

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Boston Mut Life Ins Co	61476	MA	L&D	\$141	73.39%	\$140	\$37	26.22%	
2	Washington Natl Ins Co	70319	IN	L&D	\$33	17.12%	\$33	\$6	17.51%	
3	Horace Mann Life Ins Co	64513	IL	L&D	\$6	3.37%	\$7	\$0	3.21%	
4	Union Fidelity Life Ins Co	62596	KS	L&D	\$4	2.28%	\$4	\$2	39.00%	
5	Mutual Of Omaha Ins Co	71412	NE	L&D	\$3	1.69%	\$3	\$8	262.53%	
6	National Cas Co	11991	OH	P&C	\$2	1.02%	\$2	\$7	356.21%	
7	Continental Gen Ins Co	71404	TX	L&D	\$1	0.38%	\$1	\$1	80.22%	
8	Bankers Life & Cas Co	61263	IL	L&D	\$1	0.34%	\$1	\$2	217.33%	
	All 12 Other Companies				\$1	0.42%	\$1	\$103	0.68%	
Totals (Loss Ratio is average)(4)					\$192	100.00%	\$192	\$166	86.34%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F= Fraternal, (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
2018 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	American Hlth & Life Ins Co	60518	TX	L&D	\$3,435	68.89%	\$1,393	\$620	44.54%	
2	Minnesota Life Ins Co	66168	MN	L&D	\$881	17.67%	\$557	\$321	57.57%	
3	CMFG Life Ins Co	62626	IA	L&D	\$587	11.77%	\$583	\$542	92.85%	
4	Life Of The South Ins Co	97691	GA	L&D	\$435	8.73%	\$435	\$61	13.93%	
5	Plateau Ins Co	97152	TN	L&D	\$195	3.92%	\$176	\$32	18.39%	
6	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$126	2.53%	\$127	\$6	4.66%	
7	Securian Life Ins Co	93742	MN	L&D	\$84	1.68%	\$82	\$21	25.52%	
8	Central States H & L Co Of Omaha	61751	NE	L&D	\$41	0.81%	\$66	\$24	37.04%	
9	Pavonia Life Ins Co of MI	93777	MI	L&D	\$41	0.81%	\$41	(\$11)	(27.08)%	
10	Central States Ind Co Of Omaha	34274	NE	P&C	\$32	0.65%	\$32	(\$21)	(65.46)%	
11	American Security Ins Co	42978	DE	P&C	\$14	0.28%	\$14	\$0	0.66%	
12	Transamerica Life Ins Co	86231	IA	L&D	\$11	0.22%	\$0	\$5	0.00%	
13	American Natl Ins Co	60739	TX	L&D	\$6	0.12%	\$4	\$0	(3.41)%	
	All 8 Other Companies				(\$902)	(18.09)%	\$803	\$280	287.14%	
Totals (Loss Ratio is average)(4)					\$4,985	100.00%	\$4,313	\$1,879	43.58%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (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.

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Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,605,810	19.32%	\$1,632,129	\$1,292,015	79.16%	323,710
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,177,826	14.17%	\$1,175,746	\$955,143	81.24%	205,892
3	Regence BlueShield	53902	WA	HCSC	\$1,117,723	13.44%	\$1,112,608	\$836,840	75.21%	197,517
4	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$881,995	10.61%	\$871,416	\$740,433	84.97%	148,035
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$639,333	7.69%	\$640,291	\$500,747	78.21%	
6	Aetna Life Ins Co	60054	CT	L&D	\$560,801	6.75%	\$561,577	\$496,242	88.37%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$283,006	3.40%	\$283,006	\$242,442	85.67%	51,136
8	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$231,763	2.79%	\$232,142	\$178,649	76.96%	
9	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$231,333	2.78%	\$231,043	\$196,087	84.87%	43,757
10	Regence BCBS of OR	54933	OR	HCSC	\$136,199	1.64%	\$136,199	\$110,351	81.02%	27,572
11	Lifewise Assur Co	94188	WA	L&D	\$135,547	1.63%	\$133,795	\$95,779	71.59%	
12	Asuris NW Hlth	47350	WA	HCSC	\$123,391	1.48%	\$122,451	\$88,392	72.19%	22,993
13	Metropolitan Life Ins Co	65978	NY	L&D	\$104,354	1.26%	\$100,338	\$102,844	102.50%	
14	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$96,715	1.16%	\$97,096	\$61,379	63.21%	
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$87,757	1.06%	\$88,259	\$105,478	119.51%	
16	Standard Ins Co	69019	OR	L&D	\$85,187	1.02%	\$85,370	\$67,167	78.68%	
17	Life Ins Co Of N Amer	65498	PA	L&D	\$75,688	0.91%	\$77,698	\$39,315	50.60%	
18	Hartford Life & Accident Ins Co	70815	CT	L&D	\$56,368	0.68%	\$56,970	\$23,663	41.54%	
19	Prudential Ins Co Of Amer	68241	NJ	L&D	\$51,075	0.61%	\$51,494	\$25,623	49.76%	
20	LifeMap Assur Co	97985	OR	L&D	\$39,963	0.48%	\$39,793	\$26,809	67.37%	
21	Providence Hlth Plan	95005	OR	HMO	\$36,541	0.44%	\$36,541	\$36,172	98.99%	5,621
22	Principal Life Ins Co	61271	IA	L&D	\$35,678	0.43%	\$35,330	\$19,645	55.60%	
23	Lincoln Natl Life Ins Co	65676	IN	L&D	\$35,040	0.42%	\$35,175	\$23,066	65.57%	
24	Symetra Life Ins Co	68608	IA	L&D	\$33,449	0.40%	\$33,488	\$26,356	78.70%	
25	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$26,907	0.32%	(\$3,078)	\$2,085	(67.74)%	
26	HM Life Ins Co	93440	PA	L&D	\$26,505	0.32%	\$26,633	\$18,717	70.28%	
27	HCC Life Ins Co	92711	IN	L&D	\$24,617	0.30%	\$24,617	\$21,609	87.78%	
28	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$21,890	0.26%	\$21,890	\$24,925	113.87%	4,692
29	Timber Products Manufacturers Trust	12239	WA	MEWA	\$20,918	0.25%	\$20,918	\$16,003	76.50%	4,005
30	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,759	0.21%	\$17,637	\$13,139	74.50%	
31	Reliance Standard Life Ins Co	68381	IL	L&D	\$16,778	0.20%	\$16,994	\$15,478	91.07%	
32	Reliastar Life Ins Co	67105	MN	L&D	\$15,746	0.19%	\$15,612	\$6,883	44.09%	
33	QBE Ins Corp	39217	PA	P&C	\$15,028	0.18%	\$13,321	\$6,877	51.62%	
34	All Savers Ins Co	82406	IN	L&D	\$14,964	0.18%	\$14,972	\$13,308	88.89%	
35	Companion Life Ins Co	77828	SC	L&D	\$13,945	0.17%	\$13,945	\$10,535	75.55%	
36	Liberty Life Assur Co Of Boston	65315	NH	L&D	\$13,717	0.16%	\$14,175	\$15,340	108.21%	
37	United Of Omaha Life Ins Co	69868	NE	L&D	\$13,096	0.16%	\$13,114	\$11,564	88.18%	
38	Unimerica Ins Co	91529	WI	L&D	\$12,816	0.15%	\$12,901	\$9,285	71.97%	
39	Community Hlth Plan of WA	47049	WA	HCSC	\$11,745	0.14%	\$11,745	\$9,972	84.90%	10,136
40	Minnesota Life Ins Co	66168	MN	L&D	\$10,072	0.12%	\$9,932	\$6,052	60.93%	
	All 177 Other Companies				\$174,364	2.10%	\$173,641	\$111,089	156.31%	7,267
	Totals (Loss Ratio is average)(4)				\$8,313,407	100.00%	\$8,288,924	\$6,603,497	79.67%	1,052,333

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple 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.

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2018 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,464,183	17.97%	\$2,470,423	\$2,092,142	84.69%	781,467
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,800,125	13.12%	\$1,799,847	\$1,716,255	95.36%	224,085
3	Premera Blue Cross	47570	WA	HCSC	\$1,080,446	7.88%	\$1,081,070	\$892,740	82.58%	255,979
4	UnitedHealthcare of OR Inc	95893	OR	HMO	\$961,717	7.01%	\$962,176	\$806,053	83.77%	89,398
5	Community Hlth Plan of WA	47049	WA	HCSC	\$854,012	6.23%	\$854,012	\$742,718	86.97%	255,171
6	UnitedHealthcare Ins Co	79413	CT	L&D	\$712,159	5.19%	\$736,949	\$596,611	80.96%	
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$690,605	5.04%	\$692,115	\$556,079	80.34%	208,228
8	Regence BlueShield	53902	WA	HCSC	\$629,203	4.59%	\$643,252	\$525,181	81.64%	236,447
9	Coordinated Care of WA Inc	15352	WA	HCSC	\$590,559	4.31%	\$590,559	\$558,329	94.54%	185,196
10	Delta Dental of WA	47341	WA	HCSC	\$498,870	3.64%	\$497,653	\$416,653	83.72%	1,122,784
11	Amerigroup Washington Inc	14073	WA	HMO	\$491,085	3.58%	\$491,088	\$400,190	81.49%	152,976
12	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$413,622	3.02%	\$413,622	\$458,473	110.84%	43,568
13	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$278,943	2.03%	\$278,943	\$234,928	84.22%	31,534
14	Coordinated Care Corp	95831	IN	HMO	\$251,275	1.83%	\$251,275	\$179,093	71.27%	47,270
15	Soundpath Hlth	12909	WA	HCSC	\$189,863	1.38%	\$189,863	\$170,252	89.67%	22,572
16	Humana Ins Co	73288	WI	L&D	\$166,192	1.21%	\$166,192	\$122,799	73.89%	122,886
17	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$139,946	1.02%	\$139,946	\$101,073	72.22%	20,814
18	Regence BCBS of OR	54933	OR	HCSC	\$119,178	0.87%	\$119,430	\$95,113	79.64%	32,736
19	American Family Life Assur Co of Col	60380	NE	L&D	\$87,632	0.64%	\$88,203	\$36,123	40.95%	
20	Aetna Life Ins Co	60054	CT	L&D	\$84,447	0.62%	\$84,293	\$66,846	79.30%	
21	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$64,974	0.47%	\$64,974	\$56,982	87.70%	7,605
22	Willamette Dental of WA Inc	47050	WA	LHCSC	\$63,596	0.46%	\$63,596	\$57,960	91.14%	144,921
23	United Of Omaha Life Ins Co	69868	NE	L&D	\$60,014	0.44%	\$60,084	\$44,509	74.08%	
24	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$59,986	0.44%	\$59,986	\$54,453	90.78%	15,510
25	VSP Vision Care Inc	53031	VA	HCSC	\$59,405	0.43%	\$59,405	\$48,255	81.23%	974,514
26	Genworth Life Ins Co	70025	DE	L&D	\$58,414	0.43%	\$59,222	\$76,063	128.44%	
27	SilverScript Ins Co	12575	TN	HCSC	\$56,885	0.41%	\$57,264	\$41,005	71.61%	78,917
28	Asuris NW Hlth	47350	WA	HCSC	\$46,397	0.34%	\$46,317	\$36,042	77.82%	19,001
29	Health Net Life Ins Co	66141	CA	L&D	\$43,765	0.32%	\$43,765	\$36,896	84.31%	
30	Aetna Hlth Inc PA Corp	95109	PA	HMO	\$37,585	0.27%	\$37,384	\$26,867	71.87%	5,464
31	Providence Hlth Assur	15203	OR	HCSC	\$37,445	0.27%	\$37,445	\$35,461	94.70%	3,639
32	John Hancock Life Ins Co USA	65838	MI	L&D	\$29,905	0.22%	\$30,258	\$17,920	59.22%	
33	Mutual Of Omaha Ins Co	71412	NE	L&D	\$28,256	0.21%	\$27,920	\$14,373	51.48%	
34	Loyal Amer Life Ins Co	65722	OH	L&D	\$25,072	0.18%	\$24,415	\$21,408	87.68%	
35	Envision Ins Co	12747	OH	L&D	\$24,106	0.18%	\$24,106	\$22,083	91.61%	46,454
36	Transamerica Life Ins Co	86231	IA	L&D	\$23,666	0.17%	\$23,936	\$27,906	116.59%	
37	Bankers Life & Cas Co	61263	IL	L&D	\$22,459	0.16%	\$24,318	\$18,108	74.46%	
38	Dentegra Ins Co	73474	DE	L&D	\$21,073	0.15%	\$20,852	\$15,720	75.39%	39,344
39	Wellcare Prescription Ins Inc	10155	FL	HCSC	\$20,972	0.15%	\$20,972	\$13,832	65.96%	27,864
40	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$20,409	0.15%	\$19,476	\$15,353	78.83%	
All	261 Other Companies				\$406,857	2.97%	\$419,651	\$336,389	124.75%	71,220
Totals (Loss Ratio is average)(4)					\$13,715,305	100.00%	\$13,776,258	\$11,785,236	85.55%	5,267,564

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F= Fraternal, (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.

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Line of Business: Accident and Health

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$2,977,951	13.52%	\$2,975,593	\$2,671,398	89.78%	429,977
2	Premera Blue Cross	47570	WA	HCSC	\$2,686,256	12.19%	\$2,713,199	\$2,184,754	80.52%	579,689
3	Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,464,183	11.18%	\$2,470,423	\$2,092,142	84.69%	781,467
4	Regence BlueShield	53902	WA	HCSC	\$1,746,926	7.93%	\$1,755,860	\$1,362,021	77.57%	433,964
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$1,351,492	6.13%	\$1,377,240	\$1,097,358	79.68%	
6	UnitedHealthcare of OR Inc	95893	OR	HMO	\$961,717	4.36%	\$962,176	\$806,053	83.77%	89,398
7	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$941,980	4.28%	\$931,402	\$794,886	85.34%	163,545
8	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$921,938	4.18%	\$923,158	\$752,166	81.48%	251,985
9	Community Hlth Plan of WA	47049	WA	HCSC	\$865,758	3.93%	\$865,758	\$752,691	86.94%	265,307
10	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$696,628	3.16%	\$696,628	\$700,915	100.62%	94,704
11	Aetna Life Ins Co	60054	CT	L&D	\$645,249	2.93%	\$645,869	\$563,088	87.18%	
12	Coordinated Care of WA Inc	15352	WA	HCSC	\$596,970	2.71%	\$596,970	\$564,281	94.52%	190,974
13	Delta Dental of WA	47341	WA	HCSC	\$498,870	2.26%	\$497,653	\$416,653	83.72%	1,122,784
14	Amerigroup Washington Inc	14073	WA	HMO	\$491,085	2.23%	\$491,088	\$400,190	81.49%	152,976
15	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$278,943	1.27%	\$278,943	\$234,928	84.22%	31,534
16	Regence BCBS of OR	54933	OR	HCSC	\$255,376	1.16%	\$255,629	\$205,465	80.38%	60,308
17	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$252,172	1.14%	\$251,617	\$194,002	77.10%	
18	Coordinated Care Corp	95831	IN	HMO	\$251,275	1.14%	\$251,275	\$179,093	71.27%	47,270
19	Soundpath Hlth	12909	WA	HCSC	\$189,863	0.86%	\$189,863	\$170,252	89.67%	22,572
20	Asuris NW Hlth	47350	WA	HCSC	\$169,788	0.77%	\$168,768	\$124,434	73.73%	41,994
21	Humana Ins Co	73288	WI	L&D	\$166,192	0.75%	\$166,192	\$122,799	73.89%	122,886
22	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$139,946	0.64%	\$139,946	\$101,073	72.22%	20,814
23	Lifewise Assur Co	94188	WA	L&D	\$135,547	0.62%	\$133,795	\$95,779	71.59%	
24	Metropolitan Life Ins Co	65978	NY	L&D	\$118,700	0.54%	\$114,761	\$108,973	94.96%	
25	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$96,715	0.44%	\$97,096	\$61,379	63.21%	
26	Standard Ins Co	69019	OR	L&D	\$95,394	0.43%	\$95,539	\$75,283	78.80%	
27	Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,353	0.42%	\$94,445	\$117,881	124.81%	
28	American Family Life Assur Co of Col	60380	NE	L&D	\$87,635	0.40%	\$88,206	\$36,123	40.95%	
29	Life Ins Co Of N Amer	65498	PA	L&D	\$75,839	0.34%	\$77,857	\$39,445	50.66%	
30	United Of Omaha Life Ins Co	69868	NE	L&D	\$73,109	0.33%	\$73,198	\$56,074	76.60%	
31	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$64,983	0.29%	\$64,983	\$56,983	87.69%	7,607
32	Willamette Dental of WA Inc	47050	WA	LHCSC	\$63,596	0.29%	\$63,596	\$57,960	91.14%	144,921
33	Genworth Life Ins Co	70025	DE	L&D	\$63,583	0.29%	\$64,397	\$77,432	120.24%	
34	VSP Vision Care Inc	53031	VA	HCSC	\$59,405	0.27%	\$59,405	\$48,255	81.23%	974,514
35	SilverScript Ins Co	12575	TN	HCSC	\$56,885	0.26%	\$57,264	\$41,005	71.61%	78,917
36	Hartford Life & Accident Ins Co	70815	CT	L&D	\$56,380	0.26%	\$56,982	\$23,663	41.53%	
37	Prudential Ins Co Of Amer	68241	NJ	L&D	\$54,536	0.25%	\$54,956	\$27,876	50.72%	
38	Principal Life Ins Co	61271	IA	L&D	\$47,953	0.22%	\$45,061	\$28,683	63.66%	
39	Health Net Life Ins Co	66141	CA	L&D	\$43,765	0.20%	\$43,765	\$36,896	84.31%	
40	LifeMap Assur Co	97985	OR	L&D	\$43,121	0.20%	\$42,911	\$27,995	65.24%	
	All 330 Other Companies				\$1,152,833	5.23%	\$1,136,218	\$882,453	83.64%	209,790
	Totals (Loss Ratio is average)(4)				\$22,033,889	100.00%	\$22,069,688	\$18,390,779	83.33%	6,319,897

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal, MEWA=Multiple 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
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2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Araq Ins Co	34738	IA	\$9,485	38.16%	\$9,485	\$3,710	39.11%
2	Midwest Employers Cas Co	23612	DE	\$5,268	21.20%	\$5,112	\$19,667	384.73%
3	Physicians Ins A Mut Co	40738	WA	\$4,860	19.55%	\$4,860	\$5,205	107.11%
4	Triton Ins Co	41211	TX	\$3,182	12.80%	\$1,106	\$230	20.75%
5	Greenwich Ins Co	22322	DE	\$915	3.68%	\$932	\$702	75.27%
6	American Road Ins Co	19631	MI	\$580	2.33%	\$580	\$0	0.05%
7	Courtesy Ins Co	26492	FL	\$316	1.27%	\$394	\$303	77.01%
8	Allstate Prop & Cas Ins Co	17230	IL	\$162	0.65%	\$171	\$0	0.00%
9	Central States Ind Co Of Omaha	34274	NE	\$150	0.60%	\$150	(\$22)	(14.77)%
10	Excess Share Ins Corp	10003	OH	\$121	0.49%	\$121	\$0	0.00%
11	Esurance Ins Co	25712	WI	\$107	0.43%	\$107	\$0	0.00%
12	Ace Amer Ins Co	22667	PA	\$61	0.24%	\$61	\$11	17.40%
13	RVI Amer Ins Co	23132	CT	\$56	0.23%	\$299	\$0	0.00%
14	Transamerica Cas Ins Co	10952	IA	\$26	0.11%	\$25	\$0	(0.13)%
15	American Bankers Ins Co Of FL	10111	FL	\$14	0.06%	\$14	\$0	2.26%
16	Allstate Vehicle & Prop Ins Co	37907	IL	\$10	0.04%	\$5	\$0	0.00%
17	Great Amer Ins Co	16691	OH	\$8	0.03%	\$22	\$32	148.72%
18	Lyndon Southern Ins Co	10051	DE	\$4	0.01%	\$0	\$0	1.89%
19	Westport Ins Corp	39845	MO	\$1	0.00%	\$1	\$0	0.00%
20	Encompass Ind Co	15130	IL	\$0	0.00%	\$0	\$0	0.00%
21	Yosemite Ins Co	26220	OK	(\$472)	(1.90)%	\$393	\$94	23.82%
All	8 Other Companies			\$0	0.00%	\$0	(\$40)	0.00%
Totals (Loss Ratio is average)				\$24,853	100.00%	\$23,837	\$29,891	125.40%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Aircraft (all perils)

