

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1 UNITEDHEALTH GRP										
	All Savers Ins Co	82406	IN	L&D	\$25,953	0.08%	\$25,953	\$27,787	107.06%	8,132
	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
	Chesapeake Life Ins Co	61832	OK	L&D		0.02%	\$5,115	\$1,436	28.07%	10,593
	Freedom Life Ins Co Of Amer	62324	TX	L&D		0.00%	\$436	\$179	41.10%	373
	Golden Rule Ins Co	62286	IN	L&D	\$2,768	0.01%	\$2,670	\$1,550	58.05%	7,861
	Mid West Natl Life Ins Co Of TN	66087	TX	L&D		0.00%	\$94	\$58	62.49%	379
	Natl Foundation Life Ins Co	98205	TX	L&D		0.00%	\$55	\$44	79.99%	95
	Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$1,360	0.00%	\$1,360	\$1,370	100.68%	444
	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$196,129	0.62%	\$196,055	\$161,579	82.42%	17,722
	Unimerica Ins Co	91529	WI	L&D		0.02%	\$5,685	\$5,363	94.32%	0
	UnitedHealthcare Benefits of TX Inc	95174	TX	HMO	\$1,219,807	3.83%	\$1,221,769	\$1,030,406	84.34%	85,018
	UnitedHealthcare Ins Co	79413	CT	L&D		1.83%	\$581,858	\$563,445	96.84%	278,310
	UnitedHealthcare of OR Inc	95893	OR	HMO	\$32,026	0.11%	\$34,139	\$29,837	87.40%	5,007
	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$1,510,901	4.79%	\$1,525,150	\$1,420,530	93.14%	308,598
	Group Totals				\$5,340,182	18.70%	\$5,957,542	\$5,247,549	88.08%	871,742
2 KAISER FOUNDATION GRP										
	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$825,642	2.59%	\$825,642	\$801,837	97.12%	91,733
	Kaiser Found Hlth Plan of WA Options	47055	WA	HCSC	\$923,254	2.89%	\$922,037	\$865,749	93.90%	130,649
	Kaiser Foundation Hlth Plan of WA	95672	WA	HMO	\$3,235,285	10.17%	\$3,241,180	\$3,189,842	98.42%	395,686
	Group Totals				\$4,984,180	15.66%	\$4,988,859	\$4,857,427	97.37%	618,068
3 MOLINA HEALTHCARE INC GRP										
	Molina Hlthcare of WA Inc	96270	WA	HMO	\$4,800,501	14.57%	\$4,641,317	\$4,047,815	87.21%	980,577
	Group Totals				\$4,800,501	14.57%	\$4,641,317	\$4,047,815	87.21%	980,577
4 PREMERA BLUE CROSS GRP										
	Lifewise Assur Co	94188	WA	L&D	\$211,821	0.67%	\$211,974	\$172,738	81.49%	260,145
	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$189,377	0.59%	\$189,377	\$134,649	71.10%	35,923
	Premera Blue Cross	47570	WA	HCSC	\$3,317,696	10.38%	\$3,307,518	\$2,872,655	86.85%	596,140
	Premera Blue Cross HMO	17268	WA	HMO	\$6,763	0.02%	\$6,763	\$6,916	102.27%	1,928
	Group Totals				\$3,725,657	11.66%	\$3,715,632	\$3,186,958	85.77%	894,136

