# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 Washington Natl Ins Co	70319	IN	L&D	\$23	46.34%	\$23	\$13	54.35%	
2 Boston Mut Life Ins Co	61476	MA	L&D	\$12	23.84%	\$13	\$0	0.00%	
3 Horace Mann Life Ins Co	64513	IL	L&D	\$5	10.91%	\$5	\$0	(5.50)%	
4 Union Fidelity Life Ins Co	62596	KS	L&D	\$3	6.70%	\$3	\$0	0.00%	
5 National Cas Co	11991	ОН	P&C	\$2	4.29%	\$2	(\$1)	(71.91)%	
6 Mutual Of Omaha Ins Co	71412	NE	L&D	\$2	4.25%	\$2	\$6	291.21%	
7 Continental Gen Ins Co	71404	TX	L&D	\$1	1.48%	\$1	\$0	36.62%	
All 11 Other Companies				\$1	2.19%	\$1	\$70	1.99%	
Totals (Loss Ra	tio is average)(4)			\$49	100.00%	\$51	\$87	172.38%	

<sup>(1)</sup>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.

# Office of Insurance Commissioner

Top 40 Authorized Companies

Zero Premium Companies Excluded

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 American Hlth & Life Ins Co	60518	TX	L&D	\$2,423	57.85%	\$2,082	\$1,126	54.07%	
2 Minnesota Life Ins Co	66168	MN	L&D	\$761	18.18%	\$741	\$72	9.75%	
3 Life Of The South Ins Co	97691	GA	L&D	\$330	7.89%	\$244	\$62	25.40%	
4 CMFG Life Ins Co	62626	IA	L&D	\$309	7.37%	\$306	\$261	85.33%	
5 Plateau Ins Co	97152	TN	L&D	\$187	4.47%	\$153	\$24	15.75%	
6 American Natl Ins Co	60739	TX	L&D	\$54	1.28%	\$50	\$1	2.29%	
7 Central States H & L Co Of Omaha	61751	NE	L&D	\$46	1.10%	\$54	\$3	5.36%	
8 Securian Life Ins Co	93742	MN	L&D	\$34	0.80%	\$53	(\$2)	(3.09)%	
9 American Bankers Life Assur Co Of FL	60275	FL	L&D	\$21	0.50%	\$21	\$6	28.22%	
10 Pavonia Life Ins Co of MI	93777	MI	L&D	\$15	0.37%	\$15	\$4	25.19%	
11 American Security Ins Co	42978	DE	P&C	\$9	0.21%	\$9	\$0	(0.12)%	
12 Transamerica Life Ins Co	86231	IA	L&D	\$5	0.11%	\$0	\$0	0.00%	
13 Central States Ind Co Of Omaha	34274	NE	P&C	\$2	0.06%	\$2	\$0	(10.29)%	
All 5 Other Companies				(\$8)	(0.18)%	\$35	\$18	192.82%	
Totals (Loss Ratio is a	average)(4)		_	\$4,188	100.00%	\$3,765	\$1,575	41.84%	

<sup>(1)</sup>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 only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington.

# Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium Companies Excluded

# 2021 Washington Market Share and Loss Ratio Line of Business: Accident and Health - Group

All Dollars in Thousands

Rank 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	\$1,963,188	23.23%	\$1,963,914	\$1,737,072	88.45%	346,4
2 Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,305,787	15.45%	\$1,304,257	\$1,154,246	88.50%	232,3
3 Regence BlueShield	53902	WA	HCSC	\$1,123,118	13.29%	\$1,124,385	\$922,325	82.03%	189,8
4 Kaiser Found HIth Plan of WA Options	47055	WA	HCSC	\$898,040	10.63%	\$913,248	\$845,921	92.63%	136,5
5 UnitedHealthcare Ins Co	79413	CT	L&D	\$555,908	6.58%	\$547,755	\$436,639	79.71%	
6 Kaiser Found HIth Plan of the NW	95540	OR	HMO	\$311,595	3.69%	\$311,595	\$284,081	91.17%	53,0
7 Cigna Hlth & Life Ins Co	67369	CT	L&D	\$304,922	3.61%	\$306,250	\$251,004	81.96%	
8 Aetna Life Ins Co	60054	CT	L&D	\$304,574	3.60%	\$305,149	\$248,220	81.34%	
9 Hartford Life & Accident Ins Co	70815	CT	L&D	\$186,113	2.20%	\$187,907	\$38,706	20.60%	
10 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$183,954	2.18%	\$183,985	\$147,764	80.31%	32,0
11 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$134,661	1.59%	\$135,110	\$80,400	59.51%	
12 Metropolitan Life Ins Co	65978	NY	L&D	\$131,449	1.56%	\$119,407	\$129,338	108.32%	
13 Regence BCBS of OR	54933	OR	HCSC	\$109,411	1.29%	\$109,411	\$93,678	85.62%	17,7
14 Unum Life Ins Co Of Amer	62235	ME	L&D	\$102,145	1.21%	\$101,713	\$160,632	157.93%	
15 Asuris NW Hlth	47350	WA	HCSC	\$90,203	1.07%	\$91,002	\$73,378	80.63%	16,
16 Standard Ins Co	69019	OR	L&D	\$77,374	0.92%	\$87,139	\$71,076	81.57%	
17 Prudential Ins Co Of Amer	68241	NJ	L&D	\$61,074	0.72%	\$61,852	\$34,279	55.42%	
18 Life Ins Co Of N Amer	65498	PA	L&D	\$60,736	0.72%	\$60,770	\$46,111	75.88%	
19 Principal Life Ins Co	61271	IA	L&D	\$38,448	0.45%	\$38,438	\$23,568	61.31%	
20 Lincoln Natl Life Ins Co	65676	IN	L&D	\$38,039	0.45%	\$38,302	\$30,975	80.87%	
21 Symetra Life Ins Co	68608	IA	L&D	\$29,594	0.35%	\$29,702	\$20,592	69.33%	
22 Reliastar Life Ins Co	67105	MN	L&D	\$27,451	0.32%	\$27,898	\$10,984	39.37%	
23 Timber Products Manufacturers Trust	12239	WA	MEWA	\$27,011	0.32%	\$27,011	\$26,485	98.05%	5,
24 HCC Life Ins Co	92711	IN	L&D	\$25,949	0.31%	\$25,949	\$25,079	96.65%	
25 Lifewise Assur Co	94188	WA	L&D	\$22,301	0.26%	\$24,820	\$23,749	95.69%	5,
26 Reliance Standard Life Ins Co	68381	IL	L&D	\$19,639	0.23%	\$19,591	\$13,053	66.63%	
27 Guardian Life Ins Co Of Amer	64246	NY	L&D	\$19,629	0.23%	\$19,749	\$13,206	66.87%	
28 Companion Life Ins Co	77828	SC	L&D	\$19,158	0.23%	\$18,927	\$12,998	68.67%	
29 Continental Amer Ins Co	71730	NE	L&D	\$17,960	0.21%	\$18,380	\$4,400	23.94%	
30 United Of Omaha Life Ins Co	69868	NE	L&D	\$17,355	0.21%	\$17,475	\$8,602	49.23%	
31 Providence Hlth Plan	95005	OR	HMO	\$16,890	0.20%	\$16,890	\$15,161	89.76%	2,4
32 Union Labor Life Ins Co	69744	MD	L&D	\$16,269	0.19%	\$16,308	\$13,433	82.37%	
33 Community HIth Plan of WA	47049	WA	HCSC	\$15,499	0.18%	\$15,499	\$15,773	101.77%	8,
34 HM Life Ins Co	93440	PA	L&D	\$14,157	0.17%	\$14,284	\$11,899	83.30%	
35 QBE Ins Corp	39217	PA	P&C	\$13,054	0.15%	\$13,694	\$5,267	38.46%	
36 Pacificsource Hlth Plans	54976	OR	HCSC	\$11,355	0.13%	\$11,355	\$12,909	113.69%	2,
37 Minnesota Life Ins Co	66168	MN	L&D	\$10,248	0.12%	\$10,357	\$4,580	44.22%	
38 LifeMap Assur Co	97985	OR	L&D	\$9,680	0.11%	\$9,588	\$4,917	51.28%	
39 John Hancock Life Ins Co USA	65838	MI	L&D	\$8,813	0.10%	\$8,813	\$7,695	87.31%	
40 Coordinated Care of WA Inc	15352	WA	HCSC	\$8,485	0.10%	\$8,485	\$5,711	67.31%	5,7
All 165 Other Companies			_	\$119,254	1.41%	\$114,548	\$74,483	153.79%	
Totals (Loss Ratio is	average)(4)		_	\$8,450,489	100.00%	\$8,460,912	\$7,140,390	84.39%	1,

(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.

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

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(
1 Molina Hlthcare of WA Inc	96270	WA	НМО	\$4,613,053	23.42%	\$4,518,159	\$3,857,285	85.37%	1,060,3
2 Kaiser Foundation HIth Plan of WA	95672	WA	HMO	\$1,796,048	9.12%	\$1,797,907	\$1,797,032	99.95%	188,9
3 UnitedHealthcare of OR Inc	95893	OR	НМО	\$1,528,808	7.76%	\$1,534,283	\$1,294,360	84.36%	138,2
4 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,210,663	6.15%	\$1,204,204	\$1,102,495	91.55%	263,0
5 Community HIth Plan of WA	47049	WA	HCSC	\$1,177,836	5.98%	\$1,177,836	\$1,061,453	90.12%	268,7
6 Amerigroup Washington Inc	14073	WA	HCSC	\$1,153,064	5.86%	\$1,143,653	\$969,082	84.74%	221,5
7 Premera Blue Cross	47570	WA	HCSC	\$1,104,945	5.61%	\$1,114,028	\$1,026,827	92.17%	291,5
8 Coordinated Care of WA Inc	15352	WA	HCSC	\$903,394	4.59%	\$903,394	\$786,442	87.05%	217,0
9 UnitedHealthcare Ins Co	79413	CT	L&D	\$846,973	4.30%	\$826,672	\$649,384	78.55%	
10 Regence BlueShield	53902	WA	HCSC	\$815,958	4.14%	\$819,724	\$720,066	87.84%	279,
11 Arcadian Hith Plan Inc	12151	WA	HCSC	\$635,296	3.23%	\$635,296	\$535,811	84.34%	52,6
12 Kaiser Found Hlth Plan of the NW	95540	OR	НМО	\$456,320	2.32%	\$456,320	\$448,368	98.26%	40,2
13 Delta Dental of WA	47341	WA	HCSC	\$426,777	2.17%	\$428,930	\$344,508	80.32%	972,
14 Humana Ins Co	73288	WI	L&D	\$270,604	1.37%	\$270,604	\$226,842	83.83%	108,0
15 Aetna Better Hith of WA Inc	16242	WA	HCSC	\$251,352	1.28%	\$252,045	\$219,112	86.93%	30,
16 Coordinated Care Corp	95831	IN	НМО	\$218,648	1.11%	\$218,648	\$181,470	83.00%	34,
17 LifeWise Hlth Plan of WA	52633	WA	HCSC	\$208,479	1.06%	\$210,427	\$170,572	81.06%	39,
18 Lifewise Assur Co	94188	WA	L&D	\$166,663	0.85%	\$166,726	\$138,319	82.96%	265,
19 Regence BCBS of OR	54933	OR	HCSC	\$161,306	0.82%	\$160,657	\$140,057	87.18%	27,
20 Aetna Life Ins Co	60054	CT	L&D	\$160,067	0.81%	\$162,336	\$137,918	84.96%	
21 Health Alliance NW HIth Plan	15082	WA	HCSC	\$112,409	0.57%	\$112,409	\$97,974	87.16%	12,
22 Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$104,781	0.53%	\$104,874	\$90,415	86.21%	5,7
23 American Family Life Assur Co of Col	60380	NE	L&D	\$71,439	0.36%	\$71,070	\$24,581	34.59%	
24 Willamette Dental of WA Inc	47050	WA	LHCSC	\$69,792	0.35%	\$69,792	\$63,249	90.62%	135,
25 Genworth Life Ins Co	70025	DE	L&D	\$58,089	0.29%	\$59,040	\$53,826	91.17%	
26 Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$55,986	0.28%	\$55,986	\$50,769	90.68%	12,
27 United Of Omaha Life Ins Co	69868	NE	L&D	\$55,109	0.28%	\$55,578	\$35,816	64.44%	
28 VSP Vision Care Inc	53031	VA	LHCSC	\$54,603	0.28%	\$54,603	\$31,521	57.73%	902,
29 Asuris NW Hlth	47350	WA	HCSC	\$52,705	0.27%	\$52,711	\$44,736	84.87%	23,
30 Transamerica Life Ins Co	86231	IA	L&D	\$43,401	0.22%	\$42,360	\$21,659	51.13%	
31 WellCare Prescription Ins Inc	10155	AZ	HCSC	\$36,789	0.19%	\$36,564	\$27,795	76.02%	72,
32 Loyal Amer Life Ins Co	65722	ОН	L&D	\$35,110	0.18%	\$35,269	\$26,099	74.00%	
33 Humana Medical Plan of UT Inc	12908	UT	HMO	\$34,857	0.18%	\$34,857	\$29,985	86.02%	3,
34 SilverScript Ins Co	12575	TN	HCSC	\$34,850	0.18%	\$35,115	\$23,593	67.19%	85,
35 Providence HIth Assur	15203	OR	HCSC	\$31,601	0.16%	\$31,601	\$23,135	73.21%	2,
36 Mutual Of Omaha Ins Co	71412	NE	L&D	\$31,553	0.16%	\$30,053	\$10,148	33.77%	
37 WellCare of WA Inc	16571	WA	HMO	\$28,438	0.14%	\$28,438	\$23,824	83.77%	3,
38 Humanadental Ins Co	70580	WI	L&D	\$28,174	0.14%	\$28,165	\$25,716	91.31%	13,
39 Dentegra Ins Co	73474	DE	L&D	\$28,167	0.14%	\$27,897	\$20,368	73.01%	63,
40 John Hancock Life Ins Co USA	65838	MI	L&D	\$27,366	0.14%	\$26,708	\$28,348	106.14%	
All 262 Other Companies				\$592,055	3.01%	\$599,080	\$651,695	91.93%	156,9

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

# State of Washington Office of Insurance Commissioner 2021 Washington Market Share and Loss Ratio Line of Business: Accident and Health

Top 40 Authorized Companies
Zero Premium Companies Excluded

Rank Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
Molina Hlthcare of WA Inc	96270	WA	HMO	\$4,613,053	16.39%	\$4,518,159	\$3,857,285	85.37%	1,060,323
2 Kaiser Foundation HIth Plan of WA	95672	WA	HMO	\$3,101,835	11.02%	\$3,102,164	\$2,951,279	95.14%	421,340
3 Premera Blue Cross	47570	WA	HCSC	\$3,068,133	10.90%	\$3,077,942	\$2,763,899	89.80%	637,977
4 Regence BlueShield	53902	WA	HCSC	\$1,939,076	6.89%	\$1,944,109	\$1,642,392	84.48%	468,989
5 UnitedHealthcare of OR Inc	95893	OR	HMO	\$1,528,808	5.43%	\$1,534,283	\$1,294,360	84.36%	138,242
6 UnitedHealthcare Ins Co	79413	СТ	L&D	\$1,402,881	4.98%	\$1,374,427	\$1,086,024	79.02%	
7 UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,394,617	4.95%	\$1,388,189	\$1,250,259	90.06%	295,032
8 Community HIth Plan of WA	47049	WA	HCSC	\$1,193,335	4.24%	\$1,193,335	\$1,077,226	90.27%	277,057
Amerigroup Washington Inc	14073	WA	HCSC	\$1,153,064	4.10%	\$1,143,653	\$969,082	84.74%	221,537
10 Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$954,026	3.39%	\$969,234	\$896,690	92.52%	148,759
11 Coordinated Care of WA Inc	15352	WA	HCSC	\$911,879	3.24%	\$911,879	\$792,153	86.87%	222,768
12 Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$767,915	2.73%	\$767,915	\$732,450	95.38%	93,362
13 Arcadian Hlth Plan Inc	12151	WA	HCSC	\$635,296	2.26%	\$635,296	\$535,811	84.34%	52,695
14 Aetna Life Ins Co	60054	CT	L&D	\$464,641	1.65%	\$467,485	\$386,138	82.60%	
15 Delta Dental of WA	47341	WA	HCSC	\$426,777	1.52%	\$428,930	\$344,508	80.32%	972,013
16 Cigna Hlth & Life Ins Co	67369	СТ	L&D	\$323,308	1.15%	\$329,035	\$267,645	81.34%	
17 Regence BCBS of OR	54933	OR	HCSC	\$270,718	0.96%	\$270,068	\$233,734	86.55%	45,253
18 Humana Ins Co	73288	WI	L&D	\$270,604	0.96%	\$270,604	\$226,842	83.83%	108,666
19 Aetna Better Hith of WA Inc	16242	WA	HCSC	\$251,352	0.89%	\$252,045	\$219,112	86.93%	30,030
20 Coordinated Care Corp	95831	IN	HMO	\$218,648	0.78%	\$218,648	\$181,470	83.00%	34,389
21 LifeWise Hlth Plan of WA	52633	WA	HCSC	\$208,479	0.74%	\$210,427	\$170,572	81.06%	39,232
22 Lifewise Assur Co	94188	WA	L&D	\$188,964	0.67%	\$191,546	\$162,069	84.61%	270,440
23 Hartford Life & Accident Ins Co	70815	СТ	L&D	\$186,125	0.66%	\$187,918	\$38,706	20.60%	
24 Metropolitan Life Ins Co	65978	NY	L&D	\$144,634	0.51%	\$132,520	\$142,375	107.44%	
25 Asuris NW Hlth	47350	WA	HCSC	\$142,908	0.51%	\$143,713	\$118,114	82.19%	40,270
26 US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$134,661	0.48%	\$135,110	\$80,419	59.52%	
27 Health Alliance NW HIth Plan	15082	WA	HCSC	\$113,912	0.40%	\$113,912	\$99,453	87.31%	12,959
28 Unum Life Ins Co Of Amer	62235	ME	L&D	\$106,562	0.38%	\$106,683	\$171,914	161.14%	
29 Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$104,781	0.37%	\$104,874	\$90,415	86.21%	5,707
30 Standard Ins Co	69019	OR	L&D	\$88,096	0.31%	\$97,770	\$81,113	82.96%	
31 United Of Omaha Life Ins Co	69868	NE	L&D	\$72,464	0.26%	\$73,053	\$44,418	60.80%	
32 American Family Life Assur Co of Col	60380	NE	L&D	\$71,442	0.25%	\$71,072	\$24,581	34.59%	
33 Willamette Dental of WA Inc	47050	WA	LHCSC	\$69,792	0.25%	\$69,792	\$63,249	90.62%	135,360
34 Prudential Ins Co Of Amer	68241	NJ	L&D	\$64,513	0.23%	\$65,293	\$36,180	55.41%	
35 Genworth Life Ins Co	70025	DE	L&D	\$63,156	0.22%	\$64,294	\$56,200	87.41%	
36 Life Ins Co Of N Amer	65498	PA	L&D	\$60,859	0.22%	\$60,889	\$46,114	75.73%	
37 VSP Vision Care Inc	53031	VA	LHCSC	\$54,603	0.19%	\$54,603	\$31,521	57.73%	902,199
38 Principal Life Ins Co	61271	IA	L&D	\$52,888	0.19%	\$50,328	\$29,613	58.84%	•
39 Transamerica Life Ins Co	86231	IA	L&D	\$49,725	0.18%	\$49,042	\$25,327	51.64%	
40 Lincoln Natl Life Ins Co	65676	IN	L&D	\$38,230	0.14%	\$38,508	\$31,836	82.67%	
All 317 Other Companies				\$1,241,493	4.41%	\$1,239,997	\$1,102,165	86.70%	411,813
Totals (Loss Ratio is	average)(4)		_	\$28,148,253	100.00%	\$28,058,744	\$24,354,710	86.80%	7,046,412

<sup>(1)</sup>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

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

<sup>(3)</sup> Enrollment only provided by companies filing the NAIC Health blank.

<sup>(4)</sup> Totals do not represent all health coverage in Washington.

