

Appendix E

Top 40 Insurance Companies by Line of Business in Washington 2014

State of Washington
Office of Insurance Commissioner

2014 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	\$6,242	33.12%	\$6,242	\$2,274	36.43%
2	Physicians Ins A Mut Co	40738	WA	\$4,369	23.18%	\$4,369	\$3,961	90.67%
3	Midwest Employers Cas Co	23612	DE	\$3,931	20.86%	\$3,735	\$2,248	60.19%
4	Yosemite Ins Co	26220	IN	\$906	4.81%	\$524	\$326	62.32%
5	Triton Ins Co	41211	TX	\$790	4.19%	\$905	\$173	19.07%
6	Central States Ind Co Of Omaha	34274	NE	\$633	3.36%	\$633	\$0	0.04%
7	American Road Ins Co	19631	MI	\$506	2.68%	\$506	\$111	21.89%
8	Courtesy Ins Co	26492	FL	\$382	2.03%	\$329	\$75	22.65%
9	St Paul Fire & Marine Ins Co	24767	CT	\$344	1.83%	\$303	\$160	52.74%
10	Allstate Prop & Cas Ins Co	17230	IL	\$205	1.09%	\$210	\$0	0.00%
11	Ace Amer Ins Co	22667	PA	\$192	1.02%	\$192	\$8	4.32%
12	Esurance Ins Co	25712	WI	\$158	0.84%	\$158	\$0	0.00%
13	Excess Share Ins Corp	10003	OH	\$67	0.35%	\$67	\$0	0.00%
14	Transamerica Cas Ins Co	10952	OH	\$43	0.23%	\$43	\$12	28.36%
15	Markel Ins Co	38970	IL	\$38	0.20%	\$26	\$37	140.44%
16	American Bankers Ins Co Of FL	10111	FL	\$32	0.17%	\$32	\$0	0.64%
17	American Reliable Ins Co	19615	AZ	\$6	0.03%	\$5	\$0	2.33%
18	Argonaut Ins Co	19801	IL	\$4	0.02%	\$4	\$19	451.98%
19	Arch Ins Co	11150	MO	\$0	0.00%	\$0	\$63	0.00%
20	Great Amer Assur Co	26344	OH	\$0	0.00%	\$54	\$41	77.38%
	All 5 Other Companies			(\$1)	(0.01)%	(\$137)	(\$286)	208.32%
	Totals (Loss Ratio is average)			\$18,845	100.00%	\$18,199	\$9,223	50.68%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

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	Boston Mut Life Ins Co	61476	MA	L&D	\$107	47.13%	\$109	\$0	0.30%	
2	Washington Natl Ins Co	70319	IN	L&D	\$58	25.70%	\$60	\$1	1.41%	
3	Philadelphia Amer Life Ins Co	67784	TX	L&D	\$25	10.98%	\$25	\$0	0.07%	
4	Union Fidelity Life Ins Co	62596	KS	L&D	\$7	3.29%	\$8	\$1	19.31%	
5	Horace Mann Life Ins Co	64513	IL	L&D	\$6	2.61%	\$6	\$3	52.97%	
6	United Teacher Assoc Ins Co	63479	TX	L&D	\$6	2.53%	\$6	\$2	30.64%	
7	Mutual Of Omaha Ins Co	71412	NE	L&D	\$5	2.42%	\$6	\$16	272.09%	
8	National Cas Co	11991	WI	P&C	\$3	1.52%	\$4	\$0	0.00%	
9	New York Life Ins Co	66915	NY	L&D	\$3	1.20%	\$3	\$0	(16.75)%	
10	Continental Gen Ins Co	71404	OH	L&D	\$3	1.11%	\$3	\$2	61.01%	
11	Bankers Life & Cas Co	61263	IL	L&D	\$1	0.34%	\$1	(\$11)	(965.88)%	
12	MAPFRE Life Ins Co	85561	DE	L&D	\$1	0.31%	\$1	\$0	0.00%	
All	13 Other Companies				\$2	0.87%	\$2	\$87	1.95%	
Totals (Loss Ratio is average)(4)					\$227	100.00%	\$232	\$101	43.64%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., F=Fraternl, (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
2014 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	Atradius Trade Credit Ins Co	25422	MD	\$6,477	23.94%	\$6,096	\$264	4.33%
2	Euler Hermes N Amer Ins Co	20516	MD	\$4,253	15.72%	\$3,925	\$402	10.24%
3	Old Republic Ins Co	24147	PA	\$3,391	12.53%	\$2,531	\$1,017	40.20%
4	State Natl Ins Co Inc	12831	TX	\$2,370	8.76%	\$2,145	\$833	38.83%
5	First Colonial Ins Co	29980	FL	\$2,294	8.48%	\$2,051	\$853	41.56%
6	Ohio Ind Co	26565	OH	\$1,669	6.17%	\$1,230	\$529	42.99%
7	Coface N Amer Ins Co	31887	MA	\$1,301	4.81%	\$1,043	\$170	16.27%
8	US Specialty Ins Co	29599	TX	\$794	2.93%	\$599	\$244	40.65%
9	Atlantic Specialty Ins Co	27154	NY	\$657	2.43%	\$492	\$413	83.92%
10	Transamerica Cas Ins Co	10952	OH	\$581	2.15%	\$607	\$111	18.28%
11	American Bankers Ins Co Of FL	10111	FL	\$517	1.91%	\$517	\$12	2.36%
12	American Security Ins Co	42978	DE	\$467	1.72%	\$467	(\$1)	(0.15)%
13	Great Amer Assur Co	26344	OH	\$409	1.51%	\$402	\$1	0.22%
14	American Natl Prop & Cas Co	28401	MO	\$369	1.37%	\$398	\$202	50.84%
15	Arch Ins Co	11150	MO	\$351	1.30%	\$508	\$142	27.95%
16	Knightbrook Ins Co	13722	DE	\$241	0.89%	\$226	\$32	14.12%
17	Ace Amer Ins Co	22667	PA	\$222	0.82%	\$222	\$12	5.21%
18	Great Amer Ins Co	16691	OH	\$210	0.77%	\$221	\$25	11.45%
19	State Farm Mut Auto Ins Co	25178	IL	\$146	0.54%	\$142	\$20	14.25%
20	Securian Cas Co	10054	MN	\$116	0.43%	\$9	\$0	1.77%
21	Cumis Ins Society Inc	10847	IA	\$109	0.40%	\$108	\$66	61.39%
22	United Guar Residential Ins Co of NC	16667	NC	\$76	0.28%	\$77	\$58	75.38%
23	Standard Guar Ins Co	42986	DE	\$70	0.26%	\$176	\$27	15.49%
24	Zale Ind Co	30325	TX	\$60	0.22%	\$60	\$5	8.36%
25	Great Amer Alliance Ins Co	26832	OH	\$51	0.19%	\$118	(\$78)	(65.74)%
26	American Reliable Ins Co	19615	AZ	\$50	0.18%	\$358	\$50	14.04%
27	Virginia Surety Co Inc	40827	IL	\$44	0.16%	\$3	\$0	0.00%
28	State Farm Fire & Cas Co	25143	IL	\$6	0.02%	\$5	\$10	192.53%
29	Wesco Ins Co	25011	DE	\$1	0.00%	\$1	\$0	(52.08)%
30	National Cas Co	11991	WI	\$0	0.00%	\$0	\$0	0.00%
31	Dealers Assur Co	16705	OH	(\$35)	(0.13)%	\$68	\$41	60.46%
	All 4 Other Companies			(\$211)	(0.78)%	\$714	(\$740)	(103.61)%
	Totals (Loss Ratio is average)			\$27,053	100.00%	\$25,521	\$4,720	18.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,650,532	23.66%	\$1,647,463	\$1,384,834	84.06%	349,704
2	Regence BlueShield	53902	WA	HCSC	\$1,026,451	14.72%	\$1,030,661	\$841,242	81.62%	192,119
3	Group Hlth Coop	95672	WA	HMO	\$1,013,807	14.53%	\$1,011,043	\$831,177	82.21%	201,665
4	Group Hlth Options Inc	47055	WA	HCSC	\$650,383	9.32%	\$645,536	\$532,262	82.45%	111,285
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$511,906	7.34%	\$509,126	\$415,277	81.57%	
6	Aetna Life Ins Co	60054	CT	L&D	\$330,893	4.74%	\$331,971	\$275,593	83.02%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$253,864	3.64%	\$253,864	\$211,517	83.32%	46,949
8	Asuris NW Hlth	47350	WA	HCSC	\$123,673	1.77%	\$123,964	\$101,381	81.78%	24,602
9	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$118,572	1.70%	\$117,338	\$95,405	81.31%	
10	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$97,403	1.40%	\$97,403	\$74,914	76.91%	28,790
11	Metropolitan Life Ins Co	65978	NY	L&D	\$85,707	1.23%	\$81,957	\$100,827	123.02%	
12	Lifewise Assur Co	94188	WA	L&D	\$85,289	1.22%	\$83,838	\$56,974	67.96%	
13	Moda Hlth Plan Inc	47098	OR	HCSC	\$75,255	1.08%	\$75,255	\$75,740	100.64%	27,731
14	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$75,082	1.08%	\$71,883	\$57,031	79.34%	
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$69,341	0.99%	\$69,880	\$85,261	122.01%	
16	Standard Ins Co	69019	OR	L&D	\$69,025	0.99%	\$69,899	\$56,289	80.53%	
17	Regence BCBS of OR	54933	OR	HCSC	\$67,221	0.96%	\$67,035	\$50,123	74.77%	11,813
18	Life Ins Co Of N Amer	65498	PA	L&D	\$50,137	0.72%	\$50,137	\$44,508	88.77%	
19	Prudential Ins Co Of Amer	68241	NJ	L&D	\$43,664	0.63%	\$42,356	\$24,988	59.00%	
20	KPS Hlth Plans	53872	WA	HCSC	\$34,788	0.50%	\$34,788	\$29,703	85.38%	5,800
21	Providence Hlth Plan	95005	OR	HMO	\$32,496	0.47%	\$32,584	\$33,716	103.47%	6,940
22	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$31,712	0.45%	\$31,712	\$30,272	95.46%	8,473
23	LifeMap Assur Co	97985	OR	L&D	\$29,855	0.43%	\$29,598	\$24,302	82.11%	
24	Hartford Life & Accident Ins Co	70815	CT	L&D	\$29,059	0.42%	\$29,073	\$20,977	72.15%	
25	Principal Life Ins Co	61271	IA	L&D	\$23,009	0.33%	\$23,155	\$14,889	64.30%	
26	Lincoln Natl Life Ins Co	65676	IN	L&D	\$22,672	0.33%	\$22,687	\$19,650	86.61%	
27	HM Life Ins Co	93440	PA	L&D	\$21,269	0.30%	\$21,280	\$16,235	76.29%	
28	Connecticut Gen Life Ins Co	62308	CT	L&D	\$20,183	0.29%	\$20,179	\$6,225	30.85%	
29	HCC Life Ins Co	92711	IN	L&D	\$20,010	0.29%	\$20,010	\$19,228	96.09%	
30	Symetra Life Ins Co	68608	IA	L&D	\$17,872	0.26%	\$17,750	\$11,510	64.84%	
31	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$15,947	0.23%	\$16,001	\$10,731	67.06%	
32	Union Security Ins Co	70408	KS	L&D	\$15,553	0.22%	\$15,660	\$10,930	69.79%	
33	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$14,013	0.20%	\$14,292	\$7,517	52.59%	
34	Timber Products Manufacturers Trust	12239	WA	MEWA	\$13,584	0.19%	\$13,584	\$12,602	92.77%	4,256
35	Reliance Standard Life Ins Co	68381	IL	L&D	\$13,243	0.19%	\$13,348	\$10,026	75.11%	
36	Reliastar Life Ins Co	67105	MN	L&D	\$12,417	0.18%	\$12,400	\$6,412	51.71%	
37	BCS Ins Co	38245	OH	P&C	\$11,888	0.17%	\$11,951	\$4,969	41.58%	
38	Companion Life Ins Co	77828	SC	L&D	\$10,959	0.16%	\$10,969	\$6,432	58.64%	
39	Minnesota Life Ins Co	66168	MN	L&D	\$10,781	0.15%	\$10,766	\$2,889	26.83%	
40	Trustmark Life Ins Co	62863	IL	L&D	\$10,536	0.15%	\$10,763	\$5,134	47.70%	
	All 184 Other Companies				\$165,411	2.37%	\$159,732	\$112,852	141.54%	5,233
	Totals (Loss Ratio is average)(4)				\$6,975,464	100.00%	\$6,952,891	\$5,732,543	82.45%	1,025,360

(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.

State of Washington
Office of Insurance Commissioner
2014 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	\$1,605,589	13.86%	\$1,361,949	\$1,198,527	88.00%	497,508
2	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,424,057	12.29%	\$1,236,985	\$1,074,213	86.84%	253,559
3	Group Hlth Coop	95672	WA	HMO	\$1,358,443	11.73%	\$1,359,611	\$1,233,069	90.69%	155,657
4	Community Hlth Plan of WA	47049	WA	HCSC	\$1,123,902	9.70%	\$1,123,902	\$1,038,342	92.39%	351,190
5	Premera Blue Cross	47570	WA	HCSC	\$864,691	7.47%	\$868,872	\$768,366	88.43%	278,941
6	Regence BlueShield	53902	WA	HCSC	\$795,632	6.87%	\$798,346	\$766,256	95.98%	254,012
7	Coordinated Care Corp	95831	IN	HMO	\$596,510	5.15%	\$596,510	\$551,578	92.47%	190,853
8	Amerigroup Washington Inc	14073	WA	HCSC	\$585,160	5.05%	\$389,931	\$334,243	85.72%	129,710
9	Delta Dental of WA	47341	WA	HCSC	\$441,264	3.81%	\$438,600	\$374,853	85.47%	964,302
10	UnitedHealthcare Ins Co	79413	CT	L&D	\$334,616	2.89%	\$338,916	\$273,647	80.74%	
11	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$320,686	2.77%	\$287,201	\$230,442	80.24%	75,300
12	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$297,770	2.57%	\$297,770	\$317,764	106.71%	31,250
13	Humana Hlth Plan Inc	95885	KY	HMO	\$183,298	1.58%	\$183,298	\$161,232	87.96%	24,659
14	Humana Ins Co	73288	WI	L&D	\$173,522	1.50%	\$173,509	\$140,740	81.11%	106,082
15	Soundpath Hlth	12909	WA	HCSC	\$140,107	1.21%	\$140,107	\$122,865	87.69%	16,347
16	American Family Life Assur Co of Col	60380	NE	L&D	\$88,070	0.76%	\$88,918	\$40,794	45.88%	
17	Group Hlth Options Inc	47055	WA	HCSC	\$86,418	0.75%	\$86,836	\$77,749	89.54%	28,205
18	KPS Hlth Plans	53872	WA	HCSC	\$83,207	0.72%	\$83,207	\$74,316	89.32%	15,550
19	Regence BCBS of OR	54933	OR	HCSC	\$74,428	0.64%	\$74,598	\$73,196	98.12%	13,899
20	SilverScript Ins Co	12575	TN	HCSC	\$63,948	0.55%	\$66,003	\$44,555	67.51%	64,701
21	Genworth Life Ins Co	70025	DE	L&D	\$63,811	0.55%	\$63,004	\$67,169	106.61%	
22	Willamette Dental of WA Inc	47050	WA	LHCSC	\$50,235	0.43%	\$50,235	\$45,795	91.16%	123,864
23	Asuris NW Hlth	47350	WA	HCSC	\$42,846	0.37%	\$43,020	\$35,367	82.21%	16,624
24	VSP Vision Care Inc	53031	VA	HCSC	\$38,669	0.33%	\$38,669	\$30,106	77.86%	757,863
25	Health Net Life Ins Co	66141	CA	L&D	\$34,456	0.30%	\$34,456	\$33,905	98.40%	
26	Moda Hlth Plan Inc	47098	OR	HCSC	\$33,616	0.29%	\$33,616	\$41,164	122.45%	9,257
27	Sterling Life Ins Co	77399	IL	L&D	\$31,552	0.27%	\$31,433	\$24,583	78.21%	16,830
28	John Hancock Life Ins Co USA	65838	MI	L&D	\$30,257	0.26%	\$30,395	\$8,442	27.78%	
29	Mutual Of Omaha Ins Co	71412	NE	L&D	\$28,878	0.25%	\$28,647	\$15,116	52.76%	
30	Bankers Life & Cas Co	61263	IL	L&D	\$28,779	0.25%	\$31,006	\$29,895	96.42%	
31	Time Ins Co	69477	WI	L&D	\$25,268	0.22%	\$28,337	\$27,928	98.56%	
32	Aetna Life Ins Co	60054	CT	L&D	\$21,731	0.19%	\$21,878	\$17,663	80.74%	
33	Healthspring Life & Hlth Ins Co Inc	12902	TX	L&D	\$21,439	0.19%	\$21,439	\$17,767	82.87%	21,178
34	United Of Omaha Life Ins Co	69868	NE	L&D	\$20,190	0.17%	\$20,065	\$10,346	51.56%	
35	Transamerica Life Ins Co	86231	IA	L&D	\$19,551	0.17%	\$19,483	\$18,293	93.89%	
36	Providence Hlth Plan	95005	OR	HMO	\$19,375	0.17%	\$19,409	\$20,455	105.39%	4,448
37	Wellcare Prescription Ins Inc	10155	FL	HCSC	\$17,308	0.15%	\$17,308	\$15,551	89.84%	21,785
38	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$17,288	0.15%	\$17,495	\$15,878	90.76%	
39	Provident Life & Accident Ins Co	68195	TN	L&D	\$17,188	0.15%	\$17,722	\$15,149	85.48%	
40	State Farm Mut Auto Ins Co	25178	IL	P&C	\$17,174	0.15%	\$14,457	\$9,489	65.64%	
	All 255 Other Companies				\$362,233	3.13%	\$358,471	\$407,126	88.05%	156,698
	Totals (Loss Ratio is average)(4)				\$11,583,163	100.00%	\$10,935,617	\$9,803,935	89.65%	4,580,272

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

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Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
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	Premera Blue Cross	47570	WA	HCSC	\$2,515,223	13.55%	\$2,516,335	\$2,153,199	85.57%	628,645
2	Group Hlth Coop	95672	WA	HMO	\$2,372,250	12.78%	\$2,370,654	\$2,064,246	87.07%	357,322
3	Regence BlueShield	53902	WA	HCSC	\$1,822,083	9.81%	\$1,829,007	\$1,607,498	87.89%	446,131
4	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,601,335	8.63%	\$1,357,696	\$1,195,114	88.03%	497,508
5	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,521,460	8.20%	\$1,334,388	\$1,149,126	86.12%	282,349
6	Community Hlth Plan of WA	47049	WA	HCSC	\$1,123,889	6.05%	\$1,123,889	\$1,037,415	92.31%	351,190
7	UnitedHealthcare Ins Co	79413	CT	L&D	\$846,522	4.56%	\$848,042	\$688,925	81.24%	
8	Group Hlth Options Inc	47055	WA	HCSC	\$736,801	3.97%	\$732,372	\$610,011	83.29%	139,490
9	Coordinated Care Corp	95831	IN	HMO	\$600,017	3.23%	\$600,017	\$554,312	92.38%	193,921
10	Amerigroup Washington Inc	14073	WA	HCSC	\$585,160	3.15%	\$389,931	\$334,243	85.72%	129,710
11	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$551,634	2.97%	\$551,634	\$529,281	95.95%	78,199
12	Delta Dental of WA	47341	WA	HCSC	\$441,264	2.38%	\$438,600	\$374,853	85.47%	964,302
13	Aetna Life Ins Co	60054	CT	L&D	\$352,624	1.90%	\$353,849	\$293,256	82.88%	
14	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$322,328	1.74%	\$288,842	\$232,521	80.50%	75,835
15	Humana Hlth Plan Inc	95885	KY	HMO	\$183,298	0.99%	\$183,298	\$161,232	87.96%	24,659
16	Humana Ins Co	73288	WI	L&D	\$173,525	0.93%	\$173,512	\$140,769	81.13%	106,198
17	Asuris NW Hlth	47350	WA	HCSC	\$166,519	0.90%	\$166,984	\$136,747	81.89%	41,226
18	Regence BCBS of OR	54933	OR	HCSC	\$141,650	0.76%	\$141,634	\$123,319	87.07%	25,712
19	Soundpath Hlth	12909	WA	HCSC	\$140,107	0.75%	\$140,107	\$122,865	87.69%	16,347
20	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$120,294	0.65%	\$119,079	\$97,218	81.64%	
21	KPS Hlth Plans	53872	WA	HCSC	\$117,994	0.64%	\$117,994	\$104,019	88.16%	21,350
22	Moda Hlth Plan Inc	47098	OR	HCSC	\$108,872	0.59%	\$108,872	\$116,904	107.38%	36,988
23	Metropolitan Life Ins Co	65978	NY	L&D	\$100,860	0.54%	\$97,082	\$104,293	107.43%	
24	American Family Life Assur Co of Col	60380	NE	L&D	\$88,083	0.47%	\$88,931	\$40,794	45.87%	
25	Lifewise Assur Co	94188	WA	L&D	\$85,289	0.46%	\$83,838	\$56,974	67.96%	
26	Standard Ins Co	69019	OR	L&D	\$77,575	0.42%	\$78,773	\$61,894	78.57%	
27	Unum Life Ins Co Of Amer	62235	ME	L&D	\$75,647	0.41%	\$76,679	\$96,214	125.48%	
28	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$75,082	0.40%	\$71,883	\$57,031	79.34%	
29	Genworth Life Ins Co	70025	DE	L&D	\$68,712	0.37%	\$67,831	\$68,579	101.10%	
30	SilverScript Ins Co	12575	TN	HCSC	\$63,948	0.34%	\$66,003	\$44,555	67.51%	64,701
31	Providence Hlth Plan	95005	OR	HMO	\$51,871	0.28%	\$51,993	\$54,171	104.19%	11,388
32	Life Ins Co Of N Amer	65498	PA	L&D	\$50,330	0.27%	\$50,330	\$44,624	88.66%	
33	Willamette Dental of WA Inc	47050	WA	LHCSC	\$50,235	0.27%	\$50,235	\$45,795	91.16%	123,864
34	Prudential Ins Co Of Amer	68241	NJ	L&D	\$47,402	0.26%	\$46,068	\$26,231	56.94%	
35	John Hancock Life Ins Co USA	65838	MI	L&D	\$39,000	0.21%	\$39,138	\$12,044	30.77%	
36	VSP Vision Care Inc	53031	VA	HCSC	\$38,669	0.21%	\$38,669	\$30,106	77.86%	757,863
37	Health Net Life Ins Co	66141	CA	L&D	\$34,456	0.19%	\$34,456	\$33,990	98.65%	
38	LifeMap Assur Co	97985	OR	L&D	\$33,180	0.18%	\$32,811	\$26,913	82.02%	
39	Time Ins Co	69477	WI	L&D	\$32,036	0.17%	\$35,279	\$33,380	94.62%	
40	Principal Life Ins Co	61271	IA	L&D	\$31,928	0.17%	\$29,638	\$15,974	53.90%	