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Starr Ind & Liab Co	38318	TX	\$11,447	27.56%	\$11,202	\$8,617	76.93%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$4,411	10.62%	\$4,562	\$888	19.48%
3	Endurance Amer Ins Co	10641	DE	\$3,678	8.86%	\$3,472	\$582	16.76%
4	Old Republic Ins Co	24147	PA	\$2,492	6.00%	\$2,431	\$1,441	59.29%
5	XL Specialty Ins Co	37885	DE	\$2,219	5.34%	\$3,131	\$1,511	48.25%
6	Allianz Global Risks US Ins Co	35300	IL	\$1,926	4.64%	\$907	\$1,313	144.69%
7	QBE Ins Corp	39217	PA	\$1,851	4.46%	\$1,493	\$478	32.04%
8	Starr Surplus Lines Ins Co	13604	TX	\$1,476	3.55%	\$1,361	\$2,118	155.70%
9	Ace Amer Ins Co	22667	PA	\$1,358	3.27%	\$1,358	\$0	0.00%
10	Liberty Mut Ins Co	23043	MA	\$1,205	2.90%	\$1,114	\$500	44.87%
11	American Alt Ins Corp	19720	DE	\$1,194	2.88%	\$1,194	\$264	22.13%
12	Great Amer Ins Co	16691	OH	\$987	2.38%	\$963	\$841	87.35%
13	Avemco Ins Co	10367	MD	\$958	2.31%	\$919	\$233	25.40%
14	US Specialty Ins Co	29599	TX	\$890	2.14%	\$1,051	\$480	45.67%
15	National Liab & Fire Ins Co	20052	CT	\$679	1.64%	\$621	\$342	54.97%
16	General Reins Corp	22039	DE	\$679	1.64%	\$621	\$361	58.14%
17	National Ind Co	20087	NE	\$675	1.62%	\$585	\$215	36.65%
18	American Hallmark Ins Co Of TX	43494	TX	\$660	1.59%	\$625	\$927	148.33%
19	Tokio Marine Amer Ins Co	10945	NY	\$437	1.05%	\$380	\$129	34.00%
20	Mitsui Sumitomo Ins USA Inc	22551	NY	\$414	1.00%	\$383	\$83	21.72%
21	StarStone Natl Ins Co	25496	DE	\$361	0.87%	\$307	\$25	8.25%
22	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$309	0.74%	\$258	\$91	35.20%
23	Starnet Ins Co	40045	IA	\$306	0.74%	\$974	\$1,092	112.04%
24	North Amer Elite Ins Co	29700	NH	\$288	0.69%	\$151	(\$32)	(21.19)%
25	American Commerce Ins Co	19941	OH	\$277	0.67%	\$227	\$82	35.93%
26	Westchester Fire Ins Co	10030	PA	\$124	0.30%	\$117	\$242	207.55%
27	Harco Natl Ins Co	26433	IL	\$119	0.29%	\$35	\$298	846.37%
28	American Natl Prop & Cas Co	28401	MO	\$71	0.17%	\$90	\$51	56.01%
29	Great Amer Alliance Ins Co	26832	OH	\$30	0.07%	\$28	\$22	77.80%
30	AXA Ins Co	33022	NY	\$12	0.03%	\$11	\$706	6401.48%
31	Arch Ins Co	11150	MO	\$0	0.00%	\$0	\$27	893033.33%
32	State Natl Ins Co Inc	12831	TX	\$0	0.00%	\$1	\$0	0.00%
33	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$1,221	0.00%
34	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$20	0.00%
35	Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$14	0.00%
36	Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$70	0.00%
37	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$19	0.00%
38	Federal Ins Co	20281	IN	\$0	0.00%	\$0	\$49	0.00%
39	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$6	0.00%
40	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$560	0.00%
41	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$14	0.00%
42	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$1,107	0.00%

State of Washington
 Office of Insurance Commissioner
 2018 Washington Market Share and Loss Ratio
 Line of Business: Aircraft (all perils)

Top 40 Authorized Companies
 Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	17 Other Companies			(\$2)	0.00%	\$0	(\$5,668)	0.00%
Totals (Loss Ratio is average)				\$41,531	100.00%	\$40,574	\$21,341	52.60%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Allied Lines

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	NH	\$14,905	14.72%	\$13,945	\$7,512	53.87%
2	Factory Mut Ins Co	21482	RI	\$10,243	10.12%	\$9,958	\$2,417	24.27%
3	United Serv Automobile Assn	25941	TX	\$6,716	6.63%	\$6,883	\$3,543	51.48%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$5,837	5.77%	\$5,260	\$66	1.25%
5	Affiliated Fm Ins Co	10014	RI	\$5,278	5.21%	\$5,400	\$3,553	65.80%
6	Standard Guar Ins Co	42986	DE	\$5,180	5.12%	\$5,353	\$1,148	21.44%
7	Zurich Amer Ins Co	16535	NY	\$3,454	3.41%	\$3,078	\$389	12.65%
8	USAA Cas Ins Co	25968	TX	\$3,372	3.33%	\$3,328	\$1,340	40.26%
9	Sompo Amer Ins Co	11126	NY	\$3,245	3.21%	\$2,336	\$559	23.92%
10	American Guar & Liab Ins	26247	NY	\$1,985	1.96%	\$1,649	\$3,118	189.10%
11	Allianz Global Risks US Ins Co	35300	IL	\$1,932	1.91%	\$2,272	(\$1,092)	(48.05)%
12	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,602	1.58%	\$1,603	\$1,849	115.36%
13	Penn Millers Ins Co	14982	PA	\$1,526	1.51%	\$1,167	\$260	22.29%
14	XL Ins Amer Inc	24554	DE	\$1,473	1.45%	\$1,384	\$2,900	209.51%
15	Ohio Security Ins Co	24082	NH	\$1,458	1.44%	\$1,305	(\$65)	(4.96)%
16	Western Natl Mut Ins Co	15377	MN	\$1,438	1.42%	\$905	\$215	23.76%
17	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1,415	1.40%	\$1,071	(\$55)	(5.14)%
18	Travelers Ind Co	25658	CT	\$1,296	1.28%	\$1,276	\$333	26.10%
19	Travelers Prop Cas Co Of Amer	25674	CT	\$1,256	1.24%	\$1,124	\$815	72.49%
20	American Modern Select Ins Co	38652	OH	\$1,175	1.16%	\$1,118	\$323	28.92%
21	Stillwater Ins Co	25180	CA	\$1,130	1.12%	\$1,097	\$660	60.15%
22	Continental Cas Co	20443	IL	\$1,092	1.08%	\$993	\$144	14.47%
23	Sentry Ins A Mut Co	24988	WI	\$1,053	1.04%	\$1,025	\$685	66.79%
24	Liberty Mut Fire Ins Co	23035	WI	\$978	0.97%	\$978	\$182	18.60%
25	Ace Amer Ins Co	22667	PA	\$971	0.96%	\$956	\$11	1.12%
26	Automobile Ins Co Of Hartford CT	19062	CT	\$950	0.94%	\$927	\$662	71.42%
27	Federated Mut Ins Co	13935	MN	\$950	0.94%	\$882	\$303	34.34%
28	USAA Gen Ind Co	18600	TX	\$918	0.91%	\$917	\$461	50.26%
29	Garrison Prop & Cas Ins Co	21253	TX	\$776	0.77%	\$751	\$305	40.65%
30	Mutual Of Enumclaw Ins Co	14761	OR	\$764	0.75%	\$662	\$115	17.35%
31	Verlan Fire Ins Co MD	10815	NH	\$717	0.71%	\$682	(\$53)	(7.82)%
32	Pennsylvania Lumbermens Mut Ins	14974	PA	\$687	0.68%	\$690	(\$352)	(51.05)%
33	RSUI Ind Co	22314	NH	\$684	0.68%	\$658	(\$379)	(57.51)%
34	Tokio Marine Amer Ins Co	10945	NY	\$673	0.66%	\$464	(\$6)	(1.27)%
35	Charter Oak Fire Ins Co	25615	CT	\$624	0.62%	\$558	\$101	18.19%
36	Grange Ins Assn	22101	WA	\$624	0.62%	\$645	\$487	75.49%
37	American Natl Prop & Cas Co	28401	MO	\$609	0.60%	\$604	\$179	29.72%
38	HDI Global Ins Co	41343	IL	\$517	0.51%	\$470	\$113	23.99%
39	Amica Mut Ins Co	19976	RI	\$495	0.49%	\$443	\$440	99.28%
40	Depositors Ins Co	42587	IA	\$484	0.48%	\$488	\$223	45.59%
	All 189 Other Companies			\$10,757	10.63%	\$11,542	\$4,725	40.94%
	Totals (Loss Ratio is average)			\$101,238	100.00%	\$96,847	\$38,135	39.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$1,529	20.00%	\$1,478	\$614	41.51%
2	Mutual Of Enumclaw Ins Co	14761	OR	\$848	11.09%	\$841	\$117	13.90%
3	Truck Ins Exch	21709	CA	\$372	4.87%	\$346	\$88	25.50%
4	Ohio Security Ins Co	24082	NH	\$285	3.73%	\$273	\$81	29.50%
5	Mid Century Ins Co	21687	CA	\$278	3.63%	\$277	\$115	41.70%
6	State Farm Mut Auto Ins Co	25178	IL	\$269	3.52%	\$261	\$355	135.89%
7	North Pacific Ins Co	23892	OR	\$214	2.79%	\$216	\$113	52.49%
8	Farmers Ins Exch	21652	CA	\$210	2.75%	\$221	\$44	19.97%
9	Great West Cas Co	11371	NE	\$195	2.55%	\$206	(\$22)	(10.71)%
10	Grande Ins Assn	22101	WA	\$191	2.50%	\$194	\$27	13.85%
11	Government Employees Ins Co	22063	MD	\$161	2.11%	\$143	\$254	177.00%
12	Philadelphia Ind Ins Co	18058	PA	\$157	2.06%	\$162	\$23	14.02%
13	Allstate Ins Co	19232	IL	\$149	1.95%	\$144	(\$9)	(5.98)%
14	Integon Natl Ins Co	29742	NC	\$141	1.85%	\$122	\$74	60.68%
15	Federated Mut Ins Co	13935	MN	\$140	1.83%	\$117	\$19	15.91%
16	Nationwide Agribusiness Ins Co	28223	IA	\$121	1.59%	\$131	\$39	29.82%
17	Nationwide Mut Ins Co	23787	OH	\$113	1.48%	\$78	(\$1)	(0.83)%
18	Travelers Prop Cas Co Of Amer	25674	CT	\$108	1.41%	\$103	\$166	160.99%
19	Zurich Amer Ins Co	16535	NY	\$103	1.35%	\$130	\$7	5.54%
20	Allied Ins Co of Amer	10127	OH	\$78	1.01%	\$62	\$55	89.19%
21	American States Ins Co	19704	IN	\$77	1.01%	\$72	\$26	36.34%
22	American States Preferred Ins Co	37214	IN	\$68	0.89%	\$65	\$80	123.23%
23	Oregon Mut Ins Co	14907	OR	\$65	0.85%	\$63	\$15	23.08%
24	The Cincinnati Ins Co	10677	OH	\$63	0.82%	\$62	\$3	4.58%
25	Continental Divide Ins Co	35939	CO	\$61	0.80%	\$52	\$17	32.19%
26	West Amer Ins Co	44393	IN	\$60	0.79%	\$57	\$18	30.89%
27	Unigard Ins Co	25747	WI	\$58	0.76%	\$68	\$4	5.48%
28	State Farm Fire & Cas Co	25143	IL	\$54	0.71%	\$50	\$61	122.66%
29	Travelers Ind Co Of CT	25682	CT	\$51	0.67%	\$52	\$128	245.24%
30	Firemans Fund Ins Co	21873	CA	\$50	0.65%	\$48	\$40	83.93%
31	Northland Ins Co	24015	CT	\$48	0.63%	\$47	(\$30)	(62.44)%
32	American Fire & Cas Co	24066	NH	\$46	0.60%	\$45	\$30	66.03%
33	National Cas Co	11991	OH	\$44	0.58%	\$44	(\$12)	(26.25)%
34	Charter Ind Co	37524	TX	\$43	0.57%	\$46	(\$17)	(36.31)%
35	Brotherhood Mut Ins Co	13528	IN	\$38	0.49%	\$36	\$3	9.25%
36	Ohio Cas Ins Co	24074	NH	\$36	0.47%	\$35	\$14	39.47%
37	Country Mut Ins Co	20990	IL	\$34	0.45%	\$32	\$51	156.82%
38	The Cincinnati Ind Co	23280	OH	\$32	0.42%	\$27	\$3	10.91%
39	General Ins Co Of Amer	24732	NH	\$31	0.41%	\$36	\$51	144.07%
40	Onyx Ins Co Inc a RRG	15208	TN	\$30	0.39%	\$31	\$7	21.67%
	All 214 Other Companies			\$992	12.97%	\$976	\$400	40.99%
	Totals (Loss Ratio is average)			\$7,645	100.00%	\$7,452	\$3,052	40.96%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$17,885	10.15%	\$17,252	\$8,457	49.02%
2	Ohio Security Ins Co	24082	NH	\$16,859	9.57%	\$15,144	\$8,432	55.68%
3	Integon Natl Ins Co	29742	NC	\$12,182	6.91%	\$11,777	\$6,114	51.92%
4	Great West Cas Co	11371	NE	\$10,952	6.22%	\$10,305	\$6,026	58.47%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$6,492	3.68%	\$6,377	\$4,901	76.86%
6	Western Natl Mut Ins Co	15377	MN	\$4,917	2.79%	\$2,775	\$1,542	55.59%
7	American Fire & Cas Co	24066	NH	\$4,413	2.50%	\$4,539	\$2,248	49.54%
8	Federated Mut Ins Co	13935	MN	\$4,028	2.29%	\$3,492	\$1,887	54.05%
9	West Amer Ins Co	44393	IN	\$3,910	2.22%	\$3,804	\$2,114	55.57%
10	Sentry Select Ins Co	21180	WI	\$3,188	1.81%	\$2,948	\$2,017	68.43%
11	Truck Ins Exch	21709	CA	\$3,172	1.80%	\$2,931	\$1,309	44.67%
12	National Cas Co	11991	OH	\$2,800	1.59%	\$2,672	\$1,056	39.52%
13	Zurich Amer Ins Co	16535	NY	\$2,701	1.53%	\$3,118	\$2,256	72.37%
14	Travelers Ind Co	25658	CT	\$2,649	1.50%	\$2,695	\$1,662	61.66%
15	Northland Ins Co	24015	CT	\$2,455	1.39%	\$2,097	\$1,090	51.95%
16	Mid Century Ins Co	21687	CA	\$2,394	1.36%	\$2,316	\$1,351	58.35%
17	Philadelphia Ind Ins Co	18058	PA	\$2,263	1.28%	\$2,107	\$1,260	59.80%
18	Alaska Natl Ins Co	38733	AK	\$2,160	1.23%	\$1,772	\$1,185	66.88%
19	State Farm Mut Auto Ins Co	25178	IL	\$1,896	1.08%	\$1,835	\$1,104	60.17%
20	Liberty Mut Fire Ins Co	23035	WI	\$1,857	1.05%	\$1,591	\$1,093	68.72%
21	National Ind Co	20087	NE	\$1,773	1.01%	\$1,600	\$704	44.00%
22	The Cincinnati Ins Co	10677	OH	\$1,753	0.99%	\$1,596	\$1,151	72.13%
23	Continental Western Ins Co	10804	IA	\$1,719	0.98%	\$2,910	\$1,406	48.34%
24	Ohio Cas Ins Co	24074	NH	\$1,698	0.96%	\$1,602	\$346	21.58%
25	Farmers Ins Exch	21652	CA	\$1,562	0.89%	\$1,642	\$602	36.66%
26	Grange Ins Assn	22101	WA	\$1,461	0.83%	\$1,463	\$763	52.16%
27	Continental Divide Ins Co	35939	CO	\$1,454	0.82%	\$1,201	\$635	52.91%
28	Allstate Ins Co	19232	IL	\$1,440	0.82%	\$1,334	\$777	58.22%
29	Travelers Prop Cas Co Of Amer	25674	CT	\$1,395	0.79%	\$1,300	\$908	69.81%
30	Travelers Ind Co Of CT	25682	CT	\$1,378	0.78%	\$1,202	\$627	52.16%
31	North Pacific Ins Co	23892	OR	\$1,309	0.74%	\$1,331	\$527	39.59%
32	Allmerica Fin Benefit Ins Co	41840	MI	\$1,286	0.73%	\$1,152	\$615	53.41%
33	Travelers Cas Ins Co Of Amer	19046	CT	\$1,185	0.67%	\$999	\$585	58.53%
34	Pioneer Specialty Ins Co	40312	MN	\$1,177	0.67%	\$873	\$223	25.55%
35	Nationwide Aqribusiness Ins Co	28223	IA	\$1,133	0.64%	\$1,135	\$1,218	107.35%
36	American States Preferred Ins Co	37214	IN	\$1,027	0.58%	\$1,021	\$666	65.23%
37	Penn Millers Ins Co	14982	PA	\$991	0.56%	\$671	\$1,102	164.29%
38	American Family Mut Ins Co SI	19275	WI	\$896	0.51%	\$853	\$488	57.20%
39	Ace Amer Ins Co	22667	PA	\$880	0.50%	\$885	(\$32)	(3.63)%
40	Oregon Mut Ins Co	14907	OR	\$864	0.49%	\$778	\$395	50.81%
	All 253 Other Companies			\$40,650	23.07%	\$40,418	\$24,544	60.73%
	Totals (Loss Ratio is average)			\$176,206	100.00%	\$167,511	\$95,356	56.93%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$49,845	9.53%	\$44,700	\$36,560	81.79%
2	United Financial Cas Co	11770	OH	\$48,726	9.32%	\$45,558	\$27,131	59.55%
3	Great West Cas Co	11371	NE	\$22,845	4.37%	\$21,755	\$5,455	25.07%
4	Mutual Of Enumclaw Ins Co	14761	OR	\$18,108	3.46%	\$17,526	\$12,461	71.10%
5	American Fire & Cas Co	24066	NH	\$14,488	2.77%	\$14,671	\$10,208	69.58%
6	Western Natl Mut Ins Co	15377	MN	\$13,578	2.60%	\$7,920	\$3,126	39.47%
7	West Amer Ins Co	44393	IN	\$10,830	2.07%	\$10,729	\$8,671	80.82%
8	Philadelphia Ind Ins Co	18058	PA	\$10,762	2.06%	\$10,070	\$5,660	56.21%
9	Zurich Amer Ins Co	16535	NY	\$10,329	1.98%	\$11,100	\$7,036	63.39%
10	Alaska Natl Ins Co	38733	AK	\$10,218	1.95%	\$8,190	\$6,736	82.25%
11	Truck Ins Exch	21709	CA	\$9,881	1.89%	\$9,119	\$5,066	55.55%
12	Liberty Mut Fire Ins Co	23035	WI	\$8,080	1.55%	\$8,057	\$4,310	53.49%
13	Travelers Ind Co	25658	CT	\$7,872	1.51%	\$8,217	\$6,288	76.52%
14	Mid Century Ins Co	21687	CA	\$7,275	1.39%	\$7,193	\$5,018	69.76%
15	Empire Fire & Marine Ins Co	21326	IL	\$7,217	1.38%	\$7,319	\$566	7.74%
16	National Ind Co	20087	NE	\$7,074	1.35%	\$6,512	\$4,886	75.03%
17	Northland Ins Co	24015	CT	\$6,969	1.33%	\$6,058	\$3,724	61.47%
18	Federated Mut Ins Co	13935	MN	\$6,481	1.24%	\$5,744	\$4,618	80.41%
19	Ace Amer Ins Co	22667	PA	\$6,349	1.21%	\$6,394	\$3,356	52.50%
20	National Cas Co	11991	OH	\$6,228	1.19%	\$5,571	\$1,745	31.32%
21	Continental Divide Ins Co	35939	CO	\$5,909	1.13%	\$4,936	\$3,410	69.08%
22	Continental Western Ins Co	10804	IA	\$5,822	1.11%	\$9,154	\$13,934	152.22%
23	Allstate Ins Co	19232	IL	\$5,238	1.00%	\$4,882	\$3,042	62.30%
24	Sentry Select Ins Co	21180	WI	\$5,012	0.96%	\$4,982	\$3,076	61.74%
25	The Cincinnati Ins Co	10677	OH	\$4,704	0.90%	\$4,012	\$4,319	107.67%
26	Allmerica Fin Benefit Ins Co	41840	MI	\$4,684	0.90%	\$4,434	\$3,134	70.68%
27	Farmers Ins Exch	21652	CA	\$4,557	0.87%	\$4,818	\$3,742	77.66%
28	Ohio Cas Ins Co	24074	NH	\$4,549	0.87%	\$4,588	\$2,260	49.27%
29	State Farm Mut Auto Ins Co	25178	IL	\$4,546	0.87%	\$4,514	\$803	17.79%
30	Travelers Ind Co Of CT	25682	CT	\$4,391	0.84%	\$3,562	\$2,707	76.00%
31	Travelers Prop Cas Co Of Amer	25674	CT	\$4,253	0.81%	\$4,270	\$1,997	46.77%
32	New York Marine & Gen Ins Co	16608	NY	\$3,708	0.71%	\$2,894	\$2,280	78.78%
33	National Union Fire Ins Co Of Pitts	19445	PA	\$3,652	0.70%	\$3,531	(\$1,041)	(29.48)%
34	American Serv Ins Co Inc	42897	IL	\$3,412	0.65%	\$5,093	\$3,168	62.20%
35	Nationwide Aqribusiness Ins Co	28223	IA	\$3,273	0.63%	\$3,247	\$1,640	50.50%
36	American States Preferred Ins Co	37214	IN	\$3,033	0.58%	\$3,066	\$2,605	84.97%
37	Pioneer Specialty Ins Co	40312	MN	\$3,024	0.58%	\$2,394	\$1,144	47.76%
38	Travelers Cas Ins Co Of Amer	19046	CT	\$2,958	0.57%	\$2,524	\$1,893	75.02%
39	Integon Natl Ins Co	29742	NC	\$2,948	0.56%	\$2,676	\$3,438	128.46%
40	Firemens Ins Co Of Washington DC	21784	DE	\$2,946	0.56%	\$2,075	\$976	47.06%
	All 286 Other Companies			\$157,182	30.06%	\$155,496	\$105,269	67.70%
	Totals (Loss Ratio is average)			\$522,956	100.00%	\$499,553	\$326,417	65.34%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Auto: Other Passenger Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$442,499	13.64%	\$443,166	\$288,053	65.00%
2	Progressive Direct Ins Co	16322	OH	\$217,378	6.70%	\$206,898	\$114,759	55.47%
3	Allstate Fire & Cas Ins Co	29688	IL	\$182,958	5.64%	\$180,672	\$88,550	49.01%
4	First Natl Ins Co Of Amer	24724	NH	\$179,569	5.53%	\$174,638	\$108,833	62.32%
5	Pemco Mut Ins Co	24341	WA	\$164,065	5.06%	\$164,912	\$109,271	66.26%
6	Farmers Ins Co Of WA	21644	WA	\$136,594	4.21%	\$138,958	\$78,667	56.61%
7	Progressive Cas Ins Co	24260	OH	\$124,581	3.84%	\$119,135	\$70,585	59.25%
8	GEICO Advantage Ins Co	14138	NE	\$122,024	3.76%	\$116,517	\$85,104	73.04%
9	Geico Gen Ins Co	35882	MD	\$90,050	2.77%	\$91,194	\$54,058	59.28%
10	USAA Cas Ins Co	25968	TX	\$85,610	2.64%	\$84,477	\$69,119	81.82%
11	United Serv Automobile Assn	25941	TX	\$84,095	2.59%	\$82,793	\$82,887	100.11%
12	Mid Century Ins Co	21687	CA	\$75,329	2.32%	\$72,984	\$46,668	63.94%
13	GEICO Choice Ins Co	14139	NE	\$73,418	2.26%	\$71,279	\$48,520	68.07%
14	Safeco Ins Co Of IL	39012	IL	\$67,700	2.09%	\$69,025	\$33,172	48.06%
15	American Family Ins Co	10386	WI	\$63,394	1.95%	\$57,293	\$52,749	92.07%
16	American Family Mut Ins Co SI	19275	WI	\$53,158	1.64%	\$56,521	\$40,926	72.41%
17	USAA Gen Ind Co	18600	TX	\$50,493	1.56%	\$49,715	\$40,874	82.22%
18	State Farm Fire & Cas Co	25143	IL	\$50,229	1.55%	\$50,201	\$35,867	71.45%
19	GEICO Secure Ins Co	14137	NE	\$43,199	1.33%	\$42,656	\$27,543	64.57%
20	Hartford Cas Ins Co	29424	IN	\$42,833	1.32%	\$41,839	\$31,318	74.85%
21	Standard Fire Ins Co	19070	CT	\$42,455	1.31%	\$40,285	\$24,318	60.37%
22	Integon Natl Ins Co	29742	NC	\$41,768	1.29%	\$37,511	\$17,488	46.62%
23	Middlesex Ins Co	23434	WI	\$41,683	1.28%	\$41,624	\$23,408	56.24%
24	Liberty Mut Fire Ins Co	23035	WI	\$36,454	1.12%	\$39,710	\$31,922	80.39%
25	IDS Prop Cas Ins Co	29068	WI	\$34,061	1.05%	\$33,203	\$23,048	69.41%
26	Geico Ind Co	22055	MD	\$33,960	1.05%	\$34,116	\$18,682	54.76%
27	Allstate Ins Co	19232	IL	\$32,741	1.01%	\$33,270	\$21,906	65.84%
28	Mutual Of Enumclaw Ins Co	14761	OR	\$32,044	0.99%	\$30,187	\$31,942	105.82%
29	Garrison Prop & Cas Ins Co	21253	TX	\$29,462	0.91%	\$28,405	\$23,837	83.92%
30	Government Employees Ins Co	22063	MD	\$28,960	0.89%	\$29,236	\$18,313	62.64%
31	Country Pref Ins Co	21008	IL	\$28,928	0.89%	\$28,525	\$20,837	73.05%
32	Esurance Ins Co	25712	WI	\$27,681	0.85%	\$26,816	\$17,303	64.52%
33	Coast Natl Ins Co	25089	CA	\$25,880	0.80%	\$26,011	\$11,608	44.63%
34	Grange Ins Assn	22101	WA	\$25,457	0.78%	\$25,219	\$21,052	83.48%
35	Enumclaw Prop & Cas Ins Co	11232	OR	\$22,775	0.70%	\$23,979	\$13,980	58.30%
36	LM Gen Ins Co	36447	IL	\$22,397	0.69%	\$19,451	\$14,519	74.64%
37	Amica Mut Ins Co	19976	RI	\$20,566	0.63%	\$19,618	\$12,755	65.02%
38	Allstate Prop & Cas Ins Co	17230	IL	\$20,276	0.62%	\$20,578	\$11,549	56.12%
39	Commerce W Ins Co	13161	CA	\$20,175	0.62%	\$20,222	\$21,416	105.91%
40	Allied Prop & Cas Ins Co	42579	IA	\$18,507	0.57%	\$19,870	\$18,658	93.90%
	All 173 Other Companies			\$309,837	9.55%	\$316,685	\$215,831	68.15%
	Totals (Loss Ratio is average)			\$3,245,245	100.00%	\$3,209,395	\$2,121,891	66.11%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$70,122	18.86%	\$70,367	\$44,234	62.86%
2	First Natl Ins Co Of Amer	24724	NH	\$28,030	7.54%	\$27,269	\$17,346	63.61%
3	Pemco Mut Ins Co	24341	WA	\$27,870	7.50%	\$27,508	\$18,028	65.54%
4	Allstate Fire & Cas Ins Co	29688	IL	\$20,020	5.38%	\$19,856	\$12,936	65.15%
5	Progressive Direct Ins Co	16322	OH	\$18,447	4.96%	\$17,706	\$10,639	60.09%
6	Farmers Ins Co Of WA	21644	WA	\$17,390	4.68%	\$17,852	\$9,646	54.04%
7	Progressive Cas Ins Co	24260	OH	\$10,892	2.93%	\$10,399	\$6,990	67.22%
8	Geico Gen Ins Co	35882	MD	\$10,026	2.70%	\$10,217	\$6,043	59.15%
9	GEICO Advantage Ins Co	14138	NE	\$9,084	2.44%	\$8,570	\$7,806	91.08%
10	USAA Cas Ins Co	25968	TX	\$8,650	2.33%	\$8,390	\$6,049	72.10%
11	Safeco Ins Co Of IL	39012	IL	\$8,488	2.28%	\$8,758	\$3,902	44.55%
12	Mid Century Ins Co	21687	CA	\$8,296	2.23%	\$8,214	\$4,407	53.65%
13	United Serv Automobile Assn	25941	TX	\$7,592	2.04%	\$7,228	\$4,669	64.61%
14	State Farm Fire & Cas Co	25143	IL	\$6,440	1.73%	\$6,613	\$3,070	46.42%
15	American Family Ins Co	10386	WI	\$6,309	1.70%	\$5,796	\$4,990	86.09%
16	Standard Fire Ins Co	19070	CT	\$6,300	1.69%	\$6,018	\$4,704	78.17%
17	USAA Gen Ind Co	18600	TX	\$5,426	1.46%	\$5,241	\$4,234	80.79%
18	IDS Prop Cas Ins Co	29068	WI	\$4,870	1.31%	\$4,856	\$4,852	99.92%
19	Allstate Ins Co	19232	IL	\$4,794	1.29%	\$4,889	\$2,999	61.33%
20	Country Pref Ins Co	21008	IL	\$4,432	1.19%	\$4,378	\$3,007	68.69%
21	Mutual Of Enumclaw Ins Co	14761	OR	\$4,394	1.18%	\$4,136	\$2,096	50.68%
22	American Family Mut Ins Co SI	19275	WI	\$4,358	1.17%	\$4,641	\$1,885	40.61%
23	Hartford Cas Ins Co	29424	IN	\$4,244	1.14%	\$4,220	\$4,006	94.92%
24	GEICO Choice Ins Co	14139	NE	\$3,801	1.02%	\$3,688	\$3,195	86.63%
25	Grange Ins Assn	22101	WA	\$3,522	0.95%	\$3,680	\$2,781	75.56%
26	Garrison Prop & Cas Ins Co	21253	TX	\$3,499	0.94%	\$3,310	\$3,012	90.98%
27	Government Employees Ins Co	22063	MD	\$3,482	0.94%	\$3,546	\$2,012	56.74%
28	Commerce W Ins Co	13161	CA	\$3,289	0.88%	\$3,331	\$2,743	82.34%
29	Enumclaw Prop & Cas Ins Co	11232	OR	\$3,243	0.87%	\$3,369	\$1,508	44.76%
30	Allstate Prop & Cas Ins Co	17230	IL	\$2,871	0.77%	\$2,941	\$1,709	58.11%
31	Liberty Mut Fire Ins Co	23035	WI	\$2,653	0.71%	\$3,044	\$1,731	56.85%
32	Esurance Ins Co	25712	WI	\$2,515	0.68%	\$2,430	\$1,727	71.06%
33	Geico Ind Co	22055	MD	\$2,426	0.65%	\$2,517	\$1,510	59.98%
34	Allied Prop & Cas Ins Co	42579	IA	\$2,151	0.58%	\$2,281	\$2,307	101.11%
35	Country Mut Ins Co	20990	IL	\$1,952	0.52%	\$1,946	\$840	43.18%
36	Amica Mut Ins Co	19976	RI	\$1,945	0.52%	\$1,903	\$1,650	86.71%
37	Integon Natl Ins Co	29742	NC	\$1,833	0.49%	\$1,668	\$1,322	79.29%
38	Nationwide Ins Co Of Amer	25453	OH	\$1,786	0.48%	\$1,835	\$898	48.92%
39	Uniqard Ins Co	25747	WI	\$1,670	0.45%	\$1,700	\$909	53.45%
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$1,586	0.43%	\$1,690	\$945	55.93%
	All 148 Other Companies			\$31,088	8.36%	\$31,489	\$18,741	59.52%
	Totals (Loss Ratio is average)			\$371,786	100.00%	\$369,490	\$238,075	64.43%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$286,303	15.14%	\$285,110	\$170,598	59.84%
2	First Natl Ins Co Of Amer	24724	NH	\$134,840	7.13%	\$125,943	\$67,364	53.49%
3	Pemco Mut Ins Co	24341	WA	\$103,789	5.49%	\$101,422	\$58,044	57.23%
4	Allstate Fire & Cas Ins Co	29688	IL	\$102,110	5.40%	\$99,061	\$62,277	62.87%
5	Progressive Direct Ins Co	16322	OH	\$96,930	5.13%	\$90,695	\$61,987	68.35%
6	GEICO Advantage Ins Co	14138	NE	\$67,162	3.55%	\$63,960	\$46,823	73.21%
7	Farmers Ins Co Of WA	21644	WA	\$64,536	3.41%	\$65,498	\$36,437	55.63%
8	Progressive Cas Ins Co	24260	OH	\$62,643	3.31%	\$59,320	\$32,326	54.49%
9	United Serv Automobile Assn	25941	TX	\$59,889	3.17%	\$59,061	\$38,844	65.77%
10	USAA Cas Ins Co	25968	TX	\$58,902	3.12%	\$57,765	\$38,199	66.13%
11	Geico Gen Ins Co	35882	MD	\$51,049	2.70%	\$51,437	\$30,237	58.78%
12	Allstate Ins Co	19232	IL	\$40,863	2.16%	\$41,061	\$11,998	29.22%
13	USAA Gen Ind Co	18600	TX	\$40,305	2.13%	\$39,233	\$25,898	66.01%
14	Safeco Ins Co Of IL	39012	IL	\$38,378	2.03%	\$38,717	\$22,065	56.99%
15	GEICO Choice Ins Co	14139	NE	\$36,058	1.91%	\$34,707	\$25,206	72.63%
16	Mid Century Ins Co	21687	CA	\$34,165	1.81%	\$33,135	\$20,930	63.17%
17	State Farm Fire & Cas Co	25143	IL	\$28,165	1.49%	\$28,070	\$16,220	57.79%
18	American Family Ins Co	10386	WI	\$25,519	1.35%	\$23,296	\$19,719	84.65%
19	IDS Prop Cas Ins Co	29068	WI	\$23,202	1.23%	\$22,079	\$15,091	68.35%
20	Standard Fire Ins Co	19070	CT	\$23,183	1.23%	\$21,991	\$13,782	62.67%
21	American Family Mut Ins Co SI	19275	WI	\$22,665	1.20%	\$23,965	\$13,572	56.63%
22	Geico Ind Co	22055	MD	\$22,089	1.17%	\$22,339	\$11,918	53.35%
23	Liberty Mut Fire Ins Co	23035	WI	\$21,057	1.11%	\$22,280	\$10,584	47.51%
24	Garrison Prop & Cas Ins Co	21253	TX	\$20,243	1.07%	\$19,203	\$12,773	66.52%
25	Hartford Cas Ins Co	29424	IN	\$19,917	1.05%	\$19,092	\$13,460	70.50%
26	Country Pref Ins Co	21008	IL	\$19,024	1.01%	\$18,474	\$10,864	58.81%
27	GEICO Secure Ins Co	14137	NE	\$18,665	0.99%	\$18,173	\$12,672	69.73%
28	Government Employees Ins Co	22063	MD	\$17,303	0.92%	\$17,384	\$10,107	58.14%
29	LM Gen Ins Co	36447	IL	\$15,675	0.83%	\$13,656	\$6,265	45.87%
30	Allstate Prop & Cas Ins Co	17230	IL	\$14,942	0.79%	\$14,994	\$6,915	46.12%
31	Mutual Of Enumclaw Ins Co	14761	OR	\$14,358	0.76%	\$13,262	\$8,556	64.51%
32	Inteon Natl Ins Co	29742	NC	\$13,910	0.74%	\$12,248	\$6,121	49.98%
33	Grange Ins Assn	22101	WA	\$12,881	0.68%	\$13,215	\$6,987	52.87%
34	Enumclaw Prop & Cas Ins Co	11232	OR	\$11,701	0.62%	\$12,360	\$7,409	59.95%
35	Allstate Ind Co	19240	IL	\$11,593	0.61%	\$11,301	\$5,169	45.74%
36	Esurance Ins Co	25712	WI	\$11,492	0.61%	\$10,982	\$7,709	70.20%
37	Commerce W Ins Co	13161	CA	\$11,422	0.60%	\$11,387	\$6,619	58.13%
38	Amica Mut Ins Co	19976	RI	\$10,900	0.58%	\$10,296	\$6,521	63.33%
39	State Natl Ins Co Inc	12831	TX	\$10,209	0.54%	\$10,175	\$5,110	50.22%
40	Essentia Ins Co	37915	MO	\$9,600	0.51%	\$8,999	\$1,913	21.25%
	All 175 Other Companies			\$203,156	10.74%	\$204,488	\$96,111	47.00%
	Totals (Loss Ratio is average)			\$1,890,796	100.00%	\$1,849,831	\$1,081,400	58.46%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Boiler and Machinery

