2007 Colorado Market Share and Loss Ratio
P&C Line 23 - Fidelity ($1000s)

	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	3,095	17.05%	17.05%	2,664	2,133	80.08%
2	31194	Travelers Cas & Surety Co Of Amer	CT	Y	2,646	14.58%	31.63%	2,416	1,503	62.22%
3	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,909	10.52%	42.15%	1,829	2,254	123.22%
4	10847	Cumis Ins Society Inc	IA	Y	1,682	9.27%	51.42%	1,709	281	16.42%
5	19682	Hartford Fire In Co	CT	Y	1,045	5.76%	57.18%	1,103	210	19.08%
6	30805	Farm Credit System Assn Captive Ins	CO	Y	843	4.65%	61.83%	843	282	33.38%
7	39306	Fidelity & Deposit Co Of MD	MD	Y	726	4.00%	65.83%	962	-378	-39.31%
8	24767	St Paul Fire & Marine Ins Co	MN	Y	614	3.38%	69.21%	585	165	28.20%
9	16691	Great Amer Ins Co	OH	Y	605	3.33%	72.55%	471	77	16.44%
10	16535	Zurich American Ins Co	NY	Y	567	3.12%	75.67%	498	-84	-16.93%
11	35289	Continental Ins Co	PA	Y	503	2.77%	78.44%	479	277	57.84%
12	13188	Western Surety Co	SD	Y	483	2.66%	81.10%	475	-2	-0.48%
13	24791	St Paul Mercury Ins Co	MN	Y	453	2.50%	83.60%	399	160	40.09%
14	15962	Kansas Bankers Surety Co	KS	Y	383	2.11%	85.71%	373	243	65.21%
15	21113	United States Fire Ins Co	DE	Y	258	1.42%	87.13%	224	65	28.82%
16	24260	Progressive Cas Ins Co	OH	Y	233	1.29%	88.42%	237	3	1.34%
17	20443	Continental Cas Co	IL	Y	154	0.85%	89.26%	208	-158	-75.81%
18	41181	Universal Underwriters Ins Co	KS	Y	154	0.85%	90.11%	171	14	7.95%
19	28304	Federated Serv Ins Co	MN	Y	145	0.80%	90.91%	132	-1	-0.82%
20	18058	Philadelphia Ind Ins Co	PA	Y	128	0.71%	91.62%	65	1	1.42%
21	24775	St Paul Guardian Ins Co	MN	Y	109	0.60%	92.22%	68	14	19.99%
22	13935	Federated Mut Ins Co	MN	Y	90	0.49%	92.71%	93	11	12.13%
23	25143	State Farm Fire And Cas Co	IL	Y	88	0.49%	93.20%	89	16	18.41%
24	29459	Twin City Fire Ins Co Co	IN	Y	88	0.48%	93.68%	87	10	11.24%
25	40444	Old Republic Surety Co	WI	Y	76	0.42%	94.10%	75	1	0.93%
26	23043	Liberty Mut Ins Co	MA	Y	74	0.41%	94.51%	38	103	266.92%
27	21415	Employers Mut Cas Co	IA	Y	69	0.38%	94.89%	73	29	39.57%
28	21970	OneBeacon Ins Co	PA	Y	67	0.37%	95.26%	40	8	20.94%
29	21121	Westchester Fire Ins Co	NY	Y	64	0.35%	95.61%	116	24	20.59%
30	22667	Ace Amer Ins Co	PA	Y	57	0.31%	95.92%	14	0	-0.31%
31	12670	Pioneer General Ins Co	CO	Y	56	0.31%	96.23%	57	0	0.00%
32	14648	Mountain States Mut Cas Co	NM	Y	44	0.24%	96.48%	48	10	19.76%
33	23787	Nationwide Mut Ins Co	OH	Y	40	0.22%	96.70%	40	-11	-27.76%
34	19100	Amco Ins Co	IA	Y	35	0.19%	96.89%	32	1	2.94%
35	13056	RLI Ins Co	IL	Y	35	0.19%	97.08%	42	-5	-13.02%
36	37273	Axis Ins Co	IL	Y	34	0.19%	97.27%	8	4	50.54%
37	42374	Houston Cas Co	TX	S	33	0.18%	97.45%	14	150	1056.19%
38	11118	Federated Rural Electric Ins Exch	KS	Y	29	0.16%	97.61%	29	3	8.69%
39	18988	Auto Owners Ins Co	MI	Y	29	0.16%	97.77%	27	1	4.58%
40	21180	Sentry Select Ins Co	WI	Y	28	0.15%	97.92%	27	-3	-11.07%