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
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)
All	320 Other Companies				\$976,313	5.26%	\$968,021	\$857,675	86.73%	230,734
Totals (Loss Ratio is average)(4)					\$18,565,466	100.00%	\$17,894,392	\$15,538,312	86.83%	5,605,632

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

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

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

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

State of Washington
Office of Insurance Commissioner
2014 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	National Union Fire Ins Co Of Pitts	19445	PA	\$3,340	11.66%	\$5,599	\$2,420	43.22%
2	Starr Ind & Liab Co	38318	TX	\$2,877	10.05%	\$2,307	\$2,462	106.74%
3	Catlin Ins Co	19518	TX	\$2,399	8.38%	\$2,406	\$1,493	62.05%
4	Ace Amer Ins Co	22667	PA	\$1,905	6.65%	\$1,905	\$0	0.00%
5	Old Republic Ins Co	24147	PA	\$1,811	6.32%	\$1,801	\$589	32.71%
6	Starnet Ins Co	40045	DE	\$1,725	6.02%	\$1,361	\$1,101	80.96%
7	Federal Ins Co	20281	IN	\$1,609	5.62%	\$1,993	(\$364)	(18.26)%
8	XL Specialty Ins Co	37885	DE	\$1,322	4.62%	\$1,333	\$726	54.47%
9	US Specialty Ins Co	29599	TX	\$1,298	4.53%	\$1,271	\$493	38.81%
10	American Alt Ins Corp	19720	DE	\$1,224	4.28%	\$1,637	\$1,321	80.68%
11	Liberty Mut Ins Co	23043	MA	\$1,154	4.03%	\$1,219	\$552	45.27%
12	Allianz Global Risks US Ins Co	35300	IL	\$997	3.48%	\$1,740	(\$1,757)	(100.98)%
13	Avemco Ins Co	10367	MD	\$988	3.45%	\$1,004	(\$258)	(25.72)%
14	QBE Ins Corp	39217	PA	\$938	3.27%	\$842	\$635	75.34%
15	North Amer Elite Ins Co	29700	NH	\$699	2.44%	\$411	\$801	195.04%
16	National Liab & Fire Ins Co	20052	CT	\$664	2.32%	\$709	\$258	36.45%
17	General Reins Corp	22039	DE	\$664	2.32%	\$709	\$286	40.30%
18	National Ind Co	20087	NE	\$649	2.27%	\$674	\$244	36.26%
19	Tokio Marine Amer Ins Co	10945	NY	\$434	1.51%	\$389	\$127	32.68%
20	American Hallmark Ins Co Of TX	43494	TX	\$361	1.26%	\$360	\$194	53.80%
21	Companion Prop & Cas Ins Co	12157	SC	\$322	1.12%	\$173	\$60	34.96%
22	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$316	1.10%	\$297	\$149	50.32%
23	Commerce & Industr Ins Co	19410	NY	\$242	0.84%	\$103	\$24	23.16%
24	American Commerce Ins Co	19941	OH	\$223	0.78%	\$70	(\$12)	(17.71)%
25	Old United Cas Co	37060	KS	\$98	0.34%	\$129	\$266	205.62%
26	AXA Ins Co	33022	NY	\$90	0.31%	\$107	(\$56)	(52.41)%
27	Ace Prop & Cas Ins Co	20699	PA	\$71	0.25%	\$71	\$56	77.88%
28	Great Amer Ins Co	16691	OH	\$47	0.16%	\$13	(\$20)	(146.84)%
29	North Amer Specialty Ins Co	29874	NH	\$33	0.12%	\$226	\$124	54.96%
30	Westchester Fire Ins Co	10030	PA	\$10	0.03%	\$9	\$15	157.34%
31	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$1,322	0.00%
32	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$100	0.00%
33	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$709	0.00%
34	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$11	0.00%
35	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$342	0.00%
36	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$8	0.00%
All	22 Other Companies			\$127	0.44%	\$200	(\$3,681)	(1838.74)%
Totals (Loss Ratio is average)				\$28,637	100.00%	\$31,066	\$10,740	34.57%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	Safeco Ins Co Of Amer	24740	NH	\$15,117	13.39%	\$14,257	\$6,868	48.18%
2	Factory Mut Ins Co	21482	RI	\$14,561	12.90%	\$14,658	\$2,816	19.21%
3	Standard Guar Ins Co	42986	DE	\$11,450	10.14%	\$7,585	\$3,237	42.68%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$8,008	7.09%	\$8,008	\$68	0.85%
5	United Serv Automobile Assn	25941	TX	\$6,256	5.54%	\$6,144	\$3,773	61.41%
6	Affiliated Fm Ins Co	10014	RI	\$5,939	5.26%	\$5,870	\$2,595	44.21%
7	Zurich Amer Ins Co	16535	NY	\$3,455	3.06%	\$3,331	(\$3)	(0.08)%
8	Foremost Ins Co Grand Rapids MI	11185	MI	\$3,076	2.72%	\$2,919	(\$23)	(0.80)%
9	USAA Cas Ins Co	25968	TX	\$2,500	2.21%	\$2,452	\$1,354	55.22%
10	Travelers Prop Cas Co Of Amer	25674	CT	\$2,331	2.06%	\$2,617	(\$219)	(8.37)%
11	Travelers Ind Co	25658	CT	\$2,304	2.04%	\$2,151	(\$777)	(36.12)%
12	American Modern Home Ins Co	23469	OH	\$2,124	1.88%	\$1,354	\$481	35.54%
13	Liberty Mut Fire Ins Co	23035	WI	\$2,025	1.79%	\$2,211	\$276	12.48%
14	Enumclaw Prop & Cas Ins Co	11232	WA	\$1,892	1.68%	\$1,902	\$1,101	57.89%
15	American Guar & Liab Ins	26247	NY	\$1,710	1.51%	\$1,803	\$219	12.14%
16	Allianz Global Risks US Ins Co	35300	IL	\$1,505	1.33%	\$1,474	(\$198)	(13.47)%
17	Continental Cas Co	20443	IL	\$1,353	1.20%	\$1,479	(\$4)	(0.24)%
18	Automobile Ins Co Of Hartford CT	19062	CT	\$1,080	0.96%	\$1,125	\$442	39.24%
19	Western Natl Assur Co	24465	MN	\$944	0.84%	\$921	\$907	98.51%
20	Sompo Japan Ins Co of Amer	11126	NY	\$901	0.80%	\$874	\$1	0.11%
21	American Modern Select Ins Co	38652	OH	\$833	0.74%	\$753	\$165	21.96%
22	Uniqard Ins Co	25747	WI	\$817	0.72%	\$897	\$749	83.52%
23	XL Ins Amer Inc	24554	DE	\$783	0.69%	\$903	\$167	18.51%
24	Grange Ins Assn	22101	WA	\$696	0.62%	\$706	\$294	41.62%
25	American Security Ins Co	42978	DE	\$689	0.61%	\$3,329	\$2,136	64.15%
26	Westport Ins Corp	39845	MO	\$677	0.60%	\$1,129	(\$1,278)	(113.16)%
27	Sentry Ins A Mut Co	24988	WI	\$616	0.55%	\$585	\$69	11.77%
28	RSUI Ind Co	22314	NH	\$613	0.54%	\$490	(\$4)	(0.82)%
29	Stillwater Ins Co	25180	CA	\$608	0.54%	\$544	\$231	42.40%
30	American Natl Prop & Cas Co	28401	MO	\$570	0.50%	\$568	\$147	25.95%
31	American States Ins Co	19704	IN	\$530	0.47%	\$525	\$303	57.62%
32	Federated Rural Electric Ins Exch	11118	KS	\$501	0.44%	\$509	\$166	32.69%
33	USAA Gen Ind Co	18600	TX	\$487	0.43%	\$422	\$660	156.34%
34	Depositors Ins Co	42587	IA	\$484	0.43%	\$466	\$864	185.34%
35	Garrison Prop & Cas Ins Co	21253	TX	\$483	0.43%	\$456	\$296	64.86%
36	HDI Gerling Amer Ins Co	41343	IL	\$476	0.42%	\$440	(\$65)	(14.66)%
37	Federated Mut Ins Co	13935	MN	\$448	0.40%	\$405	\$178	43.89%
38	Lumbermens Underwriting Alliance	23108	MO	\$439	0.39%	\$510	\$260	51.01%
39	Oregon Mut Ins Co	14907	OR	\$409	0.36%	\$406	\$76	18.60%
40	Travelers Ind Co Of Amer	25666	CT	\$409	0.36%	\$427	\$263	61.60%

State of Washington
Office of Insurance Commissioner
2014 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)
All	191 Other Companies			\$12,815	11.35%	\$13,192	\$12,798	97.02%
Totals (Loss Ratio is average)				\$112,916	100.00%	\$110,798	\$41,390	37.36%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	Mutual Of Enumclaw Ins Co	14761	WA	\$943	15.53%	\$943	\$314	33.27%
2	United Financial Cas Co	11770	OH	\$832	13.71%	\$773	\$627	81.04%
3	Truck Ins Exch	21709	CA	\$301	4.97%	\$304	\$106	34.83%
4	Farmers Ins Exch	21652	CA	\$250	4.12%	\$246	\$196	79.98%
5	Mid Century Ins Co	21687	CA	\$247	4.07%	\$245	\$188	76.42%
6	Grange Ins Assn	22101	WA	\$199	3.28%	\$201	\$67	33.39%
7	Great West Cas Co	11371	NE	\$194	3.20%	\$205	\$192	93.62%
8	North Pacific Ins Co	23892	OR	\$183	3.01%	\$181	\$13	7.10%
9	Philadelphia Ind Ins Co	18058	PA	\$159	2.62%	\$153	(\$6)	(3.98)%
10	Nationwide Aqribusiness Ins Co	28223	IA	\$151	2.49%	\$136	\$56	41.20%
11	Uniqard Ins Co	25747	WI	\$147	2.43%	\$140	\$94	66.85%
12	Ohio Security Ins Co	24082	NH	\$134	2.22%	\$121	\$80	66.26%
13	Allstate Ins Co	19232	IL	\$118	1.94%	\$115	\$65	56.52%
14	State Farm Mut Auto Ins Co	25178	IL	\$110	1.82%	\$112	\$74	65.53%
15	American States Preferred Ins Co	37214	IN	\$93	1.54%	\$93	\$21	23.07%
16	American States Ins Co	19704	IN	\$89	1.46%	\$88	(\$9)	(10.64)%
17	Charter Ind Co	37524	TX	\$75	1.23%	\$71	\$66	92.99%
18	Nationwide Mut Ins Co	23787	OH	\$74	1.22%	\$82	\$36	43.37%
19	Oregon Mut Ins Co	14907	OR	\$68	1.13%	\$69	\$19	27.13%
20	Travelers Ind Co Of CT	25682	CT	\$64	1.06%	\$62	\$20	32.41%
21	New York Marine & Gen Ins Co	16608	NY	\$61	1.01%	\$68	\$8	11.13%
22	Northland Ins Co	24015	CT	\$59	0.97%	\$53	\$33	62.63%
23	Victoria Fire & Cas Co	42889	OH	\$58	0.96%	\$64	\$50	78.05%
24	Cincinnati Ins Co	10677	OH	\$58	0.96%	\$51	\$37	72.92%
25	Travelers Prop Cas Co Of Amer	25674	CT	\$55	0.91%	\$58	\$26	44.84%
26	Praetorian Ins Co	37257	PA	\$54	0.89%	\$58	\$88	152.86%
27	General Ins Co Of Amer	24732	NH	\$51	0.84%	\$53	(\$12)	(22.16)%
28	Firemans Fund Ins Co	21873	CA	\$48	0.79%	\$52	\$19	36.31%
29	Continental Divide Ins Co	35939	CO	\$47	0.77%	\$35	\$81	231.75%
30	National Cas Co	11991	WI	\$40	0.66%	\$41	(\$9)	(21.63)%
31	Travelers Ind Co	25658	CT	\$35	0.58%	\$35	\$4	9.97%
32	Depositors Ins Co	42587	IA	\$34	0.57%	\$30	\$21	70.45%
33	American Economy Ins Co	19690	IN	\$29	0.48%	\$31	\$0	1.47%
34	Foremost Signature Ins Co	41513	MI	\$28	0.46%	\$21	\$7	34.29%
35	Brotherhood Mut Ins Co	13528	IN	\$26	0.44%	\$23	\$3	14.70%
36	Safeco Ins Co Of Amer	24740	NH	\$26	0.42%	\$27	(\$1)	(3.79)%
37	American Ins Co	21857	OH	\$25	0.42%	\$21	\$1	5.42%
38	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$23	0.38%	\$23	\$19	84.22%
39	Columbia Ins Co	27812	NE	\$23	0.37%	\$23	\$28	125.67%
40	West Amer Ins Co	44393	IN	\$21	0.35%	\$20	(\$5)	(25.40)%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	205 Other Companies			\$834	13.74%	\$914	(\$363)	(39.69)%
Totals (Loss Ratio is average)				\$6,070	100.00%	\$6,039	\$2,253	37.31%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	Praetorian Ins Co	37257	PA	\$10,852	9.70%	\$8,216	\$2,884	35.10%
2	Great West Cas Co	11371	NE	\$8,497	7.60%	\$8,923	\$5,250	58.83%
3	United Financial Cas Co	11770	OH	\$7,182	6.42%	\$6,200	\$4,427	71.40%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$4,640	4.15%	\$4,226	\$3,215	76.08%
5	Ohio Security Ins Co	24082	NH	\$4,213	3.77%	\$3,500	\$2,884	82.40%
6	Continental Western Ins Co	10804	IA	\$3,467	3.10%	\$3,115	\$2,657	85.29%
7	Travelers Ind Co	25658	CT	\$2,978	2.66%	\$2,974	\$1,595	53.62%
8	American Fire & Cas Co	24066	NH	\$2,349	2.10%	\$2,143	\$1,855	86.56%
9	Universal Underwriters Ins Co	41181	IL	\$2,330	2.08%	\$2,271	\$823	36.25%
10	Zurich Amer Ins Co	16535	NY	\$2,158	1.93%	\$2,298	\$1,086	47.27%
11	Truck Ins Exch	21709	CA	\$2,046	1.83%	\$2,039	\$995	48.78%
12	American States Ins Co	19704	IN	\$1,851	1.65%	\$1,750	\$1,254	71.69%
13	Western Natl Assur Co	24465	MN	\$1,824	1.63%	\$1,690	\$1,565	92.60%
14	National Cas Co	11991	WI	\$1,811	1.62%	\$1,900	\$1,397	73.53%
15	Mid Centurv Ins Co	21687	CA	\$1,791	1.60%	\$1,753	\$1,110	63.31%
16	Northland Ins Co	24015	CT	\$1,753	1.57%	\$1,690	\$1,212	71.73%
17	American States Preferred Ins Co	37214	IN	\$1,599	1.43%	\$1,541	\$1,148	74.49%
18	Liberty Mut Fire Ins Co	23035	WI	\$1,527	1.37%	\$1,245	\$1,009	81.04%
19	Farmers Ins Exch	21652	CA	\$1,512	1.35%	\$1,420	\$903	63.58%
20	Philadelphia Ind Ins Co	18058	PA	\$1,489	1.33%	\$1,406	\$634	45.11%
21	Grange Ins Assn	22101	WA	\$1,442	1.29%	\$1,438	\$705	49.05%
22	Uniqard Ins Co	25747	WI	\$1,356	1.21%	\$1,434	\$1,082	75.43%
23	North Pacific Ins Co	23892	OR	\$1,196	1.07%	\$1,254	\$796	63.52%
24	Federated Mut Ins Co	13935	MN	\$1,194	1.07%	\$1,145	\$632	55.17%
25	Travelers Ind Co Of CT	25682	CT	\$1,169	1.05%	\$1,059	\$263	24.89%
26	West Amer Ins Co	44393	IN	\$1,129	1.01%	\$1,103	\$711	64.43%
27	General Ins Co Of Amer	24732	NH	\$1,115	1.00%	\$1,191	\$831	69.78%
28	State Farm Mut Auto Ins Co	25178	IL	\$1,048	0.94%	\$1,023	\$372	36.35%
29	Cincinnati Ins Co	10677	OH	\$1,040	0.93%	\$996	\$866	86.96%
30	Sentry Select Ins Co	21180	WI	\$1,009	0.90%	\$929	\$429	46.15%
31	National Ind Co	20087	NE	\$968	0.87%	\$721	\$530	73.44%
32	Allstate Ins Co	19232	IL	\$915	0.82%	\$892	\$535	60.01%
33	Universal Underwriters Of TX Ins	40843	IL	\$914	0.82%	\$856	\$168	19.59%
34	Continental Divide Ins Co	35939	CO	\$909	0.81%	\$639	\$706	110.59%
35	Nationwide Aqribusiness Ins Co	28223	IA	\$826	0.74%	\$720	\$506	70.23%
36	Alaska Natl Ins Co	38733	AK	\$822	0.74%	\$725	\$821	113.32%
37	American Alt Ins Corp	19720	DE	\$776	0.69%	\$764	\$125	16.41%
38	Nationwide Mut Ins Co	23787	OH	\$717	0.64%	\$750	\$610	81.34%
39	Berkshire Hathaway Homestate Ins Co	20044	NE	\$715	0.64%	\$582	\$871	149.66%
40	Wilshire Ins Co	13234	NC	\$697	0.62%	\$675	\$578	85.71%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	242 Other Companies			\$25,998	23.25%	\$26,501	\$16,466	62.13%
Totals (Loss Ratio is average)				\$111,824	100.00%	\$105,696	\$66,507	62.92%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	\$23,360	6.13%	\$21,443	\$14,246	66.44%
2	Great West Cas Co	11371	NE	\$19,862	5.21%	\$20,978	\$15,147	72.20%
3	Ohio Security Ins Co	24082	NH	\$17,741	4.66%	\$15,038	\$7,808	51.92%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$15,679	4.12%	\$15,189	\$9,991	65.78%
5	Continental Western Ins Co	10804	IA	\$14,030	3.68%	\$13,198	\$8,859	67.13%
6	American Fire & Cas Co	24066	NH	\$10,818	2.84%	\$9,984	\$6,852	68.63%
7	Zurich Amer Ins Co	16535	NY	\$8,992	2.36%	\$8,377	\$3,338	39.84%
8	Travelers Ind Co	25658	CT	\$8,613	2.26%	\$8,714	\$3,885	44.58%
9	American States Ins Co	19704	IN	\$8,017	2.10%	\$7,772	\$4,831	62.15%
10	Philadelphia Ind Ins Co	18058	PA	\$7,622	2.00%	\$7,308	\$3,098	42.39%
11	Western Natl Assur Co	24465	MN	\$6,861	1.80%	\$6,447	\$4,532	70.29%
12	National Cas Co	11991	WI	\$6,856	1.80%	\$7,272	\$4,121	56.68%
13	Truck Ins Exch	21709	CA	\$6,760	1.77%	\$6,757	\$4,126	61.07%
14	Empire Fire & Marine Ins Co	21326	NE	\$6,181	1.62%	\$5,935	\$1,499	25.25%
15	Mid Centurv Ins Co	21687	CA	\$5,741	1.51%	\$5,695	\$4,747	83.36%
16	American States Preferred Ins Co	37214	IN	\$5,449	1.43%	\$5,365	\$1,877	34.98%
17	Liberty Mut Fire Ins Co	23035	WI	\$5,171	1.36%	\$4,369	\$1,879	43.01%
18	General Ins Co Of Amer	24732	NH	\$5,121	1.34%	\$5,521	\$2,993	54.20%
19	New York Marine & Gen Ins Co	16608	NY	\$4,827	1.27%	\$3,907	\$1,640	41.96%
20	Alaska Natl Ins Co	38733	AK	\$4,767	1.25%	\$4,359	\$2,269	52.05%
21	Farmers Ins Exch	21652	CA	\$4,712	1.24%	\$4,578	\$2,264	49.45%
22	Uniqard Ins Co	25747	WI	\$4,558	1.20%	\$5,079	(\$222)	(4.36)%
23	West Amer Ins Co	44393	IN	\$4,526	1.19%	\$4,522	\$2,493	55.14%
24	National Union Fire Ins Co Of Pitts	19445	PA	\$4,252	1.12%	\$4,497	\$4,407	98.01%
25	Ace Amer Ins Co	22667	PA	\$4,224	1.11%	\$4,048	\$3,286	81.18%
26	Allstate Ins Co	19232	IL	\$3,928	1.03%	\$3,756	\$619	16.49%
27	Continental Divide Ins Co	35939	CO	\$3,912	1.03%	\$2,772	\$1,513	54.58%
28	Northland Ins Co	24015	CT	\$3,909	1.03%	\$3,812	\$4,054	106.36%
29	North Pacific Ins Co	23892	OR	\$3,657	0.96%	\$3,998	\$1,321	33.03%
30	Nationwide Mut Ins Co	23787	OH	\$3,552	0.93%	\$3,757	\$3,879	103.24%
31	National Ind Co	20087	NE	\$3,512	0.92%	\$2,531	\$704	27.84%
32	Travelers Ind Co Of CT	25682	CT	\$3,342	0.88%	\$3,214	\$992	30.87%
33	Cincinnati Ins Co	10677	OH	\$3,220	0.85%	\$3,038	\$3,186	104.88%
34	Sentinel Ins Co Ltd	11000	CT	\$3,127	0.82%	\$3,067	(\$135)	(4.41)%
35	American Economy Ins Co	19690	IN	\$3,126	0.82%	\$3,346	\$1,130	33.77%
36	Universal Underwriters Ins Co	41181	IL	\$3,122	0.82%	\$3,042	\$2,161	71.04%
37	Nationwide Aqribusiness Ins Co	28223	IA	\$3,046	0.80%	\$2,469	\$1,725	69.88%
38	Wesco Ins Co	25011	DE	\$3,033	0.80%	\$1,526	\$792	51.91%
39	Depositors Ins Co	42587	IA	\$2,927	0.77%	\$2,606	\$595	22.82%
40	State Farm Mut Auto Ins Co	25178	IL	\$2,757	0.72%	\$2,784	\$1,054	37.86%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	269 Other Companies			\$116,009	30.45%	\$118,943	\$69,987	58.84%
Totals (Loss Ratio is average)				\$380,918	100.00%	\$371,011	\$213,542	57.56%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

