2010 Colorado Market Share and Loss Ratio

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

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	NAIC #	Company Name (Group #)	DOM	Lic	Direct Written Premiums	Non-Bail Premiums	Bail Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	31194	Travelers Cas & Surety Co Of Amer (3548)	CT	Y	23,107	23,107	0	21.23%	21.23%	18,412	1,904	10.34%
2	13188	Western Surety Co (218)	SD	Y	8,705	8,705	0	8.00%	29.22%	8,544	-6,011	-70.35%
3	39306	Fidelity & Deposit Co Of MD (212)	MD	Y	7,590	7,590	0	6.97%	36.20%	7,121	-349	-4.91%
4	20281	Federal Ins Co (38)	IN	Y	7,303	7,303	0	6.71%	42.91%	4,650	-48	-1.04%
5	23043	Liberty Mut Ins Co (111)	MA	Y	6,159	6,159	0	5.66%	48.56%	4,435	-428	-9.65%
6	24740	Safeco Ins Co Of Amer (111)	WA	Y	5,028	5,028	0	4.62%	53.18%	6,630	-1,388	-20.93%
7	12670	Pioneer Gen Ins Co (984)	CO	Y	4,814	889	3,925	4.42%	57.61%	4,946	-127	-2.58%
8	19682	Hartford Fire In Co (91)	CT	Y	3,809	3,809	0	3.50%	61.10%	3,753	-386	-10.29%
9	29874	North Amer Specialty Ins Co (181)	NH	Y	3,293	3,293	0	3.03%	64.13%	3,243	565	17.42%
10	21415	Employers Mut Cas Co (62)	IA	Y	2,682	2,682	0	2.46%	66.59%	2,682	361	13.44%
11	21121	Westchester Fire Ins Co (626)	NY	Y	2,283	2,283	0	2.10%	68.69%	2,515	405	16.09%
12	11592	International Fidelity Ins Co (4705)	NJ	Y	1,887	1,525	362	1.73%	70.42%	1,808	309	17.09%
13	12718	Developers Surety & Ind Co (75)	IA	Y	1,788	1,788	0	1.64%	72.07%	1,874	1,367	72.94%
14	29599	US Specialty Ins Co (984)	TX	Y	1,656	1,656	0	1.52%	73.59%	1,873	62	3.31%
15	22357	Hartford Accident & Ind Co (91)	CT	Y	1,598	1,598	0	1.47%	75.06%	1,541	-177	-11.46%
16	16691	Great Amer Ins Co (84)	OH	Y	1,278	1,278	0	1.17%	76.23%	1,361	238	17.47%
17	24112	Westfield Ins Co (228)	OH	Y	1,220	1,220	0	1.12%	77.35%	1,389	16	1.18%
18	13056	RLI Ins Co (783)	IL	Y	1,125	1,125	0	1.03%	78.38%	1,122	70	6.21%
