

State of Washington  
Office of Insurance Commissioner  
2012 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	GROUP HLTH COOP GRP									
	Group Hlth Coop	95672	WA	HMO	\$2,121,660	13.75%	\$2,130,248	\$1,938,880	91.02%	338,892
	Group Hlth Options Inc	47055	WA	HCSC	\$993,599	6.44%	\$1,000,601	\$871,750	87.12%	198,610
	KPS Hlth Plans	53872	WA	HCSC	\$123,447	0.80%	\$123,447	\$108,883	88.20%	22,742
	Group Totals				\$3,238,707	21.00%	\$3,254,296	\$2,919,513	89.71%	560,244
2	CAMBIA HEALTH SOLUTIONS INC									
	Asuris NW Hlth	47350	WA	HCSC	\$240,575	1.56%	\$240,848	\$197,350	81.94%	59,301
	LifeMap Assur Co	97985	OR	L&D	\$22,755	0.15%	\$22,746	\$17,288	76.00%	
	Regence BCBS of OR	54933	OR	HCSC	\$115,986	0.75%	\$115,998	\$92,262	79.54%	23,832
	Regence BlueShield	53902	WA	HCSC	\$2,159,560	14.00%	\$2,157,825	\$1,784,356	82.69%	546,571
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$6,160	0.04%	\$6,175	\$5,516	89.32%	1,614
	Group Totals				\$2,545,037	16.50%	\$2,543,593	\$2,096,772	82.43%	631,318
3	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$74,433	0.48%	\$71,425	\$42,876	60.03%	
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$325,982	2.11%	\$325,982	\$270,185	82.88%	114,109
	Premera Blue Cross	47570	WA	HCSC	\$2,065,380	13.39%	\$2,083,088	\$1,811,951	86.98%	570,984
	Group Totals				\$2,465,795	15.98%	\$2,480,495	\$2,125,013	85.67%	685,093
4	UNITEDHEALTH GRP									
	Golden Rule Ins Co	62286	IN	L&D	\$102	0.00%	\$97	\$110	114.23%	
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$3,512	0.02%	\$3,513	\$2,482	70.66%	
	Unimerica Ins Co	91529	WI	L&D	\$4,074	0.03%	\$4,054	\$5,492	135.49%	
	UnitedHealthcare Ins Co	79413	CT	L&D	\$686,510	4.45%	\$683,244	\$553,027	80.94%	
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$569,780	3.69%	\$567,753	\$467,808	82.40%	96,989
	Group Totals				\$1,263,977	8.19%	\$1,258,660	\$1,028,920	81.74%	96,989
5	MOLINA HEALTHCARE INC GRP									
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,050,703	6.81%	\$1,050,703	\$887,634	84.48%	417,915
	Group Totals				\$1,050,703	6.81%	\$1,050,703	\$887,634	84.48%	417,915
6	COMMUNITY HLTH PLAN OF WA									
	Community Hlth Plan of WA	47049	WA	HCSC	\$881,510	5.71%	\$881,510	\$782,687	88.79%	294,588
	Group Totals				\$881,510	5.71%	\$881,510	\$782,687	88.79%	294,588
7	KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$517,962	3.36%	\$517,962	\$499,039	96.35%	80,511
	Group Totals				\$517,962	3.36%	\$517,962	\$499,039	96.35%	80,511

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8	WASHINGTON DENTAL SERV									
	Washington Dental Serv	47341	WA	HCSC	\$388,055	2.52%	\$387,436	\$329,312	85.00%	853,314
	Group Totals				\$388,055	2.52%	\$387,436	\$329,312	85.00%	853,314
9	HUMANA GRP									
	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$23,212	0.15%	\$23,212	\$20,748	89.39%	2,600
	Humana Hlth Plan Inc	95885	KY	HMO	\$74,099	0.48%	\$74,099	\$70,093	94.59%	11,672
	Humana Ins Co	73288	WI	L&D	\$239,051	1.55%	\$238,878	\$223,032	93.37%	
	Humanadental Ins Co	70580	WI	L&D	\$1	0.00%	\$1	\$0	63.44%	
	Kanawha Ins Co	65110	SC	L&D	\$876	0.01%	\$900	\$265	29.40%	
	Group Totals				\$337,238	2.19%	\$337,089	\$314,139	93.19%	14,272
10	AETNA GRP									
	Aetna Life Ins Co	60054	CT	L&D	\$292,926	1.90%	\$291,749	\$235,524	80.73%	
	Group Totals				\$292,926	1.90%	\$291,749	\$235,524	80.73%	
	Top 10 Group Total				\$12,981,909	84.16%	\$13,003,493	\$11,218,552	86.27%	3,634,244
	All Other Companies				\$2,443,925	15.84%	\$2,427,005	\$2,000,658	82.43%	1,172,701
	Totals(4)				\$15,425,834	100.00%	\$15,430,498	\$13,219,210	85.67%	4,806,945

