

State of Washington
Office of Insurance Commissioner
2015 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	\$2,825,968	15.31%	\$2,851,041	\$2,531,595	88.80%	687,390
2	Group Hlth Coop	95672	WA	HMO	\$2,379,328	12.89%	\$2,368,770	\$2,074,027	87.56%	355,452
3	Regence BlueShield	53902	WA	HCSC	\$1,784,131	9.66%	\$1,786,584	\$1,481,922	82.95%	402,725
4	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,472,933	7.98%	\$1,672,977	\$1,443,446	86.28%	581,943
5	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,248,215	6.76%	\$1,428,161	\$1,210,527	84.76%	300,056
6	Community Hlth Plan of WA	47049	WA	HCSC	\$1,065,314	5.77%	\$1,065,314	\$945,027	88.71%	311,447
7	Group Hlth Options Inc	47055	WA	HCSC	\$833,341	4.51%	\$833,437	\$719,529	86.33%	157,141
8	UnitedHealthcare Ins Co	79413	CT	L&D	\$800,293	4.33%	\$797,147	\$684,895	85.92%	
9	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$577,745	3.13%	\$577,745	\$562,887	97.43%	78,803
10	Coordinated Care of WA Inc	15352	WA	HCSC	\$569,452	3.08%	\$569,452	\$539,620	94.76%	181,821
11	Delta Dental of WA	47341	WA	HCSC	\$464,851	2.52%	\$464,180	\$393,257	84.72%	1,001,662
12	Aetna Life Ins Co	60054	CT	L&D	\$389,998	2.11%	\$390,124	\$316,178	81.05%	
13	Amerigroup Washington Inc	14073	WA	HMO	\$317,191	1.72%	\$509,568	\$419,107	82.25%	143,146
14	Moda Hlth Plan Inc	47098	OR	HCSC	\$220,045	1.19%	\$220,045	\$239,872	109.01%	46,757
15	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$212,028	1.15%	\$245,018	\$212,698	86.81%	71,327
16	Humana Hlth Plan Inc	95885	KY	HMO	\$199,651	1.08%	\$199,651	\$186,539	93.43%	25,485
17	Humana Ins Co	73288	WI	L&D	\$170,223	0.92%	\$170,220	\$131,169	77.06%	117,836
18	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$168,124	0.91%	\$170,218	\$127,847	75.11%	
19	Soundpath Hlth	12909	WA	HCSC	\$156,754	0.85%	\$156,754	\$148,221	94.56%	21,158
20	Asuris NW Hlth	47350	WA	HCSC	\$144,916	0.78%	\$145,636	\$115,557	79.35%	33,714
21	Columbia United Providers Inc	47047	WA	L&D	\$144,544	0.78%	\$144,544	\$134,062	92.75%	57,363
22	Regence BCBS of OR	54933	OR	HCSC	\$138,618	0.75%	\$138,480	\$126,743	91.52%	23,775
23	Metropolitan Life Ins Co	65978	NY	L&D	\$111,464	0.60%	\$106,657	\$102,006	95.64%	
24	Lifewise Assur Co	94188	WA	L&D	\$90,739	0.49%	\$95,963	\$83,592	87.11%	
25	American Family Life Assur Co of Col	60380	NE	L&D	\$87,969	0.48%	\$87,523	\$39,010	44.57%	
26	Standard Ins Co	69019	OR	L&D	\$83,558	0.45%	\$84,055	\$65,289	77.67%	
27	Unum Life Ins Co Of Amer	62235	ME	L&D	\$77,562	0.42%	\$78,657	\$99,867	126.97%	
28	Coordinated Care Corp	95831	IN	HMO	\$71,693	0.39%	\$71,693	\$25,963	36.21%	27,365
29	Genworth Life Ins Co	70025	DE	L&D	\$68,592	0.37%	\$68,375	\$46,421	67.89%	
30	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$66,441	0.36%	\$66,602	\$51,476	77.29%	
31	SilverScript Ins Co	12575	TN	HCSC	\$58,902	0.32%	\$57,449	\$35,755	62.24%	68,104
32	Providence Hlth Plan	95005	OR	HMO	\$55,780	0.30%	\$55,780	\$52,887	94.81%	11,991
33	Life Ins Co Of N Amer	65498	PA	L&D	\$55,309	0.30%	\$55,806	\$48,112	86.21%	
34	Willamette Dental of WA Inc	47050	WA	LHCSC	\$52,997	0.29%	\$52,997	\$48,180	90.91%	126,767
35	BridgeSpan Hlth Co	95303	UT	HMO	\$48,146	0.26%	\$48,146	\$47,797	99.27%	10,631
36	Prudential Ins Co Of Amer	68241	NJ	L&D	\$45,166	0.24%	\$44,807	\$18,777	41.91%	
37	VSP Vision Care Inc	53031	VA	HCSC	\$42,538	0.23%	\$42,538	\$32,491	76.38%	833,587
38	John Hancock Life Ins Co USA	65838	MI	L&D	\$39,685	0.21%	\$40,304	\$19,636	48.72%	
39	LifeMap Assur Co	97985	OR	L&D	\$39,073	0.21%	\$38,724	\$23,536	60.78%	
40	Principal Life Ins Co	61271	IA	L&D	\$35,103	0.19%	\$34,012	\$19,850	58.36%	
	All 312 Other Companies				\$1,046,904	5.67%	\$1,031,252	\$813,669	86.53%	159,713
	Totals (Loss Ratio is average)(4)				\$18,461,283	100.00%	\$19,066,405	\$16,419,039	86.12%	5,837,159

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

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

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

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

State of Washington
Office of Insurance Commissioner

2015 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	Physicians Ins A Mut Co	40738	WA	\$12,900	46.25%	\$12,900	\$11,566	89.66%
2	Araq Ins Co	34738	IA	\$6,093	21.84%	\$6,093	\$2,292	37.62%
3	Midwest Employers Cas Co	23612	DE	\$4,418	15.84%	\$4,370	(\$1,588)	(36.34)%
4	Yosemite Ins Co	26220	IN	\$880	3.15%	\$622	\$262	42.07%
5	Triton Ins Co	41211	TX	\$776	2.78%	\$827	\$87	10.52%
6	Central States Ind Co Of Omaha	34274	NE	\$546	1.96%	\$547	\$31	5.71%
7	American Road Ins Co	19631	MI	\$487	1.75%	\$487	\$77	15.73%
8	Courtesy Ins Co	26492	FL	\$478	1.71%	\$372	\$87	23.48%
9	RVI Amer Ins Co	23132	CT	\$443	1.59%	\$17	\$0	0.00%
10	Allstate Prop & Cas Ins Co	17230	IL	\$195	0.70%	\$199	\$0	0.00%
11	Ace Amer Ins Co	22667	PA	\$179	0.64%	\$179	\$10	5.50%
12	St Paul Fire & Marine Ins Co	24767	CT	\$141	0.50%	\$293	\$197	67.12%
13	Esurance Ins Co	25712	WI	\$138	0.50%	\$138	\$0	0.00%
14	Transamerica Cas Ins Co	10952	OH	\$100	0.36%	\$78	\$77	98.11%
15	Excess Share Ins Corp	10003	OH	\$77	0.28%	\$77	\$0	0.00%
16	American Bankers Ins Co Of FL	10111	FL	\$28	0.10%	\$28	\$0	(1.49)%
17	Markel Ins Co	38970	IL	\$13	0.05%	\$25	\$10	39.58%
18	American Reliable Ins Co	19615	AZ	\$7	0.03%	\$7	\$0	(3.99)%
19	Arqonaut Ins Co	19801	IL	\$2	0.01%	\$2	\$18	846.12%
20	XL Ins Amer Inc	24554	DE	\$0	0.00%	\$142	\$0	0.00%
21	Great Amer Assur Co	26344	OH	(\$1)	0.00%	\$43	\$149	347.37%
All	5 Other Companies			(\$7)	(0.02)%	(\$9)	(\$66)	700.98%
Totals (Loss Ratio is average)				\$27,894	100.00%	\$27,437	\$13,206	48.13%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Collectively Renewable

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	Boston Mut Life Ins Co	61476	MA	L&D	\$122	67.52%	\$133	\$19	14.14%	
2	Washington Natl Ins Co	70319	IN	L&D	\$50	27.93%	\$52	\$22	43.08%	
3	Union Fidelity Life Ins Co	62596	KS	L&D	\$7	3.93%	\$7	\$1	19.24%	
4	Horace Mann Life Ins Co	64513	IL	L&D	\$6	3.12%	\$6	\$0	3.28%	
5	Mutual Of Omaha Ins Co	71412	NE	L&D	\$5	2.71%	\$5	(\$1)	(28.04)%	
6	National Cas Co	11991	WI	P&C	\$3	1.80%	\$4	\$0	0.00%	
7	Continental Gen Ins Co	71404	OH	L&D	\$2	1.37%	\$2	\$1	33.73%	
8	New York Life Ins Co	66915	NY	L&D	\$1	0.77%	\$1	\$6	438.88%	
9	Bankers Life & Cas Co	61263	IL	L&D	\$1	0.43%	\$1	\$2	174.10%	
10	United Teacher Assoc Ins Co	63479	TX	L&D	\$1	0.40%	\$1	\$4	512.89%	
	All 15 Other Companies				(\$18)	(9.98)%	\$2	\$49	3.22%	
Totals (Loss Ratio is average)(4)					\$180	100.00%	\$213	\$103	48.10%	

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

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Merit Life Ins Co	65951	IN	L&D	\$1,800	30.37%	\$1,313	\$684	52.09%	
2	American Hlth & Life Ins Co	60518	TX	L&D	\$1,096	18.49%	\$892	\$226	25.31%	
3	CMFG Life Ins Co	62626	IA	L&D	\$886	14.94%	\$891	\$753	84.54%	
4	Life Of The South Ins Co	97691	GA	L&D	\$518	8.74%	\$370	\$73	19.67%	
5	Minnesota Life Ins Co	66168	MN	L&D	\$447	7.54%	\$412	\$121	29.36%	
6	Central States Ind Co Of Omaha	34274	NE	P&C	\$313	5.29%	\$313	\$47	14.94%	
7	American Modern Life Ins Co	65811	OH	L&D	\$238	4.02%	\$241	\$103	42.80%	
8	Plateau Ins Co	97152	TN	L&D	\$226	3.81%	\$109	\$23	21.22%	
9	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$159	2.69%	\$432	\$62	14.43%	
10	Pavonia Life Ins Co of MI	93777	MI	L&D	\$103	1.74%	\$103	(\$4)	(4.35)%	
11	Central States H & L Co Of Omaha	61751	NE	L&D	\$83	1.40%	\$97	\$7	7.44%	
12	American Security Ins Co	42978	DE	P&C	\$22	0.37%	\$22	\$0	(0.47)%	
13	Transamerica Life Ins Co	86231	IA	L&D	\$19	0.32%	\$20	\$1	6.91%	
14	American Natl Ins Co	60739	TX	L&D	\$14	0.24%	\$27	\$10	38.58%	
15	Zale Life Ins Co	71323	AZ	L&D	\$13	0.23%	\$13	\$2	13.88%	
16	Protective Life Ins Co	68136	TN	L&D	\$2	0.04%	\$9	\$0	(1.11)%	
17	Individual Assur Co Life Hlth & Acc	81779	OK	L&D	\$1	0.02%	\$1	(\$3)	(326.25)%	
	All 14 Other Companies				(\$14)	(0.24)%	\$122	\$57	212.80%	
Totals (Loss Ratio is average)(4)					\$5,929	100.00%	\$5,388	\$2,162	40.14%	

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

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,748,072	24.74%	\$1,756,925	\$1,486,340	84.60%	374,445
2	Group Hlth Coop	95672	WA	HMO	\$1,054,166	14.92%	\$1,043,418	\$842,592	80.75%	196,717
3	Regence BlueShield	53902	WA	HCSC	\$899,117	12.73%	\$908,640	\$691,904	76.15%	167,139
4	Group Hlth Options Inc	47055	WA	HCSC	\$686,818	9.72%	\$687,637	\$583,944	84.92%	119,857
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$418,090	5.92%	\$414,019	\$383,678	92.67%	
6	Aetna Life Ins Co	60054	CT	L&D	\$366,210	5.18%	\$366,520	\$295,853	80.72%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$250,032	3.54%	\$250,032	\$204,050	81.61%	46,162
8	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$160,894	2.28%	\$160,894	\$132,900	82.60%	37,192
9	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$137,927	1.95%	\$138,021	\$99,746	72.27%	
10	Moda Hlth Plan Inc	47098	OR	HCSC	\$124,065	1.76%	\$124,065	\$133,122	107.30%	29,229
11	Metropolitan Life Ins Co	65978	NY	L&D	\$96,819	1.37%	\$92,131	\$93,553	101.54%	
12	Asuris NW Hlth	47350	WA	HCSC	\$95,686	1.35%	\$96,444	\$72,724	75.41%	18,079
13	Lifewise Assur Co	94188	WA	L&D	\$90,739	1.28%	\$95,963	\$83,592	87.11%	
14	Standard Ins Co	69019	OR	L&D	\$74,602	1.06%	\$75,106	\$64,097	85.34%	
15	Unum Life Ins Co Of Amer	62235	ME	L&D	\$71,666	1.01%	\$72,288	\$90,499	125.19%	
16	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$66,441	0.94%	\$66,602	\$51,476	77.29%	
17	Life Ins Co Of N Amer	65498	PA	L&D	\$55,118	0.78%	\$55,615	\$48,098	86.48%	
18	Regence BCBS of OR	54933	OR	HCSC	\$46,501	0.66%	\$46,380	\$38,222	82.41%	9,336
19	Prudential Ins Co Of Amer	68241	NJ	L&D	\$41,525	0.59%	\$41,163	\$17,377	42.22%	
20	LifeMap Assur Co	97985	OR	L&D	\$35,841	0.51%	\$35,576	\$20,535	57.72%	
21	Providence Hlth Plan	95005	OR	HMO	\$32,780	0.46%	\$32,780	\$33,973	103.64%	6,937
22	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$32,653	0.46%	\$32,653	\$31,263	95.74%	7,874
23	Hartford Life & Accident Ins Co	70815	CT	L&D	\$28,825	0.41%	\$29,074	\$19,805	68.12%	
24	Principal Life Ins Co	61271	IA	L&D	\$25,293	0.36%	\$25,271	\$15,540	61.49%	
25	Timber Products Manufacturers Trust	12239	WA	MEWA	\$24,720	0.35%	\$24,720	\$24,198	97.89%	6,260
26	Lincoln Natl Life Ins Co	65676	IN	L&D	\$24,360	0.34%	\$24,263	\$18,343	75.60%	
27	HCC Life Ins Co	92711	IN	L&D	\$21,732	0.31%	\$21,732	\$15,901	73.17%	
28	Symetra Life Ins Co	68608	IA	L&D	\$19,749	0.28%	\$19,912	\$16,128	80.99%	
29	Connecticut Gen Life Ins Co	62308	CT	L&D	\$16,903	0.24%	\$15,780	\$11,761	74.53%	
30	HM Life Ins Co	93440	PA	L&D	\$16,389	0.23%	\$16,382	\$10,865	66.32%	
31	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$15,969	0.23%	\$16,008	\$13,349	83.39%	
32	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$14,360	0.20%	\$14,424	\$10,739	74.45%	
33	Reliastar Life Ins Co	67105	MN	L&D	\$13,362	0.19%	\$13,562	\$10,040	74.03%	
34	Reliance Standard Life Ins Co	68381	IL	L&D	\$13,074	0.19%	\$12,980	\$10,605	81.70%	
35	Union Security Ins Co	70408	KS	L&D	\$12,800	0.18%	\$12,684	\$9,639	76.00%	
36	Companion Life Ins Co	77828	SC	L&D	\$11,229	0.16%	\$11,236	\$7,481	66.58%	
37	Minnesota Life Ins Co	66168	MN	L&D	\$11,069	0.16%	\$9,157	\$3,184	34.77%	
38	QBE Ins Corp	39217	PA	P&C	\$10,988	0.16%	\$10,979	\$7,091	64.59%	
39	Trustmark Life Ins Co	62863	IL	L&D	\$10,354	0.15%	\$10,590	\$7,073	66.79%	
40	Ameritas Life Ins Corp	61301	NE	L&D	\$9,405	0.13%	\$8,833	\$6,674	75.56%	
	All 176 Other Companies				\$179,316	2.54%	\$170,019	\$125,379	135.60%	11,875
	Totals (Loss Ratio is average)(4)				\$7,065,658	100.00%	\$7,060,477	\$5,843,337	82.76%	1,031,102

(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

2015 Washington Market Share and Loss Ratio

Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium Companies Excluded

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,472,933	12.93%	\$1,673,040	\$1,443,559	86.28%	581,943
2	Group Hlth Coop	95672	WA	HMO	\$1,325,163	11.63%	\$1,325,353	\$1,231,436	92.91%	158,735
3	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,087,321	9.55%	\$1,267,267	\$1,077,626	85.04%	262,864
4	Premera Blue Cross	47570	WA	HCSC	\$1,077,896	9.46%	\$1,094,116	\$1,045,255	95.53%	312,945
5	Community Hlth Plan of WA	47049	WA	HCSC	\$1,058,924	9.30%	\$1,058,924	\$937,870	88.57%	305,985
6	Regence BlueShield	53902	WA	HCSC	\$885,014	7.77%	\$877,944	\$790,018	89.98%	235,586
7	Coordinated Care of WA Inc	15352	WA	HCSC	\$565,833	4.97%	\$565,833	\$536,366	94.79%	178,541
8	Delta Dental of WA	47341	WA	HCSC	\$464,851	4.08%	\$464,180	\$393,257	84.72%	1,001,662
9	UnitedHealthcare Ins Co	79413	CT	L&D	\$382,203	3.36%	\$383,128	\$301,217	78.62%	
10	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$327,713	2.88%	\$327,713	\$358,837	109.50%	32,641
11	Amerigroup Washington Inc	14073	WA	HMO	\$317,191	2.78%	\$509,568	\$419,107	82.25%	143,146
12	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$210,431	1.85%	\$243,421	\$211,459	86.87%	70,865
13	Humana Hlth Plan Inc	95885	KY	HMO	\$199,651	1.75%	\$199,651	\$186,539	93.43%	25,485
14	Humana Ins Co	73288	WI	L&D	\$170,223	1.49%	\$170,220	\$131,169	77.06%	117,836
15	Soundpath Hlth	12909	WA	HCSC	\$156,754	1.38%	\$156,754	\$148,221	94.56%	21,158
16	Group Hlth Options Inc	47055	WA	HCSC	\$146,523	1.29%	\$145,800	\$135,584	92.99%	37,284
17	Columbia United Providers Inc	47047	WA	L&D	\$143,123	1.26%	\$143,123	\$132,423	92.52%	55,821
18	Moda Hlth Plan Inc	47098	OR	HCSC	\$95,980	0.84%	\$95,980	\$106,750	111.22%	17,528
19	Regence BCBS of OR	54933	OR	HCSC	\$92,117	0.81%	\$92,100	\$88,521	96.11%	14,439
20	American Family Life Assur Co of Col	60380	NE	L&D	\$87,962	0.77%	\$87,516	\$39,010	44.57%	
21	Coordinated Care Corp	95831	IN	HMO	\$71,693	0.63%	\$71,693	\$25,960	36.21%	27,365
22	Genworth Life Ins Co	70025	DE	L&D	\$63,802	0.56%	\$65,465	\$45,404	69.36%	
23	SilverScript Ins Co	12575	TN	HCSC	\$58,902	0.52%	\$57,449	\$35,755	62.24%	68,104
24	Willamette Dental of WA Inc	47050	WA	LHCSC	\$52,997	0.47%	\$52,997	\$48,180	90.91%	126,767
25	Asuris NW Hlth	47350	WA	HCSC	\$49,230	0.43%	\$49,193	\$42,833	87.07%	15,635
26	BridgeSpan Hlth Co	95303	UT	HMO	\$48,146	0.42%	\$48,146	\$47,797	99.27%	10,631
27	VSP Vision Care Inc	53031	VA	HCSC	\$42,538	0.37%	\$42,538	\$32,491	76.38%	833,587
28	Health Net Life Ins Co	66141	CA	L&D	\$30,848	0.27%	\$30,848	\$35,045	113.61%	
29	John Hancock Life Ins Co USA	65838	MI	L&D	\$30,558	0.27%	\$31,177	\$14,065	45.11%	
30	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$30,197	0.27%	\$32,197	\$28,101	87.28%	
31	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$30,120	0.26%	\$30,100	\$24,948	82.88%	4,027
32	Transamerica Life Ins Co	86231	IA	L&D	\$27,953	0.25%	\$26,751	\$31,053	116.08%	
33	Mutual Of Omaha Ins Co	71412	NE	L&D	\$27,140	0.24%	\$26,800	\$14,789	55.18%	
34	Bankers Life & Cas Co	61263	IL	L&D	\$26,830	0.24%	\$28,573	\$26,758	93.65%	
35	United Of Omaha Life Ins Co	69868	NE	L&D	\$25,796	0.23%	\$25,362	\$15,436	60.86%	
36	Aetna Life Ins Co	60054	CT	L&D	\$23,788	0.21%	\$23,604	\$20,325	86.11%	
37	Wellcare Prescription Ins Inc	10155	FL	HCSC	\$23,577	0.21%	\$23,577	\$16,332	69.27%	29,801
38	Providence Hlth Plan	95005	OR	HMO	\$23,001	0.20%	\$23,001	\$18,913	82.23%	5,054
39	Sterling Life Ins Co	77399	IL	L&D	\$22,889	0.20%	\$23,110	\$16,022	69.33%	8,534
40	Northwestern Mut Life Ins Co	67091	WI	L&D	\$17,636	0.15%	\$17,620	\$11,119	63.10%	
All 252 Other Companies					\$394,070	3.46%	\$388,496	\$307,888	126.18%	102,088
Totals (Loss Ratio is average)(4)					\$11,389,516	100.00%	\$12,000,327	\$10,573,437	88.11%	4,806,057

