

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Continental Cas Co	20443	IL	P&C	\$7,386	54.41%	\$7,504	\$18,949	252.53%	
2	State Farm Mut Auto Ins Co	25178	IL	P&C	\$6,053	44.59%	\$6,076	\$2,773	45.63%	
3	Sentry Ins Co	24988	WI	P&C	\$96	0.71%	\$218	\$706	323.73%	
4	Washington Natl Ins Co	70319	IN	L&D	\$18	0.14%	\$19	\$25	132.11%	
5	Boston Mut Life Ins Co	61476	MA	L&D	\$10	0.08%	\$10	\$10	98.47%	
6	Horace Mann Life Ins Co	64513	IL	L&D	\$4	0.03%	\$5	\$0	(4.00)%	
7	Union Fidelity Life Ins Co	62596	KS	L&D	\$3	0.02%	\$3	\$0	0.00%	
8	Mutual Of Omaha Ins Co	71412	NE	L&D	\$2	0.01%	\$2	\$2	94.43%	
9	Continental Gen Ins Co	71404	TX	L&D	\$1	0.01%	\$1	\$0	39.97%	
All	9 Other Companies				\$1	0.01%	\$1	\$61	1.83%	
Totals (Loss Ratio is average)(4)					\$13,574	100.00%	\$13,838	\$22,525	162.78%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F= Fraternal, (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	American Hlth & Life Ins Co	60518	TX	L&D	\$2,061	54.31%	\$2,161	\$852	39.43%	
2	Minnesota Life Ins Co	66168	MN	L&D	\$779	20.52%	\$771	\$281	36.41%	
3	CMFG Life Ins Co	62626	IA	L&D	\$325	8.55%	\$327	\$216	66.19%	
4	Life Of The South Ins Co	97691	GA	L&D	\$281	7.40%	\$268	\$87	32.57%	
5	Plateau Ins Co	97152	TN	L&D	\$131	3.44%	\$156	\$24	15.14%	
6	American Natl Ins Co	60739	TX	L&D	\$114	2.99%	\$64	(\$1)	(1.83)%	
7	Central States H & L Co Of Omaha	61751	NE	L&D	\$56	1.48%	\$51	(\$20)	(38.81)%	
8	Securian Life Ins Co	93742	MN	L&D	\$23	0.62%	\$21	(\$1)	(5.52)%	
9	Pavonia Life Ins Co of MI	93777	MI	L&D	\$10	0.26%	\$10	(\$13)	(135.37)%	
10	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$7	0.20%	\$7	\$5	61.23%	
11	Transamerica Life Ins Co	86231	IA	L&D	\$3	0.09%	\$4	\$0	0.00%	
12	American Security Ins Co	42978	DE	P&C	\$3	0.09%	\$3	\$0	(1.01)%	
13	Central States Ind Co Of Omaha	34274	NE	P&C	\$2	0.05%	\$2	\$0	(3.66)%	
All 4	Other Companies				\$0	0.00%	\$4	(\$44)	0.00%	
Totals (Loss Ratio is average)(4)					\$3,795	100.00%	\$3,851	\$1,385	35.98%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2022 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	\$2,027,373	22.86%	\$2,028,505	\$1,712,542	84.42%	324,519
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,283,578	14.47%	\$1,288,953	\$1,147,864	89.05%	226,600
3	Regence BlueShield	53902	WA	HCSC	\$1,197,765	13.51%	\$1,198,045	\$968,401	80.83%	194,546
4	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$885,641	9.99%	\$875,397	\$770,235	87.99%	129,716
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$539,201	6.08%	\$544,985	\$436,802	80.15%	
6	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$356,574	4.02%	\$354,419	\$270,704	76.38%	
7	Aetna Life Ins Co	60054	CT	L&D	\$353,993	3.99%	\$352,905	\$281,013	79.63%	
8	Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$336,299	3.79%	\$336,299	\$304,397	90.51%	55,334
9	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$246,964	2.78%	\$246,507	\$208,567	84.61%	43,077
10	Hartford Life & Accident Ins Co	70815	CT	L&D	\$204,680	2.31%	\$206,063	\$44,911	21.79%	
11	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$151,544	1.71%	\$153,023	\$89,236	58.32%	
12	Metropolitan Life Ins Co	65978	NY	L&D	\$141,727	1.60%	\$127,999	\$119,088	93.04%	
13	Standard Ins Co	69019	OR	L&D	\$129,820	1.46%	\$108,872	\$84,250	77.38%	
14	Regence BCBS of OR	54933	OR	HCSC	\$119,370	1.35%	\$119,370	\$95,994	80.42%	18,678
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$104,753	1.18%	\$105,254	\$151,248	143.70%	
16	Asuris NW Hlth	47350	WA	HCSC	\$97,663	1.10%	\$94,246	\$72,411	76.83%	17,448
17	Life Ins Co Of N Amer	65498	PA	L&D	\$64,885	0.73%	\$63,974	\$49,708	77.70%	
18	Prudential Ins Co Of Amer	68241	NJ	L&D	\$61,810	0.70%	\$63,276	\$35,666	56.37%	
19	Lincoln Natl Life Ins Co	65676	IN	L&D	\$44,766	0.50%	\$39,262	\$28,789	73.33%	
20	Principal Life Ins Co	61271	IA	L&D	\$43,541	0.49%	\$43,561	\$26,321	60.42%	
21	Symetra Life Ins Co	68608	IA	L&D	\$40,375	0.46%	\$40,683	\$19,203	47.20%	
22	Reliastar Life Ins Co	67105	MN	L&D	\$35,384	0.40%	\$35,522	\$16,169	45.52%	
23	HCC Life Ins Co	92711	IN	L&D	\$33,089	0.37%	\$33,089	\$32,308	97.64%	
24	Timber Products Manufacturers Trust	12239	WA	MEWA	\$27,668	0.31%	\$27,668	\$22,445	81.12%	4,638
25	Lifewise Assur Co	94188	WA	L&D	\$25,786	0.29%	\$27,622	\$23,575	85.35%	5,313
26	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$21,604	0.24%	\$21,500	\$10,648	49.53%	
27	United Of Omaha Life Ins Co	69868	NE	L&D	\$20,091	0.23%	\$20,113	\$9,930	49.37%	
28	Pacificsource Hlth Plans	54976	OR	HCSC	\$19,614	0.22%	\$19,614	\$20,318	103.59%	3,902
29	QBE Ins Corp	39217	PA	P&C	\$17,302	0.20%	\$17,550	\$8,077	46.02%	
30	Providence Hlth Plan	95005	OR	HCSC	\$15,612	0.18%	\$15,612	\$12,768	81.78%	2,124
31	Community Hlth Plan of WA	47049	WA	HCSC	\$15,535	0.18%	\$0	\$13,554	0.00%	8,163
32	Companion Life Ins Co	77828	SC	L&D	\$14,953	0.17%	\$15,010	\$11,564	77.04%	
33	Continental Amer Ins Co	71730	NE	L&D	\$13,692	0.15%	\$14,189	\$4,276	30.14%	
34	Union Labor Life Ins Co	69744	MD	L&D	\$13,362	0.15%	\$13,399	\$8,401	62.70%	
35	Reliance Standard Life Ins Co	68381	IL	L&D	\$13,016	0.15%	\$13,177	\$7,263	55.12%	
36	HM Life Ins Co	93440	PA	L&D	\$11,335	0.13%	\$11,545	\$13,929	120.65%	
37	Minnesota Life Ins Co	66168	MN	L&D	\$10,297	0.12%	\$10,246	\$2,033	19.85%	
38	LifeMap Assur Co	97985	OR	L&D	\$9,269	0.10%	\$9,407	\$5,504	58.51%	
39	John Hancock Life Ins Co USA	65838	MI	L&D	\$8,975	0.10%	\$8,905	\$13,134	147.49%	
40	National Hlth Ins Co	82538	TX	L&D	\$8,434	0.10%	\$8,428	\$3,488	41.39%	
All 145 Other Companies					\$101,539	1.14%	\$100,981	\$62,786	160.83%	6,806
Totals (Loss Ratio is average)(4)					\$8,868,877	100.00%	\$8,815,173	\$7,219,520	81.90%	1,040,864

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

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Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$4,941,725	23.09%	\$4,840,729	\$4,215,699	87.09%	1,102,301
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,812,593	8.47%	\$1,814,490	\$1,843,536	101.60%	182,535
3	Care Improvement Plus S Central Ins	12567	NE	L&D	\$1,545,617	7.22%	\$1,545,067	\$1,282,453	83.00%	113,333
4	Community Hlth Plan of WA	47049	WA	HCSC	\$1,333,753	6.23%	\$0	\$1,172,443	0.00%	301,982
5	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,270,976	5.94%	\$1,248,591	\$1,102,231	88.28%	294,961
6	Amerigroup Washington Inc	14073	WA	HCSC	\$1,256,164	5.87%	\$1,220,612	\$1,052,207	86.20%	230,675
7	UnitedHealthcare Benefits of TX Inc	95174	TX	HCSC	\$1,165,975	5.45%	\$1,164,502	\$969,876	83.29%	88,807
8	Premera Blue Cross	47570	WA	HCSC	\$1,164,112	5.44%	\$1,174,240	\$1,086,805	92.55%	311,845
9	Coordinated Care of WA Inc	15352	WA	HCSC	\$1,010,234	4.72%	\$1,010,234	\$885,522	87.66%	237,950
10	Regence BlueShield	53902	WA	HCSC	\$960,715	4.49%	\$964,362	\$846,963	87.83%	299,987
11	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$688,411	3.22%	\$688,411	\$591,921	85.98%	48,312
12	Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$459,407	2.15%	\$459,407	\$475,852	103.58%	38,822
13	Delta Dental of WA	47341	WA	HCSC	\$450,639	2.11%	\$451,232	\$351,389	77.87%	1,033,445
14	Humana Ins Co	73288	WI	L&D	\$354,913	1.66%	\$354,913	\$308,221	86.84%	111,000
15	Aetna Better Hlth of WA Inc	16242	WA	HCSC	\$292,554	1.37%	\$296,783	\$261,282	88.04%	32,793
16	Coordinated Care Corp	95831	IN	HMO	\$206,929	0.97%	\$206,929	\$149,607	72.30%	31,282
17	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$193,416	0.90%	\$193,416	\$207,970	107.52%	36,171
18	Lifewise Assur Co	94188	WA	L&D	\$181,722	0.85%	\$181,263	\$140,032	77.25%	264,442
19	Regence BCBS of OR	54933	OR	HCSC	\$178,954	0.84%	\$180,622	\$155,041	85.84%	29,050
20	Aetna Life Ins Co	60054	CT	L&D	\$171,724	0.80%	\$170,305	\$139,245	81.76%	
21	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$161,955	0.76%	\$161,915	\$132,157	81.62%	9,909
22	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$124,175	0.58%	\$124,175	\$109,786	88.41%	12,768
23	WellCare of WA Inc	16571	WA	HMO	\$73,419	0.34%	\$73,419	\$65,825	89.66%	7,595
24	Humana Medical Plan of UT Inc	12908	UT	HMO	\$71,275	0.33%	\$71,275	\$53,353	74.86%	5,631
25	Willamette Dental of WA Inc	47050	WA	LHCSC	\$65,901	0.31%	\$65,901	\$59,762	90.68%	133,510
26	American Family Life Assur Co of Col	60380	NE	L&D	\$65,513	0.31%	\$65,267	\$23,626	36.20%	
27	Genworth Life Ins Co	70025	DE	L&D	\$61,061	0.29%	\$61,979	\$76,858	124.01%	
28	Asuris NW Hlth	47350	WA	HCSC	\$60,762	0.28%	\$60,799	\$52,813	86.86%	26,127
29	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$54,607	0.26%	\$54,607	\$43,543	79.74%	12,138
30	VSP Vision Care Inc	53031	VA	LHCSC	\$52,640	0.25%	\$52,640	\$31,655	60.13%	911,748
31	Transamerica Life Ins Co	86231	IA	L&D	\$49,957	0.23%	\$50,130	\$23,661	47.20%	
32	United Of Omaha Life Ins Co	69868	NE	L&D	\$46,128	0.22%	\$46,284	\$30,550	66.01%	
33	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$37,850	0.18%	\$37,926	\$23,936	63.11%	77,228
34	Providence Hlth Assur	15203	OR	HCSC	\$34,667	0.16%	\$34,667	\$26,381	76.10%	2,833
35	Mutual Of Omaha Ins Co	71412	NE	L&D	\$32,003	0.15%	\$32,155	\$13,273	41.28%	
36	SilverScript Ins Co	12575	TN	HCSC	\$31,869	0.15%	\$32,846	\$21,455	65.32%	91,200
37	John Hancock Life Ins Co USA	65838	MI	L&D	\$29,666	0.14%	\$29,879	\$66,241	221.70%	
38	Loyal Amer Life Ins Co	65722	OH	L&D	\$28,809	0.13%	\$28,861	\$21,045	72.92%	
39	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$27,524	0.13%	\$27,343	\$17,763	64.96%	79,276
40	Humanadental Ins Co	70580	WI	L&D	\$26,640	0.12%	\$26,632	\$23,580	88.54%	11,055
	All 279 Other Companies				\$622,489	2.91%	\$750,837	\$791,124	94.91%	145,934
	Totals (Loss Ratio is average)(4)				\$21,399,442	100.00%	\$20,055,646	\$18,946,682	94.47%	6,316,645

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Line of Business: Accident and Health

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$4,941,725	16.32%	\$4,840,729	\$4,215,699	87.09%	1,102,301
2	Premera Blue Cross	47570	WA	HCSC	\$3,191,485	10.54%	\$3,202,745	\$2,799,347	87.40%	636,364
3	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,096,171	10.22%	\$3,103,443	\$2,991,400	96.39%	409,135
4	Regence BlueShield	53902	WA	HCSC	\$2,158,479	7.13%	\$2,162,407	\$1,815,363	83.95%	494,533
5	Care Improvement Plus S Central Ins	12567	NE	L&D	\$1,545,617	5.10%	\$1,545,067	\$1,282,453	83.00%	113,333
6	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,517,940	5.01%	\$1,495,097	\$1,310,798	87.67%	338,038
7	Community Hlth Plan of WA	47049	WA	HCSC	\$1,349,288	4.46%	\$0	\$1,185,997	0.00%	310,145
8	Amerigroup Washington Inc	14073	WA	HCSC	\$1,256,164	4.15%	\$1,220,612	\$1,052,207	86.20%	230,675
9	UnitedHealthcare Benefits of TX Inc	95174	TX	HCSC	\$1,165,975	3.85%	\$1,164,502	\$969,876	83.29%	88,807
10	Coordinated Care of WA Inc	15352	WA	HCSC	\$1,014,826	3.35%	\$1,014,826	\$892,586	87.95%	244,122
11	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$940,248	3.10%	\$930,005	\$813,777	87.50%	141,854
12	Kaiser Found Hlth Plan of the NW	95540	OR	HCSC	\$795,706	2.63%	\$795,706	\$780,249	98.06%	94,156
13	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$688,411	2.27%	\$688,411	\$591,921	85.98%	48,312
14	Aetna Life Ins Co	60054	CT	L&D	\$525,717	1.74%	\$523,210	\$420,257	80.32%	
15	UnitedHealthcare Ins Co	79413	CT	L&D	\$523,593	1.73%	\$603,475	\$477,112	79.06%	
16	Delta Dental of WA	47341	WA	HCSC	\$450,639	1.49%	\$451,232	\$351,389	77.87%	1,033,445
17	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$380,664	1.26%	\$379,474	\$290,310	76.50%	
18	Humana Ins Co	73288	WI	L&D	\$354,913	1.17%	\$354,913	\$308,221	86.84%	111,000
19	Regence BCBS of OR	54933	OR	HCSC	\$298,324	0.99%	\$299,992	\$251,034	83.68%	47,728
20	Aetna Better Hlth of WA Inc	16242	WA	HCSC	\$292,554	0.97%	\$296,783	\$261,282	88.04%	32,793
21	Lifewise Assur Co	94188	WA	L&D	\$207,508	0.69%	\$208,886	\$163,608	78.32%	269,755
22	Coordinated Care Corp	95831	IN	HMO	\$206,929	0.68%	\$206,929	\$149,607	72.30%	31,282
23	Hartford Life & Accident Ins Co	70815	CT	L&D	\$204,688	0.68%	\$206,071	\$44,910	21.79%	
24	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$193,416	0.64%	\$193,416	\$207,970	107.52%	36,171
25	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$161,955	0.53%	\$161,915	\$132,157	81.62%	9,909
26	Asuris NW Hlth	47350	WA	HCSC	\$158,425	0.52%	\$155,045	\$125,224	80.77%	43,575
27	Metropolitan Life Ins Co	65978	NY	L&D	\$154,894	0.51%	\$141,211	\$125,765	89.06%	
28	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$151,544	0.50%	\$153,023	\$89,251	58.33%	
29	Standard Ins Co	69019	OR	L&D	\$140,721	0.46%	\$119,657	\$91,907	76.81%	
30	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$126,993	0.42%	\$126,993	\$113,191	89.13%	13,402
31	Unum Life Ins Co Of Amer	62235	ME	L&D	\$108,841	0.36%	\$109,929	\$164,131	149.31%	
32	WellCare of WA Inc	16571	WA	HMO	\$73,419	0.24%	\$73,419	\$65,825	89.66%	7,595
33	Humana Medical Plan of UT Inc	12908	UT	HMO	\$71,275	0.24%	\$71,275	\$53,353	74.86%	5,631
34	United Of Omaha Life Ins Co	69868	NE	L&D	\$66,220	0.22%	\$66,398	\$40,480	60.97%	
35	Genworth Life Ins Co	70025	DE	L&D	\$66,029	0.22%	\$66,915	\$79,223	118.39%	
36	Willamette Dental of WA Inc	47050	WA	LHCSC	\$65,901	0.22%	\$65,901	\$59,762	90.68%	133,510
37	American Family Life Assur Co of Col	60380	NE	L&D	\$65,728	0.22%	\$65,530	\$23,980	36.59%	
38	Prudential Ins Co Of Amer	68241	NJ	L&D	\$65,204	0.22%	\$66,713	\$38,782	58.13%	
39	Life Ins Co Of N Amer	65498	PA	L&D	\$64,986	0.21%	\$64,068	\$49,704	77.58%	
40	Principal Life Ins Co	61271	IA	L&D	\$58,446	0.19%	\$55,718	\$33,616	60.33%	
	All 322 Other Companies				\$1,384,130	4.57%	\$1,436,866	\$1,276,385	90.75%	1,329,938
	Totals (Loss Ratio is average)(4)				\$30,285,689	100.00%	\$28,888,508	\$26,190,112	90.66%	7,357,509

(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.

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

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Araq Ins Co	34738	IA	\$13,121	54.96%	\$13,122	\$5,771	43.98%
2	Midwest Employers Cas Co	23612	DE	\$6,932	29.03%	\$6,694	(\$7,391)	(110.41)%
3	Lyndon Southern Ins Co	10051	DE	\$1,090	4.56%	\$767	\$15	1.94%
4	Triton Ins Co	41211	TX	\$1,039	4.35%	\$1,703	\$341	20.04%
5	Amex Assur Co	27928	IL	\$510	2.14%	\$512	(\$954)	(186.38)%
6	Virginia Surety Co Inc	40827	IL	\$309	1.29%	\$309	\$125	40.42%
7	Courtesy Ins Co	26492	FL	\$248	1.04%	\$210	\$3	1.54%
8	American Road Ins Co	19631	MI	\$148	0.62%	\$148	\$23	15.21%
9	Excess Share Ins Corp	10003	OH	\$124	0.52%	\$124	\$0	0.00%
10	Allstate Prop & Cas Ins Co	17230	IL	\$101	0.42%	\$110	\$0	0.00%
11	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$76	0.32%	\$34	\$0	0.00%
12	Allstate Vehicle & Prop Ins Co	37907	IL	\$70	0.29%	\$64	\$0	0.00%
13	Ace Amer Ins Co	22667	PA	\$33	0.14%	\$33	(\$1)	(2.07)%
14	Encompass Ind Co	15130	IL	\$27	0.11%	\$28	\$0	0.00%
15	Central States Ind Co Of Omaha	34274	NE	\$16	0.07%	\$16	\$0	(0.13)%
16	American Bankers Ins Co Of FL	10111	FL	\$15	0.06%	\$15	\$8	50.81%
17	Transamerica Cas Ins Co	10952	IA	\$8	0.03%	\$8	\$3	35.06%
18	Plateau Cas Ins Co	10817	TN	\$6	0.02%	\$6	\$0	8.40%
19	Encompass Ins Co Of Amer	10071	IL	\$2	0.01%	\$2	\$0	0.00%
20	Westport Ins Corp	39845	MO	\$1	0.00%	\$43	\$0	0.00%
21	Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$1	0.00%
22	XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$6	0.00%
23	Great Amer Ins Co	16691	OH	\$0	0.00%	\$0	\$9	0.00%
24	RVI Amer Ins Co	23132	CT	\$0	0.00%	\$66	\$0	0.00%
25	Yosemite Ins Co	26220	OK	(\$1)	0.00%	\$3	\$0	3.10%
	All 3 Other Companies			\$0	0.00%	\$0	(\$254)	238039991080.00)%
Totals (Loss Ratio is average)				\$23,875	100.00%	\$24,014	(\$2,294)	(9.55)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Aircraft (all perils)

