



Dora
Department of Regulatory Agencies

Workers Compensation and Employers Liability Insurance

Loss Cost Multiplier Report

March 20, 2009



Workers Compensation and Employers Liability Insurance LCM Report, as of February 28, 2009

ABOUT THIS GUIDE

This guide provides an alphabetical insurance company listing of workers compensation and employers liability insurance (Workers Compensation) final loss cost multipliers (LCM) used in Colorado. These multipliers reflect filings closed and effective on February 28, 2009.

The figures presented in this guide were drawn from a March 2009 review of all licensed Workers Compensation insurance companies. The alphabetical listing in this guide is not meant to be an endorsement of any one insurance company.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

Workers compensation coverage provides employers and employees with medical care, death benefits, and lost wages for work related injuries. Law requires workers compensation insurance for all employers in Colorado. However, certain exceptions to this requirement may include: a sole proprietor or any general working partner; a corporate officer; or a member of a limited liability company.

The LCMs presented in this guide represent a combination of the pure premium rate and each individual insurance company's expense provision. The pure premium rate in the LCM covers the cost to pay and adjust claims. The expense provision in the LCM covers the various operating costs incurred for each insurance company. The LCM, along with the loss costs, is the starting point used with the classification code and employer payroll to develop the initial premium. Classification codes are used to categorize the type of business the employer transacts. Please note that when comparing insurance company LCMs for your business, numerous other factors that impact the final premium must be taken into consideration. These factors include, but may not be limited to:

Underwriting Guidelines – Each insurance company establishes acceptability criteria known as underwriting guidelines. These guidelines determine whether or not the applicant qualifies for coverage with a particular insurance company. Underwriting guidelines vary for each insurance company.

Retrospective Rating Plan – Retrospective rating plan is a type of rating plan evaluated at the end of the policy period. Once the policy period is over, premiums are adjusted to reflect actual loss experience of the insured. Good loss experience will reflect cost savings while poor experience will reflect an adverse result on the final premium charged. Each insurance company determines the availability and eligibility for this type of plan.

Experience Rating – Experience rating is the use of a modification factor that uses past experience, of an individual employer, for the immediate preceding three years, to help determine the premium for the current year of insurance coverage. Eligibility criteria must be taken into consideration prior to this type of rating.

Schedule Rating – Schedule rating is the use of debits and credits with a maximum deviation of +/- 25% to modify the premium based on the special characteristics of the risk. Any debit or credit incorporates factors that are not included within the experience rated premium. Eligibility criteria must be taken into consideration prior to this type of rating.

Premium Dividend for Certified Risk Management Programs – If an insured qualifies for Experience and/or Schedule Rating and has implemented a certified workers compensation risk management program, the insured may be eligible for a premium dividend of 5%. This may be in addition to the maximum schedule rating modification. If the insured does not qualify for Experience and/or Schedule Rating, the insurance company must allow a premium dividend schedule of credits up to 10%.

Participating Policies – Participating policy is an insurance policy in which the insured participates in a dividend declared by the board of directors. Dividends are not guaranteed. Every company does not offer this type of policy.

Deductible Options – Insurance companies are required to offer small deductible policies up to \$5,000. An insurance company may offer other deductible amounts as deemed appropriate. By choosing a deductible, employers are held responsible to reimburse the insurer for the deductible amount of each claim. In return for electing this option, the amount of premium charged is reduced by an amount determined by the insurance company.

Designated Medical Provider – All insurance companies must allow for a 2.5% premium credit if the employer selects a designated medical provider. If the employer is eligible for Experience and/or Schedule Rating, the 2.5% premium credit must be included within the maximum 25% Schedule Rating limitation.

LCM Type – As explained above, this guide presents an alphabetical listing of insurance companies with the LCM listed accordingly. The LCM is calculated in two ways. The first method includes all variable and fixed expenses. The second excludes any fixed expenses and is applied in the same manner as the first. However, it adds an expense constant to the final premium. In this manner, both LCM calculations incorporate the variable and fixed expense provisions.