41	37974	MT Hawley Ins Co	IL	S	27	0.15%	98.07%	32	21	64.38%
42	35181	Executive Risk Ind Inc	DE	Y	26	0.14%	98.22%	27	-14	-52.50%
43	10172	Westchester Surplus Lines Ins Co	GA	S	26	0.14%	98.36%	27	9	34.32%
44	34347	Colonial Amer Cas & Surety Co	MD	Y	25	0.14%	98.50%	33	-5	-16.24%
45	10758	Colonial Surety Co	PA	Y	24	0.13%	98.63%	20	11	56.48%
46	24988	Sentry Ins A Mut Co	WI	Y	22	0.12%	98.75%	22	25	114.13%
47	10472	Capitol Ind Corp	WI	Y	21	0.12%	98.86%	20	0	0.59%
48	19275	American Family Mut Ins Co	WI	Y	17	0.09%	98.96%	12	5	40.83%
49	32700	Owners Ins Co	OH	Y	15	0.08%	99.04%	16	41	261.78%
50	24074	Ohio Cas Ins Co	OH	Y	15	0.08%	99.12%	18	-1	-4.16%
51	19704	American States Ins Co	IN	Y	15	0.08%	99.21%	14	0	0.51%
52	20397	Vigilant Ins Co	NY	Y	15	0.08%	99.29%	17	0	2.50%
53	13021	United Fire & Cas Co	IA	Y	14	0.08%	99.37%	10	0	0.00%
54	18619	Platte River Ins Co.	NE	Y	12	0.07%	99.43%	13	1	5.80%
55	24147	Old Republic Ins Co	PA	Y	10	0.06%	99.49%	6	1	15.73%
56	40142	American Zurich Ins Co	IL	Y	9	0.05%	99.54%	8	-5	-63.59%

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57	20648	Employers Fire Ins Co	MA	Y	8	0.04%	99.58%	6	0	3.03%
58	25674	Travelers Property Cas Co Of Amer	CT	Y	7	0.04%	99.62%	11	-5	-43.54%
59	22136	Great Amer Ins Co of NY	NY	Y	6	0.03%	99.65%	4	0	9.97%
60	26344	Great Amer Assur Co	OH	Y	6	0.03%	99.69%	6	6	98.33%
61	14184	Acuity A Mut Ins Co	WI	Y	6	0.03%	99.72%	3	0	0.00%
62	25887	US Fidelity & Guaranty Co	MD	Y	5	0.03%	99.75%	13	10	78.27%
63	20621	OneBeacon Amer Ins Co	MA	Y	5	0.03%	99.77%	3	25	753.81%
64	25682	Travelers Ind Co Of CT	CT	Y	4	0.02%	99.80%	5	1	31.31%
65	20303	Great Northern Ins Co	IN	Y	4	0.02%	99.82%	2	0	1.28%
66	19194	Farmers Alliance Mut Ins Co	KS	Y	4	0.02%	99.84%	3	0	0.00%
67	25615	Charter Oak Fire Ins Co	CT	Y	4	0.02%	99.86%	4	0	-12.10%
68	21687	Mid Century Ins Co	CA	Y	4	0.02%	99.88%	4	0	2.59%
69	15954	Trinity Universal Ins Co Of KS	KS	Y	3	0.02%	99.90%	2	0	5.19%
70	24047	Surety Bonding Co Of Amer	SD	Y	3	0.02%	99.91%	3	0	9.73%
71	26247	American Guar & Liab Ins	NY	Y	3	0.02%	99.93%	5	-3	-69.14%
72	23035	Liberty Mut Fire Ins Co	WI	Y	3	0.02%	99.94%	2	-1	-63.03%
73	22292	Hanover Ins Co	NH	Y	3	0.01%	99.96%	3	-1	-19.97%
74	25135	State Automobile Mut Ins Co	OH	Y	2	0.01%	99.97%	1	0	17.13%
75	19437	Lexington Ins Co	DE	S	2	0.01%	99.99%	2	-34	-1402.36%
76	19887	Trinity Universal Ins Co	TX	Y	2	0.01%	100.00%	4	0	11.26%
77	27855	Zurich American Ins Co Of IL	IL	Y	2	0.01%	100.01%	2	-1	-35.30%
78	31127	Columbia Cas Co	IL	S	2	0.01%	100.02%	2	0	0.00%
79	19720	American Alt Ins Corp	DE	Y	2	0.01%	100.03%	1	0	-18.48%
80	35939	Continental Divide Ins Co	CO	Y	2	0.01%	100.04%	2	0	-11.58%
81	21709	Truck Ins Exch	CA	Y	1	0.01%	100.05%	1	0	4.62%
82	10340	Stonington Ins Co	TX	Y	1	0.01%	100.06%	2	0	5.50%
83	19232	Allstate Ins Co	IL	Y	1	0.01%	100.07%	1	0	-2.32%