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Starr Ind & Liab Co	38318	TX	\$10,250	18.56%	\$9,852	\$70,656	717.18%
2	National Union Fire Ins Co of Pittsb	19445	PA	\$6,831	12.37%	\$5,938	\$2,756	46.41%
3	Endurance Amer Ins Co	10641	DE	\$4,922	8.91%	\$5,046	\$1,563	30.97%
4	Old Republic Ins Co	24147	PA	\$4,500	8.15%	\$4,280	\$7,393	172.73%
5	QBE Ins Corp	39217	PA	\$2,646	4.79%	\$2,887	\$775	26.85%
6	XL Specialty Ins Co	37885	DE	\$2,594	4.70%	\$2,246	\$2,067	92.01%
7	American Alt Ins Corp	19720	DE	\$2,550	4.62%	\$2,550	\$305	11.97%
8	Allianz Global Risks US Ins Co	35300	IL	\$2,425	4.39%	\$2,396	\$960	40.04%
9	National Liab & Fire Ins Co	20052	CT	\$2,307	4.18%	\$2,331	(\$320)	(13.71)%
10	Ace Amer Ins Co	22667	PA	\$2,307	4.18%	\$2,307	\$0	0.00%
11	Great Amer Ins Co	16691	OH	\$2,297	4.16%	\$2,299	\$5,146	223.85%
12	StarStone Natl Ins Co	25496	DE	\$1,841	3.33%	\$1,612	\$739	45.86%
13	Starr Surplus Lines Ins Co	13604	TX	\$1,756	3.18%	\$1,710	\$1,733	101.33%
14	Avemco Ins Co	10367	MD	\$1,719	3.11%	\$1,665	\$520	31.25%
15	US Specialty Ins Co	29599	TX	\$1,125	2.04%	\$1,066	\$636	59.68%
16	American Hallmark Ins Co Of TX	43494	TX	\$1,022	1.85%	\$991	\$83	8.41%
17	National Ind Co	20087	NE	\$756	1.37%	\$795	\$72	9.00%
18	Continental Ind Co	28258	NM	\$715	1.29%	\$191	\$78	40.63%
19	Harco Natl Ins Co	26433	IL	\$592	1.07%	\$646	\$435	67.38%
20	Falls Lake Natl Ins Co	31925	OH	\$490	0.89%	\$472	\$54	11.38%
21	American Commerce Ins Co	19941	OH	\$447	0.81%	\$439	\$59	13.45%
22	Tokio Marine Amer Ins Co	10945	NY	\$373	0.68%	\$643	(\$160)	(24.96)%
23	Westchester Fire Ins Co	10030	PA	\$345	0.62%	\$311	(\$352)	(113.11)%
24	American Natl Prop & Cas Co	28401	MO	\$215	0.39%	\$196	\$141	72.00%
25	Great Amer Alliance Ins Co	26832	OH	\$109	0.20%	\$89	(\$2)	(2.53)%
26	Transverse Ins Co	21075	TX	\$94	0.17%	\$8	\$3	36.68%
27	Ace Prop & Cas Ins Co	20699	PA	\$3	0.01%	\$3	(\$1)	(29.49)%
28	Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$7	0.00%
29	Mitsui Sumitomo Ins USA Inc	22551	NY	\$0	0.00%	\$0	\$8	0.00%
30	Liberty Mut Ins Co	23043	MA	\$0	0.00%	\$0	\$13	0.00%
31	American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$3	0.00%
	All 24 Other Companies			(\$1)	0.00%	\$0	(\$5,505)	0.00%
Totals (Loss Ratio is average)				\$55,230	100.00%	\$52,969	\$89,864	169.65%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Allied Lines

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$26,246	14.27%	\$23,785	\$1,056	4.44%
2	Safeco Ins Co Of Amer	24740	NH	\$25,576	13.90%	\$23,061	\$23,584	102.27%
3	Affiliated Fm Ins Co	10014	RI	\$15,646	8.51%	\$14,416	\$8,621	59.81%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$12,246	6.66%	\$10,754	\$7,038	65.45%
5	Sompo Amer Ins Co	11126	NY	\$8,733	4.75%	\$8,770	\$2,257	25.74%
6	Zurich Amer Ins Co	16535	NY	\$7,241	3.94%	\$6,328	\$15,926	251.68%
7	Standard Guar Ins Co	42986	DE	\$7,233	3.93%	\$6,684	\$2,867	42.89%
8	American Home Assur Co	19380	NY	\$6,347	3.45%	\$5,194	\$4,046	77.90%
9	United Serv Automobile Assn	25941	TX	\$6,335	3.44%	\$6,236	\$5,208	83.52%
10	USAA Cas Ins Co	25968	TX	\$4,035	2.19%	\$3,877	\$2,604	67.18%
11	Penn Millers Ins Co	14982	PA	\$3,194	1.74%	\$3,158	\$989	31.30%
12	Western Natl Mut Ins Co	15377	MN	\$3,005	1.63%	\$2,592	\$909	35.07%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$2,874	1.56%	\$2,510	\$1,553	61.87%
14	American Guar & Liab Ins	26247	NY	\$2,817	1.53%	\$2,665	\$3,735	140.16%
15	Ohio Security Ins Co	24082	NH	\$2,745	1.49%	\$2,558	\$978	38.22%
16	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$2,683	1.46%	\$2,435	\$416	17.08%
17	American Modern Prop & Cas Ins Co	42722	OH	\$2,465	1.34%	\$2,172	\$757	34.87%
18	Travelers Ind Co	25658	CT	\$2,216	1.20%	\$2,062	\$1,582	76.72%
19	Stillwater Ins Co	25180	CA	\$1,993	1.08%	\$1,886	\$1,213	64.33%
20	Nationwide Mut Ins Co	23787	OH	\$1,866	1.01%	\$1,297	\$1,009	77.77%
21	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,664	0.90%	\$1,615	\$1,971	122.05%
22	Employers Ins Co of Wausau	21458	WI	\$1,614	0.88%	\$1,849	(\$141)	(7.60)%
23	Sentry Ins Co	24988	WI	\$1,574	0.86%	\$1,469	\$256	17.43%
24	Ace Amer Ins Co	22667	PA	\$1,227	0.67%	\$1,486	\$211	14.19%
25	Garrison Prop & Cas Ins Co	21253	TX	\$1,205	0.65%	\$1,131	\$1,176	104.02%
26	Federated Mut Ins Co	13935	MN	\$1,199	0.65%	\$1,162	\$1,267	109.06%
27	USAA Gen Ind Co	18600	TX	\$1,160	0.63%	\$1,103	\$737	66.85%
28	General Cas Co Of WI	24414	WI	\$1,134	0.62%	\$850	\$226	26.55%
29	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$1,042	0.57%	\$1,505	\$688	45.70%
30	Liberty Mut Fire Ins Co	23035	WI	\$1,026	0.56%	\$960	\$350	36.44%
31	Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,022	0.56%	\$958	(\$494)	(51.55)%
32	Allianz Global Risks US Ins Co	35300	IL	\$1,009	0.55%	\$995	\$1,070	107.52%
33	Everest Natl Ins Co	10120	DE	\$988	0.54%	\$723	\$3,562	492.43%
34	Middlesex Ins Co	23434	WI	\$942	0.51%	\$761	\$189	24.87%
35	Mutual Of Enumclaw Ins Co	14761	OR	\$904	0.49%	\$866	\$331	38.27%
36	Regent Ins Co	24449	WI	\$900	0.49%	\$652	\$15	2.35%
37	American Strategic Ins Corp	10872	FL	\$891	0.48%	\$850	\$589	69.32%
38	Continental Cas Co	20443	IL	\$837	0.45%	\$888	(\$372)	(41.83)%
39	HDI Global Ins Co	41343	IL	\$832	0.45%	\$814	(\$34)	(4.17)%
40	Tokio Marine Amer Ins Co	10945	NY	\$801	0.44%	\$954	(\$35)	(3.65)%
	All 171 Other Companies			\$16,492	8.97%	\$15,508	\$14,382	92.74%
	Totals (Loss Ratio is average)			\$183,958	100.00%	\$169,542	\$112,297	66.24%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$3,047	38.21%	\$2,820	\$935	33.15%
2	Mutual Of Enumclaw Ins Co	14761	OR	\$613	7.69%	\$656	\$189	28.76%
3	Fire Ins Exch	21660	CA	\$403	5.06%	\$405	\$145	35.77%
4	Grange Ins Assn	22101	WA	\$356	4.46%	\$337	\$63	18.60%
5	Protective Ins Co	12416	IN	\$323	4.06%	\$323	\$75	23.31%
6	State Farm Mut Auto Ins Co	25178	IL	\$275	3.44%	\$268	\$575	214.13%
7	Great West Cas Co	11371	NE	\$250	3.14%	\$230	\$130	56.32%
8	Ohio Security Ins Co	24082	NH	\$236	2.96%	\$233	\$164	70.09%
9	Philadelphia Ind Ins Co	18058	PA	\$234	2.93%	\$210	\$118	56.06%
10	Truck Ins Exch	21709	CA	\$215	2.70%	\$236	\$39	16.67%
11	Mid Century Ins Co	21687	CA	\$180	2.25%	\$193	\$9	4.61%
12	Nationwide Agribusiness Ins Co	28223	IA	\$131	1.65%	\$138	\$8	6.03%
13	Integon Natl Ins Co	29742	NC	\$114	1.43%	\$113	\$131	115.92%
14	Farmers Ins Exch	21652	CA	\$112	1.40%	\$120	\$7	5.45%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$102	1.28%	\$91	\$32	35.10%
16	Oregon Mut Ins Co	14907	OR	\$87	1.09%	\$82	\$6	7.28%
17	Continental Divide Ins Co	35939	CO	\$75	0.94%	\$64	(\$7)	(10.21)%
18	Allstate Ins Co	19232	IL	\$66	0.82%	\$77	\$68	87.34%
19	Federated Mut Ins Co	13935	MN	\$53	0.67%	\$51	\$38	73.33%
20	State Farm Fire & Cas Co	25143	IL	\$49	0.61%	\$46	\$26	57.09%
21	National Union Fire Ins Co of Pittsb	19445	PA	\$43	0.54%	\$24	\$14	58.25%
22	Eagle W Ins Co	12890	CA	\$42	0.53%	\$10	\$0	0.00%
23	Zurich Amer Ins Co	16535	NY	\$39	0.49%	\$37	(\$20)	(55.11)%
24	Allied Ins Co of Amer	10127	OH	\$39	0.49%	\$89	\$29	32.97%
25	Axis Ins Co	37273	IL	\$31	0.39%	\$45	\$28	61.82%
26	Great Amer Assur Co	26344	OH	\$31	0.39%	\$34	\$7	20.24%
27	Midwest Family Mut Ins Co	23574	IA	\$29	0.37%	\$28	(\$1)	(3.40)%
28	Northland Ins Co	24015	CT	\$29	0.36%	\$59	\$17	28.35%
29	Great Amer Ins Co	16691	OH	\$28	0.35%	\$27	(\$1)	(2.60)%
30	Travelers Ind Co Of CT	25682	CT	\$28	0.35%	\$28	\$5	18.96%
31	Brotherhood Mut Ins Co	13528	IN	\$27	0.34%	\$27	\$23	82.19%
32	West Amer Ins Co	44393	IN	\$26	0.33%	\$30	\$5	14.98%
33	Nationwide Mut Ins Co	23787	OH	\$25	0.32%	\$42	(\$24)	(56.39)%
34	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$25	0.32%	\$28	(\$32)	(114.22)%
35	Federated Reserve Ins Co	16024	MN	\$24	0.30%	\$16	\$35	226.11%
36	Travelers Ind Co	25658	CT	\$24	0.30%	\$16	\$7	40.55%
37	American Family Mut Ins Co SI	19275	WI	\$22	0.28%	\$22	\$64	293.03%
38	Transguard Ins Co Of Amer Inc	28886	IL	\$22	0.27%	\$23	\$15	68.45%
39	Columbia Ins Co	27812	NE	\$19	0.24%	\$16	\$16	104.90%
40	Sompo Amer Ins Co	11126	NY	\$18	0.23%	\$9	(\$15)	(162.30)%
	All 204 Other Companies			\$482	6.04%	\$497	\$3	0.65%
	Totals (Loss Ratio is average)			\$7.975	100.00%	\$7.799	\$2.924	37.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$48,035	18.63%	\$44,996	\$30,095	66.88%
2	Great West Cas Co	11371	NE	\$19,549	7.58%	\$18,533	\$8,763	47.28%
3	Ohio Security Ins Co	24082	NH	\$17,478	6.78%	\$18,401	\$9,268	50.37%
4	Western Natl Mut Ins Co	15377	MN	\$11,081	4.30%	\$10,333	\$4,348	42.08%
5	Integon Natl Ins Co	29742	NC	\$9,905	3.84%	\$8,940	\$6,254	69.96%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$6,749	2.62%	\$6,975	\$5,354	76.77%
7	Protective Ins Co	12416	IN	\$6,110	2.37%	\$6,111	\$2,858	46.77%
8	Allstate Ins Co	19232	IL	\$5,031	1.95%	\$5,059	\$4,916	97.19%
9	Alaska Natl Ins Co	38733	AK	\$3,935	1.53%	\$3,793	\$3,292	86.78%
10	Zurich Amer Ins Co	16535	NY	\$3,904	1.51%	\$3,853	\$2,572	66.76%
11	Sentry Select Ins Co	21180	WI	\$3,741	1.45%	\$3,129	\$2,125	67.90%
12	Fire Ins Exch	21660	CA	\$3,471	1.35%	\$3,349	\$2,386	71.26%
13	Philadelphia Ind Ins Co	18058	PA	\$3,451	1.34%	\$3,189	\$2,055	64.46%
14	Northland Ins Co	24015	CT	\$3,407	1.32%	\$3,095	\$1,426	46.07%
15	Federated Mut Ins Co	13935	MN	\$3,090	1.20%	\$3,146	\$4,338	137.89%
16	Travelers Ind Co Of CT	25682	CT	\$2,745	1.06%	\$2,810	\$1,759	62.61%
17	American Bankers Ins Co Of FL	10111	FL	\$2,667	1.03%	\$2,679	\$170	6.35%
18	Travelers Cas Ins Co Of Amer	19046	CT	\$2,577	1.00%	\$2,407	\$1,429	59.40%
19	State Farm Mut Auto Ins Co	25178	IL	\$2,474	0.96%	\$2,395	\$2,647	110.52%
20	West Amer Ins Co	44393	IN	\$2,453	0.95%	\$2,583	\$1,563	60.49%
21	Truck Ins Exch	21709	CA	\$2,294	0.89%	\$2,519	\$2,005	79.57%
22	Travelers Ind Co	25658	CT	\$2,261	0.88%	\$2,160	\$1,482	68.62%
23	Penn Millers Ins Co	14982	PA	\$2,223	0.86%	\$2,289	\$711	31.07%
24	Old Republic Ins Co	24147	PA	\$2,219	0.86%	\$2,031	\$1,383	68.09%
25	Ohio Cas Ins Co	24074	NH	\$2,126	0.82%	\$2,282	\$694	30.43%
26	Oregon Mut Ins Co	14907	OR	\$2,046	0.79%	\$1,922	\$1,316	68.45%
27	National Cas Co	11991	OH	\$2,011	0.78%	\$2,697	\$983	36.46%
28	Allmerica Fin Benefit Ins Co	41840	MI	\$1,920	0.74%	\$1,881	\$1,456	77.38%
29	Grange Ins Assn	22101	WA	\$1,845	0.72%	\$1,774	\$1,250	70.43%
30	The Cincinnati Ins Co	10677	OH	\$1,806	0.70%	\$1,750	\$2,454	140.20%
31	National Union Fire Ins Co of Pittsb	19445	PA	\$1,788	0.69%	\$1,791	\$1,813	101.24%
32	Great Amer Ins Co	16691	OH	\$1,765	0.68%	\$1,442	\$271	18.79%
33	Travelers Prop Cas Co Of Amer	25674	CT	\$1,736	0.67%	\$1,585	\$1,508	95.13%
34	Mid Centurv Ins Co	21687	CA	\$1,728	0.67%	\$1,825	\$1,555	85.20%
35	Pioneer Specialty Ins Co	40312	MN	\$1,659	0.64%	\$1,479	\$577	39.02%
36	Great Amer Assur Co	26344	OH	\$1,543	0.60%	\$1,508	\$1,011	67.03%
37	Everest Denali Ins Co	16044	DE	\$1,527	0.59%	\$1,603	\$440	27.47%
38	American Fire & Cas Co	24066	NH	\$1,524	0.59%	\$1,697	\$788	46.44%
39	Amguard Ins Co	42390	PA	\$1,523	0.59%	\$1,365	\$710	52.02%
40	Federated Reserve Ins Co	16024	MN	\$1,518	0.59%	\$1,073	\$870	81.12%
	All 243 Other Companies			\$58,977	22.87%	\$57,217	\$40,358	70.54%
	Totals (Loss Ratio is average)			\$257,893	100.00%	\$249,666	\$161,256	64.59%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$125,888	15.59%	\$120,430	\$71,882	59.69%
2	Ohio Security Ins Co	24082	NH	\$55,615	6.89%	\$55,875	\$36,803	65.87%
3	Allstate Ins Co	19232	IL	\$39,767	4.92%	\$39,975	\$35,303	88.31%
4	Great West Cas Co	11371	NE	\$39,704	4.92%	\$37,793	\$22,947	60.72%
5	Western Natl Mut Ins Co	15377	MN	\$34,513	4.27%	\$33,085	\$23,394	70.71%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$18,811	2.33%	\$20,257	\$15,524	76.64%
7	Alaska Natl Ins Co	38733	AK	\$17,475	2.16%	\$16,939	\$9,203	54.33%
8	Philadelphia Ind Ins Co	18058	PA	\$14,164	1.75%	\$13,147	\$6,339	48.22%
9	Zurich Amer Ins Co	16535	NY	\$14,038	1.74%	\$13,239	\$8,086	61.08%
10	Protective Ins Co	12416	IN	\$12,716	1.57%	\$12,716	\$7,136	56.12%
11	Fire Ins Exch	21660	CA	\$10,728	1.33%	\$9,899	\$7,433	75.09%
12	Northland Ins Co	24015	CT	\$10,663	1.32%	\$10,038	\$4,826	48.08%
13	Old Republic Ins Co	24147	PA	\$9,447	1.17%	\$9,235	\$6,706	72.61%
14	Federated Mut Ins Co	13935	MN	\$8,859	1.10%	\$9,078	\$6,075	66.93%
15	National Union Fire Ins Co of Pittsb	19445	PA	\$8,591	1.06%	\$8,669	\$3,044	35.12%
16	Liberty Mut Fire Ins Co	23035	WI	\$8,536	1.06%	\$8,025	\$5,313	66.21%
17	Truck Ins Exch	21709	CA	\$7,577	0.94%	\$7,817	\$4,020	51.43%
18	Travelers Ind Co	25658	CT	\$7,487	0.93%	\$7,141	\$4,135	57.91%
19	Travelers Ind Co Of CT	25682	CT	\$7,327	0.91%	\$7,725	\$3,540	45.82%
20	West Amer Ins Co	44393	IN	\$7,155	0.89%	\$7,302	\$4,601	63.01%
21	Sentry Select Ins Co	21180	WI	\$7,106	0.88%	\$6,357	\$7,901	124.28%
22	The Cincinnati Ins Co	10677	OH	\$6,922	0.86%	\$6,685	\$3,490	52.22%
23	Travelers Cas Ins Co Of Amer	19046	CT	\$6,823	0.84%	\$6,446	\$3,388	52.56%
24	Ace Amer Ins Co	22667	PA	\$6,355	0.79%	\$6,827	\$3,561	52.16%
25	Middlesex Ins Co	23434	WI	\$6,240	0.77%	\$4,817	\$2,472	51.32%
26	Allmerica Fin Benefit Ins Co	41840	MI	\$6,082	0.75%	\$6,013	\$1,068	17.77%
27	Continental Western Ins Co	10804	IA	\$6,037	0.75%	\$5,584	\$4,196	75.14%
28	Travelers Prop Cas Co Of Amer	25674	CT	\$5,708	0.71%	\$5,215	\$3,168	60.75%
29	Empire Fire & Marine Ins Co	21326	IL	\$5,680	0.70%	\$5,725	\$2,046	35.74%
30	State Farm Mut Auto Ins Co	25178	IL	\$5,583	0.69%	\$5,360	\$6,574	122.66%
31	Mid Century Ins Co	21687	CA	\$5,470	0.68%	\$5,590	\$2,390	42.76%
32	American Fire & Cas Co	24066	NH	\$5,448	0.67%	\$5,878	\$4,708	80.10%
33	Ohio Cas Ins Co	24074	NH	\$5,445	0.67%	\$5,635	\$2,582	45.82%
34	Hartford Fire Ins Co	19682	CT	\$5,400	0.67%	\$4,887	\$1,389	28.41%
35	Amquard Ins Co	42390	PA	\$5,294	0.66%	\$4,684	\$1,036	22.12%
36	Arch Ins Co	11150	MO	\$4,935	0.61%	\$4,594	\$1,340	29.18%
37	Pioneer Specialty Ins Co	40312	MN	\$4,817	0.60%	\$4,449	\$3,627	81.54%
38	Western Natl Assur Co	24465	MN	\$4,754	0.59%	\$4,590	\$2,796	60.91%
39	Travelers Ind Co Of Amer	25666	CT	\$4,736	0.59%	\$4,304	\$1,822	42.34%
40	Continental Divide Ins Co	35939	CO	\$4,735	0.59%	\$3,885	\$1,411	36.33%
All 282 Other Companies				\$234,926	29.09%	\$229,983	\$137,535	59.80%
Totals (Loss Ratio is average)				\$807,558	100.00%	\$785,889	\$484,812	61.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Auto: Other Passenger Auto Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$476,135	14.15%	\$459,665	\$512,192	111.43%
2	Progressive Direct Ins Co	16322	OH	\$317,346	9.43%	\$316,680	\$199,924	63.13%
3	Allstate Fire & Cas Ins Co	29688	IL	\$223,130	6.63%	\$215,744	\$195,985	90.84%
4	First Natl Ins Co Of Amer	24724	NH	\$196,966	5.85%	\$196,207	\$147,916	75.39%
5	GEICO Advantage Ins Co	14138	NE	\$174,808	5.20%	\$176,604	\$155,058	87.80%
6	Progressive Cas Ins Co	24260	OH	\$165,532	4.92%	\$160,920	\$111,831	69.50%
7	Pemco Mut Ins Co	24341	WA	\$153,996	4.58%	\$153,507	\$122,287	79.66%
8	Farmers Ins Co Of WA	21644	WA	\$94,020	2.79%	\$96,369	\$52,426	54.40%
9	USAA Cas Ins Co	25968	TX	\$91,703	2.73%	\$91,775	\$94,738	103.23%
10	United Serv Automobile Assn	25941	TX	\$87,154	2.59%	\$87,497	\$88,243	100.85%
11	GEICO Choice Ins Co	14139	NE	\$84,386	2.51%	\$86,118	\$66,691	77.44%
12	American Family Ins Co	10386	WI	\$77,051	2.29%	\$77,617	\$55,836	71.94%
13	Standard Fire Ins Co	19070	CT	\$61,254	1.82%	\$61,504	\$41,404	67.32%
14	Safeco Ins Co Of IL	39012	IL	\$57,515	1.71%	\$58,692	\$35,515	60.51%
15	State Farm Fire & Cas Co	25143	IL	\$56,683	1.68%	\$53,284	\$55,076	103.36%
16	Mid Century Ins Co	21687	CA	\$55,345	1.65%	\$57,423	\$34,493	60.07%
17	Integon Natl Ins Co	29742	NC	\$54,820	1.63%	\$52,523	\$21,955	41.80%
18	USAA Gen Ind Co	18600	TX	\$53,249	1.58%	\$53,544	\$49,323	92.12%
19	Geico Gen Ins Co	35882	NE	\$49,490	1.47%	\$50,716	\$41,432	81.69%
20	GEICO Secure Ins Co	14137	NE	\$45,380	1.35%	\$47,623	\$38,283	80.39%
21	Mutual Of Enumclaw Ins Co	14761	OR	\$45,375	1.35%	\$43,373	\$36,972	85.24%
22	American Family Connect Prop & Cas I	29068	WI	\$43,613	1.30%	\$42,178	\$44,773	106.15%
23	Hartford Cas Ins Co	29424	IN	\$41,641	1.24%	\$42,873	\$25,781	60.13%
24	Truck Ins Exch	21709	CA	\$40,326	1.20%	\$37,684	\$24,761	65.71%
25	Garrison Prop & Cas Ins Co	21253	TX	\$40,310	1.20%	\$39,897	\$35,650	89.35%
26	Country Pref Ins Co	21008	IL	\$39,994	1.19%	\$40,007	\$28,283	70.70%
27	Middlesex Ins Co	23434	WI	\$32,775	0.97%	\$36,062	\$18,343	50.87%
28	LM Gen Ins Co	36447	IL	\$27,519	0.82%	\$27,529	\$18,035	65.51%
29	Esurance Ins Co	25712	IL	\$27,166	0.81%	\$27,932	\$18,615	66.65%
30	Foremost Ins Co Grand Rapids MI	11185	MI	\$23,466	0.70%	\$24,113	\$13,901	57.65%
31	Allstate Ins Co	19232	IL	\$23,290	0.69%	\$23,721	\$25,109	105.85%
32	Nationwide Mut Ins Co	23787	OH	\$23,063	0.69%	\$22,149	\$22,699	102.48%
33	Nationwide Ins Co Of Amer	25453	OH	\$21,312	0.63%	\$15,682	\$6,839	43.61%
34	Geico Ind Co	22055	NE	\$20,642	0.61%	\$21,065	\$13,954	66.24%
35	Amica Mut Ins Co	19976	RI	\$20,411	0.61%	\$20,544	\$14,010	68.19%
36	American Family Mut Ins Co SI	19275	WI	\$20,247	0.60%	\$21,717	\$9,914	45.65%
37	Permanent Gen Assur Corp	37648	WI	\$19,830	0.59%	\$17,952	\$9,643	53.72%
38	Grange Ins Assn	22101	WA	\$16,528	0.49%	\$17,009	\$5,372	31.59%
39	Government Employees Ins Co	22063	NE	\$15,728	0.47%	\$16,173	\$11,928	73.75%
40	Allstate Prop & Cas Ins Co	17230	IL	\$15,555	0.46%	\$15,754	\$14,246	90.42%
	All 142 Other Companies			\$229,505	6.82%	\$243,047	\$163,974	67.47%
	Totals (Loss Ratio is average)			\$3,364,259	100.00%	\$3,350,472	\$2,683,411	80.09%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$70,884	19.97%	\$70,160	\$54,420	77.57%
2	First Natl Ins Co Of Amer	24724	NH	\$25,622	7.22%	\$25,535	\$16,910	66.22%
3	Progressive Direct Ins Co	16322	OH	\$24,566	6.92%	\$24,572	\$15,501	63.08%
4	Pemco Mut Ins Co	24341	WA	\$23,010	6.48%	\$23,691	\$13,128	55.41%
5	Allstate Fire & Cas Ins Co	29688	IL	\$22,305	6.28%	\$21,473	\$10,926	50.88%
6	Progressive Cas Ins Co	24260	OH	\$14,813	4.17%	\$14,429	\$10,213	70.78%
7	GEICO Advantage Ins Co	14138	NE	\$14,593	4.11%	\$14,643	\$10,123	69.13%
8	Farmers Ins Co Of WA	21644	WA	\$11,164	3.14%	\$11,509	\$4,961	43.11%
9	USAA Cas Ins Co	25968	TX	\$9,923	2.80%	\$9,923	\$11,498	115.88%
10	United Serv Automobile Assn	25941	TX	\$8,889	2.50%	\$8,920	\$6,291	70.53%
11	Standard Fire Ins Co	19070	CT	\$8,541	2.41%	\$8,506	\$4,284	50.36%
12	State Farm Fire & Cas Co	25143	IL	\$8,002	2.25%	\$7,576	\$6,630	87.51%
13	American Family Connect Prop & Cas I	29068	WI	\$6,771	1.91%	\$6,490	\$7,871	121.27%
14	American Family Ins Co	10386	WI	\$6,608	1.86%	\$6,672	\$4,841	72.56%
15	USAA Gen Ind Co	18600	TX	\$6,243	1.76%	\$6,263	\$6,668	106.46%
16	Safeco Ins Co Of IL	39012	IL	\$5,920	1.67%	\$6,200	\$2,484	40.07%
17	Mutual Of Enumclaw Ins Co	14761	OR	\$5,914	1.67%	\$5,653	\$3,672	64.95%
18	Geico Gen Ins Co	35882	NE	\$5,457	1.54%	\$5,567	\$3,043	54.65%
19	Mid Century Ins Co	21687	CA	\$5,195	1.46%	\$5,376	\$2,551	47.45%
20	Garrison Prop & Cas Ins Co	21253	TX	\$5,003	1.41%	\$4,943	\$5,191	105.02%
21	GEICO Choice Ins Co	14139	NE	\$4,915	1.38%	\$4,955	\$3,581	72.26%
22	Hartford Cas Ins Co	29424	IN	\$4,397	1.24%	\$4,510	\$2,104	46.65%
23	Truck Ins Exch	21709	CA	\$3,389	0.95%	\$3,157	\$2,072	65.65%
24	Allstate Ins Co	19232	IL	\$3,261	0.92%	\$3,331	\$1,180	35.44%
25	Nationwide Ins Co Of Amer	25453	OH	\$2,572	0.72%	\$1,858	\$734	39.49%
26	Nationwide Mut Ins Co	23787	OH	\$2,447	0.69%	\$2,285	\$2,238	97.94%
27	Integon Natl Ins Co	29742	NC	\$2,359	0.66%	\$2,326	\$1,594	68.55%
28	Esurance Ins Co	25712	IL	\$2,283	0.64%	\$2,343	\$2,260	96.43%
29	Grange Ins Assn	22101	WA	\$1,970	0.55%	\$2,026	\$787	38.85%
30	Allstate Prop & Cas Ins Co	17230	IL	\$1,856	0.52%	\$1,893	\$783	41.36%
31	Government Employees Ins Co	22063	NE	\$1,831	0.52%	\$1,874	\$822	43.86%
32	Amica Mut Ins Co	19976	RI	\$1,760	0.50%	\$1,774	\$792	44.65%
33	GEICO Secure Ins Co	14137	NE	\$1,722	0.49%	\$1,777	\$1,391	78.29%
34	Geico Ind Co	22055	NE	\$1,449	0.41%	\$1,455	\$598	41.06%
35	Liberty Mut Fire Ins Co	23035	WI	\$1,416	0.40%	\$1,473	\$1,193	80.98%
36	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,359	0.38%	\$1,414	\$444	31.39%
37	American Family Mut Ins Co SI	19275	WI	\$1,345	0.38%	\$1,430	\$511	35.72%
38	Economy Preferred Ins Co	38067	IL	\$1,325	0.37%	\$1,335	\$1,044	78.20%
39	Metromile Ins Co	16187	DE	\$1,316	0.37%	\$1,340	\$1,240	92.56%
40	LM Gen Ins Co	36447	IL	\$1,236	0.35%	\$1,102	\$1,630	147.95%
	All 119 Other Companies			\$21,354	6.02%	\$22,527	\$10,142	45.02%
	Totals (Loss Ratio is average)			\$354,984	100.00%	\$354,283	\$238,343	67.27%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$339,446	15.08%	\$327,082	\$355,080	108.56%
2	Progressive Direct Ins Co	16322	OH	\$177,150	7.87%	\$174,341	\$169,975	97.50%
3	First Natl Ins Co Of Amer	24724	NH	\$166,830	7.41%	\$161,713	\$129,277	79.94%
4	Allstate Fire & Cas Ins Co	29688	IL	\$153,297	6.81%	\$148,930	\$130,817	87.84%
5	GEICO Advantage Ins Co	14138	NE	\$121,135	5.38%	\$119,924	\$129,894	108.31%
6	Pemco Mut Ins Co	24341	WA	\$114,385	5.08%	\$111,686	\$85,246	76.33%
7	Progressive Cas Ins Co	24260	OH	\$98,283	4.37%	\$94,567	\$72,270	76.42%
8	USAA Cas Ins Co	25968	TX	\$72,403	3.22%	\$71,784	\$69,201	96.40%
9	United Serv Automobile Assn	25941	TX	\$68,552	3.05%	\$68,230	\$64,944	95.18%
10	GEICO Choice Ins Co	14139	NE	\$50,596	2.25%	\$50,559	\$58,784	116.27%
11	USAA Gen Ind Co	18600	TX	\$49,706	2.21%	\$49,512	\$47,140	95.21%
12	Farmers Ins Co Of WA	21644	WA	\$47,907	2.13%	\$48,772	\$37,862	77.63%
13	Standard Fire Ins Co	19070	CT	\$38,178	1.70%	\$37,315	\$32,978	88.38%
14	State Farm Fire & Cas Co	25143	IL	\$35,962	1.60%	\$33,337	\$44,690	134.06%
15	Allstate Ins Co	19232	IL	\$35,037	1.56%	\$35,228	\$14,290	40.56%
16	American Family Ins Co	10386	WI	\$34,371	1.53%	\$34,109	\$34,988	102.58%
17	Garrison Prop & Cas Ins Co	21253	TX	\$33,293	1.48%	\$32,616	\$31,136	95.46%
18	Safeco Ins Co Of IL	39012	IL	\$33,145	1.47%	\$33,185	\$25,796	77.73%
19	Geico Gen Ins Co	35882	NE	\$31,900	1.42%	\$32,092	\$30,562	95.23%
20	American Family Connect Prop & Cas I	29068	WI	\$28,907	1.28%	\$27,925	\$29,830	106.82%
21	Mutual Of Enumclaw Ins Co	14761	OR	\$27,611	1.23%	\$25,879	\$21,948	84.81%
22	Mid Century Ins Co	21687	CA	\$26,787	1.19%	\$27,470	\$25,552	93.02%
23	Country Pref Ins Co	21008	IL	\$26,446	1.17%	\$26,014	\$20,181	77.58%
24	GEICO Secure Ins Co	14137	NE	\$24,784	1.10%	\$25,385	\$29,441	115.98%
25	Truck Ins Exch	21709	CA	\$22,034	0.98%	\$19,956	\$18,357	91.99%
26	Integon Natl Ins Co	29742	NC	\$19,757	0.88%	\$19,052	\$23,062	121.05%
27	LM Gen Ins Co	36447	IL	\$19,016	0.84%	\$18,685	\$12,120	64.87%
28	Hartford Cas Ins Co	29424	IN	\$18,456	0.82%	\$18,716	\$15,805	84.45%
29	State Natl Ins Co Inc	12831	TX	\$17,788	0.79%	\$16,129	\$8,726	54.10%
30	Geico Ind Co	22055	NE	\$17,418	0.77%	\$17,439	\$13,601	77.99%
31	Essentia Ins Co	37915	MO	\$16,969	0.75%	\$15,829	\$5,426	34.28%
32	Nationwide Mut Ins Co	23787	OH	\$15,060	0.67%	\$13,813	\$15,202	110.05%
33	Foremost Ins Co Grand Rapids MI	11185	MI	\$14,719	0.65%	\$14,826	\$9,521	64.22%
34	Allstate Prop & Cas Ins Co	17230	IL	\$14,082	0.63%	\$13,961	\$8,651	61.96%
35	Esurance Ins Co	25712	IL	\$11,934	0.53%	\$12,105	\$14,297	118.11%
36	Nationwide Ins Co Of Amer	25453	OH	\$11,280	0.50%	\$8,330	\$5,127	61.55%
37	Amica Mut Ins Co	19976	RI	\$11,184	0.50%	\$11,081	\$9,734	87.85%
38	Government Employees Ins Co	22063	NE	\$10,486	0.47%	\$10,617	\$9,456	89.06%
39	Liberty Mut Fire Ins Co	23035	WI	\$9,882	0.44%	\$10,606	\$5,136	48.42%
40	Grange Ins Assn	22101	WA	\$9,098	0.40%	\$9,046	\$6,418	70.94%
	All 141 Other Companies			\$175,729	7.81%	\$180,518	\$130,619	72.36%
	Totals (Loss Ratio is average)			\$2,251,000	100.00%	\$2,208,367	\$2,003,137	90.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Boiler and Machinery

