



**Dora**  
Department of Regulatory Agencies

# Workers Compensation and Employers Liability Insurance

## Loss Cost Multiplier Report

November 30, 2009



# Workers Compensation and Employers Liability Insurance LCM Report, as of November 30, 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 November 30, 2009.

The figures presented in this guide were drawn from a December 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	<a href="http://www.accidentfund.com">http://www.accidentfund.com</a>
Accident Fund Insurance Company of America	1.500	<a href="http://www.accidentfund.com">http://www.accidentfund.com</a>
Accident Fund National Insurance Company	1.125	<a href="http://www.accidentfund.com">http://www.accidentfund.com</a>
Ace American Insurance Company	1.170	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Ace Fire Underwriters Insurance Company	1.307	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Ace Property and Casualty Insurance Company	1.452	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
ACIG Insurance Company	1.270	<a href="http://www.acig.com">http://www.acig.com</a>
ACUITY, A Mutual Insurance Company	1.506	<a href="http://www.acuity.com">http://www.acuity.com</a>
Advantage Workers Compensation Insurance Company	1.300	<a href="http://WWW.ADVANTAGEWC.COM">http://WWW.ADVANTAGEWC.COM</a>
AIG Casualty Company	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
AIU Insurance Company	1.371	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Alaska National Insurance Company	1.391	<a href="http://www.alaskanational.com">http://www.alaskanational.com</a>
Allmerica Financial Benefit Insurance Company	1.170	<a href="http://hanover.com">http://hanover.com</a>
Amco Insurance Company	1.266	<a href="http://WWW.ALLIEDINSURANCE.COM">http://WWW.ALLIEDINSURANCE.COM</a>
American Alternative Insurance Corporation	1.700	<a href="http://WWW.MUNICHREAMERICA.COM">http://WWW.MUNICHREAMERICA.COM</a>
American Automobile Insurance Company	1.636	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
American Casualty Company of Reading Pennsylvania	1.050	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>
American Compensation Insurance Company	1.500	<a href="http://www.rtwi.com">http://www.rtwi.com</a>
American Economy Insurance Company	1.350	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
American Employers' Insurance Company	1.160	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
American Family Mutual Insurance Company	1.890	<a href="http://www.amfam.com">http://www.amfam.com</a>
American Fire and Casualty Company	1.460	<a href="http://www.zurichna.com">http://www.zurichna.com</a>
American Fuji Fire and Marine Insurance Company	1.480	
American Guarantee and Liability Insurance Company	1.306	<a href="http://www.zurichna.com">http://www.zurichna.com</a>
American Hardware Mutual Insurance Company	1.362	<a href="http://MOTORISTSGROUP.COM">http://MOTORISTSGROUP.COM</a>
American Home Assurance Company	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
American Insurance Company, The	1.636	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
American International Pacific Insurance Company	1.692	<a href="http://www.amerisafe.com">http://www.amerisafe.com</a>
American International South Insurance Company	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
American Interstate Insurance Company	1.395	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
American Mining Insurance Company	1.500	<a href="http://WWW.AMERICANMINING.COM">http://WWW.AMERICANMINING.COM</a>
American Safety Casualty Insurance Company, The	1.412	<a href="http://www.amsafety.com">http://www.amsafety.com</a>
American States Insurance Company	1.480	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
American States Insurance Company of Texas	1.630	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
American Zurich Insurance Company	1.076	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Amerisure Mutual Insurance Company	1.551	<a href="http://www.amerisure.com">http://www.amerisure.com</a>