84	25666	Travelers Ind Co Of Amer	CT	Y	1	0.01%	100.07%	1	1	44.49%
85	27960	Illinois Union Ins Co	IL	S	1	0.01%	100.08%	1	-1	-58.25%
86	20508	Valley Forge Ins Co	PA	Y	1	0.01%	100.09%	1	0	0.00%
87	26832	Great Amer Alliance Ins Co	OH	Y	1	0.01%	100.09%	1	0	9.60%
88	24449	Regent Ins Co	WI	Y	1	0.01%	100.10%	1	0	0.00%
89	19038	Travelers Cas & Surety Co	CT	Y	1	0.01%	100.10%	2	-17	-771.67%
90	19690	American Economy Ins Co	IN	Y	1	0.00%	100.11%	1	0	1.21%
91	25658	Travelers Ind Co	CT	Y	1	0.00%	100.11%	2	67	3164.03%
92	19879	Security Natl Ins Co	TX	Y	1	0.00%	100.12%	0	0	5.84%
93	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	1	0.00%	100.12%	2	1	55.98%
94	28886	Transguard Ins Co Of Amer Inc	IL	Y	1	0.00%	100.12%	1	0	44.97%
95	22306	Massachusetts Bay Ins Co	NH	Y	1	0.00%	100.12%	0	0	-32.97%
96	24414	General Cas Co Of WI	WI	Y	0	0.00%	100.13%	0	0	0.00%
97	10677	Cincinnati Ins Co	OH	Y	0	0.00%	100.13%	0	0	-0.80%
98	26379	Accredited Surety & Cas Co Inc	FL	Y	0	0.00%	100.13%	0	0	0.00%
99	20346	Pacific Ind Co	WI	Y	0	0.00%	100.13%	1	0	2.67%
100	10213	Discover Specialty Ins Co	IL	S	0	0.00%	100.13%	0	0	-21.48%
101	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.13%	0	-10	-3157.81%
102	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.13%	0	0	0.86%
103	20494	Transportation Ins Co	IL	Y	0	0.00%	100.14%	0	0	-0.73%
104	34207	Westport Ins Corp	MO	Y	0	0.00%	100.14%	1	0	-81.07%
105	37257	Praetorian Ins Co	IL	Y	0	0.00%	100.14%	0	0	15.38%
106	13200	Universal Surety Of Amer	SD	Y	0	0.00%	100.14%	0	0	1.00%
107	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.14%	0	0	-30.21%
108	21652	Farmers Ins Exch	CA	Y	0	0.00%	100.14%	0	0	-18.97%
109	37303	Redland Ins Co	NJ	Y	0	0.00%	100.14%	2	1	52.30%
110	27154	Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.14%	1	0	-21.80%
111	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.14%	1	-2	-293.08%
112	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.14%	0	2	1118.42%

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113	24384	Fairmont Specialty Ins Co	DE	Y	0	0.00%	100.14%	0	-1	-1855.56%
114	12866	T.H.E. Ins Co	LA	Y	0	0.00%	100.14%	0	0	31.37%
115	23841	New Hampshire Ins Co	PA	Y	0	0.00%	100.14%	0	0	22.22%
116	23752	Quanta Ind Co	CO	Y	0	0.00%	100.14%	0	-30	-69306.82%
117	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.14%	0	0	0.00%
118	24198	Peerless Ins Co	NH	Y	0	0.00%	100.14%	0	0	0.00%
119	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.14%	0	5	0.00%
120	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.14%	0	2	0.00%
121	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.14%	0	1	0.00%
122	26611	Valiant Ins Co	DE	Y	0	0.00%	100.14%	0	1	0.00%
123	21482	Factory Mut Ins Co	RI	Y	0	0.00%	100.14%	0	1	0.00%
124	21105	North River Ins Co	NJ	Y	0	0.00%	100.14%	0	1	0.00%
