## State of Washington

Office of Insurance Commissioner

# 2016 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 Arag Ins Co	34738	IA	\$6,477	33.19%	\$6,477	\$2,430	37.51%
2 Midwest Employers Cas Co	23612	DE	\$5,055	25.91%	\$4,964	\$2,653	53.45%
3 Physicians Ins A Mut Co	40738	WA	\$4,133	21.18%	\$4,133	(\$2,873)	(69.52)%
4 Yosemite Ins Co	26220	IN	\$667	3.42%	\$667	\$302	45.23%
5 Courtesy Ins Co	26492	FL	\$596	3.06%	\$445	\$189	42.36%
6 Triton Ins Co	41211	ТХ	\$544	2.79%	\$760	\$180	23.72%
7 American Road Ins Co	19631	MI	\$542	2.78%	\$542	\$46	8.46%
8 Central States Ind Co Of Omaha	34274	NE	\$484	2.48%	\$484	\$19	3.93%
9 RVI Amer Ins Co	23132	СТ	\$309	1.59%	\$82	\$0	0.00%
10 Allstate Prop & Cas Ins Co	17230	IL	\$188	0.96%	\$191	\$0	0.00%
11 Ace Amer Ins Co	22667	PA	\$158	0.81%	\$158	\$6	3.70%
12 Esurance Ins Co	25712	WI	\$148	0.76%	\$148	\$0	0.00%
13 Excess Share Ins Corp	10003	ОН	\$93	0.48%	\$93	\$0	0.00%
14 Transamerica Cas Ins Co	10952	ОН	\$87	0.45%	\$84	\$69	81.92%
15 American Bankers Ins Co Of FL	10111	FL	\$30	0.15%	\$28	\$0	1.41%
16 Markel Ins Co	38970	IL	\$21	0.11%	\$21	\$11	50.03%
17 Great Amer Ins Co	16691	ОН	\$2	0.01%	(\$2)	\$21	(1281.93)%
18 St Paul Fire & Marine Ins Co	24767	СТ	\$0	0.00%	\$106	\$89	84.18%
19 Great Amer Assur Co	26344	ОН	\$0	0.00%	\$16	\$60	367.83%
20 American Reliable Ins Co	19615	AZ	\$0	0.00%	\$1	\$0	(33.87)%
All 6 Other Companies			(\$23)	(0.12)%	(\$23)	(\$46)	199.77%
Totals (Loss Ratio is average	)		\$19,512	100.00%	\$19,377	\$3,154	16.28%

# State of Washington Office of Insurance Commissioner 2016 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	65.50%	\$117	\$27	23.24%	
2 Washington Natl Ins Co	70319	IN	L&D	\$41	22.22%	\$43	\$13	29.96%	
3 Union Fidelity Life Ins Co	62596	KS	L&D	\$6	3.45%	\$7	\$11	176.10%	
4 Horace Mann Life Ins Co	64513	IL	L&D	\$6	3.03%	\$6	\$0	6.77%	
5 Mutual Of Omaha Ins Co	71412	NE	L&D	\$4	2.10%	\$4	\$1	18.29%	
6 National Cas Co	11991	OH	P&C	\$3	1.71%	\$3	\$0	0.00%	
7 Continental Gen Ins Co	71404	ТΧ	L&D	\$1	0.77%	\$2	\$0	(19.85)%	
8 Bankers Life & Cas Co	61263	IL	L&D	\$1	0.42%	\$1	\$2	188.19%	
All 13 Other Companies			_	\$2	0.80%	\$1	\$54	2.67%	
Totals (Loss Rational Control of	o is average)(4)			\$186	100.00%	\$184	\$108	58.87%	

(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 2016 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	\$1,470	29.84%	\$1,427	\$544	38.17%	
2 CMFG Life Ins Co	62626	IA	L&D	\$827	16.80%	\$814	\$382	46.96%	
3 American Hlth & Life Ins Co	60518	ТΧ	L&D	\$821	16.67%	\$922	\$373	40.38%	
4 Life Of The South Ins Co	97691	GA	L&D	\$449	9.12%	\$448	\$92	20.54%	
5 Minnesota Life Ins Co	66168	MN	L&D	\$435	8.84%	\$374	\$187	50.03%	
6 Central States Ind Co Of Omaha	34274	NE	P&C	\$274	5.56%	\$274	\$52	19.09%	
7 Plateau Ins Co	97152	TN	L&D	\$183	3.72%	\$160	\$45	28.37%	
8 American Modern Life Ins Co	65811	OH	L&D	\$170	3.46%	\$169	\$48	28.59%	
9 American Bankers Life Assur Co Of FL	60275	FL	L&D	\$162	3.30%	\$213	(\$10)	(4.62)%	
10 Pavonia Life Ins Co of MI	93777	MI	L&D	\$79	1.60%	\$79	\$120	152.40%	
11 Central States H & L Co Of Omaha	61751	NE	L&D	\$41	0.84%	\$93	\$10	10.27%	
12 American Security Ins Co	42978	DE	P&C	\$16	0.33%	\$16	\$0	(0.30)%	
13 Transamerica Life Ins Co	86231	IA	L&D	\$16	0.33%	\$21	\$0	1.70%	
14 Zale Life Ins Co	71323	AZ	L&D	\$13	0.27%	\$13	(\$1)	(6.07)%	
15 American Heritage Life Ins Co	60534	FL	L&D	\$1	0.03%	\$1	\$4	247.32%	
16 American Natl Ins Co	60739	ТΧ	L&D	\$1	0.03%	\$0	\$0	(7.88)%	
17 Securian Life Ins Co	93742	MN	L&D	\$1	0.02%	\$1	\$0	0.00%	
18 Individual Assur Co Life Hlth & Acc	81779	OK	L&D	\$1	0.02%	\$1	\$0	0.84%	
All 8 Other Companies				(\$38)	(0.77)%	\$91	\$42	218.56%	
Totals (Loss Ratio is	average)(4)			\$4,925	100.00%	\$5,118	\$1,889	36.91%	

(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 2016 Washington Market Share and Loss Ratio Line of Business: Accident and Health - Group

All Dollars in Thousands

ank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(
1 Premera Blue Cross	47570	WA	HCSC	\$1,900,584	25.93%	\$1,902,705	\$1,613,691	84.81%	373,8
2 Group HIth Coop	95672	WA	HMO	\$1,011,666	13.80%	\$1,022,797	\$856,452	83.74%	189,8
3 Regence BlueShield	53902	WA	HCSC	\$866,490	11.82%	\$865,730	\$644,860	74.49%	178,5
4 Group HIth Options Inc	47055	WA	HCSC	\$759,072	10.36%	\$771,083	\$658,622	85.42%	152,8
5 UnitedHealthcare Ins Co	79413	СТ	L&D	\$496,534	6.78%	\$496,860	\$401,296	80.77%	
6 Aetna Life Ins Co	60054	СТ	L&D	\$383,130	5.23%	\$382,547	\$291,303	76.15%	
7 Kaiser Found HIth Plan of the NW	95540	OR	HMO	\$250,322	3.42%	\$250,322	\$214,188	85.56%	46,9
8 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$175,621	2.40%	\$175,621	\$141,949	80.83%	43,1
9 Cigna Hlth & Life Ins Co	67369	СТ	L&D	\$165,795	2.26%	\$150,933	\$114,698	75.99%	
10 Metropolitan Life Ins Co	65978	NY	L&D	\$107,257	1.46%	\$102,925	\$114,834	111.57%	
11 Lifewise Assur Co	94188	WA	L&D	\$103,495	1.41%	\$108,522	\$86,295	79.52%	
12 Asuris NW Hlth	47350	WA	HCSC	\$94,131	1.28%	\$94,131	\$75,577	80.29%	21,9
13 Standard Ins Co	69019	OR	L&D	\$84,561	1.15%	\$78,183	\$65,612	83.92%	
14 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$83,060	1.13%	\$83,062	\$66,563	80.14%	
15 Unum Life Ins Co Of Amer	62235	ME	L&D	\$78,514	1.07%	\$78,972	\$94,344	119.47%	
16 Regence BCBS of OR	54933	OR	HCSC	\$48,223	0.66%	\$47,882	\$40,870	85.35%	9,3
17 Life Ins Co Of N Amer	65498	PA	L&D	\$47,239	0.64%	\$48,181	\$45,165	93.74%	-,
18 Prudential Ins Co Of Amer	68241	NJ	L&D	\$45,648	0.62%	\$46,803	\$22,370	47.80%	
19 Health Net Hith Plan of OR Inc	95800	OR	HMO	\$44,421	0.61%	\$44,421	\$40,696	91.61%	11,
20 LifeMap Assur Co	97985	OR	L&D	\$37,765	0.52%	\$37,567	\$27,246	72.53%	,
21 Providence Hith Plan	95005	OR	HMO	\$30,594	0.42%	\$30,594	\$30,347	99.19%	5,
22 Lincoln Natl Life Ins Co	65676	IN	L&D	\$29,767	0.41%	\$29,907	\$17,993	60.16%	
23 Hartford Life & Accident Ins Co	70815	СТ	L&D	\$28,973	0.40%	\$29,762	\$21,789	73.21%	
24 Timber Products Manufacturers Trust	12239	WA	MEWA	\$28,486	0.39%	\$28,486	\$30,593	107.40%	6,
25 Principal Life Ins Co	61271	IA	L&D	\$27,436	0.37%	\$27,285	\$16,445	60.27%	
26 HCC Life Ins Co	92711	IN	L&D	\$22,690	0.31%	\$22,690	\$12,816	56.48%	
27 Symetra Life Ins Co	68608	IA	L&D	\$21.696	0.30%	\$21,625	\$16,252	75.15%	
28 Reliastar Life Ins Co	67105	MN	L&D	\$17,657	0.24%	\$17,705	\$11,046	62.39%	
29 HM Life Ins Co	93440	PA	L&D	\$17,316	0.24%	\$17,521	\$10,669	60.89%	
30 Guardian Life Ins Co Of Amer	64246	NY	L&D	\$15,930	0.22%	\$15,990	\$12,199	76.30%	
31 National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$15,780	0.22%	\$15,742	\$11,034	70.09%	
32 Connecticut Gen Life Ins Co	62308	СТ	L&D	\$14,976	0.20%	\$14,233	\$10,898	76.57%	
33 Reliance Standard Life Ins Co	68381	IL	L&D	\$13,154	0.18%	\$13,276	\$14,892	112.17%	
34 Moda Hith Plan Inc	47098	OR	HCSC	\$12,240	0.17%	\$12,240	\$15,803	129.11%	
35 Companion Life Ins Co	77828	SC	L&D	\$11,556	0.16%	\$11,560	\$7,407	64.08%	
36 Minnesota Life Ins Co	66168	MN	L&D	\$11,192	0.15%	\$11,129	\$3,949	35.49%	
37 All Savers Ins Co	82406	IN	L&D	\$10,658	0.15%	\$10,654	\$12,441	116.77%	
38 Union Security Ins Co	70408	KS	L&D	\$10,596	0.14%	\$9,795	\$7,349	75.03%	
39 Liberty Life Assur Co Of Boston	65315	NH	L&D	\$10,407	0.14%	\$10,094	\$8,239	81.62%	
40 Ameritas Life Ins Corp	61301	NE	L&D	\$9,503	0.13%	\$9,623	\$7,329	76.16%	
All 172 Other Companies	01001		200	\$184,537	2.52%	\$180,928	\$123,271	146.77%	12,0
Totals (Loss Ratio is				\$7,328,672	100.00%	\$7,330,086	\$6,019,395	82.12%	1,052,8

(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.

Top 40 Authorized Companies

Zero Premium Companies Excluded

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,272,186	17.33%	\$2,309,875	\$1,987,184	86.03%	736,23
2 Group Hith Coop	95672	WA	HMO	\$1,429,793	10.90%	\$1,428,940	\$1,360,033	95.18%	172,99
3 Premera Blue Cross	47570	WA	HCSC	\$1,202,429	9.17%	\$1,203,095	\$1,120,570	93.14%	295,20
4 Community HIth Plan of WA	47049	WA	HCSC	\$1,063,833	8.11%	\$1,063,833	\$943,550	88.69%	303,33
5 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$847,871	6.47%	\$851,644	\$728,266	85.51%	228,17
6 Regence BlueShield	53902	WA	HCSC	\$815,181	6.22%	\$809,955	\$700,454	86.48%	211,91
7 UnitedHealthcare of OR Inc	95893	OR	HMO	\$695,336	5.30%	\$693,934	\$580,308	83.63%	68,16
8 Coordinated Care of WA Inc	15352	WA	HCSC	\$686,174	5.23%	\$686,174	\$612,237	89.22%	202,29
9 Amerigroup Washington Inc	14073	WA	HMO	\$571,323	4.36%	\$570,696	\$467,750	81.96%	150,62
10 Delta Dental of WA	47341	WA	HCSC	\$473,765	3.61%	\$475,775	\$397,105	83.46%	1,083,15
11 UnitedHealthcare Ins Co	79413	СТ	L&D	\$464,302	3.54%	\$478,283	\$383,935	80.27%	
12 Kaiser Found HIth Plan of the NW	95540	OR	HMO	\$356,416	2.72%	\$356,416	\$402,587	112.95%	38,75
13 Humana HIth Plan Inc	95885	KY	HMO	\$226,248	1.73%	\$226,248	\$191,124	84.48%	24,26
14 Soundpath Hlth	12909	WA	HCSC	\$199,367	1.52%	\$199,367	\$186,060	93.33%	27,21
15 LifeWise Hlth Plan of WA	52633	WA	HCSC	\$175,333	1.34%	\$175,829	\$160,151	91.08%	45,04
16 Humana Ins Co	73288	WI	L&D	\$171,918	1.31%	\$171,918	\$132,142	76.86%	125,11
17 Group HIth Options Inc	47055	WA	HCSC	\$125,377	0.96%	\$125,377	\$124,536	99.33%	31,77
18 Regence BCBS of OR	54933	OR	HCSC	\$94,997	0.72%	\$95,045	\$85,468	89.92%	15,9
19 American Family Life Assur Co of Col	60380	NE	L&D	\$86,563	0.66%	\$87,053	\$38,563	44.30%	
20 Coordinated Care Corp	95831	IN	HMO	\$78,893	0.60%	\$78,893	\$64,627	81.92%	27,20
21 Genworth Life Ins Co	70025	DE	L&D	\$61,538	0.47%	\$62,019	\$63,912	103.05%	
22 SilverScript Ins Co	12575	TN	HCSC	\$59,703	0.46%	\$59,285	\$34,803	58.70%	78,60
23 Willamette Dental of WA Inc	47050	WA	LHCSC	\$56,285	0.43%	\$56,285	\$51,072	90.74%	132,05
24 Asuris NW Hlth	47350	WA	HCSC	\$47,797	0.36%	\$47,615	\$39,363	82.67%	15,14
25 Health Alliance NW HIth Plan	15082	WA	HCSC	\$44,575	0.34%	\$44,511	\$38,022	85.42%	5,45
26 Health Net Life Ins Co	66141	CA	L&D	\$44,239	0.34%	\$44,396	\$40,554	91.35%	
27 United Of Omaha Life Ins Co	69868	NE	L&D	\$41,063	0.31%	\$40,732	\$27,310	67.05%	
28 VSP Vision Care Inc	53031	VA	HCSC	\$41,024	0.31%	\$41,024	\$31,235	76.14%	790,23
29 BridgeSpan Hlth Co	95303	UT	HMO	\$32,755	0.25%	\$32,755	\$24,956	76.19%	4,53
30 John Hancock Life Ins Co USA	65838	MI	L&D	\$32,729	0.25%	\$33,160	\$16,729	50.45%	
31 Cigna Hlth & Life Ins Co	67369	СТ	L&D	\$30,208	0.23%	\$27,820	\$22,163	79.67%	
32 Providence HIth Assur	15203	OR	HCSC	\$29,510	0.23%	\$29,509	\$30,037	101.79%	2,83
33 Aetna Life Ins Co	60054	СТ	L&D	\$28,244	0.22%	\$28,569	\$21,876	76.57%	
34 Mutual Of Omaha Ins Co	71412	NE	L&D	\$27,914	0.21%	\$27,535	\$13,935	50.61%	
35 Bankers Life & Cas Co	61263	IL	L&D	\$26,166	0.20%	\$28,153	\$25,473	90.48%	
36 Wellcare Prescription Ins Inc	10155	FL	HCSC	\$23,123	0.18%	\$23,123	\$14,833	64.15%	29,44
37 Transamerica Life Ins Co	86231	IA	L&D	\$22,258	0.17%	\$22,598	\$20,971	92.80%	
38 Northwestern Mut Life Ins Co	67091	WI	L&D	\$18,314	0.14%	\$18,251	\$11,941	65.43%	
39 Envision Ins Co	12747	ОН	L&D	\$17,937	0.14%	\$17,937	\$17,443	97.25%	18,9
40 Dentegra Ins Co	73474	DE	L&D	\$17,143	0.13%	\$16,894	\$13,729	81.26%	28,03
All 252 Other Companies				\$374,777	2.86%	\$369,620	\$296,050	124.85%	67,8
Totals (Loss Ratio is	average)(4)		-	\$13,114,604	100.00%	\$13,160,139	\$11,523,058	87.56%	4,960,4

(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.

Top 40 Authorized Companies

Zero Premium Companies Excluded

## Top 40 Authorized Companies

Zero Premium Companies Excluded

## State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Accident and Health

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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	\$3,103,013	15.17%	\$3,105,800	\$2,734,262	88.04%	669,02
2 Group HIth Coop	95672	WA	HMO	\$2,441,459	11.94%	\$2,451,737	\$2,216,485	90.40%	362,84
3 Molina Hlthcare of WA Inc	96270	WA	HMO	\$2,272,237	11.11%	\$2,309,901	\$1,987,189	86.03%	736,23
4 Regence BlueShield	53902	WA	HCSC	\$1,681,672	8.22%	\$1,675,685	\$1,345,314	80.28%	390,45
5 Community HIth Plan of WA	47049	WA	HCSC	\$1,073,252	5.25%	\$1,073,252	\$951,576	88.66%	310,75
6 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,023,492	5.01%	\$1,027,265	\$870,215	84.71%	271,32
7 UnitedHealthcare Ins Co	79413	СТ	L&D	\$960.836	4.70%	\$975,143	\$785,231	80.52%	
8 Group HIth Options Inc	47055	WA	HCSC	\$884,450	4.33%	\$896,460	\$783,158	87.36%	184,63
9 UnitedHealthcare of OR Inc	95893	OR	HMO	\$695,336	3.40%	\$693,934	\$580,308	83.63%	68,16
10 Coordinated Care of WA Inc	15352	WA	HCSC	\$691,404	3.38%	\$691,404	\$616,775	89.21%	206.5
11 Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$606,738	2.97%	\$606,738	\$616,775	101.65%	85.6
12 Amerigroup Washington Inc	14073	WA	HMO	\$571,323	2.79%	\$570,696	\$467,750	81.96%	150.6
13 Delta Dental of WA	47341	WA	HCSC	\$473,765	2.32%	\$475,775	\$397,105	83.46%	1,083,1
14 Aetna Life Ins Co	60054	СТ	L&D	\$411,374	2.01%	\$411,116	\$313,179	76.18%	
15 Humana Hith Plan Inc	95885	KY	HMO	\$226,248	1.11%	\$226,248	\$191,124	84.48%	24,2
16 Soundpath Hlth	12909	WA	HCSC	\$199,367	0.97%	\$199,367	\$186,060	93.33%	27.2
17 Cigna Hlth & Life Ins Co	67369	СТ	L&D	\$196,003	0.96%	\$178,753	\$136,861	76.56%	
18 LifeWise Hlth Plan of WA	52633	WA	HCSC	\$176,475	0.86%	\$176,971	\$161,063	91.01%	45,0
19 Humana Ins Co	73288	WI	L&D	\$171,918	0.84%	\$171,918	\$132,142	76.86%	125,1
20 Regence BCBS of OR	54933	OR	HCSC	\$143,220	0.70%	\$142,928	\$126,338	88.39%	25,2
21 Asuris NW HIth	47350	WA	HCSC	\$141,928	0.69%	\$141,746	\$114,940	81.09%	37,1
22 Metropolitan Life Ins Co	65978	NY	L&D	\$122,968	0.60%	\$118,543	\$119,790	101.05%	
23 Lifewise Assur Co	94188	WA	L&D	\$103,495	0.51%	\$108,522	\$86,295	79.52%	
24 Standard Ins Co	69019	OR	L&D	\$94,046	0.46%	\$87,637	\$70,038	79.92%	
25 American Family Life Assur Co of Col	60380	NE	L&D	\$86,567	0.42%	\$87,057	\$38,563	44.30%	
26 Unum Life Ins Co Of Amer	62235	ME	L&D	\$84,195	0.41%	\$85,234	\$104,237	122.30%	
27 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$83,060	0.41%	\$83,062	\$66,563	80.14%	
28 Coordinated Care Corp	95831	IN	HMO	\$78,893	0.39%	\$78,893	\$64,627	81.92%	27,2
29 Genworth Life Ins Co	70025	DE	L&D	\$66,194	0.32%	\$66,822	\$64,997	97.27%	
30 SilverScript Ins Co	12575	TN	HCSC	\$59,703	0.29%	\$59,285	\$34,803	58.70%	78,6
31 Willamette Dental of WA Inc	47050	WA	LHCSC	\$56,285	0.28%	\$56,285	\$51,072	90.74%	132,0
32 Prudential Ins Co Of Amer	68241	NJ	L&D	\$49,189	0.24%	\$50,323	\$23,642	46.98%	
33 United Of Omaha Life Ins Co	69868	NE	L&D	\$48,795	0.24%	\$48,518	\$32,124	66.21%	
34 Life Ins Co Of N Amer	65498	PA	L&D	\$47,427	0.23%	\$48,382	\$45,317	93.66%	
35 Health Net HIth Plan of OR Inc	95800	OR	HMO	\$44,619	0.22%	\$44,619	\$40,742	91.31%	11,6
36 Health Alliance NW HIth Plan	15082	WA	HCSC	\$44,575	0.22%	\$44,511	\$38,022	85.42%	5,4
37 Health Net Life Ins Co	66141	CA	L&D	\$44,239	0.22%	\$44,396	\$40,549	91.33%	
38 John Hancock Life Ins Co USA	65838	MI	L&D	\$41,902	0.20%	\$42,332	\$25,457	60.14%	
39 LifeMap Assur Co	97985	OR	L&D	\$41,195	0.20%	\$40,948	\$29,688	72.50%	
40 VSP Vision Care Inc	53031	VA	HCSC	\$41,024	0.20%	\$41,024	\$31,235	76.14%	790,2

Top 40 Authorized Companies

Zero Premium Companies Excluded

## State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Accident and Health

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
All 312 Other Companies				\$1,064,506	5.21%	\$1,056,299	\$822,839	86.02%	164,713
Totals (Loss Ra	tio is average)(4)			\$20,448,387	100.00%	\$20,495,527	\$17,544,450	85.60%	6,013,297

(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.