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	\$334,305	13.48%	\$330,451	\$176,453	53.40%
2	Farmers Ins Co Of WA	21644	WA	\$170,529	6.87%	\$174,234	\$93,209	53.50%
3	Pemco Mut Ins Co	24341	WA	\$145,397	5.86%	\$142,301	\$97,136	68.26%
4	Allstate Fire & Cas Ins Co	29688	IL	\$134,295	5.41%	\$128,827	\$73,217	56.83%
5	Progressive Direct Ins Co	16322	OH	\$110,525	4.46%	\$107,525	\$67,035	62.34%
6	First Natl Ins Co Of Amer	24724	NH	\$108,019	4.35%	\$97,172	\$81,736	84.11%
7	American Family Mut Ins Co	19275	WI	\$100,394	4.05%	\$98,071	\$82,706	84.33%
8	Geico Gen Ins Co	35882	MD	\$97,446	3.93%	\$99,227	\$74,562	75.14%
9	Safeco Ins Co Of IL	39012	IL	\$82,116	3.31%	\$83,939	\$62,841	74.86%
10	Progressive Cas Ins Co	24260	OH	\$79,806	3.22%	\$81,017	\$57,434	70.89%
11	United Serv Automobile Assn	25941	TX	\$70,446	2.84%	\$70,273	\$52,869	75.23%
12	USAA Cas Ins Co	25968	TX	\$60,537	2.44%	\$59,927	\$54,477	90.91%
13	Geico Ind Co	22055	MD	\$55,650	2.24%	\$58,378	\$40,454	69.30%
14	Liberty Mut Fire Ins Co	23035	WI	\$46,838	1.89%	\$43,887	\$35,966	81.95%
15	Allstate Ins Co	19232	IL	\$43,339	1.75%	\$44,166	\$31,785	71.97%
16	State Farm Fire & Cas Co	25143	IL	\$38,717	1.56%	\$37,103	\$24,751	66.71%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$36,566	1.47%	\$38,127	\$17,942	47.06%
18	Middlesex Ins Co	23434	WI	\$34,181	1.38%	\$35,683	\$28,541	79.98%
19	Government Employees Ins Co	22063	MD	\$30,240	1.22%	\$30,739	\$20,781	67.60%
20	IDS Prop Cas Ins Co	29068	WI	\$28,904	1.17%	\$28,678	\$32,458	113.18%
21	Intecon Preferred Ins Co	31488	NC	\$27,175	1.10%	\$23,729	\$12,657	53.34%
22	Hartford Cas Ins Co	29424	IN	\$26,899	1.08%	\$26,099	\$18,967	72.67%
23	Allstate Prop & Cas Ins Co	17230	IL	\$26,795	1.08%	\$27,767	\$19,450	70.05%
24	USAA Gen Ind Co	18600	TX	\$25,795	1.04%	\$25,004	\$21,934	87.72%
25	Grande Ins Assn	22101	WA	\$25,205	1.02%	\$24,544	\$22,915	93.36%
26	Esurance Ins Co	25712	WI	\$21,443	0.86%	\$20,600	\$15,212	73.85%
27	Country Pref Ins Co	21008	IL	\$19,969	0.80%	\$19,665	\$11,245	57.18%
28	Allstate Ind Co	19240	IL	\$19,259	0.78%	\$19,007	\$9,183	48.31%
29	Travelers Home & Marine Ins Co	27998	CT	\$18,648	0.75%	\$19,576	\$12,644	64.59%
30	Enumclaw Prop & Cas Ins Co	11232	WA	\$17,795	0.72%	\$15,979	\$9,957	62.31%
31	Metropolitan Cas Ins Co	40169	RI	\$17,325	0.70%	\$17,502	\$9,719	55.53%
32	Nationwide Ins Co Of Amer	25453	WI	\$17,303	0.70%	\$17,844	\$14,471	81.10%
33	Coast Natl Ins Co	25089	CA	\$17,226	0.69%	\$17,128	\$12,419	72.50%
34	Garrison Prop & Cas Ins Co	21253	TX	\$16,531	0.67%	\$16,216	\$10,563	65.14%
35	Omni Ins Co	39098	IL	\$14,316	0.58%	\$12,526	\$12,093	96.55%
36	Amica Mut Ins Co	19976	RI	\$14,202	0.57%	\$14,383	\$10,533	73.23%
37	Progressive Max Ins Co	24279	OH	\$13,133	0.53%	\$13,614	\$8,558	62.86%
38	Country Mut Ins Co	20990	IL	\$12,545	0.51%	\$12,427	\$9,379	75.48%
39	Progressive Northwestern Ins Co	42919	OH	\$11,756	0.47%	\$12,415	\$7,980	64.28%
40	Uniqard Ins Co	25747	WI	\$11,544	0.47%	\$11,178	\$5,695	50.95%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	198 Other Companies			\$297,720	12.00%	\$283,337	\$200,005	70.59%
Totals (Loss Ratio is average)				\$2,480,833	100.00%	\$2,440,266	\$1,661,934	68.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	\$57,380	17.25%	\$56,892	\$37,958	66.72%
2	Farmers Ins Co Of WA	21644	WA	\$29,015	8.72%	\$30,250	\$15,395	50.89%
3	Pemco Mut Ins Co	24341	WA	\$24,697	7.42%	\$23,790	\$16,217	68.17%
4	First Natl Ins Co Of Amer	24724	NH	\$19,490	5.86%	\$16,915	\$7,256	42.90%
5	Allstate Fire & Cas Ins Co	29688	IL	\$15,506	4.66%	\$15,216	\$14,285	93.88%
6	Geico Gen Ins Co	35882	MD	\$14,381	4.32%	\$14,642	\$7,639	52.17%
7	Safeco Ins Co Of IL	39012	IL	\$11,717	3.52%	\$12,052	\$213	1.77%
8	Progressive Direct Ins Co	16322	OH	\$10,678	3.21%	\$10,705	\$6,896	64.42%
9	Progressive Cas Ins Co	24260	OH	\$9,642	2.90%	\$10,012	\$5,544	55.37%
10	American Family Mut Ins Co	19275	WI	\$8,169	2.46%	\$8,214	\$5,094	62.01%
11	USAA Cas Ins Co	25968	TX	\$7,706	2.32%	\$7,655	\$7,127	93.10%
12	Allstate Ins Co	19232	IL	\$6,638	2.00%	\$6,821	\$6,450	94.56%
13	IDS Prop Cas Ins Co	29068	WI	\$6,246	1.88%	\$6,204	\$4,294	69.21%
14	United Serv Automobile Assn	25941	TX	\$6,221	1.87%	\$6,230	\$5,024	80.65%
15	State Farm Fire & Cas Co	25143	IL	\$5,346	1.61%	\$5,189	\$4,014	77.36%
16	Grange Ins Assn	22101	WA	\$5,042	1.52%	\$4,931	\$2,038	41.33%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$4,924	1.48%	\$5,181	\$2,351	45.38%
18	Government Employees Ins Co	22063	MD	\$4,888	1.47%	\$4,962	\$2,064	41.59%
19	Liberty Mut Fire Ins Co	23035	WI	\$4,751	1.43%	\$4,614	\$1,616	35.04%
20	Allstate Prop & Cas Ins Co	17230	IL	\$4,280	1.29%	\$4,463	\$3,158	70.76%
21	Geico Ind Co	22055	MD	\$4,249	1.28%	\$4,415	\$2,325	52.66%
22	Hartford Cas Ins Co	29424	IN	\$3,162	0.95%	\$3,146	\$2,473	78.61%
23	USAA Gen Ind Co	18600	TX	\$3,133	0.94%	\$3,052	\$2,966	97.16%
24	Nationwide Ins Co Of Amer	25453	WI	\$3,131	0.94%	\$3,234	\$1,687	52.17%
25	Country Pref Ins Co	21008	IL	\$2,999	0.90%	\$2,943	\$2,250	76.45%
26	Travelers Home & Marine Ins Co	27998	CT	\$2,916	0.88%	\$2,980	\$1,781	59.76%
27	Enumclaw Prop & Cas Ins Co	11232	WA	\$2,464	0.74%	\$2,233	\$1,796	80.40%
28	American Commerce Ins Co	19941	OH	\$2,216	0.67%	\$2,328	\$1,299	55.78%
29	Metropolitan Cas Ins Co	40169	RI	\$2,096	0.63%	\$2,148	\$1,057	49.21%
30	Esurance Ins Co	25712	WI	\$1,956	0.59%	\$1,906	\$1,328	69.67%
31	Safeco Ins Co of OR	11071	OR	\$1,926	0.58%	\$1,925	\$451	23.45%
32	Hartford Underwriters Ins Co	30104	CT	\$1,914	0.58%	\$2,016	\$1,108	54.96%
33	Garrison Prop & Cas Ins Co	21253	TX	\$1,841	0.55%	\$1,811	\$1,692	93.43%
34	Country Mut Ins Co	20990	IL	\$1,841	0.55%	\$1,821	\$1,550	85.15%
35	Progressive Northwestern Ins Co	42919	OH	\$1,595	0.48%	\$1,685	\$1,149	68.22%
36	Hartford Accident & Ind Co	22357	CT	\$1,577	0.47%	\$1,612	\$1,558	96.62%
37	Uniqard Ins Co	25747	WI	\$1,555	0.47%	\$1,478	\$1,154	78.09%
38	Allstate Ind Co	19240	IL	\$1,528	0.46%	\$1,536	\$1,348	87.76%
39	Inteqon Preferred Ins Co	31488	NC	\$1,524	0.46%	\$1,399	\$1,089	77.82%
40	Amica Mut Ins Co	19976	RI	\$1,501	0.45%	\$1,507	\$1,186	78.67%

State of Washington
Office of Insurance Commissioner

2014 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)
All	154 Other Companies			\$30,889	9.28%	\$29,798	\$21,083	70.75%
Totals (Loss Ratio is average)				\$332,733	100.00%	\$329,910	\$206,963	62.73%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	\$191,364	13.87%	\$186,941	\$132,867	71.07%
2	Farmers Ins Co Of WA	21644	WA	\$84,391	6.12%	\$86,400	\$49,649	57.46%
3	Pemco Mut Ins Co	24341	WA	\$80,981	5.87%	\$80,047	\$48,935	61.13%
4	First Natl Ins Co Of Amer	24724	NH	\$74,012	5.36%	\$64,828	\$36,406	56.16%
5	Allstate Fire & Cas Ins Co	29688	IL	\$61,829	4.48%	\$59,647	\$43,118	72.29%
6	Geico Gen Ins Co	35882	MD	\$58,168	4.22%	\$58,132	\$38,469	66.18%
7	United Serv Automobile Assn	25941	TX	\$51,360	3.72%	\$50,851	\$31,793	62.52%
8	Progressive Direct Ins Co	16322	OH	\$47,823	3.47%	\$46,353	\$30,906	66.67%
9	Allstate Ins Co	19232	IL	\$44,870	3.25%	\$45,551	\$14,313	31.42%
10	USAA Cas Ins Co	25968	TX	\$43,540	3.16%	\$42,716	\$27,592	64.59%
11	Safeco Ins Co Of IL	39012	IL	\$43,442	3.15%	\$44,116	\$23,030	52.20%
12	American Family Mut Ins Co	19275	WI	\$41,507	3.01%	\$40,913	\$26,616	65.06%
13	Progressive Cas Ins Co	24260	OH	\$38,672	2.80%	\$39,180	\$22,810	58.22%
14	Liberty Mut Fire Ins Co	23035	WI	\$31,853	2.31%	\$30,520	\$14,265	46.74%
15	Geico Ind Co	22055	MD	\$28,237	2.05%	\$28,450	\$18,404	64.69%
16	USAA Gen Ind Co	18600	TX	\$25,295	1.83%	\$24,880	\$13,527	54.37%
17	Government Employees Ins Co	22063	MD	\$19,752	1.43%	\$19,811	\$12,746	64.34%
18	IDS Prop Cas Ins Co	29068	WI	\$19,306	1.40%	\$18,983	\$13,536	71.30%
19	State Farm Fire & Cas Co	25143	IL	\$18,808	1.36%	\$17,732	\$14,754	83.20%
20	Mutual Of Enumclaw Ins Co	14761	WA	\$18,683	1.35%	\$19,567	\$9,941	50.81%
21	Allstate Prop & Cas Ins Co	17230	IL	\$17,367	1.26%	\$17,781	\$7,999	44.99%
22	Grange Ins Assn	22101	WA	\$13,764	1.00%	\$13,336	\$8,292	62.18%
23	Hartford Cas Ins Co	29424	IN	\$12,606	0.91%	\$11,931	\$8,869	74.34%
24	Integon Preferred Ins Co	31488	NC	\$12,476	0.90%	\$11,083	\$6,566	59.24%
25	Hartford Underwriters Ins Co	30104	CT	\$12,194	0.88%	\$12,712	\$4,664	36.69%
26	Counrvy Pref Ins Co	21008	IL	\$11,828	0.86%	\$11,659	\$6,415	55.02%
27	Allstate Ind Co	19240	IL	\$10,478	0.76%	\$10,337	\$4,067	39.35%
28	Garrison Prop & Cas Ins Co	21253	TX	\$10,298	0.75%	\$10,037	\$5,921	59.00%
29	Travelers Home & Marine Ins Co	27998	CT	\$10,175	0.74%	\$10,596	\$5,194	49.02%
30	Enumclaw Prop & Cas Ins Co	11232	WA	\$9,716	0.70%	\$8,726	\$5,622	64.43%
31	Progressive Max Ins Co	24279	OH	\$9,448	0.68%	\$9,778	\$4,503	46.05%
32	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$9,261	0.67%	\$8,554	\$3,484	40.73%
33	Nationwide Ins Co Of Amer	25453	WI	\$8,507	0.62%	\$8,794	\$4,091	46.52%
34	Metropolitan Cas Ins Co	40169	RI	\$8,414	0.61%	\$8,420	\$5,006	59.46%
35	Esurance Ins Co	25712	WI	\$8,278	0.60%	\$8,014	\$5,900	73.62%
36	Amica Mut Ins Co	19976	RI	\$7,847	0.57%	\$8,045	\$4,331	53.83%
37	Country Mut Ins Co	20990	IL	\$7,237	0.52%	\$7,208	\$4,317	59.90%
38	Progressive Northwestern Ins Co	42919	OH	\$6,898	0.50%	\$7,177	\$3,484	48.54%
39	Property & Cas Ins Co Of Hartford	34690	IN	\$6,851	0.50%	\$7,084	\$3,350	47.29%
40	American Commerce Ins Co	19941	OH	\$6,301	0.46%	\$6,765	\$3,147	46.52%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	175 Other Companies			\$156,129	11.31%	\$148,323	\$77,235	52.07%
Totals (Loss Ratio is average)				\$1,379,962	100.00%	\$1,351,976	\$806,134	59.63%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	National Union Fire Ins Co Of Pitts	19445	PA	\$7,188	23.82%	\$7,124	\$72	1.01%
2	Factory Mut Ins Co	21482	RI	\$4,139	13.71%	\$4,200	(\$253)	(6.02)%
3	Affiliated Fm Ins Co	10014	RI	\$2,197	7.28%	\$2,158	\$2,849	132.00%
4	Zurich Amer Ins Co	16535	NY	\$1,811	6.00%	\$1,696	\$73	4.28%
5	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,381	4.57%	\$1,492	\$7,325	490.91%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$1,210	4.01%	\$1,172	\$570	48.67%
7	Travelers Prop Cas Co Of Amer	25674	CT	\$1,125	3.73%	\$1,113	\$10	0.90%
8	Eagle W Ins Co	12890	CA	\$893	2.96%	\$754	\$16	2.14%
9	Federal Ins Co	20281	IN	\$765	2.54%	\$697	\$17	2.38%
10	Continental Cas Co	20443	IL	\$758	2.51%	\$870	\$134	15.40%
11	Liberty Mut Fire Ins Co	23035	WI	\$706	2.34%	\$670	\$15	2.25%
12	Continental Western Ins Co	10804	IA	\$684	2.27%	\$658	\$657	99.73%
13	American Guar & Liab Ins	26247	NY	\$489	1.62%	\$465	\$22	4.76%
14	Oregon Mut Ins Co	14907	OR	\$484	1.60%	\$494	\$72	14.59%
15	Universal Underwriters Ins Co	41181	IL	\$464	1.54%	\$460	\$18	3.88%
16	XL Ins Amer Inc	24554	DE	\$406	1.34%	\$582	\$8	1.33%
17	Allianz Global Risks US Ins Co	35300	IL	\$402	1.33%	\$427	\$3	0.70%
18	Westport Ins Corp	39845	MO	\$373	1.23%	\$260	\$171	65.88%
19	Brotherhood Mut Ins Co	13528	IN	\$281	0.93%	\$267	\$7	2.50%
20	Lumbermens Underwriting Alliance	23108	MO	\$241	0.80%	\$264	\$0	0.01%
21	Western Natl Assur Co	24465	MN	\$231	0.76%	\$225	(\$2)	(0.95)%
22	Amco Ins Co	19100	IA	\$224	0.74%	\$231	\$43	18.53%
23	Allstate Ins Co	19232	IL	\$214	0.71%	\$190	\$45	23.67%
24	Universal Underwriters Of TX Ins	40843	IL	\$208	0.69%	\$202	\$3	1.61%
25	Cincinnati Ins Co	10677	OH	\$196	0.65%	\$219	\$263	120.18%
26	Travelers Ind Co	25658	CT	\$190	0.63%	\$169	\$13	7.97%
27	Axis Ins Co	37273	IL	\$179	0.59%	\$216	\$16	7.53%
28	Depositors Ins Co	42587	IA	\$154	0.51%	\$132	\$0	0.30%
29	Sompo Japan Ins Co of Amer	11126	NY	\$147	0.49%	\$125	\$13	10.74%
30	American Alt Ins Corp	19720	DE	\$137	0.46%	\$131	\$5	3.82%
31	Federated Mut Ins Co	13935	MN	\$127	0.42%	\$120	\$3	2.26%
32	Pacific Ind Co	20346	WI	\$125	0.42%	\$124	(\$1)	(0.66)%
33	Alaska Natl Ins Co	38733	AK	\$124	0.41%	\$121	\$43	35.52%
34	Pennsylvania Lumbermens Mut Ins	14974	PA	\$120	0.40%	\$122	\$0	0.00%
35	Great Northern Ins Co	20303	IN	\$109	0.36%	\$150	(\$3)	(2.18)%
36	Great Amer Ins Co of NY	22136	NY	\$87	0.29%	\$75	\$80	105.97%
37	New Hampshire Ins Co	23841	IL	\$83	0.27%	\$94	\$25	26.60%
38	Verlan Fire Ins Co MD	10815	NH	\$75	0.25%	\$71	\$58	81.83%
39	Nationwide Mut Ins Co	23787	OH	\$73	0.24%	\$71	\$74	105.22%
40	American Automobile Ins Co	21849	MO	\$69	0.23%	\$70	\$8	12.03%

