2008 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	23043	Liberty Mut Ins Co	MA	Y	25,412	11.77%	11.77%	25,443	16,891	66.39%
2	25674	Travelers Property Cas Co Of Amer	CT	Y	14,908	6.91%	18.68%	15,329	7,478	48.79%
3	16535	Zurich American Ins Co	NY	Y	13,398	6.21%	24.89%	13,575	11,108	81.83%
4	20443	Continental Cas Co	IL	Y	12,039	5.58%	30.47%	11,958	6,504	54.39%
5	25143	State Farm Fire And Cas Co	IL	Y	11,036	5.11%	35.58%	10,807	4,999	46.25%
6	19305	Assurance Co Of Amer	NY	Y	10,011	4.64%	40.22%	11,589	2,683	23.15%
7	21873	Firemans Fund Ins Co	CA	Y	9,495	4.40%	44.62%	10,017	3,835	38.29%
8	21482	Factory Mut Ins Co	RI	Y	6,079	2.82%	47.43%	6,819	212	3.11%
9	20303	Great Northern Ins Co	IN	Y	5,039	2.33%	49.77%	4,680	1,701	36.34%
10	19445	National Union Fire Ins Co Of Pitts	PA	Y	4,648	2.15%	51.92%	2,765	9,621	348.00%
11	30481	St Paul Surplus Lines Ins Co	DE	S	4,106	1.90%	53.82%	4,442	11,068	249.14%
12	19682	Hartford Fire In Co	CT	Y	3,771	1.75%	55.57%	3,860	2,123	55.01%
13	20281	Federal Ins Co	IN	Y	3,602	1.67%	57.24%	3,743	4,521	120.78%
14	19380	American Home Assur Co	NY	Y	3,288	1.52%	58.76%	3,249	-84	-2.57%
15	20095	Bituminous Cas Corp	IL	Y	2,908	1.35%	60.11%	2,976	681	22.88%
16	19437	Lexington Ins Co	DE	S	2,550	1.18%	61.29%	2,549	1,056	41.41%
17	20621	OneBeacon Amer Ins Co	MA	Y	2,433	1.13%	62.42%	1,721	1,322	76.81%
18	42978	American Security Ins Co	DE	Y	2,361	1.09%	63.51%	2,361	47	1.99%
19	23787	Nationwide Mut Ins Co	OH	Y	2,145	0.99%	64.50%	2,143	440	20.54%
20	10324	Addison Ins Co	IL	Y	1,926	0.89%	65.40%	1,983	537	27.08%
21	27928	Amex Assur Co	IL	Y	1,913	0.89%	66.28%	1,913	602	31.46%
22	21660	Fire Ins Exch	CA	Y	1,897	0.88%	67.16%	2,083	38	1.80%
23	11371	Great West Cas Co	NE	Y	1,871	0.87%	68.03%	1,933	860	44.49%
24	32220	American Intl Ins Co	NY	Y	1,869	0.87%	68.90%	1,784	475	26.63%
25	26344	Great Amer Assur Co	OH	Y	1,808	0.84%	69.73%	1,867	830	44.45%
26	25941	USAA	TX	Y	1,801	0.83%	70.57%	1,721	905	52.57%
27	21415	Employers Mut Cas Co	IA	Y	1,774	0.82%	71.39%	1,772	521	29.37%
28	36463	Discover Prop & Cas Ins Co	IL	Y	1,766	0.82%	72.21%	1,766	76	4.28%
29	24767	St Paul Fire & Marine Ins Co	MN	Y	1,755	0.81%	73.02%	1,266	-327	-25.85%
30	41785	Colorado Cas Ins Co	CO	Y	1,667	0.77%	73.79%	2,277	391	17.17%
31	14354	Jewelers Mut Ins Co	WI	Y	1,573	0.73%	74.52%	1,516	475	31.33%
32	24147	Old Republic Ins Co	PA	Y	1,543	0.71%	75.24%	1,543	877	56.81%
33	26492	Courtesy Ins Co	FL	Y	1,508	0.70%	75.94%	1,095	734	67.00%
34	14648	Mountain States Mut Cas Co	NM	Y	1,460	0.68%	76.61%	1,494	584	39.06%
35	10952	Stonebridge Casualty Ins Co	OH	Y	1,236	0.57%	77.18%	1,378	922	66.91%
36	19232	Allstate Ins Co	IL	Y	1,232	0.57%	77.76%	1,316	99	7.52%
37	18058	Philadelphia Ind Ins Co	PA	Y	1,204	0.56%	78.31%	2,148	605	28.16%
38	25968	USAA Cas Ins Co	TX	Y	1,126	0.52%	78.84%	1,211	746	61.60%
39	24015	Northland Ins Co	MN	Y	1,117	0.52%	79.35%	1,064	152	14.30%
40	10111	American Bankers Ins Co Of FL	FL	Y	1,075	0.50%	79.85%	1,110	242	21.82%
41	18988	Auto Owners Ins Co	MI	Y	1,069	0.50%	80.35%	1,077	182	16.93%
42	13021	United Fire & Cas Co	IA	Y	1,030	0.48%	80.82%	1,090	243	22.30%
43	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	1,026	0.48%	81.30%	1,025	292	28.45%
44	10172	Westchester Surplus Lines Ins Co	GA	S	1,015	0.47%	81.77%	1,289	403	31.29%
45	22136	Great Amer Ins Co of NY	NY	Y	1,003	0.46%	82.23%	1,125	753	66.91%
46	37885	XL Specialty Ins Co	DE	Y	970	0.45%	82.68%	1,045	835	79.87%