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

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Aircraft (all perils)

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Starr Ind & Liab Co	38318	TX	\$8,516	25.99%	\$5,751	\$4,850	84.33%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$3,131	9.55%	\$4,260	\$3,323	78.01%
3	Catlin Ins Co	19518	TX	\$2,434	7.43%	\$2,393	\$1,098	45.90%
4	Old Republic Ins Co	24147	PA	\$1,755	5.36%	\$1,777	\$217	12.24%
5	Ace Amer Ins Co	22667	PA	\$1,743	5.32%	\$1,743	(\$1)	(0.07)%
6	Starnet Ins Co	40045	DE	\$1,554	4.74%	\$1,778	\$167	9.40%
7	Federal Ins Co	20281	IN	\$1,491	4.55%	\$1,454	\$3,309	227.58%
8	American Alt Ins Corp	19720	DE	\$1,296	3.96%	\$1,296	\$676	52.13%
9	US Specialty Ins Co	29599	TX	\$1,286	3.92%	\$1,282	\$900	70.23%
10	Allianz Global Risks US Ins Co	35300	IL	\$1,162	3.55%	\$997	\$211	21.12%
11	Liberty Mut Ins Co	23043	MA	\$1,026	3.13%	\$1,077	\$56	5.16%
12	QBE Ins Corp	39217	PA	\$1,010	3.08%	\$962	\$351	36.49%
13	Avemco Ins Co	10367	MD	\$982	3.00%	\$992	(\$228)	(23.00)%
14	National Ind Co	20087	NE	\$716	2.19%	\$706	\$199	28.25%
15	National Liab & Fire Ins Co	20052	CT	\$599	1.83%	\$625	\$185	29.61%
16	General Reins Corp	22039	DE	\$599	1.83%	\$625	\$87	13.87%
17	American Hallmark Ins Co Of TX	43494	TX	\$394	1.20%	\$348	\$138	39.81%
18	Tokio Marine Amer Ins Co	10945	NY	\$389	1.19%	\$432	\$70	16.30%
19	Great Amer Ins Co	16691	OH	\$385	1.17%	\$229	\$50	21.83%
20	American Commerce Ins Co	19941	OH	\$314	0.96%	\$288	\$130	45.15%
21	StarStone Natl Ins Co	25496	DE	\$300	0.92%	\$144	\$64	44.42%
22	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$295	0.90%	\$320	\$85	26.47%
23	State Natl Ins Co Inc	12831	TX	\$147	0.45%	\$128	\$0	0.00%
24	AXA Ins Co	33022	NY	\$130	0.40%	\$126	(\$134)	(107.03)%
25	Westchester Fire Ins Co	10030	PA	\$129	0.39%	\$115	\$105	90.86%
26	American Natl Prop & Cas Co	28401	MO	\$33	0.10%	\$17	\$0	0.00%
27	Sussex Ins Co	12157	SC	\$7	0.02%	\$164	(\$18)	(11.22)%
28	Great Amer Alliance Ins Co	26832	OH	\$7	0.02%	\$2	\$0	12.01%
29	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$15	0.00%
30	Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$1	0.00%
31	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$26	0.00%
32	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$46	0.00%
33	Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$8	0.00%
34	Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$2,167	0.00%
35	Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$120	0.00%
36	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$526	0.00%
37	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$52	0.00%
38	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$2	0.00%
39	XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$6	0.00%
40	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$2	0.00%
All 19 Other Companies				\$939	2.87%	\$1,544	(\$3,929)	(254.38)%
Totals (Loss Ratio is average)				\$32,770	100.00%	\$31,575	\$14,932	47.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Allied Lines

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	NH	\$15,306	13.77%	\$15,165	\$8,598	56.70%
2	Factory Mut Ins Co	21482	RI	\$13,117	11.80%	\$14,131	\$14,508	102.67%
3	Standard Guar Ins Co	42986	DE	\$7,577	6.82%	\$9,002	\$2,335	25.94%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$7,319	6.58%	\$7,320	\$137	1.87%
5	United Serv Automobile Assn	25941	TX	\$6,501	5.85%	\$6,300	\$3,885	61.66%
6	Affiliated Fm Ins Co	10014	RI	\$5,735	5.16%	\$5,788	\$1,311	22.65%
7	Foremost Ins Co Grand Rapids MI	11185	MI	\$3,720	3.35%	\$3,305	\$7	0.20%
8	Zurich Amer Ins Co	16535	NY	\$3,588	3.23%	\$3,465	\$606	17.49%
9	American Guar & Liab Ins	26247	NY	\$2,852	2.57%	\$2,243	\$439	19.56%
10	USAA Cas Ins Co	25968	TX	\$2,658	2.39%	\$2,535	\$1,043	41.15%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$2,441	2.20%	\$2,394	(\$179)	(7.48)%
12	American Modern Home Ins Co	23469	OH	\$2,061	1.85%	\$2,203	\$846	38.39%
13	Travelers Ind Co	25658	CT	\$2,003	1.80%	\$2,138	(\$305)	(14.27)%
14	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,838	1.65%	\$1,877	\$2,061	109.78%
15	Sompo Japan Ins Co of Amer	11126	NY	\$1,468	1.32%	\$1,240	\$507	40.93%
16	Liberty Mut Fire Ins Co	23035	WI	\$1,420	1.28%	\$1,549	\$878	56.70%
17	Allianz Global Risks US Ins Co	35300	IL	\$1,356	1.22%	\$1,549	\$544	35.15%
18	Continental Cas Co	20443	IL	\$1,262	1.14%	\$1,185	\$87	7.34%
19	Western Natl Assur Co	24465	MN	\$1,097	0.99%	\$1,020	\$340	33.33%
20	Automobile Ins Co Of Hartford CT	19062	CT	\$970	0.87%	\$1,020	\$639	62.59%
21	American Modern Select Ins Co	38652	OH	\$894	0.80%	\$865	\$484	56.02%
22	Westport Ins Corp	39845	MO	\$876	0.79%	\$862	\$302	35.08%
23	XL Ins Amer Inc	24554	DE	\$828	0.74%	\$835	\$1,129	135.12%
24	American Security Ins Co	42978	DE	\$818	0.74%	\$989	\$472	47.71%
25	Pennsylvania Lumbermens Mut Ins	14974	PA	\$809	0.73%	\$505	\$109	21.62%
26	American Home Assur Co	19380	NY	\$796	0.72%	\$262	\$107	40.89%
27	Unigard Ins Co	25747	WI	\$766	0.69%	\$795	\$659	82.88%
28	Stillwater Ins Co	25180	CA	\$697	0.63%	\$663	\$519	78.28%
29	Grange Ins Assn	22101	WA	\$672	0.60%	\$685	\$665	97.06%
30	Ace Amer Ins Co	22667	PA	\$650	0.58%	\$463	\$10	2.19%
31	Sentry Ins A Mut Co	24988	WI	\$630	0.57%	\$597	\$261	43.71%
32	USAA Gen Ind Co	18600	TX	\$629	0.57%	\$540	\$109	20.25%
33	RSUI Ind Co	22314	NH	\$615	0.55%	\$590	\$188	31.80%
34	Axis Ins Co	37273	IL	\$607	0.55%	\$382	\$275	71.86%
35	Verlan Fire Ins Co MD	10815	NH	\$593	0.53%	\$442	\$0	0.00%
36	Ohio Security Ins Co	24082	NH	\$586	0.53%	\$470	\$279	59.32%
37	American Natl Prop & Cas Co	28401	MO	\$564	0.51%	\$572	\$574	100.31%
38	Federated Mut Ins Co	13935	MN	\$552	0.50%	\$522	\$232	44.45%
39	Garrison Prop & Cas Ins Co	21253	TX	\$543	0.49%	\$499	\$168	33.67%
40	Depositors Ins Co	42587	IA	\$522	0.47%	\$502	\$1,514	301.75%
	All 190 Other Companies			\$13,226	11.90%	\$13,303	\$6,399	48.10%
	Totals (Loss Ratio is average)			\$111,161	100.00%	\$110,772	\$52,741	47.61%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$935	14.73%	\$885	\$841	95.02%
2	Mutual Of Enumclaw Ins Co	14761	OR	\$887	13.97%	\$901	\$438	48.59%
3	Truck Ins Exch	21709	CA	\$292	4.60%	\$302	\$137	45.35%
4	Mid Century Ins Co	21687	CA	\$254	4.00%	\$256	\$150	58.43%
5	Farmers Ins Exch	21652	CA	\$236	3.71%	\$242	\$96	39.54%
6	Great West Cas Co	11371	NE	\$213	3.35%	\$202	\$96	47.39%
7	Grange Ins Assn	22101	WA	\$202	3.18%	\$201	\$33	16.40%
8	North Pacific Ins Co	23892	OR	\$200	3.15%	\$195	\$49	25.20%
9	Philadelphia Ind Ins Co	18058	PA	\$175	2.76%	\$166	\$49	29.19%
10	Ohio Security Ins Co	24082	NH	\$173	2.72%	\$153	\$169	110.65%
11	Uniqard Ins Co	25747	WI	\$151	2.38%	\$193	(\$27)	(13.87)%
12	State Farm Mut Auto Ins Co	25178	IL	\$146	2.31%	\$135	\$170	126.00%
13	Nationwide Agribusiness Ins Co	28223	IA	\$142	2.23%	\$143	\$21	14.71%
14	Zurich Amer Ins Co	16535	NY	\$130	2.05%	\$119	\$50	41.80%
15	Praetorian Ins Co	37257	PA	\$130	2.04%	\$124	(\$11)	(8.72)%
16	Allstate Ins Co	19232	IL	\$115	1.81%	\$120	\$372	310.44%
17	American States Preferred Ins Co	37214	IN	\$86	1.35%	\$92	\$29	31.24%
18	American States Ins Co	19704	IN	\$85	1.34%	\$90	\$31	34.30%
19	New York Marine & Gen Ins Co	16608	NY	\$71	1.12%	\$78	\$13	16.71%
20	Nationwide Mut Ins Co	23787	OH	\$70	1.10%	\$71	\$13	18.47%
21	Charter Ind Co	37524	TX	\$64	1.01%	\$68	\$79	115.41%
22	Oregon Mut Ins Co	14907	OR	\$61	0.96%	\$63	\$24	38.87%
23	Travelers Ind Co Of CT	25682	CT	\$58	0.92%	\$58	\$5	9.33%
24	Northland Ins Co	24015	CT	\$56	0.88%	\$58	\$70	119.27%
25	Travelers Prop Cas Co Of Amer	25674	CT	\$56	0.88%	\$52	\$18	34.85%
26	Continental Divide Ins Co	35939	CO	\$52	0.82%	\$53	\$82	156.11%
27	Cincinnati Ins Co	10677	OH	\$46	0.72%	\$55	(\$1)	(2.07)%
28	Victoria Fire & Cas Co	42889	OH	\$45	0.71%	\$56	\$35	63.68%
29	Federated Mut Ins Co	13935	MN	\$45	0.71%	\$32	\$30	91.53%
30	General Ins Co Of Amer	24732	NH	\$44	0.69%	\$47	\$16	33.82%
31	Firemans Fund Ins Co	21873	CA	\$42	0.66%	\$44	\$0	0.43%
32	National Cas Co	11991	WI	\$39	0.61%	\$42	\$42	100.64%
33	Depositors Ins Co	42587	IA	\$36	0.57%	\$35	\$1	2.17%
34	Travelers Ind Co	25658	CT	\$34	0.53%	\$33	\$13	39.78%
35	Brotherhood Mut Ins Co	13528	IN	\$32	0.50%	\$30	\$33	112.09%
36	Columbia Ins Co	27812	NE	\$29	0.45%	\$25	\$22	89.47%
37	Government Employees Ins Co	22063	MD	\$28	0.44%	\$24	(\$1)	(2.84)%
38	West Amer Ins Co	44393	IN	\$27	0.43%	\$23	\$11	47.26%
39	National Ind Co	20087	NE	\$27	0.42%	\$23	\$37	158.92%
40	American Economy Ins Co	19690	IN	\$25	0.40%	\$28	\$17	59.53%
	All 206 Other Companies			\$812	12.78%	\$805	\$136	16.90%
	Totals (Loss Ratio is average)			\$6,349	100.00%	\$6,319	\$3,388	53.61%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 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	\$10,663	8.52%	\$10,762	\$6,300	58.54%
2	United Financial Cas Co	11770	OH	\$9,883	7.89%	\$8,627	\$5,038	58.40%
3	Great West Cas Co	11371	NE	\$8,939	7.14%	\$8,479	\$4,149	48.93%
4	Ohio Security Ins Co	24082	NH	\$6,576	5.25%	\$5,388	\$3,155	58.56%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$5,369	4.29%	\$5,110	\$3,400	66.54%
6	Continental Western Ins Co	10804	IA	\$3,824	3.05%	\$3,655	\$2,327	63.67%
7	Travelers Ind Co	25658	CT	\$2,889	2.31%	\$2,950	\$1,444	48.96%
8	American Fire & Cas Co	24066	NH	\$2,740	2.19%	\$2,487	\$1,684	67.69%
9	Universal Underwriters Ins Co	41181	IL	\$2,735	2.18%	\$2,550	\$930	36.48%
10	Western Natl Assur Co	24465	MN	\$2,572	2.05%	\$2,132	\$1,793	84.08%
11	Truck Ins Exch	21709	CA	\$2,256	1.80%	\$2,239	\$1,324	59.16%
12	National Cas Co	11991	WI	\$2,111	1.69%	\$2,033	\$1,305	64.17%
13	Mid Century Ins Co	21687	CA	\$1,946	1.55%	\$1,946	\$1,215	62.41%
14	Sentry Select Ins Co	21180	WI	\$1,693	1.35%	\$1,305	\$718	55.05%
15	Northland Ins Co	24015	CT	\$1,651	1.32%	\$1,782	\$568	31.88%
16	Liberty Mut Fire Ins Co	23035	WI	\$1,618	1.29%	\$1,484	\$429	28.94%
17	Farmers Ins Exch	21652	CA	\$1,606	1.28%	\$1,441	\$859	59.63%
18	Philadelphia Ind Ins Co	18058	PA	\$1,604	1.28%	\$1,501	\$499	33.23%
19	Federated Mut Ins Co	13935	MN	\$1,528	1.22%	\$1,389	\$728	52.40%
20	American States Ins Co	19704	IN	\$1,518	1.21%	\$1,695	\$1,066	62.86%
21	Zurich Amer Ins Co	16535	NY	\$1,511	1.21%	\$1,605	\$1,342	83.60%
22	Unigard Ins Co	25747	WI	\$1,506	1.20%	\$1,637	\$706	43.14%
23	West Amer Ins Co	44393	IN	\$1,496	1.19%	\$1,248	\$525	42.12%
24	American States Preferred Ins Co	37214	IN	\$1,484	1.19%	\$1,583	\$868	54.83%
25	Grange Ins Assn	22101	WA	\$1,475	1.18%	\$1,460	\$709	48.59%
26	National Ind Co	20087	NE	\$1,247	1.00%	\$1,192	\$299	25.09%
27	North Pacific Ins Co	23892	OR	\$1,217	0.97%	\$1,230	\$1,233	100.26%
28	State Farm Mut Auto Ins Co	25178	IL	\$1,157	0.92%	\$1,118	\$489	43.77%
29	Wilshire Ins Co	13234	NC	\$1,141	0.91%	\$1,132	\$519	45.84%
30	Cincinnati Ins Co	10677	OH	\$1,098	0.88%	\$1,068	\$1,102	103.24%
31	Continental Divide Ins Co	35939	CO	\$1,053	0.84%	\$1,054	\$408	38.70%
32	Allstate Ins Co	19232	IL	\$1,045	0.83%	\$970	\$787	81.12%
33	Travelers Ind Co Of CT	25682	CT	\$980	0.78%	\$1,045	\$336	32.19%
34	General Ins Co Of Amer	24732	NH	\$975	0.78%	\$1,077	\$676	62.81%
35	Alaska Natl Ins Co	38733	AK	\$915	0.73%	\$873	\$481	55.18%
36	Canal Ins Co	10464	SC	\$861	0.69%	\$614	\$224	36.50%
37	Berkshire Hathaway Homestate Ins Co	20044	NE	\$841	0.67%	\$876	\$551	62.93%
38	Nationwide Agribusiness Ins Co	28223	IA	\$837	0.67%	\$842	\$871	103.41%
39	Granite State Ins Co	23809	IL	\$773	0.62%	\$641	\$378	58.99%
40	Ace Amer Ins Co	22667	PA	\$766	0.61%	\$749	\$234	31.26%
All 248 Other Companies				\$29,086	23.23%	\$28,209	\$18,068	64.05%
Totals (Loss Ratio is average)				\$125,183	100.00%	\$119,176	\$69,741	58.52%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 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	\$26,852	6.60%	\$25,114	\$15,770	62.80%
2	Ohio Security Ins Co	24082	NH	\$23,879	5.87%	\$20,955	\$10,423	49.74%
3	Great West Cas Co	11371	NE	\$20,152	4.95%	\$19,562	\$10,035	51.30%
4	Mutual Of Enumclaw Ins Co	14761	OR	\$15,658	3.85%	\$15,641	\$9,945	63.58%
5	Continental Western Ins Co	10804	IA	\$15,060	3.70%	\$14,641	\$9,975	68.13%
6	American Fire & Cas Co	24066	NH	\$11,187	2.75%	\$10,849	\$5,036	46.42%
7	Zurich Amer Ins Co	16535	NY	\$10,863	2.67%	\$10,171	\$3,474	34.16%
8	Western Natl Assur Co	24465	MN	\$8,855	2.18%	\$7,686	\$3,449	44.88%
9	Travelers Ind Co	25658	CT	\$8,594	2.11%	\$8,557	\$5,438	63.55%
10	Philadelphia Ind Ins Co	18058	PA	\$8,262	2.03%	\$7,805	\$3,982	51.02%
11	Truck Ins Exch	21709	CA	\$7,049	1.73%	\$7,126	\$2,881	40.44%
12	Empire Fire & Marine Ins Co	21326	NE	\$6,834	1.68%	\$7,100	\$401	5.65%
13	American States Ins Co	19704	IN	\$6,696	1.65%	\$7,442	\$3,069	41.24%
14	New York Marine & Gen Ins Co	16608	NY	\$6,521	1.60%	\$5,537	\$4,273	77.17%
15	Mid Century Ins Co	21687	CA	\$6,275	1.54%	\$6,177	\$4,221	68.34%
16	Liberty Mut Fire Ins Co	23035	WI	\$6,266	1.54%	\$5,335	\$6,032	113.07%
17	National Ind Co	20087	NE	\$5,705	1.40%	\$4,676	\$2,858	61.12%
18	West Amer Ins Co	44393	IN	\$5,207	1.28%	\$4,665	\$1,621	34.75%
19	American States Preferred Ins Co	37214	IN	\$4,918	1.21%	\$5,341	\$3,906	73.14%
20	Alaska Natl Ins Co	38733	AK	\$4,910	1.21%	\$4,973	\$3,742	75.25%
21	Farmers Ins Exch	21652	CA	\$4,850	1.19%	\$4,592	\$2,592	56.44%
22	National Cas Co	11991	WI	\$4,755	1.17%	\$5,625	\$3,901	69.34%
23	Ace Amer Ins Co	22667	PA	\$4,523	1.11%	\$4,377	\$3,076	70.27%
24	Unigard Ins Co	25747	WI	\$4,506	1.11%	\$4,936	\$2,425	49.14%
25	Continental Divide Ins Co	35939	CO	\$4,346	1.07%	\$4,396	\$3,091	70.32%
26	General Ins Co Of Amer	24732	NH	\$4,130	1.01%	\$4,742	\$2,529	53.33%
27	Universal Underwriters Ins Co	41181	IL	\$4,104	1.01%	\$3,749	(\$2,579)	(68.78)%
28	Allstate Ins Co	19232	IL	\$4,060	1.00%	\$3,995	\$2,299	57.56%
29	Northland Ins Co	24015	CT	\$3,794	0.93%	\$3,959	\$2,847	71.90%
30	National Union Fire Ins Co Of Pitts	19445	PA	\$3,718	0.91%	\$3,736	(\$255)	(6.83)%
31	North Pacific Ins Co	23892	OR	\$3,640	0.89%	\$3,690	\$1,874	50.79%
32	Nationwide Mut Ins Co	23787	OH	\$3,633	0.89%	\$3,590	\$2,233	62.19%
33	State Farm Mut Auto Ins Co	25178	IL	\$3,206	0.79%	\$3,041	\$2,216	72.88%
34	Depositors Ins Co	42587	IA	\$3,163	0.78%	\$3,083	\$2,685	87.07%
35	Federated Mut Ins Co	13935	MN	\$3,134	0.77%	\$2,910	\$999	34.34%
36	Canal Ins Co	10464	SC	\$3,101	0.76%	\$2,185	\$1,451	66.42%
37	Cincinnati Ins Co	10677	OH	\$3,078	0.76%	\$3,207	\$3,764	117.35%
38	Sentry Select Ins Co	21180	WI	\$2,785	0.68%	\$2,230	\$1,525	68.39%
39	Sentinel Ins Co Ltd	11000	CT	\$2,780	0.68%	\$2,959	\$1,864	62.99%
40	American Economy Ins Co	19690	IN	\$2,758	0.68%	\$2,993	\$3,423	114.35%
All 276 Other Companies				\$123,189	30.27%	\$122,388	\$104,671	85.52%
Totals (Loss Ratio is average)				\$406,994	100.00%	\$395,738	\$257,163	64.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 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	\$356,495	13.67%	\$348,604	\$218,238	62.60%
2	Farmers Ins Co Of WA	21644	WA	\$150,389	5.77%	\$152,126	\$104,569	68.74%
3	Allstate Fire & Cas Ins Co	29688	IL	\$149,557	5.73%	\$146,786	\$89,469	60.95%
4	Pemco Mut Ins Co	24341	WA	\$147,365	5.65%	\$146,390	\$100,663	68.76%
5	First Natl Ins Co Of Amer	24724	NH	\$130,272	5.00%	\$117,567	\$105,677	89.89%
6	Progressive Direct Ins Co	16322	OH	\$120,701	4.63%	\$117,780	\$81,668	69.34%
7	American Family Mut Ins Co	19275	WI	\$99,081	3.80%	\$100,814	\$84,976	84.29%
8	Geico Gen Ins Co	35882	MD	\$95,158	3.65%	\$95,008	\$69,635	73.29%
9	Safeco Ins Co Of IL	39012	IL	\$77,516	2.97%	\$77,889	\$60,110	77.17%
10	Progressive Cas Ins Co	24260	OH	\$73,574	2.82%	\$74,531	\$52,739	70.76%
11	United Serv Automobile Assn	25941	TX	\$71,087	2.73%	\$71,015	\$61,246	86.24%
12	USAA Cas Ins Co	25968	TX	\$62,648	2.40%	\$62,197	\$60,232	96.84%
13	Liberty Mut Fire Ins Co	23035	WI	\$52,883	2.03%	\$49,924	\$39,578	79.28%
14	State Farm Fire & Cas Co	25143	IL	\$46,991	1.80%	\$44,622	\$32,522	72.88%
15	Geico Ind Co	22055	MD	\$46,488	1.78%	\$47,917	\$30,834	64.35%
16	Allstate Ins Co	19232	IL	\$40,095	1.54%	\$40,890	\$26,923	65.84%
17	GEICO Advantage Ins Co	14138	NE	\$34,269	1.31%	\$28,571	\$25,036	87.63%
18	Middlesex Ins Co	23434	WI	\$33,047	1.27%	\$33,249	\$21,559	64.84%
19	Mutual Of Enumclaw Ins Co	14761	OR	\$32,541	1.25%	\$33,512	\$22,305	66.56%
20	Integon Preferred Ins Co	31488	NC	\$31,895	1.22%	\$29,212	\$16,722	57.24%
21	Mid Century Ins Co	21687	CA	\$30,891	1.18%	\$25,327	\$18,782	74.16%
22	Government Employees Ins Co	22063	MD	\$29,762	1.14%	\$29,698	\$23,043	77.59%
23	USAA Gen Ind Co	18600	TX	\$29,672	1.14%	\$28,705	\$27,918	97.26%
24	Hartford Cas Ins Co	29424	IN	\$29,553	1.13%	\$27,952	\$19,445	69.57%
25	IDS Prop Cas Ins Co	29068	WI	\$28,917	1.11%	\$29,041	\$39,427	135.76%
26	GEICO Choice Ins Co	14139	NE	\$26,622	1.02%	\$22,701	\$18,677	82.27%
27	Grange Ins Assn	22101	WA	\$26,306	1.01%	\$25,586	\$19,557	76.44%
28	Allstate Prop & Cas Ins Co	17230	IL	\$24,001	0.92%	\$24,559	\$12,422	50.58%
29	Esurance Ins Co	25712	WI	\$22,147	0.85%	\$21,975	\$12,913	58.76%
30	Enumclaw Prop & Cas Ins Co	11232	OR	\$21,964	0.84%	\$20,209	\$16,353	80.92%
31	Country Pref Ins Co	21008	IL	\$21,648	0.83%	\$21,239	\$14,902	70.17%
32	Allstate Ind Co	19240	IL	\$18,987	0.73%	\$19,727	\$12,448	63.10%
33	GEICO Secure Ins Co	14137	NE	\$18,823	0.72%	\$15,972	\$13,013	81.48%
34	Garrison Prop & Cas Ins Co	21253	TX	\$18,478	0.71%	\$17,926	\$12,694	70.81%
35	Coast Natl Ins Co	25089	CA	\$16,916	0.65%	\$16,724	\$11,430	68.34%
36	Nationwide Ins Co Of Amer	25453	WI	\$15,834	0.61%	\$16,126	\$9,013	55.90%
37	Metropolitan Cas Ins Co	40169	RI	\$15,801	0.61%	\$16,395	\$8,784	53.58%
38	Victoria Fire & Cas Co	42889	OH	\$14,498	0.56%	\$13,019	\$9,738	74.80%
39	Travelers Home & Marine Ins Co	27998	CT	\$14,278	0.55%	\$15,830	\$8,758	55.32%
40	Amica Mut Ins Co	19976	RI	\$14,178	0.54%	\$14,131	\$12,237	86.60%
	All 195 Other Companies			\$316,573	12.14%	\$314,229	\$230,718	73.42%
	Totals (Loss Ratio is average)			\$2,607,902	100.00%	\$2,555,676	\$1,856,974	72.66%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$60,679	18.06%	\$59,271	\$38,675	65.25%
2	Pemco Mut Ins Co	24341	WA	\$25,748	7.66%	\$25,298	\$16,254	64.25%
3	Farmers Ins Co Of WA	21644	WA	\$23,150	6.89%	\$24,285	\$14,471	59.59%
4	First Natl Ins Co Of Amer	24724	NH	\$22,756	6.77%	\$20,848	\$15,481	74.26%
5	Allstate Fire & Cas Ins Co	29688	IL	\$17,207	5.12%	\$16,750	\$15,088	90.08%
6	Geico Gen Ins Co	35882	MD	\$12,833	3.82%	\$13,171	\$8,856	67.23%
7	Progressive Direct Ins Co	16322	OH	\$10,996	3.27%	\$10,833	\$8,533	78.77%
8	Safeco Ins Co Of IL	39012	IL	\$10,887	3.24%	\$11,025	\$6,735	61.09%
9	Progressive Cas Ins Co	24260	OH	\$8,131	2.42%	\$8,470	\$4,530	53.48%
10	USAA Cas Ins Co	25968	TX	\$7,895	2.35%	\$7,861	\$5,501	69.98%
11	American Family Mut Ins Co	19275	WI	\$7,419	2.21%	\$7,661	\$4,688	61.19%
12	State Farm Fire & Cas Co	25143	IL	\$6,386	1.90%	\$5,969	\$5,262	88.16%
13	United Serv Automobile Assn	25941	TX	\$6,225	1.85%	\$6,233	\$6,086	97.63%
14	IDS Prop Cas Ins Co	29068	WI	\$6,186	1.84%	\$6,227	\$4,658	74.79%
15	Allstate Ins Co	19232	IL	\$6,080	1.81%	\$6,213	\$5,398	86.88%
16	Grange Ins Assn	22101	WA	\$5,187	1.54%	\$5,069	\$3,691	72.83%
17	Liberty Mut Fire Ins Co	23035	WI	\$4,622	1.38%	\$4,662	\$4,399	94.35%
18	Government Employees Ins Co	22063	MD	\$4,421	1.32%	\$4,527	\$2,692	59.45%
19	Mutual Of Enumclaw Ins Co	14761	OR	\$4,358	1.30%	\$4,524	\$3,490	77.14%
20	Mid Century Ins Co	21687	CA	\$3,760	1.12%	\$3,108	\$2,438	78.44%
21	Allstate Prop & Cas Ins Co	17230	IL	\$3,722	1.11%	\$3,846	\$2,863	74.45%
22	USAA Gen Ind Co	18600	TX	\$3,598	1.07%	\$3,479	\$2,875	82.65%
23	Geico Ind Co	22055	MD	\$3,453	1.03%	\$3,607	\$1,969	54.59%
24	Hartford Cas Ins Co	29424	IN	\$3,312	0.99%	\$3,212	\$3,282	102.20%
25	Country Pref Ins Co	21008	IL	\$3,303	0.98%	\$3,239	\$2,480	76.55%
26	Enumclaw Prop & Cas Ins Co	11232	OR	\$3,012	0.90%	\$2,780	\$2,524	90.80%
27	Nationwide Ins Co Of Amer	25453	WI	\$2,767	0.82%	\$2,839	\$1,650	58.11%
28	GEICO Advantage Ins Co	14138	NE	\$2,665	0.79%	\$2,229	\$2,803	125.77%
29	Travelers Home & Marine Ins Co	27998	CT	\$2,192	0.65%	\$2,464	\$1,416	57.46%
30	Garrison Prop & Cas Ins Co	21253	TX	\$2,036	0.61%	\$1,980	\$1,634	82.52%
31	Esurance Ins Co	25712	WI	\$2,014	0.60%	\$1,979	\$1,599	80.81%
32	Country Mut Ins Co	20990	IL	\$1,880	0.56%	\$1,892	\$1,208	63.85%
33	American Commerce Ins Co	19941	OH	\$1,840	0.55%	\$2,000	\$1,484	74.20%
34	Metropolitan Cas Ins Co	40169	RI	\$1,807	0.54%	\$1,908	\$1,316	68.97%
35	Allied Prop & Cas Ins Co	42579	IA	\$1,792	0.53%	\$1,608	\$1,187	73.82%
36	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$1,737	0.52%	\$1,584	\$1,702	107.43%
37	Uniqard Ins Co	25747	WI	\$1,734	0.52%	\$1,712	\$1,077	62.89%
38	Safeco Ins Co of OR	11071	OR	\$1,732	0.52%	\$1,721	\$974	56.61%
39	Hartford Underwriters Ins Co	30104	CT	\$1,713	0.51%	\$1,807	\$1,096	60.63%
40	Commerce W Ins Co	13161	CA	\$1,709	0.51%	\$1,426	\$1,610	112.92%
	All 156 Other Companies			\$33,085	9.85%	\$33,034	\$23,416	70.89%
	Totals (Loss Ratio is average)			\$336,030	100.00%	\$332,351	\$237,091	71.34%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 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	\$213,881	14.46%	\$206,477	\$150,945	73.10%
2	First Natl Ins Co Of Amer	24724	NH	\$92,050	6.22%	\$81,879	\$48,832	59.64%
3	Pemco Mut Ins Co	24341	WA	\$84,538	5.71%	\$82,223	\$54,452	66.22%
4	Farmers Ins Co Of WA	21644	WA	\$76,051	5.14%	\$76,475	\$46,608	60.95%
5	Allstate Fire & Cas Ins Co	29688	IL	\$70,408	4.76%	\$68,310	\$49,213	72.04%
6	Progressive Direct Ins Co	16322	OH	\$55,400	3.74%	\$52,663	\$36,557	69.42%
7	United Serv Automobile Assn	25941	TX	\$53,852	3.64%	\$53,279	\$33,046	62.02%
8	Geico Gen Ins Co	35882	MD	\$53,122	3.59%	\$54,029	\$35,352	65.43%
9	USAA Cas Ins Co	25968	TX	\$47,021	3.18%	\$46,165	\$28,576	61.90%
10	Allstate Ins Co	19232	IL	\$43,246	2.92%	\$43,604	\$13,634	31.27%
11	Safeco Ins Co Of IL	39012	IL	\$41,952	2.84%	\$41,702	\$23,661	56.74%
12	American Family Mut Ins Co	19275	WI	\$41,267	2.79%	\$41,664	\$25,074	60.18%
13	Progressive Cas Ins Co	24260	OH	\$36,717	2.48%	\$36,568	\$19,707	53.89%
14	Liberty Mut Fire Ins Co	23035	WI	\$31,990	2.16%	\$31,739	\$16,773	52.85%
15	USAA Gen Ind Co	18600	TX	\$27,756	1.88%	\$26,712	\$14,959	56.00%
16	Geico Ind Co	22055	MD	\$24,345	1.65%	\$24,973	\$15,785	63.21%
17	State Farm Fire & Cas Co	25143	IL	\$24,142	1.63%	\$22,515	\$19,767	87.80%
18	IDS Prop Cas Ins Co	29068	WI	\$20,036	1.35%	\$19,948	\$15,894	79.68%
19	GEICO Advantage Ins Co	14138	NE	\$18,059	1.22%	\$14,813	\$13,159	88.83%
20	Government Employees Ins Co	22063	MD	\$17,934	1.21%	\$18,293	\$12,023	65.72%
21	Allstate Prop & Cas Ins Co	17230	IL	\$16,448	1.11%	\$16,558	\$8,332	50.32%
22	Mutual Of Enumclaw Ins Co	14761	OR	\$16,427	1.11%	\$17,274	\$9,812	56.80%
23	Mid Century Ins Co	21687	CA	\$15,365	1.04%	\$12,482	\$9,055	72.55%
24	Grange Ins Assn	22101	WA	\$15,258	1.03%	\$14,599	\$9,334	63.94%
25	Hartford Cas Ins Co	29424	IN	\$14,337	0.97%	\$13,421	\$10,289	76.66%
26	Inteagon Preferred Ins Co	31488	NC	\$13,209	0.89%	\$12,537	\$7,786	62.10%
27	Country Pref Ins Co	21008	IL	\$12,600	0.85%	\$12,275	\$7,892	64.29%
28	GEICO Choice Ins Co	14139	NE	\$12,509	0.85%	\$10,408	\$9,438	90.68%
29	Enumclaw Prop & Cas Ins Co	11232	OR	\$12,047	0.81%	\$11,185	\$7,490	66.96%
30	Garrison Prop & Cas Ins Co	21253	TX	\$12,011	0.81%	\$11,512	\$7,164	62.23%
31	Hartford Underwriters Ins Co	30104	CT	\$11,119	0.75%	\$11,617	\$4,866	41.89%
32	Allstate Ind Co	19240	IL	\$10,778	0.73%	\$10,946	\$4,220	38.56%
33	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$9,922	0.67%	\$9,457	\$4,643	49.10%
34	Esurance Ins Co	25712	WI	\$8,659	0.59%	\$8,531	\$6,506	76.27%
35	Progressive Max Ins Co	24279	OH	\$8,511	0.58%	\$8,715	\$3,861	44.31%
36	Amica Mut Ins Co	19976	RI	\$8,346	0.56%	\$8,069	\$4,169	51.66%
37	Metropolitan Cas Ins Co	40169	RI	\$7,965	0.54%	\$8,119	\$4,505	55.48%
38	Travelers Home & Marine Ins Co	27998	CT	\$7,806	0.53%	\$8,709	\$4,460	51.21%
39	GEICO Secure Ins Co	14137	NE	\$7,583	0.51%	\$6,303	\$6,405	101.62%
40	Nationwide Ins Co Of Amer	25453	WI	\$7,467	0.50%	\$7,643	\$3,885	50.83%
	All 172 Other Companies			\$177,389	11.99%	\$172,308	\$87,207	50.61%
	Totals (Loss Ratio is average)			\$1,479,525	100.00%	\$1,436,698	\$895,335	62.32%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Boiler and Machinery