State of Washington
Office of Insurance Commissioner
2014 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)
All	109 Other Companies			\$1,310	4.34%	\$1,133	\$305	26.93%
Totals (Loss Ratio is average)				\$30,180	100.00%	\$29,812	\$12,778	42.86%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$1,031	25.15%	\$1,035	(\$95)	(9.17)%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$812	19.82%	\$765	(\$2)	(0.21)%
3	Hiscox Ins Co Inc	10200	IL	\$447	10.91%	\$373	(\$31)	(8.39)%
4	Federal Ins Co	20281	IN	\$257	6.26%	\$348	\$19	5.47%
5	Zurich Amer Ins Co	16535	NY	\$204	4.98%	\$227	\$2	0.74%
6	US Specialty Ins Co	29599	TX	\$112	2.72%	\$122	(\$7)	(5.84)%
7	Atlantic Specialty Ins Co	27154	NY	\$83	2.03%	\$74	\$350	470.92%
8	Universal Underwriters Ins Co	41181	IL	\$80	1.95%	\$89	\$4	4.12%
9	Hartford Fire In Co	19682	CT	\$76	1.86%	\$83	(\$11)	(13.28)%
10	Westchester Fire Ins Co	10030	PA	\$74	1.81%	\$88	\$16	18.74%
11	Continental Cas Co	20443	IL	\$71	1.73%	\$72	\$27	37.44%
12	Nationwide Mut Ins Co	23787	OH	\$68	1.65%	\$68	\$0	(0.26)%
13	Fidelity & Deposit Co Of MD	39306	MD	\$61	1.48%	\$81	\$2	2.67%
14	Twin City Fire Ins Co Co	29459	IN	\$55	1.34%	\$63	(\$14)	(22.65)%
15	Philadelphia Ind Ins Co	18058	PA	\$49	1.19%	\$46	\$0	0.37%
16	Great Amer Ins Co	16691	OH	\$47	1.15%	\$44	\$1	2.32%
17	Hanover Ins Co	22292	NH	\$46	1.12%	\$31	\$0	0.00%
18	Great Northern Ins Co	20303	IN	\$40	0.97%	\$34	\$1	4.16%
19	Eagle W Ins Co	12890	CA	\$37	0.90%	\$35	\$2	6.76%
20	Universal Underwriters Of TX Ins	40843	IL	\$36	0.89%	\$34	\$0	1.35%
21	American Alt Ins Corp	19720	DE	\$30	0.73%	\$28	\$22	77.18%
22	Federated Mut Ins Co	13935	MN	\$26	0.64%	\$24	\$0	0.00%
23	Markel Amer Ins Co	28932	VA	\$24	0.60%	\$15	\$1	6.30%
24	Cincinnati Ins Co	10677	OH	\$23	0.55%	\$22	(\$3)	(11.40)%
25	Mutual Of Enumclaw Ins Co	14761	WA	\$22	0.55%	\$23	\$0	0.54%
26	Vigilant Ins Co	20397	NY	\$22	0.54%	\$23	\$0	(2.05)%
27	XL Ins Amer Inc	24554	DE	\$20	0.49%	\$24	\$1	2.79%
28	Western Natl Assur Co	24465	MN	\$19	0.47%	\$21	\$0	0.93%
29	Arch Ins Co	11150	MO	\$17	0.42%	\$14	\$5	35.55%
30	Ace Amer Ins Co	22667	PA	\$15	0.37%	\$4	\$2	58.53%
31	Transguard Ins Co Of Amer Inc	28886	IL	\$15	0.36%	\$14	\$2	15.47%
32	Navigators Ins Co	42307	NY	\$14	0.34%	\$8	\$12	151.40%
33	Stillwater Ins Co	25180	CA	\$14	0.33%	\$13	\$0	0.00%
34	Pacific Ind Co	20346	WI	\$13	0.33%	\$14	\$1	7.28%
35	Harco Natl Ins Co	26433	IL	\$13	0.32%	\$12	(\$12)	(101.32)%
36	Sentry Select Ins Co	21180	WI	\$9	0.21%	\$8	(\$1)	(18.59)%
37	Liberty Mut Fire Ins Co	23035	WI	\$8	0.20%	\$8	\$0	1.81%
38	Allied World Specialty Ins Co	16624	DE	\$8	0.19%	\$9	\$2	19.21%
39	Securiv Natl Ins Co	19879	DE	\$7	0.18%	\$7	\$0	6.63%
40	United States Liab Ins Co	25895	PA	\$7	0.17%	\$8	\$1	11.82%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	93 Other Companies			\$86	2.11%	\$111	(\$34)	(30.99)%
Totals (Loss Ratio is average)				\$4,099	100.00%	\$4,123	\$263	6.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	\$21,986	7.49%	\$20,358	\$7,419	36.44%
2	Philadelphia Ind Ins Co	18058	PA	\$14,649	4.99%	\$14,112	\$6,958	49.31%
3	Continental Western Ins Co	10804	IA	\$13,065	4.45%	\$12,221	(\$4,390)	(35.92)%
4	Mid Century Ins Co	21687	CA	\$11,133	3.79%	\$8,463	\$2,905	34.33%
5	Contractors Bonding & Ins Co	37206	IL	\$10,869	3.70%	\$10,890	\$2,415	22.18%
6	Truck Ins Exch	21709	CA	\$10,636	3.62%	\$8,657	\$2,504	28.92%
7	State Farm Fire & Cas Co	25143	IL	\$10,087	3.44%	\$10,057	\$2,177	21.64%
8	American Fire & Cas Co	24066	NH	\$8,990	3.06%	\$8,701	\$2,955	33.96%
9	Farmers Ins Exch	21652	CA	\$8,785	2.99%	\$7,289	\$1,936	26.56%
10	Mutual Of Enumclaw Ins Co	14761	WA	\$8,207	2.80%	\$8,464	\$3,634	42.94%
11	American States Ins Co	19704	IN	\$8,165	2.78%	\$8,716	\$2,866	32.88%
12	American Economy Ins Co	19690	IN	\$7,302	2.49%	\$7,907	\$5,460	69.05%
13	Federal Ins Co	20281	IN	\$6,371	2.17%	\$6,429	(\$192)	(2.99)%
14	Oregon Mut Ins Co	14907	OR	\$5,354	1.82%	\$5,492	\$1,622	29.53%
15	Eagle W Ins Co	12890	CA	\$5,198	1.77%	\$4,467	\$522	11.69%
16	Valley Forge Ins Co	20508	PA	\$4,787	1.63%	\$4,806	\$2,115	44.00%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$4,774	1.63%	\$4,626	\$2,006	43.37%
18	West Amer Ins Co	44393	IN	\$4,250	1.45%	\$3,921	\$1,432	36.52%
19	Charter Oak Fire Ins Co	25615	CT	\$3,944	1.34%	\$3,817	\$1,386	36.32%
20	QBE Ins Corp	39217	PA	\$3,888	1.32%	\$3,705	(\$6)	(0.17)%
21	Uniqard Ins Co	25747	WI	\$3,586	1.22%	\$3,798	(\$121)	(3.18)%
22	Travelers Cas Ins Co Of Amer	19046	CT	\$3,567	1.21%	\$3,711	\$4,273	115.14%
23	Sentinel Ins Co Ltd	11000	CT	\$3,541	1.21%	\$3,482	\$1,696	48.71%
24	National Fire Ins Co Of Hartford	20478	IL	\$3,485	1.19%	\$3,772	\$2,748	72.85%
25	Amco Ins Co	19100	IA	\$3,403	1.16%	\$3,103	\$2,128	68.59%
26	First Natl Ins Co Of Amer	24724	NH	\$3,394	1.16%	\$3,270	\$2,020	61.77%
27	Ohio Cas Ins Co	24074	NH	\$3,289	1.12%	\$3,118	\$1,016	32.57%
28	Allstate Ind Co	19240	IL	\$3,264	1.11%	\$3,226	\$1	0.03%
29	Hartford Cas Ins Co	29424	IN	\$3,254	1.11%	\$3,324	(\$2,200)	(66.18)%
30	American Family Mut Ins Co	19275	WI	\$3,163	1.08%	\$3,009	\$678	22.55%
31	Cincinnati Ins Co	10677	OH	\$2,904	0.99%	\$2,833	\$621	21.90%
32	North Pacific Ins Co	23892	OR	\$2,721	0.93%	\$3,203	\$301	9.38%
33	General Ins Co Of Amer	24732	NH	\$2,564	0.87%	\$2,555	\$1,040	40.72%
34	Continental Ins Co	35289	PA	\$2,531	0.86%	\$2,980	\$2,828	94.91%
35	Alaska Natl Ins Co	38733	AK	\$2,490	0.85%	\$2,581	\$116	4.48%
36	Allstate Ins Co	19232	IL	\$2,430	0.83%	\$2,433	\$4,074	167.42%
37	Travelers Ind Co	25658	CT	\$2,352	0.80%	\$2,703	\$1,638	60.61%
38	Phoenix Ins Co	25623	CT	\$2,247	0.77%	\$2,195	\$1,210	55.13%
39	Granite State Ins Co	23809	IL	\$2,165	0.74%	\$2,451	\$108	4.39%
40	Brotherhood Mut Ins Co	13528	IN	\$2,097	0.71%	\$1,972	\$1,369	69.44%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	214 Other Companies			\$62,682	21.35%	\$63,023	\$26,885	42.66%
Totals (Loss Ratio is average)				\$293,569	100.00%	\$285,840	\$98,154	34.34%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	Philadelphia Ind Ins Co	18058	PA	\$20,941	4.80%	\$19,747	\$6,482	32.83%
2	Ohio Security Ins Co	24082	NH	\$20,814	4.77%	\$18,346	\$9,203	50.16%
3	QBE Ins Corp	39217	PA	\$19,406	4.45%	\$19,835	\$5,897	29.73%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$18,930	4.34%	\$18,435	\$10,713	58.11%
5	Farmers Ins Co Of WA	21644	WA	\$17,818	4.09%	\$17,696	\$8,623	48.73%
6	State Farm Fire & Cas Co	25143	IL	\$17,175	3.94%	\$17,305	\$4,088	23.62%
7	Allstate Ind Co	19240	IL	\$13,193	3.03%	\$13,041	\$7,103	54.47%
8	Continental Western Ins Co	10804	IA	\$12,456	2.86%	\$11,867	\$5,569	46.93%
9	American Economy Ins Co	19690	IN	\$11,740	2.69%	\$12,203	\$2,560	20.97%
10	Mid Century Ins Co	21687	CA	\$11,513	2.64%	\$13,263	\$5,297	39.94%
11	Truck Ins Exch	21709	CA	\$11,468	2.63%	\$13,539	\$7,204	53.21%
12	American States Ins Co	19704	IN	\$10,710	2.46%	\$10,655	\$7,498	70.36%
13	Ace Amer Ins Co	22667	PA	\$10,108	2.32%	\$9,514	\$872	9.17%
14	Farmers Ins Exch	21652	CA	\$9,939	2.28%	\$11,772	\$4,989	42.38%
15	Allstate Ins Co	19232	IL	\$9,889	2.27%	\$10,095	\$8,781	86.98%
16	Eagle W Ins Co	12890	CA	\$9,648	2.21%	\$8,224	\$8,376	101.85%
17	Hartford Cas Ins Co	29424	IN	\$9,189	2.11%	\$9,587	\$4,463	46.55%
18	Travelers Cas Ins Co Of Amer	19046	CT	\$8,134	1.87%	\$7,974	\$5,185	65.03%
19	Uniqard Ins Co	25747	WI	\$7,755	1.78%	\$7,610	\$3,413	44.85%
20	Travelers Prop Cas Co Of Amer	25674	CT	\$6,793	1.56%	\$6,652	\$2,820	42.40%
21	Oregon Mut Ins Co	14907	OR	\$6,544	1.50%	\$6,713	\$7,499	111.72%
22	Sentinel Ins Co Ltd	11000	CT	\$5,801	1.33%	\$5,539	\$1,985	35.85%
23	American Fire & Cas Co	24066	NH	\$5,681	1.30%	\$5,322	\$1,451	27.27%
24	American Family Mut Ins Co	19275	WI	\$5,165	1.18%	\$4,802	\$2,792	58.15%
25	Federal Ins Co	20281	IN	\$5,015	1.15%	\$5,491	\$1,139	20.74%
26	Church Mut Ins Co	18767	WI	\$4,803	1.10%	\$4,729	\$1,558	32.94%
27	Charter Oak Fire Ins Co	25615	CT	\$4,665	1.07%	\$4,747	\$1,554	32.75%
28	Hartford Fire In Co	19682	CT	\$4,501	1.03%	\$4,400	(\$4,528)	(102.91)%
29	Amco Ins Co	19100	IA	\$4,220	0.97%	\$4,286	\$757	17.65%
30	West Amer Ins Co	44393	IN	\$3,556	0.82%	\$3,069	\$1,551	50.56%
31	Ohio Cas Ins Co	24074	NH	\$3,529	0.81%	\$3,244	\$1,430	44.09%
32	General Ins Co Of Amer	24732	NH	\$3,379	0.78%	\$3,465	\$15	0.44%
33	Phoenix Ins Co	25623	CT	\$3,170	0.73%	\$2,993	\$2,179	72.78%
34	North Pacific Ins Co	23892	OR	\$3,082	0.71%	\$3,631	\$4,030	111.00%
35	Continental Cas Co	20443	IL	\$3,025	0.69%	\$3,015	\$740	24.56%
36	National Union Fire Ins Co Of Pitts	19445	PA	\$2,818	0.65%	\$2,584	(\$390)	(15.08)%
37	Zurich Amer Ins Co	16535	NY	\$2,792	0.64%	\$2,905	\$691	23.78%
38	Travelers Ind Co Of Amer	25666	CT	\$2,772	0.64%	\$2,968	\$260	8.75%
39	Depositors Ins Co	42587	IA	\$2,640	0.61%	\$2,165	\$2,129	98.36%
40	Cincinnati Ins Co	10677	OH	\$2,638	0.61%	\$2,512	(\$1,398)	(55.66)%

