

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Boston Mut Life Ins Co	61476	MA	L&D	\$78	67.06%	\$81	\$8	9.86%	
2	Washington Natl Ins Co	70319	IN	L&D	\$24	20.47%	\$25	\$15	60.44%	
3	Horace Mann Life Ins Co	64513	IL	L&D	\$6	4.94%	\$6	\$0	(7.45)%	
4	Union Fidelity Life Ins Co	62596	KS	L&D	\$4	3.15%	\$4	\$0	0.00%	
5	Mutual Of Omaha Ins Co	71412	NE	L&D	\$2	1.85%	\$2	\$15	700.09%	
6	National Cas Co	11991	OH	P&C	\$1	0.99%	\$1	\$0	40.54%	
7	Continental Gen Ins Co	71404	TX	L&D	\$1	0.62%	\$1	\$1	100.28%	
All 11	Other Companies				\$1	0.92%	\$1	\$73	1.97%	
Totals (Loss Ratio is average)(4)					\$117	100.00%	\$121	\$112	92.32%	

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

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	American Hlth & Life Ins Co	60518	TX	L&D	\$1,477	43.72%	\$2,105	\$992	47.15%	
2	Minnesota Life Ins Co	66168	MN	L&D	\$992	29.37%	\$959	\$233	24.34%	
3	CMFG Life Ins Co	62626	IA	L&D	\$448	13.28%	\$437	\$372	85.06%	
4	Plateau Ins Co	97152	TN	L&D	\$150	4.44%	\$155	\$1	0.77%	
5	Life Of The South Ins Co	97691	GA	L&D	\$135	3.99%	\$289	\$105	36.35%	
6	American Natl Ins Co	60739	TX	L&D	\$49	1.44%	\$37	\$3	6.88%	
7	Securian Life Ins Co	93742	MN	L&D	\$45	1.33%	\$34	\$1	3.78%	
8	Central States H & L Co Of Omaha	61751	NE	L&D	\$39	1.16%	\$56	\$9	15.62%	
9	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$26	0.78%	\$26	\$0	0.85%	
10	Pavonia Life Ins Co of MI	93777	MI	L&D	\$21	0.62%	\$21	\$14	66.79%	
11	Central States Ind Co Of Omaha	34274	NE	P&C	\$14	0.40%	\$14	\$8	56.33%	
12	American Security Ins Co	42978	DE	P&C	\$10	0.31%	\$10	\$0	(0.10)%	
13	Transamerica Life Ins Co	86231	IA	L&D	\$7	0.21%	\$0	\$0	0.00%	
	All 6 Other Companies				(\$36)	(1.07)%	\$116	(\$46)	0.00%	
	Totals (Loss Ratio is average)(4)				\$3,377	100.00%	\$4,258	\$1,692	39.72%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment 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  
2020 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,818,684	22.17%	\$1,818,910	\$1,458,739	80.20%	333,460
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,305,776	15.91%	\$1,304,067	\$1,075,792	82.50%	233,052
3	Regence BlueShield	53902	WA	HCSC	\$1,050,212	12.80%	\$1,055,346	\$827,796	78.44%	187,090
4	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$894,313	10.90%	\$892,568	\$750,349	84.07%	140,101
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$595,370	7.26%	\$567,026	\$455,686	80.36%	
6	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$309,952	3.78%	\$309,952	\$270,504	87.27%	53,565
7	Aetna Life Ins Co	60054	CT	L&D	\$291,034	3.55%	\$290,457	\$244,575	84.20%	
8	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$288,635	3.52%	\$288,449	\$203,499	70.55%	
9	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$192,343	2.34%	\$192,227	\$152,175	79.16%	34,012
10	Regence BCBS of OR	54933	OR	HCSC	\$146,857	1.79%	\$146,857	\$121,797	82.94%	27,020
11	Hartford Life & Accident Ins Co	70815	CT	L&D	\$139,716	1.70%	\$141,478	\$33,875	23.94%	
12	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$129,903	1.58%	\$129,983	\$94,280	72.53%	
13	Metropolitan Life Ins Co	65978	NY	L&D	\$117,798	1.44%	\$114,845	\$86,672	75.47%	
14	Unum Life Ins Co Of Amer	62235	ME	L&D	\$100,706	1.23%	\$101,558	\$124,407	122.50%	
15	Asuris NW Hlth	47350	WA	HCSC	\$98,380	1.20%	\$99,677	\$79,780	80.04%	17,364
16	Standard Ins Co	69019	OR	L&D	\$76,668	0.93%	\$77,623	\$54,652	70.41%	
17	Prudential Ins Co Of Amer	68241	NJ	L&D	\$56,752	0.69%	\$57,841	\$27,064	46.79%	
18	Life Ins Co Of N Amer	65498	PA	L&D	\$56,554	0.69%	\$57,525	\$41,117	71.48%	
19	Principal Life Ins Co	61271	IA	L&D	\$37,876	0.46%	\$38,800	\$19,553	50.39%	
20	Symetra Life Ins Co	68608	IA	L&D	\$30,055	0.37%	\$30,089	\$28,248	93.88%	
21	HCC Life Ins Co	92711	IN	L&D	\$26,542	0.32%	\$26,542	\$12,906	48.63%	
22	Timber Products Manufacturers Trust	12239	WA	MEWA	\$24,084	0.29%	\$24,084	\$20,382	84.63%	4,351
23	Lifewise Assur Co	94188	WA	L&D	\$22,882	0.28%	\$21,894	\$19,551	89.30%	5,031
24	Lincoln Life Assur Co of Boston	65315	NH	L&D	\$20,343	0.25%	\$20,473	\$15,092	73.72%	
25	Reliastar Life Ins Co	67105	MN	L&D	\$19,128	0.23%	\$19,531	\$9,156	46.88%	
26	Providence Hlth Plan	95005	OR	HMO	\$18,954	0.23%	\$18,954	\$13,938	73.53%	2,828
27	Companion Life Ins Co	77828	SC	L&D	\$18,737	0.23%	\$18,556	\$15,519	83.63%	
28	Lincoln Natl Life Ins Co	65676	IN	L&D	\$17,988	0.22%	\$18,449	\$12,668	68.67%	
29	Reliance Standard Life Ins Co	68381	IL	L&D	\$17,925	0.22%	\$17,943	\$10,172	56.69%	
30	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,715	0.22%	\$17,799	\$8,760	49.21%	
31	Continental Amer Ins Co	71730	NE	L&D	\$16,756	0.20%	\$16,915	\$5,078	30.02%	
32	QBE Ins Corp	39217	PA	P&C	\$15,714	0.19%	\$16,373	\$11,573	70.69%	
33	HM Life Ins Co	93440	PA	L&D	\$15,146	0.18%	\$15,002	\$14,310	95.38%	
34	United Of Omaha Life Ins Co	69868	NE	L&D	\$15,009	0.18%	\$14,972	\$9,249	61.78%	
35	Union Labor Life Ins Co	69744	MD	L&D	\$14,634	0.18%	\$14,772	\$9,360	63.37%	
36	Community Hlth Plan of WA	47049	WA	HCSC	\$12,118	0.15%	\$12,118	\$11,364	93.78%	8,331
37	LifeMap Assur Co	97985	OR	L&D	\$10,766	0.13%	\$10,614	\$6,643	62.58%	
38	Minnesota Life Ins Co	66168	MN	L&D	\$10,153	0.12%	\$10,201	\$2,080	20.39%	
39	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$9,381	0.11%	\$9,381	\$9,748	103.91%	902
40	John Hancock Life Ins Co USA	65838	MI	L&D	\$8,937	0.11%	\$8,937	\$10,061	112.57%	
	All 168 Other Companies				\$134,450	1.64%	\$133,697	\$81,384	164.28%	5,806
	Totals (Loss Ratio is average)(4)				\$8,204,947	100.00%	\$8,182,488	\$6,459,553	78.94%	1,052,913

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

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Individual and Other

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$3,330,555	20.16%	\$3,300,943	\$2,629,655	79.66%	977,248
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,855,409	11.23%	\$1,850,156	\$1,707,018	92.26%	197,094
3	UnitedHealthcare of OR Inc	95893	OR	HMO	\$1,382,865	8.37%	\$1,321,488	\$1,087,621	82.30%	117,916
4	Premera Blue Cross	47570	WA	HCSC	\$1,115,219	6.75%	\$1,122,365	\$949,702	84.62%	281,165
5	Community Hlth Plan of WA	47049	WA	HCSC	\$871,289	5.27%	\$871,289	\$776,183	89.08%	244,683
6	Amerigroup Washington Inc	14073	WA	HCSC	\$837,111	5.07%	\$837,569	\$720,495	86.02%	208,826
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$817,910	4.95%	\$817,906	\$679,099	83.03%	239,300
8	UnitedHealthcare Ins Co	79413	CT	L&D	\$746,786	4.52%	\$746,019	\$579,105	77.63%	
9	Regence BlueShield	53902	WA	HCSC	\$700,508	4.24%	\$691,343	\$555,754	80.39%	252,905
10	Coordinated Care of WA Inc	15352	WA	HCSC	\$673,968	4.08%	\$673,968	\$551,914	81.89%	198,843
11	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$574,988	3.48%	\$574,988	\$479,473	83.39%	54,728
12	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$466,220	2.82%	\$466,220	\$480,746	103.12%	40,155
13	Delta Dental of WA	47341	WA	HCSC	\$391,548	2.37%	\$387,271	\$293,822	75.87%	951,235
14	Coordinated Care Corp	95831	IN	HMO	\$242,143	1.47%	\$242,143	\$180,131	74.39%	37,036
15	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$241,440	1.46%	\$239,492	\$175,996	73.49%	38,580
16	Aetna Better Hlth of WA Inc	16242	WA	HCSC	\$180,551	1.09%	\$175,629	\$149,505	85.13%	23,235
17	Humana Ins Co	73288	WI	L&D	\$173,807	1.05%	\$173,807	\$133,867	77.02%	103,917
18	Lifewise Assur Co	94188	WA	L&D	\$158,976	0.96%	\$157,819	\$112,518	71.30%	254,908
19	Aetna Life Ins Co	60054	CT	L&D	\$157,554	0.95%	\$152,674	\$117,795	77.15%	
20	Regence BCBS of OR	54933	OR	HCSC	\$145,873	0.88%	\$145,944	\$112,973	77.41%	35,491
21	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$101,496	0.61%	\$101,496	\$88,279	86.98%	11,825
22	American Family Life Assur Co of Col	60380	NE	L&D	\$78,390	0.47%	\$78,659	\$31,776	40.40%	
23	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$74,460	0.45%	\$74,493	\$67,921	91.18%	2,559
24	Willamette Dental of WA Inc	47050	WA	LHCSC	\$71,021	0.43%	\$71,021	\$64,348	90.60%	142,203
25	Genworth Life Ins Co	70025	DE	L&D	\$60,999	0.37%	\$61,539	\$59,579	96.81%	
26	United Of Omaha Life Ins Co	69868	NE	L&D	\$59,528	0.36%	\$59,552	\$39,451	66.25%	
27	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$51,949	0.31%	\$51,949	\$46,685	89.87%	13,214
28	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$47,253	0.29%	\$47,372	\$33,564	70.85%	74,357
29	VSP Vision Care Inc	53031	VA	HCSC	\$47,248	0.29%	\$47,248	\$30,094	63.69%	866,185
30	Asuris NW Hlth	47350	WA	HCSC	\$47,215	0.29%	\$47,215	\$34,903	73.92%	21,476
31	SilverScript Ins Co	12575	TN	HCSC	\$43,318	0.26%	\$43,036	\$30,998	72.03%	69,121
32	Providence Hlth Assur	15203	OR	HCSC	\$41,316	0.25%	\$41,316	\$35,290	85.41%	3,424
33	Loyal Amer Life Ins Co	65722	OH	L&D	\$40,936	0.25%	\$41,015	\$29,418	71.72%	
34	Mutual Of Omaha Ins Co	71412	NE	L&D	\$28,788	0.17%	\$28,494	\$10,139	35.58%	
35	Aetna Hlth Inc PA Corp	95109	PA	HMO	\$28,167	0.17%	\$28,167	\$28,332	100.59%	3,121
36	Transamerica Life Ins Co	86231	IA	L&D	\$28,132	0.17%	\$28,272	\$29,129	103.03%	
37	John Hancock Life Ins Co USA	65838	MI	L&D	\$27,242	0.16%	\$27,762	\$23,089	83.17%	
38	Dentegra Ins Co	73474	DE	L&D	\$26,472	0.16%	\$24,728	\$16,323	66.01%	57,339
39	Elixir Ins Co	12747	OH	L&D	\$25,698	0.16%	\$25,698	\$24,813	96.56%	59,028
40	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$25,587	0.15%	\$25,556	\$18,531	72.51%	
	All 260 Other Companies				\$498,610	3.02%	\$502,204	\$400,395	125.43%	59,926
	Totals (Loss Ratio is average)(4)				\$16,518,544	100.00%	\$16,405,825	\$13,616,428	83.00%	5,641,043

(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  
2020 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Molina Hlthcare of WA Inc	96270	WA	HMO	\$3,330,555	13.47%	\$3,300,943	\$2,629,655	79.66%	977,248
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,161,185	12.78%	\$3,154,223	\$2,782,810	88.22%	430,146
3	Premera Blue Cross	47570	WA	HCSC	\$2,933,904	11.87%	\$2,941,275	\$2,408,441	81.88%	614,625
4	Regence BlueShield	53902	WA	HCSC	\$1,750,721	7.08%	\$1,746,689	\$1,383,550	79.21%	439,995
5	UnitedHealthcare of OR Inc	95893	OR	HMO	\$1,382,865	5.59%	\$1,321,488	\$1,087,621	82.30%	117,916
6	UnitedHealthcare Ins Co	79413	CT	L&D	\$1,342,156	5.43%	\$1,313,045	\$1,034,791	78.81%	
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,010,252	4.09%	\$1,010,132	\$831,274	82.29%	273,312
8	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$946,262	3.83%	\$944,517	\$797,034	84.39%	153,315
9	Community Hlth Plan of WA	47049	WA	HCSC	\$883,407	3.57%	\$883,407	\$787,547	89.15%	253,014
10	Amerigroup Washington Inc	14073	WA	HCSC	\$837,111	3.39%	\$837,569	\$720,495	86.02%	208,826
11	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$776,172	3.14%	\$776,172	\$751,250	96.79%	93,720
12	Coordinated Care of WA Inc	15352	WA	HCSC	\$681,050	2.75%	\$681,050	\$559,535	82.16%	204,061
13	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$574,988	2.33%	\$574,988	\$479,473	83.39%	54,728
14	Aetna Life Ins Co	60054	CT	L&D	\$448,588	1.81%	\$443,131	\$362,370	81.77%	
15	Delta Dental of WA	47341	WA	HCSC	\$391,548	1.58%	\$387,271	\$293,822	75.87%	951,235
16	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$308,341	1.25%	\$309,671	\$219,911	71.01%	
17	Regence BCBS of OR	54933	OR	HCSC	\$292,729	1.18%	\$292,801	\$234,770	80.18%	62,511
18	Coordinated Care Corp	95831	IN	HMO	\$242,143	0.98%	\$242,143	\$180,131	74.39%	37,036
19	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$241,440	0.98%	\$239,492	\$175,996	73.49%	38,580
20	Lifewise Assur Co	94188	WA	L&D	\$181,858	0.74%	\$179,714	\$132,069	73.49%	259,939
21	Aetna Better Hlth of WA Inc	16242	WA	HCSC	\$180,551	0.73%	\$175,629	\$149,505	85.13%	23,235
22	Humana Ins Co	73288	WI	L&D	\$173,807	0.70%	\$173,807	\$133,867	77.02%	103,917
23	Asuris NW Hlth	47350	WA	HCSC	\$145,596	0.59%	\$146,892	\$114,683	78.07%	38,840
24	Hartford Life & Accident Ins Co	70815	CT	L&D	\$139,727	0.57%	\$141,490	\$33,875	23.94%	
25	Metropolitan Life Ins Co	65978	NY	L&D	\$131,126	0.53%	\$128,332	\$94,273	73.46%	
26	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$129,903	0.53%	\$129,983	\$94,286	72.54%	
27	Unum Life Ins Co Of Amer	62235	ME	L&D	\$105,309	0.43%	\$106,797	\$134,451	125.89%	
28	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$101,597	0.41%	\$101,597	\$88,395	87.00%	11,872
29	Standard Ins Co	69019	OR	L&D	\$87,306	0.35%	\$88,181	\$65,395	74.16%	
30	American Family Life Assur Co of Col	60380	NE	L&D	\$78,392	0.32%	\$78,661	\$31,776	40.40%	
31	United Of Omaha Life Ins Co	69868	NE	L&D	\$74,537	0.30%	\$74,525	\$48,701	65.35%	
32	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$74,460	0.30%	\$74,493	\$67,921	91.18%	2,559
33	Willamette Dental of WA Inc	47050	WA	LHCSC	\$71,021	0.29%	\$71,021	\$64,348	90.60%	142,203
34	Genworth Life Ins Co	70025	DE	L&D	\$66,086	0.27%	\$66,633	\$61,430	92.19%	
35	Prudential Ins Co Of Amer	68241	NJ	L&D	\$60,111	0.24%	\$61,201	\$28,802	47.06%	
36	Life Ins Co Of N Amer	65498	PA	L&D	\$56,673	0.23%	\$57,653	\$41,134	71.35%	
37	Principal Life Ins Co	61271	IA	L&D	\$51,833	0.21%	\$50,077	\$29,871	59.65%	
38	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$47,253	0.19%	\$47,372	\$33,564	70.85%	74,357
39	VSP Vision Care Inc	53031	VA	HCSC	\$47,248	0.19%	\$47,248	\$30,094	63.69%	866,185
40	SilverScript Ins Co	12575	TN	HCSC	\$43,318	0.18%	\$43,036	\$30,998	72.03%	69,121
	All 322 Other Companies				\$1,143,857	4.63%	\$1,148,343	\$847,871	82.02%	191,460
	Totals (Loss Ratio is average)(4)				\$24,726,985	100.00%	\$24,592,692	\$20,077,784	81.64%	6,693,956

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

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

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

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

State of Washington  
Office of Insurance Commissioner

2020 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	Araq Ins Co	34738	IA	\$10,936	40.35%	\$10,936	\$4,475	40.92%
2	Physicians Ins A Mut Co	40738	WA	\$7,551	27.86%	\$7,551	\$7,622	100.94%
3	Midwest Employers Cas Co	23612	DE	\$5,773	21.30%	\$5,744	\$5,562	96.84%
4	Triton Ins Co	41211	TX	\$1,566	5.78%	\$1,814	\$1,795	98.98%
5	American Road Ins Co	19631	MI	\$403	1.49%	\$403	\$21	5.31%
6	Courtesy Ins Co	26492	FL	\$228	0.84%	\$305	\$224	73.69%
7	Lvndon Southern Ins Co	10051	DE	\$201	0.74%	\$132	\$3	2.33%
8	Allstate Prop & Cas Ins Co	17230	IL	\$131	0.48%	\$140	\$0	0.00%
9	Excess Share Ins Corp	10003	OH	\$121	0.45%	\$121	\$0	0.00%
10	Central States Ind Co Of Omaha	34274	NE	\$64	0.23%	\$64	(\$1)	(1.74)%
11	Allstate Vehicle & Prop Ins Co	37907	IL	\$50	0.18%	\$40	\$0	0.00%
12	Ace Amer Ins Co	22667	PA	\$47	0.17%	\$47	(\$3)	(7.03)%
13	Encompass Ind Co	15130	IL	\$27	0.10%	\$25	\$0	0.00%
14	Transamerica Cas Ins Co	10952	IA	\$17	0.06%	\$17	\$0	0.00%
15	American Bankers Ins Co Of FL	10111	FL	\$11	0.04%	\$11	\$1	6.91%
16	Westport Ins Corp	39845	MO	\$7	0.02%	\$6	\$0	0.00%
17	Encompass Ins Co Of Amer	10071	IL	\$2	0.01%	\$2	\$0	0.00%
18	Virginia Surety Co Inc	40827	IL	\$1	0.00%	\$1	\$1	70.64%
19	RVI Amer Ins Co	23132	CT	\$1	0.00%	\$104	\$0	0.00%
20	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$370	0.00%
21	XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$8	0.00%
22	Yosemite Ins Co	26220	OK	(\$33)	(0.12)%	\$66	\$48	72.22%
	All 6 Other Companies			\$2	0.01%	\$13	(\$238)	(1829.76)%
	Totals (Loss Ratio is average)			\$27,105	100.00%	\$27,543	\$19,888	72.21%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Aircraft (all perils)

