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Top 10 Insurance Companies by Line of Business in Washington 2013

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	GROUP HLTH COOP GRP									
	Group Hlth Coop	95672	WA	HMO	\$2,255,467	13.85%	\$2,253,668	\$1,973,760	87.58%	347,680
	Group Hlth Options Inc	47055	WA	HCSC	\$903,026	5.54%	\$884,346	\$757,733	85.68%	172,113
	KPS Hlth Plans	53872	WA	HCSC	\$115,202	0.71%	\$115,202	\$102,062	88.59%	22,824
	Group Totals				\$3,273,695	20.10%	\$3,253,217	\$2,833,556	87.10%	542,617
2	CAMBIA HEALTH SOLUTIONS INC									
	Asuris NW Hlth	47350	WA	HCSC	\$240,165	1.47%	\$241,162	\$210,641	87.34%	59,834
	LifeMap Assur Co	97985	OR	L&D	\$27,712	0.17%	\$27,418	\$15,652	57.09%	
	Regence BCBS of OR	54933	OR	HCSC	\$132,082	0.81%	\$132,320	\$112,067	84.69%	24,575
	Regence BlueShield	53902	WA	HCSC	\$2,198,153	13.49%	\$2,190,555	\$1,821,826	83.17%	541,745
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$6,816	0.04%	\$6,848	\$6,007	87.71%	1,632
	Group Totals				\$2,604,927	15.99%	\$2,598,303	\$2,166,193	83.37%	627,786
3	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$82,093	0.50%	\$79,355	\$59,007	74.36%	
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$344,978	2.12%	\$344,978	\$249,331	72.27%	94,217
	Premera Blue Cross	47570	WA	HCSC	\$2,044,063	12.55%	\$2,052,142	\$1,774,337	86.46%	555,362
	Group Totals				\$2,471,134	15.17%	\$2,476,475	\$2,082,674	84.10%	649,579
4	UNITEDHEALTH GRP									
	Golden Rule Ins Co	62286	IN	L&D	\$156	0.00%	\$153	\$41	26.94%	
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$3,190	0.02%	\$3,190	\$2,801	87.81%	
	Unimerica Ins Co	91529	WI	L&D	\$6,055	0.04%	\$5,986	\$4,505	75.26%	
	UnitedHealthcare Ins Co	79413	CT	L&D	\$763,855	4.69%	\$771,958	\$625,620	81.04%	
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$781,798	4.80%	\$783,932	\$704,725	89.90%	128,628
	Group Totals				\$1,555,054	9.55%	\$1,565,219	\$1,337,693	85.46%	128,628
5	MOLINA HEALTHCARE INC GRP									
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,201,723	7.38%	\$1,201,723	\$1,022,705	85.10%	402,724
	Group Totals				\$1,201,723	7.38%	\$1,201,723	\$1,022,705	85.10%	402,724
6	COMMUNITY HLTH PLAN OF WA									
	Community Hlth Plan of WA	47049	WA	HCSC	\$963,254	5.91%	\$963,254	\$818,951	85.02%	285,957
	Group Totals				\$963,254	5.91%	\$963,254	\$818,951	85.02%	285,957
7	KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$534,987	3.28%	\$534,987	\$515,254	96.31%	79,856
	Group Totals				\$534,987	3.28%	\$534,987	\$515,254	96.31%	79,856

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
8	DELTA DENTAL OF WA									
	Delta Dental of WA	47341	WA	HCSC	\$411,880	2.53%	\$412,301	\$352,739	85.55%	906,362
	Group Totals				\$411,880	2.53%	\$412,301	\$352,739	85.55%	906,362
9	HUMANA GRP									
	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$48,650	0.30%	\$48,650	\$44,843	92.17%	6,312
	Humana Hlth Plan Inc	95885	KY	HMO	\$101,787	0.62%	\$101,787	\$97,796	96.08%	15,071
	Humana Ins Co	73288	WI	L&D	\$196,587	1.21%	\$202,214	\$159,009	78.63%	
	Humanadental Ins Co	70580	WI	L&D	\$1	0.00%	\$1	\$0	32.06%	
	Kanawha Ins Co	65110	SC	L&D	\$829	0.01%	\$829	\$373	44.94%	
	Group Totals				\$347,854	2.14%	\$353,481	\$302,021	85.44%	21,383
10	AETNA GRP									
	Aetna Life Ins Co	60054	CT	L&D	\$314,060	1.93%	\$315,982	\$264,185	83.61%	
	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$26,302	0.16%	\$26,447	\$26,642	100.74%	
	Group Totals				\$340,362	2.09%	\$342,429	\$290,828	84.93%	
	Top 10 Group Total				\$13,704,869	84.14%	\$13,701,387	\$11,722,614	85.56%	3,644,892
	All Other Companies				\$2,584,008	15.86%	\$2,660,020	\$2,136,900	80.33%	1,174,546
	Totals(4)				\$16,288,876	100.00%	\$16,361,407	\$13,859,513	84.71%	4,819,438

