

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)	
1	KAISER FOUNDATION GRP										
	Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$735,203	3.11%	\$735,203	\$739,369	100.57%	95,244	
	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$945,104	4.00%	\$940,371	\$837,414	89.05%	160,579	
	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,073,095	13.00%	\$3,083,292	\$2,798,398	90.76%	420,724	
	Group Totals				\$4,753,402	20.11%	\$4,758,866	\$4,375,181	91.94%	676,547	
2	UNITEDHEALTH GRP										
	All Savers Ins Co	82406	IN	L&D	\$12,991	0.05%	\$13,031	\$11,886	91.21%		
	Chesapeake Life Ins Co	61832	OK	L&D	\$3,966	0.02%	\$3,926	\$947	24.11%		
	Freedom Life Ins Co Of Amer	62324	TX	L&D	\$246	0.00%	\$246	(\$1)	(0.56)%		
	Golden Rule Ins Co	62286	IN	L&D	\$793	0.00%	\$793	\$500	63.12%		
	Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$147	0.00%	\$150	\$133	88.87%		
	Natl Foundation Life Ins Co	98205	TX	L&D	\$66	0.00%	\$67	\$7	9.94%		
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$1,850	0.01%	\$1,850	\$1,766	95.44%		
	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$68,369	0.29%	\$68,347	\$61,461	89.92%	2,578	
	Unimerica Ins Co	91529	WI	L&D	\$10,335	0.04%	\$10,299	\$9,304	90.34%		
	UnitedHealthcare Ins Co	79413	CT	L&D	\$1,502,848	6.36%	\$1,522,722	\$1,220,585	80.16%		
	UnitedHealthcare of OR Inc	95893	OR	HMO	\$1,041,342	4.41%	\$1,034,499	\$842,263	81.42%	89,840	
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$865,108	3.66%	\$864,848	\$733,975	84.87%	231,210	
	Group Totals				\$3,508,063	14.84%	\$3,520,780	\$2,882,826	81.88%	323,628	
3	PREMERA BLUE CROSS GRP										
	Lifewise Assur Co	94188	WA	L&D	\$158,216	0.67%	\$154,894	\$108,894	70.30%		
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$121,048	0.51%	\$121,048	\$90,249	74.56%	17,296	
	Premera Blue Cross	47570	WA	HCSC	\$3,077,045	13.02%	\$3,053,964	\$2,599,846	85.13%	616,917	
	Group Totals				\$3,356,309	14.20%	\$3,329,905	\$2,798,988	84.06%	634,213	
4	MOLINA HEALTHCARE INC GRP										
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,755,853	11.66%	\$2,751,329	\$2,330,307	84.70%	831,972	
	Group Totals				\$2,755,853	11.66%	\$2,751,329	\$2,330,307	84.70%	831,972	