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$9,135	21.73%	\$8,083	\$0	0.00%
2	Travelers Prop Cas Co Of Amer	25674	CT	\$3,538	8.42%	\$3,349	\$362	10.82%
3	Zurich Amer Ins Co	16535	NY	\$2,329	5.54%	\$2,101	\$503	23.95%
4	Affiliated Fm Ins Co	10014	RI	\$2,205	5.25%	\$2,139	\$191	8.92%
5	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$2,116	5.03%	\$1,942	\$492	25.31%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$1,623	3.86%	\$1,623	\$210	12.91%
7	Eagle W Ins Co	12890	CA	\$1,566	3.73%	\$1,391	\$148	10.65%
8	Federal Ins Co	20281	IN	\$1,340	3.19%	\$1,299	\$55	4.24%
9	XL Ins Amer Inc	24554	DE	\$1,179	2.80%	\$985	\$567	57.57%
10	Liberty Mut Fire Ins Co	23035	WI	\$1,070	2.54%	\$965	\$240	24.86%
11	American Guar & Liab Ins	26247	NY	\$919	2.19%	\$936	\$9	0.91%
12	Greenwich Ins Co	22322	DE	\$773	1.84%	\$735	\$266	36.22%
13	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$761	1.81%	\$507	\$52	10.28%
14	Oregon Mut Ins Co	14907	OR	\$747	1.78%	\$689	\$40	5.86%
15	National Union Fire Ins Co of Pittsb	19445	PA	\$719	1.71%	\$776	(\$29)	(3.70)%
16	Continental Cas Co	20443	IL	\$707	1.68%	\$686	(\$17)	(2.45)%
17	Western Natl Mut Ins Co	15377	MN	\$660	1.57%	\$578	\$30	5.16%
18	Employers Ins Co of Wausau	21458	WI	\$657	1.56%	\$758	(\$59)	(7.82)%
19	American Home Assur Co	19380	NY	\$620	1.47%	\$568	\$82	14.41%
20	Great Northern Ins Co	20303	IN	\$561	1.33%	\$533	\$102	19.07%
21	Brotherhood Mut Ins Co	13528	IN	\$486	1.16%	\$467	\$85	18.17%
22	Alaska Natl Ins Co	38733	AK	\$428	1.02%	\$402	\$9	2.31%
23	Travelers Ind Co	25658	CT	\$370	0.88%	\$368	\$39	10.73%
24	Nationwide Mut Ins Co	23787	OH	\$350	0.83%	\$333	\$26	7.77%
25	Federated Mut Ins Co	13935	MN	\$346	0.82%	\$336	\$98	29.28%
26	Pennsylvania Lumbermens Mut Ins	14974	PA	\$328	0.78%	\$251	\$0	0.00%
27	Nationwide Agribusiness Ins Co	28223	IA	\$318	0.76%	\$318	(\$3)	(1.00)%
28	Great Amer Assur Co	26344	OH	\$282	0.67%	\$252	\$160	63.51%
29	The Cincinnati Ins Co	10677	OH	\$258	0.61%	\$213	\$147	68.98%
30	Hartford Fire Ins Co	19682	CT	\$248	0.59%	\$221	\$0	(0.01)%
31	Allied Ins Co of Amer	10127	OH	\$237	0.56%	\$239	\$36	15.11%
32	Amco Ins Co	19100	IA	\$232	0.55%	\$211	\$5	2.49%
33	Pacific Ind Co	20346	WI	\$229	0.54%	\$232	\$8	3.26%
34	Nationwide Gen Ins Co	23760	OH	\$226	0.54%	\$157	\$32	20.52%
35	Penn Millers Ins Co	14982	PA	\$220	0.52%	\$240	(\$308)	(128.24)%
36	Depositors Ins Co	42587	IA	\$196	0.47%	\$188	\$4	1.87%
37	Crestbrook Ins Co	18961	OH	\$179	0.43%	\$164	\$24	14.85%
38	Ohio Security Ins Co	24082	NH	\$170	0.40%	\$156	\$42	27.09%
39	New Hampshire Ins Co	23841	IL	\$167	0.40%	\$272	\$0	(0.14)%
40	Union Ins Co	25844	IA	\$166	0.39%	\$147	(\$39)	(26.36)%
	All 104 Other Companies			\$3,368	8.01%	\$3,577	\$614	17.17%
	Totals (Loss Ratio is average)			\$42,031	100.00%	\$39,391	\$4,223	10.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Burglary and Theft