Arch Insurance Company	1.616	<a href="http://WWW.ARCHINSURANCE.COM">http://WWW.ARCHINSURANCE.COM</a>
Argonaut Great Central Insurance Company	1.650	<a href="https://www.argogroupus.com">https://www.argogroupus.com</a>
Argonaut Insurance Company	1.250	<a href="https://www.argogroupus.com">https://www.argogroupus.com</a>
Argonaut-Midwest Insurance Company	1.450	<a href="https://www.argogroupus.com">https://www.argogroupus.com</a>
Associated Indemnity Corporation	1.636	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
Assurance Company of America	1.537	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Athena Assurance Company	1.396	<a href="http://www.travelers.com">http://www.travelers.com</a>
Atlantic Insurance Company	1.310	<a href="http://www.travelers.com">http://www.travelers.com</a>
Atlantic Mutual Insurance Company	1.430	<a href="http://www.atlanticmutual.com">http://www.atlanticmutual.com</a>
Atlantic Specialty Insurance Company	1.550	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Auto-Owners Insurance Company	1.700	
BancInsure, Inc.	1.200	<a href="http://www.bancinsure.com">http://www.bancinsure.com</a>
Bankers Standard Fire and Marine Company	1.376	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Bankers Standard Insurance Company	1.888	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Benchmark Insurance Company	1.480	<a href="http://benchmarkinsco.com">http://benchmarkinsco.com</a>
Berkley Regional Insurance Company	1.476	<a href="http://www.CWGINS.COM">http://www.CWGINS.COM</a>
Bituminous Casualty Corporation	1.318	<a href="http://www.BITUMINOUSINSURANCE.COM">http://www.BITUMINOUSINSURANCE.COM</a>
Bituminous Fire and Marine Insurance Company	1.318	<a href="http://www.BITUMINOUSINSURANCE.COM">http://www.BITUMINOUSINSURANCE.COM</a>
Bloomington Compensation Insurance Company	1.210	<a href="http://www.rtwi.com">http://www.rtwi.com</a>
Brotherhood Mutual Insurance Company	1.337	<a href="http://www.brotherhoodmutual.com">http://www.brotherhoodmutual.com</a>
Camden Fire Insurance Association, The	1.410	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Carolina Casualty Insurance Company	1.600	<a href="http://carolinacas.com">http://carolinacas.com</a>
Centennial Insurance Company	1.430	<a href="http://www.atlanticmutual.com">http://www.atlanticmutual.com</a>

Central Mutual Insurance Company	1.652	<a href="http://WWW.CENTRAL-INSURANCE.COM">http://WWW.CENTRAL-INSURANCE.COM</a>
Centre Insurance Company	1.100	
Charter Oak Fire Insurance Company, The	1.536	<a href="http://www.travelers.com">http://www.travelers.com</a>
Cherokee Insurance Company	1.351	
Chubb Indemnity Insurance Company	1.370	<a href="http://www.chubb.com">http://www.chubb.com</a>
Church Mutual Insurance Company	1.337	<a href="http://www.churchmutual.com">http://www.churchmutual.com</a>
Cincinnati Casualty Company, The	1.420	<a href="http://www.cinfin.com">http://www.cinfin.com</a>
Cincinnati Insurance Company, The	1.353	<a href="http://www.cinfin.com">http://www.cinfin.com</a>
Cincinnati Indemnity Company, The	1.556	<a href="http://www.cinfin.com">http://www.cinfin.com</a>
Clarendon National Insurance Company	1.250	
Colonial American Casualty and Surety Company	1.383	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Colorado Casualty Insurance Company	1.550	<a href="http://www.LibertyMutualAgencyMarkets.com">http://www.LibertyMutualAgencyMarkets.com</a>
Commerce and Industry Insurance Company	1.946	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Commercial Casualty Insurance Company	1.350	
Commercial Compensation Casualty Company	1.030	
Companion Commercial Insurance Company	1.230	<a href="http://onceanddone.companiongroup.com">http://onceanddone.companiongroup.com</a>
Companion Property and Casualty Insurance Company	1.350	<a href="http://onceanddone.companiongroup.com">http://onceanddone.companiongroup.com</a>
CompWest Insurance Company	1.001	<a href="http://www.compwestinsurance.com">www.compwestinsurance.com</a>
CompWest Insurance Company	1.200	<a href="http://www.compwestinsurance.com">www.compwestinsurance.com</a>