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	Starr Ind & Liab Co	38318	TX	\$7,300	15.42%	\$10,238	\$54,000	527.43%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$6,352	13.42%	\$5,532	\$325	5.88%
3	Endurance Amer Ins Co	10641	DE	\$5,480	11.58%	\$4,704	\$1,127	23.96%
4	Old Republic Ins Co	24147	PA	\$4,207	8.89%	\$4,002	\$729	18.22%
5	XL Specialty Ins Co	37885	DE	\$3,858	8.15%	\$3,432	\$2,533	73.83%
6	QBE Ins Corp	39217	PA	\$2,577	5.44%	\$2,355	\$3,855	163.68%
7	Ace Amer Ins Co	22667	PA	\$2,104	4.44%	\$2,104	\$0	(0.01)%
8	American Alt Ins Corp	19720	DE	\$1,940	4.10%	\$1,940	\$349	17.97%
9	National Liab & Fire Ins Co	20052	CT	\$1,923	4.06%	\$1,133	(\$3)	(0.26)%
10	Starr Surplus Lines Ins Co	13604	TX	\$1,565	3.30%	\$1,765	\$532	30.13%
11	Avemco Ins Co	10367	MD	\$1,316	2.78%	\$1,225	\$665	54.31%
12	Great Amer Ins Co	16691	OH	\$1,309	2.76%	\$1,444	(\$719)	(49.78)%
13	Allianz Global Risks US Ins Co	35300	IL	\$1,308	2.76%	\$1,919	\$274	14.26%
14	American Hallmark Ins Co Of TX	43494	TX	\$950	2.01%	\$901	\$253	28.06%
15	StarStone Natl Ins Co	25496	DE	\$849	1.79%	\$598	\$81	13.49%
16	US Specialty Ins Co	29599	TX	\$836	1.76%	\$826	\$292	35.33%
17	National Ind Co	20087	NE	\$796	1.68%	\$685	\$49	7.21%
18	Tokio Marine Amer Ins Co	10945	NY	\$620	1.31%	\$566	\$79	14.05%
19	American Commerce Ins Co	19941	OH	\$397	0.84%	\$377	\$52	13.82%
20	Harco Natl Ins Co	26433	IL	\$352	0.74%	\$326	\$154	47.29%
21	Liberty Mut Ins Co	23043	MA	\$276	0.58%	\$748	(\$51)	(6.85)%
22	Falls Lake Natl Ins Co	31925	OH	\$253	0.53%	\$60	\$24	40.84%
23	Westchester Fire Ins Co	10030	PA	\$210	0.44%	\$180	\$339	188.20%
24	General Reins Corp	22039	DE	\$181	0.38%	\$475	(\$23)	(4.79)%
25	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$168	0.36%	\$330	\$72	21.72%
26	American Natl Prop & Cas Co	28401	MO	\$147	0.31%	\$113	\$60	52.75%
27	Great Amer Alliance Ins Co	26832	OH	\$66	0.14%	\$54	(\$6)	(10.39)%
28	Ace Prop & Cas Ins Co	20699	PA	\$1	0.00%	\$1	\$32	2282.42%
29	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$421	0.00%
30	Arch Ins Co	11150	MO	\$0	0.00%	\$0	\$8	0.00%
31	Starnet Ins Co	40045	IA	\$0	0.00%	(\$25)	\$337	(1362.58)%
32	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$101	0.00%
33	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$103	0.00%
34	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$13	0.00%
35	Mitsui Sumitomo Ins USA Inc	22551	NY	(\$7)	(0.01)%	(\$2)	\$16	(986.65)%
	All 20 Other Companies			\$9	0.02%	\$56	(\$1,461)	(2620.69)%
Totals (Loss Ratio is average)				\$47,342	100.00%	\$48,062	\$64,614	134.44%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Allied Lines

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	Factory Mut Ins Co	21482	RI	\$19,777	14.11%	\$18,933	\$6,032	31.86%
2	Safeco Ins Co Of Amer	24740	NH	\$19,343	13.80%	\$19,046	\$11,127	58.42%
3	Affiliated Fm Ins Co	10014	RI	\$8,373	5.97%	\$8,168	\$3,814	46.70%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$7,887	5.63%	\$6,896	\$152	2.21%
5	Sompo Amer Ins Co	11126	NY	\$7,241	5.17%	\$5,975	\$1,270	21.25%
6	United Serv Automobile Assn	25941	TX	\$6,421	4.58%	\$6,481	\$3,310	51.07%
7	Standard Guar Ins Co	42986	DE	\$5,888	4.20%	\$5,612	\$1,437	25.60%
8	Zurich Amer Ins Co	16535	NY	\$5,565	3.97%	\$5,129	\$3,367	65.64%
9	American Home Assur Co	19380	NY	\$4,475	3.19%	\$3,323	\$2,698	81.21%
10	USAA Cas Ins Co	25968	TX	\$3,624	2.59%	\$3,562	\$1,312	36.84%
11	Penn Millers Ins Co	14982	PA	\$2,571	1.83%	\$2,292	\$13,064	570.03%
12	Ace Amer Ins Co	22667	PA	\$2,455	1.75%	\$1,676	(\$31)	(1.87)%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$2,359	1.68%	\$2,350	\$582	24.76%
14	Western Natl Mut Ins Co	15377	MN	\$2,046	1.46%	\$1,832	\$1,396	76.21%
15	American Guar & Liab Ins	26247	NY	\$2,042	1.46%	\$2,133	(\$1,848)	(86.66)%
16	Ohio Security Ins Co	24082	NH	\$2,021	1.44%	\$1,862	\$2,547	136.77%
17	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1,811	1.29%	\$1,826	\$1,193	65.35%
18	Stillwater Ins Co	25180	CA	\$1,647	1.17%	\$1,442	\$705	48.87%
19	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,576	1.12%	\$1,582	\$1,240	78.37%
20	Employers Ins Co of Wausau	21458	WI	\$1,503	1.07%	\$1,325	\$77	5.83%
21	Travelers Ind Co	25658	CT	\$1,461	1.04%	\$1,396	\$110	7.86%
22	Continental Cas Co	20443	IL	\$1,243	0.89%	\$1,323	\$78	5.90%
23	Sentrv Ins A Mut Co	24988	WI	\$1,206	0.86%	\$1,137	\$338	29.75%
24	Tokio Marine Amer Ins Co	10945	NY	\$1,153	0.82%	\$990	(\$1,636)	(165.32)%
25	American Modern Select Ins Co	38652	OH	\$1,115	0.80%	\$1,205	\$325	26.93%
26	Allianz Global Risks US Ins Co	35300	IL	\$1,104	0.79%	\$1,060	\$538	50.78%
27	USAA Gen Ind Co	18600	TX	\$1,038	0.74%	\$1,011	\$346	34.23%
28	Federated Mut Ins Co	13935	MN	\$1,015	0.72%	\$989	\$114	11.54%
29	HDI Global Ins Co	41343	IL	\$992	0.71%	\$968	\$63	6.54%
30	Garrison Prop & Cas Ins Co	21253	TX	\$978	0.70%	\$924	\$301	32.55%
31	Automobile Ins Co Of Hartford CT	19062	CT	\$940	0.67%	\$1,027	\$1,006	97.95%
32	Pennsylvania Lumbermens Mut Ins	14974	PA	\$905	0.65%	\$742	\$2	0.29%
33	Mutual Of Enumclaw Ins Co	14761	OR	\$836	0.60%	\$817	\$144	17.64%
34	American Strategic Ins Corp	10872	FL	\$723	0.52%	\$685	\$482	70.31%
35	Verlan Fire Ins Co MD	10815	NH	\$702	0.50%	\$769	\$282	36.70%
36	Liberty Mut Fire Ins Co	23035	WI	\$692	0.49%	\$706	\$333	47.24%
37	Amica Mut Ins Co	19976	RI	\$673	0.48%	\$624	\$106	16.93%
38	American Natl Prop & Cas Co	28401	MO	\$618	0.44%	\$613	\$632	102.99%
39	Charter Oak Fire Ins Co	25615	CT	\$616	0.44%	\$618	\$49	7.97%
40	Grange Ins Assn	22101	WA	\$611	0.44%	\$608	\$281	46.18%
	All 179 Other Companies			\$12,914	9.21%	\$12,377	\$19,183	154.98%
	Totals (Loss Ratio is average)			\$140,157	100.00%	\$132,035	\$76,520	57.95%

(1)Excluding all Loss Adjustment Expenses (LAE)



State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$1,893	26.86%	\$1,848	\$559	30.25%
2	Mutual Of Enumclaw Ins Co	14761	OR	\$821	11.66%	\$839	\$267	31.81%
3	Fire Ins Exch	21660	CA	\$286	4.06%	\$217	\$76	34.82%
4	State Farm Mut Auto Ins Co	25178	IL	\$264	3.74%	\$276	\$235	85.08%
5	Truck Ins Exch	21709	CA	\$262	3.72%	\$133	\$23	17.11%
6	Great West Cas Co	11371	NE	\$222	3.16%	\$224	\$98	43.81%
7	Mid Century Ins Co	21687	CA	\$204	2.89%	\$226	\$51	22.60%
8	Grange Ins Assn	22101	WA	\$191	2.72%	\$191	\$115	60.08%
9	North Pacific Ins Co	23892	OR	\$163	2.31%	\$210	\$77	36.49%
10	Nationwide Aqribusiness Ins Co	28223	IA	\$145	2.06%	\$149	\$49	32.76%
11	Philadelphia Ind Ins Co	18058	PA	\$144	2.04%	\$146	(\$60)	(41.15)%
12	Farmers Ins Exch	21652	CA	\$141	2.00%	\$152	\$36	23.52%
13	Intecon Natl Ins Co	29742	NC	\$136	1.93%	\$150	\$17	11.42%
14	Federated Mut Ins Co	13935	MN	\$120	1.70%	\$159	\$21	13.33%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$117	1.65%	\$119	\$55	46.24%
16	Allied Ins Co of Amer	10127	OH	\$115	1.63%	\$104	\$17	16.47%
17	Allstate Ins Co	19232	IL	\$113	1.61%	\$120	(\$7)	(6.20)%
18	Government Employees Ins Co	22063	NE	\$79	1.12%	\$116	\$190	164.61%
19	Nationwide Mut Ins Co	23787	OH	\$78	1.10%	\$70	\$11	15.91%
20	The Cincinnati Ins Co	10677	OH	\$77	1.09%	\$77	\$7	9.05%
21	Ohio Security Ins Co	24082	NH	\$75	1.07%	\$160	\$50	31.11%
22	American States Ins Co	19704	IN	\$67	0.96%	\$85	\$28	32.75%
23	Oregon Mut Ins Co	14907	OR	\$67	0.95%	\$68	\$16	23.07%
24	Axis Ins Co	37273	IL	\$58	0.83%	\$58	\$32	54.82%
25	American States Preferred Ins Co	37214	IN	\$54	0.77%	\$69	\$28	40.92%
26	American Automobile Ins Co	21849	MO	\$49	0.70%	\$38	\$18	47.86%
27	Great Amer Ins Co	16691	OH	\$38	0.54%	\$37	\$10	26.55%
28	Travelers Ind Co Of CT	25682	CT	\$37	0.53%	\$47	\$9	18.72%
29	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$36	0.50%	\$29	\$21	71.25%
30	Continental Divide Ins Co	35939	CO	\$35	0.49%	\$39	(\$14)	(35.23)%
31	Northland Ins Co	24015	CT	\$35	0.49%	\$41	\$33	81.74%
32	Zurich Amer Ins Co	16535	NY	\$35	0.49%	\$50	(\$25)	(49.95)%
33	The Cincinnati Ind Co	23280	OH	\$34	0.48%	\$33	\$5	14.49%
34	Metropolitan Prop & Cas Ins Co	26298	RI	\$27	0.39%	\$34	\$160	463.82%
35	Brotherhood Mut Ins Co	13528	IN	\$27	0.39%	\$33	\$20	60.66%
36	Midwest Family Mut Ins Co	23574	IA	\$27	0.38%	\$16	\$0	0.00%
37	State Farm Fire & Cas Co	25143	IL	\$26	0.37%	\$32	(\$51)	(159.68)%
38	Federated Serv Ins Co	28304	MN	\$25	0.35%	\$26	\$29	112.29%
39	Allied Prop & Cas Ins Co	42579	IA	\$24	0.34%	\$26	\$0	1.77%
40	State Natl Ins Co Inc	12831	TX	\$23	0.33%	\$21	(\$2)	(8.38)%
	All 205 Other Companies			\$677	9.61%	\$950	\$352	37.03%
	Totals (Loss Ratio is average)			\$7,046	100.00%	\$7,419	\$2,555	34.44%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Line of Business: Auto: Commercial Auto Physical Damage

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$24,883	12.12%	\$23,247	\$9,594	41.27%
2	Ohio Security Ins Co	24082	NH	\$18,225	8.88%	\$18,717	\$5,110	27.30%
3	Great West Cas Co	11371	NE	\$14,760	7.19%	\$13,670	\$7,443	54.44%
4	Intecon Natl Ins Co	29742	NC	\$10,032	4.89%	\$11,243	\$4,122	36.66%
5	Western Natl Mut Ins Co	15377	MN	\$8,520	4.15%	\$7,853	\$3,175	40.44%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$6,783	3.31%	\$6,805	\$4,151	61.00%
7	Allstate Ins Co	19232	IL	\$4,246	2.07%	\$3,987	\$2,339	58.66%
8	Zurich Amer Ins Co	16535	NY	\$4,180	2.04%	\$3,968	\$1,553	39.14%
9	Federated Mut Ins Co	13935	MN	\$3,760	1.83%	\$3,983	\$1,470	36.89%
10	Alaska Natl Ins Co	38733	AK	\$3,332	1.62%	\$3,297	\$1,336	40.54%
11	National Cas Co	11991	OH	\$3,295	1.61%	\$3,190	\$1,105	34.65%
12	West Amer Ins Co	44393	IN	\$3,104	1.51%	\$3,524	\$650	18.46%
13	Ohio Cas Ins Co	24074	NH	\$2,923	1.42%	\$2,649	\$681	25.69%
14	Travelers Ind Co Of CT	25682	CT	\$2,916	1.42%	\$2,721	\$547	20.11%
15	Northland Ins Co	24015	CT	\$2,849	1.39%	\$3,034	\$656	21.62%
16	Truck Ins Exch	21709	CA	\$2,683	1.31%	\$1,750	\$1,156	66.07%
17	Sentry Select Ins Co	21180	WI	\$2,499	1.22%	\$2,513	\$966	38.44%
18	American Fire & Cas Co	24066	NH	\$2,489	1.21%	\$3,271	\$1,110	33.95%
19	Travelers Ind Co	25658	CT	\$2,453	1.20%	\$2,502	\$185	7.38%
20	Philadelphia Ind Ins Co	18058	PA	\$2,348	1.14%	\$2,331	\$697	29.89%
21	Penn Millers Ins Co	14982	PA	\$2,252	1.10%	\$1,878	\$1,091	58.09%
22	Fire Ins Exch	21660	CA	\$2,196	1.07%	\$1,590	\$803	50.53%
23	State Farm Mut Auto Ins Co	25178	IL	\$2,141	1.04%	\$2,159	\$1,038	48.09%
24	Mid Centurv Ins Co	21687	CA	\$2,004	0.98%	\$2,156	\$900	41.74%
25	The Cincinnati Ins Co	10677	OH	\$1,904	0.93%	\$1,989	\$821	41.31%
26	Travelers Cas Ins Co Of Amer	19046	CT	\$1,836	0.89%	\$1,691	\$631	37.32%
27	Travelers Prop Cas Co Of Amer	25674	CT	\$1,721	0.84%	\$1,653	\$431	26.04%
28	Allmerica Fin Benefit Ins Co	41840	MI	\$1,627	0.79%	\$1,612	\$950	58.93%
29	Old Republic Ins Co	24147	PA	\$1,561	0.76%	\$1,300	\$1,618	124.47%
30	Grande Ins Assn	22101	WA	\$1,522	0.74%	\$1,510	\$929	61.53%
31	Nationwide Aaribusiness Ins Co	28223	IA	\$1,491	0.73%	\$1,456	\$1,321	90.71%
32	National Union Fire Ins Co Of Pitts	19445	PA	\$1,455	0.71%	\$1,124	\$630	56.05%
33	Travelers Ind Co Of Amer	25666	CT	\$1,445	0.70%	\$1,242	\$391	31.46%
34	Everest Denali Ins Co	16044	DE	\$1,393	0.68%	\$1,311	\$640	48.81%
35	Oregon Mut Ins Co	14907	OR	\$1,348	0.66%	\$1,128	\$357	31.60%
36	Great Amer Assur Co	26344	OH	\$1,345	0.66%	\$1,366	\$888	64.98%
37	Pioneer Specialty Ins Co	40312	MN	\$1,329	0.65%	\$1,446	\$276	19.08%
38	Austin Mut Ins Co	13412	MN	\$1,221	0.59%	\$1,019	\$363	35.64%
39	Farmers Ins Exch	21652	CA	\$1,159	0.56%	\$1,218	\$607	49.87%
40	Country Mut Ins Co	20990	IL	\$1,101	0.54%	\$1,042	\$738	70.85%
	All 252 Other Companies			\$46,908	22.86%	\$46,298	\$25,928	56.00%
	Totals (Loss Ratio is average)			\$205,237	100.00%	\$200,443	\$89,398	44.60%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	United Financial Cas Co	11770	OH	\$72,970	11.43%	\$69,442	\$33,805	48.68%
2	Ohio Security Ins Co	24082	NH	\$54,281	8.50%	\$54,259	\$36,100	66.53%
3	Great West Cas Co	11371	NE	\$31,415	4.92%	\$28,672	\$17,649	61.56%
4	Western Natl Mut Ins Co	15377	MN	\$25,202	3.95%	\$22,035	\$12,302	55.83%
5	Allstate Ins Co	19232	IL	\$23,229	3.64%	\$22,507	\$13,212	58.70%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$21,421	3.35%	\$21,240	\$10,427	49.09%
7	Alaska Natl Ins Co	38733	AK	\$14,769	2.31%	\$13,590	\$5,131	37.76%
8	Zurich Amer Ins Co	16535	NY	\$12,878	2.02%	\$12,298	\$7,409	60.25%
9	Philadelphia Ind Ins Co	18058	PA	\$9,775	1.53%	\$10,105	\$4,458	44.12%
10	Old Republic Ins Co	24147	PA	\$9,093	1.42%	\$7,577	\$5,763	76.06%
11	Travelers Ind Co Of CT	25682	CT	\$8,970	1.40%	\$7,664	\$4,130	53.89%
12	West Amer Ins Co	44393	IN	\$8,797	1.38%	\$9,638	\$5,220	54.16%
13	Liberty Mut Fire Ins Co	23035	WI	\$8,503	1.33%	\$8,527	\$2,654	31.13%
14	American Fire & Cas Co	24066	NH	\$8,277	1.30%	\$10,299	\$6,864	66.65%
15	Federated Mut Ins Co	13935	MN	\$8,213	1.29%	\$7,527	\$6,892	91.55%
16	Northland Ins Co	24015	CT	\$7,923	1.24%	\$7,901	\$5,823	73.69%
17	Truck Ins Exch	21709	CA	\$7,851	1.23%	\$6,447	\$4,750	73.67%
18	Travelers Ind Co	25658	CT	\$7,510	1.18%	\$7,373	\$7,904	107.20%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$7,116	1.11%	\$6,652	\$2,873	43.19%
20	Ohio Cas Ins Co	24074	NH	\$7,076	1.11%	\$6,376	\$3,664	57.46%
21	National Cas Co	11991	OH	\$6,970	1.09%	\$6,209	\$5,994	96.54%
22	Fire Ins Exch	21660	CA	\$6,075	0.95%	\$4,477	\$3,093	69.09%
23	Mid Centurv Ins Co	21687	CA	\$5,963	0.93%	\$6,377	\$5,906	92.61%
24	Travelers Prop Cas Co Of Amer	25674	CT	\$5,777	0.90%	\$5,151	\$3,632	70.50%
25	Empire Fire & Marine Ins Co	21326	IL	\$5,424	0.85%	\$5,407	(\$1,503)	(27.79)%
26	The Cincinnati Ins Co	10677	OH	\$5,211	0.82%	\$5,408	\$4,267	78.90%
27	Allmerica Fin Benefit Ins Co	41840	MI	\$5,174	0.81%	\$5,144	\$8,002	155.55%
28	Ace Amer Ins Co	22667	PA	\$5,166	0.81%	\$5,899	\$1,354	22.96%
29	Sentry Select Ins Co	21180	WI	\$5,113	0.80%	\$5,075	\$1,656	32.64%
30	Travelers Cas Ins Co Of Amer	19046	CT	\$4,978	0.78%	\$4,481	\$2,868	64.01%
31	State Farm Mut Auto Ins Co	25178	IL	\$4,845	0.76%	\$4,852	\$1,863	38.40%
32	Arch Ins Co	11150	MO	\$4,294	0.67%	\$3,208	\$2,314	72.13%
33	Nationwide Aqribusiness Ins Co	28223	IA	\$4,183	0.65%	\$4,211	\$2,435	57.82%
34	Everest Denali Ins Co	16044	DE	\$4,174	0.65%	\$3,453	\$2,579	74.70%
35	Penn Millers Ins Co	14982	PA	\$4,115	0.64%	\$3,788	\$2,706	71.43%
36	Travelers Ind Co Of Amer	25666	CT	\$4,009	0.63%	\$3,337	\$1,585	47.51%
37	Continental Ins Co	35289	PA	\$3,839	0.60%	\$3,569	\$3,492	97.83%
38	American T & T Ins Co RRG	11534	MT	\$3,765	0.59%	\$3,765	(\$5)	(0.14)%
39	Austin Mut Ins Co	13412	MN	\$3,731	0.58%	\$3,034	\$1,452	47.83%
40	Valley Forge Ins Co	20508	PA	\$3,720	0.58%	\$3,609	\$2,668	73.91%
	All 282 Other Companies			\$186,876	29.26%	\$182,466	\$115,511	63.31%
	Totals (Loss Ratio is average)			\$638,671	100.00%	\$613,053	\$368,901	60.17%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$431,163	13.26%	\$442,211	\$246,069	55.65%
2	Progressive Direct Ins Co	16322	OH	\$295,539	9.09%	\$287,985	\$124,965	43.39%
3	Allstate Fire & Cas Ins Co	29688	IL	\$193,599	5.95%	\$192,721	\$100,336	52.06%
4	First Natl Ins Co Of Amer	24724	NH	\$190,324	5.85%	\$193,916	\$123,858	63.87%
5	Progressive Cas Ins Co	24260	OH	\$161,979	4.98%	\$157,962	\$76,503	48.43%
6	GEICO Advantage Ins Co	14138	NE	\$150,547	4.63%	\$149,259	\$92,199	61.77%
7	Pemco Mut Ins Co	24341	WA	\$131,696	4.05%	\$135,372	\$95,838	70.80%
8	Farmers Ins Co Of WA	21644	WA	\$108,207	3.33%	\$112,001	\$49,791	44.46%
9	USAA Cas Ins Co	25968	TX	\$90,314	2.78%	\$90,216	\$47,041	52.14%
10	United Serv Automobile Assn	25941	TX	\$88,015	2.71%	\$88,472	\$49,350	55.78%
11	GEICO Choice Ins Co	14139	NE	\$86,317	2.65%	\$85,779	\$48,052	56.02%
12	American Family Ins Co	10386	WI	\$76,648	2.36%	\$74,458	\$36,620	49.18%
13	Mid Century Ins Co	21687	CA	\$74,238	2.28%	\$77,451	\$35,445	45.76%
14	Safeco Ins Co Of IL	39012	IL	\$62,726	1.93%	\$64,937	\$34,981	53.87%
15	Geico Gen Ins Co	35882	NE	\$61,686	1.90%	\$65,186	\$38,530	59.11%
16	Standard Fire Ins Co	19070	CT	\$60,372	1.86%	\$56,828	\$29,077	51.17%
17	USAA Gen Ind Co	18600	TX	\$54,368	1.67%	\$54,147	\$31,471	58.12%
18	GEICO Secure Ins Co	14137	NE	\$45,936	1.41%	\$46,497	\$22,326	48.02%
19	Inteqon Natl Ins Co	29742	NC	\$44,436	1.37%	\$43,775	\$19,021	43.45%
20	Middlesex Ins Co	23434	WI	\$43,372	1.33%	\$44,910	\$19,802	44.09%
21	Hartford Cas Ins Co	29424	IN	\$40,801	1.25%	\$41,482	\$22,298	53.75%
22	State Farm Fire & Cas Co	25143	IL	\$40,147	1.23%	\$41,076	\$19,987	48.66%
23	Garrison Prop & Cas Ins Co	21253	TX	\$36,123	1.11%	\$35,449	\$22,295	62.89%
24	Mutual Of Enumclaw Ins Co	14761	OR	\$35,605	1.10%	\$34,365	\$16,173	47.06%
25	Country Pref Ins Co	21008	IL	\$33,023	1.02%	\$32,760	\$21,162	64.60%
26	American Family Connect Prop & Cas I	29068	WI	\$30,383	0.93%	\$30,379	\$24,975	82.21%
27	American Family Mut Ins Co SI	19275	WI	\$29,852	0.92%	\$33,490	\$1,480	4.42%
28	Esurance Ins Co	25712	IL	\$29,277	0.90%	\$29,200	\$14,349	49.14%
29	Allstate Ins Co	19232	IL	\$27,238	0.84%	\$27,847	\$19,377	69.58%
30	LM Gen Ins Co	36447	IL	\$26,845	0.83%	\$25,480	\$14,850	58.28%
31	Geico Ind Co	22055	NE	\$23,579	0.73%	\$24,846	\$11,965	48.16%
32	Foremost Ins Co Grand Rapids MI	11185	MI	\$23,049	0.71%	\$22,057	\$12,794	58.00%
33	Amica Mut Ins Co	19976	RI	\$21,111	0.65%	\$21,392	\$8,907	41.64%
34	Granqe Ins Assn	22101	WA	\$20,980	0.65%	\$21,660	\$18,172	83.90%
35	Liberty Mut Fire Ins Co	23035	WI	\$20,642	0.63%	\$24,583	\$8,164	33.21%
36	Government Employees Ins Co	22063	NE	\$20,386	0.63%	\$21,466	\$8,535	39.76%
37	Permanent Gen Assur Corp	37648	WI	\$18,451	0.57%	\$17,868	\$9,462	52.95%
38	Allstate Prop & Cas Ins Co	17230	IL	\$17,311	0.53%	\$17,625	\$8,200	46.52%
39	Nationwide Mut Ins Co	23787	OH	\$16,954	0.52%	\$14,679	\$11,988	81.67%
40	Allstate Ind Co	19240	IL	\$15,947	0.49%	\$16,602	\$11,044	66.52%
	All 158 Other Companies			\$272,077	8.37%	\$282,602	\$175,827	62.22%
	Totals (Loss Ratio is average)			\$3,251,262	100.00%	\$3,280,993	\$1,783,277	54.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$67,084	18.82%	\$68,944	\$33,274	48.26%
2	Pemco Mut Ins Co	24341	WA	\$25,805	7.24%	\$27,297	\$7,411	27.15%
3	First Natl Ins Co Of Amer	24724	NH	\$24,720	6.94%	\$25,408	\$14,433	56.81%
4	Progressive Direct Ins Co	16322	OH	\$23,414	6.57%	\$23,036	\$8,628	37.45%
5	Allstate Fire & Cas Ins Co	29688	IL	\$20,351	5.71%	\$20,429	\$7,943	38.88%
6	Progressive Cas Ins Co	24260	OH	\$14,285	4.01%	\$13,928	\$5,903	42.38%
7	Farmers Ins Co Of WA	21644	WA	\$13,374	3.75%	\$13,843	\$5,900	42.62%
8	GEICO Advantage Ins Co	14138	NE	\$11,543	3.24%	\$11,459	\$8,041	70.17%
9	USAA Cas Ins Co	25968	TX	\$9,724	2.73%	\$9,734	\$4,966	51.01%
10	United Serv Automobile Assn	25941	TX	\$8,843	2.48%	\$8,925	\$4,812	53.91%
11	Standard Fire Ins Co	19070	CT	\$8,339	2.34%	\$7,964	\$3,686	46.29%
12	American Family Ins Co	10386	WI	\$7,191	2.02%	\$7,273	\$3,056	42.02%
13	Mid Century Ins Co	21687	CA	\$6,965	1.95%	\$7,393	\$3,186	43.09%
14	Geico Gen Ins Co	35882	NE	\$6,836	1.92%	\$7,225	\$1,911	26.45%
15	Safeco Ins Co Of IL	39012	IL	\$6,827	1.92%	\$7,157	\$3,791	52.97%
16	USAA Gen Ind Co	18600	TX	\$6,320	1.77%	\$6,298	\$3,309	52.55%
17	Hartford Cas Ins Co	29424	IN	\$5,123	1.44%	\$4,922	\$2,027	41.19%
18	State Farm Fire & Cas Co	25143	IL	\$4,990	1.40%	\$5,108	\$1,795	35.15%
19	Mutual Of Enumclaw Ins Co	14761	OR	\$4,676	1.31%	\$4,559	\$1,186	26.02%
20	Country Pref Ins Co	21008	IL	\$4,596	1.29%	\$4,630	\$2,501	54.00%
21	Garrison Prop & Cas Ins Co	21253	TX	\$4,509	1.27%	\$4,441	\$3,545	79.81%
22	GEICO Choice Ins Co	14139	NE	\$4,481	1.26%	\$4,463	\$2,801	62.77%
23	American Family Connect Prop & Cas I	29068	WI	\$4,397	1.23%	\$4,394	\$2,570	58.49%
24	Allstate Ins Co	19232	IL	\$3,901	1.09%	\$4,004	\$1,509	37.68%
25	Grande Ins Assn	22101	WA	\$2,620	0.74%	\$2,725	\$2,040	74.85%
26	Esurance Ins Co	25712	IL	\$2,593	0.73%	\$2,643	\$1,503	56.88%
27	Government Employees Ins Co	22063	NE	\$2,392	0.67%	\$2,534	\$845	33.37%
28	Allstate Prop & Cas Ins Co	17230	IL	\$2,200	0.62%	\$2,280	\$430	18.87%
29	American Family Mut Ins Co SI	19275	WI	\$1,985	0.56%	\$2,342	(\$6)	(0.27)%
30	Nationwide Mut Ins Co	23787	OH	\$1,897	0.53%	\$1,649	\$1,626	98.55%
31	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,879	0.53%	\$2,104	\$758	36.04%
32	Intecon Natl Ins Co	29742	NC	\$1,815	0.51%	\$1,822	\$620	34.04%
33	Amica Mut Ins Co	19976	RI	\$1,800	0.51%	\$1,846	\$416	22.54%
34	Country Mut Ins Co	20990	IL	\$1,792	0.50%	\$1,837	\$762	41.47%
35	Geico Ind Co	22055	NE	\$1,615	0.45%	\$1,700	\$389	22.91%
36	GEICO Secure Ins Co	14137	NE	\$1,556	0.44%	\$1,583	\$989	62.48%
37	Liberty Mut Fire Ins Co	23035	WI	\$1,452	0.41%	\$1,724	\$729	42.31%
38	Allied Prop & Cas Ins Co	42579	IA	\$1,397	0.39%	\$1,565	\$894	57.09%
39	Allstate Ind Co	19240	IL	\$1,309	0.37%	\$1,351	\$345	25.54%
40	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$1,296	0.36%	\$1,402	\$181	12.92%
	All 129 Other Companies			\$28,476	7.99%	\$29,316	\$10,966	37.41%
	Totals (Loss Ratio is average)			\$356,369	100.00%	\$363,257	\$161,671	44.51%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto Physical Damage