19	29580	Berkley Regional Ins Co (98)	DE	Y	1,060	1,060	0	0.97%	79.36%	835	79	9.46%
20	10216	American Contractors Ind Co (984)	CA	Y	1,050	1,056	2	0.96%	80.32%	1,083	291	26.85%
21	26310	Granite Re Inc	OK	Y	1,026	1,026	0	0.94%	81.26%	1,011	183	18.15%
22	40444	Old Republic Surety Co (150)	WI	Y	968	968	0	0.89%	82.15%	1,011	819	80.98%
23	13307	Lexon Ins Co (3488)	TX	Y	804	804	0	0.74%	82.89%	684	35	5.12%
24	24724	First Natl Ins Co Of Amer (111)	WA	Y	757	757	0	0.70%	83.59%	755	-80	-10.64%
25	20443	Continental Cas Co (218)	IL	Y	746	746	0	0.68%	84.27%	755	-269	-35.67%
26	13021	United Fire & Cas Co (248)	IA	Y	714	714	0	0.66%	84.93%	885	1,559	176.24%
27	10008	Western Ins Co (4641)	UT	Y	704	704	0	0.65%	85.58%	693	882	127.21%
28	37206	Contractors Bonding & Ins Co (783)	WA	Y	703	703	0	0.65%	86.22%	807	-18	-2.25%
29	32778	Washington Intl Ins Co (181)	NH	Y	676	676	0	0.62%	86.84%	735	-112	-15.27%
30	33162	Bankers Ins Co (689)	FL	Y	674	512	162	0.62%	87.46%	633	236	37.26%
31	35289	Continental Ins Co (218)	PA	Y	651	651	0	0.60%	88.06%	818	13	1.57%
32	11150	Arch Ins Co (1279)	MO	Y	632	632	0	0.58%	88.64%	713	4	0.57%
33	12157	Companion Prop & Cas Ins Co (661)	SC	Y	610	610	0	0.56%	89.20%	628	156	24.87%
34	16578	Fidelity Natl Prop & Cas Ins Co (670)	NY	Y	598	598	0	0.55%	89.75%	600	350	58.32%
35	29424	Hartford Cas Ins Co (91)	IN	Y	596	596	0	0.55%	90.30%	640	-160	-25.04%
36	14494	Merchants Bonding Co a Mut (3479)	IA	Y	595	595	0	0.55%	90.84%	607	-1	-0.13%
37	37940	Lexington Natl Ins Corp	MD	Y	555	313	243	0.51%	91.36%	637	-19	-3.02%
38	27847	Insurance Co Of The West (922)	CA	Y	541	541	0	0.50%	91.85%	651	-539	-82.77%
39	23787	Nationwide Mut Ins Co (140)	OH	Y	523	523	0	0.48%	92.33%	555	-12	-2.17%
40	19100	Amco Ins Co (140)	IA	Y	452	452	0	0.42%	92.75%	438	-13	-2.91%
41	10677	Cincinnati Ins Co (244)	OH	Y	439	439	0	0.40%	93.15%	347	-1	-0.31%