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

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

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

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

State of Washington  
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2012 Washington Market Share  
Line of Business: Life - Annuities

Top 10 Authorized Companies or Groups of  
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Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$329,876	\$0	\$0	\$0	\$329,876	8.11%
	Prudential Ann Life Assur Corp	86630	CT	\$10,735	\$0	\$0	\$0	\$10,735	0.26%
	Prudential Ins Co Of Amer	68241	NJ	\$1,975	\$0	\$159,596	\$0	\$161,571	3.97%
	Group Totals			\$342,586	\$0	\$159,596	\$0	\$502,182	12.34%
2	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$330,545	\$0	\$471	\$0	\$331,016	8.14%
	Group Totals			\$330,545	\$0	\$471	\$0	\$331,016	8.14%
3	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$172,460	\$0	\$95,318	\$0	\$267,778	6.58%
	TIAA Cref Life Ins Co	60142	NY	\$6,541	\$0	\$0	\$0	\$6,541	0.16%
	Group Totals			\$179,000	\$0	\$95,318	\$0	\$274,318	6.74%
4	LINCOLN NATL GRP								
	Lincoln Life & Ann Co of NY	62057	NY	\$174	\$0	\$0	\$0	\$174	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$234,813	\$0	\$24,331	\$0	\$259,145	6.37%
	Group Totals			\$234,987	\$0	\$24,331	\$0	\$259,319	6.37%
5	METROPOLITAN GRP								
	General Amer Life Ins Co	63665	MO	\$31	\$0	\$0	\$0	\$31	0.00%
	Metlife Ins Co of CT	87726	CT	\$788	\$0	\$27	\$0	\$815	0.02%
	MetLife Investors Ins Co	93513	MO	\$6,473	\$0	\$0	\$0	\$6,473	0.16%
	MetLife Investors USA Ins Co	61050	DE	\$165,848	\$0	\$3	\$0	\$165,851	4.08%
	Metropolitan Life Ins Co	65978	NY	\$54,273	\$0	\$9,458	\$0	\$63,731	1.57%
	Metropolitan Tower Life Ins Co	97136	DE	\$157	\$0	\$0	\$0	\$157	0.00%
	New England Life Ins Co	91626	MA	\$243	\$0	\$0	\$0	\$243	0.01%
	Group Totals			\$227,813	\$0	\$9,488	\$0	\$237,301	5.83%
6	Sammons Enterprises Grp								
	Equitrust Life Ins Co	62510	IA	\$14,720	\$0	\$100	\$0	\$14,820	0.36%
	Guggenheim Life & Ann Co	83607	DE	\$1,092	\$0	\$0	\$0	\$1,092	0.03%
	Midland Natl Life Ins Co	66044	IA	\$12,533	\$0	\$330	\$0	\$12,863	0.32%
	North Amer Co Life & Hlth Ins	66974	IA	\$973	\$0	\$0	\$0	\$973	0.02%
	Security Benefit Life Ins Co	68675	KS	\$199,190	\$0	\$165	\$0	\$199,354	4.90%
	Group Totals			\$228,509	\$0	\$594	\$0	\$229,103	5.63%
7	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$207,370	\$0	\$4,054	\$0	\$211,424	5.20%
	New York Life Ins Co	66915	NY	\$326	\$0	\$2,340	\$0	\$2,666	0.07%
	Group Totals			\$207,696	\$0	\$6,394	\$0	\$214,090	5.26%

