
---REVISED---

COLORADO INSURANCE INDUSTRY

STATISTICAL REPORT

(as of December 31, 2003)



**COLORADO DEPARTMENT OF REGULATORY AGENCIES
DIVISION OF INSURANCE**

If you have an original printed version of this document, please discard it in favor of this revised version, printed in February of 2005.

This version of the 2003 Colorado Insurance Industry Statistical Report is a revision from the originally-published version, which was released in November of 2004.

The following companies' information was missing from all but the combined health reports and the last, total insurance, page:

11011	Rocky Mountain Hospital & Medical	Property & Casualty insurer
39616	Vision Service Plan Ins Co	Property & Casualty insurer
60321	Mamsi Life And Health Ins Co	Life & Health insurer
63533	First Pyramid Life Ins Co Of Amer	Life & Health insurer
93688	QCC Ins Co	Life & Health insurer

The only additional known change is for company 63665 - General American Life. Their reported annuities for Colorado were reduced subsequent to publication of the original report.

We apologize for the need to make changes subsequent to publication. Thank you.

STATE OF COLORADO

DEPARTMENT OF REGULATORY AGENCIES
Tambor Williams
Executive Director

DIVISION OF INSURANCE
Doug Dean
Commissioner of Insurance
1560 Broadway, Suite 850
Denver, Colorado 80202



Bill Owens
Governor

2003 Colorado Insurance Industry Statistical Report

It is my pleasure to present the 2003 Colorado Insurance Industry Statistical Report. This report is prepared annually by the Colorado Division of Insurance, and is meant to serve as a guide for consumers and industry personnel.

Above everything else, the mission of the Division of Insurance is consumer protection. This is our focus as we regulate companies as well as those individuals engaged in the transaction of insurance in Colorado. Each year the Division undertakes efforts to increase consumer education and conduct effective enforcement activities. The Division performs market conduct and financial examinations, and issues corporate and producer licenses. We conduct in-depth analyses of insurance companies and ensure legislative compliance of insurers doing business in Colorado. In 2003, we also responded to over 11,500 consumer inquiries and over 62,000* phone inquiries.

The primary purpose of this report is to document the financial status of companies engaged in the insurance business in Colorado. It includes commercial insurers, health maintenance organizations, non-profit organizations, captives and self-insurance pools. With the exception of a few non-traditional companies who have alternative fiscal year-ends, data contained in this report represents figures as of December 31, 2003, the last complete year for which data is available. All figures quoted are extracted from information filed by each company with the Division of Insurance, and much of the data is filed electronically with the National Association of Insurance Commissioners (NAIC). This greatly simplifies our data-gathering process. During 2003, Colorado citizens paid almost 25 billion dollars in premium to approximately 1,432 companies; yet, only 31 companies accounted for over fifty percent (50%) of that total.

The Statistical Report is also used to determine which lines of business account for the largest payments of premium by consumers. As the summary table on page 250 indicates, accident and health insurance premiums accounted for the largest insurance expenditure, representing 28% of the total insurance premiums paid in Colorado. The second largest premium volume was for annuities, with 14%. The premium volume for other major lines of business are as follows: deposit-type funds (such as guaranteed investment contracts), 13%; private passenger automobile insurance, 12%; life insurance, 7%; homeowners, 4%; other considerations (such as annuity contracts with a mortality component), 4%; other liability, 3%; workers' compensation, 4%; commercial multiple peril, 2%; commercial auto, 2%; and title insurance, 2%. These

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percentages together account for more than **95%** of the total insurance premiums in Colorado.

The report also provides the market share percentages and the loss ratios for individual companies. A **loss ratio** compares the total losses or benefits provided to the total premiums, and is usually expressed as a percentage of losses incurred to premiums earned. **Premiums earned** are those premiums allocated to the specific period for which insurance is provided. The amounts necessary to pay or provide covered financial losses or other policy benefits resulting from an event for which the company was responsible are known as **losses incurred**. A higher loss ratio means that more of the premium dollar went towards claims and benefits, and less to overhead and profit.

Please note that all dollar amounts are reported in thousands. Due to rounding, a zero in a table could actually represent a value anywhere from -499 to 499 dollars. For this reason, a loss ratio may be printed, even though both the losses incurred and the premiums earned appear to be zero. If the premium earned is exactly zero, the loss ratio will show a value of “n/a.”

This report is accessible in our office in printed format, and online at our website, under Consumer Information, then Publications:

<http://www.dora.state.co.us/Insurance>

If you require a printed copy, we may be able to make these available as a special service at a cost of \$25. Due to limited demand for printed copies, this report is no longer available at the State Forms center.

I hope this publication is of service to you. If you have any questions regarding this report, please contact Carol O’Bryan by e-mail at carol.obryan@dora.state.co.us, or by phone at 303-894-7481.

Sincerely,



Doug Dean
Commissioner of Insurance

* Some phone inquiries may have been counted twice, if the call was referred to more than one analyst.

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Directory of Life, Accident and Health Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
1	77879	5 Star Life Ins Co	LA	909 N Washington St	Alexandria	VA	22314	703-299-5794	1943
2	71854	AAA Life Ins Co	MI	17250 Newburgh Rd Ste 100	Livonia	MI	48152	734-779-2085	1969
3	60038	Acacia Life Ins Co	DC	5900 O Street	Lincoln	NE	68510	800-745-6665	1869
4	85685	Acacia Natl Life Ins Co	DC	5900 O Street	Lincoln	NE	68510	800-745-6665	1975
5	60046	Academy Life Ins Co	MO	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	319-398-8549	1963
6	71099	Acceleration Life Ins Co	WI	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	1973
7	71390	Admiral Life Ins Co of America	AZ	P.o. Box 30416	Lansing	MI	48909	517-347-5270	1958
8	83445	Advance Ins Co	AZ	1133 Sw Topeka Blvd.	Topeka	KS	66629	785-273-9804	1973
9	80055	Advanta Life Ins Co	AZ	Welsh & Mckean Roads, P.o. Box 429	Spring House	PA	19477	215-385-3491	1972
10	78700	Aetna Health & Life Ins Co	CT	151 Farmington Avenue, Rt21	Hartford	CT	06156	860-273-7126	1971
11	60054	Aetna Life Ins Co	CT	151 Farmington Avenue, Rt21	Hartford	CT	06156	860-273-7126	1850
12	60232	AGL Life Assur Co	PA	610 West Germantown Pike, Suite 460	Plymouth Meeting	PA	19462	484-530-4837	1960
13	70432	AIG Annuity Ins Co	TX	P. O Box 3206, L11-02	Houston	TX	77253	713-831-1368	1944
14	66842	AIG Life Ins Co	DE	Post Office Box 1591	Houston	TX	77251	713-831-3174	1962
15	60941	AIG SunAmerica Life Assur Co	AZ	21650 Oxnard Street	Woodland Hills	CA	91367	818-251-4780	1965
16	82406	All Savers Ins Co	IN	7440 Woodland Drive	Indianapolis	IN	46278	317-297-4123	1986
17	62790	Allegiance Life Ins Co	IL	#1 Horace Mann Plaza	Springfield	IL	62715	217-788-8530	1956
18	90611	Allianz Life Ins Co Of North Ame	MN	P.o. Box 1344	Minneapolis	MN	55440	763-765-6606	1979
19	84824	Allmerica Financial Life & Annuity	MA	440 Lincoln Street	Worcester	MA	01653	508-855-2490	1967
20	70866	Allstate Assur Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1967
21	60186	Allstate Life Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1957
22	67369	Alta Health & Life Ins Co	IN	8515 East Orchard Road	Greenwood Village	CO	80111	303-737-3000	1964
23	68594	American Amicable Life Ins Co	TX	P. O. Box 2549	Waco	TX	76702	254-297-2777	1981
24	60275	American Bankers Life Assur Co	FL	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	1952
25	60291	American Capitol Ins Co	TX	P.o. Box 42814	Houston	TX	77242	713-974-2242	1954
26	60305	American Comm Mut Ins Co	MI	39201 W. Seven Mile Rd	Livonia	MI	48152	734-591-4645	1947
27	94234	American Enterprise Life Ins Co	IN	227 Axp Financial Center	Minneapolis	MN	55474	612-671-3969	1981
28	92738	American Equity Invest Life Ins	IA	P.o. Box 71216	Des Moines	IA	50325	515-457-1707	1981
29	60380	American Family Life Assr Co Col	NE	Worldwide Headquarters: 1932 Wynnton Roa	Columbus	GA	31999	706-660-7208	1956
30	60399	American Family Life Ins Co	WI	6000 American Parkway	Madison	WI	53783	608-249-2111	1957
31	60410	American Fidelity Assur Co	OK	Post Office Box 25523	Oklahoma City	OK	73125	405-523-5379	1960
32	60429	American Fidelity Life Ins Co	FL	4060 Barrancas Avenue	Pensacola	FL	32507	850-456-7401	1956
33	69337	American Financial Security Life	MO	10308 Metcalf Ave Pmb# 275	Overland Park	KS	66212	913-341-1190	1957
34	60445	American Founders Life Ins Co	TX	P.o. Box 52121	Phoenix	AZ	85072	480-425-5100	1954
35	68373	American Gen Assur Co	IL	3600 Route 66	Neptune	NJ	07754	732-922-7410	1930
36	66672	American Gen Life & Acc Ins Co	TN	458n American General Center	Nashville	TN	37250	615-749-1000	1900
37	60488	American Gen Life Ins Co	TX	P. O. Box 1591	Houston	TX	77251	713-831-3174	1960
38	60518	American Health & Life Ins Co	TX	P. O. Box 2548	Fort Worth	TX	76113	817-348-7565	1954
39	60534	American Heritage Life Ins Co	FL	1776 American Heritage Life Drive	Jacksonville	FL	32224	904-992-2515	1956
40	60542	American Home Life Ins Co	KS	P O Box 1497	Topeka	KS	66601	785-235-6276	1909
41	60577	American Income Life Ins Co	IN	P.o. Box 2608	Waco	TX	76797	254-761-6400	1954
42	81949	American Ins Co Of TX	TX	3100 Burnett Plaza, 801 Cherry St. #33	Fort Worth	TX	76102	817-878-3300	1968
43	60607	American Intl Life Assr Co NY	NY	P.o. Box 727, Wall Street Station	New York	NY	10268	713-831-3174	1962
44	60631	American Investors Life Ins Co	KS	P.o. Box 1555, Mailstop H73	Des Moines	IA	50306	515-557-3935	1965
45	60704	American Life Ins Co of NY	NY	435 Hudson Street	New York	NY	10014	212-220-5830	1956
46	81213	American Maturity Life Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1973
47	67989	American Memorial Life Ins Co	SD	P. O. Box 2730	Rapid City	SD	57709	605-719-0051	1959
48	65811	American Modern Life Ins Co	OH	P.o. Box 5323	Cincinnati	OH	45201	800-543-2644	1957
49	60739	American Natl Ins Co	TX	One Moody Plaza	Galveston	TX	77550	409-766-6480	1905
50	71773	American Natl Life Ins Co Of TX	TX	One Moody Plaza	Galveston	TX	77550	409-766-6480	1954
51	81078	American Network Ins Co	PA	3440 Lehigh Street	Allentown	PA	18103	610-965-2222	1961
52	93653	American Partners Life Ins Co	AZ	227 Axp Financial Center	Minneapolis	MN	55474	612-671-3969	1981
53	60763	American Pioneer Life Ins Co	FL	1001 Heathrow Park Lane, Suite 5001	Lake Mary	FL	32746	407-628-1776	1962
54	80624	American Progressive L&H Ins	NY	P. O. Box 958465	Lake Mary	FL	32795	407-628-1776	1946
55	60801	American Public Life Ins Co	OK	P. O. Box 925	Jackson	MS	39205	601-936-6600	1946
56	60836	American Republic Ins Co	IA	P.o. Box 1	Des Moines	IA	50301	515-245-2132	1929
57	88366	American Retirement Life Ins Co	OH	Post Office Box 5420	Cincinnati	OH	45201	513-412-2931	1978

Directory of Life, Accident and Health Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
58	86630	American Skandia Life Assur Co	CT	P.o. Box 883	Shelton	CT	06484	973-802-5620	1988
59	84697	American Specialty Hlth Ins Co	IL	777 Front St	San Diego	CA	92101	619-578-2000	1974
60	60879	American States Life Ins Co	IN	P. O. Box 34690	Seattle	WA	98124	425-376-8134	1958
61	61140	American Travelers Assur Co	DC	P.o. Box 5360	South Norwalk	CT	06856	203-229-1007	1983
62	92649	American Underwriters Life Ins	AZ	Po Box 9510	Wichita	KS	67277	316-794-2200	1977
63	60895	American United Life Ins Co	IN	Po Box 368	Indianapolis	IN	46206	317-285-1877	1877
64	97314	American Vanguard Life Ins Co	IA	P.o. Box 1555, Mailstop H73	Des Moines	IA	50306	515-557-3935	1982
65	61999	Americo Financial Life Annuity I	TX	P.o. Box 139061	Dallas	TX	75313	816-391-2384	1946
66	94471	Americom Life & Annuity Ins Co	TX	P. O. Box 17401	Baltimore	MD	21297	410-895-1007	1985
67	61301	Ameritas Life Ins Corp	NE	P.o. Box 81889	Lincoln	NE	68501	800-745-6665	1887
68	97977	Ameritas Variable Life Ins Co	NE	P.o. Box 82550	Lincoln	NE	68501	800-745-6665	1983
69	61689	Amerus Life Ins Co	IA	P.o. Box 1555, Mailstop H73	Des Moines	IA	50306	515-557-3935	1896
70	72222	Amica Life Ins Co	RI	P.o. Box 6008	Providence	RI	02940	800-652-6422	1970
71	62421	Annuity & Life Reassur Amer Inc	CT	280 Trumbull Street 21st Floor	Hartford	CT	06103	860-256-2130	1964
72	93661	Annuity Investors Life Ins Co	OH	Post Office Box 5423	Cincinnati	OH	45201	513-412-2931	1981
73	61069	Anthem Life Ins Co	IN	P.o. Box 182361	Columbus	OH	43218	614-433-8339	1956
74	71439	Assurity Life Ins Co	NE	1526 K Street	Lincoln	NE	68508	402-437-4376	1964
75	61182	Aurora Natl Life Assur Co	CA	1290 Silas Deane Highway	Wethersfield	CT	06109	800-315-2652	1961
76	84522	Auto Club Life Ins Co	MI	17250 Newburgh Road Suite 100	Livonia	MI	48152	734-779-2085	1974
77	61190	Auto Owners Life Ins Co	MI	Po Box 30660	Lansing	MI	48909	517-323-1200	1966
78	62898	Aviva Life Ins Co	DE	108 Myrtle Street, Newport Office Park	North Quincy	MA	02171	617-405-6075	1959
79	68365	AXA Corp Solutions Life Reins C	DE	1290 Avenue Of The Americas - 12th Floor	New York	NY	10104	212-314-4161	1983
80	68160	Balboa Life Ins Co	CA	P.o. Box 19702	Irvine	CA	92623	949-222-8000	1969
81	61212	Baltimore Life Ins Co	MD	10075 Red Run Boulevard	Owings Mills	MD	21117	410-581-6600	1882
82	61239	Bankers Fidelity Life Ins Co	GA	Po Box 105185	Atlanta	GA	30348	404-266-5580	1955
83	61263	Bankers Life & Cas Co	IL	222 Merchandise Mart Plaza	Chicago	IL	60654	317-817-6100	1879
84	61328	Bankers Life Ins Co Of Amer	TX	4925 Mckinney	Dallas	TX	75205	254-744-3160	1951
85	71900	Bankers Natl Life Ins Co	TX	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-6300	1955
86	71013	Bankers Reserve Life Ins Co Of	WI	7711 Carondelet Avenue, Suite 800	St. Louis	MO	63105	314-725-4706	1964
87	94250	Banner Life Ins Co	MD	1701 Research Boulevard	Rockville	MD	20850	301-279-4800	1981
88	80985	BCS Life Ins Co	IL	676 North St. Clair Street, Suite 1600	Chicago	IL	60611	312-951-7848	1949
89	61395	Beneficial Life Ins Co	UT	36 South State Street	Salt Lake City	UT	84136	801-933-1197	1905
90	69752	Benicorp Ins Co	IN	P.o. Box 68917	Indianapolis	IN	46268	317-216-7840	1981
91	71714	Berkshire Life Ins Co of Amer	MA	700 South Street	Pittsfield	MA	01201	413-395-4224	2001
92	90638	Best Life And Health Ins Co	TX	P.o. Box 19721	Irvine	CA	92623	949-253-4080	1964
93	61476	Boston Mut Life Ins Co	MA	120 Royall Street	Canton	MA	02021	781-828-7000	1892
94	74900	Brokers Natl Life Assur Co	AR	P. O. Box 150129	Austin	TX	78715	512-383-0220	1964
95	61492	Business Mens Assur Co Of Am	SC	P.o. 789	Greenville	SC	29602	864-609-4111	1909
96	81000	Cambridge Life Ins Co	MO	27725 Santa Margarita Pkwy, Suite 220	Mission Viejo	CA	92691	949-380-0233	1974
97	81060	Canada Life Ins Co Of Amer	MI	8515 E. Orchard Road	Greenwood Village	CO	80111	303-737-3000	1988
98	61581	Capitol Life Ins Co	TX	P O Box 1200	Denver	CO	80201	303-237-9303	1905
99	80799	Celtic Ins Co	IL	233 South Wacker Drive, Suite 700	Chicago	IL	60606	312-332-5401	1950
100	63541	Central Benefits Natl Life Ins Co	OH	P.o. Box 16526	Columbus	OH	43215	614-797-5139	1956
101	61700	Central Natl Life Ins Co Omaha	DE	501 Silverside Road, Suite 3	Wilmington	DE	19809	800-926-7599	1953
102	61727	Central Reserve Life Ins Co	OH	17800 Royalton Rd	Strongsville	OH	44136	440-572-8843	1965
103	61735	Central Security Life Ins Co	TX	P.o. Box 833879	Richardson	TX	75083	972-699-2770	1955
104	61751	Central States H & L Co Of Oma	NE	P.o. Box 34350	Omaha	NE	68134	402-399-3464	1932
105	61883	Central United Life Ins Co	TX	2727 Allen Parkway Wortham Tower Suite 50	Houston	TX	77019	713-821-6457	1963
106	80896	Centre Life Ins Co	MA	105 East 17th Street	New York	NY	10003	212-859-2641	1927
107	62383	Centurion Life Ins Co	MO	800 Walnut Street	Des Moines	IA	50309	515-557-7036	1956
108	61808	Charter Natl Life Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1955
109	67164	Chase Life & Annuity Co	DE	2-ops-1, 500 Stanton-christiana Road	Newark	DE	19713	302-634-1469	1926
110	61824	Cherokee Natl Life Ins Co	GA	2960 Riverside Drive	Macon	GA	31204	478-314-3111	1956
111	61832	Chesapeake Life Ins Co	OK	P.o. Box 548801	Oklahoma City	OK	73154	817-255-3344	1956
112	61859	Christian Fidelity Life Ins Co	TX	2721 North Central Avenue	Phoenix	AZ	85004	602-263-6666	1935
113	93629	Cigna Life Ins Co	CT	213 Washington Street, 9th Floor	Newark	NJ	07102	973-802-5620	1981
114	76236	Cincinnati Life Ins Co	OH	P.o. Box 145496	Cincinnati	OH	45250	513-603-5564	1988

Directory of Life, Accident and Health Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
115	80322	Citicorp Life Ins Co	AZ	P.o. Box 990027	Hartford	CT	06199	860-308-7397	1972
116	71463	Citizens Ins Co Of Amer	CO	P.o. Box 149151	Austin	TX	78714	512-837-7100	1968
117	70491	Clarica Life Ins Co US	ND	P.o. Box 2907	Fargo	ND	58108	605-373-2371	1930
118	93432	CM Life Ins Co	CT	1295 State Street	Springfield	MA	01111	413-788-8411	1981
119	62049	Colonial Life & Accident Ins Co	SC	1200 Colonial Life Boulevard	Columbia	SC	29210	423-294-1373	1939
120	62065	Colonial Penn Life Ins Co	PA	399 Market Street	Philadelphia	PA	19181	317-817-6100	1959
121	84786	Colorado Bankers Life Ins Co	CO	5990 Greenwood Plaza Boulevard, #325	Greenwood Village	CO	80111	303-220-8500	1974
122	77720	Columbia Universal Life Ins Co	TX	4020 East Indian School Road, Suite A	Phoenix	AZ	85018	602-778-5003	1954
123	76023	Columbian Life Ins Co	IL	4704 Vestal Parkway East, P.o. Box 1381	Binghamton	NY	13902	607-724-2472	1988
124	62103	Columbian Mut Life Ins Co	NY	4704 Vestal Parkway East, P.o. Box 1381	Binghamton	NY	13902	607-724-2472	1883
125	99937	Columbus Life Ins Co	OH	400 East 4th Street	Cincinnati	OH	45202	513-629-2980	1988
126	62146	Combined Ins Co Of Amer	IL	1000 North Milwaukee Avenue	Glenview	IL	60025	847-953-8705	1922
127	81426	Commercial Travelers Mut Ins C	NY	70 Genesee Street	Utica	NY	13502	800-422-6200	1883
128	77828	Companion Life Ins Co	SC	P O Box 100102	Columbia	SC	29202	803-735-1251	1970
129	60984	Compbenefits Ins Co	TX	100 Mansell Court East, Suite 400	Roswell	GA	30076	770-998-8936	1959
130	62251	Concord Heritage Life Ins Co Inc	NH	1776 American Heritage Life Drive	Jacksonville	FL	32224	904-992-1776	1966
131	73504	Congress Life Ins Co	AZ	111 E. Wisconsin Ave., Suite 1100	Milwaukee	WI	53202	414-977-1570	1966
132	62308	Connecticut General Life Ins Co	CT	Two Liberty Place, 1601 Chestnut Street, 18a	Philadelphia	PA	19192	215-761-2461	1865
133	60682	Conseco Annuity Assur Co	IL	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-4000	1951
134	78174	Conseco Health Ins Co	AZ	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-4300	1970
135	65900	Conseco Life Ins Co	IN	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-6400	1962
136	76325	Conseco Senior Health Ins Co	PA	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-3700	1965
137	62359	Constitution Life Ins Co	TX	Po Box 958465	Lake Mary	FL	32795	407-628-1776	1929
138	62375	Consumers Life Ins Co	OH	2060 East Ninth Street	Cleveland	OH	44115	216-687-7390	1955
139	71730	Continental American Ins Co	SC	P O Box 427	Columbia	SC	29202	803-461-4450	1969
140	62413	Continental Assur Co	IL	Cna Center	Chicago	IL	60685	312-822-3915	1911
141	71404	Continental General Ins Co	NE	P.o. Box 247007	Omaha	NE	68124	913-261-6519	1961
142	68500	Continental Life Ins Co Brentwoo	TN	P.o. Box 1188	Brentwood	TN	37024	615-377-1300	1983
143	72052	Corporate Health Ins Co	PA	151 Farmington Avenue, Rt21	Hartford	CT	06156	860-273-7126	1956
144	94218	Country Investors Life Assur Co	IL	P. O. Box 2000	Bloomington	IL	61702	309-821-3312	1981
145	62553	Country Life Ins Co	IL	P. O. Box 2000	Bloomington	IL	61702	309-821-3312	1928
146	81973	Coventry Health & Life Ins Co	DE	6705 Rockledge Drive, Suite 900	Bethesda	MD	20817	301-581-5631	1968
147	62626	Cuna Mut Ins Society	WI	Post Office Box 391	Madison	WI	53701	608-238-5851	1935
148	65749	Cuna Mut Life Ins Co	IA	2000 Heritage Way	Waverly	IA	50677	319-483-2250	1879
149	62634	Delaware American Life Ins Co	DE	Post Office Box 1591	Houston	TX	77251	713-831-3174	1966
150	71919	Direct Life Ins Co	GA	1281 Murfreesboro Road	Nashville	TN	37217	615-366-3736	1969
151	66214	Dixie Natl Life Ins Co	IN	10689 N. Pennsylvania Street	Indianapolis	IN	46280	317-574-6200	1965
152	62928	EMC Natl Life Co	IA	Po Box 9202	Des Moines	IA	50306	515-645-4077	1963
153	94285	Empire General Life Assur Corp	TN	P. O. Box 2606	Birmingham	AL	35202	205-268-1000	1981
154	84174	Employees Life Co Mut	IL	916 Sherwood Drive	Lake Bluff	IL	60044	847-295-6000	1946
155	68276	Employers Reassur Corp	KS	P. O. Box 2991	Overland Park	KS	66201	913-676-5951	1907
156	64149	Epic Life Ins Co	WI	1717 West Broadway, P.o. Box 14196	Madison	WI	53714	608-221-6882	1984
157	62952	Equitable Life & Cas Ins Co	UT	P.o. Box 2460	Salt Lake City	UT	84110	801-579-3400	1935
158	62944	Equitable Life Assr Soc Of The	NY	1290 Avenue Of The Americas	New York	NY	10104	212-314-5648	1859
159	62979	Equitable Life Ins Co Of IA	IA	5780 Powers Ferry Rd, Nw	Atlanta	GA	30327	770-618-3909	1867
160	62880	Equitable Of CO Inc	CO	1290 Ave Of The Americas - 11th Floor	New York	NY	10104	212-314-5648	1984
161	62510	Equitrust Life Ins Co	IA	5400 University Avenue	West Des Moines	IA	50266	515-225-5400	1967
162	70742	Family Benefit Life Ins Co	MO	P O Box 665	Jefferson City	MO	65102	573-636-3181	1964
163	77968	Family Heritage Life Ins Co Of A	OH	P. O. Box 470608	Cleveland	OH	44147	440-922-5200	1989
164	63053	Family Life Ins Co	TX	6500 River Place Blvd., Building One	Austin	TX	78730	512-404-5284	1949
165	74004	Family Service Life Ins Co	TX	7 Hanover Square	New York	NY	10004	212-598-8924	1955
166	63088	Farm Bureau Life Ins Co	IA	5400 University Avenue	West Des Moines	IA	50266	515-225-5400	1945
167	63177	Farmers New World Life Ins Co	WA	3003 77th Avenue Southeast	Mercer Island	WA	98040	206-232-8400	1911
168	67695	Federal Home Life Ins Co	VA	6604 West Broad Street	Richmond	VA	23230	804-662-2478	1906
169	63207	Federal Kemper Life Assur Co	IL	2500 Westfield Dr	Elgin	IL	60123	847-930-7917	1961
170	63223	Federal Life Ins Co	IL	3750 West Deerfield Road	Riverwoods	IL	60015	847-520-1900	1900
171	63258	Federated Life Ins Co	MN	121 East Park Square	Owatonna	MN	55060	507-455-5367	1959

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	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
172	63274	Fidelity & Guaranty Life Ins Co	MD	P.o. Box 1137	Baltimore	MD	21203	410-895-1007	1960
173	93696	Fidelity Investments Life Ins Co	UT	82 Devonshire Street, V12a	Boston	MA	02109	617-563-9150	1981
174	63290	Fidelity Life Assn	IL	1211 West 22nd Street, Suite 209	Oak Brook	IL	60523	630-522-0392	1896
175	92908	Fidelity Life Ins Co	PA	250 King Of Prussia Road	Radnor	PA	19087	610-964-7245	1981
176	71870	Fidelity Security Life Ins Co	MO	3130 Broadway	Kansas City	MO	64111	816-756-1060	1969
177	71455	Financial American Life Ins Co	KS	5900 Monona Drive	Madison	WI	53716	608-222-9986	1964
178	78093	Financial Assur Life Ins Co	TX	P.o. Box 139061	Kansas City	MO	64141	816-391-2384	1912
179	98213	Financial Benefit Life Ins Co	KS	P.o. Box 1555, Mailstop H73	Des Moines	IA	50306	515-557-3935	1983
180	69140	First Allmerica Fin Life Ins Co	MA	440 Lincoln Street	Worcester	MA	01653	508-855-2490	1845
181	63401	First Colony Life Ins Co	VA	6604 West Broad Street	Richmond	VA	23230	804-484-7151	1955
182	64696	First Continental Life & Acc	TX	12946 Dairy Ashford Ste 360	Sugar Land	TX	77478	281-313-7150	1976
183	63266	First Dominion Mut Life Ins Co	VA	7501c N. Capital Of Texas Hwy., Ste 200	Austin	TX	78731	512-404-6555	1967
184	90328	First Health Life & Health Ins Co	TX	3200 Highland Avenue	Downers Grove	IL	60515	630-737-5750	1979
185	63495	First Investors Life Ins Co	NY	95 Wall Street	New York	NY	10005	212-858-8230	1962
186	67652	First Penn Pacific Life Ins Co	IN	1300 South Clinton Street	Fort Wayne	IN	46802	260-455-5229	1964
187	63533	First Pyramid Life Ins Co Of Ame	AR	3501 Frontage Road, Suite 300	Tampa	FL	33607	813-313-4486	1925
188	81434	First Rehab Life Ins Co Of Amer	NY	600 Northern Boulevard	Great Neck	NY	11021	516-829-8100	1972
189	79677	Forethought Life Assur Co	IN	Forethought Center	Batesville	IN	47006	812-933-6682	1972
190	91642	Forethought Life Ins Co	IN	Forethought Center	Batesville	IN	47006	812-933-6682	1980
191	71129	Fort Dearborn Life Ins Co	IL	1020 West 31st Street	Downers Grove	IL	60515	630-824-6021	1969
192	70408	Fortis Benefits Ins Co	IA	P. O. Box 419052	Kansas City	MO	64141	651-361-5286	1910
193	69477	Fortis Ins Co	WI	P. O. Box 3050	Milwaukee	WI	53201	651-361-5397	1910
194	62324	Freedom Life Ins Co Of Amer	TX	3100 Burnett Plaza, 801 Cherry St. #33	Fort Worth	TX	76102	817-878-3300	1956
195	62154	Fremont Life Ins Co	CA	3070 Bristol Street, Suite 600	Costa Mesa	CA	92626	714-429-2610	1954
196	99775	Funeral Directors Life Ins Co	TX	P. O. Box 5649	Abilene	TX	79606	325-695-3412	1981
197	63657	Garden State Life Ins Co	TX	One Moody Plaza	Galveston	TX	77550	409-766-6480	1956
198	80926	GE Grp Life Assur Co	CT	6604 West Broad Street	Richmond	VA	23230	804-662-2478	1975
199	65536	GE Life And Annuity Assur Co	VA	6604 West Broad Street	Richmond	VA	23230	804-484-7151	1871
200	81698	Gem Ins Co	UT	21281 Burbank Boulevard, B3	Woodland Hills	CA	91367	818-676-8256	1960
201	63665	General American Life Ins Co	MO	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1933
202	70025	General Electric Capital Assur C	DE	6604 West Broad Street	Richmond	VA	23230	804-484-7151	1956
203	93521	General Fidelity Life Ins Co	CA	201 North Tryon Street, Nc1-022-18-02	Charlotte	NC	28255	704-387-1276	1981
204	86258	General Re Life Corp	CT	695 East Main Street, P.o Box 300	Stamford	CT	06904	203-352-3063	1967
205	70939	Gerber Life Ins Co	NY	1311 Mamaroneck Avenue	White Plains	NY	10605	914-272-4016	1968
206	70092	Glenbrook Life & Annuity Co	AZ	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1966
207	91472	Globe Life & Accident Ins Co	DE	Globe Life Center	Oklahoma City	OK	73184	972-569-3636	1980
208	80942	Golden American Life Ins Co	IA	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1973
209	62286	Golden Rule Ins Co	IL	712 Eleventh Street	Lawrenceville	IL	62439	618-943-8000	1961
210	63967	Government Personnel Mut Life	TX	Gpm Life Bldg - P.o. Box 659567	San Antonio	TX	78265	210-357-2222	1934
211	63312	Great American Life Ins Co	OH	Post Office Box 5420	Cincinnati	OH	45201	513-412-2931	1963
212	90212	Great Southern Life Ins Co	TX	P.o. Box 139061	Dallas	TX	75313	816-391-2384	1909
213	68322	Great West Life & Annuity Ins Co	CO	8515 East Orchard Road	Greenwood Village	CO	80111	303-737-3000	1907
214	80705	Great West Life Assur Co	MI	8515 East Orchard Road	Greenwood Village	CO	80111	303-737-3000	1892
215	71480	Great Western Ins Co	UT	P O Box 3428	Ogden	UT	84409	801-621-5688	1983
216	64211	Guarantee Trust Life Ins Co	IL	1275 Milwaukee Avenue	Glenview	IL	60025	847-460-4754	1936
217	64238	Guaranty Income Life Ins Co	LA	P.o. Box 2231	Baton Rouge	LA	70821	225-383-0355	1926
218	78778	Guardian Ins & Annuity Co Inc	DE	7 Hanover Square	New York	NY	10004	212-598-8924	1971
219	64246	Guardian Life Ins Co Of Amer	NY	7 Hanover Square	New York	NY	10004	212-598-8924	1860
220	60348	Hart Life Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1965
221	70815	Hartford Life & Accident Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1967
222	71153	Hartford Life & Annuity Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1965
223	74268	Hartford Life Grp Ins Co	IL	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1960
224	88072	Hartford Life Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1979
225	92711	HCC Life Ins Co	IN	13403 Northwest Freeway	Houston	TX	77040	713-996-1200	1981
226	78611	HCSC Ins Services Co	IL	300 East Randolph Street	Chicago	IL	60601	312-653-7558	1958
227	66141	Health Net Life Ins Co	CA	21281 Burbank Boulevard, B3	Woodland Hills	CA	91367	818-676-8256	1987
228	78972	Healthy Alliance Life Ins Co	MO	4553 La Tienda Drive	Thousand Oaks	CA	91362	805-557-5546	1971

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229	64394	Heritage Life Ins Co	AZ	500 Virginia Drive	Fort Washington	PA	19034	804-662-2687	1957
230	93440	Highmark Life Ins Co	PA	P.o. Box 535061	Pittsburgh	PA	15253	800-328-5433	1981
231	64467	Home Owners Life Ins Co	IL	307 North Michigan Avenue	Chicago	IL	60601	312-346-8100	1962
232	99724	Homeshield Ins Co	OK	P.o. Box 18223	Oklahoma City	OK	73154	405-767-7205	1982
233	64505	Homesteaders Life Co	IA	P.o. Box 1756	Des Moines	IA	50306	515-440-7777	1906
234	64513	Horace Mann Life Ins Co	IL	#1 Horace Mann Plaza	Springfield	IL	62715	217-788-8530	1949
235	93777	Household Life Ins Co	MI	200 Somerset Corporate Blvd., Suite 100	Bridgewater	NJ	08807	908-203-2115	1981
236	73288	Humana Ins Co	WI	P.o. Box 740036	Louisville	KY	40201	502-580-1258	1968
237	70580	Humanadental Ins Co	WI	Po Box 740036	Louisville	KY	40201	502-580-1258	1908
238	97764	Idealife Ins Co	CT	695 East Main Street, P.o. Box 300	Stamford	CT	06904	203-352-3063	1983
239	65005	IDS Life Ins Co	MN	227 Axp Financial Center	Minneapolis	MN	55474	612-671-3969	1957
240	64580	Illinois Mut Life Ins Co	IL	300 S.w. Adams Street	Peoria	IL	61634	309-674-8255	1912
241	64602	Independence Life & Annuity Co	RI	One Sun Life Executive Park	Wellesley Hills	MA	02481	781-446-1523	1945
242	64645	Indianapolis Life Ins Co	IN	P.o. Box 1555, Mailstop H73	Des Moines	IA	50306	515-557-3935	1905
243	81779	Individual Assur Co Life Hlth & A	MO	2400 W 75th Street	Prairie Village	KS	66208	913-432-1451	1974
244	76953	ING Ins Co Of America	FL	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1990
245	86509	Ing Life Ins & Annuity Co	CT	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1976
246	81868	Insurance Investors Life Ins Co	TX	1300 West Mockingbird Lane	Dallas	TX	75247	214-638-9335	1975
247	74780	Integrity Life Ins Co	OH	515 West Market Street	Louisville	KY	40202	502-582-7939	1966
248	64890	Investors Guaranty Life Ins Co	CA	48 Monroe Turnpike	Trumbull	CT	06611	203-459-6426	1963
249	64904	Investors Heritage Life Ins Co	KY	P.o. Box 717	Frankfort	KY	40602	502-209-1001	1961
250	64939	Investors Ins Corp	DE	P.o. Box 56050	Jacksonville	FL	32241	972-560-9506	1987
251	63487	Investors Life Ins Co North Amer	TX	6500 River Place Blvd., Building One	Austin	TX	78730	512-404-5287	1963
252	93610	Investors Partner Life Ins Co	DE	Po Box 717	Boston	MA	02117	617-572-5842	1981
253	65056	Jackson Natl Life Ins Co	MI	1 Corporate Way	Lansing	MI	48951	517-381-5500	1961
254	64017	Jefferson Natl Life Ins Co	TX	9920 Corporate Campus Drive, Suite 1000	Louisville	KY	40223	212-220-5818	1937
255	70254	Jefferson Pilot Financial Ins Co	NE	100 North Greene Street	Greensboro	NC	27401	336-691-4995	1903
256	67865	Jefferson Pilot Life Ins Co	NC	P.o. Box 21008	Greensboro	NC	27420	336-691-4995	1903
257	62057	Jefferson Pilot Lifeamerica Ins C	NJ	100 North Greene Street	Greensboro	NC	27401	336-691-4995	1897
258	94072	Jefferson Standard Life Ins Co	NC	P.o. Box 21008	Greensboro	NC	27420	336-691-3711	1991
259	89958	JMIC Life Ins Co	FL	500 Jim Moran Boulevard	Deerfield Beach	FL	33442	954-420-4603	1979
260	65080	John Alden Life Ins Co	WI	P. O. Box 3050	Milwaukee	WI	53201	651-361-4118	1974
261	65099	John Hancock Life Ins Co	MA	P. O. Box 111	Boston	MA	02117	617-572-0748	1862
262	90204	John Hancock Variable Life Ins	MA	Po Box 717	Boston	MA	02117	617-572-5842	1980
263	60053	Kaiser Permanente Ins Co	CA	One Kaiser Plaza, Suite 13l	Oakland	CA	94612	510-271-2343	1995
264	65110	Kanawha Ins Co	SC	P.o. Box 610	Lancaster	SC	29721	803-283-5300	1958
265	65129	Kansas City Life Ins Co	MO	P.o. Box 219139	Kansas City	MO	64121	816-753-7000	1895
266	90557	Kemper Investors Life Ins Co	IL	3003 77th Avenue Southeast	Mercer Island	WA	98040	206-232-8400	1947
267	65242	Lafayette Life Ins Co	IN	Po Box 7007	Lafayette	IN	47903	765-477-3215	1905
268	92274	Landcar Life Ins Co	UT	9350 South 150 East, Suite 1000	Sandy	UT	84070	801-563-4153	1981
269	68543	Liberty Bankers Life Ins Co	OK	P.o. Box 5147	Springfield	IL	62705	217-241-6300	1958
270	65315	Liberty Life Assur Co Of Boston	MA	100 Liberty Way	Dover	NH	03820	603-749-2600	1964
271	65323	Liberty Life Ins Co	SC	Box 789	Greenville	SC	29602	864-609-8338	1906
272	65331	Liberty Natl Life Ins Co	AL	P.o. Box 2612	Birmingham	AL	35202	205-325-2864	1929
273	77887	Life & Health Ins Co Of Amer	PA	220 W Germantown Pike	Plymouth Meeting	PA	19462	610-940-1477	1903
274	65471	Life Ins Co Of GA	GA	5780 Powers Ferry Road Nw	Atlanta	GA	30327	770-618-3909	1892
275	65498	Life Ins Co Of North Amer	PA	Two Liberty Place, 1601 Chestnut Street, T11	Philadelphia	PA	19192	215-761-2355	1957
276	65528	Life Ins Co Of The Southwest	TX	P. O. Box 569080	Dallas	TX	75356	214-638-9335	1956
277	64130	Life Investors Ins Co Of Amer	IA	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	319-398-8549	1931
278	65595	Lincoln Benefit Life Co	NE	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1938
279	65668	Lincoln Direct Life Ins Co	NE	Po Box 82448	Lincoln	NE	68501	402-423-7191	1896
280	65927	Lincoln Heritage Life Ins Co	IL	4343 East Camelback Road	Phoenix	AZ	85018	602-957-1650	1963
281	69833	Lincoln Memorial Life Ins Co	TX	P O Box 160050	Austin	TX	78716	512-328-0075	1938
282	65641	Lincoln Mut Life & Cas Ins Co	ND	Po Box 1918	Fargo	ND	58107	701-282-1437	1935
283	65676	Lincoln Natl Life Ins Co	IN	1300 South Clinton Street	Fort Wayne	IN	46802	260-455-5229	1905
284	76694	London Life Reins Co	PA	P.o. Box 1120	Blue Bell	PA	19422	215-542-7200	1969
285	65722	Loyal American Life Ins Co	OH	Po Box 26580	Austin	TX	78755	512-531-1493	1955

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286	93580	M Life Ins Co	CO	1125 Nw Couch Street Suite 900	Portland	OR	97209	503-232-6960	1981
287	65781	Madison Natl Life Ins Co Inc	WI	P.o. Box 5008	Madison	WI	53705	608-238-2691	1962
288	60321	Mamsi Life And Health Ins Co	MD	4 Taft Court	Rockville	MD	20850	301-545-5914	1955
289	65870	Manhattan Life Ins Co	NY	2727 Allen Parkway Wortham Tower Suite 50	Houston	TX	77019	713-821-6457	1850
290	67083	Manhattan Natl Life Ins Co	IL	Post Office Box 5420	Cincinnati	OH	45201	513-412-2256	1957
291	87793	Manufacturers Life Ins Co Of Am	MI	P.o. Box 633	Buffalo	NY	14201	416-926-3425	1977
292	65838	Manufacturers Life Ins Co USA	MI	P.o. Box 640	Buffalo	NY	14201	416-926-3425	1956
293	71072	Marquette Natl Life Ins Co	TX	Po Box 958465	Lake Mary	FL	32795	407-628-1776	1967
294	65935	Massachusetts Mut Life Ins Co	MA	1295 State Street	Springfield	MA	01111	413-788-8411	1851
295	87750	Mayflower Natl Life Ins Co	IN	P.o. Box 53187	New Orleans	LA	70153	504-561-7751	1978
296	69515	Medamerica Ins Co	PA	P.o. Box 41930	Rochester	NY	14604	585-238-4209	1966
297	63762	Medco Containment Life Ins Co	PA	100 Parsons Pond Drive	Franklin Lakes	NJ	07417	201-269-5714	1955
298	86991	Medical Life Ins Co	OH	20445 Emerald Parkway, Suite 400	Cleveland	OH	44135	216-898-0730	1975
299	74217	Medical Savings Ins Co	IN	P. O. Box 68961	Indianapolis	IN	46268	317-329-8222	1965
300	71471	Medico Life Ins Co	NE	P. O. Box 3477	Omaha	NE	68103	402-391-6900	1968
301	97055	Mega Life & Health Ins Co The	OK	9151 Grapevine Highway	North Richland Hills	TX	76180	817-255-3100	1982
302	88420	Member Service Life Ins Co	OK	1400 S. Boston	Tulsa	OK	74119	918-560-3207	1978
303	86126	Members Life Ins Co	WI	Post Office Box 391	Madison	WI	53701	319-483-2250	1976
304	65951	Merit Life Ins Co	IN	P.o. Box 39	Evansville	IN	47701	812-468-5839	1957
305	79022	Merrill Lynch Life Ins Co	AR	1300 Merrill Lynch Drive	Pennington	NJ	08534	609-274-5324	1986
306	93513	MetLife Investors Ins Co	MO	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1981
307	61050	MetLife Investors USA Ins Co	DE	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1961
308	86428	Metropolitan Ins & Annuity Co	DE	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1976
309	65978	Metropolitan Life Ins Co	NY	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1867
310	97136	Metropolitan Tower Life Ins Co	DE	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1983
311	85561	MIC Life Ins Corp	DE	300 Galleria Officentre	Southfield	MI	48034	248-263-6936	1975
312	66001	Mid Continent Preferred Life Ins	OK	1800 Valley View Lane, Suite 300	Dallas	TX	75234	972-234-3770	1909
313	79987	Mid South Ins Co	NE	Po Box 3160	Omaha	NE	68103	515-245-2132	1960
314	66087	Mid West Natl Life Ins Co Of TN	TN	9151 Grapevine Highway	North Richland Hills	TX	76180	817-255-3100	1965
315	66044	Midland Natl Life Ins Co	IA	One Midland Plaza	Sioux Falls	SD	57193	605-373-2371	1906
316	79480	Midwest Security Life Ins Co	WI	2700 Midwest Drive	Onalaska	WI	54650	608-783-8649	1973
317	66109	Midwestern United Life Ins Co	IN	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1948
318	66168	Minnesota Life Ins Co	MN	400 Robert Street North	St Paul	MN	55101	651-665-4284	1880
319	93726	Mission Life Ins Co Of Amer	TX	175 King Street	Armonk	NY	10504	914-828-8486	1984
320	74209	MMA Ins Co	IN	P. O. Box 483	Goshen	IN	46527	574-533-9511	1988
321	70416	MML Bay State Life Ins Co	CT	1295 State Street	Springfield	MA	01111	413-788-8411	1894
322	66265	Monarch Life Ins Co	MA	One Monarch Place	Springfield	MA	01133	413-784-6461	1901
323	81442	Monitor Life Ins Co Of NY	NY	70 Genesee Street	Utica	NY	13502	800-422-6200	1972
324	66281	Monumental Life Ins Co	MD	Two East Chase Street	Baltimore	MD	21202	319-398-8549	1860
325	66370	Mony Life Ins Co	NY	1740 Broadway	New York	NY	10019	213-314-2481	1843
326	78077	Mony Life Ins Co Of Amer	AZ	1740 Broadway	New York	NY	10019	212-314-2481	1969
327	66427	MTL Ins Co	IL	1200 Jorie Boulevard	Oak Brook	IL	60523	630-990-1000	1905
328	88668	Mutual Of Amer Life Ins Co	NY	320 Park Avenue	New York	NY	10022	212-224-1879	1945
329	71412	Mutual Of Omaha Ins Co	NE	Mutual Of Omaha Plaza	Omaha	NE	68175	402-351-5097	1910
330	31119	Mutual Protective Ins Co	NE	P O Box 3477	Omaha	NE	68103	402-391-6900	1930
331	66419	Mutual Service Life Ins Co	MN	P. O. Box 2000	Bloomington	IL	61702	309-821-3312	1934
332	61409	National Benefit Life Ins Co	NY	333 West 34th Street	New York	NY	10001	212-615-7500	1963
333	66540	National Farmers Union Life Ins	TX	P.o. Box 139061	Dallas	TX	75313	816-391-2384	1938
334	90956	National Financial Ins Co	TX	3100 Burnett Plaza, 801 Cherry St. #33	Fort Worth	TX	76102	817-878-3300	1979
335	98205	National Foundation Life Ins Co	TX	3100 Burnett Plaza, 801 Cherry St. #33	Fort Worth	TX	76102	817-878-3300	1983
336	66583	National Guardian Life Ins Co	WI	P.o. Box 1191	Madison	WI	53701	608-443-5148	1910
337	82538	National Health Ins Co	TX	Post Office Box 619999	Dallas	TX	75261	817-640-3493	1966
338	66680	National Life Ins Co	VT	1 National Life Drive	Montpelier	VT	05604	802-229-3916	1850
339	60593	National States Ins Co	MO	1830 Craig Park Court	St. Louis	MO	63146	314-878-0101	1964
340	87963	National Teachers Assoc Life Ins	TX	4949 Keller Springs Road	Addison	TX	75001	972-532-2129	1938
341	66850	National Western Life Ins Co	CO	850 East Anderson Lane	Austin	TX	78752	512-836-1010	1957
342	70750	Nationwide Life & Ann Co of Am	DE	P. O. Box 15750	Wilmington	DE	19850	610-407-1890	1959

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	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
343	92657	Nationwide Life And Annuity Ins	OH	One Nationwide Plaza	Columbus	OH	43215	800-882-2822	1981
344	66869	Nationwide Life Ins Co	OH	One Nationwide Plaza	Columbus	OH	43215	800-882-2822	1931
345	68225	Nationwide Life Ins Co of Amer	PA	P.o. Box 1717	Valley Forge	PA	19482	610-407-1890	1865
346	91626	New England Life Ins Co	MA	4100 Boy Scout Boulevard	Tampa	FL	33607	813-801-2100	1980
347	78743	New Era Life Ins Co	TX	200 Westlake Park Blvd., Suite 1200	Houston	TX	77079	281-368-7265	1924
348	97705	New York Life & Health Ins Co	SC	1281 Murfreesboro Road	Nashville	TN	37217	615-366-3736	1982
349	91596	New York Life Ins & Annuity Cor	DE	51 Madison Avenue	New York	NY	10010	212-576-6259	1980
350	66915	New York Life Ins Co	NY	51 Madison Avenue	New York	NY	10010	212-576-4805	1845
351	97241	NGL American Life Co	WI	P.o. Box 1031	Madison	WI	53701	608-443-5148	1982
352	81264	Nippon Life Ins Co Of Amer	IA	521 Fifth Avenue	New York	NY	10175	212-909-9861	1973
353	66974	North American Co Life & Hlth In	IL	One Midland Plaza	Sioux Falls	SD	57193	605-373-2371	1886
354	68349	North American Ins Co	WI	P.o. Box 44160	Madison	WI	53744	602-263-6666	1965
355	67059	North Coast Life Ins Co	WA	P.o. Box 1445	Spokane	WA	99210	509-838-4235	1965
356	69000	Northwestern Long Term Care In	WI	720 East Wisconsin Avenue	Milwaukee	WI	53202	414-665-4285	1953
357	67091	Northwestern Mut Life Ins Co	WI	720 East Wisconsin Avenue	Milwaukee	WI	53202	414-665-4285	1858
358	63444	Nutmeg Life Ins Co	IA	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1956
359	81353	NYLife Ins Co Of AZ	AZ	51 Madison Avenue	New York	NY	10010	212-576-3490	1987
360	67148	Occidental Life Ins Co Of NC	TX	P.o. Box 2595	Waco	TX	76702	254-297-2775	1906
361	89206	Ohio Natl Life Assur Corp	OH	P. O. Box 237	Cincinnati	OH	45201	513-794-6100	1979
362	67172	Ohio Natl Life Ins Co	OH	Post Office Box 237	Cincinnati	OH	45201	513-794-6100	1910
363	67180	Ohio State Life Ins Co	TX	P.o. Box 410288	Kansas City	MO	64141	816-391-2384	1906
364	67199	Old American Ins Co	MO	P.o. Box 218573	Kansas City	MO	64121	816-753-7000	1939
365	67253	Old Reliance Ins Co	AZ	P. O. Box 62549	Colorado Springs	CO	80962	719-457-7562	1961
366	67261	Old Republic Life Ins Co	IL	307 North Michigan Avenue	Chicago	IL	60601	312-346-8100	1923
367	67326	Old Surety Life Ins Co	OK	P.o. Box 54407	Oklahoma City	OK	73154	405-523-2112	1932
368	76007	Old United Life Ins Co	AZ	1550 East Missouri, Suite 300	Phienix	AZ	85014	913-895-0241	1964
369	68837	Omaha Life Ins Co	NE	1020 31st Street	Downers Grove	IL	60515	630-824-6083	1923
370	85286	OneNation Ins Co	IN	120 Monument Circle	Indianapolis	IN	46204	317-488-6130	1975
371	88099	Optimum Re Ins Co	TX	P O Box 660010	Dallas	TX	75266	214-528-2020	1978
372	76112	Oxford Life Ins Co	AZ	2721 North Central Avenue	Phoenix	AZ	85004	602-263-6666	1968
373	67393	Ozark Natl Life Ins Co	MO	P O Box 15688	Kansas City	MO	64106	816-842-6300	1964
374	64343	Pacific Guardian Life Ins Co Ltd	HI	1440 Kapiolani Boulevard, Suite 1700	Honolulu	HI	96814	808-942-1232	1962
375	97268	Pacific Life & Annuity Co	AZ	700 Newport Center Drive	Newport Beach	CA	92660	949-219-3450	1983
376	67466	Pacific Life Ins Co	CA	700 Newport Center Drive	Newport Beach	CA	92660	949-219-3450	1868
377	70785	Pacificare Life & Health Ins Co	IN	Po Box 25032	Santa Ana	CA	92799	714-226-3849	1967
378	84506	Pacificare Life Assur Co	CO	Po Box 25032	Santa Ana	CA	92799	714-226-3849	1973
379	93459	Pan American Assur Co	LA	Post Office Box 53372	New Orleans	LA	70153	504-566-3649	1981
380	67539	Pan American Life Ins Co	LA	Post Office Box 60219	New Orleans	LA	70160	504-566-3649	1912
381	93564	Paragon Life Ins Co	MO	190 Carondelet Plaza	St. Louis	MO	63105	314-862-2211	1982
382	60003	Park Avenue Life Ins Co	DE	7 Hanover Square	New York	NY	10004	212-598-8924	1965
383	67598	Paul Revere Life Ins Co	MA	1 Fountain Square	Chattanooga	TN	37402	423-294-1373	1930
384	67601	Paul Revere Variable Annuity In	MA	1 Fountain Square	Chattanooga	TN	37402	423-294-1373	1966
385	67636	Peninsular Life Ins Co	FL	Po Box 958465	Lake Mary	FL	32795	407-628-1776	1910
386	93262	Penn Ins & Annuity Co	DE	Penn Insurance & Annuity Company	Philadelphia	PA	19172	215-956-8120	1981
387	67644	Penn Mut Life Ins Co	PA	The Penn Mutual Life Insurance Company	Philadelphia	PA	19172	215-956-8120	1847
388	63282	Penn Treaty Network Amer Ins C	PA	3440 Lehigh Street	Allentown	PA	18103	610-965-2222	1954
389	67660	Pennsylvania Life Ins Co	PA	Po Box 958465	Lake Mary	FL	32795	407-628-1776	1948
390	67687	Pension Life Ins Co Of Amer	NJ	20 Moores Road	Frazer	PA	19355	319-398-8549	1964
391	66605	Peoples Benefit Life Ins Co	IA	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	319-398-8549	1920
392	90247	Pharmacists Life Ins Co	IA	P O Box 370	Algona	IA	50511	515-295-2461	1979
393	67784	Philadelphia American Life Ins C	TX	200 Westlake Park Blvd., Suite 1200	Houston	TX	77079	281-368-7265	1978
394	93548	PHL Variable Ins Co	CT	One American Row	Hartford	CT	06102	860-403-3679	1981
395	93734	Phoenix Life & Annuity Co	CT	One American Row	Hartford	CT	06102	860-403-3679	1981
396	67814	Phoenix Life Ins Co	NY	One American Row	Hartford	CT	06115	860-403-3679	1851
397	69647	Phoenix Natl Ins Co	OH	One American Row	Hartford	CT	06115	860-403-3679	1978
398	72125	Physicians Life Ins Co	NE	2600 Dodge Street	Omaha	NE	68131	402-633-1000	1970
399	80578	Physicians Mut Ins Co	NE	2600 Dodge Street	Omaha	NE	68131	402-633-1000	1902

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400	67873	Pioneer American Ins Co	TX	P. O. Box 240	Waco	TX	76703	254-297-2776	1946
401	67911	Pioneer Mut Life Ins Co	ND	P. O. Box 368	Indianapolis	IN	46206	317-285-1877	1947
402	67946	Pioneer Security Life Ins Co	TX	P.o. Box 2550	Waco	TX	76702	254-297-2778	1956
403	60237	Premier Access Ins Co	CA	555 University Ave. Suite 182	Sacramento	CA	95825	916-563-6039	1998
404	68039	Presidential Life Ins Co	NY	69 Lydecker Street	Nyack	NY	10960	800-926-7599	1966
405	65919	Primerica Life Ins Co	MA	3120 Breckinridge Boulevard	Duluth	GA	30099	770-564-6203	1927
406	71161	Principal Hlth Ins Co	IA	711 High Street	Des Moines	IA	50392	515-246-7033	1968
407	61271	Principal Life Ins Co	IA	711 High Street	Des Moines	IA	50392	515-247-6790	1879
408	68047	Professional Ins Co	TX	6604 West Broad Street	Richmond	VA	23230	804-662-2478	1937
409	88536	Protective Life And Annuity Ins C	AL	P. O. Box 2606	Birmingham	AL	35202	205-268-1000	1978
410	68136	Protective Life Ins Co	TN	P. O. Box 2606	Birmingham	AL	35202	205-268-1000	1907
411	73474	Provantis Ins Co	DE	100 First Street, M/s 12 R	San Francisco	CA	94105	415-972-8353	1966
412	67903	Provident Amer Life & Hlth Ins C	OH	17800 Royalton Road	Strongsville	OH	44136	440-572-8843	1949
413	68179	Provident American Ins Co	TX	P O Box 679005	Dallas	TX	75367	214-696-9091	1939
414	68195	Provident Life & Accident Ins Co	TN	1 Fountain Square	Chattanooga	TN	37402	423-294-1373	1887
415	68209	Provident Life & Cas Ins Co	TN	1 Fountain Square	Chattanooga	TN	37402	423-294-1373	1952
416	79227	Pruco Life Ins Co	AZ	213 Washington Street, 9th Floor	Newark	NJ	07102	973-802-5620	1971
417	68241	Prudential Ins Co Of Amer	NJ	213 Washington Street, 9th Floor	Newark	NJ	07102	973-802-5620	1875
418	66133	Prudential Select L I C Of Amer	MN	213 Washington Street, 9th Floor	Newark	NJ	07102	973-802-5620	1901
419	68284	Pyramid Life Ins Co	KS	P. O. Box 958465	Lake Mary	FL	32795	407-628-1776	1914
420	93688	QCC Ins Co	PA	1901 Market Street	Philadelphia	PA	19103	215-241-2529	1981
421	65765	Reassure America Life Ins Co	IL	175 King Street	Armonk	NY	10504	914-828-8486	1878
422	68357	Reliable Life Ins Co	MO	12115 Lackland Rd.	St. Louis	MO	63146	314-819-4497	1912
423	72613	Reliance Life Ins Co	DE	Compliance Department - Three Parkway	Philadelphia	PA	19102	215-864-4000	1969
424	68381	Reliance Standard Life Ins Co	IL	2001 Market Street, Suite 1500	Philadelphia	PA	19103	267-256-3664	1907
425	67105	Reliastar Life Ins Co	MN	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1885
426	61360	Reliastar Life Ins Co Of NY	NY	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1917
427	94587	Renaissance Life & Health Ins C	IN	P.o. Box 30416	Lansing	MI	48909	517-347-5270	1982
428	81132	Republic American Life Ins Co	TX	8200 Brookriver Drive, Suite 600 N	Dallas	TX	75247	214-631-6310	1965
429	68462	Reserve Natl Ins Co	OK	6100 Northwest Grand Boulevard	Oklahoma City	OK	73118	405-848-7931	1956
430	61506	Resource Life Ins Co	IL	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-5500	1963
431	92673	Revios Reins Canada Ltd	CA	480 University Avenue	Toronto, Ontario M5g 1v6	CN	90071	416-542-1764	1981
432	87017	Revios Reins US Inc	CA	480 University Avenue	Toronto, Ontario M5g 1v6	CN	M5G 1	416-542-1764	1977
433	93572	RGA Reins Co	MO	1370 Timberlake Manor Parkway	Chesterfield	MO	63017	636-736-7368	1982
434	60183	S USA Life Ins Co Inc	AZ	P.o. Box 1050	Newark	NJ	07101	212-356-0391	1995
435	68608	Safeco Life Ins Co	WA	P. O. Box 18588	Encino	CA	91436	1-818-907-76	1957
436	90581	Safeco Natl Life Ins Co	WA	P. O. Box 34690	Seattle	WA	98124	425-376-8134	1979
437	79014	Safehealth Life Ins Co	CA	P.o. Box 30930	Laguna Hills	CA	92654	949-425-4531	1971
438	93246	Sage Life Assur Of Amer Inc	DE	175 King Street	Armonk	NY	10504	914-828-8486	1981
439	68446	Scor Life Ins Co	TX	15305 Dallas Parkway Ste. 700	Addison	Te	75001	972-560-9506	1965
440	64688	SCOR Life US Re Ins Co	TX	15305 Dallas Parkway, Suite 700	Addison	Te	75001	972-560-9506	1945
441	69914	Sears Life Ins Co	TX	P.o. Box 2548	Fort Worth	TX	76113	817-348-7565	1956
442	93742	Securian Life Ins Co	MN	400 Robert Street North	St. Paul	MN	55101	651-665-4284	1981
443	68675	Security Benefit Life Ins Co	KS	One Security Benefit Place	Topeka	KS	66636	785-438-3385	1892
444	68764	Security Financial Life Ins Co	NE	Po Box 82248	Lincoln	NE	68501	402-434-9500	1895
445	68721	Security Life Ins Co Of Amer	MN	10901 Red Circle Drive	Minnetonka	MN	55343	952-945-3579	1956
446	68713	Security Life Of Denver Ins Co	CO	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1950
447	68772	Security Mut Life Ins Co Of NY	NY	P.o. Box 1625	Binghamton	NY	13902	607-723-3551	1887
448	69485	Security Natl Life Ins Co	UT	P. O. Box 57220	Salt Lake City	UT	84157	801-264-1060	1967
449	76759	Senior American Life Ins Co	PA	1800 Street Road	Warrington	PA	18976	215-918-0515	1962
450	77119	Sentinel American Life Ins Co	TX	7 Hanover Square	New York	NY	10004	212-598-8924	1952
451	68802	Sentinel Security Life Ins Co	UT	2121 South State Street	Salt Lake City	UT	84115	801-484-8514	1948
452	68810	Sentry Life Ins Co	WI	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	1958
453	77151	Service Life & Cas Ins Co	TX	P.o. Box 26800	Austin	TX	78755	512-637-3629	1970
454	80586	Servus Life Ins Co	CT	P.o. Box 2999	Hartford	CT	06104	860-843-5867	1963
455	65757	Shelter Life Ins Co	MO	1817 West Broadway	Columbia	MO	65218	573-214-4209	1959
456	68845	Shenandoah Life Ins Co	VA	P.o. Box 12847	Roanoke	VA	24029	540-985-4329	1916

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457	71420	Sierra Health & Life Ins Co Inc	CA	P.o. Box 14396	Las Vegas	NV	89114	702-243-8528	1906
458	68950	Southland Life Ins Co	TX	1290 Broadway	Denver	CO	80203	770-618-3909	1909
459	91391	Southwestern Life Ins Co	TX	175 King Street	Armonk	NY	10504	914-828-8486	1903
460	69019	Standard Ins Co	OR	Po Box 711	Portland	OR	97207	503-321-8229	1906
461	86355	Standard Life & Accident Ins Co	OK	One Moody Plaza	Galveston	TX	77550	409-766-6480	1976
462	71706	Standard Life & Cas Ins Co	UT	Post Office Box 510690	Salt Lake City	UT	84151	801-538-0376	1948
463	69051	Standard Life Ins Co Of IN	IN	P.o. Box 80609	Indianapolis	IN	46280	317-574-6200	1935
464	69078	Standard Security Life Ins Co Of	NY	485 Madison Avenue, 14th Floor	New York	NY	10022	212-355-4141	1958
465	94498	State Farm Annuity & Life Ins Co	IL	One State Farm Plaza	Bloomington	IL	61710	309-766-8940	1982
466	69108	State Farm Life Ins Co	IL	One State Farm Plaza	Bloomington	IL	61710	309-766-8940	1929
467	69116	State Life Ins Co	IN	P.o. Box 406	Indianapolis	IN	46206	317-285-1877	1894
468	69132	State Mut Ins Co	GA	Po Box 153	Rome	GA	30162	800-241-7598	1890
469	69175	States General Life Ins Co	TX	777 Main Street; Suite 3100	Fort Worth	TX	76102	817-338-4395	1955
470	89184	Sterling Investors Life Ins Co	GA	65 Technology Parkway	Rome	GA	30165	706-235-8154	1978
471	77399	Sterling Life Ins Co	IL	1000 Milwaukee Ave	Glenview	IL	60025	847-953-8705	1958
472	65021	Stonebridge Life Ins Co	VT	520 Park Avenue	Baltimore	MD	21201	319-398-8549	1906
473	79065	Sun Life Assur Co Of Canada U	DE	One Sun Life Executive Park	Wellesley Hills	MA	02481	781-446-1523	1973
474	69256	Sunamerica Life Ins Co	AZ	21650 Oxnard Street	Woodland Hills	CA	91367	818-251-4780	1890
475	69272	Sunset Life Ins Co Of Amer	MO	P O Box 219532	Kansas City	MO	64121	816-753-7000	1937
476	69310	Surety Life Ins Co	NE	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-6018	1936
477	82627	Swiss Re Life & Health Amer Inc	CT	175 King Street	Armonk	NY	10504	877-794-7773	1967
478	69345	Teachers Ins & Ann Assoc Of A	NY	730 Third Avenue	New York	NY	10017	704-988-4187	1918
479	69604	Templeton Funds Annuity Co	FL	P.o. Box 33030	St. Petersburg	FL	33733	800-237-0738	1984
480	69396	Texas Life Ins Co	TX	P O Box 830	Waco	TX	76701	254-745-6309	1901
481	87726	The Travelers Ins Co	CT	P.o. Box 990027	Hartford	CT	06199	860-308-7397	1864
482	97721	Thrivent Life Ins Co	MN	625 Fourth Avenue South	Minneapolis	MN	55415	612-340-8014	1982
483	60142	TIAA Cref Life Ins Co	NY	730 Third Avenue	New York	NY	10017	704-988-4187	1996
484	69566	Trans World Assur Co	CA	885 South El Camino Real	San Mateo	CA	94402	850-456-7401	1963
485	80829	Transamerica Assur Co	MO	1400 Centerview Drive	Little Rock	AR	72211	501-227-1083	1986
486	70688	Transamerica Financial Life Ins	NY	4 Manhattanville Road	Purchase	NY	10577	319-398-8549	1947
487	69507	Transamerica Life Ins & Annuity	NC	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	319-398-8549	1966
488	86231	Transamerica Life Ins Co	IA	4333 Edgewood Road Ne	Cedar Rapids	IA	52499	319-398-8549	1962
489	67121	Transamerica Occidental Life Ins	IA	4333 Edgewood Road, N.e.	Cedar Rapids	IA	52499	319-398-8549	1906
490	80950	Travelers Life & Annuity Co	CT	P.o. Box 990027	Hartford	CT	06199	860-308-7397	1973
491	71768	Trigon Health And Life Ins Co	VA	P.o. Box 27401 Mail Point Va74b	Richmond	VA	23279	804-354-4203	1955
492	61425	Trustmark Ins Co	IL	400 Field Drive	Lake Forest	IL	60045	847-283-4190	1913
493	62863	Trustmark Life Ins Co	IL	400 Field Drive	Lake Forest	IL	60045	847-283-4190	1925
494	67423	UBS PaineWebber Life Ins Co	CA	P.o. Box 10	Des Moines	IA	50301	515-245-2069	1956
495	86371	Ullico Life Ins Co	TX	1625 "eye" Street, N.w.	Washington	DC	20006	202-682-4693	1948
496	80314	Unicare Life & Health Ins Co	DE	4553 La Tienda Drive	Thousand Oaks	CA	91362	805-557-5546	1980
497	11121	Unified Life Ins Co	TX	P. O. Box 25326	Overland Park	KS	66225	913-685-2233	2001
498	69701	Union Bankers Ins Co	TX	Po Box 958465	Lake Mary	FL	32795	407-628-1776	1953
499	80837	Union Central Life Ins Co	OH	Post Office Box 40888	Cincinnati	OH	45240	513-595-2269	1867
500	62596	Union Fidelity Life Ins Co	IL	500 Virginia Drive	Fort Washington	PA	19034	804-662-2687	1926
501	69744	Union Labor Life Ins Co	MD	1625 "eye" Street, N.w.	Washington	DC	20006	202-682-4693	1927
502	98884	Union Security Life Ins Co	DE	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1074	1955
503	81124	Union Standard Of Amer Life Ins	MD	1625 "eye" Street, N.w.	Washington	DC	20006	202-682-4693	1988
504	92916	United American Ins Co	DE	P. O. Box 8080	Mckinney	TX	75070	972-569-3744	1981
505	65269	United Benefit Life Ins Co	OH	17800 Royalton Road	Strongsville	OH	44136	440-572-8843	1957
506	85766	United Concordia Ins Co	AZ	4401 Deer Path Road	Harrisburg	PA	17110	717-260-7081	1975
507	97870	United Dental Care Ins Co	AZ	P.o. Box 419052	Kansas City	MO	64141	651-361-4076	1986
508	91693	United Family Life Ins Co	GA	10 Glenlake Parkway Ne, Suite 500	Atlanta	GA	30328	800-801-0800	1980
509	87645	United Fidelity Life Ins Co	TX	P.o. Box 410288	Kansas City	MO	64141	816-391-2384	1977
510	79413	United Healthcare Ins Co	CT	450 Columbus Boulevard, 4nb	Hartford	CT	06103	860-702-8775	1972
511	63983	United Heritage Life Ins Co	ID	Po Box 7777	Meridian	ID	83680	208-475-0946	1935
512	69930	United Ins Co Of Amer	IL	12115 Lackland Road	St. Louis	MO	63146	314-819-4497	1928
513	94099	United Investors Life Ins Co	MO	P.o. Box 10207	Birmingham	AL	35202	205-325-2888	1981

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514	82694	United Liberty Life Ins Co	KY	P. O. Box 437249	Louisville	KY	40253	502-244-2420	1953
515	69876	United Life & Annuity Ins Co	IA	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1955
516	69973	United Life Ins Co	IA	P. O. Box 73909	Cedar Rapids	IA	52407	319-399-5700	1962
517	92703	United Natl Life Ins Co Of Amer	IL	1275 Milwaukee Avenue	Glenview	IL	60025	847-803-5252	1961
518	69868	United Of Omaha Life Ins Co	NE	Mutual Of Omaha Plaza	Omaha	NE	68175	402-351-5097	1926
519	70106	United States Life Ins Co In NYC	NY	3600 Route 66 P.o. Box 1580	Neptune	NJ	07754	732-922-7415	1850
520	63479	United Teacher Assoc Ins Co	TX	Po Box 26580	Austin	TX	78755	512-531-1493	1959
521	97179	United WI Life Ins Co	WI	P.o. Box 19032	Green Bay	WI	54307	800-232-5432	1982
522	72850	United World Life Ins Co	NE	Mutual Of Omaha Plaza	Omaha	NE	68175	402-351-5097	1970
523	63819	Unity Financial Life Ins Co	PA	11311 Cornell Park Dr Suite 200	Cincinnati	OH	45242	315-448-7000	1964
524	70114	Unity Mut Life Ins Co	NY	Po Box 5000	Syracuse	NY	13250	315-448-7000	1905
525	70130	Universal Guaranty Life Ins Co	OH	P.o. Box 5147	Springfield	IL	62705	877-881-1777	1966
526	70173	Universal Underwriters Life Ins C	KS	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	1965
527	62235	Unum Life Ins Co Of Amer	ME	2211 Congress Street	Portland	ME	04122	423-294-1373	1966
528	84514	US Branch of Industrial Alliance	WA	P.o. Box 8118	Blaine	WA	98231	604-737-9362	1967
529	80802	US Branch SunLife Assur Co Of	MI	One Sun Life Executive Park	Wellesley Hills	MA	02481	781-446-1523	1871
530	80675	US Bus of Crown Life Ins Co	MI	1874 Scarth Street, Suite 1900	Regina	SN	S4P4	306-546-8012	1901
531	80659	US Bus of the Canada Life Assu	MI	8515 E. Orchard Road	Greenwood Village	CO	80111	303-737-3000	1847
532	84530	US Financial Life Ins Co	OH	10290 Alliance Road	Cincinnati	OH	45242	513-686-2165	1974
533	69663	USAA Life Ins Co	TX	9800 Fredericksburg Rd.	San Antonio	TX	78288	210-498-8000	1963
534	94358	USAble Life	AR	P.o. Box 1650	Little Rock	AR	72203	501-378-3659	1980
535	61247	USG Annuity & Life Co	OK	5780 Powers Ferry Road, Nw	Atlanta	GA	30327	770-618-3909	1957
536	70211	Valley Forge Life Ins Co	IN	175 King Street	Armonk	NY	10504	914-828-8486	1956
537	70238	Variable Annuity Life Ins Co	TX	P.o. Box 3206, L11-02	Houston	TX	77253	713-831-1368	1969
538	81027	Veterans Life Ins Co	IL	20 Moores Road	Frazer	PA	19355	319-398-8549	1965
539	84549	Vista Life Ins Co	MI	The American Road	Dearborn	MI	48121	313-337-1102	1974
540	66699	Voyager Life Ins Co	GA	260 Interstate North Circle Nw	Atlanta	GA	30339	770-763-1074	1965
541	70319	Washington Natl Ins Co	IL	11815 North Pennsylvania Street	Carmel	IN	46032	317-817-6100	1923
542	85537	Wellington Life Ins Co	AZ	240 Corporate Boulevard	Norfolk	VA	23502	757-892-5784	1975
543	83607	Wellmark Comm Ins Inc	IA	636 Grand Avenue	Des Moines	IA	50309	515-235-4144	1985
544	70335	West Coast Life Ins Co	NE	P. O. Box 193892	San Francisco	CA	94119	415-591-8339	1915
545	70483	Western & Southern Life Ins Co	OH	400 Broadway	Cincinnati	OH	45202	513-629-2980	1888
546	91413	Western Reserve Life Assur Co	OH	P.o. Box 5068	Clearwater	FL	33758	319-398-8549	1980
547	92622	Western Southern Life Assur Co	OH	400 Broadway	Cincinnati	OH	45202	513-629-2980	1981
548	70629	World Ins Co	NE	Post Office Box 3160	Omaha	NE	68103	515-245-2132	1903
549	97926	World Service Life Ins Co	CO	6950 East First Street	Scottsdale	AZ	85251	480-429-5735	1982
550	88080	XL Life Ins and Annuity Co	IL	20 N. Martingale Road, Suite 200	Schaumburg	IL	60173	847-517-5236	1978
551	71323	Zale Life Ins Co	AZ	P.o. Box 152762	Irving	TX	75015	972-580-4190	1964
552	70661	Zurich Life Ins Co Of Amer	IL	2500 Westfield Dr	Elgin	IL	60123	847-930-7917	1960

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

	NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
1	77879	5 Star Life Ins Co	126,925	77,944	48,981	152
2	71854	AAA Life Ins Co	363,892	328,155	35,737	-3,146
3	60038	Acacia Life Ins Co	1,053,129	885,505	167,625	-1,581
4	85685	Acacia Natl Life Ins Co	578,237	549,459	28,779	-2,917
5	60046	Academy Life Ins Co	360,591	314,595	45,996	12,769
6	71099	Acceleration Life Ins Co	12,031	118	11,914	222
7	71390	Admiral Life Ins Co of America	8,569	32	8,537	52
8	83445	Advance Ins Co	29,708	7,070	22,638	1,204
9	80055	Advanta Life Ins Co	4,886	819	4,067	781
10	78700	Aetna Health & Life Ins Co	1,255,543	1,116,465	139,078	5,572
11	60054	Aetna Life Ins Co	26,156,027	24,113,287	2,042,740	217,466
12	60232	AGL Life Assur Co	1,560,132	1,549,317	10,814	-3,735
13	70432	AIG Annuity Ins Co	43,241,310	40,286,378	2,954,931	378,869
14	66842	AIG Life Ins Co	13,600,675	12,971,154	629,521	82,085
15	60941	AIG SunAmerica Life Assur Co	26,165,385	25,563,037	602,348	89,071
16	82406	All Savers Ins Co	3,866	652	3,213	146
17	62790	Allegiance Life Ins Co	244,045	10,934	233,111	15,039
18	90611	Allianz Life Ins Co Of North Amer	30,966,139	28,936,159	2,029,980	198,900
19	84824	Allmerica Financial Life & Annuity	12,611,783	12,116,186	495,597	105,140
20	70866	Allstate Assur Co	14,757	3,662	11,095	488
21	60186	Allstate Life Ins Co	62,740,812	59,181,189	3,559,624	551,301
22	67369	Alta Health & Life Ins Co	255,906	129,065	126,841	12,123
23	68594	American Amicable Life Ins Co Of TX	252,054	209,814	42,240	13,038
24	60275	American Bankers Life Assur Co Of FL	879,777	685,448	194,329	12,407
25	60291	American Capitol Ins Co	74,105	68,984	5,121	3,374
26	60305	American Comm Mut Ins Co	161,376	77,223	84,152	23,541
27	94234	American Enterprise Life Ins Co	8,293,400	7,797,584	495,816	6,483
28	92738	American Equity Invest Life Ins Co	6,311,329	5,936,742	374,587	25,224
29	60380	American Family Life Asr Co Columbus	41,792,274	39,439,023	2,353,250	738,395
30	60399	American Family Life Ins Co	2,996,479	2,731,529	264,951	8,278
31	60410	American Fidelity Assur Co	2,441,109	2,280,017	161,092	19,646
32	60429	American Fidelity Life Ins Co	436,730	365,686	71,044	4,169
33	69337	American Financial Security Life	2,080	100	1,980	-70
34	60445	American Founders Life Ins Co	636,407	600,737	35,670	4,722
35	68373	American Gen Assur Co	1,362,134	1,206,852	155,282	33,098
36	66672	American Gen Life & Acc Ins Co	8,640,890	8,140,785	500,105	289,057
37	60488	American Gen Life Ins Co	25,511,318	21,444,005	4,067,314	115,031
38	60518	American Health & Life Ins Co	2,087,486	1,143,344	944,142	257,289
39	60534	American Heritage Life Ins Co	1,810,313	1,623,963	186,351	4,557
40	60542	American Home Life Ins Co	124,561	112,424	12,137	969
41	60577	American Income Life Ins Co	1,163,210	1,004,251	158,959	66,481
42	81949	American Ins Co Of TX	6,242	4,235	2,007	-149
43	60607	American Intl Life Assr Co NY	8,259,976	7,763,735	496,240	89,931
44	60631	American Investors Life Ins Co	8,086,034	7,743,093	342,941	10,074
45	60704	American Life Ins Co of NY	103,907	79,214	24,694	-5,147
46	81213	American Maturity Life Ins Co	81,327	44,861	36,466	726
47	67989	American Memorial Life Ins Co	1,256,774	1,146,886	109,888	29,950
48	65811	American Modern Life Ins Co	59,129	42,012	17,117	2,275
49	60739	American Natl Ins Co	10,699,209	9,022,932	1,676,277	4,899
50	71773	American Natl Life Ins Co Of TX	157,158	105,977	51,181	-4,227
51	81078	American Network Ins Co	12,085	3,809	8,276	-262
52	93653	American Partners Life Ins Co	460,944	415,991	44,953	3,837
53	60763	American Pioneer Life Ins Co	156,356	132,158	24,198	-3,694
54	80624	American Progressive L&H Ins Of NY	166,266	156,075	10,192	-3,279
55	60801	American Public Life Ins Co	65,099	52,194	12,905	1,315

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

	NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
56	60836	American Republic Ins Co	457,993	250,772	207,221	25,449
57	88366	American Retirement Life Ins Co	6,836	1,035	5,801	8
58	86630	American Skandia Life Assur Corp	26,397,864	26,068,318	329,546	-13,704
59	84697	American Specialty Hlth Ins Co	7,901	151	7,750	83
60	60879	American States Life Ins Co	556,636	479,465	77,172	14,103
61	61140	American Travelers Assur Co	32,031	26,079	5,952	-6,890
62	92649	American Underwriters Life Ins Co	39,880	28,323	11,557	-688
63	60895	American United Life Ins Co	10,672,165	10,034,216	637,949	50,090
64	97314	American Vanguard Life Ins Co	9,555	879	8,676	396
65	61999	Americo Financial Life Annuity Ins	2,723,396	2,587,313	136,084	-18,846
66	94471	Americom Life & Annuity Ins Co	243,172	228,415	14,758	-3,418
67	61301	Ameritas Life Ins Corp	2,616,462	1,978,027	638,435	36,803
68	97977	Ameritas Variable Life Ins Co	2,378,951	2,282,018	96,933	20,972
69	61689	Amerus Life Ins Co	5,873,373	5,637,044	236,330	36,010
70	72222	Amica Life Ins Co	744,700	630,247	114,453	13,946
71	62421	Annuity & Life Reassur Amer Inc	55,957	42,066	13,892	-2,643
72	93661	Annuity Investors Life Ins Co	1,159,544	1,109,527	50,017	10,123
73	61069	Anthem Life Ins Co	233,875	169,988	63,887	11,003
74	71439	Assurity Life Ins Co	1,060,800	954,602	106,198	-2,605
75	61182	Aurora Natl Life Assur Co	3,697,915	3,378,646	319,269	-9,245
76	84522	Auto Club Life Ins Co	391,299	361,933	29,366	40
77	61190	Auto Owners Life Ins Co	1,330,110	1,166,944	163,166	9,041
78	62898	Aviva Life Ins Co	4,575,003	4,231,523	343,480	-10,802
79	68365	AXA Corp Solutions Life Reins Co	628,575	337,742	290,833	185,346
80	68160	Balboa Life Ins Co	115,219	38,805	76,414	6,176
81	61212	Baltimore Life Ins Co	793,745	761,545	32,200	3,676
82	61239	Bankers Fidelity Life Ins Co	109,751	78,553	31,197	3,102
83	61263	Bankers Life & Cas Co	6,861,869	6,417,514	444,354	91,713
84	61328	Bankers Life Ins Co Of Amer	5,070	4,638	432	5
85	71900	Bankers Natl Life Ins Co	726,408	661,461	64,946	77,922
86	71013	Bankers Reserve Life Ins Co Of WI	16,788	10,525	6,262	2,028
87	94250	Banner Life Ins Co	1,047,153	767,037	280,116	4,688
88	80985	BCS Life Ins Co	148,944	82,183	66,761	4,759
89	61395	Beneficial Life Ins Co	2,616,259	2,407,311	208,949	19,041
90	69752	Benicorp Ins Co	34,774	18,935	15,839	3,757
91	71714	Berkshire Life Ins Co of Amer	1,611,195	1,344,425	266,771	6,263
92	90638	Best Life And Health Ins Co	21,806	12,497	9,309	506
93	61476	Boston Mut Life Ins Co	698,039	632,297	65,742	201
94	74900	Brokers Natl Life Assur Co	22,319	9,971	12,348	2,383
95	61492	Business Mens Assur Co Of Amer	2,049,418	1,913,317	136,101	33,036
96	81000	Cambridge Life Ins Co	9,436	2,664	6,772	698
97	81060	Canada Life Ins Co Of Amer	2,906,763	2,741,277	165,485	18,914
98	61581	Capitol Life Ins Co	304,819	294,434	10,385	-2,724
99	80799	Celtic Ins Co	116,701	69,077	47,624	3,686
100	63541	Central Benefits Natl Life Ins Co	16,531	6,726	9,805	-922
101	61700	Central Natl Life Ins Co Omaha	11,895	309	11,586	196
102	61727	Central Reserve Life Ins Co	93,566	52,605	40,961	8,160
103	61735	Central Security Life Ins Co	76,715	70,847	5,868	2,190
104	61751	Central States H & L Co Of Omaha	343,218	263,903	79,315	1,650
105	61883	Central United Life Ins Co	336,833	301,767	35,066	5,990
106	80896	Centre Life Ins Co	1,700,809	1,621,352	79,458	-45,393
107	62383	Centurion Life Ins Co	1,006,599	189,151	817,448	42,958
108	61808	Charter Natl Life Ins Co	320,834	295,656	25,178	591
109	67164	Chase Life & Annuity Co	275,417	240,628	34,789	-2,681
110	61824	Cherokee Natl Life Ins Co	36,032	28,564	7,468	896

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
111 61832	Chesapeake Life Ins Co	66,287	47,657	18,630	-949
112 61859	Christian Fidelity Life Ins Co	83,130	61,027	22,103	3,233
113 93629	Cigna Life Ins Co	36,983	26,625	10,358	188
114 76236	Cincinnati Life Ins Co	1,994,255	1,597,836	396,419	19,644
115 80322	Citicorp Life Ins Co	1,043,678	232,619	811,060	29,114
116 71463	Citizens Ins Co Of Amer	259,767	205,669	54,098	3,748
117 70491	Clarica Life Ins Co US	2,963,279	2,787,797	175,482	38,047
118 93432	CM Life Ins Co	7,565,956	7,179,829	386,128	70,297
119 62049	Colonial Life & Accident Ins Co	1,352,966	1,125,919	227,048	56,254
120 62065	Colonial Penn Life Ins Co	781,064	740,819	40,245	10,334
121 84786	Colorado Bankers Life Ins Co	117,685	94,505	23,180	2,050
122 77720	Columbia Universal Life Ins Co	205,790	176,413	29,377	1,034
123 76023	Columbian Life Ins Co	212,124	183,754	28,370	661
124 62103	Columbian Mut Life Ins Co	322,126	284,683	37,443	-3,133
125 99937	Columbus Life Ins Co	2,228,006	1,960,633	267,373	8,899
126 62146	Combined Ins Co Of Amer	2,436,017	1,736,221	699,797	71,158
127 81426	Commercial Travelers Mut Ins Co	28,254	21,441	6,813	656
128 77828	Companion Life Ins Co	81,260	33,557	47,703	5,594
129 60984	Compbenefits Ins Co	21,650	6,933	14,718	5,284
130 62251	Concord Heritage Life Ins Co Inc	36,904	31,658	5,247	-473
131 73504	Congress Life Ins Co	6,113	185	5,928	68
132 62308	Connecticut General Life Ins Co	69,534,825	66,675,820	2,859,004	705,225
133 60682	Conseco Annuity Assur Co	5,185,244	4,829,773	355,471	48,934
134 78174	Conseco Health Ins Co	1,834,368	1,730,648	103,719	17,205
135 65900	Conseco Life Ins Co	4,136,361	3,936,662	199,699	-2,133
136 76325	Conseco Senior Health Ins Co	2,920,815	2,786,067	134,748	-95,130
137 62359	Constitution Life Ins Co	96,247	83,992	12,254	2,882
138 62375	Consumers Life Ins Co	10,090	56	10,033	-440
139 71730	Continental American Ins Co	54,217	40,830	13,387	1,915
140 62413	Continental Assur Co	8,813,207	8,106,418	706,790	37,258
141 71404	Continental General Ins Co	428,489	368,983	59,506	34,723
142 68500	Continental Life Ins Co Brentwood	95,553	64,220	31,333	3,925
143 72052	Corporate Health Ins Co	95,658	46,900	48,757	44,347
144 94218	Country Investors Life Assur Co	136,668	4,981	131,687	40,502
145 62553	Country Life Ins Co	5,844,079	4,929,195	914,884	-9,934
146 81973	Coventry Health & Life Ins Co	103,169	52,763	50,406	34,710
147 62626	Cuna Mut Ins Society	2,872,970	2,253,877	619,093	37,731
148 65749	Cuna Mut Life Ins Co	6,824,786	6,573,887	250,898	309
149 62634	Delaware American Life Ins Co	94,087	59,112	34,975	1,145
150 71919	Direct Life Ins Co	18,812	7,926	10,886	3,321
151 66214	Dixie Natl Life Ins Co	35,357	32,101	3,256	-161
152 62928	EMC Natl Life Co	561,031	489,153	71,878	-699
153 94285	Empire General Life Assur Corp	187,098	107,886	79,211	3,874
154 84174	Employees Life Co Mut	293,211	282,649	10,562	184
155 68276	Employers Reassur Corp	5,844,201	5,467,558	376,643	-33,119
156 64149	Epic Life Ins Co	34,476	14,522	19,954	919
157 62952	Equitable Life & Cas Ins Co	141,232	110,819	30,413	3,357
158 62944	Equitable Life Assr Soc Of The US	95,868,744	91,734,032	4,134,712	540,874
159 62979	Equitable Life Ins Co Of IA	8,104,588	6,923,293	1,181,294	-15,006
160 62880	Equitable Of CO Inc	522,566	443,442	79,123	8,630
161 62510	Equitrust Life Ins Co	2,268,133	2,144,141	123,992	27,836
162 70742	Family Benefit Life Ins Co	57,373	50,513	6,860	608
163 77968	Family Heritage Life Ins Co Of Amer	119,604	107,189	12,416	2,086
164 63053	Family Life Ins Co	127,458	101,062	26,397	2,722
165 74004	Family Service Life Ins Co	621,452	547,861	73,591	10,458

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
166 63088	Farm Bureau Life Ins Co	4,792,663	4,451,492	341,172	27,261
167 63177	Farmers New World Life Ins Co	6,428,058	5,375,919	1,052,139	99,703
168 67695	Federal Home Life Ins Co	2,353,928	1,198,727	1,155,202	9,616
169 63207	Federal Kemper Life Assur Co	5,826,580	5,468,135	358,445	-63,144
170 63223	Federal Life Ins Co	227,498	186,677	40,820	-706
171 63258	Federated Life Ins Co	714,784	536,269	178,515	8,981
172 63274	Fidelity & Guaranty Life Ins Co	9,227,155	8,685,819	541,337	-36,206
173 93696	Fidelity Investments Life Ins Co	11,182,743	10,730,258	452,484	61,397
174 63290	Fidelity Life Assn	577,607	326,940	250,668	12,367
175 92908	Fidelity Life Ins Co	8,746	97	8,649	181
176 71870	Fidelity Security Life Ins Co	422,246	373,445	48,802	2,515
177 71455	Financial American Life Ins Co	29,916	23,220	6,697	-2,260
178 78093	Financial Assur Life Ins Co	8,302	1,239	7,063	307
179 98213	Financial Benefit Life Ins Co	244,567	233,927	10,639	-5,328
180 69140	First Allmerica Fin Life Ins Co	4,309,841	4,187,040	122,801	-96,091
181 63401	First Colony Life Ins Co	13,560,031	12,438,985	1,121,046	280,948
182 64696	First Continental Life & Acc	2,085	1,419	666	85
183 63266	First Dominion Mut Life Ins Co	15,402	10,071	5,332	-601
184 90328	First Health Life & Health Ins Co	72,174	54,181	17,992	2,871
185 63495	First Investors Life Ins Co	1,138,740	1,063,975	74,765	7,629
186 67652	First Penn Pacific Life Ins Co	1,741,484	1,621,245	120,239	15,152
187 63533	First Pyramid Life Ins Co Of Amer	7,373	11	7,362	4
188 81434	First Rehab Life Ins Co Of Amer	72,082	29,141	42,941	5,524
189 79677	Forethought Life Assur Co	9,217	375	8,842	315
190 91642	Forethought Life Ins Co	3,190,360	2,868,838	321,523	39,705
191 71129	Fort Dearborn Life Ins Co	1,369,814	1,057,973	311,841	382
192 70408	Fortis Benefits Ins Co	8,011,166	7,450,270	560,896	121,896
193 69477	Fortis Ins Co	736,485	560,763	175,722	94,924
194 62324	Freedom Life Ins Co Of Amer	33,680	24,855	8,825	598
195 62154	Fremont Life Ins Co	10,034	4,755	5,279	-1,111
196 99775	Funeral Directors Life Ins Co	341,234	307,937	33,297	2,401
197 63657	Garden State Life Ins Co	102,243	67,762	34,481	-688
198 80926	GE Grp Life Assur Co	840,394	632,754	207,639	26,024
199 65536	GE Life And Annuity Assur Co	19,580,644	19,018,230	562,414	-28,036
200 81698	Gem Ins Co	2,887	292	2,596	63
201 63665	General American Life Ins Co	13,785,263	12,772,169	1,013,094	-150,961
202 70025	General Electric Capital Assur Co	33,666,017	30,892,236	2,773,781	263,034
203 93521	General Fidelity Life Ins Co	305,731	96,078	209,653	23,766
204 86258	General Re Life Corp	1,906,509	1,594,973	311,536	-6,676
205 70939	Gerber Life Ins Co	788,509	665,257	123,252	21,105
206 70092	Glenbrook Life & Annuity Co	1,419,855	1,251,805	168,050	8,583
207 91472	Globe Life & Accident Ins Co	1,905,785	1,599,109	306,675	117,051
208 80942	Golden American Life Ins Co	23,243,073	22,509,202	733,871	7,587
209 62286	Golden Rule Ins Co	2,196,244	1,958,198	238,046	51,060
210 63967	Government Personnel Mut Life Ins Co	668,400	602,214	66,186	792
211 63312	Great American Life Ins Co	6,778,574	6,263,213	515,361	56,467
212 90212	Great Southern Life Ins Co	121,045	61,030	60,015	33,937
213 68322	Great West Life & Annuity Ins Co	31,168,402	29,955,853	1,212,548	-75,627
214 80705	Great West Life Assur Co	179,975	134,109	45,866	1,445
215 71480	Great Western Ins Co	251,087	231,661	19,426	4,135
216 64211	Guarantee Trust Life Ins Co	247,032	202,836	44,195	-9,403
217 64238	Guaranty Income Life Ins Co	385,551	368,909	16,642	-582
218 78778	Guardian Ins & Annuity Co Inc	9,810,409	9,588,034	222,376	-12,738
219 64246	Guardian Life Ins Co Of Amer	21,670,935	19,075,193	2,595,742	217,659
220 60348	Hart Life Ins Co	11,983	7	11,977	251

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(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
221 70815	Hartford Life & Accident Ins Co	9,889,924	5,419,414	4,470,510	399,341
222 71153	Hartford Life & Annuity Ins Co	59,185,054	58,141,274	1,043,780	274,832
223 74268	Hartford Life Grp Ins Co	2,394,901	1,917,799	477,102	62,491
224 88072	Hartford Life Ins Co	99,876,015	96,760,714	3,115,301	521,858
225 92711	HCC Life Ins Co	196,153	71,922	124,231	28,675
226 78611	HCSC Ins Services Co	14,988	1,952	13,036	-808
227 66141	Health Net Life Ins Co	296,137	131,764	164,373	22,351
228 78972	Healthy Alliance Life Ins Co	533,879	337,238	196,641	69,250
229 64394	Heritage Life Ins Co	60,196	13,863	46,333	1,860
230 93440	Highmark Life Ins Co	318,480	227,831	90,649	10,711
231 64467	Home Owners Life Ins Co	33,928	23,066	10,862	-720
232 99724	Homesfield Ins Co	34,293	16,640	17,653	3,371
233 64505	Homesteaders Life Co	940,531	885,014	55,517	3,301
234 64513	Horace Mann Life Ins Co	3,837,891	3,605,707	232,185	31,279
235 93777	Household Life Ins Co	1,123,914	728,337	395,577	150,743
236 73288	Humana Ins Co	887,711	497,480	390,232	39,063
237 70580	Humanadental Ins Co	61,780	16,657	45,123	15,943
238 97764	Idealife Ins Co	21,215	11,650	9,566	196
239 65005	IDS Life Ins Co	49,267,699	46,463,106	2,804,593	432,063
240 64580	Illinois Mut Life Ins Co	1,057,116	940,201	116,915	13,167
241 64602	Independence Life & Annuity Co	175,479	133,326	42,153	1,709
242 64645	Indianapolis Life Ins Co	3,860,648	3,667,503	193,145	13,089
243 81779	Individual Assur Co Life Hlth & Acc	46,583	30,979	15,605	-1,104
244 76953	ING Ins Co Of America	797,360	729,115	68,245	4,959
245 86509	Ing Life Ins & Annuity Co	51,040,491	49,809,842	1,230,649	67,453
246 81868	Insurance Investors Life Ins Co	157,220	405	156,815	99
247 74780	Integrity Life Ins Co	3,785,800	3,612,454	173,346	37,908
248 64890	Investors Guaranty Life Ins Co	7,574	309	7,266	220
249 64904	Investors Heritage Life Ins Co	323,679	306,664	17,015	-680
250 64939	Investors Ins Corp	166,427	140,417	26,011	-1,005
251 63487	Investors Life Ins Co North Amer	1,101,954	1,053,771	48,183	648
252 93610	Investors Partner Life Ins Co	536,942	433,283	103,658	11,312
253 65056	Jackson Natl Life Ins Co	49,322,123	46,323,091	2,999,032	148,308
254 64017	Jefferson Natl Life Ins Co	1,698,165	1,642,639	55,526	9,355
255 70254	Jefferson Pilot Financial Ins Co	11,980,734	10,979,083	1,001,650	280,851
256 67865	Jefferson Pilot Life Ins Co	14,182,545	13,410,216	772,329	125,626
257 62057	Jefferson Pilot Lifeamerica Ins Co	1,361,018	1,234,950	126,068	17,512
258 94072	Jefferson Standard Life Ins Co	8,797	706	8,092	220
259 89958	JMIC Life Ins Co	236,351	166,712	69,639	5,855
260 65080	John Alden Life Ins Co	669,547	535,376	134,172	40,763
261 65099	John Hancock Life Ins Co	74,406,413	70,616,471	3,789,942	441,657
262 90204	John Hancock Variable Life Ins Co	12,032,681	11,363,290	669,391	82,058
263 60053	Kaiser Permanente Ins Co	65,222	31,197	34,026	4,481
264 65110	Kanawha Ins Co	492,580	425,772	66,808	-1,372
265 65129	Kansas City Life Ins Co	3,161,172	2,935,148	226,024	83,512
266 90557	Kemper Investors Life Ins Co	15,978,292	15,618,890	359,402	90,377
267 65242	Lafayette Life Ins Co	1,597,101	1,491,790	105,311	4,729
268 92274	Landcar Life Ins Co	26,700	11,119	15,581	1,686
269 68543	Liberty Bankers Life Ins Co	214,834	200,672	14,162	-4,735
270 65315	Liberty Life Assur Co Of Boston	7,376,860	7,231,814	145,046	754
271 65323	Liberty Life Ins Co	1,539,491	1,262,326	277,165	19,209
272 65331	Liberty Natl Life Ins Co	4,111,638	3,679,603	432,035	123,884
273 77887	Life & Health Ins Co Of Amer	47,682	49,671	-1,989	-4,936
274 65471	Life Ins Co Of GA	1,953,085	1,821,050	132,034	48,212
275 65498	Life Ins Co Of North Amer	5,252,496	4,717,932	534,563	266,039

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
276 65528	Life Ins Co Of The Southwest	3,480,027	3,296,792	183,234	27,541
277 64130	Life Investors Ins Co Of Amer	11,080,632	10,369,249	711,383	72,522
278 65595	Lincoln Benefit Life Co	2,154,876	1,952,737	202,139	8,390
279 65668	Lincoln Direct Life Ins Co	155,015	132,021	22,994	489
280 65927	Lincoln Heritage Life Ins Co	467,553	396,555	70,998	5,241
281 69833	Lincoln Memorial Life Ins Co	90,681	82,044	8,637	134
282 65641	Lincoln Mut Life & Cas Ins Co	31,741	22,822	8,919	1,075
283 65676	Lincoln Natl Life Ins Co	78,176,256	75,389,559	2,786,697	234,774
284 76694	London Life Reins Co	768,343	701,662	66,681	3,667
285 65722	Loyal American Life Ins Co	475,355	396,986	78,369	902
286 93580	M Life Ins Co	172,019	107,641	64,379	5,187
287 65781	Madison Natl Life Ins Co Inc	553,777	442,520	111,257	13,635
288 60321	Mamsi Life And Health Ins Co	402,138	146,091	256,047	70,559
289 65870	Manhattan Life Ins Co	354,055	328,869	25,186	3,848
290 67083	Manhattan Natl Life Ins Co	266,718	226,280	40,438	3,790
291 87793	Manufacturers Life Ins Co Of Amer	8,090	114	7,977	214
292 65838	Manufacturers Life Ins Co USA	59,794,170	58,839,766	954,404	289,268
293 71072	Marquette Natl Life Ins Co	7,716	1,062	6,653	98
294 65935	Massachusetts Mut Life Ins Co	85,744,109	79,461,843	6,282,266	374,301
295 87750	Mayflower Natl Life Ins Co	204,527	138,074	66,453	8,948
296 69515	Medamerica Ins Co	239,926	218,411	21,514	3,470
297 63762	Medco Containment Life Ins Co	40,701	4,716	35,985	872
298 86991	Medical Life Ins Co	247,248	107,610	139,638	10,050
299 74217	Medical Savings Ins Co	43,668	35,865	7,803	111
300 71471	Medico Life Ins Co	136,360	120,164	16,196	-1,923
301 97055	Mega Life & Health Ins Co The	1,180,757	917,549	263,208	16,979
302 88420	Member Service Life Ins Co	36,483	11,368	25,115	-290
303 86126	Members Life Ins Co	761,464	715,164	46,300	-691
304 65951	Merit Life Ins Co	980,790	426,021	554,769	53,435
305 79022	Merrill Lynch Life Ins Co	14,227,522	13,931,800	295,722	98,570
306 93513	MetLife Investors Ins Co	7,236,993	6,967,805	269,188	40,466
307 61050	MetLife Investors USA Ins Co	10,697,186	10,401,329	295,857	101,210
308 86428	Metropolitan Ins & Annuity Co	5,838,676	4,787,216	1,051,460	340,783
309 65978	Metropolitan Life Ins Co	229,125,886	221,147,988	7,977,898	2,168,733
310 97136	Metropolitan Tower Life Ins Co	236,354	177,296	59,058	4,423
311 85561	MIC Life Ins Corp	18,164	5,307	12,857	3,010
312 66001	Mid Continent Preferred Life Ins Co	5,081	1,513	3,568	147
313 79987	Mid South Ins Co	20,971	3,336	17,636	1,688
314 66087	Mid West Natl Life Ins Co Of TN	397,002	295,394	101,608	21,092
315 66044	Midland Natl Life Ins Co	10,689,849	9,967,705	722,144	94,689
316 79480	Midwest Security Life Ins Co	131,719	81,824	49,895	17,899
317 66109	Midwestern United Life Ins Co	257,945	182,150	75,795	3,267
318 66168	Minnesota Life Ins Co	19,095,464	17,926,711	1,168,753	11,639
319 93726	Mission Life Ins Co Of Amer	8,967	4,266	4,701	-84
320 74209	MMA Ins Co	15,411	6,042	9,370	908
321 70416	MML Bay State Life Ins Co	4,112,302	3,903,461	208,841	34,870
322 66265	Monarch Life Ins Co	1,042,014	1,030,853	11,161	-2,981
323 81442	Monitor Life Ins Co Of NY	10,402	4,010	6,392	34
324 66281	Monumental Life Ins Co	18,360,597	17,272,158	1,088,439	268,775
325 66370	Mony Life Ins Co	11,388,871	10,462,053	926,817	45,930
326 78077	Mony Life Ins Co Of Amer	6,023,302	5,755,184	268,118	-79,575
327 66427	MTL Ins Co	1,125,814	1,037,923	87,891	483
328 88668	Mutual Of Amer Life Ins Co	10,998,023	10,370,395	627,628	33,052
329 71412	Mutual Of Omaha Ins Co	3,883,470	2,186,900	1,696,570	33,987
330 31119	Mutual Protective Ins Co	241,026	209,440	31,586	-99

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
331 66419	Mutual Service Life Ins Co	374,920	335,140	39,781	2,828
332 61409	National Benefit Life Ins Co	759,244	500,647	258,596	41,199
333 66540	National Farmers Union Life Ins Co	316,014	277,550	38,464	6,587
334 90956	National Financial Ins Co	15,515	13,893	1,622	201
335 98205	National Foundation Life Ins Co	44,699	37,529	7,169	404
336 66583	National Guardian Life Ins Co	1,194,394	1,069,017	125,376	-1,796
337 82538	National Health Ins Co	873,841	874,783	-942	-802
338 66680	National Life Ins Co	7,341,236	6,888,846	452,390	17,091
339 60593	National States Ins Co	109,967	94,925	15,043	-1,679
340 87963	National Teachers Assoc Life Ins Co	81,519	68,490	13,029	1,836
341 66850	National Western Life Ins Co	4,658,880	4,180,876	478,003	23,246
342 70750	Nationwide Life & Ann Co of Amer	1,116,996	1,070,678	46,319	10,014
343 92657	Nationwide Life And Annuity Ins Co	8,119,278	7,891,028	228,250	16,077
344 66869	Nationwide Life Ins Co	86,293,505	84,066,404	2,227,101	444,435
345 68225	Nationwide Life Ins Co of Amer	6,611,870	6,092,263	519,607	100,406
346 91626	New England Life Ins Co	8,720,366	8,393,254	327,112	48,909
347 78743	New Era Life Ins Co	149,868	128,867	21,001	1,385
348 97705	New York Life & Health Ins Co	5,688	110	5,578	236
349 91596	New York Life Ins & Annuity Corp	48,065,555	46,183,195	1,882,361	19,591
350 66915	New York Life Ins Co	90,514,029	81,377,180	9,136,849	685,384
351 97241	NGL American Life Co	121,537	99,642	21,896	3,498
352 81264	Nippon Life Ins Co Of Amer	152,222	53,031	99,191	4,357
353 66974	North American Co Life & Hlth Ins	3,830,878	3,525,036	305,842	-23,938
354 68349	North American Ins Co	29,642	17,125	12,517	3,338
355 67059	North Coast Life Ins Co	97,669	91,941	5,728	455
356 69000	Northwestern Long Term Care Ins Co	104,417	49,097	55,319	-9,090
357 67091	Northwestern Mut Life Ins Co	113,772,975	106,226,217	7,546,758	701,424
358 63444	Nutmeg Life Ins Co	9,332	66	9,266	84
359 81353	NYLife Ins Co Of AZ	107,874	60,148	47,726	-10,004
360 67148	Occidental Life Ins Co Of NC	265,803	242,648	23,156	4,020
361 89206	Ohio Natl Life Assur Corp	1,842,465	1,695,458	147,007	14,646
362 67172	Ohio Natl Life Ins Co	9,626,560	8,947,272	679,288	61,439
363 67180	Ohio State Life Ins Co	10,189	4,040	6,149	-569
364 67199	Old American Ins Co	260,605	240,471	20,134	3,190
365 67253	Old Reliance Ins Co	5,573	3,563	2,010	-483
366 67261	Old Republic Life Ins Co	105,602	80,392	25,210	-3,005
367 67326	Old Surety Life Ins Co	16,008	10,364	5,645	1,701
368 76007	Old United Life Ins Co	63,740	37,814	25,926	1,595
369 68837	Omaha Life Ins Co	5,775	1,760	4,016	822
370 85286	OneNation Ins Co	94,310	25,837	68,474	-836
371 88099	Optimum Re Ins Co	34,053	12,598	21,454	650
372 76112	Oxford Life Ins Co	750,736	689,845	60,891	2,005
373 67393	Ozark Natl Life Ins Co	460,834	400,694	60,140	16,089
374 64343	Pacific Guardian Life Ins Co Ltd	434,646	360,760	73,885	4,003
375 97268	Pacific Life & Annuity Co	1,155,347	883,465	271,882	1,165
376 67466	Pacific Life Ins Co	59,667,040	57,308,569	2,358,470	277,124
377 70785	Pacificare Life & Health Ins Co	128,842	83,842	45,000	94,935
378 84506	Pacificare Life Assur Co	106,917	84,048	22,869	-12,797
379 93459	Pan American Assur Co	17,185	8,091	9,094	136
380 67539	Pan American Life Ins Co	1,579,337	1,368,232	211,104	9,484
381 93564	Paragon Life Ins Co	464,580	438,232	26,347	3,812
382 60003	Park Avenue Life Ins Co	523,156	356,623	166,534	34,561
383 67598	Paul Revere Life Ins Co	5,320,373	4,238,959	1,081,414	49,889
384 67601	Paul Revere Variable Annuity Ins Co	156,838	30,135	126,702	8,170
385 67636	Peninsular Life Ins Co	5,872	86	5,787	23

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
386 93262	Penn Ins & Annuity Co	1,234,336	1,126,835	107,501	19,991
387 67644	Penn Mut Life Ins Co	7,827,595	6,955,169	872,426	73,466
388 63282	Penn Treaty Network Amer Ins Co	113,972	88,834	25,138	-4,227
389 67660	Pennsylvania Life Ins Co	490,181	430,692	59,489	10,637
390 67687	Pension Life Ins Co Of Amer	17,040	7,226	9,814	962
391 66605	Peoples Benefit Life Ins Co	13,440,280	12,965,181	475,098	6,457
392 90247	Pharmacists Life Ins Co	26,204	18,985	7,220	69
393 67784	Philadelphia American Life Ins Co	87,242	75,543	11,698	717
394 93548	PHL Variable Ins Co	5,224,263	4,983,513	240,750	-37,387
395 93734	Phoenix Life & Annuity Co	51,913	41,046	10,867	-4,541
396 67814	Phoenix Life Ins Co	16,811,826	16,048,958	762,869	21,500
397 69647	Phoenix Natl Ins Co	14,100	1,090	13,010	425
398 72125	Physicians Life Ins Co	1,244,508	1,169,543	74,965	-3,664
399 80578	Physicians Mut Ins Co	1,149,193	513,983	635,210	48,102
400 67873	Pioneer American Ins Co	37,843	27,235	10,608	1,341
401 67911	Pioneer Mut Life Ins Co	462,443	432,645	29,798	655
402 67946	Pioneer Security Life Ins Co	75,730	15,649	60,080	12,469
403 60237	Premier Access Ins Co	17,604	7,716	9,888	3,156
404 68039	Presidential Life Ins Co	4,123,148	3,913,344	209,804	18,701
405 65919	Primerica Life Ins Co	5,344,016	3,667,628	1,676,388	230,822
406 71161	Principal Hlth Ins Co	11,269	578	10,691	143
407 61271	Principal Life Ins Co	90,550,089	86,688,211	3,861,878	577,097
408 68047	Professional Ins Co	68,131	51,481	16,650	-661
409 88536	Protective Life And Annuity Ins Co	698,801	590,063	108,738	23,154
410 68136	Protective Life Ins Co	15,643,131	14,509,189	1,133,942	276,159
411 73474	Provantis Ins Co	6,944	220	6,724	99
412 67903	Provident Amer Life & Hlth Ins Co	8,536	3,102	5,434	2,210
413 68179	Provident American Ins Co	16,072	13,200	2,872	-1,596
414 68195	Provident Life & Accident Ins Co	9,075,668	7,914,364	1,161,305	17,032
415 68209	Provident Life & Cas Ins Co	609,987	538,566	71,420	-3,990
416 79227	Pruco Life Ins Co	20,298,567	19,781,197	517,371	-140,668
417 68241	Prudential Ins Co Of Amer	194,966,264	187,494,687	7,471,577	1,231,126
418 66133	Prudential Select L I C Of Amer	9,025	151	8,873	-3
419 68284	Pyramid Life Ins Co	120,805	96,385	24,420	1,083
420 93688	QCC Ins Co	1,076,536	719,257	357,278	99,209
421 65765	Reassure America Life Ins Co	11,315,962	10,956,849	359,113	67,760
422 68357	Reliable Life Ins Co	664,055	593,026	71,029	9,952
423 72613	Reliance Life Ins Co	9,290	171	9,119	146
424 68381	Reliance Standard Life Ins Co	2,261,425	1,973,040	288,385	24,730
425 67105	Reliastar Life Ins Co	20,581,429	19,012,927	1,568,502	219,656
426 61360	Reliastar Life Ins Co Of NY	2,595,108	2,316,445	278,663	42,798
427 94587	Renaissance Life & Health Ins Co	4,982	323	4,660	-602
428 81132	Republic American Life Ins Co	3,651	661	2,990	5
429 68462	Reserve Natl Ins Co	138,793	59,474	79,319	7,836
430 61506	Resource Life Ins Co	135,973	102,042	33,931	2,428
431 92673	Revios Reins Canada Ltd	42,575	16,840	25,735	896
432 87017	Revios Reins US Inc	265,700	230,713	34,987	-13,016
433 93572	RGA Reins Co	8,871,998	8,043,076	828,922	-73,285
434 60183	S USA Life Ins Co Inc	11,128	1,643	9,485	-1,704
435 68608	Safeco Life Ins Co	18,922,335	17,862,772	1,059,564	156,699
436 90581	Safeco Natl Life Ins Co	16,643	4,878	11,765	507
437 79014	Safehealth Life Ins Co	16,511	8,405	8,105	394
438 93246	Sage Life Assur Of Amer Inc	142,664	137,033	5,631	-7,999
439 68446	Scor Life Ins Co	500,502	483,392	17,110	3,328
440 64688	SCOR Life US Re Ins Co	1,888,874	1,820,728	68,146	18,307

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
441 69914	Sears Life Ins Co	61,392	2,536	58,857	10,197
442 93742	Securian Life Ins Co	15,087	1,716	13,371	804
443 68675	Security Benefit Life Ins Co	9,307,062	8,787,773	519,290	17,645
444 68764	Security Financial Life Ins Co	722,495	651,287	71,207	3,338
445 68721	Security Life Ins Co Of Amer	73,372	62,500	10,872	2,975
446 68713	Security Life Of Denver Ins Co	18,856,017	17,956,808	899,210	-142,463
447 68772	Security Mut Life Ins Co Of NY	1,764,360	1,669,819	94,540	-2,909
448 69485	Security Natl Life Ins Co	196,781	181,712	15,069	-5,405
449 76759	Senior American Life Ins Co	10,273	6,242	4,030	-517
450 77119	Sentinel American Life Ins Co	48,415	34,035	14,381	773
451 68802	Sentinel Security Life Ins Co	47,678	27,597	20,080	1,147
452 68810	Sentry Life Ins Co	2,311,291	2,117,741	193,550	17,380
453 77151	Service Life & Cas Ins Co	177,400	145,280	32,120	2,799
454 80586	Servus Life Ins Co	12,341	578	11,763	219
455 65757	Shelter Life Ins Co	821,932	687,438	134,494	15,711
456 68845	Shenandoah Life Ins Co	1,248,379	1,153,798	94,581	2,515
457 71420	Sierra Health & Life Ins Co Inc	66,191	37,048	29,144	10,264
458 68950	Southland Life Ins Co	3,180,273	3,043,569	136,704	6,351
459 91391	Southwestern Life Ins Co	1,764,783	1,632,009	132,773	845
460 69019	Standard Ins Co	8,515,843	7,645,186	870,657	141,308
461 86355	Standard Life & Accident Ins Co	480,074	304,538	175,536	18,663
462 71706	Standard Life & Cas Ins Co	19,427	16,297	3,130	-106
463 69051	Standard Life Ins Co Of IN	1,702,070	1,639,244	62,825	11,296
464 69078	Standard Security Life Ins Co Of NY	248,381	160,229	88,152	10,387
465 94498	State Farm Annuity & Life Ins Co	7,673	4	7,669	95
466 69108	State Farm Life Ins Co	34,901,326	31,122,994	3,778,333	290,979
467 69116	State Life Ins Co	401,899	355,495	46,404	3,869
468 69132	State Mut Ins Co	328,322	305,522	22,800	1,197
469 69175	States General Life Ins Co	11,286	6,613	4,672	-4
470 89184	Sterling Investors Life Ins Co	21,762	16,429	5,333	-3,913
471 77399	Sterling Life Ins Co	59,421	36,807	22,614	5,173
472 65021	Stonebridge Life Ins Co	1,891,937	1,762,269	129,667	120,719
473 79065	Sun Life Assur Co Of Canada US	37,126,270	35,669,547	1,456,723	206,098
474 69256	Sunamerica Life Ins Co	54,511,546	50,152,018	4,359,527	233,557
475 69272	Sunset Life Ins Co Of Amer	472,990	439,565	33,425	4,527
476 69310	Surety Life Ins Co	50,577	23,728	26,849	1,499
477 82627	Swiss Re Life & Health Amer Inc	10,091,000	8,488,807	1,602,193	35,711
478 69345	Teachers Ins & Ann Assoc Of Amer	151,246,769	141,005,306	10,241,462	514,334
479 69604	Templeton Funds Annuity Co	21,833	10,629	11,205	299
480 69396	Texas Life Ins Co	849,327	819,004	30,323	2,965
481 87726	The Travelers Ins Co	61,345,736	53,738,337	7,607,399	934,545
482 97721	Thrivent Life Ins Co	3,804,110	3,686,897	117,214	29,740
483 60142	TIAA Cref Life Ins Co	3,149,052	2,869,539	279,514	11,191
484 69566	Trans World Assur Co	280,775	225,878	54,897	1,070
485 80829	Transamerica Assur Co	961,045	907,943	53,102	-49,392
486 70688	Transamerica Financial Life Ins Co	14,809,962	14,183,641	626,321	77,944
487 69507	Transamerica Life Ins & Annuity Co	25,581,248	24,427,820	1,153,429	-61,481
488 86231	Transamerica Life Ins Co	37,937,428	36,615,298	1,322,130	214,137
489 67121	Transamerica Occidental Life Ins Co	26,574,497	24,422,716	2,151,781	171,107
490 80950	Travelers Life & Annuity Co	15,912,953	15,419,368	493,585	37,286
491 71768	Trigon Health And Life Ins Co	13,989	1,527	12,463	569
492 61425	Trustmark Ins Co	1,248,818	1,049,123	199,696	16,001
493 62863	Trustmark Life Ins Co	490,689	420,386	70,303	4,776
494 67423	UBS PaineWebber Life Ins Co	38,672	18,599	20,073	2,796
495 86371	Ullico Life Ins Co	10,986	1,800	9,186	-570

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
496 80314	Unicare Life & Health Ins Co	1,295,803	1,002,874	292,929	39,801
497 11121	Unified Life Ins Co	56,005	45,962	10,043	1,737
498 69701	Union Bankers Ins Co	92,018	85,929	6,090	-3,629
499 80837	Union Central Life Ins Co	6,147,081	5,835,772	311,308	26,349
500 62596	Union Fidelity Life Ins Co	1,266,942	643,832	623,109	40,756
501 69744	Union Labor Life Ins Co	2,803,179	2,739,836	63,342	-61,480
502 98884	Union Security Life Ins Co	160,943	117,203	43,740	5,654
503 81124	Union Standard Of Amer Life Ins Co	13,969	8,013	5,956	228
504 92916	United American Ins Co	1,041,221	853,583	187,639	78,786
505 65269	United Benefit Life Ins Co	3,688	543	3,145	-244
506 85766	United Concordia Ins Co	42,917	11,747	31,170	2,369
507 97870	United Dental Care Ins Co	3,869	117	3,751	78
508 91693	United Family Life Ins Co	1,077,238	123,746	953,492	-26,783
509 87645	United Fidelity Life Ins Co	572,261	437,631	134,631	2,965
510 79413	United Healthcare Ins Co	5,785,063	4,400,557	1,384,506	1,150,704
511 63983	United Heritage Life Ins Co	376,243	345,129	31,114	1,816
512 69930	United Ins Co Of Amer	1,943,591	1,651,566	292,026	-24,220
513 94099	United Investors Life Ins Co	3,021,074	2,814,799	206,276	63,047
514 82694	United Liberty Life Ins Co	32,287	29,677	2,610	536
515 69876	United Life & Annuity Ins Co	703,947	629,098	74,849	9,029
516 69973	United Life Ins Co	1,337,344	1,230,198	107,146	7,309
517 92703	United Natl Life Ins Co Of Amer	7,564	5,410	2,154	-131
518 69868	United Of Omaha Life Ins Co	12,677,655	11,630,689	1,046,966	38,991
519 70106	United States Life Ins Co In NYC	3,377,222	3,012,566	364,657	47,604
520 63479	United Teacher Assoc Ins Co	406,183	352,354	53,828	7,259
521 97179	United WI Life Ins Co	328,751	155,610	173,141	26,386
522 72850	United World Life Ins Co	63,023	44,794	18,229	2,552
523 63819	Unity Financial Life Ins Co	22,613	17,064	5,549	-514
524 70114	Unity Mut Life Ins Co	396,085	377,688	18,397	-806
525 70130	Universal Guaranty Life Ins Co	243,843	230,834	13,008	-1,461
526 70173	Universal Underwriters Life Ins Co	331,984	230,949	101,036	5,520
527 62235	Unum Life Ins Co Of Amer	11,797,172	10,620,200	1,176,972	-68,291
528 84514	US Branch of Industrial Alliance Pac	269,150	247,069	22,081	-593
529 80802	US Branch SunLife Assur Co Of Canada	11,770,369	11,162,571	607,798	53,548
530 80675	US Bus of Crown Life Ins Co	398,494	357,232	41,262	-116
531 80659	US Bus of the Canada Life Assur Co	2,609,477	2,536,433	73,044	73,273
532 84530	US Financial Life Ins Co	374,922	350,132	24,790	-4,901
533 69663	USAA Life Ins Co	9,445,382	8,770,096	675,285	118,165
534 94358	USAble Life	138,010	71,785	66,224	5,243
535 61247	USG Annuity & Life Co	7,918,039	7,578,085	339,954	-46,759
536 70211	Valley Forge Life Ins Co	1,283,932	1,087,495	196,437	14,775
537 70238	Variable Annuity Life Ins Co	51,529,757	49,192,224	2,337,532	462,166
538 81027	Veterans Life Ins Co	300,981	249,349	51,632	18,101
539 84549	Vista Life Ins Co	29,184	14,646	14,538	1,391
540 66699	Voyager Life Ins Co	110,472	89,730	20,742	336
541 70319	Washington Natl Ins Co	2,042,987	1,354,885	688,102	67,472
542 85537	Wellington Life Ins Co	7,587	2,309	5,278	-819
543 83607	Wellmark Comm Ins Inc	19,350	5,363	13,987	805
544 70335	West Coast Life Ins Co	2,316,515	2,180,840	135,675	-24,519
545 70483	Western & Southern Life Ins Co	8,010,957	5,139,264	2,871,693	203,244
546 91413	Western Reserve Life Assur Co of OH	9,398,044	9,053,361	344,683	121,462
547 92622	Western Southern Life Assur Co	8,282,404	7,861,346	421,058	45,211
548 70629	World Ins Co	215,170	142,255	72,915	5,041
549 97926	World Service Life Ins Co	40,559	19,769	20,790	2,791
550 88080	XL Life Ins and Annuity Co	647,806	561,187	86,619	-8,809

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners

Life, Accident and Health Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Gain/Loss
551 71323	Zale Life Ins Co	12,032	2,915	9,117	569
552 70661	Zurich Life Ins Co Of Amer	346,603	251,500	95,104	15,869
	Totals	3,679,445,860	3,442,369,252	237,076,608	26,436,678

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	79413 United Healthcare Ins Co	CT	Y	438,599	18.44%	18.44%	436,668	366,004	83.82%
2	89070 United Concordia Companies Inc	PA		363,595	15.28%	33.72%	365,439	337,941	92.48%
3	62308 Connecticut General Life Ins Co	CT	Y	166,402	6.99%	40.72%	163,663	166,822	101.93%
4	73288 Humana Ins Co	WI	Y	122,443	5.15%	45.86%	123,569	97,051	78.54%
5	97268 Pacific Life & Annuity Co	AZ	Y	102,905	4.33%	50.19%	102,065	80,447	78.82%
6	60054 Aetna Life Ins Co	CT	Y	60,102	2.53%	52.72%	58,966	42,997	72.92%
7	69477 Fortis Ins Co	WI	Y	60,031	2.52%	55.24%	57,581	33,398	58.00%
8	84506 PacifiCare Life Assur Co	CO	Y	51,667	2.17%	57.41%	52,105	41,580	79.80%
9	64246 Guardian Life Ins Co Of Amer	NY	Y	48,890	2.06%	59.47%	47,105	39,203	83.23%
10	62286 Golden Rule Ins Co	IL	Y	43,135	1.81%	61.28%	42,877	31,591	73.68%
11	65978 Metropolitan Life Ins Co	NY	Y	43,095	1.81%	63.09%	39,550	40,395	102.13%
12	97055 Mega Life & Health Ins Co The	OK	Y	38,897	1.64%	64.73%	39,406	26,756	67.90%
13	62235 Unum Life Ins Co Of Amer	ME	Y	36,701	1.54%	66.27%	36,978	41,578	112.44%
14	61271 Principal Life Ins Co	IA	Y	36,069	1.52%	67.78%	35,043	25,769	73.54%
15	71412 Mutual Of Omaha Ins Co	NE	Y	29,344	1.23%	69.02%	29,393	20,395	69.39%
16	60380 American Family Life Asr Co Columb	NE	Y	28,516	1.20%	70.22%	29,072	11,699	40.24%
17	69019 Standard Ins Co	OR	Y	28,402	1.19%	71.41%	28,499	25,297	88.76%
18	70025 General Electric Capital Assur Co	DE	Y	26,163	1.10%	72.51%	28,425	9,403	33.08%
19	68322 Great West Life & Annuity Ins Co	CO	Y	25,621	1.08%	73.59%	25,090	19,729	78.63%
20	66087 Mid West Natl Life Ins Co Of TN	TN	Y	25,009	1.05%	74.64%	25,559	13,296	52.02%
21	60836 American Republic Ins Co	IA	Y	19,630	0.83%	75.46%	19,671	12,571	63.91%
22	70408 Fortis Benefits Ins Co	IA	Y	18,834	0.79%	76.26%	18,908	11,095	58.68%
23	91626 New England Life Ins Co	MA	Y	18,556	0.78%	77.04%	17,566	12,162	69.24%
24	64130 Life Investors Ins Co Of Amer	IA	Y	17,371	0.73%	77.77%	17,714	6,341	35.79%
25	70815 Hartford Life & Accident Ins Co	CT	Y	16,919	0.71%	78.48%	17,412	14,175	81.41%
26	97179 American Medical Security Life InsCo	WI	Y	16,337	0.69%	79.16%	16,284	10,379	63.74%
27	67091 Northwestern Mut Life Ins Co	WI	Y	15,472	0.65%	79.81%	15,928	11,538	72.44%
28	70254 Jefferson Pilot Financial Ins Co	NE	Y	13,973	0.59%	80.40%	14,103	8,914	63.21%
29	61263 Bankers Life & Cas Co	IL	Y	13,896	0.58%	80.99%	13,954	8,236	59.02%
30	60410 American Fidelity Assur Co	OK	Y	13,608	0.57%	81.56%	13,315	6,107	45.86%
31	92711 HCC Life Ins Co	IN	Y	13,296	0.56%	82.12%	13,296	10,548	79.33%
32	80802 US Branch SunLife Assur Co Of Can	MI	Y	12,430	0.52%	82.64%	12,496	10,375	83.03%
33	65498 Life Ins Co Of North Amer	PA	Y	12,425	0.52%	83.16%	12,425	6,940	55.85%
34	68195 Provident Life & Accident Ins Co	TN	Y	12,293	0.52%	83.68%	12,691	14,232	112.15%
35	62146 Combined Ins Co Of Amer	IL	Y	11,289	0.47%	84.15%	12,100	4,587	37.91%
36	80926 GE Grp Life Assur Co	CT	Y	10,337	0.43%	84.59%	10,058	9,291	92.38%
37	62952 Equitable Life & Cas Ins Co	UT	Y	10,025	0.42%	85.01%	10,081	6,473	64.21%
38	66915 New York Life Ins Co	NY	Y	9,900	0.42%	85.43%	9,880	8,707	88.13%
39	80578 Physicians Mut Ins Co	NE	Y	9,627	0.40%	85.83%	9,666	6,030	62.39%
40	65099 John Hancock Life Ins Co	MA	Y	9,554	0.40%	86.23%	9,987	2,939	29.43%
41	68608 Symetra Life Ins Co	WA	Y	9,408	0.40%	86.63%	9,633	5,075	52.68%
42	70629 World Ins Co	NE	Y	9,371	0.39%	87.02%	9,567	4,986	52.12%
43	70580 Humanadental Ins Co	WI	Y	9,068	0.38%	87.40%	9,068	5,967	65.80%
44	70106 United States Life Ins Co In NYC	NY	Y	8,212	0.35%	87.75%	8,995	7,034	78.20%
45	68241 Prudential Ins Co Of Amer	NJ	Y	7,984	0.34%	88.08%	8,861	8,780	99.09%
46	77828 Companion Life Ins Co	SC	Y	7,803	0.33%	88.41%	7,812	5,272	67.48%
47	69868 United Of Omaha Life Ins Co	NE	Y	7,692	0.32%	88.73%	7,909	7,772	98.26%
48	98205 National Foundation Life Ins Co	TX	Y	7,643	0.32%	89.06%	7,706	3,748	48.64%
49	66842 AIG Life Ins Co	DE	Y	7,599	0.32%	89.38%	7,691	1,383	17.98%
50	65021 Stonebridge Life Ins Co	VT	Y	7,477	0.31%	89.69%	7,502	1,464	19.51%
51	67598 Paul Revere Life Ins Co	MA	Y	6,843	0.29%	89.98%	7,101	9,161	129.00%
52	90611 Allianz Life Ins Co Of North Amer	MN	Y	6,626	0.28%	90.26%	6,275	3,180	50.68%
53	92916 United American Ins Co	DE	Y	6,398	0.27%	90.52%	6,433	3,865	60.09%
54	68381 Reliance Standard Life Ins Co	IL	Y	6,309	0.27%	90.79%	6,352	4,195	66.05%
55	62049 Colonial Life & Accident Ins Co	SC	Y	6,296	0.26%	91.05%	6,386	2,490	39.00%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
56	61425	Trustmark Ins Co	IL	Y	6,046	0.25%	91.31%	5,733	6,132	106.96%
57	67105	Reliastar Life Ins Co	MN	Y	5,967	0.25%	91.56%	5,908	4,694	79.44%
58	66168	Minnesota Life Ins Co	MN	Y	5,954	0.25%	91.81%	4,602	456	9.91%
59	80314	Unicare Life & Health Ins Co	DE	Y	5,840	0.25%	92.06%	5,894	4,491	76.18%
60	65935	Massachusetts Mut Life Ins Co	MA	Y	5,356	0.23%	92.28%	5,145	5,023	97.63%
61	71404	Continental General Ins Co	NE	Y	5,298	0.22%	92.50%	5,311	3,701	69.68%
62	65005	IDS Life Ins Co	MN	Y	5,137	0.22%	92.72%	5,135	1,845	35.93%
63	78174	Conseco Health Ins Co	AZ	Y	5,080	0.21%	92.93%	5,011	1,716	34.23%
64	64211	Guarantee Trust Life Ins Co	IL	Y	4,943	0.21%	93.14%	4,905	6,526	133.05%
65	88072	Hartford Life Ins Co	CT	Y	4,686	0.20%	93.34%	3,699	2,925	79.08%
66	62626	Cuna Mut Ins Society	WI	Y	4,655	0.20%	93.53%	4,879	2,583	52.94%
67	66281	Monumental Life Ins Co	MD	Y	4,331	0.18%	93.72%	4,269	1,539	36.05%
68	80659	US Bus of the Canada Life Assur Co	MI	Y	4,304	0.18%	93.90%	4,094	2,434	59.46%
69	63282	Penn Treaty Network Amer Ins Co	PA	Y	4,276	0.18%	94.08%	4,352	1,709	39.26%
70	71870	Fidelity Security Life Ins Co	MO	Y	4,262	0.18%	94.26%	4,150	2,635	63.50%
71	65080	John Alden Life Ins Co	WI	Y	3,994	0.17%	94.42%	3,914	2,629	67.17%
72	69744	Union Labor Life Ins Co	MD	Y	3,898	0.16%	94.59%	3,877	937	24.17%
73	86355	Standard Life & Accident Ins Co	OK	Y	3,854	0.16%	94.75%	3,861	2,421	62.70%
74	76325	Conseco Senior Health Ins Co	PA	Y	3,750	0.16%	94.91%	4,053	4,780	117.94%
75	60053	Kaiser Permanente Ins Co	CA	Y	3,496	0.15%	95.05%	3,496	2,464	70.47%
76	61069	Anthem Life Ins Co	IN	Y	3,329	0.14%	95.19%	3,334	3,201	96.01%
77	61301	Ameritas Life Ins Corp	NE	Y	3,233	0.14%	95.33%	3,248	2,423	74.60%
78	76694	London Life Reins Co	PA	Y	3,146	0.13%	95.46%	3,022	2,680	88.67%
79	69663	USAA Life Ins Co	TX	Y	2,960	0.12%	95.59%	2,944	1,499	50.92%
80	60534	American Heritage Life Ins Co	FL	Y	2,899	0.12%	95.71%	2,999	705	23.52%
81	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	2,745	0.12%	95.82%	2,693	2,015	74.84%
82	62596	Union Fidelity Life Ins Co	IL	Y	2,684	0.11%	95.94%	2,689	800	29.76%
83	65315	Liberty Life Assur Co Of Boston	MA	Y	2,675	0.11%	96.05%	2,669	2,274	85.22%
84	67369	Alta Health & Life Ins Co	IN	Y	2,568	0.11%	96.16%	2,503	2,008	80.23%
85	65595	Lincoln Benefit Life Co	NE	Y	2,530	0.11%	96.26%	2,432	-14	-0.56%
86	68462	Reserve Natl Ins Co	OK	Y	2,375	0.10%	96.36%	2,610	1,680	64.37%
87	87726	The Travelers Ins Co	CT	Y	2,247	0.09%	96.46%	2,311	1,391	60.17%
88	65765	Reassure America Life Ins Co	IL	Y	2,239	0.09%	96.55%	2,320	2,705	116.61%
89	67121	Transamerica Occidental Life Ins Co	IA	Y	2,229	0.09%	96.64%	2,204	675	30.62%
90	89206	Ohio Natl Life Assur Corp	OH	Y	2,076	0.09%	96.73%	2,166	1,049	48.44%
91	61751	Central States H & L Co Of Omaha	NE	Y	1,941	0.08%	96.81%	3,114	1,646	52.84%
92	67539	Pan American Life Ins Co	LA	Y	1,937	0.08%	96.90%	1,870	471	25.21%
93	71420	Sierra Health & Life Ins Co Inc	CA	Y	1,911	0.08%	96.98%	1,911	1,418	74.18%
94	80799	Celtic Ins Co	IL	Y	1,857	0.08%	97.05%	1,803	1,103	61.18%
95	64580	Illinois Mut Life Ins Co	IL	Y	1,807	0.08%	97.13%	1,709	662	38.77%
96	62413	Continental Assur Co	IL	Y	1,759	0.07%	97.20%	1,783	1,104	61.91%
97	84824	Allmerica Financial Life & Annuity	MA	Y	1,726	0.07%	97.28%	1,726	1,622	94.01%
98	80829	Transamerica Assur Co	MO	Y	1,723	0.07%	97.35%	1,751	1,000	57.10%
99	80705	Great West Life Assur Co	MI	Y	1,712	0.07%	97.42%	206	299	144.98%
100	86231	Transamerica Life Ins Co	IA	Y	1,692	0.07%	97.49%	1,689	2,019	119.52%
101	70319	Washington Natl Ins Co	IL	Y	1,680	0.07%	97.56%	1,725	296	17.14%
102	61506	Resource Life Ins Co	IL	Y	1,591	0.07%	97.63%	2,720	1,119	41.15%
103	82538	National Health Ins Co	TX	Y	1,579	0.07%	97.70%	1,587	1,473	92.83%
104	69078	Standard Security Life Ins Co Of NY	NY	Y	1,566	0.07%	97.76%	1,643	870	52.92%
105	63479	United Teacher Assoc Ins Co	TX	Y	1,546	0.07%	97.83%	1,505	230	15.26%
106	65323	Liberty Life Ins Co	SC	Y	1,525	0.06%	97.89%	1,449	206	14.22%
107	60895	American United Life Ins Co	IN	Y	1,513	0.06%	97.95%	1,533	1,243	81.11%
108	85766	United Concordia Ins Co	AZ	Y	1,434	0.06%	98.01%	1,504	863	57.38%
109	71773	American Natl Life Ins Co Of TX	TX	Y	1,418	0.06%	98.07%	1,422	1,297	91.19%
110	68284	Pyramid Life Ins Co	KS	Y	1,406	0.06%	98.13%	1,356	783	57.74%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
111	68721	Security Life Ins Co Of Amer	MN	Y	1,360	0.06%	98.19%	1,360	785	57.76%
112	69914	Sears Life Ins Co	TX	Y	1,334	0.06%	98.25%	1,334	374	28.04%
113	31119	Mutual Protective Ins Co	NE	Y	1,331	0.06%	98.30%	1,359	268	19.68%
114	71714	Berkshire Life Ins Co of Amer	MA	Y	1,309	0.06%	98.36%	1,294	69	5.34%
115	70939	Gerber Life Ins Co	NY	Y	1,168	0.05%	98.41%	1,108	348	31.40%
116	62944	AXA Equitable Life Ins Co	NY	Y	1,032	0.04%	98.45%	1,167	190	16.23%
117	60186	Allstate Life Ins Co	IL	Y	1,001	0.04%	98.49%	1,030	418	40.60%
118	80837	Union Central Life Ins Co	OH	Y	981	0.04%	98.53%	1,001	1,405	140.41%
119	93777	Household Life Ins Co	MI	Y	978	0.04%	98.57%	1,704	628	36.83%
120	67466	Pacific Life Ins Co	CA	Y	940	0.04%	98.61%	944	2,182	231.18%
121	65129	Kansas City Life Ins Co	MO	Y	924	0.04%	98.65%	925	452	48.90%
122	69515	Medamerica Ins Co	PA	Y	874	0.04%	98.69%	908	68	7.45%
123	68136	Protective Life Ins Co	TN	Y	869	0.04%	98.73%	933	530	56.79%
124	74900	Brokers Natl Life Assur Co	AR	Y	864	0.04%	98.76%	868	579	66.77%
125	71439	Assurity Life Ins Co	NE	Y	793	0.03%	98.80%	802	-208	-25.93%
126	69000	Northwestern Long Term Care Ins Co	WI	Y	776	0.03%	98.83%	776	12	1.50%
127	81078	American Network Ins Co	PA	Y	769	0.03%	98.86%	763	18	2.29%
128	69116	State Life Ins Co	IN	Y	726	0.03%	98.89%	776	0	0.00%
129	60577	American Income Life Ins Co	IN	Y	715	0.03%	98.92%	711	274	38.53%
130	67660	Pennsylvania Life Ins Co	PA	Y	693	0.03%	98.95%	686	188	27.40%
131	63665	General American Life Ins Co	MO	Y	686	0.03%	98.98%	693	1,244	179.61%
132	60739	American Natl Ins Co	TX	Y	670	0.03%	99.01%	603	802	133.03%
133	63177	Farmers New World Life Ins Co	WA	Y	609	0.03%	99.03%	596	33	5.46%
134	67172	Ohio Natl Life Ins Co	OH	Y	593	0.02%	99.06%	596	34	5.70%
135	61212	Baltimore Life Ins Co	MD	Y	593	0.02%	99.08%	593	486	81.95%
136	68373	American Gen Assur Co	IL	Y	587	0.02%	99.11%	530	386	72.79%
137	74268	Hartford Life Grp Ins Co	IL	Y	585	0.02%	99.13%	689	601	87.25%
138	65951	Merit Life Ins Co	IN	Y	579	0.02%	99.16%	513	31	5.99%
139	62553	Country Life Ins Co	IL	Y	572	0.02%	99.18%	580	249	42.86%
140	71854	AAA Life Ins Co	MI	Y	564	0.02%	99.20%	513	282	55.00%
141	70173	Universal Underwriters Life Ins Co	KS	Y	564	0.02%	99.23%	649	121	18.65%
142	66265	Monarch Life Ins Co	MA	Y	559	0.02%	99.25%	570	1,664	291.69%
143	66605	Peoples Benefit Life Ins Co	IA	Y	547	0.02%	99.27%	558	166	29.79%
144	60275	American Bankers Life Assur Co Of F	FL	Y	509	0.02%	99.30%	709	516	72.75%
145	80896	Centre Life Ins Co	MA	Y	508	0.02%	99.32%	529	440	83.20%
146	76007	Old United Life Ins Co	AZ	Y	502	0.02%	99.34%	342	8	2.42%
147	65676	Lincoln Natl Life Ins Co	IN	Y	485	0.02%	99.36%	483	-275	-56.85%
148	60763	American Pioneer Life Ins Co	FL	Y	477	0.02%	99.38%	480	331	68.94%
149	66370	Mony Life Ins Co	NY	Y	443	0.02%	99.40%	456	960	210.43%
150	60488	American Gen Life Ins Co	TX	Y	436	0.02%	99.42%	442	270	61.07%
151	66680	National Life Ins Co	VT	Y	422	0.02%	99.43%	453	680	150.11%
152	69132	State Mut Ins Co	GA	Y	419	0.02%	99.45%	430	234	54.50%
153	68160	Balboa Life Ins Co	CA	Y	395	0.02%	99.47%	451	-4	-0.81%
154	63312	Great American Life Ins Co	OH	Y	391	0.02%	99.48%	375	36	9.71%
155	72052	Corporate Health Ins Co	PA	Y	371	0.02%	99.50%	371	105	28.35%
156	77968	Family Heritage Life Ins Co Of Amer	OH	Y	365	0.02%	99.51%	362	21	5.93%
157	65536	GE Life And Annuity Assur Co	VA	Y	364	0.02%	99.53%	386	233	60.41%
158	60518	American Health & Life Ins Co	TX	Y	356	0.01%	99.54%	859	298	34.74%
159	91472	Globe Life & Accident Ins Co	DE	Y	352	0.01%	99.56%	345	69	19.94%
160	77151	Service Life & Cas Ins Co	TX	Y	337	0.01%	99.57%	338	138	40.68%
161	65757	Shelter Life Ins Co	MO	Y	328	0.01%	99.59%	341	274	80.27%
162	93440	Highmark Life Ins Co	PA	Y	301	0.01%	99.60%	305	229	74.90%
163	69701	Union Bankers Ins Co	TX	Y	301	0.01%	99.61%	321	146	45.66%
164	90638	Best Life And Health Ins Co	TX	Y	301	0.01%	99.63%	301	173	57.37%
165	89958	JMIC Life Ins Co	FL	Y	278	0.01%	99.64%	217	73	33.49%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
166	60445	American Founders Life Ins Co	TX	Y	264	0.01%	99.65%	285	229	80.57%
167	60801	American Public Life Ins Co	OK	Y	250	0.01%	99.66%	247	133	53.99%
168	81027	Veterans Life Ins Co	IL	Y	249	0.01%	99.67%	255	119	46.66%
169	60593	National States Ins Co	MO	Y	247	0.01%	99.68%	258	156	60.43%
170	71471	Medico Life Ins Co	NE	Y	246	0.01%	99.69%	252	240	95.22%
171	92649	American Underwriters Life Ins Co	AZ	Y	245	0.01%	99.70%	280	45	16.19%
172	63088	Farm Bureau Life Ins Co	IA	Y	235	0.01%	99.71%	235	141	59.92%
173	61883	Central United Life Ins Co	TX	Y	230	0.01%	99.72%	228	317	138.83%
174	62634	Delaware American Life Ins Co	DE	Y	207	0.01%	99.73%	173	0	0.00%
175	61832	Chesapeake Life Ins Co	OK	Y	206	0.01%	99.74%	207	63	30.24%
176	60607	American Intl Life Assr Co NY	NY	Y	206	0.01%	99.75%	205	162	79.15%
177	66869	Nationwide Life Ins Co	OH	Y	201	0.01%	99.75%	326	337	103.47%
178	69140	First Allmerica Fin Life Ins Co	MA	Y	194	0.01%	99.76%	194	498	256.50%
179	61476	Boston Mut Life Ins Co	MA	Y	189	0.01%	99.77%	191	91	47.62%
180	81426	Commercial Travelers Mut Ins Co	NY	Y	188	0.01%	99.78%	210	247	117.98%
181	69973	United Life Ins Co	IA	Y	186	0.01%	99.79%	116	-9	-7.80%
182	65811	American Modern Life Ins Co	OH	Y	171	0.01%	99.79%	515	-31	-5.94%
183	68764	Security Financial Life Ins Co	NE	Y	165	0.01%	99.80%	176	150	85.07%
184	77879	5 Star Life Ins Co	LA	Y	164	0.01%	99.81%	164	81	49.61%
185	81949	American Ins Co Of TX	TX	Y	163	0.01%	99.81%	166	276	166.05%
186	65110	Kanawha Ins Co	SC	Y	160	0.01%	99.82%	160	20	12.24%
187	67865	Jefferson Pilot Life Ins Co	NC	Y	160	0.01%	99.83%	159	212	133.14%
188	68810	Sentry Life Ins Co	WI	Y	160	0.01%	99.83%	155	307	197.99%
189	80985	BCS Life Ins Co	IL	Y	156	0.01%	99.84%	204	159	77.97%
190	92274	Landcar Life Ins Co	UT	Y	148	0.01%	99.85%	174	-36	-20.59%
191	68047	Professional Ins Co	TX	Y	143	0.01%	99.85%	148	59	39.57%
192	64297	First Unum Life Ins Co	NY	N	142	0.01%	99.86%	144	1,415	982.90%
193	79014	Safehealth Life Ins Co	CA	Y	141	0.01%	99.86%	141	99	70.39%
194	68500	Continental Life Ins Co Brentwood	TN	Y	133	0.01%	99.87%	131	126	96.35%
195	67148	Occidental Life Ins Co Of NC	TX	Y	125	0.01%	99.88%	118	154	130.01%
196	76112	Oxford Life Ins Co	AZ	Y	120	0.01%	99.88%	123	31	24.99%
197	61492	Business Mens Assur Co Of Amer	SC	Y	110	0.00%	99.89%	141	-863	-613.40%
198	64513	Horace Mann Life Ins Co	IL	Y	100	0.00%	99.89%	108	73	67.79%
199	65749	Cuna Mut Life Ins Co	IA	Y	100	0.00%	99.89%	94	54	57.90%
200	67644	Penn Mut Life Ins Co	PA	Y	94	0.00%	99.90%	89	847	954.21%
201	61689	Amerus Life Ins Co	IA	Y	90	0.00%	99.90%	96	332	345.39%
202	71129	Fort Dearborn Life Ins Co	IL	Y	87	0.00%	99.91%	87	30	34.66%
203	65781	Madison Natl Life Ins Co Inc	WI	Y	87	0.00%	99.91%	88	33	37.83%
204	90328	First Health Life & Health Ins Co	TX	Y	84	0.00%	99.91%	88	86	97.43%
205	67814	Phoenix Life Ins Co	NY	Y	83	0.00%	99.92%	87	80	91.77%
206	64645	Indianapolis Life Ins Co	IN	Y	77	0.00%	99.92%	77	16	21.23%
207	61859	Christian Fidelity Life Ins Co	TX	Y	77	0.00%	99.92%	77	61	79.26%
208	67261	Old Republic Life Ins Co	IL	Y	77	0.00%	99.93%	77	-10	-12.43%
209	88668	Mutual Of Amer Life Ins Co	NY	Y	75	0.00%	99.93%	75	105	139.40%
210	76759	Senior American Life Ins Co	PA	Y	74	0.00%	99.93%	75	3	3.76%
211	60879	American States Life Ins Co	IN	Y	72	0.00%	99.93%	74	0	0.00%
212	67199	Old American Ins Co	MO	Y	67	0.00%	99.94%	70	36	50.58%
213	90212	Great Southern Life Ins Co	TX	Y	64	0.00%	99.94%	64	-88	-137.84%
214	60682	Conseco Ins Co	IL	Y	61	0.00%	99.94%	63	10	16.08%
215	81132	Republic American Life Ins Co	TX	Y	59	0.00%	99.95%	60	65	108.55%
216	62928	EMC Natl Life Co	IA	Y	57	0.00%	99.95%	57	24	42.03%
217	67695	Federal Home Life Ins Co	VA	Y	57	0.00%	99.95%	66	133	202.02%
218	62324	Freedom Life Ins Co Of Amer	TX	Y	54	0.00%	99.95%	54	0	0.00%
219	80675	US Bus of Crown Life Ins Co	MI	Y	52	0.00%	99.95%	52	98	187.77%
220	65722	Loyal American Life Ins Co	OH	Y	48	0.00%	99.96%	45	32	71.15%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
221	62065	Colonial Penn Life Ins Co	PA	Y	47	0.00%	99.96%	48	40	83.43%
222	65471	Life Ins Co Of GA	GA	Y	43	0.00%	99.96%	47	20	41.39%
223	72990	GE Capital Life Assur Co Of NY	NY	N	43	0.00%	99.96%	43	39	92.36%
224	70211	Valley Forge Life Ins Co	IN	Y	42	0.00%	99.96%	43	40	93.36%
225	64017	Jefferson Natl Life Ins Co	TX	Y	42	0.00%	99.97%	-25	35	-137.62%
226	63983	United Heritage Life Ins Co	ID	Y	39	0.00%	99.97%	39	84	217.64%
227	68209	Provident Life & Cas Ins Co	TN	Y	37	0.00%	99.97%	38	79	204.99%
228	68349	North American Ins Co	WI	Y	37	0.00%	99.97%	39	32	81.36%
229	60305	American Comm Mut Ins Co	MI	Y	35	0.00%	99.97%	34	-1	-1.96%
230	61360	Reliastar Life Ins Co Of NY	NY	Y	34	0.00%	99.97%	25	-472	-1915.94%
231	62251	Concord Heritage Life Ins Co Inc	NH	Y	34	0.00%	99.97%	36	1	2.89%
232	66672	American Gen Life & Acc Ins Co	TN	Y	33	0.00%	99.98%	29	9	31.94%
233	60214	First Great West Life & Annuity Ins	NY	N	32	0.00%	99.98%	31	10	31.86%
234	66044	Midland Natl Life Ins Co	IA	Y	31	0.00%	99.98%	29	148	504.65%
235	71730	Continental American Ins Co	SC	Y	29	0.00%	99.98%	29	12	43.20%
236	63541	Central Benefits Natl Life Ins Co	OH	Y	29	0.00%	99.98%	28	16	58.45%
237	81779	Individual Assur Co Life Hlth & Acc	MO	Y	26	0.00%	99.98%	182	121	66.37%
238	70785	Pacificare Life & Health Ins Co	IN	Y	25	0.00%	99.98%	25	0	0.00%
239	68179	Provident American Ins Co	TX	Y	24	0.00%	99.98%	24	8	35.15%
240	71323	Zale Life Ins Co	AZ	Y	24	0.00%	99.99%	24	4	15.11%
241	66699	Voyager Life Ins Co	GA	Y	23	0.00%	99.99%	24	0	-1.56%
242	65900	Conseco Life Ins Co	IN	Y	23	0.00%	99.99%	26	48	185.71%
243	86509	Ing Life Ins & Annuity Co	CT	Y	22	0.00%	99.99%	22	18	78.04%
244	77720	Columbia Universal Life Ins Co	TX	Y	22	0.00%	99.99%	23	16	71.42%
245	68772	Security Mut Life Ins Co Of NY	NY	Y	22	0.00%	99.99%	22	13	58.63%
246	65331	Liberty Natl Life Ins Co	AL	Y	22	0.00%	99.99%	22	0	0.00%
247	69175	States General Life Ins Co	TX	Y	21	0.00%	99.99%	20	1	3.75%
248	60046	Academy Life Ins Co	MO	Y	20	0.00%	99.99%	21	10	50.00%
249	61239	Bankers Fidelity Life Ins Co	GA	Y	20	0.00%	99.99%	1	0	17.65%
250	65919	Primerica Life Ins Co	MA	Y	20	0.00%	99.99%	26	403	1550.60%
251	81124	Union Standard Of Amer Life Ins Co	MD	Y	20	0.00%	100.00%	21	-7	-35.19%
252	61409	National Benefit Life Ins Co	NY	Y	20	0.00%	100.00%	19	4	19.21%
253	67784	Philadelphia American Life Ins Co	TX	Y	19	0.00%	100.00%	17	2	9.25%
254	64238	Guaranty Income Life Ins Co	LA	Y	19	0.00%	100.00%	19	1	6.26%
255	67628	Pekin Life Ins Co	IL	N	18	0.00%	100.00%	0	0	0.00%
256	63967	Government Personnel Mut Life Ins	TX	Y	17	0.00%	100.00%	17	9	52.54%
257	61190	Auto Owners Life Ins Co	MI	Y	16	0.00%	100.00%	16	25	155.54%
258	70491	Clarica Life Ins Co US	ND	Y	15	0.00%	100.00%	15	0	1.72%
259	68225	Nationwide Life Ins Co of Amer	PA	Y	15	0.00%	100.00%	15	16	104.09%
260	78697	Combined Life Ins Co Of NY	NY	N	14	0.00%	100.00%	14	-24	-175.20%
261	82082	Citizens Natl Life Ins Co	TX	N	14	0.00%	100.00%	0	0	0.00%
262	84786	Colorado Bankers Life Ins Co	CO	Y	13	0.00%	100.00%	13	4	30.19%
263	63258	Federated Life Ins Co	MN	Y	13	0.00%	100.00%	13	0	0.00%
264	80594	IDS Life Ins Co Of NY	NY	N	12	0.00%	100.00%	12	0	0.00%
265	70483	Western & Southern Life Ins Co	OH	Y	12	0.00%	100.00%	12	1	7.25%
266	68950	Southland Life Ins Co	TX	Y	10	0.00%	100.00%	10	5	43.86%
267	67393	Ozark Natl Life Ins Co	MO	Y	10	0.00%	100.01%	10	6	57.13%
268	66583	National Guardian Life Ins Co	WI	Y	10	0.00%	100.01%	10	0	0.00%
269	70335	West Coast Life Ins Co	NE	Y	9	0.00%	100.01%	9	8	86.94%
270	71153	Hartford Life & Annuity Ins Co	CT	Y	9	0.00%	100.01%	9	1	14.98%
271	69310	Surety Life Ins Co	NE	Y	9	0.00%	100.01%	9	0	-0.03%
272	61395	Beneficial Life Ins Co	UT	Y	8	0.00%	100.01%	8	4	45.33%
273	63223	Federal Life Ins Co	IL	Y	8	0.00%	100.01%	8	2	32.29%
274	85189	Investors Consolidated Ins Co	NH	N	7	0.00%	100.01%	8	1	14.90%
275	79065	Sun Life Assur Co Of Canada US	DE	Y	7	0.00%	100.01%	7	5	75.40%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
276	70688	Transamerica Financial Life Ins Co	NY	Y	7	0.00%	100.01%	7	6	89.14%
277	80624	American Progressive L&H Ins Of NY	NY	Y	7	0.00%	100.01%	7	2	29.17%
278	62359	Constitution Life Ins Co	TX	Y	7	0.00%	100.01%	7	0	0.00%
279	91391	Southwestern Life Ins Co	TX	Y	6	0.00%	100.01%	6	0	0.00%
280	65242	Lafayette Life Ins Co	IN	Y	6	0.00%	100.01%	6	0	0.00%
281	68357	Reliable Life Ins Co	MO	Y	6	0.00%	100.01%	6	1	12.96%
282	62979	Equitable Life Ins Co Of IA	IA	Y	5	0.00%	100.01%	5	7	154.00%
283	85561	MIC Life Ins Corp	DE	Y	5	0.00%	100.01%	5	0	3.28%
284	66427	MTL Ins Co	IL	Y	4	0.00%	100.01%	4	0	0.00%
285	87963	National Teachers Assoc Life Ins Co	TX	Y	4	0.00%	100.01%	4	0	0.00%
286	70130	Universal Guaranty Life Ins Co	OH	Y	4	0.00%	100.01%	4	9	245.44%
287	63487	Investors Life Ins Co North Amer	TX	Y	4	0.00%	100.01%	5	1	22.09%
288	99937	Columbus Life Ins Co	OH	Y	4	0.00%	100.01%	4	15	376.58%
289	90956	National Financial Ins Co	TX	Y	3	0.00%	100.01%	3	0	0.47%
290	60291	American Capitol Ins Co	TX	Y	3	0.00%	100.01%	3	1	26.15%
291	78743	New Era Life Ins Co	TX	Y	3	0.00%	100.01%	3	0	0.00%
292	71463	Citizens Ins Co Of Amer	CO	Y	3	0.00%	100.01%	0	0	0.00%
293	63053	Family Life Ins Co	TX	Y	3	0.00%	100.01%	3	1	18.87%
294	60542	American Home Life Ins Co	KS	Y	3	0.00%	100.01%	2	0	20.92%
295	94285	Empire General Life Assur Corp	TN	Y	3	0.00%	100.01%	2	1	48.65%
296	76236	Cincinnati Life Ins Co	OH	Y	3	0.00%	100.01%	3	0	0.00%
297	77887	Life & Health Ins Co Of Amer	PA	Y	3	0.00%	100.01%	3	2	52.48%
298	97764	Idealife Ins Co	CT	Y	2	0.00%	100.01%	2	13	662.41%
299	65528	Life Ins Co Of The Southwest	TX	Y	2	0.00%	100.01%	2	0	0.00%
300	61727	Central Reserve Life Ins Co	OH	Y	2	0.00%	100.01%	2	4	208.00%
301	84522	Auto Club Life Ins Co	MI	Y	2	0.00%	100.01%	2	0	-0.32%
302	69485	Security Natl Life Ins Co	UT	Y	2	0.00%	100.01%	2	0	0.00%
303	82627	Swiss Re Life & Health Amer Inc	CT	Y	2	0.00%	100.01%	2	-2	-110.93%
304	63657	Garden State Life Ins Co	TX	Y	2	0.00%	100.01%	2	0	0.00%
305	65641	Lincoln Mut Life & Cas Ins Co	ND	Y	2	0.00%	100.01%	1	0	32.99%
306	72125	Physicians Life Ins Co	NE	Y	2	0.00%	100.01%	2	1	64.56%
307	65838	Manufacturers Life Ins Co USA	MI	Y	2	0.00%	100.01%	2	4	279.92%
308	68446	Scor Life Ins Co	TX	Y	1	0.00%	100.01%	1	1	80.46%
309	91693	United Family Life Ins Co	GA	Y	1	0.00%	100.01%	1	0	0.00%
310	60038	Acacia Life Ins Co	DC	Y	1	0.00%	100.01%	1	0	0.00%
311	94471	Americom Life & Annuity Ins Co	TX	Y	1	0.00%	100.01%	1	0	0.00%
312	70874	Allstate Life Ins Co Of NY	NY	N	1	0.00%	100.01%	1	0	19.60%
313	99724	Homesield Ins Co	OK	Y	1	0.00%	100.01%	1	0	0.00%
314	62057	Jefferson Pilot Lifeamerica Ins Co	NJ	Y	1	0.00%	100.01%	1	0	0.00%
315	69272	Sunset Life Ins Co Of Amer	MO	Y	1	0.00%	100.01%	1	0	6.74%
316	65668	Lincoln Direct Life Ins Co	NE	Y	1	0.00%	100.01%	1	0	0.00%
317	97241	NGL American Life Ins Co	WI	Y	1	0.00%	100.01%	1	0	0.00%
318	67032	North Carolina Mut Life Ins Co	NC	N	1	0.00%	100.01%	1	6	844.44%
319	74209	MMA Ins Co	IN	Y	1	0.00%	100.01%	1	0	9.02%
320	86126	Members Life Ins Co	WI	Y	1	0.00%	100.01%	1	0	0.00%
321	76023	Columbian Life Ins Co	IL	Y	1	0.00%	100.01%	1	37	5750.47%
322	11121	Unified Life Ins Co	TX	Y	1	0.00%	100.01%	1	0	0.00%
323	90522	Nationalcare Ins Co	OK	N	1	0.00%	100.01%	0	0	0.00%
324	61735	Central Security Life Ins Co	TX	Y	1	0.00%	100.01%	1	0	0.00%
325	71900	Bankers Natl Life Ins Co	TX	Y	1	0.00%	100.01%	1	-3	-313.69%
326	73377	Southern Security Life Ins Co	FL	N	0	0.00%	100.01%	0	0	0.00%
327	62898	Aviva Life Ins Co	DE	Y	0	0.00%	100.01%	0	0	0.00%
328	69493	Tower Life Ins Co	TX	N	0	0.00%	100.01%	0	0	0.00%
329	93742	Securian Life Ins Co	MN	Y	0	0.00%	100.01%	0	0	0.00%
330	69256	Sunamerica Life Ins Co	AZ	Y	0	0.00%	100.01%	0	13	3753.55%

2003 Colorado Market Share - Accident and Health (includes Group, Individual, Credit and FEHBP)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
331	69876	United Life & Annuity Ins Co	IA	Y	0	0.00%	100.01%	0	0	0.00%
332	69922	United Home Life Ins Co	IN	N	0	0.00%	100.01%	0	0	0.00%
333	71706	Standard Life & Cas Ins Co	UT	Y	0	0.00%	100.01%	0	0	0.00%
334	61700	Central Natl Life Ins Co Omaha	DE	Y	0	0.00%	100.01%	1	0	-9.40%
335	64904	Investors Heritage Life Ins Co	KY	Y	0	0.00%	100.01%	0	0	0.00%
336	80322	Citicorp Life Ins Co	AZ	Y	0	0.00%	100.01%	0	0	0.00%
337	64190	Allianz Life Ins Co Of NY	NY	N	0	0.00%	100.01%	0	0	-31.58%
338	67989	American Memorial Life Ins Co	SD	Y	0	0.00%	100.01%	0	0	0.00%
339	81442	Monitor Life Ins Co Of NY	NY	Y	0	0.00%	100.01%	0	0	0.00%
340	67253	Old Reliance Ins Co	AZ	Y	0	0.00%	100.01%	0	0	0.00%
341	66974	North American Co Life & Hlth Ins	IL	Y	0	0.00%	100.01%	0	1	1314.58%
342	65927	Lincoln Heritage Life Ins Co	IL	Y	0	0.00%	100.01%	0	1	789.47%
343	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	0	0.00%	100.01%	0	0	0.00%
344	82694	United Liberty Life Ins Co	KY	Y	0	0.00%	100.01%	0	0	0.00%
345	69930	United Ins Co Of Amer	IL	Y	0	0.00%	100.01%	0	0	0.00%
346	70114	Unity Mut Life Ins Co	NY	Y	0	0.00%	100.01%	0	0	0.00%
347	67903	Provident Amer Life & Hlth Ins Co	OH	Y	0	0.00%	100.01%	0	22	18980.70%
348	64327	Harleysville Life Ins Co	PA	N	0	0.00%	100.01%	0	0	0.00%
349	72850	United World Life Ins Co	NE	Y	0	0.00%	100.01%	0	0	263.30%
350	63401	First Colony Life Ins Co	VA	Y	0	0.00%	100.01%	0	0	0.00%
351	83445	Advance Ins Co	AZ	Y	0	0.00%	100.01%	0	0	0.00%
352	94250	Banner Life Ins Co	MD	Y	0	0.00%	100.01%	0	0	0.00%
353	67059	North Coast Life Ins Co	WA	Y	0	0.00%	100.01%	0	0	24.14%
354	67164	Chase Life & Annuity Co	DE	Y	0	0.00%	100.01%	0	0	-40.05%
355	88080	XL Life Ins and Annuity Co	IL	Y	0	0.00%	100.01%	1	-1	-162.14%
356	62383	Centurion Life Ins Co	MO	Y	0	0.00%	100.01%	1	-8	-566.79%
357	64394	Heritage Life Ins Co	AZ	Y	-1	0.00%	100.01%	48	6	12.55%
358	84697	American Specialty Hlth Ins Co	IL	Y	-4	0.00%	100.01%	58	58	100.42%
359	98884	Union Security Life Ins Co	DE	Y	-323	-0.01%	100.00%	2,499	553	22.14%
Totals					2,378,889			2,377,948	1,861,947	78.30%

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
1	68322	Great West Life & Annuity Ins Co	CO	Y	213,973	6.32%	6.32%	123	10,132
2	62944	AXA Equitable Life Ins Co	NY	Y	194,032	5.73%	12.06%	7	19,714
3	90611	Allianz Life Ins Co Of North Amer	MN	Y	179,419	5.30%	17.36%	0	20,666
4	86231	Transamerica Life Ins Co	IA	Y	170,978	5.05%	22.41%	0	15,128
5	65838	Manufacturers Life Ins Co USA	MI	Y	151,590	4.48%	26.89%	6	50,477
6	65056	Jackson Natl Life Ins Co	MI	Y	148,370	4.38%	31.27%	0	9,663
7	86630	American Skandia Life Assur Corp	CT	Y	121,460	3.59%	34.86%	0	8,330
8	65676	Lincoln Natl Life Ins Co	IN	Y	108,157	3.20%	38.06%	0	823
9	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	103,988	3.07%	41.13%	62,616	51,072
10	65978	Metropolitan Life Ins Co	NY	Y	103,462	3.06%	44.19%	8	50,585
11	80942	ING USA Annuity and Llife Ins Co	IA	Y	96,143	2.84%	47.03%	0	7,834
12	70432	AIG Annuity Ins Co	TX	Y	93,989	2.78%	49.80%	0	5,381
13	70238	Variable Annuity Life Ins Co	TX	Y	82,486	2.44%	52.24%	0	6,500
14	97268	Pacific Life & Annuity Co	AZ	Y	62,917	1.86%	54.10%	0	469
15	60739	American Natl Ins Co	TX	Y	62,690	1.85%	55.95%	0	2,442
16	91596	New York Life Ins & Annuity Corp	DE	Y	60,980	1.80%	57.76%	0	7,791
17	60941	AIG SunAmerica Life Assur Co	AZ	Y	55,541	1.64%	59.40%	0	9,593
18	91626	New England Life Ins Co	MA	Y	55,289	1.63%	61.03%	0	1,070
19	66044	Midland Natl Life Ins Co	IA	Y	54,353	1.61%	62.64%	0	2,360
20	61050	MetLife Investors USA Ins Co	DE	Y	51,862	1.53%	64.17%	0	1,257
21	79065	Sun Life Assur Co Of Canada US	DE	Y	49,662	1.47%	65.64%	0	8,257
22	68675	Security Benefit Life Ins Co	KS	Y	45,491	1.34%	66.98%	0	1,019
23	65536	GE Life And Annuity Assur Co	VA	Y	42,246	1.25%	68.23%	0	5,004
24	65595	Lincoln Benefit Life Co	NE	Y	41,712	1.23%	69.46%	0	4,218
25	65005	IDS Life Ins Co	MN	Y	39,804	1.18%	70.64%	0	10,036
26	93513	MetLife Investors Ins Co	MO	Y	37,986	1.12%	71.76%	0	2,722
27	92738	American Equity Invest Life Ins Co	IA	Y	37,426	1.11%	72.87%	0	2,807
28	60895	American United Life Ins Co	IN	Y	37,304	1.10%	73.97%	0	909
29	87726	The Travelers Ins Co	CT	Y	36,109	1.07%	75.03%	0	4,548
30	80950	Travelers Life & Annuity Co	CT	Y	32,366	0.96%	75.99%	0	68
31	67172	Ohio Natl Life Ins Co	OH	Y	31,304	0.92%	76.92%	0	1,076
32	79227	Pruco Life Ins Co	AZ	Y	30,172	0.89%	77.81%	0	372
33	60186	Allstate Life Ins Co	IL	Y	28,475	0.84%	78.65%	0	11,354
34	70092	Glenbrook Life & Annuity Co	AZ	Y	27,821	0.82%	79.47%	0	1,695
35	79022	Merrill Lynch Life Ins Co	AR	Y	26,543	0.78%	80.26%	0	3,013
36	66850	National Western Life Ins Co	CO	Y	25,857	0.76%	81.02%	0	1,092
37	86509	Ing Life Ins & Annuity Co	CT	Y	25,169	0.74%	81.76%	0	2,729
38	91413	Western Reserve Life Assur Co of OH	OH	Y	24,283	0.72%	82.48%	0	1,752
39	61689	Amerus Life Ins Co	IA	Y	22,749	0.67%	83.15%	0	583
40	61271	Principal Life Ins Co	IA	Y	22,228	0.66%	83.81%	1	68,032
41	63274	Fidelity & Guaranty Life Ins Co	MD	Y	21,047	0.62%	84.43%	0	3,675
42	68241	Prudential Ins Co Of Amer	NJ	Y	20,760	0.61%	85.04%	84	66,460
43	61263	Bankers Life & Cas Co	IL	Y	18,333	0.54%	85.59%	1	1,475
44	93432	CM Life Ins Co	CT	Y	17,968	0.53%	86.12%	0	187
45	61247	USG Annuity & Life Co	OK	Y	17,364	0.51%	86.63%	0	6,278
46	60631	American Investors Life Ins Co	KS	Y	17,301	0.51%	87.14%	0	2,164
47	63177	Farmers New World Life Ins Co	WA	Y	17,114	0.51%	87.65%	0	2,713
48	93696	Fidelity Investments Life Ins Co	UT	Y	16,858	0.50%	88.15%	0	4,971
49	90557	Kemper Investors Life Ins Co	IL	Y	16,292	0.48%	88.63%	0	15,275
50	64939	Investors Ins Corp	DE	Y	15,437	0.46%	89.08%	0	63
51	64130	Life Investors Ins Co Of Amer	IA	Y	14,751	0.44%	89.52%	0	3,677
52	78778	Guardian Ins & Annuity Co Inc	DE	Y	14,325	0.42%	89.94%	0	14,623
53	94234	American Enterprise Life Ins Co	IN	Y	14,080	0.42%	90.36%	0	0
54	69663	USAA Life Ins Co	TX	Y	13,733	0.41%	90.76%	0	5,908
55	66974	North American Co Life & Hlth Ins	IL	Y	13,302	0.39%	91.16%	0	572
56	67091	Northwestern Mut Life Ins Co	WI	Y	12,632	0.37%	91.53%	658	14,648

