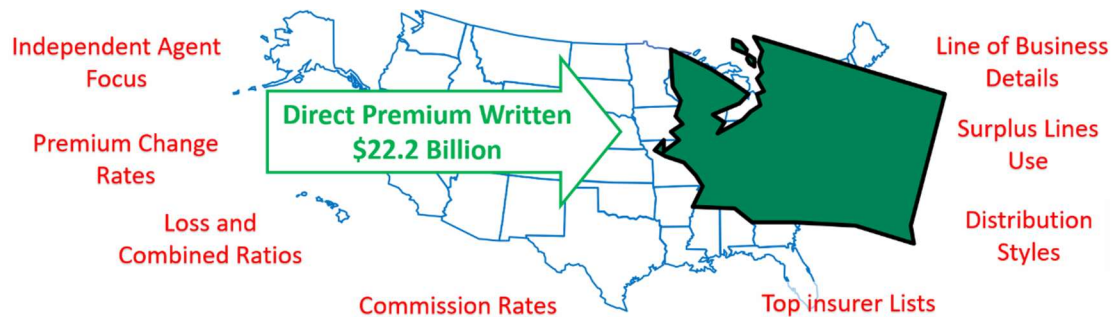


2026 Washington Annual P&C Marketplace Summary



Source: © A.M. Best Company — Used by Permission

You are being provided with this *2026 Washington Annual P&C Marketplace Summary* covering the Washington property and casualty (P&C) insurance marketplace as a benefit of your membership in the **Independent Insurance Agents & Brokers of Washington**.

What follows is a graphic and numeric presentation of the Washington P&C industry data from an independent insurance agent's perspective (independent agent). The 2025 data used and presented in this *Summary* is the most recent data available from A.M. Best Company and includes all 50 states and the District of Columbia (equaling the 51 entities referred to in the data in this report). The *2026 United States Annual P&C Marketplace Summary* will also be available to you as members of the **Independent Insurance Agents & Brokers of America** at www.independentagent.com.

This *Summary* focuses on direct premiums, direct losses, and associated underwriting results before reinsurance. It includes Direct data from the approximately 3,000 U.S.-domiciled insurers, highlighting those that have written premiums in Washington. Direct data is the insurer data that most closely demonstrates what is happening in the P&C marketplace. As independent agents, we operate within this marketplace—competing for, explaining, and placing P&C insurance across the state.

This *2026 Washington Annual P&C Marketplace Summary* provides you with data and insights into the following important aspects of the Washington P&C marketplace:

- Premiums for all 32 P&C Lines of Business
- The Top 10 Lines of Business for Independent Agents
- Loss and Combined Ratios by Line of Business
- Premium Change Rates
- Independent Agent Penetration Rates
- Commission Rates
- Surplus Lines
- P&C Premium Tax Revenue
- Largest/Highest and Smallest/Lowest states, and U.S. Average
- In-Depth Details on the Lines of Business focused on by Independent Agents

To enhance your understanding, this *Summary* includes five Appendices: Distribution Style Classification, NAIC Line of Business Definitions, Lines of Business—Visual Reference and Abbreviations of Key Terms, a Washington All Active Insurers List, and Washington Fastest Growing Insurers.

Table of Contents

<i>2026 Washington Annual P&C Marketplace Executive Summary.....</i>	<i>3</i>
<i>Washington Premiums: All 32 P&C Lines of Business</i>	<i>5</i>
<i>Washington Top 10 Independent Agent Lines of Business.....</i>	<i>8</i>
<i>Washington Loss Ratios by Line of Business</i>	<i>10</i>
<i>Washington Premium Change Rates.....</i>	<i>13</i>
<i>Washington Independent Agent Penetration Rates.....</i>	<i>15</i>
<i>Washington Commission Rates.....</i>	<i>18</i>
<i>Washington Surplus Lines.....</i>	<i>20</i>
<i>Washington P&C Premium Tax Revenues.....</i>	<i>24</i>
<i>Washington P&C Line of Business In-Depth Detail Pages.....</i>	<i>26</i>
Total All P&C Lines of Business.....	27
Aircraft (all perils)	28
All Commercial Auto.....	29
All Private Passenger Auto.....	30
Allied Perils Only	31
Boiler & Machinery	32
Burglary & Theft.....	33
Commercial Multi-Peril.....	34
Earthquake	35
Excess Workers' Comp.....	36
Farmowners Multi-Peril	37
Federal Flood	38
Fidelity.....	39
Fire Peril Only.....	40
Homeowners.....	41
Inland Marine	42
International.....	43
Medical Malpractice.....	44
Multi-Peril Crop.....	45
Ocean Marine	46
Other Liability (Claims-made)	47
Other Liability (Occurrence).....	48
Private Crop	49
Private Flood.....	50
Products Liability.....	51
Surety	52
Workers' Compensation	53
<i>Appendix #1: Distribution Style Classification.....</i>	<i>54</i>
<i>Appendix #2: NAIC Line of Business Definitions</i>	<i>58</i>
<i>Appendix #3: Lines of Business—Visual Reference and Abbreviations of Key Terms</i>	<i>62</i>
<i>Appendix #4: 2025 Washington All Active Insurers List.....</i>	<i>66</i>
<i>Appendix #5: 2025 Washington Fastest Growing Insurers</i>	<i>78</i>

2026 Washington Annual P&C Marketplace Executive Summary

Premiums Overall

In 2025, Washington property and casualty (P&C) Direct Premium Written reached \$22.2 billion, ranking Washington 15 of 51 states for total premiums in the United States. That is 2.0% out of \$1.10 trillion in premiums nationwide. On a per capita basis, Washington ranks 38 of 51 for all P&C premiums combined, 27 of 51 for Personal Lines, 49 of 51 for Commercial Lines, and 22 of 51 for Agricultural Lines.

Lines of Business

In Washington in 2025, the largest Line of Business for independent agents was All Private Passenger Auto, as determined by Direct Premium Written (DPW). The second largest Line of Business in Washington was Homeowners Multi-Peril, and the third was Other Liability (Occurrence). For comparison, nationwide in 2025 those Top 3 Lines of Business were: All Private Passenger Auto, Homeowners Multi-Peril, and Other Liability (Occurrence).

Loss Ratios

In 2025 the Washington average Loss Ratio across all P&C Lines of Business was 60.1%, with the highest Loss Ratios occurring in Multi-Peril Crop (176.8%), Excess Workers' Comp (118.3%), and Other Liability (Claims-made) (100.0%). Nationwide in 2025 the average Loss Ratio was 57.3%, with the highest state-wide average Loss Ratio being 77.8% (California), and the lowest being 35.1% (Hawaii). Across the United States, the Lines of Business with the highest Loss Ratios are Private Crop (85.7%), Other Liability (Occurrence) (77.2%), and Multi-Peril Crop (74.9%).

Premium Change Rates

From 2024 to 2025 premiums changed in Washington by +6.5% for all P&C Lines of Business combined, placing it 12 of 51 in the United States and District of Columbia. The fastest-growing Lines of Business in Washington were Workers' Compensation (44.2%), Homeowners Multi-Peril (12.4%), and Other Liability (Occurrence) (8.8%). Nationally, P&C premium change averaged +5.1%, with the fastest growing percentage being + 11.5% (Delaware), and the slowest being – 0.7% (Florida). The fastest-growing Lines of Business across the U.S. were Other Liability (Occurrence) (11.1%), Farmowners Multi-Peril (9.4%), and Homeowners Multi-Peril (9.1%).

Independent Agent Penetration of the P&C Marketplace

During 2025, independent agents controlled 56.8% of the Washington P&C marketplace. This compares to the United States average of 62.1%, with the highest Penetration Rate being 79.8% (Massachusetts), and the lowest being 51.1% (Alabama). In Washington, the top Penetration Rates by Lines of Business were: Multi-Peril Crop (100.0%), Multi-Peril Crop (100.0%), and Ocean Marine (97.8%). In the United States, top penetration rates by Lines of Business were: Multi-Peril Crop (97.3%), Ocean Marine (96.7%), and Private Crop (96.7%).

Commissions

The average Commission Rate in Washington in 2025 was 10.9% for all P&C Lines of Business combined. By contrast, the average Commission Rate in the United States was 11.6%. The highest average Commission Rate was 13.6% (Massachusetts), and the lowest was 9.8% (Delaware).

Surplus Lines

The percentage of P&C insurance premiums going to Surplus Lines is on the rise in most states, although in Washington that trend is less consistent. In Washington in 2025, the percentage of premiums going to Surplus Lines Domestic insurers was 9.4%. That percentage was 9.2% in 2024, and 8.6% going back to 2021. In the United States the corresponding figures were 9.9%, 9.7%, and 8.3%, respectively. In Washington, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only. In United States, the top 3 Lines of Business with premiums going to Surplus Lines insurers were: Other Liability (Occurrence), Other Liability (Claims-made), and Fire Peril Only.

Premium Taxes

All U.S. states levy a tax on property and casualty (P&C) insurance premiums, commonly referred to as a premium tax. In Washington in 2025, the average tax rate for Admitted premiums was 2.0%, while the Surplus Lines predominant tax rate was 2.0%. Together these taxes generated \$459 million for Washington in 2025, accounting for approximately 1.4% of Washington's total tax and fee revenue, or about \$57.3 per capita. Nationally, the average premium tax rates are 2.2% for Admitted premiums, and 3.9% for Surplus Lines premiums. In 2025 that equates to \$26 billion in premium taxes nationwide, or about 2.0% of all state tax and fee revenue.

Largest Insurers

In 2025 State Farm Group (G) was the largest insurer group overall in Washington, writing 11.3% of all P&C premiums. Safeco Insurance Company of America emerged as the largest Pure Independent Agent-Broker Distribution Style individual insurer, State Farm Mutual Automobile Ins Co as the largest Exclusive-Captive Distribution Style individual insurer, and Progressive Direct Insurance Company as the largest Direct Distribution Style individual insurer.

Washington Premiums: All 32 P&C Lines of Business

Figure 1 below, *2025 Washington Direct Premiums Written: By Lines of Business*, lists the Line of Business and then shows the 2025 total Direct Premium Written (DPW) for all 32 P&C Lines of Business that P&C insurers are required to report on in their annual statement to regulators. The Lines of Business are listed in alphabetical order, both below and in most of the subsequent tables and figures in this *Summary*. Of the 32 lines, 26 Lines of Business are primarily focused on by independent agents and are emphasized below with an asterisk (*). As independent agents are the target audience, those 26 Lines of Business are generally emphasized throughout the remainder of this *Summary*.

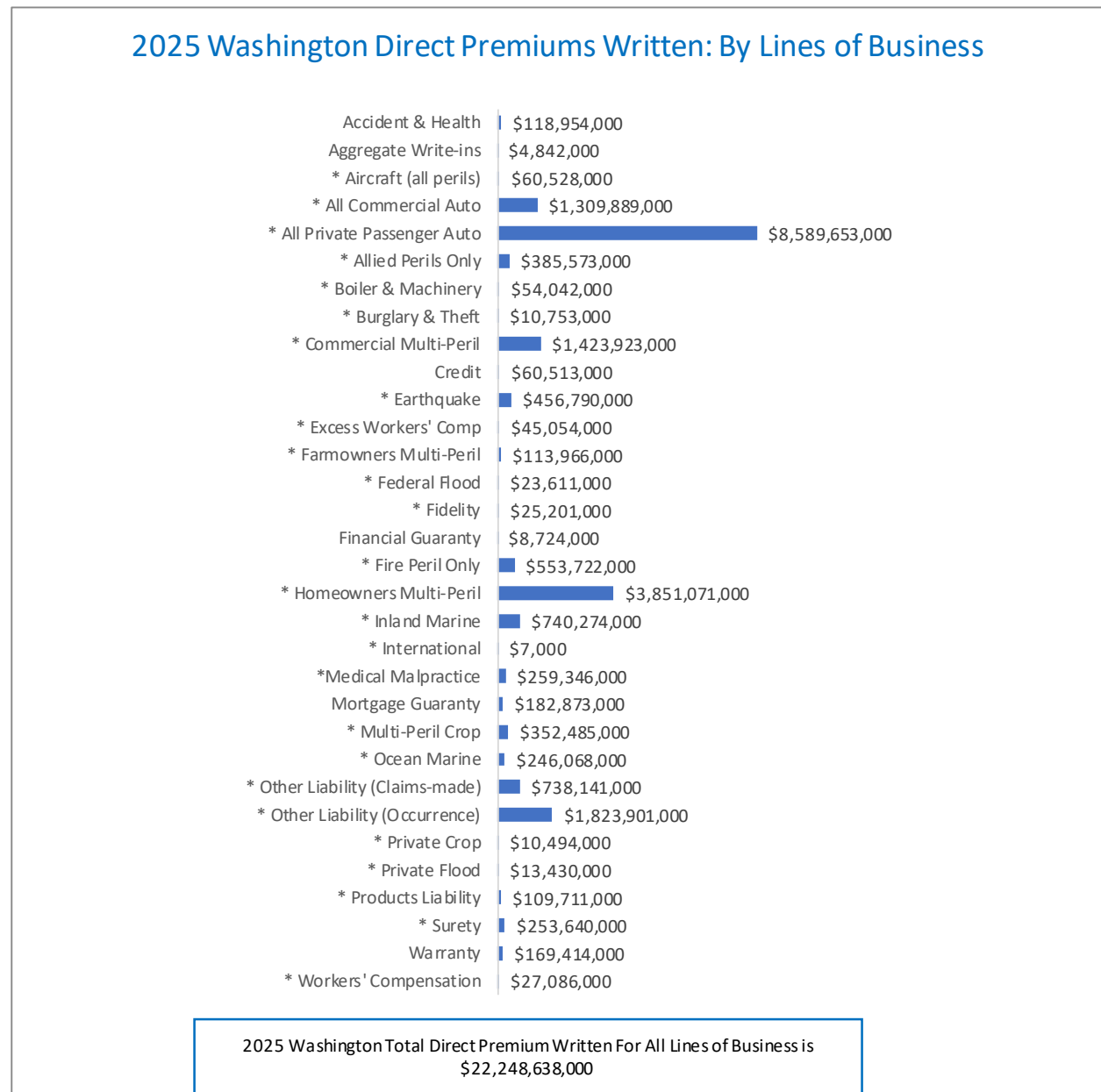


Figure 1 | Source: © A.M. Best Company — used by permission. Note: independent agent-focused Lines of Business are designated by an asterisk (*).

Table 1 below, *2025 Washington: All Lines of Business Additional Details*, elaborates on the data in the previous Figure 1, with expanded detail on Washington Direct Written Premium (DPW), Loss Ratios, Premium Change Percentages, and Penetration Percentages for the 32 P&C Lines of Business. The data is provided by Line of Business, for the reader's overall reference. Again, the 26 Lines of Business primarily focused on by independent agents, are emphasized with an asterisk (*). The 1-Year Loss Ratio and Premium Change rates are for 2025. The 5-Year Loss Ratio and Premium Changes rates are for the years 2021 to 2025.

2025 Washington: All Lines of Business Additional Details

All P&C Lines of Business	All Direct Premium Written (DPW)	1-Year Loss Ratio %	5-Year Loss Ratio %	1-Year Premium Change %	5-Year Premium Change %	1-Year Penetration %	5-Year Penetration %
Accident & Health	118,954,000	120%	100%	25%	11%	74%	67%
Aggregate Write-ins	4,842,000	23%	30%	255%	-27%	52%	40%
* Aircraft (all perils)	60,528,000	50%	79%	2%	4%	97%	97%
* All Commercial Auto	1,309,889,000	60%	62%	4%	7%	86%	85%
* All Private Passenger Auto	8,589,653,000	66%	75%	6%	10%	31%	31%
* Allied Perils Only	385,573,000	25%	57%	4%	15%	87%	88%
* Boiler & Machinery	54,042,000	46%	23%	0%	8%	92%	92%
* Burglary & Theft	10,753,000	19%	37%	4%	6%	98%	97%
* Commercial Multi-Peril	1,423,923,000	55%	67%	6%	7%	79%	78%
Credit	60,513,000	53%	33%	46%	18%	76%	70%
* Earthquake	456,790,000	1%	1%	-2%	9%	80%	78%
* Excess Workers' Comp	45,054,000	118%	91%	4%	4%	96%	97%
* Farmowners Multi-Peril	113,966,000	63%	58%	5%	8%	71%	73%
* Federal Flood	23,611,000	52%	44%	1%	-2%	61%	61%
* Fidelity	25,201,000	42%	32%	2%	2%	90%	91%
Financial Guaranty	8,724,000	1%	4%	4219%	61%	0%	1%
* Fire Peril Only	553,722,000	25%	51%	1%	16%	94%	94%
* Homeowners Multi-Peril	3,851,071,000	46%	67%	12%	14%	47%	46%
* Inland Marine	740,274,000	32%	36%	-2%	1%	79%	81%
* International	7,000	-100%	-50%	-46%	N/A	100%	100%
* Medical Malpractice	259,346,000	54%	56%	4%	5%	92%	91%
Mortgage Guaranty	182,873,000	8%	-1%	2%	1%	15%	17%
* Multi-Peril Crop	352,485,000	177%	175%	-11%	14%	100%	93%
* Ocean Marine	246,068,000	77%	63%	4%	9%	98%	97%
* Other Liability (Claims-made)	738,141,000	100%	68%	6%	1%	93%	93%
* Other Liability (Occurrence)	1,823,901,000	77%	73%	9%	10%	81%	82%
* Private Crop	10,494,000	43%	68%	-11%	-7%	100%	99%
* Private Flood	13,430,000	11%	21%	-17%	-2%	87%	89%
* Products Liability	109,711,000	46%	46%	4%	6%	93%	92%
* Surety	253,640,000	13%	18%	4%	11%	80%	82%
Warranty	169,414,000	93%	72%	23%	13%	68%	65%
* Workers' Compensation	27,086,000	4%	12%	44%	3%	91%	90%
Total (All Lines)	22,248,638,000	60%	66%	6%	10%	57%	57%

Table 1 | Source: © A.M. Best Company — used by permission. Note: independent agent-focused Lines of Business are highlighted with an asterisk (*)

Washington All Lines of Business Total Premium Comparisons

In Table 2 below, *2025 Total and Per Capita Premiums: Washington and U.S.*, Washington and United States P&C premiums are shown in total, and on a per capita basis. Per capita premiums are provided to give a relative sense of the cost of premiums but also allows for comparing premiums state to state. For deeper insight, per capita premiums are provided for the following four Line of Business groupings:

- **Total (All Lines of Business Combined)** includes premiums for all 32 P&C Lines of Business.
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril.
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation.
- **Ag-Farm Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In Table 2, also provided are the largest/highest state and the smallest/lowest state for total premiums and per capita premiums.

