

Appendix F

Top 10 Insurance Companies by Line of Business in Washington 2014

State of Washington
Office of Insurance Commissioner
2014 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	\$2,372,250	12.78%	\$2,370,654	\$2,064,246	87.07%	357,322
	Group Hlth Options Inc	47055	WA	HCSC	\$736,801	3.97%	\$732,372	\$610,011	83.29%	139,490
	KPS Hlth Plans	53872	WA	HCSC	\$117,994	0.64%	\$117,994	\$104,019	88.16%	21,350
	Group Totals				\$3,227,045	17.38%	\$3,221,020	\$2,778,276	86.25%	518,162
2	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$85,289	0.46%	\$83,838	\$56,974	67.96%	
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$322,328	1.74%	\$288,842	\$232,521	80.50%	75,835
	Premera Blue Cross	47570	WA	HCSC	\$2,515,223	13.55%	\$2,516,335	\$2,153,199	85.57%	628,645
	Group Totals				\$2,922,840	15.74%	\$2,889,015	\$2,442,694	84.55%	704,480
3	UNITEDHEALTH GRP									
	All Savers Ins Co	82406	IN	L&D	\$324	0.00%	\$401	\$58	14.37%	
	Golden Rule Ins Co	62286	IN	L&D	\$224	0.00%	\$222	\$181	81.49%	
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$2,962	0.02%	\$2,962	\$2,304	77.80%	
	Unimerica Ins Co	91529	WI	L&D	\$6,101	0.03%	\$5,842	\$5,669	97.04%	
	UnitedHealthcare Ins Co	79413	CT	L&D	\$846,522	4.56%	\$848,042	\$688,925	81.24%	
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,521,460	8.20%	\$1,334,388	\$1,149,126	86.12%	282,349
	Group Totals				\$2,377,593	12.81%	\$2,191,856	\$1,846,263	84.23%	282,349
4	CAMBIA HEALTH SOLUTIONS INC									
	Asuris NW Hlth	47350	WA	HCSC	\$166,519	0.90%	\$166,984	\$136,747	81.89%	41,226
	BridgeSpan Hlth Co	95303	UT	HMO	\$12,812	0.07%	\$12,812	\$16,695	130.30%	2,639
	LifeMap Assur Co	97985	OR	L&D	\$33,180	0.18%	\$32,811	\$26,913	82.02%	
	Regence BCBS of OR	54933	OR	HCSC	\$141,650	0.76%	\$141,634	\$123,319	87.07%	25,712
	Regence BlueShield	53902	WA	HCSC	\$1,822,083	9.81%	\$1,829,007	\$1,607,498	87.89%	446,131
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$6,862	0.04%	\$6,867	\$6,340	92.33%	1,601
	Group Totals				\$2,183,107	11.76%	\$2,190,115	\$1,917,511	87.55%	517,309
5	MOLINA HEALTHCARE INC GRP									
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,601,335	8.63%	\$1,357,696	\$1,195,114	88.03%	497,508
	Group Totals				\$1,601,335	8.63%	\$1,357,696	\$1,195,114	88.03%	497,508
6	COMMUNITY HLTH PLAN OF WA									
	Community Hlth Plan of WA	47049	WA	HCSC	\$1,123,889	6.05%	\$1,123,889	\$1,037,415	92.31%	351,190
	Group Totals				\$1,123,889	6.05%	\$1,123,889	\$1,037,415	92.31%	351,190