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)	
5	CAMBIA HEALTH SOLUTIONS INC										
	Asuris NW Hlth	47350	WA	HCSC	\$157,264	0.67%	\$155,743	\$119,322	76.61%	41,092	
	BridgeSpan Hlth Co	95303	UT	HMO	\$4,177	0.02%	\$4,177	\$3,738	89.49%	621	
	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$23,761	0.10%	\$23,835	\$21,467	90.06%		
	LifeMap Assur Co	97985	OR	L&D	\$18,447	0.08%	\$18,315	\$13,327	72.77%		
	Regence BCBS of OR	54933	OR	HCSC	\$280,774	1.19%	\$280,695	\$240,382	85.64%	60,431	
	Regence BlueShield	53902	WA	HCSC	\$1,699,928	7.19%	\$1,716,198	\$1,392,570	81.14%	437,916	
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$9,115	0.04%	\$9,113	\$8,136	89.28%	1,758	
	Group Totals				\$2,193,464	9.28%	\$2,208,075	\$1,798,941	81.47%	541,818	
6	CENTENE CORP GRP										
	Coordinated Care Corp	95831	IN	HMO	\$295,559	1.25%	\$295,559	\$206,408	69.84%	45,610	
	Coordinated Care of WA Inc	15352	WA	HCSC	\$653,815	2.77%	\$653,815	\$590,498	90.32%	200,341	
	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$18,971	0.08%	\$18,971	\$20,829	109.80%	3,597	
	Health Net Life Ins Co	66141	CA	L&D	\$38,827	0.16%	\$38,827	\$668	1.72%		
	Group Totals				\$1,007,172	4.26%	\$1,007,172	\$818,404	81.26%	249,548	
7	COMMUNITY HLTH PLAN OF WA										
	Community Hlth Plan of WA	47049	WA	HCSC	\$929,461	3.93%	\$929,461	\$817,202	87.92%	262,235	
	Group Totals				\$929,461	3.93%	\$929,461	\$817,202	87.92%	262,235	
8	CVS GRP										
	Aetna Hlth & Life Ins Co	78700	CT	L&D	\$543	0.00%	\$542	\$393	72.51%		
	Aetna Hlth Inc PA Corp	95109	PA	HMO	\$92,721	0.39%	\$92,921	\$86,103	92.66%	14,847	
	Aetna Life Ins Co	60054	CT	L&D	\$697,780	2.95%	\$700,886	\$560,441	79.96%		
	Continental Life Ins Co Brentwood	68500	TN	L&D	\$426	0.00%	\$424	\$352	83.10%		
	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$789	0.00%	\$503	\$272	54.22%		
	SilverScript Ins Co	12575	TN	HCSC	\$51,701	0.22%	\$51,680	\$38,578	74.65%	77,346	
	Group Totals				\$843,959	3.57%	\$846,956	\$686,139	81.01%	92,193	
9	ANTHEM INC GRP										
	Amerigroup Washington Inc	14073	WA	HMO	\$643,514	2.72%	\$643,493	\$527,773	82.02%	173,269	
	Unicare Life & Hlth Ins Co	80314	IN	L&D	\$96	0.00%	\$100	\$88	87.50%		
	Group Totals				\$643,610	2.72%	\$643,593	\$527,861	82.02%	173,269	

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
10	HUMANA GRP									
	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$437,727	1.85%	\$437,727	\$375,003	85.67%	47,485
	Compbenefits Ins Co	60984	TX	L&D	\$1	0.00%	\$0	\$0	0.00%	7
	Humana Hlth Plan Inc	95885	KY	HMO	\$780	0.00%	\$780	\$304	39.02%	0
	Humana Ins Co	73288	WI	L&D	\$172,657	0.73%	\$172,657	\$133,858	77.53%	109,205
	Humanadental Ins Co	70580	WI	L&D	\$1,340	0.01%	\$1,326	\$1,030	77.65%	3,011
	Group Totals				\$612,504	2.59%	\$612,489	\$510,195	83.30%	159,708
	Top 10 Group Total				\$20,603,797	87.18%	\$20,608,627	\$17,546,045	85.14%	3,945,131
	All Other Companies				\$3,029,843	12.82%	\$3,025,885	\$2,337,349	77.25%	2,446,783
	Totals(4)				\$23,633,640	100.00%	\$23,634,511	\$19,883,394	84.13%	6,391,914

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHSC=Limited HCSC, F= Fraternal, MEWA=Multi Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share
Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Apollo Global Mgmt Grp								
	Athene Ann & Life Co	61689	IA	\$170,378	\$0	\$289,043	\$0	\$459,420	8.07%
	Athene Annuity & Life Assur Co	61492	DE	\$15	\$0	\$0	\$0	\$15	0.00%
	Voya Ins & Ann Co	80942	IA	\$796	\$0	\$10	\$0	\$807	0.01%
	Group Totals			\$171,190	\$0	\$289,053	\$0	\$460,243	8.08%
2	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$284,094	\$0	\$855	\$0	\$284,949	5.00%
	New York Life Ins Co	66915	NY	\$8,539	\$0	\$757	\$0	\$9,296	0.16%
	Group Totals			\$292,633	\$0	\$1,612	\$0	\$294,245	5.17%
3	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$200,738	\$0	\$376	\$0	\$201,114	3.53%
	Variable Ann Life Ins Co	70238	TX	\$55,446	\$0	\$36,017	\$0	\$91,463	1.61%
	Group Totals			\$256,184	\$0	\$36,393	\$0	\$292,577	5.14%
4	LINCOLN NATL GRP								
	Lincoln Life & Ann Co of NY	62057	NY	\$0	\$0	\$620	\$0	\$620	0.01%
	Lincoln Life Assur Co of Boston	65315	NH	\$32	\$0	\$0	\$0	\$32	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$267,041	\$0	\$20,540	\$0	\$287,582	5.05%
	Group Totals			\$267,074	\$0	\$21,160	\$0	\$288,234	5.06%
5	NATIONWIDE CORP GRP								
	Jefferson Natl Life Ins Co	64017	TX	\$33,190	\$0	\$0	\$0	\$33,190	0.58%
	Nationwide Life & Ann Ins Co	92657	OH	\$115,036	\$0	\$0	\$0	\$115,036	2.02%
	Nationwide Life Ins Co	66869	OH	\$54,974	\$0	\$76,973	\$0	\$131,947	2.32%
	Group Totals			\$203,200	\$0	\$76,973	\$0	\$280,173	4.92%
6	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$136,960	\$0	\$120,667	\$0	\$257,627	4.52%
	TIAA Cref Life Ins Co	60142	NY	\$6,220	\$0	\$0	\$0	\$6,220	0.11%
	Group Totals			\$143,180	\$0	\$120,667	\$0	\$263,847	4.63%
7	GREAT WEST GRP								
	Great W Life & Ann Ins Co	68322	CO	\$9,613	\$0	\$232,382	\$0	\$241,995	4.25%
	US Business of Canada Life Assur Co	80659	MI	\$60	\$0	\$0	\$0	\$60	0.00%
	Group Totals			\$9,673	\$0	\$232,382	\$0	\$242,055	4.25%
8	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$229,820	\$0	\$1,203	\$0	\$231,022	4.06%
	Group Totals			\$229,820	\$0	\$1,203	\$0	\$231,022	4.06%