47	21113	United States Fire Ins Co	DE	Y	937	0.43%	83.12%	937	668	71.24%
48	17230	Allstate Prop & Cas Ins Co	IL	Y	909	0.42%	83.54%	916	363	39.64%
49	38970	Markel Ins Co	IL	Y	889	0.41%	83.95%	935	719	76.93%
50	24260	Progressive Cas Ins Co	OH	Y	856	0.40%	84.35%	955	461	48.29%
51	11185	Foremost Ins Co	MI	Y	736	0.34%	84.69%	733	101	13.71%
52	15130	Encompass Ind Co	IL	Y	734	0.34%	85.03%	1,737	285	16.41%
53	20702	Ace Fire Underwriters Ins Co	PA	Y	718	0.33%	85.36%	1,341	672	50.11%
54	32700	Owners Ins Co	OH	Y	715	0.33%	85.69%	687	241	35.10%
55	20397	Vigilant Ins Co	NY	Y	637	0.30%	85.99%	696	112	16.08%
56	34274	Central States Ind Co Of Omaha	NE	Y	631	0.29%	86.28%	455	175	38.51%

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P&C Line 09 - Inland Marine ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	37257	Praetorian Ins Co	PA	Y	622	0.29%	86.57%	1,126	68	6.04%
58	25623	Phoenix Ins Co	CT	Y	619	0.29%	86.85%	598	247	41.35%
59	28401	American Natl Prop & Cas Co	MO	Y	618	0.29%	87.14%	561	465	82.84%
60	42048	Diamond State Ins Co	IN	Y	612	0.28%	87.42%	658	196	29.76%
61	10749	Intrepid Ins Co	MI	Y	611	0.28%	87.71%	456	-5	-1.04%
62	27740	North Pointe Ins Co	MI	Y	566	0.26%	87.97%	511	309	60.51%
63	22292	Hanover Ins Co	NH	Y	563	0.26%	88.23%	697	-383	-54.89%
64	19704	American States Ins Co	IN	Y	558	0.26%	88.49%	615	178	28.86%
65	19194	Farmers Alliance Mut Ins Co	KS	Y	522	0.24%	88.73%	523	526	100.52%
66	25666	Travelers Ind Co Of Amer	CT	Y	507	0.24%	88.97%	464	69	14.84%
67	23809	Granite State Ins Co	PA	Y	498	0.23%	89.20%	413	87	21.14%
68	10014	Affiliated Fm Ins Co	RI	Y	488	0.23%	89.42%	528	-92	-17.43%
69	24740	Safeco Ins Co Of Amer	WA	Y	487	0.23%	89.65%	519	204	39.25%
70	32620	National Interstate Ins Co	OH	Y	481	0.22%	89.87%	518	-11	-2.16%
71	29530	AXA Art Ins Corp	NY	Y	472	0.22%	90.09%	432	-11	-2.59%
72	19720	American Alt Ins Corp	DE	Y	468	0.22%	90.31%	413	6	1.57%
73	11150	Arch Ins Co	MO	Y	462	0.21%	90.52%	478	147	30.87%
74	12831	State Natl Ins Co Inc	TX	Y	461	0.21%	90.74%	507	408	80.41%
75	25658	Travelers Ind Co	CT	Y	460	0.21%	90.95%	520	-9	-1.76%
76	21652	Farmers Ins Exch	CA	Y	456	0.21%	91.16%	324	8	2.54%
77	23035	Liberty Mut Fire Ins Co	WI	Y	456	0.21%	91.37%	432	83	19.23%
78	20494	Transportation Ins Co	IL	Y	445	0.21%	91.58%	486	99	20.44%
79	27960	Illinois Union Ins Co	IL	S	445	0.21%	91.78%	262	-68	-25.95%
80	20230	Central Mut Ins Co	OH	Y	434	0.20%	91.98%	487	68	14.06%
81	21180	Sentry Select Ins Co	WI	Y	432	0.20%	92.18%	465	208	44.65%
82	22667	Ace Amer Ins Co	PA	Y	421	0.20%	92.38%	478	128	26.66%
83	23450	American Family Home Ins Co	FL	Y	421	0.19%	92.57%	429	106	24.75%
84	13234	Wilshire Ins Co	NC	Y	417	0.19%	92.77%	422	274	65.01%
85	19240	Allstate Ind Co	IL	Y	416	0.19%	92.96%	425	128	30.06%
86	16217	National Farmers Union Prop & Cas	CO	Y	411	0.19%	93.15%	427	23	5.49%
87	21776	United Security Ins Co	CO	Y	406	0.19%	93.34%	420	152	36.05%
88	10464	Canal Ins Co	SC	Y	396	0.18%	93.52%	402	-13	-3.34%
89	35378	Evanston Ins Co	IL	S	392	0.18%	93.70%	400	265	66.35%
90	10847	Cumis Ins Society Inc	IA	Y	388	0.18%	93.88%	387	166	42.81%
91	29688	Allstate Fire & Cas Ins Co	IL	Y	379	0.18%	94.06%	307	198	64.33%
92	21326	Empire Fire & Marine Ins Co	NE	Y	378	0.18%	94.23%	449	6	1.42%
93	21849	American Automobile Ins Co	MO	Y	367	0.17%	94.40%	371	76	20.45%
94	38245	BCS Ins Co	OH	Y	364	0.17%	94.57%	364	126	34.62%
95	19275	American Family Mut Ins Co	WI	Y	354	0.16%	94.74%	404	147	36.46%
