2008 Colorado Market Share and Loss Ratio

P&C Line 23 - Fidelity ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	20281	Federal Ins Co	IN	Y	2,837	15.01%	15.01%	2,892	1,309	45.28%
2	31194	Travelers Cas & Surety Co Of Amer	CT	Y	2,620	13.86%	28.87%	2,588	591	22.82%
3	16691	Great Amer Ins Co	OH	Y	1,952	10.33%	39.20%	588	-21	-3.57%
4	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,824	9.65%	48.85%	1,631	213	13.09%
5	10847	Cumis Ins Society Inc	IA	Y	1,360	7.20%	56.05%	1,452	-433	-29.81%
6	19682	Hartford Fire In Co	CT	Y	938	4.96%	61.01%	1,054	377	35.83%
7	30805	Farm Credit System Assn Captive Ins	CO	Y	797	4.22%	65.23%	797	119	14.97%
8	39306	Fidelity & Deposit Co Of MD	MD	Y	769	4.07%	69.30%	719	103	14.37%
9	24767	St Paul Fire & Marine Ins Co	MN	Y	688	3.64%	72.94%	620	290	46.83%
10	13188	Western Surety Co	SD	Y	496	2.63%	75.56%	492	67	13.64%
11	24791	St Paul Mercury Ins Co	MN	Y	494	2.61%	78.18%	447	267	59.72%
12	16535	Zurich American Ins Co	NY	Y	416	2.20%	80.38%	517	3,007	582.09%
13	35289	Continental Ins Co	PA	Y	412	2.18%	82.56%	465	-250	-53.68%
14	19437	Lexington Ins Co	DE	S	400	2.12%	84.67%	398	16	3.91%
15	15962	Kansas Bankers Surety Co	KS	Y	370	1.96%	86.63%	370	-8	-2.09%
16	21113	United States Fire Ins Co	DE	Y	277	1.47%	88.10%	242	126	52.01%
17	24260	Progressive Cas Ins Co	OH	Y	182	0.96%	89.06%	223	3	1.57%
18	20443	Continental Cas Co	IL	Y	146	0.77%	89.83%	139	4,693	3368.90%
19	28304	Federated Serv Ins Co	MN	Y	142	0.75%	90.58%	152	18	11.89%
20	41181	Universal Underwriters Ins Co	KS	Y	133	0.71%	91.28%	142	519	366.23%
21	18058	Philadelphia Ind Ins Co	PA	Y	123	0.65%	91.94%	181	43	23.47%
22	29459	Twin City Fire Ins Co Co	IN	Y	109	0.58%	92.51%	97	6	5.99%
23	13935	Federated Mut Ins Co	MN	Y	98	0.52%	93.04%	93	95	101.65%
24	25143	State Farm Fire And Cas Co	IL	Y	88	0.46%	93.50%	88	-1	-1.42%
25	40444	Old Republic Surety Co	WI	Y	75	0.40%	93.90%	75	0	-0.21%
26	21970	OneBeacon Ins Co	PA	Y	68	0.36%	94.26%	66	37	55.19%
27	21121	Westchester Fire Ins Co	NY	Y	67	0.35%	94.61%	68	52	76.40%
28	21415	Employers Mut Cas Co	IA	Y	65	0.35%	94.96%	66	-25	-37.82%
29	22667	Ace Amer Ins Co	PA	Y	54	0.28%	95.24%	56	42	75.20%
30	37273	Axis Ins Co	IL	Y	53	0.28%	95.53%	39	18	46.55%
31	23043	Liberty Mut Ins Co	MA	Y	52	0.27%	95.80%	65	29	44.21%
32	24775	St Paul Guardian Ins Co	MN	Y	49	0.26%	96.06%	61	36	57.81%
33	14648	Mountain States Mut Cas Co	NM	Y	47	0.25%	96.31%	46	134	291.29%
34	10758	Colonial Surety Co	PA	Y	45	0.24%	96.55%	37	20	53.90%
35	42374	Houston Cas Co	TX	S	45	0.24%	96.78%	47	2,137	4552.69%
36	18988	Auto Owners Ins Co	MI	Y	38	0.20%	96.98%	33	1	1.71%
37	13056	RLI Ins Co	IL	Y	37	0.20%	97.18%	40	3	6.27%
38	19100	Amco Ins Co	IA	Y	36	0.19%	97.37%	32	12	38.88%
39	35181	Executive Risk Ind Inc	DE	Y	36	0.19%	97.56%	29	30	103.40%