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

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

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

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

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share
Line of Business: Life - Annuities

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	LINCOLN NATL GRP								
	Lincoln Life & Ann Co of NY	62057	NY	\$8	\$0	\$0	\$0	\$8	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$369,854	\$0	\$26,319	\$0	\$396,173	9.54%
	Group Totals			\$369,863	\$0	\$26,319	\$0	\$396,182	9.54%
2	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$195,548	\$0	\$2,425	\$0	\$197,974	4.77%
	United States Life Ins Co In NYC	70106	NY	\$64	\$0	\$10	\$0	\$74	0.00%
	Variable Ann Life Ins Co	70238	TX	\$70,514	\$0	\$35,459	\$0	\$105,973	2.55%
	Group Totals			\$266,126	\$0	\$37,894	\$0	\$304,021	7.32%
3	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$290,221	\$0	\$306	\$0	\$290,526	7.00%
	Group Totals			\$290,221	\$0	\$306	\$0	\$290,526	7.00%
4	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$177,711	\$0	\$104,088	\$0	\$281,799	6.79%
	TIAA Cref Life Ins Co	60142	NY	\$7,856	\$0	\$0	\$0	\$7,856	0.19%
	Group Totals			\$185,567	\$0	\$104,088	\$0	\$289,655	6.98%
5	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$274,726	\$0	\$3,545	\$0	\$278,271	6.70%
	Group Totals			\$274,726	\$0	\$3,545	\$0	\$278,271	6.70%
6	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$179,966	\$0	\$0	\$0	\$179,966	4.33%
	Prudential Ann Life Assur Corp	86630	AZ	\$1,891	\$0	\$0	\$0	\$1,891	0.05%
	Prudential Ins Co Of Amer	68241	NJ	\$2,103	\$0	\$43,526	\$0	\$45,629	1.10%
	Group Totals			\$183,960	\$0	\$43,526	\$0	\$227,486	5.48%
7	Sammons Enterprises Grp								
	Equitrust Life Ins Co	62510	IL	\$27,237	\$0	\$23	\$0	\$27,260	0.66%
	Guggenheim Life & Ann Co	83607	DE	\$6,617	\$0	\$0	\$0	\$6,617	0.16%
	Midland Natl Life Ins Co	66044	IA	\$13,408	\$0	\$100	\$0	\$13,508	0.33%
	North Amer Co Life & Hlth Ins	66974	IA	\$2,519	\$0	\$0	\$0	\$2,519	0.06%
	Security Benefit Life Ins Co	68675	KS	\$150,120	\$0	\$154	\$0	\$150,274	3.62%
	Group Totals			\$199,901	\$0	\$277	\$0	\$200,177	4.82%
8	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$520	\$0	\$119,413	\$0	\$119,933	2.89%
	ING USA Ann & Llife Ins Co	80942	IA	\$27,953	\$0	\$216	\$0	\$28,168	0.68%
	Reliastar Life Ins Co	67105	MN	\$11,698	\$0	\$1,796	\$0	\$13,493	0.32%
	Reliastar Life Ins Co Of NY	61360	NY	\$4	\$0	\$0	\$0	\$4	0.00%
	Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
	Group Totals			\$40,175	\$0	\$121,425	\$0	\$161,599	3.89%

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share
Line of Business: Life - Annuities