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share
Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
9	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$114,995	\$0	\$0	\$0	\$114,995	2.02%
	Prudential Ann Life Assur Corp	86630	AZ	\$11,371	\$0	\$0	\$0	\$11,371	0.20%
	Prudential Ins Co Of Amer	68241	NJ	\$4,614	\$0	\$92,715	\$0	\$97,329	1.71%
	Group Totals			\$130,979	\$0	\$92,715	\$0	\$223,694	3.93%
10	METROPOLITAN GRP								
	Metropolitan Life Ins Co	65978	NY	\$1,105	\$0	\$164,961	\$0	\$166,066	2.92%
	Metropolitan Tower Life Ins Co	97136	NE	\$9	\$0	\$45,728	\$0	\$45,737	0.80%
	Group Totals			\$1,114	\$0	\$210,688	\$0	\$211,803	3.72%
	Top Group Totals			\$1,705,046	\$0	\$1,082,846	\$0	\$2,787,893	48.94%
	All Other Companies			\$2,432,614	\$0	\$475,796	\$0	\$2,908,410	51.06%
	Totals			\$4,137,660	\$0	\$1,558,643	\$0	\$5,696,303	100.00%

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$40,834	\$0	\$8,133	\$0	\$48,967	1.72%
	New York Life Ins Co	66915	NY	\$155,709	\$0	\$27,807	\$0	\$183,517	6.45%
	NYLife Ins Co Of AZ	81353	AZ	\$1,060	\$0	\$0	\$0	\$1,060	0.04%
	Group Totals			\$197,603	\$0	\$35,941	\$0	\$233,544	8.20%
2	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$63,951	\$0	\$0	\$0	\$63,951	2.25%
	Prudential Ann Life Assur Corp	86630	AZ	\$90	\$0	\$0	\$0	\$90	0.00%
	Prudential Ins Co Of Amer	68241	NJ	\$8,971	\$0	\$144,175	\$0	\$153,146	5.38%
	Group Totals			\$73,011	\$0	\$144,175	\$0	\$217,187	7.63%
3	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$180,420	\$0	\$77	\$0	\$180,496	6.34%
	Group Totals			\$180,420	\$0	\$77	\$0	\$180,496	6.34%
4	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$21	\$0	\$3	\$0	\$24	0.00%
	Metropolitan Life Ins Co	65978	NY	\$19,004	\$0	\$150,388	\$0	\$169,393	5.95%
	Metropolitan Tower Life Ins Co	97136	NE	\$4,537	\$0	\$3,686	\$0	\$8,223	0.29%
	Group Totals			\$23,563	\$0	\$154,078	\$0	\$177,640	6.24%
5	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$1,895	\$0	\$5	\$0	\$1,901	0.07%
	Lincoln Life & Ann Co of NY	62057	NY	\$567	\$0	\$37	\$0	\$604	0.02%
	Lincoln Life Assur Co of Boston	65315	NH	\$5,051	\$0	\$11,422	\$0	\$16,473	0.58%
	Lincoln Natl Life Ins Co	65676	IN	\$105,330	\$0	\$11,704	\$0	\$117,034	4.11%
	Group Totals			\$112,843	\$0	\$23,169	\$0	\$136,012	4.78%
6	PACIFIC LIFE GRP								
	Pacific Life Ins Co	67466	NE	\$91,121	\$0	\$0	\$0	\$91,121	3.20%
	Group Totals			\$91,121	\$0	\$0	\$0	\$91,121	3.20%
7	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$90,253	\$0	\$857	\$0	\$91,110	3.20%
	Group Totals			\$90,253	\$0	\$857	\$0	\$91,110	3.20%
8	MINNESOTA MUT GRP								
	Minnesota Life Ins Co	66168	MN	\$36,033	\$486	\$15,571	\$0	\$52,090	1.83%
	Securian Life Ins Co	93742	MN	\$21	\$58	\$29,807	\$0	\$29,885	1.05%
	Group Totals			\$36,054	\$544	\$45,378	\$0	\$81,976	2.88%