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

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
8	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$124,700	\$0	\$5,213	\$0	\$129,913	3.19%
	Variable Ann Life Ins Co	70238	TX	\$51,494	\$0	\$28,449	\$0	\$79,942	1.97%
	Group Totals			\$176,194	\$0	\$33,661	\$0	\$209,855	5.16%
9	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$492	\$0	\$115,739	\$0	\$116,231	2.86%
	ING USA Ann & Life Ins Co	80942	IA	\$28,998	\$0	\$148	\$0	\$29,147	0.72%
	Reliastar Life Ins Co	67105	MN	\$28,512	\$0	\$2,815	\$0	\$31,327	0.77%
	Reliastar Life Ins Co Of NY	61360	NY	\$4	\$0	\$0	\$0	\$4	0.00%
	Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
	Group Totals			\$58,006	\$0	\$118,702	\$0	\$176,708	4.34%
10	Ameriprise Fin Grp								
	RiverSource Life Ins Co	65005	MN	\$131,437	\$0	\$1,673	\$0	\$133,110	3.27%
	Group Totals			\$131,437	\$0	\$1,673	\$0	\$133,110	3.27%
	Top Group Totals			\$2,116,773	\$0	\$450,230	\$0	\$2,567,003	63.10%
	All Other Companies			\$1,344,766	\$0	\$156,143	\$0	\$1,500,909	36.90%
	Totals			\$3,461,540	\$0	\$606,373	\$0	\$4,067,912	100.00%

State of Washington  
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2012 Washington Market Share  
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of  
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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$27	\$0	\$0	\$0	\$27	0.00%
	General Amer Life Ins Co	63665	MO	\$5,072	\$0	\$1	\$0	\$5,073	0.23%
	Metlife Ins Co of CT	87726	CT	\$4,959	\$0	\$0	\$0	\$4,959	0.22%
	MetLife Investors Ins Co	93513	MO	\$24	\$0	\$0	\$0	\$24	0.00%
	MetLife Investors USA Ins Co	61050	DE	\$15,304	\$0	\$22	\$0	\$15,326	0.69%
	Metropolitan Life Ins Co	65978	NY	\$26,122	\$0	\$120,507	\$0	\$146,629	6.64%
	Metropolitan Tower Life Ins Co	97136	DE	\$1,402	\$0	\$0	\$0	\$1,402	0.06%
	New England Life Ins Co	91626	MA	\$2,194	\$0	\$0	\$0	\$2,194	0.10%
	Group Totals			\$55,104	\$0	\$120,531	\$0	\$175,635	7.95%
2	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$40,500	\$0	\$1,506	\$0	\$42,006	1.90%
	New York Life Ins Co	66915	NY	\$106,193	\$0	\$21,121	\$0	\$127,314	5.76%
	NYLIFE Ins Co Of AZ	81353	AZ	\$2,727	\$0	\$0	\$0	\$2,727	0.12%
	Group Totals			\$149,420	\$0	\$22,627	\$0	\$172,047	7.79%
3	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$148,198	\$0	\$0	\$0	\$148,198	6.71%
	Group Totals			\$148,198	\$0	\$0	\$0	\$148,198	6.71%
4	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$39,951	\$0	\$0	\$0	\$39,951	1.81%
	Prudential Ann Life Assur Corp	86630	CT	\$107	\$0	\$0	\$0	\$107	0.00%
	Prudential Ins Co Of Amer	68241	NJ	\$15,188	\$0	\$59,547	\$0	\$74,735	3.38%
	Group Totals			\$55,246	\$0	\$59,547	\$0	\$114,792	5.20%
5	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$20	\$0	\$0	\$0	\$20	0.00%
	John Hancock Life Ins Co (USA)	65838	MI	\$94,653	\$0	\$0	\$0	\$94,653	4.28%
	Group Totals			\$94,673	\$0	\$0	\$0	\$94,673	4.29%
6	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$2,733	\$0	\$6	\$0	\$2,739	0.12%
	Lincoln Life & Ann Co of NY	62057	NY	\$48	\$0	\$102	\$0	\$150	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$73,664	\$0	\$8,964	\$0	\$82,627	3.74%
	Group Totals			\$76,444	\$0	\$9,072	\$0	\$85,516	3.87%
7	PACIFIC LIFE GRP								
	Pacific Life Ins Co	67466	NE	\$83,789	\$0	\$0	\$0	\$83,789	3.79%
	Group Totals			\$83,789	\$0	\$0	\$0	\$83,789	3.79%
8	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$67,847	\$0	\$748	\$0	\$68,594	3.10%
	Group Totals			\$67,847	\$0	\$748	\$0	\$68,594	3.10%