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5	CAMBIA HEALTH SOLUTIONS INC										
	Asuris NW Hlth	47350	WA	HCSC	\$161,118	0.51%	\$161,780	\$139,687	86.34%	40,450	
	BridgeSpan Hlth Co	95303	UT	HMO	\$9,187	0.03%	\$9,187	\$10,081	109.72%	841	
	Commencement Bay Risk Mgmt Ins Co	78879	WA	L&D	\$33,832	0.11%	\$33,916	\$23,094	68.09%	90,630	
	Regence BCBS of OR	54933	OR	HCSC	\$327,386	1.03%	\$327,540	\$294,407	89.88%	51,493	
	Regence BlueShield	53902	WA	HCSC	\$2,297,455	7.24%	\$2,308,010	\$1,973,367	85.50%	500,159	
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$10,203	0.03%	\$10,203	\$9,646	94.54%	1,569	
	Group Totals				\$2,839,181	8.95%	\$2,850,636	\$2,450,281	85.96%	685,142	
6	COMMUNITY HLTH NETWORK GRP										
	Community Hlth Network of WA	16781	WA	HCSC	\$238	0.00%	\$238	\$247,042	103939.93%	0	
	Community Hlth Plan of WA	47049	WA	HCSC	\$1,441,022	4.52%	\$1,441,022	\$1,284,485	89.14%	305,454	
	Group Totals				\$1,441,260	4.52%	\$1,441,260	\$1,531,527	106.26%	305,454	
7	CENTENE CORP GRP										
	Bankers Reserve Life Ins Co Of WI	71013	WI	L&D	\$7	0.00%	\$7	\$13	190.25%	3	
	Coordinated Care Corp	95831	IN	HMO	\$293,114	0.92%	\$293,114	\$231,351	78.93%	67,288	
	Coordinated Care of WA Inc	15352	WA	HCSC	\$997,775	3.13%	\$997,775	\$901,915	90.39%	224,508	
	Health Net Life Ins Co	66141	CA	L&D	\$17,350	0.06%	\$17,702	\$26,182	147.90%	0	
	WellCare Hlth Ins Co of WA Inc	16570	WA	L&D	\$17,350	0.05%	\$16,841	\$15,472	91.87%	1,333	
	WellCare of WA Inc	16571	WA	HMO	\$96,624	0.30%	\$96,624	\$79,044	81.81%	8,520	
	WellCare Prescription Ins Inc	10155	AZ	HCSC	\$31,899	0.10%	\$32,006	\$24,812	77.52%	82,860	
	Group Totals				\$1,436,769	4.56%	\$1,454,069	\$1,278,789	87.95%	384,512	
8	HUMANA GRP										
	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$727,281	2.28%	\$727,281	\$609,915	83.86%	48,489	
	Humana Ins Co	73288	WI	L&D	\$446,283	1.40%	\$446,283	\$390,328	87.46%	109,147	
	Humana Medical Plan of UT Inc	12908	UT	HMO	\$133,974	0.42%	\$133,974	\$117,106	87.41%	10,240	
	Humanadental Ins Co	70580	WI	L&D	\$22,772	0.07%	\$22,765	\$20,209	88.77%	9,042	
	Group Totals				\$1,330,310	4.18%	\$1,330,303	\$1,137,558	85.51%	176,918	
9	ELEVANCE HLTH INC GRP										
	Wellpoint WA Inc	14073	WA	HMO	\$1,147,938	3.43%	\$1,091,982	\$979,412	89.69%	194,188	
	Group Totals				\$1,147,938	3.43%	\$1,091,982	\$979,412	89.69%	194,188	
10	DELTA DENTAL OF WA										
	Delta Dental of WA	47341	WA	HCSC	\$463,238	1.47%	\$469,174	\$372,821	79.46%	947,528	
	Group Totals				\$463,238	1.47%	\$469,174	\$372,821	79.46%	947,528	

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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
	Top 10 Group Total				\$27,509,215	97.03%	\$27,940,773	\$25,090,137	89.80%	6,058,265
	All Other Companies				\$843,158	2.97%	\$3,917,874	\$2,912,568	74.34%	9,442,772
	Totals(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, LHSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement
 (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.
 (3) Enrollment only provided by companies filing the NAIC 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
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of Companies
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All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	NEW YORK LIFE GRP								
	Life Ins Co Of N Amer	65498	PA	\$89	\$0	\$34,967	\$0	\$35,056	1.03%
	New York Life Ins & Ann Corp	91596	DE	\$45,531	\$0	\$640	\$0	\$46,171	1.35%
	New York Life Ins Co	66915	NY	\$170,455	\$0	\$26,934	\$0	\$197,389	5.77%
	NYLife Ins Co Of AZ	81353	AZ	\$1,242	\$0	\$0	\$0	\$1,242	0.04%
	Group Totals			\$217,317	\$0	\$62,541	\$0	\$279,858	8.19%
2	NORTHWESTERN MUT GRP								
	Northwestern Mut Life Ins Co	67091	WI	\$247,338	\$0	\$173	\$0	\$247,511	7.24%
	Group Totals			\$247,338	\$0	\$173	\$0	\$247,511	7.24%
3	PRUDENTIAL OF AMER GRP								
	Pruco Life Ins Co	79227	AZ	\$87,572	\$0	\$0	\$0	\$87,572	2.56%
	Prudential Ins Co Of Amer	68241	NJ	\$7,086	\$0	\$125,627	\$0	\$132,713	3.88%
	Group Totals			\$94,658	\$0	\$125,627	\$0	\$220,285	6.44%
4	METROPOLITAN GRP								
	Delaware Amer Life Ins Co	62634	DE	\$23	\$0	\$3	\$0	\$27	0.00%
	Metropolitan Life Ins Co	65978	NY	\$15,164	\$0	\$182,229	\$202	\$197,595	5.78%
	Metropolitan Tower Life Ins Co	97136	NE	\$3,407	\$0	\$0	\$0	\$3,407	0.10%
	Group Totals			\$18,595	\$0	\$182,232	\$202	\$201,029	5.88%
5	LINCOLN NATL GRP								
	First Penn Pacific Life Ins Co	67652	IN	\$1,484	\$0	\$5	\$0	\$1,489	0.04%
	Lincoln Life & Ann Co of NY	62057	NY	\$84	\$0	\$98	\$0	\$182	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$104,593	\$0	\$26,555	\$0	\$131,147	3.84%
	Group Totals			\$106,161	\$0	\$26,657	\$0	\$132,818	3.89%
6	STATE FARM GRP								
	State Farm Life Ins Co	69108	IL	\$128,967	\$0	\$829	\$0	\$129,796	3.80%
	Group Totals			\$128,967	\$0	\$829	\$0	\$129,796	3.80%
7	MASS MUT LIFE INS GRP								
	CM Life Ins Co	93432	CT	\$3,398	\$0	\$0	\$0	\$3,398	0.10%
	Manhattan Natl Life Ins Co	67083	OH	\$95	\$0	\$0	\$0	\$95	0.00%
	Massachusetts Mut Life Ins Co	65935	MA	\$103,560	\$0	\$942	\$0	\$104,502	3.06%
	MassMutual Ascend Life Ins Co	63312	OH	\$293	\$0	\$0	\$0	\$293	0.01%
	MML Bay State Life Ins Co	70416	CT	\$516	\$0	\$0	\$0	\$516	0.02%
	Group Totals			\$107,862	\$0	\$942	\$0	\$108,804	3.18%
8	PACIFIC LIFE GRP								
	Pacific Life & Ann Co	97268	AZ	\$2	\$0	\$0	\$0	\$2	0.00%
	Pacific Life Ins Co	67466	NE	\$102,020	\$0	\$0	\$0	\$102,020	2.98%
	Group Totals			\$102,022	\$0	\$0	\$0	\$102,022	2.98%

