Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 National Cas Co	11991	ОН	P&C	\$2	96.40%	\$2	(\$1)	(39.25)%	
All 1 Other Companies				\$0	3.60%	\$0	\$0	0.00%	
Totals (Loss Ratio is	average)(4)			\$2	100.00%	\$2	(\$1)	(38.50)%	

⁽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.

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium Companies Excluded

Line of Business: Accident and Health - Credit

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	\$3,790	65.91%	\$1,861	\$847	45.53%	
2 Minnesota Life Ins Co	66168	MN	L&D	\$865	15.05%	\$674	\$162	24.02%	
3 CMFG Life Ins Co	62626	IA	L&D	\$546	9.49%	\$542	\$389	71.82%	
4 Life Of The South Ins Co	97691	GA	L&D	\$309	5.37%	\$397	\$119	30.05%	
5 Plateau Ins Co	97152	TN	L&D	\$180	3.12%	\$177	\$15	8.68%	
6 American Natl Ins Co	60739	TX	L&D	\$69	1.20%	\$18	\$0	2.35%	
7 Securian Life Ins Co	93742	MN	L&D	\$54	0.94%	\$34	\$1	3.89%	
8 Central States H & L Co Of Omaha	61751	NE	L&D	\$54	0.93%	\$61	\$56	92.58%	
9 American Bankers Life Assur Co Of FL	60275	FL	L&D	\$43	0.74%	\$43	\$24	55.74%	
10 Pavonia Life Ins Co of MI	93777	MI	L&D	\$31	0.53%	\$31	(\$6)	(19.26)%	
11 Central States Ind Co Of Omaha	34274	NE	P&C	\$17	0.29%	\$17	\$0	0.90%	
12 American Security Ins Co	42978	DE	P&C	\$12	0.21%	\$12	\$0	(0.12)%	
13 Transamerica Life Ins Co	86231	IA	L&D	\$9	0.16%	\$9	\$0	0.00%	·
All 8 Other Companies				(\$227)	(3.95)%	\$325	\$1	37825.17%	
Totals (Loss Ratio is	average)(4)			\$5,751	100.00%	\$4,200	\$1,610	38.34%	

⁽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 on provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio 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	\$1,799,892	20.75%	\$1,804,150	\$1,533,661	85.01%	335,28
2 Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,223,454	14.10%	\$1,228,324	\$1,006,263	81.92%	211,70
3 Regence BlueShield	53902	WA	HCSC	\$1,068,971	12.32%	\$1,068,562	\$843,511	78.94%	195,56
4 Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$886,695	10.22%	\$881,961	\$782,850	88.76%	145,90
5 UnitedHealthcare Ins Co	79413	CT	L&D	\$657,191	7.57%	\$671,194	\$542,735	80.86%	
6 Aetna Life Ins Co	60054	СТ	L&D	\$584,373	6.74%	\$587,002	\$461,157	78.56%	
7 Kaiser Found Hith Plan of the NW	95540	OR	HCSC	\$297,213	3.43%	\$297,213	\$268,088	90.20%	52,42
8 Cigna Hlth & Life Ins Co	67369	CT	L&D	\$261,706	3.02%	\$260,612	\$210,223	80.67%	
9 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$246,169	2.84%	\$246,104	\$206,624	83.96%	45,83
10 Lifewise Assur Co	94188	WA	L&D	\$158,216	1.82%	\$154,894	\$108,894	70.30%	
11 Regence BCBS of OR	54933	OR	HCSC	\$146,809	1.69%	\$146,809	\$125,919	85.77%	27,78
12 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$121,638	1.40%	\$121,819	\$83,732	68.73%	
13 Asuris NW Hlth	47350	WA	HCSC	\$113,645	1.31%	\$111,885	\$87,755	78.43%	21,6
14 Metropolitan Life Ins Co	65978	NY	L&D	\$109,065	1.26%	\$103,229	\$77,080	74.67%	
15 Unum Life Ins Co Of Amer	62235	ME	L&D	\$98,554	1.14%	\$98,933	\$116,818	118.08%	
16 Standard Ins Co	69019	OR	L&D	\$87,572	1.01%	\$82,116	\$74,941	91.26%	
17 Hartford Life & Accident Ins Co	70815	CT	L&D	\$75,913	0.87%	\$78,321	\$27,351	34.92%	
18 Life Ins Co Of N Amer	65498	PA	L&D	\$62,656	0.72%	\$63,325	\$49,967	78.91%	
19 Prudential Ins Co Of Amer	68241	NJ	L&D	\$62,403	0.72%	\$61,154	\$29,613	48.42%	
20 Principal Life Ins Co	61271	IA	L&D	\$39,337	0.45%	\$38,753	\$21,767	56.17%	
21 Symetra Life Ins Co	68608	IA	L&D	\$37,521	0.43%	\$37,465	\$32,549	86.88%	
22 Providence Hlth Plan	95005	OR	HMO	\$35,218	0.41%	\$35,218	\$31,871	90.50%	5,5
23 Lincoln Natl Life Ins Co	65676	IN	L&D	\$29,211	0.34%	\$29,352	\$20,826	70.95%	
24 HCC Life Ins Co	92711	IN	L&D	\$24,510	0.28%	\$24,510	\$24,839	101.34%	
25 HM Life Ins Co	93440	PA	L&D	\$22,454	0.26%	\$22,413	\$25,361	113.15%	
26 Timber Products Manufacturers Trust	12239	WA	MEWA	\$21,402	0.25%	\$21,402	\$17,708	82.74%	4,0
27 National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$21,046	0.24%	\$34,298	\$6,754	19.69%	
28 QBE Ins Corp	39217	PA	P&C	\$19,587	0.23%	\$17,806	\$13,640	76.60%	
29 Health Net Hith Plan of OR Inc	95800	OR	HMO	\$18,971	0.22%	\$18,971	\$20,829	109.80%	3,5
30 Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,892	0.21%	\$17,897	\$11,234	62.77%	
31 Reliastar Life Ins Co	67105	MN	L&D	\$16,879	0.19%	\$16,810	\$9,972	59.32%	
32 United Of Omaha Life Ins Co	69868	NE	L&D	\$16,479	0.19%	\$16,629	\$12,814	77.06%	
33 LifeMap Assur Co	97985	OR	L&D	\$16,150	0.19%	\$16,020	\$10,614	66.26%	
34 Reliance Standard Life Ins Co	68381	IL	L&D	\$15,386	0.18%	\$15,139	\$11,430	75.50%	
35 Lincoln Life Assur Co of Boston	65315	NH	L&D	\$14,851	0.17%	\$15,008	\$14,526	96.79%	
36 Companion Life Ins Co	77828	SC	L&D	\$14,632	0.17%	\$14,879	\$8,928	60.01%	
37 Community HIth Plan of WA	47049	WA	HCSC	\$13,898	0.16%	\$13,898	\$12,280	88.36%	9,4
38 All Savers Ins Co	82406	IN	L&D	\$12,991	0.15%	\$13,031	\$11,886	91.21%	
39 Continental Amer Ins Co	71730	NE	L&D	\$11,500	0.13%	\$11,802	\$3,438	29.13%	
40 Unimerica Ins Co	91529	WI	L&D	\$10,335	0.12%	\$10,299	\$9,304	90.34%	
All 179 Other Companies			_	\$183,458	2.11%	\$180,752	\$117,498	153.83%	7,4
Totals (Loss Ratio is	average)(4)			\$8,675,843	100.00%	\$8,689,956	\$7,087,251	81.56%	1,066,2

(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.

Office of Insurance Commissioner

Top 40 Authorized Companies Zero Premium Companies Excluded

2019 Washington Market Share and Loss Ratio Line of Business: Accident and Health - Individual and Other

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	НМО	\$2,755,853	18.43%	\$2,751,329	\$2,330,307	84.70%	831,972
2 Kaiser Foundation Hlth Plan of WA	95672	WA	НМО	\$1,849,641	12.37%	\$1,854,969	\$1,792,134	96.61%	209,016
3 Premera Blue Cross	47570	WA	HCSC	\$1,277,153	8.54%	\$1,249,814	\$1,066,185	85.31%	281,63
4 UnitedHealthcare of OR Inc	95893	OR	НМО	\$1,041,342	6.96%	\$1,034,499	\$842,263	81.42%	89,84
5 Community HIth Plan of WA	47049	WA	HCSC	\$915,564	6.12%	\$915,564	\$804,923	87.92%	252,75
6 UnitedHealthcare Ins Co	79413	CT	L&D	\$845,658	5.66%	\$851,529	\$677,849	79.60%	
7 Coordinated Care of WA Inc	15352	WA	HCSC	\$645,598	4.32%	\$645,598	\$584,511	90.54%	194,37
8 Amerigroup Washington Inc	14073	WA	HMO	\$643,514	4.30%	\$643,493	\$527,773	82.02%	173,26
9 Regence BlueShield	53902	WA	HCSC	\$630,958	4.22%	\$647,635	\$549,059	84.78%	242,35
10 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$618,939	4.14%	\$618,744	\$527,351	85.23%	185,37
11 Delta Dental of WA	47341	WA	HCSC	\$511,416	3.42%	\$508,790	\$425,306	83.59%	1,103,95
12 Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$437,990	2.93%	\$437,990	\$471,282	107.60%	42,81
13 Arcadian Hlth Plan Inc	12151	WA	HCSC	\$437,727	2.93%	\$437,727	\$375,003	85.67%	47,48
14 Coordinated Care Corp	95831	IN	НМО	\$295,559	1.98%	\$295,559	\$206,408	69.84%	45,61
15 Humana Ins Co	73288	WI	L&D	\$172,657	1.15%	\$172,657	\$133,858	77.53%	109,20
16 Regence BCBS of OR	54933	OR	HCSC	\$133,965	0.90%	\$133,886	\$114,463	85.49%	32,65
17 LifeWise HIth Plan of WA	52633	WA	HCSC	\$121,048	0.81%	\$121,048	\$90,249	74.56%	17,29
18 Aetna Life Ins Co	60054	СТ	L&D	\$113,407	0.76%	\$113,885	\$99,283	87.18%	
19 Health Alliance NW HIth Plan	15082	WA	HCSC	\$99,447	0.67%	\$99,447	\$87,422	87.91%	10,97
20 Aetna Hlth Inc PA Corp	95109	PA	НМО	\$92,721	0.62%	\$92,921	\$86,103	92.66%	14,84
21 American Family Life Assur Co of Col	60380	NE	L&D	\$84,983	0.57%	\$85,934	\$34,766	40.46%	
22 Willamette Dental of WA Inc	47050	WA	LHCSC	\$69,862	0.47%	\$69,862	\$63,480	90.86%	148,65
23 Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$68,369	0.46%	\$68,347	\$61,461	89.92%	2,57
24 United Of Omaha Life Ins Co	69868	NE	L&D	\$62,057	0.42%	\$62,050	\$45,729	73.70%	
25 VSP Vision Care Inc	53031	VA	HCSC	\$60,406	0.40%	\$60,406	\$44,090	72.99%	959,66
26 Genworth Life Ins Co	70025	DE	L&D	\$59,521	0.40%	\$60,155	\$70,546	117.27%	
27 Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$58,410	0.39%	\$58,410	\$54,564	93.42%	14,67
28 SilverScript Ins Co	12575	TN	HCSC	\$51,701	0.35%	\$51,680	\$38,578	74.65%	77,34
29 WellCare Prescription Ins Inc	10155	FL	HCSC	\$48,000	0.32%	\$48,954	\$35,850	73.23%	70,74
30 Asuris NW Hlth	47350	WA	HCSC	\$43,618	0.29%	\$43,858	\$31,568	71.98%	19,44
31 Loyal Amer Life Ins Co	65722	OH	L&D	\$40,636	0.27%	\$40,864	\$35,131	85.97%	
32 Providence HIth Assur	15203	OR	HCSC	\$40,012	0.27%	\$40,012	\$35,187	87.94%	3,41
33 Health Net Life Ins Co	66141	CA	L&D	\$38,827	0.26%	\$38,827	\$668	1.72%	
34 Mutual Of Omaha Ins Co	71412	NE	L&D	\$28,472	0.19%	\$28,090	\$13,943	49.64%	
35 John Hancock Life Ins Co USA	65838	MI	L&D	\$28,309	0.19%	\$28,679	\$20,623	71.91%	
36 Envision Ins Co	12747	OH	L&D	\$25,107	0.17%	\$25,107	\$22,592	89.98%	50,92
37 Transamerica Life Ins Co	86231	IA	L&D	\$24,309	0.16%	\$23,745	\$20,425	86.02%	
38 Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$23,761	0.16%	\$23,835	\$21,467	90.06%	
39 Dentegra Ins Co	73474	DE	L&D	\$22,560	0.15%	\$22,333	\$16,741	74.96%	43,53
40 Bankers Life & Cas Co	61263	IL	L&D	\$21,129	0.14%	\$22,752	\$26,290	115.55%	
All 255 Other Companies			_	\$411,684	2.75%	\$409,208	\$309,046	132.41%	49,27
Totals (Loss Ratio is	average)(4)			\$14,951,885	100.00%	\$14,940,189	\$12,794,474	85.64%	5,325,65

(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.

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

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 Premera Blue Cross	47570	WA	HCSC	\$3,077,045	13.02%	\$3,053,964	\$2,599,846	85.13%	616,917
2 Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,073,095	13.00%	\$3,083,292	\$2,798,398	90.76%	420,724
3 Molina HIthcare of WA Inc	96270	WA	HMO	\$2,755,853	11.66%	\$2,751,329	\$2,330,307	84.70%	831,972
4 Regence BlueShield	53902	WA	HCSC	\$1,699,928	7.19%	\$1,716,198	\$1,392,570	81.14%	437,916
5 UnitedHealthcare Ins Co	79413	CT	L&D	\$1,502,848	6.36%	\$1,522,722	\$1,220,585	80.16%	
6 UnitedHealthcare of OR Inc	95893	OR	HMO	\$1,041,342	4.41%	\$1,034,499	\$842,263	81.42%	89,840
7 Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$945,104	4.00%	\$940,371	\$837,414	89.05%	160,579
8 Community HIth Plan of WA	47049	WA	HCSC	\$929,461	3.93%	\$929,461	\$817,202	87.92%	262,235
9 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$865,108	3.66%	\$864,848	\$733,975	84.87%	231,210
10 Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$735,203	3.11%	\$735,203	\$739,369	100.57%	95,244
11 Aetna Life Ins Co	60054	СТ	L&D	\$697,780	2.95%	\$700,886	\$560,441	79.96%	
12 Coordinated Care of WA Inc	15352	WA	HCSC	\$653,815	2.77%	\$653,815	\$590,498	90.32%	200,341
13 Amerigroup Washington Inc	14073	WA	HMO	\$643,514	2.72%	\$643,493	\$527,773	82.02%	173,269
14 Delta Dental of WA	47341	WA	HCSC	\$511,416	2.16%	\$508,790	\$425,306	83.59%	1,103,957
15 Arcadian Hlth Plan Inc	12151	WA	HCSC	\$437,727	1.85%	\$437,727	\$375,003	85.67%	47,485
16 Coordinated Care Corp	95831	IN	HMO	\$295,559	1.25%	\$295,559	\$206,408	69.84%	45,610
17 Regence BCBS of OR	54933	OR	HCSC	\$280,774	1.19%	\$280,695	\$240,382	85.64%	60,431
18 Cigna Hlth & Life Ins Co	67369	СТ	L&D	\$280.142	1.19%	\$280.072	\$224.059	80.00%	
19 Humana Ins Co	73288	WI	L&D	\$172,657	0.73%	\$172,657	\$133,858	77.53%	109,205
20 Lifewise Assur Co	94188	WA	L&D	\$158,216	0.67%	\$154,894	\$108,894	70.30%	
21 Asuris NW Hlth	47350	WA	HCSC	\$157,264	0.67%	\$155,743	\$119,322	76.61%	41,092
22 Metropolitan Life Ins Co	65978	NY	L&D	\$123,005	0.52%	\$117,148	\$82,966	70.82%	
23 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$121,638	0.51%	\$121,819	\$83,732	68.73%	
24 LifeWise Hlth Plan of WA	52633	WA	HCSC	\$121,048	0.51%	\$121,048	\$90,249	74.56%	17,296
25 Unum Life Ins Co Of Amer	62235	ME	L&D	\$103,554	0.44%	\$104,540	\$130,548	124.88%	·
26 Health Alliance NW Hlth Plan	15082	WA	HCSC	\$99,479	0.42%	\$99,479	\$87,430	87.89%	10,991
27 Standard Ins Co	69019	OR	L&D	\$97,923	0.41%	\$92,495	\$79,060	85.47%	
28 Aetna Hlth Inc PA Corp	95109	PA	HMO	\$92,721	0.39%	\$92,921	\$86,103	92.66%	14,847
29 American Family Life Assur Co of Col	60380	NE	L&D	\$84,985	0.36%	\$85,937	\$34,766	40.45%	
30 United Of Omaha Life Ins Co	69868	NE	L&D	\$78,536	0.33%	\$78,680	\$58,543	74.41%	
31 Hartford Life & Accident Ins Co	70815	СТ	L&D	\$75,913	0.32%	\$78,321	\$27,351	34.92%	
32 Willamette Dental of WA Inc	47050	WA	LHCSC	\$69,862	0.30%	\$69,862	\$63,480	90.86%	148,651
33 Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$68.369	0.29%	\$68.347	\$61.461	89.92%	2,578
34 Prudential Ins Co Of Amer	68241	NJ	L&D	\$65,797	0.28%	\$64,554	\$30,284	46.91%	,
35 Genworth Life Ins Co	70025	DE	L&D	\$64,572	0.27%	\$65,314	\$72,547	111.07%	
36 Life Ins Co Of N Amer	65498	PA	L&D	\$62,800	0.27%	\$63,455	\$49,927	78.68%	
37 VSP Vision Care Inc	53031	VA	HCSC	\$60,406	0.26%	\$60,406	\$44,090	72.99%	959,668
38 Principal Life Ins Co	61271	IA	L&D	\$52,342	0.22%	\$49,378	\$25,394	51.43%	222,000
39 SilverScript Ins Co	12575	TN	HCSC	\$51,701	0.22%	\$51,680	\$38,578	74.65%	77,346
40 WellCare Prescription Ins Inc	10155	FL	HCSC	\$48,000	0.20%	\$48,954	\$35,850	73.23%	70,743

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

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)
	All 324 Other Companies				\$1,177,140	4.98%	\$1,183,957	\$877,163	84.66%	161,767
	Totals (Loss Ratio	is average)(4)			\$23,633,640	100.00%	\$23,634,511	\$19,883,394	84.13%	6,391,914

⁽¹⁾L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, 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.

Office of Insurance Commissioner

2019 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 Arag Ins Co	34738	IA	\$9,876	36.53%	\$9,876	\$4,293	43.47%
2 Physicians Ins A Mut Co	40738	WA	\$6,828	25.26%	\$6,828	\$4,418	64.70%
3 Midwest Employers Cas Co	23612	DE	\$5,671	20.98%	\$5,447	\$5,187	95.22%
4 Triton Ins Co	41211	TX	\$3,135	11.60%	\$1,607	\$277	17.24%
5 American Road Ins Co	19631	MI	\$641	2.37%	\$641	\$14	2.19%
6 Courtesy Ins Co	26492	FL	\$300	1.11%	\$350	\$203	58.11%
7 Allstate Prop & Cas Ins Co	17230	IL	\$147	0.54%	\$155	\$0	0.00%
8 Excess Share Ins Corp	10003	ОН	\$132	0.49%	\$132	\$0	0.00%
9 Lyndon Southern Ins Co	10051	DE	\$111	0.41%	\$44	\$1	2.00%
10 Central States Ind Co Of Omaha	34274	NE	\$84	0.31%	\$84	\$7	8.07%
11 Esurance Ins Co	25712	WI	\$57	0.21%	\$57	\$0	0.00%
12 Ace Amer Ins Co	22667	PA	\$50	0.19%	\$50	\$0	0.90%
13 Allstate Vehicle & Prop Ins Co	37907	IL	\$29	0.11%	\$19	\$0	0.00%
14 RVI Amer Ins Co	23132	CT	\$27	0.10%	\$116	\$0	0.00%
15 Transamerica Cas Ins Co	10952	IA	\$22	0.08%	\$22	\$0	2.19%
16 Encompass Ind Co	15130	IL	\$17	0.06%	\$5	\$1	19.62%
17 American Bankers Ins Co Of FL	10111	FL	\$12	0.04%	\$12	\$0	(1.88)%
18 Westport Ins Corp	39845	MO	\$2	0.01%	\$2	\$0	0.00%
19 Encompass Ins Co Of Amer	10071	IL	\$1	0.00%	\$0	\$0	0.00%
20 North Amer Elite Ins Co	29700	NH	\$1	0.00%	\$1	\$0	0.00%
21 Great Amer Ins Co	16691	ОН	\$0	0.00%	\$2	\$4	175.00%
22 Yosemite Ins Co	26220	OK	(\$135)	(0.50)%	\$169	\$35	20.86%
All 9 Other Companies			\$26	0.10%	\$19	(\$378)	(1990.61)%
Totals (Loss Ratio is	s average)		\$27,033	100.00%	\$25,638	\$14,063	54.85%

State of Washington Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Aircraft (all perils)

All Dollars in Thousands

lank 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	\$13,381	27.93%	\$12,407	\$69,433	559.63%
2 National Union Fire Ins Co Of Pitts	19445	PA	\$5,066	10.57%	\$4,956	\$745	15.03%
3 Endurance Amer Ins Co	10641	DE	\$4,016	8.38%	\$3,849	\$3,728	96.869
4 XL Specialty Ins Co	37885	DE	\$3,174	6.62%	\$3,030	\$2,690	88.799
5 Old Republic Ins Co	24147	PA	\$2,817	5.88%	\$2,759	\$2,168	78.579
6 Allianz Global Risks US Ins Co	35300	IL	\$2,495	5.21%	\$2,105	\$2,290	108.789
7 Starr Surplus Lines Ins Co	13604	TX	\$2,240	4.67%	\$1,625	\$2,732	168.169
8 QBE Ins Corp	39217	PA	\$1,853	3.87%	\$1,548	\$2,038	131.639
9 Great Amer Ins Co	16691	ОН	\$1,602	3.34%	\$1,155	\$797	68.959
10 American Alt Ins Corp	19720	DE	\$1,453	3.03%	\$1,453	\$530	36.479
11 Ace Amer Ins Co	22667	PA	\$1,415	2.95%	\$1,415	(\$1)	(0.04)
12 Avemco Ins Co	10367	MD	\$1,144	2.39%	\$1,027	\$708	68.949
13 Liberty Mut Ins Co	23043	MA	\$1,129	2.36%	\$1,111	\$657	59.149
14 US Specialty Ins Co	29599	TX	\$830	1.73%	\$848	\$356	41.949
15 American Hallmark Ins Co Of TX	43494	TX	\$819	1.71%	\$716	\$139	19.46
16 National Liab & Fire Ins Co	20052	СТ	\$708	1.48%	\$680	\$422	62.09
17 General Reins Corp	22039	DE	\$708	1.48%	\$680	\$403	59.25
18 National Ind Co	20087	NE	\$575	1.20%	\$668	\$129	19.25
19 Tokio Marine Amer Ins Co	10945	NY	\$495	1.03%	\$480	\$112	23.30
20 StarStone Natl Ins Co	25496	DE	\$471	0.98%	\$394	\$192	48.63
21 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$352	0.74%	\$363	\$77	21.29
22 Harco Natl Ins Co	26433	IL	\$339	0.71%	\$245	\$226	92.52
23 American Commerce Ins Co	19941	ОН	\$304	0.64%	\$327	\$78	23.78
24 Westchester Fire Ins Co	10030	PA	\$140	0.29%	\$133	(\$2)	(1.68)
25 AXA Ins Co	33022	NY	\$103	0.21%	\$91	\$766	843.37
26 American Natl Prop & Cas Co	28401	MO	\$89	0.19%	\$91	(\$7)	(7.52)
27 Generali Us Branch	11231	NY	\$89	0.19%	\$89	\$21	23.76
28 Mitsui Sumitomo Ins USA Inc	22551	NY	\$53	0.11%	\$157	\$255	162.99
29 North Amer Elite Ins Co	29700	NH	\$49	0.10%	\$213	\$25	11.78
30 Great Amer Alliance Ins Co	26832	ОН	\$29	0.06%	\$30	\$13	44.22
31 Ace Prop & Cas Ins Co	20699	PA	\$2	0.00%	\$1	\$60	4960.54
32 Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$35	0.00
33 Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$260	0.00
34 United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$4	0.00
35 Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$234	0.00
36 Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$5	0.00
37 Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$123	0.00
38 Arch Ins Co	11150	MO	\$0	0.00%	\$0	\$8	0.00
39 Starnet Ins Co	40045	IA	(\$24)	(0.05)%	\$44	\$973	2218.76
All 17 Other Companies			\$0	0.00%	\$0	(\$1,256)	0.009
Totals (Loss Ratio	is average)		\$47.915	100.00%	\$44,688	\$92.167	206.25