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Aircraft (all perils)

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Starr Ind & Liab Co	38318	ТΧ	\$9,497	26.20%	\$9,077	\$3,762	41.45%
2 National Union Fire Ins Co Of Pitts	19445	PA	\$4,241	11.70%	\$4,372	(\$242)	(5.54)%
3 Endurance Amer Ins Co	10641	DE	\$2,702	7.45%	\$1,269	\$699	55.09%
4 XL Specialty Ins Co	37885	DE	\$2,493	6.88%	\$1,712	(\$3,371)	(196.86)%
5 Old Republic Ins Co	24147	PA	\$2,108	5.82%	\$2,022	\$551	27.23%
6 Starnet Ins Co	40045	DE	\$1,332	3.67%	\$1,394	\$282	20.22%
7 Starr Surplus Lines Ins Co	13604	IL	\$1,232	3.40%	\$1,177	\$840	71.41%
8 US Specialty Ins Co	29599	ТΧ	\$1,196	3.30%	\$1,264	\$1,420	112.38%
9 American Alt Ins Corp	19720	DE	\$1,146	3.16%	\$1,146	(\$101)	(8.80)%
10 Ace Amer Ins Co	22667	PA	\$1,101	3.04%	\$1,101	\$2	0.15%
11 QBE Ins Corp	39217	PA	\$1,025	2.83%	\$1,097	\$343	31.22%
12 Liberty Mut Ins Co	23043	MA	\$949	2.62%	\$965	\$281	29.09%
13 Avemco Ins Co	10367	MD	\$916	2.53%	\$958	(\$20)	(2.13)%
14 Catlin Ins Co	19518	ТΧ	\$784	2.16%	\$1,587	\$1,135	71.51%
15 National Ind Co	20087	NE	\$560	1.55%	\$588	\$101	17.13%
16 General Reins Corp	22039	DE	\$551	1.52%	\$562	\$188	33.39%
17 National Liab & Fire Ins Co	20052	СТ	\$551	1.52%	\$562	\$379	67.42%
18 American Hallmark Ins Co Of TX	43494	ТΧ	\$487	1.34%	\$448	\$197	43.88%
19 Great Amer Ins Co	16691	ОН	\$469	1.29%	\$430	\$243	56.42%
20 Tokio Marine Amer Ins Co	10945	NY	\$363	1.00%	\$353	\$31	8.74%
21 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$280	0.77%	\$301	\$0	0.03%
22 American Commerce Ins Co	19941	OH	\$264	0.73%	\$287	\$24	8.42%
23 North Amer Elite Ins Co	29700	NH	\$250	0.69%	\$201	\$214	106.68%
24 StarStone Natl Ins Co	25496	DE	\$240	0.66%	\$270	\$0	0.06%
25 State Natl Ins Co Inc	12831	ΤX	\$150	0.41%	\$151	\$0	0.00%
26 American Natl Prop & Cas Co	28401	MO	\$89	0.25%	\$61	\$0	0.00%
27 Westchester Fire Ins Co	10030	PA	\$70	0.19%	\$71	(\$1)	(1.39)%
28 Generali Us Branch	11231	NY	\$63	0.17%	\$52	\$35	67.29%
29 Arch Ins Co	11150	MO	\$46	0.13%	\$51	\$18	35.13%
30 Great Amer Alliance Ins Co	26832	ОН	\$20	0.05%	\$14	\$4	27.98%
31 Ace Prop & Cas Ins Co	20699	PA	\$7	0.02%	\$11	\$235	2114.74%
32 Old United Cas Co	37060	KS	\$0	0.00%	\$4	(\$2)	(49.14)%
33 Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$256	0.00%
34 Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$5	0.00%
35 Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$75	0.00%
36 Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$22	0.00%
37 Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$78	0.00%
38 Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$2,861	0.00%
39 American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$16	0.00%
40 Sussex Ins Co	12157	IL	\$0	0.00%	\$1	\$6	1076.44%
41 Century Ind Co	20710	PA	\$0	0.00%	\$0	\$16	0.00%
42 New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$16	0.00%

#### Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business:	∆ircraft	(all nerils)	
LINE OF DUSINESS.	Allulat	(all periis)	

Zero Premium and Loss Companies Excluded		Line	e of Business: Aircra	aft (all perils)		All	Dollars in Thousands
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
All 16 Other Companies			\$1,063	2.93%	\$2,103	(\$4,105)	(195.19)%
Totals (Loss Ratio is average)			\$36,242	100.00%	\$35,661	\$6,490	18.20%

Line of Business: Allied Lines

Direct

Direct

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

#### NAIC Premiums Market Premiums Losses Loss Code Dom Written Share Ratio(1) Rank Company Name Earned Incurred 1 Safeco Ins Co Of Amer 24740 NH \$15,437 15.90% \$15,344 \$7,977 51.99% RI 2 Factory Mut Ins Co 21482 \$11.269 11.60% \$11.851 (\$8.303) (70.06)% 3 United Serv Automobile Assn 25941 ТΧ \$7,497 7.72% \$7,071 \$4,133 58.45% 4 Standard Guar Ins Co 42986 DE \$6.420 6.61% \$6.964 \$1.278 18.35% 5 Affiliated Fm Ins Co 10014 RI \$5.398 5.56% \$5.684 \$1.826 32.12% \$4,334 6 Foremost Ins Co Grand Rapids MI 11185 MI 4.46% \$3.894 (\$13) (0.33)% 16535 NY 3.79% \$179 7 Zurich Amer Ins Co \$3.678 \$3.677 4.87% 8 USAA Cas Ins Co 25968 ТΧ \$3,277 3.37% \$2,989 \$1,397 46.74% NY \$504 22.52% 9 American Guar & Liab Ins 26247 \$1.707 1.76% \$2.237 OR \$1,634 \$1,232 10 Enumclaw Prop & Cas Ins Co 11232 1.68% \$1,737 70.96% 11 Sompo Japan Ins Co of Amer 11126 NY \$1.617 1.66% \$1.666 \$148 8.89% 12 Allianz Global Risks US Ins Co 35300 IL \$1,540 1.59% \$1,592 (\$110) (6.94)% 13 Travelers Prop Cas Co Of Amer 25674 СТ \$1,496 1.54% \$1,931 \$104 5.37% 14 Travelers Ind Co 25658 СТ \$1,360 1.40% \$1,871 \$165 8.84% 15 Liberty Mut Fire Ins Co 23035 WI \$1,356 1.40% \$1,404 (\$52) (3.73)% MN 16 Western Natl Assur Co 24465 \$1,324 1.36% \$1,213 \$449 37.03% 17 American Home Assur Co 19380 NY \$1,281 1.32% \$419 \$319 76.18% 18 Continental Cas Co \$1,183 \$1,216 \$653 20443 IL 1.22% 53.73% 19 XL Ins Amer Inc 24554 DE \$984 1.01% \$878 \$944 107.50% OH \$959 0.99% \$917 \$414 20 American Modern Select Ins Co 38652 45.21% 21 Automobile Ins Co Of Hartford CT СТ \$935 0.96% \$413 43.30% 19062 \$955 22 USAA Gen Ind Co 18600 ТΧ \$894 0.92% \$769 \$328 42.68% OH \$484 23 American Modern Home Ins Co 23469 \$864 0.89% \$1,613 30.00% 24 Ohio Security Ins Co 24082 NH \$831 0.86% \$706 \$252 35.70% 25 Stillwater Ins Co CA 41.37% 25180 \$780 0.80% \$732 \$303 26 Sentry Ins A Mut Co 24988 WI \$754 0.78% \$719 \$358 49.70% \$745 27 American Security Ins Co 42978 DE 0.77% \$785 \$207 26.38% ТΧ \$677 \$609 28 Garrison Prop & Cas Ins Co 21253 0.70% \$205 33.65% 29 Federated Mut Ins Co 13935 MN \$662 0.68% \$605 \$103 17.05% 30 Grange Ins Assn 22101 WA \$645 0.66% \$659 \$722 109.52% 31 Pennsylvania Lumbermens Mut Ins 14974 PA \$629 0.65% \$619 \$44 7.09% 32 Mitsui Sumitomo Ins Co of Amer 20362 NY \$585 0.60% \$541 \$255 47.04% 33 American Natl Prop & Cas Co MO \$573 0.59% \$572 \$173 30.24% 28401 34 RSUI Ind Co 22314 NH \$566 0.58% \$616 \$579 93.92% 35 Verlan Fire Ins Co MD 10815 NH \$531 0.55% \$562 (\$46) (8.27)% \$521 \$401 \$243 36 Penn Millers Ins Co 14982 PA 0.54% 60.50% 37 Mutual Of Enumclaw Ins Co 14761 OR \$505 0.52% \$456 \$126 27.70% 38 Depositors Ins Co 42587 IA \$504 0.52% \$518 \$988 190.53% 39 Ace Amer Ins Co 22667 PA \$493 0.51% \$660 \$89 13.44% KS 40 Federated Rural Electric Ins Exch 11118 \$473 0.49% \$475 \$80 16.85% All 180 Other Companies \$10,377 \$10,193 10.50% \$11,208 92.59% Totals (Loss Ratio is average) \$97,112 100.00% \$99.335 \$29.527 29.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

All Dollars in Thousands

Direct

## State of Washington

Office of Insurance Commissioner

## 2016 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	\$1,108	16.80%	\$1,034	\$551	53.29%
2 Mutual Of Enumclaw Ins Co	14761	OR	\$867	13.13%	\$869	\$178	20.54%
3 Truck Ins Exch	21709	CA	\$286	4.34%	\$292	\$91	31.09%
4 Mid Century Ins Co	21687	CA	\$266	4.03%	\$259	\$99	38.11%
5 Ohio Security Ins Co	24082	NH	\$242	3.67%	\$207	\$220	105.99%
6 Farmers Ins Exch	21652	CA	\$229	3.46%	\$234	\$54	22.89%
7 Great West Cas Co	11371	NE	\$219	3.33%	\$216	\$184	85.47%
8 North Pacific Ins Co	23892	OR	\$214	3.24%	\$206	\$106	51.37%
9 Grange Ins Assn	22101	WA	\$200	3.03%	\$200	\$122	60.94%
10 Philadelphia Ind Ins Co	18058	PA	\$187	2.83%	\$183	\$147	80.11%
11 State Farm Mut Auto Ins Co	25178	IL	\$163	2.47%	\$157	\$52	33.02%
12 Nationwide Agribusiness Ins Co	28223	IA	\$151	2.29%	\$149	\$14	9.11%
13 Zurich Amer Ins Co	16535	NY	\$130	1.97%	\$130	(\$10)	(8.01)%
14 Allstate Ins Co	19232	IL	\$121	1.83%	\$115	(\$30)	(26.04)%
15 Unigard Ins Co	25747	WI	\$111	1.69%	\$85	\$18	21.32%
16 Travelers Prop Cas Co Of Amer	25674	CT	\$87	1.32%	\$75	\$18	24.20%
17 American States Preferred Ins Co	37214	IN	\$84	1.27%	\$85	\$1	1.31%
18 American States Ins Co	19704	IN	\$76	1.15%	\$78	\$12	15.99%
19 Federated Mut Ins Co	13935	MN	\$67	1.01%	\$55	\$49	88.37%
20 National Interstate Ins Co	32620	ОН	\$63	0.95%	\$45	\$0	0.00%
21 Nationwide Mut Ins Co	23787	ОН	\$62	0.94%	\$64	\$28	43.29%
22 Oregon Mut Ins Co	14907	OR	\$60	0.91%	\$60	\$6	9.74%
23 Charter Ind Co	37524	ТΧ	\$59	0.90%	\$63	\$20	31.92%
24 Travelers Ind Co Of CT	25682	СТ	\$58	0.87%	\$58	\$31	52.50%
25 Northland Ins Co	24015	СТ	\$57	0.86%	\$60	\$34	57.49%
26 Government Employees Ins Co	22063	MD	\$52	0.78%	\$35	\$12	35.68%
27 General Ins Co Of Amer	24732	NH	\$50	0.76%	\$48	\$19	39.22%
28 Cincinnati Ins Co	10677	OH	\$49	0.74%	\$48	(\$19)	(39.30)%
29 Integon Natl Ins Co	29742	NC	\$48	0.73%	\$28	\$24	84.27%
30 Firemans Fund Ins Co	21873	CA	\$43	0.66%	\$45	\$39	87.52%
31 National Cas Co	11991	OH	\$43	0.65%	\$42	(\$10)	(24.11)%
32 West Amer Ins Co	44393	IN	\$35	0.54%	\$31	\$1	4.28%
33 HDI Global Ins Co	41343	IL	\$35	0.52%	\$24	\$9	37.36%
34 Brotherhood Mut Ins Co	13528	IN	\$33	0.49%	\$31	\$33	105.06%
35 American Ins Co	21857	OH	\$32	0.48%	\$25	(\$20)	(82.24)%
36 Victoria Fire & Cas Co	42889	OH	\$31	0.47%	\$39	(\$2)	(5.09)%
37 Depositors Ins Co	42587	IA	\$30	0.46%	\$32	\$0	(0.16)%
38 Columbia Ins Co	27812	NE	\$30	0.46%	\$29	\$58	198.83%
39 Continental Divide Ins Co	35939	CO	\$30	0.45%	\$40	\$6	16.16%
40 Travelers Ind Co	25658	СТ	\$26	0.39%	\$31	\$3	10.22%
All 206 Other Companies			\$867	13.13%	\$876	\$404	46.12%
Totals (Loss Ratio is	average)		\$6,599	100.00%	\$6,385	\$2,552	39.97%

# State of Washington

Office of Insurance Commissioner

#### Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

# 2016 Washington Market Share and Loss Ratio Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Page 1 of 1

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Deels of the	NAIC Code	Dom	Premiums	Market	Premiums	Losses	Loss
Rank Company Name			Written	Share	Earned	Incurred	Ratio(1)
1 United Financial Cas Co	11770	OH	\$12,244	8.68%	\$11,099	\$6,423	57.87
2 Great West Cas Co	11371	NE	\$11,158	7.91%	\$9,871	\$5,658	57.32
3 Praetorian Ins Co	37257	PA	\$10,710	7.59%	\$11,933	\$4,463	37.40
4 Ohio Security Ins Co	24082	NH	\$9,338	6.62%	\$8,008	\$5,999	74.92
5 Mutual Of Enumclaw Ins Co	14761	OR	\$5,563	3.94%	\$5,251	\$3,918	74.60
6 Western Natl Assur Co	24465	MN	\$3,509	2.49%	\$3,196	\$2,151	67.30
7 American Fire & Cas Co	24066	NH	\$3,509	2.49%	\$3,116	\$1,816	58.29
8 Universal Underwriters Ins Co	41181	IL	\$2,807	1.99%	\$2,928	\$1,085	37.04
9 Continental Western Ins Co	10804	IA	\$2,733	1.94%	\$3,202	\$2,395	74.73
10 Truck Ins Exch	21709	CA	\$2,389	1.69%	\$2,343	\$1,299	55.43
11 Travelers Ind Co	25658	СТ	\$2,321	1.65%	\$2,604	\$1,248	47.93
12 National Cas Co	11991	OH	\$2,246	1.59%	\$2.312	\$1,504	65.04
13 Mid Century Ins Co	21687	CA	\$2,169	1.54%	\$2.046	\$1,014	49.5
14 Federated Mut Ins Co	13935	MN	\$2.079	1.47%	\$1.806	\$1,324	73.2
15 Northland Ins Co	24015	CT	\$2,055	1.46%	\$1,884	\$1,271	67.4
16 West Amer Ins Co	44393	IN	\$1,961	1.39%	\$1,749	\$847	48.4
17 Zurich Amer Ins Co	16535	NY	\$1,955	1.39%	\$1.913	\$1,414	73.9
18 Sentry Select Ins Co	21180	WI	\$1,923	1.36%	\$1,794	\$1,279	71.3
19 Philadelphia Ind Ins Co	18058	PA	\$1,816	1.29%	\$1,700	\$794	46.7
20 Farmers Ins Exch	21652	CA	\$1,643	1.17%	\$1,739	\$878	50.5
21 National Ind Co	20087	NE	\$1,572	1.11%	\$1.519	\$574	37.7
22 Grange Ins Assn	22101	WA	\$1,465	1.04%	\$1,466	\$625	42.6
23 American States Ins Co	19704	IN	\$1,439	1.02%	\$1,485	\$1,016	68.4
24 American States Preferred Ins Co	37214	IN	\$1,303	0.92%	\$1,423	\$854	60.0
25 Cincinnati Ins Co	10677	ОН	\$1,296	0.92%	\$1,207	\$657	54.4
26 Canal Ins Co	10464	SC	\$1,294	0.92%	\$1,141	\$543	47.6
27 State Farm Mut Auto Ins Co	25178	IL	\$1,272	0.90%	\$1,234	\$369	29.9
28 Liberty Mut Fire Ins Co	23035	WI	\$1,264	0.90%	\$1,501	\$362	24.0
29 Wilshire Ins Co	13234	NC	\$1,219	0.86%	\$1,230	\$802	65.2
30 Travelers Ind Co Of CT	25682	СТ	\$1,182	0.84%	\$1.057	\$298	28.1
31 Alaska Natl Ins Co	38733	AK	\$1,167	0.83%	\$1.030	\$697	67.7
32 North Pacific Ins Co	23892	OR	\$1,148	0.81%	\$1,202	\$952	79.1
33 Allstate Ins Co	19232	IL	\$1,124	0.80%	\$1,107	\$904	81.6
34 Nationwide Agribusiness Ins Co	28223	IA	\$1,022	0.72%	\$943	\$755	80.0
35 Ohio Cas Ins Co	24074	NH	\$1,015	0.72%	\$886	\$616	69.5
36 Phoenix Ins Co	25623	СТ	\$877	0.62%	\$735	\$447	60.8
37 Integon Natl Ins Co	29742	NC	\$876	0.62%	\$345	\$285	82.6
38 Granite State Ins Co	23809	IL	\$858	0.61%	\$881	\$779	88.4
39 Travelers Prop Cas Co Of Amer	25674	СТ	\$818	0.58%	\$716	\$521	72.8
40 Unigard Ins Co	25747	WI	\$818	0.58%	\$978	\$862	88.1
All 240 Other Companies			\$33,870	24.02%	\$32,518	\$20,428	62.8
Totals (Loss Ratio is a	verage)		\$141,026	100.00%	\$135,101	\$80,123	59.3

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	\$32,014	7.31%	\$29,576	\$22,985	77.71%
2 Ohio Security Ins Co	24082	NH	\$31,539	7.20%	\$27,705	\$15,806	57.05%
3 Great West Cas Co	11371	NE	\$21,792	4.97%	\$20,525	\$12,090	58.90%
4 Mutual Of Enumclaw Ins Co	14761	OR	\$16,592	3.79%	\$15,973	\$11,317	70.85%
5 Continental Western Ins Co	10804	IA	\$12,911	2.95%	\$13,973	\$12,617	90.30%
6 American Fire & Cas Co	24066	NH	\$12,765	2.91%	\$11,923	\$10,144	85.08%
7 Western Natl Assur Co	24465	MN	\$10,915	2.49%	\$10,234	\$5,737	56.06%
8 Zurich Amer Ins Co	16535	NY	\$9,047	2.07%	\$9,179	\$3,162	34.45%
9 Philadelphia Ind Ins Co	18058	PA	\$8,965	2.05%	\$8,618	\$4,491	52.11%
10 Empire Fire & Marine Ins Co	21326	NE	\$7,730	1.76%	\$7,687	\$1,106	14.39%
11 Truck Ins Exch	21709	CA	\$7,414	1.69%	\$7,283	\$3,908	53.66%
12 Mid Century Ins Co	21687	CA	\$7.013	1.60%	\$6.678	\$4,048	60.62%
13 Travelers Ind Co	25658	СТ	\$6,723	1.53%	\$7,709	\$3,092	40.12%
14 West Amer Ins Co	44393	IN	\$6,481	1.48%	\$5,802	\$1,661	28.63%
15 National Ind Co	20087	NE	\$6,134	1.40%	\$6,113	\$1,751	28.65%
16 Liberty Mut Fire Ins Co	23035	WI	\$6,118	1.40%	\$5.600	\$1,759	31.42%
17 American States Ins Co	19704	IN	\$6,000	1.37%	\$6,284	\$2,718	43.25%
18 Northland Ins Co	24015	СТ	\$5,431	1.24%	\$4,644	\$2,775	59.74%
19 Alaska Natl Ins Co	38733	AK	\$5,317	1.21%	\$4,963	\$2,581	52.00%
20 National Cas Co	11991	ОН	\$5,253	1.20%	\$5,193	\$5,544	106.76%
21 New York Marine & Gen Ins Co	16608	NY	\$5,173	1.18%	\$5.871	\$3,640	61.99%
22 Ace Amer Ins Co	22667	PA	\$4,908	1.12%	\$4,632	\$2,729	58.91%
23 Farmers Ins Exch	21652	CA	\$4,882	1.11%	\$5,083	\$2,783	54.75%
24 American Serv Ins Co Inc	42897	IL	\$4,326	0.99%	\$2,633	\$1,125	42.74%
25 Allstate Ins Co	19232	IL	\$4,186	0.96%	\$4,148	\$2,627	63.33%
26 Federated Mut Ins Co	13935	MN	\$4,146	0.95%	\$3,654	\$3,074	84.13%
27 American States Preferred Ins Co	37214	IN	\$4,114	0.94%	\$4,624	\$138	2.98%
28 Canal Ins Co	10464	SC	\$3,891	0.89%	\$3,539	\$3,910	110.47%
29 National Union Fire Ins Co Of Pitts	19445	PA	\$3,841	0.88%	\$4,055	\$3,253	80.21%
30 Sentry Select Ins Co	21180	WI	\$3.606	0.82%	\$3,087	\$1,436	46.53%
31 State Farm Mut Auto Ins Co	25178	IL	\$3,524	0.80%	\$3,466	\$1,928	55.63%
32 Travelers Ind Co Of CT	25682	СТ	\$3,486	0.80%	\$2,936	\$1,511	51.47%
33 Granite State Ins Co	23809	IL	\$3,447	0.79%	\$3.055	\$3,757	122.97%
34 Universal Underwriters Ins Co	41181	IL	\$3,415	0.78%	\$3,799	\$2,588	68.13%
35 Ohio Cas Ins Co	24074	NH	\$3,406	0.78%	\$2,860	\$1,888	66.02%
36 Travelers Prop Cas Co Of Amer	25674	СТ	\$3,214	0.73%	\$2,750	\$1,768	64.29%
37 Allmerica Fin Benefit Ins Co	41840	MI	\$3,211	0.73%	\$2,989	\$2,152	72.01%
38 North Pacific Ins Co	23892	OR	\$3,178	0.73%	\$3,454	\$2,325	67.30%
39 Cincinnati Ins Co	10677	ОН	\$3,176	0.72%	\$3,142	\$2,265	72.08%
40 General Ins Co Of Amer	24732	NH	\$3,153	0.72%	\$3,773	\$1,605	42.54%
All 275 Other Companies			\$135,654	30.96%	\$132,051	\$91,167	69.04%
Totals (Loss Ratio is aver	age)		\$438,091	100.00%	\$421,263	\$266,962	63.37%