State of Washington
Office of Insurance Commissioner
2014 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)
7	CENTENE CORP GRP									
	Celtic Ins Co	80799	IL	L&D	\$54	0.00%	\$44	\$11	25.63%	
	Coordinated Care Corp	95831	IN	HMO	\$600,017	3.23%	\$600,017	\$554,312	92.38%	193,921
	Group Totals				\$600,071	3.23%	\$600,061	\$554,323	92.38%	193,921
8	ANTHEM INC GRP									
	Amerigroup Washington Inc	14073	WA	HCSC	\$585,160	3.15%	\$389,931	\$334,243	85.72%	129,710
	Anthem Life Ins Co	61069	IN	L&D	\$2	0.00%	\$2	\$8	438.70%	
	Unicare Life & Hlth Ins Co	80314	IN	L&D	\$1,462	0.01%	\$1,470	\$1,247	84.78%	
	Group Totals				\$586,624	3.16%	\$391,403	\$335,498	85.72%	129,710
9	KAISER FOUNDATION GRP									
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$551,634	2.97%	\$551,634	\$529,281	95.95%	78,199
	Group Totals				\$551,634	2.97%	\$551,634	\$529,281	95.95%	78,199
10	DELTA DENTAL OF WA									
	Delta Dental of WA	47341	WA	HCSC	\$441,264	2.38%	\$438,600	\$374,853	85.47%	964,302
	Group Totals				\$441,264	2.38%	\$438,600	\$374,853	85.47%	964,302
	Top 10 Group Total				\$15,615,403	84.11%	\$14,955,291	\$13,011,229	87.00%	4,237,130
	All Other Companies				\$2,950,063	15.89%	\$2,939,101	\$2,527,083	85.98%	1,368,502
	Totals(4)				\$18,565,466	100.00%	\$17,894,392	\$15,538,312	86.83%	5,605,632

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

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

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

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

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share
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	\$61	\$0	\$0	\$0	\$61	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$323,361	\$0	\$28,820	\$0	\$352,181	7.73%
	Group Totals			\$323,422	\$0	\$28,820	\$0	\$352,242	7.73%
2	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$311,849	\$0	\$821	\$0	\$312,671	6.86%
	Group Totals			\$311,849	\$0	\$821	\$0	\$312,671	6.86%
3	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$197,983	\$0	\$6,583	\$0	\$204,566	4.49%
	United States Life Ins Co in the Cit	70106	NY	\$13	\$0	\$0	\$0	\$13	0.00%
	Variable Ann Life Ins Co	70238	TX	\$54,337	\$0	\$32,664	\$0	\$87,001	1.91%
	Group Totals			\$252,333	\$0	\$39,247	\$0	\$291,580	6.40%
4	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$280,913	\$0	\$4,568	\$0	\$285,480	6.26%
	Group Totals			\$280,913	\$0	\$4,568	\$0	\$285,480	6.26%
5	ALLIANZ INS GRP								
	Allianz Life Ins Co Of N Amer	90611	MN	\$286,271	\$0	\$0	\$0	\$286,271	6.28%
	Group Totals			\$286,271	\$0	\$0	\$0	\$286,271	6.28%
6	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$141,229	\$0	\$98,197	\$0	\$239,426	5.25%
	TIAA Cref Life Ins Co	60142	NY	\$7,408	\$0	\$0	\$0	\$7,408	0.16%
	Group Totals			\$148,637	\$0	\$98,197	\$0	\$246,834	5.41%
7	ING Amer Ins Holding Grp								
	Reliastar Life Ins Co	67105	MN	\$5,497	\$0	\$1,455	\$0	\$6,952	0.15%
	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%
	Voya Ins & Ann Co	80942	IA	\$37,435	\$0	\$26	\$0	\$37,461	0.82%
	Voya Retirement Ins & Ann Co	86509	CT	\$481	\$0	\$188,254	\$0	\$188,735	4.14%
	Group Totals			\$43,417	\$0	\$189,735	\$0	\$233,152	5.11%
8	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$143,434	\$0	\$0	\$0	\$143,434	3.15%
	Prudential Ann Life Assur Corp	86630	AZ	\$1,457	\$0	\$0	\$0	\$1,457	0.03%
	Prudential Ins Co Of Amer	68241	NJ	\$1,676	\$0	\$79,889	\$0	\$81,565	1.79%
	Group Totals			\$146,567	\$0	\$79,889	\$0	\$226,456	4.97%