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$5,932	18.84%	\$6,194	\$1,636	26.41%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$4,659	14.80%	\$4,774	\$81	1.70%
3	Travelers Prop Cas Co Of Amer	25674	CT	\$2,101	6.67%	\$1,783	\$622	34.88%
4	Affiliated Fm Ins Co	10014	RI	\$1,832	5.82%	\$1,901	\$429	22.57%
5	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,580	5.02%	\$1,454	(\$176)	(12.13)%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$1,550	4.92%	\$1,488	\$448	30.13%
7	Continental Cas Co	20443	IL	\$1,091	3.47%	\$1,039	\$99	9.51%
8	XL Ins Amer Inc	24554	DE	\$883	2.80%	\$837	\$206	24.65%
9	Federal Ins Co	20281	IN	\$822	2.61%	\$796	(\$81)	(10.24)%
10	Zurich Amer Ins Co	16535	NY	\$733	2.33%	\$739	\$61	8.28%
11	Liberty Mut Fire Ins Co	23035	WI	\$700	2.22%	\$721	(\$323)	(44.84)%
12	Eagle W Ins Co	12890	CA	\$580	1.84%	\$525	\$51	9.74%
13	American Guar & Liab Ins	26247	NY	\$576	1.83%	\$487	\$27	5.56%
14	Oregon Mut Ins Co	14907	OR	\$508	1.61%	\$490	\$27	5.45%
15	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$451	1.43%	\$161	\$0	0.00%
16	Brotherhood Mut Ins Co	13528	IN	\$380	1.21%	\$364	(\$4)	(1.07)%
17	Allianz Global Risks US Ins Co	35300	IL	\$342	1.09%	\$356	\$11	3.08%
18	Western Natl Mut Ins Co	15377	MN	\$340	1.08%	\$213	\$8	3.74%
19	Greenwich Ins Co	22322	DE	\$319	1.01%	\$273	\$5	1.78%
20	American Home Assur Co	19380	NY	\$305	0.97%	\$900	\$3	0.32%
21	Great Northern Ins Co	20303	IN	\$304	0.97%	\$268	(\$39)	(14.68)%
22	Continental Western Ins Co	10804	IA	\$298	0.95%	\$547	\$221	40.41%
23	Westport Ins Corp	39845	MO	\$271	0.86%	\$222	(\$218)	(98.35)%
24	Federated Mut Ins Co	13935	MN	\$242	0.77%	\$227	\$234	102.69%
25	Tokio Marine Amer Ins Co	10945	NY	\$234	0.74%	\$152	\$10	6.33%
26	Penn Millers Ins Co	14982	PA	\$221	0.70%	\$276	\$27	9.66%
27	Amco Ins Co	19100	IA	\$218	0.69%	\$214	\$15	7.08%
28	Allstate Ins Co	19232	IL	\$200	0.63%	\$195	(\$1)	(0.65)%
29	Sompo Amer Ins Co	11126	NY	\$192	0.61%	\$207	\$67	32.30%
30	Pennsylvania Lumbermens Mut Ins	14974	PA	\$189	0.60%	\$196	\$0	0.00%
31	Union Ins Co	25844	IA	\$173	0.55%	\$104	\$0	(0.06)%
32	The Cincinnati Ins Co	10677	OH	\$167	0.53%	\$150	\$29	19.43%
33	Travelers Ind Co	25658	CT	\$166	0.53%	\$165	(\$16)	(9.71)%
34	Alaska Natl Ins Co	38733	AK	\$154	0.49%	\$151	\$0	0.00%
35	Depositors Ins Co	42587	IA	\$149	0.47%	\$155	\$0	(0.03)%
36	Pacific Ind Co	20346	WI	\$148	0.47%	\$144	(\$23)	(15.89)%
37	Verlan Fire Ins Co MD	10815	NH	\$147	0.47%	\$145	\$133	91.54%
38	Firemens Ins Co Of Washington DC	21784	DE	\$144	0.46%	\$102	\$7	6.62%
39	Employers Ins Co of Wausau	21458	WI	\$136	0.43%	\$90	(\$1)	(0.66)%
40	Allied Ins Co of Amer	10127	OH	\$122	0.39%	\$104	\$14	13.42%
	All 105 Other Companies			\$1,926	6.12%	\$1,971	\$578	29.32%
	Totals (Loss Ratio is average)			\$31,486	100.00%	\$31,283	\$4,164	13.31%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Burglary and Theft

