

2008 Colorado Market Share and Loss Ratio

P&C Line 24 - Surety (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	31194	Travelers Cas & Surety Co Of Amer	CT	Y	16,851	15.07%	15.07%	16,000	1,483	9.27%
2	13188	Western Surety Co	SD	Y	9,822	8.78%	23.85%	9,338	2,687	28.77%
3	24740	Safeco Ins Co Of Amer	WA	Y	8,404	7.51%	31.36%	7,775	134	1.73%
4	23043	Liberty Mut Ins Co	MA	Y	6,334	5.66%	37.03%	6,137	378	6.16%
5	39306	Fidelity & Deposit Co Of MD	MD	Y	5,950	5.32%	42.35%	6,479	-275	-4.25%
6	12670	Pioneer Gen Ins Co	CO	Y	5,672	5.07%	47.42%	5,926	392	6.61%
7	20281	Federal Ins Co	IN	Y	4,190	3.75%	51.16%	4,771	16	0.33%
8	19682	Hartford Fire In Co	CT	Y	4,100	3.67%	54.83%	4,435	-511	-11.53%
9	21415	Employers Mut Cas Co	IA	Y	3,238	2.90%	57.73%	3,105	1,151	37.08%
10	19038	Travelers Cas & Surety Co	CT	Y	3,174	2.84%	60.56%	2,924	146	5.00%
11	21121	Westchester Fire Ins Co	NY	Y	2,999	2.68%	63.25%	3,728	1,016	27.26%
12	29874	North Amer Specialty Ins Co	NH	Y	2,772	2.48%	65.72%	2,310	-76	-3.29%
13	11592	International Fidelity Ins Co	NJ	Y	1,881	1.68%	67.41%	1,673	45	2.72%
14	29599	US Specialty Ins Co	TX	Y	1,838	1.64%	69.05%	1,898	516	27.21%
15	22357	Hartford Accident & Ind Co	CT	Y	1,610	1.44%	70.49%	1,567	35	2.24%
16	26310	Granite Re Inc	OK	Y	1,515	1.35%	71.84%	1,506	491	32.62%
17	12718	Developers Surety & Ind Co	IA	Y	1,432	1.28%	73.13%	1,286	278	21.64%
18	37206	Contractors Bonding & Ins Co	WA	Y	1,327	1.19%	74.31%	1,355	97	7.15%
19	10216	American Contractors Ind Co	CA	Y	1,275	1.14%	75.45%	1,164	197	16.92%
20	24112	Westfield Ins Co	OH	Y	1,255	1.12%	76.57%	1,043	-10	-0.92%
21	27081	Bond Safeguard Ins Co	IL	Y	1,253	1.12%	77.69%	1,081	0	0.00%
22	11150	Arch Ins Co	MO	Y	1,206	1.08%	78.77%	1,317	398	30.21%
23	27847	Insurance Co Of The West	CA	Y	1,161	1.04%	79.81%	1,266	-258	-20.38%
24	13307	Lexon Ins Co	TX	Y	1,106	0.99%	80.80%	799	-10	-1.25%
25	29424	Hartford Cas Ins Co	IN	Y	1,100	0.98%	81.78%	1,136	8	0.67%
26	35289	Continental Ins Co	PA	Y	1,088	0.97%	82.76%	690	-152	-22.03%
27	40444	Old Republic Surety Co	WI	Y	1,077	0.96%	83.72%	1,031	5	0.47%
28	20443	Continental Cas Co	IL	Y	1,034	0.92%	84.64%	1,371	287	20.97%
29	13056	RLI Ins Co	IL	Y	984	0.88%	85.52%	868	-193	-22.27%
30	13021	United Fire & Cas Co	IA	Y	958	0.86%	86.38%	1,278	587	45.93%
31	16691	Great Amer Ins Co	OH	Y	954	0.85%	87.23%	843	185	21.93%
32	32778	Washington Intl Ins Co	NH	Y	847	0.76%	87.99%	988	-76	-7.66%
33	14494	Merchants Bonding Co a Mut	IA	Y	811	0.73%	88.72%	841	-96	-11.43%
34	23787	Nationwide Mut Ins Co	OH	Y	729	0.65%	89.37%	701	-8	-1.17%