State of Washington
Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	213 Other Companies			\$98,506	22.60%	\$101,283	\$45,087	44.52%
Totals (Loss Ratio is average)				\$435,921	100.00%	\$437,222	\$189,668	43.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	Atradius Trade Credit Ins Co	25422	MD	\$6,477	23.94%	\$6,096	\$264	4.33%
2	Euler Hermes N Amer Ins Co	20516	MD	\$4,253	15.72%	\$3,925	\$402	10.24%
3	Old Republic Ins Co	24147	PA	\$3,391	12.53%	\$2,531	\$1,017	40.20%
4	State Natl Ins Co Inc	12831	TX	\$2,370	8.76%	\$2,145	\$833	38.83%
5	First Colonial Ins Co	29980	FL	\$2,294	8.48%	\$2,051	\$853	41.56%
6	Ohio Ind Co	26565	OH	\$1,669	6.17%	\$1,230	\$529	42.99%
7	Coface N Amer Ins Co	31887	MA	\$1,301	4.81%	\$1,043	\$170	16.27%
8	US Specialty Ins Co	29599	TX	\$794	2.93%	\$599	\$244	40.65%
9	Atlantic Specialty Ins Co	27154	NY	\$657	2.43%	\$492	\$413	83.92%
10	Transamerica Cas Ins Co	10952	OH	\$581	2.15%	\$607	\$111	18.28%
11	American Bankers Ins Co Of FL	10111	FL	\$517	1.91%	\$517	\$12	2.36%
12	American Security Ins Co	42978	DE	\$467	1.72%	\$467	(\$1)	(0.15)%
13	Great Amer Assur Co	26344	OH	\$409	1.51%	\$402	\$1	0.22%
14	American Natl Prop & Cas Co	28401	MO	\$369	1.37%	\$398	\$202	50.84%
15	Arch Ins Co	11150	MO	\$351	1.30%	\$508	\$142	27.95%
16	Knightbrook Ins Co	13722	DE	\$241	0.89%	\$226	\$32	14.12%
17	Ace Amer Ins Co	22667	PA	\$222	0.82%	\$222	\$12	5.21%
18	Great Amer Ins Co	16691	OH	\$210	0.77%	\$221	\$25	11.45%
19	State Farm Mut Auto Ins Co	25178	IL	\$146	0.54%	\$142	\$20	14.25%
20	Securian Cas Co	10054	MN	\$116	0.43%	\$9	\$0	1.77%
21	Cumis Ins Society Inc	10847	IA	\$109	0.40%	\$108	\$66	61.39%
22	United Guar Residential Ins Co of NC	16667	NC	\$76	0.28%	\$77	\$58	75.38%
23	Standard Guar Ins Co	42986	DE	\$70	0.26%	\$176	\$27	15.49%
24	Zale Ind Co	30325	TX	\$60	0.22%	\$60	\$5	8.36%
25	Great Amer Alliance Ins Co	26832	OH	\$51	0.19%	\$118	(\$78)	(65.74)%
26	American Reliable Ins Co	19615	AZ	\$50	0.18%	\$358	\$50	14.04%
27	Virginia Surety Co Inc	40827	IL	\$44	0.16%	\$3	\$0	0.00%
28	State Farm Fire & Cas Co	25143	IL	\$6	0.02%	\$5	\$10	192.53%
29	Wesco Ins Co	25011	DE	\$1	0.00%	\$1	\$0	(52.08)%
30	National Cas Co	11991	WI	\$0	0.00%	\$0	\$0	0.00%
31	Dealers Assur Co	16705	OH	(\$35)	(0.13)%	\$68	\$41	60.46%
	All 4 Other Companies			(\$211)	(0.78)%	\$714	(\$740)	(103.61)%
	Totals (Loss Ratio is average)			\$27,053	100.00%	\$25,521	\$4,720	18.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$36,806	28.25%	\$36,862	\$1	0.00%
2	Geovera Ins Co	10799	CA	\$17,825	13.68%	\$17,589	\$0	0.00%
3	United Serv Automobile Assn	25941	TX	\$5,348	4.10%	\$5,473	\$37	0.67%
4	Zurich Amer Ins Co	16535	NY	\$4,671	3.58%	\$4,318	(\$3)	(0.08)%
5	Westport Ins Corp	39845	MO	\$4,556	3.50%	\$4,403	(\$12)	(0.27)%
6	Liberty Mut Fire Ins Co	23035	WI	\$4,165	3.20%	\$4,237	\$0	0.00%
7	Safeco Ins Co Of IL	39012	IL	\$3,738	2.87%	\$3,755	\$0	0.00%
8	Insurance Co Of The West	27847	CA	\$3,212	2.47%	\$3,422	\$0	0.00%
9	American Guar & Liab Ins	26247	NY	\$3,165	2.43%	\$2,714	(\$5)	(0.18)%
10	Metropolitan Prop & Cas Ins Co	26298	RI	\$2,969	2.28%	\$2,996	\$84	2.81%
11	Axis Ins Co	37273	IL	\$2,714	2.08%	\$2,927	\$241	8.25%
12	American Modern Home Ins Co	23469	OH	\$2,696	2.07%	\$2,532	\$1	0.05%
13	Farmers Ins Co Of WA	21644	WA	\$2,499	1.92%	\$2,561	\$0	0.00%
14	Continental Cas Co	20443	IL	\$2,406	1.85%	\$2,316	(\$199)	(8.58)%
15	American Family Mut Ins Co	19275	WI	\$2,388	1.83%	\$2,286	\$0	0.00%
16	USAA Cas Ins Co	25968	TX	\$2,236	1.72%	\$2,280	\$18	0.77%
17	American Automobile Ins Co	21849	MO	\$2,050	1.57%	\$2,109	(\$12)	(0.55)%
18	Amica Mut Ins Co	19976	RI	\$2,031	1.56%	\$1,919	\$0	0.00%
19	XL Ins Amer Inc	24554	DE	\$1,727	1.33%	\$1,857	\$49	2.64%
20	Property & Cas Ins Co Of Hartford	34690	IN	\$1,652	1.27%	\$1,688	\$0	0.00%
21	Vigilant Ins Co	20397	NY	\$1,456	1.12%	\$1,536	\$0	0.00%
22	AIG Prop Cas Co	19402	PA	\$1,439	1.10%	\$1,465	\$0	0.00%
23	Hartford Ins Co Of The Midwest	37478	IN	\$1,183	0.91%	\$1,219	\$0	0.00%
24	Bankers Standard Ins Co	18279	PA	\$902	0.69%	\$812	\$0	0.00%
25	Ace Amer Ins Co	22667	PA	\$862	0.66%	\$1,238	\$0	0.00%
26	Great Northern Ins Co	20303	IN	\$757	0.58%	\$573	\$0	0.00%
27	Pacific Ind Co	20346	WI	\$726	0.56%	\$722	\$0	0.00%
28	Liberty Ins Corp	42404	IL	\$668	0.51%	\$552	\$0	0.00%
29	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$638	0.49%	\$632	\$20	3.13%
30	Travelers Prop Cas Co Of Amer	25674	CT	\$615	0.47%	\$696	\$20	2.88%
31	Travelers Home & Marine Ins Co	27998	CT	\$577	0.44%	\$596	\$0	(0.03)%
32	Westchester Fire Ins Co	10030	PA	\$498	0.38%	\$528	\$0	0.00%
33	Nationwide Mut Fire Ins Co	23779	OH	\$478	0.37%	\$464	\$4	0.94%
34	American Alt Ins Corp	19720	DE	\$472	0.36%	\$537	(\$32)	(6.01)%
35	Allianz Global Risks US Ins Co	35300	IL	\$470	0.36%	\$484	(\$55)	(11.38)%
36	Travelers Ind Co	25658	CT	\$462	0.35%	\$399	\$12	2.94%
37	Depositors Ins Co	42587	IA	\$445	0.34%	\$466	\$0	0.00%
38	Safeco Ins Co of OR	11071	OR	\$436	0.33%	\$463	\$0	0.00%
39	Nationwide Ins Co Of Amer	25453	WI	\$410	0.31%	\$398	\$0	0.00%
40	Federated Mut Ins Co	13935	MN	\$377	0.29%	\$358	\$0	0.00%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	114 Other Companies			\$7,570	5.81%	\$7,349	(\$53)	(0.73)%
Totals (Loss Ratio is average)				\$130,294	100.00%	\$129,731	\$115	0.09%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2014 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	\$13,445	42.61%	\$13,320	\$7,121	53.46%
2	Ace Amer Ins Co	22667	PA	\$9,762	30.94%	\$10,434	\$5,415	51.90%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$2,275	7.21%	\$2,616	(\$27)	(1.05)%
4	XL Specialty Ins Co	37885	DE	\$1,221	3.87%	\$1,525	\$628	41.21%
5	Zurich Amer Ins Co	16535	NY	\$1,049	3.33%	\$806	\$238	29.54%
6	Liberty Ins Corp	42404	IL	\$962	3.05%	\$898	\$2,386	265.63%
7	Arch Ins Co	11150	MO	\$810	2.57%	\$809	\$28	3.42%
8	Travelers Prop Cas Co Of Amer	25674	CT	\$607	1.92%	\$576	\$347	60.34%
9	Old Republic Ins Co	24147	PA	\$512	1.62%	\$508	(\$941)	(185.14)%
10	State Natl Ins Co Inc	12831	TX	\$442	1.40%	\$406	\$207	51.04%
11	New York Marine & Gen Ins Co	16608	NY	\$185	0.59%	\$185	(\$16)	(8.49)%
12	Hartford Cas Ins Co	29424	IN	\$181	0.57%	\$160	(\$25)	(15.61)%
13	Granite State Ins Co	23809	IL	\$57	0.18%	\$57	\$28	50.00%
14	Sentry Ins A Mut Co	24988	WI	\$47	0.15%	\$47	\$19	39.78%
15	Federal Ins Co	20281	IN	\$3	0.01%	\$11	(\$1)	(10.78)%
16	Ace Fire Underwriters Ins Co	20702	PA	\$1	0.00%	\$0	\$0	91.76%
17	Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$0	\$17	0.00%
18	Genesis Ins Co	38962	CT	\$0	0.00%	\$0	\$18	0.00%
19	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$157	0.00%
20	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$1,506	0.00%
21	Vigilant Ins Co	20397	NY	\$0	0.00%	\$1	\$0	(21.59)%
22	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$2,825	0.00%
23	American Guar & Liab Ins	26247	NY	\$0	0.00%	\$0	\$469	(407443.48)%
	All 24 Other Companies			(\$7)	(0.02)%	\$3	(\$2,865)	(89432.28)%
Totals (Loss Ratio is average)				\$31,551	100.00%	\$32,362	\$17,535	54.19%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	WA	\$14,417	20.99%	\$14,246	\$12,685	89.04%
2	Country Mut Ins Co	20990	IL	\$8,691	12.65%	\$8,630	\$5,173	59.94%
3	Grange Ins Assn	22101	WA	\$8,636	12.57%	\$8,639	\$3,713	42.98%
4	North Pacific Ins Co	23892	OR	\$5,957	8.67%	\$5,707	\$1,592	27.90%
5	American States Ins Co	19704	IN	\$4,783	6.96%	\$4,607	\$3,618	78.54%
6	Uniqard Ins Co	25747	WI	\$2,604	3.79%	\$2,499	\$2,843	113.74%
7	State Farm Fire & Cas Co	25143	IL	\$2,585	3.76%	\$2,515	\$1,560	62.02%
8	Travelers Ind Co	25658	CT	\$2,522	3.67%	\$2,601	\$2,029	78.01%
9	Nationwide Mut Ins Co	23787	OH	\$2,009	2.92%	\$2,594	\$2,773	106.92%
10	Associated Ind Corp	21865	CA	\$1,875	2.73%	\$1,872	\$169	9.05%
11	Nationwide Aqribusiness Ins Co	28223	IA	\$1,856	2.70%	\$999	\$1,115	111.55%
12	Charter Oak Fire Ins Co	25615	CT	\$1,615	2.35%	\$1,715	\$3,090	180.19%
13	Oregon Mut Ins Co	14907	OR	\$1,602	2.33%	\$1,698	\$553	32.55%
14	Indemnity Ins Co Of North Amer	43575	PA	\$1,600	2.33%	\$1,525	\$844	55.34%
15	Travelers Ind Co Of Amer	25666	CT	\$1,418	2.06%	\$1,325	\$654	49.40%
16	National Surety Corp	21881	IL	\$1,213	1.77%	\$1,287	\$886	68.88%
17	Firemans Fund Ins Co	21873	CA	\$880	1.28%	\$845	\$791	93.58%
18	QBE Ins Corp	39217	PA	\$851	1.24%	\$873	\$139	15.88%
19	American Family Mut Ins Co	19275	WI	\$842	1.23%	\$754	\$605	80.27%
20	Travelers Ind Co Of CT	25682	CT	\$797	1.16%	\$816	\$134	16.44%
21	American Economy Ins Co	19690	IN	\$701	1.02%	\$675	\$468	69.36%
22	American Ins Co	21857	OH	\$587	0.85%	\$654	\$614	93.89%
23	Markel Ins Co	38970	IL	\$274	0.40%	\$292	\$85	29.10%
24	Eagle W Ins Co	12890	CA	\$248	0.36%	\$190	\$53	27.69%
25	Great Amer Ins Co	16691	OH	\$66	0.10%	\$82	\$71	87.06%
26	Starnet Ins Co	40045	DE	\$33	0.05%	\$31	(\$9)	(28.43)%
27	Great Amer Ins Co of NY	22136	NY	\$28	0.04%	\$25	\$0	(1.64)%
28	American Reliable Ins Co	19615	AZ	\$4	0.01%	\$5	\$0	0.00%
29	Great Amer Assur Co	26344	OH	\$2	0.00%	\$2	\$0	(5.26)%
30	OneBeacon Amer Ins Co	20621	PA	\$0	0.00%	\$0	\$6	0.00%
31	Great Amer Alliance Ins Co	26832	OH	(\$12)	(0.02)%	\$20	\$1	4.49%
	All 7 Other Companies			\$0	0.00%	\$0	(\$10)	582075864400.00)%
	Totals (Loss Ratio is average)			\$68,685	100.00%	\$67,721	\$46,244	68.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$6,256	21.13%	\$5,813	\$81	1.39%
2	Hartford Ins Co Of The Midwest	37478	IN	\$4,917	16.61%	\$4,939	\$587	11.88%
3	Farmers Ins Co Of WA	21644	WA	\$4,850	16.38%	\$4,794	\$303	6.31%
4	Wright Natl Flood Ins Co	11523	TX	\$3,469	11.72%	\$3,343	\$138	4.11%
5	Allstate Ins Co	19232	IL	\$3,053	10.31%	\$3,069	\$509	16.60%
6	USAA Gen Ind Co	18600	TX	\$1,791	6.05%	\$1,773	\$197	11.13%
7	Selective Ins Co Of Amer	12572	NJ	\$1,260	4.26%	\$1,269	\$14	1.09%
8	American Family Mut Ins Co	19275	WI	\$485	1.64%	\$433	\$222	51.41%
9	Liberty Mut Fire Ins Co	23035	WI	\$399	1.35%	\$383	\$0	0.00%
10	National Interstate Ins Co	32620	OH	\$391	1.32%	\$398	\$1	0.32%
11	Metropolitan Prop & Cas Ins Co	26298	RI	\$369	1.25%	\$366	(\$28)	(7.57)%
12	Hartford Underwriters Ins Co	30104	CT	\$326	1.10%	\$339	\$0	0.00%
13	Foremost Ins Co Grand Rapids MI	11185	MI	\$320	1.08%	\$312	\$13	4.08%
14	Homesite Ins Co Of The Midwest	13927	ND	\$311	1.05%	\$265	\$0	0.00%
15	Harlevsille Ins Co	23582	PA	\$304	1.03%	\$294	\$0	0.00%
16	Nationwide Mut Fire Ins Co	23779	OH	\$266	0.90%	\$267	\$0	0.00%
17	Philadelphia Ind Ins Co	18058	PA	\$212	0.72%	\$221	\$18	8.00%
18	Rural Comm Ins Co	39039	MN	\$165	0.56%	\$165	\$0	0.00%
19	American Natl Prop & Cas Co	28401	MO	\$109	0.37%	\$106	\$0	0.00%
20	American Strategic Ins Corp	10872	FL	\$70	0.24%	\$62	(\$11)	(17.17)%
21	Service Ins Co	36560	FL	\$68	0.23%	\$68	\$0	0.00%
22	QBE Ins Corp	39217	PA	\$65	0.22%	\$66	\$10	15.04%
23	First Amer Prop & Cas Ins Co	37710	CA	\$50	0.17%	\$51	\$0	0.00%
24	Bankers Ins Co	33162	FL	\$50	0.17%	\$37	\$0	0.36%
25	New Hampshire Ins Co	23841	IL	\$42	0.14%	\$42	(\$1)	(1.49)%
26	Century Natl Ins Co	26905	CA	\$14	0.05%	\$14	\$0	0.00%
27	Occidental Fire & Cas Co Of NC	23248	NC	\$4	0.01%	\$4	\$0	0.00%
28	Intecon Preferred Ins Co	31488	NC	\$1	0.00%	\$1	\$0	0.00%
29	Westfield Ins Co	24112	OH	\$1	0.00%	\$1	\$0	0.00%
30	Colonial Amer Cas & Surety Co	34347	MD	\$0	0.00%	\$0	\$1	0.00%
31	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$9	0.00%
32	Stillwater Prop & Cas Ins Co	16578	NY	\$0	0.00%	\$0	\$30	0.00%
33	Standard Fire Ins Co	19070	CT	(\$14)	(0.05)%	\$476	\$0	0.00%
All	1 Other Companies			\$0	0.00%	\$0	\$0	9162596900.00%
Totals (Loss Ratio is average)				\$29,606	100.00%	\$29,372	\$2,093	7.13%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$3,866	21.76%	\$3,761	\$751	19.98%
2	Federal Ins Co	20281	IN	\$2,059	11.59%	\$2,115	(\$22)	(1.05)%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$1,781	10.02%	\$1,923	\$268	13.93%
4	Cumis Ins Society Inc	10847	IA	\$1,198	6.74%	\$1,334	\$506	37.90%
5	Great Amer Ins Co	16691	OH	\$998	5.62%	\$1,024	\$84	8.17%
6	Berkley Regional Ins Co	29580	DE	\$971	5.47%	\$449	\$66	14.69%
7	Fidelity & Deposit Co Of MD	39306	MD	\$604	3.40%	\$509	\$94	18.41%
8	Hartford Fire In Co	19682	CT	\$525	2.96%	\$532	\$2	0.45%
9	Continental Cas Co	20443	IL	\$466	2.62%	\$519	(\$1)	(0.15)%
10	Continental Ins Co	35289	PA	\$452	2.55%	\$461	(\$31)	(6.74)%
11	Western Surety Co	13188	SD	\$397	2.24%	\$390	(\$45)	(11.43)%
12	Zurich Amer Ins Co	16535	NY	\$388	2.18%	\$341	\$30	8.87%
13	Liberty Mut Ins Co	23043	MA	\$313	1.76%	\$269	(\$72)	(26.92)%
14	Liberty Ins Underwriters Inc	19917	IL	\$277	1.56%	\$209	\$26	12.59%
15	Federated Mut Ins Co	13935	MN	\$240	1.35%	\$237	\$7	3.03%
16	Everest Natl Ins Co	10120	DE	\$231	1.30%	\$370	(\$71)	(19.13)%
17	Philadelphia Ind Ins Co	18058	PA	\$228	1.28%	\$209	\$4	2.06%
18	Twin City Fire Ins Co Co	29459	IN	\$221	1.24%	\$194	(\$54)	(27.60)%
19	Ace Amer Ins Co	22667	PA	\$189	1.06%	\$38	\$66	170.83%
20	Westchester Fire Ins Co	10030	PA	\$171	0.96%	\$321	\$52	16.37%
21	Hanover Ins Co	22292	NH	\$138	0.77%	\$111	(\$15)	(13.56)%
22	Arch Ins Co	11150	MO	\$130	0.73%	\$132	\$38	28.91%
23	Ohio Cas Ins Co	24074	NH	\$125	0.70%	\$110	\$15	13.30%
24	Colonial Surety Co	10758	PA	\$117	0.66%	\$98	(\$2)	(1.99)%
25	RLI Ins Co	13056	IL	\$113	0.64%	\$118	\$4	3.44%
26	St Paul Mercury Ins Co	24791	CT	\$112	0.63%	\$117	\$29	24.89%
27	Universal Underwriters Ins Co	41181	IL	\$100	0.56%	\$109	\$6	5.22%
28	St Paul Fire & Marine Ins Co	24767	CT	\$85	0.48%	\$191	\$64	33.64%
29	American States Ins Co	19704	IN	\$84	0.47%	\$77	\$52	68.17%
30	Atlantic Specialty Ins Co	27154	NY	\$75	0.42%	\$71	\$21	29.11%
31	Contractors Bonding & Ins Co	37206	IL	\$72	0.40%	\$58	\$6	9.53%
32	Markel Amer Ins Co	28932	VA	\$71	0.40%	\$37	\$2	6.30%
33	Sentry Select Ins Co	21180	WI	\$69	0.39%	\$59	\$1	2.40%
34	Beazlev Ins Co Inc	37540	CT	\$67	0.38%	\$56	\$203	364.62%
35	Sentry Ins A Mut Co	24988	WI	\$63	0.35%	\$64	(\$1)	(1.00)%
36	State Farm Fire & Cas Co	25143	IL	\$59	0.33%	\$58	\$70	120.58%
37	Colonial Amer Cas & Surety Co	34347	MD	\$55	0.31%	\$76	\$64	84.39%
38	Pacific Ind Co	20346	WI	\$53	0.30%	\$53	\$9	16.41%
39	Allied World Specialty Ins Co	16624	DE	\$47	0.27%	\$48	\$2	3.54%
40	Universal Underwriters Of TX Ins	40843	IL	\$47	0.26%	\$46	\$2	5.42%

State of Washington
Office of Insurance Commissioner
2014 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)
All	95 Other Companies			\$509	2.87%	\$581	(\$20)	(3.42)%
Totals (Loss Ratio is average)				\$17,766	100.00%	\$17,475	\$2,212	12.66%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$735	87.50%	\$5,308	\$0	0.00%
2	Build Amer Mut Assur Co	14380	NY	\$58	6.86%	\$0	\$0	0.00%
3	Municipal Assur Cor	13559	NY	\$37	4.38%	\$0	\$0	0.00%
4	Assured Guar Municipal Corp	18287	NY	\$11	1.26%	\$3,575	\$0	0.00%
5	Radian Asset Assur Inc	36250	NY	\$0	0.00%	\$256	\$0	0.00%
6	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$1	\$0	(2.80)%
7	Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$3,008	\$0	0.00%
8	MBIA Ins Corp	12041	NY	\$0	0.00%	\$5,881	\$0	0.00%
9	National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$1,349	\$0	0.00%
10	CIFG Assur N Amer Inc	25771	NY	\$0	0.00%	\$6	\$0	0.00%
11	Svncora Guar Inc	20311	NY	\$0	0.00%	\$183	\$0	0.00%
12	Assured Guar Corp	30180	MD	\$0	0.00%	\$2,720	\$0	0.00%
All	0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$840	100.00%	\$22,287	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$17,703	11.34%	\$17,697	\$122	0.69%
2	Safeco Ins Co Of Amer	24740	NH	\$14,926	9.56%	\$15,240	\$7,540	49.48%
3	Affiliated Fm Ins Co	10014	RI	\$11,534	7.39%	\$11,311	\$3,808	33.67%
4	Standard Guar Ins Co	42986	DE	\$8,537	5.47%	\$5,777	\$2,634	45.59%
5	Pemco Mut Ins Co	24341	WA	\$7,791	4.99%	\$7,651	\$4,237	55.38%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$6,801	4.36%	\$6,726	\$3,962	58.91%
7	Liberty Mut Fire Ins Co	23035	WI	\$5,608	3.59%	\$5,344	\$790	14.79%
8	Factory Mut Ins Co	21482	RI	\$5,246	3.36%	\$5,733	\$687	11.98%
9	United Serv Automobile Assn	25941	TX	\$4,327	2.77%	\$4,259	\$1,028	24.15%
10	Zurich Amer Ins Co	16535	NY	\$3,876	2.48%	\$3,756	\$1,653	44.00%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$3,318	2.13%	\$3,374	\$406	12.02%
12	Lumbermens Underwriting Alliance	23108	MO	\$3,284	2.10%	\$3,145	\$0	0.00%
13	Continental Cas Co	20443	IL	\$3,263	2.09%	\$3,147	\$634	20.15%
14	Allianz Global Risks US Ins Co	35300	IL	\$3,196	2.05%	\$3,173	(\$204)	(6.44)%
15	Enumclaw Prop & Cas Ins Co	11232	WA	\$3,138	2.01%	\$3,164	\$1,412	44.63%
16	American Modern Home Ins Co	23469	OH	\$3,131	2.01%	\$1,970	\$277	14.05%
17	Automobile Ins Co Of Hartford CT	19062	CT	\$2,349	1.51%	\$2,451	\$1,225	49.98%
18	Travelers Ind Co	25658	CT	\$2,116	1.36%	\$2,050	\$4,666	227.62%
19	American Alt Ins Corp	19720	DE	\$2,087	1.34%	\$2,017	\$2,440	120.95%
20	Axis Ins Co	37273	IL	\$1,972	1.26%	\$2,494	(\$98)	(3.94)%
21	USAA Cas Ins Co	25968	TX	\$1,896	1.21%	\$1,862	\$683	36.70%
22	American Guar & Liab Ins	26247	NY	\$1,847	1.18%	\$1,900	\$1,179	62.06%
23	American Modern Select Ins Co	38652	OH	\$1,622	1.04%	\$1,462	\$381	26.05%
24	Westport Ins Corp	39845	MO	\$1,621	1.04%	\$2,390	(\$2,981)	(124.75)%
25	Uniqard Ins Co	25747	WI	\$1,462	0.94%	\$1,569	\$103	6.55%
26	Insurance Co Of The State Of PA	19429	PA	\$1,427	0.91%	\$1,838	(\$5)	(0.27)%
27	Great Amer Ins Co of NY	22136	NY	\$1,326	0.85%	\$1,274	(\$254)	(19.92)%
28	Grande Ins Assn	22101	WA	\$1,291	0.83%	\$1,319	\$623	47.21%
29	Western Natl Assur Co	24465	MN	\$1,263	0.81%	\$1,261	\$345	27.34%
30	XL Ins Amer Inc	24554	DE	\$1,126	0.72%	\$1,801	\$62	3.42%
31	American Commerce Ins Co	19941	OH	\$1,112	0.71%	\$1,162	\$497	42.73%
32	Depositors Ins Co	42587	IA	\$1,086	0.70%	\$1,047	\$423	40.43%
33	Sentry Ins A Mut Co	24988	WI	\$1,063	0.68%	\$997	\$151	15.12%
34	Sompo Japan Ins Co of Amer	11126	NY	\$898	0.58%	\$1,165	\$295	25.29%
35	Encompass Ind Co	15130	IL	\$851	0.54%	\$816	\$228	27.89%
36	Pennsylvania Lumbermens Mut Ins	14974	PA	\$838	0.54%	\$731	\$222	30.35%
37	RSUI Ind Co	22314	NH	\$834	0.53%	\$486	\$34	6.95%
38	American Home Assur Co	19380	NY	\$786	0.50%	\$226	\$27	11.99%
39	National Cas Co	11991	WI	\$786	0.50%	\$814	\$235	28.86%
40	Federated Mut Ins Co	13935	MN	\$781	0.50%	\$750	\$998	132.99%