State of Washington Office of Insurance Commissioner 2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Allied Lines

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	\$18,768	15.42%	\$17,114	\$10,313	60.26%
2 Factory Mut Ins Co	21482	RI	\$17,681	14.53%	\$15,221	\$696	4.57%
3 Affiliated Fm Ins Co	10014	RI	\$7,880	6.48%	\$7,727	\$5,559	71.94%
4 United Serv Automobile Assn	25941	TX	\$6,539	5.37%	\$6,667	\$3,651	54.77%
5 Foremost Ins Co Grand Rapids MI	11185	MI	\$6,475	5.32%	\$6,012	\$650	10.80%
6 Standard Guar Ins Co	42986	DE	\$5,327	4.38%	\$5,329	\$2,331	43.75%
7 Zurich Amer Ins Co	16535	NY	\$4,581	3.76%	\$4,092	\$3,464	84.65%
8 Sompo Amer Ins Co	11126	NY	\$3,654	3.00%	\$3,554	(\$305)	(8.59)%
9 USAA Cas Ins Co	25968	TX	\$3,503	2.88%	\$3,428	\$1,079	31.47%
10 Travelers Prop Cas Co Of Amer	25674	CT	\$2,132	1.75%	\$1,835	\$928	50.58%
11 Penn Millers Ins Co	14982	PA	\$2,011	1.65%	\$1,813	\$2,384	131.53%
12 American Guar & Liab Ins	26247	NY	\$1,815	1.49%	\$1,993	\$294	14.73%
13 Western Natl Mut Ins Co	15377	MN	\$1,749	1.44%	\$1,622	\$922	56.85%
14 Ohio Security Ins Co	24082	NH	\$1,642	1.35%	\$1,522	\$552	36.25%
15 Enumclaw Prop & Cas Ins Co	11232	OR	\$1,573	1.29%	\$1,581	\$1,053	66.65%
16 Continental Cas Co	20443	IL	\$1,425	1.17%	\$1,257	\$47	3.74%
17 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1,405	1.15%	\$1,348	\$198	14.69%
18 American Home Assur Co	19380	NY	\$1,338	1.10%	\$946	\$805	85.03%
19 Travelers Ind Co	25658	CT	\$1,314	1.08%	\$1,330	\$2,461	185.05%
20 American Modern Select Ins Co	38652	ОН	\$1,241	1.02%	\$1,196	\$320	26.79%
21 Stillwater Ins Co	25180	CA	\$1,232	1.01%	\$1,158	\$698	60.28%
22 Employers Ins Co of Wausau	21458	WI	\$1,218	1.00%	\$785	\$14	1.78%
23 Ace Amer Ins Co	22667	PA	\$1,159	0.95%	\$1,147	(\$9)	(0.76)%
24 Sentry Ins A Mut Co	24988	WI	\$1,104	0.91%	\$1,089	\$215	19.70%
25 XL Ins Amer Inc	24554	DE	\$1,075	0.88%	\$1,184	\$2.872	242.52%
26 Automobile Ins Co Of Hartford CT	19062	CT	\$1,069	0.88%	\$1,007	\$849	84.26%
27 USAA Gen Ind Co	18600	TX	\$1,002	0.82%	\$961	\$649	67.50%
28 Allianz Global Risks US Ins Co	35300	IL	\$948	0.78%	\$672	(\$109)	(16.23)%
29 Federated Mut Ins Co	13935	MN	\$910	0.75%	\$920	\$527	57.27%
30 Garrison Prop & Cas Ins Co	21253	TX	\$878	0.72%	\$826	\$349	42.29%
31 Mutual Of Enumclaw Ins Co	14761	OR	\$831	0.68%	\$804	\$28	3.48%
32 Verlan Fire Ins Co MD	10815	NH	\$825	0.68%	\$771	\$69	8.93%
33 Tokio Marine Amer Ins Co	10945	NY	\$824	0.68%	\$791	\$4,845	612.91%
34 HDI Global Ins Co	41343	IL	\$752	0.62%	\$725	(\$102)	(14.13)%
35 Liberty Mut Fire Ins Co	23035	WI	\$750	0.62%	\$852	\$341	40.04%
36 American Strategic Ins Corp	10872	FL	\$633	0.52%	\$546	\$442	80.91%
37 Amica Mut Ins Co	19976	RI	\$620	0.51%	\$575	\$582	101.28%
38 Charter Oak Fire Ins Co	25615	CT	\$603	0.50%	\$616	(\$21)	(3.48)%
39 Grange Ins Assn	22101	WA	\$602	0.49%	\$615	\$436	70.87%
40 American Natl Prop & Cas Co	28401	MO	\$598	0.49%	\$600	\$349	58.13%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Allied Lines

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 185 Other Companies			\$12,001	9.86%	\$11,671	\$7,802	66.85%
	Totals (Loss Ratio is average)			\$121,687	100.00%	\$113,902	\$58,226	51.12%

Office of Insurance Commissioner

2019 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)

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
United Financial Cas Co	11770	OH	\$1,726	21.68%	\$1,720	\$613	35.67%
2 Mutual Of Enumclaw Ins Co	14761	OR	\$841	10.57%	\$844	\$199	23.58%
3 Truck Ins Exch	21709	CA	\$310	3.90%	\$336	\$115	34.12%
4 State Farm Mut Auto Ins Co	25178	IL	\$299	3.76%	\$293	\$331	113.00%
5 Ohio Security Ins Co	24082	NH	\$286	3.60%	\$293	\$213	72.63%
6 Mid Century Ins Co	21687	CA	\$252	3.17%	\$267	\$64	24.06%
7 North Pacific Ins Co	23892	OR	\$230	2.89%	\$220	\$173	78.84%
8 Great West Cas Co	11371	NE	\$219	2.76%	\$209	\$34	16.09%
9 Grange Ins Assn	22101	WA	\$191	2.40%	\$189	\$13	6.66%
10 Farmers Ins Exch	21652	CA	\$170	2.14%	\$190	\$29	15.39%
11 Integen Natl Ins Co	29742	NC	\$164	2.06%	\$154	\$29 \$45	29.43%
12 Government Employees Ins Co	22063	MD	\$159	2.00%	\$167	\$489	292.81%
13 Philadelphia Ind Ins Co	18058	PA	\$159 \$156	1.96%	\$167 \$164	\$469 \$92	56.34%
14 Federated Mut Ins Co	13935					* *	
		MN	\$152 \$450	1.91%	\$150	\$113	75.79%
15 Fire Ins Exch	21660	CA	\$152 \$140	1.91%	\$83	\$42	50.47%
16 Nationwide Agribusiness Ins Co	28223	IA	\$140	1.75%	\$130	(\$9)	(6.57)%
17 Allstate Ins Co	19232	IL OT	\$131	1.64%	\$140	(\$181)	(128.65)%
18 Travelers Prop Cas Co Of Amer	25674	CT	\$126	1.59%	\$120	(\$223)	(186.75)%
19 Allied Ins Co of Amer	10127	OH	\$102	1.28%	\$96	\$31	32.38%
20 The Cincinnati Ins Co	10677	OH	\$88	1.11%	\$76	\$4	5.27%
21 American States Ins Co	19704	IN	\$83	1.05%	\$81	\$52	64.28%
22 Zurich Amer Ins Co	16535	NY	\$72	0.90%	\$80	(\$39)	(48.35)%
23 American States Preferred Ins Co	37214	IN	\$70	0.88%	\$68	\$48	70.92%
24 Oregon Mut Ins Co	14907	OR	\$65	0.82%	\$65	\$10	15.79%
25 Axis Ins Co	37273	IL	\$58	0.73%	\$46	\$40	87.93%
26 West Amer Ins Co	44393	IN	\$57	0.72%	\$57	\$46	80.33%
27 Country Mut Ins Co	20990	IL	\$53	0.66%	\$44	(\$42)	(95.04)%
28 Northland Ins Co	24015	CT	\$52	0.66%	\$52	\$72	138.32%
29 State Farm Fire & Cas Co	25143	IL	\$46	0.58%	\$48	\$117	242.28%
30 Nationwide Mut Ins Co	23787	ОН	\$43	0.54%	\$86	\$51	59.27%
31 Continental Divide Ins Co	35939	CO	\$42	0.53%	\$54	\$39	71.63%
32 American Fire & Cas Co	24066	NH	\$41	0.52%	\$44	\$24	54.78%
33 Firemans Fund Ins Co	21873	CA	\$40	0.51%	\$49	\$32	65.59%
34 Brotherhood Mut Ins Co	13528	IN	\$39	0.49%	\$38	\$17	45.72%
35 Great Amer Ins Co	16691	OH	\$37	0.47%	\$27	\$4	13.52%
36 Ohio Cas Ins Co	24074	NH	\$35	0.44%	\$36	\$25	71.59%
37 Starr Ind & Liab Co	38318	TX	\$34	0.43%	\$21	\$30	143.73%
38 National Cas Co	11991	ОН	\$34	0.42%	\$31	\$19	62.00%
39 Allied Prop & Cas Ins Co	42579	IA	\$34	0.42%	\$29	\$0	0.76%
40 Charter Ind Co	37524	TX	\$31	0.39%	\$39	\$14	34.47%

Office of Insurance Commissioner

2019 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)
All 209 Other Companies			\$1,096	13.77%	\$1,107	(\$97)	(8.72)%
Totals (Loss Ratio is average)			\$7,959	100.00%	\$7,941	\$2,651	33.39%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

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	ОН	\$21,520	10.72%	\$20,668	\$9,438	45.67%
2 Ohio Security Ins Co	24082	NH	\$19,766	9.85%	\$18,649	\$7,017	37.63%
3 Great West Cas Co	11371	NE	\$12,936	6.45%	\$12,306	\$6,506	52.87%
4 Integon Natl Ins Co	29742	NC	\$11,483	5.72%	\$11,373	\$6,197	54.49%
5 Western Natl Mut Ins Co	15377	MN	\$7,023	3.50%	\$6,076	\$2,769	45.57%
6 Mutual Of Enumclaw Ins Co	14761	OR	\$6,638	3.31%	\$6,572	\$4,234	64.42%
7 Allstate Ins Co	19232	IL	\$5,941	2.96%	\$5,797	\$3,825	65.98%
8 American Fire & Cas Co	24066	NH	\$4,111	2.05%	\$4,219	\$1,078	25.56%
9 Federated Mut Ins Co	13935	MN	\$3,967	1.98%	\$3,831	\$1,693	44.19%
10 West Amer Ins Co	44393	IN	\$3,958	1.97%	\$3,889	\$1,467	37.73%
11 National Cas Co	11991	ОН	\$3,729	1.86%	\$3,125	\$1,371	43.85%
12 Zurich Amer Ins Co	16535	NY	\$3,550	1.77%	\$3,211	\$1,732	53.93%
13 Alaska Natl Ins Co	38733	AK	\$3,413	1.70%	\$2,664	\$1,256	47.15%
14 Northland Ins Co	24015	CT	\$3,260	1.62%	\$3,004	\$1,461	48.63%
15 Truck Ins Exch	21709	CA	\$2,840	1.42%	\$2,949	\$1,362	46.19%
16 Travelers Ind Co	25658	CT	\$2,757	1.37%	\$2,727	\$997	36.55%
17 Sentry Select Ins Co	21180	WI	\$2,608	1.30%	\$2,814	\$1,737	61.71%
18 Philadelphia Ind Ins Co	18058	PA	\$2,472	1.23%	\$2,412	\$875	36.27%
19 Travelers Ind Co Of CT	25682	CT	\$2,385	1.19%	\$1,756	\$730	41.56%
20 Mid Century Ins Co	21687	CA	\$2,321	1.16%	\$2,361	\$926	39.23%
21 State Farm Mut Auto Ins Co	25178	IL	\$2,209	1.10%	\$2,140	\$1,497	69.99%
22 The Cincinnati Ins Co	10677	ОН	\$2,040	1.02%	\$1,959	\$717	36.61%
23 Ohio Cas Ins Co	24074	NH	\$2,036	1.01%	\$1,829	\$345	18.87%
24 Travelers Prop Cas Co Of Amer	25674	CT	\$1,633	0.81%	\$1,543	\$1,346	87.28%
25 Allmerica Fin Benefit Ins Co	41840	MI	\$1,553	0.77%	\$1,429	\$1,192	83.37%
26 Travelers Cas Ins Co Of Amer	19046	CT	\$1.540	0.77%	\$1,390	\$669	48.16%
27 Penn Millers Ins Co	14982	PA	\$1,516	0.76%	\$1,344	\$929	69.17%
28 Pioneer Specialty Ins Co	40312	MN	\$1.489	0.74%	\$1,373	\$231	16.79%
29 Grange Ins Assn	22101	WA	\$1.486	0.74%	\$1,454	\$809	55.60%
30 Everest Denali Ins Co	16044	DE	\$1.406	0.70%	\$966	\$411	42.53%
31 Continental Western Ins Co	10804	IA	\$1,345	0.67%	\$1,468	\$488	33.23%
32 Liberty Mut Fire Ins Co	23035	WI	\$1,338	0.67%	\$1,549	\$823	53.13%
33 Nationwide Agribusiness Ins Co	28223	IA	\$1,313	0.65%	\$1,198	\$783	65.34%
34 Farmers Ins Exch	21652	CA	\$1,300	0.65%	\$1,417	\$896	63.25%
35 Great Amer Assur Co	26344	ОН	\$1,184	0.59%	\$1,210	\$1,142	94.36%
36 North Pacific Ins Co	23892	OR	\$1,171	0.58%	\$1,216	\$941	77.33%
37 Travelers Ind Co Of Amer	25666	CT	\$1,146	0.57%	\$1,049	\$770	73.39%
38 American Guar & Liab Ins	26247	NY	\$1,138	0.57%	\$972	\$758	77.99%
39 Continental Divide Ins Co	35939	CO	\$1,068	0.53%	\$1,284	\$602	46.84%
40 Fire Ins Exch	21660	CA	\$1,048	0.52%	\$530	\$319	60.07%

Office of Insurance Commissioner

2019 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)
All 255 Other Companies			\$45,030	22.44%	\$44,319	\$25,911	58.46%
Totals (Loss Ratio is average)			\$200,666	100.00%	\$192,044	\$98,247	51.16%

Office of Insurance Commissioner

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

2019 Washington Market Share and Loss Ratio

Line of Business: Auto: Other Commercial Auto Liability

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	ОН	\$66,054	10.75%	\$61,338	\$32,793	53.46%
2 Ohio Security Ins Co	24082	NH	\$55,621	9.06%	\$53,767	\$58,050	107.97%
3 Allstate Ins Co	19232	IL	\$34,837	5.67%	\$34,379	\$21,678	63.05%
4 Great West Cas Co	11371	NE	\$26,153	4.26%	\$25,008	\$16,240	64.94%
5 Mutual Of Enumclaw Ins Co	14761	OR	\$20,437	3.33%	\$19,318	\$15,785	81.71%
6 Western Natl Mut Ins Co	15377	MN	\$19,096	3.11%	\$16,367	\$5,531	33.79%
7 American Fire & Cas Co	24066	NH	\$12,414	2.02%	\$13,266	\$14,164	106.77%
8 Alaska Natl Ins Co	38733	AK	\$12,337	2.01%	\$10,965	\$9,292	84.74%
9 Philadelphia Ind Ins Co	18058	PA	\$11,177	1.82%	\$11,292	\$8,613	76.28%
10 Zurich Amer Ins Co	16535	NY	\$10,665	1.74%	\$9,911	\$7,855	79.26%
11 West Amer Ins Co	44393	IN	\$10,208	1.66%	\$10,352	\$9,096	87.86%
12 Truck Ins Exch	21709	CA	\$8,529	1.39%	\$9.017	\$6,078	67.41%
13 Northland Ins Co	24015	CT	\$8,519	1.39%	\$8,217	\$5,360	65.23%
14 Liberty Mut Fire Ins Co	23035	WI	\$8,368	1.36%	\$8,615	\$9,202	106.81%
15 Empire Fire & Marine Ins Co	21326	IL	\$8,056	1.31%	\$8,081	\$2,547	31.52%
16 Travelers Ind Co	25658	CT	\$7,723	1.26%	\$7.870	\$7,005	89.01%
17 Federated Mut Ins Co	13935	MN	\$6,938	1.13%	\$6,624	\$4,686	70.74%
18 National Cas Co	11991	ОН	\$6,911	1.13%	\$6.502	\$2,981	45.85%
19 Mid Century Ins Co	21687	CA	\$6.847	1.11%	\$7.049	\$4,388	62.25%
20 National Union Fire Ins Co Of Pitts	19445	PA	\$6,833	1.11%	\$5.616	\$2,397	42.69%
21 Travelers Ind Co Of CT	25682	CT	\$6,449	1.05%	\$5.343	\$2,767	51.79%
22 Ace Amer Ins Co	22667	PA	\$6.152	1.00%	\$6.219	\$281	4.52%
23 The Cincinnati Ins Co	10677	ОН	\$5.318	0.87%	\$5,155	\$2,269	44.02%
24 Sentry Select Ins Co	21180	WI	\$5.087	0.83%	\$5,038	\$5,107	101.36%
25 Allmerica Fin Benefit Ins Co	41840	MI	\$5.051	0.82%	\$4,814	\$3,082	64.03%
26 Travelers Prop Cas Co Of Amer	25674	CT	\$5.005	0.81%	\$4,926	\$2,499	50.72%
27 State Farm Mut Auto Ins Co	25178	IL	\$4.982	0.81%	\$4,887	\$2,113	43.23%
28 Ohio Cas Ins Co	24074	NH	\$4.975	0.81%	\$4.810	\$4,593	95.50%
29 National Ind Co	20087	NE	\$4.876	0.79%	\$6.448	\$3,738	57.98%
30 Old Republic Ins Co	24147	PA	\$4.453	0.73%	\$3,574	\$2,047	57.27%
31 Continental Divide Ins Co	35939	CO	\$4.140	0.67%	\$5.091	\$2.090	41.05%
32 Nationwide Agribusiness Ins Co	28223	IA	\$4.015	0.65%	\$3,560	\$2.497	70.15%
33 Travelers Cas Ins Co Of Amer	19046	CT	\$3.948	0.64%	\$3,517	\$1,542	43.83%
34 Continental Western Ins Co	10804	IA	\$3.913	0.64%	\$4.480	(\$343)	(7.66)%
35 Farmers Ins Exch	21652	CA	\$3.855	0.63%	\$4,177	\$1,848	44.24%
36 Integon Natl Ins Co	29742	NC	\$3,818	0.62%	\$3,483	\$1,571	45.10%
37 Valley Forge Ins Co	20508	PA	\$3,556	0.58%	\$2,983	\$2,745	92.02%
38 Continental Ins Co	35289	PA	\$3,500	0.57%	\$3,140	\$1,914	60.97%
39 American T & T Ins Co RRG	11534	MT	\$3,460	0.56%	\$3,460	\$3,527	101.95%
40 Penn Millers Ins Co	14982	PA	\$3,442	0.56%	\$3,018	\$2,016	66.82%

Office of Insurance Commissioner

2019 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)
All 285 Other Companies			\$176,487	28.73%	\$170,088	\$120,233	70.69%
Totals (Loss Ratio is average)			\$614,208	100.00%	\$591,765	\$411,877	69.60%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

Rank Comp	nany Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	Farm Mut Auto Ins Co	25178	IL	\$444,254	13.18%	\$441,517	\$282,130	63.90%
2 Progre	ressive Direct Ins Co	16322	ОН	\$265,172	7.87%	\$254,495	\$140,563	55.23%
3 First N	Natl Ins Co Of Amer	24724	NH	\$201,604	5.98%	\$191,360	\$145,394	75.98%
4 Allsta	te Fire & Cas Ins Co	29688	IL	\$195,350	5.79%	\$192,375	\$104,998	54.58%
5 Pemc	co Mut Ins Co	24341	WA	\$163,137	4.84%	\$162,865	\$114,901	70.55%
6 Progr	ressive Cas Ins Co	24260	ОН	\$151,600	4.50%	\$141,992	\$83,904	59.09%
7 GEIC	O Advantage Ins Co	14138	NE	\$143,677	4.26%	\$137,951	\$106,172	76.96%
8 Farme	ers Ins Co Of WA	21644	WA	\$128,031	3.80%	\$130,751	\$69,307	53.01%
9 USAA	A Cas Ins Co	25968	TX	\$89,405	2.65%	\$88,905	\$73,923	83.15%
10 United	d Serv Automobile Assn	25941	TX	\$89.034	2.64%	\$88.632	\$64,637	72.93%
11 Mid C	Century Ins Co	21687	CA	\$84,622	2.51%	\$82,708	\$49,222	59.51%
12 GEIC	O Choice Ins Co	14139	NE	\$83,050	2.46%	\$80.285	\$47,002	58.54%
13 Geico	Gen Ins Co	35882	MD	\$79.027	2.34%	\$81,984	\$58,203	70.99%
14 Ameri	ican Family Ins Co	10386	WI	\$72,262	2.14%	\$69.629	\$46,275	66.46%
15 Safec	co Ins Co Of IL	39012	IL	\$68.457	2.03%	\$67.828	\$45,476	67.05%
16 Stand	dard Fire Ins Co	19070	CT	\$53,393	1.58%	\$47.490	\$30,474	64.17%
17 USAA	A Gen Ind Co	18600	TX	\$52,499	1.56%	\$51,995	\$39.603	76.17%
18 Intege	on Natl Ins Co	29742	NC	\$47,200	1.40%	\$46.387	\$27,287	58.83%
19 GEIC	O Secure Ins Co	14137	NE	\$46.389	1.38%	\$45,416	\$24,679	54.34%
20 State	Farm Fire & Cas Co	25143	IL	\$46.040	1.37%	\$47.455	\$30.833	64.97%
21 Hartfo	ord Cas Ins Co	29424	IN	\$45.864	1.36%	\$44.438	\$34,201	76.96%
22 Ameri	ican Family Mut Ins Co SI	19275	WI	\$44.661	1.32%	\$47.559	\$9.796	20.60%
23 Middle	esex Ins Co	23434	WI	\$44.616	1.32%	\$44.034	\$21,498	48.82%
24 Mutua	al Of Enumclaw Ins Co	14761	OR	\$34,432	1.02%	\$32,679	\$17,480	53.49%
25 Ameri	ican Family Connect Prop & Cas I	29068	WI	\$34,428	1.02%	\$34,750	\$30,489	87.74%
26 Garris	son Prop & Cas Ins Co	21253	TX	\$32.988	0.98%	\$32,232	\$23.596	73.21%
27 Count	try Pref Ins Co	21008	IL	\$31,775	0.94%	\$30,716	\$24,762	80.62%
28 Allsta	te Ins Co	19232	IL	\$30.788	0.91%	\$31,239	\$21,267	68.08%
29 Esura	ance Ins Co	25712	WI	\$30,144	0.89%	\$29.849	\$17.940	60.10%
30 Geico	Ind Co	22055	MD	\$29,364	0.87%	\$30,412	\$18,044	59.33%
31 Libert	ty Mut Fire Ins Co	23035	WI	\$29,184	0.87%	\$33.051	\$22,738	68.80%
32 Gover	rnment Employees Ins Co	22063	MD	\$25,664	0.76%	\$26.576	\$17.826	67.07%
33 LM G	en Ins Co	36447	IL	\$25,014	0.74%	\$23,933	\$20,743	86.67%
34 Grand	ge Ins Assn	22101	WA	\$23,554	0.70%	\$24,275	\$19.016	78.34%
35 Allsta	te Prop & Cas Ins Co	17230	IL	\$19.389	0.58%	\$19.515	\$8,151	41.77%
36 Enum	nclaw Prop & Cas Ins Co	11232	OR	\$18,666	0.55%	\$20,156	\$12,831	63.66%
37 Allsta	te Ind Co	19240	IL	\$17.376	0.52%	\$16,650	\$12.291	73.82%
38 Foren	nost Ins Co Grand Rapids MI	11185	MI	\$17.331	0.51%	\$12.750	\$8,096	63.50%
39 Perma	anent Gen Assur Corp	37648	WI	\$17,071	0.51%	\$15,904	\$10,882	68.42%
40 Amica	a Mut Ins Co	19976	RI	\$16,247	0.48%	\$21,295	\$12,462	58.52%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