35	12750	Evergreen Natl Ind Co	OH	Y	680	0.61%	89.98%	323	104	32.03%
36	23841	New Hampshire Ins Co	PA	Y	660	0.59%	90.57%	395	104	26.47%
37	24724	First Natl Ins Co Of Amer	WA	Y	629	0.56%	91.13%	581	45	7.80%
38	12157	Companion Prop & Cas Ins Co	SC	Y	620	0.55%	91.68%	634	61	9.62%
39	15962	Kansas Bankers Surety Co	KS	Y	548	0.49%	92.17%	679	9	1.33%
40	19100	Amco Ins Co	IA	Y	531	0.47%	92.65%	519	-21	-4.07%
41	19445	National Union Fire Ins Co Of Pitts	PA	Y	500	0.45%	93.10%	216	46	21.19%
42	18619	Platte River Ins Co	NE	Y	457	0.41%	93.50%	473	181	38.16%
43	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	439	0.39%	93.90%	442	220	49.75%
44	10909	Sun Surety Ins Co	SD	Y	370	0.33%	94.23%	370	143	38.47%
45	19429	Insurance Co Of The State Of PA	PA	Y	368	0.33%	94.56%	327	-91	-27.84%
46	21113	United States Fire Ins Co	DE	Y	351	0.31%	94.87%	354	-191	-53.99%
47	20397	Vigilant Ins Co	NY	Y	321	0.29%	95.16%	200	14	6.97%
48	36650	Guarantee Co Of N Amer USA	MI	Y	314	0.28%	95.44%	300	0	0.00%
49	37940	Lexington Natl Ins Corp	MD	Y	295	0.26%	95.70%	334	-2	-0.70%
50	31380	American Surety Co	IN	Y	293	0.26%	95.96%	301	-72	-23.89%
51	10008	Western Ins Co	NV	Y	289	0.26%	96.22%	292	27	9.24%
52	24767	St Paul Fire & Marine Ins Co	MN	Y	256	0.23%	96.45%	328	-1,206	-367.78%
53	35769	Lyndon Prop Ins Co	MO	Y	237	0.21%	96.66%	235	0	0.00%
54	30996	Minnesota Surety And Trust Co	MN	Y	231	0.21%	96.87%	209	-19	-8.90%
55	24074	Ohio Cas Ins Co	OH	Y	227	0.20%	97.07%	164	17	10.53%
56	25844	Union Ins Co	IA	Y	196	0.17%	97.25%	198	-35	-17.61%

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	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	15105	Safety Natl Cas Corp	MO	Y	188	0.17%	97.42%	193	25	12.76%
58	25933	Universal Surety Co	NE	Y	181	0.16%	97.58%	173	0	-0.25%
59	21105	North River Ins Co	NJ	Y	167	0.15%	97.73%	167	25	14.71%
60	33855	Lincoln Gen Ins Co	PA	Y	145	0.13%	97.86%	129	12	9.29%
61	29580	Berkley Regional Ins Co	DE	Y	136	0.12%	97.98%	113	-13	-11.54%
62	20427	American Cas Co Of Reading PA	PA	Y	131	0.12%	98.10%	59	55	92.64%
63	25143	State Farm Fire And Cas Co	IL	Y	126	0.11%	98.21%	126	50	39.45%
64	19380	American Home Assur Co	NY	Y	122	0.11%	98.32%	28	-4	-14.30%
65	37885	XL Specialty Ins Co	DE	Y	112	0.10%	98.42%	118	562	475.31%
66	22535	Seaboard Surety Co	NY	Y	111	0.10%	98.52%	130	-127	-97.25%
67	22292	Hanover Ins Co	NH	Y	109	0.10%	98.61%	128	12	9.41%
68	22950	Acstar Ins Co	IL	Y	105	0.09%	98.71%	147	122	82.86%
69	26565	Ohio Ind Co	OH	Y	97	0.09%	98.80%	97	6	5.71%
70	10936	Seneca Ins Co Inc	NY	Y	88	0.08%	98.87%	90	0	0.00%
71	44393	West American Ins Co	IN	Y	83	0.07%	98.95%	56	5	8.41%