2010 Colorado Market Share and Loss Ratio

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

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	NAIC #	Company Name (Group #)	DOM	Lic	Direct Written Premiums	Non-Bail Premiums	Bail Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
42	19038	Travelers Cas & Surety Co (3548)	CT	Y	434	434	0	0.40%	93.55%	913	-12	-1.29%
43	18619	Platte River Ins Co (501)	NE	Y	425	425	0	0.39%	93.94%	374	70	18.76%
44	19445	National Union Fire Ins Co Of Pitts (12)	PA	Y	424	424	0	0.39%	94.33%	296	-57	-19.17%
45	10916	Suretec Ins Co	TX	Y	409	409	0	0.38%	94.71%	351	71	20.20%
46	13285	Allegheny Cas Co (4705)	PA	Y	359	2	357	0.33%	95.04%	355	-2	-0.54%
47	10909	Sun Surety Ins Co	SD	Y	359	0	2,506	0.33%	95.37%	359	64	17.85%
48	30996	Minnesota Surety And Trust Co	MN	Y	330	5	325	0.30%	95.67%	333	-1	-0.30%
49	27081	Bond Safeguard Ins Co (3488)	IL	Y	329	329	0	0.30%	95.97%	459	534	116.52%
50	36650	Guarantee Co Of N Amer USA	MI	Y	274	274	0	0.25%	96.22%	239	0	0.00%
51	19801	Argonaut Ins Co (457)	IL	Y	259	259	0	0.24%	96.46%	279	-28	-10.12%
52	21113	United States Fire Ins Co (158)	DE	Y	244	113	131	0.22%	96.69%	247	-80	-32.30%
53	19429	Insurance Co Of The State Of PA (12)	PA	Y	236	236	0	0.22%	96.90%	360	56	15.64%
54	35769	Lyndon Prop Ins Co (458)	MO	Y	223	223	0	0.21%	97.11%	224	0	0.00%
55	31380	American Surety Co	IN	Y	218	0	218	0.20%	97.31%	219	-8	-3.74%
56	20397	Vigilant Ins Co (38)	NY	Y	214	214	0	0.20%	97.50%	118	-1	-0.71%
57	15105	Safety Natl Cas Corp (74)	MO	Y	203	93	110	0.19%	97.69%	200	43	21.43%
58	12750	Evergreen Natl Ind Co (3592)	OH	Y	193	193	0	0.18%	97.87%	349	-23	-6.63%
59	22292	Hanover Ins Co (88)	NH	Y	166	166	0	0.15%	98.02%	377	17	4.40%
60	26565	Ohio Ind Co	OH	Y	159	159	0	0.15%	98.17%	158	10	6.12%
61	24074	Ohio Cas Ins Co (111)	OH	Y	140	140	0	0.13%	98.29%	132	-19	-14.20%
62	23841	New Hampshire Ins Co (12)	PA	Y	132	132	0	0.12%	98.42%	225	-46	-20.28%
63	24767	St Paul Fire & Marine Ins Co (3548)	CT	Y	129	129	0	0.12%	98.53%	132	-352	-267.04%
64	25143	State Farm Fire & Cas Co (176)	IL	Y	123	123	0	0.11%	98.65%	120	21	17.22%
65	10936	Seneca Ins Co Inc (158)	NY	Y	122	0	122	0.11%	98.76%	114	0	0.00%
66	33898	Aegis Security Ins Co (313)	PA	Y	122	122	0	0.11%	98.87%	100	1	0.87%
67	39969	American Safety Cas Ins Co (1346)	OK	Y	100	100	0	0.09%	98.96%	96	38	39.34%
68	25933	Universal Surety Co (199)	NE	Y	94	94	0	0.09%	99.05%	155	-205	-132.00%
69	18988	Auto Owners Ins Co (280)	MI	Y	64	64	0	0.06%	99.11%	60	19	31.54%
70	14788	NGM Ins Co (311)	FL	Y	61	61	0	0.06%	99.16%	59	8	12.82%
71	19704	American States Ins Co (111)	IN	Y	58	58	0	0.05%	99.22%	79	-12	-15.68%
72	37893	Ullico Cas Co (781)	DE	Y	58	58	0	0.05%	99.27%	67	-10	-14.46%
73	37885	XL Specialty Ins Co (1285)	DE	Y	52	52	0	0.05%	99.32%	53	-24	-44.86%
74	23264	Inland Ins Co (199)	NE	Y	51	51	0	0.05%	99.37%	54	-2	-3.05%
75	44393	West Amer Ins Co (111)	IN	Y	45	45	0	0.04%	99.41%	54	-3	-5.77%
76	24047	Surety Bonding Co Of Amer (218)	SD	Y	44	44	0	0.04%	99.45%	43	28	64.27%
77	23612	Midwest Employers Cas Co (98)	DE	Y	43	43	0	0.04%	99.49%	43	11	26.16%
78	22950	Acstar Ins Co	IL	Y	38	38	0	0.03%	99.52%	46	-116	-252.46%
79	12416	Protective Ins Co (867)	IN	Y	37	37	0	0.03%	99.56%	42	-1	-2.13%
80	28860	RLI Ind Co (783)	IL	Y	35	35	0	0.03%	99.59%	33	27	82.10%
81	25844	Union Ins Co (98)	IA	Y	31	31	0	0.03%	99.62%	45	-2	-3.69%
82	13935	Federated Mut Ins Co (7)	MN	Y	30	30	0	0.03%	99.65%	27	1	4.38%
83	42307	Navigators Ins Co (510)	NY	Y	30	30	0	0.03%	99.67%	30	6	19.54%