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Park Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Rank   Company Name     1   State Farm Mut Auto Ins Co	25178	IL	\$394,777	14.12%	\$386,039	\$277,257	71.829
2 Allstate Fire & Cas Ins Co	29688	IL	\$164,369	5.88%	\$160,077	\$91,220	56.99%
3 Pemco Mut Ins Co	24341	WA	\$154,964	5.54%	\$150,541	\$120,192	79.849
4 Farmers Ins Co Of WA	21644	WA	\$153,603	5.49%	\$153,535	\$110,454	71.949
5 First Natl Ins Co Of Amer	24724	NH	\$150,467	5.38%	\$139,822	\$109,806	78.53
6 Progressive Direct Ins Co	16322	OH	\$145,627	5.21%	\$138,072	\$88,992	64.45
7 Geico Gen Ins Co	35882	MD	\$90,492	3.24%	\$91,164	\$69,537	76.28
8 Progressive Cas Ins Co	24260	OH	\$84,449	3.02%	\$79,367	\$52,947	66.71
9 American Family Mut Ins Co	19275	WI	\$82,131	2.94%	\$87,195	\$71,983	82.55
10 Safeco Ins Co Of IL	39012	IL	\$71,975	2.57%	\$73,181	\$42,952	58.69
11 United Serv Automobile Assn	25941	TX	\$71,002	2.54%	\$70,988	\$65,678	92.52
12 USAA Cas Ins Co	25968	ТХ	\$69,357	2.48%	\$67,008	\$60,405	90.15
13 GEICO Advantage Ins Co	14138	NE	\$59,730	2.14%	\$52,898	\$43,486	82.21
14 State Farm Fire & Cas Co	25143	IL	\$52,596	1.88%	\$51,532	\$41,573	80.67
15 Mid Century Ins Co	21687	CA	\$52,536	1.88%	\$47,159	\$39,362	83.47
16 Liberty Mut Fire Ins Co	23035	WI	\$47,605	1.70%	\$50.833	\$36,117	71.0
17 GEICO Choice Ins Co	14139	NE	\$41,538	1.49%	\$37,617	\$28,494	71.0
	22055	MD	\$39,447	1.49%		\$28,433	69.2
18 Geico Ind Co 19 Allstate Ins Co	19232	IL			\$41.080		
20 Hartford Cas Ins Co	29424	IL IN	\$37,462 \$37,175	1.34% 1.33%	\$38.093 \$33,795	\$26.844	70.4
						\$28,424	84.1
21 Integon Preferred Ins Co	31488	NC WI	\$35.941	1.29%	\$36.620	\$25,262	68.9
22 Middlesex Ins Co	23434		\$35.727	1.28%	\$34,542	\$20,629	59.7
23 USAA Gen Ind Co	18600	TX	\$35.511	1.27%	\$33,799	\$31,391	92.8
24 Mutual Of Enumclaw Ins Co	14761	OR	\$30.497	1.09%	\$31,400	\$17,269	55.0
25 IDS Prop Cas Ins Co	29068	WI	\$29.288	1.05%	\$28,989	\$19.630	67.7
26 Government Employees Ins Co	22063	MD	\$28.600	1.02%	\$28,758	\$21,949	76.3
27 GEICO Secure Ins Co	14137	NE	\$28,120	1.01%	\$25,762	\$17,577	68.2
28 Esurance Ins Co	25712	WI	\$24,606	0.88%	\$23,964	\$15,103	63.0
29 Grange Ins Assn	22101	WA	\$24,512	0.88%	\$24,838	\$17,383	69.9
30 Enumclaw Prop & Cas Ins Co	11232	OR	\$23,985	0.86%	\$23,579	\$15,297	64.8
31 Standard Fire Ins Co	19070	СТ	\$23,887	0.85%	\$16,766	\$13,128	78.3
32 Country Pref Ins Co	21008	IL 	\$23,556	0.84%	\$23,016	\$17,522	76.1
33 Allstate Prop & Cas Ins Co	17230		\$22,245	0.80%	\$22,517	\$13,194	58.6
34 Garrison Prop & Cas Ins Co	21253	ТХ	\$21,683	0.78%	\$20,763	\$15,161	73.0
35 Coast Natl Ins Co	25089	CA	\$17.326	0.62%	\$16,715	\$11.033	66.0
36 Commerce W Ins Co	13161	CA	\$16.855	0.60%	\$13,976	\$11,503	82.3
37 Allied Prop & Cas Ins Co	42579	IA	\$16.347	0.58%	\$14,743	\$14,221	96.46
38 Allstate Ind Co	19240	IL	\$15.762	0.56%	\$16,251	\$10,941	67.3
39 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$15,281	0.55%	\$14,418	\$13,533	93.8
40 Amica Mut Ins Co	19976	RI	\$15.261	0.55%	\$14,507	\$10.658	73.4
All 187 Other Companies			\$309,069	11.06%	\$310,681	\$241,015	77.5
Totals (Loss Ratio is	s average)		\$2,795,360	100.00%	\$2,726,600	\$2,007,556	73.63

## State of Washington

Office of Insurance Commissioner

## 2016 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

	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
1 State Farm Mut Auto Ins Co	25178	IL	\$65,756	18.89%	\$65,158	\$52,658	80.829
2 Pemco Mut Ins Co	24341	WA	\$26,484	7.61%	\$26,052	\$18,266	70.11
3 First Natl Ins Co Of Amer	24724	NH	\$25,166	7.23%	\$23,940	\$16,069	67.12
4 Farmers Ins Co Of WA	21644	WA	\$22,231	6.39%	\$22,432	\$12,059	53.76
5 Allstate Fire & Cas Ins Co	29688	IL	\$18,988	5.45%	\$18,562	\$14,564	78.46
6 Progressive Direct Ins Co	16322	ОН	\$12,356	3.55%	\$11,913	\$9,642	80.94
7 Geico Gen Ins Co	35882	MD	\$11,478	3.30%	\$11,803	\$7,639	64.72
8 Safeco Ins Co Of IL	39012	IL	\$9,808	2.82%	\$10,167	\$4,772	46.94
9 Progressive Cas Ins Co	24260	ОН	\$8,853	2.54%	\$8,482	\$5,383	63.47
10 USAA Cas Ins Co	25968	ТΧ	\$8,010	2.30%	\$7,977	\$7,299	91.49
11 State Farm Fire & Cas Co	25143	IL	\$7,551	2.17%	\$7,416	\$6,926	93.39
12 American Family Mut Ins Co	19275	WI	\$6.319	1.82%	\$6.604	\$4,217	63.86
13 Mid Century Ins Co	21687	CA	\$6,254	1.80%	\$5.611	\$3,758	66.98
14 United Serv Automobile Assn	25941	ТХ	\$6,161	1.77%	\$6,167	\$5,952	96.52
15 IDS Prop Cas Ins Co	29068	WI	\$5.618	1.61%	\$5,921	\$3,305	55.82
16 Allstate Ins Co	19232	IL	\$5,585	1.60%	\$5.692	\$4,316	75.8
17 Grange Ins Assn	22101	WA	\$4,590	1.32%	\$4,767	\$2,943	61.7
18 GEICO Advantage Ins Co	14138	NE	\$4,467	1.28%	\$3,998	\$5,238	131.0
19 Liberty Mut Fire Ins Co	23035	WI	\$4,224	1.21%	\$4,471	\$2,585	57.8
20 USAA Gen Ind Co	18600	ТХ	\$4,182	1.20%	\$4.020	\$3,461	86.1
21 Mutual Of Enumclaw Ins Co	14761	OR	\$4,102	1.18%	\$4,177	\$2,710	64.8
22 Government Employees Ins Co	22063	MD	\$3,982	1.14%	\$4.088	\$1,994	48.7
23 Hartford Cas Ins Co	29424	IN	\$3,842	1.10%	\$3.612	\$3,258	90.2
24 Country Pref Ins Co	21008	IL	\$3,571	1.03%	\$3,493	\$2,210	63.2
25 Standard Fire Ins Co	19070	СТ	\$3,560	1.02%	\$2,516	\$2,991	118.9
26 Allstate Prop & Cas Ins Co	17230	IL	\$3,353	0.96%	\$3,421	\$2,399	70.1
27 Enumclaw Prop & Cas Ins Co	11232	OR	\$3,300	0.95%	\$3.235	\$2,782	85.9
28 Geico Ind Co	22055	MD	\$3,044	0.87%	\$3,132	\$1,750	55.8
29 Commerce W Ins Co	13161	CA	\$2,769	0.80%	\$2,220	\$3,052	137.4
30 Nationwide Ins Co Of Amer	25453	ОН	\$2,458	0.71%	\$2,554	\$1,175	45.9
31 Garrison Prop & Cas Ins Co	21253	ΤX	\$2,372	0.68%	\$2,272	\$2,129	93.7
32 Esurance Ins Co	25712	WI	\$2,150	0.62%	\$2,126	\$1,142	53.7
33 Allied Prop & Cas Ins Co	42579	IA	\$2,070	0.59%	\$1,954	\$2,495	127.6
34 GEICO Choice Ins Co	14139	NE	\$2,049	0.59%	\$1,836	\$2,129	115.92
35 Country Mut Ins Co	20990	IL	\$1,826	0.52%	\$1,827	\$1,612	88.23
36 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$1,808	0.52%	\$1,781	\$1,493	83.82
37 Travelers Home & Marine Ins Co	27998	CT	\$1,713	0.49%	\$1,875	\$592	31.60
38 Unigard Ins Co	25747	WI	\$1,707	0.49%	\$1,684	\$1,607	95.4
39 Integon Preferred Ins Co	31488	NC	\$1,636	0.47%	\$1,727	\$1,018	58.9
40 Metropolitan Cas Ins Co	40169	RI	\$1,606	0.46%	\$1.660	\$874	52.6
All 155 Other Companies			\$31,105	8.94%	\$31,792	\$21,246	66.83
Totals (Loss Ratio is	average)		\$348,105	100.00%	\$344,137	\$251,708	73.14

## State of Washington

Office of Insurance Commissioner

## Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

# 2016 Washington Market Share and Loss Ratio

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	\$245,519	15.32%	\$238,662	\$170,834	71.58%
2 First Natl Ins Co Of Amer	24724	NH	\$108,284	6.76%	\$100,364	\$59,804	59.59%
3 Pemco Mut Ins Co	24341	WA	\$88,759	5.54%	\$86,751	\$54,785	63.15%
4 Allstate Fire & Cas Ins Co	29688	IL	\$80,613	5.03%	\$77,545	\$57,802	74.54%
5 Farmers Ins Co Of WA	21644	WA	\$75,712	4.73%	\$77,169	\$45,748	59.28%
6 Progressive Direct Ins Co	16322	ОН	\$62,688	3.91%	\$60,734	\$44,546	73.35%
7 United Serv Automobile Assn	25941	ΤX	\$53,779	3.36%	\$54,065	\$36,889	68.23%
8 Geico Gen Ins Co	35882	MD	\$53,009	3.31%	\$53,177	\$35,281	66.35%
9 USAA Cas Ins Co	25968	ТΧ	\$47,569	2.97%	\$47,821	\$34,560	72.27%
10 Allstate Ins Co	19232	IL	\$42,126	2.63%	\$42,297	\$14,323	33.86%
11 Progressive Cas Ins Co	24260	ОН	\$42,076	2.63%	\$40,175	\$22,973	57.18%
12 Safeco Ins Co Of IL	39012	IL	\$39,815	2.49%	\$40,208	\$23,329	58.02%
13 American Family Mut Ins Co	19275	WI	\$34,682	2.16%	\$36,740	\$24,452	66.56%
14 GEICO Advantage Ins Co	14138	NE	\$33.635	2.10%	\$29,553	\$24,105	81.57%
15 USAA Gen Ind Co	18600	ТΧ	\$31,072	1.94%	\$30,543	\$20,388	66.75%
16 State Farm Fire & Cas Co	25143	IL	\$28,682	1.79%	\$27,842	\$22,360	80.31%
17 Liberty Mut Fire Ins Co	23035	WI	\$28,325	1.77%	\$30,482	\$17,313	56.80%
18 Mid Century Ins Co	21687	CA	\$25,575	1.60%	\$23,382	\$17,509	74.88%
19 Geico Ind Co	22055	MD	\$23,593	1.47%	\$23,628	\$13,883	58.76%
20 GEICO Choice Ins Co	14139	NE	\$20,955	1.31%	\$18,899	\$15,486	81.94%
21 IDS Prop Cas Ins Co	29068	WI	\$19,696	1.23%	\$20,111	\$15,629	77.71%
22 Government Employees Ins Co	22063	MD	\$17.810	1.11%	\$17,885	\$12,155	67.96%
23 Hartford Cas Ins Co	29424	IN	\$16,242	1.01%	\$15,381	\$12,319	80.09%
24 Allstate Prop & Cas Ins Co	17230	IL	\$15,998	1.00%	\$16,031	\$8,109	50.59%
25 Country Pref Ins Co	21008	IL	\$14.750	0.92%	\$14.150	\$9,132	64.54%
26 Integon Preferred Ins Co	31488	NC	\$14,398	0.90%	\$14,844	\$9,302	62.67%
27 Grange Ins Assn	22101	WA	\$14.351	0.90%	\$14,691	\$8,533	58.08%
28 Garrison Prop & Cas Ins Co	21253	ТΧ	\$13,649	0.85%	\$13,313	\$9,093	68.30%
29 Mutual Of Enumclaw Ins Co	14761	OR	\$12,869	0.80%	\$13,821	\$8,834	63.92%
30 Standard Fire Ins Co	19070	СТ	\$12.734	0.79%	\$8.945	\$7.627	85.27%
31 Enumclaw Prop & Cas Ins Co	11232	OR	\$12,289	0.77%	\$12,310	\$8,672	70.45%
32 GEICO Secure Ins Co	14137	NE	\$11,812	0.74%	\$10,851	\$9,047	83.37%
33 Allstate Ind Co	19240	IL	\$10,342	0.65%	\$10,293	\$4,888	47.49%
34 Hartford Underwriters Ins Co	30104	СТ	\$10,309	0.64%	\$10,692	\$4,458	41.70%
35 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$10,274	0.64%	\$9,972	\$5,800	58.16%
36 Esurance Ins Co	25712	WI	\$9,394	0.59%	\$9,193	\$7,046	76.64%
37 State Natl Ins Co Inc	12831	TX	\$9,362	0.58%	\$7,497	\$2,761	36.83%
38 Commerce W Ins Co	13161	CA	\$8,843	0.55%	\$7,169	\$5,028	70.14%
39 Amica Mut Ins Co	19976	RI	\$8,791	0.55%	\$8,692	\$4,451	51.21%
40 Allied Prop & Cas Ins Co	42579	IA	\$7,867	0.49%	\$6,950	\$5,914	85.09%
All 174 Other Companies			\$183,870	11.48%	\$181,427	\$92,325	50.89%
Totals (Loss Ratio is a	verage)		\$1,602,117	100.00%	\$1,564,251	\$1,007,492	64.41%

## Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Boiler and Machinery

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Factory Mut Ins Co	21482	RI	\$7,551	26.95%	\$6,580	\$2,058	31.28%
2 Affiliated Fm Ins Co	10014	RI	\$1,996	7.12%	\$2,182	(\$567)	(26.00)%
3 Hartford Steam Boil Inspec & Ins Co	11452	СТ	\$1,498	5.35%	\$1,464	\$373	25.47%
4 Mutual Of Enumclaw Ins Co	14761	OR	\$1,368	4.88%	\$1,297	\$312	24.10%
5 Travelers Prop Cas Co Of Amer	25674	СТ	\$1,256	4.48%	\$1,197	\$1,228	102.57%
6 American Home Assur Co	19380	NY	\$1,067	3.81%	\$370	\$26	7.09%
7 Continental Cas Co	20443	IL	\$861	3.07%	\$861	(\$189)	(21.98)%
8 Continental Western Ins Co	10804	IA	\$782	2.79%	\$809	\$156	19.27%
9 Federal Ins Co	20281	IN	\$777	2.77%	\$728	\$0	(0.06)%
10 Liberty Mut Fire Ins Co	23035	WI	\$719	2.57%	\$626	\$20	3.14%
11 XL Ins Amer Inc	24554	DE	\$704	2.51%	\$561	\$45	8.09%
12 Zurich Amer Ins Co	16535	NY	\$691	2.47%	\$1,021	(\$207)	(20.25)%
13 Eagle W Ins Co	12890	CA	\$684	2.44%	\$745	\$63	8.42%
14 National Union Fire Ins Co Of Pitts	19445	PA	\$536	1.91%	\$696	\$622	89.36%
15 Allianz Global Risks US Ins Co	35300	IL	\$517	1.85%	\$497	\$5	1.06%
16 Universal Underwriters Ins Co	41181	IL	\$467	1.67%	\$520	(\$4)	(0.71)%
17 American Guar & Liab Ins	26247	NY	\$423	1.51%	\$461	(\$19)	(4.14)%
18 Oregon Mut Ins Co	14907	OR	\$420	1.50%	\$430	\$30	6.86%
19 Greenwich Ins Co	22322	DE	\$404	1.44%	\$297	\$58	19.48%
20 Brotherhood Mut Ins Co	13528	IN	\$336	1.20%	\$324	(\$12)	(3.56)%
21 Western Natl Assur Co	24465	MN	\$307	1.10%	\$288	\$24	8.43%
22 Penn Millers Ins Co	14982	PA	\$254	0.91%	\$194	\$79	40.86%
23 Westport Ins Corp	39845	MO	\$236	0.84%	\$285	\$364	127.63%
24 Sompo Japan Ins Co of Amer	11126	NY	\$225	0.80%	\$229	\$28	12.36%
25 Amco Ins Co	19100	IA	\$220	0.79%	\$236	\$46	19.64%
26 Allstate Ins Co	19232	IL	\$214	0.76%	\$225	\$80	35.67%
27 Great Northern Ins Co	20303	IN	\$210	0.75%	\$177	\$1	0.48%
28 Travelers Ind Co	25658	СТ	\$196	0.70%	\$189	(\$9)	(4.66)%
29 Pennsylvania Lumbermens Mut Ins	14974	PA	\$180	0.64%	\$155	\$9	5.92%
30 Federated Mut Ins Co	13935	MN	\$174	0.62%	\$159	\$24	14.81%
31 Cincinnati Ins Co	10677	OH	\$172	0.61%	\$191	\$111	58.27%
32 Depositors Ins Co	42587	IA	\$164	0.59%	\$174	(\$4)	(2.31)%
33 Axis Ins Co	37273	IL	\$151	0.54%	\$174	\$15	8.52%
34 Verlan Fire Ins Co MD	10815	NH	\$142	0.51%	\$144	\$0	0.00%
35 Alaska Natl Ins Co	38733	AK	\$131	0.47%	\$138	\$36	25.83%
36 Pacific Ind Co	20346	WI	\$131	0.47%	\$133	(\$1)	(0.67)%
37 Nationwide Agribusiness Ins Co	28223	IA	\$103	0.37%	\$87	\$60	69.28%
38 Universal Underwriters Of TX Ins	40843	IL	\$99	0.35%	\$144	(\$4)	(3.02)%
39 Bankers Standard Ins Co	18279	PA	\$89	0.32%	\$81	\$21	26.32%
40 Phoenix Ins Co	25623	СТ	\$88	0.31%	\$89	\$33	36.99%
All 102 Other Companies			\$1,477	5.27%	\$1,491	\$138	9.24%
Totals (Loss Ratio is	average)		\$28,020	100.00%	\$26,646	\$5.049	18.95%

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

## Line of Business: Burglary and Theft

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	СТ	\$1,423	28.65%	\$1,260	\$423	33.54%
2 National Union Fire Ins Co Of Pitts	19445	PA	\$750	15.11%	\$805	\$0	0.00%
3 Hiscox Ins Co Inc	10200	IL	\$567	11.41%	\$530	\$3	0.58%
4 Federal Ins Co	20281	IN	\$230	4.64%	\$259	(\$23)	(8.77)%
5 Hanover Ins Co	22292	NH	\$211	4.25%	\$229	\$51	22.15%
6 Zurich Amer Ins Co	16535	NY	\$174	3.50%	\$164	\$1	0.64%
7 Continental Cas Co	20443	IL	\$160	3.22%	\$120	(\$75)	(62.38)%
8 US Specialty Ins Co	29599	тх	\$144	2.91%	\$123	(\$7)	(5.42)%
9 Atlantic Specialty Ins Co	27154	NY	\$100	2.02%	\$85	(\$1)	(1.52)%
10 Universal Underwriters Ins Co	41181	IL	\$98	1.98%	\$103	(\$2)	(2.40)%
11 Hartford Fire In Co	19682	СТ	\$75	1.51%	\$75	\$26	35.17%
12 Nationwide Mut Ins Co	23787	ОН	\$65	1.31%	\$65	\$0	0.13%
13 Great Amer Ins Co	16691	OH	\$65	1.30%	\$66	(\$2)	(2.29)%
14 Great Northern Ins Co	20303	IN	\$63	1.27%	\$57	\$21	36.64%
15 Westchester Fire Ins Co	10030	PA	\$63	1.26%	\$68	\$1	2.16%
16 Fidelity & Deposit Co Of MD	39306	MD	\$60	1.21%	\$70	(\$1)	(0.88)%
17 Philadelphia Ind Ins Co	18058	PA	\$55	1.10%	\$54	\$0	(0.16)%
18 Berkley Regional Ins Co	29580	DE	\$51	1.02%	\$38	\$14	36.06%
19 Twin City Fire Ins Co Co	29459	IN	\$48	0.96%	\$48	\$6	13.22%
20 Navigators Ins Co	42307	NY	\$46	0.93%	\$33	\$15	46.08%
21 Federated Mut Ins Co	13935	MN	\$38	0.76%	\$33	\$0	(0.37)%
22 Pacific Ind Co	20346	WI	\$31	0.62%	\$27	\$6	21.78%
23 Markel Amer Ins Co	28932	VA	\$29	0.57%	\$33	\$1	1.96%
24 Mutual Of Enumclaw Ins Co	14761	OR	\$26	0.53%	\$25	\$0	(0.49)%
25 Arch Ins Co	11150	MO	\$26	0.52%	\$22	\$7	29.48%
26 Western Natl Assur Co	24465	MN	\$24	0.49%	\$24	\$56	236.74%
27 XL Ins Amer Inc	24554	DE	\$24	0.48%	\$23	\$1	4.68%
28 Ace Amer Ins Co	22667	PA	\$22	0.45%	\$22	\$10	43.29%
29 Transquard Ins Co Of Amer Inc	28886	IL	\$21	0.43%	\$19	(\$13)	(67.42)%
30 American Family Mut Ins Co	19275	WI	\$19	0.39%	\$17	\$0	0.00%
31 Vigilant Ins Co	20397	NY	\$18	0.37%	\$19	(\$1)	(4.84)%
32 Eagle W Ins Co	12890	CA	\$17	0.35%	\$23	\$10	43.50%
33 Universal Underwriters Of TX Ins	40843	IL	\$17	0.33%	\$23	\$2	6.63%
34 Cincinnati Ins Co	10677	ОН	\$16	0.32%	\$19	\$0	0.00%
35 Penn Millers Ins Co	14982	PA	\$14	0.29%	\$15	\$6	39.43%
36 Travelers Prop Cas Co Of Amer	25674	СТ	\$13	0.26%	\$12	\$3	22.25%
37 United States Liab Ins Co	25895	PA	\$12	0.24%	\$11	\$1	7.74%
38 Stillwater Ins Co	25180	CA	\$12	0.23%	\$11	\$0	0.00%
39 Great Amer Assur Co	26344	OH	\$10	0.19%	\$8	\$0	1.19%
40 XL Specialty Ins Co	37885	DE	\$9	0.19%	\$1	\$0	10.31%
All 93 Other Companies			\$120	2.41%	\$132	\$100	76.20%
Totals (Loss Ratio is av	verage)		\$4,965	100.00%	\$4,772	\$639	13.40%