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$6,725	20.96%	\$6,631	\$5,138	77.48%
2	Factory Mut Ins Co	21482	RI	\$5,882	18.33%	\$5,072	\$1,106	21.81%
3	Affiliated Fm Ins Co	10014	RI	\$2,283	7.11%	\$2,226	\$584	26.21%
4	Zurich Amer Ins Co	16535	NY	\$1,639	5.11%	\$1,837	\$78	4.26%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$1,240	3.86%	\$1,209	\$330	27.25%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$1,174	3.66%	\$1,148	\$191	16.61%
7	Continental Cas Co	20443	IL	\$834	2.60%	\$740	\$337	45.52%
8	Eagle W Ins Co	12890	CA	\$814	2.54%	\$870	\$30	3.41%
9	Continental Western Ins Co	10804	IA	\$810	2.52%	\$748	\$227	30.30%
10	Federal Ins Co	20281	IN	\$580	1.81%	\$646	\$9	1.33%
11	American Home Assur Co	19380	NY	\$554	1.73%	\$197	\$2	0.91%
12	American Guar & Liab Ins	26247	NY	\$507	1.58%	\$503	\$53	10.50%
13	Universal Underwriters Ins Co	41181	IL	\$491	1.53%	\$474	(\$1)	(0.14)%
14	Liberty Mut Fire Ins Co	23035	WI	\$470	1.47%	\$592	\$61	10.22%
15	XL Ins Amer Inc	24554	DE	\$466	1.45%	\$225	\$15	6.66%
16	Oregon Mut Ins Co	14907	OR	\$438	1.36%	\$459	\$118	25.69%
17	Allianz Global Risks US Ins Co	35300	IL	\$438	1.36%	\$466	(\$18)	(3.84)%
18	Westport Ins Corp	39845	MO	\$379	1.18%	\$354	\$363	102.61%
19	Brotherhood Mut Ins Co	13528	IN	\$317	0.99%	\$301	\$35	11.60%
20	Western Natl Assur Co	24465	MN	\$267	0.83%	\$247	\$4	1.61%
21	Amco Ins Co	19100	IA	\$253	0.79%	\$235	\$60	25.59%
22	Sompo Japan Ins Co of Amer	11126	NY	\$229	0.71%	\$198	\$41	20.50%
23	Allstate Ins Co	19232	IL	\$216	0.67%	\$219	\$12	5.70%
24	Cincinnati Ins Co	10677	OH	\$196	0.61%	\$194	\$92	47.46%
25	Depositors Ins Co	42587	IA	\$183	0.57%	\$172	\$35	20.17%
26	Axis Ins Co	37273	IL	\$177	0.55%	\$177	(\$17)	(9.43)%
27	Pennsylvania Lumbermens Mut Ins	14974	PA	\$177	0.55%	\$141	\$0	0.00%
28	Universal Underwriters Of TX Ins	40843	IL	\$176	0.55%	\$196	(\$2)	(0.97)%
29	Travelers Ind Co	25658	CT	\$158	0.49%	\$176	(\$12)	(7.04)%
30	Federated Mut Ins Co	13935	MN	\$148	0.46%	\$142	\$13	9.47%
31	Verlan Fire Ins Co MD	10815	NH	\$146	0.45%	\$112	\$0	0.00%
32	Pacific Ind Co	20346	WI	\$139	0.43%	\$128	\$2	1.86%
33	American Alt Ins Corp	19720	DE	\$137	0.43%	\$138	(\$2)	(1.38)%
34	Alaska Natl Ins Co	38733	AK	\$131	0.41%	\$130	\$4	3.13%
35	Greenwich Ins Co	22322	DE	\$126	0.39%	\$92	\$1	0.60%
36	Penn Millers Ins Co	14982	PA	\$123	0.38%	\$73	\$18	25.14%
37	Great Northern Ins Co	20303	IN	\$122	0.38%	\$130	\$2	1.22%
38	Phoenix Ins Co	25623	CT	\$93	0.29%	\$73	\$12	16.88%
39	Great Amer Ins Co of NY	22136	NY	\$79	0.25%	\$84	\$24	28.48%
40	New Hampshire Ins Co	23841	IL	\$75	0.23%	\$68	\$20	29.52%
	All 106 Other Companies			\$2,697	8.41%	\$2,628	(\$2,731)	(103.95)%
	Totals (Loss Ratio is average)			\$32,088	100.00%	\$30,451	\$6,232	20.47%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Burglary and Theft

