State of Washington Office of Insurance Commissioner 2022 Washington Market Share and Loss Ratio

Line of Business: Accident and Health

All Domestic Authorized Companies Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share (2)	Premiums Earned	Losses Incurred(3)	Loss Ratio	Enrollment(4)
Aetna Better Hlth of WA Inc	16242	WA	HCSC	\$292,554	0.97%	\$296,783	\$261,282	88.04%	32,793
Amerigroup Washington Inc	14073	WA	HCSC	\$1,256,164	4.15%	\$1,220,612	\$1,052,207	86.20%	230,675
Arcadian Hlth Plan Inc	12151	WA	HCSC	\$688,411	2.27%	\$688,411	\$591,921	85.98%	48,312
Asuris NW HIth	47350	WA	HCSC	\$158,425	0.52%	\$155,045	\$125,224	80.77%	43,575
Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$27,524	0.09%	\$27,343	\$17,763	64.96%	79,276
Community HIth Network of WA	16781	WA	HCSC	\$13,608	0.04%	\$13,608	\$231,365	1700.23%	4,176
Community Hlth Plan of WA	47049	WA	HCSC	\$1,349,288	4.46%	\$0	\$1,185,997	0.00%	310,145
Coordinated Care of WA Inc	15352	WA	HCSC	\$1,014,826	3.35%	\$1,014,826	\$892,586	87.95%	244,122
Delta Dental of WA	47341	WA	HCSC	\$450,639	1.49%	\$451,232	\$351,389	77.87%	1,033,445
Dental HIth Serv	47490	WA	LHCSC	\$5,208	0.02%	\$5,208	\$2,667	51.21%	7,818
Farmers New World Life Ins Co	63177	WA	L&D	\$1,076	0.00%	\$1,076	\$1,074	99.81%	
Health Alliance NW HIth Plan	15082	WA	HCSC	\$126,993	0.42%	\$126,993	\$113,191	89.13%	13,402
Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$940,248	3.10%	\$930,005	\$813,777	87.50%	141,854
Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,096,171	10.22%	\$3,103,443	\$2,991,400	96.39%	409,135
Lifewise Assur Co	94188	WA	L&D	\$207,508	0.69%	\$208,886	\$163,608	78.32%	269,755
LifeWise Hlth Plan of WA	52633	WA	HCSC	\$193,416	0.64%	\$193,416	\$207,970	107.52%	36,171
Molina Hlthcare of WA Inc	96270	WA	HMO	\$4,941,725	16.32%	\$4,840,729	\$4,215,699	87.09%	1,102,301
Physicians Ins A Mut Co	40738	WA	P&C	\$7,312	0.02%	\$7,312	\$6,588	90.10%	
Premera Blue Cross	47570	WA	HCSC	\$3,191,485	10.54%	\$3,202,745	\$2,799,347	87.40%	636,364
Regence BlueShield	53902	WA	HCSC	\$2,158,479	7.13%	\$2,162,407	\$1,815,363	83.95%	494,533
Soundpath Hith	12909	WA	HCSC	\$0	0.00%	\$0	(\$34)	0.00%	
Timber Products Manufacturers Trust	12239	WA	MEWA	\$29,488	0.10%	\$29,488	\$24,178	81.99%	11,853
UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,517,940	5.01%	\$1,495,097	\$1,310,798	87.67%	338,038
WellCare Hith Ins Co of WA Inc	16570	WA	L&D	\$11,109	0.04%	\$10,742	\$7,807	72.68%	961
WellCare of WA Inc	16571	WA	HMO	\$73,419	0.24%	\$73,419	\$65,825	89.66%	7,595
Western United Life Assur Co	85189	WA	L&D	\$96	0.00%	\$284	\$255	89.75%	
Willamette Dental of WA Inc	47050	WA	LHCSC	\$65,901	0.22%	\$65,901	\$59,762	90.68%	133,510
Totals (Loss Ratio is average)(5)				\$21,819,013	72.04%	\$20,325,011	\$19,309,010	95.00%	5,629,809

⁽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⁾Market Share is based on all authorized Washington companies' written premiums.

⁽³⁾Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

⁽⁴⁾ Enrollment only provided by companies filing the NAIC Health blank.

⁽⁵⁾ Totals do not represent all health coverage in Washington.

Office of Insurance Commissioner 2022 Washington Market Share

All Domestic Authorized Companies Zero Premium Companies Excluded

Line of Business: Life - Annuities

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share(1)
Farmers New World Life Ins Co	63177	WA	\$750	\$0	\$0	\$0	\$750	0.01%
Western United Life Assur Co	85189	WA	\$73,962	\$0	\$0	\$0	\$73,962	1.14%
	Totals		\$74,712	\$0	\$0	\$0	\$74,712	1.15%

⁽¹⁾Market Share is based on all authorized Washington companies' written premiums.

State of Washington

Office of Insurance Commissioner

2022 Washington Market Share Line of Business: Life - Life Insurance

All Domestic Authorized Companies Zero Premium Companies Excluded

Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share(1)
Farmers New World Life Ins Co	63177	WA	\$42,910	\$0	\$0	\$0	\$42,910	1.22%
Western United Life Assur Co	85189	WA	\$147	\$0	\$0	\$0	\$147	0.00%
	Totals	Ī	\$43,057	\$0	\$0	\$0	\$43,057	1.23%

⁽¹⁾Market Share is based on all authorized Washington companies' written premiums.

State of Washington

Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

All Domestic Authorized Companies
Zero Premium and Loss Companies Excluded

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

Company Name		NAIC Code	Dom	Direct Premiums Written	Market Share(1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Farmers Ins Co Of WA		21644	WA	\$226,957	1.52%	\$231,873	\$136,147	58.72%
Grange Ins Assn		22101	WA	\$73,782	0.49%	\$73,005	\$37,948	51.98%
Granwest Prop & Cas		22128	WA	\$12,694	0.08%	\$12,848	\$6,147	47.84%
Pemco Mut Ins Co		24341	WA	\$459,099	3.07%	\$453,581	\$340,165	75.00%
Physicians Ins A Mut Co		40738	WA	\$79,862	0.53%	\$77,888	\$31,232	40.10%
Red Shield Ins Co		41580	WA	\$9,978	0.07%	\$10,028	\$2,750	27.42%
	Totals (Loss Ratio is average)			\$862,372	5.76%	\$859,222	\$554,388	64.52%

⁽¹⁾ Market Share is based on all authorized Washington companies' written premiums.

⁽²⁾ Excluding all Loss Adjustment Expenses (LAE)