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
9	MASS MUT LIFE INS GRP								
	CM Life Ins Co	93432	CT	\$2,311	\$0	\$0	\$0	\$2,311	0.08%
	Massachusetts Mut Life Ins Co	65935	MA	\$75,120	\$0	\$404	\$0	\$75,524	2.65%
	MML Bay State Life Ins Co	70416	CT	\$597	\$0	\$0	\$0	\$597	0.02%
	Group Totals			\$78,028	\$0	\$404	\$0	\$78,432	2.75%
10	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$7	\$0	\$0	\$0	\$7	0.00%
	John Hancock Life Ins Co USA	65838	MI	\$79,355	\$0	(\$1,460)	\$0	\$77,896	2.74%
	Group Totals			\$79,362	\$0	(\$1,460)	\$0	\$77,902	2.74%
	Top Group Totals			\$962,258	\$544	\$402,618	\$0	\$1,365,420	47.96%
	All Other Companies			\$1,239,853	\$3,326	\$238,455	\$1	\$1,481,636	52.04%
	Totals			\$2,202,112	\$3,870	\$641,073	\$1	\$2,847,056	100.00%

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share
Line of Business: Life - Other Considerations

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	PRUDENTIAL OF AMER GRP Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$757,978	\$0	\$757,978	47.05%
	Group Totals			\$0	\$0	\$757,978	\$0	\$757,978	47.05%
2	JOHN HANCOCK GRP John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$287,491	\$0	\$287,491	17.84%
	Group Totals			\$0	\$0	\$287,491	\$0	\$287,491	17.84%
3	Meiji Yasuda Life Ins Grp Standard Ins Co	69019	OR	\$0	\$0	\$150,820	\$0	\$150,820	9.36%
	Group Totals			\$0	\$0	\$150,820	\$0	\$150,820	9.36%
4	Aegon US Holding Grp Transamerica Financial Life Ins Co Transamerica Life Ins Co	70688 86231	NY IA	\$0 \$0	\$0 \$0	\$65,097 \$74,286	\$0 \$0	\$65,097 \$74,286	4.04% 4.61%
	Group Totals			\$0	\$0	\$139,382	\$0	\$139,382	8.65%
5	NEW YORK LIFE GRP New York Life Ins Co	66915	NY	\$0	\$0	\$87,949	\$0	\$87,949	5.46%
	Group Totals			\$0	\$0	\$87,949	\$0	\$87,949	5.46%
6	MASS MUT LIFE INS GRP Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$75,804	\$0	\$75,804	4.70%
	Group Totals			\$0	\$0	\$75,804	\$0	\$75,804	4.70%
7	Mutual Of Amer Life Ins Co Mutual Of Amer Life Ins Co	88668	NY	\$3,873	\$0	\$38,680	\$0	\$42,553	2.64%
	Group Totals			\$3,873	\$0	\$38,680	\$0	\$42,553	2.64%
8	Hopmeadow Holdings Grp Talcott Resolution Life & Ann Ins Co Talcott Resolution Life Ins Co	71153 88072	CT CT	\$1,275 \$288	\$0 \$0	\$0 \$37,145	\$0 \$0	\$1,275 \$37,432	0.08% 2.32%
	Group Totals			\$1,563	\$0	\$37,145	\$0	\$38,707	2.40%
9	CUNA MUT GRP CMFG Life Ins Co	62626	IA	\$0	\$0	\$14,105	\$0	\$14,105	0.88%
	Group Totals			\$0	\$0	\$14,105	\$0	\$14,105	0.88%
10	MINNESOTA MUT GRP Minnesota Life Ins Co	66168	MN	\$0	\$0	\$13,414	\$0	\$13,414	0.83%
	Group Totals			\$0	\$0	\$13,414	\$0	\$13,414	0.83%
	Top Group Totals			\$5,436	\$0	\$1,602,769	\$0	\$1,608,204	99.82%
	All Other Companies			\$2	\$0	\$2,944	\$0	\$2,946	0.18%
	Totals			\$5,438	\$0	\$1,605,712	\$0	\$1,611,151	100.00%