# Office of Insurance Commissioner

# 2021 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	\$11,792	55.92%	\$11,792	\$4,900	41.55%
2 Midwest Employers Cas Co	23612	DE	\$6,241	29.59%	\$6,391	\$15,241	238.49%
3 Triton Ins Co	41211	TX	\$1,541	7.31%	\$1,811	(\$51)	(2.84)%
4 Lyndon Southern Ins Co	10051	DE	\$468	2.22%	\$326	\$7	2.00%
5 Virginia Surety Co Inc	40827	IL	\$195	0.92%	\$195	\$76	39.15%
6 American Road Ins Co	19631	MI	\$178	0.84%	\$178	(\$32)	(18.16)%
7 Courtesy Ins Co	26492	FL	\$155	0.73%	\$238	\$36	15.23%
8 Excess Share Ins Corp	10003	ОН	\$141	0.67%	\$141	\$0	0.00%
9 Allstate Prop & Cas Ins Co	17230	IL	\$117	0.56%	\$124	\$0	0.00%
10 Westport Ins Corp	39845	MO	\$78	0.37%	\$37	\$0	0.00%
11 Allstate Vehicle & Prop Ins Co	37907	IL	\$58	0.27%	\$53	\$0	0.00%
12 Ace Amer Ins Co	22667	PA	\$41	0.19%	\$41	\$14	35.02%
13 Encompass Ind Co	15130	IL	\$27	0.13%	\$27	\$0	0.00%
14 Trisura Ins Co	22225	OK	\$21	0.10%	\$21	\$0	0.00%
15 Central States Ind Co Of Omaha	34274	NE	\$19	0.09%	\$19	\$0	(1.99)%
16 Transamerica Cas Ins Co	10952	IA	\$11	0.05%	\$11	\$0	0.00%
17 American Bankers Ins Co Of FL	10111	FL	\$9	0.04%	\$9	\$7	77.48%
18 Greenwich Ins Co	22322	DE	\$3	0.02%	\$3	\$25	783.61%
19 Encompass Ins Co Of Amer	10071	IL	\$2	0.01%	\$2	\$0	0.00%
20 Great Amer Ins Co	16691	ОН	\$0	0.00%	\$0	\$3	0.00%
21 RVI Amer Ins Co	23132	CT	\$0	0.00%	\$75	\$0	0.00%
22 St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$27	0.00%
23 Great Amer Assur Co	26344	ОН	\$0	0.00%	\$0	\$1	0.00%
24 Yosemite Ins Co	26220	OK	(\$7)	(0.03)%	\$21	(\$3)	(12.26)%
All 2 Other Companies			\$0	0.00%	\$0	(\$15)	0.00%
Totals (Loss Ratio	is average)		\$21,087	100.00%	\$21,514	\$20,235	94.05%

# State of Washington Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

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	TX	\$9,292	18.30%	\$8,476	\$7,246	85.49%
National Union Fire Ins Co Of Pitts	19445	PA	\$6,338	12.49%	\$6,253	\$1,736	27.76%
3 Endurance Amer Ins Co	10641	DE	\$5,195	10.23%	\$5,530	\$3,432	62.05%
4 Old Republic Ins Co	24147	PA	\$4,441	8.75%	\$4,289	\$2,651	61.81%
5 QBE Ins Corp	39217	PA	\$3,051	6.01%	\$2,813	\$889	31.61%
6 American Alt Ins Corp	19720	DE	\$2,589	5.10%	\$2,589	\$456	17.61%
7 Allianz Global Risks US Ins Co	35300	L	\$2,321	4.57%	\$1.979	\$3,022	152.71%
8 National Liab & Fire Ins Co	20052	CT	\$2,250	4.43%	\$2,373	\$428	18.03%
9 Ace Amer Ins Co	22667	PA	\$2.243	4.42%	\$2.243	\$0	0.00%
10 Great Amer Ins Co	16691	ОН	\$2,225	4.38%	\$1,772	\$77	4.34%
11 Avemco Ins Co	10367	MD	\$1,587	3.13%	\$1,475	\$850	57.60%
12 Starr Surplus Lines Ins Co	13604	TX	\$1,566	3.09%	\$1,683	\$3,014	179.07%
13 XL Specialty Ins Co	37885	DE	\$1,274	2.51%	\$2,193	\$10,547	480.87%
14 StarStone Natl Ins Co	25496	DE	\$1,164	2.29%	\$1,064	\$424	39.81%
15 US Specialty Ins Co	29599	TX	\$1,023	2.02%	\$955	\$286	29.98%
16 American Hallmark Ins Co Of TX	43494	TX	\$908	1.79%	\$924	\$448	48.50%
17 National Ind Co	20087	NE	\$801	1.58%	\$817	\$167	20.44%
18 Harco Natl Ins Co	26433	IL	\$662	1.30%	\$482	\$81	16.71%
19 American Commerce Ins Co	19941	ОН	\$437	0.86%	\$415	\$53	12.78%
20 Tokio Marine Amer Ins Co	10945	NY	\$435	0.86%	\$464	\$78	16.78%
21 Falls Lake Natl Ins Co	31925	ОН	\$377	0.74%	\$400	\$124	31.00%
22 Westchester Fire Ins Co	10030	PA	\$276	0.54%	\$230	\$8	3.60%
23 American Natl Prop & Cas Co	28401	MO	\$219	0.43%	\$182	\$152	83.69%
24 Great Amer Alliance Ins Co	26832	ОН	\$110	0.22%	\$102	\$3	3.36%
25 Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$115	0.00%
26 Starnet Ins Co	40045	IA	\$0	0.00%	\$0	\$774	0.00%
27 Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$68	0.00%
28 New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$6	0.00%
29 Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$3,031	0.00%
30 AXA Ins Co	33022	NY	\$0	0.00%	\$1	\$1,726	153734.37%
31 Liberty Mut Ins Co	23043	MA	(\$19)	(0.04)%	(\$8)	\$203	(2518.99)%
All 25 Other Companies			(\$2)	0.00%	\$26	(\$1,030)	(4016.40)%
Totals (Loss Ratio	is average)		\$50,761	100.00%	\$49,721	\$41,064	82.59%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Allied Lines

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	\$24,027	15.03%	\$21,463	\$486	2.26%
2 Safeco Ins Co Of Amer	24740	NH	\$21,114	13.21%	\$19,956	\$16,003	80.19%
3 Affiliated Fm Ins Co	10014	RI	\$13,433	8.40%	\$11,069	\$2,301	20.79%
4 Foremost Ins Co Grand Rapids MI	11185	MI	\$9,935	6.21%	\$8,565	\$4,828	56.37%
5 Sompo Amer Ins Co	11126	NY	\$8,624	5.39%	\$8,534	\$2,728	31.96%
6 Standard Guar Ins Co	42986	DE	\$6,348	3.97%	\$6,137	\$1,216	19.81%
7 United Serv Automobile Assn	25941	TX	\$6,241	3.90%	\$6,340	\$4,677	73.77%
8 Zurich Amer Ins Co	16535	NY	\$5,720	3.58%	\$5,651	\$352	6.24%
9 American Home Assur Co	19380	NY	\$4,617	2.89%	\$4,426	\$6,976	157.61%
10 USAA Cas Ins Co	25968	TX	\$3,763	2.35%	\$3,694	\$2,060	55.77%
11 Penn Millers Ins Co	14982	PA	\$2,916	1.82%	\$2,790	\$11,213	401.85%
12 Travelers Prop Cas Co Of Amer	25674	CT	\$2,690	1.68%	\$2,546	\$939	36.87%
13 American Guar & Liab Ins	26247	NY	\$2,589	1.62%	\$2,528	\$3,581	141.629
14 Ohio Security Ins Co	24082	NH	\$2,323	1.45%	\$2,179	\$607	27.859
15 Western Natl Mut Ins Co	15377	MN	\$2,273	1.42%	\$2,184	\$1.246	57.07%
16 Ace Amer Ins Co	22667	PA	\$2,273	1.37%	\$2,198	(\$56)	(2.55)%
17 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$2,120	1.33%	\$1,873	\$31,642	1689.45%
18 American Modern Prop & Cas Ins Co	42722	OH	\$1,935	1.21%	\$1,073 \$1,019	\$31,04 <u>2</u> \$152	14.939
19 Employers Ins Co of Wausau	21458	WI	\$1,846	1.21%	\$1,781	(\$7)	(0.37)
20 Stillwater Ins Co	25180	CA	\$1,760	1.10%	\$1,709	\$779	45.589
21 Travelers Ind Co	25658	CT	\$1,760 \$1.595	1.00%	\$1,709 \$1,504	(\$1,189)	(79.04)
22 Enumclaw Prop & Cas Ins Co	11232	OR	\$1,595 \$1,591	1.00%	\$1,582	\$1,554	98.199
23 Sentry Ins Co	24988	WI				\$1,085	96.19° 82.64°
			\$1,400	0.88%	\$1,312		
24 Federated Mut Ins Co	13935	MN	\$1,155	0.72%	\$1,100	\$507	46.119
25 USAA Gen Ind Co	18600	TX	\$1,078	0.67%	\$1,068	\$684	64.089
26 Garrison Prop & Cas Ins Co	21253	TX 	\$1,078	0.67%	\$1,028	\$728	70.869
27 Allianz Global Risks US Ins Co	35300	IL OF	\$1,013	0.63%	\$1,143	\$13,652	1194.189
28 Mutual Of Enumclaw Ins Co	14761	OR	\$845	0.53%	\$840	\$154	18.299
29 Continental Cas Co	20443	IL No.	\$841	0.53%	\$960	\$1,194	124.329
30 Tokio Marine Amer Ins Co	10945	NY	\$831	0.52%	\$950	\$39	4.109
31 American Strategic Ins Corp	10872	FL	\$820	0.51%	\$764	\$355	46.469
32 Liberty Mut Fire Ins Co	23035	WI	\$818	0.51%	\$744	\$233	31.369
33 Pennsylvania Lumbermens Mut Ins	14974	PA	\$800	0.50%	\$867	\$2,179	251.339
34 General Cas Co Of WI	24414	WI	\$791	0.49%	\$422	(\$368)	(87.26)
35 Automobile Ins Co Of Hartford CT	19062	CT	\$780	0.49%	\$859	\$1,057	123.019
36 Nationwide Mut Ins Co	23787	OH	\$734	0.46%	\$617	\$254	41.259
37 Amica Mut Ins Co	19976	RI	\$694	0.43%	\$699	\$238	34.109
38 HDI Global Ins Co	41343	IL	\$666	0.42%	\$651	(\$42)	(6.40)
39 American Natl Prop & Cas Co	28401	MO	\$662	0.41%	\$633	\$249	39.259
40 National Cas Co	11991	ОН	\$624	0.39%	\$579	\$252	43.50%
All 175 Other Companies			\$14,587	9.12%	\$14,553	(\$1,014)	(6.97)%
Totals (Loss Ratio is ave	rage)		\$159,870	100.00%	\$149,521	\$113,525	75.939

# Office of Insurance Commissioner

2021 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	ОН	\$2,696	36.28%	\$2,312	\$1,019	44.07%
2 Mutual Of Enumclaw Ins Co	14761	OR	\$670	9.02%	\$737	\$195	26.47%
3 Fire Ins Exch	21660	CA	\$387	5.21%	\$338	\$192	56.91%
4 Grange Ins Assn	22101	WA	\$278	3.75%	\$218	\$85	38.98%
5 Truck Ins Exch	21709	CA	\$258	3.47%	\$262	\$65	24.98%
6 State Farm Mut Auto Ins Co	25178	IL	\$247	3.32%	\$247	\$152	61.49%
7 Great West Cas Co	11371	NE	\$229	3.08%	\$224	(\$37)	(16.41)%
8 Ohio Security Ins Co	24082	NH	\$225	3.03%	\$167	\$124	74.49%
9 Mid Century Ins Co	21687	CA	\$197	2.65%	\$202	\$17	8.60%
10 Philadelphia Ind Ins Co	18058	PA	\$191	2.57%	\$159	\$25	15.62%
11 Nationwide Agribusiness Ins Co	28223	IA	\$140	1.88%	\$141	(\$9)	(6.59)%
12 Allied Ins Co of Amer	10127	ОН	\$140	1.88%	\$133	\$63	47.70%
13 Farmers Ins Exch	21652	CA	\$125	1.68%	\$132	\$9	7.13%
14 Integon Natl Ins Co	29742	NC	\$120	1.62%	\$126	\$14	10.85%
15 Northland Ins Co	24015	CT	\$89	1.20%	\$64	(\$34)	(53.03)%
16 Allstate Ins Co	19232	IL	\$89	1.19%	\$103	(\$11)	(10.70)%
17 Travelers Prop Cas Co Of Amer	25674	CT	\$88	1.18%	\$103	\$58	56.78%
18 Oregon Mut Ins Co	14907	OR	\$76	1.02%	\$71	(\$9)	(13.40)%
19 Axis Ins Co	37273	IL	\$71	0.96%	\$68	\$43	63.32%
20 Nationwide Mut Ins Co	23787	ОН	\$57	0.77%	\$64	\$22	34.04%
21 Continental Divide Ins Co	35939	CO	\$56	0.75%	\$48	\$14	28.90%
22 Federated Mut Ins Co	13935	MN	\$49	0.65%	\$65	(\$28)	(42.39)%
23 Zurich Amer Ins Co	16535	NY	\$39	0.52%	\$47	\$66	140.24%
24 State Farm Fire & Cas Co	25143	IL	\$38	0.51%	\$34	\$52	152.28%
25 Allied Prop & Cas Ins Co	42579	IA	\$37	0.49%	\$34	\$4	12.55%
26 West Amer Ins Co	44393	IN	\$33	0.45%	\$26	\$14	54.65%
27 Government Employees Ins Co	22063	NE	\$31	0.42%	\$58	(\$77)	(133.02)%
28 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$30	0.41%	\$33	\$19	57.47%
29 Great Amer Assur Co	26344	ОН	\$30	0.40%	\$21	\$5	26.37%
30 Brotherhood Mut Ins Co	13528	IN	\$29	0.39%	\$29	(\$15)	(52.13)%
31 National Cas Co	11991	ОН	\$28	0.38%	\$28	\$28	101.09%
32 Travelers Ind Co Of CT	25682	CT	\$27	0.37%	\$28	\$7	23.54%
33 Midwest Family Mut Ins Co	23574	IA	\$27	0.36%	\$28	\$1	5.40%
34 Great Amer Ins Co	16691	ОН	\$25	0.34%	\$32	\$17	52.98%
35 Country Mut Ins Co	20990	IL	\$25	0.33%	\$20	\$69	339.29%
36 The Cincinnati Ins Co	10677	ОН	\$23	0.31%	\$49	(\$5)	(10.79)%
37 American Automobile Ins Co	21849	MO	\$23	0.31%	\$30	\$7	23.50%
38 American Family Mut Ins Co SI	19275	WI	\$22	0.30%	\$23	\$171	742.58%
39 Indemnity Ins Co Of North Amer	43575	PA	\$20	0.28%	\$18	(\$12)	(67.59)%
40 Transguard Ins Co Of Amer Inc	28886	IL	\$20	0.27%	\$20	\$4	18.53%
All 203 Other Companies			\$445	5.99%	\$600	\$618	102.89%
Totals (Loss Ratio	is average)		\$7,431	100.00%	\$7,143	\$2,943	41.19%

### Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Line of Business: Auto: Commercial Auto Physical Damage

Zero Premium and Loss Companies Excluded All Dollars in Thousands Direct Direct Direct NAIC Market Premiums Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 United Financial Cas Co 11770 ОН \$42.042 18.35% \$33.508 \$20.578 61.41% 2 Ohio Security Ins Co 24082 NH \$19.035 8.31% \$18.906 \$6.554 34.66% 3 Great West Cas Co 11371 NF \$17.236 7 52% \$16.070 \$7.198 44.80% 4 Western Natl Mut Ins Co. 15377 MN \$9.712 4.24% \$9.216 \$3,725 40.42% 5 Mutual Of Enumclaw Ins Co 14761 OR \$7.102 3.10% \$6.932 \$3,531 50.94% NC 6 Integon Natl Ins Co 29742 \$6.292 2.75% \$7.382 \$1.264 17.13% 7 Allstate Ins Co 19232 IL \$3,819 1.67% \$3,745 \$3,252 86.85% 8 Alaska Natl Ins Co. 38733 ΑK \$3,789 1.65% \$3.616 \$1,264 34.95% 9 Zurich Amer Ins Co 16535 NY \$3.694 1.61% \$3.961 \$2.711 68.44% 10 Federated Mut Ins Co MN 1.43% 13935 \$3.267 \$3,407 \$2,226 65.34% 11 National Cas Co 11991 OH \$3,192 1.39% \$3,323 \$1,425 42.89% 12 Fire Ins Exch CA \$3,050 1.33% \$2,669 \$1,454 21660 54.50% 13 Philadelphia Ind Ins Co 18058 PΑ \$2,756 1.20% \$2.519 \$1.026 40.73% 14 West Amer Ins Co 44393 IN \$2,749 1.20% \$2,927 \$818 27.95% 15 Northland Ins Co 24015 CT \$2,724 1.19% \$2,684 \$1,419 52.86% 16 Travelers Ind Co Of CT 25682 CT \$2,709 1.18% \$2,827 \$1,091 38.57% 17 Truck Ins Exch 21709 CA \$2,641 1.15% \$2,632 \$1,231 46.76% 18 Sentry Select Ins Co 21180 WI \$2,558 1.12% \$2,435 \$1,115 45.81% 19 Ohio Cas Ins Co NH \$974 24074 \$2,453 1.07% \$2,601 37.46% 20 Penn Millers Ins Co. 14982 PΑ \$2,362 1.03% \$2,383 \$1,755 73.63% 21 Travelers Cas Ins Co Of Amer CT \$2,255 0.98% \$2,061 \$855 19046 41.48% 22 State Farm Mut Auto Ins Co 25178 IL \$2,192 0.96% \$2,158 \$1.884 87.28% 23 Travelers Ind Co 25658 CT \$2,109 0.92% \$2,152 \$813 37.80% 24 Mid Century Ins Co 21687 CA \$1.912 0.83% \$2.022 \$1.073 53.09% \$1,863 25 American Fire & Cas Co 24066 NH 0.81% \$2,120 \$538 25.38% 26 Allmerica Fin Benefit Ins Co MI \$1,826 0.80% \$1,740 \$839 48.21% 41840 27 Oregon Mut Ins Co 14907 OR \$1.777 0.78% \$1.607 \$686 42.68% 28 The Cincinnati Ins Co 10677 OH \$1.755 0.77% \$1.797 \$1,287 71.61% 29 Everest Denali Ins Co. 16044 DE \$1.743 0.76% \$1.614 \$834 51.65% \$1,718 WA 0.75% \$1,629 \$863 30 Grange Ins Assn 22101 52.98% 31 National Union Fire Ins Co Of Pitts 19445 PΑ \$1.648 0.72% \$1,608 \$1.173 72.91% 32 Old Republic Ins Co PΑ 0.71% \$1.522 \$1.640 24147 \$1.633 107.75% 33 Nationwide Agribusiness Ins Co IΑ \$1,528 \$1,519 \$1,031 28223 0.67% 67.87% 34 Travelers Prop Cas Co Of Amer 25674 CT \$1.518 0.66% \$1.577 \$687 43.56% 35 Great Amer Assur Co 26344 OH \$1.486 0.65% \$1,459 \$1,267 86.82% ОН \$232 36 Great Amer Ins Co 16691 \$1.404 0.61% \$1.452 15.95% 37 Travelers Ind Co Of Amer 25666 CT \$1.362 0.59% \$1,422 \$780 54.82% 40312 MN \$1,327 0.58% \$1,195 \$796 66.65% 38 Pioneer Specialty Ins Co 39 Austin Mut Ins Co 13412 MN \$1.285 0.56% \$1.293 \$973 75.22% 0.55% \$903 40 Eagle W Ins Co 12890 CA \$1.270 \$1,183 76.34% All 249 Other Companies 22.84% \$50,037 \$23,555 \$52.332 47.08%

\$229,124

100.00%

\$216,909

\$107,319

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

49.48%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
United Financial Cas Co	11770	OH	\$117,922	15.95%	\$95,346	\$56,413	59.17%
2 Ohio Security Ins Co	24082	NH	\$55,680	7.53%	\$55,556	\$33,061	59.51%
3 Great West Cas Co	11371	NE	\$36,530	4.94%	\$34,549	\$24,424	70.69%
4 Western Natl Mut Ins Co	15377	MN	\$30.458	4.12%	\$28.428	\$17.675	62.17%
5 Allstate Ins Co	19232	IL	\$28,667	3.88%	\$27,497	\$25,283	91.95%
6 Mutual Of Enumclaw Ins Co	14761	OR	\$21,351	2.89%	\$21,210	\$10,435	49.20%
7 Alaska Natl Ins Co	38733	AK	\$16,530	2.24%	\$15,999	\$6,659	41.62%
8 Zurich Amer Ins Co	16535	NY	\$12,230	1.65%	\$13,573	\$7,707	56.79%
9 Philadelphia Ind Ins Co	18058	PA	\$12,062	1.63%	\$10,958	\$5,749	52.46%
10 Old Republic Ins Co	24147	PA	\$10,233	1.38%	\$9,971	\$6,229	62.48%
11 Federated Mut Ins Co	13935	MN	\$9,138	1.24%	\$8,955	\$5,612	62.67%
12 Northland Ins Co	24015	CT	\$9,040	1.22%	\$8,439	\$4,609	54.61%
13 Fire Ins Exch	21660	CA	\$8,723	1.18%	\$7,460	\$4,912	65.85%
14 National Union Fire Ins Co Of Pitts	19445	PA	\$8,670	1.17%	\$7,930	\$2,730	34.43%
15 Travelers Ind Co Of CT	25682	СТ	\$8,185	1.11%	\$8,710	\$6,630	76.13%
16 Truck Ins Exch	21709	CA	\$8,001	1.08%	\$7,998	\$3,960	49.52%
17 National Cas Co	11991	ОН	\$7,690	1.04%	\$7,689	\$4,029	52.40%
18 West Amer Ins Co	44393	IN	\$7,530	1.02%	\$8,080	\$4,125	51.06%
19 Ace Amer Ins Co	22667	PA	\$7,114	0.96%	\$6,219	\$2,087	33.56%
20 The Cincinnati Ins Co	10677	ОН	\$6,611	0.89%	\$5,995	\$3,334	55.61%
21 Travelers Ind Co	25658	CT	\$6,519	0.88%	\$6,462	\$3,198	49.49%
22 American Fire & Cas Co	24066	NH	\$6,246	0.84%	\$7,115	\$3,121	43.87%
23 Liberty Mut Fire Ins Co	23035	WI	\$6,236	0.84%	\$7,227	\$3,092	42.78%
24 Travelers Cas Ins Co Of Amer	19046	CT	\$6,106	0.83%	\$5.582	\$3,188	57.12%
25 Ohio Cas Ins Co	24074	NH	\$6,066	0.82%	\$6,477	\$5,007	77.31%
26 Empire Fire & Marine Ins Co	21326	IL	\$6,059	0.82%	\$6,091	\$902	14.81%
27 Sentry Select Ins Co	21180	WI	\$5,970	0.81%	\$5,361	\$3,318	61.89%
28 Allmerica Fin Benefit Ins Co	41840	MI	\$5,923	0.80%	\$5,590	\$3,089	55.25%
29 Mid Century Ins Co	21687	CA	\$5,707	0.77%	\$5,937	\$3,727	62.77%
30 Everest Denali Ins Co	16044	DE	\$5,616	0.76%	\$4,900	\$2,304	47.02%
31 Continental Ins Co	35289	PA	\$5,374	0.73%	\$4,740	\$3,917	82.64%
32 Continental Western Ins Co	10804	IA	\$5,093	0.69%	\$4,566	\$3,314	72.59%
33 State Farm Mut Auto Ins Co	25178	IL	\$4,785	0.65%	\$4,771	\$4,506	94.44%
34 Travelers Prop Cas Co Of Amer	25674	CT	\$4,776	0.65%	\$5,070	\$1,767	34.86%
35 Western Natl Assur Co	24465	MN	\$4,553	0.62%	\$3,705	(\$8)	(0.22)%
36 American Guar & Liab Ins	26247	NY	\$4,475	0.61%	\$4,017	\$3,759	93.57%
37 Nationwide Agribusiness Ins Co	28223	IA	\$4,413	0.60%	\$4,350	\$4.955	113.91%
38 American T & T Ins Co RRG	11534	MT	\$4,373	0.59%	\$4,373	\$4,479	102.43%
39 Travelers Ind Co Of Amer	25666	CT	\$4,200	0.57%	\$4,156	\$2,583	62.13%
40 Valley Forge Ins Co	20508	PA	\$4,193	0.57%	\$3,768	\$2,992	79.41%
All 285 Other Companies			\$210,356	28.45%	\$202,274	\$125,207	61.90%
Totals (Loss Ratio i	s average)		\$739,405	100.00%	\$697,093	\$424,081	60.84%

#### Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Line of Business: Auto: Other Passenger Auto Liability Zero Premium and Loss Companies Excluded All Dollars in Thousands Direct Direct Direct NAIC Market Premiums Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 State Farm Mut Auto Ins Co 25178 12.64% IL \$422,426 \$414.274 \$289.301 69.83% ОН 2 Progressive Direct Ins Co 16322 \$320.641 9.59% \$316.562 \$170.538 53.87% 3 Allstate Fire & Cas Ins Co 29688 Ш \$205 534 6.15% \$205 480 \$115.183 56.06% NH 4 First Natl Ins Co Of Amer 24724 \$196,091 5.87% \$195,436 \$122,218 62.54% 5 GEICO Advantage Ins Co 14138 NE \$173,317 5.19% \$168,446 \$111,488 66.19% ОН 6 Progressive Cas Ins Co 24260 \$162,280 4.86% \$162,478 \$95.542 58.80% 7 Pemco Mut Ins Co 24341 WA 4.62% \$113,421 \$154,275 \$154,996 73.18% 8 Farmers Ins Co Of WA 21644 WA \$103.362 3.09% \$105.593 \$49,691 47.06% 9 GEICO Choice Ins Co 14139 NE \$93.819 2.81% \$93.742 \$58.784 62.71% 10 USAA Cas Ins Co TX 25968 \$90,963 2.72% \$90.536 \$65,070 71.87% 11 United Serv Automobile Assn 25941 TX \$87,083 2.61% \$86,834 \$62,154 71.58% 12 American Family Ins Co WI 2.34% \$79,895 \$40,841 10386 \$78,350 51.12% 13 Mid Century Ins Co 21687 CA \$64,772 1.94% \$67,657 \$39,723 58.71% 14 Standard Fire Ins Co 19070 CT \$63,270 1.89% \$63,776 \$36,678 57.51% 15 Safeco Ins Co Of IL 39012 \$60.561 1.81% \$62,178 \$36,091 58.04% 16 Geico Gen Ins Co 35882 NE \$57,628 1.72% \$59,455 \$24,722 41.58% 17 USAA Gen Ind Co 18600 ΤX \$54,282 1.62% \$54,361 \$42,003 77.27% 18 GEICO Secure Ins Co 14137 NE \$51,357 1.54% \$50,062 \$32,723 65.37% NC 1.47% 19 Integon Natl Ins Co 29742 \$49,062 \$47,628 \$28,202 59.21% 20 State Farm Fire & Cas Co 25143 IL \$46.877 1.40% \$45,090 \$32,062 71.11% 21 Hartford Cas Ins Co IN 1.32% 29424 \$43,962 \$44,196 \$25,603 57.93% 22 Mutual Of Enumclaw Ins Co 14761 OR \$40,697 1.22% \$37,224 \$22,376 60.11% 23 Middlesex Ins Co 23434 WI \$38,585 1.15% \$40,770 \$17,645 43.28% 24 Garrison Prop & Cas Ins Co 21253 TX \$38.352 1.15% \$37.753 \$30.178 79.94% 25 American Family Connect Prop & Cas I 29068 WI \$36,708 1.10% \$35,526 \$28,867 81.26% 26 Country Pref Ins Co IL 1.05% \$34,832 21008 \$35,069 \$25,169 72.26% 27 Esurance Ins Co 25712 \$29.051 0.87% \$29,606 \$17.611 59.49% CA 28 Truck Ins Exch 21709 \$29.003 0.87% \$25.028 \$14.965 59.79% 29 LM Gen Ins Co 36447 IL \$27,643 0.83% \$27,673 \$17.077 61.71% 19232 0.77% \$26,393 30 Allstate Ins Co IL \$25,645 \$17,664 66.93% 31 Foremost Ins Co Grand Rapids MI MI \$25.476 0.76% \$25.218 \$13,562 11185 53.78% 32 American Family Mut Ins Co SI 19275 WI 0.73% \$26,406 46.50% \$24.557 \$12,279 33 Geico Ind Co NE 0.68% \$23,036 22055 \$22,841 \$12,236 53.12% 34 Amica Mut Ins Co 19976 RΙ \$21.199 0.63% \$21,171 \$14.321 67.64% 35 Nationwide Mut Ins Co 23787 OH \$20.951 0.63% \$19.798 \$15.719 79.40% 36 Government Employees Ins Co 22063 NE \$18.826 0.56% \$19.554 \$11.060 56.56% 37 Grange Ins Assn 22101 WA \$18.545 0.55% \$19.220 \$9.820 51.10% 37648 WI 0.55% \$18,326 \$6,839 37.32% 38 Permanent Gen Assur Corp \$18,417 39 Liberty Mut Fire Ins Co 23035 WI \$17.280 0.52% \$19.276 \$6.193 32.13% 0.50% 40 Allstate Prop & Cas Ins Co 17230 \$16,656 \$16,962 \$11,184 65.94% All 154 Other Companies 7.69% \$256,962 \$265,532 \$161,014 60.64%

\$3,342,373

100.00%

\$3,337,979

\$2,057,816

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

61.65%

# Office of Insurance Commissioner

2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
State Farm Mut Auto Ins Co	25178	L	\$66,159	18.52%	\$64,713	\$33,071	51.10%
2 First Natl Ins Co Of Amer	24724	NH	\$25,429	7.12%	\$25,312	\$14,322	56.58%
3 Progressive Direct Ins Co	16322	ОН	\$24,776	6.94%	\$24,523	\$12,180	49.67%
4 Pemco Mut Ins Co	24341	WA	\$24,173	6.77%	\$24,816	\$13,147	52.98%
5 Allstate Fire & Cas Ins Co	29688	IL	\$20,779	5.82%	\$21,104	\$12,015	56.93%
6 Progressive Cas Ins Co	24260	ОН	\$14,424	4.04%	\$14,403	\$7,376	51.22%
7 GEICO Advantage Ins Co	14138	NE	\$13,905	3.89%	\$13,285	\$9,583	72.14%
8 Farmers Ins Co Of WA	21644	WA	\$12,487	3.50%	\$12,800	\$6,133	47.91%
9 USAA Cas Ins Co	25968	TX	\$9,754	2.73%	\$9,690	\$9,061	93.51%
10 United Serv Automobile Assn	25941	TX	\$8,736	2.45%	\$8,671	\$10,838	124.99%
11 Standard Fire Ins Co	19070	CT	\$8,661	2.42%	\$8,756	\$4,708	53.76%
12 American Family Ins Co	10386	WI	\$6,837	1.91%	\$6,954	\$5,360	77.08%
13 Safeco Ins Co Of IL	39012	L	\$6,483	1.81%	\$6,719	\$2,847	42.38%
14 State Farm Fire & Cas Co	25143	IL	\$6,444	1.80%	\$6,032	\$3,909	64.80%
15 Geico Gen Ins Co	35882	NE	\$6,342	1.78%	\$6,561	\$4,955	75.52%
16 USAA Gen Ind Co	18600	TX	\$6,317	1.77%	\$6,318	\$5,818	92.08%
17 Mid Century Ins Co	21687	CA	\$6,020	1.69%	\$6,264	\$3,738	59.68%
18 Mutual Of Enumclaw Ins Co	14761	OR	\$5,333	1.49%	\$4,886	\$2,707	55.40%
19 American Family Connect Prop & Cas I	29068	WI	\$5,101	1.43%	\$4,747	\$1,712	36.06%
20 GEICO Choice Ins Co	14139	NE	\$5,083	1.42%	\$4,978	\$3,624	72.80%
21 Country Pref Ins Co	21008	IL	\$4,738	1.33%	\$4,710	\$3,371	71.58%
22 Garrison Prop & Cas Ins Co	21253	TX	\$4,724	1.32%	\$4,658	\$4,470	95.97%
23 Hartford Cas Ins Co	29424	IN	\$4,622	1.29%	\$4,842	\$1,641	33.88%
24 Allstate Ins Co	19232	IL	\$3,624	1.01%	\$3,742	\$1,765	47.18%
25 Truck Ins Exch	21709	CA	\$2,427	0.68%	\$2,116	\$1,431	67.64%
26 Esurance Ins Co	25712	IL	\$2,424	0.68%	\$2,473	\$1,878	75.93%
27 Integon Natl Ins Co	29742	NC	\$2,214	0.62%	\$2,084	\$922	44.25%
28 Grange Ins Assn	22101	WA	\$2,212	0.62%	\$2,311	\$1,627	70.42%
29 Government Employees Ins Co	22063	NE	\$2,184	0.61%	\$2,276	\$1,743	76.56%
30 Nationwide Mut Ins Co	23787	ОН	\$2,138	0.60%	\$2,074	\$2,456	118.40%
31 Allstate Prop & Cas Ins Co	17230	IL	\$2,051	0.57%	\$2,112	\$893	42.27%
32 Amica Mut Ins Co	19976	RI	\$1,844	0.52%	\$1,833	\$707	38.59%
33 GEICO Secure Ins Co	14137	NE	\$1,844	0.52%	\$1,770	\$1,493	84.34%
34 Country Mut Ins Co	20990	IL	\$1,675	0.47%	\$1,719	\$1,069	62.20%
35 American Family Mut Ins Co SI	19275	WI	\$1,587	0.44%	\$1,699	\$1,777	104.62%
36 Geico Ind Co	22055	NE	\$1,544	0.43%	\$1,575	\$1,421	90.24%
37 Enumclaw Prop & Cas Ins Co	11232	OR	\$1,517	0.42%	\$1,628	\$1,176	72.27%
38 Liberty Mut Fire Ins Co	23035	WI	\$1,419	0.40%	\$1,413	\$848	59.99%
39 Economy Preferred Ins Co	38067	IL	\$1,330	0.37%	\$1,267	\$704	55.55%
40 Metromile Ins Co	16187	DE	\$1,241	0.35%	\$1,288	\$1,028	79.83%
All 131 Other Companies			\$26,599	7.45%	\$27,633	\$14,052	50.85%
Totals (Loss Ratio is	average)		\$357,201	100.00%	\$356,757	\$213,579	59.87%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

,	NAIC		Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code	Dom	Written	Share	Earned	Incurred	Ratio(1)
State Farm Mut Auto Ins Co	25178	IL	\$293,711	13.78%	\$283,547	\$253,313	89.34%
2 Progressive Direct Ins Co	16322	ОН	\$169,649	7.96%	\$164,511	\$135,773	82.53%
3 First Natl Ins Co Of Amer	24724	NH	\$156,228	7.33%	\$150,941	\$86,396	57.24%
4 Allstate Fire & Cas Ins Co	29688	IL	\$139,738	6.55%	\$138,584	\$90,160	65.06%
5 GEICO Advantage Ins Co	14138	NE	\$112,088	5.26%	\$107,513	\$88,633	82.44%
6 Pemco Mut Ins Co	24341	WA	\$109,670	5.14%	\$107,646	\$64,357	59.79%
7 Progressive Cas Ins Co	24260	ОН	\$92,802	4.35%	\$91,162	\$61,503	67.47%
8 USAA Cas Ins Co	25968	TX	\$69,588	3.26%	\$68,760	\$46,505	67.63%
9 United Serv Automobile Assn	25941	TX	\$66,628	3.12%	\$66,084	\$46,774	70.78%
10 GEICO Choice Ins Co	14139	NE	\$52,028	2.44%	\$51,101	\$46,144	90.30%
11 Farmers Ins Co Of WA	21644	WA	\$51,308	2.41%	\$52,101	\$28,677	55.04%
12 USAA Gen Ind Co	18600	TX	\$49,046	2.30%	\$48,705	\$32,159	66.03%
13 Standard Fire Ins Co	19070	СТ	\$37,136	1.74%	\$36,214	\$25,444	70.26%
14 Allstate Ins Co	19232	IL	\$36,725	1.72%	\$37,381	\$11,076	29.63%
15 Geico Gen Ins Co	35882	NE	\$34,962	1.64%	\$35,675	\$23,470	65.79%
16 Safeco Ins Co Of IL	39012	IL	\$33,909	1.59%	\$34,404	\$19,727	57.349
17 American Family Ins Co	10386	WI	\$32,634	1.53%	\$32,796	\$27,986	85.33%
18 Garrison Prop & Cas Ins Co	21253	TX	\$30,451	1.43%	\$29,691	\$20,263	68.25%
19 Mid Century Ins Co	21687	CA	\$30,025	1.41%	\$31,009	\$20,684	66.709
20 State Farm Fire & Cas Co	25143	IL	\$27,399	1.29%	\$25,619	\$25,714	100.379
21 American Family Connect Prop & Cas I	29068	WI	\$26,559	1.25%	\$26,404	\$17,634	66.799
22 GEICO Secure Ins Co	14137	NE	\$25,937	1.22%	\$24,946	\$22,937	91.959
23 Country Pref Ins Co	21008	IL	\$24,744	1.16%	\$24,200	\$15,362	63.489
24 Mutual Of Enumclaw Ins Co	14761	OR	\$23,557	1.10%	\$20,998	\$14,121	67.259
25 Hartford Cas Ins Co	29424	IN	\$19,060	0.89%	\$19,833	\$12,911	65.109
26 LM Gen Ins Co	36447	IL	\$18,333	0.86%	\$18,136	\$8,838	48.739
27 Geico Ind Co	22055	NE	\$17,879	0.84%	\$17,408	\$10,410	59.809
28 Integon Natl Ins Co	29742	NC	\$17,729	0.83%	\$16,773	\$8,419	50.199
29 Foremost Ins Co Grand Rapids MI	11185	MI	\$14,843	0.70%	\$14,195	\$8,105	57.109
30 Essentia Ins Co	37915	MO	\$14,631	0.69%	\$13,626	\$3,448	25.319
31 Truck Ins Exch	21709	CA	\$14,360	0.67%	\$12,217	\$9,719	79.559
32 Allstate Prop & Cas Ins Co	17230	IL	\$14,030	0.66%	\$14,014	\$6,907	49.299
33 State Natl Ins Co Inc	12831	TX	\$12,647	0.59%	\$11,401	\$6,205	54.429
34 Esurance Ins Co	25712	IL.	\$12,342	0.58%	\$12,440	\$10,906	87.679
35 Nationwide Mut Ins Co	23787	ОН	\$11,950	0.56%	\$10,953	\$9,739	88.919
36 Government Employees Ins Co	22063	NE	\$11,884	0.56%	\$12,218	\$8,381	68.599
37 Liberty Mut Fire Ins Co	23035	WI	\$11,334	0.53%	\$12,353	\$4,867	39.409
38 Amica Mut Ins Co	19976	RI	\$10,936	0.51%	\$10,949	\$7,543	68.89
39 Allstate Ind Co	19240	IL	\$10,683	0.50%	\$11,453	\$6,581	57.46
40 American Family Mut Ins Co SI	19275	WI	\$10,436	0.49%	\$11,023	\$5,927	53.779
All 146 Other Companies			\$182,558	8.56%	\$185,374	\$104,752	56.519
Totals (Loss Ratio is	average)		\$2,132,160	100.00%	\$2,094,358	\$1,458,469	69.649

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

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	\$8,168	22.00%	\$6,910	\$15	0.22%
2 Travelers Prop Cas Co Of Amer	25674	CT	\$3,032	8.17%	\$3,097	\$289	9.33%
3 Affiliated Fm Ins Co	10014	RI	\$2,018	5.44%	\$1,895	(\$429)	(22.62)%
4 Hartford Steam Boil Inspec & Ins Co	11452	СТ	\$1,901	5.12%	\$1,831	\$737	40.23%
5 Zurich Amer Ins Co	16535	NY	\$1,705	4.59%	\$1,435	\$31	2.19%
6 Mutual Of Enumclaw Ins Co	14761	OR	\$1,588	4.28%	\$1,559	\$349	22.41%
7 Federal Ins Co	20281	IN	\$1,395	3.76%	\$1,244	\$196	15.79%
8 Eagle W Ins Co	12890	CA	\$1,270	3.42%	\$1,231	\$14	1.11%
9 Liberty Mut Fire Ins Co	23035	WI	\$840	2.26%	\$745	(\$425)	(57.02)%
10 National Union Fire Ins Co Of Pitts	19445	PA	\$817	2.20%	\$614	\$84	13.68%
11 Employers Ins Co of Wausau	21458	WI	\$744	2.00%	\$637	\$9	1.40%
12 XL Ins Amer Inc	24554	DE	\$714	1.92%	\$846	(\$247)	(29.17)%
13 American Guar & Liab Ins	26247	NY	\$698	1.88%	\$674	(\$4)	(0.52)%
14 Greenwich Ins Co	22322	DE	\$682	1.84%	\$601	\$56	9.40%
15 Continental Cas Co	20443	IL	\$681	1.84%	\$640	\$49	7.64%
16 Oregon Mut Ins Co	14907	OR	\$640	1.73%	\$611	\$143	23.46%
17 American Home Assur Co	19380	NY	\$552	1.49%	\$552	\$19	3.39%
18 Western Natl Mut Ins Co	15377	MN	\$526	1.42%	\$510	\$0	(0.07)%
19 Great Northern Ins Co	20303	IN	\$489	1.32%	\$469	\$152	32.37%
20 Brotherhood Mut Ins Co	13528	IN	\$449	1.21%	\$438	\$5	1.09%
21 Westport Ins Corp	39845	MO	\$359	0.97%	\$450	(\$130)	(28.91)%
22 Nationwide Mut Ins Co	23787	ОН	\$343	0.92%	\$302	\$24	7.89%
23 Alaska Natl Ins Co	38733	AK	\$336	0.90%	\$290	\$69	23.83%
24 Nationwide Agribusiness Ins Co	28223	IA	\$319	0.86%	\$279	\$6	2.03%
25 Federated Mut Ins Co	13935	MN	\$319	0.86%	\$303	\$28	9.27%
26 Sompo Amer Ins Co	11126	NY	\$311	0.84%	\$283	\$16	5.55%
27 Travelers Ind Co	25658	CT	\$299	0.80%	\$291	(\$8)	(2.89)%
28 Penn Millers Ins Co	14982	PA	\$289	0.78%	\$325	\$309	95.17%
29 Hartford Fire Ins Co	19682	CT	\$279	0.75%	\$251	\$0	0.01%
30 Great Amer Assur Co	26344	ОН	\$247	0.67%	\$200	\$6	3.23%
31 Allied Ins Co of Amer	10127	ОН	\$243	0.65%	\$234	\$15	6.26%
32 New Hampshire Ins Co	23841	IL	\$241	0.65%	\$252	\$64	25.35%
33 Pacific Ind Co	20346	WI	\$211	0.57%	\$209	\$37	17.85%
34 The Cincinnati Ins Co	10677	ОН	\$204	0.55%	\$213	\$36	16.70%
35 Amco Ins Co	19100	IA	\$191	0.52%	\$206	\$5	2.57%
36 Depositors Ins Co	42587	IA	\$184	0.50%	\$178	\$21	12.00%
37 North Amer Elite Ins Co	29700	NH	\$181	0.49%	\$145	\$1	0.70%
38 Employers Mut Cas Co	21415	IA	\$177	0.48%	\$145	\$1	0.84%
39 Pennsylvania Lumbermens Mut Ins	14974	PA	\$176	0.47%	\$200	\$0	0.00%
40 Allstate Ins Co	19232	IL	\$162	0.44%	\$173	(\$10)	(5.78)%
All 107 Other Companies			\$3,146	8.47%	\$3,088	\$674	21.83%
Totals (Loss Ratio is	s average)		\$37,125	100.00%	\$34,554	\$2,209	6.39%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

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	CT	\$1,744	24.66%	\$2,035	\$1,134	55.71%
2 Hiscox Ins Co Inc	10200	IL	\$1,175	16.61%	\$966	\$815	84.45%
3 National Union Fire Ins Co Of Pitts	19445	PA	\$463	6.55%	\$429	\$210	48.86%
4 Hanover Ins Co	22292	NH	\$384	5.44%	\$359	\$978	272.56%
5 XL Specialty Ins Co	37885	DE	\$352	4.97%	\$348	\$160	45.94%
6 The Cincinnati Ins Co	10677	ОН	\$344	4.87%	\$183	\$4	2.40%
7 Federal Ins Co	20281	IN	\$303	4.29%	\$331	(\$61)	(18.31)%
8 Continental Cas Co	20443	IL	\$276	3.90%	\$274	\$172	62.79%
9 Philadelphia Ind Ins Co	18058	PA	\$194	2.75%	\$199	\$0	(0.09)%
10 Berkley Ins Co	32603	DE	\$136	1.92%	\$92	\$14	15.60%
11 Twin City Fire Ins Co Co	29459	IN	\$124	1.76%	\$84	(\$4)	(4.46)%
12 American Family Mut Ins Co SI	19275	WI	\$120	1.70%	\$127	\$0	0.00%
13 Zurich Amer Ins Co	16535	NY	\$114	1.62%	\$119	\$1	1.01%
14 Atlantic Specialty Ins Co	27154	NY	\$106	1.51%	\$97	(\$3)	(2.66)%
15 Navigators Ins Co	42307	NY	\$102	1.44%	\$203	\$447	220.02%
16 Great Northern Ins Co	20303	IN	\$95	1.34%	\$96	\$11	11.50%
17 Federated Mut Ins Co	13935	MN	\$79	1.12%	\$66	\$11	17.16%
18 Everest Natl Ins Co	10120	DE	\$78	1.10%	\$81	\$18	22.20%
19 Western Natl Mut Ins Co	15377	MN	\$65	0.92%	\$59	\$15	25.19%
20 Great Amer Ins Co	16691	ОН	\$58	0.82%	\$64	\$2	2.73%
21 Hartford Fire Ins Co	19682	CT	\$52	0.73%	\$49	(\$10)	(19.80)%
22 Nationwide Mut Ins Co	23787	ОН	\$47	0.66%	\$47	\$0	0.99%
23 Eagle W Ins Co	12890	CA	\$44	0.62%	\$47	\$0	0.00%
24 Western Natl Assur Co	24465	MN	\$40	0.57%	\$39	\$1	2.80%
25 Pacific Ind Co	20346	WI	\$40	0.56%	\$40	(\$16)	(40.60)%
26 Penn Millers Ins Co	14982	PA	\$34	0.49%	\$34	\$27	80.21%
27 Markel Amer Ins Co	28932	VA	\$31	0.43%	\$30	(\$3)	(9.10)%
28 XL Ins Amer Inc	24554	DE	\$30	0.43%	\$32	(\$14)	(45.06)%
29 Transguard Ins Co Of Amer Inc	28886	IL	\$28	0.40%	\$30	(\$4)	(13.93)%
30 Mutual Of Enumclaw Ins Co	14761	OR	\$28	0.39%	\$27	\$0	(0.59)%
31 Fidelity & Deposit Co Of MD	39306	IL	\$26	0.36%	\$59	(\$1)	(1.88)%
32 Arch Ins Co	11150	MO	\$25	0.35%	\$22	(\$2)	(9.02)%
33 United States Liab Ins Co	25895	NE	\$21	0.30%	\$18	\$0	(0.08)%
34 Bankers Standard Ins Co	18279	PA	\$16	0.22%	\$16	\$1	5.52%
35 National Cas Co	11991	ОН	\$14	0.20%	\$14	\$0	1.22%
36 Great Amer Assur Co	26344	ОН	\$14	0.19%	\$13	\$1	9.76%
37 Travelers Prop Cas Co Of Amer	25674	CT	\$13	0.19%	\$13	\$0	0.43%
38 American Guar & Liab Ins	26247	NY	\$12	0.17%	\$13	\$0	0.96%
39 QBE Ins Corp	39217	PA	\$11	0.16%	\$8	(\$4)	(56.09)%
40 Federated Reserve Ins Co	16024	MN	\$11	0.15%	\$5	\$1	15.96%
All 87 Other Companies			\$222	3.13%	\$236	(\$201)	(85.23)%
Totals (Loss Ratio i	s average)		\$7,073	100.00%	\$7,002	\$3,701	52.86%

### Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands Direct Direct Direct NAIC Premiums Market Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 Ohio Security Ins Co 24082 NH \$56.856 16.18% \$55.657 \$26.347 47.34% 2 Philadelphia Ind Ins Co 18058 PA \$19.435 5.53% \$18.976 \$10.737 56.58% 3 Contractors Bonding & Ins Co 37206 Ш \$12 401 3 53% \$12,331 \$1.915 15.53% 4 State Farm Fire & Cas Co 25143 IL \$10.611 3.02% \$10.747 \$1.882 17.52% 5 Mutual Of Enumclaw Ins Co 14761 OR \$9,008 2.56% \$8.743 \$6,929 79.25% 6 West Amer Ins Co 44393 IN \$8.180 2.33% \$8.447 \$3.138 37.15% CA 7 Mid Century Ins Co 21687 \$8,145 2.32% \$8,329 \$1,505 18.07% 8 American Alt Ins Corp 19720 DE \$8,080 2.30% \$7,465 \$1,174 15.73% 9 Truck Ins Exch 21709 CA \$7.827 2.23% \$7.871 \$555 7.05% 10 Eagle W Ins Co CA 12890 \$7,222 2.06% \$7.023 \$1,911 27.21% 11 Ohio Cas Ins Co 24074 NH \$6,915 1.97% \$7,204 \$3,936 54.63% PΑ \$6,087 1.73% \$5,453 12 Continental Ins Co. 35289 \$1,846 33.85% 13 Travelers Cas Ins Co Of Amer 19046 CT \$5,656 1.61% \$5.586 \$3,436 61.51% 14 American Fire & Cas Co 24066 NH \$5,522 1.57% \$5,954 \$2,517 42.27% 15 The Cincinnati Ins Co. 10677 OH \$5.250 1.49% \$5,449 \$2,391 43.88% 16 Sentinel Ins Co Ltd 11000 CT \$5,144 1.46% \$5,058 (\$630)(12.45)% 17 Farmers Ins Exch 21652 CA \$5.076 1.44% \$5,186 (\$758)(14.62)% 18 Alaska Natl Ins Co 38733 ΑK \$4,892 1.39% \$6,001 (\$1,542)(25.70)% СТ \$4,527 19 Travelers Prop Cas Co Of Amer 25674 \$4,804 1.37% \$1,437 31.73% 20 Charter Oak Fire Ins Co. 25615 CT \$4.342 1.24% \$4.281 \$1,626 37.98% 21 Oregon Mut Ins Co OR \$894 14907 \$4,196 1.19% \$4,044 22.10% 22 Phoenix Ins Co 25623 CT \$4.169 1.19% \$4,779 \$2,968 62.10% 23 Valley Forge Ins Co 20508 PΑ 1.17% \$3,553 \$2,952 \$4,118 83.09% 24 Firemans Fund Ins Co 21873 \$4.098 1.17% \$4.107 \$956 23.27% 25 Brotherhood Mut Ins Co 13528 IN \$4,057 1.15% \$4,019 \$1,614 40.16% 26 Allstate Ind Co 19240 IL 1.11% \$3,750 (\$126)\$3,907 (3.36)% IN 27 Federal Ins Co 20281 \$3.832 1.09% \$4.196 \$4.283 102.09% CT 28 Travelers Ind Co Of Amer 25666 \$3.805 1.08% \$3,429 \$1.640 47.82% 29 Country Mut Ins Co 20990 IL \$3,399 0.97% \$3,292 \$5.722 173.83% NH \$3,344 0.95% \$3,334 \$2,972 30 Hanover Amer Ins Co 36064 89.13% 31 Continental Cas Co \$3.239 0.92% \$3,361 \$1,694 20443 IL 50.40% 32 National Fire Ins Co Of Hartford 20478 IL \$3.066 0.87% \$3.984 45.31% \$1.805 33 American Hallmark Ins Co Of TX 43494 TX \$3,057 \$2,583 0.87% \$3,163 81.67% 34 Nationwide Mut Ins Co 23787 ОН \$3.055 0.87% \$2.831 \$1.951 68.91% 35 Allied Ins Co of Amer 10127 OH \$2,779 0.79% \$2.662 \$1.005 37.78% 36 American Cas Co Of Reading PA 20427 PΑ \$2.716 0.77% \$2.338 \$1.113 47.61% 37 American Family Mut Ins Co SI 19275 WI \$2.652 0.75% \$2.857 \$194 6.80% 18767 WI \$2,618 0.75% \$2,736 \$731 26.74% 38 Church Mut Ins Co S I 39 Citizens Ins Co Of Amer 31534 MI \$2.587 0.74% \$2,438 \$780 31.99% ОН 0.73% \$828 40 Great Amer Assur Co 26344 \$2.578 \$2,163 38.27% All 233 Other Companies 23.52% \$55,125 \$82,633 \$78,468 70.25% Totals (Loss Ratio is average) \$351,358 100.00% \$345,790 \$162,035 46.86%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Ohio Security Ins Co	24082	NH	\$47,400	7.62%	\$46,126	\$23,230	50.36%
2 Philadelphia Ind Ins Co	18058	PA	\$35,276	5.67%	\$33,477	\$29,004	86.64%
3 Ace Amer Ins Co	22667	PA	\$30,858	4.96%	\$28,506	\$5,189	18.20%
4 Mutual Of Enumclaw Ins Co	14761	OR	\$24,864	4.00%	\$24,312	\$21,758	89.50%
5 Mid Century Ins Co	21687	CA	\$23,944	3.85%	\$23,137	\$15,551	67.21%
6 State Farm Fire & Cas Co	25143	IL	\$22,241	3.58%	\$21,173	\$15,929	75.23%
7 Truck Ins Exch	21709	CA	\$19,890	3.20%	\$19,184	\$19,314	100.68%
8 Eagle W Ins Co	12890	CA	\$16,904	2.72%	\$15,998	\$30,314	189.48%
9 Farmers Ins Co Of WA	21644	WA	\$16,753	2.69%	\$17,384	\$13,225	76.07%
10 Allstate Ind Co	19240	IL	\$15,748	2.53%	\$15,120	\$11,913	78.79%
11 National Union Fire Ins Co Of Pitts	19445	PA	\$13,937	2.24%	\$13,534	\$885	6.54%
12 Farmers Ins Exch	21652	CA	\$13,688	2.20%	\$13,305	\$9,027	67.84%
13 Travelers Cas Ins Co Of Amer	19046	CT	\$12,701	2.04%	\$11,979	\$8,889	74.20%
14 Sentinel Ins Co Ltd	11000	CT	\$12,280	1.97%	\$12,621	\$4,164	32.99%
15 West Amer Ins Co	44393	IN	\$12,006	1.93%	\$12,485	\$2,793	22.38%
16 American Alt Ins Corp	19720	DE	\$11,888	1.91%	\$11,159	\$5,317	47.64%
17 Travelers Prop Cas Co Of Amer	25674	CT	\$9,394	1.51%	\$8,910	\$12,862	144.36%
18 Federal Ins Co	20281	IN	\$9,061	1.46%	\$8,391	\$842	10.03%
19 Hartford Fire Ins Co	19682	CT	\$8,529	1.37%	\$8,146	(\$2,117)	(25.99)%
20 American Fire & Cas Co	24066	NH	\$8,415	1.35%	\$8,802	\$1,243	14.12%
21 Oregon Mut Ins Co	14907	OR	\$7,792	1.25%	\$7,510	\$8,325	110.85%
22 Firemans Fund Ins Co	21873	IL	\$7,424	1.19%	\$7,583	\$4,612	60.82%
23 Ohio Cas Ins Co	24074	NH	\$6,833	1.10%	\$7,100	\$2,002	28.20%
24 AmTrust Ins Co	15954	DE	\$6,606	1.06%	\$4,690	\$9.723	207.30%
25 Country Mut Ins Co	20990	IL	\$6,564	1.06%	\$6,521	\$4,644	71.22%
26 American Family Ins Co	10386	WI	\$6,165	0.99%	\$4,107	\$6,399	155.80%
27 Security Natl Ins Co	19879	DE	\$5.976	0.96%	\$6.048	\$6.078	100.51%
28 Church Mut Ins Co S I	18767	WI	\$5,744	0.92%	\$5,710	\$4,016	70.33%
29 Allstate Ins Co	19232	IL	\$5,721	0.92%	\$6,101	\$16,545	271.20%
30 American Family Mut Ins Co SI	19275	WI	\$5,593	0.90%	\$6,009	\$4,161	69.24%
31 Nationwide Agribusiness Ins Co	28223	IA	\$5,542	0.89%	\$5.092	\$248	4.87%
32 Hartford Underwriters Ins Co	30104	CT	\$5,469	0.88%	\$3,743	\$1,476	39.44%
33 Hartford Cas Ins Co	29424	IN	\$4,789	0.77%	\$5,038	\$1,659	32.94%
34 Hanover Amer Ins Co	36064	NH	\$4,771	0.77%	\$4,746	\$1,851	39.00%
35 The Cincinnati Ins Co	10677	ОН	\$4,766	0.77%	\$5,314	\$4,288	80.69%
36 Allied Ins Co of Amer	10127	OH	\$4,674	0.75%	\$4,405	\$4,960	112.59%
37 Amguard Ins Co	42390	PA	\$4.569	0.73%	\$3.789	\$5.771	152.31%
38 Brotherhood Mut Ins Co	13528	IN	\$4,381	0.70%	\$4,052	\$5,065	124.99%
39 Nationwide Mut Ins Co	23787	ОН	\$4,348	0.70%	\$4,118	(\$884)	(21.45)%
40 Travelers Ind Co Of Amer	25666	CT	\$4,330	0.70%	\$3,748	\$1,475	39.36%
All 221 Other Companies			\$143,949	23.15%	\$141,648	\$92,721	65.46%
Totals (Loss Ratio	is average)		\$621,786	100.00%	\$600,822	\$414,467	68.98%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Credit

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 Euler Hermes N Amer Ins Co	20516	MD	\$8,745	31.59%	\$8,840	\$2,245	25.40%
2 Old Republic Ins Co	24147	PA	\$4,388	15.85%	\$3,761	\$1,200	31.91%
3 Atradius Trade Credit Ins Co	25422	MD	\$3,218	11.62%	\$3,019	(\$279)	(9.23)%
4 Great Amer Assur Co	26344	OH	\$1,639	5.92%	\$1,452	(\$49)	(3.35)%
5 Arch Ins Co	11150	MO	\$1,518	5.48%	\$1,814	\$350	19.27%
6 US Specialty Ins Co	29599	TX	\$1,019	3.68%	\$782	\$19	2.42%
7 Coface N Amer Ins Co	31887	MA	\$958	3.46%	\$886	(\$39)	(4.38)%
8 Markel Ins Co	38970	IL	\$949	3.43%	\$914	\$338	36.98%
9 Atlantic Specialty Ins Co	27154	NY	\$866	3.13%	\$853	\$565	66.24%
10 Securian Cas Co	10054	MN	\$822	2.97%	\$697	\$8	1.15%
11 First Colonial Ins Co	29980	FL	\$471	1.70%	\$891	\$223	25.00%
12 Wesco Ins Co	25011	DE	\$463	1.67%	\$241	\$134	55.46%
13 QBE Ins Corp	39217	PA	\$427	1.54%	\$488	\$393	80.66%
14 American Natl Prop & Cas Co	28401	MO	\$404	1.46%	\$429	\$260	60.74%
15 Ohio Ind Co	26565	ОН	\$321	1.16%	\$397	\$33	8.30%
16 Allied World Specialty Ins Co	16624	DE	\$267	0.96%	\$215	\$70	32.36%
17 Triton Ins Co	41211	TX	\$258	0.93%	\$209	\$148	70.57%
18 Starr Ind & Liab Co	38318	TX	\$182	0.66%	\$189	\$77	40.97%
19 National Union Fire Ins Co Of Pitts	19445	PA	\$176	0.63%	\$270	\$157	58.01%
20 State Farm Mut Auto Ins Co	25178	IL	\$172	0.62%	\$170	(\$3)	(1.52)%
21 Liberty Mut Ins Co	23043	MA	\$146	0.53%	\$307	\$93	30.18%
22 Illinois Ins Co	35246	NM	\$113	0.41%	\$22	\$7	31.81%
23 American Bankers Ins Co Of FL	10111	FL	\$99	0.36%	\$71	\$1	1.90%
24 Cumis Ins Society Inc	10847	IA	\$95	0.34%	\$122	\$61	49.76%
25 Ace Amer Ins Co	22667	PA	\$72	0.26%	\$72	\$17	22.90%
26 American Security Ins Co	42978	DE	\$70	0.25%	\$70	(\$1)	(1.08)%
27 Lyndon Southern Ins Co	10051	DE	\$27	0.10%	\$30	\$4	11.82%
28 State Farm Fire & Cas Co	25143	IL	\$6	0.02%	\$6	\$0	0.00%
29 United Guar Residential Ins Co of NC	16667	NC	\$3	0.01%	\$3	\$0	0.00%
30 Insurance Co Of The State Of PA	19429	IL	\$0	0.00%	\$7	\$2	26.97%
31 Great Amer Alliance Ins Co	26832	ОН	\$0	0.00%	\$0	\$3	803.82%
32 Transamerica Cas Ins Co	10952	IA	(\$6)	(0.02)%	\$50	(\$6)	(11.92)%
33 Knightbrook Ins Co	13722	DE	(\$7)	(0.02)%	\$65	(\$19)	(29.30)%
All 6 Other Companies			(\$193)	(0.70)%	(\$141)	(\$2,047)	0.00%
Totals (Loss Ratio is	average)		\$27,687	100.00%	\$27,202	\$3,964	14.57%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Earthquake

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 State Farm Fire & Cas Co	25143	IL	\$51,579	21.26%	\$49,158	\$0	0.00%
2 Factory Mut Ins Co	21482	RI	\$26,946	11.11%	\$23,227	\$0	0.00%
3 Geovera Ins Co	10799	CA	\$20,706	8.54%	\$20,775	\$0	0.00%
4 Palomar Specialty Ins Co	20338	OR	\$18,309	7.55%	\$15,905	\$0	0.00%
5 Affiliated Fm Ins Co	10014	RI	\$16,110	6.64%	\$13,763	\$0	0.00%
6 Zurich Amer Ins Co	16535	NY	\$9,807	4.04%	\$10,257	\$0	0.00%
7 Employers Ins Co of Wausau	21458	WI	\$9,060	3.73%	\$7,739	\$0	0.00%
8 American Modern Prop & Cas Ins Co	42722	ОН	\$5,661	2.33%	\$2,827	\$93	3.30%
9 Insurance Co Of The West	27847	CA	\$5,515	2.27%	\$5,065	\$100	1.97%
10 Travelers Prop Cas Co Of Amer	25674	CT	\$5,141	2.12%	\$4,643	(\$2)	(0.04)%
11 United Serv Automobile Assn	25941	TX	\$5,041	2.08%	\$4,961	(\$23)	(0.45)%
12 Continental Cas Co	20443	IL	\$4,678	1.93%	\$4,853	\$1,531	31.54%
13 Safeco Ins Co Of IL	39012	IL	\$4,355	1.80%	\$4,324	\$132	3.06%
14 Westport Ins Corp	39845	MO	\$4,272	1.76%	\$4,062	\$83	2.04%
15 Travelers Ind Co	25658	CT	\$3,836	1.58%	\$3,352	(\$2)	(0.06)%
16 Farmers Ins Co Of WA	21644	WA	\$3,388	1.40%	\$3,449	\$0	0.00%
17 Great Northern Ins Co	20303	IN	\$3,307	1.36%	\$3,248	(\$3)	(0.09)%
18 Amica Mut Ins Co	19976	RI	\$3,082	1.27%	\$3,016	\$0	0.00%
19 American Guar & Liab Ins	26247	NY	\$2,868	1.18%	\$2,740	\$0	0.00%
20 American Family Mut Ins Co SI	19275	WI	\$2,527	1.04%	\$2,572	\$0	0.00%
21 USAA Cas Ins Co	25968	TX	\$2,260	0.93%	\$2,221	\$0	(0.02)%
22 Farmers Prop & Cas Ins Co	26298	RI	\$2,170	0.89%	\$2,226	\$64	2.85%
23 American Family Ins Co	10386	WI	\$2,061	0.85%	\$1,621	\$0	0.00%
24 Bankers Standard Ins Co	18279	PA	\$1,949	0.80%	\$1,983	(\$2)	(0.11)%
25 XL Ins Amer Inc	24554	DE	\$1,671	0.69%	\$2,009	(\$222)	(11.05)%
26 Liberty Mut Fire Ins Co	23035	WI	\$1,660	0.68%	\$1,539	\$39	2.56%
27 AIG Prop Cas Co	19402	IL	\$1,642	0.68%	\$1,672	(\$44)	(2.66)%
28 Property & Cas Ins Co Of Hartford	34690	IN	\$1,385	0.57%	\$1,403	\$0	0.00%
29 North Amer Elite Ins Co	29700	NH	\$1,359	0.56%	\$939	\$0	0.00%
30 Liberty Ins Corp	42404	IL	\$1,325	0.55%	\$1,327	\$41	3.11%
31 Ace Amer Ins Co	22667	PA	\$1,321	0.54%	\$2,055	\$0	0.00%
32 Vigilant Ins Co	20397	NY	\$1,123	0.46%	\$1,136	\$0	0.00%
33 Federated Mut Ins Co	13935	MN	\$1,104	0.46%	\$1,134	\$0	0.00%
34 Allianz Global Risks US Ins Co	35300	IL	\$981	0.40%	\$855	\$4	0.44%
35 Crestbrook Ins Co	18961	ОН	\$912	0.38%	\$905	\$0	0.00%
36 Nationwide Gen Ins Co	23760	ОН	\$867	0.36%	\$828	\$8	0.93%
37 LM Ins Corp	33600	IL	\$863	0.36%	\$830	\$26	3.14%
38 Travelers Home & Marine Ins Co	27998	CT	\$840	0.35%	\$884	(\$4)	(0.50)%
39 The Cincinnati Ins Co	10677	ОН	\$767	0.32%	\$648	\$0	0.00%
40 Hartford Ins Co Of The Midwest	37478	IN	\$746	0.31%	\$765	\$0	0.00%
All 120 Other Companies			\$9,385	3.87%	\$12,477	(\$151)	(1.21)%
Totals (Loss Ratio is	average)		\$242,578	100.00%	\$229,396	\$1,667	0.73%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Excess 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 Safety Natl Cas Corp	15105	MO	\$16,296	50.52%	\$16,229	\$37,374	230.29%
2 Ace Amer Ins Co	22667	PA	\$5,993	18.58%	\$6,087	\$2,358	38.74%
3 Zurich Amer Ins Co	16535	NY	\$1,704	5.28%	\$2,120	(\$1,626)	(76.71)%
4 Star Ins Co	18023	MI	\$1,388	4.30%	\$920	\$402	43.71%
5 National Union Fire Ins Co Of Pitts	19445	PA	\$1,271	3.94%	\$1,188	\$951	80.05%
6 Arch Ins Co	11150	MO	\$978	3.03%	\$1,197	\$6,638	554.48%
7 Everest Natl Ins Co	10120	DE	\$760	2.36%	\$649	\$202	31.21%
8 XL Specialty Ins Co	37885	DE	\$667	2.07%	\$492	(\$569)	(115.66)%
9 Liberty Ins Corp	42404	IL	\$525	1.63%	\$572	(\$868)	(151.84)%
10 ACIG Ins Co	19984	IL	\$508	1.58%	\$508	(\$64)	(12.51)%
11 Hartford Cas Ins Co	29424	IN	\$484	1.50%	\$473	\$399	84.23%
12 Old Republic Ins Co	24147	PA	\$440	1.36%	\$401	(\$241)	(60.20)%
13 Liberty Mut Fire Ins Co	23035	WI	\$393	1.22%	\$125	\$83	66.22%
14 Travelers Prop Cas Co Of Amer	25674	CT	\$314	0.97%	\$308	\$376	121.78%
15 Starr Ind & Liab Co	38318	TX	\$288	0.89%	\$145	\$89	61.34%
16 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$199	0.62%	\$80	\$0	0.00%
17 Sentry Ins Co	24988	WI	\$22	0.07%	\$18	\$304	1690.81%
18 Sompo Amer Ins Co	11126	NY	\$14	0.04%	\$13	\$0	0.00%
19 Mitsui Sumitomo Ins USA Inc	22551	NY	\$10	0.03%	\$10	\$0	0.00%
20 Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$3	0.01%	\$2	\$0	0.00%
21 Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$7	0.00%
22 St Paul Fire & Marine Ins Co	24767	СТ	\$0	0.00%	\$0	\$4	0.00%
23 Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$1	0.00%
24 Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$1,337	0.00%
25 Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$3	0.00%
26 New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$183	0.00%
27 Hartford Fire Ins Co	19682	СТ	\$0	0.00%	\$0	\$78	0.00%
28 Ace Prop & Cas Ins Co	20699	PA	\$0	0.00%	\$0	\$1	0.00%
29 QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$1	0.00%
30 St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$2	0.00%
All 19 Other Companies			\$0	0.00%	\$0	(\$2,383)	(1921933.06)%
Totals (Loss Ratio is	average)		\$32,257	100.00%	\$31,538	\$45,042	142.82%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Farmowners Multiple Peril