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
57	67865	Jefferson Pilot Life Ins Co	NC	Y	10,992	0.32%	91.85%	3	1,868
58	68608	Symetra Life Ins Co	WA	Y	10,809	0.32%	92.17%	0	3,416
59	69108	State Farm Life Ins Co	IL	Y	10,716	0.32%	92.49%	176	1,854
60	66605	Peoples Benefit Life Ins Co	IA	Y	10,573	0.31%	92.80%	0	2,050
61	60142	TIAA Cref Life Ins Co	NY	Y	10,368	0.31%	93.11%	0	157
62	69507	Transamerica Life Ins & Annuity Co	NC	Y	10,343	0.31%	93.42%	0	2,791
63	65935	Massachusetts Mut Life Ins Co	MA	Y	9,100	0.27%	93.68%	80	6,899
64	68136	Protective Life Ins Co	TN	Y	8,280	0.24%	93.93%	0	408
65	93548	PHL Variable Ins Co	CT	Y	7,793	0.23%	94.16%	0	177
66	66680	National Life Ins Co	VT	Y	7,698	0.23%	94.39%	10	1,427
67	69868	United Of Omaha Life Ins Co	NE	Y	6,648	0.20%	94.58%	0	3,000
68	63088	Farm Bureau Life Ins Co	IA	Y	6,636	0.20%	94.78%	9	2,357
69	65749	Cuna Mut Life Ins Co	IA	Y	6,538	0.19%	94.97%	0	2,884
70	64513	Horace Mann Life Ins Co	IL	Y	6,326	0.19%	95.16%	1	746
71	74780	Integrity Life Ins Co	OH	Y	6,303	0.19%	95.35%	0	2,059
72	63401	First Colony Life Ins Co	VA	Y	6,196	0.18%	95.53%	0	13,709
73	68810	Sentry Life Ins Co	WI	Y	6,143	0.18%	95.71%	0	575
74	70491	Clarica Life Ins Co US	ND	Y	5,964	0.18%	95.89%	0	7,304
75	67105	Reliastar Life Ins Co	MN	Y	5,849	0.17%	96.06%	0	2,165
76	62898	Aviva Life Ins Co	DE	Y	5,817	0.17%	96.23%	0	2,134
77	62626	Cuna Mut Ins Society	WI	Y	5,793	0.17%	96.40%	0	231
78	60488	American Gen Life Ins Co	TX	Y	5,430	0.16%	96.56%	38	1,740
79	84824	Allmerica Financial Life & Annuity	MA	Y	5,256	0.16%	96.72%	0	7,244
80	66168	Minnesota Life Ins Co	MN	Y	4,668	0.14%	96.86%	0	1,163
81	61492	Business Mens Assur Co Of Amer	SC	Y	4,294	0.13%	96.98%	0	756
82	65129	Kansas City Life Ins Co	MO	Y	4,056	0.12%	97.10%	2	832
83	63312	Great American Life Ins Co	OH	Y	4,040	0.12%	97.22%	0	1,657
84	65099	John Hancock Life Ins Co	MA	Y	3,710	0.11%	97.33%	167	26,319
85	97977	Ameritas Variable Life Ins Co	NE	Y	3,309	0.10%	97.43%	0	1
86	88072	Hartford Life Ins Co	CT	Y	3,308	0.10%	97.53%	0	4,066
87	70025	General Electric Capital Assur Co	DE	Y	3,145	0.09%	97.62%	0	9,335
88	61301	Ameritas Life Ins Corp	NE	Y	3,095	0.09%	97.71%	1	177
89	72125	Physicians Life Ins Co	NE	Y	2,941	0.09%	97.80%	0	449
90	66915	New York Life Ins Co	NY	Y	2,856	0.08%	97.88%	4	9,288
91	68764	Security Financial Life Ins Co	NE	Y	2,811	0.08%	97.97%	0	699
92	62979	Equitable Life Ins Co Of IA	IA	Y	2,633	0.08%	98.04%	0	616
93	60410	American Fidelity Assur Co	OK	Y	2,626	0.08%	98.12%	0	476
94	65528	Life Ins Co Of The Southwest	TX	Y	2,438	0.07%	98.19%	0	563
95	92622	Western Southern Life Assur Co	OH	Y	2,435	0.07%	98.27%	0	1,014
96	62286	Golden Rule Ins Co	IL	Y	2,338	0.07%	98.33%	0	570
97	78077	Mony Life Ins Co Of Amer	AZ	Y	2,317	0.07%	98.40%	0	129
98	97721	Thrivent Life Ins Co	MN	Y	2,188	0.06%	98.47%	0	652
99	66869	Nationwide Life Ins Co	OH	Y	2,136	0.06%	98.53%	0	149,696
100	93661	Annuity Investors Life Ins Co	OH	Y	2,119	0.06%	98.59%	0	138
101	80837	Union Central Life Ins Co	OH	Y	1,823	0.05%	98.65%	0	311
102	60399	American Family Life Ins Co	WI	Y	1,823	0.05%	98.70%	0	910
103	61395	Beneficial Life Ins Co	UT	Y	1,798	0.05%	98.75%	0	1,042
104	61999	Americo Financial Life Annuity Ins	TX	Y	1,798	0.05%	98.81%	0	35
105	60232	AGL Life Assur Co	PA	Y	1,725	0.05%	98.86%	0	0
106	60542	American Home Life Ins Co	KS	Y	1,604	0.05%	98.91%	0	6
107	66281	Monumental Life Ins Co	MD	Y	1,515	0.04%	98.95%	0	685
108	71153	Hartford Life & Annuity Ins Co	CT	Y	1,484	0.04%	98.99%	0	1,034
109	94471	Americom Life & Annuity Ins Co	TX	Y	1,394	0.04%	99.04%	0	144
110	70408	Fortis Benefits Ins Co	IA	Y	1,352	0.04%	99.08%	0	178
111	63479	United Teacher Assoc Ins Co	TX	Y	1,299	0.04%	99.11%	0	0
112	65242	Lafayette Life Ins Co	IN	Y	1,295	0.04%	99.15%	4	-130

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
113	69973	United Life Ins Co	IA	Y	1,263	0.04%	99.19%	0	1,643
114	60445	American Founders Life Ins Co	TX	Y	1,073	0.03%	99.22%	0	310
115	93653	American Partners Life Ins Co	AZ	Y	1,072	0.03%	99.25%	0	30
116	63983	United Heritage Life Ins Co	ID	Y	1,052	0.03%	99.28%	0	755
117	75264	National Integrity Life Ins Co	NY	N	995	0.03%	99.31%	0	198
118	69051	Standard Life Ins Co Of IN	IN	Y	987	0.03%	99.34%	0	190
119	68039	Presidential Life Ins Co	NY	Y	917	0.03%	99.37%	0	1,327
120	68772	Security Mut Life Ins Co Of NY	NY	Y	882	0.03%	99.40%	0	83
121	68543	Liberty Bankers Life Ins Co	OK	Y	825	0.02%	99.42%	0	822
122	66230	William Penn Life Ins Co Of NY	NY	N	776	0.02%	99.44%	0	10
123	69019	Standard Ins Co	OR	Y	769	0.02%	99.47%	0	17,782
124	77925	Western United Life Assur Co	WA	N	700	0.02%	99.49%	0	52
125	65722	Loyal American Life Ins Co	OH	Y	692	0.02%	99.51%	0	353
126	67466	Pacific Life Ins Co	CA	Y	691	0.02%	99.53%	0	6,269
127	71129	Fort Dearborn Life Ins Co	IL	Y	671	0.02%	99.55%	0	133
128	72222	Amica Life Ins Co	RI	Y	655	0.02%	99.57%	0	18
129	81060	Canada Life Ins Co Of Amer	MI	Y	556	0.02%	99.58%	0	125
130	66842	AIG Life Ins Co	DE	Y	544	0.02%	99.60%	0	4,848
131	67121	Transamerica Occidental Life Ins Co	IA	Y	539	0.02%	99.61%	0	2,897
132	80624	American Progressive L&H Ins Of NY	NY	Y	500	0.01%	99.63%	0	0
133	71439	Assurity Life Ins Co	NE	Y	486	0.01%	99.64%	0	71
134	64580	Illinois Mut Life Ins Co	IL	Y	465	0.01%	99.66%	0	45
135	60682	Conseco Ins Co	IL	Y	464	0.01%	99.67%	0	3,932
136	63495	First Investors Life Ins Co	NY	Y	449	0.01%	99.68%	0	2
137	68845	Shenandoah Life Ins Co	VA	Y	432	0.01%	99.70%	0	109
138	94099	United Investors Life Ins Co	MO	Y	424	0.01%	99.71%	0	915
139	62057	Jefferson Pilot Lifeamerica Ins Co	NJ	Y	407	0.01%	99.72%	0	404
140	61425	Trustmark Ins Co	IL	Y	405	0.01%	99.73%	0	30
141	67644	Penn Mut Life Ins Co	PA	Y	390	0.01%	99.75%	9	6,693
142	94218	Country Investors Life Assur Co	IL	Y	380	0.01%	99.76%	0	227
143	61190	Auto Owners Life Ins Co	MI	Y	377	0.01%	99.77%	0	44
144	60038	Acacia Life Ins Co	DC	Y	352	0.01%	99.78%	0	0
145	70688	Transamerica Financial Life Ins Co	NY	Y	336	0.01%	99.79%	0	-10
146	64238	Guaranty Income Life Ins Co	LA	Y	330	0.01%	99.80%	0	187
147	88668	Mutual Of Amer Life Ins Co	NY	Y	310	0.01%	99.81%	0	1,073
148	63967	Government Personnel Mut Life Ins Co	TX	Y	309	0.01%	99.82%	0	142
149	64017	Jefferson Natl Life Ins Co	TX	Y	295	0.01%	99.82%	0	164
150	62510	Equitrust Life Ins Co	IA	Y	287	0.01%	99.83%	0	35
151	65757	Shelter Life Ins Co	MO	Y	281	0.01%	99.84%	0	89
152	63665	General American Life Ins Co	MO	Y	280	0.01%	99.85%	0	110
153	66672	American Gen Life & Acc Ins Co	TN	Y	273	0.01%	99.86%	0	178
154	70750	Nationwide Life & Ann Co of Amer	DE	Y	267	0.01%	99.87%	0	69
155	70254	Jefferson Pilot Financial Ins Co	NE	Y	226	0.01%	99.87%	1	3,182
156	71218	Grange Life Ins Co	OH	N	214	0.01%	99.88%	0	0
157	62928	EMC Natl Life Co	IA	Y	187	0.01%	99.88%	0	160
158	66427	MTL Ins Co	IL	Y	182	0.01%	99.89%	40	10
159	64645	Indianapolis Life Ins Co	IN	Y	177	0.01%	99.89%	0	1,522
160	92495	First Sunamerica Life Ins Co	NY	N	157	0.00%	99.90%	0	0
161	68381	Reliance Standard Life Ins Co	IL	Y	156	0.00%	99.90%	0	370
162	63932	Bankers Life Ins Co Of NY	NY	N	145	0.00%	99.91%	0	0
163	66583	National Guardian Life Ins Co	WI	Y	143	0.00%	99.91%	0	32
164	67911	Pioneer Mut Life Ins Co	ND	Y	141	0.00%	99.92%	0	210
165	68284	Pyramid Life Ins Co	KS	Y	135	0.00%	99.92%	0	0
166	63487	Investors Life Ins Co North Amer	TX	Y	129	0.00%	99.92%	0	306
167	99775	Funeral Directors Life Ins Co	TX	Y	125	0.00%	99.93%	0	9
168	84786	Colorado Bankers Life Ins Co	CO	Y	116	0.00%	99.93%	0	155

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policy-holders	Annuity Benefits Paid
169	82538	National Health Ins Co	TX	Y	108	0.00%	99.93%	0	201
170	69256	Sunamerica Life Ins Co	AZ	Y	98	0.00%	99.94%	0	1,116
171	85685	Acacia Natl Life Ins Co	DC	Y	96	0.00%	99.94%	0	273
172	61875	Church Life Ins Corp	NY	N	94	0.00%	99.94%	0	35
173	60879	American States Life Ins Co	IN	Y	88	0.00%	99.95%	0	9
174	65781	Madison Natl Life Ins Co Inc	WI	Y	80	0.00%	99.95%	0	158
175	67539	Pan American Life Ins Co	LA	Y	79	0.00%	99.95%	0	1
176	89206	Ohio Natl Life Assur Corp	OH	Y	63	0.00%	99.95%	0	0
177	60992	First Metlife Investors Ins Co	NY	N	62	0.00%	99.95%	0	0
178	71854	AAA Life Ins Co	MI	Y	60	0.00%	99.96%	0	0
179	71404	Continental General Ins Co	NE	Y	60	0.00%	99.96%	0	197
180	65498	Life Ins Co Of North Amer	PA	Y	57	0.00%	99.96%	0	4,082
181	61360	Reliastar Life Ins Co Of NY	NY	Y	54	0.00%	99.96%	0	36
182	69485	Security Natl Life Ins Co	UT	Y	53	0.00%	99.96%	0	51
183	77720	Columbia Universal Life Ins Co	TX	Y	51	0.00%	99.96%	0	30
184	70416	MML Bay State Life Ins Co	CT	Y	49	0.00%	99.97%	0	30
185	67814	Phoenix Life Ins Co	NY	Y	47	0.00%	99.97%	0	74
186	67989	American Memorial Life Ins Co	SD	Y	44	0.00%	99.97%	0	15
187	76112	Oxford Life Ins Co	AZ	Y	43	0.00%	99.97%	0	326
188	97764	Idealife Ins Co	CT	Y	42	0.00%	99.97%	0	0
189	69140	First Allmerica Fin Life Ins Co	MA	Y	41	0.00%	99.97%	0	157
190	86375	Manufacturers Life Ins Co Of NY	NY	N	41	0.00%	99.97%	0	0
191	60140	Jackson Natl Life Ins Co Of NY	NY	N	40	0.00%	99.97%	0	0
192	65765	Reassure America Life Ins Co	IL	Y	37	0.00%	99.98%	0	346
193	64246	Guardian Life Ins Co Of Amer	NY	Y	34	0.00%	99.98%	2	305
194	76236	Cincinnati Life Ins Co	OH	Y	34	0.00%	99.98%	0	88
195	84174	Employees Life Co Mut	IL	Y	31	0.00%	99.98%	0	97
196	81213	American Maturity Life Ins Co	CT	Y	29	0.00%	99.98%	0	71
197	69116	State Life Ins Co	IN	Y	29	0.00%	99.98%	0	16
198	70319	Washington Natl Ins Co	IL	Y	28	0.00%	99.98%	0	190
199	70580	Humanadental Ins Co	WI	Y	28	0.00%	99.98%	0	0
200	80594	IDS Life Ins Co Of NY	NY	N	27	0.00%	99.98%	0	8
201	66370	Mony Life Ins Co	NY	Y	27	0.00%	99.98%	1	270
202	70785	Pacificare Life & Health Ins Co	IN	Y	25	0.00%	99.98%	0	0
203	65927	Lincoln Heritage Life Ins Co	IL	Y	24	0.00%	99.98%	0	25
204	64505	Homesteaders Life Co	IA	Y	24	0.00%	99.99%	0	31
205	92657	Nationwide Life And Annuity Ins Co	OH	Y	22	0.00%	99.99%	0	12,472
206	67695	Federal Home Life Ins Co	VA	Y	21	0.00%	99.99%	0	676
207	65919	Primerica Life Ins Co	MA	Y	21	0.00%	99.99%	0	0
208	99937	Columbus Life Ins Co	OH	Y	21	0.00%	99.99%	0	258
209	69477	Fortis Ins Co	WI	Y	19	0.00%	99.99%	0	3
210	69396	Texas Life Ins Co	TX	Y	19	0.00%	99.99%	0	759
211	68225	Nationwide Life Ins Co of Amer	PA	Y	19	0.00%	99.99%	0	11
212	67059	North Coast Life Ins Co	WA	Y	18	0.00%	99.99%	0	2
213	87750	Mayflower Natl Life Ins Co	IN	Y	18	0.00%	99.99%	0	4
214	65668	Lincoln Direct Life Ins Co	NE	Y	17	0.00%	99.99%	0	37
215	63207	Chase Ins Life and Annuity Co	IL	Y	15	0.00%	99.99%	0	283
216	87645	United Fidelity Life Ins Co	TX	Y	13	0.00%	99.99%	0	12
217	98213	Financial Benefit Life Ins Co	KS	Y	13	0.00%	99.99%	0	237
218	61808	Charter Natl Life Ins Co	IL	Y	13	0.00%	99.99%	0	46
219	60704	American Life Ins Co of NY	NY	Y	12	0.00%	99.99%	0	0
220	66087	Mid West Natl Life Ins Co Of TN	TN	Y	11	0.00%	99.99%	0	0
221	90212	Great Southern Life Ins Co	TX	Y	11	0.00%	99.99%	0	16
222	68594	American Amicable Life Ins Co Of TX	TX	Y	11	0.00%	99.99%	0	0
223	61727	Central Reserve Life Ins Co	OH	Y	10	0.00%	99.99%	0	24
224	60429	American Fidelity Life Ins Co	FL	Y	9	0.00%	99.99%	0	61

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
225	60534	American Heritage Life Ins Co	FL	Y	8	0.00%	100.00%	0	54
226	68713	Security Life Of Denver Ins Co	CO	Y	8	0.00%	100.00%	0	959
227	67628	Pekin Life Ins Co	IL	N	8	0.00%	100.00%	0	0
228	60275	American Bankers Life Assur Co Of FL	FL	Y	7	0.00%	100.00%	0	0
229	77798	American Centurion Life Assur Co	NY	N	7	0.00%	100.00%	0	0
230	65900	Conseco Life Ins Co	IN	Y	6	0.00%	100.00%	0	887
231	65315	Liberty Life Assur Co Of Boston	MA	Y	6	0.00%	100.00%	0	658
232	77984	First Variable Life Ins Co	AR	Y	6	0.00%	100.00%	0	504
233	60763	American Pioneer Life Ins Co	FL	Y	6	0.00%	100.00%	0	15
234	81442	Monitor Life Ins Co Of NY	NY	Y	6	0.00%	100.00%	0	0
235	69094	State Farm Life & Accident Asr Co	IL	N	5	0.00%	100.00%	1	3
236	70106	United States Life Ins Co In NYC	NY	Y	5	0.00%	100.00%	0	10
237	66540	National Farmers Union Life Ins Co	TX	Y	5	0.00%	100.00%	0	0
238	70130	Universal Guaranty Life Ins Co	OH	Y	4	0.00%	100.00%	0	15
239	70742	Family Benefit Life Ins Co	MO	Y	4	0.00%	100.00%	0	1
240	80659	US Bus of the Canada Life Assur Co	MI	Y	4	0.00%	100.00%	0	365
241	67148	Occidental Life Ins Co Of NC	TX	Y	4	0.00%	100.00%	0	11
242	70335	West Coast Life Ins Co	NE	Y	4	0.00%	100.00%	0	2
243	62308	Connecticut General Life Ins Co	CT	Y	4	0.00%	100.00%	0	88,558
244	68721	Security Life Ins Co Of Amer	MN	Y	4	0.00%	100.00%	0	535
245	63258	Federated Life Ins Co	MN	Y	4	0.00%	100.00%	0	9
246	61832	Chesapeake Life Ins Co	OK	Y	3	0.00%	100.00%	0	0
247	63223	Federal Life Ins Co	IL	Y	3	0.00%	100.00%	0	0
248	62596	Union Fidelity Life Ins Co	IL	Y	3	0.00%	100.00%	0	184
249	71463	Citizens Ins Co Of Amer	CO	Y	3	0.00%	100.00%	0	11
250	61883	Central United Life Ins Co	TX	Y	3	0.00%	100.00%	0	3
251	60607	American Intl Life Assr Co NY	NY	Y	3	0.00%	100.00%	0	6,034
252	70211	Valley Forge Life Ins Co	IN	Y	2	0.00%	100.00%	0	703
253	71870	Fidelity Security Life Ins Co	MO	Y	2	0.00%	100.00%	0	128
254	70629	World Ins Co	NE	Y	2	0.00%	100.00%	0	0
255	90247	Pharmacists Life Ins Co	IA	Y	2	0.00%	100.00%	0	0
256	94250	Banner Life Ins Co	MD	Y	2	0.00%	100.00%	0	21
257	97055	Mega Life & Health Ins Co The	OK	Y	2	0.00%	100.00%	0	0
258	61735	Central Security Life Ins Co	TX	Y	2	0.00%	100.00%	0	0
259	64890	Investors Guaranty Life Ins Co	CA	Y	2	0.00%	100.00%	0	0
260	69310	Surety Life Ins Co	NE	Y	1	0.00%	100.00%	0	65
261	80675	US Bus of Crown Life Ins Co	MI	Y	1	0.00%	100.00%	0	586
262	70114	Unity Mut Life Ins Co	NY	Y	1	0.00%	100.00%	0	0
263	89184	Sterling Investors Life Ins Co	GA	Y	1	0.00%	100.00%	0	0
264	67393	Ozark Natl Life Ins Co	MO	Y	1	0.00%	100.00%	0	2
265	62049	Colonial Life & Accident Ins Co	SC	Y	1	0.00%	100.00%	0	0
266	67180	Ohio State Life Ins Co	TX	Y	1	0.00%	100.00%	0	0
267	63053	Family Life Ins Co	TX	Y	1	0.00%	100.00%	0	0
268	62200	Great American Life Assur Co	OH	N	1	0.00%	100.00%	0	79
269	62413	Continental Assur Co	IL	Y	1	0.00%	100.00%	0	1,181
270	69132	State Mut Ins Co	GA	Y	1	0.00%	100.00%	0	3
271	76953	ING Ins Co Of America	FL	Y	1	0.00%	100.00%	0	558
272	65080	John Alden Life Ins Co	WI	Y	1	0.00%	100.00%	0	133
273	88579	Old Standard Life Ins Co	ID	N	1	0.00%	100.00%	0	0
274	67873	Pioneer American Ins Co	TX	Y	1	0.00%	100.00%	0	0
275	61239	Bankers Fidelity Life Ins Co	GA	Y	1	0.00%	100.00%	0	0
276	92916	United American Ins Co	DE	Y	1	0.00%	100.00%	0	58
277	69701	Union Bankers Ins Co	TX	Y	1	0.00%	100.00%	0	9
278	70769	Erie Family Life Ins Co	PA	N	1	0.00%	100.00%	0	37
279	60518	American Health & Life Ins Co	TX	Y	1	0.00%	100.00%	0	15
280	64211	Guarantee Trust Life Ins Co	IL	Y	1	0.00%	100.00%	0	5

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
281	68950	Southland Life Ins Co	TX	Y	1	0.00%	100.00%	0	29
282	86428	Metropolitan Ins & Annuity Co	DE	Y	1	0.00%	100.00%	0	157
283	81779	Individual Assur Co Life Hlth & Acc	MO	Y	1	0.00%	100.00%	0	0
284	60227	First Life Amer Corp	KS	N	1	0.00%	100.00%	0	0
285	86355	Standard Life & Accident Ins Co	OK	Y	0	0.00%	100.00%	0	54
286	71706	Standard Life & Cas Ins Co	UT	Y	0	0.00%	100.00%	0	0
287	77887	Life & Health Ins Co Of Amer	PA	Y	0	0.00%	100.00%	0	0
288	60577	American Income Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
289	65331	Liberty Natl Life Ins Co	AL	Y	0	0.00%	100.00%	0	0
290	64327	Harleysville Life Ins Co	PA	N	0	0.00%	100.00%	0	-1
291	60291	American Capitol Ins Co	TX	Y	0	0.00%	100.00%	0	4
292	70815	Hartford Life & Accident Ins Co	CT	Y	0	0.00%	100.00%	0	0
293	67083	Manhattan Natl Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
294	93629	Prudential Retirement Ins & Anuty Co	CT	Y	0	0.00%	100.00%	0	0
295	67164	Chase Life & Annuity Co	DE	Y	0	0.00%	100.00%	0	0
296	71900	Bankers Natl Life Ins Co	TX	Y	0	0.00%	100.00%	0	157
297	66109	Midwestern United Life Ins Co	IN	Y	0	0.00%	100.00%	0	37
298	61212	Baltimore Life Ins Co	MD	Y	0	0.00%	100.00%	0	5
299	68462	Reserve Natl Ins Co	OK	Y	0	0.00%	100.00%	0	0
300	70661	Chase Ins Life Co	IL	Y	0	0.00%	100.00%	0	25
301	65110	Kanawha Ins Co	SC	Y	0	0.00%	100.00%	0	0
302	91910	American Savings Life Ins Co	AZ	N	0	0.00%	100.00%	0	0
303	89958	JMIC Life Ins Co	FL	Y	0	0.00%	100.00%	0	0
304	63541	Central Benefits Natl Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
305	65323	Liberty Life Ins Co	SC	Y	0	0.00%	100.00%	0	0
306	89070	United Concordia Companies Inc	PA		0	0.00%	100.00%	0	0
307	92274	Landcar Life Ins Co	UT	Y	0	0.00%	100.00%	0	0
308	92428	Great Western Life Ins Co	MT	N	0	0.00%	100.00%	0	0
309	63444	Nutmeg Life Ins Co	IA	Y	0	0.00%	100.00%	0	0
310	92649	American Underwriters Life Ins Co	AZ	Y	0	0.00%	100.00%	0	3
311	65269	United Benefit Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
312	65471	Life Ins Co Of GA	GA	Y	0	0.00%	100.00%	0	0
313	63657	Garden State Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
314	63290	Fidelity Life Assn	IL	Y	0	0.00%	100.00%	0	12
315	63738	Utica Natl Life Ins Co	NY	N	0	0.00%	100.00%	0	13
316	63282	Penn Treaty Network Amer Ins Co	PA	Y	0	0.00%	100.00%	0	0
317	88536	Protective Life And Annuity Ins Co	AL	Y	0	0.00%	100.00%	0	0
318	92673	Revios Reins Canada Ltd	CA	Y	0	0.00%	100.00%	0	0
319	63266	First Dominion Mut Life Ins Co	VA	Y	0	0.00%	100.00%	0	0
320	88420	Member Service Life Ins Co	OK	Y	0	0.00%	100.00%	0	0
321	88366	American Retirement Life Ins Co	OH	Y	0	0.00%	100.00%	0	8
322	65641	Lincoln Mut Life & Cas Ins Co	ND	Y	0	0.00%	100.00%	0	0
323	88099	Optimum Re Ins Co	TX	Y	0	0.00%	100.00%	0	0
324	88080	XL Life Ins and Annuity Co	IL	Y	0	0.00%	100.00%	0	0
325	87963	National Teachers Assoc Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
326	92665	Aviva Life Ins Co of NY	NY	N	0	0.00%	100.00%	0	0
327	64602	Independence Life & Annuity Co	RI	Y	0	0.00%	100.00%	0	0
328	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	0	0.00%	100.00%	0	0
329	64297	First Unum Life Ins Co	NY	N	0	0.00%	100.00%	0	0
330	90638	Best Life And Health Ins Co	TX	Y	0	0.00%	100.00%	0	0
331	90670	Scottish Re Life Corp	DE	N	0	0.00%	100.00%	0	0
332	64220	Settlers Life Ins Co	VA	N	0	0.00%	100.00%	0	0
333	64394	Heritage Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
334	90581	Symetra Natl Life Ins Co	WA	Y	0	0.00%	100.00%	0	0
335	90522	Nationalcare Ins Co	OK	N	0	0.00%	100.00%	0	0
336	64190	Allianz Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	120

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
337	64548	Cigna Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	5
338	64149	Epic Life Ins Co	WI	Y	0	0.00%	100.00%	0	0
339	90956	National Financial Ins Co	TX	Y	0	0.00%	100.00%	0	0
340	91785	American Phoenix Life & Reassur Co	CT	N	0	0.00%	100.00%	0	0
341	91391	Southwestern Life Ins Co	TX	Y	0	0.00%	100.00%	0	74
342	90204	John Hancock Variable Life Ins Co	MA	Y	0	0.00%	100.00%	0	1,435
343	91472	Globe Life & Accident Ins Co	DE	Y	0	0.00%	100.00%	0	1
344	90328	First Health Life & Health Ins Co	TX	Y	0	0.00%	100.00%	0	0
345	64688	SCOR Life US Re Ins Co	TX	Y	0	0.00%	100.00%	0	0
346	64696	First Continental Life & Acc	TX	Y	0	0.00%	100.00%	0	0
347	91642	Forethought Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
348	91693	United Family Life Ins Co	GA	Y	0	0.00%	100.00%	0	7
349	64831	Intramerica Life Ins Co	NY	N	0	0.00%	100.00%	0	0
350	63819	Unity Financial Life Ins Co	PA	Y	0	0.00%	100.00%	0	0
351	64904	Investors Heritage Life Ins Co	KY	Y	0	0.00%	100.00%	0	0
352	63762	Medco Containment Life Ins Co	PA	Y	0	0.00%	100.00%	0	0
353	65021	Stonebridge Life Ins Co	VT	Y	0	0.00%	100.00%	0	0
354	64467	Home Owners Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
355	90344	Keystone State Life Ins Co	PA	N	0	0.00%	100.00%	0	0
356	94587	Renaissance Life & Health Ins Co	IN	Y	0	0.00%	100.00%	0	0
357	62359	Constitution Life Ins Co	TX	Y	0	0.00%	100.00%	0	30
358	97314	American Vanguard Life Ins Co	IA	Y	0	0.00%	100.00%	0	0
359	97241	NGL American Life Ins Co	WI	Y	0	0.00%	100.00%	0	0
360	60593	National States Ins Co	MO	Y	0	0.00%	100.00%	0	0
361	97195	Pruco Life Ins Co Of NJ	NJ	N	0	0.00%	100.00%	0	0
362	97179	American Medical Security Life InsCo	WI	Y	0	0.00%	100.00%	0	0
363	60712	American Mayflower Life Ins Co NY	NY	N	0	0.00%	100.00%	0	147
364	97136	Metropolitan Tower Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
365	97780	AGC Life Ins Co	MO	N	0	0.00%	100.00%	0	0
366	60836	American Republic Ins Co	IA	Y	0	0.00%	100.00%	0	3
367	97870	United Dental Care Ins Co	AZ	Y	0	0.00%	100.00%	0	0
368	94498	State Farm Annuity & Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
369	60984	Compbenefits Ins Co	TX	Y	0	0.00%	100.00%	0	0
370	94480	Pacific Life & Accident Ins Co	TX	N	0	0.00%	100.00%	0	0
371	94358	USAble Life	AR	Y	0	0.00%	100.00%	0	0
372	61069	Anthem Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
373	61140	American Travelers Assur Co	DC	Y	0	0.00%	100.00%	0	0
374	61182	Aurora Natl Life Assur Co	CA	Y	0	0.00%	100.00%	0	852
375	94285	Empire General Life Assur Corp	TN	Y	0	0.00%	100.00%	0	0
376	94072	Jefferson Standard Life Ins Co	NC	Y	0	0.00%	100.00%	0	0
377	60801	American Public Life Ins Co	OK	Y	0	0.00%	100.00%	0	0
378	98884	Union Security Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
379	11804	Conseco Life Ins Co of TX	TX		0	0.00%	100.00%	0	0
380	31119	Mutual Protective Ins Co	NE	Y	0	0.00%	100.00%	0	0
381	60003	Park Avenue Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
382	60033	First Ameritas Life Ins Corp of NY	NY	N	0	0.00%	100.00%	0	0
383	99724	Homesield Ins Co	OK	Y	0	0.00%	100.00%	0	0
384	60046	Academy Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
385	60053	Kaiser Permanente Ins Co	CA	Y	0	0.00%	100.00%	0	0
386	60054	Aetna Life Ins Co	CT	Y	0	0.00%	100.00%	0	1,819
387	97705	Direct General Life Ins Co	SC	Y	0	0.00%	100.00%	0	0
388	60139	Lincoln Life & Annuity Co Of NY	NY	N	0	0.00%	100.00%	0	0
389	61328	Bankers Life Ins Co Of Amer	TX	Y	0	0.00%	100.00%	0	0
390	60183	S USA Life Ins Co Inc	AZ	Y	0	0.00%	100.00%	0	0
391	98205	National Foundation Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
392	60214	First Great West Life & Annuity Ins	NY	N	0	0.00%	100.00%	0	51

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
393	60228	USAA Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	0
394	97926	World Service Life Ins Co	CO	Y	0	0.00%	100.00%	0	0
395	60237	Premier Access Ins Co	CA	Y	0	0.00%	100.00%	0	0
396	60305	American Comm Mut Ins Co	MI	Y	0	0.00%	100.00%	0	0
397	60348	Hart Life Ins Co	CT	Y	0	0.00%	100.00%	0	0
398	60380	American Family Life Asr Co Columbus	NE	Y	0	0.00%	100.00%	0	0
399	60084	First Security Benefit Life & Ann	NY	N	0	0.00%	100.00%	0	0
400	62634	Delaware American Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
401	93505	Hartford Intl Life Reassur Corp	CT	N	0	0.00%	100.00%	0	0
402	85561	MIC Life Ins Corp	DE	Y	0	0.00%	100.00%	0	0
403	62324	Freedom Life Ins Co Of Amer	TX	Y	0	0.00%	100.00%	0	0
404	62375	Consumers Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
405	62383	Centurion Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
406	62421	Annuity & Life Reassur Amer Inc	CT	Y	0	0.00%	100.00%	0	0
407	93459	Pan American Assur Co	LA	Y	0	0.00%	100.00%	0	0
408	62537	Cotton States Life Ins Co	GA	N	0	0.00%	100.00%	0	0
409	93777	Household Life Ins Co	MI	Y	0	0.00%	100.00%	0	0
410	93440	Highmark Life Ins Co	PA	Y	0	0.00%	100.00%	0	0
411	62154	Fremont Life Ins Co	CA	Y	0	0.00%	100.00%	0	0
412	62790	Allegiance Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
413	62863	Trustmark Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
414	62880	AXA Life & Annuity Co	CO	Y	0	0.00%	100.00%	0	0
415	93262	Penn Ins & Annuity Co	DE	Y	0	0.00%	100.00%	0	1,432
416	93246	Sage Life Assur Of Amer Inc	DE	Y	0	0.00%	100.00%	0	0
417	62952	Equitable Life & Cas Ins Co	UT	Y	0	0.00%	100.00%	0	0
418	92908	Fidelity Life Ins Co	PA	Y	0	0.00%	100.00%	0	0
419	92711	HCC Life Ins Co	IN	Y	0	0.00%	100.00%	0	36
420	92703	United Natl Life Ins Co Of Amer	IL	Y	0	0.00%	100.00%	0	0
421	62553	Country Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
422	61751	Central States H & L Co Of Omaha	NE	Y	0	0.00%	100.00%	0	0
423	63193	Farmers & Traders Life Ins Co	NY	N	0	0.00%	100.00%	0	0
424	93734	Phoenix Life & Annuity Co	CT	Y	0	0.00%	100.00%	0	0
425	93726	Mission Life Ins Co Of Amer	TX	Y	0	0.00%	100.00%	0	0
426	61409	National Benefit Life Ins Co	NY	Y	0	0.00%	100.00%	0	0
427	61476	Boston Mut Life Ins Co	MA	Y	0	0.00%	100.00%	0	0
428	93610	Manulife Ins Co	DE	Y	0	0.00%	100.00%	0	0
429	61506	Resource Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
430	61581	Capitol Life Ins Co	TX	Y	0	0.00%	100.00%	0	336
431	61670	Citizens USA Life Ins Co	IL	N	0	0.00%	100.00%	0	1
432	62251	Concord Heritage Life Ins Co Inc	NH	Y	0	0.00%	100.00%	0	0
433	61700	Central Natl Life Ins Co Omaha	DE	Y	0	0.00%	100.00%	0	0
434	62235	Unum Life Ins Co Of Amer	ME	Y	0	0.00%	100.00%	0	69
435	61824	Cherokee Natl Life Ins Co	GA	Y	0	0.00%	100.00%	0	0
436	61859	Christian Fidelity Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
437	93572	RGA Reins Co	MO	Y	0	0.00%	100.00%	0	0
438	93564	Paragon Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
439	93521	General Fidelity Life Ins Co	CA	Y	0	0.00%	100.00%	0	0
440	62065	Colonial Penn Life Ins Co	PA	Y	0	0.00%	100.00%	0	155
441	62103	Columbian Mut Life Ins Co	NY	Y	0	0.00%	100.00%	0	0
442	62146	Combined Ins Co Of Amer	IL	Y	0	0.00%	100.00%	0	0
443	93742	Securian Life Ins Co	MN	Y	0	0.00%	100.00%	0	0
444	93580	M Life Ins Co	CO	Y	0	0.00%	100.00%	0	0
445	78972	Healthy Alliance Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
446	66311	Motorists Life Ins Co	OH	N	0	0.00%	100.00%	0	0
447	69922	United Home Life Ins Co	IN	N	0	0.00%	100.00%	0	0
448	69930	United Ins Co Of Amer	IL	Y	0	0.00%	100.00%	0	0

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid	
449	79987	Mid South Ins Co	NE	Y	0	0.00%	100.00%	0	0
450	79677	Forethought Life Assur Co	IN	Y	0	0.00%	100.00%	0	0
451	79480	Midwest Security Life Ins Co	WI	Y	0	0.00%	100.00%	0	0
452	70173	Universal Underwriters Life Ins Co	KS	Y	0	0.00%	100.00%	0	0
453	79413	United Healthcare Ins Co	CT	Y	0	0.00%	100.00%	0	0
454	79359	Canada Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	101
455	69876	United Life & Annuity Ins Co	IA	Y	0	0.00%	100.00%	0	161
456	79014	Safehealth Life Ins Co	CA	Y	0	0.00%	100.00%	0	0
457	80055	Advanta Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
458	78743	New Era Life Ins Co	TX	Y	0	0.00%	100.00%	0	109
459	70435	Savings Bank Life Ins Co Of MA	MA	N	0	0.00%	100.00%	0	0
460	70483	Western & Southern Life Ins Co	OH	Y	0	0.00%	100.00%	0	18
461	78700	Aetna Health & Life Ins Co	CT	Y	0	0.00%	100.00%	0	0
462	78697	Combined Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	0
463	78611	HCSC Ins Services Co	IL	Y	0	0.00%	100.00%	0	0
464	78174	Conseco Health Ins Co	AZ	Y	0	0.00%	100.00%	0	0
465	78140	Life Ins Co Of Boston & NY	NY	N	0	0.00%	100.00%	0	0
466	70866	Allstate Assur Co	IL	Y	0	0.00%	100.00%	0	49
467	79340	First Central Natl Life Ins Co NY	NY	N	0	0.00%	100.00%	0	0
468	80322	Citicorp Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
469	80802	US Branch SunLife Assur Co Of Canad	MI	Y	0	0.00%	100.00%	0	0
470	80799	Celtic Ins Co	IL	Y	0	0.00%	100.00%	0	0
471	69175	States General Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
472	80705	Great West Life Assur Co	MI	Y	0	0.00%	100.00%	0	-130
473	69272	Sunset Life Ins Co Of Amer	MO	Y	0	0.00%	100.00%	0	2
474	69337	American Financial Security Life	MO	Y	0	0.00%	100.00%	0	0
475	11121	Unified Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
476	69418	Southern Financial Life Ins Co	LA	N	0	0.00%	100.00%	0	0
477	80586	Servus Life Ins Co	CT	Y	0	0.00%	100.00%	0	0
478	69914	Sears Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
479	69493	Tower Life Ins Co	TX	N	0	0.00%	100.00%	0	0
480	70955	USA Life One Ins Co Of IN	IN	N	0	0.00%	100.00%	0	0
481	69515	Medamerica Ins Co	PA	Y	0	0.00%	100.00%	0	0
482	69566	Trans World Assur Co	CA	Y	0	0.00%	100.00%	0	3
483	69604	Templeton Funds Annuity Co	FL	Y	0	0.00%	100.00%	0	0
484	69647	Phoenix Natl Ins Co	OH	Y	0	0.00%	100.00%	0	0
485	80314	Unicare Life & Health Ins Co	DE	Y	0	0.00%	100.00%	0	0
486	69698	New Era Life Ins Co Of Midwest	TX	N	0	0.00%	100.00%	0	0
487	69744	Union Labor Life Ins Co	MD	Y	0	0.00%	100.00%	0	0
488	69752	Benicorp Ins Co	IN	Y	0	0.00%	100.00%	0	0
489	69833	Lincoln Memorial Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
490	80578	Physicians Mut Ins Co	NE	Y	0	0.00%	100.00%	0	0
491	77151	Service Life & Cas Ins Co	TX	Y	0	0.00%	100.00%	0	0
492	72613	Reliance Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
493	72656	Arkansas Natl Life Ins Co	AR	N	0	0.00%	100.00%	0	0
494	72850	United World Life Ins Co	NE	Y	0	0.00%	100.00%	0	0
495	72990	GE Capital Life Assur Co Of NY	NY	N	0	0.00%	100.00%	0	112
496	73059	Phoenix Life & Reassur Co Of NY	NY	N	0	0.00%	100.00%	0	0
497	73288	Humana Ins Co	WI	Y	0	0.00%	100.00%	0	2
498	73377	Southern Security Life Ins Co	FL	N	0	0.00%	100.00%	0	0
499	73504	Congress Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
500	74004	Family Service Life Ins Co	TX	Y	0	0.00%	100.00%	0	280
501	70874	Allstate Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	49
502	74268	Hartford Life Grp Ins Co	IL	Y	0	0.00%	100.00%	0	0
503	71986	Transam Assur Co	AZ	N	0	0.00%	100.00%	0	0
504	74870	First Ausa Life Ins Co	MD	N	0	0.00%	100.00%	0	0

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
505	74900	Brokers Natl Life Assur Co	AR	Y	0	0.00%	100.00%	0	0
506	77119	Sentinel American Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
507	76007	Old United Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
508	76023	Columbian Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
509	76031	Florida Combined Life Ins Co Inc	FL	N	0	0.00%	100.00%	0	0
510	76791	Old West Annuity & Life Ins Co	AZ	N	0	0.00%	100.00%	0	0
511	76325	Conseco Senior Health Ins Co	PA	Y	0	0.00%	100.00%	0	0
512	76694	London Life Reins Co	PA	Y	0	0.00%	100.00%	0	0
513	74209	MMA Ins Co	IN	Y	0	0.00%	100.00%	0	0
514	77879	5 Star Life Ins Co	LA	Y	0	0.00%	100.00%	0	0
515	80896	Centre Life Ins Co	MA	Y	0	0.00%	100.00%	0	0
516	71013	Bankers Reserve Life Ins Co Of WI	WI	Y	0	0.00%	100.00%	0	0
517	71072	Marquette Natl Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
518	71099	Parker Centennial Assur Co	WI	Y	0	0.00%	100.00%	0	0
519	78093	Financial Assur Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
520	71161	Principal Hlth Ins Co	IA	Y	0	0.00%	100.00%	0	0
521	77968	Family Heritage Life Ins Co Of Amer	OH	Y	0	0.00%	100.00%	0	0
522	71323	Zale Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
523	71390	Admiral Life Ins Co of America	AZ	Y	0	0.00%	100.00%	0	0
524	77399	Sterling Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
525	71420	Sierra Health & Life Ins Co Inc	CA	Y	0	0.00%	100.00%	0	0
526	72052	Corporate Health Ins Co	PA	Y	0	0.00%	100.00%	0	0
527	71455	Financial American Life Ins Co	KS	Y	0	0.00%	100.00%	0	0
528	71471	Medico Life Ins Co	NE	Y	0	0.00%	100.00%	0	0
529	71480	Great Western Ins Co	UT	Y	0	0.00%	100.00%	0	0
530	71714	Berkshire Life Ins Co of Amer	MA	Y	0	0.00%	100.00%	0	0
531	71730	Continental American Ins Co	SC	Y	0	0.00%	100.00%	0	0
532	71768	Trigon Health And Life Ins Co	VA	Y	0	0.00%	100.00%	0	0
533	71773	American Natl Life Ins Co Of TX	TX	Y	0	0.00%	100.00%	0	0
534	77828	Companion Life Ins Co	SC	Y	0	0.00%	100.00%	0	0
535	71919	Direct Life Ins Co	GA	Y	0	0.00%	100.00%	0	0
536	70939	Gerber Life Ins Co	NY	Y	0	0.00%	100.00%	0	0
537	71412	Mutual Of Omaha Ins Co	NE	Y	0	0.00%	100.00%	0	0
538	83500	United Heartland Life Ins Co	WI	N	0	0.00%	100.00%	0	0
539	84697	American Specialty Hlth Ins Co	IL	Y	0	0.00%	100.00%	0	0
540	84654	US Branch Assumption Mut Life Ins Co	MA	N	0	0.00%	100.00%	0	0
541	66699	Voyager Life Ins Co	GA	Y	0	0.00%	100.00%	0	0
542	66702	National Masonic Provident Assoc	OH	N	0	0.00%	100.00%	0	0
543	84549	Vista Life Ins Co	MI	Y	0	0.00%	100.00%	0	0
544	84530	US Financial Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
545	84522	Auto Club Life Ins Co	MI	Y	0	0.00%	100.00%	0	0
546	84514	US Branch of Industrial Alliance Pac	WA	Y	0	0.00%	100.00%	0	0
547	84506	Pacificare Life Assur Co	CO	Y	0	0.00%	100.00%	0	0
548	82627	Swiss Re Life & Health Amer Inc	CT	Y	0	0.00%	100.00%	0	0
549	83607	Wellmark Comm Ins Inc	IA	Y	0	0.00%	100.00%	0	0
550	66532	National Farm Life Ins Co	TX	N	0	0.00%	100.00%	0	0
551	83445	Advance Ins Co	AZ	Y	0	0.00%	100.00%	0	0
552	82848	ML Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	6
553	67199	Old American Ins Co	MO	Y	0	0.00%	100.00%	0	0
554	67253	Old Reliance Ins Co	AZ	Y	0	0.00%	100.00%	0	0
555	67261	Old Republic Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
556	67326	Old Surety Life Ins Co	OK	Y	0	0.00%	100.00%	0	0
557	67369	Alta Health & Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
558	67423	UBS PaineWebber Life Ins Co	CA	Y	0	0.00%	100.00%	0	4
559	80829	Transamerica Assur Co	MO	Y	0	0.00%	100.00%	0	1,021
560	67032	North Carolina Mut Life Ins Co	NC	N	0	0.00%	100.00%	0	0

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policy-holders	Annuity Benefits Paid
561	66214	Dixie Natl Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
562	65811	American Modern Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
563	87572	Scottish Re Us Inc	DE	N	0	0.00%	100.00%	0	0
564	65870	Manhattan Life Ins Co	NY	Y	0	0.00%	100.00%	0	276
565	87017	Revios Reins US Inc	CA	Y	0	0.00%	100.00%	0	0
566	86991	Medical Life Ins Co	OH	Y	0	0.00%	100.00%	0	0
567	65951	Merit Life Ins Co	IN	Y	0	0.00%	100.00%	0	0
568	86371	Ullico Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
569	66001	Mid Continent Preferred Life Ins Co	OK	Y	0	0.00%	100.00%	0	0
570	66133	Prudential Select L I C Of Amer	MN	Y	0	0.00%	100.00%	0	0
571	85189	Investors Consolidated Ins Co	NH	N	0	0.00%	100.00%	0	0
572	86258	General Re Life Corp	CT	Y	0	0.00%	100.00%	0	0
573	85286	OneNation Ins Co	IN	Y	0	0.00%	100.00%	0	0
574	86126	Members Life Ins Co	WI	Y	0	0.00%	100.00%	0	0
575	66265	Monarch Life Ins Co	MA	Y	0	0.00%	100.00%	0	298
576	85766	United Concordia Ins Co	AZ	Y	0	0.00%	100.00%	0	0
577	69353	Teachers Protective Mut Life Ins Co	PA	N	0	0.00%	100.00%	0	0
578	66346	Munich American Reassur Co	GA	N	0	0.00%	100.00%	0	0
579	76759	Senior American Life Ins Co	PA	Y	0	0.00%	100.00%	0	0
580	66419	Mutual Service Life Ins Co	MN	Y	0	0.00%	100.00%	0	22
581	85537	Wellington Life Ins Co	AZ	Y	0	0.00%	100.00%	0	0
582	66443	Columbian Family Life Ins Co	NY	N	0	0.00%	100.00%	0	0
583	67598	Paul Revere Life Ins Co	MA	Y	0	0.00%	100.00%	0	2
584	66141	Health Net Life Ins Co	CA	Y	0	0.00%	100.00%	0	0
585	81078	American Network Ins Co	PA	Y	0	0.00%	100.00%	0	0
586	68349	North American Ins Co	WI	Y	0	0.00%	100.00%	0	0
587	68357	Reliable Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
588	68365	AXA Corp Solutions Life Reins Co	DE	Y	0	0.00%	100.00%	0	0
589	68373	American Gen Assur Co	IL	Y	0	0.00%	100.00%	0	0
590	81353	NYLife Ins Co Of AZ	AZ	Y	0	0.00%	100.00%	0	0
591	68446	Scor Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
592	68500	Continental Life Ins Co Brentwood	TN	Y	0	0.00%	100.00%	0	0
593	81264	Nippon Life Ins Co Of Amer	IA	Y	0	0.00%	100.00%	0	0
594	81132	Republic American Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
595	82694	United Liberty Life Ins Co	KY	Y	0	0.00%	100.00%	0	0
596	68691	Security General Life Ins Co	OK	N	0	0.00%	100.00%	0	0
597	68276	Employers Reassur Corp	KS	Y	0	0.00%	100.00%	0	0
598	81027	Veterans Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
599	68802	Sentinel Security Life Ins Co	UT	Y	0	0.00%	100.00%	0	1
600	81000	Cambridge Life Ins Co	MO	Y	0	0.00%	100.00%	0	0
601	68829	Sentry Life Ins Co Of NY	NY	N	0	0.00%	100.00%	0	0
602	68837	Omaha Life Ins Co	NE	Y	0	0.00%	100.00%	0	0
603	80985	BCS Life Ins Co	IL	Y	0	0.00%	100.00%	0	0
604	69000	Northwestern Long Term Care Ins Co	WI	Y	0	0.00%	100.00%	0	0
605	80926	GE Grp Life Assur Co	CT	Y	0	0.00%	100.00%	0	85
606	87793	Manufacturers Life Ins Co Of Amer	MI	Y	0	0.00%	100.00%	0	0
607	81124	Union Standard Of Amer Life Ins Co	MD	Y	0	0.00%	100.00%	0	0
608	81949	American Ins Co Of TX	TX	Y	0	0.00%	100.00%	0	0
609	67601	Paul Revere Variable Annuity Ins Co	MA	Y	0	0.00%	100.00%	0	0
610	67636	Peninsular Life Ins Co	FL	Y	0	0.00%	100.00%	0	0
611	82406	All Savers Ins Co	IN	Y	0	0.00%	100.00%	0	0
612	67652	First Penn Pacific Life Ins Co	IN	Y	0	0.00%	100.00%	0	59
613	67660	Pennsylvania Life Ins Co	PA	Y	0	0.00%	100.00%	0	10
614	67687	Pension Life Ins Co Of Amer	NJ	Y	0	0.00%	100.00%	0	0
615	82252	Landmark Life Ins Co	TX	N	0	0.00%	100.00%	0	0
616	67784	Philadelphia American Life Ins Co	TX	Y	0	0.00%	100.00%	0	0

2003 Colorado Market Share - Annuities (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Annuity Considerations	Market Share	Cumul.	Dividends to Policyholders	Annuity Benefits Paid
617	82082	Citizens Natl Life Ins Co	TX	N	0	0.00%	100.00%	0	0
618	81426	Commercial Travelers Mut Ins Co	NY	Y	0	0.00%	100.00%	0	0
619	67903	Provident Amer Life & Hlth Ins Co	OH	Y	0	0.00%	100.00%	0	0
620	81434	First Rehab Life Ins Co Of Amer	NY	Y	0	0.00%	100.00%	0	0
621	67946	Pioneer Security Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
622	81868	Insurance Investors Life Ins Co	TX	Y	0	0.00%	100.00%	0	0
623	68047	Professional Ins Co	TX	Y	0	0.00%	100.00%	0	0
624	81698	Gem Ins Co	UT	Y	0	0.00%	100.00%	0	0
625	68160	Balboa Life Ins Co	CA	Y	0	0.00%	100.00%	0	0
626	68179	Provident American Ins Co	TX	Y	0	0.00%	100.00%	0	0
627	68187	Provident Ind Life Ins Co	PA	N	0	0.00%	100.00%	0	0
628	68195	Provident Life & Accident Ins Co	TN	Y	0	0.00%	100.00%	0	486
629	68209	Provident Life & Cas Ins Co	TN	Y	0	0.00%	100.00%	0	0
630	69078	Standard Security Life Ins Co Of NY	NY	Y	0	0.00%	100.00%	0	1
631	81973	Coventry Health & Life Ins Co	DE	Y	0	0.00%	100.00%	0	0
Totals					3,384,330			64,051	1,029,223

**2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
1	67091	Northwestern Mut Life Ins Co	WI	Y	119,609	7.04%	7.04%	107,001	16,291,059	66,924
2	68241	Prudential Ins Co Of Amer	NJ	Y	73,086	4.30%	11.34%	136,347	21,468,498	28,122
3	65978	Metropolitan Life Ins Co	NY	Y	66,221	3.90%	15.23%	93,225	24,040,927	14,611
4	69108	State Farm Life Ins Co	IL	Y	57,179	3.36%	18.60%	138,692	12,098,626	14,839
5	66915	New York Life Ins Co	NY	Y	54,863	3.23%	21.82%	62,875	6,938,130	19,401
6	67466	Pacific Life Ins Co	CA	Y	39,709	2.34%	24.16%	6,315	3,137,395	234
7	65935	Massachusetts Mut Life Ins Co	MA	Y	39,281	2.31%	26.47%	21,942	2,052,915	15,304
8	68322	Great West Life & Annuity Ins Co	CO	Y	38,051	2.24%	28.71%	13,094	4,316,662	2,082
9	60488	American Gen Life Ins Co	TX	Y	32,380	1.90%	30.61%	50,806	6,419,415	2,162
10	67121	Transamerica Occidental Life Ins Co	IA	Y	31,958	1.88%	32.49%	110,699	7,862,410	148
11	65676	Lincoln Natl Life Ins Co	IN	Y	28,884	1.70%	34.19%	5,064	1,810,063	220
12	90204	John Hancock Variable Life Ins Co	MA	Y	28,649	1.69%	35.88%	6,161	3,282,107	134
13	63177	Farmers New World Life Ins Co	WA	Y	27,535	1.62%	37.50%	59,877	7,640,385	147
14	62235	Unum Life Ins Co Of Amer	ME	Y	26,184	1.54%	39.04%	991	7,636,695	137
15	65838	Manufacturers Life Ins Co USA	MI	Y	25,646	1.51%	40.55%	3,048	2,219,666	3,849
16	67105	Reliastar Life Ins Co	MN	Y	24,867	1.46%	42.01%	17,855	9,577,959	394
17	91596	New York Life Ins & Annuity Corp	DE	Y	24,298	1.43%	43.44%	7,377	1,366,812	0
18	68713	Security Life Of Denver Ins Co	CO	Y	24,269	1.43%	44.87%	8,942	2,095,585	95
19	62944	AXA Equitable Life Ins Co	NY	Y	22,934	1.35%	46.22%	18,452	2,810,746	3,522
20	71153	Hartford Life & Annuity Ins Co	CT	Y	22,260	1.31%	47.53%	8,969	2,533,035	0
21	60399	American Family Life Ins Co	WI	Y	22,116	1.30%	48.83%	43,637	5,350,391	1,893
22	63401	First Colony Life Ins Co	VA	Y	21,256	1.25%	50.08%	30,007	10,143,952	0
23	64246	Guardian Life Ins Co Of Amer	NY	Y	21,033	1.24%	51.31%	7,104	2,496,574	5,445
24	91626	New England Life Ins Co	MA	Y	20,432	1.20%	52.52%	9,756	2,319,113	37
25	68195	Provident Life & Accident Ins Co	TN	Y	19,464	1.15%	53.66%	7,416	1,973,004	3
26	69868	United Of Omaha Life Ins Co	NE	Y	19,400	1.14%	54.80%	30,321	4,721,767	0
27	62308	Connecticut General Life Ins Co	CT	Y	19,199	1.13%	55.93%	2,921	4,582,068	1,442
28	61069	Anthem Life Ins Co	IN	Y	18,972	1.12%	57.05%	4,430	5,976,371	0
29	80802	US Branch SunLife Assur Co Of Canada	MI	Y	18,632	1.10%	58.14%	3,417	3,303,864	2,544
30	61271	Principal Life Ins Co	IA	Y	17,921	1.05%	59.20%	10,657	3,275,590	5,445
31	65919	Primerica Life Ins Co	MA	Y	17,384	1.02%	60.22%	22,375	6,160,171	0
32	66168	Minnesota Life Ins Co	MN	Y	16,804	0.99%	61.21%	162,048	4,433,119	3,561
33	70815	Hartford Life & Accident Ins Co	CT	Y	15,633	0.92%	62.13%	880	6,232,728	20
34	70254	Jefferson Pilot Financial Ins Co	NE	Y	15,632	0.92%	63.05%	13,072	4,216,705	542
35	69663	USAA Life Ins Co	TX	Y	15,610	0.92%	63.97%	21,009	4,766,490	1,375
36	70211	Valley Forge Life Ins Co	IN	Y	14,765	0.87%	64.84%	17,479	7,906	137
37	65498	Life Ins Co Of North Amer	PA	Y	13,215	0.78%	65.61%	114	2,796,272	0
38	63665	General American Life Ins Co	MO	Y	12,999	0.76%	66.38%	6,266	2,812,129	2,739
39	69019	Standard Ins Co	OR	Y	11,826	0.70%	67.07%	890	5,206,355	567
40	65595	Lincoln Benefit Life Co	NE	Y	11,602	0.68%	67.76%	10,311	3,042,951	4
41	60186	Allstate Life Ins Co	IL	Y	11,524	0.68%	68.43%	19,849	2,879,558	0
42	65099	John Hancock Life Ins Co	MA	Y	11,460	0.67%	69.11%	11,548	1,602,769	2,663
43	79227	Pruco Life Ins Co	AZ	Y	10,808	0.64%	69.74%	9,382	1,836,224	0
44	70335	West Coast Life Ins Co	NE	Y	10,611	0.62%	70.37%	7,318	2,854,871	26
45	70408	Fortis Benefits Ins Co	IA	Y	10,011	0.59%	70.96%	21,193	1,780,198	58
46	65005	IDS Life Ins Co	MN	Y	9,762	0.57%	71.53%	6,470	1,298,984	0
47	91413	Western Reserve Life Assur Co of OH	OH	Y	9,656	0.57%	72.10%	5,448	1,269,415	0
48	60054	Aetna Life Ins Co	CT	Y	9,627	0.57%	72.67%	1,795	5,673,098	282
49	67865	Jefferson Pilot Life Ins Co	NC	Y	9,357	0.55%	73.22%	4,110	478,156	108
50	65056	Jackson Natl Life Ins Co	MI	Y	9,288	0.55%	73.76%	11,983	2,312,194	0
51	80950	Travelers Life & Annuity Co	CT	Y	9,131	0.54%	74.30%	1,306	550,929	0
52	67814	Phoenix Life Ins Co	NY	Y	8,786	0.52%	74.82%	5,596	778,134	3,522
53	70491	Clarica Life Ins Co US	ND	Y	8,405	0.49%	75.31%	4,276	638,259	0
54	66974	North American Co Life & Hlth Ins	IL	Y	8,145	0.48%	75.79%	10,742	3,138,307	0
55	63207	Chase Ins Life and Annuity Co	IL	Y	8,049	0.47%	76.26%	13,239	3,283,849	0

2003 Colorado Market Share - Life Insurance (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
56	66044	Midland Natl Life Ins Co	IA	Y	7,993	0.47%	76.74%	7,836	1,580,787	17
57	60739	American Natl Ins Co	TX	Y	7,904	0.47%	77.20%	33,669	1,326,937	26
58	86231	Transamerica Life Ins Co	IA	Y	7,891	0.46%	77.66%	9,149	155,161	12
59	68136	Protective Life Ins Co	TN	Y	7,753	0.46%	78.12%	9,532	1,705,972	31
60	62626	Cuna Mut Ins Society	WI	Y	7,117	0.42%	78.54%	48,191	895,326	74
61	84824	Allmerica Financial Life & Annuity	MA	Y	6,806	0.40%	78.94%	7,188	1,033,714	0
62	61689	Amerus Life Ins Co	IA	Y	6,731	0.40%	79.34%	6,589	803,658	1,370
63	66869	Nationwide Life Ins Co	OH	Y	6,648	0.39%	79.73%	3,233	867,166	73
64	63088	Farm Bureau Life Ins Co	IA	Y	6,636	0.39%	80.12%	12,818	970,333	541
65	65129	Kansas City Life Ins Co	MO	Y	6,534	0.38%	80.50%	14,440	1,173,524	86
66	67989	American Memorial Life Ins Co	SD	Y	6,384	0.38%	80.88%	2,840	38,793	29
67	65900	Conseco Life Ins Co	IN	Y	6,069	0.36%	81.23%	9,927	1,009,526	19
68	65765	Reassure America Life Ins Co	IL	Y	5,980	0.35%	81.59%	13,861	1,347,605	57
69	89206	Ohio Natl Life Assur Corp	OH	Y	5,754	0.34%	81.92%	3,948	1,586,036	0
70	67652	First Penn Pacific Life Ins Co	IN	Y	5,751	0.34%	82.26%	11,288	3,567,297	0
71	93432	CM Life Ins Co	CT	Y	5,743	0.34%	82.60%	3,332	975,422	0
72	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	5,370	0.32%	82.92%	2,943	667,763	3,091
73	78077	Mony Life Ins Co Of Amer	AZ	Y	5,292	0.31%	83.23%	1,259	270,357	0
74	64130	Life Investors Ins Co Of Amer	IA	Y	5,124	0.30%	83.53%	22,740	912,579	21
75	66281	Monumental Life Ins Co	MD	Y	4,689	0.28%	83.80%	8,250	395,289	1
76	94285	Empire General Life Assur Corp	TN	Y	4,635	0.27%	84.08%	2,798	1,210,308	0
77	68381	Reliance Standard Life Ins Co	IL	Y	4,536	0.27%	84.34%	484	1,787,913	1
78	67644	Penn Mut Life Ins Co	PA	Y	4,523	0.27%	84.61%	4,734	563,949	727
79	91472	Globe Life & Accident Ins Co	DE	Y	4,398	0.26%	84.87%	56,809	550,856	0
80	94250	Banner Life Ins Co	MD	Y	4,296	0.25%	85.12%	6,137	2,198,220	32
81	91642	Forethought Life Ins Co	IN	Y	4,169	0.25%	85.37%	10,632	36,472	0
82	65331	Liberty Natl Life Ins Co	AL	Y	4,022	0.24%	85.60%	6,625	457,723	0
83	80659	US Bus of the Canada Life Assur Co	MI	Y	3,959	0.23%	85.84%	886	2,540,806	259
84	64645	Indianapolis Life Ins Co	IN	Y	3,908	0.23%	86.07%	1,234	252,225	186
85	88072	Hartford Life Ins Co	CT	Y	3,772	0.22%	86.29%	2,356	814,422	236
86	66370	Mony Life Ins Co	NY	Y	3,764	0.22%	86.51%	9,029	452,980	2,063
87	84530	US Financial Life Ins Co	OH	Y	3,703	0.22%	86.73%	2,913	874,005	0
88	68950	Southland Life Ins Co	TX	Y	3,642	0.21%	86.94%	2,028	370,149	0
89	60410	American Fidelity Assur Co	OK	Y	3,607	0.21%	87.15%	7,588	628,122	686
90	67393	Ozark Natl Life Ins Co	MO	Y	3,583	0.21%	87.37%	7,756	352,317	9
91	62413	Continental Assur Co	IL	Y	3,569	0.21%	87.58%	1,237	315	77
92	90611	Allianz Life Ins Co Of North Amer	MN	Y	3,428	0.20%	87.78%	5,002	388,092	0
93	68764	Security Financial Life Ins Co	NE	Y	3,410	0.20%	87.98%	5,316	391,998	696
94	99937	Columbus Life Ins Co	OH	Y	3,386	0.20%	88.18%	1,039	144,016	100
95	60577	American Income Life Ins Co	IN	Y	3,353	0.20%	88.37%	11,327	232,313	0
96	68608	Symetra Life Ins Co	WA	Y	3,329	0.20%	88.57%	3,369	837,901	0
97	94099	United Investors Life Ins Co	MO	Y	3,305	0.19%	88.76%	4,350	620,107	0
98	70661	Chase Ins Life Co	IL	Y	3,266	0.19%	88.96%	6,689	1,758,564	0
99	70106	United States Life Ins Co In NYC	NY	Y	3,157	0.19%	89.14%	3,472	1,492,188	8
100	63274	Fidelity & Guaranty Life Ins Co	MD	Y	3,150	0.19%	89.33%	146,372	4,363,437	6
101	65315	Liberty Life Assur Co Of Boston	MA	Y	3,079	0.18%	89.51%	2,538	287,254	82
102	70750	Nationwide Life & Ann Co of Amer	DE	Y	3,077	0.18%	89.69%	1,735	452,464	66
103	65536	GE Life And Annuity Assur Co	VA	Y	2,943	0.17%	89.86%	1,761	303,098	0
104	62553	Country Life Ins Co	IL	Y	2,856	0.17%	90.03%	6,563	971,900	565
105	65242	Lafayette Life Ins Co	IN	Y	2,824	0.17%	90.20%	2,648	275,253	548
106	73288	Humana Ins Co	WI	Y	2,809	0.17%	90.36%	1,083	370,910	0
107	65528	Life Ins Co Of The Southwest	TX	Y	2,767	0.16%	90.52%	3,364	454,595	0
108	62286	Golden Rule Ins Co	IL	Y	2,648	0.16%	90.68%	1,477	265,409	1
109	97977	Ameritas Variable Life Ins Co	NE	Y	2,638	0.16%	90.84%	1,269	375,209	0
110	65021	Stonebridge Life Ins Co	VT	Y	2,597	0.15%	90.99%	16,403	175,070	0

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
111	80837	Union Central Life Ins Co	OH	Y	2,582	0.15%	91.14%	3,639	431,793	194
112	63495	First Investors Life Ins Co	NY	Y	2,420	0.14%	91.28%	2,203	168,219	18
113	67172	Ohio Natl Life Ins Co	OH	Y	2,323	0.14%	91.42%	1,444	119,940	353
114	62049	Colonial Life & Accident Ins Co	SC	Y	2,284	0.13%	91.55%	6,150	540,826	0
115	80705	Great West Life Assur Co	MI	Y	2,275	0.13%	91.69%	4,051	380,463	0
116	93564	Paragon Life Ins Co	MO	Y	2,242	0.13%	91.82%	7	344,655	0
117	65757	Shelter Life Ins Co	MO	Y	2,224	0.13%	91.95%	6,513	527,483	86
118	64513	Horace Mann Life Ins Co	IL	Y	2,177	0.13%	92.08%	3,910	233,413	0
119	66842	AIG Life Ins Co	DE	Y	2,144	0.13%	92.20%	1,163	1,266,841	0
120	72125	Physicians Life Ins Co	NE	Y	2,004	0.12%	92.32%	7,623	51,222	0
121	68225	Nationwide Life Ins Co of Amer	PA	Y	1,968	0.12%	92.44%	2,793	154,928	613
122	70416	MML Bay State Life Ins Co	CT	Y	1,949	0.11%	92.55%	1,336	237,562	0
123	78778	Guardian Ins & Annuity Co Inc	DE	Y	1,931	0.11%	92.67%	642	175,949	0
124	70939	Gerber Life Ins Co	NY	Y	1,889	0.11%	92.78%	25,313	281,676	0
125	66680	National Life Ins Co	VT	Y	1,847	0.11%	92.89%	1,797	210,571	825
126	86509	Ing Life Ins & Annuity Co	CT	Y	1,839	0.11%	92.99%	2,011	197,064	0
127	61395	Beneficial Life Ins Co	UT	Y	1,784	0.10%	93.10%	3,284	358,727	55
128	61182	Aurora Natl Life Assur Co	CA	Y	1,783	0.10%	93.20%	689	87,650	0
129	61301	Ameritas Life Ins Corp	NE	Y	1,757	0.10%	93.31%	3,346	338,952	270
130	87726	The Travelers Ins Co	CT	Y	1,744	0.10%	93.41%	3,502	225,629	0
131	69396	Texas Life Ins Co	TX	Y	1,646	0.10%	93.51%	2,756	209,362	22
132	63290	Fidelity Life Assn	IL	Y	1,637	0.10%	93.60%	2,317	978,414	18
133	63967	Government Personnel Mut Life Ins Co	TX	Y	1,579	0.09%	93.70%	2,132	408,650	186
134	69140	First Allmerica Fin Life Ins Co	MA	Y	1,566	0.09%	93.79%	6,170	125,832	1,496
135	71480	Great Western Ins Co	UT	Y	1,547	0.09%	93.88%	5,666	21,900	247
136	77879	5 Star Life Ins Co	LA	Y	1,541	0.09%	93.97%	12,322	936,136	0
137	60542	American Home Life Ins Co	KS	Y	1,532	0.09%	94.06%	3,476	154,467	54
138	65749	Cuna Mut Life Ins Co	IA	Y	1,517	0.09%	94.15%	4,295	239,913	387
139	79065	Sun Life Assur Co Of Canada US	DE	Y	1,508	0.09%	94.24%	498	166,663	0
140	93548	PHL Variable Ins Co	CT	Y	1,480	0.09%	94.33%	399	308,223	0
141	69973	United Life Ins Co	IA	Y	1,467	0.09%	94.41%	2,722	272,498	0
142	61751	Central States H & L Co Of Omaha	NE	Y	1,450	0.09%	94.50%	40,462	196,303	3
143	65927	Lincoln Heritage Life Ins Co	IL	Y	1,373	0.08%	94.58%	8,780	35,986	5
144	61506	Resource Life Ins Co	IL	Y	1,358	0.08%	94.66%	19,690	220,048	0
145	63312	Great American Life Ins Co	OH	Y	1,357	0.08%	94.74%	1,597	361,399	0
146	71854	AAA Life Ins Co	MI	Y	1,346	0.08%	94.82%	1,417	302,666	0
147	60275	American Bankers Life Assur Co Of FL	FL	Y	1,340	0.08%	94.90%	83,206	230,086	0
148	86428	Metropolitan Ins & Annuity Co	DE	Y	1,276	0.08%	94.97%	2,447	214,283	0
149	62146	Combined Ins Co Of Amer	IL	Y	1,271	0.07%	95.05%	4,861	71,663	0
150	62979	Equitable Life Ins Co Of IA	IA	Y	1,247	0.07%	95.12%	3,051	137,848	438
151	79413	United Healthcare Ins Co	CT	Y	1,237	0.07%	95.19%	832	425,983	0
152	69477	Fortis Ins Co	WI	Y	1,226	0.07%	95.26%	2,160	202,004	0
153	66605	Peoples Benefit Life Ins Co	IA	Y	1,200	0.07%	95.33%	1,690	97,626	0
154	63983	United Heritage Life Ins Co	ID	Y	1,182	0.07%	95.40%	2,859	82,452	64
155	98884	Union Security Life Ins Co	DE	Y	1,172	0.07%	95.47%	14,363	212,265	0
156	60941	AIG SunAmerica Life Assur Co	AZ	Y	1,172	0.07%	95.54%	2,314	142,928	0
157	69310	Surety Life Ins Co	NE	Y	1,159	0.07%	95.61%	2,438	189,107	0
158	68039	Presidential Life Ins Co	NY	Y	1,155	0.07%	95.68%	241	16,389	0
159	71439	Assurity Life Ins Co	NE	Y	1,143	0.07%	95.74%	1,834	124,901	243
160	60038	Acacia Life Ins Co	DC	Y	1,137	0.07%	95.81%	2,085	115,012	301
161	61492	Business Mens Assur Co Of Amer	SC	Y	1,136	0.07%	95.88%	2,237	151,710	21
162	81027	Veterans Life Ins Co	IL	Y	1,133	0.07%	95.95%	1,553	44,747	0
163	62065	Colonial Penn Life Ins Co	PA	Y	1,131	0.07%	96.01%	2,661	26,164	0
164	85685	Acacia Natl Life Ins Co	DC	Y	1,130	0.07%	96.08%	132	17,936	0
165	62898	Aviva Life Ins Co	DE	Y	1,128	0.07%	96.14%	943	134,951	0

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
166	70092	Glenbrook Life & Annuity Co	AZ	Y	1,125	0.07%	96.21%	19	1,664	0
167	61263	Bankers Life & Cas Co	IL	Y	1,100	0.06%	96.28%	6,013	90,025	31
168	90557	Kemper Investors Life Ins Co	IL	Y	1,088	0.06%	96.34%	822	457,036	0
169	60593	National States Ins Co	MO	Y	1,085	0.06%	96.40%	2,306	17,140	0
170	68675	Security Benefit Life Ins Co	KS	Y	1,080	0.06%	96.47%	3,957	127,696	33
171	60046	Academy Life Ins Co	MO	Y	1,069	0.06%	96.53%	1,998	152,321	23
172	79022	Merrill Lynch Life Ins Co	AR	Y	1,015	0.06%	96.59%	759	232,698	0
173	80926	GE Grp Life Assur Co	CT	Y	1,014	0.06%	96.65%	41	386,478	0
174	97268	Pacific Life & Annuity Co	AZ	Y	1,000	0.06%	96.71%	6	149,528	0
175	61212	Baltimore Life Ins Co	MD	Y	994	0.06%	96.77%	1,131	217,587	3
176	81353	NYLife Ins Co Of AZ	AZ	Y	990	0.06%	96.82%	1,298	536,232	0
177	60879	American States Life Ins Co	IN	Y	987	0.06%	96.88%	2,229	211,147	0
178	93726	Mission Life Ins Co Of Amer	TX	Y	966	0.06%	96.94%	2,641	10,084	13
179	66087	Mid West Natl Life Ins Co Of TN	TN	Y	950	0.06%	97.00%	2,800	86,926	0
180	60380	American Family Life Asr Co Columbus	NE	Y	931	0.05%	97.05%	2,661	202,652	0
181	68373	American Gen Assur Co	IL	Y	917	0.05%	97.10%	10,569	186,407	0
182	84506	Pacificare Life Assur Co	CO	Y	912	0.05%	97.16%	7	507,079	0
183	67083	Manhattan Natl Life Ins Co	IL	Y	912	0.05%	97.21%	1,347	235,474	1
184	80829	Transamerica Assur Co	MO	Y	894	0.05%	97.26%	169	205,599	0
185	62596	Union Fidelity Life Ins Co	IL	Y	889	0.05%	97.32%	5,197	47,201	0
186	61425	Trustmark Ins Co	IL	Y	888	0.05%	97.37%	1,246	178,350	26
187	70025	General Electric Capital Assur Co	DE	Y	846	0.05%	97.42%	1,119	460,555	0
188	64580	Illinois Mut Life Ins Co	IL	Y	840	0.05%	97.47%	1,800	141,697	13
189	90212	Great Southern Life Ins Co	TX	Y	827	0.05%	97.52%	1,894	126,785	2
190	91391	Southwestern Life Ins Co	TX	Y	817	0.05%	97.56%	1,929	101,660	2
191	60607	American Intl Life Assr Co NY	NY	Y	797	0.05%	97.61%	14	505,227	0
192	60895	American United Life Ins Co	IN	Y	796	0.05%	97.66%	1,247	116,800	134
193	68594	American Amicable Life Ins Co Of TX	TX	Y	771	0.05%	97.70%	1,267	67,524	1
194	66583	National Guardian Life Ins Co	WI	Y	737	0.04%	97.75%	942	28,211	32
195	61999	Americo Financial Life Annuity Ins	TX	Y	737	0.04%	97.79%	1,777	52,849	18
196	70173	Universal Underwriters Life Ins Co	KS	Y	722	0.04%	97.83%	6,203	110,435	0
197	67199	Old American Ins Co	MO	Y	666	0.04%	97.87%	2,163	7,939	0
198	68810	Sentry Life Ins Co	WI	Y	663	0.04%	97.91%	1,300	144,432	3
199	64211	Guarantee Trust Life Ins Co	IL	Y	652	0.04%	97.95%	7,297	59,508	0
200	80675	US Bus of Crown Life Ins Co	MI	Y	634	0.04%	97.99%	893	62,455	42
201	65668	Lincoln Direct Life Ins Co	NE	Y	565	0.03%	98.02%	2,201	72,800	54
202	66850	National Western Life Ins Co	CO	Y	560	0.03%	98.05%	4,203	68,917	3
203	72222	Amica Life Ins Co	RI	Y	547	0.03%	98.09%	857	213,225	0
204	64505	Homesteaders Life Co	IA	Y	543	0.03%	98.12%	2,623	6,620	0
205	69116	State Life Ins Co	IN	Y	538	0.03%	98.15%	417	82,342	17
206	62928	EMC Natl Life Co	IA	Y	534	0.03%	98.18%	1,029	94,255	28
207	69566	Trans World Assur Co	CA	Y	532	0.03%	98.21%	2,289	55,109	0
208	69272	Sunset Life Ins Co Of Amer	MO	Y	526	0.03%	98.24%	685	75,205	0
209	69914	Sears Life Ins Co	TX	Y	505	0.03%	98.27%	0	51,969	0
210	62880	AXA Life & Annuity Co	CO	Y	503	0.03%	98.30%	585	193,438	0
211	60534	American Heritage Life Ins Co	FL	Y	499	0.03%	98.33%	2,627	115,312	0
212	86630	American Skandia Life Assur Corp	CT	Y	491	0.03%	98.36%	170	58,317	0
213	68772	Security Mut Life Ins Co Of NY	NY	Y	487	0.03%	98.39%	406	203,558	33
214	80314	Unicare Life & Health Ins Co	DE	Y	483	0.03%	98.42%	2	251,054	0
215	60836	American Republic Ins Co	IA	Y	482	0.03%	98.45%	1,592	126,082	12
216	67180	Ohio State Life Ins Co	TX	Y	481	0.03%	98.47%	696	86,889	2
217	67253	Old Reliance Ins Co	AZ	Y	452	0.03%	98.50%	9,809	37,444	0
218	65080	John Alden Life Ins Co	WI	Y	449	0.03%	98.53%	1,581	97,233	0
219	61360	Reliastar Life Ins Co Of NY	NY	Y	447	0.03%	98.55%	1,826	143,069	1
220	65323	Liberty Life Ins Co	SC	Y	444	0.03%	98.58%	1,925	88,271	2

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
221	63657	Garden State Life Ins Co	TX	Y	441	0.03%	98.60%	749	73,579	0
222	67911	Pioneer Mut Life Ins Co	ND	Y	432	0.03%	98.63%	946	48,472	16
223	67261	Old Republic Life Ins Co	IL	Y	429	0.03%	98.66%	1,678	182,654	0
224	87750	Mayflower Natl Life Ins Co	IN	Y	424	0.02%	98.68%	543	1,729	0
225	63053	Family Life Ins Co	TX	Y	404	0.02%	98.70%	1,009	70,720	0
226	76007	Old United Life Ins Co	AZ	Y	403	0.02%	98.73%	1,902	34,005	0
227	93734	Phoenix Life & Annuity Co	CT	Y	398	0.02%	98.75%	262	256,476	0
228	66427	MTL Ins Co	IL	Y	395	0.02%	98.77%	847	38,045	107
229	66540	National Farmers Union Life Ins Co	TX	Y	391	0.02%	98.80%	1,605	46,404	11
230	92916	United American Ins Co	DE	Y	385	0.02%	98.82%	1,470	10,213	0
231	76023	Columbian Life Ins Co	IL	Y	384	0.02%	98.84%	27	2,883	0
232	87645	United Fidelity Life Ins Co	TX	Y	380	0.02%	98.87%	2,927	33,176	24
233	69744	Union Labor Life Ins Co	MD	Y	379	0.02%	98.89%	26	126,908	8
234	65951	Merit Life Ins Co	IN	Y	379	0.02%	98.91%	6,695	49,455	0
235	62952	Equitable Life & Cas Ins Co	UT	Y	370	0.02%	98.93%	1,170	6,124	3
236	61476	Boston Mut Life Ins Co	MA	Y	370	0.02%	98.95%	872	21,220	3
237	61409	National Benefit Life Ins Co	NY	Y	362	0.02%	98.97%	4,762	68,810	0
238	97055	Mega Life & Health Ins Co The	OK	Y	355	0.02%	99.00%	1,548	69,249	0
239	71463	Citizens Ins Co Of Amer	CO	Y	352	0.02%	99.02%	0	0	59
240	92622	Western Southern Life Assur Co	OH	Y	347	0.02%	99.04%	788	215,292	0
241	70319	Washington Natl Ins Co	IL	Y	347	0.02%	99.06%	1,838	51,925	20
242	92657	Nationwide Life And Annuity Ins Co	OH	Y	345	0.02%	99.08%	13	4,287	0
243	77151	Service Life & Cas Ins Co	TX	Y	341	0.02%	99.10%	1,938	31,743	0
244	86355	Standard Life & Accident Ins Co	OK	Y	329	0.02%	99.12%	856	5,805	11
245	60142	TIAA Cref Life Ins Co	NY	Y	324	0.02%	99.14%	665	257,643	0
246	97179	American Medical Security Life InsCo	WI	Y	314	0.02%	99.15%	39	40,087	0
247	68357	Reliable Life Ins Co	MO	Y	307	0.02%	99.17%	6,176	18,091	1
248	93459	Pan American Assur Co	LA	Y	307	0.02%	99.19%	323	39,130	0
249	66672	American Gen Life & Acc Ins Co	TN	Y	298	0.02%	99.21%	5,357	39,274	3
250	64017	Jefferson Natl Life Ins Co	TX	Y	287	0.02%	99.22%	1,410	31,211	21
251	71900	Bankers Natl Life Ins Co	TX	Y	285	0.02%	99.24%	1,402	22,379	45
252	63223	Federal Life Ins Co	IL	Y	283	0.02%	99.26%	872	77,662	10
253	63487	Investors Life Ins Co North Amer	TX	Y	281	0.02%	99.27%	690	32,306	6
254	94234	American Enterprise Life Ins Co	IN	Y	274	0.02%	99.29%	169	36,292	0
255	84514	US Branch of Industrial Alliance Pac	WA	Y	270	0.02%	99.31%	464	35,612	0
256	61190	Auto Owners Life Ins Co	MI	Y	261	0.02%	99.32%	1,707	73,945	0
257	63258	Federated Life Ins Co	MN	Y	253	0.01%	99.34%	198	50,971	0
258	89958	JMIC Life Ins Co	FL	Y	252	0.01%	99.35%	1,319	21,805	0
259	60682	Conseco Ins Co	IL	Y	243	0.01%	99.37%	621	27,129	0
260	97721	Thrivent Life Ins Co	MN	Y	241	0.01%	99.38%	244	41,549	2
261	94218	Country Investors Life Assur Co	IL	Y	231	0.01%	99.39%	66	6,181	0
262	61883	Central United Life Ins Co	TX	Y	228	0.01%	99.41%	1,643	36,531	3
263	71471	Medico Life Ins Co	NE	Y	219	0.01%	99.42%	1,679	7,357	194
264	84786	Colorado Bankers Life Ins Co	CO	Y	209	0.01%	99.43%	633	20,508	0
265	93696	Fidelity Investments Life Ins Co	UT	Y	196	0.01%	99.44%	292	134,342	0
266	92649	American Underwriters Life Ins Co	AZ	Y	195	0.01%	99.46%	869	13,090	0
267	69485	Security Natl Life Ins Co	UT	Y	193	0.01%	99.47%	924	17,405	0
268	90247	Pharmacists Life Ins Co	IA	Y	192	0.01%	99.48%	534	75,739	0
269	62421	Annuity & Life Reassur Amer Inc	CT	Y	189	0.01%	99.49%	434	19,853	0
270	71404	Continental General Ins Co	NE	Y	188	0.01%	99.50%	566	39,849	1
271	97764	Idealife Ins Co	CT	Y	185	0.01%	99.51%	2,040	16,700	0
272	92711	HCC Life Ins Co	IN	Y	183	0.01%	99.52%	371	37,478	0
273	67660	Pennsylvania Life Ins Co	PA	Y	180	0.01%	99.53%	1,175	13,717	0
274	77720	Columbia Universal Life Ins Co	TX	Y	176	0.01%	99.54%	3,832	17,733	0
275	92274	Landcar Life Ins Co	UT	Y	175	0.01%	99.55%	1,472	23,134	0

2003 Colorado Market Share - Life Insurance (All Types)

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
276	61050	MetLife Investors USA Ins Co	DE	Y	173	0.01%	99.56%	302	90,289	0
277	74268	Hartford Life Grp Ins Co	IL	Y	164	0.01%	99.57%	86	931	0
278	67873	Pioneer American Ins Co	TX	Y	164	0.01%	99.58%	294	13,084	0
279	65870	Manhattan Life Ins Co	NY	Y	163	0.01%	99.59%	353	14,102	10
280	61875	Church Life Ins Corp	NY	N	161	0.01%	99.60%	25	13,152	0
281	60429	American Fidelity Life Ins Co	FL	Y	161	0.01%	99.61%	773	25,721	1
282	60518	American Health & Life Ins Co	TX	Y	160	0.01%	99.62%	10,930	109,316	61
283	69132	State Mut Ins Co	GA	Y	157	0.01%	99.63%	636	17,077	50
284	67695	Federal Home Life Ins Co	VA	Y	155	0.01%	99.64%	411	21,326	0
285	60232	AGL Life Assur Co	PA	Y	151	0.01%	99.65%	235	50,219	0
286	93262	Penn Ins & Annuity Co	DE	Y	149	0.01%	99.66%	160	20,315	0
287	97136	Metropolitan Tower Life Ins Co	DE	Y	148	0.01%	99.67%	285	30,568	0
288	69094	State Farm Life & Accident Asr Co	IL	N	141	0.01%	99.67%	492	28,531	55
289	76236	Cincinnati Life Ins Co	OH	Y	140	0.01%	99.68%	378	43,023	0
290	99775	Funeral Directors Life Ins Co	TX	Y	137	0.01%	99.69%	164	447	1
291	62251	Concord Heritage Life Ins Co Inc	NH	Y	135	0.01%	99.70%	401	12,714	0
292	68284	Pyramid Life Ins Co	KS	Y	134	0.01%	99.71%	511	12,528	1
293	60445	American Founders Life Ins Co	TX	Y	134	0.01%	99.71%	931	24,411	3
294	67148	Occidental Life Ins Co Of NC	TX	Y	134	0.01%	99.72%	716	30,779	10
295	67539	Pan American Life Ins Co	LA	Y	133	0.01%	99.73%	215	12,476	12
296	93440	Highmark Life Ins Co	PA	Y	130	0.01%	99.74%	20	76,645	0
297	62359	Constitution Life Ins Co	TX	Y	130	0.01%	99.74%	1,292	17,905	4
298	70483	Western & Southern Life Ins Co	OH	Y	129	0.01%	99.75%	2,862	17,360	155
299	71870	Fidelity Security Life Ins Co	MO	Y	122	0.01%	99.76%	125	28,486	0
300	68721	Security Life Ins Co Of Amer	MN	Y	119	0.01%	99.77%	402	1,698	0
301	70785	Pacificare Life & Health Ins Co	IN	Y	115	0.01%	99.77%	0	0	0
302	70435	Savings Bank Life Ins Co Of MA	MA	N	111	0.01%	99.78%	932	32,090	130
303	70130	Universal Guaranty Life Ins Co	OH	Y	111	0.01%	99.79%	445	11,464	9
304	66230	William Penn Life Ins Co Of NY	NY	N	111	0.01%	99.79%	112	20,412	1
305	86371	Ullico Life Ins Co	TX	Y	110	0.01%	99.80%	444	33,298	0
306	61247	USG Annuity & Life Co	OK	Y	102	0.01%	99.81%	100	19,038	0
307	68802	Sentinel Security Life Ins Co	UT	Y	100	0.01%	99.81%	760	2,320	0
308	61735	Central Security Life Ins Co	TX	Y	92	0.01%	99.82%	6,152	8,856	0
309	62510	Equitrust Life Ins Co	IA	Y	91	0.01%	99.82%	106	11,634	0
310	68160	Balboa Life Ins Co	CA	Y	91	0.01%	99.83%	3,138	18,407	0
311	65781	Madison Natl Life Ins Co Inc	WI	Y	89	0.01%	99.83%	402	7,055	0
312	69256	Sunamerica Life Ins Co	AZ	Y	85	0.01%	99.84%	1,068	34,137	4
313	88668	Mutual Of Amer Life Ins Co	NY	Y	81	0.00%	99.84%	343	9,568	1
314	70629	World Ins Co	NE	Y	81	0.00%	99.85%	264	7,651	3
315	67598	Paul Revere Life Ins Co	MA	Y	80	0.00%	99.85%	542	12,363	0
316	81779	Individual Assur Co Life Hlth & Acc	MO	Y	80	0.00%	99.86%	1,260	29,280	0
317	80985	BCS Life Ins Co	IL	Y	78	0.00%	99.86%	1	37,236	0
318	77984	First Variable Life Ins Co	AR	Y	76	0.00%	99.87%	169	27,138	0
319	76325	Conseco Senior Health Ins Co	PA	Y	75	0.00%	99.87%	251	2,977	0
320	80594	IDS Life Ins Co Of NY	NY	N	74	0.00%	99.87%	61	11,953	0
321	66265	Monarch Life Ins Co	MA	Y	73	0.00%	99.88%	211	27,085	0
322	77828	Companion Life Ins Co	SC	Y	70	0.00%	99.88%	60	22,222	0
323	92738	American Equity Invest Life Ins Co	IA	Y	66	0.00%	99.89%	29	514	0
324	66109	Midwestern United Life Ins Co	IN	Y	65	0.00%	99.89%	173	10,160	4
325	62103	Columbian Mut Life Ins Co	NY	Y	62	0.00%	99.89%	66	4,908	20
326	93513	MetLife Investors Ins Co	MO	Y	58	0.00%	99.90%	91	27,671	0
327	68845	Shenandoah Life Ins Co	VA	Y	55	0.00%	99.90%	127	7,068	12
328	67369	Alta Health & Life Ins Co	IN	Y	55	0.00%	99.90%	31	37,041	0
329	70432	AIG Annuity Ins Co	TX	Y	53	0.00%	99.91%	257	5,418	0
330	63932	Bankers Life Ins Co Of NY	NY	N	52	0.00%	99.91%	56	10,604	3

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
331	71129	Fort Dearborn Life Ins Co	IL	Y	51	0.00%	99.91%	176	15,113	0
332	70769	Erie Family Life Ins Co	PA	N	48	0.00%	99.92%	204	14,241	0
333	72850	United World Life Ins Co	NE	Y	46	0.00%	99.92%	1,554	5,408	0
334	70688	Transamerica Financial Life Ins Co	NY	Y	44	0.00%	99.92%	48	4,905	0
335	65722	Loyal American Life Ins Co	OH	Y	43	0.00%	99.92%	104	7,569	2
336	70874	Allstate Life Ins Co Of NY	NY	N	43	0.00%	99.93%	59	5,967	0
337	67628	Pekin Life Ins Co	IL	N	42	0.00%	99.93%	0	0	0
338	60305	American Comm Mut Ins Co	MI	Y	42	0.00%	99.93%	201	14,170	1
339	93610	Manulife Ins Co	DE	Y	41	0.00%	99.93%	503	45,706	0
340	66419	Mutual Service Life Ins Co	MN	Y	40	0.00%	99.94%	147	21,670	7
341	60291	American Capitol Ins Co	TX	Y	37	0.00%	99.94%	388	2,544	0
342	62634	Delaware American Life Ins Co	DE	Y	37	0.00%	99.94%	25	3,872	0
343	70580	Humanadental Ins Co	WI	Y	34	0.00%	99.94%	271	4,203	1
344	94471	Americom Life & Annuity Ins Co	TX	Y	33	0.00%	99.94%	46	15,902	0
345	60704	American Life Ins Co of NY	NY	Y	32	0.00%	99.95%	158	17,151	0
346	60712	American Mayflower Life Ins Co NY	NY	N	32	0.00%	99.95%	0	0	0
347	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	32	0.00%	99.95%	19	441	0
348	76112	Oxford Life Ins Co	AZ	Y	32	0.00%	99.95%	331	6,954	0
349	71773	American Natl Life Ins Co Of TX	TX	Y	31	0.00%	99.95%	61	4,118	0
350	69051	Standard Life Ins Co Of IN	IN	Y	31	0.00%	99.96%	23	2,749	0
351	67946	Pioneer Security Life Ins Co	TX	Y	30	0.00%	99.96%	58	3,080	0
352	69930	United Ins Co Of Amer	IL	Y	29	0.00%	99.96%	234	3,611	0
353	60763	American Pioneer Life Ins Co	FL	Y	28	0.00%	99.96%	55	1,850	0
354	65110	Kanawha Ins Co	SC	Y	28	0.00%	99.96%	111	4,893	0
355	66532	National Farm Life Ins Co	TX	N	28	0.00%	99.96%	139	4,151	11
356	64696	First Continental Life & Acc	TX	Y	28	0.00%	99.97%	5	4,446	0
357	67687	Pension Life Ins Co Of Amer	NJ	Y	27	0.00%	99.97%	43	3,613	1
358	62154	Fremont Life Ins Co	CA	Y	26	0.00%	99.97%	10	608	0
359	88536	Protective Life And Annuity Ins Co	AL	Y	25	0.00%	99.97%	56	3,044	1
360	69701	Union Bankers Ins Co	TX	Y	24	0.00%	99.97%	291	1,717	0
361	92703	United Natl Life Ins Co Of Amer	IL	Y	24	0.00%	99.97%	77	495	0
362	98205	National Foundation Life Ins Co	TX	Y	24	0.00%	99.97%	80	2,413	0
363	66141	Health Net Life Ins Co	CA	Y	23	0.00%	99.98%	34	2,190	0
364	68462	Reserve Natl Ins Co	OK	Y	22	0.00%	99.98%	148	1	0
365	64238	Guaranty Income Life Ins Co	LA	Y	21	0.00%	99.98%	56	3,586	0
366	67059	North Coast Life Ins Co	WA	Y	21	0.00%	99.98%	67	1,751	0
367	65471	Life Ins Co Of GA	GA	Y	21	0.00%	99.98%	124	3,006	1
368	84522	Auto Club Life Ins Co	MI	Y	20	0.00%	99.98%	78	18,027	0
369	63193	Farmers & Traders Life Ins Co	NY	N	20	0.00%	99.98%	40	199	8
370	63479	United Teacher Assoc Ins Co	TX	Y	20	0.00%	99.98%	63	403	0
371	67601	Paul Revere Variable Annuity Ins Co	MA	Y	19	0.00%	99.99%	15	1,712	0
372	97241	NGL American Life Ins Co	WI	Y	18	0.00%	99.99%	70	2,233	2
373	81124	Union Standard Of Amer Life Ins Co	MD	Y	17	0.00%	99.99%	23	1,745	0
374	74780	Integrity Life Ins Co	OH	Y	17	0.00%	99.99%	206	16,644	0
375	64327	Harleysville Life Ins Co	PA	N	16	0.00%	99.99%	37	3,350	0
376	61700	Central Natl Life Ins Co Omaha	DE	Y	15	0.00%	99.99%	57	658	0
377	64890	Investors Guaranty Life Ins Co	CA	Y	15	0.00%	99.99%	5	105	0
378	60228	USAA Life Ins Co Of NY	NY	N	15	0.00%	99.99%	24	5,373	1
379	71714	Berkshire Life Ins Co of Amer	MA	Y	15	0.00%	99.99%	15	18,800	0
380	71323	Zale Life Ins Co	AZ	Y	15	0.00%	99.99%	2,714	1,597	0
381	71218	Grange Life Ins Co	OH	N	14	0.00%	99.99%	47	6,591	0
382	68446	Scor Life Ins Co	TX	Y	14	0.00%	100.00%	105	3,255	0
383	64904	Investors Heritage Life Ins Co	KY	Y	13	0.00%	100.00%	95	26,067	1
384	62057	Jefferson Pilot Lifeamerica Ins Co	NJ	Y	13	0.00%	100.00%	152	1,659	1
385	61832	Chesapeake Life Ins Co	OK	Y	13	0.00%	100.00%	143	2,111	1

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
386	93742	Securian Life Ins Co	MN	Y	13	0.00%	100.00%	10	834	1
387	62537	Cotton States Life Ins Co	GA	N	13	0.00%	100.00%	0	0	0
388	69647	Phoenix Natl Ins Co	OH	Y	11	0.00%	100.00%	43	1,968	0
389	66311	Motorists Life Ins Co	OH	N	11	0.00%	100.00%	43	2,555	0
390	82627	Swiss Re Life & Health Amer Inc	CT	Y	10	0.00%	100.00%	0	0	0
391	60139	Lincoln Life & Annuity Co Of NY	NY	N	10	0.00%	100.00%	0	0	0
392	65641	Lincoln Mut Life & Cas Ins Co	ND	Y	10	0.00%	100.00%	80	812	3
393	63738	Utica Natl Life Ins Co	NY	N	10	0.00%	100.00%	28	3,355	0
394	81442	Monitor Life Ins Co Of NY	NY	Y	9	0.00%	100.00%	83	644	1
395	70114	Unity Mut Life Ins Co	NY	Y	9	0.00%	100.00%	105	1,356	0
396	81060	Canada Life Ins Co Of Amer	MI	Y	9	0.00%	100.00%	6	1,259	0
397	68047	Professional Ins Co	TX	Y	9	0.00%	100.00%	37	903	0
398	66214	Dixie Natl Life Ins Co	IN	Y	9	0.00%	100.01%	52	3,611	0
399	63282	Penn Treaty Network Amer Ins Co	PA	Y	8	0.00%	100.01%	23	147	0
400	84174	Employees Life Co Mut	IL	Y	8	0.00%	100.01%	102	877	0
401	86126	Members Life Ins Co	WI	Y	8	0.00%	100.01%	44	924	0
402	60214	First Great West Life & Annuity Ins	NY	N	8	0.00%	100.01%	-10	-669	0
403	86991	Medical Life Ins Co	OH	Y	7	0.00%	100.01%	6	184,710	0
404	89184	Sterling Investors Life Ins Co	GA	Y	7	0.00%	100.01%	15	228	0
405	61727	Central Reserve Life Ins Co	OH	Y	7	0.00%	100.01%	32	2,156	0
406	69876	United Life & Annuity Ins Co	IA	Y	7	0.00%	100.01%	34	1,091	1
407	66699	Voyager Life Ins Co	GA	Y	7	0.00%	100.01%	6	13	0
408	90344	Keystone State Life Ins Co	PA	N	7	0.00%	100.01%	3	145	0
409	67164	Chase Life & Annuity Co	DE	Y	7	0.00%	100.01%	9	656	0
410	90581	Symetra Natl Life Ins Co	WA	Y	6	0.00%	100.01%	51	795	0
411	60631	American Investors Life Ins Co	KS	Y	6	0.00%	100.01%	137	4,746	4
412	82538	National Health Ins Co	TX	Y	6	0.00%	100.01%	0	625	0
413	73377	Southern Security Life Ins Co	FL	N	6	0.00%	100.01%	17	13,655	0
414	64297	First Unum Life Ins Co	NY	N	6	0.00%	100.01%	2	4,175	0
415	80799	Celtic Ins Co	IL	Y	6	0.00%	100.01%	7	1,460	0
416	77925	Western United Life Assur Co	WA	N	6	0.00%	100.01%	22	1,221	0
417	69507	Transamerica Life Ins & Annuity Co	NC	Y	6	0.00%	100.01%	8	336	0
418	68179	Provident American Ins Co	TX	Y	5	0.00%	100.01%	82	279	0
419	61239	Bankers Fidelity Life Ins Co	GA	Y	5	0.00%	100.01%	0	0	0
420	69175	States General Life Ins Co	TX	Y	5	0.00%	100.01%	0	0	0
421	78743	New Era Life Ins Co	TX	Y	5	0.00%	100.01%	22	941	0
422	67032	North Carolina Mut Life Ins Co	NC	N	5	0.00%	100.01%	5	90,799	1
423	91693	United Family Life Ins Co	GA	Y	5	0.00%	100.01%	383	1,721	0
424	77887	Life & Health Ins Co Of Amer	PA	Y	4	0.00%	100.02%	33	238	0
425	69078	Standard Security Life Ins Co Of NY	NY	Y	4	0.00%	100.02%	92	1,383	0
426	86375	Manufacturers Life Ins Co Of NY	NY	N	4	0.00%	100.02%	2	1,200	0
427	78697	Combined Life Ins Co Of NY	NY	N	4	0.00%	100.02%	26	181	2
428	78174	Conseco Health Ins Co	AZ	Y	4	0.00%	100.02%	40	832	0
429	68500	Continental Life Ins Co Brentwood	TN	Y	4	0.00%	100.02%	3	8	0
430	61859	Christian Fidelity Life Ins Co	TX	Y	4	0.00%	100.02%	32	135	0
431	90328	First Health Life & Health Ins Co	TX	Y	3	0.00%	100.02%	16	624	0
432	69493	Tower Life Ins Co	TX	N	3	0.00%	100.02%	21	883	0
433	70955	USA Life One Ins Co Of IN	IN	N	3	0.00%	100.02%	50	553	0
434	97926	World Service Life Ins Co	CO	Y	3	0.00%	100.02%	838	3,065	1
435	64220	Settlers Life Ins Co	VA	N	3	0.00%	100.02%	0	0	0
436	92495	First Sunamerica Life Ins Co	NY	N	3	0.00%	100.02%	9	757	0
437	92665	Aviva Life Ins Co of NY	NY	N	3	0.00%	100.02%	6	455	0
438	64831	Intramerica Life Ins Co	NY	N	3	0.00%	100.02%	37	47	0
439	64190	Allianz Life Ins Co Of NY	NY	N	2	0.00%	100.02%	0	10	0
440	84654	US Branch Assumption Mut Life Ins Co	MA	N	2	0.00%	100.02%	18	346	0

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
								No.	Amount	
441	79359	Canada Life Ins Co Of NY	NY	N	2	0.00%	100.02%	0	0	0
442	60003	Park Avenue Life Ins Co	DE	Y	2	0.00%	100.02%	4	169	0
443	11121	Unified Life Ins Co	TX	Y	2	0.00%	100.02%	13	343	0
444	60984	Compbenefits Ins Co	TX	Y	2	0.00%	100.02%	16	133	0
445	69922	United Home Life Ins Co	IN	N	2	0.00%	100.02%	21	140	0
446	61328	Bankers Life Ins Co Of Amer	TX	Y	2	0.00%	100.02%	0	0	0
447	60183	S USA Life Ins Co Inc	AZ	Y	2	0.00%	100.02%	21	6	0
448	85189	Investors Consolidated Ins Co	NH	N	2	0.00%	100.02%	9	77	0
449	91910	American Savings Life Ins Co	AZ	N	1	0.00%	100.02%	26	170	0
450	11804	Conseco Life Ins Co of TX	TX		1	0.00%	100.02%	14	74	0
451	82082	Citizens Natl Life Ins Co	TX	N	1	0.00%	100.02%	0	0	0
452	77798	American Centurion Life Assur Co	NY	N	1	0.00%	100.02%	5	270	0
453	78140	Life Ins Co Of Boston & NY	NY	N	1	0.00%	100.02%	3	72	0
454	70742	Family Benefit Life Ins Co	MO	Y	1	0.00%	100.02%	3	110	0
455	69418	Southern Financial Life Ins Co	LA	N	1	0.00%	100.02%	3	2	0
456	64939	Investors Ins Corp	DE	Y	1	0.00%	100.02%	8	50	0
457	76031	Florida Combined Life Ins Co Inc	FL	N	1	0.00%	100.02%	5	363	0
458	93653	American Partners Life Ins Co	AZ	Y	1	0.00%	100.02%	0	0	0
459	80624	American Progressive L&H Ins Of NY	NY	Y	1	0.00%	100.02%	0	0	0
460	82694	United Liberty Life Ins Co	KY	Y	1	0.00%	100.02%	0	0	0
461	63819	Unity Financial Life Ins Co	PA	Y	1	0.00%	100.02%	20	98	0
462	68829	Sentry Life Ins Co Of NY	NY	N	1	0.00%	100.02%	2	75	0
463	68691	Security General Life Ins Co	OK	N	1	0.00%	100.02%	0	0	0
464	88366	American Retirement Life Ins Co	OH	Y	1	0.00%	100.02%	2	12	0
465	82252	Landmark Life Ins Co	TX	N	1	0.00%	100.02%	207	153	0
466	78093	Financial Assur Life Ins Co	TX	Y	1	0.00%	100.02%	2	14	0
467	60227	First Life Amer Corp	KS	N	1	0.00%	100.02%	2	15	0
468	80586	Servus Life Ins Co	CT	Y	1	0.00%	100.02%	1	25	0
469	71706	Standard Life & Cas Ins Co	UT	Y	1	0.00%	100.02%	46	244	0
470	87963	National Teachers Assoc Life Ins Co	TX	Y	0	0.00%	100.02%	4	90	0
471	83445	Advance Ins Co	AZ	Y	0	0.00%	100.02%	1	140	0
472	60801	American Public Life Ins Co	OK	Y	0	0.00%	100.02%	5	45	0
473	67636	Peninsular Life Ins Co	FL	Y	0	0.00%	100.02%	0	0	0
474	60033	First Ameritas Life Ins Corp of NY	NY	N	0	0.00%	100.02%	1	100	0
475	64149	Epic Life Ins Co	WI	Y	0	0.00%	100.02%	1	15	0
476	72656	Arkansas Natl Life Ins Co	AR	N	0	0.00%	100.02%	0	0	0
477	92428	Great Western Life Ins Co	MT	N	0	0.00%	100.02%	1	8	0
478	67784	Philadelphia American Life Ins Co	TX	Y	0	0.00%	100.02%	0	0	0
479	68209	Provident Life & Cas Ins Co	TN	Y	0	0.00%	100.02%	0	130	0
480	79340	First Central Natl Life Ins Co NY	NY	N	0	0.00%	100.02%	2	22	0
481	77119	Sentinel American Life Ins Co	TX	Y	0	0.00%	100.02%	70	114	0
482	90522	Nationalcare Ins Co	OK	N	0	0.00%	100.02%	0	0	0
483	71986	Transam Assur Co	AZ	N	0	0.00%	100.02%	1	62	0
484	74004	Family Service Life Ins Co	TX	Y	0	0.00%	100.02%	4,174	11,669	0
485	74900	Brokers Natl Life Assur Co	AR	Y	0	0.00%	100.02%	1	20	0
486	62324	Freedom Life Ins Co Of Amer	TX	Y	0	0.00%	100.02%	0	0	0
487	60084	First Security Benefit Life & Ann	NY	N	0	0.00%	100.02%	4	8	0
488	80322	Citicorp Life Ins Co	AZ	Y	0	0.00%	100.02%	1	46	0
489	88080	XL Life Ins and Annuity Co	IL	Y	0	0.00%	100.02%	1	3	0
490	64394	Heritage Life Ins Co	AZ	Y	-2	0.00%	100.02%	358	1,147	0
491	61824	Cherokee Natl Life Ins Co	GA	Y	-3	0.00%	100.02%	84	2,355	0
492	84697	American Specialty Hlth Ins Co	IL	Y	-3	0.00%	100.02%	379	2,664	0
493	62383	Centurion Life Ins Co	MO	Y	-8	0.00%	100.02%	33	904	0
494	65811	American Modern Life Ins Co	OH	Y	-47	0.00%	100.02%	681	12,694	0
495	93777	Household Life Ins Co	MI	Y	-285	-0.02%	100.00%	20,711	217,884	0

2003 Colorado Market Share - Life Insurance (All Types)
Life, Accident and Health Companies with Colorado Business (1,000's)

NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.	Policies in force		Dividends to Policy- holders
							No.	Amount	
Totals				1,699,832			2,591,517	335,497,940	224,120

2003 Colorado Market Share - Credit Life Insurance

Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share		Policies in force		Dividends to Policy- holders	Claims and Benefits Paid
							Cumul.	No.	Amount		
1	66168	Minnesota Life Ins Co	MN	Y	2,268	17.54%	17.54%	156,376	234,932	0	826
2	62626	Cuna Mut Ins Society	WI	Y	1,880	14.53%	32.07%	35,231	214,553	3	1,260
3	61751	Central States H & L Co Of Omaha	NE	Y	1,362	10.53%	42.60%	39,635	179,923	0	1,095
4	61506	Resource Life Ins Co	IL	Y	1,358	10.50%	53.10%	19,690	220,048	0	544
5	64130	Life Investors Ins Co Of Amer	IA	Y	1,243	9.61%	62.71%	16,797	172,645	0	552
6	98884	Union Security Life Ins Co	DE	Y	1,171	9.06%	71.77%	14,356	212,191	0	1,390
7	60275	American Bankers Life Assur Co Of FL	FL	Y	1,159	8.96%	80.73%	80,892	152,947	0	690
8	68373	American Gen Assur Co	IL	Y	583	4.51%	85.24%	10,164	93,702	0	379
9	76007	Old United Life Ins Co	AZ	Y	403	3.11%	88.35%	1,898	33,965	0	34
10	70173	Universal Underwriters Life Ins Co	KS	Y	383	2.96%	91.31%	6,043	51,244	0	76
11	77151	Service Life & Cas Ins Co	TX	Y	341	2.63%	93.95%	1,938	31,743	0	102
12	89958	JMIC Life Ins Co	FL	Y	252	1.95%	95.90%	1,319	21,805	0	106
13	60739	American Natl Ins Co	TX	Y	244	1.88%	97.78%	2,195	25,422	0	167
14	65021	Stonebridge Life Ins Co	VT	Y	210	1.62%	99.41%	13,861	11,835	0	43
15	65951	Merit Life Ins Co	IN	Y	201	1.55%	100.96%	5,359	32,118	0	69
16	92649	American Underwriters Life Ins Co	AZ	Y	188	1.45%	102.41%	844	11,632	0	8
17	92274	Landcar Life Ins Co	UT	Y	175	1.35%	103.76%	1,472	23,134	0	6
18	64211	Guarantee Trust Life Ins Co	IL	Y	97	0.75%	104.51%	431	7,001	0	0
19	69973	United Life Ins Co	IA	Y	58	0.45%	104.96%	83	1,990	0	0
20	68160	Balboa Life Ins Co	CA	Y	53	0.41%	105.37%	3,090	8,313	0	11
21	68136	Protective Life Ins Co	TN	Y	40	0.31%	105.67%	609	7,466	0	24
22	60186	Allstate Life Ins Co	IL	Y	19	0.14%	105.82%	760	554	0	34
23	71323	Zale Life Ins Co	AZ	Y	12	0.09%	105.91%	2,705	1,498	0	13
24	66281	Monumental Life Ins Co	MD	Y	8	0.06%	105.97%	37	451	0	0
25	66699	Voyager Life Ins Co	GA	Y	7	0.05%	106.02%	6	13	0	0
26	60836	American Republic Ins Co	IA	Y	3	0.02%	106.05%	0	0	0	0
27	69663	USAA Life Ins Co	TX	Y	1	0.01%	106.05%	9	36	0	0
28	65757	Shelter Life Ins Co	MO	Y	1	0.00%	106.06%	29	351	0	0
29	88080	XL Life Ins and Annuity Co	IL	Y	0	0.00%	106.06%	1	3	0	0
30	67695	Federal Home Life Ins Co	VA	Y	0	0.00%	106.06%	1	2	0	0
31	65595	Lincoln Benefit Life Co	NE	Y	-1	-0.01%	106.05%	22	199	0	0
32	70254	Jefferson Pilot Financial Ins Co	NE	Y	-1	-0.01%	106.04%	0	0	0	0
33	64394	Heritage Life Ins Co	AZ	Y	-2	-0.01%	106.03%	358	1,147	0	7
34	61824	Cherokee Natl Life Ins Co	GA	Y	-3	-0.02%	106.01%	84	2,355	0	0
35	84697	American Specialty Hlth Ins Co	IL	Y	-3	-0.03%	105.98%	379	2,664	0	19
36	68241	Prudential Ins Co Of Amer	NJ	Y	-4	-0.03%	105.95%	9	195	0	0
37	60534	American Heritage Life Ins Co	FL	Y	-8	-0.06%	105.89%	685	9,683	0	72
38	62383	Centurion Life Ins Co	MO	Y	-8	-0.07%	105.82%	33	904	0	0
39	62596	Union Fidelity Life Ins Co	IL	Y	-25	-0.19%	105.63%	83	833	0	104
40	81779	Individual Assur Co Life Hlth & Acc	MO	Y	-34	-0.26%	105.37%	1,099	10,392	0	90
41	70106	United States Life Ins Co In NYC	NY	Y	-35	-0.27%	105.10%	2,603	17,609	0	114
42	60518	American Health & Life Ins Co	TX	Y	-42	-0.33%	104.77%	7,460	94,214	0	330
43	65811	American Modern Life Ins Co	OH	Y	-47	-0.36%	104.41%	681	12,694	0	93
44	93777	Household Life Ins Co	MI	Y	-570	-4.41%	100.00%	20,160	187,324	0	1,193
	Totals				12,934			449,487	2,091,727	3	9,451

2003 Colorado Market Share - Deposit-Type Funds
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
1	68713	Security Life Of Denver Ins Co	CO	Y	2,121,184	65.34%	65.34%
2	67121	Transamerica Occidental Life Ins Co	IA	Y	390,056	12.02%	77.36%
3	61271	Principal Life Ins Co	IA	Y	269,849	8.31%	85.67%
4	65056	Jackson Natl Life Ins Co	MI	Y	100,000	3.08%	88.75%
5	69507	Transamerica Life Ins & Annuity Co	NC	Y	90,046	2.77%	91.52%
6	62308	Connecticut General Life Ins Co	CT	Y	69,395	2.14%	93.66%
7	68136	Protective Life Ins Co	TN	Y	49,000	1.51%	95.17%
8	97268	Pacific Life & Annuity Co	AZ	Y	26,330	0.81%	95.98%
9	60054	Aetna Life Ins Co	CT	Y	21,937	0.68%	96.66%
10	68675	Security Benefit Life Ins Co	KS	Y	16,500	0.51%	97.17%
11	65129	Kansas City Life Ins Co	MO	Y	14,530	0.45%	97.61%
12	63177	Farmers New World Life Ins Co	WA	Y	7,525	0.23%	97.85%
13	87726	The Travelers Ins Co	CT	Y	6,173	0.19%	98.04%
14	61301	Ameritas Life Ins Corp	NE	Y	4,512	0.14%	98.17%
15	69477	Fortis Ins Co	WI	Y	4,310	0.13%	98.31%
16	68322	Great West Life & Annuity Ins Co	CO	Y	3,868	0.12%	98.43%
17	71153	Hartford Life & Annuity Ins Co	CT	Y	3,701	0.11%	98.54%
18	61689	Amerus Life Ins Co	IA	Y	3,482	0.11%	98.65%
19	69868	United Of Omaha Life Ins Co	NE	Y	3,313	0.10%	98.75%
20	68241	Prudential Ins Co Of Amer	NJ	Y	3,044	0.09%	98.84%
21	66168	Minnesota Life Ins Co	MN	Y	2,877	0.09%	98.93%
22	67814	Phoenix Life Ins Co	NY	Y	2,500	0.08%	99.01%
23	60631	American Investors Life Ins Co	KS	Y	2,482	0.08%	99.09%
24	93696	Fidelity Investments Life Ins Co	UT	Y	2,251	0.07%	99.15%
25	88072	Hartford Life Ins Co	CT	Y	2,058	0.06%	99.22%
26	70408	Fortis Benefits Ins Co	IA	Y	2,022	0.06%	99.28%
27	68608	Symetra Life Ins Co	WA	Y	1,887	0.06%	99.34%
28	65595	Lincoln Benefit Life Co	NE	Y	1,500	0.05%	99.38%
29	64645	Indianapolis Life Ins Co	IN	Y	1,387	0.04%	99.43%
30	63401	First Colony Life Ins Co	VA	Y	1,283	0.04%	99.47%
31	94099	United Investors Life Ins Co	MO	Y	1,157	0.04%	99.50%
32	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	1,048	0.03%	99.53%
33	67105	Reliastar Life Ins Co	MN	Y	1,024	0.03%	99.57%
34	65005	IDS Life Ins Co	MN	Y	737	0.02%	99.59%
35	69051	Standard Life Ins Co Of IN	IN	Y	723	0.02%	99.61%
36	60739	American Natl Ins Co	TX	Y	717	0.02%	99.63%
37	70491	Clarica Life Ins Co US	ND	Y	696	0.02%	99.65%
38	60488	American Gen Life Ins Co	TX	Y	675	0.02%	99.68%
39	67091	Northwestern Mut Life Ins Co	WI	Y	663	0.02%	99.70%
40	63274	Fidelity & Guaranty Life Ins Co	MD	Y	641	0.02%	99.72%
41	70025	General Electric Capital Assur Co	DE	Y	582	0.02%	99.73%
42	66850	National Western Life Ins Co	CO	Y	543	0.02%	99.75%
43	68039	Presidential Life Ins Co	NY	Y	488	0.02%	99.77%
44	86509	Ing Life Ins & Annuity Co	CT	Y	480	0.01%	99.78%
45	72125	Physicians Life Ins Co	NE	Y	449	0.01%	99.79%
46	86630	American Skandia Life Assur Corp	CT	Y	448	0.01%	99.81%
47	97977	Ameritas Variable Life Ins Co	NE	Y	445	0.01%	99.82%
48	63665	General American Life Ins Co	MO	Y	426	0.01%	99.83%
49	66915	New York Life Ins Co	NY	Y	379	0.01%	99.85%
50	85685	Acacia Natl Life Ins Co	DC	Y	349	0.01%	99.86%
51	67644	Penn Mut Life Ins Co	PA	Y	318	0.01%	99.87%
52	62898	Aviva Life Ins Co	DE	Y	296	0.01%	99.88%
53	64580	Illinois Mut Life Ins Co	IL	Y	284	0.01%	99.88%
54	66044	Midland Natl Life Ins Co	IA	Y	275	0.01%	99.89%
55	66427	MTL Ins Co	IL	Y	227	0.01%	99.90%

2003 Colorado Market Share - Deposit-Type Funds
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
56	87645	United Fidelity Life Ins Co	TX	Y	220	0.01%	99.91%
57	69272	Sunset Life Ins Co Of Amer	MO	Y	220	0.01%	99.91%
58	79022	Merrill Lynch Life Ins Co	AR	Y	169	0.01%	99.92%
59	69140	First Allmerica Fin Life Ins Co	MA	Y	162	0.00%	99.92%
60	60046	Academy Life Ins Co	MO	Y	159	0.00%	99.93%
61	65838	Manufacturers Life Ins Co USA	MI	Y	153	0.00%	99.93%
62	63983	United Heritage Life Ins Co	ID	Y	143	0.00%	99.94%
63	69663	USAA Life Ins Co	TX	Y	122	0.00%	99.94%
64	60142	TIAA Cref Life Ins Co	NY	Y	112	0.00%	99.95%
65	60186	Allstate Life Ins Co	IL	Y	110	0.00%	99.95%
66	65242	Lafayette Life Ins Co	IN	Y	107	0.00%	99.95%
67	70432	AIG Annuity Ins Co	TX	Y	98	0.00%	99.96%
68	64238	Guaranty Income Life Ins Co	LA	Y	95	0.00%	99.96%
69	62928	EMC Natl Life Co	IA	Y	93	0.00%	99.96%
70	68764	Security Financial Life Ins Co	NE	Y	90	0.00%	99.96%
71	64017	Jefferson Natl Life Ins Co	TX	Y	86	0.00%	99.97%
72	71439	Assurity Life Ins Co	NE	Y	85	0.00%	99.97%
73	62413	Continental Assur Co	IL	Y	80	0.00%	99.97%
74	60038	Acacia Life Ins Co	DC	Y	79	0.00%	99.97%
75	79065	Sun Life Assur Co Of Canada US	DE	Y	77	0.00%	99.98%
76	79227	Pruco Life Ins Co	AZ	Y	76	0.00%	99.98%
77	80950	Travelers Life & Annuity Co	CT	Y	69	0.00%	99.98%
78	84786	Colorado Bankers Life Ins Co	CO	Y	63	0.00%	99.98%
79	71129	Fort Dearborn Life Ins Co	IL	Y	52	0.00%	99.98%
80	63932	Bankers Life Ins Co Of NY	NY	N	50	0.00%	99.99%
81	69973	United Life Ins Co	IA	Y	50	0.00%	99.99%
82	63088	Farm Bureau Life Ins Co	IA	Y	47	0.00%	99.99%
83	66974	North American Co Life & Hlth Ins	IL	Y	40	0.00%	99.99%
84	61999	Americo Financial Life Annuity Ins	TX	Y	37	0.00%	99.99%
85	65757	Shelter Life Ins Co	MO	Y	36	0.00%	99.99%
86	66540	National Farmers Union Life Ins Co	TX	Y	29	0.00%	99.99%
87	61875	Church Life Ins Corp	NY	N	25	0.00%	99.99%
88	70435	Savings Bank Life Ins Co Of MA	MA	N	24	0.00%	99.99%
89	65668	Lincoln Direct Life Ins Co	NE	Y	23	0.00%	100.00%
90	86231	Transamerica Life Ins Co	IA	Y	21	0.00%	100.00%
91	65781	Madison Natl Life Ins Co Inc	WI	Y	17	0.00%	100.00%
92	84514	US Branch of Industrial Alliance Pac	WA	Y	16	0.00%	100.00%
93	74780	Integrity Life Ins Co	OH	Y	14	0.00%	100.00%
94	62235	Unum Life Ins Co Of Amer	ME	Y	13	0.00%	100.00%
95	66281	Monumental Life Ins Co	MD	Y	11	0.00%	100.00%
96	61492	Business Mens Assur Co Of Amer	SC	Y	10	0.00%	100.00%
97	64211	Guarantee Trust Life Ins Co	IL	Y	8	0.00%	100.00%
98	90212	Great Southern Life Ins Co	TX	Y	7	0.00%	100.00%
99	63223	Federal Life Ins Co	IL	Y	6	0.00%	100.00%
100	67601	Paul Revere Variable Annuity Ins Co	MA	Y	5	0.00%	100.00%
101	64130	Life Investors Ins Co Of Amer	IA	Y	5	0.00%	100.00%
102	62626	Cuna Mut Ins Society	WI	Y	5	0.00%	100.00%
103	63487	Investors Life Ins Co North Amer	TX	Y	4	0.00%	100.00%
104	67180	Ohio State Life Ins Co	TX	Y	4	0.00%	100.00%
105	80659	US Bus of the Canada Life Assur Co	MI	Y	3	0.00%	100.00%
106	65722	Loyal American Life Ins Co	OH	Y	2	0.00%	100.00%
107	65323	Liberty Life Ins Co	SC	Y	2	0.00%	100.00%
108	67687	Pension Life Ins Co Of Amer	NJ	Y	2	0.00%	100.00%
109	91391	Southwestern Life Ins Co	TX	Y	1	0.00%	100.00%
110	80837	Union Central Life Ins Co	OH	Y	1	0.00%	100.00%

2003 Colorado Market Share - Deposit-Type Funds
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
111	97055	Mega Life & Health Ins Co The	OK	Y	0	0.00%	100.00%
112	61832	Chesapeake Life Ins Co	OK	Y	0	0.00%	100.00%
113	61751	Central States H & L Co Of Omaha	NE	Y	0	0.00%	100.00%
114	68802	Sentinel Security Life Ins Co	UT	Y	0	0.00%	100.00%
115	69485	Security Natl Life Ins Co	UT	Y	0	0.00%	100.00%
116	97764	Idealife Ins Co	CT	Y	0	0.00%	100.00%
117	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	0	0.00%	100.00%
118	66087	Mid West Natl Life Ins Co Of TN	TN	Y	0	0.00%	100.00%
119	69930	United Ins Co Of Amer	IL	Y	0	0.00%	100.00%
120	82694	United Liberty Life Ins Co	KY	Y	0	0.00%	100.00%
121	70211	Valley Forge Life Ins Co	IN	Y	-1	0.00%	100.00%
122	61182	Aurora Natl Life Assur Co	CA	Y	-5	0.00%	100.00%
		Totals			3,246,306		

2003 Colorado Market Share - Other Considerations
Life, Accident and Health Companies with Colorado Business (1,000's)

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
1	71153	Hartford Life & Annuity Ins Co	CT	Y	168,698	17.01%	17.01%
2	67466	Pacific Life Ins Co	CA	Y	159,629	16.10%	33.11%
3	66869	Nationwide Life Ins Co	OH	Y	120,176	12.12%	45.23%
4	65978	Metropolitan Life Ins Co	NY	Y	97,162	9.80%	55.02%
5	68241	Prudential Ins Co Of Amer	NJ	Y	78,282	7.89%	62.92%
6	88072	Hartford Life Ins Co	CT	Y	65,578	6.61%	69.53%
7	65536	GE Life And Annuity Assur Co	VA	Y	51,000	5.14%	74.67%
8	69019	Standard Ins Co	OR	Y	48,291	4.87%	79.54%
9	69507	Transamerica Life Ins & Annuity Co	NC	Y	39,877	4.02%	83.57%
10	65099	John Hancock Life Ins Co	MA	Y	32,452	3.27%	86.84%
11	66168	Minnesota Life Ins Co	MN	Y	29,907	3.02%	89.85%
12	66915	New York Life Ins Co	NY	Y	29,508	2.98%	92.83%
13	65935	Massachusetts Mut Life Ins Co	MA	Y	25,443	2.57%	95.40%
14	92657	Nationwide Life And Annuity Ins Co	OH	Y	21,500	2.17%	97.56%
15	88668	Mutual Of Amer Life Ins Co	NY	Y	10,625	1.07%	98.63%
16	90204	John Hancock Variable Life Ins Co	MA	Y	4,218	0.43%	99.06%
17	62944	AXA Equitable Life Ins Co	NY	Y	3,143	0.32%	99.38%
18	67644	Penn Mut Life Ins Co	PA	Y	2,269	0.23%	99.61%
19	67172	Ohio Natl Life Ins Co	OH	Y	784	0.08%	99.68%
20	69868	United Of Omaha Life Ins Co	NE	Y	701	0.07%	99.76%
21	61271	Principal Life Ins Co	IA	Y	606	0.06%	99.82%
22	67091	Northwestern Mut Life Ins Co	WI	Y	549	0.06%	99.87%
23	68713	Security Life Of Denver Ins Co	CO	Y	500	0.05%	99.92%
24	97268	Pacific Life & Annuity Co	AZ	Y	330	0.03%	99.96%
25	66281	Monumental Life Ins Co	MD	Y	322	0.03%	99.99%
26	78778	Guardian Ins & Annuity Co Inc	DE	Y	50	0.01%	99.99%
27	93262	Penn Ins & Annuity Co	DE	Y	39	0.00%	100.00%
28	81213	American Maturity Life Ins Co	CT	Y	35	0.00%	100.00%
29	66419	Mutual Service Life Ins Co	MN	Y	18	0.00%	100.00%
30	93246	Sage Life Assur Of Amer Inc	DE	Y	-23	0.00%	100.00%
		Totals			991,667		

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
1	68713	Security Life Of Denver Ins Co	CO	Y	2,145,960	18.34%	18.34%
2	79413	United Healthcare Ins Co	CT	Y	439,836	3.76%	22.10%
3	67121	Transamerica Occidental Life Ins Co	IA	Y	424,782	3.63%	25.73%
4	89070	United Concordia Companies Inc	PA		363,595	3.11%	28.84%
5	61271	Principal Life Ins Co	IA	Y	346,673	2.96%	31.80%
6	65978	Metropolitan Life Ins Co	NY	Y	309,939	2.65%	34.45%
7	68322	Great West Life & Annuity Ins Co	CO	Y	281,514	2.41%	36.85%
8	65056	Jackson Natl Life Ins Co	MI	Y	257,658	2.20%	39.06%
9	62308	Connecticut General Life Ins Co	CT	Y	255,000	2.18%	41.24%
10	62944	AXA Equitable Life Ins Co	NY	Y	221,141	1.89%	43.13%
11	67466	Pacific Life Ins Co	CA	Y	200,969	1.72%	44.84%
12	71153	Hartford Life & Annuity Ins Co	CT	Y	196,153	1.68%	46.52%
13	97268	Pacific Life & Annuity Co	AZ	Y	193,480	1.65%	48.17%
14	90611	Allianz Life Ins Co Of North Amer	MN	Y	189,473	1.62%	49.79%
15	68241	Prudential Ins Co Of Amer	NJ	Y	183,156	1.57%	51.36%
16	86231	Transamerica Life Ins Co	IA	Y	180,582	1.54%	52.90%
17	65838	Manufacturers Life Ins Co USA	MI	Y	177,390	1.52%	54.42%
18	67091	Northwestern Mut Life Ins Co	WI	Y	148,925	1.27%	55.69%
19	69507	Transamerica Life Ins & Annuity Co	NC	Y	140,271	1.20%	56.89%
20	65676	Lincoln Natl Life Ins Co	IN	Y	137,526	1.18%	58.06%
21	66869	Nationwide Life Ins Co	OH	Y	129,160	1.10%	59.17%
22	73288	Humana Ins Co	WI	Y	125,252	1.07%	60.24%
23	86630	American Skandia Life Assur Corp	CT	Y	122,400	1.05%	61.28%
24	69345	Teachers Ins & Ann Assoc Of Amer	NY	Y	113,151	0.97%	62.25%
25	66915	New York Life Ins Co	NY	Y	97,507	0.83%	63.08%
26	65536	GE Life And Annuity Assur Co	VA	Y	96,554	0.83%	63.91%
27	80942	ING USA Annuity and Life Ins Co	IA	Y	96,143	0.82%	64.73%
28	91626	New England Life Ins Co	MA	Y	94,277	0.81%	65.54%
29	70432	AIG Annuity Ins Co	TX	Y	94,140	0.80%	66.34%
30	60054	Aetna Life Ins Co	CT	Y	91,665	0.78%	67.12%
31	69019	Standard Ins Co	OR	Y	89,287	0.76%	67.89%
32	91596	New York Life Ins & Annuity Corp	DE	Y	85,278	0.73%	68.62%
33	70238	Variable Annuity Life Ins Co	TX	Y	82,486	0.70%	69.32%
34	88072	Hartford Life Ins Co	CT	Y	79,402	0.68%	70.00%
35	65935	Massachusetts Mut Life Ins Co	MA	Y	79,180	0.68%	70.68%
36	60739	American Natl Ins Co	TX	Y	71,981	0.62%	71.29%
37	64246	Guardian Life Ins Co Of Amer	NY	Y	69,956	0.60%	71.89%
38	69108	State Farm Life Ins Co	IL	Y	67,895	0.58%	72.47%
39	68136	Protective Life Ins Co	TN	Y	65,901	0.56%	73.03%
40	69477	Fortis Ins Co	WI	Y	65,586	0.56%	73.59%
41	68675	Security Benefit Life Ins Co	KS	Y	63,071	0.54%	74.13%
42	62235	Unum Life Ins Co Of Amer	ME	Y	62,898	0.54%	74.67%
43	66044	Midland Natl Life Ins Co	IA	Y	62,651	0.54%	75.21%
44	66168	Minnesota Life Ins Co	MN	Y	60,209	0.51%	75.72%
45	65595	Lincoln Benefit Life Co	NE	Y	57,344	0.49%	76.21%
46	65099	John Hancock Life Ins Co	MA	Y	57,176	0.49%	76.70%
47	60941	AIG SunAmerica Life Assur Co	AZ	Y	56,712	0.48%	77.18%
48	65005	IDS Life Ins Co	MN	Y	55,441	0.47%	77.66%
49	63177	Farmers New World Life Ins Co	WA	Y	52,783	0.45%	78.11%
50	84506	Pacificare Life Assur Co	CO	Y	52,579	0.45%	78.56%
51	61050	MetLife Investors USA Ins Co	DE	Y	52,035	0.44%	79.00%
52	79065	Sun Life Assur Co Of Canada US	DE	Y	51,254	0.44%	79.44%
53	62286	Golden Rule Ins Co	IL	Y	48,121	0.41%	79.85%
54	87726	The Travelers Ins Co	CT	Y	46,274	0.40%	80.25%
55	80950	Travelers Life & Annuity Co	CT	Y	41,567	0.36%	80.60%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
56	60186	Allstate Life Ins Co	IL	Y	41,109	0.35%	80.95%
57	79227	Pruco Life Ins Co	AZ	Y	41,057	0.35%	81.30%
58	60895	American United Life Ins Co	IN	Y	39,612	0.34%	81.64%
59	97055	Mega Life & Health Ins Co The	OK	Y	39,255	0.34%	81.98%
60	60488	American Gen Life Ins Co	TX	Y	38,922	0.33%	82.31%
61	93513	MetLife Investors Ins Co	MO	Y	38,044	0.33%	82.64%
62	69868	United Of Omaha Life Ins Co	NE	Y	37,753	0.32%	82.96%
63	67105	Reliastar Life Ins Co	MN	Y	37,707	0.32%	83.28%
64	92738	American Equity Invest Life Ins Co	IA	Y	37,492	0.32%	83.60%
65	64130	Life Investors Ins Co Of Amer	IA	Y	37,251	0.32%	83.92%
66	67172	Ohio Natl Life Ins Co	OH	Y	35,004	0.30%	84.22%
67	91413	Western Reserve Life Assur Co of OH	OH	Y	33,938	0.29%	84.51%
68	61263	Bankers Life & Cas Co	IL	Y	33,329	0.28%	84.79%
69	61689	Amerus Life Ins Co	IA	Y	33,052	0.28%	85.08%
70	90204	John Hancock Variable Life Ins Co	MA	Y	32,867	0.28%	85.36%
71	70815	Hartford Life & Accident Ins Co	CT	Y	32,552	0.28%	85.64%
72	69663	USAA Life Ins Co	TX	Y	32,425	0.28%	85.91%
73	70408	Fortis Benefits Ins Co	IA	Y	32,219	0.28%	86.19%
74	68195	Provident Life & Accident Ins Co	TN	Y	31,757	0.27%	86.46%
75	80802	US Branch SunLife Assur Co Of Canada	MI	Y	31,062	0.27%	86.73%
76	70025	General Electric Capital Assur Co	DE	Y	30,736	0.26%	86.99%
77	70254	Jefferson Pilot Financial Ins Co	NE	Y	29,832	0.25%	87.24%
78	60380	American Family Life Asr Co Columbus	NE	Y	29,447	0.25%	87.49%
79	71412	Mutual Of Omaha Ins Co	NE	Y	29,344	0.25%	87.75%
80	70092	Glenbrook Life & Annuity Co	AZ	Y	28,946	0.25%	87.99%
81	63401	First Colony Life Ins Co	VA	Y	28,735	0.25%	88.24%
82	79022	Merrill Lynch Life Ins Co	AR	Y	27,727	0.24%	88.48%
83	86509	Ing Life Ins & Annuity Co	CT	Y	27,511	0.24%	88.71%
84	66850	National Western Life Ins Co	CO	Y	26,960	0.23%	88.94%
85	65129	Kansas City Life Ins Co	MO	Y	26,044	0.22%	89.16%
86	66087	Mid West Natl Life Ins Co Of TN	TN	Y	25,971	0.22%	89.39%
87	65498	Life Ins Co Of North Amer	PA	Y	25,697	0.22%	89.60%
88	68608	Symetra Life Ins Co	WA	Y	25,433	0.22%	89.82%
89	63274	Fidelity & Guaranty Life Ins Co	MD	Y	24,837	0.21%	90.03%
90	60399	American Family Life Ins Co	WI	Y	23,938	0.20%	90.24%
91	93432	CM Life Ins Co	CT	Y	23,711	0.20%	90.44%
92	61069	Anthem Life Ins Co	IN	Y	22,300	0.19%	90.63%
93	92657	Nationwide Life And Annuity Ins Co	OH	Y	21,868	0.19%	90.82%
94	66974	North American Co Life & Hlth Ins	IL	Y	21,487	0.18%	91.00%
95	67865	Jefferson Pilot Life Ins Co	NC	Y	20,509	0.18%	91.18%
96	60836	American Republic Ins Co	IA	Y	20,112	0.17%	91.35%
97	60410	American Fidelity Assur Co	OK	Y	19,841	0.17%	91.52%
98	60631	American Investors Life Ins Co	KS	Y	19,789	0.17%	91.69%
99	93696	Fidelity Investments Life Ins Co	UT	Y	19,306	0.16%	91.85%
100	62626	Cuna Mut Ins Society	WI	Y	17,570	0.15%	92.00%
101	61247	USG Annuity & Life Co	OK	Y	17,465	0.15%	92.15%
102	65919	Primerica Life Ins Co	MA	Y	17,425	0.15%	92.30%
103	90557	Kemper Investors Life Ins Co	IL	Y	17,381	0.15%	92.45%
104	97179	American Medical Security Life InsCo	WI	Y	16,651	0.14%	92.59%
105	78778	Guardian Ins & Annuity Co Inc	DE	Y	16,306	0.14%	92.73%
106	64939	Investors Ins Corp	DE	Y	15,438	0.13%	92.86%
107	70491	Clarica Life Ins Co US	ND	Y	15,080	0.13%	92.99%
108	70211	Valley Forge Life Ins Co	IN	Y	14,809	0.13%	93.12%
109	63665	General American Life Ins Co	MO	Y	14,392	0.12%	93.24%
110	94234	American Enterprise Life Ins Co	IN	Y	14,354	0.12%	93.37%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
111	84824	Allmerica Financial Life & Annuity	MA	Y	13,788	0.12%	93.48%
112	63088	Farm Bureau Life Ins Co	IA	Y	13,554	0.12%	93.60%
113	92711	HCC Life Ins Co	IN	Y	13,479	0.12%	93.71%
114	61301	Ameritas Life Ins Corp	NE	Y	12,597	0.11%	93.82%
115	62146	Combined Ins Co Of Amer	IL	Y	12,560	0.11%	93.93%
116	66605	Peoples Benefit Life Ins Co	IA	Y	12,320	0.11%	94.03%
117	67814	Phoenix Life Ins Co	NY	Y	11,415	0.10%	94.13%
118	70106	United States Life Ins Co In NYC	NY	Y	11,373	0.10%	94.23%
119	80926	GE Grp Life Assur Co	CT	Y	11,351	0.10%	94.33%
120	88668	Mutual Of Amer Life Ins Co	NY	Y	11,092	0.09%	94.42%
121	68381	Reliance Standard Life Ins Co	IL	Y	11,001	0.09%	94.52%
122	66281	Monumental Life Ins Co	MD	Y	10,867	0.09%	94.61%
123	60142	TIAA Cref Life Ins Co	NY	Y	10,803	0.09%	94.70%
124	70335	West Coast Life Ins Co	NE	Y	10,624	0.09%	94.79%
125	62952	Equitable Life & Cas Ins Co	UT	Y	10,395	0.09%	94.88%
126	66842	AIG Life Ins Co	DE	Y	10,287	0.09%	94.97%
127	65021	Stonebridge Life Ins Co	VT	Y	10,074	0.09%	95.05%
128	66680	National Life Ins Co	VT	Y	9,966	0.09%	95.14%
129	80578	Physicians Mut Ins Co	NE	Y	9,627	0.08%	95.22%
130	70629	World Ins Co	NE	Y	9,455	0.08%	95.30%
131	93548	PHL Variable Ins Co	CT	Y	9,273	0.08%	95.38%
132	70580	Humanadental Ins Co	WI	Y	9,129	0.08%	95.46%
133	64513	Horace Mann Life Ins Co	IL	Y	8,603	0.07%	95.53%
134	62049	Colonial Life & Accident Ins Co	SC	Y	8,581	0.07%	95.61%
135	80659	US Bus of the Canada Life Assur Co	MI	Y	8,271	0.07%	95.68%
136	65765	Reassure America Life Ins Co	IL	Y	8,255	0.07%	95.75%
137	65749	Cuna Mut Life Ins Co	IA	Y	8,155	0.07%	95.82%
138	63207	Chase Ins Life and Annuity Co	IL	Y	8,064	0.07%	95.89%
139	89206	Ohio Natl Life Assur Corp	OH	Y	7,893	0.07%	95.95%
140	77828	Companion Life Ins Co	SC	Y	7,873	0.07%	96.02%
141	98205	National Foundation Life Ins Co	TX	Y	7,667	0.07%	96.09%
142	78077	Mony Life Ins Co Of Amer	AZ	Y	7,609	0.07%	96.15%
143	67644	Penn Mut Life Ins Co	PA	Y	7,595	0.06%	96.22%
144	61425	Trustmark Ins Co	IL	Y	7,339	0.06%	96.28%
145	62898	Aviva Life Ins Co	DE	Y	7,241	0.06%	96.34%
146	68810	Sentry Life Ins Co	WI	Y	6,966	0.06%	96.40%
147	67598	Paul Revere Life Ins Co	MA	Y	6,924	0.06%	96.46%
148	92916	United American Ins Co	DE	Y	6,784	0.06%	96.52%
149	68764	Security Financial Life Ins Co	NE	Y	6,475	0.06%	96.57%
150	67989	American Memorial Life Ins Co	SD	Y	6,428	0.05%	96.63%
151	97977	Ameritas Variable Life Ins Co	NE	Y	6,391	0.05%	96.68%
152	74780	Integrity Life Ins Co	OH	Y	6,334	0.05%	96.74%
153	80314	Unicare Life & Health Ins Co	DE	Y	6,323	0.05%	96.79%
154	65900	Conseco Life Ins Co	IN	Y	6,098	0.05%	96.84%
155	63312	Great American Life Ins Co	OH	Y	5,788	0.05%	96.89%
156	65315	Liberty Life Assur Co Of Boston	MA	Y	5,760	0.05%	96.94%
157	67652	First Penn Pacific Life Ins Co	IN	Y	5,751	0.05%	96.99%
158	64211	Guarantee Trust Life Ins Co	IL	Y	5,604	0.05%	97.04%
159	61492	Business Mens Assur Co Of Amer	SC	Y	5,549	0.05%	97.09%
160	64645	Indianapolis Life Ins Co	IN	Y	5,549	0.05%	97.13%
161	71404	Continental General Ins Co	NE	Y	5,545	0.05%	97.18%
162	62413	Continental Assur Co	IL	Y	5,409	0.05%	97.23%
163	72125	Physicians Life Ins Co	NE	Y	5,395	0.05%	97.27%
164	80837	Union Central Life Ins Co	OH	Y	5,386	0.05%	97.32%
165	65528	Life Ins Co Of The Southwest	TX	Y	5,207	0.04%	97.36%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
166	78174	Conseco Health Ins Co	AZ	Y	5,084	0.04%	97.41%
167	94099	United Investors Life Ins Co	MO	Y	4,886	0.04%	97.45%
168	91472	Globe Life & Accident Ins Co	DE	Y	4,749	0.04%	97.49%
169	94285	Empire General Life Assur Corp	TN	Y	4,638	0.04%	97.53%
170	65080	John Alden Life Ins Co	WI	Y	4,444	0.04%	97.57%
171	71870	Fidelity Security Life Ins Co	MO	Y	4,386	0.04%	97.60%
172	94250	Banner Life Ins Co	MD	Y	4,298	0.04%	97.64%
173	63282	Penn Treaty Network Amer Ins Co	PA	Y	4,285	0.04%	97.68%
174	69744	Union Labor Life Ins Co	MD	Y	4,277	0.04%	97.71%
175	66370	Mony Life Ins Co	NY	Y	4,234	0.04%	97.75%
176	65242	Lafayette Life Ins Co	IN	Y	4,233	0.04%	97.79%
177	86355	Standard Life & Accident Ins Co	OK	Y	4,183	0.04%	97.82%
178	91642	Forethought Life Ins Co	IN	Y	4,169	0.04%	97.86%
179	60577	American Income Life Ins Co	IN	Y	4,069	0.03%	97.89%
180	65331	Liberty Natl Life Ins Co	AL	Y	4,044	0.03%	97.93%
181	80705	Great West Life Assur Co	MI	Y	3,987	0.03%	97.96%
182	62979	Equitable Life Ins Co Of IA	IA	Y	3,886	0.03%	97.99%
183	76325	Conseco Senior Health Ins Co	PA	Y	3,825	0.03%	98.03%
184	84530	US Financial Life Ins Co	OH	Y	3,703	0.03%	98.06%
185	68950	Southland Life Ins Co	TX	Y	3,653	0.03%	98.09%
186	67393	Ozark Natl Life Ins Co	MO	Y	3,594	0.03%	98.12%
187	61395	Beneficial Life Ins Co	UT	Y	3,590	0.03%	98.15%
188	62596	Union Fidelity Life Ins Co	IL	Y	3,576	0.03%	98.18%
189	60053	Kaiser Permanente Ins Co	CA	Y	3,496	0.03%	98.21%
190	62553	Country Life Ins Co	IL	Y	3,429	0.03%	98.24%
191	99937	Columbus Life Ins Co	OH	Y	3,410	0.03%	98.27%
192	60534	American Heritage Life Ins Co	FL	Y	3,406	0.03%	98.30%
193	64580	Illinois Mut Life Ins Co	IL	Y	3,396	0.03%	98.33%
194	61751	Central States H & L Co Of Omaha	NE	Y	3,391	0.03%	98.36%
195	70750	Nationwide Life & Ann Co of Amer	DE	Y	3,344	0.03%	98.39%
196	70661	Chase Ins Life Co	IL	Y	3,266	0.03%	98.41%
197	76694	London Life Reins Co	PA	Y	3,146	0.03%	98.44%
198	60542	American Home Life Ins Co	KS	Y	3,139	0.03%	98.47%
199	70939	Gerber Life Ins Co	NY	Y	3,057	0.03%	98.49%
200	69973	United Life Ins Co	IA	Y	2,966	0.03%	98.52%
201	61506	Resource Life Ins Co	IL	Y	2,949	0.03%	98.54%
202	65757	Shelter Life Ins Co	MO	Y	2,869	0.02%	98.57%
203	63495	First Investors Life Ins Co	NY	Y	2,869	0.02%	98.59%
204	63479	United Teacher Assoc Ins Co	TX	Y	2,866	0.02%	98.62%
205	92622	Western Southern Life Assur Co	OH	Y	2,783	0.02%	98.64%
206	67369	Alta Health & Life Ins Co	IN	Y	2,623	0.02%	98.66%
207	80829	Transamerica Assur Co	MO	Y	2,617	0.02%	98.69%
208	61999	Americo Financial Life Annuity Ins	TX	Y	2,571	0.02%	98.71%
209	68039	Presidential Life Ins Co	NY	Y	2,561	0.02%	98.73%
210	71439	Assurity Life Ins Co	NE	Y	2,507	0.02%	98.75%
211	97721	Thrivent Life Ins Co	MN	Y	2,430	0.02%	98.77%
212	63983	United Heritage Life Ins Co	ID	Y	2,416	0.02%	98.79%
213	68462	Reserve Natl Ins Co	OK	Y	2,397	0.02%	98.81%
214	93564	Paragon Life Ins Co	MO	Y	2,242	0.02%	98.83%
215	67539	Pan American Life Ins Co	LA	Y	2,149	0.02%	98.85%
216	93661	Annuity Investors Life Ins Co	OH	Y	2,119	0.02%	98.87%
217	70319	Washington Natl Ins Co	IL	Y	2,056	0.02%	98.89%
218	68225	Nationwide Life Ins Co of Amer	PA	Y	2,002	0.02%	98.90%
219	70416	MML Bay State Life Ins Co	CT	Y	1,998	0.02%	98.92%
220	71854	AAA Life Ins Co	MI	Y	1,970	0.02%	98.94%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
221	65323	Liberty Life Ins Co	SC	Y	1,970	0.02%	98.95%
222	69140	First Allmerica Fin Life Ins Co	MA	Y	1,963	0.02%	98.97%
223	71420	Sierra Health & Life Ins Co Inc	CA	Y	1,911	0.02%	98.99%
224	63967	Government Personnel Mut Life Ins Co	TX	Y	1,905	0.02%	99.00%
225	60232	AGL Life Assur Co	PA	Y	1,876	0.02%	99.02%
226	80799	Celtic Ins Co	IL	Y	1,863	0.02%	99.04%
227	60275	American Bankers Life Assur Co Of FL	FL	Y	1,856	0.02%	99.05%
228	69914	Sears Life Ins Co	TX	Y	1,839	0.02%	99.07%
229	61182	Aurora Natl Life Assur Co	CA	Y	1,778	0.02%	99.08%
230	69051	Standard Life Ins Co Of IN	IN	Y	1,741	0.01%	99.10%
231	77879	5 Star Life Ins Co	LA	Y	1,705	0.01%	99.11%
232	82538	National Health Ins Co	TX	Y	1,693	0.01%	99.13%
233	68284	Pyramid Life Ins Co	KS	Y	1,676	0.01%	99.14%
234	69396	Texas Life Ins Co	TX	Y	1,665	0.01%	99.16%
235	63290	Fidelity Life Assn	IL	Y	1,637	0.01%	99.17%
236	61212	Baltimore Life Ins Co	MD	Y	1,587	0.01%	99.18%
237	85685	Acacia Natl Life Ins Co	DC	Y	1,575	0.01%	99.20%
238	69078	Standard Security Life Ins Co Of NY	NY	Y	1,570	0.01%	99.21%
239	60038	Acacia Life Ins Co	DC	Y	1,568	0.01%	99.22%
240	71480	Great Western Ins Co	UT	Y	1,547	0.01%	99.24%
241	68373	American Gen Assur Co	IL	Y	1,504	0.01%	99.25%
242	68721	Security Life Ins Co Of Amer	MN	Y	1,483	0.01%	99.26%
243	60445	American Founders Life Ins Co	TX	Y	1,470	0.01%	99.27%
244	71773	American Natl Life Ins Co Of TX	TX	Y	1,449	0.01%	99.29%
245	85766	United Concordia Ins Co	AZ	Y	1,434	0.01%	99.30%
246	94471	Americom Life & Annuity Ins Co	TX	Y	1,428	0.01%	99.31%
247	65927	Lincoln Heritage Life Ins Co	IL	Y	1,397	0.01%	99.32%
248	68772	Security Mut Life Ins Co Of NY	NY	Y	1,391	0.01%	99.34%
249	81027	Veterans Life Ins Co	IL	Y	1,381	0.01%	99.35%
250	60593	National States Ins Co	MO	Y	1,332	0.01%	99.36%
251	31119	Mutual Protective Ins Co	NE	Y	1,331	0.01%	99.37%
252	71714	Berkshire Life Ins Co of Amer	MA	Y	1,324	0.01%	99.38%
253	69116	State Life Ins Co	IN	Y	1,293	0.01%	99.39%
254	70173	Universal Underwriters Life Ins Co	KS	Y	1,286	0.01%	99.40%
255	86428	Metropolitan Ins & Annuity Co	DE	Y	1,277	0.01%	99.41%
256	60046	Academy Life Ins Co	MO	Y	1,249	0.01%	99.42%
257	72222	Amica Life Ins Co	RI	Y	1,202	0.01%	99.44%
258	62065	Colonial Penn Life Ins Co	PA	Y	1,178	0.01%	99.45%
259	69310	Surety Life Ins Co	NE	Y	1,169	0.01%	99.46%
260	60879	American States Life Ins Co	IN	Y	1,148	0.01%	99.47%
261	93653	American Partners Life Ins Co	AZ	Y	1,073	0.01%	99.47%
262	60607	American Intl Life Assr Co NY	NY	Y	1,005	0.01%	99.48%
263	75264	National Integrity Life Ins Co	NY	N	995	0.01%	99.49%
264	81353	NYLIFE Ins Co Of AZ	AZ	Y	990	0.01%	99.50%
265	93726	Mission Life Ins Co Of Amer	TX	Y	966	0.01%	99.51%
266	65951	Merit Life Ins Co	IN	Y	958	0.01%	99.52%
267	67083	Manhattan Natl Life Ins Co	IL	Y	912	0.01%	99.52%
268	90212	Great Southern Life Ins Co	TX	Y	909	0.01%	99.53%
269	76007	Old United Life Ins Co	AZ	Y	905	0.01%	99.54%
270	66583	National Guardian Life Ins Co	WI	Y	890	0.01%	99.55%
271	66230	William Penn Life Ins Co Of NY	NY	N	886	0.01%	99.55%
272	69515	Medamerica Ins Co	PA	Y	874	0.01%	99.56%
273	67660	Pennsylvania Life Ins Co	PA	Y	874	0.01%	99.57%
274	62928	EMC Natl Life Co	IA	Y	871	0.01%	99.58%
275	74900	Brokers Natl Life Assur Co	AR	Y	864	0.01%	99.58%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
276	71129	Fort Dearborn Life Ins Co	IL	Y	861	0.01%	99.59%
277	98884	Union Security Life Ins Co	DE	Y	849	0.01%	99.60%
278	68543	Liberty Bankers Life Ins Co	OK	Y	825	0.01%	99.61%
279	91391	Southwestern Life Ins Co	TX	Y	824	0.01%	99.61%
280	66427	MTL Ins Co	IL	Y	809	0.01%	99.62%
281	65722	Loyal American Life Ins Co	OH	Y	786	0.01%	99.63%
282	68594	American Amicable Life Ins Co Of TX	TX	Y	782	0.01%	99.63%
283	69000	Northwestern Long Term Care Ins Co	WI	Y	776	0.01%	99.64%
284	81078	American Network Ins Co	PA	Y	769	0.01%	99.65%
285	60682	Conseco Ins Co	IL	Y	768	0.01%	99.65%
286	74268	Hartford Life Grp Ins Co	IL	Y	749	0.01%	99.66%
287	69272	Sunset Life Ins Co Of Amer	MO	Y	747	0.01%	99.67%
288	67199	Old American Ins Co	MO	Y	733	0.01%	99.67%
289	64017	Jefferson Natl Life Ins Co	TX	Y	709	0.01%	99.68%
290	77925	Western United Life Assur Co	WA	N	705	0.01%	99.68%
291	93777	Household Life Ins Co	MI	Y	694	0.01%	99.69%
292	80675	US Bus of Crown Life Ins Co	MI	Y	687	0.01%	99.70%
293	77151	Service Life & Cas Ins Co	TX	Y	678	0.01%	99.70%
294	61190	Auto Owners Life Ins Co	MI	Y	655	0.01%	99.71%
295	66265	Monarch Life Ins Co	MA	Y	632	0.01%	99.71%
296	87645	United Fidelity Life Ins Co	TX	Y	614	0.01%	99.72%
297	94218	Country Investors Life Assur Co	IL	Y	611	0.01%	99.72%
298	65668	Lincoln Direct Life Ins Co	NE	Y	605	0.01%	99.73%
299	66672	American Gen Life & Acc Ins Co	TN	Y	603	0.01%	99.73%
300	69132	State Mut Ins Co	GA	Y	578	0.00%	99.74%
301	67911	Pioneer Mut Life Ins Co	ND	Y	572	0.00%	99.74%
302	64505	Homesteaders Life Co	IA	Y	566	0.00%	99.75%
303	81060	Canada Life Ins Co Of Amer	MI	Y	565	0.00%	99.75%
304	61476	Boston Mut Life Ins Co	MA	Y	559	0.00%	99.76%
305	61360	Reliastar Life Ins Co Of NY	NY	Y	535	0.00%	99.76%
306	69566	Trans World Assur Co	CA	Y	532	0.00%	99.77%
307	89958	JMIC Life Ins Co	FL	Y	530	0.00%	99.77%
308	60518	American Health & Life Ins Co	TX	Y	517	0.00%	99.78%
309	60763	American Pioneer Life Ins Co	FL	Y	512	0.00%	99.78%
310	80896	Centre Life Ins Co	MA	Y	508	0.00%	99.78%
311	80624	American Progressive L&H Ins Of NY	NY	Y	508	0.00%	99.79%
312	67261	Old Republic Life Ins Co	IL	Y	506	0.00%	99.79%
313	62880	AXA Life & Annuity Co	CO	Y	503	0.00%	99.80%
314	68845	Shenandoah Life Ins Co	VA	Y	487	0.00%	99.80%
315	68160	Balboa Life Ins Co	CA	Y	486	0.00%	99.81%
316	67180	Ohio State Life Ins Co	TX	Y	485	0.00%	99.81%
317	64238	Guaranty Income Life Ins Co	LA	Y	466	0.00%	99.81%
318	71471	Medico Life Ins Co	NE	Y	465	0.00%	99.82%
319	61883	Central United Life Ins Co	TX	Y	461	0.00%	99.82%
320	67253	Old Reliance Ins Co	AZ	Y	452	0.00%	99.83%
321	63657	Garden State Life Ins Co	TX	Y	443	0.00%	99.83%
322	87750	Mayflower Natl Life Ins Co	IN	Y	442	0.00%	99.83%
323	92649	American Underwriters Life Ins Co	AZ	Y	440	0.00%	99.84%
324	93440	Highmark Life Ins Co	PA	Y	431	0.00%	99.84%
325	66540	National Farmers Union Life Ins Co	TX	Y	425	0.00%	99.84%
326	62057	Jefferson Pilot Lifeamerica Ins Co	NJ	Y	421	0.00%	99.85%
327	63487	Investors Life Ins Co North Amer	TX	Y	419	0.00%	99.85%
328	63053	Family Life Ins Co	TX	Y	408	0.00%	99.86%
329	84786	Colorado Bankers Life Ins Co	CO	Y	401	0.00%	99.86%
330	93734	Phoenix Life & Annuity Co	CT	Y	398	0.00%	99.86%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
331	70688	Transamerica Financial Life Ins Co	NY	Y	386	0.00%	99.87%
332	76023	Columbian Life Ins Co	IL	Y	385	0.00%	99.87%
333	61409	National Benefit Life Ins Co	NY	Y	381	0.00%	99.87%
334	62510	Equitrust Life Ins Co	IA	Y	378	0.00%	99.88%
335	72052	Corporate Health Ins Co	PA	Y	371	0.00%	99.88%
336	77968	Family Heritage Life Ins Co Of Amer	OH	Y	365	0.00%	99.88%
337	71463	Citizens Ins Co Of Amer	CO	Y	358	0.00%	99.88%
338	69701	Union Bankers Ins Co	TX	Y	326	0.00%	99.89%
339	92274	Landcar Life Ins Co	UT	Y	322	0.00%	99.89%
340	68357	Reliable Life Ins Co	MO	Y	313	0.00%	99.89%
341	93459	Pan American Assur Co	LA	Y	307	0.00%	99.90%
342	90638	Best Life And Health Ins Co	TX	Y	301	0.00%	99.90%
343	63223	Federal Life Ins Co	IL	Y	301	0.00%	99.90%
344	84514	US Branch of Industrial Alliance Pac	WA	Y	287	0.00%	99.90%
345	71900	Bankers Natl Life Ins Co	TX	Y	286	0.00%	99.91%
346	61875	Church Life Ins Corp	NY	N	279	0.00%	99.91%
347	65781	Madison Natl Life Ins Co Inc	WI	Y	274	0.00%	99.91%
348	63258	Federated Life Ins Co	MN	Y	270	0.00%	99.91%
349	99775	Funeral Directors Life Ins Co	TX	Y	263	0.00%	99.91%
350	67148	Occidental Life Ins Co Of NC	TX	Y	263	0.00%	99.92%
351	60801	American Public Life Ins Co	OK	Y	250	0.00%	99.92%
352	77720	Columbia Universal Life Ins Co	TX	Y	250	0.00%	99.92%
353	69485	Security Natl Life Ins Co	UT	Y	248	0.00%	99.92%
354	63932	Bankers Life Ins Co Of NY	NY	N	247	0.00%	99.93%
355	62634	Delaware American Life Ins Co	DE	Y	244	0.00%	99.93%
356	80985	BCS Life Ins Co	IL	Y	233	0.00%	99.93%
357	67695	Federal Home Life Ins Co	VA	Y	232	0.00%	99.93%
358	97764	Idealife Ins Co	CT	Y	229	0.00%	99.93%
359	71218	Grange Life Ins Co	OH	N	228	0.00%	99.94%
360	61832	Chesapeake Life Ins Co	OK	Y	222	0.00%	99.94%
361	76112	Oxford Life Ins Co	AZ	Y	194	0.00%	99.94%
362	90247	Pharmacists Life Ins Co	IA	Y	194	0.00%	99.94%
363	62421	Annuity & Life Reassur Amer Inc	CT	Y	189	0.00%	99.94%
364	81426	Commercial Travelers Mut Ins Co	NY	Y	188	0.00%	99.94%
365	65110	Kanawha Ins Co	SC	Y	188	0.00%	99.95%
366	93262	Penn Ins & Annuity Co	DE	Y	188	0.00%	99.95%
367	69256	Sunamerica Life Ins Co	AZ	Y	183	0.00%	99.95%
368	76236	Cincinnati Life Ins Co	OH	Y	176	0.00%	99.95%
369	60429	American Fidelity Life Ins Co	FL	Y	170	0.00%	99.95%
370	62251	Concord Heritage Life Ins Co Inc	NH	Y	169	0.00%	99.95%
371	70785	Pacificare Life & Health Ins Co	IN	Y	165	0.00%	99.95%
372	67873	Pioneer American Ins Co	TX	Y	164	0.00%	99.96%
373	81949	American Ins Co Of TX	TX	Y	163	0.00%	99.96%
374	65870	Manhattan Life Ins Co	NY	Y	163	0.00%	99.96%
375	92495	First Sunamerica Life Ins Co	NY	N	160	0.00%	99.96%
376	68047	Professional Ins Co	TX	Y	152	0.00%	99.96%
377	97136	Metropolitan Tower Life Ins Co	DE	Y	148	0.00%	99.96%
378	64297	First Unum Life Ins Co	NY	N	148	0.00%	99.96%
379	69094	State Farm Life & Accident Asr Co	IL	N	146	0.00%	99.97%
380	70483	Western & Southern Life Ins Co	OH	Y	141	0.00%	99.97%
381	79014	Safehealth Life Ins Co	CA	Y	141	0.00%	99.97%
382	62359	Constitution Life Ins Co	TX	Y	137	0.00%	99.97%
383	68500	Continental Life Ins Co Brentwood	TN	Y	136	0.00%	99.97%
384	70435	Savings Bank Life Ins Co Of MA	MA	N	136	0.00%	99.97%
385	65811	American Modern Life Ins Co	OH	Y	124	0.00%	99.97%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
386	70130	Universal Guaranty Life Ins Co	OH	Y	119	0.00%	99.97%
387	80594	IDS Life Ins Co Of NY	NY	N	113	0.00%	99.97%
388	86371	Ullico Life Ins Co	TX	Y	110	0.00%	99.97%
389	81779	Individual Assur Co Life Hlth & Acc	MO	Y	106	0.00%	99.98%
390	68802	Sentinel Security Life Ins Co	UT	Y	100	0.00%	99.98%
391	61735	Central Security Life Ins Co	TX	Y	94	0.00%	99.98%
392	90328	First Health Life & Health Ins Co	TX	Y	87	0.00%	99.98%
393	77984	First Variable Life Ins Co	AR	Y	82	0.00%	99.98%
394	61859	Christian Fidelity Life Ins Co	TX	Y	81	0.00%	99.98%
395	60305	American Comm Mut Ins Co	MI	Y	77	0.00%	99.98%
396	76759	Senior American Life Ins Co	PA	Y	74	0.00%	99.98%
397	67628	Pekin Life Ins Co	IL	N	67	0.00%	99.98%
398	66109	Midwestern United Life Ins Co	IN	Y	65	0.00%	99.98%
399	81213	American Maturity Life Ins Co	CT	Y	64	0.00%	99.98%
400	65471	Life Ins Co Of GA	GA	Y	64	0.00%	99.98%
401	60992	First Metlife Investors Ins Co	NY	N	62	0.00%	99.98%
402	62103	Columbian Mut Life Ins Co	NY	Y	62	0.00%	99.98%
403	81132	Republic American Life Ins Co	TX	Y	59	0.00%	99.98%
404	66419	Mutual Service Life Ins Co	MN	Y	57	0.00%	99.99%
405	62324	Freedom Life Ins Co Of Amer	TX	Y	54	0.00%	99.99%
406	70769	Erie Family Life Ins Co	PA	N	49	0.00%	99.99%
407	72850	United World Life Ins Co	NE	Y	47	0.00%	99.99%
408	86375	Manufacturers Life Ins Co Of NY	NY	N	45	0.00%	99.99%
409	60704	American Life Ins Co of NY	NY	Y	45	0.00%	99.99%
410	70874	Allstate Life Ins Co Of NY	NY	N	44	0.00%	99.99%
411	72990	GE Capital Life Assur Co Of NY	NY	N	43	0.00%	99.99%
412	93610	Manulife Ins Co	DE	Y	41	0.00%	99.99%
413	60291	American Capitol Ins Co	TX	Y	40	0.00%	99.99%
414	60140	Jackson Natl Life Ins Co Of NY	NY	N	40	0.00%	99.99%
415	84174	Employees Life Co Mut	IL	Y	40	0.00%	99.99%
416	60214	First Great West Life & Annuity Ins	NY	N	40	0.00%	99.99%
417	67059	North Coast Life Ins Co	WA	Y	39	0.00%	99.99%
418	71323	Zale Life Ins Co	AZ	Y	38	0.00%	99.99%
419	68209	Provident Life & Cas Ins Co	TN	Y	37	0.00%	99.99%
420	68349	North American Ins Co	WI	Y	37	0.00%	99.99%
421	81124	Union Standard Of Amer Life Ins Co	MD	Y	36	0.00%	99.99%
422	64343	Pacific Guardian Life Ins Co Ltd	HI	Y	32	0.00%	99.99%
423	60712	American Mayflower Life Ins Co NY	NY	N	32	0.00%	99.99%
424	66699	Voyager Life Ins Co	GA	Y	30	0.00%	99.99%
425	67946	Pioneer Security Life Ins Co	TX	Y	30	0.00%	99.99%
426	69930	United Ins Co Of Amer	IL	Y	30	0.00%	99.99%
427	68179	Provident American Ins Co	TX	Y	29	0.00%	99.99%
428	71730	Continental American Ins Co	SC	Y	29	0.00%	99.99%
429	67687	Pension Life Ins Co Of Amer	NJ	Y	29	0.00%	99.99%
430	63541	Central Benefits Natl Life Ins Co	OH	Y	29	0.00%	99.99%
431	66532	National Farm Life Ins Co	TX	N	28	0.00%	99.99%
432	64696	First Continental Life & Acc	TX	Y	28	0.00%	99.99%
433	69175	States General Life Ins Co	TX	Y	26	0.00%	99.99%
434	62154	Fremont Life Ins Co	CA	Y	26	0.00%	99.99%
435	61239	Bankers Fidelity Life Ins Co	GA	Y	26	0.00%	99.99%
436	88536	Protective Life And Annuity Ins Co	AL	Y	25	0.00%	100.00%
437	67601	Paul Revere Variable Annuity Ins Co	MA	Y	24	0.00%	100.00%
438	92703	United Natl Life Ins Co Of Amer	IL	Y	24	0.00%	100.00%
439	66141	Health Net Life Ins Co	CA	Y	23	0.00%	100.00%
440	84522	Auto Club Life Ins Co	MI	Y	22	0.00%	100.00%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
441	63193	Farmers & Traders Life Ins Co	NY	N	20	0.00%	100.00%
442	67784	Philadelphia American Life Ins Co	TX	Y	20	0.00%	100.00%
443	61727	Central Reserve Life Ins Co	OH	Y	20	0.00%	100.00%
444	97241	NGL American Life Ins Co	WI	Y	19	0.00%	100.00%
445	78697	Combined Life Ins Co Of NY	NY	N	18	0.00%	100.00%
446	64890	Investors Guaranty Life Ins Co	CA	Y	17	0.00%	100.00%
447	64327	Harleysville Life Ins Co	PA	N	16	0.00%	100.00%
448	61700	Central Natl Life Ins Co Omaha	DE	Y	16	0.00%	100.00%
449	82082	Citizens Natl Life Ins Co	TX	N	15	0.00%	100.00%
450	60228	USAA Life Ins Co Of NY	NY	N	15	0.00%	100.00%
451	68446	Scor Life Ins Co	TX	Y	15	0.00%	100.00%
452	81442	Monitor Life Ins Co Of NY	NY	Y	15	0.00%	100.00%
453	64904	Investors Heritage Life Ins Co	KY	Y	13	0.00%	100.00%
454	93742	Securian Life Ins Co	MN	Y	13	0.00%	100.00%
455	98213	Financial Benefit Life Ins Co	KS	Y	13	0.00%	100.00%
456	62537	Cotton States Life Ins Co	GA	N	13	0.00%	100.00%
457	61808	Charter Natl Life Ins Co	IL	Y	13	0.00%	100.00%
458	82627	Swiss Re Life & Health Amer Inc	CT	Y	12	0.00%	100.00%
459	65641	Lincoln Mut Life & Cas Ins Co	ND	Y	12	0.00%	100.00%
460	69647	Phoenix Natl Ins Co	OH	Y	11	0.00%	100.00%
461	66311	Motorists Life Ins Co	OH	N	11	0.00%	100.00%
462	70114	Unity Mut Life Ins Co	NY	Y	10	0.00%	100.00%
463	60139	Lincoln Life & Annuity Co Of NY	NY	N	10	0.00%	100.00%
464	63738	Utica Natl Life Ins Co	NY	N	10	0.00%	100.00%
465	85189	Investors Consolidated Ins Co	NH	N	9	0.00%	100.00%
466	86126	Members Life Ins Co	WI	Y	9	0.00%	100.00%
467	66214	Dixie Natl Life Ins Co	IN	Y	9	0.00%	100.00%
468	77798	American Centurion Life Assur Co	NY	N	9	0.00%	100.00%
469	89184	Sterling Investors Life Ins Co	GA	Y	8	0.00%	100.00%
470	78743	New Era Life Ins Co	TX	Y	8	0.00%	100.00%
471	77887	Life & Health Ins Co Of Amer	PA	Y	7	0.00%	100.00%
472	69876	United Life & Annuity Ins Co	IA	Y	7	0.00%	100.00%
473	86991	Medical Life Ins Co	OH	Y	7	0.00%	100.00%
474	67164	Chase Life & Annuity Co	DE	Y	7	0.00%	100.00%
475	90344	Keystone State Life Ins Co	PA	N	7	0.00%	100.00%
476	90581	Symetra Natl Life Ins Co	WA	Y	6	0.00%	100.00%
477	73377	Southern Security Life Ins Co	FL	N	6	0.00%	100.00%
478	91693	United Family Life Ins Co	GA	Y	6	0.00%	100.00%
479	67032	North Carolina Mut Life Ins Co	NC	N	5	0.00%	100.00%
480	70742	Family Benefit Life Ins Co	MO	Y	5	0.00%	100.00%
481	85561	MIC Life Ins Corp	DE	Y	5	0.00%	100.00%
482	87963	National Teachers Assoc Life Ins Co	TX	Y	5	0.00%	100.00%
483	69493	Tower Life Ins Co	TX	N	4	0.00%	100.00%
484	90956	National Financial Ins Co	TX	Y	3	0.00%	100.00%
485	70955	USA Life One Ins Co Of IN	IN	N	3	0.00%	100.00%
486	97926	World Service Life Ins Co	CO	Y	3	0.00%	100.00%
487	64220	Settlers Life Ins Co	VA	N	3	0.00%	100.00%
488	92665	Aviva Life Ins Co of NY	NY	N	3	0.00%	100.00%
489	64190	Allianz Life Ins Co Of NY	NY	N	3	0.00%	100.00%
490	64831	Intramercia Life Ins Co	NY	N	3	0.00%	100.00%
491	11121	Unified Life Ins Co	TX	Y	2	0.00%	100.00%
492	84654	US Branch Assumption Mut Life Ins Co	MA	N	2	0.00%	100.00%
493	79359	Canada Life Ins Co Of NY	NY	N	2	0.00%	100.00%
494	60003	Park Avenue Life Ins Co	DE	Y	2	0.00%	100.00%
495	69922	United Home Life Ins Co	IN	N	2	0.00%	100.00%