State of Washington

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	LIBERTY MUT GRP							
	American Economy Ins Co	19690	IN	\$2,033	0.02%	\$2,351	\$3,157	134.28%
	American Fire & Cas Co	24066	NH	\$36,705	0.29%	\$38,803	\$23,053	59.41%
	American States Ins Co	19704	IN	\$12,148	0.09%	\$13,247	\$10,088	76.16%
	American States Preferred Ins Co	37214	IN	\$3,666	0.03%	\$3,946	\$4,190	106.18%
	Employers Ins Co of Wausau	21458	WI	\$8,286	0.06%	\$6,231	\$6,948	111.50%
	First Liberty Ins Corp	33588	IL	\$774	0.01%	\$729	(\$79)	(10.84)%
	First Natl Ins Co Of Amer	24724	NH	\$377,604	2.93%	\$364,466	\$253,383	69.52%
	General Ins Co Of Amer	24732	NH	\$2,574	0.02%	\$2,753	\$4,556	165.49%
	Ironshore Ind Inc	23647	MN	\$1,875	0.01%	\$2,440	\$826	33.84%
	Liberty Ins Corp	42404	IL	\$35,736	0.28%	\$35,734	\$23,808	66.62%
	Liberty Ins Underwriters Inc	19917	IL	\$75,446	0.59%	\$75,800	\$69,202	91.29%
	Liberty Mut Fire Ins Co	23035	WI	\$98,200	0.76%	\$107,118	\$62,183	58.05%
	Liberty Mut Ins Co	23043	MA	\$45,768	0.36%	\$34,229	\$11,701	34.18%
	Liberty Northwest Ins Corp	41939	OR	\$662	0.01%	\$723	\$1,243	172.01%
	LM Gen Ins Co	36447	IL	\$44,143	0.34%	\$41,859	\$30,017	71.71%
	LM Ins Corp	33600	IL	\$26,916	0.21%	\$26,293	\$12,795	48.66%
	North Pacific Ins Co	23892	OR	\$12,116	0.09%	\$12,499	\$14,469	115.75%
	Ohio Cas Ins Co	24074	NH	\$70,307	0.55%	\$66,893	\$62,081	92.81%
	Ohio Security Ins Co	24082	NH	\$184,408	1.43%	\$174,746	\$119,988	68.66%
	Oregon Automobile Ins Co	23922	OR	\$570	0.00%	\$927	\$166	17.89%
	Safeco Ins Co Of Amer	24740	NH	\$272,424	2.12%	\$260,957	\$138,414	53.04%
	Safeco Ins Co Of IL	39012	IL	\$117,855	0.92%	\$118,150	\$74,677	63.20%
	Safeco Ins Co of OR	11071	OR	\$20,205	0.16%	\$20,658	\$11,105	53.75%
	West Amer Ins Co	44393	IN	\$39,555	0.31%	\$40,572	\$21,060	51.91%
	Group Totals			\$1,489,978	11.58%	\$1,452,125	\$959,029	66.31%
2	STATE FARM GRP							
	State Farm Fire & Cas Co	25143	IL	\$529,552	4.12%	\$518,763	\$258,065	49.75%
	State Farm Mut Auto Ins Co	25178	IL	\$819,574	6.37%	\$811,122	\$515,075	63.50%
	Group Totals			\$1,349,126	10.48%	\$1,329,886	\$773,139	58.14%