# State of Washington

Office of Insurance Commissioner

## Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## 2016 Washington Market Share and Loss Ratio 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	\$34,724	11.49%	\$31,698	\$14,722	46.45%
2 Philadelphia Ind Ins Co	18058	PA	\$17,819	5.90%	\$17,177	\$10,729	62.46%
3 Continental Western Ins Co	10804	IA	\$14,741	4.88%	\$14,626	\$3,410	23.32%
4 Contractors Bonding & Ins Co	37206	IL	\$11,882	3.93%	\$11,783	\$647	5.49%
5 State Farm Fire & Cas Co	25143	IL	\$10,417	3.45%	\$10,327	\$2,383	23.07%
6 American Fire & Cas Co	24066	NH	\$9,630	3.19%	\$9,607	\$5,514	57.40%
7 Mutual Of Enumclaw Ins Co	14761	OR	\$9,153	3.03%	\$8,639	\$1,292	14.96%
8 Mid Century Ins Co	21687	CA	\$9,155 \$7,468	2.47%	\$7,051	\$2,752	39.03%
9 Truck Ins Exch	21709	CA	\$7,464	2.47%	\$7,185	\$4,285	59.63%
10 Federal Ins Co	20281	IN	\$7,095	2.35%	\$7,085	\$2,276	32.12%
11 West Amer Ins Co	44393	IN	\$6,858	2.27%	\$5,863	\$3,457	58.97%
12 Farmers Ins Exch	21652	CA	\$5,635	1.86%	\$5,702	\$1,828	32.06%
13 American Alt Ins Corp	19720	DE	\$5,366	1.78%	\$4,269	\$1,547	36.23%
14 American States Ins Co	19720	IN	\$5,066	1.78%	\$4.209 \$6.344	\$2,563	40.40%
15 Ohio Cas Ins Co	24074	NH	\$3,000	1.58%	\$0,344 \$4,425	\$2,565	40.40% 37.91%
16 Oregon Mut Ins Co	14907	OR	\$4,779		\$4,684	\$159	37.91%
				1.50%			
17 American Economy Ins Co	19690	IN	\$4.330	1.43%	\$5.051	\$6.023	119.26%
18 Valley Forge Ins Co	20508	PA	\$4,310	1.43%	\$4,273	\$558	13.06%
19 Sentinel Ins Co Ltd	11000	CT	\$4,238	1.40%	\$4.032	(\$238)	(5.90)%
20 American Family Mut Ins Co	19275	WI	\$4,053	1.34%	\$3.875	\$1,723	44.46%
21 Eagle W Ins Co	12890	CA	\$3,941	1.30%	\$4,338	\$2,388	55.06%
22 Phoenix Ins Co	25623	CT	\$3,750	1.24%	\$3,317	\$1.086	32.75%
23 Charter Oak Fire Ins Co	25615	СТ	\$3,535	1.17%	\$3,756	\$1,762	46.91%
24 Amco Ins Co	19100	IA	\$3,515	1.16%	\$3,789	\$2,044	53.95%
25 Travelers Cas Ins Co Of Amer	19046	CT	\$3.506	1.16%	\$3,440	\$887	25.78%
26 Travelers Prop Cas Co Of Amer	25674	CT	\$3,420	1.13%	\$3,401	\$2,174	63.91%
27 Cincinnati Ins Co	10677	OH	\$3.416	1.13%	\$3,128	\$771	24.64%
28 Continental Ins Co	35289	PA	\$3,369	1.12%	\$3.039	(\$47)	(1.56)%
29 Allstate Ind Co	19240	IL	\$3.306	1.09%	\$3,315	\$293	8.83%
30 QBE Ins Corp	39217	PA	\$3.209	1.06%	\$3,131	(\$835)	(26.66)%
31 National Fire Ins Co Of Hartford	20478	IL	\$2.930	0.97%	\$3,047	\$2,640	86.65%
32 First Natl Ins Co Of Amer	24724	NH	\$2.785	0.92%	\$3,323	\$1,895	57.02%
33 Alaska Natl Ins Co	38733	AK	\$2,690	0.89%	\$2,601	\$1,109	42.64%
34 Hartford Cas Ins Co	29424	IN	\$2.685	0.89%	\$2,835	\$791	27.91%
35 Hanover Amer Ins Co	36064	NH	\$2.669	0.88%	\$2,634	\$1,441	54.71%
36 Brotherhood Mut Ins Co	13528	IN	\$2,618	0.87%	\$2,509	\$440	17.55%
37 Continental Cas Co	20443	IL	\$2,586	0.86%	\$2,300	\$201	8.73%
38 Church Mut Ins Co	18767	WI	\$2,222	0.74%	\$2,205	\$2,317	105.10%
39 Allstate Ins Co	19232	IL	\$2,187	0.72%	\$2,307	\$30	1.29%
40 Depositors Ins Co	42587	IA	\$2,160	0.71%	\$1,994	\$2,668	133.78%
All 214 Other Companies			\$62,103	20.55%	\$61,487	\$71,379	116.09%
Totals (Loss Ratio is	average)		\$302,178	100.00%	\$295,595	\$162,743	55.06%

## State of Washington

Office of Insurance Commissioner

# 2016 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

Pank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums	Direct Losses	Loss Ratio(1)
Rank   Company Name     1   Ohio Security Ins Co	24082	NH	\$30,697	6.54%	Earned \$28,530	Incurred \$11,326	39.70%
2 Philadelphia Ind Ins Co	18058	PA	\$23,713	5.05%	\$24,071	\$18,002	74.79%
3 Mutual Of Enumclaw Ins Co	14761	OR	\$21,666	4.62%	\$20,514	\$12,809	62.44%
4 Farmers Ins Co Of WA	21644	WA	\$19,342	4.12%	\$19,303	\$9,010	46.68%
5 Mid Century Ins Co	21687	CA	\$19,027	4.05%	\$18,673	\$9,970	53.39%
6 State Farm Fire & Cas Co	25143	IL	\$17,436	3.71%	\$17,321	\$10,994	63.47%
7 Truck Ins Exch	21709	CA	\$16,083	3.43%	\$16,019	\$8,702	54.32%
8 Ace Amer Ins Co	22667	PA	\$13,895	2.96%	\$12,222	\$4,822	39.45%
9 Continental Western Ins Co	10804	IA	\$13,725	2.92%	\$14,062	\$20,928	148.83%
10 Allstate Ind Co	19240	IL	\$13,344	2.84%	\$13,383	\$7,334	54.80%
11 Farmers Ins Exch	21652	CA	\$13,344	2.49%	\$11,907	\$4,900	41.15%
12 QBE Ins Corp	39217	PA	\$10,296		\$12,182	\$4,900	
13 National Union Fire Ins Co Of Pitts	19445	PA PA	\$9,971	<u>2.19%</u> 2.12%	\$12,182	\$471	47.04%
		CT					
14 Travelers Cas Ins Co Of Amer	19046		\$9.053	1.93%	\$8.878	\$4,572	51.50%
15 Allstate Ins Co	19232	IL	\$8,340	1.78%	\$8.951	\$11,399	127.35%
16 West Amer Ins Co	44393	IN	\$8.171	1.74%	\$6.209	\$1,206	19.43%
17 American Fire & Cas Co	24066	NH	\$8.026	1.71%	\$7.385	\$4.094	55.44%
18 Hartford Cas Ins Co	29424	IN	\$7.583	1.62%	\$7.897	\$5,095	64.53%
19 Sentinel Ins Co Ltd	11000	СТ	\$7.413	1.58%	\$7.031	\$3.009	42.80%
20 Eagle W Ins Co	12890	CA	\$7,121	1.52%	\$7.749	\$5,663	73.08%
21 American States Ins Co	19704	IN	\$7.034	1.50%	\$8.925	\$2,985	33.45%
22 American Family Mut Ins Co	19275	WI	\$6.898	1.47%	\$6.569	\$4,001	60.90%
23 American Economy Ins Co	19690	IN	\$6.363	1.36%	\$7.535	\$2,507	33.26%
24 Travelers Prop Cas Co Of Amer	25674	CT	\$5,933	1.26%	\$5,828	\$1,044	17.92%
25 Oregon Mut Ins Co	14907	OR	\$5.558	1.18%	\$5,724	\$3,655	63.86%
26 Church Mut Ins Co	18767	WI	\$5,185	1.10%	\$5,044	\$1,104	21.89%
27 Hartford Fire In Co	19682	CT	\$5.087	1.08%	\$4.820	\$1,042	21.63%
28 Ohio Cas Ins Co	24074	NH	\$5.061	1.08%	\$4.589	\$3,142	68.47%
29 Amco Ins Co	19100	IA	\$4,444	0.95%	\$4,522	\$1,343	29.70%
30 American Alt Ins Corp	19720	DE	\$4,235	0.90%	\$3,177	\$1,202	37.83%
31 Unigard Ins Co	25747	WI	\$4,093	0.87%	\$6,415	\$3,744	58.36%
32 Phoenix Ins Co	25623	СТ	\$3.912	0.83%	\$4.098	\$3,340	81.51%
33 Charter Oak Fire Ins Co	25615	СТ	\$3.809	0.81%	\$3,951	\$2,601	65.83%
34 Federal Ins Co	20281	IN	\$3,478	0.74%	\$4,003	\$917	22.90%
35 Cincinnati Ins Co	10677	OH	\$3.087	0.66%	\$2,864	\$1,221	42.65%
36 Nationwide Agribusiness Ins Co	28223	IA	\$2.928	0.62%	\$2,794	\$57	2.03%
37 Depositors Ins Co	42587	IA	\$2.865	0.61%	\$3.028	\$362	11.97%
38 Country Mut Ins Co	20990	IL	\$2.802	0.60%	\$2,712	\$516	19.05%
39 Hanover Amer Ins Co	36064	NH	\$2,727	0.58%	\$2.662	\$1.075	40.40%
40 Holyoke Mut Ins Co In Salem	14206	MA	\$2.713	0.58%	\$2.335	\$739	31.66%
All 209 Other Companies			\$104,580	22.28%	\$101,387	\$58,088	57.29%
Totals (Loss Ratio is	average)		\$469,394	100.00%	\$465,775	\$254,723	54.69%

\$38

\$29

\$8

\$7

\$1

\$0

\$0

(\$4)

(\$5)

(\$15)

\$27,514

0.14%

0.10%

0.03%

0.02%

0.00%

0.00%

0.00%

(0.01)%

(0.02)%

(0.06)%

100.00%

Zero Premium and Loss Companies Excluded		Dom PA MD FL OH MA OH OH OH MO TX MO TX OH NY DE FL DE MN IL PA IA TX	Line of Business:	Credit		
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred
1 Old Republic Ins Co	24147	PA	\$5,975	21.72%	\$4,305	\$3,178
2 Atradius Trade Credit Ins Co	25422	MD	\$5,421	19.70%	\$5,663	\$2,490
3 Euler Hermes N Amer Ins Co	20516	MD	\$5,267	19.14%	\$5,101	\$8,338
4 First Colonial Ins Co	29980	FL	\$1,584	5.76%	\$1,903	\$1,518
5 Ohio Ind Co	26565	OH	\$1,557	5.66%	\$1,355	\$1,218
6 Coface N Amer Ins Co	31887	MA	\$1,263	4.59%	\$1,306	\$202
7 Transamerica Cas Ins Co	10952	OH	\$941	3.42%	\$615	\$291
8 Great Amer Assur Co	26344	OH	\$689	2.50%	\$614	\$201
9 Arch Ins Co	11150	MO	\$645	2.34%	\$518	\$391
10 Zurich Amer Ins Co	16535	NY	\$580	2.11%	\$294	\$85
11 American Natl Prop & Cas Co	28401	MO	\$504	1.83%	\$459	\$260
12 US Specialty Ins Co	29599	ТХ	\$474	1.72%	\$413	(\$49)
13 Great Amer Ins Co	16691	ОН	\$448	1.63%	\$407	(\$74)
14 Atlantic Specialty Ins Co	27154	NY	\$447	1.63%	\$434	\$225
15 Knightbrook Ins Co	13722	DE	\$336	1.22%	\$189	\$106
16 American Bankers Ins Co Of FL	10111	FL	\$299	1.09%	\$299	\$1
17 American Security Ins Co	42978	DE	\$275	1.00%	\$275	\$8
18 Securian Cas Co	10054	MN	\$219	0.80%	\$207	\$6
19 State Farm Mut Auto Ins Co	25178	IL	\$189	0.69%	\$183	\$15
20 Ace Amer Ins Co	22667	PA	\$165	0.60%	\$165	\$5
21 Cumis Ins Society Inc	10847	IA	\$125	0.45%	\$116	\$64
22 Zale Ind Co	30325	ТХ	\$56	0.20%	\$56	(\$2)

NC

PA

IL

IL

DE

NC

PA

OH

DE

16667

39217

25143

40827

25011

29742

37257

26832

42986

Totals (Loss Ratio is average) (1)Excluding all Loss Adjustment Expenses (LAE)

23 United Guar Residential Ins Co of NC

24 QBE Ins Corp

27 Wesco Ins Co

25 State Farm Fire & Cas Co

30 Great Amer Alliance Ins Co

All 2 Other Companies

26 Virginia Surety Co Inc

28 Integon Natl Ins Co

31 Standard Guar Ins Co

29 Praetorian Ins Co

**Top 40 Authorized Companies** 

All Dollars in Thousands

Loss

Ratio(1)

73.81%

43.97%

163.46%

79.80%

89.90%

15.50%

47.34%

32.74%

75.43%

28.82%

56.61%

(11.99)%

(18.17)%

51.96%

56.14%

0.17%

2.97%

2.75%

8.20%

3.12%

55.34%

(3.10)%

(177.90)%

(12.45)%

190.69%

(0.46)%

0.65%

0.00%

0.00%

5.05%

(3.84)%

(64.53)%

72.88%

(\$74)

(\$6)

\$15

(\$1)

\$0

\$26

\$2

\$2

(\$1)

(\$18)

\$18,422

\$42

\$49

\$8

\$1

\$0

\$0

\$42

\$22

\$29

\$25,277

\$208

## State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Earthquake

op 40 Authorized Companies Zero Premium and Loss Companies Excluded			All Dollars in Thousand				
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	\$37,813	27.34%	\$37,855	\$0	0.00%
2 Geovera Ins Co	10799	CA	\$19,247	13.92%	\$18,988	\$0 \$0	0.00%
3 Zurich Amer Ins Co	16535	NY	\$6,439	4.66%	\$6,530	\$0	0.01%
4 United Serv Automobile Assn	25941	TX	\$4,984	3.60%	\$5,060	(\$24)	(0.47)%
5 Westport Ins Corp	39845	MO	\$4,687	3.39%	\$4,666	\$0	0.00%
6 Safeco Ins Co Of IL	39012	IL	\$4,005	2.90%	\$4,035	\$0 \$0	0.00%
7 American Modern Home Ins Co	23469	OH	\$3,572	2.58%	\$3,387	(\$7)	(0.19)%
8 Farmers Ins Co Of WA	21644	WA	\$3,213	2.32%	\$3,285	\$0	0.00%
9 Continental Cas Co	20443	IL	\$3,049	2.20%	\$2,901	(\$25)	(0.84)%
10 Liberty Mut Fire Ins Co	23035	WI	\$2,908	2.10%	\$3,142	\$0	0.00%
11 American Family Mut Ins Co	19275	WI	\$2,653	1.92%	\$2,708	\$0 \$0	0.00%
12 Metropolitan Prop & Cas Ins Co	26298	RI	\$2,616	1.89%	\$2,722	(\$166)	(6.10)%
13 Axis Ins Co	37273	IL	\$2,379	1.72%	\$2,978	(\$59)	(1.97)%
14 Bankers Standard Ins Co	18279	PA	\$2,344	1.69%	\$2,093	\$0	0.00%
15 American Guar & Liab Ins	26247	NY	\$2,316	1.67%	\$2.055	\$0	0.02%
16 Insurance Co Of The West	27847	CA	\$2,304	1.67%	\$2,502	\$25	1.009
17 Amica Mut Ins Co	19976	RI	\$2,253	1.63%	\$2,184	\$0	0.009
18 USAA Cas Ins Co	25968	TX	\$2,085	1.51%	\$2,115	\$23	1.079
19 Travelers Prop Cas Co Of Amer	25674	CT	\$1,984	1.43%	\$1,127	\$0	0.009
20 XL Ins Amer Inc	24554	DE	\$1,731	1.25%	\$1,762	\$102	5.789
21 Travelers Ind Co	25658	CT	\$1,584	1.15%	\$846	\$0	0.019
22 Great Northern Ins Co	20303	IN	\$1,583	1.14%	\$1,405	\$0	0.00
23 AIG Prop Cas Co	19402	PA	\$1,574	1.14%	\$1,532	\$0	0.00
24 Property & Cas Ins Co Of Hartford	34690	IN	\$1,564	1.13%	\$1,593	\$0	0.00
25 Palomar Specialty Ins Co	20338	OR	\$1,513	1.09%	\$1.127	\$0	0.00
26 Vigilant Ins Co	20397	NY	\$1,357	0.98%	\$1,381	\$0	0.00
27 Ace Amer Ins Co	22667	PA	\$1,181	0.85%	\$1,264	\$0	0.00
28 Liberty Ins Corp	42404	IL	\$1,105	0.80%	\$1,031	\$0	0.00
29 Crestbrook Ins Co	18961	ОН	\$1,048	0.76%	\$867	\$0	0.00
30 Hartford Ins Co Of The Midwest	37478	IN	\$1,036	0.75%	\$1,067	\$0	0.00
31 Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$638	0.46%	\$640	(\$35)	(5.43)
32 Federated Mut Ins Co	13935	MN	\$631	0.46%	\$565	\$0	0.00
33 Pacific Ind Co	20346	WI	\$623	0.45%	\$631	\$0	0.00
34 Travelers Home & Marine Ins Co	27998	СТ	\$585	0.42%	\$572	\$0	0.059
35 QBE Ins Corp	39217	PA	\$538	0.39%	\$447	(\$1)	(0.12)
36 Allianz Global Risks US Ins Co	35300	IL	\$470	0.34%	\$490	\$2	0.39
37 Depositors Ins Co	42587	IA	\$458	0.33%	\$484	\$0	0.00
38 Nationwide Mut Fire Ins Co	23779	ОН	\$413	0.30%	\$434	(\$48)	(11.17)
39 Safeco Ins Co of OR	11071	OR	\$409	0.30%	\$425	\$0	0.00
40 LM Ins Corp	33600	IL	\$408	0.30%	\$376	\$0	0.009
All 112 Other Companies			\$7,012	5.07%	\$7,569	(\$587)	(7.75)
Totals (Loss Ratio is av	erage)		\$138,311	100.00%	\$136,841	(\$797)	(0.58)

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Excess Workers' Compensation

#### Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Zero Premium and Loss Companies Excluded		Line of Bu	All Dollars in Thousands				
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Safety Natl Cas Corp	15105	MO	\$14,414	45.19%	\$14,168	\$12,952	91.42%
2 Ace Amer Ins Co	22667	PA	\$7,681	24.08%	\$7,919	\$4,736	59.80%
3 Zurich Amer Ins Co	16535	NY	\$2,013	6.31%	\$2,064	\$1,353	65.58%
4 National Union Fire Ins Co Of Pitts	19445	PA	\$1,881	5.90%	\$1,858	(\$313)	(16.84)%
5 Arch Ins Co	11150	MO	\$1,462	4.58%	\$1,465	\$443	30.26%
6 Everest Natl Ins Co	10120	DE	\$1,282	4.02%	\$543	\$313	57.58%
7 Liberty Ins Corp	42404	IL	\$534	1.68%	\$662	\$479	72.42%
8 State Natl Ins Co Inc	12831	ТХ	\$521	1.63%	\$473	(\$695)	(146.99)%
9 Travelers Prop Cas Co Of Amer	25674	СТ	\$512	1.60%	\$566	\$645	113.88%
10 Old Republic Ins Co	24147	PA	\$421	1.32%	\$540	(\$286)	(52.92)%
11 Hartford Cas Ins Co	29424	IN	\$352	1.10%	\$221	\$90	40.46%
12 Sentry Ins A Mut Co	24988	WI	\$39	0.12%	\$38	\$292	761.08%
13 Hartford Fire In Co	19682	СТ	\$7	0.02%	\$4	\$2	50.53%
14 New Hampshire Ins Co	23841	IL	\$0	0.00%	\$0	\$0	55.56%
15 Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$68	0.00%
16 General Reins Corp	22039	DE	\$0	0.00%	\$0	\$111	0.00%
17 St Paul Fire & Marine Ins Co	24767	СТ	\$0	0.00%	\$0	\$8	0.00%
18 St Paul Mercury Ins Co	24791	СТ	\$0	0.00%	\$0	\$4	0.00%
19 Travelers Cas & Surety Co	19038	СТ	\$0	0.00%	\$0	\$2	0.00%
20 Travelers Ind Co	25658	СТ	\$0	0.00%	\$0	\$1	0.00%
21 Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$1	0.00%
22 United States Fidelity & Guar Co	25887	СТ	\$0	0.00%	\$0	\$51	0.00%
23 Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$144	0.00%
All 23 Other Companies			\$774	2.43%	\$752	(\$14,864)	(1976.48)%
Totals (Loss Ratio is av	erage)		\$31,895	100.00%	\$31,273	\$5,538	17.71%

## Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Farmowners Multiple Peril

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Mutual Of Enumclaw Ins Co	14761	OR	\$15,650	20.94%	\$15,353	\$6,017	39.19%
2 Grange Ins Assn	22101	WA	\$8,962	11.99%	\$8,899	\$2,751	30.91%
3 Country Mut Ins Co	20990	IL	\$8,546	11.43%	\$8,602	\$3,707	43.09%
4 North Pacific Ins Co	23892	OR	\$7,312	9.78%	\$6,974	\$5,523	79.19%
5 American States Ins Co	19704	IN	\$4,953	6.63%	\$4,920	\$2,518	51.18%
6 Nationwide Agribusiness Ins Co	28223	IA	\$4,256	5.69%	\$4,216	\$1,754	41.61%
7 Unigard Ins Co	25747	WI	\$2,776	3.71%	\$2,864	\$4,558	159.19%
8 State Farm Fire & Cas Co	25143	IL	\$2,645	3.54%	\$2,647	\$627	23.68%
9 Associated Ind Corp	21865	CA	\$2,586	3.46%	\$2,335	\$368	15.74%
10 Travelers Ind Co Of Amer	25666	СТ	\$1,962	2.62%	\$1,792	\$528	29.45%
11 Travelers Prop Cas Co Of Amer	25674	СТ	\$1,935	2.59%	\$973	\$992	101.93%
12 Indemnity Ins Co Of North Amer	43575	PA	\$1,694	2.27%	\$1,732	\$1,222	70.54%
13 Oregon Mut Ins Co	14907	OR	\$1,416	1.89%	\$1,413	\$267	18.92%
14 Charter Oak Fire Ins Co	25615	СТ	\$1,376	1.84%	\$1,506	\$860	57.11%
15 American Ins Co	21857	ОН	\$1,218	1.63%	\$1,168	\$278	23.82%
16 National Surety Corp	21881	IL	\$1,164	1.56%	\$1.095	\$687	62.78%
17 American Family Mut Ins Co	19275	WI	\$1,085	1.45%	\$1.058	\$217	20.54%
18 Eagle W Ins Co	12890	CA	\$1,035	1.38%	\$878	\$406	46.30%
19 American Economy Ins Co	19690	IN	\$913	1.22%	\$851	\$553	65.04%
20 QBE Ins Corp	39217	PA	\$806	1.08%	\$862	(\$120)	(13.95)%
21 Travelers Ind Co Of CT	25682	СТ	\$725	0.97%	\$735	\$104	14.20%
22 Firemans Fund Ins Co	21873	CA	\$678	0.91%	\$739	\$437	59.12%
23 Travelers Ind Co	25658	СТ	\$382	0.51%	\$1,392	\$193	13.90%
24 Markel Ins Co	38970	IL	\$281	0.38%	\$275	\$26	9.53%
25 Phoenix Ins Co	25623	СТ	\$233	0.31%	\$129	\$12	9.15%
26 Great Amer Ins Co	16691	ОН	\$62	0.08%	\$57	(\$10)	(18.16)%
27 Great Amer Ins Co of NY	22136	NY	\$51	0.07%	\$46	(\$11)	(23.02)%
28 Starnet Ins Co	40045	DE	\$31	0.04%	\$38	\$0	0.57%
29 American Reliable Ins Co	19615	AZ	\$15	0.02%	\$7	\$6	91.87%
30 Great Amer Alliance Ins Co	26832	ОН	\$5	0.01%	\$4	(\$2)	(44.47)%
31 Great Amer Assur Co	26344	OH	\$0	0.00%	\$1	\$0	(15.33)%
All 5 Other Companies			\$0	0.00%	\$0	(\$85)	(38134.53)%
Totals (Loss Ratio is	s average)		\$74,753	100.00%	\$73,560	\$34,384	46.74%

