2008 Colorado Market Share and Loss Ratio
P&C Line 02.3 - Federal Flood ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25143	State Farm Fire And Cas Co	IL	Y	2,603	18.88%	18.88%	2,418	40	1.66%
2	37478	Hartford Ins Co Of The Midwest	IN	Y	1,825	13.24%	32.12%	1,566	74	4.74%
3	19070	Standard Fire Ins Co	CT	Y	1,632	11.84%	43.96%	1,448	25	1.72%
4	21660	Fire Ins Exch	CA	Y	1,350	9.79%	53.75%	1,227	-5	-0.42%
5	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	1,187	8.61%	62.36%	1,099	-3	-0.25%
6	19275	American Family Mut Ins Co	WI	Y	1,134	8.22%	70.58%	1,061	5	0.46%
7	10111	American Bankers Ins Co Of FL	FL	Y	920	6.67%	77.26%	840	-2	-0.19%
8	19232	Allstate Ins Co	IL	Y	801	5.81%	83.07%	680	12	1.72%
9	18600	USAA General Ind Co	TX	Y	792	5.74%	88.81%	701	31	4.40%
10	13730	Selective Ins Co Of NY	NY	Y	416	3.02%	91.83%	373	5	1.46%
11	30104	Hartford Underwriters Ins Co	CT	Y	194	1.41%	93.24%	-1,006	8	-0.80%
12	18988	Auto Owners Ins Co	MI	Y	173	1.26%	94.50%	165	2	1.19%
13	23779	Nationwide Mut Fire Ins Co	OH	Y	150	1.09%	95.59%	146	-1	-0.82%
14	18058	Philadelphia Ind Ins Co	PA	Y	131	0.95%	96.54%	107	8	7.55%
15	28401	American Natl Prop & Cas Co	MO	Y	115	0.83%	97.37%	115	7	5.68%
16	23035	Liberty Mut Fire Ins Co	WI	Y	89	0.65%	98.02%	82	0	0.00%
17	11185	Foremost Ins Co	MI	Y	58	0.42%	98.44%	54	0	0.00%
18	26298	Metropolitan Prop & Cas Ins Co	RI	Y	57	0.42%	98.86%	46	0	0.00%
19	23841	New Hampshire Ins Co	PA	Y	51	0.37%	99.22%	51	-2	-4.85%
20	14168	Harleysville Mut Ins Co	PA	Y	45	0.32%	99.55%	48	0	0.00%
21	36587	AIG Natl Ins Co Inc	NY	Y	42	0.30%	99.85%	34	0	0.00%
22	36560	Service Ins Co	FL	Y	34	0.25%	100.10%	34	0	0.00%
23	26905	Century Natl Ins Co	CA	Y	15	0.11%	100.20%	13	0	0.00%
24	10921	ACA Ins Co	IN	Y	13	0.10%	100.30%	9	0	0.00%
25	19623	American Summit Ins Co	TX	Y	11	0.08%	100.38%	9	1	9.82%
26	27740	North Pointe Ins Co	MI	Y	7	0.05%	100.43%	2	0	0.00%
27	32620	National Interstate Ins Co	OH	Y	6	0.04%	100.47%	4	2	38.92%
28	10872	American Strategic Ins Corp	FL	Y	2	0.01%	100.49%	1	0	0.00%
29	37710	First Amer Prop & Cas Ins Co	CA	Y	2	0.01%	100.50%	4	0	0.00%
30	39306	Fidelity & Deposit Co Of MD	MD	Y	1	0.00%	100.50%	1	0	-25.19%
31	19682	Hartford Fire In Co	CT	Y	0	0.00%	100.50%	103	18	17.39%
32	19380	American Home Assur Co	NY	Y	0	0.00%	100.50%	0	0	0.00%
33	23809	Granite State Ins Co	PA	Y	0	0.00%	100.50%	0	-3	0.00%
34	34347	Colonial Amer Cas & Surety Co	MD	Y	0	0.00%	100.50%	7	-1	-15.23%
35	19437	Lexington Ins Co	DE	S	-1	0.00%	100.50%	3	-1	-37.25%
36	19615	American Reliable Ins Co	AZ	Y	-69	-0.50%	100.00%	24	0	0.07%
		Totals			13,784			11,469	219	1.91%