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
9	METROPOLITAN GRP								
	General Amer Life Ins Co	63665	MO	\$56	\$0	\$0	\$0	\$56	0.00%
	Metlife Ins Co of CT	87726	CT	\$4,446	\$0	\$37	\$0	\$4,483	0.11%
	MetLife Investors Ins Co	93513	MO	\$4,112	\$0	\$0	\$0	\$4,112	0.10%
	MetLife Investors USA Ins Co	61050	DE	\$89,241	\$0	\$5	\$0	\$89,247	2.15%
	Metropolitan Life Ins Co	65978	NY	\$43,623	\$0	\$6,340	\$0	\$49,963	1.20%
	Metropolitan Tower Life Ins Co	97136	DE	\$2	\$0	\$0	\$0	\$2	0.00%
	New England Life Ins Co	91626	MA	\$65	\$0	\$0	\$0	\$65	0.00%
	Group Totals			\$141,545	\$0	\$6,383	\$0	\$147,928	3.56%
10	Ameriprise Fin Grp								
	RiverSource Life Ins Co	65005	MN	\$138,553	\$0	\$717	\$0	\$139,270	3.35%
	Group Totals			\$138,553	\$0	\$717	\$0	\$139,270	3.35%
	Top Group Totals			\$2,090,637	\$0	\$344,479	\$0	\$2,435,116	58.65%
	All Other Companies			\$1,552,107	\$0	\$164,911	\$0	\$1,717,018	41.35%
	Totals			\$3,642,744	\$0	\$509,390	\$0	\$4,152,134	100.00%

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share
Line of Business: Life - Life Insurance

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$21	\$0	\$4	\$0	\$25	0.00%
	General Amer Life Ins Co	63665	MO	\$4,688	\$0	\$2	\$0	\$4,689	0.21%
	Metlife Ins Co of CT	87726	CT	\$3,942	\$0	\$0	\$0	\$3,942	0.18%
	MetLife Investors Ins Co	93513	MO	\$24	\$0	\$0	\$0	\$24	0.00%
	MetLife Investors USA Ins Co	61050	DE	\$21,891	\$0	\$0	\$0	\$21,891	0.98%
	Metropolitan Life Ins Co	65978	NY	\$25,248	\$0	\$138,066	\$0	\$163,314	7.28%
	Metropolitan Tower Life Ins Co	97136	DE	\$1,322	\$0	\$0	\$0	\$1,322	0.06%
	New England Life Ins Co	91626	MA	\$2,144	\$0	\$0	\$0	\$2,144	0.10%
	Group Totals			\$59,278	\$0	\$138,072	\$0	\$197,350	8.80%
2	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$40,635	\$0	\$668	\$0	\$41,303	1.84%
	New York Life Ins Co	66915	NY	\$107,983	\$0	\$21,988	\$0	\$129,971	5.79%
	NYS Life Ins Co Of AZ	81353	AZ	\$2,378	\$0	\$0	\$0	\$2,378	0.11%
	Group Totals			\$150,995	\$0	\$22,656	\$0	\$173,651	7.74%
3	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$144,616	\$0	\$0	\$0	\$144,616	6.45%
	Group Totals			\$144,616	\$0	\$0	\$0	\$144,616	6.45%
4	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$37,625	\$0	\$0	\$0	\$37,625	1.68%
	Prudential Ann Life Assur Corp	86630	AZ	\$115	\$0	\$0	\$0	\$115	0.01%
	Prudential Ins Co Of Amer	68241	NJ	\$13,778	\$0	\$60,127	\$0	\$73,905	3.29%
	Group Totals			\$51,518	\$0	\$60,127	\$0	\$111,645	4.98%
5	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$2,613	\$0	\$7	\$0	\$2,620	0.12%
	Lincoln Life & Ann Co of NY	62057	NY	\$75	\$0	\$86	\$0	\$161	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$76,508	\$0	\$7,350	\$0	\$83,858	3.74%
	Group Totals			\$79,196	\$0	\$7,443	\$0	\$86,640	3.86%
6	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$20	\$0	\$0	\$0	\$20	0.00%
	John Hancock Life Ins Co USA	65838	MI	\$79,267	\$0	\$19	\$0	\$79,286	3.53%
	Group Totals			\$79,287	\$0	\$19	\$0	\$79,306	3.54%
7	PACIFIC LIFE GRP								
	Pacific Life Ins Co	67466	NE	\$76,040	\$0	\$0	\$0	\$76,040	3.39%
	Group Totals			\$76,040	\$0	\$0	\$0	\$76,040	3.39%
8	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$70,919	\$0	\$804	\$0	\$71,723	3.20%
	Group Totals			\$70,919	\$0	\$804	\$0	\$71,723	3.20%