96	19070	Standard Fire Ins Co	CT	Y	351	0.16%	94.90%	382	131	34.27%
97	18333	Peerless Ind Ins Co	IL	Y	342	0.16%	95.06%	119	30	25.38%
98	31089	Republic Western Ins Co	AZ	Y	333	0.15%	95.21%	333	42	12.48%
99	33138	Landmark Amer Ins Co	OK	S	317	0.15%	95.36%	645	578	89.61%
100	37303	Redland Ins Co	PA	Y	312	0.14%	95.50%	245	70	28.40%
101	23841	New Hampshire Ins Co	PA	Y	300	0.14%	95.64%	257	168	65.28%
102	20559	General Security Ind Co of AZ	AZ	S	298	0.14%	95.78%	1,060	2	0.23%
103	37834	Progressive Preferred Ins Co	OH	Y	297	0.14%	95.92%	194	98	50.67%
104	42307	Navigators Ins Co	NY	Y	296	0.14%	96.06%	195	21	10.89%
105	16322	Progressive Direct Ins Co	OH	Y	292	0.14%	96.19%	276	81	29.35%
106	14184	Acuity A Mut Ins Co	WI	Y	287	0.13%	96.33%	316	100	31.76%
107	40045	Starnet Ins Co	DE	Y	274	0.13%	96.45%	277	256	92.10%
108	10071	Encompass Ins Co Of Amer	IL	Y	271	0.13%	96.58%	289	62	21.53%
109	21881	National Surety Corp	IL	Y	259	0.12%	96.70%	194	9	4.38%
110	39020	Essex Ins Co	DE	S	252	0.12%	96.81%	285	-51	-17.82%
111	35939	Continental Divide Ins Co	CO	Y	251	0.12%	96.93%	237	40	16.86%
112	23469	American Modern Home Ins Co	OH	Y	246	0.11%	97.04%	271	115	42.59%

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113	19518	Catlin Ins Co	TX	Y	245	0.11%	97.16%	193	42	21.78%
114	19100	Amco Ins Co	IA	Y	245	0.11%	97.27%	249	129	51.90%
115	11000	Sentinel Ins Co Ltd	CT	Y	240	0.11%	97.38%	235	44	18.52%
116	24074	Ohio Cas Ins Co	OH	Y	239	0.11%	97.49%	296	25	8.34%
117	26387	Steadfast Ins Co	DE	S	227	0.11%	97.60%	296	2,352	795.75%
118	41459	Armed Forces Ins Exch	KS	Y	227	0.10%	97.70%	234	41	17.38%
119	34690	Property & Cas Ins Co Of Hartford	IN	Y	221	0.10%	97.81%	213	114	53.68%
120	22314	RSUI Ind Co	NH	Y	220	0.10%	97.91%	302	5	1.72%
121	21857	American Ins Co	OH	Y	212	0.10%	98.01%	212	3	1.64%
122	19410	Commerce & Industry Ins Co	NY	Y	212	0.10%	98.10%	212	-2	-0.89%
123	23388	Shelter Mut Ins Co	MO	Y	209	0.10%	98.20%	189	106	56.34%
124	10220	Commonwealth Ins Co Of Amer	WA	Y	209	0.10%	98.30%	203	17	8.28%
125	42374	Houston Cas Co	TX	S	208	0.10%	98.39%	210	53	25.50%
126	13935	Federated Mut Ins Co	MN	Y	205	0.09%	98.49%	207	21	10.19%
127	30104	Hartford Underwriters Ins Co	CT	Y	202	0.09%	98.58%	212	44	20.62%
128	14265	Indiana Lumbermens Mut Ins Co	IN	Y	193	0.09%	98.67%	158	29	18.55%
129	10316	Appalachian Ins Co	RI	S	191	0.09%	98.76%	191	0	0.00%
130	40649	Economy Premier Assur Co	IL	Y	190	0.09%	98.85%	198	51	25.96%
131	24988	Sentry Ins A Mut Co	WI	Y	184	0.09%	98.93%	186	262	140.61%
132	10194	Artisan & Truckers Cas Co	WI	Y	178	0.08%	99.02%	106	39	36.63%
133	27998	Travelers Home & Marine Ins Co	CT	Y	178	0.08%	99.10%	114	52	46.07%
134	39993	Colony Ins Co	VA	S	165	0.08%	99.17%	184	488	265.98%
135	42579	Allied Prop & Cas Ins Co	IA	Y	161	0.07%	99.25%	171	96	55.79%
136	13331	American Hardware Mut Ins Co	OH	Y	157	0.07%	99.32%	165	35	21.43%
137	16063	Unitrin Auto & Home Ins Co	NY	Y	153	0.07%	99.39%	146	68	46.30%
138	35300	Allianz Global Risks US Ins Co	CA	Y	153	0.07%	99.46%	157	-161	-102.68%
139	38989	Chubb Custom Ins Co	DE	S	152	0.07%	99.53%	107	12	11.51%
140	20109	Bituminous Fire & Marine Ins Co	IL	Y	149	0.07%	99.60%	97	1	1.44%
141	19976	Amica Mut Ins Co	RI	Y	149	0.07%	99.67%	150	19	12.94%
142	18023	Star Ins Co	MI	Y	145	0.07%	99.74%	145	51	35.29%
143	21709	Truck Ins Exch	CA	Y	143	0.07%	99.81%	102	52	51.06%
144	16691	Great Amer Ins Co	OH	Y	139	0.06%	99.87%	95	-21	-22.68%