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Top 10 Authorized Companies or Groups of  
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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
9	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$1,296	\$0	\$60	\$0	\$1,356	0.06%
	ING USA Ann & Life Ins Co	80942	IA	\$1,863	\$0	\$0	\$0	\$1,863	0.08%
	Midwestern United Life Ins Co	66109	IN	\$27	\$0	\$0	\$0	\$27	0.00%
	Reliastar Life Ins Co	67105	MN	\$23,511	\$0	\$27,251	\$0	\$50,762	2.30%
	Reliastar Life Ins Co Of NY	61360	NY	\$284	\$0	\$75	\$0	\$359	0.02%
	Security Life Of Denver Ins Co	68713	CO	\$12,607	\$0	\$0	\$0	\$12,607	0.57%
	Group Totals			\$39,587	\$0	\$27,386	\$0	\$66,974	3.03%
10	Aegon US Holding Grp								
	Monumental Life Ins Co	66281	IA	\$3,330	\$36	\$311	\$1	\$3,678	0.17%
	Stonebridge Life Ins Co	65021	VT	\$1,077	\$35	\$283	\$0	\$1,395	0.06%
	Transamerica Advisors Life Ins Co	79022	AR	\$251	\$0	\$0	\$0	\$251	0.01%
	Transamerica Financial Life Ins Co	70688	NY	\$70	\$0	\$2	\$0	\$72	0.00%
	Transamerica Life Ins Co	86231	IA	\$32,778	\$3	\$1,042	\$0	\$33,824	1.53%
	Western Reserve Life Assur Co of OH	91413	OH	\$10,968	\$0	\$0	\$0	\$10,968	0.50%
	Group Totals			\$48,474	\$74	\$1,637	\$1	\$50,187	2.27%
	Top Group Totals			\$818,782	\$74	\$241,548	\$1	\$1,060,405	48.00%
	All Other Companies			\$896,885	\$5,731	\$246,185	\$6	\$1,148,807	52.00%
	Totals			\$1,715,668	\$5,806	\$487,732	\$6	\$2,209,212	100.00%

## State of Washington

## Office of Insurance Commissioner

## 2012 Washington Market Share and Loss Ratio

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Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 LIBERTY MUT GRP								
	American Economy Ins Co	19690	IN	\$29,983	0.34%	\$31,297	\$10,507	33.57%
	American Fire & Cas Co	24066	NH	\$17,798	0.20%	\$16,218	\$11,595	71.49%
	American States Ins Co	19704	IN	\$52,293	0.60%	\$53,508	\$1,242	2.32%
	American States Preferred Ins Co	37214	IN	\$6,330	0.07%	\$6,437	\$900	13.99%
	Employers Ins of Wausau	21458	WI	\$1,667	0.02%	\$1,727	\$1,874	108.55%
	First Liberty Ins Corp	33588	IL	\$26	0.00%	\$24	(\$5)	(21.29)%
	First Natl Ins Co Of Amer	24724	NH	\$123,997	1.42%	\$111,586	\$62,445	55.96%
	General Ins Co Of Amer	24732	NH	\$16,053	0.18%	\$16,958	\$5,693	33.57%
	Liberty Ins Corp	42404	IL	\$10,217	0.12%	\$9,087	\$2,960	32.58%
	Liberty Ins Underwriters Inc	19917	IL	\$7,140	0.08%	\$6,194	\$5,024	81.11%
	Liberty Mut Fire Ins Co	23035	WI	\$117,087	1.34%	\$114,368	\$58,006	50.72%
	Liberty Mut Ins Co	23043	MA	\$74,557	0.85%	\$68,796	\$32,257	46.89%
	Liberty Northwest Ins Corp	41939	OR	\$11,633	0.13%	\$14,939	\$3,350	22.42%
	LM Ins Corp	33600	IL	\$1,794	0.02%	\$701	\$157	22.35%
	North Pacific Ins Co	23892	OR	\$23,715	0.27%	\$27,085	\$10,604	39.15%
	Ohio Cas Ins Co	24074	NH	\$17,623	0.20%	\$15,827	\$1,744	11.02%
	Ohio Security Ins Co	24082	NH	\$34,617	0.40%	\$28,756	\$12,996	45.19%
	Oregon Automobile Ins Co	23922	OR	\$4,541	0.05%	\$4,861	\$4,814	99.03%
	Safeco Ins Co Of Amer	24740	NH	\$188,347	2.15%	\$187,773	\$69,741	37.14%
	Safeco Ins Co Of IL	39012	IL	\$164,930	1.89%	\$168,263	\$71,568	42.53%
	Safeco Ins Co of OR	11071	OR	\$33,322	0.38%	\$30,157	\$16,241	53.85%
	Wausau Business Ins Co	26069	WI	\$1,627	0.02%	\$1,526	\$28	1.85%
	Wausau Underwriters Ins Co	26042	WI	\$3,932	0.04%	\$3,892	\$2,484	63.84%
	West Amer Ins Co	44393	IN	\$11,049	0.13%	\$10,859	\$3,585	33.01%
	Group Totals			\$954,275	10.91%	\$930,838	\$389,809	41.83%
2 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$409,223	4.68%	\$405,557	\$168,579	41.57%
	State Farm Mut Auto Ins Co	25178	IL	\$538,053	6.15%	\$531,693	\$307,932	57.92%
	Group Totals			\$947,276	10.83%	\$937,250	\$476,510	50.85%