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	192 Other Companies			\$17,963	11.51%	\$28,210	\$4,301	15.25%
Totals (Loss Ratio is average)				\$156,082	100.00%	\$163,560	\$44,763	27.37%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$269,030	17.70%	\$268,530	\$137,022	51.03%
2	Safeco Ins Co Of Amer	24740	NH	\$151,618	9.98%	\$144,588	\$85,210	58.93%
3	Pemco Mut Ins Co	24341	WA	\$92,059	6.06%	\$89,449	\$55,295	61.82%
4	Farmers Ins Co Of WA	21644	WA	\$76,416	5.03%	\$79,155	\$39,670	50.12%
5	Allstate Prop & Cas Ins Co	17230	IL	\$68,099	4.48%	\$64,446	\$35,828	55.59%
6	Fire Ins Exch	21660	CA	\$63,319	4.17%	\$61,018	\$30,950	50.72%
7	United Serv Automobile Assn	25941	TX	\$58,581	3.85%	\$58,024	\$28,409	48.96%
8	Foremost Ins Co Grand Rapids MI	11185	MI	\$50,894	3.35%	\$50,774	\$25,973	51.15%
9	Allstate Ind Co	19240	IL	\$47,748	3.14%	\$49,252	\$23,543	47.80%
10	Allstate Ins Co	19232	IL	\$42,497	2.80%	\$43,863	\$18,208	41.51%
11	USAA Cas Ins Co	25968	TX	\$41,601	2.74%	\$40,876	\$24,790	60.65%
12	American Family Mut Ins Co	19275	WI	\$38,000	2.50%	\$36,203	\$27,000	74.58%
13	Mutual Of Enumclaw Ins Co	14761	WA	\$37,159	2.45%	\$38,579	\$27,949	72.45%
14	Metropolitan Prop & Cas Ins Co	26298	RI	\$33,611	2.21%	\$33,025	\$23,900	72.37%
15	Country Mut Ins Co	20990	IL	\$30,023	1.98%	\$29,456	\$19,898	67.55%
16	Liberty Mut Fire Ins Co	23035	WI	\$28,149	1.85%	\$28,540	\$16,573	58.07%
17	Travelers Home & Marine Ins Co	27998	CT	\$25,825	1.70%	\$26,100	\$14,424	55.26%
18	Property & Cas Ins Co Of Hartford	34690	IN	\$20,528	1.35%	\$21,179	\$13,277	62.69%
19	IDS Prop Cas Ins Co	29068	WI	\$20,094	1.32%	\$19,483	\$10,734	55.09%
20	Grange Ins Assn	22101	WA	\$19,432	1.28%	\$19,031	\$15,765	82.84%
21	Homesite Ins Co Of The Midwest	13927	ND	\$19,417	1.28%	\$17,432	\$9,613	55.15%
22	Uniqard Ins Co	25747	WI	\$15,336	1.01%	\$12,448	\$7,275	58.44%
23	Enumclaw Prop & Cas Ins Co	11232	WA	\$12,838	0.84%	\$10,479	\$11,087	105.81%
24	American Commerce Ins Co	19941	OH	\$10,411	0.69%	\$11,106	\$5,143	46.31%
25	Safeco Ins Co of OR	11071	OR	\$10,379	0.68%	\$10,466	\$5,731	54.76%
26	USAA Gen Ind Co	18600	TX	\$9,735	0.64%	\$8,741	\$3,968	45.39%
27	Amica Mut Ins Co	19976	RI	\$9,628	0.63%	\$9,335	\$4,416	47.31%
28	Vigilant Ins Co	20397	NY	\$9,374	0.62%	\$9,825	\$3,293	33.51%
29	American Automobile Ins Co	21849	MO	\$9,359	0.62%	\$9,478	\$2,931	30.93%
30	Liberty Ins Corp	42404	IL	\$9,206	0.61%	\$7,322	\$6,622	90.44%
31	Hartford Ins Co Of The Midwest	37478	IN	\$9,158	0.60%	\$9,460	\$8,260	87.32%
32	Encompass Ind Co	15130	IL	\$8,464	0.56%	\$7,976	\$7,307	91.62%
33	Unitrin Auto & Home Ins Co	16063	NY	\$8,163	0.54%	\$9,744	\$4,724	48.48%
34	Foremost Prop & Cas Ins Co	11800	MI	\$7,435	0.49%	\$7,340	\$4,442	60.51%
35	Garrison Prop & Cas Ins Co	21253	TX	\$7,391	0.49%	\$6,888	\$3,584	52.03%
36	American Bankers Ins Co Of FL	10111	FL	\$7,291	0.48%	\$6,861	\$2,505	36.51%
37	Depositors Ins Co	42587	IA	\$6,344	0.42%	\$6,591	\$6,237	94.64%
38	LM Ins Corp	33600	IL	\$6,246	0.41%	\$4,662	\$3,644	78.15%
39	AIG Prop Cas Co	19402	PA	\$6,128	0.40%	\$6,026	(\$735)	(12.19)%
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$5,979	0.39%	\$5,613	\$3,967	70.69%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	111 Other Companies			\$116,728	7.68%	\$113,893	\$62,128	54.55%
Totals (Loss Ratio is average)				\$1,519,691	100.00%	\$1,493,254	\$840,562	56.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	Liberty Mut Ins Co	23043	MA	\$43,296	11.47%	\$43,570	\$24,715	56.72%
2	Continental Cas Co	20443	IL	\$41,286	10.94%	\$42,255	\$24,159	57.18%
3	Factory Mut Ins Co	21482	RI	\$31,412	8.32%	\$30,638	\$553	1.80%
4	Affiliated Fm Ins Co	10014	RI	\$23,280	6.17%	\$23,211	\$4,853	20.91%
5	State Farm Fire & Cas Co	25143	IL	\$13,830	3.66%	\$13,604	\$4,554	33.48%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$12,016	3.18%	\$12,250	\$7,336	59.88%
7	New Hampshire Ins Co	23841	IL	\$10,227	2.71%	\$10,789	\$562	5.21%
8	National Union Fire Ins Co Of Pitts	19445	PA	\$9,626	2.55%	\$9,245	\$3,638	39.34%
9	American Bankers Ins Co Of FL	10111	FL	\$8,296	2.20%	\$6,801	\$5,368	78.93%
10	AGCS Marine Ins Co	22837	IL	\$8,251	2.19%	\$7,284	\$5,797	79.59%
11	Safeco Ins Co Of Amer	24740	NH	\$7,302	1.93%	\$7,217	\$3,736	51.76%
12	Liberty Ins Underwriters Inc	19917	IL	\$7,293	1.93%	\$7,293	\$7,341	100.66%
13	National Cas Co	11991	WI	\$7,025	1.86%	\$6,806	\$4,051	59.52%
14	Transamerica Cas Ins Co	10952	OH	\$6,337	1.68%	\$6,376	\$4,292	67.31%
15	American Pet Ins Co	12190	NY	\$5,032	1.33%	\$4,992	\$3,119	62.48%
16	Ace Amer Ins Co	22667	PA	\$4,299	1.14%	\$4,362	\$7,789	178.55%
17	American Zurich Ins Co	40142	IL	\$4,175	1.11%	\$3,680	\$558	15.18%
18	Ohio Cas Ins Co	24074	NH	\$4,037	1.07%	\$2,967	\$3,125	105.32%
19	Zurich Amer Ins Co	16535	NY	\$3,899	1.03%	\$3,730	\$4,335	116.22%
20	Great West Cas Co	11371	NE	\$3,841	1.02%	\$4,081	\$2,359	57.80%
21	AIG Prop Cas Co	19402	PA	\$3,590	0.95%	\$3,386	\$545	16.10%
22	Pemco Mut Ins Co	24341	WA	\$3,431	0.91%	\$3,370	\$1,413	41.92%
23	Allstate Prop & Cas Ins Co	17230	IL	\$3,229	0.86%	\$3,105	\$1,539	49.58%
24	BCS Ins Co	38245	OH	\$2,991	0.79%	\$2,991	\$313	10.48%
25	United Serv Automobile Assn	25941	TX	\$2,962	0.78%	\$2,792	\$1,386	49.65%
26	Securian Cas Co	10054	MN	\$2,809	0.74%	\$2,631	\$700	26.61%
27	Great Amer Ins Co of NY	22136	NY	\$2,512	0.67%	\$2,489	\$1,014	40.76%
28	American States Ins Co	19704	IN	\$2,354	0.62%	\$2,344	\$107	4.56%
29	United States Fire Ins Co	21113	DE	\$2,325	0.62%	\$2,324	\$1,952	84.00%
30	Amex Assur Co	27928	IL	\$2,234	0.59%	\$2,231	\$1,015	45.51%
31	Hartford Fire In Co	19682	CT	\$2,205	0.58%	\$2,061	\$130	6.31%
32	Jewelers Mut Ins Co	14354	WI	\$2,086	0.55%	\$2,102	\$793	37.75%
33	American Security Ins Co	42978	DE	\$2,030	0.54%	\$2,030	\$504	24.83%
34	United Financial Cas Co	11770	OH	\$1,985	0.53%	\$1,677	\$1,164	69.42%
35	Federal Ins Co	20281	IN	\$1,984	0.53%	\$1,585	(\$413)	(26.08)%
36	Allstate Ins Co	19232	IL	\$1,922	0.51%	\$2,007	\$1,349	67.19%
37	USAA Cas Ins Co	25968	TX	\$1,890	0.50%	\$1,753	\$602	34.34%
38	Mutual Of Enumclaw Ins Co	14761	WA	\$1,887	0.50%	\$1,921	\$566	29.49%
39	Vigilant Ins Co	20397	NY	\$1,875	0.50%	\$1,965	\$856	43.54%
40	American Automobile Ins Co	21849	MO	\$1,848	0.49%	\$1,877	\$270	14.41%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	294 Other Companies			\$74,552	19.75%	\$71,167	\$30,236	42.49%
Totals (Loss Ratio is average)				\$377,458	100.00%	\$368,960	\$168,282	45.61%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	Lincoln Natl Life Ins Co	65676	IN	\$323,361	\$0	\$28,820	\$0	\$352,181	7.73%
2	Jackson Natl Life Ins Co	65056	MI	\$311,849	\$0	\$821	\$0	\$312,671	6.86%
3	Allianz Life Ins Co Of N Amer	90611	MN	\$286,271	\$0	\$0	\$0	\$286,271	6.28%
4	New York Life Ins & Ann Corp	91596	DE	\$280,913	\$0	\$4,568	\$0	\$285,480	6.26%
5	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$141,229	\$0	\$98,197	\$0	\$239,426	5.25%
6	American Gen Life Ins Co	60488	TX	\$197,983	\$0	\$6,583	\$0	\$204,566	4.49%
7	Transamerica Life Ins Co	86231	IA	\$162,411	\$0	\$1,504	\$0	\$163,915	3.60%
8	Security Benefit Life Ins Co	68675	KS	\$152,126	\$0	\$1,734	\$0	\$153,860	3.38%
9	Pruco Life Ins Co	79227	AZ	\$143,434	\$0	\$0	\$0	\$143,434	3.15%
10	AXA Equitable Life Ins Co	62944	NY	\$117,207	\$0	\$8,450	\$0	\$125,657	2.76%
11	RiverSource Life Ins Co	65005	MN	\$113,530	\$0	\$688	\$0	\$114,217	2.51%
12	Great Amer Life Ins Co	63312	OH	\$101,935	\$0	\$380	\$0	\$102,315	2.24%
13	Forethought Life Ins Co	91642	IN	\$91,941	\$0	\$6,011	\$0	\$97,952	2.15%
14	Metlife Ins Co USA	87726	DE	\$95,294	\$0	\$131	\$0	\$95,425	2.09%
15	Variable Ann Life Ins Co	70238	TX	\$54,337	\$0	\$32,664	\$0	\$87,001	1.91%
16	Pacific Life Ins Co	67466	NE	\$84,166	\$0	\$683	\$0	\$84,849	1.86%
17	Metropolitan Life Ins Co	65978	NY	\$42,209	\$0	\$36,017	\$0	\$78,226	1.72%
18	Western United Life Assur Co	85189	WA	\$74,620	\$0	\$0	\$0	\$74,620	1.64%
19	Symetra Life Ins Co	68608	IA	\$69,634	\$0	\$2,896	\$0	\$72,530	1.59%
20	Fidelity Investments Life Ins Co	93696	UT	\$60,846	\$0	\$0	\$0	\$60,846	1.33%
21	Principal Life Ins Co	61271	IA	\$35,400	\$0	\$24,930	\$0	\$60,331	1.32%
22	American Equity Invest Life Ins Co	92738	IA	\$57,559	\$0	\$0	\$0	\$57,559	1.26%
23	Northwestern Mut Life Ins Co	67091	WI	\$41,843	\$0	\$0	\$0	\$41,843	0.92%
24	Voya Ins & Ann Co	80942	IA	\$37,435	\$0	\$26	\$0	\$37,461	0.82%
25	Massachusetts Mut Life Ins Co	65935	MA	\$35,636	\$0	\$420	\$0	\$36,056	0.79%
26	Ohio Natl Life Ins Co	67172	OH	\$35,029	\$0	\$0	\$0	\$35,029	0.77%
27	Protective Life Ins Co	68136	TN	\$33,920	\$0	\$0	\$0	\$33,920	0.74%
28	Delaware Life Ins Co	79065	DE	\$31,337	\$0	\$2,149	\$0	\$33,485	0.73%
29	Bankers Life & Cas Co	61263	IL	\$30,507	\$0	\$0	\$0	\$30,507	0.67%
30	American Natl Ins Co	60739	TX	\$27,213	\$0	\$1,526	\$0	\$28,739	0.63%
31	USAA Life Ins Co	69663	TX	\$24,465	\$0	\$0	\$0	\$24,465	0.54%
32	Commonwealth Ann & Life Ins Co	84824	MA	\$22,637	\$0	\$0	\$0	\$22,637	0.50%
33	Nationwide Life Ins Co	66869	OH	\$19,256	\$0	\$0	\$0	\$19,256	0.42%
34	Jefferson Natl Life Ins Co	64017	TX	\$18,959	\$0	\$0	\$0	\$18,959	0.42%
35	Equitrust Life Ins Co	62510	IL	\$18,032	\$0	\$64	\$0	\$18,097	0.40%
36	Minnesota Life Ins Co	66168	MN	\$16,989	\$0	\$0	\$0	\$16,989	0.37%
37	Guardian Ins & Ann Co Inc	78778	DE	\$14,332	\$0	\$2,327	\$0	\$16,659	0.37%
38	Transamerica Premier Life Ins Co	66281	IA	\$16,047	\$0	\$10	\$0	\$16,057	0.35%
39	Genworth Life Ins Co	70025	DE	\$15,634	\$0	\$42	\$0	\$15,676	0.34%
40	PHL Variable Ins Co	93548	CT	\$14,076	\$0	\$0	\$0	\$14,076	0.31%
	All 137 Other Companies			\$266,620	\$0	\$578,871	\$0	\$845,491	18.55%
	Totals			\$3,718,222	\$0	\$840,512	\$0	\$4,558,734	100.00%

State of Washington
Office of Insurance Commissioner
2014 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	Nationwide Life Ins Co	66869	OH	\$97,555	\$0	\$100,591	\$0	\$198,146	13.42%
2	Hartford Life Ins Co	88072	CT	\$1,483	\$0	\$61,104	\$0	\$62,587	4.24%
3	Mutual Of Amer Life Ins Co	88668	NY	\$6,996	\$0	\$24,809	\$0	\$31,805	2.15%
4	Penn Mut Life Ins Co	67644	PA	\$18,830	\$0	\$0	\$0	\$18,830	1.28%
5	Hartford Life & Ann Ins Co	71153	CT	\$4,090	\$0	\$0	\$0	\$4,090	0.28%
6	Nationwide Life & Ann Ins Co	92657	OH	\$3,901	\$0	\$6	\$0	\$3,908	0.26%
7	United Of Omaha Life Ins Co	69868	NE	\$12	\$0	\$0	\$0	\$12	0.00%
	All 15 Other Companies			\$0	\$0	\$1,157,234	\$0	\$1,157,234	78.37%
	Totals			\$132,866	\$0	\$1,343,744	\$0	\$1,476,610	100.00%

State of Washington
Office of Insurance Commissioner
2014 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	\$180,679	\$0	\$0	\$0	\$180,679	7.77%
2	Metropolitan Life Ins Co	65978	NY	\$23,894	\$0	\$136,642	\$0	\$160,536	6.91%
3	New York Life Ins Co	66915	NY	\$113,161	\$0	\$23,160	\$0	\$136,321	5.87%
4	Massachusetts Mut Life Ins Co	65935	MA	\$42,299	\$0	\$53,947	\$0	\$96,245	4.14%
5	Pacific Life Ins Co	67466	NE	\$82,702	\$0	\$0	\$0	\$82,702	3.56%
6	Lincoln Natl Life Ins Co	65676	IN	\$67,245	\$0	\$7,957	\$0	\$75,202	3.24%
7	State Farm Life Ins Co	69108	IL	\$74,127	\$0	\$819	\$0	\$74,946	3.22%
8	John Hancock Life Ins Co USA	65838	MI	\$65,087	\$0	(\$19)	\$0	\$65,068	2.80%
9	Reliastar Life Ins Co	67105	MN	\$23,822	\$0	\$31,983	\$0	\$55,805	2.40%
10	Lincoln Benefit Life Co	65595	NE	\$38,199	\$0	\$7	\$0	\$38,207	1.64%
11	New York Life Ins & Ann Corp	91596	DE	\$34,768	\$0	\$2,328	\$0	\$37,096	1.60%
12	Great W Life & Ann Ins Co	68322	CO	\$34,383	\$0	\$1,948	\$0	\$36,331	1.56%
13	Farmers New World Life Ins Co	63177	WA	\$35,230	\$0	\$0	\$0	\$35,230	1.52%
14	Genworth Life & Ann Ins Co	65536	VA	\$34,871	\$0	\$159	\$0	\$35,030	1.51%
15	Transamerica Life Ins Co	86231	IA	\$31,859	\$2	\$1,126	\$0	\$32,987	1.42%
16	Pruco Life Ins Co	79227	AZ	\$30,985	\$0	\$0	\$0	\$30,985	1.33%
17	American Gen Life Ins Co	60488	TX	\$30,130	\$0	\$799	\$2	\$30,931	1.33%
18	Primerica Life Ins Co	65919	MA	\$30,280	\$0	\$0	\$0	\$30,280	1.30%
19	RiverSource Life Ins Co	65005	MN	\$30,095	\$0	\$0	\$0	\$30,095	1.29%
20	USAA Life Ins Co	69663	TX	\$29,453	\$0	\$0	\$0	\$29,453	1.27%
21	Security Life Of Denver Ins Co	68713	CO	\$27,592	\$0	\$0	\$0	\$27,592	1.19%
22	AXA Equitable Life Ins Co	62944	NY	\$26,344	\$0	\$0	\$0	\$26,344	1.13%
23	Mettlife Ins Co USA	87726	DE	\$23,537	\$0	\$0	\$0	\$23,537	1.01%
24	Hartford Life & Ann Ins Co	71153	CT	\$23,261	\$0	\$4	\$0	\$23,265	1.00%
25	Protective Life Ins Co	68136	TN	\$22,884	\$7	\$269	\$0	\$23,159	1.00%
26	Guardian Life Ins Co Of Amer	64246	NY	\$19,210	\$0	\$2,912	\$0	\$22,122	0.95%
27	Banner Life Ins Co	94250	MD	\$20,830	\$0	\$0	\$0	\$20,830	0.90%
28	Penn Mut Life Ins Co	67644	PA	\$20,037	\$0	\$0	\$0	\$20,037	0.86%
29	United Of Omaha Life Ins Co	69868	NE	\$13,979	\$0	\$5,965	\$0	\$19,944	0.86%
30	Forethought Life Ins Co	91642	IN	\$19,796	\$0	\$87	\$0	\$19,882	0.86%
31	Jackson Natl Life Ins Co	65056	MI	\$18,663	\$0	\$38	\$1	\$18,701	0.80%
32	Midland Natl Life Ins Co	66044	IA	\$18,580	\$0	\$4	\$0	\$18,585	0.80%
33	Transamerica Premier Life Ins Co	66281	IA	\$18,131	\$0	\$335	\$1	\$18,467	0.79%
34	American Income Life Ins Co	60577	IN	\$17,943	\$0	\$59	\$0	\$18,002	0.77%
35	Symetra Life Ins Co	68608	IA	\$14,935	\$0	\$2,131	\$0	\$17,067	0.73%
36	North Amer Co Life & Hlth Ins	66974	IA	\$16,939	\$0	\$20	\$0	\$16,959	0.73%
37	Country Life Ins Co	62553	IL	\$15,694	\$0	\$40	\$0	\$15,734	0.68%
38	West Coast Life Ins Co	70335	NE	\$15,192	\$0	\$0	\$0	\$15,192	0.65%
39	Athene Ann & Life Co	61689	IA	\$13,937	\$0	\$27	\$0	\$13,964	0.60%
40	Nationwide Life & Ann Ins Co	92657	OH	\$13,696	\$0	\$0	\$0	\$13,696	0.59%
	All 279 Other Companies			\$337,357	\$4,630	\$294,818	\$2	\$636,806	27.40%
	Totals			\$1,751,809	\$4,638	\$567,563	\$5	\$2,324,016	100.00%