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

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84	19380	American Home Assur Co (12)	NY	Y	28	28	0	0.03%	99.70%	32	-9	-29.69%
85	25658	Travelers Ind Co (3548)	CT	Y	28	28	0	0.03%	99.72%	39	-236	-608.66%
86	24732	General Ins Co Of Amer (111)	WA	Y	27	27	0	0.03%	99.75%	35	-7	-21.11%
87	25887	United States Fidelity & Guar Co (3548)	CT	Y	25	25	0	0.02%	99.77%	35	-227	-652.63%
88	24147	Old Republic Ins Co (150)	PA	Y	25	25	0	0.02%	99.80%	27	0	-0.67%
89	24104	Ohio Farmers Ins Co (228)	OH	Y	21	21	0	0.02%	99.81%	23	-1	-3.36%
90	19194	Farmers Alliance Mut Ins Co (214)	KS	Y	19	19	0	0.02%	99.83%	22	0	0.00%
91	10472	Capitol Ind Corp (501)	WI	Y	19	19	0	0.02%	99.85%	23	-15	-64.04%
92	26379	Accredited Surety & Cas Co Inc	FL	Y	17	1	16	0.02%	99.86%	17	-2	-9.89%
93	25054	Hudson Ins Co (158)	DE	Y	17	17	0	0.02%	99.88%	10	2	25.22%
94	13838	Farmland Mut Ins Co (140)	IA	Y	16	16	0	0.01%	99.89%	16	0	1.50%
95	13331	American Hardware Mut Ins Co (291)	OH	Y	14	14	0	0.01%	99.91%	14	0	-2.52%
96	22136	Great Amer Ins Co of NY (84)	NY	Y	14	14	0	0.01%	99.92%	61	11	18.37%
97	22012	Motors Ins Corp (79)	MI	Y	14	14	0	0.01%	99.93%	10	0	0.67%
98	31453	Financial Pacific Ins Co (1114)	CA	Y	10	10	0	0.01%	99.94%	13	0	0.00%
99	10111	American Bankers Ins Co Of FL (19)	FL	Y	9	9	0	0.01%	99.95%	9	0	4.01%
100	18023	Star Ins Co (748)	MI	Y	8	8	0	0.01%	99.96%	7	2	28.77%
101	33855	Lincoln Gen Ins Co (1326)	PA	Y	7	7	0	0.01%	99.97%	14	1	5.51%
102	24260	Progressive Cas Ins Co (155)	OH	Y	5	5	0	0.00%	99.97%	5	-1	-26.50%
103	20478	National Fire Ins Co Of Hartford (218)	IL	Y	5	5	0	0.00%	99.97%	7	-107	1646.66%
104	41181	Universal Underwriters Ins Co (212)	KS	Y	4	4	0	0.00%	99.98%	5	-3	-65.79%
105	23418	Mid Continent Cas Co (84)	OH	Y	4	4	0	0.00%	99.98%	4	0	0.00%
106	22306	Massachusetts Bay Ins Co (88)	NH	Y	4	4	0	0.00%	99.99%	4	0	-2.30%
107	21180	Sentry Select Ins Co (169)	WI	Y	4	4	0	0.00%	99.99%	6	0	0.00%
108	21105	North River Ins Co (158)	NJ	Y	4	4	0	0.00%	99.99%	4	-29	-738.02%
109	20087	National Ind Co (31)	NE	Y	4	4	0	0.00%	100.00%	4	1	20.74%
110	41483	Farmington Cas Co (3548)	CT	Y	3	3	0	0.00%	100.00%	3	-1	-18.89%
111	20427	American Cas Co Of Reading PA (218)	PA	Y	3	3	0	0.00%	100.00%	19	-4	-22.00%
112	28304	Federated Serv Ins Co (7)	MN	Y	3	3	0	0.00%	100.01%	2	0	-3.56%
113	10847	Cumis Ins Society Inc (306)	IA	Y	2	2	0	0.00%	100.01%	2	0	0.00%
114	18468	Indemnity Natl Ins Co	MS	Y	1	1	0	0.00%	100.01%	1	0	19.98%
115	43575	Indemnity Ins Co Of North Amer (626)	PA	Y	1	1	0	0.00%	100.01%	1	0	-72.23%
116	31089	Repwest Ins Co (574)	AZ	Y	1	1	0	0.00%	100.01%	1	0	0.00%
117	30562	American Manufacturers Mut Ins Co (108)	IL	Y	1	1	0	0.00%	100.01%	2	0	0.00%
118	22713	Insurance Co of N Amer (626)	PA	Y	1	1	0	0.00%	100.01%	1	-1	-82.98%
119	10499	Chrysler Ins Co	MI	Y	1	1	0	0.00%	100.01%	1	0	6.35%
120	29513	The Bar Plan Mut Ins Co (1228)	MO	Y	1	1	0	0.00%	100.01%	0	0	0.00%
121	21873	Firemans Fund Ins Co (761)	CA	Y	1	1	0	0.00%	100.01%	1	-537	7723.64%
122	38970	Markel Ins Co (785)	IL	Y	1	1	0	0.00%	100.01%	1	0	9.09%