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$1,848	23.98%	\$1,773	\$1,288	72.66%
2	Hiscox Ins Co Inc	10200	IL	\$945	12.26%	\$1,075	\$30	2.79%
3	The Cincinnati Ins Co	10677	OH	\$637	8.26%	\$530	\$813	153.34%
4	Hanover Ins Co	22292	NH	\$450	5.84%	\$391	(\$172)	(44.06)%
5	National Union Fire Ins Co of Pittsb	19445	PA	\$429	5.57%	\$442	\$222	50.24%
6	XL Specialty Ins Co	37885	DE	\$394	5.11%	\$363	\$304	83.71%
7	Continental Cas Co	20443	IL	\$344	4.46%	\$308	\$136	44.22%
8	Federal Ins Co	20281	IN	\$325	4.21%	\$323	\$34	10.61%
9	Berkley Regional Ins Co	29580	IA	\$247	3.20%	\$167	\$33	19.83%
10	Berkley Ins Co	32603	DE	\$223	2.89%	\$183	\$30	16.23%
11	Zurich Amer Ins Co	16535	NY	\$194	2.52%	\$162	\$5	3.09%
12	Philadelphia Ind Ins Co	18058	PA	\$149	1.93%	\$174	\$32	18.11%
13	Twin City Fire Ins Co Co	29459	IN	\$124	1.61%	\$134	\$5	3.62%
14	Atlantic Specialty Ins Co	27154	NY	\$114	1.48%	\$106	\$39	36.68%
15	American Family Mut Ins Co SI	19275	WI	\$100	1.30%	\$113	\$0	0.00%
16	US Specialty Ins Co	29599	TX	\$92	1.20%	\$101	\$85	84.03%
17	Great Northern Ins Co	20303	IN	\$92	1.20%	\$93	\$1	1.42%
18	Federated Mut Ins Co	13935	MN	\$83	1.07%	\$79	\$0	0.35%
19	Everest Natl Ins Co	10120	DE	\$71	0.92%	\$76	\$4	4.93%
20	Western Natl Mut Ins Co	15377	MN	\$69	0.89%	\$69	\$9	13.57%
21	Nationwide Mut Ins Co	23787	OH	\$68	0.88%	\$59	\$0	0.43%
22	Great Amer Ins Co	16691	OH	\$48	0.62%	\$51	(\$4)	(7.60)%
23	Eagle W Ins Co	12890	CA	\$43	0.56%	\$44	\$0	0.00%
24	Western Natl Assur Co	24465	MN	\$41	0.53%	\$39	(\$1)	(1.52)%
25	Mutual Of Enumclaw Ins Co	14761	OR	\$40	0.52%	\$27	\$50	188.28%
26	XL Ins Amer Inc	24554	DE	\$35	0.46%	\$34	(\$2)	(4.55)%
27	Hartford Fire Ins Co	19682	CT	\$34	0.44%	\$41	\$9	22.38%
28	Markel Amer Ins Co	28932	VA	\$27	0.35%	\$27	(\$5)	(17.68)%
29	Federated Reserve Ins Co	16024	MN	\$27	0.35%	\$18	\$1	7.58%
30	United States Liab Ins Co	25895	NE	\$26	0.34%	\$23	\$0	1.15%
31	Penn Millers Ins Co	14982	PA	\$26	0.33%	\$30	(\$29)	(97.03)%
32	Pacific Ind Co	20346	WI	\$25	0.32%	\$32	(\$7)	(21.86)%
33	Fidelity & Deposit Co Of MD	39306	IL	\$24	0.31%	\$52	(\$4)	(6.75)%
34	Transguard Ins Co Of Amer Inc	28886	IL	\$23	0.30%	\$26	\$7	25.17%
35	Ace Amer Ins Co	22667	PA	\$21	0.27%	\$10	\$5	48.88%
36	Navigators Ins Co	42307	NY	\$17	0.22%	\$29	(\$24)	(83.07)%
37	Westchester Fire Ins Co	10030	PA	\$17	0.22%	\$10	(\$7)	(69.44)%
38	Arch Ins Co	11150	MO	\$17	0.22%	\$22	\$3	11.75%
39	Travelers Prop Cas Co Of Amer	25674	CT	\$15	0.20%	\$14	\$0	0.25%
40	Bankers Standard Ins Co	18279	PA	\$15	0.19%	\$15	\$1	5.34%
	All 79 Other Companies			\$188	2.44%	\$187	\$10	5.52%
	Totals (Loss Ratio is average)			\$7,708	100.00%	\$7,455	\$2,903	38.94%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$63,652	16.83%	\$62,258	\$30,478	48.95%
2	Philadelphia Ind Ins Co	18058	PA	\$19,631	5.19%	\$19,376	\$17,052	88.00%
3	Contractors Bonding & Ins Co	37206	IL	\$12,762	3.37%	\$12,782	\$3,405	26.64%
4	State Farm Fire & Cas Co	25143	IL	\$12,343	3.26%	\$11,421	\$6,751	59.11%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$9,799	2.59%	\$10,588	\$13,585	128.31%
6	Eagle W Ins Co	12890	CA	\$8,729	2.31%	\$7,763	\$3,389	43.65%
7	Mid Century Ins Co	21687	CA	\$8,539	2.26%	\$8,349	\$1,794	21.49%
8	Truck Ins Exch	21709	CA	\$8,539	2.26%	\$8,229	\$4,415	53.65%
9	West Amer Ins Co	44393	IN	\$8,197	2.17%	\$8,375	\$2,668	31.86%
10	American Alt Ins Corp	19720	DE	\$7,940	2.10%	\$8,014	\$6,892	85.99%
11	The Cincinnati Ins Co	10677	OH	\$7,056	1.87%	\$6,475	\$3,326	51.37%
12	Ohio Cas Ins Co	24074	NH	\$7,020	1.86%	\$7,030	\$3,188	45.35%
13	Continental Ins Co	35289	PA	\$6,682	1.77%	\$6,355	\$4,568	71.88%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$6,347	1.68%	\$5,755	\$1,769	30.74%
15	Travelers Cas Ins Co Of Amer	19046	CT	\$6,097	1.61%	\$5,952	\$3,226	54.21%
16	Charter Oak Fire Ins Co	25615	CT	\$5,746	1.52%	\$5,692	\$1,821	32.00%
17	Farmers Ins Exch	21652	CA	\$5,527	1.46%	\$5,341	(\$3,385)	(63.38)%
18	Sentinel Ins Co Ltd	11000	CT	\$5,454	1.44%	\$5,542	\$6,294	113.57%
19	Firemans Fund Ins Co	21873	IL	\$5,385	1.42%	\$5,008	\$4,383	87.52%
20	Alaska Natl Ins Co	38733	AK	\$5,381	1.42%	\$5,278	\$1,277	24.19%
21	American Fire & Cas Co	24066	NH	\$5,359	1.42%	\$5,396	\$1,170	21.69%
22	Oregon Mut Ins Co	14907	OR	\$4,924	1.30%	\$4,520	\$2,330	51.56%
23	Phoenix Ins Co	25623	CT	\$4,761	1.26%	\$4,843	\$1,954	40.34%
24	Allstate Ind Co	19240	IL	\$4,287	1.13%	\$4,131	(\$36)	(0.86)%
25	Country Mut Ins Co	20990	IL	\$4,165	1.10%	\$3,895	(\$389)	(9.99)%
26	Brotherhood Mut Ins Co	13528	IN	\$4,126	1.09%	\$4,063	\$1,146	28.21%
27	Travelers Ind Co Of Amer	25666	CT	\$4,015	1.06%	\$3,978	\$2,171	54.58%
28	Federal Ins Co	20281	IN	\$3,989	1.05%	\$3,848	\$1,033	26.85%
29	Hartford Underwriters Ins Co	30104	CT	\$3,648	0.96%	\$3,033	\$1,309	43.17%
30	Valley Forge Ins Co	20508	PA	\$3,523	0.93%	\$3,751	\$3,019	80.49%
31	Hanover Amer Ins Co	36064	NH	\$3,444	0.91%	\$3,550	\$1,008	28.40%
32	Nationwide Mut Ins Co	23787	OH	\$3,323	0.88%	\$3,219	\$1,575	48.92%
33	American Cas Co Of Reading PA	20427	PA	\$3,006	0.79%	\$2,978	\$1,964	65.94%
34	Church Mut Ins Co S I	18767	WI	\$2,965	0.78%	\$2,817	\$258	9.14%
35	The Cincinnati Ind Co	23280	OH	\$2,956	0.78%	\$2,541	\$999	39.31%
36	Continental Western Ins Co	10804	IA	\$2,943	0.78%	\$2,863	\$1,771	61.85%
37	Continental Cas Co	20443	IL	\$2,924	0.77%	\$3,194	\$1,159	36.29%
38	Great Amer Assur Co	26344	OH	\$2,839	0.75%	\$2,660	\$151	5.67%
39	The Cincinnati Cas Co	28665	OH	\$2,821	0.75%	\$2,514	\$794	31.58%
40	National Fire Ins Co Of Hartford	20478	IL	\$2,809	0.74%	\$2,982	\$2,387	80.04%
	All 223 Other Companies			\$84,605	22.37%	\$83,891	\$59,402	70.81%
	Totals (Loss Ratio is average)			\$378,259	100.00%	\$370,249	\$202,070	54.58%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$51,704	7.63%	\$49,689	\$29,506	59.38%
2	Ace Amer Ins Co	22667	PA	\$37,841	5.59%	\$34,768	\$3,382	9.73%
3	Philadelphia Ind Ins Co	18058	PA	\$34,988	5.17%	\$35,981	\$49,905	138.70%
4	Mid Century Ins Co	21687	CA	\$26,209	3.87%	\$25,167	\$20,027	79.57%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$24,983	3.69%	\$25,637	\$17,926	69.92%
6	State Farm Fire & Cas Co	25143	IL	\$24,722	3.65%	\$23,371	\$21,922	93.80%
7	Eagle W Ins Co	12890	CA	\$22,013	3.25%	\$18,866	\$16,660	88.31%
8	Truck Ins Exch	21709	CA	\$21,229	3.13%	\$20,638	\$32,302	156.51%
9	Allstate Ind Co	19240	IL	\$17,267	2.55%	\$16,646	\$14,995	90.09%
10	Farmers Ins Co Of WA	21644	WA	\$16,439	2.43%	\$16,525	\$10,794	65.32%
11	Farmers Ins Exch	21652	CA	\$14,369	2.12%	\$14,002	\$13,207	94.32%
12	National Union Fire Ins Co of Pittsb	19445	PA	\$14,248	2.10%	\$14,443	\$696	4.82%
13	Travelers Cas Ins Co Of Amer	19046	CT	\$14,102	2.08%	\$13,347	\$10,556	79.09%
14	American Alt Ins Corp	19720	DE	\$12,690	1.87%	\$12,456	\$7,599	61.01%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$11,952	1.76%	\$10,716	\$1,608	15.00%
16	Sentinel Ins Co Ltd	11000	CT	\$11,643	1.72%	\$11,845	\$5,320	44.92%
17	American Family Ins Co	10386	WI	\$11,373	1.68%	\$8,601	\$8,650	100.58%
18	Federal Ins Co	20281	IN	\$11,204	1.65%	\$10,009	\$13,029	130.18%
19	West Amer Ins Co	44393	IN	\$11,179	1.65%	\$11,469	\$3,487	30.40%
20	AmTrust Ins Co	15954	DE	\$10,250	1.51%	\$8,804	\$6,326	71.85%
21	Hartford Underwriters Ins Co	30104	CT	\$9,331	1.38%	\$7,332	\$5,032	68.63%
22	Oregon Mut Ins Co	14907	OR	\$9,145	1.35%	\$8,394	\$7,541	89.84%
23	American Fire & Cas Co	24066	NH	\$8,190	1.21%	\$8,308	\$5,082	61.17%
24	Hartford Fire Ins Co	19682	CT	\$8,080	1.19%	\$8,276	(\$1,424)	(17.20)%
25	Firemans Fund Ins Co	21873	IL	\$7,959	1.17%	\$7,284	\$8,842	121.40%
26	Church Mut Ins Co S I	18767	WI	\$6,717	0.99%	\$6,124	(\$61)	(0.99)%
27	Ohio Cas Ins Co	24074	NH	\$6,577	0.97%	\$6,700	\$1,954	29.16%
28	Country Mut Ins Co	20990	IL	\$6,247	0.92%	\$6,512	\$5,642	86.63%
29	Amquard Ins Co	42390	PA	\$6,165	0.91%	\$5,534	\$6,117	110.53%
30	Allstate Ins Co	19232	IL	\$5,689	0.84%	\$5,662	\$9,275	163.80%
31	Nationwide Agribusiness Ins Co	28223	IA	\$5,338	0.79%	\$5,394	\$333	6.18%
32	American Family Mut Ins Co SI	19275	WI	\$5,184	0.77%	\$5,466	\$5,931	108.50%
33	Brotherhood Mut Ins Co	13528	IN	\$5,166	0.76%	\$4,802	\$3,360	69.97%
34	The Cincinnati Ins Co	10677	OH	\$4,895	0.72%	\$4,642	\$9,238	199.01%
35	Allied Ins Co of Amer	10127	OH	\$4,766	0.70%	\$4,696	\$7,952	169.33%
36	Hartford Cas Ins Co	29424	IN	\$4,396	0.65%	\$4,573	\$764	16.70%
37	Nationwide Mut Ins Co	23787	OH	\$4,292	0.63%	\$4,071	\$3,399	83.48%
38	Housing Authority Prop A Mut Co	10069	VT	\$4,260	0.63%	\$2,142	\$2,853	133.19%
39	Citizens Ins Co Of Amer	31534	MI	\$4,222	0.62%	\$4,183	\$5,671	135.55%
40	Hanover Amer Ins Co	36064	NH	\$4,157	0.61%	\$4,537	\$6,529	143.89%
	All 218 Other Companies			\$156,163	23.06%	\$151,291	\$114,220	75.50%
	Totals (Loss Ratio is average)			\$677,344	100.00%	\$648,908	\$496,146	76.46%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Euler Hermes N Amer Ins Co	20516	MD	\$10,978	38.32%	\$10,113	\$2,756	27.25%
2	Old Republic Ins Co	24147	PA	\$4,798	16.75%	\$3,946	\$130	3.30%
3	Atradius Trade Credit Ins Co	25422	MD	\$2,942	10.27%	\$3,196	\$621	19.44%
4	US Specialty Ins Co	29599	TX	\$1,624	5.67%	\$1,419	\$452	31.85%
5	Coface N Amer Ins Co	31887	MA	\$1,242	4.34%	\$1,205	\$97	8.02%
6	Great Amer Assur Co	26344	OH	\$1,208	4.22%	\$1,457	\$553	37.96%
7	Atlantic Specialty Ins Co	27154	NY	\$983	3.43%	\$981	\$411	41.88%
8	Arch Ins Co	11150	MO	\$931	3.25%	\$1,430	\$9	0.61%
9	Securian Cas Co	10054	MN	\$884	3.08%	\$711	\$10	1.48%
10	American Natl Prop & Cas Co	28401	MO	\$546	1.91%	\$461	\$222	48.19%
11	Wesco Ins Co	25011	DE	\$530	1.85%	\$313	\$125	39.83%
12	Triton Ins Co	41211	TX	\$443	1.55%	\$380	\$42	10.97%
13	National Union Fire Ins Co of Pittsb	19445	PA	\$266	0.93%	\$198	\$46	23.43%
14	First Colonial Ins Co	29980	FL	\$252	0.88%	\$602	\$77	12.85%
15	Ohio Ind Co	26565	OH	\$248	0.87%	\$266	\$41	15.52%
16	State Farm Mut Auto Ins Co	25178	IL	\$182	0.63%	\$179	\$8	4.33%
17	Starr Ind & Liab Co	38318	TX	\$126	0.44%	\$154	(\$6)	(3.72)%
18	Cumis Ins Society Inc	10847	IA	\$124	0.43%	\$123	\$64	52.26%
19	American Bankers Ins Co Of FL	10111	FL	\$114	0.40%	\$77	\$0	0.42%
20	Allied World Specialty Ins Co	16624	DE	\$65	0.23%	\$207	\$65	31.23%
21	Ace Amer Ins Co	22667	PA	\$62	0.22%	\$62	(\$9)	(13.93)%
22	Lyndon Southern Ins Co	10051	DE	\$56	0.20%	\$45	\$5	10.00%
23	General Security Natl Ins Co	39322	NY	\$54	0.19%	\$40	\$20	49.53%
24	American Security Ins Co	42978	DE	\$27	0.09%	\$27	(\$2)	(6.34)%
25	State Farm Fire & Cas Co	25143	IL	\$7	0.02%	\$7	\$0	0.00%
26	United Guar Residential Ins Co of NC	16667	NC	\$1	0.00%	\$1	\$0	0.00%
27	Insurance Co Of The State Of PA	19429	IL	\$0	0.00%	\$0	\$1	0.00%
28	Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$42	0.00%
29	Knightbrook Ins Co	13722	DE	(\$5)	(0.02)%	\$37	\$0	0.00%
30	Transamerica Cas Ins Co	10952	IA	(\$6)	(0.02)%	\$11	\$0	(0.93)%
All	10 Other Companies			(\$38)	(0.13)%	\$407	(\$1,113)	(273.60)%
Totals (Loss Ratio is average)				\$28,645	100.00%	\$28,055	\$4,668	16.64%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Earthquake

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$54,939	21.22%	\$53,416	\$0	0.00%
2	Factory Mut Ins Co	21482	RI	\$24,965	9.64%	\$25,049	\$0	0.00%
3	Palomar Specialty Ins Co	20338	OR	\$23,703	9.15%	\$21,320	\$0	0.00%
4	Geovera Ins Co	10799	CA	\$21,347	8.24%	\$21,115	\$0	0.00%
5	Affiliated Fm Ins Co	10014	RI	\$16,232	6.27%	\$16,220	\$0	0.00%
6	Zurich Amer Ins Co	16535	NY	\$10,600	4.09%	\$10,848	\$1	0.01%
7	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$7,867	3.04%	\$4,788	\$0	0.00%
8	Employers Ins Co of Wausau	21458	WI	\$7,662	2.96%	\$9,116	\$0	0.00%
9	Travelers Prop Cas Co Of Amer	25674	CT	\$6,679	2.58%	\$5,723	(\$8)	(0.14)%
10	American Modern Prop & Cas Ins Co	42722	OH	\$6,584	2.54%	\$6,266	\$149	2.37%
11	United Serv Automobile Assn	25941	TX	\$5,722	2.21%	\$5,344	(\$39)	(0.73)%
12	Insurance Co Of The West	27847	CA	\$5,207	2.01%	\$5,696	\$0	0.00%
13	Continental Cas Co	20443	IL	\$4,726	1.83%	\$4,712	\$653	13.85%
14	Safeco Ins Co Of IL	39012	IL	\$4,536	1.75%	\$4,445	\$246	5.53%
15	Great Northern Ins Co	20303	IN	\$3,412	1.32%	\$3,328	\$1	0.04%
16	Farmers Ins Co Of WA	21644	WA	\$3,322	1.28%	\$3,348	\$0	0.00%
17	Amica Mut Ins Co	19976	RI	\$3,283	1.27%	\$3,172	\$0	0.00%
18	Travelers Ind Co	25658	CT	\$3,161	1.22%	\$3,830	(\$5)	(0.13)%
19	American Family Ins Co	10386	WI	\$3,064	1.18%	\$2,464	\$0	0.00%
20	American Guar & Liab Ins	26247	NY	\$2,660	1.03%	\$2,595	\$0	0.02%
21	Ace Amer Ins Co	22667	PA	\$2,611	1.01%	\$2,908	\$0	0.00%
22	USAA Cas Ins Co	25968	TX	\$2,562	0.99%	\$2,399	\$9	0.38%
23	American Family Mut Ins Co SI	19275	WI	\$2,307	0.89%	\$2,445	\$0	0.00%
24	Farmers Prop & Cas Ins Co	26298	RI	\$2,083	0.80%	\$2,115	(\$145)	(6.85)%
25	Bankers Standard Ins Co	18279	PA	\$1,979	0.76%	\$1,970	(\$10)	(0.50)%
26	Liberty Mut Fire Ins Co	23035	WI	\$1,914	0.74%	\$1,753	\$50	2.87%
27	AIG Prop Cas Co	19402	IL	\$1,679	0.65%	\$1,633	\$1	0.05%
28	XL Ins Amer Inc	24554	DE	\$1,527	0.59%	\$1,625	(\$51)	(3.12)%
29	Property & Cas Ins Co Of Hartford	34690	IN	\$1,356	0.52%	\$1,368	\$0	0.00%
30	Liberty Ins Corp	42404	IL	\$1,331	0.51%	\$1,323	\$52	3.96%
31	Vigilant Ins Co	20397	NY	\$1,133	0.44%	\$1,118	\$0	0.00%
32	The Cincinnati Ins Co	10677	OH	\$1,117	0.43%	\$938	\$0	0.00%
33	Federated Mut Ins Co	13935	MN	\$1,017	0.39%	\$1,029	\$0	0.00%
34	Crestbrook Ins Co	18961	OH	\$1,010	0.39%	\$967	\$0	0.00%
35	Nationwide Gen Ins Co	23760	OH	\$941	0.36%	\$893	\$23	2.59%
36	Allianz Global Risks US Ins Co	35300	IL	\$935	0.36%	\$964	(\$65)	(6.71)%
37	LM Ins Corp	33600	IL	\$886	0.34%	\$874	\$35	3.98%
38	Coastal Select Ins Co	10887	CA	\$886	0.34%	\$298	\$0	0.00%
39	Travelers Home & Marine Ins Co	27998	CT	\$775	0.30%	\$800	\$0	(0.01)%
40	Hartford Ins Co Of The Midwest	37478	IN	\$712	0.28%	\$726	\$0	0.00%
	All 121 Other Companies			\$10,514	4.06%	\$11,976	(\$204)	(1.70)%
	Totals (Loss Ratio is average)			\$258,944	100.00%	\$252,916	\$693	0.27%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio
Line of Business: Excess Workers' Compensation

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safety Natl Cas Corp	15105	MO	\$13,777	41.31%	\$14,670	\$18,328	124.93%
2	Ace Amer Ins Co	22667	PA	\$6,297	18.88%	\$6,354	\$949	14.93%
3	Arch Ins Co	11150	MO	\$3,571	10.71%	\$2,120	(\$3,025)	(142.71)%
4	Zurich Amer Ins Co	16535	NY	\$1,560	4.68%	\$1,263	\$4,973	393.63%
5	Star Ins Co	18023	MI	\$1,511	4.53%	\$1,494	\$772	51.68%
6	National Union Fire Ins Co of Pittsb	19445	PA	\$1,282	3.84%	\$1,221	(\$523)	(42.83)%
7	Liberty Mut Fire Ins Co	23035	WI	\$1,006	3.02%	\$880	\$546	61.98%
8	ACIG Ins Co	19984	IL	\$888	2.66%	\$888	(\$34)	(3.80)%
9	XL Specialty Ins Co	37885	DE	\$629	1.89%	\$563	\$3,089	549.07%
10	Old Republic Ins Co	24147	PA	\$571	1.71%	\$535	\$206	38.45%
11	Everest Natl Ins Co	10120	DE	\$552	1.65%	\$662	\$413	62.41%
12	Hartford Cas Ins Co	29424	IN	\$495	1.49%	\$499	\$311	62.35%
13	Starr Ind & Liab Co	38318	TX	\$335	1.01%	\$312	\$131	42.08%
14	Liberty Ins Corp	42404	IL	\$235	0.70%	\$306	\$228	74.53%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$230	0.69%	\$271	\$243	89.69%
16	Mitsui Sumitomo Ins USA Inc	22551	NY	\$217	0.65%	\$62	\$0	0.00%
17	Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$165	0.49%	\$166	\$0	0.00%
18	Sentry Ins Co	24988	WI	\$16	0.05%	\$17	\$68	396.09%
19	Sompo Amer Ins Co	11126	NY	\$14	0.04%	\$9	\$0	0.00%
20	Republic Ind Co Of Amer	22179	CA	\$0	0.00%	\$0	\$87	0.00%
21	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$1	0.00%
22	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$753	0.00%
23	American Cas Co Of Reading PA	20427	PA	\$0	0.00%	\$0	\$19	0.00%
24	Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$458	0.00%
25	Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$7	0.00%
26	St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$1	0.00%
27	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.00%	\$119	\$0	0.25%
All	23 Other Companies			\$0	0.00%	\$1	(\$1,408)	(185071.48)%
Totals (Loss Ratio is average)				\$33,352	100.00%	\$32,412	\$26,593	82.05%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Farmowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	OR	\$20,606	22.45%	\$19,662	\$11,277	57.36%
2	Country Mut Ins Co	20990	IL	\$12,570	13.69%	\$11,618	\$7,612	65.52%
3	Grange Ins Assn	22101	WA	\$11,092	12.08%	\$10,538	\$4,148	39.36%
4	Ohio Security Ins Co	24082	NH	\$6,920	7.54%	\$6,429	\$1,539	23.93%
5	West Amer Ins Co	44393	IN	\$5,486	5.98%	\$5,811	\$1,228	21.14%
6	Nationwide Agribusiness Ins Co	28223	IA	\$5,336	5.81%	\$5,294	\$3,318	62.68%
7	Eagle W Ins Co	12890	CA	\$5,006	5.45%	\$4,537	\$2,822	62.19%
8	Travelers Ind Co Of Amer	25666	CT	\$3,982	4.34%	\$4,051	\$1,909	47.13%
9	State Farm Fire & Cas Co	25143	IL	\$3,255	3.55%	\$3,144	\$1,611	51.24%
10	Indemnity Ins Co Of North Amer	43575	PA	\$2,922	3.18%	\$3,704	\$2,107	56.90%
11	Oregon Mut Ins Co	14907	OR	\$2,436	2.65%	\$2,230	\$1,380	61.86%
12	Charter Oak Fire Ins Co	25615	CT	\$1,820	1.98%	\$1,808	\$569	31.48%
13	American Family Ins Co	10386	WI	\$1,505	1.64%	\$1,312	\$1,300	99.14%
14	Phoenix Ins Co	25623	CT	\$1,313	1.43%	\$1,232	\$395	32.10%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$1,273	1.39%	\$1,270	\$442	34.80%
16	American Fire & Cas Co	24066	NH	\$1,249	1.36%	\$695	\$677	97.39%
17	Travelers Ind Co	25658	CT	\$1,167	1.27%	\$1,074	\$1,055	98.21%
18	American Family Mut Ins Co SI	19275	WI	\$913	1.00%	\$914	\$541	59.17%
19	Travelers Ind Co Of CT	25682	CT	\$765	0.83%	\$726	\$53	7.27%
20	Philadelphia Ind Ins Co	18058	PA	\$611	0.67%	\$453	\$57	12.64%
21	Markel Ins Co	38970	IL	\$430	0.47%	\$419	\$135	32.28%
22	Ohio Cas Ins Co	24074	NH	\$236	0.26%	\$231	\$992	430.14%
23	Great Amer Ins Co	16691	OH	\$231	0.25%	\$215	(\$90)	(41.80)%
24	Continental Western Ins Co	10804	IA	\$221	0.24%	\$140	\$150	106.88%
25	Liberty Mut Ins Co	23043	MA	\$140	0.15%	\$137	\$7	4.74%
26	Great Amer Ins Co of NY	22136	NY	\$124	0.13%	\$82	\$28	34.69%
27	Union Ins Co	25844	IA	\$116	0.13%	\$100	\$0	0.00%
28	Great Amer Assur Co	26344	OH	\$57	0.06%	\$76	\$13	17.01%
29	Great Amer Alliance Ins Co	26832	OH	\$16	0.02%	\$16	(\$1)	(4.24)%
30	American Reliable Ins Co	19615	AZ	\$3	0.00%	\$5	\$0	(2.42)%
31	National Surety Corp	21881	IL	\$0	0.00%	\$9	(\$4)	(44.39)%
32	American Ins Co	21857	OH	\$0	0.00%	\$23	\$5	19.51%
33	QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$13	0.00%
34	American States Ins Co	19704	IN	\$0	0.00%	\$0	\$204	0.00%
35	North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	\$1,020	0.00%
36	WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	\$2	0.00%
All	6 Other Companies			\$0	0.00%	\$0	(\$621)	0.00%
Totals (Loss Ratio is average)				\$91,802	100.00%	\$87,954	\$45,892	52.18%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Federal Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$3,873	19.17%	\$4,698	\$3,158	67.22%
2	Hartford Ins Co Of The Midwest	37478	IN	\$2,838	14.05%	\$3,019	\$2,299	76.14%
3	Farmers Ins Co Of WA	21644	WA	\$2,815	13.93%	\$3,173	\$3,483	109.77%
4	Wright Natl Flood Ins Co	11523	TX	\$2,498	12.36%	\$2,733	\$1,850	67.69%
5	USAA Gen Ind Co	18600	TX	\$1,923	9.52%	\$2,011	\$1,606	79.85%
6	Selective Ins Co Of Amer	12572	NJ	\$1,488	7.37%	\$1,719	\$274	15.91%
7	Allstate Ins Co	19232	IL	\$1,458	7.22%	\$1,934	\$1,111	57.44%
8	American Family Mut Ins Co SI	19275	WI	\$504	2.49%	\$552	\$232	42.09%
9	Integon Natl Ins Co	29742	NC	\$497	2.46%	\$536	\$87	16.17%
10	American Strategic Ins Corp	10872	FL	\$384	1.90%	\$386	(\$144)	(37.44)%
11	Homesite Ins Co Of The Midwest	13927	WI	\$364	1.80%	\$364	\$1	0.22%
12	Farmers Prop & Cas Ins Co	26298	RI	\$267	1.32%	\$294	(\$7)	(2.38)%
13	Liberty Mut Fire Ins Co	23035	WI	\$262	1.30%	\$279	\$290	103.90%
14	Hartford Underwriters Ins Co	30104	CT	\$256	1.27%	\$435	\$182	41.71%
15	Foremost Ins Co Grand Rapids MI	11185	MI	\$246	1.22%	\$261	\$21	8.06%
16	Philadelphia Ind Ins Co	18058	PA	\$119	0.59%	\$183	(\$26)	(14.16)%
17	American Commerce Ins Co	19941	OH	\$115	0.57%	\$151	\$31	20.85%
18	QBE Ins Corp	39217	PA	\$86	0.43%	\$109	\$239	218.82%
19	Privilege Underwriters Recp Exch	12873	FL	\$85	0.42%	\$91	\$144	157.81%
20	Occidental Fire & Cas Co Of NC	23248	NC	\$64	0.32%	\$64	\$0	0.00%
21	American Natl Prop & Cas Co	28401	MO	\$49	0.24%	\$55	\$231	424.15%
22	Bankers Ins Co	33162	FL	\$16	0.08%	\$24	\$0	0.00%
23	Universal N Amer Ins Co	10759	TX	\$0	0.00%	\$0	\$0	0.00%
	All 1 Other Companies			(\$1)	(0.01)%	(\$1)	\$0	0.00%
Totals (Loss Ratio is average)				\$20,204	100.00%	\$23,072	\$15,062	65.28%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Private Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Zurich Amer Ins Co	16535	NY	\$1,468	16.37%	\$1,425	(\$6)	(0.39)%
2	Allianz Global Risks US Ins Co	35300	IL	\$961	10.72%	\$917	(\$11)	(1.25)%
3	American Security Ins Co	42978	DE	\$853	9.51%	\$853	\$152	17.85%
4	American Guar & Liab Ins	26247	NY	\$827	9.23%	\$887	(\$20)	(2.28)%
5	Employers Ins Co of Wausau	21458	WI	\$810	9.04%	\$1,076	\$0	0.00%
6	American Home Assur Co	19380	NY	\$619	6.90%	\$474	\$79	16.62%
7	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$608	6.78%	\$373	\$0	0.00%
8	XL Ins Amer Inc	24554	DE	\$588	6.56%	\$530	(\$45)	(8.44)%
9	National Union Fire Ins Co of Pittsb	19445	PA	\$342	3.81%	\$302	\$79	26.00%
10	AIG Prop Cas Co	19402	IL	\$341	3.80%	\$338	(\$246)	(72.76)%
11	Westport Ins Corp	39845	MO	\$307	3.43%	\$367	\$35	9.43%
12	Federal Ins Co	20281	IN	\$269	3.00%	\$262	\$10	3.93%
13	Integon Natl Ins Co	29742	NC	\$254	2.83%	\$328	\$175	53.28%
14	Liberty Mut Fire Ins Co	23035	WI	\$210	2.35%	\$174	\$0	0.00%
15	The Cincinnati Ins Co	10677	OH	\$124	1.38%	\$91	\$0	0.00%
16	Bankers Standard Ins Co	18279	PA	\$65	0.72%	\$68	\$2	2.24%
17	Crestbrook Ins Co	18961	OH	\$65	0.72%	\$61	\$0	0.00%
18	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$45	0.51%	\$45	\$0	0.00%
19	Florists Mut Ins Co	13978	IL	\$33	0.37%	\$34	\$0	0.54%
20	North River Ins Co	21105	NJ	\$28	0.32%	\$10	\$0	0.28%
21	Nationwide Mut Ins Co	23787	OH	\$28	0.31%	\$19	\$1	3.14%
22	Firemans Fund Ins Co	21873	IL	\$27	0.30%	\$27	(\$2)	(6.68)%
23	National Gen Ins Co	23728	MO	\$22	0.24%	\$40	(\$13)	(31.65)%
24	Arch Ins Co	11150	MO	\$18	0.20%	\$19	(\$1)	(2.63)%
25	Massachusetts Bay Ins Co	22306	NH	\$11	0.12%	\$11	\$0	(4.61)%
26	New Hampshire Ins Co	23841	IL	\$9	0.10%	\$38	(\$1)	(2.23)%
27	Granite State Ins Co	23809	IL	\$6	0.06%	\$12	\$2	14.06%
28	National Cas Co	11991	OH	\$5	0.06%	\$5	(\$1)	(10.60)%
29	Verlan Fire Ins Co MD	10815	NH	\$5	0.06%	\$5	\$0	0.00%
30	Nationwide Gen Ins Co	23760	OH	\$5	0.05%	\$3	\$0	3.07%
31	Oregon Mut Ins Co	14907	OR	\$5	0.05%	\$5	\$15	329.38%
32	Continental Ins Co	35289	PA	\$4	0.05%	\$3	\$1	34.20%
33	Union Ins Co	25844	IA	\$2	0.02%	\$6	\$0	0.00%
34	Citizens Ins Co Of Amer	31534	MI	\$1	0.02%	\$0	\$0	14.25%
35	Hanover Amer Ins Co	36064	NH	\$0	0.00%	\$0	\$0	2.16%
36	Continental Cas Co	20443	IL	\$0	0.00%	\$1	\$0	(9.91)%
37	National Fire Ins Co Of Hartford	20478	IL	\$0	0.00%	\$0	\$0	30.25%
38	American Zurich Ins Co	40142	IL	\$0	0.00%	\$2	\$0	(8.44)%
39	Palomar Specialty Ins Co	20338	OR	\$0	0.00%	\$0	\$2	0.00%
All	8 Other Companies			\$2	0.02%	\$2	(\$8)	(344.83)%
Totals (Loss Ratio is average)				\$8,966	100.00%	\$8,816	\$199	2.25%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Fidelity