Note: The most recent population estimate from the United Census Bureau (December 2025) is the basis for the per capita comparative premium figures.

2025 Total and Per Capita Premiums: Washington and U.S.

Line of Business Groupings	Washington (Rank)	United States (Average State)	Largest/Highest State	Smallest/Lowest State
Total (All Lines) Premiums	\$22.2 billion (Rank is 15 of 51)	\$1,099,181,751,000 (\$1.10 trillion)	California (\$135.4 billion)	Vermont (\$1.9 billion)
Total (All Lines) Per Capita Premium	\$2,781 (Rank is 38 of 51)	\$3,216	North Dakota (\$5,046)	Ohio (\$2,258)
Personal Lines Per Capita Premium	\$1,555 (Rank is 27 of 51)	\$1,636	Colorado (\$2,252)	District of Columbia (\$1,097)
Commercial Lines Per Capita Premium	\$679 (Rank is 49 of 51)	\$990	District of Columbia (\$1,949)	Ohio (\$630)
Ag-Farm Lines Per Capita Premium	\$60 (Rank is 22 of 51)	\$78	North Dakota (\$2,076)	District of Columbia (\$0)

Table 2 | Source: © A.M. Best Company — used by permission, and United States Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2025)

Washington Top 10 Independent Agent Lines of Business

The below Figures 2–5 show the Top 10 Lines of Business written by independent agents in Washington and the United States. This is based on Direct Premium Written (DPW) for each Line of Business. Premiums for Lines of Business that fall below the Top 10 are combined in the “All Other Line of Business (LOBs)” pie chart section. Each section of Figures 2 and 4 includes only premiums distributed through independent agents. Each section of Figures 3 and 5 includes premiums from all insurer Distribution Styles.

For information on the classification of insurers into Distribution Styles based on A.M. Best’s reported Marketing Types, see [Appendix #1: Distribution Style Classification](#). Also included in [Appendix #1](#) is additional data on premiums by Line of Business for each Distribution Style, as well as the Top 10 insurers for each Distribution Style.

2025 Washington: Top 10 Lines of Business

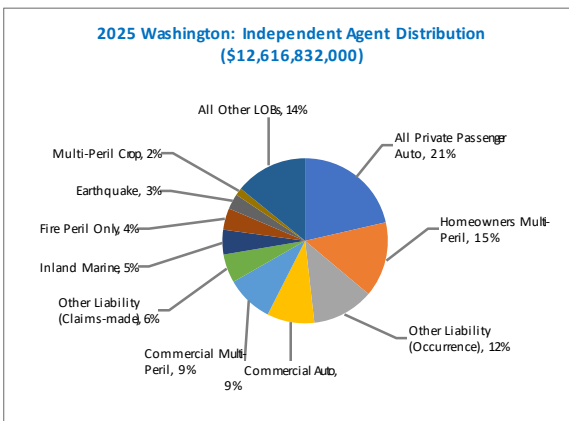


Figure 2

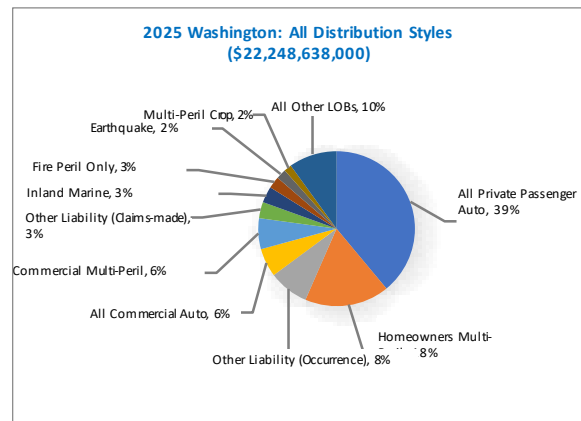


Figure 3

2025 United States: Top 10 Lines of Business

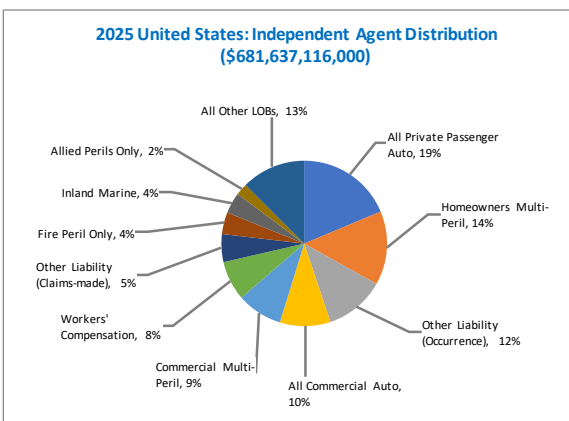


Figure 4

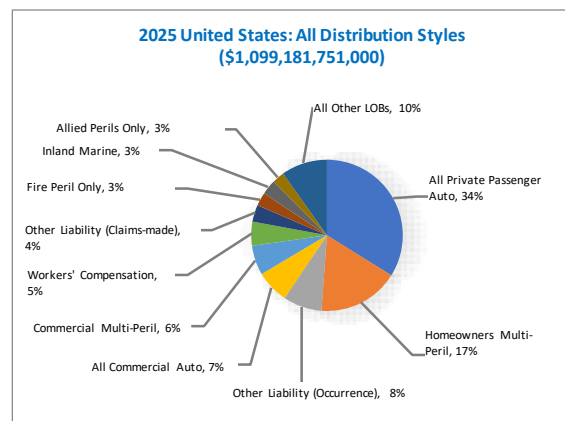


Figure 5

Source: © A.M. Best Company — used by permission.

Top 10 Independent Agent Lines of Business Premium Rankings

Table 3 below, *2025 Top 10 Lines of Business Premium Rankings*, compares annual premium rankings for all 32 P&C Lines of Business (LOB). Shown under the column heading “Washington LOB Ranking” are the Top 10 Lines of Business for independent agents, in terms of premiums for Washington in 2025. Shown under the column heading “United States LOB Ranking” are the Top 10 Lines of Business for independent agents in terms of premiums nationwide in 2025.

The column heading “Percent of Time #1 LOB (All States),” shows the percentage of time that Line of Business is ranked #1 in 2025. Specifically, Private Passenger Auto was the #1 Line of Business in 63% of all states, meaning it was #1 in 32 of the 51 states and District of Columbia.

The last column, “Percent of Time in Top 10 LOB (All States),” shows the frequency of each Line of Business in any state’s Top 10 Lines of Business. For example, Private Passenger Auto is in every state’s Top 10 Lines of Business (100%), but Aircraft is in the Top 10 in only one state (2%).

2025 Top 10 Lines of Business Premium Rankings

Lines of Business	Washington LOB Ranking	United States LOB Ranking	Percent of Time #1 LOB (All States)	Percent of Time in Top 10 LOB (All States)
Accident & Health				4%
Aggregate Write-ins				
Aircraft (all perils)				2%
All Commercial Auto	#4-LOB	#4-LOB		98%
All Private Passenger Auto	#1-LOB	#1-LOB	63%	100%
Allied Perils Only		#10-LOB	2%	63%
Boiler & Machinery				
Burglary & Theft				
Commercial Multi-Peril	#5-LOB	#5-LOB		100%
Credit				
Earthquake	#9-LOB			4%
Excess Workers' Comp				
Farmowners Multi-Peril				6%
Federal Flood				
Fidelity				
Financial Guaranty				
Fire Peril Only	#8-LOB	#8-LOB		96%
Homeowners Multi-Peril	#2-LOB	#2-LOB	16%	98%
Inland Marine	#7-LOB	#9-LOB		98%
International				
Medical Malpractice				
Mortgage Guaranty				
Multi-Peril Crop	#10-LOB		10%	41%
Ocean Marine				
Other Liability (Claims-made)	#6-LOB	#7-LOB	2%	86%
Other Liability (Occurrence)	#3-LOB	#3-LOB	8%	100%
Private Crop				4%
Private Flood				
Products Liability				
Surety				6%
Warranty				2%
Workers' Compensation		#6-LOB		92%

Table 3 | Source: © A.M. Best Company — used by permission.

Washington Loss Ratios by Line of Business

Figure 6 below, *2025 Washington: 1-Year and 5-Year Loss Ratios by Line of Business*, illustrates Loss Ratios for the 26 P&C Lines of Business focused on by independent agents in Washington. The final 2 bars labeled Total (All Lines) represent all 32 Lines of Business. These 26 Lines of Business were highlighted earlier in this *Summary* and were noted with an asterisk (*). The 1-Year Loss Ratio is for 2025. The 5-Year Loss Ratio is the average over the years 2021 to 2025.

Following Figure 6 is Equation 1 which shows how Loss Ratios are calculated.

Note: International Line of Business is not shown as there is less than 5 years of data available.

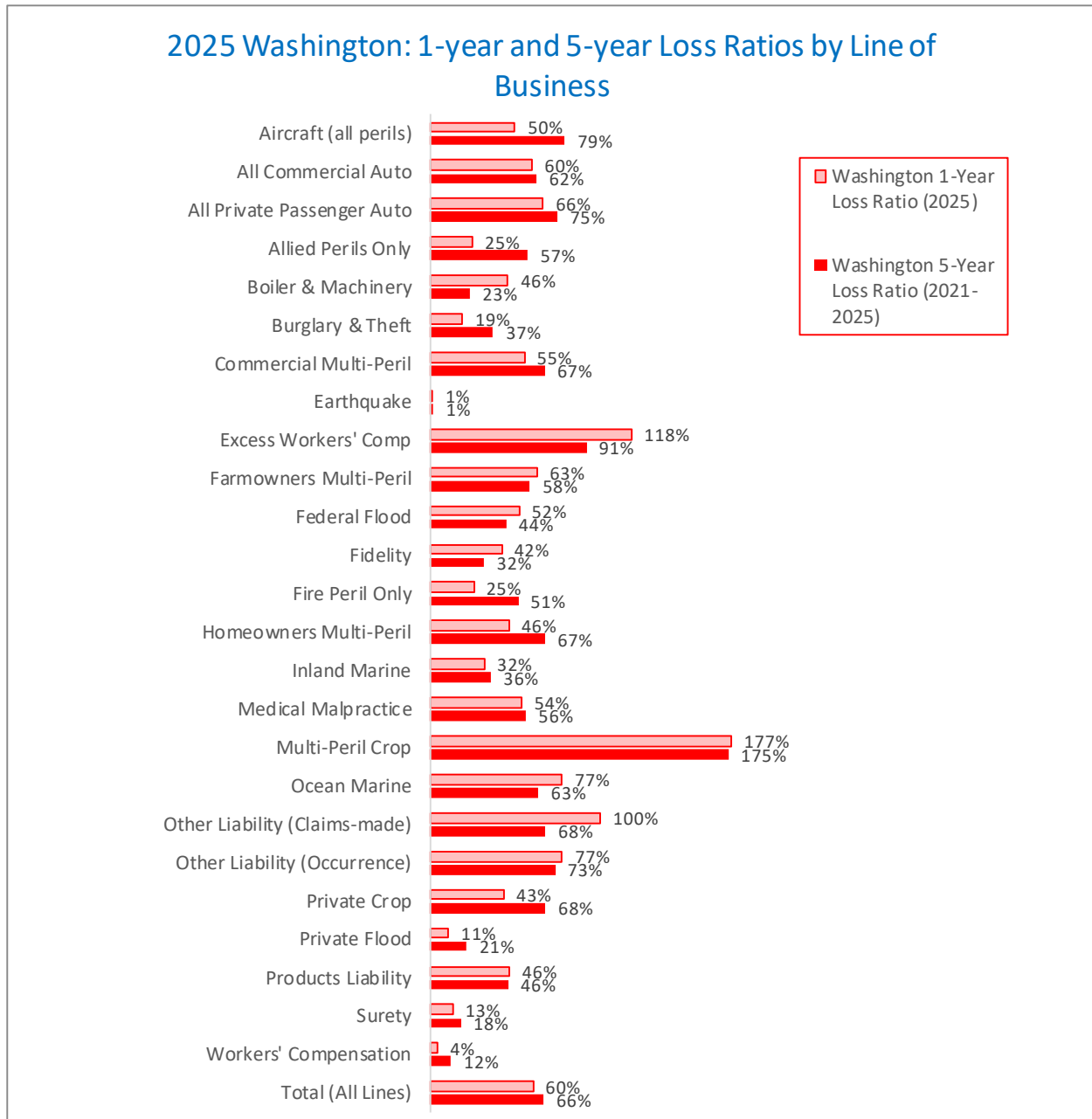


Figure 6 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Calculating Loss Ratios

In Equation 1 below, Loss Ratios used in this *Summary* are calculated as “Adjusted Calendar Year Loss Ratio.” That is, the losses used in the ratio of losses to earned premiums equals the paid losses in 2025, plus any estimates of future losses that will be paid from claims in 2025 (new reserves), plus/minus any changes in reserves from previous years made that year (prior reserves).

The "adjusted" part is if dividends are paid out, then the Loss Ratio is adjusted for that cost. Where dividends are a factor (for example, workers’ compensation), it is important to include them whenever Loss Ratios of different Lines of Business are compared.

$$\text{Adjusted Calendar Year Loss Ratio} = \frac{\text{Paid Losses} + \text{New Reserves} \pm \text{Changes in Prior Reserves}}{\text{Earned Premiums} - \text{Policy Dividends}}$$

Equation 1 | Source: A.M. Best Financial Suite (Used with Permission)

Loss Ratio Comparisons

Table 4 below, *2025 Lines of Business Loss Ratio Comparisons: Washington and U.S.*, compares the 1-year and 5-year average Loss Ratios in Washington, and then the United States, broken down by Line of Business and for all lines combined. Table 4 also highlights the range of Loss Ratios across the 50 states and District of Columbia.

Again, the Lines of Business are those 26 Lines of Business focused on by independent agents. Individual U.S. State Loss Ratios can and do vary considerably, especially in situations where there are low premiums in a state or an individual Line of Business. Also, negative Loss Ratios are possible if prior year claim reserve reductions exceed 2025 paid losses and 2025 loss reserves.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

(Table 4 moved to next page to keep content together)

2025 Lines of Business Loss Ratio Comparisons: Washington and U.S.

Line of Business Loss Ratios	Washington 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	60.1% 66.5%	57.3% 63.2%	77.8% (California)	35.1% (Hawaii)
Aircraft (all perils)	49.8% 78.9%	51.1% 52.4%	123.4% (Georgia)	-100.0% (New Jersey)
All Commercial Auto	59.7% 62.3%	67.0% 69.8%	87.4% (Nevada)	34.3% (Alaska)
All Private Passenger Auto	66.1% 74.5%	61.9% 70.6%	71.7% (Nevada)	48.9% (South Dakota)
Allied Perils Only	24.6% 57.2%	26.0% 56.8%	144.7% (Kentucky)	-0.6% (Florida)
Boiler & Machinery	45.7% 23.2%	30.5% 33.9%	134.1% (Oklahoma)	-22.2% (Arkansas)
Burglary & Theft	18.9% 36.9%	26.5% 32.8%	59.4% (Iowa)	-9.1% (Kansas)
Commercial Multi-Peril	55.1% 66.9%	48.1% 57.1%	95.3% (Kentucky)	19.8% (Florida)
Earthquake	1.1% 15%	0.6% 13%	17.9% (Utah)	-24.7% (Maryland)
Excess Workers' Comp	118.3% 91.5%	39.9% 31.1%	259.4% (Delaware)	-87.1% (Kentucky)
Farmowners Multi-Peril	62.7% 58.5%	54.8% 67.7%	349.6% (Connecticut)	0.0% (Hawaii)
Federal Flood	52.0% 44.4%	26.6% 98.1%	455.6% (Kentucky)	-1.3% (South Carolina)
Fidelity	41.7% 31.5%	36.9% 33.8%	162.9% (North Dakota)	7.0% (Nebraska)
Fire Peril Only	25.3% 51.4%	46.0% 52.9%	127.9% (Pennsylvania)	3.0% (New Mexico)
Homeowners Multi-Peril	46.0% 67.2%	55.4% 65.7%	169.9% (California)	7.8% (Hawaii)
Inland Marine	31.7% 35.5%	38.5% 44.7%	80.1% (Delaware)	4.6% (Hawaii)
Medical Malpractice	53.6% 56.0%	59.4% 56.2%	117.2% (New Mexico)	-1.7% (North Dakota)
Multi-Peril Crop	176.8% 175.1%	74.9% 86.6%	246.8% (Hawaii)	39.7% (Iowa)
Ocean Marine	77.3% 63.4%	45.5% 52.5%	77.3% (Washington)	4.5% (Vermont)
Other Liability (Claims-made)	100.0% 67.7%	56.3% 53.2%	106.8% (Hawaii)	13.8% (Arkansas)
Other Liability (Occurrence)	77.4% 73.1%	77.2% 71.6%	107.5% (Nevada)	46.0% (South Dakota)
Private Crop	43.1% 67.7%	85.7% 88.9%	272.9% (Florida)	0.0% (Alaska)
Private Flood	10.6% 21.3%	19.6% 29.7%	348.9% (North Carolina)	-77.4% (Maine)
Products Liability	46.3% 45.6%	47.7% 52.8%	195.5% (Delaware)	-8.4% (Montana)
Surety	13.1% 17.8%	24.2% 20.1%	202.1% (Louisiana)	-0.1% (Wisconsin)
Workers' Compensation	4.0% 12.1%	49.2% 48.0%	686.9% (North Dakota)	15% (District of Columbia)

Table 4 | Source: © A.M. Best Company — used by permission.