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share
Line of Business: Life - Life Insurance

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
9	ING Amer Ins Holding Grp								
	Ing Life Ins & Ann Co	86509	CT	\$1,192	\$0	\$59	\$0	\$1,251	0.06%
	ING USA Ann & Llife Ins Co	80942	IA	\$1,705	\$0	\$0	\$0	\$1,705	0.08%
	Midwestern United Life Ins Co	66109	IN	\$25	\$0	\$0	\$0	\$25	0.00%
	Reliastar Life Ins Co	67105	MN	\$24,260	\$0	\$31,429	\$0	\$55,690	2.48%
	Reliastar Life Ins Co Of NY	61360	NY	\$273	\$0	\$72	\$0	\$345	0.02%
	Security Life Of Denver Ins Co	68713	CO	\$9,553	\$0	\$0	\$0	\$9,553	0.43%
	Group Totals			\$37,009	\$0	\$31,560	\$0	\$68,569	3.06%
10	UNUMPROVIDENT CORP GRP								
	Colonial Life & Accident Ins Co	62049	SC	\$1,636	\$0	\$12	\$0	\$1,647	0.07%
	Paul Revere Life Ins Co	67598	MA	\$28	\$0	\$9	\$0	\$38	0.00%
	Paul Revere Variable Ann Ins Co	67601	MA	\$25	\$0	\$0	\$0	\$25	0.00%
	Provident Life & Accident Ins Co	68195	TN	\$1,969	\$0	\$1,405	\$0	\$3,374	0.15%
	Provident Life & Cas Ins Co	68209	TN	\$1	\$0	\$8	\$0	\$9	0.00%
	Unum Life Ins Co Of Amer	62235	ME	\$192	\$0	\$48,903	\$0	\$49,096	2.19%
	Group Totals			\$3,851	\$0	\$50,338	\$0	\$54,188	2.42%
	Top Group Totals			\$752,708	\$0	\$311,020	\$0	\$1,063,728	47.42%
	All Other Companies			\$960,886	\$5,246	\$213,265	\$5	\$1,179,401	52.58%
	Totals			\$1,713,594	\$5,246	\$524,284	\$5	\$2,243,129	100.00%

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share
Line of Business: Life - Other Considerations

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NATIONWIDE CORP GRP								
	Nationwide Life & Ann Ins Co	92657	OH	\$2,717	\$0	\$11	\$0	\$2,729	0.20%
	Nationwide Life Ins Co	66869	OH	\$87,621	\$0	\$51,130	\$0	\$138,751	10.04%
	Group Totals			\$90,339	\$0	\$51,141	\$0	\$141,479	10.24%
2	HARTFORD FIRE & CAS GRP								
	Hartford Life & Ann Ins Co	71153	CT	\$6,297	\$0	\$0	\$0	\$6,297	0.46%
	Hartford Life Ins Co	88072	CT	\$1,571	\$0	\$57,265	\$0	\$58,837	4.26%
	Group Totals			\$7,869	\$0	\$57,265	\$0	\$65,134	4.71%
3	Mutual Of Amer Life Ins Co								
	Mutual Of Amer Life Ins Co	88668	NY	\$11,053	\$0	\$18,816	\$0	\$29,869	2.16%
	Group Totals			\$11,053	\$0	\$18,816	\$0	\$29,869	2.16%
4	PENN MUT GRP								
	Penn Mut Life Ins Co	67644	PA	\$28,479	\$0	\$0	\$0	\$28,479	2.06%
	Group Totals			\$28,479	\$0	\$0	\$0	\$28,479	2.06%
	Top Group Totals			\$137,739	\$0	\$127,222	\$0	\$264,961	19.17%
	All Other Companies			\$7	\$0	\$1,116,839	\$0	\$1,116,846	80.83%
	Totals			\$137,746	\$0	\$1,244,061	\$0	\$1,381,807	100.00%