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$2,123	37.60%	\$1,920	\$570	29.68%
2	Hiscox Ins Co Inc	10200	IL	\$689	12.21%	\$616	\$86	13.90%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$518	9.18%	\$552	\$0	0.00%
4	Hanover Ins Co	22292	NH	\$322	5.70%	\$257	\$262	102.11%
5	Federal Ins Co	20281	IN	\$262	4.64%	\$252	(\$137)	(54.38)%
6	Continental Cas Co	20443	IL	\$167	2.96%	\$174	\$26	14.98%
7	Zurich Amer Ins Co	16535	NY	\$129	2.29%	\$165	(\$153)	(92.94)%
8	XL Specialty Ins Co	37885	DE	\$126	2.22%	\$56	\$0	0.00%
9	Navigators Ins Co	42307	NY	\$121	2.15%	\$93	\$98	105.79%
10	Philadelphia Ind Ins Co	18058	PA	\$96	1.70%	\$84	\$6	7.36%
11	Great Northern Ins Co	20303	IN	\$91	1.61%	\$84	\$11	12.96%
12	Great Amer Ins Co	16691	OH	\$80	1.42%	\$75	\$32	42.99%
13	US Specialty Ins Co	29599	TX	\$76	1.35%	\$101	\$47	46.05%
14	Atlantic Specialty Ins Co	27154	NY	\$72	1.28%	\$83	(\$40)	(47.79)%
15	Pacific Ind Co	20346	WI	\$60	1.07%	\$46	\$3	7.27%
16	Fidelity & Deposit Co Of MD	39306	IL	\$49	0.87%	\$57	(\$15)	(26.29)%
17	XL Ins Amer Inc	24554	DE	\$48	0.84%	\$40	(\$1)	(2.28)%
18	Federated Mut Ins Co	13935	MN	\$46	0.82%	\$42	\$0	0.00%
19	Hartford Fire Ins Co	19682	CT	\$44	0.78%	\$40	(\$14)	(33.81)%
20	Berkley Ins Co	32603	DE	\$42	0.75%	\$18	\$4	21.64%
21	Westchester Fire Ins Co	10030	PA	\$40	0.71%	\$44	(\$20)	(45.78)%
22	Markel Amer Ins Co	28932	VA	\$37	0.66%	\$37	\$1	3.66%
23	Western Natl Mut Ins Co	15377	MN	\$36	0.63%	\$20	\$0	1.56%
24	Twin City Fire Ins Co Co	29459	IN	\$35	0.63%	\$35	(\$10)	(29.55)%
25	The Cincinnati Ins Co	10677	OH	\$34	0.59%	\$23	(\$49)	(218.65)%
26	Nationwide Mut Ins Co	23787	OH	\$33	0.58%	\$37	\$0	(0.49)%
27	American Family Mut Ins Co SI	19275	WI	\$26	0.47%	\$25	\$0	0.00%
28	Eagle W Ins Co	12890	CA	\$24	0.43%	\$21	\$30	146.08%
29	Mutual Of Enumclaw Ins Co	14761	OR	\$24	0.43%	\$23	\$24	104.86%
30	Penn Millers Ins Co	14982	PA	\$23	0.42%	\$26	\$61	230.10%
31	Arch Ins Co	11150	MO	\$22	0.39%	\$23	\$2	8.23%
32	United States Liab Ins Co	25895	PA	\$21	0.37%	\$16	\$2	9.46%
33	Transguard Ins Co Of Amer Inc	28886	IL	\$16	0.29%	\$21	\$0	(1.85)%
34	Vigilant Ins Co	20397	NY	\$14	0.25%	\$15	\$3	17.57%
35	Employers Ins Co of Wausau	21458	WI	\$11	0.20%	\$6	\$0	2.52%
36	Travelers Prop Cas Co Of Amer	25674	CT	\$11	0.19%	\$10	(\$1)	(13.04)%
37	American Guar & Liab Ins	26247	NY	\$10	0.19%	\$15	\$0	(1.48)%
38	Stillwater Ins Co	25180	CA	\$10	0.17%	\$11	\$0	0.00%
39	Great Amer Assur Co	26344	OH	\$10	0.17%	\$9	\$43	478.64%
40	Sentry Select Ins Co	21180	WI	\$7	0.13%	\$7	\$3	48.33%
	All 87 Other Companies			\$38	0.66%	\$132	\$194	146.85%
Totals (Loss Ratio is average)				\$5,645	100.00%	\$5,311	\$1,067	20.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$46,554	13.96%	\$45,917	\$24,640	53.66%
2	Philadelphia Ind Ins Co	18058	PA	\$20,336	6.10%	\$19,601	\$8,204	41.86%
3	Contractors Bonding & Ins Co	37206	IL	\$11,618	3.48%	\$11,639	\$4,358	37.45%
4	West Amer Ins Co	44393	IN	\$10,833	3.25%	\$10,796	\$3,932	36.42%
5	State Farm Fire & Cas Co	25143	IL	\$10,662	3.20%	\$10,407	\$5,081	48.82%
6	American Fire & Cas Co	24066	NH	\$10,408	3.12%	\$10,718	\$7,710	71.94%
7	Mutual Of Enumclaw Ins Co	14761	OR	\$10,088	3.03%	\$9,964	\$4,945	49.63%
8	Truck Ins Exch	21709	CA	\$8,680	2.60%	\$8,626	\$3,018	34.99%
9	Mid Century Ins Co	21687	CA	\$8,347	2.50%	\$8,074	\$5,237	64.86%
10	American Alt Ins Corp	19720	DE	\$8,138	2.44%	\$7,651	\$3,771	49.29%
11	Continental Western Ins Co	10804	IA	\$6,921	2.08%	\$10,823	\$6,520	60.24%
12	Ohio Cas Ins Co	24074	NH	\$6,752	2.03%	\$6,539	\$713	10.90%
13	Federal Ins Co	20281	IN	\$6,259	1.88%	\$6,770	\$2,329	34.41%
14	Phoenix Ins Co	25623	CT	\$5,907	1.77%	\$5,654	\$3,833	67.79%
15	Farmers Ins Exch	21652	CA	\$5,615	1.68%	\$5,446	\$3,263	59.92%
16	The Cincinnati Ins Co	10677	OH	\$5,379	1.61%	\$4,689	\$702	14.97%
17	Eagle W Ins Co	12890	CA	\$5,066	1.52%	\$4,717	\$1,060	22.48%
18	Sentinel Ins Co Ltd	11000	CT	\$5,001	1.50%	\$4,816	\$1,224	25.41%
19	Valley Forge Ins Co	20508	PA	\$4,966	1.49%	\$4,631	\$1,523	32.90%
20	Oregon Mut Ins Co	14907	OR	\$4,674	1.40%	\$4,542	\$302	6.65%
21	Travelers Cas Ins Co Of Amer	19046	CT	\$4,655	1.40%	\$4,348	\$1,325	30.47%
22	Alaska Natl Ins Co	38733	AK	\$4,393	1.32%	\$3,356	\$1,358	40.48%
23	Charter Oak Fire Ins Co	25615	CT	\$4,235	1.27%	\$4,612	\$1,432	31.04%
24	American Family Mut Ins Co SI	19275	WI	\$4,068	1.22%	\$4,086	\$1,905	46.63%
25	National Fire Ins Co Of Hartford	20478	IL	\$3,758	1.13%	\$3,661	\$1,874	51.20%
26	Continental Ins Co	35289	PA	\$3,750	1.12%	\$2,921	\$1,346	46.09%
27	Brotherhood Mut Ins Co	13528	IN	\$3,320	1.00%	\$3,108	\$382	12.28%
28	Allstate Ind Co	19240	IL	\$3,301	0.99%	\$3,272	\$16	0.50%
29	Amco Ins Co	19100	IA	\$3,087	0.93%	\$3,218	\$2,674	83.10%
30	Union Ins Co	25844	IA	\$3,040	0.91%	\$1,715	\$446	26.00%
31	Hanover Amer Ins Co	36064	NH	\$2,915	0.87%	\$2,770	\$430	15.51%
32	American Hallmark Ins Co Of TX	43494	TX	\$2,847	0.85%	\$2,320	\$1,953	84.19%
33	Travelers Prop Cas Co Of Amer	25674	CT	\$2,819	0.85%	\$2,600	(\$489)	(18.80)%
34	Firemans Fund Ins Co	21873	CA	\$2,808	0.84%	\$2,122	\$110	5.17%
35	Firemens Ins Co Of Washington DC	21784	DE	\$2,631	0.79%	\$1,909	\$518	27.16%
36	Country Mut Ins Co	20990	IL	\$2,559	0.77%	\$2,435	\$2,120	87.05%
37	Church Mut Ins Co	18767	WI	\$2,431	0.73%	\$2,328	\$923	39.63%
38	National Surety Corp	21881	IL	\$2,298	0.69%	\$2,116	(\$1,595)	(75.40)%
39	Citizens Ins Co Of Amer	31534	MI	\$2,199	0.66%	\$1,967	\$452	23.00%
40	Continental Cas Co	20443	IL	\$2,197	0.66%	\$2,352	\$2,486	105.68%
	All 219 Other Companies			\$67,855	20.35%	\$67,458	\$44,176	65.49%
	Totals (Loss Ratio is average)			\$333,369	100.00%	\$326,695	\$156,210	47.82%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$39,437	7.99%	\$36,938	\$32,534	88.08%
2	Philadelphia Ind Ins Co	18058	PA	\$30,609	6.20%	\$28,474	\$26,575	93.33%
3	Mutual Of Enumclaw Ins Co	14761	OR	\$24,700	5.00%	\$23,878	\$19,394	81.22%
4	Mid Century Ins Co	21687	CA	\$20,475	4.15%	\$19,919	\$13,340	66.97%
5	Farmers Ins Co Of WA	21644	WA	\$18,953	3.84%	\$18,846	\$8,882	47.13%
6	State Farm Fire & Cas Co	25143	IL	\$17,845	3.61%	\$17,675	\$6,224	35.21%
7	Truck Ins Exch	21709	CA	\$17,660	3.58%	\$17,752	\$13,247	74.62%
8	West Amer Ins Co	44393	IN	\$14,651	2.97%	\$14,407	\$9,104	63.19%
9	Ace Amer Ins Co	22667	PA	\$14,098	2.85%	\$13,472	\$8,218	61.00%
10	Allstate Ind Co	19240	IL	\$13,322	2.70%	\$13,202	\$9,301	70.45%
11	Farmers Ins Exch	21652	CA	\$12,090	2.45%	\$11,968	\$6,971	58.24%
12	American Alt Ins Corp	19720	DE	\$11,204	2.27%	\$10,027	\$3,207	31.98%
13	American Fire & Cas Co	24066	NH	\$10,997	2.23%	\$11,446	\$10,415	91.00%
14	Sentinel Ins Co Ltd	11000	CT	\$10,433	2.11%	\$9,226	\$8,000	86.71%
15	Travelers Cas Ins Co Of Amer	19046	CT	\$9,126	1.85%	\$9,109	\$2,766	30.36%
16	Eagle W Ins Co	12890	CA	\$8,290	1.68%	\$7,558	\$5,277	69.82%
17	American Family Mut Ins Co SI	19275	WI	\$8,158	1.65%	\$7,940	\$5,202	65.52%
18	Allstate Ins Co	19232	IL	\$7,409	1.50%	\$7,562	\$9,740	128.80%
19	Ohio Cas Ins Co	24074	NH	\$6,903	1.40%	\$6,821	\$3,704	54.31%
20	Hartford Fire Ins Co	19682	CT	\$6,368	1.29%	\$5,939	\$4,573	77.00%
21	Hartford Cas Ins Co	29424	IN	\$6,181	1.25%	\$6,485	\$5,452	84.08%
22	Country Mut Ins Co	20990	IL	\$5,797	1.17%	\$5,611	\$2,555	45.53%
23	Travelers Prop Cas Co Of Amer	25674	CT	\$5,762	1.17%	\$5,355	\$5,509	102.88%
24	Oregon Mut Ins Co	14907	OR	\$5,713	1.16%	\$5,551	\$5,418	97.59%
25	Continental Western Ins Co	10804	IA	\$5,425	1.10%	\$9,472	\$3,994	42.17%
26	Church Mut Ins Co	18767	WI	\$5,023	1.02%	\$4,941	\$9,488	192.04%
27	Federal Ins Co	20281	IN	\$4,392	0.89%	\$4,127	\$762	18.47%
28	National Union Fire Ins Co Of Pitts	19445	PA	\$4,327	0.88%	\$4,489	(\$237)	(5.28)%
29	The Cincinnati Ins Co	10677	OH	\$4,166	0.84%	\$3,700	\$916	24.74%
30	Phoenix Ins Co	25623	CT	\$4,078	0.83%	\$4,165	\$213	5.11%
31	Amco Ins Co	19100	IA	\$3,786	0.77%	\$3,986	\$620	15.56%
32	Charter Oak Fire Ins Co	25615	CT	\$3,710	0.75%	\$4,146	\$4,349	104.88%
33	Hanover Amer Ins Co	36064	NH	\$3,581	0.73%	\$3,210	\$772	24.06%
34	Union Ins Co	25844	IA	\$3,311	0.67%	\$1,755	\$843	48.02%
35	Zurich Amer Ins Co	16535	NY	\$3,090	0.63%	\$3,045	\$1,275	41.86%
36	Firemans Fund Ins Co	21873	CA	\$3,058	0.62%	\$2,521	\$329	13.06%
37	Brotherhood Mut Ins Co	13528	IN	\$2,941	0.60%	\$2,727	\$921	33.79%
38	Citizens Ins Co Of Amer	31534	MI	\$2,932	0.59%	\$2,662	\$989	37.16%
39	Red Shield Ins Co	41580	WA	\$2,696	0.55%	\$2,636	\$1,038	39.37%
40	National Fire Ins Co Of Hartford	20478	IL	\$2,686	0.54%	\$2,442	\$318	13.02%
	All 217 Other Companies			\$108,474	21.96%	\$108,093	\$36,692	33.94%
	Totals (Loss Ratio is average)			\$493,855	100.00%	\$483,277	\$288,890	59.78%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Credit

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Euler Hermes N Amer Ins Co	20516	MD	\$8,220	24.28%	\$7,227	\$1,325	18.33%
2	Atradius Trade Credit Ins Co	25422	MD	\$6,979	20.61%	\$6,725	(\$59)	(0.88)%
3	Old Republic Ins Co	24147	PA	\$4,070	12.02%	\$5,440	\$5,449	100.15%
4	Ohio Ind Co	26565	OH	\$2,773	8.19%	\$3,009	\$2,062	68.54%
5	Arch Ins Co	11150	MO	\$1,681	4.97%	\$895	\$722	80.68%
6	Great Amer Assur Co	26344	OH	\$1,673	4.94%	\$1,523	\$814	53.44%
7	First Colonial Ins Co	29980	FL	\$1,292	3.82%	\$1,443	\$1,091	75.63%
8	Securian Cas Co	10054	MN	\$1,022	3.02%	\$462	\$21	4.57%
9	Zurich Amer Ins Co	16535	NY	\$795	2.35%	\$748	\$413	55.21%
10	American Natl Prop & Cas Co	28401	MO	\$750	2.21%	\$654	\$320	48.91%
11	Coface N Amer Ins Co	31887	MA	\$650	1.92%	\$819	(\$53)	(6.49)%
12	Integon Natl Ins Co	29742	NC	\$613	1.81%	\$509	(\$717)	(140.96)%
13	US Specialty Ins Co	29599	TX	\$585	1.73%	\$522	\$230	44.08%
14	Atlantic Specialty Ins Co	27154	NY	\$546	1.61%	\$599	\$209	34.85%
15	QBE Ins Corp	39217	PA	\$416	1.23%	\$337	\$79	23.57%
16	Great Amer Ins Co	16691	OH	\$272	0.80%	\$241	\$132	54.90%
17	Triton Ins Co	41211	TX	\$234	0.69%	\$154	\$138	89.97%
18	American Security Ins Co	42978	DE	\$223	0.66%	\$223	(\$1)	(0.60)%
19	Markel Amer Ins Co	28932	VA	\$221	0.65%	\$164	\$152	92.73%
20	State Farm Mut Auto Ins Co	25178	IL	\$211	0.62%	\$212	\$53	24.84%
21	American Bankers Ins Co Of FL	10111	FL	\$180	0.53%	\$180	(\$4)	(2.05)%
22	Cumis Ins Society Inc	10847	IA	\$163	0.48%	\$146	\$64	43.91%
23	Starr Ind & Liab Co	38318	TX	\$143	0.42%	\$109	\$37	33.63%
24	Ace Amer Ins Co	22667	PA	\$109	0.32%	\$109	\$19	17.29%
25	Knightbrook Ins Co	13722	DE	\$104	0.31%	\$230	\$94	41.06%
26	United Guar Residential Ins Co of NC	16667	NC	\$13	0.04%	\$13	(\$3)	(25.33)%
27	State Farm Fire & Cas Co	25143	IL	\$7	0.02%	\$7	\$7	88.88%
28	Lyndon Southern Ins Co	10051	DE	\$4	0.01%	\$4	\$0	0.00%
29	Great Amer Alliance Ins Co	26832	OH	(\$2)	0.00%	\$9	\$6	67.36%
30	Virginia Surety Co Inc	40827	IL	(\$4)	(0.01)%	\$17	\$0	0.00%
31	Transamerica Cas Ins Co	10952	IA	(\$85)	(0.25)%	\$369	\$278	75.34%
	All 4 Other Companies			\$0	0.00%	\$0	\$0	(46.68)%
Totals (Loss Ratio is average)				\$33,854	100.00%	\$33,102	\$12,878	38.90%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Earthquake

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$42,068	26.69%	\$40,898	\$0	0.00%
2	Geovera Ins Co	10799	CA	\$20,962	13.30%	\$20,726	\$0	0.00%
3	Zurich Amer Ins Co	16535	NY	\$8,537	5.42%	\$8,485	\$8	0.10%
4	Palomar Specialty Ins Co	20338	OR	\$5,658	3.59%	\$4,094	\$0	0.00%
5	Continental Cas Co	20443	IL	\$5,189	3.29%	\$4,843	\$2,018	41.66%
6	American Modern Home Ins Co	23469	OH	\$4,914	3.12%	\$4,599	\$23	0.51%
7	United Serv Automobile Assn	25941	TX	\$4,880	3.10%	\$4,902	\$267	5.45%
8	Safeco Ins Co Of IL	39012	IL	\$4,128	2.62%	\$3,931	\$0	0.00%
9	Travelers Prop Cas Co Of Amer	25674	CT	\$3,456	2.19%	\$3,023	\$263	8.69%
10	Farmers Ins Co Of WA	21644	WA	\$3,376	2.14%	\$3,421	\$0	0.00%
11	American Guar & Liab Ins	26247	NY	\$3,275	2.08%	\$2,826	\$1	0.04%
12	XL Ins Amer Inc	24554	DE	\$3,210	2.04%	\$2,730	(\$14)	(0.52)%
13	Amica Mut Ins Co	19976	RI	\$2,687	1.70%	\$2,607	\$0	0.00%
14	American Family Mut Ins Co SI	19275	WI	\$2,591	1.64%	\$2,612	\$0	0.00%
15	Great Northern Ins Co	20303	IN	\$2,451	1.56%	\$2,189	\$0	0.00%
16	Insurance Co Of The West	27847	CA	\$2,375	1.51%	\$1,958	\$25	1.28%
17	Travelers Ind Co	25658	CT	\$2,362	1.50%	\$2,194	\$195	8.91%
18	Metropolitan Prop & Cas Ins Co	26298	RI	\$2,338	1.48%	\$2,375	(\$29)	(1.22)%
19	USAA Cas Ins Co	25968	TX	\$2,128	1.35%	\$2,118	\$22	1.05%
20	Westport Ins Corp	39845	MO	\$2,115	1.34%	\$3,051	\$0	0.00%
21	Bankers Standard Ins Co	18279	PA	\$2,098	1.33%	\$2,186	\$0	0.00%
22	Liberty Mut Fire Ins Co	23035	WI	\$1,980	1.26%	\$2,134	\$0	0.00%
23	Ace Amer Ins Co	22667	PA	\$1,650	1.05%	\$1,320	\$0	0.00%
24	AIG Prop Cas Co	19402	PA	\$1,577	1.00%	\$1,587	\$0	0.00%
25	Employers Ins Co of Wausau	21458	WI	\$1,527	0.97%	\$916	\$0	0.00%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$1,490	0.95%	\$1,512	\$0	0.00%
27	Liberty Ins Corp	42404	IL	\$1,291	0.82%	\$1,235	\$0	0.00%
28	Vigilant Ins Co	20397	NY	\$1,237	0.78%	\$1,266	\$0	0.00%
29	Crestbrook Ins Co	18961	OH	\$1,201	0.76%	\$1,347	\$0	0.00%
30	Hartford Ins Co Of The Midwest	37478	IN	\$899	0.57%	\$933	\$0	0.00%
31	Allianz Global Risks US Ins Co	35300	IL	\$857	0.54%	\$798	(\$3)	(0.35)%
32	Federated Mut Ins Co	13935	MN	\$830	0.53%	\$739	\$0	0.00%
33	North Amer Elite Ins Co	29700	NH	\$787	0.50%	\$627	\$0	0.00%
34	Travelers Home & Marine Ins Co	27998	CT	\$781	0.50%	\$672	\$0	0.00%
35	LM Ins Corp	33600	IL	\$691	0.44%	\$614	\$0	0.00%
36	QBE Ins Corp	39217	PA	\$667	0.42%	\$629	\$0	(0.02)%
37	American Family Ins Co	10386	WI	\$624	0.40%	\$523	\$0	0.00%
38	Pacific Ind Co	20346	WI	\$608	0.39%	\$608	\$0	0.00%
39	Stillwater Ins Co	25180	CA	\$607	0.38%	\$554	\$0	0.00%
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$549	0.35%	\$556	(\$7)	(1.26)%
	All 115 Other Companies			\$6,978	4.43%	\$7,459	(\$119)	(1.60)%
	Totals (Loss Ratio is average)			\$157,629	100.00%	\$151,794	\$2,651	1.75%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio
Line of Business: Excess Workers' Compensation