72	10677	Cincinnati Ins Co	OH	Y	82	0.07%	99.02%	71	-2	-2.91%
73	23264	Inland Ins Co	NE	Y	79	0.07%	99.09%	57	2	4.27%
74	19704	American States Ins Co	IN	Y	69	0.06%	99.15%	108	7	6.22%
75	18988	Auto Owners Ins Co	MI	Y	66	0.06%	99.21%	62	3	4.57%
76	25658	Travelers Ind Co	CT	Y	66	0.06%	99.27%	71	-1	-0.71%
77	12416	Protective Ins Co	IN	Y	57	0.05%	99.32%	47	1	1.27%
78	28860	RLI Ind Co	IL	Y	52	0.05%	99.37%	69	4	6.07%
79	24047	Surety Bonding Co Of Amer	SD	Y	47	0.04%	99.41%	40	21	53.43%
80	25887	US Fidelity & Guaranty Co	MD	Y	46	0.04%	99.45%	43	-368	-864.33%
81	24260	Progressive Cas Ins Co	OH	Y	44	0.04%	99.49%	28	2	5.46%
82	10472	Capitol Ind Corp	WI	Y	36	0.03%	99.52%	43	20	45.46%
83	13285	Allegheny Cas Co	PA	Y	36	0.03%	99.56%	21	2	10.02%
84	42307	Navigators Ins Co	NY	Y	35	0.03%	99.59%	35	3	7.72%
85	19801	Argonaut Ins Co	IL	Y	33	0.03%	99.62%	6	1	19.25%
86	24104	Ohio Farmers Ins Co	OH	Y	33	0.03%	99.65%	25	-1	-2.22%
87	23612	Midwest Employers Cas Co	DE	Y	32	0.03%	99.68%	29	-3	-11.30%
88	24732	General Ins Co Of Amer	WA	Y	29	0.03%	99.70%	14	-8	-52.75%
89	19194	Farmers Alliance Mut Ins Co	KS	Y	29	0.03%	99.73%	26	0	0.00%
90	37893	Ullico Cas Co	DE	Y	25	0.02%	99.75%	6	2	34.86%
91	23809	Granite State Ins Co	PA	Y	24	0.02%	99.77%	24	2	9.23%
92	23418	Mid Continent Cas Co	OH	Y	21	0.02%	99.79%	21	0	0.00%
93	13935	Federated Mut Ins Co	MN	Y	21	0.02%	99.81%	23	1	6.23%
94	24147	Old Republic Ins Co	PA	Y	20	0.02%	99.83%	21	-1	-4.78%
95	20478	National Fire Ins Co Of Hartford	IL	Y	19	0.02%	99.84%	22	-172	-792.61%
96	18468	Indemnity Natl Ins Co	MS	Y	18	0.02%	99.86%	17	3	20.00%
97	10510	Carolina Cas Ins Co	IA	Y	18	0.02%	99.87%	6	-9	-132.78%
98	13838	Farmland Mut Ins Co	IA	Y	16	0.01%	99.89%	17	-1	-6.49%
99	13331	American Hardware Mut Ins Co	OH	Y	16	0.01%	99.90%	15	1	3.70%
100	18538	Bancinsure Inc	OK	Y	15	0.01%	99.92%	15	-1	-4.85%
101	31453	Financial Pacific Ins Co	CA	Y	14	0.01%	99.93%	14	0	0.00%
102	34347	Colonial Amer Cas & Surety Co	MD	Y	13	0.01%	99.94%	9	1	15.39%
103	33898	Aegis Security Ins Co	PA	Y	12	0.01%	99.95%	12	0	0.00%
104	24066	American Fire & Cas Co	OH	Y	10	0.01%	99.96%	6	0	-2.73%
105	41181	Universal Underwriters Ins Co	KS	Y	10	0.01%	99.97%	14	1	9.81%
106	33162	Bankers Ins Co	FL	Y	9	0.01%	99.98%	6	0	3.81%
107	21180	Sentry Select Ins Co	WI	Y	7	0.01%	99.98%	7	0	0.00%
108	22322	Greenwich Ins Co	DE	Y	7	0.01%	99.99%	6	-316	-4983.97%
109	39969	American Safety Cas Ins Co	OK	Y	7	0.01%	99.99%	11	33	306.10%
110	22012	Motors Ins Corp	MI	Y	7	0.01%	100.00%	7	3	50.09%
111	10916	Suretec Ins Co	TX	Y	6	0.01%	100.01%	6	1	17.51%