State of Washington

Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 LIBERTY MUT GRP								
	American Economy Ins Co	19690	IN	\$27,568	0.30%	\$28,833	\$23,103	80.13%
	American Fire & Cas Co	24066	NH	\$24,105	0.27%	\$21,438	\$14,919	69.59%
	American States Ins Co	19704	IN	\$51,006	0.56%	\$52,074	\$20,327	39.03%
	American States Preferred Ins Co	37214	IN	\$6,700	0.07%	\$6,484	\$2,435	37.56%
	Employers Ins of Wausau	21458	WI	\$1,501	0.02%	\$802	\$1,131	141.03%
	First Liberty Ins Corp	33588	IL	\$448	0.00%	\$295	\$182	61.67%
	First Natl Ins Co Of Amer	24724	NH	\$164,710	1.81%	\$143,154	\$77,267	53.97%
	General Ins Co Of Amer	24732	NH	\$16,342	0.18%	\$16,251	\$7,893	48.57%
	Liberty Ins Corp	42404	IL	\$14,188	0.16%	\$11,874	\$4,330	36.47%
	Liberty Ins Underwriters Inc	19917	IL	\$19,331	0.21%	\$18,688	\$11,591	62.02%
	Liberty Mut Fire Ins Co	23035	WI	\$129,506	1.42%	\$123,076	\$73,179	59.46%
	Liberty Mut Ins Co	23043	MA	\$68,664	0.75%	\$67,313	\$29,861	44.36%
	Liberty Northwest Ins Corp	41939	OR	\$10,120	0.11%	\$11,118	\$8,722	78.44%
	LM Ins Corp	33600	IL	\$3,618	0.04%	\$2,662	\$1,290	48.48%
	North Pacific Ins Co	23892	OR	\$21,929	0.24%	\$23,149	\$14,272	61.65%
	Ohio Cas Ins Co	24074	NH	\$25,074	0.28%	\$22,307	\$3,248	14.56%
	Ohio Security Ins Co	24082	NH	\$50,446	0.55%	\$42,612	\$19,648	46.11%
	Oregon Automobile Ins Co	23922	OR	\$4,179	0.05%	\$4,514	\$4,409	97.66%
	Safeco Ins Co Of Amer	24740	NH	\$201,049	2.21%	\$194,894	\$64,660	33.18%
	Safeco Ins Co Of IL	39012	IL	\$150,843	1.66%	\$155,315	\$72,347	46.58%
	Safeco Ins Co of OR	11071	OR	\$31,702	0.35%	\$31,478	\$14,905	47.35%
	Wausau Business Ins Co	26069	WI	\$494	0.01%	\$759	\$664	87.47%
	Wausau Underwriters Ins Co	26042	WI	\$3,578	0.04%	\$3,702	\$1,219	32.93%
	West Amer Ins Co	44393	IN	\$12,224	0.13%	\$11,832	\$3,717	31.42%
	Group Totals			\$1,039,326	11.43%	\$994,626	\$475,319	47.68%
2 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$420,903	4.63%	\$414,857	\$177,724	42.84%
	State Farm Mut Auto Ins Co	25178	IL	\$560,023	6.16%	\$556,116	\$333,317	59.94%
	Group Totals			\$980,926	10.78%	\$970,973	\$511,041	52.63%

