

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$696,628	3.16%	\$696,628	\$700,915	100.62%	94,704
	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$941,980	4.28%	\$931,402	\$794,886	85.34%	163,545
	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$2,977,951	13.52%	\$2,975,593	\$2,671,398	89.78%	429,977
	Group Totals				\$4,616,559	20.95%	\$4,603,623	\$4,167,200	90.52%	688,226
2	UNITEDHEALTH GRP									
	All Savers Ins Co	82406	IN	L&D	\$14,964	0.07%	\$14,972	\$13,308	88.89%	
	Golden Rule Ins Co	62286	IN	L&D	\$615	0.00%	\$612	\$368	60.23%	
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$1,963	0.01%	\$1,963	\$1,743	88.82%	
	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$903	0.00%	\$903	\$974	107.90%	115
	Symphonix Hlth Ins Inc	84549	IL	L&D	\$12,574	0.06%	\$13,353	\$9,253	69.30%	17,790
	Unimerica Ins Co	91529	WI	L&D	\$12,816	0.06%	\$12,901	\$9,285	71.97%	
	UnitedHealthcare Ins Co	79413	CT	L&D	\$1,351,492	6.13%	\$1,377,240	\$1,097,358	79.68%	
	UnitedHealthcare of OR Inc	95893	OR	HMO	\$961,717	4.36%	\$962,176	\$806,053	83.77%	89,398
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$921,938	4.18%	\$923,158	\$752,166	81.48%	251,985
	Group Totals				\$3,278,982	14.88%	\$3,307,278	\$2,690,510	81.35%	359,288
3	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$135,547	0.62%	\$133,795	\$95,779	71.59%	
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$139,946	0.64%	\$139,946	\$101,073	72.22%	20,814
	Premera Blue Cross	47570	WA	HCSC	\$2,686,256	12.19%	\$2,713,199	\$2,184,754	80.52%	579,689
	Group Totals				\$2,961,749	13.44%	\$2,986,940	\$2,381,606	79.73%	600,503
4	MOLINA HEALTHCARE INC GRP									
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,464,183	11.18%	\$2,470,423	\$2,092,142	84.69%	781,467
	Group Totals				\$2,464,183	11.18%	\$2,470,423	\$2,092,142	84.69%	781,467
5	CAMBIA HEALTH SOLUTIONS INC									
	Asuris NW Hlth	47350	WA	HCSC	\$169,788	0.77%	\$168,768	\$124,434	73.73%	41,994
	BridgeSpan Hlth Co	95303	UT	HMO	\$4,154	0.02%	\$4,154	\$514	12.38%	608
	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$363	0.00%	\$363	\$108	29.73%	
	LifeMap Assur Co	97985	OR	L&D	\$43,121	0.20%	\$42,911	\$27,995	65.24%	
	Regence BCBS of OR	54933	OR	HCSC	\$255,376	1.16%	\$255,629	\$205,465	80.38%	60,308
	Regence BlueShield	53902	WA	HCSC	\$1,746,926	7.93%	\$1,755,860	\$1,362,021	77.57%	433,964
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$9,727	0.04%	\$9,727	\$8,008	82.33%	1,734
	Group Totals				\$2,229,456	10.12%	\$2,237,412	\$1,728,545	77.26%	538,608