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123	42579	Allied Prop & Cas Ins Co (140)	IA	Y	0	0	0	0.00%	100.01%	0	0	-23.14%
124	11371	Great West Cas Co (150)	NE	Y	0	0	0	0.00%	100.02%	1	0	0.00%
125	10510	Carolina Cas Ins Co (98)	IA	Y	0	0	0	0.00%	100.02%	0	0	0.00%
126	25135	State Automobile Mut Ins Co (175)	OH	Y	0	0	0	0.00%	100.02%	0	0	2.67%
127	25976	Utica Mut Ins Co (201)	NY	Y	0	0	0	0.00%	100.02%	0	0	2.00%
128	14990	Pennsylvania Natl Mut Cas Ins Co (271)	PA	Y	0	0	0	0.00%	100.02%	6	0	1.61%
129	10758	Colonial Surety Co	PA	Y	0	0	0	0.00%	100.02%	0	0	60.76%
130	24988	Sentry Ins A Mut Co (169)	WI	Y	0	0	0	0.00%	100.02%	0	0	-9.73%
131	21261	Electric Ins Co	MA	Y	0	0	0	0.00%	100.02%	6	0	0.00%
132	10804	Continental Western Ins Co (98)	IA	Y	0	0	0	0.00%	100.02%	1	0	0.00%
133	23663	National Amer Ins Co	OK	Y	0	0	0	0.00%	100.02%	0	0	481.00%
134	19305	Assurance Co Of Amer (212)	NY	Y	0	0	0	0.00%	100.02%	0	0	17.00%
135	19356	Maryland Cas Co (212)	MD	Y	0	0	0	0.00%	100.02%	0	0	12.00%
136	14508	Michigan Millers Mut Ins Co	MI	Y	0	0	0	0.00%	100.02%	1	0	0.00%
137	18708	Ambac Assur Corp (1248)	WI	Y	0	0	0	0.00%	100.02%	819	0	0.00%
138	27812	Columbia Ins Co (31)	NE	Y	0	0	0	0.00%	100.02%	510	510	100.00%
139	18538	Bancinsure Inc	OK	Y	0	0	0	0.00%	100.02%	7	0	-0.31%
140	40029	Explorer Ins Co (922)	CA	Y	0	0	0	0.00%	100.02%	3	1	49.19%
141	20346	Pacific Ind Co (38)	WI	Y	0	0	0	0.00%	100.02%	0	0	0.40%
142	21458	Employers Ins of Wausau (111)	WI	Y	0	0	0	0.00%	100.02%	0	-3	2421.60%
143	11304	Global Surety & Ins Co	NE	N	0	0	0	0.00%	100.02%	0	0	0.00%
144	21334	Empire Ind Ins Co (212)	OK	S	0	0	0	0.00%	100.02%	0	0	0.00%
145	24384	Fairmont Specialty Ins Co (158)	CA	Y	0	0	0	0.00%	100.02%	0	2	0.00%
146	21709	Truck Ins Exch (212)	CA	Y	0	0	0	0.00%	100.02%	0	1	0.00%
147	22918	American Motorists Ins Co (108)	IL	Y	0	0	0	0.00%	100.02%	0	0	0.00%
148	15954	AmTrust Ins Co of KS Inc (2538)	KS	Y	0	0	0	0.00%	100.02%	0	0	0.00%
149	19720	American Alt Ins Corp (361)	DE	Y	0	0	0	0.00%	100.02%	0	0	0.00%
150	26387	Steadfast Ins Co (212)	DE	S	0	0	0	0.00%	100.02%	0	0	0.00%
151	19879	Security Natl Ins Co (2538)	TX	Y	0	0	0	0.00%	100.02%	0	0	0.00%
152	42048	Diamond State Ins Co (920)	IN	Y	0	0	0	0.00%	100.02%	0	0	0.00%
153	26832	Great Amer Alliance Ins Co (84)	OH	Y	0	0	0	0.00%	100.02%	0	0	0.00%
154	20699	Ace Prop & Cas Ins Co (626)	PA	Y	0	0	0	0.00%	100.02%	0	0	0.00%
155	39845	Westport Ins Corp (181)	MO	Y	0	0	0	0.00%	100.02%	0	0	0.00%
156	41750	St Paul Medical Liab Ins Co (3548)	CT	Y	0	0	0	0.00%	100.02%	0	0	0.00%
157	22748	Pacific Employers Ins Co (626)	PA	Y	0	0	0	0.00%	100.02%	0	0	0.00%
158	14168	Harleysville Mut Ins Co (253)	PA	Y	0	0	0	0.00%	100.02%	0	0	0.00%
159	21849	American Automobile Ins Co (761)	MO	Y	0	0	0	0.00%	100.02%	0	0	0.00%
160	21865	Associated Ind Corp (761)	CA	Y	0	0	0	0.00%	100.02%	0	0	0.00%
161	24066	American Fire & Cas Co (111)	OH	Y	0	0	0	0.00%	100.02%	0	0	0.00%
162	33022	AXA Ins Co (968)	NY	Y	0	0	0	0.00%	100.02%	0	-2	0.00%
163	24775	St Paul Guardian Ins Co (3548)	CT	Y	0	0	0	0.00%	100.02%	0	-3	0.00%