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safety Natl Cas Corp	15105	MO	\$14,536	49.56%	\$14,344	\$7,973	55.58%
2	Ace Amer Ins Co	22667	PA	\$5,810	19.81%	\$5,999	\$2,349	39.16%
3	Zurich Amer Ins Co	16535	NY	\$3,247	11.07%	\$3,297	\$732	22.21%
4	Arch Ins Co	11150	MO	\$1,288	4.39%	\$1,150	\$609	52.99%
5	National Union Fire Ins Co Of Pitts	19445	PA	\$863	2.94%	\$823	\$141	17.18%
6	XL Specialty Ins Co	37885	DE	\$821	2.80%	\$838	\$4,818	575.15%
7	State Natl Ins Co Inc	12831	TX	\$558	1.90%	\$492	\$373	75.77%
8	Everest Natl Ins Co	10120	DE	\$534	1.82%	\$500	\$305	61.05%
9	Liberty Ins Corp	42404	IL	\$490	1.67%	\$583	\$1,119	191.95%
10	Old Republic Ins Co	24147	PA	\$457	1.56%	\$499	(\$12)	(2.36)%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$341	1.16%	\$293	\$235	80.25%
12	Hartford Cas Ins Co	29424	IN	\$338	1.15%	\$324	\$280	86.69%
13	Sentry Ins A Mut Co	24988	WI	\$45	0.15%	\$45	\$9	20.83%
14	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$63	0.00%
15	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$255	0.00%
16	Hartford Underwriters Ins Co	30104	CT	\$0	0.00%	\$0	\$105	0.00%
17	Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$4	0.00%
18	Mitsui Sumitomo Ins USA Inc	22551	NY	\$0	0.00%	\$4	\$0	0.00%
19	American Guar & Liab Ins	26247	NY	\$0	0.00%	\$0	\$266	0.00%
20	Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$2	0.00%
21	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$469	0.00%
22	Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$52	0.00%
23	New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$72	0.00%
	All 24 Other Companies			\$3	0.01%	\$3	(\$5,265)	(165927.10)%
Totals (Loss Ratio is average)				\$29,331	100.00%	\$29,192	\$14,954	51.23%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	OR	\$15,391	19.96%	\$15,372	\$7,255	47.20%
2	Grange Ins Assn	22101	WA	\$8,865	11.50%	\$8,869	\$4,814	54.28%
3	Country Mut Ins Co	20990	IL	\$8,848	11.48%	\$8,723	\$3,718	42.62%
4	North Pacific Ins Co	23892	OR	\$6,612	8.58%	\$7,260	\$2,326	32.04%
5	American States Ins Co	19704	IN	\$5,546	7.19%	\$5,243	\$1,447	27.60%
6	Nationwide Aqribusiness Ins Co	28223	IA	\$4,499	5.83%	\$4,556	\$2,293	50.32%
7	Travelers Ind Co Of Amer	25666	CT	\$2,724	3.53%	\$2,607	\$844	32.38%
8	Associated Ind Corp	21865	CA	\$2,505	3.25%	\$2,637	\$251	9.52%
9	State Farm Fire & Cas Co	25143	IL	\$2,496	3.24%	\$2,510	\$866	34.49%
10	Eagle W Ins Co	12890	CA	\$2,496	3.24%	\$2,110	\$773	36.65%
11	Indemnity Ins Co Of North Amer	43575	PA	\$2,197	2.85%	\$2,117	\$1,810	85.49%
12	National Surety Corp	21881	IL	\$1,793	2.32%	\$1,665	\$2,230	133.94%
13	Oregon Mut Ins Co	14907	OR	\$1,595	2.07%	\$1,558	\$760	48.78%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$1,470	1.91%	\$1,540	\$54	3.50%
15	Unigard Ins Co	25747	WI	\$1,435	1.86%	\$1,698	(\$564)	(33.22)%
16	Charter Oak Fire Ins Co	25615	CT	\$1,374	1.78%	\$1,326	\$813	61.32%
17	American Economy Ins Co	19690	IN	\$1,078	1.40%	\$1,013	\$272	26.82%
18	American Family Mut Ins Co SI	19275	WI	\$1,061	1.38%	\$1,095	\$735	67.15%
19	American Ins Co	21857	OH	\$856	1.11%	\$769	(\$151)	(19.71)%
20	Firemans Fund Ins Co	21873	CA	\$849	1.10%	\$772	(\$34)	(4.39)%
21	QBE Ins Corp	39217	PA	\$796	1.03%	\$794	(\$202)	(25.37)%
22	Travelers Ind Co Of CT	25682	CT	\$689	0.89%	\$728	\$2,573	353.63%
23	Phoenix Ins Co	25623	CT	\$513	0.66%	\$465	\$261	56.11%
24	Travelers Ind Co	25658	CT	\$392	0.51%	\$370	\$17	4.50%
25	Markel Ins Co	38970	IL	\$320	0.42%	\$307	\$21	6.99%
26	American Family Ins Co	10386	WI	\$297	0.38%	\$194	\$39	19.99%
27	Great Amer Ins Co	16691	OH	\$293	0.38%	\$278	\$14	5.08%
28	Starnet Ins Co	40045	IA	\$44	0.06%	\$46	\$0	(0.07)%
29	Great Amer Assur Co	26344	OH	\$27	0.04%	\$3	\$0	(0.48)%
30	American Reliable Ins Co	19615	AZ	\$18	0.02%	\$19	\$5	26.39%
31	Great Amer Ins Co of NY	22136	NY	\$13	0.02%	\$43	\$20	45.43%
32	Great Amer Alliance Ins Co	26832	OH	\$9	0.01%	\$8	(\$2)	(20.78)%
33	Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$81	0.00%
34	Nationwide Mut Ins Co	23787	OH	\$0	0.00%	\$0	\$7	0.00%
35	Bedivere Ins Co	21970	PA	\$0	0.00%	\$0	\$101	0.00%
36	Providence Washington Ins Co	24295	RI	\$0	0.00%	\$0	\$86	0.00%
All	5 Other Companies			\$0	0.00%	\$0	(\$6)	(103416.67)%
Totals (Loss Ratio is average)				\$77,101	100.00%	\$76,694	\$33,526	43.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Federal Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$5,342	21.41%	\$5,599	\$213	3.80%
2	Farmers Ins Co Of WA	21644	WA	\$3,928	15.74%	\$4,076	\$576	14.12%
3	Hartford Ins Co Of The Midwest	37478	IN	\$3,773	15.12%	\$3,990	\$119	2.98%
4	Wright Natl Flood Ins Co	11523	TX	\$3,023	12.11%	\$3,064	\$24	0.80%
5	Allstate Ins Co	19232	IL	\$2,420	9.70%	\$2,550	\$36	1.40%
6	USAA Gen Ind Co	18600	TX	\$1,710	6.85%	\$1,744	\$90	5.17%
7	Selective Ins Co Of Amer	12572	NJ	\$1,061	4.25%	\$1,046	\$2	0.23%
8	American Family Mut Ins Co SI	19275	WI	\$556	2.23%	\$565	(\$26)	(4.62)%
9	Integon Natl Ins Co	29742	NC	\$446	1.79%	\$284	\$0	0.00%
10	Homesite Ins Co Of The Midwest	13927	WI	\$418	1.67%	\$466	\$0	0.00%
11	Metropolitan Prop & Cas Ins Co	26298	RI	\$345	1.38%	\$356	\$0	0.06%
12	Liberty Mut Fire Ins Co	23035	WI	\$343	1.37%	\$343	\$1	0.29%
13	Hartford Underwriters Ins Co	30104	CT	\$321	1.29%	\$328	\$0	0.00%
14	Foremost Ins Co Grand Rapids MI	11185	MI	\$260	1.04%	\$259	\$49	18.81%
15	American Strategic Ins Corp	10872	FL	\$213	0.85%	\$182	(\$1)	(0.55)%
16	Philadelphia Ind Ins Co	18058	PA	\$189	0.76%	\$206	(\$174)	(84.22)%
17	American Commerce Ins Co	19941	OH	\$156	0.62%	\$149	\$8	5.39%
18	Occidental Fire & Cas Co Of NC	23248	NC	\$117	0.47%	\$117	\$0	0.00%
19	QBE Ins Corp	39217	PA	\$116	0.46%	\$108	\$58	53.45%
20	American Natl Prop & Cas Co	28401	MO	\$59	0.24%	\$56	\$0	0.00%
21	First Amer Prop & Cas Ins Co	37710	CA	\$50	0.20%	\$69	\$0	0.00%
22	Privilege Underwriters Recp Exch	12873	FL	\$48	0.19%	\$39	(\$1)	(1.29)%
23	Bankers Ins Co	33162	FL	\$35	0.14%	\$36	(\$9)	(23.80)%
24	New Hampshire Ins Co	23841	IL	\$29	0.12%	\$29	(\$3)	(8.55)%
25	Westfield Ins Co	24112	OH	\$3	0.01%	\$3	\$0	0.00%
26	National Interstate Ins Co	32620	OH	\$0	0.00%	\$159	(\$12)	(7.33)%
27	Standard Fire Ins Co	19070	CT	\$0	0.00%	\$0	\$4	0.00%
28	Century Natl Ins Co	26905	CA	(\$1)	0.00%	\$4	\$0	0.00%
All 1	Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$24,955	100.00%	\$25,827	\$956	3.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Private Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$4,265	41.18%	\$4,440	\$103	2.33%
2	Affiliated Fm Ins Co	10014	RI	\$2,410	23.28%	\$2,397	\$0	0.00%
3	American Security Ins Co	42978	DE	\$839	8.10%	\$921	\$38	4.12%
4	Zurich Amer Ins Co	16535	NY	\$679	6.56%	\$709	\$15	2.06%
5	American Guar & Liab Ins	26247	NY	\$574	5.54%	\$529	\$69	13.08%
6	Allianz Global Risks US Ins Co	35300	IL	\$473	4.57%	\$306	(\$6)	(2.01)%
7	AIG Prop Cas Co	19402	PA	\$356	3.43%	\$341	(\$15)	(4.32)%
8	Westport Ins Corp	39845	MO	\$307	2.96%	\$341	\$0	0.00%
9	Bankers Standard Ins Co	18279	PA	\$110	1.06%	\$114	\$63	54.78%
10	North Amer Elite Ins Co	29700	NH	\$96	0.93%	\$69	\$0	0.00%
11	Employers Ins Co of Wausau	21458	WI	\$90	0.87%	\$59	(\$5)	(7.94)%
12	Crestbrook Ins Co	18961	OH	\$67	0.65%	\$69	\$0	0.00%
13	Liberty Mut Fire Ins Co	23035	WI	\$50	0.48%	\$38	(\$17)	(44.60)%
14	XL Ins Amer Inc	24554	DE	\$22	0.21%	\$3	\$0	2.51%
15	The Cincinnati Ins Co	10677	OH	\$8	0.08%	\$6	\$0	0.00%
16	National Cas Co	11991	OH	\$5	0.05%	\$1	\$0	0.00%
17	American Modern Home Ins Co	23469	OH	\$3	0.03%	\$3	\$0	0.00%
18	Transportation Ins Co	20494	IL	\$1	0.01%	\$0	\$0	0.00%
19	Hartford Fire Ins Co	19682	CT	\$1	0.01%	\$1	\$0	0.00%
	All 5 Other Companies			\$0	0.00%	\$0	\$0	9.09%
Totals (Loss Ratio is average)				\$10,355	100.00%	\$10,348	\$245	2.37%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fidelity

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$4,399	23.28%	\$4,458	\$1,036	23.24%
2	Great Amer Ins Co	16691	OH	\$1,762	9.33%	\$1,689	\$798	47.22%
3	Federal Ins Co	20281	IN	\$1,658	8.77%	\$1,690	\$595	35.21%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$1,580	8.36%	\$1,544	\$1,047	67.86%
5	Cumis Ins Society Inc	10847	IA	\$1,025	5.43%	\$1,016	\$33	3.23%
6	Continental Cas Co	20443	IL	\$583	3.09%	\$738	\$190	25.73%
7	Hartford Fire Ins Co	19682	CT	\$551	2.92%	\$529	\$44	8.26%
8	Hanover Ins Co	22292	NH	\$550	2.91%	\$508	\$27	5.24%
9	Liberty Mut Ins Co	23043	MA	\$513	2.71%	\$473	\$5	0.99%
10	Federated Mut Ins Co	13935	MN	\$461	2.44%	\$419	(\$35)	(8.42)%
11	Southwest Marine & Gen Ins Co	12294	AZ	\$443	2.34%	\$121	\$14	11.25%
12	Western Surety Co	13188	SD	\$412	2.18%	\$397	(\$21)	(5.41)%
13	Philadelphia Ind Ins Co	18058	PA	\$357	1.89%	\$333	\$47	14.21%
14	Zurich Amer Ins Co	16535	NY	\$301	1.59%	\$335	\$25	7.50%
15	Colonial Surety Co	10758	PA	\$239	1.27%	\$187	(\$2)	(1.14)%
16	Beazley Ins Co Inc	37540	CT	\$204	1.08%	\$140	\$71	50.84%
17	Everest Natl Ins Co	10120	DE	\$197	1.04%	\$323	(\$69)	(21.49)%
18	Fidelity & Deposit Co Of MD	39306	IL	\$197	1.04%	\$238	(\$316)	(132.77)%
19	Berkley Regional Ins Co	29580	IA	\$194	1.03%	\$621	\$571	91.83%
20	Arch Ins Co	11150	MO	\$183	0.97%	\$167	\$15	8.80%
21	Berkley Ins Co	32603	DE	\$170	0.90%	\$76	\$16	21.36%
22	RLI Ins Co	13056	IL	\$169	0.89%	\$168	\$4	2.61%
23	Axis Ins Co	37273	IL	\$158	0.83%	\$92	\$20	21.92%
24	Ohio Cas Ins Co	24074	NH	\$156	0.83%	\$157	\$17	11.02%
25	Berkshire Hathaway Specialty Ins Co	22276	NE	\$150	0.80%	\$115	\$57	49.05%
26	Liberty Ins Underwriters Inc	19917	IL	\$149	0.79%	\$248	\$123	49.70%
27	Continental Ins Co	35289	PA	\$148	0.78%	\$159	\$39	24.70%
28	United States Fire Ins Co	21113	DE	\$124	0.66%	\$91	\$22	23.83%
29	Markel Amer Ins Co	28932	VA	\$124	0.66%	\$126	\$6	4.41%
30	Twin City Fire Ins Co Co	29459	IN	\$122	0.64%	\$125	(\$29)	(23.45)%
31	Starr Ind & Liab Co	38318	TX	\$103	0.54%	\$90	\$44	48.53%
32	Atlantic Specialtv Ins Co	27154	NY	\$99	0.52%	\$98	(\$9)	(9.12)%
33	Sentry Select Ins Co	21180	WI	\$91	0.48%	\$88	\$9	9.69%
34	American Family Mut Ins Co SI	19275	WI	\$86	0.45%	\$79	\$0	0.00%
35	Westchester Fire Ins Co	10030	PA	\$85	0.45%	\$97	\$5	5.03%
36	Allianz Global Risks US Ins Co	35300	IL	\$74	0.39%	\$11	\$0	0.00%
37	Pacific Ind Co	20346	WI	\$74	0.39%	\$90	(\$3)	(3.05)%
38	State Farm Fire & Cas Co	25143	IL	\$68	0.36%	\$68	\$0	0.00%
39	QBE Ins Corp	39217	PA	\$67	0.35%	\$55	\$34	61.46%
40	Security Natl Ins Co	19879	DE	\$65	0.35%	\$29	\$5	18.71%
	All 96 Other Companies			\$802	4.24%	\$880	\$43	4.83%
	Totals (Loss Ratio is average)			\$18,894	100.00%	\$18,868	\$4,476	23.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Financial Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Assured Guar Municipal Corp	18287	NY	\$1,934	69.60%	\$2,897	\$0	0.00%
2	Ambac Assur Corp	18708	WI	\$676	24.33%	\$1,423	\$0	0.00%
3	Build Amer Mut Assur Co	14380	NY	\$168	6.06%	\$15	\$0	0.00%
4	MBIA Ins Corp	12041	NY	\$0	0.00%	\$1,712	\$0	0.00%
5	National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$373	\$0	0.00%
6	Syncora Guar Inc	20311	NY	\$0	0.00%	\$184	\$0	0.00%
7	Assured Guar Corp	30180	MD	\$0	0.00%	\$826	\$610	73.83%
All 5	Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$2,778	100.00%	\$7,431	\$610	8.21%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	NH	\$18,003	11.83%	\$17,395	\$9,511	54.68%
2	Foremost Ins Co Grand Rapids MI	11185	MI	\$10,789	7.09%	\$9,901	\$4,964	50.14%
3	Affiliated Fm Ins Co	10014	RI	\$10,174	6.69%	\$10,290	\$2,021	19.64%
4	Pemco Mut Ins Co	24341	WA	\$8,752	5.75%	\$8,433	\$8,235	97.66%
5	Allianz Global Risks US Ins Co	35300	IL	\$6,510	4.28%	\$6,365	\$26	0.40%
6	American Home Assur Co	19380	NY	\$5,676	3.73%	\$11,193	\$17,440	155.80%
7	Factory Mut Ins Co	21482	RI	\$5,330	3.50%	\$5,244	\$4,957	94.53%
8	Zurich Amer Ins Co	16535	NY	\$5,059	3.32%	\$4,496	\$1,019	22.67%
9	Continental Cas Co	20443	IL	\$4,692	3.08%	\$4,329	\$2,578	59.55%
10	Penn Millers Ins Co	14982	PA	\$4,566	3.00%	\$3,499	(\$68)	(1.94)%
11	Starr Surplus Lines Ins Co	13604	TX	\$4,545	2.99%	\$3,773	\$982	26.02%
12	XL Ins Amer Inc	24554	DE	\$4,209	2.77%	\$3,357	\$36	1.09%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$3,736	2.46%	\$3,478	\$1,730	49.74%
14	Standard Guar Ins Co	42986	DE	\$3,458	2.27%	\$3,571	\$2,256	63.16%
15	American Guar & Liab Ins	26247	NY	\$2,862	1.88%	\$2,418	\$9,892	409.01%
16	Liberty Mut Fire Ins Co	23035	WI	\$2,837	1.86%	\$3,004	\$603	20.07%
17	United Serv Automobile Assn	25941	TX	\$2,696	1.77%	\$2,758	\$271	9.84%
18	Enumclaw Prop & Cas Ins Co	11232	OR	\$2,561	1.68%	\$2,569	\$1,195	46.50%
19	Travelers Ind Co	25658	CT	\$2,337	1.54%	\$2,272	\$465	20.49%
20	American Modern Select Ins Co	38652	OH	\$2,240	1.47%	\$2,113	\$1,151	54.48%
21	Automobile Ins Co Of Hartford CT	19062	CT	\$1,998	1.31%	\$1,959	\$446	22.78%
22	Tokio Marine Amer Ins Co	10945	NY	\$1,870	1.23%	\$1,052	\$76	7.24%
23	Western Natl Mut Ins Co	15377	MN	\$1,638	1.08%	\$1,020	\$161	15.78%
24	Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,616	1.06%	\$1,480	\$6,382	431.26%
25	Verlan Fire Ins Co MD	10815	NH	\$1,564	1.03%	\$1,511	\$0	0.00%
26	First Amer Prop & Cas Ins Co	37710	CA	\$1,455	0.96%	\$1,369	\$792	57.83%
27	Federated Mut Ins Co	13935	MN	\$1,449	0.95%	\$1,341	\$1,101	82.10%
28	USAA Cas Ins Co	25968	TX	\$1,378	0.91%	\$1,357	\$220	16.19%
29	Insurance Co Of The State Of PA	19429	IL	\$1,288	0.85%	\$1,194	(\$33)	(2.77)%
30	Sompo Amer Ins Co	11126	NY	\$1,227	0.81%	\$883	(\$555)	(62.83)%
31	Hartford Fire Ins Co	19682	CT	\$1,050	0.69%	\$631	\$338	53.54%
32	Depositors Ins Co	42587	IA	\$1,023	0.67%	\$1,047	\$255	24.34%
33	Grange Ins Assn	22101	WA	\$1,012	0.67%	\$1,049	\$518	49.43%
34	Great Amer Ins Co of NY	22136	NY	\$1,009	0.66%	\$1,011	\$1,155	114.22%
35	Westport Ins Corp	39845	MO	\$969	0.64%	\$666	\$340	50.98%
36	Ohio Security Ins Co	24082	NH	\$959	0.63%	\$852	(\$167)	(19.63)%
37	Aspen Amer Ins Co	43460	TX	\$952	0.63%	\$817	\$585	71.58%
38	Mutual Of Enumclaw Ins Co	14761	OR	\$917	0.60%	\$809	\$487	60.19%
39	Employers Ins Co of Wausau	21458	WI	\$829	0.54%	\$678	\$185	27.34%
40	American Commerce Ins Co	19941	OH	\$792	0.52%	\$856	\$136	15.87%
	All 186 Other Companies			\$16,139	10.61%	\$16,803	\$32,479	193.30%
	Totals (Loss Ratio is average)			\$152,164	100.00%	\$148,840	\$114,164	76.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$311,354	17.04%	\$303,989	\$134,203	44.15%
2	Safeco Ins Co Of Amer	24740	NH	\$179,467	9.82%	\$173,205	\$84,965	49.05%
3	Pemco Mut Ins Co	24341	WA	\$112,059	6.13%	\$107,479	\$64,127	59.66%
4	Allstate Prop & Cas Ins Co	17230	IL	\$76,220	4.17%	\$80,344	\$40,925	50.94%
5	United Serv Automobile Assn	25941	TX	\$66,229	3.62%	\$64,767	\$44,464	68.65%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$61,883	3.39%	\$59,731	\$25,050	41.94%
7	Farmers Ins Co Of WA	21644	WA	\$61,349	3.36%	\$63,031	\$24,875	39.47%
8	Fire Ins Exch	21660	CA	\$55,081	3.01%	\$57,413	\$31,201	54.35%
9	USAA Cas Ins Co	25968	TX	\$54,894	3.00%	\$53,203	\$29,531	55.51%
10	Travelers Home & Marine Ins Co	27998	CT	\$47,499	2.60%	\$42,034	\$26,319	62.61%
11	Country Mut Ins Co	20990	IL	\$39,149	2.14%	\$36,814	\$18,124	49.23%
12	Allstate Ind Co	19240	IL	\$37,572	2.06%	\$38,340	\$19,248	50.20%
13	Mutual Of Enumclaw Ins Co	14761	OR	\$34,071	1.86%	\$33,058	\$17,493	52.91%
14	Allstate Ins Co	19232	IL	\$33,192	1.82%	\$33,888	\$16,755	49.44%
15	American Family Mut Ins Co SI	19275	WI	\$32,768	1.79%	\$33,647	\$24,334	72.32%
16	Metropolitan Prop & Cas Ins Co	26298	RI	\$32,604	1.78%	\$32,776	\$20,931	63.86%
17	Truck Ins Exch	21709	CA	\$30,996	1.70%	\$25,415	\$14,961	58.87%
18	Homesite Ins Co Of The Midwest	13927	WI	\$26,345	1.44%	\$26,166	\$15,824	60.48%
19	Grange Ins Assn	22101	WA	\$23,173	1.27%	\$22,907	\$16,677	72.80%
20	Liberty Ins Corp	42404	IL	\$22,070	1.21%	\$21,353	\$12,370	57.93%
21	USAA Gen Ind Co	18600	TX	\$21,717	1.19%	\$20,056	\$8,975	44.75%
22	LM Ins Corp	33600	IL	\$21,334	1.17%	\$19,277	\$10,079	52.28%
23	IDS Prop Cas Ins Co	29068	WI	\$21,243	1.16%	\$20,762	\$10,039	48.35%
24	Liberty Mut Fire Ins Co	23035	WI	\$20,915	1.14%	\$21,312	\$9,561	44.86%
25	Enumclaw Prop & Cas Ins Co	11232	OR	\$20,550	1.12%	\$20,474	\$13,238	64.65%
26	Property & Cas Ins Co Of Hartford	34690	IN	\$19,548	1.07%	\$19,458	\$9,548	49.07%
27	Homesite Ins Co	17221	WI	\$19,023	1.04%	\$14,579	\$15,734	107.92%
28	American Family Ins Co	10386	WI	\$17,499	0.96%	\$14,545	\$9,895	68.03%
29	Garrison Prop & Cas Ins Co	21253	TX	\$14,724	0.81%	\$13,633	\$6,741	49.44%
30	Allstate Vehicle & Prop Ins Co	37907	IL	\$14,313	0.78%	\$6,185	\$2,723	44.02%
31	Amica Mut Ins Co	19976	RI	\$14,294	0.78%	\$13,500	\$10,514	77.88%
32	Trumbull Ins Co	27120	CT	\$14,236	0.78%	\$12,731	\$4,434	34.83%
33	Unigard Ins Co	25747	WI	\$13,669	0.75%	\$14,203	\$5,591	39.37%
34	First Amer Prop & Cas Ins Co	37710	CA	\$13,499	0.74%	\$12,050	\$7,260	60.25%
35	American Bankers Ins Co Of FL	10111	FL	\$12,976	0.71%	\$12,372	\$4,381	35.41%
36	Commerce W Ins Co	13161	CA	\$12,223	0.67%	\$11,934	\$4,572	38.31%
37	American Modern Select Ins Co	38652	OH	\$11,222	0.61%	\$10,513	\$4,795	45.61%
38	Great Northern Ins Co	20303	IN	\$10,834	0.59%	\$9,763	\$10,083	103.28%
39	American Strategic Ins Corp	10872	FL	\$10,532	0.58%	\$7,874	\$5,612	71.27%
40	Hartford Ins Co Of The Midwest	37478	IN	\$9,993	0.55%	\$9,793	\$4,831	49.34%
	All 114 Other Companies			\$175,299	9.59%	\$174,181	\$100,823	57.88%
	Totals (Loss Ratio is average)			\$1,827,619	100.00%	\$1,768,756	\$941,806	53.25%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$140,064	21.08%	\$140,163	\$23,642	16.87%
2	Liberty Ins Underwriters Inc	19917	IL	\$67,231	10.12%	\$67,231	\$45,841	68.18%
3	Continental Cas Co	20443	IL	\$66,348	9.99%	\$65,327	\$30,406	46.54%
4	Factory Mut Ins Co	21482	RI	\$35,649	5.37%	\$34,330	\$962	2.80%
5	Affiliated Fm Ins Co	10014	RI	\$19,621	2.95%	\$19,851	\$12,739	64.18%
6	Jefferson Ins Co	11630	NY	\$19,234	2.90%	\$18,428	\$5,182	28.12%
7	American Pet Ins Co	12190	NY	\$15,899	2.39%	\$15,271	\$9,647	63.18%
8	American Bankers Ins Co Of FL	10111	FL	\$15,887	2.39%	\$14,853	\$6,485	43.66%
9	State Farm Fire & Cas Co	25143	IL	\$15,427	2.32%	\$15,142	\$6,344	41.89%
10	Ohio Cas Ins Co	24074	NH	\$13,755	2.07%	\$11,783	\$4,145	35.18%
11	Ace Amer Ins Co	22667	PA	\$13,645	2.05%	\$10,343	\$9,408	90.96%
12	National Cas Co	11991	OH	\$13,421	2.02%	\$12,358	\$9,261	74.94%
13	New Hampshire Ins Co	23841	IL	\$11,009	1.66%	\$9,566	\$414	4.33%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$9,763	1.47%	\$10,218	(\$430)	(4.21)%
15	Safeco Ins Co Of Amer	24740	NH	\$8,534	1.28%	\$8,242	\$4,235	51.39%
16	AGCS Marine Ins Co	22837	IL	\$7,138	1.07%	\$7,379	\$2,553	34.60%
17	United States Fire Ins Co	21113	DE	\$6,323	0.95%	\$6,266	\$3,541	56.51%
18	Zurich Amer Ins Co	16535	NY	\$5,676	0.85%	\$6,399	\$3,146	49.16%
19	Liberty Mut Fire Ins Co	23035	WI	\$5,387	0.81%	\$3,480	(\$366)	(10.53)%
20	Great West Cas Co	11371	NE	\$4,834	0.73%	\$4,509	\$1,664	36.90%
21	United Financial Cas Co	11770	OH	\$4,737	0.71%	\$4,597	\$2,543	55.31%
22	Indemnity Ins Co Of North Amer	43575	PA	\$4,661	0.70%	\$4,739	\$3,245	68.48%
23	American Zurich Ins Co	40142	IL	\$4,507	0.68%	\$4,523	\$1,330	29.41%
24	Berkshire Hathaway Specialty Ins Co	22276	NE	\$4,180	0.63%	\$3,376	\$1,719	50.92%
25	AIG Prop Cas Co	19402	PA	\$3,987	0.60%	\$4,078	\$294	7.21%
26	Allstate Prop & Cas Ins Co	17230	IL	\$3,837	0.58%	\$3,835	\$1,888	49.23%
27	XL Specialty Ins Co	37885	DE	\$3,720	0.56%	\$3,520	\$2,990	84.94%
28	United Serv Automobile Assn	25941	TX	\$3,639	0.55%	\$3,589	\$1,058	29.47%
29	Nationwide Mut Ins Co	23787	OH	\$3,548	0.53%	\$3,533	\$1,224	34.65%
30	Pemco Mut Ins Co	24341	WA	\$3,518	0.53%	\$3,483	\$852	24.46%
31	Jewelers Mut Ins Co	14354	WI	\$3,088	0.46%	\$2,909	\$1,052	36.18%
32	Great Amer Assur Co	26344	OH	\$2,899	0.44%	\$2,675	\$658	24.60%
33	Progressive Direct Ins Co	16322	OH	\$2,847	0.43%	\$2,643	\$963	36.42%
34	Generali Us Branch	11231	NY	\$2,834	0.43%	\$2,671	\$1,132	42.38%
35	Arconaut Ins Co	19801	IL	\$2,823	0.42%	\$3,288	\$1,572	47.79%
36	Great Northern Ins Co	20303	IN	\$2,814	0.42%	\$2,649	\$987	37.26%
37	Arch Ins Co	11150	MO	\$2,805	0.42%	\$2,733	\$1,436	52.55%
38	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$2,728	0.41%	\$2,465	\$206	8.38%
39	Progressive Cas Ins Co	24260	OH	\$2,694	0.41%	\$2,595	\$1,054	40.61%
40	USAA Cas Ins Co	25968	TX	\$2,657	0.40%	\$2,570	\$805	31.33%
	All 275 Other Companies			\$100,968	15.20%	\$99,628	\$36,779	36.92%
	Totals (Loss Ratio is average)			\$664,336	100.00%	\$647,240	\$242,606	37.48%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share
Line of Business: Life - Annuities