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$5,190	21.74%	\$5,009	\$547	10.91%
2	Federal Ins Co	20281	IN	\$2,429	10.18%	\$2,197	\$1,163	52.95%
3	Great Amer Ins Co	16691	OH	\$2,364	9.90%	\$2,175	\$213	9.79%
4	National Union Fire Ins Co of Pittsb	19445	PA	\$1,483	6.21%	\$1,412	\$1,429	101.16%
5	Cumis Ins Society Inc	10847	IA	\$1,209	5.06%	\$1,196	\$584	48.86%
6	Continental Cas Co	20443	IL	\$1,139	4.77%	\$1,064	(\$28)	(2.63)%
7	Hanover Ins Co	22292	NH	\$1,122	4.70%	\$856	\$201	23.55%
8	Twin City Fire Ins Co Co	29459	IN	\$638	2.67%	\$723	\$563	77.84%
9	Beazley Ins Co Inc	37540	CT	\$634	2.66%	\$592	\$82	13.92%
10	Hartford Fire Ins Co	19682	CT	\$627	2.63%	\$613	\$95	15.48%
11	Berkley Ins Co	32603	DE	\$534	2.24%	\$496	\$483	97.28%
12	Zurich Amer Ins Co	16535	NY	\$487	2.04%	\$488	\$258	52.84%
13	Great Amer Alliance Ins Co	26832	OH	\$486	2.04%	\$322	\$79	24.66%
14	Philadelphia Ind Ins Co	18058	PA	\$482	2.02%	\$582	\$1	0.13%
15	Western Surety Co	13188	SD	\$439	1.84%	\$425	\$52	12.24%
16	Axis Ins Co	37273	IL	\$419	1.76%	\$309	\$149	48.33%
17	Federated Mut Ins Co	13935	MN	\$382	1.60%	\$389	(\$19)	(4.94)%
18	Colonial Surety Co	10758	PA	\$344	1.44%	\$271	(\$21)	(7.63)%
19	Arch Ins Co	11150	MO	\$336	1.41%	\$332	\$310	93.24%
20	RLI Ins Co	13056	IL	\$250	1.05%	\$231	(\$5)	(2.10)%
21	Berkshire Hathaway Specialty Ins Co	22276	NE	\$233	0.98%	\$251	\$108	42.98%
22	Ohio Cas Ins Co	24074	NH	\$200	0.84%	\$201	(\$1)	(0.46)%
23	Southwest Marine & Gen Ins Co	12294	AZ	\$183	0.77%	\$477	\$590	123.55%
24	Continental Ins Co	35289	PA	\$152	0.64%	\$204	\$69	33.94%
25	United States Fire Ins Co	21113	DE	\$143	0.60%	\$139	\$8	6.06%
26	Federated Reserve Ins Co	16024	MN	\$136	0.57%	\$98	\$10	10.74%
27	Berkley Regional Ins Co	29580	IA	\$134	0.56%	\$206	(\$28)	(13.58)%
28	Fidelity & Deposit Co Of MD	39306	IL	\$115	0.48%	\$183	(\$64)	(34.83)%
29	Ace Amer Ins Co	22667	PA	\$111	0.47%	\$79	\$16	19.85%
30	Markel Amer Ins Co	28932	VA	\$101	0.42%	\$92	(\$14)	(15.14)%
31	American Guar & Liab Ins	26247	NY	\$89	0.37%	\$85	\$3	3.49%
32	Starr Ind & Liab Co	38318	TX	\$82	0.34%	\$122	\$299	244.53%
33	QBE Ins Corp	39217	PA	\$81	0.34%	\$86	\$16	18.02%
34	State Farm Fire & Cas Co	25143	IL	\$70	0.29%	\$70	\$0	0.00%
35	National Cas Co	11991	OH	\$60	0.25%	\$63	\$0	0.00%
36	American Zurich Ins Co	40142	IL	\$55	0.23%	\$51	\$1	2.69%
37	St Paul Fire & Marine Ins Co	24767	CT	\$50	0.21%	\$46	(\$7)	(14.63)%
38	Everest Natl Ins Co	10120	DE	\$48	0.20%	\$185	\$296	159.69%
39	Sentry Select Ins Co	21180	WI	\$44	0.18%	\$49	\$76	155.97%
40	Sentry Ins Co	24988	WI	\$44	0.18%	\$42	\$31	73.08%
	All 94 Other Companies			\$740	3.10%	\$850	(\$354)	(41.60)%
	Totals (Loss Ratio is average)			\$23,866	100.00%	\$23,263	\$7,193	30.92%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Financial Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ambac Assur Corp	18708	WI	\$598	75.46%	\$753	\$0	0.00%
2	Assured Guar Municipal Corp	18287	NY	\$178	22.52%	\$142	\$0	0.00%
3	Build Amer Mut Assur Co	14380	NY	\$16	2.01%	\$31	\$0	0.00%
4	Syncora Guar Inc	20311	NY	\$0	0.00%	\$62	\$0	0.00%
5	Assured Guar Corp	30180	MD	\$0	0.00%	\$90	\$0	0.00%
6	MBIA Ins Corp	12041	NY	\$0	0.00%	\$306	\$0	0.00%
7	National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$140	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$792	100.00%	\$1,525	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Fire

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	NH	\$24,736	9.84%	\$22,232	\$13,892	62.48%
2	Starr Surplus Lines Ins Co	13604	TX	\$22,459	8.93%	\$20,157	\$8,376	41.55%
3	Allianz Global Risks US Ins Co	35300	IL	\$20,447	8.13%	\$20,137	\$5,425	26.94%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$20,004	7.95%	\$17,596	\$10,788	61.31%
5	Factory Mut Ins Co	21482	RI	\$11,910	4.74%	\$10,508	\$4,942	47.03%
6	Pemco Mut Ins Co	24341	WA	\$11,698	4.65%	\$11,551	\$7,375	63.84%
7	Zurich Amer Ins Co	16535	NY	\$10,070	4.00%	\$9,108	\$1,371	15.05%
8	Penn Millers Ins Co	14982	PA	\$9,547	3.80%	\$9,434	(\$4,236)	(44.90)%
9	Employers Ins Co of Wausau	21458	WI	\$7,709	3.07%	\$8,013	\$20,367	254.17%
10	Hartford Fire Ins Co	19682	CT	\$7,339	2.92%	\$6,404	\$2,025	31.62%
11	Affiliated Fm Ins Co	10014	RI	\$7,296	2.90%	\$7,313	\$4,643	63.49%
12	American Home Assur Co	19380	NY	\$6,855	2.73%	\$5,758	\$3,468	60.24%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$6,329	2.52%	\$5,885	\$8,441	143.42%
14	XL Ins Amer Inc	24554	DE	\$5,931	2.36%	\$5,706	(\$544)	(9.54)%
15	Standard Guar Ins Co	42986	DE	\$4,928	1.96%	\$4,473	\$5,085	113.68%
16	Travelers Ind Co	25658	CT	\$4,246	1.69%	\$3,849	\$1,795	46.64%
17	Liberty Mut Fire Ins Co	23035	WI	\$3,934	1.56%	\$3,715	\$971	26.13%
18	Continental Cas Co	20443	IL	\$3,523	1.40%	\$3,342	(\$918)	(27.48)%
19	Pennsylvania Lumbermens Mut Ins	14974	PA	\$3,081	1.23%	\$2,680	(\$151)	(5.62)%
20	American Guar & Liab Ins	26247	NY	\$3,007	1.20%	\$3,201	\$101	3.15%
21	Western Natl Mut Ins Co	15377	MN	\$2,835	1.13%	\$2,598	\$2,138	82.31%
22	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$2,817	1.12%	\$1,889	\$237	12.53%
23	American Modern Prop & Cas Ins Co	42722	OH	\$2,609	1.04%	\$2,312	\$1,546	66.87%
24	Enumclaw Prop & Cas Ins Co	11232	OR	\$2,608	1.04%	\$2,536	\$489	19.27%
25	United Serv Automobile Assn	25941	TX	\$2,559	1.02%	\$2,519	\$1,604	63.68%
26	Federal Ins Co	20281	IN	\$2,104	0.84%	\$985	\$421	42.74%
27	Nationwide Mut Ins Co	23787	OH	\$1,996	0.79%	\$1,403	\$351	25.04%
28	Federated Mut Ins Co	13935	MN	\$1,777	0.71%	\$1,724	(\$640)	(37.09)%
29	Clear Blue Ins Co	28860	TX	\$1,689	0.67%	\$1,134	\$541	47.71%
30	Ohio Security Ins Co	24082	NH	\$1,671	0.66%	\$1,597	\$744	46.58%
31	USAA Cas Ins Co	25968	TX	\$1,669	0.66%	\$1,604	\$243	15.18%
32	Tokio Marine Amer Ins Co	10945	NY	\$1,512	0.60%	\$1,575	\$120	7.62%
33	Automobile Ins Co Of Hartford CT	19062	CT	\$1,446	0.57%	\$1,507	\$1,042	69.18%
34	HDI Global Ins Co	41343	IL	\$1,248	0.50%	\$1,221	(\$50)	(4.13)%
35	General Cas Co Of WI	24414	WI	\$1,033	0.41%	\$762	(\$59)	(7.77)%
36	Nationwide Agribusiness Ins Co	28223	IA	\$1,003	0.40%	\$956	\$8	0.83%
37	American Strategic Ins Corp	10872	FL	\$998	0.40%	\$965	\$1,043	108.01%
38	Mutual Of Enumclaw Ins Co	14761	OR	\$997	0.40%	\$1,061	(\$640)	(60.33)%
39	Oregon Mut Ins Co	14907	OR	\$957	0.38%	\$901	(\$22)	(2.47)%
40	National Union Fire Ins Co of Pittsb	19445	PA	\$919	0.37%	\$908	\$110	12.15%
	All 170 Other Companies			\$21,968	8.74%	\$22,112	\$14,376	65.02%
	Totals (Loss Ratio is average)			\$251,464	100.00%	\$233,330	\$116,815	50.06%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$429,619	17.34%	\$416,862	\$314,009	75.33%
2	Safeco Ins Co Of Amer	24740	NH	\$269,987	10.90%	\$247,381	\$204,328	82.60%
3	Pemco Mut Ins Co	24341	WA	\$140,957	5.69%	\$139,026	\$107,281	77.17%
4	Allstate Vehicle & Prop Ins Co	37907	IL	\$94,577	3.82%	\$82,447	\$93,310	113.18%
5	United Serv Automobile Assn	25941	TX	\$86,366	3.49%	\$84,306	\$74,587	88.47%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$80,068	3.23%	\$76,251	\$50,351	66.03%
7	USAA Cas Ins Co	25968	TX	\$74,103	2.99%	\$71,263	\$58,676	82.34%
8	Homesite Ins Co	17221	WI	\$71,926	2.90%	\$63,272	\$47,239	74.66%
9	Truck Ins Exch	21709	CA	\$71,370	2.88%	\$65,584	\$45,876	69.95%
10	Allstate Prop & Cas Ins Co	17230	IL	\$69,693	2.81%	\$67,443	\$46,562	69.04%
11	Travelers Personal Ins Co	38130	CT	\$56,979	2.30%	\$47,862	\$47,823	99.92%
12	Mutual Of Enumclaw Ins Co	14761	OR	\$51,938	2.10%	\$48,813	\$48,382	99.12%
13	Farmers Ins Co Of WA	21644	WA	\$50,696	2.05%	\$51,549	\$25,910	50.26%
14	Countrv Mut Ins Co	20990	IL	\$49,817	2.01%	\$45,804	\$33,318	72.74%
15	Travelers Home & Marine Ins Co	27998	CT	\$49,154	1.98%	\$50,009	\$41,938	83.86%
16	Fire Ins Exch	21660	CA	\$47,803	1.93%	\$47,580	\$31,170	65.51%
17	American Strategic Ins Corp	10872	FL	\$43,752	1.77%	\$40,553	\$29,447	72.61%
18	Allstate Ind Co	19240	IL	\$38,998	1.57%	\$37,426	\$31,877	85.17%
19	USAA Gen Ind Co	18600	TX	\$34,740	1.40%	\$33,053	\$26,420	79.93%
20	American Family Connect Prop & Cas I	29068	WI	\$34,510	1.39%	\$31,349	\$27,985	89.27%
21	American Family Ins Co	10386	WI	\$32,129	1.30%	\$30,363	\$25,613	84.36%
22	Allstate Ins Co	19232	IL	\$31,639	1.28%	\$30,239	\$18,757	62.03%
23	Nationwide Gen Ins Co	23760	OH	\$28,926	1.17%	\$25,262	\$24,316	96.26%
24	Farmers Prop & Cas Ins Co	26298	RI	\$28,881	1.17%	\$28,901	\$29,245	101.19%
25	American Family Mut Ins Co SI	19275	WI	\$27,859	1.12%	\$28,422	\$23,664	83.26%
26	Garrison Prop & Cas Ins Co	21253	TX	\$27,439	1.11%	\$25,652	\$23,365	91.08%
27	Grange Ins Assn	22101	WA	\$26,500	1.07%	\$25,962	\$18,095	69.70%
28	Homesite Ins Co Of The Midwest	13927	WI	\$23,574	0.95%	\$24,179	\$12,796	52.92%
29	LM Ins Corp	33600	IL	\$23,338	0.94%	\$21,614	\$15,993	73.99%
30	American Modern Prop & Cas Ins Co	42722	OH	\$22,798	0.92%	\$20,514	\$16,291	79.42%
31	Liberty Ins Corp	42404	IL	\$22,311	0.90%	\$21,110	\$16,991	80.49%
32	Privilege Underwriters Recp Exch	12873	FL	\$21,027	0.85%	\$18,646	\$8,251	44.25%
33	Amica Mut Ins Co	19976	RI	\$20,521	0.83%	\$19,859	\$18,266	91.98%
34	Great Northern Ins Co	20303	IN	\$19,887	0.80%	\$18,989	\$15,295	80.55%
35	American Bankers Ins Co Of FL	10111	FL	\$18,578	0.75%	\$18,305	\$8,823	48.20%
36	Liberty Mut Fire Ins Co	23035	WI	\$17,602	0.71%	\$17,486	\$8,950	51.18%
37	Trumbull Ins Co	27120	CT	\$17,276	0.70%	\$16,933	\$5,892	34.80%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$16,798	0.68%	\$16,930	\$13,584	80.23%
39	Enumclaw Prop & Cas Ins Co	11232	OR	\$15,010	0.61%	\$14,889	\$12,105	81.30%
40	Encompass Ind Co	15130	IL	\$10,800	0.44%	\$10,403	\$7,289	70.06%
	All 111 Other Companies			\$178,095	7.19%	\$173,993	\$132,765	76.30%
	Totals (Loss Ratio is average)			\$2,478,040	100.00%	\$2,356,484	\$1,842,832	78.20%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co of Pittsb	19445	PA	\$94,825	11.75%	\$95,407	\$9,326	9.78%
2	Liberty Ins Underwriters Inc	19917	IL	\$74,835	9.27%	\$74,835	\$42,241	56.45%
3	Jefferson Ins Co	11630	NY	\$59,268	7.34%	\$59,280	\$9,962	16.80%
4	Continental Cas Co	20443	IL	\$58,090	7.20%	\$55,958	\$23,305	41.65%
5	American Pet Ins Co	12190	NY	\$50,428	6.25%	\$48,697	\$29,985	61.57%
6	National Cas Co	11991	OH	\$24,809	3.07%	\$24,289	\$18,301	75.35%
7	American Bankers Ins Co Of FL	10111	FL	\$23,025	2.85%	\$21,210	\$6,149	28.99%
8	Ohio Cas Ins Co	24074	NH	\$19,078	2.36%	\$19,421	\$5,787	29.80%
9	State Farm Fire & Cas Co	25143	IL	\$18,625	2.31%	\$17,837	\$8,065	45.22%
10	Ace Amer Ins Co	22667	PA	\$17,935	2.22%	\$18,149	\$5,486	30.23%
11	United States Fire Ins Co	21113	DE	\$16,251	2.01%	\$16,147	\$9,975	61.78%
12	Zurich Amer Ins Co	16535	NY	\$15,938	1.97%	\$17,795	\$10,608	59.61%
13	American Zurich Ins Co	40142	IL	\$14,605	1.81%	\$13,526	\$1,676	12.39%
14	American Modern Home Ins Co	23469	OH	\$13,216	1.64%	\$11,026	\$7,178	65.10%
15	United Financial Cas Co	11770	OH	\$11,261	1.40%	\$11,001	\$5,041	45.82%
16	Safeco Ins Co Of Amer	24740	NH	\$10,889	1.35%	\$10,362	\$5,520	53.27%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$10,338	1.28%	\$10,471	\$1,509	14.41%
18	Generall Us Branch	11231	NY	\$7,497	0.93%	\$6,427	\$4,156	64.67%
19	Factory Mut Ins Co	21482	RI	\$7,407	0.92%	\$7,010	\$861	12.29%
20	Indemnity Ins Co Of North Amer	43575	PA	\$7,353	0.91%	\$7,366	\$6,092	82.70%
21	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$6,811	0.84%	\$6,803	\$284	4.17%
22	Great West Cas Co	11371	NE	\$6,725	0.83%	\$6,455	\$2,283	35.37%
23	Starr Ind & Liab Co	38318	TX	\$6,652	0.82%	\$5,916	\$409	6.92%
24	Affiliated Fm Ins Co	10014	RI	\$6,629	0.82%	\$6,183	\$2,708	43.79%
25	XL Specialty Ins Co	37885	DE	\$6,622	0.82%	\$6,449	\$3,550	55.04%
26	New Hampshire Ins Co	23841	IL	\$6,172	0.76%	\$6,775	\$598	8.83%
27	Arch Ins Co	11150	MO	\$6,095	0.75%	\$6,160	\$2,730	44.32%
28	Nationwide Mut Ins Co	23787	OH	\$5,925	0.73%	\$5,659	\$1,626	28.74%
29	AGCS Marine Ins Co	22837	IL	\$5,910	0.73%	\$6,768	\$7,181	106.11%
30	The Cincinnati Ins Co	10677	OH	\$5,740	0.71%	\$3,640	\$517	14.21%
31	Progressive Direct Ins Co	16322	OH	\$4,948	0.61%	\$4,722	\$2,333	49.40%
32	Lemonade Ins Co	16023	NY	\$4,859	0.60%	\$3,476	\$2,580	74.21%
33	Independence Amer Ins Co	26581	DE	\$4,580	0.57%	\$4,495	\$2,463	54.79%
34	Jewelers Mut Ins Co S I	14354	WI	\$4,555	0.56%	\$4,265	\$1,794	42.07%
35	Great Amer Assur Co	26344	OH	\$4,291	0.53%	\$4,531	\$2,302	50.80%
36	Progressive Cas Ins Co	24260	OH	\$4,194	0.52%	\$3,961	\$1,726	43.58%
37	Pemco Mut Ins Co	24341	WA	\$4,068	0.50%	\$4,075	\$1,133	27.80%
38	Allstate Prop & Cas Ins Co	17230	IL	\$4,053	0.50%	\$4,041	\$1,881	46.55%
39	Western Natl Mut Ins Co	15377	MN	\$3,891	0.48%	\$3,571	\$275	7.69%
40	United Serv Automobile Assn	25941	TX	\$3,864	0.48%	\$3,836	\$1,152	30.02%
	All 281 Other Companies			\$144,979	17.96%	\$139,376	\$64,801	46.49%
	Totals (Loss Ratio is average)			\$807,235	100.00%	\$787,373	\$315,548	40.08%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share
Line of Business: Life - Annuities