112	10758	Colonial Surety Co	PA	Y	5	0.00%	100.01%	5	4	82.16%

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	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	19887	Trinity Universal Ins Co	TX	Y	5	0.00%	100.01%	16	0	0.00%
114	41483	Farmington Cas Co	CT	Y	5	0.00%	100.02%	4	-8	-208.90%
115	20346	Pacific Ind Co	WI	Y	4	0.00%	100.02%	4	-2	-44.36%
116	10111	American Bankers Ins Co Of FL	FL	Y	4	0.00%	100.03%	4	0	0.25%
117	20087	National Ind Co	NE	Y	4	0.00%	100.03%	4	1	14.87%
118	22306	Massachusetts Bay Ins Co	NH	Y	4	0.00%	100.03%	4	-1	-25.10%
119	18023	Star Ins Co	MI	Y	3	0.00%	100.04%	4	-13	-326.44%
120	28304	Federated Serv Ins Co	MN	Y	3	0.00%	100.04%	2	0	-0.84%
121	14990	Pennsylvania Natl Mut Cas Ins Co	PA	Y	3	0.00%	100.04%	2	0	0.00%
122	10499	DaimlerChrysler Ins Co	MI	Y	3	0.00%	100.04%	3	0	0.00%
123	31089	Republic Western Ins Co	AZ	Y	2	0.00%	100.05%	3	0	0.00%
124	22748	Pacific Employers Ins Co	PA	Y	2	0.00%	100.05%	2	0	-1.95%
125	10847	Cumis Ins Society Inc	IA	Y	2	0.00%	100.05%	2	0	0.00%
126	14508	Michigan Millers Mut Ins Co	MI	Y	1	0.00%	100.05%	0	0	0.00%
127	30562	American Manufacturers Mut Ins Co	IL	Y	1	0.00%	100.05%	4	0	-0.13%
128	11371	Great West Cas Co	NE	Y	1	0.00%	100.05%	0	0	0.00%
129	22713	Insurance Co of N Amer	PA	Y	1	0.00%	100.05%	1	53	5079.98%
130	24988	Sentry Ins A Mut Co	WI	Y	1	0.00%	100.05%	0	0	0.67%
131	23663	National Amer Ins Co	OK	Y	1	0.00%	100.05%	1	2	389.75%
132	23035	Liberty Mut Fire Ins Co	WI	Y	1	0.00%	100.06%	1	0	0.00%
133	21873	Firemans Fund Ins Co	CA	Y	1	0.00%	100.06%	1	-310	-55132.33%
134	11515	QBE Specialty Ins Co	ND	S	0	0.00%	100.06%	0	0	0.00%
135	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	100.06%	0	0	10.13%
136	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.06%	0	0	54.40%
137	42579	Allied Prop & Cas Ins Co	IA	Y	0	0.00%	100.06%	0	0	0.00%
138	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.06%	1	3	453.15%
139	29513	The Bar Plan Mut Ins Co	MO	Y	0	0.00%	100.06%	0	0	0.00%
140	10804	Continental Western Ins Co	IA	Y	0	0.00%	100.06%	1	0	-30.27%
141	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.06%	0	0	0.00%
142	19356	Maryland Cas Co	MD	Y	0	0.00%	100.06%	0	0	0.00%
143	18708	Ambac Assur Corp	WI	Y	0	0.00%	100.06%	1,085	0	0.00%
144	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.06%	20	6	32.45%
145	16608	New York Marine & Gen Ins Co	NY	Y	0	0.00%	100.06%	5	1	17.68%
146	40029	Explorer Ins Co	CA	Y	0	0.00%	100.06%	3	-1	-15.87%
147	22136	Great Amer Ins Co of NY	NY	Y	0	0.00%	100.06%	0	0	-163.46%
148	11304	Global Surety & Ins Co	NE	Y	0	0.00%	100.06%	0	0	0.00%