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3 ZURICH INS GRP								
	21st Century Advantage Ins Co	25232	MN	\$4,576	0.05%	\$4,766	\$3,156	66.22%
	21st Century Centennial Ins Co	34789	PA	\$1,650	0.02%	\$1,715	\$975	56.87%
	21st Century N Amer Ins Co	32220	NY	\$10,062	0.12%	\$9,830	\$6,275	63.83%
	21st Century Preferred Ins Co	22225	PA	\$710	0.01%	\$766	\$222	28.92%
	American Guar & Liab Ins	26247	NY	\$15,179	0.17%	\$14,650	\$7,254	49.51%
	American Zurich Ins Co	40142	IL	\$7,381	0.08%	\$7,295	\$4,712	64.58%
	Assurance Co Of Amer	19305	NY	\$2,366	0.03%	\$2,246	(\$16)	(0.70)%
	Coast Natl Ins Co	25089	CA	\$25,311	0.29%	\$25,052	\$16,616	66.33%
	Colonial Amer Cas & Surety Co	34347	MD	\$187	0.00%	\$328	\$1,304	397.67%
	Empire Fire & Marine Ins Co	21326	NE	\$6,853	0.08%	\$6,920	\$2,670	38.58%
	Farmers Ins Co Of WA	21644	WA	\$420,972	4.81%	\$430,223	\$208,376	48.43%
	Farmers Ins Exch	21652	CA	\$37,191	0.43%	\$37,850	\$12,734	33.64%
	Fidelity & Deposit Co Of MD	39306	MD	\$12,740	0.15%	\$14,540	\$14,267	98.12%
	Fire Ins Exch	21660	CA	\$51,948	0.59%	\$49,453	\$24,630	49.80%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$57,548	0.66%	\$40,633	\$15,467	38.06%
	Foremost Prop & Cas Ins Co	11800	MI	\$7,255	0.08%	\$7,292	\$3,969	54.43%
	Foremost Signature Ins Co	41513	MI	\$10,500	0.12%	\$25,933	\$13,523	52.15%
	Maryland Cas Co	19356	MD	\$4,985	0.06%	\$5,373	\$1,032	19.20%
	Mid Century Ins Co	21687	CA	\$27,399	0.31%	\$25,810	\$11,163	43.25%
	Northern Ins Co Of NY	19372	NY	\$894	0.01%	\$717	\$44	6.14%
	Truck Ins Exch	21709	CA	\$34,870	0.40%	\$35,240	\$14,012	39.76%
	Universal Underwriters Ins Co	41181	IL	\$16,378	0.19%	\$16,228	\$13,276	81.81%
	Universal Underwriters Of TX Ins	40843	IL	\$3,087	0.04%	\$3,047	\$1,385	45.45%
	Zurich Amer Ins Co	16535	NY	\$59,755	0.68%	\$59,172	\$38,602	65.24%
	Zurich Amer Ins Co Of IL	27855	IL	\$5,381	0.06%	\$5,123	\$232	4.52%
	Group Totals			\$825,177	9.43%	\$830,204	\$415,877	50.11%
4 ALLSTATE INS GRP								
	Allstate Fire & Cas Ins Co	29688	IL	\$142,285	1.63%	\$135,163	\$97,510	72.14%
	Allstate Ind Co	19240	IL	\$107,283	1.23%	\$106,541	\$56,710	53.23%
	Allstate Ins Co	19232	IL	\$188,571	2.16%	\$192,158	\$94,183	49.01%
	Allstate Prop & Cas Ins Co	17230	IL	\$118,177	1.35%	\$115,370	\$60,942	52.82%
	Encompass Ind Co	15130	IL	\$20,332	0.23%	\$19,467	\$12,315	63.26%
	Encompass Ins Co Of Amer	10071	IL	\$10,770	0.12%	\$12,107	\$6,365	52.58%
	Esurance Ins Co	25712	WI	\$20,852	0.24%	\$20,436	\$11,192	54.77%
	First Colonial Ins Co	29980	FL	\$2,159	0.02%	\$2,057	\$591	28.74%
	Group Totals			\$610,430	6.98%	\$603,300	\$339,808	56.31%