**2003 Colorado Market Share - Total Life and Accident & Health
Life, Accident and Health Companies with Colorado Business (1,000's)**

	NAIC #	Company	DOM	Lic	Direct Written Premium	Market Share	Cumul.
496	60984	Compbenefits Ins Co	TX	Y	2	0.00%	100.00%
497	61328	Bankers Life Ins Co Of Amer	TX	Y	2	0.00%	100.00%
498	60183	S USA Life Ins Co Inc	AZ	Y	2	0.00%	100.00%
499	91910	American Savings Life Ins Co	AZ	N	1	0.00%	100.00%
500	11804	Conseco Life Ins Co of TX	TX		1	0.00%	100.00%
501	71706	Standard Life & Cas Ins Co	UT	Y	1	0.00%	100.00%
502	78140	Life Ins Co Of Boston & NY	NY	N	1	0.00%	100.00%
503	69418	Southern Financial Life Ins Co	LA	N	1	0.00%	100.00%
504	60227	First Life Amer Corp	KS	N	1	0.00%	100.00%
505	82694	United Liberty Life Ins Co	KY	Y	1	0.00%	100.00%
506	62200	Great American Life Assur Co	OH	N	1	0.00%	100.00%
507	76031	Florida Combined Life Ins Co Inc	FL	N	1	0.00%	100.00%
508	99724	Homesield Ins Co	OK	Y	1	0.00%	100.00%
509	76953	ING Ins Co Of America	FL	Y	1	0.00%	100.00%
510	63819	Unity Financial Life Ins Co	PA	Y	1	0.00%	100.00%
511	88579	Old Standard Life Ins Co	ID	N	1	0.00%	100.00%
512	90522	Nationalcare Ins Co	OK	N	1	0.00%	100.00%
513	68829	Sentry Life Ins Co Of NY	NY	N	1	0.00%	100.00%
514	68691	Security General Life Ins Co	OK	N	1	0.00%	100.00%
515	74209	MMA Ins Co	IN	Y	1	0.00%	100.00%
516	88366	American Retirement Life Ins Co	OH	Y	1	0.00%	100.00%
517	82252	Landmark Life Ins Co	TX	N	1	0.00%	100.00%
518	78093	Financial Assur Life Ins Co	TX	Y	1	0.00%	100.00%
519	83445	Advance Ins Co	AZ	Y	1	0.00%	100.00%
520	80586	Servus Life Ins Co	CT	Y	1	0.00%	100.00%
521	67636	Peninsular Life Ins Co	FL	Y	0	0.00%	100.00%
522	60033	First Ameritas Life Ins Corp of NY	NY	N	0	0.00%	100.00%
523	64149	Epic Life Ins Co	WI	Y	0	0.00%	100.00%
524	72656	Arkansas Natl Life Ins Co	AR	N	0	0.00%	100.00%
525	92428	Great Western Life Ins Co	MT	N	0	0.00%	100.00%
526	80322	Citicorp Life Ins Co	AZ	Y	0	0.00%	100.00%
527	93629	Prudential Retirement Ins & Anuty Co	CT	Y	0	0.00%	100.00%
528	79340	First Central Natl Life Ins Co NY	NY	N	0	0.00%	100.00%
529	77119	Sentinel American Life Ins Co	TX	Y	0	0.00%	100.00%
530	71986	Transam Assur Co	AZ	N	0	0.00%	100.00%
531	67903	Provident Amer Life & Hlth Ins Co	OH	Y	0	0.00%	100.00%
532	74004	Family Service Life Ins Co	TX	Y	0	0.00%	100.00%
533	60084	First Security Benefit Life & Ann	NY	N	0	0.00%	100.00%
534	88080	XL Life Ins and Annuity Co	IL	Y	0	0.00%	100.00%
535	64394	Heritage Life Ins Co	AZ	Y	-2	0.00%	100.00%
536	61824	Cherokee Natl Life Ins Co	GA	Y	-3	0.00%	100.00%
537	84697	American Specialty Hlth Ins Co	IL	Y	-7	0.00%	100.00%
538	62383	Centurion Life Ins Co	MO	Y	-9	0.00%	100.00%
539	93246	Sage Life Assur Of Amer Inc	DE	Y	-23	0.00%	100.00%
Totals					11,701,025		

Directory of Property and Casualty Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
1	36404	21st Century Cas Co	CA	6301 Owensmouth Avenue	Woodland Hills	CA	91367	818-715-6441	1988
2	12963	21st Century Ins Co	CA	6301 Owensmouth Avenue	Woodland Hills	CA	91367	818-715-6441	1968
3	22896	Aca Financial Guaranty Corp	MD	140 Broadway, 47th Floor	New York	NY	10005	212-375-2043	1986
4	31325	Acadia Ins Co	ME	P.o. Box 9010	Westbrook	ME	04098	207-772-4300	1992
5	20010	Acceptance Ind Ins Co	NE	P.o. Box 10800, 702 Oberlin Road	Raleigh	NC	27605	919-833-1600	1988
6	37958	Acceptance Ins Co	NE	300 West Broadway, Suite 1600	Council Bluffs	IA	51503	712-329-3642	1979
7	10166	Accident Fund Ins Co of Amer	MI	P.o. Box 40790	Lansing	MI	48901	517-367-1467	1994
8	26379	Accredited Surety & Cas Co Inc	FL	400 S. Park Avenue, Suite 320	Winter Park	FL	32789	407-629-2131	1971
9	22705	Ace Amer Reins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1971
10	22667	Ace American Ins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1946
11	20702	Ace Fire Underwriters Ins Co	PA	1601 Chestnut St., P.o. Box 41484	Philadelphia	PA	19101	215-640-2324	1962
12	30180	ACE Guaranty Corp	MD	1325 Avenue Of The Americas	New York	NY	10019	212-974-0100	1988
13	10030	Ace Ind Ins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1967
14	20699	Ace Prop & Cas Ins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1819
15	19984	ACIG Ins Co	IL	12222 Merit Drive, Suite 1660	Dallas	TX	75251	800-563-6051	1985
16	22950	Acstar Ins Co	IL	P.o. Box 2350	New Britain	CT	06050	860-224-2000	1970
17	14184	Acuity A Mut Ins Co	WI	2800 South Taylor Drive, P.o. Box 58	Sheboygan	WI	53082	920-458-9131	1925
18	24856	Admiral Ins Co	DE	1255 Caldwell Road	Cherry Hill	NJ	08034	856-429-9200	1952
19	40517	Advantage Workers Comp Ins C	IN	P.o. Box 571918	Salt Lake City	UT	84157	801-288-8750	1981
20	33898	Aegis Security Ins Co	PA	P.o. Box 3153	Harrisburg	PA	17105	717-657-9671	1977
21	36153	Aetna Ins Co of CT	CT	151 Farmington Avenue, Rt21	Hartford	CT	06156	860-273-7126	1990
22	10014	Affiliated Fm Ins Co	RI	P.o. Box 7500	Johnston	RI	02919	401-275-3000	1950
23	42757	Agri General Ins Co	IA	9200 Northpark Drive, Suite 350	Johnston	IA	50131	515-559-1172	1983
24	36587	AIG Natl Ins Co Inc	NY	4501 North Point Pkwy	Alpharetta	GA	30022	770-753-8300	1975
25	19399	AIU Ins Co	NY	70 Pine Street	New York	NY	10270	212-770-0705	1913
26	38733	Alaska Nat Ins Co	AK	7001 Jewel Lake Road	Anchorage	AK	99502	907-266-9264	1980
27	24899	Alea North America Ins Co	NY	55 Capital Boulevard	Rocky Hill	CT	06067	203-563-6070	1932
28	10049	All Nation Ins Co	MN	29621 Northwestern Highway	Southfield	MI	48034	248-358-4010	1961
29	19186	Alliance Ins Co Inc	KS	P.o. Box 1401	Mcpherson	KS	67460	620-241-2200	1960
30	10023	Alliance Of Nonprofits For Ins R	VT	P.o. Box 306	Montpelier	VT	05601	802-229-5042	2000
31	35300	Allianz Global Risks US Ins Co	CA	P.o. Box 7780	Burbank	CA	91510	818-260-7109	1977
32	42579	Allied Prop & Cas Ins Co	IA	1100 Locust St Dept 2007	Des Moines	IA	50391	515-508-4319	1984
33	19489	Allied World Assur Co US Inc	DE	100 Summer Street	Boston	MA	02110	212-770-0705	1992
34	10212	Allmerica Fncl Alliance Ins Co	NH	440 Lincoln Street	Worcester	MA	01653	508-853-7200	1995
35	29688	Allstate Fire and Cas Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-3029	1973
36	19240	Allstate Ind Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-3029	1960
37	19232	Allstate Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-3029	1931
38	17230	Allstate Prop & Cas Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-3029	1985
39	38156	Alpha Prop & Cas Ins Co	WI	Post Office Box 223687	Dallas	TX	75222	800-456-1919	1979
40	18708	Ambac Assur Corp	WI	One State Street Plaza	New York	NY	10004	212-668-0340	1970
41	19100	Amco Ins Co	IA	1100 Locust St Dept 2007	Des Moines	IA	50391	515-508-4319	1959
42	25402	Amcomp Assur Corp	FL	P. O. Box 88806	North Palm Beach	FL	33408	561-840-7171	1979
43	24589	American & Foreign Ins Co	DE	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1897
44	12548	American Agri Business Ins Co	TX	5102 29th Drive, Suite B	Lubbock	TX	79407	806-473-0333	1948
45	10103	American Agricultural Ins Co	IN	1501 E. Woodfield Road, Suite 300w	Schaumburg	IL	60173	847-969-2900	1948
46	19720	American Alt Ins Corp	DE	555 College Road East - P.o. Box 5241	Princeton	NJ	08543	609-243-4599	1923
47	10232	American Assoc Of Othodontists	VT	P.o. Box 306	Montpelier	VT	05601	802-229-5042	1995
48	21849	American Automobile Ins Co	MO	777 San Marin Drive	Novato	CA	94998	415-899-4052	1912
49	10111	American Bankers Ins Co Of FL	FL	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	1947
50	20427	American Cas Co Of Reading P	PA	Cna Center	Chicago	IL	60685	312-822-1538	1903
51	10391	American Centennial Ins Co	DE	3501 Silverside Road, 203 Naamans Bldg.	Wilmington	DE	19810	302-479-2100	1970
52	37915	American Central Ins Co	MO	One Beacon Street	Boston	MA	02108	617-725-7157	1983
53	19941	American Commerce Ins Co	OH	211 Main Street	Webster	MA	01570	508-949-4310	1947
54	45934	American Compensation Ins Co	MN	8500 Normandale Lake Boulevard, Suite 14	Bloomington	MN	55437	952-893-0403	1992
55	10216	American Contractors Ind Co	CA	9841 Airport Boulevard, 9th Floor	Los Angeles	CA	90045	310-242-2993	1994
56	12300	American Contractors Ins Co RRTX	TX	12222 Merit Drive, Suite 1660	Dallas	TX	75251	800-563-6051	1984
57	19690	American Economy Ins Co	IN	Safeco Plaza	Seattle	WA	98185	206-545-5000	1959

Directory of Property and Casualty Insurance Companies Licensed in Colorado - 2003

NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
58	37990 American Empire Ins Co	OH	P.o. Box 5370,	Cincinnati,	OH	45201	513-369-3040	1980
59	35351 American Empire Surplus Lns In	DE	P.o. Box 5370,	Cincinnati,	OH	45201	513-369-3040	1977
60	20613 American Employers Ins Co	MA	One Beacon Street	Boston	MA	02108	617-725-7157	1923
61	43117 American Equity Ins Co	AZ	2401 W Peoria Ave	Phonix	AZ	85029	651-688-4290	1982
62	10819 American Equity Specialty Ins C	CA	Po Box 64816	St Paul	MN	55164	651-688-4290	1997
63	23450 American Family Home Ins Co	FL	P.o. Box 5323	Cincinnati	OH	45201	800-543-2644	1965
64	19275 American Family Mut Ins Co	WI	6000 American Parkway	Madison	WI	53783	608-249-2111	1927
65	43699 American Federation Ins Co	FL	P.o. Box 2450	Grand Rapids	MI	49501	616-956-3515	1983
66	44202 American Feed Industry Ins Co	IA	4685 Merle Hay Road, Suite 200	Des Moines	IA	50322	515-254-0400	1987
67	24066 American Fire & Cas Co	OH	9450 Seward Road	Fairfield	OH	45014	513-603-2245	1933
68	40398 American Fuji Fire & Marine Ins	IL	Two Logan Square - Suite 600	Philadelphia	PA	19103	267-675-3305	1982
69	31208 American General Property Ins	TN	458n American General Center	Nashville	TN	37250	615-749-1000	1974
70	26247 American Guarantee & Liability I	NY	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196	847-605-3284	1939
71	13331 American Hardware Mut Ins Co	OH	471 East Broad Street	Columbus	OH	43215	614-225-8331	1900
72	39152 American Healthcare Ind Co	DE	1888 Century Park East, Suite 800	Los Angeles	CA	90067	310-551-5900	1980
73	38920 American Healthcare Specialty	AR	1888 Century Park East, Suite 800	Los Angeles	CA	90067	310-551-5900	1990
74	19380 American Home Assur Co	NY	70 Pine Street	New York	NY	10270	212-770-0705	1899
75	19518 American Ind Co	TX	P.o. Box 73909	Cedar Rapids	IA	52407	319-399-5700	1913
76	21857 American Ins Co	NE	777 San Marin Drive	Novato	CA	94998	415-899-4052	1846
77	31895 American Interstate Ins Co	LA	2301 Highway 190 West	Deridder	LA	70634	800-256-9052	1974
78	32220 American Intl Ins Co	NY	One Aig Center	Wilmington	DE	19803	302-252-4544	1986
79	23795 American Intl Pacific Ins	CO	70 Pine Street	New York	NY	10270	212-770-0705	1901
80	40258 American Intl South Ins Co	PA	70 Pine Street	New York	NY	10270	212-770-0705	1981
81	26883 American Intl Specialty Lines Ins	AK	70 Pine Street	New York	NY	10270	212-770-0705	1973
82	10200 American Live Stock Ins Co	IL	P. O. Box 520	Geneva	IL	60134	630-232-2100	1953
83	30562 American Manufacturers Mut Ins	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1837
84	43630 American Merchants Cas	OH	471 East Broad Street	Columbus	OH	43215	614-225-8331	1986
85	16810 American Mercury Ins Co	OK	P.o. Box 268847	Oklahoma City	OK	73126	405-523-5752	1962
86	23469 American Modern Home Ins Co	OH	P.o. Box 5323	Cincinnati	OH	45201	800-543-2644	1965
87	22918 American Motorists Ins Co	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1926
88	39942 American Natl General Ins Co	MO	American Nat'l Corporate Centre 1949 East	Springfield	MO	65899	417-887-4990	1981
89	28401 American Natl Prop & Cas Co	MO	American Nat'l Corporate Centre 1949 East	Springfield	MO	65899	417-887-4990	1974
90	33006 American Physicians Assur Corp	MI	1301 N. Hagadorn Road	East Lansing	MI	48823	517-324-6749	1976
91	37001 American Premier Ins Co	IN	P.o. Box 105091	Atlanta	GA	30348	205-803-8336	1990
92	12084 American Professionals Ins Co	IN	275 Phillips Blvd.	Trenton	NJ	08618	609-896-1921	1959
93	18910 American Protection Ins Co	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1962
94	10227 American Rein Co	DE	555 College Road East - P.o. Box 5241	Princeton	NJ	08543	609-243-4599	1917
95	19615 American Reliable Ins Co	AZ	8655 East Via De Ventura	Scottsdale	AZ	85258	480-483-8666	1952
96	19631 American Road Ins Co	MI	The American Road	Dearborn	MI	48121	313-337-1102	1959
97	39969 American Safety Cas Ins Co	DE	1845 The Exchange	Atlanta	GA	30339	770-916-1908	1981
98	25433 American Safety Ind Co	OK	1845 The Exchange	Atlanta	GA	30339	770-916-1908	1993
99	25448 American Safety RRG Inc	VT	1845 The Exchange	Atlanta	GA	30339	770-916-1908	1988
100	42978 American Security Ins Co	DE	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1336	1938
101	17965 American Sentinel Ins Co	PA	P O Box 61140	Harrisburg	PA	17106	717-657-9671	1956
102	41998 American Southern Home Ins C	FL	P.o. Box 5323	Cincinnati	OH	45201	800-543-2644	1982
103	19704 American States Ins Co	IN	Safeco Plaza	Seattle	WA	98185	206-545-5000	1929
104	19712 American States Ins Co Of TX	TX	Safeco Plaza	Seattle	WA	98185	206-545-5000	1955
105	37214 American States Preferred Ins C	IN	Safeco Plaza	Seattle	WA	98185	206-545-5000	1979
106	19283 American Std Ins Co Of WI	WI	6000 American Parkway	Madison	WI	53783	608-249-2111	1961
107	19623 American Summit Ins Co	TX	14805 N. 73rd St.	Scottsdale	AZ	85260	254-756-4411	1956
108	31380 American Surety Co	IN	3905 Vincennes Road, Suite 200	Indianapolis	IN	46268	317-875-8700	1987
109	35912 American Western Home Ins Co	OK	P.o. Box 5323	Cincinnati	OH	45201	800-543-2644	1978
110	40142 American Zurich Ins Co	IL	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196	847-605-3284	1981
111	30872 Amerin Guaranty Corp	IL	1601 Market Street	Philadelphia	PA	19103	215-231-1403	1974
112	23396 Amerisure Mut Ins Co	MI	P. O. Box 2060	Farmington Hills	MI	48333	248-615-9000	1912
113	27928 Amex Assur Co	IL	3500 Packerland Drive	De Pere	WI	54115	920-330-5250	1973
114	19976 Amica Mut Ins Co	RI	P.o. Box 6008	Providence	RI	02940	800-652-6422	1907

Directory of Property and Casualty Insurance Companies Licensed in Colorado - 2003

NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
115 10984	Ansur America Ins	MI	One Mutual Avenue	Frankenmuth	MI	48787	989-652-6121	1999
116 10316	Appalachian Ins Co	RI	P.o. Box 7500	Johnston	RI	02919	401-275-3000	1942
117 34738	Arag Ins Co	IA	400 Locust Street, Suite 480	Des Moines	IA	50309	515-246-1200	1989
118 10946	Arch Excess & Surplus Ins Co	NE	One Liberty Plaza, 53rd Floor	New York	NY	10006	646-563-6376	1998
119 11150	Arch Ins Co	MO	One Liberty Plaza, 53rd Floor	New York	NY	10006	212-651-6500	1971
120 10348	Arch Reins Co	NE	55 Madison Avenue, P.o. Box 1988	Morristown	NJ	07962	973-889-6467	1995
121 21199	Arch Speciality Ins Co	WI	One Liberty Plaza, 53rd Floor	New York	NY	10006	646-563-6376	1965
122 44148	Architects & Engineers Ins Co R	DE	2056 Westings, Suite 150	Naperville	IL	60563	800-437-2342	1988
123 19860	Argonaut Great Central Ins Co	IL	3625 N. Sheridan Road	Peoria	IL	61633	309-681-2348	1948
124 19801	Argonaut Ins Co	CA	10101 Reunion Place, Suite 500	San Antonio	TX	78216	800-470-7958	1957
125 19828	Argonaut-Midwest Ins Co	IL	10101 Reunion Place, Suite 500	San Antonio	TX	78216	800-470-7958	1962
126 20834	Aristar Ins Co	SC	3001 Meacham Boulevard Suite 200	Fort Worth	TX	76137	817-348-7565	1895
127 41459	Armed Forces Ins Exchange	KS	Po Box G	Fort Leavenworth	KS	66027	913-727-4352	1982
128 36510	Assoc Of Trial Lawyers Asr A Mu	IL	77 W. Wacker Drive. Suite 4800	Chicago	IL	60601	312-444-1005	1988
129 21865	Associated Ind Corp	CA	777 San Marin Drive	Novato	CA	94998	415-899-4052	1923
130 21296	Associates Ins Co	IN	1720 Ruskin Street	South Bend	IN	46604	860-277-3966	1936
131 19305	Assurance Co Of Amer	NY	1400 American Lane, Tower 1, 19th Floor	Schaumburg	IL	60196	847-605-3284	1945
132 41769	Athena Assur Co	MN	385 Washington Street	St. Paul	MN	55102	651-310-8644	1982
133 21792	Atlanta Cas Co	OH	P.o. Box 105091	Atlanta	GA	30348	205-803-8336	1972
134 31925	Atlanta Specialty Ins Co	OH	P.o. Box 105091	Atlanta	GA	30348	205-803-8336	1974
135 42846	Atlantic Cas Ins Co	NC	Post Office Box 8010	Goldsboro	NC	27533	919-759-3276	1983
136 22209	Atlantic Ins Co	TX	4600 Fuller Drive	Irving	TX	75038	860-277-3966	1929
137 19895	Atlantic Mut Ins Co	NY	140 Broadway	New York	NY	10005	973-408-6142	1842
138 27154	Atlantic Specialty Ins Co	NY	One Beacon Street	Boston	MA	02108	617-725-7157	1986
139 25422	Atradius Trade Credit Ins Co	MD	5026 Campbell Boulevard, Suite C	Baltimore	MD	21236	410-246-5510	1993
140 10639	Attorneys Liab Assur Society Inc	VT	311 South Wacker Drive Suite 5700	Chicago	IL	60606	312-697-6950	1987
141 32450	Attorneys Liab Protection Soc R	MT	P.o. Box 9169	Missoula	MT	59807	406-728-3113	1988
142 19062	Automobile Ins Co Of Hartford C	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1968
143 11033	Automotive Underwriters Ins Co	HI	1001 Bishop St, American Savings Bank Tw	Honolulu	HI	96813	808-521-1121	2000
144 18988	Auto-Owners Ins Co	MI	P.o. Box 30660	Lansing	MI	48909	517-323-1200	1916
145 10367	Avemco Ins Co	MD	411 Aviation Way	Frederick	MD	21701	713-996-1160	1960
146 10792	Avomark Ins Co	IN	9450 Seward Road	Fairfield	OH	45014	513-603-2245	1997
147 29530	AXA Art Ins Corp	NY	4 West 58th Street	New York	NY	10019	212-415-8421	1987
148 33022	AXA Corp Solutions Ins Co	NY	17 State Street	New York	NY	10004	212-658-8755	1976
149 36552	AXA Corp Solutions Reins Co	DE	17 State Street	New York	NY	10004	212-493-9350	1978
150 11835	AXA Re Amer Ins Co	DE	17 State Street	New York	NY	10004	212-493-9350	1919
151 16187	AXA Re Prop & Cas Ins Co	DE	17 State Street	New York	NY	10004	212-493-9350	1971
152 20370	AXIS Reins Co	NY	11680 Great Oaks Way, Suite 500	Alpharetta	GA	30022	678-746-9449	1992
153 26620	AXIS Surplus Ins Co	IL	11680 Great Oaks Way, Suite 500	Alpharetta	GA	30022	678-746-9449	1983
154 24813	Balboa Ins Co	CA	P.o. Box 19702	Irvine	CA	92623	949-222-8000	1948
155 18538	Bancinsure Inc	OK	P.o. Box 26104	Oklahoma City	OK	73126	405-290-5678	1986
156 23132	Bankers Multiple Line Ins Co	IL	P.o. Box 749005	Dallas	TX	75374	469-499-1648	1883
157 18279	Bankers Standard Ins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1970
158 20591	Bankers Std Fire & Marine Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1943
159 38245	BCS Ins Co	OH	676 North St. Clair Street	Chicago	IL	60611	312-951-7863	1952
160 41394	Benchmark Ins Co	KS	6701 West 64th Street, Suite 125, Building 5	Shawnee Mission	KS	66202	800-283-0622	1964
161 32603	Berkley Ins Co	DE	475 Steamboat Road	Greenwich	CT	06830	203-542-3821	1975
162 29580	Berkley Regional Ins Co	DE	11201 Douglas	Urbandale	IA	50322	515-251-6670	1987
163 19402	Birmingham Fire Ins Co Of PA	PA	70 Pine Street	New York	NY	10270	212-770-0705	1871
164 20095	Bituminous Cas Corp	IL	320 - 18th Street	Rock Island	IL	61201	309-732-0409	1928
165 20109	Bituminous Fire & Marine Ins Co	IL	320 - 18th Street	Rock Island	IL	61201	309-732-0409	1942
166 27081	Bond Safeguard Ins Co	IL	10,002 Shelbyville Road, Suite 100	Louisville	KY	40223	502-253-6500	1973
167 20761	Boston Old Colony Ins Co	IL	Cna Center	Chicago	IL	60685	312-822-1538	1906
168 19658	Bristol West Ins Co	PA	5701 Stirling Road	Davie	FL	33314	800-338-2560	1968
169 13528	Brotherhood Mut Ins Co	IN	6400 Brotherhood Way P.o. Box 2227	Fort Wayne	IN	46801	260-482-8668	1935
170 23620	Burlington Ins Co	NC	238 International Road	Burlington	NC	27215	860-756-7778	1986
171 20117	California Cas Ind Exch	CA	P. O. Box M	San Mateo	CA	94402	650-572-4359	1914

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172 32271	California Ind Ins Co	CA	One Liberty Plaza 19th Floor	New York	NY	10006	212-312-2540	1988
173 21946	Camden Fire Ins Assoc	NJ	One Beacon Street	Boston	MA	02108	617-725-7157	1841
174 36340	Camico Mut Ins Co	CA	1235 Radio Road	Redwood City	CA	94065	650-802-2513	1986
175 27790	Canal Ind Co	SC	P. O. Box 7	Greenville	SC	29602	864-242-5365	1974
176 10464	Canal Ins Co	SC	P.o. Box 7	Greenville	SC	29602	864-242-5365	1939
177 11194	Capital Assur RRG Inc	SC	Po Box 937	Charleston	SC	29402	843-579-2214	2001
178 20877	Capital Markets Assr Corp	NY	113 King Street	Armonk	NY	10504	914-273-4545	1938
179 10472	Capitol Ind Corp	WI	P.o. Box 5900	Madison	WI	53705	608-232-0429	1960
180 10328	Capitol Specialty Ins Corp	WI	P.o. Box 5900	Madison	WI	53705	608-232-5631	1962
181 10510	Carolina Cas Ins Co	FL	P. O. Box 2575	Jacksonville	FL	32203	904-363-8041	1952
182 11255	Caterpillar Ins Co	MO	P.o. Box 340001	Nashville	TN	37203	615-341-8147	1963
183 25771	CDC Ixis Fin Guaranty N Amer I	NY	825 Third Avenue	New York	NY	10022	212-909-3930	2003
184 19909	Centennial Ins Co	NY	140 Broadway	New York	NY	10005	973-408-6142	1941
185 20249	Central Natl Ins Co Of Omaha	NE	11128 John Galt Boulevard, Suite 450	Omaha	NE	68137	402-970-8600	1946
186 34274	Central States Ind Co Of Omaha	NE	P.o. Box 34888	Omaha	NE	68134	402-997-8349	1977
187 34649	Centre Ins Co	DE	105 East 17th Street	New York	NY	10003	212-859-2640	1970
188 36781	Centris Ins Co	IN	13403 Northwest Freeway	Houston	TX	77040	713-996-1146	1979
189 42765	Centurion Cas Co	IA	800 Walnut Street	Des Moines	IA	50309	515-557-7271	1983
190 20710	Century Ind Co	PA	1601 Chestnut Street , P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1968
191 36951	Century Surety Co	OH	P.o. Box 163340	Columbus	OH	43216	614-895-2000	1978
192 26905	Century-Natl Ins Co	CA	P.o. Box 3999	North Hollywood	CA	91609	818-760-0880	1956
193 25615	Charter Oak Fire Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1935
194 10642	Cherokee Ins Co	MI	34200 Mound Road	Sterling Heights	MI	48310	800-201-0450	1946
195 22810	Chicago Ins Co	IL	33 West Monroe Street	Chicago	IL	60603	415-899-4052	1957
196 38989	Chubb Custom Ins Co	DE	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1980
197 12777	Chubb Ind Ins Co	NY	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1923
198 10052	Chubb Natl Ins Co	IN	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1993
199 10669	Church Ins Co	NY	445 Fifth Avenue	New York	NY	10016	212-592-1800	1929
200 18767	Church Mut Ins Co	WI	P. O. Box 357	Merrill	WI	54452	715-536-5577	1897
201 22004	CIM Ins Corp	MI	300 Galleria Officentre	Southfield	MI	48034	248-263-6936	1965
202 28665	Cincinnati Cas Co	OH	P.o. Box 145496	Cincinnati	OH	45250	513-870-2625	1973
203 10677	Cincinnati Ins Co	OH	P.o. Box 145496	Cincinnati	OH	45250	513-870-2000	1951
204 42242	Citation Ins Co	CA	875 Prospect Street, Suite 301	La Jolla	CA	92037	614-475-3178	1982
205 10693	Civil Svc Employees Ins Co	CA	50 California Street, Suite #2550	San Francisco	CA	94111	415-274-7846	1951
206 43095	Clarendon Amer Ins Co	NJ	7 Times Square	New York	NY	10036	212-790-9700	1980
207 20532	Clarendon Natl Ins Co	NJ	7 Times Square	New York	NY	10036	212-790-9700	1941
208 33480	Clermont Ins Co	IA	1255 Caldwell Road	Cherry Hill	NJ	08034	856-429-9200	1977
209 29114	CMG Mortgage Assur Co	WI	5910 Mineral Point Road	Madison	WI	53705	800-288-1970	1969
210 40266	CMG Mortgage Ins Co	WI	5910 Mineral Point Road	Madison	WI	53705	800-288-1970	1981
211 34347	Colonial American Cas & Surety	MD	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196	847-605-3284	1977
212 10758	Colonial Surety Co	PA	50 Chestnut Ridge Road	Montvale	NJ	07645	201-573-8788	1930
213 39993	Colony Ins Co	VA	P.o. Box 85122	Richmond	VA	23285	804-327-1813	1981
214 34118	Colony Natl Ins Co	VA	P.o. Box 85122	Richmond	VA	23285	804-327-1813	1989
215 36927	Colony Specialty Ins Co	OH	P.o. Box 85122	Richmond	VA	23285	804-327-1813	1979
216 41785	Colorado Cas Ins Co	CO	P. O. Box 173636	Denver	CO	80217	720-873-9575	1981
217 13641	Colorado Farm Bureau Mut Ins	CO	Po Box 5647	Denver	Co	80217	303-749-7500	1950
218 28720	Colorado Western Ins Co	CO	Po Box 886	Wheat Ridge	CO	80034	303-854-2842	1986
219 31127	Columbia Cas Co	IL	Cna Center	Chicago	IL	60685	312-822-1538	1974
220 27812	Columbia Ins Co	NE	3024 Harney Street	Omaha	NE	68131	402-536-3483	1970
221 40371	Columbia Mut Ins Co	MO	P.o. Box 618	Columbia	MO	65205	573-474-6193	1940
222 10803	Columbia Natl RRG Inc	VT	P.o. Box 530	Burlington	VT	05401	802-864-2751	1998
223 19410	Commerce & Industry Ins Co	NY	70 Pine Street	New York,	NY	10270	212-770-0705	1957
224 32280	Commercial Cas Ins Co	CA	One Liberty Plaza 19th Floor	New York	NY	10006	212-312-2540	1987
225 20818	Commercial Ins Co Of Newark N	NJ	Cna Center	Chicago	IL	60685	312-822-1538	1910
226 18732	Commercial Loan Ins Corp	WI	3003 Oak Road	Walnut Creek	CA	94597	800-288-1970	1967
227 10220	Commonwealth Ins Co Of Amer	WA	1700 Seventh Avenue, Suite 1850	Seattle	WA	98101	604-683-5511	1995
228 13893	Community Blood Cntr Exch RR	IN	4650 College Blvd., Suite 300	Overland Park	KS	66211	816-842-8880	1993

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229	21989	Compass Ins Co	NY	709 Curtis Street	Middletown	OH	45044 513-425-5962	1969
230	24872	Connecticut Ind Co	CT	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201 704-522-2914	1931
231	24961	Connie Lee Ins Co	WI	One State Street Plaza	New York	NY	10004 212-668-0340	1968
232	32190	Constitution Ins Co	NY	1345 Avenue Of The Americas	New York	NY	10105 212-754-7525	1992
233	10075	Consumer Specialties Ins Co	RRVT	P.o. Box 306	Montpelier	VT	05601 802-229-5042	1987
234	20443	Continental Cas Co	IL	Cna Center	Chicago	IL	60685 312-822-1538	1897
235	35939	Continental Divide Ins Co	CO	P.o. Box 3126	Englewood	CO	80155 402-399-3191	1978
236	35289	Continental Ins Co	SC	Cna Center	Chicago	IL	60685 312-822-1538	1853
237	28258	Continental Natl Ind Co	OH	Cna Center	Chicago	IL	60685 312-822-1538	1986
238	20923	Continental Rein Corp	CA	Cna Center	Chicago	IL	60685 312-822-1538	1942
239	10804	Continental Western Ins Co	IA	P.o. Box 1594	Des Moines	IA	50306 515-251-6670	1907
240	37206	Contractors Bonding & Ins Co	WA	P.o. Box 9271	Seattle	WA	98109 206-628-7200	1979
241	22730	Converium Ins North Amer Inc	NJ	One Chase Manhattan Plaza	New York	NY	10005 203-965-8826	1986
242	39136	Converium Reins North Amer In	CT	One Canterbury Green, P.o. Box 29	Stamford	CT	06904 203-965-8826	1993
243	11860	Copic Ins Co	CO	7351 Lowry Boulevard	Denver	CO	80230 720-858-6085	1984
244	10641	Core Ins Co	VT	501 Merritt 7 Corporate Park, 5th Floor	Norwalk	CT	06851 913-676-5003	1996
245	21318	Coregis Ins Co	IN	525 West Van Buren, Suite 500	Chicago	IL	60607 913-676-6723	1939
246	20044	Cornhusker Cas Co	NE	9290 West Dodge Road, Ste 300	Omaha	NE	68114 402-393-7255	1970
247	20982	Country Cas Ins Co	IL	P.o. Box 2100	Bloomington	IL	61702 309-821-3312	1964
248	20990	Country Mut Ins Co	IL	P.o. Box 2100	Bloomington	IL	61702 309-821-3312	1925
249	21008	Country Pref Ins Co	IL	P.o. Box 2100	Bloomington	IL	61702 309-821-3312	1953
250	26492	Courtesy Ins Co	FL	500 Jim Moran Boulevard	Deerfield Beach	FL	33442 954-420-4626	1988
251	30082	CPA Ins Co	MI	P.o. Box 250010	West Bloomfield	MI	48325 248-738-8815	1916
252	10164	Cpa Mut Ins Co Of Amer RRG	VT	One Lawson Lane, Suite 410	Burlington	VT	05401 802-264-2075	1987
253	44520	Crum & Forster Specialty Ins Co	AZ	305 Madison Avenue	Morristown	NJ	07962 973-490-6899	2001
254	14010	Crusader Ins Co	CA	23251 Mulholland Drive	Woodland Hills	CA	91364 818-591-9800	1985
255	18953	CSE Safeguard Ins Co	CA	50 California Street, Suite #2550	San Francisco	CA	94111 800-282-6848	1985
256	10847	Cumis Ins Society Inc	WI	Post Office Box 1084	Madison	WI	53701 608-238-5851	1960
257	10499	DaimlerChrysler Ins Co	MI	P.o. Box 9217	Farmington Hills	MI	48333 248-427-5567	1964
258	21164	Dairyland Ins Co	WI	1800 North Point Drive	Stevens Point	WI	54481 715-346-6000	1953
259	16705	Dealers Assur Co	OH	3518 Riverside Drive	Upper Arlington	OH	43221 800-282-8913	1935
260	37907	Deerbrook Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062 847-402-3029	1980
261	37184	Deerfield Ins Co	IL	Ten Parkway North	Deerfield	IL	60015 847-572-6380	1911
262	40975	Dentists Ins Co	CA	P.o. Box 1582	Sacramento	CA	95812 800-733-0635	1980
263	42587	Depositors Ins Co	IA	1100 Locust St Dept 2007	Des Moines	IA	50391 515-508-4319	1984
264	12718	Developers Surety And Ind Co	IA	P.o. Box 19725	Irvine	CA	92623 949-263-3383	1936
265	42048	Diamond State Ins Co	IN	Three Bala Plaza, East, Suite 300	Bala Cynwyd	PA	19004 610-664-1500	1982
266	36463	Discover Prop & Cas Ins Co	IL	385 Washington Street	St. Paul	MN	55102 651-310-8644	1978
267	10213	Discover Specialty Ins Co	IL	385 Washington Street	St. Paul	MN	55102 651-310-8644	1995
268	34495	Doctors Co An Interins Exchn	CA	185 Greenwood Road	Napa	CA	94558 707-226-0100	1976
269	22926	Economy Fire & Cas Co	IL	Po Box 350, 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1935
270	38067	Economy Preferred Ins Co	IL	Po Box 350, 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1979
271	40649	Economy Premier Assur Co	IL	Po Box 350, 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1981
272	21261	Electric Ins Co	MA	75 Sam Fonzo Dr, Po Box 1029	Beverly	MA	01915 978-524-5367	1966
273	25186	Emc Prop & Cas Ins Co	IA	P.o. Box 712	Des Moines	IA	50303 515-280-2789	1953
274	40509	Emc Rein Co	IA	P. O. Box 712	Des Moines	IA	50303 515-280-2789	1981
275	21407	Emcasco Ins Co	IA	P. O. Box 712	Des Moines	IA	50303 515-280-2789	1959
276	21326	Empire Fire & Marine Ins Co	NE	1400 American Lane	Schaumburg	IL	60196 847-605-3284	1954
277	21334	Empire Ind Ins Co	OK	1400 American Lane	Schaumburg	IL	60196 847-605-3284	1958
278	20648	Employers Fire Ins Co	MA	One Beacon Street	Boston	MA	02108 617-725-7157	1921
279	21458	Employers Ins of Wausau	WI	Post Office Box 8017	Wausau	WI	54402 617-357-9500	1911
280	21415	Employers Mut Cas Co	IA	P. O. Box 712	Des Moines	IA	50303 515-280-2789	1912
281	39845	Employers Reins Corp	MO	P.o. Box 2991	Overland Park	KS	66201 913-676-5003	1981
282	15130	Encompass Ind Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062 847-402-3029	1984
283	10358	Encompass Ins Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062 847-402-3029	1995
284	10071	Encompass Ins Co Of America	IL	Cna Center	Chicago	IL	60685 312-822-1538	1994
285	39020	Essex Ins Co	DE	4521 Highwoods Parkway	Glen Allen	VA	23060 804-273-1400	1980

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286	25712	Esurance Ins Co	OK	747 Front Street, 4th Floor	San Francisco	CA	94111 415-875-4500	1933
287	20516	Euler American Credit Ind Co	NY	800 Red Brook Boulevard - 5th Floor	Owings Mills	MD	21117 410-753-0864	1893
288	35378	Evanston Ins Co	IL	Ten Parkway North	Deerfield	IL	60015 847-572-6380	1977
289	10851	Everest Ind Ins Co	DE	P.o. Box 830	Liberty Corner	NJ	07938 908-604-3359	1997
290	10120	Everest Natl Ins Co	AZ	P.o. Box 830	Liberty Corner	NJ	07938 908-604-3359	1985
291	26921	Everest Reins Co	DE	P.o. Box 830	Liberty Corner	NJ	07938 908-604-3359	1973
292	12750	Evergreen Natl Ind Co	OH	Po Box 163340	Columbus	OH	43216 614-839-1800	1940
293	38466	Evergreen USA RRG Inc	VT	76 St. Paul Street, Suite 500	Burlington	VT	05401 802-264-4705	1989
294	10003	Excess Share Ins Corp	OH	5656 Frantz Road	Dublin	OH	43017 614-764-1900	1993
295	35181	Executive Risk Ind Inc	DE	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061 908-903-2525	1978
296	44792	Executive Risk Speciality Ins Co	CT	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061 908-903-2525	1991
297	40029	Explorer Ins Co	AZ	P.o. Box 85563	San Diego	CA	92186 858-350-2400	1982
298	21482	Factory Mut Ins Co	RI	P.o. Box 7500	Johnston	RI	02919 401-275-3000	1835
299	44784	Fairfield Ins Co	CT	695 East Main Street; P.o. Box 10350	Stamford	CT	06904 203-328-6461	1991
300	18864	Fairmont Ins Co	CA	P.o. Box 2807	Houston	TX	77252 713-954-8374	1972
301	30805	Farm Credit Sys Assoc Captive I	CO	P.o. Box 5130	Denver	CO	80217 720-747-4282	1988
302	19194	Farmers Alliance Mut Ins Co	KS	1122 North Main Street	Mcperson	KS	67460 620-241-2200	1888
303	21652	Farmers Ins Exch	CA	P.o. Box 2478 Terminal Annex	Los Angeles	CA	90051 323-932-3441	1928
304	13897	Farmers Mut Hail Ins Co Of IA	IA	2323 Grand Avenue	Des Moines	IA	50312 515-282-9104	1893
305	41483	Farmington Cas Co	CT	One Tower Square	Hartford	CT	06183 860-277-3966	1982
306	13838	Farmland Mut Ins Co	IA	1100 Locust St Dept 2007	Des Moines	IA	50391 515-508-3524	1909
307	20281	Federal Ins Co	IN	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061 908-903-2525	1901
308	13935	Federated Mut Ins Co	MN	121 East Park Square	Owatonna	MN	55060 507-444-7133	1904
309	11118	Federated Rural Electric Ins Exc	KS	P.o. Box 15147	Lenexa	KS	66285 913-541-0152	1959
310	28304	Federated Service Ins Co	MN	121 East Park Square	Owatonna	MN	55060 507-444-7133	1975
311	43460	FFG Ins Co	TX	P.o. Box 130745	Dallas	TX	75313 214-969-6214	1990
312	35270	Fidelity & Cas Co Of NY	SC	Cna Center	Chicago	IL	60685 312-822-1538	1977
313	39306	Fidelity & Deposit Co Of MD	MD	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196 847-605-3284	1982
314	35386	Fidelity & Guaranty Ins Co	IA	385 Washington Street	St. Paul	MN	55102 651-310-8644	1977
315	25879	Fidelity & Guaranty Ins UnderwritWI	WI	385 Washington Street	St. Paul	MN	55102 651-310-8644	1951
316	16578	Fidelity National Prop and Cas InNY	NY	10301 Deerwood Park Blvd Suite 100	Jacksonville	FL	32256 904-997-7312	1971
317	12815	Financial Guaranty Ins Co	NY	125 Park Avenue	New York	NY	10017 212-312-3314	1972
318	19852	Financial Ind Co	CA	Post Office Box 223687	Dallas	TX	75222 800-456-1919	1946
319	31453	Financial Pacific Ins Co	CA	P.o. Box 292220	Sacramento	CA	95829 916630-5000	1987
320	18287	Financial Security Assur Inc	NY	350 Park Ave.	New York	NY	10022 212-339-3492	1985
321	24880	Fire & Cas Ins Co Of CT	CT	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201 704-522-2914	1923
322	21660	Fire Ins Exch	CA	P.o. Box 2478 Terminal Annex	Los Angeles	CA	90051 323-932-3441	1942
323	21873	Firemans Fund Ins Co	CA	777 San Marin Drive	Novato	CA	94998 415-899-4052	1864
324	38474	Firemans Fund Ins Co Of NE	NE	777 San Marin Drive	Novato	CA	94998 415-899-4052	1980
325	39640	Firemans Fund Ins Co Of OH	OH	777 San Marin Drive	Novato	CA	94998 415-899-4052	1960
326	37273	Firemans Fund Ins Co Of WI	WI	777 San Marin Drive	Novato	CA	94998 415-899-4052	1979
327	20850	Firemens Ins Co Of Newark NJ	NJ	Cna Center	Chicago	IL	60685 312-822-1538	1855
328	37710	First American Prop & Cas Ins C	CA	114 East Fifth Street	Santa Ana	CA	92701 714-560-7833	1979
329	29980	First Colonial Ins Co	FL	1776 American Heritage Life Drive	Jacksonville	FL	32224 904-992-2985	1987
330	11177	First Financial Ins Co	IL	238 International Road	Burlington	NC	27215 860-756-7778	1970
331	33588	First Liberty Ins Corp	IA	175 Berkeley Street	Boston	MA	02117 617-357-9500	1989
332	42722	First Marine Ins Co	MO	P.o.box 369	Osage Beach	MO	65065 800-985-3679	1982
333	24724	First Natl Ins Co Of Amer	WA	Safeco Plaza	Seattle	WA	98185 206-545-5000	1928
334	34916	First Specialty Ins Corp	MO	P O Box 2991, Mail Code Opn232	Overland Park	KS	66201 913-676-6723	1989
335	13978	Florists Mut Ins Co	IL	P. O. Box 428, #1 Horticultural Lane	Edwardsville	IL	62025 618-655-1813	1887
336	38776	Folksamerica Rein Co	NY	One Liberty Plaza - 19th Floor	New York	NY	10006 212-312-2540	1980
337	11185	Foremost Ins Co	MI	P.o. Box 2450	Grand Rapids	MI	49501 616-956-3515	1952
338	11800	Foremost Property & Cas Ins Co	MI	P.o. Box 2450	Grand Rapids	MI	49501 616-956-3515	1984
339	41513	Foremost Signature Ins Co	MI	P.o. Box 2450	Grand Rapids	MI	49501 616-956-3515	1982
340	38830	Fort Wayne Hlth & Cas Ins Co	IN	175 King Street	Armonk	NY	10504 914-828-8124	1980
341	10801	Fortress Ins Co	IL	6133 N. River Road, Suite 650	Rosemont	IL	60018 847-653-8829	1997
342	10985	Fortuity Ins Co	MI	One Mutual Avenue	Frankenmuth	MI	48787 989-652-6121	1999

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343 13986	Frankenmuth Mut Ins Co	MI	One Mutual Avenue	Frankenmuth	MI	48787	989-652-6121	1922
344 34266	Frontier Ins Co	NY	195 Lake Louise Marie Road	Rock Hill	NY	12775	845-796-2100	1966
345 21253	Garrison Property and Cas Ins C TX		9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	1900
346 28339	Gateway Ins Co	MO	1401 S. Brentwood Blvd. Suite 1000-10th Fl	St. Louis	MO	63144	314-373-3333	1986
347 20796	GE Casualty Ins Co	PA	508 Virginia Drive	Fort Washington	PA	19034	302-252-4959	1866
348 34789	GE Prop & Cas Ins Co	PA	508 Virginia Drive	Fort Washington	PA	19034	302-252-4959	1977
349 29823	Ge Residential Mortgage Ins Cor	NC	Po Box 177800	Raleigh	NC	27619	919-846-4125	1972
350 41491	Geico Cas Co	MD	One Geico Plaza	Washington	DC	20076	301-986-2669	1983
351 35882	Geico General Ins Co	MD	One Geico Plaza	Washington	DC	20076	301-986-2669	1934
352 22055	Geico Ind Co	MD	One Geico Plaza	Washington	DC	20076	301-986-2669	1961
353 10833	Gemini Ins Co	DE	475 Steamboat Road	Greenwich	CT	06830	203-542-3821	1997
354 41432	Gen Elec Home Equity Ins Corp	NC	Po Box 177800	Raleigh	NC	27619	919-846-4125	1982
355 16675	Gen Elec Mortgage Ins Corp Of	NC	Po Box 177800	Raleigh	NC	27619	919-846-4125	1961
356 24414	General Cas Co Of WI	WI	One General Drive	Sun Prairie	WI	53596	608-825-5718	1925
357 38458	General Electric Mortgage Ins C	NC	Po Box 177800	Raleigh	NC	27619	919-846-4125	1980
358 30007	General Fidelity Ins Co	CA	201 North Tryon Street, Nc1-022-18-02	Charlotte	NC	28255	704-387-0823	1987
359 37931	General Fire & Cas Co	ID	2710 Sunrise Rim Road, Suite 100	Boise	ID	83705	208-947-3841	1979
360 24732	General Ins Co Of Amer	WA	Safeco Plaza	Seattle	WA	98185	206-545-5000	1923
361 22039	General Rein Corp	DE	P.o.box 10350	Stamford	CT	06904	203-328-5962	1973
362 20559	General Security Ind Co of AZ	AZ	199 Water Street	New York	NY	10038	212-884-9087	2000
363 39322	General Security Natl Ins Co	NY	199 Water Street	New York	NY	10038	212-884-9087	1980
364 37362	General Star Ind Co	CT	695 East Main Street, P.o. Box 10354	Stamford	CT	06904	203-328-5875	1979
365 11967	General Star Natl Ins Co	OH	695 East Main Street, P.o. Box 10360	Stamford	CT	06904	203-328-5875	1864
366 11231	Generali Us Branch	NY	One Liberty Plaza	New York	NY	10006	212-602-7600	1952
367 34991	Genesis Ind Ins Co	ND	695 East Main Street, P.o. Box 10352	Stamford	CT	06904	203-328-6163	1989
368 38962	Genesis Ins Co	CT	695 East Main Street, P.o. Box 10352	Stamford	CT	06904	203-328-5929	1981
369 41343	Gerling Amer Ins Co	NY	100 Park Avenue	New York	NY	10017	212-756-2600	1982
370 21032	Gerling Global Reins Corp Of A	NY	1345 Avenue Of The Americas	New York	NY	10105	212-754-7525	1940
371 11266	Gerling Global Reins Corp Of Us	NY	1345 Sixth Avenue	New York	NY	10015	212-754-7525	1963
372 11282	Germantown Ins Co	PA	212 South Fourth Street	Philadelphia	PA	19106	215-627-1752	1946
373 29718	GHS Prop & Cas Ins Co	OK	Po Box 60545	Oklahoma City	OK	73146	405-841-9537	1988
374 34622	Glens Falls Ins Co	DE	Cna Center	Chicago	IL	60685	312-822-1538	1874
375 11304	Global Surety & Ins Co	NE	3555 Farnam Street	Omaha	NE	68131	402-271-2840	1958
376 11312	Globe American Cas Co	OH	175 Berkeley Street	Boston	MA	02117	617-357-9500	1951
377 24600	Globe Ind Co	DE	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1911
378 11054	GMAC Direct Ins Co	MO	P.o. Box 66937	St. Louis	MO	63166	314-493-8680	2002
379 11044	GMAC Ins Co Online Inc	MO	P.o. Box 66937	St. Louis	MO	63166	314-493-8680	2001
380 11145	Golden Ins Co RRG	NV	6100 Neil Road, Suite 500	Reno	NV	89511	303-388-5688	2001
381 25569	Gotham Ins Co	NY	919 Third Avenue	New York	NY	10022	212-551-0645	1987
382 22063	Government Employees Ins Co	MD	One Geico Plaza	Washington	DC	20076	301-986-2669	1937
383 22098	Grain Dealers Mut Ins Co	IN	P. O. Box 1747	Indianapolis	IN	46206	317-923-2453	1902
384 22101	Grange Ins Assn	WA	P.o. Box 21089	Seattle	WA	98111	206-448-4911	1894
385 26310	Granite Re Inc	OK	14001 Quailbrook Drive	Oklahoma City	OK	73134	800-440-5953	1986
386 23809	Granite State Ins Co	PA	70 Pine Street	New York	NY	10270	212-770-0705	1885
387 36307	Gray Ins Co	LA	P.o. Box 6202	Metairie	LA	70009	504-888-7790	1977
388 26832	Great American Alliance Ins Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1946
389 26344	Great American Assur Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1905
390 37532	Great American E&S Ins Co	DE	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1979
391 41858	Great American Fidelity Ins Co	DE	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1983
392 16691	Great American Ins Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1872
393 22136	Great American Ins Co of NY	NY	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1947
394 31135	Great American Security Ins Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1988
395 33723	Great American Spirit Ins Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1988
396 25224	Great Divide Ins Co	ND	7273 East Butherus Drive	Scottsdale	AZ	85260	480-951-0905	1986
397 18694	Great Midwest Ins Co	MI	9821 Katy Freeway, Suite 850	Houston	TX	77024	713-935-7400	1985
398 20303	Great Northern Ins Co	MN	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1952
399 18468	Great River Ins Co	MS	P.o. Box 152180	Irving	TX	75015	972-719-2400	1993

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400 11371	Great West Cas Co	NE	Po Box 277	South Sioux City	NE	68776	402-494-7482	1956
401 22187	Greater NY Mut Ins Co	NY	200 Madison Avenue	New York	NY	10016	212-683-9700	1927
402 29793	Greatway Ins Co	WI	2800 South Taylor Drive, P.o. Box 58	Sheboygan	WI	53082	920-458-9131	1987
403 22322	Greenwich Ins Co	DE	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1946
404 40541	Grocers Ins Co	OR	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201	704-522-2914	1981
405 36650	Guarantee Co Of North America	MI	1000 Town Center, Suite 1800	Southfield	MI	48075	248-281-0281	1990
406 11398	Guarantee Ins Co	SC	1061 521 Corporate Center Drive, Ste 140	Fort Mill	SC	29715	803-396-5200	1965
407 11401	Guaranty Natl Ins Co	CO	9300 Arrowpoint Boulevard, Po Box 1000	Charlotte	NC	28201	704-522-2914	1973
408 42331	Guideone America Ins Co	IA	1111 Ashworth Road	West Des Moines	IA	50265	515-267-5748	1983
409 42803	Guideone Elite Ins Co	IA	1111 Ashworth Road	West Des Moines	IA	50265	515-267-5748	1983
410 15032	Guideone Mut Ins Co	IA	1111 Ashworth Road	West Des Moines	IA	50265	515-267-5748	1947
411 14559	Guideone Specialty Mut Ins Co	IA	1111 Ashworth Road	West Des Moines	IA	50265	515-267-5748	1948
412 10956	Guilford Ins Co	IL	238 International Road	Burlington	NC	27215	860-756-7778	1998
413 22217	Gulf Ins Co	CT	P.o. Box 131771	Dallas	TX	75313	860-277-3966	1940
414 42811	Gulf Underwriters Ins Co	CT	P.o. Box 131771	Dallas	TX	75313	860-277-3966	1983
415 22292	Hanover Ins Co	NH	440 Lincoln Street	Worcester	MA	01653	508-853-7200	1852
416 26433	Harco Natl Ins Co	IL	P.o. Box 68309	Schaumburg	IL	60168	847-321-4974	1955
417 23582	Harleysville Ins Co	MN	P.o. Box 1233	Minneapolis	MN	55440	800-968-2090	1930
418 14168	Harleysville Mut Ins Co	PA	355 Maple Avenue	Harleysville	PA	19438	215-256-5000	1917
419 22357	Hartford Accid & Ind Co	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1913
420 29424	Hartford Cas Ins Co	IN	Hartford Plaza	Hartford	CT	06115	860-547-3935	1987
421 19682	Hartford Fire In Co	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1810
422 37478	Hartford Ins Co Of The Midwest	IN	Hartford Plaza	Hartford	CT	06115	860-547-3935	1980
423 11452	Hartford Steam Boil Inspec & Ins	CT	One State Street, P.o. Box 5024	Hartford	CT	06102	860-722-5160	1866
424 29890	Hartford Steam Boil Inspec Ins	CT	One State Street, P.o. Box 299	Hartford	CT	06141	860-722-5160	1988
425 30104	Hartford Underwriters Ins Co	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1987
426 36919	Hawkeye-Security Ins Co	WI	175 Berkeley Street	Boston	MA	02117	617-357-9500	1961
427 35904	Health Care Ind Inc	CO	P. O. Box 555	Nashville	TN	37202	615-344-5813	1976
428 39527	Heritage Ind Co	CA	7125 West Jefferson Avenue, Suite 200	Lakewood	CO	80235	303-987-4103	1981
429 11097	Heritage Warranty Ins RRG Inc	SC	P.o. Box 937	Charleston	SC	29401	800-872-7475	2001
430 11672	High Tech Services RRG Inc	VT	76 St. Paul Street, Suite 500	Burlington	VT	05401	802-862-4400	2002
431 21741	Homeland Central Ins Co	IA	One Beacon Street	Boston	MA	02108	617-725-7157	1919
432 34452	Homeland Ins Co of NY	NY	One Beacon Street	Boston	MA	02108	617-725-7157	1988
433 26638	Home-Owners Ins Co	MI	P.o. Box 30660	Lansing	MI	48909	517-323-1200	1863
434 20419	Homesite Ind Co	KS	99 Bedford Street	Boston	MA	02111	617-832-1332	1949
435 17221	Homesite Ins Co	CT	99 Bedford Street	Boston	MA	02111	617-832-1332	1985
436 22578	Horace Mann Ins Co	IL	#1 Horace Mann Plaza	Springfield	IL	62715	217-788-8530	1963
437 22756	Horace Mann Prop & Cas Ins Co	CA	#1 Horace Mann Plaza	Springfield	IL	62715	217-788-8530	1966
438 10069	Housing Authority Prop A Mut C	VT	P.o. Box 189	Cheshire	CT	06410	203-272-8220	1988
439 26797	Housing Authority Rrg Inc	VT	P.o. Box 189	Cheshire	CT	06410	203-272-8220	1987
440 42374	Houston Cas Co	TX	13403 Northwest Freeway	Houston	TX	77040	713-462-1000	1981
441 38849	Houston General Ins Co	TX	One Beacon Street, B07-11	Boston	MA	02108	617-725-7157	1980
442 25054	Hudson Ins Co	DE	17 State Street, 29th Floor	New York	NY	10004	203-977-8082	1918
443 37079	Hudson Specialty Ins Co	NY	22 Cortlandt Street, 18th Floor	New York	NY	10007	203-977-8082	1985
444 40223	ICM Ins Co	NY	100 Commons Way Suite 210	Holmdel	NJ	07733	732-706-7888	2001
445 32808	Illinois Emcasco Ins Co	IA	717 Mulberry Street	Des Moines	IA	50309	515-280-2789	1976
446 23817	Illinois Natl Ins Co	IL	300 South Riverside Plaza, Suite 2100	Chicago,	IL	60606	212-770-0705	1933
447 27960	Illinois Union Ins Co	IL	1601 Chestnut Street	Philadelphia	PA	19101	215-640-2324	1973
448 11487	Imperial Cas & Ind Co	OK	2995 Lbj Freeway, Ste 121	Dallas	TX	75234	972-488-2868	1955
449 43575	Indemnity Ins Co Of North Amer	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1984
450 26581	Independence Amer Ins Co	DE	485 Madison Avenue, 14th Floor	New York	NY	10022	212-355-4141	1973
451 36940	Indian Harbor Ins Co	ND	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1992
452 14265	Indiana Lumbermens Mut Ins Co	IN	3600 Woodview Trace	Indianapolis	IN	46268	1-800-428-14	1897
453 22268	Infinity Ins Co	IN	Post Office Box 830189	Birmingham	AL	35283	205-803-8336	1978
454 20260	Infinity Select Ins Co	IN	Post Office Box 830189	Birmingham	AL	35283	205-803-8336	1991
455 23264	Inland Ins Co	NE	P.o. Box 80468	Lincoln	NE	68501	402-435-4302	1958
456 38806	Insura Prop & Cas Ins Co	IL	P.o. Box 9030	Addison	TX	75001	972-728-6303	1980

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457 26700	Insurance Co Of IL	IL	Safeco Plaza	Seattle	WA	98185	206-545-5000	1970
458 22713	Insurance Co Of North Amer	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1792
459 19429	Insurance Co Of The State Of P	PA	70 Pine Street	New York	NY	10270	212-770-0705	1794
460 27847	Insurance Co Of The West	CA	P.o. Box 85563	San Diego	CA	92186	858-350-2400	1972
461 37257	Insurance Corp Of Hannover	IL	7 Times Square	New York	NY	10036	212-790-9700	1979
462 18341	Insurance Corp Of NY	NY	One Canterbury Green, Second Floor	Stamford	CT	06901	203-353-5563	1968
463 22780	Integon General Ins Corp	NC	P.o. Box 3199	Winston-salem	NC	27102	336-770-2560	1961
464 22772	Integon Ind Corp	NC	P.o. Box 3199	Winston-salem	NC	27102	336-770-2560	1946
465 29742	Integon Natl Ins Co	NC	P.o. Box 3199	Winston-salem	NC	27102	336-770-2560	1988
466 24139	International Bus & Merc Reassu	IL	307 North Michigan Avenue	Chicago	IL	60601	312-346-8100	1961
467 11592	International Fidelity Ins Co	NJ	One Newark Center	Newark	NJ	07102	973-624-7200	1905
468 22829	Interstate Fire & Cas Co	IL	33 West Monroe Street	Chicago	IL	60603	415-899-4052	1951
469 22837	Interstate Ind Co	IL	33 West Monroe Street	Chicago	IL	60603	415-899-4052	1962
470 10749	Intrepid Ins Co	MI	Cims:405-26-10, P.o. Box 9217	Farmington Hills	MI	48333	248-427-5567	1999
471 14338	Iowa Mut Ins Co	IA	P.o. Box 290	De Witt	IA	52742	614-225-8331	1900
472 12203	James River Ins Co	OH	P.o. Box 27648	Richmond	VA	23261	804-289-2711	1987
473 11589	Jamestown Ins Co RRG	SC	P.o. Box 937	Charleston	SC	29402	843-579-2214	2003
474 11630	Jefferson Ins Co	NY	777 San Marin Drive	Novato	CA	94998	415-899-4052	1950
475 14354	Jewelers Mut Ins Co	WI	P. O. Box 468	Neenah	WI	54957	920-725-4326	1914
476 15962	Kansas Bankers Surety Co	KS	P. O. Box 1654	Topeka	KS	66601	785-228-0000	1910
477 20885	Kansas City Fire & Marine Ins C	SC	Cna Center	Chicago	IL	60685	312-822-1538	1929
478 27138	Kemper Cas Ins Co	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1970
479 10914	Kemper Independence Ins Co	IL	5210 Belfort Road, Suite 120	Jacksonville	FL	32256	904-245-5600	1998
480 29149	Kentucky Natl Ins Co	KY	P.o. Box 12270	Lexington	KY	40582	859-367-5266	1973
481 26077	Lancer Ins Co	IL	370 West Park Avenue	Long Beach	NY	11561	516-431-4441	1945
482 37109	Landcar Cas Co	UT	9350 South 150 East, Suite 1000	Sandy	UT	84070	801-563-4153	1989
483 33138	Landmark Amer Ins Co	OK	945 E. Paces Ferry Road	Atlanta	GA	30326	404-260-3750	1976
484 35637	Landmark Ins Co	CA	100 Summer Street	Boston	MA	02110	212-770-0705	1978
485 35246	Laurier Ind Co	WI	111 W. Michigan Street	Milwaukee	WI	53203	800-395-5934	1989
486 11738	Leader Ins Co	OH	5205 North O'connor Boulevard, Suite 700	Irving	TX	75039	972-501-8311	1963
487 19437	Lexington Ins Co	DE	100 Summer Street	Boston,	MA	02110	212-770-0705	1965
488 37940	Lexington Natl Ins Corp	MD	200 East Lexington Street, Suite 501	Baltimore	MD	21202	410-625-0800	1990
489 13307	Lexon Ins Co	TX	10002 Shelbyville Rd, Suite 100	Louisville	KY	40223	502-253-6542	1984
490 42404	Liberty Ins Corp	IL	175 Berkeley Street	Boston	MA	02117	617-357-9500	1988
491 19917	Liberty Ins Underwriters Inc	NY	55 Water Street, 18th Floor	New York	NY	10041	212-208-9522	1811
492 23035	Liberty Mut Fire Ins Co	MA	175 Berkeley Street	Boston	MA	02117	617-357-9500	1908
493 23043	Liberty Mut Ins Co	MA	175 Berkeley Street	Boston	MA	02117	617-357-9500	1912
494 10725	Liberty Surplus Ins Corp	NH	175 Berkeley Street	Boston	MA	02117	617-357-9500	1997
495 33855	Lincoln General Ins Co	PA	3350 Whiteford Rd., P.o. Box 3709	York	PA	17402	717-757-0000	1977
496 33600	LM Ins Corp	IA	175 Berkeley Street	Boston	MA	02117	617-357-9500	1989
497 14435	Lumber Mut Ins Co	MA	P.o. Box 9165	Framingham	MA	01701	508-872-8111	1895
498 22977	Lumbermens Mut Cas Co	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1912
499 23108	Lumbermens Underwriting Allian	MO	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	1905
500 35769	Lyndon Property Ins Co	MO	14755 North Outer Forty Rd., Suite 400	St. Louis	MO	63017	636-536-5695	1978
501 36897	Manufacturers Alliance Ins Co	PA	P.o. Box 3031	Blue Bell	PA	19422	610-397-5094	1979
502 23876	Mapfre Reins Corp	NJ	100 Campus Drive	Florham Park	NJ	07932	973-443-0443	1986
503 28932	Markel American Ins Co	VA	4600 Cox Road	Glen Allen	VA	23060	800-236-2862	1987
504 38970	Markel Ins Co	IL	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	1980
505 19356	Maryland Cas Co	MD	1400 American Lane, Tower 1, 19th Floor	Schaumburg	IL	60196	847-605-3284	1898
506 22306	Massachusetts Bay Ins Co	NH	440 Lincoln Street	Worcester	MA	01653	508-853-7200	1957
507 26743	Maxum Ind Co	DE	6455 East Johns Crossing, Suite 325	Duluth	GA	30097	678-597-4704	1962
508 22152	Mayflower Ins Co Ltd	SC	Cna Center	Chicago	IL	60685	312-822-1538	1911
509 12041	MBIA Ins Corp	NY	113 King Street	Armonk	NY	10504	914-273-4545	1968
510 23825	MBIA Ins Corp Of IL	IL	113 King Street	Armonk	NY	10504	914-273-4545	1960
511 33391	Medical Assur Co Inc	AL	P.o. Box 590009	Birmingham	AL	35259	205-877-4442	1977
512 11843	Medical Protective Co	IN	5814 Reed Road	Fort Wayne	IN	46835	260-485-9622	1910
513 22241	Medmarc Cas Ins Co	VT	Po Box 10809	Chantilly	VA	20153	703-652-1300	1950

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514	22454	Mendakota Ins Co	MN	Po Box 64816	St Paul	MN	55164 651-688-4290	1985
515	33650	Mendota Ins Co	MN	Po Box 64816	St Paul	MN	55164 651-688-4290	1989
516	44237	Mental Health RRG	VT	P.o. Box 1750	Burlington	VT	05402 802-860-1958	1988
517	31968	Merastar Ins Co	TN	P.o. Box 181101	Chattanooga	TN	37414 423-296-7875	1974
518	14494	Merchants Bonding Co (Mutual)	IA	2100 Fleur Drive	Des Moines	IA	50321 515-243-8171	1934
519	24821	Meritplan Ins Co	CA	P.o. Box 19702	Irvine	CA	92623 949-222-8000	1953
520	40169	Metropolitan Cas Ins Co	RI	Po Box 350 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1982
521	25321	Metropolitan Drt Prop & Cas Ins	RI	Po Box 350 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1949
522	39950	Metropolitan General Ins Co	RI	Po Box 350 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1981
523	26298	Metropolitan Property & Cas Ins	RI	Po Box 350 700 Quaker Lane	Warwick	RI	02887 800-638-4208	1972
524	22594	MGIC Assur Corp General Acco	WI	P.o. Box 756	Milwaukee	WI	53201 800-558-9900	1937
525	11006	MGIC Assur Corp Segregated A	WI	P.o. Box 756	Milwaukee	WI	53201 800-558-9900	1997
526	10682	MGIC Credit Assur Corp	WI	P.o. Box 756	Milwaukee	WI	53201 800-558-9900	1997
527	38660	MIC General Ins Corp	MI	P.o. Box 66937	St. Louis	MO	63166 314-493-8680	1981
528	38601	MIC Prop & Cas Ins Corp	MI	300 Galleria Officentre	Southfield	MI	48034 248-263-6936	1980
529	21687	Mid-Century Ins Co	CA	P.o. Box 2478 Terminal Annex	Los Angeles	CA	90051 323-932-3441	1953
530	23418	Mid-Continent Cas Co	OK	P.o. Box 1409	Tulsa	OK	74101 918-587-7221	1948
531	23612	Midwest Employers Cas Co	DE	14755 North Outer Forty Drive, Suite 300	Chesterfield	MO	63017 636-449-7009	1986
532	41653	Milbank Ins Co	SD	518 East Broad Street	Columbus	OH	43215 614-464-5266	1892
533	40185	Millers Classified Ins Co	WI	111 East Fourth Street, P.o. Box 9006	Alton	IL	62002 618-463-3636	1982
534	14583	Millers First Ins Co	IL	111 East Fourth Street	Alton	IL	62002 618-463-3636	1877
535	26662	Milwaukee Cas Ins Co	WI	P.o. Box 1237	Brookfield	WI	53008 214-360-8542	1973
536	14591	Milwaukee Ins Co	WI	P.o. Box 1237	Brookfield	WI	53005 262-938-0046	1917
537	42234	Minnesota Lawyers Mut Ins Co	MN	333 South 7th Street, Suite 2200	Minneapolis	MN	55402 612-341-4530	1982
538	30996	Minnesota Surety And Trust Co	MN	Po Box 463	Austin	MN	55912 507-437-3231	1945
539	20362	Mitsui Sumitomo Ins Co of Amer	NY	15 Independence Boulevard, P.o. Box 4602	Warren	NJ	07059 908-604-2833	2001
540	22551	Mitsui Sumitomo Ins USA Inc	NY	15 Independence Boulevard, P.o. Box 4602	Warren	NJ	07059 908-604-2833	1989
541	23655	Modern Service Ins Co	MN	P.o. Box 2100	Bloomington	IL	61702 309-821-3312	1968
542	32077	Montgomery Ward Ins Co	IL	200 North Martingale Road	Schaumburg	IL	60173 804-662-2687	1974
543	33189	Monticello Ins Co	DE	777 San Marin Drive	Novato	CA	94998 415-899-4052	1976
544	29858	Mortgage Guaranty Ins Corp	WI	P.o. Box 756	Milwaukee	WI	53201 800-558-9900	1979
545	22012	Motors Ins Corp	MI	300 Galleria Officentre	Southfield	MI	48034 248-263-6936	1939
546	26522	Mount Vernon Fire Ins Co	PA	190 South Warner Road, P.o. Box 6700	Wayne	PA	19087 610-225-2212	1958
547	14648	Mountain States Mut Cas Co	NM	5051 Journal Center Blvd., Ne	Albuquerque	NM	87109 505-764-1494	1937
548	37974	MT Hawley Ins Co	IL	9025 N. Lindbergh Drive	Peoria	IL	61615 309-692-1000	1979
549	32832	Mutual Ins Co Of Az	AZ	2602 East Thomas Road	Phoenix	AZ	85016 602-808-2187	1976
550	23647	Mutual Service Cas Ins Co	MN	P.o. Box 2100	Bloomington	IL	61702 309-821-3312	1919
551	10865	N A D A Ind Inc	CO	1225 Seventeenth Street, Suite 2100	Denver	CO	80202 802-864-2109	1997
552	30945	National Alliance Ins Co	MO	P.o. Box 66937	St. Louis	MO	63166 314-493-8680	1972
553	23663	National American Ins Co	OK	1010 Manvel Avenue	Chandler	OK	74834 405-258-0804	1919
554	11991	National Cas Co	WI	P.o. Box 4110	Scottsdale	AZ	85261 480-365-2324	1904
555	10083	National Catholic RRG	VT	P.o. Box 2127	South Burlington	VT	05407 802-651-3351	1988
556	10243	National Continental Ins Co	NY	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143 440-395-4460	1898
557	16217	National Farmers Union Prop &	CO	11900 East Cornell Avenue	Aurora	CO	80014 303-337-5500	1986
558	15679	National Fire & Ind Exch	MO	P O Box 39903	St. Louis	MO	63139 314-832-1118	1915
559	20079	National Fire & Marine Ins Co	NE	3024 Harney Street	Omaha	NE	68131 402-536-3269	1950
560	20478	National Fire Ins Co Of Hartford	CT	Cna Center	Chicago	IL	60685 312-822-1538	1871
561	42447	National General Assur Co	MO	P.o. Box 66937	St. Louis	MO	63166 314-493-8680	1989
562	23728	National General Ins Co	MO	P.o. Box 66937	St. Louis	MO	63166 314-493-8680	1967
563	44016	National Home Ins Co RRG	CO	2675 South Abilene Street, Suite 100	Aurora	CO	80014 720-747-6009	1986
564	20087	National Ind Co	NE	3024 Harney Street	Omaha	NE	68131 402-536-3279	1940
565	11197	National Independent Truckers I	SC	P.o. Box 937	Charleston	SC	29401 800-872-7475	2002
566	27944	National Ins Assn	IN	175 Berkeley Street	Boston	MA	02117 617-357-9500	1973
567	30155	National Ins Co Of WI Ins	WI	250 S Executive Dr.	Brookfield	WI	53005 262-785-9995	1989
568	23736	National Ins Underwriters	AR	13403 Northwest Freeway	Houston	TX	77040 713-462-1000	1945
569	32620	National Interstate Ins Co	OH	3250 Interstate Drive	Richfield	OH	44286 330-659-8900	1989
570	20052	National Liab & Fire Ins Co	CT	3024 Harney Street	Omaha	NE	68131 402-536-3238	1958

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571 34835	National Reins Corp	DE	695 East Main Street, P. O. Box 10350	Stamford	CT	06904	203-328-6244	1977
572 10234	National Svc Contract Ins Co Rr	HI	900 Fort Street Mall, Suite 800	Honolulu	HI	96813	808-540-3314	1995
573 21881	National Surety Corp	IL	777 San Marin Drive	Novato	CA	94998	415-899-4052	1970
574 19445	National Union Fire Ins Co Of Pit	PA	70 Pine Street	New York	NY	10270	212-770-0705	1901
575 26093	Nationwide Affinity Co of Amer	KS	One Nationwide Plaza	Columbus	OH	43215	614-249-1545	1924
576 28223	Nationwide Agribusiness Ins Co	IA	1100 Locust St Dept 2007	Des Moines	IA	50391	515-508-3524	1973
577 10723	Nationwide Assur Co	WI	One Nationwide Plaza	Columbus	OH	43215	614-249-1545	1942
578 25453	Nationwide Ins Co Of Amer	WI	1100 Locust St Dept 2007	Des Moines	IA	50391	515-508-4319	1960
579 23779	Nationwide Mut Fire Ins Co	OH	One Nationwide Plaza	Columbus	OH	43215	614-249-1545	1934
580 23787	Nationwide Mut Ins Co	OH	One Nationwide Plaza	Columbus	OH	43215	614-249-1545	1926
581 37877	Nationwide Prop & Cas Ins Co	OH	One Nationwide Plaza	Columbus	OH	43215	614-249-1545	1981
582 17370	Nautilus Ins Co	AZ	7273 East Butherus Drive	Scottsdale	AZ	85260	480-951-0905	1985
583 42307	Navigators Ins Co	NY	6 International Drive	Rye Brook	NY	10573	914-933-6054	1983
584 15865	NCMIC Ins Co	IA	P.o. Box 9118	Des Moines	IA	50306	515-313-4527	1946
585 21830	New England Ins Co	CT	150 Federal Street	Boston	MA	02110	617-526-7816	1990
586 23833	New Hampshire Ind Co Inc	PA	4501 North Point Parkway	Alpharetta	GA	30022	770-753-8300	1952
587 23841	New Hampshire Ins Co	PA	70 Pine Street	New York,	NY	10270	212-770-0705	1870
588 12130	New South Ins Co	NC	P.o. Box 3199	Winston-salem	NC	27102	336-770-2560	1953
589 16608	New York Marine & Gnrl Ins Co	NY	919 Third Avenue	New York	NY	10022	212-551-0645	1972
590 24643	Newark Ins Co	NJ	P.o.box 9020	Bethpage	NY	11714	516-393-4959	1810
591 10967	Newport Mut Ins RRG Inc	HI	26061 Merit Circle, Suite 103	Laguna Hills	CA	92653	949-548-6672	1999
592 35106	Niagara Fire Ins Co	DE	Cna Center	Chicago	IL	60685	312-822-1538	1855
593 36056	NIC Ins Co	NY	6 International Drive	Rye Brook	NY	10573	914-933-6054	1989
594 32301	Nichido Fire & Marine Ins Co Ltd	NY	230 Park Avenue	New York	NY	10169	212-297-6687	2004
595 12190	NIPPONKOA Ins Co of America	NY	14 Wall Street, Suite 812	New York	NY	10005	212-405-1650	2001
596 17400	Noetic Specialty Ins Co	IL	Po Box 10809	Chantilly	VA	20153	703-652-1300	1985
597 33200	Norcal Mut Ins Co	CA	560 Davis Street, Second Floor	San Francisco	CA	94111	415-835-0849	1975
598 25038	North American Capacity Ins Co	NH	650 Elm Street	Manchester	NH	03101	603-644-6676	1986
599 29700	North American Elite Ins Co	NH	650 Elm Streer	Manchester	NH	03101	603-644-6676	1988
600 29874	North American Specialty Ins Co	NH	650 Elm Street	Manchester	NH	03101	603-644-6676	1974
601 21105	North River Ins Co	NJ	305 Madison Avenue	Morristown	NJ	07962	973-490-6899	1972
602 22047	North Star Rein Corp	DE	695 East Main Street	Stamford	CT	06901	203-328-6470	1956
603 36455	Northbrook Ind Co	IL	3075 Sanders Road, Suite H1a	Northbrook	IL	60062	847-402-3029	1978
604 38369	Northern Assur Co Of Amer	MA	One Beacon Street	Boston	MA	02108	617-725-7157	1988
605 19372	Northern Ins Co Of NY	NY	1400 American Lane, Tower 1, 19th Floor	Schaumburg	IL	60196	847-605-3284	1897
606 27987	Northfield Ins Co	IA	7117 Hickman Road	Des Moines	IA	50266	651-688-4290	1989
607 24031	Northland Cas Co	MN	Po Box 64816	St Paul	MN	55164	651-688-4290	1959
608 24015	Northland Ins Co	MN	Po Box 64816	St Paul	MN	55164	651-688-4290	1948
609 23914	Northwestern Ntl Ins Co Milwauk	WI	709 Curtis Street	Middletown	OH	45044	513-425-5962	1869
610 39608	Nutmeg Ins Co	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1980
611 23248	Occidental Fire & Cas Co Of NC	NC	P.o. Box 10800, 702 Oberlin Road	Raleigh	NC	27605	919-833-1600	1962
612 23680	Odyssey America Reins Co	CT	300 First Stamford Place	Stamford	CT	06902	203-977-8024	1986
613 35602	Ohic Ins Co	OH	155 E. Broad Street	Columbus	OH	43215	614-221-7777	1978
614 24074	Ohio Cas Ins Co	OH	9450 Seward Road	Fairfield	OH	45014	513-603-2245	1920
615 24104	Ohio Farmers Ins Co	OH	P. O. Box 5001	Westfield Center	OH	44251	330-887-0101	1848
616 26565	Ohio Ind Co	OH	250 East Broad Street, 10th Floor	Columbus	OH	43215	614-220-5207	1956
617 24082	Ohio Security Ins Co	OH	9450 Seward Road	Fairfield	OH	45014	513-603-2245	1951
618 24147	Old Republic Ins Co	PA	Po Box 789	Greensburg	PA	15601	724-834-5000	1935
619 35424	Old Republic Security Assur Co	AZ	P. O. Box 35008	Tulsa	OK	74153	918-307-1000	1977
620 40444	Old Republic Surety Co	WI	P.o. Box 1635	Milwaukee	WI	53201	262-797-2640	1981
621 31143	Old Republic Union Ins Co	IL	307 North Michigan Avenue	Chicago	IL	60601	312-346-8100	1972
622 37060	Old United Cas Co	KS	Post Office Box 795	Shawnee Mission	KS	66201	913-895-0200	1989
623 12254	Omaha Ind Co	WI	3102 Farnam Street	Omaha	NE	68131	402-351-6381	1967
624 37540	Omaha Prop & Cas Ins Co	NE	3102 Farnam Street	Omaha	NE	68131	402-351-6064	1979
625 34940	Omni Ind Co	IL	P.o. Box 105440	Atlanta	GA	30348	770-952-4500	1974
626 39098	Omni Ins Co	IL	P.o. Box 105440	Atlanta	GA	30348	770-952-4500	1980
627 44121	Oms Natl Ins Co Rrg	IL	6133 N. River Road, Suite 650	Rosemont	IL	60018	847-384-0041	1988

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628 20621	OneBeacon America Ins Co	MA	One Beacon Street	Boston	MA	02108	617-725-7157	1971
629 21970	OneBeacon Ins Co	PA	One Beacon Street	Boston	MA	02108	617-725-7157	1956
630 10353	Ooida RRG Inc	VT	P.o. Box 306	Montpelier	VT	05601	802-229-5042	1995
631 44105	Ophthalmic Mut Ins Co RRG	VT	P.o Box 530	Burlington	VT	05402	415-202-4615	1987
632 10019	Overseas Partners Us Reins Co	DE	300 First Stamford Pl 6th Fl	Stamford	CT	06902	203-977-8024	1994
633 32700	Owners Ins Co	OH	P.o. Box 30660	Lansing	MI	48909	517-323-1200	1975
634 22748	Pacific Employers Ins Co	PA	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1923
635 20346	Pacific Ind Co	WI	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1926
636 37338	Pacific Ins Co	IL	Cna Center	Chicago	IL	60685	312-822-1538	1979
637 10046	Pacific Ins Co Ltd	CT	150 Federal Street	Boston	MA	02110	860-547-3935	1995
638 40550	Pacific Pioneer Ins Co	CA	P. O. Box 37040	La Mirada	CA	90638	714-228-7888	1979
639 37850	Pacific Specialty Ins Co	CA	3601 Haven Avenue	Menlo Park	CA	94025	650-556-8294	1990
640 38636	Partner Reins Co Of The US	NY	One Greenwich Plaza	Greenwich	CT	06830	203-485-4287	1980
641 10006	Partnerre Ins Co Of NY	NY	One Greenwich Plaza	Greenwich	CT	06830	203-485-4287	1989
642 22250	Pathfinder Ins Co	CO	76 Saint Paul Street, Suite 500	Burlington	VT	05401	802-652-1556	1986
643 18139	Peak Prop & Cas Ins Corp	CO	9300 Arrowpoint Boulevard	Charlotte	NC	28201	704-522-2914	1985
644 18333	Peerless Ind Ins Co	IL	175 Berkeley Street	Boston	MA	02117	617-357-9500	2002
645 24198	Peerless Ins Co	NH	175 Berkeley Street	Boston	MA	02117	617-357-9500	1903
646 32859	Penn-Amer Ins Co	PA	420 South York Road	Hatboro	PA	19040	215-773-7757	1976
647 10673	Penn-Star Ins Co	PA	420 South York Road	Hatboro	PA	19040	215-773-7757	1997
648 21962	Pennsylvania General Ins Co	PA	One Beacon Street	Boston	MA	02108	617-725-7157	1955
649 12262	Pennsylvania Manufacturers Asn	PA	P.o. Box 3031	Blue Bell	PA	19422	610-397-5094	1964
650 41424	Pennsylvania Manufacturers Ind	PA	P.o. Box 3031	Blue Bell	PA	19422	610-397-5094	1982
651 14990	Pennsylvania Ntl Mut Cas Ins Co	PA	P. O. Box 2361	Harrisburg	PA	17105	717-234-4941	1920
652 12297	Petroleum Cas Co	TX	P O Box 3342	Houston	TX	77253	713-680-7148	1925
653 13714	Pharmacists Mut Ins Co	IA	Po Box 370	Algona	IA	50511	515-295-2461	1909
654 18058	Philadelphia Ind Ins Co	PA	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	1927
655 35262	Phoenix Assur Co Of NY	NH	9300 Arrowpoint Blvd. P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1977
656 25623	Phoenix Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1850
657 12670	Pioneer General Ins Co	CO	6780 East Hampden Avenue	Denver	CO	80224	303-758-8122	1990
658 10357	Platinum Underwriters Reins Co.	MD	225 Liberty Street, Suite 2300	New York	NY	10281	212-238-9600	1995
659 18619	Platte River Ins Co.	NE	P.o. Box 5900	Madison	WI	53705	608-232-5553	1972
660 27251	PMI Mortgage Ins Co	AZ	3003 Oak Road	Walnut Creek	CA	94597	800-288-1970	1973
661 14460	Podiatry Ins Co Of Amer RRG M	IL	110 Westwood Place	Brentwood	TN	37027	615-371-8776	1981
662 40134	Potomac Ins Co Of IL	IL	225 West Washington Street, 22nd Floor	Chicago	IL	60606	617-725-7157	1982
663 44083	Preferred Physicians Medical R	MO	9000 West 67th Street	Shawnee Mission	KS	66202	913-262-2585	1987
664 36234	Preferred Professional Ins Co	NE	Po Box 540658	Omaha	NE	68154	402-392-1566	1976
665 10893	Primeguard Ins Co Inc RRG	HI	201 Merchant Street, Suite 2400	Honolulu	HI	96813	303-741-1940	1998
666 37095	Private Residential Mortgage Ins	NC	Po Box 177800	Raleigh	NC	27619	919-846-4125	1992
667 11671	ProBuilders Speciality Ins Co	RRDC	73-726 Alessandro Drive Suite 200	Palm Desert	CA	92260	760-836-0155	2002
668 11127	Professional Solutions Ins Co	IA	P.o. Box 9118	Des Moines	IA	50306	515-313-4527	2001
669 34487	Professional Undrwtrs Liab Ins	CUT	185 Greenwood Road	Napa	CA	94558	707-226-0100	1989
670 29017	Professionals Advocate Ins Co	MD	225 International Circle	Hunt Valley	MD	21030	410-785-0050	1986
671 25585	Professionals Direct Ins Co	MI	161 Ottawa Avenue N.w., Suite 607	Grand Rapids	MI	49503	616-233-2362	1987
672 24252	Progressive American Ins Co	FL	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1979
673 24260	Progressive Cas Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1956
674 42994	Progressive Classic Ins Co	WI	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1984
675 16322	Progressive Halcyon Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1987
676 24279	Progressive Max Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1937
677 35190	Progressive Mountain Ins Co	CO	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1990
678 38628	Progressive Northern Ins Co	WI	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1981
679 42919	Progressive Northwestern Ins C	WA	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1983
680 37834	Progressive Preferred Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1980
681 32786	Progressive Specialty Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1976
682 27804	Progressive West Ins Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1972
683 34690	Property & Cas Ins Co Of Hartfor	IN	Hartford Plaza	Hartford	CT	06115	860-547-3935	1994
684 20400	Proselect Natl Ins Co Inc	AZ	101 Arch Street, P.o. Box 55178	Boston	MA	02205	617-330-1755	1947

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685 12416	Protective Ins Co	IN	1099 North Meridian Street	Indianapolis	IN	46204	317-636-9800	1954
686 24295	Providence Washington Ins Co	RI	P.o. Box 518	Providence	RI	02901	401-453-7132	1799
687 36439	Prudential Commercial Ins Co	DE	175 Berkeley Street	Boston	MA	02117	617-357-9500	1978
688 36447	Prudential General Ins Co	DE	175 Berkeley Street	Boston	MA	02117	617-357-9500	1978
689 32352	Prudential Prop & Cas Ins Co	IN	175 Berkeley Street	Boston	MA	02117	617-357-9500	1975
690 15059	Public Service Mut Ins Co	NY	One Park Avenue	New York	NY	10016	212-591-9438	1925
691 35157	Putnam Rein Co	NY	80 Pine Street	New York	NY	10005	212-770-2040	1985
692 29807	PXRE Reins Co	CT	399 Thornall Street, 14th Floor	Edison	NJ	08837	732-906-8100	1986
693 39217	QBE Ins Corp	PA	Wall Street Plaza: 88 Pine St.16th Floor	New York	NY	10005	212-894-7705	1980
694 23752	Quanta Ind Co	CO	10 Rockefeller Plaza, 3rd Floor.	New York	NY	10020	212-698-4633	1968
695 36250	Radian Asset Assur Inc	NY	335 Madison Avenue	New York	NY	10017	212-983-3100	1986
696 33790	Radian Guaranty Inc	PA	1601 Market Street	Philadelphia	PA	19103	215-231-1403	1977
697 24384	Ranger Ins Co	DE	P.o. Box 2807	Houston	TX	77252	713-954-8374	1923
698 33812	Reciprocal of America	VA	P. O. Box 85058	Richmond	VA	23285	804-965-1205	1977
699 41580	Red Shield Ins Co	WA	P.o. Box 3736	Seattle	WA	98124	206-763-8620	1979
700 37303	Redland Ins Co	NJ	7 Times Square	New York	NY	10036	212-790-9700	1979
701 11673	Redwood Fire & Cas Ins Co	NE	9290 West Dodge Road, Ste 300	Omaha	NE	68114	402-393-7255	1970
702 38873	Regal Ins Co	IN	P.o. Box 105091	Atlanta	GA	30348	205-803-8336	1981
703 24449	Regent Ins Co	WI	One General Drive	Sun Prairie	WI	53596	608-825-5718	1963
704 10810	Republic Fire & Cas Ins Co	OK	Post Office Box 660560	Dallas	TX	75266	214-559-1222	1997
705 22179	Republic Ind Co Of Amer	CA	15821 Ventura Boulevard, Suite 370	Encino	CA	91436	818-990-9860	1973
706 43753	Republic Ind Co of CA	CA	15821 Ventura Boulevard, Suite 370	Encino	CA	91436	818-990-9860	1983
707 38318	Republic Ins Co	TX	P.o. Box 192509	Dallas	TX	75219	214-559-1222	1919
708 28452	Republic Mortgage Ins Co	NC	P.o. Box 2514	Winston-salem	NC	27102	336-661-4317	1973
709 32174	Republic Mortgage Ins Co Of FL	FL	P.o. Box 2514	Winston-salem	NC	27102	336-661-4317	1975
710 31275	Republic Mortgage Ins Of NC	NC	P.o. Box 2514	Winston-salem	NC	27102	336-661-4317	1974
711 24538	Republic Underwriters Ins Co	TX	Post Office Box 660560	Dallas	TX	75266	214-559-1222	1965
712 31089	Republic Western Ins Co	AZ	2721 North Central Avenue	Phoenix	AZ	85004	602-263-6755	1973
713 15776	Residence Mut Ins Co	CA	P. O. Box 6019	Agoura Hills	CA	91376	818-879-2142	1949
714 10287	Residential Guaranty Co	AZ	3003 Oak Road	Walnut Creek	CA	94597	800-288-1970	1995
715 43044	Response Ins Co	DE	500 South Broad Street	Meriden	CT	06450	203-639-7575	1983
716 26050	Response Worldwide Ins Co	OH	500 South Broad Street	Meriden	CT	06450	203-639-7575	1980
717 28860	RLI Ind Co	IL	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	1987
718 13056	RLI Ins Co	IL	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	1960
719 35505	Rockwood Cas Ins Co	PA	654 Main Street	Rockwood	PA	15557	814-926-4661	1990
720 22128	Rocky Mountain Fire & Cas Co	WA	P.o. Box 21089	Seattle	WA	98111	206-448-4911	1959
721 11011	Rocky Mountain Hospital & Medi	CO	700 Broadway	Denver	CO	80273	303-831-2505	1938
722 24678	Royal Ind Co	DE	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1911
723 26980	Royal Ins Co Of Amer	IL	9300 Arrowpoint Boulevard	Charlotte	NC	28201	704-522-2914	1891
724 41807	Royal Surplus Lines Ins Co	CT	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1983
725 22314	RSUI Ind Co	NH	945 E. Paces Ferry Road	Atlanta	GA	30326	404-260-3750	1977
726 24740	Safeco Ins Co Of Amer	WA	Safeco Plaza	Seattle	WA	98185	206-545-5000	1953
727 39012	Safeco Ins Co Of IL	IL	Safeco Plaza	Seattle	WA	98185	206-545-5000	1981
728 11215	Safeco Ins Co Of IN	IN	Safeco Plaza	Seattle	WA	98185	206-545-5000	1972
729 24759	Safeco Natl Ins Co	MO	Safeco Plaza	Seattle	WA	98185	206-545-5000	1972
730 11100	Safeco Surplus Lines Ins Co	WA	Safeco Plaza	Seattle	WA	98185	206-545-5000	1984
731 24694	Safeguard Ins Co	CT	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1872
732 11123	Safety First Ins Co	IL	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	2001
733 15105	Safety Natl Cas Corp	MO	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	1942
734 40460	Sagamore Ins Co	IN	1099 North Meridian Street	Indianapolis	IN	46204	317-636-9800	1981
735 21911	San Francisco Reins Co	CA	777 San Marin Drive	Novato	CA	94998	415-899-4052	1964
736 16551	Savers Prop & Cas Ins Co	MO	11880 College Boulevard, Suite 500	Overland Park	KS	66210	248-358-1100	1986
737 15580	Scottsdale Ind Co	OH	P.o. Box 4110	Scottsdale	AZ	85261	480-365-2324	1985
738 41297	Scottsdale Ins Co	OH	P.o. Box 4110	Scottsdale	AZ	85261	480-365-2324	1982
739 20354	Sea Ins Co Of Amer	NY	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201	704-522-2914	1992
740 22535	Seaboard Surety Co	NY	233 Broadway, Suite 2600	Baltimore	MD	10279	651-310-8644	1928
741 15563	SeaBright Ins Co	IL	P.o. Box 91100	Seattle	WA	98111	206-269-8514	1986

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742 25763	Seaton Ins Co	RI	2 Central Square	Cambridge	MA	02139	617-234-3801	1901
743 11267	Security America RRG Inc	VT	Po Box 530	Burlington	VT	05401	802-864-2741	2003
744 24902	Security Ins Co Of Hartford	CT	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201	704-522-2914	1841
745 19879	Security Natl Ins Co	TX	P.o. Box 655028	Dallas	TX	75265	214-360-8179	1924
746 22233	Select Ins Co	TX	P.o. Box 131771	Dallas	TX	75313	860-277-3966	1955
747 13730	Selective Ins Co Of NY	NY	40 Wantage Avenue	Branchville	NJ	07890	973-948-1197	1985
748 10936	Seneca Ins Co Inc	NY	160 Water Street	New York	NY	10038	212-344-3000	1978
749 10729	Seneca Specialty Ins Co	AZ	160 Water Street	New York	NY	10038	212-344-3000	1998
750 11000	Sentinel Ins Co Ltd	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1999
751 24988	Sentry Ins A Mut Co	WI	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	1914
752 21180	Sentry Select Ins Co	WI	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	1929
753 36560	Service Ins Co	FL	P.o. Box 9729	Bradenton	FL	34206	800-780-8423	1978
754 30503	Shelby Cas Ins Comp	IL	P. O. Box 43360	Birmingham	AL	35243	205-970-3196	1907
755 15156	Shelby Ins Co	IL	P. O. Box 43360	Birmingham	AL	35243	205-970-3196	1986
756 23361	Shelter General Ins Co	MO	1817 West Broadway	Columbia	MO	65218	573-214-4209	1957
757 23388	Shelter Mut Ins Co	MO	1817 West Broadway	Columbia	MO	65218	573-214-4209	1946
758 35408	Sirius Amer Ins Co	DE	120 West 45th Street, 36th Floor	New York	NY	10036	212-702-3704	1978
759 11126	Sompo Japan Ins Co of Amer	NY	Two World Financial Center, 43rd Floor	New York	NY	10281	212-416-1311	1963
760 24953	South Carolina Ins Co	SC	P.o. Box 1	Columbia	SC	29202	803-748-2841	1910
761 37141	Southern General Ins Co	GA	P.o. Box 28155	Atlanta	GA	30358	770-952-0080	1979
762 19216	Southern Ins Co	TX	Post Office Box 660560	Dallas	TX	75266	214-559-1222	1948
763 20524	Specialty Natl Ins Co	IL	1 Kemper Drive	Long Grove	IL	60049	847-320-3021	1925
764 11114	St Charles Ins Co RRG	SC	P.o. Box 937	Charleston	SC	29402	843-579-2214	2001
765 24767	St Paul Fire & Marine Ins Co	MN	385 Washington Street	St. Paul	MN	55102	651-310-8644	1925
766 24775	St Paul Guardian Ins Co	MN	385 Washington Street	St. Paul	MN	55102	651-310-8644	1970
767 41750	St Paul Medical Liability Ins Co	MN	385 Washington Street	St. Paul	MN	55102	651-310-8644	1982
768 24791	St Paul Mercury Ins Co	MN	385 Washington Street	St. Paul	MN	55102	651-310-8644	1967
769 30481	St Paul Surplus Lines Ins Co	DE	385 Washington Street	St. Paul	MN	55102	651-310-8644	1974
770 19224	St. Paul Protective Ins Co	IL	385 Washington Street	St. Paul	MN	55102	651-310-8644	1932
771 19070	Standard Fire Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1910
772 42986	Standard Guaranty Ins Co	DE	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1336	1960
773 18023	Star Ins Co	MI	26255 American Drive	Southfield	MI	48034	248-358-1100	1985
774 40045	Starnet Ins Co	DE	475 Steamboat Road	Greenwich	CT	06830	203-542-3821	1998
775 10932	Starr Excess Liability Ins Co Ltd	DE	70 Pine Street	New York	NY	10270	212-770-0705	1993
776 25135	State Automobile Mut Ins Co	OH	518 East Broad Street	Columbus	OH	43215	614-464-5266	1921
777 25143	State Farm Fire And Cas Co	IL	One State Farm Plaza	Bloomington	IL	61710	309-766-6714	1935
778 25151	State Farm General Ins Co	IL	One State Farm Plaza	Bloomington	IL	61710	309-766-6714	1962
779 25178	State Farm Mut Auto Ins Co	IL	One State Farm Plaza	Bloomington	IL	61710	309-766-6714	1922
780 12831	State Natl Ins Co Inc	TX	P.o. Box 24622	Fort Worth	TX	76124	817-265-2000	1984
781 22608	State Natl Specialty Ins Co	TX	8200 Anderson Boulevard	Fort Worth	TX	76120	817-265-2000	1963
782 44075	States Self-Insurers RRG	VT	222 South Ninth Street, Suite 1300	Minneapolis	MN	55402	612-766-3000	1987
783 26387	Steadfast Ins Co	DE	1400 American Lane, Tower 1, 19th Floor	Schaumburg	IL	60196	847-605-3284	1988
784 10476	Steel Tank Ins Co	VT	76 St. Paul Street, Suite 500	Burlington	VT	05401	802-652-1565	1988
785 10952	Stonebridge Casualty Ins Co	OH	520 Park Avenue	Baltimore	MD	21201	319-398-8549	1958
786 22276	Stonewall Ins Co	RI	2 Central Square	Cambridge	MA	02139	617-234-3801	1866
787 10340	Stonington Ins Co	TX	5080 Spectrum Drive Suite 900 East	Addison	TX	75001	972-664-7034	1938
788 40436	Stratford Ins Co	NH	400 Parson's Pond Drive	Franklin Lakes	NJ	07417	201-847-8600	1981
789 39187	Suecia Ins Co	NY	25 Smith Street	Nanuet	NY	10954	845-624-7780	1980
790 10909	Sun Surety Ins Co	SD	Po Box 2373	Rapid City	SD	57709	605-348-1000	1998
791 24047	Surety Bonding Co Of Amer	SD	P.o. Box 5111	Sioux Falls	SD	57117	605-336-0850	1992
792 25364	Swiss Rein America Corp	NY	175 King Street	Armonk	NY	10504	914-828-8184	1940
793 12866	T.H.E. Ins Co	LA	P.o. Box 67008	Treasure Island	FL	33736	727-367-6900	1969
794 22683	Teachers Ins Co	IL	#1 Horace Mann Plaza	Springfield	IL	62715	217-788-8530	1976
795 10113	Terra Ins Co RRG	VT	Po Box 306	Montpelier	VT	05601	802-229-5042	1988
796 19526	Texas General Ind Co	CO	P.o. Box 73909	Cedar Rapids	IA	52407	319-399-5700	1948
797 25496	TIG Ind Co	CA	P.o. Box 152870	Irving	TX	75015	603-656-2233	1945
798 25534	TIG Ins Co	CA	P.o. Box 152870	Irving	TX	75015	603-656-2233	1915

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NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
799 25542	TIG Ins Co Of MI	MI	P.o. Box 152870	Irving	TX	75015	603-656-2233	1927
800 25518	TIG Premier Ins Co	CA	P.o. Box 2807	Houston	TX	77252	713-954-8374	1941
801 25445	TIG Specialty Ins Corp	CA	P.o. Box 152870	Irving	TX	75015	603-656-2233	1953
802 13242	Titan Ind Co	TX	P. O. Box 659792	San Antonio	TX	78265	210-527-2711	1984
803 10084	Title Industry Assur Co RRG	VT	40 Main Street, Suite 500	Burlington	VT	05402	802-863-5774	1987
804 12904	Tokio Marine & Fire Ins Co Ltd	UNY	230 Park Avenue	New York	NY	10169	212-297-6600	1955
805 18031	Topa Ins Co	CA	1800 Avenue Of The Stars, Suite 1200	Los Angeles	CA	90067	310-201-0451	1985
806 37621	Toyota Motor Ins Co	IA	19001 South Western Avenue, Nf22	Torrance	CA	90509	310-468-8052	1909
807 41238	Trans Pacific Ins Co	NY	230 Park Avenue	New York	NY	10169	212-297-6600	1982
808 19453	Transatlantic Rein Co	NY	80 Pine Street	New York	NY	10005	212-770-2040	1953
809 20486	Transcontinental Ins Co	NY	Cna Center	Chicago	IL	60685	312-822-1538	1925
810 28886	Transguard Ins Co Of Amer Inc	IL	700 Oakmont Lane	Westmont	IL	60559	630-570-3183	1987
811 33014	Transport Ins Co	OH	580 Walnut Street	Cincinnati	OH	45202	513-369-5092	1976
812 20494	Transportation Ins Co	IL	Cna Center	Chicago	IL	60685	312-822-1538	1938
813 28188	Travco Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1992
814 40282	Travelers Commercial Cas Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1981
815 19038	Travelers Cas & Surety Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1907
816 31194	Travelers Cas & Surety Co Of A	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1974
817 19046	Travelers Cas & Surety Co Of IL	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1971
818 36170	Travelers Cas Co Of CT	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1990
819 36137	Travelers Commercial Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1990
820 29696	Travelers Excess & Surplus Line	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1987
821 27998	Travelers Home & Marine Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1992
822 25658	Travelers Ind Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1906
823 25666	Travelers Ind Co Of Amer	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1946
824 25682	Travelers Ind Co Of CT	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1860
825 25674	Travelers Ind Co Of IL	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1971
826 39357	Travelers Ins Co Accident Dept	CT	P.o. Box 990027	Hartford	CT	06199	860-308-7397	1864
827 36161	Travelers Prop Cas Ins Co	CT	One Tower Square	Hartford	CT	06183	860-277-3966	1990
828 34894	Trenwick Amer Reins Corp	CT	One Canterbury Green, Second Floor	Stamford	CT	06901	203-353-5563	1985
829 31003	Tri State Ins Co Of MN	MN	P.o. Box 1594	Des Moines	IA	50306	515-251-6670	1974
830 24350	Triad Guaranty Ins Corp	IL	Post Office Box 2300	Winston-salem	NC	27102	336-723-1282	1987
831 19887	Trinity Universal Ins Co	TX	P.o. Box 655028	Dallas	TX	75265	214-360-8542	1926
832 15954	Trinity Universal Ins Co Of KS	KS	P.o. Box 655028	Dallas	TX	75265	214-360-8542	1972
833 41211	Triton Ins Co	MO	3001 Meacham Boulevard, Suite 200	Fort Worth	TX	76137	817-348-7557	1982
834 21709	Truck Ins Exch	CA	P.o. Box 2478 Terminal Annex	Los Angeles	CA	90051	323-932-3441	1935
835 27120	Trumbull Ins Co	CT	Hartford Plaza	Hartford	CT	06115	860-547-3935	1986
836 40118	Trustgard Ins Co	OH	650 South Front Street, P.o. Box 1218	Columbus	OH	43216	614-445-2497	1981
837 37982	Tudor Ins Co	NH	400 Parson's Pond Drive	Franklin Lakes	NJ	07417	201-847-8600	1979
838 29459	Twin City Fire Ins Co Co	IN	Hartford Plaza	Hartford	CT	06115	860-547-3935	1987
839 37893	Ulico Cas Co	DE	1625 Eye St., Nw.	Washington	DC	20006	202-354-8039	1979
840 24319	Ulico Ind Co	AR	1625 Eye St., Nw.	Washington	DC	20006	202-354-8039	1992
841 41050	Underwriter For The Professions	CO	185 Greenwood Road	Napa	CA	94558	707-226-0100	1989
842 25798	Unigard Ind Co	WA	15805 Ne 24th Street	Bellevue	WA	98008	425-945-5317	1972
843 25747	Unigard Ins Co	WA	15805 Ne 24th Street	Bellevue	WA	98008	425-945-5317	1960
844 25844	Union Ins Co	NE	Po Box 1594	Des Moines	IA	50306	515-251-6670	1973
845 21423	Union Ins Co Of Providence	IA	Po Box 712	Des Moines	IA	50303	515-280-2789	1863
846 38911	Union Standard Ins Co	OK	P.o. Box 152180	Irving	TX	75015	972-719-2400	1980
847 36048	Unione Italiana Reins Co Of Am	NY	3024 Hamey Street	Omaha	NE	68131	402-536-3307	1979
848 28053	United Coastal Ins Co	AZ	233 Main Street P.o. Box 2350	New Britain	CT	06050	860-223-5000	1985
849 10020	United Educators Ins RRG Inc	VT	Two Wisconsin Circle, Fourth Floor	Chevy Chase	MD	20815	301-215-8476	1987
850 13021	United Fire & Cas Co	IA	P. O. Box 73909	Cedar Rapids	IA	52407	319-399-5700	1947
851 19496	United Fire & Indemnity Co	TX	P.o. Box 73909	Cedar Rapids	IA	52407	319-399-5700	1936
852 11770	United Fncl Cas Co	OH	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143	440-395-4460	1984
853 15873	United Gty Residential Ins Co	NC	Post Office Box 20597	Greensboro	NC	27420	336-333-0247	1963
854 16667	United Gty Residential Ins Co Of NC	NC	Post Office Box 20597	Greensboro	NC	27420	336-333-0247	1963
855 26999	United Guaranty Mtg Indem Co	NC	Post Office Box 20597	Greensboro	NC	27420	336-333-0247	1972

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856	10712	United Home Ins Co A RRG	VT	P.o. Box 530	Burlington	VT	05402	802-864-1710	1998
857	11445	United Natl Cas Ins Co	IN	Three Bala Plaza, East, Suite 300	Bala Cynwyd	PA	19004	610-664-1500	2002
858	13064	United Natl Ins Co	PA	Three Bala Plaza, East, Suite 300	Bala Cynwyd	PA	19004	610-664-1500	1960
859	41335	United Natl Specialty Ins Co	WI	Three Bala Plaza, East, Suite 300	Bala Cynwyd	PA	19004	610-664-1500	1961
860	21776	United Security Ins Co	IA	One Beacon Street	Boston	MA	02108	617-725-7157	1946
861	25941	United Services Auto Assoc	TX	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	1922
862	21113	United States Fire Ins Co	DE	305 Madison Avenue	Morristown	NJ	07962	973-490-6899	1824
863	25895	United States Liability Ins Co	PA	190 South Warner Road, P.o. Box 6700	Wayne	PA	19087	610-225-2212	1951
864	29157	United WI Ins Co	WI	P.o. Box 2013	Milwaukee	WI	53201	262-787-7484	1958
865	16063	Unitrin Auto & Home Ins Co	NY	5210 Belfort Road, Suite 120	Jacksonville	FL	32256	904-245-5600	1996
866	10915	Unitrin Direct Property & Cas Co	IL	2790 Business Park Drive	Vista	CA	92081	760-599-4700	1998
867	42862	Universal Cas Co	IL	150 Northwest Point Blvd 2nd Floor	Elk Grove Village	IL	60007	847-700-8774	1949
868	25933	Universal Surety Co	NE	P.o.box 80468	Lincoln	NE	68501	402-435-4302	1947
869	13200	Universal Surety Of Amer	TX	P.o. Box 5077	Sioux Falls	SD	57117	605-336-0850	1984
870	41181	Universal Underwriters Ins Co	KS	7045 College Boulevard	Overland Park	KS	66211	913-664-3088	1982
871	16624	US Aegis Energy Ins Co	DE	76 Batterson Park Road	Farmington	CT	06032	860-507-1018	1972
872	25887	US Fidelity & Guaranty Co	MD	385 Washington Street	St. Paul	MN	55102	651-310-8644	1896
873	29599	US Specialty Ins Co	TX	13403 Northwest Freeway	Houston	TX	77040	713-462-1000	1987
874	25968	USAA Cas Ins Co	TX	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	1990
875	18600	USAA General Ind Co	TX	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	1972
876	17159	Usf Ins Co	PA	30833 Northwestern Hwy, Suite 220	Farmington Hills	MI	48334	248-539-6006	1843
877	10620	Usf&G Ins Co Of Ms	MS	385 Washington Street	St. Paul	MN	55102	651-310-8644	1993
878	10182	Usf&G Specialty Ins Co	MD	385 Washington Street	St. Paul	MN	55102	651-310-8644	1994
879	25976	Utica Mut Ins Co	NY	Post Office Box 530	Utica	NY	13503	315-734-2385	1914
880	26611	Valiant Ins Co	IA	1400 American Lane, Tower 1, 19th Floor	Schaumburg	IL	60196	847-605-3284	1975
881	20508	Valley Forge Ins Co	PA	Cna Center	Chicago	IL	60685	312-822-1538	1944
882	14133	Valley Ins Co	CA	P.o. Box 1119	Albany	OR	97321	214-360-8542	1984
883	21172	Vanliner Ins Co	AZ	One Premier Drive	St. Louis	MO	63026	636-349-3985	1954
884	18759	Verex Assure Inc	WI	Po Box 177800	Raleigh	NC	27619	919-846-4125	1961
885	11762	Vesta Fire Ins Corp	IL	P. O. Box 43360	Birmingham	AL	35243	205-970-3196	1971
886	11585	VHA Mountain States Reciprocal	VT	One Lawson Lane, Suite 410	Burlington	VT	05401	802-264-2064	2003
887	10644	Victoria Automobile Ins Co	IN	5915 Landerbrook Drive	Cleveland	OH	44124	440-461-3461	1996
888	42889	Victoria Fire & Cas Co	OH	5915 Landerbrook Drive	Cleveland	OH	44124	440-461-3461	1983
889	10105	Victoria Select Ins Co	OH	5915 Landerbrook Drive	Cleveland	OH	44124	440-461-3461	1995
890	20397	Vigilant Ins Co	NY	15 Mountain View Road, P.o. Box 1615	Warren	NJ	07061	908-903-2525	1939
891	13137	Viking Ins Co Of WI	CO	9300 Arrowpoint Boulevard	Charlotte	NC	28201	704-522-2914	1971
892	40827	Virginia Surety Co Inc	IL	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-8721	1982
893	39616	Vision Service Plan Ins Co	CT	3333 Quality Drive	Rancho Cordova	CA	95670	916-851-5000	1987
894	40428	Voyager Ind Ins Co	GA	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1336	1981
895	35971	Voyager Property & Cas Ins Co	SC	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1336	1978
896	26085	Warner Ins Co	IL	500 South Broad Street	Meriden	CT	06450	203-639-7575	1985
897	32778	Washington Intl Ins Co	AZ	1200 Arlington Heights Road, Suite 400	Itasca	IL	60143	603-644-6600	1976
898	26069	Wausau Business Ins Co	WI	Post Office Box 8017	Wausau	WI	54402	617-357-9500	1907
899	26042	Wausau Underwriters Ins Co	WI	Post Office Box 8017	Wausau	WI	54402	617-357-9500	1980
900	25011	Wesco Ins Co	DE	200 Somerset Corporate Blvd., Suite 100	Bridgewater	NJ	08807	908-203-2115	1963
901	44393	West American Ins Co	IN	9450 Seward Road	Fairfield	OH	45014	513-603-2245	1995
902	21121	Westchester Fire Ins Co	NY	1601 Chestnut Street, P.o. Box 41484	Philadelphia	PA	19101	215-640-5259	1837
903	10172	Westchester Surplus Lines Ins C	GA	1601 Chestnut Street	Philadelphia	PA	19101	215-640-5259	1971
904	27871	Western Agric Ins Co	AZ	5400 University Avenue	West Des Moines	IA	50266	515-225-5400	1972
905	30830	Western Diversified Cas Ins Co	WI	One Liberty Plaza, 53rd Floor	New York	NY	10006	646-563-5588	1969
906	37150	Western Heritage Ins Co	AZ	P.o. Box 5100	Scottsdale	AZ	85261	480-596-7813	1986
907	13625	Western Mut Ins Co	CA	P. O. Box 6019	Agoura Hills	CA	91376	818-879-2142	1942
908	24465	Western Natl Assur Co	WA	P.o. Box 1463	Minneapolis	MN	05540	952-921-3807	1957
909	40940	Western Pacific Mut Ins Co RRG	CO	1665 Lafayette Street, Suite 200	Denver	CO	80218	303-388-5688	1990
910	13188	Western Surety Co	SD	P.o. Box 5077	Sioux Falls	SD	57117	605-336-0850	1900
911	13196	Western World Ins Co	NH	400 Parson's Pond Drive	Franklin Lakes	NJ	07417	201-847-8600	1964
912	24112	Westfield Ins Co	OH	P. O. Box 5001	Westfield Center	OH	44251	330-887-0101	1929

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913	24120	Westfield Natl Ins Co	OH	P. O. Box 5001	Westfield Center	OH	44251	330-887-0101	1968
914	34207	Westport Ins Corp	MO	P.o. Box 2991	Overland Park	KS	66201	913-676-6723	1924
915	13234	Wilshire Ins Co	NC	P.o. Box 10800, 702 Oberlin Road	Raleigh	NC	27605	919-833-1600	1985
916	12599	Windsor Ins Co	IN	P.o. Box 105091	Atlanta	GA	30348	205-803-8336	1950
917	13250	Workmens Auto Ins Co	CA	P.o. Box 54845	Los Angeles	CA	90054	213-747-6492	1949
918	20311	XL Capital Assurance Inc	NY	1221 Avenue Of The Americas	New York	NY	10020	212-478-3400	1992
919	24554	XL Ins Amer Inc	DE	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1945
920	20583	XL Reins America Inc	NY	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1929
921	19607	XL Select	OK	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1965
922	37885	XL Specialty Ins Co	DE	Seaview House, 70 Seaview Avenue	Stamford	CT	06902	203-964-5221	1979
923	24325	York Ins Co	IL	P.o. Box 518	Providence	RI	02901	401-453-7132	1955
924	26220	Yosemite Ins Co	IN	P.o. Box 159	Evansville	IN	47701	812-468-5839	1964
925	27090	Young America Ins Co	TX	P. O. Box 224467	Dallas	TX	75222	214-333-4002	1988
926	13269	Zenith Ins Co	CA	21255 Califa Street	Woodland Hills	CA	91367	818-676-3936	1950
927	16535	Zurich American Ins Co	NY	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196	847-605-3284	1998
928	27855	Zurich American Ins Co Of IL	IL	1400 American Lane, Tower I, 19th Floor	Schaumburg	IL	60196	847-605-3284	1973

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

	NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net		Loss Ratio	
						Underwriting Gain/Loss	Inv./Other Income	National	Colorado
1	36404	21st Century Cas Co	11,335	1,638	9,697	0	457	0.00%	0.00%
2	12963	21st Century Ins Co	1,346,627	824,220	522,407	6,361	66,475	66.56%	0.00%
3	22896	Aca Financial Guaranty Corp	374,073	236,290	137,783	1,454	14,692	0.00%	0.00%
4	31325	Acadia Ins Co	150,756	114,266	36,491	0	5,291	0.00%	0.00%
5	20010	Acceptance Ind Ins Co	95,925	62,495	33,431	3,302	2,708	45.12%	0.00%
6	37958	Acceptance Ins Co	58,877	104,581	-45,704	-23,388	2,432	-964.82%	11972.59%
7	10166	Accident Fund Ins Co of Amer	1,487,568	1,089,188	398,380	7,292	51,382	64.49%	51.88%
8	26379	Accredited Surety & Cas Co Inc	32,719	20,421	12,298	2,192	472	2.75%	5.78%
9	22705	Ace Amer Reins Co	321,725	136,753	184,971	533	9,660	30156.30%	0.00%
10	22667	Ace American Ins Co	3,514,326	2,902,525	611,800	35,695	30,506	59.72%	47.92%
11	20702	Ace Fire Underwriters Ins Co	74,780	24,082	50,698	123	3,735	59.72%	35.42%
12	30180	ACE Guaranty Corp	1,207,786	952,203	255,583	35,890	50,694	22.70%	0.00%
13	10030	Ace Ind Ins Co	21,384	10,509	10,875	195	643	59.72%	-3682.98%
14	20699	Ace Prop & Cas Ins Co	3,675,443	2,908,216	767,227	32,952	81,992	59.72%	94.31%
15	19984	ACIG Ins Co	175,459	122,588	52,871	-3,866	6,274	73.09%	-0.83%
16	22950	Acstar Ins Co	76,744	50,318	26,427	1,094	1,797	-40.07%	-111.55%
17	14184	Acuity A Mut Ins Co	1,044,170	715,630	328,540	42,040	33,902	52.06%	0.00%
18	24856	Admiral Ins Co	1,514,419	962,938	551,481	45,212	51,283	46.01%	36.30%
19	40517	Advantage Workers Comp Ins Co	15,042	2,305	12,736	32	703	87.68%	85.53%
20	33898	Aegis Security Ins Co	62,758	31,571	31,188	1,292	1,299	48.73%	33.40%
21	36153	Aetna Ins Co of CT	43,819	14,865	28,954	17,177	1,679	60.74%	34.61%
22	10014	Affiliated Fm Ins Co	765,706	565,282	200,424	24,799	22,586	40.84%	44.06%
23	42757	Agri General Ins Co	227,258	69,688	157,570	25,781	4,807	83.40%	-781.81%
24	36587	AIG Natl Ins Co Inc	25,472	11,004	14,468	0	743	0.00%	0.00%
25	19399	AIU Ins Co	2,121,503	1,629,951	491,552	36,516	34,591	55.00%	58.47%
26	38733	Alaska Nat Ins Co	466,569	311,914	154,656	-15,197	13,143	73.00%	46.72%
27	24899	Alea North America Ins Co	504,645	248,592	256,053	-9,700	4,824	56.95%	44.05%
28	10049	All Nation Ins Co	19,815	12,894	6,921	1,100	514	28.20%	0.00%
29	19186	Alliance Ins Co Inc	18,519	11,824	6,695	-227	689	64.88%	38.61%
30	10023	Alliance Of Nonprofits For Ins RR	10,315	5,834	4,481	-127	491	30.40%	22.56%
31	35300	Allianz Global Risks US Ins Co	4,788,308	1,403,656	3,384,652	-21,003	67,340	53.18%	124.41%
32	42579	Allied Prop & Cas Ins Co	82,624	1,301	81,323	0	4,514	0.00%	56.87%
33	19489	Allied World Assur Co US Inc	100,087	52,719	47,369	7,924	3,873	64.76%	93.01%
34	10212	Allmerica Fncl Alliance Ins Co	14,510	10	14,501	0	731	0.00%	70.27%
35	29688	Allstate Fire and Cas Ins Co	15,768	383	15,386	0	1,325	0.00%	0.00%
36	19240	Allstate Ind Co	104,053	3,944	100,108	0	6,612	0.00%	37.52%
37	19232	Allstate Ins Co	42,690,593	26,590,010	16,100,583	824,951	2,276,383	59.01%	42.45%
38	17230	Allstate Prop & Cas Ins Co	20,198	190	20,008	0	1,196	0.00%	51.16%
39	38156	Alpha Prop & Cas Ins Co	15,844	877	14,967	0	627	0.00%	0.00%
40	18708	Ambac Assur Corp	7,278,084	4,538,410	2,739,675	474,687	359,830	-3.83%	-5.41%
41	19100	Amco Ins Co	972,048	587,768	384,281	0	23,483	0.00%	58.42%
42	25402	Amcomp Assur Corp	209,371	181,864	27,507	5,054	1,826	53.06%	0.00%
43	24589	American & Foreign Ins Co	386,841	335,341	51,500	-37,211	19,884	101.79%	72.50%
44	12548	American Agri Business Ins Co	11,846	8,637	3,210	360	159	0.00%	0.00%
45	10103	American Agricultural Ins Co	885,252	571,002	314,250	7,511	28,978	74.32%	114.54%
46	19720	American Alt Ins Corp	363,482	217,998	145,484	64,227	-8,785	21.04%	46.42%
47	10232	American Assoc Of Othodontists R	15,721	11,627	4,094	-146	506	32.20%	79.43%
48	21849	American Automobile Ins Co	274,081	175,188	98,894	-2,826	10,241	58.35%	-22.42%
49	10111	American Bankers Ins Co Of FL	1,080,454	813,333	267,122	19,991	52,206	41.23%	54.91%
50	20427	American Cas Co Of Reading PA	101,515	2,258	99,257	0	1,834	0.00%	62.87%
51	10391	American Centennial Ins Co	38,305	15,501	22,805	-8,375	4,129	-417.02%	0.00%
52	37915	American Central Ins Co	45,495	4,783	40,711	-59	1,758	51.46%	-111.50%
53	19941	American Commerce Ins Co	218,037	140,661	77,376	-10,245	16,083	64.10%	0.00%
54	45934	American Compensation Ins Co	125,878	92,846	33,033	1,157	4,488	40.61%	-14.55%
55	10216	American Contractors Ind Co	103,364	72,592	30,773	1,670	3,949	16.60%	9.28%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio	
							National	Colorado
56	12300 American Contractors Ins Co RRG	4,631	214	4,417	176	270	0.00%	-180.78%
57	19690 American Economy Ins Co	1,400,117	1,007,379	392,738	-6,046	63,570	55.50%	67.76%
58	37990 American Empire Ins Co	57,641	29,972	27,669	3,449	3,315	56.12%	0.00%
59	35351 American Empire Surplus Lns Ins	472,995	286,545	186,450	31,039	37,732	56.24%	29.70%
60	20613 American Employers Ins Co	341,338	211,802	129,536	-2,459	20,122	51.46%	-234.90%
61	43117 American Equity Ins Co	179,543	125,614	53,928	-11,518	4,997	72.06%	386.68%
62	10819 American Equity Specialty Ins Co	42,802	32,501	10,301	-2,551	946	72.06%	178.32%
63	23450 American Family Home Ins Co	356,108	265,096	91,013	-2,786	12,801	57.25%	71.66%
64	19275 American Family Mut Ins Co	8,378,402	5,692,105	2,686,297	-32,068	104,251	65.52%	65.94%
65	43699 American Federation Ins Co	20,184	7,396	12,789	60	535	0.00%	120.30%
66	44202 American Feed Industry Ins Co RR	13,215	5,157	8,058	328	728	28.42%	0.00%
67	24066 American Fire & Cas Co	300,906	193,310	107,596	-4,070	14,552	59.20%	1818.63%
68	40398 American Fuji Fire & Marine Ins C	104,372	22,042	82,330	-466	6,113	-12.77%	0.00%
69	31208 American General Property Ins Co	62,254	17,513	44,741	3,819	13,336	44.37%	0.00%
70	26247 American Guarantee & Liability Ins	93,987	258	93,729	0	5,066	0.00%	104.32%
71	13331 American Hardware Mut Ins Co	217,800	125,734	92,065	-2,916	8,149	59.94%	56.43%
72	39152 American Healthcare Ind Co	128,149	95,546	32,603	-2,296	1,491	72.87%	-238.46%
73	38920 American Healthcare Specialty	55,225	31,772	23,453	-2,284	3,366	72.72%	0.00%
74	19380 American Home Assur Co	15,948,771	12,326,872	3,621,899	58,773	258,141	64.21%	37.46%
75	19518 American Ind Co	61,173	17,940	43,233	-696	2,392	471.77%	0.00%
76	21857 American Ins Co	1,153,982	805,973	348,009	-15,140	51,423	58.34%	108.15%
77	31895 American Interstate Ins Co	418,414	321,509	96,905	-1,447	8,498	62.13%	0.43%
78	32220 American Intl Ins Co	1,095,720	847,589	248,130	-21,151	42,158	65.93%	55.09%
79	23795 American Intl Pacific Ins	28,828	144	28,684	0	1,548	0.00%	33995.18%
80	40258 American Intl South Ins Co	30,914	38	30,876	0	1,520	0.00%	75.65%
81	26883 American Intl Specialty Lines Ins C	3,679,887	3,311,037	368,849	14,029	6,261	76.33%	83.71%
82	10200 American Live Stock Ins Co	62,972	20,533	42,439	1,200	3,630	74.66%	62.81%
83	30562 American Manufacturers Mut Ins C	10,054	54	10,000	10,393	-244,946	-6.07%	52.40%
84	43630 American Merchants Cas	29,743	18,270	11,473	-433	1,492	59.94%	0.00%
85	16810 American Mercury Ins Co	186,068	108,729	77,339	3,514	7,822	53.55%	74.70%
86	23469 American Modern Home Ins Co	646,816	478,335	168,481	-7,135	25,117	57.25%	43.00%
87	22918 American Motorists Ins Co	35,855	5,948	29,907	0	3,047	0.00%	63.54%
88	39942 American Natl General Ins Co	99,466	51,150	48,315	-822	5,182	75.86%	59.40%
89	28401 American Natl Prop & Cas Co	873,204	571,106	302,099	16,903	36,385	65.26%	64.91%
90	33006 American Physicians Assur Corp	743,841	630,545	113,296	-74,700	39,854	82.31%	0.00%
91	37001 American Premier Ins Co	6,686	260	6,427	1	227	51.60%	-1627.63%
92	12084 American Professionals Ins Co	7,461	1,326	6,135	0	332	0.00%	0.00%
93	18910 American Protection Ins Co	74,015	23,549	50,465	0	2,232	0.00%	45.48%
94	10227 American Rein Co	16,029,476	12,758,014	3,271,463	-126,966	547,258	83.74%	0.00%
95	19615 American Reliable Ins Co	336,313	265,144	71,169	-8,131	13,326	58.95%	18.76%
96	19631 American Road Ins Co	575,040	254,872	320,167	32,268	49,562	67.65%	70.98%
97	39969 American Safety Cas Ins Co	122,366	82,596	39,770	-5,666	2,716	38.95%	-5.07%
98	25433 American Safety Ind Co	105,888	83,387	22,501	3,225	4,015	37.56%	38.40%
99	25448 American Safety RRG Inc	22,411	17,547	4,863	-157	469	-12.00%	21.42%
100	42978 American Security Ins Co	612,599	440,392	172,207	15,914	43,749	27.71%	22.39%
101	17965 American Sentinel Ins Co	18,024	8,630	9,394	664	445	46.97%	0.00%
102	41998 American Southern Home Ins Co	54,228	40,997	13,232	-431	2,335	57.25%	0.00%
103	19704 American States Ins Co	2,033,796	1,403,800	629,996	-8,205	78,472	55.50%	47.69%
104	19712 American States Ins Co Of TX	19,000	236	18,764	0	1,116	0.00%	0.00%
105	37214 American States Preferred Ins Co	203,954	143,749	60,206	-864	10,512	55.50%	-16.65%
106	19283 American Std Ins Co Of WI	333,402	129,570	203,833	0	11,892	0.00%	72.70%
107	19623 American Summit Ins Co	22,374	10,355	12,019	2,058	1,079	42.50%	46.77%
108	31380 American Surety Co	9,637	2,294	7,343	232	276	8.63%	0.00%
109	35912 American Western Home Ins Co	65,758	37,053	28,705	-321	2,341	57.25%	0.00%
110	40142 American Zurich Ins Co	131,684	103	131,581	0	4,113	0.00%	79.72%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
111	30872	Amerin Guaranty Corp	330,775	26,744	304,031	3,300	16,849	43.37%	0.00%
112	23396	Amerisure Mut Ins Co	1,250,815	894,185	356,631	-15,504	41,595	60.59%	71.24%
113	27928	Amex Assur Co	333,335	127,377	205,958	114,020	13,907	16.53%	56.76%
114	19976	Amica Mut Ins Co	3,131,997	1,673,142	1,458,855	19,851	178,031	60.88%	62.28%
115	10984	Ansur America Ins	13,174	2,566	10,608	-104	495	136.27%	0.00%
116	10316	Appalachian Ins Co	142,869	81,573	61,296	16,533	4,416	40.84%	0.00%
117	34738	Arag Ins Co	34,296	13,629	20,667	2,273	1,259	56.38%	55.21%
118	11150	Arch Ins Co	651,847	402,417	249,429	-5,191	13,743	58.96%	45.73%
119	10348	Arch Reins Co	717,593	334,776	382,817	37,808	10,968	57.21%	40.00%
120	21199	Arch Speciality Ins Co	320,534	209,614	110,920	7,452	5,521	47.05%	47.28%
121	44148	Architects & Engineers Ins Co RR	11,787	5,425	6,362	13	93	100.60%	-987.14%
122	19860	Argonaut Great Central Ins Co	156,057	123,664	32,393	-3,237	16,598	51.93%	14.13%
123	19801	Argonaut Ins Co	1,139,536	785,963	353,573	-46,501	80,981	73.35%	5.05%
124	19828	Argonaut-Midwest Ins Co	100,637	58,987	41,650	-3,329	10,311	73.27%	53.93%
125	41459	Armed Forces Ins Exchange	148,189	59,375	88,814	-12,874	11,860	77.23%	55.75%
126	36510	Assoc Of Trial Lawyers Asr A Mut	1,391	719	672	-293	2	5206.60%	-3425.13%
127	21865	Associated Ind Corp	117,122	70,075	47,047	-1,307	6,186	58.35%	182.78%
128	21296	Associates Ins Co	195,373	79,401	115,972	5,423	7,319	52.66%	35.71%
129	19305	Assurance Co Of Amer	17,619	45	17,574	0	949	0.00%	262.38%
130	41769	Athena Assur Co	180,751	133,220	47,531	-1,111	9,203	55.07%	35.34%
131	21792	Atlanta Cas Co	229,990	145,648	84,342	656	-38,231	51.60%	1299.40%
132	31925	Atlanta Specialty Ins Co	12,812	286	12,527	1	882	51.60%	-1116.25%
133	42846	Atlantic Cas Ins Co	95,362	62,098	33,264	2,013	2,207	49.31%	28.16%
134	22209	Atlantic Ins Co	87,212	65,927	21,285	-17,507	2,854	129.97%	-49.23%
135	19895	Atlantic Mut Ins Co	1,426,693	1,105,425	321,268	-156,613	52,121	68.02%	26.90%
136	27154	Atlantic Specialty Ins Co	79,786	30,079	49,707	-4,254	4,470	68.02%	6.08%
137	25422	Atradius Trade Credit Ins Co	66,144	29,184	36,960	2,571	1,545	31.29%	2.29%
138	10639	Attorneys Liab Assur Society Inc R	75,471	52,166	23,305	1,525	3,811	29.02%	-24.60%
139	32450	Attorneys Liab Protection Soc RR	56,903	36,643	20,260	13	2,185	48.14%	0.00%
140	19062	Automobile Ins Co Of Hartford CT	875,051	619,940	255,111	16,311	36,800	57.66%	58.20%
141	11033	Automotive Underwriters Ins Co In	18,284	13,214	5,070	970	1,207	0.00%	18.79%
142	18988	Auto-Owners Ins Co	6,970,375	3,727,769	3,242,605	-22,918	239,416	64.25%	63.76%
143	10367	Avemco Ins Co	185,645	77,540	108,105	20,847	7,394	52.54%	51.40%
144	10792	Avomark Ins Co	23,079	13,832	9,246	-399	1,216	59.20%	181.18%
145	29530	AXA Art Ins Corp	62,079	39,344	22,735	1,470	1,594	21.72%	98.77%
146	33022	AXA Corp Solutions Ins Co	224,560	133,434	91,126	-8,286	5,788	99.44%	1376.59%
147	36552	AXA Corp Solutions Reins Co	1,199,289	619,409	579,879	24,498	5,522	65.40%	0.00%
148	11835	AXA Re Amer Ins Co	99,763	52,844	46,919	11,114	2,274	51.18%	0.00%
149	16187	AXA Re Prop & Cas Ins Co	240,583	134,906	105,678	18,476	55	60.38%	43.48%
150	20370	AXIS Reins Co	694,081	191,018	503,063	-16,191	7,971	65.07%	57.48%
151	26620	AXIS Surplus Ins Co	256,999	194,629	62,370	-14,032	2,221	-2.31%	34.05%
152	24813	Balboa Ins Co	846,818	507,705	339,113	26,335	26,486	46.29%	43.19%
153	18538	Bancinsure Inc	99,523	69,286	30,237	2,493	2,318	55.56%	81.19%
154	23132	Bankers Multiple Line Ins Co	8,125	496	7,630	-44	321	0.00%	0.00%
155	18279	Bankers Standard Ins Co	138,866	103,725	35,140	1,916	2,834	59.72%	-180.25%
156	20591	Bankers Std Fire & Marine Co	75,430	63,283	12,147	878	2,670	59.72%	0.00%
157	38245	BCS Ins Co	226,934	108,307	118,627	7,652	8,130	48.65%	51.97%
158	41394	Benchmark Ins Co	82,288	58,193	24,095	1,279	1,389	74.90%	72.00%
159	32603	Berkley Ins Co	3,783,166	2,608,623	1,174,543	50,806	98,095	60.04%	0.00%
160	29580	Berkley Regional Ins Co	1,664,915	1,127,187	537,728	91,435	54,746	45.48%	68.93%
161	19402	Birmingham Fire Ins Co Of PA	2,473,821	1,769,990	703,832	7,187	38,771	65.61%	3.23%
162	20095	Bituminous Cas Corp	621,292	420,886	200,406	-2,544	23,151	56.09%	45.67%
163	20109	Bituminous Fire & Marine Ins Co	266,308	192,439	73,868	-5,414	12,855	56.60%	189.87%
164	27081	Bond Safeguard Ins Co	14,246	8,215	6,031	1,051	518	22.90%	16.48%
165	20761	Boston Old Colony Ins Co	30,659	19	30,640	0	3,177	0.00%	3453870.00%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
166	19658	Bristol West Ins Co	109,515	82,030	27,485	9,528	1,579	53.61%	0.00%
167	13528	Brotherhood Mut Ins Co	203,618	144,662	58,956	-3,691	7,082	64.61%	86.05%
168	23620	Burlington Ins Co	317,864	235,271	82,593	1,385	7,694	49.01%	34.40%
169	20117	California Cas Ind Exch	398,931	132,865	266,066	-26,055	5,634	69.55%	71.65%
170	32271	California Ind Ins Co	345,921	260,521	85,400	-17,897	10,109	70.44%	68.40%
171	21946	Camden Fire Ins Assoc	588,840	330,194	258,646	-4,098	61,125	51.46%	0.00%
172	36340	Camico Mut Ins Co	98,982	67,031	31,951	-2,755	4,184	45.90%	266.71%
173	27790	Canal Ind Co	44,140	11,251	32,889	3,200	853	0.00%	38.79%
174	10464	Canal Ins Co	980,717	532,968	447,748	2,212	23,472	56.10%	47.08%
175	11194	Capital Assur RRG Inc	3,053	869	2,184	1,299	26	0.00%	0.00%
176	20877	Capital Markets Assr Corp	111,771	6,449	105,321	-3,420	5,168	0.00%	0.00%
177	10472	Capitol Ind Corp	374,398	234,077	140,321	-28,098	14,044	73.35%	57.85%
178	10328	Capitol Specialty Ins Corp	31,854	5,947	25,907	-1,002	763	53.90%	61.76%
179	10510	Carolina Cas Ins Co	585,417	400,049	185,369	24,756	18,568	54.06%	56.02%
180	11255	Caterpillar Ins Co	52,773	27,825	24,949	-872	718	81.90%	82.69%
181	25771	CDC Ixis Fin Guaranty N Amer Inc	152,626	53,575	99,051	-8,929	4,731	0.00%	0.00%
182	19909	Centennial Ins Co	475,413	340,276	135,137	-48,005	20,066	68.02%	55.29%
183	20249	Central Natl Ins Co Of Omaha	39,848	30,247	9,601	-1,978	-30,865	-5031.10%	2.23%
184	34274	Central States Ind Co Of Omaha	252,775	72,561	180,213	-644	6,644	17.06%	41.38%
185	34649	Centre Ins Co	883,592	801,173	82,419	-29,690	32,381	84.85%	172.20%
186	36781	Centris Ins Co	27,871	1,840	26,031	580	449	0.00%	0.00%
187	42765	Centurion Cas Co	275,934	37,222	238,712	17,857	12,551	19.66%	0.00%
188	20710	Century Ind Co	642,986	617,986	25,000	-115,266	111,090	64526.56%	0.00%
189	36951	Century Surety Co	208,292	148,613	59,678	-7,957	9,008	41.21%	70.88%
190	26905	Century-Natl Ins Co	442,070	333,027	109,043	-18,066	36,641	58.65%	24.47%
191	25615	Charter Oak Fire Ins Co	774,533	592,070	182,463	15,176	35,637	57.66%	53.50%
192	10642	Cherokee Ins Co	89,796	56,634	33,162	4,187	1,865	71.96%	0.00%
193	22810	Chicago Ins Co	213,100	118,566	94,534	-8,249	12,242	58.35%	50.88%
194	38989	Chubb Custom Ins Co	266,120	207,501	58,618	-2,824	7,658	58.50%	178.90%
195	12777	Chubb Ind Ins Co	154,799	122,931	31,868	-98	4,783	53.20%	71.64%
196	10052	Chubb Natl Ins Co	125,048	93,533	31,515	-99	4,596	53.20%	0.00%
197	10669	Church Ins Co	70,625	51,074	19,551	-11,623	-2,080	108.42%	-1688.65%
198	18767	Church Mut Ins Co	735,707	530,538	205,169	7,286	26,113	63.58%	58.12%
199	22004	CIM Ins Corp	33,505	18,850	14,656	0	653	0.00%	71.38%
200	28665	Cincinnati Cas Co	321,085	68,567	252,518	0	11,414	0.00%	111.44%
201	10677	Cincinnati Ins Co	7,627,233	4,847,417	2,779,816	124,628	246,698	56.08%	49.55%
202	42242	Citation Ins Co	39,295	24,992	14,303	-12,024	1,677	0.00%	0.00%
203	10693	Civil Svc Employees Ins Co	131,581	88,188	43,393	-2,452	3,909	-97.82%	157.26%
204	43095	Clarendon Amer Ins Co	457,141	294,159	162,982	6,562	1,597	-27.12%	23.12%
205	20532	Clarendon Natl Ins Co	1,762,028	1,180,378	581,651	-43,413	1,723	63.47%	43.80%
206	33480	Clermont Ins Co	8,222	41	8,181	-2	465	0.00%	0.00%
207	29114	CMG Mortgage Assur Co	8,890	606	8,284	-397	446	0.00%	0.00%
208	40266	CMG Mortgage Ins Co	219,813	128,026	91,787	5,925	7,732	0.00%	12.77%
209	34347	Colonial American Cas & Surety C	20,273	173	20,100	0	1,229	0.00%	17.83%
210	10758	Colonial Surety Co	10,314	5,870	4,444	63	340	24.80%	0.00%
211	39993	Colony Ins Co	332,629	238,528	94,101	7,334	7,975	47.34%	1.13%
212	34118	Colony Natl Ins Co	166,763	124,562	42,201	10,882	6,418	46.98%	39.38%
213	36927	Colony Specialty Ins Co	94,447	72,522	21,926	3,210	3,529	47.18%	0.00%
214	41785	Colorado Cas Ins Co	36,100	24,180	11,920	0	296	0.00%	41.37%
215	13641	Colorado Farm Bureau Mut Ins Co	92,122	63,644	28,478	-1,235	7,689	62.26%	59.26%
216	28720	Colorado Western Ins Co	17,261	19,204	-1,942	-7,831	770	125.70%	87.54%
217	31127	Columbia Cas Co	122,053	1,280	120,773	0	1,016	0.00%	107.49%
218	27812	Columbia Ins Co	8,888,915	2,680,589	6,208,326	507,384	604,529	-132.40%	-1.80%
219	40371	Columbia Mut Ins Co	218,680	111,926	106,755	3,405	6,899	58.18%	0.00%
220	10803	Columbia Natl RRG Inc	2,746	1,013	1,733	140	29	0.00%	0.00%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
221	19410	Commerce & Industry Ins Co	4,608,771	3,365,480	1,243,292	14,374	124,617	65.61%	59.64%
222	32280	Commercial Cas Ins Co	33,955	23,560	10,395	-1,402	842	70.55%	24.47%
223	20818	Commercial Ins Co Of Newark NJ	48,723	1,462	47,261	0	2,101	0.00%	1183.25%
224	18732	Commercial Loan Ins Corp	9,695	1,039	8,656	748	510	0.00%	0.00%
225	10220	Commonwealth Ins Co Of Amer	37,523	18,159	19,364	-405	1,769	53.27%	35.28%
226	13893	Community Blood Cntr Exch RRG	10,279	6,407	3,872	-128	99	31.00%	5.66%
227	21989	Compass Ins Co	14,074	2,107	11,967	-201	1,330	0.00%	0.00%
228	24872	Connecticut Ind Co	150,334	132,737	17,597	-14,884	6,592	101.79%	176.07%
229	24961	Connie Lee Ins Co	202,945	75,631	127,314	5,608	10,850	0.00%	0.00%
230	32190	Constitution Ins Co	56,248	21,248	35,000	-9,156	3,388	157.64%	-6237.69%
231	10075	Consumer Specialties Ins Co RRG	6,644	2,719	3,926	18	364	-23.30%	10.52%
232	20443	Continental Cas Co	34,589,154	28,543,332	6,045,822	-3,275,749	1,102,077	84.23%	113.91%
233	35939	Continental Divide Ins Co	8,725	2,760	5,965	621	88	0.00%	53.53%
234	35289	Continental Ins Co	3,365,445	2,632,402	733,044	-115,636	12,168	-0.63%	-174.78%
235	28258	Continental Natl Ind Co	20,444	4,055	16,389	-91	659	-1142.16%	0.00%
236	20923	Continental Rein Corp	98,666	5,868	92,798	0	11,633	0.00%	0.00%
237	10804	Continental Western Ins Co	215,910	163,348	52,562	0	8,723	0.00%	39.06%
238	37206	Contractors Bonding & Ins Co	118,779	86,490	32,290	6,712	1,648	20.48%	0.65%
239	22730	Converium Ins North Amer Inc	200,991	140,103	60,888	1,901	1,428	-924.03%	0.00%
240	39136	Converium Reins North Amer Inc	3,497,465	2,754,613	742,852	-29,403	73,179	64.76%	0.00%
241	11860	Copic Ins Co	318,736	212,556	106,180	-6,868	11,368	56.70%	52.95%
242	10641	Core Ins Co	32,937	788	32,149	-142	2,137	0.00%	0.00%
243	21318	Coregis Ins Co	651,355	453,060	198,295	-36,240	28,991	78.47%	12.59%
244	20044	Cornhusker Cas Co	644,314	113,128	531,186	5,129	45,902	105.70%	8.27%
245	20982	Country Cas Ins Co	66,765	13,411	53,355	0	1,883	0.00%	41.83%
246	20990	Country Mut Ins Co	2,487,767	1,434,278	1,053,489	-22,153	88,541	58.10%	54.66%
247	21008	Country Pref Ins Co	44,903	31,151	13,752	0	259	0.00%	58.09%
248	26492	Courtesy Ins Co	215,888	145,459	70,429	6,070	10,964	63.13%	89.73%
249	30082	CPA Ins Co	8,517	1,915	6,601	-361	408	36.60%	29.35%
250	10164	Cpa Mut Ins Co Of Amer RRG	23,102	14,398	8,705	166	607	53.67%	13.86%
251	44520	Crum & Forster Specialty Ins Co	58,106	36,601	21,505	991	701	60.78%	35.79%
252	14010	Crusader Ins Co	124,667	98,564	26,103	-8,352	4,899	60.20%	0.00%
253	18953	CSE Safeguard Ins Co	59,892	38,759	21,132	-1,226	2,739	-220.83%	0.00%
254	10847	Cumis Ins Society Inc	877,181	524,118	353,064	21,665	38,367	54.07%	73.94%
255	10499	DaimlerChrysler Ins Co	424,432	217,469	206,962	43,794	25,485	27.67%	4.06%
256	21164	Dairyland Ins Co	973,841	676,989	296,851	-8,441	41,201	66.65%	25.76%
257	16705	Dealers Assur Co	22,181	11,887	10,294	388	430	42.64%	0.00%
258	37907	Deerbrook Ins Co	30,744	244	30,500	0	1,896	0.00%	47.96%
259	37184	Deerfield Ins Co	132,421	88,603	43,817	3,302	4,773	60.28%	1742.00%
260	40975	Dentists Ins Co	191,833	84,201	107,632	-2,747	11,081	40.95%	0.00%
261	42587	Depositors Ins Co	41,679	632	41,047	0	2,687	0.00%	82.06%
262	12718	Developers Surety And Ind Co	76,646	44,087	32,559	510	1,524	27.11%	171.76%
263	42048	Diamond State Ins Co	162,938	63,273	99,665	527	2,812	52.44%	63.59%
264	36463	Discover Prop & Cas Ins Co	95,255	65,440	29,815	-555	4,833	55.07%	43.37%
265	10213	Discover Specialty Ins Co	91,921	65,439	26,482	-555	5,154	55.07%	12.94%
266	34495	Doctors Co An Interins Exchn	1,372,476	1,022,287	350,190	-87,836	28,748	69.42%	32.53%
267	22926	Economy Fire & Cas Co	382,389	6,959	375,431	0	26,690	0.00%	0.00%
268	38067	Economy Preferred Ins Co	9,588	666	8,922	0	385	0.00%	0.00%
269	40649	Economy Premier Assur Co	35,031	1,254	33,776	0	1,559	0.00%	57.23%
270	21261	Electric Ins Co	1,022,548	754,309	268,238	-20,263	32,926	81.20%	51.24%
271	25186	Emc Prop & Cas Ins Co	97,017	56,721	40,296	-1,228	5,105	56.77%	0.00%
272	40509	Emc Rein Co	199,970	147,238	52,732	6,603	8,404	61.41%	0.00%
273	21407	Emcasco Ins Co	188,752	144,205	44,547	-3,157	7,065	56.77%	93.12%
274	21326	Empire Fire & Marine Ins Co	123,835	190	123,645	0	7,647	0.00%	95.59%
275	21334	Empire Ind Ins Co	29,024	51	28,973	0	1,542	0.00%	45.85%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net		Loss Ratio		
					Underwriting Gain/Loss	Inv./Other Income	National	Colorado	
276	20648	Employers Fire Ins Co	122,143	70,290	51,854	-878	6,775	51.46%	25.82%
277	21458	Employers Ins of Wausau	3,982,483	3,231,661	750,821	-139,897	147,010	66.42%	206.01%
278	21415	Employers Mut Cas Co	1,654,178	1,102,650	551,528	-25,176	43,993	57.68%	36.07%
279	39845	Employers Reins Corp	15,656,838	10,537,487	5,119,351	-170,495	-614,828	67.98%	14.00%
280	15130	Encompass Ind Co	22,773	5,532	17,241	267	898	0.00%	47.16%
281	10358	Encompass Ins Co	10,814	150	10,664	0	675	0.00%	0.00%
282	10071	Encompass Ins Co Of America	31,642	3,651	27,991	0	422	0.00%	15.65%
283	39020	Essex Ins Co	806,750	589,351	217,399	15,547	31,902	40.82%	14.70%
284	25712	Esurance Ins Co	91,607	66,168	25,439	-1,459	759	67.13%	61.37%
285	20516	Euler American Credit Ind Co	242,242	127,792	114,449	31	30,141	40.20%	18.40%
286	35378	Evanston Ins Co	1,742,109	1,284,501	457,608	43,304	71,920	49.98%	66.46%
287	10851	Everest Ind Ins Co	96,300	44,604	51,695	18,213	2,054	32.22%	49.85%
288	10120	Everest Natl Ins Co	518,182	449,498	68,684	14,724	8,136	57.54%	59.29%
289	26921	Everest Reins Co	7,596,266	5,880,748	1,715,518	-1,497	256,938	67.60%	0.00%
290	12750	Evergreen Natl Ind Co	54,576	24,576	30,000	-1,394	198	41.11%	-49.71%
291	38466	Evergreen USA RRG Inc	8,530	5,926	2,604	-698	594	79.55%	-2.48%
292	10003	Excess Share Ins Corp	36,463	25,854	10,609	597	1,205	3.10%	0.00%
293	35181	Executive Risk Ind Inc	1,990,846	1,480,749	510,097	-1,686	68,599	53.20%	0.70%
294	44792	Executive Risk Speciality Ins Co	154,299	117,775	36,524	-98	4,151	53.20%	8.47%
295	40029	Explorer Ins Co	88,561	65,809	22,752	-1,104	5,796	57.32%	-281.53%
296	21482	Factory Mut Ins Co	6,203,725	3,370,431	2,833,295	785,305	140,900	41.00%	19.98%
297	44784	Fairfield Ins Co	42,441	23,275	19,167	-5,635	1,490	0.00%	-382.48%
298	18864	Fairmont Ins Co	25,812	74	25,739	0	723	0.00%	16.21%
299	30805	Farm Credit Sys Assoc Captive Ins	59,658	16,467	43,191	3,976	2,618	45.40%	44.21%
300	19194	Farmers Alliance Mut Ins Co	184,843	111,341	73,502	-1,986	7,459	64.88%	45.12%
301	21652	Farmers Ins Exch	9,538,903	7,389,661	2,149,242	-49,373	67,527	58.98%	57.04%
302	30759	Farmers' Morgan County Protectiv	188	14	174	3	7	21.40%	21.40%
303	13897	Farmers Mut Hail Ins Co Of IA	253,919	115,375	138,544	11,646	6,546	66.54%	61.05%
304	41483	Farmington Cas Co	881,474	677,531	203,943	17,745	40,711	57.65%	693.03%
305	13838	Farmland Mut Ins Co	283,043	185,073	97,970	4,351	11,824	56.29%	10.54%
306	20281	Federal Ins Co	19,954,780	13,660,873	6,293,906	-61,738	695,950	53.70%	80.27%
307	13935	Federated Mut Ins Co	3,066,856	1,892,122	1,174,734	-16,103	128,056	64.17%	99.91%
308	11118	Federated Rural Electric Ins Exch	187,921	127,900	60,021	1,689	8,139	66.56%	66.59%
309	28304	Federated Service Ins Co	297,083	217,668	79,414	-1,789	12,592	64.17%	26.88%
310	43460	FFG Ins Co	42,409	16,963	25,446	2,508	1,656	32.74%	0.51%
311	35270	Fidelity & Cas Co Of NY	155,513	19,751	135,762	0	17,715	0.00%	-1542.70%
312	39306	Fidelity & Deposit Co Of MD	166,099	155	165,944	0	6,086	0.00%	24.47%
313	35386	Fidelity & Guaranty Ins Co	14,903	3	14,900	0	704	0.00%	-1.93%
314	25879	Fidelity & Guaranty Ins Underwrite	46,818	9	46,809	0	2,558	0.00%	66.61%
315	16578	Fidelity National Prop and Cas Ins	28,064	14,635	13,429	8,723	839	-928.39%	3.38%
316	12815	Financial Guaranty Ins Co	2,740,724	1,587,227	1,153,496	89,407	148,259	-2.05%	0.00%
317	19852	Financial Ind Co	66,513	35,764	30,750	276	2,650	61.71%	67.66%
318	31453	Financial Pacific Ins Co	150,453	109,878	40,575	-1,005	6,529	57.80%	0.00%
319	18287	Financial Security Assur Inc	3,138,134	2,012,492	1,125,642	140,067	142,537	3.22%	0.00%
320	24880	Fire & Cas Ins Co Of CT	169,394	132,737	36,658	-14,884	5,774	101.79%	67.37%
321	21660	Fire Ins Exch	1,344,075	1,022,699	321,376	-6,511	18,701	58.88%	31.58%
322	21873	Firemans Fund Ins Co	10,635,512	7,776,646	2,858,866	-108,883	192,046	58.34%	35.80%
323	38474	Firemans Fund Ins Co Of NE	70,866	24,163	46,702	9,044	3,262	-23.12%	126.05%
324	39640	Firemans Fund Ins Co Of OH	40,054	14,417	25,637	-262	1,646	58.35%	-60.30%
325	37273	Firemans Fund Ins Co Of WI	17,695	-71	17,765	0	811	0.00%	-161.03%
326	20850	Firemens Ins Co Of Newark NJ	465,014	-2,926	467,940	0	15,585	0.00%	113.08%
327	37710	First American Prop & Cas Ins Co	82,164	57,011	25,152	-1,286	2,377	57.72%	-2.83%
328	29980	First Colonial Ins Co	133,050	92,282	40,768	-13,173	2,773	53.62%	49.91%
329	11177	First Financial Ins Co	342,626	171,793	170,833	-15,049	7,798	72.10%	-8.82%
330	33588	First Liberty Ins Corp	38,585	19,602	18,983	-874	2,035	66.42%	72.69%

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Property and Casualty Companies Licensed in Colorado (\$1,000s)

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					Underwriting Gain/Loss	Inv./Other Income	National	Colorado	
331	42722	First Marine Ins Co	5,670	1,119	4,551	-645	247	31.43%	0.00%
332	24724	First Natl Ins Co Of Amer	205,330	143,904	61,426	-864	15,919	55.50%	36.77%
333	34916	First Specialty Ins Corp	254,025	174,295	79,730	-6,344	9,938	51.36%	66.48%
334	13978	Florists Mut Ins Co	159,682	125,019	34,663	-1,530	1,031	62.37%	92.46%
335	38776	Folksamerica Rein Co	2,529,843	1,617,050	912,793	19,747	52,395	62.47%	0.00%
336	11185	Foremost Ins Co	1,202,490	847,254	355,236	-15,276	32,588	51.56%	42.79%
337	11800	Foremost Property & Cas Ins Co	31,165	17,671	13,494	60	583	0.00%	114.27%
338	41513	Foremost Signature Ins Co	60,598	45,033	15,565	61	668	0.00%	0.00%
339	38830	Fort Wayne Hlth & Cas Ins Co	448,722	195,989	252,733	120,711	24,395	1973.70%	6.58%
340	10801	Fortress Ins Co	26,443	12,157	14,286	-860	676	56.41%	4.12%
341	10985	Fortuity Ins Co	11,807	188	11,619	-59	555	0.00%	0.00%
342	13986	Frankenmuth Mut Ins Co	649,650	427,467	222,183	7,943	23,386	57.45%	0.00%
343	34266	Frontier Ins Co	325,003	460,956	-135,953	-66,006	108,968	-218.00%	-478.31%
344	21253	Garrison Property and Cas Ins Co	13,209	75	13,134	4	235	-2238.43%	0.00%
345	28339	Gateway Ins Co	40,119	30,971	9,149	-3,508	1,213	56.50%	243.33%
346	20796	GE Casualty Ins Co	286,277	196,163	90,114	12,640	172,718	72.02%	93.06%
347	34789	GE Prop & Cas Ins Co	721,246	505,318	215,928	-49,087	329,077	82.82%	34.69%
348	29823	Ge Residential Mortgage Ins Corp	35,800	24,998	10,803	2,894	15,109	-48.28%	-142.61%
349	41491	Geico Cas Co	255,199	180,562	74,637	11,451	5,721	58.12%	65.08%
350	35882	Geico General Ins Co	128,317	70,675	57,642	0	6,494	0.00%	76.82%
351	22055	Geico Ind Co	2,831,439	1,645,733	1,185,707	164,901	180,943	62.22%	62.95%
352	10833	Gemini Ins Co	43,982	14,230	29,752	1,163	1,393	58.48%	67.05%
353	41432	Gen Elec Home Equity Ins Corp Of	5,839	371	5,468	-64	874	0.00%	0.00%
354	16675	Gen Elec Mortgage Ins Corp Of N	199,692	103,239	96,453	22,915	19,806	28.10%	0.00%
355	24414	General Cas Co Of WI	1,429,561	956,733	472,828	-4,540	46,292	59.65%	13.79%
356	38458	General Electric Mortgage Ins Cor	3,165,871	3,113,792	52,079	237,259	123,148	14.28%	29.32%
357	30007	General Fidelity Ins Co	147,526	7,717	139,810	5,250	5,851	20.20%	0.00%
358	37931	General Fire & Cas Co	33,056	23,543	9,513	-656	755	51.39%	90.55%
359	24732	General Ins Co Of Amer	2,288,520	1,665,203	623,317	-9,933	113,049	55.50%	58.85%
360	22039	General Rein Corp	19,512,516	14,077,319	5,435,197	-73,778	1,160,322	66.22%	632.05%
361	20559	General Security Ind Co of AZ	78,439	49,118	29,321	1,754	1,403	665.18%	112.41%
362	39322	General Security Natl Ins Co	497,704	399,186	98,518	-81,785	8,824	347.93%	69.10%
363	37362	General Star Ind Co	1,119,209	703,406	415,804	-18,895	51,282	59.20%	65.77%
364	11967	General Star Natl Ins Co	508,205	349,961	158,244	-3,334	19,155	59.20%	45.47%
365	11231	Generali Us Branch	115,533	58,705	56,829	-10,144	2,718	119.55%	0.00%
366	34991	Genesis Ind Ins Co	66,016	18,184	47,831	80	2,214	44.92%	671.70%
367	38962	Genesis Ins Co	234,382	139,931	94,451	-5,616	10,286	65.21%	64.50%
368	41343	Gerling Amer Ins Co	171,608	91,530	80,077	-30,518	29,048	4180.57%	146.47%
369	21032	Gerling Global Reins Corp Of Ame	1,321,036	1,249,925	71,111	-207,016	2,519	156.84%	0.00%
370	11266	Gerling Global Reins Corp Of Us B	334,102	274,814	59,288	-15,169	-4,480	3727.98%	0.00%
371	11282	Germantown Ins Co	44,683	22,944	21,739	-4,658	1,795	92.03%	0.00%
372	29718	GHS Prop & Cas Ins Co	10,532	8,166	2,366	-429	540	63.10%	0.00%
373	34622	Glens Falls Ins Co	139,865	24,003	115,862	0	11,005	0.00%	57.46%
374	11304	Global Surety & Ins Co	52,432	11,188	41,245	8,838	667	0.00%	0.00%
375	11312	Globe American Cas Co	19,427	3,458	15,970	0	1,157	0.00%	0.00%
376	24600	Globe Ind Co	388,244	341,345	46,899	-37,211	7,807	101.79%	15.31%
377	11054	GMAC Direct Ins Co	8,945	403	8,543	0	147	0.00%	0.00%
378	11044	GMAC Ins Co Online Inc	18,145	7,626	10,519	-366	408	246.50%	131.93%
379	11145	Golden Ins Co RRG	2,189	1,711	478	-132	-6	-7.10%	-1.55%
380	25569	Gotham Ins Co	97,595	40,011	57,584	1,356	3,228	53.80%	-15.03%
381	22063	Government Employees Ins Co	9,729,737	5,605,794	4,123,943	271,209	698,093	69.13%	72.50%
382	22098	Grain Dealers Mut Ins Co	56,093	42,848	13,245	-828	3,386	53.20%	-98884.56%
383	22101	Grange Ins Assn	168,926	103,971	64,956	-9,461	7,018	66.65%	57.98%
384	26310	Granite Re Inc	8,681	4,001	4,680	691	275	18.72%	62.24%
385	23809	Granite State Ins Co	28,649	15	28,634	0	1,429	0.00%	86.11%