Washington Premium Change Rates

Figure 7, *2025 Washington: 1-Year and 5-Year Direct Premium Written Changes*, shows the percentage change in Direct Premium Written for the 26 different P&C Lines of Business focused on by independent agents. The final two bars labeled Total (All Lines) is the trend for all 32 Lines of Business. The 1-Year change rate is the percentage change in premiums from 2024 to 2025. The 5-Year change rate is the percentage that results when the premiums for 2021 equals the premiums for 2025, when a constant percentage is applied annually. This is a compound annual premium change rate.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

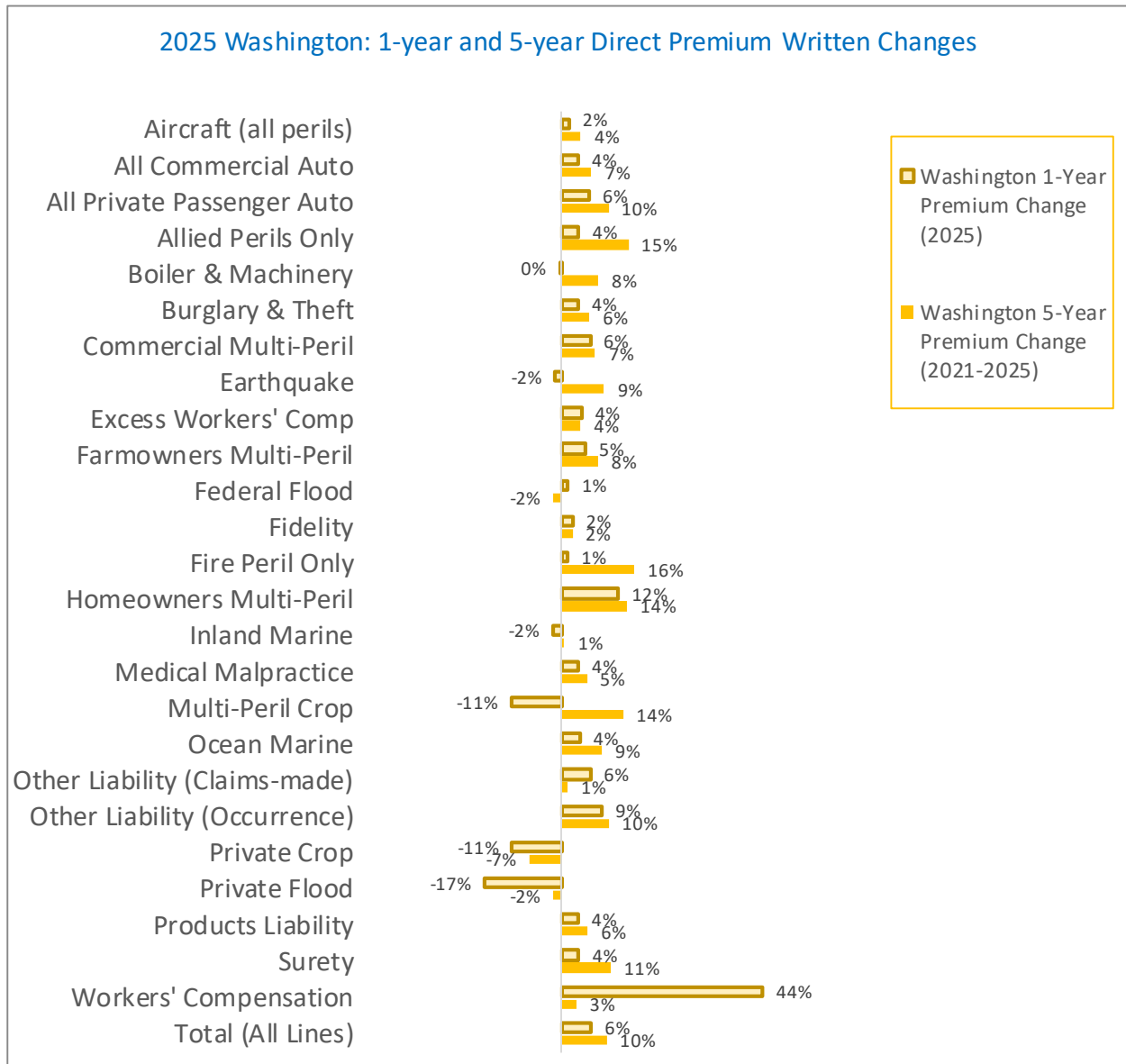


Figure 7 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Average Premium Change Comparisons

Table 5, *2025 Line of Business Direct Premium Written Change* compares the 1-year and 5-year average Direct Premium Written (DPW) change in Washington to premiums changes for the United States, and to the states with the highest and the lowest premium change.

The 1-Year change rate is the percentage change in premiums from 2024 to 2025. The 5-Year change rate is the percentage that results when the premiums for 2021 equal the premiums for 2025, when a constant percentage is applied annually. This is a compound annual premium change rate.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

2025 Line of Business Direct Premium Written Change

Line of Business Direct Premium Written Change	Washington 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	+6.5% +9.9%	+5.1% +8.8%	+115% (Delaware)	-0.7% (Florida)
Aircraft (all perils)	+16% +4.2%	+2.6% +5.9%	+32.1% (West Virginia)	-17.8% (Wisconsin)
All Commercial Auto	+3.6% +6.6%	+7.8% +9.6%	+13.5% (North Carolina)	+3.1% (North Dakota)
All Private Passenger Auto	+6.0% +10.2%	+3.4% +9.2%	+12.7% (New Jersey)	-5.1% (Florida)
Allied Perils Only	+3.8% +14.6%	-2.9% +12.7%	+13.3% (Vermont)	-15.7% (Florida)
Boiler & Machinery	-0.4% +8.0%	+0.0% +6.8%	+26.6% (Hawaii)	-32.0% (Rhode Island)
Burglary & Theft	+3.6% +6.0%	+5.8% +8.7%	+310% (Hawaii)	-9.0% (New Mexico)
Commercial Multi-Peril	+6.2% +7.3%	+4.6% +8.8%	+15.0% (Hawaii)	-2.2% (Florida)
Earthquake	-15% +9.3%	-6.4% +5.6%	+114.9% (West Virginia)	-36.8% (North Carolina)
Excess Workers' Comp	+4.3% +4.0%	+15% +3.7%	+253.8% (North Dakota)	-47.7% (District of Columbia)
Farmowners Multi-Peril	+5.2% +7.9%	+9.4% +10.0%	+19.7% (Iowa)	-25.2% (Florida)
Federal Flood	+14% -18%	+5.5% +3.5%	+17.2% (Utah)	-43.3% (Minnesota)
Fidelity	+2.3% +2.2%	+0.1% +0.9%	+16.5% (Delaware)	-19.0% (Vermont)
Fire Peril Only	+13% +16.0%	+2.4% +15.1%	+65.3% (Nebraska)	-116% (Hawaii)
Homeowners Multi-Peril	+12.4% +14.4%	+9.1% +12.1%	+14.9% (Iowa)	+19% (Florida)
Inland Marine	-2.1% +0.6%	+3.2% +4.7%	+79.4% (Delaware)	-5.5% (Oregon)
Medical Malpractice	+3.6% +5.4%	+5.2% +5.1%	+20.5% (District of Columbia)	-6.0% (Vermont)
Multi-Peril Crop	-113% +13.5%	+8.7% +6.4%	+816% (New Hampshire)	-40.3% (New Mexico)
Ocean Marine	+3.9% +8.7%	-1.1% +5.7%	+420.4% (Wyoming)	-65.0% (District of Columbia)
Other Liability (Claims-made)	+6.2% +12%	+2.6% -0.0%	+22.3% (Nevada)	-14.4% (North Dakota)
Other Liability (Occurrence)	+8.8% +10.3%	+11.1% +9.8%	+218% (Colorado)	-44.1% (Wyoming)
Private Crop	-110% -7.1%	-3.8% +2.9%	+217.8% (Delaware)	-43.1% (New Mexico)
Private Flood	-17.1% -18%	-0.9% +5.2%	+65.3% (Maine)	-54.2% (Montana)
Products Liability	+3.6% +5.7%	+4.6% +7.2%	+20.8% (District of Columbia)	-27.0% (West Virginia)
Surety	+3.7% +10.8%	+8.3% +11.6%	+312% (District of Columbia)	-18.6% (Hawaii)
Workers' Compensation	+44.2% +3.2%	-2.4% +19%	+44.2% (Washington)	-18.1% (North Dakota)

Table 5 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Washington Independent Agent Penetration Rates

The clustered bar chart in Figure 8 below, *2021 to 2025 Washington: Top 10 Lines of Business and 5-Years of Penetration Rates*, shows 5 years of Penetration Rates, for each year 2021 through 2025, for the Top 10 Lines of Business written through independent agents in Washington. The clustered bars are organized by the rank-order of premiums for each Line of Business. The final cluster of bars labeled Total (All Lines) is for all 32 Lines of Business.

Note: After Figure 8 is Equation 2, which provides the calculation of the “Independent Agent Penetration Rate.” All premium data is Direct data.

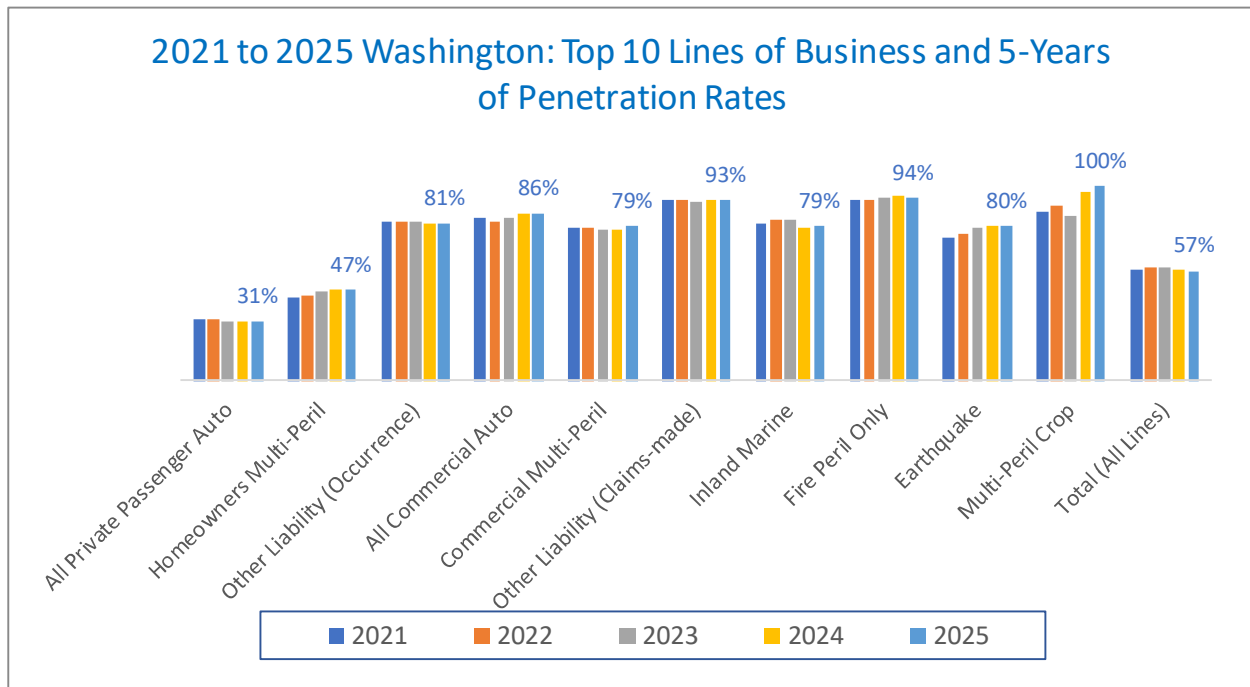


Figure 8 | Source: © A.M. Best Company — used by permission.

Calculating the Independent Agent Penetration Rate

In Equation 2 below the Independent Agent Penetration Rate is shown to be calculated based on premiums of insurers who generally use independent agents, either directly via Pure IA/Broker, or via the MGA/Wholesale, or IA-Mixed Distribution Styles. This equation applies whether calculating the Independent Agent Penetration Rate for a Line of Business, or Total (All Lines).

For explanations of Pure IA/Broker, MGA/Wholesale, and IA-Mixed, and all other Distribution Styles, see *Appendix #1: Distribution Style Classification* which gives the classification of insurers into Distribution Styles based on insurer reported Marketing Types.

$$\text{Independent Agent Penetration Rate} = \frac{\text{Independent Agent Written Premium}}{\text{All Written Premium}}$$

Equation 2 | Source: Real Insurance Solutions Consulting

Independent Agent Penetration Comparisons by Line of Business

Table 6, *2025 Independent Agent Line of Business Penetration Rates*, shows the 1-year and 5-year average Independent Agent Penetration rates for Washington as compared to the United States, and to the states with the highest and the lowest penetration rates.

The 1-Year Penetration Rate is for 2025. The 5-Year Penetration Rate is the average for the years 2021 through 2025. The first row labeled Total (All Lines) is the Penetration Rate for all 32 Lines of Business. The remaining rows are the 26 P&C Lines of Business focused on by independent agents.

Note: The International Line of Business is not shown below, as there are less than 5 years data available.

2025 Independent Agent Line of Business Penetration Rates

Independent Agent Line of Business Penetration Rates	Washington 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	56.7% 57.4%	62.0% 62.0%	79.5% (Massachusetts)	51.4% (Alabama)
Accident & Health	74.4% 66.6%	80.9% 76.3%	96.2% (Rhode Island)	45.6% (Alaska)
Aggregate Write-ins	51.5% 39.9%	69.0% 65.8%	99.2% (Delaware)	1.3% (Alaska)
Aircraft (all perils)	97.0% 96.6%	96.6% 95.8%	99.5% (Delaware)	87.8% (Maine)
All Commercial Auto	86.4% 84.8%	85.2% 85.5%	93.8% (West Virginia)	73.1% (Nevada)
All Private Passenger Auto	30.5% 30.8%	33.7% 32.9%	62.7% (Massachusetts)	10.6% (Alaska)
Allied Perils Only	87.2% 88.1%	87.0% 87.4%	97.3% (Hawaii)	65.5% (Arkansas)
Boiler & Machinery	92.2% 91.9%	92.9% 93.6%	97.5% (Hawaii)	74.6% (Michigan)
Burglary & Theft	97.7% 97.5%	93.0% 95.1%	99.7% (Hawaii)	38.9% (Arkansas)
Commercial Multi-Peril	79.4% 78.4%	85.7% 84.9%	98.5% (Massachusetts)	45.7% (Delaware)
Earthquake	79.6% 77.8%	89.5% 88.3%	98.9% (Florida)	36.0% (Oklahoma)
Excess Workers' Comp	95.5% 96.9%	92.4% 93.0%	100.0% (Hawaii)	68.5% (Vermont)
Farmowners Multi-Peril	70.9% 73.0%	39.2% 39.8%	100.0% (Florida)	0.4% (Alaska)
Federal Flood	60.7% 61.1%	80.4% 79.2%	93.0% (Massachusetts)	50.2% (New Mexico)
Fidelity	90.4% 90.5%	90.1% 90.5%	95.8% (Nevada)	72.0% (Colorado)
Fire Peril Only	94.1% 94.0%	90.9% 90.2%	97.9% (Hawaii)	74.9% (Arkansas)
Homeowners Multi-Peril	46.6% 45.6%	50.9% 50.2%	83.3% (Florida)	19.5% (Alaska)
Inland Marine	79.4% 81.3%	78.2% 78.1%	91.6% (Indiana)	69.5% (Idaho)
International	100% 100%	100% 100%	100.0% (Alaska)	100.0% (Alaska)
Medical Malpractice	91.5% 91.1%	74.7% 74.6%	97.4% (Maine)	40.8% (Pennsylvania)
Mortgage Guaranty	15.4% 16.6%	18.0% 17.6%	28.6% (Vermont)	9.1% (Alaska)
Multi-Peril Crop	100.0% 92.6%	97.3% 96.3%	100.0% (Alaska)	77.1% (Utah)
Ocean Marine	97.8% 97.4%	96.7% 96.2%	100.0% (Nebraska)	92.4% (Montana)
Other Liability (Claims-made)	93.0% 93.0%	92.0% 92.2%	96.2% (Louisiana)	87.9% (North Carolina)
Other Liability (Occurrence)	80.9% 81.7%	86.4% 86.5%	91.1% (New York)	77.4% (Missouri)
Private Crop	100.0% 99.4%	96.7% 96.5%	100.1% (California)	72.9% (North Carolina)
Private Flood	87.2% 89.2%	84.8% 85.4%	94.6% (Alaska)	71.3% (Arkansas)
Products Liability	92.7% 92.3%	92.9% 92.5%	99.1% (Hawaii)	50.6% (Kansas)
Surety	80.1% 82.0%	83.7% 84.6%	93.9% (Mississippi)	68.7% (Alaska)
Workers' Compensation	91.1% 90.0%	92.2% 91.3%	97.7% (Maine)	45.8% (Idaho)

Table 6 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Washington Penetration Rates by Distribution Style

Figures 9-12 are 5-Year Washington Penetration Rate trends shown for the previously presented four groupings of: Total (All Lines), Commercial Lines, Personal Lines, and Ag-Farm Related. For further insight into the below classifications of: Independent Agent, Exclusive/Captive, Direct, and Other, see [*Appendix #1: Distribution Style Classification*](#). In addition, [*Appendix #5: Washington Fastest Growing Insurers*](#) provides deeper insight into shifts in penetration, with its delineation of the insurers with the most premium growth, each insurer's largest Lines of Business, and the insurer's listed Marketing Type.

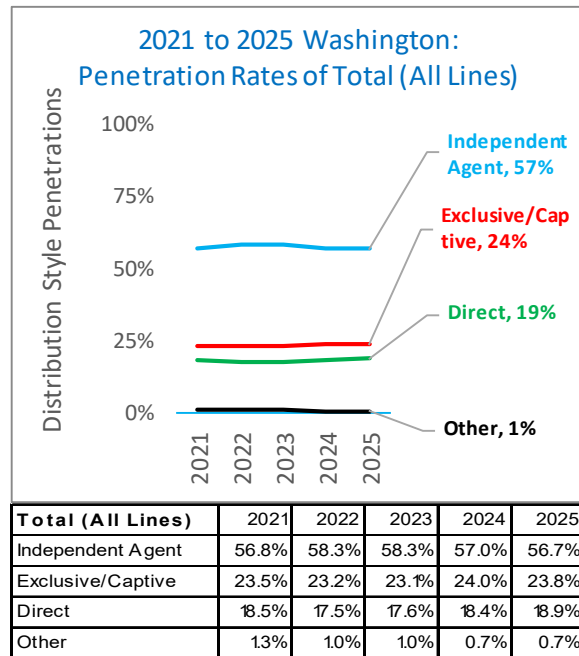


Figure 9

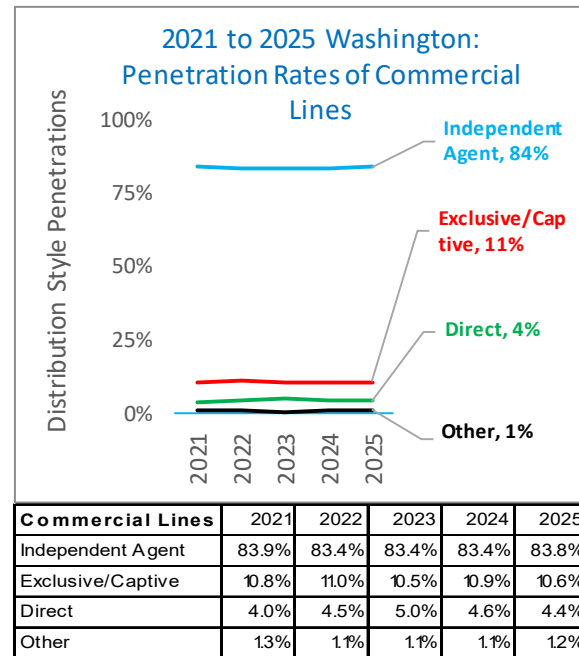


Figure 10

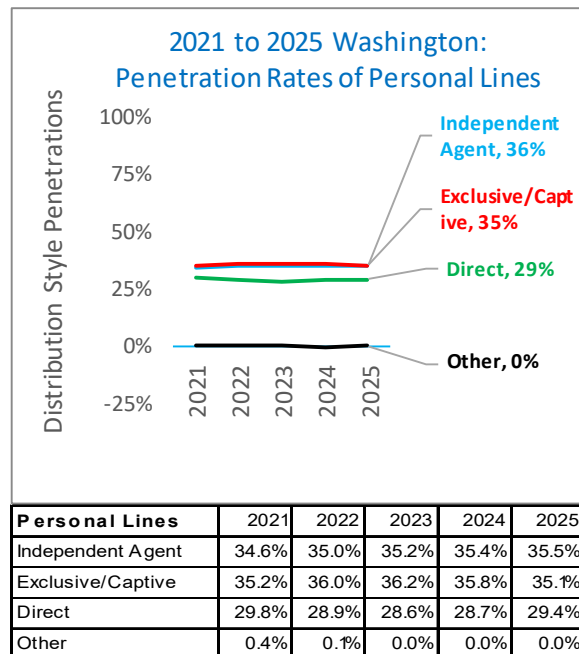


Figure 11

Source: © A.M. Best Company — used by permission.