State of Washington
Office of Insurance Commissioner
2014 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	Sammons Enterprises Grp								
	Equitrust Life Ins Co	62510	IL	\$18,032	\$0	\$64	\$0	\$18,097	0.40%
	Guggenheim Life & Ann Co	83607	DE	\$6,761	\$0	\$0	\$0	\$6,761	0.15%
	Midland Natl Life Ins Co	66044	IA	\$8,601	\$0	\$98	\$0	\$8,698	0.19%
	North Amer Co Life & Hlth Ins	66974	IA	\$5,920	\$0	\$70	\$0	\$5,991	0.13%
	Security Benefit Life Ins Co	68675	KS	\$152,126	\$0	\$1,734	\$0	\$153,860	3.38%
	Group Totals			\$191,440	\$0	\$1,967	\$0	\$193,406	4.24%
10	Aegon US Holding Grp								
	Transamerica Advisors Life Ins Co	79022	AR	\$30	\$0	\$0	\$0	\$30	0.00%
	Transamerica Life Ins Co	86231	IA	\$162,411	\$0	\$1,504	\$0	\$163,915	3.60%
	Transamerica Premier Life Ins Co	66281	IA	\$16,047	\$0	\$10	\$0	\$16,057	0.35%
	Group Totals			\$178,488	\$0	\$1,514	\$0	\$180,002	3.95%
	Top Group Totals			\$2,163,337	\$0	\$444,757	\$0	\$2,608,094	57.21%
	All Other Companies			\$1,554,885	\$0	\$395,755	\$0	\$1,950,640	42.79%
	Totals			\$3,718,222	\$0	\$840,512	\$0	\$4,558,734	100.00%

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share
Line of Business: Life - 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	\$19	\$0	\$4	\$0	\$23	0.00%
	General Amer Life Ins Co	63665	MO	\$4,340	\$0	\$2	\$0	\$4,342	0.19%
	Metlife Ins Co USA	87726	DE	\$23,537	\$0	\$0	\$0	\$23,537	1.01%
	Metropolitan Life Ins Co	65978	NY	\$23,894	\$0	\$136,642	\$0	\$160,536	6.91%
	Metropolitan Tower Life Ins Co	97136	DE	\$1,264	\$0	\$0	\$0	\$1,264	0.05%
	New England Life Ins Co	91626	MA	\$1,835	\$0	\$0	\$0	\$1,835	0.08%
	Group Totals			\$54,890	\$0	\$136,648	\$0	\$191,538	8.24%
2	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$180,679	\$0	\$0	\$0	\$180,679	7.77%
	Group Totals			\$180,679	\$0	\$0	\$0	\$180,679	7.77%
3	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$34,768	\$0	\$2,328	\$0	\$37,096	1.60%
	New York Life Ins Co	66915	NY	\$113,161	\$0	\$23,160	\$0	\$136,321	5.87%
	NYS Life Ins Co Of AZ	81353	AZ	\$2,113	\$0	\$0	\$0	\$2,113	0.09%
	Group Totals			\$150,042	\$0	\$25,488	\$0	\$175,530	7.55%
4	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$30,985	\$0	\$0	\$0	\$30,985	1.33%
	Prudential Ann Life Assur Corp	86630	AZ	\$94	\$0	\$0	\$0	\$94	0.00%
	Prudential Ins Co Of Amer	68241	NJ	\$12,926	\$0	\$57,009	\$0	\$69,936	3.01%
	Group Totals			\$44,006	\$0	\$57,009	\$0	\$101,015	4.35%
5	MASS MUT LIFE INS GRP								
	CM Life Ins Co	93432	CT	\$3,148	\$0	\$0	\$0	\$3,148	0.14%
	Massachusetts Mut Life Ins Co	65935	MA	\$42,299	\$0	\$53,947	\$0	\$96,245	4.14%
	MML Bay State Life Ins Co	70416	CT	\$867	\$0	\$0	\$0	\$867	0.04%
	Group Totals			\$46,314	\$0	\$53,947	\$0	\$100,261	4.31%
6	ING Amer Ins Holding Grp								
	Midwestern United Life Ins Co	66109	IN	\$26	\$0	\$0	\$0	\$26	0.00%
	Reliastar Life Ins Co	67105	MN	\$23,822	\$0	\$31,983	\$0	\$55,805	2.40%
	Reliastar Life Ins Co Of NY	61360	NY	\$262	\$0	\$51	\$0	\$314	0.01%
	Security Life Of Denver Ins Co	68713	CO	\$27,592	\$0	\$0	\$0	\$27,592	1.19%
	Voya Ins & Ann Co	80942	IA	\$1,596	\$0	\$0	\$0	\$1,596	0.07%
	Voya Retirement Ins & Ann Co	86509	CT	\$1,033	\$0	\$53	\$0	\$1,086	0.05%
	Group Totals			\$54,332	\$0	\$32,087	\$0	\$86,419	3.72%
7	PACIFIC LIFE GRP								
	Pacific Life Ins Co	67466	NE	\$82,702	\$0	\$0	\$0	\$82,702	3.56%
	Group Totals			\$82,702	\$0	\$0	\$0	\$82,702	3.56%