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	New York Life Ins & Ann Corp	91596	DE	\$520,086	\$0	\$0	\$0	\$520,086	8.04%
2	Athene Ann & Life Co	61689	IA	\$281,549	\$0	\$199,376	\$0	\$480,925	7.43%
3	Lincoln Natl Life Ins Co	65676	IN	\$221,638	\$0	\$47,389	\$0	\$269,027	4.16%
4	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$131,719	\$0	\$125,419	\$0	\$257,138	3.97%
5	Nationwide Life Ins Co	66869	OH	\$164,920	\$0	\$77,981	\$0	\$242,900	3.75%
6	Massachusetts Mut Life Ins Co	65935	MA	\$212,783	\$0	\$28,403	\$0	\$241,186	3.73%
7	American Gen Life Ins Co	60488	TX	\$234,540	\$0	(\$1,704)	\$0	\$232,836	3.60%
8	Equitable Financial Life Ins Co	62944	NY	\$208,348	\$0	\$23,369	\$0	\$231,717	3.58%
9	Allianz Life Ins Co Of N Amer	90611	MN	\$214,668	\$0	\$0	\$0	\$214,668	3.32%
10	Western Southern Life Assur Co	92622	OH	\$174,469	\$0	\$2,780	\$0	\$177,249	2.74%
11	Fidelity & Guar Life Ins Co	63274	IA	\$149,161	\$0	\$25,414	\$0	\$174,575	2.70%
12	Security Benefit Life Ins Co	68675	KS	\$170,249	\$0	\$108	\$0	\$170,357	2.63%
13	Jackson Natl Life Ins Co	65056	MI	\$161,169	\$0	\$39	\$0	\$161,208	2.49%
14	Symetra Life Ins Co	68608	IA	\$153,606	\$0	\$712	\$0	\$154,317	2.38%
15	MassMutual Ascend Life Ins Co	63312	OH	\$149,961	\$0	\$134	\$0	\$150,095	2.32%
16	USAA Life Ins Co	69663	TX	\$143,069	\$0	\$0	\$0	\$143,069	2.21%
17	Brighthouse Life Ins Co	87726	DE	\$142,833	\$0	\$0	\$0	\$142,833	2.21%
18	Forethought Life Ins Co	91642	IN	\$138,137	\$0	\$0	\$0	\$138,137	2.13%
19	Pacific Life Ins Co	67466	NE	\$124,300	\$0	\$7,770	\$0	\$132,070	2.04%
20	RiverSource Life Ins Co	65005	MN	\$105,682	\$0	\$902	\$0	\$106,584	1.65%
21	Thrivent Financial For Lutherans	56014	WI	\$97,895	\$0	\$0	\$0	\$97,895	1.51%
22	North Amer Co Life & Hlth Ins	66974	IA	\$94,424	\$0	\$0	\$0	\$94,424	1.46%
23	Zurich Amer Life Ins Co	90557	IL	\$60,799	\$0	\$30,001	\$0	\$90,800	1.40%
24	Midland Natl Life Ins Co	66044	IA	\$79,432	\$0	\$1,803	\$0	\$81,236	1.26%
25	Nationwide Life & Ann Ins Co	92657	OH	\$65,023	\$0	\$11,020	\$0	\$76,044	1.18%
26	Western United Life Assur Co	85189	WA	\$73,962	\$0	\$0	\$0	\$73,962	1.14%
27	Variable Ann Life Ins Co	70238	TX	\$36,463	\$0	\$36,237	\$0	\$72,700	1.12%
28	Pruco Life Ins Co	79227	AZ	\$59,929	\$0	\$0	\$0	\$59,929	0.93%
29	American Equity Invest Life Ins Co	92738	IA	\$59,167	\$0	\$0	\$0	\$59,167	0.91%
30	Penn Mut Life Ins Co	67644	PA	\$49,978	\$0	\$0	\$0	\$49,978	0.77%
31	Guardian Ins & Ann Co Inc	78778	DE	\$43,746	\$0	\$0	\$0	\$43,746	0.68%
32	Delaware Life Ins Co	79065	DE	\$42,657	\$0	\$997	\$0	\$43,653	0.67%
33	Fidelity Investments Life Ins Co	93696	UT	\$42,449	\$0	\$0	\$0	\$42,449	0.66%
34	Bankers Life & Cas Co	61263	IL	\$39,491	\$0	\$0	\$0	\$39,491	0.61%
35	Oceanview Life & Annuity Co	68446	AL	\$38,087	\$0	\$0	\$0	\$38,087	0.59%
36	S USA Life Ins Co Inc	60183	AZ	\$36,631	\$0	\$0	\$0	\$36,631	0.57%
37	Guaranty Income Life Ins Co	64238	IA	\$36,027	\$0	\$0	\$0	\$36,027	0.56%
38	Equitrust Life Ins Co	62510	AZ	\$32,221	\$0	\$0	\$0	\$32,221	0.50%
39	Northwestern Mut Life Ins Co	67091	WI	\$25,358	\$0	\$0	\$0	\$25,358	0.39%
40	Jefferson Natl Life Ins Co	64017	TX	\$23,127	\$0	\$0	\$0	\$23,127	0.36%
	All 162 Other Companies			\$413,943	\$0	\$599,260	\$0	\$1,013,203	15.66%
	Totals			\$5,253,697	\$0	\$1,217,411	\$0	\$6,471,108	100.00%

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share
Line of Business: Life - Other Considerations

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$738,518	\$0	\$738,518	41.38%
2	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$309,425	\$0	\$309,425	17.34%
3	Standard Ins Co	69019	OR	\$0	\$0	\$146,801	\$0	\$146,801	8.22%
4	New York Life Ins Co	66915	NY	\$0	\$0	\$130,751	\$0	\$130,751	7.33%
5	CMFG Life Ins Co	62626	IA	\$0	\$0	\$67,997	\$0	\$67,997	3.81%
6	Metropolitan Tower Life Ins Co	97136	NE	\$60,000	\$0	\$0	\$0	\$60,000	3.36%
7	Empower Ann Ins Co of Amer	68322	CO	\$0	\$0	\$53,194	\$0	\$53,194	2.98%
8	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$49,973	\$0	\$49,973	2.80%
9	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$47,557	\$0	\$47,557	2.66%
10	Mutual Of Amer Life Ins Co	88668	NY	\$2,826	\$0	\$39,678	\$0	\$42,504	2.38%
11	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$42,038	\$0	\$42,038	2.36%
12	Minnesota Life Ins Co	66168	MN	\$0	\$0	\$33,400	\$0	\$33,400	1.87%
13	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$30,028	\$0	\$30,028	1.68%
14	Talcott Resolution Life Ins Co	88072	CT	\$537	\$0	\$28,895	\$0	\$29,432	1.65%
15	Equitable Financial Life Ins Co	62944	NY	\$0	\$0	\$2,451	\$0	\$2,451	0.14%
16	Ohio Natl Life Ins Co	67172	OH	\$0	\$0	\$383	\$0	\$383	0.02%
17	Empower Ann Ins Co	93629	CT	\$0	\$0	\$237	\$0	\$237	0.01%
18	Talcott Resolution Life & Ann Ins Co	71153	CT	\$233	\$0	\$0	\$0	\$233	0.01%
19	United Of Omaha Life Ins Co	69868	NE	\$2	\$0	\$0	\$0	\$2	0.00%
	All 0 Other Companies			\$0	\$0	\$0	\$0	\$0	0.00%
	Totals			\$63,599	\$0	\$1,721,326	\$0	\$1,784,925	100.00%

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share
Line of Business: Life - Life Insurance

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Northwestern Mut Life Ins Co	67091	WI	\$244,923	\$0	\$146	\$0	\$245,070	6.98%
2	New York Life Ins Co	66915	NY	\$169,002	\$0	\$27,506	\$0	\$196,508	5.60%
3	State Farm Life Ins Co	69108	IL	\$126,378	\$0	\$830	\$0	\$127,207	3.62%
4	Lincoln Natl Life Ins Co	65676	IN	\$101,448	\$0	\$24,789	\$0	\$126,237	3.60%
5	Pacific Life Ins Co	67466	NE	\$105,603	\$0	\$0	\$0	\$105,603	3.01%
6	Midland Natl Life Ins Co	66044	IA	\$102,037	\$0	\$30	\$0	\$102,067	2.91%
7	Trustmark Ins Co	61425	IL	\$53,955	\$0	\$43,686	\$0	\$97,640	2.78%
8	Massachusetts Mut Life Ins Co	65935	MA	\$91,782	\$0	\$758	\$0	\$92,540	2.64%
9	Pruco Life Ins Co	79227	AZ	\$89,535	\$0	\$0	\$0	\$89,535	2.55%
10	Nationwide Life & Ann Ins Co	92657	OH	\$84,514	\$0	\$0	\$0	\$84,514	2.41%
11	John Hancock Life Ins Co USA	65838	MI	\$78,183	\$0	\$2	\$0	\$78,185	2.23%
12	Minnesota Life Ins Co	66168	MN	\$56,761	\$435	\$16,956	\$0	\$74,152	2.11%
13	Transamerica Life Ins Co	86231	IA	\$71,247	\$1	\$1,785	\$0	\$73,034	2.08%
14	Penn Mut Life Ins Co	67644	PA	\$54,357	\$0	\$0	\$0	\$54,357	1.55%
15	New York Life Ins & Ann Corp	91596	DE	\$50,109	\$0	\$916	\$0	\$51,025	1.45%
16	Thrivent Financial For Lutherans	56014	WI	\$49,575	\$0	\$0	\$0	\$49,575	1.41%
17	United Of Omaha Life Ins Co	69868	NE	\$35,316	\$0	\$13,545	\$0	\$48,861	1.39%
18	American Gen Life Ins Co	60488	TX	\$48,642	\$0	\$28	\$0	\$48,669	1.39%
19	Farmers New World Life Ins Co	63177	WA	\$42,910	\$0	\$0	\$0	\$42,910	1.22%
20	RiverSource Life Ins Co	65005	MN	\$41,513	\$0	\$0	\$0	\$41,513	1.18%
21	Protective Life Ins Co	68136	TN	\$39,551	\$0	\$1,725	\$0	\$41,276	1.18%
22	Guardian Life Ins Co Of Amer	64246	NY	\$31,387	\$0	\$4,846	\$0	\$36,232	1.03%
23	USAA Life Ins Co	69663	TX	\$35,565	\$0	\$0	\$0	\$35,565	1.01%
24	Life Ins Co Of The Southwest	65528	TX	\$34,939	\$0	\$0	\$0	\$34,939	1.00%
25	American Income Life Ins Co	60577	IN	\$34,856	\$0	\$28	\$0	\$34,884	0.99%
26	Primerica Life Ins Co	65919	TN	\$34,688	\$0	\$0	\$0	\$34,688	0.99%
27	Symetra Life Ins Co	68608	IA	\$25,597	\$0	\$8,921	\$0	\$34,519	0.98%
28	Banner Life Ins Co	94250	MD	\$30,642	\$0	\$0	\$0	\$30,642	0.87%
29	North Amer Co Life & Hlth Ins	66974	IA	\$28,695	\$0	\$7	\$0	\$28,702	0.82%
30	Allianz Life Ins Co Of N Amer	90611	MN	\$28,408	\$0	\$15	\$0	\$28,423	0.81%
31	Equitable Financial Life Ins Co of A	78077	AZ	\$27,932	\$0	\$422	\$0	\$28,354	0.81%
32	Lincoln Benefit Life Co	65595	NE	\$25,632	\$0	\$19	\$0	\$25,652	0.73%
33	Brighthouse Life Ins Co	87726	DE	\$24,812	\$0	\$0	\$0	\$24,812	0.71%
34	Genworth Life & Ann Ins Co	65536	VA	\$23,207	\$0	\$151	\$0	\$23,357	0.67%
35	Penn Ins & Ann Co	93262	DE	\$23,236	\$0	\$0	\$0	\$23,236	0.66%
36	Country Life Ins Co	62553	IL	\$22,359	\$0	\$44	\$0	\$22,403	0.64%
37	Forethought Life Ins Co	91642	IN	\$21,973	\$0	\$24	\$0	\$21,998	0.63%
38	Equitable Financial Life Ins Co	62944	NY	\$21,114	\$0	\$0	\$0	\$21,115	0.60%
39	Security Life Of Denver Ins Co	68713	CO	\$18,934	\$0	\$0	\$0	\$18,934	0.54%
40	State Life Ins Co	69116	IN	\$17,155	\$0	\$0	\$0	\$17,155	0.49%
	All 284 Other Companies			\$477,620	\$2,301	\$633,895	\$1	\$1,113,816	31.73%
	Totals			\$2,726,092	\$2,737	\$781,073	\$1	\$3,509,904	100.00%

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Medical Professional Liability - Claims-Made

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$71,378	54.55%	\$69,381	\$26,834	38.68%
2	Doctors Co An Interins Exch	34495	CA	\$10,936	8.36%	\$9,976	\$6,568	65.84%
3	MD RRG Inc	12355	MT	\$6,949	5.31%	\$7,358	\$5,789	78.68%
4	MedChoice RRG Inc	15738	VT	\$5,033	3.85%	\$4,095	\$2,058	50.25%
5	Dentists Ins Co	40975	CA	\$4,575	3.50%	\$4,550	\$1,381	30.35%
6	Proselect Ins Co	10638	NE	\$4,367	3.34%	\$4,874	\$22,341	458.39%
7	Emergency Medicine Professional Asr	12003	NV	\$3,670	2.80%	\$3,250	\$994	30.57%
8	Lone Star Alliance RRG	15211	DC	\$2,838	2.17%	\$1,931	\$2,002	103.69%
9	Medical Protective Co	11843	IN	\$2,766	2.11%	\$2,367	\$344	14.52%
10	Oms Natl Ins Co Rrg	44121	IL	\$2,103	1.61%	\$2,034	\$2,503	123.01%
11	Aspen Amer Ins Co	43460	TX	\$2,086	1.59%	\$2,034	\$1,176	57.79%
12	ProAssurance Ins Co of Amer	14460	IL	\$1,532	1.17%	\$1,538	\$1,067	69.37%
13	NCMIC Ins Co	15865	IA	\$1,265	0.97%	\$1,630	(\$308)	(18.89)%
14	Caring Communities Recip RRG	12373	DC	\$1,234	0.94%	\$1,234	\$377	30.58%
15	Ophthalmic Mut Ins Co RRG	44105	VT	\$1,007	0.77%	\$1,075	(\$306)	(28.50)%
16	Health Providers Ins Recip RRG	10080	HI	\$910	0.70%	\$910	\$1,165	128.04%
17	The Mutual RRG Inc	26257	HI	\$901	0.69%	\$901	\$574	63.65%
18	Allied Professionals Ins Co RRG	11710	AZ	\$870	0.66%	\$884	\$36	4.08%
19	Ace Amer Ins Co	22667	PA	\$853	0.65%	\$853	\$46	5.40%
20	Graph Ins Grp RRG LLC	16415	VT	\$785	0.60%	\$755	\$701	92.90%
21	UMIA Ins Inc	36676	UT	\$575	0.44%	\$540	\$478	88.38%
22	NCMIC RRG Inc	14130	VT	\$562	0.43%	\$155	\$31	20.09%
23	Applied Medico Legal Solutions RRG	11598	AZ	\$550	0.42%	\$563	\$186	33.00%
24	Preferred Physicians Medical RRG a M	44083	MO	\$358	0.27%	\$269	(\$81)	(30.07)%
25	Norcal Ins Co	33200	CA	\$351	0.27%	\$346	(\$48)	(13.97)%
26	Allied World Ins Co	22730	NH	\$279	0.21%	\$272	\$9	3.21%
27	American Cas Co Of Reading PA	20427	PA	\$197	0.15%	\$200	\$308	153.75%
28	American Assoc Of Othodontists RRG	10232	AZ	\$159	0.12%	\$158	\$9	5.54%
29	Great Divide Ins Co	25224	ND	\$141	0.11%	\$146	\$133	90.88%
30	Fair Amer Ins & Reins Co	35157	NY	\$138	0.11%	\$136	(\$2)	(1.21)%
31	Fortress Ins Co	10801	IL	\$123	0.09%	\$117	\$2	1.75%
32	Professional Solutions Ins Co	11127	IA	\$114	0.09%	\$118	(\$22)	(18.34)%
33	Affiliates Ins Recip a RRG	13677	VT	\$111	0.09%	\$111	\$685	615.90%
34	Health Care Industry Liab Recip Ins	11832	DC	\$103	0.08%	\$106	\$54	50.98%
35	MAG Mut Ins Co	42617	GA	\$99	0.08%	\$35	\$0	0.00%
36	California Hlthcare Ins Co Inc RRG	44504	HI	\$77	0.06%	\$77	(\$45)	(58.07)%
37	Community Blood Cntr Exch RRG	13893	IN	\$38	0.03%	\$36	(\$6)	(15.93)%
38	ProAssurance Ind Co Inc	33391	AL	\$37	0.03%	\$39	(\$57)	(146.17)%
39	Green Hills Ins Co RRG	11941	VT	\$33	0.03%	\$33	(\$3)	(9.93)%
40	Doctors Professional Liability RRG Inc	15893	NC	\$30	0.02%	\$20	\$0	1.68%
	All 44 Other Companies			\$719	0.55%	\$667	(\$308)	(46.20)%
	Totals (Loss Ratio is average)			\$130,851	100.00%	\$125,778	\$76,663	60.95%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Medical Professional Liability - Occurrence