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$280,334	14.08%	\$288,771	\$154,432	53.48%
2	Progressive Direct Ins Co	16322	OH	\$147,381	7.40%	\$141,332	\$75,619	53.50%
3	First Natl Ins Co Of Amer	24724	NH	\$143,759	7.22%	\$143,035	\$60,725	42.45%
4	Allstate Fire & Cas Ins Co	29688	IL	\$125,673	6.31%	\$123,130	\$60,138	48.84%
5	Pemco Mut Ins Co	24341	WA	\$106,371	5.34%	\$107,101	\$47,366	44.23%
6	GEICO Advantage Ins Co	14138	NE	\$91,400	4.59%	\$89,202	\$56,268	63.08%
7	Progressive Cas Ins Co	24260	OH	\$87,542	4.40%	\$84,314	\$36,430	43.21%
8	USAA Cas Ins Co	25968	TX	\$66,660	3.35%	\$65,946	\$31,979	48.49%
9	United Serv Automobile Assn	25941	TX	\$65,323	3.28%	\$65,016	\$33,843	52.05%
10	Farmers Ins Co Of WA	21644	WA	\$52,408	2.63%	\$53,820	\$24,698	45.89%
11	USAA Gen Ind Co	18600	TX	\$47,353	2.38%	\$46,752	\$24,123	51.60%
12	GEICO Choice Ins Co	14139	NE	\$44,540	2.24%	\$43,553	\$30,874	70.89%
13	Allstate Ins Co	19232	IL	\$37,408	1.88%	\$37,828	\$8,725	23.07%
14	Geico Gen Ins Co	35882	NE	\$35,649	1.79%	\$37,173	\$18,183	48.91%
15	Safeco Ins Co Of IL	39012	IL	\$34,264	1.72%	\$35,217	\$16,452	46.71%
16	Mid Centurv Ins Co	21687	CA	\$33,280	1.67%	\$34,669	\$19,421	56.02%
17	Standard Fire Ins Co	19070	CT	\$32,909	1.65%	\$30,858	\$16,859	54.63%
18	American Family Ins Co	10386	WI	\$28,516	1.43%	\$27,541	\$20,266	73.59%
19	Garrison Prop & Cas Ins Co	21253	TX	\$27,534	1.38%	\$26,761	\$13,194	49.30%
20	American Family Connect Prop & Cas I	29068	WI	\$22,897	1.15%	\$22,755	\$11,193	49.19%
21	Counry Pref Ins Co	21008	IL	\$22,503	1.13%	\$22,339	\$10,633	47.60%
22	GEICO Secure Ins Co	14137	NE	\$21,679	1.09%	\$21,533	\$15,141	70.32%
23	State Farm Fire & Cas Co	25143	IL	\$21,211	1.06%	\$22,461	\$13,504	60.12%
24	Hartford Cas Ins Co	29424	IN	\$20,659	1.04%	\$21,168	\$10,883	51.41%
25	Mutual Of Enumclaw Ins Co	14761	OR	\$19,327	0.97%	\$17,992	\$8,229	45.74%
26	LM Gen Ins Co	36447	IL	\$17,758	0.89%	\$17,899	\$6,855	38.30%
27	Geico Ind Co	22055	NE	\$16,735	0.84%	\$17,198	\$8,768	50.98%
28	Intecon Natl Ins Co	29742	NC	\$14,742	0.74%	\$14,317	\$7,740	54.06%
29	Allstate Prop & Cas Ins Co	17230	IL	\$13,828	0.69%	\$13,795	\$5,011	36.32%
30	Foremost Ins Co Grand Rapids MI	11185	MI	\$13,020	0.65%	\$12,320	\$6,074	49.30%
31	Liberty Mut Fire Ins Co	23035	WI	\$12,948	0.65%	\$15,129	\$4,931	32.59%
32	Allstate Ind Co	19240	IL	\$12,661	0.64%	\$12,815	\$5,007	39.07%
33	Essentia Ins Co	37915	MO	\$12,658	0.64%	\$11,845	\$2,552	21.54%
34	Esurance Ins Co	25712	IL	\$12,415	0.62%	\$12,561	\$7,754	61.73%
35	Government Employees Ins Co	22063	NE	\$12,281	0.62%	\$12,798	\$6,513	50.89%
36	American Family Mut Ins Co SI	19275	WI	\$11,409	0.57%	\$13,116	\$5,846	44.57%
37	Amica Mut Ins Co	19976	RI	\$10,981	0.55%	\$10,992	\$4,856	44.18%
38	Grande Ins Assn	22101	WA	\$10,443	0.52%	\$10,668	\$4,645	43.54%
39	State Natl Ins Co Inc	12831	TX	\$9,749	0.49%	\$9,269	\$4,551	49.10%
40	Nationwide Mut Ins Co	23787	OH	\$9,566	0.48%	\$8,294	\$5,798	69.91%
	All 151 Other Companies			\$183,895	9.23%	\$187,909	\$83,871	44.63%
	Totals (Loss Ratio is average)			\$1,991,669	100.00%	\$1,991,190	\$989,949	49.72%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Boiler and Machinery

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	Factory Mut Ins Co	21482	RI	\$6,482	19.00%	\$7,034	\$257	3.66%
2	Travelers Prop Cas Co Of Amer	25674	CT	\$2,961	8.68%	\$2,777	\$1,252	45.06%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$2,195	6.43%	\$2,018	(\$59)	(2.91)%
4	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,893	5.55%	\$1,756	\$4,296	244.65%
5	Affiliated Fm Ins Co	10014	RI	\$1,783	5.23%	\$1,799	\$431	23.99%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$1,535	4.50%	\$1,535	\$177	11.52%
7	Zurich Amer Ins Co	16535	NY	\$1,278	3.75%	\$1,070	\$41	3.84%
8	Eagle W Ins Co	12890	CA	\$1,189	3.49%	\$1,017	\$209	20.60%
9	Federal Ins Co	20281	IN	\$1,033	3.03%	\$935	\$2,240	239.61%
10	XL Ins Amer Inc	24554	DE	\$752	2.21%	\$605	\$241	39.75%
11	Continental Cas Co	20443	IL	\$719	2.11%	\$812	(\$252)	(31.02)%
12	Liberty Mut Fire Ins Co	23035	WI	\$662	1.94%	\$695	\$53	7.56%
13	American Guar & Liab Ins	26247	NY	\$639	1.87%	\$675	\$29	4.30%
14	Oregon Mut Ins Co	14907	OR	\$576	1.69%	\$550	\$14	2.51%
15	Greenwich Ins Co	22322	DE	\$513	1.50%	\$420	(\$342)	(81.62)%
16	Employers Ins Co of Wausau	21458	WI	\$498	1.46%	\$472	\$23	4.96%
17	Western Natl Mut Ins Co	15377	MN	\$479	1.40%	\$420	\$1	0.26%
18	American Home Assur Co	19380	NY	\$472	1.38%	\$478	\$32	6.79%
19	Great Northern Ins Co	20303	IN	\$466	1.37%	\$400	\$56	13.95%
20	Westport Ins Corp	39845	MO	\$436	1.28%	\$412	\$2,801	680.02%
21	Brotherhood Mut Ins Co	13528	IN	\$428	1.25%	\$420	\$0	0.00%
22	Travelers Ind Co	25658	CT	\$325	0.95%	\$301	\$16	5.21%
23	New Hampshire Ins Co	23841	IL	\$321	0.94%	\$225	\$41	18.44%
24	Penn Millers Ins Co	14982	PA	\$308	0.90%	\$301	\$65	21.70%
25	Federated Mut Ins Co	13935	MN	\$290	0.85%	\$274	\$60	21.83%
26	Sompo Amer Ins Co	11126	NY	\$270	0.79%	\$218	\$47	21.49%
27	Alaska Natl Ins Co	38733	AK	\$235	0.69%	\$211	\$82	39.01%
28	Nationwide Mut Ins Co	23787	OH	\$233	0.68%	\$178	\$2	1.10%
29	Pennsylvania Lumbermens Mut Ins	14974	PA	\$215	0.63%	\$176	\$0	0.00%
30	Allied Ins Co of Amer	10127	OH	\$208	0.61%	\$184	\$30	16.49%
31	Pacific Ind Co	20346	WI	\$191	0.56%	\$187	\$10	5.58%
32	Hartford Fire Ins Co	19682	CT	\$191	0.56%	\$143	\$0	0.00%
33	Amco Ins Co	19100	IA	\$187	0.55%	\$204	\$0	(0.07)%
34	Allstate Ins Co	19232	IL	\$182	0.53%	\$184	\$63	34.21%
35	The Cincinnati Ins Co	10677	OH	\$175	0.51%	\$194	\$42	21.88%
36	Tokio Marine Amer Ins Co	10945	NY	\$167	0.49%	\$130	\$74	57.17%
37	Great Amer Assur Co	26344	OH	\$165	0.48%	\$140	\$16	11.56%
38	Verlan Fire Ins Co MD	10815	NH	\$160	0.47%	\$185	\$0	0.00%
39	Great Amer Ins Co	16691	OH	\$160	0.47%	\$131	\$45	34.17%
40	Depositors Ins Co	42587	IA	\$159	0.47%	\$168	\$1	0.34%
	All 108 Other Companies			\$2,985	8.75%	\$2,886	\$414	14.36%
	Totals (Loss Ratio is average)			\$34,113	100.00%	\$32,917	\$12,510	38.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Burglary and Theft

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	\$2,818	36.58%	\$3,172	\$3,383	106.65%
2	Hiscox Ins Co Inc	10200	IL	\$1,039	13.48%	\$823	\$348	42.29%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$413	5.36%	\$438	\$190	43.38%
4	XL Specialtv Ins Co	37885	DE	\$366	4.75%	\$303	(\$80)	(26.49)%
5	Hanover Ins Co	22292	NH	\$335	4.36%	\$350	\$230	65.75%
6	Federal Ins Co	20281	IN	\$294	3.81%	\$281	\$74	26.53%
7	Continental Cas Co	20443	IL	\$242	3.14%	\$233	\$90	38.46%
8	Navigators Ins Co	42307	NY	\$232	3.01%	\$210	\$152	72.49%
9	Philadelphia Ind Ins Co	18058	PA	\$202	2.62%	\$164	(\$23)	(14.32)%
10	American Family Mut Ins Co SI	19275	WI	\$133	1.72%	\$138	\$0	0.00%
11	Zurich Amer Ins Co	16535	NY	\$118	1.53%	\$113	\$40	35.67%
12	US Specialty Ins Co	29599	TX	\$116	1.50%	\$100	\$88	87.71%
13	The Cincinnati Ins Co	10677	OH	\$105	1.37%	\$77	\$0	(0.35)%
14	Fidelity & Deposit Co Of MD	39306	IL	\$103	1.34%	\$47	\$13	27.42%
15	Everest Natl Ins Co	10120	DE	\$97	1.26%	\$79	\$22	27.75%
16	Great Northern Ins Co	20303	IN	\$97	1.26%	\$97	\$0	(0.09)%
17	Atlantic Specialtv Ins Co	27154	NY	\$84	1.09%	\$68	\$3	4.52%
18	Great Amer Ins Co	16691	OH	\$78	1.01%	\$77	\$17	22.50%
19	Berklev Ins Co	32603	DE	\$73	0.95%	\$55	\$9	16.90%
20	Twin City Fire Ins Co Co	29459	IN	\$58	0.75%	\$48	\$3	6.14%
21	Eagle W Ins Co	12890	CA	\$52	0.68%	\$49	\$0	0.00%
22	Western Natl Mut Ins Co	15377	MN	\$51	0.66%	\$45	\$0	0.18%
23	Nationwide Mut Ins Co	23787	OH	\$46	0.60%	\$45	\$25	54.93%
24	Federated Mut Ins Co	13935	MN	\$46	0.59%	\$46	\$0	0.00%
25	Hartford Fire Ins Co	19682	CT	\$45	0.58%	\$44	\$0	(0.45)%
26	Pacific Ind Co	20346	WI	\$45	0.58%	\$49	\$28	56.82%
27	Western Natl Assur Co	24465	MN	\$35	0.45%	\$27	\$0	1.24%
28	Markel Amer Ins Co	28932	VA	\$35	0.45%	\$32	\$8	23.33%
29	Penn Millers Ins Co	14982	PA	\$32	0.41%	\$35	\$10	29.34%
30	Transquard Ins Co Of Amer Inc	28886	IL	\$28	0.36%	\$26	\$6	22.48%
31	Mutual Of Enumclaw Ins Co	14761	OR	\$27	0.34%	\$27	(\$1)	(3.57)%
32	Arch Ins Co	11150	MO	\$23	0.30%	\$21	(\$1)	(4.22)%
33	XL Ins Amer Inc	24554	DE	\$21	0.28%	\$29	\$10	32.78%
34	United States Liab Ins Co	25895	PA	\$17	0.23%	\$16	(\$1)	(5.00)%
35	Bankers Standard Ins Co	18279	PA	\$17	0.22%	\$18	\$3	14.48%
36	Employers Ins Co of Wausau	21458	WI	\$15	0.20%	\$14	\$0	0.58%
37	Great Amer Assur Co	26344	OH	\$13	0.17%	\$12	(\$1)	(7.60)%
38	Travelers Prop Cas Co Of Amer	25674	CT	\$12	0.15%	\$12	\$0	(0.95)%
39	American Guar & Liab Ins	26247	NY	\$12	0.15%	\$11	\$1	13.36%
40	Vigilant Ins Co	20397	NY	\$11	0.15%	\$12	\$0	1.57%
	All 80 Other Companies			\$119	1.55%	\$129	\$77	60.15%
	Totals (Loss Ratio is average)			\$7,702	100.00%	\$7,572	\$4,723	62.38%

(1)Excluding all Loss Adjustment Expenses (LAE)