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							National	Colorado	
386	36307	Gray Ins Co	192,870	134,240	58,630	3,371	5,214	54.50%	-65.67%
387	26832	Great American Alliance Ins Co	22,443	38	22,405	0	825	0.00%	39.86%
388	26344	Great American Assur Co	14,135	24	14,112	0	529	0.00%	62.61%
389	37532	Great American E&S Ins Co	22,004	39	21,965	0	1,185	0.00%	13.38%
390	41858	Great American Fidelity Ins Co	21,764	55	21,709	0	1,462	0.00%	-83.15%
391	16691	Great American Ins Co	4,785,256	3,222,729	1,562,527	-91,647	34,197	59.91%	43.91%
392	22136	Great American Ins Co of NY	50,867	463	50,403	0	2,238	0.00%	120.36%
393	31135	Great American Security Ins Co	11,536	27	11,510	0	479	0.00%	129.97%
394	33723	Great American Spirit Ins Co	16,851	32	16,820	0	832	0.00%	50.67%
395	25224	Great Divide Ins Co	65,217	32,005	33,211	3,145	3,714	31.82%	44.05%
396	18694	Great Midwest Ins Co	31,232	18,735	12,497	520	760	58.40%	0.00%
397	20303	Great Northern Ins Co	1,151,481	930,013	221,468	-839	43,023	53.20%	54.99%
398	18468	Great River Ins Co	10,477	-1,724	12,201	0	446	0.00%	0.00%
399	11371	Great West Cas Co	1,086,740	760,094	326,646	22,030	39,728	56.87%	58.87%
400	22187	Greater NY Mut Ins Co	597,833	366,175	231,657	-1,742	21,328	54.97%	0.00%
401	29793	Greatway Ins Co	11,551	180	11,372	0	664	0.00%	0.00%
402	22322	Greenwich Ins Co	610,029	336,951	273,078	-39,172	8,522	117.94%	167.40%
403	40541	Grocers Ins Co	42,569	4,099	38,470	0	2,590	0.00%	0.00%
404	36650	Guarantee Co Of North America U	64,276	8,547	55,729	-4,073	896	10.99%	-30.50%
405	11398	Guarantee Ins Co	16,846	9,530	7,316	-1,144	585	0.00%	0.00%
406	11401	Guaranty Natl Ins Co	457,000	331,841	125,159	-37,211	21,783	101.79%	87.80%
407	42331	Guideone America Ins Co	7,846	237	7,609	0	377	0.00%	30.71%
408	42803	Guideone Elite Ins Co	16,966	1,102	15,864	0	910	0.00%	57.50%
409	15032	Guideone Mut Ins Co	533,103	308,059	225,044	-2,079	26,901	57.04%	18.58%
410	14559	Guideone Specialty Mut Ins Co	104,757	73,746	31,011	-373	3,162	56.81%	114.52%
411	10956	Guilford Ins Co	179,470	73,935	105,535	3,507	2,417	44.79%	0.00%
412	22217	Gulf Ins Co	2,253,683	1,674,119	579,564	-350,141	80,186	129.97%	146.82%
413	42811	Gulf Underwriters Ins Co	180,450	140,664	39,786	-35,014	5,225	129.97%	191.42%
414	22292	Hanover Ins Co	3,281,607	2,280,020	1,001,586	-92,339	169,243	66.07%	131.20%
415	26433	Harco Natl Ins Co	342,004	208,571	133,434	2,055	7,821	64.09%	43.49%
416	23582	Harleysville Ins Co	86,867	63,752	23,115	-8,108	3,070	72.50%	0.00%
417	14168	Harleysville Mut Ins Co	1,206,880	729,837	477,043	-74,059	24,527	74.60%	25.74%
418	22357	Hartford Accid & Ind Co	8,582,068	6,248,161	2,333,908	-679,028	650,962	79.33%	48.09%
419	29424	Hartford Cas Ins Co	1,688,262	995,137	693,126	-114,245	107,664	79.33%	70.51%
420	19682	Hartford Fire In Co	17,417,853	9,522,304	7,895,548	-862,027	953,509	79.33%	45.66%
421	37478	Hartford Ins Co Of The Midwest	218,112	91,942	126,170	-10,386	19,480	79.33%	50.07%
422	11452	Hartford Steam Boil Inspec & Ins C	1,131,870	573,666	558,203	92,955	60,297	25.50%	-3.59%
423	29890	Hartford Steam Boil Inspec Ins Co	53,401	27,585	25,816	6,347	1,130	29.06%	0.00%
424	30104	Hartford Underwriters Ins Co	1,198,461	723,249	475,212	-83,087	78,332	79.33%	66.64%
425	36919	Hawkeye-Security Ins Co	39,139	7,771	31,368	0	2,128	0.00%	0.00%
426	35904	Health Care Ind Inc	2,069,047	1,442,521	626,526	-47,078	53,072	89.14%	77.12%
427	39527	Heritage Ind Co	187,856	110,764	77,092	350	16,224	84.71%	59.74%
428	11097	Heritage Warranty Ins RRG Inc	17,914	15,253	2,661	86	124	75.00%	72.42%
429	11672	High Tech Services RRG Inc	32,918	30,448	2,470	-170	445	0.00%	0.00%
430	21741	Homeland Central Ins Co	78,773	8,076	70,697	0	4,705	0.00%	1436.00%
431	34452	Homeland Ins Co of NY	479,911	303,711	176,200	-3,806	31,997	51.46%	56.59%
432	26638	Home-Owners Ins Co	707,020	456,259	250,761	42,589	22,487	65.63%	0.00%
433	20419	Homesite Ind Co	13,332	8,328	5,004	-900	284	67.46%	31.37%
434	17221	Homesite Ins Co	16,254	8,424	7,830	-694	359	44.24%	0.00%
435	22578	Horace Mann Ins Co	411,186	303,152	108,033	-37,315	23,148	75.54%	55.38%
436	22756	Horace Mann Prop & Cas Ins Co	73,080	51,819	21,260	-6,260	2,915	75.02%	68.47%
437	10069	Housing Authority Prop A Mut Co	91,869	63,775	28,094	4,883	2,035	66.58%	0.00%
438	26797	Housing Authority Rrg Inc	175,757	124,760	50,997	-1,830	6,747	43.30%	-20.82%
439	42374	Houston Cas Co	1,261,854	852,388	409,466	-16,314	46,696	76.60%	119.75%
440	38849	Houston General Ins Co	42,513	21,903	20,610	-3	626	-21.82%	0.00%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio	
							National	Colorado
441	25054 Hudson Ins Co	153,775	103,183	50,593	-2,948	4,232	69.03%	45.33%
442	37079 Hudson Specialty Ins Co	51,843	13	51,829	-264	1,258	-2.60%	-10476.73%
443	40223 ICM Ins Co	11,751	1,088	10,664	-772	655	0.00%	0.00%
444	32808 Illinois Emcasco Ins Co	169,590	128,544	41,046	-2,806	8,082	56.77%	11.00%
445	23817 Illinois Natl Ins Co	48,770	312	48,458	0	2,363	0.00%	50.77%
446	27960 Illinois Union Ins Co	283,734	190,659	93,075	13,110	7,355	0.00%	54.20%
447	11487 Imperial Cas & Ind Co	10,353	0	10,353	-80	262	0.00%	0.00%
448	43575 Indemnity Ins Co Of North Amer	142,468	112,317	30,151	1,631	3,756	59.72%	72.07%
449	26581 Independence Amer Ins Co	46,768	19,584	27,184	3,438	2,604	61.64%	0.00%
450	36940 Indian Harbor Ins Co	203,570	171,201	32,369	-6,529	6,168	117.94%	15.96%
451	14265 Indiana Lumbermens Mut Ins Co	114,752	85,044	29,708	-11,083	722	77.70%	104.56%
452	22268 Infinity Ins Co	624,393	437,560	186,833	40,583	11,643	50.19%	24594.94%
453	20260 Infinity Select Ins Co	36,267	21,408	14,859	2,159	1,172	50.19%	0.00%
454	23264 Inland Ins Co	120,079	32,974	87,105	113	3,004	39.30%	-6.30%
455	38806 Insura Prop & Cas Ins Co	8,860	436	8,424	-11	394	0.00%	0.00%
456	26700 Insurance Co Of IL	30,264	1,271	28,993	0	1,851	0.00%	0.00%
457	22713 Insurance Co Of North Amer	317,766	264,757	53,008	4,772	6,231	59.72%	102.04%
458	19429 Insurance Co Of The State Of PA	2,519,775	1,695,553	824,223	7,187	22,667	65.61%	39.49%
459	27847 Insurance Co Of The West	576,908	326,721	250,187	-6,190	17,291	57.32%	110.41%
460	37257 Insurance Corp Of Hannover	980,055	811,898	168,157	-13,781	27,554	133.25%	56.75%
461	18341 Insurance Corp Of NY	374,479	351,073	23,406	-12,148	21,734	69.56%	27.86%
462	22780 Integon General Ins Corp	81,072	43,448	37,624	-779	1,342	0.00%	79.85%
463	22772 Integon Ind Corp	106,926	67,032	39,894	-727	2,697	0.00%	89.81%
464	29742 Integon Natl Ins Co	216,464	136,184	80,280	-2,242	2,708	0.00%	95.41%
465	24139 International Bus & Merc Reassur	467,420	343,623	123,797	18,204	18,914	73.25%	-131.61%
466	11592 International Fidelity Ins Co	80,632	37,033	43,599	1,446	2,773	17.20%	1.69%
467	22829 Interstate Fire & Cas Co	477,705	273,997	203,708	-2,247	20,560	58.35%	70.41%
468	22837 Interstate Ind Co	119,008	71,531	47,477	361	3,536	58.35%	62.71%
469	10749 Intrepid Ins Co	17,263	592	16,671	103	913	48.59%	0.00%
470	14338 Iowa Mut Ins Co	50,480	29,298	21,181	3,718	1,698	59.90%	0.00%
471	12203 James River Ins Co	67,651	28,982	38,670	-5,722	1,179	45.01%	33.20%
472	11589 Jamestown Ins Co RRG	2,336	1,199	1,137	-143	7	25.50%	26.02%
473	11630 Jefferson Ins Co	175,761	81,637	94,124	-1,179	11,465	46.61%	40.41%
474	14354 Jewelers Mut Ins Co	156,576	69,259	87,317	8,247	4,936	44.65%	29.45%
475	15962 Kansas Bankers Surety Co	131,839	26,956	104,883	7,074	8,738	37.20%	54.48%
476	20885 Kansas City Fire & Marine Ins Co	23,677	3,753	19,924	0	1,177	0.00%	58.64%
477	27138 Kemper Cas Ins Co	28,373	5,888	22,486	-1,592	1,170	93.68%	53.41%
478	10914 Kemper Independence Ins Co	25,750	20,878	4,871	-2,131	536	63.39%	64.40%
479	29149 Kentucky Natl Ins Co	29,811	24,149	5,662	-6,343	3,765	78.41%	0.00%
480	26077 Lancer Ins Co	404,513	341,889	62,624	3,531	3,191	51.29%	33.42%
481	37109 Landcar Cas Co	4,248	1,497	2,751	140	226	6.30%	-1.29%
482	33138 Landmark Amer Ins Co	381,391	319,462	61,929	-996	1,691	43.96%	26.01%
483	35637 Landmark Ins Co	216,352	129,649	86,703	4,014	7,686	69.66%	13889.11%
484	35246 Laurier Ind Co	20,178	9,734	10,444	-973	962	68.40%	0.00%
485	11738 Leader Ins Co	212,683	160,743	51,941	-574	3,462	59.75%	0.00%
486	19437 Lexington Ins Co	7,209,726	5,093,321	2,116,406	160,579	349,924	69.66%	56.16%
487	37940 Lexington Natl Ins Corp	18,110	11,858	6,252	1,348	560	9.71%	0.00%
488	13307 Lexon Ins Co	25,761	5,710	20,052	-1,037	1,401	12.79%	-2.73%
489	42404 Liberty Ins Corp	1,486,135	1,228,347	257,788	-52,461	47,158	66.42%	103.19%
490	19917 Liberty Ins Underwriters Inc	91,516	30,755	60,760	0	1,201	0.00%	-31.40%
491	23035 Liberty Mut Fire Ins Co	2,560,603	2,009,373	551,230	-87,436	155,371	66.42%	81.76%
492	23043 Liberty Mut Ins Co	22,145,152	16,022,057	6,123,094	-552,744	634,734	66.42%	87.66%
493	10725 Liberty Surplus Ins Corp	50,042	18,262	31,780	0	2,064	0.00%	67.17%
494	33855 Lincoln General Ins Co	522,240	369,649	152,591	8,407	7,434	61.78%	15.76%
495	33600 LM Ins Corp	56,185	39,330	16,855	-1,749	2,460	66.35%	70.05%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net		Loss Ratio		
					Underwriting Gain/Loss	Inv./Other Income	National	Colorado	
496	14435	Lumber Mut Ins Co	60,978	54,137	6,841	-5,662	4,367	-17187.02%	0.00%
497	22977	Lumbermens Mut Cas Co	5,229,942	5,027,516	202,426	101,824	-629,398	-5.44%	66.65%
498	23108	Lumbermens Underwriting Allianc	344,614	279,441	65,173	-6,184	33,410	63.47%	280.95%
499	35769	Lyndon Property Ins Co	398,951	245,276	153,675	-21,230	22,645	83.27%	124.67%
500	36897	Manufacturers Alliance Ins Co	202,195	147,839	54,356	-4,356	5,977	63.29%	0.00%
501	23876	Mapfire Reins Corp	202,158	71,620	130,538	1,104	7,510	64.53%	0.00%
502	28932	Markel American Ins Co	291,598	220,546	71,052	10,478	8,881	48.13%	43.88%
503	38970	Markel Ins Co	454,878	349,850	105,028	3,353	16,079	53.82%	70.88%
504	19356	Maryland Cas Co	348,233	3,161	345,073	0	9,103	0.00%	77.70%
505	22306	Massachusetts Bay Ins Co	21,923	13	21,910	0	979	0.00%	-12.36%
506	26743	Maxum Ind Co	66,052	13,127	52,925	-3,768	3,949	0.00%	39.13%
507	22152	Mayflower Ins Co Ltd	24,909	170	24,738	0	1,274	0.00%	0.00%
508	12041	MBIA Ins Corp	9,985,040	6,270,027	3,715,013	490,478	449,722	0.00%	0.00%
509	23825	MBIA Ins Corp Of IL	169,321	1,564	167,756	-2,549	8,531	0.00%	0.00%
510	33391	Medical Assur Co Inc	1,169,148	930,408	238,740	-18,521	36,090	45.30%	0.00%
511	11843	Medical Protective Co	2,133,086	1,690,205	442,881	-32,774	96,608	62.97%	231.19%
512	22241	Medmarc Cas Ins Co	111,655	87,082	24,574	-627	847	50.42%	-41.31%
513	22454	Mendakota Ins Co	21,169	12,788	8,381	-1,308	680	72.06%	74.75%
514	33650	Mendota Ins Co	95,664	62,859	32,805	-6,376	2,753	72.06%	59.14%
515	44237	Mental Health RRG	11,261	6,720	4,541	371	411	40.50%	3.90%
516	31968	Merastar Ins Co	102,213	76,118	26,095	-3,727	3,967	89.13%	60.89%
517	14494	Merchants Bonding Co (Mutual)	48,763	14,379	34,384	2,044	1,588	11.63%	-0.58%
518	24821	Meritplan Ins Co	35,597	20,666	14,931	789	1,414	48.69%	31.13%
519	40169	Metropolitan Cas Ins Co	52,944	747	52,197	0	2,688	0.00%	67.16%
520	25321	Metropolitan Drt Prop & Cas Ins C	24,520	2,185	22,335	0	1,284	0.00%	60.25%
521	39950	Metropolitan General Ins Co	33,398	553	32,846	0	1,737	0.00%	50.96%
522	26298	Metropolitan Property & Cas Ins C	5,022,716	3,026,383	1,996,333	4,908	330,821	62.00%	46.30%
523	22594	MGIC Assur Corp General Accoun	33,071	9,238	23,833	-184	392	0.00%	0.00%
524	11006	MGIC Assur Corp Segregated Acc	24,571	9,168	15,403	-402	1,402	82.91%	120.21%
525	10682	MGIC Credit Assur Corp	31,537	12,875	18,662	-16,622	1,748	344.05%	0.00%
526	38660	MIC General Ins Corp	76,092	62,798	13,294	0	671	0.00%	0.00%
527	38601	MIC Prop & Cas Ins Corp	436,943	386,055	50,888	0	1,804	0.00%	25.73%
528	21687	Mid-Century Ins Co	2,767,073	2,161,222	605,850	-227,012	88,876	70.33%	62.36%
529	23418	Mid-Continent Cas Co	492,263	359,445	132,818	2,480	22,206	47.61%	128.27%
530	23612	Midwest Employers Cas Co	175,206	74,668	100,538	0	3,921	0.00%	27.01%
531	41653	Milbank Ins Co	343,342	245,497	97,846	-277	12,226	56.42%	0.00%
532	40185	Millers Classified Ins Co	21,804	13,949	7,855	-1,290	1,024	66.61%	0.00%
533	14583	Millers First Ins Co	49,779	32,541	17,238	-4,225	2,272	89.52%	0.00%
534	26662	Milwaukee Cas Ins Co	11,827	994	10,833	0	450	0.00%	0.00%
535	14591	Milwaukee Ins Co	49,159	17,490	31,670	-284	-1,257	42.85%	0.00%
536	42234	Minnesota Lawyers Mut Ins Co	68,114	27,881	40,233	2,361	1,942	20.10%	172.67%
537	30996	Minnesota Surety And Trust Co	2,102	767	1,335	-80	44	-8.60%	3.31%
538	20362	Mitsui Sumitomo Ins Co of Amer	590,637	463,062	127,575	-18,691	16,725	53.04%	48.88%
539	22551	Mitsui Sumitomo Ins USA Inc	102,060	62,981	39,079	-2,015	2,787	53.04%	76.44%
540	23655	Modern Service Ins Co	38,069	16,199	21,870	-25	-1,931	0.00%	0.00%
541	32077	Montgomery Ward Ins Co	116,170	98,190	17,979	-18,229	-676	91.31%	82.46%
542	33189	Monticello Ins Co	54,775	18,226	36,550	3,271	4,311	46.61%	-25028.02%
543	29858	Mortgage Guaranty Ins Corp	6,390,652	4,755,702	1,634,950	160,909	202,490	70.33%	85.00%
544	22012	Motors Ins Corp	6,917,345	5,159,220	1,758,125	-82,161	247,007	72.80%	20.82%
545	26522	Mount Vernon Fire Ins Co	459,654	213,475	246,179	9,192	24,798	40.10%	40.56%
546	14648	Mountain States Mut Cas Co	106,820	55,582	51,238	-917	3,205	49.02%	39.94%
547	37974	MT Hawley Ins Co	629,942	368,372	261,570	26,539	21,967	46.83%	63.87%
548	32832	Mutual Ins Co Of Az	588,437	358,455	229,982	-23,758	26,665	68.30%	38.72%
549	23647	Mutual Service Cas Ins Co	94,412	60,183	34,228	-4,060	-1,454	0.00%	0.00%
550	10865	N A D A Ind Inc	1,358	135	1,223	57	103	0.00%	0.00%

2003 National Gain/Loss Exhibit

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Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net		Loss Ratio	
					Underwriting Gain/Loss	Inv./Other Income	National	Colorado
551	30945 National Alliance Ins Co	33,984	13,889	20,095	3,638	1,945	49.19%	159.32%
552	23663 National American Ins Co	110,213	60,059	50,154	-2,458	4,279	42.10%	40.91%
553	11991 National Cas Co	95,234	6,190	89,044	196	5,185	0.00%	36.08%
554	10083 National Catholic RRG	54,759	20,400	34,359	-129	-154	65.00%	110.14%
555	10243 National Continental Ins Co	109,891	68,897	40,995	-22,966	36,241	-226.92%	54.17%
556	16217 National Farmers Union Prop & Ca	278,126	189,347	88,779	-1,947	17,374	57.14%	77.86%
557	15679 National Fire & Ind Exch	14,757	7,575	7,182	617	1,975	31.70%	8.31%
558	20079 National Fire & Marine Ins Co	4,396,176	1,353,600	3,042,576	108,058	814,906	48.80%	46.55%
559	20478 National Fire Ins Co Of Hartford	157,965	4,285	153,679	0	4,316	0.00%	37.70%
560	42447 National General Assur Co	37,077	28,362	8,714	0	211	0.00%	0.00%
561	23728 National General Ins Co	129,613	94,489	35,124	1,023	2,816	58.86%	64.12%
562	44016 National Home Ins Co RRG	42,481	27,660	14,821	-443	670	88.00%	77.04%
563	20087 National Ind Co	45,426,635	22,330,316	23,096,319	1,355,728	1,991,687	36.30%	79.90%
564	11197 National Independent Truckers IC	5,793	4,320	1,472	157	54	51.90%	82.75%
565	27944 National Ins Assn	20,407	11,889	8,517	0	774	0.00%	0.00%
566	30155 National Ins Co Of WI Ins	28,511	15,818	12,694	16	1,404	63.40%	0.00%
567	23736 National Ins Underwriters	6,501	790	5,710	-177	192	0.00%	0.00%
568	32620 National Interstate Ins Co	226,381	167,760	58,621	16,364	7,690	42.04%	6.43%
569	20052 National Liab & Fire Ins Co	538,526	302,537	235,989	36,835	23,493	29.20%	-311.39%
570	34835 National Reins Corp	1,099,054	404,694	694,360	-153	70,300	-167.52%	0.00%
571	10234 National Svc Contract Ins Co Rrg	13,734	3,545	10,189	726	161	5.90%	1.36%
572	21881 National Surety Corp	400,227	280,300	119,927	-4,928	20,511	58.34%	14.68%
573	19445 National Union Fire Ins Co Of Pitts	20,810,822	13,911,566	6,899,256	54,621	370,964	65.61%	59.92%
574	26093 Nationwide Affinity Co of Amer	12,789	211	12,578	-2	628	0.00%	0.00%
575	28223 Nationwide Agribusiness Ins Co	82,065	37,401	44,663	0	2,607	0.00%	90.21%
576	10723 Nationwide Assur Co	68,567	4,700	63,866	0	4,150	0.00%	61.49%
577	25453 Nationwide Ins Co Of Amer	73,426	6,481	66,945	0	3,931	0.00%	0.00%
578	23779 Nationwide Mut Fire Ins Co	3,914,555	2,604,687	1,309,868	49,400	141,449	56.29%	79.59%
579	23787 Nationwide Mut Ins Co	22,679,285	15,521,825	7,157,460	391,147	674,204	56.29%	76.03%
580	37877 Nationwide Prop & Cas Ins Co	25,173	573	24,600	0	1,514	0.00%	40.01%
581	17370 Nautilus Ins Co	468,775	302,930	165,846	18,000	14,968	40.92%	38.90%
582	42307 Navigators Ins Co	649,969	439,646	210,324	-17,432	17,919	68.70%	56.27%
583	15865 NCMIC Ins Co	398,657	267,813	130,844	2,038	19,427	38.84%	50.68%
584	21830 New England Ins Co	272,782	27,708	245,074	-866	15,771	-15809.34%	0.00%
585	23833 New Hampshire Ind Co Inc	334,804	244,594	90,211	-8,246	13,370	65.91%	79.54%
586	23841 New Hampshire Ins Co	2,415,196	1,718,448	696,749	7,187	36,660	65.61%	94.34%
587	12130 New South Ins Co	78,757	49,939	28,818	-443	1,052	0.00%	0.00%
588	16608 New York Marine & Gnrl Ins Co	493,137	321,208	171,929	6,034	18,399	50.60%	6.65%
589	24643 Newark Ins Co	59,856	51,922	7,934	-4,817	2,075	198.31%	0.00%
590	10967 Newport Mut Ins RRG Inc	4,693	3,549	1,144	-81	176	98.74%	65.32%
591	35106 Niagara Fire Ins Co	56,936	3,585	53,351	0	3,993	0.00%	-662.42%
592	36056 NIC Ins Co	77,328	27,397	49,931	0	1,266	0.00%	-36.52%
593	32301 Nichido Fire & Marine Ins Co Ltd	98,703	55,767	42,937	-730	3,650	68.11%	0.00%
594	12190 NIPPONKOA Ins Co of America	65,011	24,069	40,942	-1,434	2,548	52.47%	0.00%
595	17400 Noetic Specialty Ins Co	51,811	31,743	20,067	-152	793	50.66%	60.57%
596	33200 Norcal Mut Ins Co	803,678	547,399	256,280	-24,714	29,755	46.52%	0.00%
597	25038 North American Capacity Ins Co	88,272	49,936	38,335	5,806	2,930	0.00%	-0.66%
598	29700 North American Elite Ins Co	38,883	3,921	34,962	-326	2,063	0.00%	-11.15%
599	29874 North American Specialty Ins Co	301,186	126,504	174,682	682	9,695	48.18%	14.20%
600	21105 North River Ins Co	800,411	517,820	282,591	-32,527	99,438	61.35%	-375.68%
601	22047 North Star Rein Corp	24,624	7,707	16,918	0	1,298	0.00%	0.00%
602	36455 Northbrook Ind Co	92,989	294	92,695	0	4,851	0.00%	66.94%
603	38369 Northern Assur Co Of Amer	389,707	238,899	150,809	-2,927	23,104	51.46%	-27.01%
604	19372 Northern Ins Co Of NY	27,264	75	27,189	0	1,718	0.00%	103.67%
605	27987 Northfield Ins Co	363,265	280,673	82,592	-28,026	15,621	72.06%	-112.57%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio	
							National	Colorado
606	24031 Northland Cas Co	100,848	78,420	22,428	-7,742	4,042	72.06%	88.61%
607	24015 Northland Ins Co	1,119,921	739,977	379,944	-69,599	43,189	72.11%	56.83%
608	23914 Northwestern Ntl Ins Co Milwaukee	78,080	113,966	-35,886	-31,842	-8,339	3446.10%	0.00%
609	39608 Nutmeg Ins Co	314,634	132,218	182,415	-14,540	29,381	79.33%	29.50%
610	23248 Occidental Fire & Cas Co Of NC	196,408	94,568	101,839	-519	9,261	59.83%	0.00%
611	23680 Odyssey America Reins Co	4,264,699	2,711,632	1,553,067	79,239	258,440	59.56%	0.00%
612	35602 Ohic Ins Co	320,436	267,871	52,565	-33,144	9,009	99.90%	77.33%
613	24074 Ohio Cas Ins Co	2,390,499	1,522,873	867,627	-38,386	120,134	59.20%	62.24%
614	24104 Ohio Farmers Ins Co	1,049,935	284,646	765,289	1,992	-344	53.40%	-274.00%
615	26565 Ohio Ind Co	84,600	48,307	36,293	1,853	2,283	27.40%	84.72%
616	24082 Ohio Security Ins Co	61,915	28,535	33,380	-798	3,294	59.20%	-409.82%
617	24147 Old Republic Ins Co	1,658,531	1,048,545	609,985	55,732	75,444	42.72%	59.88%
618	35424 Old Republic Security Assur Co	82,282	66,989	15,293	33	3,023	79.91%	68.87%
619	40444 Old Republic Surety Co	83,391	47,311	36,079	2,990	3,886	9.26%	28.39%
620	31143 Old Republic Union Ins Co	34,468	12,506	21,962	-764	1,664	148.69%	0.00%
621	37060 Old United Cas Co	222,843	171,585	51,259	12,259	11,510	63.06%	60.40%
622	12254 Omaha Ind Co	26,911	7,005	19,905	594	1,541	-409.68%	0.00%
623	37540 Omaha Prop & Cas Ins Co	87,462	39,533	47,929	3,045	23,621	66.42%	66.93%
624	34940 Omni Ind Co	61,396	31,507	29,889	-2,212	3,471	64.30%	0.00%
625	39098 Omni Ins Co	344,826	221,747	123,080	-11,204	15,747	64.08%	53.34%
626	44121 Oms Natl Ins Co Rrg	162,285	110,440	51,845	-3,163	4,054	33.44%	175.52%
627	20621 OneBeacon America Ins Co	1,207,519	698,764	508,755	-8,372	87,929	51.46%	51.05%
628	21970 OneBeacon Ins Co	4,819,763	2,545,184	2,274,579	-31,616	305,689	51.46%	198.15%
629	10353 Ooida RRG Inc	28,641	24,754	3,887	995	80	60.50%	47.01%
630	44105 Ophthalmic Mut Ins Co RRG	104,484	79,198	25,286	-1,032	4,649	42.30%	27.01%
631	10019 Overseas Partners Us Reins Co	139,660	69,946	69,714	-7,684	3,720	72.38%	0.00%
632	32700 Owners Ins Co	1,361,067	896,702	464,365	19,298	48,332	61.01%	61.20%
633	22748 Pacific Employers Ins Co	1,219,653	939,205	280,448	17,084	25,061	59.72%	24.10%
634	20346 Pacific Ind Co	4,049,794	3,070,614	979,181	-3,541	149,851	53.20%	33.12%
635	37338 Pacific Ins Co	41,830	101	41,729	0	6,745	0.00%	158.08%
636	10046 Pacific Ins Co Ltd	529,412	308,233	221,179	-35,312	53,877	79.33%	-2.02%
637	40550 Pacific Pioneer Ins Co	19,791	12,187	7,604	-487	988	49.02%	0.00%
638	37850 Pacific Specialty Ins Co	182,404	109,577	72,827	2,508	5,527	47.77%	32.51%
639	38636 Partner Reins Co Of The US	2,407,418	1,861,746	545,672	-71,793	72,864	67.69%	0.00%
640	10006 Partnerre Ins Co Of NY	108,911	16,220	92,692	-19,865	10,696	999.90%	0.00%
641	22250 Pathfinder Ins Co	10,790	4,750	6,040	1,146	159	16.60%	16.82%
642	18139 Peak Prop & Cas Ins Corp	12,162	3,014	9,148	-203	400	0.00%	0.00%
643	18333 Peerless Ind Ins Co	1,412,478	907,624	504,855	33,059	44,582	51.30%	0.00%
644	24198 Peerless Ins Co	2,268,270	1,468,582	799,689	54,836	108,521	51.30%	757.17%
645	32859 Penn-Amer Ins Co	272,497	150,537	121,960	4,829	9,505	44.94%	12.69%
646	10673 Penn-Star Ins Co	122,608	80,376	42,232	2,583	5,221	44.94%	27.11%
647	21962 Pennsylvania General Ins Co	413,621	211,188	202,433	-2,635	22,807	51.46%	2034.71%
648	12262 Pennsylvania Manufacturers Asn I	657,347	472,659	184,689	-13,068	25,827	63.19%	27.23%
649	41424 Pennsylvania Manufacturers Ind C	199,858	142,126	57,732	-4,356	7,371	63.29%	0.00%
650	14990 Pennsylvania Ntl Mut Cas Ins Co	764,417	510,291	254,125	-5,732	22,334	57.79%	-3.66%
651	12297 Petroleum Cas Co	15,027	3,895	11,132	-4	287	0.23%	0.00%
652	13714 Pharmacists Mut Ins Co	136,309	86,924	49,385	6,568	-116	48.92%	49.95%
653	18058 Philadelphia Ind Ins Co	1,124,913	783,216	341,698	32,461	25,068	45.92%	39.35%
654	35262 Phoenix Assur Co Of NY	151,867	132,737	19,130	-14,884	12,217	101.79%	20.89%
655	25623 Phoenix Ins Co	3,237,609	2,271,905	965,704	59,783	167,886	57.66%	73.64%
656	12670 Pioneer General Ins Co	7,535	3,170	4,364	830	87	-0.48%	6.47%
657	10357 Platinum Underwriters Reins Co.	1,330,012	957,090	372,922	28,099	81,020	54.56%	0.00%
658	18619 Platte River Ins Co.	52,159	23,481	28,678	21	1,331	44.15%	39.48%
659	27251 PMI Mortgage Ins Co	3,172,848	2,653,418	519,430	182,960	93,799	0.00%	34.10%
660	14460 Podiatry Ins Co Of Amer RRG Mut	163,133	115,162	47,971	700	5,285	47.03%	15.22%

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Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
661	40134	Potomac Ins Co Of IL	63,579	23,399	40,180	-293	2,274	51.46%	0.00%
662	44083	Preferred Physicians Medical RRG	114,401	89,882	24,518	-2,373	5,409	46.19%	50.01%
663	36234	Preferred Professional Ins Co	177,037	138,489	38,548	-7,658	3,684	81.39%	74.07%
664	10893	Primeguard Ins Co Inc RRG	3,867	2,650	1,217	-29	266	115.00%	84.71%
665	37095	Private Residential Mortgage Ins C	20,970	11,243	9,727	148	4,220	4.72%	0.00%
666	11671	ProBuilders Specialty Ins Co RRG	38,681	34,704	3,977	-546	354	30.00%	30.00%
667	30775	Producers Protective Association	1,406	55	1,351	8	17	113.00%	113.00%
668	11127	Professional Solutions Ins Co	8,821	90	8,731	-463	370	0.00%	0.00%
669	34487	Professional Undrwrts Liab Ins Co	168,181	109,383	58,799	15,937	348	37.33%	19.85%
670	29017	Professionals Advocate Ins Co	72,893	58,084	14,808	-2,650	3,348	86.80%	0.00%
671	25585	Professionals Direct Ins Co	37,705	21,573	16,132	1,898	929	28.92%	25.30%
672	24252	Progressive American Ins Co	299,916	198,110	101,806	24,321	13,806	54.14%	0.00%
673	24260	Progressive Cas Ins Co	7,732,307	5,514,199	2,218,108	644,518	194,590	54.14%	51.67%
674	42994	Progressive Classic Ins Co	391,292	271,850	119,442	36,482	18,117	54.14%	0.00%
675	16322	Progressive Halcyon Ins Co	572,661	442,045	130,616	12,384	5,508	54.91%	50.01%
676	24279	Progressive Max Ins Co	185,926	145,664	40,262	2,952	1,391	56.65%	0.00%
677	35190	Progressive Mountain Ins Co	121,867	82,100	39,766	12,161	6,283	54.14%	49.87%
678	38628	Progressive Northern Ins Co	1,529,646	1,037,126	492,519	145,929	65,814	54.14%	0.00%
679	42919	Progressive Northwestern Ins Co	1,490,308	999,635	490,673	145,929	63,084	54.14%	0.00%
680	37834	Progressive Preferred Ins Co	751,933	513,822	238,111	72,964	36,092	54.14%	-36541.03%
681	32786	Progressive Specialty Ins Co	909,465	590,580	318,885	85,125	39,869	54.14%	52.62%
682	27804	Progressive West Ins Co	104,972	72,301	32,671	1,593	2,251	52.73%	0.00%
683	34690	Property & Cas Ins Co Of Hartford	145,750	90,268	55,482	-10,386	13,474	79.33%	56.89%
684	20400	Proselect Natl Ins Co Inc	10,400	165	10,235	-47	512	0.00%	0.00%
685	12416	Protective Ins Co	472,286	168,902	303,385	12,366	18,515	57.90%	109.40%
686	24295	Providence Washington Ins Co	315,505	264,574	50,931	-43,863	17,018	76.23%	0.00%
687	36439	Prudential Commercial Ins Co	24,111	9,440	14,671	0	758	0.00%	0.00%
688	36447	Prudential General Ins Co	39,814	25,562	14,252	0	821	0.00%	93.98%
689	32352	Prudential Prop & Cas Ins Co	2,195,625	1,600,399	595,226	-31,407	93,902	66.46%	65.04%
690	15059	Public Service Mut Ins Co	581,948	437,900	144,048	-75,149	35,864	102.85%	33.76%
691	29807	PXRE Reins Co	778,266	353,056	425,210	20,881	31,278	68.38%	0.00%
692	39217	QBE Ins Corp	288,953	185,803	103,150	2,514	1,149	58.26%	157.25%
693	23752	Quanta Ind Co	39,815	5	39,810	2,972	4,042	41.88%	33.17%
694	36250	Radian Asset Assur Inc	869,433	416,439	452,994	36,754	32,937	23.26%	0.00%
695	33790	Radian Guaranty Inc	2,735,339	2,520,194	215,145	195,724	88,218	42.68%	68.70%
696	24384	Ranger Ins Co	269,704	185,665	84,039	6,183	22,268	44.75%	9.28%
697	33812	Reciprocal of America	420,474	889,416	-468,941	-178,345	-12,253	174.24%	0.00%
698	41580	Red Shield Ins Co	38,444	17,056	21,388	173	1,100	48.20%	0.00%
699	37303	Redland Ins Co	100,790	74,751	26,039	1,301	1,940	52.04%	-2024.58%
700	11673	Redwood Fire & Cas Ins Co	278,375	75,013	203,361	-4,767	7,251	-57.00%	0.00%
701	38873	Regal Ins Co	46,069	32,999	13,069	-2,553	1,608	59.52%	0.00%
702	24449	Regent Ins Co	252,526	146,335	106,190	-698	12,765	59.65%	164.40%
703	10810	Republic Fire & Cas Ins Co	5,370	252	5,119	0	156	0.00%	59.28%
704	22179	Republic Ind Co Of Amer	683,544	462,712	220,832	15,239	-2,916	60.80%	-141.10%
705	43753	Republic Ind Co of CA	34,083	19,828	14,255	471	1,199	60.83%	4.33%
706	38318	Republic Ins Co	75,683	63,173	12,509	-117	688	0.00%	0.00%
707	28452	Republic Mortgage Ins Co	1,570,974	1,417,276	153,699	136,647	55,053	22.75%	31.04%
708	32174	Republic Mortgage Ins Co Of FL	32,949	22,871	10,078	3,319	1,142	21.73%	0.00%
709	31275	Republic Mortgage Ins Of NC	351,627	288,134	63,494	60,843	11,454	16.44%	0.00%
710	24538	Republic Underwriters Ins Co	403,833	270,132	133,701	-5,684	8,516	56.61%	106.98%
711	31089	Republic Western Ins Co	357,058	283,271	73,787	-47,462	27,788	82.35%	17.48%
712	15776	Residence Mut Ins Co	42,084	24,200	17,884	286	1,355	43.80%	0.00%
713	10287	Residential Guaranty Co	310,759	227,192	83,567	31,173	10,981	0.00%	0.00%
714	43044	Response Ins Co	107,477	35,748	71,729	5,117	3,259	44.40%	0.00%
715	26050	Response Worldwide Ins Co	64,164	40,207	23,957	-2,545	-8,416	66.43%	115.83%

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							National	Colorado	
716	28860	RLI Ind Co	33,808	1,971	31,836	300	1,381	19.40%	13.44%
717	13056	RLI Ins Co	1,127,913	581,327	546,586	1,422	38,570	52.53%	4.00%
718	35505	Rockwood Cas Ins Co	198,059	138,295	59,764	2,621	6,282	60.90%	0.00%
719	22128	Rocky Mountain Fire & Cas Co	38,064	23,067	14,997	-3,253	1,703	74.75%	67.21%
720	11011	Rocky Mountain Hospital & Medic	416,092	236,280	179,812	64,863	64,863	74.68%	73.40%
721	24678	Royal Ind Co	2,749,071	2,016,622	732,450	-186,052	105,693	101.79%	56.78%
722	26980	Royal Ins Co Of Amer	2,082,511	1,679,141	403,370	-186,053	82,517	101.79%	81.28%
723	41807	Royal Surplus Lines Ins Co	695,444	378,814	316,629	-29,040	69,767	63.42%	36.34%
724	22314	RSUI Ind Co	1,129,310	563,312	565,997	76,167	9,178	37.18%	2.83%
725	24740	Safeco Ins Co Of Amer	3,418,944	2,600,468	818,476	-14,251	183,601	55.50%	51.63%
726	39012	Safeco Ins Co Of IL	515,239	361,054	154,184	-2,159	23,305	55.50%	69.92%
727	11215	Safeco Ins Co Of IN	12,136	1,106	11,030	0	528	0.00%	0.00%
728	24759	Safeco Natl Ins Co	204,979	144,583	60,396	-864	8,262	55.50%	0.00%
729	11100	Safeco Surplus Lines Ins Co	28,055	631	27,425	0	1,773	0.00%	-34.41%
730	24694	Safeguard Ins Co	390,092	336,841	53,250	-37,211	19,762	101.79%	94.05%
731	11123	Safety First Ins Co	14,368	4,231	10,137	151	420	9.20%	39.85%
732	15105	Safety Natl Cas Corp	956,924	704,754	252,170	-1,391	39,686	62.10%	99.81%
733	40460	Sagamore Ins Co	150,651	68,127	82,524	-1,476	6,215	57.00%	8.25%
734	21911	San Francisco Reins Co	269,606	32,020	237,586	-94	13,758	0.00%	0.00%
735	16551	Savers Prop & Cas Ins Co	65,445	35,378	30,067	-4,134	2,789	59.53%	-232.11%
736	15580	Scottsdale Ind Co	13,552	318	13,233	0	662	0.00%	15.51%
737	41297	Scottsdale Ins Co	1,499,689	1,170,344	329,345	15,880	45,986	56.29%	29.13%
738	20354	Sea Ins Co Of Amer	780,323	663,683	116,641	-68,411	62,068	97.50%	0.00%
739	22535	Seaboard Surety Co	259,948	134,088	125,860	-1,111	11,583	55.07%	-1.85%
740	15563	SeaBright Ins Co	76,067	40,208	35,858	-3,000	1,160	116.06%	0.00%
741	25763	Seaton Ins Co	79,235	25,468	53,767	-42,415	41,980	1461775.69%	0.00%
742	11267	Security America RRG Inc	1,237	218	1,019	-190	1	39.78%	51.01%
743	24902	Security Ins Co Of Hartford	779,150	664,588	114,562	-74,421	32,371	101.79%	133.56%
744	19879	Security Natl Ins Co	19,903	197	19,706	0	632	0.00%	67.42%
745	22233	Select Ins Co	188,148	135,696	52,452	-35,014	6,498	129.97%	77.98%
746	13730	Selective Ins Co Of NY	219,003	173,098	45,904	-2,786	8,392	59.91%	2.82%
747	10936	Seneca Ins Co Inc	220,741	137,494	83,247	6,786	18,482	34.62%	38.35%
748	10729	Seneca Specialty Ins Co	23,303	960	22,343	-14	2,239	50.02%	0.00%
749	11000	Sentinel Ins Co Ltd	329,219	55,634	273,585	-6,232	7,393	79.33%	46.86%
750	24988	Sentry Ins A Mut Co	4,282,735	2,105,670	2,177,064	-25,427	145,977	66.65%	57.57%
751	21180	Sentry Select Ins Co	532,977	385,419	147,558	-4,220	21,522	66.65%	79.15%
752	36560	Service Ins Co	28,491	18,385	10,107	142	915	39.98%	0.00%
753	30503	Shelby Cas Ins Comp	51,441	24,410	27,032	537	2,410	0.00%	0.00%
754	15156	Shelby Ins Co	73,457	11,131	62,326	171	21,449	0.00%	42.06%
755	23361	Shelter General Ins Co	161,244	84,463	76,780	3,754	10,335	62.57%	75.76%
756	23388	Shelter Mut Ins Co	1,564,476	789,654	774,822	26,495	78,762	60.99%	58.16%
757	35408	Sirius Amer Ins Co	243,449	161,393	82,056	1,733	9,157	57.46%	27.74%
758	11126	Sompo Japan Ins Co of Amer	407,572	301,121	106,451	-43,125	14,868	82.17%	119.33%
759	24953	South Carolina Ins Co	24,448	20,023	4,425	-3,578	823	65.02%	0.00%
760	37141	Southern General Ins Co	74,975	43,867	31,107	-10,406	9,104	71.99%	0.00%
761	19216	Southern Ins Co	8,919	443	8,476	32	738	0.00%	49.03%
762	20524	Specialty Natl Ins Co	75,046	50,347	24,699	2,359	1,841	49.82%	28.03%
763	11114	St Charles Ins Co RRG	4,757	2,740	2,017	172	305	61.20%	60.00%
764	24767	St Paul Fire & Marine Ins Co	17,870,632	12,794,905	5,075,727	-115,627	1,233,723	55.36%	29.49%
765	24775	St Paul Guardian Ins Co	33,181	7	33,174	0	1,877	0.00%	302.20%
766	41750	St Paul Medical Liability Ins Co	178,501	130,878	47,622	-1,111	10,847	55.07%	-219.80%
767	24791	St Paul Mercury Ins Co	64,803	13	64,790	0	3,667	0.00%	34.90%
768	30481	St Paul Surplus Lines Ins Co	481,577	392,623	88,954	-3,333	22,996	55.07%	26.47%
769	19224	St. Paul Protective Ins Co	362,986	132,241	230,746	-1,111	20,183	55.07%	3814.63%
770	19070	Standard Fire Ins Co	3,103,160	2,213,709	889,451	57,989	138,716	57.65%	41.01%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
771	42986	Standard Guaranty Ins Co	93,624	68,212	25,412	286	4,749	37.71%	47.25%
772	18023	Star Ins Co	342,216	242,300	99,916	-12,411	7,346	51.46%	33.27%
773	40045	Starnet Ins Co	36,950	15,499	21,451	708	1,106	56.96%	0.00%
774	10932	Starr Excess Liability Ins Co Ltd	1,690,525	1,135,294	555,231	36,130	68,665	69.66%	55.72%
775	25135	State Automobile Mut Ins Co	1,527,538	531,329	996,209	10,208	10,591	55.93%	0.00%
776	25143	State Farm Fire And Cas Co	17,748,452	13,144,194	4,604,258	-25,629	870,258	57.56%	53.19%
777	25151	State Farm General Ins Co	3,105,814	2,402,729	703,084	-28,454	129,563	53.47%	1564.10%
778	25178	State Farm Mut Auto Ins Co	77,734,563	37,753,976	39,980,587	-589,057	2,357,677	66.93%	74.53%
779	12831	State Natl Ins Co Inc	140,768	70,039	70,729	923	3,352	45.86%	36.64%
780	22608	State Natl Specialty Ins Co	15,520	7,705	7,815	103	372	45.86%	0.00%
781	44075	States Self-Insurers RRG	16,463	10,707	5,756	282	442	64.82%	136.17%
782	26387	Steadfast Ins Co	309,615	191	309,424	0	7,864	0.00%	92.05%
783	10476	Steel Tank Ins Co	16,390	6,856	9,534	-329	389	11.19%	7.96%
784	10952	Stonebridge Casualty Ins Co	89,466	52,948	36,518	5,266	4,746	-12907.59%	63.97%
785	22276	Stonewall Ins Co	88,947	21,528	67,419	-8,536	9,574	0.00%	0.00%
786	10340	Stonington Ins Co	65,233	38,926	26,307	-13,840	506	97.26%	-81.30%
787	40436	Stratford Ins Co	148,145	105,603	42,542	-726	4,562	45.03%	25.07%
788	39187	Suecia Ins Co	67,703	38,648	29,055	-335	5,857	4553.25%	0.00%
789	10909	Sun Surety Ins Co	5,468	2,866	2,602	512	44	4.30%	0.00%
790	24047	Surety Bonding Co Of Amer	7,581	1,763	5,818	768	259	12.00%	7.55%
791	25364	Swiss Rein America Corp	10,303,424	7,798,720	2,504,705	-755,257	339,620	74.79%	0.00%
792	12866	T.H.E. Ins Co	121,933	86,676	35,257	77	4,678	60.59%	31.78%
793	22683	Teachers Ins Co	263,479	189,430	74,049	-20,355	16,027	74.86%	54.54%
794	10113	Terra Ins Co RRG	32,083	11,818	20,265	917	1,182	7.00%	0.43%
795	19526	Texas General Ind Co	23,550	11,071	12,479	-146	739	0.00%	0.00%
796	25496	TIG Ind Co	24,796	2,530	22,266	3,304	777	0.00%	3118.05%
797	25534	TIG Ins Co	2,453,961	1,758,032	695,928	-222,390	209,162	66.95%	132.74%
798	25542	TIG Ins Co Of MI	21,725	115	21,609	0	1,251	0.00%	26.62%
799	25518	TIG Premier Ins Co	37,704	260	37,443	0	1,262	0.00%	-2456.96%
800	25445	TIG Specialty Ins Corp	28,390	189	28,202	0	872	0.00%	0.00%
801	13242	Titan Ind Co	116,445	22,318	94,127	-1,939	5,693	50.50%	34.85%
802	10084	Title Industry Assur Co RRG	4,906	2,068	2,838	249	281	44.27%	58.93%
803	12904	Tokio Marine & Fire Ins Co Ltd Us	1,204,287	859,500	344,786	-9,570	45,952	62.93%	64.35%
804	18031	Topa Ins Co	158,952	105,872	53,080	-2,211	5,251	57.90%	93.48%
805	37621	Toyota Motor Ins Co	93,902	72,915	20,987	-5,502	5,061	75.94%	97.04%
806	41238	Trans Pacific Ins Co	42,786	11,043	31,743	569	1,505	36.71%	230.00%
807	19453	Transatlantic Rein Co	6,315,634	4,464,447	1,851,187	56,907	222,115	67.02%	0.00%
808	20486	Transcontinental Ins Co	87,624	1,858	85,765	0	6,214	0.00%	92.37%
809	28886	Transguard Ins Co Of Amer Inc	161,911	95,976	65,935	12,513	5,843	42.19%	12.00%
810	33014	Transport Ins Co	113,434	90,376	23,058	-2,697	5,919	0.00%	0.00%
811	20494	Transportation Ins Co	76,090	989	75,101	0	3,127	0.00%	40.24%
812	28188	Travco Ins Co	181,436	119,536	61,900	3,191	4,197	57.66%	69.89%
813	40282	Travelers Commercial Cas Co	333,139	261,074	72,065	5,673	12,130	57.66%	0.00%
814	19038	Travelers Cas & Surety Co	12,809,640	9,763,807	3,045,833	211,000	521,655	57.64%	0.48%
815	31194	Travelers Cas & Surety Co Of Am	2,042,013	1,222,357	819,656	138,391	101,688	34.56%	23.75%
816	19046	Travelers Cas & Surety Co Of IL	1,705,514	1,286,857	418,657	32,551	81,242	57.66%	31573.04%
817	36170	Travelers Cas Co Of CT	287,585	215,267	72,318	5,673	12,996	57.66%	1498233.33%
818	36137	Travelers Commercial Ins Co	314,677	238,310	76,367	5,673	10,707	57.66%	0.00%
819	29696	Travelers Excess & Surplus Lines	173,171	119,927	53,244	3,191	5,825	57.66%	29.24%
820	27998	Travelers Home & Marine Ins Co	182,961	120,864	62,097	3,191	6,072	57.66%	6664.59%
821	25658	Travelers Ind Co	13,315,431	8,814,420	4,501,012	196,530	631,048	57.65%	57.63%
822	25666	Travelers Ind Co Of Amer	476,191	348,848	127,342	9,219	18,443	57.66%	52.19%
823	25682	Travelers Ind Co Of CT	926,730	639,065	287,664	15,241	42,942	57.66%	49.72%
824	25674	Travelers Ind Co Of IL	253,354	170,967	82,387	4,255	7,802	57.66%	93.06%
825	39357	Travelers Ins Co Accident Dept	61,345,736	53,738,337	7,607,399	0	7	0.00%	-197.89%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net Underwriting Gain/Loss	Inv./Other Income	Loss Ratio		
							National	Colorado	
826	36161	Travelers Prop Cas Ins Co	206,502	151,349	55,153	3,546	7,322	57.66%	0.00%
827	34894	Trenwick Amer Reins Corp	856,993	777,990	79,003	-37,581	19,022	81.92%	0.00%
828	31003	Tri State Ins Co Of MN	43,866	15,876	27,990	0	1,616	0.00%	6.02%
829	24350	Triad Guaranty Ins Corp	490,738	362,526	128,212	53,406	15,704	19.49%	16.30%
830	19887	Trinity Universal Ins Co	3,268,823	2,336,528	932,295	-83,372	106,561	60.28%	43.71%
831	15954	Trinity Universal Ins Co Of KS	12,501	246	12,255	0	544	0.00%	70.60%
832	41211	Triton Ins Co	644,758	280,923	363,834	97,408	36,834	25.93%	24.95%
833	21709	Truck Ins Exch	1,139,706	849,093	290,613	-6,569	22,375	58.88%	59.61%
834	27120	Trumbull Ins Co	367,084	90,944	276,140	-10,386	11,742	79.33%	70.78%
835	40118	Trustgard Ins Co	49,453	34,763	14,690	367	2,883	58.85%	0.00%
836	37982	Tudor Ins Co	296,231	246,173	50,058	-1,157	5,721	44.97%	68.34%
837	29459	Twin City Fire Ins Co Co	470,409	270,709	199,700	-31,158	37,203	79.33%	129.02%
838	37893	Ulico Cas Co	145,537	102,161	43,376	-22,464	6,040	89.07%	-56.69%
839	24319	Ulico Ind Co	43,531	21,545	21,986	-3,758	1,531	78.16%	155.20%
840	41050	Underwriter For The Professions I	149,873	81,618	68,255	1,042	4,640	41.00%	-48.48%
841	25798	Unigard Ind Co	62,295	36,642	25,653	150	3,332	57.22%	1804.65%
842	25747	Unigard Ins Co	518,918	335,429	183,489	1,294	17,787	57.22%	14.04%
843	25844	Union Ins Co	60,088	41,336	18,752	0	1,741	0.00%	45.96%
844	21423	Union Ins Co Of Providence	69,808	40,546	29,262	-877	3,771	56.77%	42.11%
845	38911	Union Standard Ins Co	27,608	8,122	19,486	0	1,058	0.00%	1594.44%
846	36048	Unione Italiana Reins Co Of Amer	72,858	34,993	37,864	-1,332	7,683	138.90%	0.00%
847	28053	United Coastal Ins Co	36,163	14,725	21,437	-89	1,282	33.18%	383.43%
848	10020	United Educators Ins RRG Inc	259,638	171,442	88,196	10,231	6,124	40.99%	72.83%
849	13021	United Fire & Cas Co	848,172	545,061	303,111	22,903	22,941	47.95%	44.13%
850	19496	United Fire & Indemnity Co	28,265	20,202	8,063	828	1,211	47.95%	0.00%
851	11770	United Fncl Cas Co	143,402	87,976	55,427	12,265	8,274	53.26%	38.79%
852	15873	United Gty Residential Ins Co	2,163,851	1,950,503	213,349	185,659	158,693	11.90%	28.96%
853	16667	United Gty Residential Ins Co Of N	187,899	131,422	56,478	14,023	15,654	0.00%	97.94%
854	26999	United Guaranty Mtg Indem Co	89,613	64,952	24,660	8,327	3,621	19.40%	18.56%
855	10712	United Home Ins Co A RRG	9,489	7,644	1,844	617	73	0.00%	0.00%
856	11445	United Natl Cas Ins Co	29,996	8,975	21,021	206	774	51.46%	0.00%
857	13064	United Natl Ins Co	773,020	432,052	340,968	3,552	12,653	44.86%	1.67%
858	41335	United Natl Specialty Ins Co	97,153	46,326	50,827	319	2,531	56.43%	0.00%
859	21776	United Security Ins Co	7,793	40	7,754	0	301	0.00%	1844005.81%
860	25941	United Services Auto Assoc	12,612,587	4,805,037	7,807,550	508,015	576,908	60.51%	52.59%
861	21113	United States Fire Ins Co	2,597,113	1,797,092	800,021	-94,675	275,358	59.44%	24.13%
862	25895	United States Liability Ins Co	563,231	226,626	336,605	9,401	18,043	37.40%	21.90%
863	29157	United WI Ins Co	113,908	62,437	51,471	10,360	4,188	0.00%	1120.64%
864	16063	Unitrin Auto & Home Ins Co	42,288	18,155	24,133	-2,903	791	63.64%	58.62%
865	10915	Unitrin Direct Property & Cas Co	26,538	13,196	13,341	-538	897	71.45%	73.25%
866	42862	Universal Cas Co	51,921	31,721	20,199	-556	2,405	42.44%	0.00%
867	25933	Universal Surety Co	103,649	33,380	70,269	1,419	2,462	-5.60%	-3.35%
868	13200	Universal Surety Of Amer	25,956	17,512	8,443	-619	1,251	44.90%	4.58%
869	41181	Universal Underwriters Ins Co	493,642	33,805	459,837	-91	53,667	0.00%	50.97%
870	16624	US Aegis Energy Ins Co	17,549	769	16,780	1,240	541	0.00%	0.00%
871	25887	US Fidelity & Guaranty Co	4,383,011	3,350,966	1,032,045	-98,918	171,254	59.71%	85.69%
872	29599	US Specialty Ins Co	323,300	206,126	117,174	5,561	7,886	59.60%	20.02%
873	25968	USAA Cas Ins Co	4,376,975	3,003,845	1,373,130	418,410	135,044	58.61%	54.07%
874	18600	USAA General Ind Co	350,691	222,230	128,461	43,623	5,259	56.51%	52.70%
875	17159	Usf Ins Co	72,913	47,488	25,425	-877	1,605	72.98%	-7.75%
876	10620	Usf&G Ins Co Of Ms	18,243	3	18,239	0	1,017	0.00%	0.00%
877	10182	Usf&G Specialty Ins Co	17,158	3	17,155	0	815	0.00%	164.49%
878	25976	Utica Mut Ins Co	1,889,102	1,473,076	416,027	-66,131	65,725	59.87%	69.04%
879	26611	Valiant Ins Co	14,664	54	14,610	0	731	0.00%	-308.01%
880	20508	Valley Forge Ins Co	49,326	1,143	48,183	0	4,744	0.00%	64.46%

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Property and Casualty Companies Licensed in Colorado (\$1,000s)

NAIC #	Company	Assets	Liabilities	Capital and Surplus	Net		Loss Ratio		
					Underwriting Gain/Loss	Inv./Other Income	National	Colorado	
881	14133	Valley Ins Co	23,405	11,801	11,604	-546	1,322	75.96%	0.00%
882	21172	Vanliner Ins Co	301,878	200,773	101,105	-3,504	11,447	68.25%	54.27%
883	18759	Verex Assure Inc	28,956	21,642	7,314	1,272	9,897	-145.94%	-59.56%
884	11762	Vesta Fire Ins Corp	653,030	449,228	203,802	-54,139	11,319	59.55%	0.00%
885	11585	VHA Mountain States Reciprocal	7,844	5,240	2,604	371	59	52.37%	2.04%
886	10644	Victoria Automobile Ins Co	8,744	71	8,673	0	358	0.00%	0.00%
887	42889	Victoria Fire & Cas Co	80,913	36,582	44,330	-2,208	8,256	59.15%	-197.34%
888	10105	Victoria Select Ins Co	7,795	62	7,733	0	332	0.00%	0.00%
889	20397	Vigilant Ins Co	318,648	221,428	97,220	3,664	9,729	46.40%	35.99%
890	13137	Viking Ins Co Of WI	300,901	265,473	35,428	-29,768	10,724	101.79%	46.30%
891	40827	Virginia Surety Co Inc	1,862,288	1,426,228	436,059	-33,763	10,557	83.58%	101.23%
892	39616	Vision Service Plan Ins Co	219,293	54,059	165,234	27,873	27,873	90.28%	90.52%
893	40428	Voyager Ind Ins Co	76,057	44,674	31,383	884	4,034	18.20%	94.30%
894	35971	Voyager Property & Cas Ins Co	77,548	42,072	35,476	466	3,411	20.17%	68.11%
895	26085	Warner Ins Co	20,041	3,244	16,797	-620	1,081	66.43%	174.52%
896	32778	Washington Intl Ins Co	92,391	56,775	35,616	775	3,457	28.45%	-11.81%
897	26069	Wausau Business Ins Co	124,342	84,067	40,276	-3,510	5,761	66.42%	50.89%
898	26042	Wausau Underwriters Ins Co	194,526	101,054	93,472	-3,510	8,860	66.42%	94.99%
899	25011	Wesco Ins Co	309,194	114,975	194,220	85,323	19,916	21.07%	15.84%
900	44393	West American Ins Co	1,753,905	1,309,198	444,707	-37,482	106,823	59.20%	92.55%
901	21121	Westchester Fire Ins Co	1,434,699	958,525	476,174	98,329	50,040	48.99%	66.89%
902	10172	Westchester Surplus Lines Ins Co	288,224	220,377	67,847	8,176	11,768	66.77%	48.86%
903	27871	Western Agric Ins Co	104,335	69,741	34,594	431	4,032	58.41%	77.32%
904	30830	Western Diversified Cas Ins Co	10,112	19	10,093	-81	255	0.00%	82.07%
905	37150	Western Heritage Ins Co	103,098	30,443	72,655	0	4,644	0.00%	50.58%
906	13625	Western Mut Ins Co	27,512	16,169	11,343	170	799	43.80%	31.77%
907	24465	Western Natl Assur Co	28,522	20,818	7,704	-1,117	1,398	0.00%	0.00%
908	40940	Western Pacific Mut Ins Co RRG	103,400	55,403	47,997	1,633	4,488	18.90%	200.52%
909	13188	Western Surety Co	694,715	504,292	190,422	-63,306	33,971	54.80%	16.90%
910	13196	Western World Ins Co	675,866	474,732	201,134	-5,747	22,967	44.97%	23.37%
911	24112	Westfield Ins Co	1,621,482	1,194,029	427,454	22,380	27,468	53.40%	1.92%
912	24120	Westfield Natl Ins Co	344,250	234,361	109,889	4,582	7,391	53.40%	0.00%
913	34207	Westport Ins Corp	1,241,186	937,159	304,027	-71,884	49,320	66.89%	52.03%
914	13234	Wilshire Ins Co	131,780	79,771	52,009	2,907	5,535	55.82%	51.84%
915	12599	Windsor Ins Co	450,365	327,056	123,308	-23,546	6,930	59.52%	45.47%
916	13250	Workmens Auto Ins Co	59,093	35,347	23,746	-4,225	1,491	62.09%	0.00%
917	20311	XL Capital Assurance Inc	329,702	121,636	208,066	-11,334	6,971	0.00%	0.00%
918	24554	XL Ins Amer Inc	407,933	259,047	148,885	-32,643	9,215	117.94%	82.08%
919	20583	XL Reins America Inc	4,343,246	2,706,332	1,636,913	-212,182	105,674	117.94%	0.00%
920	19607	XL Select	109,396	70,883	38,513	-6,529	1,868	117.94%	0.00%
921	37885	XL Specialty Ins Co	643,159	533,691	109,468	-19,586	13,642	117.94%	84.49%
922	24325	York Ins Co	47,249	39,465	7,784	-6,836	2,722	76.23%	0.00%
923	26220	Yosemite Ins Co	409,977	103,157	306,820	28,977	14,359	21.01%	-100.97%
924	27090	Young America Ins Co	21,775	11,295	10,479	796	450	52.78%	0.00%
925	13269	Zenith Ins Co	1,600,211	1,140,406	459,805	47,486	64,118	54.31%	178.77%
926	16535	Zurich American Ins Co	19,107,424	15,431,833	3,675,591	-123,753	450,411	43.56%	71.05%
927	27855	Zurich American Ins Co Of IL	33,993	58	33,935	0	2,195	0.00%	44.01%
Totals		1,085,608,870	724,729,549	360,879,321	-1,060,311	38,269,798			

2003 Colorado Market Share and Loss Ratio

P&C Line 01 - Fire (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19437	Lexington Ins Co	DE	S	13,955	13.02%	13.02%	14,490	8,580	59.21%
2	42978	American Security Ins Co	DE	Y	6,058	5.65%	18.67%	4,935	1,134	22.99%
3	21482	Factory Mut Ins Co	RI	Y	5,464	5.10%	23.76%	5,894	-907	-15.39%
4	35300	Allianz Global Risks US Ins Co	CA	Y	4,999	4.66%	28.42%	5,357	9,783	182.62%
5	21458	Employers Ins of Wausau	WI	Y	4,756	4.44%	32.86%	2,148	508	23.65%
6	41807	Royal Surplus Lines Ins Co	CT	S	4,411	4.11%	36.97%	5,083	1,428	28.09%
7	33138	Landmark Amer Ins Co	OK	S	3,923	3.66%	40.63%	1,135	86	7.56%
8	25674	Travelers Ind Co Of IL	CT	Y	2,549	2.38%	43.01%	1,871	3,499	187.06%
9	24678	Royal Ind Co	DE	Y	2,508	2.34%	45.35%	3,658	298	8.15%
10	25658	Travelers Ind Co	CT	Y	2,315	2.16%	47.51%	2,143	-11	-0.52%
11	19682	Hartford Fire In Co	CT	Y	2,303	2.15%	49.66%	1,905	17	0.88%
12	26247	American Guarantee & Liability Ins	NY	Y	2,297	2.14%	51.80%	3,854	10,529	273.18%
13	24554	XL Ins Amer Inc	DE	Y	2,276	2.12%	53.92%	885	489	55.27%
14	26387	Steadfast Ins Co	DE	S	2,197	2.05%	55.97%	2,372	205	8.62%
15	44520	Crum & Forster Specialty Ins Co	AZ	S	1,887	1.76%	57.73%	1,498	1,028	68.60%
16	10014	Affiliated Fm Ins Co	RI	Y	1,686	1.57%	59.30%	1,519	-36	-2.40%
17	36463	Discover Prop & Cas Ins Co	IL	Y	1,549	1.44%	60.75%	1,389	462	33.25%
18	21199	Arch Speciality Ins Co	WI	S	1,393	1.30%	62.05%	778	95	12.25%
19	24813	Balboa Ins Co	CA	Y	1,357	1.27%	63.31%	1,365	125	9.16%
20	18988	Auto-Owners Ins Co	MI	Y	1,336	1.25%	64.56%	1,014	905	89.25%
21	19062	Automobile Ins Co Of Hartford CT	CT	Y	1,280	1.19%	65.75%	1,178	794	67.40%
22	16535	Zurich American Ins Co	NY	Y	1,216	1.13%	66.89%	1,200	-5,092	-424.42%
23	21415	Employers Mut Cas Co	IA	Y	1,160	1.08%	67.97%	1,068	724	67.82%
24	34207	Westport Ins Corp	MO	Y	1,153	1.08%	69.04%	1,004	35	3.47%
25	24767	St Paul Fire & Marine Ins Co	MN	Y	1,150	1.07%	70.12%	1,225	156	12.72%
26	10172	Westchester Surplus Lines Ins Co	GA	S	1,119	1.04%	71.16%	1,400	662	47.24%
27	37362	General Star Ind Co	CT	S	1,103	1.03%	72.19%	691	100	14.46%
28	13021	United Fire & Cas Co	IA	Y	1,065	0.99%	73.18%	979	461	47.07%
29	11991	National Cas Co	WI	Y	1,031	0.96%	74.15%	969	262	27.06%
30	21113	United States Fire Ins Co	DE	Y	987	0.92%	75.07%	1,336	-99	-7.42%
31	37974	MT Hawley Ins Co	IL	S	972	0.91%	75.97%	958	674	70.42%
32	22314	RSUI Ind Co	NH	Y	953	0.89%	76.86%	225	0	0.00%
33	25941	United Services Auto Assoc	TX	Y	921	0.86%	77.72%	872	113	12.96%
34	16217	National Farmers Union Prop & Cas	CO	Y	893	0.83%	78.55%	899	320	35.64%
35	43095	Clarendon Amer Ins Co	NJ	S	841	0.78%	79.34%	400	0	0.00%
36	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	788	0.74%	80.07%	627	135	21.51%
37	24740	Safeco Ins Co Of Amer	WA	Y	719	0.67%	80.74%	706	292	41.28%
38	19489	Allied World Assur Co US Inc	DE	S	715	0.67%	81.41%	454	332	73.14%
39	11185	Foremost Ins Co	MI	Y	671	0.63%	82.04%	453	677	149.57%
40	23469	American Modern Home Ins Co	OH	Y	656	0.61%	82.65%	548	78	14.25%
41	19275	American Family Mut Ins Co	WI	Y	650	0.61%	83.25%	766	210	27.39%
42	30481	St Paul Surplus Lines Ins Co	DE	S	579	0.54%	83.79%	578	73	12.60%
43	41297	Scottsdale Ins Co	OH	S	563	0.53%	84.32%	586	41	7.03%
44	39306	Fidelity & Deposit Co Of MD	MD	Y	545	0.51%	84.83%	545	-19	-3.52%
45	24988	Sentry Ins A Mut Co	WI	Y	535	0.50%	85.33%	479	35	7.32%
46	20559	General Security Ind Co of AZ	AZ	S	522	0.49%	85.81%	500	137	27.37%
47	19232	Allstate Ins Co	IL	Y	503	0.47%	86.28%	476	599	125.96%
48	23388	Shelter Mut Ins Co	MO	Y	498	0.46%	86.75%	422	130	30.81%
49	41181	Universal Underwriters Ins Co	KS	Y	493	0.46%	87.21%	500	195	38.99%
50	11118	Federated Rural Electric Ins Exch	KS	Y	493	0.46%	87.67%	515	103	19.95%
51	21121	Westchester Fire Ins Co	NY	Y	475	0.44%	88.11%	219	-48	-22.04%
52	26620	AXIS Surplus Ins Co	IL	S	454	0.42%	88.53%	138	54	39.25%
53	25887	US Fidelity & Guaranty Co	MD	Y	441	0.41%	88.94%	436	354	81.29%
54	20370	AXIS Reins Co	NY	Y	399	0.37%	89.32%	219	107	48.54%
55	17370	Nautilus Ins Co	AZ	S	370	0.35%	89.66%	324	19	5.89%
56	15610	AXIS Specialty Ins Co	CT	N	360	0.34%	90.00%	160	51	31.80%

2003 Colorado Market Share and Loss Ratio

P&C Line 01 - Fire (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	25968	USAA Cas Ins Co	TX	Y	354	0.33%	90.33%	317	-336	-105.96%
58	36951	Century Surety Co	OH	S	342	0.32%	90.65%	221	15	6.74%
59	35378	Evanston Ins Co	IL	S	340	0.32%	90.96%	299	41	13.59%
60	38962	Genesis Ins Co	CT	Y	328	0.31%	91.27%	378	81	21.42%
61	13935	Federated Mut Ins Co	MN	Y	300	0.28%	91.55%	281	1	0.32%
62	24791	St Paul Mercury Ins Co	MN	Y	284	0.27%	91.81%	296	1	0.24%
63	39020	Essex Ins Co	DE	S	283	0.26%	92.08%	292	0	0.04%
64	19380	American Home Assur Co	NY	Y	278	0.26%	92.34%	457	23	4.93%
65	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	273	0.25%	92.59%	254	17	6.59%
66	26522	Mount Vernon Fire Ins Co	PA	S	270	0.25%	92.84%	176	9	5.39%
67	19100	Amco Ins Co	IA	Y	269	0.25%	93.10%	245	90	36.68%
68	10046	Pacific Ins Co Ltd	CT	S	267	0.25%	93.34%	241	3	1.28%
69	28401	American Natl Prop & Cas Co	MO	Y	261	0.24%	93.59%	174	26	14.92%
70	41785	Colorado Cas Ins Co	CO	Y	254	0.24%	93.83%	284	100	35.38%
71	19194	Farmers Alliance Mut Ins Co	KS	Y	249	0.23%	94.06%	249	318	127.68%
72	19704	American States Ins Co	IN	Y	239	0.22%	94.28%	222	42	19.04%
73	34622	Glens Falls Ins Co	DE	Y	219	0.20%	94.48%	367	200	54.36%
74	11150	Arch Ins Co	MO	Y	209	0.19%	94.68%	154	65	42.36%
75	35939	Continental Divide Ins Co	CO	Y	189	0.18%	94.86%	192	-291	-151.55%
76	10071	Encompass Ins Co Of America	IL	Y	174	0.16%	95.02%	41	0	0.00%
77	10936	Seneca Ins Co Inc	NY	Y	174	0.16%	95.18%	147	79	53.56%
78	24589	American & Foreign Ins Co	DE	Y	172	0.16%	95.34%	152	7	4.88%
79	35386	Fidelity & Guaranty Ins Co	IA	Y	169	0.16%	95.50%	193	2	1.15%
80	24821	Meritplan Ins Co	CA	Y	169	0.16%	95.66%	169	57	33.98%
81	37257	Insurance Corp Of Hannover	IL	Y	167	0.16%	95.81%	111	14	12.67%
82	22829	Interstate Fire & Cas Co	IL	S	166	0.15%	95.97%	195	94	48.20%
83	28932	Markel American Ins Co	VA	Y	158	0.15%	96.11%	143	43	30.14%
84	21180	Sentry Select Ins Co	WI	Y	150	0.14%	96.25%	136	62	45.71%
85	15954	Trinity Universal Ins Co Of KS	KS	Y	148	0.14%	96.39%	167	51	30.30%
86	37150	Western Heritage Ins Co	AZ	S	145	0.14%	96.53%	220	-19	-8.41%
87	42374	Houston Cas Co	TX	S	140	0.13%	96.66%	115	0	0.00%
88	42579	Allied Prop & Cas Ins Co	IA	Y	135	0.13%	96.78%	120	50	41.92%
89	19623	American Summit Ins Co	TX	Y	131	0.12%	96.91%	107	7	6.41%
90	25682	Travelers Ind Co Of CT	CT	Y	126	0.12%	97.02%	99	-37	-36.84%
91	21873	Firemans Fund Ins Co	CA	Y	122	0.11%	97.14%	146	55	37.48%
92	28304	Federated Service Ins Co	MN	Y	119	0.11%	97.25%	86	1	0.87%
93	16187	AXA Re Prop & Cas Ins Co	DE	Y	119	0.11%	97.36%	102	3	2.78%
94	23787	Nationwide Mut Ins Co	OH	Y	103	0.10%	97.46%	99	0	-0.13%
95	30104	Hartford Underwriters Ins Co	CT	Y	102	0.10%	97.55%	98	125	127.13%
96	23108	Lumbermens Underwriting Alliance	MO	Y	94	0.09%	97.64%	109	0	-0.27%
97	10673	Penn-Star Ins Co	PA	S	93	0.09%	97.73%	85	2	2.73%
98	29696	Travelers Excess & Surplus Lines Co	CT	S	91	0.08%	97.81%	354	177	49.96%
99	24856	Admiral Ins Co	DE	S	88	0.08%	97.89%	101	39	38.29%
100	25054	Hudson Ins Co	DE	Y	88	0.08%	97.97%	52	8	15.91%
101	14648	Mountain States Mut Cas Co	NM	Y	85	0.08%	98.05%	60	41	67.85%
102	21326	Empire Fire & Marine Ins Co	NE	Y	85	0.08%	98.13%	59	0	0.16%
103	19720	American Alt Ins Corp	DE	Y	82	0.08%	98.21%	83	-11	-13.17%
104	26980	Royal Ins Co Of Amer	IL	Y	81	0.08%	98.29%	105	7	6.80%
105	38989	Chubb Custom Ins Co	DE	S	79	0.07%	98.36%	22	-4	-16.81%
106	44393	West American Ins Co	IN	Y	77	0.07%	98.43%	73	11	15.59%
107	41343	Gerling Amer Ins Co	NY	Y	77	0.07%	98.50%	42	-1	-2.85%
108	22578	Horace Mann Ins Co	IL	Y	72	0.07%	98.57%	64	67	104.66%
109	23809	Granite State Ins Co	PA	Y	69	0.06%	98.64%	47	7	13.89%
110	25666	Travelers Ind Co Of Amer	CT	Y	69	0.06%	98.70%	60	0	-0.37%
111	21857	American Ins Co	NE	Y	68	0.06%	98.76%	110	-3	-3.00%
112	19879	Security Natl Ins Co	TX	Y	63	0.06%	98.82%	78	-2	-2.33%

2003 Colorado Market Share and Loss Ratio

P&C Line 01 - Fire (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	32352	Prudential Prop & Cas Ins Co	IN	Y	62	0.06%	98.88%	61	4	6.92%
114	24074	Ohio Cas Ins Co	OH	Y	62	0.06%	98.94%	63	0	-0.41%
115	25615	Charter Oak Fire Ins Co	CT	Y	61	0.06%	98.99%	29	-4	-12.76%
116	22101	Grange Ins Assn	WA	Y	57	0.05%	99.05%	55	1	2.44%
117	29424	Hartford Cas Ins Co	IN	Y	55	0.05%	99.10%	50	35	70.51%
118	37540	Omaha Prop & Cas Ins Co	NE	Y	54	0.05%	99.15%	48	11	22.47%
119	19895	Atlantic Mut Ins Co	NY	Y	53	0.05%	99.20%	26	22	83.68%
120	26344	Great American Assur Co	OH	Y	48	0.04%	99.24%	13	0	2.20%
121	23361	Shelter General Ins Co	MO	Y	47	0.04%	99.29%	37	-1	-2.16%
122	20044	Cornhusker Cas Co	NE	Y	47	0.04%	99.33%	56	0	0.19%
123	15130	Encompass Ind Co	IL	Y	47	0.04%	99.37%	12	0	0.00%
124	10804	Continental Western Ins Co	IA	Y	45	0.04%	99.42%	45	0	0.00%
125	42048	Diamond State Ins Co	IN	Y	45	0.04%	99.46%	44	0	0.00%
126	19445	National Union Fire Ins Co Of Pitts	PA	Y	43	0.04%	99.50%	176	-588	-334.38%
127	13056	RLI Ins Co	IL	Y	41	0.04%	99.54%	30	-1	-1.80%
128	40142	American Zurich Ins Co	IL	Y	40	0.04%	99.57%	20	0	1.84%
129	36940	Indian Harbor Ins Co	ND	S	38	0.04%	99.61%	50	-17	-33.39%
130	23752	Quanta Ind Co	CO	Y	38	0.04%	99.64%	53	32	60.88%
131	10510	Carolina Cas Ins Co	FL	Y	37	0.03%	99.68%	30	6	18.53%
132	27847	Insurance Co Of The West	CA	Y	37	0.03%	99.71%	61	0	0.00%
133	19976	Amica Mut Ins Co	RI	Y	34	0.03%	99.75%	31	38	123.46%
134	26298	Metropolitan Property & Cas Ins Co	RI	Y	34	0.03%	99.78%	37	0	0.79%
135	41459	Armed Forces Ins Exchange	KS	Y	31	0.03%	99.81%	31	0	1.06%
136	25844	Union Ins Co	NE	Y	29	0.03%	99.83%	72	90	124.90%
137	21865	Associated Ind Corp	CA	Y	26	0.02%	99.86%	24	11	43.10%
138	15032	Guideone Mut Ins Co	IA	Y	25	0.02%	99.88%	23	1	2.56%
139	23779	Nationwide Mut Fire Ins Co	OH	Y	24	0.02%	99.90%	23	73	324.22%
140	16063	Unitrin Auto & Home Ins Co	NY	Y	24	0.02%	99.93%	7	1	10.10%
141	26433	Harco Natl Ins Co	IL	Y	24	0.02%	99.95%	29	0	-0.10%
142	24015	Northland Ins Co	MN	Y	24	0.02%	99.97%	38	2	6.28%
143	23841	New Hampshire Ins Co	PA	Y	23	0.02%	99.99%	23	2	8.01%
144	27960	Illinois Union Ins Co	IL	S	22	0.02%	100.01%	26	1	3.16%
145	34118	Colony Natl Ins Co	VA	S	22	0.02%	100.03%	36	-35	-96.99%
146	10340	Stonington Ins Co	TX	Y	21	0.02%	100.05%	6	1	10.46%
147	30562	American Manufacturers Mut Ins Co	IL	Y	19	0.02%	100.07%	28	83	298.43%
148	24775	St Paul Guardian Ins Co	MN	Y	19	0.02%	100.09%	19	-1	-4.60%
149	32859	Penn-Amer Ins Co	PA	Y	19	0.02%	100.11%	32	-4	-12.71%
150	19690	American Economy Ins Co	IN	Y	19	0.02%	100.12%	21	6	29.91%
151	27987	Northfield Ins Co	IA	S	17	0.02%	100.14%	22	-48	-215.27%
152	14559	Guideone Specialty Mut Ins Co	IA	Y	15	0.01%	100.15%	8	1	7.14%
153	10213	Discover Specialty Ins Co	IL	S	15	0.01%	100.17%	15	0	0.00%
154	21652	Farmers Ins Exch	CA	Y	15	0.01%	100.18%	17	-1	-8.91%
155	35912	American Western Home Ins Co	OK	S	14	0.01%	100.19%	5	0	0.00%
156	24449	Regent Ins Co	WI	Y	13	0.01%	100.21%	8	0	0.00%
157	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	13	0.01%	100.22%	17	0	-1.50%
158	19887	Trinity Universal Ins Co	TX	Y	13	0.01%	100.23%	14	0	-0.49%
159	25623	Phoenix Ins Co	CT	Y	13	0.01%	100.24%	10	-3	-26.79%
160	33022	AXA Corp Solutions Ins Co	NY	Y	12	0.01%	100.25%	31	0	0.00%
161	24724	First Natl Ins Co Of Amer	WA	Y	12	0.01%	100.27%	1	-1	-74.49%
162	13714	Pharmacists Mut Ins Co	IA	Y	12	0.01%	100.28%	11	0	0.00%
163	10677	Cincinnati Ins Co	OH	Y	11	0.01%	100.29%	9	0	0.00%
164	42587	Depositors Ins Co	IA	Y	11	0.01%	100.30%	11	0	0.25%
165	37532	Great American E&S Ins Co	DE	S	11	0.01%	100.31%	19	-2	-9.52%
166	20885	Kansas City Fire & Marine Ins Co	SC	Y	10	0.01%	100.32%	17	14	79.89%
167	15580	Scottsdale Ind Co	OH	Y	9	0.01%	100.32%	6	0	4.26%
168	22128	Rocky Mountain Fire & Cas Co	WA	Y	9	0.01%	100.33%	17	10	59.90%

2003 Colorado Market Share and Loss Ratio
P&C Line 01 - Fire (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	24031	Northland Cas Co	MN	Y	8	0.01%	100.34%	27	-25	-94.05%
170	20427	American Cas Co Of Reading PA	PA	Y	7	0.01%	100.35%	12	5	39.03%
171	10472	Capitol Ind Corp	WI	Y	6	0.01%	100.35%	7	1	9.70%
172	32700	Owners Ins Co	OH	Y	6	0.01%	100.36%	7	20	304.46%
173	23663	National American Ins Co	OK	Y	5	0.00%	100.36%	4	0	0.00%
174	13064	United Natl Ins Co	PA	S	5	0.00%	100.37%	5	0	0.00%
175	10815	Verlan Fire Ins Co MD	MD	N	4	0.00%	100.37%	4	0	0.00%
176	20702	Ace Fire Underwriters Ins Co	PA	Y	4	0.00%	100.37%	3	1	28.49%
177	19216	Southern Ins Co	TX	Y	4	0.00%	100.38%	34	162	478.67%
178	22217	Gulf Ins Co	CT	Y	3	0.00%	100.38%	3	-192	-7373.49%
179	26905	Century-Natl Ins Co	CA	Y	3	0.00%	100.38%	2	1	24.77%
180	42803	Guideone Elite Ins Co	IA	Y	3	0.00%	100.39%	3	0	0.59%
181	42986	Standard Guaranty Ins Co	DE	Y	3	0.00%	100.39%	2	0	0.90%
182	20095	Bituminous Cas Corp	IL	Y	3	0.00%	100.39%	2	0	4.05%
183	16691	Great American Ins Co	OH	Y	2	0.00%	100.39%	5	24	520.63%
184	18767	Church Mut Ins Co	WI	Y	2	0.00%	100.39%	2	0	-8.41%
185	29459	Twin City Fire Ins Co Co	IN	Y	2	0.00%	100.40%	2	0	2.03%
186	38970	Markel Ins Co	IL	Y	2	0.00%	100.40%	2	0	3.49%
187	20532	Clarendon Natl Ins Co	NJ	Y	2	0.00%	100.40%	-1	0	-13.28%
188	13897	Farmers Mut Hail Ins Co Of IA	IA	Y	2	0.00%	100.40%	2	0	0.00%
189	25895	United States Liability Ins Co	PA	Y	2	0.00%	100.40%	1	0	6.06%
190	23582	Harleysville Ins Co	MN	Y	2	0.00%	100.41%	1	0	0.00%
191	24538	Republic Underwriters Ins Co	TX	Y	2	0.00%	100.41%	19	32	164.31%
192	11126	Sompo Japan Ins Co of Amer	NY	Y	2	0.00%	100.41%	2	0	17.29%
193	23620	Burlington Ins Co	NC	S	2	0.00%	100.41%	8	6	69.07%
194	20443	Continental Cas Co	IL	Y	2	0.00%	100.41%	1	0	0.00%
195	24880	Fire & Cas Ins Co Of CT	CT	Y	1	0.00%	100.41%	1	0	3.30%
196	22837	Interstate Ind Co	IL	Y	1	0.00%	100.41%	2	-6	-345.77%
197	20494	Transportation Ins Co	IL	Y	1	0.00%	100.42%	2	0	0.00%
198	21261	Electric Ins Co	MA	Y	1	0.00%	100.42%	1	0	0.00%
199	19356	Maryland Cas Co	MD	Y	1	0.00%	100.42%	2	0	-7.98%
200	22918	American Motorists Ins Co	IL	Y	1	0.00%	100.42%	1	0	-43.08%
201	22977	Lumbermens Mut Cas Co	IL	Y	1	0.00%	100.42%	1	17	3114.31%
202	26069	Wausau Business Ins Co	WI	Y	1	0.00%	100.42%	0	0	-20.79%
203	10669	Church Ins Co	NY	Y	1	0.00%	100.42%	1	0	0.00%
204	22292	Hanover Ins Co	NH	Y	1	0.00%	100.42%	1	0	0.78%
205	24732	General Ins Co Of Amer	WA	Y	1	0.00%	100.42%	0	0	137.71%
206	21709	Truck Ins Exch	CA	Y	1	0.00%	100.42%	1	-1	-209.86%
207	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	0	0.00%	100.42%	0	0	33.44%
208	19909	Centennial Ins Co	NY	Y	0	0.00%	100.42%	1	0	4.10%
209	32190	Constitution Ins Co	NY	Y	0	0.00%	100.42%	0	0	-23.84%
210	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.42%	1	0	0.31%
211	25038	North American Capacity Ins Co	NH	S	0	0.00%	100.42%	0	-14	-4480.26%
212	24198	Peerless Ins Co	NH	Y	0	0.00%	100.42%	0	0	0.00%
213	25747	Unigard Ins Co	WA	Y	0	0.00%	100.42%	0	0	8.78%
214	21741	Homeland Central Ins Co	IA	Y	0	0.00%	100.42%	1	3	227.15%
215	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.42%	0	0	0.00%
216	21881	National Surety Corp	IL	Y	0	0.00%	100.42%	0	0	191.30%
217	20524	Specialty Natl Ins Co	IL	Y	0	0.00%	100.42%	0	0	-44.44%
218	21687	Mid-Century Ins Co	CA	Y	0	0.00%	100.42%	0	-3	-13345.83%
219	37893	Ullico Cas Co	DE	Y	0	0.00%	100.42%	0	0	0.00%
220	23396	Amerisure Mut Ins Co	MI	Y	0	0.00%	100.42%	0	0	0.00%
221	34991	Genesis Ind Ins Co	ND	S	0	0.00%	100.42%	0	48	406000.00%
222	21849	American Automobile Ins Co	MO	Y	0	0.00%	100.42%	0	0	0.00%
223	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.42%	0	0	0.00%
224	11177	First Financial Ins Co	IL	Y	0	0.00%	100.42%	0	-1	-1495.38%

2003 Colorado Market Share and Loss Ratio

P&C Line 01 - Fire (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	21407	Emcasco Ins Co	IA	Y	0	0.00%	100.42%	5	0	-2.77%
226	13528	Brotherhood Mut Ins Co	IN	Y	0	0.00%	100.42%	1	0	-11.22%
227	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.42%	0	1	1938.71%
228	25534	TIG Ins Co	CA	Y	0	0.00%	100.42%	4	102	2402.83%
229	26832	Great American Alliance Ins Co	OH	Y	0	0.00%	100.42%	1	-9	-658.79%
230	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.42%	0	-5	-13407.50%
231	37478	Hartford Ins Co Of The Midwest	IN	Y	0	0.00%	100.42%	7	6	76.08%
232	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.42%	0	0	38.81%
233	21105	North River Ins Co	NJ	Y	0	0.00%	100.42%	0	-1	18733.33%
234	15156	Shelby Ins Co	IL	Y	0	0.00%	100.42%	0	0	0.00%
235	22322	Greenwich Ins Co	DE	Y	0	0.00%	100.42%	0	0	83.33%
236	29874	North American Specialty Ins Co	NH	Y	0	0.00%	100.42%	0	-1	-815.45%
237	23418	Mid-Continent Cas Co	OK	Y	0	0.00%	100.42%	0	0	0.00%
238	25976	Utica Mut Ins Co	NY	Y	0	0.00%	100.42%	1	0	-1.32%
239	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.42%	0	0	-98.27%
240	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.42%	34	-2	-6.56%
241	39608	Nutmeg Ins Co	CT	S	-1	0.00%	100.42%	26	0	0.03%
242	22810	Chicago Ins Co	IL	Y	-1	0.00%	100.42%	0	-25	13530.65%
243	31003	Tri State Ins Co Of MN	MN	Y	-3	0.00%	100.42%	5	0	6.16%
244	34916	First Specialty Ins Corp	MO	S	-3	0.00%	100.42%	0	0	12.50%
245	10182	Usf&G Specialty Ins Co	MD	S	-33	-0.03%	100.39%	-32	-99	312.51%
246	22667	Ace American Ins Co	PA	Y	-46	-0.04%	100.34%	-67	7	-11.13%
247	23035	Liberty Mut Fire Ins Co	MA	Y	-369	-0.34%	100.00%	-101	16	-16.14%
Totals					107,220			98,367	42,023	42.72%

2003 Colorado Market Share and Loss Ratio

P&C Line 02.1 - Allied Lines (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	21482	Factory Mut Ins Co	RI	Y	16,859	17.09%	17.09%	15,085	1,862	12.34%
2	22322	Greenwich Ins Co	DE	Y	4,360	4.42%	21.51%	5,380	3,810	70.81%
3	19437	Lexington Ins Co	DE	S	3,949	4.00%	25.51%	4,018	8,126	202.21%
4	10172	Westchester Surplus Lines Ins Co	GA	S	2,835	2.87%	28.39%	1,853	1,040	56.10%
5	24678	Royal Ind Co	DE	Y	2,384	2.42%	30.80%	3,049	802	26.31%
6	20443	Continental Cas Co	IL	Y	2,373	2.41%	33.21%	2,319	444	19.15%
7	35300	Allianz Global Risks US Ins Co	CA	Y	2,246	2.28%	35.48%	2,581	435	16.83%
8	25941	United Services Auto Assoc	TX	Y	2,222	2.25%	37.74%	2,100	1,004	47.78%
9	25674	Travelers Ind Co Of IL	CT	Y	2,131	2.16%	39.90%	1,566	689	44.02%
10	13897	Farmers Mut Hail Ins Co Of IA	IA	Y	1,966	1.99%	41.89%	1,966	1,202	61.11%
11	44520	Crum & Forster Specialty Ins Co	AZ	S	1,862	1.89%	43.78%	1,478	95	6.46%
12	41807	Royal Surplus Lines Ins Co	CT	S	1,856	1.88%	45.66%	2,205	592	26.82%
13	24767	St Paul Fire & Marine Ins Co	MN	Y	1,856	1.88%	47.54%	1,975	412	20.86%
14	42978	American Security Ins Co	DE	Y	1,777	1.80%	49.34%	1,412	292	20.68%
15	24740	Safeco Ins Co Of Amer	WA	Y	1,763	1.79%	51.13%	1,936	534	27.60%
16	33138	Landmark Amer Ins Co	OK	S	1,702	1.72%	52.85%	492	15	3.09%
17	21415	Employers Mut Cas Co	IA	Y	1,619	1.64%	54.49%	1,533	1,891	123.30%
18	39306	Fidelity & Deposit Co Of MD	MD	Y	1,598	1.62%	56.11%	1,591	789	49.55%
19	19062	Automobile Ins Co Of Hartford CT	CT	Y	1,594	1.62%	57.73%	1,457	573	39.32%
20	19232	Allstate Ins Co	IL	Y	1,589	1.61%	59.34%	1,479	376	25.43%
21	19275	American Family Mut Ins Co	WI	Y	1,480	1.50%	60.84%	1,475	755	51.19%
22	24732	General Ins Co Of Amer	WA	Y	1,442	1.46%	62.30%	1,442	256	17.72%
23	41181	Universal Underwriters Ins Co	KS	Y	1,284	1.30%	63.60%	1,320	1,313	99.46%
24	24554	XL Ins Amer Inc	DE	Y	1,270	1.29%	64.89%	474	183	38.55%
25	28401	American Natl Prop & Cas Co	MO	Y	1,230	1.25%	66.14%	1,073	485	45.19%
26	25658	Travelers Ind Co	CT	Y	1,221	1.24%	67.37%	1,104	1,219	110.45%
27	16217	National Farmers Union Prop & Cas	CO	Y	1,167	1.18%	68.56%	1,081	1,663	153.77%
28	13021	United Fire & Cas Co	IA	Y	1,122	1.14%	69.69%	1,052	415	39.40%
29	11185	Foremost Ins Co	MI	Y	1,000	1.01%	70.71%	691	2	0.26%
30	36463	Discover Prop & Cas Ins Co	IL	Y	891	0.90%	71.61%	788	181	22.91%
31	21113	United States Fire Ins Co	DE	Y	885	0.90%	72.51%	697	3,691	529.64%
32	10014	Affiliated Fm Ins Co	RI	Y	874	0.89%	73.39%	788	-1	-0.16%
33	22314	RSUI Ind Co	NH	Y	821	0.83%	74.23%	251	0	0.00%
34	21326	Empire Fire & Marine Ins Co	NE	Y	800	0.81%	75.04%	790	598	75.71%
35	25968	USAA Cas Ins Co	TX	Y	792	0.80%	75.84%	708	384	54.23%
36	14559	Guideone Specialty Mut Ins Co	IA	Y	768	0.78%	76.62%	719	526	73.14%
37	11991	National Cas Co	WI	Y	748	0.76%	77.38%	675	208	30.81%
38	25887	US Fidelity & Guaranty Co	MD	Y	732	0.74%	78.12%	716	1,079	150.70%
39	10213	Discover Specialty Ins Co	IL	S	724	0.73%	78.85%	605	49	8.08%
40	23388	Shelter Mut Ins Co	MO	Y	696	0.71%	79.56%	583	231	39.66%
41	26247	American Guarantee & Liability Ins	NY	Y	674	0.68%	80.24%	632	4,857	768.87%
42	41297	Scottsdale Ins Co	OH	S	650	0.66%	80.90%	713	46	6.50%
43	19100	Amco Ins Co	IA	Y	645	0.65%	81.55%	583	317	54.32%
44	19194	Farmers Alliance Mut Ins Co	KS	Y	621	0.63%	82.18%	609	210	34.43%
45	41785	Colorado Cas Ins Co	CO	Y	619	0.63%	82.81%	633	249	39.31%
46	24813	Balboa Ins Co	CA	Y	582	0.59%	83.40%	585	182	31.08%
47	24988	Sentry Ins A Mut Co	WI	Y	569	0.58%	83.98%	544	537	98.71%
48	20699	Ace Prop & Cas Ins Co	PA	Y	521	0.53%	84.50%	521	104	20.05%
49	24791	St Paul Mercury Ins Co	MN	Y	512	0.52%	85.02%	441	-54	-12.17%
50	35386	Fidelity & Guaranty Ins Co	IA	Y	503	0.51%	85.53%	561	93	16.50%
51	26387	Steadfast Ins Co	DE	S	436	0.44%	85.97%	394	559	141.70%
52	37362	General Star Ind Co	CT	S	423	0.43%	86.40%	240	17	7.08%
53	26344	Great American Assur Co	OH	Y	401	0.41%	86.81%	323	3	1.01%
54	23469	American Modern Home Ins Co	OH	Y	399	0.40%	87.21%	194	57	29.52%
55	11118	Federated Rural Electric Ins Exch	KS	Y	394	0.40%	87.61%	312	318	101.92%
56	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	392	0.40%	88.01%	372	134	36.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 02.1 - Allied Lines (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	42579	Allied Prop & Cas Ins Co	IA	Y	386	0.39%	88.40%	346	121	34.88%
58	13935	Federated Mut Ins Co	MN	Y	382	0.39%	88.79%	385	2,145	557.74%
59	34207	Westport Ins Corp	MO	Y	369	0.37%	89.16%	434	2,423	558.87%
60	30481	St Paul Surplus Lines Ins Co	DE	S	342	0.35%	89.51%	338	983	291.09%
61	19186	Alliance Ins Co Inc	KS	Y	334	0.34%	89.85%	334	48	14.30%
62	19704	American States Ins Co	IN	Y	291	0.30%	90.15%	280	271	96.82%
63	24600	Globe Ind Co	DE	Y	289	0.29%	90.44%	298	19	6.38%
64	30104	Hartford Underwriters Ins Co	CT	Y	278	0.28%	90.72%	265	55	20.75%
65	28304	Federated Service Ins Co	MN	Y	270	0.27%	90.99%	214	7	3.07%
66	10046	Pacific Ins Co Ltd	CT	S	267	0.27%	91.26%	241	3	1.28%
67	44393	West American Ins Co	IN	Y	267	0.27%	91.54%	263	121	45.91%
68	16691	Great American Ins Co	OH	Y	245	0.25%	91.78%	278	170	61.37%
69	15954	Trinity Universal Ins Co Of KS	KS	Y	243	0.25%	92.03%	274	342	124.63%
70	43095	Clarendon Amer Ins Co	NJ	S	230	0.23%	92.26%	110	0	0.00%
71	21199	Arch Speciality Ins Co	WI	S	225	0.23%	92.49%	148	20	13.20%
72	35939	Continental Divide Ins Co	CO	Y	218	0.22%	92.71%	210	775	369.78%
73	25682	Travelers Ind Co Of CT	CT	Y	217	0.22%	92.93%	187	71	37.78%
74	21121	Westchester Fire Ins Co	NY	Y	216	0.22%	93.15%	96	34	35.25%
75	21180	Sentry Select Ins Co	WI	Y	203	0.21%	93.36%	181	334	184.27%
76	23035	Liberty Mut Fire Ins Co	MA	Y	198	0.20%	93.56%	188	4,287	2285.32%
77	19489	Allied World Assur Co US Inc	DE	S	195	0.20%	93.76%	123	350	283.63%
78	24589	American & Foreign Ins Co	DE	Y	185	0.19%	93.94%	204	25	12.00%
79	26980	Royal Ins Co Of Amer	IL	Y	167	0.17%	94.11%	179	-66	-36.79%
80	24821	Meritplan Ins Co	CA	Y	164	0.17%	94.28%	164	24	14.68%
81	39020	Essex Ins Co	DE	S	163	0.17%	94.44%	396	108	27.30%
82	10510	Carolina Cas Ins Co	FL	Y	161	0.16%	94.61%	125	0	0.00%
83	24074	Ohio Cas Ins Co	OH	Y	157	0.16%	94.77%	157	48	30.54%
84	17370	Nautilus Ins Co	AZ	S	157	0.16%	94.92%	123	13	10.58%
85	29424	Hartford Cas Ins Co	IN	Y	156	0.16%	95.08%	141	4	2.85%
86	23787	Nationwide Mut Ins Co	OH	Y	154	0.16%	95.24%	151	45	29.94%
87	16535	Zurich American Ins Co	NY	Y	151	0.15%	95.39%	175	-23	-13.03%
88	18988	Auto-Owners Ins Co	MI	Y	150	0.15%	95.54%	120	239	199.23%
89	39993	Colony Ins Co	VA	S	137	0.14%	95.68%	89	0	0.00%
90	37150	Western Heritage Ins Co	AZ	S	128	0.13%	95.81%	88	-2	-2.06%
91	41459	Armed Forces Ins Exchange	KS	Y	125	0.13%	95.94%	121	18	15.17%
92	22101	Grange Ins Assn	WA	Y	124	0.13%	96.07%	115	51	44.77%
93	19682	Hartford Fire In Co	CT	Y	121	0.12%	96.19%	120	-99	-82.35%
94	32352	Prudential Prop & Cas Ins Co	IN	Y	116	0.12%	96.31%	115	78	68.04%
95	19976	Amica Mut Ins Co	RI	Y	115	0.12%	96.42%	99	50	50.10%
96	27987	Northfield Ins Co	IA	S	111	0.11%	96.54%	119	-302	-253.86%
97	14648	Mountain States Mut Cas Co	NM	Y	100	0.10%	96.64%	73	30	41.26%
98	35378	Evanston Ins Co	IL	S	98	0.10%	96.74%	87	1,607	1839.34%
99	15610	AXIS Specialty Ins Co	CT	N	95	0.10%	96.83%	24	17	70.01%
100	23779	Nationwide Mut Fire Ins Co	OH	Y	88	0.09%	96.92%	81	60	73.38%
101	25666	Travelers Ind Co Of Amer	CT	Y	86	0.09%	97.01%	79	2	2.55%
102	21865	Associated Ind Corp	CA	Y	86	0.09%	97.10%	82	20	24.18%
103	10936	Seneca Ins Co Inc	NY	Y	86	0.09%	97.18%	77	-9	-11.46%
104	21458	Employers Ins of Wausau	WI	Y	84	0.08%	97.27%	93	270	290.50%
105	15032	Guideone Mut Ins Co	IA	Y	83	0.08%	97.35%	77	-3	-3.39%
106	16063	Unitrin Auto & Home Ins Co	NY	Y	82	0.08%	97.44%	22	2	10.10%
107	23809	Granite State Ins Co	PA	Y	78	0.08%	97.51%	71	12	17.06%
108	22578	Horace Mann Ins Co	IL	Y	78	0.08%	97.59%	68	59	86.98%
109	29459	Twin City Fire Ins Co Co	IN	Y	73	0.07%	97.67%	73	21	29.23%
110	29696	Travelers Excess & Surplus Lines Co	CT	S	73	0.07%	97.74%	284	15	5.38%
111	36951	Century Surety Co	OH	S	73	0.07%	97.82%	49	0	0.87%
112	34622	Glens Falls Ins Co	DE	Y	73	0.07%	97.89%	116	56	48.30%

2003 Colorado Market Share and Loss Ratio

P&C Line 02.1 - Allied Lines (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	37257	Insurance Corp Of Hannover	IL	Y	69	0.07%	97.96%	57	115	200.07%
114	26298	Metropolitan Property & Cas Ins Co	RI	Y	68	0.07%	98.03%	74	21	28.04%
115	21873	Firemans Fund Ins Co	CA	Y	68	0.07%	98.10%	70	25	35.35%
116	26620	AXIS Surplus Ins Co	IL	S	67	0.07%	98.16%	50	9	17.38%
117	30562	American Manufacturers Mut Ins Co	IL	Y	62	0.06%	98.23%	90	22	24.34%
118	19879	Security Natl Ins Co	TX	Y	62	0.06%	98.29%	89	-9	-9.65%
119	22829	Interstate Fire & Cas Co	IL	S	61	0.06%	98.35%	81	57	70.57%
120	10111	American Bankers Ins Co Of FL	FL	Y	60	0.06%	98.41%	60	-3	-5.72%
121	27960	Illinois Union Ins Co	IL	S	58	0.06%	98.47%	48	0	0.71%
122	16187	AXA Re Prop & Cas Ins Co	DE	Y	58	0.06%	98.53%	59	58	98.24%
123	21709	Truck Ins Exch	CA	Y	54	0.05%	98.58%	58	85	147.50%
124	25054	Hudson Ins Co	DE	Y	54	0.05%	98.64%	32	5	15.24%
125	24775	St Paul Guardian Ins Co	MN	Y	54	0.05%	98.69%	119	-2	-1.80%
126	26433	Harco Natl Ins Co	IL	Y	53	0.05%	98.75%	62	27	43.30%
127	10071	Encompass Ins Co Of America	IL	Y	52	0.05%	98.80%	13	0	0.00%
128	19895	Atlantic Mut Ins Co	NY	Y	52	0.05%	98.85%	31	1	4.03%
129	24856	Admiral Ins Co	DE	S	50	0.05%	98.90%	31	-4	-11.67%
130	42374	Houston Cas Co	TX	S	48	0.05%	98.95%	39	0	0.00%
131	10804	Continental Western Ins Co	IA	Y	46	0.05%	99.00%	52	-4	-8.53%
132	10103	American Agricultural Ins Co	IN	Y	44	0.04%	99.04%	44	6	13.43%
133	22667	Ace American Ins Co	PA	Y	44	0.04%	99.09%	33	8	23.06%
134	19720	American Alt Ins Corp	DE	Y	42	0.04%	99.13%	42	-6	-14.68%
135	13056	RLI Ins Co	IL	Y	41	0.04%	99.17%	33	7	21.19%
136	23108	Lumbermens Underwriting Alliance	MO	Y	41	0.04%	99.21%	48	0	-0.42%
137	10673	Penn-Star Ins Co	PA	S	38	0.04%	99.25%	36	13	35.99%
138	36940	Indian Harbor Ins Co	ND	S	38	0.04%	99.29%	50	-19	-38.38%
139	23752	Quanta Ind Co	CO	Y	38	0.04%	99.33%	53	3	5.49%
140	17159	Usf Ins Co	PA	S	34	0.03%	99.37%	24	0	-0.75%
141	23361	Shelter General Ins Co	MO	Y	33	0.03%	99.40%	27	1	4.88%
142	19887	Trinity Universal Ins Co	TX	Y	32	0.03%	99.43%	31	44	143.06%
143	19623	American Summit Ins Co	TX	Y	31	0.03%	99.46%	17	2	9.25%
144	42587	Depositors Ins Co	IA	Y	30	0.03%	99.49%	31	11	34.55%
145	25844	Union Ins Co	NE	Y	30	0.03%	99.52%	84	63	74.81%
146	34118	Colony Natl Ins Co	VA	S	29	0.03%	99.55%	35	7	18.89%
147	22128	Rocky Mountain Fire & Cas Co	WA	Y	29	0.03%	99.58%	52	6	11.89%
148	34916	First Specialty Ins Corp	MO	S	27	0.03%	99.61%	49	13	26.99%
149	19690	American Economy Ins Co	IN	Y	26	0.03%	99.64%	25	-1	-3.02%
150	21652	Farmers Ins Exch	CA	Y	25	0.03%	99.66%	26	5	19.23%
151	32700	Owners Ins Co	OH	Y	23	0.02%	99.69%	22	97	442.32%
152	37532	Great American E&S Ins Co	DE	S	22	0.02%	99.71%	28	-3	-12.30%
153	19356	Maryland Cas Co	MD	Y	20	0.02%	99.73%	135	-10	-7.77%
154	13714	Pharmacists Mut Ins Co	IA	Y	20	0.02%	99.75%	18	7	36.83%
155	24724	First Natl Ins Co Of Amer	WA	Y	19	0.02%	99.77%	1	0	-29.64%
156	20532	Clarendon Natl Ins Co	NJ	Y	17	0.02%	99.78%	8	0	-0.44%
157	39322	General Security Natl Ins Co	NY	Y	17	0.02%	99.80%	17	-2	-13.49%
158	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	16	0.02%	99.82%	11	0	0.00%
159	40142	American Zurich Ins Co	IL	Y	16	0.02%	99.83%	1	0	24.95%
160	25623	Phoenix Ins Co	CT	Y	13	0.01%	99.85%	12	0	-2.51%
161	10340	Stonington Ins Co	TX	Y	12	0.01%	99.86%	2	0	10.49%
162	24015	Northland Ins Co	MN	Y	11	0.01%	99.87%	30	31	103.24%
163	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	9	0.01%	99.88%	12	1	5.97%
164	38970	Markel Ins Co	IL	Y	9	0.01%	99.89%	10	0	1.26%
165	20427	American Cas Co Of Reading PA	PA	Y	9	0.01%	99.90%	16	1,585	9753.01%
166	32859	Penn-Amer Ins Co	PA	Y	8	0.01%	99.91%	13	0	0.13%
167	25615	Charter Oak Fire Ins Co	CT	Y	8	0.01%	99.91%	11	-2	-19.98%
168	23663	National American Ins Co	OK	Y	8	0.01%	99.92%	8	74	912.18%

2003 Colorado Market Share and Loss Ratio

P&C Line 02.1 - Allied Lines (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	42048	Diamond State Ins Co	IN	Y	8	0.01%	99.93%	9	0	2.49%
170	19216	Southern Ins Co	TX	Y	8	0.01%	99.94%	71	45	63.77%
171	42803	Guideone Elite Ins Co	IA	Y	7	0.01%	99.95%	9	0	-1.08%
172	24880	Fire & Cas Ins Co Of CT	CT	Y	7	0.01%	99.95%	5	0	3.52%
173	29874	North American Specialty Ins Co	NH	Y	7	0.01%	99.96%	7	-2	-34.11%
174	10677	Cincinnati Ins Co	OH	Y	6	0.01%	99.97%	5	0	1.62%
175	24449	Regent Ins Co	WI	Y	6	0.01%	99.97%	3	0	0.00%
176	22217	Gulf Ins Co	CT	Y	5	0.01%	99.98%	4	-53	-1484.94%
177	26069	Wausau Business Ins Co	WI	Y	5	0.00%	99.98%	0	3	1498.18%
178	26832	Great American Alliance Ins Co	OH	Y	4	0.00%	99.99%	3	-3	-102.54%
179	20885	Kansas City Fire & Marine Ins Co	SC	Y	4	0.00%	99.99%	6	3	52.56%
180	21261	Electric Ins Co	MA	Y	4	0.00%	99.99%	3	0	0.00%
181	43575	Indemnity Ins Co Of North Amer	PA	Y	4	0.00%	100.00%	4	0	0.00%
182	24538	Republic Underwriters Ins Co	TX	Y	4	0.00%	100.00%	38	19	50.37%
183	37931	General Fire & Cas Co	ID	Y	4	0.00%	100.01%	4	0	0.00%
184	22918	American Motorists Ins Co	IL	Y	4	0.00%	100.01%	7	-3	-43.12%
185	20095	Bituminous Cas Corp	IL	Y	3	0.00%	100.01%	3	0	0.00%
186	13838	Farmland Mut Ins Co	IA	Y	3	0.00%	100.02%	2	0	3.57%
187	11150	Arch Ins Co	MO	Y	3	0.00%	100.02%	9	6	62.28%
188	15580	Scottsdale Ind Co	OH	Y	3	0.00%	100.02%	3	11	393.66%
189	10472	Capitol Ind Corp	WI	Y	3	0.00%	100.03%	3	0	10.58%
190	22977	Lumbermens Mut Cas Co	IL	Y	3	0.00%	100.03%	4	46	1160.70%
191	22292	Hanover Ins Co	NH	Y	3	0.00%	100.03%	2	6	288.59%
192	18767	Church Mut Ins Co	WI	Y	3	0.00%	100.03%	3	0	16.11%
193	11100	Safeco Surplus Lines Ins Co	WA	S	2	0.00%	100.04%	2	0	-4.56%
194	24031	Northland Cas Co	MN	Y	2	0.00%	100.04%	12	-15	-128.44%
195	10815	Verlan Fire Ins Co MD	MD	N	2	0.00%	100.04%	2	0	0.00%
196	13331	American Hardware Mut Ins Co	OH	Y	2	0.00%	100.04%	2	0	0.00%
197	20702	Ace Fire Underwriters Ins Co	PA	Y	2	0.00%	100.04%	1	0	28.51%
198	22136	Great American Ins Co of NY	NY	Y	1	0.00%	100.05%	1	9	628.58%
199	20494	Transportation Ins Co	IL	Y	1	0.00%	100.05%	2	0	0.00%
200	23582	Harleysville Ins Co	MN	Y	1	0.00%	100.05%	1	0	0.00%
201	23841	New Hampshire Ins Co	PA	Y	1	0.00%	100.05%	1	-2	-200.69%
202	19909	Centennial Ins Co	NY	Y	1	0.00%	100.05%	1	0	-0.15%
203	28223	Nationwide Agribusiness Ins Co	IA	Y	1	0.00%	100.05%	0	0	2.64%
204	20044	Cornhusker Cas Co	NE	Y	1	0.00%	100.05%	1	0	6.18%
205	16578	Fidelity National Prop and Cas Ins	NY	Y	1	0.00%	100.05%	2	0	0.00%
206	10669	Church Ins Co	NY	Y	1	0.00%	100.05%	1	0	0.00%
207	42986	Standard Guaranty Ins Co	DE	Y	1	0.00%	100.05%	1	0	0.85%
208	37974	MT Hawley Ins Co	IL	S	1	0.00%	100.05%	1	-2	-280.78%
209	38601	MIC Prop & Cas Ins Corp	MI	Y	1	0.00%	100.05%	0	0	0.00%
210	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.06%	1	0	29.42%
211	37850	Pacific Specialty Ins Co	CA	Y	0	0.00%	100.06%	0	0	0.00%
212	24198	Peerless Ins Co	NH	Y	0	0.00%	100.06%	0	0	0.00%
213	42404	Liberty Ins Corp	IL	Y	0	0.00%	100.06%	0	0	103.20%
214	25747	Unigard Ins Co	WA	Y	0	0.00%	100.06%	0	0	-2.46%
215	21687	Mid-Century Ins Co	CA	Y	0	0.00%	100.06%	0	-1	-655.80%
216	20486	Transcontinental Ins Co	NY	Y	0	0.00%	100.06%	0	0	0.00%
217	23396	Amerisure Mut Ins Co	MI	Y	0	0.00%	100.06%	0	0	11.27%
218	32190	Constitution Ins Co	NY	Y	0	0.00%	100.06%	0	0	-301.14%
219	20559	General Security Ind Co of AZ	AZ	S	0	0.00%	100.06%	5	-55	-1005.04%
220	25038	North American Capacity Ins Co	NH	S	0	0.00%	100.06%	0	0	-4.35%
221	20524	Specialty Natl Ins Co	IL	Y	0	0.00%	100.06%	0	0	-41.67%
222	15130	Encompass Ind Co	IL	Y	0	0.00%	100.06%	0	0	0.00%
223	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.06%	0	0	-32.28%
224	11126	Sompo Japan Ins Co of Amer	NY	Y	0	0.00%	100.06%	0	0	70.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 02.1 - Allied Lines (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	25534	TIG Ins Co	CA	Y	0	0.00%	100.06%	0	-2	-1324.50%
226	23620	Burlington Ins Co	NC	S	0	0.00%	100.06%	0	0	15.48%
227	13064	United Natl Ins Co	PA	S	0	0.00%	100.06%	0	0	0.00%
228	13528	Brotherhood Mut Ins Co	IN	Y	0	0.00%	100.06%	2	0	0.00%
229	22837	Interstate Ind Co	IL	Y	0	0.00%	100.06%	0	0	1877.78%
230	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.06%	0	0	37.50%
231	21105	North River Ins Co	NJ	Y	0	0.00%	100.06%	0	-1	11766.67%
232	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.06%	0	0	0.00%
233	20079	National Fire & Marine Ins Co	NE	S	0	0.00%	100.06%	515	-53	-10.29%
234	21407	Emcasco Ins Co	IA	Y	0	0.00%	100.06%	19	0	-2.51%
235	33022	AXA Corp Solutions Ins Co	NY	Y	0	0.00%	100.06%	2	0	0.00%
236	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.06%	0	-1	-1237.00%
237	37478	Hartford Ins Co Of The Midwest	IN	Y	0	0.00%	100.06%	14	0	-1.43%
238	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.06%	0	0	-39.85%
239	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.06%	0	0	-642.86%
240	15156	Shelby Ins Co	IL	Y	0	0.00%	100.06%	0	0	0.00%
241	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.06%	65	32	48.45%
242	21741	Homeland Central Ins Co	IA	Y	0	0.00%	100.06%	1	0	0.00%
243	19917	Liberty Ins Underwriters Inc	NY	Y	0	0.00%	100.06%	0	-2,119	278024.73%
244	23418	Mid-Continent Cas Co	OK	Y	0	0.00%	100.06%	0	0	0.00%
245	25976	Utica Mut Ins Co	NY	Y	0	0.00%	100.06%	2	0	0.48%
246	19070	Standard Fire Ins Co	CT	Y	-1	0.00%	100.06%	7	-7	-99.65%
247	21857	American Ins Co	NE	Y	-1	0.00%	100.05%	0	0	33.70%
248	31003	Tri State Ins Co Of MN	MN	Y	-1	0.00%	100.05%	2	-3	-169.76%
249	37958	Acceptance Ins Co	NE	Y	-3	0.00%	100.05%	-3	-109	3371.51%
250	10182	Usf&G Specialty Ins Co	MD	S	-49	-0.05%	100.00%	-50	-11	21.14%
Totals					98,655			92,547	60,873	65.78%

2003 Colorado Market Share and Loss Ratio
P&C Line 02.2 - Multiple Peril Crop (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	20699	Ace Prop & Cas Ins Co	PA	Y	32,253	38.86%	38.86%	32,253	31,590	97.95%
2	22136	Great American Ins Co of NY	NY	Y	15,148	18.25%	57.11%	12,700	15,612	122.93%
3	21326	Empire Fire & Marine Ins Co	NE	Y	11,201	13.50%	70.61%	11,201	18,843	168.23%
4	16217	National Farmers Union Prop & Cas	CO	Y	7,965	9.60%	80.20%	7,859	13,061	166.20%
5	14559	Guideone Specialty Mut Ins Co	IA	Y	6,386	7.69%	87.90%	6,386	8,119	127.12%
6	19194	Farmers Alliance Mut Ins Co	KS	Y	3,884	4.68%	92.58%	3,884	3,884	100.00%
7	21873	Firemans Fund Ins Co	CA	Y	3,157	3.80%	96.38%	3,157	2,639	83.59%
8	29424	Hartford Cas Ins Co	IN	Y	904	1.09%	97.47%	1,010	1,315	130.19%
9	10103	American Agricultural Ins Co	IN	Y	811	0.98%	98.44%	811	973	120.01%
10	30775	Producers Protective Association	CO	Y	712	0.86%	99.30%	214	23	10.87%
11	19186	Alliance Ins Co Inc	KS	Y	295	0.36%	99.66%	295	295	100.00%
12	37257	Insurance Corp Of Hannover	IL	Y	204	0.25%	99.90%	204	0	0.00%
13	42757	Agri General Ins Co	IA	Y	89	0.11%	100.01%	89	-692	-781.81%
14	30759	Farmers' Morgan County Protective As	CO	Y	13	0.02%	100.03%	10	4	34.34%
15	37958	Acceptance Ins Co	NE	Y	-22	-0.03%	100.00%	-22	-2,611	11649.65%
		Totals			82,999			80,049	93,054	116.25%

2003 Colorado Market Share and Loss Ratio
P&C Line 02.3 - Federal Flood (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25143	State Farm Fire And Cas Co	IL	Y	1,537	20.64%	20.64%	1,527	19	1.26%
2	19682	Hartford Fire In Co	CT	Y	1,382	18.57%	39.20%	1,308	6	0.49%
3	19070	Standard Fire Ins Co	CT	Y	682	9.16%	48.37%	636	10	1.61%
4	21660	Fire Ins Exch	CA	Y	601	8.07%	56.44%	595	0	0.00%
5	10111	American Bankers Ins Co Of FL	FL	Y	523	7.02%	63.46%	410	-16	-4.00%
6	19275	American Family Mut Ins Co	WI	Y	520	6.99%	70.45%	499	-4	-0.77%
7	37540	Omaha Prop & Cas Ins Co	NE	Y	471	6.33%	76.78%	506	1	0.11%
8	19232	Allstate Ins Co	IL	Y	458	6.15%	82.92%	449	-10	-2.23%
9	16578	Fidelity National Prop and Cas Ins	NY	Y	411	5.53%	88.45%	374	-1	-0.20%
10	18600	USAA General Ind Co	TX	Y	335	4.50%	92.95%	316	2	0.49%
11	19615	American Reliable Ins Co	AZ	Y	109	1.47%	94.42%	107	0	0.00%
12	23779	Nationwide Mut Fire Ins Co	OH	Y	73	0.98%	95.39%	64	17	25.84%
13	28401	American Natl Prop & Cas Co	MO	Y	69	0.93%	96.32%	60	2	3.81%
14	18988	Auto-Owners Ins Co	MI	Y	60	0.81%	97.13%	58	0	0.00%
15	18058	Philadelphia Ind Ins Co	PA	Y	41	0.54%	97.68%	11	2	14.86%
16	24902	Security Ins Co Of Hartford	CT	Y	40	0.53%	98.21%	62	1	2.18%
17	13730	Selective Ins Co Of NY	NY	Y	28	0.38%	98.59%	23	1	2.82%
18	32352	Prudential Prop & Cas Ins Co	IN	Y	26	0.36%	98.95%	25	47	189.12%
19	23035	Liberty Mut Fire Ins Co	MA	Y	21	0.28%	99.22%	20	0	0.00%
20	14168	Harleysville Mut Ins Co	PA	Y	17	0.22%	99.45%	1	0	0.00%
21	19380	American Home Assur Co	NY	Y	12	0.17%	99.61%	7	-1	-18.64%
22	32620	National Interstate Ins Co	OH	Y	9	0.12%	99.73%	1	0	0.00%
23	23841	New Hampshire Ins Co	PA	Y	7	0.09%	99.82%	8	-1	-11.97%
24	37710	First American Prop & Cas Ins Co	CA	Y	5	0.06%	99.89%	5	0	0.00%
25	36587	AIG Natl Ins Co Inc	NY	Y	3	0.04%	99.93%	2	0	0.00%
26	26905	Century-Natl Ins Co	CA	Y	3	0.04%	99.97%	3	0	0.00%
27	36560	Service Ins Co	FL	Y	1	0.01%	99.98%	1	0	0.00%
28	19437	Lexington Ins Co	DE	S	1	0.01%	99.99%	1	0	-4.12%
29	19623	American Summit Ins Co	TX	Y	1	0.01%	100.00%	1	0	0.00%
30	23809	Granite State Ins Co	PA	Y	0	0.00%	100.00%	0	0	-25.00%
31	40428	Voyager Ind Ins Co	GA	S	0	0.00%	100.00%	5	0	1.40%
32	24953	South Carolina Ins Co	SC	Y	0	0.00%	100.00%	36	0	0.00%
	Totals				7,446			7,123	74	1.04%

2003 Colorado Market Share and Loss Ratio
P&C Line 03 - Farmowners Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	11,483	22.82%	22.82%	10,935	5,226	47.79%
2	16217	National Farmers Union Prop & Cas	CO	Y	6,347	12.61%	35.43%	6,032	1,252	20.76%
3	19194	Farmers Alliance Mut Ins Co	KS	Y	4,291	8.53%	43.96%	4,155	713	17.15%
4	25143	State Farm Fire And Cas Co	IL	Y	4,174	8.29%	52.25%	3,902	2,314	59.32%
5	41785	Colorado Cas Ins Co	CO	Y	3,609	7.17%	59.42%	3,317	1,085	32.70%
6	25615	Charter Oak Fire Ins Co	CT	Y	3,545	7.04%	66.47%	3,487	1,100	31.54%
7	43575	Indemnity Ins Co Of North Amer	PA	Y	2,719	5.40%	71.87%	2,445	2,595	106.16%
8	19275	American Family Mut Ins Co	WI	Y	2,615	5.20%	77.07%	2,425	1,605	66.21%
9	25682	Travelers Ind Co Of CT	CT	Y	2,356	4.68%	81.75%	1,992	533	26.76%
10	19704	American States Ins Co	IN	Y	1,538	3.06%	84.81%	1,389	792	57.00%
11	25658	Travelers Ind Co	CT	Y	1,075	2.14%	86.94%	1,021	381	37.29%
12	21873	Firemans Fund Ins Co	CA	Y	953	1.89%	88.83%	877	1,167	133.10%
13	22101	Grange Ins Assn	WA	Y	929	1.85%	90.68%	872	455	52.20%
14	21970	OneBeacon Ins Co	PA	Y	882	1.75%	92.43%	1,275	331	25.98%
15	25844	Union Ins Co	NE	Y	836	1.66%	94.09%	797	138	17.27%
16	19615	American Reliable Ins Co	AZ	Y	550	1.09%	95.19%	508	43	8.45%
17	21857	American Ins Co	NE	Y	354	0.70%	95.89%	229	40	17.30%
18	23787	Nationwide Mut Ins Co	OH	Y	335	0.66%	96.56%	300	60	20.03%
19	25666	Travelers Ind Co Of Amer	CT	Y	264	0.52%	97.08%	274	113	41.06%
20	22128	Rocky Mountain Fire & Cas Co	WA	Y	240	0.48%	97.56%	261	131	50.22%
21	38970	Markel Ins Co	IL	Y	189	0.38%	97.93%	155	156	100.70%
22	15954	Trinity Universal Ins Co Of KS	KS	Y	167	0.33%	98.26%	169	7	4.09%
23	23388	Shelter Mut Ins Co	MO	Y	161	0.32%	98.58%	157	304	192.92%
24	16691	Great American Ins Co	OH	Y	132	0.26%	98.85%	75	13	17.28%
25	26344	Great American Assur Co	OH	Y	110	0.22%	99.06%	179	-52	-28.73%
26	21881	National Surety Corp	IL	Y	104	0.21%	99.27%	150	-15	-9.75%
27	21865	Associated Ind Corp	CA	Y	101	0.20%	99.47%	105	9	8.94%
28	11967	General Star Natl Ins Co	OH	Y	88	0.17%	99.65%	92	13	14.11%
29	20532	Clarendon Natl Ins Co	NJ	Y	71	0.14%	99.79%	133	1,119	840.49%
30	22136	Great American Ins Co of NY	NY	Y	51	0.10%	99.89%	51	-5	-9.51%
31	42048	Diamond State Ins Co	IN	Y	26	0.05%	99.94%	20	103	517.08%
32	35939	Continental Divide Ins Co	CO	Y	17	0.03%	99.97%	21	-190	-900.86%
33	34690	Property & Cas Ins Co Of Hartford	IN	Y	14	0.03%	100.00%	10	-57	-545.72%
34	10111	American Bankers Ins Co Of FL	FL	Y	12	0.02%	100.02%	23	227	969.37%
35	19879	Security Natl Ins Co	TX	Y	1	0.00%	100.03%	1	0	-21.75%
36	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.03%	0	-127	82627.92%
37	37303	Redland Ins Co	NJ	Y	0	0.00%	100.03%	0	-3	1956.97%
38	21741	Homeland Central Ins Co	IA	Y	-13	-0.03%	100.00%	198	-29	-14.69%
		Totals			50,324			48,034	21,548	44.86%

2003 Colorado Market Share and Loss Ratio
P&C Line 04 - Homeowners Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25143	State Farm Fire And Cas Co	IL	Y	246,439	24.71%	24.71%	224,911	99,827	44.39%
2	21660	Fire Ins Exch	CA	Y	162,790	16.32%	41.03%	161,564	52,412	32.44%
3	19275	American Family Mut Ins Co	WI	Y	133,118	13.35%	54.37%	123,155	51,993	42.22%
4	19232	Allstate Ins Co	IL	Y	58,331	5.85%	60.22%	60,877	23,457	38.53%
5	25941	United Services Auto Assoc	TX	Y	35,370	3.55%	63.77%	31,840	12,672	39.80%
6	19070	Standard Fire Ins Co	CT	Y	26,494	2.66%	66.42%	23,989	10,563	44.03%
7	24740	Safeco Ins Co Of Amer	WA	Y	23,385	2.34%	68.77%	22,972	5,649	24.59%
8	19240	Allstate Ind Co	IL	Y	20,926	2.10%	70.87%	17,697	5,464	30.87%
9	20303	Great Northern Ins Co	MN	Y	20,668	2.07%	72.94%	18,373	9,784	53.25%
10	25968	USAA Cas Ins Co	TX	Y	20,334	2.04%	74.98%	18,039	6,258	34.69%
11	30104	Hartford Underwriters Ins Co	CT	Y	14,907	1.49%	76.47%	15,082	8,670	57.49%
12	28401	American Natl Prop & Cas Co	MO	Y	12,226	1.23%	77.70%	10,168	4,193	41.24%
13	20990	Country Mut Ins Co	IL	Y	11,745	1.18%	78.87%	10,184	3,882	38.12%
14	11185	Foremost Ins Co	MI	Y	11,522	1.16%	80.03%	10,509	4,779	45.47%
15	19100	Amco Ins Co	IA	Y	11,355	1.14%	81.17%	10,071	3,828	38.01%
16	23035	Liberty Mut Fire Ins Co	MA	Y	10,103	1.01%	82.18%	9,210	3,488	37.88%
17	23388	Shelter Mut Ins Co	MO	Y	10,002	1.00%	83.18%	9,179	5,358	58.37%
18	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	9,244	0.93%	84.11%	8,034	3,481	43.33%
19	42579	Allied Prop & Cas Ins Co	IA	Y	7,901	0.79%	84.90%	7,060	2,455	34.77%
20	20281	Federal Ins Co	IN	Y	7,813	0.78%	85.69%	7,551	6,483	85.85%
21	34690	Property & Cas Ins Co Of Hartford	IN	Y	7,041	0.71%	86.39%	5,948	2,471	41.54%
22	19976	Amica Mut Ins Co	RI	Y	5,490	0.55%	86.94%	4,984	1,150	23.08%
23	32220	American Intl Ins Co	NY	Y	5,033	0.50%	87.45%	4,153	2,600	62.60%
24	34622	Glens Falls Ins Co	DE	Y	5,025	0.50%	87.95%	8,283	4,791	57.85%
25	20397	Vigilant Ins Co	NY	Y	4,788	0.48%	88.43%	4,336	1,228	28.31%
26	32700	Owners Ins Co	OH	Y	4,493	0.45%	88.88%	3,588	1,458	40.62%
27	21849	American Automobile Ins Co	MO	Y	4,426	0.44%	89.33%	4,482	-1,632	-36.42%
28	32352	Prudential Prop & Cas Ins Co	IN	Y	4,352	0.44%	89.76%	3,933	2,042	51.94%
29	40649	Economy Premier Assur Co	IL	Y	4,305	0.43%	90.19%	4,344	1,655	38.09%
30	25666	Travelers Ind Co Of Amer	CT	Y	4,300	0.43%	90.62%	4,092	1,263	30.87%
31	16217	National Farmers Union Prop & Cas	CO	Y	4,152	0.42%	91.04%	3,729	913	24.48%
32	10071	Encompass Ins Co Of America	IL	Y	4,088	0.41%	91.45%	952	133	13.97%
33	24813	Balboa Ins Co	CA	Y	3,993	0.40%	91.85%	3,052	1,099	36.00%
34	41785	Colorado Cas Ins Co	CO	Y	3,748	0.38%	92.23%	2,694	1,009	37.46%
35	19062	Automobile Ins Co Of Hartford CT	CT	Y	3,421	0.34%	92.57%	3,249	1,583	48.72%
36	37478	Hartford Ins Co Of The Midwest	IN	Y	3,102	0.31%	92.88%	2,795	880	31.49%
37	44393	West American Ins Co	IN	Y	3,093	0.31%	93.19%	2,996	949	31.67%
38	29424	Hartford Cas Ins Co	IN	Y	3,055	0.31%	93.50%	2,699	983	36.40%
39	21652	Farmers Ins Exch	CA	Y	2,861	0.29%	93.78%	3,064	579	18.89%
40	21873	Firemans Fund Ins Co	CA	Y	2,856	0.29%	94.07%	2,994	1,433	47.86%
41	23779	Nationwide Mut Fire Ins Co	OH	Y	2,711	0.27%	94.34%	2,554	1,631	63.85%
42	29459	Twin City Fire Ins Co Co	IN	Y	2,292	0.23%	94.57%	1,918	777	40.52%
43	27928	Amex Assur Co	IL	Y	2,242	0.22%	94.80%	1,894	924	48.80%
44	34649	Centre Ins Co	DE	Y	2,238	0.22%	95.02%	2,049	766	37.37%
45	20117	California Cas Ind Exch	CA	Y	2,134	0.21%	95.23%	1,888	1,400	74.17%
46	22683	Teachers Ins Co	IL	Y	2,013	0.20%	95.44%	1,892	544	28.75%
47	18988	Auto-Owners Ins Co	MI	Y	1,965	0.20%	95.63%	1,519	2,030	133.65%
48	17230	Allstate Prop & Cas Ins Co	IL	Y	1,940	0.19%	95.83%	164	9	5.18%
49	22101	Grange Ins Assn	WA	Y	1,906	0.19%	96.02%	1,583	404	25.54%
50	19887	Trinity Universal Ins Co	TX	Y	1,834	0.18%	96.20%	1,756	653	37.17%
51	16063	Unitrin Auto & Home Ins Co	NY	Y	1,807	0.18%	96.38%	526	153	29.04%
52	24988	Sentry Ins A Mut Co	WI	Y	1,778	0.18%	96.56%	1,637	1,205	73.60%
53	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	1,741	0.17%	96.74%	1,552	518	33.39%
54	10111	American Bankers Ins Co Of FL	FL	Y	1,598	0.16%	96.90%	2,356	828	35.16%
55	19186	Alliance Ins Co Inc	KS	Y	1,597	0.16%	97.06%	1,535	515	33.54%
56	21423	Union Ins Co Of Providence	IA	Y	1,465	0.15%	97.20%	1,434	416	29.02%

2003 Colorado Market Share and Loss Ratio
P&C Line 04 - Homeowners Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	22578	Horace Mann Ins Co	IL	Y	1,370	0.14%	97.34%	1,367	467	34.15%
58	41459	Armed Forces Ins Exchange	KS	Y	1,319	0.13%	97.47%	1,316	1,010	76.80%
59	19194	Farmers Alliance Mut Ins Co	KS	Y	1,262	0.13%	97.60%	1,136	474	41.72%
60	37540	Omaha Prop & Cas Ins Co	NE	Y	1,237	0.12%	97.72%	1,298	596	45.90%
61	30562	American Manufacturers Mut Ins Co	IL	Y	1,138	0.11%	97.84%	1,970	1,290	65.45%
62	13625	Western Mut Ins Co	CA	Y	1,105	0.11%	97.95%	952	302	31.77%
63	26298	Metropolitan Property & Cas Ins Co	RI	Y	1,099	0.11%	98.06%	1,039	299	28.74%
64	11800	Foremost Property & Cas Ins Co	MI	Y	1,090	0.11%	98.17%	1,047	1,197	114.27%
65	15032	Guideone Mut Ins Co	IA	Y	1,089	0.11%	98.28%	1,068	192	17.98%
66	11991	National Cas Co	WI	Y	1,041	0.10%	98.38%	1,043	440	42.18%
67	19682	Hartford Fire In Co	CT	Y	1,012	0.10%	98.48%	819	465	56.77%
68	21407	Emcasco Ins Co	IA	Y	1,012	0.10%	98.58%	946	276	29.18%
69	22128	Rocky Mountain Fire & Cas Co	WA	Y	995	0.10%	98.68%	1,509	1,193	79.05%
70	15130	Encompass Ind Co	IL	Y	993	0.10%	98.78%	267	89	33.28%
71	42587	Depositors Ins Co	IA	Y	923	0.09%	98.88%	774	288	37.29%
72	19879	Security Natl Ins Co	TX	Y	915	0.09%	98.97%	867	191	21.99%
73	19437	Lexington Ins Co	DE	S	860	0.09%	99.05%	743	148	19.87%
74	20419	Homesite Ind Co	KS	Y	859	0.09%	99.14%	585	183	31.37%
75	21687	Mid-Century Ins Co	CA	Y	845	0.08%	99.23%	925	306	33.14%
76	19623	American Summit Ins Co	TX	Y	841	0.08%	99.31%	841	465	55.35%
77	39942	American Natl General Ins Co	MO	Y	790	0.08%	99.39%	683	291	42.63%
78	13714	Pharmacists Mut Ins Co	IA	Y	623	0.06%	99.45%	577	330	57.29%
79	24074	Ohio Cas Ins Co	OH	Y	543	0.05%	99.51%	549	482	87.73%
80	43699	American Federation Ins Co	FL	Y	507	0.05%	99.56%	526	689	131.08%
81	38989	Chubb Custom Ins Co	DE	S	443	0.04%	99.60%	431	299	69.41%
82	20885	Kansas City Fire & Marine Ins Co	SC	Y	399	0.04%	99.64%	536	448	83.67%
83	20346	Pacific Ind Co	WI	Y	272	0.03%	99.67%	268	16	5.93%
84	13021	United Fire & Cas Co	IA	Y	228	0.02%	99.69%	240	142	59.29%
85	21261	Electric Ins Co	MA	Y	207	0.02%	99.71%	198	173	87.21%
86	42331	Guideone America Ins Co	IA	Y	206	0.02%	99.73%	198	29	14.58%
87	34789	GE Prop & Cas Ins Co	PA	Y	194	0.02%	99.75%	204	17	8.17%
88	41297	Scottsdale Ins Co	OH	S	193	0.02%	99.77%	180	33	18.27%
89	16578	Fidelity National Prop and Cas Ins	NY	Y	172	0.02%	99.79%	23	0	0.00%
90	23469	American Modern Home Ins Co	OH	Y	169	0.02%	99.81%	211	83	39.63%
91	39640	Firemans Fund Ins Co Of OH	OH	S	167	0.02%	99.82%	125	12	9.42%
92	42978	American Security Ins Co	DE	Y	161	0.02%	99.84%	116	30	25.70%
93	19909	Centennial Ins Co	NY	Y	153	0.02%	99.85%	166	52	31.21%
94	22306	Massachusetts Bay Ins Co	NH	Y	141	0.01%	99.87%	104	37	35.32%
95	15954	Trinity Universal Ins Co Of KS	KS	Y	134	0.01%	99.88%	143	17	11.62%
96	33898	Aegis Security Ins Co	PA	Y	126	0.01%	99.89%	137	57	41.55%
97	10677	Cincinnati Ins Co	OH	Y	125	0.01%	99.91%	130	1	0.98%
98	22918	American Motorists Ins Co	IL	Y	117	0.01%	99.92%	202	127	62.54%
99	39306	Fidelity & Deposit Co Of MD	MD	Y	111	0.01%	99.93%	111	26	23.71%
100	23450	American Family Home Ins Co	FL	Y	104	0.01%	99.94%	100	33	33.35%
101	22292	Hanover Ins Co	NH	Y	101	0.01%	99.95%	76	89	116.53%
102	22756	Horace Mann Prop & Cas Ins Co	CA	Y	95	0.01%	99.96%	71	8	11.65%
103	31968	Merastar Ins Co	TN	Y	78	0.01%	99.97%	76	32	41.86%
104	42986	Standard Guaranty Ins Co	DE	Y	69	0.01%	99.97%	50	21	42.64%
105	18767	Church Mut Ins Co	WI	Y	67	0.01%	99.98%	65	15	23.35%
106	10810	Republic Fire & Cas Ins Co	OK	Y	60	0.01%	99.99%	553	340	61.42%
107	19615	American Reliable Ins Co	AZ	Y	50	0.00%	99.99%	79	23	29.52%
108	33723	Great American Spirit Ins Co	OH	Y	39	0.00%	100.00%	37	10	26.12%
109	21008	Country Pref Ins Co	IL	Y	37	0.00%	100.00%	37	1	2.80%
110	21865	Associated Ind Corp	CA	Y	20	0.00%	100.00%	127	64	50.66%
111	21857	American Ins Co	NE	Y	16	0.00%	100.00%	22	20	90.83%
112	19216	Southern Ins Co	TX	Y	11	0.00%	100.00%	152	131	85.85%

2003 Colorado Market Share and Loss Ratio
P&C Line 04 - Homeowners Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	19380	American Home Assur Co	NY	Y	8	0.00%	100.00%	3	0	8.01%
114	18910	American Protection Ins Co	IL	Y	7	0.00%	100.01%	18	13	71.23%
115	22667	Ace American Ins Co	PA	Y	6	0.00%	100.01%	4	1	31.17%
116	20982	Country Cas Ins Co	IL	Y	5	0.00%	100.01%	5	0	-0.02%
117	10014	Affiliated Fm Ins Co	RI	Y	4	0.00%	100.01%	4	0	0.00%
118	24538	Republic Underwriters Ins Co	TX	Y	3	0.00%	100.01%	92	76	83.37%
119	18058	Philadelphia Ind Ins Co	PA	Y	2	0.00%	100.01%	4	0	-1.70%
120	14559	Guideone Specialty Mut Ins Co	IA	Y	2	0.00%	100.01%	4	0	-4.51%
121	24198	Peerless Ins Co	NH	Y	1	0.00%	100.01%	1	0	0.00%
122	24112	Westfield Ins Co	OH	Y	1	0.00%	100.01%	1	0	-1.18%
123	35378	Evanston Ins Co	IL	S	1	0.00%	100.01%	1	0	43.17%
124	18279	Bankers Standard Ins Co	PA	Y	1	0.00%	100.01%	3	-1	-25.71%
125	11126	Sompo Japan Ins Co of Amer	NY	Y	0	0.00%	100.01%	0	0	192.92%
126	25151	State Farm General Ins Co	IL	Y	0	0.00%	100.01%	0	4	20100.00%
127	25615	Charter Oak Fire Ins Co	CT	Y	0	0.00%	100.01%	0	-3	-75350.00%
128	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.01%	1	-6	-412.92%
129	15156	Shelby Ins Co	IL	Y	0	0.00%	100.01%	3	0	-3.91%
130	19356	Maryland Cas Co	MD	Y	0	0.00%	100.01%	0	0	-2661.54%
131	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.01%	0	-1	-352.86%
132	38253	Hartford Lloyds Ins Co	TX	N	0	0.00%	100.01%	0	0	0.00%
133	23728	National General Ins Co	MO	Y	0	0.00%	100.01%	0	0	0.00%
134	21296	Associates Ins Co	IN	Y	0	0.00%	100.01%	0	0	-1.86%
135	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.01%	0	0	-95.28%
136	26883	American Intl Specialty Lines Ins Co	AK	S	0	0.00%	100.01%	5	0	0.00%
137	25844	Union Ins Co	NE	Y	0	0.00%	100.01%	0	-2	-494.84%
138	22713	Insurance Co Of North Amer	PA	Y	0	0.00%	100.01%	0	0	-5.10%
139	35289	Continental Ins Co	SC	Y	0	0.00%	100.01%	0	47	-16144.48%
140	24724	First Natl Ins Co Of Amer	WA	Y	-12	0.00%	100.01%	246	22	9.13%
141	24732	General Ins Co Of Amer	WA	Y	-17	0.00%	100.01%	585	76	12.95%
142	20648	Employers Fire Ins Co	MA	Y	-52	-0.01%	100.00%	1,158	731	63.09%
		Totals			997,446			933,238	379,061	40.62%

2003 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Commercial Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19275	American Family Mut Ins Co	WI	Y	50,352	8.75%	8.75%	46,730	42,153	90.21%
2	25143	State Farm Fire And Cas Co	IL	Y	34,808	6.05%	14.80%	32,913	21,212	64.45%
3	25615	Charter Oak Fire Ins Co	CT	Y	29,177	5.07%	19.87%	25,410	12,711	50.03%
4	29424	Hartford Cas Ins Co	IN	Y	29,105	5.06%	24.93%	27,219	24,224	89.00%
5	20281	Federal Ins Co	IN	Y	19,015	3.30%	28.23%	16,907	6,155	36.41%
6	41785	Colorado Cas Ins Co	CO	Y	17,159	2.98%	31.21%	15,819	7,118	44.99%
7	25682	Travelers Ind Co Of CT	CT	Y	16,919	2.94%	34.15%	15,687	8,439	53.80%
8	25658	Travelers Ind Co	CT	Y	15,210	2.64%	36.80%	14,703	10,504	71.44%
9	21660	Fire Ins Exch	CA	Y	13,333	2.32%	39.11%	13,659	3,603	26.38%
10	21709	Truck Ins Exch	CA	Y	12,639	2.20%	41.31%	13,041	7,983	61.22%
11	25674	Travelers Ind Co Of IL	CT	Y	12,158	2.11%	43.42%	11,567	7,727	66.80%
12	14648	Mountain States Mut Cas Co	NM	Y	11,992	2.08%	45.50%	10,072	4,700	46.66%
13	19100	Amco Ins Co	IA	Y	10,467	1.82%	47.32%	9,517	5,549	58.30%
14	10804	Continental Western Ins Co	IA	Y	9,715	1.69%	49.01%	8,903	3,800	42.69%
15	19682	Hartford Fire In Co	CT	Y	9,678	1.68%	50.69%	8,826	4,971	56.32%
16	21652	Farmers Ins Exch	CA	Y	9,643	1.68%	52.37%	9,845	7,707	78.28%
17	24678	Royal Ind Co	DE	Y	9,012	1.57%	53.94%	9,374	504	5.37%
18	19232	Allstate Ins Co	IL	Y	8,912	1.55%	55.48%	8,776	2,900	33.04%
19	21873	Firemans Fund Ins Co	CA	Y	8,453	1.47%	56.95%	9,129	6,173	67.62%
20	18058	Philadelphia Ind Ins Co	PA	Y	7,210	1.25%	58.21%	5,784	2,178	37.65%
21	18767	Church Mut Ins Co	WI	Y	7,069	1.23%	59.43%	6,619	4,263	64.40%
22	21857	American Ins Co	NE	Y	7,064	1.23%	60.66%	5,914	3,482	58.88%
23	19690	American Economy Ins Co	IN	Y	6,652	1.16%	61.82%	6,501	3,896	59.92%
24	20494	Transportation Ins Co	IL	Y	6,061	1.05%	62.87%	6,124	3,379	55.17%
25	18988	Auto-Owners Ins Co	MI	Y	6,020	1.05%	63.92%	4,846	2,438	50.31%
26	25666	Travelers Ind Co Of Amer	CT	Y	5,459	0.95%	64.87%	5,839	2,629	45.02%
27	20427	American Cas Co Of Reading PA	PA	Y	5,393	0.94%	65.80%	5,794	3,913	67.53%
28	21881	National Surety Corp	IL	Y	5,355	0.93%	66.73%	5,278	750	14.21%
29	24767	St Paul Fire & Marine Ins Co	MN	Y	5,350	0.93%	67.66%	5,930	757	12.77%
30	29459	Twin City Fire Ins Co Co	IN	Y	5,243	0.91%	68.57%	5,037	4,377	86.89%
31	19704	American States Ins Co	IN	Y	5,102	0.89%	69.46%	4,550	2,230	49.02%
32	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	4,904	0.85%	70.31%	3,895	-544	-13.97%
33	25623	Phoenix Ins Co	CT	Y	4,762	0.83%	71.14%	3,481	3,634	104.41%
34	25844	Union Ins Co	NE	Y	4,754	0.83%	71.97%	4,750	3,254	68.49%
35	15059	Public Service Mut Ins Co	NY	Y	4,733	0.82%	72.79%	4,519	1,601	35.44%
36	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	4,681	0.81%	73.60%	4,241	2,768	65.28%
37	35939	Continental Divide Ins Co	CO	Y	4,623	0.80%	74.41%	4,411	1,731	39.25%
38	40142	American Zurich Ins Co	IL	Y	4,098	0.71%	75.12%	3,473	1,920	55.30%
39	16535	Zurich American Ins Co	NY	Y	4,018	0.70%	75.82%	3,433	2,020	58.85%
40	32700	Owners Ins Co	OH	Y	4,005	0.70%	76.51%	3,461	3,537	102.20%
41	19895	Atlantic Mut Ins Co	NY	Y	3,891	0.68%	77.19%	3,991	1,027	25.74%
42	25887	US Fidelity & Guaranty Co	MD	Y	3,576	0.62%	77.81%	3,091	1,495	48.36%
43	13021	United Fire & Cas Co	IA	Y	3,446	0.60%	78.41%	3,174	805	25.36%
44	21687	Mid-Century Ins Co	CA	Y	3,383	0.59%	79.00%	3,849	2,640	68.58%
45	44393	West American Ins Co	IN	Y	3,248	0.56%	79.56%	3,321	6,258	188.44%
46	19356	Maryland Cas Co	MD	Y	3,089	0.54%	80.10%	6,748	6,358	94.23%
47	20443	Continental Cas Co	IL	Y	3,089	0.54%	80.63%	3,116	3,000	96.29%
48	22217	Gulf Ins Co	CT	Y	3,080	0.54%	81.17%	2,532	1,697	67.04%
49	20486	Transcontinental Ins Co	NY	Y	3,062	0.53%	81.70%	3,570	4,443	124.47%
50	13528	Brotherhood Mut Ins Co	IN	Y	2,977	0.52%	82.22%	2,711	3,047	112.40%
51	19372	Northern Ins Co Of NY	NY	Y	2,871	0.50%	82.72%	1,965	1,787	90.93%
52	10936	Seneca Ins Co Inc	NY	Y	2,866	0.50%	83.22%	2,803	1,704	60.78%
53	37150	Western Heritage Ins Co	AZ	S	2,552	0.44%	83.66%	2,945	529	17.97%
54	20508	Valley Forge Ins Co	PA	Y	2,531	0.44%	84.10%	2,643	3,708	140.27%
55	20095	Bituminous Cas Corp	IL	Y	2,481	0.43%	84.53%	2,347	1,433	61.07%
56	19720	American Alt Ins Corp	DE	Y	2,470	0.43%	84.96%	1,955	820	41.93%

2003 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Commercial Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	26344	Great American Assur Co	OH	Y	2,197	0.38%	85.34%	2,066	2,190	106.02%
58	10472	Capitol Ind Corp	WI	Y	2,052	0.36%	85.70%	2,351	2,046	87.03%
59	24074	Ohio Cas Ins Co	OH	Y	2,052	0.36%	86.05%	2,095	1,122	53.56%
60	10220	Commonwealth Ins Co Of Amer	WA	Y	2,028	0.35%	86.41%	1,988	701	35.29%
61	20303	Great Northern Ins Co	MN	Y	1,985	0.34%	86.75%	2,250	303	13.48%
62	23388	Shelter Mut Ins Co	MO	Y	1,960	0.34%	87.09%	2,086	1,393	66.76%
63	13838	Farmland Mut Ins Co	IA	Y	1,956	0.34%	87.43%	1,897	212	11.17%
64	38989	Chubb Custom Ins Co	DE	S	1,904	0.33%	87.76%	1,793	362	20.17%
65	34207	Westport Ins Corp	MO	Y	1,902	0.33%	88.09%	2,379	1,183	49.72%
66	24791	St Paul Mercury Ins Co	MN	Y	1,834	0.32%	88.41%	1,367	249	18.22%
67	10673	Penn-Star Ins Co	PA	S	1,787	0.31%	88.72%	1,478	421	28.45%
68	41297	Scottsdale Ins Co	OH	S	1,725	0.30%	89.02%	1,726	138	7.99%
69	20397	Vigilant Ins Co	NY	Y	1,513	0.26%	89.29%	1,458	195	13.38%
70	23787	Nationwide Mut Ins Co	OH	Y	1,496	0.26%	89.54%	1,337	3,463	258.98%
71	26247	American Guarantee & Liability Ins	NY	Y	1,491	0.26%	89.80%	1,186	509	42.90%
72	21415	Employers Mut Cas Co	IA	Y	1,487	0.26%	90.06%	1,392	665	47.77%
73	23809	Granite State Ins Co	PA	Y	1,458	0.25%	90.32%	1,281	1,664	129.90%
74	20478	National Fire Ins Co Of Hartford	CT	Y	1,433	0.25%	90.56%	1,530	1,241	81.07%
75	24988	Sentry Ins A Mut Co	WI	Y	1,312	0.23%	90.79%	1,308	2,419	185.01%
76	22136	Great American Ins Co of NY	NY	Y	1,254	0.22%	91.01%	1,304	1,938	148.59%
77	38970	Markel Ins Co	IL	Y	1,203	0.21%	91.22%	1,835	1,998	108.87%
78	22667	Ace American Ins Co	PA	Y	1,200	0.21%	91.43%	-78	1,082	-1383.89%
79	13331	American Hardware Mut Ins Co	OH	Y	1,047	0.18%	91.61%	1,038	1,651	159.03%
80	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	987	0.17%	91.78%	821	1,086	132.23%
81	42811	Gulf Underwriters Ins Co	CT	S	984	0.17%	91.95%	749	89	11.94%
82	20524	Specialty Natl Ins Co	IL	Y	972	0.17%	92.12%	1,284	478	37.20%
83	21865	Associated Ind Corp	CA	Y	958	0.17%	92.29%	675	922	136.64%
84	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	954	0.17%	92.45%	954	349	36.61%
85	16217	National Farmers Union Prop & Cas	CO	Y	946	0.16%	92.62%	850	127	14.97%
86	28223	Nationwide Agribusiness Ins Co	IA	Y	943	0.16%	92.78%	1,131	580	51.29%
87	13714	Pharmacists Mut Ins Co	IA	Y	925	0.16%	92.94%	855	177	20.68%
88	19194	Farmers Alliance Mut Ins Co	KS	Y	914	0.16%	93.10%	895	395	44.13%
89	21458	Employers Ins of Wausau	WI	Y	897	0.16%	93.26%	1,585	7,705	486.12%
90	27855	Zurich American Ins Co Of IL	IL	Y	874	0.15%	93.41%	672	281	41.77%
91	33138	Landmark Amer Ins Co	OK	S	860	0.15%	93.56%	964	380	39.42%
92	10847	Cumis Ins Society Inc	WI	Y	842	0.15%	93.71%	890	374	42.04%
93	10851	Everest Ind Ins Co	DE	S	840	0.15%	93.85%	484	147	30.28%
94	23035	Liberty Mut Fire Ins Co	MA	Y	835	0.15%	94.00%	888	-350	-39.43%
95	13935	Federated Mut Ins Co	MN	Y	831	0.14%	94.14%	737	700	95.00%
96	15032	Guideone Mut Ins Co	IA	Y	826	0.14%	94.28%	849	65	7.65%
97	41807	Royal Surplus Lines Ins Co	CT	S	816	0.14%	94.43%	692	173	24.95%
98	19305	Assurance Co Of Amer	NY	Y	814	0.14%	94.57%	929	17,133	1844.33%
99	39306	Fidelity & Deposit Co Of MD	MD	Y	805	0.14%	94.71%	760	868	114.19%
100	37931	General Fire & Cas Co	ID	Y	778	0.14%	94.84%	694	297	42.76%
101	20346	Pacific Ind Co	WI	Y	770	0.13%	94.98%	770	173	22.44%
102	35386	Fidelity & Guaranty Ins Co	IA	Y	758	0.13%	95.11%	614	-396	-64.49%
103	17159	Usf Ins Co	PA	S	728	0.13%	95.23%	951	-347	-36.51%
104	39217	QBE Ins Corp	PA	Y	725	0.13%	95.36%	636	1,643	258.44%
105	23620	Burlington Ins Co	NC	S	698	0.12%	95.48%	733	205	27.95%
106	24740	Safeco Ins Co Of Amer	WA	Y	689	0.12%	95.60%	672	612	90.98%
107	21849	American Automobile Ins Co	MO	Y	687	0.12%	95.72%	632	617	97.58%
108	10725	Liberty Surplus Ins Corp	NH	S	672	0.12%	95.84%	590	152	25.81%
109	26980	Royal Ins Co Of Amer	IL	Y	672	0.12%	95.95%	753	361	47.92%
110	24902	Security Ins Co Of Hartford	CT	Y	655	0.11%	96.07%	785	107	13.69%
111	18864	Fairmont Ins Co	CA	Y	651	0.11%	96.18%	729	337	46.17%
112	32859	Penn-Amer Ins Co	PA	Y	645	0.11%	96.29%	828	158	19.11%

2003 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Commercial Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	42803	Guideone Elite Ins Co	IA	Y	633	0.11%	96.40%	657	508	77.25%
114	22357	Hartford Accid & Ind Co	CT	Y	589	0.10%	96.51%	515	179	34.76%
115	16691	Great American Ins Co	OH	Y	576	0.10%	96.61%	445	66	14.93%
116	13978	Florists Mut Ins Co	IL	Y	575	0.10%	96.71%	836	946	113.23%
117	35378	Evanston Ins Co	IL	S	572	0.10%	96.81%	560	1,007	179.58%
118	30104	Hartford Underwriters Ins Co	CT	Y	570	0.10%	96.90%	604	222	36.71%
119	24384	Ranger Ins Co	DE	Y	548	0.10%	97.00%	371	76	20.53%
120	23043	Liberty Mut Ins Co	MA	Y	494	0.09%	97.09%	501	287	57.33%
121	35351	American Empire Surplus Lns Ins Co	DE	S	479	0.08%	97.17%	461	57	12.30%
122	14559	Guideone Specialty Mut Ins Co	IA	Y	473	0.08%	97.25%	467	124	26.62%
123	23841	New Hampshire Ins Co	PA	Y	457	0.08%	97.33%	432	-120	-27.69%
124	26042	Wausau Underwriters Ins Co	WI	Y	455	0.08%	97.41%	220	33	14.91%
125	24732	General Ins Co Of Amer	WA	Y	440	0.08%	97.49%	319	-80	-24.90%
126	31003	Tri State Ins Co Of MN	MN	Y	424	0.07%	97.56%	358	-2	-0.68%
127	24600	Globe Ind Co	DE	Y	419	0.07%	97.63%	510	-214	-41.91%
128	42048	Diamond State Ins Co	IN	Y	407	0.07%	97.70%	370	31	8.35%
129	21326	Empire Fire & Marine Ins Co	NE	Y	405	0.07%	97.77%	635	-26	-4.17%
130	37478	Hartford Ins Co Of The Midwest	IN	Y	403	0.07%	97.84%	431	750	174.01%
131	36951	Century Surety Co	OH	S	398	0.07%	97.91%	378	149	39.44%
132	34916	First Specialty Ins Corp	MO	S	379	0.07%	97.98%	573	160	27.95%
133	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	348	0.06%	98.04%	249	54	21.59%
134	10340	Stonington Ins Co	TX	Y	346	0.06%	98.10%	66	15	22.23%
135	20990	Country Mut Ins Co	IL	Y	346	0.06%	98.16%	295	118	39.97%
136	37257	Insurance Corp Of Hannover	IL	Y	328	0.06%	98.22%	239	163	68.23%
137	25534	TIG Ins Co	CA	Y	325	0.06%	98.27%	313	683	218.27%
138	34118	Colony Natl Ins Co	VA	S	322	0.06%	98.33%	599	70	11.77%
139	39020	Essex Ins Co	DE	S	320	0.06%	98.38%	446	124	27.89%
140	19909	Centennial Ins Co	NY	Y	317	0.06%	98.44%	324	149	46.07%
141	34690	Property & Cas Ins Co Of Hartford	IN	Y	314	0.05%	98.49%	293	-34	-11.73%
142	19860	Argonaut Great Central Ins Co	IL	Y	300	0.05%	98.55%	279	45	16.27%
143	14354	Jewelers Mut Ins Co	WI	Y	281	0.05%	98.59%	263	95	35.88%
144	13196	Western World Ins Co	NH	S	279	0.05%	98.64%	241	24	9.81%
145	24724	First Natl Ins Co Of Amer	WA	Y	276	0.05%	98.69%	185	71	38.62%
146	21318	Coregis Ins Co	IN	Y	272	0.05%	98.74%	402	-130	-32.46%
147	14265	Indiana Lumbermens Mut Ins Co	IN	Y	268	0.05%	98.78%	335	531	158.65%
148	25054	Hudson Ins Co	DE	Y	266	0.05%	98.83%	291	204	70.28%
149	24589	American & Foreign Ins Co	DE	Y	260	0.05%	98.88%	619	348	56.23%
150	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	253	0.04%	98.92%	150	202	134.78%
151	19917	Liberty Ins Underwriters Inc	NY	Y	252	0.04%	98.96%	389	-176	-45.30%
152	42404	Liberty Ins Corp	IL	Y	252	0.04%	99.01%	142	-9	-6.21%
153	19380	American Home Assur Co	NY	Y	243	0.04%	99.05%	530	-68	-12.74%
154	24775	St Paul Guardian Ins Co	MN	Y	237	0.04%	99.09%	219	189	86.39%
155	19437	Lexington Ins Co	DE	S	227	0.04%	99.13%	146	45	30.96%
156	42331	Guideone America Ins Co	IA	Y	217	0.04%	99.17%	178	67	37.76%
157	24015	Northland Ins Co	MN	Y	203	0.04%	99.20%	181	36	19.97%
158	29700	North American Elite Ins Co	NH	Y	202	0.04%	99.24%	184	52	28.17%
159	24872	Connecticut Ind Co	CT	Y	198	0.03%	99.27%	188	112	59.64%
160	24899	Alea North America Ins Co	NY	Y	185	0.03%	99.30%	108	37	34.39%
161	24880	Fire & Cas Ins Co Of CT	CT	Y	178	0.03%	99.34%	156	60	38.77%
162	12866	T.H.E. Ins Co	LA	Y	167	0.03%	99.36%	150	-21	-13.81%
163	26069	Wausau Business Ins Co	WI	Y	162	0.03%	99.39%	447	-244	-54.44%
164	11126	Sompo Japan Ins Co of Amer	NY	Y	155	0.03%	99.42%	138	92	66.67%
165	24694	Safeguard Ins Co	CT	Y	144	0.03%	99.44%	137	321	234.08%
166	39993	Colony Ins Co	VA	S	142	0.02%	99.47%	67	21	31.27%
167	24414	General Cas Co Of WI	WI	Y	136	0.02%	99.49%	107	-25	-23.50%
168	18023	Star Ins Co	MI	Y	136	0.02%	99.52%	140	10	7.23%

2003 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Commercial Multiple Peril (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	37532	Great American E&S Ins Co	DE	S	127	0.02%	99.54%	175	333	190.57%
170	28932	Markel American Ins Co	VA	Y	124	0.02%	99.56%	105	30	28.68%
171	27960	Illinois Union Ins Co	IL	S	124	0.02%	99.58%	116	35	30.54%
172	22322	Greenwich Ins Co	DE	Y	122	0.02%	99.60%	104	-135	-129.44%
173	42846	Atlantic Cas Ins Co	NC	S	117	0.02%	99.62%	115	33	28.68%
174	20648	Employers Fire Ins Co	MA	Y	104	0.02%	99.64%	108	110	100.99%
175	26387	Steadfast Ins Co	DE	S	95	0.02%	99.66%	62	19	30.98%
176	24449	Regent Ins Co	WI	Y	92	0.02%	99.67%	93	-12	-12.52%
177	22977	Lumbermens Mut Cas Co	IL	Y	90	0.02%	99.69%	750	-152	-20.29%
178	28401	American Natl Prop & Cas Co	MO	Y	88	0.02%	99.70%	67	6	9.44%
179	10677	Cincinnati Ins Co	OH	Y	86	0.01%	99.72%	66	-27	-40.83%
180	19879	Security Natl Ins Co	TX	Y	86	0.01%	99.73%	70	26	37.70%
181	15679	National Fire & Ind Exch	MO	Y	83	0.01%	99.75%	84	7	8.31%
182	11150	Arch Ins Co	MO	Y	81	0.01%	99.76%	253	46	18.07%
183	34347	Colonial American Cas & Surety Co	MD	Y	70	0.01%	99.78%	72	63	87.53%
184	13064	United Natl Ins Co	PA	S	68	0.01%	99.79%	67	-164	-245.14%
185	11371	Great West Cas Co	NE	Y	65	0.01%	99.80%	65	17	26.12%
186	20559	General Security Ind Co of AZ	AZ	S	57	0.01%	99.81%	141	-54	-38.70%
187	13056	RLI Ins Co	IL	Y	53	0.01%	99.82%	47	8	17.58%
188	18538	Bancinsure Inc	OK	Y	52	0.01%	99.83%	49	2	3.94%
189	25433	American Safety Ind Co	OK	S	51	0.01%	99.84%	22	8	36.72%
190	19887	Trinity Universal Ins Co	TX	Y	50	0.01%	99.84%	44	8	17.96%
191	20702	Ace Fire Underwriters Ins Co	PA	Y	50	0.01%	99.85%	25	-67	-273.19%
192	31089	Republic Western Ins Co	AZ	Y	47	0.01%	99.86%	96	183	189.61%
193	11622	Specialty Surplus Ins Co	IL	N	46	0.01%	99.87%	104	49	46.49%
194	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	44	0.01%	99.88%	43	2	5.83%
195	23418	Mid-Continent Cas Co	OK	Y	43	0.01%	99.88%	47	11	23.24%
196	25976	Utica Mut Ins Co	NY	Y	42	0.01%	99.89%	36	4	10.32%
197	36463	Discover Prop & Cas Ins Co	IL	Y	42	0.01%	99.90%	43	-6	-14.26%
198	40428	Voyager Ind Ins Co	GA	S	37	0.01%	99.91%	32	33	104.55%
199	35912	American Western Home Ins Co	OK	S	35	0.01%	99.91%	12	0	0.00%
200	24066	American Fire & Cas Co	OH	Y	35	0.01%	99.92%	31	48	158.24%
201	20532	Clarendon Natl Ins Co	NJ	Y	34	0.01%	99.92%	148	-63	-42.88%
202	10172	Westchester Surplus Lines Ins Co	GA	S	33	0.01%	99.93%	1,439	867	60.23%
203	23469	American Modern Home Ins Co	OH	Y	31	0.01%	99.93%	173	194	112.13%
204	26832	Great American Alliance Ins Co	OH	Y	30	0.01%	99.94%	42	5	12.24%
205	18031	Topa Ins Co	CA	Y	30	0.01%	99.94%	31	0	0.05%
206	22918	American Motorists Ins Co	IL	Y	29	0.01%	99.95%	562	330	58.76%
207	31127	Columbia Cas Co	IL	S	29	0.01%	99.96%	20	-33	-164.69%
208	22101	Grange Ins Assn	WA	Y	29	0.00%	99.96%	31	215	685.74%
209	22292	Hanover Ins Co	NH	Y	28	0.00%	99.96%	24	11	44.33%
210	38369	Northern Assur Co Of Amer	MA	Y	28	0.00%	99.97%	157	209	133.01%
211	37893	Ulico Cas Co	DE	Y	26	0.00%	99.97%	41	41	100.10%
212	10014	Affiliated Fm Ins Co	RI	Y	25	0.00%	99.98%	90	0	0.00%
213	30481	St Paul Surplus Lines Ins Co	DE	S	24	0.00%	99.98%	46	2	3.52%
214	30562	American Manufacturers Mut Ins Co	IL	Y	24	0.00%	99.99%	370	359	96.92%
215	19216	Southern Ins Co	TX	Y	22	0.00%	99.99%	18	1	3.01%
216	15954	Trinity Universal Ins Co Of KS	KS	Y	22	0.00%	99.99%	49	29	59.34%
217	10182	Usf&G Specialty Ins Co	MD	S	20	0.00%	100.00%	26	1	2.85%
218	23396	Amerisure Mut Ins Co	MI	Y	19	0.00%	100.00%	14	-6	-38.65%
219	27847	Insurance Co Of The West	CA	Y	18	0.00%	100.00%	22	37	169.18%
220	25747	Unigard Ins Co	WA	Y	17	0.00%	100.01%	8	9	111.68%
221	24856	Admiral Ins Co	DE	S	15	0.00%	100.01%	7	3	45.16%
222	24112	Westfield Ins Co	OH	Y	9	0.00%	100.01%	8	0	-0.98%
223	28304	Federated Service Ins Co	MN	Y	8	0.00%	100.01%	10	-4	-42.81%
224	11401	Guaranty Natl Ins Co	CO	Y	7	0.00%	100.01%	5	0	0.87%