State of Washington
Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

2019 Washington Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
3	ALLSTATE INS GRP							
	Allstate Fire & Cas Ins Co	29688	IL	\$333,537	2.59%	\$326,311	\$190,399	58.35%
	Allstate Ind Co	19240	IL	\$102,010	0.79%	\$99,724	\$62,793	62.97%
	Allstate Ins Co	19232	IL	\$161,148	1.25%	\$162,302	\$103,467	63.75%
	Allstate Prop & Cas Ins Co	17230	IL	\$117,273	0.91%	\$117,815	\$65,873	55.91%
	Allstate Vehicle & Prop Ins Co	37907	IL	\$31,419	0.24%	\$22,389	\$17,035	76.08%
	Encompass Ind Co	15130	IL	\$27,296	0.21%	\$26,160	\$11,174	42.71%
	Encompass Ins Co Of Amer	10071	IL	\$4,395	0.03%	\$4,593	\$2,647	57.62%
	Esurance Ins Co	25712	WI	\$48,870	0.38%	\$47,998	\$30,596	63.74%
	First Colonial Ins Co	29980	FL	\$733	0.01%	\$1,471	\$920	62.50%
	Group Totals			\$826,681	6.42%	\$808,765	\$484,903	59.96%
4	PROGRESSIVE GRP							
	American Strategic Ins Corp	10872	FL	\$20,701	0.16%	\$15,952	\$7,582	47.53%
	National Continental Ins Co	10243	NY	\$1,061	0.01%	\$1,190	\$2,177	182.97%
	Progressive Amer Ins Co	24252	OH	\$226	0.00%	\$228	\$254	111.48%
	Progressive Cas Ins Co	24260	OH	\$249,278	1.94%	\$233,100	\$132,299	56.76%
	Progressive Classic Ins Co	42994	WI	\$5,176	0.04%	\$5,533	\$1,761	31.82%
	Progressive Direct Ins Co	16322	OH	\$417,757	3.25%	\$399,178	\$230,872	57.84%
	Progressive Max Ins Co	24279	OH	\$2,035	0.02%	\$2,165	\$1,690	78.04%
	Progressive Northern Ins Co	38628	WI	\$115	0.00%	\$119	\$15	12.65%
	Progressive Northwestern Ins Co	42919	OH	\$183	0.00%	\$186	(\$372)	(200.37)%
	Progressive Preferred Ins Co	37834	OH	\$115	0.00%	\$114	\$160	140.23%
	United Financial Cas Co	11770	OH	\$95,305	0.74%	\$89,496	\$44,502	49.73%
	Group Totals			\$791,951	6.15%	\$747,261	\$420,939	56.32%
5	FARMERS INS GRP							
	Coast Natl Ins Co	25089	CA	\$19,761	0.15%	\$24,712	\$12,211	49.41%
	Farmers Ins Co Of WA	21644	WA	\$290,624	2.26%	\$296,159	\$147,932	49.95%
	Farmers Ins Exch	21652	CA	\$37,213	0.29%	\$36,806	\$28,993	78.77%
	Fire Ins Exch	21660	CA	\$56,755	0.44%	\$56,542	\$31,342	55.43%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$117,176	0.91%	\$108,472	\$49,329	45.48%
	Foremost Prop & Cas Ins Co	11800	MI	\$8,090	0.06%	\$8,149	\$5,067	62.18%
	Mid Century Ins Co	21687	CA	\$171,291	1.33%	\$167,879	\$95,422	56.84%
	Truck Ins Exch	21709	CA	\$82,937	0.64%	\$77,968	\$40,427	51.85%
	Group Totals			\$783,847	6.09%	\$776,689	\$410,723	52.84%