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

Please note: The column containing direct written premium data is reported on PC line 24. Bail premiums are not segregated from other surety premiums and only the company's share of the bail premium collected by agents is included. See the Bail Bond Market Share report for total bail market share information

	NAIC #	Company Name (Group #)	DOM	Lic	Direct Written Premiums	Non-Bail Premiums	Bail Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
164	22322	Greenwich Ins Co (1285)	DE	Y	0	0	0	0.00%	100.02%	0	-9	0.00%
165	21881	National Surety Corp (761)	IL	Y	0	0	0	0.00%	100.02%	0	-9	0.00%
166	24791	St Paul Mercury Ins Co (3548)	CT	Y	0	0	0	0.00%	100.02%	0	-16	0.00%
167	24198	Peerless Ins Co (111)	NH	Y	0	0	0	0.00%	100.02%	0	-16	0.00%
168	35386	Fidelity & Guar Ins Co (3548)	IA	Y	0	0	0	0.00%	100.02%	0	-54	0.00%
169	21857	American Ins Co (761)	OH	Y	0	0	0	0.00%	100.02%	0	-187	0.00%
170	15962	Kansas Bankers Surety Co (31)	KS	Y	0	0	0	0.00%	100.02%	0	-213	0.00%
171	16217	National Farmers Union Prop & Cas (796)	WI	Y	0	0	0	0.00%	100.02%	0	0	101.82%
172	26247	American Guar & Liab Ins (212)	NY	Y	0	0	0	0.00%	100.02%	0	-1	206.73%
173	34347	Colonial Amer Cas & Surety Co (212)	MD	Y	-1	-1	0	0.00%	100.02%	10	-1	-8.39%
174	23809	Granite State Ins Co (12)	PA	Y	-17	-17	0	-0.02%	100.00%	4	-7	-177.37%
		Totals			108,855	102,530	8,479			104,290	-1,384	-1.33%