2003 Colorado Market Share and Loss Ratio

P&C Line 5.1 & 5.2 - Commercial Multiple Peril (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	11991 National Cas Co	WI	Y	7	0.00%	100.02%	34	6	18.48%
226	20613 American Employers Ins Co	MA	Y	7	0.00%	100.02%	34	-710	-2103.86%
227	12262 Pennsylvania Manufacturers Asn Ins C	PA	Y	6	0.00%	100.02%	8	1	11.85%
228	37982 Tudor Ins Co	NH	S	5	0.00%	100.02%	6	1	14.92%
229	26743 Maxum Ind Co	DE	S	5	0.00%	100.02%	0	0	44.07%
230	40991 Kemper Ind Ins Co	IL	N	5	0.00%	100.02%	735	444	60.35%
231	10669 Church Ins Co	NY	Y	4	0.00%	100.02%	7	-95	-1373.26%
232	20699 Ace Prop & Cas Ins Co	PA	Y	4	0.00%	100.02%	4	-56	-1550.58%
233	38733 Alaska Nat Ins Co	AK	Y	3	0.00%	100.02%	0	1	121.06%
234	25496 TIG Ind Co	CA	Y	3	0.00%	100.02%	3	-5	-173.01%
235	22306 Massachusetts Bay Ins Co	NH	Y	3	0.00%	100.02%	10	-33	-321.37%
236	15130 Encompass Ind Co	IL	Y	3	0.00%	100.02%	1	0	0.00%
237	20621 OneBeacon America Ins Co	MA	Y	3	0.00%	100.02%	68	536	791.35%
238	15580 Scottsdale Ind Co	OH	Y	2	0.00%	100.02%	8	1	6.07%
239	22128 Rocky Mountain Fire & Cas Co	WA	Y	2	0.00%	100.03%	2	0	0.00%
240	22209 Atlantic Ins Co	TX	Y	2	0.00%	100.03%	0	-62	-18412.98%
241	24813 Balboa Ins Co	CA	Y	1	0.00%	100.03%	1	-2	-109.24%
242	10940 Kemper Surplus Lines Ins Co	IL	N	1	0.00%	100.03%	1	1	60.36%
243	20044 Cornhusker Cas Co	NE	Y	1	0.00%	100.03%	2	-2	-122.94%
244	11177 First Financial Ins Co	IL	Y	1	0.00%	100.03%	7	-30	-414.46%
245	33855 Lincoln General Ins Co	PA	Y	1	0.00%	100.03%	7	0	0.00%
246	16187 AXA Re Prop & Cas Ins Co	DE	Y	0	0.00%	100.03%	2	0	-5.91%
247	18279 Bankers Standard Ins Co	PA	Y	0	0.00%	100.03%	0	-137	-39961.81%
248	19224 St. Paul Protective Ins Co	IL	Y	0	0.00%	100.03%	1	-1	-87.16%
249	20109 Bituminous Fire & Marine Ins Co	IL	Y	0	0.00%	100.03%	0	-1	-242.13%
250	43117 American Equity Ins Co	AZ	S	0	0.00%	100.03%	12	-10	-77.05%
251	34266 Frontier Ins Co	NY	Y	0	0.00%	100.03%	0	-43	-11500.00%
252	21741 Homeland Central Ins Co	IA	Y	0	0.00%	100.03%	24	1,088	4551.81%
253	27154 Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.03%	0	0	6.08%
254	21105 North River Ins Co	NJ	Y	0	0.00%	100.03%	0	-202	161952.80%
255	37710 First American Prop & Cas Ins Co	CA	Y	0	0.00%	100.03%	0	0	0.00%
256	43575 Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.03%	-1	11	-1827.08%
257	43095 Clarendon Amer Ins Co	NJ	S	0	0.00%	100.03%	0	0	-121.88%
258	22098 Grain Dealers Mut Ins Co	IN	Y	0	0.00%	100.03%	0	0	0.00%
259	33022 AXA Corp Solutions Ins Co	NY	Y	0	0.00%	100.03%	1	0	0.00%
260	22713 Insurance Co Of North Amer	PA	Y	0	0.00%	100.03%	11	208	1929.75%
261	37079 Hudson Specialty Ins Co	NY	S	0	0.00%	100.03%	1	-10	-711.68%
262	25542 TIG Ins Co Of MI	MI	S	0	0.00%	100.03%	7	-37	-507.07%
263	21121 Westchester Fire Ins Co	NY	Y	0	0.00%	100.03%	26	-8	-30.00%
264	22810 Chicago Ins Co	IL	Y	0	0.00%	100.03%	2	-132	-6629.30%
265	22233 Select Ins Co	TX	Y	0	0.00%	100.03%	0	0	0.00%
266	20079 National Fire & Marine Ins Co	NE	S	0	0.00%	100.03%	1,575	0	0.00%
267	21962 Pennsylvania General Ins Co	PA	Y	0	0.00%	100.03%	12	31	260.56%
268	25151 State Farm General Ins Co	IL	Y	0	0.00%	100.03%	0	687	954366.67%
269	44784 Fairfield Ins Co	CT	Y	-1	0.00%	100.03%	0	50	-21459.23%
270	21199 Arch Speciality Ins Co	WI	S	-1	0.00%	100.03%	6	2	37.47%
271	38911 Union Standard Ins Co	OK	Y	-2	0.00%	100.03%	-2	356	-21457.25%
272	24554 XL Ins Amer Inc	DE	Y	-2	0.00%	100.03%	-2	0	0.00%
273	36940 Indian Harbor Ins Co	ND	S	-5	0.00%	100.03%	3	-9	-315.51%
274	10120 Everest Natl Ins Co	AZ	Y	-11	0.00%	100.02%	-11	-38	339.78%
275	21970 OneBeacon Ins Co	PA	Y	-15	0.00%	100.02%	85	389	458.38%
276	26611 Valiant Ins Co	IA	Y	-18	0.00%	100.02%	216	99	45.73%
277	21113 United States Fire Ins Co	DE	Y	-20	0.00%	100.01%	-14	-1,323	9401.21%
278	32190 Constitution Ins Co	NY	Y	-80	-0.01%	100.00%	-33	-13	38.63%
Totals				575,470			555,043	356,845	64.29%

2003 Colorado Market Share and Loss Ratio
P&C Line 06 - Mortgage Guaranty (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	29858	Mortgage Guaranty Ins Corp	WI	Y	37,825	32.53%	32.53%	37,880	32,198	85.00%
2	33790	Radian Guaranty Inc	PA	Y	19,450	16.73%	49.26%	19,597	13,463	68.70%
3	27251	PMI Mortgage Ins Co	AZ	Y	18,484	15.90%	65.15%	19,498	6,648	34.10%
4	38458	General Electric Mortgage Ins Corp	NC	Y	12,411	10.67%	75.83%	12,715	3,728	29.32%
5	15873	United Gty Residential Ins Co	NC	Y	11,702	10.06%	85.89%	11,751	3,403	28.96%
6	28452	Republic Mortgage Ins Co	NC	Y	9,314	8.01%	93.90%	9,407	2,920	31.04%
7	24350	Triad Guaranty Ins Corp	IL	Y	3,165	2.72%	96.62%	3,235	527	16.30%
8	16667	United Gty Residential Ins Co Of NC	NC	Y	1,059	0.91%	97.53%	1,091	1,068	97.94%
9	11006	MGIC Assur Corp Segregated Account	WI	Y	1,034	0.89%	98.42%	1,034	1,243	120.21%
10	40266	CMG Mortgage Ins Co	WI	Y	923	0.79%	99.21%	850	109	12.77%
11	26999	United Guaranty Mtg Indem Co	NC	Y	887	0.76%	99.98%	889	165	18.56%
12	18740	MGIC Ind Corp	WI	N	13	0.01%	99.99%	17	-185	-1071.84%
13	18759	Verex Assure Inc	WI	Y	13	0.01%	100.00%	17	-10	-59.56%
14	16675	Gen Elec Mortgage Ins Corp Of NC	NC	Y	1	0.00%	100.00%	1	0	0.00%
15	29823	Ge Residential Mortgage Ins Corp NC	NC	Y	0	0.00%	100.00%	0	0	-142.61%
		Totals			116,280			117,981	65,276	55.33%

2003 Colorado Market Share and Loss Ratio
P&C Line 08 - Ocean Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	16608	New York Marine & Gnrl Ins Co	NY	Y	1,035	14.03%	14.03%	851	77	9.07%
2	11185	Foremost Ins Co	MI	Y	851	11.53%	25.55%	387	117	30.17%
3	21873	Firemans Fund Ins Co	CA	Y	740	10.03%	35.58%	680	138	20.34%
4	37885	XL Specialty Ins Co	DE	Y	643	8.71%	44.29%	643	-882	-137.21%
5	20443	Continental Cas Co	IL	Y	432	5.86%	50.15%	389	77	19.69%
6	23841	New Hampshire Ins Co	PA	Y	378	5.12%	55.27%	366	107	29.11%
7	19682	Hartford Fire In Co	CT	Y	329	4.45%	59.73%	306	114	37.36%
8	10014	Affiliated Fm Ins Co	RI	Y	327	4.43%	64.15%	245	46	18.79%
9	20281	Federal Ins Co	IN	Y	294	3.98%	68.14%	266	20	7.47%
10	24767	St Paul Fire & Marine Ins Co	MN	Y	264	3.58%	71.72%	225	7	3.08%
11	20621	OneBeacon America Ins Co	MA	Y	222	3.01%	74.73%	198	32	16.29%
12	22713	Insurance Co Of North Amer	PA	Y	209	2.83%	77.56%	234	16	6.75%
13	35289	Continental Ins Co	SC	Y	149	2.02%	79.58%	166	47	28.33%
14	22667	Ace American Ins Co	PA	Y	131	1.77%	81.36%	79	31	39.12%
15	25941	United Services Auto Assoc	TX	Y	123	1.67%	83.03%	122	56	45.79%
16	28932	Markel American Ins Co	VA	Y	117	1.58%	84.61%	101	333	327.94%
17	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	115	1.56%	86.17%	80	31	38.96%
18	25968	USAA Cas Ins Co	TX	Y	96	1.31%	87.48%	90	5	5.00%
19	19895	Atlantic Mut Ins Co	NY	Y	80	1.08%	88.56%	83	6	7.21%
20	43575	Indemnity Ins Co Of North Amer	PA	Y	78	1.05%	89.61%	-10	3,129	-32763.51%
21	34622	Glens Falls Ins Co	DE	Y	77	1.04%	90.66%	111	73	65.51%
22	16535	Zurich American Ins Co	NY	Y	77	1.04%	91.70%	51	8	15.33%
23	19070	Standard Fire Ins Co	CT	Y	70	0.95%	92.64%	71	22	30.31%
24	42307	Navigators Ins Co	NY	Y	66	0.89%	93.54%	65	15	23.71%
25	25674	Travelers Ind Co Of IL	CT	Y	57	0.77%	94.31%	48	4	8.38%
26	42374	Houston Cas Co	TX	S	49	0.66%	94.97%	161	506	314.98%
27	39020	Essex Ins Co	DE	S	47	0.63%	95.61%	44	12	28.32%
28	22292	Hanover Ins Co	NH	Y	46	0.62%	96.23%	44	-1	-2.88%
29	19917	Liberty Ins Underwriters Inc	NY	Y	44	0.59%	96.82%	46	18	38.63%
30	30104	Hartford Underwriters Ins Co	CT	Y	40	0.54%	97.36%	42	12	28.46%
31	23469	American Modern Home Ins Co	OH	Y	38	0.52%	97.88%	41	0	0.33%
32	10071	Encompass Ins Co Of America	IL	Y	36	0.49%	98.37%	9	0	0.00%
33	21687	Mid-Century Ins Co	CA	Y	24	0.33%	98.70%	6	-5	-73.90%
34	34690	Property & Cas Ins Co Of Hartford	IN	Y	24	0.32%	99.02%	19	7	38.69%
35	17159	Usf Ins Co	PA	S	24	0.32%	99.34%	17	0	-2.84%
36	34207	Westport Ins Corp	MO	Y	22	0.30%	99.63%	21	70	330.83%
37	32352	Prudential Prop & Cas Ins Co	IN	Y	21	0.28%	99.92%	23	-2	-7.50%
38	19062	Automobile Ins Co Of Hartford CT	CT	Y	19	0.26%	100.17%	19	3	15.22%
39	10220	Commonwealth Ins Co Of Amer	WA	Y	16	0.22%	100.39%	1	0	0.00%
40	19976	Amica Mut Ins Co	RI	Y	16	0.21%	100.61%	16	-30	-190.55%
41	22136	Great American Ins Co of NY	NY	Y	15	0.20%	100.81%	15	78	533.38%
42	19372	Northern Ins Co Of NY	NY	Y	14	0.19%	101.00%	12	2	20.03%
43	23450	American Family Home Ins Co	FL	Y	14	0.19%	101.19%	10	17	167.60%
44	33855	Lincoln General Ins Co	PA	Y	14	0.18%	101.38%	12	0	0.00%
45	23035	Liberty Mut Fire Ins Co	MA	Y	12	0.16%	101.53%	13	26	198.89%
46	21458	Employers Ins of Wausau	WI	Y	12	0.16%	101.69%	12	15	128.40%
47	25569	Gotham Ins Co	NY	S	9	0.12%	101.82%	62	-8	-12.81%
48	30562	American Manufacturers Mut Ins Co	IL	Y	9	0.12%	101.94%	12	0	1.21%
49	16063	Unitrin Auto & Home Ins Co	NY	Y	8	0.11%	102.05%	2	0	10.11%
50	15954	Trinity Universal Ins Co Of KS	KS	Y	8	0.11%	102.16%	8	0	-2.03%
51	29424	Hartford Cas Ins Co	IN	Y	6	0.09%	102.25%	7	1	18.69%
52	18279	Bankers Standard Ins Co	PA	Y	6	0.08%	102.33%	6	0	4.26%
53	37060	Old United Cas Co	KS	Y	6	0.08%	102.41%	5	0	0.00%
54	23043	Liberty Mut Ins Co	MA	Y	5	0.07%	102.47%	4	11	260.28%
55	25666	Travelers Ind Co Of Amer	CT	Y	5	0.06%	102.54%	4	1	13.19%
56	20885	Kansas City Fire & Marine Ins Co	SC	Y	3	0.05%	102.58%	4	1	32.74%

2003 Colorado Market Share and Loss Ratio

P&C Line 08 - Ocean Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	19380	American Home Assur Co	NY	Y	3	0.04%	102.63%	3	-1	-24.50%
58	37478	Hartford Ins Co Of The Midwest	IN	Y	2	0.03%	102.66%	3	1	19.29%
59	29459	Twin City Fire Ins Co Co	IN	Y	2	0.03%	102.69%	2	0	19.12%
60	21261	Electric Ins Co	MA	Y	1	0.02%	102.71%	1	0	0.00%
61	37257	Insurance Corp Of Hannover	IL	Y	1	0.02%	102.72%	2	0	10.72%
62	38970	Markel Ins Co	IL	Y	1	0.02%	102.74%	1	0	25.38%
63	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	1	0.01%	102.76%	39	5	13.63%
64	24872	Connecticut Ind Co	CT	Y	1	0.01%	102.77%	1	0	-25.03%
65	19887	Trinity Universal Ins Co	TX	Y	1	0.01%	102.78%	1	0	-3.40%
66	27998	Travelers Home & Marine Ins Co	CT	Y	0	0.00%	102.78%	0	0	4.82%
67	18910	American Protection Ins Co	IL	Y	0	0.00%	102.78%	0	0	35.36%
68	38369	Northern Assur Co Of Amer	MA	Y	0	0.00%	102.79%	7	-1	-9.14%
69	19879	Security Natl Ins Co	TX	Y	0	0.00%	102.79%	0	0	-4.82%
70	41297	Scottsdale Ins Co	OH	S	0	0.00%	102.79%	0	-2	-818.52%
71	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	0	0.00%	102.79%	18	0	0.00%
72	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	102.79%	18	17	92.73%
73	20850	Firemens Ins Co Of Newark NJ	NJ	Y	0	0.00%	102.79%	0	-3	9090.91%
74	20648	Employers Fire Ins Co	MA	Y	0	0.00%	102.78%	14	-2	-14.94%
75	11991	National Cas Co	WI	Y	-1	-0.01%	102.77%	0	0	3.11%
76	22918	American Motorists Ins Co	IL	Y	-3	-0.04%	102.72%	5	2	35.31%
77	22977	Lumbermens Mut Cas Co	IL	Y	-77	-1.04%	101.68%	-26	-5	18.70%
78	26980	Royal Ins Co Of Amer	IL	Y	-124	-1.68%	100.00%	34	669	1970.21%
		Totals			7,380			6,669	5,044	75.64%

2003 Colorado Market Share and Loss Ratio
P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	10120	Everest Natl Ins Co	AZ	Y	33,844	18.03%	18.03%	745	470	63.03%
2	21873	Firemans Fund Ins Co	CA	Y	9,091	4.84%	22.87%	7,962	6,285	78.94%
3	24767	St Paul Fire & Marine Ins Co	MN	Y	8,512	4.53%	27.40%	8,058	665	8.25%
4	25143	State Farm Fire And Cas Co	IL	Y	8,498	4.53%	31.93%	8,251	3,585	43.45%
5	19305	Assurance Co Of Amer	NY	Y	7,769	4.14%	36.07%	7,204	3,571	49.56%
6	19445	National Union Fire Ins Co Of Pitts	PA	Y	7,141	3.80%	39.87%	8,001	81	1.01%
7	16535	Zurich American Ins Co	NY	Y	5,915	3.15%	43.02%	5,830	3,503	60.09%
8	21482	Factory Mut Ins Co	RI	Y	5,506	2.93%	45.95%	5,271	4,812	91.29%
9	20443	Continental Cas Co	IL	Y	5,035	2.68%	48.63%	5,180	1,763	34.03%
10	30481	St Paul Surplus Lines Ins Co	DE	S	4,723	2.52%	51.15%	4,442	248	5.58%
11	25674	Travelers Ind Co Of IL	CT	Y	4,096	2.18%	53.33%	3,838	1,104	28.77%
12	19682	Hartford Fire In Co	CT	Y	3,855	2.05%	55.38%	3,872	1,101	28.44%
13	22837	Interstate Ind Co	IL	Y	3,011	1.60%	56.99%	800	2,066	258.18%
14	19437	Lexington Ins Co	DE	S	2,900	1.54%	58.53%	2,871	1,203	41.89%
15	20303	Great Northern Ins Co	MN	Y	2,899	1.54%	60.08%	2,663	1,260	47.31%
16	43575	Indemnity Ins Co Of North Amer	PA	Y	2,714	1.45%	61.52%	3,213	-288	-8.96%
17	13021	United Fire & Cas Co	IA	Y	2,357	1.26%	62.78%	2,292	470	20.51%
18	21660	Fire Ins Exch	CA	Y	2,215	1.18%	63.96%	2,237	311	13.92%
19	19232	Allstate Ins Co	IL	Y	2,068	1.10%	65.06%	2,150	497	23.13%
20	19380	American Home Assur Co	NY	Y	1,923	1.02%	66.08%	5,852	-245	-4.18%
21	20281	Federal Ins Co	IN	Y	1,614	0.86%	66.94%	1,460	677	46.35%
22	41785	Colorado Cas Ins Co	CO	Y	1,541	0.82%	67.76%	1,361	198	14.59%
23	14648	Mountain States Mut Cas Co	NM	Y	1,504	0.80%	68.56%	1,358	794	58.45%
24	22136	Great American Ins Co of NY	NY	Y	1,499	0.80%	69.36%	1,251	983	78.58%
25	11371	Great West Cas Co	NE	Y	1,493	0.80%	70.16%	1,313	391	29.78%
26	14354	Jewelers Mut Ins Co	WI	Y	1,488	0.79%	70.95%	1,443	408	28.28%
27	20559	General Security Ind Co of AZ	AZ	S	1,477	0.79%	71.74%	413	-7	-1.63%
28	21415	Employers Mut Cas Co	IA	Y	1,325	0.71%	72.44%	1,281	245	19.12%
29	23787	Nationwide Mut Ins Co	OH	Y	1,271	0.68%	73.12%	1,168	417	35.69%
30	35769	Lyndon Property Ins Co	MO	Y	1,256	0.67%	73.79%	1,375	1,246	90.64%
31	26344	Great American Assur Co	OH	Y	1,189	0.63%	74.42%	1,084	651	60.06%
32	34622	Glens Falls Ins Co	DE	Y	1,177	0.63%	75.05%	1,221	790	64.68%
33	24260	Progressive Cas Ins Co	OH	Y	1,163	0.62%	75.67%	1,077	428	39.70%
34	25941	United Services Auto Assoc	TX	Y	1,161	0.62%	76.29%	1,135	380	33.45%
35	20095	Bituminous Cas Corp	IL	Y	1,095	0.58%	76.87%	1,032	121	11.69%
36	25658	Travelers Ind Co	CT	Y	1,013	0.54%	77.41%	1,036	60	5.79%
37	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	958	0.51%	77.92%	989	291	29.42%
38	20346	Pacific Ind Co	WI	Y	941	0.50%	78.42%	916	667	72.80%
39	25887	US Fidelity & Guaranty Co	MD	Y	927	0.49%	78.91%	927	54	5.80%
40	18988	Auto-Owners Ins Co	MI	Y	907	0.48%	79.40%	767	256	33.42%
41	35971	Voyager Property & Cas Ins Co	SC	Y	905	0.48%	79.88%	898	612	68.17%
42	22977	Lumbermens Mut Cas Co	IL	Y	904	0.48%	80.36%	1,622	957	59.01%
43	10952	Stonebridge Casualty Ins Co	OH	Y	904	0.48%	80.84%	826	725	87.75%
44	37257	Insurance Corp Of Hannover	IL	Y	884	0.47%	81.31%	813	377	46.42%
45	27928	Amex Assur Co	IL	Y	871	0.46%	81.78%	871	206	23.66%
46	21180	Sentry Select Ins Co	WI	Y	862	0.46%	82.24%	799	198	24.74%
47	39020	Essex Ins Co	DE	S	836	0.45%	82.68%	848	103	12.11%
48	32700	Owners Ins Co	OH	Y	836	0.45%	83.13%	763	221	28.98%
49	20397	Vigilant Ins Co	NY	Y	823	0.44%	83.56%	803	181	22.50%
50	24015	Northland Ins Co	MN	Y	822	0.44%	84.00%	874	46	5.23%
51	24740	Safeco Ins Co Of Amer	WA	Y	799	0.43%	84.43%	791	280	35.42%
52	25968	USAA Cas Ins Co	TX	Y	797	0.42%	84.85%	755	280	37.05%
53	26387	Steadfast Ins Co	DE	S	785	0.42%	85.27%	395	60	15.30%
54	19194	Farmers Alliance Mut Ins Co	KS	Y	768	0.41%	85.68%	753	234	31.07%
55	11967	General Star Natl Ins Co	OH	Y	721	0.38%	86.06%	740	471	63.64%
56	10464	Canal Ins Co	SC	Y	707	0.38%	86.44%	712	333	46.86%

2003 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	22217	Gulf Ins Co	CT	Y	670	0.36%	86.80%	2,116	2,108	99.63%
58	10014	Affiliated Fm Ins Co	RI	Y	669	0.36%	87.15%	597	1,455	243.57%
59	42048	Diamond State Ins Co	IN	Y	630	0.34%	87.49%	675	572	84.80%
60	21121	Westchester Fire Ins Co	NY	Y	629	0.34%	87.82%	615	1,954	317.93%
61	33855	Lincoln General Ins Co	PA	Y	591	0.31%	88.14%	369	195	52.75%
62	13234	Wilshire Ins Co	NC	Y	583	0.31%	88.45%	583	298	51.12%
63	10111	American Bankers Ins Co Of FL	FL	Y	568	0.30%	88.75%	758	295	38.87%
64	16217	National Farmers Union Prop & Cas	CO	Y	559	0.30%	89.05%	574	134	23.27%
65	25623	Phoenix Ins Co	CT	Y	517	0.28%	89.32%	499	203	40.72%
66	24074	Ohio Cas Ins Co	OH	Y	431	0.23%	89.55%	581	96	16.55%
67	40142	American Zurich Ins Co	IL	Y	426	0.23%	89.78%	355	97	27.19%
68	19240	Allstate Ind Co	IL	Y	420	0.22%	90.01%	329	131	39.95%
69	19356	Maryland Cas Co	MD	Y	405	0.22%	90.22%	531	18	3.35%
70	10172	Westchester Surplus Lines Ins Co	GA	S	403	0.21%	90.44%	326	26	7.88%
71	28886	Transguard Ins Co Of Amer Inc	IL	Y	393	0.21%	90.64%	396	104	26.20%
72	21687	Mid-Century Ins Co	CA	Y	388	0.21%	90.85%	877	534	60.91%
73	38970	Markel Ins Co	IL	Y	368	0.20%	91.05%	336	137	40.93%
74	32220	American Intl Ins Co	NY	Y	359	0.19%	91.24%	268	58	21.64%
75	19070	Standard Fire Ins Co	CT	Y	356	0.19%	91.43%	349	111	31.78%
76	21849	American Automobile Ins Co	MO	Y	342	0.18%	91.61%	374	0	0.11%
77	41459	Armed Forces Ins Exchange	KS	Y	341	0.18%	91.79%	342	95	27.70%
78	20699	Ace Prop & Cas Ins Co	PA	Y	332	0.18%	91.97%	577	448	77.71%
79	23450	American Family Home Ins Co	FL	Y	321	0.17%	92.14%	115	207	179.40%
80	10499	DaimlerChrysler Ins Co	MI	Y	319	0.17%	92.31%	102	0	-0.21%
81	30104	Hartford Underwriters Ins Co	CT	Y	313	0.17%	92.48%	328	55	16.92%
82	29530	AXA Art Ins Corp	NY	Y	311	0.17%	92.64%	309	305	98.77%
83	13056	RLI Ins Co	IL	Y	309	0.16%	92.81%	197	47	23.73%
84	19275	American Family Mut Ins Co	WI	Y	309	0.16%	92.97%	335	127	38.00%
85	19909	Centennial Ins Co	NY	Y	305	0.16%	93.13%	394	133	33.75%
86	23035	Liberty Mut Fire Ins Co	MA	Y	304	0.16%	93.29%	304	96	31.62%
87	24791	St Paul Mercury Ins Co	MN	Y	302	0.16%	93.46%	254	-2	-0.76%
88	19631	American Road Ins Co	MI	Y	287	0.15%	93.61%	287	-1,552	-541.23%
89	19704	American States Ins Co	IN	Y	278	0.15%	93.76%	274	73	26.65%
90	20702	Ace Fire Underwriters Ins Co	PA	Y	266	0.14%	93.90%	215	49	22.88%
91	24678	Royal Ind Co	DE	Y	262	0.14%	94.04%	238	1,258	528.71%
92	40649	Economy Premier Assur Co	IL	Y	258	0.14%	94.17%	259	92	35.65%
93	10200	American Live Stock Ins Co	IL	Y	257	0.14%	94.31%	229	144	62.81%
94	23469	American Modern Home Ins Co	OH	Y	256	0.14%	94.45%	273	139	50.90%
95	35939	Continental Divide Ins Co	CO	Y	246	0.13%	94.58%	226	125	55.26%
96	31089	Republic Western Ins Co	AZ	Y	244	0.13%	94.71%	244	61	25.22%
97	19100	Amco Ins Co	IA	Y	235	0.13%	94.83%	222	40	18.07%
98	21857	American Ins Co	NE	Y	233	0.12%	94.96%	234	16	6.98%
99	26980	Royal Ins Co Of Amer	IL	Y	228	0.12%	95.08%	325	83	25.37%
100	11185	Foremost Ins Co	MI	Y	209	0.11%	95.19%	201	4	1.77%
101	26492	Courtesy Ins Co	FL	Y	209	0.11%	95.30%	154	138	89.73%
102	25844	Union Ins Co	NE	Y	208	0.11%	95.41%	250	57	22.87%
103	26883	American Intl Specialty Lines Ins Co	AK	S	206	0.11%	95.52%	138	414	298.95%
104	22667	Ace American Ins Co	PA	Y	205	0.11%	95.63%	220	-15	-6.77%
105	13331	American Hardware Mut Ins Co	OH	Y	196	0.10%	95.74%	189	61	32.31%
106	19917	Liberty Ins Underwriters Inc	NY	Y	193	0.10%	95.84%	239	177	73.84%
107	15954	Trinity Universal Ins Co Of KS	KS	Y	188	0.10%	95.94%	229	49	21.50%
108	11150	Arch Ins Co	MO	Y	187	0.10%	96.04%	107	136	126.53%
109	29459	Twin City Fire Ins Co Co	IN	Y	180	0.10%	96.14%	170	374	219.72%
110	20532	Clarendon Natl Ins Co	NJ	Y	174	0.09%	96.23%	280	1	0.19%
111	22322	Greenwich Ins Co	DE	Y	172	0.09%	96.32%	175	45	25.61%
112	24988	Sentry Ins A Mut Co	WI	Y	171	0.09%	96.41%	177	40	22.94%

2003 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	16187	AXA Re Prop & Cas Ins Co	DE	Y	169	0.09%	96.50%	119	20	16.92%
114	20087	National Ind Co	NE	Y	163	0.09%	96.59%	143	4	2.63%
115	19976	Amica Mut Ins Co	RI	Y	163	0.09%	96.67%	147	79	53.88%
116	33138	Landmark Amer Ins Co	OK	S	159	0.08%	96.76%	35	-2	-5.24%
117	20621	OneBeacon America Ins Co	MA	Y	158	0.08%	96.84%	191	91	47.76%
118	35300	Allianz Global Risks US Ins Co	CA	Y	157	0.08%	96.93%	406	-1	-0.36%
119	23388	Shelter Mut Ins Co	MO	Y	151	0.08%	97.01%	159	57	35.79%
120	42579	Allied Prop & Cas Ins Co	IA	Y	148	0.08%	97.09%	141	45	32.20%
121	10071	Encompass Ins Co Of America	IL	Y	147	0.08%	97.16%	33	0	0.00%
122	18023	Star Ins Co	MI	Y	140	0.07%	97.24%	140	37	26.49%
123	25682	Travelers Ind Co Of CT	CT	Y	137	0.07%	97.31%	125	10	7.99%
124	23809	Granite State Ins Co	PA	Y	130	0.07%	97.38%	113	5	4.24%
125	29424	Hartford Cas Ins Co	IN	Y	129	0.07%	97.45%	117	13	11.37%
126	20508	Valley Forge Ins Co	PA	Y	128	0.07%	97.52%	129	124	96.38%
127	34207	Westport Ins Corp	MO	Y	128	0.07%	97.59%	71	184	259.91%
128	20524	Specialty Natl Ins Co	IL	Y	125	0.07%	97.65%	198	78	39.60%
129	27960	Illinois Union Ins Co	IL	S	125	0.07%	97.72%	126	200	158.64%
130	20796	GE Casualty Ins Co	PA	Y	124	0.07%	97.79%	124	14	10.99%
131	21326	Empire Fire & Marine Ins Co	NE	Y	123	0.07%	97.85%	96	7	7.64%
132	37885	XL Specialty Ins Co	DE	Y	120	0.06%	97.91%	53	29	54.49%
133	10804	Continental Western Ins Co	IA	Y	119	0.06%	97.98%	143	29	20.36%
134	26220	Yosemite Ins Co	IN	Y	118	0.06%	98.04%	132	5	3.60%
135	22314	RSUI Ind Co	NH	Y	117	0.06%	98.10%	11	0	0.02%
136	34690	Property & Cas Ins Co Of Hartford	IN	Y	112	0.06%	98.16%	96	20	20.98%
137	28401	American Natl Prop & Cas Co	MO	Y	110	0.06%	98.22%	109	52	47.99%
138	20494	Transportation Ins Co	IL	Y	109	0.06%	98.28%	136	-19	-13.87%
139	13935	Federated Mut Ins Co	MN	Y	109	0.06%	98.34%	104	20	19.48%
140	37150	Western Heritage Ins Co	AZ	S	106	0.06%	98.39%	121	-17	-13.86%
141	23841	New Hampshire Ins Co	PA	Y	103	0.05%	98.45%	88	-2	-1.94%
142	23418	Mid-Continent Cas Co	OK	Y	101	0.05%	98.50%	90	133	147.18%
143	25666	Travelers Ind Co Of Amer	CT	Y	94	0.05%	98.55%	92	32	35.15%
144	20850	Firemens Ins Co Of Newark NJ	NJ	Y	91	0.05%	98.60%	148	174	117.84%
145	14265	Indiana Lumbermens Mut Ins Co	IN	Y	90	0.05%	98.65%	34	0	0.00%
146	44393	West American Ins Co	IN	Y	86	0.05%	98.69%	87	14	15.91%
147	13064	United Natl Ins Co	PA	S	79	0.04%	98.74%	22	37	166.10%
148	37974	MT Hawley Ins Co	IL	S	76	0.04%	98.78%	70	-1	-0.82%
149	18058	Philadelphia Ind Ins Co	PA	Y	76	0.04%	98.82%	177	194	109.19%
150	27812	Columbia Ins Co	NE	Y	74	0.04%	98.86%	62	13	21.24%
151	38245	BCS Ins Co	OH	Y	71	0.04%	98.89%	71	40	56.51%
152	10510	Carolina Cas Ins Co	FL	Y	69	0.04%	98.93%	45	33	72.73%
153	29874	North American Specialty Ins Co	NH	Y	67	0.04%	98.97%	44	6	14.16%
154	24880	Fire & Cas Ins Co Of CT	CT	Y	66	0.04%	99.00%	68	22	32.63%
155	28932	Markel American Ins Co	VA	Y	65	0.03%	99.04%	65	1	0.92%
156	19410	Commerce & Industry Ins Co	NY	Y	64	0.03%	99.07%	67	-11	-16.55%
157	35386	Fidelity & Guaranty Ins Co	IA	Y	64	0.03%	99.10%	86	94	109.51%
158	43095	Clarendon Amer Ins Co	NJ	S	64	0.03%	99.14%	55	65	117.38%
159	15130	Encompass Ind Co	IL	Y	59	0.03%	99.17%	16	3	16.79%
160	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	59	0.03%	99.20%	59	56	94.34%
161	24775	St Paul Guardian Ins Co	MN	Y	55	0.03%	99.23%	58	-1	-0.91%
162	23620	Burlington Ins Co	NC	S	54	0.03%	99.26%	56	2	3.10%
163	19887	Trinity Universal Ins Co	TX	Y	54	0.03%	99.29%	56	12	21.60%
164	23779	Nationwide Mut Fire Ins Co	OH	Y	53	0.03%	99.32%	54	6	11.51%
165	19402	Birmingham Fire Ins Co Of PA	PA	Y	53	0.03%	99.35%	48	-2	-4.05%
166	11126	Sompo Japan Ins Co of Amer	NY	Y	53	0.03%	99.37%	75	48	64.16%
167	21970	OneBeacon Ins Co	PA	Y	51	0.03%	99.40%	35	-9	-26.80%
168	13714	Pharmacists Mut Ins Co	IA	Y	51	0.03%	99.43%	51	1	1.48%

2003 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	19062	Automobile Ins Co Of Hartford CT	CT	Y	48	0.03%	99.45%	48	10	20.84%
170	41297	Scottsdale Ins Co	OH	S	46	0.02%	99.48%	39	21	53.52%
171	26298	Metropolitan Property & Cas Ins Co	RI	Y	46	0.02%	99.50%	42	0	-0.36%
172	16063	Unitrin Auto & Home Ins Co	NY	Y	45	0.02%	99.53%	14	1	10.10%
173	11622	Specialty Surplus Ins Co	IL	N	45	0.02%	99.55%	45	13	29.06%
174	20486	Transcontinental Ins Co	NY	Y	44	0.02%	99.57%	48	5	9.74%
175	36951	Century Surety Co	OH	S	44	0.02%	99.60%	44	3	7.33%
176	37478	Hartford Ins Co Of The Midwest	IN	Y	43	0.02%	99.62%	40	1	3.32%
177	21423	Union Ins Co Of Providence	IA	Y	41	0.02%	99.64%	43	17	39.96%
178	32352	Prudential Prop & Cas Ins Co	IN	Y	40	0.02%	99.66%	42	13	31.29%
179	20427	American Cas Co Of Reading PA	PA	Y	38	0.02%	99.68%	33	3	9.30%
180	23108	Lumbermens Underwriting Alliance	MO	Y	38	0.02%	99.70%	41	0	-0.15%
181	10673	Penn-Star Ins Co	PA	S	37	0.02%	99.72%	45	4	8.22%
182	24554	XL Ins Amer Inc	DE	Y	36	0.02%	99.74%	10	1	5.37%
183	21296	Associates Ins Co	IN	Y	36	0.02%	99.76%	55	-43	-77.93%
184	22829	Interstate Fire & Cas Co	IL	S	36	0.02%	99.78%	42	54	129.37%
185	37540	Omaha Prop & Cas Ins Co	NE	Y	35	0.02%	99.80%	37	19	52.90%
186	37850	Pacific Specialty Ins Co	CA	Y	34	0.02%	99.82%	34	11	32.96%
187	11118	Federated Rural Electric Ins Exch	KS	Y	33	0.02%	99.84%	41	16	37.99%
188	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	32	0.02%	99.85%	29	20	69.87%
189	22683	Teachers Ins Co	IL	Y	32	0.02%	99.87%	32	-6	-19.85%
190	26247	American Guarantee & Liability Ins	NY	Y	31	0.02%	99.89%	38	8	21.87%
191	21709	Truck Ins Exch	CA	Y	30	0.02%	99.90%	39	1	3.30%
192	23663	National American Ins Co	OK	Y	30	0.02%	99.92%	28	30	106.24%
193	30562	American Manufacturers Mut Ins Co	IL	Y	29	0.02%	99.93%	49	22	44.61%
194	20885	Kansas City Fire & Marine Ins Co	SC	Y	29	0.02%	99.95%	39	27	70.50%
195	17370	Nautilus Ins Co	AZ	S	29	0.02%	99.96%	33	0	-0.82%
196	19186	Alliance Ins Co Inc	KS	Y	27	0.01%	99.98%	28	0	-0.27%
197	10847	Cumis Ins Society Inc	WI	Y	26	0.01%	99.99%	56	14	25.30%
198	19372	Northern Ins Co Of NY	NY	Y	25	0.01%	100.01%	79	-66	-82.58%
199	24449	Regent Ins Co	WI	Y	24	0.01%	100.02%	18	-1	-3.39%
200	26077	Lancer Ins Co	IL	Y	24	0.01%	100.03%	22	-2	-9.89%
201	32859	Penn-Amer Ins Co	PA	Y	24	0.01%	100.04%	33	-4	-10.65%
202	28304	Federated Service Ins Co	MN	Y	24	0.01%	100.06%	25	-1	-3.39%
203	21172	Vanliner Ins Co	AZ	Y	23	0.01%	100.07%	30	-3	-9.23%
204	26433	Harco Natl Ins Co	IL	Y	23	0.01%	100.08%	17	5	27.89%
205	17230	Allstate Prop & Cas Ins Co	IL	Y	22	0.01%	100.09%	2	0	0.00%
206	24414	General Cas Co Of WI	WI	Y	22	0.01%	100.11%	15	13	87.85%
207	19489	Allied World Assur Co US Inc	DE	S	22	0.01%	100.12%	6	-1	-12.47%
208	41807	Royal Surplus Lines Ins Co	CT	S	22	0.01%	100.13%	52	5	10.14%
209	24031	Northland Cas Co	MN	Y	21	0.01%	100.14%	19	-19	-102.62%
210	22101	Grange Ins Assn	WA	Y	20	0.01%	100.15%	19	4	19.14%
211	19895	Atlantic Mut Ins Co	NY	Y	20	0.01%	100.16%	12	50	426.93%
212	10677	Cincinnati Ins Co	OH	Y	20	0.01%	100.17%	17	3	15.94%
213	29696	Travelers Excess & Surplus Lines Co	CT	S	18	0.01%	100.18%	71	3	4.41%
214	22578	Horace Mann Ins Co	IL	Y	18	0.01%	100.19%	19	-7	-38.23%
215	35378	Evanston Ins Co	IL	S	18	0.01%	100.20%	14	0	2.59%
216	16691	Great American Ins Co	OH	Y	17	0.01%	100.21%	39	2	3.91%
217	24813	Balboa Ins Co	CA	Y	17	0.01%	100.22%	14	3	17.68%
218	36940	Indian Harbor Ins Co	ND	S	17	0.01%	100.23%	719	2	0.27%
219	34916	First Specialty Ins Corp	MO	S	16	0.01%	100.24%	31	17	54.44%
220	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	16	0.01%	100.25%	15	0	0.00%
221	20117	California Cas Ind Exch	CA	Y	16	0.01%	100.25%	15	6	39.84%
222	11991	National Cas Co	WI	Y	16	0.01%	100.26%	28	-4	-13.00%
223	40436	Stratford Ins Co	NH	Y	15	0.01%	100.27%	9	1	6.93%
224	32190	Constitution Ins Co	NY	Y	15	0.01%	100.28%	15	-25	-173.19%

2003 Colorado Market Share and Loss Ratio
P&C Line 09 - Inland Marine (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	41181 Universal Underwriters Ins Co	KS	Y	14	0.01%	100.28%	15	0	-2.62%
226	19690 American Economy Ins Co	IN	Y	14	0.01%	100.29%	15	1	4.52%
227	42811 Gulf Underwriters Ins Co	CT	S	14	0.01%	100.30%	14	13	90.18%
228	19879 Security Natl Ins Co	TX	Y	13	0.01%	100.31%	19	3	14.19%
229	21407 Emcasco Ins Co	IA	Y	13	0.01%	100.31%	13	13	104.89%
230	21652 Farmers Ins Exch	CA	Y	13	0.01%	100.32%	13	0	-0.05%
231	39322 General Security Natl Ins Co	NY	Y	12	0.01%	100.33%	12	-4	-33.19%
232	21113 United States Fire Ins Co	DE	Y	12	0.01%	100.33%	17	-44	-265.18%
233	27138 Kemper Cas Ins Co	IL	Y	11	0.01%	100.34%	11	6	57.76%
234	19720 American Alt Ins Corp	DE	Y	10	0.01%	100.34%	167	29	17.51%
235	26522 Mount Vernon Fire Ins Co	PA	S	9	0.00%	100.35%	9	36	412.51%
236	39306 Fidelity & Deposit Co Of MD	MD	Y	9	0.00%	100.35%	11	-4	-38.82%
237	22128 Rocky Mountain Fire & Cas Co	WA	Y	9	0.00%	100.36%	13	9	73.68%
238	22918 American Motorists Ins Co	IL	Y	9	0.00%	100.36%	121	80	66.05%
239	23817 Illinois Natl Ins Co	IL	Y	8	0.00%	100.37%	5	1	15.00%
240	36463 Discover Prop & Cas Ins Co	IL	Y	8	0.00%	100.37%	8	0	0.00%
241	25054 Hudson Ins Co	DE	Y	8	0.00%	100.38%	5	1	30.55%
242	27987 Northfield Ins Co	IA	S	8	0.00%	100.38%	8	-6	-78.43%
243	18910 American Protection Ins Co	IL	Y	7	0.00%	100.38%	8	-11	-131.36%
244	33650 Mendota Ins Co	MN	Y	7	0.00%	100.39%	8	0	2.95%
245	21261 Electric Ins Co	MA	Y	7	0.00%	100.39%	7	-7	-102.18%
246	28223 Nationwide Agribusiness Ins Co	IA	Y	6	0.00%	100.39%	8	8	104.34%
247	42587 Depositors Ins Co	IA	Y	6	0.00%	100.40%	6	1	13.20%
248	23043 Liberty Mut Ins Co	MA	Y	6	0.00%	100.40%	6	-49	-801.31%
249	37532 Great American E&S Ins Co	DE	S	5	0.00%	100.40%	24	-1	-5.74%
250	27855 Zurich American Ins Co Of IL	IL	Y	5	0.00%	100.41%	3	0	16.95%
251	11401 Guaranty Natl Ins Co	CO	Y	5	0.00%	100.41%	5	3	66.14%
252	21865 Associated Ind Corp	CA	Y	4	0.00%	100.41%	8	2	30.41%
253	39993 Colony Ins Co	VA	S	4	0.00%	100.41%	1	0	0.00%
254	41343 Gerling Amer Ins Co	NY	Y	3	0.00%	100.41%	23	14	61.67%
255	20044 Cornhusker Cas Co	NE	Y	3	0.00%	100.42%	3	0	0.15%
256	32786 Progressive Specialty Ins Co	OH	Y	3	0.00%	100.42%	8	-1	-11.85%
257	12904 Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	3	0.00%	100.42%	3	-4	-142.23%
258	20478 National Fire Ins Co Of Hartford	CT	Y	3	0.00%	100.42%	5	0	0.00%
259	38989 Chubb Custom Ins Co	DE	S	3	0.00%	100.42%	-15	-10	69.11%
260	10472 Capitol Ind Corp	WI	Y	2	0.00%	100.42%	2	4	209.88%
261	42722 First Marine Ins Co	MO	Y	2	0.00%	100.43%	2	0	0.00%
262	25038 North American Capacity Ins Co	NH	S	2	0.00%	100.43%	2	0	14.75%
263	26611 Valiant Ins Co	IA	Y	2	0.00%	100.43%	24	-29	-118.99%
264	13838 Farmland Mut Ins Co	IA	Y	2	0.00%	100.43%	2	0	0.97%
265	34347 Colonial American Cas & Surety Co	MD	Y	2	0.00%	100.43%	2	0	-18.24%
266	37362 General Star Ind Co	CT	S	2	0.00%	100.43%	1	11	2048.42%
267	40460 Sagamore Ins Co	IN	Y	2	0.00%	100.43%	1	0	0.00%
268	35190 Progressive Mountain Ins Co	CO	Y	2	0.00%	100.43%	5	1	22.02%
269	18864 Fairmont Ins Co	CA	Y	2	0.00%	100.43%	3	-2	-59.99%
270	23752 Quanta Ind Co	CO	Y	2	0.00%	100.44%	2	0	4.23%
271	25976 Utica Mut Ins Co	NY	Y	2	0.00%	100.44%	2	0	-5.89%
272	33723 Great American Spirit Ins Co	OH	Y	2	0.00%	100.44%	2	1	34.33%
273	21105 North River Ins Co	NJ	Y	1	0.00%	100.44%	0	5	2993.30%
274	22292 Hanover Ins Co	NH	Y	1	0.00%	100.44%	2	138	8041.45%
275	10810 Republic Fire & Cas Ins Co	OK	Y	1	0.00%	100.44%	7	1	14.48%
276	22306 Massachusetts Bay Ins Co	NH	Y	1	0.00%	100.44%	1	0	-7.39%
277	25534 TIG Ins Co	CA	Y	1	0.00%	100.44%	29	-1	-3.46%
278	18767 Church Mut Ins Co	WI	Y	1	0.00%	100.44%	1	0	-5.09%
279	25542 TIG Ins Co Of MI	MI	S	1	0.00%	100.44%	1	-1	-74.91%
280	10936 Seneca Ins Co Inc	NY	Y	1	0.00%	100.44%	8	-27	-318.23%

2003 Colorado Market Share and Loss Ratio

P&C Line 09 - Inland Marine (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	16578	Fidelity National Prop and Cas Ins	NY	Y	1	0.00%	100.44%	1	0	-2.40%
282	31968	Merastar Ins Co	TN	Y	1	0.00%	100.44%	1	0	0.00%
283	24112	Westfield Ins Co	OH	Y	1	0.00%	100.44%	1	0	5.24%
284	10213	Discover Specialty Ins Co	IL	S	1	0.00%	100.44%	0	0	0.00%
285	25615	Charter Oak Fire Ins Co	CT	Y	1	0.00%	100.44%	1	-4	-461.21%
286	42978	American Security Ins Co	DE	Y	0	0.00%	100.44%	0	0	-1.11%
287	41211	Triton Ins Co	MO	Y	0	0.00%	100.44%	0	0	0.00%
288	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	0	0.00%	100.44%	0	0	44.63%
289	39640	Firemans Fund Ins Co Of OH	OH	S	0	0.00%	100.44%	1	0	33.11%
290	10046	Pacific Ins Co Ltd	CT	S	0	0.00%	100.44%	4	1	36.75%
291	37710	First American Prop & Cas Ins Co	CA	Y	0	0.00%	100.44%	0	0	-105.00%
292	20079	National Fire & Marine Ins Co	NE	S	0	0.00%	100.44%	1	0	-3.09%
293	26832	Great American Alliance Ins Co	OH	Y	0	0.00%	100.44%	8	0	-5.70%
294	24732	General Ins Co Of Amer	WA	Y	0	0.00%	100.44%	26	2	7.27%
295	24538	Republic Underwriters Ins Co	TX	Y	0	0.00%	100.44%	0	0	0.00%
296	25747	Unigard Ins Co	WA	Y	0	0.00%	100.44%	0	0	4.76%
297	35289	Continental Ins Co	SC	Y	0	0.00%	100.44%	0	0	2283.33%
298	37958	Acceptance Ins Co	NE	Y	0	0.00%	100.44%	3	0	0.00%
299	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.44%	4	-3	-58.93%
300	23396	Amerisure Mut Ins Co	MI	Y	0	0.00%	100.44%	0	0	-52.38%
301	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.44%	0	0	0.00%
302	30830	Western Diversified Cas Ins Co	WI	Y	0	0.00%	100.44%	0	0	0.00%
303	37303	Redland Ins Co	NJ	Y	0	0.00%	100.44%	12	-9	-77.41%
304	12777	Chubb Ind Ins Co	NY	Y	0	0.00%	100.44%	6	-1	-19.63%
305	28720	Colorado Western Ins Co	CO	Y	0	0.00%	100.44%	0	0	0.00%
306	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.44%	1	0	14.95%
307	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.44%	0	35	7205.09%
308	11177	First Financial Ins Co	IL	Y	0	0.00%	100.44%	0	0	0.00%
309	10725	Liberty Surplus Ins Corp	NH	S	0	0.00%	100.44%	9	0	0.00%
310	22756	Horace Mann Prop & Cas Ins Co	CA	Y	0	0.00%	100.44%	-1	0	-18.71%
311	31003	Tri State Ins Co Of MN	MN	Y	0	0.00%	100.44%	0	0	0.00%
312	19429	Insurance Co Of The State Of PA	PA	Y	0	0.00%	100.44%	1	0	12.90%
313	19216	Southern Ins Co	TX	Y	0	0.00%	100.44%	1	0	1.46%
314	11630	Jefferson Ins Co	NY	Y	0	0.00%	100.44%	2	-1	-34.86%
315	21741	Homeland Central Ins Co	IA	Y	0	0.00%	100.44%	2	-9	-394.44%
316	24384	Ranger Ins Co	DE	Y	0	0.00%	100.44%	1	0	-6.72%
317	34495	Doctors Co An Interins Exchn	CA	Y	-1	0.00%	100.44%	0	0	50.00%
318	24724	First Natl Ins Co Of Amer	WA	Y	-1	0.00%	100.44%	5	13	272.36%
319	20648	Employers Fire Ins Co	MA	Y	-1	0.00%	100.44%	30	0	-1.15%
320	37893	Ulico Cas Co	DE	Y	-2	0.00%	100.44%	0	0	0.00%
321	24902	Security Ins Co Of Hartford	CT	Y	-2	0.00%	100.44%	-2	-83	4447.65%
322	19399	AIU Ins Co	NY	Y	-2	0.00%	100.44%	-2	0	0.00%
323	41769	Athena Assur Co	MN	Y	-4	0.00%	100.44%	4	0	-11.06%
324	24872	Connecticut Ind Co	CT	Y	-7	0.00%	100.43%	-9	-1	8.49%
325	24856	Admiral Ins Co	DE	S	-9	0.00%	100.43%	-4	-1	27.67%
326	25011	Wesco Ins Co	DE	Y	-312	-0.17%	100.26%	644	3	0.39%
327	19615	American Reliable Ins Co	AZ	Y	-495	-0.26%	100.00%	276	6	2.00%
Totals					187,754			156,502	61,260	39.14%

**2003 Colorado Market Share and Loss Ratio
P&C Line 10 - Financial Guaranty (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	20311	XL Capital Assurance Inc	NY	Y	35,032	55.25%	55.25%	520	0	0.00%
2	36250	Radian Asset Assur Inc	NY	Y	8,104	12.78%	68.02%	443	0	0.00%
3	18287	Financial Security Assur Inc	NY	Y	6,737	10.62%	78.65%	3,040	0	0.00%
4	18708	Ambac Assur Corp	WI	Y	6,666	10.51%	89.16%	5,795	-313	-5.41%
5	12041	MBIA Ins Corp	NY	Y	5,255	8.29%	97.45%	10,036	0	0.00%
6	22896	Aca Financial Guaranty Corp	MD	Y	920	1.45%	98.90%	271	0	0.00%
7	12815	Financial Guaranty Ins Co	NY	Y	697	1.10%	100.00%	1,196	0	0.00%
8	21873	Firemans Fund Ins Co	CA	Y	0	0.00%	100.00%	12	-1	-5.00%
9	23825	MBIA Ins Corp Of IL	IL	Y	0	0.00%	100.00%	2	0	0.00%
10	24961	Connie Lee Ins Co	WI	Y	0	0.00%	100.00%	477	0	0.00%
11	25658	Travelers Ind Co	CT	Y	0	0.00%	100.00%	6	0	0.00%
12	35289	Continental Ins Co	SC	Y	0	0.00%	100.00%	4	0	0.00%
		Totals			63,412			21,801	-314	-1.44%

**2003 Colorado Market Share and Loss Ratio
P&C Line 11 - Medical Malpractice (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11860	Copic Ins Co	CO	Y	70,262	51.41%	51.41%	61,663	35,552	57.66%
2	34495	Doctors Co An Interins Exchn	CA	Y	10,323	7.55%	58.96%	9,177	2,986	32.53%
3	35904	Health Care Ind Inc	CO	Y	8,619	6.31%	65.27%	8,619	6,647	77.12%
4	19437	Lexington Ins Co	DE	S	8,449	6.18%	71.45%	7,442	3,772	50.69%
5	36234	Preferred Professional Ins Co	NE	Y	6,106	4.47%	75.92%	5,969	6,380	106.88%
6	21709	Truck Ins Exch	CA	Y	4,099	3.00%	78.92%	5,239	2,807	53.59%
7	22810	Chicago Ins Co	IL	Y	2,355	1.72%	80.64%	2,032	779	38.34%
8	41050	Underwriter For The Professions Ins	CO	Y	2,190	1.60%	82.25%	2,045	-992	-48.48%
9	35378	Evanston Ins Co	IL	S	1,957	1.43%	83.68%	1,481	383	25.86%
10	24767	St Paul Fire & Marine Ins Co	MN	Y	1,656	1.21%	84.89%	1,962	7,649	389.80%
11	21199	Arch Speciality Ins Co	WI	S	1,590	1.16%	86.05%	1,163	576	49.54%
12	20427	American Cas Co Of Reading PA	PA	Y	1,584	1.16%	87.21%	1,481	-704	-47.53%
13	11843	Medical Protective Co	IN	Y	1,414	1.03%	88.25%	1,172	2,784	237.55%
14	15865	NCMIC Ins Co	IA	Y	1,393	1.02%	89.27%	1,319	633	48.00%
15	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,275	0.93%	90.20%	1,010	563	55.71%
16	32832	Mutual Ins Co Of Az	AZ	Y	1,227	0.90%	91.10%	682	264	38.72%
17	25534	TIG Ins Co	CA	Y	1,171	0.86%	91.95%	1,314	1,237	94.08%
18	44121	Oms Natl Ins Co Rrg	IL	N	1,046	0.77%	92.72%	978	1,716	175.52%
19	11585	VHA Mountain States Reciprocal RRG	VT		1,044	0.76%	93.48%	1,044	5	0.46%
20	27960	Illinois Union Ins Co	IL	S	945	0.69%	94.18%	770	359	46.62%
21	44105	Ophthalmic Mut Ins Co RRG	VT	N	938	0.69%	94.86%	884	240	27.16%
22	22667	Ace American Ins Co	PA	Y	713	0.52%	95.38%	716	296	41.37%
23	22217	Gulf Ins Co	CT	Y	691	0.51%	95.89%	672	1,424	211.79%
24	14460	Podiatry Ins Co Of Amer RRG Mut Co	IL	N	679	0.50%	96.39%	535	84	15.77%
25	31127	Columbia Cas Co	IL	S	521	0.38%	96.77%	405	236	58.19%
26	34452	Homeland Ins Co of NY	NY	S	473	0.35%	97.11%	316	191	60.30%
27	34487	Professional Undrwtrs Liab Ins Co	UT	S	454	0.33%	97.45%	1,024	201	19.64%
28	22829	Interstate Fire & Cas Co	IL	S	333	0.24%	97.69%	282	218	77.24%
29	13893	Community Blood Cntr Exch RRG	IN	N	331	0.24%	97.93%	308	17	5.66%
30	26387	Steadfast Ins Co	DE	S	328	0.24%	98.17%	1,271	6,933	545.41%
31	21857	American Ins Co	NE	Y	287	0.21%	98.38%	257	164	63.76%
32	20443	Continental Cas Co	IL	Y	257	0.19%	98.57%	692	329	47.58%
33	37362	General Star Ind Co	CT	S	242	0.18%	98.75%	216	83	38.43%
34	13196	Western World Ins Co	NH	S	211	0.15%	98.90%	242	144	59.41%
35	44083	Preferred Physicians Medical RRG	MO	N	205	0.15%	99.05%	191	95	50.01%
36	13714	Pharmacists Mut Ins Co	IA	Y	203	0.15%	99.20%	200	36	18.19%
37	19720	American Alt Ins Corp	DE	Y	178	0.13%	99.33%	106	66	61.99%
38	41807	Royal Surplus Lines Ins Co	CT	S	156	0.11%	99.44%	213	4	1.77%
39	33138	Landmark Amer Ins Co	OK	S	132	0.10%	99.54%	54	17	31.13%
40	44792	Executive Risk Speciality Ins Co	CT	S	125	0.09%	99.63%	78	4	4.99%
41	39020	Essex Ins Co	DE	S	105	0.08%	99.71%	98	28	28.47%
42	10232	American Assoc Of Othodontists RRG	VT	N	97	0.07%	99.78%	97	77	79.43%
43	39993	Colony Ins Co	VA	S	89	0.06%	99.85%	74	0	0.00%
44	35602	Ohic Ins Co	OH	Y	86	0.06%	99.91%	802	916	114.26%
45	18767	Church Mut Ins Co	WI	Y	85	0.06%	99.97%	71	3	4.59%
46	22977	Lumbermens Mut Cas Co	IL	Y	84	0.06%	100.03%	104	840	810.59%
47	42811	Gulf Underwriters Ins Co	CT	S	81	0.06%	100.09%	75	591	783.08%
48	12260	Campmed Cas & Ind Co Inc MD	MD	N	72	0.05%	100.14%	52	13	25.06%
49	19100	Amco Ins Co	IA	Y	58	0.04%	100.19%	59	13	21.90%
50	24856	Admiral Ins Co	DE	S	58	0.04%	100.23%	70	-19	-26.53%
51	12203	James River Ins Co	OH	S	56	0.04%	100.27%	1	3	569.61%
52	35181	Executive Risk Ind Inc	DE	Y	37	0.03%	100.30%	34	410	1205.62%
53	24872	Connecticut Ind Co	CT	Y	31	0.02%	100.32%	27	4	14.24%
54	24732	General Ins Co Of Amer	WA	Y	18	0.01%	100.33%	17	-20	-121.76%
55	18864	Fairmont Ins Co	CA	Y	17	0.01%	100.34%	17	17	102.18%
56	10801	Fortress Ins Co	IL	Y	6	0.00%	100.35%	1	0	4.12%

2003 Colorado Market Share and Loss Ratio
P&C Line 11 - Medical Malpractice (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	25674	Travelers Ind Co Of IL	CT	Y	5	0.00%	100.35%	5	-31	-565.44%
58	25542	TIG Ins Co Of MI	MI	S	5	0.00%	100.36%	69	314	458.22%
59	39152	American Healthcare Ind Co	DE	Y	2	0.00%	100.36%	16	-35	-224.58%
60	26883	American Intl Specialty Lines Ins Co	AK	S	1	0.00%	100.36%	1	-254	-22611.40%
61	37338	Pacific Ins Co	IL	S	1	0.00%	100.36%	0	0	0.00%
62	21873	Firemans Fund Ins Co	CA	Y	0	0.00%	100.36%	14	11	77.40%
63	18279	Bankers Standard Ins Co	PA	Y	0	0.00%	100.36%	2	-3	-175.71%
64	27138	Kemper Cas Ins Co	IL	Y	0	0.00%	100.36%	0	0	71.43%
65	19380	American Home Assur Co	NY	Y	0	0.00%	100.36%	0	0	0.00%
66	34266	Frontier Ins Co	NY	Y	0	0.00%	100.36%	0	-43	32853.79%
67	34207	Westport Ins Corp	MO	Y	0	0.00%	100.36%	3	-41	-1480.77%
68	34118	Colony Natl Ins Co	VA	S	0	0.00%	100.36%	0	0	0.00%
69	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.36%	103	70	68.59%
70	16535	Zurich American Ins Co	NY	Y	0	0.00%	100.36%	0	158	658775.00%
71	24791	St Paul Mercury Ins Co	MN	Y	0	0.00%	100.36%	1	436	56798.31%
72	21881	National Surety Corp	IL	Y	0	0.00%	100.36%	1	1	223.50%
73	40991	Kemper Ind Ins Co	IL	N	-4	0.00%	100.36%	101	71	70.00%
74	10851	Everest Ind Ins Co	DE	S	-488	-0.36%	100.00%	-325	-180	55.56%
	Totals				136,667			126,814	87,529	69.02%

2003 Colorado Market Share and Loss Ratio
P&C Line 12 - Earthquake (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	24554	XL Ins Amer Inc	DE	Y	1,157	14.29%	14.29%	283	114	40.43%
2	19437	Lexington Ins Co	DE	S	753	9.30%	23.59%	817	0	0.00%
3	10172	Westchester Surplus Lines Ins Co	GA	S	649	8.02%	31.61%	924	162	17.52%
4	25658	Travelers Ind Co	CT	Y	614	7.58%	39.19%	589	-115	-19.58%
5	25143	State Farm Fire And Cas Co	IL	Y	535	6.61%	45.80%	540	0	0.00%
6	25674	Travelers Ind Co Of IL	CT	Y	476	5.88%	51.68%	336	-61	-18.01%
7	35300	Allianz Global Risks US Ins Co	CA	Y	408	5.04%	56.72%	508	0	0.00%
8	25941	United Services Auto Assoc	TX	Y	309	3.81%	60.53%	302	4	1.24%
9	21458	Employers Ins of Wausau	WI	Y	268	3.31%	63.85%	231	1	0.22%
10	26344	Great American Assur Co	OH	Y	237	2.93%	66.77%	109	0	0.00%
11	21660	Fire Ins Exch	CA	Y	236	2.92%	69.69%	237	0	0.00%
12	34207	Westport Ins Corp	MO	Y	216	2.67%	72.36%	195	0	0.00%
13	20303	Great Northern Ins Co	MN	Y	191	2.36%	74.72%	167	0	0.00%
14	21113	United States Fire Ins Co	DE	Y	155	1.92%	76.63%	105	18	16.65%
15	26620	AXIS Surplus Ins Co	IL	S	129	1.60%	78.23%	39	15	37.16%
16	15610	AXIS Specialty Ins Co	CT	N	103	1.27%	79.50%	38	12	31.32%
17	27847	Insurance Co Of The West	CA	Y	100	1.23%	80.73%	128	0	0.00%
18	42374	Houston Cas Co	TX	S	100	1.23%	81.96%	95	0	0.00%
19	19275	American Family Mut Ins Co	WI	Y	93	1.15%	83.11%	94	0	0.00%
20	21709	Truck Ins Exch	CA	Y	89	1.10%	84.21%	89	8	8.81%
21	20370	AXIS Reins Co	NY	Y	87	1.08%	85.28%	43	20	47.00%
22	25968	USAA Cas Ins Co	TX	Y	82	1.02%	86.30%	80	3	3.45%
23	19232	Allstate Ins Co	IL	Y	72	0.89%	87.19%	75	-1	-1.02%
24	20281	Federal Ins Co	IN	Y	70	0.87%	88.06%	70	0	0.00%
25	24589	American & Foreign Ins Co	DE	Y	69	0.85%	88.91%	64	-1	-0.79%
26	26387	Steadfast Ins Co	DE	S	67	0.82%	89.73%	55	0	0.00%
27	43095	Clarendon Amer Ins Co	NJ	S	64	0.79%	90.52%	31	0	0.00%
28	39020	Essex Ins Co	DE	S	59	0.73%	91.25%	64	0	0.13%
29	19489	Allied World Assur Co US Inc	DE	S	43	0.54%	91.79%	28	0	0.00%
30	20397	Vigilant Ins Co	NY	Y	41	0.50%	92.29%	38	0	0.00%
31	19070	Standard Fire Ins Co	CT	Y	40	0.49%	92.78%	38	1	3.26%
32	16535	Zurich American Ins Co	NY	Y	39	0.48%	93.26%	48	0	0.00%
33	23035	Liberty Mut Fire Ins Co	MA	Y	37	0.46%	93.73%	42	4	9.70%
34	32220	American Intl Ins Co	NY	Y	36	0.44%	94.17%	27	0	0.00%
35	30104	Hartford Underwriters Ins Co	CT	Y	33	0.40%	94.57%	33	0	0.00%
36	26247	American Guarantee & Liability Ins	NY	Y	28	0.34%	94.91%	42	0	0.00%
37	39306	Fidelity & Deposit Co Of MD	MD	Y	25	0.30%	95.21%	24	0	0.00%
38	40649	Economy Premier Assur Co	IL	Y	23	0.28%	95.50%	23	0	0.69%
39	21199	Arch Speciality Ins Co	WI	S	20	0.25%	95.75%	17	2	12.77%
40	21849	American Automobile Ins Co	MO	Y	18	0.23%	95.97%	17	0	-0.01%
41	34622	Glens Falls Ins Co	DE	Y	16	0.19%	96.17%	24	15	62.73%
42	21873	Firemans Fund Ins Co	CA	Y	15	0.18%	96.35%	14	0	1.67%
43	19976	Amica Mut Ins Co	RI	Y	13	0.16%	96.51%	12	0	0.00%
44	13838	Farmland Mut Ins Co	IA	Y	12	0.15%	96.66%	15	0	0.77%
45	23388	Shelter Mut Ins Co	MO	Y	12	0.14%	96.81%	12	0	0.00%
46	24678	Royal Ind Co	DE	Y	10	0.13%	96.93%	15	0	-0.83%
47	19100	Amco Ins Co	IA	Y	10	0.12%	97.06%	10	0	-1.19%
48	10071	Encompass Ins Co Of America	IL	Y	9	0.11%	97.17%	2	0	0.00%
49	26980	Royal Ins Co Of Amer	IL	Y	9	0.11%	97.28%	79	0	-0.40%
50	34690	Property & Cas Ins Co Of Hartford	IN	Y	8	0.10%	97.38%	7	0	0.00%
51	22667	Ace American Ins Co	PA	Y	8	0.10%	97.49%	4	1	32.11%
52	28223	Nationwide Agribusiness Ins Co	IA	Y	8	0.10%	97.59%	8	0	0.64%
53	20524	Specialty Natl Ins Co	IL	Y	8	0.10%	97.69%	15	0	1.49%
54	26042	Wausau Underwriters Ins Co	WI	Y	8	0.10%	97.79%	4	0	0.00%
55	42579	Allied Prop & Cas Ins Co	IA	Y	8	0.09%	97.88%	8	0	-3.10%
56	29696	Travelers Excess & Surplus Lines Co	CT	S	8	0.09%	97.97%	66	-10	-14.48%

2003 Colorado Market Share and Loss Ratio
P&C Line 12 - Earthquake (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	32700	Owners Ins Co	OH	Y	7	0.09%	98.06%	7	0	0.00%
58	24767	St Paul Fire & Marine Ins Co	MN	Y	7	0.08%	98.14%	5	0	-0.54%
59	39640	Firemans Fund Ins Co Of OH	OH	S	7	0.08%	98.22%	6	0	0.00%
60	19062	Automobile Ins Co Of Hartford CT	CT	Y	6	0.08%	98.30%	7	0	3.27%
61	22322	Greenwich Ins Co	DE	Y	6	0.08%	98.38%	-2	0	0.00%
62	35351	American Empire Surplus Lns Ins Co	DE	S	6	0.08%	98.46%	12	1	10.63%
63	21687	Mid-Century Ins Co	CA	Y	6	0.07%	98.53%	5	-1	-10.40%
64	24791	St Paul Mercury Ins Co	MN	Y	6	0.07%	98.59%	6	0	0.38%
65	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	6	0.07%	98.66%	5	0	0.06%
66	41785	Colorado Cas Ins Co	CO	Y	5	0.07%	98.73%	4	-1	-12.95%
67	44393	West American Ins Co	IN	Y	5	0.07%	98.80%	5	0	-1.19%
68	19240	Allstate Ind Co	IL	Y	5	0.06%	98.86%	4	0	0.00%
69	37974	MT Hawley Ins Co	IL	S	5	0.06%	98.92%	3	0	0.60%
70	25887	US Fidelity & Guaranty Co	MD	Y	4	0.06%	98.97%	5	0	2.15%
71	25666	Travelers Ind Co Of Amer	CT	Y	4	0.05%	99.03%	8	0	-1.62%
72	23779	Nationwide Mut Fire Ins Co	OH	Y	4	0.05%	99.07%	3	0	-0.03%
73	40142	American Zurich Ins Co	IL	Y	4	0.04%	99.12%	3	0	0.00%
74	21415	Employers Mut Cas Co	IA	Y	4	0.04%	99.16%	3	0	0.00%
75	23787	Nationwide Mut Ins Co	OH	Y	3	0.04%	99.20%	2	0	-0.48%
76	23108	Lumbermens Underwriting Alliance	MO	Y	3	0.04%	99.24%	3	0	0.00%
77	22918	American Motorists Ins Co	IL	Y	3	0.03%	99.27%	10	0	1.92%
78	42404	Liberty Ins Corp	IL	Y	3	0.03%	99.31%	1	0	0.00%
79	20346	Pacific Ind Co	WI	Y	3	0.03%	99.34%	3	0	0.00%
80	19879	Security Natl Ins Co	TX	Y	3	0.03%	99.37%	3	0	0.00%
81	19704	American States Ins Co	IN	Y	2	0.03%	99.40%	2	0	8.08%
82	19887	Trinity Universal Ins Co	TX	Y	2	0.03%	99.42%	2	0	0.00%
83	18988	Auto-Owners Ins Co	MI	Y	2	0.03%	99.45%	2	0	0.00%
84	37532	Great American E&S Ins Co	DE	S	2	0.03%	99.48%	11	0	0.00%
85	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	2	0.03%	99.50%	2	0	2.98%
86	27960	Illinois Union Ins Co	IL	S	2	0.03%	99.53%	2	1	26.48%
87	24414	General Cas Co Of WI	WI	Y	2	0.02%	99.55%	1	0	0.00%
88	32352	Prudential Prop & Cas Ins Co	IN	Y	2	0.02%	99.58%	2	0	0.00%
89	41297	Scottsdale Ins Co	OH	S	2	0.02%	99.60%	2	0	0.00%
90	21121	Westchester Fire Ins Co	NY	Y	2	0.02%	99.62%	1	-9	-850.86%
91	29424	Hartford Cas Ins Co	IN	Y	2	0.02%	99.65%	2	0	0.00%
92	24449	Regent Ins Co	WI	Y	2	0.02%	99.67%	1	0	0.00%
93	33723	Great American Spirit Ins Co	OH	Y	2	0.02%	99.69%	2	0	15.04%
94	24988	Sentry Ins A Mut Co	WI	Y	2	0.02%	99.71%	5	0	-5.39%
95	26832	Great American Alliance Ins Co	OH	Y	2	0.02%	99.74%	5	0	0.00%
96	13331	American Hardware Mut Ins Co	OH	Y	2	0.02%	99.76%	1	0	0.00%
97	21652	Farmers Ins Exch	CA	Y	2	0.02%	99.78%	2	0	-15.32%
98	20702	Ace Fire Underwriters Ins Co	PA	Y	2	0.02%	99.80%	1	0	12.46%
99	21423	Union Ins Co Of Providence	IA	Y	1	0.02%	99.82%	1	0	0.00%
100	37478	Hartford Ins Co Of The Midwest	IN	Y	1	0.01%	99.83%	2	0	0.00%
101	19194	Farmers Alliance Mut Ins Co	KS	Y	1	0.01%	99.85%	1	0	0.00%
102	11126	Sompo Japan Ins Co of Amer	NY	Y	1	0.01%	99.86%	1	0	0.00%
103	21407	Emcasco Ins Co	IA	Y	1	0.01%	99.87%	1	0	0.00%
104	26298	Metropolitan Property & Cas Ins Co	RI	Y	1	0.01%	99.88%	1	0	1.00%
105	21180	Sentry Select Ins Co	WI	Y	1	0.01%	99.89%	2	1	40.31%
106	13935	Federated Mut Ins Co	MN	Y	1	0.01%	99.91%	1	0	0.00%
107	16063	Unitrin Auto & Home Ins Co	NY	Y	1	0.01%	99.92%	0	0	10.00%
108	30562	American Manufacturers Mut Ins Co	IL	Y	1	0.01%	99.93%	7	0	1.92%
109	19682	Hartford Fire In Co	CT	Y	1	0.01%	99.94%	1	0	0.00%
110	24074	Ohio Cas Ins Co	OH	Y	1	0.01%	99.95%	1	0	-0.73%
111	19690	American Economy Ins Co	IN	Y	1	0.01%	99.95%	1	0	-6.82%
112	17230	Allstate Prop & Cas Ins Co	IL	Y	1	0.01%	99.96%	0	0	0.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 12 - Earthquake (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	29459	Twin City Fire Ins Co Co	IN	Y	1	0.01%	99.97%	1	0	0.00%
114	22683	Teachers Ins Co	IL	Y	1	0.01%	99.98%	1	0	0.00%
115	35386	Fidelity & Guaranty Ins Co	IA	Y	1	0.01%	99.99%	1	0	-2.59%
116	28304	Federated Service Ins Co	MN	Y	1	0.01%	99.99%	0	0	0.00%
117	26433	Harco Natl Ins Co	IL	Y	1	0.01%	100.00%	1	0	0.00%
118	20885	Kansas City Fire & Marine Ins Co	SC	Y	0	0.01%	100.00%	0	0	0.00%
119	22578	Horace Mann Ins Co	IL	Y	0	0.01%	100.01%	0	0	0.00%
120	22136	Great American Ins Co of NY	NY	Y	0	0.00%	100.01%	1	1	54.46%
121	22977	Lumbermens Mut Cas Co	IL	Y	0	0.00%	100.02%	6	0	0.10%
122	23361	Shelter General Ins Co	MO	Y	0	0.00%	100.02%	0	0	0.00%
123	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	100.03%	0	0	0.00%
124	10810	Republic Fire & Cas Ins Co	OK	Y	0	0.00%	100.03%	1	0	0.00%
125	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.03%	0	0	8.46%
126	23663	National American Ins Co	OK	Y	0	0.00%	100.04%	0	0	0.00%
127	42587	Depositors Ins Co	IA	Y	0	0.00%	100.04%	0	0	-4.20%
128	37893	Ulico Cas Co	DE	Y	0	0.00%	100.04%	0	0	0.00%
129	15130	Encompass Ind Co	IL	Y	0	0.00%	100.04%	0	0	0.00%
130	19216	Southern Ins Co	TX	Y	0	0.00%	100.05%	0	0	0.00%
131	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.05%	1	0	0.00%
132	22101	Grange Ins Assn	WA	Y	0	0.00%	100.05%	0	0	0.00%
133	27855	Zurich American Ins Co Of IL	IL	Y	0	0.00%	100.05%	0	0	0.00%
134	13056	RLI Ins Co	IL	Y	0	0.00%	100.05%	0	0	1.43%
135	15954	Trinity Universal Ins Co Of KS	KS	Y	0	0.00%	100.05%	0	0	0.00%
136	13021	United Fire & Cas Co	IA	Y	0	0.00%	100.05%	0	0	0.00%
137	15580	Scottsdale Ind Co	OH	Y	0	0.00%	100.05%	0	0	0.00%
138	10677	Cincinnati Ins Co	OH	Y	0	0.00%	100.05%	0	0	0.00%
139	29874	North American Specialty Ins Co	NH	Y	0	0.00%	100.05%	0	0	0.00%
140	21865	Associated Ind Corp	CA	Y	0	0.00%	100.05%	0	0	5.43%
141	18910	American Protection Ins Co	IL	Y	0	0.00%	100.05%	0	0	2.17%
142	26069	Wausau Business Ins Co	WI	Y	0	0.00%	100.05%	2	0	0.00%
143	19895	Atlantic Mut Ins Co	NY	Y	0	0.00%	100.05%	0	0	36.99%
144	10804	Continental Western Ins Co	IA	Y	0	0.00%	100.05%	0	0	0.00%
145	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.05%	0	0	12.50%
146	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.05%	2	0	0.00%
147	19356	Maryland Cas Co	MD	Y	-1	-0.01%	100.04%	3	0	0.00%
148	16691	Great American Ins Co	OH	Y	-3	-0.04%	100.00%	133	1	0.97%
		Totals			8,097			7,314	188	2.56%

2003 Colorado Market Share and Loss Ratio

P&C Line 13, 14 & 15.1 - 15.7 - Accident & Health (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11011	Rocky Mountain Hospital & Medical	CO	Y	528,516	78.75%	78.75%	533,543	391,607	73.40%
2	39616	Vision Service Plan Ins Co	CT	Y	36,103	5.38%	84.13%	36,337	32,891	90.52%
3	25178	State Farm Mut Auto Ins Co	IL	Y	26,213	3.91%	88.04%	23,972	19,920	83.10%
4	20443	Continental Cas Co	IL	Y	17,346	2.58%	90.62%	10,812	7,677	71.00%
5	21326	Empire Fire & Marine Ins Co	NE	Y	10,364	1.54%	92.17%	10,364	5,503	53.09%
6	19275	American Family Mut Ins Co	WI	Y	9,874	1.47%	93.64%	9,711	7,102	73.14%
7	22667	Ace American Ins Co	PA	Y	6,666	0.99%	94.63%	6,769	6,258	92.45%
8	19682	Hartford Fire In Co	CT	Y	6,592	0.98%	95.61%	6,595	2,439	36.99%
9	11860	Copic Ins Co	CO	Y	5,002	0.75%	96.36%	4,922	79	1.60%
10	38245	BCS Ins Co	OH	Y	4,014	0.60%	96.96%	4,014	1,732	43.14%
11	10111	American Bankers Ins Co Of FL	FL	Y	3,323	0.50%	97.45%	3,325	1,508	45.35%
12	38830	Fort Wayne Hlth & Cas Ins Co	IN	Y	2,633	0.39%	97.84%	2,643	-291	-11.01%
13	16535	Zurich American Ins Co	NY	Y	1,820	0.27%	98.12%	1,930	1,127	58.41%
14	27928	Amex Assur Co	IL	Y	1,642	0.24%	98.36%	1,627	59	3.65%
15	22217	Gulf Ins Co	CT	Y	1,540	0.23%	98.59%	1,540	-218	-14.12%
16	42986	Standard Guaranty Ins Co	DE	Y	1,463	0.22%	98.81%	1,377	654	47.51%
17	34274	Central States Ind Co Of Omaha	NE	Y	1,418	0.21%	99.02%	1,417	502	35.43%
18	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,221	0.18%	99.20%	1,170	1,584	135.42%
19	10367	Avemco Ins Co	MD	Y	890	0.13%	99.33%	890	361	40.52%
20	24147	Old Republic Ins Co	PA	Y	672	0.10%	99.43%	664	214	32.19%
21	42978	American Security Ins Co	DE	Y	616	0.09%	99.52%	616	108	17.61%
22	22977	Lumbermens Mut Cas Co	IL	Y	533	0.08%	99.60%	533	-169	-31.73%
23	39217	QBE Ins Corp	PA	Y	518	0.08%	99.68%	518	171	32.94%
24	39845	Employers Reins Corp	MO	Y	422	0.06%	99.74%	422	38	8.96%
25	38970	Markel Ins Co	IL	Y	362	0.05%	99.80%	286	62	21.56%
26	20532	Clarendon Natl Ins Co	NJ	Y	355	0.05%	99.85%	347	276	79.53%
27	11150	Arch Ins Co	MO	Y	225	0.03%	99.88%	225	117	51.77%
28	25534	TIG Ins Co	CA	Y	194	0.03%	99.91%	115	36	31.49%
29	24988	Sentry Ins A Mut Co	WI	Y	123	0.02%	99.93%	123	38	30.97%
30	13528	Brotherhood Mut Ins Co	IN	Y	113	0.02%	99.95%	115	47	40.88%
31	31089	Republic Western Ins Co	AZ	Y	72	0.01%	99.96%	72	-3	-4.29%
32	10952	Stonebridge Casualty Ins Co	OH	Y	48	0.01%	99.97%	48	33	69.67%
33	24902	Security Ins Co Of Hartford	CT	Y	44	0.01%	99.97%	104	107	102.95%
34	11991	National Cas Co	WI	Y	32	0.00%	99.98%	37	-17	-47.06%
35	20281	Federal Ins Co	IN	Y	28	0.00%	99.98%	34	217	645.44%
36	20796	GE Casualty Ins Co	PA	Y	27	0.00%	99.99%	28	12	43.59%
37	20427	American Cas Co Of Reading PA	PA	Y	26	0.00%	99.99%	26	16	62.21%
38	35408	Sirius Amer Ins Co	DE	Y	26	0.00%	99.99%	26	2	9.49%
39	22713	Insurance Co Of North Amer	PA	Y	25	0.00%	100.00%	75	322	427.77%
40	19704	American States Ins Co	IN	Y	17	0.00%	100.00%	22	12	53.37%
41	19380	American Home Assur Co	NY	Y	7	0.00%	100.00%	8	0	-4.90%
42	19429	Insurance Co Of The State Of PA	PA	Y	6	0.00%	100.00%	13	255	1953.55%
43	24074	Ohio Cas Ins Co	OH	Y	5	0.00%	100.00%	5	-5	-103.60%
44	22063	Government Employees Ins Co	MD	Y	4	0.00%	100.00%	5	0	-1.45%
45	16217	National Farmers Union Prop & Cas	CO	Y	4	0.00%	100.00%	4	0	0.00%
46	35963	AF&L Ins Co	PA	N	4	0.00%	100.01%	0	310	0.00%
47	13331	American Hardware Mut Ins Co	OH	Y	3	0.00%	100.01%	3	6	194.06%
48	19232	Allstate Ins Co	IL	Y	2	0.00%	100.01%	2	28	1790.92%
49	35971	Voyager Property & Cas Ins Co	SC	Y	1	0.00%	100.01%	1	0	3.00%
50	29599	US Specialty Ins Co	TX	Y	1	0.00%	100.01%	1	0	-4.68%
51	24813	Balboa Ins Co	CA	Y	1	0.00%	100.01%	1	0	11.16%
52	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.01%	0	0	-34.89%
53	34789	GE Prop & Cas Ins Co	PA	Y	0	0.00%	100.01%	0	0	0.00%
54	25887	US Fidelity & Guaranty Co	MD	Y	0	0.00%	100.01%	1	-6	-425.51%
55	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.01%	0	0	9.92%
56	21296	Associates Ins Co	IN	Y	0	0.00%	100.01%	19	10	52.75%

2003 Colorado Market Share and Loss Ratio

P&C Line 13, 14 & 15.1 - 15.7 - Accident & Health (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	19437	Lexington Ins Co	DE	S	0	0.00%	100.01%	0	0	0.00%
58	20249	Central Natl Ins Co Of Omaha	NE	Y	0	0.00%	100.01%	3	0	0.00%
59	29157	United WI Ins Co	WI	Y	0	0.00%	100.01%	0	0	316.67%
60	20621	OneBeacon America Ins Co	MA	Y	-1	0.00%	100.01%	-1	-35	5238.68%
61	24678	Royal Ind Co	DE	Y	-42	-0.01%	100.00%	-36	-1	1.52%
		Totals			671,116			667,421	482,695	72.32%

**2003 Colorado Market Share and Loss Ratio
P&C Line 16 - Workers Compensation (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	41190	Pinnacol Assur	CO	N	495,185	56.97%	56.97%	486,922	370,618	76.11%
2	16535	Zurich American Ins Co	NY	Y	20,479	2.36%	59.32%	22,099	9,562	43.27%
3	23035	Liberty Mut Fire Ins Co	MA	Y	18,345	2.11%	61.43%	18,844	21,470	113.94%
4	19380	American Home Assur Co	NY	Y	14,898	1.71%	63.15%	13,441	4,655	34.63%
5	19410	Commerce & Industry Ins Co	NY	Y	14,297	1.64%	64.79%	13,560	5,710	42.11%
6	45934	American Compensation Ins Co	MN	Y	12,787	1.47%	66.26%	12,603	-1,834	-14.55%
7	32271	California Ind Ins Co	CA	Y	12,590	1.45%	67.71%	10,596	7,248	68.40%
8	29459	Twin City Fire Ins Co Co	IN	Y	11,287	1.30%	69.01%	10,977	4,821	43.92%
9	24767	St Paul Fire & Marine Ins Co	MN	Y	10,812	1.24%	70.25%	9,992	4,165	41.68%
10	21709	Truck Ins Exch	CA	Y	10,249	1.18%	71.43%	11,315	6,528	57.70%
11	20281	Federal Ins Co	IN	Y	9,809	1.13%	72.56%	9,459	6,940	73.37%
12	36234	Preferred Professional Ins Co	NE	Y	9,788	1.13%	73.69%	9,277	6,451	69.54%
13	21687	Mid-Century Ins Co	CA	Y	9,510	1.09%	74.78%	12,568	4,775	37.99%
14	21458	Employers Ins of Wausau	WI	Y	9,015	1.04%	75.82%	7,953	6,279	78.96%
15	22667	Ace American Ins Co	PA	Y	8,966	1.03%	76.85%	7,265	1,682	23.15%
16	19429	Insurance Co Of The State Of PA	PA	Y	8,266	0.95%	77.80%	7,783	3,538	45.46%
17	19275	American Family Mut Ins Co	WI	Y	8,178	0.94%	78.74%	8,772	7,227	82.38%
18	25658	Travelers Ind Co	CT	Y	7,917	0.91%	79.65%	8,776	6,413	73.07%
19	20443	Continental Cas Co	IL	Y	7,604	0.87%	80.53%	8,064	7,413	91.93%
20	23043	Liberty Mut Ins Co	MA	Y	7,005	0.81%	81.33%	5,506	2,464	44.74%
21	21652	Farmers Ins Exch	CA	Y	6,855	0.79%	82.12%	7,191	2,332	32.43%
22	26042	Wausau Underwriters Ins Co	WI	Y	6,213	0.71%	82.84%	4,299	4,617	107.41%
23	30104	Hartford Underwriters Ins Co	CT	Y	5,759	0.66%	83.50%	5,712	10,615	185.82%
24	29424	Hartford Cas Ins Co	IN	Y	5,660	0.65%	84.15%	5,493	1,432	26.07%
25	20494	Transportation Ins Co	IL	Y	5,647	0.65%	84.80%	5,669	2,546	44.91%
26	24988	Sentry Ins A Mut Co	WI	Y	5,074	0.58%	85.38%	4,960	2,402	48.42%
27	26980	Royal Ins Co Of Amer	IL	Y	5,029	0.58%	85.96%	5,104	2,471	48.42%
28	20532	Clarendon Natl Ins Co	NJ	Y	4,801	0.55%	86.51%	5,339	1,970	36.89%
29	25143	State Farm Fire And Cas Co	IL	Y	4,595	0.53%	87.04%	4,747	2,537	53.44%
30	19682	Hartford Fire In Co	CT	Y	4,487	0.52%	87.56%	4,258	2,413	56.67%
31	42404	Liberty Ins Corp	IL	Y	3,618	0.42%	87.97%	3,795	4,639	122.23%
32	43575	Indemnity Ins Co Of North Amer	PA	Y	3,535	0.41%	88.38%	3,327	-110	-3.30%
33	20478	National Fire Ins Co Of Hartford	CT	Y	3,115	0.36%	88.74%	3,311	2,034	61.41%
34	40827	Virginia Surety Co Inc	IL	Y	3,011	0.35%	89.09%	2,716	3,463	127.49%
35	41181	Universal Underwriters Ins Co	KS	Y	2,971	0.34%	89.43%	3,056	1,673	54.74%
36	24678	Royal Ind Co	DE	Y	2,892	0.33%	89.76%	4,274	4,631	108.34%
37	21113	United States Fire Ins Co	DE	Y	2,829	0.33%	90.09%	3,000	975	32.52%
38	24147	Old Republic Ins Co	PA	Y	2,811	0.32%	90.41%	2,796	1,091	39.00%
39	23817	Illinois Natl Ins Co	IL	Y	2,771	0.32%	90.73%	2,897	972	33.56%
40	20508	Valley Forge Ins Co	PA	Y	2,648	0.30%	91.03%	3,093	2,088	67.50%
41	20427	American Cas Co Of Reading PA	PA	Y	2,640	0.30%	91.34%	2,665	2,331	87.45%
42	34207	Westport Ins Corp	MO	Y	2,509	0.29%	91.63%	2,769	1,229	44.39%
43	19690	American Economy Ins Co	IN	Y	2,385	0.27%	91.90%	2,446	2,312	94.52%
44	19038	Travelers Cas & Surety Co	CT	Y	2,316	0.27%	92.17%	1,832	1,273	69.50%
45	25887	US Fidelity & Guaranty Co	MD	Y	2,188	0.25%	92.42%	2,301	599	26.03%
46	22217	Gulf Ins Co	CT	Y	2,068	0.24%	92.66%	2,978	1,479	49.67%
47	20486	Transcontinental Ins Co	NY	Y	2,027	0.23%	92.89%	1,878	934	49.72%
48	18767	Church Mut Ins Co	WI	Y	2,008	0.23%	93.12%	1,878	1,104	58.77%
49	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	1,966	0.23%	93.35%	1,966	870	44.24%
50	32280	Commercial Cas Ins Co	CA	Y	1,954	0.22%	93.57%	1,768	433	24.47%
51	19801	Argonaut Ins Co	CA	Y	1,879	0.22%	93.79%	4,519	89	1.97%
52	43753	Republic Ind Co of CA	CA	Y	1,854	0.21%	94.00%	1,852	80	4.33%
53	19704	American States Ins Co	IN	Y	1,836	0.21%	94.21%	1,760	982	55.78%
54	40142	American Zurich Ins Co	IL	Y	1,823	0.21%	94.42%	2,030	1,808	89.07%
55	26247	American Guarantee & Liability Ins	NY	Y	1,812	0.21%	94.63%	1,825	369	20.24%
56	10804	Continental Western Ins Co	IA	Y	1,703	0.20%	94.83%	1,668	544	32.59%

2003 Colorado Market Share and Loss Ratio
P&C Line 16 - Workers Compensation (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	12262 Pennsylvania Manufacturers Asn Ins C	PA	Y	1,686	0.19%	95.02%	1,409	373	26.47%
58	11118 Federated Rural Electric Ins Exch	KS	Y	1,680	0.19%	95.21%	1,836	1,795	97.75%
59	24902 Security Ins Co Of Hartford	CT	Y	1,576	0.18%	95.39%	1,841	2,197	119.33%
60	26069 Wausau Business Ins Co	WI	Y	1,550	0.18%	95.57%	1,014	870	85.79%
61	22748 Pacific Employers Ins Co	PA	Y	1,368	0.16%	95.73%	3,974	656	16.51%
62	19895 Atlantic Mut Ins Co	NY	Y	1,308	0.15%	95.88%	961	-385	-40.09%
63	35386 Fidelity & Guaranty Ins Co	IA	Y	1,290	0.15%	96.03%	1,395	655	46.94%
64	24791 St Paul Mercury Ins Co	MN	Y	1,257	0.14%	96.17%	1,215	106	8.74%
65	19909 Centennial Ins Co	NY	Y	1,162	0.13%	96.31%	1,178	991	84.20%
66	13714 Pharmacists Mut Ins Co	IA	Y	1,111	0.13%	96.43%	1,109	490	44.17%
67	25674 Travelers Ind Co Of IL	CT	Y	1,093	0.13%	96.56%	2,403	2,402	99.95%
68	40517 Advantage Workers Comp Ins Co	IN	Y	1,065	0.12%	96.68%	1,037	887	85.53%
69	23841 New Hampshire Ins Co	PA	Y	998	0.11%	96.80%	812	699	86.13%
70	25682 Travelers Ind Co Of CT	CT	Y	990	0.11%	96.91%	790	433	54.79%
71	20346 Pacific Ind Co	WI	Y	937	0.11%	97.02%	1,283	275	21.44%
72	22357 Hartford Accid & Ind Co	CT	Y	927	0.11%	97.13%	668	-350	-52.41%
73	14648 Mountain States Mut Cas Co	NM	Y	835	0.10%	97.22%	888	287	32.33%
74	21415 Employers Mut Cas Co	IA	Y	832	0.10%	97.32%	706	345	48.80%
75	33600 LM Ins Corp	IA	Y	824	0.09%	97.41%	819	586	71.58%
76	21261 Electric Ins Co	MA	Y	823	0.09%	97.51%	823	337	40.89%
77	21172 Vanliner Ins Co	AZ	Y	787	0.09%	97.60%	594	609	102.47%
78	24872 Connecticut Ind Co	CT	Y	755	0.09%	97.68%	862	2,747	318.74%
79	13528 Brotherhood Mut Ins Co	IN	Y	743	0.09%	97.77%	696	304	43.61%
80	11123 Safety First Ins Co	IL	Y	703	0.08%	97.85%	457	182	39.85%
81	38733 Alaska Nat Ins Co	AK	Y	662	0.08%	97.93%	649	303	46.70%
82	18988 Auto-Owners Ins Co	MI	Y	661	0.08%	98.00%	599	444	74.10%
83	21180 Sentry Select Ins Co	WI	Y	646	0.07%	98.08%	624	629	100.76%
84	39357 Travelers Ins Co Accident Dept	CT	Y	624	0.07%	98.15%	310	-613	-197.89%
85	14265 Indiana Lumbermens Mut Ins Co	IN	Y	596	0.07%	98.22%	641	894	139.34%
86	22977 Lumbermens Mut Cas Co	IL	Y	573	0.07%	98.28%	3,622	2,441	67.38%
87	25615 Charter Oak Fire Ins Co	CT	Y	525	0.06%	98.34%	519	216	41.66%
88	24589 American & Foreign Ins Co	DE	Y	520	0.06%	98.40%	564	662	117.33%
89	24600 Globe Ind Co	DE	Y	500	0.06%	98.46%	476	335	70.33%
90	19828 Argonaut-Midwest Ins Co	IL	Y	492	0.06%	98.52%	368	222	60.44%
91	18023 Star Ins Co	MI	Y	456	0.05%	98.57%	323	230	71.42%
92	25879 Fidelity & Guaranty Ins Underwriters	WI	Y	442	0.05%	98.62%	440	1,083	246.03%
93	15032 Guideone Mut Ins Co	IA	Y	421	0.05%	98.67%	412	134	32.45%
94	21318 Coregis Ins Co	IN	Y	410	0.05%	98.72%	174	71	40.82%
95	20303 Great Northern Ins Co	MN	Y	397	0.05%	98.76%	337	238	70.60%
96	37478 Hartford Ins Co Of The Midwest	IN	Y	392	0.05%	98.81%	435	61	14.02%
97	25623 Phoenix Ins Co	CT	Y	373	0.04%	98.85%	398	180	45.35%
98	24414 General Cas Co Of WI	WI	Y	355	0.04%	98.89%	320	120	37.55%
99	20095 Bituminous Cas Corp	IL	Y	347	0.04%	98.93%	388	215	55.36%
100	40029 Explorer Ins Co	AZ	Y	337	0.04%	98.97%	340	-960	-282.47%
101	37885 XL Specialty Ins Co	DE	Y	335	0.04%	99.01%	546	462	84.55%
102	11371 Great West Cas Co	NE	Y	333	0.04%	99.05%	334	119	35.73%
103	25844 Union Ins Co	NE	Y	332	0.04%	99.09%	353	314	89.08%
104	24899 Alea North America Ins Co	NY	Y	332	0.04%	99.12%	148	78	52.73%
105	20397 Vigilant Ins Co	NY	Y	329	0.04%	99.16%	325	12	3.66%
106	18279 Bankers Standard Ins Co	PA	Y	327	0.04%	99.20%	504	-803	-159.21%
107	10120 Everest Natl Ins Co	AZ	Y	326	0.04%	99.24%	306	170	55.40%
108	20702 Ace Fire Underwriters Ins Co	PA	Y	325	0.04%	99.27%	331	-156	-47.19%
109	25534 TIG Ins Co	CA	Y	321	0.04%	99.31%	418	452	108.14%
110	39306 Fidelity & Deposit Co Of MD	MD	Y	318	0.04%	99.35%	329	248	75.44%
111	24449 Regent Ins Co	WI	Y	283	0.03%	99.38%	273	598	218.62%
112	22179 Republic Ind Co Of Amer	CA	Y	281	0.03%	99.41%	275	-388	-141.10%

**2003 Colorado Market Share and Loss Ratio
P&C Line 16 - Workers Compensation (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	32700	Owners Ins Co	OH	Y	274	0.03%	99.44%	298	130	43.78%
114	22136	Great American Ins Co of NY	NY	Y	270	0.03%	99.47%	333	222	66.47%
115	27855	Zurich American Ins Co Of IL	IL	Y	266	0.03%	99.51%	274	52	18.89%
116	20699	Ace Prop & Cas Ins Co	PA	Y	253	0.03%	99.53%	279	187	67.07%
117	13331	American Hardware Mut Ins Co	OH	Y	252	0.03%	99.56%	301	267	88.70%
118	10677	Cincinnati Ins Co	OH	Y	236	0.03%	99.59%	219	30	13.59%
119	30562	American Manufacturers Mut Ins Co	IL	Y	234	0.03%	99.62%	1,915	375	19.56%
120	13269	Zenith Ins Co	CA	Y	226	0.03%	99.64%	251	449	178.77%
121	15105	Safety Natl Cas Corp	MO	Y	203	0.02%	99.67%	263	-67	-25.41%
122	12777	Chubb Ind Ins Co	NY	Y	201	0.02%	99.69%	186	138	74.54%
123	23108	Lumbermens Underwriting Alliance	MO	Y	199	0.02%	99.71%	496	2,199	443.59%
124	28665	Cincinnati Cas Co	OH	Y	198	0.02%	99.74%	183	204	111.44%
125	35289	Continental Ins Co	SC	Y	197	0.02%	99.76%	108	-48	-44.45%
126	25976	Utica Mut Ins Co	NY	Y	187	0.02%	99.78%	131	-1	-0.95%
127	22918	American Motorists Ins Co	IL	Y	182	0.02%	99.80%	1,976	1,090	55.13%
128	23787	Nationwide Mut Ins Co	OH	Y	175	0.02%	99.82%	188	67	35.48%
129	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	164	0.02%	99.84%	121	60	49.98%
130	24880	Fire & Cas Ins Co Of CT	CT	Y	163	0.02%	99.86%	190	343	180.19%
131	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	155	0.02%	99.88%	190	56	29.30%
132	24694	Safeguard Ins Co	CT	Y	153	0.02%	99.89%	295	88	29.77%
133	23396	Amerisure Mut Ins Co	MI	Y	151	0.02%	99.91%	169	262	154.99%
134	21407	Emcasco Ins Co	IA	Y	137	0.02%	99.93%	73	904	1231.99%
135	19305	Assurance Co Of Amer	NY	Y	132	0.02%	99.94%	133	-306	-229.98%
136	35262	Phoenix Assur Co Of NY	NH	Y	131	0.02%	99.96%	146	37	25.48%
137	21865	Associated Ind Corp	CA	Y	120	0.01%	99.97%	99	-376	-380.79%
138	26832	Great American Alliance Ins Co	OH	Y	119	0.01%	99.99%	132	105	79.68%
139	26433	Harco Natl Ins Co	IL	Y	116	0.01%	100.00%	87	57	65.56%
140	23752	Quanta Ind Co	CO	Y	114	0.01%	100.01%	154	-73	-47.53%
141	10166	Accident Fund Ins Co of Amer	MI	Y	108	0.01%	100.02%	85	44	51.88%
142	21881	National Surety Corp	IL	Y	107	0.01%	100.04%	210	272	129.17%
143	24775	St Paul Guardian Ins Co	MN	Y	105	0.01%	100.05%	113	1,197	1061.49%
144	13978	Florists Mut Ins Co	IL	Y	104	0.01%	100.06%	105	165	157.11%
145	25666	Travelers Ind Co Of Amer	CT	Y	98	0.01%	100.07%	78	494	630.13%
146	19984	ACIG Ins Co	IL	Y	92	0.01%	100.08%	92	-1	-0.83%
147	33588	First Liberty Ins Corp	IA	Y	92	0.01%	100.09%	96	107	111.18%
148	11126	Sompo Japan Ins Co of Amer	NY	Y	86	0.01%	100.10%	93	57	61.38%
149	23663	National American Ins Co	OK	Y	85	0.01%	100.11%	91	-6	-6.61%
150	41394	Benchmark Ins Co	KS	Y	85	0.01%	100.12%	72	52	72.00%
151	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	79	0.01%	100.13%	95	-2	-1.61%
152	22292	Hanover Ins Co	NH	Y	75	0.01%	100.14%	78	-58	-75.06%
153	21849	American Automobile Ins Co	MO	Y	75	0.01%	100.15%	113	-362	-320.69%
154	26344	Great American Assur Co	OH	Y	74	0.01%	100.16%	71	58	81.25%
155	19402	Birmingham Fire Ins Co Of PA	PA	Y	67	0.01%	100.16%	107	29	26.61%
156	29874	North American Specialty Ins Co	NH	Y	61	0.01%	100.17%	62	-404	-656.02%
157	19720	American Alt Ins Corp	DE	Y	61	0.01%	100.18%	61	17	27.55%
158	26611	Valiant Ins Co	IA	Y	55	0.01%	100.19%	44	-1,501	-3401.07%
159	12416	Protective Ins Co	IN	Y	53	0.01%	100.19%	53	-14	-25.54%
160	27871	Western Agric Ins Co	AZ	Y	51	0.01%	100.20%	18	12	68.54%
161	19356	Maryland Cas Co	MD	Y	50	0.01%	100.20%	45	15	33.75%
162	29599	US Specialty Ins Co	TX	Y	45	0.01%	100.21%	44	0	0.00%
163	10172	Westchester Surplus Lines Ins Co	GA	S	43	0.00%	100.21%	37	17	46.89%
164	15059	Public Service Mut Ins Co	NY	Y	42	0.00%	100.22%	15	1	5.70%
165	16217	National Farmers Union Prop & Cas	CO	Y	40	0.00%	100.22%	-4	-11	306.44%
166	19070	Standard Fire Ins Co	CT	Y	39	0.00%	100.23%	-196	-413	210.98%
167	19399	AIU Ins Co	NY	Y	39	0.00%	100.23%	37	-59	-157.97%
168	15954	Trinity Universal Ins Co Of KS	KS	Y	38	0.00%	100.24%	161	98	60.96%

**2003 Colorado Market Share and Loss Ratio
P&C Line 16 - Workers Compensation (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	18538	Bancinsure Inc	OK	Y	35	0.00%	100.24%	34	4	12.94%
170	20621	OneBeacon America Ins Co	MA	Y	33	0.00%	100.24%	33	178	544.01%
171	38911	Union Standard Ins Co	OK	Y	32	0.00%	100.25%	32	124	389.92%
172	31895	American Interstate Ins Co	LA	Y	30	0.00%	100.25%	30	0	0.43%
173	22187	Greater NY Mut Ins Co	NY	Y	29	0.00%	100.25%	20	0	0.00%
174	24074	Ohio Cas Ins Co	OH	Y	29	0.00%	100.26%	87	-340	-389.57%
175	19860	Argonaut Great Central Ins Co	IL	Y	29	0.00%	100.26%	28	8	27.37%
176	18864	Fairmont Ins Co	CA	Y	29	0.00%	100.26%	81	-246	-305.53%
177	24139	International Bus & Merc Reassur Co	IL	Y	27	0.00%	100.27%	27	3	10.35%
178	22306	Massachusetts Bay Ins Co	NH	Y	26	0.00%	100.27%	44	-23	-52.97%
179	28223	Nationwide Agribusiness Ins Co	IA	Y	21	0.00%	100.27%	60	425	702.84%
180	19887	Trinity Universal Ins Co	TX	Y	15	0.00%	100.27%	10	4	39.35%
181	20613	American Employers Ins Co	MA	Y	15	0.00%	100.28%	139	78	56.09%
182	37273	Firemans Fund Ins Co Of WI	WI	Y	14	0.00%	100.28%	14	-23	-163.00%
183	22322	Greenwich Ins Co	DE	Y	10	0.00%	100.28%	19	-17	-90.89%
184	12866	T.H.E. Ins Co	LA	Y	8	0.00%	100.28%	7	0	0.00%
185	37893	Ulico Cas Co	DE	Y	8	0.00%	100.28%	8	4	47.99%
186	21741	Homeland Central Ins Co	IA	Y	6	0.00%	100.28%	10	302	2923.02%
187	34347	Colonial American Cas & Surety Co	MD	Y	4	0.00%	100.28%	6	1	9.30%
188	20052	National Liab & Fire Ins Co	CT	Y	4	0.00%	100.28%	4	-128	-2845.66%
189	10936	Seneca Ins Co Inc	NY	Y	3	0.00%	100.28%	3	4	125.94%
190	13935	Federated Mut Ins Co	MN	Y	3	0.00%	100.28%	3	-7	-237.76%
191	34266	Frontier Ins Co	NY	Y	3	0.00%	100.28%	3	-10	-346.59%
192	29157	United WI Ins Co	WI	Y	3	0.00%	100.28%	3	31	1115.44%
193	10810	Republic Fire & Cas Ins Co	OK	Y	2	0.00%	100.28%	5	2	39.17%
194	23612	Midwest Employers Cas Co	DE	Y	2	0.00%	100.28%	2	-3	-182.04%
195	31003	Tri State Ins Co Of MN	MN	Y	1	0.00%	100.28%	1	0	-13.54%
196	38369	Northern Assur Co Of Amer	MA	Y	1	0.00%	100.28%	18	28	154.21%
197	12297	Petroleum Cas Co	TX	Y	1	0.00%	100.28%	1	0	0.00%
198	20044	Cornhusker Cas Co	NE	Y	1	0.00%	100.28%	1	1	204.99%
199	39012	Safeco Ins Co Of IL	IL	Y	0	0.00%	100.28%	0	19	5016.32%
200	36463	Discover Prop & Cas Ins Co	IL	Y	0	0.00%	100.28%	1	0	26.97%
201	38962	Genesis Ins Co	CT	Y	0	0.00%	100.28%	0	-2	-909.09%
202	11150	Arch Ins Co	MO	Y	0	0.00%	100.28%	0	28	48701.72%
203	24066	American Fire & Cas Co	OH	Y	0	0.00%	100.28%	0	-13	-5819.55%
204	21776	United Security Ins Co	IA	Y	0	0.00%	100.28%	0	208	86107.88%
205	40258	American Intl South Ins Co	PA	Y	0	0.00%	100.28%	1	-1	-66.00%
206	10030	Ace Ind Ins Co	PA	Y	0	0.00%	100.28%	0	-2	-3682.98%
207	39640	Firemans Fund Ins Co Of OH	OH	S	0	0.00%	100.28%	0	0	23.81%
208	41238	Trans Pacific Ins Co	NY	Y	0	0.00%	100.28%	0	0	230.00%
209	36170	Travelers Cas Co Of CT	CT	Y	0	0.00%	100.28%	0	-14	450666.67%
210	19046	Travelers Cas & Surety Co Of IL	CT	Y	0	0.00%	100.28%	-3	-353	11866.95%
211	34622	Glens Falls Ins Co	DE	Y	0	0.00%	100.28%	0	0	0.00%
212	35270	Fidelity & Cas Co Of NY	SC	Y	0	0.00%	100.28%	-62	973	-1580.08%
213	20885	Kansas City Fire & Marine Ins Co	SC	Y	0	0.00%	100.28%	-38	-455	1204.65%
214	41483	Farmington Cas Co	CT	Y	0	0.00%	100.28%	0	342	103050.00%
215	35106	Niagara Fire Ins Co	DE	Y	0	0.00%	100.28%	-5	32	-662.42%
216	31194	Travelers Cas & Surety Co Of Amer	CT	Y	0	0.00%	100.28%	-1	-17	2284.77%
217	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.28%	0	0	86.03%
218	35300	Allianz Global Risks US Ins Co	CA	Y	0	0.00%	100.28%	0	218	463802.13%
219	37958	Acceptance Ins Co	NE	Y	0	0.00%	100.28%	0	82	-88312.90%
220	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.28%	0	-203	84475.83%
221	37303	Redland Ins Co	NJ	Y	-1	0.00%	100.28%	-1	14	-2132.91%
222	19100	Amco Ins Co	IA	Y	-2	0.00%	100.28%	7	38	519.64%
223	21962	Pennsylvania General Ins Co	PA	Y	-11	0.00%	100.28%	-11	-17	162.10%
224	23809	Granite State Ins Co	PA	Y	-12	0.00%	100.28%	-12	-9	75.58%

2003 Colorado Market Share and Loss Ratio
P&C Line 16 - Workers Compensation (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	13838	Farmland Mut Ins Co	IA	Y	-14	0.00%	100.28%	55	16	28.85%
226	19879	Security Natl Ins Co	TX	Y	-16	0.00%	100.28%	59	30	51.30%
227	44393	West American Ins Co	IN	Y	-19	0.00%	100.28%	42	-18	-42.34%
228	32190	Constitution Ins Co	NY	Y	-20	0.00%	100.27%	-5	-18	367.32%
229	24740	Safeco Ins Co Of Amer	WA	Y	-22	0.00%	100.27%	-4	656	-16454.01%
230	22713	Insurance Co Of North Amer	PA	Y	-48	-0.01%	100.27%	-108	-102	94.48%
231	44784	Fairfield Ins Co	CT	Y	-51	-0.01%	100.26%	22	-134	-607.57%
232	21970	OneBeacon Ins Co	PA	Y	-52	-0.01%	100.25%	-27	1,251	-4562.58%
233	19372	Northern Ins Co Of NY	NY	Y	-52	-0.01%	100.25%	-170	632	-371.49%
234	24724	First Natl Ins Co Of Amer	WA	Y	-70	-0.01%	100.24%	-74	201	-269.54%
235	25518	TIG Premier Ins Co	CA	Y	-73	-0.01%	100.23%	22	-498	-2241.61%
236	39969	American Safety Cas Ins Co	DE	Y	-73	-0.01%	100.22%	-75	-92	122.31%
237	27847	Insurance Co Of The West	CA	Y	-108	-0.01%	100.21%	-108	730	-677.61%
238	18910	American Protection Ins Co	IL	Y	-112	-0.01%	100.20%	1,590	813	51.16%
239	21873	Firemans Fund Ins Co	CA	Y	-124	-0.01%	100.18%	-58	707	-1209.05%
240	19445	National Union Fire Ins Co Of Pitts	PA	Y	-130	-0.01%	100.17%	-1,107	2,425	-219.07%
241	21105	North River Ins Co	NJ	Y	-211	-0.02%	100.14%	-145	-115	79.04%
242	21857	American Ins Co	NE	Y	-464	-0.05%	100.09%	-569	1,766	-310.08%
243	24732	General Ins Co Of Amer	WA	Y	-790	-0.09%	100.00%	-502	840	-167.29%
		Totals			869,257			872,315	599,465	68.72%

2003 Colorado Market Share and Loss Ratio

P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	26883	American Intl Specialty Lines Ins Co	AK	S	97,597	10.31%	10.31%	89,067	72,107	80.96%
2	20281	Federal Ins Co	IN	Y	44,461	4.70%	15.01%	41,626	43,451	104.38%
3	19445	National Union Fire Ins Co Of Pitts	PA	Y	38,399	4.06%	19.07%	34,104	21,553	63.20%
4	20443	Continental Cas Co	IL	Y	35,228	3.72%	22.79%	27,274	49,323	180.85%
5	16535	Zurich American Ins Co	NY	Y	30,715	3.25%	26.03%	29,464	36,619	124.28%
6	24767	St Paul Fire & Marine Ins Co	MN	Y	24,592	2.60%	28.63%	23,021	1,909	8.29%
7	20079	National Fire & Marine Ins Co	NE	S	21,070	2.23%	30.86%	17,319	9,287	53.62%
8	37885	XL Specialty Ins Co	DE	Y	19,092	2.02%	32.88%	9,389	3,665	39.03%
9	23043	Liberty Mut Ins Co	MA	Y	18,835	1.99%	34.87%	17,528	22,354	127.54%
10	19437	Lexington Ins Co	DE	S	18,524	1.96%	36.82%	17,836	5,262	29.50%
11	42811	Gulf Underwriters Ins Co	CT	S	18,234	1.93%	38.75%	17,672	36,324	205.55%
12	22217	Gulf Ins Co	CT	Y	17,410	1.84%	40.59%	17,888	36,232	202.55%
13	22667	Ace American Ins Co	PA	Y	16,703	1.76%	42.35%	16,749	6,901	41.20%
14	27960	Illinois Union Ins Co	IL	S	16,650	1.76%	44.11%	13,994	7,571	54.11%
15	26387	Steadfast Ins Co	DE	S	16,194	1.71%	45.82%	18,379	14,642	79.67%
16	29459	Twin City Fire Ins Co Co	IN	Y	14,128	1.49%	47.32%	10,644	31,404	295.03%
17	22322	Greenwich Ins Co	DE	Y	14,091	1.49%	48.81%	16,129	32,800	203.36%
18	19380	American Home Assur Co	NY	Y	13,895	1.47%	50.27%	12,593	6,191	49.16%
19	25143	State Farm Fire And Cas Co	IL	Y	13,473	1.42%	51.70%	11,539	4,064	35.22%
20	13021	United Fire & Cas Co	IA	Y	11,873	1.25%	52.95%	10,811	3,332	30.82%
21	40142	American Zurich Ins Co	IL	Y	11,418	1.21%	54.16%	11,261	11,259	99.98%
22	19275	American Family Mut Ins Co	WI	Y	9,614	1.02%	55.17%	7,749	12,112	156.31%
23	35378	Evanston Ins Co	IL	S	9,505	1.00%	56.18%	9,384	5,649	60.20%
24	27790	Canal Ind Co	SC	S	9,493	1.00%	57.18%	8,585	3,330	38.79%
25	36234	Preferred Professional Ins Co	NE	Y	9,055	0.96%	58.14%	7,813	4,249	54.39%
26	41297	Scottsdale Ins Co	OH	S	8,853	0.94%	59.07%	8,677	2,515	28.98%
27	26247	American Guarantee & Liability Ins	NY	Y	8,438	0.89%	59.97%	7,853	2,883	36.71%
28	10936	Seneca Ins Co Inc	NY	Y	8,100	0.86%	60.82%	8,201	2,679	32.67%
29	25674	Travelers Ind Co Of IL	CT	Y	7,948	0.84%	61.66%	7,481	16,516	220.78%
30	24856	Admiral Ins Co	DE	S	7,893	0.83%	62.50%	5,946	2,096	35.25%
31	31127	Columbia Cas Co	IL	S	7,599	0.80%	63.30%	5,716	7,072	123.72%
32	21415	Employers Mut Cas Co	IA	Y	7,505	0.79%	64.09%	6,927	1,687	24.36%
33	24791	St Paul Mercury Ins Co	MN	Y	7,466	0.79%	64.88%	5,858	2,482	42.37%
34	42374	Houston Cas Co	TX	S	7,103	0.75%	65.63%	3,998	2,440	61.05%
35	16691	Great American Ins Co	OH	Y	7,099	0.75%	66.38%	6,284	2,951	46.97%
36	34207	Westport Ins Corp	MO	Y	6,783	0.72%	67.10%	6,432	1,770	27.52%
37	24902	Security Ins Co Of Hartford	CT	Y	6,765	0.71%	67.81%	8,293	10,770	129.86%
38	18058	Philadelphia Ind Ins Co	PA	Y	6,494	0.69%	68.50%	5,702	1,882	33.00%
39	21873	Firemans Fund Ins Co	CA	Y	6,469	0.68%	69.18%	6,073	-7,583	-124.87%
40	24147	Old Republic Ins Co	PA	Y	6,314	0.67%	69.85%	3,736	3,955	105.87%
41	38962	Genesis Ins Co	CT	Y	6,107	0.65%	70.49%	6,526	4,618	70.76%
42	21199	Arch Speciality Ins Co	WI	S	6,005	0.63%	71.13%	4,481	2,456	54.80%
43	21652	Farmers Ins Exch	CA	Y	5,870	0.62%	71.75%	4,519	2,720	60.18%
44	29424	Hartford Cas Ins Co	IN	Y	5,577	0.59%	72.34%	4,961	2,500	50.39%
45	31194	Travelers Cas & Surety Co Of Amer	CT	Y	5,478	0.58%	72.92%	4,528	2,110	46.60%
46	44792	Executive Risk Speciality Ins Co	CT	S	5,423	0.57%	73.49%	5,902	439	7.43%
47	19429	Insurance Co Of The State Of PA	PA	Y	5,277	0.56%	74.05%	5,460	1,724	31.57%
48	20427	American Cas Co Of Reading PA	PA	Y	4,547	0.48%	74.53%	2,583	2,633	101.96%
49	41181	Universal Underwriters Ins Co	KS	Y	4,390	0.46%	74.99%	3,956	2,194	55.45%
50	25658	Travelers Ind Co	CT	Y	4,378	0.46%	75.45%	3,978	232	5.84%
51	19704	American States Ins Co	IN	Y	4,042	0.43%	75.88%	3,288	1,435	43.62%
52	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	3,984	0.42%	76.30%	3,984	1,856	46.58%
53	10510	Carolina Cas Ins Co	FL	Y	3,956	0.42%	76.72%	3,233	1,735	53.68%
54	23620	Burlington Ins Co	NC	S	3,892	0.41%	77.13%	3,234	1,175	36.32%
55	17159	Usf Ins Co	PA	S	3,830	0.40%	77.54%	2,420	78	3.24%
56	13064	United Natl Ins Co	PA	S	3,814	0.40%	77.94%	4,130	-668	-16.17%

2003 Colorado Market Share and Loss Ratio

P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	11991	National Cas Co	WI	Y	3,812	0.40%	78.34%	4,036	1,268	31.41%
58	10639	Attorneys Liab Assur Society Inc RRG	VT	N	3,707	0.39%	78.73%	3,707	-912	-24.60%
59	23035	Liberty Mut Fire Ins Co	MA	Y	3,703	0.39%	79.12%	2,496	2,686	107.64%
60	39608	Nutmeg Ins Co	CT	S	3,585	0.38%	79.50%	4,502	1,282	28.48%
61	39993	Colony Ins Co	VA	S	3,445	0.36%	79.87%	2,336	24	1.01%
62	35181	Executive Risk Ind Inc	DE	Y	3,443	0.36%	80.23%	2,749	-392	-14.24%
63	30481	St Paul Surplus Lines Ins Co	DE	S	3,381	0.36%	80.59%	2,636	903	34.27%
64	29599	US Specialty Ins Co	TX	Y	3,345	0.35%	80.94%	1,063	186	17.54%
65	19720	American Alt Ins Corp	DE	Y	3,257	0.34%	81.29%	2,547	1,439	56.51%
66	36940	Indian Harbor Ins Co	ND	S	3,051	0.32%	81.61%	2,487	302	12.14%
67	20532	Clarendon Natl Ins Co	NJ	Y	3,018	0.32%	81.93%	3,042	2	0.08%
68	37150	Western Heritage Ins Co	AZ	S	2,936	0.31%	82.24%	2,565	2,719	105.97%
69	10725	Liberty Surplus Ins Corp	NH	S	2,849	0.30%	82.54%	2,610	2,011	77.04%
70	26344	Great American Assur Co	OH	Y	2,759	0.29%	82.83%	1,940	760	39.21%
71	19917	Liberty Ins Underwriters Inc	NY	Y	2,718	0.29%	83.12%	2,012	1,063	52.83%
72	42307	Navigators Ins Co	NY	Y	2,679	0.28%	83.40%	1,828	1,051	57.46%
73	22829	Interstate Fire & Cas Co	IL	S	2,673	0.28%	83.68%	2,579	1,918	74.36%
74	25887	US Fidelity & Guaranty Co	MD	Y	2,639	0.28%	83.96%	3,398	8,737	257.12%
75	18988	Auto-Owners Ins Co	MI	Y	2,577	0.27%	84.23%	2,005	235	11.74%
76	28720	Colorado Western Ins Co	CO	Y	2,553	0.27%	84.50%	2,459	2,153	87.55%
77	13935	Federated Mut Ins Co	MN	Y	2,515	0.27%	84.77%	2,236	746	33.36%
78	37362	General Star Ind Co	CT	S	2,401	0.25%	85.02%	2,463	2,570	104.34%
79	26522	Mount Vernon Fire Ins Co	PA	S	2,391	0.25%	85.28%	2,005	864	43.12%
80	38989	Chubb Custom Ins Co	DE	S	2,329	0.25%	85.52%	1,418	6,492	457.84%
81	15105	Safety Natl Cas Corp	MO	Y	2,197	0.23%	85.75%	1,328	1,808	136.09%
82	19682	Hartford Fire In Co	CT	Y	2,108	0.22%	85.98%	1,752	1,123	64.10%
83	20303	Great Northern Ins Co	MN	Y	2,061	0.22%	86.19%	1,920	1,971	102.67%
84	14648	Mountain States Mut Cas Co	NM	Y	2,059	0.22%	86.41%	1,655	6	0.37%
85	16217	National Farmers Union Prop & Cas	CO	Y	1,993	0.21%	86.62%	2,110	1,113	52.75%
86	21121	Westchester Fire Ins Co	NY	Y	1,976	0.21%	86.83%	2,868	994	34.65%
87	26980	Royal Ins Co Of Amer	IL	Y	1,968	0.21%	87.04%	4,874	5,071	104.04%
88	43095	Clarendon Amer Ins Co	NJ	S	1,955	0.21%	87.25%	2,072	406	19.59%
89	24074	Ohio Cas Ins Co	OH	Y	1,932	0.20%	87.45%	2,210	6,988	316.15%
90	13056	RLI Ins Co	IL	Y	1,912	0.20%	87.65%	1,626	227	13.94%
91	11150	Arch Ins Co	MO	Y	1,905	0.20%	87.85%	1,405	717	51.02%
92	17370	Nautilus Ins Co	AZ	S	1,893	0.20%	88.05%	1,477	594	40.22%
93	36153	Aetna Ins Co of CT	CT	Y	1,884	0.20%	88.25%	1,998	691	34.61%
94	10172	Westchester Surplus Lines Ins Co	GA	S	1,808	0.19%	88.44%	1,556	890	57.21%
95	20370	AXIS Reins Co	NY	Y	1,785	0.19%	88.63%	1,111	663	59.65%
96	20494	Transportation Ins Co	IL	Y	1,773	0.19%	88.82%	1,514	-215	-14.19%
97	11860	Copic Ins Co	CO	Y	1,752	0.19%	89.00%	1,692	524	30.94%
98	25895	United States Liability Ins Co	PA	Y	1,684	0.18%	89.18%	1,572	345	21.92%
99	25941	United Services Auto Assoc	TX	Y	1,666	0.18%	89.36%	1,614	221	13.69%
100	25534	TIG Ins Co	CA	Y	1,608	0.17%	89.53%	1,967	1,961	99.71%
101	19489	Allied World Assur Co US Inc	DE	S	1,605	0.17%	89.70%	1,161	982	84.52%
102	21113	United States Fire Ins Co	DE	Y	1,559	0.16%	89.86%	1,630	-1,203	-73.77%
103	39020	Essex Ins Co	DE	S	1,554	0.16%	90.03%	1,677	-5	-0.31%
104	23418	Mid-Continent Cas Co	OK	Y	1,500	0.16%	90.19%	1,592	2,463	154.78%
105	10851	Everest Ind Ins Co	DE	S	1,486	0.16%	90.34%	981	602	61.40%
106	19232	Allstate Ins Co	IL	Y	1,434	0.15%	90.49%	1,214	613	50.51%
107	11118	Federated Rural Electric Ins Exch	KS	Y	1,404	0.15%	90.64%	1,402	643	45.88%
108	12416	Protective Ins Co	IN	Y	1,380	0.15%	90.79%	1,380	1,732	125.49%
109	12831	State Natl Ins Co Inc	TX	Y	1,371	0.14%	90.93%	1,371	502	36.59%
110	22977	Lumbermens Mut Cas Co	IL	Y	1,310	0.14%	91.07%	5,661	3,607	63.73%
111	20095	Bituminous Cas Corp	IL	Y	1,281	0.14%	91.21%	1,183	533	45.00%
112	35351	American Empire Surplus Lns Ins Co	DE	S	1,269	0.13%	91.34%	1,227	472	38.46%

2003 Colorado Market Share and Loss Ratio

P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	41785	Colorado Cas Ins Co	CO	Y	1,268	0.13%	91.47%	1,078	-49	-4.53%
114	11255	Caterpillar Ins Co	MO	Y	1,252	0.13%	91.61%	575	476	82.69%
115	25844	Union Ins Co	NE	Y	1,247	0.13%	91.74%	1,248	-1,519	-121.67%
116	42846	Atlantic Cas Ins Co	NC	S	1,217	0.13%	91.87%	907	239	26.31%
117	33138	Landmark Amer Ins Co	OK	S	1,198	0.13%	91.99%	613	366	59.71%
118	37532	Great American E&S Ins Co	DE	S	1,187	0.13%	92.12%	1,150	-65	-5.65%
119	35939	Continental Divide Ins Co	CO	Y	1,185	0.13%	92.24%	1,180	205	17.34%
120	24260	Progressive Cas Ins Co	OH	Y	1,168	0.12%	92.37%	1,029	617	59.95%
121	42048	Diamond State Ins Co	IN	Y	1,133	0.12%	92.49%	933	113	12.07%
122	10804	Continental Western Ins Co	IA	Y	1,097	0.12%	92.60%	1,044	278	26.64%
123	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	1,055	0.11%	92.71%	989	114	11.47%
124	21849	American Automobile Ins Co	MO	Y	1,018	0.11%	92.82%	976	169	17.36%
125	25038	North American Capacity Ins Co	NH	S	985	0.10%	92.93%	816	116	14.23%
126	24775	St Paul Guardian Ins Co	MN	Y	971	0.10%	93.03%	845	4,525	535.43%
127	36463	Discover Prop & Cas Ins Co	IL	Y	952	0.10%	93.13%	943	444	47.04%
128	36340	Camico Mut Ins Co	CA	Y	946	0.10%	93.23%	854	2,279	266.71%
129	10046	Pacific Ins Co Ltd	CT	S	936	0.10%	93.33%	1,119	-41	-3.63%
130	21709	Truck Ins Exch	CA	Y	935	0.10%	93.43%	1,025	3,695	360.47%
131	15954	Trinity Universal Ins Co Of KS	KS	Y	933	0.10%	93.53%	1,030	1,417	137.60%
132	25433	American Safety Ind Co	OK	S	921	0.10%	93.62%	1,437	547	38.11%
133	13196	Western World Ins Co	NH	S	917	0.10%	93.72%	871	117	13.43%
134	37982	Tudor Ins Co	NH	S	872	0.09%	93.81%	832	413	49.67%
135	21326	Empire Fire & Marine Ins Co	NE	Y	869	0.09%	93.90%	690	252	36.47%
136	24678	Royal Ind Co	DE	Y	867	0.09%	94.00%	1,308	4,327	330.84%
137	10120	Everest Natl Ins Co	AZ	Y	866	0.09%	94.09%	653	313	47.90%
138	24740	Safeco Ins Co Of Amer	WA	Y	841	0.09%	94.18%	831	-284	-34.15%
139	34916	First Specialty Ins Corp	MO	S	826	0.09%	94.26%	1,088	967	88.93%
140	15610	AXIS Specialty Ins Co	CT	N	821	0.09%	94.35%	332	203	61.07%
141	11371	Great West Cas Co	NE	Y	821	0.09%	94.44%	744	253	34.03%
142	20486	Transcontinental Ins Co	NY	Y	807	0.09%	94.52%	929	-338	-36.40%
143	24872	Connecticut Ind Co	CT	Y	794	0.08%	94.61%	723	317	43.90%
144	34118	Colony Natl Ins Co	VA	S	783	0.08%	94.69%	1,694	964	56.92%
145	41807	Royal Surplus Lines Ins Co	CT	S	746	0.08%	94.77%	918	1,202	130.96%
146	21172	Vanliner Ins Co	AZ	Y	732	0.08%	94.84%	730	96	13.11%
147	10023	Alliance Of Nonprofits For Ins RRG	VT		726	0.08%	94.92%	568	163	28.79%
148	28401	American Natl Prop & Cas Co	MO	Y	702	0.07%	95.00%	448	39	8.72%
149	19100	Amco Ins Co	IA	Y	699	0.07%	95.07%	578	360	62.24%
150	25976	Utica Mut Ins Co	NY	Y	672	0.07%	95.14%	584	568	97.23%
151	11671	ProBuilders Speciality Ins Co RRG	DC		646	0.07%	95.21%	319	96	30.00%
152	10847	Cumis Ins Society Inc	WI	Y	643	0.07%	95.28%	659	95	14.46%
153	39969	American Safety Cas Ins Co	DE	Y	637	0.07%	95.34%	512	84	16.38%
154	24554	XL Ins Amer Inc	DE	Y	614	0.06%	95.41%	738	200	27.14%
155	11145	Golden Ins Co RRG	NV		611	0.06%	95.47%	227	-4	-1.55%
156	11967	General Star Natl Ins Co	OH	Y	601	0.06%	95.54%	439	94	21.42%
157	18767	Church Mut Ins Co	WI	Y	601	0.06%	95.60%	557	-18	-3.30%
158	28932	Markel American Ins Co	VA	Y	600	0.06%	95.66%	658	108	16.41%
159	24732	General Ins Co Of Amer	WA	Y	596	0.06%	95.73%	545	-731	-134.13%
160	13838	Farmland Mut Ins Co	IA	Y	595	0.06%	95.79%	502	110	21.82%
161	20559	General Security Ind Co of AZ	AZ	S	590	0.06%	95.85%	633	2,589	409.18%
162	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	586	0.06%	95.91%	568	-314	-55.40%
163	26077	Lancer Ins Co	IL	Y	585	0.06%	95.98%	403	141	35.06%
164	44016	National Home Ins Co RRG	CO	Y	572	0.06%	96.04%	628	483	77.04%
165	21881	National Surety Corp	IL	Y	564	0.06%	96.10%	499	93	18.62%
166	26797	Housing Authority Rrg Inc	VT	N	557	0.06%	96.15%	514	-102	-19.94%
167	36951	Century Surety Co	OH	S	547	0.06%	96.21%	345	573	166.10%
168	22810	Chicago Ins Co	IL	Y	526	0.06%	96.27%	802	767	95.65%

**2003 Colorado Market Share and Loss Ratio
P&C Line 17 - Other Liability (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	32220	American Intl Ins Co	NY	Y	516	0.05%	96.32%	357	239	67.04%
170	22713	Insurance Co Of North Amer	PA	Y	514	0.05%	96.38%	918	673	73.26%
171	21334	Empire Ind Ins Co	OK	S	512	0.05%	96.43%	490	167	34.02%
172	11185	Foremost Ins Co	MI	Y	511	0.05%	96.48%	274	-208	-75.96%
173	13331	American Hardware Mut Ins Co	OH	Y	508	0.05%	96.54%	481	-7	-1.36%
174	19062	Automobile Ins Co Of Hartford CT	CT	Y	504	0.05%	96.59%	446	302	67.78%
175	23841	New Hampshire Ins Co	PA	Y	500	0.05%	96.64%	680	2,391	351.44%
176	28304	Federated Service Ins Co	MN	Y	497	0.05%	96.70%	422	28	6.57%
177	38970	Markel Ins Co	IL	Y	495	0.05%	96.75%	483	61	12.62%
178	15865	NCMIC Ins Co	IA	Y	493	0.05%	96.80%	182	127	70.14%
179	30104	Hartford Underwriters Ins Co	CT	Y	484	0.05%	96.85%	478	-565	-118.32%
180	21180	Sentry Select Ins Co	WI	Y	474	0.05%	96.90%	443	304	68.63%
181	24384	Ranger Ins Co	DE	Y	466	0.05%	96.95%	352	-216	-61.29%
182	24988	Sentry Ins A Mut Co	WI	Y	456	0.05%	97.00%	449	-174	-38.65%
183	22837	Interstate Ind Co	IL	Y	454	0.05%	97.05%	631	-57	-9.11%
184	27120	Trumbull Ins Co	CT	Y	446	0.05%	97.10%	519	634	122.19%
185	19909	Centennial Ins Co	NY	Y	437	0.05%	97.14%	434	237	54.55%
186	44237	Mental Health RRG	VT	N	425	0.04%	97.19%	426	17	3.90%
187	23787	Nationwide Mut Ins Co	OH	Y	420	0.04%	97.23%	358	-110	-30.79%
188	10083	National Catholic RRG	VT	N	418	0.04%	97.27%	209	230	110.14%
189	20508	Valley Forge Ins Co	PA	Y	413	0.04%	97.32%	482	-926	-192.09%
190	23809	Granite State Ins Co	PA	Y	412	0.04%	97.36%	496	190	38.34%
191	20397	Vigilant Ins Co	NY	Y	412	0.04%	97.41%	413	389	94.15%
192	40827	Virginia Surety Co Inc	IL	Y	409	0.04%	97.45%	4,368	2,373	54.32%
193	10833	Gemini Ins Co	DE	S	407	0.04%	97.49%	482	272	56.49%
194	19194	Farmers Alliance Mut Ins Co	KS	Y	407	0.04%	97.53%	396	34	8.64%
195	23663	National American Ins Co	OK	Y	406	0.04%	97.58%	371	132	35.62%
196	43575	Indemnity Ins Co Of North Amer	PA	Y	403	0.04%	97.62%	324	2,084	643.59%
197	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	399	0.04%	97.66%	253	400	157.75%
198	42234	Minnesota Lawyers Mut Ins Co	MN	Y	391	0.04%	97.70%	280	484	172.67%
199	10932	Starr Excess Liability Ins Co Ltd	DE	S	380	0.04%	97.74%	376	29	7.77%
200	37621	Toyota Motor Ins Co	IA	Y	378	0.04%	97.78%	172	166	97.04%
201	11033	Automotive Underwriters Ins Co Inc	HI	N	372	0.04%	97.82%	636	120	18.79%
202	22063	Government Employees Ins Co	MD	Y	365	0.04%	97.86%	280	379	135.07%
203	15032	Guideone Mut Ins Co	IA	Y	363	0.04%	97.90%	298	70	23.43%
204	10328	Capitol Specialty Ins Corp	WI	S	356	0.04%	97.94%	18	11	61.89%
205	10673	Penn-Star Ins Co	PA	S	356	0.04%	97.98%	288	90	31.08%
206	15962	Kansas Bankers Surety Co	KS	Y	355	0.04%	98.01%	326	164	50.17%
207	19976	Amica Mut Ins Co	RI	Y	351	0.04%	98.05%	331	1	0.42%
208	25585	Professionals Direct Ins Co	MI	Y	350	0.04%	98.09%	172	44	25.30%
209	32700	Owners Ins Co	OH	Y	347	0.04%	98.12%	276	58	21.07%
210	25542	TIG Ins Co Of MI	MI	S	341	0.04%	98.16%	360	-143	-39.78%
211	25682	Travelers Ind Co Of CT	CT	Y	337	0.04%	98.19%	342	706	206.56%
212	10164	Cpa Mut Ins Co Of Amer RRG	VT	N	336	0.04%	98.23%	306	42	13.86%
213	22918	American Motorists Ins Co	IL	Y	330	0.03%	98.27%	208	237	113.56%
214	44075	States Self-Insurers RRG	VT	N	328	0.03%	98.30%	327	446	136.17%
215	37974	MT Hawley Ins Co	IL	S	328	0.03%	98.33%	413	228	55.22%
216	25448	American Safety RRG Inc	VT	N	316	0.03%	98.37%	275	59	21.42%
217	37257	Insurance Corp Of Hannover	IL	Y	306	0.03%	98.40%	306	170	55.43%
218	25054	Hudson Ins Co	DE	Y	306	0.03%	98.43%	190	42	21.83%
219	25968	USAA Cas Ins Co	TX	Y	294	0.03%	98.46%	262	263	100.07%
220	19887	Trinity Universal Ins Co	TX	Y	288	0.03%	98.49%	315	-3	-0.83%
221	12262	Pennsylvania Manufacturers Asn Ins C	PA	Y	283	0.03%	98.52%	90	37	41.09%
222	24880	Fire & Cas Ins Co Of CT	CT	Y	269	0.03%	98.55%	267	95	35.59%
223	15059	Public Service Mut Ins Co	NY	Y	262	0.03%	98.58%	212	0	0.00%
224	23388	Shelter Mut Ins Co	MO	Y	247	0.03%	98.61%	270	-357	-132.34%

2003 Colorado Market Share and Loss Ratio
P&C Line 17 - Other Liability (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	10020 United Educators Ins RRG Inc	VT	N	246	0.03%	98.63%	220	160	72.83%
226	44393 West American Ins Co	IN	Y	245	0.03%	98.66%	266	462	173.71%
227	35602 Ohic Ins Co	OH	Y	243	0.03%	98.68%	519	105	20.25%
228	22314 RSUI Ind Co	NH	Y	242	0.03%	98.71%	29	15	50.52%
229	20990 Country Mut Ins Co	IL	Y	235	0.02%	98.73%	191	10	5.11%
230	21458 Employers Ins of Wausau	WI	Y	233	0.02%	98.76%	-188	11,342	-6030.63%
231	10472 Capitol Ind Corp	WI	Y	231	0.02%	98.78%	260	39	14.87%
232	23817 Illinois Natl Ins Co	IL	Y	230	0.02%	98.81%	213	-311	-145.97%
233	10075 Consumer Specialties Ins Co RRG	VT	N	226	0.02%	98.83%	95	10	10.52%
234	10213 Discover Specialty Ins Co	IL	S	226	0.02%	98.86%	196	57	29.11%
235	34452 Homeland Ins Co of NY	NY	S	225	0.02%	98.88%	133	64	47.79%
236	25615 Charter Oak Fire Ins Co	CT	Y	223	0.02%	98.90%	167	-13	-7.82%
237	40649 Economy Premier Assur Co	IL	Y	221	0.02%	98.93%	217	586	269.83%
238	13528 Brotherhood Mut Ins Co	IN	Y	217	0.02%	98.95%	182	13	7.28%
239	12203 James River Ins Co	OH	S	214	0.02%	98.97%	62	18	28.96%
240	19372 Northern Ins Co Of NY	NY	Y	206	0.02%	98.99%	157	153	97.47%
241	35386 Fidelity & Guaranty Ins Co	IA	Y	200	0.02%	99.01%	490	234	47.78%
242	22101 Grange Ins Assn	WA	Y	199	0.02%	99.04%	185	23	12.23%
243	29980 First Colonial Ins Co	FL	Y	199	0.02%	99.06%	210	105	49.91%
244	20524 Specialty Natl Ins Co	IL	Y	194	0.02%	99.08%	381	184	48.27%
245	24319 Ulico Ind Co	AR	S	193	0.02%	99.10%	229	355	155.20%
246	34690 Property & Cas Ins Co Of Hartford	IN	Y	190	0.02%	99.12%	160	20	12.55%
247	22578 Horace Mann Ins Co	IL	Y	188	0.02%	99.14%	174	100	57.43%
248	32859 Penn-Amer Ins Co	PA	Y	188	0.02%	99.16%	187	27	14.57%
249	39845 Employers Reins Corp	MO	Y	186	0.02%	99.18%	172	215	124.77%
250	38245 BCS Ins Co	OH	Y	183	0.02%	99.20%	1,192	971	81.43%
251	16187 AXA Re Prop & Cas Ins Co	DE	Y	177	0.02%	99.21%	166	21	12.51%
252	24015 Northland Ins Co	MN	Y	174	0.02%	99.23%	435	719	165.24%
253	15580 Scottsdale Ind Co	OH	Y	171	0.02%	99.25%	135	41	30.74%
254	19860 Argonaut Great Central Ins Co	IL	Y	168	0.02%	99.27%	169	10	6.17%
255	20346 Pacific Ind Co	WI	Y	158	0.02%	99.29%	143	30	20.92%
256	13714 Pharmacists Mut Ins Co	IA	Y	153	0.02%	99.30%	142	2	1.52%
257	25666 Travelers Ind Co Of Amer	CT	Y	147	0.02%	99.32%	163	-97	-59.31%
258	10084 Title Industry Assur Co RRG	VT	N	146	0.02%	99.33%	97	57	58.93%
259	21105 North River Ins Co	NJ	Y	145	0.02%	99.35%	94	237	251.44%
260	39306 Fidelity & Deposit Co Of MD	MD	Y	145	0.02%	99.36%	189	-18	-9.51%
261	27987 Northfield Ins Co	IA	S	143	0.02%	99.38%	215	-48	-22.41%
262	22551 Mitsui Sumitomo Ins USA Inc	NY	Y	139	0.01%	99.39%	65	28	42.66%
263	37478 Hartford Ins Co Of The Midwest	IN	Y	139	0.01%	99.41%	143	-28	-19.57%
264	13188 Western Surety Co	SD	Y	139	0.01%	99.42%	132	-22	-16.61%
265	22748 Pacific Employers Ins Co	PA	Y	138	0.01%	99.44%	507	1,058	208.61%
266	10893 Primeguard Ins Co Inc RRG	HI	N	128	0.01%	99.45%	1,402	1,188	84.71%
267	27928 Amex Assur Co	IL	Y	127	0.01%	99.46%	121	93	76.96%
268	32450 Attorneys Liab Protection Soc RRG	MT	N	122	0.01%	99.48%	87	0	0.00%
269	10712 United Home Ins Co A RRG	VT	N	121	0.01%	99.49%	74	0	0.00%
270	44520 Crum & Forster Specialty Ins Co	AZ	S	118	0.01%	99.50%	205	-80	-39.15%
271	23752 Quanta Ind Co	CO	Y	115	0.01%	99.51%	153	10	6.77%
272	32352 Prudential Prop & Cas Ins Co	IN	Y	114	0.01%	99.53%	110	-23	-20.47%
273	13978 Florists Mut Ins Co	IL	Y	112	0.01%	99.54%	67	0	0.00%
274	18538 Bancinsure Inc	OK	Y	108	0.01%	99.55%	122	308	252.91%
275	24414 General Cas Co Of WI	WI	Y	107	0.01%	99.56%	87	-3	-3.33%
276	41459 Armed Forces Ins Exchange	KS	Y	106	0.01%	99.57%	106	-16	-14.74%
277	34622 Glens Falls Ins Co	DE	Y	104	0.01%	99.58%	160	76	47.64%
278	10819 American Equity Specialty Ins Co	CA	Y	100	0.01%	99.59%	128	229	177.96%
279	20362 Mitsui Sumitomo Ins Co of Amer	NY	Y	100	0.01%	99.60%	80	4	4.43%
280	30562 American Manufacturers Mut Ins Co	IL	Y	99	0.01%	99.61%	196	108	54.92%

2003 Colorado Market Share and Loss Ratio
P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	26743	Maxum Ind Co	DE	S	98	0.01%	99.63%	34	14	40.66%
282	20087	National Ind Co	NE	Y	98	0.01%	99.64%	82	-1	-1.61%
283	42579	Allied Prop & Cas Ins Co	IA	Y	94	0.01%	99.65%	72	-9	-12.93%
284	36056	NIC Ins Co	NY	S	91	0.01%	99.66%	85	-31	-36.52%
285	23469	American Modern Home Ins Co	OH	Y	89	0.01%	99.66%	85	83	97.74%
286	34347	Colonial American Cas & Surety Co	MD	Y	86	0.01%	99.67%	67	5	7.95%
287	16063	Unitrin Auto & Home Ins Co	NY	Y	85	0.01%	99.68%	31	-2	-7.16%
288	26832	Great American Alliance Ins Co	OH	Y	83	0.01%	99.69%	97	46	47.50%
289	21318	Coregis Ins Co	IN	Y	81	0.01%	99.70%	124	71	56.85%
290	37109	Landcar Cas Co	UT	Y	80	0.01%	99.71%	52	-1	-1.29%
291	29696	Travelers Excess & Surplus Lines Co	CT	S	80	0.01%	99.72%	70	61	86.96%
292	11672	High Tech Services RRG Inc	VT		79	0.01%	99.73%	33	0	0.00%
293	23450	American Family Home Ins Co	FL	Y	78	0.01%	99.73%	110	5	4.48%
294	41769	Athena Assur Co	MN	Y	77	0.01%	99.74%	93	16	16.86%
295	19070	Standard Fire Ins Co	CT	Y	75	0.01%	99.75%	72	5	7.62%
296	10071	Encompass Ins Co Of America	IL	Y	74	0.01%	99.76%	18	0	0.00%
297	11622	Specialty Surplus Ins Co	IL	N	74	0.01%	99.77%	265	905	341.51%
298	19879	Security Natl Ins Co	TX	Y	73	0.01%	99.77%	104	160	154.49%
299	26298	Metropolitan Property & Cas Ins Co	RI	Y	72	0.01%	99.78%	71	-140	-198.04%
300	22209	Atlantic Ins Co	TX	Y	68	0.01%	99.79%	55	30	53.85%
301	21857	American Ins Co	NE	Y	66	0.01%	99.79%	73	-528	-723.00%
302	22357	Hartford Accid & Ind Co	CT	Y	65	0.01%	99.80%	60	394	660.38%
303	19410	Commerce & Industry Ins Co	NY	Y	64	0.01%	99.81%	341	2,048	600.14%
304	10476	Steel Tank Ins Co	VT	N	64	0.01%	99.82%	51	1	2.84%
305	21687	Mid-Century Ins Co	CA	Y	64	0.01%	99.82%	42	-53	-126.06%
306	26433	Harco Natl Ins Co	IL	Y	62	0.01%	99.83%	88	13	14.47%
307	20796	GE Casualty Ins Co	PA	Y	62	0.01%	99.83%	62	25	39.72%
308	10113	Terra Ins Co RRG	VT	N	58	0.01%	99.84%	58	0	0.43%
309	21865	Associated Ind Corp	CA	Y	58	0.01%	99.85%	79	-25	-31.23%
310	13234	Wilshire Ins Co	NC	Y	57	0.01%	99.85%	57	-32	-55.74%
311	28223	Nationwide Agribusiness Ins Co	IA	Y	56	0.01%	99.86%	140	621	442.50%
312	18619	Platte River Ins Co.	NE	Y	54	0.01%	99.86%	7	4	65.01%
313	27138	Kemper Cas Ins Co	IL	Y	52	0.01%	99.87%	314	175	55.61%
314	33855	Lincoln General Ins Co	PA	Y	49	0.01%	99.88%	72	4	6.08%
315	22233	Select Ins Co	TX	Y	47	0.00%	99.88%	49	25	50.17%
316	11264	Prime Insurance Syndicate Inc	IL		45	0.00%	99.89%	10	0	0.00%
317	18864	Fairmont Ins Co	CA	Y	44	0.00%	99.89%	79	54	68.32%
318	21970	OneBeacon Ins Co	PA	Y	43	0.00%	99.89%	66	351	528.81%
319	22128	Rocky Mountain Fire & Cas Co	WA	Y	42	0.00%	99.90%	51	85	164.48%
320	18910	American Protection Ins Co	IL	Y	42	0.00%	99.90%	51	27	52.17%
321	10677	Cincinnati Ins Co	OH	Y	41	0.00%	99.91%	36	1	3.88%
322	44202	American Feed Industry Ins Co RRG	IA	N	39	0.00%	99.91%	11	0	0.00%
323	19356	Maryland Cas Co	MD	Y	38	0.00%	99.92%	33	134	409.08%
324	37540	Omaha Prop & Cas Ins Co	NE	Y	38	0.00%	99.92%	33	0	0.00%
325	19038	Travelers Cas & Surety Co	CT	Y	37	0.00%	99.92%	72	-659	-910.87%
326	12866	T.H.E. Ins Co	LA	Y	37	0.00%	99.93%	38	1	1.70%
327	28886	Transguard Ins Co Of Amer Inc	IL	Y	36	0.00%	99.93%	35	8	23.01%
328	11585	VHA Mountain States Reciprocal RRG	VT		36	0.00%	99.93%	36	17	48.20%
329	20478	National Fire Ins Co Of Hartford	CT	Y	36	0.00%	99.94%	39	21	54.51%
330	15130	Encompass Ind Co	IL	Y	35	0.00%	99.94%	10	0	4.06%
331	18023	Star Ins Co	MI	Y	35	0.00%	99.95%	24	-60	-250.55%
332	24589	American & Foreign Ins Co	DE	Y	35	0.00%	99.95%	112	94	83.40%
333	31003	Tri State Ins Co Of MN	MN	Y	33	0.00%	99.95%	29	7	23.76%
334	10111	American Bankers Ins Co Of FL	FL	Y	33	0.00%	99.96%	39	10	26.03%
335	22292	Hanover Ins Co	NH	Y	32	0.00%	99.96%	29	16	54.36%
336	11097	Heritage Warranty Ins RRG Inc	SC		32	0.00%	99.96%	23	16	72.42%

2003 Colorado Market Share and Loss Ratio
P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
337	21261	Electric Ins Co	MA	Y	32	0.00%	99.97%	29	0	0.00%
338	29874	North American Specialty Ins Co	NH	Y	31	0.00%	99.97%	114	-122	-107.26%
339	10234	National Srvc Contract Ins Co Rrg	HI	N	29	0.00%	99.97%	18	0	1.36%
340	34487	Professional Undrwrtrs Liab Ins Co	UT	S	29	0.00%	99.98%	42	10	25.00%
341	19305	Assurance Co Of Amer	NY	Y	28	0.00%	99.98%	21	1,787	8459.96%
342	35289	Continental Ins Co	SC	Y	28	0.00%	99.98%	27	-5,277	-19354.31%
343	16551	Savers Prop & Cas Ins Co	MO	S	27	0.00%	99.98%	11	-26	-230.44%
344	14559	Guideone Specialty Mut Ins Co	IA	Y	25	0.00%	99.99%	13	6	42.84%
345	19801	Argonaut Ins Co	CA	Y	25	0.00%	99.99%	19	-30	-160.87%
346	32190	Constitution Ins Co	NY	Y	25	0.00%	99.99%	60	-2,707	-4476.50%
347	11589	Jamestown Ins Co RRG	SC		23	0.00%	100.00%	8	2	26.02%
348	25178	State Farm Mut Auto Ins Co	IL	Y	23	0.00%	100.00%	5	0	0.00%
349	10803	Columbia Natl RRG Inc	VT	N	22	0.00%	100.00%	13	0	0.00%
350	34991	Genesis Ind Ins Co	ND	S	21	0.00%	100.00%	19	81	421.97%
351	25224	Great Divide Ins Co	ND	Y	20	0.00%	100.00%	11	5	44.05%
352	11401	Guaranty Natl Ins Co	CO	Y	19	0.00%	100.01%	814	1,798	220.88%
353	37184	Deerfield Ins Co	IL	Y	19	0.00%	100.01%	5	92	1742.00%
354	19623	American Summit Ins Co	TX	Y	19	0.00%	100.01%	18	0	0.00%
355	34789	GE Prop & Cas Ins Co	PA	Y	18	0.00%	100.01%	17	-22	-131.05%
356	41343	Gerling Amer Ins Co	NY	Y	17	0.00%	100.01%	25	165	674.10%
357	42978	American Security Ins Co	DE	Y	16	0.00%	100.02%	16	0	1.94%
358	38466	Evergreen USA RRG Inc	VT	N	15	0.00%	100.02%	14	0	0.00%
359	14265	Indiana Lumbermens Mut Ins Co	IN	Y	15	0.00%	100.02%	17	0	-1.93%
360	26042	Wausau Underwriters Ins Co	WI	Y	15	0.00%	100.02%	25	207	814.92%
361	19690	American Economy Ins Co	IN	Y	15	0.00%	100.02%	16	-4	-26.85%
362	34266	Frontier Ins Co	NY	Y	14	0.00%	100.02%	14	97	671.16%
363	27855	Zurich American Ins Co Of IL	IL	Y	14	0.00%	100.03%	13	8	61.96%
364	42803	Guideone Elite Ins Co	IA	Y	13	0.00%	100.03%	9	2	22.17%
365	10340	Stonington Ins Co	TX	Y	13	0.00%	100.03%	1	-73	-5581.15%
366	24600	Globe Ind Co	DE	Y	13	0.00%	100.03%	16	10	64.41%
367	32620	National Interstate Ins Co	OH	Y	12	0.00%	100.03%	11	0	0.00%
368	22136	Great American Ins Co of NY	NY	Y	12	0.00%	100.03%	46	175	380.83%
369	27812	Columbia Ins Co	NE	Y	11	0.00%	100.03%	9	2	25.11%
370	24724	First Natl Ins Co Of Amer	WA	Y	10	0.00%	100.03%	12	110	936.69%
371	23108	Lumbermens Underwriting Alliance	MO	Y	9	0.00%	100.03%	19	0	-2.06%
372	20052	National Liab & Fire Ins Co	CT	Y	9	0.00%	100.04%	8	9	120.03%
373	10967	Newport Mut Ins RRG Inc	HI	N	9	0.00%	100.04%	39	26	65.32%
374	18341	Insurance Corp Of NY	NY	Y	8	0.00%	100.04%	36	13	34.33%
375	21741	Homeland Central Ins Co	IA	Y	8	0.00%	100.04%	18	943	5247.97%
376	20885	Kansas City Fire & Marine Ins Co	SC	Y	8	0.00%	100.04%	11	6	52.90%
377	28860	RLI Ind Co	IL	Y	8	0.00%	100.04%	4	0	0.00%
378	33600	LM Ins Corp	IA	Y	8	0.00%	100.04%	8	-3	-43.68%
379	11194	Capital Assur RRG Inc	SC		8	0.00%	100.04%	8	0	0.00%
380	42587	Depositors Ins Co	IA	Y	8	0.00%	100.04%	7	0	0.34%
381	23396	Amerisure Mut Ins Co	MI	Y	8	0.00%	100.04%	3	1	28.93%
382	11000	Sentinel Ins Co Ltd	CT	Y	7	0.00%	100.04%	4	1	24.22%
383	33723	Great American Spirit Ins Co	OH	Y	7	0.00%	100.04%	7	-3	-42.22%
384	24031	Northland Cas Co	MN	Y	6	0.00%	100.05%	69	420	608.18%
385	39640	Firemans Fund Ins Co Of OH	OH	S	6	0.00%	100.05%	39	-127	-321.46%
386	41335	United Natl Specialty Ins Co	WI	Y	6	0.00%	100.05%	5	0	0.00%
387	32808	Illinois Emcasco Ins Co	IA	S	6	0.00%	100.05%	5	1	11.00%
388	43699	American Federation Ins Co	FL	Y	5	0.00%	100.05%	5	0	0.88%
389	44105	Ophthalmic Mut Ins Co RRG	VT	N	5	0.00%	100.05%	5	0	0.00%
390	35300	Allianz Global Risks US Ins Co	CA	Y	5	0.00%	100.05%	324	174	53.78%
391	11843	Medical Protective Co	IN	Y	5	0.00%	100.05%	5	-63	-1260.00%
392	38369	Northern Assur Co Of Amer	MA	Y	5	0.00%	100.05%	5	-1	-23.51%

2003 Colorado Market Share and Loss Ratio
P&C Line 17 - Other Liability (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
393	25690 K-M Ins Co	OK	N	4	0.00%	100.05%	4	0	0.00%
394	24449 Regent Ins Co	WI	Y	4	0.00%	100.05%	3	0	0.00%
395	33650 Mendota Ins Co	MN	Y	4	0.00%	100.05%	4	0	-3.25%
396	24694 Safeguard Ins Co	CT	Y	3	0.00%	100.05%	17	18	105.25%
397	19240 Allstate Ind Co	IL	Y	3	0.00%	100.05%	3	0	0.00%
398	11177 First Financial Ins Co	IL	Y	3	0.00%	100.05%	14	-97	-703.23%
399	24112 Westfield Ins Co	OH	Y	2	0.00%	100.05%	2	0	1.03%
400	32786 Progressive Specialty Ins Co	OH	Y	2	0.00%	100.05%	5	0	-0.13%
401	11126 Sompo Japan Ins Co of Amer	NY	Y	2	0.00%	100.05%	2	0	5.24%
402	10810 Republic Fire & Cas Ins Co	OK	Y	2	0.00%	100.05%	5	-4	-84.25%
403	19895 Atlantic Mut Ins Co	NY	Y	2	0.00%	100.05%	-3	-39	1386.57%
404	10353 Ooida RRG Inc	VT	N	2	0.00%	100.05%	2	1	43.01%
405	35912 American Western Home Ins Co	OK	S	2	0.00%	100.05%	2	0	0.00%
406	20621 OneBeacon America Ins Co	MA	Y	2	0.00%	100.05%	50	-346	-696.76%
407	25496 TIG Ind Co	CA	Y	2	0.00%	100.05%	2	1	66.67%
408	18031 Topa Ins Co	CA	Y	1	0.00%	100.05%	80	102	128.57%
409	14460 Podiatry Ins Co Of Amer RRG Mut Co	IL	N	1	0.00%	100.05%	1	-3	-219.53%
410	42331 Guideone America Ins Co	IA	Y	1	0.00%	100.05%	1	0	51.91%
411	19224 St. Paul Protective Ins Co	IL	Y	1	0.00%	100.05%	3	-16	-472.02%
412	11114 St Charles Ins Co RRG	SC		1	0.00%	100.05%	1	1	60.00%
413	31968 Merastar Ins Co	TN	Y	1	0.00%	100.05%	1	0	0.00%
414	22306 Massachusetts Bay Ins Co	NH	Y	1	0.00%	100.06%	1	0	-25.67%
415	22683 Teachers Ins Co	IL	Y	1	0.00%	100.06%	0	0	0.00%
416	19216 Southern Ins Co	TX	Y	1	0.00%	100.06%	6	-9	-137.37%
417	14990 Pennsylvania Ntl Mut Cas Ins Co	PA	Y	1	0.00%	100.06%	1	0	-2.77%
418	17230 Allstate Prop & Cas Ins Co	IL	Y	1	0.00%	100.06%	0	0	0.00%
419	24538 Republic Underwriters Ins Co	TX	Y	1	0.00%	100.06%	7	3	52.82%
420	19399 AIU Ins Co	NY	Y	1	0.00%	100.06%	1	-63	-9416.14%
421	20044 Cornhusker Cas Co	NE	Y	1	0.00%	100.06%	2	0	-7.60%
422	33189 Monticello Ins Co	DE	S	0	0.00%	100.06%	0	-78	-15649.80%
423	25623 Phoenix Ins Co	CT	Y	0	0.00%	100.06%	1	-11	-963.98%
424	20702 Ace Fire Underwriters Ins Co	PA	Y	0	0.00%	100.06%	14	243	1713.86%
425	35270 Fidelity & Cas Co Of NY	SC	Y	0	0.00%	100.06%	0	0	0.00%
426	23779 Nationwide Mut Fire Ins Co	OH	Y	0	0.00%	100.06%	0	-5	-1641.72%
427	32077 Montgomery Ward Ins Co	IL	Y	0	0.00%	100.06%	0	0	0.00%
428	11267 Security America RRG Inc	VT		0	0.00%	100.06%	0	0	53.33%
429	23582 Harleysville Ins Co	MN	Y	0	0.00%	100.06%	1	0	0.00%
430	37338 Pacific Ins Co	IL	S	0	0.00%	100.06%	13	20	160.01%
431	40258 American Intl South Ins Co	PA	Y	0	0.00%	100.06%	0	-42	-63996.92%
432	44784 Fairfield Ins Co	CT	Y	0	0.00%	100.06%	0	0	12.84%
433	20818 Commercial Ins Co Of Newark NJ	NJ	Y	0	0.00%	100.06%	0	0	0.00%
434	20761 Boston Old Colony Ins Co	IL	Y	0	0.00%	100.06%	0	-691	457245.00%
435	20850 Firemens Ins Co Of Newark NJ	NJ	Y	0	0.00%	100.06%	0	0	0.00%
436	37877 Nationwide Prop & Cas Ins Co	OH	Y	0	0.00%	100.06%	0	5	511500.00%
437	11100 Safeco Surplus Lines Ins Co	WA	S	0	0.00%	100.06%	0	-13	312900.00%
438	15156 Shelby Ins Co	IL	Y	0	0.00%	100.06%	0	2	21275.00%
439	22535 Seaboard Surety Co	NY	Y	0	0.00%	100.06%	0	10	42860.87%
440	25569 Gotham Ins Co	NY	S	0	0.00%	100.06%	2	-2	-74.11%
441	11452 Hartford Steam Boil Inspec & Ins Co	CT	Y	0	0.00%	100.06%	1	0	0.00%
442	26050 Response Worldwide Ins Co	OH	Y	0	0.00%	100.06%	0	0	39.71%
443	28053 United Coastal Ins Co	AZ	S	0	0.00%	100.06%	31	119	383.43%
444	31089 Republic Western Ins Co	AZ	Y	0	0.00%	100.06%	0	-23	174715.38%
445	44148 Architects & Engineers Ins Co RRG	DE	N	0	0.00%	100.06%	8	-81	-987.14%
446	19828 Argonaut-Midwest Ins Co	IL	Y	0	0.00%	100.06%	39	-3	-6.45%
447	23361 Shelter General Ins Co	MO	Y	0	0.00%	100.06%	0	-3	-1800.54%
448	20109 Bituminous Fire & Marine Ins Co	IL	Y	0	0.00%	100.06%	0	3	1339.71%

2003 Colorado Market Share and Loss Ratio

P&C Line 17 - Other Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
449	14494	Merchants Bonding Co (Mutual)	IA	Y	0	0.00%	100.06%	1	0	-5.01%
450	36510	Assoc Of Trial Lawyers Asr A Mut RRG	IL	N	0	0.00%	100.06%	0	-14	-3425.13%
451	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.06%	0	78	26517.75%
452	36838	General Agents Ins Co Of Amer Inc	OK	N	0	0.00%	100.06%	1	-179	-14489.10%
453	37915	American Central Ins Co	MO	Y	0	0.00%	100.06%	2	-2	-112.29%
454	39152	American Healthcare Ind Co	DE	Y	0	0.00%	100.06%	1	-5	-434.64%
455	39322	General Security Natl Ins Co	NY	Y	0	0.00%	100.06%	0	0	21100.00%
456	21407	Emcasco Ins Co	IA	Y	0	0.00%	100.06%	1	-1	-102.92%
457	20648	Employers Fire Ins Co	MA	Y	0	0.00%	100.06%	31	-66	-214.48%
458	35190	Progressive Mountain Ins Co	CO	Y	-1	0.00%	100.06%	0	0	12.24%
459	35637	Landmark Ins Co	CA	Y	-2	0.00%	100.06%	0	63	13889.11%
460	37893	Ulico Cas Co	DE	Y	-2	0.00%	100.06%	-1	-2	120.37%
461	43117	American Equity Ins Co	AZ	S	-5	0.00%	100.05%	215	559	260.26%
462	42404	Liberty Ins Corp	IL	Y	-16	0.00%	100.05%	-62	58	-94.66%
463	24066	American Fire & Cas Co	OH	Y	-16	0.00%	100.05%	6	1,219	19399.52%
464	20613	American Employers Ins Co	MA	Y	-19	0.00%	100.05%	-12	-8	71.14%
465	41858	Great American Fidelity Ins Co	DE	S	-28	0.00%	100.05%	300	-242	-80.84%
466	26069	Wausau Business Ins Co	WI	Y	-33	0.00%	100.04%	-18	-63	347.95%
467	40991	Kemper Ind Ins Co	IL	N	-143	-0.02%	100.03%	567	351	62.01%
468	12300	American Contractors Ins Co RRG	TX	N	-264	-0.03%	100.00%	-294	480	-163.27%
		Totals			946,442			869,350	700,427	80.57%

2003 Colorado Market Share and Loss Ratio

P&C Line 18 - Product Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	20079	National Fire & Marine Ins Co	NE	S	11,981	15.55%	15.55%	9,630	4,492	46.64%
2	35378	Evanston Ins Co	IL	S	7,066	9.17%	24.71%	6,371	3,409	53.51%
3	24767	St Paul Fire & Marine Ins Co	MN	Y	5,870	7.62%	32.33%	5,386	1,441	26.75%
4	13021	United Fire & Cas Co	IA	Y	5,803	7.53%	39.86%	5,034	4,085	81.15%
5	24856	Admiral Ins Co	DE	S	4,340	5.63%	45.49%	3,212	1,284	39.98%
6	19437	Lexington Ins Co	DE	S	3,497	4.54%	50.03%	2,208	1,185	53.66%
7	26387	Steadfast Ins Co	DE	S	3,171	4.11%	54.14%	3,211	1,866	58.13%
8	26247	American Guarantee & Liability Ins	NY	Y	2,942	3.82%	57.96%	2,581	969	37.56%
9	16535	Zurich American Ins Co	NY	Y	2,615	3.39%	61.35%	2,944	3,984	135.35%
10	20281	Federal Ins Co	IN	Y	1,972	2.56%	63.91%	1,936	8,503	439.28%
11	35939	Continental Divide Ins Co	CO	Y	1,950	2.53%	66.44%	1,455	751	51.63%
12	31127	Columbia Cas Co	IL	S	1,489	1.93%	68.37%	878	331	37.66%
13	30481	St Paul Surplus Lines Ins Co	DE	S	1,106	1.44%	69.81%	1,015	180	17.70%
14	42811	Gulf Underwriters Ins Co	CT	S	1,101	1.43%	71.24%	986	654	66.33%
15	41181	Universal Underwriters Ins Co	KS	Y	1,080	1.40%	72.64%	944	637	67.51%
16	10932	Starr Excess Liability Ins Co Ltd	DE	S	1,018	1.32%	73.96%	835	646	77.30%
17	41297	Scottsdale Ins Co	OH	S	950	1.23%	75.19%	914	545	59.67%
18	29459	Twin City Fire Ins Co Co	IN	Y	911	1.18%	76.37%	810	109	13.50%
19	23035	Liberty Mut Fire Ins Co	MA	Y	868	1.13%	77.50%	882	1,267	143.69%
20	21415	Employers Mut Cas Co	IA	Y	800	1.04%	78.54%	748	219	29.26%
21	26883	American Intl Specialty Lines Ins Co	AK	S	696	0.90%	79.44%	494	2,536	512.88%
22	37150	Western Heritage Ins Co	AZ	S	679	0.88%	80.32%	715	155	21.67%
23	21261	Electric Ins Co	MA	Y	675	0.88%	81.20%	741	125	16.86%
24	25674	Travelers Ind Co Of IL	CT	Y	640	0.83%	82.03%	555	5,817	1048.60%
25	17400	Noetic Specialty Ins Co	IL	S	633	0.82%	82.85%	504	305	60.57%
26	21873	Firemans Fund Ins Co	CA	Y	584	0.76%	83.61%	593	-5,243	-884.13%
27	19682	Hartford Fire In Co	CT	Y	531	0.69%	84.30%	504	2,139	423.98%
28	24988	Sentry Ins A Mut Co	WI	Y	508	0.66%	84.95%	442	-97	-21.86%
29	24384	Ranger Ins Co	DE	Y	484	0.63%	85.58%	399	66	16.60%
30	42846	Atlantic Cas Ins Co	NC	S	477	0.62%	86.20%	336	111	33.00%
31	16217	National Farmers Union Prop & Cas	CO	Y	468	0.61%	86.81%	454	92	20.19%
32	13935	Federated Mut Ins Co	MN	Y	437	0.57%	87.38%	416	816	196.42%
33	21199	Arch Speciality Ins Co	WI	S	437	0.57%	87.94%	784	374	47.73%
34	19445	National Union Fire Ins Co Of Pitts	PA	Y	411	0.53%	88.48%	387	74	19.10%
35	24554	XL Ins Amer Inc	DE	Y	395	0.51%	88.99%	380	365	95.99%
36	39993	Colony Ins Co	VA	S	385	0.50%	89.49%	295	0	0.00%
37	22241	Medmarc Cas Ins Co	VT	Y	323	0.42%	89.91%	438	-181	-41.31%
38	17370	Nautilus Ins Co	AZ	S	293	0.38%	90.29%	187	208	111.50%
39	39322	General Security Natl Ins Co	NY	Y	288	0.37%	90.66%	288	67	23.19%
40	23043	Liberty Mut Ins Co	MA	Y	281	0.37%	91.03%	264	37	13.83%
41	26980	Royal Ins Co Of Amer	IL	Y	270	0.35%	91.38%	383	1,850	482.92%
42	23418	Mid-Continent Cas Co	OK	Y	266	0.34%	91.72%	281	117	41.88%
43	37362	General Star Ind Co	CT	S	229	0.30%	92.02%	541	-58	-10.67%
44	13196	Western World Ins Co	NH	S	213	0.28%	92.30%	217	80	36.92%
45	10833	Gemini Ins Co	DE	S	211	0.27%	92.57%	95	115	120.51%
46	24147	Old Republic Ins Co	PA	Y	205	0.27%	92.84%	180	-41	-22.93%
47	43095	Clarendon Amer Ins Co	NJ	S	197	0.26%	93.09%	416	-11	-2.62%
48	26522	Mount Vernon Fire Ins Co	PA	S	191	0.25%	93.34%	118	27	23.06%
49	19895	Atlantic Mut Ins Co	NY	Y	188	0.24%	93.58%	130	127	97.23%
50	21180	Sentry Select Ins Co	WI	Y	182	0.24%	93.82%	174	108	62.38%
51	25887	US Fidelity & Guaranty Co	MD	Y	163	0.21%	94.03%	149	53	35.69%
52	20443	Continental Cas Co	IL	Y	160	0.21%	94.24%	140	-367	-262.11%
53	24074	Ohio Cas Ins Co	OH	Y	157	0.20%	94.44%	180	-5,077	-2813.36%
54	34207	Westport Ins Corp	MO	Y	141	0.18%	94.62%	65	21	32.13%
55	37532	Great American E&S Ins Co	DE	S	139	0.18%	94.80%	110	-27	-24.45%
56	10804	Continental Western Ins Co	IA	Y	137	0.18%	94.98%	113	0	0.00%