	NAIC		Direct		Direct	Direct	
		-	Premiums	Market	Premiums	Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
All 163 Other Companies			\$298,426	8.85%	\$311,840	\$204,413	65.55%
Totals (Loss Ratio is a	verage)		\$3,371,184	100.00%	\$3,335,873	\$2,153,505	64.56%

Office of Insurance Commissioner

2019 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)

·	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
1 State Farm Mut Auto Ins Co	25178	IL	\$69,716	18.50%	\$69,479	\$40,139	57.77%
2 Pemco Mut Ins Co	24341	WA	\$28,931	7.68%	\$28,877	\$17,974	62.24%
3 First Natl Ins Co Of Amer	24724	NH	\$27,385	7.27%	\$28,303	\$23,284	82.27%
4 Progressive Direct Ins Co	16322	ОН	\$21,882	5.81%	\$21,176	\$10,918	51.56%
5 Allstate Fire & Cas Ins Co	29688	IL	\$21,068	5.59%	\$20,820	\$15,883	76.29%
6 Farmers Ins Co Of WA	21644	WA	\$15,804	4.19%	\$16,191	\$8,340	51.51%
7 Progressive Cas Ins Co	24260	ОН	\$13,416	3.56%	\$12,454	\$7,686	61.71%
8 GEICO Advantage Ins Co	14138	NE	\$11,032	2.93%	\$10,563	\$9,507	90.00%
9 USAA Cas Ins Co	25968	TX	\$9,688	2.57%	\$9,590	\$6,973	72.71%
10 United Serv Automobile Assn	25941	TX	\$9,067	2.41%	\$8,957	\$4,928	55.01%
11 Geico Gen Ins Co	35882	MD	\$8,750	2.32%	\$9.099	\$5,404	59.39%
12 Mid Century Ins Co	21687	CA	\$8,555	2.27%	\$8,504	\$4,211	49.51%
13 Safeco Ins Co Of IL	39012	IL	\$7,773	2.06%	\$8,145	\$5,905	72.49%
14 Standard Fire Ins Co	19070	CT	\$7,701	2.04%	\$6,976	\$4,174	59.83%
15 American Family Ins Co	10386	WI	\$6,963	1.85%	\$6,726	\$6,137	91.24%
16 USAA Gen Ind Co	18600	TX	\$6,095	1.62%	\$5,991	\$4,522	75.49%
17 State Farm Fire & Cas Co	25143	IL	\$5,830	1.55%	\$5,966	\$2,124	35.60%
18 Country Pref Ins Co	21008	IL	\$4,703	1.25%	\$4,620	\$3,698	80.04%
19 Mutual Of Enumclaw Ins Co	14761	OR	\$4,672	1.24%	\$4,464	\$1,808	40.51%
20 Hartford Cas Ins Co	29424	IN	\$4,597	1.22%	\$4,407	\$2,836	64.34%
21 American Family Connect Prop & Cas I	29068	WI	\$4,587	1.22%	\$4,689	\$2,972	63.38%
22 Allstate Ins Co	19232	IL	\$4,461	1.18%	\$4,537	\$3,910	86.18%
23 GEICO Choice Ins Co	14139	NE	\$4,298	1.14%	\$4,132	\$3,247	78.58%
24 Garrison Prop & Cas Ins Co	21253	TX	\$4,180	1.11%	\$4,072	\$3,105	76.25%
25 American Family Mut Ins Co SI	19275	WI	\$3,426	0.91%	\$3,740	\$4,359	116.53%
26 Government Employees Ins Co	22063	MD	\$3,063	0.81%	\$3,176	\$2,213	69.67%
27 Grange Ins Assn	22101	WA	\$2,990	0.79%	\$3,123	\$2,266	72.58%
28 Esurance Ins Co	25712	WI	\$2,787	0.74%	\$2,759	\$2,329	84.38%
29 Allstate Prop & Cas Ins Co	17230	IL	\$2,622	0.70%	\$2,683	\$1,689	62.95%
30 Enumclaw Prop & Cas Ins Co	11232	OR	\$2,465	0.65%	\$2,771	\$1,123	40.52%
31 Commerce W Ins Co	13161	CA	\$2,096	0.56%	\$2,648	(\$467)	(17.63)%
32 Integon Natl Ins Co	29742	NC	\$2,056	0.55%	\$2,013	\$1,302	64.69%
33 Geico Ind Co	22055	MD	\$2,053	0.54%	\$2,144	\$1,057	49.28%
34 Liberty Mut Fire Ins Co	23035	WI	\$2,039	0.54%	\$2,318	\$218	9.41%
35 Country Mut Ins Co	20990	IL	\$1,987	0.53%	\$1,973	\$1,614	81.80%
36 Allied Prop & Cas Ins Co	42579	IA	\$1,822	0.48%	\$1,990	\$1,589	79.87%
37 GEICO Secure Ins Co	14137	NE	\$1,580	0.42%	\$1,522	\$1,282	84.24%
38 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$1,571	0.42%	\$1,591	\$863	54.22%
39 Nationwide Ins Co Of Amer	25453	ОН	\$1,451	0.39%	\$1,536	\$643	41.83%
40 Amica Mut Ins Co	19976	RI	\$1,441	0.38%	\$1,941	\$1,663	85.66%

Office of Insurance Commissioner

Top 40 Authorized Companies

2019 Washington Market Share and Loss Ratio

Zero Premium and Loss Companies Excluded Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

				Direct		Direct	Direct	
		NAIC	_	Premiums	Market	Premiums	Losses	Loss
Rank	Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
	All 135 Other Companies			\$30,175	8.01%	\$30,414	\$17,591	57.84%
	Totals (Loss Ratio is average)			\$376,774	100.00%	\$377,081	\$241,015	63.92%

Office of Insurance Commissioner

2019 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

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	\$297,815	14.83%	\$292,541	\$188,808	64.54%
2 First Natl Ins Co Of Amer	24724	NH	\$147,165	7.33%	\$142,886	\$82,559	57.78%
3 Progressive Direct Ins Co	16322	ОН	\$125,998	6.27%	\$119,090	\$77,413	65.00%
4 Allstate Fire & Cas Ins Co	29688	IL	\$117,119	5.83%	\$113,117	\$69,518	61.46%
5 Pemco Mut Ins Co	24341	WA	\$107,889	5.37%	\$105,945	\$58,518	55.23%
6 GEICO Advantage Ins Co	14138	NE	\$82,473	4.11%	\$78,267	\$55,332	70.70%
7 Progressive Cas Ins Co	24260	ОН	\$78,654	3.92%	\$73,426	\$38,760	52.79%
8 United Serv Automobile Assn	25941	TX	\$63,210	3.15%	\$62,450	\$44,763	71.68%
9 USAA Cas Ins Co	25968	TX	\$63,184	3.15%	\$62,198	\$42,544	68.40%
10 Farmers Ins Co Of WA	21644	WA	\$60,800	3.03%	\$61,896	\$34,325	55.46%
11 Geico Gen Ins Co	35882	MD	\$45,293	2.26%	\$47,351	\$28,036	59.21%
12 USAA Gen Ind Co	18600	TX	\$43,940	2.19%	\$43,017	\$28,522	66.30%
13 GEICO Choice Ins Co	14139	NE	\$41,557	2.07%	\$40,325	\$28,263	70.09%
14 Allstate Ins Co	19232	IL	\$40,299	2.01%	\$40,391	\$12,368	30.62%
15 Mid Century Ins Co	21687	CA	\$37,911	1.89%	\$37,047	\$25,469	68.75%
16 Safeco Ins Co Of IL	39012	IL	\$37,275	1.86%	\$37,888	\$23,132	61.05%
17 American Family Ins Co	10386	WI	\$29,421	1.46%	\$27,962	\$22,242	79.55%
18 Standard Fire Ins Co	19070	CT	\$29,270	1.46%	\$26,222	\$17,202	65.60%
19 State Farm Fire & Cas Co	25143	IL	\$27,279	1.36%	\$27,592	\$15,946	57.79%
20 American Family Connect Prop & Cas I	29068	WI	\$24,867	1.24%	\$24,894	\$15,425	61.96%
21 Garrison Prop & Cas Ins Co	21253	TX	\$24,180	1.20%	\$23,317	\$14,889	63.86%
22 Country Pref Ins Co	21008	IL	\$21,603	1.08%	\$20,842	\$12,295	58.99%
23 Hartford Cas Ins Co	29424	IN	\$21,546	1.07%	\$20,777	\$13,516	65.05%
24 GEICO Secure Ins Co	14137	NE	\$20,880	1.04%	\$20,379	\$14,091	69.15%
25 Geico Ind Co	22055	MD	\$19,722	0.98%	\$20,338	\$10,639	52.31%
26 American Family Mut Ins Co SI	19275	WI	\$19,109	0.95%	\$20,411	\$12,563	61.55%
27 LM Gen Ins Co	36447	IL	\$18,221	0.91%	\$17,085	\$8,644	50.59%
28 Liberty Mut Fire Ins Co	23035	WI	\$17,705	0.88%	\$19,547	\$8,426	43.11%
29 Mutual Of Enumclaw Ins Co	14761	OR	\$16,912	0.84%	\$15,410	\$10,247	66.50%
30 Government Employees Ins Co	22063	MD	\$15,428	0.77%	\$16,124	\$9,692	60.11%
31 Integon Natl Ins Co	29742	NC	\$15,411	0.77%	\$15,248	\$8,022	52.61%
32 Allstate Prop & Cas Ins Co	17230	IL	\$14,546	0.72%	\$14,664	\$6,792	46.32%
33 Allstate Ind Co	19240	IL	\$13,119	0.65%	\$12,581	\$5,876	46.71%
34 Esurance Ins Co	25712	WI	\$13,072	0.65%	\$12,879	\$8,970	69.65%
35 Grange Ins Assn	22101	WA	\$11,320	0.56%	\$11,736	\$7.053	60.10%
36 Foremost Ins Co Grand Rapids MI	11185	MI	\$11,092	0.55%	\$9,923	\$5,199	52.39%
37 Essentia Ins Co	37915	МО	\$10,994	0.55%	\$10,289	\$2,510	24.40%
38 State Natl Ins Co Inc	12831	TX	\$10.087	0.50%	\$10,562	\$5,145	48.71%
39 Enumclaw Prop & Cas Ins Co	11232	OR	\$9,560	0.48%	\$10,407	\$6,585	63.27%
40 Country Mut Ins Co	20990	IL	\$9,145	0.46%	\$8,947	\$5,178	57.87%

Office of Insurance Commissioner

2019 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)
All 163 Other Companies			\$193,360	9.63%	\$200,535	\$107,153	53.43%
Totals (Loss Ratio is average)			\$2,008,431	100.00%	\$1,976,508	\$1,192,632	60.34%

State of Washington Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Boiler and Machinery

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	\$6,920	22.50%	\$5,514	\$1,515	27.47%
2 Travelers Prop Cas Co Of Amer	25674	CT	\$2,539	8.26%	\$2,362	\$1,128	47.74%
3 Affiliated Fm Ins Co	10014	RI	\$1,770	5.76%	\$1,819	\$1,096	60.26%
4 Hartford Steam Boil Inspec & Ins Co	11452	СТ	\$1,691	5.50%	\$1,490	\$10,446	701.03%
5 Mutual Of Enumclaw Ins Co	14761	OR	\$1,519	4.94%	\$1,542	\$343	22.24%
6 National Union Fire Ins Co Of Pitts	19445	PA	\$1,335	4.34%	\$1,419	\$186	13.13%
7 Federal Ins Co	20281	IN	\$917	2.98%	\$881	\$88	9.98%
8 Continental Cas Co	20443	IL	\$900	2.93%	\$988	\$412	41.75%
9 Zurich Amer Ins Co	16535	NY	\$881	2.87%	\$891	\$20	2.27%
10 XL Ins Amer Inc	24554	DE	\$827	2.69%	\$855	\$54	6.35%
11 Eagle W Ins Co	12890	CA	\$810	2.63%	\$669	\$117	17.47%
12 Liberty Mut Fire Ins Co	23035	WI	\$710	2.31%	\$703	\$331	47.01%
13 Oregon Mut Ins Co	14907	OR	\$524	1.71%	\$511	\$71	13.80%
14 American Guar & Liab Ins	26247	NY	\$465	1.51%	\$521	(\$4)	(0.78)%
15 Employers Ins Co of Wausau	21458	WI	\$425	1.38%	\$266	\$5	1.94%
16 Brotherhood Mut Ins Co	13528	IN	\$410	1.33%	\$395	\$0	0.00%
17 Western Natl Mut Ins Co	15377	MN	\$409	1.33%	\$383	\$1	0.28%
18 Allianz Global Risks US Ins Co	35300	IL	\$395	1.29%	\$433	\$31	7.07%
19 Westport Ins Corp	39845	MO	\$387	1.26%	\$329	\$370	112.53%
20 American Home Assur Co	19380	NY	\$368	1.20%	\$653	\$35	5.31%
21 Greenwich Ins Co	22322	DE	\$317	1.03%	\$294	\$248	84.61%
22 Penn Millers Ins Co	14982	PA	\$302	0.98%	\$262	\$52	19.90%
23 Great Northern Ins Co	20303	IN	\$297	0.97%	\$284	\$31	10.88%
24 Federated Mut Ins Co	13935	MN	\$250	0.81%	\$243	\$217	89.27%
25 Amco Ins Co	19100	IA	\$235	0.76%	\$222	\$2	0.95%
26 Travelers Ind Co	25658	CT	\$231	0.75%	\$213	\$1	0.29%
27 Verlan Fire Ins Co MD	10815	NH	\$219	0.71%	\$185	\$0	0.00%
28 New Hampshire Ins Co	23841	IL	\$208	0.68%	\$106	\$6	5.65%
29 Continental Western Ins Co	10804	IA	\$197	0.64%	\$245	\$208	85.10%
30 Allstate Ins Co	19232	IL	\$189	0.61%	\$194	\$57	29.37%
31 Alaska Natl Ins Co	38733	AK	\$187	0.61%	\$168	\$0	0.00%
32 The Cincinnati Ins Co	10677	OH	\$183	0.60%	\$133	\$20	15.18%
33 Depositors Ins Co	42587	IA	\$178	0.58%	\$147	\$43	28.97%
34 Union Ins Co	25844	IA	\$173	0.56%	\$194	\$19	9.95%
35 Sompo Amer Ins Co	11126	NY	\$171	0.56%	\$178	(\$33)	(18.69)%
36 Pacific Ind Co	20346	WI	\$171	0.56%	\$166	\$17	10.44%
37 Allied Ins Co of Amer	10127	ОН	\$162	0.53%	\$142	\$18	12.51%
38 Nationwide Mut Ins Co	23787	ОН	\$144	0.47%	\$122	\$51	41.80%
39 Hartford Fire Ins Co	19682	CT	\$139	0.45%	\$120	\$0	0.00%
40 North Amer Elite Ins Co	29700	NH	\$122	0.40%	\$113	\$9	7.65%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Boiler and Machinery

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 105 Other Companies			\$2,473	8.04%	\$2,747	\$712	25.90%
	Totals (Loss Ratio is average)			\$30,749	100.00%	\$29,103	\$17,922	61.58%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Burglary and Theft

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	СТ	\$2,796	41.38%	\$2,359	\$1,647	69.80%
2 Hiscox Ins Co Inc	10200	IL	\$748	11.07%	\$726	\$265	36.51%
3 National Union Fire Ins Co Of Pitts	19445	PA	\$462	6.84%	\$491	\$0	0.00%
4 Hanover Ins Co	22292	NH	\$327	4.83%	\$309	\$7	2.11%
5 Federal Ins Co	20281	IN	\$274	4.05%	\$268	\$44	16.57%
6 Continental Cas Co	20443	IL	\$229	3.40%	\$194	\$114	58.77%
7 XL Specialty Ins Co	37885	DE	\$197	2.92%	\$161	\$77	47.53%
8 Navigators Ins Co	42307	NY	\$192	2.84%	\$140	\$18	12.54%
9 Zurich Amer Ins Co	16535	NY	\$121	1.80%	\$127	(\$6)	(4.64)%
10 US Specialty Ins Co	29599	TX	\$118	1.75%	\$105	\$534	506.79%
11 Philadelphia Ind Ins Co	18058	PA	\$115	1.70%	\$103	\$50	48.16%
12 Great Northern Ins Co	20303	IN	\$97	1.44%	\$94	(\$1)	(1.46)%
13 Great Amer Ins Co	16691	ОН	\$76	1.12%	\$72	\$0	0.37%
14 Fidelity & Deposit Co Of MD	39306	IL	\$73	1.08%	\$59	\$22	38.04%
15 Atlantic Specialty Ins Co	27154	NY	\$62	0.91%	\$73	\$3	3.69%
16 XL Ins Amer Inc	24554	DE	\$55	0.81%	\$50	\$7	14.80%
17 The Cincinnati Ins Co	10677	ОН	\$53	0.78%	\$40	\$0	(0.84)%
18 Pacific Ind Co	20346	WI	\$47	0.69%	\$52	\$0	(0.34)%
19 Twin City Fire Ins Co Co	29459	IN	\$44	0.65%	\$41	\$2	5.28%
20 Federated Mut Ins Co	13935	MN	\$44	0.65%	\$45	\$5	11.98%
21 Hartford Fire Ins Co	19682	CT	\$43	0.64%	\$41	\$0	0.09%
22 Western Natl Mut Ins Co	15377	MN	\$39	0.58%	\$40	\$0	(0.06)%
23 Nationwide Mut Ins Co	23787	ОН	\$38	0.57%	\$37	\$0	0.78%
24 Berkley Ins Co	32603	DE	\$35	0.52%	\$42	\$7	15.40%
25 Eagle W Ins Co	12890	CA	\$34	0.51%	\$29	(\$2)	(5.92)%
26 Penn Millers Ins Co	14982	PA	\$32	0.48%	\$29	\$1	3.27%
27 Markel Amer Ins Co	28932	VA	\$31	0.46%	\$38	\$1	3.83%
28 Everest Natl Ins Co	10120	DE	\$30	0.45%	\$25	\$1	2.72%
29 American Family Mut Ins Co SI	19275	WI	\$30	0.44%	\$27	\$0	0.00%
30 Mutual Of Enumclaw Ins Co	14761	OR	\$27	0.40%	\$26	\$0	0.61%
31 Westchester Fire Ins Co	10030	PA	\$25	0.37%	\$34	(\$9)	(25.87)%
32 Transquard Ins Co Of Amer Inc	28886	IL	\$23	0.34%	\$20	\$2	7.97%
33 Arch Ins Co	11150	MO	\$19	0.28%	\$21	(\$4)	(17.07)%
34 United States Liab Ins Co	25895	PA	\$18	0.27%	\$22	\$0	0.13%
35 Western Natl Assur Co	24465	MN	\$15	0.22%	\$11	\$0	2.48%
36 Bankers Standard Ins Co	18279	PA	\$14	0.21%	\$5	\$0	5.90%
37 Employers Ins Co of Wausau	21458	WI	\$14	0.21%	\$13	\$0	(0.83)%
38 Vigilant Ins Co	20397	NY	\$13	0.19%	\$13	\$0	(2.88)%
39 Travelers Prop Cas Co Of Amer	25674	CT	\$13	0.19%	\$12	\$1	9.11%
40 American Guar & Liab Ins	26247	NY	\$12	0.17%	\$10	\$0	1.33%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Burglary and Theft

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 85 Other Companies			\$122	1.80%	\$129	\$34	26.42%
Totals (Loss Ratio is a	verage)		\$6,757	100.00%	\$6,137	\$2,820	45.95%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

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	\$53,158	15.11%	\$49,537	\$26,802	54.11%
2 Philadelphia Ind Ins Co	18058	PA	\$21,306	6.06%	\$21,342	\$13,308	62.35%
3 Contractors Bonding & Ins Co	37206	IL	\$13,709	3.90%	\$12,312	\$2,356	19.14%
4 State Farm Fire & Cas Co	25143	IL	\$11,137	3.17%	\$10,850	\$4,652	42.88%
5 Mutual Of Enumclaw Ins Co	14761	OR	\$10,664	3.03%	\$10,367	\$9,064	87.43%
6 West Amer Ins Co	44393	IN	\$10,347	2.94%	\$10,686	\$3,844	35.97%
7 American Alt Ins Corp	19720	DE	\$9,106	2.59%	\$8,625	\$464	5.37%
8 American Fire & Cas Co	24066	NH	\$8,899	2.53%	\$9,652	\$5,000	51.80%
9 Mid Century Ins Co	21687	CA	\$8,774	2.49%	\$8,564	\$1,727	20.17%
10 Truck Ins Exch	21709	CA	\$8,655	2.46%	\$8,794	\$8.074	91.82%
11 Phoenix Ins Co	25623	CT	\$7.502	2.13%	\$7,269	\$3,887	53.48%
12 Eagle W Ins Co	12890	CA	\$6,827	1.94%	\$5,876	\$5,714	97.24%
13 Ohio Cas Ins Co	24074	NH	\$6,628	1.88%	\$6,745	\$2,042	30.27%
14 The Cincinnati Ins Co	10677	ОН	\$6,026	1.71%	\$5,943	\$1,159	19.50%
15 Farmers Ins Exch	21652	CA	\$5,803	1.65%	\$5,783	\$427	7.38%
16 Sentinel Ins Co Ltd	11000	CT	\$5,596	1.59%	\$5,399	\$7,104	131.58%
17 Travelers Cas Ins Co Of Amer	19046	CT	\$5,290	1.50%	\$5.016	\$3,167	63.14%
18 Federal Ins Co	20281	IN	\$5,262	1.50%	\$5,672	\$3,390	59.77%
19 Alaska Natl Ins Co	38733	AK	\$5,176	1.47%	\$4,422	\$1,696	38.35%
20 Charter Oak Fire Ins Co	25615	CT	\$5,156	1.47%	\$4,843	\$3,312	68.38%
21 Continental Ins Co	35289	PA	\$4,335	1.23%	\$4,441	\$2,079	46.81%
22 National Fire Ins Co Of Hartford	20478	IL	\$4.218	1.20%	\$3.657	\$1,130	30.89%
23 Valley Forge Ins Co	20508	PA	\$3.979	1.13%	\$3,948	\$2,135	54.09%
24 Travelers Prop Cas Co Of Amer	25674	CT	\$3.958	1.12%	\$3,651	\$946	25.91%
25 Continental Western Ins Co	10804	IA	\$3.710	1.05%	\$4,766	\$74	1.55%
26 Brotherhood Mut Ins Co	13528	IN	\$3.660	1.04%	\$3,518	\$550	15.63%
27 Firemans Fund Ins Co	21873	CA	\$3.659	1.04%	\$3,403	\$4.805	141.21%
28 Allstate Ind Co	19240	IL	\$3.531	1.00%	\$3,414	\$710	20.81%
29 American Family Mut Ins Co SI	19275	WI	\$3.518	1.00%	\$3,774	\$1,599	42.38%
30 Hanover Amer Ins Co	36064	NH	\$3.193	0.91%	\$3,033	\$753	24.81%
31 Oregon Mut Ins Co	14907	OR	\$3.166	0.90%	\$3.640	\$855	23.48%
32 Country Mut Ins Co	20990	IL	\$2.944	0.84%	\$2,756	\$1,838	66.68%
33 Union Ins Co	25844	IA	\$2.923	0.83%	\$3,371	\$2.044	60.63%
34 Continental Cas Co	20443	IL	\$2.904	0.83%	\$2,721	\$615	22.61%
35 Amco Ins Co	19100	IA	\$2,851	0.81%	\$3,032	\$1,756	57.93%
36 American Hallmark Ins Co Of TX	43494	TX	\$2,672	0.76%	\$2,825	\$962	34.04%
37 Church Mut Ins Co	18767	WI	\$2,590	0.74%	\$2,507	\$1,076	42.94%
38 Travelers Ind Co Of Amer	25666	CT	\$2,519	0.72%	\$2,213	\$1.763	79.65%
39 Travelers Ind Co	25658	CT	\$2,349	0.67%	\$2,212	\$1,219	55.10%
40 National Surety Corp	21881	IL	\$2,323	0.66%	\$2,487	\$5,103	205.17%

