2007 Colorado Market Share and Loss Ratio
P&C Line 24 - Surety ($1000s)

	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	14,992	13.88%	13.88%	15,378	-1,121	-7.29%
2	13188	Western Surety Co	SD	Y	8,464	7.84%	21.72%	7,897	559	7.08%
3	12670	Pioneer General Ins Co	CO	Y	8,009	7.42%	29.14%	7,799	0	0.00%
4	24740	Safeco Ins Co Of Amer	WA	Y	7,567	7.01%	36.14%	6,710	640	9.54%
5	39306	Fidelity & Deposit Co Of MD	MD	Y	6,889	6.38%	42.52%	6,436	288	4.48%
6	20281	Federal Ins Co	IN	Y	5,415	5.01%	47.54%	4,070	-165	-4.05%
7	23043	Liberty Mut Ins Co	MA	Y	5,206	4.82%	52.36%	4,628	365	7.90%
8	19682	Hartford Fire In Co	CT	Y	5,039	4.67%	57.02%	5,021	501	9.97%
9	21121	Westchester Fire Ins Co	NY	Y	3,741	3.46%	60.49%	3,266	-63	-1.93%
10	21415	Employers Mut Cas Co	IA	Y	3,112	2.88%	63.37%	3,338	-561	-16.81%
11	19038	Travelers Cas & Surety Co	CT	Y	2,553	2.36%	65.73%	2,250	159	7.07%
12	18708	Ambac Assur Corp	WI	Y	2,520	2.33%	68.07%	1,212	0	0.00%
13	29599	US Specialty Ins Co	TX	Y	1,646	1.52%	69.59%	1,136	67	5.88%
14	22357	Hartford Accident & Ind Co	CT	Y	1,508	1.40%	70.99%	1,582	116	7.30%
15	11592	International Fidelity Ins Co	NJ	Y	1,490	1.38%	72.37%	1,354	41	3.01%
16	13021	United Fire & Cas Co	IA	Y	1,433	1.33%	73.70%	1,425	881	61.83%
17	37206	Contractors Bonding & Ins Co	WA	Y	1,374	1.27%	74.97%	1,360	65	4.80%
18	11150	Arch Ins Co	MO	Y	1,333	1.23%	76.20%	1,352	-465	-34.40%
19	32778	Washington Intl Ins Co	AZ	Y	1,219	1.13%	77.33%	1,015	173	17.07%
20	27847	Insurance Co Of The West	CA	Y	1,200	1.11%	78.44%	1,045	-65	-6.18%
21	26310	Granite Re Inc	OK	Y	1,199	1.11%	79.55%	1,179	153	12.98%
22	24112	Westfield Ins Co	OH	Y	1,194	1.11%	80.66%	1,131	-184	-16.24%
23	29424	Hartford Cas Ins Co	IN	Y	1,093	1.01%	81.67%	867	13	1.48%
24	12718	Developers Surety & Ind Co	IA	Y	1,053	0.98%	82.65%	1,006	166	16.49%
25	20443	Continental Cas Co	IL	Y	993	0.92%	83.57%	1,210	232	19.14%
26	40444	Old Republic Surety Co	WI	Y	911	0.84%	84.41%	896	-9	-0.98%
27	14494	Merchants Bonding Co a Mut	IA	Y	899	0.83%	85.24%	901	-4	-0.42%
28	27081	Bond Safeguard Ins Co	IL	Y	887	0.82%	86.06%	855	-50	-5.86%
29	16691	Great Amer Ins Co	OH	Y	844	0.78%	86.85%	685	200	29.12%
30	10216	American Contractors Ind Co	CA	Y	835	0.77%	87.62%	763	88	11.53%
31	13056	RLI Ins Co	IL	Y	831	0.77%	88.39%	872	-246	-28.15%
32	23787	Nationwide Mut Ins Co	OH	Y	787	0.73%	89.12%	840	-4	-0.45%
33	29874	North Amer Specialty Ins Co	NH	Y	771	0.71%	89.83%	777	83	10.68%
34	35289	Continental Ins Co	PA	Y	652	0.60%	90.43%	659	-134	-20.31%