2003 Colorado Market Share and Loss Ratio
P&C Line 18 - Product Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	41807	Royal Surplus Lines Ins Co	CT	S	134	0.17%	95.15%	173	-29	-16.80%
58	24791	St Paul Mercury Ins Co	MN	Y	131	0.17%	95.32%	466	33	7.12%
59	20427	American Cas Co Of Reading PA	PA	Y	115	0.15%	95.47%	113	65	57.77%
60	22322	Greenwich Ins Co	DE	Y	113	0.15%	95.62%	115	126	109.47%
61	23663	National American Ins Co	OK	Y	111	0.14%	95.76%	101	18	17.56%
62	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	108	0.14%	95.90%	100	69	68.94%
63	28932	Markel American Ins Co	VA	Y	101	0.13%	96.03%	51	23	45.16%
64	40142	American Zurich Ins Co	IL	Y	99	0.13%	96.16%	76	58	76.80%
65	44520	Crum & Forster Specialty Ins Co	AZ	S	96	0.12%	96.29%	50	113	227.81%
66	21113	United States Fire Ins Co	DE	Y	92	0.12%	96.41%	228	7	3.03%
67	33138	Landmark Amer Ins Co	OK	S	92	0.12%	96.53%	32	5	15.04%
68	13056	RLI Ins Co	IL	Y	90	0.12%	96.64%	81	10	12.72%
69	35386	Fidelity & Guaranty Ins Co	IA	Y	89	0.12%	96.76%	89	53	59.54%
70	41343	Gerling Amer Ins Co	NY	Y	88	0.11%	96.87%	124	135	108.93%
71	20508	Valley Forge Ins Co	PA	Y	84	0.11%	96.98%	22	-440	-1974.21%
72	19489	Allied World Assur Co US Inc	DE	S	84	0.11%	97.09%	75	65	86.25%
73	34118	Colony Natl Ins Co	VA	S	83	0.11%	97.20%	194	0	0.00%
74	23787	Nationwide Mut Ins Co	OH	Y	83	0.11%	97.30%	91	39	43.06%
75	38989	Chubb Custom Ins Co	DE	S	81	0.10%	97.41%	68	-23	-34.27%
76	20494	Transportation Ins Co	IL	Y	80	0.10%	97.51%	73	42	57.51%
77	15954	Trinity Universal Ins Co Of KS	KS	Y	77	0.10%	97.61%	99	6	5.72%
78	14265	Indiana Lumbermens Mut Ins Co	IN	Y	74	0.10%	97.71%	89	18	19.96%
79	10673	Penn-Star Ins Co	PA	S	73	0.10%	97.80%	52	9	17.08%
80	37982	Tudor Ins Co	NH	S	73	0.09%	97.90%	65	203	313.01%
81	27960	Illinois Union Ins Co	IL	S	72	0.09%	97.99%	51	34	66.88%
82	19704	American States Ins Co	IN	Y	71	0.09%	98.08%	70	1,003	1424.16%
83	19100	Amco Ins Co	IA	Y	68	0.09%	98.17%	82	10	12.64%
84	25844	Union Ins Co	NE	Y	65	0.08%	98.26%	92	1,060	1150.66%
85	10172	Westchester Surplus Lines Ins Co	GA	S	65	0.08%	98.34%	21	9	39.84%
86	20303	Great Northern Ins Co	MN	Y	63	0.08%	98.42%	73	29	40.32%
87	19380	American Home Assur Co	NY	Y	57	0.07%	98.50%	32	832	2617.72%
88	21881	National Surety Corp	IL	Y	56	0.07%	98.57%	33	40	119.72%
89	20087	National Ind Co	NE	Y	53	0.07%	98.64%	44	12	26.34%
90	25682	Travelers Ind Co Of CT	CT	Y	51	0.07%	98.70%	40	-31	-76.64%
91	21458	Employers Ins of Wausau	WI	Y	51	0.07%	98.77%	-96	-141	147.34%
92	37478	Hartford Ins Co Of The Midwest	IN	Y	51	0.07%	98.84%	48	12	24.72%
93	22667	Ace American Ins Co	PA	Y	50	0.07%	98.90%	65	51	78.50%
94	39020	Essex Ins Co	DE	S	46	0.06%	98.96%	48	6	11.59%
95	27987	Northfield Ins Co	IA	S	45	0.06%	99.02%	43	81	189.09%
96	13331	American Hardware Mut Ins Co	OH	Y	44	0.06%	99.08%	46	1	1.51%
97	19275	American Family Mut Ins Co	WI	Y	42	0.05%	99.13%	36	0	0.00%
98	20559	General Security Ind Co of AZ	AZ	S	40	0.05%	99.18%	142	-471	-330.82%
99	20346	Pacific Ind Co	WI	Y	40	0.05%	99.23%	41	8	19.58%
100	10476	Steel Tank Ins Co	VT	N	37	0.05%	99.28%	29	5	16.90%
101	44393	West American Ins Co	IN	Y	36	0.05%	99.33%	45	1,470	3260.67%
102	24678	Royal Ind Co	DE	Y	34	0.04%	99.37%	55	428	772.31%
103	21326	Empire Fire & Marine Ins Co	NE	Y	31	0.04%	99.41%	15	4	25.71%
104	24015	Northland Ins Co	MN	Y	29	0.04%	99.45%	30	64	210.62%
105	25038	North American Capacity Ins Co	NH	S	27	0.04%	99.49%	28	13	46.27%
106	10677	Cincinnati Ins Co	OH	Y	27	0.04%	99.52%	185	160	86.46%
107	37257	Insurance Corp Of Hannover	IL	Y	27	0.03%	99.56%	54	-17	-30.88%
108	28304	Federated Service Ins Co	MN	Y	24	0.03%	99.59%	19	-12	-63.80%
109	26042	Wausau Underwriters Ins Co	WI	Y	24	0.03%	99.62%	10	-403	-4009.89%
110	32859	Penn-Amer Ins Co	PA	Y	23	0.03%	99.65%	41	-15	-37.10%
111	24775	St Paul Guardian Ins Co	MN	Y	23	0.03%	99.68%	18	277	1556.48%
112	35300	Allianz Global Risks US Ins Co	CA	Y	22	0.03%	99.71%	223	1,255	563.05%

2003 Colorado Market Share and Loss Ratio
P&C Line 18 - Product Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	19232	Allstate Ins Co	IL	Y	22	0.03%	99.74%	25	529	2113.98%
114	13064	United Natl Ins Co	PA	S	20	0.03%	99.76%	20	0	0.00%
115	23809	Granite State Ins Co	PA	Y	20	0.03%	99.79%	16	7	45.42%
116	34690	Property & Cas Ins Co Of Hartford	IN	Y	19	0.02%	99.81%	12	3	23.83%
117	26743	Maxum Ind Co	DE	S	16	0.02%	99.83%	7	2	31.26%
118	16691	Great American Ins Co	OH	Y	15	0.02%	99.85%	15	0	0.00%
119	36463	Discover Prop & Cas Ins Co	IL	Y	15	0.02%	99.87%	13	9	69.08%
120	19410	Commerce & Industry Ins Co	NY	Y	15	0.02%	99.89%	15	663	4562.27%
121	24872	Connecticut Ind Co	CT	Y	14	0.02%	99.91%	10	3	28.07%
122	24066	American Fire & Cas Co	OH	Y	14	0.02%	99.93%	19	43	229.10%
123	19194	Farmers Alliance Mut Ins Co	KS	Y	13	0.02%	99.94%	13	18	134.74%
124	30104	Hartford Underwriters Ins Co	CT	Y	12	0.02%	99.96%	13	3	22.30%
125	40827	Virginia Surety Co Inc	IL	Y	12	0.02%	99.98%	6	2	35.31%
126	21709	Truck Ins Exch	CA	Y	12	0.02%	99.99%	14	-924	-6456.79%
127	21121	Westchester Fire Ins Co	NY	Y	10	0.01%	100.00%	8	-40	-512.30%
128	30562	American Manufacturers Mut Ins Co	IL	Y	10	0.01%	100.02%	14	-72	-517.02%
129	41769	Athena Assur Co	MN	Y	9	0.01%	100.03%	21	2	8.02%
130	20095	Bituminous Cas Corp	IL	Y	9	0.01%	100.04%	9	3	27.27%
131	21652	Farmers Ins Exch	CA	Y	9	0.01%	100.05%	12	-646	-5524.88%
132	42404	Liberty Ins Corp	IL	Y	9	0.01%	100.06%	-11	199	-1821.53%
133	10472	Capitol Ind Corp	WI	Y	8	0.01%	100.07%	8	3	38.66%
134	38962	Genesis Ins Co	CT	Y	7	0.01%	100.08%	7	46	620.30%
135	12203	James River Ins Co	OH	S	7	0.01%	100.09%	2	1	22.82%
136	18910	American Protection Ins Co	IL	Y	6	0.01%	100.10%	11	-2	-19.73%
137	24589	American & Foreign Ins Co	DE	Y	6	0.01%	100.11%	55	79	142.79%
138	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	6	0.01%	100.11%	5	2	43.95%
139	24600	Globe Ind Co	DE	Y	5	0.01%	100.12%	16	33	210.21%
140	23108	Lumbermens Underwriting Alliance	MO	Y	5	0.01%	100.13%	14	0	-2.89%
141	27812	Columbia Ins Co	NE	Y	5	0.01%	100.13%	3	2	47.85%
142	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	5	0.01%	100.14%	3	10	331.35%
143	21857	American Ins Co	NE	Y	5	0.01%	100.14%	5	12	243.37%
144	19909	Centennial Ins Co	NY	Y	4	0.01%	100.15%	4	4	101.84%
145	23396	Amerisure Mut Ins Co	MI	Y	4	0.00%	100.15%	2	0	22.27%
146	24694	Safeguard Ins Co	CT	Y	4	0.00%	100.16%	14	13	95.32%
147	24880	Fire & Cas Ins Co Of CT	CT	Y	3	0.00%	100.16%	5	3	65.95%
148	23388	Shelter Mut Ins Co	MO	Y	3	0.00%	100.17%	3	-39	-1316.10%
149	42048	Diamond State Ins Co	IN	Y	2	0.00%	100.17%	4	0	0.00%
150	19879	Security Natl Ins Co	TX	Y	2	0.00%	100.17%	11	-3	-30.30%
151	20478	National Fire Ins Co Of Hartford	CT	Y	2	0.00%	100.18%	2	111	6619.85%
152	21849	American Automobile Ins Co	MO	Y	2	0.00%	100.18%	4	3	72.51%
153	27855	Zurich American Ins Co Of IL	IL	Y	2	0.00%	100.18%	2	55	3216.82%
154	14648	Mountain States Mut Cas Co	NM	Y	2	0.00%	100.18%	19	0	0.00%
155	29424	Hartford Cas Ins Co	IN	Y	2	0.00%	100.18%	4	-9	-223.49%
156	24031	Northland Cas Co	MN	Y	2	0.00%	100.19%	5	3	63.02%
157	25976	Utica Mut Ins Co	NY	Y	2	0.00%	100.19%	1	-20	-1710.61%
158	22217	Gulf Ins Co	CT	Y	1	0.00%	100.19%	1	1	57.69%
159	19690	American Economy Ins Co	IN	Y	1	0.00%	100.19%	2	-2	-95.64%
160	22748	Pacific Employers Ins Co	PA	Y	1	0.00%	100.19%	62	-38	-60.62%
161	15580	Scottsdale Ind Co	OH	Y	1	0.00%	100.20%	1	0	34.20%
162	21105	North River Ins Co	NJ	Y	1	0.00%	100.20%	1	-19	-2155.67%
163	19399	AIU Ins Co	NY	Y	1	0.00%	100.20%	1	-3	-253.94%
164	21687	Mid-Century Ins Co	CA	Y	1	0.00%	100.20%	1	-1,030	131338.90%
165	21865	Associated Ind Corp	CA	Y	1	0.00%	100.20%	1	2,015	401389.84%
166	24902	Security Ins Co Of Hartford	CT	Y	1	0.00%	100.20%	1	0	30.73%
167	43117	American Equity Ins Co	AZ	S	1	0.00%	100.20%	12	11	89.72%
168	10510	Carolina Cas Ins Co	FL	Y	1	0.00%	100.20%	1	0	53.70%

2003 Colorado Market Share and Loss Ratio

P&C Line 18 - Product Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	24732	General Ins Co Of Amer	WA	Y	1	0.00%	100.20%	0	0	247.83%
170	35351	American Empire Surplus Lns Ins Co	DE	S	1	0.00%	100.20%	0	-6	-2259.25%
171	37974	MT Hawley Ins Co	IL	S	0	0.00%	100.20%	38	44	115.85%
172	20397	Vigilant Ins Co	NY	Y	0	0.00%	100.20%	0	-11	44748.00%
173	10328	Capitol Specialty Ins Corp	WI	S	0	0.00%	100.21%	0	0	31.58%
174	40258	American Intl South Ins Co	PA	Y	0	0.00%	100.21%	0	0	50.19%
175	24449	Regent Ins Co	WI	Y	0	0.00%	100.21%	0	0	0.00%
176	36940	Indian Harbor Ins Co	ND	S	0	0.00%	100.21%	6	35	637.52%
177	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.21%	0	0	51.02%
178	23841	New Hampshire Ins Co	PA	Y	0	0.00%	100.21%	0	-3	-1378.41%
179	33600	LM Ins Corp	IA	Y	0	0.00%	100.21%	0	-1	-198.96%
180	13528	Brotherhood Mut Ins Co	IN	Y	0	0.00%	100.21%	0	0	0.00%
181	22292	Hanover Ins Co	NH	Y	0	0.00%	100.21%	1	0	0.00%
182	44784	Fairfield Ins Co	CT	Y	0	0.00%	100.21%	0	0	0.00%
183	25615	Charter Oak Fire Ins Co	CT	Y	0	0.00%	100.21%	0	-348	172650.00%
184	22357	Hartford Accid & Ind Co	CT	Y	0	0.00%	100.21%	0	780	005583.33%
185	20702	Ace Fire Underwriters Ins Co	PA	Y	0	0.00%	100.21%	26	137	531.21%
186	40991	Kemper Ind Ins Co	IL	N	0	0.00%	100.21%	58	31	53.42%
187	11126	Sompo Japan Ins Co of Amer	NY	Y	0	0.00%	100.21%	0	2	433.14%
188	36838	General Agents Ins Co Of Amer Inc	OK	N	0	0.00%	100.21%	0	-34	566666.67%
189	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.21%	0	-52	157190.91%
190	22128	Rocky Mountain Fire & Cas Co	WA	Y	0	0.00%	100.21%	0	0	0.00%
191	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.21%	2	40	1681.55%
192	38970	Markel Ins Co	IL	Y	0	0.00%	100.21%	1	-1	-49.69%
193	29874	North American Specialty Ins Co	NH	Y	0	0.00%	100.21%	0	-4	446500.00%
194	23582	Harleysville Ins Co	MN	Y	0	0.00%	100.21%	3	0	0.00%
195	24740	Safeco Ins Co Of Amer	WA	Y	0	0.00%	100.21%	0	-1	2366.67%
196	24414	General Cas Co Of WI	WI	Y	0	0.00%	100.21%	0	0	64.10%
197	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.21%	0	0	126.38%
198	25623	Phoenix Ins Co	CT	Y	0	0.00%	100.21%	0	-7	5671.90%
199	19887	Trinity Universal Ins Co	TX	Y	-1	0.00%	100.21%	1	-1	-177.95%
200	20532	Clarendon Natl Ins Co	NJ	Y	-1	0.00%	100.20%	-1	0	0.00%
201	26069	Wausau Business Ins Co	WI	Y	-1	0.00%	100.20%	-2	-7	422.41%
202	34266	Frontier Ins Co	NY	Y	-1	0.00%	100.20%	-1	0	17.22%
203	25666	Travelers Ind Co Of Amer	CT	Y	-2	0.00%	100.20%	9	26	294.04%
204	27138	Kemper Cas Ins Co	IL	Y	-2	0.00%	100.20%	-2	-9	382.25%
205	20486	Transcontinental Ins Co	NY	Y	-9	-0.01%	100.19%	9	853	9440.97%
206	25534	TIG Ins Co	CA	Y	-9	-0.01%	100.17%	-9	1,154	-12474.59%
207	25658	Travelers Ind Co	CT	Y	-14	-0.02%	100.15%	19	-115	-617.85%
208	20613	American Employers Ins Co	MA	Y	-20	-0.03%	100.13%	7	-1	-8.23%
209	22918	American Motorists Ins Co	IL	Y	-42	-0.05%	100.07%	-4	-15	382.24%
210	22977	Lumbermens Mut Cas Co	IL	Y	-57	-0.07%	100.00%	125	-639	-512.72%
		Totals			77,070			69,569	50,514	72.61%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1 - Private Passenger Auto No-Fault(PIP) (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	82,058	19.99%	19.99%	126,114	158,131	125.39%
2	21652	Farmers Ins Exch	CA	Y	47,031	11.46%	31.45%	70,434	56,641	80.42%
3	19275	American Family Mut Ins Co	WI	Y	36,721	8.95%	40.40%	59,044	36,604	62.00%
4	19232	Allstate Ins Co	IL	Y	27,120	6.61%	47.00%	40,343	5,218	12.93%
5	21687	Mid-Century Ins Co	CA	Y	15,675	3.82%	50.82%	25,091	21,918	87.35%
6	25941	United Services Auto Assoc	TX	Y	11,961	2.91%	53.73%	17,828	12,051	67.60%
7	25968	USAA Cas Ins Co	TX	Y	11,810	2.88%	56.61%	17,031	11,763	69.07%
8	19283	American Std Ins Co Of WI	WI	Y	11,132	2.71%	59.32%	20,564	13,658	66.42%
9	16322	Progressive Halcyon Ins Co	OH	Y	9,585	2.34%	61.66%	14,236	7,114	49.97%
10	24260	Progressive Cas Ins Co	OH	Y	7,671	1.87%	63.53%	11,347	5,627	49.59%
11	30104	Hartford Underwriters Ins Co	CT	Y	7,427	1.81%	65.34%	12,434	8,088	65.04%
12	24740	Safeco Ins Co Of Amer	WA	Y	6,974	1.70%	67.04%	10,269	10,806	105.23%
13	35882	Geico General Ins Co	MD	Y	6,936	1.69%	68.73%	10,120	13,006	128.51%
14	17230	Allstate Prop & Cas Ins Co	IL	Y	6,492	1.58%	70.31%	9,620	2,944	30.60%
15	25143	State Farm Fire And Cas Co	IL	Y	6,425	1.57%	71.87%	10,264	19,067	185.76%
16	23817	Illinois Natl Ins Co	IL	Y	4,756	1.16%	73.03%	5,895	3,714	63.00%
17	22063	Government Employees Ins Co	MD	Y	4,417	1.08%	74.11%	6,383	6,721	105.29%
18	13242	Titan Ind Co	TX	Y	4,148	1.01%	75.12%	6,397	2,309	36.10%
19	34690	Property & Cas Ins Co Of Hartford	IN	Y	4,008	0.98%	76.09%	5,421	3,989	73.58%
20	19852	Financial Ind Co	CA	Y	3,961	0.96%	77.06%	5,889	4,989	84.71%
21	32786	Progressive Specialty Ins Co	OH	Y	3,740	0.91%	77.97%	7,505	3,815	50.83%
22	10111	American Bankers Ins Co Of FL	FL	Y	3,718	0.91%	78.88%	3,746	8,051	214.95%
23	41491	Geico Cas Co	MD	Y	3,687	0.90%	79.77%	5,683	5,761	101.36%
24	23388	Shelter Mut Ins Co	MO	Y	3,395	0.83%	80.60%	5,003	4,053	81.01%
25	28401	American Natl Prop & Cas Co	MO	Y	3,351	0.82%	81.42%	4,846	7,355	151.76%
26	22055	Geico Ind Co	MD	Y	3,349	0.82%	82.23%	4,814	3,866	80.30%
27	13137	Viking Ins Co Of WI	CO	Y	3,344	0.81%	83.05%	3,648	2,614	71.65%
28	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	3,330	0.81%	83.86%	5,342	3,556	66.57%
29	20990	Country Mut Ins Co	IL	Y	3,290	0.80%	84.66%	4,652	2,672	57.42%
30	23035	Liberty Mut Fire Ins Co	MA	Y	3,075	0.75%	85.41%	5,616	6,554	116.69%
31	19240	Allstate Ind Co	IL	Y	2,512	0.61%	86.02%	4,334	772	17.81%
32	24732	General Ins Co Of Amer	WA	Y	2,501	0.61%	86.63%	3,555	2,692	75.75%
33	34622	Glens Falls Ins Co	DE	Y	2,323	0.57%	87.20%	3,764	3,103	82.45%
34	16217	National Farmers Union Prop & Cas	CO	Y	2,304	0.56%	87.76%	3,271	3,464	105.88%
35	33650	Mendota Ins Co	MN	Y	2,243	0.55%	88.31%	4,136	3,895	94.19%
36	19100	Amco Ins Co	IA	Y	1,937	0.47%	88.78%	2,929	3,885	132.65%
37	19399	AIU Ins Co	NY	Y	1,840	0.45%	89.23%	2,860	2,585	90.36%
38	39012	Safeco Ins Co Of IL	IL	Y	1,820	0.44%	89.67%	2,536	1,834	72.33%
39	35190	Progressive Mountain Ins Co	CO	Y	1,687	0.41%	90.08%	3,172	1,075	33.90%
40	23787	Nationwide Mut Ins Co	OH	Y	1,372	0.33%	90.41%	2,007	4,075	202.98%
41	42579	Allied Prop & Cas Ins Co	IA	Y	1,328	0.32%	90.74%	2,015	3,121	154.88%
42	20117	California Cas Ind Exch	CA	Y	1,307	0.32%	91.06%	2,251	2,826	125.55%
43	19976	Amica Mut Ins Co	RI	Y	1,278	0.31%	91.37%	2,041	2,704	132.49%
44	21008	Country Pref Ins Co	IL	Y	1,266	0.31%	91.68%	1,751	1,308	74.70%
45	27928	Amex Assur Co	IL	Y	1,258	0.31%	91.98%	1,761	1,439	81.72%
46	37478	Hartford Ins Co Of The Midwest	IN	Y	1,201	0.29%	92.28%	1,985	1,850	93.17%
47	25674	Travelers Ind Co Of IL	CT	Y	1,184	0.29%	92.56%	1,712	2,993	174.88%
48	40258	American Intl South Ins Co	PA	Y	1,162	0.28%	92.85%	1,991	2,280	114.51%
49	40169	Metropolitan Cas Ins Co	RI	Y	1,118	0.27%	93.12%	1,604	1,375	85.74%
50	18600	USAA General Ind Co	TX	Y	1,088	0.27%	93.38%	1,663	1,052	63.30%
51	29742	Integon Natl Ins Co	NC	Y	1,080	0.26%	93.65%	1,958	1,900	97.03%
52	32352	Prudential Prop & Cas Ins Co	IN	Y	1,012	0.25%	93.89%	1,456	2,146	147.35%
53	25666	Travelers Ind Co Of Amer	CT	Y	876	0.21%	94.11%	1,429	2,516	176.11%
54	25615	Charter Oak Fire Ins Co	CT	Y	848	0.21%	94.31%	1,159	2,134	184.23%
55	32220	American Intl Ins Co	NY	Y	766	0.19%	94.50%	1,188	768	64.63%
56	36455	Northbrook Ind Co	IL	Y	756	0.18%	94.69%	1,001	1,018	101.67%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1 - Private Passenger Auto No-Fault(PIP) (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	21164	Dairyland Ins Co	WI	Y	749	0.18%	94.87%	1,194	57	4.73%
58	37907	Deerbrook Ins Co	IL	Y	715	0.17%	95.04%	906	427	47.08%
59	39942	American Natl General Ins Co	MO	Y	668	0.16%	95.20%	1,085	946	87.11%
60	22683	Teachers Ins Co	IL	Y	639	0.16%	95.36%	997	1,210	121.34%
61	27120	Trumbull Ins Co	CT	Y	629	0.15%	95.51%	1,134	1,067	94.07%
62	30562	American Manufacturers Mut Ins Co	IL	Y	613	0.15%	95.66%	967	587	60.73%
63	22454	Mendakota Ins Co	MN	Y	599	0.15%	95.81%	1,183	1,057	89.36%
64	42587	Depositors Ins Co	IA	Y	593	0.14%	95.95%	984	1,848	187.75%
65	32700	Owners Ins Co	OH	Y	572	0.14%	96.09%	792	917	115.83%
66	19194	Farmers Alliance Mut Ins Co	KS	Y	567	0.14%	96.23%	612	250	40.89%
67	40649	Economy Premier Assur Co	IL	Y	543	0.13%	96.36%	895	1,027	114.72%
68	37540	Omaha Prop & Cas Ins Co	NE	Y	541	0.13%	96.49%	776	917	118.18%
69	41785	Colorado Cas Ins Co	CO	Y	540	0.13%	96.63%	660	466	70.62%
70	37877	Nationwide Prop & Cas Ins Co	OH	Y	537	0.13%	96.76%	790	1,398	176.91%
71	18988	Auto-Owners Ins Co	MI	Y	507	0.12%	96.88%	714	296	41.53%
72	23728	National General Ins Co	MO	Y	505	0.12%	97.00%	711	887	124.76%
73	44393	West American Ins Co	IN	Y	495	0.12%	97.12%	767	744	96.93%
74	23779	Nationwide Mut Fire Ins Co	OH	Y	463	0.11%	97.24%	675	1,277	189.17%
75	23833	New Hampshire Ind Co Inc	PA	Y	453	0.11%	97.35%	902	811	89.84%
76	22101	Grange Ins Assn	WA	Y	451	0.11%	97.46%	656	838	127.68%
77	26050	Response Worldwide Ins Co	OH	Y	408	0.10%	97.56%	905	2,533	279.84%
78	42803	Guideone Elite Ins Co	IA	Y	408	0.10%	97.66%	599	350	58.56%
79	20303	Great Northern Ins Co	MN	Y	407	0.10%	97.76%	534	468	87.65%
80	22772	Integon Ind Corp	NC	Y	397	0.10%	97.85%	754	983	130.41%
81	39098	Omni Ins Co	IL	Y	354	0.09%	97.94%	776	403	51.91%
82	23361	Shelter General Ins Co	MO	Y	340	0.08%	98.02%	497	870	175.10%
83	24988	Sentry Ins A Mut Co	WI	Y	340	0.08%	98.10%	618	373	60.37%
84	15954	Trinity Universal Ins Co Of KS	KS	Y	315	0.08%	98.18%	391	371	94.90%
85	20885	Kansas City Fire & Marine Ins Co	SC	Y	313	0.08%	98.26%	407	404	99.20%
86	10723	Nationwide Assur Co	WI	Y	304	0.07%	98.33%	446	471	105.65%
87	32077	Montgomery Ward Ins Co	IL	Y	299	0.07%	98.40%	598	1,287	215.21%
88	22780	Integon General Ins Corp	NC	Y	296	0.07%	98.48%	517	738	142.95%
89	22128	Rocky Mountain Fire & Cas Co	WA	Y	295	0.07%	98.55%	442	337	76.08%
90	28188	Travco Ins Co	CT	Y	292	0.07%	98.62%	385	593	153.95%
91	20982	Country Cas Ins Co	IL	Y	286	0.07%	98.69%	424	-187	-44.18%
92	31968	Merastar Ins Co	TN	Y	285	0.07%	98.76%	424	494	116.32%
93	21423	Union Ins Co Of Providence	IA	Y	265	0.06%	98.82%	378	428	113.16%
94	22578	Horace Mann Ins Co	IL	Y	263	0.06%	98.89%	416	667	160.28%
95	11401	Guaranty Natl Ins Co	CO	Y	233	0.06%	98.94%	431	381	88.45%
96	11044	GMAC Ins Co Online Inc	MO	Y	220	0.05%	99.00%	271	239	88.26%
97	19887	Trinity Universal Ins Co	TX	Y	215	0.05%	99.05%	316	428	135.15%
98	22357	Hartford Accid & Ind Co	CT	Y	214	0.05%	99.10%	421	218	51.70%
99	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	189	0.05%	99.15%	284	485	171.08%
100	42404	Liberty Ins Corp	IL	Y	183	0.04%	99.19%	416	330	79.40%
101	21873	Firemans Fund Ins Co	CA	Y	177	0.04%	99.23%	331	666	201.57%
102	13714	Pharmacists Mut Ins Co	IA	Y	173	0.04%	99.28%	292	349	119.78%
103	10915	Unitrin Direct Property & Cas Co	IL	Y	170	0.04%	99.32%	276	366	132.58%
104	20281	Federal Ins Co	IN	Y	170	0.04%	99.36%	223	201	90.20%
105	15032	Guideone Mut Ins Co	IA	Y	167	0.04%	99.40%	253	94	37.29%
106	19682	Hartford Fire In Co	CT	Y	149	0.04%	99.44%	240	207	86.37%
107	19879	Security Natl Ins Co	TX	Y	144	0.04%	99.47%	219	307	139.73%
108	26298	Metropolitan Property & Cas Ins Co	RI	Y	140	0.03%	99.51%	209	176	84.05%
109	25712	Esurance Ins Co	OK	Y	127	0.03%	99.54%	165	144	86.98%
110	20796	GE Casualty Ins Co	PA	Y	117	0.03%	99.57%	204	478	234.47%
111	42331	Guideone America Ins Co	IA	Y	116	0.03%	99.59%	164	27	16.45%
112	22756	Horace Mann Prop & Cas Ins Co	CA	Y	110	0.03%	99.62%	153	5	3.19%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1 - Private Passenger Auto No-Fault(PIP) (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	16063 Unitrin Auto & Home Ins Co	NY	Y	110	0.03%	99.65%	72	187	258.97%
114	23752 Quanta Ind Co	CO	Y	106	0.03%	99.67%	151	59	38.89%
115	20397 Vigilant Ins Co	NY	Y	99	0.02%	99.70%	136	303	222.49%
116	21407 Emcasco Ins Co	IA	Y	99	0.02%	99.72%	139	195	140.26%
117	29424 Hartford Cas Ins Co	IN	Y	98	0.02%	99.75%	186	208	111.60%
118	15130 Encompass Ind Co	IL	Y	94	0.02%	99.77%	55	27	48.71%
119	39950 Metropolitan General Ins Co	RI	Y	93	0.02%	99.79%	124	86	69.44%
120	33588 First Liberty Ins Corp	IA	Y	71	0.02%	99.81%	125	160	127.68%
121	22918 American Motorists Ins Co	IL	Y	64	0.02%	99.82%	93	66	71.78%
122	37214 American States Preferred Ins Co	IN	Y	61	0.01%	99.84%	432	-346	-80.16%
123	19704 American States Ins Co	IN	Y	61	0.01%	99.85%	626	-263	-42.02%
124	21261 Electric Ins Co	MA	Y	60	0.01%	99.87%	126	400	316.19%
125	34789 GE Prop & Cas Ins Co	PA	Y	57	0.01%	99.88%	100	36	36.08%
126	24074 Ohio Cas Ins Co	OH	Y	51	0.01%	99.89%	74	51	69.14%
127	10914 Kemper Independence Ins Co	IL	Y	47	0.01%	99.91%	76	99	128.90%
128	10212 Allmerica Fncl Alliance Ins Co	NH	Y	45	0.01%	99.92%	58	46	78.47%
129	22292 Hanover Ins Co	NH	Y	42	0.01%	99.93%	78	154	197.00%
130	19690 American Economy Ins Co	IN	Y	38	0.01%	99.94%	261	-175	-66.94%
131	19801 Argonaut Ins Co	CA	Y	37	0.01%	99.94%	64	257	399.75%
132	26085 Warner Ins Co	IL	Y	36	0.01%	99.95%	80	362	450.40%
133	20648 Employers Fire Ins Co	MA	Y	33	0.01%	99.96%	547	287	52.35%
134	36447 Prudential General Ins Co	DE	Y	29	0.01%	99.97%	40	31	77.75%
135	26832 Great American Alliance Ins Co	OH	Y	19	0.00%	99.97%	35	20	57.10%
136	33723 Great American Spirit Ins Co	OH	Y	14	0.00%	99.98%	24	0	-0.36%
137	23469 American Modern Home Ins Co	OH	Y	14	0.00%	99.98%	22	4	18.44%
138	31135 Great American Security Ins Co	OH	Y	12	0.00%	99.98%	26	148	571.50%
139	25623 Phoenix Ins Co	CT	Y	10	0.00%	99.99%	19	9	50.05%
140	20346 Pacific Ind Co	WI	Y	9	0.00%	99.99%	12	0	-3.02%
141	41459 Armed Forces Ins Exchange	KS	Y	8	0.00%	99.99%	11	25	235.45%
142	29459 Twin City Fire Ins Co Co	IN	Y	7	0.00%	99.99%	12	21	167.40%
143	19216 Southern Ins Co	TX	Y	6	0.00%	99.99%	83	145	174.61%
144	25658 Travelers Ind Co	CT	Y	5	0.00%	99.99%	9	5	52.23%
145	10693 Civil Svc Employees Ins Co	CA	Y	5	0.00%	100.00%	7	39	526.92%
146	18910 American Protection Ins Co	IL	Y	5	0.00%	100.00%	10	-16	-151.02%
147	19356 Maryland Cas Co	MD	Y	5	0.00%	100.00%	7	99	1406.90%
148	32620 National Interstate Ins Co	OH	Y	5	0.00%	100.00%	8	0	1.39%
149	24589 American & Foreign Ins Co	DE	Y	4	0.00%	100.00%	7	1	12.37%
150	11185 Foremost Ins Co	MI	Y	3	0.00%	100.00%	7	17	253.18%
151	16691 Great American Ins Co	OH	Y	3	0.00%	100.00%	3	1	27.75%
152	19895 Atlantic Mut Ins Co	NY	Y	2	0.00%	100.00%	4	0	-4.71%
153	13021 United Fire & Cas Co	IA	Y	2	0.00%	100.00%	3	12	424.25%
154	24902 Security Ins Co Of Hartford	CT	Y	2	0.00%	100.00%	2	11	503.21%
155	24678 Royal Ind Co	DE	Y	2	0.00%	100.00%	3	36	1132.53%
156	19909 Centennial Ins Co	NY	Y	1	0.00%	100.00%	2	0	10.99%
157	11126 Sompo Japan Ins Co of Amer	NY	Y	1	0.00%	100.00%	1	0	0.00%
158	30945 National Alliance Ins Co	MO	Y	1	0.00%	100.00%	51	157	306.48%
159	26980 Royal Ins Co Of Amer	IL	Y	1	0.00%	100.00%	1	-19	-1555.56%
160	24198 Peerless Ins Co	NH	Y	1	0.00%	100.00%	1	144	21086.36%
161	10677 Cincinnati Ins Co	OH	Y	1	0.00%	100.00%	1	0	0.00%
162	43699 American Federation Ins Co	FL	Y	0	0.00%	100.01%	1	9	924.73%
163	10792 Avomark Ins Co	IN	Y	0	0.00%	100.01%	4	19	515.29%
164	42889 Victoria Fire & Cas Co	OH	Y	0	0.00%	100.01%	1	0	-27.60%
165	31925 Atlanta Specialty Ins Co	OH	Y	0	0.00%	100.01%	2	29	1436.04%
166	22667 Ace American Ins Co	PA	Y	0	0.00%	100.01%	0	0	0.00%
167	10071 Encompass Ins Co Of America	IL	Y	0	0.00%	100.01%	0	0	0.00%
168	22268 Infinity Ins Co	IN	Y	0	0.00%	100.01%	0	96	42002.19%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1 - Private Passenger Auto No-Fault(PIP) (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	23809	Granite State Ins Co	PA	Y	0	0.00%	100.01%	0	0	0.00%
170	24082	Ohio Security Ins Co	OH	Y	0	0.00%	100.01%	0	0	-241.67%
171	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.01%	0	0	-143.02%
172	25844	Union Ins Co	NE	Y	0	0.00%	100.01%	0	57	46570.49%
173	19410	Commerce & Industry Ins Co	NY	Y	0	0.00%	100.01%	0	0	0.00%
174	25747	Unigard Ins Co	WA	Y	0	0.00%	100.01%	0	0	0.00%
175	35289	Continental Ins Co	SC	Y	0	0.00%	100.01%	0	409 780	304.35%
176	37001	American Premier Ins Co	IN	Y	0	0.00%	100.01%	2	19	1256.01%
177	21792	Atlanta Cas Co	OH	Y	0	0.00%	100.01%	3	27	805.33%
178	12599	Windsor Ins Co	IN	Y	-1	0.00%	100.00%	17	112	651.02%
179	38474	Firemans Fund Ins Co Of NE	NE	Y	-1	0.00%	100.00%	5	47	957.14%
180	24538	Republic Underwriters Ins Co	TX	Y	-2	0.00%	100.00%	45	16	35.71%
181	32190	Constitution Ins Co	NY	Y	-17	0.00%	100.00%	-17	-12	71.19%
		Totals			410,470			630,967	549,087	87.02%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.2 - Other Private Passenger Auto Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	255,779	19.87%	19.87%	234,465	167,721	71.53%
2	21652	Farmers Ins Exch	CA	Y	116,181	9.02%	28.89%	105,681	68,198	64.53%
3	19275	American Family Mut Ins Co	WI	Y	93,604	7.27%	36.16%	81,909	80,329	98.07%
4	21687	Mid-Century Ins Co	CA	Y	57,009	4.43%	40.59%	51,548	33,920	65.80%
5	19232	Allstate Ins Co	IL	Y	52,126	4.05%	44.64%	48,068	34,187	71.12%
6	16322	Progressive Halcyon Ins Co	OH	Y	41,902	3.25%	47.89%	36,847	18,271	49.59%
7	25941	United Services Auto Assoc	TX	Y	40,884	3.18%	51.07%	38,527	26,960	69.98%
8	24260	Progressive Cas Ins Co	OH	Y	36,826	2.86%	53.93%	30,283	16,796	55.46%
9	19283	American Std Ins Co Of WI	WI	Y	36,257	2.82%	56.74%	32,786	29,520	90.04%
10	25968	USAA Cas Ins Co	TX	Y	32,649	2.54%	59.28%	30,229	20,401	67.49%
11	24740	Safeco Ins Co Of Amer	WA	Y	25,051	1.95%	61.22%	23,281	15,004	64.45%
12	25143	State Farm Fire And Cas Co	IL	Y	20,998	1.63%	62.86%	19,446	14,330	73.69%
13	35882	Geico General Ins Co	MD	Y	20,613	1.60%	64.46%	18,633	13,850	74.33%
14	30104	Hartford Underwriters Ins Co	CT	Y	19,627	1.52%	65.98%	16,164	11,263	69.68%
15	17230	Allstate Prop & Cas Ins Co	IL	Y	17,738	1.38%	67.36%	14,554	9,528	65.47%
16	23035	Liberty Mut Fire Ins Co	MA	Y	16,352	1.27%	68.63%	12,301	7,619	61.94%
17	10111	American Bankers Ins Co Of FL	FL	Y	13,783	1.07%	69.70%	13,710	4,327	31.56%
18	22063	Government Employees Ins Co	MD	Y	13,664	1.06%	70.76%	12,179	9,302	76.38%
19	28401	American Natl Prop & Cas Co	MO	Y	13,121	1.02%	71.78%	11,471	9,059	78.97%
20	41491	Geico Cas Co	MD	Y	13,091	1.02%	72.80%	11,426	6,702	58.66%
21	23817	Illinois Natl Ins Co	IL	Y	12,649	0.98%	73.78%	10,467	5,782	55.24%
22	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	12,574	0.98%	74.76%	11,095	12,191	109.88%
23	32786	Progressive Specialty Ins Co	OH	Y	11,780	0.91%	75.67%	13,308	8,013	60.21%
24	23388	Shelter Mut Ins Co	MO	Y	11,569	0.90%	76.57%	10,536	6,139	58.27%
25	13242	Titan Ind Co	TX	Y	11,434	0.89%	77.46%	10,130	3,531	34.86%
26	13137	Viking Ins Co Of WI	CO	Y	10,828	0.84%	78.30%	10,077	3,755	37.26%
27	34690	Property & Cas Ins Co Of Hartford	IN	Y	10,682	0.83%	79.13%	7,767	4,710	60.63%
28	20990	Country Mut Ins Co	IL	Y	10,672	0.83%	79.96%	9,558	7,619	79.72%
29	33650	Mendota Ins Co	MN	Y	10,519	0.82%	80.77%	9,570	4,772	49.86%
30	22055	Geico Ind Co	MD	Y	9,956	0.77%	81.55%	8,543	5,657	66.21%
31	19852	Financial Ind Co	CA	Y	9,360	0.73%	82.27%	9,340	5,807	62.17%
32	24732	General Ins Co Of Amer	WA	Y	9,025	0.70%	82.98%	7,444	5,048	67.81%
33	19100	Amco Ins Co	IA	Y	8,980	0.70%	83.67%	7,765	5,574	71.79%
34	19240	Allstate Ind Co	IL	Y	8,289	0.64%	84.32%	7,364	4,065	55.20%
35	16217	National Farmers Union Prop & Cas	CO	Y	7,215	0.56%	84.88%	6,183	7,073	114.39%
36	19976	Amica Mut Ins Co	RI	Y	7,188	0.56%	85.44%	5,872	5,069	86.34%
37	42579	Allied Prop & Cas Ins Co	IA	Y	6,935	0.54%	85.97%	5,722	3,482	60.86%
38	19399	AIU Ins Co	NY	Y	6,387	0.50%	86.47%	6,034	3,557	58.95%
39	20117	California Cas Ind Exch	CA	Y	5,988	0.47%	86.94%	4,972	4,097	82.39%
40	39012	Safeco Ins Co Of IL	IL	Y	5,978	0.46%	87.40%	4,894	3,715	75.92%
41	23787	Nationwide Mut Ins Co	OH	Y	5,844	0.45%	87.85%	4,958	3,107	62.68%
42	25674	Travelers Ind Co Of IL	CT	Y	5,549	0.43%	88.28%	5,156	4,568	88.60%
43	35190	Progressive Mountain Ins Co	CO	Y	5,205	0.40%	88.69%	5,689	3,627	63.76%
44	37478	Hartford Ins Co Of The Midwest	IN	Y	4,870	0.38%	89.07%	4,551	2,076	45.63%
45	10071	Encompass Ins Co Of America	IL	Y	4,798	0.37%	89.44%	1,121	116	10.36%
46	25615	Charter Oak Fire Ins Co	CT	Y	4,576	0.36%	89.79%	3,765	2,795	74.25%
47	34622	Glens Falls Ins Co	DE	Y	4,392	0.34%	90.14%	7,038	3,330	47.32%
48	18600	USAA General Ind Co	TX	Y	4,225	0.33%	90.46%	3,957	2,417	61.08%
49	21008	Country Pref Ins Co	IL	Y	4,142	0.32%	90.79%	3,691	2,464	66.76%
50	25666	Travelers Ind Co Of Amer	CT	Y	3,983	0.31%	91.10%	3,734	2,374	63.59%
51	27928	Amex Assur Co	IL	Y	3,901	0.30%	91.40%	3,373	2,811	83.33%
52	32352	Prudential Prop & Cas Ins Co	IN	Y	3,793	0.29%	91.69%	3,591	2,750	76.58%
53	22683	Teachers Ins Co	IL	Y	3,144	0.24%	91.94%	2,935	1,675	57.09%
54	40649	Economy Premier Assur Co	IL	Y	2,960	0.23%	92.17%	2,782	1,910	68.66%
55	36455	Northbrook Ind Co	IL	Y	2,938	0.23%	92.40%	2,413	1,020	42.28%
56	29742	Integon Natl Ins Co	NC	Y	2,893	0.22%	92.62%	2,979	3,381	113.51%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.2 - Other Private Passenger Auto Liability (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	42587 Depositors Ins Co	IA	Y	2,851	0.22%	92.84%	2,614	2,375	90.85%
58	41785 Colorado Cas Ins Co	CO	Y	2,805	0.22%	93.06%	1,656	1,159	70.02%
59	37907 Deerbrook Ins Co	IL	Y	2,800	0.22%	93.28%	2,206	974	44.16%
60	20303 Great Northern Ins Co	MN	Y	2,769	0.22%	93.49%	2,147	1,894	88.24%
61	16063 Unitrin Auto & Home Ins Co	NY	Y	2,708	0.21%	93.70%	936	782	83.56%
62	40169 Metropolitan Cas Ins Co	RI	Y	2,661	0.21%	93.91%	2,548	1,991	78.12%
63	32077 Montgomery Ward Ins Co	IL	Y	2,572	0.20%	94.11%	2,225	1,474	66.27%
64	40258 American Intl South Ins Co	PA	Y	2,565	0.20%	94.31%	3,041	2,070	68.05%
65	32700 Owners Ins Co	OH	Y	2,485	0.19%	94.50%	1,775	1,355	76.32%
66	23728 National General Ins Co	MO	Y	2,459	0.19%	94.69%	2,173	1,305	60.06%
67	21164 Dairyland Ins Co	WI	Y	2,436	0.19%	94.88%	2,436	613	25.17%
68	39942 American Natl General Ins Co	MO	Y	2,412	0.19%	95.07%	2,337	1,299	55.58%
69	32220 American Intl Ins Co	NY	Y	2,377	0.18%	95.25%	2,347	1,534	65.36%
70	27871 Western Agric Ins Co	AZ	Y	2,102	0.16%	95.42%	2,041	1,798	88.06%
71	18988 Auto-Owners Ins Co	MI	Y	1,954	0.15%	95.57%	1,458	1,830	125.56%
72	19194 Farmers Alliance Mut Ins Co	KS	Y	1,924	0.15%	95.72%	1,313	592	45.09%
73	15954 Trinity Universal Ins Co Of KS	KS	Y	1,891	0.15%	95.86%	1,253	1,031	82.27%
74	37877 Nationwide Prop & Cas Ins Co	OH	Y	1,869	0.15%	96.01%	1,613	1,179	73.09%
75	21873 Firemans Fund Ins Co	CA	Y	1,833	0.14%	96.15%	1,783	970	54.42%
76	23779 Nationwide Mut Fire Ins Co	OH	Y	1,828	0.14%	96.29%	1,583	1,677	105.96%
77	23361 Shelter General Ins Co	MO	Y	1,556	0.12%	96.41%	1,437	1,003	69.79%
78	27120 Trumbull Ins Co	CT	Y	1,537	0.12%	96.53%	1,625	685	42.14%
79	28188 Travco Ins Co	CT	Y	1,509	0.12%	96.65%	1,234	993	80.50%
80	22101 Grange Ins Assn	WA	Y	1,477	0.11%	96.77%	1,316	658	49.98%
81	30562 American Manufacturers Mut Ins Co	IL	Y	1,460	0.11%	96.88%	2,332	1,433	61.45%
82	15130 Encompass Ind Co	IL	Y	1,451	0.11%	96.99%	385	205	53.28%
83	25712 Esurance Ins Co	OK	Y	1,430	0.11%	97.10%	918	502	54.65%
84	44393 West American Ins Co	IN	Y	1,422	0.11%	97.21%	1,298	696	53.63%
85	39098 Omni Ins Co	IL	Y	1,263	0.10%	97.31%	1,240	579	46.69%
86	42803 Guideone Elite Ins Co	IA	Y	1,259	0.10%	97.41%	1,173	591	50.41%
87	24988 Sentry Ins A Mut Co	WI	Y	1,244	0.10%	97.51%	1,218	791	64.89%
88	22578 Horace Mann Ins Co	IL	Y	1,210	0.09%	97.60%	1,146	668	58.25%
89	37540 Omaha Prop & Cas Ins Co	NE	Y	1,174	0.09%	97.69%	1,391	1,401	100.74%
90	22454 Mendakota Ins Co	MN	Y	1,149	0.09%	97.78%	1,698	1,226	72.18%
91	19887 Trinity Universal Ins Co	TX	Y	1,130	0.09%	97.87%	1,063	731	68.76%
92	42404 Liberty Ins Corp	IL	Y	1,122	0.09%	97.96%	801	379	47.27%
93	21423 Union Ins Co Of Providence	IA	Y	1,110	0.09%	98.04%	1,059	421	39.72%
94	20982 Country Cas Ins Co	IL	Y	1,102	0.09%	98.13%	970	757	78.02%
95	26050 Response Worldwide Ins Co	OH	Y	1,100	0.09%	98.21%	1,169	639	54.65%
96	22772 Integon Ind Corp	NC	Y	1,049	0.08%	98.29%	1,105	1,054	95.34%
97	20281 Federal Ins Co	IN	Y	1,003	0.08%	98.37%	799	458	57.33%
98	23833 New Hampshire Ind Co Inc	PA	Y	995	0.08%	98.45%	1,322	1,234	93.37%
99	11185 Foremost Ins Co	MI	Y	967	0.08%	98.52%	674	112	16.61%
100	10723 Nationwide Assur Co	WI	Y	952	0.07%	98.60%	840	449	53.51%
101	20796 GE Casualty Ins Co	PA	Y	902	0.07%	98.67%	863	1,025	118.73%
102	11000 Sentinel Ins Co Ltd	CT	Y	882	0.07%	98.74%	379	178	46.88%
103	22780 Integon General Ins Corp	NC	Y	862	0.07%	98.80%	842	533	63.36%
104	10915 Unitrin Direct Property & Cas Co	IL	Y	793	0.06%	98.87%	598	439	73.48%
105	31968 Merastar Ins Co	TN	Y	745	0.06%	98.92%	727	421	57.92%
106	22756 Horace Mann Prop & Cas Ins Co	CA	Y	715	0.06%	98.98%	607	708	116.66%
107	19879 Security Natl Ins Co	TX	Y	681	0.05%	99.03%	667	976	146.26%
108	20397 Vigilant Ins Co	NY	Y	667	0.05%	99.08%	523	921	175.90%
109	22357 Hartford Accid & Ind Co	CT	Y	634	0.05%	99.13%	595	329	55.22%
110	22128 Rocky Mountain Fire & Cas Co	WA	Y	619	0.05%	99.18%	852	473	55.48%
111	13714 Pharmacists Mut Ins Co	IA	Y	555	0.04%	99.22%	479	273	56.91%
112	25321 Metropolitan Drt Prop & Cas Ins Co	RI	Y	540	0.04%	99.27%	540	508	94.22%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.2 - Other Private Passenger Auto Liability (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	20885 Kansas City Fire & Marine Ins Co	SC	Y	539	0.04%	99.31%	710	522	73.49%
114	26298 Metropolitan Property & Cas Ins Co	RI	Y	530	0.04%	99.35%	497	578	116.27%
115	16578 Fidelity National Prop and Cas Ins	NY	Y	507	0.04%	99.39%	158	55	34.55%
116	19682 Hartford Fire In Co	CT	Y	482	0.04%	99.43%	448	526	117.40%
117	11044 GMAC Ins Co Online Inc	MO	Y	466	0.04%	99.46%	413	807	195.29%
118	39950 Metropolitan General Ins Co	RI	Y	454	0.04%	99.50%	392	204	51.90%
119	15032 Guideone Mut Ins Co	IA	Y	444	0.03%	99.53%	421	61	14.54%
120	21261 Electric Ins Co	MA	Y	408	0.03%	99.56%	382	182	47.76%
121	21407 Emcasco Ins Co	IA	Y	389	0.03%	99.59%	369	267	72.57%
122	34789 GE Prop & Cas Ins Co	PA	Y	383	0.03%	99.62%	367	176	47.79%
123	11401 Guaranty Natl Ins Co	CO	Y	381	0.03%	99.65%	435	420	96.59%
124	33588 First Liberty Ins Corp	IA	Y	379	0.03%	99.68%	266	243	91.40%
125	42331 Guideone America Ins Co	IA	Y	378	0.03%	99.71%	328	130	39.63%
126	23469 American Modern Home Ins Co	OH	Y	367	0.03%	99.74%	295	129	43.73%
127	29424 Hartford Cas Ins Co	IN	Y	320	0.02%	99.77%	308	214	69.32%
128	23752 Quanta Ind Co	CO	Y	319	0.02%	99.79%	281	222	78.87%
129	19062 Automobile Ins Co Of Hartford CT	CT	Y	300	0.02%	99.81%	53	22	42.35%
130	19070 Standard Fire Ins Co	CT	Y	216	0.02%	99.83%	44	22	50.56%
131	10914 Kemper Independence Ins Co	IL	Y	186	0.01%	99.84%	133	81	60.48%
132	10212 Allmerica Fncl Alliance Ins Co	NH	Y	171	0.01%	99.86%	116	121	104.40%
133	28932 Markel American Ins Co	VA	Y	153	0.01%	99.87%	141	-2	-1.10%
134	22918 American Motorists Ins Co	IL	Y	147	0.01%	99.88%	225	140	62.01%
135	24074 Ohio Cas Ins Co	OH	Y	130	0.01%	99.89%	121	-231	-190.37%
136	22292 Hanover Ins Co	NH	Y	128	0.01%	99.90%	140	232	165.48%
137	36447 Prudential General Ins Co	DE	Y	107	0.01%	99.91%	100	133	132.57%
138	26085 Warner Ins Co	IL	Y	106	0.01%	99.92%	133	191	143.49%
139	19704 American States Ins Co	IN	Y	86	0.01%	99.92%	809	-365	-45.10%
140	37214 American States Preferred Ins Co	IN	Y	84	0.01%	99.93%	555	-14	-2.60%
141	26832 Great American Alliance Ins Co	OH	Y	81	0.01%	99.94%	96	31	32.14%
142	16691 Great American Ins Co	OH	Y	67	0.01%	99.94%	65	42	65.45%
143	19356 Maryland Cas Co	MD	Y	65	0.01%	99.95%	59	25	42.93%
144	25623 Phoenix Ins Co	CT	Y	64	0.00%	99.95%	59	58	97.45%
145	19801 Argonaut Ins Co	CA	Y	62	0.00%	99.96%	108	43	39.87%
146	31135 Great American Security Ins Co	OH	Y	59	0.00%	99.96%	77	68	87.56%
147	20346 Pacific Ind Co	WI	Y	59	0.00%	99.97%	44	20	45.32%
148	33723 Great American Spirit Ins Co	OH	Y	56	0.00%	99.97%	67	39	58.28%
149	19690 American Economy Ins Co	IN	Y	54	0.00%	99.98%	348	29	8.28%
150	35769 Lyndon Property Ins Co	MO	Y	52	0.00%	99.98%	36	756	2127.92%
151	41459 Armed Forces Ins Exchange	KS	Y	47	0.00%	99.98%	44	9	19.35%
152	20648 Employers Fire Ins Co	MA	Y	35	0.00%	99.99%	940	-445	-47.37%
153	24589 American & Foreign Ins Co	DE	Y	33	0.00%	99.99%	52	22	41.98%
154	25658 Travelers Ind Co	CT	Y	24	0.00%	99.99%	24	-45	-192.03%
155	32620 National Interstate Ins Co	OH	Y	21	0.00%	99.99%	19	2	12.55%
156	19216 Southern Ins Co	TX	Y	16	0.00%	99.99%	238	-146	-61.30%
157	19895 Atlantic Mut Ins Co	NY	Y	14	0.00%	99.99%	15	4	25.42%
158	18910 American Protection Ins Co	IL	Y	13	0.00%	99.99%	25	2	9.64%
159	29459 Twin City Fire Ins Co Co	IN	Y	13	0.00%	100.00%	13	9	66.59%
160	43699 American Federation Ins Co	FL	Y	10	0.00%	100.00%	10	0	0.00%
161	22667 Ace American Ins Co	PA	Y	9	0.00%	100.00%	3	0	0.97%
162	10693 Civil Svc Employees Ins Co	CA	Y	9	0.00%	100.00%	11	6	57.36%
163	13021 United Fire & Cas Co	IA	Y	6	0.00%	100.00%	6	19	321.88%
164	19909 Centennial Ins Co	NY	Y	6	0.00%	100.00%	6	-1	-12.83%
165	24678 Royal Ind Co	DE	Y	6	0.00%	100.00%	8	4	51.34%
166	20494 Transportation Ins Co	IL	Y	5	0.00%	100.00%	1	-214	-15954.09%
167	20427 American Cas Co Of Reading PA	PA	Y	5	0.00%	100.00%	2	0	0.00%
168	21415 Employers Mut Cas Co	IA	Y	4	0.00%	100.00%	5	0	-2.76%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.2 - Other Private Passenger Auto Liability (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	24902	Security Ins Co Of Hartford	CT	Y	3	0.00%	100.00%	3	-4	-141.54%
170	26980	Royal Ins Co Of Amer	IL	Y	3	0.00%	100.00%	3	1	18.99%
171	20443	Continental Cas Co	IL	Y	2	0.00%	100.00%	1	0	0.00%
172	11126	Sompo Japan Ins Co of Amer	NY	Y	2	0.00%	100.00%	2	0	-3.04%
173	24198	Peerless Ins Co	NH	Y	2	0.00%	100.00%	2	0	0.00%
174	20486	Transcontinental Ins Co	NY	Y	1	0.00%	100.00%	0	0	0.00%
175	30945	National Alliance Ins Co	MO	Y	1	0.00%	100.00%	50	62	121.87%
176	25798	Unigard Ind Co	WA	Y	1	0.00%	100.00%	0	0	12.01%
177	19615	American Reliable Ins Co	AZ	Y	1	0.00%	100.00%	0	0	29.10%
178	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.00%	0	54	92824.14%
179	42889	Victoria Fire & Cas Co	OH	Y	0	0.00%	100.00%	1	0	-1.87%
180	25747	Unigard Ins Co	WA	Y	0	0.00%	100.00%	0	0	11.80%
181	37850	Pacific Specialty Ins Co	CA	Y	0	0.00%	100.00%	0	0	0.00%
182	22136	Great American Ins Co of NY	NY	Y	0	0.00%	100.00%	0	0	0.00%
183	31925	Atlanta Specialty Ins Co	OH	Y	0	0.00%	100.00%	2	-100	-5553.79%
184	20478	National Fire Ins Co Of Hartford	CT	Y	0	0.00%	100.00%	0	0	0.00%
185	35289	Continental Ins Co	SC	Y	0	0.00%	100.00%	0	495	547437.50%
186	38156	Alpha Prop & Cas Ins Co	WI	Y	0	0.00%	100.00%	0	0	0.00%
187	22268	Infinity Ins Co	IN	Y	0	0.00%	100.00%	0	36	11088.62%
188	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.00%	0	0	-82.35%
189	24082	Ohio Security Ins Co	OH	Y	0	0.00%	100.00%	0	0	200.00%
190	19410	Commerce & Industry Ins Co	NY	Y	0	0.00%	100.00%	0	0	0.00%
191	25844	Union Ins Co	NE	Y	0	0.00%	100.00%	0	-26	-8660.00%
192	35270	Fidelity & Cas Co Of NY	SC	Y	0	0.00%	100.00%	0	0	0.00%
193	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.00%	1	-3	-337.73%
194	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	100.00%	0	-7	38888.89%
195	20613	American Employers Ins Co	MA	Y	0	0.00%	100.00%	0	0	202.63%
196	26522	Mount Vernon Fire Ins Co	PA	S	0	0.00%	100.00%	2	0	-2.75%
197	37001	American Premier Ins Co	IN	Y	0	0.00%	100.00%	2	-107	-6379.68%
198	11150	Arch Ins Co	MO	Y	0	0.00%	100.00%	0	0	16.85%
199	37834	Progressive Preferred Ins Co	OH	Y	0	0.00%	100.00%	0	35	-10773.86%
200	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.00%	0	0	0.00%
201	14559	Guideone Specialty Mut Ins Co	IA	Y	0	0.00%	100.00%	100	110	110.14%
202	21792	Atlanta Cas Co	OH	Y	-1	0.00%	100.00%	3	94	2794.02%
203	41181	Universal Underwriters Ins Co	KS	Y	-1	0.00%	100.00%	65	111	170.98%
204	10792	Avomark Ins Co	IN	Y	-1	0.00%	100.00%	4	25	700.11%
205	10677	Cincinnati Ins Co	OH	Y	-1	0.00%	100.00%	-2	-1	37.10%
206	12599	Windsor Ins Co	IN	Y	-2	0.00%	100.00%	32	43	135.42%
207	22977	Lumbermens Mut Cas Co	IL	Y	-2	0.00%	100.00%	-2	-437	17910.12%
208	38474	Firemans Fund Ins Co Of NE	NE	Y	-3	0.00%	100.00%	24	94	393.08%
209	21970	OneBeacon Ins Co	PA	Y	-4	0.00%	100.00%	-4	0	0.97%
210	24538	Republic Underwriters Ins Co	TX	Y	-5	0.00%	100.00%	124	227	183.10%
Totals					1,287,495			1,158,686	805,821	69.55%

2003 Colorado Market Share and Loss Ratio

P&C Line 21.1 - Private Passenger Auto Physical Damage (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	281,666	23.51%	23.51%	281,363	154,361	54.86%
2	21652	Farmers Ins Exch	CA	Y	140,324	11.71%	35.22%	141,002	58,523	41.50%
3	19275	American Family Mut Ins Co	WI	Y	92,614	7.73%	42.95%	89,874	45,957	51.13%
4	19232	Allstate Ins Co	IL	Y	54,580	4.56%	47.51%	55,836	25,047	44.86%
5	25941	United Services Auto Assoc	TX	Y	48,876	4.08%	51.59%	48,024	21,409	44.58%
6	25968	USAA Cas Ins Co	TX	Y	37,767	3.15%	54.74%	37,041	17,516	47.29%
7	21687	Mid-Century Ins Co	CA	Y	31,424	2.62%	57.36%	31,070	16,948	54.55%
8	19283	American Std Ins Co Of WI	WI	Y	26,780	2.24%	59.60%	26,958	15,211	56.43%
9	24260	Progressive Cas Ins Co	OH	Y	24,531	2.05%	61.65%	22,062	11,592	52.54%
10	16322	Progressive Halcyon Ins Co	OH	Y	23,441	1.96%	63.60%	22,433	11,378	50.72%
11	24740	Safeco Ins Co Of Amer	WA	Y	22,721	1.90%	65.50%	22,683	11,225	49.49%
12	35882	Geico General Ins Co	MD	Y	18,760	1.57%	67.07%	19,413	10,156	52.31%
13	30104	Hartford Underwriters Ins Co	CT	Y	18,444	1.54%	68.61%	18,406	8,431	45.80%
14	17230	Allstate Prop & Cas Ins Co	IL	Y	18,355	1.53%	70.14%	16,456	8,388	50.97%
15	25143	State Farm Fire And Cas Co	IL	Y	18,067	1.51%	71.65%	18,233	11,656	63.93%
16	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	16,265	1.36%	73.00%	15,346	6,950	45.29%
17	23035	Liberty Mut Fire Ins Co	MA	Y	15,483	1.29%	74.30%	14,269	7,396	51.83%
18	22063	Government Employees Ins Co	MD	Y	12,538	1.05%	75.34%	12,833	6,587	51.33%
19	28401	American Natl Prop & Cas Co	MO	Y	10,860	0.91%	76.25%	10,084	4,839	47.99%
20	20990	Country Mut Ins Co	IL	Y	10,395	0.87%	77.12%	10,028	4,792	47.78%
21	10111	American Bankers Ins Co Of FL	FL	Y	9,613	0.80%	77.92%	9,487	3,239	34.14%
22	23388	Shelter Mut Ins Co	MO	Y	9,400	0.78%	78.70%	9,393	4,624	49.23%
23	16217	National Farmers Union Prop & Cas	CO	Y	8,336	0.70%	79.40%	7,803	3,425	43.89%
24	34690	Property & Cas Ins Co Of Hartford	IN	Y	8,222	0.69%	80.09%	6,921	4,053	58.56%
25	19100	Amco Ins Co	IA	Y	7,566	0.63%	80.72%	7,238	3,458	47.77%
26	20117	California Cas Ind Exch	CA	Y	7,333	0.61%	81.33%	6,934	3,177	45.82%
27	32786	Progressive Specialty Ins Co	OH	Y	7,306	0.61%	81.94%	9,278	3,885	41.87%
28	19976	Amica Mut Ins Co	RI	Y	7,052	0.59%	82.53%	6,891	3,658	53.09%
29	41491	Geico Cas Co	MD	Y	6,961	0.58%	83.11%	6,841	3,125	45.68%
30	19240	Allstate Ind Co	IL	Y	6,929	0.58%	83.69%	7,105	3,528	49.66%
31	22055	Geico Ind Co	MD	Y	6,851	0.57%	84.26%	6,640	3,067	46.18%
32	19399	AIU Ins Co	NY	Y	5,970	0.50%	84.76%	5,999	2,713	45.23%
33	25674	Travelers Ind Co Of IL	CT	Y	5,818	0.49%	85.24%	5,975	2,261	37.85%
34	42579	Allied Prop & Cas Ins Co	IA	Y	5,689	0.47%	85.72%	5,362	2,591	48.32%
35	23817	Illinois Natl Ins Co	IL	Y	5,442	0.45%	86.17%	4,918	2,254	45.83%
36	34622	Glens Falls Ins Co	DE	Y	5,309	0.44%	86.62%	9,138	4,928	53.93%
37	25615	Charter Oak Fire Ins Co	CT	Y	5,145	0.43%	87.05%	4,707	2,227	47.31%
38	23787	Nationwide Mut Ins Co	OH	Y	5,121	0.43%	87.47%	5,110	2,281	44.64%
39	27928	Amex Assur Co	IL	Y	4,747	0.40%	87.87%	4,444	2,465	55.47%
40	25666	Travelers Ind Co Of Amer	CT	Y	4,544	0.38%	88.25%	4,730	1,522	32.17%
41	21008	Country Pref Ins Co	IL	Y	4,283	0.36%	88.61%	4,086	1,783	43.64%
42	37478	Hartford Ins Co Of The Midwest	IN	Y	4,248	0.35%	88.96%	4,434	1,775	40.04%
43	19852	Financial Ind Co	CA	Y	4,114	0.34%	89.30%	4,540	2,396	52.77%
44	32352	Prudential Prop & Cas Ins Co	IN	Y	4,015	0.34%	89.64%	3,945	1,593	40.39%
45	20303	Great Northern Ins Co	MN	Y	3,927	0.33%	89.97%	4,068	1,448	35.59%
46	10071	Encompass Ins Co Of America	IL	Y	3,921	0.33%	90.29%	906	235	25.98%
47	39012	Safeco Ins Co Of IL	IL	Y	3,780	0.32%	90.61%	3,384	1,993	58.89%
48	18600	USAA General Ind Co	TX	Y	3,762	0.31%	90.92%	3,651	1,581	43.30%
49	22683	Teachers Ins Co	IL	Y	3,583	0.30%	91.22%	3,562	1,713	48.10%
50	33650	Mendota Ins Co	MN	Y	3,492	0.29%	91.51%	3,535	1,540	43.58%
51	40649	Economy Premier Assur Co	IL	Y	3,103	0.26%	91.77%	3,087	1,372	44.46%
52	35190	Progressive Mountain Ins Co	CO	Y	3,043	0.25%	92.03%	3,646	1,571	43.09%
53	41785	Colorado Cas Ins Co	CO	Y	3,001	0.25%	92.28%	1,932	899	46.52%
54	24732	General Ins Co Of Amer	WA	Y	2,941	0.25%	92.52%	2,545	1,253	49.23%
55	13242	Titan Ind Co	TX	Y	2,912	0.24%	92.77%	3,009	974	32.37%
56	32700	Owners Ins Co	OH	Y	2,885	0.24%	93.01%	2,390	1,200	50.19%

2003 Colorado Market Share and Loss Ratio

P&C Line 21.1 - Private Passenger Auto Physical Damage (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	40169	Metropolitan Cas Ins Co	RI	Y	2,709	0.23%	93.23%	2,769	1,283	46.32%
58	23728	National General Ins Co	MO	Y	2,632	0.22%	93.45%	2,487	1,252	50.34%
59	16063	Unitrin Auto & Home Ins Co	NY	Y	2,357	0.20%	93.65%	838	544	64.92%
60	42587	Depositors Ins Co	IA	Y	2,350	0.20%	93.85%	2,416	1,093	45.23%
61	32220	American Intl Ins Co	NY	Y	2,303	0.19%	94.04%	2,395	714	29.83%
62	29742	Integon Natl Ins Co	NC	Y	2,182	0.18%	94.22%	2,461	1,478	60.04%
63	36455	Northbrook Ind Co	IL	Y	2,059	0.17%	94.39%	1,872	725	38.69%
64	32077	Montgomery Ward Ins Co	IL	Y	2,040	0.17%	94.56%	1,891	1,126	59.54%
65	15954	Trinity Universal Ins Co Of KS	KS	Y	2,016	0.17%	94.73%	1,486	750	50.50%
66	37907	Deerbrook Ins Co	IL	Y	1,959	0.16%	94.89%	1,704	909	53.34%
67	19194	Farmers Alliance Mut Ins Co	KS	Y	1,830	0.15%	95.05%	1,301	592	45.53%
68	21164	Dairyland Ins Co	WI	Y	1,773	0.15%	95.19%	1,920	760	39.60%
69	18988	Auto-Owners Ins Co	MI	Y	1,756	0.15%	95.34%	1,534	959	62.51%
70	30562	American Manufacturers Mut Ins Co	IL	Y	1,750	0.15%	95.49%	2,765	1,329	48.04%
71	20281	Federal Ins Co	IN	Y	1,730	0.14%	95.63%	1,767	419	23.73%
72	23779	Nationwide Mut Fire Ins Co	OH	Y	1,579	0.13%	95.76%	1,615	852	52.77%
73	40258	American Intl South Ins Co	PA	Y	1,575	0.13%	95.89%	2,008	1,046	52.12%
74	24988	Sentry Ins A Mut Co	WI	Y	1,560	0.13%	96.02%	1,497	495	33.08%
75	28188	Travco Ins Co	CT	Y	1,559	0.13%	96.16%	1,409	530	37.62%
76	23469	American Modern Home Ins Co	OH	Y	1,529	0.13%	96.28%	1,358	660	48.62%
77	37877	Nationwide Prop & Cas Ins Co	OH	Y	1,479	0.12%	96.41%	1,513	753	49.76%
78	39942	American Natl General Ins Co	MO	Y	1,458	0.12%	96.53%	1,602	855	53.35%
79	21873	Firemans Fund Ins Co	CA	Y	1,440	0.12%	96.65%	1,529	594	38.84%
80	11185	Foremost Ins Co	MI	Y	1,387	0.12%	96.76%	1,074	607	56.51%
81	15130	Encompass Ind Co	IL	Y	1,338	0.11%	96.88%	373	203	54.55%
82	22101	Grange Ins Assn	WA	Y	1,284	0.11%	96.98%	1,175	559	47.58%
83	21423	Union Ins Co Of Providence	IA	Y	1,245	0.10%	97.09%	1,237	467	37.74%
84	37540	Omaha Prop & Cas Ins Co	NE	Y	1,241	0.10%	97.19%	1,540	822	53.41%
85	44393	West American Ins Co	IN	Y	1,225	0.10%	97.29%	1,232	595	48.30%
86	19887	Trinity Universal Ins Co	TX	Y	1,166	0.10%	97.39%	1,195	383	32.04%
87	27120	Trumbull Ins Co	CT	Y	1,158	0.10%	97.49%	1,510	1,034	68.44%
88	22578	Horace Mann Ins Co	IL	Y	1,138	0.09%	97.58%	1,145	416	36.36%
89	23361	Shelter General Ins Co	MO	Y	1,006	0.08%	97.67%	999	510	51.04%
90	27871	Western Agric Ins Co	AZ	Y	981	0.08%	97.75%	881	464	52.61%
91	26050	Response Worldwide Ins Co	OH	Y	952	0.08%	97.83%	1,215	638	52.53%
92	42803	Guideone Elite Ins Co	IA	Y	935	0.08%	97.90%	980	520	53.08%
93	25712	Esurance Ins Co	OK	Y	894	0.07%	97.98%	593	384	64.63%
94	20397	Vigilant Ins Co	NY	Y	844	0.07%	98.05%	931	230	24.67%
95	10915	Unitrin Direct Property & Cas Co	IL	Y	840	0.07%	98.12%	697	345	49.56%
96	39098	Omni Ins Co	IL	Y	811	0.07%	98.19%	1,092	676	61.92%
97	42404	Liberty Ins Corp	IL	Y	807	0.07%	98.26%	745	372	49.92%
98	26298	Metropolitan Property & Cas Ins Co	RI	Y	805	0.07%	98.32%	790	345	43.69%
99	22772	Integon Ind Corp	NC	Y	796	0.07%	98.39%	919	459	49.87%
100	22128	Rocky Mountain Fire & Cas Co	WA	Y	791	0.07%	98.45%	1,094	428	39.09%
101	31968	Merastar Ins Co	TN	Y	781	0.07%	98.52%	825	304	36.88%
102	22756	Horace Mann Prop & Cas Ins Co	CA	Y	779	0.07%	98.59%	685	316	46.09%
103	20796	GE Casualty Ins Co	PA	Y	759	0.06%	98.65%	797	383	48.02%
104	23833	New Hampshire Ind Co Inc	PA	Y	755	0.06%	98.71%	1,143	634	55.43%
105	23450	American Family Home Ins Co	FL	Y	732	0.06%	98.77%	1,105	770	69.70%
106	10723	Nationwide Assur Co	WI	Y	719	0.06%	98.83%	746	329	44.09%
107	20885	Kansas City Fire & Marine Ins Co	SC	Y	715	0.06%	98.89%	972	593	60.94%
108	13137	Viking Ins Co Of WI	CO	Y	698	0.06%	98.95%	687	305	44.37%
109	20982	Country Cas Ins Co	IL	Y	687	0.06%	99.01%	659	291	44.25%
110	22780	Integon General Ins Corp	NC	Y	676	0.06%	99.06%	726	392	54.07%
111	13714	Pharmacists Mut Ins Co	IA	Y	643	0.05%	99.12%	585	514	87.89%
112	22357	Hartford Accid & Ind Co	CT	Y	628	0.05%	99.17%	700	443	63.27%

2003 Colorado Market Share and Loss Ratio

P&C Line 21.1 - Private Passenger Auto Physical Damage (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	19879 Security Natl Ins Co	TX	Y	621	0.05%	99.22%	654	254	38.91%
114	22454 Mendakota Ins Co	MN	Y	590	0.05%	99.27%	913	553	60.59%
115	11000 Sentinel Ins Co Ltd	CT	Y	522	0.04%	99.31%	222	105	47.21%
116	25321 Metropolitan Drt Prop & Cas Ins Co	RI	Y	514	0.04%	99.36%	543	244	45.01%
117	21261 Electric Ins Co	MA	Y	457	0.04%	99.40%	441	171	38.82%
118	11044 GMAC Ins Co Online Inc	MO	Y	450	0.04%	99.43%	415	404	97.38%
119	19682 Hartford Fire In Co	CT	Y	422	0.04%	99.47%	457	156	34.06%
120	21407 Emcasco Ins Co	IA	Y	412	0.03%	99.50%	405	183	45.08%
121	33588 First Liberty Ins Corp	IA	Y	386	0.03%	99.54%	328	83	25.36%
122	16578 Fidelity National Prop and Cas Ins	NY	Y	348	0.03%	99.56%	107	24	22.40%
123	39950 Metropolitan General Ins Co	RI	Y	310	0.03%	99.59%	286	119	41.68%
124	15032 Guideone Mut Ins Co	IA	Y	310	0.03%	99.62%	333	107	32.22%
125	42331 Guideone America Ins Co	IA	Y	282	0.02%	99.64%	283	100	35.41%
126	16691 Great American Ins Co	OH	Y	269	0.02%	99.66%	263	124	47.01%
127	19615 American Reliable Ins Co	AZ	Y	261	0.02%	99.68%	274	218	79.57%
128	29424 Hartford Cas Ins Co	IN	Y	260	0.02%	99.71%	296	110	37.38%
129	34789 GE Prop & Cas Ins Co	PA	Y	253	0.02%	99.73%	265	125	47.11%
130	23752 Quanta Ind Co	CO	Y	245	0.02%	99.75%	237	117	49.43%
131	28932 Markel American Ins Co	VA	Y	244	0.02%	99.77%	214	62	28.81%
132	19062 Automobile Ins Co Of Hartford CT	CT	Y	213	0.02%	99.79%	37	7	20.22%
133	32620 National Interstate Ins Co	OH	Y	202	0.02%	99.80%	189	59	31.14%
134	10212 Allmerica Fncl Alliance Ins Co	NH	Y	193	0.02%	99.82%	132	49	36.73%
135	11401 Guaranty Natl Ins Co	CO	Y	192	0.02%	99.83%	251	47	18.51%
136	22918 American Motorists Ins Co	IL	Y	179	0.01%	99.85%	277	156	56.30%
137	19070 Standard Fire Ins Co	CT	Y	167	0.01%	99.86%	34	1	1.62%
138	10914 Kemper Independence Ins Co	IL	Y	152	0.01%	99.88%	123	35	28.46%
139	26220 Yosemite Ins Co	IN	Y	143	0.01%	99.89%	171	37	21.42%
140	22292 Hanover Ins Co	NH	Y	142	0.01%	99.90%	154	141	91.77%
141	20648 Employers Fire Ins Co	MA	Y	113	0.01%	99.91%	1,315	603	45.82%
142	24589 American & Foreign Ins Co	DE	Y	110	0.01%	99.92%	195	141	72.35%
143	24074 Ohio Cas Ins Co	OH	Y	105	0.01%	99.93%	107	39	36.55%
144	36447 Prudential General Ins Co	DE	Y	100	0.01%	99.94%	100	62	61.75%
145	19801 Argonaut Ins Co	CA	Y	93	0.01%	99.94%	157	-109	-69.16%
146	26832 Great American Alliance Ins Co	OH	Y	87	0.01%	99.95%	105	24	23.11%
147	26085 Warner Ins Co	IL	Y	85	0.01%	99.96%	138	61	44.17%
148	20346 Pacific Ind Co	WI	Y	81	0.01%	99.96%	87	41	47.56%
149	25623 Phoenix Ins Co	CT	Y	79	0.01%	99.97%	82	5	6.43%
150	43699 American Federation Ins Co	FL	Y	77	0.01%	99.98%	70	39	54.97%
151	31135 Great American Security Ins Co	OH	Y	73	0.01%	99.98%	98	46	46.71%
152	41459 Armed Forces Ins Exchange	KS	Y	61	0.01%	99.99%	57	-12	-20.74%
153	37214 American States Preferred Ins Co	IN	Y	60	0.00%	99.99%	330	146	44.31%
154	33723 Great American Spirit Ins Co	OH	Y	53	0.00%	100.00%	65	56	86.53%
155	19690 American Economy Ins Co	IN	Y	53	0.00%	100.00%	281	104	36.91%
156	19704 American States Ins Co	IN	Y	52	0.00%	100.01%	384	164	42.58%
157	22667 Ace American Ins Co	PA	Y	30	0.00%	100.01%	8	1	12.62%
158	25658 Travelers Ind Co	CT	Y	28	0.00%	100.01%	30	13	44.67%
159	19216 Southern Ins Co	TX	Y	18	0.00%	100.01%	261	95	36.44%
160	19895 Atlantic Mut Ins Co	NY	Y	17	0.00%	100.01%	19	2	9.11%
161	18910 American Protection Ins Co	IL	Y	15	0.00%	100.02%	30	15	50.20%
162	10693 Civil Svc Employees Ins Co	CA	Y	11	0.00%	100.02%	15	6	44.36%
163	29459 Twin City Fire Ins Co Co	IN	Y	10	0.00%	100.02%	14	8	58.01%
164	24678 Royal Ind Co	DE	Y	9	0.00%	100.02%	15	9	55.86%
165	26980 Royal Ins Co Of Amer	IL	Y	5	0.00%	100.02%	7	1	12.21%
166	19909 Centennial Ins Co	NY	Y	5	0.00%	100.02%	5	0	2.46%
167	24198 Peerless Ins Co	NH	Y	3	0.00%	100.02%	3	0	0.00%
168	24902 Security Ins Co Of Hartford	CT	Y	3	0.00%	100.02%	3	45	1318.45%

2003 Colorado Market Share and Loss Ratio

P&C Line 21.1 - Private Passenger Auto Physical Damage (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	30945	National Alliance Ins Co	MO	Y	3	0.00%	100.02%	91	88	97.27%
170	11126	Sompo Japan Ins Co of Amer	NY	Y	3	0.00%	100.02%	4	1	19.90%
171	21415	Employers Mut Cas Co	IA	Y	3	0.00%	100.02%	4	-32	-825.07%
172	13021	United Fire & Cas Co	IA	Y	3	0.00%	100.02%	4	1	13.93%
173	10792	Avomark Ins Co	IN	Y	2	0.00%	100.02%	8	-16	-205.42%
174	35289	Continental Ins Co	SC	Y	1	0.00%	100.02%	1	-31	-4557.93%
175	25798	Unigard Ind Co	WA	Y	1	0.00%	100.02%	0	0	2.01%
176	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.02%	3	4	128.01%
177	22136	Great American Ins Co of NY	NY	Y	0	0.00%	100.02%	0	0	0.00%
178	37850	Pacific Specialty Ins Co	CA	Y	0	0.00%	100.02%	0	0	0.00%
179	25747	Unigard Ins Co	WA	Y	0	0.00%	100.02%	0	0	2.17%
180	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	100.02%	0	0	28.48%
181	19356	Maryland Cas Co	MD	Y	0	0.00%	100.02%	0	0	-16.34%
182	35971	Voyager Property & Cas Ins Co	SC	Y	0	0.00%	100.02%	-1	0	0.00%
183	31925	Atlanta Specialty Ins Co	OH	Y	0	0.00%	100.02%	2	11	675.43%
184	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.02%	0	0	20.00%
185	38156	Alpha Prop & Cas Ins Co	WI	Y	0	0.00%	100.02%	0	0	0.00%
186	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.02%	1	3	269.22%
187	24082	Ohio Security Ins Co	OH	Y	0	0.00%	100.02%	0	-1	-790.91%
188	25844	Union Ins Co	NE	Y	0	0.00%	100.02%	0	-14	-4425.70%
189	19380	American Home Assur Co	NY	Y	0	0.00%	100.02%	0	0	0.00%
190	37001	American Premier Ins Co	IN	Y	0	0.00%	100.02%	1	16	1262.95%
191	20613	American Employers Ins Co	MA	Y	0	0.00%	100.02%	0	0	3.70%
192	14559	Guideone Specialty Mut Ins Co	IA	Y	-1	0.00%	100.02%	142	133	93.95%
193	21792	Atlanta Cas Co	OH	Y	-1	0.00%	100.02%	3	0	1.71%
194	20621	OneBeacon America Ins Co	MA	Y	-1	0.00%	100.02%	-1	0	0.00%
195	41181	Universal Underwriters Ins Co	KS	Y	-1	0.00%	100.02%	79	37	46.45%
196	12599	Windsor Ins Co	IN	Y	-1	0.00%	100.02%	29	-119	-413.13%
197	10677	Cincinnati Ins Co	OH	Y	-2	0.00%	100.02%	0	0	150.00%
198	22977	Lumbermens Mut Cas Co	IL	Y	-2	0.00%	100.02%	-2	-75	3886.24%
199	38474	Firemans Fund Ins Co Of NE	NE	Y	-3	0.00%	100.02%	25	-73	-292.79%
200	24538	Republic Underwriters Ins Co	TX	Y	-4	0.00%	100.02%	130	113	87.05%
201	32190	Constitution Ins Co	NY	Y	-7	0.00%	100.02%	-7	-5	71.19%
202	42978	American Security Ins Co	DE	Y	-230	-0.02%	100.00%	-127	-1	0.43%
		Totals			1,198,038			1,186,910	585,054	49.29%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	619,503	21.39%	21.39%	641,942	480,213	74.81%
2	21652	Farmers Ins Exch	CA	Y	303,536	10.48%	31.87%	317,117	183,362	57.82%
3	19275	American Family Mut Ins Co	WI	Y	222,939	7.70%	39.57%	230,826	162,890	70.57%
4	19232	Allstate Ins Co	IL	Y	133,826	4.62%	44.19%	144,247	64,452	44.68%
5	21687	Mid-Century Ins Co	CA	Y	104,108	3.59%	47.79%	107,709	72,786	67.58%
6	25941	United Services Auto Assoc	TX	Y	101,721	3.51%	51.30%	104,379	60,420	57.89%
7	25968	USAA Cas Ins Co	TX	Y	82,226	2.84%	54.14%	84,301	49,680	58.93%
8	16322	Progressive Halcyon Ins Co	OH	Y	74,928	2.59%	56.73%	73,516	36,763	50.01%
9	19283	American Std Ins Co Of WI	WI	Y	74,170	2.56%	59.29%	80,307	58,389	72.71%
10	24260	Progressive Cas Ins Co	OH	Y	69,028	2.38%	61.67%	63,692	34,014	53.40%
11	24740	Safeco Ins Co Of Amer	WA	Y	54,746	1.89%	63.56%	56,232	37,035	65.86%
12	35882	Geico General Ins Co	MD	Y	46,310	1.60%	65.16%	48,166	37,011	76.84%
13	30104	Hartford Underwriters Ins Co	CT	Y	45,499	1.57%	66.73%	47,004	27,782	59.11%
14	25143	State Farm Fire And Cas Co	IL	Y	45,489	1.57%	68.30%	47,943	45,054	93.97%
15	17230	Allstate Prop & Cas Ins Co	IL	Y	42,585	1.47%	69.77%	40,629	20,861	51.34%
16	23035	Liberty Mut Fire Ins Co	MA	Y	34,909	1.21%	70.98%	32,186	21,569	67.01%
17	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	32,169	1.11%	72.09%	31,782	22,697	71.41%
18	22063	Government Employees Ins Co	MD	Y	30,618	1.06%	73.15%	31,396	22,610	72.02%
19	28401	American Natl Prop & Cas Co	MO	Y	27,333	0.94%	74.09%	26,402	21,253	80.50%
20	10111	American Bankers Ins Co Of FL	FL	Y	27,114	0.94%	75.03%	26,943	15,617	57.96%
21	23388	Shelter Mut Ins Co	MO	Y	24,363	0.84%	75.87%	24,932	14,816	59.43%
22	20990	Country Mut Ins Co	IL	Y	24,357	0.84%	76.71%	24,239	15,083	62.23%
23	41491	Geico Cas Co	MD	Y	23,739	0.82%	77.53%	23,951	15,588	65.08%
24	34690	Property & Cas Ins Co Of Hartford	IN	Y	22,911	0.79%	78.32%	20,109	12,752	63.41%
25	23817	Illinois Natl Ins Co	IL	Y	22,847	0.79%	79.11%	21,280	11,750	55.22%
26	32786	Progressive Specialty Ins Co	OH	Y	22,826	0.79%	79.90%	30,091	15,713	52.22%
27	22055	Geico Ind Co	MD	Y	20,156	0.70%	80.59%	19,997	12,589	62.95%
28	13242	Titan Ind Co	TX	Y	18,494	0.64%	81.23%	19,536	6,815	34.88%
29	19100	Amco Ins Co	IA	Y	18,484	0.64%	81.87%	17,931	12,917	72.03%
30	16217	National Farmers Union Prop & Cas	CO	Y	17,856	0.62%	82.49%	17,258	13,962	80.90%
31	19240	Allstate Ind Co	IL	Y	17,730	0.61%	83.10%	18,803	8,365	44.49%
32	19852	Financial Ind Co	CA	Y	17,434	0.60%	83.70%	19,770	13,192	66.73%
33	33650	Mendota Ins Co	MN	Y	16,255	0.56%	84.26%	17,240	10,207	59.21%
34	19976	Amica Mut Ins Co	RI	Y	15,518	0.54%	84.80%	14,804	11,432	77.22%
35	13137	Viking Ins Co Of WI	CO	Y	14,870	0.51%	85.31%	14,412	6,673	46.30%
36	20117	California Cas Ind Exch	CA	Y	14,628	0.51%	85.82%	14,157	10,100	71.34%
37	24732	General Ins Co Of Amer	WA	Y	14,467	0.50%	86.32%	13,543	8,993	66.40%
38	19399	AIU Ins Co	NY	Y	14,197	0.49%	86.81%	14,893	8,855	59.45%
39	42579	Allied Prop & Cas Ins Co	IA	Y	13,952	0.48%	87.29%	13,099	9,194	70.19%
40	25674	Travelers Ind Co Of IL	CT	Y	12,551	0.43%	87.72%	12,842	9,823	76.49%
41	23787	Nationwide Mut Ins Co	OH	Y	12,336	0.43%	88.15%	12,075	9,463	78.37%
42	34622	Glens Falls Ins Co	DE	Y	12,024	0.42%	88.56%	19,941	11,362	56.98%
43	39012	Safeco Ins Co Of IL	IL	Y	11,578	0.40%	88.96%	10,813	7,542	69.75%
44	25615	Charter Oak Fire Ins Co	CT	Y	10,569	0.36%	89.33%	9,631	7,157	74.31%
45	37478	Hartford Ins Co Of The Midwest	IN	Y	10,319	0.36%	89.68%	10,970	5,702	51.98%
46	35190	Progressive Mountain Ins Co	CO	Y	9,935	0.34%	90.03%	12,507	6,274	50.16%
47	27928	Amex Assur Co	IL	Y	9,906	0.34%	90.37%	9,578	6,714	70.11%
48	21008	Country Pref Ins Co	IL	Y	9,691	0.33%	90.70%	9,528	5,555	58.30%
49	25666	Travelers Ind Co Of Amer	CT	Y	9,403	0.32%	91.03%	9,892	6,412	64.82%
50	18600	USAA General Ind Co	TX	Y	9,075	0.31%	91.34%	9,271	5,051	54.48%
51	32352	Prudential Prop & Cas Ins Co	IN	Y	8,820	0.30%	91.65%	8,993	6,490	72.16%
52	10071	Encompass Ins Co Of America	IL	Y	8,720	0.30%	91.95%	2,027	352	17.34%
53	22683	Teachers Ins Co	IL	Y	7,366	0.25%	92.20%	7,494	4,598	61.36%
54	20303	Great Northern Ins Co	MN	Y	7,103	0.25%	92.45%	6,748	3,810	56.45%
55	40649	Economy Premier Assur Co	IL	Y	6,607	0.23%	92.67%	6,764	4,309	63.71%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
56	40169	Metropolitan Cas Ins Co	RI	Y	6,488	0.22%	92.90%	6,921	4,648	67.16%
57	41785	Colorado Cas Ins Co	CO	Y	6,346	0.22%	93.12%	4,248	2,524	59.42%
58	29742	Integon Natl Ins Co	NC	Y	6,155	0.21%	93.33%	7,398	6,759	91.36%
59	32700	Owners Ins Co	OH	Y	5,943	0.21%	93.53%	4,957	3,472	70.03%
60	42587	Depositors Ins Co	IA	Y	5,794	0.20%	93.73%	6,014	5,316	88.39%
61	36455	Northbrook Ind Co	IL	Y	5,753	0.20%	93.93%	5,287	2,762	52.25%
62	23728	National General Ins Co	MO	Y	5,596	0.19%	94.13%	5,372	3,444	64.12%
63	37907	Deerbrook Ins Co	IL	Y	5,474	0.19%	94.32%	4,816	2,310	47.96%
64	32220	American Intl Ins Co	NY	Y	5,445	0.19%	94.50%	5,930	3,016	50.86%
65	40258	American Intl South Ins Co	PA	Y	5,302	0.18%	94.69%	7,040	5,396	76.65%
66	16063	Unitrin Auto & Home Ins Co	NY	Y	5,174	0.18%	94.87%	1,847	1,514	81.97%
67	21164	Dairyland Ins Co	WI	Y	4,958	0.17%	95.04%	5,550	1,430	25.76%
68	32077	Montgomery Ward Ins Co	IL	Y	4,911	0.17%	95.21%	4,714	3,887	82.46%
69	39942	American Natl General Ins Co	MO	Y	4,538	0.16%	95.36%	5,024	3,099	61.69%
70	19194	Farmers Alliance Mut Ins Co	KS	Y	4,321	0.15%	95.51%	3,225	1,434	44.47%
71	15954	Trinity Universal Ins Co Of KS	KS	Y	4,222	0.15%	95.66%	3,130	2,152	68.76%
72	18988	Auto-Owners Ins Co	MI	Y	4,218	0.15%	95.80%	3,705	3,086	83.27%
73	37877	Nationwide Prop & Cas Ins Co	OH	Y	3,884	0.13%	95.94%	3,916	3,329	85.03%
74	23779	Nationwide Mut Fire Ins Co	OH	Y	3,869	0.13%	96.07%	3,873	3,806	98.29%
75	30562	American Manufacturers Mut Ins Co	IL	Y	3,823	0.13%	96.20%	6,065	3,349	55.22%
76	21873	Firemans Fund Ins Co	CA	Y	3,451	0.12%	96.32%	3,643	2,231	61.24%
77	28188	Travco Ins Co	CT	Y	3,360	0.12%	96.44%	3,028	2,117	69.89%
78	27120	Trumbull Ins Co	CT	Y	3,323	0.11%	96.55%	4,270	2,786	65.24%
79	22101	Grange Ins Assn	WA	Y	3,212	0.11%	96.66%	3,147	2,055	65.28%
80	24988	Sentry Ins A Mut Co	WI	Y	3,145	0.11%	96.77%	3,333	1,659	49.77%
81	44393	West American Ins Co	IN	Y	3,142	0.11%	96.88%	3,297	2,035	61.71%
82	27871	Western Agric Ins Co	AZ	Y	3,084	0.11%	96.99%	2,923	2,261	77.37%
83	37540	Omaha Prop & Cas Ins Co	NE	Y	2,956	0.10%	97.09%	3,707	3,141	84.73%
84	20281	Federal Ins Co	IN	Y	2,903	0.10%	97.19%	2,789	1,079	38.67%
85	23361	Shelter General Ins Co	MO	Y	2,903	0.10%	97.29%	2,933	2,383	81.25%
86	15130	Encompass Ind Co	IL	Y	2,883	0.10%	97.39%	813	435	53.55%
87	21423	Union Ins Co Of Providence	IA	Y	2,620	0.09%	97.48%	2,675	1,315	49.18%
88	22578	Horace Mann Ins Co	IL	Y	2,611	0.09%	97.57%	2,707	1,751	64.67%
89	42803	Guideone Elite Ins Co	IA	Y	2,602	0.09%	97.66%	2,751	1,462	53.14%
90	19887	Trinity Universal Ins Co	TX	Y	2,511	0.09%	97.75%	2,575	1,542	59.87%
91	26050	Response Worldwide Ins Co	OH	Y	2,460	0.08%	97.83%	3,290	3,811	115.84%
92	25712	Esurance Ins Co	OK	Y	2,451	0.08%	97.92%	1,676	1,029	61.37%
93	39098	Omni Ins Co	IL	Y	2,428	0.08%	98.00%	3,108	1,658	53.34%
94	11185	Foremost Ins Co	MI	Y	2,358	0.08%	98.08%	1,754	736	41.93%
95	22454	Mendakota Ins Co	MN	Y	2,337	0.08%	98.16%	3,794	2,836	74.75%
96	22772	Integon Ind Corp	NC	Y	2,243	0.08%	98.24%	2,778	2,495	89.81%
97	23833	New Hampshire Ind Co Inc	PA	Y	2,203	0.08%	98.32%	3,367	2,678	79.54%
98	42404	Liberty Ins Corp	IL	Y	2,112	0.07%	98.39%	1,962	1,081	55.08%
99	20982	Country Cas Ins Co	IL	Y	2,075	0.07%	98.46%	2,053	861	41.93%
100	10723	Nationwide Assur Co	WI	Y	1,974	0.07%	98.53%	2,032	1,250	61.49%
101	23469	American Modern Home Ins Co	OH	Y	1,910	0.07%	98.59%	1,675	793	47.36%
102	22780	Integon General Ins Corp	NC	Y	1,834	0.06%	98.66%	2,084	1,664	79.85%
103	31968	Merastar Ins Co	TN	Y	1,811	0.06%	98.72%	1,976	1,219	61.68%
104	10915	Unitrin Direct Property & Cas Co	IL	Y	1,804	0.06%	98.78%	1,571	1,151	73.25%
105	20796	GE Casualty Ins Co	PA	Y	1,778	0.06%	98.84%	1,864	1,886	101.17%
106	22128	Rocky Mountain Fire & Cas Co	WA	Y	1,705	0.06%	98.90%	2,388	1,237	51.79%
107	20397	Vigilant Ins Co	NY	Y	1,610	0.06%	98.96%	1,591	1,453	91.37%
108	22756	Horace Mann Prop & Cas Ins Co	CA	Y	1,604	0.06%	99.01%	1,445	1,029	71.22%
109	20885	Kansas City Fire & Marine Ins Co	SC	Y	1,566	0.05%	99.07%	2,089	1,518	72.66%
110	22357	Hartford Accid & Ind Co	CT	Y	1,477	0.05%	99.12%	1,717	989	57.64%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
111	26298 Metropolitan Property & Cas Ins Co	RI	Y	1,476	0.05%	99.17%	1,496	1,098	73.44%
112	19879 Security Natl Ins Co	TX	Y	1,446	0.05%	99.22%	1,540	1,537	99.78%
113	11000 Sentinel Ins Co Ltd	CT	Y	1,404	0.05%	99.27%	601	282	47.00%
114	13714 Pharmacists Mut Ins Co	IA	Y	1,371	0.05%	99.32%	1,355	1,136	83.80%
115	25321 Metropolitan Drt Prop & Cas Ins Co	RI	Y	1,242	0.04%	99.36%	1,366	1,238	90.64%
116	11044 GMAC Ins Co Online Inc	MO	Y	1,136	0.04%	99.40%	1,099	1,450	131.93%
117	19682 Hartford Fire In Co	CT	Y	1,052	0.04%	99.43%	1,145	889	77.65%
118	21261 Electric Ins Co	MA	Y	925	0.03%	99.47%	949	753	79.35%
119	15032 Guideone Mut Ins Co	IA	Y	921	0.03%	99.50%	1,007	263	26.10%
120	21407 Emcasco Ins Co	IA	Y	899	0.03%	99.53%	913	645	70.67%
121	39950 Metropolitan General Ins Co	RI	Y	857	0.03%	99.56%	802	409	50.96%
122	16578 Fidelity National Prop and Cas Ins	NY	Y	854	0.03%	99.59%	265	79	29.64%
123	33588 First Liberty Ins Corp	IA	Y	836	0.03%	99.62%	719	486	67.60%
124	11401 Guaranty Natl Ins Co	CO	Y	806	0.03%	99.65%	1,117	848	75.88%
125	42331 Guideone America Ins Co	IA	Y	777	0.03%	99.67%	775	257	33.19%
126	23450 American Family Home Ins Co	FL	Y	732	0.03%	99.70%	1,105	770	69.70%
127	34789 GE Prop & Cas Ins Co	PA	Y	693	0.02%	99.72%	732	336	45.95%
128	29424 Hartford Cas Ins Co	IN	Y	679	0.02%	99.74%	790	532	67.34%
129	23752 Quanta Ind Co	CO	Y	670	0.02%	99.77%	669	398	59.42%
130	19062 Automobile Ins Co Of Hartford CT	CT	Y	513	0.02%	99.79%	89	30	33.28%
131	10212 Allamerica Fncl Alliance Ins Co	NH	Y	408	0.01%	99.80%	307	216	70.27%
132	28932 Markel American Ins Co	VA	Y	397	0.01%	99.81%	355	60	16.94%
133	22918 American Motorists Ins Co	IL	Y	391	0.01%	99.83%	595	362	60.86%
134	10914 Kemper Independence Ins Co	IL	Y	385	0.01%	99.84%	332	214	64.40%
135	19070 Standard Fire Ins Co	CT	Y	383	0.01%	99.85%	78	23	29.09%
136	16691 Great American Ins Co	OH	Y	339	0.01%	99.87%	331	167	50.41%
137	22292 Hanover Ins Co	NH	Y	312	0.01%	99.88%	373	528	141.61%
138	24074 Ohio Cas Ins Co	OH	Y	286	0.01%	99.89%	302	-141	-46.53%
139	19615 American Reliable Ins Co	AZ	Y	262	0.01%	99.89%	274	218	79.54%
140	36447 Prudential General Ins Co	DE	Y	236	0.01%	99.90%	240	226	93.98%
141	26085 Warner Ins Co	IL	Y	228	0.01%	99.91%	352	613	174.52%
142	32620 National Interstate Ins Co	OH	Y	228	0.01%	99.92%	217	62	28.37%
143	37214 American States Preferred Ins Co	IN	Y	205	0.01%	99.93%	1,317	-214	-16.28%
144	19704 American States Ins Co	IN	Y	199	0.01%	99.93%	1,819	-464	-25.52%
145	19801 Argonaut Ins Co	CA	Y	191	0.01%	99.94%	329	191	57.96%
146	26832 Great American Alliance Ins Co	OH	Y	187	0.01%	99.95%	236	75	31.78%
147	20648 Employers Fire Ins Co	MA	Y	182	0.01%	99.95%	2,803	444	15.84%
148	25623 Phoenix Ins Co	CT	Y	154	0.01%	99.96%	160	73	45.23%
149	20346 Pacific Ind Co	WI	Y	149	0.01%	99.96%	143	61	42.72%
150	24589 American & Foreign Ins Co	DE	Y	146	0.01%	99.97%	254	164	64.46%
151	19690 American Economy Ins Co	IN	Y	145	0.01%	99.97%	889	-42	-4.76%
152	31135 Great American Security Ins Co	OH	Y	144	0.00%	99.98%	201	261	129.97%
153	26220 Yosemite Ins Co	IN	Y	143	0.00%	99.98%	171	37	21.42%
154	33723 Great American Spirit Ins Co	OH	Y	123	0.00%	99.99%	156	95	60.94%
155	41459 Armed Forces Ins Exchange	KS	Y	115	0.00%	99.99%	112	22	19.51%
156	43699 American Federation Ins Co	FL	Y	88	0.00%	99.99%	81	47	58.23%
157	19356 Maryland Cas Co	MD	Y	70	0.00%	100.00%	66	125	188.32%
158	25658 Travelers Ind Co	CT	Y	57	0.00%	100.00%	62	-27	-43.90%
159	35769 Lyndon Property Ins Co	MO	Y	52	0.00%	100.00%	36	756	2127.92%
160	19216 Southern Ins Co	TX	Y	40	0.00%	100.00%	582	94	16.18%
161	22667 Ace American Ins Co	PA	Y	40	0.00%	100.00%	12	1	9.15%
162	18910 American Protection Ins Co	IL	Y	33	0.00%	100.00%	65	2	2.57%
163	19895 Atlantic Mut Ins Co	NY	Y	33	0.00%	100.00%	39	5	13.95%
164	29459 Twin City Fire Ins Co Co	IN	Y	30	0.00%	100.01%	40	38	95.21%
165	10693 Civil Svc Employees Ins Co	CA	Y	25	0.00%	100.01%	33	51	157.26%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.1, 19.2 & 21.1 - Combined Private Passenger Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
166	24678	Royal Ind Co	DE	Y	17	0.00%	100.01%	27	49	183.04%
167	19909	Centennial Ins Co	NY	Y	12	0.00%	100.01%	13	0	-3.34%
168	13021	United Fire & Cas Co	IA	Y	11	0.00%	100.01%	13	32	246.54%
169	26980	Royal Ins Co Of Amer	IL	Y	9	0.00%	100.01%	12	-18	-150.03%
170	24902	Security Ins Co Of Hartford	CT	Y	8	0.00%	100.01%	8	52	629.10%
171	21415	Employers Mut Cas Co	IA	Y	7	0.00%	100.01%	9	-32	-349.61%
172	11126	Sompo Japan Ins Co of Amer	NY	Y	6	0.00%	100.01%	8	1	9.48%
173	24198	Peerless Ins Co	NH	Y	6	0.00%	100.01%	6	144	2389.25%
174	20494	Transportation Ins Co	IL	Y	5	0.00%	100.01%	1	-214	-15954.09%
175	30945	National Alliance Ins Co	MO	Y	5	0.00%	100.01%	192	306	159.32%
176	20427	American Cas Co Of Reading PA	PA	Y	5	0.00%	100.01%	2	0	0.00%
177	20443	Continental Cas Co	IL	Y	2	0.00%	100.01%	1	0	0.00%
178	25798	Unigard Ind Co	WA	Y	1	0.00%	100.01%	1	0	7.29%
179	10792	Avomark Ins Co	IN	Y	1	0.00%	100.01%	15	28	183.37%
180	20486	Transcontinental Ins Co	NY	Y	1	0.00%	100.01%	0	0	0.00%
181	42889	Victoria Fire & Cas Co	OH	Y	1	0.00%	100.01%	2	0	-12.93%
182	35289	Continental Ins Co	SC	Y	1	0.00%	100.01%	1	874	127760.82%
183	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	100.01%	3	4	128.01%
184	37850	Pacific Specialty Ins Co	CA	Y	0	0.00%	100.01%	0	0	0.00%
185	22136	Great American Ins Co of NY	NY	Y	0	0.00%	100.01%	0	0	0.00%
186	20508	Valley Forge Ins Co	PA	Y	0	0.00%	100.01%	0	54	92824.14%
187	25747	Unigard Ins Co	WA	Y	0	0.00%	100.01%	0	0	6.30%
188	31925	Atlanta Specialty Ins Co	OH	Y	0	0.00%	100.01%	5	-61	-1116.25%
189	19186	Alliance Ins Co Inc	KS	Y	0	0.00%	100.01%	0	-7	-4967.86%
190	35971	Voyager Property & Cas Ins Co	SC	Y	0	0.00%	100.01%	-1	0	0.00%
191	20478	National Fire Ins Co Of Hartford	CT	Y	0	0.00%	100.01%	0	0	0.00%
192	23043	Liberty Mut Ins Co	MA	Y	0	0.00%	100.01%	0	0	-82.35%
193	22268	Infinity Ins Co	IN	Y	0	0.00%	100.01%	1	132	23834.18%
194	23809	Granite State Ins Co	PA	Y	0	0.00%	100.01%	0	0	0.00%
195	24082	Ohio Security Ins Co	OH	Y	0	0.00%	100.01%	0	-1	-409.82%
196	35270	Fidelity & Cas Co Of NY	SC	Y	0	0.00%	100.01%	0	0	0.00%
197	25844	Union Ins Co	NE	Y	0	0.00%	100.01%	1	17	2220.27%
198	38156	Alpha Prop & Cas Ins Co	WI	Y	0	0.00%	100.01%	0	0	0.00%
199	13935	Federated Mut Ins Co	MN	Y	0	0.00%	100.01%	2	1	35.57%
200	19410	Commerce & Industry Ins Co	NY	Y	0	0.00%	100.01%	0	0	0.00%
201	19380	American Home Assur Co	NY	Y	0	0.00%	100.01%	0	0	0.00%
202	26522	Mount Vernon Fire Ins Co	PA	S	0	0.00%	100.01%	2	0	-2.75%
203	20613	American Employers Ins Co	MA	Y	0	0.00%	100.01%	0	0	67.23%
204	11150	Arch Ins Co	MO	Y	0	0.00%	100.01%	0	0	16.85%
205	37001	American Premier Ins Co	IN	Y	0	0.00%	100.01%	4	-72	-1627.63%
206	37834	Progressive Preferred Ins Co	OH	Y	0	0.00%	100.01%	0	35	-10773.86%
207	14559	Guideone Specialty Mut Ins Co	IA	Y	-1	0.00%	100.01%	242	243	100.66%
208	20621	OneBeacon America Ins Co	MA	Y	-1	0.00%	100.01%	-1	0	0.00%
209	21792	Atlanta Cas Co	OH	Y	-2	0.00%	100.01%	9	121	1299.40%
210	41181	Universal Underwriters Ins Co	KS	Y	-2	0.00%	100.01%	144	148	102.65%
211	10677	Cincinnati Ins Co	OH	Y	-3	0.00%	100.01%	-1	-1	55.62%
212	12599	Windsor Ins Co	IN	Y	-4	0.00%	100.01%	78	35	45.47%
213	21970	OneBeacon Ins Co	PA	Y	-4	0.00%	100.01%	-4	0	0.95%
214	22977	Lumbermens Mut Cas Co	IL	Y	-4	0.00%	100.01%	-4	-512	11725.10%
215	38474	Firemans Fund Ins Co Of NE	NE	Y	-7	0.00%	100.01%	54	68	126.05%
216	24538	Republic Underwriters Ins Co	TX	Y	-11	0.00%	100.01%	298	355	119.16%
217	32190	Constitution Ins Co	NY	Y	-24	0.00%	100.01%	-24	-17	71.19%
218	42978	American Security Ins Co	DE	Y	-230	-0.01%	100.00%	-127	-1	0.43%
		Totals			2,896,004			2,976,563	1,939,962	65.17%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	21,336	4.48%	4.48%	20,922	11,782	56.32%
2	24767	St Paul Fire & Marine Ins Co	MN	Y	16,252	3.42%	7.90%	15,196	5,177	34.07%
3	11371	Great West Cas Co	NE	Y	13,501	2.84%	10.74%	12,499	8,024	64.19%
4	24260	Progressive Cas Ins Co	OH	Y	12,729	2.67%	13.41%	12,840	5,450	42.45%
5	25674	Travelers Ind Co Of IL	CT	Y	11,524	2.42%	15.83%	11,760	4,400	37.42%
6	13021	United Fire & Cas Co	IA	Y	10,473	2.20%	18.03%	10,020	5,394	53.84%
7	16535	Zurich American Ins Co	NY	Y	10,016	2.10%	20.14%	8,626	3,282	38.05%
8	20087	National Ind Co	NE	Y	9,440	1.98%	22.12%	8,527	7,155	83.91%
9	14648	Mountain States Mut Cas Co	NM	Y	9,297	1.95%	24.08%	7,699	2,870	37.27%
10	32700	Owners Ins Co	OH	Y	9,258	1.95%	26.02%	7,752	3,942	50.85%
11	21415	Employers Mut Cas Co	IA	Y	9,130	1.92%	27.94%	8,887	2,974	33.47%
12	41785	Colorado Cas Ins Co	CO	Y	9,093	1.91%	29.85%	8,264	3,505	42.41%
13	41181	Universal Underwriters Ins Co	KS	Y	8,922	1.87%	31.73%	8,274	3,398	41.07%
14	19275	American Family Mut Ins Co	WI	Y	8,563	1.80%	33.53%	8,342	4,591	55.03%
15	20427	American Cas Co Of Reading PA	PA	Y	8,385	1.76%	35.29%	9,326	4,579	49.10%
16	10804	Continental Western Ins Co	IA	Y	8,279	1.74%	37.03%	7,606	2,956	38.87%
17	35939	Continental Divide Ins Co	CO	Y	8,057	1.69%	38.72%	7,534	5,076	67.37%
18	33855	Lincoln General Ins Co	PA	Y	7,834	1.65%	40.37%	6,750	938	13.90%
19	23787	Nationwide Mut Ins Co	OH	Y	7,724	1.62%	41.99%	7,112	4,371	61.46%
20	10464	Canal Ins Co	SC	Y	7,689	1.62%	43.61%	7,262	3,421	47.10%
21	23035	Liberty Mut Fire Ins Co	MA	Y	7,461	1.57%	45.17%	6,620	3,974	60.04%
22	13234	Wilshire Ins Co	NC	Y	7,394	1.55%	46.73%	7,401	3,902	52.71%
23	25682	Travelers Ind Co Of CT	CT	Y	7,081	1.49%	48.22%	6,780	2,841	41.91%
24	21709	Truck Ins Exch	CA	Y	6,886	1.45%	49.66%	6,962	2,341	33.63%
25	24015	Northland Ins Co	MN	Y	6,756	1.42%	51.08%	6,906	3,922	56.79%
26	20443	Continental Cas Co	IL	Y	6,658	1.40%	52.48%	5,585	4,859	87.00%
27	24813	Balboa Ins Co	CA	Y	6,587	1.38%	53.87%	6,095	3,516	57.69%
28	30104	Hartford Underwriters Ins Co	CT	Y	6,022	1.27%	55.13%	3,742	1,946	52.01%
29	19380	American Home Assur Co	NY	Y	5,977	1.26%	56.39%	4,824	1,072	22.22%
30	19682	Hartford Fire In Co	CT	Y	5,188	1.09%	57.48%	6,783	4,679	68.98%
31	19704	American States Ins Co	IN	Y	5,096	1.07%	58.55%	4,793	2,475	51.65%
32	12831	State Natl Ins Co Inc	TX	Y	4,863	1.02%	59.57%	4,604	1,692	36.75%
33	21326	Empire Fire & Marine Ins Co	NE	Y	4,849	1.02%	60.59%	4,427	1,858	41.96%
34	25658	Travelers Ind Co	CT	Y	4,563	0.96%	61.55%	4,259	3,568	83.78%
35	25844	Union Ins Co	NE	Y	4,521	0.95%	62.50%	4,892	2,384	48.74%
36	40142	American Zurich Ins Co	IL	Y	4,476	0.94%	63.44%	3,585	1,512	42.19%
37	22837	Interstate Ind Co	IL	Y	4,298	0.90%	64.34%	4,265	1,581	37.07%
38	11991	National Cas Co	WI	Y	4,285	0.90%	65.24%	4,176	1,810	43.35%
39	19194	Farmers Alliance Mut Ins Co	KS	Y	4,219	0.89%	66.13%	4,423	1,204	27.23%
40	20494	Transportation Ins Co	IL	Y	4,165	0.88%	67.00%	3,665	1,452	39.62%
41	20532	Clarendon Natl Ins Co	NJ	Y	4,137	0.87%	67.87%	3,866	2,612	67.57%
42	19232	Allstate Ins Co	IL	Y	4,131	0.87%	68.74%	4,641	1,820	39.21%
43	25887	US Fidelity & Guaranty Co	MD	Y	3,906	0.82%	69.56%	3,753	2,233	59.49%
44	13331	American Hardware Mut Ins Co	OH	Y	3,636	0.76%	70.33%	3,471	1,212	34.92%
45	29459	Twin City Fire Ins Co Co	IN	Y	3,530	0.74%	71.07%	3,497	911	26.06%
46	20281	Federal Ins Co	IN	Y	3,316	0.70%	71.77%	3,215	610	18.98%
47	19429	Insurance Co Of The State Of PA	PA	Y	3,219	0.68%	72.44%	2,867	1,527	53.26%
48	21180	Sentry Select Ins Co	WI	Y	3,191	0.67%	73.11%	2,779	2,549	91.72%
49	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	3,152	0.66%	73.77%	3,266	1,361	41.66%
50	21652	Farmers Ins Exch	CA	Y	3,106	0.65%	74.43%	3,269	760	23.24%
51	22667	Ace American Ins Co	PA	Y	3,099	0.65%	75.08%	2,232	1,073	48.07%
52	27812	Columbia Ins Co	NE	Y	3,095	0.65%	75.73%	2,763	-68	-2.46%
53	20095	Bituminous Cas Corp	IL	Y	3,006	0.63%	76.36%	2,789	1,238	44.39%
54	13935	Federated Mut Ins Co	MN	Y	2,914	0.61%	76.97%	2,854	2,811	98.51%
55	19690	American Economy Ins Co	IN	Y	2,887	0.61%	77.58%	2,447	2,239	91.52%
56	22012	Motors Ins Corp	MI	Y	2,815	0.59%	78.17%	3,008	627	20.83%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	19240	Allstate Ind Co	IL	Y	2,466	0.52%	78.69%	2,672	864	32.33%
58	25143	State Farm Fire And Cas Co	IL	Y	2,383	0.50%	79.19%	2,267	1,528	67.40%
59	19437	Lexington Ins Co	DE	S	2,314	0.49%	79.68%	1,273	800	62.84%
60	16217	National Farmers Union Prop & Cas	CO	Y	2,272	0.48%	80.15%	2,309	997	43.20%
61	24074	Ohio Cas Ins Co	OH	Y	2,265	0.48%	80.63%	2,421	2,323	95.94%
62	25623	Phoenix Ins Co	CT	Y	2,184	0.46%	81.09%	2,228	1,079	48.46%
63	19720	American Alt Ins Corp	DE	Y	2,115	0.44%	81.53%	1,805	522	28.93%
64	26247	American Guarantee & Liability Ins	NY	Y	2,089	0.44%	81.97%	1,397	525	37.58%
65	24988	Sentry Ins A Mut Co	WI	Y	1,906	0.40%	82.37%	2,116	887	41.95%
66	24791	St Paul Mercury Ins Co	MN	Y	1,886	0.40%	82.77%	1,325	997	75.23%
67	36463	Discover Prop & Cas Ins Co	IL	Y	1,844	0.39%	83.16%	1,659	1,018	61.36%
68	21687	Mid-Century Ins Co	CA	Y	1,817	0.38%	83.54%	2,129	-44	-2.05%
69	43095	Clarendon Amer Ins Co	NJ	S	1,816	0.38%	83.92%	848	455	53.68%
70	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,762	0.37%	84.29%	1,606	1,911	119.00%
71	44393	West American Ins Co	IN	Y	1,732	0.36%	84.65%	1,687	-18	-1.04%
72	43575	Indemnity Ins Co Of North Amer	PA	Y	1,725	0.36%	85.02%	1,493	450	30.11%
73	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	1,719	0.36%	85.38%	1,719	992	57.71%
74	26077	Lancer Ins Co	IL	Y	1,491	0.31%	85.69%	1,235	416	33.67%
75	22101	Grange Ins Assn	WA	Y	1,491	0.31%	86.00%	1,511	1,151	76.19%
76	10847	Cumis Ins Society Inc	WI	Y	1,424	0.30%	86.30%	1,250	626	50.10%
77	28886	Transguard Ins Co Of Amer Inc	IL	Y	1,418	0.30%	86.60%	1,212	85	7.04%
78	32786	Progressive Specialty Ins Co	OH	Y	1,348	0.28%	86.89%	1,676	1,012	60.39%
79	19852	Financial Ind Co	CA	Y	1,345	0.28%	87.17%	847	757	89.40%
80	38989	Chubb Custom Ins Co	DE	S	1,269	0.27%	87.43%	352	229	65.13%
81	23809	Granite State Ins Co	PA	Y	1,263	0.27%	87.70%	1,263	981	77.70%
82	13064	United Natl Ins Co	PA	S	1,245	0.26%	87.96%	1,045	883	84.55%
83	15954	Trinity Universal Ins Co Of KS	KS	Y	1,233	0.26%	88.22%	1,617	837	51.77%
84	35190	Progressive Mountain Ins Co	CO	Y	1,204	0.25%	88.47%	1,456	690	47.40%
85	18988	Auto-Owners Ins Co	MI	Y	1,198	0.25%	88.73%	1,064	385	36.19%
86	19895	Atlantic Mut Ins Co	NY	Y	1,155	0.24%	88.97%	1,114	943	84.59%
87	34207	Westport Ins Corp	MO	Y	1,090	0.23%	89.20%	500	352	70.38%
88	29424	Hartford Cas Ins Co	IN	Y	1,078	0.23%	89.42%	1,562	478	30.57%
89	27855	Zurich American Ins Co Of IL	IL	Y	1,057	0.22%	89.65%	852	404	47.37%
90	38962	Genesis Ins Co	CT	Y	1,045	0.22%	89.87%	869	176	20.26%
91	10499	DaimlerChrysler Ins Co	MI	Y	992	0.21%	90.07%	933	-42	-4.54%
92	21113	United States Fire Ins Co	DE	Y	986	0.21%	90.28%	861	135	15.70%
93	26344	Great American Assur Co	OH	Y	981	0.21%	90.49%	944	559	59.20%
94	23043	Liberty Mut Ins Co	MA	Y	963	0.20%	90.69%	1,106	283	25.55%
95	38601	MIC Prop & Cas Ins Corp	MI	Y	956	0.20%	90.89%	805	223	27.71%
96	16187	AXA Re Prop & Cas Ins Co	DE	Y	944	0.20%	91.09%	942	505	53.59%
97	26433	Harco Natl Ins Co	IL	Y	931	0.20%	91.28%	1,019	467	45.84%
98	21296	Associates Ins Co	IN	Y	922	0.19%	91.48%	1,235	499	40.44%
99	19356	Maryland Cas Co	MD	Y	889	0.19%	91.67%	2,198	875	39.81%
100	28304	Federated Service Ins Co	MN	Y	875	0.18%	91.85%	755	423	56.01%
101	21458	Employers Ins of Wausau	WI	Y	874	0.18%	92.03%	974	69	7.10%
102	26980	Royal Ins Co Of Amer	IL	Y	870	0.18%	92.22%	1,322	440	33.28%
103	22217	Gulf Ins Co	CT	Y	860	0.18%	92.40%	933	1,085	116.24%
104	22322	Greenwich Ins Co	DE	Y	858	0.18%	92.58%	815	-1,888	-231.68%
105	41297	Scottsdale Ins Co	OH	S	853	0.18%	92.76%	656	303	46.21%
106	18767	Church Mut Ins Co	WI	Y	809	0.17%	92.93%	804	445	55.37%
107	13838	Farmland Mut Ins Co	IA	Y	779	0.16%	93.09%	765	-4	-0.53%
108	24147	Old Republic Ins Co	PA	Y	779	0.16%	93.25%	649	207	31.91%
109	23663	National American Ins Co	OK	Y	754	0.16%	93.41%	740	309	41.68%
110	23418	Mid-Continent Cas Co	OK	Y	750	0.16%	93.57%	773	851	110.02%
111	10510	Carolina Cas Ins Co	FL	Y	748	0.16%	93.73%	587	517	88.01%
112	20079	National Fire & Marine Ins Co	NE	S	737	0.15%	93.88%	624	84	13.39%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	21121	Westchester Fire Ins Co	NY	Y	728	0.15%	94.03%	825	521	63.09%
114	20486	Transcontinental Ins Co	NY	Y	698	0.15%	94.18%	708	716	101.15%
115	21172	Vanliner Ins Co	AZ	Y	681	0.14%	94.32%	622	370	59.53%
116	40436	Stratford Ins Co	NH	Y	680	0.14%	94.47%	463	186	40.25%
117	35386	Fidelity & Guaranty Ins Co	IA	Y	675	0.14%	94.61%	507	-348	-68.70%
118	37257	Insurance Corp Of Hannover	IL	Y	672	0.14%	94.75%	617	438	70.94%
119	13056	RLI Ins Co	IL	Y	665	0.14%	94.89%	269	-147	-54.67%
120	24031	Northland Cas Co	MN	Y	655	0.14%	95.03%	639	320	50.13%
121	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	653	0.14%	95.16%	551	411	74.58%
122	24384	Ranger Ins Co	DE	Y	649	0.14%	95.30%	468	137	29.28%
123	25615	Charter Oak Fire Ins Co	CT	Y	643	0.14%	95.44%	683	569	83.26%
124	11118	Federated Rural Electric Ins Exch	KS	Y	593	0.12%	95.56%	578	271	46.89%
125	21873	Firemans Fund Ins Co	CA	Y	592	0.12%	95.68%	552	-407	-73.76%
126	32620	National Interstate Ins Co	OH	Y	571	0.12%	95.80%	455	-18	-3.86%
127	19372	Northern Ins Co Of NY	NY	Y	558	0.12%	95.92%	921	280	30.36%
128	34118	Colony Natl Ins Co	VA	S	558	0.12%	96.04%	483	192	39.66%
129	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	544	0.11%	96.15%	418	163	38.92%
130	18864	Fairmont Ins Co	CA	Y	530	0.11%	96.27%	664	99	14.96%
131	24678	Royal Ind Co	DE	Y	487	0.10%	96.37%	1,214	990	81.61%
132	20508	Valley Forge Ins Co	PA	Y	471	0.10%	96.47%	375	-246	-65.60%
133	19410	Commerce & Industry Ins Co	NY	Y	466	0.10%	96.56%	487	220	45.06%
134	23361	Shelter General Ins Co	MO	Y	458	0.10%	96.66%	457	237	51.86%
135	18341	Insurance Corp Of NY	NY	Y	451	0.09%	96.76%	1,210	335	27.67%
136	40827	Virginia Surety Co Inc	IL	Y	448	0.09%	96.85%	460	265	57.58%
137	37150	Western Heritage Ins Co	AZ	S	412	0.09%	96.94%	521	264	50.77%
138	13528	Brotherhood Mut Ins Co	IN	Y	383	0.08%	97.02%	377	185	49.00%
139	38970	Markel Ins Co	IL	Y	377	0.08%	97.10%	421	88	20.94%
140	24775	St Paul Guardian Ins Co	MN	Y	376	0.08%	97.17%	286	19	6.75%
141	19100	Amco Ins Co	IA	Y	362	0.08%	97.25%	317	30	9.36%
142	21865	Associated Ind Corp	CA	Y	359	0.08%	97.33%	198	-52	-26.32%
143	19909	Centennial Ins Co	NY	Y	358	0.08%	97.40%	298	26	8.74%
144	35351	American Empire Surplus Lns Ins Co	DE	S	353	0.07%	97.48%	373	92	24.66%
145	10243	National Continental Ins Co	NY	Y	339	0.07%	97.55%	393	213	54.17%
146	26042	Wausau Underwriters Ins Co	WI	Y	335	0.07%	97.62%	272	134	49.35%
147	29742	Integon Natl Ins Co	NC	Y	332	0.07%	97.69%	802	1,065	132.79%
148	23469	American Modern Home Ins Co	OH	Y	326	0.07%	97.76%	342	95	27.64%
149	20702	Ace Fire Underwriters Ins Co	PA	Y	323	0.07%	97.82%	240	102	42.57%
150	23817	Illinois Natl Ins Co	IL	Y	320	0.07%	97.89%	174	51	29.20%
151	28223	Nationwide Agribusiness Ins Co	IA	Y	315	0.07%	97.96%	503	26	5.07%
152	22829	Interstate Fire & Cas Co	IL	S	311	0.07%	98.02%	141	6	4.50%
153	15032	Guideone Mut Ins Co	IA	Y	307	0.06%	98.09%	292	27	9.18%
154	30481	St Paul Surplus Lines Ins Co	DE	S	297	0.06%	98.15%	724	210	29.02%
155	37931	General Fire & Cas Co	ID	Y	286	0.06%	98.21%	318	623	195.65%
156	20524	Specialty Natl Ins Co	IL	Y	286	0.06%	98.27%	450	-72	-16.10%
157	14265	Indiana Lumbermens Mut Ins Co	IN	Y	274	0.06%	98.33%	353	95	27.02%
158	22128	Rocky Mountain Fire & Cas Co	WA	Y	268	0.06%	98.38%	309	422	136.49%
159	11177	First Financial Ins Co	IL	Y	267	0.06%	98.44%	337	97	28.68%
160	25534	TIG Ins Co	CA	Y	264	0.06%	98.50%	278	39	14.01%
161	13714	Pharmacists Mut Ins Co	IA	Y	254	0.05%	98.55%	235	95	40.47%
162	22250	Pathfinder Ins Co	CO	Y	252	0.05%	98.60%	252	42	16.82%
163	19801	Argonaut Ins Co	CA	Y	244	0.05%	98.65%	144	6	4.26%
164	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	243	0.05%	98.70%	175	250	143.19%
165	10353	Ooida RRG Inc	VT	N	231	0.05%	98.75%	191	90	47.04%
166	10677	Cincinnati Ins Co	OH	Y	230	0.05%	98.80%	196	167	85.51%
167	20303	Great Northern Ins Co	MN	Y	230	0.05%	98.85%	224	772	344.72%
168	10023	Alliance Of Nonprofits For Ins RRG	VT		229	0.05%	98.90%	194	8	4.29%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	25433	American Safety Ind Co	OK	S	222	0.05%	98.94%	129	54	42.00%
170	21105	North River Ins Co	NJ	Y	220	0.05%	98.99%	136	-159	-116.84%
171	24724	First Natl Ins Co Of Amer	WA	Y	216	0.05%	99.03%	316	94	29.87%
172	28401	American Natl Prop & Cas Co	MO	Y	214	0.04%	99.08%	128	25	19.26%
173	19305	Assurance Co Of Amer	NY	Y	210	0.04%	99.12%	315	540	171.66%
174	21261	Electric Ins Co	MA	Y	206	0.04%	99.17%	206	135	65.72%
175	23841	New Hampshire Ins Co	PA	Y	203	0.04%	99.21%	147	49	33.53%
176	16691	Great American Ins Co	OH	Y	192	0.04%	99.25%	-113	153	-134.89%
177	18058	Philadelphia Ind Ins Co	PA	Y	190	0.04%	99.29%	123	389	316.21%
178	24414	General Cas Co Of WI	WI	Y	187	0.04%	99.33%	184	-6	-3.52%
179	13978	Florists Mut Ins Co	IL	Y	186	0.04%	99.37%	171	-10	-6.08%
180	37478	Hartford Ins Co Of The Midwest	IN	Y	185	0.04%	99.41%	306	225	73.41%
181	37532	Great American E&S Ins Co	DE	S	181	0.04%	99.45%	132	18	13.41%
182	15580	Scottsdale Ind Co	OH	Y	171	0.04%	99.48%	217	2	1.12%
183	21970	OneBeacon Ins Co	PA	Y	168	0.04%	99.52%	257	1,140	442.87%
184	10340	Stonington Ins Co	TX	Y	165	0.03%	99.55%	28	-2	-6.88%
185	24902	Security Ins Co Of Hartford	CT	Y	162	0.03%	99.59%	300	2,207	735.69%
186	39306	Fidelity & Deposit Co Of MD	MD	Y	161	0.03%	99.62%	164	66	40.43%
187	20478	National Fire Ins Co Of Hartford	CT	Y	152	0.03%	99.65%	155	154	98.89%
188	28932	Markel American Ins Co	VA	Y	142	0.03%	99.68%	127	106	83.20%
189	19860	Argonaut Great Central Ins Co	IL	Y	136	0.03%	99.71%	132	22	16.96%
190	22918	American Motorists Ins Co	IL	Y	133	0.03%	99.74%	334	205	61.38%
191	10936	Seneca Ins Co Inc	NY	Y	130	0.03%	99.77%	151	-9	-5.95%
192	11126	Sompo Japan Ins Co of Amer	NY	Y	129	0.03%	99.79%	94	294	311.66%
193	21318	Coregis Ins Co	IN	Y	129	0.03%	99.82%	437	157	35.90%
194	42811	Gulf Underwriters Ins Co	CT	S	127	0.03%	99.85%	101	35	34.71%
195	11401	Guaranty Natl Ins Co	CO	Y	125	0.03%	99.87%	125	336	269.59%
196	11150	Arch Ins Co	MO	Y	124	0.03%	99.90%	19	-43	-222.89%
197	29874	North American Specialty Ins Co	NH	Y	121	0.03%	99.92%	121	554	457.41%
198	19879	Security Natl Ins Co	TX	Y	121	0.03%	99.95%	184	104	56.25%
199	24821	Meritplan Ins Co	CA	Y	121	0.03%	99.97%	105	55	52.17%
200	20044	Cornhusker Cas Co	NE	Y	120	0.03%	100.00%	94	13	14.00%
201	19887	Trinity Universal Ins Co	TX	Y	113	0.02%	100.02%	88	-107	-122.64%
202	10120	Everest Natl Ins Co	AZ	Y	109	0.02%	100.05%	91	144	157.36%
203	21849	American Automobile Ins Co	MO	Y	108	0.02%	100.07%	176	-309	-175.61%
204	24589	American & Foreign Ins Co	DE	Y	107	0.02%	100.09%	125	268	214.05%
205	28339	Gateway Ins Co	MO	Y	104	0.02%	100.11%	130	315	243.33%
206	31003	Tri State Ins Co Of MN	MN	Y	103	0.02%	100.13%	182	34	18.50%
207	22748	Pacific Employers Ins Co	PA	Y	103	0.02%	100.16%	564	-255	-45.21%
208	31089	Republic Western Ins Co	AZ	Y	94	0.02%	100.18%	98	-4	-4.43%
209	11770	United Fncl Cas Co	OH	Y	92	0.02%	100.20%	92	-2	-2.51%
210	42404	Liberty Ins Corp	IL	Y	92	0.02%	100.21%	49	97	197.41%
211	20621	OneBeacon America Ins Co	MA	Y	91	0.02%	100.23%	283	124	43.85%
212	12416	Protective Ins Co	IN	Y	85	0.02%	100.25%	85	10	12.01%
213	25054	Hudson Ins Co	DE	Y	81	0.02%	100.27%	59	28	47.16%
214	20648	Employers Fire Ins Co	MA	Y	73	0.02%	100.28%	72	-23	-31.73%
215	26883	American Intl Specialty Lines Ins Co	AK	S	73	0.02%	100.30%	61	398	652.08%
216	10172	Westchester Surplus Lines Ins Co	GA	S	71	0.02%	100.31%	72	55	77.01%
217	39020	Essex Ins Co	DE	S	68	0.01%	100.33%	35	2	6.71%
218	39322	General Security Natl Ins Co	NY	Y	65	0.01%	100.34%	67	205	306.13%
219	24740	Safeco Ins Co Of Amer	WA	Y	63	0.01%	100.36%	63	-106	-168.15%
220	21881	National Surety Corp	IL	Y	62	0.01%	100.37%	56	-285	-510.02%
221	23620	Burlington Ins Co	NC	S	62	0.01%	100.38%	79	27	34.22%
222	12262	Pennsylvania Manufacturers Asn Ins C	PA	Y	59	0.01%	100.39%	57	7	12.62%
223	25976	Utica Mut Ins Co	NY	Y	51	0.01%	100.40%	48	11	23.66%
224	22713	Insurance Co Of North Amer	PA	Y	51	0.01%	100.42%	107	150	140.33%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	37893	Ulico Cas Co	DE	Y	48	0.01%	100.43%	54	14	26.76%
226	22209	Atlantic Ins Co	TX	Y	46	0.01%	100.44%	38	-6	-17.08%
227	23752	Quanta Ind Co	CO	Y	44	0.01%	100.44%	56	10	18.62%
228	24880	Fire & Cas Ins Co Of CT	CT	Y	42	0.01%	100.45%	60	-17	-28.71%
229	35408	Sirius Amer Ins Co	DE	Y	41	0.01%	100.46%	155	48	30.81%
230	29700	North American Elite Ins Co	NH	Y	40	0.01%	100.47%	52	99	190.98%
231	21857	American Ins Co	NE	Y	40	0.01%	100.48%	154	-661	-430.15%
232	20990	Country Mut Ins Co	IL	Y	39	0.01%	100.49%	33	6	17.62%
233	42048	Diamond State Ins Co	IN	Y	39	0.01%	100.50%	1,052	1,160	110.27%
234	41335	United Natl Specialty Ins Co	WI	Y	37	0.01%	100.50%	38	0	0.00%
235	31127	Columbia Cas Co	IL	S	35	0.01%	100.51%	34	12	35.44%
236	24600	Globe Ind Co	DE	Y	33	0.01%	100.52%	57	29	51.05%
237	22136	Great American Ins Co of NY	NY	Y	32	0.01%	100.52%	38	-1	-2.05%
238	23396	Amerisure Mut Ins Co	MI	Y	31	0.01%	100.53%	137	-26	-18.94%
239	32190	Constitution Ins Co	NY	Y	31	0.01%	100.54%	31	22	71.35%
240	24694	Safeguard Ins Co	CT	Y	28	0.01%	100.54%	26	19	72.24%
241	34690	Property & Cas Ins Co Of Hartford	IN	Y	27	0.01%	100.55%	27	1	3.27%
242	12300	American Contractors Ins Co RRG	TX	N	25	0.01%	100.55%	25	5	21.21%
243	11197	National Independent Truckers IC RRG	SC		23	0.00%	100.56%	9	7	82.75%
244	20346	Pacific Ind Co	WI	Y	22	0.00%	100.56%	31	-1	-3.52%
245	24112	Westfield Ins Co	OH	Y	22	0.00%	100.57%	16	0	2.03%
246	40460	Sagamore Ins Co	IN	Y	19	0.00%	100.57%	27	2	8.48%
247	20699	Ace Prop & Cas Ins Co	PA	Y	19	0.00%	100.58%	17	-1	-8.16%
248	11589	Jamestown Ins Co RRG	SC		18	0.00%	100.58%	8	2	26.02%
249	16063	Unitrin Auto & Home Ins Co	NY	Y	18	0.00%	100.58%	41	-206	-501.21%
250	19283	American Std Ins Co Of WI	WI	Y	18	0.00%	100.59%	18	11	62.27%
251	26797	Housing Authority Rrg Inc	VT	N	17	0.00%	100.59%	17	-8	-47.66%
252	23388	Shelter Mut Ins Co	MO	Y	16	0.00%	100.59%	15	108	719.69%
253	23108	Lumbermens Underwriting Alliance	MO	Y	15	0.00%	100.60%	47	3	6.75%
254	22233	Select Ins Co	TX	Y	15	0.00%	100.60%	12	23	191.36%
255	22551	Mitsui Sumitomo Ins USA Inc	NY	Y	14	0.00%	100.60%	12	0	-0.18%
256	23582	Harleysville Ins Co	MN	Y	13	0.00%	100.61%	13	0	0.00%
257	20052	National Liab & Fire Ins Co	CT	Y	12	0.00%	100.61%	27	-3	-10.13%
258	25666	Travelers Ind Co Of Amer	CT	Y	12	0.00%	100.61%	22	-93	-429.08%
259	12866	T.H.E. Ins Co	LA	Y	11	0.00%	100.61%	21	89	415.46%
260	22292	Hanover Ins Co	NH	Y	11	0.00%	100.62%	11	160	1459.58%
261	26905	Century-Natl Ins Co	CA	Y	10	0.00%	100.62%	18	5	28.43%
262	18538	Bancinsure Inc	OK	Y	10	0.00%	100.62%	7	0	0.00%
263	26069	Wausau Business Ins Co	WI	Y	9	0.00%	100.62%	49	200	409.19%
264	24899	Alea North America Ins Co	NY	Y	9	0.00%	100.62%	4	0	-0.84%
265	13196	Western World Ins Co	NH	S	8	0.00%	100.63%	8	4	52.28%
266	38733	Alaska Nat Ins Co	AK	Y	8	0.00%	100.63%	4	2	40.53%
267	24066	American Fire & Cas Co	OH	Y	8	0.00%	100.63%	18	45	252.58%
268	22063	Government Employees Ins Co	MD	Y	7	0.00%	100.63%	21	3	12.49%
269	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	7	0.00%	100.63%	5	0	0.00%
270	24449	Regent Ins Co	WI	Y	7	0.00%	100.63%	9	87	936.00%
271	25798	Unigard Ind Co	WA	Y	6	0.00%	100.63%	2	0	-11.23%
272	26832	Great American Alliance Ins Co	OH	Y	6	0.00%	100.64%	9	-4	-46.80%
273	35882	Geico General Ins Co	MD	Y	5	0.00%	100.64%	15	0	-2.76%
274	33600	LM Ins Corp	IA	Y	5	0.00%	100.64%	5	1	18.44%
275	38466	Evergreen USA RRG Inc	VT	N	5	0.00%	100.64%	4	0	-10.95%
276	20397	Vigilant Ins Co	NY	Y	5	0.00%	100.64%	3	-4	-110.24%
277	18023	Star Ins Co	MI	Y	4	0.00%	100.64%	3	-8	-252.72%
278	41807	Royal Surplus Lines Ins Co	CT	S	3	0.00%	100.64%	2	19	903.64%
279	20559	General Security Ind Co of AZ	AZ	S	3	0.00%	100.64%	22	-52	-230.95%
280	10213	Discover Specialty Ins Co	IL	S	2	0.00%	100.64%	2	0	0.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 19.3, 19.4 & 21.2 - Commercial Auto (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	22306 Massachusetts Bay Ins Co	NH	Y	2	0.00%	100.64%	2	-1	-55.66%
282	22357 Hartford Accid & Ind Co	CT	Y	2	0.00%	100.64%	6	-1	-15.85%
283	34347 Colonial American Cas & Surety Co	MD	Y	2	0.00%	100.64%	4	0	1.01%
284	21741 Homeland Central Ins Co	IA	Y	2	0.00%	100.64%	18	695	3763.92%
285	25747 Unigard Ins Co	WA	Y	2	0.00%	100.64%	9	22	243.01%
286	21962 Pennsylvania General Ins Co	PA	Y	2	0.00%	100.65%	40	805	2024.88%
287	24538 Republic Underwriters Ins Co	TX	Y	1	0.00%	100.65%	1	0	6.48%
288	40428 Voyager Ind Ins Co	GA	S	1	0.00%	100.65%	1	0	1.52%
289	25496 TIG Ind Co	CA	Y	1	0.00%	100.65%	1	-6	-613.07%
290	11622 Specialty Surplus Ins Co	IL	N	1	0.00%	100.65%	18	5	29.72%
291	26387 Steadfast Ins Co	DE	S	1	0.00%	100.65%	1	0	24.68%
292	20613 American Employers Ins Co	MA	Y	0	0.00%	100.65%	168	-155	-92.37%
293	19224 St. Paul Protective Ins Co	IL	Y	0	0.00%	100.65%	1	6	1003.18%
294	40991 Kemper Ind Ins Co	IL	N	0	0.00%	100.65%	0	0	49.57%
295	25038 North American Capacity Ins Co	NH	S	0	0.00%	100.65%	0	0	-100.00%
296	36951 Century Surety Co	OH	S	0	0.00%	100.65%	0	-6	-7760.27%
297	37079 Hudson Specialty Ins Co	NY	S	0	0.00%	100.65%	0	-11	210120.00%
298	33588 First Liberty Ins Corp	IA	Y	0	0.00%	100.65%	0	0	-377.45%
299	33138 Landmark Amer Ins Co	OK	S	0	0.00%	100.65%	34	7	19.41%
300	18279 Bankers Standard Ins Co	PA	Y	0	0.00%	100.65%	6	4	61.77%
301	19489 Allied World Assur Co US Inc	DE	S	0	0.00%	100.65%	19	14	77.73%
302	43117 American Equity Ins Co	AZ	S	0	0.00%	100.65%	1	314	37573.33%
303	39969 American Safety Cas Ins Co	DE	Y	0	0.00%	100.65%	1	1	53.74%
304	23795 American Intl Pacific Ins	CO	Y	0	0.00%	100.65%	1	0	-24.82%
305	19216 Southern Ins Co	TX	Y	0	0.00%	100.65%	1	0	7.65%
306	38369 Northern Assur Co Of Amer	MA	Y	0	0.00%	100.65%	2	29	1526.73%
307	24872 Connecticut Ind Co	CT	Y	0	0.00%	100.65%	3	-1	-20.82%
308	40258 American Intl South Ins Co	PA	Y	-1	0.00%	100.65%	0	-26	5551.59%
309	35289 Continental Ins Co	SC	Y	-1	0.00%	100.65%	-1	-1	120.77%
310	34266 Frontier Ins Co	NY	Y	-1	0.00%	100.65%	-1	-424	50941.47%
311	12750 Evergreen Natl Ind Co	OH	Y	-2	0.00%	100.65%	-2	-359	16724.76%
312	32352 Prudential Prop & Cas Ins Co	IN	Y	-2	0.00%	100.64%	-2	0	0.00%
313	25518 TIG Premier Ins Co	CA	Y	-3	0.00%	100.64%	-3	0	1.84%
314	22810 Chicago Ins Co	IL	Y	-4	0.00%	100.64%	-7	51	-766.38%
315	37362 General Star Ind Co	CT	S	-4	0.00%	100.64%	4	11	277.60%
316	19399 AIU Ins Co	NY	Y	-6	0.00%	100.64%	-15	-10	67.18%
317	18910 American Protection Ins Co	IL	Y	-6	0.00%	100.64%	8	-43	-521.32%
318	39993 Colony Ins Co	VA	S	-9	0.00%	100.64%	3	-12	-394.35%
319	41769 Athena Assur Co	MN	Y	-21	0.00%	100.63%	74	51	69.06%
320	24732 General Ins Co Of Amer	WA	Y	-22	0.00%	100.63%	50	111	222.63%
321	26611 Valiant Ins Co	IA	Y	-29	-0.01%	100.62%	242	-187	-77.30%
322	19615 American Reliable Ins Co	AZ	Y	-72	-0.02%	100.61%	29	-17	-58.65%
323	30562 American Manufacturers Mut Ins Co	IL	Y	-435	-0.09%	100.52%	-45	-94	208.21%
324	22977 Lumbermens Mut Cas Co	IL	Y	-1,033	-0.22%	100.30%	126	98	78.26%
325	21199 Arch Speciality Ins Co	WI	S	-1,427	-0.30%	100.00%	-652	-344	52.81%
Totals				475,858			457,327	221,511	48.44%

2003 Colorado Market Share and Loss Ratio

P&C Line 22 - Aircraft (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	19445	National Union Fire Ins Co Of Pitts	PA	Y	7,318	16.30%	16.30%	5,362	4,034	75.23%
2	19682	Hartford Fire In Co	CT	Y	6,440	14.34%	30.64%	7,101	683	9.63%
3	37885	XL Specialty Ins Co	DE	Y	4,497	10.02%	40.66%	4,902	10,771	219.73%
4	23043	Liberty Mut Ins Co	MA	Y	3,109	6.93%	47.59%	3,080	1,165	37.82%
5	22667	Ace American Ins Co	PA	Y	3,050	6.79%	54.38%	3,050	607	19.90%
6	24147	Old Republic Ins Co	PA	Y	2,939	6.55%	60.93%	2,879	1,159	40.24%
7	19429	Insurance Co Of The State Of PA	PA	Y	1,992	4.44%	65.37%	1,948	247	12.67%
8	16535	Zurich American Ins Co	NY	Y	1,948	4.34%	69.71%	1,990	1,053	52.90%
9	20699	Ace Prop & Cas Ins Co	PA	Y	1,878	4.18%	73.89%	1,528	964	63.11%
10	19720	American Alt Ins Corp	DE	Y	1,734	3.86%	77.75%	1,082	770	71.22%
11	29599	US Specialty Ins Co	TX	Y	1,661	3.70%	81.45%	1,538	344	22.34%
12	28401	American Natl Prop & Cas Co	MO	Y	1,606	3.58%	85.03%	1,563	102	6.54%
13	22039	General Rein Corp	DE	Y	1,291	2.87%	87.91%	697	253	36.32%
14	10367	Avemco Ins Co	MD	Y	1,009	2.25%	90.15%	1,065	644	60.49%
15	20087	National Ind Co	NE	Y	858	1.91%	92.06%	425	295	69.42%
16	29874	North American Specialty Ins Co	NH	Y	641	1.43%	93.49%	589	55	9.36%
17	24678	Royal Ind Co	DE	Y	530	1.18%	94.67%	271	-3	-1.09%
18	42374	Houston Cas Co	TX	S	525	1.17%	95.84%	401	2,832	707.03%
19	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	435	0.97%	96.81%	246	148	59.88%
20	20281	Federal Ins Co	IN	Y	419	0.93%	97.75%	1,196	359	29.98%
21	35289	Continental Ins Co	SC	Y	365	0.81%	98.56%	1,091	680	62.37%
22	10677	Cincinnati Ins Co	OH	Y	251	0.56%	99.12%	789	304	38.57%
23	21121	Westchester Fire Ins Co	NY	Y	181	0.40%	99.52%	147	-16	-10.84%
24	20532	Clarendon Natl Ins Co	NJ	Y	96	0.21%	99.74%	103	3	3.14%
25	24767	St Paul Fire & Marine Ins Co	MN	Y	65	0.14%	99.88%	168	18	10.64%
26	33022	AXA Corp Solutions Ins Co	NY	Y	30	0.07%	99.95%	30	60	200.65%
27	20443	Continental Cas Co	IL	Y	12	0.03%	99.97%	12	0	0.00%
28	16608	New York Marine & Gnrl Ins Co	NY	Y	7	0.02%	99.99%	7	-19	-262.64%
29	22977	Lumbermens Mut Cas Co	IL	Y	6	0.01%	100.00%	6	0	0.00%
30	19232	Allstate Ins Co	IL	Y	4	0.01%	100.01%	4	-4	-89.71%
31	19909	Centennial Ins Co	NY	Y	2	0.01%	100.02%	2	0	0.00%
32	25887	US Fidelity & Guaranty Co	MD	Y	1	0.00%	100.02%	1	0	-3.71%
33	10340	Stonington Ins Co	TX	Y	0	0.00%	100.02%	2	-27	-1753.27%
34	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.02%	-2	-6	338.58%
35	22713	Insurance Co Of North Amer	PA	Y	0	0.00%	100.02%	0	23	-13816.67%
36	22322	Greenwich Ins Co	DE	Y	0	0.00%	100.02%	0	-4	815.95%
37	19380	American Home Assur Co	NY	Y	-1	0.00%	100.02%	985	-598	-60.69%
38	11630	Jefferson Ins Co	NY	Y	-2	0.00%	100.01%	62	27	42.91%
39	26980	Royal Ins Co Of Amer	IL	Y	-6	-0.01%	100.00%	-6	0	0.82%
		Totals			44,894			44,313	26,923	60.76%

2003 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	2,439	14.56%	14.56%	2,233	222	9.94%
2	10847	Cumis Ins Society Inc	WI	Y	2,029	12.12%	26.68%	2,108	2,563	121.59%
3	31194	Travelers Cas & Surety Co Of Amer	CT	Y	2,022	12.08%	38.76%	1,855	783	42.23%
4	19445	National Union Fire Ins Co Of Pitts	PA	Y	1,458	8.71%	47.47%	1,334	-42	-3.11%
5	20443	Continental Cas Co	IL	Y	1,157	6.91%	54.38%	937	-145	-15.46%
6	19682	Hartford Fire In Co	CT	Y	947	5.66%	60.04%	849	545	64.24%
7	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	796	4.75%	64.79%	796	97	12.23%
8	39306	Fidelity & Deposit Co Of MD	MD	Y	786	4.70%	69.49%	774	136	17.53%
9	16691	Great American Ins Co	OH	Y	456	2.72%	72.21%	398	31	7.68%
10	15962	Kansas Bankers Surety Co	KS	Y	415	2.48%	74.69%	400	533	133.31%
11	13188	Western Surety Co	SD	Y	394	2.35%	77.04%	384	21	5.52%
12	24767	St Paul Fire & Marine Ins Co	MN	Y	350	2.09%	79.13%	295	195	66.16%
13	16535	Zurich American Ins Co	NY	Y	331	1.98%	81.11%	272	72	26.56%
14	22217	Gulf Ins Co	CT	Y	316	1.89%	83.00%	346	90	26.14%
15	24791	St Paul Mercury Ins Co	MN	Y	257	1.53%	84.54%	204	-130	-63.95%
16	24260	Progressive Cas Ins Co	OH	Y	248	1.48%	86.02%	231	241	104.11%
17	41181	Universal Underwriters Ins Co	KS	Y	224	1.34%	87.35%	233	-59	-25.47%
18	19917	Liberty Ins Underwriters Inc	NY	Y	157	0.94%	88.29%	163	152	93.17%
19	44792	Executive Risk Speciality Ins Co	CT	S	137	0.82%	89.11%	144	76	52.93%
20	13935	Federated Mut Ins Co	MN	Y	136	0.81%	89.92%	120	10	8.62%
21	26883	American Intl Specialty Lines Ins Co	AK	S	108	0.64%	90.56%	107	69	64.18%
22	13331	American Hardware Mut Ins Co	OH	Y	106	0.63%	91.20%	105	16	15.73%
23	35289	Continental Ins Co	SC	Y	102	0.61%	91.81%	66	31	47.10%
24	28304	Federated Service Ins Co	MN	Y	91	0.54%	92.35%	70	6	7.90%
25	42811	Gulf Underwriters Ins Co	CT	S	86	0.52%	92.87%	78	-42	-53.38%
26	25143	State Farm Fire And Cas Co	IL	Y	79	0.47%	93.34%	77	4	5.73%
27	31127	Columbia Cas Co	IL	S	77	0.46%	93.80%	77	53	68.45%
28	21415	Employers Mut Cas Co	IA	Y	76	0.45%	94.25%	74	44	60.07%
29	40444	Old Republic Surety Co	WI	Y	73	0.44%	94.69%	77	-1	-0.82%
30	23787	Nationwide Mut Ins Co	OH	Y	59	0.35%	95.04%	70	2	3.14%
31	18538	Bancinsure Inc	OK	Y	57	0.34%	95.39%	81	19	22.90%
32	13056	RLI Ins Co	IL	Y	53	0.32%	95.70%	46	7	14.47%
33	14648	Mountain States Mut Cas Co	NM	Y	53	0.32%	96.02%	37	10	26.85%
34	12670	Pioneer General Ins Co	CO	Y	51	0.31%	96.33%	54	0	0.00%
35	34347	Colonial American Cas & Surety Co	MD	Y	51	0.30%	96.63%	75	1	1.89%
36	25887	US Fidelity & Guaranty Co	MD	Y	40	0.24%	96.87%	35	66	192.21%
37	24775	St Paul Guardian Ins Co	MN	Y	33	0.19%	97.06%	21	0	1.55%
38	40142	American Zurich Ins Co	IL	Y	29	0.17%	97.24%	23	5	21.74%
39	26980	Royal Ins Co Of Amer	IL	Y	29	0.17%	97.41%	114	29	25.77%
40	11118	Federated Rural Electric Ins Exch	KS	Y	29	0.17%	97.59%	28	-3	-10.09%
41	21180	Sentry Select Ins Co	WI	Y	28	0.16%	97.75%	28	0	0.00%
42	24074	Ohio Cas Ins Co	OH	Y	25	0.15%	97.90%	26	-8	-29.76%
43	19704	American States Ins Co	IN	Y	24	0.14%	98.04%	22	2	9.98%
44	10472	Capitol Ind Corp	WI	Y	21	0.13%	98.16%	15	1	8.91%
45	19100	Amco Ins Co	IA	Y	21	0.12%	98.29%	17	0	0.51%
46	22977	Lumbermens Mut Cas Co	IL	Y	19	0.11%	98.40%	89	8	8.91%
47	24147	Old Republic Ins Co	PA	Y	18	0.11%	98.51%	1	-1	-71.74%
48	13021	United Fire & Cas Co	IA	Y	18	0.11%	98.62%	21	0	0.00%
49	18988	Auto-Owners Ins Co	MI	Y	15	0.09%	98.71%	12	0	2.40%
50	20397	Vigilant Ins Co	NY	Y	15	0.09%	98.80%	12	2	16.95%
51	25844	Union Ins Co	NE	Y	13	0.08%	98.88%	14	0	2.83%
52	24988	Sentry Ins A Mut Co	WI	Y	13	0.08%	98.95%	15	25	170.18%
53	25674	Travelers Ind Co Of IL	CT	Y	12	0.07%	99.03%	10	9	93.70%
54	23043	Liberty Mut Ins Co	MA	Y	12	0.07%	99.10%	9	0	-0.62%
55	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	11	0.07%	99.17%	10	-42	-409.13%
56	26247	American Guarantee & Liability Ins	NY	Y	11	0.06%	99.23%	8	2	25.68%

2003 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
57	22136	Great American Ins Co of NY	NY	Y	8	0.05%	99.28%	6	1	16.74%
58	37257	Insurance Corp Of Hannover	IL	Y	8	0.05%	99.33%	5	5	102.53%
59	35386	Fidelity & Guaranty Ins Co	IA	Y	8	0.04%	99.37%	6	0	-4.33%
60	20346	Pacific Ind Co	WI	Y	8	0.04%	99.42%	10	1	8.21%
61	25682	Travelers Ind Co Of CT	CT	Y	7	0.04%	99.46%	4	1	23.47%
62	32700	Owners Ins Co	OH	Y	7	0.04%	99.50%	6	0	1.82%
63	19887	Trinity Universal Ins Co	TX	Y	6	0.04%	99.53%	6	-5	-89.03%
64	16187	AXA Re Prop & Cas Ins Co	DE	Y	6	0.04%	99.57%	6	0	7.12%
65	15954	Trinity Universal Ins Co Of KS	KS	Y	6	0.04%	99.61%	6	0	-5.02%
66	35939	Continental Divide Ins Co	CO	Y	5	0.03%	99.64%	6	0	-0.79%
67	27960	Illinois Union Ins Co	IL	S	5	0.03%	99.67%	5	2	48.19%
68	36463	Discover Prop & Cas Ins Co	IL	Y	5	0.03%	99.70%	5	0	0.00%
69	19038	Travelers Cas & Surety Co	CT	Y	5	0.03%	99.73%	5	10	215.71%
70	26344	Great American Assur Co	OH	Y	5	0.03%	99.76%	5	-4	-81.91%
71	20478	National Fire Ins Co Of Hartford	CT	Y	4	0.03%	99.79%	4	1	26.84%
72	29459	Twin City Fire Ins Co Co	IN	Y	4	0.03%	99.81%	21	-7	-35.57%
73	21687	Mid-Century Ins Co	CA	Y	4	0.03%	99.84%	5	0	-1.63%
74	19194	Farmers Alliance Mut Ins Co	KS	Y	3	0.02%	99.86%	3	0	0.00%
75	27855	Zurich American Ins Co Of IL	IL	Y	3	0.02%	99.88%	2	1	31.54%
76	22918	American Motorists Ins Co	IL	Y	3	0.02%	99.89%	5	2	48.52%
77	19232	Allstate Ins Co	IL	Y	3	0.02%	99.91%	3	0	0.00%
78	19895	Atlantic Mut Ins Co	NY	Y	3	0.02%	99.93%	2	0	-5.54%
79	35181	Executive Risk Ind Inc	DE	Y	2	0.01%	99.94%	3	1	24.73%
80	19720	American Alt Ins Corp	DE	Y	2	0.01%	99.95%	2	-3	-125.56%
81	18619	Platte River Ins Co.	NE	Y	2	0.01%	99.96%	2	0	28.41%
82	22292	Hanover Ins Co	NH	Y	1	0.01%	99.97%	2	-1	-68.93%
83	20494	Transportation Ins Co	IL	Y	1	0.01%	99.98%	1	0	0.00%
84	41297	Scottsdale Ins Co	OH	S	1	0.01%	99.99%	1	3	331.50%
85	19690	American Economy Ins Co	IN	Y	1	0.01%	99.99%	1	0	27.01%
86	21709	Truck Ins Exch	CA	Y	1	0.01%	100.00%	1	0	4.59%
87	21652	Farmers Ins Exch	CA	Y	1	0.01%	100.00%	1	0	-1.31%
88	25666	Travelers Ind Co Of Amer	CT	Y	1	0.00%	100.01%	1	-3	-413.43%
89	19275	American Family Mut Ins Co	WI	Y	1	0.00%	100.01%	1	0	0.00%
90	15580	Scottsdale Ind Co	OH	Y	1	0.00%	100.02%	1	2	326.03%
91	29424	Hartford Cas Ins Co	IN	Y	1	0.00%	100.02%	0	-18	-4590.54%
92	10804	Continental Western Ins Co	IA	Y	1	0.00%	100.02%	2	0	0.00%
93	19879	Security Natl Ins Co	TX	Y	1	0.00%	100.03%	1	0	-39.87%
94	20532	Clarendon Natl Ins Co	NJ	Y	1	0.00%	100.03%	0	0	0.00%
95	25623	Phoenix Ins Co	CT	Y	1	0.00%	100.04%	1	0	24.60%
96	24414	General Cas Co Of WI	WI	Y	0	0.00%	100.04%	0	0	0.00%
97	20524	Specialty Natl Ins Co	IL	Y	0	0.00%	100.04%	0	0	47.07%
98	26379	Accredited Surety & Cas Co Inc	FL	Y	0	0.00%	100.04%	0	0	4.73%
99	20427	American Cas Co Of Reading PA	PA	Y	0	0.00%	100.04%	1	0	0.00%
100	37974	MT Hawley Ins Co	IL	S	0	0.00%	100.05%	0	0	59.69%
101	20303	Great Northern Ins Co	MN	Y	0	0.00%	100.05%	2	-1	-61.79%
102	20486	Transcontinental Ins Co	NY	Y	0	0.00%	100.05%	0	0	0.00%
103	25658	Travelers Ind Co	CT	Y	0	0.00%	100.05%	0	26	10432.94%
104	26611	Valiant Ins Co	IA	Y	0	0.00%	100.05%	3	-2	-65.95%
105	10677	Cincinnati Ins Co	OH	Y	0	0.00%	100.05%	0	0	0.00%
106	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.05%	0	0	0.00%
107	11150	Arch Ins Co	MO	Y	0	0.00%	100.06%	0	0	35.14%
108	13200	Universal Surety Of Amer	TX	Y	0	0.00%	100.05%	0	0	1.00%
109	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.06%	5	-3	-57.23%
110	24449	Regent Ins Co	WI	Y	0	0.00%	100.06%	0	0	0.00%
111	21199	Arch Speciality Ins Co	WI	S	0	0.00%	100.06%	0	0	50.00%
112	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	100.06%	21	-1	-6.99%

2003 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
113	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.06%	0	4	5391.30%
114	19356	Maryland Cas Co	MD	Y	0	0.00%	100.06%	1	-1	-90.53%
115	25933	Universal Surety Co	NE	Y	0	0.00%	100.06%	0	0	-64.38%
116	30562	American Manufacturers Mut Ins Co	IL	Y	0	0.00%	100.06%	0	0	46.15%
117	24198	Peerless Ins Co	NH	Y	0	0.00%	100.06%	0	0	0.00%
118	19380	American Home Assur Co	NY	Y	0	0.00%	100.06%	0	0	32.64%
119	21105	North River Ins Co	NJ	Y	0	0.00%	100.06%	0	-5	-20012.50%
120	21113	United States Fire Ins Co	DE	Y	0	0.00%	100.06%	1	-75	-8746.92%
121	30104	Hartford Underwriters Ins Co	CT	Y	0	0.00%	100.06%	2	0	12.20%
122	31003	Tri State Ins Co Of MN	MN	Y	0	0.00%	100.06%	0	0	0.00%
123	24880	Fire & Cas Ins Co Of CT	CT	Y	0	0.00%	100.06%	1	1	46.40%
124	24902	Security Ins Co Of Hartford	CT	Y	0	0.00%	100.06%	1	1	46.57%
125	29874	North American Specialty Ins Co	NH	Y	0	0.00%	100.06%	0	-3	25345.45%
126	38989	Chubb Custom Ins Co	DE	S	0	0.00%	100.06%	38	5	11.81%
127	10014	Affiliated Fm Ins Co	RI	Y	0	0.00%	100.06%	0	0	0.00%
128	24732	General Ins Co Of Amer	WA	Y	-1	0.00%	100.05%	0	0	37.04%
129	37303	Redland Ins Co	NJ	Y	-4	-0.02%	100.03%	3	-2	-61.74%
130	28223	Nationwide Agribusiness Ins Co	IA	Y	-5	-0.03%	100.00%	2	0	16.17%
		Totals			16,742			15,930	5,643	35.42%