State of Washington  
Office of Insurance Commissioner

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

2012 Washington Market Share and Loss Ratio

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
5	UNITED SERV AUTOMOBILE ASSN GRP							
	Garrison Prop & Cas Ins Co	21253	TX	\$30,724	0.35%	\$29,373	\$19,609	66.76%
	United Serv Automobile Assn	25941	TX	\$199,934	2.29%	\$197,046	\$115,428	58.58%
	USAA Cas Ins Co	25968	TX	\$146,428	1.67%	\$143,377	\$90,420	63.06%
	USAA Gen Ind Co	18600	TX	\$44,120	0.50%	\$41,307	\$24,845	60.15%
	Group Totals			\$421,207	4.82%	\$411,103	\$250,303	60.89%
6	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$135	0.00%	\$148	\$76	51.26%
	Progressive Amer Ins Co	24252	OH	\$471	0.01%	\$541	\$812	150.19%
	Progressive Cas Ins Co	24260	OH	\$123,679	1.41%	\$119,647	\$85,777	71.69%
	Progressive Classic Ins Co	42994	WI	\$17,884	0.20%	\$19,270	\$10,929	56.71%
	Progressive Direct Ins Co	16322	OH	\$129,850	1.48%	\$124,290	\$84,639	68.10%
	Progressive Max Ins Co	24279	OH	\$32,390	0.37%	\$34,194	\$21,567	63.07%
	Progressive Northern Ins Co	38628	WI	\$245	0.00%	\$260	(\$37)	(14.29)%
	Progressive Northwestern Ins Co	42919	OH	\$31,056	0.36%	\$33,162	\$21,981	66.28%
	Progressive Preferred Ins Co	37834	OH	\$201	0.00%	\$222	\$6	2.53%
	United Financial Cas Co	11770	OH	\$20,454	0.23%	\$18,707	\$10,123	54.11%
	Group Totals			\$356,364	4.07%	\$350,441	\$235,873	67.31%
7	Pemco Mut Ins Co							
	Pemco Mut Ins Co	24341	WA	\$327,128	3.74%	\$324,284	\$211,514	65.22%
	Group Totals			\$327,128	3.74%	\$324,284	\$211,514	65.22%

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2012 Washington Market Share and Loss Ratio

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
8	BERKSHIRE HATHAWAY GRP							
	AttPro RRG Recip RRG	13795	DC	\$5	0.00%	\$1	\$0	56.96%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$1,865	0.02%	\$2,700	\$234	8.66%
	Central States Ind Co Of Omaha	34274	NE	\$1,117	0.01%	\$1,095	\$112	10.27%
	Columbia Ins Co	27812	NE	\$967	0.01%	\$987	\$321	32.55%
	Continental Divide Ins Co	35939	CO	\$1,212	0.01%	\$430	\$240	55.91%
	Geico Cas Co	41491	MD	\$4,988	0.06%	\$4,883	\$3,049	62.45%
	Geico Gen Ins Co	35882	MD	\$156,137	1.79%	\$154,009	\$104,689	67.98%
	Geico Ind Co	22055	MD	\$76,705	0.88%	\$74,726	\$44,296	59.28%
	General Reins Corp	22039	DE	\$769	0.01%	\$797	\$645	80.88%
	General Star Natl Ins Co	11967	DE	\$53	0.00%	\$114	(\$96)	(84.08)%
	Government Employees Ins Co	22063	MD	\$55,529	0.63%	\$55,370	\$34,855	62.95%
	Medical Protective Co	11843	IN	\$9,221	0.11%	\$9,449	\$2,443	25.86%
	National Ind Co	20087	NE	\$2,349	0.03%	\$1,980	\$607	30.68%
	National Liab & Fire Ins Co	20052	CT	\$767	0.01%	\$799	(\$183)	(22.84)%
	Seaworthy Ins Co	37923	MD	\$235	0.00%	\$174	\$73	42.13%
	Stonewall Ins Co	22276	NE	\$46	0.00%	\$36	\$1	3.05%
	United States Liab Ins Co	25895	PA	\$4,467	0.05%	\$3,945	\$138	3.50%
	Group Totals			\$316,433	3.62%	\$311,495	\$191,427	62.17%