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	New York Life Ins & Ann Corp	91596	DE	\$315,640	\$0	\$1,075	\$0	\$316,716	6.58%
2	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$167,922	\$0	\$138,282	\$0	\$306,204	6.36%
3	Lincoln Natl Life Ins Co	65676	IN	\$235,264	\$0	\$27,945	\$0	\$263,209	5.47%
4	Athene Ann & Life Co	61689	IA	\$173,297	\$0	\$45,660	\$0	\$218,957	4.55%
5	Jackson Natl Life Ins Co	65056	MI	\$214,345	\$0	\$293	\$0	\$214,638	4.46%
6	Allianz Life Ins Co Of N Amer	90611	MN	\$206,550	\$0	\$0	\$0	\$206,550	4.29%
7	American Gen Life Ins Co	60488	TX	\$188,838	\$0	\$2,012	\$0	\$190,850	3.97%
8	Forethought Life Ins Co	91642	IN	\$151,674	\$0	\$463	\$0	\$152,137	3.16%
9	AXA Equitable Life Ins Co	62944	NY	\$129,083	\$0	\$14,629	\$0	\$143,712	2.99%
10	Great Amer Life Ins Co	63312	OH	\$125,940	\$0	\$5,837	\$0	\$131,777	2.74%
11	Symetra Life Ins Co	68608	IA	\$117,755	\$0	\$1,216	\$0	\$118,971	2.47%
12	Variable Ann Life Ins Co	70238	TX	\$71,390	\$0	\$39,694	\$0	\$111,085	2.31%
13	Principal Life Ins Co	61271	IA	\$90,774	\$0	\$14,721	\$0	\$105,495	2.19%
14	Pruco Life Ins Co	79227	AZ	\$104,488	\$0	\$0	\$0	\$104,488	2.17%
15	Pacific Life Ins Co	67466	NE	\$100,797	\$0	(\$877)	\$0	\$99,921	2.08%
16	RiverSource Life Ins Co	65005	MN	\$90,856	\$0	\$778	\$0	\$91,634	1.90%
17	American Equity Invest Life Ins Co	92738	IA	\$83,359	\$0	\$0	\$0	\$83,359	1.73%
18	Great W Life & Ann Ins Co	68322	CO	\$28,320	\$0	\$52,261	\$0	\$80,581	1.67%
19	BrightHouse Life Ins Co	87726	DE	\$74,990	\$0	\$3	\$0	\$74,993	1.56%
20	Delaware Life Ins Co	79065	DE	\$67,456	\$0	\$3,446	\$0	\$70,903	1.47%
21	Security Benefit Life Ins Co	68675	KS	\$61,195	\$0	\$340	\$0	\$61,535	1.28%
22	Massachusetts Mut Life Ins Co	65935	MA	\$47,273	\$0	\$11,604	\$0	\$58,878	1.22%
23	Fidelity & Guar Life Ins Co	63274	IA	\$54,190	\$0	\$0	\$0	\$54,190	1.13%
24	Western United Life Assur Co	85189	WA	\$48,294	\$0	\$0	\$0	\$48,294	1.00%
25	Reliance Standard Life Ins Co	68381	IL	\$45,381	\$0	\$0	\$0	\$45,381	0.94%
26	Bankers Life & Cas Co	61263	IL	\$43,763	\$0	\$0	\$0	\$43,763	0.91%
27	Fidelity Investments Life Ins Co	93696	UT	\$39,203	\$0	\$0	\$0	\$39,203	0.81%
28	Western Southern Life Assur Co	92622	OH	\$39,199	\$0	\$0	\$0	\$39,199	0.81%
29	Transamerica Life Ins Co	86231	IA	\$37,897	\$0	\$1,191	\$0	\$39,087	0.81%
30	North Amer Co Life & Hlth Ins	66974	IA	\$36,244	\$0	\$6	\$0	\$36,249	0.75%
31	Protective Life Ins Co	68136	TN	\$36,214	\$0	\$0	\$0	\$36,214	0.75%
32	Minnesota Life Ins Co	66168	MN	\$34,003	\$0	\$1,890	\$0	\$35,892	0.75%
33	Jefferson Natl Life Ins Co	64017	TX	\$30,589	\$0	\$0	\$0	\$30,589	0.64%
34	American Natl Ins Co	60739	TX	\$29,147	\$0	\$910	\$0	\$30,057	0.62%
35	USAA Life Ins Co	69663	TX	\$29,673	\$0	\$0	\$0	\$29,673	0.62%
36	Northwestern Mut Life Ins Co	67091	WI	\$26,498	\$0	\$0	\$0	\$26,498	0.55%
37	Members Life Ins Co	86126	IA	\$25,834	\$0	\$0	\$0	\$25,834	0.54%
38	Transamerica Premier Life Ins Co	66281	IA	\$22,216	\$0	\$10	\$0	\$22,226	0.46%
39	Standard Ins Co	69019	OR	\$20,651	\$0	\$173	\$0	\$20,824	0.43%
40	Nationwide Life Ins Co	66869	OH	\$19,436	\$0	\$0	\$0	\$19,436	0.40%
	All 149 Other Companies			\$342,106	\$0	\$639,995	\$0	\$982,101	20.41%
	Totals			\$3,807,743	\$0	\$1,003,556	\$0	\$4,811,300	100.00%

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share
Line of Business: Life - Other Considerations

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$537,613	\$0	\$537,613	32.25%
2	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$314,801	\$0	\$314,801	18.88%
3	Standard Ins Co	69019	OR	\$0	\$0	\$157,893	\$0	\$157,893	9.47%
4	Nationwide Life Ins Co	66869	OH	\$34,519	\$0	\$79,128	\$0	\$113,648	6.82%
5	Nationwide Life & Ann Ins Co	92657	OH	\$100,222	\$0	\$0	\$0	\$100,222	6.01%
6	New York Life Ins Co	66915	NY	\$0	\$0	\$87,798	\$0	\$87,798	5.27%
7	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$83,229	\$0	\$83,229	4.99%
8	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$69,261	\$0	\$69,261	4.15%
9	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$52,216	\$0	\$52,216	3.13%
10	Talcott Resolution Life Ins Co	88072	CT	\$117	\$0	\$41,366	\$0	\$41,482	2.49%
11	Mutual Of Amer Life Ins Co	88668	NY	\$7,434	\$0	\$33,792	\$0	\$41,226	2.47%
12	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$25,361	\$0	\$25,361	1.52%
13	CMFG Life Ins Co	62626	IA	\$0	\$0	\$23,784	\$0	\$23,784	1.43%
14	Minnesota Life Ins Co	66168	MN	\$0	\$0	\$13,082	\$0	\$13,082	0.78%
15	AXA Equitable Life Ins Co	62944	NY	\$0	\$0	\$2,861	\$0	\$2,861	0.17%
16	Ohio Natl Life Ins Co	67172	OH	\$0	\$0	\$1,632	\$0	\$1,632	0.10%
17	Talcott Resolution Life & Ann Ins Co	71153	CT	\$739	\$0	\$0	\$0	\$739	0.04%
18	Guardian Ins & Ann Co Inc	78778	DE	\$0	\$0	\$230	\$0	\$230	0.01%
19	Country Life Ins Co	62553	IL	\$0	\$0	\$74	\$0	\$74	0.00%
20	American Maturity Life Ins Co	81213	CT	\$0	\$0	\$20	\$0	\$20	0.00%
21	Prudential Retirement Ins & Ann Co	93629	CT	\$0	\$0	\$16	\$0	\$16	0.00%
22	United Of Omaha Life Ins Co	69868	NE	\$2	\$0	\$0	\$0	\$2	0.00%
	All 0 Other Companies			\$0	\$0	\$0	\$0	\$0	0.00%
	Totals			\$143,033	\$0	\$1,524,157	\$0	\$1,667,191	100.00%

Office of Insurance Commissioner

2018 Washington Market Share

Line of Business: Life - Life Insurance

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	New York Life Ins Co	66915	NY	\$150,263	\$0	\$28,012	\$0	\$178,276	6.85%
2	Northwestern Mut Life Ins Co	67091	WI	\$173,775	\$0	\$36	\$0	\$173,811	6.68%
3	Metropolitan Life Ins Co	65978	NY	\$19,853	\$0	\$135,698	\$0	\$155,551	5.98%
4	Lincoln Natl Life Ins Co	65676	IN	\$86,311	\$0	\$12,883	\$0	\$99,194	3.81%
5	State Farm Life Ins Co	69108	IL	\$88,082	\$0	\$746	\$0	\$88,828	3.41%
6	Pruco Life Ins Co	79227	AZ	\$88,309	\$0	\$0	\$0	\$88,309	3.39%
7	Pacific Life Ins Co	67466	NE	\$82,128	\$0	\$0	\$0	\$82,128	3.15%
8	John Hancock Life Ins Co USA	65838	MI	\$74,261	\$0	(\$1,355)	\$0	\$72,906	2.80%
9	Massachusetts Mut Life Ins Co	65935	MA	\$62,547	\$0	\$3,928	\$0	\$66,475	2.55%
10	New York Life Ins & Ann Corp	91596	DE	\$37,480	\$0	\$14,756	\$0	\$52,235	2.01%
11	American Gen Life Ins Co	60488	TX	\$40,399	\$0	\$103	\$0	\$40,502	1.56%
12	Farmers New World Life Ins Co	63177	WA	\$39,733	\$0	\$0	\$0	\$39,733	1.53%
13	Minnesota Life Ins Co	66168	MN	\$22,682	\$504	\$16,034	\$0	\$39,220	1.51%
14	Transamerica Premier Life Ins Co	66281	IA	\$36,874	\$0	\$232	\$0	\$37,106	1.43%
15	USAA Life Ins Co	69663	TX	\$33,364	\$0	\$0	\$0	\$33,364	1.28%
16	Lincoln Benefit Life Co	65595	NE	\$32,391	\$0	\$8	\$0	\$32,400	1.24%
17	RiverSource Life Ins Co	65005	MN	\$31,719	\$0	\$0	\$0	\$31,719	1.22%
18	Primerica Life Ins Co	65919	TN	\$31,647	\$0	\$0	\$0	\$31,647	1.22%
19	Transamerica Life Ins Co	86231	IA	\$29,961	\$4	\$1,438	\$0	\$31,403	1.21%
20	Nationwide Life & Ann Ins Co	92657	OH	\$30,607	\$0	\$0	\$0	\$30,607	1.18%
21	Briarthouse Life Ins Co	87726	DE	\$30,584	\$0	\$0	\$0	\$30,584	1.17%
22	United Of Omaha Life Ins Co	69868	NE	\$22,061	\$0	\$7,960	\$0	\$30,021	1.15%
23	Genworth Life & Ann Ins Co	65536	VA	\$29,469	\$0	\$154	\$0	\$29,623	1.14%
24	Penn Mut Life Ins Co	67644	PA	\$28,974	\$0	\$0	\$0	\$28,974	1.11%
25	Protective Life Ins Co	68136	TN	\$27,860	\$0	\$241	\$0	\$28,101	1.08%
26	Symetra Life Ins Co	68608	IA	\$19,295	\$0	\$8,602	\$0	\$27,897	1.07%
27	Security Life Of Denver Ins Co	68713	CO	\$27,707	\$0	\$0	\$0	\$27,707	1.06%
28	AXA Equitable Life Ins Co	62944	NY	\$26,326	\$0	\$11	\$0	\$26,337	1.01%
29	Banner Life Ins Co	94250	MD	\$25,849	\$0	\$0	\$0	\$25,849	0.99%
30	Midland Natl Life Ins Co	66044	IA	\$24,316	\$0	\$13	\$0	\$24,330	0.93%
31	Guardian Life Ins Co Of Amer	64246	NY	\$21,035	\$0	\$3,086	\$0	\$24,121	0.93%
32	American Income Life Ins Co	60577	IN	\$23,974	\$0	\$53	\$0	\$24,026	0.92%
33	Reliastar Life Ins Co	67105	MN	\$20,930	\$0	\$2,776	\$0	\$23,705	0.91%
34	North Amer Co Life & Hlth Ins	66974	IA	\$21,817	\$0	\$15	\$0	\$21,832	0.84%
35	Forethought Life Ins Co	91642	IN	\$20,492	\$0	\$62	\$0	\$20,555	0.79%
36	Country Life Ins Co	62553	IL	\$20,053	\$0	\$62	\$0	\$20,115	0.77%
37	State Life Ins Co	69116	IN	\$16,602	\$0	\$0	\$0	\$16,602	0.64%
38	Talcott Resolution Life & Ann Ins Co	71153	CT	\$15,586	\$0	\$7	\$0	\$15,593	0.60%
39	Accordia Life & Ann Co	62200	IA	\$14,489	\$0	\$0	\$0	\$14,489	0.56%
40	Jackson Natl Life Ins Co	65056	MI	\$14,130	\$0	\$10	\$0	\$14,139	0.54%
	All 272 Other Companies			\$401,052	\$3,004	\$319,165	\$2	\$723,223	27.78%
	Totals			\$2,044,988	\$3,513	\$554,733	\$2	\$2,603,236	100.00%