State of Washington  
Office of Insurance Commissioner

2020 Washington Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ohio Security Ins Co	24082	NH	\$52,054	15.23%	\$51,003	\$24,686	48.40%
2	Philadelphia Ind Ins Co	18058	PA	\$18,816	5.50%	\$19,386	\$8,609	44.41%
3	Contractors Bonding & Ins Co	37206	IL	\$12,641	3.70%	\$13,415	\$4,065	30.30%
4	State Farm Fire & Cas Co	25143	IL	\$10,916	3.19%	\$10,990	\$3,596	32.72%
5	Mutual Of Enumclaw Ins Co	14761	OR	\$9,745	2.85%	\$10,163	\$11,936	117.45%
6	West Amer Ins Co	44393	IN	\$8,997	2.63%	\$9,319	\$3,104	33.30%
7	Mid Century Ins Co	21687	CA	\$8,557	2.50%	\$8,717	\$4,507	51.70%
8	Truck Ins Exch	21709	CA	\$8,150	2.38%	\$8,449	\$3,819	45.20%
9	Phoenix Ins Co	25623	CT	\$7,814	2.29%	\$7,699	\$5,391	70.02%
10	Ohio Cas Ins Co	24074	NH	\$6,928	2.03%	\$6,582	\$4,242	64.45%
11	Eagle W Ins Co	12890	CA	\$6,787	1.99%	\$6,757	\$521	7.71%
12	American Fire & Cas Co	24066	NH	\$6,782	1.98%	\$7,325	\$3,723	50.83%
13	Alaska Natl Ins Co	38733	AK	\$6,738	1.97%	\$6,080	\$1,205	19.82%
14	American Alt Ins Corp	19720	DE	\$6,702	1.96%	\$7,770	\$5,602	72.10%
15	The Cincinnati Ins Co	10677	OH	\$5,771	1.69%	\$5,972	\$1,316	22.03%
16	Travelers Cas Ins Co Of Amer	19046	CT	\$5,689	1.66%	\$5,632	\$1,906	33.85%
17	Farmers Ins Exch	21652	CA	\$5,481	1.60%	\$5,676	\$3,076	54.20%
18	Sentinel Ins Co Ltd	11000	CT	\$5,253	1.54%	\$5,477	\$4,439	81.05%
19	National Fire Ins Co Of Hartford	20478	IL	\$5,218	1.53%	\$4,776	\$2,135	44.70%
20	Charter Oak Fire Ins Co	25615	CT	\$5,000	1.46%	\$4,992	\$3,618	72.48%
21	Continental Ins Co	35289	PA	\$4,869	1.42%	\$4,414	\$3,078	69.73%
22	Firemans Fund Ins Co	21873	CA	\$4,456	1.30%	\$4,068	\$3,837	94.32%
23	Travelers Prop Cas Co Of Amer	25674	CT	\$4,023	1.18%	\$3,918	\$1,594	40.68%
24	Oregon Mut Ins Co	14907	OR	\$3,876	1.13%	\$3,779	\$650	17.20%
25	Brotherhood Mut Ins Co	13528	IN	\$3,817	1.12%	\$3,689	\$1,461	39.60%
26	Federal Ins Co	20281	IN	\$3,792	1.11%	\$3,919	\$713	18.18%
27	Allstate Ind Co	19240	IL	\$3,666	1.07%	\$3,584	\$142	3.95%
28	Valley Forge Ins Co	20508	PA	\$3,483	1.02%	\$3,915	\$1,969	50.31%
29	Hanover Amer Ins Co	36064	NH	\$3,207	0.94%	\$3,054	\$2,639	86.40%
30	Country Mut Ins Co	20990	IL	\$3,190	0.93%	\$3,032	\$4,235	139.67%
31	American Family Mut Ins Co SI	19275	WI	\$3,058	0.89%	\$3,194	\$694	21.72%
32	American Hallmark Ins Co Of TX	43494	TX	\$2,971	0.87%	\$2,811	\$1,019	36.24%
33	Travelers Ind Co Of Amer	25666	CT	\$2,970	0.87%	\$2,800	\$857	30.61%
34	Amco Ins Co	19100	IA	\$2,942	0.86%	\$2,858	\$2,571	89.96%
35	Union Ins Co	25844	IA	\$2,935	0.86%	\$2,795	\$1,283	45.90%
36	Church Mut Ins Co S I	18767	WI	\$2,860	0.84%	\$2,756	\$2,109	76.51%
37	Continental Western Ins Co	10804	IA	\$2,834	0.83%	\$3,022	\$5,154	170.52%
38	Continental Cas Co	20443	IL	\$2,707	0.79%	\$2,593	\$144	5.57%
39	Nationwide Mut Ins Co	23787	OH	\$2,423	0.71%	\$2,244	\$750	33.42%
40	American Cas Co Of Reading PA	20427	PA	\$2,389	0.70%	\$1,928	\$1,189	61.66%
All 224 Other Companies				\$71,381	20.88%	\$69,981	\$64,474	92.13%
Totals (Loss Ratio is average)				\$341,889	100.00%	\$340,533	\$202,057	59.34%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner

2020 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	\$44,859	7.82%	\$43,852	\$18,408	41.98%
2	Philadelphia Ind Ins Co	18058	PA	\$31,700	5.53%	\$29,727	\$18,108	60.91%
3	Ace Amer Ins Co	22667	PA	\$26,429	4.61%	\$23,600	\$20,736	87.86%
4	Mutual Of Enumclaw Ins Co	14761	OR	\$24,332	4.24%	\$24,762	\$14,537	58.71%
5	Mid Century Ins Co	21687	CA	\$22,214	3.87%	\$21,763	\$13,969	64.19%
6	State Farm Fire & Cas Co	25143	IL	\$20,184	3.52%	\$19,508	\$7,914	40.57%
7	Truck Ins Exch	21709	CA	\$18,181	3.17%	\$20,905	\$11,233	53.74%
8	Farmers Ins Co Of WA	21644	WA	\$17,963	3.13%	\$18,661	\$8,522	45.67%
9	Eagle W Ins Co	12890	CA	\$15,040	2.62%	\$13,678	\$11,448	83.70%
10	Allstate Ind Co	19240	IL	\$14,783	2.58%	\$14,456	\$10,463	72.38%
11	West Amer Ins Co	44393	IN	\$12,849	2.24%	\$13,243	\$5,083	38.39%
12	Sentinel Ins Co Ltd	11000	CT	\$12,818	2.23%	\$13,147	\$9,198	69.97%
13	Farmers Ins Exch	21652	CA	\$12,675	2.21%	\$12,407	\$15,385	124.00%
14	Travelers Cas Ins Co Of Amer	19046	CT	\$11,074	1.93%	\$10,404	\$3,576	34.37%
15	American Alt Ins Corp	19720	DE	\$10,334	1.80%	\$10,753	\$5,081	47.25%
16	National Union Fire Ins Co Of Pitts	19445	PA	\$9,615	1.68%	\$8,809	\$1,602	18.18%
17	American Fire & Cas Co	24066	NH	\$9,228	1.61%	\$9,689	\$5,757	59.42%
18	Travelers Prop Cas Co Of Amer	25674	CT	\$8,410	1.47%	\$7,753	\$598	7.72%
19	Firemans Fund Ins Co	21873	CA	\$7,858	1.37%	\$6,368	\$1,367	21.47%
20	Hartford Fire Ins Co	19682	CT	\$7,503	1.31%	\$7,266	\$12,616	173.64%
21	Oregon Mut Ins Co	14907	OR	\$7,197	1.25%	\$7,018	\$7,001	99.75%
22	Ohio Cas Ins Co	24074	NH	\$7,171	1.25%	\$7,137	\$2,473	34.66%
23	Federal Ins Co	20281	IN	\$6,981	1.22%	\$6,481	\$3,214	49.58%
24	American Family Mut Ins Co SI	19275	WI	\$6,570	1.15%	\$7,131	\$6,530	91.56%
25	Allstate Ins Co	19232	IL	\$6,386	1.11%	\$6,578	\$7,224	109.82%
26	Counry Mut Ins Co	20990	IL	\$6,376	1.11%	\$6,280	\$2,157	34.35%
27	The Cincinnati Ins Co	10677	OH	\$5,943	1.04%	\$5,665	\$8,053	142.16%
28	Securty Natl Ins Co	19879	DE	\$5,767	1.01%	\$4,217	\$2,633	62.45%
29	Church Mut Ins Co S I	18767	WI	\$5,519	0.96%	\$5,394	\$1,707	31.64%
30	Hartford Cas Ins Co	29424	IN	\$5,313	0.93%	\$5,540	\$1,441	26.01%
31	Hanover Amer Ins Co	36064	NH	\$4,561	0.80%	\$4,302	\$1,589	36.94%
32	Nationwide Acribusiness Ins Co	28223	IA	\$4,021	0.70%	\$3,820	\$1,620	42.42%
33	Counry Cas Ins Co	20982	IL	\$3,998	0.70%	\$3,231	\$1,896	58.68%
34	Charter Oak Fire Ins Co	25615	CT	\$3,832	0.67%	\$3,801	\$1,106	29.09%
35	Allied Ins Co of Amer	10127	OH	\$3,801	0.66%	\$3,372	\$2,039	60.45%
36	Brotherhood Mut Ins Co	13528	IN	\$3,765	0.66%	\$3,592	\$2,459	68.46%
37	Amco Ins Co	19100	IA	\$3,737	0.65%	\$3,712	\$2,601	70.07%
38	Nationwide Mut Ins Co	23787	OH	\$3,732	0.65%	\$3,628	\$4,793	132.14%
39	Zurich Amer Ins Co	16535	NY	\$3,708	0.65%	\$3,564	\$3,312	92.93%
40	Citizens Ins Co Of Amer	31534	MI	\$3,703	0.65%	\$3,496	\$1,224	35.00%
	All 218 Other Companies			\$133,399	23.26%	\$125,436	\$72,114	57.49%
	Totals (Loss Ratio is average)			\$573,531	100.00%	\$554,146	\$332,789	60.05%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Credit

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	Euler Hermes N Amer Ins Co	20516	MD	\$8,591	34.22%	\$10,799	\$743	6.88%
2	Old Republic Ins Co	24147	PA	\$2,856	11.38%	\$3,922	\$2,893	73.76%
3	Atradius Trade Credit Ins Co	25422	MD	\$2,528	10.07%	\$5,023	\$3,426	68.21%
4	Arch Ins Co	11150	MO	\$1,767	7.04%	\$1,789	\$746	41.68%
5	Great Amer Assur Co	26344	OH	\$1,411	5.62%	\$1,454	\$1,094	75.25%
6	Atlantic Specialty Ins Co	27154	NY	\$793	3.16%	\$760	\$576	75.76%
7	Markel Ins Co	38970	IL	\$774	3.08%	\$736	\$578	78.50%
8	Coface N Amer Ins Co	31887	MA	\$763	3.04%	\$700	\$211	30.14%
9	Securian Cas Co	10054	MN	\$748	2.98%	\$693	\$114	16.46%
10	First Colonial Ins Co	29980	FL	\$742	2.95%	\$1,052	\$427	40.55%
11	US Specialty Ins Co	29599	TX	\$706	2.81%	\$700	\$0	0.00%
12	Liberty Mut Ins Co	23043	MA	\$566	2.25%	\$405	\$244	60.39%
13	QBE Ins Corp	39217	PA	\$447	1.78%	\$410	(\$2)	(0.41)%
14	Zurich Amer Ins Co	16535	NY	\$372	1.48%	\$597	\$1,369	229.11%
15	American Natl Prop & Cas Co	28401	MO	\$343	1.37%	\$441	\$284	64.40%
16	National Union Fire Ins Co Of Pitts	19445	PA	\$224	0.89%	\$57	\$25	44.00%
17	Triton Ins Co	41211	TX	\$211	0.84%	\$252	\$182	72.30%
18	Starr Ind & Liab Co	38318	TX	\$196	0.78%	\$196	\$104	53.06%
19	Allied World Specialty Ins Co	16624	DE	\$185	0.74%	\$30	\$2	7.48%
20	State Farm Mut Auto Ins Co	25178	IL	\$182	0.73%	\$192	\$45	23.35%
21	Cumis Ins Society Inc	10847	IA	\$158	0.63%	\$170	\$95	56.20%
22	Great Amer Ins Co	16691	OH	\$144	0.57%	\$157	\$269	170.58%
23	American Bankers Ins Co Of FL	10111	FL	\$123	0.49%	\$18	\$1	7.79%
24	American Security Ins Co	42978	DE	\$92	0.37%	\$92	\$1	1.38%
25	Ace Amer Ins Co	22667	PA	\$80	0.32%	\$80	(\$5)	(6.20)%
26	Wesco Ins Co	25011	DE	\$66	0.26%	\$342	\$146	42.70%
27	Lvndon Southern Ins Co	10051	DE	\$39	0.15%	\$41	\$4	9.55%
28	Ohio Ind Co	26565	OH	\$26	0.10%	\$904	\$165	18.22%
29	Insurance Co Of The State Of PA	19429	IL	\$11	0.04%	\$4	\$2	44.01%
30	State Farm Fire & Cas Co	25143	IL	\$5	0.02%	\$6	\$7	120.03%
31	Markel Amer Ins Co	28932	VA	\$0	0.00%	\$70	\$6	7.92%
32	Great Amer Alliance Ins Co	26832	OH	\$0	0.00%	\$3	\$12	465.53%
33	Transamerica Cas Ins Co	10952	IA	(\$15)	(0.06)%	\$114	\$41	36.02%
34	Knightbrook Ins Co	13722	DE	(\$17)	(0.07)%	\$143	\$15	10.62%
	All 5 Other Companies			(\$9)	(0.04)%	(\$16)	(\$29)	0.00%
	Totals (Loss Ratio is average)			\$25,106	100.00%	\$32,333	\$13,790	42.65%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Earthquake

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	State Farm Fire & Cas Co	25143	IL	\$47,386	22.98%	\$46,311	\$0	0.00%
2	Geovera Ins Co	10799	CA	\$21,027	10.20%	\$21,472	\$0	0.00%
3	Factory Mut Ins Co	21482	RI	\$13,991	6.79%	\$4,860	\$0	0.00%
4	Palomar Specialty Ins Co	20338	OR	\$13,594	6.59%	\$11,778	\$0	0.00%
5	Zurich Amer Ins Co	16535	NY	\$8,713	4.23%	\$9,697	\$0	0.00%
6	Affiliated Fm Ins Co	10014	RI	\$8,139	3.95%	\$2,452	\$0	0.00%
7	Employers Ins Co of Wausau	21458	WI	\$6,243	3.03%	\$4,278	\$0	0.00%
8	Continental Cas Co	20443	IL	\$5,816	2.82%	\$6,025	(\$27)	(0.46)%
9	American Modern Home Ins Co	23469	OH	\$5,487	2.66%	\$5,625	\$23	0.41%
10	United Serv Automobile Assn	25941	TX	\$4,898	2.38%	\$4,859	(\$48)	(0.99)%
11	Insurance Co Of The West	27847	CA	\$4,749	2.30%	\$4,288	\$0	0.00%
12	Safeco Ins Co Of IL	39012	IL	\$4,311	2.09%	\$4,313	\$141	3.27%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$4,263	2.07%	\$4,079	\$6	0.14%
14	Westport Ins Corp	39845	MO	\$3,510	1.70%	\$3,365	\$1	0.03%
15	Farmers Ins Co Of WA	21644	WA	\$3,468	1.68%	\$3,546	\$0	0.00%
16	Travelers Ind Co	25658	CT	\$3,393	1.65%	\$3,287	\$3	0.08%
17	Great Northern Ins Co	20303	IN	\$3,152	1.53%	\$2,978	\$2	0.05%
18	Amica Mut Ins Co	19976	RI	\$2,978	1.44%	\$2,942	\$0	0.00%
19	American Family Mut Ins Co SI	19275	WI	\$2,567	1.25%	\$2,599	(\$1)	(0.06)%
20	Ace Amer Ins Co	22667	PA	\$2,457	1.19%	\$1,722	\$0	0.00%
21	Metropolitan Prop & Cas Ins Co	26298	RI	\$2,265	1.10%	\$2,272	(\$7)	(0.30)%
22	American Guar & Liab Ins	26247	NY	\$2,195	1.06%	\$2,378	\$0	0.01%
23	USAA Cas Ins Co	25968	TX	\$2,185	1.06%	\$2,173	(\$38)	(1.77)%
24	Bankers Standard Ins Co	18279	PA	\$1,965	0.95%	\$2,022	\$11	0.52%
25	AIG Prop Cas Co	19402	IL	\$1,760	0.85%	\$1,770	(\$82)	(4.65)%
26	Liberty Mut Fire Ins Co	23035	WI	\$1,553	0.75%	\$1,674	\$44	2.63%
27	Property & Cas Ins Co Of Hartford	34690	IN	\$1,429	0.69%	\$1,438	\$0	0.00%
28	Liberty Ins Corp	42404	IL	\$1,323	0.64%	\$1,370	\$43	3.12%
29	American Family Ins Co	10386	WI	\$1,201	0.58%	\$943	\$0	0.00%
30	North Amer Elite Ins Co	29700	NH	\$1,198	0.58%	\$1,246	\$0	0.00%
31	Vigilant Ins Co	20397	NY	\$1,145	0.56%	\$1,182	\$0	0.00%
32	Federated Mut Ins Co	13935	MN	\$1,120	0.54%	\$1,072	\$0	0.00%
33	XL Ins Amer Inc	24554	DE	\$966	0.47%	\$1,793	\$313	17.47%
34	Travelers Home & Marine Ins Co	27998	CT	\$928	0.45%	\$961	\$5	0.55%
35	Crestbrook Ins Co	18961	OH	\$908	0.44%	\$892	\$0	0.00%
36	Nationwide Gen Ins Co	23760	OH	\$908	0.44%	\$797	(\$5)	(0.64)%
37	LM Ins Corp	33600	IL	\$789	0.38%	\$748	\$25	3.34%
38	Hartford Ins Co Of The Midwest	37478	IN	\$785	0.38%	\$806	\$0	0.00%
39	Allianz Global Risks US Ins Co	35300	IL	\$729	0.35%	\$723	\$54	7.47%
40	QBE Ins Corp	39217	PA	\$627	0.30%	\$653	\$0	0.06%
	All 112 Other Companies			\$10,078	4.89%	\$9,122	\$107	1.18%
	Totals (Loss Ratio is average)			\$206,198	100.00%	\$186,509	\$568	0.30%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Excess Workers' Compensation

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	Safety Natl Cas Corp	15105	MO	\$15,444	50.15%	\$14,760	\$19,665	133.23%
2	Ace Amer Ins Co	22667	PA	\$7,043	22.87%	\$6,535	\$5,830	89.21%
3	Zurich Amer Ins Co	16535	NY	\$2,083	6.76%	\$2,345	\$1,316	56.11%
4	Arch Ins Co	11150	MO	\$1,284	4.17%	\$1,290	\$823	63.80%
5	Liberty Ins Corp	42404	IL	\$869	2.82%	\$840	\$1,328	158.05%
6	National Union Fire Ins Co Of Pitts	19445	PA	\$855	2.78%	\$744	(\$29)	(3.86)%
7	Star Ins Co	18023	MI	\$674	2.19%	\$518	\$387	74.68%
8	Hartford Cas Ins Co	29424	IN	\$592	1.92%	\$589	\$500	84.91%
9	Everest Natl Ins Co	10120	DE	\$566	1.84%	\$578	\$182	31.49%
10	XL Specialty Ins Co	37885	DE	\$405	1.32%	\$460	\$392	85.30%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$316	1.03%	\$318	\$504	158.49%
12	ACIG Ins Co	19984	IL	\$313	1.02%	\$313	(\$86)	(27.43)%
13	Old Republic Ins Co	24147	PA	\$306	0.99%	\$301	(\$437)	(145.21)%
14	Sentry Ins A Mut Co	24988	WI	\$31	0.10%	\$31	\$67	219.19%
15	Sompo Amer Ins Co	11126	NY	\$10	0.03%	\$6	\$0	0.00%
16	Mitsui Sumitomo Ins USA Inc	22551	NY	\$10	0.03%	\$5	\$0	0.00%
17	Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$5	0.02%	\$5	\$0	0.00%
18	LM Ins Corp	33600	IL	\$2	0.01%	\$1	(\$3)	(181.48)%
19	State Natl Ins Co Inc	12831	TX	\$1	0.00%	\$168	\$0	0.00%
20	Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$103	0.00%
21	Republic Ind Co Of Amer	22179	CA	\$0	0.00%	\$0	\$319	0.00%
22	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$1,680	0.00%
23	American Guar & Liab Ins	26247	NY	\$0	0.00%	\$0	\$23	0.00%
24	Great West Cas Co	11371	NE	\$0	0.00%	\$0	\$136	0.00%
All	22 Other Companies			(\$12)	(0.04)%	(\$12)	(\$3,274)	0.00%
Totals (Loss Ratio is average)				\$30,796	100.00%	\$29,794	\$29,425	98.76%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Farmowners Multiple Peril