## State of Washington

## Office of Insurance Commissioner

## 2012 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of  
Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
9	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$8,535	0.10%	\$8,557	\$3,486	40.74%
	Charter Oak Fire Ins Co	25615	CT	\$15,169	0.17%	\$15,314	\$9,596	62.66%
	Discover Prop & Cas Ins Co	36463	IL	\$711	0.01%	\$1,062	\$81	7.63%
	Farmington Cas Co	41483	CT	\$133	0.00%	\$130	(\$58)	(44.90)%
	Northland Cas Co	24031	CT	\$45	0.00%	\$56	\$21	36.42%
	Northland Ins Co	24015	CT	\$9,273	0.11%	\$9,713	\$8,416	86.64%
	Phoenix Ins Co	25623	CT	\$10,002	0.11%	\$11,170	\$3,093	27.69%
	St Paul Fire & Marine Ins Co	24767	CT	\$8,465	0.10%	\$12,750	\$12,150	95.30%
	St Paul Guardian Ins Co	24775	CT	\$226	0.00%	\$144	(\$283)	(196.62)%
	St Paul Mercury Ins Co	24791	CT	\$2,893	0.03%	\$3,005	\$644	21.41%
	St Paul Protective Ins Co	19224	IL	\$4	0.00%	\$33	\$265	792.90%
	Standard Fire Ins Co	19070	CT	\$8,112	0.09%	\$8,495	\$2,339	27.53%
	Travelers Cas & Surety Co	19038	CT	\$872	0.01%	\$903	\$753	83.35%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$47,654	0.54%	\$49,547	\$1,021	2.06%
	Travelers Cas Ins Co Of Amer	19046	CT	\$14,143	0.16%	\$13,311	\$8,096	60.82%
	Travelers Commercial Ins Co	36137	CT	\$8,101	0.09%	\$7,119	\$4,115	57.80%
	Travelers Home & Marine Ins Co	27998	CT	\$66,164	0.76%	\$64,013	\$37,187	58.09%
	Travelers Ind Co	25658	CT	\$29,039	0.33%	\$29,027	\$22,640	78.00%
	Travelers Ind Co Of Amer	25666	CT	\$12,702	0.15%	\$13,353	\$7,000	52.42%
	Travelers Ind Co Of CT	25682	CT	\$5,435	0.06%	\$5,420	\$2,515	46.40%
	Travelers Prop Cas Co Of Amer	25674	CT	\$51,927	0.59%	\$47,160	\$17,815	37.78%
	United States Fidelity & Guar Co	25887	CT	\$83	0.00%	\$88	(\$1,021)	(1153.98)%
	Group Totals			\$299,689	3.43%	\$300,373	\$139,869	46.55%
10	HARTFORD FIRE & CAS GRP							
	Hartford Accident & Ind Co	22357	CT	\$18,111	0.21%	\$17,400	\$13,477	77.45%
	Hartford Cas Ins Co	29424	IN	\$57,972	0.66%	\$58,543	\$31,934	54.55%
	Hartford Fire In Co	19682	CT	\$12,781	0.15%	\$13,552	\$6,897	50.89%
	Hartford Ins Co Of The Midwest	37478	IN	\$19,015	0.22%	\$19,489	\$7,934	40.71%
	Hartford Underwriters Ins Co	30104	CT	\$33,777	0.39%	\$34,883	\$17,426	49.96%
	Property & Cas Ins Co Of Hartford	34690	IN	\$48,951	0.56%	\$50,835	\$24,372	47.94%
	Sentinel Ins Co Ltd	11000	CT	\$23,102	0.26%	\$23,164	\$11,113	47.98%
	Trumbull Ins Co	27120	CT	\$8,504	0.10%	\$6,593	\$5,449	82.66%
	Twin City Fire Ins Co Co	29459	IN	\$26,579	0.30%	\$28,389	\$5,138	18.10%
	Group Totals			\$248,793	2.84%	\$252,848	\$123,740	51.11%