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Medical Professional Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$59,984	50.16%	\$63,554	\$32,475	51.10%
2	Doctors Co An Interins Exch	34495	CA	\$11,615	9.71%	\$11,733	(\$1,005)	(8.56)%
3	Medical Protective Co	11843	IN	\$5,642	4.72%	\$5,736	\$1,121	19.54%
4	MD RRG Inc	12355	MT	\$5,119	4.28%	\$5,119	\$980	19.15%
5	Dentists Ins Co	40975	CA	\$4,978	4.16%	\$4,770	\$590	12.36%
6	Proselect Ins Co	10638	NE	\$4,457	3.73%	\$3,818	\$2,830	74.11%
7	American Cas Co Of Reading PA	20427	PA	\$4,337	3.63%	\$4,253	\$1,991	46.82%
8	NCMIC Ins Co	15865	IA	\$2,591	2.17%	\$2,565	\$767	29.91%
9	Emergency Medicine Professional Asr	12003	NV	\$1,942	1.62%	\$1,914	\$556	29.05%
10	Oms Natl Ins Co Rrq	44121	IL	\$1,899	1.59%	\$1,967	\$376	19.11%
11	Aspen Amer Ins Co	43460	TX	\$1,632	1.36%	\$1,288	\$709	55.08%
12	Liberty Ins Underwriters Inc	19917	IL	\$1,347	1.13%	\$1,333	(\$84)	(6.33)%
13	Podiatry Ins Co Of Amer	14460	IL	\$1,170	0.98%	\$1,249	\$606	48.52%
14	Ace Amer Ins Co	22667	PA	\$1,038	0.87%	\$1,042	(\$4)	(0.35)%
15	American Excess Ins Exch RRG	10903	VT	\$1,015	0.85%	\$995	(\$752)	(75.62)%
16	Ophthalmic Mut Ins Co RRG	44105	VT	\$897	0.75%	\$724	\$372	51.36%
17	Allied Professionals Ins Co RRG	11710	AZ	\$894	0.75%	\$921	\$755	81.95%
18	Applied Medico Legal Solutions RRG	11598	AZ	\$860	0.72%	\$917	(\$712)	(77.62)%
19	Health Care Industry Liab Recip Ins	11832	DC	\$811	0.68%	\$789	\$440	55.78%
20	Caring Communities Recip RRG	12373	DC	\$655	0.55%	\$655	\$893	136.33%
21	PACO Assur Co Inc	10222	IL	\$646	0.54%	\$706	\$619	87.71%
22	Preferred Physicians Medical RRG a M	44083	MO	\$555	0.46%	\$552	(\$53)	(9.69)%
23	Lone Star Alliance RRG	15211	DC	\$542	0.45%	\$518	\$567	109.48%
24	Emergency Physicians Ins Exchange RR	11714	VT	\$499	0.42%	\$501	(\$375)	(74.82)%
25	Fair Amer Ins & Reins Co	35157	NY	\$484	0.40%	\$485	(\$69)	(14.16)%
26	Church Mut Ins Co	18767	WI	\$433	0.36%	\$416	\$175	42.12%
27	Pharmacists Mut Ins Co	13714	IA	\$424	0.35%	\$414	(\$15)	(3.73)%
28	Great Divide Ins Co	25224	ND	\$330	0.28%	\$316	\$73	23.20%
29	UMIA Ins Inc	36676	OR	\$312	0.26%	\$291	\$384	132.15%
30	The Mutual RRG Inc	26257	HI	\$311	0.26%	\$311	\$129	41.38%
31	Allied World Ins Co	22730	NH	\$289	0.24%	\$286	\$77	26.77%
32	Norcal Mut Ins Co	33200	CA	\$259	0.22%	\$628	\$17	2.78%
33	American Assoc Of Othodontists RRG	10232	AZ	\$174	0.15%	\$133	(\$44)	(33.34)%
34	American Home Assur Co	19380	NY	\$168	0.14%	\$174	\$72	41.66%
35	Professional Solutions Ins Co	11127	IA	\$157	0.13%	\$144	\$12	8.56%
36	The Doctors Co RRG a Recip Exch	14347	DC	\$117	0.10%	\$86	\$71	82.24%
37	Urgent MD RRG Inc	15908	VT	\$117	0.10%	\$110	\$26	23.36%
38	Fortress Ins Co	10801	IL	\$112	0.09%	\$128	\$181	141.61%
39	American Alt Ins Corp	19720	DE	\$86	0.07%	\$85	\$12	14.63%
40	The Cincinnati Ins Co	10677	OH	\$86	0.07%	\$74	\$168	227.31%
All 60 Other Companies				\$592	0.49%	\$1,503	(\$4,405)	(293.03)%
Totals (Loss Ratio is average)				\$119,575	100.00%	\$123,204	\$40,528	32.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Genworth Mortgage Ins Corp	38458	NC	\$37,076	21.91%	\$33,669	\$269	0.80%
2	Mortgage Guar Ins Corp	29858	WI	\$32,619	19.28%	\$33,419	(\$4,627)	(13.85)%
3	Essent Guar Inc	13634	PA	\$30,710	18.15%	\$30,341	\$134	0.44%
4	Radian Guar Inc	33790	PA	\$27,149	16.05%	\$26,345	(\$356)	(1.35)%
5	United Guar Residential Ins Co	15873	NC	\$18,404	10.88%	\$25,886	\$696	2.69%
6	ARCH Mortgage Ins Co	40266	WI	\$13,032	7.70%	\$11,967	\$152	1.27%
7	National Mortgage Ins Corp	13695	WI	\$8,751	5.17%	\$8,343	\$41	0.49%
8	Republic Mortgage Ins Co	28452	NC	\$1,431	0.85%	\$1,476	(\$537)	(36.42)%
9	Arch Mortgage Guar Co	18732	WI	\$19	0.01%	\$19	\$0	0.00%
10	MGIC Ind Corp	18740	WI	\$1	0.00%	\$5	\$0	0.00%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$169,192	100.00%	\$171,469	(\$4,229)	(2.47)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ace Prop & Cas Ins Co	20699	PA	\$44,970	26.45%	\$45,165	\$28,167	62.36%
2	Producers Agriculture Ins Co	34312	TX	\$33,356	19.62%	\$34,838	\$38,199	109.65%
3	Rural Comm Ins Co	39039	MN	\$29,064	17.10%	\$28,079	\$8,591	30.60%
4	NAU Country Ins Co	25240	MN	\$17,357	10.21%	\$15,847	\$2,703	17.06%
5	American Agri Business Ins Co	12548	TX	\$16,027	9.43%	\$14,014	\$5,157	36.80%
6	Great Amer Ins Co	16691	OH	\$10,733	6.31%	\$8,590	\$10,033	116.79%
7	Greenwich Ins Co	22322	DE	\$10,256	6.03%	\$10,369	\$5,350	51.59%
8	Agri Gen Ins Co	42757	IA	\$6,206	3.65%	\$6,560	\$2,312	35.25%
9	CGB Ins Co	11445	IN	\$1,260	0.74%	\$746	\$577	77.31%
10	State Farm Fire & Cas Co	25143	IL	\$771	0.45%	\$347	\$104	29.95%
11	Aspen Amer Ins Co	43460	TX	\$9	0.01%	\$189	\$79	41.55%
	All 2 Other Companies			\$0	0.00%	\$0	(\$3)	689314606350.00)%
Totals (Loss Ratio is average)				\$170,010	100.00%	\$164,744	\$101,267	61.47%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Navigators Ins Co	42307	NY	\$15,739	12.72%	\$15,566	\$15,175	97.49%
2	Zurich Amer Ins Co	16535	NY	\$10,539	8.52%	\$8,959	\$4,577	51.09%
3	Travelers Prop Cas Co Of Amer	25674	CT	\$10,430	8.43%	\$10,239	\$1,106	10.80%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$8,045	6.50%	\$8,543	(\$46)	(0.54)%
5	AGCS Marine Ins Co	22837	IL	\$7,767	6.28%	\$8,528	\$11,635	136.43%
6	Atlantic Specialty Ins Co	27154	NY	\$5,454	4.41%	\$5,604	\$1,607	28.68%
7	GEICO Marine Ins Co	37923	MD	\$5,370	4.34%	\$5,052	\$4,038	79.92%
8	Great Amer Ins Co	16691	OH	\$5,141	4.16%	\$5,052	(\$2,246)	(44.45)%
9	Endurance Amer Ins Co	10641	DE	\$4,907	3.97%	\$4,467	\$1,855	41.54%
10	Starr Ind & Liab Co	38318	TX	\$4,069	3.29%	\$3,285	\$158	4.81%
11	Federal Ins Co	20281	IN	\$3,905	3.16%	\$4,357	\$2,766	63.49%
12	United States Fire Ins Co	21113	DE	\$3,899	3.15%	\$4,217	\$3,598	85.32%
13	Ace Amer Ins Co	22667	PA	\$3,380	2.73%	\$4,349	\$989	22.74%
14	Markel Amer Ins Co	28932	VA	\$3,220	2.60%	\$3,177	\$3,436	108.16%
15	XL Specialty Ins Co	37885	DE	\$3,173	2.57%	\$3,120	\$753	24.14%
16	Liberty Mut Ins Co	23043	MA	\$2,693	2.18%	\$2,408	\$1,053	43.73%
17	Continental Ins Co	35289	PA	\$2,561	2.07%	\$2,654	\$521	19.63%
18	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,185	1.77%	\$2,089	\$999	47.81%
19	Hanover Ins Co	22292	NH	\$1,836	1.48%	\$1,741	(\$36)	(2.06)%
20	National Cas Co	11991	OH	\$1,831	1.48%	\$1,762	\$1,628	92.39%
21	Red Shield Ins Co	41580	WA	\$1,713	1.39%	\$1,619	\$606	37.41%
22	Standard Fire Ins Co	19070	CT	\$1,455	1.18%	\$1,438	\$726	50.50%
23	Aspen Amer Ins Co	43460	TX	\$1,195	0.97%	\$1,252	\$450	35.96%
24	StarStone Natl Ins Co	25496	DE	\$1,016	0.82%	\$623	\$650	104.31%
25	National Specialty Ins Co	22608	TX	\$937	0.76%	\$749	\$585	78.08%
26	AIG Prop Cas Co	19402	PA	\$932	0.75%	\$1,047	(\$36)	(3.44)%
27	Argonaut Ins Co	19801	IL	\$931	0.75%	\$229	(\$15)	(6.68)%
28	North Amer Specialty Ins Co	29874	NH	\$822	0.66%	\$733	\$346	47.22%
29	New York Marine & Gen Ins Co	16608	NY	\$817	0.66%	\$793	\$394	49.72%
30	Tokio Marine Amer Ins Co	10945	NY	\$754	0.61%	\$546	\$78	14.28%
31	Hartford Fire Ins Co	19682	CT	\$749	0.61%	\$712	\$358	50.38%
32	State Natl Ins Co Inc	12831	TX	\$679	0.55%	\$536	\$168	31.30%
33	RLI Ins Co	13056	IL	\$509	0.41%	\$446	\$118	26.51%
34	Stratford Ins Co	40436	NH	\$503	0.41%	\$240	\$112	46.76%
35	New Hampshire Ins Co	23841	IL	\$474	0.38%	\$450	\$259	57.47%
36	Travelers Home & Marine Ins Co	27998	CT	\$456	0.37%	\$452	\$201	44.53%
37	Starnet Ins Co	40045	IA	\$406	0.33%	\$321	(\$52)	(16.24)%
38	Axis Ins Co	37273	IL	\$332	0.27%	\$339	\$117	34.40%
39	Insurance Co of N Amer	22713	PA	\$267	0.22%	\$332	\$155	46.76%
40	Privilege Underwriters Recp Exch	12873	FL	\$248	0.20%	\$225	\$81	36.04%
	All 74 Other Companies			\$2,354	1.90%	\$2,141	(\$2,645)	(123.57)%
	Totals (Loss Ratio is average)			\$123,691	100.00%	\$120,390	\$56,223	46.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Claims-Made

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$28,482	10.51%	\$27,100	\$14,753	54.44%
2	Continental Cas Co	20443	IL	\$25,022	9.23%	\$24,628	\$10,442	42.40%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$21,948	8.10%	\$23,160	\$27,094	116.99%
4	Philadelphia Ind Ins Co	18058	PA	\$11,873	4.38%	\$11,517	\$6,430	55.83%
5	Federal Ins Co	20281	IN	\$10,840	4.00%	\$10,742	\$842	7.84%
6	XL Specialty Ins Co	37885	DE	\$9,561	3.53%	\$8,427	\$5,421	64.33%
7	Hanover Ins Co	22292	NH	\$8,709	3.21%	\$8,514	\$2,361	27.73%
8	Ace Amer Ins Co	22667	PA	\$7,741	2.86%	\$7,180	\$5,611	78.15%
9	Scottsdale Ind Co	15580	OH	\$6,870	2.54%	\$6,941	\$7,652	110.25%
10	Arch Ins Co	11150	MO	\$5,679	2.10%	\$5,581	\$4,379	78.46%
11	Axis Ins Co	37273	IL	\$5,584	2.06%	\$4,923	\$1,329	27.00%
12	Great Amer Ins Co	16691	OH	\$5,264	1.94%	\$5,174	(\$131)	(2.54)%
13	Beazley Ins Co Inc	37540	CT	\$5,183	1.91%	\$5,039	\$900	17.86%
14	Berkley Ins Co	32603	DE	\$5,088	1.88%	\$5,300	\$2,159	40.74%
15	Zurich Amer Ins Co	16535	NY	\$4,885	1.80%	\$4,566	\$2,875	62.96%
16	Starr Surplus Lines Ins Co	13604	TX	\$4,662	1.72%	\$4,044	\$1,307	32.32%
17	United States Liab Ins Co	25895	PA	\$4,514	1.67%	\$4,457	\$2,877	64.56%
18	Endurance Amer Ins Co	10641	DE	\$4,207	1.55%	\$3,358	\$1,120	33.36%
19	Hiscox Ins Co Inc	10200	IL	\$3,840	1.42%	\$3,582	\$1,133	31.63%
20	Westchester Fire Ins Co	10030	PA	\$3,751	1.38%	\$4,064	\$3,515	86.48%
21	Navigators Ins Co	42307	NY	\$3,681	1.36%	\$2,946	\$462	15.68%
22	Twin City Fire Ins Co Co	29459	IN	\$3,413	1.26%	\$3,227	\$531	16.45%
23	Old Republic Ins Co	24147	PA	\$3,261	1.20%	\$2,975	\$991	33.32%
24	ALPS Prop & Cas Ins Co	32450	MT	\$3,200	1.18%	\$3,022	\$1,119	37.03%
25	QBE Ins Corp	39217	PA	\$3,098	1.14%	\$3,136	\$1,857	59.21%
26	Atlantic Specialty Ins Co	27154	NY	\$3,094	1.14%	\$3,828	(\$726)	(18.96)%
27	Greenwich Ins Co	22322	DE	\$2,714	1.00%	\$3,119	\$8,728	279.84%
28	Argonaut Ins Co	19801	IL	\$2,629	0.97%	\$2,266	\$1,885	83.22%
29	RSUI Ind Co	22314	NH	\$2,258	0.83%	\$2,320	\$10,019	431.80%
30	RLI Ins Co	13056	IL	\$2,160	0.80%	\$1,967	\$160	8.13%
31	Ironshore Ind Inc	23647	MN	\$2,129	0.79%	\$1,201	\$201	16.73%
32	Starr Ind & Liab Co	38318	TX	\$2,022	0.75%	\$1,915	\$366	19.13%
33	Wesco Ins Co	25011	DE	\$1,980	0.73%	\$1,899	\$1,679	88.38%
34	Markel Amer Ins Co	28932	VA	\$1,975	0.73%	\$1,824	\$160	8.79%
35	Federated Mut Ins Co	13935	MN	\$1,784	0.66%	\$1,625	\$1,081	66.51%
36	Allianz Global Risks US Ins Co	35300	IL	\$1,737	0.64%	\$2,596	\$428	16.47%
37	Everest Natl Ins Co	10120	DE	\$1,705	0.63%	\$1,325	(\$80)	(6.00)%
38	Liberty Ins Underwriters Inc	19917	IL	\$1,700	0.63%	\$3,052	\$6,322	207.17%
39	Allied World Ins Co	22730	NH	\$1,663	0.61%	\$1,599	\$344	21.55%
40	Berkshire Hathaway Specialty Ins Co	22276	NE	\$1,582	0.58%	\$1,234	\$535	43.36%
	All 214 Other Companies			\$39,477	14.57%	\$40,230	\$14,826	36.85%
	Totals (Loss Ratio is average)			\$270,968	100.00%	\$265,601	\$152,959	57.59%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Occurrence