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
Line of Business: Medical Professional 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	Physicians Ins A Mut Co	40738	WA	\$62,702	43.14%	\$62,757	\$27,522	43.86%
2	Doctors Co An Interins Exch	34495	CA	\$18,394	12.65%	\$19,143	\$8,112	42.38%
3	Washington Cas Co	42510	WA	\$10,397	7.15%	\$11,979	\$4,061	33.90%
4	Medical Protective Co	11843	IN	\$7,941	5.46%	\$8,182	\$1,337	16.34%
5	Northwest Dentists Ins Co	32417	WA	\$4,973	3.42%	\$4,795	\$1,695	35.36%
6	MD RRG Inc	12355	MT	\$4,782	3.29%	\$4,517	\$319	7.07%
7	Sentinel Assur RRG Inc	12005	HI	\$4,552	3.13%	\$3,693	(\$2,995)	(81.09)%
8	American Cas Co Of Reading PA	20427	PA	\$4,029	2.77%	\$4,056	(\$761)	(18.77)%
9	Medicus Ins Co	12754	TX	\$2,741	1.89%	\$1,735	\$217	12.49%
10	American Excess Ins Exch RRG	10903	VT	\$2,572	1.77%	\$2,830	\$2,804	99.10%
11	NCMIC Ins Co	15865	IA	\$2,501	1.72%	\$2,485	\$1,415	56.93%
12	Continental Cas Co	20443	IL	\$2,207	1.52%	\$2,133	\$17,655	827.86%
13	Emergency Medicine Professional Asr	12003	NV	\$1,512	1.04%	\$1,323	\$496	37.47%
14	Podiatry Ins Co Of Amer	14460	IL	\$1,486	1.02%	\$1,529	\$42	2.75%
15	Oms Natl Ins Co Rrg	44121	IL	\$1,442	0.99%	\$1,479	\$3,444	232.85%
16	Allied Professionals Ins Co RRG	11710	AZ	\$1,205	0.83%	\$1,218	\$640	52.52%
17	Liberty Ins Underwriters Inc	19917	IL	\$1,093	0.75%	\$1,100	(\$138)	(12.57)%
18	Ace Amer Ins Co	22667	PA	\$977	0.67%	\$958	(\$217)	(22.66)%
19	PACO Assur Co Inc	10222	IL	\$747	0.51%	\$758	(\$322)	(42.55)%
20	Ophthalmic Mut Ins Co RRG	44105	VT	\$698	0.48%	\$673	(\$100)	(14.81)%
21	Preferred Physicians Medical RRG	44083	MO	\$603	0.42%	\$611	(\$48)	(7.92)%
22	Mountain States Hlthcare Recip RRG	11585	MT	\$587	0.40%	\$582	\$168	28.89%
23	Applied Medico Leqa Solutions RRG	11598	AZ	\$585	0.40%	\$827	\$89	10.76%
24	Preferred Professional Ins Co	36234	NE	\$570	0.39%	\$568	(\$428)	(75.44)%
25	National Union Fire Ins Co Of Pitts	19445	PA	\$545	0.37%	\$525	(\$269)	(51.18)%
26	Health Care Industry Liab Recip Ins	11832	DC	\$503	0.35%	\$467	\$250	53.53%
27	Fair Amer Ins & Reins Co	35157	NY	\$501	0.34%	\$531	\$229	43.11%
28	Caring Communities Recip RRG	12373	DC	\$497	0.34%	\$497	(\$89)	(17.88)%
29	Emergency Physicians Ins Co RRG	11714	NV	\$420	0.29%	\$521	\$721	138.41%
30	Oceanus Ins Co A RRG	12189	SC	\$324	0.22%	\$308	(\$86)	(28.07)%
31	Allied World Specialty Ins Co	16624	DE	\$272	0.19%	\$352	\$32	9.10%
32	National Guardian RRG Inc	36072	HI	\$269	0.18%	\$269	\$2	0.81%
33	Fortress Ins Co	10801	IL	\$265	0.18%	\$299	\$41	13.84%
34	Capson Physicians Ins Co	19348	TX	\$260	0.18%	\$254	\$64	25.15%
35	Church Mut Ins Co	18767	WI	\$255	0.18%	\$252	\$1,238	490.21%
36	The Mutual RRG Inc	26257	HI	\$246	0.17%	\$246	(\$11)	(4.65)%
37	Great Divide Ins Co	25224	ND	\$192	0.13%	\$174	\$50	28.61%
38	American Home Assur Co	19380	NY	\$168	0.12%	\$174	(\$12)	(6.97)%
39	American Assoc Of Othodontists RRG	10232	AZ	\$165	0.11%	\$162	(\$21)	(13.03)%
40	Fairway Physicians Ins Co RRG	11840	DC	\$163	0.11%	\$155	(\$29)	(18.97)%

State of Washington
 Office of Insurance Commissioner
 2014 Washington Market Share and Loss Ratio
 Line of Business: Medical Professional 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)
All	55 Other Companies			\$1,013	0.70%	\$1,092	(\$346)	(31.63)%
Totals (Loss Ratio is average)				\$145,353	100.00%	\$146,210	\$66,769	45.67%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	United Guar Residential Ins Co	15873	NC	\$33,577	25.88%	\$28,818	\$7,739	26.85%
2	Mortgage Guar Ins Corp	29858	WI	\$32,201	24.82%	\$31,408	\$13,240	42.16%
3	Radian Guar Inc	33790	PA	\$25,350	19.54%	\$23,145	\$9,896	42.76%
4	Genworth Mortgage Ins Corp	38458	NC	\$16,271	12.54%	\$13,504	\$9,302	68.89%
5	Essent Guar Inc	13634	PA	\$12,482	9.62%	\$8,685	\$249	2.87%
6	Republic Mortgage Ins Co	28452	NC	\$5,157	3.97%	\$5,320	\$1,865	35.05%
7	ARCH Mortgage Ins Co	40266	WI	\$4,391	3.38%	\$4,401	\$1,910	43.40%
8	National Mortgage Ins Corp	13695	WI	\$210	0.16%	\$114	\$0	0.00%
9	United Guar Mortgage Ind Co	26999	NC	\$54	0.04%	\$58	\$120	205.29%
10	Genworth Residential Mortgage Ins Co	29823	NC	\$31	0.02%	\$36	\$22	61.53%
11	ARCH Mortgage Assur Co	29114	WI	\$4	0.00%	\$7	\$30	436.86%
12	MGIC Ind Corp	18740	WI	\$1	0.00%	\$17	\$0	0.00%
All	0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$129,729	100.00%	\$115,512	\$44,373	38.41%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$40,009	34.24%	\$36,921	\$33,437	90.56%
2	Producers Agriculture Ins Co	34312	TX	\$26,160	22.38%	\$25,991	\$11,976	46.08%
3	Rural Comm Ins Co	39039	MN	\$20,641	17.66%	\$30,212	\$69,151	228.89%
4	American Agri Business Ins Co	12548	TX	\$9,537	8.16%	\$12,108	\$4,188	34.59%
5	NAU Country Ins Co	25240	MN	\$8,859	7.58%	\$8,679	\$15,056	173.48%
6	Great Amer Ins Co	16691	OH	\$5,445	4.66%	\$5,565	\$5,711	102.63%
7	Agri Gen Ins Co	42757	IA	\$3,034	2.60%	\$3,148	\$3,460	109.90%
8	Occidental Fire & Cas Co Of NC	23248	NC	\$2,262	1.94%	\$2,262	\$3,734	165.04%
9	State Farm Fire & Cas Co	25143	IL	\$651	0.56%	\$651	\$868	133.35%
10	John Deere Ins Co	36781	IA	\$263	0.22%	\$280	\$409	145.86%
11	Cumis Ins Societv Inc	10847	IA	\$1	0.00%	\$76	\$242	317.47%
	All 1 Other Companies			\$0	0.00%	\$0	(\$11)	0.00%
Totals (Loss Ratio is average)				\$116,863	100.00%	\$125,894	\$148,220	117.73%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	Navigators Ins Co	42307	NY	\$15,063	12.28%	\$15,390	\$3,271	21.25%
2	AGCS Marine Ins Co	22837	IL	\$11,734	9.57%	\$10,676	\$7,459	69.87%
3	United States Fire Ins Co	21113	DE	\$10,508	8.57%	\$10,698	\$4,811	44.97%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$9,234	7.53%	\$10,966	\$3,583	32.67%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$8,877	7.24%	\$9,262	\$2,234	24.12%
6	Zurich Amer Ins Co	16535	NY	\$6,699	5.46%	\$6,681	\$4,803	71.88%
7	Atlantic Specialty Ins Co	27154	NY	\$6,105	4.98%	\$6,130	\$3,088	50.37%
8	Federal Ins Co	20281	IN	\$5,877	4.79%	\$5,884	\$2,946	50.06%
9	Great Amer Ins Co of NY	22136	NY	\$5,520	4.50%	\$6,290	\$1,880	29.89%
10	Ace Amer Ins Co	22667	PA	\$4,357	3.55%	\$4,322	\$2,122	49.11%
11	Liberty Mut Ins Co	23043	MA	\$2,925	2.39%	\$2,528	\$743	29.38%
12	Starr Ind & Liab Co	38318	TX	\$2,813	2.29%	\$3,226	\$6,472	200.65%
13	Markel Amer Ins Co	28932	VA	\$2,537	2.07%	\$2,455	\$1,181	48.13%
14	Continental Ins Co	35289	PA	\$2,437	1.99%	\$2,199	(\$233)	(10.60)%
15	National Liab & Fire Ins Co	20052	CT	\$2,099	1.71%	\$1,906	\$815	42.76%
16	XL Specialty Ins Co	37885	DE	\$2,089	1.70%	\$2,119	\$991	46.75%
17	Endurance Amer Ins Co	10641	DE	\$1,998	1.63%	\$1,066	\$389	36.47%
18	Indemnity Ins Co Of North Amer	43575	PA	\$1,982	1.62%	\$2,163	\$31,540	1458.14%
19	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,763	1.44%	\$1,757	\$995	56.63%
20	Standard Fire Ins Co	19070	CT	\$1,527	1.24%	\$1,565	\$932	59.55%
21	Catlin Ins Co	19518	TX	\$1,509	1.23%	\$1,854	\$2,219	119.70%
22	New York Marine & Gen Ins Co	16608	NY	\$1,276	1.04%	\$1,078	\$880	81.65%
23	Red Shield Ins Co	41580	WA	\$1,245	1.02%	\$1,203	\$189	15.68%
24	AIG Prop Cas Co	19402	PA	\$1,171	0.96%	\$1,142	\$748	65.48%
25	Great Amer Ins Co	16691	OH	\$1,119	0.91%	\$263	\$84	31.89%
26	New Hampshire Ins Co	23841	IL	\$903	0.74%	\$961	(\$76)	(7.90)%
27	National Cas Co	11991	WI	\$842	0.69%	\$733	\$989	134.95%
28	Seaworthy Ins Co	37923	MD	\$783	0.64%	\$678	\$241	35.60%
29	St Paul Fire & Marine Ins Co	24767	CT	\$773	0.63%	\$592	\$119	20.17%
30	Hanover Ins Co	22292	NH	\$770	0.63%	\$663	\$142	21.49%
31	Catlin Ind Co	24503	DE	\$633	0.52%	\$180	\$26	14.46%
32	Hartford Fire In Co	19682	CT	\$580	0.47%	\$534	\$192	35.98%
33	Insurance Co of N Amer	22713	PA	\$518	0.42%	\$558	(\$140)	(25.17)%
34	Starnet Ins Co	40045	DE	\$476	0.39%	\$541	\$913	168.56%
35	Axis Ins Co	37273	IL	\$465	0.38%	\$490	\$320	65.36%
36	Tokio Marine Amer Ins Co	10945	NY	\$414	0.34%	\$489	\$250	51.06%
37	Travelers Home & Marine Ins Co	27998	CT	\$399	0.33%	\$404	\$164	40.49%
38	RLI Ins Co	13056	IL	\$382	0.31%	\$389	(\$90)	(23.08)%
39	United Serv Automobile Assn	25941	TX	\$308	0.25%	\$326	\$127	38.99%
40	Property & Cas Ins Co Of Hartford	34690	IN	\$276	0.23%	\$288	\$228	79.19%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	65 Other Companies			\$1,644	1.34%	\$2,480	(\$3,193)	(128.75)%
Totals (Loss Ratio is average)				\$122,629	100.00%	\$123,127	\$84,353	68.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	National Union Fire Ins Co Of Pitts	19445	PA	\$46,112	17.35%	\$44,351	\$35,349	79.70%
2	Continental Cas Co	20443	IL	\$24,488	9.21%	\$24,082	\$5,342	22.18%
3	Travelers Cas & Surety Co Of Amer	31194	CT	\$22,928	8.63%	\$22,144	\$12,663	57.18%
4	Federal Ins Co	20281	IN	\$13,116	4.93%	\$13,837	(\$1,079)	(7.79)%
5	Philadelphia Ind Ins Co	18058	PA	\$10,032	3.77%	\$9,540	\$4,405	46.18%
6	XL Specialty Ins Co	37885	DE	\$7,882	2.97%	\$7,288	\$2,133	29.26%
7	Attorneys Liab Assur Society Inc RRG	10639	VT	\$7,762	2.92%	\$7,762	(\$5,308)	(68.38)%
8	Scottsdale Ind Co	15580	OH	\$7,063	2.66%	\$6,832	\$2,698	39.49%
9	Ace Amer Ins Co	22667	PA	\$5,406	2.03%	\$4,736	\$730	15.42%
10	Westchester Fire Ins Co	10030	PA	\$5,397	2.03%	\$4,881	\$2,222	45.52%
11	Hanover Ins Co	22292	NH	\$5,188	1.95%	\$4,798	\$2,813	58.64%
12	Liberty Ins Underwriters Inc	19917	IL	\$4,716	1.77%	\$4,362	\$2,146	49.20%
13	Berkley Ins Co	32603	DE	\$4,652	1.75%	\$3,623	\$38	1.05%
14	Arch Ins Co	11150	MO	\$4,597	1.73%	\$4,497	\$855	19.01%
15	Beazley Ins Co Inc	37540	CT	\$4,526	1.70%	\$4,322	\$964	22.31%
16	Twin City Fire Ins Co Co	29459	IN	\$4,372	1.64%	\$4,604	(\$1,141)	(24.79)%
17	Zurich Amer Ins Co	16535	NY	\$4,343	1.63%	\$4,085	\$15,791	386.56%
18	United States Liab Ins Co	25895	PA	\$3,870	1.46%	\$3,735	\$905	24.22%
19	Greenwich Ins Co	22322	DE	\$3,859	1.45%	\$3,147	\$621	19.72%
20	Great Amer Ins Co	16691	OH	\$3,617	1.36%	\$3,468	\$1,989	57.34%
21	Atlantic Specialty Ins Co	27154	NY	\$3,609	1.36%	\$3,460	\$1,272	36.76%
22	Axis Ins Co	37273	IL	\$3,024	1.14%	\$3,569	\$5,102	142.94%
23	Old Republic Ins Co	24147	PA	\$2,864	1.08%	\$2,479	\$2,629	106.04%
24	American Guar & Liab Ins	26247	NY	\$2,695	1.01%	\$2,342	\$1,108	47.29%
25	Allied World Specialty Ins Co	16624	DE	\$2,208	0.83%	\$3,085	\$543	17.59%
26	RSUI Ind Co	22314	NH	\$2,170	0.82%	\$2,052	\$542	26.40%
27	Arqonaut Ins Co	19801	IL	\$2,139	0.80%	\$1,515	\$1,040	68.70%
28	RLI Ins Co	13056	IL	\$2,102	0.79%	\$2,095	\$1,124	53.66%
29	Starr Ind & Liab Co	38318	TX	\$2,033	0.76%	\$1,790	\$4,653	259.91%
30	Carolina Cas Ins Co	10510	IA	\$2,006	0.75%	\$2,666	\$238	8.94%
31	Allied World Natl Assur Co	10690	NH	\$1,930	0.73%	\$1,531	\$158	10.29%
32	Hudson Ins Co	25054	DE	\$1,921	0.72%	\$1,705	\$482	28.25%
33	Executive Risk Ind Inc	35181	DE	\$1,880	0.71%	\$1,863	\$158	8.46%
34	Navigators Ins Co	42307	NY	\$1,849	0.70%	\$2,204	\$332	15.07%
35	Endurance Amer Ins Co	10641	DE	\$1,798	0.68%	\$872	\$457	52.44%
36	Utica Mut Ins Co	25976	NY	\$1,787	0.67%	\$1,816	\$2,503	137.86%
37	Hiscox Ins Co Inc	10200	IL	\$1,717	0.65%	\$1,735	\$1,229	70.84%
38	Allied World Ins Co	22730	NH	\$1,593	0.60%	\$923	\$536	58.06%
39	Everest Natl Ins Co	10120	DE	\$1,398	0.53%	\$1,542	\$1,655	107.28%
40	Camico Mut Ins Co	36340	CA	\$1,336	0.50%	\$1,321	\$697	52.75%

State of Washington
Office of Insurance Commissioner
2014 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)
All	198 Other Companies			\$29,808	11.21%	\$29,901	\$9,072	30.34%
Totals (Loss Ratio is average)				\$265,792	100.00%	\$256,562	\$119,664	46.64%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$35,528	7.11%	\$28,007	\$15,705	56.08%
2	State Farm Fire & Cas Co	25143	IL	\$17,773	3.55%	\$16,916	\$11,136	65.83%
3	Safeco Ins Co Of Amer	24740	NH	\$17,478	3.50%	\$16,960	\$9,426	55.58%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$16,749	3.35%	\$16,984	\$18,591	109.46%
5	Ace Amer Ins Co	22667	PA	\$16,178	3.24%	\$16,163	\$6,703	41.47%
6	Zurich Amer Ins Co	16535	NY	\$15,490	3.10%	\$14,464	\$11,280	77.98%
7	Hudson Ins Co	25054	DE	\$14,457	2.89%	\$15,105	\$4,375	28.97%
8	Ohio Cas Ins Co	24074	NH	\$13,495	2.70%	\$12,330	\$4,969	40.30%
9	American States Ins Co	19704	IN	\$13,155	2.63%	\$13,149	(\$496)	(3.77)%
10	Allstate Ind Co	19240	IL	\$9,410	1.88%	\$8,786	\$6,087	69.28%
11	Navigators Ins Co	42307	NY	\$9,252	1.85%	\$9,211	\$6,158	66.85%
12	Travelers Prop Cas Co Of Amer	25674	CT	\$8,876	1.78%	\$7,946	\$885	11.14%
13	Continental Cas Co	20443	IL	\$8,163	1.63%	\$8,093	\$6,525	80.63%
14	American Contractors Ins Co RRG	12300	TX	\$8,008	1.60%	\$4,847	\$2,052	42.32%
15	Liberty Mut Fire Ins Co	23035	WI	\$7,669	1.53%	\$6,248	\$3,219	51.52%
16	Pemco Mut Ins Co	24341	WA	\$7,533	1.51%	\$7,249	\$2,446	33.74%
17	Tovota Motor Ins Co	37621	IA	\$7,368	1.47%	\$6,456	\$2,232	34.57%
18	Cumis Ins Societv Inc	10847	IA	\$7,204	1.44%	\$6,932	\$4,669	67.35%
19	Farmers Ins Exch	21652	CA	\$6,617	1.32%	\$6,319	\$3,819	60.44%
20	Federal Ins Co	20281	IN	\$6,410	1.28%	\$6,702	\$15,293	228.19%
21	Philadelphia Ind Ins Co	18058	PA	\$6,376	1.28%	\$6,187	\$2,078	33.59%
22	Continental Western Ins Co	10804	IA	\$6,290	1.26%	\$5,788	\$2,288	39.52%
23	Securian Cas Co	10054	MN	\$5,413	1.08%	\$5,357	\$1,674	31.25%
24	Ace Prop & Cas Ins Co	20699	PA	\$5,366	1.07%	\$5,038	\$17,052	338.49%
25	Starr Ind & Liab Co	38318	TX	\$5,120	1.02%	\$5,479	\$2,464	44.98%
26	Security Natl Ins Co	19879	DE	\$4,978	1.00%	\$4,654	\$1,452	31.21%
27	United Serv Automobile Assn	25941	TX	\$4,895	0.98%	\$4,806	\$1,095	22.79%
28	Liberty Ins Corp	42404	IL	\$4,843	0.97%	\$4,561	\$1,517	33.26%
29	Allied World Natl Assur Co	10690	NH	\$4,530	0.91%	\$4,064	\$1,275	31.37%
30	Mutual Of Enumclaw Ins Co	14761	WA	\$4,197	0.84%	\$4,147	\$760	18.32%
31	Travelers Ind Co	25658	CT	\$4,136	0.83%	\$3,655	\$270	7.38%
32	RSUI Ind Co	22314	NH	\$3,851	0.77%	\$3,352	\$382	11.40%
33	Westchester Fire Ins Co	10030	PA	\$3,804	0.76%	\$2,843	\$228	8.02%
34	Developers Surety & Ind Co	12718	IA	\$3,755	0.75%	\$3,161	\$589	18.63%
35	Uniqard Ins Co	25747	WI	\$3,708	0.74%	\$3,819	(\$1,895)	(49.61)%
36	American Alt Ins Corp	19720	DE	\$3,640	0.73%	\$3,632	\$2,793	76.88%
37	American Guar & Liab Ins	26247	NY	\$3,611	0.72%	\$2,756	(\$2,381)	(86.38)%
38	Western Natl Assur Co	24465	MN	\$3,561	0.71%	\$3,548	\$3,744	105.52%
39	Great Amer Ins Co	16691	OH	\$3,540	0.71%	\$3,466	\$4,095	118.15%
40	Zurich Amer Ins Co Of IL	27855	IL	\$3,477	0.70%	\$3,479	(\$14)	(0.39)%

State of Washington
 Office of Insurance Commissioner
 2014 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)
All	378 Other Companies			\$164,046	32.81%	\$160,430	\$97,025	60.48%
Totals (Loss Ratio is average)				\$499,951	100.00%	\$473,086	\$271,565	57.40%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