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	Mutual Of Enumclaw Ins Co	14761	OR	\$17,130	21.38%	\$16,684	\$12,288	73.65%
2	Country Mut Ins Co	20990	IL	\$9,826	12.27%	\$9,673	\$7,892	81.58%
3	Grange Ins Assn	22101	WA	\$9,335	11.65%	\$9,269	\$8,591	92.68%
4	Nationwide Acribusiness Ins Co	28223	IA	\$4,928	6.15%	\$4,953	\$3,344	67.51%
5	North Pacific Ins Co	23892	OR	\$4,507	5.63%	\$5,620	\$4,489	79.88%
6	American States Ins Co	19704	IN	\$4,456	5.56%	\$5,736	\$7,510	130.93%
7	Eagle W Ins Co	12890	CA	\$4,057	5.06%	\$3,820	\$2,282	59.73%
8	Indemnity Ins Co Of North Amer	43575	PA	\$3,818	4.77%	\$3,196	\$3,305	103.42%
9	Travelers Ind Co Of Amer	25666	CT	\$3,532	4.41%	\$3,356	\$3,082	91.84%
10	State Farm Fire & Cas Co	25143	IL	\$2,760	3.45%	\$2,661	\$1,822	68.49%
11	Ohio Security Ins Co	24082	NH	\$1,781	2.22%	\$462	\$148	32.02%
12	Oregon Mut Ins Co	14907	OR	\$1,630	2.03%	\$1,638	\$510	31.12%
13	Charter Oak Fire Ins Co	25615	CT	\$1,572	1.96%	\$1,468	\$2,214	150.86%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$1,352	1.69%	\$1,352	\$1,165	86.23%
15	West Amer Ins Co	44393	IN	\$1,332	1.66%	\$156	\$30	19.20%
16	American Economy Ins Co	19690	IN	\$985	1.23%	\$1,177	\$1,380	117.24%
17	Associated Ind Corp	21865	CA	\$957	1.19%	\$1,451	\$2,350	162.01%
18	Phoenix Ins Co	25623	CT	\$905	1.13%	\$774	\$223	28.79%
19	American Family Mut Ins Co SI	19275	WI	\$895	1.12%	\$922	\$299	32.48%
20	American Ins Co	21857	OH	\$799	1.00%	\$1,189	\$6,754	568.17%
21	Travelers Ind Co Of CT	25682	CT	\$711	0.89%	\$689	\$56	8.08%
22	American Family Ins Co	10386	WI	\$648	0.81%	\$547	\$914	167.26%
23	Travelers Ind Co	25658	CT	\$638	0.80%	\$541	\$1,345	248.63%
24	National Surety Corp	21881	IL	\$402	0.50%	\$902	\$487	53.98%
25	Markel Ins Co	38970	IL	\$348	0.43%	\$343	\$11	3.14%
26	Great Amer Ins Co	16691	OH	\$290	0.36%	\$307	(\$39)	(12.56)%
27	American Fire & Cas Co	24066	NH	\$144	0.18%	\$31	\$4	13.28%
28	Liberty Mut Ins Co	23043	MA	\$116	0.14%	\$73	\$19	26.57%
29	Firemans Fund Ins Co	21873	CA	\$103	0.13%	\$306	\$269	88.00%
30	Ohio Cas Ins Co	24074	NH	\$66	0.08%	\$23	\$3	11.23%
31	Starnet Ins Co	40045	IA	\$30	0.04%	\$34	(\$11)	(31.38)%
32	Great Amer Ins Co of NY	22136	NY	\$22	0.03%	\$20	(\$2)	(7.50)%
33	Great Amer Alliance Ins Co	26832	OH	\$14	0.02%	\$15	\$1	5.00%
34	Philadelphia Ind Ins Co	18058	PA	\$10	0.01%	\$5	\$0	0.08%
35	American Reliable Ins Co	19615	AZ	\$7	0.01%	\$16	(\$4)	(24.63)%
36	Great Amer Assur Co	26344	OH	\$3	0.00%	\$31	\$2	7.65%
37	Nationwide Mut Ins Co	23787	OH	\$0	0.00%	\$0	\$5	3568.06%
38	AmTrust Ins Co	15954	DE	\$0	0.00%	\$0	\$5	0.00%
39	Security Natl Ins Co	19879	DE	\$0	0.00%	\$0	\$6	0.00%
40	Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$2	0.00%
	All 4 Other Companies			\$0	0.00%	\$71	(\$319)	(451.36)%
	Totals (Loss Ratio is average)			\$80,106	100.00%	\$79,510	\$72,435	91.10%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Federal Flood

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	American Bankers Ins Co Of FL	10111	FL	\$5,129	20.40%	\$5,152	\$1,001	19.43%
2	Farmers Ins Co Of WA	21644	WA	\$3,738	14.87%	\$3,785	(\$4)	(0.12)%
3	Hartford Ins Co Of The Midwest	37478	IN	\$3,534	14.06%	\$3,629	\$755	20.81%
4	Wright Natl Flood Ins Co	11523	TX	\$2,972	11.82%	\$2,810	\$521	18.55%
5	Allstate Ins Co	19232	IL	\$2,392	9.52%	\$2,389	\$536	22.42%
6	USAA Gen Ind Co	18600	TX	\$1,912	7.61%	\$1,865	\$657	35.24%
7	Selective Ins Co Of Amer	12572	NJ	\$1,403	5.58%	\$1,376	\$166	12.10%
8	Homesite Ins Co Of The Midwest	13927	WI	\$641	2.55%	\$567	\$5	0.94%
9	American Family Mut Ins Co SI	19275	WI	\$599	2.38%	\$588	\$193	32.78%
10	Intecon Natl Ins Co	29742	NC	\$489	1.95%	\$501	(\$20)	(3.94)%
11	American Strategic Ins Corp	10872	FL	\$337	1.34%	\$267	(\$8)	(3.14)%
12	Metropolitan Prop & Cas Ins Co	26298	RI	\$329	1.31%	\$329	\$18	5.48%
13	Liberty Mut Fire Ins Co	23035	WI	\$312	1.24%	\$318	\$30	9.42%
14	Hartford Underwriters Ins Co	30104	CT	\$295	1.17%	\$314	\$10	3.15%
15	Foremost Ins Co Grand Rapids MI	11185	MI	\$290	1.15%	\$295	(\$56)	(19.05)%
16	Philadelphia Ind Ins Co	18058	PA	\$182	0.73%	\$181	\$0	0.13%
17	American Commerce Ins Co	19941	OH	\$179	0.71%	\$161	\$125	77.25%
18	QBE Ins Corp	39217	PA	\$109	0.43%	\$117	(\$16)	(13.41)%
19	Occidental Fire & Cas Co Of NC	23248	NC	\$98	0.39%	\$98	\$0	0.00%
20	Privilege Underwriters Recp Exch	12873	FL	\$84	0.33%	\$73	\$17	23.48%
21	American Natl Prop & Cas Co	28401	MO	\$61	0.24%	\$59	\$0	0.00%
22	Bankers Ins Co	33162	FL	\$34	0.14%	\$33	\$0	0.00%
23	First Amer Prop & Cas Ins Co	37710	CA	\$11	0.04%	\$41	\$0	0.00%
24	Westfield Ins Co	24112	OH	\$6	0.02%	\$6	\$0	0.00%
25	New Hampshire Ins Co	23841	IL	\$0	0.00%	\$0	\$1	0.00%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$25,138	100.00%	\$24,953	\$3,931	15.76%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Private Flood

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	American Security Ins Co	42978	DE	\$1,168	18.27%	\$912	\$71	7.77%
2	Zurich Amer Ins Co	16535	NY	\$876	13.69%	\$782	\$10	1.26%
3	Employers Ins Co of Wausau	21458	WI	\$691	10.81%	\$574	\$0	0.00%
4	American Guar & Liab Ins	26247	NY	\$572	8.94%	\$600	\$17	2.81%
5	Inteqon Natl Ins Co	29742	NC	\$560	8.75%	\$395	\$184	46.57%
6	Allianz Global Risks US Ins Co	35300	IL	\$468	7.32%	\$511	\$3	0.56%
7	XL Ins Amer Inc	24554	DE	\$452	7.07%	\$473	\$75	15.97%
8	AIG Prop Cas Co	19402	IL	\$386	6.03%	\$399	\$441	110.43%
9	Westport Ins Corp	39845	MO	\$315	4.93%	\$389	\$4	0.97%
10	North Amer Elite Ins Co	29700	NH	\$286	4.47%	\$261	\$0	0.00%
11	National Gen Ins Co	23728	MO	\$120	1.88%	\$56	\$6	10.39%
12	Bankers Standard Ins Co	18279	PA	\$84	1.32%	\$91	(\$9)	(9.41)%
13	Liberty Mut Fire Ins Co	23035	WI	\$83	1.29%	\$72	\$0	0.00%
14	Crestbrook Ins Co	18961	OH	\$61	0.95%	\$62	\$9	14.99%
15	Federal Ins Co	20281	IN	\$57	0.90%	\$8	\$1	17.58%
16	The Cincinnati Ins Co	10677	OH	\$41	0.64%	\$28	\$0	0.00%
17	Florists Mut Ins Co	13978	IL	\$34	0.54%	\$0	\$0	12.77%
18	Firemans Fund Ins Co	21873	CA	\$31	0.48%	\$22	\$0	0.00%
19	Mitsui Sumitomo Ins USA Inc	22551	NY	\$29	0.45%	\$21	\$0	0.00%
20	American Cas Co Of Reading PA	20427	PA	\$24	0.37%	\$2	\$0	0.00%
21	National Cas Co	11991	OH	\$9	0.14%	\$6	\$0	(4.71)%
22	North River Ins Co	21105	NJ	\$7	0.12%	\$7	\$0	0.57%
23	Arch Ins Co	11150	MO	\$7	0.12%	\$7	\$2	23.88%
24	Granite State Ins Co	23809	IL	\$7	0.10%	\$1	\$0	7.99%
25	Massachusetts Bay Ins Co	22306	NH	\$6	0.10%	\$6	\$1	16.62%
26	United States Fire Ins Co	21113	DE	\$5	0.07%	\$3	\$0	0.64%
27	Nationwide Mut Ins Co	23787	OH	\$5	0.07%	\$3	\$0	3.06%
28	Oregon Mut Ins Co	14907	OR	\$4	0.06%	\$3	\$25	849.18%
29	Greenwich Ins Co	22322	DE	\$3	0.04%	\$1	\$0	0.00%
30	Transportation Ins Co	20494	IL	\$2	0.03%	\$2	\$0	0.00%
31	American Zurich Ins Co	40142	IL	\$2	0.03%	\$2	\$0	0.00%
32	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1	0.01%	\$0	\$0	0.00%
33	Continental Cas Co	20443	IL	\$1	0.01%	\$1	\$0	0.00%
34	New Hampshire Ins Co	23841	IL	\$1	0.01%	\$0	\$0	8.05%
35	Hanover Ins Co	22292	NH	\$0	0.00%	\$7	\$0	3.56%
	All 7 Other Companies			\$1	0.01%	\$1	(\$7)	(1135.32)%
Totals (Loss Ratio is average)				\$6,396	100.00%	\$5,705	\$833	14.60%

(1)Excluding all Loss Adjustment Expenses (LAE)



State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Fidelity

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	\$4,584	22.39%	\$4,498	\$2,278	50.63%
2	Federal Ins Co	20281	IN	\$1,909	9.32%	\$1,931	\$1,663	86.15%
3	Great Amer Ins Co	16691	OH	\$1,769	8.64%	\$1,858	\$93	4.98%
4	National Union Fire Ins Co Of Pitts	19445	PA	\$1,206	5.89%	\$1,388	\$583	41.97%
5	Cumis Ins Society Inc	10847	IA	\$1,174	5.73%	\$1,131	(\$77)	(6.84)%
6	Continental Cas Co	20443	IL	\$822	4.02%	\$828	\$132	15.90%
7	Hanover Ins Co	22292	NH	\$721	3.52%	\$690	\$512	74.21%
8	Philadelphia Ind Ins Co	18058	PA	\$625	3.05%	\$518	(\$12)	(2.22)%
9	Hartford Fire Ins Co	19682	CT	\$573	2.80%	\$553	\$60	10.88%
10	Southwest Marine & Gen Ins Co	12294	AZ	\$571	2.79%	\$269	\$120	44.70%
11	Zurich Amer Ins Co	16535	NY	\$486	2.37%	\$457	(\$7)	(1.43)%
12	Federated Mut Ins Co	13935	MN	\$459	2.24%	\$463	\$107	23.19%
13	Western Surety Co	13188	SD	\$414	2.02%	\$414	(\$60)	(14.57)%
14	Berklev Ins Co	32603	DE	\$367	1.79%	\$277	\$54	19.52%
15	Everest Natl Ins Co	10120	DE	\$362	1.77%	\$419	\$18	4.33%
16	Beazley Ins Co Inc	37540	CT	\$357	1.75%	\$321	\$0	(0.14)%
17	Berklev Regional Ins Co	29580	IA	\$327	1.60%	\$421	(\$13)	(3.15)%
18	Arch Ins Co	11150	MO	\$298	1.46%	\$243	\$22	9.13%
19	Fidelity & Deposit Co Of MD	39306	IL	\$282	1.38%	\$160	(\$190)	(118.65)%
20	Twin City Fire Ins Co Co	29459	IN	\$274	1.34%	\$227	\$28	12.54%
21	Axis Ins Co	37273	IL	\$272	1.33%	\$231	\$93	40.32%
22	Continental Ins Co	35289	PA	\$229	1.12%	\$256	\$106	41.24%
23	RLI Ins Co	13056	IL	\$223	1.09%	\$206	\$3	1.56%
24	Colonial Surety Co	10758	PA	\$193	0.94%	\$201	(\$4)	(1.91)%
25	Ohio Cas Ins Co	24074	NH	\$192	0.94%	\$180	\$27	14.74%
26	Berkshire Hathaway Specialty Ins Co	22276	NE	\$182	0.89%	\$174	\$129	74.37%
27	Starr Ind & Liab Co	38318	TX	\$136	0.66%	\$132	\$3	1.90%
28	Liberty Mut Ins Co	23043	MA	\$121	0.59%	\$331	\$97	29.40%
29	QBE Ins Corp	39217	PA	\$119	0.58%	\$113	\$44	38.84%
30	United States Fire Ins Co	21113	DE	\$117	0.57%	\$128	(\$33)	(25.76)%
31	Markel Amer Ins Co	28932	VA	\$102	0.50%	\$100	\$24	24.44%
32	Starnet Ins Co	40045	IA	\$71	0.35%	\$122	\$15	12.53%
33	Pacific Ind Co	20346	WI	\$70	0.34%	\$72	\$30	42.30%
34	American Guar & Liab Ins	26247	NY	\$67	0.33%	\$60	(\$83)	(139.06)%
35	State Farm Fire & Cas Co	25143	IL	\$67	0.33%	\$69	\$0	0.00%
36	Sentry Select Ins Co	21180	WI	\$61	0.30%	\$82	(\$12)	(14.27)%
37	American Zurich Ins Co	40142	IL	\$47	0.23%	\$41	(\$5)	(11.23)%
38	Sentry Ins A Mut Co	24988	WI	\$43	0.21%	\$41	(\$5)	(11.70)%
39	Contractors Bonding & Ins Co	37206	IL	\$40	0.19%	\$43	\$0	0.14%
40	Lexon Ins Co	13307	TX	\$38	0.19%	\$37	\$10	26.74%
	All 96 Other Companies			\$503	2.46%	\$539	(\$323)	(59.78)%
	Totals (Loss Ratio is average)			\$20,472	100.00%	\$20,222	\$5,430	26.85%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Financial Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Assured Guar Municipal Corp	18287	NY	\$3,192	81.44%	\$734	\$0	0.00%
2	Ambac Assur Corp	18708	WI	\$640	16.32%	\$812	\$0	0.00%
3	Build Amer Mut Assur Co	14380	NY	\$88	2.24%	\$23	\$0	0.00%
4	MBIA Ins Corp	12041	NY	\$0	0.00%	\$323	\$0	0.00%
5	Syncora Guar Inc	20311	NY	\$0	0.00%	\$39	\$0	0.00%
6	National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$312	\$0	0.00%
7	Assured Guar Corp	30180	MD	\$0	0.00%	\$746	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$3,920	100.00%	\$2,989	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Fire

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	Safeco Ins Co Of Amer	24740	NH	\$19,616	9.98%	\$19,473	\$9,704	49.83%
2	Foremost Ins Co Grand Rapids MI	11185	MI	\$13,033	6.63%	\$11,801	\$6,318	53.54%
3	Affiliated Fm Ins Co	10014	RI	\$12,901	6.56%	\$12,571	\$1,737	13.82%
4	Starr Surplus Lines Ins Co	13604	TX	\$12,145	6.18%	\$10,461	\$1,613	15.42%
5	Pemco Mut Ins Co	24341	WA	\$10,557	5.37%	\$10,303	\$7,167	69.56%
6	Allianz Global Risks US Ins Co	35300	IL	\$9,984	5.08%	\$8,972	\$5,503	61.33%
7	Factory Mut Ins Co	21482	RI	\$8,501	4.33%	\$7,894	(\$62)	(0.79)%
8	Zurich Amer Ins Co	16535	NY	\$8,098	4.12%	\$7,407	\$766	10.34%
9	Penn Millers Ins Co	14982	PA	\$7,673	3.90%	\$6,845	\$10,416	152.17%
10	Hartford Fire Ins Co	19682	CT	\$6,505	3.31%	\$3,404	\$1,940	57.00%
11	American Home Assur Co	19380	NY	\$5,897	3.00%	\$6,790	\$701	10.33%
12	Travelers Prop Cas Co Of Amer	25674	CT	\$5,537	2.82%	\$5,399	\$791	14.64%
13	Employers Ins Co of Wausau	21458	WI	\$4,597	2.34%	\$4,267	\$2,505	58.71%
14	Continental Cas Co	20443	IL	\$4,114	2.09%	\$4,398	\$20,059	456.05%
15	XL Ins Amer Inc	24554	DE	\$4,081	2.08%	\$12,441	\$586	4.71%
16	Standard Guar Ins Co	42986	DE	\$3,934	2.00%	\$3,750	\$1,334	35.57%
17	American Guar & Liab Ins	26247	NY	\$3,275	1.67%	\$3,371	(\$4,809)	(142.63)%
18	United Serv Automobile Assn	25941	TX	\$2,586	1.32%	\$2,609	\$3,294	126.26%
19	Enumclaw Prop & Cas Ins Co	11232	OR	\$2,490	1.27%	\$2,505	\$1,018	40.62%
20	Travelers Ind Co	25658	CT	\$2,440	1.24%	\$2,421	\$583	24.08%
21	Liberty Mut Fire Ins Co	23035	WI	\$2,418	1.23%	\$2,550	\$781	30.64%
22	Western Natl Mut Ins Co	15377	MN	\$2,281	1.16%	\$2,011	\$2,500	124.36%
23	American Modern Select Ins Co	38652	OH	\$1,972	1.00%	\$2,229	\$422	18.93%
24	Automobile Ins Co Of Hartford CT	19062	CT	\$1,958	1.00%	\$2,141	\$1,072	50.08%
25	Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,951	0.99%	\$1,585	(\$1,161)	(73.23)%
26	Westport Ins Corp	39845	MO	\$1,631	0.83%	\$1,681	\$306	18.21%
27	Tokio Marine Amer Ins Co	10945	NY	\$1,597	0.81%	\$1,462	(\$133)	(9.08)%
28	Federated Mut Ins Co	13935	MN	\$1,572	0.80%	\$1,551	\$318	20.49%
29	First Amer Prop & Cas Ins Co	37710	CA	\$1,499	0.76%	\$1,560	\$1,493	95.73%
30	USAA Cas Ins Co	25968	TX	\$1,491	0.76%	\$1,462	\$1,049	71.72%
31	HDI Global Ins Co	41343	IL	\$1,489	0.76%	\$1,451	\$199	13.68%
32	Ohio Security Ins Co	24082	NH	\$1,316	0.67%	\$1,210	\$274	22.68%
33	Verlan Fire Ins Co MD	10815	NH	\$1,281	0.65%	\$1,570	\$13	0.80%
34	Sompo Amer Ins Co	11126	NY	\$1,235	0.63%	\$1,209	\$333	27.56%
35	Great Amer Ins Co	16691	OH	\$1,214	0.62%	\$1,159	\$1	0.05%
36	Liberty Mut Ins Co	23043	MA	\$1,042	0.53%	\$1,041	\$1,010	97.04%
37	Depositors Ins Co	42587	IA	\$1,023	0.52%	\$1,013	(\$84)	(8.32)%
38	Mutual Of Enumclaw Ins Co	14761	OR	\$1,002	0.51%	\$986	\$2,786	282.51%
39	American Strategic Ins Corp	10872	FL	\$987	0.50%	\$932	(\$6)	(0.67)%
40	Firemans Fund Ins Co	21873	CA	\$942	0.48%	\$679	\$568	83.74%
	All 173 Other Companies			\$18,683	9.51%	\$17,909	\$19,295	107.73%
	Totals (Loss Ratio is average)			\$196,549	100.00%	\$194,476	\$102,201	52.55%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

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	State Farm Fire & Cas Co	25143	IL	\$356,129	17.19%	\$340,319	\$162,666	47.80%
2	Safeco Ins Co Of Amer	24740	NH	\$205,026	9.90%	\$200,850	\$105,363	52.46%
3	Pemco Mut Ins Co	24341	WA	\$127,082	6.13%	\$123,455	\$72,790	58.96%
4	United Serv Automobile Assn	25941	TX	\$77,880	3.76%	\$75,889	\$47,865	63.07%
5	Allstate Prop & Cas Ins Co	17230	IL	\$69,371	3.35%	\$72,331	\$45,045	62.28%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$68,479	3.31%	\$66,231	\$30,019	45.32%
7	USAA Cas Ins Co	25968	TX	\$62,872	3.03%	\$60,477	\$28,747	47.53%
8	Travelers Home & Marine Ins Co	27998	CT	\$56,536	2.73%	\$58,974	\$43,648	74.01%
9	Farmers Ins Co Of WA	21644	WA	\$54,463	2.63%	\$56,210	\$23,297	41.45%
10	Truck Ins Exch	21709	CA	\$49,781	2.40%	\$45,182	\$24,913	55.14%
11	Allstate Vehicle & Prop Ins Co	37907	IL	\$48,910	2.36%	\$38,933	\$40,022	102.80%
12	Fire Ins Exch	21660	CA	\$47,159	2.28%	\$49,527	\$24,821	50.12%
13	Homesite Ins Co	17221	WI	\$46,402	2.24%	\$40,306	\$22,448	55.69%
14	Country Mut Ins Co	20990	IL	\$40,639	1.96%	\$40,211	\$24,582	61.13%
15	Mutual Of Enumclaw Ins Co	14761	OR	\$40,079	1.93%	\$38,949	\$19,751	50.71%
16	Allstate Ind Co	19240	IL	\$36,030	1.74%	\$36,548	\$22,380	61.24%
17	Allstate Ins Co	19232	IL	\$30,480	1.47%	\$31,072	\$22,699	73.05%
18	Metropolitan Prop & Cas Ins Co	26298	RI	\$30,218	1.46%	\$30,686	\$14,908	48.58%
19	American Strategic Ins Corp	10872	FL	\$28,756	1.39%	\$23,558	\$11,887	50.46%
20	American Family Mut Ins Co SI	19275	WI	\$28,716	1.39%	\$30,402	\$15,453	50.83%
21	USAA Gen Ind Co	18600	TX	\$28,581	1.38%	\$27,104	\$14,319	52.83%
22	Homesite Ins Co Of The Midwest	13927	WI	\$26,809	1.29%	\$27,161	\$17,764	65.40%
23	American Family Ins Co	10386	WI	\$26,304	1.27%	\$25,078	\$12,377	49.36%
24	Grange Ins Assn	22101	WA	\$24,325	1.17%	\$23,999	\$19,712	82.14%
25	American Family Connect Prop & Cas I	29068	WI	\$24,058	1.16%	\$23,423	\$16,032	68.45%
26	LM Ins Corp	33600	IL	\$20,947	1.01%	\$21,011	\$11,137	53.01%
27	Liberty Ins Corp	42404	IL	\$20,865	1.01%	\$22,018	\$11,684	53.06%
28	Garrison Prop & Cas Ins Co	21253	TX	\$20,546	0.99%	\$18,912	\$12,065	63.79%
29	Travelers Personal Ins Co	38130	CT	\$20,127	0.97%	\$8,231	\$5,362	65.15%
30	Liberty Mut Fire Ins Co	23035	WI	\$18,416	0.89%	\$19,195	\$10,312	53.72%
31	Property & Cas Ins Co Of Hartford	34690	IN	\$18,058	0.87%	\$18,702	\$7,369	39.40%
32	Amica Mut Ins Co	19976	RI	\$17,306	0.84%	\$16,827	\$9,235	54.88%
33	First Amer Prop & Cas Ins Co	37710	CA	\$16,829	0.81%	\$16,170	\$13,216	81.73%
34	Enumclaw Prop & Cas Ins Co	11232	OR	\$16,617	0.80%	\$17,664	\$8,593	48.65%
35	Nationwide Gen Ins Co	23760	OH	\$16,576	0.80%	\$13,464	\$10,266	76.25%
36	American Bankers Ins Co Of FL	10111	FL	\$16,529	0.80%	\$15,916	\$7,374	46.33%
37	Trumbull Ins Co	27120	CT	\$15,992	0.77%	\$15,847	\$5,440	34.33%
38	Great Northern Ins Co	20303	IN	\$14,222	0.69%	\$13,674	\$15,248	111.51%
39	American Modern Select Ins Co	38652	OH	\$13,698	0.66%	\$13,786	\$8,473	61.46%
40	Privilege Underwriters Recp Exch	12873	FL	\$13,347	0.64%	\$11,799	\$5,060	42.89%
	All 111 Other Companies			\$176,524	8.52%	\$177,675	\$89,713	50.49%
	Totals (Loss Ratio is average)			\$2,071,681	100.00%	\$2,007,766	\$1,114,056	55.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Inland Marine