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$1,110	23.64%	\$1,054	(\$188)	(17.84)%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$849	18.07%	\$804	(\$8)	(0.95)%
3	Hiscox Ins Co Inc	10200	IL	\$529	11.27%	\$464	(\$7)	(1.58)%
4	Federal Ins Co	20281	IN	\$334	7.11%	\$296	\$100	33.68%
5	Hanover Ins Co	22292	NH	\$321	6.83%	\$194	\$751	386.82%
6	Zurich Amer Ins Co	16535	NY	\$146	3.11%	\$181	\$135	74.68%
7	Universal Underwriters Ins Co	41181	IL	\$99	2.10%	\$90	\$7	8.25%
8	US Specialty Ins Co	29599	TX	\$97	2.07%	\$128	(\$7)	(5.69)%
9	Continental Cas Co	20443	IL	\$88	1.88%	\$80	\$25	31.11%
10	Westchester Fire Ins Co	10030	PA	\$76	1.62%	\$74	\$18	24.04%
11	Hartford Fire In Co	19682	CT	\$74	1.58%	\$73	(\$8)	(10.49)%
12	Atlantic Specialty Ins Co	27154	NY	\$72	1.54%	\$75	(\$49)	(65.58)%
13	Nationwide Mut Ins Co	23787	OH	\$62	1.32%	\$67	\$10	15.17%
14	Great Amer Ins Co	16691	OH	\$62	1.31%	\$54	(\$1)	(2.39)%
15	Fidelity & Deposit Co Of MD	39306	MD	\$59	1.26%	\$66	\$2	3.22%
16	Twin City Fire Ins Co Co	29459	IN	\$53	1.12%	\$53	\$0	0.90%
17	Great Northern Ins Co	20303	IN	\$51	1.08%	\$45	\$3	7.13%
18	Philadelphia Ind Ins Co	18058	PA	\$46	0.99%	\$47	\$0	(0.17)%
19	Markel Amer Ins Co	28932	VA	\$43	0.92%	\$33	\$2	5.44%
20	Eagle W Ins Co	12890	CA	\$31	0.66%	\$38	\$0	0.00%
21	Federated Mut Ins Co	13935	MN	\$31	0.66%	\$31	\$0	0.40%
22	Berkley Regional Ins Co	29580	DE	\$29	0.62%	\$14	\$2	14.35%
23	Universal Underwriters Of TX Ins	40843	IL	\$29	0.61%	\$33	(\$1)	(3.52)%
24	American Alt Ins Corp	19720	DE	\$25	0.54%	\$28	\$5	18.04%
25	Western Natl Assur Co	24465	MN	\$22	0.48%	\$21	\$18	82.66%
26	XL Ins Amer Inc	24554	DE	\$22	0.48%	\$22	\$0	0.48%
27	Mutual Of Enumclaw Ins Co	14761	OR	\$22	0.47%	\$22	\$0	0.61%
28	Cincinnati Ins Co	10677	OH	\$22	0.47%	\$22	\$25	111.36%
29	Ace Amer Ins Co	22667	PA	\$21	0.45%	\$19	\$10	53.13%
30	Vigilant Ins Co	20397	NY	\$21	0.44%	\$21	\$0	(0.65)%
31	Arch Ins Co	11150	MO	\$17	0.37%	\$18	\$5	30.09%
32	Pacific Ind Co	20346	WI	\$17	0.37%	\$15	\$3	20.98%
33	Transguard Ins Co Of Amer Inc	28886	IL	\$17	0.36%	\$16	\$1	4.02%
34	Penn Millers Ins Co	14982	PA	\$15	0.31%	\$7	\$2	28.63%
35	American Family Mut Ins Co	19275	WI	\$14	0.30%	\$10	\$0	0.00%
36	United States Liab Ins Co	25895	PA	\$12	0.24%	\$9	(\$3)	(30.24)%
37	Liberty Mut Fire Ins Co	23035	WI	\$11	0.22%	\$7	\$0	(0.26)%
38	Stillwater Ins Co	25180	CA	\$10	0.22%	\$12	\$0	0.00%
39	Navigators Ins Co	42307	NY	\$9	0.19%	\$10	(\$8)	(80.88)%
40	Sentry Select Ins Co	21180	WI	\$8	0.17%	\$8	\$7	84.54%
	All 91 Other Companies			\$120	2.56%	\$113	\$82	72.56%
	Totals (Loss Ratio is average)			\$4,697	100.00%	\$4,375	\$932	21.31%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 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	\$27,955	9.67%	\$25,245	\$12,468	49.39%
2	Philadelphia Ind Ins Co	18058	PA	\$16,630	5.75%	\$15,465	\$2,030	13.13%
3	Continental Western Ins Co	10804	IA	\$14,771	5.11%	\$14,169	\$3,698	26.10%
4	Contractors Bonding & Ins Co	37206	IL	\$11,383	3.94%	\$10,901	\$4,486	41.15%
5	State Farm Fire & Cas Co	25143	IL	\$10,137	3.51%	\$10,053	\$1,616	16.07%
6	American Fire & Cas Co	24066	NH	\$9,551	3.30%	\$9,411	\$3,998	42.49%
7	Mutual Of Enumclaw Ins Co	14761	OR	\$8,219	2.84%	\$8,130	\$757	9.31%
8	American States Ins Co	19704	IN	\$7,215	2.50%	\$7,763	\$3,227	41.57%
9	Mid Century Ins Co	21687	CA	\$7,168	2.48%	\$6,670	\$4,388	65.78%
10	Truck Ins Exch	21709	CA	\$6,971	2.41%	\$6,726	\$2,284	33.96%
11	Federal Ins Co	20281	IN	\$6,532	2.26%	\$6,348	\$1,137	17.91%
12	American Economy Ins Co	19690	IN	\$5,800	2.01%	\$6,758	\$1,166	17.26%
13	Farmers Ins Exch	21652	CA	\$5,486	1.90%	\$5,511	(\$50)	(0.91)%
14	West Amer Ins Co	44393	IN	\$5,341	1.85%	\$4,941	\$2,002	40.52%
15	Oregon Mut Ins Co	14907	OR	\$4,848	1.68%	\$5,089	\$2,818	55.38%
16	Eagle W Ins Co	12890	CA	\$4,817	1.67%	\$5,138	\$852	16.57%
17	Valley Forge Ins Co	20508	PA	\$4,222	1.46%	\$4,278	\$2,173	50.78%
18	Amco Ins Co	19100	IA	\$4,121	1.43%	\$3,842	\$1,741	45.31%
19	Ohio Cas Ins Co	24074	NH	\$4,103	1.42%	\$3,608	\$1,243	34.45%
20	Sentinel Ins Co Ltd	11000	CT	\$3,710	1.28%	\$3,532	\$4,680	132.51%
21	Travelers Prop Cas Co Of Amer	25674	CT	\$3,705	1.28%	\$3,990	\$2,062	51.69%
22	Charter Oak Fire Ins Co	25615	CT	\$3,678	1.27%	\$3,694	\$1,358	36.77%
23	American Family Mut Ins Co	19275	WI	\$3,630	1.26%	\$3,365	\$1,275	37.88%
24	First Natl Ins Co Of Amer	24724	NH	\$3,564	1.23%	\$3,566	\$1,517	42.54%
25	Travelers Cas Ins Co Of Amer	19046	CT	\$3,479	1.20%	\$3,553	\$3,355	94.41%
26	Allstate Ind Co	19240	IL	\$3,318	1.15%	\$3,297	\$52	1.57%
27	Unigard Ins Co	25747	WI	\$3,257	1.13%	\$3,244	\$1,478	45.54%
28	National Fire Ins Co Of Hartford	20478	IL	\$3,229	1.12%	\$3,357	\$2,849	84.88%
29	QBE Ins Corp	39217	PA	\$3,083	1.07%	\$3,367	\$1,311	38.94%
30	Hartford Cas Ins Co	29424	IN	\$3,028	1.05%	\$3,133	\$723	23.07%
31	Cincinnati Ins Co	10677	OH	\$2,864	0.99%	\$2,899	\$1,296	44.69%
32	Phoenix Ins Co	25623	CT	\$2,748	0.95%	\$2,364	\$2,291	96.92%
33	American Alt Ins Corp	19720	DE	\$2,737	0.95%	\$2,405	\$448	18.62%
34	Continental Ins Co	35289	PA	\$2,612	0.90%	\$2,279	\$169	7.44%
35	Alaska Natl Ins Co	38733	AK	\$2,600	0.90%	\$2,763	\$646	23.38%
36	Brotherhood Mut Ins Co	13528	IN	\$2,492	0.86%	\$2,312	\$418	18.06%
37	Hanover Amer Ins Co	36064	NH	\$2,471	0.85%	\$2,125	\$907	42.67%
38	Allstate Ins Co	19232	IL	\$2,427	0.84%	\$2,440	\$790	32.37%
39	North Pacific Ins Co	23892	OR	\$2,351	0.81%	\$2,554	(\$1,034)	(40.49)%
40	BITCO Gen Ins Corp	20095	IL	\$2,224	0.77%	\$1,946	\$1,673	85.95%
	All 218 Other Companies			\$60,602	20.96%	\$61,889	\$34,653	55.99%
	Totals (Loss Ratio is average)			\$289,080	100.00%	\$284,120	\$114,948	40.46%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2015 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$25,898	5.71%	\$23,210	\$12,453	53.65%
2	Philadelphia Ind Ins Co	18058	PA	\$23,252	5.13%	\$21,429	\$6,501	30.34%
3	Mutual Of Enumclaw Ins Co	14761	OR	\$19,504	4.30%	\$18,910	\$11,862	62.73%
4	Farmers Ins Co Of WA	21644	WA	\$18,153	4.00%	\$18,520	\$9,440	50.97%
5	Mid Century Ins Co	21687	CA	\$17,889	3.94%	\$17,382	\$13,428	77.25%
6	State Farm Fire & Cas Co	25143	IL	\$17,040	3.76%	\$17,005	\$7,592	44.65%
7	Truck Ins Exch	21709	CA	\$16,019	3.53%	\$15,784	\$10,734	68.00%
8	Continental Western Ins Co	10804	IA	\$14,152	3.12%	\$13,269	\$7,270	54.79%
9	Allstate Ind Co	19240	IL	\$13,396	2.95%	\$13,318	\$6,883	51.68%
10	QBE Ins Corp	39217	PA	\$13,176	2.90%	\$15,898	\$6,599	41.51%
11	Farmers Ins Exch	21652	CA	\$13,029	2.87%	\$13,084	\$6,948	53.10%
12	American States Ins Co	19704	IN	\$10,134	2.23%	\$10,486	\$5,577	53.18%
13	Ace Amer Ins Co	22667	PA	\$10,133	2.23%	\$10,129	\$5,671	55.98%
14	Allstate Ins Co	19232	IL	\$9,668	2.13%	\$9,874	\$5,560	56.31%
15	American Economy Ins Co	19690	IN	\$8,894	1.96%	\$10,625	\$3,845	36.19%
16	Eagle W Ins Co	12890	CA	\$8,693	1.92%	\$9,390	\$7,076	75.36%
17	Travelers Cas Ins Co Of Amer	19046	CT	\$8,645	1.91%	\$8,420	\$2,651	31.49%
18	Hartford Cas Ins Co	29424	IN	\$8,217	1.81%	\$8,682	\$1,042	12.01%
19	Unigard Ins Co	25747	WI	\$7,359	1.62%	\$7,301	\$1,138	15.59%
20	American Fire & Cas Co	24066	NH	\$6,854	1.51%	\$6,055	\$6,621	109.34%
21	Sentinel Ins Co Ltd	11000	CT	\$6,543	1.44%	\$6,064	\$2,566	42.32%
22	American Family Mut Ins Co	19275	WI	\$6,006	1.32%	\$5,549	\$3,863	69.62%
23	Oregon Mut Ins Co	14907	OR	\$5,925	1.31%	\$6,220	\$9,544	153.45%
24	Travelers Prop Cas Co Of Amer	25674	CT	\$5,684	1.25%	\$6,118	\$1,291	21.10%
25	Church Mut Ins Co	18767	WI	\$4,937	1.09%	\$4,862	\$2,119	43.59%
26	Hartford Fire In Co	19682	CT	\$4,778	1.05%	\$4,627	\$3,592	77.65%
27	West Amer Ins Co	44393	IN	\$4,737	1.04%	\$3,938	\$1,262	32.06%
28	Amco Ins Co	19100	IA	\$4,676	1.03%	\$4,393	\$806	18.36%
29	Federal Ins Co	20281	IN	\$4,304	0.95%	\$4,407	\$465	10.55%
30	Charter Oak Fire Ins Co	25615	CT	\$4,224	0.93%	\$4,342	\$677	15.59%
31	Phoenix Ins Co	25623	CT	\$4,168	0.92%	\$3,650	\$56,451	1546.52%
32	Ohio Cas Ins Co	24074	NH	\$4,113	0.91%	\$3,739	\$1,221	32.67%
33	Zurich Amer Ins Co	16535	NY	\$3,266	0.72%	\$3,123	\$709	22.69%
34	Continental Cas Co	20443	IL	\$3,250	0.72%	\$3,126	\$1,103	35.27%
35	National Union Fire Ins Co Of Pitts	19445	PA	\$3,152	0.69%	\$2,930	\$521	17.77%
36	Depositors Ins Co	42587	IA	\$3,059	0.67%	\$2,822	\$557	19.75%
37	General Ins Co Of Amer	24732	NH	\$3,039	0.67%	\$3,253	\$2,262	69.52%
38	Cincinnati Ins Co	10677	OH	\$2,728	0.60%	\$2,775	\$1,909	68.80%
39	Nationwide Agribusiness Ins Co	28223	IA	\$2,664	0.59%	\$2,559	\$7,318	286.02%
40	First Natl Ins Co Of Amer	24724	NH	\$2,636	0.58%	\$2,630	\$458	17.43%
	All 207 Other Companies			\$99,633	21.96%	\$100,347	\$47,794	47.63%
	Totals (Loss Ratio is average)			\$453,624	100.00%	\$450,243	\$285,381	63.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Credit

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Atradius Trade Credit Ins Co	25422	MD	\$6,500	24.73%	\$7,502	\$2,597	34.61%
2	Euler Hermes N Amer Ins Co	20516	MD	\$4,965	18.89%	\$4,498	\$961	21.37%
3	Old Republic Ins Co	24147	PA	\$4,587	17.45%	\$3,152	\$1,326	42.06%
4	First Colonial Ins Co	29980	FL	\$1,954	7.43%	\$2,029	\$1,071	52.79%
5	Coface N Amer Ins Co	31887	MA	\$1,550	5.90%	\$1,663	\$91	5.48%
6	Ohio Ind Co	26565	OH	\$1,356	5.16%	\$1,506	\$1,060	70.39%
7	Transamerica Cas Ins Co	10952	OH	\$727	2.77%	\$422	\$208	49.29%
8	Atlantic Specialty Ins Co	27154	NY	\$679	2.58%	\$816	\$281	34.37%
9	Great Amer Assur Co	26344	OH	\$506	1.92%	\$383	\$79	20.51%
10	American Security Ins Co	42978	DE	\$411	1.56%	\$411	(\$2)	(0.46)%
11	Arch Ins Co	11150	MO	\$411	1.56%	\$450	\$240	53.40%
12	Great Amer Ins Co	16691	OH	\$393	1.49%	\$325	\$114	35.23%
13	American Bankers Ins Co Of FL	10111	FL	\$383	1.46%	\$383	\$3	0.71%
14	US Specialty Ins Co	29599	TX	\$382	1.45%	\$611	(\$358)	(58.60)%
15	Knightbrook Ins Co	13722	DE	\$300	1.14%	\$186	\$10	5.31%
16	Securian Cas Co	10054	MN	\$299	1.14%	\$112	\$7	6.64%
17	American Natl Prop & Cas Co	28401	MO	\$272	1.04%	\$272	\$96	35.47%
18	Ace Amer Ins Co	22667	PA	\$191	0.73%	\$191	(\$1)	(0.44)%
19	State Farm Mut Auto Ins Co	25178	IL	\$162	0.62%	\$157	\$70	44.55%
20	Cumis Ins Society Inc	10847	IA	\$110	0.42%	\$98	\$137	139.95%
21	Virginia Surety Co Inc	40827	IL	\$81	0.31%	\$20	\$0	0.00%
22	United Guar Residential Ins Co of NC	16667	NC	\$76	0.29%	\$92	(\$20)	(21.75)%
23	Zale Ind Co	30325	TX	\$59	0.23%	\$59	\$1	0.99%
24	State Farm Fire & Cas Co	25143	IL	\$7	0.03%	\$6	\$0	(1.79)%
25	Wesco Ins Co	25011	DE	\$1	0.00%	\$1	\$0	(0.87)%
26	State Natl Ins Co Inc	12831	TX	\$0	0.00%	\$1,121	(\$206)	(18.36)%
27	Dealers Assur Co	16705	OH	\$0	0.00%	\$234	(\$7)	(2.99)%
28	XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$5	0.00%
29	American Reliable Ins Co	19615	AZ	(\$26)	(0.10)%	\$159	(\$15)	(9.65)%
	All 6 Other Companies			(\$54)	(0.21)%	\$169	(\$475)	(280.86)%
	Totals (Loss Ratio is average)			\$26,282	100.00%	\$27,030	\$7,273	26.91%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Earthquake

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$37,857	28.04%	\$37,262	(\$1)	0.00%
2	Geovera Ins Co	10799	CA	\$18,557	13.74%	\$18,041	\$0	0.00%
3	Zurich Amer Ins Co	16535	NY	\$5,700	4.22%	\$5,200	\$4	0.07%
4	Westport Ins Corp	39845	MO	\$5,650	4.18%	\$4,732	\$0	0.00%
5	United Serv Automobile Assn	25941	TX	\$5,104	3.78%	\$5,226	\$27	0.51%
6	Safeco Ins Co Of IL	39012	IL	\$4,055	3.00%	\$3,896	\$8	0.20%
7	Liberty Mut Fire Ins Co	23035	WI	\$3,386	2.51%	\$3,769	\$0	(0.01)%
8	Axis Ins Co	37273	IL	\$3,234	2.40%	\$3,040	(\$181)	(5.95)%
9	American Modern Home Ins Co	23469	OH	\$3,155	2.34%	\$2,889	\$19	0.65%
10	Farmers Ins Co Of WA	21644	WA	\$3,143	2.33%	\$2,725	\$0	0.00%
11	Metropolitan Prop & Cas Ins Co	26298	RI	\$2,810	2.08%	\$2,885	\$2	0.06%
12	Insurance Co Of The West	27847	CA	\$2,771	2.05%	\$2,880	\$0	0.00%
13	Continental Cas Co	20443	IL	\$2,769	2.05%	\$2,329	\$20	0.85%
14	American Family Mut Ins Co	19275	WI	\$2,732	2.02%	\$2,512	\$0	0.00%
15	USAA Cas Ins Co	25968	TX	\$2,134	1.58%	\$2,195	\$48	2.19%
16	Amica Mut Ins Co	19976	RI	\$2,108	1.56%	\$2,062	\$0	0.00%
17	American Guar & Liab Ins	26247	NY	\$1,850	1.37%	\$2,537	\$4	0.16%
18	XL Ins Amer Inc	24554	DE	\$1,665	1.23%	\$1,688	\$20	1.16%
19	Property & Cas Ins Co Of Hartford	34690	IN	\$1,605	1.19%	\$1,624	\$0	0.00%
20	Bankers Standard Ins Co	18279	PA	\$1,508	1.12%	\$1,078	\$0	0.00%
21	AIG Prop Cas Co	19402	PA	\$1,437	1.06%	\$1,381	\$0	0.00%
22	Vigilant Ins Co	20397	NY	\$1,391	1.03%	\$1,429	\$0	0.00%
23	Great Northern Ins Co	20303	IN	\$1,185	0.88%	\$935	\$0	0.00%
24	Hartford Ins Co Of The Midwest	37478	IN	\$1,102	0.82%	\$1,143	\$0	0.00%
25	American Automobile Ins Co	21849	MO	\$1,087	0.80%	\$1,752	\$359	20.49%
26	Liberty Ins Corp	42404	IL	\$955	0.71%	\$807	\$0	(0.01)%
27	Ace Amer Ins Co	22667	PA	\$864	0.64%	\$964	\$0	0.00%
28	Palomar Specialty Ins Co	20338	OR	\$817	0.60%	\$454	\$0	0.00%
29	Travelers Prop Cas Co Of Amer	25674	CT	\$708	0.52%	\$698	(\$22)	(3.14)%
30	Pacific Ind Co	20346	WI	\$660	0.49%	\$677	\$0	0.00%
31	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$645	0.48%	\$635	\$4	0.67%
32	Crestbrook Ins Co	18961	OH	\$615	0.46%	\$331	\$0	0.00%
33	Travelers Home & Marine Ins Co	27998	CT	\$568	0.42%	\$567	\$0	(0.08)%
34	Depositors Ins Co	42587	IA	\$504	0.37%	\$473	\$0	0.06%
35	Federated Mut Ins Co	13935	MN	\$495	0.37%	\$448	\$0	0.00%
36	Travelers Ind Co	25658	CT	\$469	0.35%	\$461	(\$13)	(2.86)%
37	Nationwide Mut Fire Ins Co	23779	OH	\$452	0.33%	\$468	\$42	9.01%
38	Safeco Ins Co of OR	11071	OR	\$444	0.33%	\$440	\$0	0.00%
39	Westchester Fire Ins Co	10030	PA	\$439	0.33%	\$484	\$0	0.00%
40	First Amer Prop & Cas Ins Co	37710	CA	\$384	0.28%	\$373	\$0	0.00%
	All 113 Other Companies			\$8,013	5.93%	\$8,239	\$57	0.69%
	Totals (Loss Ratio is average)			\$135,028	100.00%	\$131,728	\$396	0.30%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Excess Workers' Compensation

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safety Natl Cas Corp	15105	MO	\$14,169	58.54%	\$13,955	\$9,862	70.67%
2	Ace Amer Ins Co	22667	PA	\$3,328	13.75%	\$3,512	(\$1,741)	(49.57)%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$1,326	5.48%	\$620	\$2,923	471.48%
4	Liberty Ins Corp	42404	IL	\$1,044	4.31%	\$1,057	\$744	70.40%
5	Arch Ins Co	11150	MO	\$931	3.85%	\$894	\$430	48.04%
6	Zurich Amer Ins Co	16535	NY	\$816	3.37%	\$848	\$1,171	138.13%
7	Old Republic Ins Co	24147	PA	\$560	2.31%	\$541	(\$914)	(168.92)%
8	XL Specialty Ins Co	37885	DE	\$536	2.22%	\$532	\$872	163.96%
9	State Natl Ins Co Inc	12831	TX	\$501	2.07%	\$492	\$422	85.73%
10	Travelers Prop Cas Co Of Amer	25674	CT	\$445	1.84%	\$605	\$465	76.82%
11	LM Ins Corp	33600	IL	\$313	1.30%	\$313	\$226	71.99%
12	Hartford Cas Ins Co	29424	IN	\$192	0.79%	\$189	\$94	49.62%
13	Sentry Ins A Mut Co	24988	WI	\$44	0.18%	\$43	\$197	453.71%
14	General Reins Corp	22039	DE	\$0	0.00%	\$0	\$99	0.00%
15	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$1,553	0.00%
16	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$9	0.00%
17	Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$26	0.00%
18	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$1,195	0.00%
19	Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$1	0.00%
20	Federal Ins Co	20281	IN	\$0	0.00%	\$0	\$0	285.00%
21	New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$36	0.00%
22	Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$7	0.00%
	All 25 Other Companies			(\$2)	(0.01)%	(\$1)	(\$4,837)	637315.42%
Totals (Loss Ratio is average)				\$24,203	100.00%	\$23,601	\$12,838	54.40%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Farmowners Multiple Peril

