

Appendix E

Top 40 Insurance
Companies by Line of
Business in Washington
2013

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Aggregate Write-ins For Other Lines of Business

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Arag Ins Co	34738	IA	\$6,070	34.00%	\$6,070	\$2,086	34.36%
2	Physicians Ins A Mut Co	40738	WA	\$4,143	23.21%	\$4,143	\$2,386	57.61%
3	Midwest Employers Cas Co	23612	DE	\$3,084	17.27%	\$2,776	\$5,731	206.43%
4	Triton Ins Co	41211	TX	\$1,160	6.50%	\$945	\$273	28.89%
5	Yosemite Ins Co	26220	IN	\$750	4.20%	\$387	\$245	63.29%
6	Central States Ind Co Of Omaha	34274	NE	\$730	4.09%	\$731	(\$24)	(3.35)%
7	American Road Ins Co	19631	MI	\$506	2.83%	\$506	\$42	8.29%
8	Courtesy Ins Co	26492	FL	\$381	2.13%	\$286	\$48	16.72%
9	St Paul Fire & Marine Ins Co	24767	CT	\$289	1.62%	\$275	\$42	15.18%
10	Allstate Prop & Cas Ins Co	17230	IL	\$210	1.17%	\$215	\$0	0.00%
11	Ace Amer Ins Co	22667	PA	\$207	1.16%	\$207	\$8	3.96%
12	Esurance Ins Co	25712	WI	\$128	0.72%	\$128	\$0	0.00%
13	Stonebridge Cas Ins Co	10952	OH	\$70	0.39%	\$70	(\$1)	(0.85)%
14	Excess Share Ins Corp	10003	OH	\$59	0.33%	\$59	\$0	0.00%
15	American Bankers Ins Co Of FL	10111	FL	\$44	0.25%	\$44	\$2	5.54%
16	Great Amer Ins Co	16691	OH	\$16	0.09%	(\$46)	\$274	(589.70)%
17	Markel Ins Co	38970	IL	\$5	0.03%	\$2	\$0	7.68%
18	American Reliable Ins Co	19615	AZ	\$4	0.02%	\$4	\$0	(0.69)%
19	Great Amer Assur Co	26344	OH	(\$3)	(0.02)%	\$93	\$30	32.29%
	All 5 Other Companies			\$1	0.01%	\$1	(\$35)	(2587.29)%
Totals (Loss Ratio is average)				\$17,852	100.00%	\$16,895	\$11,107	65.74%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington

Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Collectively Renewable

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Boston Mut Life Ins Co	61476	MA	L&D	\$101	40.34%	\$101	\$41	40.97%	
2	Washington Natl Ins Co	70319	IN	L&D	\$66	26.37%	\$68	\$20	29.13%	
3	Philadelphia Amer Life Ins Co	67784	TX	L&D	\$25	10.02%	\$25	\$8	33.72%	
4	Bankers Life & Cas Co	61263	IL	L&D	\$18	7.20%	\$19	\$5	27.08%	
5	United Teacher Assoc Ins Co	63479	TX	L&D	\$9	3.42%	\$9	\$5	59.89%	
6	Union Fidelity Life Ins Co	62596	KS	L&D	\$9	3.40%	\$8	\$2	22.31%	
7	Mutual Of Omaha Ins Co	71412	NE	L&D	\$7	2.62%	\$7	(\$103)	(1507.45)%	
8	Horace Mann Life Ins Co	64513	IL	L&D	\$6	2.57%	\$6	\$10	159.09%	
9	National Cas Co	11991	WI	P&C	\$4	1.47%	\$4	\$0	0.00%	
10	Continental Gen Ins Co	71404	OH	L&D	\$3	1.00%	\$3	\$0	0.00%	
11	New York Life Ins Co	66915	NY	L&D	\$2	0.71%	\$2	\$2	120.53%	
12	Perico Life Ins Co	85561	DE	L&D	\$1	0.29%	\$1	\$0	0.00%	
All	14 Other Companies				\$1	0.59%	\$1	\$71	2.06%	
Totals (Loss Ratio is average)(4)					\$250	100.00%	\$253	\$61	24.26%	

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

State of Washington
Office of Insurance Commissioner
2013 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	Atradius Trade Credit Ins Co	25422	MD	\$6,610	22.82%	\$4,134	\$529	12.79%
2	QBE Ins Corp	39217	PA	\$4,765	16.45%	\$8,769	\$3,707	42.27%
3	Euler Hermes N Amer Ins Co	20516	MD	\$2,882	9.95%	\$2,988	\$501	16.76%
4	Old Republic Ins Co	24147	PA	\$2,869	9.90%	\$2,228	\$203	9.11%
5	First Colonial Ins Co	29980	FL	\$2,190	7.56%	\$2,120	\$650	30.65%
6	State Natl Ins Co Inc	12831	TX	\$1,961	6.77%	\$1,734	\$384	22.13%
7	Ohio Ind Co	26565	OH	\$1,546	5.34%	\$958	\$346	36.13%
8	American Security Ins Co	42978	DE	\$707	2.44%	\$707	\$31	4.45%
9	American Bankers Ins Co Of FL	10111	FL	\$667	2.30%	\$667	\$29	4.32%
10	Coface N Amer Ins Co	31887	MA	\$659	2.28%	\$625	\$29	4.67%
11	Arch Ins Co	11150	MO	\$435	1.50%	\$589	\$123	20.83%
12	American Reliable Ins Co	19615	AZ	\$416	1.44%	\$425	\$77	18.19%
13	Atlantic Specialty Ins Co	27154	NY	\$404	1.40%	\$387	\$229	59.19%
14	US Specialty Ins Co	29599	TX	\$385	1.33%	\$653	(\$148)	(22.68)%
15	American Natl Prop & Cas Co	28401	MO	\$383	1.32%	\$336	\$73	21.63%
16	Stonebridge Cas Ins Co	10952	OH	\$372	1.28%	\$453	\$83	18.40%
17	Ace Amer Ins Co	22667	PA	\$275	0.95%	\$275	\$0	(0.02)%
18	Great Amer Ins Co	16691	OH	\$239	0.83%	\$231	(\$38)	(16.27)%
19	Standard Guar Ins Co	42986	DE	\$211	0.73%	\$178	\$36	20.00%
20	Knightbrook Ins Co	13722	DE	\$182	0.63%	\$264	\$21	8.15%
21	Great Amer Assur Co	26344	OH	\$156	0.54%	\$236	\$7	3.01%
22	Great Amer Alliance Ins Co	26832	OH	\$143	0.49%	\$178	\$82	45.87%
23	State Farm Mut Auto Ins Co	25178	IL	\$136	0.47%	\$135	\$7	4.97%
24	United Guar Residential Ins Co of NC	16667	NC	\$113	0.39%	\$121	(\$36)	(30.12)%
25	Zurich Amer Ins Co	16535	NY	\$110	0.38%	\$343	\$156	45.35%
26	Cumis Ins Society Inc	10847	IA	\$95	0.33%	\$48	\$15	30.62%
27	Zale Ind Co	30325	TX	\$58	0.20%	\$58	\$3	5.46%
28	State Farm Fire & Cas Co	25143	IL	\$4	0.01%	\$4	\$0	0.00%
29	Virginia Surety Co Inc	40827	IL	\$2	0.01%	(\$1)	\$0	0.00%
30	Wesco Ins Co	25011	DE	\$1	0.00%	\$4	\$2	35.66%
31	Dealers Assur Co	16705	OH	(\$5)	(0.02)%	\$78	\$80	103.32%
	All 2 Other Companies			\$0	0.00%	\$0	(\$4)	1459160451450.00%
	Totals (Loss Ratio is average)			\$28,972	100.00%	\$29,926	\$7,175	23.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Accident and Health - Group

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premera Blue Cross	47570	WA	HCSC	\$1,599,998	22.06%	\$1,609,689	\$1,381,406	85.82%	353,181
2	Regence BlueShield	53902	WA	HCSC	\$1,308,051	18.03%	\$1,303,631	\$1,046,532	80.28%	271,178
3	Group Hlth Coop	95672	WA	HMO	\$978,001	13.48%	\$976,406	\$809,063	82.86%	201,481
4	Group Hlth Options Inc	47055	WA	HCSC	\$766,138	10.56%	\$747,465	\$636,767	85.19%	135,758
5	UnitedHealthcare Ins Co	79413	CT	L&D	\$477,639	6.59%	\$478,984	\$387,716	80.95%	
6	Aetna Life Ins Co	60054	CT	L&D	\$294,310	4.06%	\$296,208	\$245,607	82.92%	
7	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$258,244	3.56%	\$258,244	\$232,700	90.11%	51,331
8	Asuris NW Hlth	47350	WA	HCSC	\$176,771	2.44%	\$177,136	\$154,962	87.48%	40,518
9	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$86,955	1.20%	\$88,637	\$73,218	82.60%	
10	Standard Ins Co	69019	OR	L&D	\$84,314	1.16%	\$77,126	\$64,574	83.72%	
11	Lifewise Assur Co	94188	WA	L&D	\$82,093	1.13%	\$79,355	\$59,007	74.36%	
12	Regence BCBS of OR	54933	OR	HCSC	\$72,899	1.01%	\$72,963	\$60,791	83.32%	12,747
13	Unum Life Ins Co Of Amer	62235	ME	L&D	\$72,095	0.99%	\$72,489	\$79,399	109.53%	
14	Metropolitan Life Ins Co	65978	NY	L&D	\$69,059	0.95%	\$66,484	\$97,094	146.04%	
15	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$68,533	0.94%	\$69,558	\$57,472	82.63%	
16	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$56,484	0.78%	\$56,484	\$55,268	97.85%	13,915
17	Molina Hlthcare of WA Inc	96270	WA	HMO	\$52,573	0.72%	\$52,573	\$46,056	87.60%	26,447
18	Community Hlth Plan of WA	47049	WA	HCSC	\$49,073	0.68%	\$49,073	\$37,931	77.29%	19,631
19	Connecticut Gen Life Ins Co	62308	CT	L&D	\$45,117	0.62%	\$43,037	\$30,272	70.34%	
20	Prudential Ins Co Of Amer	68241	NJ	L&D	\$44,177	0.61%	\$44,750	\$30,342	67.80%	
21	Life Ins Co Of N Amer	65498	PA	L&D	\$37,760	0.52%	\$37,761	\$39,543	104.72%	
22	Hartford Life & Accident Ins Co	70815	CT	L&D	\$34,571	0.48%	\$34,074	\$21,632	63.48%	
23	Providence Hlth Plan	95005	OR	HMO	\$32,026	0.44%	\$31,646	\$29,241	92.40%	6,527
24	KPS Hlth Plans	53872	WA	HCSC	\$29,034	0.40%	\$29,034	\$23,039	79.35%	6,721
25	Moda Hlth Plan Inc	47098	OR	HCSC	\$26,652	0.37%	\$26,652	\$27,455	103.01%	9,123
26	National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$25,661	0.35%	\$26,490	\$15,012	56.67%	
27	LifeMap Assur Co	97985	OR	L&D	\$24,678	0.34%	\$24,455	\$13,418	54.87%	
28	Principal Life Ins Co	61271	IA	L&D	\$23,147	0.32%	\$23,180	\$15,065	64.99%	
29	Symetra Life Ins Co	68608	WA	L&D	\$22,925	0.32%	\$22,912	\$21,267	92.82%	
30	HM Life Ins Co	93440	PA	L&D	\$21,411	0.30%	\$21,396	\$20,124	94.05%	
31	Lincoln Natl Life Ins Co	65676	IN	L&D	\$20,755	0.29%	\$20,965	\$17,144	81.77%	
32	HCC Life Ins Co	92711	IN	L&D	\$19,916	0.27%	\$19,306	\$18,692	96.82%	
33	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$17,972	0.25%	\$17,978	\$10,098	56.17%	
34	Union Security Ins Co	70408	KS	L&D	\$14,746	0.20%	\$14,775	\$11,072	74.94%	
35	Mega Life & Hlth Ins Co The	97055	OK	L&D	\$14,462	0.20%	\$15,139	\$14,581	96.32%	
36	Reliance Standard Life Ins Co	68381	IL	L&D	\$11,689	0.16%	\$11,732	\$10,004	85.27%	
37	BCS Ins Co	38245	OH	P&C	\$10,406	0.14%	\$10,363	\$3,183	30.71%	
38	Timber Products Manufacturers Trust	12239	WA	MEWA	\$9,947	0.14%	\$9,947	\$8,513	85.58%	3,117
39	Trustmark Life Ins Co	62863	IL	L&D	\$9,083	0.13%	\$9,201	\$4,589	49.88%	
40	Liberty Life Assur Co Of Boston	65315	NH	L&D	\$8,741	0.12%	\$8,478	\$6,500	76.68%	
	All 187 Other Companies				\$194,837	2.69%	\$191,223	\$125,850	151.95%	7,089
	Totals (Loss Ratio is average)(4)				\$7,252,946	100.00%	\$7,226,997	\$6,042,199	83.61%	1,158,764

(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

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium Companies Excluded

Line of Business: Accident and Health - Individual and Other

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Coop	95672	WA	HMO	\$1,277,466	14.15%	\$1,277,262	\$1,164,697	91.19%	146,199
2	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,149,150	12.73%	\$1,149,150	\$976,649	84.99%	376,277
3	Community Hlth Plan of WA	47049	WA	HCSC	\$914,181	10.13%	\$914,181	\$781,021	85.43%	266,326
4	Regence BlueShield	53902	WA	HCSC	\$890,101	9.86%	\$886,924	\$775,294	87.41%	270,567
5	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$774,939	8.58%	\$777,073	\$698,510	89.89%	127,412
6	Premera Blue Cross	47570	WA	HCSC	\$444,065	4.92%	\$442,453	\$392,931	88.81%	202,181
7	Delta Dental of WA	47341	WA	HCSC	\$411,880	4.56%	\$412,301	\$352,739	85.55%	906,362
8	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$343,428	3.80%	\$343,428	\$247,728	72.13%	93,668
9	UnitedHealthcare Ins Co	79413	CT	L&D	\$286,216	3.17%	\$292,974	\$237,905	81.20%	
10	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$276,742	3.07%	\$276,742	\$282,554	102.10%	28,525
11	Coordinated Care Corp	95831	IN	HMO	\$273,937	3.03%	\$273,937	\$239,315	87.36%	79,253
12	Humana Ins Co	73288	WI	L&D	\$196,568	2.18%	\$202,194	\$158,967	78.62%	
13	Soundpath Hlth	12909	WA	HCSC	\$151,338	1.68%	\$151,338	\$131,661	87.00%	16,891
14	Amerigroup Washington Inc	14073	WA	HMO	\$143,053	1.58%	\$133,947	\$109,978	82.11%	34,892
15	Group Hlth Options Inc	47055	WA	HCSC	\$136,888	1.52%	\$136,882	\$120,966	88.37%	36,355
16	Humana Hlth Plan Inc	95885	KY	HMO	\$101,787	1.13%	\$101,787	\$97,796	96.08%	15,071
17	American Family Life Assur Co of Col	60380	NE	L&D	\$89,187	0.99%	\$89,669	\$40,341	44.99%	
18	KPS Hlth Plans	53872	WA	HCSC	\$86,169	0.95%	\$86,169	\$79,023	91.71%	16,103
19	SilverScript Ins Co	12575	TN	HCSC	\$75,296	0.83%	\$71,754	\$51,687	72.03%	69,501
20	Asuris NW Hlth	47350	WA	HCSC	\$63,393	0.70%	\$64,026	\$55,679	86.96%	19,316
21	Regence BCBS of OR	54933	OR	HCSC	\$59,183	0.66%	\$59,357	\$51,276	86.39%	11,828
22	Genworth Life Ins Co	70025	DE	L&D	\$58,662	0.65%	\$58,078	\$39,299	67.67%	
23	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$48,650	0.54%	\$48,650	\$44,843	92.17%	6,312
24	Willamette Dental of WA Inc	47050	WA	LHCSC	\$46,951	0.52%	\$46,951	\$42,859	91.28%	118,802
25	Sterling Life Ins Co	77399	IL	L&D	\$37,366	0.41%	\$45,960	\$34,469	75.00%	26,020
26	Health Net Life Ins Co	66141	CA	L&D	\$35,750	0.40%	\$35,750	\$31,412	87.86%	
27	Vision Serv Plan	47317	WA	LHCSC	\$32,974	0.37%	\$32,974	\$26,371	79.98%	658,054
28	Bankers Life & Cas Co	61263	IL	L&D	\$32,056	0.36%	\$33,806	\$28,445	84.14%	
29	Mutual Of Omaha Ins Co	71412	NE	L&D	\$31,199	0.35%	\$31,988	\$19,140	59.84%	
30	John Hancock Life Ins Co USA	65838	MI	L&D	\$29,958	0.33%	\$30,358	\$9,635	31.74%	
31	Providence Hlth Plan	95005	OR	HMO	\$29,720	0.33%	\$29,766	\$26,255	88.21%	4,637
32	First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$25,982	0.29%	\$26,127	\$26,439	101.19%	
33	Healthspring Life & Hlth Ins Co Inc	12902	TX	L&D	\$21,239	0.24%	\$21,239	\$16,695	78.61%	22,554
34	Time Ins Co	69477	WI	L&D	\$20,741	0.23%	\$20,549	\$17,028	82.86%	
35	Aetna Life Ins Co	60054	CT	L&D	\$19,750	0.22%	\$19,774	\$18,578	93.96%	
36	Transamerica Life Ins Co	86231	IA	L&D	\$19,519	0.22%	\$19,533	\$15,116	77.39%	
37	United Of Omaha Life Ins Co	69868	NE	L&D	\$17,978	0.20%	\$17,808	\$10,297	57.83%	
38	State Farm Mut Auto Ins Co	25178	IL	P&C	\$17,254	0.19%	\$13,660	\$8,015	58.67%	
39	Provident Life & Accident Ins Co	68195	TN	L&D	\$16,978	0.19%	\$17,455	\$17,337	99.33%	
40	Northwestern Mut Life Ins Co	67091	WI	L&D	\$16,541	0.18%	\$16,458	\$13,276	80.67%	
	All 251 Other Companies				\$324,384	3.59%	\$322,062	\$322,301	99.93%	149,707
	Totals (Loss Ratio is average)(4)				\$9,028,617	100.00%	\$9,032,492	\$7,814,529	86.52%	3,702,813

(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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Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

Top 40 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Group Hlth Coop	95672	WA	HMO	\$2,255,467	13.85%	\$2,253,668	\$1,973,760	87.58%	347,680
2	Regence BlueShield	53902	WA	HCSC	\$2,198,153	13.49%	\$2,190,555	\$1,821,826	83.17%	541,745
3	Premera Blue Cross	47570	WA	HCSC	\$2,044,063	12.55%	\$2,052,142	\$1,774,337	86.46%	555,362
4	Molina Hlthcare of WA Inc	96270	WA	HMO	\$1,201,723	7.38%	\$1,201,723	\$1,022,705	85.10%	402,724
5	Community Hlth Plan of WA	47049	WA	HCSC	\$963,254	5.91%	\$963,254	\$818,951	85.02%	285,957
6	Group Hlth Options Inc	47055	WA	HCSC	\$903,026	5.54%	\$884,346	\$757,733	85.68%	172,113
7	UnitedHealthCare of WA Inc	48038	WA	HCSC	\$781,798	4.80%	\$783,932	\$704,725	89.90%	128,628
8	UnitedHealthcare Ins Co	79413	CT	L&D	\$763,855	4.69%	\$771,958	\$625,620	81.04%	
9	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$534,987	3.28%	\$534,987	\$515,254	96.31%	79,856
10	Delta Dental of WA	47341	WA	HCSC	\$411,880	2.53%	\$412,301	\$352,739	85.55%	906,362
11	LifeWise Hlth Plan of WA	52633	WA	HCSC	\$344,978	2.12%	\$344,978	\$249,331	72.27%	94,217
12	Aetna Life Ins Co	60054	CT	L&D	\$314,060	1.93%	\$315,982	\$264,185	83.61%	
13	Coordinated Care Corp	95831	IN	HMO	\$277,263	1.70%	\$277,263	\$241,612	87.14%	81,654
14	Asuris NW Hlth	47350	WA	HCSC	\$240,165	1.47%	\$241,162	\$210,641	87.34%	59,834
15	Humana Ins Co	73288	WI	L&D	\$196,587	1.21%	\$202,214	\$159,009	78.63%	
16	Soundpath Hlth	12909	WA	HCSC	\$151,338	0.93%	\$151,338	\$131,661	87.00%	16,891
17	Amerigroup Washington Inc	14073	WA	HMO	\$143,053	0.88%	\$133,947	\$109,978	82.11%	34,892
18	Regence BCBS of OR	54933	OR	HCSC	\$132,082	0.81%	\$132,320	\$112,067	84.69%	24,575
19	KPS Hlth Plans	53872	WA	HCSC	\$115,202	0.71%	\$115,202	\$102,062	88.59%	22,824
20	Humana Hlth Plan Inc	95885	KY	HMO	\$101,787	0.62%	\$101,787	\$97,796	96.08%	15,071
21	Standard Ins Co	69019	OR	L&D	\$92,634	0.57%	\$85,485	\$68,256	79.84%	
22	American Family Life Assur Co of Col	60380	NE	L&D	\$89,206	0.55%	\$89,688	\$40,342	44.98%	
23	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$86,955	0.53%	\$88,637	\$73,218	82.60%	
24	Metropolitan Life Ins Co	65978	NY	L&D	\$85,462	0.52%	\$82,841	\$101,508	122.53%	
25	Lifewise Assur Co	94188	WA	L&D	\$82,093	0.50%	\$79,355	\$59,007	74.36%	
26	Unum Life Ins Co Of Amer	62235	ME	L&D	\$78,533	0.48%	\$79,379	\$87,509	110.24%	
27	SilverScript Ins Co	12575	TN	HCSC	\$75,296	0.46%	\$71,754	\$51,687	72.03%	69,501
28	US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$68,533	0.42%	\$69,558	\$57,472	82.63%	
29	Genworth Life Ins Co	70025	DE	L&D	\$63,580	0.39%	\$63,004	\$40,594	64.43%	
30	Providence Hlth Plan	95005	OR	HMO	\$61,746	0.38%	\$61,412	\$55,496	90.37%	11,164
31	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$56,558	0.35%	\$56,558	\$55,314	97.80%	13,915
32	Arcadian Hlth Plan Inc	12151	WA	HCSC	\$48,650	0.30%	\$48,650	\$44,843	92.17%	6,312
33	Prudential Ins Co Of Amer	68241	NJ	L&D	\$47,508	0.29%	\$48,084	\$31,046	64.57%	
34	Willamette Dental of WA Inc	47050	WA	LHCSC	\$46,951	0.29%	\$46,951	\$42,859	91.28%	118,802
35	Connecticut Gen Life Ins Co	62308	CT	L&D	\$46,668	0.29%	\$44,603	\$31,547	70.73%	
36	John Hancock Life Ins Co USA	65838	MI	L&D	\$38,532	0.24%	\$38,934	\$8,968	23.03%	
37	Life Ins Co Of N Amer	65498	PA	L&D	\$37,967	0.23%	\$37,967	\$39,567	104.22%	
38	Sterling Life Ins Co	77399	IL	L&D	\$37,366	0.23%	\$45,960	\$34,469	75.00%	26,020
39	Health Net Life Ins Co	66141	CA	L&D	\$35,750	0.22%	\$35,750	\$31,399	87.83%	
40	Hartford Life & Accident Ins Co	70815	CT	L&D	\$34,585	0.21%	\$34,088	\$21,632	63.46%	
	All 317 Other Companies				\$999,586	6.14%	\$992,196	\$836,788	85.26%	845,478
	Totals (Loss Ratio is average)(4)				\$16,288,876	100.00%	\$16,265,909	\$13,859,513	85.21%	4,861,577

(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= 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 Health blank.