State of Washington
Office of Insurance Commissioner
2023 Washington Market Share
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of
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9 MINNESOTA MUT GRP									
	Minnesota Life Ins Co	66168	MN	\$39,768	\$449	\$19,222	\$0	\$59,439	1.74%
	Securian Life Ins Co	93742	MN	\$76	\$15	\$41,168	\$0	\$41,258	1.21%
	Group Totals			\$39,844	\$463	\$60,390	\$0	\$100,697	2.95%
10 NATIONWIDE CORP GRP									
	Jefferson Natl Life Ins Co	64017	TX	\$35	\$0	\$1	\$0	\$35	0.00%
	Nationwide Life & Ann Ins Co	92657	OH	\$84,912	\$0	\$0	\$0	\$84,912	2.48%
	Nationwide Life Ins Co	66869	OH	\$3,134	\$0	\$8,687	\$0	\$11,822	0.35%
	Group Totals			\$88,081	\$0	\$8,688	\$0	\$96,769	2.83%
	Top Group Totals			\$1,150,845	\$463	\$468,078	\$202	\$1,619,589	47.38%
	All Other Companies			\$1,480,110	\$2,494	\$315,996	\$2	\$1,798,602	52.62%
	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 - Annuities

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Apollo Global Mgmt Grp								
	Athene Ann & Life Co	61689	IA	\$491,022	\$0	\$76,534	\$0	\$567,556	7.55%
	Athene Annuity & Life Assur Co	61492	DE	\$4	\$0	\$0	\$0	\$4	0.00%
	Venerable Ins & Ann Co	80942	IA	\$768	\$0	\$0	\$0	\$769	0.01%
	Group Totals			\$491,794	\$0	\$76,534	\$0	\$568,329	7.56%
2	MASS MUT LIFE INS GRP								
	Annuity Investors Life Ins Co	93661	OH	\$1,573	\$0	\$0	\$0	\$1,573	0.02%
	CM Life Ins Co	93432	CT	\$1,496	\$0	\$0	\$0	\$1,496	0.02%
	Massachusetts Mut Life Ins Co	65935	MA	\$345,923	\$0	\$23,685	\$0	\$369,608	4.92%
	MassMutual Ascend Life Ins Co	63312	OH	\$176,756	\$0	\$68	\$0	\$176,824	2.35%
	Group Totals			\$525,748	\$0	\$23,753	\$0	\$549,502	7.31%
3	NEW YORK LIFE GRP								
	New York Life Ins & Ann Corp	91596	DE	\$348,010	\$0	\$10	\$0	\$348,020	4.63%
	New York Life Ins Co	66915	NY	\$23,942	\$0	\$23,812	\$0	\$47,754	0.64%
	Group Totals			\$371,953	\$0	\$23,822	\$0	\$395,775	5.27%
4	NATIONWIDE CORP GRP								
	Jefferson Natl Life Ins Co	64017	TX	\$30,656	\$0	\$0	\$0	\$30,656	0.41%
	Nationwide Life & Ann Ins Co	92657	OH	\$117,663	\$0	\$24,936	\$0	\$142,600	1.90%
	Nationwide Life Ins Co	66869	OH	\$129,066	\$0	\$79,906	\$0	\$208,972	2.78%
	Group Totals			\$277,386	\$0	\$104,843	\$0	\$382,228	5.09%
5	AMERICAN INTL GRP								
	American Gen Life Ins Co	60488	TX	\$266,799	\$0	\$19,216	\$0	\$286,014	3.81%
	United States Life Ins Co in the Cit	70106	NY	\$729	\$0	\$0	\$0	\$729	0.01%
	Variable Ann Life Ins Co	70238	TX	\$52,262	\$0	\$33,040	\$0	\$85,302	1.14%
	Group Totals			\$319,789	\$0	\$52,255	\$0	\$372,045	4.95%
6	TIAA FAMILY GRP								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$185,596	\$0	\$138,254	\$0	\$323,850	4.31%
	TIAA Cref Life Ins Co	60142	NY	\$1,233	\$0	\$0	\$0	\$1,233	0.02%
	Group Totals			\$186,830	\$0	\$138,254	\$0	\$325,084	4.33%
7	LINCOLN NATL GRP								
	Lincoln Life & Ann Co of NY	62057	NY	(\$76)	\$0	\$720	\$0	\$645	0.01%
	Lincoln Natl Life Ins Co	65676	IN	\$290,218	\$0	\$33,496	\$0	\$323,714	4.31%
	Group Totals			\$290,142	\$0	\$34,216	\$0	\$324,358	4.32%
8	SBL Holdings Grp								
	Security Benefit Life Ins Co	68675	KS	\$303,023	\$0	\$192	\$0	\$303,215	4.04%
	Group Totals			\$303,023	\$0	\$192	\$0	\$303,215	4.04%