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	OR	\$15,061	21.12%	\$14,696	\$6,702	45.61%
2	Grange Ins Assn	22101	WA	\$8,883	12.46%	\$8,775	\$7,720	87.98%
3	Country Mut Ins Co	20990	IL	\$8,690	12.19%	\$8,710	\$4,491	51.56%
4	North Pacific Ins Co	23892	OR	\$6,704	9.40%	\$6,487	\$1,996	30.76%
5	American States Ins Co	19704	IN	\$4,850	6.80%	\$4,835	\$1,278	26.44%
6	Nationwide Agribusiness Ins Co	28223	IA	\$4,001	5.61%	\$3,208	\$2,481	77.34%
7	State Farm Fire & Cas Co	25143	IL	\$2,636	3.70%	\$2,594	\$1,216	46.87%
8	Uniqard Ins Co	25747	WI	\$2,551	3.58%	\$2,503	\$4,310	172.17%
9	Travelers Ind Co	25658	CT	\$2,360	3.31%	\$2,463	\$810	32.90%
10	Associated Ind Corp	21865	CA	\$2,053	2.88%	\$1,969	\$713	36.23%
11	Indemnity Ins Co Of North Amer	43575	PA	\$1,746	2.45%	\$1,726	\$630	36.51%
12	Travelers Ind Co Of Amer	25666	CT	\$1,621	2.27%	\$1,556	\$102	6.54%
13	Charter Oak Fire Ins Co	25615	CT	\$1,591	2.23%	\$1,545	\$498	32.24%
14	Oregon Mut Ins Co	14907	OR	\$1,456	2.04%	\$1,515	\$3,756	247.96%
15	National Surety Corp	21881	IL	\$1,064	1.49%	\$1,187	\$856	72.16%
16	American Family Mut Ins Co	19275	WI	\$1,014	1.42%	\$926	\$627	67.72%
17	American Ins Co	21857	OH	\$847	1.19%	\$687	\$1,289	187.59%
18	QBE Ins Corp	39217	PA	\$824	1.16%	\$870	\$659	75.73%
19	Firemans Fund Ins Co	21873	CA	\$792	1.11%	\$843	\$364	43.24%
20	American Economy Ins Co	19690	IN	\$759	1.06%	\$718	\$1,144	159.38%
21	Travelers Ind Co Of CT	25682	CT	\$751	1.05%	\$764	\$304	39.87%
22	Eagle W Ins Co	12890	CA	\$640	0.90%	\$435	\$585	134.58%
23	Markel Ins Co	38970	IL	\$274	0.38%	\$284	\$32	11.32%
24	Great Amer Ins Co	16691	OH	\$56	0.08%	\$63	\$12	19.20%
25	Great Amer Ins Co of NY	22136	NY	\$44	0.06%	\$26	\$11	43.74%
26	Starnet Ins Co	40045	DE	\$42	0.06%	\$38	\$1	3.42%
27	Great Amer Assur Co	26344	OH	\$2	0.00%	\$2	\$0	2.51%
28	Security Natl Ins Co	19879	DE	\$0	0.00%	\$0	\$1	0.00%
29	AmTrust Ins Co of KS Inc	15954	KS	\$0	0.00%	\$0	\$3	0.00%
30	Rocky Mountain Fire & Cas Co	22128	WA	\$0	0.00%	\$0	\$1	0.00%
31	Nationwide Mut Ins Co	23787	OH	(\$2)	0.00%	\$695	\$739	106.36%
	All 8 Other Companies			\$0	0.00%	\$0	(\$11)	160285.72%
Totals (Loss Ratio is average)				\$71,311	100.00%	\$70,118	\$43,321	61.78%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Federal Flood

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$5,651	20.15%	\$5,993	\$1,585	26.45%
2	Hartford Ins Co Of The Midwest	37478	IN	\$5,085	18.13%	\$5,099	\$1,787	35.04%
3	Farmers Ins Co Of WA	21644	WA	\$4,579	16.33%	\$4,686	\$1,313	28.01%
4	Wright Natl Flood Ins Co	11523	TX	\$3,343	11.92%	\$3,413	\$1,608	47.11%
5	Allstate Ins Co	19232	IL	\$2,799	9.98%	\$2,922	\$1,352	46.27%
6	USAA Gen Ind Co	18600	TX	\$1,733	6.18%	\$1,776	\$463	26.09%
7	Selective Ins Co Of Amer	12572	NJ	\$1,136	4.05%	\$1,204	\$117	9.75%
8	American Family Mut Ins Co	19275	WI	\$529	1.89%	\$508	\$181	35.57%
9	Liberty Mut Fire Ins Co	23035	WI	\$401	1.43%	\$399	\$168	42.08%
10	National Interstate Ins Co	32620	OH	\$370	1.32%	\$371	\$100	26.87%
11	Metropolitan Prop & Cas Ins Co	26298	RI	\$348	1.24%	\$353	\$50	14.13%
12	Foremost Ins Co Grand Rapids MI	11185	MI	\$284	1.01%	\$314	\$34	10.67%
13	Homesite Ins Co Of The Midwest	13927	ND	\$280	1.00%	\$322	\$32	9.83%
14	Harleysville Ins Co	23582	PA	\$264	0.94%	\$300	\$0	0.00%
15	Nationwide Mut Fire Ins Co	23779	OH	\$255	0.91%	\$260	(\$1)	(0.25)%
16	Philadelphia Ind Ins Co	18058	PA	\$254	0.90%	\$250	\$225	89.92%
17	Rural Comm Ins Co	39039	MN	\$149	0.53%	\$149	\$0	0.00%
18	American Natl Prop & Cas Co	28401	MO	\$99	0.35%	\$103	\$0	0.00%
19	American Strategic Ins Corp	10872	FL	\$95	0.34%	\$80	\$14	17.75%
20	Hartford Underwriters Ins Co	30104	CT	\$80	0.28%	\$283	\$0	0.00%
21	QBE Ins Corp	39217	PA	\$74	0.26%	\$72	\$5	6.97%
22	First Amer Prop & Cas Ins Co	37710	CA	\$59	0.21%	\$50	\$0	0.00%
23	Bankers Ins Co	33162	FL	\$53	0.19%	\$50	\$0	0.30%
24	Service Ins Co	36560	FL	\$50	0.18%	\$50	\$0	0.00%
25	New Hampshire Ins Co	23841	IL	\$28	0.10%	\$28	(\$1)	(2.95)%
26	Integon Preferred Ins Co	31488	NC	\$23	0.08%	\$12	\$0	0.00%
27	Century Natl Ins Co	26905	CA	\$10	0.04%	\$12	\$0	0.00%
28	Occidental Fire & Cas Co Of NC	23248	NC	\$9	0.03%	\$9	\$0	0.00%
29	Westfield Ins Co	24112	OH	\$1	0.00%	\$1	\$0	0.00%
	All 4 Other Companies			\$0	0.00%	\$0	\$0	946.43%
	Totals (Loss Ratio is average)			\$28,038	100.00%	\$29,071	\$9,031	31.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Fidelity

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$3,887	22.45%	\$3,743	\$1,801	48.12%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$1,995	11.52%	\$1,960	\$1,220	62.23%
3	Federal Ins Co	20281	IN	\$1,836	10.60%	\$2,040	\$405	19.86%
4	Great Amer Ins Co	16691	OH	\$1,365	7.88%	\$1,085	\$53	4.92%
5	Cumis Ins Society Inc	10847	IA	\$1,111	6.42%	\$1,141	\$621	54.43%
6	Continental Cas Co	20443	IL	\$630	3.64%	\$509	\$77	15.06%
7	Hartford Fire In Co	19682	CT	\$577	3.33%	\$564	\$294	52.15%
8	Western Surety Co	13188	SD	\$382	2.21%	\$385	\$65	16.83%
9	Everest Natl Ins Co	10120	DE	\$371	2.14%	\$380	\$124	32.60%
10	Liberty Mut Ins Co	23043	MA	\$358	2.07%	\$330	\$5	1.61%
11	Fidelity & Deposit Co Of MD	39306	MD	\$345	1.99%	\$455	\$131	28.69%
12	Berkley Regional Ins Co	29580	DE	\$338	1.95%	\$612	\$363	59.28%
13	Zurich Amer Ins Co	16535	NY	\$295	1.70%	\$349	\$26	7.52%
14	Continental Ins Co	35289	PA	\$290	1.67%	\$438	\$352	80.23%
15	Hanover Ins Co	22292	NH	\$288	1.66%	\$202	\$5	2.53%
16	Federated Mut Ins Co	13935	MN	\$287	1.66%	\$275	\$210	76.22%
17	Philadelphia Ind Ins Co	18058	PA	\$208	1.20%	\$213	\$0	(0.03)%
18	Twin City Fire Ins Co Co	29459	IN	\$193	1.11%	\$208	(\$7)	(3.35)%
19	Liberty Ins Underwriters Inc	19917	IL	\$170	0.98%	\$157	\$103	66.06%
20	Westchester Fire Ins Co	10030	PA	\$168	0.97%	\$162	(\$21)	(13.02)%
21	Ohio Cas Ins Co	24074	NH	\$148	0.85%	\$133	\$14	10.30%
22	RLI Ins Co	13056	IL	\$139	0.80%	\$119	\$16	13.24%
23	Colonial Surety Co	10758	PA	\$128	0.74%	\$106	\$3	3.18%
24	Universal Underwriters Ins Co	41181	IL	\$115	0.66%	\$110	\$254	231.43%
25	Beazley Ins Co Inc	37540	CT	\$105	0.61%	\$86	\$16	18.49%
26	Markel Amer Ins Co	28932	VA	\$101	0.58%	\$91	\$505	554.65%
27	Sentry Select Ins Co	21180	WI	\$92	0.53%	\$76	\$4	5.23%
28	Arch Ins Co	11150	MO	\$87	0.50%	\$105	\$82	78.27%
29	Pacific Ind Co	20346	WI	\$86	0.50%	\$71	\$11	15.57%
30	American States Ins Co	19704	IN	\$82	0.47%	\$94	\$52	55.49%
31	Atlantic Specialty Ins Co	27154	NY	\$80	0.46%	\$75	\$25	33.03%
32	Contractors Bonding & Ins Co	37206	IL	\$64	0.37%	\$65	\$2	2.53%
33	Colonial Amer Cas & Surety Co	34347	MD	\$62	0.36%	\$57	\$368	642.04%
34	State Farm Fire & Cas Co	25143	IL	\$61	0.35%	\$60	\$64	105.48%
35	Axis Ins Co	37273	IL	\$61	0.35%	\$51	\$15	29.34%
36	Sentry Ins A Mut Co	24988	WI	\$54	0.31%	\$58	\$0	(0.30)%
37	Ace Amer Ins Co	22667	PA	\$53	0.31%	\$168	\$96	57.47%
38	Starr Ind & Liab Co	38318	TX	\$53	0.30%	\$43	\$14	32.27%
39	United States Fire Ins Co	21113	DE	\$49	0.29%	\$55	\$2	3.47%
40	Universal Underwriters Of TX Ins	40843	IL	\$39	0.22%	\$43	(\$2)	(5.54)%
	All 92 Other Companies			\$566	3.27%	\$682	(\$748)	(109.67)%
	Totals (Loss Ratio is average)			\$17,317	100.00%	\$17,558	\$6,618	37.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$721	62.39%	\$5,047	\$0	0.00%
2	National Public Finance Guar Corp	23825	NY	\$173	14.94%	\$3,074	\$0	0.00%
3	Assured Guar Municipal Corp	18287	NY	\$144	12.48%	\$7,920	\$0	0.00%
4	Build Amer Mut Assur Co	14380	NY	\$76	6.56%	\$3	\$0	0.00%
5	Municipal Assur Cor	13559	NY	\$42	3.63%	\$0	\$0	0.00%
6	MBIA Ins Corp	12041	NY	\$0	0.00%	\$5,907	\$0	0.00%
7	Syncora Guar Inc	20311	NY	\$0	0.00%	\$357	\$0	0.00%
8	Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$60	\$0	0.00%
9	CIFG Assur N Amer Inc	25771	NY	\$0	0.00%	\$4	\$0	0.00%
10	Assured Guar Corp	30180	MD	\$0	0.00%	\$977	\$0	0.00%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	302365697638.40%
Totals (Loss Ratio is average)				\$1,156	100.00%	\$23,349	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$16,438	10.46%	\$16,437	\$342	2.08%
2	Safeco Ins Co Of Amer	24740	NH	\$15,153	9.65%	\$15,005	\$9,064	60.41%
3	Affiliated Fm Ins Co	10014	RI	\$11,007	7.01%	\$11,141	(\$532)	(4.77)%
4	Pemco Mut Ins Co	24341	WA	\$7,970	5.07%	\$7,859	\$4,851	61.73%
5	Foremost Ins Co Grand Rapids MI	11185	MI	\$7,696	4.90%	\$7,130	\$3,164	44.38%
6	American Home Assur Co	19380	NY	\$7,054	4.49%	\$2,363	\$327	13.85%
7	Factory Mut Ins Co	21482	RI	\$5,622	3.58%	\$5,617	\$191	3.41%
8	Standard Guar Ins Co	42986	DE	\$5,014	3.19%	\$6,194	\$2,479	40.02%
9	Zurich Amer Ins Co	16535	NY	\$4,410	2.81%	\$4,108	\$51,440	1252.08%
10	United Serv Automobile Assn	25941	TX	\$4,176	2.66%	\$4,323	\$1,088	25.18%
11	Liberty Mut Fire Ins Co	23035	WI	\$3,998	2.54%	\$4,508	\$2,690	59.68%
12	Continental Cas Co	20443	IL	\$3,579	2.28%	\$3,345	\$2,246	67.13%
13	American Modern Home Ins Co	23469	OH	\$3,124	1.99%	\$3,362	\$578	17.18%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$3,124	1.99%	\$3,246	\$934	28.78%
15	Allianz Global Risks US Ins Co	35300	IL	\$3,049	1.94%	\$2,985	\$1,221	40.92%
16	Enumclaw Prop & Cas Ins Co	11232	OR	\$3,016	1.92%	\$3,101	\$606	19.54%
17	Insurance Co Of The State Of PA	19429	PA	\$2,617	1.67%	\$2,028	\$110	5.40%
18	Automobile Ins Co Of Hartford CT	19062	CT	\$2,093	1.33%	\$2,208	\$1,063	48.13%
19	American Alt Ins Corp	19720	DE	\$2,016	1.28%	\$2,101	\$621	29.56%
20	Travelers Ind Co	25658	CT	\$1,852	1.18%	\$1,989	\$1,545	77.67%
21	USAA Cas Ins Co	25968	TX	\$1,832	1.17%	\$1,898	\$293	15.45%
22	XL Ins Amer Inc	24554	DE	\$1,736	1.10%	\$1,726	\$78	4.50%
23	American Modern Select Ins Co	38652	OH	\$1,711	1.09%	\$1,661	\$422	25.42%
24	Axis Ins Co	37273	IL	\$1,689	1.08%	\$1,667	(\$64)	(3.83)%
25	American Guar & Liab Ins	26247	NY	\$1,614	1.03%	\$1,676	\$358	21.36%
26	Westport Ins Corp	39845	MO	\$1,517	0.97%	\$1,331	\$670	50.35%
27	Western Natl Assur Co	24465	MN	\$1,493	0.95%	\$1,372	\$130	9.47%
28	Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,360	0.87%	\$1,084	\$836	77.17%
29	Uniqard Ins Co	25747	WI	\$1,317	0.84%	\$1,389	\$132	9.50%
30	Grange Ins Assn	22101	WA	\$1,233	0.79%	\$1,267	\$266	21.02%
31	Depositors Ins Co	42587	IA	\$1,164	0.74%	\$1,129	\$7,921	701.57%
32	Verlan Fire Ins Co MD	10815	NH	\$1,146	0.73%	\$836	\$0	0.00%
33	Great Amer Ins Co of NY	22136	NY	\$1,088	0.69%	\$1,159	(\$52)	(4.52)%
34	Sentry Ins A Mut Co	24988	WI	\$1,044	0.66%	\$1,079	(\$106)	(9.81)%
35	American Commerce Ins Co	19941	OH	\$1,037	0.66%	\$1,068	\$239	22.39%
36	First Amer Prop & Cas Ins Co	37710	CA	\$915	0.58%	\$855	\$828	96.85%
37	Federated Mut Ins Co	13935	MN	\$900	0.57%	\$879	\$3,027	344.40%
38	Sompo Japan Ins Co of Amer	11126	NY	\$877	0.56%	\$1,009	\$74	7.34%
39	RSUI Ind Co	22314	NH	\$816	0.52%	\$806	\$78	9.67%
40	Encompass Ind Co	15130	IL	\$810	0.52%	\$843	\$268	31.78%
	All 181 Other Companies			\$18,785	11.96%	\$18,903	\$9,273	49.05%
	Totals (Loss Ratio is average)			\$157,093	100.00%	\$152,685	\$108,701	71.19%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$287,344	18.15%	\$277,132	\$154,732	55.83%
2	Safeco Ins Co Of Amer	24740	NH	\$152,208	9.61%	\$151,501	\$91,434	60.35%
3	Pemco Mut Ins Co	24341	WA	\$98,447	6.22%	\$94,915	\$62,410	65.75%
4	Allstate Prop & Cas Ins Co	17230	IL	\$74,534	4.71%	\$71,449	\$41,644	58.28%
5	Farmers Ins Co Of WA	21644	WA	\$73,560	4.65%	\$74,746	\$48,431	64.79%
6	Fire Ins Exch	21660	CA	\$70,971	4.48%	\$66,833	\$43,908	65.70%
7	United Serv Automobile Assn	25941	TX	\$59,863	3.78%	\$59,196	\$35,901	60.65%
8	Foremost Ins Co Grand Rapids MI	11185	MI	\$52,409	3.31%	\$51,468	\$24,754	48.10%
9	Allstate Ind Co	19240	IL	\$44,704	2.82%	\$46,296	\$24,093	52.04%
10	USAA Cas Ins Co	25968	TX	\$43,456	2.74%	\$42,493	\$27,658	65.09%
11	American Family Mut Ins Co	19275	WI	\$42,008	2.65%	\$39,839	\$26,705	67.03%
12	Allstate Ins Co	19232	IL	\$39,929	2.52%	\$41,351	\$25,194	60.93%
13	Mutual Of Enumclaw Ins Co	14761	OR	\$35,415	2.24%	\$36,361	\$36,782	101.16%
14	Metropolitan Prop & Cas Ins Co	26298	RI	\$33,415	2.11%	\$33,570	\$27,529	82.00%
15	Country Mut Ins Co	20990	IL	\$31,055	1.96%	\$30,530	\$23,958	78.47%
16	Travelers Home & Marine Ins Co	27998	CT	\$27,366	1.73%	\$26,278	\$17,806	67.76%
17	Liberty Mut Fire Ins Co	23035	WI	\$25,346	1.60%	\$26,746	\$12,635	47.24%
18	Homesite Ins Co Of The Midwest	13927	ND	\$24,349	1.54%	\$21,704	\$13,186	60.76%
19	IDS Prop Cas Ins Co	29068	WI	\$20,521	1.30%	\$20,333	\$11,612	57.11%
20	Grange Ins Assn	22101	WA	\$20,418	1.29%	\$19,763	\$15,996	80.94%
21	Property & Cas Ins Co Of Hartford	34690	IN	\$19,622	1.24%	\$19,950	\$24,465	122.63%
22	Enumclaw Prop & Cas Ins Co	11232	OR	\$17,237	1.09%	\$15,154	\$14,797	97.65%
23	Unigard Ins Co	25747	WI	\$14,951	0.94%	\$15,084	\$4,601	30.50%
24	Liberty Ins Corp	42404	IL	\$12,935	0.82%	\$11,022	\$9,916	89.96%
25	USAA Gen Ind Co	18600	TX	\$12,184	0.77%	\$10,914	\$6,922	63.43%
26	Amica Mut Ins Co	19976	RI	\$10,194	0.64%	\$9,896	\$7,837	79.19%
27	Safeco Ins Co of OR	11071	OR	\$9,310	0.59%	\$9,858	\$4,222	42.83%
28	LM Ins Corp	33600	IL	\$9,248	0.58%	\$7,734	\$6,062	78.38%
29	American Commerce Ins Co	19941	OH	\$9,148	0.58%	\$9,724	\$5,976	61.46%
30	American Bankers Ins Co Of FL	10111	FL	\$9,039	0.57%	\$8,307	\$3,408	41.03%
31	Garrison Prop & Cas Ins Co	21253	TX	\$8,806	0.56%	\$8,042	\$4,512	56.11%
32	Vigilant Ins Co	20397	NY	\$8,655	0.55%	\$9,005	\$4,042	44.89%
33	Hartford Ins Co Of The Midwest	37478	IN	\$8,612	0.54%	\$8,833	\$5,443	61.62%
34	Encompass Ind Co	15130	IL	\$8,443	0.53%	\$8,527	\$5,717	67.05%
35	Depositors Ins Co	42587	IA	\$7,796	0.49%	\$6,970	\$7,901	113.36%
36	Foremost Prop & Cas Ins Co	11800	MI	\$7,362	0.46%	\$7,381	\$3,686	49.93%
37	Trumbull Ins Co	27120	CT	\$7,032	0.44%	\$6,016	\$3,262	54.23%
38	American Modern Select Ins Co	38652	OH	\$6,982	0.44%	\$6,486	\$3,499	53.95%
39	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$6,979	0.44%	\$6,455	\$3,585	55.53%
40	Allied Prop & Cas Ins Co	42579	IA	\$6,967	0.44%	\$6,291	\$5,442	86.51%
	All 110 Other Companies			\$124,771	7.88%	\$124,076	\$74,075	59.70%
	Totals (Loss Ratio is average)			\$1,583,591	100.00%	\$1,548,226	\$975,738	63.02%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Inland Marine

