

State of Washington
Office of Insurance Commissioner
2023 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		55.21%	\$1,952	\$981	50.25%	
2	Minnesota Life Ins Co	66168	MN	L&D		22.81%	\$806	\$208	25.81%	
3	CMFG Life Ins Co	62626	IA	L&D		9.25%	\$327	\$254	77.50%	
4	Life Of The South Ins Co	97691	GA	L&D		6.80%	\$241	\$0	0.00%	
5	Plateau Ins Co	97152	TN	L&D		2.04%	\$72	\$17	24.11%	
6	American Natl Ins Co	60739	TX	L&D		1.67%	\$59	\$0	0.52%	
7	Central States H & L Co Of Omaha	61751	NE	L&D		1.64%	\$58	\$13	22.44%	
8	Securian Life Ins Co	93742	MN	L&D		0.40%	\$14	\$0	0.00%	
9	Transamerica Life Ins Co	86231	IA	L&D		0.09%	\$3	\$0	0.00%	
10	Central States Ind Co Of Omaha	34274	NE	P&C	\$1	0.04%	\$1	\$0	0.00%	
11	Revol One Ins Co	93777	MI	L&D		0.03%	\$1	\$7	558.65%	
	All 3 Other Companies				\$0	0.00%	\$0	\$0	(10.50)%	
Totals (Loss Ratio is average)(4)					\$1	100.00%	\$3,535	\$1,480	41.86%	

(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.

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Office of Insurance Commissioner
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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	\$2,052,566	27.81%	\$2,042,464	\$1,711,723	83.81%	298,867
2	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,382,173	18.86%	\$1,385,185	\$1,225,393	88.46%	222,947
3	Regence BlueShield	53902	WA	HCSC	\$1,234,115	16.81%	\$1,234,361	\$1,008,177	81.68%	193,169
4	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$864,944	11.76%	\$863,728	\$813,477	94.18%	118,282
5	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$352,358	4.80%	\$352,358	\$308,188	87.46%	53,851
6	Aetna Life Ins Co	60054	CT	L&D		4.46%	\$327,299	\$264,822	80.91%	56,075
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$310,886	4.23%	\$310,546	\$259,309	83.50%	53,507
8	UnitedHealthcare Ins Co	79413	CT	L&D		2.97%	\$218,122	\$187,688	86.05%	23,777
9	Cigna Hlth & Life Ins Co	67369	CT	L&D		2.91%	\$213,853	\$158,056	73.91%	
10	Regence BCBS of OR	54933	OR	HCSC	\$128,583	1.75%	\$128,583	\$111,456	86.68%	18,884
11	Asuris NW Hlth	47350	WA	HCSC	\$96,071	1.32%	\$96,675	\$83,849	86.73%	16,265
12	Pacificsource Hlth Plans	54976	OR	HCSC	\$36,237	0.49%	\$36,237	\$32,825	90.58%	6,283
13	Lifewise Assur Co	94188	WA	L&D	\$32,682	0.45%	\$32,688	\$26,790	81.95%	5,291
14	Timber Products Manufacturers Trust	12239	WA	MEWA	\$30,269	0.41%	\$30,269	\$29,526	97.55%	4,670
15	QBE Ins Corp	39217	PA	P&C	\$20,688	0.27%	\$20,188	\$18,118	89.75%	
16	Providence Hlth Plan	95005	OR	HMO	\$14,282	0.19%	\$14,282	\$14,607	102.27%	1,993
17	Community Hlth Plan of WA	47049	WA	HCSC	\$12,692	0.17%	\$12,692	\$10,106	79.63%	5,818
18	Premera Blue Cross HMO	17268	WA	HMO	\$6,763	0.09%	\$6,763	\$6,916	102.27%	1,928
19	State Farm Mut Auto Ins Co	25178	IL	P&C	\$6,537	0.09%	\$6,537	\$5,553	84.95%	
20	SiriusPoint Amer Ins Co	38776	NY	P&C	\$4,426	0.07%	\$4,876	\$3,895	79.89%	
21	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$4,559	0.06%	\$4,559	\$3,802	83.39%	739
22	Starr Ind & Liab Co	38318	TX	P&C	\$365	0.01%	\$373	(\$797)	(213.93)%	
23	4 Ever Life Ins Co	80985	IL	L&D		0.00%	\$288	\$42	14.47%	2
24	Fair Amer Ins & Reins Co	35157	NY	P&C	\$240	0.00%	\$240	\$8	3.40%	
25	Obsidian Ins Co	35602	OH	P&C	\$385	0.00%	\$146	\$37	25.17%	
26	United States Life Ins Co in the Cit	70106	NY	L&D		0.00%	\$102	\$5	4.53%	153
27	Country Life Ins Co	62553	IL	L&D		0.00%	\$58	\$53	90.98%	
28	Beazley Ins Co Inc	37540	CT	P&C	\$46	0.00%	\$46	\$3	6.67%	
29	USAA Life Ins Co	69663	TX	L&D		0.00%	\$42	\$0	0.00%	256
30	Aegis Security Ins Co	33898	PA	P&C	\$1	0.00%	\$20	\$0	0.00%	
31	Connecticut Gen Life Ins Co	62308	CT	L&D		0.00%	\$8	\$52	615.24%	
32	Nassau Life & Ann Co	93734	CT	L&D		0.00%	\$4	\$0	0.00%	
33	Nationwide Life Ins Co	66869	OH	L&D		0.00%	\$2	\$1	27.12%	
34	National Benefit Life Ins Co	61409	NY	L&D		0.00%	\$1	\$0	0.00%	7
35	Puritan Life Ins Co of Amer	71390	AZ	L&D		0.00%	\$1	\$0	0.00%	
	All 8 Other Companies				\$0	0.00%	\$0	(\$8)	(2533.87)%	0
Totals (Loss Ratio is average)(4)					\$6,591,866	100.00%	\$7,343,597	\$6,283,672	85.57%	1,082,764

(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
2023 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	\$4,800,501	20.81%	\$4,641,317	\$4,047,815	87.21%	980,577
2	Care Improvement Plus S Central Ins	12567	NE	L&D	\$2,351,236	10.57%	\$2,357,202	\$2,003,966	85.01%	149,210
3	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$1,853,112	8.32%	\$1,855,995	\$1,964,448	105.84%	172,739
4	Community Hlth Plan of WA	47049	WA	HCSC	\$1,428,330	6.40%	\$1,428,330	\$1,274,378	89.22%	299,636
5	Premera Blue Cross	47570	WA	HCSC	\$1,265,130	5.67%	\$1,265,053	\$1,160,932	91.77%	297,273
6	UnitedHealthcare Benefits of TX Inc	95174	TX	HMO	\$1,219,807	5.48%	\$1,221,769	\$1,030,406	84.34%	85,018
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,200,015	5.44%	\$1,214,603	\$1,161,221	95.60%	255,091
8	Wellpoint WA Inc	14073	WA	HMO	\$1,147,938	4.89%	\$1,091,982	\$979,412	89.69%	194,188
9	Regence BlueShield	53902	WA	HCSC	\$1,063,340	4.81%	\$1,073,649	\$965,190	89.90%	306,990
10	Coordinated Care of WA Inc	15352	WA	HCSC	\$997,775	4.47%	\$997,775	\$901,915	90.39%	224,508
11	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$727,281	3.26%	\$727,281	\$609,915	83.86%	48,489
12	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$473,284	2.12%	\$473,284	\$493,649	104.30%	37,882
13	Delta Dental of WA	47341	WA	HCSC	\$463,238	2.10%	\$469,174	\$372,821	79.46%	947,528
14	Humana Ins Co	73288	WI	L&D	\$446,283	2.00%	\$446,283	\$390,328	87.46%	109,147
15	Coordinated Care Corp	95831	IN	HMO	\$293,114	1.31%	\$293,114	\$231,351	78.93%	67,288
16	Aetna Better Hlth of WA Inc	16242	WA	HMO	\$219,904	0.99%	\$219,904	\$207,665	94.43%	23,113
17	Regence BCBS of OR	54933	OR	HCSC	\$198,803	0.89%	\$198,957	\$182,951	91.96%	32,609
18	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$196,129	0.88%	\$196,055	\$161,579	82.42%	17,722
19	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$189,377	0.85%	\$189,377	\$134,649	71.10%	35,923
20	Lifewise Assur Co	94188	WA	L&D	\$179,138	0.80%	\$179,286	\$145,948	81.41%	254,854
21	Humana Medical Plan of UT Inc	12908	UT	HMO	\$133,974	0.60%	\$133,974	\$117,106	87.41%	10,240
22	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$128,785	0.58%	\$128,785	\$115,651	89.80%	12,617
23	WellCare of WA Inc	16571	WA	HMO	\$96,624	0.43%	\$96,624	\$79,044	81.81%	8,520
24	Asuris NW Hlth	47350	WA	HCSC	\$65,048	0.29%	\$65,104	\$55,838	85.77%	24,185
25	Willamette Dental of WA Inc	47050	WA	LHCSC	\$64,993	0.29%	\$64,993	\$59,075	90.89%	131,594
26	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$58,310	0.26%	\$58,310	\$52,271	89.64%	12,367
27	VSP Vision Care Inc	53031	VA	HCSC	\$54,924	0.25%	\$54,924	\$34,113	62.11%	907,069
28	Providence Hlth Assur	15203	OR	HCSC	\$41,690	0.19%	\$41,690	\$28,790	69.06%	3,180
29	UnitedHealthcare of OR Inc	95893	OR	HMO	\$32,026	0.15%	\$34,139	\$29,837	87.40%	5,007
30	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$33,832	0.15%	\$33,916	\$23,094	68.09%	90,630
31	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$31,899	0.14%	\$32,006	\$24,812	77.52%	82,860
32	SilverScript Ins Co	12575	TN	HCSC	\$34,362	0.14%	\$32,000	\$22,131	69.16%	95,365
33	Pacificsource Hlth Plans	54976	OR	HCSC	\$31,840	0.14%	\$31,840	\$31,583	99.19%	4,528
34	All Savers Ins Co	82406	IN	L&D	\$25,953	0.12%	\$25,953	\$27,787	107.06%	8,132
35	Humanadental Ins Co	70580	WI	L&D	\$22,772	0.10%	\$22,765	\$20,209	88.77%	9,042
36	Dentegra Ins Co	73474	DE	L&D	\$21,947	0.10%	\$22,440	\$16,413	73.14%	43,635
37	State Farm Mut Auto Ins Co	25178	IL	P&C	\$21,054	0.09%	\$21,114	\$16,006	75.81%	
38	Aetna Hlth Inc PA Corp	95109	PA	HMO	\$16,902	0.08%	\$17,013	\$14,225	83.61%	1,651
39	WellCare Hlth Ins Co of WA Inc	16570	WA	L&D	\$17,350	0.08%	\$16,841	\$15,472	91.87%	1,333
40	Elixir Ins Co	12747	OH	L&D	\$16,480	0.07%	\$16,480	\$17,350	105.28%	19,460
	All 83 Other Companies				\$96,005	0.44%	\$816,889	\$949,109	116.19%	481,092
	Totals (Loss Ratio is average)(4)				\$21,760,505	100.00%	\$22,308,192	\$20,170,454	90.42%	6,492,292

(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.

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Line of Business: Accident and Health

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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	\$4,800,501	14.57%	\$4,641,317	\$4,047,815	87.21%	980,577
2	Premera Blue Cross	47570	WA	HCSC	\$3,317,696	10.38%	\$3,307,518	\$2,872,655	86.85%	596,140
3	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,235,285	10.17%	\$3,241,180	\$3,189,842	98.42%	395,686
4	Care Improvement Plus S Central Ins	12567	NE	L&D	\$2,351,236	7.40%	\$2,357,202	\$2,003,966	85.01%	149,210
5	Regence BlueShield	53902	WA	HCSC	\$2,297,455	7.24%	\$2,308,010	\$1,973,367	85.50%	500,159
6	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,510,901	4.79%	\$1,525,150	\$1,420,530	93.14%	308,598
7	Community Hlth Plan of WA	47049	WA	HCSC	\$1,441,022	4.52%	\$1,441,022	\$1,284,485	89.14%	305,454
8	UnitedHealthcare Benefits of TX Inc	95174	TX	HMO	\$1,219,807	3.83%	\$1,221,769	\$1,030,406	84.34%	85,018
9	Wellpoint WA Inc	14073	WA	HMO	\$1,147,938	3.43%	\$1,091,982	\$979,412	89.69%	194,188
10	Coordinated Care of WA Inc	15352	WA	HCSC	\$997,775	3.13%	\$997,775	\$901,915	90.39%	224,508
11	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$923,254	2.89%	\$922,037	\$865,749	93.90%	130,649
12	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$825,642	2.59%	\$825,642	\$801,837	97.12%	91,733
13	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$727,281	2.28%	\$727,281	\$609,915	83.86%	48,489
14	Delta Dental of WA	47341	WA	HCSC	\$463,238	1.47%	\$469,174	\$372,821	79.46%	947,528
15	Humana Ins Co	73288	WI	L&D	\$446,283	1.40%	\$446,283	\$390,328	87.46%	109,147
16	Regence BCBS of OR	54933	OR	HCSC	\$327,386	1.03%	\$327,540	\$294,407	89.88%	51,493
17	Coordinated Care Corp	95831	IN	HMO	\$293,114	0.92%	\$293,114	\$231,351	78.93%	67,288
18	Aetna Better Hlth of WA Inc	16242	WA	HMO	\$219,904	0.69%	\$219,904	\$207,665	94.43%	23,113
19	Lifewise Assur Co	94188	WA	L&D	\$211,821	0.67%	\$211,974	\$172,738	81.49%	260,145
20	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$196,129	0.62%	\$196,055	\$161,579	82.42%	17,722
21	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$189,377	0.59%	\$189,377	\$134,649	71.10%	35,923
22	Asuris NW Hlth	47350	WA	HCSC	\$161,118	0.51%	\$161,780	\$139,687	86.34%	40,450
23	Humana Medical Plan of UT Inc	12908	UT	HMO	\$133,974	0.42%	\$133,974	\$117,106	87.41%	10,240
24	Health Alliance NW Hlth Plan	15082	WA	HCSC	\$133,344	0.42%	\$133,344	\$119,453	89.58%	13,356
25	WellCare of WA Inc	16571	WA	HMO	\$96,624	0.30%	\$96,624	\$79,044	81.81%	8,520
26	Pacificsource Hlth Plans	54976	OR	HCSC	\$68,077	0.21%	\$68,077	\$64,408	94.61%	10,811
27	Willamette Dental of WA Inc	47050	WA	LHCSC	\$64,993	0.20%	\$64,993	\$59,075	90.89%	131,594
28	VSP Vision Care Inc	53031	VA	HCSC	\$54,924	0.17%	\$54,924	\$34,113	62.11%	907,069
29	Providence Hlth Assur	15203	OR	HCSC	\$41,690	0.13%	\$41,690	\$28,790	69.06%	3,180
30	UnitedHealthcare of OR Inc	95893	OR	HMO	\$32,026	0.11%	\$34,139	\$29,837	87.40%	5,007
31	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$33,832	0.11%	\$33,916	\$23,094	68.09%	90,630
32	Timber Products Manufacturers Trust	12239	WA	MEWA	\$32,238	0.10%	\$32,238	\$31,416	97.45%	11,985
33	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$31,899	0.10%	\$32,006	\$24,812	77.52%	82,860
34	SilverScript Ins Co	12575	TN	HCSC	\$34,362	0.10%	\$32,000	\$22,131	69.16%	95,365
35	State Farm Mut Auto Ins Co	25178	IL	P&C	\$27,590	0.09%	\$27,651	\$21,559	77.97%	
36	All Savers Ins Co	82406	IN	L&D	\$25,953	0.08%	\$25,953	\$27,787	107.06%	8,132
37	Humanadental Ins Co	70580	WI	L&D	\$22,772	0.07%	\$22,765	\$20,209	88.77%	9,042
38	Dentegra Ins Co	73474	DE	L&D	\$21,947	0.07%	\$22,440	\$16,413	73.14%	43,635
39	QBE Ins Corp	39217	PA	P&C	\$20,689	0.06%	\$20,189	\$18,119	89.74%	
40	Providence Hlth Plan	95005	OR	HMO	\$18,758	0.06%	\$18,758	\$16,631	88.66%	2,215
	All 317 Other Companies				\$152,519	0.54%	\$3,839,881	\$3,161,592	88.66%	8,504,178
	Totals (Loss Ratio is average)(4)				\$28,352,373	100.00%	\$31,858,647	\$28,002,705	87.90%	15,501,037

(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=Fraternl, 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 Life and Health blanks.