40	29599	US Specialty Ins Co	TX	Y	30	0.16%	97.72%	8	3	38.00%
41	23787	Nationwide Mut Ins Co	OH	Y	29	0.15%	97.87%	34	0	-0.16%
42	19275	American Family Mut Ins Co	WI	Y	29	0.15%	98.02%	23	-5	-21.52%
43	24988	Sentry Ins A Mut Co	WI	Y	27	0.14%	98.16%	25	25	99.21%
44	37974	MT Hawley Ins Co	IL	S	22	0.12%	98.28%	23	5	21.96%
45	21180	Sentry Select Ins Co	WI	Y	22	0.12%	98.40%	26	-4	-15.56%
46	11118	Federated Rural Electric Ins Exch	KS	Y	22	0.11%	98.51%	21	-3	-13.75%
47	18538	Bancinsure Inc	OK	Y	21	0.11%	98.62%	6	-14	-232.13%
48	20621	OneBeacon Amer Ins Co	MA	Y	20	0.11%	98.73%	14	-24	-171.49%
49	40142	American Zurich Ins Co	IL	Y	18	0.10%	98.83%	18	9	48.85%
50	32700	Owners Ins Co	OH	Y	16	0.09%	98.91%	15	0	1.18%
51	20397	Vigilant Ins Co	NY	Y	15	0.08%	98.99%	14	0	-0.55%
52	24074	Ohio Cas Ins Co	OH	Y	14	0.07%	99.06%	14	-2	-12.95%
53	18619	Platte River Ins Co	NE	Y	13	0.07%	99.13%	13	0	-1.55%
54	19704	American States Ins Co	IN	Y	13	0.07%	99.20%	14	0	0.28%
55	25674	Travelers Property Cas Co Of Amer	CT	Y	13	0.07%	99.27%	11	-4	-34.86%
56	24147	Old Republic Ins Co	PA	Y	10	0.05%	99.32%	21	0	0.00%

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57	20648	Employers Fire Ins Co	MA	Y	9	0.05%	99.37%	10	0	0.47%
58	14184	Acuity A Mut Ins Co	WI	Y	8	0.04%	99.41%	7	0	0.00%
59	13021	United Fire & Cas Co	IA	Y	8	0.04%	99.45%	10	0	0.00%
60	22292	Hanover Ins Co	NH	Y	7	0.04%	99.49%	5	0	1.21%
61	22136	Great Amer Ins Co of NY	NY	Y	7	0.04%	99.53%	7	0	1.53%
62	34916	First Specialty Ins Corp	MO	S	7	0.04%	99.56%	4	1	21.65%
63	13307	Lexon Ins Co	TX	Y	6	0.03%	99.60%	2	0	0.00%
64	10472	Capitol Ind Corp	WI	Y	6	0.03%	99.63%	13	-1	-10.04%
65	23035	Liberty Mut Fire Ins Co	WI	Y	5	0.03%	99.65%	5	0	-1.04%
66	10340	Stonington Ins Co	TX	Y	5	0.03%	99.68%	3	0	2.15%
67	26344	Great Amer Assur Co	OH	Y	5	0.02%	99.71%	5	4	74.26%
68	20303	Great Northern Ins Co	IN	Y	5	0.02%	99.73%	4	0	7.96%
69	24047	Surety Bonding Co Of Amer	SD	Y	4	0.02%	99.76%	4	0	7.37%
70	22306	Massachusetts Bay Ins Co	NH	Y	4	0.02%	99.78%	4	0	2.85%
71	25615	Charter Oak Fire Ins Co	CT	Y	4	0.02%	99.80%	4	-1	-33.21%
72	19194	Farmers Alliance Mut Ins Co	KS	Y	4	0.02%	99.82%	4	4	101.16%
73	25682	Travelers Ind Co Of CT	CT	Y	4	0.02%	99.83%	4	-3	-78.92%
74	25135	State Automobile Mut Ins Co	OH	Y	3	0.02%	99.85%	3	2	56.00%
75	21687	Mid Century Ins Co	CA	Y	3	0.02%	99.87%	4	0	-1.25%
76	26247	American Guar & Liab Ins	NY	Y	3	0.02%	99.88%	3	0	3.72%
77	19887	Trinity Universal Ins Co	TX	Y	3	0.01%	99.90%	3	0	14.70%
78	31127	Columbia Cas Co	IL	S	2	0.01%	99.91%	2	32	1325.28%
79	19720	American Alt Ins Corp	DE	Y	2	0.01%	99.92%	2	0	17.55%
80	21709	Truck Ins Exch	CA	Y	2	0.01%	99.93%	2	0	5.29%
81	14974	Pennsylvania Lumbermens Mut Ins	PA	Y	2	0.01%	99.94%	0	0	0.00%
82	25623	Phoenix Ins Co	CT	Y	2	0.01%	99.95%	1	0	-6.33%