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

State of Washington
Office of Insurance Commissioner
2013 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	National Union Fire Ins Co Of Pitts	19445	PA	\$6,789	21.84%	\$6,916	(\$1,522)	(22.01)%
2	Catlin Ins Co	19518	TX	\$2,292	7.37%	\$2,141	\$380	17.77%
3	Federal Ins Co	20281	IN	\$2,287	7.36%	\$2,924	\$1,096	37.46%
4	Allianz Global Risks US Ins Co	35300	IL	\$2,053	6.60%	\$2,194	\$1,477	67.33%
5	Starr Ind & Liab Co	38318	TX	\$1,803	5.80%	\$1,287	\$325	25.29%
6	Old Republic Ins Co	24147	PA	\$1,765	5.68%	\$1,776	\$31	1.74%
7	Starnet Ins Co	40045	DE	\$1,535	4.94%	\$1,530	\$190	12.45%
8	Ace Amer Ins Co	22667	PA	\$1,480	4.76%	\$1,480	(\$4)	(0.24)%
9	XL Specialty Ins Co	37885	DE	\$1,363	4.38%	\$1,133	\$1,788	157.83%
10	Liberty Mut Ins Co	23043	MA	\$1,244	4.00%	\$1,218	\$164	13.45%
11	US Specialty Ins Co	29599	TX	\$1,206	3.88%	\$1,095	\$338	30.83%
12	American Alt Ins Corp	19720	DE	\$1,104	3.55%	\$1,130	\$245	21.68%
13	Avemco Ins Co	10367	MD	\$1,015	3.26%	\$1,021	\$300	29.39%
14	National Liab & Fire Ins Co	20052	CT	\$740	2.38%	\$731	\$14	1.86%
15	General Reins Corp	22039	DE	\$740	2.38%	\$731	\$37	5.07%
16	QBE Ins Corp	39217	PA	\$712	2.29%	\$484	\$12	2.53%
17	National Ind Co	20087	NE	\$705	2.27%	\$643	\$397	61.77%
18	North Amer Specialty Ins Co	29874	NH	\$433	1.39%	\$470	\$131	27.82%
19	American Hallmark Ins Co Of TX	43494	TX	\$349	1.12%	\$340	\$132	38.84%
20	Tokio Marine Amer Ins Co	10945	NY	\$347	1.12%	\$326	\$172	52.91%
21	State Natl Ins Co Inc	12831	TX	\$304	0.98%	\$182	\$655	360.40%
22	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$261	0.84%	\$228	\$84	37.05%
23	Old United Cas Co	37060	KS	\$172	0.55%	\$190	\$80	42.35%
24	AXA Ins Co	33022	NY	\$125	0.40%	\$103	(\$124)	(119.79)%
25	Star Ins Co	18023	MI	\$108	0.35%	\$349	\$677	193.96%
26	Ace Prop & Cas Ins Co	20699	PA	\$73	0.23%	\$181	\$216	119.70%
27	North Amer Elite Ins Co	29700	NH	\$44	0.14%	\$28	\$8	26.92%
28	Stonewall Ins Co	22276	NE	\$12	0.04%	\$29	\$87	297.03%
29	Companion Prop & Cas Ins Co	12157	SC	\$9	0.03%	\$1	\$0	0.00%
30	Westchester Fire Ins Co	10030	PA	\$9	0.03%	\$10	\$32	307.93%
31	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$6	0.00%
32	Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$4	0.00%
33	TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$2	0.00%
34	St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$521	0.00%
35	Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$25	0.00%
36	Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$58	0.00%
37	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$38	0.00%
38	Century Ind Co	20710	PA	\$0	0.00%	\$0	\$28	0.00%
39	Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$7	0.00%
40	Factory Mut Ins Co	21482	RI	\$0	0.00%	\$0	\$70	0.00%
	All 20 Other Companies			\$9	0.03%	\$169	(\$1,171)	(694.31)%
	Totals (Loss Ratio is average)			\$31,087	100.00%	\$31,041	\$7,009	22.58%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Allied Lines

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$16,581	13.48%	\$15,021	\$631	4.20%
2	Safeco Ins Co Of Amer	24740	NH	\$13,278	10.79%	\$11,970	\$4,623	38.62%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$7,439	6.05%	\$7,438	\$15	0.20%
4	American Security Ins Co	42978	DE	\$6,969	5.67%	\$7,470	\$3,010	40.30%
5	United Serv Automobile Assn	25941	TX	\$6,001	4.88%	\$5,800	\$2,474	42.65%
6	Affiliated Fm Ins Co	10014	RI	\$5,977	4.86%	\$6,083	\$699	11.49%
7	Rural Comm Ins Co	39039	MN	\$3,379	2.75%	\$3,379	\$3,590	106.23%
8	Zurich Amer Ins Co	16535	NY	\$3,320	2.70%	\$3,316	\$16,372	493.65%
9	Producers Agriculture Ins Co	34312	TX	\$3,212	2.61%	\$3,242	\$5,310	163.78%
10	Ace Prop & Cas Ins Co	20699	PA	\$2,873	2.34%	\$2,873	\$4,113	143.14%
11	Travelers Prop Cas Co Of Amer	25674	CT	\$2,838	2.31%	\$2,727	\$631	23.16%
12	Foremost Ins Co Grand Rapids MI	11185	MI	\$2,805	2.28%	\$2,575	\$39	1.50%
13	USAA Cas Ins Co	25968	TX	\$2,398	1.95%	\$2,321	\$587	25.28%
14	Liberty Mut Fire Ins Co	23035	WI	\$2,265	1.84%	\$2,204	(\$2,418)	(109.70)%
15	Travelers Ind Co	25658	CT	\$2,000	1.63%	\$2,289	\$341	14.90%
16	American Guar & Liab Ins	26247	NY	\$1,969	1.60%	\$1,749	\$600	34.33%
17	Enumclaw Prop & Cas Ins Co	11232	WA	\$1,721	1.40%	\$1,504	\$665	44.21%
18	Standard Guar Ins Co	42986	DE	\$1,597	1.30%	\$184	\$23	12.66%
19	Allianz Global Risks US Ins Co	35300	IL	\$1,558	1.27%	\$1,455	(\$144)	(9.90)%
20	Continental Cas Co	20443	IL	\$1,545	1.26%	\$1,529	\$2,254	147.39%
21	Hudson Ins Co	25054	DE	\$1,544	1.26%	\$1,544	\$2,224	144.05%
22	American Agri Business Ins Co	12548	TX	\$1,488	1.21%	\$1,488	\$2,512	168.85%
23	Great Amer Ins Co	16691	OH	\$1,247	1.01%	\$1,247	\$1,060	84.95%
24	Automobile Ins Co Of Hartford CT	19062	CT	\$1,153	0.94%	\$1,156	\$246	21.26%
25	XL Ins Amer Inc	24554	DE	\$1,104	0.90%	\$1,016	\$279	27.47%
26	Uniqard Ins Co	25747	WI	\$960	0.78%	\$943	\$293	31.06%
27	Western Natl Assur Co	24465	MN	\$908	0.74%	\$865	\$2,236	258.56%
28	Westport Ins Corp	39845	MO	\$905	0.74%	\$1,582	\$1,690	106.81%
29	American Modern Home Ins Co	23469	OH	\$897	0.73%	\$894	\$194	21.75%
30	QBE Ins Corp	39217	PA	\$776	0.63%	\$690	(\$134)	(19.46)%
31	Grange Ins Assn	22101	WA	\$717	0.58%	\$720	\$287	39.86%
32	American Modern Select Ins Co	38652	OH	\$661	0.54%	\$611	\$239	39.09%
33	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$586	0.48%	\$237	\$7	2.81%
34	Sompo Japan Ins Co of Amer	11126	NY	\$576	0.47%	\$263	\$23	8.93%
35	American Natl Prop & Cas Co	28401	MO	\$572	0.46%	\$572	\$165	28.86%
36	Sentry Ins A Mut Co	24988	WI	\$534	0.43%	\$496	\$208	41.88%
37	RSUI Ind Co	22314	NH	\$524	0.43%	\$555	\$26	4.73%
38	Federated Rural Electric Ins Exch	11118	KS	\$518	0.42%	\$515	(\$40)	(7.76)%
39	American States Ins Co	19704	IN	\$516	0.42%	\$527	\$166	31.47%
40	Lumbermens Underwriting Alliance	23108	MO	\$508	0.41%	\$487	(\$87)	(17.86)%
All 199 Other Companies				\$16,592	13.49%	\$16,817	\$12,757	75.86%
Totals (Loss Ratio is average)				\$123,013	100.00%	\$118,354	\$67,763	57.25%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	Mutual Of Enumclaw Ins Co	14761	WA	\$913	15.16%	\$887	\$376	42.36%
2	United Financial Cas Co	11770	OH	\$705	11.71%	\$666	\$463	69.50%
3	Truck Ins Exch	21709	CA	\$314	5.21%	\$309	\$154	49.93%
4	Mid Century Ins Co	21687	CA	\$247	4.10%	\$229	\$146	63.97%
5	Farmers Ins Exch	21652	CA	\$247	4.10%	\$240	\$118	49.32%
6	Great West Cas Co	11371	NE	\$212	3.52%	\$212	\$209	98.55%
7	Grange Ins Assn	22101	WA	\$202	3.35%	\$204	\$61	29.84%
8	Zurich Amer Ins Co	16535	NY	\$187	3.11%	\$191	\$22	11.34%
9	North Pacific Ins Co	23892	OR	\$179	2.97%	\$176	\$15	8.63%
10	Philadelphia Ind Ins Co	18058	PA	\$149	2.47%	\$149	(\$55)	(36.56)%
11	Unigard Ins Co	25747	WI	\$139	2.31%	\$140	(\$43)	(30.45)%
12	State Farm Mut Auto Ins Co	25178	IL	\$131	2.18%	\$138	\$12	9.02%
13	Allstate Ins Co	19232	IL	\$122	2.03%	\$80	\$23	28.28%
14	Nationwide Mut Ins Co	23787	OH	\$120	2.00%	\$162	\$36	22.27%
15	Ohio Security Ins Co	24082	NH	\$106	1.77%	\$90	\$35	38.85%
16	Nationwide Agribusiness Ins Co	28223	IA	\$99	1.64%	\$49	\$17	33.94%
17	American States Preferred Ins Co	37214	IN	\$93	1.55%	\$89	\$26	29.21%
18	American States Ins Co	19704	IN	\$87	1.44%	\$93	\$67	71.88%
19	Victoria Fire & Cas Co	42889	OH	\$76	1.27%	\$83	\$31	37.07%
20	Oregon Mut Ins Co	14907	OR	\$71	1.17%	\$73	\$16	22.07%
21	Travelers Prop Cas Co Of Amer	25674	CT	\$70	1.17%	\$69	\$37	53.34%
22	Charter Ind Co	37524	TX	\$66	1.10%	\$59	\$86	146.01%
23	Arch Ins Co	11150	MO	\$60	0.99%	\$53	\$20	37.72%
24	Northland Ins Co	24015	CT	\$58	0.96%	\$72	\$48	66.13%
25	Firemans Fund Ins Co	21873	CA	\$55	0.92%	\$51	\$20	39.56%
26	Travelers Ind Co Of CT	25682	CT	\$54	0.89%	\$44	\$12	26.43%
27	General Ins Co Of Amer	24732	NH	\$53	0.88%	\$56	(\$37)	(66.13)%
28	Cincinnati Ins Co	10677	OH	\$48	0.80%	\$44	\$11	25.15%
29	New York Marine & Gen Ins Co	16608	NY	\$47	0.79%	\$38	\$2	5.65%
30	National Cas Co	11991	WI	\$38	0.63%	\$29	\$35	118.36%
31	American Economy Ins Co	19690	IN	\$35	0.58%	\$35	\$10	28.99%
32	Travelers Ind Co	25658	CT	\$34	0.57%	\$36	\$20	55.67%
33	Safeco Ins Co Of Amer	24740	NH	\$29	0.48%	\$29	\$3	10.23%
34	Phoenix Ins Co	25623	CT	\$27	0.45%	\$32	(\$4)	(11.33)%
35	Sparta Ins Co	20613	CT	\$27	0.45%	\$34	\$5	14.67%
36	National Surety Corp	21881	IL	\$25	0.42%	\$26	\$6	22.14%
37	Continental Divide Ins Co	35939	CO	\$23	0.39%	\$15	\$34	225.47%
38	Mitsui Sumitomo Ins Co of Amer	20362	NY	\$23	0.37%	\$22	\$12	54.42%
39	Brotherhood Mut Ins Co	13528	IN	\$22	0.36%	\$16	\$5	29.41%
40	Columbia Ins Co	27812	NE	\$22	0.36%	\$21	\$12	56.36%
	All 210 Other Companies			\$808	13.41%	\$913	\$185	20.27%
	Totals (Loss Ratio is average)			\$6,025	100.00%	\$5,954	\$2,251	37.80%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial 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	Great West Cas Co	11371	NE	\$9,056	9.20%	\$8,510	\$5,559	65.32%
2	Praetorian Ins Co	37257	PA	\$8,456	8.59%	\$6,682	\$2,496	37.36%
3	United Financial Cas Co	11770	OH	\$5,082	5.16%	\$4,558	\$3,742	82.10%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$3,921	3.98%	\$3,893	\$3,100	79.63%
5	Travelers Ind Co	25658	CT	\$3,078	3.13%	\$3,056	\$1,186	38.81%
6	Ohio Security Ins Co	24082	NH	\$2,789	2.83%	\$2,328	\$1,757	75.50%
7	Continental Western Ins Co	10804	IA	\$2,669	2.71%	\$2,563	\$1,544	60.25%
8	Zurich Amer Ins Co	16535	NY	\$2,629	2.67%	\$2,577	\$1,106	42.92%
9	Universal Underwriters Ins Co	41181	IL	\$2,216	2.25%	\$2,289	\$671	29.30%
10	Truck Ins Exch	21709	CA	\$2,131	2.17%	\$2,156	\$1,549	71.85%
11	American Fire & Cas Co	24066	NH	\$1,908	1.94%	\$1,759	\$1,341	76.23%
12	Mid Century Ins Co	21687	CA	\$1,791	1.82%	\$1,821	\$875	48.04%
13	National Cas Co	11991	WI	\$1,734	1.76%	\$1,264	\$1,179	93.25%
14	American States Ins Co	19704	IN	\$1,683	1.71%	\$1,699	\$1,088	64.04%
15	Northland Ins Co	24015	CT	\$1,682	1.71%	\$1,863	\$931	49.95%
16	Western Natl Assur Co	24465	MN	\$1,642	1.67%	\$1,556	\$1,498	96.30%
17	Uniqard Ins Co	25747	WI	\$1,486	1.51%	\$1,610	\$936	58.09%
18	American States Preferred Ins Co	37214	IN	\$1,456	1.48%	\$1,395	\$993	71.17%
19	Grange Ins Assn	22101	WA	\$1,425	1.45%	\$1,426	\$685	48.07%
20	North Pacific Ins Co	23892	OR	\$1,312	1.33%	\$1,383	\$808	58.46%
21	Philadelphia Ind Ins Co	18058	PA	\$1,308	1.33%	\$1,314	\$743	56.57%
22	Farmers Ins Exch	21652	CA	\$1,295	1.32%	\$1,336	\$703	52.64%
23	General Ins Co Of Amer	24732	NH	\$1,269	1.29%	\$1,227	\$545	44.38%
24	Federated Mut Ins Co	13935	MN	\$1,152	1.17%	\$977	\$235	24.05%
25	West Amer Ins Co	44393	IN	\$1,121	1.14%	\$1,144	\$469	41.00%
26	State Farm Mut Auto Ins Co	25178	IL	\$944	0.96%	\$925	\$586	63.37%
27	Travelers Ind Co Of CT	25682	CT	\$927	0.94%	\$820	\$210	25.60%
28	Nationwide Mut Ins Co	23787	OH	\$920	0.94%	\$1,120	\$564	50.37%
29	Cincinnati Ins Co	10677	OH	\$918	0.93%	\$763	\$465	60.95%
30	Allstate Ins Co	19232	IL	\$909	0.92%	\$714	\$336	47.03%
31	Liberty Mut Fire Ins Co	23035	WI	\$906	0.92%	\$777	\$621	80.01%
32	Universal Underwriters Of TX Ins	40843	IL	\$861	0.88%	\$820	\$142	17.35%
33	Phoenix Ins Co	25623	CT	\$715	0.73%	\$848	\$345	40.69%
34	Sentry Select Ins Co	21180	WI	\$714	0.73%	\$829	\$472	56.92%
35	American Alt Ins Corp	19720	DE	\$710	0.72%	\$727	\$485	66.73%
36	Travelers Ind Co Of Amer	25666	CT	\$708	0.72%	\$868	\$669	77.06%
37	National Ind Co	20087	NE	\$697	0.71%	\$565	\$267	47.27%
38	Alaska Natl Ins Co	38733	AK	\$666	0.68%	\$630	\$493	78.18%
39	American Economy Ins Co	19690	IN	\$660	0.67%	\$723	\$372	51.49%
40	Oregon Mut Ins Co	14907	OR	\$628	0.64%	\$600	\$386	64.38%
All 247 Other Companies				\$22,247	22.60%	\$24,560	\$13,710	55.82%
Totals (Loss Ratio is average)				\$98,421	100.00%	\$96,673	\$55,864	57.79%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Great West Cas Co	11371	NE	\$21,509	5.89%	\$19,448	\$9,743	50.10%
2	United Financial Cas Co	11770	OH	\$18,665	5.11%	\$16,793	\$13,283	79.10%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$14,413	3.95%	\$13,767	\$8,055	58.51%
4	Ohio Security Ins Co	24082	NH	\$12,200	3.34%	\$9,581	\$5,938	61.98%
5	Continental Western Ins Co	10804	IA	\$12,166	3.33%	\$11,809	\$3,764	31.87%
6	Zurich Amer Ins Co	16535	NY	\$9,831	2.69%	\$9,662	\$6,634	68.65%
7	American Fire & Cas Co	24066	NH	\$9,064	2.48%	\$7,929	\$3,818	48.16%
8	Travelers Ind Co	25658	CT	\$8,962	2.46%	\$8,359	\$6,834	81.77%
9	American States Ins Co	19704	IN	\$7,887	2.16%	\$8,009	\$2,551	31.86%
10	National Cas Co	11991	WI	\$7,567	2.07%	\$6,416	\$4,518	70.42%
11	Truck Ins Exch	21709	CA	\$7,050	1.93%	\$7,183	\$5,183	72.16%
12	Philadelphia Ind Ins Co	18058	PA	\$6,960	1.91%	\$6,891	\$2,973	43.15%
13	Occidental Fire & Cas Co Of NC	23248	NC	\$6,579	1.80%	\$4,867	\$5,750	118.15%
14	Western Natl Assur Co	24465	MN	\$6,326	1.73%	\$6,125	\$3,328	54.34%
15	General Ins Co Of Amer	24732	NH	\$5,772	1.58%	\$5,806	\$651	11.21%
16	Mid Century Ins Co	21687	CA	\$5,760	1.58%	\$5,729	\$3,211	56.06%
17	Uniqard Ins Co	25747	WI	\$5,694	1.56%	\$6,269	\$4,897	78.12%
18	Empire Fire & Marine Ins Co	21326	NE	\$5,379	1.47%	\$5,404	\$633	11.71%
19	American States Preferred Ins Co	37214	IN	\$5,151	1.41%	\$5,000	\$1,418	28.36%
20	National Union Fire Ins Co Of Pitts	19445	PA	\$4,765	1.31%	\$4,413	\$958	21.71%
21	West Amer Ins Co	44393	IN	\$4,614	1.26%	\$4,467	\$1,593	35.66%
22	Carolina Cas Ins Co	10510	IA	\$4,613	1.26%	\$4,626	\$4,408	95.27%
23	Farmers Ins Exch	21652	CA	\$4,467	1.22%	\$4,636	\$2,544	54.87%
24	North Pacific Ins Co	23892	OR	\$4,324	1.18%	\$4,678	\$4,005	85.61%
25	Alaska Natl Ins Co	38733	AK	\$4,238	1.16%	\$4,002	\$2,069	51.69%
26	Nationwide Mut Ins Co	23787	OH	\$4,236	1.16%	\$4,791	\$4,366	91.14%
27	Ace Amer Ins Co	22667	PA	\$3,890	1.07%	\$3,869	\$659	17.04%
28	Liberty Mut Fire Ins Co	23035	WI	\$3,864	1.06%	\$3,581	\$943	26.34%
29	Northland Ins Co	24015	CT	\$3,834	1.05%	\$4,449	\$3,600	80.92%
30	Allstate Ins Co	19232	IL	\$3,762	1.03%	\$2,721	\$4,427	162.72%
31	American Economy Ins Co	19690	IN	\$3,681	1.01%	\$3,832	\$1,852	48.32%
32	Travelers Prop Cas Co Of Amer	25674	CT	\$3,006	0.82%	\$3,618	\$1,627	44.98%
33	State Farm Mut Auto Ins Co	25178	IL	\$2,927	0.80%	\$2,992	\$313	10.47%
34	Sentinel Ins Co Ltd	11000	CT	\$2,848	0.78%	\$2,695	\$5,323	197.48%
35	Cincinnati Ins Co	10677	OH	\$2,835	0.78%	\$2,622	\$1,248	47.57%
36	Travelers Ind Co Of CT	25682	CT	\$2,766	0.76%	\$2,315	\$575	24.85%
37	Grange Ins Assn	22101	WA	\$2,637	0.72%	\$2,662	\$627	23.56%
38	Safeco Ins Co Of Amer	24740	NH	\$2,623	0.72%	\$2,793	\$1,317	47.16%
39	Universal Underwriters Ins Co	41181	IL	\$2,609	0.72%	\$2,806	\$3,160	112.59%
40	American Cas Co Of Reading PA	20427	PA	\$2,508	0.69%	\$2,400	\$1,441	60.07%
All 278 Other Companies				\$112,951	30.95%	\$111,750	\$60,532	54.17%
Totals (Loss Ratio is average)				\$364,933	100.00%	\$351,761	\$200,768	57.08%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Auto: Other Passenger Auto Liability