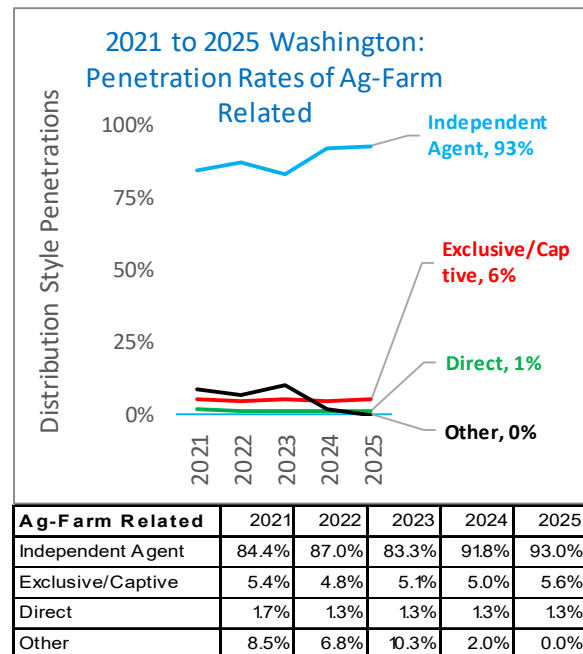


Figure 12

Washington Commission Rates

Figure 13, *2025 Washington: 1-Year and 5-Year Commission Rates*, shows the Commission Rates paid by all insurers for the 26 different independent agent-focused P&C Lines of Business. The final two bars labeled Total (All Lines) is the Commission Rate for all 32 Lines of Business. The 1-Year Commission Rate is for 2025. The 5-Year Commission Rate is the average for the years 2021 through 2025. After Figure 13 the calculation of Commission Rate is provided in Equation 3.

Note: The International Line of Business is not shown as there are less than 5 years data available. (See Page 15)

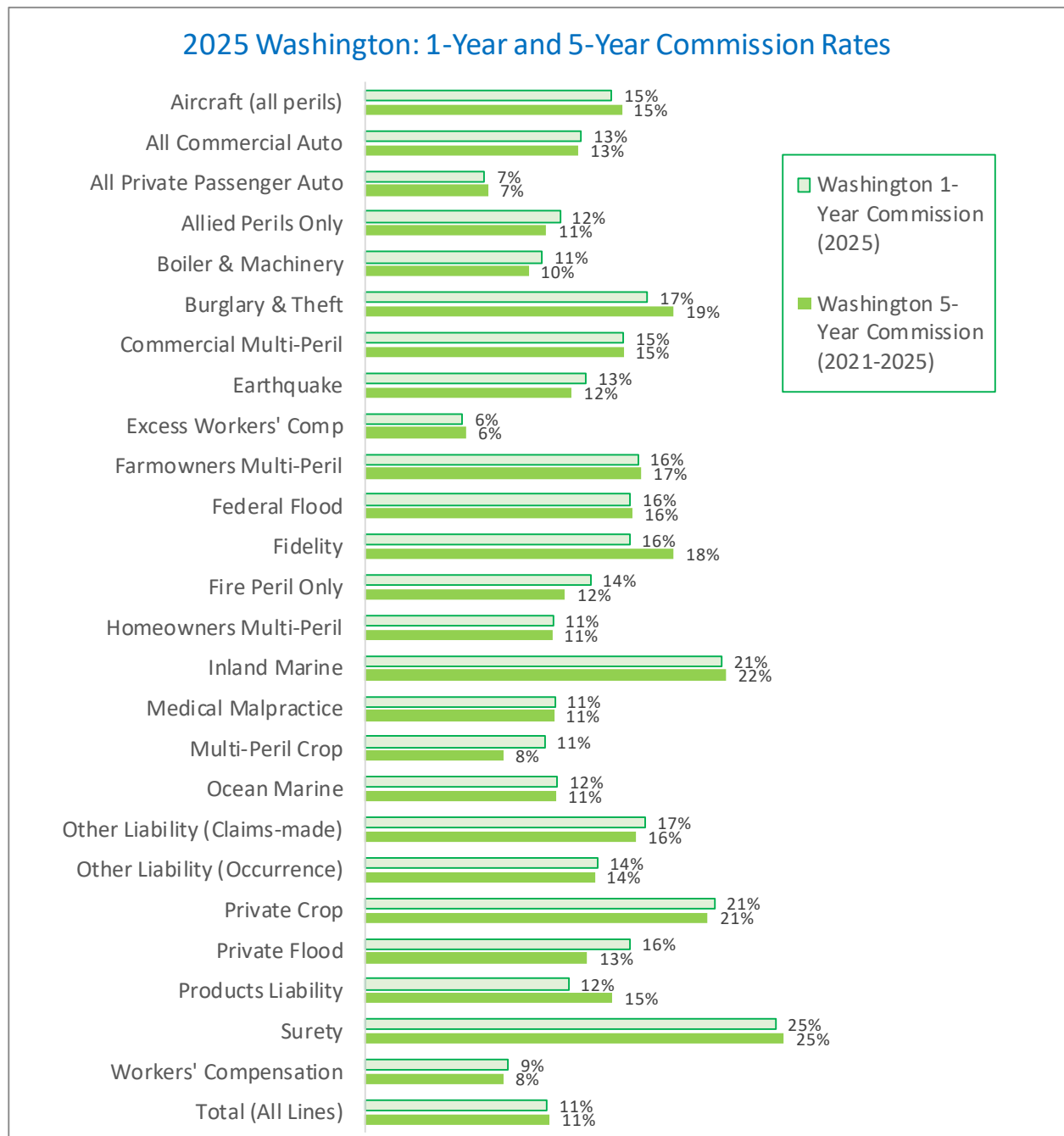


Figure 13 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Calculating the Commission Rate

Equation 3 below shows how Commission Rates are calculated, where the commission equals the Line of Business standard commission (“upfront” or initial payment) and any contingent commission (“residual” or performance-based payment), divided by the Line of Business Direct Written Premium.

$$\text{Commission Rate} = \frac{\text{Line of Business Standard and Contingent Commissions}}{\text{Line of Business Direct Written Premium}}$$

Equation 3 | Source: National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty

Average Commission Comparisons

Table 7 below, *2025 Washington: Line of Business Commission Rate Comparisons*, shows the 1-year Commission Rate, and 5-year average Commission Rates for Washington, as compared to the United States, and to the states with the highest and the lowest commission rates. The 1-Year Commission Rate is for 2025. The 5-Year Commission Rate is the average for the years 2021 through 2025. Where premiums are low in a Line of Business or a state, unusual highest and/or lowest Commission Rates are possible.

Note: Also, the International Line of Business is not shown below, as there are less than 5 years data available.

2025 Washington: Line of Business Commission Rate Comparisons

Line of Business Commission Rates	Washington 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	10.9% 11.1%	11.6% 11.5%	13.6% (Massachusetts)	9.8% (Delaware)
Aircraft (all perils)	14.8% 15.4%	14.3% 14.7%	21.7% (West Virginia)	4.6% (Georgia)
All Commercial Auto	13.0% 12.8%	12.1% 12.4%	14.6% (Maine)	10.7% (Delaware)
All Private Passenger Auto	7.2% 7.4%	7.6% 7.7%	10.6% (Massachusetts)	4.6% (New Jersey)
Allied Perils Only	11.7% 10.9%	13.0% 12.3%	17.6% (Alabama)	9.6% (Virginia)
Boiler & Machinery	10.6% 9.8%	9.8% 9.5%	15.7% (Montana)	7.0% (North Dakota)
Burglary & Theft	16.9% 18.5%	16.7% 18.9%	20.1% (California)	12.2% (Texas)
Commercial Multi-Peril	15.5% 15.5%	17.2% 17.0%	20.3% (Maine)	8.5% (Delaware)
Earthquake	13.3% 12.4%	14.2% 13.2%	54.6% (South Dakota)	6.5% (New Mexico)
Excess Workers' Comp	5.8% 6.0%	7.2% 7.7%	14.4% (Louisiana)	0.0% (North Dakota)
Farmowners Multi-Peril	16.3% 16.6%	14.5% 14.6%	24.7% (New York)	8.8% (Rhode Island)
Federal Flood	15.9% 16.0%	17.8% 17.7%	27.9% (Virginia)	12.7% (New Mexico)
Fidelity	15.8% 18.5%	16.2% 16.3%	19.3% (Mississippi)	11.7% (Delaware)
Financial Guaranty	0.0% 0.2%	0.0% 1.5%	0.0% (Alaska)	0.0% (Alaska)
Fire Peril Only	13.5% 12.0%	14.4% 13.5%	26.3% (South Carolina)	11.6% (Virginia)
Homeowners Multi-Peril	11.3% 11.2%	12.7% 12.5%	17.5% (Massachusetts)	10.3% (Alaska)
Inland Marine	21.4% 21.6%	17.7% 17.7%	24.9% (Mississippi)	1.9% (Delaware)
Medical Malpractice	11.4% 11.3%	9.5% 9.3%	14.7% (Vermont)	5.3% (Pennsylvania)
Multi-Peril Crop	10.8% 8.3%	9.7% 8.2%	15.7% (Nevada)	3.2% (Maine)
Ocean Marine	11.5% 11.4%	16.9% 16.1%	23.0% (New Mexico)	10.0% (Tennessee)
Other Liability (Claims-made)	16.8% 16.2%	17.0% 16.2%	20.4% (West Virginia)	13.8% (Rhode Island)
Other Liability (Occurrence)	13.9% 13.8%	14.3% 13.8%	16.6% (Florida)	9.9% (Arkansas)
Private Crop	20.9% 20.5%	19.4% 19.7%	21.6% (Montana)	0.0% (Massachusetts)
Private Flood	15.9% 13.3%	19.0% 15.6%	26.4% (Hawaii)	9.3% (Kentucky)
Products Liability	12.2% 14.8%	14.0% 14.2%	18.8% (Hawaii)	7.9% (Kansas)
Surety	24.6% 25.1%	26.8% 26.7%	30.6% (Minnesota)	18.6% (Oregon)
Workers' Compensation	8.6% 8.3%	9.4% 9.3%	27.6% (District of Columbia)	5.2% (North Dakota)

Table 7 | Source: © A.M. Best Company — used by permission. Note: International not shown, as less than 5 years data is available.

Washington Surplus Lines

Surplus Lines P&C insurance provides coverage for high-risk or unique exposures that standard insurers will not cover. The standard, or “Admitted” Insurers, are subject to state-based regulation of forms, rates, financial strength, and market conduct. Insurers that are not subject to form, rate and other state-based regulation are called Surplus Lines insurers. While Surplus Lines insurers are also frequently referred to as “non-admitted,” the label Surplus Lines is used throughout this *Summary* instead.

Domestic Surplus Lines Premiums

Figure 14, *2021 to 2025 Washington: Surplus Lines Premiums (Domestic Premiums Only)*, presents Surplus Lines premiums from Domestic insurers—those insurers domiciled in a U.S. state. Shown are the dollars of Surplus Lines premiums, along with the percentage that those premiums are to all Domestic premiums. For the purpose of this *Summary*, each Domestic insurer’s premiums are classified based on that insurer’s license status as shown in the A.M. Best database. When an insurer’s status is listed as “SL” (Surplus Lines) for Washington, its premiums are classified as Surplus Lines premiums in Washington.

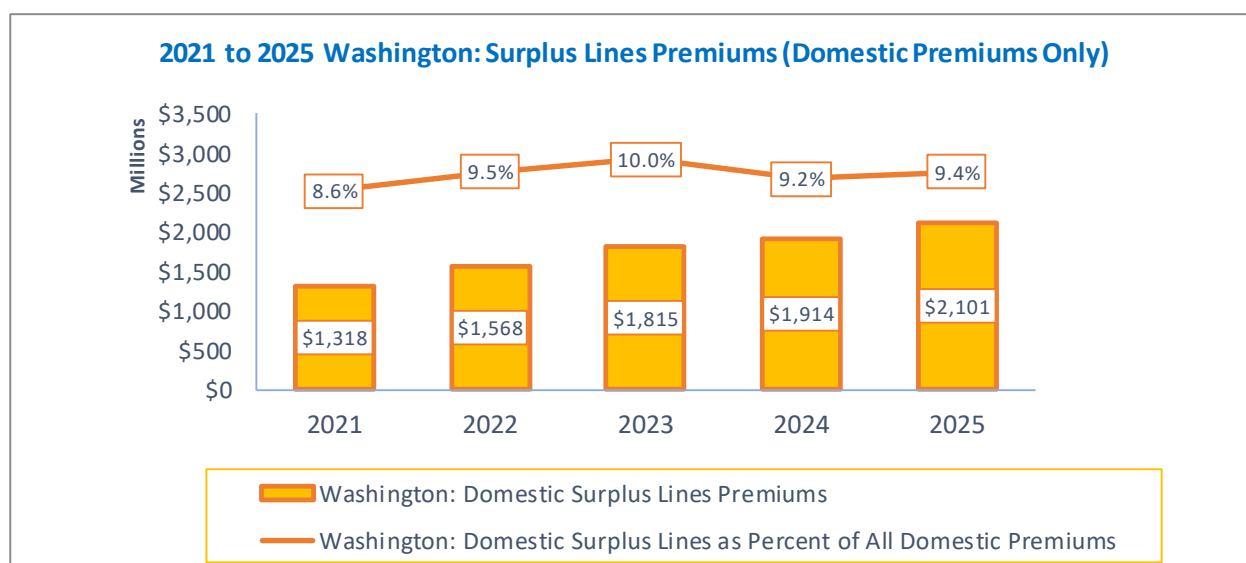


Figure 14, Source: © A.M. Best Company — used by permission

Alien Surplus Lines Insurers (Independent Agent Penetrations)

While direct written premiums for U.S.–based surplus lines insurers are known from statutory filings (and shown above), a Big “I” state raised a recurring question: What about the alien surplus lines insurers?

Alien surplus lines insurers include both Lloyd’s syndicates and non-U.S.–domiciled surplus lines companies such as the foreign entities of Allianz Global, Arch, Aspen, Everest, Swiss Re, and others. Lloyd’s remains the largest of all alien surplus lines markets.

Because these insurers are domiciled outside the United States (or its territories such as Puerto Rico), they do not file annual statutory financial statements with U.S. regulators. As a result, they fall outside the statutory-based datasets used throughout the rest of this report.

The National Association of Insurance Commissioners (NAIC) collects alien surplus lines premium information from state surplus lines stamping offices and state premium-tax authorities. This dataset is less detailed than statutory filings and cannot be integrated into the line-of-business-level analyses used elsewhere in this report. However, the NAIC does provide state-level premium totals, typically with an additional one-year reporting lag.

For this year's *Summary*, the most recently available alien surplus lines data is from Calendar Year 2024, based on state premium-tax reporting. According to that data:

- Washington: In 2024 Alien surplus lines insurers wrote \$613,929,814 in premiums, representing approximately 2.7% of 2024 Washington premiums.
- United States: In 2024 Alien surplus lines insurers wrote \$32,445,598,358 in premiums, representing approximately 2.9% of 2024 United States premiums.

A recurring point raised by market participants is that excluding alien surplus lines premiums understates Independent Agent (IA) penetration. Surplus lines placements—by regulation—require declinations from admitted insurers. Therefore, the retail agent involved is, by definition, an agent with insurer choice (i.e., an independent agent).

With that assumption, and using the NAIC tax-based alien surplus lines premium data, IA-penetration observers may wish to incorporate the Washington and U.S. alien-insurer percentages into total premium measures as an additional increment of IA market penetration. This should be done with the caveat that:

- the NAIC alien dataset is generalized and statewide across all lines of business,
- It is based on taxes collected and not insurer license status and statutory reporting,
- it cannot be allocated to specific lines, and
- the impact of including alien premiums would vary significantly by line of business.

In other words, the increase in measured IA penetration would be greatest in those lines where surplus lines utilization in Washington is highest. The next section of this marketplace summary provides detail on those Line of Business-specific surplus lines patterns in Washington.

Surplus Lines Premiums by Line of Business

Figure 15, *2025 Washington: Surplus Lines - Lines of Business*, illustrates the top Surplus Lines of Business, ranked clockwise by their respective shares of total Domestic Surplus Lines premiums in Washington. The box below the pie chart shows Washington Surplus Lines premium in dollars, from Figure 14.

Note: The method of calculating the percentage share of each Line of Business is shown in Equation 4, which follows Figure 15.