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9	ALLIANZ INS GRP								
	Allianz Life Ins Co Of N Amer	90611	MN	\$295,857	\$0	\$0	\$0	\$295,857	3.94%
	Group Totals			\$295,857	\$0	\$0	\$0	\$295,857	3.94%
10	Equitable Holdings Inc Grp								
	Equitable Financial Life Ins Co	62944	NY	\$58,001	\$0	\$14,282	\$0	\$72,283	0.96%
	Equitable Financial Life Ins Co of A	78077	AZ	\$210,312	\$0	\$0	\$0	\$210,312	2.80%
	Group Totals			\$268,313	\$0	\$14,282	\$0	\$282,595	3.76%
	Top Group Totals			\$3,330,835	\$0	\$468,152	\$0	\$3,798,986	50.56%
	All Other Companies			\$3,119,861	\$0	\$594,318	\$0	\$3,714,179	49.44%
	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 - Other Considerations

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1	PRUDENTIAL OF AMER GRP Prudential Ins Co Of Amer	68241	NJ	\$0	\$0	\$651,450	\$0	\$651,450	45.76%
	Group Totals			\$0	\$0	\$651,450	\$0	\$651,450	45.76%
2	JOHN HANCOCK GRP John Hancock Life Ins Co USA	65838	MI	\$0	\$0	\$321,424	\$0	\$321,424	22.58%
	Group Totals			\$0	\$0	\$321,424	\$0	\$321,424	22.58%
3	Meiji Yasuda Life Ins Grp Standard Ins Co	69019	OR	\$0	\$0	\$115,768	\$0	\$115,768	8.13%
	Group Totals			\$0	\$0	\$115,768	\$0	\$115,768	8.13%
4	Aeoon US Holding Grp Transamerica Financial Life Ins Co Transamerica Life Ins Co	70688 86231	NY IA	\$0 \$0	\$0 \$0	\$22,005 \$33,385	\$0 \$0	\$22,005 \$33,385	1.55% 2.34%
	Group Totals			\$0	\$0	\$55,390	\$0	\$55,390	3.89%
5	Mutual of America Grp Mutual Of Amer Life Ins Co	88668	NY	\$1,293	\$0	\$44,981	\$0	\$46,274	3.25%
	Group Totals			\$1,293	\$0	\$44,981	\$0	\$46,274	3.25%
6	MASS MUT LIFE INS GRP Massachusetts Mut Life Ins Co	65935	MA	\$0	\$0	\$43,900	\$0	\$43,900	3.08%
	Group Totals			\$0	\$0	\$43,900	\$0	\$43,900	3.08%
7	GREAT WEST GRP Empower Ann Ins Co Empower Ann Ins Co of Amer	93629 68322	CT CO	\$0 \$0	\$0 \$0	\$4,055 \$35,632	\$0 \$0	\$4,055 \$35,632	0.28% 2.50%
	Group Totals			\$0	\$0	\$39,687	\$0	\$39,687	2.79%
8	NEW YORK LIFE GRP New York Life Ins Co	66915	NY	\$0	\$0	\$38,993	\$0	\$38,993	2.74%
	Group Totals			\$0	\$0	\$38,993	\$0	\$38,993	2.74%
9	TruStage GRP CMFG Life Ins Co	62626	IA	\$0	\$0	\$30,032	\$0	\$30,032	2.11%
	Group Totals			\$0	\$0	\$30,032	\$0	\$30,032	2.11%
10	Talcott Holdings Grp Talcott Resolution Life & Ann Ins Co Talcott Resolution Life Ins Co	71153 88072	CT CT	\$245 \$165	\$0 \$0	\$0 \$28,209	\$0 \$0	\$245 \$28,374	0.02% 1.99%
	Group Totals			\$411	\$0	\$28,209	\$0	\$28,619	2.01%
	Top Group Totals			\$1,704	\$0	\$1,369,834	\$0	\$1,371,538	96.34%
	All Other Companies			\$2	\$0	\$52,135	\$0	\$52,137	3.66%
	Totals			\$1,706	\$0	\$1,421,969	\$0	\$1,423,675	100.00%

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Office of Insurance Commissioner