145	11126	Sompo Japan Ins Co of Amer	NY	Y	139	0.06%	99.94%	111	243	218.59%
146	28886	Transguard Ins Co Of Amer Inc	IL	Y	131	0.06%	100.00%	132	61	45.95%
147	36951	Century Surety Co	OH	S	130	0.06%	100.06%	103	39	37.82%
148	21121	Westchester Fire Ins Co	NY	Y	128	0.06%	100.12%	28	5	19.54%
149	10786	Princeton Excess & Surplus Lines Ins	DE	S	124	0.06%	100.17%	133	9	7.02%
150	13064	United Natl Ins Co	PA	S	124	0.06%	100.23%	191	22	11.41%
151	29424	Hartford Cas Ins Co	IN	Y	114	0.05%	100.28%	126	10	8.17%
152	10804	Continental Western Ins Co	IA	Y	106	0.05%	100.33%	122	17	14.00%
153	10921	ACA Ins Co	IN	Y	103	0.05%	100.38%	93	37	39.46%
154	19631	American Road Ins Co	MI	Y	103	0.05%	100.43%	103	24	23.22%
155	23817	Illinois Natl Ins Co	IL	Y	102	0.05%	100.47%	85	47	55.50%
156	20648	Employers Fire Ins Co	MA	Y	101	0.05%	100.52%	94	5	5.26%
157	25844	Union Ins Co	IA	Y	100	0.05%	100.57%	107	28	26.71%
158	21253	Garrison Prop & Cas Ins Co	TX	Y	98	0.05%	100.61%	79	84	106.43%
159	33189	Max Specialty Ins Co	DE	S	97	0.05%	100.66%	43	16	37.85%
160	11255	Caterpillar Ins Co	MO	Y	97	0.04%	100.70%	175	121	68.98%
161	15954	Trinity Universal Ins Co Of KS	KS	Y	96	0.04%	100.75%	106	39	36.64%
162	10200	Hiscox Ins Co Inc	IL	Y	95	0.04%	100.79%	91	16	17.25%
163	14168	Harleysville Mut Ins Co	PA	Y	95	0.04%	100.84%	41	2	5.48%
164	24791	St Paul Mercury Ins Co	MN	Y	91	0.04%	100.88%	96	-13	-13.37%
165	19402	AIG Cas Co	PA	Y	90	0.04%	100.92%	24	2,532	10625.11%
166	23418	Mid Continent Cas Co	OH	Y	88	0.04%	100.96%	87	-15	-17.22%
167	41297	Scottsdale Ins Co	OH	S	85	0.04%	101.00%	102	10	9.75%
168	40134	SUA Ins Co	IL	Y	84	0.04%	101.04%	140	13	8.98%

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169	10046	Pacific Ins Co Ltd	CT	S	83	0.04%	101.08%	117	0	0.01%
170	23248	Occidental Fire & Cas Co Of NC	NC	Y	83	0.04%	101.11%	83	6	7.39%
171	25682	Travelers Ind Co Of CT	CT	Y	82	0.04%	101.15%	83	118	142.91%
172	25135	State Automobile Mut Ins Co	OH	Y	78	0.04%	101.19%	50	64	128.09%
173	28304	Federated Serv Ins Co	MN	Y	76	0.04%	101.22%	83	0	0.08%
174	20087	National Ind Co	NE	Y	76	0.04%	101.26%	102	10	9.79%
175	10177	Mountain States Ind Co	NM	Y	75	0.03%	101.29%	48	4	7.24%
176	26298	Metropolitan Prop & Cas Ins Co	RI	Y	75	0.03%	101.33%	64	5	7.16%
177	42862	Universal Cas Co	IL	Y	74	0.03%	101.36%	74	38	51.13%
178	40142	American Zurich Ins Co	IL	Y	74	0.03%	101.40%	62	0	0.76%
179	26093	Nationwide Affinity Co of Amer	OH	Y	65	0.03%	101.43%	50	2	3.17%
180	10673	Penn Star Ins Co	PA	S	64	0.03%	101.46%	61	15	25.34%
181	13714	Pharmacists Mut Ins Co	IA	Y	61	0.03%	101.48%	61	9	14.58%
182	17370	Nautilus Ins Co	AZ	S	60	0.03%	101.51%	63	34	54.66%
183	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	59	0.03%	101.54%	61	6	9.46%
184	17159	Usf Ins Co	MI	S	58	0.03%	101.57%	56	-116	-207.55%
185	25453	Nationwide Ins Co Of Amer	WI	Y	57	0.03%	101.59%	58	7	12.19%
186	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	56	0.03%	101.62%	50	24	47.21%
187	44393	West American Ins Co	IN	Y	51	0.02%	101.64%	56	27	48.46%
188	26220	Yosemite Ins Co	IN	Y	49	0.02%	101.67%	72	4	6.11%
189	26077	Lancer Ins Co	IL	Y	49	0.02%	101.69%	46	10	20.80%
190	35289	Continental Ins Co	PA	Y	47	0.02%	101.71%	47	4	9.50%
191	10052	Chubb Natl Ins Co	IN	Y	46	0.02%	101.73%	23	3	12.82%
192	11515	QBE Specialty Ins Co	ND	S	46	0.02%	101.75%	29	9	31.91%
193	19879	Security Natl Ins Co	TX	Y	46	0.02%	101.77%	46	70	153.13%
