2009 Colorado Market Share and Loss Ratio
P&C Line 12 - Earthquake ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19437	Lexington Ins Co	DE	S	1,979	23.70%	23.70%	1,932	0	0.00%
2	25674	Travelers Prop Cas Co Of Amer	CT	Y	638	7.63%	31.33%	597	2	0.36%
3	25143	State Farm Fire & Cas Co	IL	Y	522	6.25%	37.58%	517	0	0.00%
4	35300	Allianz Global Risks US Ins Co	CA	Y	447	5.36%	42.94%	419	4	0.92%
5	25941	USAA	TX	Y	361	4.33%	47.27%	371	0	-0.04%
6	20303	Great Northern Ins Co	IN	Y	312	3.74%	51.01%	321	0	0.00%
7	25658	Travelers Ind Co	CT	Y	280	3.35%	54.36%	302	-1	-0.32%
8	23035	Liberty Mut Fire Ins Co	WI	Y	234	2.80%	57.16%	266	0	0.00%
9	10172	Westchester Surplus Lines Ins Co	GA	S	227	2.72%	59.88%	211	0	0.00%
10	19445	National Union Fire Ins Co Of Pitts	PA	Y	195	2.33%	62.21%	79	0	0.00%
11	21687	Mid Century Ins Co	CA	Y	186	2.23%	64.44%	186	10	5.20%
12	24554	XL Ins Amer Inc	DE	Y	185	2.21%	66.65%	171	-2	-1.15%
13	21660	Fire Ins Exch	CA	Y	176	2.11%	68.76%	193	8	3.98%
14	41718	Endurance Amer Specialty Ins Co	DE	S	175	2.10%	70.86%	106	5	4.95%
15	32220	American Intl Ins Co	NY	Y	168	2.01%	72.86%	183	0	0.05%
16	39845	Westport Ins Corp	MO	Y	160	1.91%	74.77%	156	0	0.00%
17	25968	USAA Cas Ins Co	TX	Y	122	1.46%	76.23%	125	0	0.04%
18	42374	Houston Cas Co	TX	S	120	1.43%	77.66%	48	-20	-41.33%
19	37745	Maiden Specialty Ins Co	NC	S	110	1.31%	78.98%	142	0	0.00%
20	19275	American Family Mut Ins Co	WI	Y	108	1.29%	80.27%	108	0	0.00%
21	26620	AXIS Surplus Ins Co	IL	S	105	1.26%	81.53%	183	-69	-37.49%
22	37540	Beazley Ins Co Inc	CT	Y	89	1.07%	82.60%	81	0	0.60%
23	26247	American Guar & Liab Ins	NY	Y	77	0.92%	83.52%	73	4	5.16%
24	16535	Zurich Amer Ins Co	NY	Y	74	0.88%	84.40%	69	0	0.53%
25	23809	Granite State Ins Co	PA	Y	69	0.83%	85.23%	66	0	0.00%
26	33189	Max Specialty Ins Co	DE	S	62	0.74%	85.97%	57	13	22.40%
27	21199	Arch Speciaity Ins Co	NE	S	51	0.61%	86.58%	55	0	0.00%
28	37273	Axis Ins Co	IL	Y	47	0.57%	87.15%	34	1	4.31%
29	21652	Farmers Ins Exch	CA	Y	45	0.54%	87.68%	36	0	0.10%
30	37362	General Star Ind Co	CT	S	44	0.53%	88.21%	13	0	0.00%
31	27960	Illinois Union Ins Co	IL	S	43	0.52%	88.73%	86	0	0.00%
32	20397	Vigilant Ins Co	NY	Y	43	0.51%	89.24%	37	0	0.00%
33	20281	Federal Ins Co	IN	Y	39	0.47%	89.72%	40	0	0.00%
34	39306	Fidelity & Deposit Co Of MD	MD	Y	39	0.46%	90.18%	41	0	0.34%
35	19070	Standard Fire Ins Co	CT	Y	38	0.46%	90.64%	39	0	0.01%
36	19100	Amco Ins Co	IA	Y	37	0.45%	91.09%	34	0	-0.10%
37	29696	Travelers Excess & Surplus Lines Co	CT	S	36	0.44%	91.52%	35	0	-0.40%
38	21881	National Surety Corp	IL	Y	36	0.43%	91.96%	29	2	5.78%
39	10786	Princeton Excess & Surplus Lines Ins	DE	S	36	0.43%	92.38%	100	-21	-21.13%
40	39020	Essex Ins Co	DE	S	33	0.39%	92.77%	29	4	14.89%
41	23388	Shelter Mut Ins Co	MO	Y	29	0.35%	93.12%	30	0	0.00%
42	27847	Insurance Co Of The West	CA	Y	27	0.32%	93.45%	57	0	0.00%