2003 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	12,847	17.40%	17.40%	12,931	1,892	14.63%
2	12670	Pioneer General Ins Co	CO	Y	7,654	10.37%	27.77%	7,591	495	6.52%
3	24767	St Paul Fire & Marine Ins Co	MN	Y	5,763	7.81%	35.58%	6,256	519	8.30%
4	24740	Safeco Ins Co Of Amer	WA	Y	3,565	4.83%	40.41%	2,357	24	1.04%
5	39306	Fidelity & Deposit Co Of MD	MD	Y	2,756	3.73%	44.14%	2,445	-376	-15.38%
6	13188	Western Surety Co	SD	Y	2,539	3.44%	47.58%	1,970	421	21.37%
7	20281	Federal Ins Co	IN	Y	2,491	3.38%	50.96%	2,384	82	3.46%
8	23043	Liberty Mut Ins Co	MA	Y	2,406	3.26%	54.22%	2,498	177	7.09%
9	16578	Fidelity National Prop and Cas Ins	NY	Y	2,103	2.85%	57.06%	2,025	13	0.64%
10	19682	Hartford Fire In Co	CT	Y	1,988	2.69%	59.76%	2,176	906	41.63%
11	21415	Employers Mut Cas Co	IA	Y	1,817	2.46%	62.22%	1,920	234	12.19%
12	25887	US Fidelity & Guaranty Co	MD	Y	1,628	2.21%	64.43%	1,863	-458	-24.59%
13	20478	National Fire Ins Co Of Hartford	CT	Y	1,498	2.03%	66.45%	2,013	-906	-45.00%
14	22357	Hartford Accid & Ind Co	CT	Y	1,166	1.58%	68.03%	1,199	11	0.95%
15	21121	Westchester Fire Ins Co	NY	Y	1,089	1.47%	69.51%	905	386	42.65%
16	22217	Gulf Ins Co	CT	Y	1,051	1.42%	70.93%	1,171	667	56.97%
17	37206	Contractors Bonding & Ins Co	WA	Y	881	1.19%	72.12%	844	5	0.65%
18	20427	American Cas Co Of Reading PA	PA	Y	879	1.19%	73.32%	1,254	263	20.95%
19	19429	Insurance Co Of The State Of PA	PA	Y	850	1.15%	74.47%	652	100	15.28%
20	35386	Fidelity & Guaranty Ins Co	IA	Y	822	1.11%	75.58%	849	-336	-39.55%
21	21113	United States Fire Ins Co	DE	Y	811	1.10%	76.68%	880	31	3.57%
22	12718	Developers Surety And Ind Co	IA	Y	783	1.06%	77.74%	1,103	1,895	171.76%
23	37885	XL Specialty Ins Co	DE	Y	762	1.03%	78.77%	709	-319	-45.01%
24	13056	RLI Ins Co	IL	Y	758	1.03%	79.80%	695	28	4.08%
25	22535	Seaboard Surety Co	NY	Y	731	0.99%	80.79%	808	-25	-3.11%
26	19038	Travelers Cas & Surety Co	CT	Y	681	0.92%	81.71%	1,651	-302	-18.28%
27	12750	Evergreen Natl Ind Co	OH	Y	673	0.91%	82.62%	736	-4	-0.53%
28	29424	Hartford Cas Ins Co	IN	Y	655	0.89%	83.51%	635	24	3.78%
29	13021	United Fire & Cas Co	IA	Y	607	0.82%	84.33%	584	-35	-5.95%
30	23787	Nationwide Mut Ins Co	OH	Y	560	0.76%	85.09%	491	22	4.43%
31	40444	Old Republic Surety Co	WI	Y	558	0.76%	85.85%	558	181	32.41%
32	14494	Merchants Bonding Co (Mutual)	IA	Y	536	0.73%	86.57%	531	-3	-0.57%
33	15962	Kansas Bankers Surety Co	KS	Y	495	0.67%	87.24%	528	-14	-2.65%
34	32778	Washington Intl Ins Co	AZ	Y	491	0.67%	87.91%	520	-61	-11.81%
35	27847	Insurance Co Of The West	CA	Y	425	0.58%	88.49%	654	94	14.40%
36	29874	North American Specialty Ins Co	NH	Y	421	0.57%	89.05%	405	100	24.58%
37	20443	Continental Cas Co	IL	Y	411	0.56%	89.61%	398	159	40.05%
38	24384	Ranger Ins Co	DE	Y	392	0.53%	90.14%	392	105	26.75%
39	37940	Lexington Natl Ins Corp	MD	Y	358	0.48%	90.63%	332	0	0.00%
40	22322	Greenwich Ins Co	DE	Y	354	0.48%	91.11%	363	23	6.36%
41	35289	Continental Ins Co	SC	Y	354	0.48%	91.59%	277	184	66.33%
42	11150	Arch Ins Co	MO	Y	300	0.41%	91.99%	76	23	30.00%
43	11592	International Fidelity Ins Co	NJ	Y	278	0.38%	92.37%	265	15	5.85%
44	16691	Great American Ins Co	OH	Y	269	0.36%	92.74%	291	166	57.17%
45	24724	First Natl Ins Co Of Amer	WA	Y	262	0.35%	93.09%	194	29	15.10%
46	20397	Vigilant Ins Co	NY	Y	247	0.33%	93.42%	247	-9	-3.67%
47	10216	American Contractors Ind Co	CA	Y	239	0.32%	93.75%	205	19	9.28%
48	26310	Granite Re Inc	OK	Y	198	0.27%	94.02%	196	122	62.24%
49	10909	Sun Surety Ins Co	SD	Y	193	0.26%	94.28%	193	0	0.00%
50	22918	American Motorists Ins Co	IL	Y	187	0.25%	94.53%	341	357	104.64%
51	25844	Union Ins Co	NE	Y	168	0.23%	94.76%	156	-5	-3.19%
52	15105	Safety Natl Cas Corp	MO	Y	162	0.22%	94.98%	156	5	3.09%
53	10510	Carolina Cas Ins Co	FL	Y	157	0.21%	95.19%	89	15	16.70%
54	30996	Minnesota Surety And Trust Co	MN	Y	157	0.21%	95.40%	124	4	3.31%
55	23663	National American Ins Co	OK	Y	150	0.20%	95.61%	129	48	37.04%
56	27081	Bond Safeguard Ins Co	IL	Y	135	0.18%	95.79%	56	9	16.48%

2003 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	10472	Capitol Ind Corp	WI	Y	132	0.18%	95.97%	160	-471	-294.29%
58	34266	Frontier Ins Co	NY	Y	129	0.18%	96.14%	149	-296	-198.49%
59	10936	Seneca Ins Co Inc	NY	Y	126	0.17%	96.31%	131	0	0.00%
60	22950	Acstar Ins Co	IL	Y	123	0.17%	96.48%	100	-112	-111.55%
61	24791	St Paul Mercury Ins Co	MN	Y	123	0.17%	96.65%	84	-6	-7.18%
62	28860	RLI Ind Co	IL	Y	123	0.17%	96.81%	112	15	13.88%
63	24074	Ohio Cas Ins Co	OH	Y	121	0.16%	96.98%	119	-9	-7.28%
64	35769	Lyndon Property Ins Co	MO	Y	115	0.16%	97.13%	115	214	185.67%
65	19100	Amco Ins Co	IA	Y	113	0.15%	97.29%	92	0	0.51%
66	21873	Firemans Fund Ins Co	CA	Y	112	0.15%	97.44%	653	5,129	785.00%
67	19445	National Union Fire Ins Co Of Pitts	PA	Y	110	0.15%	97.59%	157	-50	-31.56%
68	22977	Lumbermens Mut Cas Co	IL	Y	100	0.14%	97.72%	421	1,530	363.49%
69	11304	Global Surety & Ins Co	NE	Y	95	0.13%	97.85%	111	0	0.00%
70	19895	Atlantic Mut Ins Co	NY	Y	92	0.12%	97.98%	63	-18	-27.99%
71	44393	West American Ins Co	IN	Y	87	0.12%	98.09%	77	5	6.32%
72	30562	American Manufacturers Mut Ins Co	IL	Y	77	0.10%	98.20%	289	302	104.64%
73	23264	Inland Ins Co	NE	Y	71	0.10%	98.29%	187	-12	-6.30%
74	25143	State Farm Fire And Cas Co	IL	Y	70	0.09%	98.39%	75	20	26.13%
75	19909	Centennial Ins Co	NY	Y	69	0.09%	98.48%	43	-12	-27.22%
76	18619	Platte River Ins Co.	NE	Y	67	0.09%	98.57%	51	19	36.50%
77	12416	Protective Ins Co	IN	Y	64	0.09%	98.66%	62	0	-0.16%
78	19380	American Home Assur Co	NY	Y	63	0.09%	98.74%	437	2,983	682.27%
79	24147	Old Republic Ins Co	PA	Y	50	0.07%	98.81%	32	3	9.01%
80	10348	Arch Reins Co	NE	Y	50	0.07%	98.88%	14	6	40.00%
81	19704	American States Ins Co	IN	Y	48	0.06%	98.94%	63	9	14.60%
82	25151	State Farm General Ins Co	IL	Y	45	0.06%	99.00%	44	0	0.00%
83	24775	St Paul Guardian Ins Co	MN	Y	43	0.06%	99.06%	52	0	-0.39%
84	25933	Universal Surety Co	NE	Y	42	0.06%	99.12%	56	-2	-3.27%
85	33898	Aegis Security Ins Co	PA	Y	34	0.05%	99.17%	36	1	2.15%
86	22292	Hanover Ins Co	NH	Y	34	0.05%	99.21%	32	-1	-4.16%
87	31380	American Surety Co	IN	Y	31	0.04%	99.25%	17	0	0.00%
88	23612	Midwest Employers Cas Co	DE	Y	27	0.04%	99.29%	15	4	30.00%
89	13838	Farmland Mut Ins Co	IA	Y	27	0.04%	99.33%	30	-2	-5.49%
90	25658	Travelers Ind Co	CT	Y	25	0.03%	99.36%	19	-3	-16.91%
91	26247	American Guarantee & Liability Ins	NY	Y	25	0.03%	99.39%	45	-23	-51.59%
92	41483	Farmington Cas Co	CT	Y	24	0.03%	99.43%	29	1	4.76%
93	19194	Farmers Alliance Mut Ins Co	KS	Y	23	0.03%	99.46%	22	0	0.00%
94	26379	Accredited Surety & Cas Co Inc	FL	Y	23	0.03%	99.49%	22	1	5.79%
95	36650	Guarantee Co Of North America USA	MI	Y	22	0.03%	99.52%	21	-6	-30.50%
96	26565	Ohio Ind Co	OH	Y	22	0.03%	99.55%	22	0	0.00%
97	31453	Financial Pacific Ins Co	CA	Y	20	0.03%	99.58%	21	0	0.00%
98	25976	Utica Mut Ins Co	NY	Y	19	0.03%	99.60%	10	1	9.75%
99	24047	Surety Bonding Co Of Amer	SD	Y	18	0.02%	99.63%	14	1	7.55%
100	29580	Berkley Regional Ins Co	DE	Y	17	0.02%	99.65%	11	8	68.93%
101	19887	Trinity Universal Ins Co	TX	Y	17	0.02%	99.67%	17	-1	-5.05%
102	24104	Ohio Farmers Ins Co	OH	Y	17	0.02%	99.70%	17	-47	-273.90%
103	24732	General Ins Co Of Amer	WA	Y	15	0.02%	99.72%	17	-4	-24.38%
104	18538	Bancinsure Inc	OK	Y	15	0.02%	99.74%	8	0	0.00%
105	19615	American Reliable Ins Co	AZ	Y	12	0.02%	99.75%	12	-23	-189.96%
106	21857	American Ins Co	NE	Y	12	0.02%	99.77%	35	2,687	7715.86%
107	23809	Granite State Ins Co	PA	Y	11	0.02%	99.78%	32	-6	-17.95%
108	24112	Westfield Ins Co	OH	Y	9	0.01%	99.80%	7	0	5.44%
109	41181	Universal Underwriters Ins Co	KS	Y	9	0.01%	99.81%	6	0	7.26%
110	21180	Sentry Select Ins Co	WI	Y	9	0.01%	99.82%	9	0	0.00%
111	21687	Mid-Century Ins Co	CA	Y	9	0.01%	99.83%	15	0	0.19%
112	13331	American Hardware Mut Ins Co	OH	Y	8	0.01%	99.84%	8	1	16.22%

2003 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
113	10111	American Bankers Ins Co Of FL	FL	Y	8	0.01%	99.85%	8	46	561.78%
114	19631	American Road Ins Co	MI	Y	7	0.01%	99.86%	5	0	0.00%
115	10138	American Bonding Co	AZ	N	7	0.01%	99.87%	7	0	0.00%
116	21105	North River Ins Co	NJ	Y	7	0.01%	99.88%	11	-99	-939.78%
117	13935	Federated Mut Ins Co	MN	Y	7	0.01%	99.89%	6	0	6.54%
118	24198	Peerless Ins Co	NH	Y	6	0.01%	99.90%	11	0	0.00%
119	10804	Continental Western Ins Co	IA	Y	6	0.01%	99.91%	6	0	0.00%
120	18988	Auto-Owners Ins Co	MI	Y	6	0.01%	99.92%	5	1	10.06%
121	28304	Federated Service Ins Co	MN	Y	6	0.01%	99.92%	8	1	9.95%
122	22713	Insurance Co Of North Amer	PA	Y	5	0.01%	99.93%	16	11	68.72%
123	33855	Lincoln General Ins Co	PA	Y	5	0.01%	99.94%	7	0	0.00%
124	40029	Explorer Ins Co	AZ	Y	4	0.01%	99.94%	1	0	13.23%
125	39969	American Safety Cas Ins Co	DE	Y	4	0.01%	99.95%	4	-15	-403.48%
126	21709	Truck Ins Exch	CA	Y	4	0.01%	99.95%	2	0	13.89%
127	24260	Progressive Cas Ins Co	OH	Y	4	0.01%	99.96%	4	1	18.61%
128	20095	Bituminous Cas Corp	IL	Y	4	0.01%	99.97%	1	0	0.00%
129	10847	Cumis Ins Society Inc	WI	Y	3	0.00%	99.97%	3	0	0.00%
130	10499	DaimlerChrysler Ins Co	MI	Y	3	0.00%	99.97%	3	0	17.10%
131	20087	National Ind Co	NE	Y	3	0.00%	99.98%	3	1	50.00%
132	22012	Motors Ins Corp	MI	Y	3	0.00%	99.98%	2	0	9.05%
133	42307	Navigators Ins Co	NY	Y	3	0.00%	99.99%	2	0	14.30%
134	10677	Cincinnati Ins Co	OH	Y	3	0.00%	99.99%	1	0	0.00%
135	22136	Great American Ins Co of NY	NY	Y	2	0.00%	99.99%	3	1	27.64%
136	26433	Harco Natl Ins Co	IL	Y	2	0.00%	100.00%	2	1	54.25%
137	24988	Sentry Ins A Mut Co	WI	Y	2	0.00%	100.00%	2	0	-3.61%
138	13200	Universal Surety Of Amer	TX	Y	2	0.00%	100.00%	2	0	4.73%
139	19720	American Alt Ins Corp	DE	Y	2	0.00%	100.00%	2	0	7.29%
140	13307	Lexon Ins Co	TX	S	2	0.00%	100.01%	-15	0	0.00%
141	18023	Star Ins Co	MI	Y	2	0.00%	100.01%	3	8	283.33%
142	21881	National Surety Corp	IL	Y	2	0.00%	100.01%	18	62	335.40%
143	43575	Indemnity Ins Co Of North Amer	PA	Y	2	0.00%	100.01%	3	-3	-93.44%
144	20613	American Employers Ins Co	MA	Y	1	0.00%	100.02%	1	2	118.76%
145	20648	Employers Fire Ins Co	MA	Y	1	0.00%	100.02%	1	0	9.76%
146	11371	Great West Cas Co	NE	Y	1	0.00%	100.02%	0	0	0.00%
147	41750	St Paul Medical Liability Ins Co	MN	Y	1	0.00%	100.02%	1	0	17.40%
148	21326	Empire Fire & Marine Ins Co	NE	Y	1	0.00%	100.02%	1	0	14.00%
149	23418	Mid-Continent Cas Co	OK	Y	0	0.00%	100.02%	5	0	0.00%
150	21458	Employers Ins of Wausau	WI	Y	0	0.00%	100.02%	3	165	5184.87%
151	18864	Fairmont Ins Co	CA	Y	0	0.00%	100.02%	1	0	0.00%
152	24139	International Bus & Merc Reassur Co	IL	Y	0	0.00%	100.02%	0	0	0.00%
153	22748	Pacific Employers Ins Co	PA	Y	0	0.00%	100.02%	1	-7	-1146.78%
154	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.00%	100.02%	0	0	16.11%
155	25534	TIG Ins Co	CA	Y	0	0.00%	100.02%	0	5	0.00%
156	16217	National Farmers Union Prop & Cas	CO	Y	0	0.00%	100.02%	0	0	0.00%
157	42048	Diamond State Ins Co	IN	Y	0	0.00%	100.02%	0	-3	-1088.45%
158	20346	Pacific Ind Co	WI	Y	0	0.00%	100.02%	0	-1	-362.02%
159	14990	Pennsylvania Ntl Mut Cas Ins Co	PA	Y	0	0.00%	100.02%	0	0	0.00%
160	28720	Colorado Western Ins Co	CO	Y	0	0.00%	100.02%	0	0	0.00%
161	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.02%	0	0	-11.00%
162	24902	Security Ins Co Of Hartford	CT	Y	0	0.00%	100.02%	0	0	8.24%
163	19070	Standard Fire Ins Co	CT	Y	0	0.00%	100.02%	0	0	-243.00%
164	23752	Quanta Ind Co	CO	Y	0	0.00%	100.02%	0	0	3.73%
165	31089	Republic Western Ins Co	AZ	Y	0	0.00%	100.02%	0	0	0.00%
166	19356	Maryland Cas Co	MD	Y	0	0.00%	100.03%	0	0	16.00%
167	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.03%	0	-6	-2046.13%
168	24813	Balboa Ins Co	CA	Y	0	0.00%	100.03%	0	-9	-2242.71%

2003 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
169	22098	Grain Dealers Mut Ins Co	IN	Y	0	0.00%	100.03%	0	-85	-66473.44%
170	21334	Empire Ind Ins Co	OK	S	0	0.00%	100.03%	0	0	-1.56%
171	37958	Acceptance Ins Co	NE	Y	0	0.00%	100.03%	0	0	-8.84%
172	20885	Kansas City Fire & Marine Ins Co	SC	Y	0	0.00%	100.03%	0	0	0.00%
173	20850	Firemens Ins Co Of Newark NJ	NJ	Y	0	0.00%	100.03%	0	0	0.00%
174	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.03%	0	0	-80.00%
175	26832	Great American Alliance Ins Co	OH	Y	0	0.00%	100.03%	0	0	-133.53%
176	10014	Affiliated Fm Ins Co	RI	Y	0	0.00%	100.03%	0	0	0.00%
177	21970	OneBeacon Ins Co	PA	Y	0	0.00%	100.02%	50	-41	-82.25%
178	37303	Redland Ins Co	NJ	Y	0	0.00%	100.02%	1	-14	-1206.89%
179	21865	Associated Ind Corp	CA	Y	0	0.00%	100.02%	1	16	1469.94%
180	14265	Indiana Lumbermens Mut Ins Co	IN	Y	0	0.00%	100.02%	1	0	0.00%
181	34347	Colonial American Cas & Surety Co	MD	Y	-1	0.00%	100.02%	51	-20	-39.65%
182	21849	American Automobile Ins Co	MO	Y	-1	0.00%	100.02%	0	-7	-3829.21%
183	22306	Massachusetts Bay Ins Co	NH	Y	-2	0.00%	100.02%	8	0	3.26%
184	14168	Harleysville Mut Ins Co	PA	Y	-13	-0.02%	100.00%	-12	-3	21.85%
		Totals			73,818			76,024	18,849	24.79%

2003 Colorado Market Share and Loss Ratio
P&C Line 26 - Burglary & Theft (\$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	449	26.24%	26.24%	426	54	12.76%
2	20281	Federal Ins Co	IN	Y	303	17.71%	43.95%	300	-2	-0.71%
3	19682	Hartford Fire In Co	CT	Y	189	11.04%	54.99%	154	87	56.15%
4	24767	St Paul Fire & Marine Ins Co	MN	Y	88	5.16%	60.14%	89	105	118.02%
5	41181	Universal Underwriters Ins Co	KS	Y	87	5.06%	65.20%	104	24	22.84%
6	41785	Colorado Cas Ins Co	CO	Y	64	3.71%	68.92%	64	-8	-12.01%
7	19445	National Union Fire Ins Co Of Pitts	PA	Y	61	3.55%	72.47%	51	-8	-16.45%
8	20303	Great Northern Ins Co	MN	Y	41	2.40%	74.87%	37	3	8.21%
9	39306	Fidelity & Deposit Co Of MD	MD	Y	27	1.55%	76.42%	62	0	-0.02%
10	13935	Federated Mut Ins Co	MN	Y	25	1.49%	77.90%	24	7	30.60%
11	23787	Nationwide Mut Ins Co	OH	Y	23	1.32%	79.22%	23	0	1.67%
12	26344	Great American Assur Co	OH	Y	20	1.18%	80.41%	16	0	0.49%
13	24554	XL Ins Amer Inc	DE	Y	20	1.15%	81.55%	6	2	36.08%
14	26980	Royal Ins Co Of Amer	IL	Y	19	1.13%	82.68%	75	1	0.87%
15	13021	United Fire & Cas Co	IA	Y	17	1.01%	83.69%	18	9	49.15%
16	38962	Genesis Ins Co	CT	Y	16	0.94%	84.63%	26	-1	-3.82%
17	13331	American Hardware Mut Ins Co	OH	Y	15	0.87%	85.50%	15	17	113.72%
18	40142	American Zurich Ins Co	IL	Y	13	0.79%	86.29%	10	0	0.00%
19	14648	Mountain States Mut Cas Co	NM	Y	13	0.78%	87.07%	17	1	8.81%
20	22217	Gulf Ins Co	CT	Y	13	0.75%	87.83%	14	15	104.24%
21	21857	American Ins Co	NE	Y	12	0.69%	88.51%	4	0	2.26%
22	21326	Empire Fire & Marine Ins Co	NE	Y	11	0.63%	89.15%	7	0	0.00%
23	21180	Sentry Select Ins Co	WI	Y	10	0.58%	89.73%	10	5	49.92%
24	21881	National Surety Corp	IL	Y	10	0.58%	90.31%	4	0	5.16%
25	16217	National Farmers Union Prop & Cas	CO	Y	10	0.57%	90.88%	18	11	60.42%
26	24791	St Paul Mercury Ins Co	MN	Y	9	0.54%	91.42%	7	1	13.45%
27	20443	Continental Cas Co	IL	Y	9	0.52%	91.94%	9	3	30.61%
28	23388	Shelter Mut Ins Co	MO	Y	9	0.51%	92.46%	8	0	-0.42%
29	10510	Carolina Cas Ins Co	FL	Y	8	0.46%	92.91%	6	0	0.00%
30	21415	Employers Mut Cas Co	IA	Y	8	0.44%	93.35%	9	2	17.73%
31	20397	Vigilant Ins Co	NY	Y	7	0.43%	93.78%	6	0	6.34%
32	28304	Federated Service Ins Co	MN	Y	7	0.41%	94.19%	6	0	-1.40%
33	11118	Federated Rural Electric Ins Exch	KS	Y	7	0.40%	94.59%	7	0	0.00%
34	16535	Zurich American Ins Co	NY	Y	6	0.36%	94.95%	6	0	0.00%
35	18538	Bancinsure Inc	OK	Y	6	0.36%	95.31%	6	24	387.73%
36	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	6	0.36%	95.66%	6	-17	-264.03%
37	23752	Quanta Ind Co	CO	Y	6	0.34%	96.00%	8	0	3.46%
38	24988	Sentry Ins A Mut Co	WI	Y	5	0.30%	96.31%	6	0	0.00%
39	36463	Discover Prop & Cas Ins Co	IL	Y	4	0.26%	96.57%	4	0	0.00%
40	26433	Harco Natl Ins Co	IL	Y	4	0.21%	96.78%	6	1	11.08%
41	19704	American States Ins Co	IN	Y	4	0.21%	96.99%	3	0	4.71%
42	19437	Lexington Ins Co	DE	S	4	0.21%	97.20%	2	0	16.34%
43	19038	Travelers Cas & Surety Co	CT	Y	3	0.18%	97.38%	2	-1	-45.58%
44	25623	Phoenix Ins Co	CT	Y	3	0.16%	97.54%	3	1	26.37%
45	27987	Northfield Ins Co	IA	S	2	0.14%	97.69%	2	10	409.01%
46	19232	Allstate Ins Co	IL	Y	2	0.14%	97.83%	3	1	47.87%
47	13056	RLI Ins Co	IL	Y	2	0.14%	97.97%	2	1	34.43%
48	15954	Trinity Universal Ins Co Of KS	KS	Y	2	0.13%	98.10%	2	0	0.00%
49	35939	Continental Divide Ins Co	CO	Y	2	0.13%	98.23%	2	0	0.59%
50	22322	Greenwich Ins Co	DE	Y	2	0.12%	98.34%	26	0	0.00%
51	19062	Automobile Ins Co Of Hartford CT	CT	Y	2	0.11%	98.46%	2	0	16.02%
52	18988	Auto-Owners Ins Co	MI	Y	2	0.10%	98.56%	2	2	135.20%
53	25674	Travelers Ind Co Of IL	CT	Y	2	0.10%	98.66%	2	-1	-38.43%
54	24740	Safeco Ins Co Of Amer	WA	Y	2	0.10%	98.75%	2	0	-4.96%
55	21873	Firemans Fund Ins Co	CA	Y	1	0.08%	98.83%	1	0	2.89%
56	20478	National Fire Ins Co Of Hartford	CT	Y	1	0.08%	98.91%	1	0	0.00%

2003 Colorado Market Share and Loss Ratio
P&C Line 26 - Burglary & Theft (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	21709	Truck Ins Exch	CA	Y	1	0.08%	98.99%	2	0	4.72%
58	25682	Travelers Ind Co Of CT	CT	Y	1	0.07%	99.06%	1	0	-0.84%
59	32700	Owners Ins Co	OH	Y	1	0.07%	99.14%	1	0	1.51%
60	22977	Lumbermens Mut Cas Co	IL	Y	1	0.07%	99.21%	3	0	13.36%
61	11150	Arch Ins Co	MO	Y	1	0.07%	99.28%	2	0	4.67%
62	23361	Shelter General Ins Co	MO	Y	1	0.07%	99.35%	1	0	0.82%
63	23663	National American Ins Co	OK	Y	1	0.06%	99.41%	1	0	0.00%
64	39020	Essex Ins Co	DE	S	1	0.06%	99.47%	1	0	0.09%
65	26247	American Guarantee & Liability Ins	NY	Y	1	0.05%	99.53%	1	0	0.00%
66	20427	American Cas Co Of Reading PA	PA	Y	1	0.05%	99.58%	0	0	0.00%
67	37257	Insurance Corp Of Hannover	IL	Y	1	0.05%	99.63%	1	0	22.15%
68	24015	Northland Ins Co	MN	Y	1	0.05%	99.67%	1	8	1015.07%
69	23043	Liberty Mut Ins Co	MA	Y	1	0.04%	99.72%	2	10	497.35%
70	35378	Evanston Ins Co	IL	S	1	0.04%	99.76%	0	0	3.24%
71	19194	Farmers Alliance Mut Ins Co	KS	Y	1	0.04%	99.80%	1	0	0.00%
72	41297	Scottsdale Ins Co	OH	S	1	0.04%	99.83%	1	0	0.00%
73	22136	Great American Ins Co of NY	NY	Y	1	0.04%	99.87%	1	0	7.39%
74	20494	Transportation Ins Co	IL	Y	1	0.03%	99.90%	1	0	0.00%
75	35181	Executive Risk Ind Inc	DE	Y	0	0.03%	99.93%	0	0	2.75%
76	19275	American Family Mut Ins Co	WI	Y	0	0.02%	99.95%	0	0	0.00%
77	21865	Associated Ind Corp	CA	Y	0	0.02%	99.97%	0	0	16.00%
78	37532	Great American E&S Ins Co	DE	S	0	0.02%	100.00%	3	0	0.00%
79	10213	Discover Specialty Ins Co	IL	S	0	0.02%	100.02%	0	0	0.00%
80	20346	Pacific Ind Co	WI	Y	0	0.02%	100.04%	0	0	5.32%
81	19895	Atlantic Mut Ins Co	NY	Y	0	0.02%	100.06%	1	-2	-155.18%
82	23809	Granite State Ins Co	PA	Y	0	0.02%	100.08%	0	0	4.58%
83	20524	Specialty Natl Ins Co	IL	Y	0	0.02%	100.10%	0	0	26.33%
84	19690	American Economy Ins Co	IN	Y	0	0.02%	100.11%	0	0	6.63%
85	16691	Great American Ins Co	OH	Y	0	0.02%	100.13%	0	0	6.40%
86	23841	New Hampshire Ins Co	PA	Y	0	0.01%	100.14%	0	4	1767.08%
87	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	0	0.01%	100.16%	0	0	-5.26%
88	41483	Farmington Cas Co	CT	Y	0	0.01%	100.17%	0	0	-25.00%
89	25887	US Fidelity & Guaranty Co	MD	Y	0	0.01%	100.18%	0	0	-14.90%
90	24775	St Paul Guardian Ins Co	MN	Y	0	0.01%	100.19%	0	-1	-391.45%
91	24449	Regent Ins Co	WI	Y	0	0.01%	100.19%	0	0	0.00%
92	24074	Ohio Cas Ins Co	OH	Y	0	0.01%	100.20%	0	0	-6.67%
93	20095	Bituminous Cas Corp	IL	Y	0	0.01%	100.21%	0	0	0.00%
94	42048	Diamond State Ins Co	IN	Y	0	0.01%	100.21%	0	0	0.00%
95	19879	Security Natl Ins Co	TX	Y	0	0.00%	100.22%	0	0	0.00%
96	19887	Trinity Universal Ins Co	TX	Y	0	0.00%	100.22%	0	0	0.00%
97	23035	Liberty Mut Fire Ins Co	MA	Y	0	0.00%	100.22%	0	0	0.00%
98	26069	Wausau Business Ins Co	WI	Y	0	0.00%	100.23%	0	0	33.33%
99	20486	Transcontinental Ins Co	NY	Y	0	0.00%	100.23%	0	0	0.00%
100	25658	Travelers Ind Co	CT	Y	0	0.00%	100.23%	0	-45	374033.33%
101	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.23%	1	0	0.00%
102	35386	Fidelity & Guaranty Ins Co	IA	Y	0	0.00%	100.23%	0	0	-20.00%
103	34991	Genesis Ind Ins Co	ND	S	0	0.00%	100.23%	0	0	0.00%
104	26611	Valiant Ins Co	IA	Y	0	0.00%	100.23%	1	0	0.00%
105	24902	Security Ins Co Of Hartford	CT	Y	0	0.00%	100.23%	0	0	2.24%
106	42811	Gulf Underwriters Ins Co	CT	S	0	0.00%	100.23%	0	0	44.91%
107	23582	Harleysville Ins Co	MN	Y	0	0.00%	100.23%	0	0	0.00%
108	10499	DaimlerChrysler Ins Co	MI	Y	0	0.00%	100.23%	0	-1	-4579.17%
109	26387	Steadfast Ins Co	DE	S	0	0.00%	100.23%	4	2	60.18%
110	31003	Tri State Ins Co Of MN	MN	Y	0	0.00%	100.23%	0	0	0.00%
111	24880	Fire & Cas Ins Co Of CT	CT	Y	0	0.00%	100.23%	0	0	2.56%
112	25844	Union Ins Co	NE	Y	0	0.00%	100.23%	1	4	409.55%

2003 Colorado Market Share and Loss Ratio

P&C Line 26 - Burglary & Theft (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	22829	Interstate Fire & Cas Co	IL	S	0	0.00%	100.23%	0	0	-39.47%
114	21407	Emcasco Ins Co	IA	Y	0	0.00%	100.23%	0	0	-11.11%
115	24724	First Natl Ins Co Of Amer	WA	Y	0	0.00%	100.23%	0	0	27.37%
116	37150	Western Heritage Ins Co	AZ	S	0	0.00%	100.23%	0	0	-2525.00%
117	20532	Clarendon Natl Ins Co	NJ	Y	0	0.00%	100.23%	0	0	-35.45%
118	26832	Great American Alliance Ins Co	OH	Y	0	0.00%	100.23%	0	0	-150.00%
119	29874	North American Specialty Ins Co	NH	Y	0	0.00%	100.23%	0	0	0.00%
120	24031	Northland Cas Co	MN	Y	0	0.00%	100.23%	0	0	-208.00%
121	21741	Homeland Central Ins Co	IA	Y	0	0.00%	100.23%	0	0	-94.12%
122	28223	Nationwide Agribusiness Ins Co	IA	Y	0	0.00%	100.23%	0	0	171.43%
123	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.23%	0	0	30.00%
124	24414	General Cas Co Of WI	WI	Y	0	0.00%	100.23%	0	0	0.00%
125	20508	Valley Forge Ins Co	PA	Y	0	-0.01%	100.22%	0	0	0.00%
126	24732	General Ins Co Of Amer	WA	Y	0	-0.01%	100.21%	0	0	188.89%
127	37974	MT Hawley Ins Co	IL	S	0	-0.02%	100.19%	2	4	172.15%
128	30481	St Paul Surplus Lines Ins Co	DE	S	-1	-0.03%	100.15%	0	0	-32.69%
129	39608	Nutmeg Ins Co	CT	S	-3	-0.15%	100.00%	4	55	1482.84%
		Totals			1,712			1,776	390	21.96%

2003 Colorado Market Share and Loss Ratio
P&C Line 27 - Boiler & Machinery (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	21482	Factory Mut Ins Co	RI	Y	5,211	28.99%	28.99%	4,578	394	8.61%
2	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	2,308	12.84%	41.83%	2,414	317	13.15%
3	25674	Travelers Ind Co Of IL	CT	Y	1,411	7.85%	49.67%	1,479	-21	-1.41%
4	20281	Federal Ins Co	IN	Y	1,302	7.24%	56.91%	1,238	27	2.21%
5	41181	Universal Underwriters Ins Co	KS	Y	664	3.69%	60.61%	636	2	0.27%
6	25623	Phoenix Ins Co	CT	Y	650	3.62%	64.22%	578	191	33.13%
7	20443	Continental Cas Co	IL	Y	485	2.70%	66.92%	398	86	21.60%
8	16535	Zurich American Ins Co	NY	Y	420	2.34%	69.26%	1,017	-82	-8.08%
9	21415	Employers Mut Cas Co	IA	Y	398	2.21%	71.47%	298	47	15.77%
10	24767	St Paul Fire & Marine Ins Co	MN	Y	396	2.20%	73.67%	417	475	113.92%
11	19445	National Union Fire Ins Co Of Pitts	PA	Y	363	2.02%	75.69%	308	17	5.56%
12	41785	Colorado Cas Ins Co	CO	Y	314	1.75%	77.44%	323	-20	-6.31%
13	26247	American Guarantee & Liability Ins	NY	Y	293	1.63%	79.07%	281	-31	-10.87%
14	35300	Allianz Global Risks US Ins Co	CA	Y	270	1.50%	80.57%	221	101	45.81%
15	20303	Great Northern Ins Co	MN	Y	250	1.39%	81.96%	227	-15	-6.59%
16	25682	Travelers Ind Co Of CT	CT	Y	238	1.32%	83.28%	178	136	76.66%
17	25887	US Fidelity & Guaranty Co	MD	Y	193	1.07%	84.36%	176	38	21.72%
18	19100	Amco Ins Co	IA	Y	192	1.07%	85.42%	177	123	69.16%
19	24791	St Paul Mercury Ins Co	MN	Y	190	1.06%	86.48%	174	-25	-14.50%
20	26387	Steadfast Ins Co	DE	S	172	0.96%	87.44%	142	-89	-62.62%
21	10014	Affiliated Fm Ins Co	RI	Y	145	0.81%	88.25%	133	0	0.00%
22	24554	XL Ins Amer Inc	DE	Y	109	0.61%	88.85%	32	11	35.81%
23	13528	Brotherhood Mut Ins Co	IN	Y	102	0.57%	89.42%	103	7	6.99%
24	20346	Pacific Ind Co	WI	Y	100	0.56%	89.98%	76	-8	-10.79%
25	13935	Federated Mut Ins Co	MN	Y	91	0.51%	90.49%	88	0	0.00%
26	25658	Travelers Ind Co	CT	Y	86	0.48%	90.97%	76	-9	-12.00%
27	19489	Allied World Assur Co US Inc	DE	S	86	0.48%	91.45%	30	22	72.66%
28	40142	American Zurich Ins Co	IL	Y	82	0.45%	91.90%	61	0	-0.70%
29	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	81	0.45%	92.35%	73	-9	-12.44%
30	10804	Continental Western Ins Co	IA	Y	71	0.40%	92.74%	49	27	54.16%
31	19682	Hartford Fire In Co	CT	Y	71	0.39%	93.14%	66	16	23.61%
32	10677	Cincinnati Ins Co	OH	Y	69	0.39%	93.52%	45	201	448.39%
33	21873	Firemans Fund Ins Co	CA	Y	67	0.37%	93.89%	28	7	25.99%
34	26344	Great American Assur Co	OH	Y	63	0.35%	94.25%	51	0	0.28%
35	35386	Fidelity & Guaranty Ins Co	IA	Y	61	0.34%	94.59%	63	20	31.09%
36	19380	American Home Assur Co	NY	Y	60	0.34%	94.92%	85	1	1.34%
37	34207	Westport Ins Corp	MO	Y	60	0.33%	95.25%	103	47	45.71%
38	26980	Royal Ins Co Of Amer	IL	Y	59	0.33%	95.58%	58	3	4.87%
39	13331	American Hardware Mut Ins Co	OH	Y	58	0.33%	95.91%	57	0	0.00%
40	20397	Vigilant Ins Co	NY	Y	49	0.27%	96.18%	42	3	7.52%
41	22136	Great American Ins Co of NY	NY	Y	47	0.26%	96.44%	46	0	0.76%
42	20494	Transportation Ins Co	IL	Y	47	0.26%	96.70%	47	10	20.67%
43	19232	Allstate Ins Co	IL	Y	44	0.24%	96.94%	54	-4	-6.78%
44	20524	Specialty Natl Ins Co	IL	Y	41	0.23%	97.17%	55	0	0.00%
45	38962	Genesis Ins Co	CT	Y	40	0.22%	97.39%	46	156	338.92%
46	25844	Union Ins Co	NE	Y	36	0.20%	97.59%	34	2	6.21%
47	16691	Great American Ins Co	OH	Y	30	0.17%	97.76%	21	0	0.00%
48	13021	United Fire & Cas Co	IA	Y	29	0.16%	97.92%	2	0	0.00%
49	19704	American States Ins Co	IN	Y	26	0.15%	98.07%	30	0	-0.49%
50	18864	Fairmont Ins Co	CA	Y	25	0.14%	98.21%	28	1	3.53%
51	25666	Travelers Ind Co Of Amer	CT	Y	20	0.11%	98.32%	20	-11	-56.36%
52	19690	American Economy Ins Co	IN	Y	20	0.11%	98.43%	35	0	-0.22%
53	22667	Ace American Ins Co	PA	Y	20	0.11%	98.54%	1	1	73.29%
54	25534	TIG Ins Co	CA	Y	18	0.10%	98.65%	18	-6	-33.56%
55	25615	Charter Oak Fire Ins Co	CT	Y	18	0.10%	98.75%	11	-4	-38.74%
56	28304	Federated Service Ins Co	MN	Y	18	0.10%	98.85%	16	0	0.00%

2003 Colorado Market Share and Loss Ratio
P&C Line 27 - Boiler & Machinery (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	20486	Transcontinental Ins Co	NY	Y	17	0.09%	98.94%	19	2	11.28%
58	42374	Houston Cas Co	TX	S	16	0.09%	99.03%	18	0	0.00%
59	24678	Royal Ind Co	DE	Y	16	0.09%	99.12%	18	1	4.68%
60	19895	Atlantic Mut Ins Co	NY	Y	13	0.07%	99.19%	7	0	4.80%
61	22977	Lumbermens Mut Cas Co	IL	Y	11	0.06%	99.26%	21	-1	-2.89%
62	25054	Hudson Ins Co	DE	Y	10	0.06%	99.31%	7	0	-3.86%
63	36463	Discover Prop & Cas Ins Co	IL	Y	9	0.05%	99.36%	6	0	0.00%
64	22322	Greenwich Ins Co	DE	Y	9	0.05%	99.41%	9	4	45.25%
65	20427	American Cas Co Of Reading PA	PA	Y	8	0.04%	99.46%	8	0	0.00%
66	23809	Granite State Ins Co	PA	Y	6	0.04%	99.49%	4	0	4.14%
67	10936	Seneca Ins Co Inc	NY	Y	6	0.03%	99.53%	7	0	0.00%
68	23841	New Hampshire Ins Co	PA	Y	6	0.03%	99.56%	6	0	3.14%
69	30481	St Paul Surplus Lines Ins Co	DE	S	5	0.03%	99.59%	3	1	33.98%
70	31003	Tri State Ins Co Of MN	MN	Y	5	0.03%	99.62%	4	0	0.00%
71	20702	Ace Fire Underwriters Ins Co	PA	Y	5	0.03%	99.64%	2	0	2.90%
72	34690	Property & Cas Ins Co Of Hartford	IN	Y	5	0.03%	99.67%	4	0	7.99%
73	13978	Florists Mut Ins Co	IL	Y	4	0.02%	99.69%	11	0	0.00%
74	41297	Scottsdale Ins Co	OH	S	4	0.02%	99.72%	5	0	0.09%
75	23108	Lumbermens Underwriting Alliance	MO	Y	4	0.02%	99.74%	6	0	0.00%
76	21709	Truck Ins Exch	CA	Y	4	0.02%	99.76%	4	0	2.55%
77	21199	Arch Speciality Ins Co	WI	S	4	0.02%	99.78%	3	0	12.74%
78	30104	Hartford Underwriters Ins Co	CT	Y	4	0.02%	99.80%	4	0	11.92%
79	24775	St Paul Guardian Ins Co	MN	Y	4	0.02%	99.82%	8	-2	-29.53%
80	26832	Great American Alliance Ins Co	OH	Y	3	0.02%	99.83%	3	0	0.00%
81	21970	OneBeacon Ins Co	PA	Y	3	0.02%	99.85%	2	0	7.33%
82	24724	First Natl Ins Co Of Amer	WA	Y	3	0.02%	99.86%	2	0	0.00%
83	18538	Bancinsure Inc	OK	Y	3	0.01%	99.88%	2	0	0.00%
84	23787	Nationwide Mut Ins Co	OH	Y	3	0.01%	99.89%	2	1	55.74%
85	12904	Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	2	0.01%	99.90%	4	0	2.44%
86	29424	Hartford Cas Ins Co	IN	Y	2	0.01%	99.91%	2	0	10.13%
87	20508	Valley Forge Ins Co	PA	Y	2	0.01%	99.93%	2	0	0.00%
88	37257	Insurance Corp Of Hannover	IL	Y	2	0.01%	99.93%	1	0	24.59%
89	19437	Lexington Ins Co	DE	S	1	0.01%	99.94%	2	0	8.36%
90	37974	MT Hawley Ins Co	IL	S	1	0.01%	99.95%	2	1	32.11%
91	27960	Illinois Union Ins Co	IL	S	1	0.01%	99.96%	1	0	0.00%
92	26611	Valiant Ins Co	IA	Y	1	0.01%	99.96%	1	0	-9.10%
93	15580	Scottsdale Ind Co	OH	Y	1	0.01%	99.97%	1	0	0.14%
94	29459	Twin City Fire Ins Co Co	IN	Y	1	0.01%	99.97%	1	0	9.74%
95	39306	Fidelity & Deposit Co Of MD	MD	Y	1	0.00%	99.98%	1	-1	-50.63%
96	39020	Essex Ins Co	DE	S	1	0.00%	99.98%	1	0	0.00%
97	23663	National American Ins Co	OK	Y	1	0.00%	99.99%	1	0	0.00%
98	30562	American Manufacturers Mut Ins Co	IL	Y	1	0.00%	99.99%	1	1	79.40%
99	20699	Ace Prop & Cas Ins Co	PA	Y	1	0.00%	99.99%	1	0	0.00%
100	34347	Colonial American Cas & Surety Co	MD	Y	0	0.00%	100.00%	0	0	-13.94%
101	15610	AXIS Specialty Ins Co	CT	N	0	0.00%	100.00%	0	0	72.46%
102	18910	American Protection Ins Co	IL	Y	0	0.00%	100.00%	0	0	79.24%
103	24074	Ohio Cas Ins Co	OH	Y	0	0.00%	100.00%	0	0	0.00%
104	25496	TIG Ind Co	CA	Y	0	0.00%	100.00%	0	0	0.00%
105	37478	Hartford Ins Co Of The Midwest	IN	Y	0	0.00%	100.00%	1	0	10.78%
106	11991	National Cas Co	WI	Y	0	0.00%	100.00%	1	0	0.08%
107	19720	American Alt Ins Corp	DE	Y	0	0.00%	100.00%	0	0	9.20%
108	11150	Arch Ins Co	MO	Y	0	0.00%	100.00%	1	0	-2.72%
109	19372	Northern Ins Co Of NY	NY	Y	0	0.00%	100.00%	0	-1	-685.63%
110	20613	American Employers Ins Co	MA	Y	0	0.00%	100.00%	1	0	-15.76%
111	20621	OneBeacon America Ins Co	MA	Y	0	0.00%	100.00%	0	-3	-1608.48%
112	21180	Sentry Select Ins Co	WI	Y	0	0.00%	100.00%	0	0	-211.11%

2003 Colorado Market Share and Loss Ratio

P&C Line 27 - Boiler & Machinery (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	21741	Homeland Central Ins Co	IA	Y	0	0.00%	100.00%	1	0	-21.74%
114	22713	Insurance Co Of North Amer	PA	Y	0	0.00%	100.00%	0	0	135.29%
115	43575	Indemnity Ins Co Of North Amer	PA	Y	0	0.00%	100.00%	0	-1	455.00%
116	25542	TIG Ins Co Of MI	MI	S	0	0.00%	100.00%	0	0	0.00%
117	22918	American Motorists Ins Co	IL	Y	0	0.00%	100.00%	1	0	79.40%
118	23582	Harleysville Ins Co	MN	Y	0	0.00%	100.00%	0	0	0.00%
119	29696	Travelers Excess & Surplus Lines Co	CT	S	0	0.00%	100.00%	0	0	0.00%
120	19305	Assurance Co Of Amer	NY	Y	0	0.00%	100.00%	1	0	-49.49%
		Totals			17,976			17,268	2,161	12.52%

2003 Colorado Market Share and Loss Ratio

P&C Line 28 - Credit (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	11150	Arch Ins Co	MO	Y	5,547	64.93%	64.93%	5,715	2,549	44.61%
2	25422	Atradius Trade Credit Ins Co	MD	Y	1,394	16.31%	81.24%	1,409	32	2.29%
3	36455	Northbrook Ind Co	IL	Y	1,131	13.24%	94.48%	443	590	133.16%
4	22667	Ace American Ins Co	PA	Y	473	5.54%	100.02%	468	-4	-0.96%
5	20516	Euler American Credit Ind Co	NY	Y	406	4.76%	104.78%	401	74	18.40%
6	20443	Continental Cas Co	IL	Y	389	4.55%	109.33%	323	153	47.38%
7	18538	Bancinsure Inc	OK	Y	356	4.17%	113.50%	358	192	53.50%
8	20648	Employers Fire Ins Co	MA	Y	349	4.09%	117.59%	125	128	102.40%
9	25011	Wesco Ins Co	DE	Y	304	3.56%	121.15%	361	157	43.42%
10	28401	American Natl Prop & Cas Co	MO	Y	88	1.03%	122.19%	100	5	5.40%
11	20281	Federal Ins Co	IN	Y	51	0.60%	122.78%	60	-35	-59.26%
12	11401	Guaranty Natl Ins Co	CO	Y	36	0.42%	123.20%	36	13	36.28%
13	22713	Insurance Co Of North Amer	PA	Y	28	0.33%	123.53%	28	3	10.72%
14	16691	Great American Ins Co	OH	Y	21	0.25%	123.77%	41	-14	-32.55%
15	34568	Centennial Cas Co	AL	N	20	0.24%	124.01%	19	-34	-173.26%
16	22977	Lumbermens Mut Cas Co	IL	Y	10	0.11%	124.13%	13	20	154.13%
17	24147	Old Republic Ins Co	PA	Y	1	0.02%	124.14%	1	0	0.00%
18	20621	OneBeacon America Ins Co	MA	Y	1	0.02%	124.16%	207	60	28.83%
19	35289	Continental Ins Co	SC	Y	0	0.00%	124.16%	0	17	6182.16%
20	10391	American Centennial Ins Co	DE	Y	0	0.00%	124.16%	0	0	0.00%
21	40827	Virginia Surety Co Inc	IL	Y	0	0.00%	124.16%	0	0	0.00%
22	21296	Associates Ins Co	IN	Y	-18	-0.22%	123.95%	42	16	38.79%
23	29700	North American Elite Ins Co	NH	Y	-2,046	-23.95%	100.00%	-2,046	51	-2.51%
		Totals			8,543			8,103	3,972	49.02%

2003 Colorado Market Share and Loss Ratio
P&C Line 33 - Aggregate Write-Ins (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	40827	Virginia Surety Co Inc	IL	Y	3,948	13.88%	13.88%	4,953	6,519	131.62%
2	22322	Greenwich Ins Co	DE	Y	3,745	13.17%	27.05%	-1,388	1,634	-117.73%
3	20850	Firemens Ins Co Of Newark NJ	NJ	Y	2,795	9.83%	36.88%	2,185	2,467	112.90%
4	23612	Midwest Employers Cas Co	DE	Y	2,620	9.21%	46.10%	2,475	671	27.12%
5	19631	American Road Ins Co	MI	Y	1,984	6.98%	53.07%	1,996	3,176	159.11%
6	41297	Scottsdale Ins Co	OH	S	1,867	6.57%	59.64%	491	432	87.82%
7	24147	Old Republic Ins Co	PA	Y	1,632	5.74%	65.38%	312	173	55.59%
8	16691	Great American Ins Co	OH	Y	1,156	4.06%	69.44%	1,137	544	47.87%
9	34274	Central States Ind Co Of Omaha	NE	Y	990	3.48%	72.92%	989	493	49.89%
10	37257	Insurance Corp Of Hannover	IL	Y	910	3.20%	76.12%	1,057	701	66.38%
11	21121	Westchester Fire Ins Co	NY	Y	894	3.14%	79.27%	894	651	72.79%
12	41211	Triton Ins Co	MO	Y	842	2.96%	82.23%	923	230	24.96%
13	11592	International Fidelity Ins Co	NJ	Y	832	2.93%	85.15%	791	2	0.30%
14	16810	American Mercury Ins Co	OK	Y	717	2.52%	87.67%	270	202	74.70%
15	41181	Universal Underwriters Ins Co	KS	Y	639	2.25%	89.92%	1,091	814	74.58%
16	22039	General Rein Corp	DE	Y	600	2.11%	92.03%	350	6,362	1817.99%
17	21873	Firemans Fund Ins Co	CA	Y	527	1.85%	93.89%	686	559	81.52%
18	29874	North American Specialty Ins Co	NH	Y	452	1.59%	95.47%	452	95	21.09%
19	39527	Heritage Ind Co	CA	Y	450	1.58%	97.06%	472	282	59.74%
20	11099	First American Home Buyers Pro Corp	CA		440	1.55%	98.60%	382	307	80.30%
21	10952	Stonebridge Casualty Ins Co	OH	Y	403	1.42%	100.02%	403	58	14.51%
22	35769	Lyndon Property Ins Co	MO	Y	331	1.16%	101.18%	624	463	74.24%
23	26220	Yosemite Ins Co	IN	Y	239	0.84%	102.02%	18	4	23.00%
24	43460	FFG Ins Co	TX	Y	224	0.79%	102.81%	224	1	0.51%
25	36307	Gray Ins Co	LA	Y	164	0.58%	103.39%	164	-108	-65.67%
26	10111	American Bankers Ins Co Of FL	FL	Y	158	0.56%	103.94%	631	461	73.02%
27	36940	Indian Harbor Ins Co	ND	S	136	0.48%	104.42%	373	299	80.10%
28	39845	Employers Reins Corp	MO	Y	113	0.40%	104.82%	170	-146	-85.78%
29	26565	Ohio Ind Co	OH	Y	86	0.30%	105.12%	78	84	108.29%
30	26344	Great American Assur Co	OH	Y	74	0.26%	105.38%	41	118	283.47%
31	24813	Balboa Ins Co	CA	Y	60	0.21%	105.59%	400	58	14.60%
32	22004	CIM Ins Corp	MI	Y	47	0.17%	105.76%	41	29	71.38%
33	34738	Arag Ins Co	IA	Y	47	0.16%	105.93%	47	26	55.21%
34	44393	West American Ins Co	IN	Y	38	0.13%	106.06%	38	0	0.00%
35	11770	United Fncl Cas Co	OH	Y	37	0.13%	106.19%	114	82	72.12%
36	19615	American Reliable Ins Co	AZ	Y	28	0.10%	106.29%	46	0	-0.15%
37	11605	Alliance Home Warranty Inc	UT		25	0.09%	106.38%	7	6	85.00%
38	20796	GE Casualty Ins Co	PA	Y	17	0.06%	106.44%	17	0	0.00%
39	30082	CPA Ins Co	MI	Y	13	0.04%	106.48%	12	4	29.35%
40	38601	MIC Prop & Cas Ins Corp	MI	Y	9	0.03%	106.51%	8	0	2.18%
41	13307	Lexon Ins Co	TX	S	8	0.03%	106.54%	1	0	40.35%
42	18538	Bancinsure Inc	OK	Y	7	0.03%	106.57%	8	0	0.00%
43	24074	Ohio Cas Ins Co	OH	Y	7	0.02%	106.59%	7	0	0.00%
44	10003	Excess Share Ins Corp	OH	Y	6	0.02%	106.61%	6	0	0.00%
45	19232	Allstate Ins Co	IL	Y	2	0.01%	106.62%	89	63	71.10%
46	11267	Security America RRG Inc	VT		1	0.00%	106.62%	0	0	50.75%
47	42846	Atlantic Cas Ins Co	NC	S	0	0.00%	106.62%	0	0	0.00%
48	10792	Avomark Ins Co	IN	Y	0	0.00%	106.62%	0	0	0.00%
49	14559	Guideone Specialty Mut Ins Co	IA	Y	0	0.00%	106.63%	0	-2	-1287.85%
50	42978	American Security Ins Co	DE	Y	0	0.00%	106.63%	10	0	0.00%
51	21652	Farmers Ins Exch	CA	Y	0	0.00%	106.63%	48	32	65.84%
52	21660	Fire Ins Exch	CA	Y	0	0.00%	106.63%	69	0	0.00%
53	35289	Continental Ins Co	SC	Y	0	0.00%	106.63%	29	0	0.00%
54	35971	Voyager Property & Cas Ins Co	SC	Y	0	0.00%	106.63%	0	0	0.00%
55	20818	Commercial Ins Co Of Newark NJ	NJ	Y	0	0.00%	106.63%	-1	16	-1887.79%
56	37060	Old United Cas Co	KS	Y	0	0.00%	106.63%	5	6	113.80%
57	28401	American Natl Prop & Cas Co	MO	Y	-1	0.00%	106.62%	56	0	0.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 33 - Aggregate Write-Ins (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
58	30830	Western Diversified Cas Ins Co	WI	Y	-1	-0.01%	106.62%	70	58	82.22%
59	35424	Old Republic Security Assur Co	AZ	Y	-107	-0.38%	106.24%	14	10	68.87%
60	22977	Lumbermens Mut Cas Co	IL	Y	-1,775	-6.24%	100.00%	-1,775	0	0.00%
Totals					28,437			22,610	27,938	123.56%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	25178	State Farm Mut Auto Ins Co	IL	Y	667,076	7.79%	7.79%	686,840	511,915	74.53%
2	11011	Rocky Mountain Hospital & Medical	CO	Y	528,516	6.17%	13.96%	533,543	391,607	73.40%
3	41190	Pinnacol Assur	CO	N	495,185	5.78%	19.74%	486,922	370,618	76.11%
4	19275	American Family Mut Ins Co	WI	Y	448,351	5.23%	24.97%	440,917	290,762	65.94%
5	25143	State Farm Fire And Cas Co	IL	Y	362,080	4.23%	29.20%	338,691	180,165	53.19%
6	21652	Farmers Ins Exch	CA	Y	331,935	3.87%	33.07%	345,122	196,849	57.04%
7	19232	Allstate Ins Co	IL	Y	211,403	2.47%	35.54%	224,563	95,331	42.45%
8	21660	Fire Ins Exch	CA	Y	179,176	2.09%	37.63%	178,360	56,322	31.58%
9	25941	United Services Auto Assoc	TX	Y	143,493	1.67%	39.30%	142,365	74,869	52.59%
10	21687	Mid-Century Ins Co	CA	Y	120,158	1.40%	40.71%	128,131	79,905	62.36%
11	25968	USAA Cas Ins Co	TX	Y	104,977	1.23%	41.93%	104,553	56,535	54.07%
12	26883	American Intl Specialty Lines Ins Co	AK	S	98,680	1.15%	43.08%	89,874	75,237	83.71%
13	20281	Federal Ins Co	IN	Y	98,300	1.15%	44.23%	92,722	74,428	80.27%
14	24740	Safeco Ins Co Of Amer	WA	Y	86,551	1.01%	45.24%	86,559	44,691	51.63%
15	24260	Progressive Cas Ins Co	OH	Y	84,340	0.98%	46.23%	78,873	40,750	51.67%
16	24767	St Paul Fire & Marine Ins Co	MN	Y	82,983	0.97%	47.19%	80,200	23,649	29.49%
17	20443	Continental Cas Co	IL	Y	80,649	0.94%	48.14%	65,650	74,780	113.91%
18	16535	Zurich American Ins Co	NY	Y	79,767	0.93%	49.07%	79,084	56,192	71.05%
19	11860	Copic Ins Co	CO	Y	77,016	0.90%	49.97%	68,277	36,154	52.95%
20	23035	Liberty Mut Fire Ins Co	MA	Y	76,428	0.89%	50.86%	71,591	58,534	81.76%
21	16322	Progressive Halcyon Ins Co	OH	Y	74,928	0.87%	51.73%	73,516	36,763	50.01%
22	19283	American Std Ins Co Of WI	WI	Y	74,188	0.87%	52.60%	80,325	58,400	72.70%
23	30104	Hartford Underwriters Ins Co	CT	Y	74,023	0.86%	53.46%	73,406	48,920	66.64%
24	13641	Colorado Farm Bureau Mut Ins Co	CO	Y	63,536	0.74%	54.20%	60,870	36,075	59.26%
25	19445	National Union Fire Ins Co Of Pitts	PA	Y	59,432	0.69%	54.90%	52,559	31,494	59.92%
26	25674	Travelers Ind Co Of IL	CT	Y	56,654	0.66%	55.56%	55,763	51,895	93.06%
27	19437	Lexington Ins Co	DE	S	55,435	0.65%	56.21%	51,850	29,120	56.16%
28	19682	Hartford Fire In Co	CT	Y	48,273	0.56%	56.77%	48,539	22,162	45.66%
29	29424	Hartford Cas Ins Co	IN	Y	47,066	0.55%	57.32%	44,692	31,510	70.51%
30	35882	Geico General Ins Co	MD	Y	46,315	0.54%	57.86%	48,181	37,011	76.82%
31	25615	Charter Oak Fire Ins Co	CT	Y	44,771	0.52%	58.38%	39,948	21,372	53.50%
32	16217	National Farmers Union Prop & Cas	CO	Y	44,671	0.52%	58.90%	43,196	33,633	77.86%
33	17230	Allstate Prop & Cas Ins Co	IL	Y	44,549	0.52%	59.42%	40,796	20,869	51.16%
34	41785	Colorado Cas Ins Co	CO	Y	44,021	0.51%	59.94%	38,089	15,757	41.37%
35	28401	American Natl Prop & Cas Co	MO	Y	43,927	0.51%	60.45%	40,348	26,189	64.91%
36	19100	Amco Ins Co	IA	Y	42,974	0.50%	60.95%	39,909	23,315	58.42%
37	19240	Allstate Ind Co	IL	Y	41,551	0.49%	61.44%	39,507	14,824	37.52%
38	22667	Ace American Ins Co	PA	Y	41,329	0.48%	61.92%	37,522	17,981	47.92%
39	25658	Travelers Ind Co	CT	Y	38,460	0.45%	62.37%	37,792	21,778	57.63%
40	23388	Shelter Mut Ins Co	MO	Y	38,116	0.44%	62.81%	37,826	22,000	58.16%
41	29858	Mortgage Guaranty Ins Corp	WI	Y	37,825	0.44%	63.26%	37,880	32,198	85.00%
42	29459	Twin City Fire Ins Co Co	IN	Y	37,685	0.44%	63.70%	33,194	42,826	129.02%
43	19380	American Home Assur Co	NY	Y	37,424	0.44%	64.13%	39,257	14,707	37.46%
44	21873	Firemans Fund Ins Co	CA	Y	37,133	0.43%	64.57%	37,225	13,326	35.80%
45	13021	United Fire & Cas Co	IA	Y	37,049	0.43%	65.00%	34,241	15,110	44.13%
46	20990	Country Mut Ins Co	IL	Y	36,722	0.43%	65.43%	34,941	19,098	54.66%
47	39616	Vision Service Plan Ins Co	CT	Y	36,103	0.42%	65.85%	36,337	32,891	90.52%
48	20303	Great Northern Ins Co	MN	Y	35,888	0.42%	66.27%	33,020	18,158	54.99%
49	20699	Ace Prop & Cas Ins Co	PA	Y	35,260	0.41%	66.68%	35,179	33,179	94.31%
50	10120	Everest Natl Ins Co	AZ	Y	35,133	0.41%	67.09%	1,784	1,058	59.29%
51	20311	XL Capital Assurance Inc	NY	Y	35,032	0.41%	67.50%	520	0	0.00%
52	21709	Truck Ins Exch	CA	Y	35,003	0.41%	67.91%	37,789	22,525	59.61%
53	20079	National Fire & Marine Ins Co	NE	S	33,788	0.39%	68.30%	29,665	13,810	46.55%
54	10111	American Bankers Ins Co Of FL	FL	Y	33,396	0.39%	68.69%	34,554	18,973	54.91%
55	23043	Liberty Mut Ins Co	MA	Y	33,117	0.39%	69.08%	30,506	26,742	87.66%
56	21482	Factory Mut Ins Co	RI	Y	33,040	0.39%	69.46%	30,829	6,158	19.98%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
57	22063	Government Employees Ins Co	MD	Y	30,995	0.36%	69.82%	31,701	22,984	72.50%
58	34690	Property & Cas Ins Co Of Hartford	IN	Y	30,665	0.36%	70.18%	26,687	15,183	56.89%
59	21326	Empire Fire & Marine Ins Co	NE	Y	28,739	0.34%	70.52%	28,285	27,038	95.59%
60	25682	Travelers Ind Co Of CT	CT	Y	28,461	0.33%	70.85%	26,226	13,039	49.72%
61	19070	Standard Fire Ins Co	CT	Y	28,138	0.33%	71.18%	25,045	10,272	41.01%
62	22217	Gulf Ins Co	CT	Y	27,709	0.32%	71.50%	30,198	44,338	146.82%
63	23817	Illinois Natl Ins Co	IL	Y	26,176	0.31%	71.81%	24,569	12,473	50.77%
64	21415	Employers Mut Cas Co	IA	Y	26,166	0.31%	72.11%	24,855	8,965	36.07%
65	14648	Mountain States Mut Cas Co	NM	Y	25,941	0.30%	72.42%	21,878	8,739	39.94%
66	37885	XL Specialty Ins Co	DE	Y	25,449	0.30%	72.71%	16,242	13,722	84.49%
67	32700	Owners Ins Co	OH	Y	25,200	0.29%	73.01%	21,138	12,936	61.20%
68	36234	Preferred Professional Ins Co	NE	Y	24,949	0.29%	73.30%	23,058	17,080	74.07%
69	23787	Nationwide Mut Ins Co	OH	Y	24,744	0.29%	73.59%	23,466	17,840	76.03%
70	32786	Progressive Specialty Ins Co	OH	Y	24,180	0.28%	73.87%	31,780	16,724	52.62%
71	22322	Greenwich Ins Co	DE	Y	23,842	0.28%	74.15%	21,745	36,400	167.40%
72	41491	Geico Cas Co	MD	Y	23,739	0.28%	74.42%	23,951	15,588	65.08%
73	20427	American Cas Co Of Reading PA	PA	Y	23,634	0.28%	74.70%	23,314	14,657	62.87%
74	26387	Steadfast Ins Co	DE	S	23,444	0.27%	74.97%	26,287	24,198	92.05%
75	42579	Allied Prop & Cas Ins Co	IA	Y	22,624	0.26%	75.24%	20,846	11,855	56.87%
76	40142	American Zurich Ins Co	IL	Y	22,524	0.26%	75.50%	20,898	16,660	79.72%
77	19976	Amica Mut Ins Co	RI	Y	21,701	0.25%	75.75%	20,424	12,721	62.28%
78	10804	Continental Western Ins Co	IA	Y	21,220	0.25%	76.00%	19,632	7,668	39.06%
79	19194	Farmers Alliance Mut Ins Co	KS	Y	20,977	0.24%	76.25%	19,766	8,918	45.12%
80	31194	Travelers Cas & Surety Co Of Amer	CT	Y	20,797	0.24%	76.49%	19,739	4,689	23.75%
81	41181	Universal Underwriters Ins Co	KS	Y	20,775	0.24%	76.73%	20,279	10,337	50.97%
82	42811	Gulf Underwriters Ins Co	CT	S	20,627	0.24%	76.97%	19,676	37,663	191.42%
83	22055	Geico Ind Co	MD	Y	20,156	0.24%	77.21%	19,997	12,589	62.95%
84	26247	American Guarantee & Liability Ins	NY	Y	20,131	0.23%	77.44%	19,745	20,598	104.32%
85	25666	Travelers Ind Co Of Amer	CT	Y	19,961	0.23%	77.68%	20,633	10,768	52.19%
86	19429	Insurance Co Of The State Of PA	PA	Y	19,611	0.23%	77.91%	18,724	7,395	39.49%
87	35378	Evanston Ins Co	IL	S	19,557	0.23%	78.13%	18,197	12,095	66.46%
88	33790	Radian Guaranty Inc	PA	Y	19,450	0.23%	78.36%	19,597	13,463	68.70%
89	18988	Auto-Owners Ins Co	MI	Y	19,117	0.22%	78.58%	15,718	10,021	63.76%
90	24678	Royal Ind Co	DE	Y	18,977	0.22%	78.81%	23,464	13,322	56.78%
91	19704	American States Ins Co	IN	Y	18,813	0.22%	79.02%	18,588	8,865	47.69%
92	19852	Financial Ind Co	CA	Y	18,779	0.22%	79.24%	20,617	13,949	67.66%
93	34622	Glens Falls Ins Co	DE	Y	18,713	0.22%	79.46%	30,223	17,365	57.46%
94	13242	Titan Ind Co	TX	Y	18,494	0.22%	79.68%	19,536	6,808	34.85%
95	27251	PMI Mortgage Ins Co	AZ	Y	18,484	0.22%	79.89%	19,498	6,648	34.10%
96	22136	Great American Ins Co of NY	NY	Y	18,341	0.21%	80.11%	15,797	19,014	120.36%
97	27960	Illinois Union Ins Co	IL	S	18,004	0.21%	80.32%	15,140	8,205	54.20%
98	20494	Transportation Ins Co	IL	Y	17,890	0.21%	80.53%	17,235	6,935	40.24%
99	11185	Foremost Ins Co	MI	Y	17,122	0.20%	80.73%	14,269	6,106	42.79%
100	20117	California Cas Ind Exch	CA	Y	16,778	0.20%	80.92%	16,060	11,506	71.65%
101	35939	Continental Divide Ins Co	CO	Y	16,494	0.19%	81.12%	15,237	8,156	53.53%
102	25887	US Fidelity & Guaranty Co	MD	Y	16,439	0.19%	81.31%	16,853	14,441	85.69%
103	33650	Mendota Ins Co	MN	Y	16,265	0.19%	81.50%	17,252	10,202	59.14%
104	11371	Great West Cas Co	NE	Y	16,213	0.19%	81.69%	14,956	8,804	58.87%
105	21458	Employers Ins of Wausau	WI	Y	16,192	0.19%	81.88%	12,716	26,197	206.01%
106	24732	General Ins Co Of Amer	WA	Y	16,149	0.19%	82.06%	16,043	9,442	58.85%
107	41297	Scottsdale Ins Co	OH	S	15,708	0.18%	82.25%	13,990	4,076	29.13%
108	24988	Sentry Ins A Mut Co	WI	Y	15,598	0.18%	82.43%	15,593	8,976	57.57%
109	24147	Old Republic Ins Co	PA	Y	15,423	0.18%	82.61%	11,251	6,737	59.88%
110	19410	Commerce & Industry Ins Co	NY	Y	14,904	0.17%	82.78%	14,470	8,629	59.64%
111	13137	Viking Ins Co Of WI	CO	Y	14,870	0.17%	82.96%	14,412	6,673	46.30%
112	27928	Amex Assur Co	IL	Y	14,788	0.17%	83.13%	14,090	7,997	56.76%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
113	37478	Hartford Ins Co Of The Midwest	IN	Y	14,637	0.17%	83.30%	15,195	7,608	50.07%
114	34207	Westport Ins Corp	MO	Y	14,372	0.17%	83.47%	13,976	7,272	52.03%
115	24791	St Paul Mercury Ins Co	MN	Y	14,257	0.17%	83.63%	11,699	4,083	34.90%
116	19399	AIU Ins Co	NY	Y	14,229	0.17%	83.80%	14,915	8,720	58.47%
117	18058	Philadelphia Ind Ins Co	PA	Y	14,013	0.16%	83.96%	11,801	4,643	39.35%
118	32352	Prudential Prop & Cas Ins Co	IN	Y	13,552	0.16%	84.12%	13,300	8,650	65.04%
119	10071	Encompass Ins Co Of America	IL	Y	13,299	0.16%	84.28%	3,095	485	15.65%
120	45934	American Compensation Ins Co	MN	Y	12,787	0.15%	84.43%	12,603	-1,834	-14.55%
121	20532	Clarendon Natl Ins Co	NJ	Y	12,705	0.15%	84.58%	13,284	5,819	43.80%
122	24813	Balboa Ins Co	CA	Y	12,598	0.15%	84.72%	11,513	4,972	43.19%
123	32271	California Ind Ins Co	CA	Y	12,590	0.15%	84.87%	10,596	7,248	68.40%
124	24856	Admiral Ins Co	DE	S	12,435	0.15%	85.01%	9,363	3,399	36.30%
125	38458	General Electric Mortgage Ins Corp	NC	Y	12,411	0.14%	85.16%	12,715	3,728	29.32%
126	25844	Union Ins Co	NE	Y	12,241	0.14%	85.30%	12,744	5,857	45.96%
127	19690	American Economy Ins Co	IN	Y	12,166	0.14%	85.44%	12,400	8,403	67.76%
128	44393	West American Ins Co	IN	Y	12,038	0.14%	85.58%	12,197	11,288	92.55%
129	15873	United Gty Residential Ins Co	NC	Y	11,702	0.14%	85.72%	11,751	3,403	28.96%
130	39012	Safeco Ins Co Of IL	IL	Y	11,578	0.14%	85.86%	10,814	7,561	69.92%
131	10936	Seneca Ins Co Inc	NY	Y	11,492	0.13%	85.99%	11,530	4,421	38.35%
132	40649	Economy Premier Assur Co	IL	Y	11,413	0.13%	86.12%	11,607	6,642	57.23%
133	32220	American Intl Ins Co	NY	Y	11,388	0.13%	86.26%	10,735	5,913	55.09%
134	43575	Indemnity Ins Co Of North Amer	PA	Y	11,179	0.13%	86.39%	10,797	7,781	72.07%
135	35190	Progressive Mountain Ins Co	CO	Y	11,141	0.13%	86.52%	13,967	6,965	49.87%
136	11991	National Cas Co	WI	Y	10,970	0.13%	86.65%	11,000	3,969	36.08%
137	18767	Church Mut Ins Co	WI	Y	10,644	0.12%	86.77%	9,999	5,812	58.12%
138	20087	National Ind Co	NE	Y	10,615	0.12%	86.89%	9,225	7,371	79.90%
139	16691	Great American Ins Co	OH	Y	10,547	0.12%	87.02%	9,381	4,119	43.91%
140	30481	St Paul Surplus Lines Ins Co	DE	S	10,458	0.12%	87.14%	9,782	2,590	26.47%
141	34495	Doctors Co An Interins Exchn	CA	Y	10,322	0.12%	87.26%	9,177	2,986	32.53%
142	19720	American Alt Ins Corp	DE	Y	9,954	0.12%	87.38%	7,851	3,644	46.42%
143	20397	Vigilant Ins Co	NY	Y	9,837	0.11%	87.49%	9,273	3,338	35.99%
144	31127	Columbia Cas Co	IL	S	9,750	0.11%	87.60%	7,130	7,665	107.49%
145	21008	Country Pref Ins Co	IL	Y	9,728	0.11%	87.72%	9,565	5,556	58.09%
146	27790	Canal Ind Co	SC	S	9,493	0.11%	87.83%	8,585	3,330	38.79%
147	30805	Farm Credit Sys Assoc Captive Ins Co	CO	Y	9,419	0.11%	87.94%	9,419	4,164	44.21%
148	22683	Teachers Ins Co	IL	Y	9,412	0.11%	88.05%	9,418	5,137	54.54%
149	18600	USAA General Ind Co	TX	Y	9,409	0.11%	88.16%	9,587	5,052	52.70%
150	28452	Republic Mortgage Ins Co	NC	Y	9,314	0.11%	88.27%	9,407	2,920	31.04%
151	26980	Royal Ins Co Of Amer	IL	Y	9,281	0.11%	88.37%	13,411	10,901	81.28%
152	24902	Security Ins Co Of Hartford	CT	Y	9,250	0.11%	88.48%	11,394	15,218	133.56%
153	19305	Assurance Co Of Amer	NY	Y	8,953	0.10%	88.59%	8,603	22,573	262.38%
154	25623	Phoenix Ins Co	CT	Y	8,669	0.10%	88.69%	7,370	5,427	73.64%
155	35904	Health Care Ind Inc	CO	Y	8,619	0.10%	88.79%	8,619	6,647	77.12%
156	11150	Arch Ins Co	MO	Y	8,583	0.10%	88.89%	7,968	3,644	45.73%
157	33855	Lincoln General Ins Co	PA	Y	8,492	0.10%	88.99%	7,217	1,137	15.76%
158	42978	American Security Ins Co	DE	Y	8,399	0.10%	89.09%	6,979	1,562	22.39%
159	10464	Canal Ins Co	SC	Y	8,396	0.10%	89.18%	7,974	3,754	47.08%
160	21113	United States Fire Ins Co	DE	Y	8,296	0.10%	89.28%	8,741	2,109	24.13%
161	21199	Arch Speciality Ins Co	WI	S	8,247	0.10%	89.38%	6,728	3,181	47.28%
162	20095	Bituminous Cas Corp	IL	Y	8,228	0.10%	89.47%	7,755	3,542	45.67%
163	26344	Great American Assur Co	OH	Y	8,158	0.10%	89.57%	6,843	4,284	62.61%
164	41807	Royal Surplus Lines Ins Co	CT	S	8,143	0.10%	89.66%	9,338	3,394	36.34%
165	35300	Allianz Global Risks US Ins Co	CA	Y	8,107	0.09%	89.76%	9,621	11,969	124.41%
166	36250	Radian Asset Assur Inc	NY	Y	8,104	0.09%	89.85%	443	0	0.00%
167	24074	Ohio Cas Ins Co	OH	Y	8,073	0.09%	89.95%	8,804	5,479	62.24%
168	33138	Landmark Amer Ins Co	OK	S	8,066	0.09%	90.04%	3,359	874	26.01%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
169	13234	Wilshire Ins Co	NC	Y	8,033	0.09%	90.14%	8,041	4,168	51.84%
170	24015	Northland Ins Co	MN	Y	8,020	0.09%	90.23%	8,496	4,829	56.83%
171	42374	Houston Cas Co	TX	S	7,982	0.09%	90.32%	4,825	5,778	119.75%
172	22101	Grange Ins Assn	WA	Y	7,967	0.09%	90.42%	7,518	4,359	57.98%
173	40827	Virginia Surety Co Inc	IL	Y	7,829	0.09%	90.51%	12,507	12,660	101.23%
174	22837	Interstate Ind Co	IL	Y	7,764	0.09%	90.60%	5,698	3,573	62.71%
175	13935	Federated Mut Ins Co	MN	Y	7,752	0.09%	90.69%	7,257	7,250	99.91%
176	12670	Pioneer General Ins Co	CO	Y	7,705	0.09%	90.78%	7,645	495	6.47%
177	21857	American Ins Co	NE	Y	7,690	0.09%	90.87%	6,467	6,994	108.15%
178	14559	Guideone Specialty Mut Ins Co	IA	Y	7,669	0.09%	90.96%	7,839	8,978	114.52%
179	38962	Genesis Ins Co	CT	Y	7,543	0.09%	91.04%	7,853	5,065	64.50%
180	15954	Trinity Universal Ins Co Of KS	KS	Y	7,421	0.09%	91.13%	7,085	5,002	70.60%
181	19062	Automobile Ins Co Of Hartford CT	CT	Y	7,386	0.09%	91.22%	6,494	3,780	58.20%
182	39306	Fidelity & Deposit Co Of MD	MD	Y	7,286	0.09%	91.30%	7,007	1,715	24.47%
183	16063	Unitrin Auto & Home Ins Co	NY	Y	7,245	0.08%	91.39%	2,490	1,460	58.62%
184	11452	Hartford Steam Boil Inspec & Ins Co	CT	Y	7,228	0.08%	91.47%	6,325	-227	-3.59%
185	26042	Wausau Underwriters Ins Co	WI	Y	7,049	0.08%	91.55%	4,830	4,588	94.99%
186	10172	Westchester Surplus Lines Ins Co	GA	S	7,027	0.08%	91.64%	7,629	3,728	48.86%
187	37150	Western Heritage Ins Co	AZ	S	6,958	0.08%	91.72%	7,176	3,630	50.58%
188	19895	Atlantic Mut Ins Co	NY	Y	6,888	0.08%	91.80%	6,458	1,737	26.90%
189	36455	Northbrook Ind Co	IL	Y	6,885	0.08%	91.88%	5,730	3,836	66.94%
190	23779	Nationwide Mut Fire Ins Co	OH	Y	6,822	0.08%	91.96%	6,653	5,295	79.59%
191	42587	Depositors Ins Co	IA	Y	6,771	0.08%	92.04%	6,842	5,614	82.06%
192	18287	Financial Security Assur Inc	NY	Y	6,737	0.08%	92.12%	3,040	0	0.00%
193	21849	American Automobile Ins Co	MO	Y	6,675	0.08%	92.19%	6,774	-1,519	-22.42%
194	18708	Ambac Assur Corp	WI	Y	6,666	0.08%	92.27%	5,795	-313	-5.41%
195	20486	Transcontinental Ins Co	NY	Y	6,648	0.08%	92.35%	7,161	6,614	92.37%
196	40169	Metropolitan Cas Ins Co	RI	Y	6,488	0.08%	92.42%	6,921	4,648	67.16%
197	29742	Integon Natl Ins Co	NC	Y	6,487	0.08%	92.50%	8,200	7,824	95.41%
198	20508	Valley Forge Ins Co	PA	Y	6,278	0.07%	92.57%	6,747	4,349	64.46%
199	21881	National Surety Corp	IL	Y	6,259	0.07%	92.65%	6,249	917	14.68%
200	20478	National Fire Ins Co Of Hartford	CT	Y	6,244	0.07%	92.72%	7,062	2,662	37.70%
201	12831	State Natl Ins Co Inc	TX	Y	6,234	0.07%	92.79%	5,975	2,189	36.64%
202	21121	Westchester Fire Ins Co	NY	Y	6,200	0.07%	92.86%	6,605	4,418	66.89%
203	38989	Chubb Custom Ins Co	DE	S	6,107	0.07%	92.94%	4,107	7,348	178.90%
204	42404	Liberty Ins Corp	IL	Y	6,069	0.07%	93.01%	5,878	6,066	103.19%
205	13331	American Hardware Mut Ins Co	OH	Y	5,876	0.07%	93.08%	5,716	3,225	56.43%
206	24554	XL Ins Amer Inc	DE	Y	5,876	0.07%	93.14%	2,807	2,304	82.08%
207	21180	Sentry Select Ins Co	WI	Y	5,756	0.07%	93.21%	5,186	4,104	79.15%
208	44792	Executive Risk Speciality Ins Co	CT	S	5,685	0.07%	93.28%	6,124	519	8.47%
209	23728	National General Ins Co	MO	Y	5,596	0.07%	93.34%	5,372	3,444	64.12%
210	37907	Deerbrook Ins Co	IL	Y	5,474	0.06%	93.41%	4,816	2,310	47.96%
211	39942	American Natl General Ins Co	MO	Y	5,328	0.06%	93.47%	5,707	3,390	59.40%
212	36463	Discover Prop & Cas Ins Co	IL	Y	5,319	0.06%	93.53%	4,859	2,107	43.37%
213	40258	American Intl South Ins Co	PA	Y	5,301	0.06%	93.59%	7,041	5,327	75.65%
214	12041	MBIA Ins Corp	NY	Y	5,255	0.06%	93.65%	10,036	0	0.00%
215	13064	United Natl Ins Co	PA	S	5,232	0.06%	93.72%	5,288	88	1.67%
216	43095	Clarendon Amer Ins Co	NJ	S	5,167	0.06%	93.78%	3,932	909	23.12%
217	10510	Carolina Cas Ins Co	FL	Y	5,136	0.06%	93.84%	4,116	2,306	56.02%
218	30562	American Manufacturers Mut Ins Co	IL	Y	5,090	0.06%	93.89%	10,962	5,745	52.40%
219	29599	US Specialty Ins Co	TX	Y	5,052	0.06%	93.95%	2,646	530	20.02%
220	15059	Public Service Mut Ins Co	NY	Y	5,037	0.06%	94.01%	4,746	1,602	33.76%
221	10847	Cumis Ins Society Inc	WI	Y	4,967	0.06%	94.07%	4,968	3,673	73.94%
222	21164	Dairyland Ins Co	WI	Y	4,958	0.06%	94.13%	5,550	1,430	25.76%
223	19887	Trinity Universal Ins Co	TX	Y	4,936	0.06%	94.19%	4,916	2,149	43.71%
224	32077	Montgomery Ward Ins Co	IL	Y	4,911	0.06%	94.24%	4,714	3,887	82.46%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
225	37540	Omaha Prop & Cas Ins Co	NE	Y	4,790	0.06%	94.30%	5,629	3,767	66.93%
226	13714	Pharmacists Mut Ins Co	IA	Y	4,721	0.06%	94.35%	4,552	2,274	49.95%
227	23620	Burlington Ins Co	NC	S	4,708	0.05%	94.41%	4,111	1,414	34.40%
228	35386	Fidelity & Guaranty Ins Co	IA	Y	4,639	0.05%	94.46%	4,855	-94	-1.93%
229	11118	Federated Rural Electric Ins Exch	KS	Y	4,632	0.05%	94.52%	4,719	3,143	66.59%
230	17159	Usf Ins Co	PA	S	4,615	0.05%	94.57%	3,411	-264	-7.75%
231	19356	Maryland Cas Co	MD	Y	4,562	0.05%	94.62%	9,762	7,585	77.70%
232	13528	Brotherhood Mut Ins Co	IN	Y	4,536	0.05%	94.68%	4,187	3,603	86.05%
233	37362	General Star Ind Co	CT	S	4,397	0.05%	94.73%	4,157	2,734	65.77%
234	22578	Horace Mann Ins Co	IL	Y	4,338	0.05%	94.78%	4,400	2,437	55.38%
235	38245	BCS Ins Co	OH	Y	4,267	0.05%	94.83%	5,277	2,743	51.97%
236	22357	Hartford Accid & Ind Co	CT	Y	4,226	0.05%	94.88%	4,165	2,003	48.09%
237	39993	Colony Ins Co	VA	S	4,192	0.05%	94.93%	2,866	32	1.13%
238	21423	Union Ins Co Of Providence	IA	Y	4,127	0.05%	94.98%	4,153	1,749	42.11%
239	15032	Guideone Mut Ins Co	IA	Y	4,034	0.05%	95.02%	4,026	748	18.58%
240	15130	Encompass Ind Co	IL	Y	4,021	0.05%	95.07%	1,118	527	47.16%
241	44520	Crum & Forster Specialty Ins Co	AZ	S	3,962	0.05%	95.12%	3,230	1,156	35.79%
242	13056	RLI Ins Co	IL	Y	3,926	0.05%	95.16%	3,026	121	4.00%
243	25534	TIG Ins Co	CA	Y	3,895	0.05%	95.21%	4,446	5,901	132.74%
244	37877	Nationwide Prop & Cas Ins Co	OH	Y	3,884	0.05%	95.25%	3,916	1,567	40.01%
245	23469	American Modern Home Ins Co	OH	Y	3,874	0.05%	95.30%	3,541	1,523	43.00%
246	27120	Trumbull Ins Co	CT	Y	3,769	0.04%	95.34%	4,789	3,389	70.78%
247	10014	Affiliated Fm Ins Co	RI	Y	3,729	0.04%	95.39%	3,376	1,487	44.06%
248	10639	Attorneys Liab Assur Society Inc RRG	VT	N	3,707	0.04%	95.43%	3,707	-912	-24.60%
249	19372	Northern Ins Co Of NY	NY	Y	3,622	0.04%	95.47%	2,972	3,081	103.67%
250	25879	Fidelity & Guaranty Ins Underwriters	WI	Y	3,598	0.04%	95.51%	3,253	2,167	66.61%
251	39608	Nutmeg Ins Co	CT	S	3,582	0.04%	95.55%	4,532	1,337	29.50%
252	22829	Interstate Fire & Cas Co	IL	S	3,580	0.04%	95.60%	3,320	2,338	70.41%
253	37257	Insurance Corp Of Hannover	IL	Y	3,579	0.04%	95.64%	3,466	1,967	56.75%
254	16578	Fidelity National Prop and Cas Ins	NY	Y	3,541	0.04%	95.68%	2,690	91	3.38%
255	10725	Liberty Surplus Ins Corp	NH	S	3,521	0.04%	95.72%	3,208	2,155	67.17%
256	35181	Executive Risk Ind Inc	DE	Y	3,483	0.04%	95.76%	2,787	20	0.70%
257	39020	Essex Ins Co	DE	S	3,482	0.04%	95.80%	3,949	581	14.70%
258	23361	Shelter General Ins Co	MO	Y	3,443	0.04%	95.84%	3,455	2,617	75.76%
259	23809	Granite State Ins Co	PA	Y	3,437	0.04%	95.88%	3,311	2,851	86.11%
260	20346	Pacific Ind Co	WI	Y	3,401	0.04%	95.92%	3,684	1,220	33.12%
261	19917	Liberty Ins Underwriters Inc	NY	Y	3,364	0.04%	95.96%	2,850	-895	-31.40%
262	13838	Farmland Mut Ins Co	IA	Y	3,360	0.04%	96.00%	3,268	345	10.54%
263	28188	Travco Ins Co	CT	Y	3,360	0.04%	96.04%	3,028	2,117	69.89%
264	22128	Rocky Mountain Fire & Cas Co	WA	Y	3,298	0.04%	96.08%	4,603	3,094	67.21%
265	36940	Indian Harbor Ins Co	ND	S	3,275	0.04%	96.12%	3,688	589	15.96%
266	42803	Guideone Elite Ins Co	IA	Y	3,259	0.04%	96.15%	3,429	1,972	57.50%
267	27812	Columbia Ins Co	NE	Y	3,185	0.04%	96.19%	2,837	-51	-1.80%
268	24350	Triad Guaranty Ins Corp	IL	Y	3,165	0.04%	96.23%	3,235	527	16.30%
269	27871	Western Agric Ins Co	AZ	Y	3,135	0.04%	96.27%	2,940	2,273	77.32%
270	13188	Western Surety Co	SD	Y	3,071	0.04%	96.30%	2,486	420	16.90%
271	19038	Travelers Cas & Surety Co	CT	Y	3,042	0.04%	96.34%	3,562	17	0.48%
272	25321	Metropolitan Drt Prop & Cas Ins Co	RI	Y	3,018	0.04%	96.37%	2,949	1,776	60.25%
273	38970	Markel Ins Co	IL	Y	3,006	0.04%	96.41%	3,530	2,502	70.88%
274	20850	Firemens Ins Co Of Newark NJ	NJ	Y	2,885	0.03%	96.44%	2,333	2,638	113.08%
275	21261	Electric Ins Co	MA	Y	2,880	0.03%	96.47%	2,957	1,515	51.24%
276	22810	Chicago Ins Co	IL	Y	2,876	0.03%	96.51%	2,829	1,439	50.88%
277	26522	Mount Vernon Fire Ins Co	PA	S	2,861	0.03%	96.54%	2,308	936	40.56%
278	19909	Centennial Ins Co	NY	Y	2,820	0.03%	96.57%	2,858	1,580	55.29%
279	22012	Motors Ins Corp	MI	Y	2,818	0.03%	96.61%	3,010	627	20.82%
280	26298	Metropolitan Property & Cas Ins Co	RI	Y	2,796	0.03%	96.64%	2,760	1,278	46.30%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
281	19879	Security Natl Ins Co	TX	Y	2,769	0.03%	96.67%	3,026	2,041	67.42%
282	19489	Allied World Assur Co US Inc	DE	S	2,749	0.03%	96.70%	1,897	1,764	93.01%
283	42307	Navigators Ins Co	NY	Y	2,748	0.03%	96.74%	1,895	1,066	56.27%
284	17370	Nautilus Ins Co	AZ	S	2,741	0.03%	96.77%	2,145	834	38.90%
285	20559	General Security Ind Co of AZ	AZ	S	2,688	0.03%	96.80%	1,857	2,087	112.41%
286	23841	New Hampshire Ins Co	PA	Y	2,676	0.03%	96.83%	2,563	2,418	94.34%
287	23418	Mid-Continent Cas Co	OK	Y	2,659	0.03%	96.86%	2,787	3,575	128.27%
288	23612	Midwest Employers Cas Co	DE	Y	2,650	0.03%	96.89%	2,491	673	27.01%
289	38830	Fort Wayne Hlth & Cas Ins Co	IN	Y	2,633	0.03%	96.92%	2,643	174	6.58%
290	15105	Safety Natl Cas Corp	MO	Y	2,562	0.03%	96.95%	1,747	1,744	99.81%
291	28720	Colorado Western Ins Co	CO	Y	2,553	0.03%	96.98%	2,459	2,153	87.54%
292	24384	Ranger Ins Co	DE	Y	2,539	0.03%	97.01%	1,981	184	9.28%
293	26050	Response Worldwide Ins Co	OH	Y	2,460	0.03%	97.04%	3,290	3,811	115.83%
294	10472	Capitol Ind Corp	WI	Y	2,455	0.03%	97.07%	2,807	1,624	57.85%
295	25712	Esurance Ins Co	OK	Y	2,451	0.03%	97.10%	1,676	1,029	61.37%
296	39098	Omni Ins Co	IL	Y	2,428	0.03%	97.13%	3,108	1,658	53.34%
297	34274	Central States Ind Co Of Omaha	NE	Y	2,407	0.03%	97.16%	2,406	995	41.38%
298	10673	Penn-Star Ins Co	PA	S	2,385	0.03%	97.18%	1,984	538	27.11%
299	19801	Argonaut Ins Co	CA	Y	2,339	0.03%	97.21%	5,011	253	5.05%
300	22454	Mendakota Ins Co	MN	Y	2,337	0.03%	97.24%	3,794	2,836	74.75%
301	42048	Diamond State Ins Co	IN	Y	2,290	0.03%	97.26%	3,107	1,976	63.59%
302	19631	American Road Ins Co	MI	Y	2,278	0.03%	97.29%	2,288	1,624	70.98%
303	20370	AXIS Reins Co	NY	Y	2,271	0.03%	97.32%	1,373	789	57.48%
304	19186	Alliance Ins Co Inc	KS	Y	2,254	0.03%	97.34%	2,192	847	38.61%
305	22772	Integon Ind Corp	NC	Y	2,243	0.03%	97.37%	2,778	2,495	89.81%
306	34649	Centre Ins Co	DE	Y	2,238	0.03%	97.40%	2,049	3,528	172.20%
307	21172	Vanliner Ins Co	AZ	Y	2,223	0.03%	97.42%	1,975	1,072	54.27%
308	27855	Zurich American Ins Co Of IL	IL	Y	2,221	0.03%	97.45%	1,817	800	44.01%
309	23833	New Hampshire Ind Co Inc	PA	Y	2,203	0.03%	97.47%	3,367	2,678	79.54%
310	41050	Underwriter For The Professions Ins	CO	Y	2,190	0.03%	97.50%	2,045	-992	-48.48%
311	22314	RSUI Ind Co	NH	Y	2,133	0.02%	97.52%	516	15	2.83%
312	35351	American Empire Surplus Lns Ins Co	DE	S	2,108	0.02%	97.55%	2,074	616	29.70%
313	26077	Lancer Ins Co	IL	Y	2,101	0.02%	97.57%	1,660	555	33.42%
314	20982	Country Cas Ins Co	IL	Y	2,079	0.02%	97.60%	2,057	861	41.83%
315	21407	Emcasco Ins Co	IA	Y	2,062	0.02%	97.62%	1,972	1,836	93.12%
316	10220	Commonwealth Ins Co Of Amer	WA	Y	2,045	0.02%	97.65%	1,988	701	35.28%
317	41459	Armed Forces Ins Exchange	KS	Y	2,038	0.02%	97.67%	2,027	1,130	55.75%
318	12262	Pennsylvania Manufacturers Asn Ins C	PA	Y	2,034	0.02%	97.69%	1,565	426	27.23%
319	20885	Kansas City Fire & Marine Ins Co	SC	Y	2,020	0.02%	97.72%	2,664	1,562	58.64%
320	20796	GE Casualty Ins Co	PA	Y	2,008	0.02%	97.74%	2,095	1,950	93.06%
321	10723	Nationwide Assur Co	WI	Y	1,974	0.02%	97.76%	2,032	1,250	61.49%
322	13897	Farmers Mut Hail Ins Co Of IA	IA	Y	1,968	0.02%	97.79%	1,968	1,202	61.05%
323	32280	Commercial Cas Ins Co	CA	Y	1,954	0.02%	97.81%	1,768	433	24.47%
324	28304	Federated Service Ins Co	MN	Y	1,941	0.02%	97.83%	1,631	439	26.88%
325	24775	St Paul Guardian Ins Co	MN	Y	1,918	0.02%	97.85%	1,759	5,315	302.20%
326	10367	Avemco Ins Co	MD	Y	1,899	0.02%	97.88%	1,955	1,005	51.40%
327	22039	General Rein Corp	DE	Y	1,891	0.02%	97.90%	1,047	6,615	632.05%
328	31968	Merastar Ins Co	TN	Y	1,890	0.02%	97.92%	2,054	1,251	60.89%
329	15865	NCMIC Ins Co	IA	Y	1,886	0.02%	97.94%	1,501	761	50.68%
330	36153	Aetna Ins Co of CT	CT	Y	1,884	0.02%	97.96%	1,998	691	34.61%
331	43753	Republic Ind Co of CA	CA	Y	1,854	0.02%	97.99%	1,852	80	4.33%
332	28886	Transguard Ins Co Of Amer Inc	IL	Y	1,846	0.02%	98.01%	1,643	197	12.00%
333	10851	Everest Ind Ins Co	DE	S	1,838	0.02%	98.03%	1,140	568	49.85%
334	22780	Integon General Ins Corp	NC	Y	1,834	0.02%	98.05%	2,084	1,664	79.85%
335	42846	Atlantic Cas Ins Co	NC	S	1,811	0.02%	98.07%	1,359	383	28.16%
336	10915	Unitrin Direct Property & Cas Co	IL	Y	1,804	0.02%	98.09%	1,571	1,151	73.25%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
337	29874 North American Specialty Ins Co	NH	Y	1,800	0.02%	98.11%	1,793	255	14.20%
338	34118 Colony Natl Ins Co	VA	S	1,796	0.02%	98.13%	3,041	1,198	39.38%
339	24872 Connecticut Ind Co	CT	Y	1,786	0.02%	98.16%	1,805	3,179	176.07%
340	14354 Jewelers Mut Ins Co	WI	Y	1,769	0.02%	98.18%	1,706	503	29.45%
341	35769 Lyndon Property Ins Co	MO	Y	1,753	0.02%	98.20%	2,149	2,680	124.67%
342	21865 Associated Ind Corp	CA	Y	1,734	0.02%	98.22%	1,397	2,554	182.78%
343	28932 Markel American Ins Co	VA	Y	1,704	0.02%	98.24%	1,606	704	43.88%
344	22756 Horace Mann Prop & Cas Ins Co	CA	Y	1,699	0.02%	98.26%	1,515	1,037	68.47%
345	26069 Wausau Business Ins Co	WI	Y	1,692	0.02%	98.28%	1,493	760	50.89%
346	25895 United States Liability Ins Co	PA	Y	1,685	0.02%	98.30%	1,573	345	21.90%
347	37532 Great American E&S Ins Co	DE	S	1,674	0.02%	98.32%	1,651	221	13.38%
348	13196 Western World Ins Co	NH	S	1,628	0.02%	98.33%	1,579	369	23.37%
349	20524 Specialty Natl Ins Co	IL	Y	1,626	0.02%	98.35%	2,384	668	28.03%
350	22748 Pacific Employers Ins Co	PA	Y	1,610	0.02%	98.37%	5,108	1,231	24.10%
351	12904 Tokio Marine & Fire Ins Co Ltd Us Br	NY	Y	1,609	0.02%	98.39%	1,206	776	64.35%
352	12416 Protective Ins Co	IN	Y	1,582	0.02%	98.41%	1,580	1,729	109.40%
353	23663 National American Ins Co	OK	Y	1,551	0.02%	98.43%	1,475	603	40.91%
354	42986 Standard Guaranty Ins Co	DE	Y	1,536	0.02%	98.45%	1,430	676	47.25%
355	24589 American & Foreign Ins Co	DE	Y	1,498	0.02%	98.46%	2,150	1,559	72.50%
356	16187 AXA Re Prop & Cas Ins Co	DE	Y	1,473	0.02%	98.48%	1,395	607	43.48%
357	10046 Pacific Ins Co Ltd	CT	S	1,471	0.02%	98.50%	1,604	-32	-2.02%
358	11843 Medical Protective Co	IN	Y	1,419	0.02%	98.51%	1,177	2,721	231.19%
359	11000 Sentinel Ins Co Ltd	CT	Y	1,412	0.02%	98.53%	605	283	46.86%
360	11967 General Star Natl Ins Co	OH	Y	1,411	0.02%	98.55%	1,271	578	45.47%
361	36951 Century Surety Co	OH	S	1,403	0.02%	98.56%	1,036	734	70.88%
362	10932 Starr Excess Liability Ins Co Ltd	DE	S	1,397	0.02%	98.58%	1,211	675	55.72%
363	25422 Atradius Trade Credit Ins Co	MD	Y	1,394	0.02%	98.60%	1,409	32	2.29%
364	37974 MT Hawley Ins Co	IL	S	1,384	0.02%	98.61%	1,486	949	63.87%
365	15610 AXIS Specialty Ins Co	CT	N	1,379	0.02%	98.63%	555	283	50.97%
366	10952 Stonebridge Casualty Ins Co	OH	Y	1,355	0.02%	98.64%	1,276	816	63.97%
367	28223 Nationwide Agribusiness Ins Co	IA	Y	1,347	0.02%	98.66%	1,854	1,672	90.21%
368	22918 American Motorists Ins Co	IL	Y	1,343	0.02%	98.68%	4,365	2,773	63.54%
369	14265 Indiana Lumbermens Mut Ins Co	IN	Y	1,317	0.02%	98.69%	1,471	1,538	104.56%
370	10499 DaimlerChrysler Ins Co	MI	Y	1,314	0.02%	98.71%	1,038	42	4.06%
371	18864 Fairmont Ins Co	CA	Y	1,299	0.02%	98.72%	1,602	260	16.21%
372	15962 Kansas Bankers Surety Co	KS	Y	1,265	0.01%	98.74%	1,254	683	54.48%
373	24600 Globe Ind Co	DE	Y	1,258	0.01%	98.75%	1,373	210	15.31%
374	11255 Caterpillar Ins Co	MO	Y	1,252	0.01%	98.77%	575	476	82.69%
375	23450 American Family Home Ins Co	FL	Y	1,248	0.01%	98.78%	1,441	1,033	71.66%
376	34916 First Specialty Ins Corp	MO	S	1,246	0.01%	98.79%	1,742	1,158	66.48%
377	39217 QBE Ins Corp	PA	Y	1,242	0.01%	98.81%	1,153	1,814	157.25%
378	32832 Mutual Ins Co Of Az	AZ	Y	1,227	0.01%	98.82%	682	264	38.72%
379	26433 Harco Natl Ins Co	IL	Y	1,216	0.01%	98.84%	1,310	570	43.49%
380	42331 Guideone America Ins Co	IA	Y	1,202	0.01%	98.85%	1,151	353	30.71%
381	35289 Continental Ins Co	SC	Y	1,195	0.01%	98.87%	1,767	-3,089	-174.78%
382	25433 American Safety Ind Co	OK	S	1,193	0.01%	98.88%	1,588	610	38.40%
383	11044 GMAC Ins Co Online Inc	MO	Y	1,136	0.01%	98.89%	1,099	1,450	131.93%
384	11592 International Fidelity Ins Co	NJ	Y	1,110	0.01%	98.91%	1,055	18	1.69%
385	13625 Western Mut Ins Co	CA	Y	1,105	0.01%	98.92%	952	302	31.77%
386	10677 Cincinnati Ins Co	OH	Y	1,101	0.01%	98.93%	1,697	841	49.55%
387	11800 Foremost Property & Cas Ins Co	MI	Y	1,090	0.01%	98.94%	1,047	1,197	114.27%
388	11585 VHA Mountain States Reciprocal RRG	VT		1,080	0.01%	98.96%	1,080	22	2.04%
389	21970 OneBeacon Ins Co	PA	Y	1,076	0.01%	98.97%	1,742	3,452	198.15%
390	37931 General Fire & Cas Co	ID	Y	1,068	0.01%	98.98%	1,016	920	90.55%
391	40517 Advantage Workers Comp Ins Co	IN	Y	1,065	0.01%	98.99%	1,037	887	85.53%
392	16667 United Gty Residential Ins Co Of NC	NC	Y	1,059	0.01%	99.01%	1,091	1,068	97.94%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
393	44121	Oms Natl Ins Co Rrg	IL	N	1,046	0.01%	99.02%	978	1,716	175.52%
394	16608	New York Marine & Gnrl Ins Co	NY	Y	1,042	0.01%	99.03%	859	57	6.65%
395	11006	MGIC Assur Corp Segregated Account	WI	Y	1,034	0.01%	99.04%	1,034	1,243	120.21%
396	23752	Quanta Ind Co	CO	Y	1,026	0.01%	99.05%	1,148	381	33.17%
397	19623	American Summit Ins Co	TX	Y	1,021	0.01%	99.07%	984	460	46.77%
398	25038	North American Capacity Ins Co	NH	S	1,016	0.01%	99.08%	847	-6	-0.66%
399	11401	Guaranty Natl Ins Co	CO	Y	998	0.01%	99.09%	2,101	1,845	87.80%
400	13978	Florists Mut Ins Co	IL	Y	982	0.01%	99.10%	1,191	1,101	92.46%
401	20702	Ace Fire Underwriters Ins Co	PA	Y	975	0.01%	99.11%	858	304	35.42%
402	25976	Utica Mut Ins Co	NY	Y	973	0.01%	99.12%	816	563	69.04%
403	10213	Discover Specialty Ins Co	IL	S	968	0.01%	99.14%	818	106	12.94%
404	38601	MIC Prop & Cas Ins Corp	MI	Y	965	0.01%	99.15%	813	209	25.73%
405	10023	Alliance Of Nonprofits For Ins RRG	VT		954	0.01%	99.16%	762	172	22.56%
406	37982	Tudor Ins Co	NH	S	950	0.01%	99.17%	903	617	68.34%
407	36340	Camico Mut Ins Co	CA	Y	946	0.01%	99.18%	854	2,279	266.71%
408	44105	Ophthalmic Mut Ins Co RRG	VT	N	943	0.01%	99.19%	889	240	27.01%
409	21296	Associates Ins Co	IN	Y	940	0.01%	99.20%	1,351	483	35.71%
410	33588	First Liberty Ins Corp	IA	Y	929	0.01%	99.21%	816	593	72.69%
411	40266	CMG Mortgage Ins Co	WI	Y	923	0.01%	99.22%	850	109	12.77%
412	22896	Aca Financial Guaranty Corp	MD	Y	920	0.01%	99.23%	271	0	0.00%
413	32859	Penn-Amer Ins Co	PA	Y	908	0.01%	99.24%	1,135	144	12.69%
414	20362	Mitsui Sumitomo Ins Co of Amer	NY	Y	907	0.01%	99.26%	694	339	48.88%
415	35971	Voyager Property & Cas Ins Co	SC	Y	906	0.01%	99.27%	898	612	68.11%
416	34789	GE Prop & Cas Ins Co	PA	Y	905	0.01%	99.28%	953	331	34.69%
417	21318	Coregis Ins Co	IN	Y	891	0.01%	99.29%	1,137	143	12.59%
418	26999	United Guaranty Mtg Indem Co	NC	Y	887	0.01%	99.30%	889	165	18.56%
419	37206	Contractors Bonding & Ins Co	WA	Y	881	0.01%	99.31%	844	5	0.65%
420	20419	Homesite Ind Co	KS	Y	859	0.01%	99.32%	585	183	31.37%
421	39950	Metropolitan General Ins Co	RI	Y	857	0.01%	99.33%	802	409	50.96%
422	10103	American Agricultural Ins Co	IN	Y	855	0.01%	99.34%	855	979	114.54%
423	41211	Triton Ins Co	MO	Y	843	0.01%	99.35%	923	230	24.95%
424	33600	LM Ins Corp	IA	Y	837	0.01%	99.36%	832	583	70.05%
425	32620	National Interstate Ins Co	OH	Y	820	0.01%	99.37%	684	44	6.43%
426	25054	Hudson Ins Co	DE	Y	812	0.01%	99.38%	635	288	45.33%
427	24414	General Cas Co Of WI	WI	Y	809	0.01%	99.39%	714	98	13.79%
428	22713	Insurance Co Of North Amer	PA	Y	784	0.01%	99.39%	1,280	1,306	102.04%
429	12718	Developers Surety And Ind Co	IA	Y	783	0.01%	99.40%	1,103	1,895	171.76%
430	18023	Star Ins Co	MI	Y	772	0.01%	99.41%	632	210	33.27%
431	22535	Seaboard Surety Co	NY	Y	731	0.01%	99.42%	808	-15	-1.85%
432	24880	Fire & Cas Ins Co Of CT	CT	Y	730	0.01%	99.43%	753	507	67.37%
433	39845	Employers Reins Corp	MO	Y	721	0.01%	99.44%	764	107	14.00%
434	16810	American Mercury Ins Co	OK	Y	717	0.01%	99.45%	270	202	74.70%
435	24724	First Natl Ins Co Of Amer	WA	Y	714	0.01%	99.46%	886	326	36.77%
436	30775	Producers Protective Association	CO	Y	712	0.01%	99.46%	214	23	10.87%
437	11123	Safety First Ins Co	IL	Y	703	0.01%	99.47%	457	182	39.85%
438	22977	Lumbermens Mut Cas Co	IL	Y	700	0.01%	99.48%	11,299	7,531	66.65%
439	34452	Homeland Ins Co of NY	NY	S	698	0.01%	99.49%	450	254	56.59%
440	12815	Financial Guaranty Ins Co	NY	Y	697	0.01%	99.50%	1,196	0	0.00%
441	40436	Stratford Ins Co	NH	Y	695	0.01%	99.50%	472	118	25.07%
442	24031	Northland Cas Co	MN	Y	693	0.01%	99.51%	771	683	88.61%
443	14460	Podiatry Ins Co Of Amer RRG Mut Co	IL	N	680	0.01%	99.52%	537	82	15.22%
444	38733	Alaska Nat Ins Co	AK	Y	673	0.01%	99.53%	654	305	46.72%
445	12750	Evergreen Natl Ind Co	OH	Y	671	0.01%	99.54%	734	-365	-49.71%
446	20648	Employers Fire Ins Co	MA	Y	655	0.01%	99.54%	4,443	1,147	25.82%
447	26620	AXIS Surplus Ins Co	IL	S	650	0.01%	99.55%	227	77	34.05%
448	18538	Bancinsure Inc	OK	Y	649	0.01%	99.56%	676	549	81.19%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
449	22292 Hanover Ins Co	NH	Y	647	0.01%	99.57%	674	884	131.20%
450	11671 ProBuilders Speciality Ins Co RRG	DC		646	0.01%	99.57%	319	96	30.00%
451	19860 Argonaut Great Central Ins Co	IL	Y	633	0.01%	99.58%	609	86	14.13%
452	17400 Noetic Specialty Ins Co	IL	S	633	0.01%	99.59%	504	305	60.57%
453	40444 Old Republic Surety Co	WI	Y	631	0.01%	99.60%	635	180	28.39%
454	39357 Travelers Ins Co Accident Dept	CT	Y	624	0.01%	99.60%	310	-613	-197.89%
455	10833 Gemini Ins Co	DE	S	619	0.01%	99.61%	578	387	67.05%
456	11145 Golden Ins Co RRG	NV		611	0.01%	99.62%	227	-4	-1.55%
457	43699 American Federation Ins Co	FL	Y	600	0.01%	99.62%	612	736	120.30%
458	26797 Housing Authority Rrg Inc	VT	N	574	0.01%	99.63%	530	-110	-20.82%
459	44016 National Home Ins Co RRG	CO	Y	572	0.01%	99.64%	628	483	77.04%
460	22551 Mitsui Sumitomo Ins USA Inc	NY	Y	572	0.01%	99.64%	387	295	76.44%
461	39969 American Safety Cas Ins Co	DE	Y	568	0.01%	99.65%	441	-22	-5.07%
462	31003 Tri State Ins Co Of MN	MN	Y	562	0.01%	99.66%	581	35	6.02%
463	10340 Stonington Ins Co	TX	Y	557	0.01%	99.66%	106	-86	-81.30%
464	14494 Merchants Bonding Co (Mutual)	IA	Y	536	0.01%	99.67%	532	-3	-0.58%
465	24899 Alea North America Ins Co	NY	Y	525	0.01%	99.68%	261	115	44.05%
466	21334 Empire Ind Ins Co	OK	S	512	0.01%	99.68%	490	225	45.85%
467	20621 OneBeacon America Ins Co	MA	Y	507	0.01%	99.69%	1,130	577	51.05%
468	26220 Yosemite Ins Co	IN	Y	500	0.01%	99.69%	321	-324	-100.97%
469	19828 Argonaut-Midwest Ins Co	IL	Y	492	0.01%	99.70%	407	220	53.93%
470	32778 Washington Intl Ins Co	AZ	Y	491	0.01%	99.71%	520	-61	-11.81%
471	34487 Professional Undrwtrs Liab Ins Co	UT	S	483	0.01%	99.71%	1,066	212	19.85%
472	27847 Insurance Co Of The West	CA	Y	472	0.01%	99.72%	758	836	110.41%
473	18341 Insurance Corp Of NY	NY	Y	459	0.01%	99.72%	1,246	347	27.86%
474	31089 Republic Western Ins Co	AZ	Y	456	0.01%	99.73%	510	89	17.48%
475	24821 Meritplan Ins Co	CA	Y	454	0.01%	99.73%	438	136	31.13%
476	39527 Heritage Ind Co	CA	Y	450	0.01%	99.74%	472	282	59.74%
477	19615 American Reliable Ins Co	AZ	Y	444	0.01%	99.74%	1,330	250	18.76%
478	11099 First American Home Buyers Pro Corp	CA		440	0.01%	99.75%	382	307	80.30%
479	11126 Sompo Japan Ins Co of Amer	NY	Y	435	0.01%	99.75%	414	494	119.33%
480	26832 Great American Alliance Ins Co	OH	Y	434	0.01%	99.76%	537	214	39.86%
481	24449 Regent Ins Co	WI	Y	431	0.01%	99.76%	409	672	164.40%
482	44237 Mental Health RRG	VT	N	425	0.00%	99.77%	426	17	3.90%
483	10083 National Catholic RRG	VT	N	418	0.00%	99.77%	209	230	110.14%
484	23108 Lumbermens Underwriting Alliance	MO	Y	409	0.00%	99.78%	783	2,201	280.95%
485	10212 Allmerica Fncl Alliance Ins Co	NH	Y	408	0.00%	99.78%	307	216	70.27%
486	20516 Euler American Credit Ind Co	NY	Y	406	0.00%	99.79%	401	74	18.40%
487	42234 Minnesota Lawyers Mut Ins Co	MN	Y	391	0.00%	99.79%	280	484	172.67%
488	10914 Kemper Independence Ins Co	IL	Y	385	0.00%	99.80%	332	214	64.40%
489	39322 General Security Natl Ins Co	NY	Y	382	0.00%	99.80%	384	265	69.10%
490	37621 Toyota Motor Ins Co	IA	Y	378	0.00%	99.81%	172	166	97.04%
491	11033 Automotive Underwriters Ins Co Inc	HI	N	372	0.00%	99.81%	636	120	18.79%
492	15580 Scottsdale Ind Co	OH	Y	360	0.00%	99.81%	370	57	15.51%
493	37940 Lexington Natl Ins Corp	MD	Y	358	0.00%	99.82%	332	0	0.00%
494	10328 Capitol Specialty Ins Corp	WI	S	357	0.00%	99.82%	18	11	61.76%
495	25585 Professionals Direct Ins Co	MI	Y	350	0.00%	99.83%	172	44	25.30%
496	25542 TIG Ins Co Of MI	MI	S	347	0.00%	99.83%	438	116	26.62%
497	40029 Explorer Ins Co	AZ	Y	341	0.00%	99.84%	341	-960	-281.53%
498	10243 National Continental Ins Co	NY	Y	339	0.00%	99.84%	393	213	54.17%
499	10164 Cpa Mut Ins Co Of Amer RRG	VT	N	336	0.00%	99.84%	306	42	13.86%
500	18279 Bankers Standard Ins Co	PA	Y	334	0.00%	99.85%	526	-948	-180.25%
501	24694 Safeguard Ins Co	CT	Y	331	0.00%	99.85%	489	460	94.05%
502	13893 Community Blood Cntr Exch RRG	IN	N	331	0.00%	99.85%	308	17	5.66%
503	35602 Ohic Ins Co	OH	Y	329	0.00%	99.86%	1,321	1,021	77.33%
504	44075 States Self-Insurers RRG	VT	N	328	0.00%	99.86%	327	446	136.17%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
505	27987 Northfield Ins Co	IA	S	327	0.00%	99.87%	410	-462	-112.57%
506	22241 Medmarc Cas Ins Co	VT	Y	323	0.00%	99.87%	438	-181	-41.31%
507	25448 American Safety RRG Inc	VT	N	316	0.00%	99.87%	275	59	21.42%
508	29530 AXA Art Ins Corp	NY	Y	311	0.00%	99.88%	309	305	98.77%
509	22179 Republic Ind Co Of Amer	CA	Y	281	0.00%	99.88%	275	-388	-141.10%
510	12203 James River Ins Co	OH	S	276	0.00%	99.88%	64	21	33.20%
511	11177 First Financial Ins Co	IL	Y	271	0.00%	99.89%	359	-32	-8.82%
512	29696 Travelers Excess & Surplus Lines Co	CT	S	269	0.00%	99.89%	845	247	29.24%
513	10200 American Live Stock Ins Co	IL	Y	257	0.00%	99.89%	229	144	62.81%
514	22250 Pathfinder Ins Co	CO	Y	252	0.00%	99.90%	252	42	16.82%
515	10020 United Educators Ins RRG Inc	VT	N	246	0.00%	99.90%	220	160	72.83%
516	10216 American Contractors Ind Co	CA	Y	239	0.00%	99.90%	205	19	9.28%
517	36447 Prudential General Ins Co	DE	Y	236	0.00%	99.90%	240	226	93.98%
518	10353 Ooida RRG Inc	VT	N	232	0.00%	99.91%	193	91	47.01%
519	26085 Warner Ins Co	IL	Y	228	0.00%	99.91%	352	613	174.52%
520	10075 Consumer Specialties Ins Co RRG	VT	N	226	0.00%	99.91%	95	10	10.52%
521	13269 Zenith Ins Co	CA	Y	226	0.00%	99.91%	251	449	178.77%
522	43460 FFG Ins Co	TX	Y	224	0.00%	99.92%	224	1	0.51%
523	12866 T.H.E. Ins Co	LA	Y	222	0.00%	99.92%	217	69	31.78%
524	34347 Colonial American Cas & Surety Co	MD	Y	215	0.00%	99.92%	276	49	17.83%
525	23396 Amerisure Mut Ins Co	MI	Y	213	0.00%	99.93%	325	232	71.24%
526	26492 Courtesy Ins Co	FL	Y	209	0.00%	99.93%	154	138	89.73%
527	37214 American States Preferred Ins Co	IN	Y	205	0.00%	99.93%	1,317	-219	-16.65%
528	44083 Preferred Physicians Medical RRG	MO	N	205	0.00%	99.93%	191	95	50.01%
529	12777 Chubb Ind Ins Co	NY	Y	201	0.00%	99.93%	191	137	71.64%
530	29980 First Colonial Ins Co	FL	Y	199	0.00%	99.94%	210	105	49.91%
531	26310 Granite Re Inc	OK	Y	198	0.00%	99.94%	196	122	62.24%
532	28665 Cincinnati Cas Co	OH	Y	198	0.00%	99.94%	183	204	111.44%
533	24319 Ulico Ind Co	AR	S	193	0.00%	99.94%	229	355	155.20%
534	10909 Sun Surety Ins Co	SD	Y	193	0.00%	99.95%	193	0	0.00%
535	41343 Gerling Amer Ins Co	NY	Y	185	0.00%	99.95%	214	314	146.47%
536	39640 Firemans Fund Ins Co Of OH	OH	S	180	0.00%	99.95%	171	-103	-60.30%
537	22306 Massachusetts Bay Ins Co	NH	Y	174	0.00%	99.95%	170	-21	-12.36%
538	20044 Cornhusker Cas Co	NE	Y	174	0.00%	99.95%	159	13	8.27%
539	33723 Great American Spirit Ins Co	OH	Y	172	0.00%	99.96%	203	103	50.67%
540	11622 Specialty Surplus Ins Co	IL	N	166	0.00%	99.96%	432	1,970	455.45%
541	36307 Gray Ins Co	LA	Y	164	0.00%	99.96%	164	-108	-65.67%
542	21105 North River Ins Co	NJ	Y	164	0.00%	99.96%	97	-363	-375.68%
543	33898 Aegis Security Ins Co	PA	Y	160	0.00%	99.96%	172	58	33.40%
544	30996 Minnesota Surety And Trust Co	MN	Y	157	0.00%	99.97%	124	4	3.31%
545	10084 Title Industry Assur Co RRG	VT	N	146	0.00%	99.97%	97	57	58.93%
546	34266 Frontier Ins Co	NY	Y	144	0.00%	99.97%	164	-786	-478.31%
547	31135 Great American Security Ins Co	OH	Y	144	0.00%	99.97%	201	261	129.97%
548	27081 Bond Safeguard Ins Co	IL	Y	135	0.00%	99.97%	56	9	16.48%
549	35262 Phoenix Assur Co Of NY	NH	Y	131	0.00%	99.97%	146	31	20.89%
550	28860 RLI Ind Co	IL	Y	131	0.00%	99.98%	115	15	13.44%
551	11770 United Fncl Cas Co	OH	Y	129	0.00%	99.98%	206	80	38.79%
552	10893 Primeguard Ins Co Inc RRG	HI	N	128	0.00%	99.98%	1,402	1,188	84.71%
553	22950 Acstar Ins Co	IL	Y	123	0.00%	99.98%	100	-112	-111.55%
554	18619 Platte River Ins Co.	NE	Y	123	0.00%	99.98%	60	24	39.48%
555	32450 Attorneys Liab Protection Soc RRG	MT	N	122	0.00%	99.98%	87	0	0.00%
556	10712 United Home Ins Co A RRG	VT	N	121	0.00%	99.98%	74	0	0.00%
557	19402 Birmingham Fire Ins Co Of PA	PA	Y	120	0.00%	99.99%	156	5	3.23%
558	26743 Maxum Ind Co	DE	S	120	0.00%	99.99%	42	16	39.13%
559	22209 Atlantic Ins Co	TX	Y	116	0.00%	99.99%	94	-46	-49.23%
560	26565 Ohio Ind Co	OH	Y	108	0.00%	99.99%	100	84	84.72%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
561	10166	Accident Fund Ins Co of Amer	MI	Y	108	0.00%	99.99%	85	44	51.88%
562	28339	Gateway Ins Co	MO	Y	104	0.00%	99.99%	130	315	243.33%
563	10476	Steel Tank Ins Co	VT	N	100	0.00%	99.99%	80	6	7.96%
564	10819	American Equity Specialty Ins Co	CA	Y	100	0.00%	99.99%	128	229	178.32%
565	10232	American Assoc Of Othodontists RRG	VT	N	97	0.00%	100.00%	97	77	79.43%
566	11304	Global Surety & Ins Co	NE	Y	95	0.00%	100.00%	111	0	0.00%
567	19984	ACIG Ins Co	IL	Y	92	0.00%	100.00%	92	-1	-0.83%
568	36056	NIC Ins Co	NY	S	91	0.00%	100.00%	85	-31	-36.52%
569	42757	Agri General Ins Co	IA	Y	89	0.00%	100.00%	89	-692	-781.81%
570	19216	Southern Ins Co	TX	Y	85	0.00%	100.00%	866	425	49.03%
571	41394	Benchmark Ins Co	KS	Y	85	0.00%	100.00%	72	52	72.00%
572	15679	National Fire & Ind Exch	MO	Y	83	0.00%	100.00%	84	7	8.31%
573	37109	Landcar Cas Co	UT	Y	80	0.00%	100.00%	52	-1	-1.29%
574	11672	High Tech Services RRG Inc	VT		79	0.00%	100.00%	33	0	0.00%
575	37893	Ulico Cas Co	DE	Y	79	0.00%	100.01%	101	-57	-56.69%
576	12260	Campmed Cas & Ind Co Inc MD	MD	N	72	0.00%	100.01%	52	13	25.06%
577	23264	Inland Ins Co	NE	Y	71	0.00%	100.01%	187	-12	-6.30%
578	35408	Sirius Amer Ins Co	DE	Y	68	0.00%	100.01%	181	50	27.74%
579	10810	Republic Fire & Cas Ins Co	OK	Y	66	0.00%	100.01%	572	339	59.28%
580	22233	Select Ins Co	TX	Y	62	0.00%	100.01%	61	48	77.98%
581	41769	Athena Assur Co	MN	Y	61	0.00%	100.01%	193	68	35.34%
582	27138	Kemper Cas Ins Co	IL	Y	61	0.00%	100.01%	323	172	53.41%
583	10113	Terra Ins Co RRG	VT	N	58	0.00%	100.01%	58	0	0.43%
584	35912	American Western Home Ins Co	OK	S	51	0.00%	100.01%	18	0	0.00%
585	10348	Arch Reins Co	NE	Y	50	0.00%	100.01%	14	6	40.00%
586	22004	CIM Ins Corp	MI	Y	47	0.00%	100.01%	41	29	71.38%
587	34738	Arag Ins Co	IA	Y	47	0.00%	100.01%	47	26	55.21%
588	11264	Prime Insurance Syndicate Inc	IL		45	0.00%	100.01%	10	0	0.00%
589	25151	State Farm General Ins Co	IL	Y	45	0.00%	100.02%	44	691	1564.10%
590	24112	Westfield Ins Co	OH	Y	44	0.00%	100.02%	35	1	1.92%
591	41335	United Natl Specialty Ins Co	WI	Y	43	0.00%	100.02%	43	0	0.00%
592	25933	Universal Surety Co	NE	Y	42	0.00%	100.02%	56	-2	-3.35%
593	33022	AXA Corp Solutions Ins Co	NY	Y	42	0.00%	100.02%	63	873	1376.59%
594	11589	Jamestown Ins Co RRG	SC		41	0.00%	100.02%	16	4	26.02%
595	24066	American Fire & Cas Co	OH	Y	41	0.00%	100.02%	74	1,343	1818.63%
596	44202	American Feed Industry Ins Co RRG	IA	N	39	0.00%	100.02%	11	0	0.00%
597	40428	Voyager Ind Ins Co	GA	S	39	0.00%	100.02%	38	36	94.30%
598	38369	Northern Assur Co Of Amer	MA	Y	34	0.00%	100.02%	190	-51	-27.01%
599	37850	Pacific Specialty Ins Co	CA	Y	34	0.00%	100.02%	35	11	32.51%
600	11097	Heritage Warranty Ins RRG Inc	SC		32	0.00%	100.02%	23	16	72.42%
601	31380	American Surety Co	IN	Y	31	0.00%	100.02%	17	0	0.00%
602	18031	Topa Ins Co	CA	Y	31	0.00%	100.02%	111	104	93.48%
603	38911	Union Standard Ins Co	OK	Y	30	0.00%	100.02%	30	479	1594.44%
604	31895	American Interstate Ins Co	LA	Y	30	0.00%	100.02%	30	0	0.43%
605	22187	Greater NY Mut Ins Co	NY	Y	29	0.00%	100.02%	20	0	0.00%
606	10234	National Srvc Contract Ins Co Rrg	HI	N	29	0.00%	100.02%	18	0	1.36%
607	13730	Selective Ins Co Of NY	NY	Y	28	0.00%	100.02%	23	1	2.82%
608	24139	International Bus & Merc Reassur Co	IL	Y	28	0.00%	100.02%	27	-36	-131.61%
609	16551	Savers Prop & Cas Ins Co	MO	S	27	0.00%	100.02%	11	-26	-232.11%
610	20052	National Liab & Fire Ins Co	CT	Y	25	0.00%	100.02%	39	-121	-311.39%
611	10693	Civil Svc Employees Ins Co	CA	Y	25	0.00%	100.02%	33	51	157.26%
612	11605	Alliance Home Warranty Inc	UT		25	0.00%	100.02%	7	6	85.00%
613	41483	Farmington Cas Co	CT	Y	25	0.00%	100.02%	29	203	693.03%
614	26379	Accredited Surety & Cas Co Inc	FL	Y	23	0.00%	100.02%	22	1	5.78%
615	11197	National Independent Truckers IC RRG	SC		23	0.00%	100.02%	9	7	82.75%
616	36650	Guarantee Co Of North America USA	MI	Y	22	0.00%	100.03%	21	-6	-30.50%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
617	10803 Columbia Natl RRG Inc	VT	N	22	0.00%	100.03%	13	0	0.00%
618	34991 Genesis Ind Ins Co	ND	S	21	0.00%	100.03%	19	129	671.70%
619	40460 Sagamore Ins Co	IN	Y	21	0.00%	100.03%	28	2	8.25%
620	38466 Evergreen USA RRG Inc	VT	N	20	0.00%	100.03%	19	0	-2.48%
621	34568 Centennial Cas Co	AL	N	20	0.00%	100.03%	19	-34	-173.26%
622	25224 Great Divide Ins Co	ND	Y	20	0.00%	100.03%	11	5	44.05%
623	31453 Financial Pacific Ins Co	CA	Y	20	0.00%	100.03%	21	0	0.00%
624	25747 Unigard Ins Co	WA	Y	19	0.00%	100.03%	18	2	14.04%
625	37184 Deerfield Ins Co	IL	Y	19	0.00%	100.03%	5	92	1742.00%
626	24047 Surety Bonding Co Of Amer	SD	Y	18	0.00%	100.03%	14	1	7.55%
627	29580 Berkley Regional Ins Co	DE	Y	17	0.00%	100.03%	11	8	68.93%
628	24104 Ohio Farmers Ins Co	OH	Y	17	0.00%	100.03%	17	-47	-274.00%
629	23582 Harleysville Ins Co	MN	Y	16	0.00%	100.03%	18	0	0.00%
630	26905 Century-Natl Ins Co	CA	Y	16	0.00%	100.03%	24	6	24.47%
631	24198 Peerless Ins Co	NH	Y	14	0.00%	100.03%	19	144	757.17%
632	37273 Firemans Fund Ins Co Of WI	WI	Y	14	0.00%	100.03%	14	-22	-161.03%
633	30759 Farmers' Morgan County Protective As	CO	Y	13	0.00%	100.03%	10	4	34.34%
634	18740 MGIC Ind Corp	WI	N	13	0.00%	100.03%	17	-185	-1071.84%
635	30082 CPA Ins Co	MI	Y	13	0.00%	100.03%	12	4	29.35%
636	18759 Verex Assure Inc	WI	Y	13	0.00%	100.03%	17	-10	-59.56%
637	26611 Valiant Ins Co	IA	Y	11	0.00%	100.03%	532	-1,638	-308.01%
638	13307 Lexon Ins Co	TX	S	10	0.00%	100.03%	-14	0	-2.73%
639	10967 Newport Mut Ins RRG Inc	HI	N	9	0.00%	100.03%	39	26	65.32%
640	25569 Gotham Ins Co	NY	S	9	0.00%	100.03%	65	-10	-15.03%
641	14990 Pennsylvania Ntl Mut Cas Ins Co	PA	Y	8	0.00%	100.03%	6	0	-3.66%
642	11194 Capital Assur RRG Inc	SC		8	0.00%	100.03%	8	0	0.00%
643	25798 Unigard Ind Co	WA	Y	7	0.00%	100.03%	2	40	1804.65%
644	10138 American Bonding Co	AZ	N	7	0.00%	100.03%	7	0	0.00%
645	10801 Fortress Ins Co	IL	Y	6	0.00%	100.03%	1	0	4.12%
646	10815 Verlan Fire Ins Co MD	MD	N	6	0.00%	100.03%	6	0	0.00%
647	10003 Excess Share Ins Corp	OH	Y	6	0.00%	100.03%	6	0	0.00%
648	37060 Old United Cas Co	KS	Y	6	0.00%	100.03%	10	6	60.40%
649	25496 TIG Ind Co	CA	Y	6	0.00%	100.03%	6	174	3118.05%
650	32808 Illinois Emcasco Ins Co	IA	S	6	0.00%	100.03%	5	1	11.00%
651	10669 Church Ins Co	NY	Y	5	0.00%	100.03%	9	-145	-1688.65%
652	30945 National Alliance Ins Co	MO	Y	5	0.00%	100.03%	192	306	159.32%
653	37710 First American Prop & Cas Ins Co	CA	Y	5	0.00%	100.03%	5	0	-2.83%
654	25690 K-M Ins Co	OK	N	4	0.00%	100.03%	4	0	0.00%
655	35963 AF&L Ins Co	PA	N	4	0.00%	100.03%	0	310	0.00%
656	36587 AIG Natl Ins Co Inc	NY	Y	3	0.00%	100.03%	2	0	0.00%
657	14168 Harleysville Mut Ins Co	PA	Y	3	0.00%	100.03%	-11	-3	25.74%
658	21741 Homeland Central Ins Co	IA	Y	3	0.00%	100.03%	275	3,945	1436.00%
659	29157 United WI Ins Co	WI	Y	3	0.00%	100.03%	3	31	1120.64%
660	42722 First Marine Ins Co	MO	Y	2	0.00%	100.03%	2	0	0.00%
661	11100 Safeco Surplus Lines Ins Co	WA	S	2	0.00%	100.03%	2	-1	-34.41%
662	39152 American Healthcare Ind Co	DE	Y	2	0.00%	100.03%	17	-40	-238.46%
663	19224 St. Paul Protective Ins Co	IL	Y	2	0.00%	100.03%	6	210	3814.63%
664	13200 Universal Surety Of Amer	TX	Y	2	0.00%	100.03%	3	0	4.58%
665	10940 Kemper Surplus Lines Ins Co	IL	N	1	0.00%	100.03%	1	1	60.36%
666	10792 Avomark Ins Co	IN	Y	1	0.00%	100.03%	15	28	181.18%
667	11114 St Charles Ins Co RRG	SC		1	0.00%	100.03%	1	1	60.00%
668	36560 Service Ins Co	FL	Y	1	0.00%	100.03%	1	0	0.00%
669	37338 Pacific Ins Co	IL	S	1	0.00%	100.03%	13	20	158.08%
670	11267 Security America RRG Inc	VT		1	0.00%	100.03%	0	0	51.01%
671	42889 Victoria Fire & Cas Co	OH	Y	1	0.00%	100.03%	2	-4	-197.34%
672	12297 Petroleum Cas Co	TX	Y	1	0.00%	100.03%	1	0	0.00%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
673	16675 Gen Elec Mortgage Ins Corp Of NC	NC	Y	1	0.00%	100.03%	1	0	0.00%
674	41750 St Paul Medical Liability Ins Co	MN	Y	1	0.00%	100.03%	1	-1	-219.80%
675	33189 Monticello Ins Co	DE	S	0	0.00%	100.03%	0	-124	-25028.02%
676	20109 Bituminous Fire & Marine Ins Co	IL	Y	0	0.00%	100.03%	1	1	189.87%
677	27998 Travelers Home & Marine Ins Co	CT	Y	0	0.00%	100.03%	0	24	6664.59%
678	35270 Fidelity & Cas Co Of NY	SC	Y	0	0.00%	100.03%	-61	943	-1542.70%
679	27154 Atlantic Specialty Ins Co	NY	Y	0	0.00%	100.03%	0	0	6.08%
680	21776 United Security Ins Co	IA	Y	0	0.00%	100.03%	0	4,444	844005.81%
681	31925 Atlanta Specialty Ins Co	OH	Y	0	0.00%	100.03%	5	-61	-1116.25%
682	29823 Ge Residential Mortgage Ins Corp NC	NC	Y	0	0.00%	100.03%	0	0	-142.61%
683	10030 Ace Ind Ins Co	PA	Y	0	0.00%	100.03%	0	-2	-3682.98%
684	20761 Boston Old Colony Ins Co	IL	Y	0	0.00%	100.03%	0	-691	453870.00%
685	20818 Commercial Ins Co Of Newark NJ	NJ	Y	0	0.00%	100.03%	-1	-10	1183.25%
686	41238 Trans Pacific Ins Co	NY	Y	0	0.00%	100.03%	0	0	230.00%
687	28053 United Coastal Ins Co	AZ	S	0	0.00%	100.03%	31	119	383.43%
688	19046 Travelers Cas & Surety Co Of IL	CT	Y	0	0.00%	100.03%	-3	-938	31573.04%
689	22268 Infinity Ins Co	IN	Y	0	0.00%	100.03%	1	136	24594.94%
690	10391 American Centennial Ins Co	DE	Y	0	0.00%	100.03%	0	0	0.00%
691	36838 General Agents Ins Co Of Amer Inc	OK	N	0	0.00%	100.03%	1	-229	-18420.58%
692	35106 Niagara Fire Ins Co	DE	Y	0	0.00%	100.03%	-5	32	-662.42%
693	37079 Hudson Specialty Ins Co	NY	S	0	0.00%	100.03%	1	-145	-10476.73%
694	20249 Central Natl Ins Co Of Omaha	NE	Y	0	0.00%	100.03%	3	0	2.23%
695	23825 MBIA Ins Corp Of IL	IL	Y	0	0.00%	100.03%	2	0	0.00%
696	23795 American Intl Pacific Ins	CO	Y	0	0.00%	100.03%	1	466	33995.18%
697	22098 Grain Dealers Mut Ins Co	IN	Y	0	0.00%	100.03%	0	-147	-98884.56%
698	44148 Architects & Engineers Ins Co RRG	DE	N	0	0.00%	100.03%	8	-81	-987.14%
699	24961 Connie Lee Ins Co	WI	Y	0	0.00%	100.03%	477	0	0.00%
700	24082 Ohio Security Ins Co	OH	Y	0	0.00%	100.03%	0	-1	-409.82%
701	36170 Travelers Cas Co Of CT	CT	Y	0	0.00%	100.03%	0	-45	498233.33%
702	37915 American Central Ins Co	MO	Y	0	0.00%	100.03%	2	-2	-111.50%
703	15156 Shelby Ins Co	IL	Y	0	0.00%	100.03%	4	2	42.06%
704	36510 Assoc Of Trial Lawyers Asr A Mut RRG	IL	N	0	0.00%	100.03%	0	-14	-3425.13%
705	38156 Alpha Prop & Cas Ins Co	WI	Y	0	0.00%	100.03%	0	0	0.00%
706	38253 Hartford Lloyds Ins Co	TX	N	0	0.00%	100.03%	0	13	-24537.04%
707	24953 South Carolina Ins Co	SC	Y	0	0.00%	100.03%	36	0	0.00%
708	37001 American Premier Ins Co	IN	Y	0	0.00%	100.03%	4	-72	-1627.63%
709	37834 Progressive Preferred Ins Co	OH	Y	0	0.00%	100.03%	0	120	-36541.03%
710	24538 Republic Underwriters Ins Co	TX	Y	0	0.00%	100.03%	454	486	106.98%
711	30830 Western Diversified Cas Ins Co	WI	Y	-1	0.00%	100.03%	70	58	82.07%
712	21792 Atlanta Cas Co	OH	Y	-2	0.00%	100.03%	9	121	1299.40%
713	11630 Jefferson Ins Co	NY	Y	-2	0.00%	100.03%	64	26	40.41%
714	35637 Landmark Ins Co	CA	Y	-2	0.00%	100.03%	0	63	13889.11%
715	43117 American Equity Ins Co	AZ	S	-4	0.00%	100.03%	240	929	386.68%
716	12599 Windsor Ins Co	IN	Y	-4	0.00%	100.03%	78	35	45.47%
717	37303 Redland Ins Co	NJ	Y	-5	0.00%	100.03%	15	-308	-2024.58%
718	38474 Firemans Fund Ins Co Of NE	NE	Y	-7	0.00%	100.03%	54	68	126.05%
719	25011 Wesco Ins Co	DE	Y	-8	0.00%	100.03%	1,005	159	15.84%
720	21962 Pennsylvania General Ins Co	PA	Y	-9	0.00%	100.03%	41	831	2034.71%
721	20613 American Employers Ins Co	MA	Y	-15	0.00%	100.03%	338	-795	-234.90%
722	18910 American Protection Ins Co	IL	Y	-22	0.00%	100.03%	1,752	797	45.48%
723	37958 Acceptance Ins Co	NE	Y	-26	0.00%	100.03%	-22	-2,691	11972.59%
724	41858 Great American Fidelity Ins Co	DE	S	-28	0.00%	100.03%	300	-249	-83.15%
725	44784 Fairfield Ins Co	CT	Y	-52	0.00%	100.03%	22	-85	-382.48%
726	32190 Constitution Ins Co	NY	Y	-54	0.00%	100.03%	44	-2,759	-6237.69%
727	10182 Usf&G Specialty Ins Co	MD	S	-62	0.00%	100.03%	-55	-91	164.49%
728	25518 TIG Premier Ins Co	CA	Y	-75	0.00%	100.03%	20	-482	-2456.96%

2003 Colorado Market Share and Loss Ratio

P&C Line 34 - P&C Total (\$1000s)

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
729	35424	Old Republic Security Assur Co	AZ	Y	-107	0.00%	100.03%	14	10	68.87%
730	40991	Kemper Ind Ins Co	IL	N	-142	0.00%	100.02%	1,461	897	61.39%
731	12300	American Contractors Ins Co RRG	TX	N	-239	0.00%	100.02%	-268	485	-180.78%
732	29700	North American Elite Ins Co	NH	Y	-1,804	-0.02%	100.00%	-1,810	202	-11.15%
		Totals			8,567,021			8,350,051	5,255,330	62.94%

Directory of Managed Care* Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	Address	City	St	Zip	Telephone	Comm Bus. Date
<u>HHS - Nonprofit Hospital, Medical, Surgical and Health Service Corporations</u>								
1	55875	Colorado Dental Services Inc	P O Box 5468	Denver	CO	80217	720-489-4702	1966
2	47004	Rocky Mountain Hlthcare Options Inc	Po Box 10600	Grand Junction	CO	81502	970-244-7841	1993
<u>HMO - Health Maintenance Corporations</u>								
1	95256	Aetna Health Inc CO Corp	980 Jolly Road, U11s, P.o. Box 1109	Blue Bell	PA	19422	215-775-6508	1995
2	95604	Cigna Healthcare Of CO Inc	3900 East Mexico Avenue Suite 1100	Denver	CO	80210	860-226-9402	1986
3	95733	Colorado Access	10065 E. Harvard Ave	Denver	CO	80231	720-744-5100	1995
4	95750	Denver Health Medical Plan Inc	777 Bannock Street Mc 6000	Denver	CO	80204	720-956-2333	1997
5	95412	Great West Healthcare of CO Inc	8505 East Orchard Road	Greenwood Village	CO	80111	303-737-2786	1996
6	95473	Hmo CO Inc	700 Broadway	Denver	CO	80273	303-831-2505	1980
7	95669	Kaiser Fndtn Health Plan CO	10350 E. Dakota Avenue	Denver	CO	80231	303-338-3454	1969
8	95434	Pacificare Of CO Inc	6455 South Yosemite Street	Greenwood Village	CO	80111	714-226-3846	1987
9	95482	Rocky Mountain Hmo Inc	Po Box 10600	Grand Junction	CO	81502	970-244-7962	1974
10	95774	San Luis Valley HMO inc	700 Main Street, Suite 100	Alamosa	CO	81101	719-589-3696	1975
11	95090	United Healthcare Of CO Inc	8051 East Maplewood Avenue, Suite 300	Greenwood Village	CO	80111	303-267-3411	1986
<u>LSLPN - Limited Service Licensed Provider Networks</u>								
1		Behavioral Healthcare, Inc.	6801 S Yosemite Ste 201	Centennial	CO	80112	3036172699	1997
2		Jefferson Center For Mental Health, In	5265 Vance St	Arvada	CO	80002	3034250300	1997
3		Mental Health Center of Boulder Coun	1333 Iris Ave	Boulder	CO	80304	3034136241	1997
4		Northeast Behavioral Health, LLC	1306 11th Avenue	Greeley	CO	80631	9703472371	1998
5		Sycare-Options Colorado Health Netw	7150 Campus Drive, #300	Colorado Springs	CO	80920	7195381430	1998
6		West Slope-Options Colorado Health	7150 Campus Drive, #300	Colorado Springs	CO	80920	7195381466	1998
<u>PDD - Prepaid Dental Care Plans</u>								
1	11175	Cigna Dental Health of CO Inc	P.o. Box 189060	Plantation	FL	33318	954-423-5711	1986
2	52028	Dental Concern Ltd	P.o. Box 740036	Louisville	KY	40201	502-580-1258	1990
3	11189	Pacificare Dental of CO Inc	3110 Lake Center Drive Suite Lc05-117	Santa Ana	CA	92704	714-226-3873	1998
4	52032	United Dental Care of CO Inc	P.o. Box 419052	Kansas City	MO	64141	651-361-4076	1989

*This page does not reflect those network plans that are issued under an insurance company license.

**Managed Care* Market in Colorado - 2003
Net Worth and Loss Ratio Exhibit (\$1000s)**

Company	Colorado Members	Assets	Liabilities	Net Worth	Net Gain/ Loss *1	Colorado Premiums Earned *2	Market Share	Colorado Incurred Losses *3	Loss Ratio *4	Fiscal Year End
HHS - Nonprofit Hospital, Medical, Surgical and Health Service Corporations										
1 55875 Colorado Dental Services Inc	604,490	42,083	14,260	27,823	1,462	107,448	73.14%	88,004	81.90%	12-31
2 47004 Rocky Mountain Hlthcare Options Inc	21,625	13,053	10,054	2,999	1,705	39,461	26.86%	30,353	76.92%	12-31
Totals	626,115	55,136	24,314	30,822	3,168	146,910	100.00%	118,357	80.56%	
HMO - Health Maintenance Corporations										
1 95256 Aetna Health Inc CO Corp	34,932	0	18,798	24,427	10,718	97,101	2.78%	71,459	73.59%	12-31
2 95604 Cigna Healthcare Of CO Inc	74,058	0	38,175	20,262	-1,014	228,026	6.52%	199,565	87.52%	12-31
3 95733 Colorado Access	188,722	0	30,170	28,500	14,870	232,073	6.64%	203,226	87.57%	12-31
4 95750 Denver Health Medical Plan Inc	11,221	0	3,534	2,339	725	22,454	0.64%	20,023	89.17%	12-31
5 95412 Great West Healthcare of CO Inc	16,063	0	10,730	3,530	-99	50,743	1.45%	46,120	90.89%	12-31
6 95473 Hmo CO Inc	81,900	0	46,553	66,728	28,298	245,345	7.02%	182,555	74.41%	12-31
7 95669 Kaiser Fndtn Health Plan CO	409,141	0	222,465	182,906	100,982	1,283,208	36.70%	1,139,207	88.78%	12-31
8 95434 Pacificare Of CO Inc	226,319	0	131,978	119,798	33,317	909,369	26.01%	756,535	83.19%	12-31
9 95482 Rocky Mountain Hmo Inc	98,084	0	63,614	37,088	13,175	239,545	6.85%	201,107	83.95%	12-31
10 95774 San Luis Valley HMO inc	4,988	0	2,392	3,600	1,025	13,734	0.39%	10,586	77.08%	12-31
11 95090 United Healthcare Of CO Inc	48,899	0	27,060	29,639	4,934	174,727	5.00%	148,458	84.97%	12-31
Totals	1,194,327	0	595,469	518,817	206,931	3,496,324	100.00%	2,978,843	85.20%	
LSLPN - Limited Service Licensed Provider Networks *5										
1 Behavioral Healthcare, Inc.	70,678	4,675	2,392	-58	-58,344	27,315	28.90%	22,514	82.42%	06-30
2 Jefferson Center For Mental Health, I	26,297	13,689	4,228	511	510,811	10,599	11.21%	10,264	96.84%	06-30
3 Mental Health Center of Boulder Cou	12,629	16,306	5,840	-746	-746,472	9,159	9.69%	8,653	94.48%	06-30
4 Northeast Behavioral Health, LLC	37,740	2,187	1,250	-198	-198,374	12,272	12.99%	9,476	77.22%	06-30
5 Sycare-Options Colorado Health Net	52,118	3,443	1,548	0	0	21,766	23.03%	19,228	88.34%	06-30
6 West Slope-Options Colorado Health	35,588	2,211	1,030	0	1	13,398	14.18%	9,706	72.45%	06-30
Totals	235,050	42,510	16,289	-492	-492,378	94,508	100.00%	79,841	84.48%	
PPD - Prepaid Dental Care Plans *6										
1 11175 Cigna Dental Health of CO Inc	62,712	1,382	425	957	1,340	9,667	52.10%	6,176	63.89%	12-31
2 52028 Dental Concern Ltd		2,099	175	1,924	370	0	0.00%	0		12-31
3 11189 Pacificare Dental of CO Inc	35,178	4,140	174	3,966	809	4,671	25.18%	2,491	53.32%	12-31
4 52032 United Dental Care of CO Inc	36,587	6,030	179	5,851	709	4,215	22.72%	2,450	58.13%	12-31
Totals	134,477	13,650	952	12,698	3,228	18,553	100.00%	11,117	59.92%	
Total						3,756,295		3,188,158		

1. Net Gain/Loss is net income for LSLPNs, and Pre-Paid Dentals.
2. Colorado Premiums Earned is total revenues from capitation services and fee-for-service.
3. Colorado Incurred Losses is total-benefit related expenses, not including administrative costs.
4. Loss Ratio is total hospital and medical expenses (benefit-related expenses) expressed as a percentage of premiums.
5. LSLPN fiscal year is July 1, 2003 to June 30, 2004.
6. Colorado only data is not available for PPDs; all PPD data (including premiums and losses) is on a national basis.

Note: Members, Assets, Liabilities, Net Worth, and Net Gain/Loss data are on a national basis.

*This page does not reflect those network plans that are issued under an insurance company license.

Directory of Fraternal Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
1	56200	American Fraternal Union	MN	P.o. Box 59	Ely	MN	55731	218-365-3143	1898
2	56227	American Slovenian Cath Union K	IL	2439 Glenwood Avenue	Joliet	IL	60435	815-741-2001	1894
3	57487	Catholic Order Of Foresters	IL	355 Shuman Blvd, Po Box 3012	Naperville	IL	60566	630-983-4949	1883
4	56634	Croatian Fraternal Union Of Amer	PA	100 Delaney Drive	Pittsburgh	PA	15235	412-843-0380	1894
5	56138	CSA Fraternal Life	IL	P.o. Box 3039	Oak Brook	IL	60522	630-472-0500	1911
6	57088	Degree Of Honor Protective Assn	MN	400 Robert Street N	St. Paul	MN	55101	651-228-7600	1896
7	56057	Equitable Reserve Assn	WI	P. O. Box 448	Neenah	WI	54957	920-722-1574	1897
8	56340	First Cath Slovak Union Of US &	OH	6611 Rockside Road	Independence	OH	44131	216-642-9406	1890
9	56685	Greater Beneficial Union Pittsburg	PA	4254 Clairton Boulevard	Pittsburgh	PA	15227	800-765-4428	1892
10	57770	Holy Family Society Of The Usa	IL	One Fairlane Drive, P. O. Box 2909	Joliet	IL	60434	815-725-5880	1915
11	58068	Independent Order Of Foresters U	NY	789 Don Mills Road	Toronto	ON	M3C 1	416-429-3000	1881
12	58033	Knights Of Columbus	CT	P.o. Box 1670	New Haven	CT	06507	203-752-4228	1882
13	56758	Loyal Christian Benefit Assn	PA	P.o. Box 13005	Erie	PA	16514	814-453-4331	1890
14	57991	Mennonite Mut Aid Assn	IN	P O Box 483	Goshen	IN	46527	574-533-9511	1966
15	57541	Modern Woodmen Of Amer	IL	1701 First Avenue	Rock Island	IL	61201	309-793-5537	1883
16	57568	National Catholic Soc Of Forester	IL	320 South School Street	Mount Prospect	IL	60056	847-342-4500	1891
17	57576	National Fraternal Soc Of The De	IL	1118 South Sixth Street	Springfield	IL	62703	217-789-7429	1907
18	56073	National Mut Benefit	WI	6522 Grand Teton Plaza	Madison	WI	53719	608-833-1936	1916
19	56782	National Slovak Society Of The U	PA	351 Valley Brook Road	Mcmurray	PA	15317	800-488-1890	1890
20	56383	Order United Commrl Trav Of Am	OH	632 North Park Street	Columbus	OH	43215	800-848-0123	1888
21	58009	Police & Firemens Ins Assn	IN	101 East 116th Street	Carmel	IN	46032	317-581-1913	1913
22	57622	Polish Natl Alliance Us Of Na	IL	6100 N. Cicero Ave.	Chicago	IL	60646	773-286-0500	1880
23	57657	Royal Neighbors Of Amer	IL	230 - 16th Street	Rock Island	IL	61201	309-732-8211	1895
24	57673	Slovene Natl Benefit Society	PA	247 West Allegheny Road	Imperial	PA	15126	724-695-1100	1904
25	57142	Sons Of Norway	MN	1455 West Lake Street	Minneapolis	MN	55408	612-827-3611	1895
26	58181	Supreme Council The Royal Arca	MA	61 Batterymarch Street	Boston	MA	02110	000-000-0000	1877
27	56014	Thrivent Financial For Lutherans	WI	625 Fourth Avenue South	Minneapolis	MN	55415	612-340-8014	1902
28	56006	Travelers Protective Assn Of Ame	MO	3755 Lindell Boulevard	St. Louis	MO	63108	314-371-0533	1890
29	56456	United States Ltr Carriers Mut Be	TN	100 Indiana Avenue N.w.	Washington	DC	20001	202-638-4318	1891
30	56413	United Transportation Union Ins A	OH	14600 Detroit Avenue	Cleveland	OH	44107	216-228-9400	1971
31	57711	Western Catholic Union	IL	510 Maine St.	Quincy	IL	62301	217-223-9721	1877
32	58017	Western Fraternal Life Assn	IA	1900 First Avenue Ne	Cedar Rapids	IA	52402	319-363-2653	1897
33	56170	Womans Life Ins Society	MI	1338 Military Street P.o. Box 5020	Port Huron	MI	48061	810-985-5191	1892
34	56499	Woodmen World Assur Life Assn	CO	9777 S. Yosemite Street, Suite 200	Lone Tree	CO	80124	303-468-3810	1890
35	57320	Woodmen World Life Ins Soc	NE	1700 Farnam Street	Omaha	NE	68102	402-342-1890	1890
36	56480	Wsa Fraternal Life	CO	9025 Grant Street, Suite #201	Thornton	CO	80229	303-451-1494	1908

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Fraternal Companies Licensed in Colorado (\$1,000s)

	NAIC #	Company	Assets	Liabilities	Capital & Surplus	Net Income
1	56200	American Fraternal Union	22,599	21,876	723	-111
2	56227	American Slovenian Cath Union Kskj	74,674	68,487	6,186	-43
3	57487	Catholic Order Of Foresters	504,353	468,929	35,423	343
4	56634	Croatian Fraternal Union Of Amer	240,669	232,791	7,879	1,063
5	56138	CSA Fraternal Life	112,717	109,440	3,277	-2,116
6	57088	Degree Of Honor Protective Assn	162,126	157,806	4,320	799
7	56057	Equitable Reserve Assn	109,095	95,427	13,668	-1,069
8	56340	First Cath Slovak Union Of US & CN	173,450	166,857	6,593	770
9	56685	Greater Beneficial Union Pittsburgh	324,151	308,858	15,293	1,629
10	57770	Holy Family Society Of The Usa	27,911	17,199	10,712	394
11	58068	Independent Order Of Foresters Us Br	2,769,901	2,349,666	420,236	-54,260
12	58033	Knights Of Columbus	10,946,593	9,519,208	1,427,384	87,640
13	56758	Loyal Christian Benefit Assn	123,118	116,145	6,973	-304
14	57991	Mennonite Mut Aid Assn	283,522	218,820	64,703	6,338
15	57541	Modern Woodmen Of Amer	6,333,252	5,499,406	833,846	50,720
16	57568	National Catholic Soc Of Foresters	123,949	113,780	10,169	-770
17	56073	National Mut Benefit	221,379	200,400	20,979	31
18	56782	National Slovak Society Of The Usa	173,166	169,213	3,953	-186
19	56383	Order United Commrl Trav Of Amer	19,394	16,000	3,394	-632
20	58009	Police & Firemens Ins Assn	58,547	48,364	10,183	111
21	57622	Polish Natl Alliance Us Of Na	373,908	343,512	30,396	-1,894
22	57657	Royal Neighbors Of Amer	618,598	434,874	183,724	-2,507
23	57673	Slovene Natl Benefit Society	128,928	120,785	8,143	207
24	57142	Sons Of Norway	210,087	202,002	8,085	785
25	58181	Supreme Council The Royal Arcanum	58,457	45,477	12,980	-446
26	56014	Thrivent Financial For Lutherans	45,297,041	42,447,644	2,849,396	-9,654
27	56006	Travelers Protective Assn Of Amer	11,658	1,826	9,833	-481
28	56456	United States Ltr Carriers Mut Ben	147,056	124,342	22,714	633
29	56413	United Transportation Union Ins Assn	227,179	192,409	34,770	-1,770
30	57711	Western Catholic Union	72,147	70,296	1,851	-61
31	58017	Western Fraternal Life Assn	182,215	168,610	13,605	707
32	56170	Womans Life Ins Society	168,179	139,263	28,917	-847
33	56499	Woodmen World Assur Life Assn	59,344	53,193	6,151	-662
34	57320	Woodmen World Life Ins Soc	6,436,348	5,818,105	618,242	42,585
35	56480	Wsa Fraternal Life	36,413	30,800	5,613	-1,014
		Totals	76,832,123	70,091,810	6,740,312	115,930

**2003 Colorado Market Share and Loss Ratio
Fraternal Accident & Health (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Direct Earned Premiums	Direct Losses Incurred	Loss Ratio
1	56014	Thrivent Financial For Lutherans	WI	Y	7,549	86.59%	86.59%	7,442	4,521	60.75%
2	58009	Police & Firemens Ins Assn	IN	Y	445	5.10%	91.70%	440	123	27.83%
3	57991	Mennonite Mut Aid Assn	IN	Y	257	2.95%	94.65%	249	114	45.59%
4	58033	Knights Of Columbus	CT	Y	223	2.56%	97.21%	0	0	0.00%
5	56383	Order United Commrl Trav Of Amer	OH	Y	93	1.07%	98.27%	94	37	39.60%
6	56413	United Transportation Union Ins Assn	OH	Y	66	0.76%	99.03%	67	32	47.90%
7	56456	United States Ltr Carriers Mut Ben	TN	Y	33	0.38%	99.41%	33	14	41.98%
8	56227	American Slovenian Cath Union Kskj	IL	Y	16	0.18%	99.59%	16	16	103.92%
9	56006	Travelers Protective Assn Of Amer	MO	Y	14	0.16%	99.75%	14	30	209.12%
10	58068	Independent Order Of Foresters Us Br	NY	Y	12	0.13%	99.88%	12	29	251.05%
11	57541	Modern Woodmen Of Amer	IL	Y	3	0.03%	99.91%	3	7	257.68%
12	57673	Slovene Natl Benefit Society	PA	Y	2	0.03%	99.94%	2	3	135.64%
13	56634	Croatian Fraternal Union Of Amer	PA	Y	2	0.03%	99.97%	2	2	76.25%
14	57320	Woodmen World Life Ins Soc	NE	Y	1	0.01%	99.98%	1	1	129.55%
15	56073	National Mut Benefit	WI	Y	1	0.01%	99.99%	1	2	250.28%
16	56499	Woodmen World Assur Life Assn	CO	Y	0	0.00%	99.99%	0	0	0.00%
17	56154	Gleaner Life Ins Society	MI	N	0	0.00%	100.00%	0	0	0.00%
18	57010	William Penn Assn	PA	N	0	0.00%	100.00%	0	0	0.00%
19	57215	Ukrainian Natl Assn Inc	NJ	N	0	0.00%	100.00%	0	0	0.00%
	Totals				8,717			8,377	4,931	58.86%

**2003 Colorado Market Share and Loss Ratio
Fraternal Life (\$1000s)**

	NAIC #	Company	DOM	Lic	Direct Written Premiums	Market Share	Cumul.	Benefits Paid	Life Certificates In Force	
									No.	Amount
1	56014	Thrivent Financial For Lutherans	WI	Y	78,752	71.73%	71.73%	32,464	48,644	3,609,052
2	57541	Modern Woodmen Of Amer	IL	Y	10,707	9.75%	81.48%	2,192	7,285	422,852
3	58033	Knights Of Columbus	CT	Y	10,288	9.37%	90.85%	5,257	12,926	457,356
4	58068	Independent Order Of Foresters Us Br	NY	Y	3,155	2.87%	93.72%	2,126	5,914	214,595
5	56480	Wsa Fraternal Life	CO	Y	1,323	1.20%	94.93%	653	2,808	25,165
6	57142	Sons Of Norway	MN	Y	675	0.62%	95.54%	124	154	4,652
7	57657	Royal Neighbors Of Amer	IL	Y	544	0.50%	96.04%	305	6,343	46,644
8	58009	Police & Firemens Ins Assn	IN	Y	480	0.44%	96.48%	792	1,616	108,426
9	57991	Mennonite Mut Aid Assn	IN	Y	421	0.38%	96.86%	270	70	4,726
10	57320	Woodmen World Life Ins Soc	NE	Y	421	0.38%	97.24%	379	1,142	44,073
11	56170	Womans Life Ins Society	MI	Y	384	0.35%	97.59%	32	690	5,429
12	56227	American Slovenian Cath Union Kskj	IL	Y	355	0.32%	97.92%	94	1,678	9,092
13	56499	Woodmen World Assur Life Assn	CO	Y	272	0.25%	98.17%	208	1,082	15,034
14	56154	Gleaner Life Ins Society	MI	N	231	0.21%	98.38%	17	196	4,616
15	56413	United Transportation Union Ins Assn	OH	Y	222	0.20%	98.58%	164	542	12,448
16	58181	Supreme Council The Royal Arcanum	MA	Y	208	0.19%	98.77%	83	463	11,719
17	58017	Western Fraternal Life Assn	IA	Y	201	0.18%	98.95%	97	862	15,503
18	57770	Holy Family Society Of The Usa	IL	Y	175	0.16%	99.11%	175	892	2,965
19	56456	United States Ltr Carriers Mut Ben	TN	Y	172	0.16%	99.27%	66	159	3,376
20	56383	Order United Commrl Trav Of Amer	OH	Y	123	0.11%	99.38%	98	19	307
21	56634	Croatian Fraternal Union Of Amer	PA	Y	116	0.11%	99.48%	30	916	4,846
22	56073	National Mut Benefit	WI	Y	112	0.10%	99.59%	37	386	6,950
23	57487	Catholic Order Of Foresters	IL	Y	73	0.07%	99.65%	21	66	1,269
24	57673	Slovene Natl Benefit Society	PA	Y	70	0.06%	99.72%	18	1,094	4,293
25	57568	National Catholic Soc Of Foresters	IL	Y	64	0.06%	99.77%	34	124	1,731
26	56340	First Cath Slovak Union Of US & CN	OH	Y	51	0.05%	99.82%	0	0	0
27	57622	Polish Natl Alliance Us Of Na	IL	Y	36	0.03%	99.85%	21	726	5,349
28	56138	CSA Fraternal Life	IL	Y	35	0.03%	99.89%	1	199	1,034
29	57088	Degree Of Honor Protective Assn	MN	Y	31	0.03%	99.91%	31	61	391
30	57711	Western Catholic Union	IL	Y	22	0.02%	99.93%	12	96	1,646
31	56057	Equitable Reserve Assn	WI	Y	18	0.02%	99.95%	14	153	2,149
32	56022	Catholic Family Life Ins	WI	N	16	0.01%	99.97%	14	180	3,715
33	57010	William Penn Assn	PA	N	14	0.01%	99.98%	3	84	640
34	57835	Knights Of Peter Claver	AL	N	4	0.00%	99.98%	4	37	57
35	56200	American Fraternal Union	MN	Y	4	0.00%	99.98%	4	438	691
36	56685	Greater Beneficial Union Pittsburgh	PA	Y	3	0.00%	99.99%	3	41	90
37	57223	Baptist Life Assn	NY	N	3	0.00%	99.99%	3	50	444
38	56375	North American Swiss Alliance	OH	N	3	0.00%	99.99%	3	76	97
39	56332	First Cath Slovak Ladies Assn USA	OH	N	2	0.00%	99.99%	2	139	438
40	56421	Catholic Knights Of Amer	MO	N	2	0.00%	100.00%	2	16	37
41	56782	National Slovak Society Of The Usa	PA	Y	1	0.00%	100.00%	0	137	367
42	56758	Loyal Christian Benefit Assn	PA	Y	1	0.00%	100.00%	1	37	190
43	57215	Ukrainian Natl Assn Inc	NJ	N	1	0.00%	100.00%	1	44	202
44	56936	Serb Natl Federation	PA	N	1	0.00%	100.00%	1	49	142
45	57509	Independent Order Of Vikings	IL	N	0	0.00%	100.00%	0	15	12
46	56006	Travelers Protective Assn Of Amer	MO	Y	0	0.00%	100.00%	14	0	0
Totals					109,791			45,871	98,649	5,054,813

Directory of Title Insurance Companies Licensed in Colorado - 2003

	NAIC #	Company	DOM*	Address	City	St	Zip	Telephone	Comm Bus. Date
1	51535	American Pioneer Title Ins Co	FL	601 Riverside Ave	Jacksonville	FL	32204	904-854-8100	1980
2	51560	Attorneys Title Guaranty Fund Inc	CO	999 18th Street Suite 1101	Denver	CO	80202	303-292-3055	1962
3	50229	Chicago Title Ins Co	MO	171 North Clark Street 8th Floor	Chicago	IL	60601	904-854-8100	1961
4	50026	Commerce Title Ins Co	CA	P.o. Box 199000	Dallas	TX	75219	214-981-6808	1995
5	50083	Commonwealth Land Title Ins Co	PA	101 Gateway Centre Parkway	Richmond	VA	23235	804-267-8090	1944
6	51586	Fidelity Natl Title Ins Co	CA	601 Riverside Avenue	Jacksonville	FL	32204	904-854-8100	1982
7	50814	First American Title Ins Co	CA	1 First American Way	Santa Ana	CA	92707	714-800-3000	1968
8	50369	Investors Title Ins Co	NC	P.o. Drawer 2687	Chapel Hill	NC	27515	919-968-2200	1972
9	50002	Land Title Ins Corp	CO	P. O. Box 5645	Denver	CO	80217	303-331-6355	1994
10	50024	Lawyers Title Ins Corp	VA	101 Gateway Centre Parkway	Richmond	VA	23235	804-267-8090	1925
11	51020	National Title Ins Of NY Inc	NY	601 Riverside Ave	Jacksonville	FL	32204	904-854-8100	1936
12	50130	North American Title Ins Co	CA	2185 N. California Blvd. Suite 575	Walnut Creek	CA	94596	925-935-5599	1959
13	50005	Old Republic Gen Title Ins Corp	OH	400 Second Avenue South	Minneapolis	MN	55401	612-371-1111	1995
14	50520	Old Republic Natl Title Ins Co	MN	2001 N Main Street, Ste 500	Walnut Creek	CA	94596	612-371-1111	1907
15	50784	Security Title Guarantee Corp Blt	MD	6 South Calvert Street	Baltimore	MD	21202	410-727-4456	1953
16	50857	Security Union Title Ins Co	CA	171 North Clark Street 8th Floor	Chicago	IL	60601	904-854-8100	1962
17	50121	Stewart Title Guaranty Co	TX	P. O. Box 2029	Houston	TX	77252	713-625-8036	1908
18	50067	Ticor Title Ins Co	CA	171 North Clark Street 8th Floor	Chicago	IL	60601	904-854-8100	1966
19	50245	Title Ins Co Of Amer	TN	101 Gateway Centre Parkway	Richmond	VA	23235	804-267-8090	1934
20	50016	Title Resources Guaranty Co	TX	8111 Lbj Freeway Suite 1200	Dallas	TX	75251	972-644-6596	1984
21	50012	Transnation Title Ins Co	AZ	101 Gateway Centre Parkway	Richmond	VA	23235	804-267-8090	1898
22	51624	United General Title Ins Co	CO	999 Eighteenth Street Suite 3400	Denver	CO	80202	303-292-4848	1983
23	50050	Westcor Land Title Ins Co	CA	2500 North Buffalo Drive Suite 245	Las Vegas	NV	89128	702-365-5487	1993

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the National Association of Insurance Commissioners)

Title Companies Licensed in Colorado (\$1,000s)

	NAIC #	Company	Assets	Liabilities	Net Worth	Net Operating Gain/Loss	Net Income
1	51560	Attorneys Title Guaranty Fund I	8,202	5,667	2,534	268	226
2	50229	Chicago Title Ins Co	1,272,697	822,997	449,701	318,258	339,367
3	50026	Commerce Title Ins Co	17,657	7,420	10,237	2,657	1,853
4	50083	Commonwealth Land Title Ins	614,036	451,160	162,876	76,065	70,640
5	51586	Fidelity Natl Title Ins Co	458,132	298,201	159,931	46,351	52,827
6	50814	First American Title Ins Co	1,616,997	870,416	746,581	152,811	229,914
7	50369	Investors Title Ins Co	82,889	42,841	40,048	11,740	9,345
8	50002	Land Title Ins Corp	16,450	5,991	10,459	2,280	1,750
9	50024	Lawyers Title Ins Corp	625,801	360,851	264,950	76,961	67,916
10	51020	National Title Ins Of NY Inc	17,109	10,453	6,656	3,224	2,091
11	50130	North American Title Ins Co	34,467	21,226	13,241	3,037	2,551
12	50005	Old Republic Gen Title Ins Cor	98,447	60,507	37,941	9,922	8,683
13	50520	Old Republic Natl Title Ins Co	429,377	329,546	99,832	28,242	30,758
14	50784	Security Title Guarantee Corp	13,307	8,884	4,423	499	520
15	50857	Security Union Title Ins Co	115,837	51,841	63,996	4,815	11,349
16	50121	Stewart Title Guaranty Co	791,904	417,108	374,796	34,450	35,645
17	50067	Ticor Title Ins Co	263,035	181,073	81,963	25,441	33,779
18	51535	Ticor Title Ins Co of FL	110,577	68,193	42,384	19,391	14,437
19	50245	Title Ins Co Of Amer	13,333	4,170	9,163	939	1,040
20	50016	Title Resources Guaranty Co	32,537	12,517	20,019	5,815	4,015
21	50012	Transnation Title Ins Co	162,887	95,083	67,804	27,492	24,784
22	51624	United General Title Ins Co	61,995	37,755	24,240	5,506	4,379
23	50050	Westcor Land Title Ins Co	16,420	9,277	7,143	950	596
		Totals	6,874,092	4,173,176	2,700,916	857,113	948,464

2003 Colorado Market Share and Loss Ratio

Title Companies (\$1000s)

	NAIC #	Company	DOM	Lic	Colorado Direct Premium Written	Market Share	Cumul.	Colorado Direct Premium Earned	Colorado Direct Losses Incurred	Loss Ratio
1	50814	First American Title Ins Co	CA	Y	119,363	28.75%	28.75%	116,113	3,126	2.69%
2	50121	Stewart Title Guaranty Co	TX	Y	46,947	11.31%	40.05%	44,939	-1,400	-3.12%
3	50229	Chicago Title Ins Co	MO	Y	44,225	10.65%	50.71%	43,997	795	1.81%
4	50002	Land Title Ins Corp	CO	Y	38,414	9.25%	59.96%	37,507	1,632	4.35%
5	50520	Old Republic Natl Title Ins Co	MN	Y	30,690	7.39%	67.35%	29,485	1,377	4.67%
6	50012	Transnation Title Ins Co	AZ	Y	28,367	6.83%	74.18%	28,270	851	3.01%
7	50024	Lawyers Title Ins Corp	VA	Y	24,458	5.89%	80.07%	23,707	656	2.77%
8	50083	Commonwealth Land Title Ins Co	PA	Y	17,003	4.10%	84.17%	16,418	1,104	6.73%
9	51624	United General Title Ins Co	CO	Y	14,079	3.39%	87.56%	13,747	248	1.81%
10	51560	Attorneys Title Guaranty Fund Inc	CO	Y	13,090	3.15%	90.71%	11,778	130	1.11%
11	50130	North American Title Ins Co	CA	Y	13,003	3.13%	93.84%	12,477	75	0.60%
12	51586	Fidelity Natl Title Ins Co	CA	Y	8,187	1.97%	95.81%	7,963	2,019	25.36%
13	50245	Title Ins Co Of Amer	TN	Y	6,901	1.66%	97.48%	6,862	133	1.93%
14	51535	Ticor Title Ins Co of FL	FL	Y	4,238	1.02%	98.50%	3,995	32	0.80%
15	50067	Ticor Title Ins Co	CA	Y	2,998	0.72%	99.22%	3,012	177	5.86%
16	50857	Security Union Title Ins Co	CA	Y	1,874	0.45%	99.67%	1,807	30	1.64%
17	50016	Title Resources Guaranty Co	TX	Y	1,267	0.31%	99.97%	1,223	11	0.91%
18	50026	Commerce Title Ins Co	CA	Y	100	0.02%	100.00%	94	0	0.00%
19	51020	National Title Ins Of NY Inc	NY	Y	5	0.00%	100.00%	5	35	783.00%
20	51071	Fidelity Natl Title Ins Co NY	NY	N	0	0.00%	100.00%	0	-17	-8556.19%
21	50369	Investors Title Ins Co	NC	Y	0	0.00%	100.00%	0	0	0.00%
		Totals			415,207			403,397	11,015	2.73%

Directory of Captive Insurance Companies Licensed in Colorado - 2003

	Company	Address	City	St	Zip	Comm Bus. Date
1	Farm Credit System Association Captive Insurance Company, The	10375 East Harvard Avenue, Suite 220	Denver	CO	80231	12/1/1990
2	Lion Insurance Company	1225 17th St Ste 2100	Denver	CO	80202	11/1/1996
3	Mountainview Insurance Company	9717 Colenade Drive	Lone Tree	CO	80124	11/1/1981
4	N.A.D.A. Indemnity, Inc.	1225 Seventeenth Street, Suite 2100	Denver	CO	80202	4/1/1997
5	North American Builders Indemnity Company	1655 Lafayette St Ste 200	Denver	CO	80218	5/1/1990
6	Panol Insurance Company	1225 17th St Ste 2100	Denver	CO	80202	8/2/2004
7	Summit Insurance Company of America	9717 Colenade Drive	Lone Tree	CO	80124	4/1/1994
8	Weld Insurance Company, Inc.	One ConAgra Drive, CC-180	Omaha	NE	68102	5/1/1986
9	Wescap Insurance Company	4876 W 98th Ave	Westminster	CO	80031	6/2/2004
10	Western Pacific Mutual Insurance Company, A Risk Retention Gro	1655 Lafayette Street, Suite 200	Denver	CO	80218	7/1/1990
11	Westmerica Insurance Company	PO Box 85	Colorado Springs	CO	80901	7/1/1994

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the Colorado Division of Insurance)

Captive Companies Licensed in Colorado* (\$1,000s)

	Company	Fiscal End	Assets	Liabilities	Capital and Surplus	Net Income	Net Premiums	Earned Premiums	Losses Incurred	Loss Ratio
1	Farm Credit System Association Captive Insurance Company, The	12-31	59,658	16,467	43,191	6,593	9,419	9,419	4,164	44.21%
2	Lion Insurance Company	12-31	15,147	3,416	11,731	913	436	436	54	12.49%
3	Mountainview Insurance Company	12-31	4,010	120	3,890	235	0	0	-211	0.00%
4	N.A.D.A. Indemnity, Inc.	12-31	1,358	135	1,223	105	0	1,168	461	39.49%
5	North American Builders Indemnity Company	12-31	89,769	85,615	4,154	-7,439	23,177	23,177	24,181	104.33%
6	Panol Insurance Company	12-31	1,107	511	597	-37	0	0	-500	0.00%
7	Summit Insurance Company of America	10-31	23,739	7,882	15,857	7,497	3,710	3,710	2,898	78.09%
8	Weld Insurance Company, Inc.	05-31	7,419	1,363	6,056	36	0	0	11	0.00%
9	Wescap Insurance Company	12-31	9,827	4,274	5,553	555	0	0	-967	0.00%
10	Western Pacific Mutual Insurance Company, A Risk Retention Group	12-31	103,400	55,403	47,997	4,849	7,579	6,798	3,897	57.33%
11	Westmerica Insurance Company	05-31	6,062	2,514	3,548	-435	3,244	2,323	2,202	94.77%
	Totals		321,497	177,700	143,797	12,872	47,566	47,032	36,191	76.09%

*Captive insurance companies insure only their parent organizations and do not market to the general public.