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$38,159	6.43%	\$37,576	\$21,834	58.11%
2	Ohio Cas Ins Co	24074	NH	\$24,374	4.11%	\$23,163	\$21,293	91.93%
3	Safeco Ins Co Of Amer	24740	NH	\$22,914	3.86%	\$21,831	\$17,670	80.94%
4	State Farm Fire & Cas Co	25143	IL	\$22,339	3.76%	\$21,676	\$12,616	58.20%
5	Ace Amer Ins Co	22667	PA	\$20,619	3.47%	\$21,282	\$7,942	37.32%
6	Hudson Ins Co	25054	DE	\$17,806	3.00%	\$16,802	\$4,420	26.31%
7	Travelers Prop Cas Co Of Amer	25674	CT	\$13,854	2.33%	\$13,396	\$6,652	49.66%
8	Allstate Ind Co	19240	IL	\$13,342	2.25%	\$12,761	\$5,439	42.63%
9	Allied World Natl Assur Co	10690	NH	\$10,880	1.83%	\$9,048	\$2,756	30.46%
10	National Union Fire Ins Co Of Pitts	19445	PA	\$10,870	1.83%	\$11,837	\$22,394	189.18%
11	Continental Ins Co	35289	PA	\$10,847	1.83%	\$10,269	\$9,771	95.15%
12	Cumis Ins Society Inc	10847	IA	\$10,649	1.79%	\$10,629	\$6,673	62.78%
13	Farmers Ins Exch	21652	CA	\$9,596	1.62%	\$9,188	\$5,232	56.94%
14	Toyota Motor Ins Co	37621	IA	\$9,156	1.54%	\$7,336	\$2,421	33.00%
15	Philadelphia Ind Ins Co	18058	PA	\$8,924	1.50%	\$8,466	\$8,377	98.96%
16	Pemco Mut Ins Co	24341	WA	\$8,774	1.48%	\$8,636	\$1,980	22.93%
17	BCS Ins Co	38245	OH	\$8,281	1.40%	\$8,281	\$0	0.00%
18	Security Natl Ins Co	19879	DE	\$8,213	1.38%	\$7,792	\$7,383	94.75%
19	Developers Surety & Ind Co	12718	CA	\$7,996	1.35%	\$7,962	\$1,893	23.77%
20	Zurich Amer Ins Co	16535	NY	\$7,888	1.33%	\$9,881	\$7,976	80.72%
21	Liberty Mut Fire Ins Co	23035	WI	\$7,880	1.33%	\$7,691	\$5,887	76.55%
22	Federated Mut Ins Co	13935	MN	\$7,306	1.23%	\$6,603	\$3,646	55.22%
23	Federal Ins Co	20281	IN	\$6,981	1.18%	\$6,751	(\$520)	(7.70)%
24	Securian Cas Co	10054	MN	\$6,720	1.13%	\$6,637	\$2,245	33.83%
25	United Serv Automobile Assn	25941	TX	\$6,400	1.08%	\$6,288	\$5,051	80.32%
26	Titan Ins Co Inc RRG	11153	SC	\$6,390	1.08%	\$3,496	\$1,213	34.70%
27	American Guar & Liab Ins	26247	NY	\$6,354	1.07%	\$6,234	\$11,871	190.44%
28	Liberty Ins Corp	42404	IL	\$5,526	0.93%	\$5,816	\$4,490	77.21%
29	Mutual Of Enumclaw Ins Co	14761	OR	\$5,282	0.89%	\$5,036	\$4,304	85.46%
30	Western Natl Mut Ins Co	15377	MN	\$5,245	0.88%	\$3,253	\$951	29.24%
31	Travelers Ind Co	25658	CT	\$5,188	0.87%	\$4,915	\$2,970	60.43%
32	Ace Prop & Cas Ins Co	20699	PA	\$5,102	0.86%	\$3,882	\$15,192	391.33%
33	Starr Ind & Liab Co	38318	TX	\$4,893	0.82%	\$4,801	\$18,243	379.95%
34	Ohio Security Ins Co	24082	NH	\$4,878	0.82%	\$4,552	\$2,226	48.91%
35	Caterpillar Ins Co	11255	MO	\$4,224	0.71%	\$2,697	\$1,739	64.50%
36	Navigators Ins Co	42307	NY	\$4,181	0.70%	\$4,418	\$2,840	64.28%
37	American Family Mut Ins Co SI	19275	WI	\$3,946	0.66%	\$3,802	\$6,222	163.68%
38	Virginia Surety Co Inc	40827	IL	\$3,931	0.66%	\$1,326	\$2,323	175.23%
39	The Cincinnati Ins Co	10677	OH	\$3,474	0.59%	\$3,269	\$222	6.79%
40	Alaska Natl Ins Co	38733	AK	\$3,175	0.53%	\$3,406	\$2,665	78.24%
	All 395 Other Companies			\$200,881	33.85%	\$201,143	\$155,795	77.45%
	Totals (Loss Ratio is average)			\$593,439	100.00%	\$573,824	\$424,297	73.94%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Private Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	NAU Country Ins Co	25240	MN	\$5,332	30.57%	\$5,345	\$206	3.85%
2	Producers Agriculture Ins Co	34312	TX	\$4,360	25.00%	\$4,771	\$148	3.10%
3	Rural Comm Ins Co	39039	MN	\$2,617	15.00%	\$2,617	\$2,501	95.57%
4	Ace Prop & Cas Ins Co	20699	PA	\$1,874	10.74%	\$1,874	\$921	49.13%
5	Great Amer Ins Co	16691	OH	\$1,511	8.66%	\$1,509	\$206	13.68%
6	Aqri Gen Ins Co	42757	IA	\$633	3.63%	\$633	\$218	34.45%
7	Hudson Ins Co	25054	DE	\$588	3.37%	\$588	(\$11)	(1.81)%
8	CGB Ins Co	11445	IN	\$325	1.86%	\$321	\$140	43.72%
9	State Farm Fire & Cas Co	25143	IL	\$127	0.73%	\$84	\$33	39.09%
10	Greenwich Ins Co	22322	DE	\$38	0.22%	\$38	\$79	208.36%
11	American Aqri Business Ins Co	12548	TX	\$38	0.22%	\$38	\$17	45.30%
All 1	Other Companies			\$0	0.00%	\$1	(\$32)	(4068.59)%
Totals (Loss Ratio is average)				\$17,443	100.00%	\$17,818	\$4,426	24.84%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$805,934	6.71%	\$805,525	\$505,199	62.72%
2	State Farm Fire & Cas Co	25143	IL	\$510,227	4.25%	\$499,838	\$221,365	44.29%
3	Pemco Mut Ins Co	24341	WA	\$428,828	3.57%	\$421,873	\$260,537	61.76%
4	First Natl Ins Co Of Amer	24724	NH	\$344,872	2.87%	\$330,567	\$197,852	59.85%
5	Progressive Direct Ins Co	16322	OH	\$336,811	2.80%	\$319,048	\$188,783	59.17%
6	Farmers Ins Co Of WA	21644	WA	\$307,039	2.56%	\$312,620	\$159,836	51.13%
7	Allstate Fire & Cas Ins Co	29688	IL	\$305,089	2.54%	\$299,589	\$163,762	54.66%
8	Safeco Ins Co Of Amer	24740	NH	\$247,459	2.06%	\$238,623	\$113,304	47.48%
9	United Serv Automobile Assn	25941	TX	\$242,345	2.02%	\$238,486	\$181,207	75.98%
10	USAA Cas Ins Co	25968	TX	\$220,827	1.84%	\$216,297	\$145,457	67.25%
11	Progressive Cas Ins Co	24260	OH	\$202,886	1.69%	\$193,375	\$111,285	57.55%
12	National Union Fire Ins Co Of Pitts	19445	PA	\$202,175	1.68%	\$205,327	\$76,193	37.11%
13	GEICO Advantage Ins Co	14138	NE	\$198,269	1.65%	\$189,048	\$139,733	73.91%
14	Mutual Of Enumclaw Ins Co	14761	OR	\$171,491	1.43%	\$164,986	\$115,041	69.73%
15	Ohio Security Ins Co	24082	NH	\$162,890	1.36%	\$152,095	\$104,640	68.80%
16	Mid Century Ins Co	21687	CA	\$156,745	1.30%	\$152,314	\$97,089	63.74%
17	Geico Gen Ins Co	35882	MD	\$151,125	1.26%	\$152,848	\$90,338	59.10%
18	American Family Mut Ins Co SI	19275	WI	\$137,713	1.15%	\$143,079	\$98,054	68.53%
19	Allstate Ins Co	19232	IL	\$132,069	1.10%	\$133,515	\$68,235	51.11%
20	USAA Gen Ind Co	18600	TX	\$122,433	1.02%	\$118,679	\$81,322	68.52%
21	Allstate Prop & Cas Ins Co	17230	IL	\$118,842	0.99%	\$123,385	\$63,028	51.08%
22	Safeco Ins Co Of IL	39012	IL	\$118,695	0.99%	\$120,432	\$59,139	49.11%
23	Continental Cas Co	20443	IL	\$115,209	0.96%	\$113,235	\$46,898	41.42%
24	Liberty Mut Fire Ins Co	23035	WI	\$115,202	0.96%	\$118,081	\$65,534	55.50%
25	American Family Ins Co	10386	WI	\$113,665	0.95%	\$101,662	\$87,400	85.97%
26	GEICO Choice Ins Co	14139	NE	\$113,278	0.94%	\$109,674	\$76,921	70.14%
27	Allstate Ind Co	19240	IL	\$95,876	0.80%	\$95,460	\$49,389	51.74%
28	Foremost Ins Co Grand Rapids MI	11185	MI	\$95,078	0.79%	\$91,013	\$40,679	44.70%
29	Philadelphia Ind Ins Co	18058	PA	\$90,632	0.75%	\$86,010	\$57,432	66.77%
30	Country Mut Ins Co	20990	IL	\$86,494	0.72%	\$83,152	\$46,193	55.55%
31	IDS Prop Cas Ins Co	29068	WI	\$84,184	0.70%	\$81,671	\$53,029	64.93%
32	Grange Ins Assn	22101	WA	\$81,813	0.68%	\$81,920	\$54,823	66.92%
33	Hartford Cas Ins Co	29424	IN	\$79,788	0.66%	\$78,553	\$59,183	75.34%
34	Ace Amer Ins Co	22667	PA	\$78,283	0.65%	\$75,475	\$38,078	50.45%
35	Integon Natl Ins Co	29742	NC	\$77,638	0.65%	\$70,059	\$34,177	48.78%
36	Standard Fire Ins Co	19070	CT	\$74,881	0.62%	\$72,511	\$44,376	61.20%
37	Travelers Cas & Surety Co Of Amer	31194	CT	\$74,636	0.62%	\$65,404	\$16,961	25.93%
38	American Bankers Ins Co Of FL	10111	FL	\$74,003	0.62%	\$72,098	\$33,719	46.77%
39	Truck Ins Exch	21709	CA	\$73,859	0.61%	\$67,163	\$38,074	56.69%
40	United Financial Cas Co	11770	OH	\$73,301	0.61%	\$69,281	\$38,778	55.97%
	All 683 Other Companies			\$4,794,503	39.90%	\$4,685,457	\$2,476,105	58.37%
	Totals			\$12,017,081	100.00%	\$11,749,427	\$6,599,151	56.17%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Products Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Wesco Ins Co	25011	DE	\$4,012	12.08%	\$4,052	\$2,817	69.53%
2	Ohio Security Ins Co	24082	NH	\$2,444	7.36%	\$2,261	\$379	16.77%
3	Federal Ins Co	20281	IN	\$2,130	6.41%	\$1,769	\$930	52.59%
4	Starr Surplus Lines Ins Co	13604	TX	\$1,669	5.02%	\$1,688	(\$669)	(39.63)%
5	Zurich Amer Ins Co	16535	NY	\$1,641	4.94%	\$1,605	(\$852)	(53.06)%
6	Liberty Mut Fire Ins Co	23035	WI	\$1,428	4.30%	\$1,200	(\$234)	(19.48)%
7	Western Natl Mut Ins Co	15377	MN	\$1,318	3.97%	\$838	\$829	98.96%
8	Continental Cas Co	20443	IL	\$1,125	3.39%	\$1,065	\$607	57.00%
9	Travelers Ind Co	25658	CT	\$1,085	3.27%	\$1,039	\$985	94.80%
10	Penn Millers Ins Co	14982	PA	\$895	2.69%	\$708	\$29	4.12%
11	Hartford Fire Ins Co	19682	CT	\$766	2.30%	\$573	\$181	31.52%
12	Sentry Ins A Mut Co	24988	WI	\$711	2.14%	\$684	(\$407)	(59.46)%
13	Federated Mut Ins Co	13935	MN	\$652	1.96%	\$624	\$92	14.80%
14	Twin City Fire Ins Co Co	29459	IN	\$641	1.93%	\$890	\$243	27.33%
15	American Guar & Liab Ins	26247	NY	\$618	1.86%	\$470	(\$149)	(31.72)%
16	Travelers Prop Cas Co Of Amer	25674	CT	\$607	1.83%	\$652	\$3	0.39%
17	Nationwide Aqribusiness Ins Co	28223	IA	\$595	1.79%	\$678	(\$166)	(24.42)%
18	Great Northern Ins Co	20303	IN	\$573	1.73%	\$594	\$61	10.21%
19	Western Natl Assur Co	24465	MN	\$555	1.67%	\$757	\$1,648	217.69%
20	Ohio Cas Ins Co	24074	NH	\$477	1.44%	\$520	\$124	23.87%
21	Pennsylvania Lumbermens Mut Ins	14974	PA	\$417	1.26%	\$374	\$50	13.44%
22	Allianz Global Risks US Ins Co	35300	IL	\$403	1.21%	\$470	\$71	15.07%
23	Liberty Ins Corp	42404	IL	\$399	1.20%	\$345	\$182	52.59%
24	Starr Ind & Liab Co	38318	TX	\$392	1.18%	\$371	\$12	3.33%
25	Travelers Ind Co Of Amer	25666	CT	\$391	1.18%	\$313	\$68	21.72%
26	Hanover Ins Co	22292	NH	\$352	1.06%	\$200	\$50	25.00%
27	The Cincinnati Ins Co	10677	OH	\$352	1.06%	\$333	\$35	10.57%
28	National Surety Corp	21881	IL	\$335	1.01%	\$329	\$1,827	556.04%
29	Ace Amer Ins Co	22667	PA	\$324	0.98%	\$323	\$121	37.51%
30	Liberty Mut Ins Co	23043	MA	\$324	0.98%	\$303	\$120	39.43%
31	Electric Ins Co	21261	MA	\$266	0.80%	\$266	\$140	52.56%
32	American Fire & Cas Co	24066	NH	\$246	0.74%	\$275	\$71	25.97%
33	Firemans Fund Ins Co	21873	CA	\$239	0.72%	\$158	\$830	525.86%
34	Citizens Ins Co Of Amer	31534	MI	\$213	0.64%	\$181	\$28	15.35%
35	National Fire Ins Co Of Hartford	20478	IL	\$211	0.64%	\$150	\$42	28.16%
36	Sompo Amer Ins Co	11126	NY	\$206	0.62%	\$198	\$102	51.69%
37	Sentry Select Ins Co	21180	WI	\$200	0.60%	\$188	\$160	84.86%
38	National Union Fire Ins Co Of Pitts	19445	PA	\$198	0.60%	\$188	\$1,149	612.12%
39	Farmland Mut Ins Co	13838	IA	\$188	0.57%	\$188	\$15	8.01%
40	Charter Oak Fire Ins Co	25615	CT	\$154	0.46%	\$171	\$12	6.77%
	All 172 Other Companies			\$3,467	10.44%	\$5,070	\$13,976	275.69%
	Totals (Loss Ratio is average)			\$33,220	100.00%	\$33,059	\$25,514	77.18%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Surety

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$39,522	21.72%	\$31,816	\$545	1.71%
2	Liberty Mut Ins Co	23043	MA	\$20,327	11.17%	\$20,155	\$2,907	14.42%
3	Fidelity & Deposit Co Of MD	39306	IL	\$19,090	10.49%	\$15,985	\$660	4.13%
4	Western Surety Co	13188	SD	\$11,283	6.20%	\$10,761	\$1,423	13.23%
5	Federal Ins Co	20281	IN	\$5,171	2.84%	\$7,123	\$344	4.83%
6	Ohio Cas Ins Co	24074	NH	\$4,941	2.72%	\$4,802	\$526	10.95%
7	North Amer Specialty Ins Co	29874	NH	\$4,502	2.47%	\$4,232	(\$214)	(5.05)%
8	Berkley Ins Co	32603	DE	\$4,300	2.36%	\$3,946	\$781	19.79%
9	International Fidelity Ins Co	11592	NJ	\$4,027	2.21%	\$3,668	\$59	1.61%
10	Wesco Ins Co	25011	DE	\$3,901	2.14%	\$3,769	\$1,538	40.80%
11	Contractors Bonding & Ins Co	37206	IL	\$3,880	2.13%	\$4,128	\$491	11.88%
12	American Contractors Ind Co	10216	CA	\$3,561	1.96%	\$3,561	\$335	9.42%
13	Philadelphia Ind Ins Co	18058	PA	\$3,388	1.86%	\$3,247	(\$21)	(0.66)%
14	Great Amer Ins Co	16691	OH	\$3,168	1.74%	\$2,121	(\$2)	(0.09)%
15	Developers Surety & Ind Co	12718	CA	\$3,042	1.67%	\$3,159	(\$514)	(16.28)%
16	Lexon Ins Co	13307	TX	\$2,991	1.64%	\$2,718	\$679	25.00%
17	RLI Ins Co	13056	IL	\$2,623	1.44%	\$2,668	\$1,543	57.86%
18	Westchester Fire Ins Co	10030	PA	\$2,478	1.36%	\$2,449	\$492	20.11%
19	Endurance Assur Corp	11551	DE	\$2,314	1.27%	\$643	\$171	26.52%
20	Merchants Bonding Co a Mut	14494	IA	\$2,286	1.26%	\$2,129	(\$61)	(2.88)%
21	Nationwide Mut Ins Co	23787	OH	\$2,214	1.22%	\$1,982	\$48	2.42%
22	Hartford Accident & Ind Co	22357	CT	\$1,905	1.05%	\$1,785	\$178	10.00%
23	Argonaut Ins Co	19801	IL	\$1,708	0.94%	\$1,431	\$135	9.47%
24	Atlantic Specialty Ins Co	27154	NY	\$1,658	0.91%	\$1,666	(\$10)	(0.58)%
25	Hanover Ins Co	22292	NH	\$1,551	0.85%	\$1,692	\$57	3.35%
26	Old Republic Surety Co	40444	WI	\$1,542	0.85%	\$1,433	\$184	12.81%
27	Merchants Natl Bonding Inc	11595	IA	\$1,491	0.82%	\$1,226	\$392	31.97%
28	Indemnity Co Of CA	25550	CA	\$1,341	0.74%	\$1,380	\$11	0.81%
29	Continental Ins Co	35289	PA	\$1,220	0.67%	\$1,354	(\$70)	(5.19)%
30	Guarantee Co Of N Amer USA	36650	MI	\$1,165	0.64%	\$795	(\$12)	(1.55)%
31	US Specialty Ins Co	29599	TX	\$1,125	0.62%	\$1,217	(\$40)	(3.27)%
32	The Cincinnati Ins Co	10677	OH	\$960	0.53%	\$748	(\$230)	(30.81)%
33	Safeco Ins Co Of Amer	24740	NH	\$942	0.52%	\$1,039	\$84	8.10%
34	Safety Natl Cas Corp	15105	MO	\$874	0.48%	\$831	\$93	11.16%
35	Employers Mut Cas Co	21415	IA	\$817	0.45%	\$778	(\$7)	(0.86)%
36	Allegheny Cas Co	13285	NJ	\$798	0.44%	\$815	\$13	1.57%
37	Hudson Ins Co	25054	DE	\$744	0.41%	\$811	\$206	25.38%
38	American Alt Ins Corp	19720	DE	\$664	0.36%	\$664	\$169	25.51%
39	Ironshore Ind Inc	23647	MN	\$630	0.35%	\$802	\$48	5.99%
40	Platte River Ins Co	18619	NE	\$604	0.33%	\$677	(\$650)	(96.01)%
	All 118 Other Companies			\$11,194	6.15%	\$14,970	(\$14,650)	(97.86)%
	Totals (Loss Ratio is average)			\$181,944	100.00%	\$171,175	(\$2,368)	(1.38)%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner
 2018 Washington Market Share and Loss Ratio
 Line of Business: Title

Top 40 Authorized Companies
 Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	First Amer Title Ins Co	50814	NE	\$102,676	27.37%	\$101,484	\$4,950	4.88%
2	Chicago Title Ins Co	50229	FL	\$81,590	21.75%	\$81,547	\$3,846	4.72%
3	Old Republic Natl Title Ins Co	50520	FL	\$49,048	13.07%	\$49,061	\$1,018	2.07%
4	Stewart Title Guar Co	50121	TX	\$38,895	10.37%	\$38,982	\$1,547	3.97%
5	Fidelity Natl Title Ins Co	51586	FL	\$33,434	8.91%	\$33,403	\$1,852	5.54%
6	Title Resources Guar Co	50016	TX	\$21,194	5.65%	\$20,803	\$173	0.83%
7	WFG Natl Title Ins Co	51152	SC	\$21,069	5.62%	\$19,525	\$97	0.50%
8	Commonwealth Land Title Ins Co	50083	FL	\$19,921	5.31%	\$19,131	\$46	0.24%
9	National Title Ins Of NY Inc	51020	NY	\$4,737	1.26%	\$4,691	(\$2)	(0.05)%
10	Westcor Land Title Ins Co	50050	SC	\$1,747	0.47%	\$1,752	\$14	0.79%
11	North Amer Title Ins Co	50130	CA	\$821	0.22%	\$839	\$0	0.00%
	All 3 Other Companies			\$0	0.00%	\$0	\$10	3.65%
			Totals	\$375,132	100.00%	\$371,219	\$13,550	3.65%

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

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Warranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Dealers Assur Co	16705	OH	\$18,947	27.23%	\$13,799	\$7,275	52.72%
2	Universal Underwriters Ins Co	41181	IL	\$13,055	18.76%	\$9,906	\$5,363	54.14%
3	Wesco Ins Co	25011	DE	\$12,228	17.57%	\$4,234	\$1,877	44.34%
4	Protective Prop & Cas Ins Co	35769	MO	\$11,573	16.63%	\$7,565	\$3,325	43.95%
5	Continental Ins Co	35289	PA	\$7,913	11.37%	\$5,447	\$4,037	74.10%
6	National Cas Co	11991	OH	\$2,115	3.04%	\$2,112	\$661	31.32%
7	Old Republic Ins Co	24147	PA	\$1,778	2.56%	\$2,966	\$2,432	81.99%
8	Heritage Ind Co	39527	CA	\$492	0.71%	\$919	\$497	54.03%
9	Continental Cas Co	20443	IL	\$483	0.69%	\$21	\$16	76.37%
10	Starr Ind & Liab Co	38318	TX	\$423	0.61%	\$235	\$9	3.95%
11	American Mercury Ins Co	16810	OK	\$330	0.47%	\$318	\$220	69.18%
12	First Colonial Ins Co	29980	FL	\$92	0.13%	\$32	\$9	27.50%
13	Lyndon Southern Ins Co	10051	DE	\$56	0.08%	\$13	\$13	105.58%
14	Evergreen Natl Ind Co	12750	OH	\$23	0.03%	\$15	\$0	0.00%
15	Great Amer Assur Co	26344	OH	\$21	0.03%	\$15	\$4	27.09%
16	Great Amer Ins Co	16691	OH	\$19	0.03%	\$232	\$20	8.42%
17	American Bankers Ins Co Of FL	10111	FL	\$12	0.02%	\$8	\$413	5427.73%
18	MIC Prop & Cas Ins Corp	38601	MI	\$10	0.02%	\$11	\$2	16.63%
19	Courtesy Ins Co	26492	FL	\$6	0.01%	\$8	\$1	11.13%
20	Columbia Natl RRG Inc	10803	VT	\$2	0.00%	\$1	\$0	0.00%
21	Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$0	\$330	0.00%
22	New Hampshire Ins Co	23841	IL	\$0	0.00%	\$0	\$16	0.00%
23	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$25	0.00%
24	Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$0	\$333	0.00%
25	Sutter Ins Co	32107	CA	(\$1)	0.00%	\$5	(\$3)	(54.41)%
	All 7 Other Companies			\$0	0.00%	\$27	(\$36)	(133.11)%
Totals (Loss Ratio is average)				\$69,578	100.00%	\$47,889	\$26,838	56.04%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2018 Washington Market Share and Loss Ratio
Line of Business: Workers Compensation

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Alaska Natl Ins Co	38733	AK	\$5,099	22.77%	\$5,301	\$2,916	55.01%
2	Red Shield Ins Co	41580	WA	\$1,867	8.34%	\$1,867	\$452	24.20%
3	Insurance Co Of The State Of PA	19429	IL	\$1,730	7.72%	\$1,755	\$803	45.75%
4	StarStone Natl Ins Co	25496	DE	\$1,332	5.95%	\$954	\$664	69.56%
5	American Zurich Ins Co	40142	IL	\$1,211	5.41%	\$1,088	\$332	30.47%
6	Old Republic Ins Co	24147	PA	\$1,090	4.87%	\$1,088	(\$697)	(64.04)%
7	Commerce & Industry Ins Co	19410	NY	\$1,053	4.70%	\$1,053	\$769	72.98%
8	Liberty Ins Corp	42404	IL	\$917	4.10%	\$929	(\$304)	(32.70)%
9	Sentinel Ins Co Ltd	11000	CT	\$844	3.77%	\$818	\$20	2.49%
10	Liberty Mut Fire Ins Co	23035	WI	\$705	3.15%	\$655	(\$13)	(2.04)%
11	New Hampshire Ins Co	23841	IL	\$704	3.14%	\$679	\$192	28.33%
12	Federal Ins Co	20281	IN	\$631	2.82%	\$650	(\$716)	(110.27)%
13	ACIG Ins Co	19984	IL	\$403	1.80%	\$403	(\$238)	(59.18)%
14	Employers Ins Co of Wausau	21458	WI	\$329	1.47%	\$312	\$319	102.45%
15	LM Ins Corp	33600	IL	\$293	1.31%	\$288	\$6	2.24%
16	Berkley Natl Ins Co	38911	IA	\$284	1.27%	\$289	\$31	10.62%
17	Sentry Ins A Mut Co	24988	WI	\$269	1.20%	\$278	(\$154)	(55.33)%
18	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$249	1.11%	\$280	\$42	15.13%
19	Everest Natl Ins Co	10120	DE	\$248	1.11%	\$205	\$39	19.15%
20	National Union Fire Ins Co Of Pitts	19445	PA	\$216	0.96%	\$245	\$1,694	691.84%
21	Pennsylvania Manufacturers Ind Co	41424	PA	\$201	0.90%	\$130	\$16	12.14%
22	Great Northern Ins Co	20303	IN	\$165	0.73%	\$175	(\$42)	(24.05)%
23	Zurich Amer Ins Co Of IL	27855	IL	\$137	0.61%	\$156	(\$25)	(16.27)%
24	Chubb Ind Ins Co	12777	NY	\$136	0.61%	\$130	\$17	12.72%
25	Atlantic Specialty Ins Co	27154	NY	\$109	0.49%	\$109	\$9	8.32%
26	Electric Ins Co	21261	MA	\$106	0.47%	\$106	(\$1)	(1.08)%
27	Praetorian Ins Co	37257	PA	\$101	0.45%	\$100	\$9	8.96%
28	Hartford Cas Ins Co	29424	IN	\$99	0.44%	\$105	(\$4)	(4.00)%
29	American Automobile Ins Co	21849	MO	\$99	0.44%	\$60	\$0	0.25%
30	Starr Ind & Liab Co	38318	TX	\$97	0.43%	\$104	(\$19)	(18.66)%
31	Starnet Ins Co	40045	IA	\$86	0.38%	\$28	\$16	56.61%
32	Ace Amer Ins Co	22667	PA	\$83	0.37%	\$90	\$16	17.94%
33	California Ins Co	38865	CA	\$81	0.36%	\$81	(\$2)	(2.42)%
34	First Liberty Ins Corp	33588	IL	\$78	0.35%	\$75	\$0	0.46%
35	Berkshire Hathaway Homestate Ins Co	20044	NE	\$78	0.35%	\$72	\$8	10.87%
36	Continental Ins Co	35289	PA	\$67	0.30%	\$61	(\$5)	(8.28)%
37	American Guar & Liab Ins	26247	NY	\$64	0.29%	\$63	\$114	181.67%
38	Pacific Ind Co	20346	WI	\$64	0.28%	\$64	(\$34)	(52.25)%
39	Firemans Fund Ins Co	21873	CA	\$62	0.28%	\$54	\$32	59.01%
40	Mitsui Sumitomo Ins USA Inc	22551	NY	\$49	0.22%	\$40	\$3	7.07%
	All 124 Other Companies			\$959	4.28%	\$10,167	(\$7,325)	(72.05)%
	Totals (Loss Ratio is average)			\$22,394	100.00%	\$31,106	(\$1,062)	(3.42)%

(1)Excluding all Loss Adjustment Expenses (LAE)