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$321,927	13.60%	\$320,220	\$181,362	56.64%
2	Farmers Ins Co Of WA	21644	WA	\$178,775	7.55%	\$179,010	\$117,911	65.87%
3	Pemco Mut Ins Co	24341	WA	\$139,550	5.90%	\$134,955	\$87,001	64.47%
4	Allstate Fire & Cas Ins Co	29688	IL	\$111,902	4.73%	\$106,470	\$65,076	61.12%
5	Geico Gen Ins Co	35882	MD	\$97,841	4.13%	\$95,668	\$72,606	75.89%
6	Progressive Direct Ins Co	16322	OH	\$96,045	4.06%	\$92,853	\$60,576	65.24%
7	American Family Mut Ins Co	19275	WI	\$92,609	3.91%	\$89,088	\$76,041	85.35%
8	Safeco Ins Co Of IL	39012	IL	\$88,332	3.73%	\$91,101	\$43,485	47.73%
9	First Natl Ins Co Of Amer	24724	NH	\$86,652	3.66%	\$76,339	\$41,560	54.44%
10	Progressive Cas Ins Co	24260	OH	\$79,920	3.38%	\$78,892	\$64,936	82.31%
11	United Serv Automobile Assn	25941	TX	\$70,127	2.96%	\$70,053	\$52,249	74.58%
12	Geico Ind Co	22055	MD	\$58,512	2.47%	\$56,384	\$40,958	72.64%
13	USAA Cas Ins Co	25968	TX	\$58,300	2.46%	\$57,733	\$49,419	85.60%
14	Allstate Ins Co	19232	IL	\$47,441	2.00%	\$48,761	\$36,063	73.96%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$41,468	1.75%	\$43,839	\$27,621	63.01%
16	Liberty Mut Fire Ins Co	23035	WI	\$41,289	1.74%	\$39,305	\$36,755	93.51%
17	Middlesex Ins Co	23434	WI	\$35,027	1.48%	\$29,330	\$14,874	50.71%
18	State Farm Fire & Cas Co	25143	IL	\$33,681	1.42%	\$33,383	\$19,405	58.13%
19	Government Employees Ins Co	22063	MD	\$30,883	1.31%	\$30,542	\$21,180	69.35%
20	Allstate Prop & Cas Ins Co	17230	IL	\$30,661	1.30%	\$31,423	\$19,663	62.57%
21	IDS Prop Cas Ins Co	29068	WI	\$28,293	1.20%	\$28,371	\$19,326	68.12%
22	Hartford Cas Ins Co	29424	IN	\$24,418	1.03%	\$23,351	\$19,381	83.00%
23	Grange Ins Assn	22101	WA	\$22,813	0.96%	\$22,252	\$15,419	69.29%
24	USAA Gen Ind Co	18600	TX	\$22,197	0.94%	\$20,880	\$16,406	78.57%
25	Travelers Home & Marine Ins Co	27998	CT	\$21,808	0.92%	\$22,348	\$16,028	71.72%
26	Integon Preferred Ins Co	31488	NC	\$19,333	0.82%	\$16,816	\$10,255	60.98%
27	Nationwide Ins Co Of Amer	25453	WI	\$19,130	0.81%	\$19,483	\$14,345	73.63%
28	Allstate Ind Co	19240	IL	\$18,802	0.79%	\$18,862	\$11,885	63.01%
29	Country Pref Ins Co	21008	IL	\$18,404	0.78%	\$17,940	\$8,548	47.65%
30	Metropolitan Cas Ins Co	40169	RI	\$18,393	0.78%	\$19,096	\$12,938	67.76%
31	Esurance Ins Co	25712	WI	\$17,284	0.73%	\$16,292	\$9,988	61.31%
32	Coast Natl Ins Co	25089	CA	\$16,879	0.71%	\$16,948	\$13,067	77.10%
33	Unitrin Auto & Home Ins Co	16063	NY	\$15,833	0.67%	\$17,174	\$11,261	65.57%
34	Garrison Prop & Cas Ins Co	21253	TX	\$15,336	0.65%	\$15,102	\$10,074	66.71%
35	Progressive Max Ins Co	24279	OH	\$14,879	0.63%	\$15,509	\$10,389	66.99%
36	Amica Mut Ins Co	19976	RI	\$14,441	0.61%	\$14,464	\$11,062	76.48%
37	Progressive Northwestern Ins Co	42919	OH	\$14,178	0.60%	\$15,098	\$10,147	67.20%
38	Enumclaw Prop & Cas Ins Co	11232	WA	\$13,200	0.56%	\$10,930	\$9,374	85.77%
39	American Commerce Ins Co	19941	OH	\$12,912	0.55%	\$13,948	\$10,926	78.33%
40	Hartford Underwriters Ins Co	30104	CT	\$12,694	0.54%	\$13,263	\$11,268	84.96%
All 196 Other Companies				\$264,248	11.17%	\$262,034	\$184,021	70.23%
Totals (Loss Ratio is average)				\$2,366,417	100.00%	\$2,325,513	\$1,564,849	67.29%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	\$55,859	17.14%	\$55,713	\$32,525	58.38%
2	Farmers Ins Co Of WA	21644	WA	\$33,438	10.26%	\$33,156	\$17,235	51.98%
3	Pemco Mut Ins Co	24341	WA	\$22,762	6.98%	\$20,966	\$14,313	68.27%
4	Geico Gen Ins Co	35882	MD	\$14,506	4.45%	\$13,942	\$8,097	58.08%
5	First Natl Ins Co Of Amer	24724	NH	\$14,165	4.35%	\$11,850	\$8,408	70.95%
6	Allstate Fire & Cas Ins Co	29688	IL	\$13,515	4.15%	\$12,666	\$9,848	77.76%
7	Safeco Ins Co Of IL	39012	IL	\$12,707	3.90%	\$13,199	\$3,733	28.28%
8	Progressive Direct Ins Co	16322	OH	\$10,650	3.27%	\$10,658	\$8,278	77.67%
9	Progressive Cas Ins Co	24260	OH	\$10,157	3.12%	\$9,861	\$7,863	79.74%
10	American Family Mut Ins Co	19275	WI	\$8,192	2.51%	\$8,151	\$6,045	74.16%
11	USAA Cas Ins Co	25968	TX	\$7,545	2.31%	\$7,481	(\$5,991)	(80.09)%
12	Allstate Ins Co	19232	IL	\$7,468	2.29%	\$7,699	\$6,204	80.58%
13	United Serv Automobile Assn	25941	TX	\$6,293	1.93%	\$6,308	(\$8,196)	(129.93)%
14	IDS Prop Cas Ins Co	29068	WI	\$6,140	1.88%	\$6,171	\$3,963	64.21%
15	Mutual Of Enumclaw Ins Co	14761	WA	\$5,814	1.78%	\$6,264	\$5,496	87.73%
16	Allstate Prop & Cas Ins Co	17230	IL	\$4,969	1.52%	\$5,108	\$3,000	58.73%
17	Government Employees Ins Co	22063	MD	\$4,947	1.52%	\$4,789	\$2,162	45.14%
18	State Farm Fire & Cas Co	25143	IL	\$4,831	1.48%	\$4,849	\$3,413	70.38%
19	Grange Ins Assn	22101	WA	\$4,705	1.44%	\$4,630	\$3,508	75.75%
20	Geico Ind Co	22055	MD	\$4,482	1.38%	\$4,381	\$2,541	57.99%
21	Liberty Mut Fire Ins Co	23035	WI	\$4,402	1.35%	\$4,310	\$4,168	96.71%
22	Nationwide Ins Co Of Amer	25453	WI	\$3,361	1.03%	\$3,394	\$1,940	57.14%
23	Travelers Home & Marine Ins Co	27998	CT	\$3,113	0.95%	\$3,089	\$2,160	69.91%
24	Hartford Cas Ins Co	29424	IN	\$3,028	0.93%	\$2,895	\$2,609	90.13%
25	USAA Gen Ind Co	18600	TX	\$2,737	0.84%	\$2,561	\$1,772	69.18%
26	Country Pref Ins Co	21008	IL	\$2,593	0.80%	\$2,449	\$2,147	87.65%
27	American Commerce Ins Co	19941	OH	\$2,427	0.74%	\$2,566	\$1,705	66.44%
28	Metropolitan Cas Ins Co	40169	RI	\$2,221	0.68%	\$2,244	\$1,135	50.58%
29	Hartford Underwriters Ins Co	30104	CT	\$2,122	0.65%	\$2,220	\$1,972	88.83%
30	Progressive Northwestern Ins Co	42919	OH	\$1,916	0.59%	\$2,045	\$1,697	82.99%
31	Unitrin Auto & Home Ins Co	16063	NY	\$1,903	0.58%	\$2,065	\$2,347	113.69%
32	Enumclaw Prop & Cas Ins Co	11232	WA	\$1,879	0.58%	\$1,552	\$1,256	80.93%
33	Safeco Ins Co of OR	11071	OR	\$1,868	0.57%	\$1,708	\$1,236	72.33%
34	Garrison Prop & Cas Ins Co	21253	TX	\$1,739	0.53%	\$1,718	\$1,079	62.82%
35	Country Mut Ins Co	20990	IL	\$1,693	0.52%	\$1,642	\$1,238	75.39%
36	Twin City Fire Ins Co Co	29459	IN	\$1,687	0.52%	\$1,758	\$1,003	57.08%
37	Coast Natl Ins Co	25089	CA	\$1,683	0.52%	\$1,741	\$1,721	98.87%
38	Esurance Ins Co	25712	WI	\$1,633	0.50%	\$1,546	\$1,890	122.28%
39	Hartford Accident & Ind Co	22357	CT	\$1,632	0.50%	\$1,629	\$1,927	118.30%
40	Allstate Ind Co	19240	IL	\$1,562	0.48%	\$1,564	\$1,423	91.01%
	All 159 Other Companies			\$27,621	8.47%	\$26,507	\$19,485	73.51%
	Totals (Loss Ratio is average)			\$325,964	100.00%	\$319,046	\$188,354	59.04%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	\$178,019	13.64%	\$175,809	\$118,512	67.41%
2	Farmers Ins Co Of WA	21644	WA	\$91,455	7.01%	\$92,411	\$51,797	56.05%
3	Pemco Mut Ins Co	24341	WA	\$78,806	6.04%	\$78,675	\$44,546	56.62%
4	Geico Gen Ins Co	35882	MD	\$55,415	4.25%	\$55,259	\$31,595	57.18%
5	First Natl Ins Co Of Amer	24724	NH	\$54,780	4.20%	\$46,061	\$26,142	56.75%
6	Allstate Fire & Cas Ins Co	29688	IL	\$51,668	3.96%	\$48,949	\$35,774	73.08%
7	United Serv Automobile Assn	25941	TX	\$49,469	3.79%	\$48,908	\$28,438	58.15%
8	Allstate Ins Co	19232	IL	\$48,250	3.70%	\$49,228	\$14,758	29.98%
9	Safeco Ins Co Of IL	39012	IL	\$46,009	3.53%	\$47,139	\$25,129	53.31%
10	Progressive Direct Ins Co	16322	OH	\$42,122	3.23%	\$40,501	\$27,503	67.91%
11	USAA Cas Ins Co	25968	TX	\$40,335	3.09%	\$39,627	\$22,353	56.41%
12	Progressive Cas Ins Co	24260	OH	\$40,043	3.07%	\$39,688	\$24,034	60.56%
13	American Family Mut Ins Co	19275	WI	\$39,555	3.03%	\$38,093	\$22,225	58.34%
14	Liberty Mut Fire Ins Co	23035	WI	\$28,858	2.21%	\$27,145	\$13,438	49.51%
15	Geico Ind Co	22055	MD	\$25,716	1.97%	\$24,574	\$14,846	60.41%
16	USAA Gen Ind Co	18600	TX	\$21,740	1.67%	\$20,302	\$10,821	53.30%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$21,651	1.66%	\$23,152	\$12,831	55.42%
18	Allstate Prop & Cas Ins Co	17230	IL	\$19,538	1.50%	\$20,268	\$9,566	47.20%
19	Government Employees Ins Co	22063	MD	\$19,531	1.50%	\$19,746	\$11,175	56.59%
20	IDS Prop Cas Ins Co	29068	WI	\$18,163	1.39%	\$18,016	\$12,797	71.03%
21	State Farm Fire & Cas Co	25143	IL	\$15,468	1.19%	\$15,206	\$11,409	75.03%
22	Hartford Underwriters Ins Co	30104	CT	\$13,236	1.01%	\$13,684	\$5,103	37.29%
23	Grange Ins Assn	22101	WA	\$12,840	0.98%	\$12,733	\$7,295	57.29%
24	Travelers Home & Marine Ins Co	27998	CT	\$11,667	0.89%	\$11,905	\$7,091	59.56%
25	Country Pref Ins Co	21008	IL	\$11,245	0.86%	\$11,164	\$5,336	47.80%
26	Hartford Cas Ins Co	29424	IN	\$10,879	0.83%	\$10,221	\$8,250	80.72%
27	Progressive Max Ins Co	24279	OH	\$10,433	0.80%	\$10,759	\$5,223	48.54%
28	Allstate Ind Co	19240	IL	\$10,238	0.78%	\$10,155	\$3,875	38.15%
29	Nationwide Ins Co Of Amer	25453	WI	\$9,506	0.73%	\$9,777	\$5,700	58.30%
30	Garrison Prop & Cas Ins Co	21253	TX	\$9,242	0.71%	\$9,038	\$5,398	59.72%
31	Integon Preferred Ins Co	31488	NC	\$9,209	0.71%	\$8,037	\$4,060	50.52%
32	Metropolitan Cas Ins Co	40169	RI	\$8,690	0.67%	\$8,921	\$5,097	57.13%
33	Amica Mut Ins Co	19976	RI	\$8,356	0.64%	\$8,405	\$3,706	44.09%
34	Progressive Northwestern Ins Co	42919	OH	\$8,087	0.62%	\$8,475	\$4,102	48.40%
35	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$7,965	0.61%	\$7,225	\$2,632	36.43%
36	American Commerce Ins Co	19941	OH	\$7,375	0.57%	\$7,947	\$4,582	57.66%
37	Enumclaw Prop & Cas Ins Co	11232	WA	\$7,296	0.56%	\$5,988	\$3,555	59.36%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$7,296	0.56%	\$7,494	\$3,758	50.14%
39	Country Mut Ins Co	20990	IL	\$7,263	0.56%	\$7,360	\$3,338	45.35%
40	Unitrin Auto & Home Ins Co	16063	NY	\$6,792	0.52%	\$7,470	\$4,811	64.41%
	All 174 Other Companies			\$140,732	10.78%	\$135,511	\$65,380	48.25%
	Totals (Loss Ratio is average)			\$1,304,935	100.00%	\$1,281,027	\$727,978	56.83%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	\$178,019	13.64%	\$175,809	\$118,512	67.41%
2	Farmers Ins Co Of WA	21644	WA	\$91,455	7.01%	\$92,411	\$51,797	56.05%
3	Pemco Mut Ins Co	24341	WA	\$78,806	6.04%	\$78,675	\$44,546	56.62%
4	Geico Gen Ins Co	35882	MD	\$55,415	4.25%	\$55,259	\$31,595	57.18%
5	First Natl Ins Co Of Amer	24724	NH	\$54,780	4.20%	\$46,061	\$26,142	56.75%
6	Allstate Fire & Cas Ins Co	29688	IL	\$51,668	3.96%	\$48,949	\$35,774	73.08%
7	United Serv Automobile Assn	25941	TX	\$49,469	3.79%	\$48,908	\$28,438	58.15%
8	Allstate Ins Co	19232	IL	\$48,250	3.70%	\$49,228	\$14,758	29.98%
9	Safeco Ins Co Of IL	39012	IL	\$46,009	3.53%	\$47,139	\$25,129	53.31%
10	Progressive Direct Ins Co	16322	OH	\$42,122	3.23%	\$40,501	\$27,503	67.91%
11	USAA Cas Ins Co	25968	TX	\$40,335	3.09%	\$39,627	\$22,353	56.41%
12	Progressive Cas Ins Co	24260	OH	\$40,043	3.07%	\$39,688	\$24,034	60.56%
13	American Family Mut Ins Co	19275	WI	\$39,555	3.03%	\$38,093	\$22,225	58.34%
14	Liberty Mut Fire Ins Co	23035	WI	\$28,858	2.21%	\$27,145	\$13,438	49.51%
15	Geico Ind Co	22055	MD	\$25,716	1.97%	\$24,574	\$14,846	60.41%
16	USAA Gen Ind Co	18600	TX	\$21,740	1.67%	\$20,302	\$10,821	53.30%
17	Mutual Of Enumclaw Ins Co	14761	WA	\$21,651	1.66%	\$23,152	\$12,831	55.42%
18	Allstate Prop & Cas Ins Co	17230	IL	\$19,538	1.50%	\$20,268	\$9,566	47.20%
19	Government Employees Ins Co	22063	MD	\$19,531	1.50%	\$19,746	\$11,175	56.59%
20	IDS Prop Cas Ins Co	29068	WI	\$18,163	1.39%	\$18,016	\$12,797	71.03%
21	State Farm Fire & Cas Co	25143	IL	\$15,468	1.19%	\$15,206	\$11,409	75.03%
22	Hartford Underwriters Ins Co	30104	CT	\$13,236	1.01%	\$13,684	\$5,103	37.29%
23	Grange Ins Assn	22101	WA	\$12,840	0.98%	\$12,733	\$7,295	57.29%
24	Travelers Home & Marine Ins Co	27998	CT	\$11,667	0.89%	\$11,905	\$7,091	59.56%
25	Country Pref Ins Co	21008	IL	\$11,245	0.86%	\$11,164	\$5,336	47.80%
26	Hartford Cas Ins Co	29424	IN	\$10,879	0.83%	\$10,221	\$8,250	80.72%
27	Progressive Max Ins Co	24279	OH	\$10,433	0.80%	\$10,759	\$5,223	48.54%
28	Allstate Ind Co	19240	IL	\$10,238	0.78%	\$10,155	\$3,875	38.15%
29	Nationwide Ins Co Of Amer	25453	WI	\$9,506	0.73%	\$9,777	\$5,700	58.30%
30	Garrison Prop & Cas Ins Co	21253	TX	\$9,242	0.71%	\$9,038	\$5,398	59.72%
31	Integon Preferred Ins Co	31488	NC	\$9,209	0.71%	\$8,037	\$4,060	50.52%
32	Metropolitan Cas Ins Co	40169	RI	\$8,690	0.67%	\$8,921	\$5,097	57.13%
33	Amica Mut Ins Co	19976	RI	\$8,356	0.64%	\$8,405	\$3,706	44.09%
34	Progressive Northwestern Ins Co	42919	OH	\$8,087	0.62%	\$8,475	\$4,102	48.40%
35	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$7,965	0.61%	\$7,225	\$2,632	36.43%
36	American Commerce Ins Co	19941	OH	\$7,375	0.57%	\$7,947	\$4,582	57.66%
37	Enumclaw Prop & Cas Ins Co	11232	WA	\$7,296	0.56%	\$5,988	\$3,555	59.36%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$7,296	0.56%	\$7,494	\$3,758	50.14%
39	Country Mut Ins Co	20990	IL	\$7,263	0.56%	\$7,360	\$3,338	45.35%
40	Unitrin Auto & Home Ins Co	16063	NY	\$6,792	0.52%	\$7,470	\$4,811	64.41%
	All 174 Other Companies			\$140,732	10.78%	\$135,511	\$65,380	48.25%
	Totals (Loss Ratio is average)			\$1,304,935	100.00%	\$1,281,027	\$727,978	56.83%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$1,037	25.21%	\$1,029	\$153	14.87%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$824	20.03%	\$928	(\$92)	(9.91)%
3	Federal Ins Co	20281	IN	\$357	8.68%	\$385	\$79	20.49%
4	Hiscox Ins Co Inc	10200	IL	\$322	7.84%	\$224	\$92	41.19%
5	Zurich Amer Ins Co	16535	NY	\$224	5.44%	\$188	\$5	2.59%
6	US Specialty Ins Co	29599	TX	\$136	3.30%	\$117	\$36	30.35%
7	Fidelity & Deposit Co Of MD	39306	MD	\$113	2.75%	\$84	\$6	6.64%
8	Universal Underwriters Ins Co	41181	IL	\$96	2.33%	\$104	\$6	5.98%
9	Westchester Fire Ins Co	10030	PA	\$89	2.16%	\$67	\$25	37.92%
10	Hartford Fire In Co	19682	CT	\$81	1.96%	\$87	\$10	11.39%
11	Nationwide Mut Ins Co	23787	OH	\$78	1.89%	\$57	\$1	1.56%
12	Twin City Fire Ins Co Co	29459	IN	\$71	1.72%	\$68	(\$6)	(8.89)%
13	Atlantic Specialty Ins Co	27154	NY	\$66	1.61%	\$52	\$17	33.55%
14	Continental Cas Co	20443	IL	\$52	1.25%	\$58	\$16	28.05%
15	Philadelphia Ind Ins Co	18058	PA	\$43	1.04%	\$37	(\$2)	(4.12)%
16	Great Amer Ins Co	16691	OH	\$42	1.02%	\$43	(\$1)	(1.22)%
17	Universal Underwriters Of TX Ins	40843	IL	\$34	0.82%	\$34	\$1	2.62%
18	Eagle W Ins Co	12890	CA	\$33	0.79%	\$16	\$0	0.00%
19	Great Northern Ins Co	20303	IN	\$30	0.72%	\$24	\$3	10.39%
20	XL Ins Amer Inc	24554	DE	\$29	0.70%	\$25	(\$1)	(2.58)%
21	Hanover Ins Co	22292	NH	\$27	0.67%	\$21	\$0	0.00%
22	Vigilant Ins Co	20397	NY	\$25	0.60%	\$27	(\$1)	(4.08)%
23	Federated Mut Ins Co	13935	MN	\$24	0.59%	\$21	\$1	2.70%
24	Western Natl Assur Co	24465	MN	\$24	0.58%	\$21	\$2	11.27%
25	Mutual Of Enumclaw Ins Co	14761	WA	\$23	0.56%	\$22	\$0	(0.83)%
26	Cincinnati Ins Co	10677	OH	\$21	0.50%	\$16	\$10	63.27%
27	Stillwater Ins Co	25180	CA	\$14	0.34%	\$14	\$0	0.00%
28	Pacific Ind Co	20346	WI	\$13	0.33%	\$14	\$3	18.61%
29	Transquard Ins Co Of Amer Inc	28886	IL	\$13	0.31%	\$11	\$4	38.91%
30	Darwin Natl Assur Co	16624	DE	\$9	0.23%	\$5	\$1	19.70%
31	Harco Natl Ins Co	26433	IL	\$9	0.21%	\$11	\$88	784.77%
32	Federated Serv Ins Co	28304	MN	\$8	0.20%	\$7	(\$1)	(8.21)%
33	United States Liab Ins Co	25895	PA	\$8	0.19%	\$8	\$2	22.81%
34	Wausau Underwriters Ins Co	26042	WI	\$7	0.17%	\$5	\$0	(3.08)%
35	American States Ins Co	19704	IN	\$6	0.15%	\$6	\$0	(2.79)%
36	North Pacific Ins Co	23892	OR	\$6	0.15%	\$6	\$0	(5.32)%
37	American Zurich Ins Co	40142	IL	\$6	0.14%	\$4	\$0	0.00%
38	Monterey Ins Co	23540	CA	\$6	0.14%	\$4	\$0	0.00%
39	Wausau Business Ins Co	26069	WI	\$5	0.13%	\$2	\$0	(7.14)%
40	Wesco Ins Co	25011	DE	\$5	0.12%	\$1	\$0	38.59%
	All 95 Other Companies			\$101	2.45%	\$139	(\$402)	(288.75)%
	Totals (Loss Ratio is average)			\$4,115	100.00%	\$3,993	\$55	1.38%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