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2023 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
1 STATE FARM GRP								
	State Farm Fire & Cas Co	25143	IL	\$750,146	4.62%	\$718,469	\$581,907	80.99%
	State Farm Mut Auto Ins Co	25178	IL	\$1,044,365	6.43%	\$1,000,487	\$1,039,311	103.88%
	Group Totals			\$1,794,511	11.05%	\$1,718,956	\$1,621,218	94.31%
2 LIBERTY MUT GRP								
	American Fire & Cas Co	24066	NH	\$16,725	0.13%	\$20,345	\$6,403	31.47%
	American States Ins Co	19704	IN	\$219	0.00%	\$230	\$5,185	2256.96%
	Employers Ins Co of Wausau	21458	WI	\$21,496	0.13%	\$19,476	\$3,072	15.78%
	First Liberty Ins Corp	33588	IL	\$1,073	0.01%	\$1,041	\$296	28.39%
	First Natl Ins Co Of Amer	24724	NH	\$426,566	2.57%	\$400,159	\$318,285	79.54%
	General Ins Co Of Amer	24732	NH	\$3,249	0.02%	\$2,843	\$4,762	167.49%
	Ironshore Ind Inc	23647	IL	\$2,636	0.02%	\$2,352	\$1,528	64.95%
	Liberty Ins Corp	42404	IL	\$36,552	0.23%	\$35,065	\$23,296	66.44%
	Liberty Ins Underwriters Inc	19917	IL	\$75,674	0.49%	\$75,853	\$57,331	75.58%
	Liberty Mut Fire Ins Co	23035	WI	\$76,908	0.50%	\$77,025	\$37,601	48.82%
	Liberty Mut Ins Co	23043	MA	\$38,635	0.24%	\$37,756	\$14,066	37.25%
	LM Gen Ins Co	36447	IL	\$36,576	0.25%	\$39,293	\$27,661	70.40%
	LM Ins Corp	33600	IL	\$29,579	0.18%	\$28,434	\$16,237	57.10%
	Ohio Cas Ins Co	24074	NH	\$78,960	0.50%	\$78,523	\$43,006	54.77%
	Ohio Security Ins Co	24082	NH	\$207,493	1.33%	\$207,440	\$114,949	55.41%
	Safeco Ins Co Of Amer	24740	NH	\$440,698	2.58%	\$401,697	\$251,730	62.67%
	Safeco Ins Co Of IL	39012	IL	\$106,814	0.66%	\$103,196	\$64,176	62.19%
	Safeco Ins Co of OR	11071	OR	\$16,618	0.11%	\$16,520	\$11,049	66.88%
	West Amer Ins Co	44393	IN	\$36,827	0.23%	\$35,730	\$13,506	37.80%
	Group Totals			\$1,653,296	10.18%	\$1,582,978	\$1,014,136	64.63%
3 PROGRESSIVE GRP								
	American Strategic Ins Corp	10872	FL	\$55,245	0.33%	\$51,433	\$33,108	64.37%
	National Continental Ins Co	10243	NY	\$12	0.00%	\$137	\$1,374	1003.57%
	Progressive Amer Ins Co	24252	OH	\$137	0.00%	\$147	\$24	16.40%
	Progressive Cas Ins Co	24260	OH	\$321,598	2.00%	\$311,292	\$241,320	77.52%
	Progressive Classic Ins Co	42994	WI	\$3,254	0.02%	\$3,400	\$1,927	56.66%
	Progressive Direct Ins Co	16322	OH	\$584,125	3.63%	\$564,326	\$453,158	80.30%
	Progressive Max Ins Co	24279	OH	\$1,313	0.01%	\$1,371	\$486	35.47%
	Progressive Northern Ins Co	38628	WI	\$55	0.00%	\$65	\$6	9.76%
	Progressive Northwestern Ins Co	42919	OH	\$118	0.00%	\$116	\$16	14.15%
	Progressive Preferred Ins Co	37834	OH	\$96	0.00%	\$96	\$132	136.96%
	Protective Ins Co	12416	IN	\$26,701	0.17%	\$26,699	\$16,356	61.26%
	United Financial Cas Co	11770	OH	\$182,179	1.17%	\$181,879	\$123,834	68.09%
	Group Totals			\$1,174,834	7.34%	\$1,140,962	\$871,742	76.39%