Office of Insurance Commissioner

2019 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)
All 221 Other Companies			\$71,803	20.41%	\$70,141	\$47,723	68.04%
Totals (Loss Ratio is average	;)		\$351,828	100.00%	\$343,207	\$186,923	54.46%

Office of Insurance Commissioner

2019 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)

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	\$43,143	8.14%	\$41,350	\$22,908	55.40%
2 Philadelphia Ind Ins Co	18058	PA	\$30,607	5.78%	\$30,961	\$16,350	52.81%
3 Mutual Of Enumclaw Ins Co	14761	OR	\$24,757	4.67%	\$24,681	\$14,916	60.44%
4 Mid Century Ins Co	21687	CA	\$21,840	4.12%	\$21,205	\$9,415	44.40%
5 Farmers Ins Co Of WA	21644	WA	\$19,566	3.69%	\$19,270	\$10,923	56.68%
6 State Farm Fire & Cas Co	25143	IL	\$18,963	3.58%	\$18,322	\$10,277	56.09%
7 Ace Amer Ins Co	22667	PA	\$18,465	3.49%	\$16,929	\$9,902	58.49%
8 Truck Ins Exch	21709	CA	\$17,993	3.40%	\$17,631	\$6,243	35.41%
9 Allstate Ind Co	19240	IL	\$14,244	2.69%	\$13,776	\$12,512	90.83%
10 West Amer Ins Co	44393	IN	\$13,727	2.59%	\$14,344	\$5,143	35.86%
11 Sentinel Ins Co Ltd	11000	CT	\$12,727	2.40%	\$11,826	\$9,858	83.36%
12 Farmers Ins Exch	21652	CA	\$12,518	2.36%	\$12,235	\$6,286	51.38%
13 Eagle W Ins Co	12890	CA	\$12,090	2.28%	\$9,866	\$13,200	133.80%
14 American Alt Ins Corp	19720	DE	\$11,177	2.11%	\$11.055	\$5,264	47.62%
15 American Fire & Cas Co	24066	NH	\$10,143	1.91%	\$10,520	\$2,454	23.33%
16 Travelers Cas Ins Co Of Amer	19046	CT	\$9,946	1.88%	\$9.493	\$13.330	140.43%
17 American Family Mut Ins Co SI	19275	WI	\$8,156	1.54%	\$8,098	\$5.063	62.52%
18 Oregon Mut Ins Co	14907	OR	\$7,365	1.39%	\$6,757	\$5,760	85.25%
19 Hartford Fire Ins Co	19682	CT	\$7.344	1.39%	\$6,772	(\$1,710)	(25.25)%
20 Ohio Cas Ins Co	24074	NH	\$7,267	1.37%	\$7,057	\$3,453	48.93%
21 Travelers Prop Cas Co Of Amer	25674	CT	\$7,088	1.34%	\$6,238	\$2,057	32.98%
22 Allstate Ins Co	19232	IL	\$6.840	1.29%	\$7,108	\$13,595	191.26%
23 Federal Ins Co	20281	IN	\$6,263	1.18%	\$5,339	\$1,715	32.12%
24 Country Mut Ins Co	20990	IL	\$6,203	1.17%	\$6,034	\$1,613	26.74%
25 National Union Fire Ins Co Of Pitts	19445	PA	\$6,127	1.16%	\$6,211	\$845	13.61%
26 Hartford Cas Ins Co	29424	IN	\$5.843	1.10%	\$6.034	\$510	8.44%
27 Church Mut Ins Co	18767	WI	\$5,213	0.98%	\$5,094	\$3,171	62.23%
28 The Cincinnati Ins Co	10677	ОН	\$4.986	0.94%	\$4,636	\$969	20.89%
29 Firemans Fund Ins Co	21873	CA	\$4,275	0.81%	\$3,678	\$3,232	87.89%
30 Hanover Amer Ins Co	36064	NH	\$4,120	0.78%	\$3,818	\$956	25.03%
31 Amco Ins Co	19100	IA	\$3,795	0.72%	\$3.834	\$3,178	82.89%
32 Phoenix Ins Co	25623	CT	\$3,790	0.72%	\$3.839	\$602	15.68%
33 Charter Oak Fire Ins Co	25615	CT	\$3,652	0.69%	\$3,588	\$525	14.63%
34 Zurich Amer Ins Co	16535	NY	\$3,505	0.66%	\$3,225	\$1,718	53.29%
35 Brotherhood Mut Ins Co	13528	IN	\$3,389	0.64%	\$3,167	\$2,522	79.63%
36 Continental Western Ins Co	10804	IA	\$3,331	0.63%	\$4,044	(\$254)	(6.28)%
37 Citizens Ins Co Of Amer	31534	MI	\$3,316	0.63%	\$3,212	\$853	26.57%
38 Nationwide Mut Ins Co	23787	ОН	\$3,275	0.62%	\$3.832	\$571	14.89%
39 Travelers Ind Co Of Amer	25666	CT	\$3,153	0.60%	\$2,740	\$522	19.05%
40 Red Shield Ins Co	41580	WA	\$3,106	0.59%	\$2,876	\$557	19.35%

Office of Insurance Commissioner

2019 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)
All 218 Other Companies			\$116,536	21.99%	\$113,083	\$70,668	62.49%
Totals (Loss Ratio is averag	e)		\$529,844	100.00%	\$513,779	\$291,674	56.77%

State of Washington Office of Insurance Commissioner 2019 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	\$9,657	31.17%	\$8,840	\$1,796	20.31%
2 Atradius Trade Credit Ins Co	25422	MD	\$7,022	22.66%	\$7,159	(\$4,018)	(56.13)%
3 Old Republic Ins Co	24147	PA	\$3,576	11.54%	\$4,718	\$4,084	86.56%
4 Arch Ins Co	11150	MO	\$1,708	5.51%	\$1,296	\$772	59.57%
5 Great Amer Assur Co	26344	ОН	\$1,515	4.89%	\$1,635	\$759	46.43%
6 Securian Cas Co	10054	MN	\$1,085	3.50%	\$600	\$30	5.05%
7 US Specialty Ins Co	29599	TX	\$713	2.30%	\$663	(\$276)	(41.71)%
8 First Colonial Ins Co	29980	FL	\$678	2.19%	\$1,293	\$911	70.40%
9 Coface N Amer Ins Co	31887	MA	\$667	2.15%	\$609	(\$191)	(31.31)%
10 Zurich Amer Ins Co	16535	NY	\$643	2.07%	\$667	\$26	3.90%
11 Markel Ins Co	38970	IL	\$621	2.00%	\$468	\$469	100.24%
12 Atlantic Specialty Ins Co	27154	NY	\$600	1.94%	\$603	\$348	57.79%
13 American Natl Prop & Cas Co	28401	MO	\$528	1.70%	\$520	\$342	65.72%
14 Ohio Ind Co	26565	ОН	\$439	1.42%	\$35	\$15	41.73%
15 QBE Ins Corp	39217	PA	\$330	1.07%	\$424	\$64	14.96%
16 Triton Ins Co	41211	TX	\$297	0.96%	\$255	\$298	116.95%
17 State Farm Mut Auto Ins Co	25178	IL	\$207	0.67%	\$207	\$56	27.16%
18 Markel Amer Ins Co	28932	VA	\$196	0.63%	\$194	\$130	66.88%
19 Starr Ind & Liab Co	38318	TX	\$196	0.63%	\$169	\$49	28.86%
20 Cumis Ins Society Inc	10847	IA	\$169	0.55%	\$158	\$53	33.20%
21 American Security Ins Co	42978	DE	\$165	0.53%	\$165	(\$2)	(1.14)%
22 Great Amer Ins Co	16691	ОН	\$155	0.50%	\$168	(\$16)	(9.32)%
23 Ace Amer Ins Co	22667	PA	\$88	0.28%	\$88	(\$7)	(8.07)%
24 American Bankers Ins Co Of FL	10111	FL	\$60	0.19%	\$44	\$1	1.92%
25 Lyndon Southern Ins Co	10051	DE	\$47	0.15%	\$39	\$4	10.65%
26 State Farm Fire & Cas Co	25143	IL	\$7	0.02%	\$7	\$8	104.91%
27 Knightbrook Ins Co	13722	DE	(\$29)	(0.09)%	\$150	\$11	7.19%
28 Transamerica Cas Ins Co	10952	IA	(\$44)	(0.14)%	\$208	\$54	26.03%
All 8 Other Companies			(\$309)	(1.00)%	(\$176)	(\$75)	0.00%
Totals (Loss Ratio	is average)		\$30,986	100.00%	\$31,207	\$5,693	18.24%

State of Washington Office of Insurance Commissioner 2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Earthquake

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	\$45,224	25.64%	\$43,572	\$0	0.00%
2 Geovera Ins Co	10799	CA	\$21,644	12.27%	\$21,289	\$0	0.00%
3 Zurich Amer Ins Co	16535	NY	\$11,346	6.43%	\$10,613	(\$7)	(0.07)%
4 Palomar Specialty Ins Co	20338	OR	\$9,607	5.45%	\$7,433	\$0	0.00%
5 Continental Cas Co	20443	IL	\$6,436	3.65%	\$5,959	(\$1,990)	(33.40)%
6 American Modern Home Ins Co	23469	ОН	\$5,499	3.12%	\$5,176	\$44	0.85%
7 United Serv Automobile Assn	25941	TX	\$4,840	2.74%	\$4,854	(\$143)	(2.95)%
8 XL Ins Amer Inc	24554	DE	\$4,406	2.50%	\$3,878	(\$55)	(1.42)%
9 Safeco Ins Co Of IL	39012	IL	\$4,351	2.47%	\$4,289	\$164	3.83%
10 Travelers Prop Cas Co Of Amer	25674	CT	\$3,745	2.12%	\$3,243	(\$265)	(8.18)%
11 Farmers Ins Co Of WA	21644	WA	\$3,563	2.02%	\$3,417	\$0	0.00%
12 Insurance Co Of The West	27847	CA	\$3,475	1.97%	\$2,890	\$30	1.04%
13 Westport Ins Corp	39845	MO	\$3,293	1.87%	\$3,389	\$0	0.00%
14 Travelers Ind Co	25658	CT	\$3,195	1.81%	\$2,917	(\$190)	(6.51)%
15 Amica Mut Ins Co	19976	RI	\$2,901	1.64%	\$2,803	\$0	0.00%
16 Great Northern Ins Co	20303	IN	\$2,780	1.58%	\$2,594	\$0	0.00%
17 American Family Mut Ins Co SI	19275	WI	\$2,682	1.52%	\$2,646	\$1	0.06%
18 Employers Ins Co of Wausau	21458	WI	\$2,533	1.44%	\$2,075	\$0	0.00%
19 American Guar & Liab Ins	26247	NY	\$2,439	1.38%	\$2,833	(\$1)	(0.03)%
20 Metropolitan Prop & Cas Ins Co	26298	RI	\$2,284	1.30%	\$2,303	(\$31)	(1.36)%
21 Bankers Standard Ins Co	18279	PA	\$2,240	1.27%	\$2,156	\$0	0.00%
22 USAA Cas Ins Co	25968	TX	\$2,163	1.23%	\$2,140	(\$8)	(0.36)%
23 Liberty Mut Fire Ins Co	23035	WI	\$1.871	1.06%	\$1,914	\$45	2.37%
24 AIG Prop Cas Co	19402	IL	\$1,738	0.99%	\$1,694	\$139	8.19%
25 Ace Amer Ins Co	22667	PA	\$1,572	0.89%	\$1,389	\$0	0.00%
26 Property & Cas Ins Co Of Hartford	34690	IN	\$1,440	0.82%	\$1,463	\$0	0.00%
27 Liberty Ins Corp	42404	IL	\$1,414	0.80%	\$1,371	\$43	3.15%
28 Vigilant Ins Co	20397	NY	\$1,214	0.69%	\$1,221	\$0	0.00%
29 North Amer Elite Ins Co	29700	NH	\$1.068	0.61%	\$1,070	\$0	0.00%
30 Travelers Home & Marine Ins Co	27998	CT	\$961	0.54%	\$894	(\$1)	(0.06)%
31 Federated Mut Ins Co	13935	MN	\$913	0.52%	\$865	\$0	0.00%
32 Crestbrook Ins Co	18961	ОН	\$869	0.49%	\$989	\$0	0.00%
33 Hartford Ins Co Of The Midwest	37478	IN	\$826	0.47%	\$868	\$0	0.00%
34 American Family Ins Co	10386	WI	\$807	0.46%	\$712	\$0	0.00%
35 LM Ins Corp	33600	IL	\$738	0.42%	\$715	\$22	3.14%
36 QBE Ins Corp	39217	PA	\$669	0.38%	\$654	\$0	0.02%
37 Nationwide Gen Ins Co	23760	ОН	\$580	0.33%	\$520	\$6	1.20%
38 Stillwater Ins Co	25180	CA	\$580	0.33%	\$593	\$0	0.00%
39 Allianz Global Risks US Ins Co	35300	IL	\$551	0.31%	\$612	\$1	0.10%
40 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$543	0.31%	\$549	(\$7)	(1.27)%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Earthquake

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 110 Other Companies			\$7,354	4.17%	\$7,103	(\$122)	(1.72)%
Totals (Loss Ratio is ave	rage)		\$176,350	100.00%	\$167,667	(\$2,325)	(1.39)%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Excess Workers' Compensation

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	МО	\$15,387	50.54%	\$15,296	\$22,596	147.73%
2 Ace Amer Ins Co	22667	PA	\$6,890	22.63%	\$7,027	\$6,932	98.66%
3 Zurich Amer Ins Co	16535	NY	\$2,007	6.59%	\$1,958	\$498	25.46%
4 Arch Ins Co	11150	MO	\$1,252	4.11%	\$1,104	\$203	18.43%
5 Liberty Ins Corp	42404	IL	\$915	3.01%	\$860	\$1,879	218.50%
6 National Union Fire Ins Co Of Pitts	19445	PA	\$798	2.62%	\$940	\$1,198	127.39%
7 Hartford Cas Ins Co	29424	IN	\$580	1.90%	\$584	\$337	57.65%
8 Everest Natl Ins Co	10120	DE	\$506	1.66%	\$564	\$154	27.27%
9 ACIG Ins Co	19984	IL	\$354	1.16%	\$354	(\$444)	(125.29)%
10 Old Republic Ins Co	24147	PA	\$336	1.11%	\$377	\$788	209.16%
11 Star Ins Co	18023	MI	\$242	0.79%	\$52	(\$65)	(124.84)%
12 Travelers Prop Cas Co Of Amer	25674	CT	\$241	0.79%	\$241	\$236	98.08%
13 Sompo Amer Ins Co	11126	NY	\$7	0.02%	\$3	\$0	0.00%
14 Gray Ins Co	36307	LA	\$2	0.01%	\$2	\$0	0.00%
15 Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$2	0.01%	\$0	\$0	0.00%
16 American Guar & Liab Ins	26247	NY	\$0	0.00%	\$0	\$51	0.00%
17 Republic Ind Co Of Amer	22179	CA	\$0	0.00%	\$0	\$120	0.00%
18 Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$6,676	0.00%
19 TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$89	0.00%
20 LM Ins Corp	33600	IL	\$0	0.00%	\$0	\$11	28428.95%
21 New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$33	0.00%
22 Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$39	0.00%
23 Great West Cas Co	11371	NE	\$0	0.00%	\$0	\$24	0.00%
24 Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$18	0.00%
25 Hartford Fire Ins Co	19682	CT	(\$11)	(0.04)%	(\$11)	\$49	(455.96)%
All 23 Other Companies			\$933	3.07%	\$1,145	(\$4,472)	(390.39)%
Totals (Loss Ratio is	average)		\$30,443	100.00%	\$30,497	\$36,950	121.16%

State of Washington Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Farmowners Multiple Peril

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	Mutual Of Enumclaw Ins Co	14761	OR	\$15,563	19.97%	\$15,363	\$6,428	41.84%
	Country Mut Ins Co	20990	IL	\$9,483	12.17%	\$9.148	\$5.143	56.22%
	Grange Ins Assn	22101	WA	\$9,174	11.77%	\$8,930	\$3,599	40.30%
	North Pacific Ins Co	23892	OR	\$6,176	7.92%	\$6,103	\$2,778	45.51%
	American States Ins Co	19704	IN	\$5,871	7.53%	\$5,659	\$2,670	47.18%
	Nationwide Agribusiness Ins Co	28223	IA	\$4,835	6.20%	\$4,617	\$4,563	98.83%
	Eagle W Ins Co	12890	CA	\$3,342	4.29%	\$2,941	\$2,147	73.02%
	Travelers Ind Co Of Amer	25666	CT	\$3,168	4.06%	\$2.933	\$2,008	68.46%
-	State Farm Fire & Cas Co	25143	IL	\$2,567	3.29%	\$2,534	\$573	22.60%
	Indemnity Ins Co Of North Amer	43575	PA	\$2,443	3.13%	\$2,318	\$1,334	57.54%
	Associated Ind Corp	21865	CA	\$2,443 \$1,917	2.46%	\$2,229	\$5,638	252.95%
	National Surety Corp	21881	IL	\$1,917 \$1,705	2.40%	\$2,229 \$1,813	\$3,036 \$915	50.49%
	Oregon Mut Ins Co	14907	OR	\$1,703	2.08%	\$1,623	\$1,117	68.80%
	Charter Oak Fire Ins Co	25615	CT	\$1,020 \$1,379	1.77%	\$1,023 \$1,348	\$1,117 \$748	55.47%
	• · · · · · · · · · · · · · · · · · · ·	25674	CT	\$1,379 \$1,374			\$746 \$350	
	Travelers Prop Cas Co Of Amer American Ins Co	21857	OH	\$1,374	1.76% 1.73%	\$1,435 \$1,095	\$169	24.38% 15.48%
		19690	IN		1.73%		\$1,301	15.46%
	American Economy Ins Co			\$1,167		\$1,130		
	American Family Mut Ins Co SI	19275	WI CT	\$965	1.24% 0.82%	\$1,006	\$1,114	110.70%
	Travelers Ind Co Of CT	25682		\$639		\$661	\$1,293	195.59%
	Phoenix Ins Co	25623	CT	\$628	0.81%	\$582	(\$99)	(17.06)%
	Firemans Fund Ins Co	21873	CA	\$594	0.76%	\$797	\$750	94.04%
	Travelers Ind Co	25658	CT	\$449	0.58%	\$432	\$44	10.23%
	American Family Ins Co	10386	WI	\$430	0.55%	\$349	\$1,014	290.23%
	Markel Ins Co	38970	IL	\$330	0.42%	\$318	\$47	14.83%
	Great Amer Ins Co	16691	ОН	\$292	0.38%	\$295	\$177	59.99%
	QBE Ins Corp	39217	PA	\$179	0.23%	\$486	\$155	31.95%
	Unigard Ins Co	25747	WI	\$169	0.22%	\$859	\$1,503	174.85%
	Starnet Ins Co	40045	IA	\$39	0.05%	\$42	\$20	47.09%
29	Great Amer Assur Co	26344	OH	\$36	0.05%	\$32	\$5	15.36%
	American Reliable Ins Co	19615	AZ	\$23	0.03%	\$20	(\$7)	(33.57)%
31	Great Amer Ins Co of NY	22136	NY	\$20	0.03%	\$11	\$2	15.64%
32	Great Amer Alliance Ins Co	26832	OH	\$15	0.02%	\$15	\$6	41.17%
33	Peerless Ind Ins Co	18333	IL	\$0	0.00%	\$0	\$2	0.00%
34	West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$1	0.00%
35	Ohio Security Ins Co	24082	NH	\$0	0.00%	\$0	\$2	0.00%
36	Lamorak Ins Co	20621	PA	\$0	0.00%	\$0	\$5	0.00%
	All 7 Other Companies			\$ 0	0.00%	\$0	(\$184)	0.00%
	Totals (Loss Ratio	is average)		\$77,943	100.00%	\$77,122	\$47,330	61.37%

Office of Insurance Commissioner 2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Federal Flood

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	\$5,128	20.74%	\$5,285	\$44	0.83%
2 Farmers Ins Co Of WA	21644	WA	\$3,802	15.37%	\$3,876	(\$2,033)	(52.46)%
3 Hartford Ins Co Of The Midwest	37478	IN	\$3,524	14.25%	\$3,691	\$261	7.06%
4 Wright Natl Flood Ins Co	11523	TX	\$2,758	11.15%	\$2,952	\$83	2.80%
5 Allstate Ins Co	19232	IL	\$2,409	9.74%	\$2,431	\$77	3.18%
6 USAA Gen Ind Co	18600	TX	\$1,861	7.52%	\$1,789	\$110	6.14%
7 Selective Ins Co Of Amer	12572	NJ	\$1,378	5.57%	\$1,191	\$104	8.74%
8 American Family Mut Ins Co SI	19275	WI	\$569	2.30%	\$558	(\$3)	(0.57)%
9 Homesite Ins Co Of The Midwest	13927	WI	\$539	2.18%	\$540	\$0	0.00%
10 Integon Natl Ins Co	29742	NC	\$488	1.97%	\$471	\$45	9.55%
11 Metropolitan Prop & Cas Ins Co	26298	RI	\$336	1.36%	\$337	\$0	0.00%
12 Liberty Mut Fire Ins Co	23035	WI	\$335	1.36%	\$338	\$13	3.89%
13 Hartford Underwriters Ins Co	30104	CT	\$322	1.30%	\$319	\$0	0.00%
14 Foremost Ins Co Grand Rapids MI	11185	MI	\$285	1.15%	\$268	(\$143)	(53.12)%
15 American Strategic Ins Corp	10872	FL	\$221	0.90%	\$214	\$35	16.34%
16 Philadelphia Ind Ins Co	18058	PA	\$160	0.65%	\$198	(\$27)	(13.74)%
17 American Commerce Ins Co	19941	ОН	\$141	0.57%	\$156	\$11	7.18%
18 QBE Ins Corp	39217	PA	\$130	0.53%	\$124	(\$39)	(31.72)%
19 Occidental Fire & Cas Co Of NC	23248	NC	\$129	0.52%	\$129	\$0	0.00%
20 Privilege Underwriters Recp Exch	12873	FL	\$69	0.28%	\$57	\$17	29.37%
21 American Natl Prop & Cas Co	28401	MO	\$60	0.24%	\$60	\$0	0.00%
22 First Amer Prop & Cas Ins Co	37710	CA	\$51	0.20%	\$47	\$0	0.00%
23 Bankers Ins Co	33162	FL	\$29	0.12%	\$33	\$0	0.00%
24 Westfield Ins Co	24112	ОН	\$6	0.02%	\$6	\$0	0.00%
All 3 Other Companies			\$ 0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio	is average)		\$24,730	100.00%	\$25,071	(\$1,447)	(5.77)%