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	Liberty Ins Underwriters Inc	19917	IL	\$71,635	11.57%	\$71,635	\$49,340	68.88%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$67,635	10.93%	\$77,800	\$15,464	19.88%
3	Continental Cas Co	20443	IL	\$60,953	9.85%	\$60,754	\$33,276	54.77%
4	American Pet Ins Co	12190	NY	\$30,197	4.88%	\$27,705	\$17,626	63.62%
5	Factory Mut Ins Co	21482	RI	\$23,294	3.76%	\$32,122	(\$722)	(2.25)%
6	Ohio Cas Ins Co	24074	NH	\$20,622	3.33%	\$19,895	\$5,387	27.08%
7	National Cas Co	11991	OH	\$19,828	3.20%	\$17,719	\$13,379	75.51%
8	State Farm Fire & Cas Co	25143	IL	\$15,797	2.55%	\$15,796	\$5,472	34.64%
9	Jefferson Ins Co	11630	NY	\$15,241	2.46%	\$14,632	\$3,112	21.27%
10	American Bankers Ins Co Of FL	10111	FL	\$14,212	2.30%	\$14,014	\$4,859	34.68%
11	Ace Amer Ins Co	22667	PA	\$13,340	2.16%	\$12,179	\$4,216	34.62%
12	Affiliated Fm Ins Co	10014	RI	\$10,847	1.75%	\$17,474	\$2,033	11.64%
13	Travelers Prop Cas Co Of Amer	25674	CT	\$9,996	1.62%	\$9,138	(\$2,320)	(25.39)%
14	New Hampshire Ins Co	23841	IL	\$9,727	1.57%	\$9,268	\$963	10.39%
15	Zurich Amer Ins Co	16535	NY	\$9,389	1.52%	\$7,788	\$13,187	169.32%
16	Safeco Ins Co Of Amer	24740	NH	\$9,329	1.51%	\$9,080	\$4,170	45.92%
17	AGCS Marine Ins Co	22837	IL	\$7,764	1.25%	\$7,071	\$5,994	84.76%
18	American Zurich Ins Co	40142	IL	\$7,097	1.15%	\$5,527	\$4,955	89.64%
19	XL Specialty Ins Co	37885	DE	\$6,603	1.07%	\$5,186	\$2,968	57.24%
20	Indemnity Ins Co Of North Amer	43575	PA	\$6,258	1.01%	\$6,293	\$5,163	82.06%
21	United Financial Cas Co	11770	OH	\$6,174	1.00%	\$5,699	\$2,063	36.20%
22	United States Fire Ins Co	21113	DE	\$6,042	0.98%	\$5,975	\$5,490	91.88%
23	American Modern Home Ins Co	23469	OH	\$5,928	0.96%	\$4,607	\$3,132	67.98%
24	Great West Cas Co	11371	NE	\$5,460	0.88%	\$5,160	\$1,241	24.05%
25	American Security Ins Co	42978	DE	\$5,346	0.86%	\$7,435	\$2,887	38.83%
26	Hartford Fire Ins Co	19682	CT	\$4,461	0.72%	\$2,293	(\$44)	(1.91)%
27	Starr Ind & Liab Co	38318	TX	\$4,418	0.71%	\$3,852	\$1,071	27.80%
28	Pemco Mut Ins Co	24341	WA	\$3,955	0.64%	\$3,922	\$1,081	27.56%
29	Allstate Prop & Cas Ins Co	17230	IL	\$3,948	0.64%	\$3,920	\$1,989	50.74%
30	Progressive Direct Ins Co	16322	OH	\$3,922	0.63%	\$3,547	\$1,865	52.57%
31	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$3,871	0.63%	\$4,009	\$267	6.66%
32	AIG Prop Cas Co	19402	IL	\$3,868	0.62%	\$3,981	\$945	23.73%
33	Great Amer Assur Co	26344	OH	\$3,846	0.62%	\$3,549	\$912	25.70%
34	United Serv Automobile Assn	25941	TX	\$3,780	0.61%	\$3,737	\$692	18.52%
35	Jewelers Mut Ins Co S I	14354	WI	\$3,614	0.58%	\$3,528	\$1,292	36.61%
36	Great Northern Ins Co	20303	IN	\$3,593	0.58%	\$3,390	\$1,246	36.76%
37	Progressive Cas Ins Co	24260	OH	\$3,364	0.54%	\$3,126	\$1,280	40.94%
38	USAA Cas Ins Co	25968	TX	\$2,919	0.47%	\$2,841	\$476	16.75%
39	Charter Oak Fire Ins Co	25615	CT	\$2,797	0.45%	\$2,827	\$1,507	53.31%
40	Lyndon Southern Ins Co	10051	DE	\$2,668	0.43%	\$2,681	\$505	18.82%
	All 269 Other Companies			\$105,181	16.99%	\$102,688	\$53,961	52.55%
	Totals (Loss Ratio is average)			\$618,920	100.00%	\$623,842	\$272,379	43.66%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share  
Line of Business: Life - Annuities

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Lincoln Natl Life Ins Co	65676	IN	\$207,170	\$0	\$143,059	\$0	\$350,229	6.50%
2	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$176,127	\$0	\$154,500	\$0	\$330,627	6.14%
3	<u>New York Life Ins &amp; Ann Corp</u>	<u>91596</u>	<u>DE</u>	<u>\$297,312</u>	<u>\$0</u>	<u>\$5</u>	<u>\$0</u>	<u>\$297,317</u>	<u>5.52%</u>
4	Jackson Natl Life Ins Co	65056	MI	\$223,141	\$0	\$18	\$0	\$223,158	4.14%
5	Massachusetts Mut Life Ins Co	65935	MA	\$164,360	\$0	\$17,865	\$0	\$182,225	3.38%
6	<u>Equitable Financial Life Ins Co</u>	<u>62944</u>	<u>NY</u>	<u>\$164,363</u>	<u>\$0</u>	<u>\$14,398</u>	<u>\$0</u>	<u>\$178,761</u>	<u>3.32%</u>
7	American Gen Life Ins Co	60488	TX	\$174,387	\$0	\$330	\$0	\$174,717	3.24%
8	Athene Ann & Life Co	61689	IA	\$120,247	\$0	\$48,263	\$0	\$168,509	3.13%
9	<u>Allianz Life Ins Co Of N Amer</u>	<u>90611</u>	<u>MN</u>	<u>\$161,235</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$161,235</u>	<u>2.99%</u>
10	Bighthouse Life Ins Co	87726	DE	\$156,898	\$0	\$2	\$0	\$156,900	2.91%
11	Nationwide Life Ins Co	66869	OH	\$39,874	\$0	\$86,726	\$0	\$126,600	2.35%
12	<u>Security Benefit Life Ins Co</u>	<u>68675</u>	<u>KS</u>	<u>\$121,805</u>	<u>\$0</u>	<u>\$88</u>	<u>\$0</u>	<u>\$121,893</u>	<u>2.26%</u>
13	RiverSource Life Ins Co	65005	MN	\$119,631	\$0	\$747	\$0	\$120,378	2.23%
14	Forethought Life Ins Co	91642	IN	\$114,805	\$0	\$0	\$0	\$114,805	2.13%
15	<u>Symetra Life Ins Co</u>	<u>68608</u>	<u>IA</u>	<u>\$102,536</u>	<u>\$0</u>	<u>\$738</u>	<u>\$0</u>	<u>\$103,274</u>	<u>1.92%</u>
16	Variable Ann Life Ins Co	70238	TX	\$62,560	\$0	\$37,590	\$0	\$100,150	1.86%
17	American Equity Invest Life Ins Co	92738	IA	\$96,878	\$0	\$0	\$0	\$96,878	1.80%
18	<u>Thrivent Financial For Lutherans</u>	<u>56014</u>	<u>WI</u>	<u>\$89,774</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$89,774</u>	<u>1.67%</u>
19	Pacific Life Ins Co	67466	NE	\$78,199	\$0	\$10,086	\$0	\$88,285	1.64%
20	North Amer Co Life & Hlth Ins	66974	IA	\$87,661	\$0	\$20	\$0	\$87,682	1.63%
21	<u>Midland Natl Life Ins Co</u>	<u>66044</u>	<u>IA</u>	<u>\$82,951</u>	<u>\$0</u>	<u>\$68</u>	<u>\$0</u>	<u>\$83,019</u>	<u>1.54%</u>
22	Western Southern Life Assur Co	92622	OH	\$73,400	\$0	\$47	\$0	\$73,447	1.36%
23	Great Amer Life Ins Co	63312	OH	\$65,629	\$0	\$804	\$0	\$66,432	1.23%
24	<u>Delaware Life Ins Co</u>	<u>79065</u>	<u>DE</u>	<u>\$54,023</u>	<u>\$0</u>	<u>\$2,154</u>	<u>\$0</u>	<u>\$56,177</u>	<u>1.04%</u>
25	Western United Life Assur Co	85189	WA	\$55,352	\$0	\$0	\$0	\$55,352	1.03%
26	Nationwide Life & Ann Ins Co	92657	OH	\$53,485	\$0	\$332	\$0	\$53,816	1.00%
27	<u>Eagle Life Ins Co</u>	<u>13183</u>	<u>IA</u>	<u>\$52,216</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$52,216</u>	<u>0.97%</u>
28	Transamerica Life Ins Co	86231	IA	\$51,425	\$0	\$409	\$0	\$51,834	0.96%
29	Fidelity & Guar Life Ins Co	63274	IA	\$48,040	\$0	\$0	\$0	\$48,040	0.89%
30	<u>Protective Life Ins Co</u>	<u>68136</u>	<u>TN</u>	<u>\$46,598</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$46,598</u>	<u>0.87%</u>
31	USAA Life Ins Co	69663	TX	\$41,645	\$0	\$0	\$0	\$41,645	0.77%
32	Fidelity Investments Life Ins Co	93696	UT	\$41,268	\$0	\$0	\$0	\$41,268	0.77%
33	<u>SILAC Ins Co</u>	<u>62952</u>	<u>UT</u>	<u>\$38,795</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$38,795</u>	<u>0.72%</u>
34	Prudential Ann Life Assur Corp	86630	AZ	\$37,879	\$0	\$0	\$0	\$37,879	0.70%
35	Pruco Life Ins Co	79227	AZ	\$34,286	\$0	\$0	\$0	\$34,286	0.64%
36	<u>Members Life Ins Co</u>	<u>86126</u>	<u>IA</u>	<u>\$28,433</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$28,433</u>	<u>0.53%</u>
37	Jefferson Natl Life Ins Co	64017	TX	\$27,996	\$0	\$0	\$0	\$27,996	0.52%
38	Bankers Life & Cas Co	61263	IL	\$27,819	\$0	\$0	\$0	\$27,819	0.52%
39	<u>Guggenheim Life &amp; Ann Co</u>	<u>83607</u>	<u>DE</u>	<u>\$26,807</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$26,807</u>	<u>0.50%</u>
40	Northwestern Mut Life Ins Co	67091	WI	\$26,111	\$0	\$0	\$0	\$26,111	0.48%
	All 162 Other Companies			\$368,579	\$0	\$826,568	\$0	\$1,195,147	22.19%
	Totals			\$4,041,700	\$0	\$1,344,816	\$0	\$5,386,517	100.00%

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share  
Line of Business: Life - Other Considerations

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$524,863	\$0	\$524,863	29.16%
2	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$335,533	\$0	\$335,533	18.64%
3	Standard Ins Co	69019	OR	\$0	\$0	\$217,974	\$0	\$217,974	12.11%
4	New York Life Ins Co	66915	NY	\$0	\$0	\$203,819	\$0	\$203,819	11.32%
5	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$100,660	\$0	\$100,660	5.59%
6	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$100,320	\$0	\$100,320	5.57%
7	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$77,495	\$0	\$77,495	4.30%
8	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$68,979	\$0	\$68,979	3.83%
9	Mutual Of Amer Life Ins Co	88668	NY	\$4,136	\$0	\$61,637	\$0	\$65,773	3.65%
10	CMFG Life Ins Co	62626	IA	\$0	\$0	\$52,694	\$0	\$52,694	2.93%
11	Talcott Resolution Life Ins Co	88072	CT	\$360	\$0	\$32,580	\$0	\$32,940	1.83%
12	Minnesota Life Ins Co	66168	MN	\$0	\$0	\$15,867	\$0	\$15,867	0.88%
13	Equitable Financial Life Ins Co	62944	NY	\$0	\$0	\$1,768	\$0	\$1,768	0.10%
14	Ohio Natl Life Ins Co	67172	OH	\$0	\$0	\$814	\$0	\$814	0.05%
15	Talcott Resolution Life & Ann Ins Co	71153	CT	\$615	\$0	\$0	\$0	\$615	0.03%
16	Prudential Retirement Ins & Ann Co	93629	CT	\$0	\$0	\$45	\$0	\$45	0.00%
17	Guardian Ins & Ann Co Inc	78778	DE	\$0	\$0	\$8	\$0	\$8	0.00%
18	Country Life Ins Co	62553	IL	\$0	\$0	\$6	\$0	\$6	0.00%
19	United Of Omaha Life Ins Co	69868	NE	\$2	\$0	\$0	\$0	\$2	0.00%
	All 0 Other Companies			\$0	\$0	\$0	\$0	\$0	0.00%
	Totals			\$5,114	\$0	\$1,795,061	\$0	\$1,800,175	100.00%

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share  
Line of Business: Life - Life Insurance

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Northwestern Mut Life Ins Co	67091	WI	\$191,259	\$0	\$103	\$0	\$191,362	6.76%
2	New York Life Ins Co	66915	NY	\$158,026	\$0	\$28,202	\$0	\$186,228	6.58%
3	Metropolitan Life Ins Co	65978	NY	\$18,126	\$0	\$161,455	\$0	\$179,581	6.34%
4	State Farm Life Ins Co	69108	IL	\$93,926	\$0	\$879	\$0	\$94,806	3.35%
5	Pacific Life Ins Co	67466	NE	\$91,684	\$0	\$0	\$0	\$91,684	3.24%
6	Lincoln Natl Life Ins Co	65676	IN	\$77,399	\$0	\$9,173	\$0	\$86,571	3.06%
7	John Hancock Life Ins Co USA	65838	MI	\$76,347	\$0	(\$217)	\$0	\$76,130	2.69%
8	Massachusetts Mut Life Ins Co	65935	MA	\$74,295	\$0	\$480	\$0	\$74,775	2.64%
9	Pruco Life Ins Co	79227	AZ	\$73,627	\$0	\$0	\$0	\$73,627	2.60%
10	Transamerica Life Ins Co	86231	IA	\$66,688	\$3	\$1,689	\$0	\$68,380	2.42%
11	Minnesota Life Ins Co	66168	MN	\$36,299	\$601	\$16,580	\$0	\$53,480	1.89%
12	Thrivent Financial For Lutherans	56014	WI	\$49,174	\$0	\$0	\$0	\$49,174	1.74%
13	American Gen Life Ins Co	60488	TX	\$46,652	\$0	\$93	\$0	\$46,745	1.65%
14	Nationwide Life & Ann Ins Co	92657	OH	\$46,474	\$0	\$0	\$0	\$46,474	1.64%
15	New York Life Ins & Ann Corp	91596	DE	\$40,257	\$0	\$2,820	\$0	\$43,077	1.52%
16	Penn Mut Life Ins Co	67644	PA	\$42,236	\$0	\$0	\$0	\$42,236	1.49%
17	Farmers New World Life Ins Co	63177	WA	\$42,043	\$0	\$0	\$0	\$42,043	1.49%
18	United Of Omaha Life Ins Co	69868	NE	\$27,281	\$0	\$10,259	\$0	\$37,540	1.33%
19	Protective Life Ins Co	68136	TN	\$36,592	\$0	\$230	\$0	\$36,823	1.30%
20	USAA Life Ins Co	69663	TX	\$34,594	\$0	\$0	\$0	\$34,594	1.22%
21	Midland Natl Life Ins Co	66044	IA	\$33,977	\$0	\$16	\$0	\$33,993	1.20%
22	Primerica Life Ins Co	65919	TN	\$32,436	\$0	\$0	\$0	\$32,436	1.15%
23	Symetra Life Ins Co	68608	IA	\$22,442	\$0	\$9,705	\$0	\$32,147	1.14%
24	RiverSource Life Ins Co	65005	MN	\$30,550	\$0	\$0	\$0	\$30,550	1.08%
25	Banner Life Ins Co	94250	MD	\$28,629	\$0	\$0	\$0	\$28,629	1.01%
26	Lincoln Benefit Life Co	65595	NE	\$28,561	\$0	\$9	\$0	\$28,571	1.01%
27	American Income Life Ins Co	60577	IN	\$28,211	\$0	\$36	\$0	\$28,247	1.00%
28	Guardian Life Ins Co Of Amer	64246	NY	\$23,749	\$0	\$4,211	\$0	\$27,959	0.99%
29	Genworth Life & Ann Ins Co	65536	VA	\$26,659	\$0	\$138	\$0	\$26,797	0.95%
30	BrightHouse Life Ins Co	87726	DE	\$26,576	\$0	\$0	\$0	\$26,576	0.94%
31	North Amer Co Life & Hlth Ins	66974	IA	\$23,362	\$0	\$8	\$0	\$23,370	0.83%
32	Security Life Of Denver Ins Co	68713	CO	\$22,852	\$0	\$0	\$0	\$22,852	0.81%
33	Allianz Life Ins Co Of N Amer	90611	MN	\$21,727	\$0	\$17	\$0	\$21,743	0.77%
34	Reliastar Life Ins Co	67105	MN	\$18,344	\$0	\$3,341	\$0	\$21,685	0.77%
35	Penn Ins & Ann Co	93262	DE	\$20,994	\$0	\$0	\$0	\$20,994	0.74%
36	Equitable Financial Life Ins Co	62944	NY	\$20,486	\$0	\$0	\$0	\$20,486	0.72%
37	Country Life Ins Co	62553	IL	\$20,308	\$0	\$60	\$0	\$20,368	0.72%
38	Life Ins Co Of The Southwest	65528	TX	\$19,692	\$0	\$0	\$0	\$19,692	0.70%
39	Forethought Life Ins Co	91642	IN	\$19,590	\$0	\$26	\$0	\$19,616	0.69%
40	Equitable Financial Life Ins Co of A	78077	AZ	\$16,811	\$0	\$139	\$0	\$16,950	0.60%
	All 286 Other Companies			\$435,370	\$1,643	\$334,405	\$1	\$771,419	27.25%
	Totals			\$2,244,308	\$2,247	\$583,856	\$1	\$2,830,413	100.00%



State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Medical Professional Liability