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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
6	CENTENE CORP GRP									
	Coordinated Care Corp	95831	IN	HMO	\$251,275	1.14%	\$251,275	\$179,093	71.27%	47,270
	Coordinated Care of WA Inc	15352	WA	HCSC	\$596,970	2.71%	\$596,970	\$564,281	94.52%	190,974
	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$21,890	0.10%	\$21,890	\$24,925	113.87%	4,692
	Health Net Life Ins Co	66141	CA	L&D	\$43,765	0.20%	\$43,765	\$36,896	84.31%	
	Group Totals				\$913,900	4.15%	\$913,900	\$805,195	88.11%	242,936
7	COMMUNITY HLTH PLAN OF WA									
	Community Hlth Plan of WA	47049	WA	HCSC	\$865,758	3.93%	\$865,758	\$752,691	86.94%	265,307
	Group Totals				\$865,758	3.93%	\$865,758	\$752,691	86.94%	265,307
8	CVS GRP									
	Aetna Hlth & Life Ins Co	78700	CT	L&D	\$531	0.00%	\$530	\$334	63.02%	
	Aetna Hlth Inc PA Corp	95109	PA	HMO	\$37,585	0.17%	\$37,384	\$26,867	71.87%	5,464
	Aetna Life Ins Co	60054	CT	L&D	\$645,249	2.93%	\$645,869	\$563,088	87.18%	
	Continental Life Ins Co Brentwood	68500	TN	L&D	\$401	0.00%	\$400	\$365	91.17%	
	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$9,518	0.04%	\$10,239	\$6,284	61.37%	
	Pennsylvania Life Ins Co	67660	PA	L&D	\$156	0.00%	\$139	\$145	104.14%	438
	SilverScript Ins Co	12575	TN	HCSC	\$56,885	0.26%	\$57,264	\$41,005	71.61%	78,917
	Group Totals				\$750,325	3.41%	\$751,826	\$638,088	84.87%	84,819
9	DELTA DENTAL OF WA									
	Delta Dental of WA	47341	WA	HCSC	\$498,870	2.26%	\$497,653	\$416,653	83.72%	1,122,784
	Group Totals				\$498,870	2.26%	\$497,653	\$416,653	83.72%	1,122,784
10	ANTHEM INC GRP									
	Amerigroup Washington Inc	14073	WA	HMO	\$491,085	2.23%	\$491,088	\$400,190	81.49%	152,976
	Unicare Life & Hlth Ins Co	80314	IN	L&D	\$65	0.00%	\$63	\$53	83.89%	
	Group Totals				\$491,150	2.23%	\$491,151	\$400,242	81.49%	152,976
	Top 10 Group Total				\$19,070,931	86.55%	\$19,125,963	\$16,072,872	84.04%	4,836,914
	All Other Companies				\$2,962,959	13.45%	\$2,943,724	\$2,317,908	78.74%	1,482,983
	Totals(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, LHSC=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  
Office of Insurance Commissioner  
2018 Washington Market Share  
Line of Business: Life - Annuities

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$315,640	\$0	\$1,075	\$0	\$316,716	6.58%
	New York Life Ins Co	66915	NY	\$8,800	\$0	\$27,750	\$0	\$36,551	0.76%
	Group Totals			\$324,441	\$0	\$28,826	\$0	\$353,266	7.34%
2	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$167,922	\$0	\$138,282	\$0	\$306,204	6.36%
	TIAA Cref Life Ins Co	60142	NY	\$4,539	\$0	\$0	\$0	\$4,539	0.09%
	Group Totals			\$172,462	\$0	\$138,282	\$0	\$310,744	6.46%
3	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$188,838	\$0	\$2,012	\$0	\$190,850	3.97%
	United States Life Ins Co in the Cit	70106	NY	\$120	\$0	\$0	\$0	\$120	0.00%
	Variable Ann Life Ins Co	70238	TX	\$71,390	\$0	\$39,694	\$0	\$111,085	2.31%
	Group Totals			\$260,348	\$0	\$41,707	\$0	\$302,055	6.28%
4	LINCOLN NATL GRP								
	Liberty Life Assur Co Of Boston	65315	NH	\$430	\$0	\$0	\$0	\$430	0.01%
	Lincoln Life & Ann Co of NY	62057	NY	\$0	\$0	\$472	\$0	\$472	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$235,264	\$0	\$27,945	\$0	\$263,209	5.47%
	Group Totals			\$235,694	\$0	\$28,417	\$0	\$264,111	5.49%
5	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$104,488	\$0	\$0	\$0	\$104,488	2.17%
	Prudential Ann Life Assur Corp	86630	AZ	\$3,816	\$0	\$0	\$0	\$3,816	0.08%
	Prudential Ins Co Of Amer	68241	NJ	\$1,377	\$0	\$143,766	\$0	\$145,143	3.02%
	Group Totals			\$109,682	\$0	\$143,766	\$0	\$253,447	5.27%
6	METROPOLITAN GRP								
	Metropolitan Life Ins Co	65978	NY	\$1,129	\$0	\$243,030	\$0	\$244,159	5.07%
	Group Totals			\$1,129	\$0	\$243,030	\$0	\$244,159	5.07%
7	Apollo Global Mgmt Grp								
	Athene Ann & Life Assur Co of NY	68039	NY	\$34	\$0	\$1	\$0	\$34	0.00%
	Athene Ann & Life Co	61689	IA	\$173,297	\$0	\$45,660	\$0	\$218,957	4.55%
	Athene Annuity & Life Assur Co	61492	DE	\$9	\$0	\$0	\$0	\$9	0.00%
	Voya Ins & Ann Co	80942	IA	\$8,467	\$0	\$7	\$0	\$8,474	0.18%
	Group Totals			\$181,807	\$0	\$45,668	\$0	\$227,475	4.73%
8	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$214,345	\$0	\$293	\$0	\$214,638	4.46%
	Group Totals			\$214,345	\$0	\$293	\$0	\$214,638	4.46%
9	ALLIANZ INS GRP								
	Allianz Life Ins Co Of N Amer	90611	MN	\$206,550	\$0	\$0	\$0	\$206,550	4.29%
	Group Totals			\$206,550	\$0	\$0	\$0	\$206,550	4.29%