83	26883	American Intl Specialty Lines Ins Co	IL	S	2	0.01%	99.96%	2	-6	-305.01%
84	20370	AXIS Reins Co	NY	Y	2	0.01%	99.97%	1	-3	-354.39%
85	16411	Cooperative Mut Ins Co	NE	Y	1	0.01%	99.98%	1	0	9.34%
86	25666	Travelers Ind Co Of Amer	CT	Y	1	0.01%	99.99%	1	-1	-51.73%
87	27855	Zurich American Ins Co Of IL	IL	Y	1	0.01%	99.99%	2	0	-5.50%
88	22543	Secura Ins A Mut Co	WI	Y	1	0.01%	100.00%	0	0	0.00%
89	26832	Great Amer Alliance Ins Co	OH	Y	1	0.01%	100.01%	1	0	7.63%
90	25658	Travelers Ind Co	CT	Y	1	0.00%	100.01%	1	-14	-1673.85%
91	21105	North River Ins Co	NJ	Y	1	0.00%	100.02%	1	8	1013.89%
92	36684	Riverport Ins Co	MN	Y	1	0.00%	100.01%	0	0	0.00%
93	19690	American Economy Ins Co	IN	Y	1	0.00%	100.02%	1	0	0.12%
94	19232	Allstate Ins Co	IL	Y	1	0.00%	100.03%	1	0	-0.55%
95	21199	Arch Speciaity Ins Co	NE	S	1	0.00%	100.03%	1	0	-0.28%
96	35939	Continental Divide Ins Co	CO	Y	1	0.00%	100.03%	1	0	-1.17%
97	28886	Transguard Ins Co Of Amer Inc	IL	Y	1	0.00%	100.04%	1	1	88.09%
98	24724	First Natl Ins Co Of Amer	WA	Y	1	0.00%	100.04%	1	0	1.85%
99	19038	Travelers Cas & Surety Co	CT	Y	1	0.00%	100.04%	1	-18	-2094.31%
100	10177	Mountain States Ind Co	NM	Y	1	0.00%	100.05%	0	0	0.00%
101	21652	Farmers Ins Exch	CA	Y	0	0.00%	100.05%	0	0	1.85%
102	10677	Cincinnati Ins Co	OH	Y	0	0.00%	100.05%	0	0	-2.67%
103	10328	Capitol Specialty Ins Corp	WI	S	0	0.00%	100.05%	0	0	0.00%
104	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.05%	0	-1	-863.04%
105	24414	General Cas Co Of WI	WI	Y	0	0.00%	100.05%	0	0	0.00%
106	20346	Pacific Ind Co	WI	Y	0	0.00%	100.06%	0	0	-10.24%
107	39845	Westport Ins Corp	MO	Y	0	0.00%	100.06%	0	1	545.65%
108	13200	Universal Surety Of Amer	SD	Y	0	0.00%	100.06%	0	0	3.00%
109	37257	Praetorian Ins Co	PA	Y	0	0.00%	100.06%	0	0	5.63%
110	24449	Regent Ins Co	WI	Y	0	0.00%	100.06%	0	0	0.00%
111	12670	Pioneer Gen Ins Co	CO	Y	0	0.00%	100.06%	41	0	0.00%
112	10172	Westchester Surplus Lines Ins Co	GA	S	0	0.00%	100.06%	7	-7	-93.12%

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113	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.06%	1	0	-2.45%
114	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.06%	1	0	0.00%
115	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.06%	0	0	-0.41%
116	37303	Redland Ins Co	PA	Y	0	0.00%	100.06%	0	-1	-382.03%
117	26379	Accredited Surety & Cas Co Inc	FL	Y	0	0.00%	100.06%	0	0	-4.49%
118	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	100.06%	0	0	102.33%
119	10213	Discover Specialty Ins Co	IL	S	0	0.00%	100.06%	0	0	-41.00%
120	14990	Pennsylvania Natl Mut Cas Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
121	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.06%	0	25	129705.26%
122	38989	Chubb Custom Ins Co	DE	S	0	0.00%	100.06%	0	619	0.00%