35	15962	Kansas Bankers Surety Co	KS	Y	555	0.51%	90.95%	560	-15	-2.68%
36	18619	Platte River Ins Co.	NE	Y	546	0.51%	91.45%	591	31	5.27%
37	12157	Companion Prop & Cas Ins Co	SC	Y	532	0.49%	91.95%	484	98	20.19%
38	24724	First Natl Ins Co Of Amer	WA	Y	530	0.49%	92.44%	558	116	20.79%
39	21113	United States Fire Ins Co	DE	Y	440	0.41%	92.85%	458	-377	-82.32%
40	13307	Lexon Ins Co	TX	Y	403	0.37%	93.22%	412	8	1.99%
41	19429	Insurance Co Of The State Of PA	PA	Y	398	0.37%	93.59%	337	-45	-13.38%
42	19100	Amco Ins Co	IA	Y	376	0.35%	93.94%	303	-69	-22.84%
43	24767	St Paul Fire & Marine Ins Co	MN	Y	376	0.35%	94.28%	761	1,529	200.91%
44	10909	Sun Surety Ins Co	SD	Y	291	0.27%	94.55%	291	1	0.46%
45	31380	American Surety Co	IN	Y	276	0.26%	94.81%	258	53	20.68%
46	36650	Guarantee Co Of N Amer USA	MI	Y	275	0.25%	95.06%	191	0	0.00%
47	37940	Lexington Natl Ins Corp	MD	Y	274	0.25%	95.32%	260	-10	-3.73%
48	16578	Fidelity Natl Prop & Cas Ins Co	NY	Y	266	0.25%	95.56%	315	159	50.67%
49	35769	Lyndon Prop Ins Co	MO	Y	254	0.24%	95.80%	244	-313	-128.25%
50	37885	XL Specialty Ins Co	DE	Y	253	0.23%	96.03%	195	83	42.40%
51	15105	Safety Natl Cas Corp	MO	Y	224	0.21%	96.24%	224	31	13.87%
52	25844	Union Ins Co	IA	Y	222	0.21%	96.45%	238	35	14.51%
53	25933	Universal Surety Co	NE	Y	188	0.17%	96.62%	157	5	3.17%
54	10008	Western Ins Co	NV	Y	183	0.17%	96.79%	181	22	12.00%
55	12750	Evergreen Natl Ind Co	OH	Y	180	0.17%	96.96%	164	8	4.89%
56	21105	North River Ins Co	NJ	Y	168	0.16%	97.11%	168	15	8.89%

2007 Colorado Market Share and Loss Ratio
P&C Line 24 - Surety ($1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	30996	Minnesota Surety And Trust Co	MN	Y	157	0.15%	97.26%	166	243	146.42%
58	22950	Acstar Ins Co	IL	Y	156	0.14%	97.40%	114	-16	-14.06%
59	25887	US Fidelity & Guaranty Co	MD	Y	149	0.14%	97.54%	157	51	32.31%
60	26379	Accredited Surety & Cas Co Inc	FL	Y	139	0.13%	97.67%	130	195	150.21%
61	19704	American States Ins Co	IN	Y	132	0.12%	97.79%	95	15	15.35%
62	22292	Hanover Ins Co	NH	Y	132	0.12%	97.91%	106	-8	-8.03%
63	22535	Seaboard Surety Co	NY	Y	126	0.12%	98.03%	160	-285	-178.38%
64	25143	State Farm Fire And Cas Co	IL	Y	119	0.11%	98.14%	100	-11	-11.29%
65	23841	New Hampshire Ins Co	PA	Y	109	0.10%	98.24%	121	25	20.44%
66	19445	National Union Fire Ins Co Of Pitts	PA	Y	106	0.10%	98.34%	109	6	5.89%
67	24384	Fairmont Specialty Ins Co	DE	Y	105	0.10%	98.44%	105	275	261.97%
68	33855	Lincoln Gen Ins Co	PA	Y	99	0.09%	98.53%	80	1	0.83%
69	24074	Ohio Cas Ins Co	OH	Y	92	0.09%	98.61%	122	4	3.34%