All Dollars in Thousands Direct Direct Direct NAIC Premiums Market Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 Mutual Of Enumclaw Ins Co 14761 OR \$18.412 21.98% \$17,778 \$9.349 52.59% 2 Country Mut Ins Co 20990 IL \$10.795 12.88% \$10.274 \$4.282 41.68% 3 Grange Ins Assn 22101 WA \$10.103 12.06% \$9 761 \$3,730 38.21% 4 West Amer Ins Co. 44393 IN \$5.965 7.12% \$4.089 \$1.159 28.35% 5 Ohio Security Ins Co 24082 NH \$5,933 7.08% \$4,503 \$1.943 43.15% 6 Nationwide Agribusiness Ins Co 28223 IΑ \$5.217 6.23% \$5.094 \$4.349 85.38% PΑ 7 Indemnity Ins Co Of North Amer 43575 \$4,925 5.88% \$4,555 \$9,586 210.43% 8 Eagle W Ins Co. 12890 CA \$4.112 4.91% \$4.120 \$2,060 49.99% CT 9 Travelers Ind Co Of Amer 25666 \$4.054 4.84% \$3.736 \$1.393 37.29% 10 State Farm Fire & Cas Co 25143 IL \$3.027 3.61% \$2.882 \$2,308 80.06% 11 Oregon Mut Ins Co 14907 OR \$1,987 2.37% \$1,800 \$1,268 70.42% 12 Charter Oak Fire Ins Co СТ 2.05% \$1,642 \$276 25615 \$1,720 16.81% 13 Travelers Prop Cas Co Of Amer 25674 CT \$1.211 1.45% \$1,282 \$656 51.16% 14 Phoenix Ins Co 25623 CT \$1,142 1.36% \$1,008 \$462 45.87% 15 American Family Ins Co. 10386 WI \$1.131 1.35% \$889 \$914 102.81% СТ 16 Travelers Ind Co 25658 \$941 1.12% \$707 \$68 9.57% \$378 17 American Family Mut Ins Co SI 19275 WI \$885 1.06% \$878 43.12% 18 Travelers Ind Co Of CT 25682 CT \$683 0.82% \$698 \$133 19.07% 19 Markel Ins Co IL \$400 0.48% \$378 \$33 38970 8.71% 20 American Fire & Cas Co 24066 NH \$332 0.40% \$269 \$84 31.06% 21 Philadelphia Ind Ins Co PΑ \$301 0.36% \$123 \$8 18058 6.49% 22 Great Amer Ins Co 16691 OH \$281 0.34% \$266 \$1.662 625.97% 23 Ohio Cas Ins Co 24074 NH \$194 0.23% \$148 \$778 526.57% 24 Liberty Mut Ins Co 23043 MA \$132 0.16% \$130 \$9 6.56% \$0 25 Union Ins Co 25844 IΑ \$97 0.12% \$62 0.00% 26 National Surety Corp 21881 IL \$92 0.11% \$158 (\$59)(37.53)% ОН \$87 \$39 \$2 27 Great Amer Assur Co 26344 0.10% 3.83% \$37 \$36 (\$1) 28 Great Amer Ins Co of NY 22136 NY 0.04% (3.36)% 29 Great Amer Alliance Ins Co 26832 OH \$14 0.02% \$15 (\$1) (9.69)% 30 American Reliable Ins Co. ΑZ \$5 0.01% \$6 (\$4)19615 (62.80)% 31 North Pacific Ins Co 23892 OR \$5 0.01% \$1,874 (\$105) (5.59)% 32 Starnet Ins Co 40045 IΑ \$0 0.00% \$9 (\$2) (25.73)% 33 American Economy Ins Co 19690 IN \$0 0.00% \$311 (\$126)(40.45)% 34 American States Ins Co 19704 IN (\$37)(0.04)%\$1.692 (\$414)(24.44)% 35 Associated Ind Corp 21865 CA (\$250)(0.30)%\$45 \$642 1415.85% 10 Other Companies (\$159) \$97 (0.19)%(\$549)(566.78)%

\$83.778

100.00%

\$81.353

\$46.270

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

56.87%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Federal Flood

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	\$5,118	20.25%	\$5,101	\$1,429	28.02%
2 Farmers Ins Co Of WA	21644	WA	\$3,692	14.61%	\$3,759	\$1,568	41.71%
3 Hartford Ins Co Of The Midwest	37478	IN	\$3,284	12.99%	\$3,355	\$736	21.94%
4 Wright Natl Flood Ins Co	11523	TX	\$2,816	11.14%	\$2,919	\$4,791	164.13%
5 Allstate Ins Co	19232	IL	\$2,490	9.85%	\$2,554	\$1,703	66.68%
6 USAA Gen Ind Co	18600	TX	\$2,042	8.08%	\$1,962	\$552	28.11%
7 Selective Ins Co Of Amer	12572	NJ	\$1,748	6.92%	\$1,566	\$195	12.42%
8 Integon Natl Ins Co	29742	NC	\$569	2.25%	\$522	\$28	5.34%
9 American Family Mut Ins Co SI	19275	WI	\$560	2.22%	\$567	\$78	13.82%
10 Homesite Ins Co Of The Midwest	13927	WI	\$529	2.09%	\$553	\$11	2.06%
11 American Strategic Ins Corp	10872	FL	\$381	1.51%	\$362	\$546	150.93%
12 Farmers Prop & Cas Ins Co	26298	RI	\$355	1.40%	\$354	\$323	91.12%
13 Hartford Underwriters Ins Co	30104	СТ	\$328	1.30%	\$311	\$10	3.21%
14 Liberty Mut Fire Ins Co	23035	WI	\$299	1.18%	\$304	(\$30)	(9.87)%
15 Foremost Ins Co Grand Rapids MI	11185	MI	\$285	1.13%	\$281	\$37	13.14%
16 Philadelphia Ind Ins Co	18058	PA	\$207	0.82%	\$190	\$25	13.00%
17 American Commerce Ins Co	19941	ОН	\$168	0.66%	\$168	\$86	51.18%
18 QBE Ins Corp	39217	PA	\$131	0.52%	\$113	\$23	20.21%
19 Occidental Fire & Cas Co Of NC	23248	NC	\$96	0.38%	\$96	\$0	0.00%
20 Privilege Underwriters Recp Exch	12873	FL	\$90	0.36%	\$81	\$70	86.21%
21 American Natl Prop & Cas Co	28401	MO	\$59	0.23%	\$61	\$113	184.54%
22 Bankers Ins Co	33162	FL	\$23	0.09%	\$30	\$0	0.00%
23 Westfield Ins Co	24112	OH	\$6	0.02%	\$6	\$0	0.00%
24 First Amer Prop & Cas Ins Co	37710	CA	\$0	0.00%	\$4	\$0	0.00%
All 2 Other Companies			\$0	0.00%	\$0	(\$5)	(2291.34)%
Totals (Loss Ratio	is average)		\$25,278	100.00%	\$25,221	\$12,288	48.72%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Private Flood

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Zurich Amer Ins Co	16535	NY	\$1,362	17.31%	\$1,203	\$39	3.28%
2 Employers Ins Co of Wausau	21458	WI	\$1,075	13.66%	\$859	\$0	0.00%
3 American Guar & Liab Ins	26247	NY	\$914	11.61%	\$746	\$26	3.49%
4 Allianz Global Risks US Ins Co	35300	IL	\$745	9.47%	\$651	\$20	3.06%
5 American Security Ins Co	42978	DE	\$663	8.42%	\$952	\$70	7.37%
6 Westport Ins Corp	39845	MO	\$440	5.59%	\$394	\$13	3.18%
7 XL Ins Amer Inc	24554	DE	\$426	5.41%	\$564	(\$89)	(15.70)%
8 AIG Prop Cas Co	19402	IL	\$350	4.45%	\$375	\$480	128.30%
9 American Home Assur Co	19380	NY	\$298	3.78%	\$119	\$95	79.65%
10 Federal Ins Co	20281	IN	\$295	3.75%	\$242	\$47	19.30%
11 Integon Natl Ins Co	29742	NC	\$286	3.64%	\$383	\$66	17.33%
12 National Union Fire Ins Co Of Pitts	19445	PA	\$200	2.54%	\$65	\$7	10.009
13 North Amer Elite Ins Co	29700	NH	\$179	2.28%	\$144	\$0	0.00%
14 Liberty Mut Fire Ins Co	23035	WI	\$139	1.76%	\$90	\$0	0.009
15 The Cincinnati Ins Co	10677	ОН	\$75	0.95%	\$57	\$0	0.009
16 Bankers Standard Ins Co	18279	PA	\$74	0.94%	\$79	\$127	161.309
17 New Hampshire Ins Co	23841	IL	\$70	0.89%	\$18	\$9	49.90
18 Crestbrook Ins Co	18961	ОН	\$58	0.74%	\$59	\$0	0.00
19 Mitsui Sumitomo Ins Co of Amer	20362	NY	\$45	0.58%	\$34	\$0	0.009
20 National Gen Ins Co	23728	MO	\$40	0.51%	\$81	\$7	8.349
21 Florists Mut Ins Co	13978	IL	\$34	0.44%	\$34	\$6	18.529
22 Firemans Fund Ins Co	21873	IL	\$30	0.39%	\$31	\$2	5.809
23 Arch Ins Co	11150	MO	\$18	0.22%	\$14	\$3	19.619
24 Nationwide Mut Ins Co	23787	ОН	\$13	0.16%	\$9	\$0	2.879
25 Granite State Ins Co	23809	IL	\$11	0.15%	\$9	\$1	9.509
26 Massachusetts Bay Ins Co	22306	NH	\$10	0.13%	\$9	\$1	14.269
27 National Cas Co	11991	OH	\$5	0.06%	\$5	\$1	14.149
28 Oregon Mut Ins Co	14907	OR	\$4	0.06%	\$4	\$0	0.009
29 Nationwide Gen Ins Co	23760	ОН	\$3	0.03%	\$1	\$0	8.209
30 American Cas Co Of Reading PA	20427	PA	\$2	0.03%	\$22	\$8	36.879
31 North River Ins Co	21105	NJ	\$2	0.03%	\$2	\$0	3.689
32 American Zurich Ins Co	40142	IL	\$2	0.03%	\$2	\$0	0.72
33 Hanover Amer Ins Co	36064	NH	\$1	0.01%	\$1	\$0	(10.95)
34 Continental Cas Co	20443	IL	\$1	0.01%	\$1	\$0	36.809
35 Amguard Ins Co	42390	PA	\$0	0.00%	\$0	\$0	0.009
36 United States Fire Ins Co	21113	DE	\$0	0.00%	\$2	\$0	(0.52)
37 Greenwich Ins Co	22322	DE	\$0	0.00%	\$1	\$0	0.00
38 Mitsui Sumitomo Ins USA Inc	22551	NY	\$0	0.00%	\$7	\$0	0.009
39 Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$0	44.899
All 6 Other Companies		· · · · · · · · · · · · · · · · · · ·	\$0	0.00%	\$0	\$0	(45.87)
Totals (Loss Ratio is averag	e)		\$7,870	100.00%	\$7,272	\$940	12.929

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Fidelity

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Travelers Cas & Surety Co Of Amer	31194	CT	\$4,863	21.26%	\$4,767	\$920	19.30%
2 Great Amer Ins Co	16691	ОН	\$2,285	9.99%	\$2,063	\$376	18.22%
3 Federal Ins Co	20281	IN	\$2,026	8.86%	\$1,966	(\$173)	(8.79)%
4 National Union Fire Ins Co Of Pitts	19445	PA	\$1,399	6.12%	\$1,387	\$74	5.33%
5 Cumis Ins Society Inc	10847	IA	\$1,178	5.15%	\$1,169	\$285	24.33%
6 Continental Cas Co	20443	IL	\$972	4.25%	\$954	\$91	9.54%
7 Hanover Ins Co	22292	NH	\$803	3.51%	\$810	\$397	49.00%
8 Twin City Fire Ins Co Co	29459	IN	\$655	2.86%	\$399	\$24	6.10%
9 Philadelphia Ind Ins Co	18058	PA	\$649	2.84%	\$635	\$4	0.57%
10 Southwest Marine & Gen Ins Co	12294	AZ	\$648	2.83%	\$430	\$286	66.44%
11 Hartford Fire Ins Co	19682	CT	\$603	2.64%	\$589	\$32	5.37%
12 Beazley Ins Co Inc	37540	CT	\$522	2.28%	\$460	\$371	80.60%
13 Berkley Ins Co	32603	DE	\$475	2.08%	\$425	\$14	3.34%
14 Zurich Amer Ins Co	16535	NY	\$467	2.04%	\$464	\$174	37.54%
15 Western Surety Co	13188	SD	\$434	1.90%	\$425	\$27	6.24%
16 Federated Mut Ins Co	13935	MN	\$403	1.76%	\$445	(\$48)	(10.85)%
17 Colonial Surety Co	10758	PA	\$338	1.48%	\$253	\$19	7.69%
18 Berkshire Hathaway Specialty Ins Co	22276	NE	\$336	1.47%	\$211	\$61	29.06%
19 Arch Ins Co	11150	MO	\$327	1.43%	\$330	\$37	11.11%
20 Berkley Regional Ins Co	29580	IA	\$301	1.32%	\$345	\$11	3.26%
21 Axis Ins Co	37273	IL	\$279	1.22%	\$251	\$56	22.31%
22 Great Amer Alliance Ins Co	26832	ОН	\$240	1.05%	\$92	\$16	17.19%
23 Continental Ins Co	35289	PA	\$219	0.96%	\$226	(\$121)	(53.36)%
24 RLI Ins Co	13056	IL	\$216	0.94%	\$225	\$4	1.90%
25 Ohio Cas Ins Co	24074	NH	\$191	0.84%	\$182	\$1	0.56%
26 Starnet Ins Co	40045	IA	\$163	0.71%	\$178	\$63	35.64%
27 Starr Ind & Liab Co	38318	TX	\$161	0.70%	\$158	\$27	16.84%
28 Fidelity & Deposit Co Of MD	39306	IL	\$154	0.68%	\$215	\$136	63.40%
29 United States Fire Ins Co	21113	DE	\$136	0.59%	\$116	(\$43)	(37.39)%
30 Markel Amer Ins Co	28932	VA	\$93	0.41%	\$94	(\$9)	(9.89)%
31 Liberty Mut Ins Co	23043	MA	\$82	0.36%	\$86	\$811	947.85%
32 National Cas Co	11991	OH	\$79	0.34%	\$53	\$0	0.00%
33 American Guar & Liab Ins	26247	NY	\$74	0.33%	\$73	\$1	1.52%
34 Federated Reserve Ins Co	16024	MN	\$72	0.31%	\$31	\$5	15.33%
35 State Farm Fire & Cas Co	25143	IL	\$69	0.30%	\$69	\$0	0.00%
36 Ace Amer Ins Co	22667	PA	\$66	0.29%	\$55	\$98	177.64%
37 QBE Ins Corp	39217	PA	\$57	0.25%	\$89	(\$58)	(64.59)%
38 Sentry Select Ins Co	21180	WI	\$57	0.25%	\$58	\$20	33.63%
39 American Zurich Ins Co	40142	IL	\$49	0.22%	\$47	\$0	0.61%
40 Pacific Ind Co	20346	WI	\$46	0.20%	\$61	(\$26)	(43.20)%
All 95 Other Companies			\$681	2.98%	\$984	\$178	18.10%
Totals (Loss Ratio is	average)		\$22,871	100.00%	\$21,869	\$4,140	18.93%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Financial Guaranty

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Assured Guar Municipal Corp	18287	NY	\$1,281	66.30%	\$453	\$0	0.00%
2 Ambac Assur Corp	18708	WI	\$619	32.06%	\$762	\$0	0.00%
3 Build Amer Mut Assur Co	14380	NY	\$32	1.64%	\$25	\$0	0.00%
4 Syncora Guar Inc	20311	NY	\$0	0.00%	\$64	\$0	0.00%
5 MBIA Ins Corp	12041	NY	\$0	0.00%	\$574	\$0	0.00%
6 National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$348	\$0	0.00%
7 Assured Guar Corp	30180	MD	\$0	0.00%	\$110	\$0	0.00%
All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is	s average)		\$1,932	100.00%	\$2,336	\$0	0.00%

<sup>(1)</sup>Excluding all Loss Adjustment Expenses (LAE)

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Safeco Ins Co Of Amer	24740	NH	\$20,491	9.60%	\$19,793	\$17,281	87.31%
2 Starr Surplus Lines Ins Co	13604	TX	\$19,845	9.29%	\$15,850	\$14,269	90.03%
3 Foremost Ins Co Grand Rapids MI	11185	MI	\$16,226	7.60%	\$14,080	\$4,946	35.13%
4 Allianz Global Risks US Ins Co	35300	IL	\$13,312	6.24%	\$12,000	\$3,195	26.63%
5 Pemco Mut Ins Co	24341	WA	\$11,428	5.35%	\$10,948	\$5,588	51.04%
6 Factory Mut Ins Co	21482	RI	\$10,895	5.10%	\$9,535	\$75	0.79%
7 Penn Millers Ins Co	14982	PA	\$8,705	4.08%	\$8,328	\$8,800	105.66%
8 Zurich Amer Ins Co	16535	NY	\$8,301	3.89%	\$8,205	\$1,457	17.76%
9 Affiliated Fm Ins Co	10014	RI	\$7,403	3.47%	\$10,200	\$11,213	109.93%
10 Employers Ins Co of Wausau	21458	WI	\$7.055	3.30%	\$5,935	\$20,629	347.60%
11 Travelers Prop Cas Co Of Amer	25674	CT	\$6,088	2.85%	\$5,882	\$3,955	67.25%
12 Hartford Fire Ins Co	19682	CT	\$5,783	2.71%	\$6,233	\$885	14.20%
13 XL Ins Amer Inc	24554	DE	\$5.039	2.36%	\$5,181	(\$1.079)	(20.83)%
14 American Home Assur Co	19380	NY	\$4,987	2.34%	\$4,840	(\$2,105)	(43.49)%
15 Standard Guar Ins Co	42986	DE	\$4,138	1.94%	\$4,089	\$1,109	27.11%
16 American Guar & Liab Ins	26247	NY	\$3,617	1.69%	\$3,623	\$229	6.33%
17 Liberty Mut Fire Ins Co	23035	WI	\$3,195	1.50%	\$2,731	\$343	12.56%
18 Continental Cas Co	20443	IL	\$2,956	1.38%	\$3,220	(\$2,891)	(89.79)%
19 Travelers Ind Co	25658	CT	\$2,810	1.32%	\$2,598	\$21	0.81%
20 United Serv Automobile Assn	25941	TX	\$2,520	1.18%	\$2,557	\$2,001	78.27%
21 Enumclaw Prop & Cas Ins Co	11232	OR	\$2,503	1.17%	\$2,493	\$710	28.48%
22 Western Natl Mut Ins Co	15377	MN	\$2,461	1.15%	\$2,419	\$3,064	126.70%
23 Pennsylvania Lumbermens Mut Ins	14974	PA	\$2,073	0.97%	\$1,936	\$220	11.38%
24 American Modern Prop & Cas Ins Co	42722	ОН	\$2,065	0.97%	\$1,089	\$353	32.38%
25 Federated Mut Ins Co	13935	MN	\$1,695	0.79%	\$1,649	\$3,048	184.83%
26 Westport Ins Corp	39845	MO	\$1,656	0.78%	\$1,567	(\$111)	(7.06)%
27 Automobile Ins Co Of Hartford CT	19062	CT	\$1,634	0.77%	\$1,800	\$981	54.49%
28 Tokio Marine Amer Ins Co	10945	NY	\$1,618	0.76%	\$1,548	(\$422)	(27.25)%
29 USAA Cas Ins Co	25968	TX	\$1,556	0.73%	\$1,523	\$1,137	74.64%
30 Ohio Security Ins Co	24082	NH	\$1,509	0.71%	\$1,432	\$243	16.96%
31 Mutual Of Enumclaw Ins Co	14761	OR	\$1,051	0.49%	\$1.014	\$540	53.30%
32 HDI Global Ins Co	41343	IL	\$1,000	0.47%	\$977	(\$60)	(6.15)%
33 Depositors Ins Co	42587	IA	\$973	0.46%	\$998	\$694	69.51%
34 American Strategic Ins Corp	10872	FL	\$957	0.45%	\$978	\$27	2.78%
35 National Union Fire Ins Co Of Pitts	19445	PA	\$890	0.42%	\$536	\$75	13.92%
36 Nationwide Agribusiness Ins Co	28223	IA	\$874	0.41%	\$429	\$22	5.15%
37 Grange Ins Assn	22101	WA	\$870	0.41%	\$886	\$42	4.75%
38 Oregon Mut Ins Co	14907	OR	\$855	0.40%	\$792	\$811	102.30%
39 Insurance Co Of The State Of PA	19429	IL	\$847	0.40%	\$834	\$1,212	145.28%
40 Verlan Fire Ins Co MD	10815	NH	\$817	0.38%	\$907	(\$11)	(1.22)%
All 177 Other Companies			\$20,808	9.75%	\$21,702	\$12,349	56.90%
Totals (Loss Ratio is	average)		\$213,506	100.00%	\$203,335	\$114,845	56.48%

### Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Line of Business: Homeowners Multiple Peril Zero Premium and Loss Companies Excluded All Dollars in Thousands Direct Direct Direct NAIC Market Premiums Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 State Farm Fire & Cas Co 25143 IL \$399.405 17.77% \$375.868 \$212,436 56.52% 2 Safeco Ins Co Of Amer 24740 NH \$227.148 10.11% \$212.601 \$111.719 52.55% 3 Pemco Mut Ins Co 24341 WA \$137.925 6 14% \$132 091 \$102 692 77.74% 4 United Serv Automobile Assn 25941 ΤX \$82,228 3.66% \$79,602 \$54.850 68.91% 5 Foremost Ins Co Grand Rapids MI 11185 MI \$73,357 3.26% \$70.376 \$41.294 58.68% 6 Allstate Vehicle & Prop Ins Co 37907 IL \$70.190 3.12% \$57.803 \$50.104 86.68% TX 7 USAA Cas Ins Co 25968 \$68,537 3.05% \$65,306 \$46,561 71.30% 8 Allstate Prop & Cas Ins Co. 17230 IL \$65,430 2.91% \$67.362 \$46,590 69.16% CA 9 Truck Ins Exch 21709 \$62.071 2.76% \$55.571 \$41.344 74.40% 10 Homesite Ins Co WI 2.51% 17221 \$56,441 \$50,804 \$32,828 64.62% 11 Farmers Ins Co Of WA 21644 WA \$52,350 2.33% \$53,692 \$30,793 57.35% 27998 СТ 2.28% \$54,129 \$37,632 69.52% 12 Travelers Home & Marine Ins Co \$51,237 13 Fire Ins Exch 21660 CA \$47.334 2.11% \$47.090 \$26,282 55.81% 14 Mutual Of Enumclaw Ins Co 14761 OR \$45,255 2.01% \$42,125 \$20,623 48.96% 15 Country Mut Ins Co. 20990 \$42,420 1.89% \$41,342 \$27,210 65.82% СТ 16 Travelers Personal Ins Co. 38130 \$40,452 1.80% \$30,009 \$26,422 88.05% 17 American Strategic Ins Corp. 10872 FL \$37,471 1.67% \$33,066 \$20,506 62.01% 18 Allstate Ind Co 19240 IL \$35,792 1.59% \$35,602 \$23,504 66.02% 19 USAA Gen Ind Co TX 18600 \$31,489 1.40% \$29,738 \$18,764 63.10% 20 Farmers Prop & Cas Ins Co 26298 RI \$29.342 1.31% \$29.810 \$21,255 71.30% 21 American Family Ins Co WI \$29.104 1.29% \$27,718 10386 \$15,056 54.32% 22 Allstate Ins Co 19232 IL \$28,998 1.29% \$29,656 \$21,278 71.75% 23 American Family Mut Ins Co SI 19275 WI \$28,878 1.28% \$28,824 \$20,474 71.03% 24 American Family Connect Prop & Cas I 29068 WI \$27,089 1.21% \$24,766 \$12.135 49.00% 25 Grange Ins Assn 22101 WA \$25,326 1.13% \$24,676 \$13,338 54.05% WI 26 Homesite Ins Co Of The Midwest 13927 \$25,045 1.11% \$26,066 \$14,439 55.39% 27 Garrison Prop & Cas Ins Co 21253 TX \$23.955 1.07% \$22.043 \$14.175 64.30% ОН 28 Nationwide Gen Ins Co 23760 \$22,424 1.00% \$19.380 \$14.172 73.13% 29 LM Ins Corp 33600 IL \$21,091 0.94% \$21,199 \$10.319 48.68% 42404 \$20,870 0.93% \$20,823 \$14,082 30 Liberty Ins Corp IL 67.63% 31 Amica Mut Ins Co RI \$19.390 0.86% \$18.270 \$17,120 93.71% 19976 32 American Modern Prop & Cas Ins Co 42722 ОН 0.80% \$8.935 \$4.362 48.82% \$18.050 33 American Bankers Ins Co Of FL FL 0.80% \$17,293 \$8,112 10111 \$17,943 46.91% 34 Great Northern Ins Co 20303 IN \$17.635 0.78% \$15.541 \$6.566 42.25% 35 Liberty Mut Fire Ins Co 23035 WI \$17.468 0.78% \$17.849 \$8.905 49.89% 36 Property & Cas Ins Co Of Hartford 34690 IN \$17.099 0.76% \$17,533 \$13.533 77.19% FL 37 Privilege Underwriters Recp Exch 12873 \$16.838 0.75% \$15.044 \$4.473 29.73% 27120 CT 0.73% \$16,029 \$9,693 60.47% 38 Trumbull Ins Co \$16,396 39 Enumclaw Prop & Cas Ins Co 11232 OR \$15.019 0.67% \$15.689 \$11.061 70.50% 0.45% 40 Encompass Ind Co 15130 \$10,094 \$9,753 \$5,643 57.86% All 115 Other Companies 7.70% \$173,008 \$185,523 \$131,951 71.12%

\$2,247,592

100.00%

\$2,146,595

\$1,364,292

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

63.56%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Inland 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 Liberty Ins Underwriters Inc	19917	L	\$73,881	11.13%	\$73,881	\$46,386	62.79%
2 Continental Cas Co	20443	IL	\$62,686	9.45%	\$61,587	\$32,187	52.26%
3 National Union Fire Ins Co Of Pitts	19445	PA	\$57.926	8.73%	\$56,907	(\$7,307)	(12.84)%
4 American Pet Ins Co	12190	NY	\$41.780	6.30%	\$38.771	\$23.468	60.53%
5 Jefferson Ins Co	11630	NY	\$39,117	5.89%	\$34,453	\$4,248	12.33%
6 National Cas Co	11991	ОН	\$23,987	3.61%	\$22,206	\$18,537	83.48%
7 Ohio Cas Ins Co	24074	NH	\$19,117	2.88%	\$19,551	\$10,726	54.86%
8 State Farm Fire & Cas Co	25143	IL	\$17,057	2.57%	\$16,340	\$7,624	46.66%
9 Zurich Amer Ins Co	16535	NY	\$16,106	2.43%	\$12,202	\$6,203	50.83%
10 American Bankers Ins Co Of FL	10111	FL	\$14,783	2.23%	\$15,128	\$4,968	32.84%
11 Ace Amer Ins Co	22667	PA	\$12,168	1.83%	\$13,710	\$6,571	47.93%
12 United Financial Cas Co	11770	ОН	\$10,977	1.65%	\$8,542	\$3,148	36.86%
13 American Zurich Ins Co	40142	IL	\$10,847	1.63%	\$8,948	\$1,472	16.45%
14 Safeco Ins Co Of Amer	24740	NH	\$9,791	1.48%	\$9,539	\$4,678	49.04%
15 Travelers Prop Cas Co Of Amer	25674	CT	\$9,085	1.37%	\$9,580	\$6,156	64.26%
16 AGCS Marine Ins Co	22837	IL	\$9,075	1.37%	\$8,467	\$1,115	13.16%
17 American Modern Home Ins Co	23469	ОН	\$8,907	1.34%	\$7,467	\$4,835	64.75%
18 United States Fire Ins Co	21113	DE	\$8,832	1.33%	\$8,829	\$5,361	60.72%
19 XL Specialty Ins Co	37885	DE	\$6,976	1.05%	\$6,904	\$2,663	38.58%
20 Indemnity Ins Co Of North Amer	43575	PA	\$6,704	1.01%	\$6,706	\$5,631	83.96%
21 Factory Mut Ins Co	21482	RI	\$6,672	1.01%	\$12,767	\$2,558	20.03%
22 New Hampshire Ins Co	23841	IL	\$6,569	0.99%	\$6,055	(\$1,491)	(24.62)%
23 Great West Cas Co	11371	NE	\$6,351	0.96%	\$6,000	\$1,761	29.34%
24 Affiliated Fm Ins Co	10014	RI	\$5.583	0.84%	\$6.349	\$11.678	183.95%
25 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$5,025	0.76%	\$5,096	\$641	12.59%
26 Progressive Direct Ins Co	16322	ОН	\$4,502	0.68%	\$4,240	\$2,093	49.37%
27 AIG Prop Cas Co	19402	IL	\$4,403	0.66%	\$4,121	(\$603)	(14.63)%
28 Great Amer Assur Co	26344	ОН	\$4,345	0.65%	\$4,186	\$2,074	49.56%
29 Starr Ind & Liab Co	38318	TX	\$4,171	0.63%	\$4,700	\$271	5.77%
30 Pemco Mut Ins Co	24341	WA	\$4,067	0.61%	\$4,010	\$1,133	28.26%
31 Jewelers Mut Ins Co S I	14354	WI	\$4,021	0.61%	\$3,819	\$1.048	27.43%
32 Allstate Prop & Cas Ins Co	17230	IL	\$4,001	0.60%	\$3,968	\$1,752	44.16%
33 American Security Ins Co	42978	DE	\$3,879	0.58%	\$5,926	\$1,273	21.47%
34 United Serv Automobile Assn	25941	TX	\$3,810	0.57%	\$3.793	\$1,003	26.45%
35 Progressive Cas Ins Co	24260	ОН	\$3,736	0.56%	\$3,549	\$1,011	28.49%
36 Great Northern Ins Co	20303	IN	\$3,731	0.56%	\$3,653	\$1,162	31.81%
37 Liberty Mut Fire Ins Co	23035	WI	\$3,689	0.56%	\$2,319	\$503	21.71%
38 Lyndon Southern Ins Co	10051	DE	\$3,671	0.55%	\$3,447	\$550	15.96%
39 Independence Amer Ins Co	26581	DE	\$3,605	0.54%	\$3,562	\$1,920	53.89%
40 Western Natl Mut Ins Co	15377	MN	\$3,173	0.48%	\$2,888	\$1,610	55.75%
All 281 Other Companies			\$114,796	17.30%	\$111,357	\$36,958	33.19%
Totals (Loss Ratio is	average)		\$663,602	100.00%	\$645,522	\$257,577	39.90%

# State of Washington Office of Insurance Commissioner 2021 Washington Market Share Line of Business: Life - Annuities

Top 40 Authorized Companies Zero Premium Companies Excluded

nk Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Athene Ann & Life Co	61689	IA	\$135,306	\$0	\$530,451	\$0	\$665,758	10.59%
2 American Gen Life Ins Co	60488	TX	\$228,020	\$0	\$253,177	\$0	\$481,197	7.65%
3_Lincoln Natl Life Ins Co	65676	IN	\$220.998	\$0	\$246.200	\$0	\$467.199	7.43%
4 New York Life Ins & Ann Corp	91596	DE	\$272,472	\$0	\$0	\$0	\$272,472	4.33%
5 Teachers Ins & Ann Assoc Of Amer	69345	NY	\$138,761	\$0	\$121,299	\$0	\$260,060	4.14%
6 Jackson Natl Life Ins Co	65056	MI	\$222,636	\$0	\$81	\$0	\$222,717	3.54%
7 Allianz Life Ins Co Of N Amer	90611	MN	\$211,983	\$0	\$0	\$0	\$211,983	3.379
8 Equitable Financial Life Ins Co	62944	NY	\$196,280	\$0	\$13,708	\$0	\$209,988	3.349
9 Massachusetts Mut Life Ins Co	65935	MA	\$147,571	\$0	\$55,509	\$0	\$203,079	3.239
10 Nationwide Life Ins Co	66869	ОН	\$80,828	\$0	\$65,096	\$0	\$145,924	2.329
11 RiverSource Life Ins Co	65005	MN	\$129,530	\$0	\$831	\$0	\$130,361	2.079
12 Forethought Life Ins Co	91642	IN	\$124,956	\$0	\$0	\$0	\$124,956	1.999
13 Brighthouse Life Ins Co	87726	DE	\$123,471	\$0	\$1	\$0	\$123,472	1.96
14 Fidelity & Guar Life Ins Co	63274	IA	\$105,400	\$0	\$8,066	\$0	\$113,466	1.80
15 Great Amer Life Ins Co	63312	ОН	\$109,789	\$0	\$123	\$0	\$109,912	1.75
16 Pacific Life Ins Co	67466	NE	\$88,595	\$0	\$20,749	\$0	\$109,344	1.74
17 Symetra Life Ins Co	68608	IA	\$107,185	\$0	\$762	\$0	\$107,947	1.72
18 Thrivent Financial For Lutherans	56014	WI	\$99,288	\$0	\$0	\$0	\$99,288	1.58
19 American Equity Invest Life Ins Co	92738	IA	\$98,582	\$0	\$0	\$0	\$98,582	1.57
20 Security Benefit Life Ins Co	68675	KS	\$86,901	\$0	\$53	\$0	\$86,954	1.38
21 Western Southern Life Assur Co	92622	ОН	\$86.061	\$0	\$49	\$0	\$86.110	1.37
22 Midland Natl Life Ins Co	66044	IA	\$71,587	\$0	\$939	\$0	\$72,525	1.15
23 Variable Ann Life Ins Co	70238	TX	\$37,655	\$0	\$33,059	\$0	\$70,714	1.12
24 Delaware Life Ins Co	79065	DE	\$65,404	\$0	\$1,655	\$0	\$67,059	1.07
25 USAA Life Ins Co	69663	TX	\$67,029	\$0	\$0	\$0	\$67,029	1.07
26 Guaranty Income Life Ins Co	64238	IA	\$60,006	\$0	\$0	\$0	\$60,006	0.95
27 Fidelity Investments Life Ins Co	93696	UT	\$58.826	\$0	\$0	\$0	\$58.826	0.94
28 North Amer Co Life & Hlth Ins	66974	IA	\$56,204	\$0	(\$188)	\$0	\$56,016	0.89
29 Western United Life Assur Co	85189	WA	\$53,382	\$0	\$0	\$0	\$53,382	0.85
30 Eagle Life Ins Co	13183	IA	\$53.202	\$0	\$0	\$0	\$53.202	0.85
31 Prudential Ann Life Assur Corp	86630	AZ	\$47,227	\$0	\$0	\$0	\$47,227	0.75
32 Guggenheim Life & Ann Co	83607	DE	\$46,704	\$0	\$0	\$0	\$46,704	0.74
33 Nationwide Life & Ann Ins Co	92657	ОН	\$44.435	\$0	\$747	\$0	\$45.182	0.72
34 American Natl Ins Co	60739	TX	\$30,535	\$0	\$3,715	\$0	\$34,250	0.54
35 Jefferson Natl Life Ins Co	64017	TX	\$34,130	\$0	\$0	\$0	\$34,130	0.54
36 Bankers Life & Cas Co	61263	IL	\$32.334	\$0	\$0	\$0	\$32.334	0.519
37 Transamerica Life Ins Co	86231	IA	\$31,889	\$0	\$36	\$0	\$31,924	0.519
38 Northwestern Mut Life Ins Co	67091	WI	\$31,797	\$0	\$0	\$0	\$31,797	0.51
39 Protective Life Ins Co	68136	TN	\$30,568	\$0	\$0	\$0	\$30,568	0.49
40 Equitrust Life Ins Co	62510	IL	\$28,114	\$0	\$0	\$0	\$28,114	0.459
All 165 Other Companies			\$461,952	\$0	\$575,344	\$0	\$1,037,296	16.4
•	Totals		\$4,357,596	\$0	\$1,931,461	\$0	\$6,289,057	100.00

# State of Washington Office of Insurance Commissioner 2021 Washington Market Share

Top 40 Authorized Companies Zero Premium Companies Excluded

Line of Business: Life - Other Considerations

ank Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$935,924	\$0	\$935,924	48.90%
2 John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$316,215	\$0	\$316,215	16.52%
3 Standard Ins Co	69019	OR	\$0	\$0	\$157.639	\$0	\$157.639	8.24%
4 New York Life Ins Co	66915	NY	\$0	\$0	\$137,824	\$0	\$137,824	7.20%
5 Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$73,445	\$0	\$73,445	3.84%
6 Mutual Of Amer Life Ins Co	88668	NY	\$4,090	\$0	\$62,241	\$0	\$66,331	3.47%
7 Great W Life & Ann Ins Co	68322	CO	\$0	\$0	\$52,226	\$0	\$52,226	2.73%
8 Transamerica Life Ins Co	86231	IA	\$0	\$0	\$44,443	\$0	\$44,443	2.32%
9 Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$37,970	\$0	\$37,970	1.98%
10 Talcott Resolution Life Ins Co	88072	CT	\$153	\$0	\$28,856	\$0	\$29,009	1.52%
11 Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$25,190	\$0	\$25,190	1.32%
12 CMFG Life Ins Co	62626	IA	\$0	\$0	\$18,873	\$0	\$18,873	0.99%
13 Minnesota Life Ins Co	66168	MN	\$0	\$0	\$14,880	\$0	\$14,880	0.78%
14 Equitable Financial Life Ins Co	62944	NY	\$0	\$0	\$2,106	\$0	\$2,106	0.11%
15 Talcott Resolution Life & Ann Ins Co	71153	CT	\$997	\$0	\$0	\$0	\$997	0.05%
16 Ohio Natl Life Ins Co	67172	ОН	\$0	\$0	\$763	\$0	\$763	0.04%
17 Madison Natl Life Ins Co Inc	65781	WI	\$67	\$0	\$0	\$0	\$67	0.00%
18 United Of Omaha Life Ins Co	69868	NE	\$7	\$0	\$0	\$0	\$7	0.00%
All 1 Other Companies	<u> </u>		\$0	\$0	(\$52)	\$0	(\$52)	0.009
	Totals		\$5,314	\$0	\$1,908,545	\$0	\$1,913,859	100.009

# State of Washington Office of Insurance Commissioner 2021 Washington Market Share Line of Business: Life - Life Insurance

Top 40 Authorized Companies Zero Premium Companies Excluded

nk Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1 Northwestern Mut Life Ins Co	67091	WI	\$258,696	\$0	\$120	\$0	\$258,816	7.789
2 New York Life Ins Co	66915	NY	\$167,228	\$0	\$28,103	\$0	\$195,331	5.879
3 Metropolitan Life Ins Co	65978	NY	\$17.236	\$0	\$163.107	\$0	\$180.343	5.429
4 Massachusetts Mut Life Ins Co	65935	MA	\$133,843	\$0	\$605	\$0	\$134,449	4.04
5 Lincoln Natl Life Ins Co	65676	IN	\$111,392	\$0	\$20,144	\$0	\$131,536	3.95
6 Pacific Life Ins Co	67466	NE	\$123,884	\$0	\$0	\$0	\$123,884	3.72
7 State Farm Life Ins Co	69108	IL	\$111,541	\$0	\$832	\$0	\$112,373	3.38
8 John Hancock Life Ins Co USA	65838	MI	\$90,173	\$0	(\$17)	\$0	\$90,156	2.71
9 Pruco Life Ins Co	79227	AZ	\$85,719	\$0	\$0	\$0	\$85,719	2.58
10 Nationwide Life & Ann Ins Co	92657	ОН	\$84,076	\$0	\$0	\$0	\$84,076	2.53
11 Transamerica Life Ins Co	86231	IA	\$70,066	\$2	\$1,750	\$0	\$71,818	2.16
12 Minnesota Life Ins Co	66168	MN	\$46,217	\$431	\$16,998	\$0	\$63,646	1.91
13 Midland Natl Life Ins Co	66044	IA	\$63,527	\$0	\$17	\$0	\$63,544	1.91
14 New York Life Ins & Ann Corp	91596	DE	\$59,551	\$0	\$1,020	\$0	\$60,570	1.82
15_Penn Mut Life Ins Co	67644	PA	\$52,201	\$0	\$0	\$0	\$52,201	1.57
16 Thrivent Financial For Lutherans	56014	WI	\$51,897	\$0	\$0	\$0	\$51,897	1.56
17 American Gen Life Ins Co	60488	TX	\$48,273	\$0	\$55	\$0	\$48,327	1.45
18 United Of Omaha Life Ins Co	69868	NE	\$33,270	\$0	\$11,998	\$0	\$45,268	1.36
19 Farmers New World Life Ins Co	63177	WA	\$42,173	\$0	\$0	\$0	\$42,173	1.27
20 Protective Life Ins Co	68136	TN	\$41,303	\$0	\$223	\$0	\$41,526	1.25
21 RiverSource Life Ins Co	65005	MN	\$40.549	\$0	\$0	\$0	\$40.549	1.22
22 USAA Life Ins Co	69663	TX	\$35,268	\$0	\$0	\$0	\$35,268	1.06
23 Primerica Life Ins Co	65919	TN	\$34,156	\$0	\$0	\$0	\$34,156	1.03
24 Symetra Life Ins Co	68608	IA	\$24,927	\$0	\$8,647	\$0	\$33,574	1.0
25 Guardian Life Ins Co Of Amer	64246	NY	\$28,711	\$0	\$4,587	\$0	\$33,298	1.00
26 Brighthouse Life Ins Co	87726	DE	\$32,066	\$0	\$0	\$0	\$32,066	0.96
27_American Income Life Ins Co	60577	IN	\$31.834	\$0	\$35	\$0	\$31.870	0.96
28 Life Ins Co Of The Southwest	65528	TX	\$29,852	\$0	\$0	\$0	\$29,852	0.90
29 Banner Life Ins Co	94250	MD	\$29,393	\$0	\$0	\$0	\$29,393	0.88
30_State Life Ins Co	69116	IN	\$29.297	\$0	\$0	\$0	\$29.297	0.88
31 Allianz Life Ins Co Of N Amer	90611	MN	\$28,477	\$0	\$14	\$0	\$28,491	0.86
32 Equitable Financial Life Ins Co of A	78077	AZ	\$27,722	\$0	\$288	\$0	\$28,010	0.84
33 Lincoln Benefit Life Co	65595	NE	\$26.837	\$0	\$8	\$0	\$26.845	0.8
34 Genworth Life & Ann Ins Co	65536	VA	\$24,626	\$0	\$100	\$0	\$24,725	0.74
35 North Amer Co Life & Hlth Ins	66974	IA	\$23,939	\$0	\$8	\$0	\$23,947	0.72
36_Forethought Life Ins Co	91642	IN	\$22.022	\$0	\$116	\$0	\$22.137	0.67
37 Country Life Ins Co	62553	IL	\$21,907	\$0	\$60	\$0	\$21,966	0.66
38 Security Life Of Denver Ins Co	68713	CO	\$21,610	\$0	\$0	\$0	\$21,610	0.65
39_Penn Ins & Ann Co	93262	DE	\$21,333	\$0	\$0	\$0	\$21,333	0.64
40 Equitable Financial Life Ins Co	62944	NY	\$20,860	\$0	\$5	\$0	\$20,865	0.63
All 289 Other Companies			\$451,929	\$1,643	\$366,840	\$1	\$820,413	24.0
	Totals		\$2,699,582	\$2,076	\$625,661	\$1	\$3,327,321	100.0

#### Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Medical Professional Liability