State of Washington
Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

2019 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
6	BERKSHIRE HATHAWAY GRP							
	Amguard Ins Co	42390	PA	\$5,628	0.04%	\$4,690	\$2,095	44.67%
	AttPro RRG Recip RRG	13795	DC	\$1,490	0.01%	\$1,375	\$189	13.73%
	Berkshire Hathaway Direct Ins Co	10391	NE	\$12	0.00%	\$1	\$1	60.47%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$1,315	0.01%	\$1,250	\$692	55.34%
	Berkshire Hathaway Specialty Ins Co	22276	NE	\$10,085	0.08%	\$9,256	\$4,837	52.25%
	Central States Ind Co Of Omaha	34274	NE	\$241	0.00%	\$241	\$15	6.14%
	Columbia Ins Co	27812	NE	\$1,810	0.01%	\$1,826	\$879	48.13%
	Continental Divide Ins Co	35939	CO	\$5,534	0.04%	\$6,835	\$2,815	41.19%
	GEICO Advantage Ins Co	14138	NE	\$237,182	1.84%	\$226,781	\$171,011	75.41%
	Geico Cas Co	41491	MD	\$2,895	0.02%	\$3,017	\$1,962	65.03%
	GEICO Choice Ins Co	14139	NE	\$128,906	1.00%	\$124,743	\$78,512	62.94%
	Geico Gen Ins Co	35882	MD	\$133,069	1.03%	\$138,435	\$91,643	66.20%
	Geico Ind Co	22055	MD	\$51,138	0.40%	\$52,894	\$29,740	56.22%
	GEICO Marine Ins Co	37923	MD	\$5,775	0.04%	\$5,576	\$3,627	65.04%
	GEICO Secure Ins Co	14137	NE	\$68,849	0.54%	\$67,317	\$40,052	59.50%
	General Reins Corp	22039	DE	\$708	0.01%	\$680	\$48	7.03%
	General Star Natl Ins Co	11967	DE	\$140	0.00%	\$126	\$2	1.59%
	Genesis Ins Co	38962	DE	\$16	0.00%	\$42	\$165	391.45%
	Government Employees Ins Co	22063	MD	\$50,400	0.39%	\$51,884	\$36,846	71.02%
	Medical Protective Co	11843	IN	\$6,471	0.05%	\$6,409	(\$759)	(11.85)%
	National Ind Co	20087	NE	\$6,802	0.05%	\$9,192	\$5,202	56.59%
	National Liab & Fire Ins Co	20052	CT	\$864	0.01%	\$783	\$344	43.96%
	Oak River Ins Co	34630	NE	\$11	0.00%	\$10	\$2	21.72%
	Redwood Fire & Cas Ins Co	11673	NE	\$13	0.00%	\$11	\$3	24.34%
	United States Liab Ins Co	25895	PA	\$6,798	0.05%	\$7,234	\$1,107	15.31%
	Group Totals			\$726,152	5.64%	\$720,609	\$471,029	65.37%
7	UNITED SERV AUTOMOBILE ASSN GRP							
	Garrison Prop & Cas Ins Co	21253	TX	\$81,766	0.64%	\$78,360	\$50,404	64.32%
	United Serv Automobile Assn	25941	TX	\$259,445	2.02%	\$254,037	\$163,789	64.47%
	USAA Cas Ins Co	25968	TX	\$234,191	1.82%	\$230,337	\$155,999	67.73%
	USAA Gen Ind Co	18600	TX	\$133,201	1.04%	\$129,388	\$85,949	66.43%
	Group Totals			\$708,603	5.51%	\$692,123	\$456,141	65.90%

State of Washington
Office of Insurance Commissioner

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

2019 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
8	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$4,930	0.04%	\$4,863	\$1,987	40.87%
	Charter Oak Fire Ins Co	25615	CT	\$18,058	0.14%	\$17,406	\$9,191	52.80%
	Farmington Cas Co	41483	CT	\$6	0.00%	\$6	(\$46)	(732.18)%
	Northland Ins Co	24015	CT	\$12,858	0.10%	\$12,297	\$7,082	57.59%
	Phoenix Ins Co	25623	CT	\$18,424	0.14%	\$18,176	\$7,341	40.39%
	St Paul Fire & Marine Ins Co	24767	CT	\$216	0.00%	\$336	\$4,149	1235.44%
	Standard Fire Ins Co	19070	CT	\$92,436	0.72%	\$82,853	\$52,597	63.48%
	Travelers Cas & Surety Co	19038	CT	\$1,432	0.01%	\$2,747	\$15,910	579.16%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$76,160	0.59%	\$69,520	\$13,768	19.80%
	Travelers Cas Ins Co Of Amer	19046	CT	\$20,725	0.16%	\$19,417	\$18,676	96.19%
	Travelers Commercial Ins Co	36137	CT	\$6,203	0.05%	\$6,036	\$3,540	58.64%
	Travelers Home & Marine Ins Co	27998	CT	\$75,451	0.59%	\$69,838	\$45,529	65.19%
	Travelers Ind Co	25658	CT	\$25,554	0.20%	\$26,397	\$26,192	99.22%
	Travelers Ind Co Of Amer	25666	CT	\$16,241	0.13%	\$15,102	\$9,111	60.33%
	Travelers Ind Co Of CT	25682	CT	\$13,550	0.11%	\$12,584	\$4,338	34.47%
	Travelers Prop Cas Co Of Amer	25674	CT	\$74,836	0.58%	\$69,367	\$37,839	54.55%
	Group Totals			\$457,080	3.55%	\$426,945	\$257,205	60.48%
9	AMERICAN FAMILY INS GRP							
	American Family Connect Prop & Cas I	29068	WI	\$87,779	0.68%	\$87,246	\$64,830	74.31%
	American Family Ins Co	10386	WI	\$133,419	1.04%	\$125,569	\$88,910	70.81%
	American Family Mut Ins Co SI	19275	WI	\$124,221	0.97%	\$128,879	\$63,816	49.52%
	American Standard Ins Co of WI	19283	WI	\$559	0.00%	\$624	(\$26)	(4.24)%
	Austin Mut Ins Co	13412	MN	\$7,647	0.06%	\$7,315	\$9,500	129.86%
	Homesite Ins Co	17221	WI	\$34,275	0.27%	\$25,858	\$18,913	73.14%
	Homesite Ins Co Of The Midwest	13927	WI	\$28,013	0.22%	\$27,610	\$15,633	56.62%
	Main Street Amer Protection Ins Co	13026	FL	\$285	0.00%	\$94	\$25	26.92%
	Midvale Ind Co	27138	WI	\$3,586	0.03%	\$2,552	\$1,069	41.89%
	NGM Ins Co	14788	FL	\$229	0.00%	\$213	\$70	32.86%
	Permanent Gen Assur Corp	37648	WI	\$22,433	0.17%	\$21,094	\$13,940	66.09%
	Group Totals			\$442,447	3.44%	\$427,055	\$276,680	64.79%
10	Pemco Mut Ins Co							
	Pemco Mut Ins Co	24341	WA	\$442,391	3.44%	\$435,938	\$272,339	62.47%
	Group Totals			\$442,391	3.44%	\$435,938	\$272,339	62.47%