43	19976	Amica Mut Ins Co	RI	Y	27	0.32%	93.77%	26	0	0.00%
44	25445	Ironshore Specialty Ins Co	AZ	S	27	0.32%	94.09%	4	1	16.24%
45	44776	Torus Specialty Ins Co	DE	S	25	0.30%	94.39%	7	2	29.96%
46	20443	Continental Cas Co	IL	Y	25	0.30%	94.69%	4	3	73.06%
47	30104	Hartford Underwriters Ins Co	CT	Y	24	0.28%	94.97%	26	0	0.00%
48	19402	Chartis Prop Cas Co	PA	Y	22	0.26%	95.24%	2	0	0.00%
49	34452	Homeland Ins Co of NY	NY	S	22	0.26%	95.50%	20	0	0.00%
50	34690	Property & Cas Ins Co Of Hartford	IN	Y	21	0.25%	95.75%	19	0	0.00%
51	32700	Owners Ins Co	OH	Y	20	0.24%	95.99%	17	0	-0.04%
52	19380	American Home Assur Co	NY	Y	20	0.24%	96.23%	20	0	0.00%
53	27998	Travelers Home & Marine Ins Co	CT	Y	17	0.20%	96.43%	13	0	0.00%
54	26387	Steadfast Ins Co	DE	S	15	0.18%	96.61%	16	4	27.44%
55	21849	American Automobile Ins Co	MO	Y	15	0.18%	96.80%	21	4	20.04%
56	40649	Economy Premier Assur Co	IL	Y	15	0.18%	96.98%	15	0	0.05%

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57	23108	Lumbermens Underwriting Alliance	MO	Y	13	0.16%	97.14%	6	0	0.00%
58	39640	Firemans Fund Ins Co Of OH	OH	S	13	0.16%	97.30%	13	1	10.68%
59	18279	Bankers Standard Ins Co	PA	Y	12	0.14%	97.43%	4	0	1.75%
60	28401	American Natl Prop & Cas Co	MO	Y	11	0.13%	97.57%	11	0	0.00%
61	27855	Zurich Amer Ins Co Of IL	IL	Y	10	0.12%	97.69%	3	0	3.86%
62	21121	Westchester Fire Ins Co	NY	Y	9	0.11%	97.80%	4	0	0.00%
63	11000	Sentinel Ins Co Ltd	CT	Y	8	0.10%	97.90%	9	0	0.00%
64	41785	Colorado Cas Ins Co	NH	Y	8	0.10%	97.99%	9	0	0.00%
65	42579	Allied Prop & Cas Ins Co	IA	Y	8	0.09%	98.09%	8	0	-0.09%
66	18333	Peerless Ind Ins Co	IL	Y	7	0.08%	98.17%	2	0	0.00%
67	23841	New Hampshire Ins Co	PA	Y	6	0.07%	98.24%	13	0	0.00%
68	37974	MT Hawley Ins Co	IL	S	5	0.06%	98.31%	31	-2	-6.39%
69	20230	Central Mut Ins Co	OH	Y	5	0.05%	98.36%	3	0	0.00%
70	21458	Employers Ins of Wausau	WI	Y	5	0.05%	98.41%	5	0	0.00%
71	21113	United States Fire Ins Co	DE	Y	4	0.05%	98.47%	5	2	30.37%
72	11150	Arch Ins Co	MO	Y	4	0.05%	98.52%	4	0	0.00%
73	26093	Nationwide Affinity Co of Amer	OH	Y	4	0.05%	98.57%	4	0	-0.03%
74	35351	American Empire Surplus Lines Ins Co	DE	S	4	0.05%	98.62%	18	-1	-3.60%
75	18988	Auto Owners Ins Co	MI	Y	4	0.05%	98.67%	4	0	-0.05%
76	21709	Truck Ins Exch	CA	Y	4	0.05%	98.72%	4	-3	-80.82%
77	41181	Universal Underwriters Ins Co	KS	Y	4	0.05%	98.77%	4	0	-0.16%
78	19690	American Economy Ins Co	IN	Y	4	0.05%	98.82%	4	0	-3.94%
79	16063	Unitrin Auto & Home Ins Co	NY	Y	4	0.05%	98.86%	4	0	-0.97%
80	21873	Firemans Fund Ins Co	CA	Y	4	0.05%	98.91%	5	0	4.15%
81	25453	Nationwide Ins Co Of Amer	WI	Y	4	0.05%	98.95%	4	0	0.03%
82	21253	Garrison Prop & Cas Ins Co	TX	Y	4	0.04%	99.00%	3	0	0.31%
83	22667	Ace Amer Ins Co	PA	Y	4	0.04%	99.04%	3	0	0.00%
84	24988	Sentry Ins A Mut Co	WI	Y	3	0.04%	99.09%	3	0	1.99%
85	19062	Automobile Ins Co Of Hartford CT	CT	Y	3	0.04%	99.13%	4	0	0.00%