All Dollars in Thousands Direct Direct Direct NAIC Market Premiums Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 Physicians Ins A Mut Co 40738 WA \$33.014 \$71.056 50.65% \$76,714 43.04% 2 Doctors Co An Interins Exch 34495 CA \$9.825 7.00% \$9.566 (\$446)(4.66)% 3 Medical Protective Co 11843 IN \$7.415 5 29% \$7,008 (\$2.858) (40.78)% MT 4 MD RRG Inc 12355 \$6.392 4.56% \$6.320 \$2,160 34.18% 10638 NE \$5.311 3.79% \$5.579 \$15.169 271.90% 5 Proselect Ins Co PΑ 6 American Cas Co Of Reading PA 20427 \$5.095 3.63% \$4.897 \$1.183 24.17% CA 7 Dentists Ins Co 40975 \$4,866 3.47% \$4,370 \$2,641 60.44% 8 MedChoice RRG Inc. 15738 VT \$3,439 2.45% \$2,506 \$3.784 151.01% 9 NCMIC Ins Co 15865 IΑ \$2.863 2.04% \$2.795 \$681 24.37% 10 Emergency Medicine Professional Asr NV 12003 \$2,693 1.92% \$2,344 (\$693)(29.56)% 11 Lone Star Alliance RRG 15211 DC \$2,179 1.55% \$1,723 \$4,554 264.32% IL \$2,076 1.48% \$1,991 \$288 12 Oms Natl Ins Co Rrg 44121 14.45% 13 Aspen Amer Ins Co. 43460 ΤX \$2.072 1.48% \$2.062 (\$106)(5.13)% 14 ProAssurance Ins Co of Amer 14460 IL \$1,690 1.20% \$1,695 \$922 54.41% 15 Liberty Ins Underwriters Inc. 19917 \$1,427 1.02% \$1.398 (\$980) (70.10)% 16 Ace Amer Ins Co. 22667 PΑ \$1,203 0.86% \$1,185 (\$55)(4.68)% VT 17 Ophthalmic Mut Ins Co RRG 44105 \$1,156 0.82% \$1,055 \$173 16.41% 18 Caring Communities Recip RRG 12373 DC \$988 0.70% \$988 \$110 11.16% 19 Allied Professionals Ins Co RRG ΑZ \$858 \$867 \$24 11710 0.61% 2.80% 20 Health Providers Ins Recip RRG 10080 н \$850 0.61% \$850 \$442 51.97% 21 Church Mut Ins Co S I WI \$686 0.49% \$1,456 \$334 18767 22.91% 22 UMIA Ins Inc 36676 UT \$610 0.43% \$642 (\$640)(99.62)% 23 Applied Medico Legal Solutions RRG ΑZ \$581 0.41% \$607 (\$59)11598 (9.79)%24 Fair Amer Ins & Reins Co 35157 NY \$443 0.32% \$447 (\$16) (3.62)%25 The Mutual RRG Inc 26257 н \$439 0.31% \$439 \$90 20.49% 26 Pharmacists Mut Ins Co 13714 IΑ \$429 0.31% \$417 \$399 95.72% ND \$102 27 Great Divide Ins Co 25224 \$428 0.30% \$410 24.87% NH \$351 \$344 (\$3) 28 Allied World Ins Co 22730 0.25% (0.97)%29 Norcal Ins Co. 33200 CA \$340 0.24% \$552 (\$118) (21.33)% 30 Graph Ins Grp RRG LLC VT \$298 0.21% \$884 \$474 16415 53.61% 31 Preferred Physicians Medical RRG a M 44083 MO \$261 0.19% \$260 (\$150) (57.69)% 32 Professional Solutions Ins Co IΑ \$196 0.14% \$174 (\$23)11127 (12.99)% 33 American Assoc Of Othodontists RRG 10232 ΑZ \$195 0.14% \$186 \$75 40.40% 34 Fortress Ins Co 10801 IL \$166 0.12% \$155 \$59 38.08% 35 Berkshire Hathaway Specialty Ins Co 22276 NE \$164 0.12% \$134 \$70 52.07% 36 National Guardian RRG Inc. н 36072 \$161 0.11% \$161 \$1.198 743.36% NY 37 American Home Assur Co 19380 \$146 0.10% \$147 \$302 205.33% 13677 VT \$114 0.08% \$114 \$107 94.20% 38 Affiliates Ins Recip a RRG 39 National Union Fire Ins Co Of Pitts 19445 PA \$113 0.08% \$101 (\$199)(196.13)% DC \$108 \$316 40 Health Care Industry Liab Recip Ins 11832 0.08% \$186 58.90% All 51 Other Companies 0.43% \$2,223 \$1,255 \$606 56.46%

\$140,290

100.00%

\$146,082

\$63,452

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

43.44%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Mortgage Guaranty

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Essent Guar Inc	13634	PA	\$31,841	18.52%	\$32,804	(\$47)	(0.14)%
2 Genworth Mortgage Ins Corp	38458	NC	\$31,166	18.12%	\$38,026	\$3,889	10.23%
3 Radian Guar Inc	33790	PA	\$30,023	17.46%	\$33,509	\$615	1.84%
4 Mortgage Guar Ins Corp	29858	WI	\$28,949	16.83%	\$29,710	\$583	1.96%
5 ARCH Mortgage Ins Co	40266	WI	\$26,719	15.54%	\$26,144	\$2,252	8.61%
6 National Mortgage Ins Corp	13695	WI	\$17,922	10.42%	\$16,683	(\$483)	(2.90)%
7 United Guar Residential Ins Co	15873	NC	\$4,785	2.78%	\$7,417	(\$290)	(3.91)%
8 Republic Mortgage Ins Co	28452	NC	\$467	0.27%	\$475	(\$191)	(40.20)%
9 Arch Mortgage Guar Co	18732	WI	\$66	0.04%	\$62	\$73	117.22%
10 Genworth Mortgage Ins Corp Of NC	16675	NC	\$14	0.01%	\$18	\$0	0.00%
11 MGIC Ind Corp	18740	WI	\$9	0.01%	\$30	\$3	10.23%
All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is	s average)		\$171,961	100.00%	\$184,879	\$6,403	3.46%

<sup>(1)</sup>Excluding all Loss Adjustment Expenses (LAE)

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Multiple Peril Crop

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	\$52,564	24.75%	\$49,207	\$138,987	282.45%
2 Rural Comm Ins Co	39039	MN	\$50,714	23.88%	\$38,569	\$132,280	342.97%
3 Greenwich Ins Co	22322	DE	\$26,752	12.60%	\$26,438	\$53,504	202.37%
4 NAU Country Ins Co	25240	MN	\$26,591	12.52%	\$18,957	\$58,026	306.09%
5 Producers Agriculture Ins Co	34312	TX	\$21,321	10.04%	\$21,267	\$36,613	172.16%
6 American Agri Business Ins Co	12548	TX	\$13,858	6.52%	\$17,558	\$80,530	458.64%
7 Agri Gen Ins Co	42757	IA	\$11,036	5.20%	\$10,649	\$27,924	262.20%
8 Great Amer Ins Co	16691	ОН	\$8,365	3.94%	\$13,188	\$51,961	394.00%
9 State Farm Fire & Cas Co	25143	IL	\$833	0.39%	\$1,178	\$4,872	413.69%
10 FMH Aq Risk Ins Co	36781	IA	\$339	0.16%	\$223	\$198	88.40%
11 Indemnity Ins Co Of North Amer	43575	PA	\$3	0.00%	\$3	\$3	74.62%
All 1 Other Companies			\$0	0.00%	\$0	(\$67)	0.00%
Totals (Loss Ratio	is average)		\$212,377	100.00%	\$197,239	\$584,829	296.51%

<sup>(1)</sup>Excluding all Loss Adjustment Expenses (LAE)

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Line of Business: Ocean Marine Zero Premium and Loss Companies Excluded All Dollars in Thousands Direct Direct Direct NAIC Market Premiums Premiums Losses Loss Code Dom Rank Company Name Written Share Earned Incurred Ratio(1) 1 Starr Ind & Liab Co 38318 TX 13.81% \$23,794 \$17.065 \$9.530 55.85% 2 Navigators Ins Co 42307 NY \$15.138 8.79% \$15.233 \$14.063 92.32% 3 Travelers Prop Cas Co Of Amer 25674 CT \$13 399 7.78% \$12.342 \$3 493 28.30% 4 Zurich Amer Ins Co 16535 NY \$9.142 5.31% \$8.818 \$5,830 66.12% 5 Atlantic Specialty Ins Co 27154 NY \$8,490 4.93% \$8.546 \$2.831 33.13% 6 Markel Amer Ins Co 28932 VA \$8.190 4.75% \$8,448 \$4.581 54.23% PΑ 7 National Union Fire Ins Co Of Pitts 19445 \$7,423 4.31% \$7,357 \$1,540 20.94% 8 Endurance Amer Ins Co 10641 DE \$7.270 4.22% \$7.250 \$2.516 34.71% 9 GEICO Marine Ins Co 37923 NE \$6.491 3.77% \$6.434 \$2.958 45.97% 10 Federal Ins Co IN 20281 \$6.152 3.57% \$5,350 \$1.582 29.58% 11 Great Amer Ins Co 16691 OH \$5,857 3.40% \$5,946 \$2,097 35.27% NY \$4.967 2.88% \$3,769 \$323 12 Tokio Marine Amer Ins Co 10945 8.56% 13 Liberty Mut Ins Co 23043 MA \$4.274 2.48% \$5.285 \$4.324 81.81% 14 Ace Amer Ins Co 22667 PΑ \$4,073 2.36% \$4,173 \$2,681 64.25% 15 Continental Ins Co. 35289 PΑ \$4.024 2.34% \$4.003 \$2,270 56.72% 16 Ascot Ins Co 23752 CO \$3,746 2.17% \$3,292 \$2,701 82.04% ΤX 17 US Specialty Ins Co. 29599 \$2,989 1.73% \$2,830 \$2,813 99.38% 18 Red Shield Ins Co 41580 WA \$2,902 1.68% \$2,812 \$843 29.98% 19 Standard Fire Ins Co СТ \$2,790 \$2,377 19070 \$2,887 1.68% 85.19% 20 Foremost Ins Co Grand Rapids MI 11185 MI \$2.631 1.53% \$2,568 \$1,454 56.60% 21 Stratford Ins Co NH \$2,349 1.36% \$2.087 \$403 40436 19.32% 22 Hanover Ins Co 22292 NH \$2,321 1.35% \$2,195 \$1.374 62.57% 23 New York Marine & Gen Ins Co NY \$2,161 1.25% \$2,169 \$402 18.54% 16608 24 Aspen Amer Ins Co 43460 TX \$2.150 1.25% \$2,361 \$650 27.51% DE 25 StarStone Natl Ins Co 25496 \$1,849 1.07% \$1,090 (\$165)(15.16)% 26 State Natl Ins Co Inc 12831 TX \$1,594 0.93% \$1,457 (\$867)(59.47)% DE \$1.356 27 XL Specialty Ins Co 37885 \$1.417 0.82% \$945 69.65% ОН \$83 28 National Cas Co 11991 \$1.405 0.82% \$1.274 6.49% 29 Argonaut Ins Co 19801 IL \$1,273 0.74% \$1,296 (\$542)(41.78)% 30 AIG Prop Cas Co 19402 \$1,239 0.72% \$1,221 \$232 IL 18.98% 31 AGCS Marine Ins Co 22837 IL \$1.192 0.69% \$1.011 (\$1,264)(125.00)% 32 Mitsui Sumitomo Ins USA Inc 22551 NY 0.66% \$1.004 \$1 \$1.143 0.13% 33 Starnet Ins Co IΑ \$900 0.52% \$794 \$49 40045 6.20% 34 Beazlev Ins Co Inc 37540 СТ \$795 0.46% \$645 \$138 21.45% 35 RLI Ins Co 13056 IL \$744 0.43% \$785 \$243 31.00% 36 Indemnity Ins Co Of North Amer PΑ \$695 43575 \$726 0.42% \$679 97.65% 37 New Hampshire Ins Co 23841 IL \$604 0.35% \$636 \$120 18.85% 38 Travelers Home & Marine Ins Co 27998 CT \$571 0.33% \$554 \$310 56.02% 39 Axis Ins Co 37273 \$500 0.29% \$471 \$111 23.46% NH \$464 0.27% \$497 \$151 40 North Amer Specialty Ins Co 29874 30.44% All 63 Other Companies \$3,067 1.78% \$3,478 (\$9)(0.27)%

\$172,304

100.00%

\$161,387

\$73,850

(1) Excluding all Loss Adjustment Expenses (LAE)

Totals (Loss Ratio is average)

45.76%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio Line of Business: Other Liabiltiy - Claims-Made

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Travelers Cas & Surety Co Of Amer	31194	CT	\$36,669	8.46%	\$34,714	\$23,009	66.28%
2 Continental Cas Co	20443	IL	\$32,707	7.54%	\$31,341	\$9,333	29.78%
3 National Union Fire Ins Co Of Pitts	19445	PA	\$24,613	5.68%	\$22,997	\$14,288	62.13%
4 Federal Ins Co	20281	IN	\$20,466	4.72%	\$17,147	\$11,305	65.93%
5 XL Specialty Ins Co	37885	DE	\$20,058	4.63%	\$18,325	\$11,754	64.14%
6 Ace Amer Ins Co	22667	PA	\$14,117	3.26%	\$12,848	\$2,533	19.71%
7 Hudson Ins Co	25054	DE	\$11,882	2.74%	\$9,174	\$3,620	39.47%
8 Arch Ins Co	11150	MO	\$11,612	2.68%	\$9,985	\$2,492	24.96%
9 Philadelphia Ind Ins Co	18058	PA	\$10,938	2.52%	\$11,149	\$8,959	80.36%
10 Hanover Ins Co	22292	NH	\$10,485	2.42%	\$9,766	\$1,744	17.86%
11 Berkley Ins Co	32603	DE	\$10,050	2.32%	\$8,604	\$4,599	53.45%
12 Scottsdale Ind Co	15580	ОН	\$9,656	2.23%	\$8,876	\$4,749	53.50%
13 Endurance Amer Ins Co	10641	DE	\$9,459	2.18%	\$8,826	\$3,159	35.79%
14 Axis Ins Co	37273	IL	\$9,372	2.16%	\$8,486	\$4,175	49.20%
15 Zurich Amer Ins Co	16535	NY	\$8,852	2.04%	\$8,552	\$2,545	29.769
16 Twin City Fire Ins Co Co	29459	IN	\$8,364	1.93%	\$5,698	\$2,428	42.629
17 Old Republic Ins Co	24147	PA	\$8,220	1.90%	\$7,955	\$2,443	30.719
18 Beazley Ins Co Inc	37540	CT	\$8,004	1.85%	\$6,707	\$4,878	72.73
19 Attorneys Liab Assur Society Ltd	15445	VT	\$7,450	1.72%	\$7,450	(\$2,239)	(30.05)
20 Great Amer Ins Co	16691	ОН	\$6,480	1.49%	\$6,403	\$3,538	55.25
21 RSUI Ind Co	22314	NH	\$6,426	1.48%	\$5,891	\$757	12.859
22 Markel Amer Ins Co	28932	VA	\$5,962	1.38%	\$5,378	\$1,007	18.729
23 Allianz Global Risks US Ins Co	35300	IL	\$5,565	1.28%	\$4,418	\$1,134	25.689
24 Starr Surplus Lines Ins Co	13604	TX	\$5,545	1.28%	\$5,767	\$2,124	36.839
25 Hiscox Ins Co Inc	10200	IL	\$5,522	1.27%	\$5,052	\$1,320	26.139
26 QBE Ins Corp	39217	PA	\$5,130	1.18%	\$5,288	\$1,433	27.10
27 Allied World Specialty Ins Co	16624	DE	\$5,068	1.17%	\$3,134	\$639	20.389
28 United States Liab Ins Co	25895	NE	\$4,863	1.12%	\$4,996	\$1,550	31.039
29 Starr Ind & Liab Co	38318	TX	\$4,663	1.08%	\$4,695	\$6,392	136.14
30 Argonaut Ins Co	19801	IL	\$4,624	1.07%	\$4,441	\$1,884	42.43
31 Atlantic Specialty Ins Co	27154	NY	\$4,603	1.06%	\$4,348	\$2,564	58.969
32 Berkshire Hathaway Specialty Ins Co	22276	NE	\$4,338	1.00%	\$3,381	\$1,259	37.23
33 Endurance Assur Corp	11551	DE	\$4,252	0.98%	\$2,679	\$1,285	47.96
34 Navigators Ins Co	42307	NY	\$3,763	0.87%	\$5,082	\$11,105	218.539
35 ALPS Prop & Cas Ins Co	32450	MT	\$3,631	0.84%	\$3,462	\$2,609	75.369
36 Westchester Fire Ins Co	10030	PA	\$3,438	0.79%	\$3,423	\$531	15.519
37 Freedom Specialty Ins Co	22209	ОН	\$3,249	0.75%	\$3,414	\$1,341	39.279
38 RLI Ins Co	13056	IL	\$3,222	0.74%	\$3,458	\$4,520	130.709
39 Hartford Fire Ins Co	19682	CT	\$2,919	0.67%	\$2,572	\$279	10.859
40 Everest Natl Ins Co	10120	DE	\$2,404	0.55%	\$2,627	\$721	27.439
All 242 Other Companies			\$64,958	14.98%	\$58,860	\$33,022	56.10%
Totals (Loss Ratio is	s average)		\$433,599	100.00%	\$397,368	\$196,790	49.529

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Other Liabiltiy - Occurrence

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	\$42,255	5.32%	\$39,570	\$23,578	59.59%
2 Ohio Cas Ins Co	24074	NH	\$30,490	3.84%	\$29,097	\$19,869	68.29%
3 Safeco Ins Co Of Amer	24740	NH	\$30,118	3.79%	\$28,166	\$24,652	87.52%
4 State Farm Fire & Cas Co	25143	IL	\$29,007	3.65%	\$27,982	\$20,663	73.84%
5 Travelers Prop Cas Co Of Amer	25674	CT	\$25,546	3.22%	\$24,003	\$11,464	47.76%
6 Ace Amer Ins Co	22667	PA	\$23,436	2.95%	\$23,100	\$11,717	50.72%
7 Zurich Amer Ins Co	16535	NY	\$22,606	2.85%	\$21,310	\$13,149	61.70%
8 Continental Ins Co	35289	PA	\$21,098	2.66%	\$18,127	\$25,224	139.15%
9 Hudson Ins Co	25054	DE	\$18,315	2.31%	\$18,335	\$5,427	29.60%
10 Titan Ins Co Inc RRG	11153	SC	\$16,869	2.12%	\$9,265	\$3,811	41.14%
11 Allstate Ind Co	19240	IL	\$16,333	2.06%	\$15,863	\$7,752	48.87%
12 Federal Ins Co	20281	IN	\$13,833	1.74%	\$12,934	\$4,651	35.96%
13 Federated Mut Ins Co	13935	MN	\$12,961	1.63%	\$11,829	\$10,926	92.37%
14 Western Natl Mut Ins Co	15377	MN	\$12,554	1.58%	\$10,840	\$6,523	60.17%
15 Farmers Ins Exch	21652	CA	\$11,746	1.48%	\$11,639	\$12,532	107.67%
16 American Guar & Liab Ins	26247	NY	\$11,135	1.40%	\$10,068	\$9,740	96.74%
17 Alaska Natl Ins Co	38733	AK	\$10,958	1.38%	\$8,693	\$7,694	88.51%
18 National Union Fire Ins Co Of Pitts	19445	PA	\$10,909	1.37%	\$12,090	\$7,487	61.93%
19 Toyota Motor Ins Co	37621	IA	\$10,113	1.27%	\$8,669	\$2,109	24.33%
20 Allied World Natl Assur Co	10690	NH	\$9,649	1.21%	\$8,549	\$5,180	60.59%
21 Cumis Ins Society Inc	10847	IA	\$9,190	1.16%	\$8,993	\$4,878	54.24%
22 Pemco Mut Ins Co	24341	WA	\$9,163	1.15%	\$8,706	\$5,367	61.65%
23 Developers Surety & Ind Co	12718	CA	\$9,073	1.14%	\$8,891	\$6,331	71.21%
24 Philadelphia Ind Ins Co	18058	PA	\$8.655	1.09%	\$8,366	\$4,939	59.04%
25 Navigators Ins Co	42307	NY	\$8,501	1.07%	\$8,063	\$5,128	63.60%
26 Mutual Of Enumclaw Ins Co	14761	OR	\$7,833	0.99%	\$7,289	\$2,520	34.57%
27 United Serv Automobile Assn	25941	TX	\$7,545	0.95%	\$7,321	\$3,199	43.69%
28 Liberty Ins Corp	42404	IL	\$7,358	0.93%	\$6,802	\$16,822	247.29%
29 Ace Prop & Cas Ins Co	20699	PA	\$7,193	0.91%	\$6,289	\$4,722	75.09%
30 Ohio Security Ins Co	24082	NH	\$7,188	0.90%	\$7,012	\$2,947	42.03%
31 Securian Cas Co	10054	MN	\$6.861	0.86%	\$6.730	\$1,669	24.80%
32 Liberty Mut Fire Ins Co	23035	WI	\$6,861	0.86%	\$8,661	\$5,835	67.37%
33 Starr Ind & Liab Co	38318	TX	\$6,683	0.84%	\$5,637	\$4,483	79.53%
34 The Cincinnati Ins Co	10677	ОН	\$6,237	0.79%	\$5,650	\$1,499	26.53%
35 Virginia Surety Co Inc	40827	IL	\$6,169	0.78%	\$242	\$945	390.99%
36 Clear Blue Ins Co	28860	IL	\$6,015	0.76%	\$5,967	\$3,227	54.08%
37 XL Ins Amer Inc	24554	DE	\$5,486	0.69%	\$5,077	\$3,204	63.10%
38 Hiscox Ins Co Inc	10200	IL	\$5,015	0.63%	\$4,533	\$1,779	39.25%
39 Continental Cas Co	20443	IL	\$4,984	0.63%	\$4,020	\$3,596	89.45%
40 Twin City Fire Ins Co Co	29459	IN	\$4,690	0.59%	\$3,597	\$2,423	67.38%
All 404 Other Companies			\$273,882	34.47%	\$262,431	\$223,691	85.24%
Totals (Loss Ratio is	s average)		\$794,510	100.00%	\$740,405	\$543,354	73.39%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

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	Loss Ratio(1)
1 Rural Comm Ins Co	39039	MN	\$5,724	40.65%	\$5,724	\$2,489	43.48%
2 NAU Country Ins Co	25240	MN	\$2,157	15.32%	\$2,142	\$487	22.73%
3 Ace Prop & Cas Ins Co	20699	PA	\$1,848	13.12%	\$1,848	\$2,694	145.76%
4 American Agri Business Ins Co	12548	TX	\$1,477	10.49%	\$1.478	\$407	27.57%
5 Producers Agriculture Ins Co	34312	TX	\$1,442	10.24%	\$1,442	\$35	2.46%
6 Great Amer Ins Co	16691	ОН	\$833	5.92%	\$834	\$247	29.63%
7 Agri Gen Ins Co	42757	IA	\$255	1.81%	\$255	(\$228)	(89.44)%
8 Hudson Ins Co	25054	DE	\$204	1.45%	\$204	\$31	15.14%
9 State Farm Fire & Cas Co	25143	IL	\$116	0.83%	\$162	\$540	334.30%
10 Greenwich Ins Co	22322	DE	\$25	0.18%	\$25	\$0	0.00%
All 2 Other Companies			\$0	0.00%	\$0	(\$8)	207581343800.00)%
Totals (Loss Ratio	is average)		\$14,083	100.00%	\$14,115	\$6,694	47.43%

<sup>(1)</sup>Excluding all Loss Adjustment Expenses (LAE)