## State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Federal Flood

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Zero Premium and Loss Companies Excluded		L	All D	All Dollars in Thousands			
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 American Bankers Ins Co Of FL	10111	FL	\$6,116	21.70%	\$5,907	\$1,111	18.80%
2 Hartford Ins Co Of The Midwest	37478	IN	\$4,616	16.38%	\$4,889	\$961	19.65%
3 Farmers Ins Co Of WA	21644	WA	\$4,445	15.77%	\$4,484	\$1,269	28.30%
4 Wright Natl Flood Ins Co	11523	ТΧ	\$3,124	11.08%	\$3,247	\$110	3.40%
5 Allstate Ins Co	19232	IL	\$2,768	9.82%	\$2,770	\$64	2.32%
6 USAA Gen Ind Co	18600	ТХ	\$1,752	6.22%	\$1,723	\$21	1.21%
7 Selective Ins Co Of Amer	12572	NJ	\$1,234	4.38%	\$1,143	\$251	21.98%
8 American Family Mut Ins Co	19275	WI	\$553	1.96%	\$534	\$296	55.30%
9 Homesite Ins Co Of The Midwest	13927	WI	\$493	1.75%	\$352	\$2	0.60%
10 National Interstate Ins Co	32620	OH	\$359	1.27%	\$380	(\$6)	(1.71)%
11 Metropolitan Prop & Cas Ins Co	26298	RI	\$356	1.26%	\$353	\$5	1.39%
12 Liberty Mut Fire Ins Co	23035	WI	\$355	1.26%	\$368	\$30	8.15%
13 Hartford Underwriters Ins Co	30104	СТ	\$345	1.22%	\$157	\$103	65.79%
14 Foremost Ins Co Grand Rapids MI	11185	MI	\$302	1.07%	\$290	\$126	43.35%
15 Philadelphia Ind Ins Co	18058	PA	\$278	0.98%	\$248	(\$41)	(16.38)%
16 American Commerce Ins Co	19941	OH	\$164	0.58%	\$162	(\$4)	(2.62)%
17 Harlevsville Ins Co	23582	PA	\$163	0.58%	\$282	\$0	0.00%
18 Nationwide Mut Fire Ins Co	23779	ОН	\$134	0.47%	\$229	\$0	0.00%
19 American Strategic Ins Corp	10872	FL	\$131	0.47%	\$106	\$0	0.00%
20 American Natl Prop & Cas Co	28401	MO	\$107	0.38%	\$103	\$50	49.12%
21 QBE Ins Corp	39217	PA	\$68	0.24%	\$65	\$5	7.80%
22 Integon Natl Ins Co	29742	NC	\$65	0.23%	\$39	\$0	0.00%
23 First Amer Prop & Cas Ins Co	37710	CA	\$64	0.23%	\$60	\$0	0.00%
24 Service Ins Co	36560	FL	\$57	0.20%	\$57	\$0	0.00%
25 Bankers Ins Co	33162	FL	\$51	0.18%	\$51	\$2	4.37%
26 Rural Comm Ins Co	39039	MN	\$35	0.12%	\$35	\$7	19.46%
27 New Hampshire Ins Co	23841	IL	\$27	0.10%	\$27	\$0	(0.75)%
28 Privilege Underwriters Recp Exch	12873	FL	\$23	0.08%	\$18	\$1	5.53%
29 Occidental Fire & Cas Co Of NC	23248	NC	\$15	0.05%	\$15	\$0	0.00%
30 Century Natl Ins Co	26905	CA	\$10	0.04%	\$4	\$0	0.00%
31 Westfield Ins Co	24112	ОН	\$0	0.00%	\$0	\$0	0.00%
All 1 Other Companies			(\$23)	(0.08)%	(\$12)	\$0	0.00%
Totals (Loss Ratio is av	verage)		\$28,186	100.00%	\$28,087	\$4,363	15.53%
(1)Excluding all Loss Adjustment Expenses (LAE)							

Top 40 Authorized Companies	
Zero Premium and Loss Companies Excluded	

o 40 Authorized Companies ro Premium and Loss Companies Excluded			All Dollars in Thousar				
	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
1 Travelers Cas & Surety Co Of Amer	31194	СТ	\$4,530	24.41%	\$4,102	(\$393)	(9.58
2 National Union Fire Ins Co Of Pitts	19445	PA	\$1,992	10.73%	\$1,907	(\$236)	(12.40
3 Federal Ins Co	20281	IN	\$1,716	9.25%	\$1,785	\$1,035	57.9
4 Great Amer Ins Co	16691	OH	\$1,470	7.92%	\$1,250	\$531	42.4
5 Cumis Ins Society Inc	10847	IA	\$1,020	5.50%	\$1,045	\$223	21.3
6 Everest Natl Ins Co	10120	DE	\$675	3.64%	\$372	\$38	10.3
7 Continental Cas Co	20443	IL	\$647	3.48%	\$624	(\$133)	(21.34
8 Hartford Fire In Co	19682	СТ	\$571	3.08%	\$559	\$186	33.2
9 Berkley Regional Ins Co	29580	DE	\$453	2.44%	\$577	\$204	35.4
10 Liberty Mut Ins Co	23043	MA	\$401	2.16%	\$407	(\$101)	(24.8
11 Western Surety Co	13188	SD	\$390	2.10%	\$384	(\$22)	(5.63
12 Federated Mut Ins Co	13935	MN	\$341	1.84%	\$306	\$612	200.0
13 Hanover Ins Co	22292	NH	\$310	1.67%	\$289	\$41	14.1
14 Zurich Amer Ins Co	16535	NY	\$308	1.66%	\$313	(\$14)	(4.3
15 Liberty Ins Underwriters Inc	19917	IL	\$270	1.45%	\$248	(\$56)	(22.5
16 Philadelphia Ind Ins Co	18058	PA	\$239	1.29%	\$236	\$0	0.1
17 Fidelity & Deposit Co Of MD	39306	MD	\$227	1.22%	\$436	\$82	18.
18 Continental Ins Co	35289	PA	\$200	1.08%	\$224	\$78	34.
19 Ohio Cas Ins Co	24074	NH	\$165	0.89%	\$149	\$24	16.
20 Westchester Fire Ins Co	10030	PA	\$161	0.87%	\$175	\$206	117.
21 Twin City Fire Ins Co Co	29459	IN	\$161	0.87%	\$163	\$738	451.
22 RLI Ins Co	13056	IL	\$158	0.85%	\$139	(\$19)	(13.8
23 Colonial Surety Co	10758	PA	\$158	0.85%	\$140	(\$1)	(1.0
24 Starnet Ins Co	40045	DE	\$145	0.78%	\$37	\$7	18.
25 Arch Ins Co	11150	MO	\$131	0.71%	\$122	\$41	33.
26 Universal Underwriters Ins Co	41181	IL	\$107	0.58%	\$120	\$129	107.
27 Atlantic Specialty Ins Co	27154	NY	\$88	0.48%	\$84	\$8	9.1
28 Beazley Ins Co Inc	37540	СТ	\$88	0.47%	\$96	(\$4)	(4.1
29 Markel Amer Ins Co	28932	VA	\$87	0.47%	\$88	\$2	2.
30 Ace Amer Ins Co	22667	PA	\$87	0.47%	\$78	(\$4)	(5.3
31 Starr Ind & Liab Co	38318	ТХ	\$82	0.44%	\$65	\$47	72.
32 Sentry Select Ins Co	21180	WI	\$79	0.42%	\$84	(\$7)	(8.2
33 State Farm Fire & Cas Co	25143	IL	\$66	0.36%	\$63	\$41	65.
34 Pacific Ind Co	20346	WI	\$65	0.35%	\$73	\$6	7.
35 Colonial Amer Cas & Surety Co	34347	MD	\$58	0.31%	\$61	\$2	2.9
36 Contractors Bonding & Ins Co	37206	IL	\$58	0.31%	\$63	\$0	(0.2
37 Axis Ins Co	37273	IL	\$56	0.30%	\$63	\$13	20.1
38 American States Ins Co	19704	IN	\$56	0.30%	\$73	\$4	4.9
39 Sentry Ins A Mut Co	24988	WI	\$52	0.28%	\$55	\$2	4.3
40 American Family Mut Ins Co	19275	WI	\$47	0.25%	\$40	\$0	0.0
All 88 Other Companies	15270		\$646	3.48%	\$602	(\$458)	(76.0
Totals (Loss Ratio is av			\$18,561	100.00%	\$17,697	\$2.848	<u>(76.0</u> 16.(

#### Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Financial Guaranty

Zero Premium and Loss Companies Excluded	Line of Business: Financial Guaranty						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	\$707	66.11%	\$2,820	\$0	0.00%		
2 Assured Guar Municipal Corp	18287	NY	\$239	22.34%	\$4,489	\$0	0.00%		
3 Build Amer Mut Assur Co	14380	NY	\$105	9.77%	\$5	\$0	0.00%		
4 National Public Finance Guar Corp	23825	NY	\$19	1.78%	\$1,490	\$0	0.00%		
5 MBIA Ins Corp	12041	NY	\$0	0.00%	\$3,144	\$0	0.00%		
6 Syncora Guar Inc	20311	NY	\$0	0.00%	\$846	\$0	0.00%		
7 Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$60	\$0	0.00%		
8 Assured Guar Corp	30180	MD	\$0	0.00%	\$4,782	\$0	0.00%		
All 1 Other Companies			\$0	0.00%	\$0	\$0	164926744166.40%		
Totals (Loss Ratio is av	erage)		\$1,070	100.00%	\$17,635	\$0	0.00%		

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

p 40 Authorized Companies ro Premium and Loss Companies Excluded			All Dollars in Thousan				
	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
1 Safeco Ins Co Of Amer	24740	NH	\$15,327	11.15%	\$15,230	\$6,239	40.96
2 American Home Assur Co	19380	NY	\$11,072	8.06%	\$3,956	\$240	6.08
3 Affiliated Fm Ins Co	10014	RI	\$10,416	7.58%	\$10,959	\$2,216	20.22
4 Foremost Ins Co Grand Rapids MI	11185	MI	\$8,549	6.22%	\$7,882	\$2,826	35.8
5 Pemco Mut Ins Co	24341	WA	\$7,906	5.75%	\$7,973	\$5,624	70.5
6 Factory Mut Ins Co	21482	RI	\$5,664	4.12%	\$5,643	\$18,712	331.6
7 Standard Guar Ins Co	42986	DE	\$4,384	3.19%	\$4,652	\$3,370	72.4
8 Allianz Global Risks US Ins Co	35300	IL	\$4,043	2.94%	\$4,192	(\$189)	(4.52
9 Liberty Mut Fire Ins Co	23035	WI	\$3,948	2.87%	\$4,053	(\$69)	(1.70
10 Zurich Amer Ins Co	16535	NY	\$3,884	2.83%	\$4,010	(\$3,804)	(94.84
11 Continental Cas Co	20443	IL	\$3,433	2.50%	\$3,396	(\$242)	(7.13
12 Travelers Prop Cas Co Of Amer	25674	СТ	\$3,217	2.34%	\$3,109	(\$568)	(18.28
13 United Serv Automobile Assn	25941	ТΧ	\$2,960	2.15%	\$3.526	\$2,590	73.4
14 Enumclaw Prop & Cas Ins Co	11232	OR	\$2.650	1.93%	\$2.829	\$340	12.0
15 Automobile Ins Co Of Hartford CT	19062	СТ	\$2.012	1.46%	\$2.066	\$1,261	61.0
16 American Guar & Liab Ins	26247	NY	\$1,873	1.36%	\$1,713	\$4,430	258.6
17 Travelers Ind Co	25658	СТ	\$1,856	1.35%	\$1,914	\$240	12.5
18 American Modern Select Ins Co	38652	OH	\$1,778	1.29%	\$1,724	\$157	9.1
19 XL Ins Amer Inc	24554	DE	\$1,698	1.24%	\$1,657	\$47	2.8
20 Penn Millers Ins Co	14982	PA	\$1,562	1.14%	\$1,202	\$460	38.2
21 Axis Ins Co	37273	IL	\$1,539	1.12%	\$1,820	\$479	26.3
22 Western Natl Assur Co	24465	MN	\$1,506	1.10%	\$1,510	\$279	18.4
23 Westport Ins Corp	39845	MO	\$1,495	1.09%	\$1,952	(\$57)	(2.9
24 American Modern Home Ins Co	23469	OH	\$1,422	1.03%	\$2,473	\$1,078	43.5
25 Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,392	1.01%	\$1,190	\$299	25.1
26 USAA Cas Ins Co	25968	ТХ	\$1,312	0.95%	\$1,545	\$684	44.2
27 Insurance Co Of The State Of PA	19429	IL	\$1,269	0.92%	\$1,526	(\$65)	(4.2
28 Starr Surplus Lines Ins Co	13604	IL	\$1,265	0.92%	\$1,357	\$128	9.4
29 Verlan Fire Ins Co MD	10815	NH	\$1,182	0.86%	\$1,166	\$170	14.5
30 Grange Ins Assn	22101	WA	\$1,176	0.86%	\$1,207	\$224	18.5
31 Depositors Ins Co	42587	IA	\$1,136	0.83%	\$1,162	\$1,418	122.0
32 First Amer Prop & Cas Ins Co	37710	CA	\$1.076	0.78%	\$958	\$987	102.9
33 Great Amer Ins Co of NY	22136	NY	\$1,000	0.73%	\$1,062	\$2	0.2
34 American Commerce Ins Co	19941	OH	\$992	0.72%	\$1.011	\$408	40.3
35 Federated Mut Ins Co	13935	MN	\$992	0.72%	\$921	\$1,514	164.2
36 Sentry Ins A Mut Co	24988	WI	\$979	0.71%	\$983	\$319	32.4
37 Unigard Ins Co	25747	WI	\$912	0.66%	\$1,134	\$480	42.3
38 Encompass Ind Co	15130	IL	\$768	0.56%	\$777	\$354	45.5
39 Mutual Of Enumclaw Ins Co	14761	OR	\$697	0.51%	\$696	\$372	53.4
40 RSUI Ind Co	22314	NH	\$664	0.48%	\$767	\$586	76.4
All 179 Other Companies			\$16,437	11.96%	\$18,228	\$2,407	13.2
Totals (Loss Ratio is av	orago)		\$137,443	100.00%	\$135,132	\$55,946	41.4

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

#### Direct Direct Direct NAIC Premiums Premiums Market Losses Loss Code Dom Rank Company Name Written Share Ratio(1) Earned Incurred 1 State Farm Fire & Cas Co 25143 IL \$294.872 18.01% \$291,803 \$137,492 47.12% 2 Safeco Ins Co Of Amer 24740 NH \$158.217 9.66% \$155.521 \$72.578 46.67% 3 Pemco Mut Ins Co WA \$100.930 6.16% \$99,957 \$58.172 58.20% 24341 4 Allstate Prop & Cas Ins Co 17230 \$78.624 4.80% \$76.369 \$44.066 57.70% IL 5 Farmers Ins Co Of WA 21644 WA \$69.631 4.25% \$71.819 \$20.476 28.51% \$68.759 \$71,076 6 Fire Ins Exch 21660 CA 4.20% \$27.128 38.17% 7 United Serv Automobile Assn ΤХ 3.74% 44.58% 25941 \$61.230 \$60.402 \$26.927 8 Foremost Ins Co Grand Rapids MI 11185 MI \$54,436 3.32% \$53,242 \$20,718 38.91% 9 USAA Cas Ins Co ΤХ \$45.993 \$44.298 \$20.568 25968 2.81% 46.43% IL 10 Allstate Ind Co 19240 \$41,826 2.55% \$43,246 \$20,265 46.86% WI 11 American Family Mut Ins Co 19275 \$38.631 2.36% \$40.777 \$30.496 74.79% 12 Allstate Ins Co 19232 IL \$36,985 2.26% \$38,459 \$15,870 41.26% 13 Mutual Of Enumclaw Ins Co 14761 OR \$34,154 2.09% \$35,134 \$20,181 57.44% 14 Country Mut Ins Co 20990 IL \$32,752 2.00% \$31,687 \$14,312 45.17% 15 Metropolitan Prop & Cas Ins Co 26298 RI \$32,555 1.99% \$32,916 \$24,236 73.63% СТ 16 Travelers Home & Marine Ins Co 27998 \$31,206 1.91% \$28,887 \$18,295 63.33% 17 Homesite Ins Co Of The Midwest 13927 WI \$28,285 1.73% \$27,390 \$12,679 46.29% 18 Liberty Mut Fire Ins Co WI \$22.816 \$24,142 \$8.844 23035 1.39% 36.63% 19 Grange Ins Assn 22101 WA \$21,413 1.31% \$20,961 \$11,425 54.51% 20 Property & Cas Ins Co Of Hartford 34690 IN \$20,233 \$19,902 \$9,653 1.24% 48.50% 21 IDS Prop Cas Ins Co WI \$19,973 1.22% \$20,385 \$12,556 61.59% 29068 22 Enumclaw Prop & Cas Ins Co 11232 OR \$19,892 1.21% \$18,935 \$11,390 60.15% 23 Liberty Ins Corp 42404 IL \$16,427 1.00% \$14,601 \$9,459 64.79% 24 USAA Gen Ind Co 18600 ТΧ \$15.066 0.92% \$13,362 \$6.049 45.27% 25 Unigard Ins Co WI \$14,901 \$14,788 \$9,042 61.15% 25747 0.91% 26 LM Ins Corp 33600 IL \$12,126 0.74% \$10,367 \$2,122 20.47% \$6,104 27 Amica Mut Ins Co 19976 RI \$11,013 0.67% \$10,570 57.75% 28 Garrison Prop & Cas Ins Co ТΧ \$4,171 44.51% 21253 \$10,198 0.62% \$9,371 29 American Bankers Ins Co Of FL 10111 FL \$10,100 0.62% \$9,535 \$2,834 29.72% 30 Hartford Ins Co Of The Midwest 37478 IN \$9,235 0.56% \$8,879 \$6,802 76.61% 31 Allied Prop & Cas Ins Co 42579 IA \$9,138 0.56% \$8,032 \$3,773 46.97% 32 Trumbull Ins Co 27120 СТ \$9,021 0.55% \$8,099 \$6,911 85.33% 33 Bankers Standard Ins Co PA \$8,995 0.55% \$7,973 \$5.329 66.84% 18279 34 Encompass Ind Co 15130 IL \$8,655 0.53% \$8,465 \$3,411 40.29% CA 35 Commerce W Ins Co 13161 \$8,579 0.52% \$6,894 \$4,694 68.08% NY \$8,545 0.52% \$8,608 \$9,206 36 Vigilant Ins Co 20397 106.95% OR 37 Safeco Ins Co of OR 11071 \$8,445 0.52% \$8,920 \$3,435 38.50% 38 First Amer Prop & Cas Ins Co 37710 CA \$8,234 0.50% \$7,172 \$6,144 85.66% 39 American Commerce Ins Co 19941 OH \$8,207 0.50% \$8,621 \$3,653 42.37% 40 American Modern Select Ins Co 38652 OH \$8,181 0.50% \$7,514 \$4,992 66.44% All 117 Other Companies \$75,545 \$138,998 8.49% \$131,354 57.51% Totals (Loss Ratio is average) \$1.637.478 100.00% \$1,610,435 \$812,003 50.42%

(1)Excluding all Loss Adjustment Expenses (LAE)

All Dollars in Thousands

Tan 40 Authorized Companies
Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

# Line of Business: Inland Marine

Page 1 of 1

Book Oserana Nama	NAIC Code	Dom	Direct Premiums Written	Market	Direct Premiums	Direct Losses	Loss
Rank   Company Name     1   Continental Cas Co	20443	IL	\$62,775	Share 13.68%	Earned \$64,144	Incurred \$43,414	Ratio(1) 67.68%
2 Liberty Ins Underwriters Inc	19917	IL	\$56.231	12.26%	\$56,231	\$54.669	97.22%
3 Factory Mut Ins Co	21482	RI	\$33,486	7.30%	\$32,576	\$3,370	10.35%
4 Affiliated Fm Ins Co	10014	RI	\$22,031	4.80%	\$23,663	\$5,570	2.58%
5 State Farm Fire & Cas Co	25143	IL	\$22,031 \$14,612	3.18%	\$23,003 \$14,418	\$7,068	49.02%
6 American Bankers Ins Co Of FL	10111	FL	\$12,797	2.79%	\$14,418	\$7,372	49.02% 66.49%
7 Travelers Prop Cas Co Of Amer	25674	CT	\$12,797	2.79%		\$3,433	28.29%
8 Jefferson Ins Co					\$12,137		
	11630	NY	\$9,782	2.13%	\$9,004	\$1,936	21.50%
9 New Hampshire Ins Co	23841	IL	\$9,709	2.12%	\$9,784	\$1,245	12.72%
10 American Pet Ins Co	12190	NY	\$9,535	2.08%	\$9,397	\$6,059	64.48%
11 National Union Fire Ins Co Of Pitts	19445	PA	\$9,496	2.07%	\$9,381	\$3,195	34.06%
12 National Cas Co	11991	OH	\$9.307	2.03%	\$8.508	\$5,507	64.73%
13 Transamerica Cas Ins Co	10952	OH	\$9.004	1.96%	\$9.035	\$4,490	49.69%
14 Zurich Amer Ins Co	16535	NY	\$8.649	1.89%	\$7.235	\$1,702	23.53%
15 AGCS Marine Ins Co	22837	IL	\$8.155	1.78%	\$7,881	\$4,269	54.16%
16 Ohio Cas Ins Co	24074	NH	\$7.955	1.73%	\$7,392	\$2,581	34.91%
17 Safeco Ins Co Of Amer	24740	NH	\$7.773	1.69%	\$7.674	\$4,196	54.68%
18 Ace Amer Ins Co	22667	PA	\$7.162	1.56%	\$7,395	\$3,285	44.42%
19 American Zurich Ins Co	40142	IL	\$4.830	1.05%	\$4,617	\$412	8.92%
20 Liberty Mut Ins Co	23043	MA	\$4,701	1.02%	\$4,850	\$7.866	162.19%
21 Great West Cas Co	11371	NE	\$4.070	0.89%	\$3,924	\$1,970	50.21%
22 AIG Prop Cas Co	19402	PA	\$3.976	0.87%	\$3,826	\$739	19.32%
23 Allstate Prop & Cas Ins Co	17230	IL	\$3,688	0.80%	\$3.635	\$1,789	49.22%
24 United Financial Cas Co	11770	ОН	\$3.511	0.77%	\$3.078	\$1,227	39.86%
25 Pemco Mut Ins Co	24341	WA	\$3.472	0.76%	\$3,471	\$1,117	32.17%
26 United Serv Automobile Assn	25941	тх	\$3.436	0.75%	\$3,347	\$1,078	32.21%
27 Westchester Fire Ins Co	10030	PA	\$3,128	0.68%	\$2,266	\$662	29.21%
28 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$2.870	0.63%	\$2,881	\$76	2.64%
29 United States Fire Ins Co	21113	DE	\$2.650	0.58%	\$2,617	\$2,390	91.30%
30 BCS Ins Co	38245	ОН	\$2.605	0.57%	\$2,605	\$418	16.03%
31 Jewelers Mut Ins Co	14354	WI	\$2,574	0.56%	\$2,426	\$1,307	53.88%
32 Bankers Standard Ins Co	18279	PA	\$2,516	0.55%	\$2,287	\$1,059	46.28%
33 American Modern Home Ins Co	23469	ОН	\$2,395	0.52%	\$2,160	\$1,529	70.77%
34 Great Northern Ins Co	20303	IN	\$2,365	0.52%	\$2,106	\$195	9.25%
35 USAA Cas Ins Co	25968	ТΧ	\$2.323	0.51%	\$2,232	\$774	34.67%
36 Progressive Cas Ins Co	24260	OH	\$2,136	0.47%	\$2,016	\$1,301	64.51%
37 Amex Assur Co	27928	IL	\$2.105	0.46%	\$2.128	\$999	46.95%
38 Progressive Direct Ins Co	16322	OH	\$2,034	0.44%	\$1,877	\$831	44.29%
39 Charter Oak Fire Ins Co	25615	СТ	\$1,941	0.42%	\$1,845	\$724	39.21%
40 Mutual Of Enumclaw Ins Co	14761	OR	\$1,894	0.41%	\$1,883	\$348	18.46%
All 283 Other Companies		011	\$82,346	17.95%	\$85,386	\$31,543	36.94%
Totals (Loss Ratio is a	average)		\$458,801	100.00%	\$454,406	\$218,754	48.14%
)Excluding all Loss Adjustment Expenses (LAE)	averaye)		<u>100,001</u>	100.00%	<del>0404,400</del>	φ∠10,704	40.14%