86	10921	ACA Ins Co	IN	Y	3	0.04%	99.17%	3	0	1.84%
87	26298	Metropolitan Prop & Cas Ins Co	RI	Y	3	0.04%	99.21%	3	0	5.59%
88	25666	Travelers Ind Co Of Amer	CT	Y	3	0.04%	99.24%	3	0	11.85%
89	23361	Shelter Gen Ins Co	MO	Y	3	0.04%	99.28%	4	0	0.00%
90	19704	American States Ins Co	IN	Y	3	0.04%	99.31%	2	0	-2.74%
91	44393	West Amer Ins Co	IN	Y	3	0.03%	99.35%	3	0	0.00%
92	40142	American Zurich Ins Co	IL	Y	3	0.03%	99.38%	5	0	-1.05%
93	13838	Farmland Mut Ins Co	IA	Y	3	0.03%	99.41%	3	0	-0.49%
94	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	3	0.03%	99.44%	2	0	0.00%
95	20702	Ace Fire Underwriters Ins Co	PA	Y	2	0.03%	99.47%	17	0	0.00%
96	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	2	0.03%	99.50%	3	0	4.02%
97	20621	OneBeacon Amer Ins Co	MA	Y	2	0.03%	99.53%	4	0	0.00%
98	22543	Secura Ins A Mut Co	WI	Y	2	0.03%	99.56%	1	0	-0.38%
99	20346	Pacific Ind Co	WI	Y	2	0.03%	99.58%	2	0	0.00%
100	24414	General Cas Co Of WI	WI	Y	2	0.03%	99.61%	2	0	0.00%
101	28223	Nationwide Agribusiness Ins Co	IA	Y	2	0.02%	99.63%	2	0	-1.41%
102	22136	Great Amer Ins Co of NY	NY	Y	2	0.02%	99.65%	1	0	16.65%
103	20648	Employers Fire Ins Co	MA	Y	2	0.02%	99.68%	4	0	0.00%
104	21415	Employers Mut Cas Co	IA	Y	2	0.02%	99.70%	2	0	0.00%
105	42587	Depositors Ins Co	IA	Y	2	0.02%	99.72%	2	0	0.00%
106	22756	Horace Mann Prop & Cas Ins Co	CA	Y	2	0.02%	99.74%	2	0	0.00%
107	24732	General Ins Co Of Amer	WA	Y	2	0.02%	99.76%	6	0	-3.43%
108	25135	State Automobile Mut Ins Co	OH	Y	2	0.02%	99.78%	1	0	0.00%
109	36137	Travelers Commercial Ins Co	CT	Y	1	0.02%	99.79%	1	0	0.00%
110	28304	Federated Serv Ins Co	MN	Y	1	0.01%	99.81%	1	0	0.00%
111	19489	Allied World Assur Co US Inc	DE	S	1	0.01%	99.82%	3	0	0.00%
112	11126	Sompo Japan Ins Co of Amer	NY	Y	1	0.01%	99.83%	1	0	0.00%

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113	20370	AXIS Reins Co	NY	Y	1	0.01%	99.84%	3	-37	-1307.50%
114	13331	American Hardware Mut Ins Co	OH	Y	1	0.01%	99.85%	2	0	0.00%
115	22683	Teachers Ins Co	IL	Y	1	0.01%	99.86%	1	0	0.00%
116	21423	Union Ins Co Of Providence	IA	Y	1	0.01%	99.87%	1	0	0.00%
117	23787	Nationwide Mut Ins Co	OH	Y	1	0.01%	99.88%	0	0	1.73%
118	10677	Cincinnati Ins Co	OH	Y	1	0.01%	99.89%	1	0	0.00%
119	29424	Hartford Cas Ins Co	IN	Y	1	0.01%	99.90%	1	0	0.00%
120	42404	Liberty Ins Corp	IL	Y	1	0.01%	99.91%	0	0	0.00%
121	19682	Hartford Fire In Co	CT	Y	1	0.01%	99.92%	1	0	0.00%
122	18600	USAA Gen Ind Co	TX	Y	1	0.01%	99.93%	1	0	0.14%
123	37478	Hartford Ins Co Of The Midwest	IN	Y	1	0.01%	99.94%	1	0	0.00%
124	24449	Regent Ins Co	WI	Y	1	0.01%	99.94%	1	0	0.00%
125	22578	Horace Mann Ins Co	IL	Y	1	0.01%	99.95%	1	0	0.00%
126	14648	Mountain States Mut Cas Co	NM	Y	1	0.01%	99.96%	1	0	0.00%
127	24740	Safeco Ins Co Of Amer	WA	Y	0	0.01%	99.96%	0	0	-3.89%
128	21407	Emcasco Ins Co	IA	Y	0	0.01%	99.97%	1	0	0.00%