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	Physicians Ins A Mut Co	40738	WA	\$74,418	52.62%	\$73,931	\$43,857	59.32%
2	Doctors Co An Interins Exch	34495	CA	\$9,533	6.74%	\$9,343	\$6,799	72.77%
3	Medical Protective Co	11843	IN	\$6,158	4.35%	\$6,527	\$1,303	19.95%
4	MD RRG Inc	12355	MT	\$6,107	4.32%	\$6,124	\$1,522	24.85%
5	Proselect Ins Co	10638	NE	\$5,525	3.91%	\$5,396	\$23,178	429.57%
6	American Cas Co Of Reading PA	20427	PA	\$4,684	3.31%	\$4,595	\$347	7.56%
7	Dentists Ins Co	40975	CA	\$4,506	3.19%	\$3,673	\$616	16.76%
8	NCMIC Ins Co	15865	IA	\$2,738	1.94%	\$2,674	\$1	0.04%
9	Church Mut Ins Co S I	18767	WI	\$2,115	1.50%	\$1,512	\$517	34.21%
10	Aspen Amer Ins Co	43460	TX	\$1,960	1.39%	\$1,985	\$95	4.78%
11	Emergency Medicine Professional Asr	12003	NV	\$1,853	1.31%	\$1,905	\$2,224	116.76%
12	Oms Natl Ins Co Rrg	44121	IL	\$1,727	1.22%	\$1,732	\$1,473	85.04%
13	ProAssurance Ins Co of Amer	14460	IL	\$1,666	1.18%	\$1,686	(\$218)	(12.96)%
14	American Excess Ins Exch RRG	10903	VT	\$1,476	1.04%	\$1,260	\$312	24.76%
15	Liberty Ins Underwriters Inc	19917	IL	\$1,394	0.99%	\$1,392	\$525	37.73%
16	Lone Star Alliance RRG	15211	DC	\$1,241	0.88%	\$998	\$7,061	707.31%
17	Ace Amer Ins Co	22667	PA	\$1,191	0.84%	\$1,154	(\$237)	(20.52)%
18	Graph Ins Grp RRG LLC	16415	VT	\$1,146	0.81%	\$596	\$355	59.62%
19	MedChoice RRG Inc	15738	VT	\$1,142	0.81%	\$442	\$98	22.18%
20	Ophthalmic Mut Ins Co RRG	44105	VT	\$1,001	0.71%	\$937	(\$7)	(0.72)%
21	Health Care Industry Liab Recip Ins	11832	DC	\$982	0.69%	\$931	\$728	78.17%
22	Allied Professionals Ins Co RRG	11710	AZ	\$864	0.61%	\$882	\$45	5.10%
23	UMIA Ins Inc	36676	OR	\$798	0.56%	\$563	\$302	53.72%
24	Caring Communities Recip RRG	12373	DC	\$717	0.51%	\$717	\$365	50.91%
25	Health Providers Ins Recip RRG	10080	HI	\$677	0.48%	\$677	\$0	0.00%
26	Norcal Mut Ins Co	33200	CA	\$620	0.44%	\$620	\$84	13.48%
27	Applied Medico Legal Solutions RRG	11598	AZ	\$609	0.43%	\$616	\$332	53.88%
28	Alestri Ins Co	10942	WA	\$496	0.35%	\$259	\$168	65.00%
29	Preferred Physicians Medical RRG a M	44083	MO	\$449	0.32%	\$468	\$26	5.64%
30	Fair Amer Ins & Reins Co	35157	NY	\$430	0.30%	\$432	(\$9)	(2.07)%
31	Pharmacists Mut Ins Co	13714	IA	\$411	0.29%	\$428	\$156	36.54%
32	Great Divide Ins Co	25224	ND	\$391	0.28%	\$372	\$96	25.83%
33	Preferred Professional Ins Co	36234	NE	\$330	0.23%	\$320	\$50	15.56%
34	Allied World Ins Co	22730	NH	\$327	0.23%	\$313	(\$7)	(2.14)%
35	The Mutual RRG Inc	26257	HI	\$254	0.18%	\$254	\$317	124.85%
36	Emergency Physicians Ins Exchange RR	11714	VT	\$216	0.15%	\$300	\$289	96.50%
37	American Assoc Of Othodontists RRG	10232	AZ	\$177	0.12%	\$179	\$15	8.35%
38	Professional Solutions Ins Co	11127	IA	\$174	0.12%	\$170	\$9	5.49%
39	American Home Assur Co	19380	NY	\$151	0.11%	\$157	\$58	36.76%
40	Fortress Ins Co	10801	IL	\$133	0.09%	\$123	\$32	26.00%
	All 55 Other Companies			\$637	0.45%	\$773	\$3,172	410.18%
	Totals (Loss Ratio is average)			\$141,426	100.00%	\$137,418	\$96,051	69.90%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Mortgage Guaranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Essent Guar Inc	13634	PA	\$39,077	21.23%	\$36,340	\$8,416	23.16%
2	Genworth Mortqage Ins Corp	38458	NC	\$35,025	19.02%	\$45,977	\$13,536	29.44%
3	Radian Guar Inc	33790	PA	\$31,718	17.23%	\$36,648	\$11,235	30.66%
4	Mortqaqe Guar Ins Corp	29858	WI	\$30,277	16.45%	\$31,908	\$3,005	9.42%
5	ARCH Mortqaqe Ins Co	40266	WI	\$24,247	13.17%	\$24,415	\$7,375	30.21%
6	National Mortgage Ins Corp	13695	WI	\$13,480	7.32%	\$13,839	\$1,420	10.26%
7	United Guar Residential Ins Co	15873	NC	\$9,348	5.08%	\$15,601	\$4,001	25.65%
8	Republic Mortqaqe Ins Co	28452	NC	\$732	0.40%	\$752	\$253	33.61%
9	MGIC Ind Corp	18740	WI	\$113	0.06%	\$15	\$0	0.00%
10	Arch Mortqaqe Guar Co	18732	WI	\$61	0.03%	\$58	\$5	8.29%
11	Genworth Mortqaqe Ins Corp Of NC	16675	NC	\$21	0.01%	\$1	\$0	0.00%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$184,102	100.00%	\$205,553	\$49,246	23.96%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Multiple Peril Crop

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Ace Prop & Cas Ins Co	20699	PA	\$49,177	24.96%	\$45,985	\$53,488	116.32%
2	Rural Comm Ins Co	39039	MN	\$36,149	18.34%	\$40,056	\$30,597	76.39%
3	American Agri Business Ins Co	12548	TX	\$27,422	13.92%	\$22,826	\$72,536	317.77%
4	Greenwich Ins Co	22322	DE	\$21,820	11.07%	\$20,791	\$44,510	214.08%
5	Producers Agriculture Ins Co	34312	TX	\$21,172	10.74%	\$21,177	\$18,349	86.64%
6	NAU Country Ins Co	25240	MN	\$15,889	8.06%	\$15,910	\$10,593	66.58%
7	Great Amer Ins Co	16691	OH	\$15,421	7.83%	\$14,668	\$2,709	18.47%
8	Aari Gen Ins Co	42757	IA	\$9,178	4.66%	\$8,990	\$13,489	150.04%
9	State Farm Fire & Cas Co	25143	IL	\$664	0.34%	\$735	\$414	56.38%
10	FMH Aq Risk Ins Co	36781	IA	\$164	0.08%	\$164	\$113	68.93%
11	Indemnity Ins Co Of North Amer	43575	PA	\$4	0.00%	\$4	\$0	(8.97)%
12	Aspen Amer Ins Co	43460	TX	(\$2)	0.00%	(\$2)	\$85	(3778.77)%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals (Loss Ratio is average)			\$197,058	100.00%	\$191,305	\$246,883	129.05%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Ocean Marine

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	Navigators Ins Co	42307	NY	\$16,204	10.84%	\$17,198	\$15,931	92.63%
2	Travelers Prop Cas Co Of Amer	25674	CT	\$11,576	7.74%	\$10,738	\$7,321	68.17%
3	Starr Ind & Liab Co	38318	TX	\$9,377	6.27%	\$9,095	\$5,983	65.79%
4	Markel Amer Ins Co	28932	VA	\$9,361	6.26%	\$8,596	\$4,079	47.45%
5	Zurich Amer Ins Co	16535	NY	\$9,238	6.18%	\$8,313	\$4,272	51.39%
6	Atlantic Specialty Ins Co	27154	NY	\$8,500	5.69%	\$7,144	\$6,631	92.83%
7	Endurance Amer Ins Co	10641	DE	\$7,110	4.76%	\$6,703	\$2,719	40.57%
8	GEICO Marine Ins Co	37923	NE	\$6,504	4.35%	\$6,135	\$3,141	51.19%
9	National Union Fire Ins Co Of Pitts	19445	PA	\$6,439	4.31%	\$7,133	\$3,355	47.04%
10	Great Amer Ins Co	16691	OH	\$6,103	4.08%	\$5,534	\$4,412	79.72%
11	Liberty Mut Ins Co	23043	MA	\$5,445	3.64%	\$5,165	\$3,538	68.49%
12	Federal Ins Co	20281	IN	\$4,263	2.85%	\$3,924	\$1,875	47.79%
13	Ace Amer Ins Co	22667	PA	\$4,172	2.79%	\$4,439	\$491	11.05%
14	Continental Ins Co	35289	PA	\$3,685	2.46%	\$3,139	\$2,243	71.45%
15	Ascot Ins Co	23752	CO	\$3,300	2.21%	\$1,989	\$776	39.04%
16	Aspen Amer Ins Co	43460	TX	\$2,862	1.91%	\$2,197	\$1,545	70.32%
17	Red Shield Ins Co	41580	WA	\$2,783	1.86%	\$2,530	\$692	27.36%
18	Standard Fire Ins Co	19070	CT	\$2,737	1.83%	\$2,395	\$943	39.36%
19	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,482	1.66%	\$2,410	\$1,775	73.64%
20	US Specialty Ins Co	29599	TX	\$2,355	1.58%	\$1,857	\$1,322	71.19%
21	United States Fire Ins Co	21113	DE	\$2,272	1.52%	\$3,592	\$685	19.08%
22	Hanover Ins Co	22292	NH	\$2,190	1.47%	\$2,141	\$64	2.98%
23	New York Marine & Gen Ins Co	16608	NY	\$1,928	1.29%	\$1,900	\$141	7.44%
24	Stratford Ins Co	40436	NH	\$1,484	0.99%	\$1,019	\$343	33.68%
25	Tokio Marine Amer Ins Co	10945	NY	\$1,367	0.91%	\$1,431	\$515	35.96%
26	XL Specialty Ins Co	37885	DE	\$1,256	0.84%	\$1,838	\$1,206	65.61%
27	State Natl Ins Co Inc	12831	TX	\$1,233	0.83%	\$1,064	\$1,245	117.02%
28	AIG Prop Cas Co	19402	IL	\$1,213	0.81%	\$1,112	\$331	29.74%
29	Arconaut Ins Co	19801	IL	\$965	0.65%	\$859	\$328	38.18%
30	National Cas Co	11991	OH	\$920	0.62%	\$619	\$872	140.85%
31	AGCS Marine Ins Co	22837	IL	\$833	0.56%	\$2,750	\$2,784	101.25%
32	RLI Ins Co	13056	IL	\$765	0.51%	\$795	\$419	52.65%
33	StarStone Natl Ins Co	25496	DE	\$713	0.48%	\$1,840	(\$42)	(2.29)%
34	New Hampshire Ins Co	23841	IL	\$668	0.45%	\$657	\$335	51.02%
35	Starnet Ins Co	40045	IA	\$653	0.44%	\$683	\$237	34.65%
36	Mitsui Sumitomo Ins USA Inc	22551	NY	\$642	0.43%	\$649	\$86	13.30%
37	Indemnity Ins Co Of North Amer	43575	PA	\$636	0.43%	\$482	(\$93)	(19.34)%
38	North Amer Specialty Ins Co	29874	NH	\$594	0.40%	\$655	(\$56)	(8.61)%
39	Travelers Home & Marine Ins Co	27998	CT	\$536	0.36%	\$513	\$159	30.99%
40	Axis Ins Co	37273	IL	\$429	0.29%	\$401	\$70	17.35%
	All 67 Other Companies			\$3,701	2.48%	\$3,480	(\$594)	(17.07)%
	Totals (Loss Ratio is average)			\$149,495	100.00%	\$145,113	\$82,077	56.56%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Other Liability - 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	\$31,763	9.17%	\$30,277	\$26,281	86.80%
2	Continental Cas Co	20443	IL	\$30,485	8.80%	\$28,088	\$6,705	23.87%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$20,093	5.80%	\$20,731	\$27,993	135.03%
4	XL Specialty Ins Co	37885	DE	\$14,817	4.28%	\$13,032	\$11,157	85.61%
5	Federal Ins Co	20281	IN	\$13,928	4.02%	\$13,889	\$9,505	68.43%
6	Philadelphia Ind Ins Co	18058	PA	\$11,505	3.32%	\$11,796	\$5,853	49.61%
7	Ace Amer Ins Co	22667	PA	\$10,127	2.92%	\$10,127	\$3,983	39.33%
8	Hanover Ins Co	22292	NH	\$9,617	2.78%	\$9,956	\$4,920	49.41%
9	Berklev Ins Co	32603	DE	\$7,852	2.27%	\$6,051	\$539	8.91%
10	Arch Ins Co	11150	MO	\$7,765	2.24%	\$7,076	\$1,868	26.40%
11	Zurich Amer Ins Co	16535	NY	\$7,567	2.18%	\$5,896	\$2,626	44.54%
12	Scottsdale Ind Co	15580	OH	\$7,423	2.14%	\$6,856	\$5,166	75.35%
13	Endurance Amer Ins Co	10641	DE	\$7,225	2.09%	\$4,797	(\$5,365)	(111.84)%
14	Attorneys Liab Assur Society Ltd	15445	VT	\$7,161	2.07%	\$7,161	(\$833)	(11.63)%
15	Axis Ins Co	37273	IL	\$6,662	1.92%	\$5,820	\$2,318	39.82%
16	Beazley Ins Co Inc	37540	CT	\$6,147	1.77%	\$5,868	\$9,559	162.89%
17	Great Amer Ins Co	16691	OH	\$6,091	1.76%	\$6,001	\$1,557	25.95%
18	Navigators Ins Co	42307	NY	\$5,813	1.68%	\$5,291	\$4,050	76.54%
19	Old Republic Ins Co	24147	PA	\$5,692	1.64%	\$5,671	\$3,952	69.68%
20	Starr Surplus Lines Ins Co	13604	TX	\$5,373	1.55%	\$5,422	\$1,551	28.60%
21	QBE Ins Corp	39217	PA	\$5,364	1.55%	\$4,816	\$3,410	70.82%
22	RSUI Ind Co	22314	NH	\$5,116	1.48%	\$3,739	\$2,328	62.25%
23	United States Liab Ins Co	25895	PA	\$4,613	1.33%	\$4,819	\$997	20.69%
24	Markel Amer Ins Co	28932	VA	\$4,550	1.31%	\$4,120	\$798	19.36%
25	Hiscox Ins Co Inc	10200	IL	\$4,451	1.29%	\$4,225	\$682	16.13%
26	Allianz Global Risks US Ins Co	35300	IL	\$4,217	1.22%	\$3,974	\$5,301	133.38%
27	Argonaut Ins Co	19801	IL	\$4,062	1.17%	\$4,047	\$2,128	52.60%
28	Twin City Fire Ins Co Co	29459	IN	\$3,903	1.13%	\$3,753	\$2,456	65.44%
29	Starr Ind & Liab Co	38318	TX	\$3,754	1.08%	\$3,427	\$2,099	61.25%
30	Hudson Ins Co	25054	DE	\$3,700	1.07%	\$2,963	\$913	30.82%
31	Atlantic Specialty Ins Co	27154	NY	\$3,455	1.00%	\$2,878	\$866	30.10%
32	RLI Ins Co	13056	IL	\$3,408	0.98%	\$2,722	\$6,429	236.21%
33	Westchester Fire Ins Co	10030	PA	\$3,356	0.97%	\$3,167	\$2,397	75.70%
34	Freedom Specialty Ins Co	22209	OH	\$3,267	0.94%	\$3,036	\$1,942	63.99%
35	ALPS Prop & Cas Ins Co	32450	MT	\$3,231	0.93%	\$2,294	\$661	28.79%
36	Greenwich Ins Co	22322	DE	\$2,971	0.86%	\$2,723	\$178	6.53%
37	Berkshire Hathaway Specialty Ins Co	22276	NE	\$2,578	0.74%	\$2,207	\$1,659	75.18%
38	Everest Natl Ins Co	10120	DE	\$2,533	0.73%	\$2,182	\$1,561	71.55%
39	Hartford Fire Ins Co	19682	CT	\$2,531	0.73%	\$2,150	\$578	26.88%
40	US Specialty Ins Co	29599	TX	\$2,249	0.65%	\$2,000	\$1,307	65.37%
	All 224 Other Companies			\$49,914	14.41%	\$45,864	\$14,015	30.56%
	Totals (Loss Ratio is average)			\$346,326	100.00%	\$320,910	\$176,089	54.87%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Other Liability - Occurrence

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	American Bankers Ins Co Of FL	10111	FL	\$35,164	5.08%	\$37,511	\$22,412	59.75%
2	State Farm Fire & Cas Co	25143	IL	\$26,755	3.86%	\$25,734	\$17,096	66.43%
3	Ohio Cas Ins Co	24074	NH	\$26,535	3.83%	\$25,567	\$22,515	88.06%
4	Safeco Ins Co Of Amer	24740	NH	\$25,994	3.75%	\$25,024	\$28,184	112.63%
5	Ace Amer Ins Co	22667	PA	\$21,182	3.06%	\$20,850	\$8,236	39.50%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$20,361	2.94%	\$19,697	\$9,402	47.74%
7	Hudson Ins Co	25054	DE	\$19,217	2.78%	\$16,973	\$9	0.05%
8	Continental Ins Co	35289	PA	\$15,762	2.28%	\$14,496	\$21,470	148.11%
9	Allstate Ind Co	19240	IL	\$15,397	2.22%	\$14,991	\$5,594	37.31%
10	Zurich Amer Ins Co	16535	NY	\$13,650	1.97%	\$14,839	\$2,375	16.01%
11	National Union Fire Ins Co Of Pitts	19445	PA	\$12,701	1.83%	\$10,625	\$2,766	26.03%
12	Titan Ins Co Inc RRG	11153	SC	\$12,685	1.83%	\$6,570	\$2,615	39.80%
13	Federal Ins Co	20281	IN	\$11,559	1.67%	\$10,275	\$7,188	69.96%
14	Farmers Ins Exch	21652	CA	\$11,164	1.61%	\$10,846	\$8,731	80.50%
15	Cumis Ins Societv Inc	10847	IA	\$11,092	1.60%	\$10,988	\$6,924	63.01%
16	Federated Mut Ins Co	13935	MN	\$10,564	1.53%	\$9,577	\$10,854	113.33%
17	Tovota Motor Ins Co	37621	IA	\$9,075	1.31%	\$8,472	\$2,138	25.24%
18	Western Natl Mut Ins Co	15377	MN	\$9,024	1.30%	\$8,009	\$3,279	40.94%
19	Liberty Mut Fire Ins Co	23035	WI	\$8,863	1.28%	\$7,985	\$6,587	82.49%
20	Allied World Natl Assur Co	10690	NH	\$8,385	1.21%	\$8,857	\$5,591	63.13%
21	Philadelphia Ind Ins Co	18058	PA	\$8,362	1.21%	\$8,704	\$5,947	68.33%
22	Pemco Mut Ins Co	24341	WA	\$8,321	1.20%	\$8,056	\$2,569	31.89%
23	Developers Surety & Ind Co	12718	CA	\$8,150	1.18%	\$8,126	\$1,068	13.14%
24	American Guar & Liab Ins	26247	NY	\$7,566	1.09%	\$6,875	\$16,193	235.55%
25	United Serv Automobile Assn	25941	TX	\$7,155	1.03%	\$6,924	\$3,576	51.64%
26	Navigators Ins Co	42307	NY	\$7,014	1.01%	\$7,080	(\$485)	(6.85)%
27	Alaska Natl Ins Co	38733	AK	\$6,869	0.99%	\$5,830	\$2,941	50.45%
28	Securian Cas Co	10054	MN	\$6,856	0.99%	\$6,814	\$1,955	28.69%
29	Mutual Of Enumclaw Ins Co	14761	OR	\$6,835	0.99%	\$6,490	\$1,122	17.29%
30	Ohio Security Ins Co	24082	NH	\$6,547	0.95%	\$6,506	\$2,441	37.52%
31	Liberty Ins Corp	42404	IL	\$5,764	0.83%	\$5,761	\$5,983	103.85%
32	Security Natl Ins Co	19879	DE	\$5,678	0.82%	\$4,592	\$45	0.99%
33	Ace Prop & Cas Ins Co	20699	PA	\$5,285	0.76%	\$5,232	\$5,269	100.71%
34	Firemans Fund Ins Co	21873	CA	\$4,984	0.72%	\$4,467	\$19,557	437.85%
35	Virginia Surety Co Inc	40827	IL	\$4,982	0.72%	\$3,546	\$2,358	66.50%
36	The Cincinnati Ins Co	10677	OH	\$4,935	0.71%	\$4,406	\$260	5.91%
37	Caterpillar Ins Co	11255	MO	\$4,748	0.69%	\$3,863	\$2,086	54.00%
38	Starr Ind & Liab Co	38318	TX	\$4,564	0.66%	\$4,426	\$5,320	120.19%
39	Great Amer Ins Co	16691	OH	\$4,378	0.63%	\$4,038	\$1,621	40.16%
40	RSUI Ind Co	22314	NH	\$4,285	0.62%	\$3,878	\$295	7.60%
	All 405 Other Companies			\$243,917	35.23%	\$235,234	\$164,581	69.96%
	Totals (Loss Ratio is average)			\$692,327	100.00%	\$658,733	\$438,670	66.59%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Private Crop

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Rural Comm Ins Co	39039	MN	\$6,934	55.88%	\$6,934	\$2,555	36.85%
2	Producers Agriculture Ins Co	34312	TX	\$2,992	24.11%	\$3,016	\$1,263	41.89%
3	NAU Country Ins Co	25240	MN	\$1,490	12.01%	\$1,493	\$681	45.61%
4	Ace Prop & Cas Ins Co	20699	PA	\$1,442	11.62%	\$1,442	\$1,007	69.86%
5	Great Amer Ins Co	16691	OH	\$1,304	10.51%	\$1,306	\$1,030	78.80%
6	American Agri Business Ins Co	12548	TX	\$718	5.79%	\$741	(\$32)	(4.28)%
7	Hudson Ins Co	25054	DE	\$328	2.64%	\$328	\$173	52.79%
8	Aari Gen Ins Co	42757	IA	\$179	1.44%	\$179	\$334	186.64%
9	State Farm Fire & Cas Co	25143	IL	\$117	0.95%	\$115	\$50	43.28%
10	FMH Aq Risk Ins Co	36781	IA	\$4	0.03%	\$4	\$0	0.00%
11	Great Amer Alliance Ins Co	26832	OH	\$0	0.00%	\$0	\$5	0.00%
12	Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$0	\$12	0.00%
All	2 Other Companies			(\$3,100)	(24.98)%	(\$3,100)	(\$248)	0.00%
Totals (Loss Ratio is average)				\$12,408	100.00%	\$12,458	\$6,831	54.83%

(1)Excluding all Loss Adjustment Expenses (LAE)