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	\$17,510	6.42%	\$15,429	\$6,658	43.15%
2	Philadelphia Ind Ins Co	18058	PA	\$13,631	5.00%	\$13,689	\$2,837	20.72%
3	Continental Western Ins Co	10804	IA	\$11,577	4.25%	\$11,407	\$6,244	54.73%
4	Contractors Bonding & Ins Co	37206	WA	\$10,503	3.85%	\$10,527	\$1,716	16.30%
5	State Farm Fire & Cas Co	25143	IL	\$9,880	3.62%	\$10,034	\$330	3.29%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$8,760	3.21%	\$8,429	\$4,033	47.84%
7	American Economy Ins Co	19690	IN	\$8,625	3.16%	\$9,157	\$3,439	37.56%
8	American States Ins Co	19704	IN	\$8,070	2.96%	\$8,160	\$913	11.19%
9	American Fire & Cas Co	24066	NH	\$7,522	2.76%	\$6,836	\$5,981	87.49%
10	Truck Ins Exch	21709	CA	\$6,658	2.44%	\$6,598	\$3,719	56.36%
11	Federal Ins Co	20281	IN	\$6,523	2.39%	\$6,330	\$3,170	50.07%
12	Mid Century Ins Co	21687	CA	\$5,862	2.15%	\$5,682	\$4,128	72.65%
13	Farmers Ins Exch	21652	CA	\$5,707	2.09%	\$5,431	\$12,138	223.50%
14	Oregon Mut Ins Co	14907	OR	\$4,963	1.82%	\$5,466	\$1,363	24.95%
15	Valley Forge Ins Co	20508	PA	\$4,565	1.67%	\$4,701	\$1,882	40.05%
16	Travelers Prop Cas Co Of Amer	25674	CT	\$4,311	1.58%	\$4,326	\$1,687	39.00%
17	Charter Oak Fire Ins Co	25615	CT	\$4,291	1.57%	\$4,350	\$1,232	28.31%
18	Uniqard Ins Co	25747	WI	\$4,196	1.54%	\$4,368	\$7,487	171.43%
19	Travelers Cas Ins Co Of Amer	19046	CT	\$3,918	1.44%	\$4,166	\$889	21.33%
20	Eagle W Ins Co	12890	CA	\$3,878	1.42%	\$3,171	\$743	23.42%
21	QBE Ins Corp	39217	PA	\$3,683	1.35%	\$4,038	\$4,527	112.10%
22	North Pacific Ins Co	23892	OR	\$3,624	1.33%	\$4,063	\$2,560	63.00%
23	National Fire Ins Co Of Hartford	20478	IL	\$3,550	1.30%	\$3,981	\$1,364	34.27%
24	West Amer Ins Co	44393	IN	\$3,462	1.27%	\$3,420	\$665	19.46%
25	Hartford Cas Ins Co	29424	IN	\$3,340	1.23%	\$3,670	\$162	4.42%
26	Sentinel Ins Co Ltd	11000	CT	\$3,314	1.22%	\$3,050	\$1,096	35.94%
27	Allstate Ind Co	19240	IL	\$3,221	1.18%	\$3,134	\$609	19.44%
28	First Natl Ins Co Of Amer	24724	NH	\$3,109	1.14%	\$2,898	\$255	8.81%
29	Travelers Ind Co	25658	CT	\$2,907	1.07%	\$2,875	\$1,181	41.07%
30	Amco Ins Co	19100	IA	\$2,861	1.05%	\$2,747	\$2,352	85.60%
31	American Family Mut Ins Co	19275	WI	\$2,757	1.01%	\$2,559	\$1,034	40.42%
32	Alaska Natl Ins Co	38733	AK	\$2,713	1.00%	\$2,634	\$1,408	53.44%
33	General Ins Co Of Amer	24732	NH	\$2,673	0.98%	\$2,661	(\$347)	(13.05)%
34	Ohio Cas Ins Co	24074	NH	\$2,661	0.98%	\$2,439	\$283	11.59%
35	Continental Ins Co	35289	PA	\$2,627	0.96%	\$2,140	\$1,497	69.96%
36	Cincinnati Ins Co	10677	OH	\$2,536	0.93%	\$2,287	\$71	3.09%
37	Liberty Northwest Ins Corp	41939	OR	\$2,499	0.92%	\$2,772	\$3,698	133.43%
38	Allstate Ins Co	19232	IL	\$2,450	0.90%	\$3,242	\$1,120	34.53%
39	Granite State Ins Co	23809	PA	\$2,431	0.89%	\$2,204	\$90	4.10%
40	Phoenix Ins Co	25623	CT	\$2,346	0.86%	\$2,519	\$1,735	68.89%
	All 213 Other Companies			\$62,915	23.08%	\$60,745	\$35,022	57.65%
	Totals (Loss Ratio is average)			\$272,628	100.00%	\$268,332	\$130,968	48.81%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	Philadelphia Ind Ins Co	18058	PA	\$18,650	4.28%	\$18,414	\$6,649	36.11%
2	Mutual Of Enumclaw Ins Co	14761	WA	\$18,051	4.15%	\$17,157	\$7,063	41.17%
3	Farmers Ins Co Of WA	21644	WA	\$17,524	4.03%	\$17,964	\$7,572	42.15%
4	QBE Ins Corp	39217	PA	\$17,467	4.01%	\$16,157	\$4,059	25.12%
5	State Farm Fire & Cas Co	25143	IL	\$17,189	3.95%	\$17,270	\$9,210	53.33%
6	Truck Ins Exch	21709	CA	\$15,651	3.60%	\$15,811	\$6,157	38.94%
7	Ohio Security Ins Co	24082	NH	\$15,500	3.56%	\$13,136	\$5,158	39.27%
8	Mid Century Ins Co	21687	CA	\$14,677	3.37%	\$14,603	\$9,233	63.23%
9	Farmers Ins Exch	21652	CA	\$13,864	3.18%	\$14,387	\$3,947	27.43%
10	Allstate Ind Co	19240	IL	\$13,024	2.99%	\$12,669	\$5,951	46.98%
11	American Economy Ins Co	19690	IN	\$12,511	2.87%	\$12,994	\$4,369	33.62%
12	Continental Western Ins Co	10804	IA	\$11,330	2.60%	\$11,301	\$3,249	28.75%
13	American States Ins Co	19704	IN	\$10,488	2.41%	\$10,652	\$5,350	50.22%
14	Allstate Ins Co	19232	IL	\$10,381	2.38%	\$10,493	\$3,917	37.33%
15	Hartford Cas Ins Co	29424	IN	\$10,164	2.33%	\$11,648	\$5,935	50.96%
16	Ace Amer Ins Co	22667	PA	\$8,628	1.98%	\$7,790	(\$3,648)	(46.83)%
17	Travelers Cas Ins Co Of Amer	19046	CT	\$7,850	1.80%	\$8,221	\$5,340	64.95%
18	Uniqard Ins Co	25747	WI	\$7,535	1.73%	\$7,539	\$265	3.51%
19	Oregon Mut Ins Co	14907	OR	\$7,445	1.71%	\$6,681	\$2,795	41.84%
20	Eagle W Ins Co	12890	CA	\$6,961	1.60%	\$5,519	\$5,942	107.65%
21	Travelers Prop Cas Co Of Amer	25674	CT	\$6,810	1.56%	\$6,805	\$3,556	52.26%
22	Federal Ins Co	20281	IN	\$5,295	1.22%	\$4,870	\$817	16.77%
23	Sentinel Ins Co Ltd	11000	CT	\$5,191	1.19%	\$4,846	\$1,499	30.92%
24	American Fire & Cas Co	24066	NH	\$4,839	1.11%	\$4,139	\$3,638	87.89%
25	Charter Oak Fire Ins Co	25615	CT	\$4,765	1.09%	\$4,797	\$2,193	45.71%
26	Church Mut Ins Co	18767	WI	\$4,514	1.04%	\$4,313	\$1,616	37.46%
27	American Family Mut Ins Co	19275	WI	\$4,464	1.03%	\$4,108	\$1,754	42.71%
28	North Pacific Ins Co	23892	OR	\$4,242	0.97%	\$4,670	\$1,223	26.18%
29	Hartford Fire In Co	19682	CT	\$4,218	0.97%	\$3,041	\$3,071	100.98%
30	Amco Ins Co	19100	IA	\$4,208	0.97%	\$4,086	\$2,251	55.10%
31	General Ins Co Of Amer	24732	NH	\$3,699	0.85%	\$3,737	\$889	23.79%
32	American Ins Co	21857	OH	\$3,471	0.80%	\$3,972	\$943	23.73%
33	Valley Forge Ins Co	20508	PA	\$3,246	0.75%	\$3,473	(\$114)	(3.29)%
34	Zurich Amer Ins Co	16535	NY	\$3,216	0.74%	\$2,873	\$319	11.12%
35	Travelers Ind Co Of Amer	25666	CT	\$3,206	0.74%	\$2,927	\$543	18.53%
36	Continental Cas Co	20443	IL	\$3,198	0.73%	\$3,182	\$1,211	38.08%
37	Phoenix Ins Co	25623	CT	\$3,047	0.70%	\$2,874	\$1,434	49.88%
38	Liberty Northwest Ins Corp	41939	OR	\$2,916	0.67%	\$3,170	\$109	3.42%
39	Ohio Cas Ins Co	24074	NH	\$2,846	0.65%	\$2,550	\$857	33.62%
40	American Cas Co Of Reading PA	20427	PA	\$2,619	0.60%	\$2,327	\$941	40.44%
	All 209 Other Companies			\$100,411	23.07%	\$98,167	\$27,249	27.76%
	Totals (Loss Ratio is average)			\$435,313	100.00%	\$425,332	\$154,510	36.33%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	Atradius Trade Credit Ins Co	25422	MD	\$6,610	22.82%	\$4,134	\$529	12.79%
2	QBE Ins Corp	39217	PA	\$4,765	16.45%	\$8,769	\$3,707	42.27%
3	Euler Hermes N Amer Ins Co	20516	MD	\$2,882	9.95%	\$2,988	\$501	16.76%
4	Old Republic Ins Co	24147	PA	\$2,869	9.90%	\$2,228	\$203	9.11%
5	First Colonial Ins Co	29980	FL	\$2,190	7.56%	\$2,120	\$650	30.65%
6	State Natl Ins Co Inc	12831	TX	\$1,961	6.77%	\$1,734	\$384	22.13%
7	Ohio Ind Co	26565	OH	\$1,546	5.34%	\$958	\$346	36.13%
8	American Security Ins Co	42978	DE	\$707	2.44%	\$707	\$31	4.45%
9	American Bankers Ins Co Of FL	10111	FL	\$667	2.30%	\$667	\$29	4.32%
10	Coface N Amer Ins Co	31887	MA	\$659	2.28%	\$625	\$29	4.67%
11	Arch Ins Co	11150	MO	\$435	1.50%	\$589	\$123	20.83%
12	American Reliable Ins Co	19615	AZ	\$416	1.44%	\$425	\$77	18.19%
13	Atlantic Specialty Ins Co	27154	NY	\$404	1.40%	\$387	\$229	59.19%
14	US Specialty Ins Co	29599	TX	\$385	1.33%	\$653	(\$148)	(22.68)%
15	American Natl Prop & Cas Co	28401	MO	\$383	1.32%	\$336	\$73	21.63%
16	Stonebridge Cas Ins Co	10952	OH	\$372	1.28%	\$453	\$83	18.40%
17	Ace Amer Ins Co	22667	PA	\$275	0.95%	\$275	\$0	(0.02)%
18	Great Amer Ins Co	16691	OH	\$239	0.83%	\$231	(\$38)	(16.27)%
19	Standard Guar Ins Co	42986	DE	\$211	0.73%	\$178	\$36	20.00%
20	Knightbrook Ins Co	13722	DE	\$182	0.63%	\$264	\$21	8.15%
21	Great Amer Assur Co	26344	OH	\$156	0.54%	\$236	\$7	3.01%
22	Great Amer Alliance Ins Co	26832	OH	\$143	0.49%	\$178	\$82	45.87%
23	State Farm Mut Auto Ins Co	25178	IL	\$136	0.47%	\$135	\$7	4.97%
24	United Guar Residential Ins Co of NC	16667	NC	\$113	0.39%	\$121	(\$36)	(30.12)%
25	Zurich Amer Ins Co	16535	NY	\$110	0.38%	\$343	\$156	45.35%
26	Cumis Ins Society Inc	10847	IA	\$95	0.33%	\$48	\$15	30.62%
27	Zale Ind Co	30325	TX	\$58	0.20%	\$58	\$3	5.46%
28	State Farm Fire & Cas Co	25143	IL	\$4	0.01%	\$4	\$0	0.00%
29	Virginia Surety Co Inc	40827	IL	\$2	0.01%	(\$1)	\$0	0.00%
30	Wesco Ins Co	25011	DE	\$1	0.00%	\$4	\$2	35.66%
31	Dealers Assur Co	16705	OH	(\$5)	(0.02)%	\$78	\$80	103.32%
	All 2 Other Companies			\$0	0.00%	\$0	(\$4)	1459160451450.00%
	Totals (Loss Ratio is average)			\$28,972	100.00%	\$29,926	\$7,175	23.98%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$36,807	28.09%	\$37,062	\$0	0.00%
2	Geovera Ins Co	10799	CA	\$17,404	13.28%	\$17,293	\$0	0.00%
3	Westport Ins Corp	39845	MO	\$6,262	4.78%	\$5,435	\$12	0.22%
4	United Serv Automobile Assn	25941	TX	\$5,583	4.26%	\$5,681	(\$12)	(0.21)%
5	Liberty Mut Fire Ins Co	23035	WI	\$4,568	3.49%	\$4,399	\$0	0.00%
6	Zurich Amer Ins Co	16535	NY	\$4,156	3.17%	\$4,065	\$3	0.08%
7	Safeco Ins Co Of IL	39012	IL	\$3,796	2.90%	\$3,877	\$0	0.00%
8	Insurance Co Of The West	27847	CA	\$3,421	2.61%	\$3,440	\$0	0.00%
9	Axis Ins Co	37273	IL	\$3,165	2.42%	\$2,496	(\$51)	(2.04)%
10	Metropolitan Prop & Cas Ins Co	26298	RI	\$3,003	2.29%	\$3,059	(\$74)	(2.41)%
11	Farmers Ins Co Of WA	21644	WA	\$2,645	2.02%	\$2,772	\$0	0.00%
12	American Modern Home Ins Co	23469	OH	\$2,408	1.84%	\$2,287	\$54	2.37%
13	USAA Cas Ins Co	25968	TX	\$2,317	1.77%	\$2,364	\$16	0.67%
14	Continental Cas Co	20443	IL	\$2,240	1.71%	\$2,302	(\$13)	(0.56)%
15	American Family Mut Ins Co	19275	WI	\$2,214	1.69%	\$2,148	\$0	0.00%
16	American Automobile Ins Co	21849	MO	\$2,158	1.65%	\$2,186	\$53	2.42%
17	American Guar & Liab Ins	26247	NY	\$2,051	1.57%	\$1,744	\$4	0.25%
18	Amica Mut Ins Co	19976	RI	\$1,789	1.36%	\$1,727	\$0	0.00%
19	XL Ins Amer Inc	24554	DE	\$1,778	1.36%	\$1,538	(\$46)	(3.00)%
20	Property & Cas Ins Co Of Hartford	34690	IN	\$1,721	1.31%	\$1,779	\$0	0.00%
21	Vigilant Ins Co	20397	NY	\$1,612	1.23%	\$1,713	\$0	0.00%
22	AIG Prop Cas Co	19402	PA	\$1,502	1.15%	\$1,502	\$0	0.00%
23	Ace Amer Ins Co	22667	PA	\$1,330	1.01%	\$1,131	(\$7)	(0.61)%
24	Hartford Ins Co Of The Midwest	37478	IN	\$1,262	0.96%	\$1,318	\$0	0.00%
25	Travelers Prop Cas Co Of Amer	25674	CT	\$762	0.58%	\$727	(\$268)	(36.88)%
26	Bankers Standard Ins Co	18279	PA	\$728	0.56%	\$652	\$0	0.00%
27	Pacific Ind Co	20346	WI	\$718	0.55%	\$677	\$0	0.00%
28	American Alt Ins Corp	19720	DE	\$647	0.49%	\$550	\$71	12.89%
29	Metropolitan Grp Prop & Cas Ins Co	34339	RI	\$624	0.48%	\$614	(\$12)	(2.03)%
30	Travelers Home & Marine Ins Co	27998	CT	\$614	0.47%	\$626	\$0	0.00%
31	Allianz Global Risks US Ins Co	35300	IL	\$573	0.44%	\$517	(\$1)	(0.18)%
32	Westchester Fire Ins Co	10030	PA	\$562	0.43%	\$651	\$0	0.00%
33	Safeco Ins Co of OR	11071	OR	\$500	0.38%	\$564	\$0	0.00%
34	Unitrin Auto & Home Ins Co	16063	NY	\$498	0.38%	\$526	(\$4)	(0.76)%
35	Depositors Ins Co	42587	IA	\$477	0.36%	\$500	\$1	0.13%
36	Nationwide Mut Fire Ins Co	23779	OH	\$455	0.35%	\$470	(\$4)	(0.80)%
37	Liberty Ins Corp	42404	IL	\$423	0.32%	\$304	\$0	0.01%
38	Great Northern Ins Co	20303	IN	\$413	0.32%	\$310	\$0	0.00%
39	Nationwide Ins Co Of Amer	25453	WI	\$395	0.30%	\$381	\$0	0.00%
40	Federated Mut Ins Co	13935	MN	\$363	0.28%	\$351	\$0	0.00%
	All 115 Other Companies			\$7,090	5.41%	\$7,393	(\$320)	(4.32)%
	Totals (Loss Ratio is average)			\$131,035	100.00%	\$129,133	(\$597)	(0.46)%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner

2013 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	\$12,159	45.04%	\$11,438	\$11,631	101.69%
2	Ace Amer Ins Co	22667	PA	\$8,807	32.62%	\$7,186	\$4,555	63.39%
3	XL Specialty Ins Co	37885	DE	\$1,194	4.42%	\$746	\$473	63.40%
4	Liberty Ins Corp	42404	IL	\$799	2.96%	\$951	\$182	19.11%
5	Arch Ins Co	11150	MO	\$731	2.71%	\$714	(\$103)	(14.47)%
6	Zurich Amer Ins Co	16535	NY	\$711	2.63%	\$812	\$216	26.66%
7	Old Republic Ins Co	24147	PA	\$610	2.26%	\$598	\$253	42.25%
8	Travelers Prop Cas Co Of Amer	25674	CT	\$304	1.13%	\$239	\$11	4.71%
9	State Natl Ins Co Inc	12831	TX	\$301	1.12%	\$109	\$66	60.29%
10	Star Ins Co	18023	MI	\$80	0.30%	\$362	\$93	25.77%
11	Hartford Cas Ins Co	29424	IN	\$67	0.25%	\$66	\$10	14.45%
12	Federal Ins Co	20281	IN	\$27	0.10%	\$25	(\$1)	(2.04)%
13	Illinois Natl Ins Co	23817	IL	\$4	0.01%	\$31	\$3	9.81%
14	Great Northern Ins Co	20303	IN	\$4	0.01%	\$18	\$0	(0.07)%
15	Pacific Ind Co	20346	WI	\$1	0.00%	\$1	(\$1)	(86.89)%
16	Vigilant Ins Co	20397	NY	\$1	0.00%	\$1	\$0	9.39%
17	Hartford Fire In Co	19682	CT	\$0	0.00%	\$0	\$17	0.00%
18	Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$413	0.00%
19	New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$135	0.00%
20	United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$178	0.00%
21	American Guar & Liab Ins	26247	NY	\$0	0.00%	(\$3)	\$35	(1288.28)%
22	Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$14	\$0	2.12%
23	Westport Ins Corp	39845	MO	\$0	0.00%	\$1	\$1,356	218328.34%
24	Employers Ins of Wausau	21458	WI	\$0	0.00%	\$0	\$153	0.00%
25	Great West Cas Co	11371	NE	(\$16)	(0.06)%	\$161	\$19	11.83%
	All 21 Other Companies			\$1,215	4.50%	\$1,834	(\$8,782)	(478.92)%
	Totals (Loss Ratio is average)			\$26,998	100.00%	\$25,303	\$10,914	43.13%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	WA	\$13,956	20.94%	\$13,453	\$7,058	52.46%
2	Country Mut Ins Co	20990	IL	\$8,572	12.86%	\$8,503	\$3,737	43.95%
3	Grange Ins Assn	22101	WA	\$8,558	12.84%	\$7,993	\$5,666	70.88%
4	North Pacific Ins Co	23892	OR	\$5,231	7.85%	\$4,977	\$4,562	91.65%
5	American States Ins Co	19704	IN	\$4,426	6.64%	\$4,318	\$1,571	36.37%
6	Travelers Ind Co	25658	CT	\$2,820	4.23%	\$2,901	\$1,969	67.87%
7	Nationwide Mut Ins Co	23787	OH	\$2,750	4.13%	\$2,772	\$2,291	82.66%
8	State Farm Fire & Cas Co	25143	IL	\$2,444	3.67%	\$2,348	\$1,396	59.44%
9	Unigard Ins Co	25747	WI	\$2,413	3.62%	\$2,451	\$732	29.85%
10	Associated Ind Corp	21865	CA	\$1,981	2.97%	\$1,423	\$1,013	71.18%
11	Oregon Mut Ins Co	14907	OR	\$1,796	2.69%	\$1,795	\$1,935	107.82%
12	Charter Oak Fire Ins Co	25615	CT	\$1,754	2.63%	\$1,729	\$868	50.17%
13	Indemnity Ins Co Of North Amer	43575	PA	\$1,449	2.17%	\$1,278	\$147	11.53%
14	National Surety Corp	21881	IL	\$1,377	2.07%	\$1,212	\$607	50.08%
15	Travelers Ind Co Of Amer	25666	CT	\$1,282	1.92%	\$1,295	\$1,339	103.36%
16	QBE Ins Corp	39217	PA	\$1,149	1.73%	\$1,425	\$78	5.50%
17	Firemans Fund Ins Co	21873	CA	\$872	1.31%	\$955	\$327	34.23%
18	Travelers Ind Co Of CT	25682	CT	\$834	1.25%	\$835	\$253	30.33%
19	American Family Mut Ins Co	19275	WI	\$648	0.97%	\$533	\$996	186.96%
20	American Ins Co	21857	OH	\$605	0.91%	\$1,165	\$445	38.23%
21	American Economy Ins Co	19690	IN	\$604	0.91%	\$548	\$202	36.95%
22	Nationwide Agribusiness Ins Co	28223	IA	\$481	0.72%	\$166	\$134	80.55%
23	Markel Ins Co	38970	IL	\$300	0.45%	\$272	\$370	136.42%
24	Eagle W Ins Co	12890	CA	\$125	0.19%	\$72	\$21	29.36%
25	Great Amer Ins Co	16691	OH	\$89	0.13%	\$91	\$209	229.58%
26	Great Amer Alliance Ins Co	26832	OH	\$72	0.11%	\$40	\$0	0.26%
27	Starnet Ins Co	40045	DE	\$27	0.04%	\$24	\$8	35.16%
28	Great Amer Ins Co of NY	22136	NY	\$18	0.03%	\$19	(\$4)	(21.38)%
29	Great Amer Assur Co	26344	OH	\$1	0.00%	\$4	(\$4)	(118.46)%
30	AmTrust Ins Co of KS Inc	15954	KS	\$0	0.00%	\$0	\$1	1230.84%
All	10 Other Companies			\$5	0.01%	\$5	(\$445)	(8268.44)%
Totals (Loss Ratio is average)				\$66,637	100.00%	\$64,602	\$37,481	58.02%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	Hartford Ins Co Of The Midwest	37478	IN	\$5,401	18.07%	\$5,277	\$731	13.85%
2	American Bankers Ins Co Of FL	10111	FL	\$5,270	17.63%	\$5,075	\$38	0.76%
3	Farmers Ins Co Of WA	21644	WA	\$4,716	15.78%	\$4,707	\$225	4.79%
4	Wright Natl Flood Ins Co	11523	TX	\$3,275	10.96%	\$3,224	(\$34)	(1.05)%
5	Allstate Ins Co	19232	IL	\$3,135	10.49%	\$3,112	\$74	2.39%
6	USAA Gen Ind Co	18600	TX	\$1,757	5.88%	\$1,698	\$41	2.39%
7	Selective Ins Co Of Amer	12572	NJ	\$1,214	4.06%	\$1,208	\$49	4.08%
8	Standard Fire Ins Co	19070	CT	\$1,108	3.71%	\$1,314	\$24	1.82%
9	Hartford Underwriters Ins Co	30104	CT	\$565	1.89%	\$570	\$47	8.19%
10	American Family Mut Ins Co	19275	WI	\$399	1.34%	\$363	(\$2)	(0.54)%
11	National Interstate Ins Co	32620	OH	\$376	1.26%	\$408	(\$5)	(1.32)%
12	Liberty Mut Fire Ins Co	23035	WI	\$374	1.25%	\$356	\$3	0.80%
13	Metropolitan Prop & Cas Ins Co	26298	RI	\$359	1.20%	\$351	\$10	2.78%
14	Foremost Ins Co Grand Rapids MI	11185	MI	\$310	1.04%	\$298	\$3	1.13%
15	Harleysville Ins Co	23582	PA	\$302	1.01%	\$271	(\$7)	(2.45)%
16	Nationwide Mut Fire Ins Co	23779	OH	\$275	0.92%	\$269	\$9	3.30%
17	Philadelphia Ind Ins Co	18058	PA	\$244	0.82%	\$245	\$30	12.31%
18	Homesite Ins Co Of The Midwest	13927	ND	\$193	0.64%	\$57	\$0	0.00%
19	Rural Comm Ins Co	39039	MN	\$182	0.61%	\$182	\$0	0.00%
20	American Natl Prop & Cas Co	28401	MO	\$114	0.38%	\$105	\$0	0.00%
21	First Amer Prop & Cas Ins Co	37710	CA	\$64	0.21%	\$72	\$0	0.00%
22	QBE Ins Corp	39217	PA	\$62	0.21%	\$57	\$8	13.73%
23	Service Ins Co	36560	FL	\$53	0.18%	\$53	\$0	0.00%
24	New Hampshire Ins Co	23841	PA	\$48	0.16%	\$48	\$1	2.11%
25	American Strategic Ins Corp	10872	FL	\$40	0.13%	\$21	\$9	44.82%
26	Bankers Ins Co	33162	FL	\$29	0.10%	\$19	\$0	1.02%
27	Century Natl Ins Co	26905	CA	\$18	0.06%	\$21	\$0	0.00%
28	Occidental Fire & Cas Co Of NC	23248	NC	\$2	0.01%	\$2	\$0	0.00%
	All 4 Other Companies			\$0	0.00%	\$0	(\$15)	6878.40%
	Totals (Loss Ratio is average)			\$29,884	100.00%	\$29,382	\$1,240	4.22%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$3,725	21.43%	\$3,304	\$1,964	59.43%
2	Federal Ins Co	20281	IN	\$2,224	12.79%	\$2,252	(\$182)	(8.09)%
3	National Union Fire Ins Co Of Pitts	19445	PA	\$2,035	11.71%	\$1,864	\$3,692	198.00%
4	Cumis Ins Society Inc	10847	IA	\$1,466	8.44%	\$1,504	(\$159)	(10.56)%
5	Great Amer Ins Co	16691	OH	\$965	5.55%	\$948	(\$79)	(8.38)%
6	Fidelity & Deposit Co Of MD	39306	MD	\$571	3.28%	\$578	(\$472)	(81.64)%
7	Hartford Fire In Co	19682	CT	\$552	3.18%	\$573	\$9	1.49%
8	Continental Ins Co	35289	PA	\$516	2.97%	\$401	\$110	27.43%
9	Continental Cas Co	20443	IL	\$510	2.93%	\$541	\$133	24.55%
10	Everest Natl Ins Co	10120	DE	\$454	2.61%	\$299	\$137	45.76%
11	Western Surety Co	13188	SD	\$388	2.23%	\$381	\$74	19.34%
12	Westchester Fire Ins Co	10030	PA	\$359	2.07%	\$378	\$166	43.86%
13	Berkley Regional Ins Co	29580	DE	\$354	2.04%	\$217	\$14	6.30%
14	Zurich Amer Ins Co	16535	NY	\$308	1.77%	\$313	\$28	8.83%
15	Federated Mut Ins Co	13935	MN	\$228	1.31%	\$193	(\$8)	(4.33)%
16	Liberty Mut Ins Co	23043	MA	\$216	1.25%	\$197	\$0	(0.24)%
17	Philadelphia Ind Ins Co	18058	PA	\$192	1.10%	\$169	\$2	1.40%
18	Twin City Fire Ins Co Co	29459	IN	\$181	1.04%	\$197	(\$35)	(17.71)%
19	St Paul Fire & Marine Ins Co	24767	CT	\$135	0.78%	\$348	\$220	63.27%
20	Arch Ins Co	11150	MO	\$131	0.75%	\$119	\$24	19.73%
21	St Paul Mercury Ins Co	24791	CT	\$125	0.72%	\$296	(\$254)	(85.77)%
22	Universal Underwriters Ins Co	41181	IL	\$116	0.67%	\$125	\$254	203.42%
23	Ohio Cas Ins Co	24074	NH	\$110	0.63%	\$85	\$4	5.12%
24	RLI Ins Co	13056	IL	\$107	0.61%	\$116	\$2	1.83%
25	Hanover Ins Co	22292	NH	\$99	0.57%	\$85	\$3	3.26%
26	American States Ins Co	19704	IN	\$86	0.49%	\$88	(\$7)	(7.74)%
27	Colonial Surety Co	10758	PA	\$81	0.46%	\$83	(\$7)	(8.45)%
28	Atlantic Specialty Ins Co	27154	NY	\$70	0.40%	\$36	\$14	38.81%
29	Contractors Bonding & Ins Co	37206	WA	\$67	0.39%	\$30	\$0	0.00%
30	Sentry Ins A Mut Co	24988	WI	\$67	0.38%	\$62	\$2	2.84%
31	State Farm Fire & Cas Co	25143	IL	\$58	0.33%	\$55	\$5	9.10%
32	Colonial Amer Cas & Surety Co	34347	MD	\$52	0.30%	\$106	\$15	14.30%
33	Darwin Natl Assur Co	16624	DE	\$51	0.29%	\$57	\$5	7.88%
34	Beazley Ins Co Inc	37540	CT	\$51	0.29%	\$39	\$12	31.52%
35	Security Natl Ins Co	19879	DE	\$50	0.29%	\$33	\$9	27.34%
36	Sentry Select Ins Co	21180	WI	\$47	0.27%	\$42	\$99	237.31%
37	Pacific Ind Co	20346	WI	\$45	0.26%	\$44	\$19	42.99%
38	Federated Serv Ins Co	28304	MN	\$45	0.26%	\$42	(\$2)	(4.10)%
39	Universal Underwriters Of TX Ins	40843	IL	\$45	0.26%	\$45	\$217	487.45%
40	United States Fire Ins Co	21113	DE	\$44	0.25%	\$34	\$25	72.51%
	All 94 Other Companies			\$454	2.61%	\$564	(\$167)	(29.64)%
	Totals (Loss Ratio is average)			\$17,381	100.00%	\$16,842	\$5,881	34.92%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$747	99.77%	\$3,934	\$0	0.00%
2	Firemans Fund Ins Co	21873	CA	\$2	0.23%	\$2	\$0	(0.06)%
3	MBIA Ins Corp	12041	NY	\$0	0.00%	\$11,150	\$0	0.00%
4	Assured Guar Municipal Corp	18287	NY	\$0	0.00%	\$4,477	\$0	0.00%
5	Syncora Guar Inc	20311	NY	\$0	0.00%	\$549	\$0	0.00%
6	Aca Fin Guar Corp	22896	MD	\$0	0.00%	\$3,835	\$4,000	104.31%
7	National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$348	\$0	0.00%
8	CIFG Assur N Amer Inc	25771	NY	\$0	0.00%	\$6	\$0	0.00%
9	Assured Guar Corp	30180	MD	\$0	0.00%	\$594	\$0	0.00%
10	Radian Asset Assur Inc	36250	NY	\$0	0.00%	\$619	\$0	0.00%
	All 0 Other Companies			\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)				\$749	100.00%	\$25,514	\$4,000	15.68%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Security Ins Co	42978	DE	\$22,665	12.90%	\$24,764	\$4,274	17.26%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$16,379	9.32%	\$16,678	(\$1,249)	(7.49)%
3	Safeco Ins Co Of Amer	24740	NH	\$15,743	8.96%	\$15,750	\$5,720	36.32%
4	Affiliated Fm Ins Co	10014	RI	\$11,643	6.63%	\$11,706	\$2,162	18.47%
5	Pemco Mut Ins Co	24341	WA	\$7,505	4.27%	\$7,392	\$3,604	48.76%
6	Factory Mut Ins Co	21482	RI	\$7,096	4.04%	\$6,483	\$162	2.49%
7	Foremost Ins Co Grand Rapids MI	11185	MI	\$6,621	3.77%	\$6,200	\$1,694	27.33%
8	Liberty Mut Fire Ins Co	23035	WI	\$5,301	3.02%	\$5,091	\$3,635	71.40%
9	Zurich Amer Ins Co	16535	NY	\$4,372	2.49%	\$4,335	(\$764)	(17.63)%
10	United Serv Automobile Assn	25941	TX	\$4,161	2.37%	\$4,016	\$1,359	33.83%
11	Allianz Global Risks US Ins Co	35300	IL	\$3,512	2.00%	\$2,990	(\$1,252)	(41.87)%
12	Travelers Prop Cas Co Of Amer	25674	CT	\$3,325	1.89%	\$3,220	\$266	8.27%
13	Lumbermens Underwriting Alliance	23108	MO	\$2,939	1.67%	\$2,905	\$463	15.95%
14	Continental Cas Co	20443	IL	\$2,931	1.67%	\$3,011	\$381	12.66%
15	Enumclaw Prop & Cas Ins Co	11232	WA	\$2,870	1.63%	\$2,510	\$328	13.07%
16	XL Ins Amer Inc	24554	DE	\$2,823	1.61%	\$2,180	(\$25)	(1.17)%
17	Westport Ins Corp	39845	MO	\$2,754	1.57%	\$3,433	(\$6,023)	(175.42)%
18	Axis Ins Co	37273	IL	\$2,562	1.46%	\$2,247	\$1,390	61.87%
19	Automobile Ins Co Of Hartford CT	19062	CT	\$2,515	1.43%	\$2,512	\$1,728	68.82%
20	Travelers Ind Co	25658	CT	\$2,045	1.16%	\$2,222	\$33	1.50%
21	American Guar & Liab Ins	26247	NY	\$2,021	1.15%	\$1,821	\$758	41.65%
22	American Alt Ins Corp	19720	DE	\$1,994	1.13%	\$1,727	\$972	56.27%
23	USAA Cas Ins Co	25968	TX	\$1,826	1.04%	\$1,763	\$274	15.55%
24	Insurance Co Of The State Of PA	19429	PA	\$1,724	0.98%	\$1,879	(\$297)	(15.82)%
25	Uniqard Ins Co	25747	WI	\$1,664	0.95%	\$1,646	\$654	39.73%
26	American Modern Home Ins Co	23469	OH	\$1,449	0.82%	\$1,473	\$173	11.75%
27	Grange Ins Assn	22101	WA	\$1,341	0.76%	\$1,337	\$616	46.09%
28	Great Amer Ins Co of NY	22136	NY	\$1,311	0.75%	\$1,060	\$189	17.81%
29	Western Natl Assur Co	24465	MN	\$1,284	0.73%	\$1,213	\$1,246	102.74%
30	American Modern Select Ins Co	38652	OH	\$1,259	0.72%	\$1,120	\$294	26.22%
31	American Commerce Ins Co	19941	OH	\$1,240	0.71%	\$1,331	\$222	16.68%
32	Standard Guar Ins Co	42986	DE	\$1,145	0.65%	\$184	\$11	5.80%
33	Depositors Ins Co	42587	IA	\$1,032	0.59%	\$986	\$918	93.11%
34	AXA Ins Co	33022	NY	\$969	0.55%	\$633	\$430	67.96%
35	Sentry Ins A Mut Co	24988	WI	\$945	0.54%	\$883	\$281	31.86%
36	National Cas Co	11991	WI	\$849	0.48%	\$871	\$144	16.52%
37	United States Fire Ins Co	21113	DE	\$814	0.46%	\$811	(\$43)	(5.31)%
38	Sompo Japan Ins Co of Amer	11126	NY	\$799	0.45%	\$467	\$1,403	300.62%
39	American States Ins Co	19704	IN	\$769	0.44%	\$786	(\$7)	(0.90)%
40	Encompass Ind Co	15130	IL	\$769	0.44%	\$719	\$169	23.51%
	All 191 Other Companies			\$20,719	11.79%	\$21,738	\$4,135	19.02%
	Totals (Loss Ratio is average)			\$175,686	100.00%	\$174,089	\$30,429	17.48%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$268,495	18.29%	\$263,098	\$116,471	44.27%
2	Safeco Ins Co Of Amer	24740	NH	\$137,772	9.39%	\$130,935	\$48,408	36.97%
3	Pemco Mut Ins Co	24341	WA	\$86,916	5.92%	\$84,032	\$46,727	55.61%
4	Farmers Ins Co Of WA	21644	WA	\$81,560	5.56%	\$84,702	\$34,000	40.14%
5	Allstate Prop & Cas Ins Co	17230	IL	\$60,944	4.15%	\$56,201	\$27,334	48.64%
6	Fire Ins Exch	21660	CA	\$58,373	3.98%	\$54,394	\$24,961	45.89%
7	United Serv Automobile Assn	25941	TX	\$57,540	3.92%	\$56,562	\$22,235	39.31%
8	Foremost Ins Co Grand Rapids MI	11185	MI	\$50,510	3.44%	\$47,001	\$18,892	40.19%
9	Allstate Ind Co	19240	IL	\$50,340	3.43%	\$51,330	\$22,134	43.12%
10	Allstate Ins Co	19232	IL	\$45,213	3.08%	\$46,576	\$19,292	41.42%
11	USAA Cas Ins Co	25968	TX	\$40,311	2.75%	\$39,145	\$16,521	42.20%
12	Mutual Of Enumclaw Ins Co	14761	WA	\$39,495	2.69%	\$41,657	\$17,044	40.92%
13	American Family Mut Ins Co	19275	WI	\$34,985	2.38%	\$33,360	\$17,649	52.90%
14	Metropolitan Prop & Cas Ins Co	26298	RI	\$32,510	2.21%	\$31,549	\$16,820	53.31%
15	Liberty Mut Fire Ins Co	23035	WI	\$28,654	1.95%	\$28,703	\$11,939	41.59%
16	Country Mut Ins Co	20990	IL	\$28,607	1.95%	\$27,483	\$14,908	54.24%
17	Travelers Home & Marine Ins Co	27998	CT	\$26,307	1.79%	\$25,802	\$10,810	41.90%
18	Property & Cas Ins Co Of Hartford	34690	IN	\$21,807	1.49%	\$22,745	\$10,660	46.87%
19	IDS Prop Cas Ins Co	29068	WI	\$18,910	1.29%	\$18,503	\$11,125	60.12%
20	Grange Ins Assn	22101	WA	\$18,532	1.26%	\$17,288	\$9,273	53.64%
21	Homesite Ins Co Of The Midwest	13927	ND	\$15,824	1.08%	\$13,840	\$5,726	41.37%
22	American Commerce Ins Co	19941	OH	\$11,742	0.80%	\$12,336	\$4,364	35.38%
23	Unitrin Auto & Home Ins Co	16063	NY	\$11,606	0.79%	\$12,377	\$7,206	58.22%
24	Safeco Ins Co of OR	11071	OR	\$10,618	0.72%	\$10,802	\$5,224	48.36%
25	Vigilant Ins Co	20397	NY	\$10,225	0.70%	\$10,849	\$3,519	32.43%
26	Hartford Ins Co Of The Midwest	37478	IN	\$9,853	0.67%	\$10,330	\$3,233	31.29%
27	American Automobile Ins Co	21849	MO	\$9,544	0.65%	\$9,512	\$6,010	63.18%
28	Amica Mut Ins Co	19976	RI	\$9,082	0.62%	\$8,788	\$4,554	51.82%
29	Uniqard Ins Co	25747	WI	\$9,050	0.62%	\$8,295	\$3,989	48.09%
30	Enumclaw Prop & Cas Ins Co	11232	WA	\$8,244	0.56%	\$5,802	\$3,678	63.39%
31	USAA Gen Ind Co	18600	TX	\$7,886	0.54%	\$6,963	\$4,371	62.77%
32	Encompass Ind Co	15130	IL	\$7,393	0.50%	\$6,960	\$3,183	45.73%
33	Foremost Prop & Cas Ins Co	11800	MI	\$7,162	0.49%	\$6,914	\$3,728	53.92%
34	Sentinel Ins Co Ltd	11000	CT	\$6,873	0.47%	\$7,328	\$2,363	32.25%
35	Depositors Ins Co	42587	IA	\$6,703	0.46%	\$6,921	\$2,207	31.89%
36	Garrison Prop & Cas Ins Co	21253	TX	\$6,430	0.44%	\$5,923	\$2,447	41.32%
37	American Bankers Ins Co Of FL	10111	FL	\$6,300	0.43%	\$6,148	\$2,930	47.66%
38	Uniqard Ind Co	25798	WI	\$6,284	0.43%	\$7,262	\$2,683	36.95%
39	AIG Prop Cas Co	19402	PA	\$5,879	0.40%	\$5,752	\$9	0.15%
40	Liberty Ins Corp	42404	IL	\$5,549	0.38%	\$3,734	\$1,715	45.91%
	All 115 Other Companies			\$107,727	7.34%	\$105,188	\$50,094	47.62%
	Totals (Loss Ratio is average)			\$1,467,755	100.00%	\$1,433,093	\$640,434	44.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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 Mut Ins Co	23043	MA	\$41,952	12.49%	\$41,281	\$27,032	65.48%
2	Continental Cas Co	20443	IL	\$33,344	9.93%	\$35,211	\$8,865	25.18%
3	Factory Mut Ins Co	21482	RI	\$31,797	9.47%	\$29,670	\$1,222	4.12%
4	Affiliated Fm Ins Co	10014	RI	\$23,710	7.06%	\$25,183	\$3,683	14.63%
5	State Farm Fire & Cas Co	25143	IL	\$13,395	3.99%	\$13,308	\$5,577	41.91%
6	Travelers Prop Cas Co Of Amer	25674	CT	\$12,120	3.61%	\$10,546	\$4,050	38.41%
7	Liberty Ins Underwriters Inc	19917	IL	\$11,024	3.28%	\$11,030	\$7,492	67.92%
8	New Hampshire Ins Co	23841	PA	\$7,784	2.32%	\$7,219	(\$382)	(5.29)%
9	Safeco Ins Co Of Amer	24740	NH	\$7,111	2.12%	\$7,061	\$3,248	45.99%
10	National Cas Co	11991	WI	\$6,869	2.04%	\$6,524	\$4,062	62.27%
11	Stonebridge Cas Ins Co	10952	OH	\$5,540	1.65%	\$5,555	\$3,224	58.04%
12	AGCS Marine Ins Co	22837	IL	\$5,118	1.52%	\$5,917	\$5,776	97.62%
13	Ace Amer Ins Co	22667	PA	\$5,110	1.52%	\$3,541	\$1,213	34.24%
14	XL Ins Amer Inc	24554	DE	\$4,779	1.42%	\$638	\$162	25.47%
15	Great West Cas Co	11371	NE	\$4,258	1.27%	\$4,085	\$2,945	72.11%
16	Zurich Amer Ins Co	16535	NY	\$3,839	1.14%	\$3,718	\$1,597	42.96%
17	American Zurich Ins Co	40142	IL	\$3,564	1.06%	\$3,333	(\$446)	(13.39)%
18	American Pet Ins Co	12190	NY	\$3,536	1.05%	\$3,334	\$1,928	57.84%
19	Pemco Mut Ins Co	24341	WA	\$3,320	0.99%	\$3,293	\$1,066	32.37%
20	AIG Prop Cas Co	19402	PA	\$3,075	0.92%	\$2,810	\$1,056	37.57%
21	Allstate Prop & Cas Ins Co	17230	IL	\$2,931	0.87%	\$2,792	\$1,115	39.93%
22	American Bankers Ins Co Of FL	10111	FL	\$2,718	0.81%	\$2,225	\$1,232	55.38%
23	United Serv Automobile Assn	25941	TX	\$2,640	0.79%	\$2,494	\$1,346	53.97%
24	Amex Assur Co	27928	IL	\$2,555	0.76%	\$2,536	\$1,644	64.83%
25	Great Amer Ins Co of NY	22136	NY	\$2,420	0.72%	\$2,255	\$1,488	66.00%
26	American States Ins Co	19704	IN	\$2,329	0.69%	\$2,393	\$528	22.08%
27	Ohio Cas Ins Co	24074	NH	\$2,257	0.67%	\$1,937	\$914	47.21%
28	Jewelers Mut Ins Co	14354	WI	\$2,086	0.62%	\$2,026	\$403	19.91%
29	Vigilant Ins Co	20397	NY	\$2,070	0.62%	\$2,184	\$599	27.44%
30	Allstate Ins Co	19232	IL	\$2,024	0.60%	\$2,146	\$837	39.00%
31	Progressive Classic Ins Co	42994	WI	\$1,988	0.59%	\$2,114	\$1,234	58.36%
32	Securian Cas Co	10054	MN	\$1,914	0.57%	\$2,112	\$742	35.11%
33	Mutual Of Enumclaw Ins Co	14761	WA	\$1,913	0.57%	\$2,492	\$591	23.73%
34	Hartford Fire In Co	19682	CT	\$1,864	0.55%	\$1,916	\$206	10.75%
35	American Automobile Ins Co	21849	MO	\$1,862	0.55%	\$1,864	\$933	50.06%
36	Federal Ins Co	20281	IN	\$1,677	0.50%	\$1,525	(\$49)	(3.20)%
37	USAA Cas Ins Co	25968	TX	\$1,635	0.49%	\$1,518	\$1,076	70.89%
38	United States Fire Ins Co	21113	DE	\$1,580	0.47%	\$1,580	\$1,323	83.73%
39	American Security Ins Co	42978	DE	\$1,520	0.45%	\$1,520	\$759	49.96%
40	BCS Ins Co	38245	OH	\$1,507	0.45%	\$1,507	\$356	23.62%
	All 289 Other Companies			\$63,173	18.81%	\$60,827	\$26,637	43.79%
	Totals (Loss Ratio is average)			\$335,907	100.00%	\$325,220	\$127,287	39.14%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
 Office of Insurance Commissioner
 2013 Washington Market Share
 Line of Business: Life - Annuities