129	15610	AXIS Specialty Ins Co	CT	N	0	0.00%	99.97%	2	-9	-524.58%
130	29459	Twin City Fire Ins Co Co	IN	Y	0	0.00%	99.98%	0	0	0.00%
131	13625	Western Mut Ins Co	CA	Y	0	0.00%	99.98%	0	0	0.00%
132	19194	Farmers Alliance Mut Ins Co	KS	Y	0	0.00%	99.98%	0	0	0.00%
133	37850	Pacific Specialty Ins Co	CA	Y	0	0.00%	99.99%	0	0	0.00%
134	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	99.99%	0	0	0.00%
135	13935	Federated Mut Ins Co	MN	Y	0	0.00%	99.99%	0	0	0.00%
136	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	99.99%	0	0	0.00%
137	23582	Harleysville Ins Co	PA	Y	0	0.00%	100.00%	0	0	10.81%
138	15580	Scottsdale Ind Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
139	39942	American Natl Gen Ins Co	MO	Y	0	0.00%	100.00%	0	0	0.00%
140	19356	Maryland Cas Co	MD	Y	0	0.00%	100.00%	1	0	-1.65%
141	24112	Westfield Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
142	35289	Continental Ins Co	PA	Y	0	0.00%	100.00%	0	0	0.00%
143	10499	Chrysler Ins Co	MI	Y	0	0.00%	100.00%	0	0	0.00%
144	10340	Stonington Ins Co	TX	Y	0	0.00%	100.00%	0	0	51.77%
145	13021	United Fire & Cas Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
146	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.00%	0	0	34.38%
147	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.00%	0	0	0.00%
148	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.00%	0	0	1.43%
149	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.00%	0	0	0.00%
150	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
151	21865	Associated Ind Corp	CA	Y	0	0.00%	100.00%	0	0	0.00%
152	27154	Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.00%	0	0	0.00%
153	13056	RLI Ins Co	IL	Y	0	0.00%	100.00%	0	0	0.00%
154	34916	First Specialty Ins Corp	MO	S	0	0.00%	100.00%	0	0	0.00%
155	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
156	21857	American Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
157	16691	Great Amer Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
158	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.00%	0	0	0.00%
159	21105	North River Ins Co	NJ	Y	0	0.00%	100.00%	0	0	0.00%
160	21180	Sentry Select Ins Co	WI	Y	0	0.00%	100.00%	0	0	0.00%
161	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	100.00%	0	0	0.00%
162	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.00%	0	0	0.00%
163	25887	United States Fidelity & Guar Co	CT	Y	0	0.00%	100.00%	0	-1	0.00%
164	35378	Evanston Ins Co	IL	S	0	0.00%	100.00%	0	0	0.00%
165	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.00%	0	0	0.00%
166	41653	Milbank Ins Co	SD	Y	0	0.00%	100.00%	0	0	0.00%
167	37257	Praetorian Ins Co	PA	Y	0	0.00%	100.00%	0	0	266.67%
168	23434	Middlesex Ins Co	WI	Y	0	0.00%	100.00%	0	0	5.71%

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P&C Line 12 - Earthquake ($1,000s)

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Totals				8,351			8,164	-95	-1.16%