194	44776	Praetorian Specialty Ins Co	DE	S	46	0.02%	101.79%	52	6	11.94%
195	42587	Depositors Ins Co	IA	Y	45	0.02%	101.82%	34	16	47.18%
196	10657	First Mercury Ins Co	IL	S	43	0.02%	101.84%	10	4	42.12%
197	39640	Firemans Fund Ins Co Of OH	OH	S	42	0.02%	101.85%	23	-5	-19.41%
198	13056	RLI Ins Co	IL	Y	42	0.02%	101.87%	44	-127	-290.46%
199	11770	United Fncl Cas Co	OH	Y	41	0.02%	101.89%	55	20	36.36%
200	35769	Lyndon Prop Ins Co	MO	Y	39	0.02%	101.91%	70	-36	-52.31%
201	37915	Essentia Ins Co	MO	Y	38	0.02%	101.93%	14	1	9.91%
202	27847	Insurance Co Of The West	CA	Y	37	0.02%	101.95%	34	0	0.00%
203	26433	Harco Natl Ins Co	IL	Y	35	0.02%	101.96%	34	3	7.50%
204	21687	Mid Century Ins Co	CA	Y	35	0.02%	101.98%	37	4	9.64%
205	10510	Carolina Cas Ins Co	IA	Y	35	0.02%	102.00%	32	4	13.50%
206	24724	First Natl Ins Co Of Amer	WA	Y	35	0.02%	102.01%	37	10	26.93%
207	37974	MT Hawley Ins Co	IL	S	35	0.02%	102.03%	51	-1	-1.65%
208	25011	Wesco Ins Co	DE	Y	34	0.02%	102.04%	34	7	20.08%
209	21199	Arch Speciaity Ins Co	NE	S	34	0.02%	102.06%	24	3	11.85%
210	24856	Admiral Ins Co	DE	S	34	0.02%	102.07%	61	13	21.15%
211	41181	Universal Underwriters Ins Co	KS	Y	33	0.02%	102.09%	28	1	1.94%
212	29696	Travelers Excess & Surplus Lines Co	CT	S	31	0.01%	102.10%	44	-3	-7.43%
213	25887	US Fidelity & Guaranty Co	MD	Y	31	0.01%	102.12%	35	-459	-1304.59%
214	37150	Western Heritage Ins Co	AZ	S	31	0.01%	102.13%	34	7	20.68%
215	22543	Secura Ins A Mut Co	WI	Y	30	0.01%	102.15%	19	0	0.53%
216	22683	Teachers Ins Co	IL	Y	30	0.01%	102.16%	30	-1	-1.93%
217	25615	Charter Oak Fire Ins Co	CT	Y	30	0.01%	102.17%	28	10	35.76%
218	24775	St Paul Guardian Ins Co	MN	Y	30	0.01%	102.19%	28	1	3.35%
219	10936	Seneca Ins Co Inc	NY	Y	29	0.01%	102.20%	34	-6	-17.67%
220	24813	Balboa Ins Co	CA	Y	29	0.01%	102.22%	29	13	44.94%
221	19186	Alliance Ins Co Inc	KS	Y	28	0.01%	102.23%	29	0	0.00%
222	21172	Vanliner Ins Co	MO	Y	27	0.01%	102.24%	47	-258	-545.60%
223	21423	Union Ins Co Of Providence	IA	Y	27	0.01%	102.25%	29	11	38.55%
224	22322	Greenwich Ins Co	DE	Y	27	0.01%	102.27%	33	-2	-5.06%

2008 Colorado Market Share and Loss Ratio
P&C Line 09 - Inland Marine ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	24414	General Cas Co Of WI	WI	Y	27	0.01%	102.28%	27	0	-1.55%
226	12904	Tokio Marine & Nichido Fire Ins Co	NY	Y	26	0.01%	102.29%	34	6	18.98%
227	18600	USAA General Ind Co	TX	Y	26	0.01%	102.30%	20	31	153.73%
228	24554	XL Ins Amer Inc	DE	Y	26	0.01%	102.31%	81	65	79.36%
229	31127	Columbia Cas Co	IL	S	26	0.01%	102.33%	21	0	0.00%
230	21970	OneBeacon Ins Co	PA	Y	26	0.01%	102.34%	16	4	25.60%
231	23582	Harleysville Ins Co	PA	Y	25	0.01%	102.35%	3	0	5.47%
232	23850	Philadelphia Ins Co	PA	S	25	0.01%	102.36%	82	0	0.00%
233	23620	Burlington Ins Co	NC	S	24	0.01%	102.37%	23	3	12.80%
234	19224	St Paul Protective Ins Co	IL	Y	23	0.01%	102.38%	20	1	5.19%
235	11118	Federated Rural Electric Ins Exch	KS	Y	23	0.01%	102.39%	23	-75	-323.18%
236	19062	Automobile Ins Co Of Hartford CT	CT	Y	23	0.01%	102.40%	24	9	36.82%
237	12866	T.H.E. Ins Co	LA	Y	23	0.01%	102.42%	21	15	68.91%
238	21105	North River Ins Co	NJ	Y	22	0.01%	102.43%	78	25	31.53%
239	22101	Grange Ins Assn	WA	Y	21	0.01%	102.43%	21	1	4.61%
240	14974	Pennsylvania Lumbermens Mut Ins	PA	Y	20	0.01%	102.44%	6	0	0.00%
241	20117	California Cas Ind Exch	CA	Y	20	0.01%	102.45%	21	1	2.81%
242	42650	OneBeacon Midwest Ins Co	WI	N	19	0.01%	102.46%	5	6	132.59%
243	39306	Fidelity & Deposit Co Of MD	MD	Y	19	0.01%	102.47%	17	1	3.28%