CompWest Insurance Company	1.412	<a href="http://www.compwestinsurance.com">www.compwestinsurance.com</a>
Constitution Insurance Company	1.463	
Continental Casualty Company	1.650	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>
Continental Divide Insurance Company	1.459	<a href="http://www.bh-hc.com">http://www.bh-hc.com</a>
Continental Insurance Company, The	0.900	<a href="http://www.auw.com">http://www.auw.com</a>
Continental National Indemnity Company	1.425	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>
Continental Western Insurance Company	1.759	<a href="http://www.CWGINS.COM">http://www.CWGINS.COM</a>
Converium Insurance (North America) Inc.	1.054	
Cooperative Mutual Insurance Company	1.440	<a href="http://www.coopmutual.com">http://www.coopmutual.com</a>
Coregis Insurance Company	1.600	
Cornhusker Casualty Company	1.376	<a href="http://www.bh-hc.com">http://www.bh-hc.com</a>
Crum & Forster Indemnity Company	1.665	<a href="http://www.cfins.com">http://www.cfins.com</a>
DaimlerChrysler Insurance Company	1.380	<a href="http://www.insurance.chryslerfinancial.com">http://www.insurance.chryslerfinancial.com</a>
Dallas National Insurance Company	1.330	
Delos Insurance Company	1.620	<a href="http://delosinsurance.com">http://delosinsurance.com</a>
Discover Property & Casualty Insurance Company	1.270	<a href="http://www.travelers.com">http://www.travelers.com</a>
Electric Insurance Company	1.099	<a href="http://www.electricinsurance.com">http://www.electricinsurance.com</a>
EMCASCO Insurance Company	1.780	<a href="http://WWW.EMCINSURANCE.COM">http://WWW.EMCINSURANCE.COM</a>
Employers Compensation Insurance Company	1.139	<a href="http://www.employers.com">http://www.employers.com</a>
Employers Compensation Insurance Company	1.240	<a href="http://www.employers.com">http://www.employers.com</a>
Employers Compensation Insurance Company	1.447	<a href="http://www.employers.com">http://www.employers.com</a>
Employers' Fire Insurance Company, The	1.581	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Employers Insurance Company of Wausau	1.830	<a href="http://www.wausau.com">http://www.wausau.com</a>
Employers Mutual Casualty Company	1.880	<a href="http://WWW.EMCINSURANCE.COM">http://WWW.EMCINSURANCE.COM</a>
Employers Reinsurance Corporation	1.390	<a href="http://www.esurance.com">http://www.esurance.com</a>
Everest National Insurance Company	1.500	<a href="http://www.everestre.com">http://www.everestre.com</a>
Explorer Insurance Company, The	1.500	<a href="http://www.EXPLORER-INSURANCE.COM">http://www.EXPLORER-INSURANCE.COM</a>
Fairfield Insurance Company	1.318	<a href="http://www.genre.com">http://www.genre.com</a>
Fairmont Insurance Company	1.433	<a href="http://www.fairmontspecialty.com">http://www.fairmontspecialty.com</a>
Fairmont Premier Insurance Company	1.502	
Farmers Insurance Exchange	1.890	<a href="http://www.farmers.com">http://www.farmers.com</a>
Farmington Casualty Company	0.977	<a href="http://www.travelers.com">http://www.travelers.com</a>
Farmland Mutual Insurance Company	2.014	<a href="http://WWW.FARMLANDINS.COM">http://WWW.FARMLANDINS.COM</a>
Federal Insurance Company	1.827	<a href="http://www.chubb.com">http://www.chubb.com</a>
Federated Mutual Insurance Company	1.426	<a href="http://WWW.FEDERATEDINSURANCE.COM">http://WWW.FEDERATEDINSURANCE.COM</a>
Federated Rural Electric Insurance Exchange	1.360	<a href="http://WWW.FEDERATEDRURAL.COM">http://WWW.FEDERATEDRURAL.COM</a>
Federated Service Insurance Company	1.283	<a href="http://WWW.FEDERATEDINSURANCE.COM">http://WWW.FEDERATEDINSURANCE.COM</a>
Fidelity and Deposit Company of Maryland	1.537	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Fidelity and Guaranty Insurance Company	0.950	<a href="http://www.travelers.com">http://www.travelers.com</a>
Fidelity and Guaranty Insurance Underwriters, Inc.	1.150	<a href="http://www.travelers.com">http://www.travelers.com</a>
Fireman's Fund Insurance Company	1.391	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
Fireman's Fund Insurance Company of Wisconsin	1.240	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