125	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.14%	0	0	0.00%
126	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.14%	0	0	0.00%
127	22535	Seaboard Surety Co	NY	Y	0	0.00%	100.14%	0	0	0.00%
128	25623	Phoenix Ins Co	CT	Y	0	0.00%	100.14%	0	0	0.00%
129	26042	Wausau Underwriters Ins Co	WI	Y	0	0.00%	100.14%	0	0	0.00%
130	26069	Wausau Business Ins Co	WI	Y	0	0.00%	100.14%	0	0	0.00%
131	29696	Travelers Excess & Surplus Lines Co	CT	S	0	0.00%	100.14%	0	0	0.00%
132	24732	General Ins Co Of Amer	WA	Y	0	0.00%	100.14%	0	0	0.00%
133	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.14%	0	0	0.00%
134	19062	Automobile Ins Co Of Hartford CT	CT	Y	0	0.00%	100.14%	0	0	0.00%
135	21881	National Surety Corp	IL	Y	0	0.00%	100.14%	0	0	0.00%
136	23809	Granite State Ins Co	PA	Y	0	0.00%	100.14%	0	0	0.00%
137	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.00%	100.14%	0	0	0.00%
138	19224	St Paul Protective Ins Co	IL	Y	0	0.00%	100.14%	0	0	0.00%
139	42404	Liberty Ins Corp	IL	Y	0	0.00%	100.14%	0	0	0.00%
140	36137	Travelers Commercial Ins Co	CT	Y	0	0.00%	100.14%	0	0	0.00%
141	38989	Chubb Custom Ins Co	DE	S	0	0.00%	100.14%	0	0	0.00%
142	29424	Hartford Cas Ins Co	IN	Y	0	0.00%	100.14%	0	0	0.00%
143	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.14%	0	0	0.00%
144	19380	American Home Assur Co	NY	Y	0	0.00%	100.14%	0	0	0.00%
145	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.14%	0	0	0.00%
146	19356	Maryland Cas Co	MD	Y	0	0.00%	100.14%	0	-1	0.00%
147	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	100.14%	0	-1	0.00%
148	29874	North Amer Specialty Ins Co	NH	Y	0	0.00%	100.14%	0	-1	0.00%
149	41483	Farmington Cas Co	CT	Y	0	0.00%	100.14%	0	-1	0.00%
150	30104	Hartford Underwriters Ins Co	CT	Y	0	0.00%	100.14%	0	-1	0.00%
151	20370	AXIS Reins Co	NY	Y	0	0.00%	100.14%	0	-1	0.00%
152	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.14%	0	-2	0.00%
153	21857	American Ins Co	OH	Y	0	0.00%	100.14%	0	-2	0.00%
154	15580	Scottsdale Ind Co	OH	Y	0	0.00%	100.14%	0	-3	0.00%
155	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	100.14%	0	-5	0.00%
156	41297	Scottsdale Ins Co	OH	S	0	0.00%	100.14%	0	-7	0.00%
157	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.14%	0	-8	0.00%
158	30481	St Paul Surplus Lines Ins Co	DE	S	0	0.00%	100.14%	0	-13	0.00%
159	44792	Executive Risk Speciality Ins Co	CT	S	0	0.00%	100.14%	0	-13	0.00%
160	13331	American Hardware Mut Ins Co	OH	Y	0	0.00%	100.14%	0	-14	0.00%
161	21199	Arch Speciaity Ins Co	NE	S	0	0.00%	100.14%	0	0	160.00%
162	11150	Arch Ins Co	MO	Y	0	0.00%	100.14%	0	0	1850.00%
163	20427	American Cas Co Of Reading PA	PA	Y	0	0.00%	100.14%	0	0	0.00%
164	18538	Bancinsure Inc	OK	Y	-8	-0.05%	100.09%	14	-16	-112.38%
165	26883	American Intl Specialty Lines Ins Co	IL	S	-17	-0.09%	100.00%	-7	-27	386.61%
		Totals			18,146			17,284	7,401	42.82%