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

State of Washington
Office of Insurance Commissioner

2023 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	\$13,298	53.95%	\$13,298	\$8,328	62.62%
2	Midwest Employers Cas Co	23612	DE	\$7,542	29.96%	\$7,385	\$1,500	20.31%
3	Triton Ins Co	41211	TX	\$1,005	6.43%	\$1,584	\$394	24.88%
4	Lyndon Southern Ins Co	10051	DE	\$1,203	4.32%	\$1,065	\$25	2.37%
5	Virainia Surety Co Inc	40827	IL	\$399	1.62%	\$399	\$166	41.69%
6	American Road Ins Co	19631	MI	\$249	1.01%	\$249	(\$88)	(35.22)%
7	Courtesy Ins Co	26492	FL	\$199	0.86%	\$212	\$170	80.24%
8	Allstate Prop & Cas Ins Co	17230	IL	\$91	0.39%	\$97	\$0	0.00%
9	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$118	0.38%	\$95	\$25	26.19%
10	Allstate Vehicle & Prop Ins Co	37907	IL	\$79	0.31%	\$75	\$0	0.00%
11	RVI Amer Ins Co	23132	DE	\$0	0.21%	\$52	\$0	0.00%
12	Excess Share Ins Corp	10003	OH	\$38	0.15%	\$38	\$0	0.00%
13	Ace Amer Ins Co	22667	PA	\$30	0.12%	\$30	(\$2)	(6.37)%
14	Encompass Ind Co	15130	IL	\$27	0.11%	\$28	\$0	0.00%
15	American Bankers Ins Co Of FL	10111	FL	\$14	0.06%	\$14	\$1	3.61%
16	Central States Ind Co Of Omaha	34274	NE	\$14	0.06%	\$14	\$3	24.47%
17	Transamerica Cas Ins Co	10952	IA	\$7	0.03%	\$7	\$0	(0.27)%
18	Clear Blue Ins Co	28860	TX	\$17	0.03%	\$6	\$3	44.39%
19	Encompass Ins Co Of Amer	10071	IL	\$1	0.01%	\$1	\$0	0.00%
20	Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$1	0.00%
21	Great Amer Ins Co	16691	OH	\$0	0.00%	\$0	\$4	0.00%
All	8 Other Companies			\$0	0.00%	\$0	(\$132)	(122239.81)%
Totals (Loss Ratio is average)				\$24,335	100.00%	\$24,650	\$10,397	42.18%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$11,166	20.01%	\$10,857	(\$2,577)	(23.73)%
2	National Union Fire Ins Co of Pittsb	19445	PA	\$5,657	11.05%	\$5,996	\$5,025	83.81%
3	Endurance Amer Ins Co	10641	DE	\$5,163	9.48%	\$5,142	\$3,536	68.77%
4	Old Republic Ins Co	24147	PA	\$4,585	8.10%	\$4,397	\$1,552	35.30%
5	American Alt Ins Corp	19720	DE	\$2,921	5.38%	\$2,921	(\$961)	(32.90)%
6	XL Specialty Ins Co	37885	DE	\$2,692	4.70%	\$2,549	\$115	4.50%
7	QBE Ins Corp	39217	PA	\$2,427	4.66%	\$2,529	\$1,291	51.03%
8	Allianz Global Risks US Ins Co	35300	IL	\$2,069	4.63%	\$2,511	\$2,936	116.94%
9	Great Amer Ins Co	16691	OH	\$2,700	4.62%	\$2,509	\$3,257	129.82%
10	National Liab & Fire Ins Co	20052	CT	\$2,330	4.31%	\$2,340	\$506	21.62%
11	Ace Amer Ins Co	22667	PA	\$2,330	4.29%	\$2,330	\$3	0.12%
12	Avemco Ins Co	10367	MD	\$1,859	3.28%	\$1,777	\$909	51.16%
13	StarStone Natl Ins Co	25496	DE	\$1,674	3.24%	\$1,756	\$1,998	113.80%
14	US Specialty Ins Co	29599	TX	\$1,193	2.17%	\$1,175	\$99	8.39%
15	Continental Ind Co	28258	NM	\$1,455	1.84%	\$1,000	\$649	64.83%
16	National Ind Co	20087	NE	\$850	1.53%	\$829	\$56	6.74%
17	Harco Natl Ins Co	26433	IL	\$1,034	1.47%	\$797	\$20	2.54%
18	State Natl Ins Co Inc	12831	TX	\$988	1.05%	\$572	\$0	0.00%
19	American Hallmark Ins Co Of TX	43494	TX	\$94	1.02%	\$552	(\$80)	(14.44)%
20	Westchester Fire Ins Co	10030	PA	\$634	0.92%	\$497	\$512	102.97%
21	American Commerce Ins Co	19941	OH	\$424	0.79%	\$431	\$49	11.48%
22	American Natl Prop & Cas Co	28401	MO	\$264	0.69%	\$375	\$204	54.35%
23	Falls Lake Natl Ins Co	31925	OH	\$216	0.65%	\$355	\$324	91.44%
24	Great Amer Alliance Ins Co	26832	OH	\$148	0.27%	\$147	\$15	10.20%
25	SiriusPoint Amer Ins Co	38776	NY	\$449	0.19%	\$104	\$55	53.32%
26	Transverse Ins Co	21075	TX	\$124	0.12%	\$67	\$12	17.40%
27	Federal Ins Co	20281	IN	\$0	0.00%	\$0	\$23	0.00%
28	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$174	0.00%
29	New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$236	0.00%
30	Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$1,311	0.00%
31	General Reins Corp	22039	DE	\$0	0.00%	\$0	\$28	0.00%
32	Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$163	0.00%
33	Mitsui Sumitomo Ins USA Inc	22551	NY	\$0	0.00%	\$0	\$31	0.00%
34	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$80	0.00%
35	Tokio Marine Amer Ins Co	10945	NY	\$512	(0.49)%	(\$265)	\$738	(278.85)%
	All 21 Other Companies			\$15	0.03%	\$13	(\$2,011)	(15853.55)%
Totals (Loss Ratio is average)				\$55,973	100.00%	\$54,261	\$20,277	37.37%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Safeco Ins Co Of Amer	24740	NH	\$32,339	14.44%	\$28,792	\$19,784	68.71%
2	Factory Mut Ins Co	21482	RI	\$26,138	13.76%	\$27,451	\$2,172	7.91%
3	Affiliated Fm Ins Co	10014	RI	\$16,376	8.04%	\$16,045	\$5,833	36.35%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$14,102	6.42%	\$12,802	\$8,490	66.32%
5	Sompo Amer Ins Co	11126	NY	\$9,413	4.32%	\$8,609	\$34,370	399.21%
6	Zurich Amer Ins Co	16535	NY	\$8,602	3.93%	\$7,846	\$7,502	95.62%
7	American Home Assur Co	19380	NY	\$9,535	3.86%	\$7,704	\$5,715	74.18%
8	Standard Guar Ins Co	42986	DE	\$7,376	3.70%	\$7,387	\$2,362	31.98%
9	United Serv Automobile Assn	25941	TX	\$7,140	3.39%	\$6,755	\$5,979	88.51%
10	USAA Cas Ins Co	25968	TX	\$4,623	2.16%	\$4,314	\$4,241	98.30%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$3,739	1.81%	\$3,612	\$630	17.45%
12	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$4,397	1.79%	\$3,570	\$2,433	68.15%
13	Western Natl Mut Ins Co	15377	MN	\$4,010	1.77%	\$3,525	\$1,682	47.72%
14	Penn Millers Ins Co	14982	PA	\$2,900	1.66%	\$3,304	\$8,741	264.57%
15	American Modern Prop & Cas Ins Co	42722	OH	\$3,888	1.57%	\$3,125	\$552	17.66%
16	Ohio Security Ins Co	24082	NH	\$3,195	1.47%	\$2,928	\$929	31.74%
17	Travelers Ind Co	25658	CT	\$3,382	1.46%	\$2,920	\$5,420	185.64%
18	American Guar & Liab Ins	26247	NY	\$1,558	1.08%	\$2,156	(\$1,070)	(49.63)%
19	Stillwater Ins Co	25180	CA	\$1,920	0.99%	\$1,969	\$2,991	151.93%
20	General Cas Co Of WI	24414	WI	\$1,945	0.98%	\$1,964	\$833	42.44%
21	Nationwide Mut Ins Co	23787	OH	\$1,690	0.96%	\$1,913	\$1,761	92.08%
22	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,684	0.85%	\$1,691	\$1,419	83.93%
23	Sentrv Ins Co	24988	WI	\$1,881	0.84%	\$1,666	\$523	31.39%
24	Ace Amer Ins Co	22667	PA	\$1,451	0.74%	\$1,469	\$3,744	254.80%
25	Employers Ins Co of Wausau	21458	WI	\$1,458	0.71%	\$1,414	\$237	16.80%
26	Garrison Prop & Cas Ins Co	21253	TX	\$1,552	0.69%	\$1,370	\$1,525	111.34%
27	USAA Gen Ind Co	18600	TX	\$1,465	0.66%	\$1,319	\$1,393	105.58%
28	Liberty Mut Fire Ins Co	23035	WI	\$1,506	0.63%	\$1,259	(\$49)	(3.93)%
29	Middlesex Ins Co	23434	WI	\$1,544	0.58%	\$1,164	\$3,802	326.62%
30	Federated Mut Ins Co	13935	MN	\$1,073	0.56%	\$1,119	\$247	22.04%
31	HDI Global Ins Co	41343	IL	\$1,283	0.55%	\$1,099	\$347	31.63%
32	Everest Natl Ins Co	10120	DE	\$1,369	0.55%	\$1,089	\$0	(0.03)%
33	Regent Ins Co	24449	WI	\$914	0.54%	\$1,075	\$175	16.25%
34	Tokio Marine Amer Ins Co	10945	NY	\$1,068	0.53%	\$1,051	\$200	19.00%
35	Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,023	0.51%	\$1,020	\$199	19.49%
36	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$985	0.50%	\$1,000	\$647	64.70%
37	American Strategic Ins Corp	10872	FL	\$938	0.46%	\$910	\$1,031	113.28%
38	Great Amer Ins Co	16691	OH	\$1,401	0.45%	\$906	\$117	12.89%
39	Federated Reserve Ins Co	16024	MN	\$1,138	0.42%	\$839	\$338	40.24%
40	Allianz Global Risks US Ins Co	35300	IL	\$909	0.41%	\$812	\$73	9.02%
	All 163 Other Companies			\$19,538	9.20%	\$18,492	\$19,567	105.81%
	Totals (Loss Ratio is average)			\$212,449	100.00%	\$199,453	\$156,884	78.66%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$3,400	37.16%	\$3,191	\$1,800	56.41%
2	National Union Fire Ins Co of Pittsb	19445	PA	\$653	7.43%	\$638	\$433	67.95%
3	Mutual Of Enumclaw Ins Co	14761	OR	\$482	6.28%	\$539	\$105	19.41%
4	Fire Ins Exch	21660	CA	\$380	4.55%	\$391	\$51	13.04%
5	Grande Ins Assn	22101	WA	\$367	4.20%	\$361	\$83	22.90%
6	State Farm Mut Auto Ins Co	25178	IL	\$300	3.43%	\$295	\$671	227.59%
7	Great West Cas Co	11371	NE	\$305	3.18%	\$273	(\$135)	(49.55)%
8	Ohio Security Ins Co	24082	NH	\$222	2.72%	\$233	\$202	86.38%
9	Philadelphia Ind Ins Co	18058	PA	\$212	2.65%	\$227	\$124	54.77%
10	Truck Ins Exch	21709	CA	\$164	2.21%	\$190	(\$18)	(9.54)%
11	Protective Ins Co	12416	IN	\$172	2.00%	\$172	\$112	65.04%
12	Mid Centurv Ins Co	21687	CA	\$139	1.78%	\$153	\$0	0.12%
13	Transverse Ins Co	21075	TX	\$129	1.50%	\$129	\$18	13.66%
14	Inteqon Natl Ins Co	29742	NC	\$123	1.36%	\$117	(\$59)	(50.62)%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$103	1.19%	\$103	\$9	8.91%
16	Farmers Ins Exch	21652	CA	\$78	1.11%	\$95	(\$28)	(28.92)%
17	Oregon Mut Ins Co	14907	OR	\$93	1.09%	\$94	\$7	7.36%
18	Eagle W Ins Co	12890	CA	\$108	1.04%	\$89	\$69	76.94%
19	Zurich Amer Ins Co	16535	NY	\$90	0.96%	\$82	\$57	69.02%
20	Nationwide Acribusiness Ins Co	28223	IA	\$54	0.93%	\$80	\$56	70.48%
21	State Farm Fire & Cas Co	25143	IL	\$66	0.71%	\$61	\$152	249.20%
22	Allstate Ins Co	19232	IL	\$51	0.69%	\$60	\$35	59.30%
23	Continental Divide Ins Co	35939	CO	\$27	0.68%	\$59	\$26	43.77%
24	Federated Mut Ins Co	13935	MN	\$37	0.54%	\$46	(\$6)	(12.33)%
25	Federated Reserve Ins Co	16024	MN	\$47	0.42%	\$36	\$6	16.92%
26	Midvale Ind Co	27138	WI	\$54	0.35%	\$30	\$37	121.25%
27	Allied Ins Co of Amer	10127	OH	\$23	0.34%	\$29	\$0	(1.52)%
28	Midwest Family Mut Ins Co	23574	IA	\$27	0.33%	\$28	\$10	35.51%
29	Sompo Amer Ins Co	11126	NY	\$40	0.32%	\$28	\$14	49.96%
30	Brotherhood Mut Ins Co	13528	IN	\$27	0.31%	\$27	\$162	604.10%
31	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$25	0.30%	\$26	\$102	393.32%
32	Travelers Ind Co Of CT	25682	CT	\$26	0.29%	\$25	(\$2)	(7.92)%
33	Axis Ins Co	37273	IL	\$21	0.28%	\$24	(\$3)	(11.94)%
34	Northland Ins Co	24015	CT	\$23	0.26%	\$23	\$22	98.37%
35	Travelers Ind Co Of Amer	25666	CT	\$26	0.26%	\$23	\$26	115.11%
36	Transguard Ins Co Of Amer Inc	28886	IL	\$22	0.25%	\$22	(\$38)	(172.63)%
37	Berkshire Hathaway Homestate Ins Co	20044	NE	\$63	0.25%	\$21	\$7	34.19%
38	Great Amer Assur Co	26344	OH	\$18	0.24%	\$21	\$3	16.72%
39	Great Amer Ins Co	16691	OH	\$19	0.24%	\$21	\$10	47.55%
40	Starr Ind & Liab Co	38318	TX	\$18	0.17%	\$15	\$1	7.64%
	All 207 Other Companies			\$455	5.24%	\$514	\$301	58.51%
	Totals (Loss Ratio is average)			\$8,689	100.00%	\$8,587	\$4,422	51.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$46,886	17.49%	\$46,324	\$31,232	67.42%
2	Great West Cas Co	11371	NE	\$20,812	7.45%	\$19,724	\$9,344	47.37%
3	Ohio Security Ins Co	24082	NH	\$15,540	6.25%	\$16,550	\$7,988	48.27%
4	Western Natl Mut Ins Co	15377	MN	\$13,886	4.76%	\$12,606	\$5,923	46.99%
5	Inteqon Natl Ins Co	29742	NC	\$13,146	4.25%	\$11,245	\$5,047	44.89%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$6,000	2.43%	\$6,424	\$4,246	66.09%
7	Protective Ins Co	12416	IN	\$6,238	2.36%	\$6,239	\$3,059	49.04%
8	Zurich Amer Ins Co	16535	NY	\$5,573	1.96%	\$5,198	\$4,776	91.89%
9	American Bankers Ins Co Of FL	10111	FL	\$4,504	1.69%	\$4,473	\$331	7.41%
10	Alaska Natl Ins Co	38733	AK	\$4,442	1.65%	\$4,367	\$3,217	73.66%
11	Sentrv Select Ins Co	21180	WI	\$4,158	1.48%	\$3,915	\$2,800	71.52%
12	Northland Ins Co	24015	CT	\$3,721	1.38%	\$3,659	\$1,451	39.66%
13	Philadelphia Ind Ins Co	18058	PA	\$3,582	1.34%	\$3,536	\$2,140	60.51%
14	Fire Ins Exch	21660	CA	\$3,448	1.27%	\$3,365	\$1,907	56.68%
15	Federated Mut Ins Co	13935	MN	\$3,045	1.19%	\$3,150	\$2,624	83.30%
16	State Farm Mut Auto Ins Co	25178	IL	\$3,070	1.10%	\$2,910	\$2,631	90.40%
17	Travelers Ind Co Of CT	25682	CT	\$3,022	1.08%	\$2,852	\$1,445	50.66%
18	Travelers Cas Ins Co Of Amer	19046	CT	\$2,864	1.03%	\$2,731	\$1,350	49.42%
19	Old Republic Ins Co	24147	PA	\$2,974	1.02%	\$2,704	\$2,372	87.73%
20	Allstate Ins Co	19232	IL	\$2,573	0.99%	\$2,628	\$1,692	64.38%
21	Federated Reserve Ins Co	16024	MN	\$3,605	0.99%	\$2,616	\$2,596	99.24%
22	West Amer Ins Co	44393	IN	\$2,340	0.90%	\$2,389	\$740	30.98%
23	Travelers Ind Co	25658	CT	\$2,287	0.89%	\$2,361	\$1,725	73.08%
24	Penn Millers Ins Co	14982	PA	\$2,277	0.86%	\$2,266	\$432	19.07%
25	Oregon Mut Ins Co	14907	OR	\$2,205	0.82%	\$2,160	\$1,480	68.50%
26	Ohio Cas Ins Co	24074	NH	\$2,047	0.79%	\$2,092	\$1,048	50.08%
27	Pioneer Specialty Ins Co	40312	MN	\$2,251	0.78%	\$2,057	\$597	29.02%
28	Truck Ins Exch	21709	CA	\$1,791	0.75%	\$1,993	\$1,489	74.69%
29	Granqe Ins Assn	22101	WA	\$1,999	0.73%	\$1,923	\$1,194	62.09%
30	Allmerica Fin Benefit Ins Co	41840	MI	\$1,924	0.72%	\$1,907	\$1,261	66.13%
31	Canal Ins Co	10464	SC	\$2,245	0.71%	\$1,874	\$1,213	64.75%
32	Everest Denali Ins Co	16044	DE	\$2,094	0.71%	\$1,873	\$257	13.73%
33	Travelers Prop Cas Co Of Amer	25674	CT	\$1,781	0.69%	\$1,823	\$1,370	75.14%
34	National Union Fire Ins Co of Pittsb	19445	PA	\$2,001	0.69%	\$1,815	\$931	51.28%
35	The Cincinnati Ins Co	10677	OH	\$1,940	0.68%	\$1,794	\$539	30.06%
36	Amquard Ins Co	42390	NE	\$1,677	0.62%	\$1,649	\$1,625	98.56%
37	Great Amer Ins Co	16691	OH	\$1,731	0.60%	\$1,578	\$277	17.55%
38	Travelers Ind Co Of Amer	25666	CT	\$1,812	0.59%	\$1,575	\$1,307	82.98%
39	Eagle W Ins Co	12890	CA	\$1,562	0.57%	\$1,496	\$891	59.55%
40	Berkshire Hathaway Homestate Ins Co	20044	NE	\$1,697	0.30%	\$782	\$407	52.02%
	All 245 Other Companies			\$61,705	22.65%	\$62,161	\$43,787	70.44%
	Totals (Loss Ratio is average)			\$272,453	100.00%	\$264,785	\$160,742	60.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$121,210	15.10%	\$120,683	\$84,560	70.07%
2	Ohio Security Ins Co	24082	NH	\$51,840	6.71%	\$53,604	\$38,989	72.74%
3	Great West Cas Co	11371	NE	\$42,145	5.03%	\$40,203	\$21,231	52.81%
4	Western Natl Mut Ins Co	15377	MN	\$40,205	4.70%	\$37,544	\$20,716	55.18%
5	Protective Ins Co	12416	IN	\$18,017	2.25%	\$18,005	\$9,942	55.21%
6	Mutual Of Enumclaw Ins Co	14761	OR	\$15,772	2.19%	\$17,518	\$22,647	129.28%
7	Alaska Natl Ins Co	38733	AK	\$16,417	2.17%	\$17,344	\$8,430	48.61%
8	Zurich Amer Ins Co	16535	NY	\$18,016	2.09%	\$16,718	\$16,456	98.43%
9	Philadelphia Ind Ins Co	18058	PA	\$14,092	1.75%	\$14,011	\$7,422	52.97%
10	Allstate Ins Co	19232	IL	\$13,062	1.67%	\$13,358	\$10,182	76.23%
11	Northland Ins Co	24015	CT	\$11,168	1.39%	\$11,112	\$6,819	61.37%
12	Fire Ins Exch	21660	CA	\$10,126	1.29%	\$10,309	\$6,507	63.12%
13	Old Republic Ins Co	24147	PA	\$10,984	1.29%	\$10,303	\$13,483	130.86%
14	Travelers Ind Co Of CT	25682	CT	\$9,313	1.06%	\$8,505	\$4,459	52.43%
15	Federated Mut Ins Co	13935	MN	\$7,331	1.03%	\$8,201	\$5,226	63.72%
16	Travelers Ind Co	25658	CT	\$7,719	0.99%	\$7,916	\$3,561	44.99%
17	National Union Fire Ins Co of Pittsb	19445	PA	\$8,658	0.98%	\$7,847	\$3,819	48.67%
18	Liberty Mut Fire Ins Co	23035	WI	\$7,653	0.95%	\$7,614	\$5,475	71.92%
19	Sentry Select Ins Co	21180	WI	\$8,082	0.94%	\$7,502	\$5,259	70.10%
20	Travelers Cas Ins Co Of Amer	19046	CT	\$7,997	0.92%	\$7,387	\$3,958	53.59%
21	Middlesex Ins Co	23434	WI	\$8,954	0.89%	\$7,140	\$3,766	52.75%
22	West Amer Ins Co	44393	IN	\$7,141	0.89%	\$7,109	\$3,818	53.71%
23	The Cincinnati Ins Co	10677	OH	\$7,408	0.86%	\$6,847	\$5,636	82.32%
24	Truck Ins Exch	21709	CA	\$5,804	0.82%	\$6,572	\$4,392	66.83%
25	Federated Reserve Ins Co	16024	MN	\$8,853	0.82%	\$6,537	\$4,845	74.11%
26	Ace Amer Ins Co	22667	PA	\$6,307	0.81%	\$6,505	\$2,014	30.96%
27	Allmerica Fin Benefit Ins Co	41840	MI	\$6,541	0.79%	\$6,348	\$2,853	44.94%
28	Empire Fire & Marine Ins Co	21326	IL	\$6,086	0.76%	\$6,089	\$885	14.54%
29	State Farm Mut Auto Ins Co	25178	IL	\$6,282	0.76%	\$6,076	\$5,417	89.15%
30	Pioneer Specialty Ins Co	40312	MN	\$6,295	0.73%	\$5,874	\$3,796	64.62%
31	Hartford Fire Ins Co	19682	CT	\$6,347	0.73%	\$5,818	\$2,359	40.54%
32	Travelers Prop Cas Co Of Amer	25674	CT	\$5,581	0.72%	\$5,729	\$3,414	59.59%
33	Continental Western Ins Co	10804	IA	\$5,636	0.72%	\$5,725	\$3,154	55.09%
34	Amquard Ins Co	42390	NE	\$5,935	0.71%	\$5,703	\$5,293	92.81%
35	Ohio Cas Ins Co	24074	NH	\$5,841	0.71%	\$5,673	\$4,723	83.25%
36	Everest Denali Ins Co	16044	DE	\$5,911	0.67%	\$5,334	\$3,505	65.72%
37	Federal Ins Co	20281	IN	\$5,924	0.62%	\$4,970	\$2,084	41.93%
38	Travelers Ind Co Of Amer	25666	CT	\$5,413	0.62%	\$4,960	\$1,935	39.01%
39	Navigators Ins Co	42307	NY	\$5,717	0.62%	\$4,949	\$1,614	32.60%
40	Berkshire Hathaway Homestate Ins Co	20044	NE	\$6,223	0.39%	\$3,137	\$2,478	79.00%
	All 290 Other Companies			\$248,116	30.40%	\$246,506	\$155,605	63.12%
	Totals (Loss Ratio is average)			\$816,126	100.00%	\$799,284	\$522,727	65.40%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$547,029	15.13%	\$528,186	\$580,977	109.99%
2	Progressive Direct Ins Co	16322	OH	\$332,992	9.43%	\$329,306	\$241,544	73.35%
3	Allstate Fire & Cas Ins Co	29688	IL	\$269,465	7.23%	\$252,601	\$196,113	77.64%
4	First Natl Ins Co Of Amer	24724	NH	\$202,362	5.65%	\$197,102	\$166,708	84.58%
5	Progressive Cas Ins Co	24260	OH	\$179,993	5.08%	\$177,325	\$142,623	80.43%
6	GEICO Advantage Ins Co	14138	NE	\$185,525	5.03%	\$175,544	\$160,889	91.65%
7	Pemco Mut Ins Co	24341	WA	\$127,826	4.63%	\$161,628	\$150,174	92.91%
8	USAA Cas Ins Co	25968	TX	\$96,123	2.67%	\$93,162	\$84,063	90.23%
9	Farmers Ins Co Of WA	21644	WA	\$88,211	2.55%	\$89,152	\$57,606	64.62%
10	GEICO Choice Ins Co	14139	NE	\$93,763	2.51%	\$87,804	\$70,628	80.44%
11	United Serv Automobile Assn	25941	TX	\$89,626	2.50%	\$87,347	\$75,161	86.05%
12	American Family Ins Co	10386	WI	\$83,191	2.30%	\$80,311	\$66,517	82.82%
13	Standard Fire Ins Co	19070	CT	\$76,158	1.92%	\$67,163	\$45,540	67.81%
14	State Farm Fire & Cas Co	25143	IL	\$70,416	1.90%	\$66,317	\$67,434	101.68%
15	Intecon Natl Ins Co	29742	NC	\$65,387	1.80%	\$62,961	\$40,455	64.25%
16	Safeco Ins Co Of IL	39012	IL	\$57,803	1.65%	\$57,500	\$34,396	59.82%
17	USAA Gen Ind Co	18600	TX	\$57,202	1.56%	\$54,582	\$48,487	88.83%
18	Mid Centurv Ins Co	21687	CA	\$50,483	1.47%	\$51,295	\$38,282	74.63%
19	Truck Ins Exch	21709	CA	\$50,856	1.37%	\$47,886	\$36,969	77.20%
20	American Family Connect Prop & Cas I	29068	WI	\$48,382	1.35%	\$47,071	\$54,753	116.32%
21	Geico Gen Ins Co	35882	NE	\$45,852	1.32%	\$46,030	\$33,345	72.44%
22	Mutual Of Enumclaw Ins Co	14761	OR	\$43,451	1.31%	\$45,816	\$62,824	137.12%
23	GEICO Secure Ins Co	14137	NE	\$44,165	1.23%	\$42,833	\$30,308	70.76%
24	Garrison Prop & Cas Ins Co	21253	TX	\$45,014	1.23%	\$42,807	\$38,063	88.92%
25	Country Pref Ins Co	21008	IL	\$44,258	1.22%	\$42,593	\$37,294	87.56%
26	Hartford Cas Ins Co	29424	IN	\$39,680	1.15%	\$40,260	\$28,311	70.32%
27	Foremost Ins Co Grand Rapids MI	11185	MI	\$33,672	0.79%	\$27,546	\$15,708	57.02%
28	Middlesex Ins Co	23434	WI	\$21,529	0.69%	\$24,223	\$14,917	61.58%
29	Permanent Gen Assur Corp	37648	WI	\$23,894	0.69%	\$24,173	\$13,969	57.79%
30	Allstate Ins Co	19232	IL	\$24,132	0.67%	\$23,480	\$22,608	96.28%
31	Nationwide Ins Co Of Amer	25453	OH	\$21,340	0.64%	\$22,482	\$10,759	47.86%
32	LM Gen Ins Co	36447	IL	\$20,030	0.64%	\$22,311	\$15,393	68.99%
33	Nationwide Mut Ins Co	23787	OH	\$20,639	0.63%	\$22,083	\$21,585	97.75%
34	Esurance Ins Co	25712	IL	\$18,810	0.60%	\$20,990	\$13,302	63.37%
35	Amica Mut Ins Co	19976	RI	\$20,908	0.59%	\$20,683	\$17,248	83.39%
36	Geico Ind Co	22055	NE	\$19,519	0.57%	\$19,758	\$13,612	68.89%
37	Patriot Gen Ins Co	23442	WI	\$24,456	0.54%	\$18,883	\$10,239	54.22%
38	American Family Mut Ins Co SI	19275	WI	\$16,868	0.51%	\$17,807	\$7,810	43.86%
39	Allstate Prop & Cas Ins Co	17230	IL	\$15,927	0.45%	\$15,639	\$13,453	86.02%
40	Grange Ins Assn	22101	WA	\$15,156	0.44%	\$15,481	\$8,281	53.49%
	All 138 Other Companies			\$220,269	6.20%	\$221,475	\$216,944	97.95%
	Totals (Loss Ratio is average)			\$3,552,360	100.00%	\$3,491,597	\$3,005,290	86.07%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$69,882	19.84%	\$70,337	\$62,693	89.13%
2	First Natl Ins Co Of Amer	24724	NH	\$25,974	7.25%	\$25,702	\$20,416	79.43%
3	Allstate Fire & Cas Ins Co	29688	IL	\$24,068	6.75%	\$23,943	\$19,141	79.94%
4	Progressive Direct Ins Co	16322	OH	\$22,058	6.54%	\$23,170	\$21,162	91.34%
5	Pemco Mut Ins Co	24341	WA	\$15,627	6.21%	\$22,009	\$16,267	73.91%
6	Progressive Cas Ins Co	24260	OH	\$16,159	4.44%	\$15,723	\$12,231	77.79%
7	GEICO Advantage Ins Co	14138	NE	\$15,302	4.21%	\$14,931	\$11,087	74.26%
8	Farmers Ins Co Of WA	21644	WA	\$10,305	2.96%	\$10,490	\$6,368	60.71%
9	USAA Cas Ins Co	25968	TX	\$10,674	2.87%	\$10,168	\$8,407	82.68%
10	Standard Fire Ins Co	19070	CT	\$9,695	2.54%	\$9,011	\$4,715	52.33%
11	United Serv Automobile Assn	25941	TX	\$9,287	2.52%	\$8,944	\$6,773	75.73%
12	State Farm Fire & Cas Co	25143	IL	\$9,256	2.50%	\$8,876	\$7,751	87.32%
13	American Family Connect Prop & Cas I	29068	WI	\$7,365	2.05%	\$7,275	\$3,782	51.98%
14	American Family Ins Co	10386	WI	\$7,194	1.94%	\$6,863	\$5,619	81.87%
15	USAA Gen Ind Co	18600	TX	\$6,887	1.83%	\$6,479	\$6,271	96.79%
16	Mutual Of Enumclaw Ins Co	14761	OR	\$5,587	1.69%	\$5,976	\$3,611	60.42%
17	Garrison Prop & Cas Ins Co	21253	TX	\$5,716	1.51%	\$5,360	\$4,943	92.21%
18	Safeco Ins Co Of IL	39012	IL	\$4,798	1.50%	\$5,313	\$3,693	69.51%
19	GEICO Choice Ins Co	14139	NE	\$5,305	1.46%	\$5,186	\$3,968	76.51%
20	Geico Gen Ins Co	35882	NE	\$5,032	1.45%	\$5,137	\$3,532	68.75%
21	Mid Century Ins Co	21687	CA	\$4,720	1.36%	\$4,820	\$3,052	63.33%
22	Hartford Cas Ins Co	29424	IN	\$3,860	1.17%	\$4,133	\$2,484	60.10%
23	Truck Ins Exch	21709	CA	\$4,246	1.14%	\$4,025	\$2,551	63.38%
24	Allstate Ins Co	19232	IL	\$3,157	0.89%	\$3,156	\$1,346	42.66%
25	Nationwide Ins Co Of Amer	25453	OH	\$2,699	0.80%	\$2,843	\$866	30.47%
26	Intecon Natl Ins Co	29742	NC	\$2,734	0.74%	\$2,620	\$1,712	65.35%
27	Nationwide Mut Ins Co	23787	OH	\$2,321	0.70%	\$2,469	\$2,273	92.04%
28	Grange Ins Assn	22101	WA	\$1,776	0.52%	\$1,830	\$906	49.52%
29	Esurance Ins Co	25712	IL	\$1,654	0.51%	\$1,801	\$1,224	67.98%
30	Allstate Prop & Cas Ins Co	17230	IL	\$1,742	0.50%	\$1,769	\$784	44.30%
31	Amica Mut Ins Co	19976	RI	\$1,783	0.50%	\$1,767	\$1,366	77.27%
32	GEICO Secure Ins Co	14137	NE	\$1,748	0.48%	\$1,715	\$861	50.19%
33	Government Employees Ins Co	22063	NE	\$1,591	0.47%	\$1,649	\$1,010	61.28%
34	Geico Ind Co	22055	NE	\$1,434	0.41%	\$1,448	\$1,437	99.28%
35	Economy Preferred Ins Co	38067	IL	\$1,433	0.39%	\$1,379	\$1,059	76.81%
36	Liberty Mut Fire Ins Co	23035	WI	\$1,244	0.37%	\$1,322	\$961	72.65%
37	Enumclaw Prop & Cas Ins Co	11232	OR	\$1,230	0.37%	\$1,310	\$940	71.75%
38	American Family Mut Ins Co SI	19275	WI	\$1,142	0.34%	\$1,191	\$544	45.70%
39	Metromile Ins Co	16187	DE	\$1,102	0.32%	\$1,120	\$708	63.22%
40	Encompass Ind Co	15130	IL	\$1,128	0.31%	\$1,116	\$545	48.82%
	All 122 Other Companies			\$19,729	5.66%	\$20,139	\$16,639	82.62%
	Totals (Loss Ratio is average)			\$348,643	100.00%	\$354,517	\$275,701	77.77%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$417,497	15.95%	\$392,421	\$386,871	98.59%