Top 40 Authorized Companies
 Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	Lincoln Natl Life Ins Co	65676	IN	\$369,854	\$0	\$26,319	\$0	\$396,173	9.54%
2	Jackson Natl Life Ins Co	65056	MI	\$290,221	\$0	\$306	\$0	\$290,526	7.00%
3	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$177,711	\$0	\$104,088	\$0	\$281,799	6.79%
4	New York Life Ins & Ann Corp	91596	DE	\$274,726	\$0	\$3,545	\$0	\$278,271	6.70%
5	American Gen Life Ins Co	60488	TX	\$195,548	\$0	\$2,425	\$0	\$197,974	4.77%
6	Pruco Life Ins Co	79227	AZ	\$179,966	\$0	\$0	\$0	\$179,966	4.33%
7	Security Benefit Life Ins Co	68675	KS	\$150,120	\$0	\$154	\$0	\$150,274	3.62%
8	RiverSource Life Ins Co	65005	MN	\$138,553	\$0	\$717	\$0	\$139,270	3.35%
9	AXA Equitable Life Ins Co	62944	NY	\$112,960	\$0	\$10,228	\$0	\$123,188	2.97%
10	Transamerica Life Ins Co	86231	IA	\$120,489	\$0	\$1,056	\$0	\$121,545	2.93%
11	Allianz Life Ins Co Of N Amer	90611	MN	\$117,997	\$0	\$0	\$0	\$117,997	2.84%
12	Variable Ann Life Ins Co	70238	TX	\$70,514	\$0	\$35,459	\$0	\$105,973	2.55%
13	Pacific Life Ins Co	67466	NE	\$95,048	\$0	\$8,335	\$0	\$103,383	2.49%
14	MetLife Investors USA Ins Co	61050	DE	\$89,241	\$0	\$5	\$0	\$89,247	2.15%
15	Great Amer Life Ins Co	63312	OH	\$84,063	\$0	\$409	\$0	\$84,472	2.03%
16	American Equity Invest Life Ins Co	92738	IA	\$77,530	\$0	\$0	\$0	\$77,530	1.87%
17	Massachusetts Mut Life Ins Co	65935	MA	\$65,244	\$0	\$420	\$0	\$65,664	1.58%
18	Forethought Life Ins Co	91642	IN	\$64,775	\$0	\$0	\$0	\$64,775	1.56%
19	Fidelity Investments Life Ins Co	93696	UT	\$63,173	\$0	\$0	\$0	\$63,173	1.52%
20	Protective Life Ins Co	68136	TN	\$62,314	\$0	\$0	\$0	\$62,314	1.50%
21	Symetra Life Ins Co	68608	WA	\$58,050	\$0	\$3,428	\$0	\$61,478	1.48%
22	Western United Life Assur Co	77925	WA	\$58,603	\$0	\$0	\$0	\$58,603	1.41%
23	Principal Life Ins Co	61271	IA	\$52,964	\$0	\$1,892	\$0	\$54,856	1.32%
24	Metropolitan Life Ins Co	65978	NY	\$43,623	\$0	\$6,340	\$0	\$49,963	1.20%
25	Northwestern Mut Life Ins Co	67091	WI	\$36,816	\$0	\$0	\$0	\$36,816	0.89%
26	USAA Life Ins Co	69663	TX	\$36,228	\$0	\$0	\$0	\$36,228	0.87%
27	Ohio Natl Life Ins Co	67172	OH	\$36,128	\$0	\$0	\$0	\$36,128	0.87%
28	CMFG Life Ins Co	62626	IA	\$15,639	\$0	\$16,322	\$0	\$31,961	0.77%
29	Commonwealth Ann & Life Ins Co	84824	MA	\$30,668	\$0	\$0	\$0	\$30,668	0.74%
30	Bankers Life & Cas Co	61263	IL	\$28,654	\$0	\$0	\$0	\$28,654	0.69%
31	ING USA Ann & Life Ins Co	80942	IA	\$27,953	\$0	\$216	\$0	\$28,168	0.68%
32	Equitrust Life Ins Co	62510	IL	\$27,237	\$0	\$23	\$0	\$27,260	0.66%
33	American Natl Ins Co	60739	TX	\$23,179	\$0	\$1,459	\$0	\$24,638	0.59%
34	Jefferson Natl Life Ins Co	64017	TX	\$23,478	\$0	\$0	\$0	\$23,478	0.57%
35	Allstate Life Ins Co	60186	IL	\$16,937	\$0	\$172	\$0	\$17,109	0.41%
36	Minnesota Life Ins Co	66168	MN	\$16,901	\$0	\$0	\$0	\$16,901	0.41%
37	Athene Annuity & Life Assur Co	61492	DE	\$15,261	\$0	\$0	\$0	\$15,261	0.37%
38	Monumental Life Ins Co	66281	IA	\$15,058	\$0	(\$380)	\$0	\$14,678	0.35%
39	Genworth Life Ins Co	70025	DE	\$13,649	\$0	\$33	\$0	\$13,682	0.33%
40	Midland Natl Life Ins Co	66044	IA	\$13,408	\$0	\$100	\$0	\$13,508	0.33%
	All 141 Other Companies			\$252,259	\$0	\$286,320	\$0	\$538,579	12.97%
	Totals			\$3,642,744	\$0	\$509,390	\$0	\$4,152,134	100.00%

State of Washington
Office of Insurance Commissioner
2013 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	Nationwide Life Ins Co	66869	OH	\$87,621	\$0	\$51,130	\$0	\$138,751	10.04%
2	Hartford Life Ins Co	88072	CT	\$1,571	\$0	\$57,265	\$0	\$58,837	4.26%
3	Mutual Of Amer Life Ins Co	88668	NY	\$11,053	\$0	\$18,816	\$0	\$29,869	2.16%
4	Penn Mut Life Ins Co	67644	PA	\$28,479	\$0	\$0	\$0	\$28,479	2.06%
5	Hartford Life & Ann Ins Co	71153	CT	\$6,297	\$0	\$0	\$0	\$6,297	0.46%
6	Nationwide Life & Ann Ins Co	92657	OH	\$2,717	\$0	\$11	\$0	\$2,729	0.20%
7	United Of Omaha Life Ins Co	69868	NE	\$7	\$0	\$0	\$0	\$7	0.00%
	All 15 Other Companies			\$0	\$0	\$1,116,839	\$0	\$1,116,839	80.82%
	Totals			\$137,746	\$0	\$1,244,061	\$0	\$1,381,807	100.00%

State of Washington
Office of Insurance Commissioner
2013 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	Nationwide Life Ins Co	66869	OH	\$87,621	\$0	\$51,130	\$0	\$138,751	10.04%
2	Hartford Life Ins Co	88072	CT	\$1,571	\$0	\$57,265	\$0	\$58,837	4.26%
3	Mutual Of Amer Life Ins Co	88668	NY	\$11,053	\$0	\$18,816	\$0	\$29,869	2.16%
4	Penn Mut Life Ins Co	67644	PA	\$28,479	\$0	\$0	\$0	\$28,479	2.06%
5	Hartford Life & Ann Ins Co	71153	CT	\$6,297	\$0	\$0	\$0	\$6,297	0.46%
6	Nationwide Life & Ann Ins Co	92657	OH	\$2,717	\$0	\$11	\$0	\$2,729	0.20%
7	United Of Omaha Life Ins Co	69868	NE	\$7	\$0	\$0	\$0	\$7	0.00%
	All 15 Other Companies			\$0	\$0	\$1,116,839	\$0	\$1,116,839	80.82%
	Totals			\$137,746	\$0	\$1,244,061	\$0	\$1,381,807	100.00%

State of Washington
Office of Insurance Commissioner
2013 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	Metropolitan Life Ins Co	65978	NY	\$25,248	\$0	\$138,066	\$0	\$163,314	7.28%
2	Northwestern Mut Life Ins Co	67091	WI	\$144,616	\$0	\$0	\$0	\$144,616	6.45%
3	New York Life Ins Co	66915	NY	\$107,983	\$0	\$21,988	\$0	\$129,971	5.79%
4	Lincoln Natl Life Ins Co	65676	IN	\$76,508	\$0	\$7,350	\$0	\$83,858	3.74%
5	John Hancock Life Ins Co USA	65838	MI	\$79,267	\$0	\$19	\$0	\$79,286	3.53%
6	Pacific Life Ins Co	67466	NE	\$76,040	\$0	\$0	\$0	\$76,040	3.39%
7	Prudential Ins Co Of Amer	68241	NJ	\$13,778	\$0	\$60,127	\$0	\$73,905	3.29%
8	State Farm Life Ins Co	69108	IL	\$70,919	\$0	\$804	\$0	\$71,723	3.20%
9	Reliastar Life Ins Co	67105	MN	\$24,260	\$0	\$31,429	\$0	\$55,690	2.48%
10	Massachusetts Mut Life Ins Co	65935	MA	\$41,910	\$0	\$7,009	\$0	\$48,919	2.18%
11	Minnesota Life Ins Co	66168	MN	\$23,837	\$620	\$18,351	\$0	\$42,808	1.91%
12	New York Life Ins & Ann Corp	91596	DE	\$40,635	\$0	\$668	\$0	\$41,303	1.84%
13	Pruco Life Ins Co	79227	AZ	\$37,625	\$0	\$0	\$0	\$37,625	1.68%
14	Lincoln Benefit Life Co	65595	NE	\$37,169	\$0	\$5	\$0	\$37,175	1.66%
15	Genworth Life & Ann Ins Co	65536	VA	\$35,717	\$0	\$154	\$0	\$35,871	1.60%
16	Farmers New World Life Ins Co	63177	WA	\$34,318	\$0	\$0	\$0	\$34,318	1.53%
17	Transamerica Life Ins Co	86231	IA	\$31,160	\$3	\$1,059	\$0	\$32,222	1.44%
18	American Gen Life Ins Co	60488	TX	\$29,585	(\$2)	\$745	\$2	\$30,331	1.35%
19	RiverSource Life Ins Co	65005	MN	\$30,318	\$0	\$0	\$0	\$30,318	1.35%
20	Primerica Life Ins Co	65919	MA	\$30,309	\$0	\$0	\$0	\$30,309	1.35%
21	USAA Life Ins Co	69663	TX	\$28,509	\$0	\$0	\$0	\$28,509	1.27%
22	Protective Life Ins Co	68136	TN	\$26,751	\$0	\$274	\$0	\$27,025	1.20%
23	AXA Equitable Life Ins Co	62944	NY	\$25,078	\$0	\$0	\$0	\$25,078	1.12%
24	Hartford Life & Ann Ins Co	71153	CT	\$24,583	\$0	\$5	\$0	\$24,587	1.10%
25	Penn Mut Life Ins Co	67644	PA	\$22,208	\$0	\$0	\$0	\$22,208	0.99%
26	MetLife Investors USA Ins Co	61050	DE	\$21,891	\$0	\$0	\$0	\$21,891	0.98%
27	Guardian Life Ins Co Of Amer	64246	NY	\$18,945	\$0	\$2,669	\$0	\$21,614	0.96%
28	Midland Natl Life Ins Co	66044	IA	\$21,495	\$0	\$4	\$0	\$21,499	0.96%
29	Jackson Natl Life Ins Co	65056	MI	\$20,098	\$0	\$37	\$0	\$20,135	0.90%
30	Principal Natl Life Ins Co	71161	IA	\$19,598	\$0	\$0	\$0	\$19,598	0.87%
31	United Of Omaha Life Ins Co	69868	NE	\$14,093	\$0	\$5,449	\$0	\$19,542	0.87%
32	Forethought Life Ins Co	91642	IN	\$18,615	\$0	\$138	\$0	\$18,753	0.84%
33	Banner Life Ins Co	94250	MD	\$18,477	\$0	\$0	\$0	\$18,477	0.82%
34	American Income Life Ins Co	60577	IN	\$17,119	\$0	\$54	\$0	\$17,173	0.77%
35	Symetra Life Ins Co	68608	WA	\$15,730	\$0	\$1,277	\$0	\$17,006	0.76%
36	Aviva Life & Ann Co	61689	IA	\$16,260	\$0	\$35	\$0	\$16,294	0.73%
37	West Coast Life Ins Co	70335	NE	\$16,052	\$0	\$0	\$0	\$16,052	0.72%
38	Country Life Ins Co	62553	IL	\$15,475	\$0	\$46	\$0	\$15,521	0.69%
39	North Amer Co Life & Hlth Ins	66974	IA	\$14,339	\$0	\$20	\$0	\$14,360	0.64%
40	Western Reserve Life Assur Co of OH	91413	OH	\$11,687	\$0	\$1	\$0	\$11,688	0.52%
	All 287 Other Companies			\$335,393	\$4,626	\$226,500	\$3	\$566,521	25.26%
	Totals			\$1,713,594	\$5,246	\$524,284	\$5	\$2,243,129	100.00%