State of Washington
Office of Insurance Commissioner
2014 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
8	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$2,526	\$0	\$7	\$0	\$2,533	0.11%
	Lincoln Life & Ann Co of NY	62057	NY	\$71	\$0	\$106	\$0	\$177	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$67,245	\$0	\$7,957	\$0	\$75,202	3.24%
	Group Totals			\$69,843	\$0	\$8,069	\$0	\$77,912	3.35%
9	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$74,127	\$0	\$819	\$0	\$74,946	3.22%
	Group Totals			\$74,127	\$0	\$819	\$0	\$74,946	3.22%
10	JOHN HANCOCK GRP								
	John Hancock Life & Hlth Ins Co	93610	MA	\$16	\$0	\$0	\$0	\$16	0.00%
	John Hancock Life Ins Co USA	65838	MI	\$65,087	\$0	(\$19)	\$0	\$65,068	2.80%
	Group Totals			\$65,104	\$0	(\$19)	\$0	\$65,084	2.80%
	Top Group Totals			\$822,038	\$0	\$314,048	\$0	\$1,136,086	48.88%
	All Other Companies			\$929,772	\$4,638	\$253,515	\$5	\$1,187,930	51.12%
	Totals			\$1,751,809	\$4,638	\$567,563	\$5	\$2,324,016	100.00%

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share
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	\$3,901	\$0	\$6	\$0	\$3,908	0.26%
	Nationwide Life Ins Co	66869	OH	\$97,555	\$0	\$100,591	\$0	\$198,146	13.42%
	Group Totals			\$101,456	\$0	\$100,597	\$0	\$202,053	13.68%
2	HARTFORD FIRE & CAS GRP								
	Hartford Life & Ann Ins Co	71153	CT	\$4,090	\$0	\$0	\$0	\$4,090	0.28%
	Hartford Life Ins Co	88072	CT	\$1,483	\$0	\$61,104	\$0	\$62,587	4.24%
	Group Totals			\$5,572	\$0	\$61,104	\$0	\$66,677	4.52%
3	Mutual Of Amer Life Ins Co								
	Mutual Of Amer Life Ins Co	88668	NY	\$6,996	\$0	\$24,809	\$0	\$31,805	2.15%
	Group Totals			\$6,996	\$0	\$24,809	\$0	\$31,805	2.15%
4	PENN MUT GRP								
	Penn Mut Life Ins Co	67644	PA	\$18,830	\$0	\$0	\$0	\$18,830	1.28%
	Group Totals			\$18,830	\$0	\$0	\$0	\$18,830	1.28%
	Top Group Totals			\$132,854	\$0	\$186,510	\$0	\$319,364	21.63%
	All Other Companies			\$12	\$0	\$1,157,234	\$0	\$1,157,246	78.37%
	Totals			\$132,866	\$0	\$1,343,744	\$0	\$1,476,610	100.00%

