2009 Colorado Market Share and Loss Ratio

P&C Line 28 - Credit ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	12831	State Natl Ins Co Inc	TX	Y	7,629	47.32%	47.32%	8,312	4,706	56.62%
2	24147	Old Republic Ins Co	PA	Y	1,881	11.67%	58.98%	1,493	1,924	128.84%
3	29980	First Colonial Ins Co	FL	Y	1,700	10.54%	69.52%	2,987	2,676	89.61%
4	10111	American Bankers Ins Co Of FL	FL	Y	1,110	6.88%	76.41%	1,110	1,146	103.20%
5	20516	Euler Hermes Amer Credit Ind Co	MD	Y	603	3.74%	80.15%	810	1,069	131.89%
6	20648	Employers Fire Ins Co	MA	Y	555	3.44%	83.59%	567	336	59.28%
7	16667	United Guar Residential Ins Co of NC	NC	Y	398	2.47%	86.06%	410	1,106	270.13%
8	25011	Wesco Ins Co	DE	Y	395	2.45%	88.51%	481	192	40.02%
9	11150	Arch Ins Co	MO	Y	356	2.21%	90.72%	201	131	65.12%
10	22667	Ace Amer Ins Co	PA	Y	264	1.64%	92.36%	265	-3	-1.28%
11	16691	Great Amer Ins Co	OH	Y	235	1.46%	93.81%	309	59	19.17%
12	42986	Standard Guar Ins Co	DE	Y	210	1.30%	95.12%	215	117	54.53%
13	42978	American Security Ins Co	DE	Y	176	1.09%	96.20%	176	-105	-59.72%
14	18538	Bancinsure Inc	OK	Y	142	0.88%	97.09%	142	30	20.84%
15	28657	HSBC Ins Co of DE	DE	Y	127	0.79%	97.88%	127	116	90.73%
16	31887	Coface N Amer Ins Co	MA	Y	112	0.69%	98.57%	71	66	93.01%
17	10952	Stonebridge Cas Ins Co	OH	Y	78	0.48%	99.05%	307	153	50.03%
18	30325	Zale Ind Co	TX	Y	44	0.27%	99.33%	44	5	10.23%
19	37060	Old United Cas Co	KS	Y	38	0.23%	99.56%	3	0	0.00%
20	25422	Atradius Trade Credit Ins Co	MD	Y	24	0.15%	99.71%	29	-5	-15.66%
21	28401	American Natl Prop & Cas Co	MO	Y	24	0.15%	99.86%	37	35	95.76%
22	20443	Continental Cas Co	IL	Y	10	0.06%	99.92%	103	1,756	1697.21%
23	34568	Centennial Cas Co	AL	N	8	0.05%	99.97%	7	0	0.00%
24	19615	American Reliable Ins Co	AZ	Y	8	0.05%	100.02%	8	4	52.41%
25	11515	QBE Specialty Ins Co	ND	S	3	0.02%	100.03%	3	1	35.56%
26	39217	QBE Ins Corp	PA	Y	0	0.00%	100.03%	3	-2	-55.55%
27	19445	National Union Fire Ins Co Of Pitts	PA	Y	0	0.00%	100.03%	0	-9	-3625.79%
28	21199	Arch Speciaity Ins Co	NE	S	0	0.00%	100.03%	0	0	0.00%
29	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.03%	0	0	0.00%
30	30481	St Paul Surplus Lines Ins Co	DE	S	0	0.00%	100.03%	0	0	0.00%
31	22713	Insurance Co of N Amer	PA	Y	0	0.00%	100.03%	0	0	0.00%
32	29599	US Specialty Ins Co	TX	Y	0	0.00%	100.03%	0	-5	0.00%
33	29700	North Amer Elite Ins Co	NH	Y	0	0.00%	100.03%	0	-55	0.00%
34	26565	Ohio Ind Co	OH	Y	0	0.00%	100.03%	6	0	-3.28%
35	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.03%	1	0	0.00%
36	36455	Northbrook Ind Co	IL	Y	-5	-0.03%	100.00%	-5	59	-1197.74%
		Totals			16,123			18,222	15,503	85.08%