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share Line of Business: Life - Annuities

## Top 40 Authorized Companies Zero Premium Companies Excluded

All Dollars in Thousands

nk Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Teachers Ins & Ann Assoc Of Amer	69345	NY	\$213,816	\$0	\$148,044	\$0	\$361,860	8.47
2 New York Life Ins & Ann Corp	91596	DE	\$319,787	\$0	\$2,419	\$0	\$322,206	7.54
3 Jackson Natl Life Ins Co	65056	MI	\$243,098	\$0	\$521	\$0	\$243,619	5.70
4 Allianz Life Ins Co Of N Amer	90611	MN	\$228,618	\$0	\$0	\$0	\$228,618	5.35
5 American Gen Life Ins Co	60488	ТΧ	\$188,880	\$0	\$952	\$0	\$189,833	4.44
6 Lincoln Natl Life Ins Co	65676	IN	\$163.809	\$0	\$22.964	\$0	\$186.773	4.37
7 American Equity Invest Life Ins Co	92738	IA	\$138,099	\$0	\$0	\$0	\$138,099	3.23
8 AXA Equitable Life Ins Co	62944	NY	\$119,679	\$0	\$15,336	\$0	\$135,015	3.16
9 Forethought Life Ins Co	91642	IN	\$129.381	\$0	\$1.658	\$0	\$131.039	3.07
10 Symetra Life Ins Co	68608	IA	\$113,444	\$0	\$1,642	\$0	\$115,086	2.69
11 RiverSource Life Ins Co	65005	MN	\$108,430	\$0	\$785	\$0	\$109,215	2.56
12 Pruco Life Ins Co	79227	AZ	\$107.537	\$0	\$0	\$0	\$107.537	2.52
13 Great Amer Life Ins Co	63312	OH	\$101,159	\$0	\$279	\$0	\$101,438	2.3
14 Security Benefit Life Ins Co	68675	KS	\$99,361	\$0	\$205	\$0	\$99,566	2.3
15 Principal Life Ins Co	61271	IA	\$54.665	\$0	\$36.279	\$0	\$90.944	2.13
16 Variable Ann Life Ins Co	70238	ТΧ	\$60,353	\$0	\$26,589	\$0	\$86,942	2.0
17 Pacific Life Ins Co	67466	NE	\$72,206	\$0	\$0	\$0	\$72,206	1.6
18 Transamerica Life Ins Co	86231	IA	\$67,983	\$0	\$1,425	\$0	\$69,408	1.6
19 Metlife Ins Co USA	87726	DE	\$61,783	\$0	\$2	\$0	\$61,785	1.4
20 Athene Ann & Life Co	61689	IA	\$60,221	\$0	\$69	\$0	\$60,290	1.4
21 Delaware Life Ins Co	79065	DE	\$58,027	\$0	\$992	\$0	\$59,019	1.3
22 Midland Natl Life Ins Co	66044	IA	\$56,608	\$0	\$90	\$0	\$56,698	1.3
23 Bankers Life & Cas Co	61263	IL	\$49,614	\$0	\$0	\$0	\$49,614	1.1
24 Massachusetts Mut Life Ins Co	65935	MA	\$34,830	\$0	\$12,613	\$0	\$47,443	1.1
25 Western United Life Assur Co	85189	WA	\$43,817	\$0	\$0	\$0	\$43,817	1.0
26 American Natl Ins Co	60739	ТХ	\$41,537	\$0	\$1,073	\$0	\$42,610	1.0
27 <u>Vova Ins &amp; Ann Co</u>	80942	IA	\$40.845	\$0	\$244	\$0	\$41.089	0.9
28 North Amer Co Life & HIth Ins	66974	IA	\$39,944	\$0	\$5	\$0	\$39,949	0.9
29 Northwestern Mut Life Ins Co	67091	WI	\$35,326	\$0	\$0	\$0	\$35,326	0.8
30 Fidelity & Guar Life Ins Co	63274	IA	\$33.240	\$0	\$0	\$0	\$33.240	0.7
31 USAA Life Ins Co	69663	ТΧ	\$31,885	\$0	\$0	\$0	\$31,885	0.7
32 Members Life Ins Co	86126	IA	\$31,012	\$0	\$0	\$0	\$31,012	0.7
33 Fidelity Investments Life Ins Co	93696	UT	\$29.226	\$0	\$0	\$0	\$29.226	0.6
34 Protective Life Ins Co	68136	TN	\$26,638	\$0	\$0	\$0	\$26,638	0.6
35 Metropolitan Life Ins Co	65978	NY	\$16,659	\$0	\$6,930	\$0	\$23,589	0.5
36 Guardian Ins & Ann Co Inc	78778	DE	\$17,592	\$0	\$5,407	\$0	\$22,999	0.5
37 Ohio Natl Life Ins Co	67172	OH	\$21,854	\$0	\$0	\$0	\$21,854	0.5
38 Jefferson Natl Life Ins Co	64017	ТΧ	\$21,454	\$0	\$0	\$0	\$21,454	0.5
39 Guggenheim Life & Ann Co	83607	DE	\$18,556	\$0	\$0	\$0	\$18,556	0.4
40 Equitrust Life Ins Co	62510	IL	\$16,365	\$0	\$29	\$0	\$16,394	0.3
All 137 Other Companies			\$284,770	\$0	\$382,212	\$0	\$666,982	15.
·	Totals		\$3.602.109	\$0	\$668.764	\$0	\$4.270.872	100.

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# State of Washington Office of Insurance Commissioner 2016 Washington Market Share Line of Business: Life - Other Considerations

Top 40 Authorized Companies Zero Premium Companies Excluded

#### All Dollars in Thousands

ank Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$439,230	\$0	\$439,230	29.67%
2 John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$291,211	\$0	\$291,211	19.67%
3 Nationwide Life Ins Co	66869	ОН	\$60,351	\$0	\$65,571	\$0	\$125,922	8.51%
4 Standard Ins Co	69019	OR	\$0	\$0	\$112,313	\$0	\$112,313	7.59%
5 Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$92,601	\$0	\$92,601	6.26%
6 Transamerica Life Ins Co	86231	IA	\$0	\$0	\$83.732	\$0	\$83.732	5.66%
7 New York Life Ins Co	66915	NY	\$0	\$0	\$80,415	\$0	\$80,415	5.43%
8 Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$51,323	\$0	\$51,323	3.47%
9 Hartford Life Ins Co	88072	СТ	\$336	\$0	\$44.882	\$0	\$45.218	3.05%
10 Mutual Of Amer Life Ins Co	88668	NY	\$7,570	\$0	\$36,589	\$0	\$44,159	2.98%
11 CMFG Life Ins Co	62626	IA	\$0	\$0	\$32,173	\$0	\$32,173	2.179
12 Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$25.401	\$0	\$25.401	1.729
13 Nationwide Life & Ann Ins Co	92657	ОН	\$20,515	\$0	\$0	\$0	\$20,515	1.39%
14 Minnesota Life Ins Co	66168	MN	\$0	\$0	\$16,294	\$0	\$16,294	1.10%
15 Penn Mut Life Ins Co	67644	PA	\$12.376	\$0	\$0	\$0	\$12.376	0.849
16 Hartford Life & Ann Ins Co	71153	СТ	\$3,176	\$0	\$0	\$0	\$3,176	0.219
17 Voya Retirement Ins & Ann Co	86509	СТ	\$0	\$0	\$1,735	\$0	\$1,735	0.12%
18 AXA Equitable Life Ins Co	62944	NY	\$0	\$0	\$1,278	\$0	\$1,278	0.09%
19 Ohio Natl Life Ins Co	67172	ОН	\$0	\$0	\$651	\$0	\$651	0.049
20 Guardian Ins & Ann Co Inc	78778	DE	\$0	\$0	\$505	\$0	\$505	0.03%
21 Penn Ins & Ann Co	93262	DE	\$109	\$0	\$0	\$0	\$109	0.01%
22 Country Life Ins Co	62553	IL	\$0	\$0	\$84	\$0	\$84	0.01%
23 Prudential Retirement Ins & Ann Co	93629	СТ	\$0	\$0	\$6	\$0	\$6	0.00%
24 United Of Omaha Life Ins Co	69868	NE	\$1	\$0	\$0	\$0	\$1	0.00%
All 0 Other Companies			\$0	\$0	\$0	\$0	\$0	0.00
	Totals		\$104,434	\$0	\$1,375,995	\$0	\$1,480,429	100.00

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share Line of Business: Life - Life Insurance

Top 40 Authorized Companies Zero Premium Companies Excluded

All Dollars in Thousands

ank Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Metropolitan Life Ins Co	65978	NY	\$21,745	\$0	\$157,644	\$0	\$179,389	7.05%
2 Northwestern Mut Life Ins Co	67091	WI	\$163,409	\$0	\$0	\$0	\$163,409	6.42%
3 New York Life Ins Co	66915	NY	\$129,844	\$0	\$25,249	\$0	\$155,093	6.09%
4 Massachusetts Mut Life Ins Co	65935	MA	\$49,896	\$0	\$73,453	\$0	\$123,349	4.85%
5 Lincoln Natl Life Ins Co	65676	IN	\$89,039	\$0	\$9,871	\$0	\$98,911	3.89%
6 New York Life Ins & Ann Corp	91596	DE	\$73.424	\$0	\$15.728	\$0	\$89.152	3.50%
7 State Farm Life Ins Co	69108	IL	\$81,750	\$0	\$727	\$0	\$82,477	3.24%
8 Pacific Life Ins Co	67466	NE	\$65,843	\$0	\$0	\$0	\$65,843	2.59%
9 John Hancock Life Ins Co USA	65838	MI	\$65.820	\$0	(\$150)	\$0	\$65.670	2.58%
10 Pruco Life Ins Co	79227	AZ	\$46,989	\$0	\$0	\$0	\$46,989	1.85%
11 Reliastar Life Ins Co	67105	MN	\$23,150	\$0	\$21,217	\$0	\$44,367	1.74%
12 Minnesota Life Ins Co	66168	MN	\$19.275	\$383	\$18.680	\$0	\$38.339	1.51%
13 Farmers New World Life Ins Co	63177	WA	\$37,823	\$0	\$0	\$0	\$37,823	1.49%
14 Lincoln Benefit Life Co	65595	NE	\$36,418	\$0	\$6	\$0	\$36,424	1.43%
15 Great W Life & Ann Ins Co	68322	CO	\$32.819	\$0	\$2.365	\$0	\$35.184	1.38%
16 Midland Natl Life Ins Co	66044	IA	\$35.120	\$0	\$13	\$0	\$35,133	1.38%
17 Transamerica Life Ins Co	86231	IA	\$32,473	\$8	\$1,529	\$0	\$34,009	1.34%
18 Metlife Ins Co USA	87726	DE	\$33.193	\$0	\$0	\$0	\$33,193	1.30%
19 Genworth Life & Ann Ins Co	65536	VA	\$32,660	\$0	\$134	\$0	\$32,795	1.29%
20 American Gen Life Ins Co	60488	ТΧ	\$31,793	\$0	\$855	\$0	\$32,647	1.28%
21 USAA Life Ins Co	69663	ТХ	\$32,193	\$0	\$0	\$0	\$32,193	1.26%
22 Transamerica Premier Life Ins Co	66281	IA	\$31,424	\$0	\$275	\$1	\$31,699	1.25%
23 Primerica Life Ins Co	65919	MA	\$31,389	\$0	\$0	\$0	\$31,389	1.23%
24 RiverSource Life Ins Co	65005	MN	\$30.463	\$0	\$0	\$0	\$30,463	1.20%
25 Penn Mut Life Ins Co	67644	PA	\$27,693	\$0	\$0	\$0	\$27,693	1.09%
26 AXA Equitable Life Ins Co	62944	NY	\$25,384	\$0	\$0	\$0	\$25,384	1.00%
27 Protective Life Ins Co	68136	TN	\$24,567	(\$2)	\$245	\$0	\$24.810	0.97%
28 Nationwide Life & Ann Ins Co	92657	OH	\$24,390	\$0	\$0	\$0	\$24,390	0.96%
29 Banner Life Ins Co	94250	MD	\$24,385	\$0	\$0	\$0	\$24,385	0.96%
30 Guardian Life Ins Co Of Amer	64246	NY	\$20.640	\$0	\$2.670	\$0	\$23.309	0.92%
31 United Of Omaha Life Ins Co	69868	NE	\$16,956	\$0	\$5.883	\$0	\$22,840	0.90%
32 Symetra Life Ins Co	68608	IA	\$18,917	\$0	\$3,293	\$0	\$22,209	0.87%
33_North Amer Co Life & Hith Ins	66974	IA	\$21.616	\$0	\$20	\$0 \$0	\$21.637	0.85%
34 American Income Life Ins Co	60577	IN	\$21,013	\$0	\$52	\$0	\$21,066	0.83%
35 Security Life Of Denver Ins Co	68713	CO	\$19,375	\$0	\$0	\$0 \$0	\$19,375	0.76%
36_Forethought Life Ins Co	91642	IN	\$19.266	\$0	\$61	\$0 \$0	\$19.327	0.769
37 Country Life Ins Co	62553	IL	\$17,696	\$0	\$53	\$0	\$17,749	0.70%
38 Hartford Life & Ann Ins Co	71153	CT	\$17,535	\$0	\$5	\$0	\$17,540	0.69%
39 Jackson Natl Life Ins Co	65056	MI	\$16,725	\$0	\$27	\$0 \$0	\$16.751	0.66%
40 West Coast Life Ins Co	70335	NE	\$13,852	<u>\$0</u>	\$0	\$0	\$13,852	0.54%
All 273 Other Companies	70000		\$349,936	\$2,997	\$294,089	\$0 \$1	\$647,024	25.42
	Totals		\$1,907,895	\$3,387	\$633,997	\$2	\$2,545,281	100.00

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Medical Professional Liability

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

#### Direct Direct Direct NAIC Premiums Market Premiums Losses Loss Code Dom Rank Company Name Written Share Ratio(1) Earned Incurred 1 Physicians Ins A Mut Co 40738 WA \$57,057 44.91% \$57,089 \$7,149 12.52% 2 Doctors Co An Interins Exch 34495 CA \$13.353 10.51% \$13.586 \$2.466 18.15% 3 Medical Protective Co IN \$7,324 5.76% \$7,914 (\$639) (8.07)% 11843 4 Washington Cas Co 42510 WA \$5.327 4.19% \$5.716 \$3.243 56.74% 5 Northwest Dentists Ins Co 32417 WA \$4.888 3.85% \$4.844 \$3.510 72.45% 6 MD RRG Inc 12355 MT \$4.746 3.74% \$4,661 \$1.001 21.47% 7 American Cas Co Of Reading PA 3.27% 20427 PA \$4.149 \$4.112 \$660 16.06% 8 Sentinel Assur RRG Inc 12005 HI \$3,244 2.55% \$4,614 (\$1,610) (34.89)% 9 American Excess Ins Exch RRG VT \$2.610 2.05% \$1.998 10903 \$2.617 76.32% \$780 10 NCMIC Ins Co 15865 IA \$2,496 1.96% \$2,490 31.32% IL 11 Continental Cas Co 20443 \$2.189 1.72% \$2.445 \$1.448 59.22% 12 Emergency Medicine Professional Asr 12003 NV \$1,877 1.48% \$1.846 \$138 7.45% 13 Oms Natl Ins Co Rrg 44121 IL \$1,736 1.37% \$1,788 \$228 12.72% 14 Podiatry Ins Co Of Amer 14460 IL \$1,459 1.15% \$1,476 \$435 29.48% 15 Liberty Ins Underwriters Inc 19917 IL \$1,290 1.02% \$1,231 \$519 42.20% 16 Allied Professionals Ins Co RRG 11710 ΑZ \$1,145 0.90% \$1,172 \$1,177 100.50% 17 Ace Amer Ins Co 22667 PA \$1,011 0.80% \$993 \$1,034 104.14% 18 Norcal Mut Ins Co CA \$894 \$116 121.28% 33200 0.70% \$95 19 PACO Assur Co Inc 10222 IL \$711 0.56% \$700 \$96 13.75% DC \$688 \$665 \$351 20 Health Care Industry Liab Recip Ins 11832 0.54% 52.77% 21 Ophthalmic Mut Ins Co RRG VT \$52 44105 \$665 0.52% \$668 7.77% 11598 ΑZ \$659 0.52% \$583 \$685 117.38% 22 Applied Medico Legal Solutions RRG 23 Preferred Physicians Medical RRG 44083 MO \$632 0.50% \$619 (\$5) (0.74)% 24 National Union Fire Ins Co Of Pitts 19445 PA \$619 0.49% \$631 \$3.372 534.25% 25 Mountain States Hlthcare Recip RRG MT 11585 \$598 0.47% \$595 \$89 15.01% 26 Emergency Physicians Ins Exchange RR 11714 VT \$555 0.44% \$559 \$279 49.89% 27 Caring Communities Recip RRG 12373 DC \$546 0.43% \$546 (\$13) (2.39)% \$472 \$443 \$917 28 Church Mut Ins Co 18767 WI 0.37% 207.03% 29 Fair Amer Ins & Reins Co 35157 NY \$462 0.36% \$480 \$291 60.71% 30 Pharmacists Mut Ins Co 13714 IA \$397 0.31% \$267 \$89 33.21% 31 Oceanus Ins Co A RRG 12189 SC \$321 0.25% \$232 \$1 0.61% 32 The Mutual RRG Inc 26257 HI \$271 0.21% \$271 \$82 30.22% 33 Great Divide Ins Co ND \$257 0.20% \$243 (\$109) (44.70)% 25224 34 Capson Physicians Ins Co 19348 ТΧ \$227 0.18% \$230 \$623 270.85% ТΧ 35 Medicus Ins Co 12754 \$222 0.17% \$824 \$427 51.90% 36 American Assoc Of Othodontists RRG ΑZ \$174 0.14% \$176 \$425 10232 240.82% NE \$173 37 Preferred Professional Ins Co 36234 0.14% \$176 (\$21) (12.16)% 38 Allied World Ins Co NH \$171 0.13% \$62 \$16 25.26% 22730 39 American Home Assur Co 19380 NY \$165 0.13% \$169 \$51 30.05% 40 Capitol Ind Corp 10472 WI \$160 0.13% \$116 \$69 60.03% All 61 Other Companies \$1,114 (\$14) 0.88% \$1,115 (1.28)% Totals (Loss Ratio is average) \$127.055 100.00% \$129.058 \$31,405 24.33%

(1)Excluding all Loss Adjustment Expenses (LAE)

All Dollars in Thousands

	2016 Wa					
	Line	of Business: Mortg	age Guaranty		All D	Oollars in Thousands
NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Company Name   Code   Dom     1 Mortgage Guar Ins Corp   29858   WI		\$35,442	22.91%	\$34,960	\$1,350	3.86%
38458	NC	\$29,538	19.10%	\$21,926	\$1,940	8.85%
15873	NC	\$28,839	18.65%	\$37,691	\$1,368	3.63%
33790	PA	\$23,787	15.38%	\$24,941	\$3,638	14.59%
13634	PA	\$19,661	12.71%	\$19,702	\$192	0.97%
26999	NC	\$5,419	3.50%	\$1,719	\$62	3.63%
40266	WI	\$5,379	3.48%	\$5,075	(\$395)	(7.79)%
28452	NC	\$3,628	2.35%	\$3,726	\$725	19.47%
13695	WI	\$2,975	1.92%	\$175	(\$16)	(9.36)%
29114	WI	\$1	0.00%	\$2	\$0	0.00%
18740	WI	\$1	0.00%	\$11	\$0	0.00%
18732	WI	\$1	0.00%	\$1	\$0	0.00%
		\$0	0.00%	\$0	\$0	0.00%
verage)		\$154,669	100.00%	\$149,929	\$8,864	5.91%
	Code     29858     38458     15873     33790     13634     26999     40266     28452     13695     29114     18740     18732	Line NAIC Code Dom 29858 WI 38458 NC 15873 NC 15873 NC 33790 PA 33790 PA 13634 PA 26999 NC 40266 WI 28452 NC 13695 WI 29114 WI 18740 WI 18732 WI	NAIC Code   Direct Dom     29858   WI   \$35,442     38458   NC   \$29,538     15873   NC   \$28,839     33790   PA   \$23,787     13634   PA   \$19,661     26999   NC   \$5,419     40266   WI   \$5,379     28452   NC   \$3,628     13695   WI   \$2,975     29114   WI   \$1     18740   WI   \$1     18732   WI   \$1	NAIC Code   Premiums Dom   Market Written   Share     29858   WI   \$35,442   22.91%     38458   NC   \$29,538   19.10%     15873   NC   \$28,839   18.65%     33790   PA   \$23,787   15.38%     13634   PA   \$19,661   12.71%     26999   NC   \$5,419   3.50%     40266   WI   \$5,379   3.48%     28452   NC   \$3,628   2.35%     13695   WI   \$2,975   1.92%     29114   WI   \$1   0.00%     18730   WI   \$1   0.00%     18732   WI   \$1   0.00%	Line of Business: Mortgage Guaranty     NAIC Code   Direct Premiums Written   Market Share   Direct Premiums Earned     29858   WI   \$35,442   22.91%   \$34,960     38458   NC   \$29,538   19.10%   \$21,926     15873   NC   \$28,839   18.65%   \$37,691     33790   PA   \$23,787   15.38%   \$24,941     13634   PA   \$19,661   12.71%   \$19,702     26999   NC   \$5,419   3.50%   \$1,719     40266   WI   \$5,379   3.48%   \$5,075     28452   NC   \$3,628   2.35%   \$3,726     13695   WI   \$2,975   1.92%   \$175     29114   WI   \$1   0.00%   \$1     18740   WI   \$1   0.00%   \$1     18732   WI   \$1   0.00%   \$1	Direct Code   Direct Premiums brem   Direct Market Share   Direct Premiums Earned   Direct Losses Incurred     29858   WI   \$35,442   22.91%   \$34,960   \$1,350     29858   NC   \$29,538   19.10%   \$21,926   \$1,940     15873   NC   \$28,839   18.65%   \$37,691   \$1,368     33790   PA   \$23,787   15.38%   \$24,941   \$3,638     13634   PA   \$19,661   12.71%   \$19,702   \$192     26999   NC   \$5,419   3.50%   \$1,719   \$62     40266   WI   \$5,379   3.48%   \$5,075   \$395)     28452   NC   \$3,628   2.35%   \$3,726   \$725     13695   WI   \$2,975   1.92%   \$175   \$(\$16)     29114   WI   \$1   0.00%   \$1   \$0     18740   WI   \$1   0.00%   \$1   \$0     18732   WI   \$1   0.00%   \$1   \$0