State of Washington

Office of Insurance Commissioner

2014 Washington Market Share 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	\$24,959	0.26%	\$26,322	\$5,541	21.05%
	American Fire & Cas Co	24066	NH	\$28,658	0.30%	\$26,965	\$13,382	49.63%
	American States Ins Co	19704	IN	\$51,540	0.54%	\$51,642	\$20,943	40.55%
	American States Preferred Ins Co	37214	IN	\$7,142	0.08%	\$7,000	\$3,047	43.54%
	Employers Ins of Wausau	21458	WI	\$1,321	0.01%	\$1,676	\$712	42.49%
	First Liberty Ins Corp	33588	IL	\$789	0.01%	\$466	\$219	47.00%
	First Natl Ins Co Of Amer	24724	NH	\$210,938	2.22%	\$188,263	\$129,853	68.97%
	General Ins Co Of Amer	24732	NH	\$14,885	0.16%	\$15,605	\$2,415	15.47%
	Liberty Ins Corp	42404	IL	\$18,790	0.20%	\$16,419	\$10,905	66.42%
	Liberty Ins Underwriters Inc	19917	IL	\$15,668	0.16%	\$15,756	\$6,119	38.84%
	Liberty Mut Fire Ins Co	23035	WI	\$142,390	1.50%	\$135,911	\$77,156	56.77%
	Liberty Mut Ins Co	23043	MA	\$69,752	0.73%	\$69,709	\$28,677	41.14%
	Liberty Northwest Ins Corp	41939	OR	\$7,827	0.08%	\$9,117	\$4,784	52.48%
	LM Ins Corp	33600	IL	\$6,857	0.07%	\$5,108	\$3,762	73.66%
	North Pacific Ins Co	23892	OR	\$19,764	0.21%	\$21,023	\$8,196	38.99%
	Ohio Cas Ins Co	24074	NH	\$31,749	0.33%	\$28,650	\$12,388	43.24%
	Ohio Security Ins Co	24082	NH	\$68,159	0.72%	\$60,166	\$28,134	46.76%
	Oregon Automobile Ins Co	23922	OR	\$2,921	0.03%	\$3,426	\$5,779	168.66%
	Safeco Ins Co Of Amer	24740	NH	\$215,435	2.27%	\$208,541	\$106,471	51.05%
	Safeco Ins Co Of IL	39012	IL	\$141,013	1.48%	\$143,861	\$86,084	59.84%
	Safeco Ins Co of OR	11071	OR	\$28,857	0.30%	\$29,263	\$17,526	59.89%
	Wausau Underwriters Ins Co	26042	WI	\$348	0.00%	\$1,493	\$483	32.37%
	West Amer Ins Co	44393	IN	\$14,174	0.15%	\$13,234	\$6,680	50.48%
	Group Totals			\$1,123,937	11.83%	\$1,079,617	\$579,256	53.83%
2 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$432,574	4.55%	\$428,201	\$206,340	48.19%
	State Farm Mut Auto Ins Co	25178	IL	\$587,222	6.18%	\$578,433	\$348,798	60.30%
	Group Totals			\$1,019,797	10.74%	\$1,006,634	\$555,138	55.14%