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
10	Voya Financial Grp								
	Reliastar Life Ins Co	67105	MN	\$3,981	\$0	\$1,101	\$0	\$5,082	0.11%
	Reliastar Life Ins Co Of NY	61360	NY	\$2	\$0	\$0	\$0	\$2	0.00%
	Voya Retirement Ins & Ann Co	86509	CT	\$157	\$0	\$163,987	\$0	\$164,143	3.41%
	Group Totals			\$4,139	\$0	\$165,088	\$0	\$169,227	3.52%
	Top Group Totals			\$1,710,596	\$0	\$835,076	\$0	\$2,545,672	52.91%
	All Other Companies			\$2,097,148	\$0	\$168,480	\$0	\$2,265,628	47.09%
	Totals			\$3,807,743	\$0	\$1,003,556	\$0	\$4,811,300	100.00%

Office of Insurance Commissioner

2018 Washington Market Share

Line of Business: Life - Life Insurance

All Dollars in Thousands

Top 10 Authorized Companies or Groups of Companies  
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Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$37,480	\$0	\$14,756	\$0	\$52,235	2.01%
	New York Life Ins Co	66915	NY	\$150,263	\$0	\$28,012	\$0	\$178,276	6.85%
	NYS Life Ins Co Of AZ	81353	AZ	\$1,273	\$0	\$0	\$0	\$1,273	0.05%
	Group Totals			\$189,016	\$0	\$42,768	\$0	\$231,784	8.90%
2	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$173,775	\$0	\$36	\$0	\$173,811	6.68%
	Group Totals			\$173,775	\$0	\$36	\$0	\$173,811	6.68%
3	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$88,309	\$0	\$0	\$0	\$88,309	3.39%
	Prudential Ann Life Assur Corp	86630	AZ	\$90	\$0	\$0	\$0	\$90	0.00%
	Prudential Ins Co Of Amer	68241	NJ	\$9,682	\$0	\$71,617	\$0	\$81,300	3.12%
	Group Totals			\$98,082	\$0	\$71,617	\$0	\$169,699	6.52%
4	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$21	\$0	\$3	\$0	\$24	0.00%
	Metropolitan Life Ins Co	65978	NY	\$19,853	\$0	\$135,698	\$0	\$155,551	5.98%
	Metropolitan Tower Life Ins Co	97136	NE	\$4,842	\$0	\$8,366	\$0	\$13,209	0.51%
	Group Totals			\$24,716	\$0	\$144,067	\$0	\$168,783	6.48%
5	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$1,975	\$0	\$5	\$0	\$1,981	0.08%
	Liberty Life Assur Co Of Boston	65315	NH	\$5,009	\$0	\$9,574	\$0	\$14,583	0.56%
	Lincoln Life & Ann Co of NY	62057	NY	\$583	\$0	\$35	\$0	\$618	0.02%
	Lincoln Natl Life Ins Co	65676	IN	\$86,311	\$0	\$12,883	\$0	\$99,194	3.81%
	Group Totals			\$93,879	\$0	\$22,497	\$0	\$116,376	4.47%
6	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$88,082	\$0	\$746	\$0	\$88,828	3.41%
	Group Totals			\$88,082	\$0	\$746	\$0	\$88,828	3.41%
7	PACIFIC LIFE GRP								
	Pacific Life Ins Co	67466	NE	\$82,128	\$0	\$0	\$0	\$82,128	3.15%
	Group Totals			\$82,128	\$0	\$0	\$0	\$82,128	3.15%
8	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$8	\$0	\$0	\$0	\$8	0.00%
	John Hancock Life Ins Co USA	65838	MI	\$74,261	\$0	(\$1,355)	\$0	\$72,906	2.80%
	Group Totals			\$74,269	\$0	(\$1,355)	\$0	\$72,914	2.80%
9	MINNESOTA MUT GRP								
	Minnesota Life Ins Co	66168	MN	\$22,682	\$504	\$16,034	\$0	\$39,220	1.51%
	Securian Life Ins Co	93742	MN	\$21	\$91	\$30,969	\$0	\$31,080	1.19%
	Group Totals			\$22,703	\$595	\$47,003	\$0	\$70,301	2.70%