CONSUMER TIPS

- Shop around. Talk to several agents and companies before purchasing a policy.
- Read your policy and disclosures.
- Identify the various services an insurance company provides.
- Consider a deductible.
- Maintain a good loss history.

<u>Company</u>	<u>LCM</u>	<u>Website</u>
Accident Fund General Insurance Company	1.875	http://www.accidentfund.com
Accident Fund Insurance Company of America	1.500	http://www.accidentfund.com
Accident Fund National Insurance Company	1.125	http://www.accidentfund.com
Ace American Insurance Company	1.170	http://WWW.ACE-INA.COM
Ace Fire Underwriters Insurance Company	1.307	http://WWW.ACE-INA.COM
Ace Property and Casualty Insurance Company	1.452	http://WWW.ACE-INA.COM
ACIG Insurance Company	1.270	http://www.acig.com
ACUITY, A Mutual Insurance Company	1.506	http://www.acuity.com
Advantage Workers Compensation Insurance Company	1.300	http://WWW.ADVANTAGEWC.COM
AIG Casualty Company	1.692	http://WWW.AIG.COM
AIU Insurance Company	1.371	http://WWW.AIG.COM
Alaska National Insurance Company	1.391	http://www.alaskanational.com
Amco Insurance Company	1.266	http://WWW.ALLIEDINSURANCE.COM
American Alternative Insurance Corporation	1.700	http://WWW.MUNICHREAMERICA.COM
American Automobile Insurance Company	1.636	http://www.firemansfund.com
American Casualty Company of Reading Pennsylvania	1.050	http://WWW.CNA.COM
American Compensation Insurance Company	1.450	http://www.rtwi.com
American Economy Insurance Company	1.350	http://WWW.SAFECO.COM
American Employers' Insurance Company	1.160	http://WWW.SAFECO.COM
American Family Mutual Insurance Company	1.890	http://www.amfam.com
American Fire and Casualty Company	1.460	http://www.zurichna.com
American Fuji Fire and Marine Insurance Company	1.480	
American Guarantee and Liability Insurance Company	1.306	http://www.zurichna.com
American Hardware Mutual Insurance Company	1.362	http://MOTORISTSGROUP.COM
American Home Assurance Company	1.692	http://WWW.AIG.COM
American Insurance Company, The	1.636	http://www.firemansfund.com
American International Pacific Insurance Company	1.692	http://www.amerisafe.com
American International South Insurance Company	1.692	http://WWW.AIG.COM
American Interstate Insurance Company	1.395	http://WWW.AIG.COM
American Mining Insurance Company	1.500	http://WWW.AMERICANMINING.COM
American Safety Casualty Insurance Company, The	1.412	http://www.amsafety.com
American States Insurance Company	1.480	http://WWW.SAFECO.COM
American States Insurance Company of Texas	1.630	http://WWW.SAFECO.COM
American Zurich Insurance Company	1.076	http://WWW.ZURICHNA.COM
Amerisure Mutual Insurance Company	1.551	http://www.amerisure.com
Arch Insurance Company	1.616	http://WWW.ARCHINSURANCE.COM
Argonaut Great Central Insurance Company	1.650	https://www.argogroupus.com
Argonaut Insurance Company	1.250	https://www.argogroupus.com
Argonaut-Midwest Insurance Company	1.450	https://www.argogroupus.com
Associated Indemnity Corporation	1.636	http://www.firemansfund.com
Assurance Company of America	1.537	http://WWW.ZURICHNA.COM
Athena Assurance Company	1.396	http://www.travelers.com
Atlantic Insurance Company	1.310	http://www.travelers.com
Atlantic Mutual Insurance Company	1.430	http://www.atlanticmutual.com
Atlantic Specialty Insurance Company	1.550	http://www.OneBeacon.com
Auto-Owners Insurance Company	1.700	
BancInsure, Inc.	1.200	http://www.bancinsure.com
Bankers Standard Fire and Marine Company	1.376	http://WWW.ACE-INA.COM
Bankers Standard Insurance Company	1.888	http://WWW.ACE-INA.COM
Benchmark Insurance Company	1.480	http://benchmarkinsco.com
Berkley Regional Insurance Company	1.476	http://www.CWGINS.COM
Bituminous Casualty Corporation	1.318	http://www.BITUMINOUSINSURANCE.COM
Bituminous Fire and Marine Insurance Company	1.318	http://www.BITUMINOUSINSURANCE.COM
Bloomington Compensation Insurance Company	1.150	http://www.rtwi.com
Brotherhood Mutual Insurance Company	1.337	http://www.brotherhoodmutual.com
Camden Fire Insurance Association, The	1.410	http://www.OneBeacon.com
Centennial Insurance Company	1.430	http://www.atlanticmutual.com
Central Mutual Insurance Company	1.652	http://WWW.CENTRAL-INSURANCE.COM
Centre Insurance Company	1.100	