State of Washington
Office of Insurance Commissioner

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

2014 Washington Market Share and Loss Ratio

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
3 FARMERS INS GRP								
	21st Century Advantage Ins Co	25232	MN	\$3,525	0.04%	\$3,650	\$2,168	59.40%
	21st Century Centennial Ins Co	34789	PA	\$1,289	0.01%	\$1,349	\$596	44.16%
	21st Century N Amer Ins Co	32220	NY	\$6,157	0.06%	\$6,548	\$4,163	63.57%
	21st Century Preferred Ins Co	22225	PA	\$458	0.00%	\$487	\$43	8.91%
	21st Century Premier Ins Co	20796	PA	\$6,575	0.07%	\$5,802	\$3,858	66.48%
	Coast Natl Ins Co	25089	CA	\$24,035	0.25%	\$24,276	\$15,883	65.43%
	Farmers Ins Co Of WA	21644	WA	\$387,681	4.08%	\$397,235	\$207,028	52.12%
	Farmers Ins Exch	21652	CA	\$35,779	0.38%	\$35,748	\$15,145	42.36%
	Fire Ins Exch	21660	CA	\$64,024	0.67%	\$61,482	\$31,106	50.59%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$73,855	0.78%	\$72,604	\$35,651	49.10%
	Foremost Prop & Cas Ins Co	11800	MI	\$8,625	0.09%	\$8,324	\$5,463	65.62%
	Foremost Signature Ins Co	41513	MI	\$3,032	0.03%	\$2,007	\$93	4.63%
	Mid Century Ins Co	21687	CA	\$41,611	0.44%	\$35,776	\$16,728	46.76%
	Truck Ins Exch	21709	CA	\$33,460	0.35%	\$33,577	\$14,351	42.74%
	Group Totals			\$690,106	7.27%	\$688,866	\$352,276	51.13%
4 ALLSTATE INS GRP								
	Allstate Fire & Cas Ins Co	29688	IL	\$211,630	2.23%	\$203,690	\$130,620	64.13%
	Allstate Ind Co	19240	IL	\$105,663	1.11%	\$105,984	\$51,247	48.35%
	Allstate Ins Co	19232	IL	\$160,234	1.69%	\$163,978	\$88,739	54.12%
	Allstate Prop & Cas Ins Co	17230	IL	\$120,459	1.27%	\$118,247	\$68,203	57.68%
	Encompass Ind Co	15130	IL	\$25,771	0.27%	\$24,295	\$15,929	65.57%
	Encompass Ins Co Of Amer	10071	IL	\$8,269	0.09%	\$8,821	\$3,982	45.14%
	Esurance Ins Co	25712	WI	\$31,834	0.34%	\$30,677	\$22,440	73.15%
	First Colonial Ins Co	29980	FL	\$2,463	0.03%	\$2,090	\$906	43.34%
	Group Totals			\$666,325	7.01%	\$657,783	\$382,067	58.08%
5 UNITED SERV AUTOMOBILE ASSN GRP								
	Garrison Prop & Cas Ins Co	21253	TX	\$37,560	0.40%	\$36,335	\$22,414	61.69%
	United Serv Automobile Assn	25941	TX	\$210,704	2.22%	\$209,179	\$125,543	60.02%
	USAA Cas Ins Co	25968	TX	\$163,917	1.73%	\$161,449	\$116,360	72.07%
	USAA Gen Ind Co	18600	TX	\$67,211	0.71%	\$64,701	\$43,605	67.40%
	Group Totals			\$479,392	5.05%	\$471,663	\$307,921	65.28%

State of Washington

Office of Insurance Commissioner