Office of Insurance Commissioner

2018 Washington Market Share

Line of Business: Life - Life Insurance

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
10	MASS MUT LIFE INS GRP								
	CM Life Ins Co	93432	CT	\$2,447	\$0	\$0	\$0	\$2,447	0.09%
	Massachusetts Mut Life Ins Co	65935	MA	\$62,547	\$0	\$3,928	\$0	\$66,475	2.55%
	MML Bay State Life Ins Co	70416	CT	\$710	\$0	\$0	\$0	\$710	0.03%
	Group Totals			\$65,705	\$0	\$3,928	\$0	\$69,633	2.67%
	Top Group Totals			\$912,354	\$595	\$331,307	\$0	\$1,244,256	47.80%
	All Other Companies			\$1,132,634	\$2,918	\$223,426	\$2	\$1,358,980	52.20%
	Totals			\$2,044,988	\$3,513	\$554,733	\$2	\$2,603,236	100.00%

Office of Insurance Commissioner

2018 Washington Market Share

Line of Business: Life - Other Considerations

Top 10 Authorized Companies or Groups of Companies  
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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	PRUDENTIAL OF AMER GRP								
	Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$537,613	\$0	\$537,613	32.25%
	Prudential Retirement Ins & Ann Co	93629	CT	\$0	\$0	\$16	\$0	\$16	0.00%
	Group Totals			\$0	\$0	\$537,630	\$0	\$537,630	32.25%
2	JOHN HANCOCK GRP								
	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$314,801	\$0	\$314,801	18.88%
	Group Totals			\$0	\$0	\$314,801	\$0	\$314,801	18.88%
3	NATIONWIDE CORP GRP								
	Nationwide Life & Ann Ins Co	92657	OH	\$100,222	\$0	\$0	\$0	\$100,222	6.01%
	Nationwide Life Ins Co	66869	OH	\$34,519	\$0	\$79,128	\$0	\$113,648	6.82%
	Group Totals			\$134,741	\$0	\$79,128	\$0	\$213,869	12.83%
4	Meiji Yasuda Life Ins Grp								
	Standard Ins Co	69019	OR	\$0	\$0	\$157,893	\$0	\$157,893	9.47%
	Group Totals			\$0	\$0	\$157,893	\$0	\$157,893	9.47%
5	Aegon US Holding Grp								
	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$83,229	\$0	\$83,229	4.99%
	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$52,216	\$0	\$52,216	3.13%
	Group Totals			\$0	\$0	\$135,445	\$0	\$135,445	8.12%
6	NEW YORK LIFE GRP								
	New York Life Ins Co	66915	NY	\$0	\$0	\$87,798	\$0	\$87,798	5.27%
	Group Totals			\$0	\$0	\$87,798	\$0	\$87,798	5.27%
7	MASS MUT LIFE INS GRP								
	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$69,261	\$0	\$69,261	4.15%
	Group Totals			\$0	\$0	\$69,261	\$0	\$69,261	4.15%
8	Hopmeadow Holdings Grp								
	American Maturity Life Ins Co	81213	CT	\$0	\$0	\$20	\$0	\$20	0.00%
	Talcott Resolution Life & Ann Ins Co	71153	CT	\$739	\$0	\$0	\$0	\$739	0.04%
	Talcott Resolution Life Ins Co	88072	CT	\$117	\$0	\$41,366	\$0	\$41,482	2.49%
	Group Totals			\$856	\$0	\$41,386	\$0	\$42,242	2.53%
9	Mutual Of Amer Life Ins Co								
	Mutual Of Amer Life Ins Co	88668	NY	\$7,434	\$0	\$33,792	\$0	\$41,226	2.47%
	Group Totals			\$7,434	\$0	\$33,792	\$0	\$41,226	2.47%
10	METROPOLITAN GRP								
	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$25,361	\$0	\$25,361	1.52%
	Group Totals			\$0	\$0	\$25,361	\$0	\$25,361	1.52%