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	\$587,222	6.18%	\$578,433	\$348,798	60.30%
2	State Farm Fire & Cas Co	25143	IL	\$432,574	4.55%	\$428,201	\$206,340	48.19%
3	Farmers Ins Co Of WA	21644	WA	\$387,681	4.08%	\$397,235	\$207,028	52.12%
4	Pemco Mut Ins Co	24341	WA	\$361,890	3.81%	\$353,857	\$225,679	63.78%
5	Safeco Ins Co Of Amer	24740	NH	\$215,435	2.27%	\$208,541	\$106,471	51.05%
6	Allstate Fire & Cas Ins Co	29688	IL	\$211,630	2.23%	\$203,690	\$130,620	64.13%
7	First Natl Ins Co Of Amer	24724	NH	\$210,938	2.22%	\$188,263	\$129,853	68.97%
8	United Serv Automobile Assn	25941	TX	\$210,704	2.22%	\$209,179	\$125,543	60.02%
9	American Family Mut Ins Co	19275	WI	\$205,426	2.16%	\$199,843	\$150,050	75.08%
10	Progressive Direct Ins Co	16322	OH	\$170,988	1.80%	\$166,325	\$105,663	63.53%
11	Geico Gen Ins Co	35882	MD	\$169,995	1.79%	\$172,001	\$120,671	70.16%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$168,992	1.78%	\$171,694	\$101,169	58.92%
13	USAA Cas Ins Co	25968	TX	\$163,917	1.73%	\$161,449	\$116,360	72.07%
14	Allstate Ins Co	19232	IL	\$160,234	1.69%	\$163,978	\$88,739	54.12%
15	Liberty Mut Fire Ins Co	23035	WI	\$142,390	1.50%	\$135,911	\$77,156	56.77%
16	Safeco Ins Co Of IL	39012	IL	\$141,013	1.48%	\$143,861	\$86,084	59.84%
17	Progressive Cas Ins Co	24260	OH	\$131,152	1.38%	\$133,054	\$86,587	65.08%
18	National Union Fire Ins Co Of Pitts	19445	PA	\$131,036	1.38%	\$133,485	\$62,860	47.09%
19	Allstate Prop & Cas Ins Co	17230	IL	\$120,459	1.27%	\$118,247	\$68,203	57.68%
20	Allstate Ind Co	19240	IL	\$105,663	1.11%	\$105,984	\$51,247	48.35%
21	Continental Cas Co	20443	IL	\$92,335	0.97%	\$93,819	\$58,810	62.69%
22	Geico Ind Co	22055	MD	\$88,136	0.93%	\$91,243	\$61,184	67.06%
23	Grange Ins Assn	22101	WA	\$80,444	0.85%	\$78,869	\$55,877	70.85%
24	IDS Prop Cas Ins Co	29068	WI	\$75,164	0.79%	\$73,906	\$62,022	83.92%
25	Foremost Ins Co Grand Rapids MI	11185	MI	\$73,855	0.78%	\$72,604	\$35,651	49.10%
26	Liberty Mut Ins Co	23043	MA	\$69,752	0.73%	\$69,709	\$28,677	41.14%
27	Ohio Security Ins Co	24082	NH	\$68,159	0.72%	\$60,166	\$28,134	46.76%
28	Country Mut Ins Co	20990	IL	\$68,146	0.72%	\$67,398	\$43,914	65.16%
29	Physicians Ins A Mut Co	40738	WA	\$67,357	0.71%	\$67,410	\$31,639	46.93%
30	USAA Gen Ind Co	18600	TX	\$67,211	0.71%	\$64,701	\$43,605	67.40%
31	Zurich Amer Ins Co	16535	NY	\$64,396	0.68%	\$61,528	\$47,207	76.72%
32	Philadelphia Ind Ins Co	18058	PA	\$64,071	0.67%	\$61,257	\$24,249	39.59%
33	Fire Ins Exch	21660	CA	\$64,024	0.67%	\$61,482	\$31,106	50.59%
34	Unigard Ins Co	25747	WI	\$61,431	0.65%	\$58,730	\$24,188	41.18%
35	American Bankers Ins Co Of FL	10111	FL	\$60,900	0.64%	\$50,976	\$24,925	48.90%
36	Ace Amer Ins Co	22667	PA	\$60,561	0.64%	\$60,072	\$27,083	45.09%
37	Hartford Cas Ins Co	29424	IN	\$59,686	0.63%	\$58,852	\$34,960	59.40%
38	Travelers Home & Marine Ins Co	27998	CT	\$58,975	0.62%	\$60,715	\$34,330	56.54%
39	Government Employees Ins Co	22063	MD	\$56,591	0.60%	\$57,028	\$36,908	64.72%
40	Factory Mut Ins Co	21482	RI	\$55,359	0.58%	\$55,229	\$127	0.23%
	All 689 Other Companies			\$3,712,798	39.09%	\$3,647,937	\$1,928,832	58.43%
	Totals			\$9,498,692	100.00%	\$9,346,861	\$5,258,551	56.26%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$4,581	26.92%	\$4,581	\$11,878	259.31%
2	Producers Agriculture Ins Co	34312	TX	\$3,241	19.05%	\$3,250	\$3,619	111.33%
3	Ace Prop & Cas Ins Co	20699	PA	\$2,294	13.48%	\$2,160	\$10,834	501.60%
4	NAU Country Ins Co	25240	MN	\$2,123	12.48%	\$2,143	\$2,207	103.01%
5	Hudson Ins Co	25054	DE	\$1,900	11.16%	\$1,900	\$2,292	120.63%
6	Great Amer Ins Co	16691	OH	\$1,278	7.51%	\$1,278	\$2,809	219.81%
7	American Agri Business Ins Co	12548	TX	\$789	4.64%	\$805	\$892	110.81%
8	Agri Gen Ins Co	42757	IA	\$418	2.46%	\$411	\$160	38.97%
9	Occidental Fire & Cas Co Of NC	23248	NC	\$272	1.60%	\$272	\$228	83.71%
10	State Farm Fire & Cas Co	25143	IL	\$101	0.60%	\$101	\$56	55.13%
11	John Deere Ins Co	36781	IA	\$18	0.11%	\$18	\$0	0.00%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$17,015	100.00%	\$16,920	\$34,975	206.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
Line of Business: Products 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	Zurich Amer Ins Co	16535	NY	\$2,374	9.15%	\$2,413	\$4,551	188.57%
2	Wesco Ins Co	25011	DE	\$2,139	8.24%	\$1,810	\$818	45.16%
3	Federal Ins Co	20281	IN	\$1,999	7.70%	\$1,984	\$698	35.20%
4	Liberty Mut Fire Ins Co	23035	WI	\$1,117	4.30%	\$1,136	\$77	6.78%
5	American Guar & Liab Ins	26247	NY	\$1,054	4.06%	\$957	\$52	5.42%
6	Western Natl Assur Co	24465	MN	\$986	3.80%	\$1,089	\$48	4.36%
7	Travelers Prop Cas Co Of Amer	25674	CT	\$944	3.64%	\$882	(\$75)	(8.51)%
8	Nationwide Agribusiness Ins Co	28223	IA	\$839	3.23%	\$635	\$825	129.88%
9	Ohio Security Ins Co	24082	NH	\$741	2.86%	\$664	\$172	25.94%
10	Sentry Ins A Mut Co	24988	WI	\$732	2.82%	\$749	\$273	36.39%
11	Ace Amer Ins Co	22667	PA	\$688	2.65%	\$764	(\$488)	(63.84)%
12	Twin City Fire Ins Co Co	29459	IN	\$614	2.37%	\$505	\$645	127.62%
13	Catlin Ins Co	19518	TX	\$552	2.13%	\$630	\$2,028	321.73%
14	Great Northern Ins Co	20303	IN	\$514	1.98%	\$543	\$428	78.89%
15	Travelers Ind Co	25658	CT	\$504	1.94%	\$464	\$1,583	341.23%
16	Cincinnati Ins Co	10677	OH	\$428	1.65%	\$375	\$130	34.55%
17	Ohio Cas Ins Co	24074	NH	\$371	1.43%	\$336	\$43	12.71%
18	Federated Mut Ins Co	13935	MN	\$367	1.42%	\$361	\$475	131.54%
19	Liberty Mut Ins Co	23043	MA	\$361	1.39%	\$402	\$153	38.11%
20	National Surety Corp	21881	IL	\$342	1.32%	\$354	(\$221)	(62.62)%
21	Nationwide Mut Ins Co	23787	OH	\$340	1.31%	\$499	\$303	60.80%
22	Indiana Lumbermens Mut Ins Co	14265	IN	\$316	1.22%	\$310	\$188	60.51%
23	Granite State Ins Co	23809	IL	\$304	1.17%	\$292	(\$91)	(31.13)%
24	American Fire & Cas Co	24066	NH	\$280	1.08%	\$285	\$103	36.19%
25	Pioneer Specialty Ins Co	40312	MN	\$245	0.94%	\$177	\$113	63.90%
26	Hartford Fire In Co	19682	CT	\$240	0.92%	\$261	\$88	33.87%
27	Arch Ins Co	11150	MO	\$218	0.84%	\$333	\$1,023	307.45%
28	Sentry Select Ins Co	21180	WI	\$210	0.81%	\$204	\$80	39.10%
29	First Liberty Ins Corp	33588	IL	\$206	0.79%	\$27	\$36	131.92%
30	West Amer Ins Co	44393	IN	\$205	0.79%	\$200	\$169	84.50%
31	National Fire Ins Co Of Hartford	20478	IL	\$201	0.78%	\$216	\$225	104.18%
32	Old Republic Ins Co	24147	PA	\$191	0.74%	\$196	\$28	14.35%
33	American States Ins Co	19704	IN	\$191	0.74%	\$187	(\$26)	(13.88)%
34	XL Ins Amer Inc	24554	DE	\$186	0.72%	\$171	\$45	26.13%
35	Westchester Fire Ins Co	10030	PA	\$176	0.68%	\$442	\$22	4.97%
36	Benchmark Ins Co	41394	KS	\$170	0.66%	\$199	\$293	147.00%
37	Tokio Marine Amer Ins Co	10945	NY	\$141	0.54%	\$105	\$80	75.91%
38	Amco Ins Co	19100	IA	\$136	0.52%	\$115	\$2	1.44%
39	American Economy Ins Co	19690	IN	\$136	0.52%	\$148	(\$31)	(20.83)%
40	Aviation Alliance Ins RRG Inc	13791	MT	\$135	0.52%	\$148	\$7	4.48%

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
Line of Business: Products 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)
All	165 Other Companies			\$4,051	15.61%	\$4,244	\$637	15.01%
Totals (Loss Ratio is average)				\$25,947	100.00%	\$25,813	\$15,506	60.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$25,758	19.60%	\$28,414	(\$8,379)	(29.49)%
2	Liberty Mut Ins Co	23043	MA	\$17,175	13.07%	\$17,080	\$2,307	13.50%
3	Fidelity & Deposit Co Of MD	39306	MD	\$11,923	9.07%	\$11,769	(\$400)	(3.40)%
4	Western Surety Co	13188	SD	\$7,514	5.72%	\$7,157	\$733	10.24%
5	Contractors Bonding & Ins Co	37206	IL	\$4,507	3.43%	\$4,655	(\$372)	(7.99)%
6	American Contractors Ind Co	10216	CA	\$4,215	3.21%	\$4,491	(\$133)	(2.96)%
7	Ohio Cas Ins Co	24074	NH	\$3,876	2.95%	\$3,674	\$924	25.16%
8	Federal Ins Co	20281	IN	\$3,432	2.61%	\$5,022	(\$3)	(0.05)%
9	Wesco Ins Co	25011	DE	\$3,387	2.58%	\$3,194	\$837	26.20%
10	International Fidelity Ins Co	11592	NJ	\$2,855	2.17%	\$2,446	\$100	4.10%
11	North Amer Specialtv Ins Co	29874	NH	\$2,756	2.10%	\$2,303	(\$407)	(17.67)%
12	RLI Ins Co	13056	IL	\$2,542	1.93%	\$2,506	\$543	21.66%
13	Lexon Ins Co	13307	TX	\$2,517	1.91%	\$2,966	\$168	5.66%
14	Safeco Ins Co Of Amer	24740	NH	\$2,503	1.90%	\$3,165	\$2,340	73.95%
15	Developers Surety & Ind Co	12718	IA	\$2,469	1.88%	\$2,750	(\$392)	(14.26)%
16	Hartford Fire In Co	19682	CT	\$2,441	1.86%	\$2,651	\$5,500	207.45%
17	Berklev Ins Co	32603	DE	\$2,329	1.77%	\$1,513	\$230	15.21%
18	Westchester Fire Ins Co	10030	PA	\$1,967	1.50%	\$2,122	\$1,262	59.45%
19	Merchants Bonding Co a Mut	14494	IA	\$1,893	1.44%	\$1,901	(\$4)	(0.21)%
20	Great Amer Ins Co	16691	OH	\$1,433	1.09%	\$1,455	\$43	2.99%
21	Platte River Ins Co	18619	NE	\$1,244	0.95%	\$1,259	\$28	2.22%
22	XL Specialty Ins Co	37885	DE	\$1,157	0.88%	\$860	(\$454)	(52.82)%
23	Continental Ins Co	35289	PA	\$1,153	0.88%	\$973	\$174	17.90%
24	Continental Cas Co	20443	IL	\$1,104	0.84%	\$863	\$75	8.70%
25	Cincinnati Ins Co	10677	OH	\$1,082	0.82%	\$872	\$88	10.10%
26	Allegheny Cas Co	13285	PA	\$1,054	0.80%	\$1,084	(\$13)	(1.18)%
27	Hanover Ins Co	22292	NH	\$1,053	0.80%	\$980	\$7	0.75%
28	Safety Natl Cas Corp	15105	MO	\$1,018	0.77%	\$1,007	\$27	2.66%
29	Indemnity Co Of CA	25550	CA	\$953	0.72%	\$744	\$20	2.74%
30	Insurance Co Of The State Of PA	19429	PA	\$926	0.70%	\$1,212	\$3,208	264.65%
31	Old Republic Surety Co	40444	WI	\$870	0.66%	\$859	(\$1)	(0.07)%
32	Guarantee Co Of N Amer USA	36650	MI	\$668	0.51%	\$579	\$44	7.57%
33	United States Fire Ins Co	21113	DE	\$618	0.47%	\$589	\$56	9.49%
34	Hudson Ins Co	25054	DE	\$599	0.46%	\$393	\$114	29.05%
35	American Alt Ins Corp	19720	DE	\$567	0.43%	\$577	\$153	26.54%
36	American States Ins Co	19704	IN	\$563	0.43%	\$723	\$889	122.86%
37	Employers Mut Cas Co	21415	IA	\$521	0.40%	\$504	(\$135)	(26.73)%
38	Amco Ins Co	19100	IA	\$515	0.39%	\$427	\$9	2.01%
39	State Farm Fire & Cas Co	25143	IL	\$504	0.38%	\$496	\$125	25.28%
40	Philadelphia Ind Ins Co	18058	PA	\$459	0.35%	\$446	\$34	7.55%

State of Washington
Office of Insurance Commissioner
2014 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)
All	125 Other Companies			\$7,326	5.57%	\$8,151	(\$5,064)	(62.12)%
Totals (Loss Ratio is average)				\$131,446	100.00%	\$134,835	\$4,281	3.18%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$74,065	29.70%	\$81,703	\$7,881	9.65%
2	Chicago Title Ins Co	50229	NE	\$59,904	24.02%	\$61,584	\$4,730	7.68%
3	Old Republic Natl Title Ins Co	50520	FL	\$40,422	16.21%	\$40,158	\$1,306	3.25%
4	Stewart Title Guar Co	50121	TX	\$30,044	12.05%	\$29,462	\$1,305	4.43%
5	Fidelity Natl Title Ins Co	51586	CA	\$18,935	7.59%	\$19,286	\$2,308	11.97%
6	Title Resources Guar Co	50016	TX	\$12,048	4.83%	\$11,740	\$0	0.00%
7	National Title Ins Of NY Inc	51020	NY	\$5,756	2.31%	\$5,582	\$50	0.89%
8	WFG Natl Title Ins Co	51152	SC	\$5,364	2.15%	\$4,969	\$281	5.66%
9	Westcor Land Title Ins Co	50050	CA	\$1,270	0.51%	\$1,245	\$0	0.00%
10	North Amer Title Ins Co	50130	CA	\$941	0.38%	\$847	\$27	3.19%
11	Commonwealth Land Title Ins Co	50083	NE	\$634	0.25%	\$615	\$1,505	244.66%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	7.54%
Totals				\$249,384	100.00%	\$257,191	\$19,392	7.54%

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

State of Washington
Office of Insurance Commissioner
2014 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	Dealers Assur Co	16705	OH	\$13,336	29.54%	\$11,020	\$4,536	41.16%
2	Universal Underwriters Ins Co	41181	IL	\$10,185	22.56%	\$7,434	\$3,821	51.39%
3	Lyndon Prop Ins Co	35769	MO	\$8,629	19.12%	\$5,121	\$3,079	60.13%
4	Continental Ins Co	35289	PA	\$5,315	11.77%	\$4,552	\$2,401	52.74%
5	Old Republic Ins Co	24147	PA	\$4,397	9.74%	\$175	\$168	96.15%
6	Heritage Ind Co	39527	CA	\$2,457	5.44%	\$2,307	\$1,481	64.19%
7	National Cas Co	11991	WI	\$1,864	4.13%	\$1,265	\$236	18.69%
8	Sutter Ins Co	32107	CA	\$1,745	3.87%	\$1,714	\$1,462	85.28%
9	American Mercury Ins Co	16810	OK	\$582	1.29%	\$901	\$614	68.14%
10	Wesco Ins Co	25011	DE	\$276	0.61%	\$174	\$107	61.43%
11	First Colonial Ins Co	29980	FL	\$170	0.38%	\$39	\$53	136.88%
12	MIC Prop & Cas Ins Corp	38601	MI	\$50	0.11%	\$45	\$7	15.27%
13	American Bankers Ins Co Of FL	10111	FL	\$33	0.07%	\$40	(\$5)	(11.23)%
14	Continental Cas Co	20443	IL	\$14	0.03%	\$16	\$4	22.59%
15	Courtesv Ins Co	26492	FL	\$11	0.02%	\$15	\$5	34.31%
16	Great Amer Assur Co	26344	OH	\$6	0.01%	\$25	\$1	4.07%
17	Virainia Surety Co Inc	40827	IL	\$5	0.01%	\$5	\$4	77.81%
18	Evergreen Natl Ind Co	12750	OH	\$4	0.01%	\$3	\$0	0.00%
19	Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$0	\$2	494.96%
20	Greenwich Ins Co	22322	DE	(\$1)	0.00%	\$260	\$151	58.16%
	All 4 Other Companies			(\$3,940)	(8.73)%	(\$1,448)	(\$2,006)	138.56%
	Totals (Loss Ratio is average)			\$45,138	100.00%	\$33,664	\$16,121	47.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 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	\$7,644	32.81%	\$8,680	\$3,935	45.34%
2	Old Republic Ins Co	24147	PA	\$2,072	8.90%	\$2,074	\$1,964	94.72%
3	Liberty Ins Corp	42404	IL	\$2,000	8.59%	\$1,805	\$52	2.89%
4	Commerce & Industry Ins Co	19410	NY	\$1,792	7.69%	\$1,946	\$149	7.65%
5	American Zurich Ins Co	40142	IL	\$1,791	7.69%	\$1,866	\$201	10.78%
6	Federal Ins Co	20281	IN	\$1,565	6.72%	\$1,550	\$296	19.07%
7	Red Shield Ins Co	41580	WA	\$1,259	5.40%	\$1,259	(\$112)	(8.89)%
8	Zurich Amer Ins Co	16535	NY	\$899	3.86%	\$730	\$234	32.02%
9	ACIG Ins Co	19984	IL	\$545	2.34%	\$545	\$121	22.19%
10	Sentinel Ins Co Ltd	11000	CT	\$506	2.17%	\$242	\$44	18.19%
11	Insurance Co Of The State Of PA	19429	PA	\$381	1.63%	\$398	(\$88)	(22.18)%
12	American Home Assur Co	19380	NY	\$299	1.29%	\$298	\$254	85.06%
13	Twin City Fire Ins Co Co	29459	IN	\$204	0.88%	\$5	\$103	2105.81%
14	Granite State Ins Co	23809	IL	\$189	0.81%	\$170	\$59	34.57%
15	Great Northern Ins Co	20303	IN	\$172	0.74%	\$186	(\$57)	(30.66)%
16	Atlantic Specialty Ins Co	27154	NY	\$159	0.68%	\$162	\$31	19.36%
17	Hartford Cas Ins Co	29424	IN	\$158	0.68%	\$168	(\$15)	(9.00)%
18	Torus Natl Ins Co	25496	DE	\$150	0.64%	\$21	\$12	57.51%
19	New Hampshire Ins Co	23841	IL	\$145	0.62%	\$173	(\$58)	(33.35)%
20	XL Specialty Ins Co	37885	DE	\$135	0.58%	\$135	\$75	55.24%
21	Sentry Cas Co	28460	WI	\$132	0.57%	\$135	\$54	39.80%
22	Chubb Ind Ins Co	12777	NY	\$114	0.49%	\$104	(\$14)	(13.63)%
23	Praetorian Ins Co	37257	PA	\$110	0.47%	\$47	\$35	74.90%
24	Starr Ind & Liab Co	38318	TX	\$83	0.36%	\$59	\$24	40.48%
25	Electric Ins Co	21261	MA	\$76	0.33%	\$76	\$0	0.00%
26	AIG Prop Cas Co	19402	PA	\$74	0.32%	\$67	\$14	20.84%
27	Employers Ins of Wausau	21458	WI	\$73	0.32%	\$87	(\$3)	(3.06)%
28	Sentry Ins A Mut Co	24988	WI	\$67	0.29%	\$33	(\$6)	(17.38)%
29	Illinois Natl Ins Co	23817	IL	\$67	0.29%	\$69	\$3	3.88%
30	Liberty Mut Ins Co	23043	MA	\$65	0.28%	\$72	\$2	2.36%
31	Transportation Ins Co	20494	IL	\$59	0.25%	(\$274)	\$500	(182.39)%
32	Pacific Ind Co	20346	WI	\$58	0.25%	\$53	(\$2)	(3.48)%
33	Everest Natl Ins Co	10120	DE	\$55	0.24%	\$55	\$15	26.91%
34	Vigilant Ins Co	20397	NY	\$53	0.23%	\$42	\$4	8.32%
35	American Ins Co	21857	OH	\$52	0.22%	\$64	\$46	71.25%
36	LM Ins Corp	33600	IL	\$48	0.21%	\$38	\$5	12.45%
37	Old Republic Gen Ins Corp	24139	IL	\$47	0.20%	\$47	\$0	(0.54)%
38	United States Fire Ins Co	21113	DE	\$41	0.18%	\$39	(\$1)	(2.46)%
39	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$40	0.17%	\$50	(\$11)	(22.42)%
40	Berkshire Hathaway Homestate Ins Co	20044	NE	\$34	0.15%	\$26	\$8	32.08%

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All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All	131 Other Companies			(\$123)	(0.53)%	(\$258)	(\$1,221)	472.42%
Totals (Loss Ratio is average)				\$23,295	100.00%	\$23,041	\$6,649	28.86%

(1)Excluding all Loss Adjustment Expenses (LAE)