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Medical Professional Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Physicians Ins A Mut Co	40738	WA	\$67,156	44.03%	\$64,823	\$25,845	39.87%
2	Doctors Co An Interins Exch	34495	CA	\$18,965	12.43%	\$19,678	\$13,397	68.08%
3	Washington Cas Co	42510	WA	\$12,996	8.52%	\$13,524	\$4,133	30.56%
4	Medical Protective Co	11843	IN	\$7,949	5.21%	\$8,915	(\$308)	(3.45)%
5	Northwest Dentists Ins Co	32417	WA	\$4,702	3.08%	\$4,531	\$1,051	23.19%
6	MD RRG Inc	12355	MT	\$4,532	2.97%	\$4,532	\$651	14.36%
7	Sentinel Assur RRG Inc	12005	HI	\$4,130	2.71%	\$4,215	\$10,600	251.48%
8	American Cas Co Of Reading PA	20427	PA	\$3,992	2.62%	\$3,941	\$2,226	56.49%
9	American Excess Ins Exch RRG	10903	VT	\$3,195	2.09%	\$3,034	(\$2,946)	(97.11)%
10	NCMIC Ins Co	15865	IA	\$2,439	1.60%	\$2,417	\$417	17.25%
11	Continental Cas Co	20443	IL	\$2,111	1.38%	\$2,116	\$904	42.71%
12	Medicus Ins Co	12754	TX	\$1,791	1.17%	\$748	\$891	119.11%
13	Podiatry Ins Co Of Amer	14460	IL	\$1,587	1.04%	\$1,634	\$612	37.46%
14	Oms Natl Ins Co Rrg	44121	IL	\$1,454	0.95%	\$1,413	\$962	68.10%
15	Allied Professionals Ins Co RRG	11710	AZ	\$1,234	0.81%	\$1,210	\$647	53.53%
16	Emergency Physicians Ins Co RRG	11714	NV	\$1,217	0.80%	\$1,243	\$1,297	104.42%
17	Emergency Medicine Professional Asr	12003	NV	\$1,175	0.77%	\$591	\$154	26.02%
18	Liberty Ins Underwriters Inc	19917	IL	\$1,123	0.74%	\$1,123	\$484	43.13%
19	Ace Amer Ins Co	22667	PA	\$915	0.60%	\$904	(\$145)	(16.01)%
20	Preferred Physicians Medical RRG	44083	MO	\$803	0.53%	\$800	(\$30)	(3.74)%
21	PACO Assur Co Inc	10222	IL	\$755	0.49%	\$790	\$625	79.03%
22	Ophthalmic Mut Ins Co RRG	44105	VT	\$626	0.41%	\$642	(\$85)	(13.30)%
23	Applied Medico Legal Solutions RRG	11598	AZ	\$616	0.40%	\$463	\$435	94.00%
24	Oceanus Ins Co A RRG	12189	SC	\$571	0.37%	\$528	\$7	1.40%
25	Fair Amer Ins & Reins Co	35157	NY	\$544	0.36%	\$233	\$151	65.04%
26	Mountain States Hlthcare Recip RRG	11585	MT	\$527	0.35%	\$526	\$349	66.25%
27	Caring Communities Recip RRG	12373	DC	\$524	0.34%	\$524	\$12	2.20%
28	National Union Fire Ins Co Of Pitts	19445	PA	\$496	0.33%	\$865	(\$190)	(21.97)%
29	Darwin Natl Assur Co	16624	DE	\$460	0.30%	\$373	\$16	4.23%
30	Health Care Industry Liab Recip Ins	11832	DC	\$455	0.30%	\$451	\$285	63.20%
31	Southwest Physicians RRG Inc	12907	SC	\$386	0.25%	\$386	\$21	5.35%
32	Fortress Ins Co	10801	IL	\$278	0.18%	\$273	\$44	16.02%
33	National Guardian RRG Inc	36072	HI	\$263	0.17%	\$263	\$88	33.63%
34	Capson Physicians Ins Co	19348	TX	\$255	0.17%	\$201	\$0	0.00%
35	The Mutual RRG Inc	26257	HI	\$220	0.14%	\$220	(\$226)	(102.39)%
36	Church Mut Ins Co	18767	WI	\$198	0.13%	\$216	\$115	53.41%
37	American Home Assur Co	19380	NY	\$182	0.12%	\$187	\$23	12.47%
38	American Assoc Of Othodontists RRG	10232	AZ	\$166	0.11%	\$158	\$44	27.85%
39	Great Divide Ins Co	25224	ND	\$155	0.10%	\$124	\$13	10.20%
40	Pharmacists Mut Ins Co	13714	IA	\$141	0.09%	\$151	\$108	71.91%
	All 52 Other Companies			\$1,251	0.82%	\$1,251	(\$1,086)	(86.76)%
	Totals (Loss Ratio is average)			\$152,536	100.00%	\$150,215	\$61,592	41.00%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	United Guar Residential Ins Co	15873	NC	\$40,164	31.54%	\$22,693	\$16,602	73.16%
2	Mortgage Guar Ins Corp	29858	WI	\$28,943	22.73%	\$27,975	\$27,392	97.91%
3	Radian Guar Inc	33790	PA	\$27,026	21.23%	\$22,156	\$19,210	86.70%
4	Genworth Mortgage Ins Corp	38458	NC	\$13,341	10.48%	\$12,534	\$19,219	153.33%
5	Essent Guar Inc	13634	PA	\$7,004	5.50%	\$4,193	\$114	2.72%
6	Republic Mortgage Ins Co	28452	NC	\$6,263	4.92%	\$6,519	\$6,230	95.56%
7	CMG Mortgage Ins Co	40266	WI	\$4,442	3.49%	\$4,343	\$4,240	97.64%
8	United Guar Mortgage Ind Co	26999	NC	\$61	0.05%	\$61	\$145	237.18%
9	Genworth Residential Mortgage Ins Co	29823	NC	\$42	0.03%	\$49	\$167	340.46%
10	MGIC Ind Corp	18740	WI	\$25	0.02%	\$12	\$0	0.00%
11	CMG Mortgage Assur Co	29114	WI	\$11	0.01%	\$11	\$57	513.83%
12	Genworth Residential Mortgage Assur	18759	NC	\$0	0.00%	\$3	\$0	0.00%
All	0 Other Companies			\$0	0.00%	\$0	\$0	(50.00)%
Totals (Loss Ratio is average)				\$127,323	100.00%	\$100,550	\$93,376	92.87%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$39,429	35.14%	\$41,712	\$16,870	40.44%
2	Producers Agriculture Ins Co	34312	TX	\$18,988	16.92%	\$19,020	\$14,496	76.22%
3	American Agri Business Ins Co	12548	TX	\$18,312	16.32%	\$12,617	\$4,215	33.41%
4	NAU Country Ins Co	25240	MN	\$10,041	8.95%	\$10,206	\$4,711	46.16%
5	Great Amer Ins Co	16691	OH	\$6,921	6.17%	\$7,199	\$7,362	102.26%
6	Cumis Ins Society Inc	10847	IA	\$5,664	5.05%	\$5,685	\$1,926	33.88%
7	Rural Comm Ins Co	39039	MN	\$5,185	4.62%	\$32,811	\$24,749	75.43%
8	Agri Gen Ins Co	42757	IA	\$3,575	3.19%	\$3,554	\$4,333	121.94%
9	Occidental Fire & Cas Co Of NC	23248	NC	\$2,964	2.64%	\$2,964	\$3,185	107.48%
10	State Farm Fire & Cas Co	25143	IL	\$819	0.73%	\$818	\$257	31.42%
11	John Deere Ins Co	36781	IA	\$507	0.45%	\$489	\$174	35.56%
	All 5 Other Companies			(\$203)	(0.18)%	(\$147)	(\$96)	64.97%
Totals (Loss Ratio is average)				\$112,201	100.00%	\$136,928	\$82,183	60.02%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Ocean Marine

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Navigators Ins Co	42307	NY	\$15,379	12.32%	\$14,837	\$11,815	79.64%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$13,564	10.86%	\$14,574	\$8,080	55.45%
3	United States Fire Ins Co	21113	DE	\$12,131	9.71%	\$7,835	\$5,844	74.59%
4	AGCS Marine Ins Co	22837	IL	\$10,166	8.14%	\$10,413	\$6,309	60.59%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$9,718	7.78%	\$9,541	\$3,162	33.14%
6	Great Amer Ins Co of NY	22136	NY	\$6,428	5.15%	\$6,246	\$4,501	72.06%
7	Zurich Amer Ins Co	16535	NY	\$6,305	5.05%	\$7,090	\$4,997	70.48%
8	Federal Ins Co	20281	IN	\$6,197	4.96%	\$6,311	\$2,588	41.02%
9	Atlantic Specialty Ins Co	27154	NY	\$5,932	4.75%	\$5,804	\$1,917	33.03%
10	Ace Amer Ins Co	22667	PA	\$4,175	3.34%	\$4,029	\$4,469	110.91%
11	Starr Ind & Liab Co	38318	TX	\$3,308	2.65%	\$3,251	\$5,096	156.78%
12	XL Specialty Ins Co	37885	DE	\$2,429	1.95%	\$2,455	\$1,900	77.37%
13	Markel Amer Ins Co	28932	VA	\$2,369	1.90%	\$2,403	\$871	36.25%
14	Liberty Mut Ins Co	23043	MA	\$2,172	1.74%	\$2,028	\$645	31.80%
15	Continental Ins Co	35289	PA	\$2,157	1.73%	\$2,073	\$1,027	49.54%
16	Foremost Ins Co Grand Rapids MI	11185	MI	\$1,764	1.41%	\$1,781	\$793	44.55%
17	Indemnity Ins Co Of North Amer	43575	PA	\$1,723	1.38%	\$2,329	\$1,307	56.14%
18	Continental Cas Co	20443	IL	\$1,702	1.36%	\$2,462	\$1,580	64.16%
19	Standard Fire Ins Co	19070	CT	\$1,611	1.29%	\$1,666	\$628	37.68%
20	Catlin Ins Co	19518	TX	\$1,491	1.19%	\$1,156	\$1,139	98.54%
21	National Liab & Fire Ins Co	20052	CT	\$1,254	1.00%	\$401	(\$59)	(14.66)%
22	Red Shield Ins Co	41580	WA	\$1,178	0.94%	\$1,181	\$84	7.11%
23	AIG Prop Cas Co	19402	PA	\$1,040	0.83%	\$1,182	\$4,567	386.47%
24	New York Marine & Gen Ins Co	16608	NY	\$975	0.78%	\$892	\$312	34.97%
25	New Hampshire Ins Co	23841	PA	\$951	0.76%	\$911	\$301	33.00%
26	St Paul Fire & Marine Ins Co	24767	CT	\$921	0.74%	\$1,157	\$63	5.47%
27	Hanover Ins Co	22292	NH	\$571	0.46%	\$484	(\$25)	(5.14)%
28	Seaworthy Ins Co	37923	MD	\$569	0.46%	\$435	\$235	54.04%
29	Starnet Ins Co	40045	DE	\$554	0.44%	\$296	\$2,308	779.74%
30	Axis Ins Co	37273	IL	\$506	0.41%	\$325	\$481	147.97%
31	Hartford Fire In Co	19682	CT	\$491	0.39%	\$458	\$47	10.29%
32	Tokio Marine Amer Ins Co	10945	NY	\$441	0.35%	\$285	(\$10)	(3.49)%
33	Affiliated Fm Ins Co	10014	RI	\$435	0.35%	\$483	\$464	95.99%
34	Travelers Home & Marine Ins Co	27998	CT	\$407	0.33%	\$414	\$86	20.86%
35	RLI Ins Co	13056	IL	\$400	0.32%	\$510	\$211	41.34%
36	United Serv Automobile Assn	25941	TX	\$339	0.27%	\$357	\$22	6.16%
37	Aspen Amer Ins Co	43460	TX	\$337	0.27%	\$242	\$2,028	839.17%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$297	0.24%	\$298	\$183	61.25%
39	Endurance Amer Ins Co	10641	DE	\$263	0.21%	\$42	\$19	45.71%
40	Essentia Ins Co	37915	MO	\$179	0.14%	\$92	\$70	76.70%
	All 68 Other Companies			\$2,043	1.64%	\$5,812	(\$739)	(12.71)%
	Totals (Loss Ratio is average)			\$124,875	100.00%	\$124,541	\$79,316	63.69%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	National Union Fire Ins Co Of Pitts	19445	PA	\$34,611	14.11%	\$32,752	\$34,522	105.41%
2	Continental Cas Co	20443	IL	\$23,134	9.43%	\$22,595	\$5,521	24.43%
3	Travelers Cas & Surety Co Of Amer	31194	CT	\$22,362	9.12%	\$20,700	\$12,096	58.43%
4	Federal Ins Co	20281	IN	\$15,303	6.24%	\$15,912	\$23,886	150.11%
5	Philadelphia Ind Ins Co	18058	PA	\$9,053	3.69%	\$8,967	\$3,643	40.63%
6	XL Specialty Ins Co	37885	DE	\$7,597	3.10%	\$7,106	(\$350)	(4.93)%
7	Attorneys Liab Assur Society Inc RRG	10639	VT	\$7,119	2.90%	\$7,119	\$1,560	21.91%
8	Scottsdale Ind Co	15580	OH	\$6,469	2.64%	\$6,688	\$2,567	38.38%
9	Zurich Amer Ins Co	16535	NY	\$5,395	2.20%	\$5,916	\$3,533	59.73%
10	Darwin Natl Assur Co	16624	DE	\$4,740	1.93%	\$5,660	\$2,999	52.98%
11	Twin City Fire Ins Co Co	29459	IN	\$4,649	1.90%	\$4,638	(\$2,095)	(45.17)%
12	Liberty Ins Underwriters Inc	19917	IL	\$4,616	1.88%	\$3,413	\$1,934	56.66%
13	Ace Amer Ins Co	22667	PA	\$4,606	1.88%	\$4,439	\$675	15.21%
14	Arch Ins Co	11150	MO	\$4,584	1.87%	\$4,308	\$1,827	42.40%
15	Axis Ins Co	37273	IL	\$4,491	1.83%	\$4,168	\$931	22.34%
16	Westchester Fire Ins Co	10030	PA	\$4,393	1.79%	\$3,582	\$360	10.04%
17	Hanover Ins Co	22292	NH	\$4,307	1.76%	\$3,786	\$891	23.54%
18	Beazley Ins Co Inc	37540	CT	\$3,894	1.59%	\$3,606	\$1,788	49.58%
19	Atlantic Specialty Ins Co	27154	NY	\$3,512	1.43%	\$2,811	\$1,097	39.01%
20	Great Amer Ins Co	16691	OH	\$3,279	1.34%	\$3,129	\$8,930	285.43%
21	Carolina Cas Ins Co	10510	IA	\$3,158	1.29%	\$2,962	\$1,006	33.94%
22	United States Liab Ins Co	25895	PA	\$3,082	1.26%	\$3,053	\$866	28.36%
23	Berkley Ins Co	32603	DE	\$2,960	1.21%	\$2,799	\$1,203	42.96%
24	Greenwich Ins Co	22322	DE	\$2,814	1.15%	\$2,910	\$83	2.86%
25	Old Republic Ins Co	24147	PA	\$2,590	1.06%	\$2,277	\$1,365	59.93%
26	Navigators Ins Co	42307	NY	\$2,535	1.03%	\$2,305	\$1,678	72.80%
27	American Guar & Liab Ins	26247	NY	\$2,162	0.88%	\$2,300	\$2,176	94.63%
28	RLI Ins Co	13056	IL	\$1,996	0.81%	\$1,808	\$66	3.64%
29	Executive Risk Ind Inc	35181	DE	\$1,979	0.81%	\$2,236	(\$1,522)	(68.08)%
30	RSUI Ind Co	22314	NH	\$1,803	0.73%	\$1,734	\$400	23.05%
31	Allied World Natl Assur Co	10690	NH	\$1,568	0.64%	\$1,163	\$130	11.21%
32	Utica Mut Ins Co	25976	NY	\$1,551	0.63%	\$1,505	\$1,855	123.26%
33	Liberty Mut Ins Co	23043	MA	\$1,534	0.63%	\$1,750	(\$250)	(14.29)%
34	Hiscox Ins Co Inc	10200	IL	\$1,487	0.61%	\$1,201	\$391	32.55%
35	Starr Ind & Liab Co	38318	TX	\$1,441	0.59%	\$1,382	\$9,861	713.43%
36	Hudson Ins Co	25054	DE	\$1,385	0.56%	\$1,375	\$2,202	160.19%
37	Westport Ins Corp	39845	MO	\$1,384	0.56%	\$1,419	(\$335)	(23.64)%
38	St Paul Mercury Ins Co	24791	CT	\$1,352	0.55%	\$2,024	(\$366)	(18.09)%
39	Camico Mut Ins Co	36340	CA	\$1,346	0.55%	\$1,323	\$302	22.85%
40	Everest Natl Ins Co	10120	DE	\$1,335	0.54%	\$1,396	(\$237)	(16.96)%
	All 194 Other Companies			\$27,705	11.29%	\$27,384	\$553	2.02%
	Totals (Loss Ratio is average)			\$245,283	100.00%	\$237,603	\$127,740	53.76%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$32,796	7.18%	\$26,595	\$12,078	45.41%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$17,187	3.76%	\$16,897	\$11,342	67.12%
3	Ace Amer Ins Co	22667	PA	\$16,954	3.71%	\$17,438	\$4,103	23.53%
4	Safeco Ins Co Of Amer	24740	NH	\$16,415	3.59%	\$15,868	\$5,484	34.56%
5	State Farm Fire & Cas Co	25143	IL	\$16,225	3.55%	\$15,832	\$9,730	61.46%
6	American States Ins Co	19704	IN	\$13,538	2.96%	\$13,972	\$8,776	62.81%
7	Zurich Amer Ins Co	16535	NY	\$12,937	2.83%	\$13,553	(\$1,663)	(12.27)%
8	Ohio Cas Ins Co	24074	NH	\$10,508	2.30%	\$9,225	\$668	7.24%
9	Hudson Ins Co	25054	DE	\$9,396	2.06%	\$8,959	\$4,833	53.94%
10	Navigators Ins Co	42307	NY	\$8,419	1.84%	\$8,186	\$431	5.26%
11	Continental Cas Co	20443	IL	\$7,722	1.69%	\$7,049	\$7,808	110.76%
12	Allstate Ind Co	19240	IL	\$7,423	1.63%	\$5,971	\$1,778	29.77%
13	Federal Ins Co	20281	IN	\$7,195	1.58%	\$7,417	\$5,748	77.49%
14	Toyota Motor Ins Co	37621	IA	\$7,096	1.55%	\$6,641	\$2,207	33.24%
15	Travelers Prop Cas Co Of Amer	25674	CT	\$7,016	1.54%	\$7,367	(\$786)	(10.67)%
16	Pemco Mut Ins Co	24341	WA	\$6,803	1.49%	\$6,355	(\$1,191)	(18.74)%
17	Starr Ind & Liab Co	38318	TX	\$6,269	1.37%	\$5,917	\$2,048	34.61%
18	Cumis Ins Society Inc	10847	IA	\$6,054	1.33%	\$5,899	\$3,335	56.53%
19	Philadelphia Ind Ins Co	18058	PA	\$6,022	1.32%	\$5,859	\$1,486	25.36%
20	Farmers Ins Exch	21652	CA	\$5,992	1.31%	\$5,925	\$971	16.38%
21	Continental Western Ins Co	10804	IA	\$5,415	1.19%	\$5,286	(\$1,375)	(26.01)%
22	Ace Prop & Cas Ins Co	20699	PA	\$5,219	1.14%	\$3,979	\$6,144	154.42%
23	Securian Cas Co	10054	MN	\$4,660	1.02%	\$4,528	\$1,457	32.17%
24	United Serv Automobile Assn	25941	TX	\$4,660	1.02%	\$4,539	\$2,796	61.59%
25	Mutual Of Enumclaw Ins Co	14761	WA	\$4,323	0.95%	\$5,199	\$2,978	57.28%
26	Security Natl Ins Co	19879	DE	\$4,134	0.90%	\$3,612	\$1,298	35.93%
27	St Paul Fire & Marine Ins Co	24767	CT	\$4,129	0.90%	\$4,165	(\$1,248)	(29.97)%
28	Allied World Natl Assur Co	10690	NH	\$4,036	0.88%	\$3,392	\$834	24.60%
29	Liberty Mut Fire Ins Co	23035	WI	\$4,023	0.88%	\$2,931	\$727	24.79%
30	Uniqard Ins Co	25747	WI	\$3,961	0.87%	\$4,206	\$5,578	132.62%
31	Liberty Ins Corp	42404	IL	\$3,855	0.84%	\$3,251	\$1,261	38.78%
32	Western Natl Assur Co	24465	MN	\$3,636	0.80%	\$3,639	\$1,165	32.00%
33	Travelers Ind Co	25658	CT	\$3,468	0.76%	\$3,661	\$149	4.08%
34	Westchester Fire Ins Co	10030	PA	\$3,358	0.74%	\$1,356	\$3,329	245.59%
35	American Alt Ins Corp	19720	DE	\$3,153	0.69%	\$3,092	(\$40)	(1.30)%
36	Great Amer Ins Co	16691	OH	\$3,152	0.69%	\$3,096	\$881	28.46%
37	RSUI Ind Co	22314	NH	\$3,130	0.69%	\$2,898	\$143	4.94%
38	American Guar & Liab Ins	26247	NY	\$3,021	0.66%	\$3,750	\$2,969	79.18%
39	American Family Mut Ins Co	19275	WI	\$2,813	0.62%	\$2,651	\$4,956	186.97%
40	Zurich Amer Ins Co Of IL	27855	IL	\$2,774	0.61%	\$2,812	\$40	1.43%
	All 382 Other Companies			\$157,901	34.57%	\$151,279	\$74,177	49.03%
	Totals (Loss Ratio is average)			\$456,787	100.00%	\$434,244	\$187,401	43.16%