For this reason, they are not included in the market share reports with other property and casualty companies.

Note: Captive insurance companies file on a fiscal year end instead of a calendar year end. Figures are from the fiscal year end.

Directory of Self-Insurance Pools Licensed in Colorado - 2003

	Company	Address	City	St	Zip	Comm Bus. Date
1	Adams County BOCES Self Insurance Pool	10290 Huron St	Northglenn	CO	80260	1/1/1988
2	Colorado Counties Casualty and Property Pool	800 Grant Street, Suite 400	Denver	CO	80203	10/1/1988
3	Colorado Intergovernmental Risk Sharing Agency	950 South Cherry Street Suite 800	Denver	CO	80222	1/1/1983
4	Colorado School Districts Self Insurance Pool	455 Sherman St Ste 500	Denver	CO	80203	7/1/1981
5	Colorado Special Districts Property and Liability Pool	1225 17th St Ste 2100	Denver	CO	80202	10/1/1989
6	County Workers' Compensation Pool	1700 Broadway Ste 1512	Denver	CO	80290	10/1/1989
7	ELSIP (Excess of Loss Self Insurance Pool)	1655 Lafayette St Ste 200	Denver	CO	80218	7/1/1990
8	Joint School Districts Workers' Compensation Self Insurance Pool	1655 Lafayette St Ste 200	Denver	CO	80218	8/1/1986
9	Northern Colorado School Districts Liability Self Insurance Pool	1225 17th St Ste 2100	Denver	CO	80202	9/1/1986
10	Northern Colorado School Districts Property Self Insurance Pool	1225 17th St Ste 2100	Denver	CO	80202	10/1/1983
11	Northern Colorado School Districts Workers' Comp Self Ins Pool	1225 17th St Ste 2100	Denver	CO	80202	8/1/1990
12	University of Colorado Insurance Pool	4001 Discovery Ste 230	Boulder	CO	80303	6/1/1989

2003 National Gain/Loss Exhibit

(as reported in the Annual Statement filed with the Colorado Division of Insurance)

Self-Insurance Pools Licensed in Colorado* (\$1,000s)

Company	Year	Capital and			Net	Premiums and		Losses	Loss	Fiscal
		Assets	Liabilities	Surplus		Income	Written			
1 Adams County BOCES Self Insurance Pool	2003	6,952	2,563	1,943	543	2,457	2,454	1,836	74.83%	06-30
2 Colorado Counties Casualty and Property Pool	2003	26,439	7,939	18,500	-1,113	6,366	4,663	3,257	69.85%	12-31
3 Colorado Intergovernmental Risk Sharing Agency	2003	40,894	25,476	15,419	-1,732	17,215	13,418	11,985	89.32%	12-31
4 Colorado School Districts Self Insurance Pool	2003	28,237	9,423	18,814	3,539	7,661	7,661	2,576	33.62%	12-31
5 Colorado Special Districts Property and Liability Pool	2003	8,505	4,270	4,235	843	4,880	4,880	25,813	528.97%	12-31
6 County Workers' Compensation Pool	2003	6,407	4,210	2,196	391	3,861	3,861	4,695	121.61%	12-31
7 ELSIP (Excess of Loss Self Insurance Pool)	2003	481	28	453	-17	68	68	0	0.00%	06-30
8 Joint School Districts Workers' Compensation Self Insurance Po	2003	8,219	5,442	2,777	916	3,478	3,478	2,425	69.72%	06-30
9 Northern Colorado School Districts Liability Self Insurance Pool	2003	1,469	37	1,432	183	0	0	-35	0.00%	06-30
10 Northern Colorado School Districts Property Self Insurance Pool	2003	608	29	579	77	0	0	-51	0.00%	06-30
11 Northern Colorado School Districts Workers' Comp Self Ins Pool	2003	1,987	323	1,664	274	-73	-73	22	-30.00%	06-30
12 University of Colorado Insurance Pool	2003	3,670	1,526	2,143	-1,143	0	0	685	0.00%	06-30
Totals		133,868	61,269	70,154	2,760	45,912	40,410	53,208	131.67%	

Note that self-insurance pools file on a fiscal year end instead of a calendar year end. Figures are from the fiscal year end in the report year shown.

2003 Directory of Pre-Need Sellers Licensed or Previous Licensed in Colorado

	Company	Address	City	St	Zip
Active					
1	Ahlberg Funeral Chapel, Inc.	326 Terry	Longmont	CO	80501
2	Alderwoods (Colorado), Inc.	4126 Norland Ave	Burnaby		V5G3
3	American Memorial Plans, Inc.	2716 S Benton Street	Denver	CO	80227
4	Archdiocese of Denver Mortuary of Mount Olivet Inc	1300 S Steele St	Denver	CO	80210
5	Aspen Mortuary & Crematory, Inc.	1350 Simms St	Golden	CO	80401
6	Baucke Funeral Home, LLC	427 Adams	Wray	CO	80758
7	Bohlender Funeral Chapel, Inc.	121 West Olive St	Fort Collins	CO	80521
8	Bowling Family Funeral Home, Inc	7700 Wadsworth Boulevard	Arvada	CO	80003
9	Brown Funeral Home	1109 Hickman St	Eads	CO	81036
10	Bullock Mortuary, The	1375 E Hampden Ave	Englewood	CO	80110
11	Caldwell-Kirk Mortuary Inc	2101 Marion Street	Denver	CO	80205
12	Chaney-Reager Funeral Home, Inc.	Po Box 1046	Sterling	CO	80751
13	Cochran Memorial Chapels, Inc.	P O Box 1048	Meeker	CO	81641
14	Colorado Memorials, Inc.	301 East Olive	Fort Collins	CO	80524
15	Comi Funeral Home	P O Box 122	Trinidad	CO	81082
16	Cotter Family Funeral Services, Inc.	128 Broadway	Pueblo	CO	81004
17	Crippin Funeral Home, Incorporated	802 Main Street	Montrose	CO	81401
18	Drinkwine Family Mortuary, Inc.	999 W Littleton Blvd	Littleton	CO	80120
19	Dugan Funeral Services, Inc.	751 North Lincoln	Fremont	NE	68025
20	Durango Funeral Service, Inc.	1261 Third Avenue	Durango	CO	81301
21	Ertel, Inc.	42 N Market St	Cortez	CO	81321
22	Evergreen Memorial Park Inc	26624 N Turkey Creek Road	Evergreen	CO	80439
23	Fairmount Cemetery Company	East Alameda And Quebec	Denver	CO	80231
24	Fairview Cemetery Association	8105 County Road 144	Salida	CO	81201
25	Fairwind Associates Ltd	430 South Quebec Street	Denver	CO	80231
26	Feldman Mortuary Inc	1673 York Street	Denver	CO	80206
27	Grant Mortuary	621 Yampa Ave	Craig	CO	81625
28	Griffy Family Funeral Home, Inc.	Po Box 323	Fowler	CO	81039
29	Heer, Inc.	222 Cameron Street	Brush	CO	80723
30	Holt Family Funeral Home, Inc.	806 Macon Ave	Canon City	CO	81212
31	Howe Mortuary, Inc.	439 Coffman Street	Longmont	CO	80501
32	Keystone Colorado, Inc.	300 S Logan St	Denver	CO	80209
33	Lewis & Glenn Funeral Home, Inc.	203 East Sackett St P.O. Bx 925	Salida	CO	81201
34	Longmont Cemetery Association	620 11th Avenue	Longmont	CO	80501
35	Love Funeral Home, Inc.	225 F Avenue	Limon	CO	80828
36	McLean Funeral Home Incorporated	729-27.3 Road	Palisade	CO	81526
37	Mesa View Mortuary-Cemetery	682 1725 Road	Delta	CO	81416
38	Mission Plans of America, Inc.	1700 Magnavox Way	Ft Wayne	IN	46804
39	Mount Olivet Cemetery Association, The	12801 West 44th Avenue	Wheat Ridge	CO	80033
40	Mountain View Cemetery of Pueblo, LLC	1315 Acero Avenue	Pueblo	CO	81004
41	Mullare, Murphy Funeral Home, Inc.	335 E Main St	Trinidad	CO	81082
42	Neptune Management Corp.	5400 Ward Road, Bldg 11, Suite 101	Arvada	CO	80002
43	Newcomer Funeral Service Group, Inc.	7277 West Colfax Avenue	Lakewood	CO	80215
44	Northern Colorado Crematory, Inc.	700 8th St	Greeley	CO	80631
45	Peacock Funeral Home and Monument Company	209 South Fourth Street	Lamar	CO	81052
46	Providers Service Limited Liability Company	4101 E Louisiana Ave #300	Denver	CO	80246
47	Rogers Family Mortuary, Inc.	Po Box R 205 State Ave	Alamosa	CO	81101
48	Romero Family Funeral Home, Inc.	110 Cleveland	Pueblo	CO	81044
49	Romero Valley Funeral Home, Inc.	1407 State Avenue	Alamosa	CO	81101
50	Roselawn Cemetery Association	1706 Roselawn Road	Pueblo	CO	81006
51	Roselawn Services, Inc	1706 Roselawn Road	Pueblo	CO	81006
52	SCI Colorado Funeral Services, Inc.	Po Box 130548	Houston	TX	77219
53	Shrine of Rest Funeral Home, Inc.	1730 Fountain Blvd	Colorado Springs	CO	80910
54	Spellman-Schmidt Funeral Home, LLC	427 Adams St	Wray	CO	80758
55	Taylor Funeral Service Inc.	209 Bridge Street	Hotchkiss	CO	81419

2003 Directory of Pre-Need Sellers Licensed or Previous Licensed in Colorado

	Company	Address	City	St	Zip
56	Terry A. Evans	7430 Tamarisk Dr	Ft Collins	CO	80528
57	Ustick Donelson Johnson Funeral Home	P O Box 466	Rocky Ford	CO	81067
58	Yeamans & Gordon Memorial Chapel	P O Box 576	Akron	CO	80720
Inactive					
59	All-Beliefs Funerals Inc	3200 Wadsworth Blvd	Wheat Ridge	CO	80033
60	Allnutt Funeral Service Inc.	301 East Olive Street	Fort Collins	CO	80524
61	Allnutt Funeral Service, Inc.	Box 518	Greeley	CO	80631
62	All-States Cremation Services Inc	3200 Wadsworth Blvd	Wheat Ridge	CO	80030
63	All-States Cremation Society of Colo Inc Db a All-States Crem	3200 Wadsworth Blvd	Wheat Ridge	CO	80033
64	Associated Funeral Directors of Colorado Springs	806 Macon Ave	Canon City	CO	81212
65	Bema Development Corp Db a Memory Gardens of Delta County	682 1725 Road	Delta	CO	81416
66	Blunt Mortuary Inc The	2229 West Colo Blvd	Colorado Springs	CO	80904
67	Broomfield Funeral Home, Inc.	P.O. Box 984	Broomfield	CO	80038
68	Colorado Springs Funeral Service Professionals	806 Macon Ave	Canon City	CO	81212
69	Evergreen Associates	1830 E Fountain Blvd	Colorado Springs	CO	80910
70	Friends Assurance, Inc.	812 Alyson Dr	Fort Collins	CO	80524
71	Memorial Guardian Plans Inc	1102 Lincoln Ave	Loveland	CO	80537
72	Monarch Society, Inc.	1534 Pearl Street	Denver	CO	80203
73	Moore Memorial Fund	1685 S Colorado Blvd #352	Denver	CO	80222
74	Mountain Vale Memorial Park Inc	806 Macon	Canon City	CO	81212
75	National Memorial Service Corporation	1350 Simms Street	Golden	CO	80401
76	Olympian Life Inc Db a Olympian Plans Inc	1730 E Fountain Blvd	Colorado Springs	CO	80907
77	Olympian Sales and Management Consultants, Inc.	1730 East Fountain Boulevard	Colorado Springs	CO	80910
78	Powell-Kuhns Mortuary	P O Box 327	Las Animas	CO	81054
79	Preferred Pre-Need Plans	1601 South Federal Suite 112	Denver	CO	80219
80	Premier Preneed Service	7050 W 120th Ave #15	Broomfield	CO	80020
81	Roberts Preneed Funeral Plan Inc	360 Howard Street	Delta	CO	81416
82	Strohmayers Funeral Home, LLC	205 Broadway	Monte Vista	CO	81144
83	Tennant-Hettinger Funeral Home	Po Box 1547	Sterling	CO	80751

2003 Colorado Pre-Need Sellers Liabilities (\$1,000s)

	Company	Status	Trust-Funded	Insurance-Funded	Total	Market Share	Cumul.
1	SCI Colorado Funeral Services, Inc.	Active	72,069	27,534	99,602	39.45%	39.45%
2	Alderwoods (Colorado), Inc.	Active	18,731	7,168	25,899	10.26%	49.71%
3	Archdiocese of Denver Mortuary of Mount Olivet Inc	Active	9,154	7,752	16,905	6.70%	56.41%
4	Colorado Memorials, Inc.	Active	381	15,187	15,568	6.17%	62.58%
5	Fairwind Associates Ltd	Active	12,478	0	12,478	4.94%	67.52%
6	Mission Plans of America, Inc.	Active	0	6,388	6,388	2.53%	70.05%
7	Shrine of Rest Funeral Home, Inc.	Active	5,141	0	5,141	2.04%	72.09%
8	Fairmount Cemetery Company	Active	4,655	0	4,655	1.84%	73.93%
9	Mount Olivet Cemetery Association, The	Active	4,001	0	4,001	1.58%	75.52%
10	Aspen Mortuary & Crematory, Inc.	Active	47	3,816	3,863	1.53%	77.05%
11	Romero Family Funeral Home, Inc.	Active	0	3,244	3,244	1.29%	78.33%
12	Heer, Inc.	Active	826	2,343	3,169	1.26%	79.59%
13	Newcomer Funeral Service Group, Inc.	Active	31	3,071	3,101	1.23%	80.81%
14	Dugan Funeral Services, Inc.	Active	2,636	0	2,636	1.04%	81.86%
15	Holt Family Funeral Home, Inc.	Active	2,230	221	2,451	0.97%	82.83%
16	Roselawn Cemetery Association	Active	2,433	0	2,433	0.96%	83.79%
17	Ahlberg Funeral Chapel, Inc.	Active	452	1,802	2,254	0.89%	84.69%
18	Love Funeral Home, Inc.	Active	137	2,093	2,230	0.88%	85.57%
19	Crippin Funeral Home, Incorporated	Active	1,704	98	1,802	0.71%	86.28%
20	Keystone Colorado, Inc.	Active	125	1,666	1,791	0.71%	86.99%
21	Taylor Funeral Service Inc.	Active	616	1,172	1,789	0.71%	87.70%
22	Caldwell-Kirk Mortuary Inc	Active	403	1,260	1,663	0.66%	88.36%
23	Bohlender Funeral Chapel, Inc.	Active	1,524	0	1,524	0.60%	88.96%
24	Howe Mortuary, Inc.	Active	751	720	1,471	0.58%	89.55%
25	Chaney-Reager Funeral Home, Inc.	Active	5	1,265	1,270	0.50%	90.05%
26	Ertel, Inc.	Active	412	722	1,134	0.45%	90.50%
27	Mesa View Mortuary-Cemetery	Active	509	554	1,063	0.42%	90.92%
28	Associated Funeral Directors of Colorado Springs	Inactive	1,047	0	1,047	0.41%	91.33%
29	Spellman-Schmidt Funeral Home, LLC	Active	139	884	1,023	0.41%	91.74%
30	Romero Valley Funeral Home, Inc.	Active	755	266	1,021	0.40%	92.14%
31	Baucke Funeral Home, LLC	Active	170	803	972	0.39%	92.53%
32	Durango Funeral Service, Inc.	Active	237	721	957	0.38%	92.91%
33	Yeamans & Gordon Memorial Chapel	Active	211	713	924	0.37%	93.27%
34	Olympian Life Inc Dba Olympian Plans Inc	Inactive	0	879	879	0.35%	93.62%
35	Terry A. Evans	Active	0	835	835	0.33%	93.95%
36	Preferred Pre-Need Plans	Inactive	0	813	813	0.32%	94.28%
37	Feldman Mortuary Inc	Active	796	0	796	0.32%	94.59%
38	Lewis & Glenn Funeral Home, Inc.	Active	570	198	768	0.30%	94.90%
39	Premier Preneed Service	Inactive	0	747	747	0.30%	95.19%
40	McLean Funeral Home Incorporated	Active	462	249	711	0.28%	95.47%
41	Moore Memorial Fund	Inactive	652	0	652	0.26%	95.73%
42	Bullock Mortuary, The	Active	648	0	648	0.26%	95.99%
43	Neptune Management Corp.	Active	613	0	613	0.24%	96.23%
44	Mountain Vale Memorial Park Inc	Inactive	611	0	611	0.24%	96.47%
45	Allnutt Funeral Service, Inc.	Inactive	556	0	556	0.22%	96.69%
46	Colorado Springs Funeral Service Professionals	Inactive	0	551	551	0.22%	96.91%
47	Comi Funeral Home	Active	539	0	539	0.21%	97.12%
48	Drinkwine Family Mortuary, Inc.	Active	534	0	534	0.21%	97.34%
49	Providers Service Limited Liability Company	Active	496	2	498	0.20%	97.53%
50	Ustick Donelson Johnson Funeral Home	Active	361	132	493	0.20%	97.73%
51	Rogers Family Mortuary, Inc.	Active	374	0	374	0.15%	97.88%
52	Evergreen Associates	Inactive	366	0	366	0.14%	98.02%
53	Mullare, Murphy Funeral Home, Inc.	Active	365	0	365	0.14%	98.17%
54	Longmont Cemetery Association	Active	317	0	317	0.13%	98.29%
55	All-States Cremation Society of Colo Inc Dba All-States Crem	Inactive	313	0	313	0.12%	98.42%
56	Strohmayr's Funeral Home, LLC	Inactive	255	39	294	0.12%	98.53%
57	Grant Mortuary	Active	281	0	281	0.11%	98.64%

2003 Colorado Pre-Need Sellers Liabilities (\$1,000s)

Company	Status	Trust-Funded	Insurance-Funded	Total	Market Share	Cumul.
58 Cotter Family Funeral Services, Inc.	Active	233	20	253	0.10%	98.74%
59 Blunt Mortuary Inc The	Inactive	238	0	238	0.09%	98.84%
60 Brown Funeral Home	Active	0	230	230	0.09%	98.93%
61 Peacock Funeral Home and Monument Company	Active	0	229	229	0.09%	99.02%
62 Northern Colorado Crematory, Inc.	Active	225	0	225	0.09%	99.11%
63 Broomfield Funeral Home, Inc.	Inactive	217	0	217	0.09%	99.19%
64 Evergreen Memorial Park Inc	Active	204	0	204	0.08%	99.28%
65 Monarch Society, Inc.	Inactive	148	54	201	0.08%	99.36%
66 Mountain View Cemetery of Pueblo, LLC	Active	178	0	178	0.07%	99.43%
67 All-States Cremation Services Inc	Inactive	173	0	173	0.07%	99.49%
68 Olympian Sales and Management Consultants, Inc.	Inactive	150	0	150	0.06%	99.55%
69 Fairview Cemetery Association	Active	142	0	142	0.06%	99.61%
70 Bema Development Corp Db a Memory Gardens of Delta County	Inactive	136	0	136	0.05%	99.66%
71 Cochran Memorial Chapels, Inc.	Active	0	119	119	0.05%	99.71%
72 Roberts Preneed Funeral Plan Inc	Inactive	115	0	115	0.05%	99.76%
73 Roselawn Services, Inc	Active	95	0	95	0.04%	99.79%
74 American Memorial Plans, Inc.	Active	94	0	94	0.04%	99.83%
75 Memorial Guardian Plans Inc	Inactive	82	0	82	0.03%	99.86%
76 Friends Assurance, Inc.	Inactive	0	80	80	0.03%	99.90%
77 Allnut Funeral Service Inc.	Inactive	74	0	74	0.03%	99.93%
78 All-Beliefs Funerals Inc	Inactive	61	0	61	0.02%	99.95%
79 Powell-Kuhns Mortuary	Inactive	0	44	44	0.02%	99.97%
80 Griffy Family Funeral Home, Inc.	Active	13	17	30	0.01%	99.98%
81 Tennant-Hettinger Funeral Home	Inactive	22	0	22	0.01%	99.99%
82 Bowling Family Funeral Home, Inc	Active	0	18	18	0.01%	99.99%
83 National Memorial Service Corporation	Inactive	13	0	13	0.01%	100.00%
Totals		155,729	96,718	252,447		

**2003 Colorado Long Term Care Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	2003 Issues Earned Premium	Market Share	Cumul.	2003 Issues Incurred Losses	Loss Ratio	Cumulative Totals for All Years		
								Premiums	Claims	Total Lives
1 L	70025	General Electric Capital Assur Co	18,022	14.27%	14.27%	8,481	47.06%	114,367	40,579	14,472
2 L	64130	Life Investors Ins Co Of Amer	8,636	6.84%	21.11%	1,127	13.05%	32,325	2,587	6,138
3 L	65978	Metropolitan Life Ins Co	8,399	6.65%	27.76%	1,786	21.27%	37,718	12,908	0
4 P	20443	Continental Cas Co	7,115	5.63%	33.39%	1,493	20.98%	34,829	10,351	6,479
5 L	65099	John Hancock Life Ins Co	7,115	5.63%	39.03%	2,104	29.57%	24,599	7,744	5,822
6 L	90611	Allianz Life Ins Co Of North Amer	6,783	5.37%	44.40%	-75	-1.11%	16,328	805	2,433
7 L	69477	Fortis Ins Co	6,585	5.21%	49.61%	9,534	144.78%	48,708	19,518	3,949
8 L	61263	Bankers Life & Cas Co	6,369	5.04%	54.66%	2,789	43.80%	42,414	15,887	
9 P	11860	Copic Ins Co	4,922	3.90%	58.55%	79	1.61%	25,490	404	6,484
10 F	56014	Thrivent Financial For Lutherans	4,740	3.75%	62.31%	1,856	39.16%	28,451	7,420	3,869
11 L	63282	Penn Treaty Network Amer Ins Co	4,388	3.47%	65.78%	2,558	58.29%	24,261	9,905	2,382
12 L	62235	Unum Life Ins Co Of Amer	4,323	3.42%	69.20%	1,473	34.08%	25,733	6,646	7,289
13 L	70408	Fortis Benefits Ins Co	4,111	3.26%	72.46%	413	10.05%	15,565	924	2,802
14 L	62952	Equitable Life & Cas Ins Co	3,162	2.50%	74.96%	1,948	61.61%	28,389	12,339	2,267
15 P	25178	State Farm Mut Auto Ins Co	3,103	2.46%	77.42%	294	9.46%	8,892	2,278	0
16 L	76325	Conseco Senior Health Ins Co	3,081	2.44%	79.86%	3,146	102.09%	41,211	26,097	912
17 L	65005	IDS Life Ins Co	3,021	2.39%	82.25%	850	28.15%	23,257	6,209	1,733
18 L	71412	Mutual Of Omaha Ins Co	2,990	2.37%	84.62%	1,439	48.13%	14,879	5,668	2,763
19 L	65595	Lincoln Benefit Life Co	2,291	1.81%	86.43%	74	3.23%	5,549	74	1,046
20 L	87726	The Travelers Ins Co	1,844	1.46%	87.89%	272	14.75%	17,473	4,852	83
21 L	68241	Prudential Ins Co Of Amer	1,429	1.13%	89.03%	-14	-1.00%	4,077	958	0
22 L	66915	New York Life Ins Co	1,421	1.13%	90.15%	17	1.21%	8,026	1,413	1,175
23 L	31119	Mutual Protective Ins Co	1,188	0.94%	91.09%	167	14.01%	4,479	817	658
24 L	63479	United Teacher Assoc Ins Co	1,031	0.82%	91.91%	-12	-1.18%	1,558	118	800
25 L	80578	Physicians Mut Ins Co	932	0.74%	92.65%	926	99.32%	6,466	2,385	673
26 L	69515	Medamerica Ins Co	912	0.72%	93.37%	237	25.93%	7,020	583	566
27 L	69000	Northwestern Long Term Care Ins Co	776	0.61%	93.98%	-48	-6.17%	1,829	139	518
28 L	81078	American Network Ins Co	671	0.53%	94.51%	19	2.82%	741	19	672
29 L	71404	Continental General Ins Co	658	0.52%	95.04%	800	121.49%	3,763	1,299	354
30 L	63177	Farmers New World Life Ins Co	560	0.44%	95.48%	24	4.31%	1,639	31	387
31 L	65935	Massachusetts Mut Life Ins Co	540	0.43%	95.91%	0	0.00%	867	0	330
32 L	69116	State Life Ins Co	518	0.41%	96.32%	0	0.00%	1,188	0	220
33 L	60380	American Family Life Asr Co Columbu	485	0.38%	96.70%	403	82.95%	4,885	1,713	562
34 L	65080	John Alden Life Ins Co	465	0.37%	97.07%	370	79.62%	4,243	573	396
35 L	60836	American Republic Ins Co	425	0.34%	97.41%	284	66.87%	3,241	1,152	345
36 L	92916	United American Ins Co	284	0.22%	97.63%	409	144.31%	4,347	2,568	220
37 L	69345	Teachers Ins & Ann Assoc Of Amer	284	0.22%	97.86%	295	104.04%	2,867	836	246
38 L	70319	Washington Natl Ins Co	232	0.18%	98.04%	127	54.75%	4,770	2,599	158
39 P	19275	American Family Mut Ins Co	225	0.18%	98.22%	25	10.94%	572	25	153
40 L	60186	Allstate Life Ins Co	209	0.17%	98.38%	109	52.07%	2,284	209	52
41 L	61271	Principal Life Ins Co	204	0.16%	98.54%	373	182.94%	2,648	1,009	222
42 L	62308	Connecticut General Life Ins Co	201	0.16%	98.70%	54	26.80%	2,231	413	0
43 L	66842	AIG Life Ins Co	194	0.15%	98.86%	26	13.42%	589	129	0
44 L	62146	Combined Ins Co Of Amer	184	0.15%	99.00%	0	0.00%	691	0	0
45 L	65021	Stonebridge Life Ins Co	179	0.14%	99.14%	123	68.57%	1,714	656	108
46 L	71471	Medico Life Ins Co	171	0.14%	99.28%	149	87.21%	3,194	1,965	126
47 L	65765	Reassure America Life Ins Co	107	0.08%	99.36%	-102	-95.21%	683	94	66
48 L	65536	GE Life And Annuity Assur Co	106	0.08%	99.45%	34	32.44%	1,192	602	0
49 L	65676	Lincoln Natl Life Ins Co	99	0.08%	99.53%	180	182.21%	1,226	626	70
50 L	65749	Cuna Mut Life Ins Co	87	0.07%	99.60%	12	13.63%	577	38	71
51 L	60534	American Heritage Life Ins Co	83	0.07%	99.66%	193	230.94%	707	282	23
52 L	86231	Transamerica Life Ins Co	83	0.07%	99.73%	0	0.00%	478	124	74
53 L	76759	Senior American Life Ins Co	70	0.06%	99.78%	2	3.49%	164	5	0
54 L	78174	Conseco Health Ins Co	48	0.04%	99.82%	-2	-3.26%	85	3	
55 L	67199	Old American Ins Co	42	0.03%	99.85%	32	76.51%	1,684	2,077	32

**2003 Colorado Long Term Care Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	2003 Issues Earned Premium	Market Share	Cumul.	2003 Issues Incurred Losses	Loss Ratio	Cumulative Totals for All Years		
								Premiums	Claims	Total Lives
56 L	61751	Central States H & L Co Of Omaha	35	0.03%	99.88%	17	47.63%	1,823	604	39
57 L	65471	Life Ins Co Of GA	24	0.02%	99.90%	1	4.93%	265	56	20
58 L	60410	American Fidelity Assur Co	23	0.02%	99.92%	2	7.96%	39	4	0
59 L	60593	National States Ins Co	22	0.02%	99.94%	2	8.79%	1,062	265	27
60 L	69744	Union Labor Life Ins Co	21	0.02%	99.95%	2	10.45%	23	2	11
61 L	64238	Guaranty Income Life Ins Co	20	0.02%	99.97%	2	9.01%	34	5	17
62 L	86355	Standard Life & Accident Ins Co	20	0.02%	99.98%	41	206.46%	319	298	11
63 L	70335	West Coast Life Ins Co	9	0.01%	99.99%	-1	-10.55%	15	0	4
64 L	88072	Hartford Life Ins Co	5	0.00%	99.99%	0	0.00%	18	0	8
65 L	35963	AF&L Ins Co	3	0.00%	100.00%	3	101.60%	63	5	0
66 L	60518	American Health & Life Ins Co	3	0.00%	100.00%	0	0.26%	64	26	0
67 L	67105	Reliastar Life Ins Co	2	0.00%	100.00%	2	102.52%	77	2	2
68 L	65919	Primerica Life Ins Co	0	0.00%	100.00%	0	0.00%	11	3	0
69 L	65110	Kanawha Ins Co	0	0.00%	100.00%	0	6.70%	2	0	1
Totals			126,287			46,921	37.15%	700,978	219,924	80,340

*Company Type: F=Fraternal; L = Life, Accident & Health; P=Property & Casualty

**2003 Colorado Medicare Supplement Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Earned Premium	Market Share	Cumul.	Claims Incurred	Loss Ratio
1 L	79413	United Healthcare Ins Co	45,573	31.76%	31.76%	38,429	84.32%
2 P	11011	Rocky Mountain Hospital & Medical	23,624	16.46%	48.22%	12,728	53.88%
3 L	60836	American Republic Ins Co	11,817	8.23%	56.46%	7,942	67.21%
4 L	71412	Mutual Of Omaha Ins Co	8,729	6.08%	62.54%	5,357	61.37%
5 L	62952	Equitable Life & Cas Ins Co	6,420	4.47%	67.02%	4,277	66.62%
6 L	61263	Bankers Life & Cas Co	5,626	3.92%	70.94%	3,766	66.94%
7 L	80578	Physicians Mut Ins Co	5,523	3.85%	74.79%	3,712	67.21%
8 L	92916	United American Ins Co	4,965	3.46%	78.25%	3,156	63.57%
9 L	86355	Standard Life & Accident Ins Co	3,915	2.73%	80.97%	2,434	62.17%
10 L	69663	USAA Life Ins Co	2,704	1.88%	82.86%	1,683	62.23%
11 P	25178	State Farm Mut Auto Ins Co	2,641	1.84%	84.70%	1,702	64.46%
12 L	62146	Combined Ins Co Of Amer	2,395	1.67%	86.37%	1,616	67.46%
13 L	71420	Sierra Health & Life Ins Co Inc	1,799	1.25%	87.62%	1,451	80.64%
14 L	61271	Principal Life Ins Co	1,445	1.01%	88.63%	920	63.65%
15 L	64130	Life Investors Ins Co Of Amer	1,349	0.94%	89.57%	1,125	83.35%
16 L	71404	Continental General Ins Co	1,314	0.92%	90.48%	788	59.96%
17 L	68284	Pyramid Life Ins Co	1,241	0.86%	91.35%	877	70.68%
18 F	56014	Thrivent Financial For Lutherans	1,186	0.83%	92.18%	706	59.51%
19 P	19275	American Family Mut Ins Co	1,114	0.78%	92.95%	668	59.96%
20 L	70319	Washington Natl Ins Co	928	0.65%	93.60%	594	64.00%
21 L	60380	American Family Life Asr Co Columbus	907	0.63%	94.23%	658	72.54%
22 L	78174	Conseco Health Ins Co	893	0.62%	94.85%	542	60.72%
23 L	62286	Golden Rule Ins Co	832	0.58%	95.43%	471	56.66%
24 L	68462	Reserve Natl Ins Co	813	0.57%	96.00%	516	63.48%
25 L	70629	World Ins Co	731	0.51%	96.51%	340	46.49%
26 L	73288	Humana Ins Co	587	0.41%	96.92%	538	91.59%
27 L	69132	State Mut Ins Co	365	0.25%	97.17%	236	64.48%
28 L	66281	Monumental Life Ins Co	356	0.25%	97.42%	258	72.66%
29 L	60445	American Founders Life Ins Co	323	0.23%	97.65%	232	71.71%
30 L	61751	Central States H & L Co Of Omaha	317	0.22%	97.87%	191	60.44%
31 L	76325	Conseco Senior Health Ins Co	284	0.20%	98.06%	157	55.40%
32 L	60763	American Pioneer Life Ins Co	283	0.20%	98.26%	181	63.93%
33 L	84506	Pacificare Life Assur Co	221	0.15%	98.42%	121	54.65%
34 L	65536	GE Life And Annuity Assur Co	205	0.14%	98.56%	107	51.99%
35 L	69701	Union Bankers Ins Co	183	0.13%	98.69%	97	52.86%
36 L	66915	New York Life Ins Co	173	0.12%	98.81%	112	64.86%
37 L	69477	Fortis Ins Co	171	0.12%	98.93%	141	82.24%
38 L	31119	Mutual Protective Ins Co	166	0.12%	99.04%	68	41.12%
39 L	98205	National Foundation Life Ins Co	165	0.11%	99.16%	100	60.55%
40 H	95885	Humana Health Plan Inc	147	0.10%	99.26%	65	44.18%
41 F	57991	Mennonite Mut Aid Assn	84	0.06%	99.32%	55	65.20%
42 L	62596	Union Fidelity Life Ins Co	82	0.06%	99.37%	78	95.96%
43 L	80799	Celtic Ins Co	80	0.06%	99.43%	44	55.09%
44 L	68500	Continental Life Ins Co Brentwood	76	0.05%	99.48%	56	73.73%
45 L	88072	Hartford Life Ins Co	67	0.05%	99.53%	23	34.68%
46 L	71471	Medico Life Ins Co	66	0.05%	99.58%	46	68.91%
47 L	66605	Peoples Benefit Life Ins Co	59	0.04%	99.62%	20	33.48%
48 L	76112	Oxford Life Ins Co	47	0.03%	99.65%	21	44.16%
49 L	69744	Union Labor Life Ins Co	47	0.03%	99.68%	27	56.46%
50 L	91472	Globe Life & Accident Ins Co	46	0.03%	99.71%	19	40.51%
51 F	56383	Order United Commrl Trav Of Amer	44	0.03%	99.75%	22	48.95%
52 L	64211	Guarantee Trust Life Ins Co	36	0.03%	99.77%	12	33.29%
53 L	60305	American Comm Mut Ins Co	35	0.02%	99.80%	19	56.19%
54 L	68349	North American Ins Co	32	0.02%	99.82%	30	93.11%
55 L	63541	Central Benefits Natl Life Ins Co	28	0.02%	99.84%	15	52.61%

**2003 Colorado Medicare Supplement Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Earned Premium	Market Share	Cumul.	Claims Incurred	Loss Ratio
56 L	62065	Colonial Penn Life Ins Co	23	0.02%	99.85%	29	126.51%
57 P	20796	AIG Premier Ins Co	22	0.02%	99.87%	12	52.06%
58 L	60593	National States Ins Co	19	0.01%	99.88%	13	65.11%
59 L	61425	Trustmark Ins Co	18	0.01%	99.89%	32	174.84%
60 L	62308	Connecticut General Life Ins Co	18	0.01%	99.91%	18	100.38%
61 L	60046	Academy Life Ins Co	17	0.01%	99.92%	10	59.47%
62 L	86231	Transamerica Life Ins Co	17	0.01%	99.93%	3	17.64%
63 L	65471	Life Ins Co Of GA	15	0.01%	99.94%	6	41.46%
64 L	60577	American Income Life Ins Co	13	0.01%	99.95%	25	183.66%
65 L	63479	United Teacher Assoc Ins Co	10	0.01%	99.96%	0	-0.23%
66 L	62049	Colonial Life & Accident Ins Co	6	0.00%	99.96%	7	109.91%
67 P	20443	Continental Cas Co	6	0.00%	99.97%	-1	-9.86%
68 L	65757	Shelter Life Ins Co	5	0.00%	99.97%	13	263.18%
69 L	60739	American Natl Ins Co	5	0.00%	99.97%	1	21.93%
70 L	90611	Allianz Life Ins Co Of North Amer	4	0.00%	99.98%	-2	-47.03%
71 L	63088	Farm Bureau Life Ins Co	4	0.00%	99.98%	3	60.16%
72 L	62626	Cuna Mut Ins Society	4	0.00%	99.98%	1	35.51%
73 L	67784	Philadelphia American Life Ins Co	4	0.00%	99.98%	2	50.35%
74 L	81949	American Ins Co Of TX	4	0.00%	99.99%	4	96.76%
75 L	77720	Columbia Universal Life Ins Co	3	0.00%	99.99%	4	108.37%
76 L	90956	National Financial Ins Co	3	0.00%	99.99%	5	145.64%
77 P	13331	American Hardware Mut Ins Co	3	0.00%	99.99%	6	220.60%
78 L	67199	Old American Ins Co	2	0.00%	99.99%	0	6.00%
79 L	97055	Mega Life & Health Ins Co The	1	0.00%	100.00%	0	11.29%
80 L	68179	Provident American Ins Co	1	0.00%	100.00%	0	5.86%
81 L	61409	National Benefit Life Ins Co	1	0.00%	100.00%	0	44.21%
82 L	65641	Lincoln Mut Life & Cas Ins Co	1	0.00%	100.00%	0	29.77%
83 L	63983	United Heritage Life Ins Co	1	0.00%	100.00%	0	18.57%
84 L	82538	National Health Ins Co	1	0.00%	100.00%	0	36.79%
85 L	61883	Central United Life Ins Co	1	0.00%	100.00%	1	153.96%
86 L	64017	Jefferson Natl Life Ins Co	0	0.00%	100.00%	3	748.31%
87 L	70815	Hartford Life & Accident Ins Co	0	0.00%	100.00%	0	0.00%
88 L	65129	Kansas City Life Ins Co	0	0.00%	100.00%	0	614.89%
Totals			143,494			99,741	69.51%

*Company Type: F= Fraternal; H=HMO; L=Life, Accident & Health; P=Property & Casualty; N = Non-Profits

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
1 P	11011	Rocky Mountain Hospital & Medical	123,116	18.25%	18.32%	118,372	73,051	61.71%
2 L	69477	Fortis Ins Co	57,988	8.60%	26.92%	55,475	32,534	58.65%
3 H	95669	Kaiser Fndtn Health Plan CO	43,383	6.43%	33.35%	44,607	34,428	77.18%
4 L	60380	American Family Life Asr Co Columbus	28,491	4.22%	37.57%	29,046	11,698	40.27%
5 L	70025	General Electric Capital Assur Co	25,794	3.82%	41.40%	27,923	9,564	34.25%
6 L	97055	Mega Life & Health Ins Co The	22,505	3.34%	44.73%	22,411	10,769	48.05%
7 L	71412	Mutual Of Omaha Ins Co	17,675	2.62%	47.35%	17,944	13,474	75.09%
8 L	66087	Mid West Natl Life Ins Co Of TN	17,125	2.54%	49.89%	16,792	9,000	53.59%
9 L	60836	American Republic Ins Co	14,608	2.17%	52.06%	14,848	9,350	62.97%
10 P	25178	State Farm Mut Auto Ins Co	14,602	2.16%	54.22%	12,328	8,485	68.83%
11 H	95482	Rocky Mountain Hmo Inc	14,061	2.08%	56.31%	14,552	12,040	82.74%
12 L	67091	Northwestern Mut Life Ins Co	13,538	2.01%	58.31%	14,057	10,338	73.54%
13 L	61263	Bankers Life & Cas Co	13,413	1.99%	60.30%	13,529	8,091	59.80%
14 L	64130	Life Investors Ins Co Of Amer	12,397	1.84%	62.14%	12,254	3,783	30.87%
15 L	62952	Equitable Life & Cas Ins Co	10,025	1.49%	63.63%	10,081	6,473	64.21%
16 L	80578	Physicians Mut Ins Co	9,609	1.42%	65.05%	9,648	6,029	62.50%
17 L	62146	Combined Ins Co Of Amer	9,019	1.34%	66.39%	9,023	3,362	37.26%
18 L	70629	World Ins Co	8,904	1.32%	67.71%	9,121	4,874	53.43%
19 P	19275	American Family Mut Ins Co	8,534	1.27%	68.97%	8,370	5,982	71.47%
20 L	68195	Provident Life & Accident Ins Co	8,477	1.26%	70.23%	8,842	11,323	128.06%
21 F	56014	Thrivent Financial For Lutherans	7,549	1.12%	71.35%	7,442	4,521	60.75%
22 L	65099	John Hancock Life Ins Co	6,764	1.00%	72.35%	7,886	2,383	30.22%
23 L	62235	Unum Life Ins Co Of Amer	6,679	0.99%	73.34%	6,871	6,296	91.62%
24 L	92916	United American Ins Co	6,289	0.93%	74.27%	6,321	3,812	60.30%
25 L	67598	Paul Revere Life Ins Co	6,284	0.93%	75.20%	6,534	8,202	125.52%
26 L	97179	American Medical Security Life InsCo	6,282	0.93%	76.14%	6,243	3,603	57.71%
27 P	20443	Continental Cas Co	6,264	0.93%	77.06%	1,242	2,539	204.44%
28 L	64246	Guardian Life Ins Co Of Amer	6,239	0.92%	77.99%	4,508	4,439	98.47%
29 L	62049	Colonial Life & Accident Ins Co	5,561	0.82%	78.81%	5,637	2,153	38.19%
30 L	65935	Massachusetts Mut Life Ins Co	5,356	0.79%	79.61%	5,145	5,023	97.63%
31 L	71404	Continental General Ins Co	5,279	0.78%	80.39%	5,293	3,693	69.78%
32 L	65005	IDS Life Ins Co	5,130	0.76%	81.15%	5,127	1,844	35.96%
33 L	78174	Conseco Health Ins Co	5,049	0.75%	81.90%	4,980	1,684	33.82%
34 L	64211	Guarantee Trust Life Ins Co	4,800	0.71%	82.61%	4,814	6,545	135.95%
35 L	63282	Penn Treaty Network Amer Ins Co	4,276	0.63%	83.24%	4,352	1,709	39.26%
36 L	73288	Humana Ins Co	4,152	0.62%	83.86%	4,135	2,004	48.47%
37 L	70408	Fortis Benefits Ins Co	4,119	0.61%	84.47%	4,133	349	8.44%
38 L	86355	Standard Life & Accident Ins Co	3,853	0.57%	85.04%	3,861	2,424	62.77%
39 L	65080	John Alden Life Ins Co	3,612	0.54%	85.58%	3,506	2,403	68.53%
40 L	90611	Allianz Life Ins Co Of North Amer	3,608	0.53%	86.11%	3,604	154	4.27%
41 L	76325	Conseco Senior Health Ins Co	3,579	0.53%	86.64%	3,911	4,573	116.90%
42 L	61271	Principal Life Ins Co	3,529	0.52%	87.17%	2,938	1,503	51.16%
43 L	68322	Great West Life & Annuity Ins Co	3,263	0.48%	87.65%	3,263	3,613	110.73%
44 L	65978	Metropolitan Life Ins Co	3,142	0.47%	88.12%	3,548	2,883	81.25%
45 N	47004	Rocky Mountain Hlthcare Options Inc	3,093	0.46%	88.57%	3,093	539	17.42%
46 L	69663	USAA Life Ins Co	2,908	0.43%	89.01%	2,907	1,638	56.34%
47 L	66915	New York Life Ins Co	2,560	0.38%	89.38%	2,548	2,130	83.59%
48 L	65595	Lincoln Benefit Life Co	2,530	0.38%	89.76%	2,421	-17	-0.68%
49 L	87726	The Travelers Ins Co	2,244	0.33%	90.09%	2,308	1,450	62.84%
50 L	60410	American Fidelity Assur Co	2,213	0.33%	90.42%	2,211	1,146	51.81%
51 L	60534	American Heritage Life Ins Co	2,090	0.31%	90.73%	2,090	320	15.32%
52 L	89206	Ohio Natl Life Assur Corp	2,076	0.31%	91.04%	2,166	1,049	48.44%
53 L	67121	Transamerica Occidental Life Ins Co	1,997	0.30%	91.33%	1,973	447	22.64%
54 L	62286	Golden Rule Ins Co	1,915	0.28%	91.62%	1,911	1,525	79.81%
55 H	95473	Hmo CO Inc	1,843	0.27%	91.89%	1,774	181,746	10243.01%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
56 L	64580	Illinois Mut Life Ins Co	1,807	0.27%	92.16%	1,709	661	38.70%
57 L	65765	Reassure America Life Ins Co	1,802	0.27%	92.43%	1,887	2,388	126.57%
58 L	71420	Sierra Health & Life Ins Co Inc	1,799	0.27%	92.69%	1,799	1,401	77.90%
59 L	84824	Allmerica Financial Life & Annuity	1,726	0.26%	92.95%	1,726	1,622	94.01%
60 H	95434	Pacificare Of CO Inc	1,708	0.25%	93.20%	1,676	1,465	87.42%
61 P	22217	Gulf Ins Co	1,540	0.23%	93.43%	1,540	-218	-14.12%
62 L	80705	Great West Life Assur Co	1,465	0.22%	93.65%	0	0	0.00%
63 L	66168	Minnesota Life Ins Co	1,415	0.21%	93.86%	1,440	-663	-46.04%
64 L	68284	Pyramid Life Ins Co	1,406	0.21%	94.07%	1,356	783	57.74%
65 L	31119	Mutual Protective Ins Co	1,331	0.20%	94.26%	1,359	268	19.68%
66 L	71714	Berkshire Life Ins Co of Amer	1,309	0.19%	94.46%	1,294	69	5.34%
67 L	70319	Washington Natl Ins Co	1,301	0.19%	94.65%	1,336	-149	-11.13%
68 L	68462	Reserve Natl Ins Co	1,179	0.17%	94.82%	1,286	724	56.30%
69 P	21326	Empire Fire & Marine Ins Co	1,147	0.17%	94.99%	1,147	0	0.00%
70 L	86231	Transamerica Life Ins Co	1,079	0.16%	95.15%	1,072	763	71.14%
71 L	62944	AXA Equitable Life Ins Co	1,032	0.15%	95.31%	1,167	182	15.59%
72 L	68241	Prudential Ins Co Of Amer	978	0.15%	95.45%	1,868	1,403	75.09%
73 P	19445	National Union Fire Ins Co Of Pitts	948	0.14%	95.59%	948	142	15.00%
74 L	61751	Central States H & L Co Of Omaha	940	0.14%	95.73%	932	672	72.09%
75 L	67539	Pan American Life Ins Co	925	0.14%	95.87%	899	0	0.00%
76 L	80837	Union Central Life Ins Co	891	0.13%	96.00%	910	1,704	187.30%
77 L	69019	Standard Ins Co	812	0.12%	96.12%	761	244	32.08%
78 L	71439	Assurity Life Ins Co	793	0.12%	96.24%	802	-208	-25.93%
79 L	69000	Northwestern Long Term Care Ins Co	776	0.11%	96.35%	776	12	1.50%
80 L	81078	American Network Ins Co	769	0.11%	96.47%	763	18	2.29%
81 L	69116	State Life Ins Co	726	0.11%	96.58%	776	0	0.00%
82 L	67660	Pennsylvania Life Ins Co	693	0.10%	96.68%	686	188	27.40%
83 L	63665	General American Life Ins Co	686	0.10%	96.78%	693	1,244	179.61%
84 P	24147	Old Republic Ins Co	672	0.10%	96.88%	664	214	32.19%
85 L	60577	American Income Life Ins Co	657	0.10%	96.98%	653	240	36.66%
86 L	63177	Farmers New World Life Ins Co	609	0.09%	97.07%	596	33	5.46%
87 L	67172	Ohio Natl Life Ins Co	593	0.09%	97.16%	596	34	5.68%
88 L	62553	Country Life Ins Co	572	0.08%	97.24%	580	109	18.85%
89 L	66265	Monarch Life Ins Co	559	0.08%	97.32%	570	1,664	291.69%
90 L	80896	Centre Life Ins Co	508	0.08%	97.40%	529	440	83.20%
91 L	63479	United Teacher Assoc Ins Co	503	0.07%	97.47%	500	229	45.75%
92 L	61425	Trustmark Ins Co	486	0.07%	97.55%	484	998	206.41%
93 L	65676	Lincoln Natl Life Ins Co	485	0.07%	97.62%	483	-275	-56.88%
94 L	60763	American Pioneer Life Ins Co	453	0.07%	97.68%	456	309	67.77%
95 F	58009	Police & Firemens Ins Assn	445	0.07%	97.75%	440	123	27.83%
96 L	62308	Connecticut General Life Ins Co	431	0.06%	97.81%	421	96	22.79%
97 L	80829	Transamerica Assur Co	427	0.06%	97.88%	443	155	35.06%
98 L	60488	American Gen Life Ins Co	424	0.06%	97.94%	430	270	62.81%
99 L	66370	Mony Life Ins Co	423	0.06%	98.00%	437	817	186.85%
100 L	66680	National Life Ins Co	422	0.06%	98.07%	453	680	150.11%
101 H	95090	United Healthcare Of CO Inc	422	0.06%	98.13%	497	1,966	396.01%
102 L	69132	State Mut Ins Co	419	0.06%	98.19%	430	234	54.50%
103 L	63312	Great American Life Ins Co	391	0.06%	98.25%	375	36	9.71%
104 L	77968	Family Heritage Life Ins Co Of Amer	365	0.05%	98.30%	362	21	5.93%
105 L	91626	New England Life Ins Co	365	0.05%	98.36%	374	111	29.77%
106 L	65021	Stonebridge Life Ins Co	363	0.05%	98.41%	366	301	82.18%
107 P	38970	Markel Ins Co	362	0.05%	98.46%	286	62	21.56%
108 L	65536	GE Life And Annuity Assur Co	355	0.05%	98.52%	376	229	60.74%
109 L	91472	Globe Life & Accident Ins Co	346	0.05%	98.57%	338	65	19.07%
110 L	60739	American Natl Ins Co	319	0.05%	98.62%	309	272	87.89%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
111 L	66281	Monumental Life Ins Co	318	0.05%	98.66%	317	121	38.33%
112 L	69701	Union Bankers Ins Co	301	0.04%	98.71%	321	146	45.66%
113 L	66605	Peoples Benefit Life Ins Co	293	0.04%	98.75%	303	39	12.79%
114 L	67369	Alta Health & Life Ins Co	284	0.04%	98.79%	284	284	100.04%
115 L	70254	Jefferson Pilot Financial Ins Co	278	0.04%	98.83%	310	378	121.92%
116 L	69345	Teachers Ins & Ann Assoc Of Amer	275	0.04%	98.87%	268	258	96.40%
117 L	60445	American Founders Life Ins Co	264	0.04%	98.91%	285	229	80.57%
118 F	57991	Mennonite Mut Aid Assn	257	0.04%	98.95%	249	114	45.59%
119 L	60593	National States Ins Co	247	0.04%	98.99%	258	156	60.43%
120 L	71471	Medico Life Ins Co	246	0.04%	99.02%	252	240	95.22%
121 L	98205	National Foundation Life Ins Co	244	0.04%	99.06%	246	131	53.25%
122 L	63088	Farm Bureau Life Ins Co	232	0.03%	99.10%	232	140	60.12%
123 F	58033	Knights Of Columbus	223	0.03%	99.13%	0	0	0.00%
124 L	61883	Central United Life Ins Co	216	0.03%	99.16%	214	311	145.17%
125 L	61832	Chesapeake Life Ins Co	198	0.03%	99.19%	199	54	27.33%
126 L	69140	First Allmerica Fin Life Ins Co	194	0.03%	99.22%	194	419	216.05%
127 L	66842	AIG Life Ins Co	192	0.03%	99.25%	194	49	25.31%
128 L	81027	Veterans Life Ins Co	191	0.03%	99.28%	195	105	53.66%
129 L	61212	Baltimore Life Ins Co	184	0.03%	99.30%	184	285	155.36%
130 L	65951	Merit Life Ins Co	162	0.02%	99.33%	162	1	0.86%
131 L	67865	Jefferson Pilot Life Ins Co	160	0.02%	99.35%	159	171	107.64%
132 L	65110	Kanawha Ins Co	159	0.02%	99.37%	159	19	11.99%
133 L	68047	Professional Ins Co	143	0.02%	99.40%	148	59	39.56%
134 L	68500	Continental Life Ins Co Brentwood	133	0.02%	99.41%	131	126	96.35%
135 L	67148	Occidental Life Ins Co Of NC	125	0.02%	99.43%	118	154	130.01%
136 L	68136	Protective Life Ins Co	122	0.02%	99.45%	123	63	51.20%
137 L	60054	Aetna Life Ins Co	121	0.02%	99.47%	119	78	65.07%
138 L	61492	Business Mens Assur Co Of Amer	110	0.02%	99.49%	141	119	84.30%
139 L	80799	Celtic Ins Co	104	0.02%	99.50%	81	44	54.43%
140 L	65749	Cuna Mut Life Ins Co	100	0.01%	99.52%	94	54	57.90%
141 L	69973	United Life Ins Co	99	0.01%	99.53%	100	-9	-9.13%
142 L	61476	Boston Mut Life Ins Co	97	0.01%	99.55%	97	0	0.00%
143 L	67644	Penn Mut Life Ins Co	94	0.01%	99.56%	88	847	958.11%
144 F	56383	Order United Commrl Trav Of Amer	93	0.01%	99.57%	94	37	39.60%
145 L	61689	Amerus Life Ins Co	90	0.01%	99.59%	96	332	345.39%
146 L	71773	American Natl Life Ins Co Of TX	86	0.01%	99.60%	88	246	278.95%
147 P	10111	American Bankers Ins Co Of FL	81	0.01%	99.61%	58	87	150.50%
148 L	64645	Indianapolis Life Ins Co	77	0.01%	99.62%	77	16	21.23%
149 L	61859	Christian Fidelity Life Ins Co	77	0.01%	99.63%	77	61	79.26%
150 L	67814	Phoenix Life Ins Co	76	0.01%	99.65%	81	70	86.53%
151 L	76759	Senior American Life Ins Co	74	0.01%	99.66%	75	3	3.76%
152 P	31089	Republic Western Ins Co	72	0.01%	99.67%	72	-3	-4.29%
153 L	70939	Gerber Life Ins Co	69	0.01%	99.68%	68	33	49.48%
154 L	67261	Old Republic Life Ins Co	68	0.01%	99.69%	68	-10	-14.21%
155 L	67199	Old American Ins Co	67	0.01%	99.70%	70	36	50.58%
156 L	88072	Hartford Life Ins Co	66	0.01%	99.71%	2	0	0.00%
157 F	56413	United Transportation Union Ins Assn	66	0.01%	99.72%	67	32	47.90%
158 L	62596	Union Fidelity Life Ins Co	65	0.01%	99.73%	69	28	40.49%
159 L	81949	American Ins Co Of TX	61	0.01%	99.74%	62	229	368.76%
160 L	81132	Republic American Life Ins Co	59	0.01%	99.74%	60	65	108.55%
161 L	71854	AAA Life Ins Co	59	0.01%	99.75%	59	20	33.63%
162 L	62928	EMC Natl Life Co	57	0.01%	99.76%	57	24	42.03%
163 L	69744	Union Labor Life Ins Co	57	0.01%	99.77%	50	45	90.80%
164 L	64297	First Unum Life Ins Co	55	0.01%	99.78%	56	73	130.53%
165 L	67695	Federal Home Life Ins Co	54	0.01%	99.79%	63	132	209.96%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
166 L	80675	US Bus of Crown Life Ins Co	52	0.01%	99.79%	52	98	187.77%
167 L	84506	Pacificare Life Assur Co	51	0.01%	99.80%	66	72	108.92%
168 L	65722	Loyal American Life Ins Co	47	0.01%	99.81%	44	32	72.97%
169 L	60801	American Public Life Ins Co	47	0.01%	99.81%	47	16	34.66%
170 L	60682	Conseco Ins Co	44	0.01%	99.82%	47	9	18.20%
171 L	65757	Shelter Life Ins Co	44	0.01%	99.83%	45	66	148.87%
172 L	62065	Colonial Penn Life Ins Co	44	0.01%	99.83%	44	40	91.00%
173 L	65471	Life Ins Co Of GA	43	0.01%	99.84%	47	20	41.39%
174 L	72990	GE Capital Life Assur Co Of NY	42	0.01%	99.85%	42	0	0.00%
175 L	70211	Valley Forge Life Ins Co	42	0.01%	99.85%	43	40	93.36%
176 L	62413	Continental Assur Co	40	0.01%	99.86%	40	8	20.93%
177 L	76112	Oxford Life Ins Co	39	0.01%	99.86%	40	2	5.26%
178 L	64017	Jefferson Natl Life Ins Co	39	0.01%	99.87%	-29	35	-120.84%
179 L	63983	United Heritage Life Ins Co	38	0.01%	99.88%	38	84	220.15%
180 L	68349	North American Ins Co	37	0.01%	99.88%	39	32	81.36%
181 L	65129	Kansas City Life Ins Co	36	0.01%	99.89%	36	12	32.15%
182 L	68209	Provident Life & Cas Ins Co	36	0.01%	99.89%	35	39	109.48%
183 L	60305	American Comm Mut Ins Co	35	0.01%	99.90%	34	-1	-1.97%
184 L	62251	Concord Heritage Life Ins Co Inc	34	0.01%	99.90%	36	0	0.00%
185 L	60879	American States Life Ins Co	34	0.01%	99.91%	35	0	0.00%
186 L	69515	Medamerica Ins Co	33	0.00%	99.91%	68	4	6.44%
187 F	56456	United States Ltr Carriers Mut Ben	33	0.00%	99.92%	33	14	41.98%
188 L	66672	American Gen Life & Acc Ins Co	33	0.00%	99.92%	29	9	31.94%
189 L	66044	Midland Natl Life Ins Co	31	0.00%	99.93%	29	148	504.65%
190 L	63541	Central Benefits Natl Life Ins Co	29	0.00%	99.93%	28	16	58.45%
191 L	61360	Reliastar Life Ins Co Of NY	25	0.00%	99.93%	25	86	341.16%
192 L	70785	Pacificare Life & Health Ins Co	25	0.00%	99.94%	25	0	0.00%
193 L	70815	Hartford Life & Accident Ins Co	24	0.00%	99.94%	1	393	71703.65%
194 L	68179	Provident American Ins Co	24	0.00%	99.95%	24	8	35.15%
195 L	86509	Ing Life Ins & Annuity Co	22	0.00%	99.95%	22	18	78.04%
196 L	77720	Columbia Universal Life Ins Co	22	0.00%	0.00%	23	16	71.42%
197 L	65900	Conseco Life Ins Co	22	0.00%	0.01%	25	47	189.79%
198 L	65331	Liberty Natl Life Ins Co	22	0.00%	0.01%	22	0	0.00%
199 L	60186	Allstate Life Ins Co	21	0.00%	0.01%	25	11	42.98%
200 L	65781	Madison Natl Life Ins Co Inc	21	0.00%	0.02%	21	1	4.65%
201 L	61301	Ameritas Life Ins Corp	20	0.00%	0.02%	21	91	443.84%
202 L	61239	Bankers Fidelity Life Ins Co	20	0.00%	0.02%	1	0	17.65%
203 L	64513	Horace Mann Life Ins Co	20	0.00%	0.02%	20	29	144.14%
204 L	81124	Union Standard Of Amer Life Ins Co	20	0.00%	0.03%	21	-7	-35.19%
205 L	67784	Philadelphia American Life Ins Co	19	0.00%	0.03%	17	0	0.00%
206 L	80314	Unicare Life & Health Ins Co	19	0.00%	0.03%	19	76	400.46%
207 L	64238	Guaranty Income Life Ins Co	19	0.00%	0.04%	19	1	6.26%
208 L	66869	Nationwide Life Ins Co	18	0.00%	0.04%	18	-14	-79.16%
209 L	65498	Life Ins Co Of North Amer	18	0.00%	0.04%	18	-4	-24.52%
210 L	60895	American United Life Ins Co	18	0.00%	0.04%	18	0	1.21%
211 L	67628	Pekin Life Ins Co	18	0.00%	0.05%	0	0	0.00%
212 P	19704	American States Ins Co	17	0.00%	0.05%	22	12	53.37%
213 L	61190	Auto Owners Life Ins Co	16	0.00%	0.05%	16	25	155.54%
214 L	69175	States General Life Ins Co	16	0.00%	0.05%	15	0	2.11%
215 L	62324	Freedom Life Ins Co Of Amer	16	0.00%	0.06%	16	0	0.00%
216 F	56227	American Slovenian Cath Union Kskj	16	0.00%	0.06%	16	16	103.92%
217 L	82538	National Health Ins Co	15	0.00%	0.06%	15	23	147.19%
218 F	56006	Travelers Protective Assn Of Amer	14	0.00%	0.06%	14	30	209.12%
219 L	78697	Combined Life Ins Co Of NY	14	0.00%	0.07%	14	-24	-175.20%
220 L	82082	Citizens Natl Life Ins Co	14	0.00%	0.07%	0	0	0.00%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
221 L	63258	Federated Life Ins Co	13	0.00%	0.07%	13	0	0.00%
222 L	80594	IDS Life Ins Co Of NY	12	0.00%	0.07%	12	0	0.00%
223 L	74900	Brokers Natl Life Assur Co	12	0.00%	99.95%	12	4	34.08%
224 L	70483	Western & Southern Life Ins Co	12	0.00%	99.95%	12	1	7.25%
225 F	58068	Independent Order Of Foresters Us Br	12	0.00%	99.95%	12	29	251.05%
226 L	70491	Clarica Life Ins Co US	11	0.00%	99.96%	11	0	0.00%
227 L	60275	American Bankers Life Assur Co Of FL	11	0.00%	99.96%	99	5	4.62%
228 L	68950	Southland Life Ins Co	10	0.00%	99.96%	10	5	43.86%
229 L	67393	Ozark Natl Life Ins Co	10	0.00%	99.96%	10	6	57.13%
230 L	90328	First Health Life & Health Ins Co	10	0.00%	99.96%	10	0	0.00%
231 L	66583	National Guardian Life Ins Co	10	0.00%	99.96%	10	0	0.00%
232 L	65919	Primerica Life Ins Co	9	0.00%	99.97%	9	-15	-160.22%
233 L	68772	Security Mut Life Ins Co Of NY	9	0.00%	99.97%	10	8	87.39%
234 L	70335	West Coast Life Ins Co	9	0.00%	99.97%	9	8	86.94%
235 L	80659	US Bus of the Canada Life Assur Co	9	0.00%	99.97%	9	3	36.91%
236 L	71153	Hartford Life & Annuity Ins Co	9	0.00%	99.97%	9	1	14.98%
237 L	69310	Surety Life Ins Co	9	0.00%	99.97%	9	0	-0.03%
238 L	63223	Federal Life Ins Co	8	0.00%	99.97%	8	2	32.29%
239 P	19380	American Home Assur Co	7	0.00%	99.97%	8	0	-4.90%
240 L	81426	Commercial Travelers Mut Ins Co	7	0.00%	99.98%	7	0	2.24%
241 L	62359	Constitution Life Ins Co	7	0.00%	99.98%	7	0	0.00%
242 L	91391	Southwestern Life Ins Co	6	0.00%	99.98%	6	0	0.00%
243 L	65323	Liberty Life Ins Co	6	0.00%	99.98%	8	0	0.00%
244 L	80624	American Progressive L&H Ins Of NY	6	0.00%	99.98%	6	0	6.96%
245 L	68357	Reliable Life Ins Co	6	0.00%	99.98%	6	1	12.96%
246 L	68764	Security Financial Life Ins Co	6	0.00%	99.98%	7	12	170.73%
247 L	62979	Equitable Life Ins Co Of IA	5	0.00%	99.98%	5	7	154.00%
248 P	24074	Ohio Cas Ins Co	5	0.00%	99.98%	5	-5	-103.60%
249 L	66427	MTL Ins Co	4	0.00%	99.98%	4	0	0.00%
250 L	87963	National Teachers Assoc Life Ins Co	4	0.00%	99.98%	4	0	0.00%
251 L	84786	Colorado Bankers Life Ins Co	4	0.00%	99.98%	4	0	9.03%
252 L	65242	Lafayette Life Ins Co	4	0.00%	99.98%	4	0	0.00%
253 L	70130	Universal Guaranty Life Ins Co	4	0.00%	99.98%	4	9	245.44%
254 L	63487	Investors Life Ins Co North Amer	4	0.00%	99.99%	5	1	22.09%
255 L	35963	AF&L Ins Co	4	0.00%	99.99%	0	310	0.00%
256 L	99937	Columbus Life Ins Co	4	0.00%	99.99%	4	15	376.58%
257 L	90956	National Financial Ins Co	3	0.00%	99.99%	3	0	0.00%
258 L	60291	American Capitol Ins Co	3	0.00%	99.99%	3	1	26.15%
259 L	78743	New Era Life Ins Co	3	0.00%	99.99%	3	0	0.00%
260 L	71463	Citizens Ins Co Of Amer	3	0.00%	99.99%	0	0	0.00%
261 L	69868	United Of Omaha Life Ins Co	3	0.00%	99.99%	3	-6	-171.21%
262 L	63053	Family Life Ins Co	3	0.00%	99.99%	3	1	18.87%
263 L	81779	Individual Assur Co Life Hlth & Acc	3	0.00%	99.99%	3	29	846.92%
264 L	60542	American Home Life Ins Co	3	0.00%	99.99%	2	0	20.92%
265 L	85189	Investors Consolidated Ins Co	3	0.00%	99.99%	3	0	0.00%
266 P	13331	American Hardware Mut Ins Co	3	0.00%	99.99%	3	6	194.06%
267 L	76236	Cincinnati Life Ins Co	3	0.00%	99.99%	3	0	0.00%
268 L	77887	Life & Health Ins Co Of Amer	3	0.00%	99.99%	3	2	52.48%
269 F	57541	Modern Woodmen Of Amer	3	0.00%	99.99%	3	7	257.68%
270 F	57673	Slovene Natl Benefit Society	2	0.00%	99.99%	2	3	135.64%
271 F	56634	Croatian Fraternal Union Of Amer	2	0.00%	99.99%	2	2	76.25%
272 L	60518	American Health & Life Ins Co	2	0.00%	99.99%	2	0	1.34%
273 L	65528	Life Ins Co Of The Southwest	2	0.00%	99.99%	2	0	0.00%
274 L	68608	Symetra Life Ins Co	2	0.00%	99.99%	2	6	281.12%
275 L	67105	Reliastar Life Ins Co	2	0.00%	99.99%	2	3	135.59%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
276 L	69485	Security Natl Life Ins Co	2	0.00%	99.99%	2	0	0.00%
277 L	65641	Lincoln Mut Life & Cas Ins Co	2	0.00%	100.00%	1	0	32.99%
278 L	72125	Physicians Life Ins Co	2	0.00%	100.00%	2	1	64.56%
279 L	70688	Transamerica Financial Life Ins Co	2	0.00%	100.00%	2	0	0.00%
280 P	22063	Government Employees Ins Co	2	0.00%	100.00%	2	0	2.06%
281 L	65838	Manufacturers Life Ins Co USA	2	0.00%	100.00%	2	4	279.92%
282 L	68381	Reliance Standard Life Ins Co	2	0.00%	100.00%	2	0	0.00%
283 P	11991	National Cas Co	2	0.00%	100.00%	2	0	-5.80%
284 L	68446	Scor Life Ins Co	1	0.00%	100.00%	1	1	80.46%
285 L	85561	MIC Life Ins Corp	1	0.00%	100.00%	1	0	0.00%
286 L	60038	Acacia Life Ins Co	1	0.00%	100.00%	1	0	0.00%
287 L	94471	Americom Life & Annuity Ins Co	1	0.00%	100.00%	1	0	0.00%
288 L	70874	Allstate Life Ins Co Of NY	1	0.00%	100.00%	1	0	19.60%
289 P	20281	Federal Ins Co	1	0.00%	100.00%	1	0	-3.20%
290 F	57320	Woodmen World Life Ins Soc	1	0.00%	100.00%	1	1	129.55%
291 L	61395	Beneficial Life Ins Co	1	0.00%	100.00%	1	0	0.00%
292 L	62057	Jefferson Pilot Lifeamerica Ins Co	1	0.00%	100.00%	1	0	0.00%
293 L	69272	Sunset Life Ins Co Of Amer	1	0.00%	100.00%	1	0	6.74%
294 L	65668	Lincoln Direct Life Ins Co	1	0.00%	100.00%	1	0	0.00%
295 F	56073	National Mut Benefit	1	0.00%	100.00%	1	2	250.28%
296 L	97241	NGL American Life Ins Co	1	0.00%	100.00%	1	0	0.00%
297 L	67032	North Carolina Mut Life Ins Co	1	0.00%	100.00%	1	0	0.00%
298 L	84522	Auto Club Life Ins Co	1	0.00%	100.00%	1	0	-0.68%
299 L	68721	Security Life Ins Co Of Amer	1	0.00%	100.00%	1	1	162.17%
300 L	90212	Great Southern Life Ins Co	1	0.00%	100.00%	1	0	0.00%
301 L	11121	Unified Life Ins Co	1	0.00%	100.00%	1	0	0.00%
302 L	90522	Nationalcare Ins Co	1	0.00%	100.00%	0	0	0.00%
303 L	61735	Central Security Life Ins Co	1	0.00%	100.00%	1	0	0.00%
304 L	65315	Liberty Life Assur Co Of Boston	1	0.00%	100.00%	1	0	0.00%
305 L	69914	Sears Life Ins Co	1	0.00%	100.00%	1	0	4.21%
306 L	71900	Bankers Natl Life Ins Co	1	0.00%	100.00%	1	-3	-313.69%
307 L	73377	Southern Security Life Ins Co	0	0.00%	100.00%	0	0	0.00%
308 L	62898	Aviva Life Ins Co	0	0.00%	100.00%	0	0	0.00%
309 L	69493	Tower Life Ins Co	0	0.00%	100.00%	0	0	0.00%
310 F	56499	Woodmen World Assur Life Assn	0	0.00%	100.00%	0	0	0.00%
311 L	63657	Garden State Life Ins Co	0	0.00%	100.00%	0	0	0.00%
312 L	69256	Sunamerica Life Ins Co	0	0.00%	100.00%	0	13	3753.55%
313 L	61409	National Benefit Life Ins Co	0	0.00%	100.00%	0	0	0.00%
314 F	56154	Gleaner Life Ins Society	0	0.00%	100.00%	0	0	0.00%
315 L	69876	United Life & Annuity Ins Co	0	0.00%	100.00%	0	0	0.00%
316 L	62626	Cuna Mut Ins Society	0	0.00%	100.00%	0	0	0.00%
317 P	23043	Liberty Mut Ins Co	0	0.00%	100.00%	0	0	-121.58%
318 L	69922	United Home Life Ins Co	0	0.00%	100.00%	0	0	0.00%
319 L	86126	Members Life Ins Co	0	0.00%	100.00%	0	0	0.00%
320 L	71706	Standard Life & Cas Ins Co	0	0.00%	100.00%	0	0	0.00%
321 L	64904	Investors Heritage Life Ins Co	0	0.00%	100.00%	0	0	0.00%
322 L	68810	Sentry Life Ins Co	0	0.00%	100.00%	0	0	0.00%
323 L	67989	American Memorial Life Ins Co	0	0.00%	100.00%	0	0	0.00%
324 L	81442	Monitor Life Ins Co Of NY	0	0.00%	100.00%	0	0	0.00%
325 L	67253	Old Reliance Ins Co	0	0.00%	100.00%	0	0	0.00%
326 L	66974	North American Co Life & Hlth Ins	0	0.00%	100.00%	0	0	0.00%
327 L	65927	Lincoln Heritage Life Ins Co	0	0.00%	100.00%	0	1	789.47%
328 L	64343	Pacific Guardian Life Ins Co Ltd	0	0.00%	100.00%	0	0	0.00%
329 L	68225	Nationwide Life Ins Co of Amer	0	0.00%	100.00%	0	2	1259.59%
330 F	57010	William Penn Assn	0	0.00%	100.00%	0	0	0.00%

**2003 Colorado Individual Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
331 L	82694	United Liberty Life Ins Co	0	0.00%	100.00%	0	0	0.00%
332 L	69930	United Ins Co Of Amer	0	0.00%	100.00%	0	0	0.00%
333 L	70114	Unity Mut Life Ins Co	0	0.00%	100.00%	0	0	0.00%
334 L	98884	Union Security Life Ins Co	0	0.00%	100.00%	0	0	0.00%
335 L	64327	Harleysville Life Ins Co	0	0.00%	100.00%	0	0	0.00%
336 L	72850	United World Life Ins Co	0	0.00%	100.00%	0	0	0.00%
337 P	34789	GE Prop & Cas Ins Co	0	0.00%	100.00%	0	0	0.00%
338 P	20427	American Cas Co Of Reading PA	0	0.00%	100.00%	0	1	1235.96%
339 L	63401	First Colony Life Ins Co	0	0.00%	100.00%	0	0	0.00%
340 L	80802	US Branch SunLife Assur Co Of Canada	0	0.00%	100.00%	0	0	0.00%
341 P	27928	Amex Assur Co	0	0.00%	100.00%	0	0	0.00%
342 L	67059	North Coast Life Ins Co	0	0.00%	100.00%	0	0	24.14%
343 L	60607	American Intl Life Assr Co NY	0	0.00%	100.00%	0	0	0.00%
344 P	22713	Insurance Co Of North Amer	0	0.00%	100.00%	1	0	0.00%
345 L	91693	United Family Life Ins Co	0	0.00%	100.00%	0	0	0.00%
346 F	57215	Ukrainian Natl Assn Inc	0	0.00%	100.00%	0	0	0.00%
347 P	42811	Gulf Underwriters Ins Co	0	0.00%	100.00%	0	0	9.92%
348 P	25887	US Fidelity & Guaranty Co	0	0.00%	100.00%	1	-6	-425.51%
349 L	68160	Balboa Life Ins Co	0	0.00%	100.00%	30	0	1.50%
350 P	21296	Associates Ins Co	0	0.00%	100.00%	19	10	52.75%
351 L	67164	Chase Life & Annuity Co	0	0.00%	100.00%	0	0	-40.05%
352 P	20249	Central Natl Ins Co Of Omaha	0	0.00%	100.00%	3	0	0.00%
353 L	93777	Household Life Ins Co	0	0.00%	100.00%	0	0	0.76%
354 P	29157	United WI Ins Co	0	0.00%	100.00%	0	0	316.67%
355 P	42978	American Security Ins Co	0	0.00%	100.00%	0	-2	3469.84%
356 P	22667	Ace American Ins Co	0	0.00%	100.00%	0	0	0.00%
357 P	25534	TIG Ins Co	-1	0.00%	100.00%	6	9	142.43%
358 L	97764	Idealife Ins Co	-1	0.00%	100.00%	-1	10	-829.40%
Totals			674,568			664,665	587,996	98.53%

*Company Types: D = Pre-Paid Dental; F = Fraternal; L=Life, Accident & Health; H = HMO; P=Property & Casualty; N = Non-Profits;
S=Limited Service Licensed Provider Networks

**2003 Colorado Group Accident and Health Insurance (includes Federal Employee Health Benefit Program)
 Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
1 L	79413	United Healthcare Ins Co	438,599	16.68%	16.68%	436,668	366,004	83.82%
2 L	89070	United Concordia Companies Inc	363,595	13.82%	30.50%	365,439	337,941	92.48%
3 P	11011	Rocky Mountain Hospital & Medical	285,686	10.86%	41.36%	284,122	228,947	80.58%
4 L	62308	Connecticut General Life Ins Co	165,972	6.31%	47.67%	163,242	166,726	102.13%
5 H	95669	Kaiser Fndtn Health Plan CO	139,246	5.29%	52.97%	140,424	116,456	82.93%
6 H	95434	Pacificare Of CO Inc	125,901	4.79%	57.75%	127,100	110,329	86.80%
7 L	73288	Humana Ins Co	118,291	4.50%	62.25%	119,435	95,047	79.58%
8 L	97268	Pacific Life & Annuity Co	102,905	3.91%	66.16%	102,065	80,447	78.82%
9 L	60054	Aetna Life Ins Co	59,981	2.28%	68.44%	58,846	42,919	72.93%
10 L	84506	Pacificare Life Assur Co	51,616	1.96%	70.41%	52,040	41,509	79.76%
11 L	64246	Guardian Life Ins Co Of Amer	42,651	1.62%	72.03%	42,597	34,765	81.61%
12 L	62286	Golden Rule Ins Co	41,220	1.57%	73.59%	40,966	30,066	73.39%
13 L	65978	Metropolitan Life Ins Co	39,953	1.52%	75.11%	36,002	37,511	104.19%
14 L	61271	Principal Life Ins Co	32,540	1.24%	76.35%	32,105	24,266	75.58%
15 L	62235	Unum Life Ins Co Of Amer	30,021	1.14%	77.49%	30,107	35,282	117.19%
16 L	69019	Standard Ins Co	27,590	1.05%	78.54%	27,738	25,053	90.32%
17 S		Behavioral Healthcare, Inc.	27,315	1.04%	79.58%	27,315	22,514	82.42%
18 L	68322	Great West Life & Annuity Ins Co	22,359	0.85%	80.43%	21,827	16,116	73.84%
19 L	91626	New England Life Ins Co	18,191	0.69%	81.12%	17,192	12,051	70.09%
20 L	70815	Hartford Life & Accident Ins Co	16,895	0.64%	81.76%	17,411	13,782	79.16%
21 L	97055	Mega Life & Health Ins Co The	16,392	0.62%	82.39%	16,995	15,986	94.06%
22 H	95482	Rocky Mountain Hmo Inc	15,347	0.58%	82.97%	14,552	12,065	82.91%
23 L	70408	Fortis Benefits Ins Co	14,715	0.56%	83.53%	14,775	10,746	72.73%
24 L	70254	Jefferson Pilot Financial Ins Co	13,695	0.52%	84.05%	13,793	8,536	61.89%
25 S		West Slope-Options Colorado Health N	13,398	0.51%	84.56%	13,398	9,706	72.45%
26 L	92711	HCC Life Ins Co	13,296	0.51%	85.07%	13,296	10,548	79.33%
27 L	80802	US Branch SunLife Assur Co Of Canada	12,430	0.47%	85.54%	12,496	10,375	83.03%
28 L	65498	Life Ins Co Of North Amer	12,407	0.47%	86.01%	12,407	6,944	55.97%
29 S		Northeast Behavioral Health, LLC	12,272	0.47%	86.48%	12,272	9,476	77.22%
30 L	71412	Mutual Of Omaha Ins Co	11,669	0.44%	86.92%	11,449	6,921	60.45%
31 P	25178	State Farm Mut Auto Ins Co	11,592	0.44%	87.36%	11,592	11,390	98.26%
32 L	60410	American Fidelity Assur Co	11,395	0.43%	87.79%	11,104	4,961	44.68%
33 P	20443	Continental Cas Co	11,082	0.42%	88.22%	9,570	5,138	53.69%
34 S		Jefferson Center For Mental Health,	10,599	0.40%	88.62%	10,599	10,264	96.84%
35 L	80926	GE Grp Life Assur Co	10,337	0.39%	89.01%	10,058	9,291	92.38%
36 L	97179	American Medical Security Life InsCo	10,055	0.38%	89.39%	10,041	6,776	67.49%
37 L	68608	Symetra Life Ins Co	9,406	0.36%	89.75%	9,631	5,069	52.63%
38 P	21326	Empire Fire & Marine Ins Co	9,217	0.35%	90.10%	9,217	5,503	59.70%
39 S		Mental Health Center of Boulder Coun	9,159	0.35%	90.45%	9,159	8,653	94.48%
40 L	70580	Humanadental Ins Co	9,068	0.34%	90.79%	9,068	5,967	65.80%
41 L	70106	United States Life Ins Co In NYC	8,259	0.31%	91.11%	8,711	6,966	79.97%
42 L	66087	Mid West Natl Life Ins Co Of TN	7,885	0.30%	91.41%	8,767	4,296	49.01%
43 L	77828	Companion Life Ins Co	7,803	0.30%	91.71%	7,812	5,272	67.48%
44 L	69868	United Of Omaha Life Ins Co	7,688	0.29%	92.00%	7,906	7,777	98.37%
45 L	66842	AIG Life Ins Co	7,407	0.28%	92.28%	7,497	1,334	17.79%
46 L	98205	National Foundation Life Ins Co	7,399	0.28%	92.56%	7,460	3,617	48.49%
47 L	66915	New York Life Ins Co	7,340	0.28%	92.84%	7,331	6,577	89.71%
48 L	68241	Prudential Ins Co Of Amer	7,007	0.27%	93.11%	6,991	7,372	105.45%
49 L	65021	Stonebridge Life Ins Co	6,923	0.26%	93.37%	6,945	1,139	16.39%
50 P	22667	Ace American Ins Co	6,666	0.25%	93.62%	6,769	6,258	92.45%
51 P	19682	Hartford Fire In Co	6,592	0.25%	93.87%	6,595	2,439	36.99%
52 L	68381	Reliance Standard Life Ins Co	6,308	0.24%	94.11%	6,350	4,195	66.07%
53 L	67105	Reliastar Life Ins Co	5,965	0.23%	94.34%	5,906	4,691	79.42%
54 L	80314	Unicare Life & Health Ins Co	5,821	0.22%	94.56%	5,875	4,414	75.13%
55 L	61425	Trustmark Ins Co	5,560	0.21%	94.77%	5,250	5,134	97.80%

2003 Colorado Group Accident and Health Insurance (includes Federal Employee Health Benefit Program)

Combined Market Share Report (\$1000s)

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
56 L	60836	American Republic Ins Co	5,017	0.19%	94.96%	4,822	3,220	66.79%
57 P	11860	Copic Ins Co	5,002	0.19%	95.15%	4,922	79	1.60%
58 L	88072	Hartford Life Ins Co	4,620	0.18%	95.33%	3,696	2,925	79.13%
59 L	80659	US Bus of the Canada Life Assur Co	4,296	0.16%	95.49%	4,085	2,431	59.51%
60 L	71870	Fidelity Security Life Ins Co	4,262	0.16%	95.65%	4,150	2,635	63.50%
61 P	38245	BCS Ins Co	4,014	0.15%	95.81%	4,014	1,732	43.14%
62 L	66281	Monumental Life Ins Co	4,006	0.15%	95.96%	3,949	1,417	35.89%
63 L	69744	Union Labor Life Ins Co	3,841	0.15%	96.11%	3,827	892	23.31%
64 L	68195	Provident Life & Accident Ins Co	3,816	0.15%	96.25%	3,849	2,909	75.58%
65 L	60053	Kaiser Permanente Ins Co	3,496	0.13%	96.38%	3,496	2,464	70.47%
66 L	64130	Life Investors Ins Co Of Amer	3,486	0.13%	96.52%	3,560	2,106	59.15%
67 L	61069	Anthem Life Ins Co	3,329	0.13%	96.64%	3,334	3,201	96.01%
68 L	61301	Ameritas Life Ins Corp	3,212	0.12%	96.76%	3,227	2,332	72.25%
69 L	76694	London Life Reins Co	3,146	0.12%	96.88%	3,022	2,680	88.67%
70 N	47004	Rocky Mountain Hlthcare Options Inc	3,093	0.12%	97.00%	3,093	539	17.42%
71 L	90611	Allianz Life Ins Co Of North Amer	3,018	0.11%	97.12%	2,670	3,027	113.34%
72 L	65099	John Hancock Life Ins Co	2,790	0.11%	97.22%	2,101	556	26.45%
73 L	65315	Liberty Life Assur Co Of Boston	2,674	0.10%	97.32%	2,668	2,274	85.24%
74 P	38830	Fort Wayne Hlth & Cas Ins Co	2,633	0.10%	97.42%	2,643	-291	-11.01%
75 L	62596	Union Fidelity Life Ins Co	2,627	0.10%	97.52%	2,609	784	30.05%
76 L	69345	Teachers Ins & Ann Assoc Of Amer	2,470	0.09%	97.62%	2,424	1,757	72.46%
77 L	67369	Alta Health & Life Ins Co	2,284	0.09%	97.71%	2,219	1,724	77.69%
78 L	62146	Combined Ins Co Of Amer	2,270	0.09%	97.79%	3,077	1,225	39.82%
79 L	62626	Cuna Mut Ins Society	2,121	0.08%	97.87%	2,116	1,111	52.50%
80 L	69477	Fortis Ins Co	2,043	0.08%	97.95%	2,106	863	41.00%
81 L	67091	Northwestern Mut Life Ins Co	1,935	0.07%	98.02%	1,871	1,200	64.16%
82 H	95473	Hmo CO Inc	1,843	0.07%	98.09%	1,774	181,746	10243.01%
83 P	16535	Zurich American Ins Co	1,820	0.07%	98.16%	1,930	1,127	58.41%
84 L	80799	Celtic Ins Co	1,753	0.07%	98.23%	1,723	1,059	61.50%
85 L	62413	Continental Assur Co	1,720	0.07%	98.29%	1,743	1,096	62.84%
86 P	27928	Amex Assur Co	1,642	0.06%	98.36%	1,627	59	3.65%
87 L	69078	Standard Security Life Ins Co Of NY	1,566	0.06%	98.42%	1,643	870	52.92%
88 L	82538	National Health Ins Co	1,564	0.06%	98.48%	1,572	1,451	92.30%
89 L	65323	Liberty Life Ins Co	1,519	0.06%	98.53%	1,441	206	14.29%
90 L	66168	Minnesota Life Ins Co	1,504	0.06%	98.59%	1,561	666	42.67%
91 L	60895	American United Life Ins Co	1,495	0.06%	98.65%	1,515	1,243	82.04%
92 L	85766	United Concordia Ins Co	1,434	0.05%	98.70%	1,504	863	57.38%
93 L	68721	Security Life Ins Co Of Amer	1,359	0.05%	98.75%	1,359	784	57.71%
94 P	19275	American Family Mut Ins Co	1,340	0.05%	98.81%	1,340	1,120	83.57%
95 L	69914	Sears Life Ins Co	1,333	0.05%	98.86%	1,334	374	28.05%
96 L	71773	American Natl Life Ins Co Of TX	1,332	0.05%	98.91%	1,334	1,051	78.79%
97 L	80829	Transamerica Assur Co	1,296	0.05%	98.96%	1,308	845	64.57%
98 L	68462	Reserve Natl Ins Co	1,196	0.05%	99.00%	1,324	956	72.22%
99 L	70939	Gerber Life Ins Co	1,099	0.04%	99.04%	1,040	314	30.23%
100 L	63479	United Teacher Assoc Ins Co	1,044	0.04%	99.08%	1,005	1	0.07%
101 L	67539	Pan American Life Ins Co	1,012	0.04%	99.12%	971	471	48.52%
102 L	60186	Allstate Life Ins Co	978	0.04%	99.16%	1,004	399	39.78%
103 L	67466	Pacific Life Ins Co	940	0.04%	99.19%	944	2,182	231.18%
104 P	10367	Avemco Ins Co	890	0.03%	99.23%	890	361	40.52%
105 L	65129	Kansas City Life Ins Co	888	0.03%	99.26%	889	441	49.58%
106 L	74900	Brokers Natl Life Assur Co	852	0.03%	99.29%	856	575	67.23%
107 L	69515	Medamerica Ins Co	841	0.03%	99.33%	840	63	7.54%
108 L	60534	American Heritage Life Ins Co	819	0.03%	99.36%	800	379	47.35%
109 L	62049	Colonial Life & Accident Ins Co	735	0.03%	99.39%	749	338	45.07%
110 L	68136	Protective Life Ins Co	695	0.03%	99.41%	696	467	67.15%

**2003 Colorado Group Accident and Health Insurance (includes Federal Employee Health Benefit Program)
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
111 L	86231	Transamerica Life Ins Co	613	0.02%	99.43%	617	1,257	203.52%
112 L	74268	Hartford Life Grp Ins Co	585	0.02%	99.46%	689	601	87.25%
113 L	67598	Paul Revere Life Ins Co	559	0.02%	99.48%	567	959	169.07%
114 P	22977	Lumbermens Mut Cas Co	533	0.02%	99.50%	533	-169	-31.73%
115 P	39217	QBE Ins Corp	518	0.02%	99.52%	518	171	32.94%
116 L	71854	AAA Life Ins Co	506	0.02%	99.54%	454	262	57.75%
117 L	61263	Bankers Life & Cas Co	483	0.02%	99.56%	425	145	34.11%
118 L	70629	World Ins Co	467	0.02%	99.57%	446	112	25.11%
119 L	65765	Reassure America Life Ins Co	436	0.02%	99.59%	433	317	73.22%
120 P	39845	Employers Reins Corp	422	0.02%	99.61%	422	38	8.96%
121 H	95090	United Healthcare Of CO Inc	422	0.02%	99.62%	497	1,966	396.01%
122 L	61212	Baltimore Life Ins Co	409	0.02%	99.64%	409	201	49.02%
123 L	65080	John Alden Life Ins Co	382	0.01%	99.65%	408	226	55.50%
124 L	70319	Washington Natl Ins Co	379	0.01%	99.67%	388	444	114.39%
125 L	72052	Corporate Health Ins Co	371	0.01%	99.68%	371	105	28.35%
126 L	70025	General Electric Capital Assur Co	370	0.01%	99.69%	502	-161	-32.11%
127 P	20532	Clarendon Natl Ins Co	355	0.01%	99.71%	347	276	79.53%
128 L	60275	American Bankers Life Assur Co Of FL	317	0.01%	99.72%	318	158	49.69%
129 L	93440	Highmark Life Ins Co	301	0.01%	99.73%	305	229	74.90%
130 L	90638	Best Life And Health Ins Co	301	0.01%	99.74%	301	173	57.37%
131 L	65757	Shelter Life Ins Co	286	0.01%	99.75%	278	207	74.53%
132 L	68160	Balboa Life Ins Co	274	0.01%	99.76%	299	-87	-29.22%
133 P	19445	National Union Fire Ins Co Of Pitts	272	0.01%	99.78%	222	1,442	650.71%
134 L	66605	Peoples Benefit Life Ins Co	254	0.01%	99.78%	256	128	49.88%
135 L	80705	Great West Life Assur Co	247	0.01%	99.79%	206	299	144.98%
136 L	67121	Transamerica Occidental Life Ins Co	231	0.01%	99.80%	231	228	98.74%
137 P	11150	Arch Ins Co	225	0.01%	99.81%	225	117	51.77%
138 L	62634	Delaware American Life Ins Co	207	0.01%	99.82%	173	0	0.00%
139 L	60607	American Intl Life Assr Co NY	205	0.01%	99.83%	204	162	79.17%
140 L	60801	American Public Life Ins Co	203	0.01%	99.83%	201	117	58.48%
141 P	25534	TIG Ins Co	195	0.01%	99.84%	108	27	24.93%
142 L	66869	Nationwide Life Ins Co	182	0.01%	99.85%	308	352	114.25%
143 L	81426	Commercial Travelers Mut Ins Co	181	0.01%	99.86%	202	247	122.10%
144 L	76325	Conseco Senior Health Ins Co	172	0.01%	99.86%	142	207	146.54%
145 P	10111	American Bankers Ins Co Of FL	169	0.01%	99.87%	169	107	63.44%
146 L	77879	5 Star Life Ins Co	164	0.01%	99.88%	164	80	49.11%
147 L	68810	Sentry Life Ins Co	160	0.01%	99.88%	155	307	198.24%
148 L	68764	Security Financial Life Ins Co	159	0.01%	99.89%	169	138	81.60%
149 L	80985	BCS Life Ins Co	156	0.01%	99.89%	204	159	77.97%
150 L	79014	Safehealth Life Ins Co	141	0.01%	99.90%	141	99	70.39%
151 L	93777	Household Life Ins Co	131	0.00%	99.90%	131	36	27.45%
152 P	24988	Sentry Ins A Mut Co	123	0.00%	99.91%	123	38	30.97%
153 P	13528	Brotherhood Mut Ins Co	113	0.00%	99.91%	115	47	40.88%
154 L	71420	Sierra Health & Life Ins Co Inc	112	0.00%	99.92%	112	16	14.60%
155 L	92916	United American Ins Co	109	0.00%	99.92%	111	54	48.16%
156 L	81949	American Ins Co Of TX	102	0.00%	99.92%	104	47	45.33%
157 L	61476	Boston Mut Life Ins Co	92	0.00%	99.93%	94	91	96.86%
158 L	80837	Union Central Life Ins Co	90	0.00%	99.93%	91	-299	-327.77%
159 L	64297	First Unum Life Ins Co	87	0.00%	99.94%	88	1,342	1520.20%
160 L	71129	Fort Dearborn Life Ins Co	87	0.00%	99.94%	87	30	34.66%
161 L	64513	Horace Mann Life Ins Co	81	0.00%	99.94%	88	44	50.23%
162 L	76112	Oxford Life Ins Co	80	0.00%	99.94%	83	29	34.40%
163 L	88668	Mutual Of Amer Life Ins Co	75	0.00%	99.95%	75	105	139.40%
164 L	92649	American Underwriters Life Ins Co	75	0.00%	99.95%	75	26	34.27%
165 L	68373	American Gen Assur Co	75	0.00%	99.95%	70	64	91.17%

**2003 Colorado Group Accident and Health Insurance (includes Federal Employee Health Benefit Program)
 Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
166 L	90328	First Health Life & Health Ins Co	74	0.00%	99.96%	78	86	109.82%
167 L	65781	Madison Natl Life Ins Co Inc	66	0.00%	99.96%	66	32	48.64%
168 L	90212	Great Southern Life Ins Co	63	0.00%	99.96%	63	-88	-139.27%
169 L	60577	American Income Life Ins Co	58	0.00%	99.96%	58	34	59.71%
170 L	81027	Veterans Life Ins Co	58	0.00%	99.97%	59	14	23.57%
171 L	60739	American Natl Ins Co	54	0.00%	99.97%	45	447	995.82%
172 L	69663	USAA Life Ins Co	52	0.00%	99.97%	37	-139	-374.58%
173 P	24902	Security Ins Co Of Hartford	44	0.00%	99.97%	104	107	102.95%
174 L	60879	American States Life Ins Co	39	0.00%	99.97%	39	0	0.00%
175 L	62324	Freedom Life Ins Co Of Amer	38	0.00%	99.97%	38	0	0.00%
176 L	60214	First Great West Life & Annuity Ins	32	0.00%	99.98%	31	10	31.86%
177 L	78174	Conseco Health Ins Co	32	0.00%	99.98%	31	31	99.65%
178 P	11991	National Cas Co	31	0.00%	99.98%	35	-17	-49.09%
179 L	71730	Continental American Ins Co	29	0.00%	99.98%	29	12	43.20%
180 P	34274	Central States Ind Co Of Omaha	28	0.00%	99.98%	27	3	11.83%
181 P	20796	GE Casualty Ins Co	27	0.00%	99.98%	28	12	43.60%
182 P	20281	Federal Ins Co	27	0.00%	99.98%	33	217	665.33%
183 P	20427	American Cas Co Of Reading PA	26	0.00%	99.98%	26	15	58.24%
184 P	35408	Sirius Amer Ins Co	26	0.00%	99.98%	26	2	9.49%
185 P	22713	Insurance Co Of North Amer	25	0.00%	99.98%	74	322	431.78%
186 L	60380	American Family Life Asr Co Columbus	24	0.00%	99.99%	26	1	2.99%
187 L	60763	American Pioneer Life Ins Co	24	0.00%	99.99%	24	22	91.28%
188 L	60046	Academy Life Ins Co	20	0.00%	99.99%	21	10	50.00%
189 L	66370	Mony Life Ins Co	19	0.00%	99.99%	19	144	741.66%
190 L	61409	National Benefit Life Ins Co	19	0.00%	99.99%	19	4	19.56%
191 L	64211	Guarantee Trust Life Ins Co	19	0.00%	99.99%	20	13	65.04%
192 L	71404	Continental General Ins Co	19	0.00%	99.99%	18	7	39.49%
193 L	80578	Physicians Mut Ins Co	18	0.00%	99.99%	18	1	3.97%
194 L	63967	Government Personnel Mut Life Ins Co	17	0.00%	99.99%	17	9	52.54%
195 L	60682	Conseco Ins Co	17	0.00%	99.99%	16	2	9.79%
196 L	68225	Nationwide Life Ins Co of Amer	15	0.00%	99.99%	15	14	92.89%
197 L	61883	Central United Life Ins Co	14	0.00%	99.99%	14	6	44.91%
198 P	10952	Stonebridge Casualty Ins Co	14	0.00%	99.99%	14	20	147.11%
199 L	68772	Security Mut Life Ins Co Of NY	13	0.00%	99.99%	13	5	36.78%
200 L	60488	American Gen Life Ins Co	12	0.00%	99.99%	12	0	0.00%
201 L	65919	Primerica Life Ins Co	11	0.00%	100.00%	17	418	2502.56%
202 L	65536	GE Life And Annuity Assur Co	9	0.00%	100.00%	9	4	47.04%
203 L	84786	Colorado Bankers Life Ins Co	9	0.00%	100.00%	9	4	39.26%
204 L	67261	Old Republic Life Ins Co	9	0.00%	100.00%	9	0	1.05%
205 L	61360	Reliastar Life Ins Co Of NY	9	0.00%	100.00%	-1	-558	105710.61%
206 L	61832	Chesapeake Life Ins Co	8	0.00%	100.00%	8	8	106.31%
207 L	65005	IDS Life Ins Co	8	0.00%	100.00%	8	1	15.55%
208 H	95256	Aetna Health Inc CO Corp	8	0.00%	100.00%	8	-73	-940.32%
209 L	60518	American Health & Life Ins Co	8	0.00%	100.00%	8	10	123.96%
210 L	79065	Sun Life Assur Co Of Canada US	7	0.00%	100.00%	7	5	75.40%
211 L	61395	Beneficial Life Ins Co	7	0.00%	100.00%	7	4	50.80%
212 P	42978	American Security Ins Co	7	0.00%	100.00%	7	2	26.20%
213 P	19429	Insurance Co Of The State Of PA	6	0.00%	100.00%	13	255	1953.55%
214 L	67814	Phoenix Life Ins Co	6	0.00%	100.00%	6	10	159.52%
215 L	91472	Globe Life & Accident Ins Co	6	0.00%	100.00%	6	4	67.65%
216 L	70688	Transamerica Financial Life Ins Co	5	0.00%	100.00%	5	6	115.97%
217 L	69175	States General Life Ins Co	5	0.00%	100.00%	5	0	8.77%
218 L	85189	Investors Consolidated Ins Co	4	0.00%	100.00%	4	1	26.26%
219 P	16217	National Farmers Union Prop & Cas	4	0.00%	100.00%	4	0	0.00%
220 L	70491	Clarica Life Ins Co US	4	0.00%	100.00%	4	0	6.80%

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Combined Market Share Report (\$1000s)

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
221 L	62065	Colonial Penn Life Ins Co	4	0.00%	100.00%	4	0	-7.74%
222 L	85561	MIC Life Ins Corp	4	0.00%	100.00%	4	0	4.39%
223 L	87726	The Travelers Ins Co	4	0.00%	100.00%	4	-60	-1676.32%
224 L	97764	Idealife Ins Co	3	0.00%	100.00%	3	3	89.73%
225 L	64017	Jefferson Natl Life Ins Co	3	0.00%	100.00%	4	0	0.00%
226 L	94285	Empire General Life Assur Corp	3	0.00%	100.00%	2	1	48.65%
227 P	22063	Government Employees Ins Co	3	0.00%	100.00%	3	0	-3.18%
228 L	69973	United Life Ins Co	3	0.00%	100.00%	3	0	0.00%
229 L	67695	Federal Home Life Ins Co	3	0.00%	100.00%	3	0	0.00%
230 L	63088	Farm Bureau Life Ins Co	3	0.00%	100.00%	3	1	41.17%
231 L	61727	Central Reserve Life Ins Co	2	0.00%	100.00%	2	1	59.83%
232 L	82627	Swiss Re Life & Health Amer Inc	2	0.00%	100.00%	2	-2	-110.93%
233 L	65242	Lafayette Life Ins Co	2	0.00%	100.00%	2	0	0.00%
234 L	68209	Provident Life & Cas Ins Co	2	0.00%	100.00%	3	40	1331.61%
235 L	63657	Garden State Life Ins Co	1	0.00%	100.00%	1	0	0.00%
236 L	84522	Auto Club Life Ins Co	1	0.00%	100.00%	1	0	-0.07%
237 L	86355	Standard Life & Accident Ins Co	1	0.00%	100.00%	0	-3	712.71%
238 P	29599	US Specialty Ins Co	1	0.00%	100.00%	1	0	-4.68%
239 L	65722	Loyal American Life Ins Co	1	0.00%	100.00%	1	0	0.00%
240 L	91693	United Family Life Ins Co	1	0.00%	100.00%	1	0	0.00%
241 L	80624	American Progressive L&H Ins Of NY	1	0.00%	100.00%	1	2	142.94%
242 L	99724	Homesield Ins Co	1	0.00%	100.00%	1	0	0.00%
243 L	65900	Conseco Life Ins Co	1	0.00%	100.00%	1	0	11.60%
244 P	24813	Balboa Ins Co	1	0.00%	100.00%	1	0	11.16%
245 L	74209	MMA Ins Co	1	0.00%	100.00%	1	0	9.02%
246 L	76023	Columbian Life Ins Co	1	0.00%	100.00%	1	37	5750.47%
247 L	65110	Kanawha Ins Co	1	0.00%	100.00%	1	0	72.58%
248 L	86126	Members Life Ins Co	0	0.00%	100.00%	0	0	0.00%
249 L	63983	United Heritage Life Ins Co	0	0.00%	100.00%	0	0	0.00%
250 L	93742	Securian Life Ins Co	0	0.00%	100.00%	0	0	0.00%
251 L	67644	Penn Mut Life Ins Co	0	0.00%	100.00%	0	0	0.00%
252 L	72990	GE Capital Life Assur Co Of NY	0	0.00%	100.00%	0	39	11171.39%
253 L	65676	Lincoln Natl Life Ins Co	0	0.00%	100.00%	0	0	0.00%
254 L	61700	Central Natl Life Ins Co Omaha	0	0.00%	100.00%	1	0	-9.40%
255 L	80322	Citicorp Life Ins Co	0	0.00%	100.00%	0	0	0.00%
256 L	64190	Allianz Life Ins Co Of NY	0	0.00%	100.00%	0	0	-31.58%
257 L	67903	Provident Amer Life & Hlth Ins Co	0	0.00%	100.00%	0	22	18980.70%
258 L	65331	Liberty Natl Life Ins Co	0	0.00%	100.00%	0	0	0.00%
259 L	60305	American Comm Mut Ins Co	0	0.00%	100.00%	0	0	0.00%
260 L	83445	Advance Ins Co	0	0.00%	100.00%	0	0	0.00%
261 L	94250	Banner Life Ins Co	0	0.00%	100.00%	0	0	0.00%
262 P	19437	Lexington Ins Co	0	0.00%	100.00%	0	0	0.00%
263 S		Sycare-Options Colorado Health Netwo	0	0.00%	100.00%	21,766	19,228	88.34%
264 P	20621	OneBeacon America Ins Co	-1	0.00%	100.00%	-1	-35	5238.68%
265 L	61751	Central States H & L Co Of Omaha	-18	0.00%	100.00%	17	-4	-23.28%
266 P	24678	Royal Ind Co	-42	0.00%	100.00%	-36	-1	1.52%
Totals			2,630,164			2,642,139	2,364,876	100.46%

*Company Types: D = Pre-Paid Dental; L=Life, Accident & Health; N=Non-Profits; H = HMO; P=Property & Casualty; S=Limited Service Licensed Provider Networks

**2003 Colorado Credit Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
1 P	10111	American Bankers Ins Co Of FL	3,073	14.43%	14.43%	3,098	1,314	42.41%
2 L	66168	Minnesota Life Ins Co	3,035	14.26%	28.69%	1,601	453	28.29%
3 L	62626	Cuna Mut Ins Society	2,534	11.90%	40.59%	2,763	1,473	53.29%
4 L	61506	Resource Life Ins Co	1,591	7.47%	48.07%	2,720	1,119	41.15%
5 L	64130	Life Investors Ins Co Of Amer	1,488	6.99%	55.06%	1,900	452	23.77%
6 P	42986	Standard Guaranty Ins Co	1,463	6.87%	61.93%	1,377	654	47.51%
7 P	34274	Central States Ind Co Of Omaha	1,390	6.53%	68.46%	1,390	499	35.89%
8 L	61751	Central States H & L Co Of Omaha	1,018	4.78%	73.25%	2,165	978	45.16%
9 L	93777	Household Life Ins Co	847	3.98%	77.22%	1,573	592	37.61%
10 P	42978	American Security Ins Co	610	2.86%	80.09%	610	107	17.51%
11 L	70173	Universal Underwriters Life Ins Co	564	2.65%	82.74%	649	121	18.65%
12 L	68373	American Gen Assur Co	512	2.41%	85.14%	460	322	69.98%
13 L	76007	Old United Life Ins Co	502	2.36%	87.50%	342	8	2.42%
14 L	65951	Merit Life Ins Co	417	1.96%	89.46%	351	29	8.36%
15 L	60518	American Health & Life Ins Co	346	1.63%	91.09%	849	288	33.96%
16 L	77151	Service Life & Cas Ins Co	337	1.58%	92.67%	338	138	40.68%
17 L	60739	American Natl Ins Co	296	1.39%	94.06%	249	83	33.39%
18 L	89958	JMIC Life Ins Co	278	1.31%	95.37%	217	73	33.49%
19 L	65021	Stonebridge Life Ins Co	191	0.90%	96.27%	191	25	12.82%
20 L	60275	American Bankers Life Assur Co Of FL	182	0.85%	97.12%	293	354	120.86%
21 L	65811	American Modern Life Ins Co	171	0.80%	97.93%	515	-31	-5.94%
22 L	92649	American Underwriters Life Ins Co	170	0.80%	98.72%	205	20	9.58%
23 L	92274	Landcar Life Ins Co	148	0.69%	99.42%	174	-36	-20.59%
24 L	64211	Guarantee Trust Life Ins Co	125	0.58%	100.00%	71	-32	-44.60%
25 L	68160	Balboa Life Ins Co	120	0.56%	100.57%	122	83	68.41%
26 L	69973	United Life Ins Co	84	0.40%	100.96%	14	0	0.00%
27 L	68136	Protective Life Ins Co	52	0.24%	101.21%	114	-1	-0.63%
28 P	10952	Stonebridge Casualty Ins Co	34	0.16%	101.36%	34	13	38.06%
29 L	71323	Zale Life Ins Co	24	0.11%	101.48%	24	4	15.11%
30 L	66699	Voyager Life Ins Co	23	0.11%	101.58%	24	0	-1.56%
31 L	81779	Individual Assur Co Life Hlth & Acc	23	0.11%	101.69%	179	92	51.43%
32 P	25178	State Farm Mut Auto Ins Co	19	0.09%	101.78%	51	45	87.73%
33 L	66281	Monumental Life Ins Co	7	0.03%	101.81%	3	0	9.58%
34 L	60836	American Republic Ins Co	6	0.03%	101.84%	1	0	23.49%
35 P	19232	Allstate Ins Co	2	0.01%	101.84%	2	28	1790.92%
36 L	60186	Allstate Life Ins Co	1	0.01%	101.85%	1	8	568.17%
37 P	35971	Voyager Property & Cas Ins Co	1	0.01%	101.86%	1	0	3.00%
38 L	69663	USAA Life Ins Co	0	0.00%	101.86%	0	0	0.00%
39 P	20796	GE Casualty Ins Co	0	0.00%	101.86%	0	0	0.00%
40 L	67695	Federal Home Life Ins Co	0	0.00%	101.86%	0	0	35800.00%
41 L	65781	Madison Natl Life Ins Co Inc	0	0.00%	101.86%	1	0	0.00%
42 L	88080	XL Life Ins and Annuity Co	0	0.00%	101.86%	1	-1	-162.14%
43 L	62383	Centurion Life Ins Co	0	0.00%	101.86%	1	-8	-566.79%
44 L	68241	Prudential Ins Co Of Amer	0	0.00%	101.85%	1	5	385.51%
45 L	65595	Lincoln Benefit Life Co	-1	0.00%	101.85%	10	3	26.77%
46 L	64394	Heritage Life Ins Co	-1	0.00%	101.85%	48	6	12.55%
47 L	65757	Shelter Life Ins Co	-2	-0.01%	101.84%	18	0	0.00%
48 L	84697	American Specialty Hlth Ins Co	-4	-0.02%	101.82%	58	58	100.42%
49 L	62596	Union Fidelity Life Ins Co	-7	-0.03%	101.79%	11	-12	-109.17%
50 L	60534	American Heritage Life Ins Co	-9	-0.04%	101.74%	109	6	5.83%
51 L	70106	United States Life Ins Co In NYC	-47	-0.22%	101.52%	283	68	23.83%
52 L	98884	Union Security Life Ins Co	-324	-1.52%	100.00%	2,498	553	22.14%
Totals			21,287			27,709	9,952	130.17%

*Company Type: L = Life, Accident & Health; P=Property & Casualty

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
1 H	95669	Kaiser Fndtn Health Plan CO	1,283,208	18.87%	18.87%	1,283,208	1,139,207	88.78%
2 H	95434	Pacificare Of CO Inc	909,369	13.38%	32.25%	909,369	756,535	83.19%
3 P	11011	Rocky Mountain Hospital & Medical	533,543	7.85%	40.10%	533,543	391,607	73.40%
4 L	79413	United Healthcare Ins Co	438,599	6.45%	46.55%	436,668	366,004	83.82%
5 L	89070	United Concordia Companies Inc	363,595	5.35%	51.90%	365,439	337,941	92.48%
6 H	95473	Hmo CO Inc	245,345	3.61%	55.50%	245,345	182,555	74.41%
7 H	95482	Rocky Mountain Hmo Inc	239,545	3.52%	59.03%	239,545	201,107	83.95%
8 H	95733	Colorado Access	232,073	3.41%	62.44%	232,073	203,226	87.57%
9 H	95604	Cigna Healthcare Of CO Inc	228,026	3.35%	65.80%	228,026	199,565	87.52%
10 H	95090	United Healthcare Of CO Inc	174,727	2.57%	68.37%	174,727	148,458	84.97%
11 L	62308	Connecticut General Life Ins Co	166,402	2.45%	70.81%	163,663	166,822	101.93%
12 L	73288	Humana Ins Co	122,443	1.80%	72.61%	123,569	97,051	78.54%
13 N	55875	Colorado Dental Services Inc	107,448	1.58%	74.19%	107,448	88,004	81.90%
14 L	97268	Pacific Life & Annuity Co	102,905	1.51%	75.71%	102,065	80,447	78.82%
15 H	95256	Aetna Health Inc CO Corp	97,101	1.43%	77.14%	97,101	71,459	73.59%
16 L	60054	Aetna Life Ins Co	60,102	0.88%	78.02%	58,966	42,997	72.92%
17 L	69477	Fortis Ins Co	60,031	0.88%	78.90%	57,581	33,398	58.00%
18 L	84506	Pacificare Life Assur Co	51,667	0.76%	79.66%	52,105	41,580	79.80%
19 H	95412	Great West Healthcare of CO Inc	50,743	0.75%	80.41%	50,743	46,120	90.89%
20 L	64246	Guardian Life Ins Co Of Amer	48,890	0.72%	81.13%	47,105	39,203	83.23%
21 L	62286	Golden Rule Ins Co	43,135	0.63%	81.76%	42,877	31,591	73.68%
22 L	65978	Metropolitan Life Ins Co	43,095	0.63%	82.40%	39,550	40,395	102.13%
23 N	47004	Rocky Mountain Hlthcare Options Inc	39,461	0.58%	82.98%	39,461	30,353	76.92%
24 L	97055	Mega Life & Health Ins Co The	38,897	0.57%	83.55%	39,406	26,756	67.90%
25 L	62235	Unum Life Ins Co Of Amer	36,701	0.54%	84.09%	36,978	41,578	112.44%
26 P	39616	Vision Service Plan Ins Co	36,337	0.53%	84.62%	36,337	32,891	90.52%
27 L	61271	Principal Life Ins Co	36,069	0.53%	85.15%	35,043	25,769	73.54%
28 L	71412	Mutual Of Omaha Ins Co	29,344	0.43%	85.59%	29,393	20,395	69.39%
29 L	60380	American Family Life Asr Co Columbus	28,516	0.42%	86.00%	29,072	11,699	40.24%
30 L	69019	Standard Ins Co	28,402	0.42%	86.42%	28,499	25,297	88.76%
31 S		Behavioral Healthcare, Inc.	27,315	0.40%	86.82%	27,315	22,514	82.42%
32 P	25178	State Farm Mut Auto Ins Co	26,213	0.39%	87.21%	23,972	19,920	83.10%
33 L	70025	General Electric Capital Assur Co	26,163	0.38%	87.59%	28,425	9,403	33.08%
34 L	68322	Great West Life & Annuity Ins Co	25,621	0.38%	87.97%	25,090	19,729	78.63%
35 L	66087	Mid West Natl Life Ins Co Of TN	25,009	0.37%	88.34%	25,559	13,296	52.02%
36 H	95750	Denver Health Medical Plan Inc	22,454	0.33%	88.67%	22,454	20,023	89.17%
37 L	60836	American Republic Ins Co	19,630	0.29%	88.96%	19,671	12,571	63.91%
38 L	70408	Fortis Benefits Ins Co	18,834	0.28%	89.24%	18,908	11,095	58.68%
39 L	91626	New England Life Ins Co	18,556	0.27%	89.51%	17,566	12,162	69.24%
40 L	64130	Life Investors Ins Co Of Amer	17,371	0.26%	89.76%	17,714	6,341	35.79%
41 P	20443	Continental Cas Co	17,346	0.26%	90.02%	10,812	7,677	71.00%
42 L	70815	Hartford Life & Accident Ins Co	16,919	0.25%	90.27%	17,412	14,175	81.41%
43 L	97179	American Medical Security Life InsCo	16,337	0.24%	90.51%	16,284	10,379	63.74%
44 L	67091	Northwestern Mut Life Ins Co	15,472	0.23%	90.74%	15,928	11,538	72.44%
45 L	70254	Jefferson Pilot Financial Ins Co	13,973	0.21%	90.94%	14,103	8,914	63.21%
46 L	61263	Bankers Life & Cas Co	13,896	0.20%	91.15%	13,954	8,236	59.02%
47 H	95774	San Luis Valley HMO inc	13,734	0.20%	91.35%	13,734	10,586	77.08%
48 L	60410	American Fidelity Assur Co	13,608	0.20%	91.55%	13,315	6,107	45.86%
49 S		West Slope-Options Colorado Health N	13,398	0.20%	91.74%	13,398	9,706	72.45%
50 L	92711	HCC Life Ins Co	13,296	0.20%	91.94%	13,296	10,548	79.33%
51 L	80802	US Branch SunLife Assur Co Of Canada	12,430	0.18%	92.12%	12,496	10,375	83.03%
52 L	65498	Life Ins Co Of North Amer	12,425	0.18%	92.31%	12,425	6,940	55.85%
53 L	68195	Provident Life & Accident Ins Co	12,293	0.18%	92.49%	12,691	14,232	112.15%
54 S		Northeast Behavioral Health, LLC	12,272	0.18%	92.67%	12,272	9,476	77.22%
55 L	62146	Combined Ins Co Of Amer	11,289	0.17%	92.83%	12,100	4,587	37.91%
56 S		Jefferson Center For Mental Health,	10,599	0.16%	92.99%	10,599	10,264	96.84%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
57 P	21326	Empire Fire & Marine Ins Co	10,364	0.15%	93.14%	10,364	5,503	53.09%
58 L	80926	GE Grp Life Assur Co	10,337	0.15%	93.29%	10,058	9,291	92.38%
59 L	62952	Equitable Life & Cas Ins Co	10,025	0.15%	93.44%	10,081	6,473	64.21%
60 L	66915	New York Life Ins Co	9,900	0.15%	93.59%	9,880	8,707	88.13%
61 P	19275	American Family Mut Ins Co	9,874	0.15%	93.73%	9,711	7,102	73.14%
62 D	11175	Cigna Dental Health of CO Inc	9,667	0.14%	93.87%	9,667	6,176	63.89%
63 L	80578	Physicians Mut Ins Co	9,627	0.14%	94.02%	9,666	6,030	62.39%
64 L	65099	John Hancock Life Ins Co	9,554	0.14%	94.16%	9,987	2,939	29.43%
65 L	68608	Symetra Life Ins Co	9,408	0.14%	94.29%	9,633	5,075	52.68%
66 L	70629	World Ins Co	9,371	0.14%	94.43%	9,567	4,986	52.12%
67 S		Mental Health Center of Boulder Coun	9,159	0.13%	94.57%	9,159	8,653	94.48%
68 L	70580	Humanadental Ins Co	9,068	0.13%	94.70%	9,068	5,967	65.80%
69 L	70106	United States Life Ins Co In NYC	8,212	0.12%	94.82%	8,995	7,034	78.20%
70 L	68241	Prudential Ins Co Of Amer	7,984	0.12%	94.94%	8,861	8,780	99.09%
71 L	77828	Companion Life Ins Co	7,803	0.11%	95.05%	7,812	5,272	67.48%
72 L	69868	United Of Omaha Life Ins Co	7,692	0.11%	95.17%	7,909	7,772	98.26%
73 L	98205	National Foundation Life Ins Co	7,643	0.11%	95.28%	7,706	3,748	48.64%
74 L	66842	AIG Life Ins Co	7,599	0.11%	95.39%	7,691	1,383	17.98%
75 F	56014	Thrivent Financial For Lutherans	7,549	0.11%	95.50%	7,442	4,521	60.75%
76 L	65021	Stonebridge Life Ins Co	7,477	0.11%	95.61%	7,502	1,464	19.51%
77 L	67598	Paul Revere Life Ins Co	6,843	0.10%	95.71%	7,101	9,161	129.00%
78 P	22667	Ace American Ins Co	6,666	0.10%	95.81%	6,769	6,258	92.45%
79 L	90611	Allianz Life Ins Co Of North Amer	6,626	0.10%	95.91%	6,275	3,180	50.68%
80 P	19682	Hartford Fire In Co	6,592	0.10%	96.00%	6,595	2,439	36.99%
81 L	92916	United American Ins Co	6,398	0.09%	96.10%	6,433	3,865	60.09%
82 L	68381	Reliance Standard Life Ins Co	6,309	0.09%	96.19%	6,352	4,195	66.05%
83 L	62049	Colonial Life & Accident Ins Co	6,296	0.09%	96.28%	6,386	2,490	39.00%
84 L	61425	Trustmark Ins Co	6,046	0.09%	96.37%	5,733	6,132	106.96%
85 L	67105	Reliastar Life Ins Co	5,967	0.09%	96.46%	5,908	4,694	79.44%
86 L	66168	Minnesota Life Ins Co	5,954	0.09%	96.55%	4,602	456	9.91%
87 L	80314	Unicare Life & Health Ins Co	5,840	0.09%	96.63%	5,894	4,491	76.18%
88 L	65935	Massachusetts Mut Life Ins Co	5,356	0.08%	96.71%	5,145	5,023	97.63%
89 L	71404	Continental General Ins Co	5,298	0.08%	96.79%	5,311	3,701	69.68%
90 L	65005	IDS Life Ins Co	5,137	0.08%	96.87%	5,135	1,845	35.93%
91 L	78174	Conseco Health Ins Co	5,080	0.07%	96.94%	5,011	1,716	34.23%
92 P	11860	Copic Ins Co	5,002	0.07%	97.02%	4,922	79	1.60%
93 L	64211	Guarantee Trust Life Ins Co	4,943	0.07%	97.09%	4,905	6,526	133.05%
94 L	88072	Hartford Life Ins Co	4,686	0.07%	97.16%	3,699	2,925	79.08%
95 D	11189	Pacificare Dental of CO Inc	4,671	0.07%	97.23%	4,671	2,491	53.32%
96 L	62626	Cuna Mut Ins Society	4,655	0.07%	97.29%	4,879	2,583	52.94%
97 L	66281	Monumental Life Ins Co	4,331	0.06%	97.36%	4,269	1,539	36.05%
98 L	80659	US Bus of the Canada Life Assur Co	4,304	0.06%	97.42%	4,094	2,434	59.46%
99 L	63282	Penn Treaty Network Amer Ins Co	4,276	0.06%	97.48%	4,352	1,709	39.26%
100 L	71870	Fidelity Security Life Ins Co	4,262	0.06%	97.55%	4,150	2,635	63.50%
101 D	52032	United Dental Care of CO Inc	4,215	0.06%	97.61%	4,215	2,450	58.13%
102 P	38245	BCS Ins Co	4,014	0.06%	97.67%	4,014	1,732	43.14%
103 L	65080	John Alden Life Ins Co	3,994	0.06%	97.73%	3,914	2,629	67.17%
104 L	69744	Union Labor Life Ins Co	3,898	0.06%	97.78%	3,877	937	24.17%
105 L	86355	Standard Life & Accident Ins Co	3,854	0.06%	97.84%	3,861	2,421	62.70%
106 L	76325	Conseco Senior Health Ins Co	3,750	0.06%	97.90%	4,053	4,780	117.94%
107 L	60053	Kaiser Permanente Ins Co	3,496	0.05%	97.95%	3,496	2,464	70.47%
108 L	61069	Anthem Life Ins Co	3,329	0.05%	98.00%	3,334	3,201	96.01%
109 P	10111	American Bankers Ins Co Of FL	3,323	0.05%	98.04%	3,325	1,508	45.35%
110 L	61301	Ameritas Life Ins Corp	3,233	0.05%	98.09%	3,248	2,423	74.60%
111 L	76694	London Life Reins Co	3,146	0.05%	98.14%	3,022	2,680	88.67%
112 L	69663	USAA Life Ins Co	2,960	0.04%	98.18%	2,944	1,499	50.92%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
113 L	60534	American Heritage Life Ins Co	2,899	0.04%	98.22%	2,999	705	23.52%
114 L	69345	Teachers Ins & Ann Assoc Of Amer	2,745	0.04%	98.27%	2,693	2,015	74.84%
115 L	62596	Union Fidelity Life Ins Co	2,684	0.04%	98.30%	2,689	800	29.76%
116 L	65315	Liberty Life Assur Co Of Boston	2,675	0.04%	98.34%	2,669	2,274	85.22%
117 P	38830	Fort Wayne Hlth & Cas Ins Co	2,633	0.04%	98.38%	2,643	174	6.58%
118 L	67369	Alta Health & Life Ins Co	2,568	0.04%	98.42%	2,503	2,008	80.23%
119 L	65595	Lincoln Benefit Life Co	2,530	0.04%	98.46%	2,432	-14	-0.56%
120 L	68462	Reserve Natl Ins Co	2,375	0.03%	98.49%	2,610	1,680	64.37%
121 L	87726	The Travelers Ins Co	2,247	0.03%	98.53%	2,311	1,391	60.17%
122 L	65765	Reassure America Life Ins Co	2,239	0.03%	98.56%	2,320	2,705	116.61%
123 L	67121	Transamerica Occidental Life Ins Co	2,229	0.03%	98.59%	2,204	675	30.62%
124 L	89206	Ohio Natl Life Assur Corp	2,076	0.03%	98.62%	2,166	1,049	48.44%
125 L	61751	Central States H & L Co Of Omaha	1,941	0.03%	98.65%	3,114	1,646	52.84%
126 L	67539	Pan American Life Ins Co	1,937	0.03%	98.68%	1,870	471	25.21%
127 L	71420	Sierra Health & Life Ins Co Inc	1,911	0.03%	98.71%	1,911	1,418	74.18%
128 L	80799	Celtic Ins Co	1,857	0.03%	98.73%	1,803	1,103	61.18%
129 P	16535	Zurich American Ins Co	1,820	0.03%	98.76%	1,930	1,127	58.41%
130 L	64580	Illinois Mut Life Ins Co	1,807	0.03%	98.79%	1,709	662	38.77%
131 L	62413	Continental Assur Co	1,759	0.03%	98.81%	1,783	1,104	61.91%
132 L	84824	Allmerica Financial Life & Annuity	1,726	0.03%	98.84%	1,726	1,622	94.01%
133 L	80829	Transamerica Assur Co	1,723	0.03%	98.86%	1,751	1,000	57.10%
134 L	80705	Great West Life Assur Co	1,712	0.03%	98.89%	206	299	144.98%
135 L	86231	Transamerica Life Ins Co	1,692	0.02%	98.91%	1,689	2,019	119.52%
136 L	70319	Washington Natl Ins Co	1,680	0.02%	98.94%	1,725	296	17.14%
137 P	27928	Amex Assur Co	1,642	0.02%	98.96%	1,627	59	3.65%
138 L	61506	Resource Life Ins Co	1,591	0.02%	98.99%	2,720	1,119	41.15%
139 L	82538	National Health Ins Co	1,579	0.02%	99.01%	1,587	1,473	92.83%
140 L	69078	Standard Security Life Ins Co Of NY	1,566	0.02%	99.03%	1,643	870	52.92%
141 L	63479	United Teacher Assoc Ins Co	1,546	0.02%	99.06%	1,505	230	15.26%
142 P	22217	Gulf Ins Co	1,540	0.02%	99.08%	1,540	-218	-14.12%
143 L	65323	Liberty Life Ins Co	1,525	0.02%	99.10%	1,449	206	14.22%
144 L	60895	American United Life Ins Co	1,513	0.02%	99.12%	1,533	1,243	81.11%
145 P	42986	Standard Guaranty Ins Co	1,463	0.02%	99.14%	1,377	654	47.51%
146 L	85766	United Concordia Ins Co	1,434	0.02%	99.17%	1,504	863	57.38%
147 P	34274	Central States Ind Co Of Omaha	1,418	0.02%	99.19%	1,417	502	35.43%
148 L	71773	American Natl Life Ins Co Of TX	1,418	0.02%	99.21%	1,422	1,297	91.19%
149 L	68284	Pyramid Life Ins Co	1,406	0.02%	99.23%	1,356	783	57.74%
150 L	68721	Security Life Ins Co Of Amer	1,360	0.02%	99.25%	1,360	785	57.76%
151 L	69914	Sears Life Ins Co	1,334	0.02%	99.27%	1,334	374	28.04%
152 L	31119	Mutual Protective Ins Co	1,331	0.02%	99.29%	1,359	268	19.68%
153 L	71714	Berkshire Life Ins Co of Amer	1,309	0.02%	99.31%	1,294	69	5.34%
154 P	19445	National Union Fire Ins Co Of Pitts	1,221	0.02%	99.32%	1,170	1,584	135.42%
155 L	70939	Gerber Life Ins Co	1,168	0.02%	99.34%	1,108	348	31.40%
156 L	62944	AXA Equitable Life Ins Co	1,032	0.02%	99.36%	1,167	190	16.23%
157 L	60186	Allstate Life Ins Co	1,001	0.01%	99.37%	1,030	418	40.60%
158 L	80837	Union Central Life Ins Co	981	0.01%	99.39%	1,001	1,405	140.41%
159 L	93777	Household Life Ins Co	978	0.01%	99.40%	1,704	628	36.83%
160 L	67466	Pacific Life Ins Co	940	0.01%	99.41%	944	2,182	231.18%
161 L	65129	Kansas City Life Ins Co	924	0.01%	99.43%	925	452	48.90%
162 P	10367	Avemco Ins Co	890	0.01%	99.44%	890	361	40.52%
163 L	69515	Medamerica Ins Co	874	0.01%	99.45%	908	68	7.45%
164 L	68136	Protective Life Ins Co	869	0.01%	99.47%	933	530	56.79%
165 L	74900	Brokers Natl Life Assur Co	864	0.01%	99.48%	868	579	66.77%
166 L	71439	Assurity Life Ins Co	793	0.01%	99.49%	802	-208	-25.93%
167 L	69000	Northwestern Long Term Care Ins Co	776	0.01%	99.50%	776	12	1.50%
168 L	81078	American Network Ins Co	769	0.01%	99.51%	763	18	2.29%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
169 L	69116	State Life Ins Co	726	0.01%	99.52%	776	0	0.00%
170 L	60577	American Income Life Ins Co	715	0.01%	99.53%	711	274	38.53%
171 L	67660	Pennsylvania Life Ins Co	693	0.01%	99.54%	686	188	27.40%
172 L	63665	General American Life Ins Co	686	0.01%	99.55%	693	1,244	179.61%
173 P	24147	Old Republic Ins Co	672	0.01%	99.56%	664	214	32.19%
174 L	60739	American Natl Ins Co	670	0.01%	99.57%	603	802	133.03%
175 P	42978	American Security Ins Co	616	0.01%	99.58%	616	106	17.25%
176 L	63177	Farmers New World Life Ins Co	609	0.01%	99.59%	596	33	5.46%
177 L	67172	Ohio Natl Life Ins Co	593	0.01%	99.60%	596	34	5.70%
178 L	61212	Baltimore Life Ins Co	593	0.01%	99.61%	593	486	81.95%
179 L	68373	American Gen Assur Co	587	0.01%	99.62%	530	386	72.79%
180 L	74268	Hartford Life Grp Ins Co	585	0.01%	99.63%	689	601	87.25%
181 L	65951	Merit Life Ins Co	579	0.01%	99.64%	513	31	5.99%
182 L	62553	Country Life Ins Co	572	0.01%	99.64%	580	249	42.86%
183 L	71854	AAA Life Ins Co	564	0.01%	99.65%	513	282	55.00%
184 L	70173	Universal Underwriters Life Ins Co	564	0.01%	99.66%	649	121	18.65%
185 L	66265	Monarch Life Ins Co	559	0.01%	99.67%	570	1,664	291.69%
186 L	66605	Peoples Benefit Life Ins Co	547	0.01%	99.68%	558	166	29.79%
187 P	22977	Lumbermens Mut Cas Co	533	0.01%	99.68%	533	-169	-31.73%
188 P	39217	QBE Ins Corp	518	0.01%	99.69%	518	171	32.94%
189 L	60275	American Bankers Life Assur Co Of FL	509	0.01%	99.70%	709	516	72.75%
190 L	80896	Centre Life Ins Co	508	0.01%	99.71%	529	440	83.20%
191 L	76007	Old United Life Ins Co	502	0.01%	99.71%	342	8	2.42%
192 L	65676	Lincoln Natl Life Ins Co	485	0.01%	99.72%	483	-275	-56.85%
193 L	60763	American Pioneer Life Ins Co	477	0.01%	99.73%	480	331	68.94%
194 F	58009	Police & Firemens Ins Assn	445	0.01%	99.74%	440	123	27.83%
195 L	66370	Mony Life Ins Co	443	0.01%	99.74%	456	960	210.43%
196 L	60488	American Gen Life Ins Co	436	0.01%	99.75%	442	270	61.07%
197 P	39845	Employers Reins Corp	422	0.01%	99.75%	422	38	8.96%
198 L	66680	National Life Ins Co	422	0.01%	99.76%	453	680	150.11%
199 L	69132	State Mut Ins Co	419	0.01%	99.77%	430	234	54.50%
200 L	68160	Balboa Life Ins Co	395	0.01%	99.77%	451	-4	-0.81%
201 L	63312	Great American Life Ins Co	391	0.01%	99.78%	375	36	9.71%
202 L	72052	Corporate Health Ins Co	371	0.01%	99.78%	371	105	28.35%
203 L	77968	Family Heritage Life Ins Co Of Amer	365	0.01%	99.79%	362	21	5.93%
204 L	65536	GE Life And Annuity Assur Co	364	0.01%	99.79%	386	233	60.41%
205 P	38970	Markel Ins Co	362	0.01%	99.80%	286	62	21.56%
206 L	60518	American Health & Life Ins Co	356	0.01%	99.81%	859	298	34.74%
207 P	20532	Clarendon Natl Ins Co	355	0.01%	99.81%	347	276	79.53%
208 L	91472	Globe Life & Accident Ins Co	352	0.01%	99.82%	345	69	19.94%
209 L	77151	Service Life & Cas Ins Co	337	0.00%	99.82%	338	138	40.68%
210 L	65757	Shelter Life Ins Co	328	0.00%	99.83%	341	274	80.27%
211 L	93440	Highmark Life Ins Co	301	0.00%	99.83%	305	229	74.90%
212 L	69701	Union Bankers Ins Co	301	0.00%	99.83%	321	146	45.66%
213 L	90638	Best Life And Health Ins Co	301	0.00%	99.84%	301	173	57.37%
214 L	89958	JMIC Life Ins Co	278	0.00%	99.84%	217	73	33.49%
215 L	60445	American Founders Life Ins Co	264	0.00%	99.85%	285	229	80.57%
216 F	57991	Mennonite Mut Aid Assn	257	0.00%	99.85%	249	114	45.59%
217 L	60801	American Public Life Ins Co	250	0.00%	99.85%	247	133	53.99%
218 L	81027	Veterans Life Ins Co	249	0.00%	99.86%	255	119	46.66%
219 L	60593	National States Ins Co	247	0.00%	99.86%	258	156	60.43%
220 L	71471	Medico Life Ins Co	246	0.00%	99.87%	252	240	95.22%
221 L	92649	American Underwriters Life Ins Co	245	0.00%	99.87%	280	45	16.19%
222 L	63088	Farm Bureau Life Ins Co	235	0.00%	99.87%	235	141	59.92%
223 L	61883	Central United Life Ins Co	230	0.00%	99.88%	228	317	138.83%
224 P	11150	Arch Ins Co	225	0.00%	99.88%	225	117	51.77%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
225 F	58033	Knights Of Columbus	223	0.00%	99.88%	0	0	0.00%
226 L	62634	Delaware American Life Ins Co	207	0.00%	99.89%	173	0	0.00%
227 L	61832	Chesapeake Life Ins Co	206	0.00%	99.89%	207	63	30.24%
228 L	60607	American Intl Life Assr Co NY	206	0.00%	99.89%	205	162	79.15%
229 L	66869	Nationwide Life Ins Co	201	0.00%	99.89%	326	337	103.47%
230 P	25534	TIG Ins Co	194	0.00%	99.90%	115	36	31.49%
231 L	69140	First Allmerica Fin Life Ins Co	194	0.00%	99.90%	194	498	256.50%
232 L	61476	Boston Mut Life Ins Co	189	0.00%	99.90%	191	91	47.62%
233 L	81426	Commercial Travelers Mut Ins Co	188	0.00%	99.91%	210	247	117.98%
234 L	69973	United Life Ins Co	186	0.00%	99.91%	116	-9	-7.80%
235 L	65811	American Modern Life Ins Co	171	0.00%	99.91%	515	-31	-5.94%
236 L	68764	Security Financial Life Ins Co	165	0.00%	99.91%	176	150	85.07%
237 L	77879	5 Star Life Ins Co	164	0.00%	99.92%	164	81	49.61%
238 L	81949	American Ins Co Of TX	163	0.00%	99.92%	166	276	166.05%
239 L	65110	Kanawha Ins Co	160	0.00%	99.92%	160	20	12.24%
240 L	67865	Jefferson Pilot Life Ins Co	160	0.00%	99.92%	159	212	133.14%
241 L	68810	Sentry Life Ins Co	160	0.00%	99.93%	155	307	197.99%
242 L	80985	BCS Life Ins Co	156	0.00%	99.93%	204	159	77.97%
243 L	92274	Landcar Life Ins Co	148	0.00%	99.93%	174	-36	-20.59%
244 H	95885	Humana Health Plan Inc	147	0.00%	99.93%	147	65	44.18%
245 L	68047	Professional Ins Co	143	0.00%	99.93%	148	59	39.57%
246 L	64297	First Unum Life Ins Co	142	0.00%	99.94%	144	1,415	982.90%
247 L	79014	Safehealth Life Ins Co	141	0.00%	99.94%	141	99	70.39%
248 L	68500	Continental Life Ins Co Brentwood	133	0.00%	99.94%	131	126	96.35%
249 L	67148	Occidental Life Ins Co Of NC	125	0.00%	99.94%	118	154	130.01%
250 P	24988	Sentry Ins A Mut Co	123	0.00%	99.94%	123	38	30.97%
251 L	76112	Oxford Life Ins Co	120	0.00%	99.95%	123	31	24.99%
252 P	13528	Brotherhood Mut Ins Co	113	0.00%	99.95%	115	47	40.88%
253 L	61492	Business Mens Assur Co Of Amer	110	0.00%	99.95%	141	-863	-613.40%
254 L	64513	Horace Mann Life Ins Co	100	0.00%	99.95%	108	73	67.79%
255 L	65749	Cuna Mut Life Ins Co	100	0.00%	99.95%	94	54	57.90%
256 N	53937	Delta Dental Plan of OK	100	0.00%	99.95%	100	78	77.60%
257 L	67644	Penn Mut Life Ins Co	94	0.00%	99.95%	89	847	954.21%
258 F	56383	Order United Commrl Trav Of Amer	93	0.00%	99.96%	94	37	39.60%
259 L	61689	Amerus Life Ins Co	90	0.00%	99.96%	96	332	345.39%
260 L	71129	Fort Dearborn Life Ins Co	87	0.00%	99.96%	87	30	34.66%
261 L	65781	Madison Natl Life Ins Co Inc	87	0.00%	99.96%	88	33	37.83%
262 L	90328	First Health Life & Health Ins Co	84	0.00%	99.96%	88	86	97.43%
263 L	67814	Phoenix Life Ins Co	83	0.00%	99.96%	87	80	91.77%
264 L	64645	Indianapolis Life Ins Co	77	0.00%	99.96%	77	16	21.23%
265 L	61859	Christian Fidelity Life Ins Co	77	0.00%	99.96%	77	61	79.26%
266 L	67261	Old Republic Life Ins Co	77	0.00%	99.97%	77	-10	-12.43%
267 L	88668	Mutual Of Amer Life Ins Co	75	0.00%	99.97%	75	105	139.40%
268 N	55034	Delta Dental Plan of MN	74	0.00%	99.97%	74	48	64.25%
269 L	76759	Senior American Life Ins Co	74	0.00%	99.97%	75	3	3.76%
270 L	60879	American States Life Ins Co	72	0.00%	99.97%	74	0	0.00%
271 P	31089	Republic Western Ins Co	72	0.00%	99.97%	72	-3	-4.29%
272 L	67199	Old American Ins Co	67	0.00%	99.97%	70	36	50.58%
273 F	56413	United Transportation Union Ins Assn	66	0.00%	99.97%	67	32	47.90%
274 L	90212	Great Southern Life Ins Co	64	0.00%	99.97%	64	-88	-137.84%
275 L	60682	Conseco Ins Co	61	0.00%	99.97%	63	10	16.08%
276 L	81132	Republic American Life Ins Co	59	0.00%	99.98%	60	65	108.55%
277 L	62928	EMC Natl Life Co	57	0.00%	99.98%	57	24	42.03%
278 L	67695	Federal Home Life Ins Co	57	0.00%	99.98%	66	133	202.02%
279 L	62324	Freedom Life Ins Co Of Amer	54	0.00%	99.98%	54	0	0.00%
280 L	80675	US Bus of Crown Life Ins Co	52	0.00%	99.98%	52	98	187.77%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
281 L	65722	Loyal American Life Ins Co	48	0.00%	99.98%	45	32	71.15%
282 P	10952	Stonebridge Casualty Ins Co	48	0.00%	99.98%	48	33	69.67%
283 L	62065	Colonial Penn Life Ins Co	47	0.00%	99.98%	48	40	83.43%
284 P	24902	Security Ins Co Of Hartford	44	0.00%	99.98%	104	107	102.95%
285 L	65471	Life Ins Co Of GA	43	0.00%	99.98%	47	20	41.39%
286 L	72990	GE Capital Life Assur Co Of NY	43	0.00%	99.98%	43	39	92.36%
287 L	70211	Valley Forge Life Ins Co	42	0.00%	99.98%	43	40	93.36%
288 L	64017	Jefferson Natl Life Ins Co	42	0.00%	99.98%	-25	35	-137.62%
289 L	63983	United Heritage Life Ins Co	39	0.00%	99.98%	39	84	217.64%
290 L	68209	Provident Life & Cas Ins Co	37	0.00%	99.99%	38	79	204.99%
291 L	68349	North American Ins Co	37	0.00%	99.99%	39	32	81.36%
292 L	60305	American Comm Mut Ins Co	35	0.00%	99.99%	34	-1	-1.96%
293 L	61360	Reliastar Life Ins Co Of NY	34	0.00%	99.99%	25	-472	-1915.94%
294 L	62251	Concord Heritage Life Ins Co Inc	34	0.00%	99.99%	36	1	2.89%
295 F	56456	United States Ltr Carriers Mut Ben	33	0.00%	99.99%	33	14	41.98%
296 L	66672	American Gen Life & Acc Ins Co	33	0.00%	99.99%	29	9	31.94%
297 P	11991	National Cas Co	32	0.00%	99.99%	37	-17	-47.06%
298 L	60214	First Great West Life & Annuity Ins	32	0.00%	99.99%	31	10	31.86%
299 L	66044	Midland Natl Life Ins Co	31	0.00%	99.99%	29	148	504.65%
300 L	71730	Continental American Ins Co	29	0.00%	99.99%	29	12	43.20%
301 L	63541	Central Benefits Natl Life Ins Co	29	0.00%	99.99%	28	16	58.45%
302 P	20281	Federal Ins Co	28	0.00%	99.99%	34	217	645.44%
303 P	20796	GE Casualty Ins Co	27	0.00%	99.99%	28	12	43.59%
304 P	20427	American Cas Co Of Reading PA	26	0.00%	99.99%	26	16	62.21%
305 P	35408	Sirius Amer Ins Co	26	0.00%	99.99%	26	2	9.49%
306 L	81779	Individual Assur Co Life Hlth & Acc	26	0.00%	99.99%	182	121	66.37%
307 P	22713	Insurance Co Of North Amer	25	0.00%	99.99%	75	322	427.77%
308 L	70785	Pacificare Life & Health Ins Co	25	0.00%	99.99%	25	0	0.00%
309 L	68179	Provident American Ins Co	24	0.00%	99.99%	24	8	35.15%
310 L	71323	Zale Life Ins Co	24	0.00%	99.99%	24	4	15.11%
311 L	66699	Voyager Life Ins Co	23	0.00%	99.99%	24	0	-1.56%
312 L	65900	Conseco Life Ins Co	23	0.00%	99.99%	26	48	185.71%
313 L	86509	Ing Life Ins & Annuity Co	22	0.00%	99.99%	22	18	78.04%
314 L	77720	Columbia Universal Life Ins Co	22	0.00%	100.00%	23	16	71.42%
315 L	68772	Security Mut Life Ins Co Of NY	22	0.00%	100.00%	22	13	58.63%
316 L	65331	Liberty Natl Life Ins Co	22	0.00%	100.00%	22	0	0.00%
317 L	69175	States General Life Ins Co	21	0.00%	100.00%	20	1	3.75%
318 L	60046	Academy Life Ins Co	20	0.00%	100.00%	21	10	50.00%
319 L	61239	Bankers Fidelity Life Ins Co	20	0.00%	100.00%	1	0	17.65%
320 L	65919	Primerica Life Ins Co	20	0.00%	100.00%	26	403	1550.60%
321 L	81124	Union Standard Of Amer Life Ins Co	20	0.00%	100.00%	21	-7	-35.19%
322 L	61409	National Benefit Life Ins Co	20	0.00%	100.00%	19	4	19.21%
323 L	67784	Philadelphia American Life Ins Co	19	0.00%	100.00%	17	2	9.25%
324 L	64238	Guaranty Income Life Ins Co	19	0.00%	100.00%	19	1	6.26%
325 L	67628	Pekin Life Ins Co	18	0.00%	100.00%	0	0	0.00%
326 P	19704	American States Ins Co	17	0.00%	100.00%	22	12	53.37%
327 L	63967	Government Personnel Mut Life Ins Co	17	0.00%	100.00%	17	9	52.54%
328 L	61190	Auto Owners Life Ins Co	16	0.00%	100.00%	16	25	155.54%
329 F	56227	American Slovenian Cath Union Kskj	16	0.00%	100.00%	16	16	103.92%
330 L	70491	Clarica Life Ins Co US	15	0.00%	100.00%	15	0	1.72%
331 L	68225	Nationwide Life Ins Co of Amer	15	0.00%	100.00%	15	16	104.09%
332 F	56006	Travelers Protective Assn Of Amer	14	0.00%	100.00%	14	30	209.12%
333 L	78697	Combined Life Ins Co Of NY	14	0.00%	100.00%	14	-24	-175.20%
334 L	82082	Citizens Natl Life Ins Co	14	0.00%	100.00%	0	0	0.00%
335 L	84786	Colorado Bankers Life Ins Co	13	0.00%	100.00%	13	4	30.19%
336 L	63258	Federated Life Ins Co	13	0.00%	100.00%	13	0	0.00%

**2003 Colorado Total Accident and Health Insurance
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Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
337 L	80594	IDS Life Ins Co Of NY	12	0.00%	100.00%	12	0	0.00%
338 L	70483	Western & Southern Life Ins Co	12	0.00%	100.00%	12	1	7.25%
339 F	58068	Independent Order Of Foresters Us Br	12	0.00%	100.00%	12	29	251.05%
340 L	68950	Southland Life Ins Co	10	0.00%	100.00%	10	5	43.86%
341 L	67393	Ozark Natl Life Ins Co	10	0.00%	100.00%	10	6	57.13%
342 L	66583	National Guardian Life Ins Co	10	0.00%	100.00%	10	0	0.00%
343 L	70335	West Coast Life Ins Co	9	0.00%	100.00%	9	8	86.94%
344 L	71153	Hartford Life & Annuity Ins Co	9	0.00%	100.00%	9	1	14.98%
345 L	69310	Surety Life Ins Co	9	0.00%	100.00%	9	0	-0.03%
346 L	61395	Beneficial Life Ins Co	8	0.00%	100.00%	8	4	45.33%
347 L	63223	Federal Life Ins Co	8	0.00%	100.00%	8	2	32.29%
348 L	85189	Investors Consolidated Ins Co	7	0.00%	100.00%	8	1	14.90%
349 P	19380	American Home Assur Co	7	0.00%	100.00%	8	27	348.00%
350 L	79065	Sun Life Assur Co Of Canada US	7	0.00%	100.00%	7	5	75.40%
351 L	70688	Transamerica Financial Life Ins Co	7	0.00%	100.00%	7	6	89.14%
352 L	80624	American Progressive L&H Ins Of NY	7	0.00%	100.00%	7	2	29.17%
353 L	62359	Constitution Life Ins Co	7	0.00%	100.00%	7	0	0.00%
354 P	19429	Insurance Co Of The State Of PA	6	0.00%	100.00%	13	255	1953.55%
355 L	91391	Southwestern Life Ins Co	6	0.00%	100.00%	6	0	0.00%
356 L	65242	Lafayette Life Ins Co	6	0.00%	100.00%	6	0	0.00%
357 L	68357	Reliable Life Ins Co	6	0.00%	100.00%	6	1	12.96%
358 L	62979	Equitable Life Ins Co Of IA	5	0.00%	100.00%	5	7	154.00%
359 L	85561	MIC Life Ins Corp	5	0.00%	100.00%	5	0	3.28%
360 P	24074	Ohio Cas Ins Co	5	0.00%	100.00%	5	-5	-103.60%
361 L	66427	MTL Ins Co	4	0.00%	100.00%	4	0	0.00%
362 P	22063	Government Employees Ins Co	4	0.00%	100.00%	5	0	-1.45%
363 P	16217	National Farmers Union Prop & Cas	4	0.00%	100.00%	4	0	0.00%
364 L	87963	National Teachers Assoc Life Ins Co	4	0.00%	100.00%	4	0	0.00%
365 L	70130	Universal Guaranty Life Ins Co	4	0.00%	100.00%	4	9	245.44%
366 L	63487	Investors Life Ins Co North Amer	4	0.00%	100.00%	5	1	22.09%
367 L	35963	AF&L Ins Co	4	0.00%	100.00%	0	310	0.00%
368 L	99937	Columbus Life Ins Co	4	0.00%	100.00%	4	15	376.58%
369 L	90956	National Financial Ins Co	3	0.00%	100.00%	3	0	0.47%
370 L	60291	American Capitol Ins Co	3	0.00%	100.00%	3	1	26.15%
371 L	78743	New Era Life Ins Co	3	0.00%	100.00%	3	0	0.00%
372 L	71463	Citizens Ins Co Of Amer	3	0.00%	100.00%	0	0	0.00%
373 L	63053	Family Life Ins Co	3	0.00%	100.00%	3	1	18.87%
374 L	60542	American Home Life Ins Co	3	0.00%	100.00%	2	0	20.92%
375 L	94285	Empire General Life Assur Corp	3	0.00%	100.00%	2	1	48.65%
376 P	13331	American Hardware Mut Ins Co	3	0.00%	100.00%	3	6	194.06%
377 L	76236	Cincinnati Life Ins Co	3	0.00%	100.00%	3	0	0.00%
378 L	77887	Life & Health Ins Co Of Amer	3	0.00%	100.00%	3	2	52.48%
379 F	57541	Modern Woodmen Of Amer	3	0.00%	100.00%	3	7	257.68%
380 F	57673	Slovene Natl Benefit Society	2	0.00%	100.00%	2	3	135.64%
381 F	56634	Croatian Fraternal Union Of Amer	2	0.00%	100.00%	2	2	76.25%
382 L	97764	Idealife Ins Co	2	0.00%	100.00%	2	13	662.41%
383 L	65528	Life Ins Co Of The Southwest	2	0.00%	100.00%	2	0	0.00%
384 L	61727	Central Reserve Life Ins Co	2	0.00%	100.00%	2	4	208.00%
385 L	84522	Auto Club Life Ins Co	2	0.00%	100.00%	2	0	-0.32%
386 L	69485	Security Natl Life Ins Co	2	0.00%	100.00%	2	0	0.00%
387 L	82627	Swiss Re Life & Health Amer Inc	2	0.00%	100.00%	2	-2	-110.93%
388 L	63657	Garden State Life Ins Co	2	0.00%	100.00%	2	0	0.00%
389 L	65641	Lincoln Mut Life & Cas Ins Co	2	0.00%	100.00%	1	0	32.99%
390 L	72125	Physicians Life Ins Co	2	0.00%	100.01%	2	1	64.56%
391 P	19232	Allstate Ins Co	2	0.00%	100.01%	2	28	1790.92%
392 L	65838	Manufacturers Life Ins Co USA	2	0.00%	100.01%	2	4	279.92%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
393 P	35971	Voyager Property & Cas Ins Co	1	0.00%	100.01%	1	0	3.00%
394 L	68446	Scor Life Ins Co	1	0.00%	100.01%	1	1	80.46%
395 P	29599	US Specialty Ins Co	1	0.00%	100.01%	1	0	-4.68%
396 L	91693	United Family Life Ins Co	1	0.00%	100.01%	1	0	0.00%
397 L	60038	Acacia Life Ins Co	1	0.00%	100.01%	1	0	0.00%
398 L	94471	Americom Life & Annuity Ins Co	1	0.00%	100.01%	1	0	0.00%
399 L	70874	Allstate Life Ins Co Of NY	1	0.00%	100.01%	1	0	19.60%
400 F	57320	Woodmen World Life Ins Soc	1	0.00%	100.01%	1	1	129.55%
401 L	99724	Homesield Ins Co	1	0.00%	100.01%	1	0	0.00%
402 L	62057	Jefferson Pilot Lifeamerica Ins Co	1	0.00%	100.01%	1	0	0.00%
403 L	69272	Sunset Life Ins Co Of Amer	1	0.00%	100.01%	1	0	6.74%
404 P	24813	Balboa Ins Co	1	0.00%	100.01%	1	0	11.16%
405 L	65668	Lincoln Direct Life Ins Co	1	0.00%	100.01%	1	0	0.00%
406 F	56073	National Mut Benefit	1	0.00%	100.01%	1	2	250.28%
407 L	97241	NGL American Life Ins Co	1	0.00%	100.01%	1	0	0.00%
408 L	67032	North Carolina Mut Life Ins Co	1	0.00%	100.01%	1	6	844.44%
409 L	74209	MMA Ins Co	1	0.00%	100.01%	1	0	9.02%
410 L	86126	Members Life Ins Co	1	0.00%	100.01%	1	0	0.00%
411 L	76023	Columbian Life Ins Co	1	0.00%	100.01%	1	37	5750.47%
412 L	11121	Unified Life Ins Co	1	0.00%	100.01%	1	0	0.00%
413 L	90522	Nationalcare Ins Co	1	0.00%	100.01%	0	0	0.00%
414 L	61735	Central Security Life Ins Co	1	0.00%	100.01%	1	0	0.00%
415 L	71900	Bankers Natl Life Ins Co	1	0.00%	100.01%	1	-3	-313.69%
416 L	73377	Southern Security Life Ins Co	0	0.00%	100.01%	0	0	0.00%
417 L	62898	Aviva Life Ins Co	0	0.00%	100.01%	0	0	0.00%
418 L	69493	Tower Life Ins Co	0	0.00%	100.01%	0	0	0.00%
419 F	56499	Woodmen World Assur Life Assn	0	0.00%	100.01%	0	0	0.00%
420 L	93742	Securian Life Ins Co	0	0.00%	100.01%	0	0	0.00%
421 L	69256	Sunamerica Life Ins Co	0	0.00%	100.01%	0	13	3753.55%
422 F	56154	Gleaner Life Ins Society	0	0.00%	100.01%	0	0	0.00%
423 L	69876	United Life & Annuity Ins Co	0	0.00%	100.01%	0	0	0.00%
424 P	23043	Liberty Mut Ins Co	0	0.00%	100.01%	0	3	1144.96%
425 L	69922	United Home Life Ins Co	0	0.00%	100.01%	0	0	0.00%
426 L	71706	Standard Life & Cas Ins Co	0	0.00%	100.01%	0	0	0.00%
427 L	61700	Central Natl Life Ins Co Omaha	0	0.00%	100.01%	1	0	-9.40%
428 L	64904	Investors Heritage Life Ins Co	0	0.00%	100.01%	0	0	0.00%
429 L	80322	Citicorp Life Ins Co	0	0.00%	100.01%	0	0	0.00%
430 L	64190	Allianz Life Ins Co Of NY	0	0.00%	100.01%	0	0	-31.58%
431 L	67989	American Memorial Life Ins Co	0	0.00%	100.01%	0	0	0.00%
432 L	81442	Monitor Life Ins Co Of NY	0	0.00%	100.01%	0	0	0.00%
433 L	67253	Old Reliance Ins Co	0	0.00%	100.01%	0	0	0.00%
434 L	66974	North American Co Life & Hlth Ins	0	0.00%	100.01%	0	1	1314.58%
435 L	65927	Lincoln Heritage Life Ins Co	0	0.00%	100.01%	0	1	789.47%
436 L	64343	Pacific Guardian Life Ins Co Ltd	0	0.00%	100.01%	0	0	0.00%
437 F	57010	William Penn Assn	0	0.00%	100.01%	0	0	0.00%
438 L	82694	United Liberty Life Ins Co	0	0.00%	100.01%	0	0	0.00%
439 L	69930	United Ins Co Of Amer	0	0.00%	100.01%	0	0	0.00%
440 L	70114	Unity Mut Life Ins Co	0	0.00%	100.01%	0	0	0.00%
441 L	64327	Harleysville Life Ins Co	0	0.00%	100.01%	0	0	0.00%
442 L	67903	Provident Amer Life & Hlth Ins Co	0	0.00%	100.01%	0	22	18980.70%
443 L	72850	United World Life Ins Co	0	0.00%	100.01%	0	0	263.30%
444 P	34789	GE Prop & Cas Ins Co	0	0.00%	100.01%	0	0	0.00%
445 L	63401	First Colony Life Ins Co	0	0.00%	100.01%	0	0	0.00%
446 L	83445	Advance Ins Co	0	0.00%	100.01%	0	0	0.00%
447 L	94250	Banner Life Ins Co	0	0.00%	100.01%	0	0	0.00%
448 L	67059	North Coast Life Ins Co	0	0.00%	100.01%	0	0	24.14%

**2003 Colorado Total Accident and Health Insurance
Combined Market Share Report (\$1000s)**

Type*	NAIC #	Company	Premiums Written	Market Share	Cumul.	Premiums Earned	Losses Incurred	Loss Ratio
449 F	57215	Ukrainian Natl Assn Inc	0	0.00%	100.01%	0	0	0.00%
450 P	25887	US Fidelity & Guaranty Co	0	0.00%	100.01%	1	-6	-425.51%
451 P	42811	Gulf Underwriters Ins Co	0	0.00%	100.01%	0	0	9.92%
452 P	21296	Associates Ins Co	0	0.00%	100.01%	19	10	52.75%
453 P	19437	Lexington Ins Co	0	0.00%	100.01%	0	0	0.00%
454 P	20249	Central Natl Ins Co Of Omaha	0	0.00%	100.01%	3	0	0.00%
455 L	67164	Chase Life & Annuity Co	0	0.00%	100.01%	0	0	-40.05%
456 S		Sycare-Options Colorado Health Netwo	0	0.00%	100.01%	21,766	19,228	88.34%
457 P	29157	United WI Ins Co	0	0.00%	100.01%	0	0	316.67%
458 L	88080	XL Life Ins and Annuity Co	0	0.00%	100.01%	1	-1	-162.14%
459 L	62383	Centurion Life Ins Co	0	0.00%	100.01%	1	-8	-566.79%
460 L	64394	Heritage Life Ins Co	-1	0.00%	100.01%	48	6	12.55%
461 P	20621	OneBeacon America Ins Co	-1	0.00%	100.01%	-1	-35	5238.68%
462 L	84697	American Specialty Hlth Ins Co	-4	0.00%	100.01%	58	58	100.42%
463 P	24678	Royal Ind Co	-42	0.00%	100.00%	-36	-1	1.52%
464 L	98884	Union Security Life Ins Co	-323	0.00%	100.00%	2,499	553	22.14%
Totals			6,798,834			6,810,362	5,538,414	100.17%

*Company Types: D = Pre-Paid Dental; F = Fraternal; L=Life, Accident & Health; N=Non-Profits; H = HMO; P=Property & Casualty; S=Limited Service Licensed Provider Networks

Total 2003 Colorado Insurance Market - All Companies (\$1000's)

Company	Insurance Line	Written Premium	Earned Premium	Incurred Losses	Loss Ratio	
Life, Accident and Health	Accident and Health	2,378,889	2,377,948	1,861,947	78.27%	
	Annuities	3,384,330				
	Life	1,699,832				
	Deposit-Type Funds	3,246,306				
	Other Considerations	991,667				
	Total		11,701,025			
Property and Casualty	Line 01	Fire	107,220	98,367	42,023	42.72%
	Line 02.1	Allied Lines	98,655	92,547	60,873	65.78%
	Line 02.2	Multiple Peril Crop	82,999	80,049	93,054	116.25%
	Line 02.3	Federal Flood	7,446	7,123	74	1.04%
	Line 03	Farmers Multiple Peril	50,324	48,034	21,548	44.86%
	Line 04	Homeowners Multiple Peril	997,446	933,238	379,061	40.62%
	Line 05.1 & 05.2	Commercial Multiple Peril	575,470	555,043	356,845	64.29%
	Line 06	Mortgage Guaranty	116,280	117,981	65,276	55.33%
	Line 08	Ocean Marine	7,380	6,669	5,044	75.64%
	Line 09	Inland Marine	187,754	156,502	61,260	39.14%
	Line 10	Financial Guaranty	63,412	21,801	-314	-1.44%
	Line 11	Medical Malpractice	136,667	126,814	87,529	69.02%
	Line 12	Earthquake	8,097	7,314	188	2.56%
	Line 13, 14, 15.1 - 15.7	Accident and Health	671,116	667,421	482,695	72.32%
	Line 16	Worker's Compensation	869,257	872,315	599,465	68.72%
	Line 17	Other Liability	946,442	869,350	700,427	80.57%
	Line 18	Product Liability	77,070	69,569	50,514	72.61%
	Line 19.1	Private Passenger Auto No-Fault (PIP)	410,470	630,967	549,087	87.02%
	Line 19.2	Other Private Passenger Auto Liability	1,287,495	1,158,686	805,821	69.55%
	Line 21.1	Private Passenger Auto Physical Damage	1,198,038	1,186,910	585,054	49.29%
	Line 19.1, 19.2, 21.1	Combined Private Passenger Auto	2,896,004	2,976,563	1,939,962	65.17%
	Line 19.3, 19.4, 21.2	Combined Commercial Auto	475,858	457,327	221,511	48.44%
	Line 22	Aircraft	44,894	44,313	26,923	60.76%
	Line 23	Fidelity	16,742	15,930	5,643	35.42%
	Line 24	Surety	73,818	76,022	18,948	24.93%
	Line 26	Burglary and Theft	1,712	1,776	390	21.96%
	Line 27	Boiler and Machinery	17,976	17,268	2,161	12.52%
	Line 28	Credit	8,543	8,103	3,972	49.02%
	Line 33	Aggregate Write-Ins	28,437	22,610	27,938	123.56%
	Line 34	Total	8,567,021	8,350,051	5,255,330	62.94%
	Managed Care Companies		3,756,295	3,756,295	3,188,158	84.88%
	Fraternal	Accident and Health	8,717	8,377	4,931	58.86%
		Life	109,791			
	Titles		415,207	403,397	11,015	2.73%
Captives		47,566	47,032	36,191	76.95%	
Self Insurance Pools		45,912	40,410	53,208	131.67%	
Total		24,651,534				