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Private Flood

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 Security Ins Co	42978	DE	\$954	17.03%	\$884	(\$1)	(0.11)%
2 Zurich Amer Ins Co	16535	NY	\$858	15.30%	\$843	\$35	4.09%
3 XL Ins Amer Inc	24554	DE	\$842	15.03%	\$482	\$67	13.89%
4 American Guar & Liab Ins	26247	NY	\$538	9.61%	\$543	\$8	1.54%
5 Allianz Global Risks US Ins Co	35300	IL	\$491	8.77%	\$603	\$3	0.58%
6 Employers Ins Co of Wausau	21458	WI	\$479	8.55%	\$304	\$0	0.00%
7 Westport Ins Corp	39845	MO	\$446	7.96%	\$376	\$0	0.00%
8 AIG Prop Cas Co	19402	IL	\$405	7.22%	\$392	\$51	13.10%
9 Integon Natl Ins Co	29742	NC	\$251	4.48%	\$117	\$10	8.90%
10 North Amer Elite Ins Co	29700	NH	\$126	2.24%	\$130	\$0	0.00%
11 Crestbrook Ins Co	18961	ОН	\$62	1.10%	\$64	\$0	0.00%
12 Liberty Mut Fire Ins Co	23035	WI	\$60	1.07%	\$56	\$0	0.00%
13 Bankers Standard Ins Co	18279	PA	\$35	0.62%	\$81	(\$8)	(9.63)%
14 The Cincinnati Ins Co	10677	ОН	\$19	0.35%	\$13	\$0	0.00%
15 Firemans Fund Ins Co	21873	CA	\$15	0.26%	\$6	\$0	0.00%
16 Hanover Ins Co	22292	NH	\$8	0.15%	\$2	\$0	0.44%
17 Hanover Amer Ins Co	36064	NH	\$5	0.08%	\$4	\$7	159.94%
18 Arch Ins Co	11150	MO	\$4	0.07%	\$2	\$0	22.75%
19 American Zurich Ins Co	40142	IL	\$2	0.03%	\$1	\$0	26.86%
20 Oregon Mut Ins Co	14907	OR	\$2	0.03%	\$1	\$0	0.00%
21 Hartford Fire Ins Co	19682	CT	\$1	0.02%	\$1	\$0	0.00%
22 National Cas Co	11991	ОН	\$1	0.02%	\$4	\$0	9.39%
23 American Cas Co Of Reading PA	20427	PA	\$1	0.01%	\$0	\$0	0.00%
24 Continental Cas Co	20443	IL	\$0	0.01%	\$0	\$0	0.00%
25 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.01%	\$0	\$0	0.00%
26 Transportation Ins Co	20494	IL	\$0	0.00%	\$1	\$0	0.00%
All 7 Other Companies			(\$1)	(0.01)%	(\$1)	\$0	0.00%
Totals (Loss Ratio	is average)		\$5,604	100.00%	\$4,909	\$175	3.56%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Fidelity

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	\$4,536	22.43%	\$4,484	\$2,150	47.96%
2 Federal Ins Co	20281	IN	\$1,995	9.86%	\$1,849	\$163	8.84%
3 Great Amer Ins Co	16691	ОН	\$1,765	8.73%	\$1,766	\$749	42.44%
4 National Union Fire Ins Co Of Pitts	19445	PA	\$1,583	7.83%	\$1,511	\$521	34.46%
5 Cumis Ins Society Inc	10847	IA	\$1,115	5.51%	\$1,040	\$401	38.53%
6 Continental Cas Co	20443	IL	\$828	4.09%	\$784	\$576	73.43%
7 Hanover Ins Co	22292	NH	\$681	3.37%	\$563	\$173	30.80%
8 Everest Natl Ins Co	10120	DE	\$674	3.33%	\$398	\$11	2.83%
9 Liberty Mut Ins Co	23043	MA	\$587	2.90%	\$549	\$38	7.01%
10 Hartford Fire Ins Co	19682	CT	\$529	2.62%	\$548	\$288	52.64%
11 Federated Mut Ins Co	13935	MN	\$447	2.21%	\$453	\$88	19.45%
12 Zurich Amer Ins Co	16535	NY	\$426	2.10%	\$419	\$891	212.30%
13 Western Surety Co	13188	SD	\$413	2.04%	\$401	(\$21)	(5.34)%
14 Philadelphia Ind Ins Co	18058	PA	\$392	1.94%	\$372	\$26	7.11%
15 Continental Ins Co	35289	PA	\$288	1.42%	\$245	\$4,158	1696.41%
16 Berkley Regional Ins Co	29580	IA	\$235	1.16%	\$488	(\$24)	(4.99)%
17 Beazley Ins Co Inc	37540	CT	\$233	1.15%	\$216	\$1	0.34%
18 Twin City Fire Ins Co Co	29459	IN	\$206	1.02%	\$163	\$26	15.79%
19 Southwest Marine & Gen Ins Co	12294	AZ	\$199	0.98%	\$179	(\$6)	(3.11)%
20 Colonial Surety Co	10758	PA	\$196	0.97%	\$196	(\$1)	(0.34)%
21 Arch Ins Co	11150	MO	\$194	0.96%	\$178	(\$13)	(7.07)%
22 Berkley Ins Co	32603	DE	\$192	0.95%	\$192	\$1,424	742.12%
23 Ohio Cas Ins Co	24074	NH	\$188	0.93%	\$168	\$17	10.14%
24 Starnet Ins Co	40045	IA	\$188	0.93%	\$81	\$6	7.20%
25 RLI Ins Co	13056	IL	\$184	0.91%	\$172	(\$3)	(1.90)%
26 Berkshire Hathaway Specialty Ins Co	22276	NE	\$167	0.83%	\$159	\$72	45.67%
27 Fidelity & Deposit Co Of MD	39306	IL	\$151	0.74%	\$206	\$177	85.90%
28 Axis Ins Co	37273	IL	\$147	0.73%	\$157	\$53	33.65%
29 United States Fire Ins Co	21113	DE	\$137	0.68%	\$139	\$68	48.71%
30 Starr Ind & Liab Co	38318	TX	\$135	0.67%	\$114	(\$116)	(101.49)%
31 American Family Mut Ins Co SI	19275	WI	\$105	0.52%	\$94	\$0	0.00%
32 Sentry Select Ins Co	21180	WI	\$99	0.49%	\$93	\$10	10.52%
33 Markel Amer Ins Co	28932	VA	\$96	0.48%	\$112	\$4	3.22%
34 QBE Ins Corp	39217	PA	\$86	0.43%	\$77	\$64	83.44%
35 Pacific Ind Co	20346	WI	\$78	0.38%	\$73	(\$18)	(24.75)%
36 State Farm Fire & Cas Co	25143	IL	\$70	0.34%	\$70	\$0	0.00%
37 American Guar & Liab Ins	26247	NY	\$59	0.29%	\$55	(\$10)	(17.91)%
38 Contractors Bonding & Ins Co	37206	IL	\$43	0.21%	\$47	(\$2)	(4.27)%
39 Sentry Ins A Mut Co	24988	WI	\$42	0.21%	\$43	\$4	10.15%
40 American Zurich Ins Co	40142	IL	\$40	0.20%	\$41	\$72	173.97%

Office of Insurance Commissioner

2019 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)
All 97 Other Companies			\$498	2.46%	\$745	\$242	32.44%
Totals (Loss Ratio is average	ge)		\$20,227	100.00%	\$19,640	\$12,260	62.43%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Financial Guaranty

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	\$1,410	67.41%	\$981	\$0	0.00%
2 Ambac Assur Corp	18708	WI	\$658	31.47%	\$982	\$0	0.00%
3 Build Amer Mut Assur Co	14380	NY	\$23	1.12%	\$20	\$0	0.00%
4 MBIA Ins Corp	12041	NY	\$0	0.00%	\$555	\$0	0.00%
5 National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$339	\$0	0.00%
6 Syncora Guar Inc	20311	NY	\$0	0.00%	\$169	\$0	0.00%
All 6 Other Companies			\$0	0.00%	\$216	(\$610)	(281.85)%
Totals (Loss Ratio is	average)		\$2,092	100.00%	\$3,262	(\$610)	(18.70)%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Fire

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	\$19,256	10.48%	\$18,592	\$9,591	51.59%
2 XL Ins Amer Inc	24554	DE	\$16,161	8.80%	\$7,018	\$1,135	16.18%
3 Affiliated Fm Ins Co	10014	RI	\$11,775	6.41%	\$10,777	\$2,557	23.73%
4 Foremost Ins Co Grand Rapids MI	11185	MI	\$11,259	6.13%	\$10,856	\$6,465	59.55%
5 Starr Surplus Lines Ins Co	13604	TX	\$10,401	5.66%	\$5,796	\$1,803	31.11%
6 Pemco Mut Ins Co	24341	WA	\$10,121	5.51%	\$9,837	\$5,297	53.85%
7 Factory Mut Ins Co	21482	RI	\$6,769	3.69%	\$5,667	\$2,960	52.23%
8 Allianz Global Risks US Ins Co	35300	IL	\$6,550	3.57%	\$6,102	\$619	10.14%
9 Zurich Amer Ins Co	16535	NY	\$6,413	3.49%	\$5,716	\$1,239	21.67%
10 Penn Millers Ins Co	14982	PA	\$6,010	3.27%	\$5,417	\$2,426	44.78%
11 American Home Assur Co	19380	NY	\$5,164	2.81%	\$8,672	(\$3,984)	(45.94)%
12 Travelers Prop Cas Co Of Amer	25674	CT	\$4,904	2.67%	\$4,542	\$5,812	127.96%
13 Continental Cas Co	20443	IL	\$4,694	2.56%	\$4,482	\$4,947	110.38%
14 Standard Guar Ins Co	42986	DE	\$3,560	1.94%	\$3,560	\$2,348	65.96%
15 Employers Ins Co of Wausau	21458	WI	\$3,318	1.81%	\$1,977	\$937	47.41%
16 Liberty Mut Fire Ins Co	23035	WI	\$2,687	1.46%	\$2,773	(\$134)	(4.85)%
17 American Guar & Liab Ins	26247	NY	\$2,644	1.44%	\$2,887	\$453	15.70%
18 United Serv Automobile Assn	25941	TX	\$2,628	1.43%	\$2.675	\$1,361	50.88%
19 Enumclaw Prop & Cas Ins Co	11232	OR	\$2,499	1.36%	\$2,520	\$376	14.94%
20 Hartford Fire Ins Co	19682	CT	\$2,389	1.30%	\$1,728	(\$149)	(8.62)%
21 Travelers Ind Co	25658	CT	\$2,373	1.29%	\$2,362	\$10,303	436.17%
22 American Modern Select Ins Co	38652	ОН	\$2,369	1.29%	\$2,292	\$736	32.10%
23 Automobile Ins Co Of Hartford CT	19062	CT	\$2,245	1.22%	\$2,124	\$785	36.96%
24 Western Natl Mut Ins Co	15377	MN	\$1,954	1.06%	\$1,841	\$247	13.42%
25 Verlan Fire Ins Co MD	10815	NH	\$1,823	0.99%	\$1,705	\$99	5.82%
26 First Amer Prop & Cas Ins Co	37710	CA	\$1,608	0.88%	\$1,541	\$875	56.79%
27 Federated Mut Ins Co	13935	MN	\$1,466	0.80%	\$1,432	\$121	8.48%
28 USAA Cas Ins Co	25968	TX	\$1,434	0.78%	\$1,401	\$665	47.44%
29 Westport Ins Corp	39845	MO	\$1,414	0.77%	\$1,261	\$2,306	182.82%
30 Tokio Marine Amer Ins Co	10945	NY	\$1,330	0.72%	\$1,866	\$684	36.69%
31 Sompo Amer Ins Co	11126	NY	\$1,198	0.65%	\$1,290	(\$173)	(13.40)%
32 Great Amer Ins Co	16691	ОН	\$1,150	0.63%	\$279	\$0	0.00%
33 HDI Global Ins Co	41343	IL	\$1,129	0.61%	\$780	\$96	12.31%
34 Insurance Co Of The State Of PA	19429	IL	\$1,084	0.59%	\$1,203	\$79	6.56%
35 Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,069	0.58%	\$1,549	(\$147)	(9.47)%
36 Ohio Security Ins Co	24082	NH	\$1.048	0.57%	\$986	\$183	18.51%
37 Depositors Ins Co	42587	IA	\$1.008	0.55%	\$1,017	\$879	86.51%
38 Mutual Of Enumclaw Ins Co	14761	OR	\$989	0.54%	\$956	\$274	28.65%
39 Grange Ins Assn	22101	WA	\$967	0.53%	\$992	\$394	39.72%
40 RSUI Ind Co	22314	NH	\$879	0.48%	\$789	\$66	8.42%

Office of Insurance Commissioner

2019 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)
All 182 Other Companies			\$15,952	8.68%	\$16,661	\$420	2.52%
Totals (Loss Ratio is average)			\$183,692	100.00%	\$165,923	\$64,953	39.15%

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Homeowners Multiple Peril

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	\$328,916	16.79%	\$320,220	\$172,478	53.86%
2 Safeco Ins Co Of Amer	24740	NH	\$197,620	10.09%	\$189,201	\$99,961	52.83%
3 Pemco Mut Ins Co	24341	WA	\$120,610	6.16%	\$116,937	\$72,247	61.78%
4 Allstate Prop & Cas Ins Co	17230	IL	\$76,079	3.88%	\$76,353	\$47,473	62.18%
5 United Serv Automobile Assn	25941	TX	\$73,565	3.76%	\$69,430	\$40,551	58.41%
6 Foremost Ins Co Grand Rapids MI	11185	MI	\$64,996	3.32%	\$63,149	\$25,032	39.64%
7 Travelers Home & Marine Ins Co	27998	CT	\$59,933	3.06%	\$53,772	\$38,726	72.02%
8 USAA Cas Ins Co	25968	TX	\$58,423	2.98%	\$56,551	\$29,406	52.00%
9 Farmers Ins Co Of WA	21644	WA	\$58,206	2.97%	\$59,878	\$26,403	44.09%
10 Fire Ins Exch	21660	CA	\$51,962	2.65%	\$53,647	\$29,832	55.61%
11 Truck Ins Exch	21709	CA	\$41,536	2.12%	\$36,166	\$18.855	52.14%
12 Country Mut Ins Co	20990	IL	\$40,001	2.04%	\$39,567	\$18,092	45.72%
13 Mutual Of Enumclaw Ins Co	14761	OR	\$38,360	1.96%	\$36,662	\$17.361	47.35%
14 Allstate Ind Co	19240	IL	\$37,211	1.90%	\$37,418	\$25,773	68.88%
15 Homesite Ins Co	17221	WI	\$34,275	1.75%	\$25,858	\$18,913	73.14%
16 American Family Mut Ins Co SI	19275	WI	\$32,022	1.63%	\$32,250	\$23,049	71.47%
17 Allstate Ins Co	19232	IL	\$31,783	1.62%	\$32,555	\$22,755	69.90%
18 Allstate Vehicle & Prop Ins Co	37907	IL	\$30,983	1.58%	\$22,077	\$16,922	76.65%
19 Metropolitan Prop & Cas Ins Co	26298	RI	\$30,913	1.58%	\$31,913	\$13,173	41.28%
20 Homesite Ins Co Of The Midwest	13927	WI	\$27,474	1.40%	\$27,071	\$15,633	57.75%
21 USAA Gen Ind Co	18600	TX	\$25,753	1.31%	\$23,695	\$12,169	51.36%
22 Grange Ins Assn	22101	WA	\$23,772	1.21%	\$23.348	\$16,027	68.64%
23 American Family Ins Co	10386	WI	\$23,502	1.20%	\$20,163	\$13,235	65.64%
24 American Family Connect Prop & Cas I	29068	WI	\$23,020	1.18%	\$22,073	\$15,694	71.10%
25 Liberty Ins Corp	42404	IL	\$22,883	1.17%	\$22,613	\$12,916	57.12%
26 LM Ins Corp	33600	IL	\$21,483	1.10%	\$21,481	\$10.976	51.10%
27 Liberty Mut Fire Ins Co	23035	WI	\$19,913	1.02%	\$20,387	\$7,505	36.81%
28 Enumclaw Prop & Cas Ins Co	11232	OR	\$19,358	0.99%	\$20,392	\$12.336	60.49%
29 Property & Cas Ins Co Of Hartford	34690	IN	\$18,924	0.97%	\$19,228	\$6.828	35.51%
30 American Strategic Ins Corp	10872	FL	\$18,740	0.96%	\$14,234	\$6,589	46.29%
31 Garrison Prop & Cas Ins Co	21253	TX	\$17,523	0.89%	\$16.036	\$7,174	44.74%
32 Amica Mut Ins Co	19976	RI	\$16.320	0.83%	\$15.241	\$9,265	60.79%
33 First Amer Prop & Cas Ins Co	37710	CA	\$15.647	0.80%	\$14,671	\$11.877	80.96%
34 Trumbull Ins Co	27120	CT	\$15.579	0.80%	\$14.986	\$6,360	42.44%
35 American Bankers Ins Co Of FL	10111	FL	\$14.871	0.76%	\$14.059	\$5,558	39.53%
36 American Modern Select Ins Co	38652	ОН	\$13,113	0.67%	\$12,044	\$7,389	61.35%
37 Great Northern Ins Co	20303	IN	\$13,016	0.66%	\$11,905	\$14,943	125.52%
38 Nationwide Gen Ins Co	23760	ОН	\$10,613	0.54%	\$7.421	\$5,538	74.62%
39 Privilege Underwriters Recp Exch	12873	FL	\$10,246	0.52%	\$8.930	\$3,668	41.08%
40 Hartford Ins Co Of The Midwest	37478	IN	\$9,429	0.48%	\$9,838	\$254	2.58%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Homeowners Multiple Peril

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 111 Other Companies			\$170,433	8.70%	\$178,861	\$116,215	64.98%
Totals (Loss Ratio is average)			\$1,959,007	100.00%	\$1,892,282	\$1,075,153	56.82%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Inland Marine

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
National Union Fire Ins Co Of Pitts	19445	PA	\$130,604	18.85%	\$130,530	\$34,672	26.56%
2 Liberty Ins Underwriters Inc	19917	IL	\$71,198	10.27%	\$71,198	\$50,168	70.46%
3 Continental Cas Co	20443	IL	\$61,614	8.89%	\$61,157	\$27,605	45.14%
4 Factory Mut Ins Co	21482	RI	\$36,680	5.29%	\$34,442	\$7,319	21.25%
5 Jefferson Ins Co	11630	NY	\$24,515	3.54%	\$23,601	\$5,712	24.20%
6 American Pet Ins Co	12190	NY	\$21,465	3.10%	\$20,290	\$12,390	61.06%
7 Affiliated Fm Ins Co	10014	RI	\$20,351	2.94%	\$20,213	\$512	2.53%
8 Ohio Cas Ins Co	24074	NH	\$18,739	2.70%	\$16,467	\$3,766	22.87%
9 American Bankers Ins Co Of FL	10111	FL	\$18,430	2.66%	\$18,323	\$6,285	34.30%
10 National Cas Co	11991	OH	\$16,166	2.33%	\$14,629	\$10,219	69.86%
11 State Farm Fire & Cas Co	25143	IL	\$15,757	2.27%	\$15,608	\$6,252	40.05%
12 New Hampshire Ins Co	23841	IL	\$10,146	1.46%	\$10,184	\$5,129	50.36%
13 Travelers Prop Cas Co Of Amer	25674	CT	\$9,861	1.42%	\$10,066	\$12,371	122.90%
14 Safeco Ins Co Of Amer	24740	NH	\$8.905	1.28%	\$8,724	\$3,879	44.47%
15 United States Fire Ins Co	21113	DE	\$7,717	1.11%	\$7,677	\$3,998	52.08%
16 AGCS Marine Ins Co	22837	IL	\$7,383	1.07%	\$8,164	\$319	3.90%
17 Ace Amer Ins Co	22667	PA	\$7,341	1.06%	\$8.821	\$14,264	161.70%
18 Zurich Amer Ins Co	16535	NY	\$7,162	1.03%	\$5.841	\$18,091	309.75%
19 Indemnity Ins Co Of North Amer	43575	PA	\$6,376	0.92%	\$6.468	\$4,351	67.27%
20 American Security Ins Co	42978	DE	\$5,949	0.86%	\$3.524	\$1,228	34.85%
21 United Financial Cas Co	11770	OH	\$5,429	0.78%	\$5,239	\$1,569	29.96%
22 Arch Ins Co	11150	MO	\$5,338	0.77%	\$4,953	\$3,270	66.01%
23 Berkshire Hathaway Specialty Ins Co	22276	NE	\$5,100	0.74%	\$4,887	\$2,773	56.75%
24 American Zurich Ins Co	40142	IL	\$5,082	0.73%	\$4,479	\$1,340	29.91%
25 Great West Cas Co	11371	NE	\$4,903	0.71%	\$4,982	\$2,259	45.35%
26 AIG Prop Cas Co	19402	IL	\$4,177	0.60%	\$4,068	\$868	21.34%
27 BCS Ins Co	38245	OH	\$4,158	0.60%	\$4,427	\$1,801	40.68%
28 Allstate Prop & Cas Ins Co	17230	IL	\$3.909	0.56%	\$3,884	\$1,560	40.16%
29 Pemco Mut Ins Co	24341	WA	\$3,858	0.56%	\$3,862	\$1,036	26.82%
30 XL Specialty Ins Co	37885	DE	\$3,756	0.54%	\$3,916	\$2,587	66.05%
31 Nationwide Mut Ins Co	23787	ОН	\$3.747	0.54%	\$3,797	\$989	26.05%
32 United Serv Automobile Assn	25941	TX	\$3.695	0.53%	\$3,663	\$954	26.03%
33 American Modern Home Ins Co	23469	OH	\$3,459	0.50%	\$2,764	\$1,888	68.29%
34 Jewelers Mut Ins Co	14354	WI	\$3.437	0.50%	\$3,250	\$864	26.59%
35 Great Amer Assur Co	26344	ОН	\$3.368	0.49%	\$3,102	\$1,181	38.08%
36 Progressive Direct Ins Co	16322	OH	\$3,262	0.47%	\$3,085	\$1,407	45.61%
37 The Cincinnati Ins Co	10677	ОН	\$3,249	0.47%	\$2,695	\$288	10.70%
38 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$3,234	0.47%	\$3.246	\$378	11.64%
39 Great Northern Ins Co	20303	IN	\$3,126	0.45%	\$2,944	\$747	25.39%
40 Generali Us Branch	11231	NY	\$3,066	0.44%	\$3,032	\$1,903	62.75%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Inland Marine

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 269 Other Companies			\$107,290	15.48%	\$105,528	\$37,539	35.57%
Totals (Loss Ratio is average)		\$693,002	100.00%	\$677,729	\$295,730	43.64%