70	33162	Bankers Ins Co	FL	N	91	0.08%	98.70%	91	55	60.00%
71	26565	Ohio Ind Co	OH	Y	88	0.08%	98.78%	63	13	20.39%
72	10936	Seneca Ins Co Inc	NY	Y	87	0.08%	98.86%	85	0	0.00%
73	20427	American Cas Co Of Reading PA	PA	Y	86	0.08%	98.94%	97	-13	-12.93%
74	20397	Vigilant Ins Co	NY	Y	86	0.08%	99.02%	65	-3	-4.27%
75	10677	Cincinnati Ins Co	OH	Y	78	0.07%	99.09%	86	3	3.46%
76	28860	RLI Ind Co	IL	Y	70	0.06%	99.16%	67	-38	-57.53%
77	25658	Travelers Ind Co	CT	Y	65	0.06%	99.22%	102	72	70.55%
78	24147	Old Republic Ins Co	PA	Y	64	0.06%	99.28%	73	-6	-8.27%
79	23264	Inland Ins Co	NE	Y	55	0.05%	99.33%	51	-2	-4.49%
80	18988	Auto Owners Ins Co	MI	Y	54	0.05%	99.38%	38	5	12.28%
81	19380	American Home Assur Co	NY	Y	50	0.05%	99.42%	50	-13	-25.88%
82	23809	Granite State Ins Co	PA	Y	48	0.04%	99.47%	27	1	2.00%
83	12416	Protective Ins Co	IN	Y	42	0.04%	99.51%	47	-6	-12.99%
84	42307	Navigators Ins Co	NY	Y	41	0.04%	99.55%	41	-6	-15.09%
85	25976	Utica Mut Ins Co	NY	Y	37	0.03%	99.58%	37	5	13.36%
86	24047	Surety Bonding Co Of Amer	SD	Y	35	0.03%	99.61%	21	3	12.14%
87	44393	West American Ins Co	IN	Y	31	0.03%	99.64%	20	0	0.69%
88	19194	Farmers Alliance Mut Ins Co	KS	Y	30	0.03%	99.67%	24	0	0.00%
89	20478	National Fire Ins Co Of Hartford	IL	Y	24	0.02%	99.69%	29	-237	-813.54%
90	13935	Federated Mut Ins Co	MN	Y	23	0.02%	99.71%	18	1	4.87%
91	24104	Ohio Farmers Ins Co	OH	Y	23	0.02%	99.73%	18	1	4.75%
92	22012	Motors Ins Corp	MI	Y	22	0.02%	99.75%	7	1	10.42%
93	23612	Midwest Employers Cas Co	DE	Y	21	0.02%	99.77%	34	0	-0.20%
94	41181	Universal Underwriters Ins Co	KS	Y	21	0.02%	99.79%	17	0	-0.34%
95	20346	Pacific Ind Co	WI	Y	19	0.02%	99.81%	19	2	12.44%
96	13838	Farmland Mut Ins Co	IA	Y	18	0.02%	99.83%	19	-1	-6.04%
97	39969	American Safety Cas Ins Co	OK	Y	18	0.02%	99.84%	14	78	570.03%
98	33898	Aegis Security Ins Co	PA	Y	17	0.02%	99.86%	17	0	0.00%
99	10472	Capitol Ind Corp	WI	Y	17	0.02%	99.87%	157	13	8.40%
100	19887	Trinity Universal Ins Co	TX	Y	16	0.02%	99.89%	16	0	0.00%
101	18538	Bancinsure Inc	OK	Y	16	0.02%	99.90%	13	1	5.50%
102	29580	Berkley Regional Ins Co	DE	Y	16	0.01%	99.92%	25	0	0.00%
103	31453	Financial Pacific Ins Co	CA	Y	15	0.01%	99.93%	18	0	0.00%
104	13331	American Hardware Mut Ins Co	OH	Y	14	0.01%	99.95%	13	0	-1.74%
105	41483	Farmington Cas Co	CT	Y	14	0.01%	99.96%	14	-1	-6.32%
106	24732	General Ins Co Of Amer	WA	Y	12	0.01%	99.97%	44	7	16.25%
107	23418	Mid Continent Cas Co	OK	Y	11	0.01%	99.98%	14	0	0.00%
108	23752	Quanta Ind Co	CO	Y	9	0.01%	99.99%	11	-31	-279.26%
109	16608	New York Marine & Gen Ins Co	NY	Y	9	0.01%	100.00%	4	1	25.26%