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$7,037	27.09%	\$7,037	\$2,434	34.58%
2	American Cas Co Of Reading PA	20427	PA	\$5,341	20.56%	\$5,139	\$1,200	23.35%
3	Medical Protective Co	11843	IN	\$5,101	19.64%	\$4,905	\$4,826	98.38%
4	Liberty Ins Underwriters Inc	19917	IL	\$1,477	5.68%	\$1,455	\$478	32.84%
5	NCMIC Ins Co	15865	IA	\$1,053	4.05%	\$1,053	\$70	6.64%
6	Doctors Co An Interins Exch	34495	CA	\$544	2.10%	\$366	\$1,324	361.70%
7	Proselect Ins Co	10638	NE	\$481	1.85%	\$639	(\$645)	(100.87)%
8	Church Mut Ins Co S I	18767	WI	\$440	1.69%	\$397	\$391	98.57%
9	Pharmacists Mut Ins Co	13714	IA	\$428	1.65%	\$427	(\$86)	(20.18)%
10	Ace Amer Ins Co	22667	PA	\$400	1.54%	\$384	\$46	11.95%
11	Great Divide Ins Co	25224	ND	\$318	1.23%	\$296	\$334	112.70%
12	Fair Amer Ins & Reins Co	35157	NY	\$302	1.16%	\$302	(\$34)	(11.10)%
13	Berkshire Hathaway Specialty Ins Co	22276	NE	\$244	0.94%	\$208	\$153	73.43%
14	Aspen Amer Ins Co	43460	TX	\$201	0.78%	\$171	\$187	108.96%
15	ProAssurance Ins Co of Amer	14460	IL	\$145	0.56%	\$141	\$175	123.55%
16	Dentists Ins Co	40975	CA	\$139	0.54%	(\$81)	\$36	(44.87)%
17	American Home Assur Co	19380	NY	\$129	0.50%	\$134	\$329	245.27%
18	Allied World Ins Co	22730	NH	\$111	0.43%	\$105	\$5	4.61%
19	Health Care Industry Liab Recip Ins	11832	DC	\$96	0.37%	\$90	\$46	50.98%
20	Oms Natl Ins Co Rrq	44121	IL	\$82	0.32%	\$22	(\$89)	(394.33)%
21	National Union Fire Ins Co of Pittsb	19445	PA	\$72	0.28%	\$99	(\$48)	(48.72)%
22	Copic RRG	14906	DC	\$71	0.27%	\$44	\$8	19.44%
23	Ophthalmic Mut Ins Co RRG	44105	VT	\$62	0.24%	\$62	\$80	128.21%
24	Professional Solutions Ins Co	11127	IA	\$54	0.21%	\$56	\$16	28.67%
25	The Cincinnati Ins Co	10677	OH	\$53	0.20%	\$63	\$376	596.30%
26	Fortress Ins Co	10801	IL	\$51	0.20%	\$51	\$12	24.27%
27	American Assoc Of Othodontists RRG	10232	AZ	\$49	0.19%	\$45	(\$3)	(6.72)%
28	UMIA Ins Inc	36676	UT	\$46	0.18%	\$43	\$20	45.55%
29	The Cincinnati Cas Co	28665	OH	\$45	0.17%	\$38	\$51	132.67%
30	NCMIC RRG Inc	14130	VT	\$34	0.13%	\$3	\$0	3.95%
31	Norcal Ins Co	33200	CA	\$34	0.13%	\$26	\$208	788.45%
32	State Farm Fire & Cas Co	25143	IL	\$30	0.12%	\$30	\$0	0.00%
33	The Cincinnati Ind Co	23280	OH	\$26	0.10%	\$21	\$18	83.69%
34	General Ins Co Of Amer	24732	NH	\$13	0.05%	\$13	\$6	49.67%
35	ProAssurance Ind Co Inc	33391	AL	\$8	0.03%	\$7	(\$1)	(17.21)%
36	Academic Medical Professionals Ins E	12934	VT	\$4	0.02%	\$4	\$8	185.93%
37	Campmed Cas & Ind Co Inc	12260	NH	\$4	0.01%	\$4	(\$1)	(14.52)%
38	Hudson Ins Co	25054	DE	\$1	0.00%	\$6	(\$3)	(44.58)%
39	Granite State Ins Co	23809	IL	\$0	0.00%	\$0	\$1	0.00%
40	Farmers Ins Co Of WA	21644	WA	\$0	0.00%	\$0	\$41	0.00%
41	Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	\$12	0.00%
42	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$906	0.00%
All	17 Other Companies			\$1,248	4.80%	\$1,182	(\$2,812)	(237.85)%
Totals (Loss Ratio is average)				\$25,975	100.00%	\$24,993	\$10,076	40.32%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Radian Guar Inc	33790	PA	\$30,925	18.58%	\$32,243	(\$9,156)	(28.40)%
2	Mortgage Guar Ins Corp	29858	WI	\$29,205	17.55%	\$29,889	(\$3,960)	(13.25)%
3	Enact Mortgage Ins Corp	38458	NC	\$28,839	17.33%	\$31,505	(\$6,682)	(21.21)%
4	ARCH Mortgage Ins Co	40266	WI	\$27,929	16.78%	\$28,152	(\$5,251)	(18.65)%
5	Essent Guar Inc	13634	PA	\$26,747	16.07%	\$29,284	(\$4,845)	(16.55)%
6	National Mortgage Ins Corp	13695	WI	\$19,514	11.72%	\$19,995	\$80	0.40%
7	United Guar Residential Ins Co	15873	NC	\$2,905	1.75%	\$3,801	(\$2,941)	(77.37)%
8	Republic Mortgage Ins Co	28452	NC	\$305	0.18%	\$308	(\$284)	(92.11)%
9	Arch Mortgage Guar Co	18732	WI	\$51	0.03%	\$50	(\$63)	(125.15)%
10	Enact Mortgage Ins Corp of NC	16675	NC	\$32	0.02%	\$38	\$0	0.00%
	All 2 Other Companies			\$0	0.00%	(\$18)	(\$6)	0.00%
	Totals (Loss Ratio is average)			\$166,453	100.00%	\$175,249	(\$33,109)	(18.89)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ace Prop & Cas Ins Co	20699	PA	\$74,964	24.86%	\$73,498	\$76,880	104.60%
2	Rural Comm Ins Co	39039	MN	\$73,058	24.23%	\$60,824	\$54,738	89.99%
3	NAU Country Ins Co	25240	MN	\$42,772	14.18%	\$30,318	\$31,686	104.51%
4	Greenwich Ins Co	22322	DE	\$28,188	9.35%	\$33,542	\$53,522	159.56%
5	American Agri Business Ins Co	12548	TX	\$27,432	9.10%	\$26,511	(\$5,759)	(21.73)%
6	Producers Agriculture Ins Co	34312	TX	\$22,449	7.44%	\$22,236	\$18,334	82.45%
7	Great Amer Ins Co	16691	OH	\$17,054	5.66%	\$16,472	\$9,014	54.72%
8	Agri Gen Ins Co	42757	IA	\$13,730	4.55%	\$13,355	\$14,311	107.16%
9	State Farm Fire & Cas Co	25143	IL	\$1,401	0.46%	\$643	\$388	60.33%
10	FMH Ag Risk Ins Co	36781	IA	\$521	0.17%	\$444	\$306	68.92%
11	Indemnity Ins Co Of North Amer	43575	PA	\$2	0.00%	\$2	(\$2)	(153.96)%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$301,570	100.00%	\$277,844	\$253,417	91.21%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Starr Ind & Liab Co	38318	TX	\$27,834	14.95%	\$26,127	\$32,090	122.82%
2	Navigators Ins Co	42307	NY	\$17,058	9.16%	\$16,459	\$4,058	24.65%
3	Travelers Prop Cas Co Of Amer	25674	CT	\$16,227	8.72%	\$14,647	\$6,837	46.68%
4	Zurich Amer Ins Co	16535	NY	\$10,561	5.67%	\$10,271	\$5,841	56.87%
5	National Union Fire Ins Co of Pittsb	19445	PA	\$9,705	5.21%	\$9,690	\$1,983	20.47%
6	Markel Amer Ins Co	28932	VA	\$8,544	4.59%	\$8,005	\$2,030	25.35%
7	Atlantic Specialty Ins Co	27154	NY	\$8,353	4.49%	\$8,700	\$3,385	38.91%
8	Federal Ins Co	20281	IN	\$7,020	3.77%	\$6,591	\$2,832	42.97%
9	Endurance Amer Ins Co	10641	DE	\$7,004	3.76%	\$7,115	\$4,699	66.05%
10	Liberty Mut Ins Co	23043	MA	\$6,783	3.64%	\$6,100	\$3,089	50.64%
11	Great Amer Ins Co	16691	OH	\$5,674	3.05%	\$5,768	\$900	15.60%
12	Ace Amer Ins Co	22667	PA	\$4,173	2.24%	\$4,099	\$1,931	47.10%
13	StarStone Natl Ins Co	25496	DE	\$3,774	2.03%	\$2,968	\$1,259	42.42%
14	Continental Ins Co	35289	PA	\$3,649	1.96%	\$3,845	\$1,210	31.47%
15	Ascot Ins Co	23752	CO	\$3,441	1.85%	\$3,859	\$2,238	58.00%
16	GEICO Marine Ins Co	37923	NE	\$3,434	1.84%	\$3,708	\$2,255	60.81%
17	US Specialty Ins Co	29599	TX	\$3,257	1.75%	\$3,248	\$2,117	65.20%
18	Standard Fire Ins Co	19070	CT	\$3,243	1.74%	\$3,072	\$1,529	49.77%
19	Red Shield Ins Co	41580	WA	\$3,111	1.67%	\$3,030	\$1,254	41.38%
20	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,841	1.53%	\$2,755	\$1,048	38.06%
21	Stratford Ins Co	40436	NH	\$2,807	1.51%	\$2,602	\$1,558	59.88%
22	Aspen Amer Ins Co	43460	TX	\$2,739	1.47%	\$3,016	\$1,014	33.61%
23	New York Marine & Gen Ins Co	16608	NY	\$2,684	1.44%	\$2,416	\$3,789	156.84%
24	Hanover Ins Co	22292	NH	\$2,613	1.40%	\$2,406	\$2,324	96.58%
25	Tokio Marine Amer Ins Co	10945	NY	\$2,323	1.25%	\$3,209	\$99	3.10%
26	XL Specialty Ins Co	37885	DE	\$1,805	0.97%	\$1,790	\$1,410	78.78%
27	Argonaut Ins Co	19801	IL	\$1,166	0.63%	\$1,285	\$938	72.96%
28	AIG Prop Cas Co	19402	IL	\$1,155	0.62%	\$1,228	(\$192)	(15.66)%
29	AGCS Marine Ins Co	22837	IL	\$980	0.53%	\$1,168	(\$336)	(28.79)%
30	RLI Ins Co	13056	IL	\$964	0.52%	\$916	\$263	28.70%
31	National Cas Co	11991	OH	\$924	0.50%	\$1,248	\$270	21.66%
32	Starnet Ins Co	40045	IA	\$909	0.49%	\$773	\$144	18.60%
33	Beazley Ins Co Inc	37540	CT	\$901	0.48%	\$792	\$481	60.79%
34	Indemnity Ins Co Of North Amer	43575	PA	\$827	0.44%	\$848	(\$59)	(6.93)%
35	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$768	0.41%	\$625	(\$42)	(6.76)%
36	Samsung Fire & Marine Ins Co Ltd	38300	NY	\$626	0.34%	\$266	\$84	31.59%
37	Travelers Home & Marine Ins Co	27998	CT	\$611	0.33%	\$589	\$10	1.72%
38	State Natl Ins Co Inc	12831	TX	\$559	0.30%	\$945	\$1,706	180.63%
39	Axis Ins Co	37273	IL	\$554	0.30%	\$535	\$84	15.70%
40	Mitsui Sumitomo Ins USA Inc	22551	NY	\$539	0.29%	\$640	(\$2)	(0.39)%
	All 62 Other Companies			\$4,013	2.16%	\$3,808	\$2,065	54.23%
	Totals (Loss Ratio is average)			\$186,153	100.00%	\$181,162	\$98,193	54.20%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Claims-Made

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$38,247	8.62%	\$37,335	\$14,562	39.00%
2	Continental Cas Co	20443	IL	\$34,348	7.74%	\$33,561	\$14,752	43.96%
3	National Union Fire Ins Co of Pittsb	19445	PA	\$23,211	5.23%	\$25,468	\$10,654	41.83%
4	XL Specialty Ins Co	37885	DE	\$23,096	5.21%	\$20,652	\$20,967	101.52%
5	Federal Ins Co	20281	IN	\$19,966	4.50%	\$19,837	\$10,216	51.50%
6	Ace Amer Ins Co	22667	PA	\$12,395	2.79%	\$12,979	\$1,201	9.25%
7	Arch Ins Co	11150	MO	\$12,388	2.79%	\$11,292	\$4,339	38.42%
8	Berkley Ins Co	32603	DE	\$12,152	2.74%	\$13,046	\$5,207	39.91%
9	Hanover Ins Co	22292	NH	\$11,680	2.63%	\$10,929	\$3,305	30.24%
10	Hudson Ins Co	25054	DE	\$11,564	2.61%	\$11,980	\$4,361	36.40%
11	Zurich Amer Ins Co	16535	NY	\$10,305	2.32%	\$9,602	\$4,919	51.22%
12	Philadelphia Ind Ins Co	18058	PA	\$10,053	2.27%	\$10,461	\$5,179	49.50%
13	Twin City Fire Ins Co Co	29459	IN	\$9,814	2.21%	\$8,957	(\$395)	(4.41)%
14	Scottsdale Ind Co	15580	OH	\$9,442	2.13%	\$9,708	\$1,437	14.80%
15	Endurance Amer Ins Co	10641	DE	\$9,141	2.06%	\$8,637	\$10,704	123.93%
16	Axis Ins Co	37273	IL	\$7,693	1.73%	\$8,487	\$4,147	48.87%
17	Attorneys Liab Assur Society Ltd	15445	VT	\$7,654	1.73%	\$7,648	(\$2,833)	(37.04)%
18	Beazley Ins Co Inc	37540	CT	\$7,530	1.70%	\$7,578	\$645	8.51%
19	Starr Surplus Lines Ins Co	13604	TX	\$7,286	1.64%	\$6,545	\$4,036	61.67%
20	Old Republic Ins Co	24147	PA	\$6,764	1.53%	\$7,625	\$2,451	32.15%
21	Great Amer Ins Co	16691	OH	\$6,604	1.49%	\$6,563	\$993	15.14%
22	Hiscox Ins Co Inc	10200	IL	\$6,065	1.37%	\$5,806	\$1,682	28.97%
23	QBE Ins Corp	39217	PA	\$5,834	1.32%	\$5,460	\$2,872	52.59%
24	Markel Amer Ins Co	28932	VA	\$5,399	1.22%	\$5,613	\$1,973	35.15%
25	United States Liab Ins Co	25895	NE	\$4,978	1.12%	\$5,006	\$979	19.56%
26	Hartford Fire Ins Co	19682	CT	\$4,870	1.10%	\$4,015	\$1,420	35.38%
27	Atlantic Specialty Ins Co	27154	NY	\$4,822	1.09%	\$4,712	\$857	18.19%
28	Allianz Global Risks US Ins Co	35300	IL	\$4,562	1.03%	\$4,610	\$4,603	99.85%
29	Endurance Assur Corp	11551	DE	\$4,370	0.99%	\$4,210	\$1,643	39.03%
30	RSUI Ind Co	22314	NH	\$4,346	0.98%	\$5,422	(\$3,653)	(67.38)%
31	Ironshore Ind Inc	23647	IL	\$4,201	0.95%	\$4,091	\$2,622	64.10%
32	Starr Ind & Liab Co	38318	TX	\$4,180	0.94%	\$4,312	\$2,327	53.97%
33	ALPS Prop & Cas Ins Co	32450	MT	\$4,002	0.90%	\$3,923	(\$1,661)	(42.34)%
34	Arqonaut Ins Co	19801	IL	\$4,001	0.90%	\$4,248	\$2,202	51.82%
35	Berkshire Hathaway Specialty Ins Co	22276	NE	\$3,938	0.89%	\$3,963	\$1,857	46.86%
36	Accredited Specialty Ins Co	16835	AZ	\$3,763	0.85%	\$2,830	\$1,553	54.89%
37	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$3,591	0.81%	\$3,298	\$971	29.43%
38	Freedom Specialty Ins Co	22209	OH	\$3,387	0.76%	\$3,462	\$5,060	146.16%
39	Westchester Fire Ins Co	10030	PA	\$3,207	0.72%	\$3,318	\$4,131	124.50%
40	Allied World Specialty Ins Co	16624	DE	\$3,174	0.72%	\$4,696	\$1,109	23.62%
	All 237 Other Companies			\$69,487	15.67%	\$70,935	\$21,827	30.77%
	Totals (Loss Ratio is average)			\$443,509	100.00%	\$442,820	\$175,221	39.57%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Occurrence

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$41,622	4.64%	\$39,450	\$26,920	68.24%
2	Zurich Amer Ins Co	16535	NY	\$41,192	4.59%	\$41,393	\$15,584	37.65%
3	Safeco Ins Co Of Amer	24740	NH	\$32,710	3.65%	\$31,348	\$23,574	75.20%
4	Ohio Cas Ins Co	24074	NH	\$32,090	3.58%	\$31,148	\$13,528	43.43%
5	State Farm Fire & Cas Co	25143	IL	\$31,016	3.46%	\$29,979	\$38,773	129.33%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$26,007	2.90%	\$25,696	\$18,328	71.33%
7	Ace Amer Ins Co	22667	PA	\$25,955	2.90%	\$25,752	\$14,020	54.44%
8	Continental Ins Co	35289	PA	\$23,564	2.63%	\$21,823	\$9,959	45.64%
9	Titan Ins Co Inc RRG	11153	SC	\$21,190	2.36%	\$12,487	\$5,173	41.42%
10	Hudson Ins Co	25054	DE	\$18,922	2.11%	\$18,094	(\$1,499)	(8.28)%
11	Allstate Ind Co	19240	IL	\$17,772	1.98%	\$17,045	\$12,908	75.73%
12	Western Natl Mut Ins Co	15377	MN	\$17,007	1.90%	\$15,143	\$3,971	26.23%
13	Federal Ins Co	20281	IN	\$16,110	1.80%	\$14,929	\$1,411	9.45%
14	Federated Mut Ins Co	13935	MN	\$14,230	1.59%	\$13,814	\$10,757	77.87%
15	American Guar & Liab Ins	26247	NY	\$12,749	1.42%	\$12,556	\$21,228	169.07%
16	Farmers Ins Exch	21652	CA	\$12,646	1.41%	\$12,232	\$5,674	46.38%
17	Pemco Mut Ins Co	24341	WA	\$10,985	1.23%	\$10,044	\$3,715	36.99%
18	Alaska Natl Ins Co	38733	AK	\$10,733	1.20%	\$10,580	\$9,304	87.94%
19	National Union Fire Ins Co of Pittsb	19445	PA	\$10,687	1.19%	\$11,124	(\$3,807)	(34.22)%
20	Cumis Ins Society Inc	10847	IA	\$10,309	1.15%	\$9,913	\$6,665	67.24%
21	Liberty Mut Fire Ins Co	23035	WI	\$9,964	1.11%	\$9,954	\$2,498	25.09%
22	Toyota Motor Ins Co	37621	IA	\$9,940	1.11%	\$8,531	\$1,891	22.17%
23	Philadelphia Ind Ins Co	18058	PA	\$9,453	1.05%	\$9,105	\$12,836	140.98%
24	Liberty Ins Corp	42404	IL	\$9,084	1.01%	\$9,559	(\$10,956)	(114.61)%
25	Developers Surety & Ind Co	12718	CA	\$9,010	1.01%	\$9,236	\$7,138	77.28%
26	Ace Prop & Cas Ins Co	20699	PA	\$8,965	1.00%	\$8,485	\$17,802	209.81%
27	Navicators Ins Co	42307	NY	\$8,880	0.99%	\$8,695	\$4,452	51.20%
28	The Cincinnati Ins Co	10677	OH	\$8,748	0.98%	\$7,557	\$3,673	48.60%
29	Arch Ins Co	11150	MO	\$8,348	0.93%	\$6,315	\$12,250	193.98%
30	Mutual Of Enumclaw Ins Co	14761	OR	\$8,343	0.93%	\$8,167	\$6,307	77.22%
31	United Serv Automobile Assn	25941	TX	\$7,981	0.89%	\$7,736	\$4,964	64.17%
32	Ohio Security Ins Co	24082	NH	\$7,646	0.85%	\$7,748	\$2,260	29.16%
33	Securian Cas Co	10054	MN	\$7,351	0.82%	\$7,116	\$1,772	24.89%
34	Clear Blue Ins Co	28860	TX	\$7,206	0.80%	\$6,833	\$3,726	54.53%
35	Continental Cas Co	20443	IL	\$6,763	0.75%	\$5,366	\$3,050	56.83%
36	Starr Ind & Liab Co	38318	TX	\$6,708	0.75%	\$7,038	\$20,094	285.53%
37	XL Ins Amer Inc	24554	DE	\$6,556	0.73%	\$6,152	\$2,632	42.79%
38	State Natl Ins Co Inc	12831	TX	\$6,237	0.70%	\$4,601	\$2,753	59.83%
39	Virginia Surety Co Inc	40827	IL	\$5,881	0.66%	\$10,452	\$2,296	21.96%
40	Everest Natl Ins Co	10120	DE	\$5,770	0.64%	\$4,930	\$4,826	97.88%
	All 413 Other Companies			\$310,126	34.59%	\$297,861	\$202,668	68.04%
	Totals (Loss Ratio is average)			\$896,456	100.00%	\$855,990	\$545,119	63.68%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Private Crop

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Rural Comm Ins Co	39039	MN	\$7,130	37.95%	\$7,130	\$5,915	82.95%
2	NAU Country Ins Co	25240	MN	\$4,580	24.38%	\$4,635	\$7,450	160.71%
3	Ace Prop & Cas Ins Co	20699	PA	\$3,014	16.04%	\$3,014	\$5,839	193.75%
4	Producers Agriculture Ins Co	34312	TX	\$1,685	8.97%	\$1,670	\$1,549	92.78%
5	Great Amer Ins Co	16691	OH	\$1,041	5.54%	\$1,037	\$1,242	119.76%
6	Hudson Ins Co	25054	DE	\$465	2.47%	\$465	\$504	108.34%
7	American Agri Business Ins Co	12548	TX	\$347	1.85%	\$347	\$14	4.07%
8	Agri Gen Ins Co	42757	IA	\$321	1.71%	\$321	\$103	32.07%
9	State Farm Fire & Cas Co	25143	IL	\$197	1.05%	\$122	\$574	471.06%
10	Greenwich Ins Co	22322	DE	\$10	0.05%	\$10	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$18,790	100.00%	\$18,751	\$23,189	123.67%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio

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

All Dollars in Thousands

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	State Farm Mut Auto Ins Co	25178	IL	\$895,082	5.98%	\$865,169	\$931,495	107.67%
2	State Farm Fire & Cas Co	25143	IL	\$679,376	4.54%	\$653,486	\$499,825	76.49%
3	Progressive Direct Ins Co	16322	OH	\$525,800	3.51%	\$522,079	\$388,465	74.41%
4	Pemco Mut Ins Co	24341	WA	\$459,099	3.07%	\$453,581	\$340,165	75.00%
5	Allstate Fire & Cas Ins Co	29688	IL	\$398,731	2.66%	\$386,147	\$337,728	87.46%
6	First Natl Ins Co Of Amer	24724	NH	\$389,427	2.60%	\$383,466	\$294,913	76.91%
7	Safeco Ins Co Of Amer	24740	NH	\$366,918	2.45%	\$337,374	\$271,293	80.41%
8	GEICO Advantage Ins Co	14138	NE	\$310,535	2.08%	\$311,172	\$295,076	94.83%
9	Progressive Cas Ins Co	24260	OH	\$285,655	1.91%	\$276,735	\$196,474	71.00%
10	United Serv Automobile Assn	25941	TX	\$277,565	1.85%	\$274,775	\$246,961	89.88%
11	USAA Cas Ins Co	25968	TX	\$264,849	1.77%	\$260,706	\$250,172	95.96%
12	Farmers Ins Co Of WA	21644	WA	\$226,957	1.52%	\$231,873	\$136,147	58.72%
13	Mutual Of Enumclaw Ins Co	14761	OR	\$226,608	1.51%	\$221,612	\$181,330	81.82%
14	Ohio Security Ins Co	24082	NH	\$212,628	1.42%	\$209,522	\$114,661	54.72%
15	United Financial Cas Co	11770	OH	\$190,045	1.27%	\$180,949	\$108,226	59.81%
16	Truck Ins Exch	21709	CA	\$181,380	1.21%	\$170,193	\$141,204	82.97%
17	National Union Fire Ins Co of Pittsb	19445	PA	\$176,865	1.18%	\$179,499	\$23,015	12.82%
18	American Family Ins Co	10386	WI	\$167,947	1.12%	\$162,530	\$132,181	81.33%
19	Foremost Ins Co Grand Rapids MI	11185	MI	\$158,519	1.06%	\$151,295	\$94,731	62.61%
20	USAA Gen Ind Co	18600	TX	\$149,788	1.00%	\$148,117	\$133,208	89.93%
21	Allstate Ins Co	19232	IL	\$148,328	0.99%	\$148,336	\$108,566	73.19%
22	GEICO Choice Ins Co	14139	NE	\$139,897	0.93%	\$141,632	\$129,056	91.12%
23	Zurich Amer Ins Co	16535	NY	\$137,219	0.92%	\$135,179	\$73,111	54.08%
24	Mid Century Ins Co	21687	CA	\$130,283	0.87%	\$132,247	\$88,330	66.79%
25	Continental Cas Co	20443	IL	\$123,294	0.82%	\$118,483	\$48,297	40.76%
26	Ace Amer Ins Co	22667	PA	\$121,086	0.81%	\$119,312	\$31,400	26.32%
27	American Family Connect Prop & Cas I	29068	WI	\$115,105	0.77%	\$109,164	\$112,136	102.72%
28	Standard Fire Ins Co	19070	CT	\$111,375	0.74%	\$110,563	\$80,462	72.77%
29	Garrison Prop & Cas Ins Co	21253	TX	\$110,343	0.74%	\$107,126	\$97,598	91.11%
30	Allstate Prop & Cas Ins Co	17230	IL	\$105,979	0.71%	\$103,838	\$72,189	69.52%
31	Country Mut Ins Co	20990	IL	\$105,344	0.70%	\$100,142	\$70,271	70.17%
32	Travelers Prop Cas Co Of Amer	25674	CT	\$101,959	0.68%	\$95,698	\$49,482	51.71%
33	Safeco Ins Co Of IL	39012	IL	\$101,116	0.68%	\$102,523	\$64,044	62.47%
34	Philadelphia Ind Ins Co	18058	PA	\$100,220	0.67%	\$99,972	\$94,523	94.55%
35	Allstate Ind Co	19240	IL	\$97,970	0.65%	\$95,940	\$74,014	77.15%
36	Allstate Vehicle & Prop Ins Co	37907	IL	\$95,712	0.64%	\$83,446	\$93,639	112.22%
37	Integon Natl Ins Co	29742	NC	\$95,094	0.64%	\$91,346	\$54,797	59.99%
38	American Bankers Ins Co Of FL	10111	FL	\$90,783	0.61%	\$87,761	\$46,134	52.57%
39	Ace Prop & Cas Ins Co	20699	PA	\$90,234	0.60%	\$88,093	\$100,678	114.29%
40	Geico Gen Ins Co	35882	NE	\$86,847	0.58%	\$88,375	\$75,036	84.91%
	All 701 Other Companies			\$6,213,090	41.52%	\$5,983,203	\$3,415,298	78.24%
	Totals			\$14,965,049	100.00%	\$14,522,657	\$10,096,333	69.52%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2022 Washington Market Share and Loss Ratio
Line of Business: Products Liability - Claims-Made

