**2009 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 & Cas Co | IL | Y | 2,464 | 18.28% | 18.28% | 2,482 | 36 | 1.44% |
| 2 | 37478 | Hartford Ins Co Of The Midwest | IN | Y | 1,829 | 13.57% | 31.85% | 1,824 | 92 | 5.06% |
| 3 | 19070 | Standard Fire Ins Co | CT | Y | 1,518 | 11.26% | 43.10% | 1,549 | 386 | 24.90% |
| 4 | 21660 | Fire Ins Exch | CA | Y | 1,301 | 9.65% | 52.75% | 1,302 | 339 | 26.07% |
| 5 | 16578 | Fidelity Natl Prop & Cas Ins Co | NY | Y | 1,185 | 8.80% | 61.55% | 1,184 | 16 | 1.37% |
| 6 | 19275 | American Family Mut Ins Co | WI | Y | 1,087 | 8.07% | 69.62% | 1,092 | -3 | -0.27% |
| 7 | 10111 | American Bankers Ins Co Of FL | FL | Y | 824 | 6.12% | 75.73% | 864 | 2 | 0.18% |
| 8 | 18600 | USAA Gen Ind Co | TX | Y | 802 | 5.95% | 81.69% | 781 | 6 | 0.78% |
| 9 | 19232 | Allstate Ins Co | IL | Y | 776 | 5.76% | 87.45% | 789 | 30 | 3.74% |
| 10 | 13730 | Selective Ins Co Of NY | NY | Y | 460 | 3.41% | 90.86% | 430 | 4 | 0.86% |
| 11 | 18988 | Auto Owners Ins Co | MI | Y | 194 | 1.44% | 92.29% | 188 | 27 | 14.39% |
| 12 | 30104 | Hartford Underwriters Ins Co | CT | Y | 182 | 1.35% | 93.64% | 1,054 | 5 | 0.45% |
| 13 | 23779 | Nationwide Mut Fire Ins Co | OH | Y | 145 | 1.07% | 94.72% | 147 | 0 | -0.14% |
| 14 | 28401 | American Natl Prop & Cas Co | MO | Y | 126 | 0.93% | 95.65% | 122 | 1 | 0.69% |
| 15 | 18058 | Philadelphia Ind Ins Co | PA | Y | 114 | 0.84% | 96.49% | 117 | 3 | 2.50% |
| 16 | 23035 | Liberty Mut Fire Ins Co | WI | Y | 89 | 0.66% | 97.15% | 88 | 0 | 0.00% |
| 17 | 11185 | Foremost Ins Co Grand Rapids MI | MI | Y | 67 | 0.49% | 97.65% | 63 | 15 | 23.34% |
| 18 | 36587 | AIG Natl Ins Co Inc | NY | Y | 63 | 0.47% | 98.12% | 53 | 0 | 0.00% |
| 19 | 23841 | New Hampshire Ins Co | PA | Y | 63 | 0.47% | 98.58% | 63 | 3 | 5.55% |
| 20 | 14168 | Harleysville Mut Ins Co | PA | Y | 55 | 0.41% | 98.99% | 52 | 0 | 0.00% |
| 21 | 36560 | Service Ins Co | FL | Y | 34 | 0.25% | 99.24% | 34 | 0 | 0.00% |
| 22 | 26298 | Metropolitan Prop & Cas Ins Co | RI | Y | 23 | 0.17% | 99.41% | 20 | 0 | 0.00% |
| 23 | 10921 | ACA Ins Co | IN | Y | 17 | 0.12% | 99.54% | 17 | 0 | 0.00% |
| 24 | 26905 | Century Natl Ins Co | CA | Y | 17 | 0.12% | 99.66% | 16 | 1 | 6.30% |
| 25 | 19402 | Chartis Prop Cas Co | PA | Y | 15 | 0.11% | 99.77% | 15 | 2 | 12.00% |
| 26 | 32620 | National Interstate Ins Co | OH | Y | 11 | 0.08% | 99.85% | 11 | 7 | 69.00% |
| 27 | 10872 | American Strategic Ins Corp | FL | Y | 9 | 0.07% | 99.92% | 4 | 0 | 7.26% |
| 28 | 26883 | Chartis Specialty Ins Co | IL | S | 4 | 0.03% | 99.95% | 4 | 0 | 1.23% |
| 29 | 19623 | American Summit Ins Co | TX | Y | 4 | 0.03% | 99.98% | 9 | -1 | -6.23% |
| 30 | 37710 | First Amer Prop & Cas Ins Co | CA | Y | 1 | 0.01% | 99.99% | 1 | 0 | 0.00% |
| 31 | 27740 | North Pointe Ins Co | PA | Y | 1 | 0.01% | 100.00% | 5 | 0 | 0.00% |
| 32 | 39306 | Fidelity & Deposit Co Of MD | MD | Y | 1 | 0.00% | 100.00% | 0 | 0 | -9.64% |
| 33 | 34347 | Colonial Amer Cas & Surety Co | MD | Y | 0 | 0.00% | 100.00% | 1 | 0 | -29.04% |
| 34 | 19437 | Lexington Ins Co | DE | S | 0 | 0.00% | 100.00% | 0 | -1 | 503.36% |
| | | **Totals** | | | 13,479 | | | 14,382 | 970 | 6.74% |