110	25151	State Farm General Ins Co	IL	Y	9	0.01%	100.00%	8	0	0.00%
111	21873	Firemans Fund Ins Co	CA	Y	9	0.01%	100.01%	13	1,644	12852.56%
112	22306	Massachusetts Bay Ins Co	NH	Y	8	0.01%	100.02%	8	2	28.75%

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P&C Line 24 - Surety ($1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	35386	Fidelity & Guar Ins Co	IA	Y	7	0.01%	100.03%	10	120	1225.58%
114	26433	Harco Natl Ins Co	IL	Y	6	0.01%	100.03%	6	2	25.09%
115	40029	Explorer Ins Co	CA	Y	6	0.01%	100.04%	2	0	-16.39%
116	23663	National Amer Ins Co	OK	Y	6	0.01%	100.04%	6	-5	-85.12%
117	30562	American Manufacturers Mut Ins Co	IL	Y	6	0.01%	100.05%	8	0	0.46%
118	10111	American Bankers Ins Co Of FL	FL	Y	5	0.00%	100.05%	5	-11	-230.33%
119	21180	Sentry Select Ins Co	WI	Y	4	0.00%	100.06%	6	0	0.00%
120	20087	National Ind Co	NE	Y	4	0.00%	100.06%	4	1	21.68%
121	10847	Cumis Ins Society Inc	IA	Y	4	0.00%	100.06%	4	0	0.00%
122	10499	DaimlerChrysler Ins Co	MI	Y	4	0.00%	100.07%	4	0	0.00%
123	18023	Star Ins Co	MI	Y	4	0.00%	100.07%	4	8	213.14%
124	24260	Progressive Cas Ins Co	OH	Y	3	0.00%	100.07%	6	0	3.24%
125	10804	Continental Western Ins Co	IA	Y	3	0.00%	100.08%	2	0	0.00%
126	28304	Federated Serv Ins Co	MN	Y	2	0.00%	100.08%	4	0	-5.68%
127	22748	Pacific Employers Ins Co	PA	Y	2	0.00%	100.08%	2	1	57.57%
128	31089	Republic Western Ins Co	AZ	Y	2	0.00%	100.08%	2	0	0.00%
129	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	1	0.00%	100.08%	2	0	0.00%
130	43575	Indemnity Ins Co Of North Amer	PA	Y	1	0.00%	100.08%	1	0	-30.53%
131	22136	Great Amer Ins Co of NY	NY	Y	1	0.00%	100.09%	1	0	-5.97%
132	10510	Carolina Cas Ins Co	IA	Y	1	0.00%	100.09%	1	0	0.00%
133	24791	St Paul Mercury Ins Co	MN	Y	1	0.00%	100.09%	1	24	2750.96%
134	22713	Insurance Co of N Amer	PA	Y	1	0.00%	100.09%	1	7	585.94%
135	24988	Sentry Ins A Mut Co	WI	Y	1	0.00%	100.09%	0	0	3.49%
136	21326	Empire Fire & Marine Ins Co	NE	Y	1	0.00%	100.09%	1	0	-3.43%
137	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	100.09%	0	0	0.27%
138	42579	Allied Prop & Cas Ins Co	IA	Y	0	0.00%	100.09%	0	0	-0.86%
139	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.09%	0	0	3.00%
140	29513	The Bar Plan Mut Ins Co	MO	Y	0	0.00%	100.09%	0	0	0.00%
141	24775	St Paul Guardian Ins Co	MN	Y	0	0.00%	100.09%	11	16	136.71%
142	24678	Arrowood Ind Co	DE	Y	0	0.00%	100.09%	0	4	4217.00%
143	19356	Maryland Cas Co	MD	Y	0	0.00%	100.09%	0	0	-26.00%
144	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.09%	32	16	47.91%