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

Top 40 Authorized Companies Zero Premium Companies Excluded

nk Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Athene Ann & Life Co	61689	IA	\$170,378	\$0	\$289,043	\$0	\$459,420	8.07%
2 Lincoln Natl Life Ins Co	65676	IN	\$267,041	\$0	\$20,540	\$0	\$287,582	5.05%
3 New York Life Ins & Ann Corp	91596	DE	\$284,094	\$0	\$855	\$0	\$284,949	5.00%
4 Teachers Ins & Ann Assoc Of Amer	69345	NY	\$136,960	\$0	\$120,667	\$0	\$257,627	4.52%
5 Jackson Natl Life Ins Co	65056	MI	\$229,820	\$0	\$1,203	\$0	\$231,022	4.069
6 Allianz Life Ins Co Of N Amer	90611	MN	\$202.721	\$0	\$0	\$0	\$202.721	3.56%
7 American Gen Life Ins Co	60488	TX	\$200,738	\$0	\$376	\$0	\$201,114	3.539
8 AXA Equitable Life Ins Co	62944	NY	\$171,782	\$0	\$12,212	\$0	\$183,994	3.23
9 Massachusetts Mut Life Ins Co	65935	MA	\$70.060	\$0	\$107.191	\$0	\$177.251	3.11
10 Pacific Life Ins Co	67466	NE	\$146,515	\$0	\$10,623	\$0	\$157,138	2.76
11 Nationwide Life Ins Co	66869	ОН	\$54,974	\$0	\$76,973	\$0	\$131,947	2.32
12 Forethought Life Ins Co	91642	IN	\$124.024	\$0	\$0	\$0	\$124.024	2.18
13 American Equity Invest Life Ins Co	92738	IA	\$122,329	\$0	\$0	\$0	\$122,329	2.15
14 Nationwide Life & Ann Ins Co	92657	ОН	\$115,036	\$0	\$0	\$0	\$115,036	2.02
15 Pruco Life Ins Co	79227	ΑZ	\$114.995	\$0	\$0	\$0	\$114.995	2.02
16 Brighthouse Life Ins Co	87726	DE	\$111,495	\$0	\$2	\$0	\$111,497	1.96
17 Symetra Life Ins Co	68608	IA	\$96,004	\$0	\$806	\$0	\$96,810	1.70
18 RiverSource Life Ins Co	65005	MN	\$95,112	\$0	\$751	\$0	\$95,863	1.68
19 Thrivent Financial For Lutherans	56014	WI	\$93,930	\$0	\$0	\$0	\$93,930	1.65
20 Great Amer Life Ins Co	63312	ОН	\$92,994	\$0	\$191	\$0	\$93,186	1.64
21_Variable Ann Life Ins Co	70238	TX	\$55,446	\$0	\$36,017	\$0	\$91,463	1.61
22 Principal Life Ins Co	61271	IA	\$61,617	\$0	\$23,180	\$0	\$84,796	1.49
23 Delaware Life Ins Co	79065	DE	\$64,797	\$0	\$1,734	\$0	\$66,531	1.17
24 Security Benefit Life Ins Co	68675	KS	\$65,870	\$0	\$337	\$0	\$66,208	1.16
25 Western United Life Assur Co	85189	WA	\$60,641	\$0	\$0	\$0	\$60,641	1.06
26 Fidelity & Guar Life Ins Co	63274	IA	\$58,565	\$0	\$0	\$0	\$58,565	1.03
27 North Amer Co Life & Hlth Ins	66974	IA	\$53.697	\$0	\$3	\$0	\$53,700	0.94
28 Transamerica Life Ins Co	86231	IA	\$47,625	\$0	\$1,117	\$0	\$48,742	0.86
29 Western Southern Life Assur Co	92622	ОН	\$47,369	\$0	\$0	\$0	\$47,369	0.83
30 Bankers Life & Cas Co	61263	IL	\$47.261	\$0	\$0	\$0	\$47.261	0.83
31 Fidelity Investments Life Ins Co	93696	UT	\$45,856	\$0	\$0	\$0	\$45,856	0.81
32 Equitable Life & Cas Ins Co	62952	UT	\$36,918	\$0	\$0	\$0	\$36,918	0.65
33 Jefferson Natl Life Ins Co	64017	TX	\$33,190	\$0	\$0	\$0	\$33,190	0.58
34 Protective Life Ins Co	68136	TN	\$31,536	\$0	\$0	\$0	\$31,536	0.55
35 Standard Ins Co	69019	OR	\$26,532	\$0	\$51	\$0	\$26,583	0.47
36 Members Life Ins Co	86126	IA	\$26,101	\$0	\$0	\$0	\$26,101	0.46
37 Minnesota Life Ins Co	66168	MN	\$22,376	\$0	\$3,013	\$0	\$25,389	0.45
38 Midland Natl Life Ins Co	66044	IA	\$24,161	\$0	\$112	\$0	\$24,273	0.43
39 Reliance Standard Life Ins Co	68381	IL	\$22,497	\$0	\$0	\$0	\$22,497	0.39
40 Guaranty Income Life Ins Co	64238	IA	\$21,935	\$0	\$0	\$0	\$21,935	0.39
All 161 Other Companies			\$382,669	\$0	\$851,646	\$0	\$1,234,316	21.6
•	Totals		\$4,137,660	\$0	\$1,558,643	\$0	\$5,696,303	100.0

Top 40 Authorized Companies Zero Premium Companies Excluded

Line of Business: Life - Other Considerations

ank Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$757,978	\$0	\$757,978	47.05%
2 John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$287,491	\$0	\$287,491	17.84%
3 Standard Ins Co	69019	OR	\$0	\$0	\$150,820	\$0	\$150,820	9.36%
4 New York Life Ins Co	66915	NY	\$0	\$0	\$87,949	\$0	\$87,949	5.46%
5 Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$75,804	\$0	\$75,804	4.70%
6 Transamerica Life Ins Co	86231	IA	\$0	\$0	\$74.286	\$0	\$74.286	4.61%
7 Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$65,097	\$0	\$65,097	4.04%
8 Mutual Of Amer Life Ins Co	88668	NY	\$3,873	\$0	\$38,680	\$0	\$42,553	2.64%
9 Talcott Resolution Life Ins Co	88072	CT	\$288	\$0	\$37.145	\$0	\$37.432	2.32%
10 CMFG Life Ins Co	62626	IA	\$0	\$0	\$14,105	\$0	\$14,105	0.88%
11 Minnesota Life Ins Co	66168	MN	\$0	\$0	\$13,414	\$0	\$13,414	0.83%
12 AXA Equitable Life Ins Co	62944	NY	\$0	\$0	\$1.751	\$0	\$1.751	0.11%
13 Talcott Resolution Life & Ann Ins Co	71153	CT	\$1,275	\$0	\$0	\$0	\$1,275	0.08%
14 Ohio Natl Life Ins Co	67172	ОН	\$0	\$0	\$989	\$0	\$989	0.06%
15 Country Life Ins Co	62553	IL	\$0	\$0	\$117	\$0	\$117	0.01%
16 Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$89	\$0	\$89	0.01%
17 United Of Omaha Life Ins Co	69868	NE	\$2	\$0	\$0	\$0	\$2	0.00%
All 1 Other Companies			\$0	\$0	(\$2)	\$0	(\$2)	0.00%
	Totals		\$5,438	\$0	\$1,605,712	\$0	\$1,611,151	100.00%

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

Top 40 Authorized Companies Zero Premium Companies Excluded

Rank Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 New York Life Ins Co	66915	NY	\$155,709	\$0	\$27,807	\$0	\$183,517	6.45%
2 Northwestern Mut Life Ins Co	67091	WI	\$180,420	\$0	\$77	\$0	\$180,496	6.34%
3 Metropolitan Life Ins Co	65978	NY	\$19,004	\$0	\$150,388	\$0	\$169,393	5.95%
4 Lincoln Natl Life Ins Co	65676	IN	\$105,330	\$0	\$11,704	\$0	\$117,034	4.11%
5 Pacific Life Ins Co	67466	NE	\$91,121	\$0	\$0	\$0	\$91,121	3.20%
6 State Farm Life Ins Co	69108	IL	\$90.253	\$0	\$857	\$0	\$91.110	3.20%
7 John Hancock Life Ins Co USA	65838	MI	\$79,355	\$0	(\$1,460)	\$0	\$77,896	2.74%
8 Massachusetts Mut Life Ins Co	65935	MA	\$75,120	\$0	\$404	\$0	\$75,524	2.65%
9 Pruco Life Ins Co	79227	ΑZ	\$63.951	\$0	\$0	\$0	\$63.951	2.25%
10 Minnesota Life Ins Co	66168	MN	\$36,033	\$486	\$15,571	\$0	\$52,090	1.83%
11 Thrivent Financial For Lutherans	56014	WI	\$49,622	\$0	\$0	\$0	\$49,622	1.74%
12 New York Life Ins & Ann Corp	91596	DE	\$40.834	\$0	\$8.133	\$0	\$48.967	1.72%
13 American Gen Life Ins Co	60488	TX	\$44,798	\$0	\$35	\$0	\$44,832	1.57%
14 Farmers New World Life Ins Co	63177	WA	\$40,107	\$0	\$0	\$0	\$40,107	1.41%
15 Transamerica Premier Life Ins Co	66281	IA	\$37.310	\$0	\$172	\$0	\$37.482	1.32%
16 United Of Omaha Life Ins Co	69868	NE	\$24,451	\$0	\$9,758	\$0	\$34,208	1.20%
17 USAA Life Ins Co	69663	TX	\$34,030	\$0	\$0	\$0	\$34,030	1.20%
18 Nationwide Life & Ann Ins Co	92657	ОН	\$33,617	\$0	\$0	\$0	\$33,617	1.18%
19 RiverSource Life Ins Co	65005	MN	\$33,253	\$0	\$0	\$0	\$33,253	1.17%
20 Primerica Life Ins Co	65919	TN	\$31,870	\$0	\$0	\$0	\$31,870	1.12%
21 Symetra Life Ins Co	68608	IA	\$21,267	\$0	\$10,070	\$0	\$31,336	1.10%
22 Midland Natl Life Ins Co	66044	IA	\$31,167	\$0	\$15	\$0	\$31,182	1.10%
23 Penn Mut Life Ins Co	67644	PA	\$30,987	\$0	\$0	\$0	\$30,987	1.09%
24 Lincoln Benefit Life Co	65595	NE	\$30,406	\$0	\$10	\$0	\$30,416	1.07%
25 Protective Life Ins Co	68136	TN	\$29,732	\$0	\$238	\$0	\$29,970	1.05%
26 Transamerica Life Ins Co	86231	IA	\$27,685	\$4	\$1,355	\$0	\$29,044	1.02%
27 Brighthouse Life Ins Co	87726	DE	\$28.085	\$0	\$0	\$0	\$28.085	0.99%
28 Genworth Life & Ann Ins Co	65536	VA	\$27,907	\$0	\$124	\$0	\$28,031	0.98%
29 Security Life Of Denver Ins Co	68713	CO	\$28,005	\$0	\$0	\$0	\$28,005	0.98%
30 Banner Life Ins Co	94250	MD	\$27.092	\$0	\$0	\$0	\$27.092	0.95%
31 Guardian Life Ins Co Of Amer	64246	NY	\$22,281	\$0	\$3,344	\$0	\$25,625	0.90%
32 American Income Life Ins Co	60577	IN	\$25,487	\$0	\$49	\$0	\$25,536	0.90%
33 North Amer Co Life & Hlth Ins	66974	IA	\$22.314	\$0	\$22	\$0	\$22.336	0.78%
34 Reliastar Life Ins Co	67105	MN	\$19,525	\$0	\$1,976	\$0	\$21,501	0.76%
35 AXA Equitable Life Ins Co	62944	NY	\$20,962	\$0	\$14	\$0	\$20,976	0.74%
36 Forethought Life Ins Co	91642	IN	\$20,339	\$0	\$52	\$0	\$20,391	0.72%
37 Country Life Ins Co	62553	IL	\$19,689	\$0	\$61	\$0	\$19,750	0.69%
38 Penn Ins & Ann Co	93262	DE	\$17,745	\$0	\$0	\$0	\$17,745	0.62%
39 State Life Ins Co	69116	IN	\$17,676	\$0	\$0	\$0	\$17,676	0.62%
40 Allianz Life Ins Co Of N Amer	90611	MN	\$15,640	\$0	\$19	\$0	\$15,659	0.55%
All 294 Other Companies			\$451,933	\$3,381	\$400,278	\$1	\$855,593	30.05%
•	Totals		\$2,202,112	\$3,870	\$641,073	\$1	\$2,847,056	100.00%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded 2019 Washington Market Share and Loss Ratio Line of Business: Medical Professional Liability

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	\$71,341	53.56%	\$66,132	\$27,847	42.11%
2 Doctors Co An Interins Exch	34495	CA	\$8,917	6.70%	\$9,420	\$3,204	34.01%
3 Medical Protective Co	11843	IN	\$6,408	4.81%	\$6,348	(\$780)	(12.29)%
4 MD RRG Inc	12355	MT	\$5,632	4.23%	\$5,750	\$3,653	63.54%
5 Proselect Ins Co	10638	NE	\$5,173	3.88%	\$4,756	\$8,504	178.79%
6 Dentists Ins Co	40975	CA	\$4,836	3.63%	\$5,031	\$100	1.99%
7 American Cas Co Of Reading PA	20427	PA	\$4,464	3.35%	\$4,413	\$1,114	25.24%
8 NCMIC Ins Co	15865	IA	\$2,657	2.00%	\$2,604	\$209	8.04%
9 Aspen Amer Ins Co	43460	TX	\$2,333	1.75%	\$2,119	\$2,429	114.66%
10 Emergency Medicine Professional Asr	12003	NV	\$1,952	1.47%	\$1,944	\$358	18.42%
11 Oms Natl Ins Co Rrq	44121	IL	\$1,948	1.46%	\$1,893	\$414	21.84%
12 ProAssurance Ins Co of Amer	14460	IL	\$1,776	1.33%	\$1,890	\$1,312	69.44%
13 Liberty Ins Underwriters Inc	19917	IL	\$1,231	0.92%	\$1,328	\$260	19.59%
14 American Excess Ins Exch RRG	10903	VT	\$1,115	0.84%	\$1,075	\$17	1.58%
15 Ace Amer Ins Co	22667	PA	\$1,065	0.80%	\$1,056	\$762	72.16%
16 Lone Star Alliance RRG	15211	DC	\$958	0.72%	\$647	\$99	15.30%
17 Allied Professionals Ins Co RRG	11710	AZ	\$938	0.70%	\$943	\$124	13.14%
18 Ophthalmic Mut Ins Co RRG	44105	VT	\$917	0.69%	\$911	\$891	97.84%
19 Church Mut Ins Co	18767	WI	\$886	0.66%	\$639	\$344	53.77%
20 Health Care Industry Liab Recip Ins	11832	DC	\$798	0.60%	\$796	\$444	55.78%
21 UMIA Ins Inc	36676	OR	\$675	0.51%	\$367	\$522	142.29%
22 Norcal Mut Ins Co	33200	CA	\$662	0.50%	\$416	\$233	55.96%
23 Caring Communities Recip RRG	12373	DC	\$648	0.49%	\$648	\$161	24.92%
24 Applied Medico Legal Solutions RRG	11598	AZ	\$619	0.46%	\$708	(\$82)	(11.54)%
25 Emergency Physicians Ins Exchange RR	11714	VT	\$516	0.39%	\$513	\$117	22.87%
26 Health Providers Ins Recip RRG	10080	HI	\$484	0.36%	\$484	\$0	0.00%
27 Pharmacists Mut Ins Co	13714	IA	\$464	0.35%	\$459	\$110	24.03%
28 Preferred Physicians Medical RRG a M	44083	MO	\$443	0.33%	\$424	(\$9)	(2.13)%
29 Fair Amer Ins & Reins Co	35157	NY	\$426	0.32%	\$436	(\$16)	(3.60)%
30 Great Divide Ins Co	25224	ND	\$361	0.27%	\$349	\$163	46.75%
31 Allied World Ins Co	22730	NH	\$303	0.23%	\$296	\$19	6.45%
32 Preferred Professional Ins Co	36234	NE	\$297	0.22%	\$128	(\$23)	(18.34)%
33 The Mutual RRG Inc	26257	HI	\$286	0.21%	\$286	(\$356)	(124.49)%
34 Professional Solutions Ins Co	11127	IA	\$177	0.13%	\$164	\$43	25.89%
35 American Assoc Of Othodontists RRG	10232	AZ	\$174	0.13%	\$178	\$9	5.06%
36 American Home Assur Co	19380	NY	\$163	0.12%	\$166	\$100	60.06%
37 Fortress Ins Co	10801	IL	\$128	0.10%	\$114	\$2	1.45%
38 Urgent MD RRG Inc	15908	VT	\$127	0.10%	\$124	\$18	14.51%
39 Berkshire Hathaway Specialty Ins Co	22276	NE	\$97	0.07%	\$68	\$32	46.75%
40 The Cincinnati Ins Co	10677	ОН	\$94	0.07%	\$86	\$387	447.62%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Medical Professional 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)
All 54 Other Companies			\$706	0.53%	\$670	(\$314)	(46.97)%
Totals (Loss Ratio is average)			\$133,194	100.00%	\$126,779	\$52,422	41.35%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Mortgage Guaranty

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Genworth Mortgage Ins Corp	38458	NC	\$37,899	20.41%	\$39,505	\$515	1.30%
2 Essent Guar Inc	13634	PA	\$35,740	19.25%	\$35,236	\$634	1.80%
3 Mortgage Guar Ins Corp	29858	WI	\$33,217	17.89%	\$33,917	\$1,203	3.55%
4 Radian Guar Inc	33790	PA	\$30,917	16.65%	\$32,100	\$765	2.38%
5 ARCH Mortgage Ins Co	40266	WI	\$21,301	11.47%	\$19,889	\$122	0.61%
6 United Guar Residential Ins Co	15873	NC	\$13,968	7.52%	\$20,157	(\$1,340)	(6.65)%
7 National Mortgage Ins Corp	13695	WI	\$11,507	6.20%	\$11,649	\$162	1.39%
8 Republic Mortgage Ins Co	28452	NC	\$1,069	0.58%	\$1,104	(\$56)	(5.08)%
9 Arch Mortgage Guar Co	18732	WI	\$41	0.02%	\$40	\$0	0.00%
10 MGIC Ind Corp	18740	WI	\$15	0.01%	\$14	\$0	0.00%
All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is	average)		\$185,675	100.00%	\$193,611	\$2,004	1.04%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Multiple Peril Crop

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	\$44,863	22.74%	\$45,063	\$46,481	103.15%
2 Rural Comm Ins Co	39039	MN	\$38,070	19.30%	\$30,098	\$15,782	52.44%
3 Producers Agriculture Ins Co	34312	TX	\$30,106	15.26%	\$30,144	\$39,879	132.29%
4 Greenwich Ins Co	22322	DE	\$17,994	9.12%	\$17,383	\$21,408	123.16%
5 American Agri Business Ins Co	12548	TX	\$17,477	8.86%	\$16,407	\$25,790	157.19%
6 NAU Country Ins Co	25240	MN	\$16,337	8.28%	\$14,413	\$13,446	93.29%
7 CGB Ins Co	11445	IN	\$12,324	6.25%	\$11,991	\$1,008	8.41%
8 Great Amer Ins Co	16691	ОН	\$11,515	5.84%	\$11,152	\$9,378	84.09%
9 Agri Gen Ins Co	42757	IA	\$7,674	3.89%	\$7,757	\$6,728	86.74%
10 State Farm Fire & Cas Co	25143	IL	\$741	0.38%	\$751	\$485	64.62%
11 FMH Aq Risk Ins Co	36781	IA	\$160	0.08%	\$160	\$919	573.52%
12 Indemnity Ins Co Of North Amer	43575	PA	\$3	0.00%	\$3	\$1	20.60%
13 Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$0	\$107	48163.96%
All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio	is average)		\$197,264	100.00%	\$185,321	\$181,413	97.89%