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Starr Surplus Lines Ins Co	13604	TX	\$1,533	27.00%	\$1,589	\$835	52.57%
2	Continental Cas Co	20443	IL	\$1,406	24.77%	\$1,261	\$449	35.61%
3	Federal Ins Co	20281	IN	\$1,095	19.29%	\$898	\$115	12.85%
4	Great Northern Ins Co	20303	IN	\$529	9.32%	\$579	\$246	42.54%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$249	4.38%	\$252	(\$151)	(60.09)%
6	Continental Heritage Ins Co	39551	FL	\$233	4.11%	\$238	\$20	8.55%
7	Zurich Amer Ins Co	16535	NY	\$186	3.27%	\$185	\$138	74.41%
8	Medmarc Cas Ins Co	22241	VT	\$131	2.31%	\$131	\$14	10.61%
9	Hanover Ins Co	22292	NH	\$86	1.51%	\$80	(\$3)	(3.43)%
10	Twin City Fire Ins Co Co	29459	IN	\$83	1.45%	\$78	\$25	31.57%
11	Atlantic Specialty Ins Co	27154	NY	\$68	1.19%	\$67	\$6	8.76%
12	Ace Amer Ins Co	22667	PA	\$32	0.57%	\$31	(\$12)	(36.88)%
13	Firemans Fund Ins Co	21873	IL	\$26	0.46%	\$26	\$0	0.00%
14	Pacific Ind Co	20346	WI	\$5	0.09%	\$5	\$2	46.31%
15	Tokio Marine Amer Ins Co	10945	NY	\$5	0.09%	\$5	\$0	7.83%
16	Liberty Mut Ins Co	23043	MA	\$5	0.09%	\$2	\$0	9.37%
17	Sompo Amer Ins Co	11126	NY	\$4	0.08%	\$0	\$0	0.00%
18	Greenwich Ins Co	22322	DE	\$1	0.01%	\$0	\$0	44.95%
19	AXIS Specialty Ins Co	15610	CT	\$0	0.00%	\$0	\$1	0.00%
20	Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$188	0.00%
21	Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$200	0.00%
22	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$1	0.00%
23	XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$1	0.00%
24	St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	\$2	0.00%
25	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$0	0.00%	\$0	\$8	0.00%
26	St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$1	0.00%
27	STICO Mut Ins Co RRG	10476	VT	\$0	0.00%	\$1	\$0	0.00%
All	24 Other Companies			\$0	0.00%	\$0	(\$415)	(175218.57)%
Totals (Loss Ratio is average)				\$5,676	100.00%	\$5,430	\$1,673	30.81%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Products Liability - Occurrence

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$4,657	11.46%	\$4,430	\$2,774	62.62%
2	Western Natl Mut Ins Co	15377	MN	\$3,616	8.90%	\$3,317	(\$793)	(23.92)%
3	Zurich Amer Ins Co	16535	NY	\$2,991	7.36%	\$2,751	\$1,650	59.98%
4	Federal Ins Co	20281	IN	\$2,019	4.97%	\$1,873	(\$605)	(32.29)%
5	Starr Ind & Liab Co	38318	TX	\$1,437	3.54%	\$1,374	\$40	2.90%
6	Penn Millers Ins Co	14982	PA	\$1,345	3.31%	\$1,283	\$227	17.69%
7	Western Natl Assur Co	24465	MN	\$1,222	3.01%	\$1,222	(\$785)	(64.21)%
8	Middlesex Ins Co	23434	WI	\$1,155	2.84%	\$973	\$471	48.42%
9	Hartford Fire Ins Co	19682	CT	\$990	2.44%	\$847	(\$416)	(49.12)%
10	Ace Prop & Cas Ins Co	20699	PA	\$986	2.43%	\$888	(\$1,223)	(137.78)%
11	Sentry Ins Co	24988	WI	\$957	2.36%	\$907	\$283	31.20%
12	Great Northern Ins Co	20303	IN	\$917	2.26%	\$762	(\$98)	(12.84)%
13	Federated Mut Ins Co	13935	MN	\$892	2.20%	\$900	(\$19)	(2.13)%
14	Arch Ins Co	11150	MO	\$877	2.16%	\$560	\$229	40.94%
15	Ace Amer Ins Co	22667	PA	\$870	2.14%	\$799	\$299	37.37%
16	Liberty Mut Fire Ins Co	23035	WI	\$764	1.88%	\$861	(\$55)	(6.35)%
17	The Cincinnati Ins Co	10677	OH	\$701	1.72%	\$711	\$2,132	300.06%
18	Pennsylvania Lumbermens Mut Ins	14974	PA	\$618	1.52%	\$608	(\$569)	(93.62)%
19	Allianz Global Risks US Ins Co	35300	IL	\$575	1.41%	\$697	\$340	48.73%
20	Everest Natl Ins Co	10120	DE	\$536	1.32%	\$373	\$96	25.71%
21	Liberty Mut Ins Co	23043	MA	\$510	1.26%	\$468	\$211	44.95%
22	Nationwide Agribusiness Ins Co	28223	IA	\$473	1.16%	\$674	\$1,898	281.87%
23	National Union Fire Ins Co of Pittsb	19445	PA	\$456	1.12%	\$210	\$2,310	1098.84%
24	Great Amer Assur Co	26344	OH	\$440	1.08%	\$358	\$92	25.70%
25	Westchester Fire Ins Co	10030	PA	\$440	1.08%	\$513	\$352	68.64%
26	LM Ins Corp	33600	IL	\$419	1.03%	\$405	\$148	36.65%
27	Federated Reserve Ins Co	16024	MN	\$392	0.97%	\$240	\$24	10.10%
28	Crestbrook Ins Co	18961	OH	\$391	0.96%	\$361	(\$7)	(2.05)%
29	Ohio Cas Ins Co	24074	NH	\$381	0.94%	\$347	\$97	27.85%
30	Mitsui Sumitomo Ins USA Inc	22551	NY	\$346	0.85%	\$348	\$202	57.93%
31	Transportation Ins Co	20494	IL	\$344	0.85%	\$344	\$141	40.96%
32	Travelers Prop Cas Co Of Amer	25674	CT	\$316	0.78%	\$338	(\$276)	(81.58)%
33	Travelers Ind Co	25658	CT	\$313	0.77%	\$282	(\$11)	(3.86)%
34	Sentry Select Ins Co	21180	WI	\$303	0.75%	\$283	\$34	11.92%
35	Hanover Ins Co	22292	NH	\$250	0.61%	\$205	(\$21)	(10.05)%
36	Employers Mut Cas Co	21415	IA	\$238	0.59%	\$246	\$72	29.25%
37	American Guar & Liab Ins	26247	NY	\$234	0.58%	\$207	(\$355)	(171.60)%
38	Electric Ins Co	21261	MA	\$227	0.56%	\$227	(\$285)	(125.78)%
39	Commerce & Industry Ins Co	19410	NY	\$227	0.56%	\$225	\$201	89.45%
40	Hanover Amer Ins Co	36064	NH	\$222	0.55%	\$181	(\$39)	(21.76)%
All 167 Other Companies				\$5,590	13.76%	\$5,101	\$8,507	166.75%
Totals (Loss Ratio is average)				\$40,637	100.00%	\$37,700	\$17,271	45.81%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Surety

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$28,563	16.14%	\$33,116	\$3,052	9.22%
2	Liberty Mut Ins Co	23043	MA	\$26,151	14.77%	\$27,096	\$127	0.47%
3	Fidelity & Deposit Co Of MD	39306	IL	\$15,559	8.79%	\$15,026	(\$829)	(5.51)%
4	Western Surety Co	13188	SD	\$11,935	6.74%	\$11,435	\$419	3.67%
5	Ohio Cas Ins Co	24074	NH	\$6,597	3.73%	\$6,459	(\$136)	(2.11)%
6	Philadelphia Ind Ins Co	18058	PA	\$4,998	2.82%	\$5,210	\$732	14.06%
7	Federal Ins Co	20281	IN	\$4,846	2.74%	\$5,216	\$677	12.98%
8	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$4,515	2.55%	\$4,460	\$1,019	22.84%
9	Merchants Bonding Co a Mut	14494	IA	\$4,240	2.40%	\$4,159	\$370	8.90%
10	Merchants Natl Bonding Inc	11595	IA	\$3,922	2.22%	\$3,611	\$2,722	75.39%
11	RLI Ins Co	13056	IL	\$3,880	2.19%	\$3,339	\$187	5.60%
12	Harco Natl Ins Co	26433	IL	\$3,430	1.94%	\$2,969	\$77	2.59%
13	Lexon Ins Co	13307	TX	\$3,021	1.71%	\$3,122	\$21	0.66%
14	Atlantic Specialty Ins Co	27154	NY	\$2,809	1.59%	\$2,491	\$159	5.60%
15	Old Republic Surety Co	40444	WI	\$2,690	1.52%	\$2,637	(\$175)	(6.63)%
16	American Contractors Ind Co	10216	CA	\$2,473	1.40%	\$2,388	(\$120)	(5.04)%
17	Contractors Bonding & Ins Co	37206	IL	\$2,455	1.39%	\$2,661	(\$137)	(5.15)%
18	Westchester Fire Ins Co	10030	PA	\$2,294	1.30%	\$2,230	(\$5)	(0.24)%
19	Hartford Fire Ins Co	19682	CT	\$2,291	1.29%	\$2,881	\$3	0.09%
20	Berkley Ins Co	32603	DE	\$2,238	1.26%	\$3,134	\$17,083	545.11%
21	Nationwide Mut Ins Co	23787	OH	\$2,092	1.18%	\$2,010	\$548	27.26%
22	Travelers Cas & Surety Co	19038	CT	\$1,888	1.07%	\$2,033	\$74	3.63%
23	Great Amer Ins Co	16691	OH	\$1,669	0.94%	\$2,021	(\$124)	(6.13)%
24	Argonaut Ins Co	19801	IL	\$1,462	0.83%	\$1,228	\$83	6.75%
25	Hudson Ins Co	25054	DE	\$1,457	0.82%	\$1,378	\$418	30.32%
26	Hartford Accident & Ind Co	22357	CT	\$1,401	0.79%	\$1,107	\$208	18.82%
27	United States Fire Ins Co	21113	DE	\$1,346	0.76%	\$1,573	\$51	3.22%
28	Everest Reins Co	26921	DE	\$1,341	0.76%	\$1,135	(\$77)	(6.76)%
29	North River Ins Co	21105	NJ	\$1,328	0.75%	\$606	\$99	16.31%
30	Markel Ins Co	38970	IL	\$1,323	0.75%	\$1,497	\$603	40.25%
31	Arch Ins Co	11150	MO	\$1,286	0.73%	\$1,511	\$164	10.82%
32	United Fire & Cas Co	13021	IA	\$1,182	0.67%	\$214	(\$9)	(4.34)%
33	Hartford Ins Co Of The Midwest	37478	IN	\$1,147	0.65%	\$1,281	\$525	41.00%
34	Suretec Ins Co	10916	TX	\$1,106	0.63%	\$1,256	\$41	3.22%
35	Hanover Ins Co	22292	NH	\$1,057	0.60%	\$1,213	(\$102)	(8.41)%
36	The Cincinnati Ins Co	10677	OH	\$1,005	0.57%	\$946	\$17	1.84%
37	American Alt Ins Corp	19720	DE	\$879	0.50%	\$494	(\$146)	(29.67)%
38	Safeco Ins Co Of Amer	24740	NH	\$846	0.48%	\$852	(\$1)	(0.09)%
39	US Specialty Ins Co	29599	TX	\$836	0.47%	\$582	\$192	33.02%
40	Safety Natl Cas Corp	15105	MO	\$783	0.44%	\$788	(\$506)	(64.23)%
	All 122 Other Companies			\$12,676	7.16%	\$13,542	(\$577)	(4.26)%
	Totals (Loss Ratio is average)			\$177,016	100.00%	\$180,908	\$26,704	14.76%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner
 2022 Washington Market Share and Loss Ratio
 Line of Business: Title

Top 40 Authorized Companies
 Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	First Amer Title Ins Co	50814	NE	\$110,769	24.90%	\$108,032	\$7,101	6.57%
2	Chicago Title Ins Co	50229	FL	\$92,476	20.78%	\$93,163	\$4,840	5.20%
3	Old Republic Natl Title Ins Co	50520	FL	\$53,827	12.10%	\$54,140	\$664	1.23%
4	Stewart Title Guar Co	50121	TX	\$47,760	10.73%	\$47,124	\$4,136	8.78%
5	Fidelity Natl Title Ins Co	51586	FL	\$39,813	8.95%	\$40,197	\$939	2.34%
6	WFG Natl Title Ins Co	51152	SC	\$33,061	7.43%	\$31,309	\$1,531	4.89%
7	Title Resources Guar Co	50016	TX	\$27,316	6.14%	\$27,054	\$875	3.24%
8	Commonwealth Land Title Ins Co	50083	FL	\$19,498	4.38%	\$19,947	\$1,621	8.13%
9	Westcor Land Title Ins Co	50050	SC	\$12,105	2.72%	\$11,885	\$192	1.62%
10	National Title Ins Of NY Inc	51020	NY	\$4,788	1.08%	\$4,763	\$18	0.38%
11	Doma Title Ins Inc	50130	SC	\$2,695	0.61%	\$2,628	\$82	3.12%
12	Real Advantage Title Ins Co	50440	CA	\$635	0.14%	\$604	\$0	0.00%
13	American Digital Title Ins Co	11865	CO	\$153	0.03%	\$151	\$0	0.00%
14	AmTrust Title Ins Co	51578	NY	\$32	0.01%	\$23	\$0	0.00%
	All 3 Other Companies			\$0	0.00%	\$0	\$0	4.99%
			Totals	\$444,930	100.00%	\$441,020	\$22,001	4.99%

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

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Warranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Wesco Ins Co	25011	DE	\$50,252	38.53%	\$14,598	\$6,920	47.40%
2	Dealers Assur Co	16705	OH	\$30,478	23.37%	\$11,616	\$15,116	130.13%
3	Protective Prop & Cas Ins Co	35769	MO	\$17,065	13.09%	\$11,479	\$5,514	48.03%
4	Continental Ins Co	35289	PA	\$14,060	10.78%	\$9,713	\$6,409	65.99%
5	Universal Underwriters Ins Co	41181	IL	\$10,973	8.41%	\$10,652	\$5,232	49.12%
6	Old Republic Ins Co	24147	PA	\$4,904	3.76%	\$3,325	\$1,656	49.79%
7	National Cas Co	11991	OH	\$903	0.69%	\$2,264	\$1,309	57.81%
8	American Bankers Ins Co Of FL	10111	FL	\$764	0.59%	\$1,209	\$1,016	84.06%
9	Continental Cas Co	20443	IL	\$630	0.48%	\$291	\$312	107.04%
10	Starr Ind & Liab Co	38318	TX	\$184	0.14%	\$286	\$116	40.65%
11	Lyndon Southern Ins Co	10051	DE	\$102	0.08%	\$84	\$29	35.14%
12	Courtesy Ins Co	26492	FL	\$44	0.03%	\$24	\$0	0.00%
13	Heritage Ind Co	39527	CA	\$32	0.02%	\$178	\$92	51.95%
14	Illinois Natl Ins Co	23817	IL	\$10	0.01%	\$3	\$94	2803.65%
15	MIC Prop & Cas Ins Corp	38601	MI	\$7	0.01%	\$8	(\$1)	(7.99)%
16	American Mercury Ins Co	16810	OK	\$6	0.00%	\$271	\$259	95.42%
17	Evergreen Natl Ind Co	12750	OH	\$2	0.00%	\$12	\$0	0.00%
18	Technology Ins Co Inc	42376	DE	\$1	0.00%	\$1	\$0	0.00%
19	Great Amer Ins Co	16691	OH	\$0	0.00%	\$10	(\$9)	(89.51)%
20	Great Amer Assur Co	26344	OH	\$0	0.00%	\$8	\$0	(0.05)%
21	American Security Ins Co	42978	DE	\$0	0.00%	\$0	\$1	0.00%
All	3 Other Companies			\$0	0.00%	\$7	(\$7)	(97.70)%
Totals (Loss Ratio is average)				\$130,417	100.00%	\$66,040	\$44,059	66.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: Workers Compensation

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Alaska Natl Ins Co	38733	AK	\$5,605	21.43%	\$5,972	\$1,318	22.08%
2	Twin City Fire Ins Co Co	29459	IN	\$4,458	17.04%	\$4,046	\$625	15.44%
3	Red Shield Ins Co	41580	WA	\$1,905	7.28%	\$1,905	(\$97)	(5.09)%
4	American Zurich Ins Co	40142	IL	\$1,291	4.93%	\$1,169	(\$575)	(49.20)%
5	Zurich Amer Ins Co	16535	NY	\$1,200	4.59%	\$1,144	\$79	6.91%
6	Indemnity Ins Co Of North Amer	43575	PA	\$1,102	4.21%	\$1,111	(\$88)	(7.97)%
7	Liberty Ins Corp	42404	IL	\$941	3.60%	\$941	\$51	5.47%
8	Sentinel Ins Co Ltd	11000	CT	\$722	2.76%	\$758	(\$46)	(6.11)%
9	StarStone Natl Ins Co	25496	DE	\$685	2.62%	\$710	\$207	29.17%
10	LM Ins Corp	33600	IL	\$596	2.28%	\$563	\$81	14.34%
11	Hartford Underwriters Ins Co	30104	CT	\$595	2.27%	\$533	\$140	26.27%
12	Starnet Ins Co	40045	IA	\$556	2.13%	\$540	\$187	34.61%
13	Everest Premier Ins Co	16045	DE	\$492	1.88%	\$550	\$63	11.49%
14	Berkley Natl Ins Co	38911	IA	\$384	1.47%	\$386	\$6	1.49%
15	Liberty Mut Fire Ins Co	23035	WI	\$370	1.41%	\$390	\$503	128.85%
16	Everest Denali Ins Co	16044	DE	\$354	1.35%	\$377	\$101	26.64%
17	Commerce & Industry Ins Co	19410	NY	\$350	1.34%	\$420	\$4,287	1019.85%
18	Federal Ins Co	20281	IN	\$311	1.19%	\$285	(\$98)	(34.40)%
19	AIU Ins Co	19399	NY	\$311	1.19%	\$285	\$0	0.00%
20	Employers Ins Co of Wausau	21458	WI	\$294	1.13%	\$265	\$31	11.86%
21	Mitsui Sumitomo Ins USA Inc	22551	NY	\$227	0.87%	\$168	\$25	15.13%
22	Everest Natl Ins Co	10120	DE	\$210	0.80%	\$180	(\$8)	(4.35)%
23	Insurance Co Of The State Of PA	19429	IL	\$181	0.69%	\$183	\$1,799	984.12%
24	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$176	0.67%	\$181	\$21	11.40%
25	Starr Specialty Ins Co	16109	TX	\$167	0.64%	\$145	\$15	10.62%
26	XL Specialty Ins Co	37885	DE	\$166	0.64%	\$167	\$273	163.51%
27	Granite State Ins Co	23809	IL	\$149	0.57%	\$151	\$2	1.60%
28	Hartford Fire Ins Co	19682	CT	\$145	0.55%	\$150	\$78	52.36%
29	Starr Ind & Liab Co	38318	TX	\$140	0.53%	\$132	(\$11)	(8.01)%
30	Sentry Cas Co	28460	WI	\$134	0.51%	\$122	\$13	10.34%
31	Berkshire Hathaway Homestate Ins Co	20044	NE	\$115	0.44%	\$114	\$9	7.80%
32	WCF Natl Ins Co	40517	UT	\$103	0.39%	\$67	\$0	0.00%
33	Ace Amer Ins Co	22667	PA	\$101	0.39%	\$102	(\$44)	(43.37)%
34	Hartford Cas Ins Co	29424	IN	\$101	0.39%	\$263	\$22	8.29%
35	Chubb Ind Ins Co	12777	NY	\$99	0.38%	\$116	\$4	3.26%
36	Praetorian Ins Co	37257	PA	\$92	0.35%	\$95	(\$112)	(118.21)%
37	Zurich Amer Ins Co Of IL	27855	IL	\$88	0.34%	\$89	\$1	1.43%
38	North River Ins Co	21105	NJ	\$87	0.33%	\$72	\$17	22.98%
39	Trans Pacific Ins Co	41238	NY	\$85	0.32%	\$88	\$1	1.22%
40	United States Fire Ins Co	21113	DE	\$84	0.32%	\$58	\$6	10.07%
	All 141 Other Companies			\$986	3.77%	\$795	(\$5,394)	(678.22)%
	Totals (Loss Ratio is average)			\$26,160	100.00%	\$25,788	\$3,491	13.54%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2022 Washington Market Share and Loss Ratio
Line of Business: International

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Executive Risk Ind Inc	35181	DE	\$4	100.00%	\$3	\$1	48.91%
All	1 Other Companies			\$0	0.00%	\$0	(\$225)	0.00%
Totals (Loss Ratio is average)				\$4	100.00%	\$3	(\$224)	(8717.03)%

(1)Excluding all Loss Adjustment Expenses (LAE)