145	14265	Indiana Lumbermens Mut Ins Co	IN	Y	0	0.00%	100.09%	5	-1	-19.02%
146	21687	Mid Century Ins Co	CA	Y	0	0.00%	100.09%	4	0	1.22%
147	11304	Global Surety & Ins Co	NE	Y	0	0.00%	100.09%	3	0	0.00%
148	11371	Great West Cas Co	NE	Y	0	0.00%	100.09%	0	0	0.00%
149	19720	American Alt Ins Corp	DE	Y	0	0.00%	100.09%	0	0	-97.79%
150	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.09%	0	1	1093.60%
151	31325	Acadia Ins Co	NH	Y	0	0.00%	100.09%	0	0	-20.45%
152	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.09%	0	0	-102.27%
153	21881	National Surety Corp	IL	Y	0	0.00%	100.09%	0	159	0.00%
154	19909	Centennial Ins Co	NY	Y	0	0.00%	100.09%	0	55	0.00%
155	21849	American Automobile Ins Co	MO	Y	0	0.00%	100.09%	0	0	0.00%
156	42048	Diamond State Ins Co	IN	Y	0	0.00%	100.09%	0	0	0.00%
157	26832	Great Amer Alliance Ins Co	OH	Y	0	0.00%	100.09%	0	0	0.00%
158	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.00%	100.09%	0	0	0.00%
159	20699	Ace Prop & Cas Ins Co	PA	Y	0	0.00%	100.09%	0	0	0.00%
160	26387	Steadfast Ins Co	DE	S	0	0.00%	100.09%	0	0	0.00%
161	21709	Truck Ins Exch	CA	Y	0	0.00%	100.09%	0	0	0.00%
162	19070	Standard Fire Ins Co	CT	Y	0	0.00%	100.09%	0	0	0.00%
163	41750	St Paul Medical Liability Ins Co	MN	Y	0	0.00%	100.09%	0	0	0.00%
164	36951	Century Surety Co	OH	S	0	0.00%	100.09%	0	-1	0.00%
165	37303	Redland Ins Co	NJ	Y	0	0.00%	100.09%	0	-4	0.00%
166	33022	AXA Ins Co	NY	Y	0	0.00%	100.09%	0	-7	0.00%
167	14168	Harleysville Mut Ins Co	PA	Y	0	0.00%	100.09%	0	-8	0.00%
168	21865	Associated Ind Corp	CA	Y	0	0.00%	100.09%	0	-9	0.00%

2007 Colorado Market Share and Loss Ratio

P&C Line 24 - Surety ($1000s)

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169	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.09%	0	-35	0.00%
170	25534	TIG Ins Co	CA	Y	0	0.00%	100.09%	0	0	0.00%
171	34347	Colonial Amer Cas & Surety Co	MD	Y	0	0.00%	100.09%	0	1	-101.21%
172	24198	Peerless Ins Co	NH	Y	0	0.00%	100.09%	0	0	0.00%
173	21857	American Ins Co	OH	Y	0	0.00%	100.09%	0	-3,117	1988646.15%
174	13200	Universal Surety Of Amer	SD	Y	-1	0.00%	100.09%	0	0	-80.76%
175	19895	Atlantic Mut Ins Co	NY	Y	-1	0.00%	100.09%	0	90	-29508.20%
176	20095	Bituminous Cas Corp	IL	Y	-1	0.00%	100.09%	0	-1	751.88%
177	26247	American Guar & Liab Ins	NY	Y	-1	0.00%	100.09%	0	4	44311.11%
178	22322	Greenwich Ins Co	DE	Y	-1	0.00%	100.09%	3	-5,915	-216898.72%
179	19631	American Road Ins Co	MI	Y	-6	-0.01%	100.08%	1	0	0.00%
180	34266	Frontier Ins Co	NY	Y	-87	-0.08%	100.00%	-64	0	0.00%
		Totals			107,987			101,541	-3,481	-3.43%