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Ocean Marine

1 Navigations Into Co	, Namo	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
2 Travelers Proc Oas Co Of Amer 26674 CT \$10,933 7,48% \$10,616 \$5,567 3 Market Amer Ins Co 28932 VA \$10,184 6,97% \$8,226 \$3,914 4 Start Ind & Liab Co 36318 TX \$7,867 5,36% \$6,868 \$10,526 5 AGCS Marine Ins Co Co 22837 IL \$7,869 5,36% \$6,800 \$10,426 6 National Linion Fire Ins Co Of Pitts 19445 PA \$7,869 5,36% \$6,800 \$10,426 6 National Linion Fire Ins Co Of Pitts 19445 PA \$7,869 5,36% \$6,801 \$10,426 6 National Linion Fire Ins Co Of Pitts 19445 PA \$7,869 5,36% \$6,801 \$10,426 6 National Linion Fire Ins Co Of Pitts 19445 PA \$7,869 5,36% \$6,805 \$11,579 8 Endurance Amer Ins Co 10641 DE \$8,809 4,00% \$5,438 86,301 9 Attentic Specialty Ins Co 27154 NY \$5,763 3,96% \$5,422 \$2,944 19 GELCO Marine Ins Co 37923 MD \$5,775 3,95% \$5,576 \$3,027 11 Ace Amer Ins Co 27154 NY \$5,763 3,96% \$5,422 \$2,944 10 GELCO Marine Ins Co 19323 MD \$5,775 3,95% \$4,804 \$1177 12 Great Amer Ins Co 16691 OH \$5,093 3,40% \$4,804 \$1177 12 Great Amer Ins Co 16691 OH \$5,093 3,40% \$4,804 \$1187 13 United States Fire Ins Co 23043 MA \$4,233 2,90% \$3,811 \$1,132 15 Federal Ins Co 2,2466 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 2,2466 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 3,3229 PA \$2,293 2,00% \$3,222 \$1,444 17 XL Specialty Ins Co 3,3229 PA \$2,293 2,00% \$3,022 \$1,263 18 Continental Ins Co 4,456 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 4,456 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 4,456 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 16 StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 17 YL Specialty Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,968 2,00% \$3,811 \$1,132 18 De StarStone Natl Ins Co 5,456 DE \$2,		42307						41.68%
3 Markel Amer Ins Co						·		52.44%
4 Starr Ind & Liab Co 5 AGCS Marine Ins Co 5 AGCS Marine Ins Co 6 National Union Fire Ins Co O 1918 6 National Union Fire Ins Co O 1918 7 Zurich Amer Ins Co 7 Zurich Amer Ins Co 8 Endurance Amer Ins Co 10641 DE 8 Sa89 8 A00% 8 SA89 8 S134 9 Attantic Speciality Ins Co 27154 NY 8 S7,853 3 ,80% 8 S4,22 8 2,994 10 GEICO Marrie Ins Co 10641 DE 8 S8,895 9 Attantic Speciality Ins Co 27154 NY 8 S7,833 3 ,80% 8 S4,22 8 2,994 10 GEICO Marrie Ins Co 10710 GEICO Marrie Ins	•					·		47.59%
5 AGCS Marine Ins Co 22837 IL \$7,859 \$3,8% \$8,650 \$10,426 6 National Union Fire Ins Co Of Pitts 19445 PA \$7,853 \$5,8% \$8,134 \$1,841 7 Zunich Amer Ins Co 16635 NY \$7,540 \$1,6% \$8,685 \$1,579 8 Endurance Amer Ins Co 10641 DE \$5,839 4,00% \$5,438 \$6,391 9 Atlantic Specialty Ins Co 27154 NY \$5,763 3,96% \$5,542 \$2,994 10 GEICO Marine Ins Co 22667 PA \$5,754 3,95% \$5,576 \$3,627 11 Ace Amer Ins Co 22667 PA \$5,754 3,94% \$4,804 \$177 12 Great Amer Ins Co 16891 OH \$5,093 3,49% \$4,928 \$1,828 13 United States Fire Ins Co 21113 DE \$4,487 3,32% \$4,818 \$3,518 14 Liberty Mult Ins Co 20043 MA \$4,223 2,0% \$3,211 \$1,132 15 Federal Ins Co 202								179.68%
6 National Union Fire Ins Co Of Pitts 7 Zurich Amer Ins Co 16535 NY \$7,540 5.16% \$8,085 \$1,579 8 Endurance Amer Ins Co 10041 DE \$5,839 4,00% \$5,438 \$6,391 9 Altantic Specialty Ins Co 27154 NY \$5,783 3,96% \$5,422 \$2,994 10 GEICO Martine Ins Co 27164 NY \$5,783 3,96% \$5,422 \$2,994 10 GEICO Martine Ins Co 27164 NY \$5,783 3,96% \$5,422 \$2,994 11 Ace Amer Ins Co 22667 PA \$5,754 3,94% \$4,804 \$117 12 Great Amer Ins Co 10691 OH \$5,093 3,49% \$4,828 \$1,828 13 United States Fire Ins Co 11113 DE \$4,847 3,32% \$4,818 \$3,518 14 Liberty Mut Ins Co 22041 IN \$3,792 2,00% \$3,817 \$3,563 15 Federal Ins Co 20281 IN \$3,792 2,00% \$3,811 \$1,132 16 StarStone Natil Ins Co 27498 DE \$2,968 2,03% \$2,229 \$1,484 17 XL Specialty Ins Co 37895 DE \$2,933 2,01% \$3,052 \$1,263 18 Continematal Ins Co 37895 PA \$2,883 1,84% \$2,266 \$1,398 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2,378 1,63% \$2,266 \$1,398 10 Red Staled Ins Co 12292 NH \$2,279 1,49% \$1,637 \$2,266 \$1,398 10 Red Staled Ins Co 12292 NH \$2,279 1,49% \$1,637 \$2,266 \$1,398 10 Red Staled Ins Co 12292 NH \$2,279 1,49% \$1,637 \$3,553 \$2,567 \$3,553 10 New York Martine & Gen Ins Co 14500 1,4500 NY \$2,119 1,45% \$1,637 \$3,553 10 New York Martine & Gen Ins Co 19610 NY \$1,231 \$1,235 \$1,23								120.53%
7 Zurich Amer Ins Co 16355 NY \$7,540 \$1,66% \$8,685 \$1,579 8 Endurance Amer Ins Co 10641 DE \$5,839 4,00% \$5,438 \$6,391 9 Allantic Specialty Ins Co 27154 NY \$5,783 3,06% \$5,422 \$2,994 10 GEICO Marine Ins Co 37923 MD \$5,775 3,95% \$5,576 \$3,627 11 Aoe Amer Ins Co 22667 PA \$5,775 3,95% \$5,576 \$3,627 12 Great Amer Ins Co 16691 OH \$5,093 3,49% \$4,928 \$1,828 13 United States Fire Ins Co 21113 DE \$4,847 3,32% \$4,818 \$3,518 14 Liberty Mut Ins Co 23043 MA \$4,233 2,90% \$3,811 \$1,132 15 Federal Ins Co 20281 IN \$3,792 2,60% \$3,811 \$1,132 16 Startstone Natl Ins Co 25496 DE \$2,998 2,03% \$2,229 \$1,484 17 X. Specialty Ins Co 37855								22.63%
8 Endurance Amer Ins Co 10641 DE \$5,839 4,00% \$5,438 \$6,391 9 Allantic Speciality Ins Co 27154 NY \$5,783 3,96% \$5,422 \$2,994 10 GEICO Marine Ins Co 27667 PA \$5,776 3,95% \$5,576 \$3,607 11 Ace Amer Ins Co 22667 PA \$5,754 3,94% \$4,804 \$177 12 Great Amer Ins Co 16891 OH \$5,093 3,49% \$4,804 \$172 13 United States Fire Ins Co 21113 DE \$4,847 3,32% \$4,818 \$3,518 14 Liberty Mut Ins Co 23043 MA \$4,233 2,90% \$3,617 \$3,563 15 Federal Ins Co 20281 IN \$3,792 2,00% \$3,617 \$3,563 16 StarStone Natl Ins Co 25496 DE \$2,968 2,03% \$2,229 \$1,484 71 XL Specialty Ins Co 35289 PA \$2,683 1,84% \$2,578 \$1,536 18 Continental Ins Co 35289								18.18%
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The color of the								55.22%
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13 United States Fire Ins Co 21113 DE \$4.847 3.32% \$4.818 \$3.518 14 Liberty Mut Ins Co 23043 MA \$4.233 2.90% \$3.617 \$3.563 15 Federal Ins Co 20281 IN \$3.792 2.60% \$3.811 \$3.132 16 StarStone Natl Ins Co 25496 DE \$2.968 2.03% \$2.229 \$1.484 17 XL Specialty Ins Co 37885 DE \$2.993 2.01% \$3.052 \$1.263 18 Continental Ins Co 35289 PA \$2.683 1.84% \$2.578 \$1.536 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2.378 1.63% \$2.266 \$1.398 20 Red Shield Ins Co 41580 WA \$2.179 1.49% \$1.872 \$1.013 21 New York Marline & Gen Ins Co 16608 NY \$2.119 1.45% \$1.633 \$8835 22 Hanover Ins Co 22292 NH \$2.012 1.33% \$1.952 \$527 23 Standard Fire Ins Co <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>37.09%</td></td<>								37.09%
14 Liberty Mut Ins Co 23043 MA \$4.233 2.90% \$3.617 \$3.563 15 Federal Ins Co 20281 IN \$3.792 2.60% \$3.811 \$1.132 16 StarStone Natt Ins Co 25496 DE \$2.988 2.03% \$2.229 \$1.484 17 XL Specialty Ins Co 37.885 DE \$2.933 2.01% \$3.052 \$1.263 18 Continental Ins Co 35289 PA \$2.683 1.84% \$2.578 \$1.556 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2.2378 1.63% \$2.266 \$1.398 20 Red Shield Ins Co 41580 WA \$2.179 1.49% \$1.872 \$1.013 21 New York Marine & Gen Ins Co 16608 NY \$2.119 1.45% \$1.663 \$835 22 Hancer Ins Co 19070 CT \$1.871 1.28% \$1.577 \$817 23 Standard Fire Ins Co 19070 CT								73.02%
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16 StarStone Natl Ins Co 25496 DE \$2,968 2.03% \$2,229 \$1,484 17 XL Specialty Ins Co 37885 DE \$2,933 2.01% \$3,052 \$1,263 18 Continental Ins Co 35289 PA \$2,683 1,84% \$2,578 \$1,536 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2,378 1,63% \$2,266 \$1,398 20 Red Shield Ins Co 41580 WA \$2,179 1,49% \$1,872 \$1,013 21 New York Marine & Gen Ins Co 16608 NY \$2,119 1,45% \$1,663 \$835 21 New York Marine & Gen Ins Co 16608 NY \$2,119 1,45% \$1,663 \$835 21 Hanover Ins Co 16608 NY \$2,119 1,45% \$1,663 \$835 22 Hanover Ins Co 19070 CT \$1,871 1,45% \$1,577 \$817 24 Aspen Amer Ins Co 1945 NY								29.69%
17 XL Specialty Ins Co 37885 DE \$2,933 2,01% \$3,052 \$1,263 18 Continental Ins Co 35289 PA \$2,683 1,84% \$2,578 \$1,536 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2,378 1,63% \$2,266 \$1,398 20 Red Shield Ins Co 41560 WA \$2,179 1,49% \$1,672 \$1,013 21 New York Marine & Gen Ins Co 16608 NY \$2,119 1,45% \$1,663 \$835 22 Hanover Ins Co 22292 NH \$2,012 1,38% \$1,952 \$527 23 Standard Fire Ins Co 19070 CT \$1,871 1,28% \$1,577 \$817 24 Aspen Amer Ins Co 43460 TX \$1,618 1,11% \$1,420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1,293 0,89% \$1,084 \$35 26 US Specialty Ins Co 29599 TX								66.59%
18 Continental Ins Co 35289 PA \$2.683 1.84% \$2.578 \$1.536 19 Foremost Ins Co Grand Rapids MI 11185 MI \$2.378 1.63% \$2.266 \$1.398 20 Red Shield Ins Co 41580 WA \$2.179 1.49% \$1.872 \$1.013 21 New York Marine & Gen Ins Co 16608 NY \$2.119 1.45% \$1.663 \$835 22 Hanover Ins Co 22292 NH \$2.012 1.38% \$1.952 \$527 23 Standard Fire Ins Co 19970 CT \$1.871 1.28% \$1.577 \$817 24 Aspen Amer Ins Co 43460 TX \$1.618 1.11% \$1.420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 26 US Specialty Ins Co 29599 TX \$1.618 1.11% \$1.400 \$126 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natil Ins Co Inc 12831								41.39%
19 Foremost Ins Co Grand Rapids MI 11185 MI \$2.378 1.63% \$2.266 \$1.398 20 Red Shield Ins Co 41580 WA \$2.179 1.49% \$1.872 \$1.013 21 New York Marine & Gen Ins Co 16608 NY \$2.119 1.45% \$1.663 \$835 22 Hanover Ins Co 22292 NH \$2.012 1.38% \$1.952 \$527 23 Standard Fire Ins Co 19070 CT \$1.871 1.28% \$1.577 \$817 24 Aspen Amer Ins Co 49460 TX \$1.618 1.11% \$1.420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 20 US Specialty Ins Co 29599 TX \$1.235 0.84% \$588 \$17 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natl Ins Co Inc 12831 TX \$1.050 0.72% \$886 \$642 29 Aronaut Ins Co 19901 I								59.589
20 Red Shield Ins Co 41580 WA \$2.179 1.49% \$1.872 \$1.013 21 New York Marine & Gen Ins Co 16608 NY \$2.119 1.45% \$1.663 \$835 22 Hanover Ins Co 22292 NH \$2.012 1.38% \$1.952 \$527 23 Standard Fire Ins Co 19070 CT \$1.871 1.28% \$1.577 \$817 24 Aspen Amer Ins Co 43460 TX \$1.618 1.11% \$1.420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 26 US Specialty Ins Co 29599 TX \$1.235 0.84% \$588 \$17 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natt Ins Co Inc 12831 TX \$1.050 0.72% \$886 \$642 29 Argonaut Ins Co 19801 IL \$868 0.59% \$1.371 \$290 30 National Cas Co 11991 OH								61.67%
21 New York Marine & Gen Ins Co 16608 NY \$2.119 1.45% \$1.663 \$835 22 Hanover Ins Co 22292 NH \$2.012 1.38% \$1.952 \$527 23 Standard Fire Ins Co 19070 CT \$1.871 1.28% \$1.577 \$817 24 Aspen Amer Ins Co 43460 TX \$1.618 1.11% \$1.420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 26 US Specialty Ins Co 29599 TX \$1.235 0.84% \$588 \$17 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natl Ins Co Inc 12831 TX \$1.050 0.72% \$886 \$642 29 Arqonaut Ins Co 19801 IL \$868 0.59% \$1.344 \$1.905 31 North Amer Specialty Ins Co 19801 IL \$686								54.149
22 Hanover Ins Co 22292 NH \$2.012 1.38% \$1.952 \$527 23 Standard Fire Ins Co 19070 CT \$1.871 1.28% \$1.577 \$817 24 Aspen Amer Ins Co 43460 TX \$1.618 1.11% \$1.420 \$126 25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 26 US Specialty Ins Co 29599 TX \$1.293 0.89% \$1.004 \$15 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natl Ins Co Inc 12831 TX \$1.050 0.72% \$886 \$642 29 Aronaut Ins Co 19801 IL \$868 0.59% \$1.371 \$290 30 National Cas Co 11991 OH \$835 0.57% \$1.344 \$1.905 31 North Amer Specialty Ins Co 29874 NH \$793 0.54% \$781 \$710 32 RLI Ins Co 13056 IL \$760 0.52% \$622 \$146 33 Starnet Ins Co 40045 <								50.23%
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25 Tokio Marine Amer Ins Co 10945 NY \$1.293 0.89% \$1.084 \$35 26 US Specialty Ins Co 29599 TX \$1.235 0.84% \$588 \$17 27 AIG Prop Cas Co 19402 IL \$1.058 0.72% \$1.000 \$914 28 State Natt Ins Co Inc 12831 TX \$1.050 0.72% \$886 \$642 29 Argonaut Ins Co 19801 IL \$868 0.59% \$1.371 \$290 30 National Cas Co 11991 OH \$835 0.57% \$1.344 \$1.905 31 North Amer Specialty Ins Co 29874 NH \$793 0.54% \$781 \$710 32 RLI Ins Co 13056 IL \$760 0.52% \$622 \$146 33 Starnet Ins Co 40045 IA \$730 0.50% \$535 (\$27) 34 National Specialty Ins Co 23841 IL \$628 0.43% \$715 (\$348) 35 New Hampshire Ins Co 23841 IL \$622								8.88%
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29 Argonaut Ins Co 19801 IL \$868 0.59% \$1,371 \$290 30 National Cas Co 11991 OH \$835 0.57% \$1,344 \$1,905 31 North Amer Specialty Ins Co 29874 NH \$793 0.54% \$781 \$710 32 RLI Ins Co 13056 IL \$760 0.52% \$622 \$146 33 Starnet Ins Co 40045 IA \$730 0.50% \$535 (\$27) 34 National Specialty Ins Co 22608 TX \$628 0.43% \$715 (\$348) 35 New Hampshire Ins Co 23841 IL \$622 0.43% \$550 \$136 36 Stratford Ins Co 40436 NH \$572 0.39% \$612 \$196 37 Travelers Home & Marine Ins Co 27998 CT \$484 0.33% \$469 \$352 38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								72.47%
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31 North Amer Specialty Ins Co 29874 NH \$793 0.54% \$781 \$710 32 RLI Ins Co 13056 IL \$760 0.52% \$622 \$146 33 Starnet Ins Co 40045 IA \$730 0.50% \$535 (\$27) 34 National Specialty Ins Co 22608 TX \$628 0.43% \$715 (\$348) 35 New Hampshire Ins Co 23841 IL \$622 0.43% \$550 \$136 36 Stratford Ins Co 40436 NH \$572 0.39% \$612 \$196 37 Travelers Home & Marine Ins Co 27998 CT \$484 0.33% \$469 \$352 38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								141.75%
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35 New Hampshire Ins Co 23841 IL \$622 0.43% \$550 \$136 36 Stratford Ins Co 40436 NH \$572 0.39% \$612 \$196 37 Travelers Home & Marine Ins Co 27998 CT \$484 0.33% \$469 \$352 38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								(48.62)%
36 Stratford Ins Co 40436 NH \$572 0.39% \$612 \$196 37 Travelers Home & Marine Ins Co 27998 CT \$484 0.33% \$469 \$352 38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								24.75%
37 Travelers Home & Marine Ins Co 27998 CT \$484 0.33% \$469 \$352 38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								32.119
38 Ascot Ins Co 23752 CO \$402 0.27% \$110 \$27								75.05%
								24.67%
39 Hartford Fire Ins Co 19682 CT \$380 0.26% \$616 \$382		19682	CT	\$380	0.26%	\$616	\$382	62.03%
40 Indemnity Ins Co Of North Amer 43575 PA \$376 0.26% \$425 \$499			_				• • • • • • • • • • • • • • • • • • • •	117.52%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Ocean Marine

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 67 Other Companies			\$3,203	2.19%	\$3,035	\$1,559	51.36%
Totals (Loss Ratio is average)		\$146,107	100.00%	\$138,185	\$80,290	58.10%

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Other Liabiltiy - Claims-Made

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Travelers Cas & Surety Co Of Amer	31194	CT	\$29,311	9.60%	\$28,921	\$12,296	42.52%
2 Continental Cas Co	20443	IL	\$25,876	8.48%	\$25,329	\$6,988	27.59%
3 National Union Fire Ins Co Of Pitts	19445	PA	\$20,842	6.83%	\$21,543	\$7,905	36.70%
4 Federal Ins Co	20281	IN	\$13,159	4.31%	\$12,198	\$1,504	12.33%
5 Philadelphia Ind Ins Co	18058	PA	\$11,950	3.92%	\$11,829	\$6,201	52.42%
6 XL Specialty Ins Co	37885	DE	\$10,447	3.42%	\$10,121	\$3,611	35.68%
7 Ace Amer Ins Co	22667	PA	\$10,285	3.37%	\$8,621	(\$3,347)	(38.83)%
8 Hanover Ins Co	22292	NH	\$9,763	3.20%	\$9,329	\$4,349	46.61%
9 Attorneys Liab Assur Society Ltd	15445	VT	\$7,216	2.36%	\$7,218	\$1,098	15.21%
10 Endurance Amer Ins Co	10641	DE	\$7,131	2.34%	\$6,555	\$7,710	117.61%
11 Scottsdale Ind Co	15580	ОН	\$6,664	2.18%	\$6,776	\$2,567	37.89%
12 Old Republic Ins Co	24147	PA	\$6.497	2.13%	\$4,052	\$6,093	150.37%
13 Arch Ins Co	11150	MO	\$6.477	2.12%	\$5,844	\$2,458	42.06%
14 Great Amer Ins Co	16691	OH	\$5.843	1.91%	\$5,621	\$2,197	39.08%
15 Beazley Ins Co Inc	37540	CT	\$5,413	1.77%	\$5,167	\$489	9.47%
16 Axis Ins Co	37273	IL	\$5,402	1.77%	\$5,426	\$594	10.94%
17 Zurich Amer Ins Co	16535	NY	\$5,337	1.75%	\$4,919	\$2,898	58.90%
18 Navigators Ins Co	42307	NY	\$5,134	1.68%	\$4,351	\$1,566	36.00%
19 Berkley Ins Co	32603	DE	\$5,086	1.67%	\$5.003	\$1,912	38.22%
20 Starr Surplus Lines Ins Co	13604	TX	\$4,883	1.60%	\$4,260	\$2,934	68.88%
21 United States Liab Ins Co	25895	PA	\$4,571	1.50%	\$4,648	\$836	17.99%
22 QBE Ins Corp	39217	PA	\$4,331	1.42%	\$3,567	\$2,201	61.70%
23 Hiscox Ins Co Inc	10200	IL	\$4,130	1.35%	\$4,079	\$1,994	48.89%
24 Allianz Global Risks US Ins Co	35300	IL	\$4,059	1.33%	\$2,756	\$1,250	45.36%
25 Argonaut Ins Co	19801	IL	\$3.848	1.26%	\$3,071	\$1,786	58.16%
26 Markel Amer Ins Co	28932	VA	\$3,519	1.15%	\$2,717	\$867	31.93%
27 Westchester Fire Ins Co	10030	PA	\$3,247	1.06%	\$3,482	\$2,098	60.26%
28 Starr Ind & Liab Co	38318	TX	\$3,245	1.06%	\$2.619	\$5,465	208.67%
29 RSUI Ind Co	22314	NH	\$3,236	1.06%	\$2,768	\$2,023	73.08%
30 ALPS Prop & Cas Ins Co	32450	MT	\$3,218	1.05%	\$4,015	\$2,996	74.61%
31 Twin City Fire Ins Co Co	29459	IN	\$3,208	1.05%	\$3,074	\$26	0.85%
32 RLI Ins Co	13056	IL	\$2,773	0.91%	\$2,710	\$7.540	278.22%
33 Freedom Specialty Ins Co	22209	OH	\$2,742	0.90%	\$1,651	\$687	41.60%
34 Atlantic Specialty Ins Co	27154	NY	\$2,427	0.80%	\$2,911	\$1,894	65.06%
35 Greenwich Ins Co	22322	DE	\$2,339	0.77%	\$2,510	\$271	10.79%
36 Hudson Ins Co	25054	DE	\$2,215	0.73%	\$1,693	\$754	44.51%
37 Berkshire Hathaway Specialty Ins Co	22276	NE	\$1,892	0.62%	\$1,570	\$609	38.80%
38 Allied World Ins Co	22730	NH	\$1,827	0.60%	\$1,746	\$267	15.27%
39 US Specialty Ins Co	29599	TX	\$1,818	0.60%	\$1,515	\$400	26.42%
40 Federated Mut Ins Co	13935	MN	\$1,799	0.59%	\$1,735	\$1,105	63.70%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Other Liabiltiy - Claims-Made

All Dollars in Thousands

	NAIC Code	Dom	Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dolli	Written	Share	Earned	Incurred	Ratio(1)
All 215 Other Companies			\$42,003	13.76%	\$41,587	\$29,100	69.97%
Totals (Loss Ratio is average	e)		\$305,163	100.00%	\$289,508	\$136,193	47.04%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Other Liabiltiy - Occurrence

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	\$38,293	5.90%	\$38,191	\$23,917	62.62%
2 Ace Amer Ins Co	22667	PA	\$27,596	4.25%	\$26,144	\$17,274	66.07%
3 State Farm Fire & Cas Co	25143	IL	\$24,646	3.79%	\$23,434	\$13,525	57.71%
4 Safeco Ins Co Of Amer	24740	NH	\$24,624	3.79%	\$23,867	\$13,099	54.89%
5 Ohio Cas Ins Co	24074	NH	\$24,357	3.75%	\$24,217	\$46,862	193.51%
6 Hudson Ins Co	25054	DE	\$19,800	3.05%	\$18,111	\$2,912	16.08%
7 Travelers Prop Cas Co Of Amer	25674	CT	\$19,295	2.97%	\$16,481	\$4,400	26.70%
8 Allstate Ind Co	19240	IL	\$14,576	2.24%	\$13,985	\$3,853	27.55%
9 Zurich Amer Ins Co	16535	NY	\$13,613	2.10%	\$12,304	\$10,511	85.43%
10 Continental Ins Co	35289	PA	\$12,648	1.95%	\$11,365	\$5,623	49.48%
11 Titan Ins Co Inc RRG	11153	SC	\$11,146	1.72%	\$4,783	\$1,777	37.15%
12 Farmers Ins Exch	21652	CA	\$10,727	1.65%	\$10,087	\$18,940	187.78%
13 Cumis Ins Society Inc	10847	IA	\$9,785	1.51%	\$9,726	\$5,922	60.89%
14 Philadelphia Ind Ins Co	18058	PA	\$9,692	1.49%	\$9,423	\$8,711	92.44%
15 Toyota Motor Ins Co	37621	IA	\$9,023	1.39%	\$7,994	\$2,593	32.44%
16 Allied World Natl Assur Co	10690	NH	\$8,794	1.35%	\$9.825	\$4,053	41.25%
17 Federated Mut Ins Co	13935	MN	\$8.581	1.32%	\$7,961	\$4,715	59.23%
18 Developers Surety & Ind Co	12718	CA	\$8,364	1.29%	\$8,220	\$3,580	43.55%
19 Liberty Mut Fire Ins Co	23035	WI	\$8.117	1.25%	\$8.029	\$10.601	132.04%
20 Federal Ins Co	20281	IN	\$7.995	1.23%	\$7,444	(\$460)	(6.18)%
21 Pemco Mut Ins Co	24341	WA	\$7.845	1.21%	\$7,615	\$2,366	31.07%
22 Western Natl Mut Ins Co	15377	MN	\$7.212	1.11%	\$6,422	\$1,158	18.03%
23 American Guar & Liab Ins	26247	NY	\$6.947	1.07%	\$6.636	\$751	11.32%
24 Securian Cas Co	10054	MN	\$6.946	1.07%	\$6,894	\$2,181	31.63%
25 United Serv Automobile Assn	25941	TX	\$6.670	1.03%	\$6.505	\$3,069	47.18%
26 Liberty Ins Corp	42404	IL	\$6.662	1.03%	\$7.086	\$6,488	91.57%
27 National Union Fire Ins Co Of Pitts	19445	PA	\$6.490	1.00%	\$6,942	(\$2,316)	(33.37)%
28 Ohio Security Ins Co	24082	NH	\$6.358	0.98%	\$5.630	\$2,535	45.03%
29 Navigators Ins Co	42307	NY	\$6,287	0.97%	\$4,931	(\$245)	(4.97)%
30 Hartford Fire Ins Co	19682	CT	\$6,005	0.92%	\$3,982	\$8,499	213.42%
31 Mutual Of Enumclaw Ins Co	14761	OR	\$5,951	0.92%	\$5,655	\$2,953	52.21%
32 Virginia Surety Co Inc	40827	IL	\$5,337	0.82%	\$7.056	\$2,495	35.36%
33 Ace Prop & Cas Ins Co	20699	PA	\$4,877	0.75%	\$4,550	(\$8,328)	(183.03)%
34 Alaska Natl Ins Co	38733	AK	\$4,664	0.72%	\$3,642	\$4,054	111.31%
35 Security Natl Ins Co	19879	DE	\$4,511	0.69%	\$7.334	\$761	10.37%
36 Starr Ind & Liab Co	38318	TX	\$4,505	0.69%	\$5,202	\$5,647	108.55%
37 Great Amer Ins Co	16691	ОН	\$4,390	0.68%	\$4,075	\$987	24.22%
38 American Family Mut Ins Co SI	19275	WI	\$4,206	0.65%	\$4.089	\$4,059	99.29%
39 The Cincinnati Ins Co	10677	ОН	\$3,996	0.62%	\$3,605	\$812	22.51%
40 Caterpillar Ins Co	11255	MO	\$3,801	0.59%	\$3,296	\$2,086	63.30%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Other Liabiltiy - Occurrence

All Dollars in Thousands

Rank	C Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	All 402 Other Companies			\$224,124	34.51%	\$214,270	\$231,455	108.02%
	Totals (Loss Ratio is average)			\$649,455	100.00%	\$617,009	\$473,874	76.80%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Private Crop

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 Rural Comm Ins Co	39039	MN	\$5,959	28.95%	\$5,959	\$1,662	27.90%
2 Producers Agriculture Ins Co	34312	TX	\$4,713	22.90%	\$4,688	\$1,215	25.92%
3 Greenwich Ins Co	22322	DE	\$3,247	15.77%	\$3,247	\$0	0.00%
4 NAU Country Ins Co	25240	MN	\$2,319	11.27%	\$2,254	\$456	20.22%
5 Ace Prop & Cas Ins Co	20699	PA	\$1,469	7.14%	\$1,469	\$1,144	77.89%
6 Great Amer Ins Co	16691	ОН	\$1,430	6.95%	\$1,430	\$731	51.13%
7 Hudson Ins Co	25054	DE	\$807	3.92%	\$807	\$66	8.12%
8 CGB Ins Co	11445	IN	\$200	0.97%	\$184	\$174	94.89%
9 American Agri Business Ins Co	12548	TX	\$174	0.85%	\$174	\$26	14.77%
10 Agri Gen Ins Co	42757	IA	\$160	0.78%	\$160	\$169	105.18%
11 State Farm Fire & Cas Co	25143	IL	\$105	0.51%	\$106	\$166	156.86%
12 Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$248	0.00%
All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio	is average)		\$20,583	100.00%	\$20,478	\$6,057	29.58%