Charter Oak Fire Insurance Company, The	1.536	http://www.travelers.com
Cherokee Insurance Company	1.351	
Chubb Indemnity Insurance Company	1.237	http://www.chubb.com
Church Mutual Insurance Company	1.337	http://www.churchmutual.com
Cincinnati Casualty Company, The	1.420	http://www.cinfin.com
Cincinnati Insurance Company, The	1.353	http://www.cinfin.com
Cincinnati Indemnity Company, The	1.556	http://www.cinfin.com
Clarendon National Insurance Company	1.250	
Colonial American Casualty and Surety Company	1.383	http://WWW.ZURICHNA.COM
Colorado Casualty Insurance Company	1.550	http://www.LibertyMutualAgencyMarkets.com
Commerce and Industry Insurance Company	1.946	http://WWW.AIG.COM
Commercial Casualty Insurance Company	1.350	
Commercial Compensation Casualty Company	1.030	
Companion Commercial Insurance Company	1.230	http://onceanddone.companiongroup.com
Companion Property and Casualty Insurance Company	1.350	http://onceanddone.companiongroup.com
CompWest Insurance Company	1.001	www.compwestinsurance.com
CompWest Insurance Company	1.372	www.compwestinsurance.com
CompWest Insurance Company	1.412	www.compwestinsurance.com
Constitution Insurance Company	1.463	
Continental Casualty Company	1.650	http://WWW.CNA.COM
Continental Divide Insurance Company	1.459	http://www.bh-hc.com
Continental Insurance Company, The	0.900	http://www.auw.com
Continental National Indemnity Company	1.425	http://WWW.CNA.COM
Continental Western Insurance Company	1.759	http://www.CWGINS.COM
Converium Insurance (North America) Inc.	1.054	
Cooperative Mutual Insurance Company	1.440	http://www.coopmutual.com
Coregis Insurance Company	1.600	
Cornhusker Casualty Company	1.376	http://www.bh-hc.com
Crum & Forster Indemnity Company	1.665	http://www.cfins.com
DaimlerChrysler Insurance Company	1.380	http://www.insurance.chryslerfinancial.com
Dallas National Insurance Company	1.330	
Discover Property & Casualty Insurance Company	1.270	http://www.travelers.com
Electric Insurance Company	1.099	http://www.electricinsurance.com
EMCASCO Insurance Company	1.780	http://WWW.EMCINSURANCE.COM
Employers Compensation Insurance Company	1.139	http://www.employers.com
Employers Compensation Insurance Company	1.240	http://www.employers.com
Employers Compensation Insurance Company	1.447	http://www.employers.com
Employers' Fire Insurance Company, The	1.581	http://www.OneBeacon.com
Employers Insurance Company of Wausau	1.830	http://www.wausau.com
Employers Mutual Casualty Company	1.880	http://WWW.EMCINSURANCE.COM
Employers Reinsurance Corporation	1.390	http://www.esurance.com
Everest National Insurance Company	1.500	http://www.everestre.com
Explorer Insurance Company, The	1.500	http://www.EXPLORER-INSURANCE.COM
Fairfield Insurance Company	1.318	http://www.genre.com
Fairmont Insurance Company	1.433	http://www.fairmontspecialty.com
Fairmont Premier Insurance Company	1.502	
Farmers Insurance Exchange	1.890	http://www.farmers.com
Farmington Casualty Company	0.977	http://www.travelers.com
Farmland Mutual Insurance Company	2.014	http://WWW.FARMLANDINS.COM
Federal Insurance Company	1.649	http://www.chubb.com
Federated Mutual Insurance Company	1.365	http://WWW.FEDERATEDINSURANCE.COM
Federated Rural Electric Insurance Exchange	1.320	http://WWW.FEDERATEDRURAL.COM
Federated Service Insurance Company	1.229	http://WWW.FEDERATEDINSURANCE.COM
Fidelity and Deposit Company of Maryland	1.537	http://WWW.ZURICHNA.COM
Fidelity and Guaranty Insurance Company	0.950	http://www.travelers.com
Fidelity and Guaranty Insurance Underwriters, Inc.	1.150	http://www.travelers.com
Fireman's Fund Insurance Company	1.391	http://www.firemansfund.com
Fireman's Fund Insurance Company of Wisconsin	1.240	http://www.firemansfund.com
First Liberty Insurance Corporation, The	2.047	http://www.LibertyMutual.com
First National Insurance Company of America	1.640	http://WWW.SAFECO.COM
Florists' Mutual Insurance Company	1.295	http://www.hortica-insurance.com
General Casualty Company of Wisconsin	1.440	http://www.generalcasualty.com