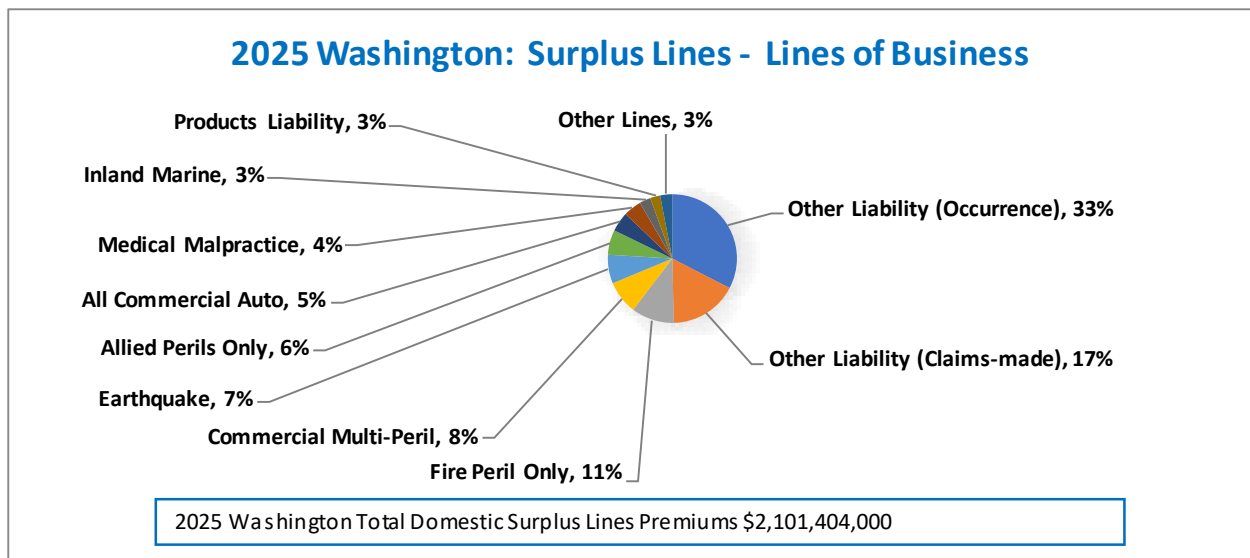


Figure 15 | Source: © A.M. Best Company — used by permission (Percentage shown is the percentage of total Washington Domestic Surplus Lines premiums)

Calculating the Line of Business Percentage Share of Surplus Lines

$$\text{Line of Business Percentage Share of Surplus Lines} = \frac{\text{Line of Business Surplus Lines Premium}}{\text{Surplus Lines Premium from All Lines of Business}}$$

Equation 4 | Source: Real Insurance Solutions Consulting

Table 8, *2025 Surplus Lines Utilization By Line of Business*, illustrates the Percentage Share of Surplus Lines Utilization within each of the 26 Lines of Business focused on by independent agents. It provides comparison data with the Washington 1-year (2025) and 5-year average (2021 through 2025) utilization rates for each Line of Business, with comparisons to the U.S. 1-year and 5-year average utilization rates, and the 1-year highest/lowest utilization rate across all states.

Note: The method of calculating the Line of Business Surplus Lines Utilization Percentage (%) is shown in Equation 5, which follows Table 8.

(Table 8 moved to next page to keep content together)

2025 Surplus Lines Utilization by Line of Business

Line of Business	Washington 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest % and State (1-Yr)	Lowest % and State (1-Yr)
Total (All Lines)	9.4% 9.4%	9.9% 9.3%	15.6% (District of Columbia)	3.2% (South Dakota)
Aircraft (all perils)	4.9% 4.4%	18% 17%	9.5% (District of Columbia)	0% (21 States ±0%)
All Commercial Auto	7.9% 5.5%	8.3% 7.6%	25.2% (California)	16% (New Hampshire)
All Private Passenger Auto	0.0% 0.0%	0.2% 0.2%	0.0% (Illinois)	0% (51 States ±0%)
Allied Perils Only	33.8% 32.3%	34.5% 33.6%	50.1% (South Carolina)	14.2% (South Dakota)
Boiler & Machinery	10.0% 9.3%	9.5% 8.8%	20.3% (Florida)	16% (Alaska)
Burglary & Theft	16.9% 19.3%	17.2% 21.0%	38.7% (New Mexico)	5.1% (Oklahoma)
Commercial Multi-Peril	12.3% 10.4%	11.1% 10.4%	32.6% (Florida)	2.9% (Delaware)
Earthquake	33.5% 30.8%	50.1% 49.4%	86.5% (Florida)	10.1% (Kentucky)
Excess Workers' Comp	0.0% 0.0%	0.3% 0.5%	2.5% (Texas)	0% (46 States ±0%)
Farmowners Multi-Peril	0.2% 0.2%	0.8% 0.6%	100.0% (District of Columbia)	0% (38 States ±0%)
Federal Flood	0.5% 16%	0.7% 0.8%	10% (California)	0% (41 States ±0%)
Fidelity	18% 14%	2.6% 2.2%	8.6% (Vermont)	0% (2 States ±0%)
Fire Peril Only	40.9% 416%	39.3% 38.9%	66.3% (South Carolina)	216% (Iowa)
Homeowners Multi-Peril	0.4% 0.3%	2.7% 2.2%	7.3% (California)	0% (23 States ±0%)
Inland Marine	7.9% 8.5%	9.1% 7.9%	17.4% (California)	0% (5 States ±0%)
International	0.0% N/A	0.0% N/A	0.0% (Alaska)	0% (47 States ±0%)
Medical Malpractice	36.8% 34.3%	31.1% 28.7%	48.8% (Rhode Island)	13.4% (New York)
Multi-Peril Crop	0.0% 0.0%	0.0% 0.0%	0.0% (Alaska)	0% (50 States ±0%)
Ocean Marine	12% 18%	5.6% 5.4%	24.9% (South Dakota)	0% (4 States ±0%)
Other Liability (Claims-made)	48.4% 43.9%	42.0% 38.6%	68.0% (Alaska)	30.2% (South Dakota)
Other Liability (Occurrence)	37.6% 36.8%	37.9% 34.3%	516% (Florida)	16.6% (Delaware)
Private Crop	0.0% N/A	0.1% N/A	100.0% (Massachusetts)	0% (37 States ±0%)
Private Flood	48.6% 519%	52.6% 47.4%	70.5% (Rhode Island)	13.9% (Alaska)
Products Liability	49.4% 53.2%	43.9% 43.4%	619% (Florida)	17.9% (South Dakota)
Surety	1.1% 0.5%	0.7% 0.6%	3.4% (Massachusetts)	0% (31 States ±0%)
Workers' Compensation	-0.1% 0.0%	0.1% 0.3%	0.1% (Utah)	0% (51 States ±0%)

Table 8 | Source: © A.M. Best Company — used by permission.

Calculating the Line of Business Surplus Lines Utilization Percentage

$$\text{Line of Business Surplus Lines Utilization \%} = \frac{\text{Line of Business Surplus Lines Premium}}{\text{Premiums from All Lines of Business (Admitted + Surplus Lines)}}$$

Equation 5 | Source: Real Insurance Solutions Consulting

Readers should take note of the distinction between Figure 15 and Table 8, and their corresponding equations. In essence, Figure 15 is the Line of Business share of the Surplus Lines marketplace, while Table 8 is the Utilization Rate of Surplus Lines within each Line of Business. Equations 4 and 5 show this distinction via their denominators.

Washington P&C Premium Tax Revenues

Washington Admitted and Surplus Lines Premium Taxes

Figure 16, *2025 Washington: Admitted and Surplus Lines Premium Tax Revenues*, illustrates in a pie chart the state tax revenues generated annually from Admitted and Surplus Lines P&C insurance premiums in Washington. To arrive at the Washington premium tax revenues, the applicable state tax rate is applied to premiums. For Admitted tax revenue an average rate is used. For Surplus Lines the tax rate used is the predominant Surplus Lines tax rate. That predominant rate is the one generally listed first for each state in tax and regulatory summaries, like the source cited under Figure 16 and Table 9 below (Troutman Pepper Locke).

The box in Figure 16 gives the 2025 Washington total P&C insurance premium tax contribution, as a percentage of all Washington revenues coming from state taxes. Also, the average Admitted Tax Rate, and Surplus Lines Tax Rate in Washington is included.

Note: Equation 6 below Figure 16 shows how Admitted premium tax revenue is calculated.

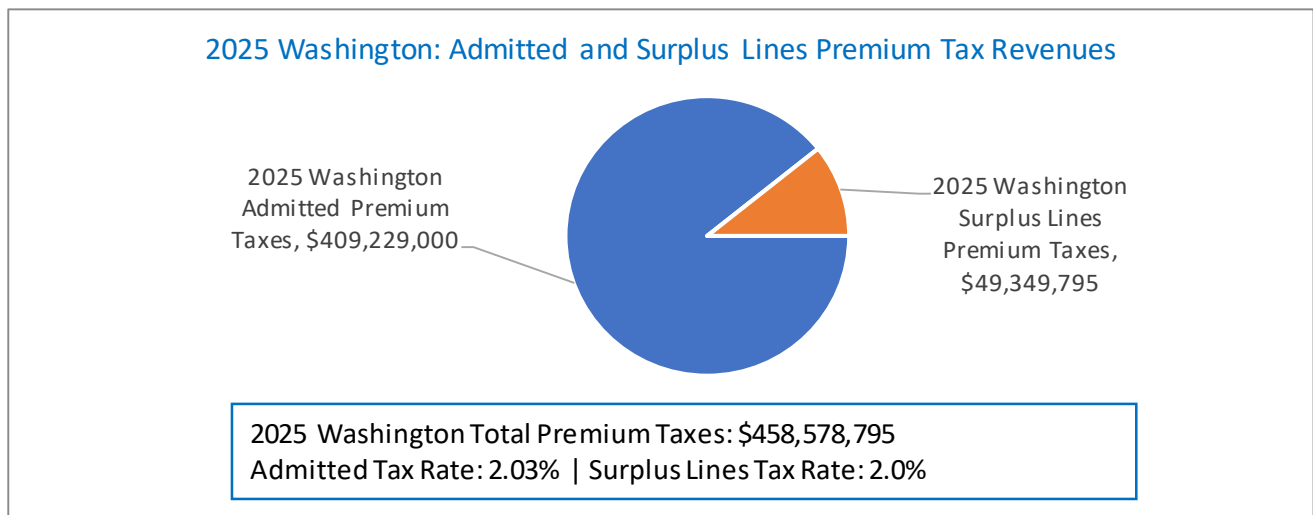


Figure 16 | Source: © A.M. Best Company — used by permission, NAIC IID Surplus Lines Industry Summary and 2025 Excess and Surplus Lines Laws Manual, Troutman Pepper Locke, Lerner & Emmanuel

Calculating the Admitted Premium Tax Rate

$$\text{Admitted Premium Tax Rate} = \frac{\text{Premium Taxes Reported by Domestic Insurers}}{\text{All Premium from All Lines of Business}}$$

Equation 6 | Source: Real Insurance Solutions Consulting

Washington Premium Taxes vs. Other State Revenue

Regarding state tax collection generally, P&C insurance premium taxes are classified as All Other or “Miscellaneous Revenues.” State budget watchers define Miscellaneous Revenue as including excise taxes on things like cigarettes, severance taxes for extraction of natural resources like oil, premium taxes, and in some states lottery income. The remainder of revenue from state tax collections comes

from sales taxes, personal income taxes, and corporate income taxes, with some states forgoing some forms of taxes altogether.

Figure 17, *2025 Washington: Premium Taxes and State Revenue*, illustrates how Washington premium tax revenue compares to other reported state revenue sources.

The box below the bar chart provides a 2025 Washington per capita premium tax figure, calculated based on total premium taxes in Washington from the previous Figure 16, divided by the population estimate from the United Census Bureau. The box also provides the percentage of all Washington premium taxes to all Washington state tax revenues.

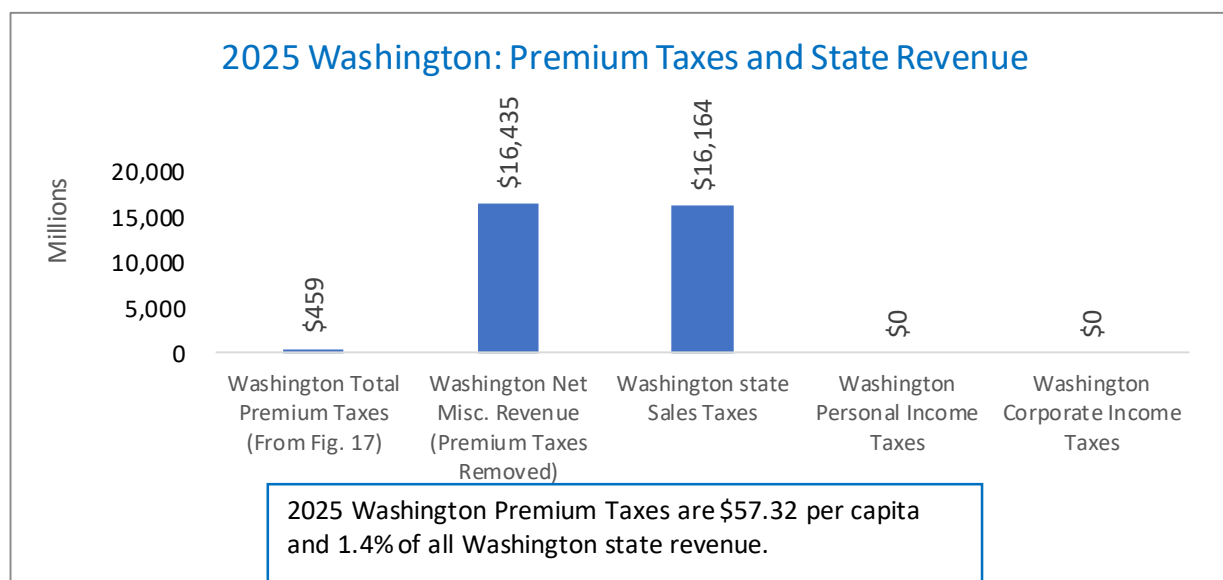


Figure 17 | Source: A.M. Best Financial Suite (Used with Permission) and 2025 National Association of State Budget Officers, GF Revenue Historical Dataset and United States Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2025)

Washington Premium Tax Comparison To U.S. and Other States

Table 9, *2025 Washington: Premium Taxes Summary*, provides some data points to compare, using data from Figures 16 and 17. Shown is the Washington Admitted average premium tax rate, Surplus Lines predominant tax rate, Per Capita Premium taxes, and Premium taxes as a percentage of all state revenue. The Washington premium tax figures are provided with its rank out of the 51 U.S. states, the average figures for the United States, and comparison figures for the highest and lowest states.

2025 Washington: Premium Taxes Summary

Premium Taxes Summary	Washington (Rank of 51)	United States	Highest % and State	Lowest % and State
Admitted Premium Tax Rate Rank	2.0% (31)	2.2% (Average)	3.8% (Louisiana)	1.1% (Oregon)
Surplus Lines Tax Rate Rank	2.0% (45)	3.9% (Average)	6.0% (3 States)	1.0% (Hawaii)
Per Capita Premium Taxes Rank	\$57.3 (44)	\$76.9 (Average)	\$147.8	\$33.8 (Oregon)
Premium Taxes as % of all State Revenue	1.4% (42)	2.0% (Average)	5.8% (Nevada)	0.6% (District of Columbia)

Table 9 | Source: © A.M. Best Company — used by permission, NAIC IID Surplus Lines Industry Summary and 2024 Excess and 2025 Surplus Lines Laws Manual, Troutman Pepper Locke, Lerner & Emmanuel

Washington P&C Line of Business In-Depth Detail Pages

The following section presents an in-depth look at the 26 P&C Lines of Business focused on by independent agents in Washington. The data for all P&C Lines of Business combined appears first, followed by individual pages for each individual Line of Business, organized alphabetically. For definitions of each Line of Business, refer to Appendix #2: NAIC Line of Business Definitions.

The data in the 27 pages of detailed graphs and tables that follow aims to provide independent agents with an understanding, perspective, and detailed information for each Line of Business. First, via the bar and line charts, a high-level perspective is provided on premium trends, Independent Agent Penetration, and Loss and Combined Ratios. Then, via the tabular data below the bar and line charts, detailed information and lists of top insurers is provided.

Line of Business details include exact premium dollars, commissions, exact penetration percentages, and numbers of active insurers by Distribution Style, and for Surplus Lines. Lists of top insurers are provided including: the Top 5 Groups, the Top 5 Pure Independent Agent (IA)/Broker insurers, Top 3 Managing General Agent (MGA)/Wholesale, Top 3 Exclusive/Captive, Top 3 Direct, Top 3 Surplus Lines, and last the highest-ranking Risk Retention Group (RRG) if there is one for the Line of Business.

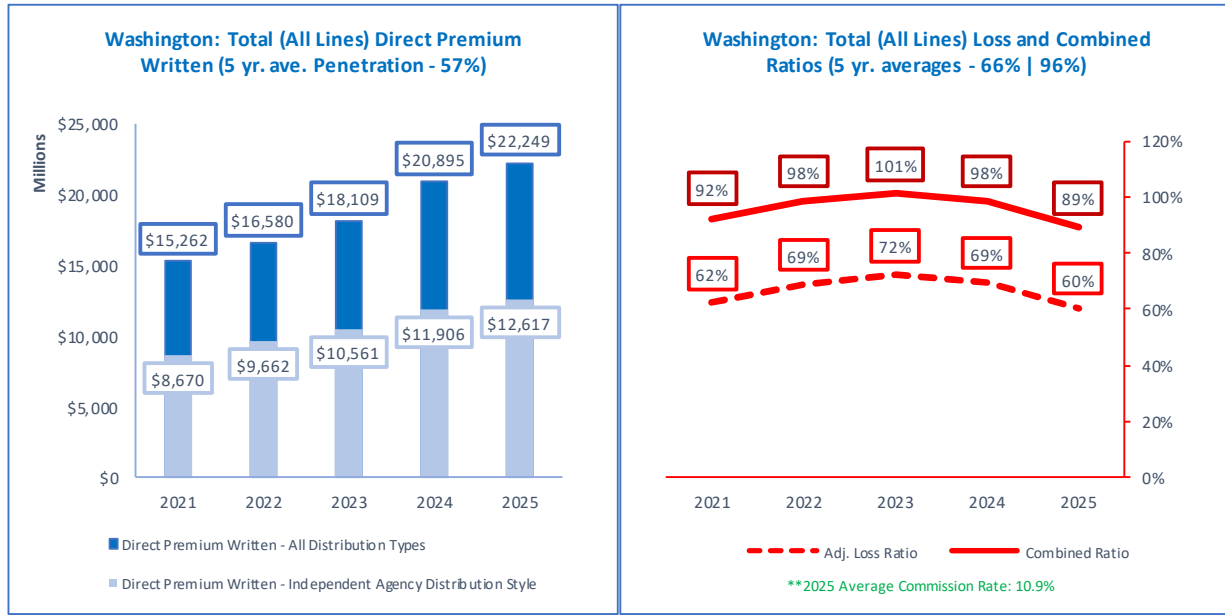
To conserve space, Figure and Table numbers have been omitted under each graph and table and numerous abbreviations are used. Appendix #3: Lines of Business—Visual Reference and Abbreviations of Key Terms provides a complete list of these abbreviations in the order they appear in the Line of Business In-Depth Detail Pages with an explanation of each.