## Office of Insurance Commissioner

## 2020 Washington Market Share and Loss Ratio

## Line of Business: Property and Casualty Totals

All Dollars in Thousands

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$786,134	6.08%	\$807,465	\$436,956	54.11%
2	State Farm Fire & Cas Co	25143	IL	\$549,131	4.25%	\$532,945	\$234,611	44.02%
3	Progressive Direct Ins Co	16322	OH	\$471,859	3.65%	\$457,414	\$211,395	46.22%
4	Pemco Mut Ins Co	24341	WA	\$413,786	3.20%	\$415,506	\$234,222	56.37%
5	First Natl Ins Co Of Amer	24724	NH	\$358,926	2.78%	\$363,177	\$199,467	54.92%
6	Allstate Fire & Cas Ins Co	29688	IL	\$339,622	2.63%	\$336,281	\$168,416	50.08%
7	Safeco Ins Co Of Amer	24740	NH	\$282,213	2.18%	\$276,432	\$165,477	59.86%
8	Progressive Cas Ins Co	24260	OH	\$270,108	2.09%	\$262,165	\$122,051	46.55%
9	United Serv Automobile Assn	25941	TX	\$265,078	2.05%	\$263,097	\$146,735	55.77%
10	Farmers Ins Co Of WA	21644	WA	\$254,371	1.97%	\$262,666	\$113,968	43.39%
11	GEICO Advantage Ins Co	14138	NE	\$253,490	1.96%	\$249,920	\$156,508	62.62%
12	USAA Cas Ins Co	25968	TX	\$243,963	1.89%	\$240,307	\$116,407	48.44%
13	Mutual Of Enumclaw Ins Co	14761	OR	\$192,687	1.49%	\$188,758	\$103,638	54.91%
14	Ohio Security Ins Co	24082	NH	\$185,116	1.43%	\$181,759	\$90,998	50.07%
15	Mid Century Ins Co	21687	CA	\$153,579	1.19%	\$158,908	\$83,391	52.48%
16	American Family Ins Co	10386	WI	\$143,017	1.11%	\$136,612	\$73,643	53.91%
17	USAA Gen Ind Co	18600	TX	\$141,921	1.10%	\$139,382	\$74,855	53.70%
18	Allstate Ins Co	19232	IL	\$138,773	1.07%	\$139,837	\$82,452	58.96%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$137,669	1.06%	\$144,186	\$57,320	39.75%
20	GEICO Choice Ins Co	14139	NE	\$135,338	1.05%	\$133,795	\$81,728	61.08%
21	Foremost Ins Co Grand Rapids MI	11185	MI	\$132,302	1.02%	\$125,704	\$58,915	46.87%
22	Continental Cas Co	20443	IL	\$117,459	0.91%	\$114,109	\$90,499	79.31%
23	Safeco Ins Co Of IL	39012	IL	\$108,129	0.84%	\$111,624	\$55,364	49.60%
24	Truck Ins Exch	21709	CA	\$107,637	0.83%	\$97,017	\$53,265	54.90%
25	Allstate Prop & Cas Ins Co	17230	IL	\$107,406	0.83%	\$110,689	\$60,835	54.96%
26	United Financial Cas Co	11770	OH	\$106,675	0.83%	\$100,897	\$45,973	45.56%
27	Standard Fire Ins Co	19070	CT	\$104,385	0.81%	\$98,110	\$50,442	51.41%
28	Geico Gen Ins Co	35882	NE	\$104,171	0.81%	\$109,585	\$58,624	53.50%
29	Allstate Ind Co	19240	IL	\$100,305	0.78%	\$100,890	\$55,081	54.60%
30	Ace Amer Ins Co	22667	PA	\$97,415	0.75%	\$91,957	\$45,013	48.95%
31	American Family Mut Ins Co SI	19275	WI	\$94,713	0.73%	\$102,795	\$34,847	33.90%
32	Country Mut Ins Co	20990	IL	\$92,563	0.72%	\$91,383	\$55,851	61.12%
33	Garrison Prop & Cas Ins Co	21253	TX	\$92,075	0.71%	\$88,677	\$51,673	58.27%
34	Zurich Amer Ins Co	16535	NY	\$91,624	0.71%	\$87,939	\$40,885	46.49%
35	Philadelphia Ind Ins Co	18058	PA	\$89,851	0.69%	\$89,131	\$44,402	49.82%
36	Liberty Mut Fire Ins Co	23035	WI	\$82,790	0.64%	\$89,100	\$35,805	40.19%
37	Physicians Ins A Mut Co	40738	WA	\$82,761	0.64%	\$82,239	\$52,534	63.88%
38	American Family Connect Prop & Cas I	29068	WI	\$82,683	0.64%	\$81,863	\$55,459	67.75%
39	Travelers Prop Cas Co Of Amer	25674	CT	\$80,781	0.62%	\$76,433	\$26,493	34.66%
40	Integon Natl Ins Co	29742	NC	\$79,503	0.61%	\$79,591	\$34,391	43.21%
	All 699 Other Companies			\$5,256,321	40.66%	\$5,154,477	\$2,974,792	51.97%
	Totals			\$12,928,329	100.00%	\$12,774,825	\$6,935,380	54.29%

(1) Excluding all Loss Adjustment Expenses (LAE)



State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Products Liability

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	Ohio Security Ins Co	24082	NH	\$3,720	10.20%	\$3,460	\$1,151	33.25%
2	Federal Ins Co	20281	IN	\$3,270	8.97%	\$2,729	\$991	36.31%
3	American Guar & Liab Ins	26247	NY	\$2,524	6.92%	\$1,860	\$1,062	57.10%
4	Western Natl Mut Ins Co	15377	MN	\$2,350	6.45%	\$2,103	\$268	12.76%
5	Starr Surplus Lines Ins Co	13604	TX	\$1,496	4.10%	\$1,526	(\$396)	(25.94)%
6	Zurich Amer Ins Co	16535	NY	\$1,484	4.07%	\$1,715	(\$348)	(20.28)%
7	Penn Millers Ins Co	14982	PA	\$1,018	2.79%	\$997	\$197	19.76%
8	Western Natl Assur Co	24465	MN	\$1,006	2.76%	\$882	\$1,423	161.24%
9	Liberty Mut Fire Ins Co	23035	WI	\$990	2.71%	\$675	\$336	49.80%
10	Starr Ind & Liab Co	38318	TX	\$881	2.42%	\$841	(\$558)	(66.37)%
11	Continental Cas Co	20443	IL	\$868	2.38%	\$753	\$936	124.23%
12	Great Northern Ins Co	20303	IN	\$844	2.32%	\$869	\$123	14.16%
13	Federated Mut Ins Co	13935	MN	\$756	2.07%	\$717	\$324	45.19%
14	Ace Prop & Cas Ins Co	20699	PA	\$756	2.07%	\$734	\$1,283	174.90%
15	Ace Amer Ins Co	22667	PA	\$746	2.05%	\$667	(\$10)	(1.53)%
16	Travelers Prop Cas Co Of Amer	25674	CT	\$711	1.95%	\$696	\$219	31.46%
17	Nationwide Aqribusiness Ins Co	28223	IA	\$683	1.87%	\$651	\$115	17.72%
18	Sentry Ins A Mut Co	24988	WI	\$666	1.83%	\$672	\$822	122.33%
19	Travelers Ind Co	25658	CT	\$579	1.59%	\$654	\$206	31.52%
20	Allianz Global Risks US Ins Co	35300	IL	\$565	1.55%	\$485	\$126	25.96%
21	Hartford Fire Ins Co	19682	CT	\$553	1.52%	\$1,001	\$1,632	163.05%
22	Middlesex Ins Co	23434	WI	\$524	1.44%	\$243	\$131	53.99%
23	Liberty Ins Corp	42404	IL	\$481	1.32%	\$418	\$144	34.54%
24	Wesco Ins Co	25011	DE	\$474	1.30%	\$1,684	\$512	30.38%
25	The Cincinnati Ins Co	10677	OH	\$430	1.18%	\$455	(\$15)	(3.21)%
26	Ohio Cas Ins Co	24074	NH	\$420	1.15%	\$408	\$130	31.87%
27	Continental Ins Co	35289	PA	\$413	1.13%	\$211	(\$217)	(102.84)%
28	Pennsylvania Lumbermens Mut Ins	14974	PA	\$365	1.00%	\$365	(\$427)	(116.98)%
29	Everest Natl Ins Co	10120	DE	\$359	0.98%	\$310	\$136	43.92%
30	Liberty Mut Ins Co	23043	MA	\$335	0.92%	\$420	\$165	39.30%
31	Twin City Fire Ins Co Co	29459	IN	\$324	0.89%	\$547	\$44	8.09%
32	Great Amer Assur Co	26344	OH	\$315	0.86%	\$217	\$86	39.56%
33	Continental Heritage Ins Co	39551	FL	\$274	0.75%	(\$86)	(\$18)	21.00%
34	Generali Us Branch	11231	NY	\$274	0.75%	\$298	\$106	35.56%
35	Charter Oak Fire Ins Co	25615	CT	\$255	0.70%	\$250	(\$9)	(3.47)%
36	Hanover Ins Co	22292	NH	\$233	0.64%	\$240	\$850	354.01%
37	Nationwide Mut Ins Co	23787	OH	\$207	0.57%	\$237	\$602	254.37%
38	American Fire & Cas Co	24066	NH	\$202	0.55%	\$188	\$671	357.38%
39	Zurich Amer Ins Co Of IL	27855	IL	\$182	0.50%	\$211	\$26	12.34%
40	Sentry Select Ins Co	21180	WI	\$180	0.49%	\$205	\$46	22.25%
	All 172 Other Companies			\$3,744	10.27%	\$4,264	\$10,038	235.40%
	Totals (Loss Ratio is average)			\$36,456	100.00%	\$35,773	\$22,903	64.03%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Surety

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Travelers Cas & Surety Co Of Amer	31194	CT	\$26,983	15.71%	\$33,132	\$3,175	9.58%
2	Liberty Mut Ins Co	23043	MA	\$23,884	13.90%	\$25,898	\$44,571	172.10%
3	Fidelity & Deposit Co Of MD	39306	IL	\$13,929	8.11%	\$16,957	\$1,076	6.35%
4	Western Surety Co	13188	SD	\$12,840	7.47%	\$12,401	\$1,500	12.09%
5	Ohio Cas Ins Co	24074	NH	\$6,520	3.80%	\$5,785	\$665	11.50%
6	Philadelphia Ind Ins Co	18058	PA	\$4,388	2.55%	\$4,300	\$311	7.23%
7	North Amer Specialtv Ins Co	29874	NH	\$4,323	2.52%	\$4,452	\$722	16.23%
8	Federal Ins Co	20281	IN	\$3,860	2.25%	\$6,421	\$210	3.27%
9	Berklev Ins Co	32603	DE	\$3,712	2.16%	\$3,587	(\$305)	(8.50)%
10	Travelers Cas & Surety Co	19038	CT	\$3,511	2.04%	\$2,402	\$222	9.25%
11	Contractors Bonding & Ins Co	37206	IL	\$3,448	2.01%	\$3,511	(\$60)	(1.70)%
12	Hartford Fire Ins Co	19682	CT	\$3,312	1.93%	\$2,986	\$3,745	125.41%
13	Lexon Ins Co	13307	TX	\$3,306	1.92%	\$3,155	\$53	1.68%
14	Merchants Bonding Co a Mut	14494	IA	\$3,302	1.92%	\$3,197	\$44	1.37%
15	RLI Ins Co	13056	IL	\$3,275	1.91%	\$3,048	(\$437)	(14.34)%
16	Merchants Natl Bonding Inc	11595	IA	\$2,760	1.61%	\$2,558	\$33	1.28%
17	Navigators Ins Co	42307	NY	\$2,723	1.59%	\$1,744	\$214	12.28%
18	American Contractors Ind Co	10216	CA	\$2,677	1.56%	\$2,900	(\$702)	(24.21)%
19	Great Amer Ins Co	16691	OH	\$2,575	1.50%	\$2,755	\$213	7.72%
20	Westchester Fire Ins Co	10030	PA	\$2,494	1.45%	\$2,421	\$835	34.50%
21	Old Republic Surety Co	40444	WI	\$2,208	1.29%	\$2,009	\$12	0.61%
22	Harco Natl Ins Co	26433	IL	\$2,206	1.28%	\$1,245	\$204	16.41%
23	Nationwide Mut Ins Co	23787	OH	\$2,148	1.25%	\$1,985	\$82	4.13%
24	Suretec Ins Co	10916	TX	\$1,977	1.15%	\$1,576	\$68	4.30%
25	Hartford Accident & Ind Co	22357	CT	\$1,929	1.12%	\$1,400	\$32	2.26%
26	Arch Ins Co	11150	MO	\$1,661	0.97%	\$1,243	\$114	9.20%
27	Atlantic Specialty Ins Co	27154	NY	\$1,415	0.82%	\$1,274	\$102	8.03%
28	Continental Ins Co	35289	PA	\$1,331	0.78%	\$1,606	\$85	5.29%
29	International Fidelity Ins Co	11592	NJ	\$1,290	0.75%	\$2,548	\$3,320	130.31%
30	Argonaut Ins Co	19801	IL	\$1,248	0.73%	\$1,587	(\$142)	(8.95)%
31	Euler Hermes N Amer Ins Co	20516	MD	\$1,196	0.70%	\$1,012	\$588	58.10%
32	Hanover Ins Co	22292	NH	\$1,188	0.69%	\$1,485	\$109	7.34%
33	Guarantee Co Of N Amer USA	36650	MI	\$1,180	0.69%	\$1,394	\$251	18.02%
34	United States Fire Ins Co	21113	DE	\$1,073	0.62%	\$1,129	\$216	19.13%
35	The Cincinnati Ins Co	10677	OH	\$1,048	0.61%	\$1,098	(\$32)	(2.92)%
36	Everest Reins Co	26921	DE	\$1,029	0.60%	\$1,111	\$196	17.65%
37	Continental Cas Co	20443	IL	\$937	0.55%	\$700	\$19	2.66%
38	Safeco Ins Co Of Amer	24740	NH	\$866	0.50%	\$909	\$74	8.16%
39	Employers Mut Cas Co	21415	IA	\$845	0.49%	\$906	(\$450)	(49.65)%
40	Platte River Ins Co	18619	NE	\$825	0.48%	\$666	\$105	15.84%
	All 121 Other Companies			\$10,352	6.03%	\$14,416	\$3,292	22.84%
	Totals (Loss Ratio is average)			\$171,774	100.00%	\$184,910	\$64,331	34.79%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Title

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	First Amer Title Ins Co	50814	NE	\$140,444	27.22%	\$136,622	\$5,392	3.95%
2	Chicago Title Ins Co	50229	FL	\$110,141	21.34%	\$108,241	\$2,183	2.02%
3	Old Republic Natl Title Ins Co	50520	FL	\$55,578	10.77%	\$55,200	\$768	1.39%
4	Fidelity Natl Title Ins Co	51586	FL	\$45,385	8.79%	\$44,525	\$990	2.22%
5	Stewart Title Guar Co	50121	TX	\$38,202	7.40%	\$38,927	\$1,764	4.53%
6	WFG Natl Title Ins Co	51152	SC	\$36,042	6.98%	\$33,329	\$259	0.78%
7	Commonwealth Land Title Ins Co	50083	FL	\$33,539	6.50%	\$32,539	\$927	2.85%
8	Title Resources Guar Co	50016	TX	\$29,344	5.69%	\$28,237	\$285	1.01%
9	National Title Ins Of NY Inc	51020	NY	\$12,352	2.39%	\$11,365	(\$6)	(0.05)%
10	Westcor Land Title Ins Co	50050	SC	\$11,015	2.13%	\$10,441	\$85	0.81%
11	North Amer Title Ins Co	50130	PR	\$3,994	0.77%	\$3,881	\$68	1.76%
	All 1 Other Companies			\$0	0.00%	\$0	\$0	2.53%
Totals				\$516,037	100.00%	\$503,308	\$12,717	2.53%

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

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Warranty

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Dealers Assur Co	16705	OH	\$19,327	29.06%	\$12,612	\$8,480	67.23%
2	Protective Prop & Cas Ins Co	35769	MO	\$10,992	16.53%	\$8,424	\$3,952	46.91%
3	Continental Ins Co	35289	PA	\$10,767	16.19%	\$7,135	\$5,255	73.65%
4	Wesco Ins Co	25011	DE	\$10,065	15.13%	\$6,907	\$2,833	41.02%
5	Universal Underwriters Ins Co	41181	IL	\$8,560	12.87%	\$10,178	\$4,923	48.38%
6	National Cas Co	11991	OH	\$2,262	3.40%	\$2,258	\$772	34.21%
7	Old Republic Ins Co	24147	PA	\$1,764	2.65%	\$2,294	\$471	20.52%
8	American Bankers Ins Co Of FL	10111	FL	\$1,048	1.58%	\$1,145	\$962	84.02%
9	Continental Cas Co	20443	IL	\$767	1.15%	\$110	\$138	125.19%
10	American Mercurv Ins Co	16810	OK	\$377	0.57%	\$338	\$217	64.41%
11	Technology Ins Co Inc	42376	DE	\$291	0.44%	\$62	\$59	94.53%
12	Starr Ind & Liab Co	38318	TX	\$128	0.19%	\$349	\$129	36.82%
13	Lyndon Southern Ins Co	10051	DE	\$96	0.14%	\$70	\$50	71.02%
14	Heritage Ind Co	39527	CA	\$29	0.04%	\$480	\$210	43.88%
15	Evergreen Natl Ind Co	12750	OH	\$12	0.02%	\$16	\$0	0.00%
16	MIC Prop & Cas Ins Corp	38601	MI	\$7	0.01%	\$8	\$1	11.29%
17	Great Amer Assur Co	26344	OH	\$6	0.01%	\$14	\$7	49.26%
18	Courtesy Ins Co	26492	FL	\$5	0.01%	\$18	\$5	25.84%
19	Great Amer Ins Co	16691	OH	\$2	0.00%	\$18	\$20	114.84%
20	Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$0	\$105	0.00%
21	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$3	0.00%
22	First Colonial Ins Co	29980	FL	\$0	0.00%	\$15	\$5	33.95%
	All 2 Other Companies			\$0	0.00%	\$0	\$0	(19.10)%
Totals (Loss Ratio is average)				\$66,504	100.00%	\$52,451	\$28,597	54.52%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington  
Office of Insurance Commissioner  
2020 Washington Market Share and Loss Ratio  
Line of Business: Workers Compensation

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	Alaska Natl Ins Co	38733	AK	\$5,225	22.64%	\$5,431	(\$508)	(9.35)%
2	Twin City Fire Ins Co Co	29459	IN	\$2,778	12.04%	\$2,253	\$1,004	44.55%
3	New Hampshire Ins Co	23841	IL	\$1,878	8.14%	\$1,113	(\$121)	(10.87)%
4	Red Shield Ins Co	41580	WA	\$1,550	6.72%	\$1,550	(\$115)	(7.43)%
5	American Zurich Ins Co	40142	IL	\$1,533	6.64%	\$1,509	\$70	4.64%
6	Zurich Amer Ins Co	16535	NY	\$1,170	5.07%	\$1,140	(\$892)	(78.21)%
7	Liberty Ins Corp	42404	IL	\$1,031	4.47%	\$1,022	(\$30)	(2.91)%
8	Sentinel Ins Co Ltd	11000	CT	\$888	3.85%	\$916	\$77	8.40%
9	Starnet Ins Co	40045	IA	\$652	2.82%	\$531	\$95	17.94%
10	StarStone Natl Ins Co	25496	DE	\$491	2.13%	\$937	\$116	12.42%
11	LM Ins Corp	33600	IL	\$488	2.11%	\$492	\$16	3.19%
12	Liberty Mut Fire Ins Co	23035	WI	\$466	2.02%	\$492	\$131	26.66%
13	Everest Premier Ins Co	16045	DE	\$447	1.94%	\$409	\$142	34.86%
14	Sentry Cas Co	28460	WI	\$318	1.38%	\$303	(\$44)	(14.48)%
15	Berkley Natl Ins Co	38911	IA	\$307	1.33%	\$275	(\$3)	(1.26)%
16	Clear Spring Prop & Cas Co	15563	TX	\$298	1.29%	\$236	\$0	0.00%
17	Employers Ins Co of Wausau	21458	WI	\$298	1.29%	\$284	\$112	39.31%
18	Hartford Fire Ins Co	19682	CT	\$239	1.04%	\$152	\$41	27.31%
19	Hartford Underwriters Ins Co	30104	CT	\$225	0.98%	\$117	\$37	31.81%
20	Federal Ins Co	20281	IN	\$193	0.84%	\$228	(\$122)	(53.76)%
21	Everest Natl Ins Co	10120	DE	\$181	0.79%	\$168	\$2	0.90%
22	Starr Ind & Liab Co	38318	TX	\$176	0.76%	\$159	\$55	34.30%
23	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$146	0.63%	\$141	\$14	9.98%
24	Hartford Cas Ins Co	29424	IN	\$122	0.53%	\$117	\$13	11.35%
25	Chubb Ind Ins Co	12777	NY	\$114	0.50%	\$124	(\$4)	(3.26)%
26	Berkshire Hathaway Homestate Ins Co	20044	NE	\$99	0.43%	\$113	\$20	18.04%
27	First Liberty Ins Corp	33588	IL	\$96	0.41%	\$91	\$127	139.68%
28	Praetorian Ins Co	37257	PA	\$95	0.41%	\$93	(\$7)	(6.99)%
29	XL Specialty Ins Co	37885	DE	\$93	0.41%	\$88	\$0	0.00%
30	Atlantic Specialty Ins Co	27154	NY	\$81	0.35%	\$92	(\$9)	(9.70)%
31	Electric Ins Co	21261	MA	\$76	0.33%	\$76	\$0	0.00%
32	Mitsui Sumitomo Ins USA Inc	22551	NY	\$75	0.32%	\$73	\$7	9.70%
33	Trans Pacific Ins Co	41238	NY	\$74	0.32%	\$56	\$155	279.20%
34	American Automobile Ins Co	21849	MO	\$73	0.32%	\$96	\$15	16.09%
35	Sentry Ins A Mut Co	24988	WI	\$70	0.30%	\$50	(\$3)	(6.27)%
36	Zurich Amer Ins Co Of IL	27855	IL	\$69	0.30%	\$53	(\$4)	(7.65)%
37	California Ins Co	38865	CA	\$69	0.30%	\$69	(\$1)	(1.52)%
38	Ace Amer Ins Co	22667	PA	\$60	0.26%	\$109	\$107	98.40%
39	United States Fire Ins Co	21113	DE	\$51	0.22%	\$38	\$0	(1.24)%
40	Crum & Forster Ind Co	31348	DE	\$50	0.22%	\$48	\$14	28.77%
	All 137 Other Companies			\$728	3.16%	\$1,698	(\$705)	(41.49)%
	Totals (Loss Ratio is average)			\$23,075	100.00%	\$22,941	(\$197)	(0.86)%

(1)Excluding all Loss Adjustment Expenses (LAE)