General Insurance Company of America	1.362	http://WWW.SAFECO.COM
Genesis Insurance Company	1.318	http://www.GENRE.COM
Granite State Insurance Company	1.692	http://WWW.AIG.COM
Great American Alliance Insurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Assurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Insurance Company	1.550	http://www.GreatAmericanInsurance.com
Great American Insurance Company of New York	1.550	http://www.GreatAmericanInsurance.com
Great Divide Insurance Company	1.476	http://WWW.NAUTILUSINSGROUP.COM
Great Northern Insurance Company	1.484	http://www.chubb.com
Great West Casualty Company	1.361	http://www.GWCCNET.COM
Greater New York Mutual Insurance Company	1.351	http://www.gny.com
Greenwich Insurance Company	1.698	http://www.greenwichinsurance.com
Grocers Insurance Company	1.132	https://www.grocersinsurance.com
Guarantee Insurance Company	1.527	http://WWW.GUARANTEEINS.COM
GuideOne Mutual Insurance Company	1.294	http://www.guideone.com
Gulf Insurance Company	1.310	http://www.gulfins.com
Hanover Insurance Company, The	1.451	http://WWW.HANOVER.COM
Harco National Insurance Company	1.348	http://WWW.IAT-HARCO.COM
Harleysville Mutual Insurance Company	1.110	http://www.harleysvillegroup.com
Hartford Accident and Indemnity Company	1.170	http://www.thehartford.com
Hartford Casualty Insurance Company	1.399	http://www.thehartford.com
Hartford Fire Insurance Company	1.343	http://www.thehartford.com
Hartford Insurance Company of the Midwest	1.080	http://www.thehartford.com
Hartford Underwriters Insurance Company	1.470	http://www.thehartford.com
Homeland Central Insurance Company	1.360	http://www.onebeacon.com
Illinois National Insurance Company	1.692	http://WWW.AIG.COM
Indemnity Insurance Company of North America	0.877	http://WWW.ACE-INA.COM
Indiana Lumbermens Mutual Insurance Company	1.501	http://WWW.ILMGROUP.COM
Insurance Company of North America	1.376	http://WWW.ACE-INA.COM
Insurance Company of the State of Pennsylvania	1.692	http://WWW.AIG.COM
Insurance Company of the West	1.453	http://www.ICWGROU.P.COM
Liberty Insurance Corporation	1.365	http://www.LibertyMutual.com
Liberty Mutual Fire Insurance Company	1.706	http://www.LibertyMutual.com
Liberty Mutual Insurance Company	2.218	http://www.LibertyMutual.com
Lincoln General Insurance Company	1.500	http://WWW.LINCOLNGENERAL.COM
LM Insurance Corporation	1.194	http://www.LibertyMutual.com
Lumbermen's Underwriting Alliance	1.416	http://www.lumbermensunderwriting.com
Manufacturers Alliance Insurance Company	1.655	http://www.pmagroup.com
Markel American Insurance Company	1.484	http://www.markelcorp.com
Maryland Casualty Company	1.844	http://WWW.ZURICHNA.COM
Massachusetts Bay Insurance Company	1.320	http://WWW.HANOVER.COM
MEMIC Indemnity Company	1.500	http://www.memic.com
Michigan Millers Mutual Insurance Company	1.379	http://www.mimillers.com
Mid-Century Insurance Company	1.250	http://www.farmers.com
Midwest Employers Casualty Company	1.366	http://WWW.MWECC.COM
Midwest Insurance Company	1.400	http://WWW.MIDINS.COM
Milbank Insurance Company	1.313	http://STATEAUTO.COM
Millers First Insurance Company	1.261	http://www.millersfirst.com
Milwaukee Casualty Insurance Company	1.542	http://WWW.AMTRUSTGROUP.COM
Mitsui Sumitomo Insurance Company of America	1.527	http://www.msigusa.com
Mitsui Sumitomo Insurance USA, Inc.	1.679	http://www.msigusa.com
Mountain States Indemnity Company	1.883	http://www.msig-nm.com
Mountain States Mutual Casualty Company	1.506	http://www.msig-nm.com
National American Insurance Company	1.540	http://www.naico.com
National American Insurance Company	1.340	http://www.naico.com
National American Insurance Company	1.140	http://www.naico.com
National Farmers Union Property and Casualty Company	1.788	http://WWW.FARMERSUNIONINSURANCE.COM
National Fire Insurance Company of Hartford	1.350	http://WWW.CNA.COM
National Interstate Insurance Company	1.514	http://www.nationalinterstate.com
National Liability & Fire Insurance Company	1.401	http://www.nationalindemnity.com
National Surety Corporation	1.554	http://www.firemansfund.com
National Union Fire Insurance Company of Pittsburgh, Pa	1.692	http://WWW.AIG.COM