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Continental Cas Co	20443	IL	\$52,155	12.40%	\$54,426	\$38,511	70.76%
2	Factory Mut Ins Co	21482	RI	\$34,754	8.26%	\$34,555	\$1,562	4.52%
3	Liberty Mut Ins Co	23043	MA	\$26,411	6.28%	\$26,584	\$18,900	71.10%
4	Affiliated Fm Ins Co	10014	RI	\$25,284	6.01%	\$24,324	\$5,032	20.69%
5	Liberty Ins Underwriters Inc	19917	IL	\$21,619	5.14%	\$21,619	\$14,543	67.27%
6	State Farm Fire & Cas Co	25143	IL	\$14,229	3.38%	\$14,028	\$5,095	36.32%
7	Travelers Prop Cas Co Of Amer	25674	CT	\$11,584	2.75%	\$11,907	\$1,637	13.74%
8	New Hampshire Ins Co	23841	IL	\$11,443	2.72%	\$11,215	\$920	8.20%
9	American Bankers Ins Co Of FL	10111	FL	\$11,037	2.62%	\$9,378	\$6,285	67.02%
10	National Union Fire Ins Co Of Pitts	19445	PA	\$9,110	2.17%	\$8,977	\$2,815	31.36%
11	AGCS Marine Ins Co	22837	IL	\$8,274	1.97%	\$8,793	\$3,256	37.02%
12	National Cas Co	11991	WI	\$7,702	1.83%	\$7,363	\$4,715	64.03%
13	Safeco Ins Co Of Amer	24740	NH	\$7,543	1.79%	\$7,384	\$3,745	50.71%
14	Transamerica Cas Ins Co	10952	OH	\$7,521	1.79%	\$7,462	\$4,658	62.43%
15	American Pet Ins Co	12190	NY	\$6,905	1.64%	\$6,833	\$4,463	65.32%
16	Zurich Amer Ins Co	16535	NY	\$6,719	1.60%	\$6,898	\$1,512	21.91%
17	Ohio Cas Ins Co	24074	NH	\$6,507	1.55%	\$5,211	\$2,061	39.55%
18	BCS Ins Co	38245	OH	\$5,982	1.42%	\$5,982	\$1,627	27.19%
19	Ace Amer Ins Co	22667	PA	\$5,238	1.24%	\$5,247	\$1,161	22.14%
20	Jefferson Ins Co	11630	NY	\$4,784	1.14%	\$4,396	\$921	20.96%
21	American Zurich Ins Co	40142	IL	\$4,271	1.02%	\$4,509	\$1,375	30.49%
22	Great West Cas Co	11371	NE	\$3,851	0.92%	\$3,745	\$1,552	41.45%
23	AIG Prop Cas Co	19402	PA	\$3,615	0.86%	\$3,604	\$1,632	45.29%
24	Allstate Prop & Cas Ins Co	17230	IL	\$3,560	0.85%	\$3,382	\$1,469	43.45%
25	Pemco Mut Ins Co	24341	WA	\$3,445	0.82%	\$3,429	\$1,667	48.62%
26	Allianz Global Risks US Ins Co	35300	IL	\$3,410	0.81%	\$1,715	(\$266)	(15.54)%
27	United States Fire Ins Co	21113	DE	\$3,324	0.79%	\$3,316	\$3,346	100.91%
28	United Serv Automobile Assn	25941	TX	\$3,264	0.78%	\$3,135	\$821	26.19%
29	United Financial Cas Co	11770	OH	\$2,604	0.62%	\$2,314	\$1,435	62.01%
30	Federal Ins Co	20281	IN	\$2,373	0.56%	\$1,910	\$519	27.19%
31	Jewelers Mut Ins Co	14354	WI	\$2,272	0.54%	\$2,175	\$558	25.66%
32	Amex Assur Co	27928	IL	\$2,164	0.51%	\$2,192	\$1,105	50.42%
33	USAA Cas Ins Co	25968	TX	\$2,154	0.51%	\$2,040	\$940	46.07%
34	Great Amer Ins Co of NY	22136	NY	\$2,148	0.51%	\$2,278	\$808	35.45%
35	Westchester Fire Ins Co	10030	PA	\$2,124	0.50%	\$1,487	(\$110)	(7.42)%
36	American Modern Home Ins Co	23469	OH	\$2,080	0.49%	\$2,099	\$1,049	49.95%
37	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$2,080	0.49%	\$2,038	\$147	7.22%
38	American States Ins Co	19704	IN	\$2,029	0.48%	\$2,202	\$703	31.95%
39	Securian Cas Co	10054	MN	\$1,992	0.47%	\$2,265	\$907	40.04%
40	Progressive Cas Ins Co	24260	OH	\$1,871	0.44%	\$1,717	\$1,256	73.14%
	All 286 Other Companies			\$81,333	19.33%	\$79,277	\$30,768	38.81%
	Totals (Loss Ratio is average)			\$420,765	100.00%	\$413,407	\$175,099	42.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	Jackson Natl Life Ins Co	65056	MI	\$334,655	\$0	\$465	\$0	\$335,120	7.15%
2	New York Life Ins & Ann Corp	91596	DE	\$311,201	\$0	\$1,288	\$0	\$312,489	6.67%
3	Lincoln Natl Life Ins Co	65676	IN	\$272,898	\$0	\$35,997	\$0	\$308,895	6.59%
4	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$144,054	\$0	\$111,683	\$0	\$255,737	5.46%
5	American Gen Life Ins Co	60488	TX	\$209,556	\$0	\$1,837	\$0	\$211,393	4.51%
6	Massachusetts Mut Life Ins Co	65935	MA	\$29,883	\$0	\$177,448	\$0	\$207,331	4.42%
7	Allianz Life Ins Co Of N Amer	90611	MN	\$185,795	\$0	\$0	\$0	\$185,795	3.96%
8	Transamerica Life Ins Co	86231	IA	\$140,537	\$0	\$1,340	\$0	\$141,878	3.03%
9	American Equity Invest Life Ins Co	92738	IA	\$132,240	\$0	\$0	\$0	\$132,240	2.82%
10	AXA Equitable Life Ins Co	62944	NY	\$118,106	\$0	\$12,526	\$0	\$130,632	2.79%
11	Forethought Life Ins Co	91642	IN	\$123,546	\$0	\$6,432	\$0	\$129,978	2.77%
12	RiverSource Life Ins Co	65005	MN	\$121,204	\$0	\$736	\$0	\$121,940	2.60%
13	Pruco Life Ins Co	79227	AZ	\$120,779	\$0	\$0	\$0	\$120,779	2.58%
14	Symetra Life Ins Co	68608	IA	\$100,381	\$0	\$2,287	\$0	\$102,668	2.19%
15	Security Benefit Life Ins Co	68675	KS	\$96,656	\$0	\$295	\$0	\$96,951	2.07%
16	Great Amer Life Ins Co	63312	OH	\$94,370	\$0	\$311	\$0	\$94,681	2.02%
17	Metlife Ins Co USA	87726	DE	\$93,274	\$0	\$4	\$0	\$93,277	1.99%
18	Variable Ann Life Ins Co	70238	TX	\$54,283	\$0	\$36,562	\$0	\$90,845	1.94%
19	Pacific Life Ins Co	67466	NE	\$79,296	\$0	\$99	\$0	\$79,396	1.69%
20	Principal Life Ins Co	61271	IA	\$57,357	\$0	\$2,410	\$0	\$59,767	1.28%
21	Western United Life Assur Co	85189	WA	\$59,292	\$0	\$0	\$0	\$59,292	1.26%
22	Fidelity Investments Life Ins Co	93696	UT	\$46,893	\$0	\$0	\$0	\$46,893	1.00%
23	Delaware Life Ins Co	79065	DE	\$35,020	\$0	\$1,340	\$0	\$36,360	0.78%
24	Bankers Life & Cas Co	61263	IL	\$36,226	\$0	\$0	\$0	\$36,226	0.77%
25	Metropolitan Life Ins Co	65978	NY	\$31,596	\$0	\$4,564	\$0	\$36,161	0.77%
26	Northwestern Mut Life Ins Co	67091	WI	\$35,598	\$0	\$0	\$0	\$35,598	0.76%
27	American Natl Ins Co	60739	TX	\$32,519	\$0	\$1,465	\$0	\$33,984	0.73%
28	Members Life Ins Co	86126	IA	\$31,964	\$0	\$0	\$0	\$31,964	0.68%
29	Ohio Natl Life Ins Co	67172	OH	\$29,699	\$0	\$0	\$0	\$29,699	0.63%
30	USAA Life Ins Co	69663	TX	\$29,633	\$0	\$0	\$0	\$29,633	0.63%
31	Protective Life Ins Co	68136	TN	\$28,183	\$0	\$0	\$0	\$28,183	0.60%
32	Voya Ins & Ann Co	80942	IA	\$24,967	\$0	\$634	\$0	\$25,601	0.55%
33	Jefferson Natl Life Ins Co	64017	TX	\$25,571	\$0	\$0	\$0	\$25,571	0.55%
34	Guardian Ins & Ann Co Inc	78778	DE	\$18,255	\$0	\$4,717	\$0	\$22,972	0.49%
35	Minnesota Life Ins Co	66168	MN	\$19,181	\$0	\$3,399	\$0	\$22,580	0.48%
36	Athene Ann & Life Co	61689	IA	\$20,592	\$0	\$1,213	\$0	\$21,804	0.47%
37	Equitrust Life Ins Co	62510	IL	\$20,875	\$0	\$40	\$0	\$20,915	0.45%
38	Genworth Life Ins Co	70025	DE	\$20,625	\$0	\$36	\$0	\$20,661	0.44%
39	Midland Natl Life Ins Co	66044	IA	\$18,568	\$0	\$513	\$0	\$19,081	0.41%
40	Integrity Life Ins Co	74780	OH	\$16,387	\$0	\$0	\$0	\$16,387	0.35%
	All 140 Other Companies			\$279,983	\$0	\$595,978	\$0	\$875,961	18.69%
	Totals			\$3,681,700	\$0	\$1,005,619	\$0	\$4,687,319	100.00%

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share
Line of Business: Life - Other Considerations

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$339,713	\$0	\$339,713	24.75%
2	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$271,015	\$0	\$271,015	19.75%
3	Nationwide Life Ins Co	66869	OH	\$89,114	\$0	\$53,869	\$0	\$142,983	10.42%
4	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$104,152	\$0	\$104,152	7.59%
5	Standard Ins Co	69019	OR	\$0	\$0	\$85,508	\$0	\$85,508	6.23%
6	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$85,238	\$0	\$85,238	6.21%
7	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$82,363	\$0	\$82,363	6.00%
8	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$59,882	\$0	\$59,882	4.36%
9	New York Life Ins Co	66915	NY	\$0	\$0	\$54,884	\$0	\$54,884	4.00%
10	Hartford Life Ins Co	88072	CT	\$848	\$0	\$51,114	\$0	\$51,961	3.79%
11	Mutual Of Amer Life Ins Co	88668	NY	\$6,346	\$0	\$24,682	\$0	\$31,028	2.26%
12	Nationwide Life & Ann Ins Co	92657	OH	\$26,377	\$0	\$77	\$0	\$26,453	1.93%
13	Penn Mut Life Ins Co	67644	PA	\$14,757	\$0	\$0	\$0	\$14,757	1.08%
14	Minnesota Life Ins Co	66168	MN	\$0	\$0	\$14,660	\$0	\$14,660	1.07%
15	Hartford Life & Ann Ins Co	71153	CT	\$2,881	\$0	\$0	\$0	\$2,881	0.21%
16	Voya Retirement Ins & Ann Co	86509	CT	\$0	\$0	\$2,396	\$0	\$2,396	0.17%
17	Ohio Natl Life Ins Co	67172	OH	\$0	\$0	\$2,304	\$0	\$2,304	0.17%
18	American Maturity Life Ins Co	81213	CT	\$0	\$0	\$160	\$0	\$160	0.01%
19	AXA Equitable Life Ins Co	62944	NY	\$0	\$0	\$127	\$0	\$127	0.01%
20	Country Life Ins Co	62553	IL	\$0	\$0	\$72	\$0	\$72	0.01%
21	Prudential Retirement Ins & Ann Co	93629	CT	\$0	\$0	\$4	\$0	\$4	0.00%
22	United Of Omaha Life Ins Co	69868	NE	\$2	\$0	\$0	\$0	\$2	0.00%
	All 0 Other Companies			\$0	\$0	\$0	\$0	\$0	0.00%
	Totals			\$140,323	\$0	\$1,232,219	\$0	\$1,372,542	100.00%

State of Washington
Office of Insurance Commissioner
2015 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	\$167,387	\$0	\$0	\$0	\$167,387	7.15%
2	Metropolitan Life Ins Co	65978	NY	\$22,628	\$0	\$143,757	\$0	\$166,384	7.11%
3	New York Life Ins Co	66915	NY	\$118,541	\$0	\$24,090	\$0	\$142,631	6.10%
4	Massachusetts Mut Life Ins Co	65935	MA	\$47,550	\$0	\$37,769	\$0	\$85,319	3.65%
5	Pacific Life Ins Co	67466	NE	\$84,653	\$0	\$0	\$0	\$84,653	3.62%
6	State Farm Life Ins Co	69108	IL	\$77,616	\$0	\$773	\$0	\$78,388	3.35%
7	Lincoln Natl Life Ins Co	65676	IN	\$69,022	\$0	\$8,516	\$0	\$77,538	3.31%
8	John Hancock Life Ins Co USA	65838	MI	\$70,448	\$0	\$6	\$0	\$70,454	3.01%
9	New York Life Ins & Ann Corp	91596	DE	\$48,067	\$0	\$871	\$0	\$48,939	2.09%
10	Reliastar Life Ins Co	67105	MN	\$23,483	\$0	\$25,370	\$0	\$48,853	2.09%
11	Pruco Life Ins Co	79227	AZ	\$38,678	\$0	\$0	\$0	\$38,678	1.65%
12	Lincoln Benefit Life Co	65595	NE	\$38,210	\$0	\$7	\$0	\$38,216	1.63%
13	Minnesota Life Ins Co	66168	MN	\$15,796	\$399	\$20,711	\$0	\$36,906	1.58%
14	Farmers New World Life Ins Co	63177	WA	\$36,578	\$0	\$0	\$0	\$36,578	1.56%
15	Transamerica Life Ins Co	86231	IA	\$33,547	\$9	\$1,792	\$0	\$35,347	1.51%
16	Genworth Life & Ann Ins Co	65536	VA	\$34,193	\$0	\$140	\$0	\$34,333	1.47%
17	American Gen Life Ins Co	60488	TX	\$30,519	\$4	\$1,033	\$1	\$31,558	1.35%
18	RiverSource Life Ins Co	65005	MN	\$30,675	\$0	\$0	\$0	\$30,675	1.31%
19	Primerica Life Ins Co	65919	MA	\$30,657	\$0	\$0	\$0	\$30,657	1.31%
20	USAA Life Ins Co	69663	TX	\$30,514	\$0	\$0	\$0	\$30,514	1.30%
21	Metlife Ins Co USA	87726	DE	\$29,743	\$0	\$0	\$0	\$29,743	1.27%
22	AXA Equitable Life Ins Co	62944	NY	\$26,845	\$0	\$0	\$0	\$26,845	1.15%
23	Transamerica Premier Life Ins Co	66281	IA	\$23,564	\$0	\$321	\$1	\$23,886	1.02%
24	Protective Life Ins Co	68136	TN	\$23,455	\$9	\$262	\$0	\$23,727	1.01%
25	Penn Mut Life Ins Co	67644	PA	\$23,055	\$0	\$0	\$0	\$23,055	0.99%
26	Banner Life Ins Co	94250	MD	\$22,717	\$0	\$0	\$0	\$22,717	0.97%
27	Symetra Life Ins Co	68608	IA	\$19,851	\$0	\$2,196	\$0	\$22,047	0.94%
28	Guardian Life Ins Co Of Amer	64246	NY	\$18,376	\$0	\$2,726	\$0	\$21,102	0.90%
29	United Of Omaha Life Ins Co	69868	NE	\$14,347	\$0	\$6,128	\$0	\$20,475	0.88%
30	Midland Natl Life Ins Co	66044	IA	\$19,634	\$0	\$49	\$0	\$19,683	0.84%
31	North Amer Co Life & Hlth Ins	66974	IA	\$19,339	\$0	\$19	\$0	\$19,359	0.83%
32	Nationwide Life & Ann Ins Co	92657	OH	\$19,286	\$0	\$0	\$0	\$19,286	0.82%
33	Forethought Life Ins Co	91642	IN	\$19,150	\$0	\$91	\$0	\$19,241	0.82%
34	American Income Life Ins Co	60577	IN	\$19,142	\$0	\$47	\$0	\$19,188	0.82%
35	Hartford Life & Ann Ins Co	71153	CT	\$18,408	\$0	\$5	\$0	\$18,413	0.79%
36	Jackson Natl Life Ins Co	65056	MI	\$18,096	\$0	\$41	\$0	\$18,137	0.78%
37	Country Life Ins Co	62553	IL	\$17,298	\$0	\$50	\$0	\$17,348	0.74%
38	Ohio Natl Life Assur Corp	89206	OH	\$17,188	\$0	\$0	\$0	\$17,188	0.73%
39	Security Life Of Denver Ins Co	68713	CO	\$15,656	\$0	\$0	\$0	\$15,656	0.67%
40	West Coast Life Ins Co	70335	NE	\$14,072	\$0	\$0	\$0	\$14,072	0.60%
	All 278 Other Companies			\$340,497	\$3,807	\$270,057	\$2	\$614,362	26.26%
	Totals			\$1,788,480	\$4,228	\$546,826	\$4	\$2,339,538	100.00%

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Medical Professional Liability