2	Progressive Direct Ins Co	16322	OH	\$221,832	8.32%	\$204,823	\$186,651	91.13%
3	First Natl Ins Co Of Amer	24724	NH	\$198,219	7.21%	\$177,346	\$129,134	72.81%
4	Allstate Fire & Cas Ins Co	29688	IL	\$179,768	6.93%	\$170,478	\$138,192	81.06%
5	GEICO Advantage Ins Co	14138	NE	\$140,155	5.30%	\$130,463	\$132,314	101.42%
6	Pemco Mut Ins Co	24341	WA	\$103,152	5.07%	\$124,845	\$82,954	66.45%
7	Progressive Cas Ins Co	24260	OH	\$117,770	4.51%	\$110,862	\$82,653	74.55%
8	USAA Cas Ins Co	25968	TX	\$79,727	3.09%	\$76,053	\$79,556	104.61%
9	United Serv Automobile Assn	25941	TX	\$73,734	2.88%	\$70,749	\$71,536	101.11%
10	GEICO Choice Ins Co	14139	NE	\$63,017	2.31%	\$56,824	\$62,057	109.21%
11	USAA Gen Ind Co	18600	TX	\$55,912	2.14%	\$52,683	\$51,902	98.52%
12	State Farm Fire & Cas Co	25143	IL	\$52,901	1.91%	\$47,044	\$58,317	123.96%
13	Farmers Ins Co Of WA	21644	WA	\$46,571	1.89%	\$46,544	\$35,428	76.12%
14	Standard Fire Ins Co	19070	CT	\$49,805	1.76%	\$43,208	\$38,857	89.93%
15	American Family Ins Co	10386	WI	\$40,772	1.51%	\$37,263	\$39,368	105.65%
16	Garrison Prop & Cas Ins Co	21253	TX	\$39,159	1.49%	\$36,643	\$35,495	96.87%
17	Safeco Ins Co Of IL	39012	IL	\$39,680	1.46%	\$35,805	\$25,790	72.03%
18	Allstate Ins Co	19232	IL	\$34,729	1.41%	\$34,771	\$13,635	39.21%
19	American Family Connect Prop & Cas I	29068	WI	\$39,619	1.39%	\$34,164	\$29,139	85.29%
20	Geico Gen Ins Co	35882	NE	\$32,655	1.29%	\$31,680	\$29,826	94.15%
21	Mutual Of Enumclaw Ins Co	14761	OR	\$31,344	1.23%	\$30,301	\$22,018	72.66%
22	Countrv Pref Ins Co	21008	IL	\$30,400	1.18%	\$28,915	\$21,200	73.32%
23	Truck Ins Exch	21709	CA	\$30,979	1.15%	\$28,272	\$23,462	82.99%
24	Mid Centurv Ins Co	21687	CA	\$25,767	1.05%	\$25,775	\$24,923	96.69%
25	GEICO Secure Ins Co	14137	NE	\$27,617	1.04%	\$25,536	\$29,308	114.77%
26	Inteqon Natl Ins Co	29742	NC	\$26,300	1.00%	\$24,677	\$21,218	85.98%
27	Hartford Cas Ins Co	29424	IN	\$21,426	0.78%	\$19,119	\$19,812	103.63%
28	State Natl Ins Co Inc	12831	TX	\$19,347	0.78%	\$19,113	\$12,938	67.69%
29	Geico Ind Co	22055	NE	\$18,479	0.73%	\$17,841	\$12,650	70.91%
30	Essentia Ins Co	37915	MO	\$18,670	0.72%	\$17,838	\$5,235	29.35%
31	Foremost Ins Co Grand Rapids MI	11185	MI	\$20,730	0.70%	\$17,241	\$10,273	59.59%
32	LM Gen Ins Co	36447	IL	\$15,833	0.65%	\$16,114	\$11,038	68.50%
33	Nationwide Mut Ins Co	23787	OH	\$16,606	0.65%	\$16,006	\$15,431	96.41%
34	Allstate Prop & Cas Ins Co	17230	IL	\$14,267	0.58%	\$14,175	\$8,179	57.70%
35	Nationwide Ins Co Of Amer	25453	OH	\$14,679	0.57%	\$13,913	\$7,675	55.16%
36	Amica Mut Ins Co	19976	RI	\$12,247	0.48%	\$11,901	\$9,006	75.68%
37	Esurance Ins Co	25712	IL	\$10,287	0.42%	\$10,381	\$10,611	102.22%
38	Permanent Gen Assur Corp	37648	WI	\$9,938	0.40%	\$9,948	\$8,293	83.37%
39	Government Employees Ins Co	22063	NE	\$9,964	0.40%	\$9,861	\$8,766	88.90%
40	Grance Ins Assn	22101	WA	\$9,742	0.39%	\$9,521	\$5,457	57.31%
	All 141 Other Companies			\$185,664	7.15%	\$179,416	\$126,764	70.65%
	Totals (Loss Ratio is average)			\$2,596,961	100.00%	\$2,460,529	\$2,123,931	86.32%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$9,144	20.43%	\$9,101	\$573	6.30%
2	Travelers Prop Cas Co Of Amer	25674	CT	\$4,343	9.18%	\$4,089	\$2,521	61.65%
3	Zurich Amer Ins Co	16535	NY	\$3,153	6.15%	\$2,738	(\$228)	(8.32)%
4	Affiliated Fm Ins Co	10014	RI	\$2,402	5.16%	\$2,298	\$6,617	287.94%
5	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$2,458	4.97%	\$2,215	\$346	15.64%
6	Federal Ins Co	20281	IN	\$2,134	3.70%	\$1,651	(\$54)	(3.28)%
7	Eagle W Ins Co	12890	CA	\$1,486	3.50%	\$1,559	\$241	15.49%
8	Mutual Of Enumclaw Ins Co	14761	OR	\$1,405	3.47%	\$1,544	\$167	10.83%
9	Liberty Mut Fire Ins Co	23035	WI	\$1,305	2.74%	\$1,222	(\$278)	(22.76)%
10	XL Ins Amer Inc	24554	DE	\$1,161	2.55%	\$1,137	\$167	14.67%
11	American Guar & Liab Ins	26247	NY	\$834	2.02%	\$900	\$4	0.41%
12	Oregon Mut Ins Co	14907	OR	\$841	1.82%	\$809	\$102	12.57%
13	National Union Fire Ins Co of Pittsb	19445	PA	\$911	1.78%	\$794	(\$12)	(1.48)%
14	Greenwich Ins Co	22322	DE	\$765	1.73%	\$771	(\$229)	(29.69)%
15	Western Natl Mut Ins Co	15377	MN	\$856	1.70%	\$759	\$0	(0.03)%
16	American Home Assur Co	19380	NY	\$875	1.69%	\$755	\$212	28.10%
17	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$645	1.62%	\$723	\$108	14.87%
18	Continental Cas Co	20443	IL	\$569	1.48%	\$659	\$561	85.13%
19	Employers Ins Co of Wausau	21458	WI	\$710	1.46%	\$652	\$111	17.05%
20	Great Northern Ins Co	20303	IN	\$671	1.35%	\$599	\$79	13.21%
21	Alaska Natl Ins Co	38733	AK	\$651	1.16%	\$518	\$11	2.09%
22	Brotherhood Mut Ins Co	13528	IN	\$508	1.12%	\$499	\$12	2.50%
23	New Hampshire Ins Co	23841	IL	\$339	0.85%	\$379	\$24	6.30%
24	Nationwide Mut Ins Co	23787	OH	\$268	0.78%	\$346	\$22	6.23%
25	Travelers Ind Co	25658	CT	\$385	0.76%	\$338	(\$14)	(4.28)%
26	Federated Mut Ins Co	13935	MN	\$326	0.75%	\$335	\$35	10.35%
27	Pennsylvania Lumbermens Mut Ins	14974	PA	\$347	0.73%	\$325	\$0	0.00%
28	Nationwide Acribusiness Ins Co	28223	IA	\$304	0.70%	\$312	\$33	10.57%
29	Monterey Ins Co	23540	CA	\$619	0.66%	\$294	\$24	8.10%
30	Great Amer Assur Co	26344	OH	\$283	0.63%	\$280	(\$59)	(21.23)%
31	Hartford Fire Ins Co	19682	CT	\$302	0.60%	\$268	\$0	(0.01)%
32	Amco Ins Co	19100	IA	\$305	0.59%	\$263	\$74	28.07%
33	The Cincinnati Ins Co	10677	OH	\$264	0.59%	\$262	\$82	31.38%
34	Nationwide Gen Ins Co	23760	OH	\$225	0.56%	\$250	\$37	14.75%
35	Penn Millers Ins Co	14982	PA	\$215	0.51%	\$226	\$186	82.55%
36	Pacific Ind Co	20346	WI	\$219	0.50%	\$222	(\$20)	(9.15)%
37	Federated Reserve Ins Co	16024	MN	\$266	0.44%	\$195	\$70	35.97%
38	Ohio Security Ins Co	24082	NH	\$205	0.42%	\$188	\$53	28.28%
39	Employers Mut Cas Co	21415	IA	\$199	0.42%	\$186	\$171	91.96%
40	Great Amer Ins Co	16691	OH	\$230	0.39%	\$176	\$3	1.51%
	All 110 Other Companies			\$3,897	8.29%	\$3,718	\$553	14.87%
	Totals (Loss Ratio is average)			\$47,027	100.00%	\$44,554	\$12,302	27.61%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$1,874	23.67%	\$1,829	\$470	25.70%
2	Hiscox Ins Co Inc	10200	IL	\$606	12.54%	\$969	(\$152)	(15.67)%
3	The Cincinnati Ins Co	10677	OH	\$732	8.79%	\$679	\$54	8.00%
4	National Union Fire Ins Co of Pittsb	19445	PA	\$483	5.87%	\$454	\$934	205.89%
5	Hanover Ins Co	22292	NH	\$365	5.11%	\$395	\$9	2.15%
6	Federal Ins Co	20281	IN	\$525	5.05%	\$390	\$66	16.79%
7	XL Specialty Ins Co	37885	DE	\$363	4.85%	\$375	\$20	5.34%
8	Continental Cas Co	20443	IL	\$393	4.64%	\$358	\$150	41.90%
9	Berklev Regional Ins Co	29580	IA	\$271	3.36%	\$260	\$40	15.35%
10	Berklev Ins Co	32603	DE	\$197	2.65%	\$204	\$15	7.31%
11	Zurich Amer Ins Co	16535	NY	\$133	2.03%	\$157	(\$6)	(3.87)%
12	Philadelphia Ind Ins Co	18058	PA	\$142	1.87%	\$145	\$0	0.21%
13	Twin City Fire Ins Co Co	29459	IN	\$142	1.78%	\$138	(\$15)	(11.18)%
14	Atlantic Specialty Ins Co	27154	NY	\$101	1.42%	\$110	\$0	(0.01)%
15	Great Northern Ins Co	20303	IN	\$92	1.18%	\$91	(\$2)	(2.72)%
16	American Family Mut Ins Co SI	19275	WI	\$66	1.16%	\$89	\$0	0.00%
17	Everest Natl Ins Co	10120	DE	\$88	1.00%	\$77	\$9	11.08%
18	Western Natl Mut Ins Co	15377	MN	\$74	0.91%	\$71	(\$10)	(14.62)%
19	Federated Mut Ins Co	13935	MN	\$60	0.89%	\$68	\$9	13.57%
20	Great Amer Ins Co	16691	OH	\$58	0.74%	\$57	(\$15)	(26.19)%
21	Fidelity & Deposit Co Of MD	39306	IL	\$121	0.67%	\$52	\$10	19.52%
22	Nationwide Mut Ins Co	23787	OH	\$29	0.61%	\$47	(\$1)	(2.25)%
23	Federated Reserve Ins Co	16024	MN	\$58	0.55%	\$42	\$0	0.40%
24	Eagle W Ins Co	12890	CA	\$38	0.54%	\$41	\$12	28.08%
25	Hartford Fire Ins Co	19682	CT	\$36	0.50%	\$38	(\$40)	(104.32)%
26	XL Ins Amer Inc	24554	DE	\$39	0.49%	\$38	\$1	1.48%
27	Western Natl Assur Co	24465	MN	\$33	0.48%	\$37	\$0	0.20%
28	Pacific Ind Co	20346	WI	\$29	0.37%	\$29	\$1	1.98%
29	United States Liab Ins Co	25895	NE	\$31	0.37%	\$28	\$0	0.90%
30	Markel Amer Ins Co	28932	VA	\$23	0.34%	\$27	\$4	13.93%
31	Ace Amer Ins Co	22667	PA	\$17	0.24%	\$18	\$7	36.45%
32	Transquard Ins Co Of Amer Inc	28886	IL	\$15	0.22%	\$17	(\$7)	(42.82)%
33	Travelers Prop Cas Co Of Amer	25674	CT	\$16	0.21%	\$16	\$1	6.94%
34	National Liab & Fire Ins Co	20052	CT	\$16	0.21%	\$16	\$3	18.39%
35	Penn Millers Ins Co	14982	PA	\$13	0.20%	\$16	\$17	109.38%
36	Bankers Standard Ins Co	18279	PA	\$12	0.19%	\$15	\$0	0.02%
37	Westchester Fire Ins Co	10030	PA	\$12	0.17%	\$13	\$2	13.38%
38	Allmerica Fin Benefit Ins Co	41840	MI	\$38	0.17%	\$13	\$2	15.27%
39	Oregon Mut Ins Co	14907	OR	\$10	0.13%	\$10	\$0	0.00%
40	Berklev Natl Ins Co	38911	IA	\$10	0.10%	\$8	\$3	32.75%
	All 81 Other Companies			\$277	3.63%	\$287	(\$306)	(106.68)%
	Totals (Loss Ratio is average)			\$7,640	100.00%	\$7,725	\$1,281	16.59%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$61,536	15.69%	\$60,753	\$30,227	49.75%
2	Philadelphia Ind Ins Co	18058	PA	\$19,405	5.10%	\$19,745	\$15,636	79.19%
3	State Farm Fire & Cas Co	25143	IL	\$15,281	3.56%	\$13,787	\$3,946	28.62%
4	Contractors Bonding & Ins Co	37206	IL	\$12,902	3.34%	\$12,948	\$3,832	29.59%
5	Mid Century Ins Co	21687	CA	\$9,760	2.34%	\$9,066	\$2,140	23.60%
6	Truck Ins Exch	21709	CA	\$8,943	2.23%	\$8,617	\$4,330	50.24%
7	Eagle W Ins Co	12890	CA	\$7,336	2.18%	\$8,434	\$5,633	66.79%
8	Mutual Of Enumclaw Ins Co	14761	OR	\$6,874	2.14%	\$8,297	\$13,322	160.56%
9	American Alt Ins Corp	19720	DE	\$8,595	2.13%	\$8,238	\$4,599	55.83%
10	West Amer Ins Co	44393	IN	\$8,174	2.06%	\$7,982	\$3,857	48.32%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$7,544	1.89%	\$7,338	\$2,387	32.53%
12	The Cincinnati Ins Co	10677	OH	\$7,284	1.85%	\$7,169	\$6,806	94.95%
13	Ohio Cas Ins Co	24074	NH	\$7,348	1.81%	\$7,026	\$4,051	57.67%
14	Continental Ins Co	35289	PA	\$6,853	1.81%	\$7,003	\$3,385	48.33%
15	Alaska Natl Ins Co	38733	AK	\$6,267	1.52%	\$5,905	\$2,517	42.62%
16	Travelers Cas Ins Co Of Amer	19046	CT	\$5,641	1.51%	\$5,837	\$951	16.30%
17	Charter Oak Fire Ins Co	25615	CT	\$5,863	1.48%	\$5,729	\$2,151	37.54%
18	Farmers Ins Exch	21652	CA	\$5,847	1.45%	\$5,621	\$1,661	29.55%
19	Firemans Fund Ins Co	21873	IL	\$5,424	1.42%	\$5,511	\$3,789	68.77%
20	Oregon Mut Ins Co	14907	OR	\$5,571	1.39%	\$5,366	\$4,478	83.46%
21	Phoenix Ins Co	25623	CT	\$5,188	1.30%	\$5,025	\$2,195	43.68%
22	Federal Ins Co	20281	IN	\$5,050	1.28%	\$4,972	\$760	15.29%
23	Sentinel Ins Co Ltd	11000	CT	\$4,591	1.27%	\$4,915	\$7,250	147.49%
24	American Fire & Cas Co	24066	NH	\$3,632	1.22%	\$4,725	\$1,461	30.92%
25	Allstate Ind Co	19240	IL	\$5,088	1.20%	\$4,656	\$1,874	40.25%
26	Hartford Underwriters Ins Co	30104	CT	\$5,382	1.20%	\$4,639	\$9,246	199.28%
27	Brotherhood Mut Ins Co	13528	IN	\$4,525	1.12%	\$4,328	\$1,280	29.57%
28	Country Mut Ins Co	20990	IL	\$4,504	1.10%	\$4,265	\$3,001	70.37%
29	The Cincinnati Ind Co	23280	OH	\$4,237	0.96%	\$3,713	\$1,912	51.50%
30	The Cincinnati Cas Co	28665	OH	\$3,744	0.91%	\$3,520	\$2,531	71.90%
31	Nationwide Mut Ins Co	23787	OH	\$2,863	0.91%	\$3,515	\$2,804	79.77%
32	Continental Cas Co	20443	IL	\$3,628	0.83%	\$3,198	\$3,580	111.96%
33	Church Mut Ins Co S I	18767	WI	\$3,317	0.81%	\$3,135	\$587	18.74%
34	American Cas Co Of Reading PA	20427	PA	\$2,868	0.76%	\$2,955	\$1,125	38.05%
35	Great Amer Assur Co	26344	OH	\$3,054	0.74%	\$2,881	\$127	4.42%
36	Continental Western Ins Co	10804	IA	\$2,945	0.71%	\$2,738	\$1,884	68.81%
37	Federated Mut Ins Co	13935	MN	\$2,861	0.69%	\$2,665	\$878	32.94%
38	Amquard Ins Co	42390	NE	\$3,552	0.68%	\$2,645	\$1,409	53.26%
39	Austin Mut Ins Co	13412	MN	\$2,800	0.65%	\$2,499	\$4,521	180.95%
40	Monterey Ins Co	23540	CA	\$4,226	0.51%	\$1,957	\$586	29.94%
	All 228 Other Companies			\$94,628	23.95%	\$93,952	\$82,653	87.97%
	Totals (Loss Ratio is average)			\$395,133	100.00%	\$387,271	\$251,361	64.91%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$54,007	7.33%	\$52,631	\$24,157	45.90%
2	Ace Amer Ins Co	22667	PA	\$35,442	5.25%	\$37,725	\$24,534	65.03%
3	Philadelphia Ind Ins Co	18058	PA	\$35,171	4.82%	\$34,632	\$34,314	99.08%
4	Mid Centurv Ins Co	21687	CA	\$29,638	3.88%	\$27,911	\$13,244	47.45%
5	State Farm Fire & Cas Co	25143	IL	\$29,011	3.73%	\$26,829	\$27,312	101.80%
6	Eagle W Ins Co	12890	CA	\$22,657	3.18%	\$22,882	\$22,958	100.33%
7	Truck Ins Exch	21709	CA	\$22,401	3.01%	\$21,647	\$19,873	91.80%
8	Mutual Of Enumclaw Ins Co	14761	OR	\$17,293	2.99%	\$21,511	\$5,158	23.98%
9	Allstate Ind Co	19240	IL	\$20,484	2.61%	\$18,750	\$12,958	69.11%
10	American Family Ins Co	10386	WI	\$25,254	2.47%	\$17,726	\$9,884	55.76%
11	National Union Fire Ins Co of Pittsb	19445	PA	\$17,595	2.44%	\$17,515	\$165	0.94%
12	Farmers Ins Co Of WA	21644	WA	\$16,783	2.34%	\$16,844	\$15,530	92.20%
13	Farmers Ins Exch	21652	CA	\$15,025	2.02%	\$14,494	\$16,091	111.02%
14	Travelers Cas Ins Co Of Amer	19046	CT	\$14,351	2.02%	\$14,487	\$9,866	68.10%
15	American Alt Ins Corp	19720	DE	\$15,588	2.00%	\$14,369	\$6,258	43.55%
16	Federal Ins Co	20281	IN	\$14,632	1.79%	\$12,862	\$2,830	22.01%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$12,454	1.73%	\$12,406	\$4,387	35.36%
18	Hartford Underwriters Ins Co	30104	CT	\$13,556	1.60%	\$11,507	\$3,911	33.99%
19	West Amer Ins Co	44393	IN	\$12,008	1.59%	\$11,394	\$4,171	36.61%
20	Sentinel Ins Co Ltd	11000	CT	\$10,653	1.55%	\$11,146	\$5,316	47.69%
21	Oregon Mut Ins Co	14907	OR	\$10,345	1.39%	\$9,965	\$8,967	89.98%
22	AmTrust Ins Co	15954	DE	\$8,060	1.33%	\$9,522	\$5,486	57.62%
23	Hartford Fire Ins Co	19682	CT	\$9,265	1.25%	\$8,991	(\$355)	(3.95)%
24	Firemans Fund Ins Co	21873	IL	\$9,233	1.13%	\$8,151	\$10,237	125.60%
25	Amquard Ins Co	42390	NE	\$9,798	1.08%	\$7,742	\$6,672	86.18%
26	American Fire & Cas Co	24066	NH	\$5,436	1.01%	\$7,229	\$2,016	27.88%
27	Church Mut Ins Co S I	18767	WI	\$7,312	0.99%	\$7,092	\$11,611	163.73%
28	Country Mut Ins Co	20990	IL	\$7,684	0.95%	\$6,817	\$15,218	223.24%
29	Ohio Cas Ins Co	24074	NH	\$6,843	0.92%	\$6,593	\$1,307	19.82%
30	State Natl Ins Co Inc	12831	TX	\$6,687	0.83%	\$5,956	(\$3,314)	(55.64)%
31	Wesco Ins Co	25011	DE	\$8,524	0.83%	\$5,932	\$1,324	22.32%
32	Nationwide Aaribusiness Ins Co	28223	IA	\$6,258	0.80%	\$5,725	\$482	8.41%
33	Allstate Ins Co	19232	IL	\$5,689	0.79%	\$5,702	\$8,314	145.80%
34	Brotherhood Mut Ins Co	13528	IN	\$5,709	0.76%	\$5,444	\$6,370	117.00%
35	Housing Authority Prop A Mut Co	10069	VT	\$5,709	0.75%	\$5,417	\$2,060	38.04%
36	The Cincinnati Ins Co	10677	OH	\$5,833	0.71%	\$5,086	(\$660)	(12.97)%
37	Alaska Natl Ins Co	38733	AK	\$6,775	0.70%	\$5,020	\$4,885	97.31%
38	Charter Oak Fire Ins Co	25615	CT	\$5,130	0.66%	\$4,768	\$5,592	117.28%
39	Monterey Ins Co	23540	CA	\$9,850	0.66%	\$4,765	\$19,739	414.21%
40	Travelers Ind Co Of CT	25682	CT	\$4,713	0.58%	\$4,187	\$2,951	70.48%
	All 218 Other Companies			\$169,772	22.68%	\$169,091	\$180,009	106.46%
	Totals (Loss Ratio is average)			\$748,630	100.00%	\$718,464	\$551,830	76.81%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$7,941	35.82%	\$10,738	\$1,522	14.18%
2	Old Republic Ins Co	24147	PA	\$4,709	14.80%	\$4,436	\$3,664	82.60%
3	Atradius Trade Credit Ins Co	25422	MD	\$2,695	9.49%	\$2,844	\$850	29.88%
4	Great Amer Assur Co	26344	OH	\$3,285	8.38%	\$2,512	\$692	27.55%
5	US Specialty Ins Co	29599	TX	\$1,387	5.11%	\$1,533	\$156	10.20%
6	Coface N Amer Ins Co	31887	MA	\$1,341	4.43%	\$1,329	\$69	5.21%
7	Atlantic Specialty Ins Co	27154	NY	\$1,328	4.23%	\$1,268	\$691	54.48%
8	Arch Ins Co	11150	MO	\$604	2.85%	\$855	\$121	14.17%
9	Securian Cas Co	10054	MN	\$798	2.48%	\$743	\$7	0.88%
10	American Natl Prop & Cas Co	28401	MO	\$693	2.16%	\$648	\$363	56.06%
11	Wesco Ins Co	25011	DE	\$794	2.15%	\$644	\$165	25.64%
12	Triton Ins Co	41211	TX	\$558	1.70%	\$509	\$268	52.65%
13	First Colonial Ins Co	29980	FL	\$293	1.52%	\$457	\$247	54.09%
14	National Union Fire Ins Co of Pittsb	19445	PA	\$226	0.85%	\$254	\$83	32.72%
15	General Security Natl Ins Co	39322	NY	\$267	0.82%	\$247	\$109	44.12%
16	State Farm Mut Auto Ins Co	25178	IL	\$214	0.68%	\$204	\$51	24.98%
17	Starr Ind & Liab Co	38318	TX	\$163	0.52%	\$157	(\$12)	(7.75)%
18	Cumis Ins Society Inc	10847	IA	\$152	0.45%	\$134	\$51	38.28%
19	Allied World Specialty Ins Co	16624	DE	\$60	0.39%	\$116	\$21	18.23%
20	American Bankers Ins Co Of FL	10111	FL	\$75	0.28%	\$84	\$8	9.56%
21	Liberty Mut Ins Co	23043	MA	\$70	0.23%	\$70	(\$38)	(53.64)%
22	Great Amer Ins Co	16691	OH	\$64	0.21%	\$62	(\$49)	(77.78)%
23	QBE Ins Corp	39217	PA	\$57	0.19%	\$57	(\$55)	(96.11)%
24	Ace Amer Ins Co	22667	PA	\$51	0.17%	\$51	(\$44)	(84.71)%
25	Lyndon Southern Ins Co	10051	DE	\$18	0.11%	\$32	\$3	10.00%
26	Technology Ins Co Inc	42376	DE	\$314	0.09%	\$26	\$0	0.00%
27	Knightbrook Ins Co	13722	DE	(\$1)	0.06%	\$17	\$3	15.72%
28	Virginia Surety Co Inc	40827	IL	\$13	0.05%	\$14	\$0	0.53%
29	State Farm Fire & Cas Co	25143	IL	\$9	0.03%	\$9	\$12	139.88%
30	Ascot Ins Co	23752	CO	\$26	0.01%	\$2	\$1	32.61%
31	Transamerica Cas Ins Co	10952	IA	(\$1)	0.01%	\$2	\$0	0.00%
32	United Guar Residential Ins Co of NC	16667	NC	\$1	0.00%	\$1	\$0	0.00%
33	Zurich Amer Ins Co	16535	NY	\$0	0.00%	\$0	\$1	0.00%
34	Markel Ins Co	38970	IL	\$0	0.00%	\$0	\$387	0.00%
35	Inteqon Natl Ins Co	29742	NC	(\$1)	0.00%	(\$1)	\$7	(831.96)%
36	Ohio Ind Co	26565	OH	\$325	(0.26)%	(\$78)	\$96	(122.53)%
All	6 Other Companies			\$0	0.00%	\$0	(\$55)	0.00%
Totals (Loss Ratio is average)				\$28,530	100.00%	\$29,978	\$9,397	31.35%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$56,951	20.42%	\$55,980	\$14	0.02%
2	Factory Mut Ins Co	21482	RI	\$29,716	9.94%	\$27,247	\$0	0.00%
3	Palomar Specialty Ins Co	20338	OR	\$30,501	9.75%	\$26,738	\$0	0.00%
4	Geovera Ins Co	10799	CA	\$20,235	7.63%	\$20,912	\$0	0.00%
5	Affiliated Fm Ins Co	10014	RI	\$18,932	6.36%	\$17,433	\$0	0.00%
6	Zurich Amer Ins Co	16535	NY	\$16,893	5.27%	\$14,458	\$0	0.00%
7	Employers Ins Co of Wausau	21458	WI	\$10,642	3.39%	\$9,285	\$0	0.00%
8	Travelers Prop Cas Co Of Amer	25674	CT	\$7,845	2.86%	\$7,842	\$0	0.00%
9	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$7,546	2.70%	\$7,404	\$0	0.00%
10	American Modern Prop & Cas Ins Co	42722	OH	\$7,004	2.51%	\$6,866	\$52	0.76%
11	United Serv Automobile Assn	25941	TX	\$5,771	2.11%	\$5,770	(\$7)	(0.11)%
12	Insurance Co Of The West	27847	CA	\$5,729	2.01%	\$5,513	\$50	0.91%
13	Continental Cas Co	20443	IL	\$4,255	1.73%	\$4,745	(\$1,437)	(30.29)%
14	Safeco Ins Co Of IL	39012	IL	\$4,533	1.67%	\$4,578	\$277	6.04%
15	American Family Ins Co	10386	WI	\$4,986	1.49%	\$4,082	\$0	0.00%
16	Great Northern Ins Co	20303	IN	\$4,058	1.32%	\$3,628	\$0	0.00%
17	Amica Mut Ins Co	19976	RI	\$3,466	1.22%	\$3,353	\$0	0.00%
18	Farmers Ins Co Of WA	21644	WA	\$3,276	1.21%	\$3,316	\$0	0.00%
19	Travelers Ind Co	25658	CT	\$3,693	1.13%	\$3,087	\$0	0.00%
20	USAA Cas Ins Co	25968	TX	\$2,627	0.95%	\$2,609	(\$4)	(0.15)%
21	American Guar & Liab Ins	26247	NY	\$1,677	0.88%	\$2,422	\$0	(0.01)%
22	American Family Mut Ins Co SI	19275	WI	\$1,914	0.78%	\$2,132	\$0	0.00%
23	XL Ins Amer Inc	24554	DE	\$2,377	0.76%	\$2,095	\$25	1.21%
24	Farmers Prop & Cas Ins Co	26298	RI	\$2,034	0.75%	\$2,068	\$0	0.00%
25	Bankers Standard Ins Co	18279	PA	\$1,723	0.72%	\$1,981	\$4	0.18%
26	Coastal Select Ins Co	10887	CA	\$2,988	0.69%	\$1,898	\$0	0.00%
27	Liberty Mut Fire Ins Co	23035	WI	\$1,566	0.67%	\$1,839	\$44	2.41%
28	Ace Amer Ins Co	22667	PA	\$1,389	0.64%	\$1,760	\$0	0.00%
29	AIG Prop Cas Co	19402	IL	\$1,774	0.62%	\$1,709	\$4	0.24%
30	Liberty Ins Corp	42404	IL	\$1,366	0.50%	\$1,365	\$48	3.55%
31	Property & Cas Ins Co Of Hartford	34690	IN	\$1,357	0.49%	\$1,354	\$0	0.00%
32	The Cincinnati Ins Co	10677	OH	\$1,605	0.49%	\$1,350	\$0	0.00%
33	Vigilant Ins Co	20397	NY	\$1,159	0.42%	\$1,142	\$0	0.00%
34	Crestbrook Ins Co	18961	OH	\$1,036	0.38%	\$1,038	\$0	0.00%
35	Federated Mut Ins Co	13935	MN	\$1,005	0.37%	\$1,018	\$0	0.00%
36	Nationwide Gen Ins Co	23760	OH	\$1,030	0.37%	\$1,005	\$29	2.86%
37	LM Ins Corp	33600	IL	\$847	0.32%	\$874	\$30	3.45%
38	Allianz Global Risks US Ins Co	35300	IL	\$815	0.31%	\$859	\$17	1.95%
39	Travelers Home & Marine Ins Co	27998	CT	\$783	0.29%	\$781	\$0	0.04%
40	Hartford Ins Co Of The Midwest	37478	IN	\$699	0.26%	\$705	\$0	0.00%
All	127 Other Companies			\$9,195	3.20%	\$9,862	\$92	0.93%
Totals (Loss Ratio is average)				\$287,000	100.00%	\$274,106	(\$761)	(0.28)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$14,249	41.66%	\$14,562	\$8,181	56.18%
2	Ace Amer Ins Co	22667	PA	\$6,129	18.48%	\$6,459	(\$2,145)	(33.20)%
3	Arch Ins Co	11150	MO	\$3,388	9.69%	\$3,389	\$3,254	96.02%
4	Zurich Amer Ins Co	16535	NY	\$1,895	4.78%	\$1,670	(\$1,812)	(108.50)%
5	Star Ins Co	18023	MI	\$1,716	4.70%	\$1,643	\$453	27.56%
6	ACIG Ins Co	19984	IL	\$1,387	3.97%	\$1,387	\$302	21.78%
7	Liberty Mut Fire Ins Co	23035	WI	\$1,344	3.85%	\$1,346	\$1,006	74.71%
8	XL Specialty Ins Co	37885	DE	\$802	2.18%	\$763	\$167	21.84%
9	Everest Natl Ins Co	10120	DE	\$781	2.14%	\$747	\$478	63.94%
10	National Union Fire Ins Co of Pittsb	19445	PA	\$552	2.10%	\$735	\$5,375	730.84%
11	Old Republic Ins Co	24147	PA	\$717	1.90%	\$665	(\$66)	(9.94)%
12	Hartford Cas Ins Co	29424	IN	\$604	1.72%	\$600	(\$142)	(23.58)%
13	Starr Ind & Liab Co	38318	TX	\$342	0.99%	\$347	\$167	48.20%
14	Travelers Prop Cas Co Of Amer	25674	CT	\$334	0.78%	\$272	\$119	43.97%
15	Mitsui Sumitomo Ins USA Inc	22551	NY	\$293	0.67%	\$236	\$0	0.13%
16	Continental Cas Co	20443	IL	\$165	0.08%	\$27	\$654	2384.02%
17	Sentry Ins Co	24988	WI	\$17	0.05%	\$17	(\$27)	(162.06)%
18	Hartford Underwriters Ins Co	30104	CT	\$22	0.02%	\$6	\$3	47.38%
19	Sompo Amer Ins Co	11126	NY	\$4	0.01%	\$4	\$11	251.25%
20	Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$5	0.01%	\$2	\$0	0.00%
21	Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$192	0.00%
22	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$123	0.00%
23	Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	\$1	0.00%
24	General Reins Corp	22039	DE	\$0	0.00%	\$0	\$79	0.00%
All	27 Other Companies			\$56	0.16%	\$79	(\$1,191)	(1506.21)%
Totals (Loss Ratio is average)				\$34,803	100.00%	\$34,956	\$15,184	43.44%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$22,927	22.71%	\$22,144	\$14,702	66.39%
2	Country Mut Ins Co	20990	IL	\$14,823	14.12%	\$13,771	\$9,147	66.42%
3	Grande Ins Assn	22101	WA	\$11,746	11.77%	\$11,481	\$8,127	70.78%
4	Ohio Security Ins Co	24082	NH	\$7,023	7.25%	\$7,066	\$5,046	71.41%
5	Eagle W Ins Co	12890	CA	\$6,073	5.67%	\$5,526	\$1,271	23.00%
6	Nationwide Aqribusiness Ins Co	28223	IA	\$5,669	5.64%	\$5,496	\$3,611	65.70%
7	West Amer Ins Co	44393	IN	\$5,467	5.51%	\$5,372	\$504	9.38%
8	Travelers Ind Co Of Amer	25666	CT	\$3,975	4.20%	\$4,098	\$3,734	91.13%