First Liberty Insurance Corporation, The	2.047	<a href="http://www.LibertyMutual.com">http://www.LibertyMutual.com</a>

First National Insurance Company of America	1.640	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
Florists' Mutual Insurance Company	1.295	<a href="http://www.hortica-insurance.com">http://www.hortica-insurance.com</a>
General Casualty Company of Wisconsin	1.440	<a href="http://www.generalcasualty.com">http://www.generalcasualty.com</a>
General Insurance Company of America	1.362	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
Genesis Insurance Company	1.318	<a href="http://www.GENRE.COM">http://www.GENRE.COM</a>
Granite State Insurance Company	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Great American Alliance Insurance Company	1.550	<a href="http://www.GreatAmericanInsurance.com">http://www.GreatAmericanInsurance.com</a>
Great American Assurance Company	1.550	<a href="http://www.GreatAmericanInsurance.com">http://www.GreatAmericanInsurance.com</a>
Great American Insurance Company	1.550	<a href="http://www.GreatAmericanInsurance.com">http://www.GreatAmericanInsurance.com</a>
Great American Insurance Company of New York	1.550	<a href="http://www.GreatAmericanInsurance.com">http://www.GreatAmericanInsurance.com</a>
Great Divide Insurance Company	1.476	<a href="http://WWW.NAUTILUSINSGROUP.COM">http://WWW.NAUTILUSINSGROUP.COM</a>
Great Northern Insurance Company	1.644	<a href="http://www.chubb.com">http://www.chubb.com</a>
Great West Casualty Company	1.361	<a href="http://www.GWCCNET.COM">http://www.GWCCNET.COM</a>
Greater New York Mutual Insurance Company	1.351	<a href="http://www.gny.com">http://www.gny.com</a>
Greenwich Insurance Company	1.698	<a href="http://www.greenwichinsurance.com">http://www.greenwichinsurance.com</a>
Grocers Insurance Company	1.132	<a href="https://www.grocersinsurance.com">https://www.grocersinsurance.com</a>
Guarantee Insurance Company	1.527	<a href="http://WWW.GUARANTEEINS.COM">http://WWW.GUARANTEEINS.COM</a>
GuideOne Mutual Insurance Company	1.294	<a href="http://www.guideone.com">http://www.guideone.com</a>
Gulf Insurance Company	1.310	<a href="http://www.gulfin.com">http://www.gulfin.com</a>
Hanover Insurance Company, The	1.451	<a href="http://WWW.HANOVER.COM">http://WWW.HANOVER.COM</a>
Harco National Insurance Company	1.348	<a href="http://WWW.IAT-HARCO.COM">http://WWW.IAT-HARCO.COM</a>
Harleysville Mutual Insurance Company	1.110	<a href="http://www.harleysvillegroup.com">http://www.harleysvillegroup.com</a>
Hartford Accident and Indemnity Company	1.170	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Hartford Casualty Insurance Company	1.399	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Hartford Fire Insurance Company	1.343	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Hartford Insurance Company of the Midwest	1.080	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Hartford Underwriters Insurance Company	1.470	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Homeland Central Insurance Company	1.360	<a href="http://www.onebeacon.com">http://www.onebeacon.com</a>
Illinois National Insurance Company	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Imperial Casualty and Indemnity Company	1.234	<a href="http://ppcinsurance.com">http://ppcinsurance.com</a>
Indemnity Insurance Company of North America	0.877	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Indiana Lumbermens Mutual Insurance Company	1.501	<a href="http://WWW.ILMGROUP.COM">http://WWW.ILMGROUP.COM</a>
Insurance Company of North America	1.376	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Insurance Company of the State of Pennsylvania	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Insurance Company of the West	1.453	<a href="http://www.ICWGROU.COM">http://www.ICWGROU.COM</a>
Liberty Insurance Corporation	1.365	<a href="http://www.LibertyMutual.com">http://www.LibertyMutual.com</a>
Liberty Mutual Fire Insurance Company	1.706	<a href="http://www.LibertyMutual.com">http://www.LibertyMutual.com</a>