Office of Insurance Commissioner

2018 Washington Market Share

Line of Business: Life - Other Considerations

All Dollars in Thousands

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

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
	Top Group Totals			\$143.031	\$0	\$1,482.495	\$0	\$1,625.526	97.50%
	All Other Companies			\$2	\$0	\$41.663	\$0	\$41.665	2.50%
	Totals			\$143.033	\$0	\$1,524.157	\$0	\$1,667.191	100.00%

## Office of Insurance Commissioner

## 2018 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1 LIBERTY MUT GRP								
	American Economy Ins Co	19690	IN	\$2,983	0.02%	\$3,364	\$2,586	76.86%
	American Fire & Cas Co	24066	NH	\$41,464	0.35%	\$42,665	\$30,994	72.65%
	American States Ins Co	19704	IN	\$14,846	0.12%	\$15,567	(\$2,084)	(13.39)%
	American States Preferred Ins Co	37214	IN	\$4,128	0.03%	\$4,153	\$3,351	80.71%
	Employers Ins Co of Wausau	21458	WI	\$4,078	0.03%	\$3,052	\$1,663	54.48%
	First Liberty Ins Corp	33588	IL	\$104	0.00%	\$607	(\$330)	(54.32)%
	First Natl Ins Co Of Amer	24724	NH	\$344,872	2.87%	\$330,567	\$197,852	59.85%
	General Ins Co Of Amer	24732	NH	\$3,184	0.03%	\$3,873	\$8,084	208.72%
	Ironshore Ind Inc	23647	MN	\$3,337	0.03%	\$2,588	\$221	8.52%
	Liberty Ins Corp	42404	IL	\$32,284	0.27%	\$32,041	\$19,294	60.21%
	Liberty Ins Underwriters Inc	19917	IL	\$73,149	0.61%	\$74,888	\$68,569	91.56%
	Liberty Mut Fire Ins Co	23035	WI	\$115,202	0.96%	\$118,081	\$65,534	55.50%
	Liberty Mut Ins Co	23043	MA	\$29,213	0.24%	\$28,893	\$5,788	20.03%
	Liberty Northwest Ins Corp	41939	OR	\$1,472	0.01%	\$1,956	(\$2,340)	(119.65)%
	LM Gen Ins Co	36447	IL	\$38,817	0.32%	\$33,771	\$21,993	65.12%
	LM Ins Corp	33600	IL	\$25,275	0.21%	\$22,555	\$11,162	49.49%
	North Pacific Ins Co	23892	OR	\$13,992	0.12%	\$15,592	\$8,127	52.12%
	Ohio Cas Ins Co	24074	NH	\$64,154	0.53%	\$60,528	\$33,028	54.57%
	Ohio Security Ins Co	24082	NH	\$162,890	1.36%	\$152,095	\$104,640	68.80%
	Oregon Automobile Ins Co	23922	OR	\$1,446	0.01%	\$1,676	\$1,622	96.80%
	Safeco Ins Co Of Amer	24740	NH	\$247,459	2.06%	\$238,623	\$113,304	47.48%
	Safeco Ins Co Of IL	39012	IL	\$118,695	0.99%	\$120,432	\$59,139	49.11%
	Safeco Ins Co of OR	11071	OR	\$21,064	0.18%	\$21,300	\$9,691	45.50%
	West Amer Ins Co	44393	IN	\$41,554	0.35%	\$41,101	\$23,936	58.24%
	Group Totals			\$1,405,660	11.70%	\$1,369,967	\$785,825	58.14%
2 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$510,227	4.25%	\$499,838	\$221,365	44.29%
	State Farm Mut Auto Ins Co	25178	IL	\$805,934	6.71%	\$805,525	\$505,199	62.72%
	Group Totals			\$1,316,161	10.95%	\$1,305,362	\$726,565	55.66%
3 FARMERS INS GRP								
	Coast Natl Ins Co	25089	CA	\$34,455	0.29%	\$34,633	\$16,571	47.85%
	Farmers Ins Co Of WA	21644	WA	\$307,039	2.56%	\$312,620	\$159,836	51.13%
	Farmers Ins Exch	21652	CA	\$36,636	0.30%	\$36,374	\$21,475	59.04%
	Fire Ins Exch	21660	CA	\$55,674	0.46%	\$58,040	\$31,257	53.85%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$95,078	0.79%	\$91,013	\$40,679	44.70%
	Foremost Prop & Cas Ins Co	11800	MI	\$8,307	0.07%	\$8,346	\$4,071	48.78%
	Foremost Signature Ins Co	41513	MI	\$995	0.01%	\$1,609	\$549	34.11%
	Mid Century Ins Co	21687	CA	\$156,745	1.30%	\$152,314	\$97,089	63.74%
	Truck Ins Exch	21709	CA	\$73,859	0.61%	\$67,163	\$38,074	56.69%
	Group Totals			\$768,787	6.40%	\$762,112	\$409,602	53.72%