9	State Farm Fire & Cas Co	25143	IL	\$3,346	3.40%	\$3,316	\$1,605	48.41%
10	Indemnity Ins Co Of North Amer	43575	PA	\$2,972	2.99%	\$2,919	\$889	30.45%
11	Oregon Mut Ins Co	14907	OR	\$2,676	2.70%	\$2,637	\$1,619	61.42%
12	Charter Oak Fire Ins Co	25615	CT	\$2,031	1.96%	\$1,913	\$583	30.49%
13	American Family Ins Co	10386	WI	\$2,089	1.88%	\$1,829	\$782	42.75%
14	Phoenix Ins Co	25623	CT	\$1,918	1.49%	\$1,458	\$698	47.90%
15	Travelers Ind Co	25658	CT	\$1,747	1.47%	\$1,435	\$735	51.20%
16	American Fire & Cas Co	24066	NH	\$1,375	1.41%	\$1,379	\$1,604	116.36%
17	Travelers Prop Cas Co Of Amer	25674	CT	\$1,179	1.26%	\$1,230	\$462	37.54%
18	American Family Mut Ins Co SI	19275	WI	\$979	0.95%	\$931	\$805	86.52%
19	Travelers Ind Co Of CT	25682	CT	\$1,005	0.92%	\$896	\$367	40.96%
20	Philadelphia Ind Ins Co	18058	PA	\$884	0.66%	\$647	\$318	49.13%
21	Markel Ins Co	38970	IL	\$441	0.44%	\$431	\$136	31.59%
22	Continental Western Ins Co	10804	IA	\$390	0.33%	\$322	\$1,177	365.14%
23	Great Amer Ins Co	16691	OH	\$396	0.31%	\$303	(\$10)	(3.46)%
24	Ohio Cas Ins Co	24074	NH	\$336	0.29%	\$286	\$158	55.07%
25	Great Amer Alliance Ins Co	26832	OH	\$309	0.15%	\$148	\$28	19.29%
26	Union Ins Co	25844	IA	\$133	0.13%	\$128	\$0	0.00%
27	Great Amer Ins Co of NY	22136	NY	\$127	0.13%	\$127	\$23	18.42%
28	Liberty Mut Ins Co	23043	MA	\$88	0.12%	\$114	(\$10)	(8.38)%
29	Great Amer Assur Co	26344	OH	\$153	0.11%	\$110	\$16	14.05%
30	American Reliable Ins Co	19615	AZ	\$3	0.00%	\$3	(\$3)	(93.34)%
31	National Surety Corp	21881	IL	\$0	0.00%	\$0	\$2	5093.48%
32	North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	\$420	0.00%
33	American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$279	0.00%
34	Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$167	0.00%
35	American States Ins Co	19704	IN	\$0	0.00%	\$0	\$976	0.00%
	All 6 Other Companies			\$0	0.00%	\$1	(\$199)	(22832.61)%
	Totals (Loss Ratio is average)			\$102,277	100.00%	\$97,517	\$59,770	61.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$3,986	19.15%	\$3,992	\$1,790	44.84%
2	Farmers Ins Co Of WA	21644	WA	\$3,180	14.88%	\$3,102	\$1,473	47.48%
3	Hartford Ins Co Of The Midwest	37478	IN	\$2,952	14.30%	\$2,981	\$999	33.51%
4	Wright Natl Flood Ins Co	11523	TX	\$2,510	11.90%	\$2,479	\$1,143	46.12%
5	USAA Gen Ind Co	18600	TX	\$1,989	9.21%	\$1,920	\$1,180	61.47%
6	Allstate Ins Co	19232	IL	\$1,863	8.78%	\$1,830	\$1,303	71.23%
7	Selective Ins Co Of Amer	12572	NJ	\$1,631	6.72%	\$1,401	\$196	14.00%
8	American Family Mut Ins Co SI	19275	WI	\$523	2.59%	\$540	\$302	55.81%
9	Integon Natl Ins Co	29742	NC	\$445	2.26%	\$471	\$10	2.12%
10	Homesite Ins Co Of The Midwest	13927	WI	\$464	2.01%	\$420	\$44	10.54%
11	American Strategic Ins Corp	10872	FL	\$415	1.91%	\$398	\$23	5.66%
12	Farmers Prop & Cas Ins Co	26298	RI	\$288	1.38%	\$287	\$51	17.71%
13	Foremost Ins Co Grand Rapids MI	11185	MI	\$295	1.25%	\$261	\$52	19.83%
14	Liberty Mut Fire Ins Co	23035	WI	\$254	1.25%	\$261	(\$35)	(13.41)%
15	Philadelphia Ind Ins Co	18058	PA	\$128	0.57%	\$118	\$7	5.54%
16	American Commerce Ins Co	19941	OH	\$107	0.56%	\$117	\$0	(0.22)%
17	Privilege Underwriters Recp Exch	12873	FL	\$98	0.47%	\$98	(\$1)	(0.52)%
18	QBE Ins Corp	39217	PA	\$75	0.35%	\$73	\$111	151.00%
19	American Natl Prop & Cas Co	28401	MO	\$50	0.26%	\$53	\$0	0.00%
20	Occidental Fire & Cas Co Of NC	23248	NC	\$23	0.11%	\$23	\$0	0.00%
21	Bankers Ins Co	33162	FL	\$18	0.07%	\$14	\$0	0.00%
22	Universal N Amer Ins Co	10759	TX	\$0	0.00%	\$0	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$21,294	100.00%	\$20,842	\$8,647	41.49%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Zurich Amer Ins Co	16535	NY	\$2,284	20.15%	\$1,907	\$89	4.68%
2	XL Ins Amer Inc	24554	DE	\$1,468	12.02%	\$1,138	\$21	1.85%
3	American Security Ins Co	42978	DE	\$954	9.88%	\$935	\$187	20.01%
4	Allianz Global Risks US Ins Co	35300	IL	\$858	9.25%	\$875	(\$1)	(0.15)%
5	American Guar & Liab Ins	26247	NY	\$639	8.48%	\$802	\$143	17.79%
6	Employers Ins Co of Wausau	21458	WI	\$790	8.26%	\$782	\$0	0.00%
7	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$567	6.07%	\$574	\$176	30.61%
8	American Home Assur Co	19380	NY	\$102	4.30%	\$407	\$55	13.56%
9	National Union Fire Ins Co of Pittsb	19445	PA	\$275	3.55%	\$336	\$7	2.23%
10	AIG Prop Cas Co	19402	IL	\$281	2.95%	\$279	\$93	33.13%
11	Federal Ins Co	20281	IN	\$270	2.75%	\$261	(\$47)	(17.88)%
12	Intecon Natl Ins Co	29742	NC	\$234	2.67%	\$253	(\$21)	(8.20)%
13	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$291	2.13%	\$202	\$40	19.83%
14	Liberty Mut Fire Ins Co	23035	WI	\$123	2.10%	\$199	\$0	0.00%
15	The Cincinnati Ins Co	10677	OH	\$169	1.53%	\$145	\$64	44.23%
16	Bankers Standard Ins Co	18279	PA	\$53	0.68%	\$64	(\$1)	(1.94)%
17	Crestbrook Ins Co	18961	OH	\$58	0.66%	\$62	\$0	0.00%
18	National Gen Ins Co	23728	MO	\$52	0.44%	\$41	\$3	7.50%
19	Nationwide Mut Ins Co	23787	OH	\$45	0.40%	\$38	\$1	2.34%
20	New Hampshire Ins Co	23841	IL	\$15	0.39%	\$37	\$0	(0.41)%
21	Florists Mut Ins Co	13978	WI	\$0	0.35%	\$33	(\$1)	(4.29)%
22	Firemans Fund Ins Co	21873	IL	\$32	0.31%	\$29	\$0	1.49%
23	North River Ins Co	21105	NJ	\$1	0.20%	\$19	\$0	1.03%
24	Granite State Ins Co	23809	IL	\$34	0.18%	\$17	\$1	6.76%
25	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.12%	\$12	\$0	0.00%
26	Massachusetts Bay Ins Co	22306	NH	\$10	0.11%	\$10	(\$1)	(10.26)%
27	National Liab & Fire Ins Co	20052	CT	\$7	0.07%	\$7	\$1	10.58%
28	Arch Ins Co	11150	MO	\$2	0.07%	\$6	(\$2)	(28.47)%
29	Nationwide Gen Ins Co	23760	OH	\$2	0.05%	\$5	\$0	1.47%
30	Verlan Fire Ins Co MD	10815	NH	\$5	0.05%	\$5	\$0	0.18%
31	United States Fire Ins Co	21113	DE	\$29	0.05%	\$5	\$0	10.26%
32	Union Ins Co	25844	IA	\$4	0.04%	\$4	\$0	0.00%
33	National Cas Co	11991	OH	\$0	0.03%	\$3	\$0	(3.74)%
34	Continental Ins Co	35289	PA	\$2	0.02%	\$2	\$0	30.45%
35	Citizens Ins Co Of Amer	31534	MI	\$1	0.01%	\$1	\$0	1.43%
36	Continental Western Ins Co	10804	IA	\$2	0.01%	\$1	\$0	0.00%
37	Transportation Ins Co	20494	IL	\$2	0.01%	\$1	\$0	30.35%
38	National Fire Ins Co Of Hartford	20478	IL	\$0	0.01%	\$1	\$0	16.41%
39	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$0	(17.54)%
40	LM Ins Corp	33600	IL	\$1	0.00%	\$0	\$0	0.00%
41	Sentry Ins Co	24988	WI	\$12	0.00%	\$0	\$0	7.89%
	All 12 Other Companies			(\$198)	(2.09)%	(\$37)	(\$44)	0.00%
	Totals (Loss Ratio is average)			\$9,475	100.00%	\$9,464	\$765	8.08%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$5,241	21.09%	\$5,123	\$837	16.33%
2	Federal Ins Co	20281	IN	\$2,413	10.59%	\$2,572	\$614	23.86%
3	Great Amer Ins Co	16691	OH	\$2,410	10.14%	\$2,464	\$238	9.65%
4	National Union Fire Ins Co of Pittsb	19445	PA	\$1,513	6.21%	\$1,509	\$426	28.21%
5	Cumis Ins Society Inc	10847	IA	\$1,232	5.00%	\$1,215	\$1,323	108.86%
6	Continental Cas Co	20443	IL	\$1,234	4.89%	\$1,188	\$258	21.72%
7	Hanover Ins Co	22292	NH	\$747	3.54%	\$861	(\$71)	(8.29)%
8	Twin City Fire Ins Co Co	29459	IN	\$759	2.96%	\$719	\$14	1.96%
9	Beazley Ins Co Inc	37540	CT	\$725	2.68%	\$651	\$8	1.25%
10	Hartford Fire Ins Co	19682	CT	\$572	2.49%	\$605	(\$292)	(48.27)%
11	Berklev Ins Co	32603	DE	\$531	2.15%	\$523	(\$96)	(18.25)%
12	Axis Ins Co	37273	IL	\$503	2.15%	\$522	\$819	156.68%
13	Southwest Marine & Gen Ins Co	12294	AZ	\$846	2.11%	\$513	\$62	12.03%
14	Zurich Amer Ins Co	16535	NY	\$577	2.07%	\$504	\$47	9.29%
15	Philadelphia Ind Ins Co	18058	PA	\$443	1.90%	\$463	\$28	6.13%
16	Western Surety Co	13188	SD	\$428	1.75%	\$424	\$46	10.73%
17	Great Amer Alliance Ins Co	26832	OH	\$324	1.71%	\$415	\$77	18.52%
18	Colonial Surety Co	10758	PA	\$361	1.42%	\$344	\$43	12.59%
19	Federated Mut Ins Co	13935	MN	\$260	1.26%	\$307	(\$3)	(0.94)%
20	Arch Ins Co	11150	MO	\$275	1.25%	\$303	(\$18)	(5.80)%
21	Berkshire Hathaway Specialtv Ins Co	22276	NE	\$267	1.12%	\$271	\$194	71.58%
22	RLI Ins Co	13056	IL	\$205	0.95%	\$232	\$1	0.28%
23	Ohio Cas Ins Co	24074	NH	\$219	0.88%	\$214	\$32	14.99%
24	Fidelity & Deposit Co Of MD	39306	IL	\$287	0.87%	\$212	\$41	19.52%
25	Federated Reserve Ins Co	16024	MN	\$237	0.80%	\$195	\$24	12.51%
26	Continental Ins Co	35289	PA	\$160	0.64%	\$156	\$65	41.80%
27	Berklev Regional Ins Co	29580	IA	\$96	0.59%	\$142	(\$26)	(17.94)%
28	United States Fire Ins Co	21113	DE	\$113	0.55%	\$135	(\$3)	(2.54)%
29	Ace Amer Ins Co	22667	PA	\$100	0.43%	\$104	\$14	13.66%
30	Starr Ind & Liab Co	38318	TX	\$124	0.42%	\$103	\$35	34.25%
31	Markel Amer Ins Co	28932	VA	\$88	0.40%	\$97	\$14	14.74%
32	Liberty Mut Ins Co	23043	MA	\$83	0.35%	\$86	(\$113)	(131.89)%
33	National Cas Co	11991	OH	\$84	0.32%	\$79	\$0	0.00%
34	American Guar & Liab Ins	26247	NY	\$68	0.31%	\$76	(\$5)	(6.54)%
35	State Farm Fire & Cas Co	25143	IL	\$72	0.29%	\$71	\$0	0.00%
36	QBE Ins Corp	39217	PA	\$79	0.29%	\$70	(\$4)	(5.47)%
37	US Specialty Ins Co	29599	TX	\$48	0.20%	\$49	(\$36)	(73.43)%
38	Pacific Ind Co	20346	WI	\$46	0.18%	\$44	\$1	2.51%
39	Sentrv Ins Co	24988	WI	\$42	0.18%	\$44	(\$13)	(29.82)%
40	Allmerica Fin Benefit Ins Co	41840	MI	\$48	0.10%	\$25	\$0	(1.55)%
	All 98 Other Companies			\$636	2.60%	\$661	(\$56)	(8.41)%
	Totals (Loss Ratio is average)			\$24,495	100.00%	\$24,292	\$4,526	18.63%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Ambac Assur Corp	18708	WI	\$574	37.97%	\$726	\$0	0.00%
2	MBIA Ins Corp	12041	NY	\$0	31.89%	\$610	\$0	0.00%
3	National Public Finance Guar Corp	23825	NY	\$0	11.56%	\$221	\$0	0.00%
4	Assured Guar Municipal Corp	18287	NY	\$44	9.08%	\$174	\$0	0.00%
5	Assured Guar Corp	30180	MD	\$0	4.69%	\$90	\$0	0.00%
6	Syncora Guar Inc	20311	NY	\$0	3.46%	\$66	\$0	0.00%
7	Build Amer Mut Assur Co	14380	NY	\$52	1.34%	\$26	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$671	100.00%	\$1,912	\$0	0.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$32,769	11.16%	\$28,252	\$11,692	41.38%
2	Allianz Global Risks US Ins Co	35300	IL	\$21,817	8.71%	\$22,046	\$11,336	51.42%
3	Foremost Ins Co Grand Rapids MI	11185	MI	\$22,481	8.14%	\$20,603	\$11,449	55.57%
4	Factory Mut Ins Co	21482	RI	\$15,384	5.49%	\$13,883	\$53,615	386.19%
5	Pemco Mut Ins Co	24341	WA	\$12,034	4.73%	\$11,961	\$10,275	85.90%
6	Zurich Amer Ins Co	16535	NY	\$11,654	4.19%	\$10,598	\$3,654	34.48%
7	Penn Millers Ins Co	14982	PA	\$8,667	3.90%	\$9,878	\$5,999	60.74%
8	American Home Assur Co	19380	NY	\$10,446	3.53%	\$8,922	\$3,850	43.15%
9	Affiliated Fm Ins Co	10014	RI	\$9,799	3.43%	\$8,680	\$901	10.38%
10	Hartford Fire Ins Co	19682	CT	\$9,503	3.39%	\$8,567	\$1,558	18.18%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$9,214	3.24%	\$8,202	\$3,145	38.34%
12	Employers Ins Co of Wausau	21458	WI	\$6,915	2.63%	\$6,658	\$2,609	39.18%
13	XL Ins Amer Inc	24554	DE	\$6,430	2.47%	\$6,260	\$77	1.22%
14	Travelers Ind Co	25658	CT	\$6,184	2.12%	\$5,377	\$6,109	113.61%
15	Standard Guar Ins Co	42986	DE	\$4,955	1.95%	\$4,943	\$2,531	51.20%
16	Liberty Mut Fire Ins Co	23035	WI	\$5,781	1.90%	\$4,803	\$250	5.20%
17	Accelerant Natl Ins Co	10220	DE	\$6,342	1.47%	\$3,726	\$229	6.15%
18	Continental Cas Co	20443	IL	\$3,385	1.38%	\$3,498	\$2,635	75.31%
19	Pennsylvania Lumbermens Mut Ins	14974	PA	\$4,015	1.34%	\$3,389	\$22	0.66%
20	American Modern Prop & Cas Ins Co	42722	OH	\$4,107	1.31%	\$3,307	\$1,242	37.56%
21	Western Natl Mut Ins Co	15377	MN	\$3,663	1.29%	\$3,258	\$989	30.37%
22	United Serv Automobile Assn	25941	TX	\$2,893	1.08%	\$2,731	\$4,325	158.40%
23	Enumclaw Prop & Cas Ins Co	11232	OR	\$2,625	1.04%	\$2,639	\$2,854	108.14%
24	Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$2,978	1.03%	\$2,612	\$115	4.41%
25	American Guar & Liab Ins	26247	NY	\$1,886	0.94%	\$2,379	\$274	11.51%
26	Nationwide Mut Ins Co	23787	OH	\$1,979	0.85%	\$2,152	\$1,181	54.90%
27	General Cas Co Of WI	24414	WI	\$1,794	0.71%	\$1,793	(\$388)	(21.66)%
28	USAA Cas Ins Co	25968	TX	\$1,916	0.71%	\$1,785	\$1,179	66.06%
29	Ohio Security Ins Co	24082	NH	\$1,932	0.70%	\$1,777	\$2,446	137.62%
30	Tokio Marine Amer Ins Co	10945	NY	\$1,875	0.70%	\$1,772	\$34	1.92%
31	Federated Mut Ins Co	13935	MN	\$1,618	0.66%	\$1,674	\$1,501	89.67%
32	HDI Global Ins Co	41343	IL	\$1,924	0.65%	\$1,648	\$522	31.66%
33	Automobile Ins Co Of Hartford CT	19062	CT	\$1,544	0.60%	\$1,512	\$422	27.94%
34	Federated Reserve Ins Co	16024	MN	\$1,752	0.51%	\$1,297	(\$270)	(20.80)%
35	Verlan Fire Ins Co MD	10815	NH	\$1,192	0.43%	\$1,092	\$131	11.97%
36	Middlesex Ins Co	23434	WI	\$1,503	0.42%	\$1,069	\$21	1.99%
37	National Union Fire Ins Co of Pittsb	19445	PA	\$1,103	0.40%	\$1,020	\$24	2.31%
38	American Strategic Ins Corp	10872	FL	\$1,028	0.40%	\$1,009	\$451	44.65%
39	Insurance Co Of The State Of PA	19429	IL	\$1,160	0.39%	\$978	(\$193)	(19.77)%
40	Sentr Ins Co	24988	WI	\$1,067	0.39%	\$976	(\$88)	(9.06)%
	All 169 Other Companies			\$23,394	8.58%	\$24,360	\$12,907	52.98%
	Totals (Loss Ratio is average)			\$272,710	100.00%	\$253,085	\$161,611	63.86%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$454,063	16.80%	\$439,915	\$339,570	77.19%
2	Safeco Ins Co Of Amer	24740	NH	\$323,791	11.29%	\$295,658	\$207,363	70.14%
3	Pemco Mut Ins Co	24341	WA	\$161,812	5.74%	\$150,425	\$110,966	73.77%
4	Allstate Vehicle & Prop Ins Co	37907	IL	\$134,511	4.24%	\$110,962	\$93,436	84.21%
5	United Serv Automobile Assn	25941	TX	\$98,320	3.44%	\$90,196	\$83,286	92.34%
6	Foremost Ins Co Grand Rapids MI	11185	MI	\$101,540	3.28%	\$85,835	\$53,696	62.56%
7	Homesite Ins Co	17221	WI	\$90,972	3.11%	\$81,519	\$67,491	82.79%
8	Truck Ins Exch	21709	CA	\$85,029	2.97%	\$77,731	\$56,993	73.32%
9	USAA Cas Ins Co	25968	TX	\$84,483	2.96%	\$77,527	\$64,414	83.09%
10	Allstate Prop & Cas Ins Co	17230	IL	\$71,773	2.71%	\$70,966	\$41,573	58.58%
11	Travelers Personal Ins Co	38130	CT	\$79,177	2.56%	\$67,136	\$69,756	103.90%
12	Mutual Of Enumclaw Ins Co	14761	OR	\$56,195	2.09%	\$54,679	\$58,105	106.27%
13	Counry Mut Ins Co	20990	IL	\$57,279	2.06%	\$53,925	\$38,481	71.36%
14	Farmers Ins Co Of WA	21644	WA	\$50,466	1.93%	\$50,477	\$40,275	79.79%
15	Travelers Home & Marine Ins Co	27998	CT	\$49,001	1.88%	\$49,352	\$38,221	77.45%
16	Fire Ins Exch	21660	CA	\$48,972	1.84%	\$48,114	\$37,628	78.21%
17	American Strategic Ins Corp	10872	FL	\$51,237	1.82%	\$47,577	\$31,830	66.90%
18	Allstate Ind Co	19240	IL	\$43,190	1.56%	\$40,968	\$20,824	50.83%
19	USAA Gen Ind Co	18600	TX	\$40,112	1.40%	\$36,631	\$29,126	79.51%
20	American Family Connect Prop & Cas I	29068	WI	\$36,284	1.34%	\$35,094	\$42,063	119.86%
21	American Family Ins Co	10386	WI	\$36,713	1.29%	\$33,842	\$27,658	81.73%
22	Allstate Ins Co	19232	IL	\$33,112	1.24%	\$32,411	\$17,475	53.92%
23	Nationwide Gen Ins Co	23760	OH	\$32,022	1.20%	\$31,349	\$38,511	122.84%
24	Garrison Prop & Cas Ins Co	21253	TX	\$33,346	1.13%	\$29,575	\$22,504	76.09%
25	Farmers Prop & Cas Ins Co	26298	RI	\$30,252	1.11%	\$29,151	\$27,806	95.39%
26	American Family Mut Ins Co SI	19275	WI	\$26,724	1.04%	\$27,280	\$22,280	81.67%
27	American Modern Prop & Cas Ins Co	42722	OH	\$30,926	1.03%	\$26,950	\$18,023	66.87%
28	Grange Ins Assn	22101	WA	\$26,703	1.02%	\$26,752	\$16,273	60.83%
29	Privilege Underwriters Recp Exch	12873	FL	\$25,736	0.90%	\$23,516	\$10,479	44.56%
30	Homesite Ins Co Of The Midwest	13927	WI	\$23,303	0.89%	\$23,438	\$14,667	62.58%
31	LM Ins Corp	33600	IL	\$24,855	0.88%	\$23,061	\$14,151	61.36%
32	Liberty Ins Corp	42404	IL	\$23,286	0.83%	\$21,750	\$14,851	68.28%
33	Great Northern Ins Co	20303	IN	\$25,033	0.82%	\$21,557	\$6,717	31.16%
34	Amica Mut Ins Co	19976	RI	\$21,762	0.81%	\$21,093	\$16,146	76.55%
35	American Bankers Ins Co Of FL	10111	FL	\$19,982	0.71%	\$18,501	\$9,215	49.81%
36	Liberty Mut Fire Ins Co	23035	WI	\$18,019	0.68%	\$17,927	\$9,801	54.67%
37	Trumbull Ins Co	27120	CT	\$18,483	0.68%	\$17,736	\$10,283	57.98%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$16,591	0.64%	\$16,637	\$19,316	116.10%
39	Enumclaw Prop & Cas Ins Co	11232	OR	\$16,522	0.60%	\$15,755	\$16,066	101.98%
40	Encompass Ind Co	15130	IL	\$12,261	0.44%	\$11,593	\$14,551	125.51%
	All 108 Other Companies			\$191,940	6.84%	\$184,406	\$116,258	63.04%
	Totals (Loss Ratio is average)			\$2,805,784	100.00%	\$2,618,968	\$1,988,129	75.91%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$73,388	9.30%	\$73,388	\$48,210	65.69%
2	National Union Fire Ins Co of Pittsb	19445	PA	\$56,472	7.27%	\$57,399	\$2,874	5.01%
3	Jefferson Ins Co	11630	NY	\$56,389	7.03%	\$55,505	\$9,388	16.91%
4	American Pet Ins Co	12190	NY	\$56,907	6.99%	\$55,172	\$37,036	67.13%
5	Continental Cas Co	20443	IL	\$52,540	6.47%	\$51,066	\$17,140	33.56%
6	National Cas Co	11991	OH	\$25,868	3.23%	\$25,459	\$20,952	82.30%
7	United States Fire Ins Co	21113	DE	\$24,509	3.08%	\$24,294	\$13,728	56.51%
8	American Bankers Ins Co Of FL	10111	FL	\$21,294	2.58%	\$20,352	\$6,082	29.88%
9	State Farm Fire & Cas Co	25143	IL	\$19,858	2.44%	\$19,266	\$9,538	49.51%
10	Zurich Amer Ins Co	16535	NY	\$19,940	2.44%	\$19,244	\$4,566	23.73%
11	Ohio Cas Ins Co	24074	NH	\$17,390	2.26%	\$17,848	\$6,780	37.99%
12	American Modern Home Ins Co	23469	OH	\$17,731	1.97%	\$15,561	\$10,011	64.34%
13	American Zurich Ins Co	40142	IL	\$13,052	1.76%	\$13,881	\$4,175	30.07%
14	Ace Amer Ins Co	22667	PA	\$13,709	1.73%	\$13,630	\$7,126	52.28%
15	Safeco Ins Co Of Amer	24740	NH	\$12,241	1.47%	\$11,630	\$5,556	47.77%
16	Travelers Prop Cas Co Of Amer	25674	CT	\$11,414	1.35%	\$10,620	\$2,786	26.23%
17	United Financial Cas Co	11770	OH	\$9,113	1.27%	\$9,997	\$4,165	41.66%
18	Generali Us Branch	11231	NY	\$10,714	1.19%	\$9,386	\$6,393	68.12%
19	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$9,098	1.15%	\$9,098	\$340	3.74%
20	Factory Mut Ins Co	21482	RI	\$9,976	1.11%	\$8,728	(\$630)	(7.21)%
21	New Hampshire Ins Co	23841	IL	\$8,213	1.06%	\$8,330	\$562	6.75%
22	AGCS Marine Ins Co	22837	IL	\$8,443	0.96%	\$7,561	\$1,043	13.80%
23	Arch Ins Co	11150	MO	\$8,430	0.96%	\$7,550	\$2,973	39.38%
24	Nationwide Mut Ins Co	23787	OH	\$7,304	0.95%	\$7,462	\$177	2.37%
25	Indemnity Ins Co Of North Amer	43575	PA	\$7,128	0.90%	\$7,126	\$6,302	88.44%
26	Affiliated Fm Ins Co	10014	RI	\$7,698	0.90%	\$7,100	(\$1,025)	(14.44)%
27	Great West Cas Co	11371	NE	\$7,213	0.87%	\$6,826	\$2,475	36.26%
28	Lemonade Ins Co	16023	NY	\$7,581	0.77%	\$6,052	\$4,375	72.29%
29	Independence Amer Ins Co	26581	DE	\$5,964	0.75%	\$5,891	\$3,036	51.54%
30	Axis Ins Co	37273	IL	\$8,131	0.66%	\$5,209	\$2,491	47.82%
31	Progressive Direct Ins Co	16322	OH	\$5,363	0.66%	\$5,180	\$2,798	54.02%
32	Jewelers Mut Ins Co S I	14354	WI	\$5,051	0.61%	\$4,808	\$1,336	27.78%
33	Progressive Cas Ins Co	24260	OH	\$4,751	0.57%	\$4,495	\$2,122	47.22%
34	Securian Cas Co	10054	MN	\$5,043	0.55%	\$4,374	\$2,154	49.25%
35	Western Natl Mut Ins Co	15377	MN	\$4,737	0.55%	\$4,371	\$1,669	38.18%
36	BCS Ins Co	38245	OH	\$4,712	0.54%	\$4,236	\$2,409	56.87%
37	Berkshire Hathaway Specialty Ins Co	22276	NE	\$4,052	0.53%	\$4,176	\$2,549	61.03%
38	Great Northern Ins Co	20303	IN	\$4,405	0.52%	\$4,107	\$1,061	25.83%
39	Markel Amer Ins Co	28932	VA	\$4,490	0.51%	\$3,999	\$1,662	41.56%
40	Metropolitan Gen Ins Co	39950	RI	\$4,446	0.37%	\$2,919	\$3,011	103.16%
	All 278 Other Companies			\$153,015	18.94%	\$155,768	\$59,596	38.26%
	Totals (Loss Ratio is average)			\$807,773	100.00%	\$789,062	\$318,994	40.43%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Athene Ann & Life Co	61689	IA	\$491,022	\$0	\$76,534	\$0	\$567,556	7.55%
2	Massachusetts Mut Life Ins Co	65935	MA	\$345,923	\$0	\$23,685	\$0	\$369,608	4.92%
3	New York Life Ins & Ann Corp	91596	DE	\$348,010	\$0	\$10	\$0	\$348,020	4.63%
4	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$185,596	\$0	\$138,254	\$0	\$323,850	4.31%
5	Lincoln Natl Life Ins Co	65676	IN	\$290,218	\$0	\$33,496	\$0	\$323,714	4.31%
6	Security Benefit Life Ins Co	68675	KS	\$303,023	\$0	\$192	\$0	\$303,215	4.04%
7	Allianz Life Ins Co Of N Amer	90611	MN	\$295,857	\$0	\$0	\$0	\$295,857	3.94%
8	American Gen Life Ins Co	60488	TX	\$266,799	\$0	\$19,216	\$0	\$286,014	3.81%
9	Symetra Life Ins Co	68608	IA	\$241,521	\$0	\$664	\$0	\$242,186	3.22%
10	Equitable Financial Life Ins Co of A	78077	AZ	\$210,312	\$0	\$0	\$0	\$210,312	2.80%
11	Nationwide Life Ins Co	66869	OH	\$129,066	\$0	\$79,906	\$0	\$208,972	2.78%
12	Forethought Life Ins Co	91642	IN	\$178,381	\$0	\$0	\$0	\$178,381	2.37%
13	MassMutual Ascend Life Ins Co	63312	OH	\$176,756	\$0	\$68	\$0	\$176,824	2.35%
14	American Equity Invest Life Ins Co	92738	IA	\$167,538	\$0	\$0	\$0	\$167,538	2.23%
15	Jackson Natl Life Ins Co	65056	MI	\$166,016	\$0	\$138	\$0	\$166,154	2.21%
16	Fidelity & Guar Life Ins Co	63274	IA	\$151,043	\$0	\$10,993	\$0	\$162,036	2.16%
17	Western Southern Life Assur Co	92622	OH	\$146,963	\$0	\$6,643	\$0	\$153,605	2.04%
18	Pacific Life Ins Co	67466	NE	\$133,418	\$0	\$12,894	\$0	\$146,312	1.95%
19	Nationwide Life & Ann Ins Co	92657	OH	\$117,663	\$0	\$24,936	\$0	\$142,600	1.90%
20	BrightHouse Life Ins Co	87726	DE	\$136,184	\$0	\$15	\$0	\$136,198	1.81%
21	USAA Life Ins Co	69663	TX	\$133,787	\$0	\$0	\$0	\$133,787	1.78%
22	Thrivent Financial For Lutherans	56014	WI	\$121,320	\$0	\$0	\$0	\$121,320	1.61%
23	RiverSource Life Ins Co	65005	MN	\$101,198	\$0	\$830	\$0	\$102,029	1.36%
24	Guardian Ins & Ann Co Inc	78778	DE	\$100,086	\$0	\$0	\$0	\$100,086	1.33%
25	Midland Natl Life Ins Co	66044	IA	\$83,391	\$0	\$2,728	\$0	\$86,119	1.15%
26	Variable Ann Life Ins Co	70238	TX	\$52,262	\$0	\$33,040	\$0	\$85,302	1.14%
27	Western United Life Assur Co	85189	WA	\$81,815	\$0	\$0	\$0	\$81,815	1.09%
28	Equitable Financial Life Ins Co	62944	NY	\$58,001	\$0	\$14,282	\$0	\$72,283	0.96%
29	Delaware Life Ins Co	79065	DE	\$67,478	\$0	\$1,265	\$0	\$68,742	0.91%
30	North Amer Co Life & Hlth Ins	66974	IA	\$68,085	\$0	\$0	\$0	\$68,085	0.91%
31	Guaranty Income Life Ins Co	64238	IA	\$67,270	\$0	\$0	\$0	\$67,270	0.90%
32	Zurich Amer Life Ins Co	90557	IL	\$60,042	\$0	\$1	\$0	\$60,043	0.80%
33	Oceanview Life & Annuity Co	68446	AL	\$59,510	\$0	\$0	\$0	\$59,510	0.79%
34	American Natl Ins Co	60739	TX	\$52,040	\$0	\$7,235	\$0	\$59,275	0.79%
35	Pruco Life Ins Co	79227	AZ	\$57,227	\$0	\$0	\$0	\$57,227	0.76%
36	Equitrust Life Ins Co	62510	AZ	\$54,505	\$0	\$0	\$0	\$54,505	0.73%
37	Bankers Life & Cas Co	61263	IL	\$46,565	\$0	\$0	\$0	\$46,565	0.62%
38	S USA Life Ins Co Inc	60183	AZ	\$40,845	\$0	\$0	\$0	\$40,845	0.54%
39	Transamerica Life Ins Co	86231	IA	\$38,578	\$0	\$17	\$0	\$38,595	0.51%
40	Fidelity Investments Life Ins Co	93696	UT	\$35,343	\$0	\$0	\$0	\$35,343	0.47%
	All 156 Other Companies			\$590,037	\$0	\$575,429	\$0	\$1,165,466	15.51%
	Totals			\$6,450,696	\$0	\$1,062,470	\$0	\$7,513,166	100.00%