Liberty Mutual Insurance Company	2.218	<a href="http://www.LibertyMutual.com">http://www.LibertyMutual.com</a>
Lincoln General Insurance Company	1.500	<a href="http://WWW.LINCOLNGENERAL.COM">http://WWW.LINCOLNGENERAL.COM</a>
LM Insurance Corporation	1.194	<a href="http://www.LibertyMutual.com">http://www.LibertyMutual.com</a>
Lumbermen's Underwriting Alliance	1.416	<a href="http://www.lumbermensunderwriting.com">http://www.lumbermensunderwriting.com</a>
Manufacturers Alliance Insurance Company	1.655	<a href="http://www.pmagroup.com">http://www.pmagroup.com</a>
Markel American Insurance Company	1.484	<a href="http://www.markelcorp.com">http://www.markelcorp.com</a>
Maryland Casualty Company	1.844	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Massachusetts Bay Insurance Company	1.320	<a href="http://WWW.HANOVER.COM">http://WWW.HANOVER.COM</a>
MEMIC Indemnity Company	1.500	<a href="http://www.memic.com">http://www.memic.com</a>
Michigan Millers Mutual Insurance Company	1.379	<a href="http://www.mimillers.com">http://www.mimillers.com</a>
Mid-Century Insurance Company	1.250	<a href="http://www.farmers.com">http://www.farmers.com</a>
Midwest Employers Casualty Company	1.320	<a href="http://WWW.MWECC.COM">http://WWW.MWECC.COM</a>
Midwest Insurance Company	1.400	<a href="http://WWW.MIDINS.COM">http://WWW.MIDINS.COM</a>
Milbank Insurance Company	1.313	<a href="http://STATEAUTO.COM">http://STATEAUTO.COM</a>
Millers First Insurance Company	1.261	<a href="http://www.millersfirst.com">http://www.millersfirst.com</a>
Milwaukee Casualty Insurance Company	1.542	<a href="http://WWW.AMTRUSTGROUP.COM">http://WWW.AMTRUSTGROUP.COM</a>
Mitsui Sumitomo Insurance Company of America	1.527	<a href="http://www.msigusa.com">http://www.msigusa.com</a>
Mitsui Sumitomo Insurance USA, Inc.	1.679	<a href="http://www.msigusa.com">http://www.msigusa.com</a>
Mountain States Indemnity Company	1.883	<a href="http://www.msig-nm.com">http://www.msig-nm.com</a>
Mountain States Mutual Casualty Company	1.506	<a href="http://www.msig-nm.com">http://www.msig-nm.com</a>
National American Insurance Company	1.540	<a href="http://www.naico.com">http://www.naico.com</a>
National American Insurance Company	1.340	<a href="http://www.naico.com">http://www.naico.com</a>
National American Insurance Company	1.140	<a href="http://www.naico.com">http://www.naico.com</a>
National Farmers Union Property and Casualty Company	1.788	<a href="http://WWW.FARMERSUNIONINSURANCE.COM">http://WWW.FARMERSUNIONINSURANCE.COM</a>
National Fire Insurance Company of Hartford	1.350	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>

National Interstate Insurance Company	1.514	<a href="http://www.nationalinterstate.com">http://www.nationalinterstate.com</a>
National Liability & Fire Insurance Company	1.401	<a href="http://www.nationalindemnity.com">http://www.nationalindemnity.com</a>
National Surety Corporation	1.554	<a href="http://www.firemansfund.com">http://www.firemansfund.com</a>
National Union Fire Insurance Company of Pittsburgh, Pa	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
Nationwide Agribusiness Insurance Company	1.761	<a href="http://WWW.FARMLANDINS.COM">http://WWW.FARMLANDINS.COM</a>
Nationwide Mutual Fire Insurance Company	1.353	<a href="http://WWW.NATIONWIDE.COM">http://WWW.NATIONWIDE.COM</a>
Nationwide Mutual Insurance Company	1.330	<a href="http://WWW.NATIONWIDE.COM">http://WWW.NATIONWIDE.COM</a>
Nationwide Property and Casualty Insurance Company	1.353	<a href="http://WWW.NATIONWIDE.COM">http://WWW.NATIONWIDE.COM</a>
New Hampshire Indemnity Company, Inc.	1.692	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
New Hampshire Insurance Company	1.371	<a href="http://WWW.AIG.COM">http://WWW.AIG.COM</a>
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	<a href="http://www.cfins.com">http://www.cfins.com</a>
Northern Assurance Company of America, The	1.090	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Northern Insurance Company of New York	1.306	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
NOVA Casualty Company	1.349	<a href="http://www.novacasualty.com">http://www.novacasualty.com</a>