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
3 FARMERS INS GRP								
	21st Century Advantage Ins Co	25232	MN	\$4,023	0.04%	\$4,142	\$2,001	48.31%
	21st Century Centennial Ins Co	34789	PA	\$1,464	0.02%	\$1,502	\$601	40.01%
	21st Century N Amer Ins Co	32220	NY	\$8,267	0.09%	\$9,074	\$4,872	53.69%
	21st Century Preferred Ins Co	22225	PA	\$588	0.01%	\$610	\$411	67.40%
	21st Century Premier Ins Co	20796	PA	\$3,048	0.03%	\$1,965	\$1,057	53.77%
	Coast Natl Ins Co	25089	CA	\$24,676	0.27%	\$24,970	\$17,751	71.09%
	Farmers Ins Co Of WA	21644	WA	\$412,253	4.53%	\$416,540	\$229,350	55.06%
	Farmers Ins Exch	21652	CA	\$35,801	0.39%	\$36,324	\$21,406	58.93%
	Fire Ins Exch	21660	CA	\$59,014	0.65%	\$54,990	\$24,985	45.44%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$71,234	0.78%	\$66,581	\$25,510	38.31%
	Foremost Prop & Cas Ins Co	11800	MI	\$7,706	0.08%	\$7,309	\$3,967	54.28%
	Foremost Signature Ins Co	41513	MI	\$421	0.00%	\$2,477	\$1,017	41.05%
	Mid Century Ins Co	21687	CA	\$28,629	0.31%	\$28,377	\$17,422	61.39%
	Truck Ins Exch	21709	CA	\$34,106	0.37%	\$34,337	\$17,421	50.73%
	Group Totals			\$691,229	7.60%	\$689,199	\$367,770	53.37%
4 ALLSTATE INS GRP								
	Allstate Fire & Cas Ins Co	29688	IL	\$177,085	1.95%	\$168,085	\$110,699	65.86%
	Allstate Ind Co	19240	IL	\$105,383	1.16%	\$105,572	\$48,357	45.80%
	Allstate Ins Co	19232	IL	\$173,982	1.91%	\$179,052	\$88,559	49.46%
	Allstate Prop & Cas Ins Co	17230	IL	\$119,723	1.32%	\$116,471	\$60,666	52.09%
	Encompass Ind Co	15130	IL	\$22,445	0.25%	\$21,187	\$11,410	53.86%
	Encompass Ins Co Of Amer	10071	IL	\$9,186	0.10%	\$9,876	\$2,913	29.50%
	Esurance Ins Co	25712	WI	\$25,763	0.28%	\$24,289	\$16,535	68.07%
	First Colonial Ins Co	29980	FL	\$2,190	0.02%	\$2,463	\$638	25.89%
	Group Totals			\$635,757	6.99%	\$626,995	\$339,777	54.21%
5 UNITED SERV AUTOMOBILE ASSN GRP								
	Garrison Prop & Cas Ins Co	21253	TX	\$34,018	0.37%	\$32,924	\$19,343	58.75%
	United Serv Automobile Assn	25941	TX	\$206,815	2.27%	\$204,717	\$102,711	50.17%
	USAA Cas Ins Co	25968	TX	\$156,486	1.72%	\$153,689	\$84,072	54.70%
	USAA Gen Ind Co	18600	TX	\$57,366	0.63%	\$53,280	\$34,036	63.88%
	Group Totals			\$454,685	5.00%	\$444,610	\$240,162	54.02%