2014 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	\$354	0.00%	\$294	\$195	66.11%
	Progressive Amer Ins Co	24252	OH	\$386	0.00%	\$398	\$278	69.88%
	Progressive Cas Ins Co	24260	OH	\$131,152	1.38%	\$133,054	\$86,587	65.08%
	Progressive Classic Ins Co	42994	WI	\$13,363	0.14%	\$14,321	\$8,074	56.38%
	Progressive Direct Ins Co	16322	OH	\$170,988	1.80%	\$166,325	\$105,663	63.53%
	Progressive Max Ins Co	24279	OH	\$24,873	0.26%	\$25,829	\$14,993	58.05%
	Progressive Northern Ins Co	38628	WI	\$160	0.00%	\$178	(\$438)	(245.21)%
	Progressive Northwestern Ins Co	42919	OH	\$20,547	0.22%	\$21,649	\$12,596	58.18%
	Progressive Preferred Ins Co	37834	OH	\$182	0.00%	\$188	\$27	14.58%
	United Financial Cas Co	11770	OH	\$33,492	0.35%	\$30,201	\$20,466	67.77%
	Group Totals			\$395,495	4.16%	\$392,438	\$248,443	63.31%
7	BERKSHIRE HATHAWAY GRP							
	AttPro RRG Recip RRG	13795	DC	\$46	0.00%	\$29	\$7	22.40%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$3,583	0.04%	\$2,995	\$1,140	38.06%
	Berkshire Hathaway Specialty Ins Co	22276	NE	\$12	0.00%	\$7	(\$2)	(34.54)%
	Central States Ind Co Of Omaha	34274	NE	\$814	0.01%	\$814	(\$44)	(5.40)%
	Columbia Ins Co	27812	NE	\$1,442	0.02%	\$1,275	\$568	44.55%
	Continental Divide Ins Co	35939	CO	\$5,376	0.06%	\$3,764	\$2,609	69.32%
	GEICO Advantage Ins Co	14138	NE	\$15,561	0.16%	\$8,375	\$7,759	92.64%
	Geico Cas Co	41491	MD	\$6,201	0.07%	\$6,418	\$3,994	62.23%
	GEICO Choice Ins Co	14139	NE	\$12,726	0.13%	\$6,904	\$6,159	89.21%
	Geico Gen Ins Co	35882	MD	\$169,995	1.79%	\$172,001	\$120,671	70.16%
	Geico Ind Co	22055	MD	\$88,136	0.93%	\$91,243	\$61,184	67.06%
	GEICO Secure Ins Co	14137	NE	\$8,760	0.09%	\$4,745	\$4,525	95.35%
	General Reins Corp	22039	DE	\$664	0.01%	\$709	\$221	31.18%
	General Star Natl Ins Co	11967	DE	\$78	0.00%	\$70	(\$31)	(44.12)%
	Government Employees Ins Co	22063	MD	\$56,591	0.60%	\$57,028	\$36,908	64.72%
	Medical Protective Co	11843	IN	\$7,941	0.08%	\$8,183	\$1,338	16.35%
	National Ind Co	20087	NE	\$5,739	0.06%	\$4,326	\$1,627	37.61%
	National Liab & Fire Ins Co	20052	CT	\$3,583	0.04%	\$3,070	\$1,290	42.00%
	Seaworthy Ins Co	37923	MD	\$783	0.01%	\$678	\$241	35.60%
	United States Liab Ins Co	25895	PA	\$5,838	0.06%	\$5,567	\$1,501	26.96%
	Group Totals			\$393,869	4.15%	\$378,201	\$251,663	66.52%
8	Pemco Mut Ins Co							
	Pemco Mut Ins Co	24341	WA	\$361,890	3.81%	\$353,857	\$225,679	63.78%
	Group Totals			\$361,890	3.81%	\$353,857	\$225,679	63.78%