244	37478	Hartford Ins Co Of The Midwest	IN	Y	17	0.01%	102.48%	19	10	51.90%
245	28932	Markel Amer Ins Co	VA	Y	17	0.01%	102.49%	18	-3	-14.39%
246	29459	Twin City Fire Ins Co Co	IN	Y	16	0.01%	102.49%	19	36	194.13%
247	24732	General Ins Co Of Amer	WA	Y	15	0.01%	102.50%	14	0	0.54%
248	20346	Pacific Ind Co	WI	Y	15	0.01%	102.51%	53	-58	-108.42%
249	14982	Penn Millers Ins Co	PA	Y	14	0.01%	102.51%	16	-27	-161.09%
250	22756	Horace Mann Prop & Cas Ins Co	CA	Y	14	0.01%	102.52%	13	4	33.20%
251	22306	Massachusetts Bay Ins Co	NH	Y	14	0.01%	102.53%	12	1	8.27%
252	36940	Indian Harbor Ins Co	ND	S	13	0.01%	102.53%	17	2	9.20%
253	23434	Middlesex Ins Co	WI	Y	12	0.01%	102.54%	11	3	28.71%
254	24031	Northland Cas Co	MN	Y	12	0.01%	102.54%	9	1	14.45%
255	38733	Alaska Natl Ins Co	AK	Y	12	0.01%	102.55%	11	0	4.72%
256	22578	Horace Mann Ins Co	IL	Y	12	0.01%	102.56%	12	2	12.46%
257	10677	Cincinnati Ins Co	OH	Y	12	0.01%	102.56%	8	1	15.98%
258	36137	Travelers Commercial Ins Co	CT	Y	11	0.01%	102.57%	8	9	112.77%
259	19690	American Economy Ins Co	IN	Y	11	0.01%	102.57%	13	0	-2.13%
260	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	11	0.00%	102.58%	11	5	43.10%
261	26522	Mount Vernon Fire Ins Co	PA	S	11	0.00%	102.58%	12	0	0.01%
262	21261	Electric Ins Co	MA	Y	10	0.00%	102.59%	8	0	0.00%
263	19623	American Summit Ins Co	TX	Y	10	0.00%	102.59%	10	0	0.00%
264	27120	Trumbull Ins Co	CT	Y	10	0.00%	102.59%	10	0	0.00%
265	37745	Integon Specialty Ins	NC	S	9	0.00%	102.60%	8	0	0.00%
266	40436	Stratford Ins Co	NH	Y	9	0.00%	102.60%	8	0	-1.07%
267	10819	American Equity Specialty Ins Co	CT	Y	9	0.00%	102.61%	4	0	0.00%
268	25038	North Amer Capacity Ins Co	NH	S	9	0.00%	102.61%	9	0	0.00%
269	40827	Virginia Surety Co Inc	IL	Y	9	0.00%	102.62%	9	0	0.00%
270	27855	Zurich American Ins Co Of IL	IL	Y	8	0.00%	102.62%	9	0	-1.21%
271	37273	Axis Ins Co	IL	Y	8	0.00%	102.62%	2	1	32.97%
272	39217	QBE Ins Corp	PA	Y	8	0.00%	102.63%	7	0	4.76%
273	19801	Argonaut Ins Co	IL	Y	8	0.00%	102.63%	6	1	21.95%
274	20044	Cornhusker Cas Co	NE	Y	8	0.00%	102.63%	7	0	-0.81%
275	19887	Trinity Universal Ins Co	TX	Y	8	0.00%	102.64%	17	0	-1.95%
276	29874	North Amer Specialty Ins Co	NH	Y	8	0.00%	102.64%	7	0	0.00%
277	36684	Riverport Ins Co	MN	Y	7	0.00%	102.65%	8	0	0.00%
278	40460	Sagamore Ins Co	IN	Y	7	0.00%	102.65%	7	3	45.38%
279	21407	Emcasco Ins Co	IA	Y	7	0.00%	102.65%	8	5	61.30%
280	30325	Zale Ind Co	TX	Y	7	0.00%	102.65%	7	1	19.20%

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	39845	Westport Ins Corp	MO	Y	6	0.00%	102.66%	6	8	131.33%
282	19372	Northern Ins Co Of NY	NY	Y	6	0.00%	102.66%	4	0	4.12%
283	12190	American Pet Ins Co	NY	Y	5	0.00%	102.66%	5	8	169.94%
284	43575	Indemnity Ins Co Of North Amer	PA	Y	5	0.00%	102.67%	23	1,380	6094.56%
285	37850	Pacific Specialty Ins Co	CA	Y	5	0.00%	102.67%	7	0	0.00%
286	27987	Northfield Ins Co	IA	S	4	0.00%	102.67%	5	1	14.56%
287	16411	Cooperative Mut Ins Co	NE	Y	4	0.00%	102.67%	3	0	2.12%
288	16713	Buckeye State Mut Ins Co	OH	Y	4	0.00%	102.67%	3	0	1.32%
289	23108	Lumbermens Underwriting Alliance	MO	Y	4	0.00%	102.68%	4	0	0.05%
290	23396	Amerisure Mut Ins Co	MI	Y	4	0.00%	102.68%	4	0	-1.05%
291	21865	Associated Ind Corp	CA	Y	4	0.00%	102.68%	4	1	25.21%
292	13838	Farmland Mut Ins Co	IA	Y	4	0.00%	102.68%	4	0	0.56%
293	25054	Hudson Ins Co	DE	Y	4	0.00%	102.68%	3	2	55.47%
294	22829	Interstate Fire & Cas Co	IL	S	3	0.00%	102.68%	7	0	1.34%
295	32859	Penn Amer Ins Co	PA	Y	3	0.00%	102.69%	6	1	7.93%