Nationwide Agribusiness Insurance Company	1.761	http://WWW.FARMLANDINS.COM
Nationwide Mutual Fire Insurance Company	1.353	http://WWW.NATIONWIDE.COM
Nationwide Mutual Insurance Company	1.330	http://WWW.NATIONWIDE.COM
Nationwide Property and Casualty Insurance Company	1.353	http://WWW.NATIONWIDE.COM
New Hampshire Indemnity Company, Inc.	1.692	http://WWW.AIG.COM
New Hampshire Insurance Company	1.371	http://WWW.AIG.COM
NIPPONKOA Insurance Company, Limited (U.S. Branch)	1.396	
North American Elite Insurance Company	2.000	
North American Specialty Insurance Company	1.600	
North River Insurance Company, The	1.180	http://www.cfins.com
Northern Assurance Company of America, The	1.090	http://www.OneBeacon.com
Northern Insurance Company of New York	1.306	http://WWW.ZURICHNA.COM
NOVA Casualty Company	1.349	http://www.novacasualty.com
Ohio Casualty Insurance Company, The	1.900	http://www.LibertyMutualAgencyMarkets.com
Ohio Security Insurance Company	1.820	http://www.LibertyMutualAgencyMarkets.com
Old Republic General Insurance Company	1.640	http://WWW.OLDREPUBLIC.COM
Old Republic Insurance Company	1.640	
OneBeacon America Insurance Company	1.250	http://www.OneBeacon.com
OneBeacon Insurance Company	1.360	http://www.OneBeacon.com
Owners Insurance Company	1.420	
Pacific Employers Insurance Company	1.742	http://WWW.ACE-INA.COM
Pacific Indemnity Company	1.237	http://www.chubb.com
Peerless Indemnity Insurance Company	1.300	www.LibertyMutualAgencyMarkets.com
Pegasus Insurance Company	1.390	http://www.onlinepegasus.com
Penn Millers Insurance Company	1.506	http://www.pennmillers.com
Pennsylvania General Insurance Company	1.090	http://www.OneBeacon.com
Pennsylvania Manufacturers Association Insurance Comp	1.440	http://www.pmagroup.com
Pennsylvania Manufacturers Indemnity Company	1.295	http://www.pmagroup.com
Pennsylvania National Mutual Casualty Insurance Compar	1.263	http://www.pennnationalinsurance.com
Petroleum Casualty Company	1.271	
Pharmacists Mutual Insurance Company	1.390	http://www.phmic.com
Phoenix Insurance Company, The	1.256	http://www.travelers.com
Pinnacol Assurance	0.970	http://www.PINNACOL.COM
Pinnacol Assurance	1.300	http://www.PINNACOL.COM
Pinnacol Assurance	1.080	http://www.PINNACOL.COM
Pinnacol Assurance	1.150	http://www.PINNACOL.COM
Pinnacol Assurance	1.550	http://www.PINNACOL.COM
Pinnacol Assurance	1.210	http://www.PINNACOL.COM
Platte River Insurance Company	1.020	http://www.capitolindemnity.com
Praetorian Insurance Company	1.620	http://www.qbe.com
Preferred Professional Insurance Company	1.274	http://WWW.PPICINS.COM
Protective Insurance Company	1.490	http://www.baldwinandlyons.com
Providence Property & Casualty Insurance Company	1.252	http://www.ppcinsurance.com
Providence Washington Insurance Company	1.380	http://www.provwash.com
Public Service Mutual Insurance Company	1.233	http://www.mcarta.com
Quanta Indemnity Company	1.717	http://www.quantaholdings.com
Redland Insurance Company	1.620	http://www.qbe.com
Regent Insurance Company	1.250	http://www.generalcasualty.com
Republic Fire and Casualty Insurance Company	1.367	http://RepublicGroup.com
Republic Indemnity Company of America	1.210	http://www.republicindemnity.com
Republic Indemnity Company of California	1.320	http://www.republicindemnity.com
Rockwood Casualty Insurance Company	1.475	https://www.RockwoodCasualty.com
Royal Indemnity Company	1.345	
Safeco Insurance Company of America	1.144	http://WWW.SAFECO.COM
Safeco Insurance Company of Illinois	1.253	http://WWW.SAFECO.COM
Safety First Insurance Company	1.440	
Safety National Casualty Corporation	1.300	http://www.sncc.com
SeaBright Insurance Company	1.265	http://www.sbic.com
SECURA Insurance, A Mutual Company	1.400	http://www.secura.net
Security Insurance Company of Hartford	1.513	
Security National Insurance Company	1.153	http://WWW.AMTRUSTGROUP.COM
Select Insurance Company	1.310	http://www.travelers.com