Note: On the following 27 pages when a Line of Business ranks among the Top 10 for independent agents in Washington, there is a small pie chart thumbnail in the upper-right corner of the Line of Business In-Depth Detail Page. The exploded (bumped out) pie slice indicates the position of that Line of Business in the Top 10. See below example for a Line of Business ranked 2nd among the Top 10.



Note: At the bottom of each table in the Line of Business In-Depth Detail Pages, following the source citation, you'll find a brief statement describing the types of policies included in each Line of Business.

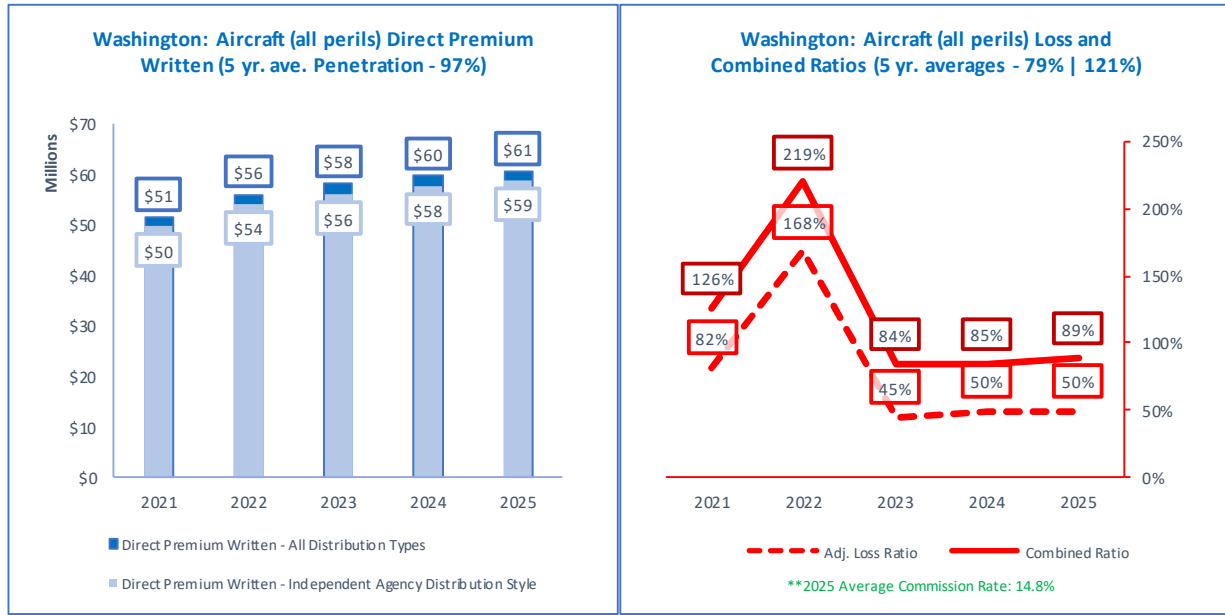
Total All P&C Lines of Business



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$22,248,638,000	\$12,616,832,000	\$5,285,066,000	\$4,197,535,000	\$2,101,554,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
11.0% 11.4% 11.1% 10.9% 10.9%	57%	24%	19%	9.4%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
831	640	52	89	174
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
6% 10%	6% 10%	5% 10%	9% 10%	10%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
State Farm Group (G)	\$2,504,403,000	64% 90%	11% 10%	State Farm Mutual Automobile Ins Co
Liberty Mutual Insurance Companies (G)	\$2,020,750,000	57% 97%	3% 14%	Safeco Insurance Company of America
Progressive Insurance Group (G)	\$1,801,773,000	63% 89%	24% 5%	Progressive Direct Insurance Company
Allstate Insurance Group (G)	\$1,522,420,000	69% 97%	8% 10%	Allstate Fire and Casualty Insurance Co
USAA Group (G)	\$1,255,274,000	71% 92%	10% 0%	USAA Casualty Insurance Company
Total or Average	\$22,149,125,000	60% 89%	6% 11%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Safeco Insurance Company of America	\$611,294,000	45% 78%	8% 16%	Liberty Mutual Insurance Companies
First National Insurance Co of America	\$517,921,000	66% 84%	2% 15%	Liberty Mutual Insurance Companies
Progressive Casualty Insurance Company	\$466,088,000	64% 92%	18% 11%	Progressive Insurance Group
Foremost Insurance Co Grand Rapids, MI	\$284,075,000	43% 79%	8% 13%	Farmers Insurance Group
Allstate Vehicle and Property Ins Co	\$260,888,000	53% 68%	26% 11%	Allstate Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
American Pet Insurance Company	\$77,070,000	71% 96%	16% 1%	Trupanion Insurance Group
State National Insurance Company, Inc.	\$48,528,000	53% 93%	32% 29%	Markel Insurance Group
Evanston Insurance Company	\$42,848,000	35% 75%	5% 20%	Markel Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Mutual Automobile Ins Co	\$1,483,203,000	66% 91%	9% 10%	State Farm Group
State Farm Fire and Casualty Company	\$1,021,201,000	61% 87%	14% 11%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$558,879,000	81% 94%	-9% 8%	Allstate Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Progressive Direct Insurance Company	\$101,691,000	63% 91%	34% 0%	Progressive Insurance Group
USAA Casualty Insurance Company	\$413,229,000	69% 89%	11% 0%	USAA Group
GEICO Advantage Insurance Company	\$401,971,000	65% 68%	-5% 0%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$14,931,000	27% 52%	29% 13%	Berkshire Hathaway Insurance Group
Scottsdale Insurance Company	\$64,879,000	64% 95%	-2% 26%	Nationwide Property & Casualty Group
Starr Surplus Lines Insurance Company	\$53,985,000	21% 33%	-8% 9%	Starr International Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Physicians Insurance RRG, Inc.	\$25,538,000	56% 96%	10% 3%	Physicians Insurance Mutual Group

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington for all 32 Lines of Business from Aircraft to Workers' Compensation).

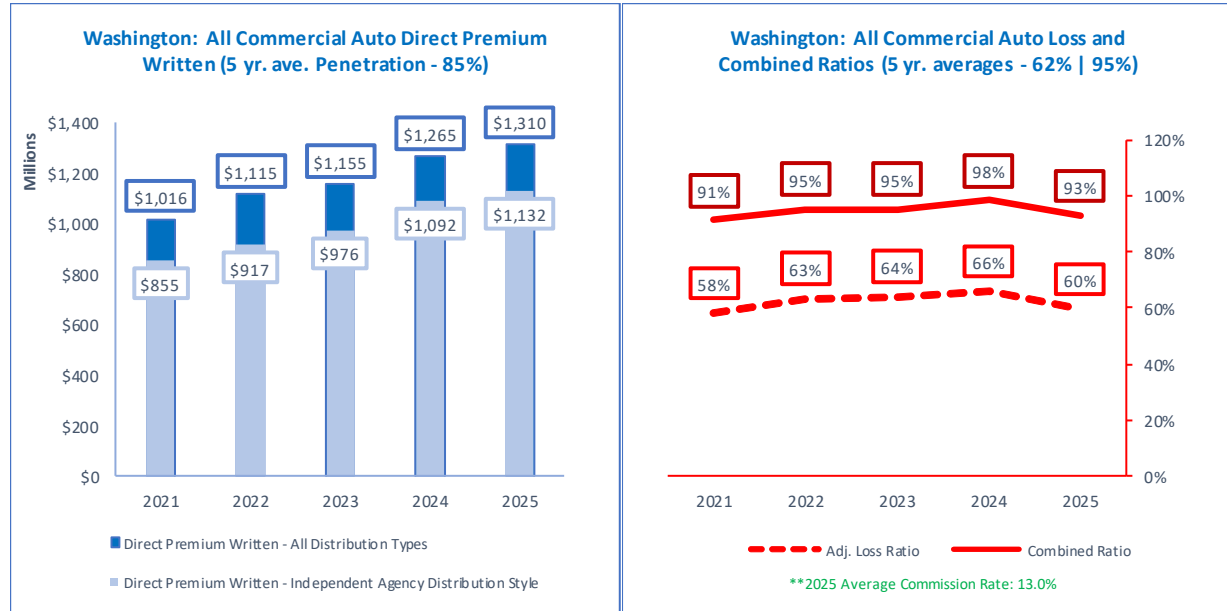
Aircraft (all perils)



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$60,528,000	\$58,685,000	\$0	\$1843,000	\$2,978,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
15.5% 15.5% 15.8% 15.3% 14.8%	97%	0%	3%	4.9%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
32	31	0	1	4
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
2% 4%	2% 4%	N/A N/A	-1% 4%	-2%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Starr International Group (G)	\$14,336,000	36% 53%	8% 9%	Starr Indemnity & Liability Company
American International Group (G)	\$7,084,000	14% 52%	18% 28%	National Union Fire Ins Co Pittsburgh PA
Old Republic Insurance Group (G)	\$5,416,000	30% 84%	3% 24%	Old Republic Insurance Company
Munich-American Holding Corp Companies (G)	\$3,866,000	24% 57%	41% 16%	American Alternative Insurance Corp
Tokio Marine US PC Group (G)	\$3,707,000	29% 53%	-1% 7%	Avemco Insurance Company
Total or Average	\$57,023,000	50% 89%	-4% 15%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Starr Indemnity & Liability Company	\$11,693,000	-8% 9%	6% 11%	Starr International Group
National Union Fire Ins Co Pittsburgh PA	\$7,084,000	16% 54%	18% 28%	American International Group
Old Republic Insurance Company	\$5,416,000	30% 81%	3% 24%	Old Republic Insurance Group
American Alternative Insurance Corp	\$3,866,000	24% 53%	41% 16%	Munich-American Holding Corp Companies
Endurance American Insurance Company	\$3,503,000	34% 65%	-5% 24%	Sompo Holdings US Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
U.S. Specialty Insurance Company	\$1,080,000	30% 59%	-8% 16%	Tokio Marine US PC Group
Harco National Insurance Company	\$1,067,000	3% 27%	-9% 14%	IAT Insurance Group
MS Transverse Insurance Company	\$604,000	10% 36%	58% 18%	MS&AD US Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Avemco Insurance Company	\$1,843,000	67% 102%	-1% 0%	Tokio Marine US PC Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$2,642,000	267% 279%	19% 1%	Starr International Group
Tokio Marine Specialty Insurance Company	\$158,000	98% 115%	35% 0%	Tokio Marine US PC Group
Kinsale Insurance Company	\$100,000	0% 23%	-80% 15%	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington for property damage to aircraft themselves with any liability for operating an aircraft, an airport, and manufacture of aircraft).

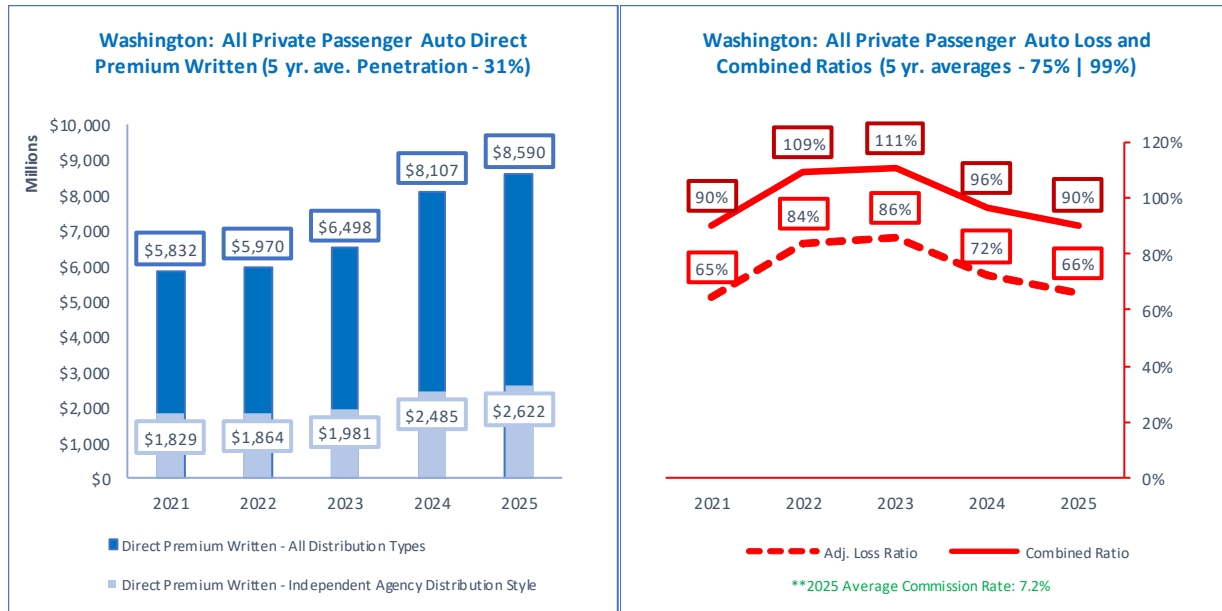
All Commercial Auto



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$1,309,889,000	\$1,131,969,000	\$106,863,000	\$63,167,000	\$104,019,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
13.2% 12.6% 12.9% 12.3% 13.0%	86%	8%	5%	7.9%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
340	282	21	28	73
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 7%	4% 7%	2% -3%	7% 18%	3%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Progressive Insurance Group (G)	\$216,465,000	66% 100%	0% 10%	United Financial Casualty Company
Liberty Mutual Insurance Companies (G)	\$124,892,000	26% 61%	7% 12%	Ohio Security Insurance Company
Western National Insurance Pool (G)	\$94,229,000	55% 93%	20% 15%	Western National Mutual Insurance Co
Old Republic Insurance Group (G)	\$92,333,000	60% 86%	7% 9%	Great West Casualty Company
Travelers Group (G)	\$85,369,000	52% 86%	10% 16%	Northland Insurance Company
Total or Average	\$1,308,579,000	60% 93%	3% 13%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Western National Mutual Insurance Co	\$73,164,000	57% 98%	22% 15%	Western National Insurance Pool
Great West Casualty Company	\$67,234,000	53% 85%	4% 12%	Old Republic Insurance Group
Ohio Security Insurance Company	\$57,059,000	9% 29%	-12% 15%	Liberty Mutual Insurance Companies
Zurich American Insurance Company	\$28,013,000	86% 120%	2% 7%	Zurich Insurance US PC Group
Alaska National Insurance Company	\$24,556,000	46% 93%	5% 16%	Copper Point Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Northland Insurance Company	\$19,529,000	70% 106%	10% 20%	Travelers Group
National Interstate Insurance Company	\$12,398,000	58% 87%	18% 6%	Great American P & C Insurance Group
RLI Insurance Company	\$4,852,000	40% 78%	-8% 10%	RLI Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Federated Reserve Insurance Company	\$20,266,000	41% 51%	3% 0%	Federated Mutual Group
Fire Insurance Exchange	\$16,097,000	49% 81%	20% 14%	Farmers Insurance Group
Sentry Select Insurance Company	\$15,206,000	95% 130%	-1% 10%	Sentry Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Surplus Insurance Corporation	\$3,1923,000	47% 54%	71% 0%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$7,624,000	71% 124%	-9% 28%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$6,005,000	94% 128%	-6% 20%	Nationwide Property & Casualty Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Surplus Insurance Corporation	\$3,1923,000	47% 54%	71% 0%	Liberty Mutual Insurance Companies
Mobilias Insurance Company	\$17,107,000	85% 100%	23% 1%	CSAA Insurance Group
National Fire & Marine Insurance Co	\$12,965,000	35% 67%	23% 16%	Berkshire Hathaway Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
American Forest Casualty Co RRG	\$4,537,000	81% 95%	-2% 11%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover commercial auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