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies		2016 Wa					
Zero Premium and Loss Companies Excluded		Line	e of Business: Multip	le Peril Crop		All E	ollars 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	\$43,292	27.57%	\$46,593	\$33,318	71.51%
2 Rural Comm Ins Co	39039	MN	\$34,917	22.23%	\$16,884	\$10,556	62.52%
3 Producers Agriculture Ins Co	34312	ТΧ	\$27,681	17.63%	\$28,568	\$22,821	79.88%
4 American Agri Business Ins Co	12548	ТΧ	\$13,616	8.67%	\$10,605	\$3,936	37.12%
5 NAU Country Ins Co	25240	MN	\$13,563	8.64%	\$12,296	\$7,058	57.40%
6 Greenwich Ins Co	22322	DE	\$9,678	6.16%	\$8,654	\$1,928	22.28%
7 Great Amer Ins Co	16691	OH	\$6,624	4.22%	\$6,060	\$4,792	79.08%
8 Agri Gen Ins Co	42757	IA	\$6,441	4.10%	\$7,031	\$4,072	57.92%
9 State Farm Fire & Cas Co	25143	IL	\$691	0.44%	\$690	\$917	132.85%
10 Occidental Fire & Cas Co Of NC	23248	NC	\$532	0.34%	\$532	\$374	70.32%
11 Aspen Amer Ins Co	43460	ТХ	\$13	0.01%	\$2	\$2	80.00%
12 Cumis Ins Society Inc	10847	IA	\$4	0.00%	\$4	(\$1)	(23.60)%
All 1 Other Companies			\$0	0.00%	\$0	(\$21)	17522.50%
Totals (Loss Ratio is average	ge)		\$157,051	100.00%	\$137,919	\$89,753	65.08%

(1)Excluding all Loss Adjustment Expenses (LAE)

# 08/08/2017

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

# Line of Business: Ocean Marine

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Navigators Ins Co	42307	NY	\$18,272	14.49%	\$18,266	\$12,225	66.93%
2 National Union Fire Ins Co Of Pitts	19445	PA	\$11,273	8.94%	\$11,538	\$10,173	88.17%
3 AGCS Marine Ins Co	22837	IL	\$10,771	8.54%	\$12,257	\$16,807	137.12%
4 United States Fire Ins Co	21113	DE	\$10,197	8.09%	\$10,819	\$11,439	105.72%
5 Travelers Prop Cas Co Of Amer	25674	СТ	\$8,872	7.04%	\$8,512	\$940	11.04%
6 Zurich Amer Ins Co	16535	NY	\$6,544	5.19%	\$6,904	\$4,363	63.20%
7 Great Amer Ins Co	16691	OH	\$5,278	4.19%	\$5,653	\$2,392	42.31%
8 Atlantic Specialty Ins Co	27154	NY	\$4,955	3.93%	\$5,095	\$575	11.28%
9 Ace Amer Ins Co	22667	PA	\$4,846	3.84%	\$4,782	\$3,860	80.71%
10 Federal Ins Co	20281	IN	\$4,652	3.69%	\$4,895	\$2,337	47.75%
11 Endurance Amer Ins Co	10641	DE	\$3,692	2.93%	\$3,117	\$1,808	58.00%
12 Markel Amer Ins Co	28932	VA	\$2.684	2.13%	\$2.636	\$878	33.33%
13 Liberty Mut Ins Co	23043	MA	\$2,546	2.02%	\$2.689	\$3,930	146.16%
14 XL Specialty Ins Co	37885	DE	\$2,417	1.92%	\$2.236	\$6	0.26%
15 Continental Ins Co	35289	PA	\$2,406	1.91%	\$2,321	\$456	19.65%
16 Starr Ind & Liab Co	38318	ТΧ	\$2,271	1.80%	\$2,495	\$2,434	97.52%
17 Foremost Ins Co Grand Rapids MI	11185	MI	\$1,966	1.56%	\$1,931	\$1,540	79.73%
18 GEICO Marine Ins Co	37923	MD	\$1,867	1.48%	\$1,412	\$173	12.23%
19 National Liab & Fire Ins Co	20052	СТ	\$1,823	1.45%	\$2,105	\$700	33.28%
20 National Cas Co	11991	ОН	\$1,712	1.36%	\$1.646	\$273	16.59%
21 Standard Fire Ins Co	19070	СТ	\$1,494	1.19%	\$1,520	\$122	8.01%
22 Hanover Ins Co	22292	NH	\$1,459	1.16%	\$1,341	\$216	16.08%
23 Red Shield Ins Co	41580	WA	\$1,404	1.11%	\$1,331	\$965	72.55%
24 Indemnity Ins Co Of North Amer	43575	PA	\$1,193	0.95%	\$1,304	\$813	62.31%
25 Catlin Ind Co	24503	DE	\$1,082	0.86%	\$1,501	\$2,020	134.54%
26 Aspen Amer Ins Co	43460	ТΧ	\$1,001	0.79%	\$589	\$98	16.57%
27 New York Marine & Gen Ins Co	16608	NY	\$768	0.61%	\$898	(\$270)	(30.11)%
28 Hartford Fire In Co	19682	СТ	\$720	0.57%	\$693	\$388	55.93%
29 Argonaut Ins Co	19801	IL	\$680	0.54%	\$348	\$167	47.91%
30 New Hampshire Ins Co	23841	IL	\$622	0.49%	\$789	\$239	30.24%
31 Tokio Marine Amer Ins Co	10945	NY	\$608	0.48%	\$635	\$147	23.20%
32 Starnet Ins Co	40045	DE	\$536	0.43%	\$685	\$380	55.56%
33 Insurance Co of N Amer	22713	PA	\$446	0.35%	\$469	\$70	14.91%
34 RLI Ins Co	13056	IL	\$418	0.33%	\$432	\$49	11.25%
35 Travelers Home & Marine Ins Co	27998	СТ	\$416	0.33%	\$401	\$165	41.18%
36 Axis Ins Co	37273	IL	\$371	0.29%	\$386	\$268	69.47%
37 State Natl Ins Co Inc	12831	ТΧ	\$327	0.26%	\$287	\$61	21.11%
38 North Amer Specialty Ins Co	29874	NH	\$289	0.23%	\$255	\$98	38.49%
39 United Serv Automobile Assn	25941	ТΧ	\$249	0.20%	\$262	\$3	1.17%
40 StarStone Natl Ins Co	25496	DE	\$228	0.18%	\$194	\$94	48.30%
All 66 Other Companies			\$2,704	2.14%	\$2,688	\$3,665	136.35%
Totals (Loss Ratio is	average)		\$126,061	100.00%	\$128,317	\$87.064	67.85%

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Other Liability - Claims-Made

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

NAIC Code 19445	Dom	Direct Premiums	Market	Direct	Direct	
		Written	Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
	PA	\$26,734	10.40%	\$28,417	\$30,955	108.93%
31194	СТ	\$25,042	9.74%	\$24,266	\$9,607	39.59%
20443	IL	\$24,562	9.55%	\$24,151	\$5,018	20.78%
20281	IN	\$12,057	4.69%	\$13,152	(\$74)	(0.56)%
18058	PA	\$10,873	4.23%	\$10,568	\$5,403	51.12%
37885	DE	\$9,812	3.82%	\$8,283	\$172	2.08%
10639	VT	\$7,665	2.98%	\$7,665	\$1,060	13.83%
22292	NH	\$7,121	2.77%	\$6,699	\$1,444	21.56%
15580	ОН	\$6,881	2.68%	\$6,861	\$321	4.68%
32603	DE	\$5,623	2.19%	\$4,952	\$8,675	175.17%
11150	MO	\$5,214	2.03%	\$5,016	\$1,389	27.69%
10030	PA	\$4,920	1.91%	\$5,398	\$2,522	46.73%
37540	СТ	\$4,847	1.89%	\$4,624	(\$84)	(1.81)%
27154	NY	\$4,680	1.82%	\$4,149	\$847	20.42%
22667	PA	\$4,677	1.82%	\$4,800	\$3,805	79.26%
16691	OH	\$4,564	1.78%	\$4,277	\$760	17.78%
19917	IL	\$4,488	1.75%	\$4,712	\$1,149	24.38%
25895	PA	\$4,375	1.70%	\$4,311	\$215	5.00%
13604	IL	\$4,029	1.57%	\$3,221	\$2,741	85.11%
16535	NY	\$4,009	1.56%	\$4,412	\$6,129	138.91%
37273	IL	\$3,854	1.50%	\$3.400	(\$27)	(0.80)%
29459	IN	\$3,599	1.40%	\$3.648	\$1,306	35.79%
22322	DE	\$2,987	1.16%	\$3.297	\$4,120	124.95%
24147	PA	\$2,648	1.03%	\$2,735	\$3,776	138.04%
10200	IL	\$2,600	1.01%	\$2,375	\$134	5.64%
32450	MT	\$2,422	0.94%	\$2,154	\$2.035	94.48%
10641	DE	\$2,410	0.94%	\$2,220	\$831	37.44%
26247	NY	\$2,330	0.91%	\$2,359	\$691	29.27%
13056	IL	\$2,007	0.78%	\$2,191	\$445	20.32%
39217	PA	\$1,779	0.69%	\$1,277	\$351	27.50%
19801	IL	\$1,776	0.69%	\$1,545	\$582	37.66%
42307	NY	\$1,773	0.69%	\$1.670	(\$194)	(11.59)%
22314	NH	\$1,767	0.69%	\$1,976	\$6.013	304.21%
38318	ТХ	\$1,683	0.65%	\$1,456	\$2,671	183.48%
16624	DE	\$1,654	0.64%	\$1.851	\$1,374	74.22%
28932	VA	\$1,496	0.58%	\$1,226	\$288	23.48%
22730	NH	\$1,444	0.56%	\$1,403	\$307	21.87%
36340	CA	\$1,350	0.52%	\$1,396	\$252	18.05%
25976	NY	\$1,323	0.51%	\$1,301	(\$521)	(40.05)%
35181	DE	\$1,304	0.51%	\$1.436	\$4,296	299.22%
		\$32,715	12.72%	\$33,665	\$10,239	30.41%
e)		\$257,097	100.00%	\$254,520	\$121,024	47.55%
	22292 15580 32603 11150 10030 27154 22667 16691 19917 25895 13604 16535 37273 29459 22322 24147 10200 32450 10641 26247 13056 39217 19801 42307 22314 38318 16624 28932 22730 36340 25976	22292 NH   15580 OH   32603 DE   11150 MO   10030 PA   37540 CT   27154 NY   22667 PA   16691 OH   19917 IL   25895 PA   13604 IL   16535 NY   37273 IL   29459 IN   22322 DE   24147 PA   10200 IL   32450 MT   10641 DE   26247 NY   13056 IL   39217 PA   19801 IL   42307 NY   22314 NH   38318 TX   16624 DE   28932 VA   22730 NH   36340 CA   25976 NY   35181 DE	22292   NH   \$7,121     15580   OH   \$6,881     32603   DE   \$5,623     11150   MO   \$5,214     10030   PA   \$4,920     37540   CT   \$4,847     27154   NY   \$4,680     22667   PA   \$4,677     16691   OH   \$4,564     19917   IL   \$4,488     25895   PA   \$4,375     13604   IL   \$4,029     16535   NY   \$4,009     37273   IL   \$3,854     29459   IN   \$3,599     22322   DE   \$2,987     24147   PA   \$2,648     10200   IL   \$2,600     32450   MT   \$2,230     26247   NY   \$2,330     13056   IL   \$2,007     39217   PA   \$1,779     19801   IL   \$1,776     42307   NY   \$1	22292   NH   \$7,121   2.77%     15580   OH   \$6,881   2.68%     32603   DE   \$5,623   2.19%     11150   MO   \$5,214   2.03%     10030   PA   \$4,920   1.91%     37540   CT   \$4,847   1.89%     27154   NY   \$4,680   1.82%     26667   PA   \$4,677   1.82%     16691   OH   \$4,564   1.78%     19917   IL   \$4,488   1.75%     25895   PA   \$4,375   1.70%     13604   IL   \$4,029   1.57%     16535   NY   \$4,009   1.56%     37273   IL   \$3,854   1.50%     29459   IN   \$3,599   1.40%     22322   DE   \$2,887   1.16%     24147   PA   \$2,648   1.03%     10200   IL   \$2,007   0.78%     39217   PA   \$1,779	22292   NH   \$7,121   2.77%   \$6,699     15580   OH   \$6,881   2.68%   \$6,661     32603   DE   \$5,623   2.19%   \$4,952     11150   MO   \$5,214   2.03%   \$5,016     10030   PA   \$4,920   1.91%   \$5,398     37540   CT   \$4,847   1.89%   \$4,624     27154   NY   \$4,680   1.82%   \$4,400     2667   PA   \$4,677   1.82%   \$4,800     16691   OH   \$4,564   1.76%   \$4,277     19917   IL   \$4,485   1.75%   \$3,221     16535   NY   \$4,009   1.56%   \$4,412     37273   L   \$3,854   1.50%   \$3,400     29459   IN   \$3,599   1.40%   \$3,297     24147   PA   \$2,648   1.03%   \$2,375     32450   MT   \$2,200   0.94%   \$2,2154     10641   DE <td>22292   NH   \$7,121   2.77%   \$6,699   \$1,444     15580   OH   \$6,881   2.68%   \$6,861   \$321     33603   DE   \$5,623   2.19%   \$4,952   \$8,675     11150   MO   \$5,214   2.03%   \$5,016   \$1,389     10030   PA   \$4,920   1,91%   \$5,398   \$2,522     37540   CT   \$4,847   1.89%   \$4,424   (\$84)     22667   PA   \$4,677   1.82%   \$4,800   \$3,805     16691   OH   \$4,454   1.78%   \$4,277   \$760     19917   IL   \$4,488   1.75%   \$4,712   \$1,149     25895   PA   \$4,375   1.70%   \$4,311   \$215     13604   IL   \$4,009   1.56%   \$3,400   (\$271     25895   PA   \$4,375   1.70%   \$3,4131   \$215     37273   IL   \$3,854   1.50%   \$3,221   \$2,741</td>	22292   NH   \$7,121   2.77%   \$6,699   \$1,444     15580   OH   \$6,881   2.68%   \$6,861   \$321     33603   DE   \$5,623   2.19%   \$4,952   \$8,675     11150   MO   \$5,214   2.03%   \$5,016   \$1,389     10030   PA   \$4,920   1,91%   \$5,398   \$2,522     37540   CT   \$4,847   1.89%   \$4,424   (\$84)     22667   PA   \$4,677   1.82%   \$4,800   \$3,805     16691   OH   \$4,454   1.78%   \$4,277   \$760     19917   IL   \$4,488   1.75%   \$4,712   \$1,149     25895   PA   \$4,375   1.70%   \$4,311   \$215     13604   IL   \$4,009   1.56%   \$3,400   (\$271     25895   PA   \$4,375   1.70%   \$3,4131   \$215     37273   IL   \$3,854   1.50%   \$3,221   \$2,741

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Other Liabiltiy - Occurrence

Direct

Direct

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

#### NAIC Premiums Market Premiums Losses Loss Code Dom Rank Company Name Written Share Ratio(1) Earned Incurred 1 American Bankers Ins Co Of FL 10111 FL \$39,546 7.08% \$33,881 \$18,462 54.49% 2 Safeco Ins Co Of Amer 24740 NH \$20.198 3.61% \$19.586 \$6.193 31.62% 3 State Farm Fire & Cas Co 25143 IL \$19.534 3.50% \$19,208 \$6.901 35.93% 4 Ohio Cas Ins Co 24074 NH \$18.129 3.24% \$16.945 \$6.023 35.55% 5 Ace Amer Ins Co 22667 PA \$17.914 3.21% \$18.216 \$14.213 78.03% DE \$16.274 \$3.074 6 Hudson Ins Co 25054 2 91% \$14,483 21.22% 7 National Union Fire Ins Co Of Pitts PA 2.35% 19445 \$13.109 \$14.650 \$24.182 165.06% 8 Travelers Prop Cas Co Of Amer 25674 СТ \$11,769 2.11% \$11,204 \$5,452 48.66% 9 Allstate Ind Co IL 2.05% \$10.682 \$2.986 19240 \$11.449 27.95% \$4,037 10 Zurich Amer Ins Co 16535 NY \$11,051 1.98% \$11,515 35.06% WI 11 Liberty Mut Fire Ins Co 23035 \$9.734 1.74% \$9.152 \$5.415 59.16% 12 Cumis Ins Society Inc 10847 IA \$9,097 1.63% \$8,930 \$5,367 60.11% 13 Allied World Natl Assur Co NH \$8,890 1.59% \$8,068 \$3,044 37.73% 10690 14 American States Ins Co 19704 IN \$8,393 1.50% \$9,814 (\$98) (1.00)% 15 Continental Cas Co 20443 IL \$8,119 1.45% \$7,859 \$3,103 39.48% WA \$8,095 16 Pemco Mut Ins Co 24341 1.45% \$7,979 \$3,032 38.00% 17 Farmers Ins Exch 21652 CA \$8,078 1.45% \$7,779 \$5,506 70.78% 18 Toyota Motor Ins Co \$7,759 \$6,200 \$1.815 37621 IA 1.39% 29.28% 19 Insurance Co Of The State Of PA 19429 IL \$7,538 1.35% \$4,290 \$66,794 1557.13% 20 Liberty Ins Corp 42404 IL \$7,513 1.34% (\$147) \$6,811 (2.16)% 21 Philadelphia Ind Ins Co PA \$7,269 1.30% \$2,195 18058 \$7,145 30.72% 22 Developers Surety & Ind Co 12718 CA \$7,185 1.29% \$6,853 \$3,204 46.76% DE 23 Security Natl Ins Co 19879 \$7,039 1.26% \$6,799 \$2,721 40.03% 24 Securian Cas Co 10054 MN \$6.422 1.15% \$6.335 \$1,994 31.48% 25 Federal Ins Co IN \$6,170 \$6,234 (\$10,436) 20281 1.10% (167.41)% 26 Navigators Ins Co 42307 NY \$5,893 1.05% \$5,872 \$9,865 168.01% 27 American Contractors Ins Co RRG 12300 ТΧ \$5,796 1.04% \$5,770 \$175 3.04% ТΧ \$5,484 0.98% \$175 28 United Serv Automobile Assn 25941 \$5,287 3.31% 29 Continental Western Ins Co 10804 IA \$5,463 0.98% \$6,060 \$1,624 26.80% SC 30 Titan Ins Co Inc RRG 11153 \$5,281 0.94% \$2,089 \$517 24.75% 31 Federated Mut Ins Co 13935 MN \$4,717 0.84% \$4.144 \$1.617 39.03% 32 Virginia Surety Co Inc 40827 IL \$4,600 0.82% \$1,326 \$1,572 118.48% 33 Mutual Of Enumclaw Ins Co 14761 OR \$4,569 0.82% \$4,418 \$1,782 40.34% 34 Travelers Ind Co 25658 СТ \$4,527 0.81% \$4,268 (\$2,231) (52.27)% MN 35 Western Natl Assur Co 24465 \$4,410 0.79% \$4,255 \$1,280 30.08% 36 Ace Prop & Cas Ins Co PA \$4,323 0.77% \$4,664 (\$4,383) 20699 (93.99)% DE 37 Greenwich Ins Co 22322 \$4,212 0.75% \$4,311 \$2,062 47.82% 38 Alaska Natl Ins Co AK \$3,704 0.66% \$3,115 \$2,581 82.87% 38733 39 American Family Mut Ins Co 19275 WI \$3,494 0.63% \$3,441 \$2,836 82.42% 40 American Guar & Liab Ins 26247 NY \$3,378 0.60% \$3,236 \$16,042 495.81% All 379 Other Companies \$192,728 34.49% \$184,850 \$141,276 76.43% Totals (Loss Ratio is average) \$558.853 100.00% \$527.721 \$361.822 68.56%

(1)Excluding all Loss Adjustment Expenses (LAE)

All Dollars in Thousands

Direct

# State of Washington Office of Insurance Commissioner 2016 Washington Market Share and Loss Ratio Line of Business: Property and Casualty Totals (excludes Accident and Health)

## 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 State Farm Mut Auto Ins Co	25178	IL	\$711,334	6.77%	\$695,033	\$503,114	72.39
2 State Farm Fire & Cas Co	25143	IL	\$488,754	4.65%	\$482,924	\$238,882	49.479
3 Pemco Mut Ins Co	24341	WA	\$390,611	3.72%	\$382,724	\$261,188	68.249
4 Farmers Ins Co Of WA	21644	WA	\$349,206	3.32%	\$353,087	\$200,185	56.70
5 First Natl Ins Co Of Amer	24724	NH	\$290,724	2.77%	\$272,092	\$190,021	69.84
6 Allstate Fire & Cas Ins Co	29688	IL	\$263,970	2.51%	\$256,184	\$163,586	63.85
7 Progressive Direct Ins Co	16322	OH	\$223,588	2.13%	\$213,421	\$144,694	67.80
8 Safeco Ins Co Of Amer	24740	NH	\$222,619	2.12%	\$219,687	\$85,635	38.98
9 United Serv Automobile Assn	25941	ТХ	\$216,782	2.06%	\$216,174	\$143,401	66.34
10 American Family Mut Ins Co	19275	WI	\$184,024	1.75%	\$192,646	\$141,910	73.66
11 USAA Cas Ins Co	25968	ТХ	\$182,421	1.74%	\$178,327	\$126,947	71.19
12 Mutual Of Enumclaw Ins Co	14761	OR	\$160,517	1.53%	\$160,243	\$87,503	54.61
13 Geico Gen Ins Co	35882	MD	\$154,979	1.48%	\$156,143	\$112,457	72.02
14 Allstate Ins Co	19232	IL	\$143,092	1.36%	\$146,260	\$75,139	51.3
15 Progressive Cas Ins Co	24260	ОН	\$139,151	1.32%	\$131,603	\$82,993	63.06
16 Liberty Mut Fire Ins Co	23035	WI	\$134,177	1.28%	\$140,065	\$75,992	54.2
17 Safeco Ins Co Of IL	39012	IL	\$125,604	1.20%	\$127,590	\$71,053	55.6
18 Allstate Prop & Cas Ins Co	17230	IL	\$124,605	1.19%	\$122,671	\$69,759	56.8
19 Mid Century Ins Co	21687	CA	\$120,499	1.15%	\$111,067	\$78,508	70.6
20 Continental Cas Co	20443	IL	\$114,595	1.09%	\$115,513	\$50,705	43.9
21 Ohio Security Ins Co	24082	NH	\$112,461	1.07%	\$101,454	\$50,526	49.8
22 Allstate Ind Co	19240	IL	\$97,878	0.93%	\$99,084	\$48,288	48.7
23 GEICO Advantage Ins Co	14138	NE	\$97,832	0.93%	\$86,449	\$72,829	84.2
24 USAA Gen Ind Co	18600	ТХ	\$89,947	0.86%	\$85,581	\$62,168	72.6
25 National Union Fire Ins Co Of Pitts	19445	PA	\$86,236	0.82%	\$90,323	\$69,252	76.6
26 Foremost Ins Co Grand Rapids MI	11185	MI	\$82,478	0.79%	\$79,646	\$30,248	37.9
27 Grange Ins Assn	22101	WA	\$82,025	0.78%	\$82,336	\$46,343	56.2
28 IDS Prop Cas Ins Co	29068	WI	\$75,069	0.71%	\$76,046	\$51,241	67.3
29 Philadelphia Ind Ins Co	18058	PA	\$74,970	0.71%	\$73,596	\$43,068	58.5
30 Country Mut Ins Co	20990	IL	\$72,894	0.69%	\$71,345	\$37,945	53.1
31 Hartford Cas Ins Co	29424	IN	\$72,137	0.69%	\$67,898	\$53,098	78.2
32 American Bankers Ins Co Of FL	10111	FL	\$70,880	0.67%	\$62,825	\$30,384	48.3
33 Fire Ins Exch	21660	CA	\$69,502	0.66%	\$71,843	\$27,253	37.9
34 Enumclaw Prop & Cas Ins Co	11232	OR	\$67,636	0.64%	\$66,558	\$41,194	61.8
35 Geico Ind Co	22055	MD	\$66,085	0.63%	\$67,840	\$44,067	64.9
36 Ace Amer Ins Co	22667	PA	\$65,968	0.63%	\$65,789	\$38,867	59.0
37 Zurich Amer Ins Co	16535	NY	\$64,957	0.62%	\$65,783	\$21,339	32.4
38 Liberty Ins Underwriters Inc	19917	IL	\$64,781	0.62%	\$65,100	\$58,987	90.6
39 GEICO Choice Ins Co	14139	NE	\$64,542	0.61%	\$58,352	\$46,109	79.0
40 Factory Mut Ins Co	21482	RI	\$63,467	0.60%	\$59,304	\$15,799	26.64
All 684 Other Companies			\$4,222,043	40.19%	\$4,096,972	\$2,203,909	61.40
	Totals		\$10.505.041	100.00%	\$10,267,579	\$5,996,584	58.40