## Office of Insurance Commissioner

## 2018 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
4 ALLSTATE INS GRP								
	Allstate Fire & Cas Ins Co	29688	IL	\$305,089	2.54%	\$299,589	\$163,762	54.66%
	Allstate Ind Co	19240	IL	\$95,876	0.80%	\$95,460	\$49,389	51.74%
	Allstate Ins Co	19232	IL	\$132,069	1.10%	\$133,515	\$68,235	51.11%
	Allstate Prop & Cas Ins Co	17230	IL	\$118,842	0.99%	\$123,385	\$63,028	51.08%
	Allstate Vehicle & Prop Ins Co	37907	IL	\$14,509	0.12%	\$6,271	\$2,734	43.59%
	Encompass Ind Co	15130	IL	\$25,535	0.21%	\$25,831	\$17,846	69.09%
	Encompass Ins Co Of Amer	10071	IL	\$4,787	0.04%	\$5,054	\$1,847	36.54%
	Esurance Ins Co	25712	WI	\$43,953	0.37%	\$42,137	\$27,485	65.23%
	First Colonial Ins Co	29980	FL	\$1,394	0.01%	\$1,480	\$1,100	74.33%
	Group Totals			\$742,053	6.17%	\$732,722	\$395,425	53.97%
5 BERKSHIRE HATHAWAY GRP								
	Amguard Ins Co	42390	PA	\$3,482	0.03%	\$2,438	\$1,008	41.34%
	AttPro RRG Recip RRG	13795	DC	\$1,213	0.01%	\$822	\$428	52.08%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$1,002	0.01%	\$1,461	\$389	26.59%
	Berkshire Hathaway Specialty Ins Co	22276	NE	\$8,454	0.07%	\$7,232	\$3,893	53.83%
	California Ins Co	38865	CA	\$81	0.00%	\$81	(\$2)	(2.42)%
	Central States Ind Co Of Omaha	34274	NE	\$319	0.00%	\$308	\$7	2.21%
	Columbia Ins Co	27812	NE	\$1,773	0.01%	\$1,758	\$707	40.23%
	Continental Divide Ins Co	35939	CO	\$7,905	0.07%	\$6,600	\$4,099	62.11%
	Continental Ind Co	28258	IA	\$4	0.00%	\$4	\$0	5.06%
	GEICO Advantage Ins Co	14138	NE	\$198,269	1.65%	\$189,048	\$139,733	73.91%
	Geico Cas Co	41491	MD	\$3,296	0.03%	\$3,375	\$1,410	41.76%
	GEICO Choice Ins Co	14139	NE	\$113,278	0.94%	\$109,674	\$76,921	70.14%
	Geico Gen Ins Co	35882	MD	\$151,125	1.26%	\$152,848	\$90,338	59.10%
	Geico Ind Co	22055	MD	\$58,476	0.49%	\$58,972	\$32,110	54.45%
	GEICO Marine Ins Co	37923	MD	\$5,370	0.04%	\$5,052	\$4,038	79.92%
	GEICO Secure Ins Co	14137	NE	\$63,265	0.53%	\$62,213	\$41,091	66.05%
	General Reins Corp	22039	DE	\$679	0.01%	\$621	\$491	78.95%
	General Star Natl Ins Co	11967	DE	\$100	0.00%	\$97	(\$4)	(4.13)%
	Genesis Ins Co	38962	DE	\$51	0.00%	\$48	\$218	457.87%
	Government Employees Ins Co	22063	MD	\$55,405	0.46%	\$55,333	\$35,988	65.04%
	Medical Protective Co	11843	IN	\$5,713	0.05%	\$5,793	\$1,149	19.83%
	National Ind Co	20087	NE	\$10,241	0.09%	\$9,381	\$6,224	66.34%
	National Liab & Fire Ins Co	20052	CT	\$884	0.01%	\$887	(\$132)	(14.86)%
	Oak River Ins Co	34630	NE	\$10	0.00%	\$8	\$2	28.00%
	Redwood Fire & Cas Ins Co	11673	NE	\$8	0.00%	\$7	\$2	27.70%
	United States Liab Ins Co	25895	PA	\$7,130	0.06%	\$7,017	\$3,496	49.82%
	Group Totals			\$697,531	5.80%	\$681,076	\$443,601	65.13%