Seneca Insurance Company, Inc.	1.360	http://www.senecainsurance.com
Sentinel Insurance Company, Ltd.	1.190	http://www.thehartford.com
Sentry Casualty Company	1.299	http://www.sentry.com
Sentry Insurance A Mutual Company	1.757	http://www.sentry.com
Sentry Select Insurance Company	1.498	http://www.sentry.com
Sequoia Insurance Company	1.300	http://www.sequoiains.com
Sequoia Insurance Company	1.170	http://www.sequoiains.com
Sequoia Insurance Company	1.630	http://www.sequoiains.com
SFM Mutual Insurance Company	1.360	http://www.sfmic.com
Sompo Japan Insurance Company of America	1.348	http://www.sompo-japan-us.com
St. Paul Fire and Marine Insurance Company	1.396	http://www.travelers.com
St. Paul Guardian Insurance Company	0.977	http://www.travelers.com
St. Paul Medical Liability Insurance Company	1.400	http://www.travelers.com
St. Paul Mercury Insurance Company	1.256	http://www.travelers.com
St. Paul Protective Insurance Company	1.536	http://www.travelers.com
Standard Fire Insurance Company, The	1.815	http://www.travelers.com
Star Insurance Company	1.450	http://www.meadowbrook.com
Starnet Insurance Company	1.350	
State Auto Property & Casualty Insurance Company	1.159	http://www.STATEAUTO.COM
State Automobile Mutual Insurance Company	1.545	http://www.STATEAUTO.COM
State Farm Fire and Casualty Company	1.122	http://www.statefarm.com
State National Insurance Company, Inc.	1.389	http://www.statenational.com
SUA Insurance Company	1.565	http://www.suainsurance.com
T.H.E. Insurance Company	1.345	http://http://www.theinsco.com
TIG Insurance Company	1.605	http://www.tigspecialty.com
TNUS Insurance Company	1.070	http://www.tokiomarine.us
Tokio Marine and Fire Insurance Company Ltd (U S Branc	1.299	http://www.tokiomarine.us
Tower Insurance Company of New York	1.300	http://www.twrgrp.com
Trans Pacific Insurance Company	1.070	http://www.tokiomarine.us
Transcontinental Insurance Company	1.200	
Transguard Insurance Company of America, Inc.	1.660	
Transportation Insurance Company	1.500	http://WWW.CNA.COM
Travelers Casualty and Surety Company	1.396	http://www.travelers.com
Travelers Casualty Insurance Company of America	0.838	www.travelers.com
Travelers Indemnity Company of America, The	1.675	http://www.travelers.com
Travelers Indemnity Company of Connecticut, The	1.396	http://www.travelers.com