(1)Excluding all Loss Adjustment Expenses (LAE)

Office of Insurance Commissioner

2013 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)
1	State Farm Mut Auto Ins Co	25178	IL	\$560,023	6.16%	\$556,116	\$333,317	59.94%
2	State Farm Fire & Cas Co	25143	IL	\$420,903	4.63%	\$414,857	\$177,724	42.84%
3	Farmers Ins Co Of WA	21644	WA	\$412,253	4.53%	\$416,540	\$229,350	55.06%
4	Pemco Mut Ins Co	24341	WA	\$345,661	3.80%	\$335,668	\$196,890	58.66%
5	United Serv Automobile Assn	25941	TX	\$206,815	2.27%	\$204,717	\$102,711	50.17%
6	Safeco Ins Co Of Amer	24740	NH	\$201,049	2.21%	\$194,894	\$64,660	33.18%
7	American Family Mut Ins Co	19275	WI	\$190,934	2.10%	\$183,172	\$132,098	72.12%
8	Mutual Of Enumclaw Ins Co	14761	WA	\$177,190	1.95%	\$183,675	\$97,202	52.92%
9	Allstate Fire & Cas Ins Co	29688	IL	\$177,085	1.95%	\$168,085	\$110,699	65.86%
10	Allstate Ins Co	19232	IL	\$173,982	1.91%	\$179,052	\$88,559	49.46%
11	Geico Gen Ins Co	35882	MD	\$167,762	1.84%	\$164,869	\$112,298	68.11%
12	First Natl Ins Co Of Amer	24724	NH	\$164,710	1.81%	\$143,154	\$77,267	53.97%
13	USAA Cas Ins Co	25968	TX	\$156,486	1.72%	\$153,689	\$84,072	54.70%
14	Safeco Ins Co Of IL	39012	IL	\$150,843	1.66%	\$155,315	\$72,347	46.58%
15	Progressive Direct Ins Co	16322	OH	\$150,254	1.65%	\$145,188	\$96,944	66.77%
16	Progressive Cas Ins Co	24260	OH	\$132,643	1.46%	\$130,745	\$98,093	75.03%
17	Liberty Mut Fire Ins Co	23035	WI	\$129,506	1.42%	\$123,076	\$73,179	59.46%
18	Allstate Prop & Cas Ins Co	17230	IL	\$119,723	1.32%	\$116,471	\$60,666	52.09%
19	National Union Fire Ins Co Of Pitts	19445	PA	\$115,839	1.27%	\$115,027	\$53,315	46.35%
20	Allstate Ind Co	19240	IL	\$105,383	1.16%	\$105,572	\$48,357	45.80%
21	Geico Ind Co	22055	MD	\$88,710	0.98%	\$85,339	\$58,344	68.37%
22	Continental Cas Co	20443	IL	\$85,655	0.94%	\$85,784	\$25,596	29.84%
23	Grange Ins Assn	22101	WA	\$75,849	0.83%	\$73,939	\$42,741	57.81%
24	IDS Prop Cas Ins Co	29068	WI	\$72,021	0.79%	\$71,563	\$47,227	65.99%
25	Physicians Ins A Mut Co	40738	WA	\$71,587	0.79%	\$69,256	\$28,308	40.87%
26	Foremost Ins Co Grand Rapids MI	11185	MI	\$71,234	0.78%	\$66,581	\$25,510	38.31%
27	Liberty Mut Ins Co	23043	MA	\$68,664	0.75%	\$67,313	\$29,861	44.36%
28	Country Mut Ins Co	20990	IL	\$65,908	0.72%	\$64,370	\$34,075	52.94%
29	Travelers Home & Marine Ins Co	27998	CT	\$64,407	0.71%	\$64,692	\$36,331	56.16%
30	Zurich Amer Ins Co	16535	NY	\$63,272	0.70%	\$64,169	\$36,834	57.40%
31	Federal Ins Co	20281	IN	\$61,250	0.67%	\$63,541	\$40,906	64.38%
32	Factory Mut Ins Co	21482	RI	\$60,008	0.66%	\$55,644	\$2,398	4.31%
33	Fire Ins Exch	21660	CA	\$59,014	0.65%	\$54,990	\$24,985	45.44%
34	Philadelphia Ind Ins Co	18058	PA	\$58,786	0.65%	\$58,493	\$18,778	32.10%
35	Ace Amer Ins Co	22667	PA	\$58,192	0.64%	\$54,084	\$12,898	23.85%
36	USAA Gen Ind Co	18600	TX	\$57,366	0.63%	\$53,280	\$34,036	63.88%
37	Government Employees Ins Co	22063	MD	\$56,749	0.62%	\$56,348	\$34,843	61.84%
38	Hartford Cas Ins Co	29424	IN	\$56,594	0.62%	\$56,867	\$38,957	68.51%
39	Unigard Ins Co	25747	WI	\$55,191	0.61%	\$55,679	\$34,601	62.14%
40	Travelers Prop Cas Co Of Amer	25674	CT	\$53,923	0.59%	\$53,074	\$15,890	29.94%
	All 682 Other Companies			\$3,532,556	38.84%	\$3,457,534	\$1,760,687	53.67%
	Totals			\$9,095,981	100.00%	\$8,922,422	\$4,693,557	52.60%

(1) Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Products Liability

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Federal Ins Co	20281	IN	\$2,704	9.93%	\$2,780	\$712	25.61%
2	Zurich Amer Ins Co	16535	NY	\$2,197	8.07%	\$1,685	\$3,355	199.07%
3	Westchester Fire Ins Co	10030	PA	\$1,659	6.10%	\$371	\$81	21.94%
4	Wesco Ins Co	25011	DE	\$1,381	5.07%	\$1,223	\$557	45.52%
5	Western Natl Assur Co	24465	MN	\$1,204	4.42%	\$1,174	\$33	2.82%
6	American Guar & Liab Ins	26247	NY	\$847	3.11%	\$871	\$193	22.12%
7	Travelers Prop Cas Co Of Amer	25674	CT	\$837	3.07%	\$987	\$877	88.86%
8	Electric Ins Co	21261	MA	\$815	3.00%	\$815	\$740	90.80%
9	Ace Amer Ins Co	22667	PA	\$770	2.83%	\$828	\$526	63.52%
10	Sentry Ins A Mut Co	24988	WI	\$754	2.77%	\$671	\$65	9.71%
11	Catlin Ins Co	19518	TX	\$748	2.75%	\$905	\$10,254	1132.67%
12	Great Northern Ins Co	20303	IN	\$629	2.31%	\$731	\$376	51.47%
13	Nationwide Mut Ins Co	23787	OH	\$600	2.20%	\$740	(\$21)	(2.87)%
14	Liberty Mut Fire Ins Co	23035	WI	\$599	2.20%	\$419	\$1,215	290.04%
15	Ohio Security Ins Co	24082	NH	\$569	2.09%	\$504	\$136	26.94%
16	Nationwide Agribusiness Ins Co	28223	IA	\$512	1.88%	\$529	\$133	25.14%
17	Twin City Fire Ins Co Co	29459	IN	\$491	1.80%	\$463	\$59	12.76%
18	Arch Ins Co	11150	MO	\$484	1.78%	\$333	\$60	18.05%
19	Liberty Mut Ins Co	23043	MA	\$439	1.61%	\$437	\$147	33.75%
20	National Surety Corp	21881	IL	\$427	1.57%	\$440	(\$76)	(17.28)%
21	Federated Mut Ins Co	13935	MN	\$410	1.50%	\$382	\$37	9.59%
22	Hartford Fire In Co	19682	CT	\$332	1.22%	\$312	\$467	149.68%
23	Cincinnati Ins Co	10677	OH	\$318	1.17%	\$315	\$86	27.32%
24	Indiana Lumbermens Mut Ins Co	14265	IN	\$313	1.15%	\$288	\$166	57.68%
25	Ohio Cas Ins Co	24074	NH	\$285	1.05%	\$292	\$44	14.91%
26	American Fire & Cas Co	24066	NH	\$275	1.01%	\$282	\$26	9.05%
27	Granite State Ins Co	23809	PA	\$263	0.97%	\$388	(\$594)	(153.14)%
28	National Fire Ins Co Of Hartford	20478	IL	\$260	0.96%	\$162	\$113	69.42%
29	XL Ins Amer Inc	24554	DE	\$259	0.95%	\$129	\$49	37.94%
30	Benchmark Ins Co	41394	KS	\$203	0.74%	\$195	\$63	32.13%
31	West Amer Ins Co	44393	IN	\$192	0.71%	\$206	\$60	29.20%
32	American States Ins Co	19704	IN	\$190	0.70%	\$213	\$50	23.29%
33	Citizens Ins Co Of Amer	31534	MI	\$182	0.67%	\$216	\$127	58.66%
34	Sentry Select Ins Co	21180	WI	\$171	0.63%	\$157	\$20	12.48%
35	American Zurich Ins Co	40142	IL	\$160	0.59%	\$228	\$166	72.89%
36	Aviation Alliance Ins RRG Inc	13791	MT	\$157	0.58%	\$148	\$5	3.36%
37	Allianz Global Risks US Ins Co	35300	IL	\$150	0.55%	\$119	\$536	448.42%
38	American Ins Co	21857	OH	\$139	0.51%	\$127	\$180	142.21%
39	North Pacific Ins Co	23892	OR	\$130	0.48%	\$206	\$14	6.86%
40	General Ins Co Of Amer	24732	NH	\$125	0.46%	\$111	\$33	30.02%
	All 175 Other Companies			\$4,043	14.85%	\$4,183	\$5,149	123.10%
	Totals (Loss Ratio is average)			\$27,224	100.00%	\$25,566	\$26,217	102.55%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	\$24,799	19.65%	\$28,203	(\$3,909)	(13.86)%
2	Liberty Mut Ins Co	23043	MA	\$16,895	13.39%	\$15,546	\$2,447	15.74%
3	Fidelity & Deposit Co Of MD	39306	MD	\$8,193	6.49%	\$10,602	\$761	7.18%
4	Western Surety Co	13188	SD	\$6,760	5.36%	\$6,761	\$411	6.08%
5	Contractors Bonding & Ins Co	37206	WA	\$4,861	3.85%	\$5,376	\$282	5.25%
6	American Contractors Ind Co	10216	CA	\$4,737	3.75%	\$5,058	(\$52)	(1.03)%
7	Federal Ins Co	20281	IN	\$3,845	3.05%	\$4,982	(\$72)	(1.45)%
8	Ohio Cas Ins Co	24074	NH	\$3,798	3.01%	\$3,211	(\$1,165)	(36.30)%
9	Wesco Ins Co	25011	DE	\$3,283	2.60%	\$2,495	\$385	15.41%
10	Lexon Ins Co	13307	TX	\$3,282	2.60%	\$3,488	\$342	9.81%
11	Hartford Fire In Co	19682	CT	\$3,191	2.53%	\$3,141	\$214	6.83%
12	Developers Surety & Ind Co	12718	IA	\$2,918	2.31%	\$2,704	(\$3)	(0.10)%
13	Safeco Ins Co Of Amer	24740	NH	\$2,875	2.28%	\$4,830	\$3,279	67.90%
14	RLI Ins Co	13056	IL	\$2,506	1.99%	\$2,548	\$1,022	40.10%
15	North Amer Specialty Ins Co	29874	NH	\$2,265	1.79%	\$2,031	\$225	11.06%
16	Westchester Fire Ins Co	10030	PA	\$2,155	1.71%	\$2,429	\$229	9.42%
17	Merchants Bonding Co a Mut	14494	IA	\$2,041	1.62%	\$1,948	(\$161)	(8.25)%
18	Berkley Regional Ins Co	29580	DE	\$1,946	1.54%	\$2,129	\$446	20.94%
19	International Fidelity Ins Co	11592	NJ	\$1,934	1.53%	\$1,935	(\$11)	(0.59)%
20	Continental Cas Co	20443	IL	\$1,579	1.25%	\$433	(\$68)	(15.79)%
21	Great Amer Ins Co	16691	OH	\$1,506	1.19%	\$1,421	\$189	13.31%
22	Insurance Co Of The State Of PA	19429	PA	\$1,371	1.09%	\$1,416	(\$87)	(6.12)%
23	Allegheny Cas Co	13285	PA	\$1,246	0.99%	\$1,224	\$15	1.25%
24	Platte River Ins Co	18619	NE	\$1,239	0.98%	\$1,470	(\$85)	(5.77)%
25	Safety Natl Cas Corp	15105	MO	\$966	0.77%	\$960	\$97	10.11%
26	Old Republic Surety Co	40444	WI	\$843	0.67%	\$735	\$118	16.06%
27	Hanover Ins Co	22292	NH	\$835	0.66%	\$774	\$6	0.82%
28	Indemnity Co Of CA	25550	CA	\$779	0.62%	\$767	(\$145)	(18.94)%
29	Continental Ins Co	35289	PA	\$769	0.61%	\$980	\$249	25.43%
30	Cincinnati Ins Co	10677	OH	\$758	0.60%	\$700	(\$94)	(13.39)%
31	Philadelphia Ind Ins Co	18058	PA	\$726	0.58%	\$671	\$115	17.10%
32	American States Ins Co	19704	IN	\$651	0.52%	\$866	(\$681)	(78.59)%
33	United States Fire Ins Co	21113	DE	\$549	0.44%	\$581	\$6	1.08%
34	American Alt Ins Corp	19720	DE	\$546	0.43%	\$568	\$103	18.17%
35	American Safety Cas Ins Co	39969	OK	\$512	0.41%	\$477	(\$214)	(44.95)%
36	American Bankers Ins Co Of FL	10111	FL	\$511	0.40%	\$512	\$298	58.20%
37	State Farm Fire & Cas Co	25143	IL	\$504	0.40%	\$508	\$49	9.57%
38	Guarantee Co Of N Amer USA	36650	MI	\$461	0.37%	\$450	(\$266)	(59.16)%
39	Employers Mut Cas Co	21415	IA	\$426	0.34%	\$415	\$405	97.54%
40	Travelers Cas & Surety Co	19038	CT	\$424	0.34%	\$459	(\$2)	(0.52)%

State of Washington
Office of Insurance Commissioner
2013 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)
All	127 Other Companies			\$6,737	5.34%	\$8,543	\$1,425	16.68%
Totals (Loss Ratio is average)				\$126,221	100.00%	\$134,348	\$6,100	4.54%

(1)Excluding all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 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	CA	\$83,205	28.86%	\$82,109	\$7,887	9.60%
2	Chicago Title Ins Co	50229	NE	\$69,075	23.96%	\$71,192	\$9,546	13.41%
3	Old Republic Natl Title Ins Co	50520	MN	\$47,092	16.33%	\$45,927	\$1,628	3.55%
4	Stewart Title Guar Co	50121	TX	\$33,340	11.56%	\$33,055	\$936	2.83%
5	Fidelity Natl Title Ins Co	51586	CA	\$21,451	7.44%	\$21,861	\$2,550	11.67%
6	Title Resources Guar Co	50016	TX	\$13,895	4.82%	\$13,281	\$386	2.91%
7	National Title Ins Of NY Inc	51020	NY	\$10,532	3.65%	\$10,009	\$67	0.67%
8	WFG Natl Title Ins Co	51152	SC	\$7,330	2.54%	\$6,586	\$81	1.23%
9	Commonwealth Land Title Ins Co	50083	NE	\$1,384	0.48%	\$1,390	\$369	26.55%
10	Westcor Land Title Ins Co	50050	CA	\$1,002	0.35%	\$956	\$0	0.00%
11	North Amer Title Ins Co	50130	CA	\$1	0.00%	\$1	\$0	0.00%
	All 2 Other Companies			\$0	0.00%	(\$4)	\$0	8.19%
			Totals	\$288,308	100.00%	\$286,362	\$23,451	8.19%

(1) Including all Loss Adjustment Expenses (LAE)

State of Washington
Office of Insurance Commissioner
2013 Washington Market Share and Loss Ratio
Line of Business: Warranty

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Dealers Assur Co	16705	OH	\$12,802	29.79%	\$10,416	\$4,579	43.96%
2	Universal Underwriters Ins Co	41181	IL	\$9,213	21.44%	\$7,081	\$3,936	55.58%
3	Lyndon Prop Ins Co	35769	MO	\$7,183	16.72%	\$3,933	\$2,594	65.96%
4	Continental Ins Co	35289	PA	\$5,657	13.16%	\$4,598	\$2,848	61.94%
5	Heritage Ind Co	39527	CA	\$2,432	5.66%	\$2,030	\$1,173	57.80%
6	Sutter Ins Co	32107	CA	\$1,837	4.28%	\$1,765	\$1,521	86.17%
7	National Cas Co	11991	WI	\$1,491	3.47%	\$1,173	\$545	46.48%
8	Old Republic Ins Co	24147	PA	\$1,174	2.73%	\$87	\$50	57.06%
9	American Mercury Ins Co	16810	OK	\$1,106	2.57%	\$885	\$601	67.97%
10	Starr Ind & Liab Co	38318	TX	\$119	0.28%	\$14	\$10	71.41%
11	Wesco Ins Co	25011	DE	\$88	0.21%	\$162	\$39	23.96%
12	Great Amer Ins Co	16691	OH	\$83	0.19%	\$507	\$103	20.34%
13	MIC Prop & Cas Ins Corp	38601	MI	\$42	0.10%	\$45	\$0	(0.63)%
14	Courtesy Ins Co	26492	FL	\$18	0.04%	\$19	\$16	86.61%
15	Great Amer Assur Co	26344	OH	\$11	0.02%	\$30	\$2	7.99%
16	American Bankers Ins Co Of FL	10111	FL	\$7	0.02%	\$8	\$5	70.79%
17	Evergreen Natl Ind Co	12750	OH	\$6	0.02%	\$5	\$0	0.00%
18	Continental Cas Co	20443	IL	\$5	0.01%	\$3	\$0	0.00%
19	First Colonial Ins Co	29980	FL	\$0	0.00%	\$343	(\$12)	(3.58)%
20	Balboa Ins Co	24813	CA	\$0	0.00%	\$2	\$0	(17.82)%
21	Aspen Amer Ins Co	43460	TX	(\$1)	0.00%	\$66	\$137	205.89%
22	Greenwich Ins Co	22322	DE	(\$4)	(0.01)%	\$453	\$228	50.38%
23	Corepointe Ins Co	10499	MI	(\$296)	(0.69)%	\$933	\$607	65.09%
	All 1 Other Companies			\$0	0.00%	\$0	(\$3)	1667659878350.00%
Totals (Loss Ratio is average)				\$42,975	100.00%	\$34,558	\$18,980	54.92%

(1)Excluding all Loss Adjustment Expenses (LAE)