149	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.06%	0	0	0.00%
150	24198	Peerless Ins Co	NH	Y	0	0.00%	100.06%	0	0	0.00%
151	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.06%	0	-9	-60613.33%
152	19720	American Alt Ins Corp	DE	Y	0	0.00%	100.06%	0	0	-2000.00%
153	21857	American Ins Co	OH	Y	0	0.00%	100.06%	0	712	0.00%
154	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.06%	0	183	0.00%
155	19909	Centennial Ins Co	NY	Y	0	0.00%	100.06%	0	86	0.00%
156	26247	American Guar & Liab Ins	NY	Y	0	0.00%	100.06%	0	1	0.00%
157	21687	Mid Century Ins Co	CA	Y	0	0.00%	100.06%	0	0	0.00%
158	42048	Diamond State Ins Co	IN	Y	0	0.00%	100.06%	0	0	0.00%
159	41750	St Paul Medical Liability Ins Co	MN	Y	0	0.00%	100.06%	0	0	0.00%
160	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.06%	0	0	0.00%
161	26832	Great Amer Alliance Ins Co	OH	Y	0	0.00%	100.06%	0	0	0.00%
162	21326	Empire Fire & Marine Ins Co	NE	Y	0	0.00%	100.06%	0	0	0.00%
163	20699	Ace Prop & Cas Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
164	19070	Standard Fire Ins Co	CT	Y	0	0.00%	100.06%	0	0	0.00%
165	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.06%	0	0	0.00%
166	14168	Harleysville Mut Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
167	21709	Truck Ins Exch	CA	Y	0	0.00%	100.06%	0	0	0.00%
168	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.06%	0	0	0.00%

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P&C Line 24 - Surety (\$1,000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	21849	American Automobile Ins Co	MO	Y	0	0.00%	100.06%	0	0	0.00%
170	21865	Associated Ind Corp	CA	Y	0	0.00%	100.06%	0	-1	0.00%
171	23752	Quanta Ind Co	CO	Y	0	0.00%	100.06%	0	-5	0.00%
172	33022	AXA Ins Co	NY	Y	0	0.00%	100.06%	0	-6	0.00%
173	21881	National Surety Corp	IL	Y	0	0.00%	100.06%	0	-18	0.00%
174	37303	Redland Ins Co	PA	Y	0	0.00%	100.06%	0	-18	0.00%
175	10348	Arch Reins Co	NE	Y	0	0.00%	100.06%	0	-21	0.00%
176	26433	Harco Natl Ins Co	IL	Y	0	0.00%	100.06%	0	-27	0.00%
177	24791	St Paul Mercury Ins Co	MN	Y	0	0.00%	100.06%	0	-31	0.00%
178	35386	Fidelity & Guar Ins Co	IA	Y	0	0.00%	100.06%	0	-174	0.00%
179	24384	Fairmont Specialty Ins Co	CA	Y	0	0.00%	100.06%	0	-275	436434.92%
180	24775	St Paul Guardian Ins Co	MN	Y	-1	0.00%	100.06%	1	-4	-601.30%
181	25151	State Farm General Ins Co	IL	Y	-3	0.00%	100.05%	0	0	0.00%
182	26379	Accredited Surety & Cas Co Inc	FL	Y	-3	0.00%	100.05%	14	-3	-20.19%
183	34266	Frontier Ins Co	NY	Y	-26	-0.02%	100.03%	-15	33	-230.04%
184	25976	Utica Mut Ins Co	NY	Y	-31	-0.03%	100.00%	-31	-5	17.46%
		Totals			111,838			110,491	8,315	7.53%