Ohio Casualty Insurance Company, The	1.900	<a href="http://www.LibertyMutualAgencyMarkets.com">http://www.LibertyMutualAgencyMarkets.com</a>
Ohio Security Insurance Company	1.820	<a href="http://www.LibertyMutualAgencyMarkets.com">http://www.LibertyMutualAgencyMarkets.com</a>
Old Republic General Insurance Company	1.640	<a href="http://WWW.OLDREPUBLIC.COM">http://WWW.OLDREPUBLIC.COM</a>
Old Republic Insurance Company	1.640	
OneBeacon America Insurance Company	1.250	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
OneBeacon Insurance Company	1.125	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Owners Insurance Company	1.420	
Pacific Employers Insurance Company	1.742	<a href="http://WWW.ACE-INA.COM">http://WWW.ACE-INA.COM</a>
Pacific Indemnity Company	1.370	<a href="http://www.chubb.com">http://www.chubb.com</a>
Peerless Indemnity Insurance Company	1.300	<a href="http://www.LibertyMutualAgencyMarkets.com">www.LibertyMutualAgencyMarkets.com</a>
Pegasus Insurance Company	1.390	<a href="http://www.onlinepegasus.com">http://www.onlinepegasus.com</a>
Penn Millers Insurance Company	1.506	<a href="http://www.penmillers.com">http://www.penmillers.com</a>
Pennsylvania General Insurance Company	1.090	<a href="http://www.OneBeacon.com">http://www.OneBeacon.com</a>
Pennsylvania Manufacturers Association Insurance Comp	1.440	<a href="http://www.pmagroup.com">http://www.pmagroup.com</a>
Pennsylvania Manufacturers Indemnity Company	1.295	<a href="http://www.pmagroup.com">http://www.pmagroup.com</a>
Pennsylvania National Mutual Casualty Insurance Compar	1.263	<a href="http://www.pennnationalinsurance.com">http://www.pennnationalinsurance.com</a>
Petroleum Casualty Company	1.271	
Pharmacists Mutual Insurance Company	1.390	<a href="http://www.phmic.com">http://www.phmic.com</a>
Phoenix Insurance Company, The	1.256	<a href="http://www.travelers.com">http://www.travelers.com</a>
Pinnacol Assurance	0.970	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Pinnacol Assurance	1.300	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Pinnacol Assurance	1.080	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Pinnacol Assurance	1.150	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Pinnacol Assurance	1.550	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Pinnacol Assurance	1.210	<a href="http://www.PINNACOL.COM">http://www.PINNACOL.COM</a>
Platte River Insurance Company	1.020	<a href="http://www.capitolindemnity.com">http://www.capitolindemnity.com</a>
Plaza Insurance Company	1.360	<a href="http://www.rhkc.com">http://www.rhkc.com</a>
Praetorian Insurance Company	1.620	<a href="http://www.qbe.com">http://www.qbe.com</a>
Preferred Professional Insurance Company	1.274	<a href="http://WWW.PPICINS.COM">http://WWW.PPICINS.COM</a>
Protective Insurance Company	1.490	<a href="http://www.baldwinandlyons.com">http://www.baldwinandlyons.com</a>
Providence Property & Casualty Insurance Company	1.252	<a href="http://www.ppcinsurance.com">http://www.ppcinsurance.com</a>
Providence Washington Insurance Company	1.380	<a href="http://www.provwash.com">http://www.provwash.com</a>
Public Service Mutual Insurance Company	1.233	<a href="http://www.mcarta.com">http://www.mcarta.com</a>
Quanta Indemnity Company	1.717	<a href="http://www.quantaholdings.com">http://www.quantaholdings.com</a>
Redland Insurance Company	1.620	<a href="http://www.qbe.com">http://www.qbe.com</a>
Regent Insurance Company	1.250	<a href="http://www.generalcasualty.com">http://www.generalcasualty.com</a>
Republic Fire and Casualty Insurance Company	1.367	<a href="http://RepublicGroup.com">http://RepublicGroup.com</a>
Republic Indemnity Company of America	1.210	<a href="http://www.republicindemnity.com">http://www.republicindemnity.com</a>
Republic Indemnity Company of California	1.320	<a href="http://www.republicindemnity.com">http://www.republicindemnity.com</a>
Rockwood Casualty Insurance Company	1.475	<a href="https://www.RockwoodCasualty.com">https://www.RockwoodCasualty.com</a>
Royal Indemnity Company	1.345	
Safeco Insurance Company of America	1.144	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