State of Washington
Office of Insurance Commissioner
2023 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	\$247,338	\$0	\$173	\$0	\$247,511	7.24%
2	New York Life Ins Co	66915	NY	\$170,455	\$0	\$26,934	\$0	\$197,389	5.77%
3	Lincoln Natl Life Ins Co	65676	IN	\$104,593	\$0	\$26,555	\$0	\$131,147	3.84%
4	State Farm Life Ins Co	69108	IL	\$128,967	\$0	\$829	\$0	\$129,796	3.80%
5	Massachusetts Mut Life Ins Co	65935	MA	\$103,560	\$0	\$942	\$0	\$104,502	3.06%
6	Pacific Life Ins Co	67466	NE	\$102,020	\$0	\$0	\$0	\$102,020	2.98%
7	Pruco Life Ins Co	79227	AZ	\$87,572	\$0	\$0	\$0	\$87,572	2.56%
8	Trustmark Ins Co	61425	IL	\$45,345	\$0	\$40,269	\$0	\$85,613	2.50%
9	Nationwide Life & Ann Ins Co	92657	OH	\$84,912	\$0	\$0	\$0	\$84,912	2.48%
10	John Hancock Life Ins Co USA	65838	MI	\$82,238	\$0	(\$1)	\$0	\$82,237	2.41%
11	Transamerica Life Ins Co	86231	IA	\$73,151	\$1	\$898	\$0	\$74,051	2.17%
12	Minnesota Life Ins Co	66168	MN	\$39,768	\$449	\$19,222	\$0	\$59,439	1.74%
13	Penn Mut Life Ins Co	67644	PA	\$55,128	\$0	\$0	\$0	\$55,128	1.61%
14	United Of Omaha Life Ins Co	69868	NE	\$37,236	\$0	\$14,065	\$0	\$51,301	1.50%
15	American Gen Life Ins Co	60488	TX	\$49,258	\$0	\$69	\$0	\$49,327	1.44%
16	Thrivent Financial For Lutherans	56014	WI	\$47,681	\$0	\$0	\$0	\$47,681	1.39%
17	New York Life Ins & Ann Corp	91596	DE	\$45,531	\$0	\$640	\$0	\$46,171	1.35%
18	Farmers New World Life Ins Co	63177	WA	\$43,752	\$0	\$9	\$0	\$43,761	1.28%
19	Protective Life Ins Co	68136	TN	\$41,497	\$0	\$1,352	\$0	\$42,849	1.25%
20	Symetra Life Ins Co	68608	IA	\$29,149	\$0	\$9,982	\$0	\$39,131	1.14%
21	RiverSource Life Ins Co	65005	MN	\$38,928	\$0	\$0	\$0	\$38,928	1.14%
22	Life Ins Co Of The Southwest	65528	TX	\$38,522	\$0	\$0	\$0	\$38,522	1.13%
23	American Income Life Ins Co	60577	IN	\$38,431	\$0	\$27	\$0	\$38,458	1.13%
24	Guardian Life Ins Co Of Amer	64246	NY	\$31,216	\$0	\$4,835	\$0	\$36,051	1.05%
25	USAA Life Ins Co	69663	TX	\$36,048	\$0	\$0	\$0	\$36,048	1.05%
26	Primerica Life Ins Co	65919	TN	\$35,674	\$0	\$0	\$0	\$35,674	1.04%
27	Allianz Life Ins Co Of N Amer	90611	MN	\$34,869	\$0	\$14	\$0	\$34,883	1.02%
28	Banner Life Ins Co	94250	MD	\$32,282	\$0	\$0	\$0	\$32,282	0.94%
29	Equitable Financial Life Ins Co of A	78077	AZ	\$29,013	\$0	\$442	\$0	\$29,455	0.86%
30	Country Life Ins Co	62553	IL	\$23,751	\$0	\$43	\$0	\$23,794	0.70%
31	Midland Natl Life Ins Co	66044	IA	\$23,755	\$0	\$28	\$0	\$23,783	0.70%
32	North Amer Co Life & Hlth Ins	66974	IA	\$23,582	\$0	\$6	\$0	\$23,588	0.69%
33	Lincoln Benefit Life Co	65595	NE	\$23,000	\$0	\$14	\$0	\$23,014	0.67%
34	BrightHouse Life Ins Co	87726	DE	\$22,883	\$0	\$0	\$0	\$22,883	0.67%
35	Forethought Life Ins Co	91642	IN	\$22,831	\$0	\$31	\$0	\$22,861	0.67%
36	Genworth Life & Ann Ins Co	65536	VA	\$21,895	\$0	\$143	\$0	\$22,037	0.64%
37	Equitable Financial Life Ins Co	62944	NY	\$21,362	\$0	\$0	\$0	\$21,362	0.62%
38	State Life Ins Co	69116	IN	\$19,234	\$0	\$0	\$0	\$19,234	0.56%
39	Security Life Of Denver Ins Co	68713	CO	\$18,239	\$0	\$0	\$0	\$18,239	0.53%
40	Ameritas Life Ins Corp	61301	NE	\$17,798	\$0	\$1	\$0	\$17,798	0.52%
	All 287 Other Companies			\$458,494	\$2,508	\$636,554	\$204	\$1,097,759	32.12%
	Totals			\$2,630,955	\$2,958	\$784,074	\$204	\$3,418,191	100.00%