State of Washington

Office of Insurance Commissioner

2014 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
9	Travelers Grp							
	Automobile Ins Co Of Hartford CT	19062	CT	\$7,247	0.08%	\$7,666	\$3,357	43.79%
	Charter Oak Fire Ins Co	25615	CT	\$14,793	0.16%	\$14,732	\$8,503	57.71%
	Discover Prop & Cas Ins Co	36463	CT	\$281	0.00%	\$310	(\$280)	(90.54)%
	Farmington Cas Co	41483	CT	\$10	0.00%	\$10	(\$159)	(1578.81)%
	Northland Cas Co	24031	CT	\$67	0.00%	\$41	\$0	(1.22)%
	Northland Ins Co	24015	CT	\$6,970	0.07%	\$6,806	\$5,561	81.70%
	Phoenix Ins Co	25623	CT	\$8,585	0.09%	\$8,316	\$5,902	70.97%
	St Paul Fire & Marine Ins Co	24767	CT	\$4,073	0.04%	\$5,108	(\$1,076)	(21.07)%
	St Paul Guardian Ins Co	24775	CT	\$98	0.00%	\$138	\$44	32.15%
	St Paul Mercury Ins Co	24791	CT	\$1,381	0.01%	\$1,682	\$4,161	247.40%
	Standard Fire Ins Co	19070	CT	\$5,620	0.06%	\$6,333	\$2,759	43.57%
	Travelers Cas & Surety Co	19038	CT	\$780	0.01%	\$803	\$1,278	159.02%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$53,639	0.56%	\$55,410	\$4,938	8.91%
	Travelers Cas Ins Co Of Amer	19046	CT	\$13,366	0.14%	\$13,178	\$10,161	77.11%
	Travelers Commercial Ins Co	36137	CT	\$7,839	0.08%	\$7,973	\$3,603	45.20%
	Travelers Home & Marine Ins Co	27998	CT	\$58,975	0.62%	\$60,715	\$34,330	56.54%
	Travelers Ind Co	25658	CT	\$28,749	0.30%	\$28,344	\$15,180	53.56%
	Travelers Ind Co Of Amer	25666	CT	\$12,100	0.13%	\$12,438	\$4,131	33.21%
	Travelers Ind Co Of CT	25682	CT	\$8,037	0.08%	\$7,494	\$1,661	22.17%
	Travelers Prop Cas Co Of Amer	25674	CT	\$54,428	0.57%	\$54,360	\$17,995	33.10%
	United States Fidelity & Guar Co	25887	CT	\$1	0.00%	\$1	\$233	25331.34%
	Group Totals			\$287,039	3.02%	\$291,857	\$122,280	41.79%
10	HARTFORD FIRE & CAS GRP							
	Hartford Accident & Ind Co	22357	CT	\$19,877	0.21%	\$19,368	\$15,330	79.15%
	Hartford Cas Ins Co	29424	IN	\$59,686	0.63%	\$58,852	\$34,960	59.40%
	Hartford Fire In Co	19682	CT	\$15,356	0.16%	\$15,505	\$4,918	31.72%
	Hartford Ins Co Of The Midwest	37478	IN	\$17,044	0.18%	\$17,422	\$10,108	58.02%
	Hartford Underwriters Ins Co	30104	CT	\$29,908	0.31%	\$30,927	\$15,947	51.56%
	Property & Cas Ins Co Of Hartford	34690	IN	\$42,142	0.44%	\$43,589	\$25,666	58.88%
	Sentinel Ins Co Ltd	11000	CT	\$23,507	0.25%	\$23,402	\$7,786	33.27%
	Trumbull Ins Co	27120	CT	\$15,108	0.16%	\$13,588	\$10,595	77.97%
	Twin City Fire Ins Co Co	29459	IN	\$23,091	0.24%	\$23,833	\$15,380	64.53%
	Group Totals			\$245,720	2.59%	\$246,486	\$140,688	57.07%
	Top Group Totals			\$5,663,568	59.62%	\$5,567,403	\$3,165,412	56.86%
	All Other Companies			\$3,835,124	40.38%	\$3,779,459	\$2,093,138	55.38%
	Totals			\$9,498,692	100.00%	\$9,346,861	\$5,258,551	56.26%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2014 Washington Market Share and Loss Ratio
Line of Business: 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	\$59,904	24.02%	\$61,584	\$4,730	7.68%
	Commonwealth Land Title Ins Co	50083	NE	\$634	0.25%	\$615	\$1,505	244.66%
	Fidelity Natl Title Ins Co	51586	CA	\$18,935	7.59%	\$19,286	\$2,308	11.97%
	National Title Ins Of NY Inc	51020	NY	\$5,756	2.31%	\$5,582	\$50	0.89%
	Group Totals			\$85,229	34.18%	\$87,067	\$8,592	9.87%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	NE	\$74,065	29.70%	\$81,703	\$7,881	9.65%
	Group Totals			\$74,065	29.70%	\$81,703	\$7,881	9.65%
3	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	FL	\$40,422	16.21%	\$40,158	\$1,306	3.25%
	Group Totals			\$40,422	16.21%	\$40,158	\$1,306	3.25%
4	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$30,044	12.05%	\$29,462	\$1,305	4.43%
	Group Totals			\$30,044	12.05%	\$29,462	\$1,305	4.43%
5	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$12,048	4.83%	\$11,740	\$0	0.00%
	Group Totals			\$12,048	4.83%	\$11,740	\$0	0.00%
6	WFG Natl Title Ins Co							
	WFG Natl Title Ins Co	51152	SC	\$5,364	2.15%	\$4,969	\$281	5.66%
	Group Totals			\$5,364	2.15%	\$4,969	\$281	5.66%
7	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	CA	\$1,270	0.51%	\$1,245	\$0	0.00%
	Group Totals			\$1,270	0.51%	\$1,245	\$0	0.00%
8	North Amer Title Ins Co							
	North Amer Title Ins Co	50130	CA	\$941	0.38%	\$847	\$27	3.19%
	Group Totals			\$941	0.38%	\$847	\$27	3.19%
	Top Group Totals			\$249,384	100.00%	\$257,191	\$19,392	7.54%
	All Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals			\$249,384	100.00%	\$257,191	\$19,392	7.54%

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