State of Washington
Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
4 ALLSTATE INS GRP								
	Allstate Fire & Cas Ins Co	29688	IL	\$473,301	2.87%	\$447,022	\$353,446	79.07%
	Allstate Ind Co	19240	IL	\$108,001	0.66%	\$102,199	\$82,584	80.81%
	Allstate Ins Co	19232	IL	\$121,300	0.77%	\$120,427	\$85,264	70.80%
	Allstate Prop & Cas Ins Co	17230	IL	\$108,486	0.69%	\$107,353	\$65,790	61.28%
	Allstate Vehicle & Prop Ins Co	37907	IL	\$135,806	0.72%	\$112,180	\$93,687	83.51%
	Century Natl Ins Co	26905	CA	\$11,069	0.06%	\$9,927	\$149	1.50%
	Encompass Ind Co	15130	IL	\$31,762	0.20%	\$30,545	\$30,845	100.98%
	Encompass Ins Co Of Amer	10071	IL	\$3,397	0.02%	\$3,433	\$2,772	80.73%
	Esurance Ins Co	25712	IL	\$32,281	0.23%	\$35,089	\$26,441	75.35%
	First Colonial Ins Co	29980	FL	\$296	0.00%	\$459	\$247	53.87%
	Integon Ind Corp	22772	NC	\$259	0.00%	\$261	\$110	42.19%
	Integon Natl Ins Co	29742	NC	\$115,260	0.71%	\$109,719	\$70,616	64.36%
	Integon Preferred Ins Co	31488	NC	\$3,289	0.02%	\$3,444	(\$607)	(17.64)%
	National Farmers Union Prop & Cas	16217	NC	(\$66)	0.00%	\$152	(\$325)	(213.99)%
	National Gen Assur Co	42447	MO	\$342	0.00%	\$348	(\$224)	(64.31)%
	National Gen Ins Co	23728	MO	\$3,205	0.02%	\$3,711	\$504	13.59%
	Group Totals			\$1,147,988	6.99%	\$1,086,269	\$811,299	74.75%
5 FARMERS INS GRP								
	21st Century Centennial Ins Co	34789	PA	\$3	0.00%	\$3	(\$1)	(44.93)%
	21st Century Premier Ins Co	20796	PA	(\$1)	0.00%	\$3	(\$3)	(115.27)%
	Coast Natl Ins Co	25089	CA	\$3,976	0.03%	\$4,239	\$2,574	60.73%
	Economy Preferred Ins Co	38067	IL	\$21,212	0.13%	\$19,841	\$15,590	78.58%
	Economy Premier Assur Co	40649	IL	\$2,187	0.01%	\$2,221	\$3,559	160.29%
	Farmers Cas Ins Co	40169	RI	\$12,766	0.08%	\$12,642	\$8,218	65.01%
	Farmers Grp Prop & Cas Ins Co	34339	RI	\$21,776	0.13%	\$20,840	\$13,047	62.60%
	Farmers Ins Co Of WA	21644	WA	\$219,334	1.42%	\$220,493	\$156,247	70.86%
	Farmers Ins Exch	21652	CA	\$40,615	0.26%	\$39,998	\$26,798	67.00%
	Farmers Prop & Cas Ins Co	26298	RI	\$35,484	0.22%	\$34,182	\$28,518	83.43%
	Fire Ins Exch	21660	CA	\$63,370	0.40%	\$62,626	\$46,137	73.67%
	Foremost Ins Co Grand Rapids MI	11185	MI	\$200,613	1.11%	\$171,980	\$102,110	59.37%
	Foremost Prop & Cas Ins Co	11800	MI	\$11,729	0.06%	\$9,449	\$9,015	95.41%
	Mid Century Ins Co	21687	CA	\$127,262	0.81%	\$126,223	\$84,219	66.72%
	Truck Ins Exch	21709	CA	\$214,683	1.29%	\$201,361	\$156,841	77.89%
	Group Totals			\$975,009	5.96%	\$926,099	\$652,868	70.48%

State of Washington

Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
6 UNITED SERV AUTOMOBILE ASSN GRP								
	Garrison Prop & Cas Ins Co	21253	TX	\$128,459	0.77%	\$119,112	\$104,738	87.93%
	United Serv Automobile Assn	25941	TX	\$299,632	1.83%	\$284,913	\$252,915	88.77%
	USAA Cas Ins Co	25968	TX	\$289,683	1.77%	\$274,587	\$246,861	89.90%
	USAA Gen Ind Co	18600	TX	\$166,803	1.01%	\$156,599	\$140,598	89.78%
	Group Totals			\$884,577	5.37%	\$835,211	\$745,112	89.21%
7 BERKSHIRE HATHAWAY GRP								
	Amguard Ins Co	42390	NE	\$23,400	0.13%	\$19,735	\$16,146	81.82%
	AttPro RRG Recip RRG	13795	DC	\$1,463	0.01%	\$1,430	(\$408)	(28.50)%
	Berkshire Hathaway Direct Ins Co	10391	NE	\$3,171	0.02%	\$2,580	\$713	27.64%
	Berkshire Hathaway Homestate Ins Co	20044	NE	\$8,207	0.03%	\$4,091	\$2,850	69.67%
	Berkshire Hathaway Specialty Ins Co	22276	NE	\$12,633	0.08%	\$11,819	\$6,385	54.03%
	Capitol Ind Corp	10472	WI	\$940	0.01%	\$904	\$196	21.63%
	Central States Ind Co Of Omaha	34274	NE	\$227	0.00%	\$240	\$3	1.35%
	Columbia Ins Co	27812	NE	\$1,819	0.01%	\$1,891	\$3,118	164.87%
	Continental Divide Ins Co	35939	CO	\$1,727	0.03%	\$4,698	\$2,940	62.58%
	Fair Amer Ins & Reins Co	35157	NY	\$1,171	0.01%	\$1,481	\$208	14.03%
	GEICO Advantage Ins Co	14138	NE	\$340,982	2.06%	\$320,938	\$304,290	94.81%
	Geico Cas Co	41491	NE	\$3	0.00%	\$24	(\$145)	(616.92)%
	GEICO Choice Ins Co	14139	NE	\$162,085	0.96%	\$149,814	\$136,653	91.21%
	Geico Gen Ins Co	35882	NE	\$83,539	0.53%	\$82,847	\$66,703	80.51%
	Geico Ind Co	22055	NE	\$39,432	0.25%	\$39,047	\$27,700	70.94%
	GEICO Marine Ins Co	37923	NE	\$5,773	0.04%	\$5,956	\$3,115	52.31%
	GEICO Secure Ins Co	14137	NE	\$73,530	0.45%	\$70,084	\$60,478	86.29%
	General Star Natl Ins Co	11967	DE	\$43	0.00%	\$41	\$327	799.20%
	Genesis Ins Co	38962	DE	\$750	0.00%	\$505	\$397	78.67%
	Government Employees Ins Co	22063	NE	\$27,753	0.18%	\$27,704	\$21,190	76.49%
	Medical Protective Co	11843	IN	\$8,963	0.06%	\$8,659	\$9,734	112.42%
	National Ind Co	20087	NE	\$5,658	0.04%	\$5,552	\$2,899	52.21%
	National Liab & Fire Ins Co	20052	CT	\$3,407	0.02%	\$3,255	\$607	18.66%
	Oak River Ins Co	34630	NE	\$25	0.00%	\$23	\$4	18.73%
	Platte River Ins Co	18619	NE	\$496	0.00%	\$627	(\$41)	(6.58)%
	Redwood Fire & Cas Ins Co	11673	NE	\$46	0.00%	\$43	\$6	13.44%
	RSUI Ind Co	22314	NH	\$11,847	0.08%	\$11,979	\$2,594	21.66%
	United States Liab Ins Co	25895	NE	\$6,022	0.04%	\$5,978	\$733	12.26%
	Group Totals			\$825,114	5.03%	\$781,945	\$669,395	85.62%