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$58,924	44.82%	\$55,551	\$20,984	37.77%
2	Doctors Co An Interins Exch	34495	CA	\$14,890	11.33%	\$14,741	(\$3,072)	(20.84)%
3	Medical Protective Co	11843	IN	\$7,588	5.77%	\$8,068	\$1,683	20.85%
4	Washington Cas Co	42510	WA	\$6,179	4.70%	\$8,453	\$8,937	105.73%
5	Northwest Dentists Ins Co	32417	WA	\$4,979	3.79%	\$4,958	(\$887)	(17.88)%
6	MD RRG Inc	12355	MT	\$4,864	3.70%	\$4,864	\$2,717	55.86%
7	Sentinel Assur RRG Inc	12005	HI	\$4,382	3.33%	\$4,410	(\$1,053)	(23.88)%
8	American Cas Co Of Reading PA	20427	PA	\$4,139	3.15%	\$4,097	(\$522)	(12.74)%
9	American Excess Ins Exch RRG	10903	VT	\$2,618	1.99%	\$2,595	\$4,683	180.45%
10	NCMIC Ins Co	15865	IA	\$2,468	1.88%	\$2,484	\$1,855	74.69%
11	Continental Cas Co	20443	IL	\$2,248	1.71%	\$2,243	\$2,983	132.98%
12	Emergency Medicine Professional Asr	12003	NV	\$1,676	1.27%	\$1,607	(\$346)	(21.53)%
13	Oms Natl Ins Co Rrg	44121	IL	\$1,612	1.23%	\$1,486	\$1,379	92.79%
14	Podiatry Ins Co Of Amer	14460	IL	\$1,463	1.11%	\$1,512	\$616	40.74%
15	Liberty Ins Underwriters Inc	19917	IL	\$1,221	0.93%	\$1,197	\$649	54.23%
16	Allied Professionals Ins Co RRG	11710	AZ	\$1,181	0.90%	\$1,178	\$515	43.70%
17	Ace Amer Ins Co	22667	PA	\$970	0.74%	\$977	\$33	3.37%
18	Medicus Ins Co	12754	TX	\$752	0.57%	\$2,082	\$919	44.14%
19	PACO Assur Co Inc	10222	IL	\$728	0.55%	\$766	\$1	0.17%
20	Preferred Physicians Medical RRG	44083	MO	\$705	0.54%	\$710	\$31	4.32%
21	Mountain States Hlthcare Recip RRG	11585	MT	\$689	0.52%	\$680	\$181	26.58%
22	Ophthalmic Mut Ins Co RRG	44105	VT	\$677	0.52%	\$670	\$315	47.01%
23	National Union Fire Ins Co Of Pitts	19445	PA	\$602	0.46%	\$561	\$664	118.30%
24	Emergency Physicians Ins Exchange RR	11714	VT	\$558	0.42%	\$547	\$167	30.60%
25	Health Care Industry Liab Recip Ins	11832	DC	\$550	0.42%	\$533	\$318	59.64%
26	Applied Medico Legal Solutions RRG	11598	AZ	\$538	0.41%	\$571	\$154	27.07%
27	Caring Communities Recip RRG	12373	DC	\$525	0.40%	\$525	\$539	102.66%
28	Fair Amer Ins & Reins Co	35157	NY	\$478	0.36%	\$500	\$200	39.97%
29	Church Mut Ins Co	18767	WI	\$412	0.31%	\$363	\$762	209.95%
30	Oceanus Ins Co A RRG	12189	SC	\$401	0.31%	\$493	(\$21)	(4.33)%
31	The Mutual RRG Inc	26257	HI	\$245	0.19%	\$245	\$4	1.73%
32	Allied World Specialty Ins Co	16624	DE	\$237	0.18%	\$261	(\$58)	(22.11)%
33	Great Divide Ins Co	25224	ND	\$230	0.17%	\$213	\$49	22.94%
34	Capson Physicians Ins Co	19348	TX	\$216	0.16%	\$232	\$313	135.16%
35	American Home Assur Co	19380	NY	\$177	0.13%	\$174	\$41	23.35%
36	Preferred Professional Ins Co	36234	NE	\$175	0.13%	\$202	\$943	465.68%
37	American Assoc Of Othodontists RRG	10232	AZ	\$170	0.13%	\$171	\$40	23.06%
38	Fortress Ins Co	10801	IL	\$159	0.12%	\$194	\$49	25.24%
39	Pharmacists Mut Ins Co	13714	IA	\$140	0.11%	\$135	(\$27)	(20.00)%
40	American Alt Ins Corp	19720	DE	\$81	0.06%	\$86	(\$3)	(3.51)%
	All 58 Other Companies			\$606	0.46%	\$691	\$1,466	212.23%
	Totals (Loss Ratio is average)			\$131,455	100.00%	\$132,026	\$48,198	36.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$37,332	25.19%	\$35,535	\$4,908	13.81%
2	Mortgage Guar Ins Corp	29858	WI	\$33,898	22.88%	\$32,910	\$12,777	38.82%
3	Radian Guar Inc	33790	PA	\$25,829	17.43%	\$24,087	\$6,666	27.67%
4	Genworth Mortgage Ins Corp	38458	NC	\$22,198	14.98%	\$16,710	\$3,836	22.96%
5	Essent Guar Inc	13634	PA	\$17,676	11.93%	\$14,595	\$268	1.84%
6	ARCH Mortgage Ins Co	40266	WI	\$4,823	3.25%	\$4,559	\$710	15.58%
7	Republic Mortgage Ins Co	28452	NC	\$4,636	3.13%	\$4,814	\$2,089	43.39%
8	National Mortgage Ins Corp	13695	WI	\$1,291	0.87%	\$793	\$29	3.67%
9	United Guar Mortgage Ind Co	26999	NC	\$489	0.33%	(\$93)	(\$31)	33.29%
10	ARCH Mortgage Assur Co	29114	WI	\$2	0.00%	\$2	\$0	0.00%
11	MGIC Ind Corp	18740	WI	\$1	0.00%	\$25	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	25.00%
Totals (Loss Ratio is average)				\$148,175	100.00%	\$133,938	\$31,251	23.33%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$37,882	32.20%	\$37,467	\$81,746	218.19%
2	Producers Agriculture Ins Co	34312	TX	\$22,023	18.72%	\$21,548	\$34,302	159.19%
3	NAU Country Ins Co	25240	MN	\$16,735	14.22%	\$11,582	\$27,389	236.47%
4	Rural Comm Ins Co	39039	MN	\$14,735	12.52%	\$26,420	\$45,628	172.70%
5	American Agri Business Ins Co	12548	TX	\$6,742	5.73%	\$12,635	\$11,217	88.77%
6	Great Amer Ins Co	16691	OH	\$6,574	5.59%	\$5,866	\$12,812	218.41%
7	Greenwich Ins Co	22322	DE	\$6,319	5.37%	\$4,538	\$3,346	73.74%
8	Aqri Gen Ins Co	42757	IA	\$4,211	3.58%	\$3,713	\$4,039	108.77%
9	Occidental Fire & Cas Co Of NC	23248	NC	\$1,740	1.48%	\$1,740	\$1,935	111.23%
10	State Farm Fire & Cas Co	25143	IL	\$591	0.50%	\$591	\$1,647	278.46%
	All 2 Other Companies			\$99	0.08%	\$99	(\$557)	(565.85)%
Totals (Loss Ratio is average)				\$117,650	100.00%	\$126,199	\$223,503	177.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Navigators Ins Co	42307	NY	\$16,990	13.18%	\$16,435	\$7,745	47.12%
2	AGCS Marine Ins Co	22837	IL	\$13,108	10.17%	\$12,358	\$7,336	59.37%
3	United States Fire Ins Co	21113	DE	\$11,699	9.07%	\$11,129	\$5,162	46.39%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$10,488	8.13%	\$10,284	\$5,226	50.81%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$8,481	6.58%	\$8,596	\$2,905	33.80%
6	Zurich Amer Ins Co	16535	NY	\$6,958	5.40%	\$7,034	\$3,653	51.93%
7	Great Amer Ins Co	16691	OH	\$6,141	4.76%	\$4,520	\$2,554	56.51%
8	Atlantic Specialty Ins Co	27154	NY	\$5,690	4.41%	\$5,833	\$1,536	26.33%
9	Federal Ins Co	20281	IN	\$5,435	4.22%	\$5,364	\$1,529	28.51%
10	Ace Amer Ins Co	22667	PA	\$4,507	3.50%	\$4,406	\$1,649	37.43%
11	Liberty Mut Ins Co	23043	MA	\$2,845	2.21%	\$2,863	\$2,953	103.13%
12	Endurance Amer Ins Co	10641	DE	\$2,826	2.19%	\$2,397	\$722	30.11%
13	Markel Amer Ins Co	28932	VA	\$2,605	2.02%	\$2,601	\$750	28.82%
14	Continental Ins Co	35289	PA	\$2,441	1.89%	\$2,461	\$3,346	135.93%
15	Starr Ind & Liab Co	38318	TX	\$2,278	1.77%	\$2,476	(\$2,366)	(95.54)%
16	National Liab & Fire Ins Co	20052	CT	\$2,145	1.66%	\$2,090	\$214	10.26%
17	XL Specialty Ins Co	37885	DE	\$2,083	1.62%	\$1,814	\$1,680	92.63%
18	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,895	1.47%	\$1,824	\$910	49.89%
19	Catlin Ind Co	24503	DE	\$1,829	1.42%	\$1,720	\$830	48.23%
20	National Cas Co	11991	WI	\$1,810	1.40%	\$1,634	\$3,361	205.64%
21	Indemnity Ins Co Of North Amer	43575	PA	\$1,785	1.38%	\$1,958	(\$230)	(11.74)%
22	Standard Fire Ins Co	19070	CT	\$1,573	1.22%	\$1,553	\$612	39.44%
23	Red Shield Ins Co	41580	WA	\$1,285	1.00%	\$1,265	\$1,115	88.19%
24	AIG Prop Cas Co	19402	PA	\$1,263	0.98%	\$1,229	\$94	7.61%
25	Hanover Ins Co	22292	NH	\$1,139	0.88%	\$1,008	\$480	47.58%
26	GEICO Marine Ins Co	37923	MD	\$1,121	0.87%	\$932	\$1,793	192.43%
27	New York Marine & Gen Ins Co	16608	NY	\$923	0.72%	\$1,146	\$935	81.65%
28	New Hampshire Ins Co	23841	IL	\$847	0.66%	\$852	\$180	21.10%
29	Starnet Ins Co	40045	DE	\$719	0.56%	\$696	\$1,275	183.07%
30	Hartford Fire In Co	19682	CT	\$677	0.52%	\$577	\$136	23.57%
31	Tokio Marine Amer Ins Co	10945	NY	\$525	0.41%	\$472	\$4,968	1051.78%
32	Insurance Co of N Amer	22713	PA	\$503	0.39%	\$514	\$126	24.53%
33	RLI Ins Co	13056	IL	\$425	0.33%	\$392	(\$18)	(4.61)%
34	Axis Ins Co	37273	IL	\$403	0.31%	\$423	\$34	8.12%
35	Travelers Home & Marine Ins Co	27998	CT	\$393	0.30%	\$392	\$229	58.50%
36	St Paul Fire & Marine Ins Co	24767	CT	\$335	0.26%	\$608	(\$484)	(79.56)%
37	Aspen Amer Ins Co	43460	TX	\$292	0.23%	\$298	(\$11)	(3.83)%
38	United Serv Automobile Assn	25941	TX	\$279	0.22%	\$294	\$58	19.70%
39	Alterra Amer Ins Co	21296	DE	\$254	0.20%	\$244	\$13	5.13%
40	North Amer Specialty Ins Co	29874	NH	\$247	0.19%	\$207	\$67	32.25%
	All 58 Other Companies			\$1,696	1.32%	\$3,539	\$360	10.17%
	Totals (Loss Ratio is average)			\$128,936	100.00%	\$126,436	\$63,425	50.16%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Claims-Made

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	National Union Fire Ins Co Of Pitts	19445	PA	\$33,344	13.13%	\$30,766	\$9,035	29.37%
2	Continental Cas Co	20443	IL	\$25,165	9.91%	\$25,110	\$12,210	48.63%
3	Travelers Cas & Surety Co Of Amer	31194	CT	\$23,795	9.37%	\$23,275	\$14,781	63.50%
4	Federal Ins Co	20281	IN	\$12,796	5.04%	\$13,253	(\$10,884)	(82.12)%
5	Philadelphia Ind Ins Co	18058	PA	\$10,119	3.99%	\$9,920	\$2,686	27.07%
6	XL Specialty Ins Co	37885	DE	\$7,881	3.10%	\$7,705	\$4,421	57.38%
7	Attorneys Liab Assur Society Inc RRG	10639	VT	\$7,863	3.10%	\$7,863	\$2,541	32.31%
8	Scottsdale Ind Co	15580	OH	\$6,602	2.60%	\$6,687	\$1,596	23.86%
9	Hanover Ins Co	22292	NH	\$6,060	2.39%	\$5,573	\$287	5.16%
10	Westchester Fire Ins Co	10030	PA	\$5,972	2.35%	\$5,765	\$1,938	33.62%
11	Liberty Ins Underwriters Inc	19917	IL	\$5,106	2.01%	\$4,826	\$1,402	29.06%
12	Ace Amer Ins Co	22667	PA	\$4,796	1.89%	\$4,795	\$1,520	31.69%
13	Beazley Ins Co Inc	37540	CT	\$4,592	1.81%	\$4,449	\$717	16.12%
14	Arch Ins Co	11150	MO	\$4,586	1.81%	\$4,556	\$1,115	24.47%
15	Zurich Amer Ins Co	16535	NY	\$4,522	1.78%	\$4,344	\$14,180	326.39%
16	Berkley Ins Co	32603	DE	\$4,359	1.72%	\$4,446	\$3,774	84.90%
17	United States Liab Ins Co	25895	PA	\$4,264	1.68%	\$4,184	\$278	6.64%
18	Twin City Fire Ins Co Co	29459	IN	\$4,168	1.64%	\$4,332	\$3,472	80.15%
19	Great Amer Ins Co	16691	OH	\$4,001	1.58%	\$3,821	\$1,786	46.74%
20	Atlantic Specialty Ins Co	27154	NY	\$3,582	1.41%	\$3,695	\$1,815	49.12%
21	Greenwich Ins Co	22322	DE	\$3,318	1.31%	\$3,619	\$798	22.05%
22	Axis Ins Co	37273	IL	\$3,118	1.23%	\$3,064	(\$373)	(12.17)%
23	Old Republic Ins Co	24147	PA	\$2,403	0.95%	\$2,498	\$5,642	225.90%
24	Everest Natl Ins Co	10120	DE	\$2,344	0.92%	\$1,663	\$99	5.94%
25	American Guar & Liab Ins	26247	NY	\$2,302	0.91%	\$2,452	\$1,290	52.59%
26	Hiscox Ins Co Inc	10200	IL	\$2,251	0.89%	\$1,976	\$319	16.16%
27	Allied World Specialty Ins Co	16624	DE	\$2,073	0.82%	\$2,120	\$2,915	137.53%
28	RLI Ins Co	13056	IL	\$2,036	0.80%	\$2,053	\$489	23.81%
29	RSUI Ind Co	22314	NH	\$2,001	0.79%	\$2,015	\$139	6.90%
30	ALPS Prop & Cas Ins Co	32450	MT	\$1,812	0.71%	\$1,430	\$509	35.63%
31	Endurance Amer Ins Co	10641	DE	\$1,673	0.66%	\$1,701	\$795	46.70%
32	Executive Risk Ind Inc	35181	DE	\$1,612	0.63%	\$1,607	(\$1,806)	(112.38)%
33	Starr Ind & Liab Co	38318	TX	\$1,545	0.61%	\$1,458	\$37	2.51%
34	Navigators Ins Co	42307	NY	\$1,501	0.59%	\$1,580	\$481	30.42%
35	Carolina Cas Ins Co	10510	IA	\$1,462	0.58%	\$1,671	\$1,328	79.48%
36	Allied World Ins Co	22730	NH	\$1,440	0.57%	\$1,502	\$404	26.88%
37	Camico Mut Ins Co	36340	CA	\$1,401	0.55%	\$1,340	\$2	0.15%
38	Utica Mut Ins Co	25976	NY	\$1,379	0.54%	\$1,419	\$1,040	73.32%
39	Allied World Natl Assur Co	10690	NH	\$1,343	0.53%	\$1,665	(\$60)	(3.58)%
40	Washington Cas Co	42510	WA	\$1,270	0.50%	\$1,262	\$527	41.72%
	All 209 Other Companies			\$32,013	12.61%	\$33,545	\$11,868	35.38%
	Totals (Loss Ratio is average)			\$253,868	100.00%	\$251,004	\$95,114	37.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Other Liability - Occurrence

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Bankers Ins Co Of FL	10111	FL	\$36,603	6.86%	\$29,637	\$15,855	53.50%
2	Ace Amer Ins Co	22667	PA	\$21,166	3.97%	\$20,721	\$13,898	67.07%
3	State Farm Fire & Cas Co	25143	IL	\$18,958	3.55%	\$18,552	\$16,837	90.76%
4	Safeco Ins Co Of Amer	24740	NH	\$18,831	3.53%	\$18,073	\$1,567	8.67%
5	Ohio Cas Ins Co	24074	NH	\$16,928	3.17%	\$15,156	\$3,705	24.45%
6	National Union Fire Ins Co Of Pitts	19445	PA	\$16,028	3.01%	\$15,166	\$16,689	110.04%
7	Hudson Ins Co	25054	DE	\$14,536	2.73%	\$13,955	\$128	0.92%
8	Zurich Amer Ins Co	16535	NY	\$11,994	2.25%	\$12,452	\$110	0.88%
9	American States Ins Co	19704	IN	\$11,092	2.08%	\$12,229	\$6,987	57.14%
10	Travelers Prop Cas Co Of Amer	25674	CT	\$10,656	2.00%	\$10,052	\$6,803	67.68%
11	Allstate Ind Co	19240	IL	\$10,091	1.89%	\$9,754	\$8,291	85.01%
12	American Contractors Ins Co RRG	12300	TX	\$9,966	1.87%	\$10,377	\$3,994	38.49%
13	Navigators Ins Co	42307	NY	\$9,122	1.71%	\$9,607	\$12,290	127.92%
14	Liberty Mut Fire Ins Co	23035	WI	\$8,762	1.64%	\$8,590	\$9,356	108.92%
15	Cumis Ins Society Inc	10847	IA	\$8,393	1.57%	\$8,173	\$4,568	55.89%
16	Continental Cas Co	20443	IL	\$8,118	1.52%	\$8,160	\$14,104	172.85%
17	Pemco Mut Ins Co	24341	WA	\$7,824	1.47%	\$7,674	\$186	2.43%
18	Farmers Ins Exch	21652	CA	\$7,378	1.38%	\$6,950	\$2,964	42.64%
19	Toyota Motor Ins Co	37621	IA	\$7,346	1.38%	\$6,145	\$1,768	28.77%
20	Philadelphia Ind Ins Co	18058	PA	\$6,996	1.31%	\$6,739	\$1,345	19.96%
21	Continental Western Ins Co	10804	IA	\$6,728	1.26%	\$6,626	\$2,254	34.02%
22	Allied World Natl Assur Co	10690	NH	\$6,608	1.24%	\$5,523	\$1,452	26.29%
23	Security Natl Ins Co	19879	DE	\$6,403	1.20%	\$5,823	\$2,598	44.61%
24	Liberty Ins Corp	42404	IL	\$6,263	1.17%	\$5,493	\$5,695	103.69%
25	Federal Ins Co	20281	IN	\$6,133	1.15%	\$6,387	\$14,133	221.27%
26	Developers Surety & Ind Co	12718	IA	\$5,909	1.11%	\$4,746	\$1,791	37.73%
27	Securian Cas Co	10054	MN	\$5,875	1.10%	\$5,794	\$1,848	31.89%
28	United Serv Automobile Assn	25941	TX	\$5,104	0.96%	\$4,984	\$8,023	160.99%
29	Ace Prop & Cas Ins Co	20699	PA	\$4,991	0.94%	\$5,111	(\$1,166)	(22.82)%
30	Virginia Surety Co Inc	40827	IL	\$4,822	0.90%	\$3,060	\$1,104	36.07%
31	Starr Ind & Liab Co	38318	TX	\$4,693	0.88%	\$5,214	\$5,197	99.68%
32	Mutual Of Enumclaw Ins Co	14761	OR	\$4,304	0.81%	\$4,229	(\$69)	(1.64)%
33	Western Natl Assur Co	24465	MN	\$3,892	0.73%	\$3,724	(\$864)	(23.20)%
34	American Alt Ins Corp	19720	DE	\$3,884	0.73%	\$3,777	\$952	25.21%
35	Travelers Ind Co	25658	CT	\$3,755	0.70%	\$4,250	\$1,743	41.01%
36	American Guar & Liab Ins	26247	NY	\$3,417	0.64%	\$3,886	(\$749)	(19.28)%
37	Titan Ins Co Inc RRG	11153	SC	\$3,411	0.64%	\$1,531	\$486	31.76%
38	Protective Ins Co	12416	IN	\$3,409	0.64%	\$3,409	\$2,467	72.37%
39	Federated Mut Ins Co	13935	MN	\$3,373	0.63%	\$3,145	\$1,305	41.50%
40	American Family Mut Ins Co	19275	WI	\$3,322	0.62%	\$3,183	\$2,515	79.00%
	All 377 Other Companies			\$176,236	33.05%	\$170,732	\$87,321	51.15%
	Totals (Loss Ratio is average)			\$533,320	100.00%	\$508,784	\$279,482	54.93%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2015 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	State Farm Mut Auto Ins Co	25178	IL	\$635,862	6.39%	\$618,923	\$410,803	66.37%
2	State Farm Fire & Cas Co	25143	IL	\$468,137	4.71%	\$452,125	\$247,212	54.68%
3	Pemco Mut Ins Co	24341	WA	\$375,337	3.77%	\$367,788	\$240,484	65.39%
4	Farmers Ins Co Of WA	21644	WA	\$351,235	3.53%	\$355,228	\$225,188	63.39%
5	First Natl Ins Co Of Amer	24724	NH	\$253,950	2.55%	\$229,659	\$173,453	75.53%
6	Allstate Fire & Cas Ins Co	29688	IL	\$237,172	2.38%	\$231,845	\$153,770	66.32%
7	Safeco Ins Co Of Amer	24740	NH	\$215,895	2.17%	\$215,073	\$103,520	48.13%
8	United Serv Automobile Assn	25941	TX	\$215,455	2.17%	\$213,984	\$150,180	70.18%
9	American Family Mut Ins Co	19275	WI	\$209,848	2.11%	\$208,582	\$151,542	72.65%
10	Progressive Direct Ins Co	16322	OH	\$189,535	1.91%	\$183,478	\$128,147	69.84%
11	USAA Cas Ins Co	25968	TX	\$171,991	1.73%	\$169,485	\$126,864	74.85%
12	Mutual Of Enumclaw Ins Co	14761	OR	\$162,302	1.63%	\$163,897	\$106,907	65.23%
13	Geico Gen Ins Co	35882	MD	\$161,114	1.62%	\$162,208	\$113,842	70.18%
14	Allstate Ins Co	19232	IL	\$151,901	1.53%	\$154,892	\$82,844	53.48%
15	Liberty Mut Fire Ins Co	23035	WI	\$144,272	1.45%	\$142,635	\$93,415	65.49%
16	Safeco Ins Co Of IL	39012	IL	\$134,410	1.35%	\$134,511	\$90,514	67.29%
17	Allstate Prop & Cas Ins Co	17230	IL	\$122,966	1.24%	\$120,488	\$67,581	56.09%
18	Progressive Cas Ins Co	24260	OH	\$121,791	1.22%	\$122,743	\$78,409	63.88%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$115,338	1.16%	\$112,274	\$49,176	43.80%
20	Continental Cas Co	20443	IL	\$104,566	1.05%	\$106,108	\$75,559	71.21%
21	Allstate Ind Co	19240	IL	\$103,426	1.04%	\$105,581	\$57,626	54.58%
22	Ohio Security Ins Co	24082	NH	\$88,918	0.89%	\$78,772	\$39,833	50.57%
23	Grange Ins Assn	22101	WA	\$84,346	0.85%	\$82,154	\$59,678	72.64%
24	Mid Century Ins Co	21687	CA	\$83,791	0.84%	\$73,597	\$53,565	72.78%
25	Foremost Ins Co Grand Rapids MI	11185	MI	\$77,992	0.78%	\$75,472	\$34,120	45.21%
26	USAA Gen Ind Co	18600	TX	\$76,863	0.77%	\$73,265	\$54,029	73.74%
27	IDS Prop Cas Ins Co	29068	WI	\$76,443	0.77%	\$76,191	\$72,792	95.54%
28	Geico Ind Co	22055	MD	\$74,287	0.75%	\$76,498	\$48,589	63.52%
29	Physicians Ins A Mut Co	40738	WA	\$72,032	0.72%	\$68,593	\$32,976	48.08%
30	Fire Ins Exch	21660	CA	\$71,736	0.72%	\$67,564	\$44,201	65.42%
31	Philadelphia Ind Ins Co	18058	PA	\$70,950	0.71%	\$65,913	\$17,955	27.24%
32	Country Mut Ins Co	20990	IL	\$70,224	0.71%	\$69,623	\$48,090	69.07%
33	Zurich Amer Ins Co	16535	NY	\$66,917	0.67%	\$65,841	\$82,142	124.76%
34	American Bankers Ins Co Of FL	10111	FL	\$65,214	0.66%	\$56,486	\$28,216	49.95%
35	Enumclaw Prop & Cas Ins Co	11232	OR	\$63,026	0.63%	\$58,152	\$46,127	79.32%
36	Hartford Cas Ins Co	29424	IN	\$62,978	0.63%	\$60,918	\$36,559	60.01%
37	Ace Amer Ins Co	22667	PA	\$60,835	0.61%	\$59,261	\$25,572	43.15%
38	Unigard Ins Co	25747	WI	\$59,896	0.60%	\$60,960	\$34,671	56.88%
39	Factory Mut Ins Co	21482	RI	\$59,374	0.60%	\$59,375	\$17,388	29.29%
40	Continental Western Ins Co	10804	IA	\$55,552	0.56%	\$53,301	\$25,814	48.43%
	All 682 Other Companies			\$3,958,936	39.80%	\$3,891,842	\$2,217,403	63.71%
	Totals			\$9,946,813	100.00%	\$9,745,284	\$5,946,757	61.02%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$6,277	41.63%	\$6,277	\$6,237	99.35%
2	Ace Prop & Cas Ins Co	20699	PA	\$2,217	14.70%	\$2,221	\$2,878	129.60%
3	Producers Agriculture Ins Co	34312	TX	\$2,046	13.57%	\$2,121	\$679	32.00%
4	Hudson Ins Co	25054	DE	\$1,316	8.73%	\$1,316	\$290	22.00%
5	Great Amer Ins Co	16691	OH	\$1,222	8.10%	\$1,215	\$1,710	140.68%
6	NAU Country Ins Co	25240	MN	\$1,206	7.99%	\$1,175	\$1,231	104.75%
7	Occidental Fire & Cas Co Of NC	23248	NC	\$216	1.43%	\$216	\$51	23.45%
8	Aqri Gen Ins Co	42757	IA	\$191	1.27%	\$191	\$60	31.20%
9	Greenwich Ins Co	22322	DE	\$138	0.91%	\$138	\$981	713.65%
10	American Agri Business Ins Co	12548	TX	\$133	0.88%	\$133	\$71	53.71%
11	State Farm Fire & Cas Co	25143	IL	\$92	0.61%	\$94	\$42	45.26%
12	FMH Aq Risk Ins Co	36781	IA	\$27	0.18%	\$27	\$0	0.00%
All	0 Other Companies			\$0	0.00%	\$0	\$0	50.00%
Totals (Loss Ratio is average)				\$15,081	100.00%	\$15,124	\$14,230	94.08%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Products Liability