State of Washington
Office of Insurance Commissioner
2023 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	\$651,450	\$0	\$651,450	45.76%
2	John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$321,424	\$0	\$321,424	22.58%
3	Standard Ins Co	69019	OR	\$0	\$0	\$115,768	\$0	\$115,768	8.13%
4	Mutual Of Amer Life Ins Co	88668	NY	\$1,293	\$0	\$44,981	\$0	\$46,274	3.25%
5	Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$43,900	\$0	\$43,900	3.08%
6	New York Life Ins Co	66915	NY	\$0	\$0	\$38,993	\$0	\$38,993	2.74%
7	Empower Ann Ins Co of Amer	68322	CO	\$0	\$0	\$35,632	\$0	\$35,632	2.50%
8	Transamerica Life Ins Co	86231	IA	\$0	\$0	\$33,385	\$0	\$33,385	2.34%
9	CMFG Life Ins Co	62626	IA	\$0	\$0	\$30,032	\$0	\$30,032	2.11%
10	Talcott Resolution Life Ins Co	88072	CT	\$165	\$0	\$28,209	\$0	\$28,374	1.99%
11	Metropolitan Tower Life Ins Co	97136	NE	\$0	\$0	\$25,000	\$0	\$25,000	1.76%
12	Minnesota Life Ins Co	66168	MN	\$0	\$0	\$23,756	\$0	\$23,756	1.67%
13	Transamerica Financial Life Ins Co	70688	NY	\$0	\$0	\$22,005	\$0	\$22,005	1.55%
14	Empower Ann Ins Co	93629	CT	\$0	\$0	\$4,055	\$0	\$4,055	0.28%
15	Equitable Financial Life Ins Co	62944	NY	\$0	\$0	\$3,069	\$0	\$3,069	0.22%
16	Augustar Life Ins Co	67172	OH	\$0	\$0	\$261	\$0	\$261	0.02%
17	Talcott Resolution Life & Ann Ins Co	71153	CT	\$245	\$0	\$0	\$0	\$245	0.02%
18	Metropolitan Life Ins Co	65978	NY	\$0	\$0	\$49	\$0	\$49	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			\$1,706	\$0	\$1,421,969	\$0	\$1,423,675	100.00%

State of Washington
Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Medical Professional Liability - Claims-Made

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	\$54,539	48.32%	\$64,539	\$17,059	26.43%
2	Doctors Co An Interins Exch	34495	CA	\$10,882	8.23%	\$10,997	\$16,636	151.28%
3	Physicians Ins RRG Inc	15738	VT	\$19,645	8.06%	\$10,760	(\$161)	(1.49)%
4	ORCA RRG Inc	17368	MT	\$10,716	8.02%	\$10,716	\$11,887	110.93%
5	Dentists Ins Co	40975	CA	\$4,557	3.39%	\$4,522	\$2,425	53.62%
6	Proselect Ins Co	10638	NE	\$3,726	2.92%	\$3,899	\$15,522	398.06%
7	Emergency Medicine Professional Asr	12003	NV	\$3,592	2.73%	\$3,642	\$713	19.57%
8	Medical Protective Co	11843	IN	\$2,785	2.05%	\$2,744	\$2,054	74.84%
9	Lone Star Alliance RRG	15211	DC	\$2,537	1.85%	\$2,472	\$6,371	257.73%
10	Oms Natl Ins Co Rrq	44121	IL	\$2,233	1.61%	\$2,153	\$275	12.76%
11	Aspen Amer Ins Co	43460	TX	\$2,129	1.57%	\$2,102	\$2,333	110.95%
12	ProAssurance Ins Co of Amer	14460	IL	\$1,477	1.10%	\$1,475	\$2,012	136.36%
13	Ophthalmic Mut Ins Co RRG	44105	VT	\$1,313	0.91%	\$1,219	\$1,149	94.27%
14	NCMIC Ins Co	15865	IA	\$919	0.84%	\$1,119	(\$45)	(3.99)%
15	Caring Communities Recip RRG	12373	DC	\$1,086	0.81%	\$1,086	\$346	31.87%
16	The Mutual RRG Inc	26257	HI	\$1,034	0.77%	\$1,034	\$329	31.80%
17	Health Providers Ins Recip RRG	10080	HI	\$864	0.65%	\$864	\$100	11.57%
18	Ace Amer Ins Co	22667	PA	\$879	0.65%	\$862	\$263	30.52%
19	UMIA Ins Inc	36676	UT	\$1,013	0.63%	\$837	\$1,077	128.64%
20	Allied Professionals Ins Co RRG	11710	AZ	\$813	0.61%	\$815	\$35	4.32%
21	NCMIC RRG Inc	14130	VT	\$980	0.60%	\$799	\$129	16.13%
22	Graph Ins Grp RRG LLC	16415	VT	\$698	0.55%	\$735	\$1,657	225.38%
23	Applied Medico Legal Solutions RRG	11598	AZ	\$597	0.42%	\$555	\$902	162.57%
24	Preferred Physicians Medical RRG a M	44083	MO	\$358	0.25%	\$335	(\$84)	(25.01)%
25	Church Mut Ins Co S I	18767	WI	\$266	0.25%	\$333	\$236	70.81%
26	MAG Mut Ins Co	42617	GA	\$430	0.25%	\$328	\$96	29.16%
27	Norcal Ins Co	33200	CA	\$336	0.24%	\$321	\$990	308.14%
28	National Guardian RRG Inc	36072	HI	\$278	0.21%	\$278	\$36	13.11%
29	Allied World Ins Co	22730	NH	\$265	0.20%	\$269	(\$9)	(3.29)%
30	American Cas Co Of Reading PA	20427	PA	\$228	0.16%	\$214	\$81	37.88%
31	American Assoc Of Othodontists RRG	10232	AZ	\$157	0.12%	\$157	(\$45)	(28.56)%
32	Fair Amer Ins & Reins Co	35157	NY	\$142	0.10%	\$139	\$0	(0.11)%
33	Great Divide Ins Co	25224	ND	\$137	0.10%	\$137	\$16	11.90%
34	Professional Solutions Ins Co	11127	IA	\$114	0.10%	\$129	\$8	6.01%
35	Fortress Ins Co	10801	IL	\$118	0.09%	\$119	(\$82)	(69.05)%
36	Health Care Industry Liab Recip Ins	11832	DC	\$401	0.08%	\$109	\$56	51.10%
37	California Hlthcare Ins Co Inc RRG	44504	HI	\$98	0.07%	\$98	\$22	22.55%
38	MMIC RRG Inc	14062	DC	\$123	0.06%	\$84	\$26	31.28%
39	Emergency Capital Mamt LLC a RRG	14163	VT	\$46	0.06%	\$75	\$156	207.87%
40	Berkshire Hathaway Specialty Ins Co	22276	NE	\$41	0.02%	\$33	\$24	70.95%
	All 49 Other Companies			\$478	0.36%	\$464	(\$3,265)	(702.96)%
	Totals (Loss Ratio is average)			\$133,030	100.00%	\$133,568	\$81,328	60.89%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