State of Washington
Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
	Top Group Totals			\$8,018,255	62.31%	\$7,817,394	\$4,782,127	61.17%
	All Other Companies			\$4,850,286	37.69%	\$4,697,069	\$2,488,577	52.98%
	Totals			\$12,868,541	100.00%	\$12,514,463	\$7,270,704	58.10%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2019 Washington Market Share and Loss Ratio
Line of Business: Title

Top 10 Authorized Companies or Groups of
Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	Fidelity Natl Fin Inc GRP							
	Chicago Title Ins Co	50229	FL	\$93,263	22.88%	\$92,309	\$2,541	2.75%
	Commonwealth Land Title Ins Co	50083	FL	\$28,292	6.94%	\$27,076	\$558	2.06%
	Fidelity Natl Title Ins Co	51586	FL	\$36,125	8.86%	\$36,023	\$2,259	6.27%
	National Title Ins Of NY Inc	51020	NY	\$7,397	1.81%	\$7,109	(\$4)	(0.05)%
	Group Totals			\$165,078	40.50%	\$162,517	\$5,354	3.29%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	NE	\$107,792	26.45%	\$105,793	\$4,321	4.08%
	Group Totals			\$107,792	26.45%	\$105,793	\$4,321	4.08%
3	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	FL	\$47,684	11.70%	\$47,828	\$1,788	3.74%
	Group Totals			\$47,684	11.70%	\$47,828	\$1,788	3.74%
4	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$35,309	8.66%	\$35,231	\$1,049	2.98%
	Group Totals			\$35,309	8.66%	\$35,231	\$1,049	2.98%
5	GGC Grp							
	WFG Natl Title Ins Co	51152	SC	\$24,043	5.90%	\$22,323	\$255	1.14%
	Group Totals			\$24,043	5.90%	\$22,323	\$255	1.14%
6	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$22,749	5.58%	\$22,171	\$340	1.53%
	Group Totals			\$22,749	5.58%	\$22,171	\$340	1.53%
7	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	SC	\$3,182	0.78%	\$3,106	\$7	0.23%
	Group Totals			\$3,182	0.78%	\$3,106	\$7	0.23%
8	North Amer Title Ins Co							
	North Amer Title Ins Co	50130	CA	\$1,750	0.43%	\$1,730	\$0	0.00%
	Group Totals			\$1,750	0.43%	\$1,730	\$0	0.00%
	Top Group Totals			\$407,587	100.00%	\$400,699	\$13,114	3.27%
	All Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals			\$407,587	100.00%	\$400,700	\$13,114	3.27%

(1) Excluding all Loss Adjustment Expenses (LAE), except for Title.