State of Washington

Office of Insurance Commissioner

2012 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	Top Group Totals			\$5,306,772	60.68%	\$5,252,137	\$2,774,730	52.83%
	All Other Companies			\$3,439,275	39.32%	\$3,360,110	\$1,848,591	55.02%
	Totals			\$8,746,046	100.00%	\$8,612,247	\$4,623,321	53.68%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2012 Washington Market Share and Loss Ratio  
Line of Business: Title

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	CA	\$85,114	31.45%	\$84,929	\$1,980	2.33%
	Group Totals			\$85,114	31.45%	\$84,929	\$1,980	2.33%
2	FIDELITY NATL FIN GRP							
	Chicago Title Ins Co	50229	NE	\$61,585	22.75%	\$65,027	\$2,433	3.74%
	Commonwealth Land Title Ins Co	50083	NE	\$1,644	0.61%	\$1,668	\$5,002	299.85%
	Fidelity Natl Title Ins Co	51586	CA	\$21,484	7.94%	\$22,130	\$1,603	7.24%
	Group Totals			\$84,713	31.30%	\$88,825	\$9,038	10.18%
3	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	MN	\$33,736	12.46%	\$33,038	\$467	1.41%
	Group Totals			\$33,736	12.46%	\$33,038	\$467	1.41%
4	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$32,787	12.11%	\$32,068	\$1,473	4.59%
	Group Totals			\$32,787	12.11%	\$32,068	\$1,473	4.59%
5	National Title Ins Of NY Inc							
	National Title Ins Of NY Inc	51020	NY	\$15,873	5.86%	\$15,019	\$7	0.05%
	Group Totals			\$15,873	5.86%	\$15,019	\$7	0.05%
6	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$12,149	4.49%	\$11,358	(\$5)	(0.04)%
	Group Totals			\$12,149	4.49%	\$11,358	(\$5)	(0.04)%
7	GGC Opportunity Fund Grp							
	WFG Natl Title Ins Co	51152	SC	\$5,615	2.07%	\$5,224	\$2	0.04%
	Group Totals			\$5,615	2.07%	\$5,224	\$2	0.04%
8	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	CA	\$675	0.25%	\$639	\$0	0.00%
	Group Totals			\$675	0.25%	\$639	\$0	0.00%
9	EnTitle Ins Co							
	EnTitle Ins Co	51632	OH	\$2	0.00%	\$5	\$0	0.00%
	Group Totals			\$2	0.00%	\$5	\$0	0.00%
	Top Group Totals			\$270,663	100.00%	\$271,105	\$12,963	4.78%
	All Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals			\$270,663	100.00%	\$271,105	\$12,963	4.78%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2012 Washington Market Share  
Line of Business: Life - Other Considerations

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NATIONWIDE CORP GRP								
	Nationwide Life & Ann Ins Co	92657	OH	\$1,699	\$0	\$6	\$0	\$1,705	0.13%
	Nationwide Life Ins Co	66869	OH	\$83,508	\$0	\$47,333	\$0	\$130,841	10.14%
	Group Totals			\$85,207	\$0	\$47,339	\$0	\$132,546	10.27%
2	HARTFORD FIRE & CAS GRP								
	Hartford Life & Ann Ins Co	71153	CT	\$7,671	\$0	\$0	\$0	\$7,671	0.59%
	Hartford Life Ins Co	88072	CT	\$1,419	\$0	\$82,833	\$0	\$84,252	6.53%
	Group Totals			\$9,090	\$0	\$82,833	\$0	\$91,924	7.12%
3	PENN MUT GRP								
	Penn Mut Life Ins Co	67644	PA	\$25,397	\$0	\$0	\$0	\$25,397	1.97%
	Group Totals			\$25,397	\$0	\$0	\$0	\$25,397	1.97%
4	Mutual Of Amer Life Ins Co								
	Mutual Of Amer Life Ins Co	88668	NY	\$7,162	\$0	\$16,874	\$0	\$24,036	1.86%
	Group Totals			\$7,162	\$0	\$16,874	\$0	\$24,036	1.86%
	Top Group Totals			\$126,856	\$0	\$147,046	\$0	\$273,902	21.22%
	All Other Companies			\$12	\$0	\$1,016,681	\$0	\$1,016,692	78.78%
	Totals			\$126,868	\$0	\$1,163,727	\$0	\$1,290,595	100.00%