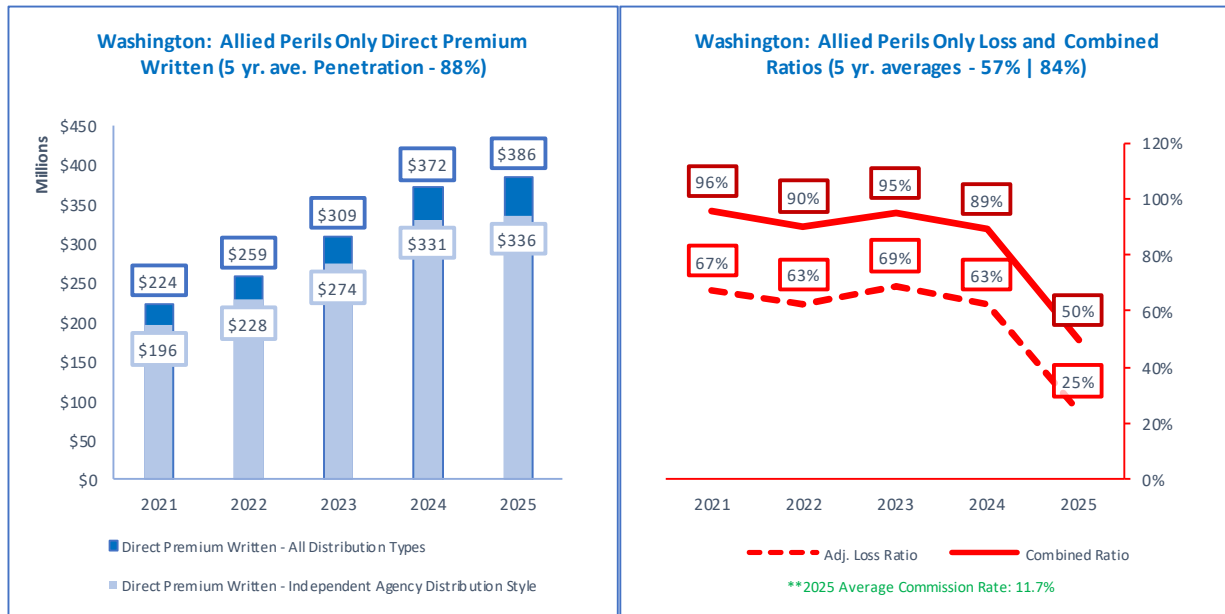
All Private Passenger Auto



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$8,589,653,000	\$2,621,520,000	\$3,122,210,000	\$2,845,923,000	\$0
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
7.3% 7.6% 7.5% 7.4% 7.2%	31%	36%	33%	0.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
117	70	24	23	0
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
6% 10%	6% 9%	4% 12%	9% 10%	N/A
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
State Farm Group (G)	\$1,611,157,000	66% 91%	7% 10%	State Farm Mutual Automobile InsCo
Progressive Insurance Group (G)	\$1,467,976,000	64% 88%	29% 4%	Progressive Direct Insurance Company
Allstate Insurance Group (G)	\$967,545,000	78% 105%	6% 9%	Allstate Fire and Casualty Insurance Co
Berkshire Hathaway Insurance Group (G)	\$797,673,000	62% 72%	-9% 0%	GEICO Advantage Insurance Company
USAA Group (G)	\$794,208,000	82% 103%	8% 0%	USAA Casualty Insurance Company
Total or Average	\$8,589,656,000	66% 90%	6% 7%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
First National Insurance Co of America	\$517,911,000	65% 83%	2% 15%	Liberty Mutual Insurance Companies
Progressive Casualty Insurance Company	\$456,902,000	65% 93%	19% 11%	Progressive Insurance Group
Standard Fire Insurance Company	\$230,562,000	61% 83%	19% 13%	Travelers Group
Safeco Insurance Company of Illinois	\$111,423,000	56% 74%	1% 16%	Liberty Mutual Insurance Companies
Integon National Insurance Company	\$107,851,000	57% 71%	-21% 11%	Allstate Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Metromile Insurance Company	\$27,643,000	55% 79%	61% 0%	Lemonade Insurance Group
State National Insurance Company, Inc.	\$26,930,000	49% 98%	22% 37%	Markel Insurance Group
National Specialty Insurance Company	\$910,000	8% 98%	-23% 74%	Markel Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Mutual Automobile Ins Co	\$1,442,221,000	65% 90%	9% 10%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$558,879,000	81% 94%	-9% 8%	Allstate Insurance Group
State Farm Fire and Casualty Company	\$168,935,000	76% 101%	-8% 10%	State Farm Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Progressive Direct Insurance Company	\$1,008,651,000	64% 91%	34% 0%	Progressive Insurance Group
GEICO Advantage Insurance Company	\$401,971,000	65% 68%	-5% 0%	Berkshire Hathaway Insurance Group
USAA Casualty Insurance Company	\$264,216,000	79% 100%	11% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover private passenger auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

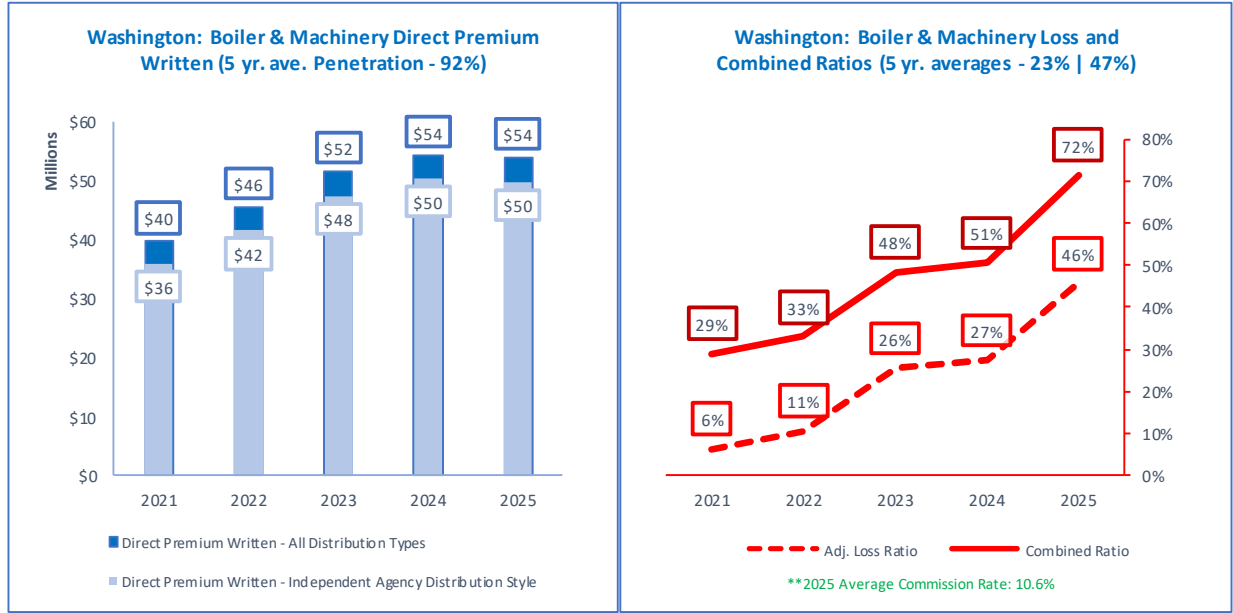
Allied Perils Only



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$385,573,000	\$336,352,000	\$7,124,000	\$40,649,000	\$130,494,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
10.4% 10.6% 10.4% 11.0% 11.7%	87%	2%	11%	33.8%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
243	213	11	16	84
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 15%	2% 14%	-5% 8%	26% 18%	-2%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$50,036,000	44% 81%	8% 15%	Safeco Insurance Company of America
FM Global Group (G)	\$49,088,000	28% 56%	15% 4%	Factory Mutual Insurance Company
Farmers Insurance Group (G)	\$26,357,000	23% 61%	41% 14%	Foremost Insurance Co Grand Rapids, MI
American International Group (G)	\$25,286,000	-1% 12%	-9% 7%	American Home Assurance Company
USAA Group (G)	\$22,202,000	69% 91%	19% 0%	United Services Automobile Association
Total or Average	\$377,882,000	25% 50%	2% 12%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Safeco Insurance Company of America	\$43,261,000	36% 66%	8% 15%	Liberty Mutual Insurance Companies
Foremost Insurance Co Grand Rapids, MI	\$26,357,000	23% 59%	41% 14%	Farmers Insurance Group
Beazley Excess and Surplus Ins, Inc.	\$16,394,000	9% 38%	5% 13%	Beazley USA Insurance Group
Zurich American Insurance Company	\$11,935,000	25% 62%	-16% 6%	Zurich Insurance US PC Group
American Home Assurance Company	\$9,353,000	19% 27%	-1% 2%	American International Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Evanston Insurance Company	\$5,092,000	4% 28%	37% 16%	Markel Insurance Group
Northfield Insurance Company	\$3,712,000	10% 34%	17% 23%	Travelers Group
MS Transverse Specialty Insurance Co	\$3,640,000	6% 33%	26% 26%	MS&AD US Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Sentry Insurance Company	\$2,658,000	23% 33%	0% 3%	Sentry Insurance Group
Federated Reserve Insurance Company	\$2,065,000	14% 19%	16% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$775,000	-7% 13%	8% 0%	Federated Mutual Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Standard Guaranty Insurance Company	\$11,292,000	34% 68%	13% 3%	Assurant P&C Group
United Services Automobile Association	\$10,879,000	78% 104%	17% 0%	USAA Group
USAA Casualty Insurance Company	\$6,016,000	65% 83%	16% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Beazley Excess and Surplus Ins, Inc.	\$16,394,000	9% 38%	5% 13%	Beazley USA Insurance Group
National Fire & Marine Insurance Co	\$8,840,000	10% 22%	227% 5%	Berkshire Hathaway Insurance Group
Lexington Insurance Company	\$8,032,000	-28% -7%	-10% 15%	American International Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover real or personal property for other than fire, such as windstorm, hail, vehicles, etc. If premiums are combined in policies with Fire, the premiums and losses are reported as they are allocated by insurers).

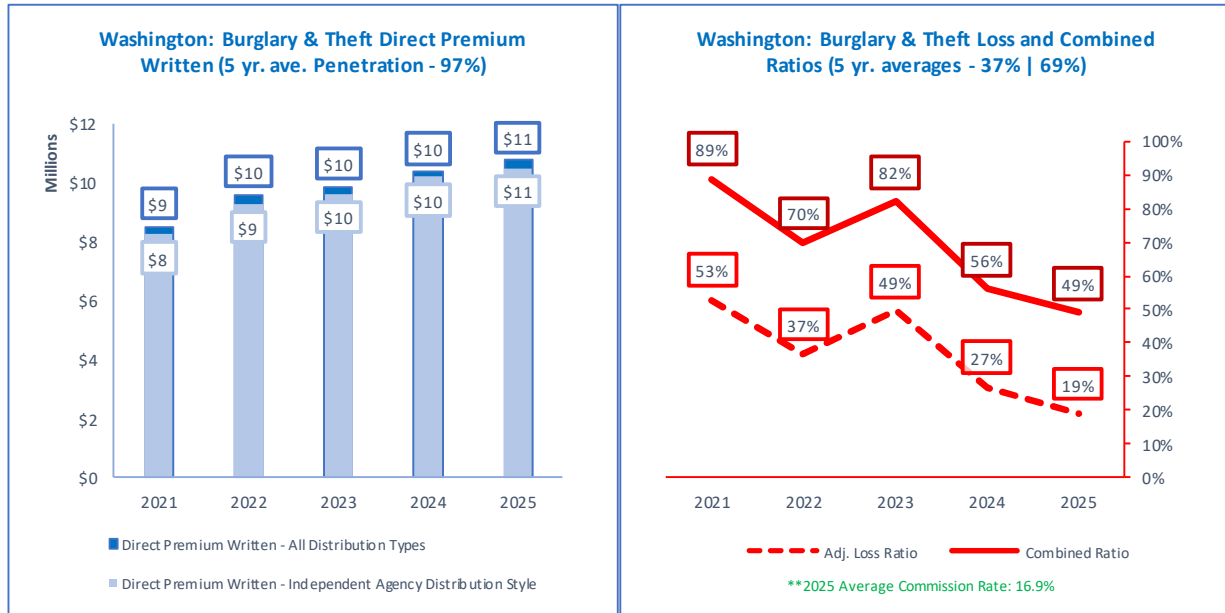
Boiler & Machinery



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$54,042,000	\$49,830,000	\$1040,000	\$2,160,000	\$5,389,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
9.9% 9.2% 9.7% 9.5% 10.6%	92%	2%	4%	10.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
177	155	8	10	49
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
0% 8%	-1% 8%	-7% 1%	16% 7%	-18%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
FM Global Group (G)	\$12,605,000	32% 57%	5% 2%	Factory Mutual Insurance Company
Travelers Group (G)	\$5,879,000	15% 41%	5% 14%	Travelers Property Casualty Co of Amer
Chubb INA Group (G)	\$4,797,000	6% 28%	12% 13%	Federal Insurance Company
American International Group (G)	\$3,597,000	305% 324%	-21% 7%	Lexington Insurance Company
Munich-American Holding Corp Companies (G)	\$3,061,000	-9% 14%	2% 11%	Hartford Steam Boiler Inspec & Ins
Total or Average	\$53,260,000	46% 72%	-2% 11%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Travelers Property Casualty Co of Amer	\$4,761,000	19% 35%	2% 15%	Travelers Group
Hartford Steam Boiler Inspec & Ins	\$3,061,000	-11% 21%	2% 11%	Munich-American Holding Corp Companies
Federal Insurance Company	\$2,620,000	4% 25%	13% 11%	Chubb INA Group
Eagle West Insurance Company	\$1,534,000	3% 31%	2% 16%	Auto-Owners Insurance Group
Western National Mutual Insurance Co	\$1,440,000	7% 43%	20% 19%	Western National Insurance Pool
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Accelerant Specialty Insurance Company	\$274,000	10% 48%	-11% 36%	Accelerant US Holdings Group
Hadron Specialty Insurance Company	\$164,000	49% 92%	102% 38%	Hadron Holdings US Group
Sutton Specialty Insurance Company	\$81,000	7% 37%	21% 30%	Sutton National Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Federated Reserve Insurance Company	\$447,000	18% 22%	13% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$264,000	48% 73%	-3% 0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$178,000	31% 66%	-36% 17%	Nationwide Property & Casualty Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$1,544,000	-17% 12%	28% 10%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$232,000	30% 60%	-5% 19%	Nationwide Property & Casualty Group
Nationwide General Insurance Company	\$143,000	39% 56%	-11% 13%	Nationwide Property & Casualty Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Lexington Insurance Company	\$1,048,000	917% 940%	-23% 11%	American International Group
AIG Specialty Insurance Company	\$974,000	38% 41%	-16% 2%	American International Group
Endurance American Specialty Ins Co	\$483,000	-14% -3%	-38% 13%	Sompo Holdings US Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
ARISE Boiler Inspection & Insurance RRG	\$26,000	-2% 63%	-13% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover failure of boilers, machinery and electrical equipment).

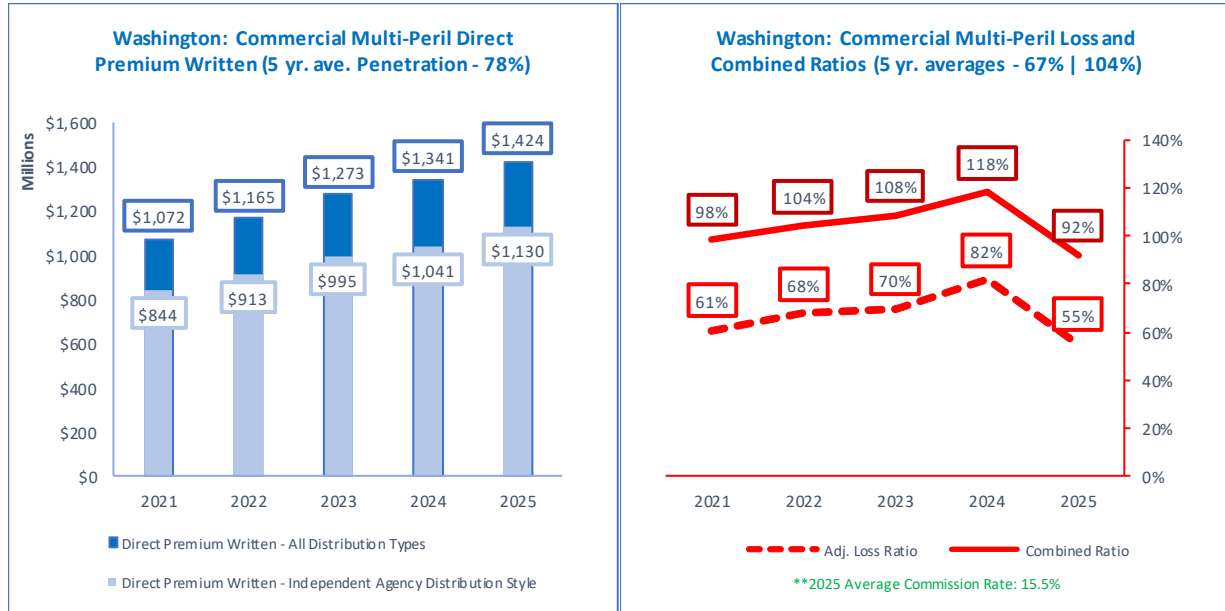
Burglary & Theft



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$10,753,000	\$10,508,000	\$127,000	\$83,000	\$1817,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
20.7% 21.0% 18.1% 16.4% 16.9%	98%	1%	1%	16.9%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
109	95	6	6	23
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 6%	3% 6%	-14% -17%	207% 86%	-13%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Travelers Group (G)	\$1,908,000	59% 91%	3% 17%	Travelers Casualty and Surety Co of Amer
Chubb INA Group (G)	\$1,376,000	1% 33%	3% 18%	Federal Insurance Company
Zurich Insurance US PC Group (G)	\$1,044,000	-15% -1%	-2% 11%	Steadfast Insurance Company
W. R. Berkley Insurance Group (G)	\$906,000	32% 63%	39% 18%	Berkley Regional Insurance Company
CNA Insurance Companies (G)	\$817,000	25% 58%	-14% 21%	Continental Casualty Company
Total or Average	\$10,758,000	19% 49%	4% 17%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$1,885,000	60% 98%	3% 17%	TravelersGroup
Federal Insurance Company	\$1,288,000	3% 37%	5% 18%	Chubb INA Group
Steadfast Insurance Company	\$794,000	-22% -17%	-4% 9%	Zurich Insurance US PC Group
Cincinnati Insurance Company	\$712,000	39% 69%	3% 16%	The Cincinnati Insurance Companies
Continental Casualty Company	\$561,000	4% 26%	1% 22%	CNA Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Accredited Surety and Casualty Co, Inc.	\$68,000	66% 86%	3300% 15%	Accredited America Insurance Group
Concert Specialty Insurance Company	\$55,000	56% 89%	4% 27%	Concert Insurance Group
U.S. Specialty Insurance Company	\$54,000	-100% -100%	-40% 46%	Tokio Marine US PC Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Federated Reserve Insurance Company	\$86,000	0% 5%	-5% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$31,000	-2% 20%	-23% 0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$5,000	68% 111%	-64% 20%	Nationwide Property & Casualty Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
CUMIS Specialty Insurance Company, Inc.	\$45,000	-100% -100%	400% 27%	CUMIS Insurance Society Group
Motors Insurance Corporation	\$15,000	12% 38%	N/A 13%	Ally Insurance Group
Federated Rural Electric Ins Exchange	\$13,000	0% 12%	0% 0%	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Steadfast Insurance Company	\$794,000	-22% -17%	-4% 9%	Zurich Insurance US PC Group
AXIS Surplus Insurance Company	\$348,000	17% 33%	-22% 14%	AXIS US Operations
Columbia Casualty Company	\$254,000	63% 101%	-36% 18%	CNA Insurance Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover property lost due to burglary, robbery, fraud or kidnap).