Line of Business: Medical Professional Liability - Occurrence

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	Medical Protective Co	11843	IN	\$5,981	23.23%	\$5,740	\$7,738	134.81%
2	Physicians Ins A Mut Co	40738	WA	\$5,589	22.62%	\$5,589	\$7,819	139.89%
3	American Cas Co Of Reading PA	20427	PA	\$5,782	22.61%	\$5,588	\$1,962	35.10%
4	Liberty Ins Underwriters Inc	19917	IL	\$1,528	6.13%	\$1,514	\$343	22.67%
5	Lone Star Alliance RRG	15211	DC	\$1,266	5.06%	\$1,251	\$733	58.56%
6	NCMIC Ins Co	15865	IA	\$1,032	4.17%	\$1,031	(\$226)	(21.95)%
7	Doctors Co An Interins Exch	34495	CA	\$734	2.84%	\$701	\$509	72.64%
8	Church Mut Ins Co S I	18767	WI	\$487	1.93%	\$476	\$569	119.55%
9	Pharmacists Mut Ins Co	13714	IA	\$472	1.82%	\$450	(\$28)	(6.13)%
10	Ace Amer Ins Co	22667	PA	\$326	1.40%	\$345	\$45	12.97%
11	Great Divide Ins Co	25224	ND	\$338	1.36%	\$336	(\$13)	(3.80)%
12	Fair Amer Ins & Reins Co	35157	NY	\$293	1.21%	\$298	(\$20)	(6.67)%
13	Berkshire Hathaway Specialtv Ins Co	22276	NE	\$306	1.10%	\$273	\$184	67.28%
14	Aspen Amer Ins Co	43460	TX	\$229	0.87%	\$215	\$35	16.42%
15	Physicians Ins RRG Inc	15738	VT	\$155	0.63%	\$155	\$107	68.82%
16	Applied Medico Leqal Solutions RRG	11598	AZ	\$137	0.55%	\$137	\$162	118.62%
17	Allied World Ins Co	22730	NH	\$120	0.48%	\$119	\$100	84.03%
18	American Home Assur Co	19380	NY	\$114	0.47%	\$116	(\$21)	(17.91)%
19	Health Care Industry Liab Recip Ins	11832	DC	\$118	0.41%	\$100	\$51	51.10%
20	Copic RRG	14906	DC	\$117	0.39%	\$98	\$54	55.06%
21	National Union Fire Ins Co of Pittsb	19445	PA	\$105	0.38%	\$94	(\$97)	(102.45)%
22	ProAssurance Ins Co of Amer	14460	IL	\$74	0.31%	\$76	\$1,402	1833.32%
23	Ophthalmic Mut Ins Co RRG	44105	VT	\$73	0.29%	\$73	\$432	592.80%
24	The Cincinnati Cas Co	28665	OH	\$71	0.28%	\$69	\$100	145.19%
25	Professional Solutions Ins Co	11127	IA	\$68	0.26%	\$65	(\$3)	(4.53)%
26	Norcal Ins Co	33200	CA	\$44	0.22%	\$55	(\$74)	(134.62)%
27	American Assoc Of Othodontists RRG	10232	AZ	\$55	0.20%	\$51	(\$20)	(38.94)%
28	NCMIC RRG Inc	14130	VT	\$53	0.20%	\$49	\$4	7.26%
29	Fortress Ins Co	10801	IL	\$56	0.18%	\$45	(\$36)	(80.58)%
30	Oms Natl Ins Co Rrg	44121	IL	\$87	0.14%	\$34	\$10	29.55%
31	State Farm Fire & Cas Co	25143	IL	\$30	0.12%	\$30	\$0	0.00%
32	The Cincinnati Ins Co	10677	OH	\$30	0.12%	\$30	(\$21)	(68.46)%
33	UMIA Ins Inc	36676	UT	\$67	0.12%	\$29	\$36	121.65%
34	The Cincinnati Ind Co	23280	OH	\$25	0.11%	\$27	\$19	73.05%
35	Preferred Physicians Medical RRG a M	44083	MO	\$17	0.07%	\$17	\$0	(0.34)%
36	General Ins Co Of Amer	24732	NH	\$14	0.06%	\$14	\$7	48.81%
37	ProAssurance Ind Co Inc	33391	AL	\$9	0.03%	\$8	\$5	69.71%
38	Campmed Cas & Ind Co Inc	12260	NH	\$3	0.01%	\$3	\$1	31.97%
39	Everest Natl Ins Co	10120	DE	\$0	0.00%	\$0	\$1	0.00%
40	Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$298	0.00%
	All 21 Other Companies			\$261	0.99%	(\$591)	(\$513)	0.00%
	Totals (Loss Ratio is average)			\$26,265	100.00%	\$24,711	\$21,655	87.63%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Radian Guar Inc	33790	PA	\$32,283	18.31%	\$33,286	\$741	2.23%
2	Mortgage Guar Ins Corp	29858	WI	\$30,631	17.18%	\$31,230	\$1,199	3.84%
3	Enact Mortgage Ins Corp	38458	NC	\$28,307	17.03%	\$30,949	(\$1,224)	(3.95)%
4	Essent Guar Inc	13634	PA	\$28,491	16.92%	\$30,752	\$1,834	5.97%
5	ARCH Mortgage Ins Co	40266	WI	\$28,999	16.39%	\$29,785	(\$215)	(0.72)%
6	National Mortgage Ins Corp	13695	WI	\$21,574	12.50%	\$22,722	\$2,584	11.37%
7	United Guar Residential Ins Co	15873	NC	\$2,176	1.46%	\$2,647	(\$1,026)	(38.77)%
8	Republic Mortgage Ins Co	28452	NC	\$203	0.11%	\$203	(\$234)	(114.95)%
9	Arch Mortgage Guar Co	18732	WI	\$86	0.05%	\$93	(\$15)	(15.63)%
10	Enact Mortgage Ins Corp of NC	16675	NC	\$46	0.03%	\$51	\$0	0.00%
11	MGIC Ind Corp	18740	WI	\$0	0.02%	\$32	\$4	11.92%
	All 1 Other Companies			\$0	0.00%	\$0	(\$3)	686010245939.06)%
Totals (Loss Ratio is average)				\$172,796	100.00%	\$181,750	\$3,646	2.01%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$94,037	28.30%	\$95,158	\$181,528	190.77%
2	Rural Comm Ins Co	39039	MN	\$79,213	22.83%	\$76,759	\$163,786	213.38%
3	Greenwich Ins Co	22322	DE	\$47,038	13.99%	\$47,038	\$62,777	133.46%
4	NAU Countrv Ins Co	25240	MN	\$42,530	12.92%	\$43,445	\$74,463	171.39%
5	Producers Aariculture Ins Co	34312	TX	\$24,595	6.77%	\$22,768	\$46,062	202.31%
6	Great Amer Ins Co	16691	OH	\$18,643	5.71%	\$19,183	\$32,274	168.24%
7	Aqri Gen Ins Co	42757	IA	\$17,722	4.78%	\$16,074	\$20,012	124.50%
8	American Aqri Business Ins Co	12548	TX	\$9,880	4.00%	\$13,450	\$3,881	28.86%
9	State Farm Fire & Cas Co	25143	IL	\$1,752	0.45%	\$1,525	\$5,302	347.74%
10	FMH Aq Risk Ins Co	36781	IA	\$870	0.24%	\$817	\$628	76.92%
11	Indemnity Ins Co Of North Amer	43575	PA	\$2	0.00%	\$2	\$0	1.66%
12	Hudson Ins Co	25054	DE	\$0	0.00%	\$0	\$38	0.00%
All	0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$336,282	100.00%	\$336,219	\$590,752	175.70%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	Starr Ind & Liab Co	38318	TX	\$104,144	26.86%	\$59,608	\$87,880	147.43%
2	Navigators Ins Co	42307	NY	\$19,170	8.30%	\$18,418	\$5,408	29.36%
3	Travelers Prop Cas Co Of Amer	25674	CT	\$15,667	7.44%	\$16,513	(\$209)	(1.27)%
4	National Union Fire Ins Co of Pittsb	19445	PA	\$11,242	5.10%	\$11,321	\$2,896	25.58%
5	Zurich Amer Ins Co	16535	NY	\$10,318	4.49%	\$9,962	\$6,369	63.93%
6	Markel Amer Ins Co	28932	VA	\$10,265	4.45%	\$9,867	\$5,374	54.47%
7	Atlantic Specialty Ins Co	27154	NY	\$8,200	3.69%	\$8,189	\$1,646	20.10%
8	Federal Ins Co	20281	IN	\$7,663	3.26%	\$7,225	\$3,762	52.07%
9	Endurance Amer Ins Co	10641	DE	\$6,724	3.07%	\$6,805	\$3,178	46.71%
10	Great Amer Ins Co	16691	OH	\$5,776	2.65%	\$5,886	(\$539)	(9.15)%
11	Liberty Mut Ins Co	23043	MA	\$5,366	2.38%	\$5,275	\$5,022	95.22%
12	Ace Amer Ins Co	22667	PA	\$4,355	1.93%	\$4,292	\$8,218	191.48%
13	StarStone Natl Ins Co	25496	DE	\$4,667	1.92%	\$4,268	\$2,486	58.24%
14	Continental Ins Co	35289	PA	\$4,125	1.76%	\$3,916	\$1,565	39.96%
15	Ascot Ins Co	23752	CO	\$3,316	1.56%	\$3,464	\$816	23.54%
16	Standard Fire Ins Co	19070	CT	\$3,599	1.53%	\$3,403	\$2,678	78.69%
17	GEICO Marine Ins Co	37923	NE	\$3,200	1.51%	\$3,344	\$1,767	52.84%
18	US Specialty Ins Co	29599	TX	\$3,207	1.49%	\$3,310	\$8,423	254.46%
19	Red Shield Ins Co	41580	WA	\$3,138	1.42%	\$3,161	\$518	16.38%
20	Aspen Amer Ins Co	43460	TX	\$3,160	1.37%	\$3,032	\$672	22.17%
21	Stratford Ins Co	40436	NH	\$2,539	1.29%	\$2,874	\$2,174	75.67%
22	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,782	1.27%	\$2,811	\$877	31.20%
23	Hanover Ins Co	22292	NH	\$3,065	1.24%	\$2,748	\$454	16.52%
24	New York Marine & Gen Ins Co	16608	NY	\$2,696	1.20%	\$2,673	\$3,880	145.15%
25	Tokio Marine Amer Ins Co	10945	NY	\$1,445	0.82%	\$1,815	\$259	14.25%
26	XL Specialty Ins Co	37885	DE	\$1,691	0.74%	\$1,649	\$489	29.69%
27	AIG Prop Cas Co	19402	IL	\$1,591	0.64%	\$1,411	\$487	34.49%
28	National Cas Co	11991	OH	\$1,237	0.52%	\$1,153	\$1,016	88.11%
29	Starnet Ins Co	40045	IA	\$1,266	0.52%	\$1,146	\$2,733	238.53%
30	AGCS Marine Ins Co	22837	IL	\$1,169	0.47%	\$1,045	\$2,455	234.92%
31	Beazlev Ins Co Inc	37540	CT	\$1,007	0.43%	\$956	\$370	38.71%
32	Argonaut Ins Co	19801	IL	\$952	0.43%	\$950	\$894	94.13%
33	RLI Ins Co	13056	IL	\$986	0.43%	\$944	\$2,184	231.29%
34	Indemnity Ins Co Of North Amer	43575	PA	\$812	0.37%	\$820	\$214	26.10%
35	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$1,029	0.34%	\$764	\$108	14.11%
36	Mitsui Sumitomo Ins USA Inc	22551	NY	\$728	0.30%	\$657	\$274	41.71%
37	HDI Global Ins Co	41343	IL	\$756	0.29%	\$649	\$436	67.21%
38	Travelers Home & Marine Ins Co	27998	CT	\$653	0.29%	\$636	\$176	27.72%
39	Axis Ins Co	37273	IL	\$610	0.27%	\$591	\$216	36.56%
40	Accelerant Natl Ins Co	10220	DE	\$851	0.12%	\$272	(\$23)	(8.44)%
	All 61 Other Companies			\$3,835	1.43%	\$4,107	(\$2,705)	(65.85)%
	Totals (Loss Ratio is average)			\$268,996	100.00%	\$221,927	\$164,898	74.30%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2023 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	\$40,778	9.65%	\$39,568	\$16,559	41.85%
2	Continental Cas Co	20443	IL	\$34,121	8.15%	\$33,430	\$14,201	42.48%
3	National Union Fire Ins Co of Pittsb	19445	PA	\$21,661	5.45%	\$22,354	\$18,430	82.45%
4	XL Specialtv Ins Co	37885	DE	\$16,899	5.00%	\$20,519	\$15,659	76.31%
5	Federal Ins Co	20281	IN	\$19,966	4.61%	\$18,907	\$12,127	64.14%
6	Ace Amer Ins Co	22667	PA	\$13,051	2.94%	\$12,039	\$6,574	54.60%
7	Hanover Ins Co	22292	NH	\$11,411	2.77%	\$11,346	\$2,621	23.10%
8	Berklev Ins Co	32603	DE	\$9,170	2.48%	\$10,171	\$5,074	49.88%
9	Arch Ins Co	11150	MO	\$8,775	2.40%	\$9,829	\$3,852	39.19%
10	Philadelphia Ind Ins Co	18058	PA	\$9,352	2.38%	\$9,752	\$8,350	85.63%
11	Zurich Amer Ins Co	16535	NY	\$9,506	2.36%	\$9,679	\$10,741	110.97%
12	Hudson Ins Co	25054	DE	\$8,770	2.33%	\$9,566	\$2,051	21.44%
13	Twin City Fire Ins Co Co	29459	IN	\$9,109	2.16%	\$8,857	\$8,695	98.17%
14	Scottsdale Ind Co	15580	OH	\$7,708	2.03%	\$8,315	\$2,214	26.62%
15	Attorneys Liab Assur Society Ltd	15445	VT	\$8,233	2.01%	\$8,239	\$5,280	64.08%
16	Endurance Amer Ins Co	10641	DE	\$6,509	1.81%	\$7,441	\$936	12.58%
17	Axis Ins Co	37273	IL	\$5,748	1.61%	\$6,606	\$3,957	59.90%
18	Great Amer Ins Co	16691	OH	\$6,636	1.61%	\$6,584	\$1,542	23.42%
19	Beazlev Ins Co Inc	37540	CT	\$5,895	1.55%	\$6,360	\$1,748	27.48%
20	QBE Ins Corp	39217	PA	\$6,286	1.50%	\$6,169	\$2,364	38.31%
21	Hiscox Ins Co Inc	10200	IL	\$6,369	1.50%	\$6,161	\$1,868	30.32%
22	Old Republic Ins Co	24147	PA	\$5,710	1.48%	\$6,080	\$2,958	48.65%
23	United States Liab Ins Co	25895	NE	\$4,986	1.21%	\$4,978	\$615	12.36%
24	Markel Amer Ins Co	28932	VA	\$5,236	1.21%	\$4,956	\$5,852	118.09%
25	Hartford Fire Ins Co	19682	CT	\$5,061	1.17%	\$4,812	\$1,716	35.66%
26	Allianz Global Risks US Ins Co	35300	IL	\$4,239	1.15%	\$4,717	\$12,791	271.19%
27	Atlantic Specialty Ins Co	27154	NY	\$4,062	1.06%	\$4,359	(\$262)	(6.00)%
28	Berkshire Hathaway Specialty Ins Co	22276	NE	\$5,180	1.04%	\$4,278	\$2,024	47.31%
29	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$4,456	1.04%	\$4,258	\$1,309	30.74%
30	Argonaut Ins Co	19801	IL	\$3,350	0.97%	\$3,987	\$4,086	102.48%
31	RSUI Ind Co	22314	NH	\$3,468	0.97%	\$3,985	\$686	17.21%
32	ALPS Prop & Cas Ins Co	32450	MT	\$3,942	0.95%	\$3,901	\$1,804	46.24%
33	Starr Ind & Liab Co	38318	TX	\$3,515	0.92%	\$3,785	\$1,330	35.13%
34	Endurance Assur Corp	11551	DE	\$3,692	0.84%	\$3,463	\$1,381	39.86%
35	Freedom Specialty Ins Co	22209	OH	\$3,136	0.80%	\$3,299	\$802	24.31%
36	The Cincinnati Ins Co	10677	OH	\$3,477	0.76%	\$3,123	\$2,226	71.28%
37	Everest Natl Ins Co	10120	DE	\$3,370	0.69%	\$2,818	\$5,318	188.67%
38	PCH Mut Ins Co Inc RRG	11973	VT	\$2,840	0.61%	\$2,506	\$389	15.50%
39	Wesco Ins Co	25011	DE	\$2,702	0.58%	\$2,398	\$836	34.84%
40	Ironshore Ind Inc	23647	IL	\$2,623	0.56%	\$2,299	\$1,467	63.81%
	All 249 Other Companies			\$68,052	16.64%	\$64,205	\$27,658	43.08%
	Totals (Loss Ratio is average)			\$409,051	100.00%	\$410,101	\$219,825	53.60%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$31,502	4.70%	\$42,415	\$32,436	76.47%
2	Safeco Ins Co Of Amer	24740	NH	\$36,492	3.81%	\$34,313	\$8,342	24.31%
3	State Farm Fire & Cas Co	25143	IL	\$33,987	3.60%	\$32,450	\$59,479	183.29%
4	Ace Amer Ins Co	22667	PA	\$32,123	3.53%	\$31,839	\$12,794	40.18%
5	Ohio Cas Ins Co	24074	NH	\$31,414	3.47%	\$31,304	\$23,668	75.61%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$29,287	3.08%	\$27,817	\$25,144	90.39%
7	Continental Ins Co	35289	PA	\$25,909	2.73%	\$24,611	\$19,034	77.34%
8	Western Natl Mut Ins Co	15377	MN	\$21,115	2.13%	\$19,218	\$5,129	26.69%
9	Allstate Ind Co	19240	IL	\$20,293	2.09%	\$18,853	\$31,866	169.03%
10	Hudson Ins Co	25054	DE	\$20,268	2.06%	\$18,550	\$1,613	8.70%
11	Federal Ins Co	20281	IN	\$18,955	1.97%	\$17,805	\$5,980	33.58%
12	Zurich Amer Ins Co	16535	NY	\$21,507	1.94%	\$17,465	\$22,751	130.27%
13	Titan Ins Co Inc RRG	11153	SC	\$22,375	1.76%	\$15,910	\$6,845	43.02%
14	Federated Mut Ins Co	13935	MN	\$12,334	1.53%	\$13,810	\$6,694	48.47%
15	American Guar & Liab Ins	26247	NY	\$14,623	1.50%	\$13,492	\$12,833	95.12%
16	Farmers Ins Exch	21652	CA	\$13,374	1.43%	\$12,938	\$7,370	56.96%
17	Alaska Natl Ins Co	38733	AK	\$13,007	1.37%	\$12,367	\$7,810	63.15%
18	Pemco Mut Ins Co	24341	WA	\$13,619	1.36%	\$12,267	\$12,590	102.64%
19	Safetv Natl Cas Corp	15105	MO	\$13,378	1.14%	\$10,261	\$11,077	107.96%
20	Philadelphia Ind Ins Co	18058	PA	\$9,783	1.07%	\$9,611	\$6,346	66.02%
21	Developers Surety & Ind Co	12718	CA	\$9,599	1.07%	\$9,605	\$1,377	14.34%
22	National Union Fire Ins Co of Pittsb	19445	PA	\$9,269	1.03%	\$9,295	(\$2,794)	(30.06)%
23	Liberty Mut Fire Ins Co	23035	WI	\$9,569	1.03%	\$9,262	\$2,849	30.76%
24	Ace Prop & Cas Ins Co	20699	PA	\$9,291	1.01%	\$9,111	(\$3,614)	(39.67)%
25	The Cincinnati Ins Co	10677	OH	\$9,842	1.00%	\$9,032	\$4,338	48.03%
26	Navigators Ins Co	42307	NY	\$9,628	0.99%	\$8,966	\$3,135	34.96%
27	Toyota Motor Ins Co	37621	AZ	\$9,913	0.95%	\$8,563	\$3,619	42.27%
28	Cumis Ins Society Inc	10847	IA	\$8,372	0.95%	\$8,538	\$7,004	82.03%
29	United Serv Automobile Assn	25941	TX	\$8,802	0.93%	\$8,387	\$4,749	56.62%
30	Liberty Ins Corp	42404	IL	\$8,098	0.93%	\$8,349	\$7,038	84.30%
31	Mutual Of Enumclaw Ins Co	14761	OR	\$7,743	0.92%	\$8,277	\$11,966	144.57%
32	Starr Ind & Liab Co	38318	TX	\$9,276	0.91%	\$8,241	\$13,732	166.62%
33	Securian Cas Co	10054	MN	\$8,000	0.90%	\$8,098	\$2,225	27.48%
34	Arch Ins Co	11150	MO	\$8,409	0.89%	\$8,036	\$5,073	63.13%
35	Federated Reserve Ins Co	16024	MN	\$10,741	0.89%	\$7,984	\$7,749	97.05%
36	XL Ins Amer Inc	24554	DE	\$8,078	0.82%	\$7,436	\$6,617	89.00%
37	State Natl Ins Co Inc	12831	TX	\$7,916	0.80%	\$7,186	\$964	13.42%
38	Ohio Security Ins Co	24082	NH	\$7,340	0.80%	\$7,169	\$2,229	31.09%
39	Continental Cas Co	20443	IL	\$6,569	0.76%	\$6,847	(\$5,162)	(75.40)%
40	Markel Ins Co	38970	IL	\$8,629	0.62%	\$5,586	\$6,387	114.33%
	All 417 Other Companies			\$331,310	35.18%	\$320,485	\$261,457	81.58%
	Totals (Loss Ratio is average)			\$941,739	100.00%	\$901,749	\$660,739	73.27%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$6,304	42.54%	\$6,304	\$4,599	72.95%
2	NAU Country Ins Co	25240	MN	\$3,809	25.68%	\$3,805	\$786	20.65%
3	Ace Prop & Cas Ins Co	20699	PA	\$2,385	14.21%	\$2,106	\$2,247	106.72%
4	Hudson Ins Co	25054	DE	\$1,055	7.12%	\$1,055	\$437	41.44%
5	Great Amer Ins Co	16691	OH	\$608	4.08%	\$605	\$454	75.12%
6	Producers Agriculture Ins Co	34312	TX	\$428	2.92%	\$432	(\$261)	(60.49)%
7	American Aqri Business Ins Co	12548	TX	\$281	1.90%	\$281	(\$86)	(30.54)%
8	Aqri Gen Ins Co	42757	IA	\$259	1.74%	\$257	\$87	33.82%
9	State Farm Fire & Cas Co	25143	IL	\$141	1.10%	\$163	\$43	26.16%
All	1 Other Companies			(\$190)	(1.26)%	(\$190)	(\$6)	0.00%
Totals (Loss Ratio is average)				\$15,079	100.00%	\$14,818	\$8,300	56.01%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 Washington Market Share and Loss Ratio
Line of Business: Products 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	Continental Cas Co	20443	IL	\$1,426	31.10%	\$1,409	\$202	14.31%
2	Federal Ins Co	20281	IN	\$1,547	30.29%	\$1,373	\$9	0.64%
3	Great Northern Ins Co	20303	IN	\$587	12.75%	\$577	\$187	32.32%
4	Zurich Amer Ins Co	16535	NY	\$235	5.18%	\$235	\$171	72.91%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$171	4.93%	\$223	\$36	16.25%
6	Continental Heritage Ins Co	39551	FL	\$164	4.46%	\$202	(\$8)	(3.94)%
7	Medmarc Cas Ins Co	22241	VT	\$175	3.58%	\$162	\$29	18.11%
8	Hanover Ins Co	22292	NH	\$96	2.03%	\$92	\$20	22.33%
9	Twin City Fire Ins Co Co	29459	IN	\$156	1.74%	\$79	\$16	20.21%
10	Atlantic Specialty Ins Co	27154	NY	\$38	1.10%	\$50	(\$4)	(7.99)%
11	Firemans Fund Ins Co	21873	IL	\$47	1.03%	\$47	\$0	0.00%
12	Ace Amer Ins Co	22667	PA	\$33	0.73%	\$33	\$26	77.17%
13	HDI Global Ins Co	41343	IL	\$33	0.64%	\$29	\$457	1583.04%
14	Liberty Mut Ins Co	23043	MA	\$5	0.11%	\$5	\$1	16.06%
15	Tokio Marine Amer Ins Co	10945	NY	\$0	0.11%	\$5	\$0	(10.19)%
16	Sompo Amer Ins Co	11126	NY	\$5	0.10%	\$4	\$3	67.71%
17	Pacific Ind Co	20346	WI	\$4	0.09%	\$4	\$2	43.73%
18	STICO Mut Ins Co RRG	10476	VT	\$0	0.02%	\$1	\$0	0.00%
19	Greenwich Ins Co	22322	DE	\$0	0.01%	\$0	\$0	52.27%
20	National Union Fire Ins Co of Pittsb	19445	PA	\$0	0.00%	\$0	\$10	8875.65%
21	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$2	0.00%
22	Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$387	0.00%
23	Allianz Global Risks US Ins Co	35300	IL	\$0	0.00%	\$0	\$370	0.00%
24	XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$1	0.00%
25	Topa Ins Co	18031	CA	\$0	0.00%	\$0	\$66	0.00%
All	28 Other Companies			\$0	0.01%	\$0	(\$133)	(66377.00)%
Totals (Loss Ratio is average)				\$4,722	100.00%	\$4,531	\$1,850	40.84%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 Washington Market Share and Loss Ratio
Line of Business: Products 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	Ohio Security Ins Co	24082	NH	\$4,516	9.92%	\$4,413	\$2,531	57.36%
2	Western Natl Mut Ins Co	15377	MN	\$4,614	9.47%	\$4,213	\$884	20.98%
3	Zurich Amer Ins Co	16535	NY	\$3,370	7.04%	\$3,133	\$636	20.31%
4	Federal Ins Co	20281	IN	\$2,477	5.05%	\$2,246	\$891	39.68%
5	Western Natl Assur Co	24465	MN	\$1,929	3.89%	\$1,729	\$590	34.13%
6	Starr Ind & Liab Co	38318	TX	\$1,379	3.12%	\$1,389	\$10,528	757.73%
7	Hartford Fire Ins Co	19682	CT	\$1,368	3.11%	\$1,382	\$98	7.10%
8	Middlesex Ins Co	23434	WI	\$1,287	2.78%	\$1,235	\$546	44.22%
9	Ace Prop & Cas Ins Co	20699	PA	\$1,308	2.58%	\$1,150	\$1,082	94.09%
10	Penn Millers Ins Co	14982	PA	\$1,036	2.40%	\$1,067	\$16	1.48%
11	Sentrv Ins Co	24988	WI	\$1,124	2.38%	\$1,059	\$796	75.23%
12	Great Northern Ins Co	20303	IN	\$984	2.23%	\$993	\$348	35.02%
13	Liberty Mut Fire Ins Co	23035	WI	\$1,721	2.21%	\$984	\$311	31.61%
14	Federated Mut Ins Co	13935	MN	\$851	2.01%	\$895	(\$191)	(21.31)%
15	The Cincinnati Ins Co	10677	OH	\$823	1.75%	\$777	\$175	22.58%
16	Allianz Global Risks US Ins Co	35300	IL	\$733	1.56%	\$694	\$3	0.38%
17	Pennsylvania Lumbermens Mut Ins	14974	PA	\$694	1.47%	\$655	\$2,648	404.06%
18	Ace Amer Ins Co	22667	PA	\$665	1.47%	\$653	(\$96)	(14.64)%
19	Sompo Amer Ins Co	11126	NY	\$678	1.42%	\$630	\$40	6.38%
20	Federated Reserve Ins Co	16024	MN	\$723	1.34%	\$598	\$125	20.88%
21	Electric Ins Co	21261	MA	\$598	1.34%	\$598	\$12	1.98%
22	Nationwide Aaribusiness Ins Co	28223	IA	\$632	1.30%	\$579	(\$203)	(35.00)%
23	Liberty Mut Ins Co	23043	MA	\$549	1.24%	\$552	\$566	102.47%
24	Great Amer Assur Co	26344	OH	\$581	1.18%	\$525	\$131	24.91%
25	National Union Fire Ins Co of Pittsb	19445	PA	\$413	1.04%	\$462	(\$461)	(99.63)%
26	Crestbrook Ins Co	18961	OH	\$478	1.03%	\$460	\$1,017	220.98%
27	LM Ins Corp	33600	IL	\$344	0.93%	\$416	\$222	53.38%
28	Twin City Fire Ins Co Co	29459	IN	\$1,406	0.91%	\$404	(\$75)	(18.64)%
29	Travelers Ind Co	25658	CT	\$403	0.91%	\$403	\$395	98.10%
30	Everest Natl Ins Co	10120	DE	\$246	0.85%	\$377	\$81	21.57%
31	Travelers Prop Cas Co Of Amer	25674	CT	\$355	0.82%	\$366	\$628	171.73%
32	Ohio Cas Ins Co	24074	NH	\$379	0.82%	\$365	\$238	65.12%
33	Mitsui Sumitomo Ins USA Inc	22551	NY	\$359	0.81%	\$359	\$382	106.33%
34	Hanover Ins Co	22292	NH	\$426	0.80%	\$355	\$601	169.43%
35	Sentrv Select Ins Co	21180	WI	\$419	0.79%	\$353	\$91	25.82%
36	Employers Mut Cas Co	21415	IA	\$318	0.72%	\$322	\$10	3.02%
37	American Guar & Liab Ins	26247	NY	\$451	0.71%	\$318	(\$232)	(73.04)%
38	Liberty Ins Corp	42404	IL	\$314	0.64%	\$284	\$518	182.65%
39	Valley Forge Ins Co	20508	PA	\$299	0.63%	\$282	\$51	18.19%
40	Hartford Accident & Ind Co	22357	CT	\$291	0.55%	\$246	\$20	8.21%
All 167 Other Companies				\$6,594	13.70%	\$6,570	\$13,500	205.47%
Totals (Loss Ratio is average)				\$48,135	100.00%	\$44,490	\$39,454	88.68%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1	State Farm Mut Auto Ins Co	25178	IL	\$1,044,365	6.43%	\$1,000,487	\$1,039,311	103.88%
2	State Farm Fire & Cas Co	25143	IL	\$750,146	4.62%	\$718,469	\$581,907	80.99%
3	Progressive Direct Ins Co	16322	OH	\$584,125	3.63%	\$564,326	\$453,158	80.30%
4	Pemco Mut Ins Co	24341	WA	\$437,976	3.13%	\$487,119	\$384,618	78.96%
5	Allstate Fire & Cas Ins Co	29688	IL	\$473,301	2.87%	\$447,022	\$353,446	79.07%
6	Safeco Ins Co Of Amer	24740	NH	\$440,698	2.58%	\$401,697	\$251,730	62.67%
7	First Natl Ins Co Of Amer	24724	NH	\$426,566	2.57%	\$400,159	\$318,285	79.54%
8	GEICO Advantage Ins Co	14138	NE	\$340,982	2.06%	\$320,938	\$304,290	94.81%
9	Progressive Cas Ins Co	24260	OH	\$321,598	2.00%	\$311,292	\$241,320	77.52%
10	United Serv Automobile Assn	25941	TX	\$299,632	1.83%	\$284,913	\$252,915	88.77%
11	USAA Cas Ins Co	25968	TX	\$289,683	1.77%	\$274,587	\$246,861	89.90%
12	Mutual Of Enumclaw Ins Co	14761	OR	\$218,942	1.46%	\$227,165	\$219,259	96.52%
13	Farmers Ins Co Of WA	21644	WA	\$219,334	1.42%	\$220,493	\$156,247	70.86%
14	Ohio Security Ins Co	24082	NH	\$207,493	1.33%	\$207,440	\$114,949	55.41%
15	Truck Ins Exch	21709	CA	\$214,683	1.29%	\$201,361	\$156,841	77.89%
16	American Family Ins Co	10386	WI	\$204,672	1.19%	\$185,454	\$153,180	82.60%
17	United Financial Cas Co	11770	OH	\$182,179	1.17%	\$181,879	\$123,834	68.09%
18	Foremost Ins Co Grand Rapids MI	11185	MI	\$200,613	1.11%	\$171,980	\$102,110	59.37%
19	USAA Gen Ind Co	18600	TX	\$166,803	1.01%	\$156,599	\$140,598	89.78%
20	GEICO Choice Ins Co	14139	NE	\$162,085	0.96%	\$149,814	\$136,653	91.21%
21	National Union Fire Ins Co of Pittsb	19445	PA	\$140,237	0.91%	\$141,391	\$39,293	27.79%
22	Zurich Amer Ins Co	16535	NY	\$142,091	0.82%	\$128,200	\$78,171	60.98%
23	Mid Century Ins Co	21687	CA	\$127,262	0.81%	\$126,223	\$84,219	66.72%
24	American Family Connect Prop & Cas I	29068	WI	\$133,040	0.80%	\$124,957	\$130,571	104.49%
25	Standard Fire Ins Co	19070	CT	\$139,351	0.79%	\$122,871	\$91,755	74.68%
26	Ace Amer Ins Co	22667	PA	\$120,532	0.78%	\$121,872	\$63,294	51.93%
27	Allstate Ins Co	19232	IL	\$121,300	0.77%	\$120,427	\$85,264	70.80%
28	Garrison Prop & Cas Ins Co	21253	TX	\$128,459	0.77%	\$119,112	\$104,738	87.93%
29	Continental Cas Co	20443	IL	\$118,737	0.75%	\$116,464	\$44,802	38.47%
30	Country Mut Ins Co	20990	IL	\$118,952	0.72%	\$112,285	\$92,318	82.22%
31	Allstate Vehicle & Prop Ins Co	37907	IL	\$135,806	0.72%	\$112,180	\$93,687	83.51%
32	Travelers Prop Cas Co Of Amer	25674	CT	\$112,904	0.71%	\$110,138	\$47,037	42.71%
33	Ace Prop & Cas Ins Co	20699	PA	\$109,261	0.71%	\$109,986	\$182,159	165.62%
34	Integon Natl Ins Co	29742	NC	\$115,260	0.71%	\$109,719	\$70,616	64.36%
35	Allstate Prop & Cas Ins Co	17230	IL	\$108,486	0.69%	\$107,353	\$65,790	61.28%
36	Safeco Ins Co Of IL	39012	IL	\$106,814	0.66%	\$103,196	\$64,176	62.19%
37	Allstate Ind Co	19240	IL	\$108,001	0.66%	\$102,199	\$82,584	80.81%
38	Philadelphia Ind Ins Co	18058	PA	\$100,191	0.64%	\$99,947	\$76,461	76.50%
39	Starr Ind & Liab Co	38318	TX	\$138,588	0.59%	\$92,209	\$114,091	123.73%
40	Western Natl Mut Ins Co	15377	MN	\$93,782	0.55%	\$86,227	\$36,946	42.85%
	All 715 Other Companies			\$6,599,390	40.73%	\$6,369,241	\$4,176,222	80.39%
	Totals			\$16,204,322	100.00%	\$15,549,391	\$11,555,707	74.32%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$28,984	16.00%	\$29,735	\$8,321	27.98%
2	Liberty Mut Ins Co	23043	MA	\$27,329	14.18%	\$26,342	\$4,178	15.86%
3	Fidelity & Deposit Co Of MD	39306	IL	\$15,168	8.25%	\$15,321	\$338	2.20%
4	Western Surety Co	13188	SD	\$14,247	6.69%	\$12,429	\$3,462	27.86%
5	Ohio Cas Ins Co	24074	NH	\$6,617	3.51%	\$6,521	\$844	12.94%
6	Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$5,434	2.70%	\$5,011	\$307	6.12%
7	Merchants Bonding Co a Mut	14494	IA	\$5,398	2.69%	\$5,007	\$370	7.39%
8	Philadelphia Ind Ins Co	18058	PA	\$4,827	2.69%	\$5,002	\$666	13.31%
9	Merchants Natl Bonding Inc	11595	IA	\$4,803	2.40%	\$4,451	\$2,385	53.59%
10	Federal Ins Co	20281	IN	\$3,877	2.10%	\$3,894	(\$330)	(8.48)%
11	Atlantic Specialty Ins Co	27154	NY	\$4,418	2.06%	\$3,836	\$92	2.41%
12	RLI Ins Co	13056	IL	\$3,669	1.98%	\$3,683	\$84	2.28%
13	Harco Natl Ins Co	26433	IL	\$3,495	1.85%	\$3,435	(\$169)	(4.91)%
14	Travelers Cas & Surety Co	19038	CT	\$2,815	1.64%	\$3,048	(\$118)	(3.88)%
15	Old Republic Surety Co	40444	WI	\$2,876	1.60%	\$2,978	\$1,438	48.29%
16	Lexon Ins Co	13307	TX	\$2,636	1.54%	\$2,870	\$413	14.37%
17	Berklev Ins Co	32603	DE	\$2,514	1.48%	\$2,748	\$3,100	112.81%
18	American Contractors Ind Co	10216	CA	\$2,843	1.43%	\$2,658	\$31	1.15%
19	Hartford Fire Ins Co	19682	CT	\$2,525	1.29%	\$2,403	(\$195)	(8.12)%
20	Contractors Bonding & Ins Co	37206	IL	\$2,183	1.26%	\$2,338	\$55	2.36%
21	Nationwide Mut Ins Co	23787	OH	\$2,351	1.19%	\$2,210	(\$503)	(22.76)%
22	Arch Ins Co	11150	MO	\$3,233	1.13%	\$2,099	\$300	14.27%
23	North River Ins Co	21105	NJ	\$2,569	1.06%	\$1,971	\$531	26.95%
24	Westchester Fire Ins Co	10030	PA	\$1,619	1.01%	\$1,869	(\$120)	(6.42)%
25	Hartford Accident & Ind Co	22357	CT	\$1,466	1.00%	\$1,862	\$154	8.28%
26	Great Amer Ins Co	16691	OH	\$1,646	0.98%	\$1,819	(\$36)	(2.00)%
27	Markel Ins Co	38970	IL	\$2,180	0.87%	\$1,612	\$1,075	66.69%
28	Suretec Ins Co	10916	TX	\$1,595	0.79%	\$1,460	\$713	48.85%
29	United Fire & Cas Co	13021	IA	\$2,259	0.76%	\$1,408	\$179	12.69%
30	Berkshire Hathaway Specialty Ins Co	22276	NE	\$1,328	0.75%	\$1,389	\$512	36.87%
31	American Alt Ins Corp	19720	DE	\$1,013	0.71%	\$1,324	(\$365)	(27.56)%
32	US Specialty Ins Co	29599	TX	\$1,240	0.71%	\$1,321	\$237	17.95%
33	Everest Reins Co	26921	DE	\$1,058	0.71%	\$1,314	\$16	1.23%
34	United States Fire Ins Co	21113	DE	\$1,335	0.70%	\$1,293	\$803	62.07%
35	Hanover Ins Co	22292	NH	\$1,054	0.57%	\$1,050	(\$84)	(7.96)%
36	The Cincinnati Ins Co	10677	OH	\$962	0.56%	\$1,033	\$111	10.70%
37	Ace Amer Ins Co	22667	PA	\$1,331	0.51%	\$947	\$120	12.72%
38	Continental Ins Co	35289	PA	\$1,033	0.47%	\$875	\$270	30.83%
39	Safetv Natl Cas Corp	15105	MO	\$874	0.44%	\$818	(\$41)	(4.96)%
40	Endurance Assur Corp	11551	DE	\$813	0.39%	\$716	\$192	26.80%
	All 128 Other Companies			\$13,037	6.84%	\$13,697	\$276	2.01%
	Totals (Loss Ratio is average)			\$190,656	100.00%	\$185,797	\$29,611	15.94%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$68,410	23.52%	\$68,846	\$5,789	8.41%
2	Chicago Title Ins Co	50229	FL	\$63,363	22.50%	\$65,844	\$3,454	5.25%
3	Stewart Title Guar Co	50121	TX	\$33,605	11.68%	\$34,190	\$451	1.32%
4	Old Republic Natl Title Ins Co	50520	FL	\$32,581	11.65%	\$34,096	\$1,606	4.71%
5	Fidelity Natl Title Ins Co	51586	FL	\$22,986	8.23%	\$24,098	\$1,489	6.18%
6	WFG Natl Title Ins Co	51152	FL	\$21,284	7.30%	\$21,356	\$552	2.58%
7	Title Resources Guar Co	50016	TX	\$17,673	6.17%	\$18,060	\$829	4.59%
8	Commonwealth Land Title Ins Co	50083	FL	\$14,172	4.92%	\$14,399	\$70	0.49%
9	Westcor Land Title Ins Co	50050	SC	\$3,512	1.33%	\$3,883	\$362	9.33%
10	National Title Ins Of NY Inc	51020	NY	\$3,266	1.18%	\$3,451	(\$15)	(0.44)%
11	Doma Title Ins Inc	50130	SC	\$2,259	0.77%	\$2,249	\$3	0.12%
12	Real Advantage Title Ins Co	50440	CA	\$2,325	0.76%	\$2,218	\$4	0.17%
13	American Digital Title Ins Co	11865	CO	\$5	0.00%	\$9	\$0	0.00%
	All 2 Other Companies			(\$36)	(0.01)%	(\$16)	\$0	4.99%
			Totals	\$285,405	100.00%	\$292,684	\$14,595	4.99%