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
6	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$195	0.00%	\$163	\$161	98.74%
	Progressive Amer Ins Co	24252	OH	\$400	0.00%	\$430	\$223	51.82%
	Progressive Cas Ins Co	24260	OH	\$132,643	1.46%	\$130,745	\$98,093	75.03%
	Progressive Classic Ins Co	42994	WI	\$15,429	0.17%	\$16,365	\$10,128	61.89%
	Progressive Direct Ins Co	16322	OH	\$150,254	1.65%	\$145,188	\$96,944	66.77%
	Progressive Max Ins Co	24279	OH	\$27,990	0.31%	\$29,102	\$17,915	61.56%
	Progressive Northern Ins Co	38628	WI	\$199	0.00%	\$222	\$786	353.48%
	Progressive Northwestern Ins Co	42919	OH	\$24,697	0.27%	\$26,254	\$17,074	65.03%
	Progressive Preferred Ins Co	37834	OH	\$187	0.00%	\$193	\$12	5.99%
	United Financial Cas Co	11770	OH	\$25,753	0.28%	\$23,041	\$18,042	78.30%
	Group Totals			\$377,746	4.15%	\$371,704	\$259,377	69.78%
7	BERKSHIRE HATHAWAY GRP							
	AttPro RRG Recip RRG	13795	DC	\$17	0.00%	\$7	\$7	89.59%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$2,476	0.03%	\$2,169	(\$1,380)	(63.64)%
	Central States Ind Co Of Omaha	34274	NE	\$986	0.01%	\$956	\$190	19.85%
	Columbia Ins Co	27812	NE	\$1,185	0.01%	\$1,074	\$252	23.45%
	Continental Divide Ins Co	35939	CO	\$2,285	0.03%	\$1,703	\$1,362	79.96%
	Geico Cas Co	41491	MD	\$5,869	0.06%	\$5,636	\$4,125	73.19%
	Geico Gen Ins Co	35882	MD	\$167,762	1.84%	\$164,869	\$112,298	68.11%
	Geico Ind Co	22055	MD	\$88,710	0.98%	\$85,339	\$58,344	68.37%
	General Reins Corp	22039	DE	\$740	0.01%	\$731	(\$160)	(21.91)%
	General Star Natl Ins Co	11967	DE	\$65	0.00%	\$60	(\$83)	(137.63)%
	Government Employees Ins Co	22063	MD	\$56,749	0.62%	\$56,348	\$34,843	61.84%
	Medical Protective Co	11843	IN	\$7,949	0.09%	\$8,915	(\$308)	(3.45)%
	National Ind Co	20087	NE	\$3,814	0.04%	\$3,227	\$1,877	58.15%
	National Liab & Fire Ins Co	20052	CT	\$2,080	0.02%	\$1,152	(\$40)	(3.45)%
	Seaworthy Ins Co	37923	MD	\$569	0.01%	\$435	\$235	54.04%
	Stonewall Ins Co	22276	NE	\$12	0.00%	\$29	\$87	297.03%
	United States Liab Ins Co	25895	PA	\$4,720	0.05%	\$4,528	\$1,488	32.86%
	Group Totals			\$345,988	3.80%	\$337,179	\$213,135	63.46%
8	Pemco Mut Ins Co							
	Pemco Mut Ins Co	24341	WA	\$345,661	3.80%	\$335,668	\$196,890	58.66%
	Group Totals			\$345,661	3.80%	\$335,668	\$196,890	58.66%

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All Dollars in Thousands

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9	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$8,020	0.09%	\$8,294	\$3,905	47.08%
	Charter Oak Fire Ins Co	25615	CT	\$15,268	0.17%	\$15,590	\$6,536	41.92%
	Discover Prop & Cas Ins Co	36463	CT	\$527	0.01%	\$665	(\$264)	(39.65)%
	Farmington Cas Co	41483	CT	\$16	0.00%	\$27	(\$35)	(126.59)%
	Northland Cas Co	24031	CT	\$34	0.00%	\$34	(\$25)	(74.42)%
	Northland Ins Co	24015	CT	\$6,861	0.08%	\$7,814	\$4,898	62.68%
	Phoenix Ins Co	25623	CT	\$8,843	0.10%	\$9,480	\$5,096	53.76%
	St Paul Fire & Marine Ins Co	24767	CT	\$6,612	0.07%	\$6,600	(\$1,829)	(27.72)%
	St Paul Guardian Ins Co	24775	CT	\$100	0.00%	\$146	(\$552)	(378.49)%
	St Paul Mercury Ins Co	24791	CT	\$1,487	0.02%	\$2,361	(\$1,128)	(47.76)%
	St Paul Protective Ins Co	19224	CT	\$11	0.00%	\$13	(\$270)	(1997.95)%
	Standard Fire Ins Co	19070	CT	\$7,337	0.08%	\$7,838	\$1,670	21.30%
	Travelers Cas & Surety Co	19038	CT	\$705	0.01%	\$877	\$2,086	237.80%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$51,938	0.57%	\$53,250	\$10,271	19.29%
	Travelers Cas Ins Co Of Amer	19046	CT	\$13,090	0.14%	\$13,513	\$7,027	52.00%
	Travelers Commercial Ins Co	36137	CT	\$8,241	0.09%	\$8,302	\$4,950	59.62%
	Travelers Home & Marine Ins Co	27998	CT	\$64,407	0.71%	\$64,692	\$36,331	56.16%
	Travelers Ind Co	25658	CT	\$28,408	0.31%	\$28,711	\$11,727	40.84%
	Travelers Ind Co Of Amer	25666	CT	\$12,755	0.14%	\$12,751	\$6,579	51.60%
	Travelers Ind Co Of CT	25682	CT	\$6,395	0.07%	\$5,747	\$280	4.87%
	Travelers Prop Cas Co Of Amer	25674	CT	\$53,923	0.59%	\$53,074	\$15,890	29.94%
	United States Fidelity & Guar Co	25887	CT	\$4	0.00%	\$4	(\$116)	(3153.85)%
	Group Totals			\$294,983	3.24%	\$299,784	\$113,027	37.49%
10	HARTFORD FIRE & CAS GRP							
	Hartford Accident & Ind Co	22357	CT	\$18,370	0.20%	\$18,306	\$16,428	89.74%
	Hartford Cas Ins Co	29424	IN	\$56,594	0.62%	\$56,867	\$38,957	68.51%
	Hartford Fire In Co	19682	CT	\$16,293	0.18%	\$15,095	\$5,257	34.83%
	Hartford Ins Co Of The Midwest	37478	IN	\$18,480	0.20%	\$18,819	\$5,055	26.86%
	Hartford Underwriters Ins Co	30104	CT	\$32,191	0.35%	\$33,074	\$18,765	56.74%
	Property & Cas Ins Co Of Hartford	34690	IN	\$45,073	0.50%	\$47,027	\$24,279	51.63%
	Sentinel Ins Co Ltd	11000	CT	\$23,204	0.26%	\$23,028	\$12,005	52.13%
	Trumbull Ins Co	27120	CT	\$11,890	0.13%	\$10,205	\$7,187	70.42%
	Twin City Fire Ins Co Co	29459	IN	\$24,873	0.27%	\$25,850	\$8,256	31.94%
	Group Totals			\$246,969	2.72%	\$248,270	\$136,188	54.87%