Travelers Indemnity Company, The	1.117	http://www.travelers.com
Travelers Insurance Company, The	1.445	http://www.travelers.com
Travelers Property Casualty Company of America	1.396	http://www.travelers.com
Trinity Universal Insurance Company	1.441	www.unitrin.com
Trinity Universal Insurance Company of Kansas, Inc.	1.441	http://www.amtrustgroup.com
Tri-State Insurance Company of Minnesota	1.344	http://CWGINS.COM
Truck Insurance Exchange	1.575	http://www.farmers.com
Twin City Fire Insurance Company	1.470	http://www.thehartford.com
U.S. Specialty Insurance Company	1.150	http://www.ussic.com/
Ulico Casualty Company	1.511	http://www.ullico.com
Union Insurance Company	1.584	http://www.CWGINS.COM
Union Standard Insurance Company	1.024	http://WWW.USIC.COM
United Security Insurance Company	1.160	http://WWW.FARMERSUNIONINSURANCE.COM
United States Fidelity and Guaranty Company	1.350	www.travelers.com
United States Fire Insurance Company	1.388	http://www.cfins.com
United Wisconsin Insurance Company	1.575	http://www.unitedheartland.biz
Unitrin Auto and Home Insurance Company	1.411	http://WWW.UNITRIN.COM
Universal Underwriters Insurance Company	1.672	http://WWW.ZURICHNA.COM
Utica Mutual Insurance Company	1.230	http://WWW.UTICANATIONAL.COM
Valiant Insurance Company	1.230	http://WWW.VALIANTINSURANCE.COM
Valley Forge Insurance Company	1.200	http://WWW.CNA.COM
Vanliner Insurance Company	1.285	http://WWW.VANLINER.COM
Vigilant Insurance Company	1.649	http://www.chubb.com
Virginia Surety Company, Inc.	1.440	http://www.thewarrantygroup.com
Wausau Business Insurance Company	1.020	http://www.wausau.com
Wausau Underwriters Insurance Company	1.420	http://www.wausau.com

West American Insurance Company	1.650	http://www.LibertyMutualAgencyMarkets.com
Western Agricultural Insurance Company	1.453	http://www.fbfs.com
Westfield Insurance Company	1.489	http://www.westfieldgrp.com
Westport Insurance Corporation	1.390	http://WWW.SWISSRE.COM
XL Insurance America, Inc.	1.132	http://www.xlinsurance.com/xli/xli/xli.jsp
XL Specialty Insurance Company	1.415	http://www.xlinsurance.com/xli/xli/xli.jsp
Zenith Insurance Company	1.691	http://www.thezenith.com
Zurich American Insurance Company	1.537	http://WWW.ZURICHNA.COM
Zurich American Insurance Company of Illinois	1.844	http://WWW.ZURICHNA.COM



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