# Office of Insurance Commissioner

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

# 2021 Washington Market Share and Loss Ratio

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

Dook a v	NAIC	Dom	Direct Premiums	Market	Direct Premiums	Direct Losses	Loss
Rank Company Name	Code		Written	Share	Earned	Incurred	Ratio
1 State Farm Mut Auto Ins Co	25178	IL	\$789,821	5.68%	\$769,944	\$582,224	75.63
2 State Farm Fire & Cas Co	25143	IL.	\$616,900	4.44%	\$584,470	\$328,819	56.20
3 Progressive Direct Ins Co	16322	OH	\$521,298	3.75%	\$511,514	\$321,235	62.8
4 Pemco Mut Ins Co	24341	WA	\$450,701	3.24%	\$443,213	\$305,705	68.9
5 First Natl Ins Co Of Amer	24724	NH	\$377,765	2.72%	\$371,726	\$223,278	60.0
6 Allstate Fire & Cas Ins Co	29688	IL	\$366,052	2.63%	\$365,168	\$217,359	59.5
7 Safeco Ins Co Of Amer	24740	NH	\$311,562	2.24%	\$292,999	\$180,597	61.6
8 GEICO Advantage Ins Co	14138	NE	\$299,310	2.15%	\$289,244	\$209,705	72.5
9 Progressive Cas Ins Co	24260	OH	\$276,141	1.99%	\$274,521	\$166,024	60.4
10 United Serv Automobile Assn	25941	TX	\$269,990	1.94%	\$266,329	\$185,480	69.0
11 USAA Cas Ins Co	25968	TX	\$254,122	1.83%	\$249,107	\$172,434	69.2
12 Farmers Ins Co Of WA	21644	WA	\$243,996	1.76%	\$249,488	\$131,206	52.
13 Mutual Of Enumclaw Ins Co	14761	OR	\$210,044	1.51%	\$198,132	\$116,233	58.
14 Ohio Security Ins Co	24082	NH	\$200,256	1.44%	\$195,621	\$97,343	49.
15 United Financial Cas Co	11770	ОН	\$175,255	1.26%	\$140,886	\$81,399	57.
16 American Family Ins Co	10386	WI	\$157,266	1.13%	\$154,662	\$97,080	62.
17 GEICO Choice Ins Co	14139	NE	\$150,930	1.09%	\$149,821	\$108,552	72.
18 Truck Ins Exch	21709	CA	\$150,781	1.08%	\$136,726	\$94,013	68.
19 Foremost Ins Co Grand Rapids MI	11185	MI	\$147,353	1.06%	\$139,581	\$75,875	54.
20 USAA Gen Ind Co	18600	TX	\$146,790	1.06%	\$144,600	\$101,217	70.
21 Mid Century Ins Co	21687	CA	\$141,587	1.02%	\$145,069	\$86,901	59.
22 National Union Fire Ins Co Of Pitts	19445	PA	\$139,475	1.00%	\$136,120	\$29,755	21.
23 Allstate Ins Co	19232	IL	\$138,938	1.00%	\$140,440	\$112,914	80.
24 Continental Cas Co	20443	IL	\$122,833	0.88%	\$118,949	\$54,032	45.
25 Standard Fire Ins Co	19070	CT	\$112,083	0.81%	\$111,654	\$68,944	61.
26 Zurich Amer Ins Co	16535	NY	\$110,198	0.79%	\$105,523	\$40,430	38.
27 Ace Amer Ins Co	22667	PA	\$106,664	0.77%	\$104,079	\$33,148	31.
28 Safeco Ins Co Of IL	39012	IL	\$105,308	0.76%	\$107,626	\$58,798	54.
29 Allstate Prop & Cas Ins Co	17230	IL	\$102,916	0.74%	\$105,165	\$67,602	64.
30 Garrison Prop & Cas Ins Co	21253	TX	\$101,257	0.73%	\$97,707	\$70,323	71.
31 Geico Gen Ins Co	35882	NE	\$98,932	0.71%	\$101,692	\$53,146	52.
32 Philadelphia Ind Ins Co	18058	PA	\$97,834	0.70%	\$93,332	\$62,255	66.
33 American Family Connect Prop & Cas I	29068	WI	\$96,577	0.69%	\$92,463	\$60,647	65.
34 Allstate Ind Co	19240	IL	\$96,517	0.69%	\$97,031	\$61,122	62.
35 Country Mut Ins Co	20990	IL	\$96,252	0.69%	\$94,383	\$64,840	68.
36 Travelers Prop Cas Co Of Amer	25674	CT	\$89,165	0.64%	\$85,958	\$44,770	52.
37 American Family Mut Ins Co SI	19275	WI	\$87,277	0.63%	\$90,251	\$51,536	57.
38 Integon Natl Ins Co	29742	NC	\$84,254	0.61%	\$82,152	\$42,741	52.
39 American Bankers Ins Co Of FL	10111	FL	\$81,858	0.59%	\$79,928	\$39,175	49.
40 Hartford Cas Ins Co	29424	IN	\$80,354	0.58%	\$81,389	\$45,576	56.
All 698 Other Companies			\$5,691,286	40.95%	\$5,496,198	\$3,505,532	61.
ooo omo oompanioo	Totals		\$13,897,899	100.00%	\$13,494,860	\$8,449,964	62.6

<sup>(1)</sup> Excluding all Loss Adjustment Expenses (LAE)

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

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 Ohio Security Ins Co	24082	NH	\$3,799	9.85%	\$3,810	\$2,259	59.29%
2 Western Natl Mut Ins Co	15377	MN	\$2,875	7.46%	\$2,570	\$842	32.76%
3 Zurich Amer Ins Co	16535	NY	\$2,698	7.00%	\$1,900	\$2,517	132.48%
4 Federal Ins Co	20281	IN	\$2,595	6.73%	\$2,871	\$1,879	65.44%
5 Starr Surplus Lines Ins Co	13604	TX	\$1,624	4.21%	\$1,610	\$216	13.39%
6 Continental Cas Co	20443	IL	\$1,308	3.39%	\$1,038	(\$291)	(28.09)%
7 Starr Ind & Liab Co	38318	TX	\$1,281	3.32%	\$1,168	\$91	7.76%
8 Western Natl Assur Co	24465	MN	\$1,256	3.26%	\$1,123	\$989	88.01%
9 Hartford Fire Ins Co	19682	CT	\$1,116	2.89%	\$1,003	(\$19)	(1.94)%
10 Great Northern Ins Co	20303	IN	\$1,047	2.72%	\$938	\$620	66.11%
11 Penn Millers Ins Co	14982	PA	\$976	2.53%	\$992	\$268	26.99%
12 Allianz Global Risks US Ins Co	35300	IL	\$912	2.37%	\$854	\$261	30.62%
13 Ace Prop & Cas Ins Co	20699	PA	\$837	2.17%	\$728	\$236	32.50%
14 Sentry Ins Co	24988	WI	\$796	2.06%	\$751	\$177	23.61%
15 Federated Mut Ins Co	13935	MN	\$793	2.06%	\$762	\$1,012	132.75%
16 Nationwide Agribusiness Ins Co	28223	IA	\$742	1.92%	\$741	\$245	33.03%
17 Twin City Fire Ins Co Co	29459	IN	\$723	1.87%	\$767	\$76	9.89%
18 Travelers Prop Cas Co Of Amer	25674	CT	\$722	1.87%	\$816	\$539	66.03%
19 Middlesex Ins Co	23434	WI	\$697	1.81%	\$607	\$301	49.58%
20 Ace Amer Ins Co	22667	PA	\$683	1.77%	\$619	\$129	20.82%
21 The Cincinnati Ins Co	10677	ОН	\$627	1.63%	\$478	(\$17)	(3.58)%
22 Continental Ins Co	35289	PA	\$561	1.45%	\$636	(\$156)	(24.44)%
23 Pennsylvania Lumbermens Mut Ins	14974	PA	\$516	1.34%	\$486	\$615	126.46%
24 Crestbrook Ins Co	18961	ОН	\$370	0.96%	\$318	\$34	10.78%
25 LM Ins Corp	33600	IL	\$366	0.95%	\$243	\$131	53.65%
26 Everest Natl Ins Co	10120	DE	\$360	0.93%	\$306	\$139	45.40%
27 Great Amer Assur Co	26344	OH	\$356	0.92%	\$335	\$120	35.71%
28 Liberty Mut Ins Co	23043	MA	\$345	0.90%	\$315	\$223	70.69%
29 Liberty Mut Fire Ins Co	23035	WI	\$345	0.89%	\$665	\$140	21.08%
30 Ohio Cas Ins Co	24074	NH	\$324	0.84%	\$382	\$110	28.79%
31 Mitsui Sumitomo Ins USA Inc	22551	NY	\$317	0.82%	\$259	\$103	39.78%
32 Transportation Ins Co	20494	IL	\$314	0.81%	\$249	(\$461)	(185.27)%
33 XL Ins Amer Inc	24554	DE	\$300	0.78%	\$170	\$132	77.88%
34 Travelers Ind Co	25658	CT	\$289	0.75%	\$313	\$3,119	996.04%
35 National Cas Co	11991	OH	\$287	0.74%	\$275	\$94	34.08%
36 Sentry Select Ins Co	21180	WI	\$232	0.60%	\$209	(\$64)	(30.85)%
37 Commerce & Industry Ins Co	19410	NY	\$223	0.58%	\$113	\$274	243.13%
38 Hartford Accident & Ind Co	22357	CT	\$214	0.55%	\$149	\$51	34.50%
39 First Liberty Ins Corp	33588	IL	\$212	0.55%	\$205	\$47	22.67%
40 The Cincinnati Cas Co	28665	ОН	\$211	0.55%	\$229	\$70	30.55%
All 173 Other Companies			\$4,314	11.19%	\$5,708	\$10,289	180.25%
Totals (Loss Ratio i	is average)		\$38,564	100.00%	\$37,711	\$27,336	72.49%

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Surety

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Travelers Cas & Surety Co Of Amer	31194	CT	\$31,003	18.41%	\$30,818	\$2,744	8.90%
2 Liberty Mut Ins Co	23043	MA	\$23,325	13.85%	\$25,588	\$20,125	78.65%
3 Fidelity & Deposit Co Of MD	39306	IL	\$13,561	8.05%	\$14,471	(\$735)	(5.08)%
4 Western Surety Co	13188	SD	\$10,691	6.35%	\$11,673	\$2,400	20.56%
5 Ohio Cas Ins Co	24074	NH	\$6,688	3.97%	\$6,746	\$31	0.45%
6 Philadelphia Ind Ins Co	18058	PA	\$5,218	3.10%	\$4,716	\$947	20.07%
7 Merchants Bonding Co a Mut	14494	IA	\$4,292	2.55%	\$3,859	\$112	2.91%
8 North Amer Specialty Ins Co	29874	NH	\$4,051	2.40%	\$3,917	\$300	7.65%
9 Federal Ins Co	20281	IN	\$3,657	2.17%	\$5,003	(\$93)	(1.85)%
10 Berkley Ins Co	32603	DE	\$3,510	2.08%	\$3,192	\$1,045	32.75%
11 RLI Ins Co	13056	IL	\$3,165	1.88%	\$3,225	\$1,165	36.11%
12 Lexon Ins Co	13307	TX	\$3,113	1.85%	\$3,223	\$37	1.15%
13 Atlantic Specialty Ins Co	27154	NY	\$3.094	1.84%	\$2,399	\$247	10.29%
14 Merchants Natl Bonding Inc	11595	IA	\$2,999	1.78%	\$2,927	\$20	0.69%
15 Contractors Bonding & Ins Co	37206	IL	\$2,947	1.75%	\$3,237	(\$567)	(17.51)%
16 Harco Natl Ins Co	26433	IL	\$2,877	1.71%	\$2,320	\$135	5.84%
17 Old Republic Surety Co	40444	WI	\$2,808	1.67%	\$2,692	\$2,067	76.78%
18 Hartford Fire Ins Co	19682	CT	\$2,806	1.67%	\$2,931	(\$3,401)	(116.01)%
19 American Contractors Ind Co	10216	CA	\$2,563	1.52%	\$2,509	(\$27)	(1.06)%
20 United States Fire Ins Co	21113	DE	\$2,208	1.31%	\$1,410	\$78	5.50%
21 Great Amer Ins Co	16691	ОН	\$1,847	1.10%	\$2,503	\$80	3.22%
22 Markel Ins Co	38970	L	\$1,748	1.04%	\$1,068	\$74	6.93%
23 Nationwide Mut Ins Co	23787	ОН	\$1,734	1.03%	\$1,817	\$1,196	65.80%
24 Westchester Fire Ins Co	10030	PA	\$1,707	1.01%	\$1,984	(\$388)	(19.56)%
25 Travelers Cas & Surety Co	19038	CT	\$1,603	0.95%	\$2,267	\$282	12.46%
26 Hanover Ins Co	22292	NH	\$1,507	0.89%	\$1,596	\$80	5.02%
27 Arch Ins Co	11150	MO	\$1,479	0.88%	\$1,379	\$170	12.34%
28 Suretec Ins Co	10916	TX	\$1,347	0.80%	\$1,532	\$307	20.04%
29 Hartford Ins Co Of The Midwest	37478	IN	\$1,286	0.76%	\$430	\$80	18.54%
30 Navigators Ins Co	42307	NY	\$1,186	0.70%	\$1,926	\$725	37.63%
31 The Cincinnati Ins Co	10677	ОН	\$1,114	0.66%	\$1,273	(\$5)	(0.36)%
32 Platte River Ins Co	18619	NE	\$1,038	0.62%	\$924	\$91	9.88%
33 Argonaut Ins Co	19801	IL	\$978	0.58%	\$1,410	\$155	10.99%
34 Hartford Accident & Ind Co	22357	CT	\$891	0.53%	\$940	\$606	64.44%
35 Euler Hermes N Amer Ins Co	20516	MD	\$887	0.53%	\$477	\$275	57.53%
36 Safeco Ins Co Of Amer	24740	NH	\$863	0.51%	\$874	\$1	0.12%
37 American Alt Ins Corp	19720	DE	\$851	0.51%	\$824	\$87	10.61%
38 Aspen Amer Ins Co	43460	TX	\$815	0.48%	\$659	\$62	9.36%
39 International Fidelity Ins Co	11592	NJ	\$794	0.47%	\$1,342	\$357	26.64%
40 Safety Natl Cas Corp	15105	MO	\$778	0.46%	\$784	(\$81)	(10.32)%
All 124 Other Companies			\$9,409	5.59%	\$11,075	(\$3,175)	(28.67)%
Totals (Loss Ratio i	s average)		\$168,437	100.00%	\$173,937	\$27,611	15.87%

# State of Washington Office of Insurance Commissioner 2021 Washington Market Share and Loss Ratio

Line of Business: Title

Top 40 Authorized Companies Zero Premium Companies Excluded

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	\$167,169	26.10%	\$160,719	\$4,954	3.08%
2 Chicago Title Ins Co	50229	FL	\$132,508	20.69%	\$129,825	\$3,012	2.32%
3 Old Republic Natl Title Ins Co	50520	FL	\$71,268	11.13%	\$70,044	\$1,353	1.93%
4 Fidelity Natl Title Ins Co	51586	FL	\$57,421	8.96%	\$56,094	\$2,508	4.47%
5 Stewart Title Guar Co	50121	TX	\$49,094	7.66%	\$48,142	\$965	2.00%
6 WFG Natl Title Ins Co	51152	SC	\$46,959	7.33%	\$43,413	\$411	0.95%
7 Commonwealth Land Title Ins Co	50083	FL	\$42,789	6.68%	\$41,408	\$547	1.32%
8 Title Resources Guar Co	50016	TX	\$36,741	5.74%	\$35,434	\$493	1.39%
9 Westcor Land Title Ins Co	50050	SC	\$15,631	2.44%	\$14,824	\$45	0.31%
10 National Title Ins Of NY Inc	51020	NY	\$14,692	2.29%	\$13,480	\$0	0.00%
11 Doma Title Ins Inc	50130	SC	\$5,402	0.84%	\$5,081	\$4	0.07%
12 American Digital Title Ins Co	11865	CO	\$644	0.10%	\$591	\$0	0.00%
13 AmTrust Title Ins Co	51578	NY	\$180	0.03%	\$120	\$0	0.00%
All 2 Other Companies			\$0	0.00%	\$0	\$0	2.31%
	Totals		\$640,498	100.00%	\$619,175	\$14,292	2.31%

<sup>(1)</sup> Excluding all Loss Adjustment Expenses (LAE), except for Title.

# Office of Insurance Commissioner

# 2021 Washington Market Share and Loss Ratio

Top 40 Authorized Companies Zero Premium and Loss Companies Excluded

Line of Business: Warranty

All Dollars in Thousands

Rank Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1 Dealers Assur Co	16705	ОН	\$37,366	36.59%	\$32,708	\$14,497	44.32%
2 Wesco Ins Co	25011	DE	\$15,239	14.92%	\$7,499	\$2,605	34.74%
3 Protective Prop & Cas Ins Co	35769	MO	\$15,148	14.83%	\$10,138	\$4,221	41.63%
4 Continental Ins Co	35289	PA	\$14,462	14.16%	\$8,335	\$7,594	91.11%
5 Universal Underwriters Ins Co	41181	IL	\$11,444	11.20%	\$10,361	\$4,630	44.69%
6 Old Republic Ins Co	24147	PA	\$3,469	3.40%	\$2,940	\$1,307	44.45%
7 National Cas Co	11991	ОН	\$3,263	3.20%	\$2,191	\$725	33.07%
8 American Bankers Ins Co Of FL	10111	FL	\$781	0.76%	\$1,184	\$627	52.93%
9 Continental Cas Co	20443	IL	\$716	0.70%	\$194	\$236	121.53%
10 American Mercury Ins Co	16810	OK	\$243	0.24%	\$361	\$267	73.97%
11 Starr Ind & Liab Co	38318	TX	\$107	0.10%	\$289	\$107	36.85%
12 Lyndon Southern Ins Co	10051	DE	\$104	0.10%	\$73	\$28	38.45%
13 Heritage Ind Co	39527	CA	\$48	0.05%	\$296	\$115	38.84%
14 Illinois Natl Ins Co	23817	IL	\$11	0.01%	\$5	\$108	2380.76%
15 Evergreen Natl Ind Co	12750	ОН	\$10	0.01%	\$15	\$0	0.00%
16 MIC Prop & Cas Ins Corp	38601	MI	\$9	0.01%	\$8	\$8	95.50%
17 Courtesy Ins Co	26492	FL	\$5	0.01%	\$11	\$0	0.00%
18 Great Amer Assur Co	26344	ОН	\$0	0.00%	\$11	\$2	18.94%
19 First Colonial Ins Co	29980	FL	\$0	0.00%	\$12	\$11	94.48%
20 Great Amer Ins Co	16691	ОН	\$0	0.00%	\$15	(\$2)	(15.55)%
All 3 Other Companies			(\$291)	(0.28)%	(\$62)	(\$59)	0.00%
Totals (Loss Ratio is average)			\$102,133	100.00%	\$76,583	\$37,024	48.35%

# Office of Insurance Commissioner

# 2021 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	\$4,773	19.94%	\$4,845	(\$1,504)	(31.03)%
2 Twin City Fire Ins Co Co	29459	IN	\$2,525	10.55%	\$2,498	\$1,660	66.45%
3 Red Shield Ins Co	41580	WA	\$1,746	7.29%	\$1,746	\$511	29.29%
4 National Union Fire Ins Co Of Pitts	19445	PA	\$1,104	4.61%	\$1,107	\$5,273	476.48%
5 Zurich Amer Ins Co	16535	NY	\$1,075	4.49%	\$1,049	\$18	1.76%
6 Liberty Mut Fire Ins Co	23035	WI	\$973	4.06%	\$933	\$139	14.92%
7 Indemnity Ins Co Of North Amer	43575	PA	\$902	3.77%	\$878	\$246	28.02%
8 Sentinel Ins Co Ltd	11000	CT	\$796	3.33%	\$836	\$14	1.72%
9 StarStone Natl Ins Co	25496	DE	\$761	3.18%	\$772	(\$872)	(112.96)%
10 Liberty Ins Corp	42404	IL	\$664	2.78%	\$660	(\$462)	(70.00)%
11 New Hampshire Ins Co	23841	IL	\$574	2.40%	\$1,815	\$1,433	78.95%
12 American Zurich Ins Co	40142	IL	\$570	2.38%	\$506	(\$487)	(96.28)%
13 LM Ins Corp	33600	IL	\$539	2.25%	\$557	\$37	6.68%
14 Starnet Ins Co	40045	IA	\$519	2.17%	\$527	\$71	13.43%
15 Hartford Underwriters Ins Co	30104	CT	\$474	1.98%	\$369	\$118	31.86%
16 Everest Premier Ins Co	16045	DE	\$452	1.89%	\$424	\$84	19.74%
17 Employers Ins Co of Wausau	21458	WI	\$436	1.82%	\$384	(\$39)	(10.24)%
18 Hartford Cas Ins Co	29424	IN	\$415	1.73%	\$258	\$46	17.70%
19 Berkley Natl Ins Co	38911	IA	\$282	1.18%	\$290	\$6	2.02%
20 Tri State Ins Co Of MN	31003	IA	\$242	1.01%	\$235	\$109	46.66%
21 Pennsylvania Manufacturers Assoc Ins	12262	PA	\$214	0.89%	\$228	(\$23)	(10.12)%
22 AIU Ins Co	19399	NY	\$210	0.88%	\$93	\$0	0.00%
23 Hartford Fire Ins Co	19682	CT	\$209	0.87%	\$260	(\$162)	(62.46)%
24 Federal Ins Co	20281	IN	\$194	0.81%	\$200	(\$13)	(6.57)%
25 Tokio Marine Amer Ins Co	10945	NY	\$179	0.75%	\$183	\$274	150.05%
26 Everest Denali Ins Co	16044	DE	\$174	0.73%	\$78	\$21	27.12%
27 XL Specialty Ins Co	37885	DE	\$136	0.57%	\$119	\$1	1.10%
28 Everest Natl Ins Co	10120	DE	\$131	0.55%	\$162	(\$12)	(7.26)%
29 Starr Ind & Liab Co	38318	TX	\$125	0.52%	\$126	\$8	6.44%
30 Chubb Ind Ins Co	12777	NY	\$121	0.51%	\$105	\$19	17.87%
31 Mitsui Sumitomo Ins USA Inc	22551	NY	\$119	0.50%	\$109	\$10	9.48%
32 Praetorian Ins Co	37257	PA	\$110	0.46%	\$112	\$63	56.51%
33 Clarendon Natl Ins Co	20532	TX	\$97	0.40%	\$97	(\$46)	(47.27)%
34 Starr Specialty Ins Co	16109	TX	\$96	0.40%	\$70	\$18	24.85%
35 Berkshire Hathaway Homestate Ins Co	20044	NE	\$91	0.38%	\$70	(\$17)	(24.19)%
36 Atlantic Specialty Ins Co	27154	NY	\$89	0.37%	\$84	\$0	0.22%
37 Trans Pacific Ins Co	41238	NY	\$89	0.37%	\$83	\$56	67.90%
38 State Natl Ins Co Inc	12831	TX	\$88	0.37%	\$88	(\$7)	(8.31)%
39 Continental Ins Co	35289	PA	\$82	0.34%	\$61	\$21	34.61%
40 Ace Amer Ins Co	22667	PA	\$78	0.33%	\$86	(\$127)	(147.84)%
All 132 Other Companies			\$1,481	6.19%	\$1,250	\$3,665	293.11%
Totals (Loss Ratio is a	Totals (Loss Ratio is average)			100.00%	\$24,352	\$10,152	41.69%