Safeco Insurance Company of Illinois	1.253	<a href="http://WWW.SAFECO.COM">http://WWW.SAFECO.COM</a>
Safety First Insurance Company	1.440	
Safety National Casualty Corporation	1.300	<a href="http://www.sncc.com">http://www.sncc.com</a>

SeaBright Insurance Company	1.265	<a href="http://www.sbic.com">http://www.sbic.com</a>
SECURA Insurance, A Mutual Company	1.400	<a href="http://www.secura.net">http://www.secura.net</a>
Security Insurance Company of Hartford	1.513	
Security National Insurance Company	1.542	<a href="http://WWW.AMTRUSTGROUP.COM">http://WWW.AMTRUSTGROUP.COM</a>
Select Insurance Company	1.310	<a href="http://www.travelers.com">http://www.travelers.com</a>
Seneca Insurance Company, Inc.	1.360	<a href="http://www.senecainsurance.com">http://www.senecainsurance.com</a>
Sentinel Insurance Company, Ltd.	1.190	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
Sentry Casualty Company	1.299	<a href="http://www.sentry.com">http://www.sentry.com</a>
Sentry Insurance A Mutual Company	1.757	<a href="http://www.sentry.com">http://www.sentry.com</a>
Sentry Select Insurance Company	1.498	<a href="http://www.sentry.com">http://www.sentry.com</a>
Sequoia Insurance Company	1.300	<a href="http://www.sequoiains.com">http://www.sequoiains.com</a>
Sequoia Insurance Company	1.170	<a href="http://www.sequoiains.com">http://www.sequoiains.com</a>
Sequoia Insurance Company	1.630	<a href="http://www.sequoiains.com">http://www.sequoiains.com</a>
SFM Mutual Insurance Company	1.360	<a href="http://www.sfmic.com">http://www.sfmic.com</a>
Sompo Japan Insurance Company of America	1.348	<a href="http://www.sompo-japan-us.com">http://www.sompo-japan-us.com</a>
St. Paul Fire and Marine Insurance Company	1.396	<a href="http://www.travelers.com">http://www.travelers.com</a>
St. Paul Guardian Insurance Company	0.977	<a href="http://www.travelers.com">http://www.travelers.com</a>
St. Paul Medical Liability Insurance Company	1.400	<a href="http://www.travelers.com">http://www.travelers.com</a>
St. Paul Mercury Insurance Company	1.256	<a href="http://www.travelers.com">http://www.travelers.com</a>
St. Paul Protective Insurance Company	1.536	<a href="http://www.travelers.com">http://www.travelers.com</a>
Standard Fire Insurance Company, The	1.815	<a href="http://www.travelers.com">http://www.travelers.com</a>
Star Insurance Company	1.450	<a href="http://www.meadowbrook.com">http://www.meadowbrook.com</a>
Starnet Insurance Company	1.490	
State Auto Property & Casualty Insurance Company	1.159	<a href="http://www.STATEAUTO.COM">http://www.STATEAUTO.COM</a>
State Automobile Mutual Insurance Company	1.545	<a href="http://www.STATEAUTO.COM">http://www.STATEAUTO.COM</a>
State Farm Fire and Casualty Company	1.329	<a href="http://www.statefarm.com">http://www.statefarm.com</a>
State National Insurance Company, Inc.	1.389	<a href="http://www.statenational.com">http://www.statenational.com</a>
SUA Insurance Company	1.565	<a href="http://www.suainsurance.com">http://www.suainsurance.com</a>
T.H.E. Insurance Company	1.345	<a href="http://http://www.theinsco.com">http://http://www.theinsco.com</a>
TIG Insurance Company	1.605	<a href="http://www.tigspecialty.com">http://www.tigspecialty.com</a>
TNUS Insurance Company	1.070	<a href="http://www.tokiomarine.us">http://www.tokiomarine.us</a>
Tokio Marine and Fire Insurance Company Ltd (U S Branc	1.299	<a href="http://www.tokiomarine.us">http://www.tokiomarine.us</a>
Tower Insurance Company of New York	1.300	<a href="http://www.twrgpr.com">http://www.twrgpr.com</a>
Trans Pacific Insurance Company	1.070	<a href="http://www.tokiomarine.us">http://www.tokiomarine.us</a>
Transcontinental Insurance Company	1.200	
Transguard Insurance Company of America, Inc.	1.660	
Transportation Insurance Company	1.500	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>
Travelers Casualty and Surety Company	1.396	<a href="http://www.travelers.com">http://www.travelers.com</a>
Travelers Casualty Insurance Company of America	0.838	<a href="http://www.travelers.com">www.travelers.com</a>