296	10499	DaimlerChrysler Ins Co	MI	Y	3	0.00%	102.69%	163	47	28.89%
297	31295	Berkley Regional Specialty Ins Co	DE	S	3	0.00%	102.69%	19	0	0.00%
298	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	3	0.00%	102.69%	190	-14	-7.19%
299	19917	Liberty Ins Underwriters Inc	NY	Y	3	0.00%	102.69%	0	-250	-77333.13%
300	25976	Utica Mut Ins Co	NY	Y	3	0.00%	102.69%	3	0	-5.47%
301	41653	Milbank Ins Co	SD	Y	3	0.00%	102.69%	1	0	-5.27%
302	11991	National Cas Co	WI	Y	3	0.00%	102.70%	3	0	3.94%
303	12203	James River Ins Co	OH	S	3	0.00%	102.70%	2	0	11.35%
304	10872	American Strategic Ins Corp	FL	Y	3	0.00%	102.70%	1	1	52.10%
305	19909	Centennial Ins Co	NY	Y	3	0.00%	102.70%	2	3	197.50%
306	12262	Pennsylvania Manufacturers Assoc Ins	PA	Y	3	0.00%	102.70%	1	1	50.04%
307	20508	Valley Forge Ins Co	PA	Y	3	0.00%	102.70%	2	0	-13.22%
308	27812	Columbia Ins Co	NE	Y	2	0.00%	102.70%	2	2	125.34%
309	20990	Country Mut Ins Co	IL	Y	2	0.00%	102.70%	1	0	2.51%
310	28223	Nationwide Agribusiness Ins Co	IA	Y	2	0.00%	102.70%	3	0	0.32%
311	18767	Church Mut Ins Co	WI	Y	2	0.00%	102.70%	2	0	2.11%
312	10328	Capitol Specialty Ins Corp	WI	S	2	0.00%	102.71%	3	0	0.00%
313	37362	General Star Ind Co	CT	S	1	0.00%	102.71%	3	2	64.00%
314	42722	First Marine Ins Co	MO	Y	1	0.00%	102.71%	1	0	0.00%
315	32077	Heritage Cas Ins Co	IL	Y	1	0.00%	102.71%	1	0	0.00%
316	32808	Illinois Emcasco Ins Co	IA	S	1	0.00%	102.71%	1	0	0.93%
317	25224	Great Divide Ins Co	ND	Y	1	0.00%	102.71%	4	-3	-60.28%
318	25127	State Auto Prop & Cas Ins Co	IA	Y	1	0.00%	102.71%	0	0	0.66%
319	33723	Great Amer Spirit Ins Co	OH	Y	1	0.00%	102.71%	1	-1	-182.69%
320	37982	Tudor Ins Co	NH	S	1	0.00%	102.71%	1	0	4.64%
321	10472	Capitol Ind Corp	WI	Y	1	0.00%	102.71%	0	0	0.00%
322	31325	Acadia Ins Co	NH	Y	1	0.00%	102.71%	1	0	0.00%
323	10915	Unitrin Direct Property & Cas Co	IL	Y	1	0.00%	102.71%	0	0	0.00%
324	26832	Great Amer Alliance Ins Co	OH	Y	1	0.00%	102.71%	1	0	6.24%
325	34916	First Specialty Ins Corp	MO	S	1	0.00%	102.71%	1	0	29.14%
326	20427	American Cas Co Of Reading PA	PA	Y	1	0.00%	102.71%	2	0	0.00%
327	21334	Empire Ind Ins Co	OK	S	1	0.00%	102.71%	0	0	23.78%
328	24112	Westfield Ins Co	OH	Y	1	0.00%	102.71%	2	0	-1.87%
329	26247	American Guar & Liab Ins	NY	Y	1	0.00%	102.71%	0	8	1875.00%
330	26565	Ohio Ind Co	OH	Y	0	0.00%	102.71%	0	0	0.00%
331	37540	Beazley Ins Co Inc	CT	Y	0	0.00%	102.71%	0	0	-4.29%
332	10340	Stonington Ins Co	TX	Y	0	0.00%	102.71%	0	0	22.70%
333	24449	Regent Ins Co	WI	Y	0	0.00%	102.71%	0	0	0.00%
334	11967	General Star Natl Ins Co	OH	Y	0	0.00%	102.71%	0	0	0.00%
335	31968	Merastar Ins Co	IN	Y	0	0.00%	102.71%	0	0	0.00%
336	42404	Liberty Ins Corp	IL	Y	0	0.00%	102.71%	1	0	0.77%

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
337	35408	Delos Ins Co	DE	Y	0	0.00%	102.71%	0	0	-50.63%
338	20478	National Fire Ins Co Of Hartford	IL	Y	0	0.00%	102.71%	1	0	0.00%
339	35190	Progressive Mountain Ins Co	OH	Y	0	0.00%	102.71%	0	0	4.76%
340	37710	First Amer Prop & Cas Ins Co	CA	Y	0	0.00%	102.71%	0	0	0.00%
341	32786	Progressive Specialty Ins Co	OH	Y	0	0.00%	102.71%	0	0	15.05%
342	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	102.71%	-1	183	-24207.02%
343	27073	Nipponkoa Ins Co Ltd US Br	NY	Y	0	0.00%	102.71%	0	0	35.29%
344	25879	Fidelity & Guar Ins Underwriters Inc	WI	Y	0	0.00%	102.71%	0	-8	420600.00%
345	26883	American Intl Specialty Lines Ins Co	IL	S	0	0.00%	102.71%	56	-60	-107.39%