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Wesco Ins Co	25011	DE	\$2,768	10.11%	\$2,541	\$1,194	46.99%
2	Zurich Amer Ins Co	16535	NY	\$2,262	8.26%	\$2,009	\$2,914	145.00%
3	Federal Ins Co	20281	IN	\$1,540	5.62%	\$1,839	(\$312)	(16.96)%
4	American Guar & Liab Ins	26247	NY	\$1,213	4.43%	\$1,180	\$499	42.33%
5	Western Natl Assur Co	24465	MN	\$994	3.63%	\$978	(\$416)	(42.57)%
6	Ohio Security Ins Co	24082	NH	\$935	3.41%	\$831	\$411	49.49%
7	Nationwide Agribusiness Ins Co	28223	IA	\$868	3.17%	\$865	\$358	41.31%
8	Twin City Fire Ins Co Co	29459	IN	\$834	3.04%	\$817	\$41	4.98%
9	Travelers Prop Cas Co Of Amer	25674	CT	\$752	2.75%	\$895	\$215	24.04%
10	Liberty Mut Fire Ins Co	23035	WI	\$699	2.55%	\$730	\$90	12.38%
11	Great Northern Ins Co	20303	IN	\$632	2.31%	\$581	\$815	140.24%
12	Travelers Ind Co	25658	CT	\$621	2.27%	\$604	\$2,127	352.32%
13	Sentry Ins A Mut Co	24988	WI	\$526	1.92%	\$589	\$811	137.57%
14	Ohio Cas Ins Co	24074	NH	\$462	1.69%	\$421	(\$12)	(2.92)%
15	Westchester Fire Ins Co	10030	PA	\$428	1.56%	\$754	\$183	24.27%
16	Federated Mut Ins Co	13935	MN	\$409	1.49%	\$394	(\$481)	(122.14)%
17	Liberty Mut Ins Co	23043	MA	\$405	1.48%	\$385	(\$171)	(44.29)%
18	Electric Ins Co	21261	MA	\$394	1.44%	\$394	\$1,515	384.52%
19	Pennsylvania Lumbermens Mut Ins	14974	PA	\$386	1.41%	\$205	\$0	0.00%
20	Old Republic Ins Co	24147	PA	\$375	1.37%	\$330	(\$122)	(37.07)%
21	Cincinnati Ins Co	10677	OH	\$362	1.32%	\$421	\$77	18.23%
22	First Liberty Ins Corp	33588	IL	\$359	1.31%	\$241	\$121	50.31%
23	Ace Amer Ins Co	22667	PA	\$314	1.15%	\$385	\$4	1.04%
24	Hartford Fire In Co	19682	CT	\$297	1.09%	\$294	\$111	37.94%
25	National Fire Ins Co Of Hartford	20478	IL	\$295	1.08%	\$267	\$807	302.60%
26	American Fire & Cas Co	24066	NH	\$277	1.01%	\$266	\$57	21.28%
27	Farmland Mut Ins Co	13838	IA	\$249	0.91%	\$172	\$15	8.56%
28	Pioneer Specialty Ins Co	40312	MN	\$234	0.85%	\$232	\$63	27.30%
29	Tokio Marine Amer Ins Co	10945	NY	\$227	0.83%	\$170	\$58	34.35%
30	Charter Oak Fire Ins Co	25615	CT	\$223	0.81%	\$151	\$110	72.61%
31	Penn Millers Ins Co	14982	PA	\$221	0.81%	\$177	\$40	22.47%
32	National Surety Corp	21881	IL	\$219	0.80%	\$310	\$143	46.19%
33	Sentry Select Ins Co	21180	WI	\$210	0.77%	\$191	(\$78)	(40.89)%
34	West Amer Ins Co	44393	IN	\$193	0.71%	\$202	(\$4)	(1.87)%
35	XL Ins Amer Inc	24554	DE	\$188	0.69%	\$185	\$25	13.74%
36	Employers Ins of Wausau	21458	WI	\$188	0.69%	\$47	\$2,767	5877.08%
37	Hartford Accident & Ind Co	22357	CT	\$184	0.67%	\$164	\$50	30.39%
38	American Zurich Ins Co	40142	IL	\$177	0.65%	\$167	\$21	12.73%
39	Liberty Ins Corp	42404	IL	\$175	0.64%	\$136	\$3	2.15%
40	Granite State Ins Co	23809	IL	\$174	0.64%	\$221	\$193	87.49%
	All 168 Other Companies			\$5,114	18.67%	\$5,360	\$6,450	120.34%
	Totals (Loss Ratio is average)			\$27,386	100.00%	\$27,102	\$20,693	76.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$25,531	18.49%	\$26,893	(\$888)	(3.30)%
2	Liberty Mut Ins Co	23043	MA	\$16,812	12.18%	\$18,681	(\$2,588)	(13.85)%
3	Fidelity & Deposit Co Of MD	39306	MD	\$10,482	7.59%	\$12,148	(\$1,275)	(10.49)%
4	Western Surety Co	13188	SD	\$7,137	5.17%	\$7,408	\$268	3.61%
5	Contractors Bonding & Ins Co	37206	IL	\$4,492	3.25%	\$4,620	(\$361)	(7.81)%
6	American Contractors Ind Co	10216	CA	\$4,374	3.17%	\$4,409	\$631	14.32%
7	Ohio Cas Ins Co	24074	NH	\$4,370	3.16%	\$4,224	\$126	2.98%
8	Federal Ins Co	20281	IN	\$4,339	3.14%	\$4,718	(\$11)	(0.24)%
9	Wesco Ins Co	25011	DE	\$3,706	2.68%	\$3,551	\$1,604	45.18%
10	Hartford Fire In Co	19682	CT	\$3,309	2.40%	\$3,023	\$1,958	64.78%
11	International Fidelity Ins Co	11592	NJ	\$3,007	2.18%	\$2,907	(\$40)	(1.38)%
12	North Amer Specialty Ins Co	29874	NH	\$2,994	2.17%	\$3,043	\$186	6.12%
13	Lexon Ins Co	13307	TX	\$2,946	2.13%	\$2,861	\$116	4.04%
14	Berkley Ins Co	32603	DE	\$2,922	2.12%	\$2,899	\$766	26.42%
15	Westchester Fire Ins Co	10030	PA	\$2,593	1.88%	\$2,251	\$64	2.84%
16	Developers Surety & Ind Co	12718	IA	\$2,554	1.85%	\$2,684	(\$96)	(3.57)%
17	RLI Ins Co	13056	IL	\$2,356	1.71%	\$2,393	(\$129)	(5.38)%
18	Merchants Bonding Co a Mut	14494	IA	\$2,180	1.58%	\$2,088	\$65	3.12%
19	Philadelphia Ind Ins Co	18058	PA	\$1,753	1.27%	\$634	\$91	14.33%
20	Hanover Ins Co	22292	NH	\$1,672	1.21%	\$1,415	(\$13)	(0.89)%
21	Safeco Ins Co Of Amer	24740	NH	\$1,656	1.20%	\$2,156	(\$1,649)	(76.52)%
22	Nationwide Mut Ins Co	23787	OH	\$1,391	1.01%	\$553	\$23	4.19%
23	Great Amer Ins Co	16691	OH	\$1,360	0.99%	\$1,336	\$26	1.97%
24	Platte River Ins Co	18619	NE	\$1,263	0.91%	\$1,234	(\$64)	(5.18)%
25	Continental Ins Co	35289	PA	\$1,205	0.87%	\$1,228	(\$28)	(2.30)%
26	Allegheny Cas Co	13285	NJ	\$1,151	0.83%	\$1,126	\$5	0.47%
27	Ironshore Ind Inc	23647	MN	\$1,077	0.78%	\$808	\$123	15.17%
28	Indemnity Co Of CA	25550	CA	\$980	0.71%	\$969	\$96	9.86%
29	Safety Natl Cas Corp	15105	MO	\$931	0.67%	\$950	\$142	14.96%
30	Insurance Co Of The State Of PA	19429	PA	\$886	0.64%	\$1,054	(\$83)	(7.83)%
31	Old Republic Surety Co	40444	WI	\$882	0.64%	\$908	(\$15)	(1.65)%
32	Cincinnati Ins Co	10677	OH	\$802	0.58%	\$986	\$105	10.65%
33	US Specialty Ins Co	29599	TX	\$801	0.58%	\$207	\$145	69.92%
34	Hartford Accident & Ind Co	22357	CT	\$779	0.56%	\$503	\$97	19.20%
35	Hudson Ins Co	25054	DE	\$703	0.51%	\$717	\$92	12.89%
36	XL Specialty Ins Co	37885	DE	\$662	0.48%	\$1,318	(\$153)	(11.64)%
37	Guarantee Co Of N Amer USA	36650	MI	\$656	0.47%	\$634	\$15	2.36%
38	American Alt Ins Corp	19720	DE	\$623	0.45%	\$565	\$84	14.80%
39	Merchants Natl Bonding Inc	11595	IA	\$614	0.44%	\$503	\$233	46.23%
40	Ace Amer Ins Co	22667	PA	\$594	0.43%	\$65	\$12	18.10%
	All 117 Other Companies			\$9,530	6.90%	\$9,927	\$2,683	27.02%
	Totals (Loss Ratio is average)			\$138,073	100.00%	\$140,599	\$2,362	1.68%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 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	\$85,787	27.51%	\$81,085	\$5,761	7.11%
2	Chicago Title Ins Co	50229	NE	\$77,377	24.82%	\$77,025	\$3,993	5.18%
3	Old Republic Natl Title Ins Co	50520	FL	\$46,597	14.95%	\$46,079	\$1,471	3.19%
4	Stewart Title Guar Co	50121	TX	\$34,004	10.91%	\$34,083	\$744	2.18%
5	Fidelity Natl Title Ins Co	51586	CA	\$27,559	8.84%	\$27,524	\$1,317	4.78%
6	Title Resources Guar Co	50016	TX	\$14,901	4.78%	\$14,484	\$472	3.26%
7	WFG Natl Title Ins Co	51152	SC	\$13,313	4.27%	\$12,167	\$114	0.93%
8	National Title Ins Of NY Inc	51020	NY	\$6,464	2.07%	\$6,229	(\$42)	(0.68)%
9	North Amer Title Ins Co	50130	CA	\$3,354	1.08%	\$3,028	\$430	14.20%
10	Westcor Land Title Ins Co	50050	CA	\$1,269	0.41%	\$1,242	\$0	0.04%
11	Commonwealth Land Title Ins Co	50083	NE	\$1,161	0.37%	\$1,136	\$727	64.01%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	4.93%
Totals				\$311,786	100.00%	\$304,082	\$14,986	4.93%

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

State of Washington
Office of Insurance Commissioner
2015 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	\$12,526	24.72%	\$12,388	\$5,472	44.17%
2	Universal Underwriters Ins Co	41181	IL	\$10,836	21.38%	\$7,855	\$3,839	48.87%
3	Lyndon Prop Ins Co	35769	MO	\$8,999	17.76%	\$6,075	\$3,656	60.19%
4	Old Republic Ins Co	24147	PA	\$6,262	12.36%	\$1,033	\$349	33.76%
5	Continental Ins Co	35289	PA	\$5,448	10.75%	\$4,880	\$3,011	61.70%
6	National Cas Co	11991	WI	\$2,086	4.12%	\$1,454	\$112	7.70%
7	Starr Ind & Liab Co	38318	TX	\$1,564	3.09%	\$1,532	(\$251)	(16.39)%
8	Heritage Ind Co	39527	CA	\$1,485	2.93%	\$2,087	\$1,284	61.49%
9	Sutter Ins Co	32107	CA	\$456	0.90%	\$1,509	\$1,007	66.77%
10	Wesco Ins Co	25011	DE	\$393	0.77%	\$265	\$139	52.32%
11	American Mercury Ins Co	16810	OK	\$314	0.62%	\$764	\$534	69.97%
12	First Colonial Ins Co	29980	FL	\$78	0.15%	\$41	\$24	59.36%
13	American Bankers Ins Co Of FL	10111	FL	\$66	0.13%	\$64	\$15	23.50%
14	MIC Prop & Cas Ins Corp	38601	MI	\$53	0.11%	\$55	\$2	2.96%
15	Great Amer Ins Co	16691	OH	\$45	0.09%	\$84	\$18	21.90%
16	Lyndon Southern Ins Co	10051	DE	\$37	0.07%	\$25	\$20	81.34%
17	Continental Cas Co	20443	IL	\$11	0.02%	\$10	\$6	54.72%
18	Evergreen Natl Ind Co	12750	OH	\$8	0.02%	\$4	\$0	0.00%
19	Courtesy Ins Co	26492	FL	\$4	0.01%	\$8	\$3	31.80%
20	Virginia Surety Co Inc	40827	IL	\$4	0.01%	\$4	\$1	33.72%
21	Great Amer Assur Co	26344	OH	\$3	0.01%	\$23	\$2	7.20%
22	Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$0	\$125	0.00%
23	Greenwich Ins Co	22322	DE	(\$2)	0.00%	\$149	\$233	156.68%
	All 4 Other Companies			\$0	0.00%	(\$103)	(\$36)	34.87%
Totals (Loss Ratio is average)				\$50,678	100.00%	\$40,206	\$19,565	48.66%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2015 Washington Market Share and Loss Ratio
Line of Business: Workers Compensation

All Dollars in Thousands

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Alaska Natl Ins Co	38733	AK	\$7,120	29.53%	\$6,599	(\$1,362)	(20.64)%
2	Old Republic Ins Co	24147	PA	\$2,059	8.54%	\$2,059	\$1,147	55.71%
3	Federal Ins Co	20281	IN	\$1,496	6.21%	\$1,503	(\$1,275)	(84.83)%
4	Red Shield Ins Co	41580	WA	\$1,462	6.06%	\$1,462	\$1,312	89.79%
5	Commerce & Industry Ins Co	19410	NY	\$1,339	5.56%	\$1,468	\$1,368	93.25%
6	Liberty Ins Corp	42404	IL	\$1,262	5.23%	\$1,289	\$238	18.44%
7	Insurance Co Of The State Of PA	19429	PA	\$1,087	4.51%	\$1,076	\$461	42.86%
8	ACIG Ins Co	19984	IL	\$975	4.04%	\$975	\$129	13.23%
9	Sentinel Ins Co Ltd	11000	CT	\$762	3.16%	\$699	\$199	28.49%
10	Zurich Amer Ins Co	16535	NY	\$757	3.14%	\$684	\$776	113.43%
11	StarStone Natl Ins Co	25496	DE	\$658	2.73%	\$431	\$311	72.12%
12	Zurich Amer Ins Co Of IL	27855	IL	\$652	2.70%	\$596	\$389	65.17%
13	National Union Fire Ins Co Of Pitts	19445	PA	\$503	2.08%	\$1,283	\$833	64.96%
14	New Hampshire Ins Co	23841	IL	\$439	1.82%	\$519	\$45	8.73%
15	Sentry Cas Co	28460	WI	\$361	1.50%	\$228	\$223	98.01%
16	Liberty Mut Fire Ins Co	23035	WI	\$351	1.46%	\$349	\$51	14.54%
17	American Zurich Ins Co	40142	IL	\$286	1.19%	\$450	(\$67)	(14.96)%
18	LM Ins Corp	33600	IL	\$196	0.81%	\$184	\$13	6.83%
19	Starr Ind & Liab Co	38318	TX	\$188	0.78%	\$158	\$58	36.96%
20	Great Northern Ins Co	20303	IN	\$182	0.76%	\$185	\$118	64.22%
21	Granite State Ins Co	23809	IL	\$155	0.64%	\$144	\$298	206.71%
22	Hartford Cas Ins Co	29424	IN	\$144	0.60%	\$152	\$10	6.59%
23	Transportation Ins Co	20494	IL	\$126	0.52%	\$111	\$120	108.80%
24	Employers Ins of Wausau	21458	WI	\$120	0.50%	\$114	\$196	172.22%
25	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$112	0.47%	\$173	\$38	22.26%
26	Sentry Ins A Mut Co	24988	WI	\$110	0.46%	\$98	\$87	88.32%
27	Atlantic Specialty Ins Co	27154	NY	\$106	0.44%	\$128	(\$9)	(7.16)%
28	Praetorian Ins Co	37257	PA	\$102	0.42%	\$117	\$44	37.12%
29	Everest Natl Ins Co	10120	DE	\$91	0.38%	\$84	\$27	31.81%
30	XL Ins Amer Inc	24554	DE	\$76	0.32%	\$59	\$39	65.42%
31	American Guar & Liab Ins	26247	NY	\$76	0.32%	\$73	(\$9)	(12.37)%
32	Electric Ins Co	21261	MA	\$71	0.29%	\$71	\$0	0.00%
33	Berkley Natl Ins Co	38911	IA	\$69	0.29%	\$64	\$8	11.91%
34	Chubb Ind Ins Co	12777	NY	\$69	0.29%	\$76	(\$8)	(10.43)%
35	Pennsylvania Manufacturers Ind Co	41424	PA	\$68	0.28%	\$41	\$9	21.76%
36	Pacific Ind Co	20346	WI	\$63	0.26%	\$58	(\$1)	(2.01)%
37	XL Specialty Ins Co	37885	DE	\$57	0.24%	\$58	(\$46)	(79.40)%
38	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$38	0.16%	\$36	\$5	13.37%
39	Stonington Ins Co	10340	PA	\$35	0.14%	\$28	\$16	58.78%
40	United States Fire Ins Co	21113	DE	\$34	0.14%	\$39	\$8	21.47%
	All 125 Other Companies			\$249	1.03%	(\$1,756)	(\$3,945)	224.62%
	Totals (Loss Ratio is average)			\$24,108	100.00%	\$22,160	\$1,853	8.36%

(1)Excluding all Loss Adjustment Expenses (LAE)