Travelers Indemnity Company of America, The	1.675	<a href="http://www.travelers.com">http://www.travelers.com</a>
Travelers Indemnity Company of Connecticut, The	1.396	<a href="http://www.travelers.com">http://www.travelers.com</a>
Travelers Indemnity Company, The	1.117	<a href="http://www.travelers.com">http://www.travelers.com</a>
Travelers Insurance Company, The	1.445	<a href="http://www.travelers.com">http://www.travelers.com</a>
Travelers Property Casualty Company of America	1.396	<a href="http://www.travelers.com">http://www.travelers.com</a>
Trinity Universal Insurance Company	1.441	<a href="http://www.unitrin.com">www.unitrin.com</a>
Trinity Universal Insurance Company of Kansas, Inc.	1.542	<a href="http://www.amtrustgroup.com">http://www.amtrustgroup.com</a>
Tri-State Insurance Company of Minnesota	1.344	<a href="http://CWGINS.COM">http://CWGINS.COM</a>
Truck Insurance Exchange	1.575	<a href="http://www.farmers.com">http://www.farmers.com</a>
Twin City Fire Insurance Company	1.470	<a href="http://www.thehartford.com">http://www.thehartford.com</a>
U.S. Specialty Insurance Company	1.150	<a href="http://www.ussic.com/">http://www.ussic.com/</a>
Ullico Casualty Company	1.511	<a href="http://www.ullico.com">http://www.ullico.com</a>
Union Insurance Company	1.584	<a href="http://www.CWGINS.COM">http://www.CWGINS.COM</a>
Union Standard Insurance Company	1.024	<a href="http://WWW.USIC.COM">http://WWW.USIC.COM</a>
United Security Insurance Company	1.160	<a href="http://WWW.FARMERSUNIONINSURANCE.COM">http://WWW.FARMERSUNIONINSURANCE.COM</a>
United States Fidelity and Guaranty Company	1.350	<a href="http://www.travelers.com">www.travelers.com</a>
United States Fire Insurance Company	1.388	<a href="http://www.cfins.com">http://www.cfins.com</a>
United Wisconsin Insurance Company	1.575	<a href="http://www.unitedheartland.biz">http://www.unitedheartland.biz</a>
Unitrin Auto and Home Insurance Company	1.411	<a href="http://WWW.UNITRIN.COM">http://WWW.UNITRIN.COM</a>
Universal Underwriters Insurance Company	1.672	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Utica Mutual Insurance Company	1.230	<a href="http://WWW.UTICANATIONAL.COM">http://WWW.UTICANATIONAL.COM</a>
Valiant Insurance Company	1.230	<a href="http://WWW.VALIANTINSURANCE.COM">http://WWW.VALIANTINSURANCE.COM</a>
Valley Forge Insurance Company	1.200	<a href="http://WWW.CNA.COM">http://WWW.CNA.COM</a>



Vanliner Insurance Company	1.285	<a href="http://WWW.VANLINER.COM">http://WWW.VANLINER.COM</a>
Vigilant Insurance Company	1.827	<a href="http://www.chubb.com">http://www.chubb.com</a>
Virginia Surety Company, Inc.	1.440	<a href="http://www.thewarrantygroup.com">http://www.thewarrantygroup.com</a>
Wausau Business Insurance Company	1.020	<a href="http://www.wausau.com">http://www.wausau.com</a>
Wausau Underwriters Insurance Company	1.420	<a href="http://www.wausau.com">http://www.wausau.com</a>
West American Insurance Company	1.650	<a href="http://www.LibertyMutualAgencyMarkets.com">http://www.LibertyMutualAgencyMarkets.com</a>
Western Agricultural Insurance Company	1.613	<a href="http://www.fbfs.com">http://www.fbfs.com</a>
Westfield Insurance Company	1.489	<a href="http://www.westfieldgrp.com">http://www.westfieldgrp.com</a>
Westfield National Insurance Company	1.265	<a href="http://www.westfieldinsurance.com/">http://www.westfieldinsurance.com/</a>
Westport Insurance Corporation	1.390	<a href="http://WWW.SWISSRE.COM">http://WWW.SWISSRE.COM</a>
XL Insurance America, Inc.	1.132	<a href="http://www.xlinsurance.com/xli/xli/xli.jsp">http://www.xlinsurance.com/xli/xli/xli.jsp</a>
XL Specialty Insurance Company	1.415	<a href="http://www.xlinsurance.com/xli/xli/xli.jsp">http://www.xlinsurance.com/xli/xli/xli.jsp</a>
Zenith Insurance Company	1.691	<a href="http://www.thezenith.com">http://www.thezenith.com</a>
Zurich American Insurance Company	1.537	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>
Zurich American Insurance Company of Illinois	1.844	<a href="http://WWW.ZURICHNA.COM">http://WWW.ZURICHNA.COM</a>



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