346	10069	Housing Authority Prop A Mut Co	VT	Y	0	0.00%	102.71%	1	0	9.00%
347	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	102.71%	0	-51	-12544.39%
348	33600	LM Ins Corp	IA	Y	0	0.00%	102.71%	0	0	-31.65%
349	10213	Discover Specialty Ins Co	IL	S	0	0.00%	102.71%	0	0	-197.00%
350	34347	Colonial Amer Cas & Surety Co	MD	Y	0	0.00%	102.71%	0	0	197.56%
351	19429	Insurance Co Of The State Of PA	PA	Y	0	0.00%	102.71%	0	3,381	0.00%
352	20699	Ace Prop & Cas Ins Co	PA	Y	0	0.00%	102.71%	0	8	0.00%
353	36455	Northbrook Ind Co	IL	Y	0	0.00%	102.71%	0	0	0.00%
354	24384	Fairmont Specialty Ins Co	CA	Y	0	0.00%	102.71%	0	0	0.00%
355	23779	Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	102.71%	0	0	0.00%
356	31348	Crum & Forster Ind Co	DE	Y	0	0.00%	102.71%	0	0	0.00%
357	25534	TIG Ins Co	CA	Y	0	0.00%	102.71%	0	0	0.00%
358	11100	Safeco Surplus Lines Ins Co	WA	S	0	0.00%	102.71%	0	0	0.00%
359	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	102.71%	0	0	0.00%
360	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	102.71%	0	0	0.00%
361	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	102.71%	0	0	0.00%
362	11622	Specialty Surplus Ins Co	IL	N	0	0.00%	102.71%	0	0	0.00%
363	10810	Republic Fire & Cas Ins Co	OK	Y	0	0.00%	102.71%	0	0	0.00%
364	19046	Travelers Cas Ins Co Of Amer	CT	Y	0	0.00%	102.71%	0	0	0.00%
365	21458	Employers Ins of Wausau	WI	Y	0	0.00%	102.71%	0	0	0.00%
366	41807	Arrowood Surplus Lines Ins Co	DE	S	0	0.00%	102.71%	0	0	0.00%
367	41483	Farmington Cas Co	CT	Y	0	0.00%	102.71%	0	0	0.00%
368	16608	New York Marine & Gen Ins Co	NY	Y	0	0.00%	102.71%	0	0	0.00%
369	22810	Chicago Ins Co	IL	Y	0	0.00%	102.71%	0	0	0.00%
370	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	102.71%	0	0	0.00%
371	20079	National Fire & Marine Ins Co	NE	S	0	0.00%	102.71%	0	0	0.00%
372	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	102.71%	0	0	0.00%
373	19399	AIU Ins Co	NY	Y	0	0.00%	102.71%	0	0	0.00%
374	20710	Century Ind Co	PA	Y	0	0.00%	102.71%	0	-1	0.00%
375	24678	Arrowood Ind Co	DE	Y	0	0.00%	102.71%	0	-1	0.00%
376	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	102.71%	0	-2	0.00%
377	32352	LM Prop & Cas Ins Co	IN	Y	0	0.00%	102.71%	0	-2	0.00%
378	22713	Insurance Co of N Amer	PA	Y	0	0.00%	102.71%	0	-2	0.00%
379	23752	Quanta Ind Co	CO	Y	0	0.00%	102.71%	0	-3	0.00%
380	41343	Gerling Amer Ins Co	IL	Y	0	0.00%	102.71%	0	-6	0.00%
381	19038	Travelers Cas & Surety Co	CT	Y	0	0.00%	102.71%	0	-26	0.00%
382	33022	AXA Ins Co	NY	Y	0	0.00%	102.71%	0	-60	0.00%
383	22837	AGCS Marine Ins Co	IL	Y	0	0.00%	102.71%	140	2,903	2071.49%
384	37931	American Farmers & Ranchers Ins Co	ID	Y	0	0.00%	102.71%	0	7	2715.35%
385	19356	Maryland Cas Co	MD	Y	-1	0.00%	102.71%	4	0	-9.67%
386	19615	American Reliable Ins Co	AZ	Y	-1	0.00%	102.71%	0	-9	1908.71%
387	35912	American Western Home Ins Co	OK	S	-1	0.00%	102.71%	2	-4	-196.54%
388	26743	Maxum Ind Co	DE	S	-1	0.00%	102.71%	-1	-1	68.75%
389	43095	Clarendon Amer Ins Co	NJ	S	-2	0.00%	102.71%	8	-18	-217.70%
390	33855	Lincoln Gen Ins Co	PA	Y	-6	0.00%	102.71%	-3	20	-595.34%
391	27154	Atlantic Specialty Ins Co	NY	Y	-11	-0.01%	102.70%	22	-3	-13.93%
392	26620	AXIS Surplus Ins Co	IL	S	-47	-0.02%	102.68%	30	-85	-285.31%

2008 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine ($1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
393	10120	Everest Natl Ins Co	DE	Y	-5,790	-2.68%	100.00%	21,297	102,603	481.77%
		Totals			215,840			248,583	226,442	91.09%