State of Washington
Office of Insurance Commissioner
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Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
	Top Group Totals			\$5,413,271	59.51%	\$5,319,007	\$2,852,688	53.63%
	All Other Companies			\$3,682,711	40.49%	\$3,603,415	\$1,840,869	51.09%
	Totals			\$9,095,981	100.00%	\$8,922,422	\$4,693,557	52.60%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Title

Top 10 Authorized Companies or Groups of
Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	FIDELITY NATL FIN GRP							
	Chicago Title Ins Co	50229	NE	\$69,075	23.96%	\$71,192	\$9,546	13.41%
	Commonwealth Land Title Ins Co	50083	NE	\$1,384	0.48%	\$1,390	\$369	26.55%
	Fidelity Natl Title Ins Co	51586	CA	\$21,451	7.44%	\$21,861	\$2,550	11.67%
	Group Totals			\$91,910	31.88%	\$94,443	\$12,465	13.20%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	CA	\$83,205	28.86%	\$82,109	\$7,887	9.60%
	Group Totals			\$83,205	28.86%	\$82,109	\$7,887	9.60%
3	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	MN	\$47,092	16.33%	\$45,927	\$1,628	3.55%
	Group Totals			\$47,092	16.33%	\$45,927	\$1,628	3.55%
4	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$33,340	11.56%	\$33,055	\$936	2.83%
	Group Totals			\$33,340	11.56%	\$33,055	\$936	2.83%
5	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$13,895	4.82%	\$13,281	\$386	2.91%
	Group Totals			\$13,895	4.82%	\$13,281	\$386	2.91%
6	National Title Ins Of NY Inc							
	National Title Ins Of NY Inc	51020	NY	\$10,532	3.65%	\$10,009	\$67	0.67%
	Group Totals			\$10,532	3.65%	\$10,009	\$67	0.67%
7	GGC Opportunity Fund Grp							
	WFG Natl Title Ins Co	51152	SC	\$7,330	2.54%	\$6,586	\$81	1.23%
	Group Totals			\$7,330	2.54%	\$6,586	\$81	1.23%
8	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	CA	\$1,002	0.35%	\$956	\$0	0.00%
	Group Totals			\$1,002	0.35%	\$956	\$0	0.00%
9	North Amer Title Ins Co							
	North Amer Title Ins Co	50130	CA	\$1	0.00%	\$1	\$0	0.00%
	Group Totals			\$1	0.00%	\$1	\$0	0.00%
	Top Group Totals			\$288,308	100.00%	\$286,366	\$23,451	8.19%
	All Other Companies			\$0	0.00%	(\$4)	\$0	0.00%
	Totals			\$288,308	100.00%	\$286,362	\$23,451	8.19%

(1) Including all Loss Adjustment Expenses (LAE)