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded	Line of Business: Private Crop									
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred				
1 Producers Agriculture Ins Co	34312	TX	\$4,393	24.19%	\$4,393	\$611				
2 Ace Prop & Cas Ins Co	20699	PA	\$2,970	16.36%	\$2,970	\$2,606				
3 NAU Country Ins Co	25240	MN	\$2,821	15.53%	\$2,815	\$522				
4 Hudson Ins Co	25054	DE	\$2,619	14.42%	\$2,619	\$398				
5 Rural Comm Ins Co	39039	MN	\$2,172	11.96%	\$2,172	\$3,229				
6 Great Amer Ins Co	16691	ОН	\$1,995	10.99%	\$1,993	\$795				
7 Agri Gen Ins Co	42757	IA	\$490	2.70%	\$490	\$436				
8 Occidental Fire & Cas Co Of NC	23248	NC	\$291	1.60%	\$291	\$69				
9 American Agri Business Ins Co	12548	ТХ	\$163	0.90%	\$163	\$17				
10 Greenwich Ins Co	22322	DE	\$149	0.82%	\$149	\$6				
11 State Farm Fire & Cas Co	25143	IL	\$95	0.52%	\$93	\$419				
All 0 Other Companies			\$0	0.00%	\$0	\$0				

\$18,158

100.00%

\$18,148

\$9,109

Totals (Loss Ratio is average)

(1)Excluding all Loss Adjustment Expenses (LAE)

All Dollars in Thousands

Loss Ratio(1) 13.92% 87.73% 18.56% 15.21% 148.68% 39.87% 88.89% 23.67% 10.63% 4.31% 449.74% 0.00%

50.19%

Zero Premium and Loss Companies Excluded		L		All Dollars in Thousands				
Rank Company Name	NAIC Code Dom		Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)	
1 Factory Mut Ins Co	21482	RI	\$5,496	59.84%	\$2,655	\$0	0.00%	
2 Affiliated Fm Ins Co	10014	RI	\$2,534	27.59%	\$1,218	\$0	0.00%	
3 Allianz Global Risks US Ins Co	35300	IL	\$357	3.89%	\$361	\$0	0.00%	
4 AIG Prop Cas Co	19402	PA	\$322	3.51%	\$173	\$0	0.00%	
5 Westport Ins Corp	39845	MO	\$273	2.97%	\$278	\$0	0.00%	
6 Bankers Standard Ins Co	18279	PA	\$118	1.29%	\$112	\$20	18.07%	
7 American Modern Home Ins Co	23469	ОН	\$67	0.73%	\$44	\$31	71.03%	
8 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$15	0.16%	\$13	\$0	0.00%	
9 Citizens Ins Co Of Amer	31534	MI	\$4	0.05%	\$2	\$0	0.00%	
All 3 Other Companies			(\$2)	(0.02)%	(\$2)	\$0	0.00%	
Totals (Loss Ratio is av	Totals (Loss Ratio is average)			100.00%	\$4,855	\$52	1.06%	

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

## Line of Business: Products 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 Wesco Ins Co	25011	DE	\$3,092	10.56%	\$2,850	\$3,174	111.39%
2 Starr Surplus Lines Ins Co	13604	IL	\$1,749	5.97%	\$1,788	\$3,061	171.20%
3 Insurance Co Of The State Of PA	19429	IL	\$1,581	5.40%	\$566	\$1,140	201.24%
4 Zurich Amer Ins Co	16535	NY	\$1,553	5.30%	\$2,262	\$111	4.92%
5 Ohio Security Ins Co	24082	NH	\$1,311	4.48%	\$1,158	\$225	19.45%
6 Liberty Mut Fire Ins Co	23035	WI	\$1,212	4.14%	\$1,056	(\$248)	(23.48)%
7 Federal Ins Co	20281	IN	\$1,167	3.99%	\$1,304	(\$287)	(21.98)%
8 Western Natl Assur Co	24465	MN	\$1,105	3.78%	\$1,127	\$649	57.60%
9 Nationwide Agribusiness Ins Co	28223	IA	\$987	3.37%	\$935	\$1,274	136.30%
10 Travelers Ind Co	25658	CT	\$737	2.52%	\$717	\$250	34.84%
11 Continental Cas Co	20443	IL	\$718	2.45%	\$433	\$301	69.63%
12 Twin City Fire Ins Co Co	29459	IN	\$667	2.28%	\$576	\$15	2.64%
13 Sentry Ins A Mut Co	24988	WI	\$605	2.07%	\$594	\$123	20.67%
14 American Guar & Liab Ins	26247	NY	\$604	2.06%	\$829	(\$54)	(6.45)%
15 Great Northern Ins Co	20303	IN	\$593	2.02%	\$589	(\$768)	(130.28)%
16 Travelers Prop Cas Co Of Amer	25674	CT	\$573	1.96%	\$629	\$322	51.15%
17 Federated Mut Ins Co	13935	MN	\$482	1.65%	\$426	(\$62)	(14.60)%
18 Ohio Cas Ins Co	24074	NH	\$472	1.61%	\$485	\$128	26.50%
19 Cincinnati Ins Co	10677	OH	\$370 1.27% \$364 \$42		\$42	11.51%	
20 Pennsylvania Lumbermens Mut Ins	14974	PA	\$370	1.26%	\$338	\$0	0.00%
21 Pioneer Specialty Ins Co	40312	MN	\$368	1.26%	\$302	\$21	6.90%
22 Liberty Mut Ins Co	23043	MA	\$356	1.22%	\$407	\$192	47.21%
23 National Surety Corp	21881	IL	\$319	1.09%	\$290	\$84	29.08%
24 American Fire & Cas Co	24066	NH	\$314	1.07%	\$330	\$141	42.76%
25 National Fire Ins Co Of Hartford	20478	IL	\$313	1.07%	\$312	\$286	91.68%
26 Old Republic Ins Co	24147	PA	\$288	0.98%	\$290	(\$13)	(4.62)%
27 Arch Ins Co	11150	MO	\$282	0.96%	\$257	(\$126)	(48.86)%
28 Penn Millers Ins Co	14982	PA	\$272	0.93%	\$236	\$41	17.36%
29 Farmland Mut Ins Co	13838	IA	\$246	0.84%	\$234	\$44	18.95%
30 First Liberty Ins Corp	33588	IL	\$243	0.83%	\$251	\$88	35.24%
31 Hartford Fire In Co	19682	CT	\$238	0.81%	\$245	\$7	2.76%
32 Ace Amer Ins Co	22667	PA	\$237	0.81%	\$227	(\$138)	(60.65)%
33 Westchester Fire Ins Co	10030	PA	\$229	0.78%	\$508	(\$201)	(39.58)%
34 Sentry Select Ins Co	21180	WI	\$215	0.74%	\$206	(\$1)	(0.42)%
35 Liberty Ins Corp	42404	IL	\$212	0.72%	\$200	\$14	7.12%
36 Electric Ins Co	21261	MA	\$179	0.61%	\$179	\$844	472.37%
37 Citizens Ins Co Of Amer	31534	MI	\$177	0.60%	\$48	(\$5)	(10.98)%
38 American Economy Ins Co	19690	IN	\$176	0.60%	\$209	\$104	49.59%
39 Sompo Japan Ins Co of Amer	11126	NY	\$172	0.59%	\$162	(\$7)	(4.56)%
40 Allianz Global Risks US Ins Co	35300	IL	\$161	0.55%	\$164	\$95	58.26%
All 171 Other Companies			\$4,335	14.81%	\$4,986	\$8,402	168.49%
Totals (Loss Ratio is	average)		\$29,279	100.00%	\$29,069	\$19,269	66.29%

Zero Premium and Loss Companies Excluded			Line of Business:	Surety		
Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred
1 Travelers Cas & Surety Co Of Amer	31194	СТ	\$27,745	18.54%	\$26,700	(\$2,836)
2 Liberty Mut Ins Co	23043	MA	\$17,975	12.01%	\$17,421	\$895
3 Fidelity & Deposit Co Of MD	39306	MD	\$10,766	7.20%	\$11,739	\$1,799
4 Western Surety Co	13188	SD	\$8,724	5.83%	\$7,875	\$943
5 Federal Ins Co	20281	IN	\$7,382	4.93%	\$4,691	\$701
6 Contractors Bonding & Ins Co	37206	IL	\$4,598	3.07%	\$4,529	(\$181)
7 Ohio Cas Ins Co	24074	NH	\$4,426	2.96%	\$4,284	\$392
8 American Contractors Ind Co	10216	CA	\$4,132	2.76%	\$4,271	\$161
9 Wesco Ins Co	25011	DE	\$3,788	2.53%	\$3,816	\$1,432
10 International Fidelity Ins Co	11592	NJ	\$3,737	2.50%	\$3,400	\$125
11 North Amer Specialty Ins Co	29874	NH	\$3,666	2.45%	\$3,234	\$45
12 Berkley Ins Co	32603	DE	\$3.519	2.35%	\$2,750	\$1,111
13 Developers Surety & Ind Co	12718	CA	\$3,238	2.16%	\$3.035	\$51
14 Hartford Fire In Co	19682	СТ	\$2,972	1.99%	\$2,938	(\$2,511)
15 RLI Ins Co	13056	IL	\$2,781	1.86%	\$2,616	\$68
16 Westchester Fire Ins Co	10030	PA	\$2,538	1.70%	\$2,646	(\$542)
17 Lexon Ins Co	13307	ТХ	\$2,360	1.58%	\$2,420	\$146
18 Philadelphia Ind Ins Co	18058	PA	\$1,962	1.31%	\$1,872	\$281
19 Hanover Ins Co	22292	NH	\$1,918	1.28%	\$1,618	\$483
20 Merchants Bonding Co a Mut	14494	IA	\$1,875	1.25%	\$2.042	\$21
21 Ironshore Ind Inc	23647	MN	\$1,775	1.19%	\$1,616	\$376
22 Great Amer Ins Co	16691	ОН	\$1,707	1.14%	\$1,430	\$147
23 Safeco Ins Co Of Amer	24740	NH	\$1,341	0.90%	\$1,648	(\$246)
24 Nationwide Mut Ins Co	23787	ОН	\$1,305	0.87%	\$1,901	\$258
25 Indemnity Co Of CA	25550	CA	\$1,253	0.84%	\$1,101	(\$104)
26 American Home Assur Co	19380	NY	\$1,216	0.81%	\$148	\$6
27 Old Republic Surety Co	40444	WI	\$1,134	0.76%	\$994	\$220
28 Continental Ins Co	35289	PA	\$1,107	0.74%	\$1,145	\$18
29 Great Amer Alliance Ins Co	26832	ОН	\$1,072	0.72%	\$1.066	\$501
30 Hartford Accident & Ind Co	22357	СТ	\$1.027	0.69%	\$746	\$118

\$997

\$796

\$761

\$760

\$757

\$685

\$671

\$615

\$525

\$524

\$9,489

\$149,621

0.67%

0.53%

0.51%

0.51%

0.51%

0.46%

0.45%

0.41%

0.35%

0.35%

6.34%

100.00%

\$372

\$331

\$650

\$674

\$862

\$787

\$709

\$628

\$631

\$475

\$11,657

\$143,469

19038

19445

27154

19801

15105

13285

10677

19720

25054

21113

СТ

PA

NY

IL

MO

NJ

OH

DE

DE

DE

All Dollars in Thousands

Loss

Ratio(1)

(10.62)%

5.14%

15.32%

11.97%

14.94% (4.00)%

9.14%

3.78%

37.53%

3.69%

1.38%

40.39%

1.67%

2.59%

6.01%

15.03%

29.88%

1.04%

23.26%

10.26%

13.58%

(9.43)%

3.73%

22.15%

1.55%

46.97%

15.75%

(3.34)%

1.12%

3.20%

5.99%

1.44%

(3.06)%

14.38%

98.71%

13.82%

22.16%

5.02%

(8.77)%

(\$12)

\$4

\$21

\$40

(\$76)

\$11

(\$22)

\$90

\$622

\$66

\$2,583

\$7,204

(14.92)%

(85.47)%

(20.47)%

(1)Excluding all Loss Adjustment Expenses (LAE)

All 118 Other Companies

31 Travelers Cas & Surety Co

33 Atlantic Specialty Ins Co

35 Safety Natl Cas Corp

38 American Alt Ins Corp

40 United States Fire Ins Co

34 Argonaut Ins Co

36 Allegheny Cas Co

37 Cincinnati Ins Co

39 Hudson Ins Co

32 National Union Fire Ins Co Of Pitts

**Top 40 Authorized Companies** 

Totals (Loss Ratio is average)

# State of Washington Office of Insurance Commissioner 2016 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	\$107,408	28.93%	\$104,941	\$8,237	7.85%
2 Chicago Title Ins Co	50229	NE	\$90,813	24.46%	\$89,605	\$8,032	8.96%
3 Old Republic Natl Title Ins Co	50520	FL	\$54,049	14.56%	\$53,337	\$1,549	2.90%
4 Stewart Title Guar Co	50121	ТΧ	\$43,374	11.68%	\$42,922	\$866	2.02%
5 Fidelity Natl Title Ins Co	51586	CA	\$32,194	8.67%	\$31,929	\$1,479	4.63%
6 Title Resources Guar Co	50016	ТХ	\$20,879	5.62%	\$20,112	\$7	0.039
7 WFG Natl Title Ins Co	51152	SC	\$12,469	3.36%	\$11,531	\$405	3.529
8 National Title Ins Of NY Inc	51020	NY	\$6,941	1.87%	\$6,667	\$26	0.39
9 Westcor Land Title Ins Co	50050	CA	\$1,294	0.35%	\$1,272	\$2	0.16
10 Commonwealth Land Title Ins Co	50083	NE	\$1,057	0.28%	\$1,104	(\$1,072)	(97.11)
11 North Amer Title Ins Co	50130	CA	\$830	0.22%	\$790	(\$279)	(35.29)
All 3 Other Companies		_	\$0	0.00%	\$0	\$0	5.29
	Totals	-	\$371,308	100.00%	\$364,210	\$19,252	5.299

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

Zero Premium and Loss Companies Excluded Rank Company Name			All Dollars in Thousands				
	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Dealers Assur Co	16705	ОН	\$14,226	28.04%	\$13,789	\$6,580	47.72%
2 Universal Underwriters Ins Co	41181	IL	\$12,554	24.74%	\$8,414	\$3,966	47.14%
3 Protective Prop & Cas Ins Co	35769	MO	\$7,657	15.09%	\$6,164	\$3,027	49.10%
4 Continental Ins Co	35289	PA	\$5,026	9.91%	\$4,666	\$2,436	52.20%
5 Wesco Ins Co	25011	DE	\$5,017	9.89%	\$800	\$453	56.65%
6 Old Republic Ins Co	24147	PA	\$2,433	4.79%	\$5,641	\$1,978	35.07%
7 National Cas Co	11991	ОН	\$2,068	4.08%	\$1,572	\$637	40.54%
8 Heritage Ind Co	39527	CA	\$972	1.92%	\$1,676	\$1,057	63.06%
9 Starr Ind & Liab Co	38318	ТХ	\$353	0.70%	\$76	\$42	54.61%
10 American Mercury Ins Co	16810	OK	\$289	0.57%	\$597	\$358	59.91%
11 First Colonial Ins Co	29980	FL	\$214	0.42%	\$242	\$38	15.76%
12 Evergreen Natl Ind Co	12750	OH	\$19	0.04%	\$9	\$0	0.00%
13 Great Amer Assur Co	26344	ОН	\$19	0.04%	\$25	(\$6)	(24.50)%
14 Lyndon Southern Ins Co	10051	DE	\$11	0.02%	\$21	\$8	37.07%
15 Continental Cas Co	20443	IL	\$9	0.02%	\$9	\$3	35.94%
16 American Bankers Ins Co Of FL	10111	FL	\$8	0.02%	\$5	\$49	952.89%
17 MIC Prop & Cas Ins Corp	38601	MI	\$4	0.01%	\$23	\$1	3.88%
18 Virginia Surety Co Inc	40827	IL	\$3	0.01%	\$3	\$2	49.97%
19 Courtesv Ins Co	26492	FL	\$1	0.00%	\$5	\$0	9.13%
20 Chicago Ins Co	22810	IL	\$0	0.00%	\$0	\$1	0.00%
21 Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$62	0.00%
22 Greenwich Ins Co	22322	DE	\$0	0.00%	\$102	(\$44)	(43.24)%
23 Sutter Ins Co	32107	CA	(\$68)	(0.13)%	\$817	\$535	65.47%
All 6 Other Companies			(\$75)	(0.15)%	\$50	(\$28)	(56.48)%
Totals (Loss Ratio is average)			\$50,742	100.00%	\$44,707	\$21,153	47.31%

(1)Excluding all Loss Adjustment Expenses (LAE)

Top 40 Authorized Companies

# State of Washington Office of Insurance Commissioner

## 2016 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

## Line of Business: Workers Compensation

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Alaska Natl Ins Co	38733	AK	\$6,167	25.19%	\$5,904	\$3,910	66.22%
2 American Zurich Ins Co	40142	IL	\$3,118	12.74%	\$3,218	\$3,523	109.47%
3 Liberty Ins Corp	42404	IL	\$1,725	7.05%	\$1,799	\$523	29.08%
4 Old Republic Ins Co	24147	PA	\$1,430	5.84%	\$1,431	(\$161)	(11.26)%
5 Commerce & Industry Ins Co	19410	NY	\$1,176	4.80%	\$1,258	\$509	40.48%
6 ACIG Ins Co	19984	IL	\$993	4.06%	\$993	\$564	56.82%
7 Red Shield Ins Co	41580	WA	\$953	3.89%	\$953	(\$749)	(78.53)%
8 Zurich Amer Ins Co	16535	NY	\$929	3.79%	\$938	\$372	39.62%
9 Sentinel Ins Co Ltd	11000	СТ	\$798	3.26%	\$787	\$111	14.06%
10 Liberty Mut Fire Ins Co	23035	WI	\$772	3.15%	\$779	\$201	25.74%
11 StarStone Natl Ins Co	25496	DE	\$665	2.72%	\$754	\$514	68.20%
12 Federal Ins Co	20281	IN	\$651	2.66%	\$673	(\$78)	(11.62)%
13 American Home Assur Co	19380	NY	\$560	2.29%	\$548	\$5,286	964.37%
14 New Hampshire Ins Co	23841	IL	\$496	2.03%	\$200	(\$14)	(6.84)%
15 Sentry Cas Co	28460	WI	\$445	1.82%	\$450	\$199	44.17%
16 Zurich Amer Ins Co Of IL	27855	IL	\$319	1.30%	\$385	(\$197)	(51.16)%
17 LM Ins Corp	33600	IL	\$314	1.28%	\$316	\$19	6.03%
18 Twin City Fire Ins Co Co	29459	IN	\$212	0.87%	\$202	\$47	23.269
19 Starr Ind & Liab Co	38318	TX	\$199	0.81%	\$203	\$46	22.49
20 Great Northern Ins Co	20303	IN	\$171	0.70%	\$176	(\$3)	(1.95)
21 Berkley Natl Ins Co	38911	IA	\$144	0.59%	\$126	\$10	8.219
22 Everest Natl Ins Co	10120	DE	\$143	0.59%	\$65	\$12	17.91
23 Hartford Cas Ins Co	29424	IN	\$138	0.56%	\$138	(\$9)	(6.78)
24 Ace Amer Ins Co	22667	PA	\$128	0.52%	\$125	\$14	11.039
25 Chubb Ind Ins Co	12777	NY	\$117	0.48%	\$106	\$29	27.09
26 XL Ins Amer Inc	24554	DE	\$114	0.47%	\$125	\$79	63.129
27 Pennsylvania Manufacturers Ind Co	41424	PA	\$107	0.44%	\$84	\$25	30.429
28 Atlantic Specialty Ins Co	27154	NY	\$104	0.42%	\$111	\$1	1.119
29 Praetorian Ins Co	37257	PA	\$95	0.39%	\$104	\$2	1.79
30 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$94	0.39%	\$101	\$8	8.15
31 Pacific Ind Co	20346	WI	\$79	0.32%	\$73	\$16	22.47
32 Employers Ins of Wausau	21458	WI	\$78	0.32%	\$81	\$172	211.57
33 Electric Ins Co	21261	MA	\$71	0.29%	\$71	\$0	0.00
34 XL Specialty Ins Co	37885	DE	\$65	0.27%	\$67	\$6	8.34
35 Berkshire Hathaway Homestate Ins Co	20044	NE	\$51	0.21%	\$47	\$10	21.69
36 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$42	0.17%	\$41	\$3	7.539
37 American Ins Co	21857	OH	\$41	0.17%	\$39	(\$14)	(37.40)
38 North River Ins Co	21105	NJ	\$39	0.16%	\$37	\$6	17.169
39 Nova Cas Co	42552	NY	\$38	0.16%	\$33	\$12	34.809
40 Stonington Ins Co	10340	PA	\$34	0.14%	\$40	\$18	46.739
All 123 Other Companies			\$660	2.70%	\$988	(\$5,427)	(549.26)
Totals (Loss Ratio is average)			\$24,477	100.00%	\$24,567	\$9,594	39.05%