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

State of Washington
Office of Insurance Commissioner
2023 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	Wesco Ins Co	25011	DE	\$49,362	30.33%	\$28,205	\$19,256	68.27%
2	Dealers Assur Co	16705	OH	\$27,776	18.72%	\$17,408	\$16,767	96.32%
3	Protective Prop & Cas Ins Co	35769	MO	\$29,565	17.34%	\$16,129	\$10,190	63.17%
4	Universal Underwriters Ins Co	41181	IL	\$18,004	12.53%	\$11,654	\$6,520	55.95%
5	Continental Ins Co	35289	PA	\$12,505	11.44%	\$10,639	\$7,777	73.10%
6	Old Republic Ins Co	24147	PA	\$4,211	3.91%	\$3,635	\$2,311	63.58%
7	National Cas Co	11991	OH	\$114	1.82%	\$1,696	(\$248)	(14.64)%
8	American Bankers Ins Co Of FL	10111	FL	\$1,002	1.34%	\$1,243	\$1,569	126.19%
9	Lyndon Southern Ins Co	10051	DE	\$4,296	1.28%	\$1,192	\$822	69.02%
10	Continental Cas Co	20443	IL	\$568	0.43%	\$404	\$738	182.77%
11	Starr Ind & Liab Co	38318	TX	\$302	0.27%	\$255	\$63	24.60%
12	American Mercurv Ins Co	16810	OK	\$4	0.19%	\$177	\$111	62.65%
13	MIC Prop & Cas Ins Corp	38601	MI	\$181	0.17%	\$162	\$42	25.70%
14	Heritage Ind Co	39527	CA	\$50	0.12%	\$111	\$52	47.32%
15	Courtesy Ins Co	26492	FL	\$64	0.08%	\$70	\$7	9.74%
16	Evergreen Natl Ind Co	12750	OH	\$0	0.01%	\$8	\$0	0.00%
17	Great Amer Ins Co	16691	OH	\$0	0.01%	\$6	(\$5)	(85.83)%
18	Great Amer Assur Co	26344	OH	\$0	0.01%	\$5	(\$1)	(22.36)%
19	Technoloqv Ins Co Inc	42376	DE	\$0	0.00%	\$0	\$13	0.00%
20	Illinois Natl Ins Co	23817	IL	(\$9)	0.00%	(\$1)	\$36	(2919.32)%
	All 3 Other Companies			\$0	0.00%	\$0	(\$1)	(577.42)%
Totals (Loss Ratio is average)				\$147,993	100.00%	\$92,997	\$66,018	70.99%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2023 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	\$5,317	19.88%	\$5,340	\$686	12.85%
2	Twin City Fire Ins Co Co	29459	IN	\$4,761	16.12%	\$4,331	\$735	16.97%
3	Zurich Amer Ins Co	16535	NY	\$2,220	6.99%	\$1,878	\$159	8.48%
4	Red Shield Ins Co	41580	WA	\$1,706	6.35%	\$1,706	(\$645)	(37.80)%
5	American Zurich Ins Co	40142	IL	\$1,695	5.29%	\$1,421	\$380	26.74%
6	Liberty Ins Corp	42404	IL	\$962	3.61%	\$969	(\$107)	(11.02)%
7	LM Ins Corp	33600	IL	\$827	3.08%	\$828	\$95	11.48%
8	StarStone Natl Ins Co	25496	DE	\$745	2.84%	\$763	\$287	37.65%
9	Sentinel Ins Co Ltd	11000	CT	\$909	2.52%	\$676	(\$41)	(6.04)%
10	Starnet Ins Co	40045	IA	\$679	2.51%	\$674	\$237	35.17%
11	Hartford Underwriters Ins Co	30104	CT	\$678	2.35%	\$631	\$104	16.48%
12	Liberty Mut Fire Ins Co	23035	WI	\$454	1.81%	\$486	\$82	16.81%
13	XL Specialty Ins Co	37885	DE	\$431	1.67%	\$448	\$126	28.03%
14	Granite State Ins Co	23809	IL	\$370	1.37%	\$369	\$38	10.23%
15	New Hampshire Ins Co	23841	IL	\$287	1.37%	\$369	(\$425)	(115.35)%
16	Berklev Natl Ins Co	38911	IA	\$352	1.30%	\$348	\$4	1.05%
17	Employers Ins Co of Wausau	21458	WI	\$303	1.25%	\$336	\$57	16.84%
18	Starr Specialty Ins Co	16109	TX	\$426	1.24%	\$332	\$55	16.67%
19	AIU Ins Co	19399	NY	\$227	1.05%	\$283	\$12	4.20%
20	Everest Premier Ins Co	16045	DE	\$291	0.99%	\$266	(\$38)	(14.31)%
21	Federal Ins Co	20281	IN	\$226	0.89%	\$240	(\$81)	(33.75)%
22	Everest Denali Ins Co	16044	DE	\$167	0.75%	\$202	(\$8)	(3.97)%
23	Everest Natl Ins Co	10120	DE	\$183	0.73%	\$196	\$26	13.38%
24	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$252	0.67%	\$181	\$70	38.97%
25	Starr Ind & Liab Co	38318	TX	\$164	0.59%	\$160	(\$33)	(20.52)%
26	Hartford Fire Ins Co	19682	CT	\$157	0.51%	\$137	\$46	33.19%
27	North River Ins Co	21105	NJ	\$152	0.47%	\$126	\$28	21.76%
28	United States Fire Ins Co	21113	DE	\$205	0.47%	\$125	\$17	13.67%
29	Tokio Marine Amer Ins Co	10945	NY	\$128	0.43%	\$115	\$41	35.87%
30	Pennsylvania Manufacturers Assoc Ins	12262	PA	\$118	0.42%	\$114	(\$25)	(21.87)%
31	First Liberty Ins Corp	33588	IL	\$115	0.40%	\$108	(\$4)	(3.50)%
32	Chubb Ind Ins Co	12777	NY	\$98	0.38%	\$102	(\$1)	(0.64)%
33	American Guar & Liab Ins	26247	NY	\$141	0.38%	\$102	\$46	45.79%
34	Berkshire Hathaway Homestate Ins Co	20044	NE	\$82	0.37%	\$99	\$4	4.47%
35	National Union Fire Ins Co of Pittsb	19445	PA	\$95	0.35%	\$94	\$739	789.63%
36	Atlantic Specialty Ins Co	27154	NY	\$123	0.33%	\$89	(\$8)	(8.59)%
37	Great Amer Alliance Ins Co	26832	OH	\$77	0.29%	\$78	\$8	9.66%
38	WCF Natl Ins Co	40517	UT	\$74	0.28%	\$75	\$0	0.00%
39	Tri State Ins Co Of MN	31003	IA	\$73	0.26%	\$70	\$18	26.05%
40	Continental Ins Co	35289	PA	\$95	0.25%	\$68	\$190	281.89%
	All 143 Other Companies			\$1,977	6.98%	\$1,930	\$1,344	69.63%
	Totals (Loss Ratio is average)			\$28,339	100.00%	\$26,867	\$4,220	15.71%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
 Office of Insurance Commissioner
 2023 Washington Market Share and Loss Ratio
 Line of Business: International

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	Executive Risk Ind Inc	35181	DE	\$7	100.00%	\$7	\$3	47.48%
All	0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$7	100.00%	\$7	\$3	47.48%

(1)Excluding all Loss Adjustment Expenses (LAE)