123	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.06%	0	38	0.00%
124	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.06%	0	3	0.00%
125	19356	Maryland Cas Co	MD	Y	0	0.00%	100.06%	0	1	0.00%
126	30481	St Paul Surplus Lines Ins Co	DE	S	0	0.00%	100.06%	0	1	0.00%
127	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.06%	0	1	0.00%
128	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.06%	0	0	0.00%
129	19224	St Paul Protective Ins Co	IL	Y	0	0.00%	100.06%	0	0	0.00%
130	20710	Century Ind Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
131	24732	General Ins Co Of Amer	WA	Y	0	0.00%	100.06%	0	0	0.00%
132	27154	Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.06%	0	0	0.00%
133	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.06%	0	0	0.00%
134	19062	Automobile Ins Co Of Hartford CT	CT	Y	0	0.00%	100.06%	0	0	0.00%
135	42404	Liberty Ins Corp	IL	Y	0	0.00%	100.06%	0	0	0.00%
136	29696	Travelers Excess & Surplus Lines Co	CT	S	0	0.00%	100.06%	0	0	0.00%
137	23809	Granite State Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
138	36137	Travelers Commercial Ins Co	CT	Y	0	0.00%	100.06%	0	0	0.00%
139	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.06%	0	0	0.00%
140	12866	T.H.E. Ins Co	LA	Y	0	0.00%	100.06%	0	0	0.00%
141	23841	New Hampshire Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
142	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.06%	0	0	0.00%
143	19380	American Home Assur Co	NY	Y	0	0.00%	100.06%	0	0	0.00%
144	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	100.06%	0	0	0.00%
145	41483	Farmington Cas Co	CT	Y	0	0.00%	100.06%	0	0	0.00%
146	22535	Seaboard Surety Co	NY	Y	0	0.00%	100.06%	0	-1	0.00%
147	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.06%	0	-1	0.00%
148	27960	Illinois Union Ins Co	IL	S	0	0.00%	100.06%	0	-1	0.00%
149	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.06%	0	-2	0.00%
150	13331	American Hardware Mut Ins Co	OH	Y	0	0.00%	100.06%	0	-5	0.00%
151	29874	North Amer Specialty Ins Co	NH	Y	0	0.00%	100.06%	0	-5	0.00%
152	21482	Factory Mut Ins Co	RI	Y	0	0.00%	100.06%	0	-5	0.00%
153	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.06%	0	-7	0.00%
154	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.06%	0	-10	0.00%
155	44792	Executive Risk Speciality Ins Co	CT	S	0	0.00%	100.06%	0	-10	0.00%
156	23752	Quanta Ind Co	CO	Y	0	0.00%	100.06%	0	-13	0.00%
157	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.06%	0	-22	0.00%
158	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.06%	1	37	3210.72%
159	20494	Transportation Ins Co	IL	Y	0	0.00%	100.06%	0	0	0.00%
160	11150	Arch Ins Co	MO	Y	0	0.00%	100.06%	0	0	594.44%
161	34347	Colonial Amer Cas & Surety Co	MD	Y	-11	-0.06%	100.00%	19	-8	-43.85%
		Totals			18,901			17,648	14,292	80.98%