## Office of Insurance Commissioner

## 2018 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
6	UNITED SERV AUTOMOBILE ASSN GRP							
	Garrison Prop & Cas Ins Co	21253	TX	\$70,459	0.59%	\$66,953	\$47,435	70.85%
	United Serv Automobile Assn	25941	TX	\$242,345	2.02%	\$238,486	\$181,207	75.98%
	USAA Cas Ins Co	25968	TX	\$220,827	1.84%	\$216,297	\$145,457	67.25%
	USAA Gen Ind Co	18600	TX	\$122,433	1.02%	\$118,679	\$81,322	68.52%
	Group Totals			\$656,064	5.46%	\$640,414	\$455,421	71.11%
7	PROGRESSIVE GRP							
	American Strategic Ins Corp	10872	FL	\$12,007	0.10%	\$9,167	\$7,896	86.14%
	National Continental Ins Co	10243	NY	\$1,459	0.01%	\$1,197	\$239	19.94%
	Progressive Amer Ins Co	24252	OH	\$227	0.00%	\$244	(\$37)	(15.21)%
	Progressive Cas Ins Co	24260	OH	\$202,886	1.69%	\$193,375	\$111,285	57.55%
	Progressive Classic Ins Co	42994	WI	\$5,792	0.05%	\$6,092	\$1,764	28.96%
	Progressive Direct Ins Co	16322	OH	\$336,811	2.80%	\$319,048	\$188,783	59.17%
	Progressive Max Ins Co	24279	OH	\$2,273	0.02%	\$2,385	\$866	36.32%
	Progressive Northern Ins Co	38628	WI	\$114	0.00%	\$119	\$53	44.75%
	Progressive Northwestern Ins Co	42919	OH	\$186	0.00%	\$194	(\$288)	(148.77)%
	Progressive Preferred Ins Co	37834	OH	\$113	0.00%	\$129	\$68	53.06%
	United Financial Cas Co	11770	OH	\$73,301	0.61%	\$69,281	\$38,778	55.97%
	Group Totals			\$635,168	5.29%	\$601,231	\$349,408	58.13%
8	Pemco Mut Ins Co							
	Pemco Mut Ins Co	24341	WA	\$428,828	3.57%	\$421,873	\$260,537	61.76%
	Group Totals			\$428,828	3.57%	\$421,873	\$260,537	61.76%
9	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$5,219	0.04%	\$5,933	\$3,114	52.49%
	Charter Oak Fire Ins Co	25615	CT	\$16,533	0.14%	\$16,574	\$10,621	64.08%
	Farmington Cas Co	41483	CT	\$2	0.00%	\$1	\$3	201.50%
	Northland Ins Co	24015	CT	\$10,393	0.09%	\$9,051	\$5,116	56.52%
	Phoenix Ins Co	25623	CT	\$16,708	0.14%	\$16,635	\$8,603	51.72%
	St Paul Fire & Marine Ins Co	24767	CT	\$384	0.00%	\$233	(\$934)	(399.98)%
	Standard Fire Ins Co	19070	CT	\$74,881	0.62%	\$72,511	\$44,376	61.20%
	Travelers Cas & Surety Co	19038	CT	\$816	0.01%	\$2,534	\$4,602	181.64%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$74,636	0.62%	\$65,404	\$16,961	25.93%
	Travelers Cas Ins Co Of Amer	19046	CT	\$17,925	0.15%	\$16,980	\$6,572	38.70%
	Travelers Commercial Ins Co	36137	CT	\$5,833	0.05%	\$5,554	\$2,751	49.54%
	Travelers Home & Marine Ins Co	27998	CT	\$64,461	0.54%	\$59,518	\$33,578	56.42%
	Travelers Ind Co	25658	CT	\$28,190	0.23%	\$27,776	\$13,524	48.69%
	Travelers Ind Co Of Amer	25666	CT	\$13,921	0.12%	\$13,930	\$6,238	44.78%
	Travelers Ind Co Of CT	25682	CT	\$9,614	0.08%	\$8,218	\$6,519	79.33%
	Travelers Prop Cas Co Of Amer	25674	CT	\$62,689	0.52%	\$60,465	\$20,033	33.13%
	Group Totals			\$402,205	3.35%	\$381,317	\$181,677	47.65%