Office of Insurance Commissioner

2019 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)

ank C	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1 S	tate Farm Mut Auto Ins Co	25178	IL	\$819,574	6.37%	\$811,122	\$515,075	63.50%
2 S	tate Farm Fire & Cas Co	25143	IL	\$529,552	4.12%	\$518,763	\$258,065	49.75%
3 P	emco Mut Ins Co	24341	WA	\$442,391	3.44%	\$435,938	\$272,339	62.47%
4 P	rogressive Direct Ins Co	16322	ОН	\$417,757	3.25%	\$399,178	\$230,872	57.84%
	irst Natl Ins Co Of Amer	24724	NH	\$377,604	2.93%	\$364,466	\$253,383	69.52%
6 A	Ilstate Fire & Cas Ins Co	29688	IL	\$333,537	2.59%	\$326,311	\$190,399	58.35%
7 F	armers Ins Co Of WA	21644	WA	\$290,624	2.26%	\$296,159	\$147,932	49.95%
8 S	afeco Ins Co Of Amer	24740	NH	\$272,424	2.12%	\$260,957	\$138,414	53.049
9 U	Inited Serv Automobile Assn	25941	TX	\$259,445	2.02%	\$254,037	\$163,789	64.479
10 P	rogressive Cas Ins Co	24260	ОН	\$249,278	1.94%	\$233,100	\$132,299	56.769
	GEICO Advantage Ins Co	14138	NE	\$237,182	1.84%	\$226,781	\$171,011	75.419
	ISAA Cas Ins Co	25968	TX	\$234,191	1.82%	\$230,337	\$155,999	67.73
13 N	lational Union Fire Ins Co Of Pitts	19445	PA	\$190,819	1.48%	\$190,153	\$45,855	24.11
14 N	Mutual Of Enumclaw Ins Co	14761	OR	\$185,011	1.44%	\$177,774	\$101,778	57.25
15 O	Ohio Security Ins Co	24082	NH	\$184,408	1.43%	\$174,746	\$119,988	68.66
	1id Century Ins Co	21687	CA	\$171,291	1.33%	\$167,879	\$95,422	56.84
	Ilstate Ins Co	19232	IL	\$161,148	1.25%	\$162,302	\$103,467	63.75
	merican Family Ins Co	10386	WI	\$133,419	1.04%	\$125,569	\$88,910	70.81
	ISAA Gen Ind Co	18600	TX	\$133,201	1.04%	\$129,388	\$85,949	66.43
	Seico Gen Ins Co	35882	MD	\$133,069	1.03%	\$138,435	\$91,643	66.20
	GEICO Choice Ins Co	14139	NE	\$128,906	1.00%	\$124,743	\$78,512	62.94
	merican Family Mut Ins Co SI	19275	WI	\$124,221	0.97%	\$128,879	\$63,816	49.52
	afeco Ins Co Of IL	39012	IL.	\$117,855	0.92%	\$118,150	\$74,677	63.20
	Ilstate Prop & Cas Ins Co	17230	IL	\$117,273	0.91%	\$117,815	\$65,873	55.91
	oremost Ins Co Grand Rapids MI	11185	MI	\$117,176	0.91%	\$108,472	\$49,329	45.48
	Continental Cas Co	20443	IL.	\$114,419	0.89%	\$111,191	\$51,130	45.98
	Ilstate Ind Co	19240	IL	\$102,010	0.79%	\$99,724	\$62,793	62.97
	iberty Mut Fire Ins Co	23035	WI	\$98,200	0.76%	\$107,118	\$62,183	58.05
	Inited Financial Cas Co	11770	OH	\$95,305	0.74%	\$89,496	\$44,502	49.73
	Philadelphia Ind Ins Co	18058	PA	\$94,102	0.73%	\$93,906	\$55,751	59.37
	standard Fire Ins Co	19070	CT	\$92,436	0.72%	\$82,853	\$52,597	63.48
	Country Mut Ins Co	20990	IL	\$91,420	0.71%	\$89,162	\$51,564	57.83
	ace Amer Ins Co	22667	PA	\$89,173	0.69%	\$85,048	\$46,634	54.83
	merican Family Connect Prop & Cas I	29068	WI	\$87,779	0.68%	\$87,246	\$64,830	74.31
	lartford Cas Ins Co	29424	IN	\$85,146	0.66%	\$82,765	\$48,601	58.72
	ntegon Natl Ins Co	29742	NC	\$84,542	0.66%	\$82,483	\$45,821	55.55
	ruck Ins Exch	21709	CA	\$82,937	0.64%	\$77.968	\$40,427	51.85
	urich Amer Ins Co	16535	NY	\$62,937 \$81,961	0.64%	\$77,966 \$76,808	\$40,427 \$48,074	62.59
	Carrison Prop & Cas Ins Co	21253	TX	\$81,766	0.64%	\$76,606 \$78,360	\$46,074 \$50,404	64.32
	merican Bankers Ins Co Of FL	10111	FL	\$79,934	0.64%	. ,	\$50,404 \$37,436	47.63
		10111	FL	• •		\$78,591	. ,	
А	ll 698 Other Companies			\$5,146,054 \$12,868,541	39.99%	\$4,970,288	\$2,813,163	59.09

⁽¹⁾ Excluding all Loss Adjustment Expenses (LAE)

2019 Washington Market Share and Loss Ratio Line of Business: Products Liability

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

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	\$3,773	10.29%	\$3,751	\$4,863	129.66%
2 Ohio Security Ins Co	24082	NH	\$3,091	8.43%	\$2,776	\$1,709	61.55%
3 Western Natl Mut Ins Co	15377	MN	\$2,048	5.59%	\$1,852	\$1,770	95.57%
4 Federal Ins Co	20281	IN	\$1,926	5.26%	\$2,014	\$100	4.95%
5 Starr Surplus Lines Ins Co	13604	TX	\$1,722	4.70%	\$1,649	\$5,447	330.40%
6 Starr Ind & Liab Co	38318	TX	\$1,532	4.18%	\$1,430	\$928	64.90%
7 Zurich Amer Ins Co	16535	NY	\$1,477	4.03%	\$1,356	(\$1,216)	(89.65)%
8 Hartford Fire Ins Co	19682	CT	\$1,312	3.58%	\$957	\$292	30.51%
9 Continental Cas Co	20443	IL	\$1,149	3.14%	\$953	\$543	56.93%
10 American Guar & Liab Ins	26247	NY	\$985	2.69%	\$842	(\$253)	(30.08)%
11 Penn Millers Ins Co	14982	PA	\$953	2.60%	\$934	\$300	32.15%
12 Ace Prop & Cas Ins Co	20699	PA	\$918	2.51%	\$536	\$612	114.16%
13 Twin City Fire Ins Co Co	29459	IN	\$827	2.26%	\$677	\$9	1.32%
14 Travelers Prop Cas Co Of Amer	25674	CT	\$808	2.20%	\$675	\$636	94.21%
15 Western Natl Assur Co	24465	MN	\$748	2.04%	\$642	\$602	93.74%
16 Sentry Ins A Mut Co	24988	WI	\$743	2.03%	\$731	\$1,660	227.10%
17 Federated Mut Ins Co	13935	MN	\$688	1.88%	\$681	\$163	23.98%
18 Liberty Mut Fire Ins Co	23035	WI	\$663	1.81%	\$922	\$1,132	122.77%
19 Great Northern Ins Co	20303	IN	\$621	1.69%	\$600	\$26	4.29%
20 Ace Amer Ins Co	22667	PA	\$598	1.63%	\$550	\$345	62.75%
21 Liberty Mut Ins Co	23043	MA	\$521	1.42%	\$449	\$89	19.80%
22 The Cincinnati Ins Co	10677	ОН	\$495	1.35%	\$455	\$26	5.82%
23 Travelers Ind Co Of Amer	25666	CT	\$436	1.19%	\$438	\$118	27.01%
24 Ohio Cas Ins Co	24074	NH	\$415	1.13%	\$414	\$140	33.71%
25 Insurance Co Of The State Of PA	19429	IL	\$398	1.09%	\$452	\$1,256	277.78%
26 Allianz Global Risks US Ins Co	35300	IL	\$343	0.94%	\$244	\$56	22.97%
27 Pennsylvania Lumbermens Mut Ins	14974	PA	\$324	0.88%	\$453	\$1,000	220.60%
28 Liberty Ins Corp	42404	IL	\$307	0.84%	\$395	\$108	27.43%
29 Travelers Ind Co	25658	CT	\$306	0.84%	\$290	\$39	13.54%
30 Nationwide Agribusiness Ins Co	28223	IA	\$273	0.74%	\$276	\$736	267.00%
31 Hanover Ins Co	22292	NH	\$218	0.59%	\$266	(\$15)	(5.81)%
32 Sentry Select Ins Co	21180	WI	\$218	0.59%	\$215	\$48	22.42%
33 Great Amer Assur Co	26344	OH	\$208	0.57%	\$27	\$8	30.17%
34 Valley Forge Ins Co	20508	PA	\$205	0.56%	\$75	\$84	112.04%
35 National Fire Ins Co Of Hartford	20478	IL	\$205	0.56%	\$268	(\$132)	(49.19)%
36 Nationwide Mut Ins Co	23787	OH	\$197	0.54%	\$242	\$467	193.23%
37 Sompo Amer Ins Co	11126	NY	\$186	0.51%	\$175	\$105	59.95%
38 American Fire & Cas Co	24066	NH	\$181	0.49%	\$193	\$118	61.41%
39 Phoenix Ins Co	25623	CT	\$180	0.49%	\$173	\$203	116.84%
40 Hanover Amer Ins Co	36064	NH	\$161	0.44%	\$152	\$42	27.57%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Products 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)
All 175 Other Companies			\$4,290	11.71%	\$4,532	\$4,885	107.78%
Totals (Loss Rati	o is average)		\$36,649	100.00%	\$34,713	\$29,049	83.68%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Surety

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	СТ	\$39,387	19.51%	\$33,626	(\$2,364)	(7.03)%
2 Liberty Mut Ins Co	23043	MA	\$34,106	16.89%	\$23,409	\$2,160	9.23%
3 Fidelity & Deposit Co Of MD	39306	IL	\$18,613	9.22%	\$18,678	\$1,415	7.57%
4 Western Surety Co	13188	SD	\$11,596	5.74%	\$11,265	\$2,806	24.91%
5 Federal Ins Co	20281	IN	\$9,020	4.47%	\$7,643	(\$435)	(5.69)%
6 Ohio Cas Ins Co	24074	NH	\$5,159	2.56%	\$4,650	\$734	15.79%
7 Philadelphia Ind Ins Co	18058	PA	\$4,326	2.14%	\$4,072	\$446	10.96%
8 International Fidelity Ins Co	11592	NJ	\$4,158	2.06%	\$4,336	\$301	6.94%
9 North Amer Specialty Ins Co	29874	NH	\$4,068	2.01%	\$4,358	\$44	1.02%
10 Berkley Ins Co	32603	DE	\$3,738	1.85%	\$3,944	(\$604)	(15.31)%
11 Lexon Ins Co	13307	TX	\$3,518	1.74%	\$3,197	\$87	2.71%
12 Contractors Bonding & Ins Co	37206	IL	\$3,491	1.73%	\$3,696	(\$137)	(3.70)%
13 Westchester Fire Ins Co	10030	PA	\$3,059	1.52%	\$3,231	(\$329)	(10.17)%
14 Hartford Fire Ins Co	19682	CT	\$3,003	1.49%	\$2,914	(\$2,987)	(102.52)%
15 American Contractors Ind Co	10216	CA	\$2,984	1.48%	\$3,174	(\$153)	(4.82)%
16 RLI Ins Co	13056	IL	\$2,902	1.44%	\$2,864	\$112	3.90%
17 Wesco Ins Co	25011	DE	\$2,865	1.42%	\$3,683	\$1,586	43.07%
18 Merchants Bonding Co a Mut	14494	IA	\$2,864	1.42%	\$2,678	\$156	5.81%
19 Great Amer Ins Co	16691	ОН	\$2,655	1.31%	\$2,565	\$195	7.60%
20 Continental Ins Co	35289	PA	\$2,269	1.12%	\$1,494	(\$71)	(4.76)%
21 Nationwide Mut Ins Co	23787	OH	\$2,231	1.11%	\$2,180	(\$20)	(0.92)%
22 Merchants Natl Bonding Inc	11595	IA	\$2,210	1.09%	\$1,936	\$39	2.01%
23 Old Republic Surety Co	40444	WI	\$2,029	1.00%	\$1,903	(\$9)	(0.45)%
24 Argonaut Ins Co	19801	IL	\$2,014	1.00%	\$1,744	\$1,839	105.46%
25 Developers Surety & Ind Co	12718	CA	\$1,953	0.97%	\$2.665	(\$21)	(0.80)%
26 Hanover Ins Co	22292	NH	\$1,760	0.87%	\$1,679	\$49	2.92%
27 Berkshire Hathaway Specialty Ins Co	22276	NE	\$1,681	0.83%	\$873	\$81	9.30%
28 National Union Fire Ins Co Of Pitts	19445	PA	\$1,625	0.80%	\$789	\$387	49.05%
29 The Cincinnati Ins Co	10677	OH	\$1,435	0.71%	\$1,338	(\$13)	(0.98)%
30 Atlantic Specialty Ins Co	27154	NY	\$1,148	0.57%	\$967	\$7	0.75%
31 Guarantee Co Of N Amer USA	36650	MI	\$1,094	0.54%	\$1.045	\$1,594	152.57%
32 Hartford Accident & Ind Co	22357	CT	\$1,029	0.51%	\$1,393	\$179	12.89%
33 Arch Ins Co	11150	MO	\$1,013	0.50%	\$803	(\$15)	(1.87)%
34 Safeco Ins Co Of Amer	24740	NH	\$970	0.48%	\$979	\$93	9.52%
35 Employers Mut Cas Co	21415	IA	\$936	0.46%	\$855	\$1,357	158.76%
36 United States Fire Ins Co	21113	DE	\$911	0.45%	\$729	\$291	39.94%
37 Indemnity Co Of CA	25550	CA	\$910	0.45%	\$1,310	(\$39)	(3.01)%
38 Safety Natl Cas Corp	15105	MO	\$858	0.43%	\$859	(\$27)	(3.13)%
39 American Alt Ins Corp	19720	DE	\$772	0.38%	\$751	\$46	6.06%
40 Suretec Ins Co	10916	TX	\$751	0.37%	\$371	\$15	4.09%

Office of Insurance Commissioner

2019 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)
All 119 Other Companies			\$10,786	5.34%	\$13,424	(\$12,767)	(95.10)%
Totals (Loss Ratio is average)		\$201,899	100.00%	\$184,070	(\$3,971)	(2.16)%

Line of Business: Title

Top 40 Authorized Companies Zero Premium Companies Excluded

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	\$107,792	26.45%	\$105,793	\$4,321	4.08%
2 Chicago Title Ins Co	50229	FL	\$93,263	22.88%	\$92,309	\$2,541	2.75%
3 Old Republic Natl Title Ins Co	50520	FL	\$47,684	11.70%	\$47,828	\$1,788	3.74%
4 Fidelity Natl Title Ins Co	51586	FL	\$36,125	8.86%	\$36,023	\$2,259	6.27%
5 Stewart Title Guar Co	50121	TX	\$35,309	8.66%	\$35,231	\$1,049	2.98%
6 Commonwealth Land Title Ins Co	50083	FL	\$28,292	6.94%	\$27,076	\$558	2.06%
7 WFG Natl Title Ins Co	51152	SC	\$24,043	5.90%	\$22,323	\$255	1.14%
8 Title Resources Guar Co	50016	TX	\$22,749	5.58%	\$22,171	\$340	1.53%
9 National Title Ins Of NY Inc	51020	NY	\$7,397	1.81%	\$7,109	(\$4)	(0.05)%
10 Westcor Land Title Ins Co	50050	SC	\$3,182	0.78%	\$3,106	\$7	0.23%
11 North Amer Title Ins Co	50130	CA	\$1,750	0.43%	\$1,730	\$0	0.00%
All 1 Other Companies			\$0	0.00%	\$0	\$0	3.27%
	Totals		\$407,587	100.00%	\$400,700	\$13,114	3.27%

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

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Warranty

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	ОН	\$19,859	27.57%	\$13,275	\$7,630	57.48%
2 Wesco Ins Co	25011	DE	\$13,866	19.25%	\$6,233	\$2,963	47.55%
3 Protective Prop & Cas Ins Co	35769	MO	\$11,221	15.58%	\$8,005	\$3,654	45.64%
4 Continental Ins Co	35289	PA	\$10,083	14.00%	\$6,211	\$3,988	64.21%
5 Universal Underwriters Ins Co	41181	IL	\$9,949	13.81%	\$10,203	\$5,488	53.79%
6 National Cas Co	11991	ОН	\$1,953	2.71%	\$1,956	\$618	31.60%
7 Old Republic Ins Co	24147	PA	\$1,721	2.39%	\$2,787	\$2,841	101.94%
8 American Bankers Ins Co Of FL	10111	FL	\$1,553	2.16%	\$1,156	\$1,105	95.58%
9 Continental Cas Co	20443	IL	\$744	1.03%	\$50	\$87	173.51%
10 Starr Ind & Liab Co	38318	TX	\$335	0.47%	\$305	\$99	32.45%
11 American Mercury Ins Co	16810	OK	\$329	0.46%	\$314	\$219	69.80%
12 Heritage Ind Co	39527	CA	\$233	0.32%	\$712	\$348	48.83%
13 Lyndon Southern Ins Co	10051	DE	\$77	0.11%	\$42	\$37	88.43%
14 First Colonial Ins Co	29980	FL	\$49	0.07%	\$166	\$9	5.31%
15 Courtesy Ins Co	26492	FL	\$21	0.03%	\$22	\$14	61.93%
16 Great Amer Assur Co	26344	ОН	\$15	0.02%	\$15	\$4	26.93%
17 Evergreen Natl Ind Co	12750	ОН	\$14	0.02%	\$16	\$0	0.00%
18 Great Amer Ins Co	16691	ОН	\$11	0.02%	\$21	(\$18)	(85.41)%
19 MIC Prop & Cas Ins Corp	38601	MI	\$9	0.01%	\$9	\$0	(2.03)%
20 Ohio Ind Co	26565	ОН	\$1	0.00%	\$0	\$0	87.50%
21 CorePointe Ins Co	10499	DE	\$0	0.00%	\$102	\$0	0.00%
22 Greenwich Ins Co	22322	DE	\$0	0.00%	\$4	(\$3)	(74.91)%
23 Chicago Ins Co	22810	IL	\$0	0.00%	\$0	\$1	0.00%
24 Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$0	\$304	0.00%
All 8 Other Companies			\$0	0.00%	\$0	(\$23)	(24323.40)%
Totals (Loss Ratio is	s average)		\$72,043	100.00%	\$51,604	\$29,366	56.91%

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Workers Compensation

Ponk Company Name	NAIC Code	Dom	Direct Premiums	Market Share	Direct Premiums	Direct Losses	Loss
Rank Company Name 1 Alaska Natl Ins Co	38733	AK	Written \$6,516	30.46%	Earned \$6,095	Incurred (\$136)	Ratio(1) (2.23)%
2 Red Shield Ins Co	41580	WA	\$1,868	8.73%	\$0,093 \$1,868	\$270	14.43%
3 New Hampshire Ins Co	23841	IL	\$1,535	7.18%	\$1,365	\$217	15.90%
4 Liberty Ins Corp	42404	IL	\$1,238	5.79%	\$1,225	(\$121)	(9.85)%
5 Zurich Amer Ins Co	16535	NY	\$1,168	5.46%	\$1,223 \$1,166	(\$1,009)	(86.58)%
6 StarStone Natl Ins Co	25496	DE	\$1,000 \$1,012	4.73%	\$931	\$252	27.10%
7 Hartford Accident & Ind Co	22357	CT	\$945	4.42%	\$583	\$250	42.88%
8 Sentinel Ins Co Ltd	11000	CT	\$903	4.22%	\$884	\$60	6.80%
9 Insurance Co Of The State Of PA	19429	IL	\$681	3.18%	\$353	\$1,800	509.67%
10 Federal Ins Co	20281	IN	\$672	3.14%	\$685	(\$164)	(23.89)%
11 Liberty Mut Fire Ins Co	23035	WI	\$581	2.72%	\$605	\$331	54.63%
12 American Zurich Ins Co	40142	IL	\$539	2.52%	\$683	(\$821)	(120.29)%
13 Starnet Ins Co	40045	IA	\$403	1.88%	\$343	\$72	21.13%
14 LM Ins Corp	33600	IL	\$364		\$343 \$371	(\$3)	(0.77)%
		IA	\$252	1.70%	\$249	\$8	
15 Berklev Natl Ins Co 16 Sentry Ins A Mut Co	38911 24988	WI	\$193	1.18% 0.90%	\$249 \$196	(\$3)	3.13% (1.54)%
17 Everest Premier Ins Co	16045	DE	\$168	0.78%	\$190	\$37	36.63%
	10945	NY				\$413	
18 Tokio Marine Amer Ins Co 19 Everest Natl Ins Co	10120	DE	\$166 \$158	0.77% 0.74%	\$131 \$201	\$413 \$16	314.76% 8.16%
20 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$156 \$156	0.74%	\$201 \$161	(\$9)	(5.44)%
21 Commerce & Industry Ins Co	19410	NY	\$135 \$135	0.63%	\$338	\$503	148.81%
22 Great Northern Ins Co	20303	IN	\$135 \$134	0.63%	\$336 \$156	\$26	16.32%
23 Chubb Ind Ins Co	12777	NY	\$134 \$124	0.58%	\$130 \$132	\$8	5.80%
24 Berkshire Hathaway Homestate Ins Co	20044	NE NE	\$12 4 \$119	0.56%	\$91	\$0 \$8	9.33%
25 Praetorian Ins Co	37257	PA	\$118	0.55%	\$91 \$117	\$0 \$7	9.33%
26 Employers Ins Co of Wausau	21458	WI			\$117 \$108	(\$91)	(83.97)%
			\$109 \$104	0.51%			
27 Starr Ind & Liab Co 28 American Automobile Ins Co	38318	MO	\$104 \$104	0.49%	\$99 \$97	(\$20)	(20.03)%
29 Hartford Cas Ins Co	21849 29424	IN	\$101	0.47%	\$98	\$50 \$7	51.03% 6.76%
			\$98 \$97	0.46%			(3.42)%
30 Atlantic Specialty Ins Co	27154	NY IL		0.45%	\$103 \$86	(\$4) \$10	
31 First Liberty Ins Corp 32 Electric Ins Co	33588 21261	MA	\$91	0.43%	\$85	\$10 \$0	11.25% 0.00%
	26247		\$85 \$83	0.40%		(\$71)	
33 American Guar & Liab Ins 34 Mitsui Sumitomo Ins USA Inc		NY NY		0.39%	\$91 \$67		(78.46)%
	22551		\$78	0.36%	* *	\$10 (\$2)	14.33%
35 California Ins Co	38865	CA	\$74	0.35%	\$74	(\$3)	(4.07)%
36 Berkley Regional Ins Co	29580	IA VA/I	\$64	0.30%	\$57	\$5 (\$3)	9.02%
37 Pacific Ind Co	20346	WI	\$62	0.29%	\$64		(4.52)%
38 Hartford Fire Ins Co	19682	CT	\$59 \$50	0.28%	\$43	\$233	539.43%
39 Continental Ins Co	35289	PA	\$59	0.27%	\$43	\$3	7.53%
40 Zurich Amer Ins Co Of IL	27855	IL	\$58	0.27%	\$83	(\$19)	(23.20)%

Office of Insurance Commissioner

2019 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Workers Compensation

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 130 Other Companies			\$26	0.12%	(\$20)	(\$15,693)	0.00%
Totals (Loss Ratio is average)		\$21,396	100.00%	\$20,210	(\$13,575)	(67.17)%