State of Washington
Office of Insurance Commissioner

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

2023 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
8 Travelers Grp								
	Automobile Ins Co Of Hartford CT	19062	CT	\$4,375	0.03%	\$4,205	\$8,467	201.36%
	Charter Oak Fire Ins Co	25615	CT	\$19,654	0.12%	\$19,375	\$10,306	53.19%
	Farmington Cas Co	41483	CT	\$20	0.00%	\$14	(\$9)	(62.07)%
	Fidelity & Guar Ins Co	35386	IA	\$5,235	0.01%	\$2,148	\$1,359	63.26%
	Northland Ins Co	24015	CT	\$16,280	0.10%	\$16,178	\$8,933	55.22%
	Phoenix Ins Co	25623	CT	\$17,187	0.11%	\$16,653	\$9,598	57.64%
	St Paul Fire & Marine Ins Co	24767	CT	\$271	0.00%	\$270	\$6,964	2578.76%
	St Paul Guardian Ins Co	24775	CT	\$16	0.00%	\$5	\$336	7167.62%
	St Paul Mercury Ins Co	24791	CT	\$33	0.00%	\$14	\$3,608	25596.62%
	Standard Fire Ins Co	19070	CT	\$139,351	0.79%	\$122,871	\$91,755	74.68%
	Travelers Cas & Surety Co	19038	CT	\$2,919	0.02%	\$3,165	\$2,705	85.48%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$76,885	0.49%	\$76,263	\$26,219	34.38%
	Travelers Cas Ins Co Of Amer	19046	CT	\$30,853	0.20%	\$30,442	\$16,122	52.96%
	Travelers Commercial Ins Co	36137	CT	\$4,357	0.03%	\$4,441	\$3,895	87.70%
	Travelers Home & Marine Ins Co	27998	CT	\$58,659	0.38%	\$59,178	\$42,837	72.39%
	Travelers Ind Co	25658	CT	\$37,366	0.22%	\$34,260	\$26,447	77.19%
	Travelers Ind Co Of Amer	25666	CT	\$19,762	0.13%	\$19,618	\$10,214	52.07%
	Travelers Ind Co Of CT	25682	CT	\$21,989	0.13%	\$19,656	\$10,136	51.57%
	Travelers Personal Ins Co	38130	CT	\$79,942	0.44%	\$67,862	\$69,942	103.06%
	Travelers Prop Cas Co Of Amer	25674	CT	\$112,904	0.71%	\$110,138	\$47,037	42.71%
	Group Totals			\$648,058	3.90%	\$606,756	\$396,872	65.47%
9 AMERICAN FAMILY INS GRP								
	American Family Connect Prop & Cas I	29068	WI	\$133,040	0.80%	\$124,957	\$130,571	104.49%
	American Family Ins Co	10386	WI	\$204,672	1.19%	\$185,454	\$153,180	82.60%
	American Family Mut Ins Co SI	19275	WI	\$63,121	0.46%	\$70,776	\$44,468	62.83%
	American Standard Ins Co of WI	19283	WI	\$274	0.00%	\$295	\$48	16.40%
	Austin Mut Ins Co	13412	MN	\$10,823	0.07%	\$10,362	\$8,201	79.14%
	Homesite Ins Co	17221	WI	\$90,972	0.52%	\$81,547	\$67,491	82.76%
	Homesite Ins Co Of The Midwest	13927	WI	\$23,768	0.15%	\$23,858	\$14,711	61.66%
	Main Street Amer Protection Ins Co	13026	FL	\$6,820	0.03%	\$4,564	\$3,339	73.17%
	Midvale Ind Co	27138	WI	\$15,268	0.08%	\$11,808	\$12,884	109.11%
	NGM Ins Co	14788	FL	\$128	0.00%	\$132	\$69	52.04%
	Permanent Gen Assur Corp	37648	WI	\$34,499	0.22%	\$34,812	\$22,657	65.08%
	Group Totals			\$583,384	3.53%	\$548,564	\$457,619	83.42%