State of Washington  
Office of Insurance Commissioner

2018 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
10	AMERICAN FAMILY INS GRP							
	American Family Ins Co	10386	WI	\$113,665	0.95%	\$101,662	\$87,400	85.97%
	American Family Mut Ins Co SI	19275	WI	\$137,713	1.15%	\$143,079	\$98,054	68.53%
	American Standard Ins Co of WI	19283	WI	\$698	0.01%	\$782	\$40	5.06%
	Homesite Ins Co	17221	WI	\$19,023	0.16%	\$14,579	\$15,734	107.92%
	Homesite Ins Co Of The Midwest	13927	WI	\$26,762	0.22%	\$26,632	\$15,824	59.42%
	Midvale Ind Co	27138	WI	\$1,377	0.01%	\$952	\$442	46.46%
	Permanent Gen Assur Corp	37648	WI	\$19,641	0.16%	\$16,160	\$9,815	60.74%
	Group Totals			\$318,880	2.65%	\$303,846	\$227,311	74.81%
	Top Group Totals			\$7,371,337	61.34%	\$7,199,922	\$4,235,371	58.83%
	All Other Companies			\$4,645,744	38.66%	\$4,549,506	\$2,363,780	51.96%
	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: Title

Top 10 Authorized Companies or Groups of  
Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	FIDELITY NATL FIN GRP							
	Chicago Title Ins Co	50229	FL	\$81,590	21.75%	\$81,547	\$3,846	4.72%
	Commonwealth Land Title Ins Co	50083	FL	\$19,921	5.31%	\$19,131	\$46	0.24%
	Fidelity Natl Title Ins Co	51586	FL	\$33,434	8.91%	\$33,403	\$1,852	5.54%
	National Title Ins Of NY Inc	51020	NY	\$4,737	1.26%	\$4,691	(\$2)	(0.05)%
	Group Totals			\$139,682	37.24%	\$138,772	\$5,741	4.14%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	NE	\$102,676	27.37%	\$101,484	\$4,950	4.88%
	Group Totals			\$102,676	27.37%	\$101,484	\$4,950	4.88%
3	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	FL	\$49,048	13.07%	\$49,061	\$1,018	2.07%
	Group Totals			\$49,048	13.07%	\$49,061	\$1,018	2.07%
4	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$38,895	10.37%	\$38,982	\$1,547	3.97%
	Group Totals			\$38,895	10.37%	\$38,982	\$1,547	3.97%
5	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$21,194	5.65%	\$20,803	\$173	0.83%
	Group Totals			\$21,194	5.65%	\$20,803	\$173	0.83%
6	GGC Grp							
	WFG Natl Title Ins Co	51152	SC	\$21,069	5.62%	\$19,525	\$97	0.50%
	Group Totals			\$21,069	5.62%	\$19,525	\$97	0.50%
7	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	SC	\$1,747	0.47%	\$1,752	\$14	0.79%
	Group Totals			\$1,747	0.47%	\$1,752	\$14	0.79%
8	North Amer Title Ins Co							
	North Amer Title Ins Co	50130	CA	\$821	0.22%	\$839	\$0	0.00%
	Group Totals			\$821	0.22%	\$839	\$0	0.00%
	Top Group Totals			\$375,132	100.00%	\$371,219	\$13,539	3.65%
	All Other Companies			\$0	0.00%	\$0	\$10	13702.70%
	Totals			\$375,132	100.00%	\$371,219	\$13,550	3.65%

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