State of Washington

Office of Insurance Commissioner

2023 Washington Market Share and Loss Ratio

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
10	Chubb Ltd Grp							
	Ace Amer Ins Co	22667	PA	\$120,532	0.78%	\$121,872	\$63,294	51.93%
	Ace Fire Underwriters Ins Co	20702	PA	\$1,454	0.01%	\$1,366	\$2,591	189.69%
	Ace Prop & Cas Ins Co	20699	PA	\$109,261	0.71%	\$109,986	\$182,159	165.62%
	Agri Gen Ins Co	42757	IA	\$17,980	0.11%	\$16,332	\$20,099	123.07%
	Bankers Standard Ins Co	18279	PA	\$17,469	0.13%	\$20,303	\$4,172	20.55%
	Chubb Ind Ins Co	12777	NY	\$484	0.00%	\$245	\$22	9.06%
	Chubb Natl Ins Co	10052	IN	\$4,416	0.02%	\$2,726	\$1,277	46.82%
	Executive Risk Ind Inc	35181	DE	\$911	0.01%	\$873	\$749	85.75%
	Federal Ins Co	20281	IN	\$91,849	0.55%	\$85,718	\$34,683	40.46%
	Great Northern Ins Co	20303	IN	\$52,868	0.30%	\$47,248	\$16,933	35.84%
	Indemnity Ins Co Of North Amer	43575	PA	\$17,478	0.11%	\$17,254	\$13,280	76.97%
	Insurance Co of N Amer	22713	PA	\$254	0.00%	\$255	\$252	98.89%
	Pacific Employers Ins Co	22748	PA	\$126	0.00%	\$109	(\$5,813)	(5353.17)%
	Pacific Ind Co	20346	WI	\$5,475	0.03%	\$5,267	\$2,189	41.57%
	Penn Millers Ins Co	14982	PA	\$23,801	0.17%	\$25,721	\$22,397	87.08%
	Vigilant Ins Co	20397	NY	\$13,610	0.09%	\$13,672	\$2,921	21.36%
	Westchester Fire Ins Co	10030	PA	\$7,950	0.05%	\$8,242	(\$1,033)	(12.53)%
	Group Totals			\$485,918	3.07%	\$477,189	\$360,172	75.57%
	Top Group Totals			\$10,172,690	62.78%	\$9,704,930	\$7,600,434	78.32%
	All Other Companies			\$6,031,632	37.22%	\$5,844,461	\$3,955,273	67.68%
	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: Title

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	Fidelity Natl Fin Inc GRP							
	Chicago Title Ins Co	50229	FL	\$63,363	22.50%	\$65,844	\$3,454	5.25%
	Commonwealth Land Title Ins Co	50083	FL	\$14,172	4.92%	\$14,399	\$70	0.49%
	Fidelity Natl Title Ins Co	51586	FL	\$22,986	8.23%	\$24,098	\$1,489	6.18%
	National Title Ins Of NY Inc	51020	NY	\$3,266	1.18%	\$3,451	(\$15)	(0.44)%
	Group Totals			\$103,788	36.83%	\$107,793	\$4,997	4.64%
2	FIRST AMER TITLE GRP							
	First Amer Title Ins Co	50814	NE	\$68,410	23.52%	\$68,846	\$5,789	8.41%
	Group Totals			\$68,410	23.52%	\$68,846	\$5,789	8.41%
3	STEWART TITLE GRP							
	Stewart Title Guar Co	50121	TX	\$33,605	11.68%	\$34,190	\$451	1.32%
	Group Totals			\$33,605	11.68%	\$34,190	\$451	1.32%
4	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	FL	\$32,581	11.65%	\$34,096	\$1,606	4.71%
	Group Totals			\$32,581	11.65%	\$34,096	\$1,606	4.71%
5	GGC Grp							
	WFG Natl Title Ins Co	51152	FL	\$21,284	7.30%	\$21,356	\$552	2.58%
	Group Totals			\$21,284	7.30%	\$21,356	\$552	2.58%
6	Title Resources Guar Co							
	Title Resources Guar Co	50016	TX	\$17,673	6.17%	\$18,060	\$829	4.59%
	Group Totals			\$17,673	6.17%	\$18,060	\$829	4.59%
7	Westcor Land Title Ins Co							
	Westcor Land Title Ins Co	50050	SC	\$3,512	1.33%	\$3,883	\$362	9.33%
	Group Totals			\$3,512	1.33%	\$3,883	\$362	9.33%
8	Real Advantage Title Ins Co							
	Real Advantage Title Ins Co	50440	CA	\$2,325	0.76%	\$2,218	\$4	0.17%
	Group Totals			\$2,325	0.76%	\$2,218	\$4	0.17%
9	Doma Title Ins Inc							
	Doma Title Ins Inc	50130	SC	\$2,259	0.77%	\$2,249	\$3	0.12%
	Group Totals			\$2,259	0.77%	\$2,249	\$3	0.12%
10	Munich Re Grp							
	American Digital Title Ins Co	11865	CO	\$5	0.00%	\$9	\$0	0.00%
	Group Totals			\$5	0.00%	\$9	\$0	0.00%

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

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

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
	Top Group Totals			\$285.441	100.01%	\$292.700	\$14.595	4.99%
	All Other Companies			(\$36)	(0.01)%	(\$16)	\$0	0.00%
	Totals			\$285.405	100.00%	\$292.684	\$14.595	4.99%

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