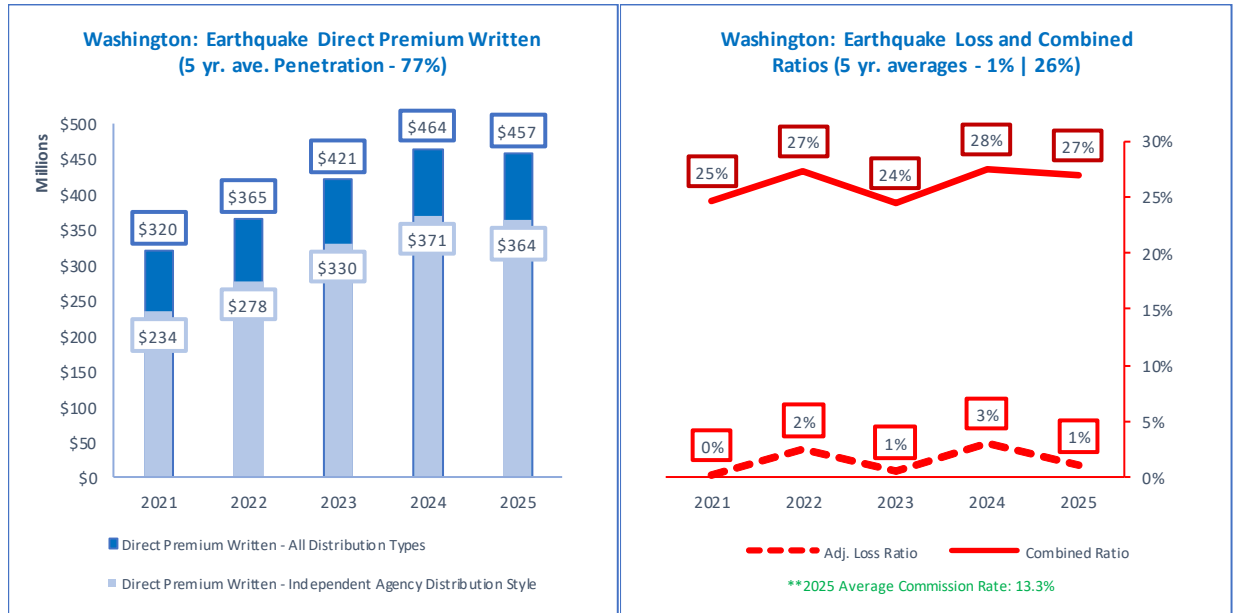
Commercial Multi-Peril



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$1,423,923,000	\$1,130,462,000	\$267,090,000	\$24,107,000	\$174,922,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
15.5% 15.5% 15.6% 15.3% 15.5%	79%	19%	2%	12.3%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
317	277	21	15	95
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
6% 7%	9% 8%	-2% 8%	-12% 2%	23%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$170,349,000	85% 133%	0% 16%	Ohio Security Insurance Company
Farmers Insurance Group (G)	\$127,186,000	30% 68%	7% 13%	Mid-Century Insurance Company
Travelers Group (G)	\$105,483,000	34% 69%	9% 17%	TravelersProperty Casualty Co of Amer
Chubb INA Group (G)	\$96,828,000	9% 22%	42% 6%	ACEAmerican Insurance Company
Hartford Insurance Group (G)	\$72,882,000	37% 72%	19% 16%	Hartford UnderwritersInsurance Company
Total or Average	\$1,423,598,000	55% 92%	6% 15%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Ohio Security Insurance Company	\$16,717,000	46% 71%	0% 15%	Liberty Mutual Insurance Companies
ACE American Insurance Company	\$62,164,000	-4% 4%	60% 2%	Chubb INA Group
Philadelphia Indemnity Insurance Company	\$60,815,000	122% 167%	6% 16%	Tokio Marine US PC Group
Hartford Underwriters Insurance Company	\$52,914,000	40% 64%	25% 16%	Hartford Insurance Group
Eagle West Insurance Company	\$29,263,000	42% 78%	4% 16%	Auto-OwnersInsurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Mesa Underwriters Specialty Insurance Co	\$11,431,000	19% 49%	30% 23%	Selective Insurance Group
Trisura Specialty Insurance Company	\$7,587,000	66% 113%	6% 25%	Trisura US Insurance Group
Accelerant Specialty Insurance Company	\$5,196,000	7% 45%	182% 36%	Accelerant US HoldingsGroup
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$57,314,000	79% 114%	17% 12%	State Farm Group
Mid-Century Insurance Company	\$45,993,000	28% 68%	6% 13%	FarmersInsurance Group
Allstate Indemnity Company	\$39,534,000	41% 58%	18% 11%	Allstate Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Housing Authority Prop Ins, A Mutual Co	\$7,191,000	37% 62%	-19% 5%	HAI Group
Nationwide General Insurance Company	\$4,960,000	53% 73%	2% 15%	Nationwide Property & Casualty Group
Nationwide Agribusiness Insurance Co	\$4,581,000	-29% 1%	-8% 20%	Nationwide Property & Casualty Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Princeton Excess & Surplus Lines Ins Co	\$16,600,000	21% 36%	43% 4%	Munich-American Holding Corp Companies
Scottsdale Insurance Company	\$14,750,000	123% 154%	6% 28%	Nationwide Property & Casualty Group
Mesa Underwriters Specialty Insurance Co	\$11,431,000	19% 49%	30% 23%	Selective Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C package policies issued in Washington to cover commercial enterprises for property and liability).

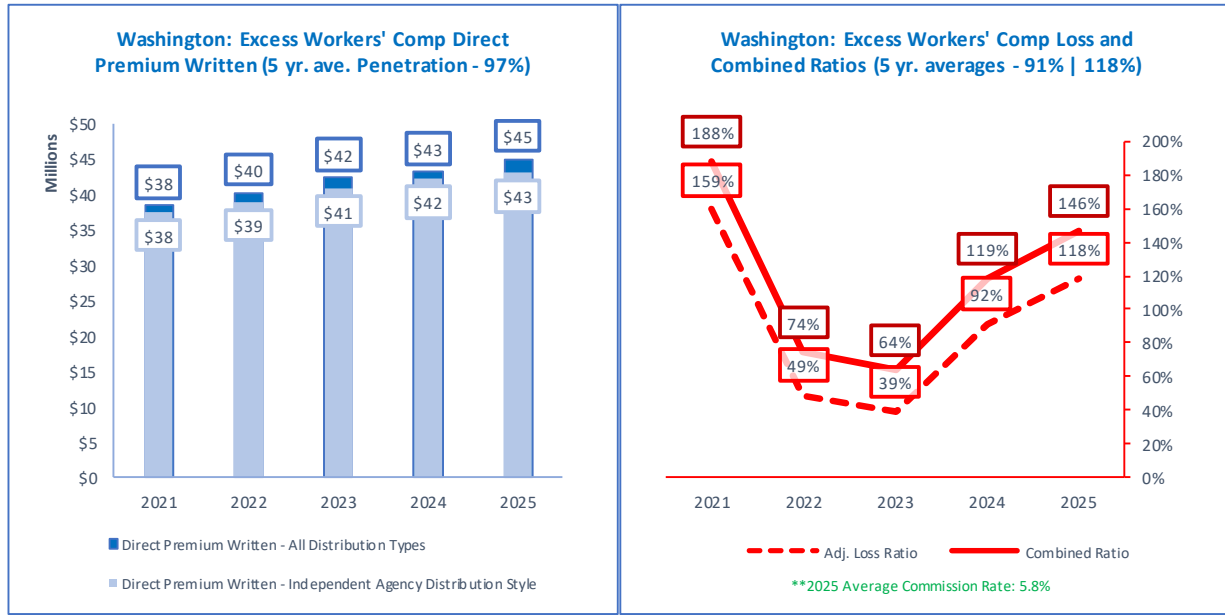
Earthquake



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$456,790,000	\$363,663,000	\$75,166,000	\$17,961,000	\$152,938,000
2021 to 2025 Comm. % (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
11.4% 12.5% 12.2% 12.3% 13.3%	80%	16%	4%	33.5%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
173	144	16	13	56
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-2% 9%	-2% 12%	1% 4%	-4% 1%	0%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
State Farm Group (G)	\$63,893,000	0% 21%	7% 11%	State Farm Fire and Casualty Company
FM Global Group (G)	\$55,652,000	0% 27%	0% 4%	Factory Mutual Insurance Company
Palomar Holdings US Group (G)	\$50,357,000	0% 35%	11% 27%	Palomar Specialty Insurance Company
Berkshire Hathaway Insurance Group (G)	\$42,161,000	2% 12%	55% 4%	National Fire & Marine Insurance Co
GeoVera U.S. Insurance Group (G)	\$25,370,000	0% 34%	8% 28%	GeoVera Insurance Company
Total or Average	\$452,193,000	1% 27%	-3% 13%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$36,375,000	2% 11%	94% 2%	Berkshire Hathaway Insurance Group
Zurich American Insurance Company	\$16,103,000	0% 21%	-33% 7%	Zurich Insurance US PC Group
Golden Bear Insurance Company	\$12,443,000	0% 26%	-4% 18%	N/A
QBE Specialty Insurance Company	\$10,378,000	72% 120%	-20% 29%	QBE North America Insurance Group
Swiss Re Corporate Solutions Capacity	\$9,656,000	0% 18%	65% 8%	Swiss Reinsurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Palomar Specialty Insurance Company	\$38,442,000	0% 35%	11% 27%	Palomar Holdings US Group
GeoVera Insurance Company	\$17,766,000	0% 36%	-4% 28%	GeoVera Nova U.S. Insurance Group
Palomar Excess and Surplus Insurance Co	\$11,915,000	0% 29%	11% 28%	Palomar Holdings US Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$63,893,000	0% 20%	7% 11%	State Farm Group
Farmers Insurance Company of Washington	\$3,061,000	0% 34%	-4% 12%	Farmers Insurance Group
American Family Insurance Company	\$1,812,000	0% 29%	-65% 11%	American Family Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
United Services Automobile Association	\$5,745,000	0% 23%	0% 0%	USAA Group
Amica Mutual Insurance Company	\$4,039,000	-1% 33%	-13% 0%	Amica Mutual Group
USAA Casualty Insurance Company	\$2,603,000	0% 13%	-3% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$36,375,000	2% 11%	94% 2%	Berkshire Hathaway Insurance Group
Golden Bear Insurance Company	\$12,443,000	0% 26%	-4% 18%	N/A
Palomar Excess and Surplus Insurance Co	\$11,915,000	0% 29%	11% 28%	Palomar Holdings US Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover sudden trembling or shaking of the earth, including volcanos).

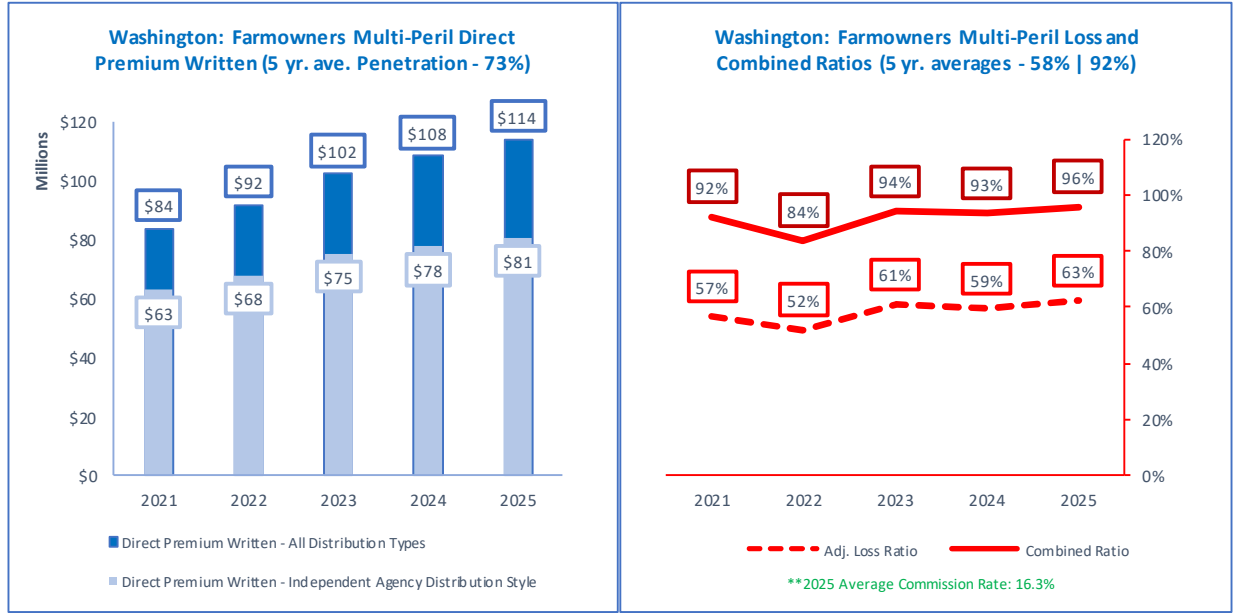
Excess Workers' Comp



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$45,054,000	\$43,049,000	\$6,000	\$1,999,000	\$0
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
5.8% 6.2% 6.1% 6.3% 5.8%	96%	0%	4%	0.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
25	23	1	1	0
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 4%	2% 3%	-45% -28%	110% 21%	N/A
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Tokio Marine US PC Group (G)	\$16,476,000	145% 168%	10% 9%	Safety National Casualty Corporation
W. R. Berkley Insurance Group (G)	\$6,695,000	246% 276%	-11% 12%	Midwest Employers Casualty Company
Chubb INA Group (G)	\$5,159,000	41% 49%	-8% 0%	ACE American Insurance Company
Arch Insurance Group (G)	\$3,919,000	108% 138%	22% 1%	Arch Insurance Company
Zurich Insurance US PC Group (G)	\$2,457,000	35% 59%	27% 2%	Zurich American Insurance Company
Total or Average	\$44,796,000	118% 146%	4% 6%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Safety National Casualty Corporation	\$16,476,000	145% 168%	10% 9%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$6,695,000	246% 260%	-11% 12%	W. R. Berkley Insurance Group
ACE American Insurance Company	\$5,159,000	41% 48%	-8% 0%	Chubb INA Group
Arch Insurance Company	\$3,919,000	108% 137%	22% 1%	Arch Insurance Group
Zurich American Insurance Company	\$2,457,000	26% 55%	27% 2%	Zurich Insurance US PC Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Incline Casualty Company	\$246,000	0% 39%	N/A 39%	Incline Insurance Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Sentry Insurance Company	\$6,000	-100% -100%	-45% 0%	Sentry Insurance Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$1,999,000	38% 73%	110% 1%	Liberty Mutual Insurance Companies
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover indemnity of employers for self-insured employers, usually written on an excess basis or via a high deductible).

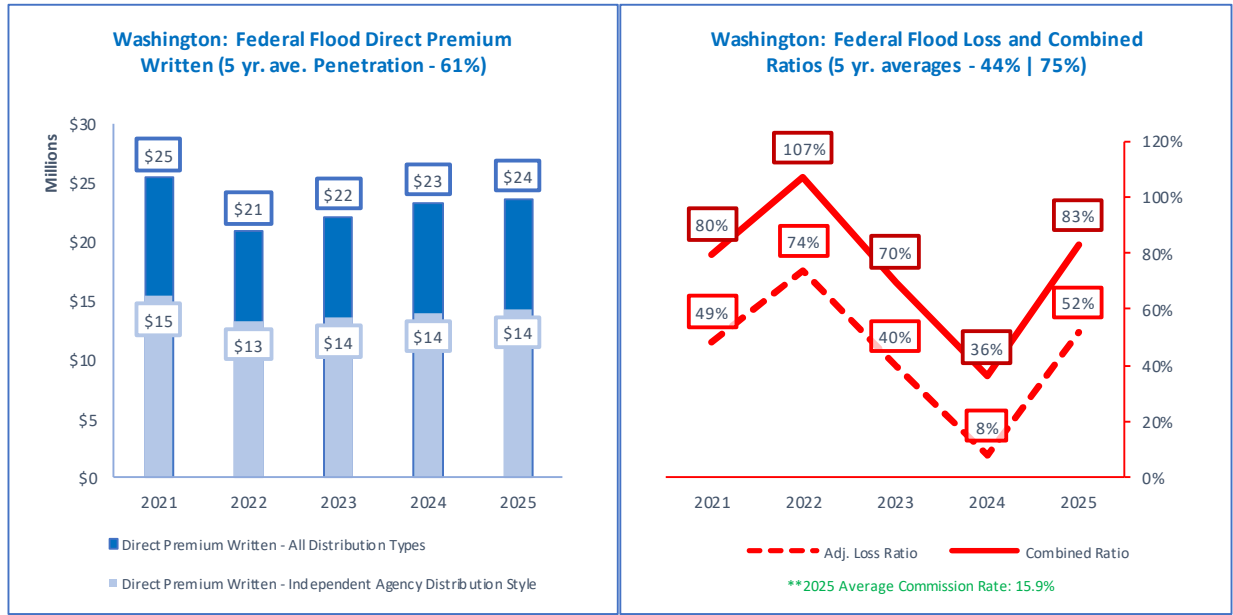
Farmowners Multi-Peril



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$113,966,000	\$80,803,000	\$26,792,000	\$6,371,000	\$203,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
17.0% 15.9% 16.6% 17.0% 16.3%	71%	24%	6%	0.2%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
31	25	5	1	1
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
5% 8%	4% 6%	11% 14%	-2% 4%	-48%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Enumclaw Insurance Group (G)	\$21,733,000	101% 146%	2% 15%	Mutual of Enumclaw Insurance Company
COUNTRY Financial Property Casualty Grp (G)	\$17,169,000	51% 84%	5% 13%	COUNTRY Mutual Insurance Company
Travelers Group (G)	\$15,104,000	35% 67%	13% 18%	Travelers Indemnity Co of America
Liberty Mutual Insurance Companies (G)	\$14,241,000	45% 88%	2% 20%	Ohio Security Insurance Company
Grange Insurance Group (G)	\$13,639,000	58% 93%	6% 16%	Grange Insurance Association
Total or Average	\$113,964,000	63% 96%	5% 16%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Mutual of Enumclaw Insurance Company	\$21,733,000	101% 146%	2% 15%	Enumclaw Insurance Group
Grange Insurance Association	\$13,639,000	58% 92%	6% 16%	Grange Insurance Group
Ohio Security Insurance Company	\$6,805,000	27% 43%	-1% 15%	Liberty Mutual Insurance Companies
Eagle West Insurance Company	\$6,656,000	60% 93%	-3% 15%	Auto-Owners Insurance Group
West American Insurance Company	\$5,563,000	39% 56%	2% 15%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Markel Insurance Company	\$398,000	9% 34%	-1% 11%	Markel Insurance Group
Accelerant Specialty Insurance Company	\$203,000	7% 50%	0% 36%	Accelerant US Holdings Group
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
COUNTRY Mutual Insurance Company	\$17,169,000	51% 87%	5% 13%	COUNTRY Financial Property Casualty Grp
State Farm Fire and Casualty Company	\$3,687,000	42% 67%	4% 11%	State Farm Group
American Family Insurance Company	\$3,078,000	46% 82%	24% 12%	American Family Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Nationwide Agribusiness Insurance Co	\$6,371,000	89% 120%	-2% 19%	Nationwide Property & Casualty Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Accelerant Specialty Insurance Company	\$203,000	7% 50%	0% 36%	Accelerant US Holdings Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover property and liability risks of farming and ranching operations).

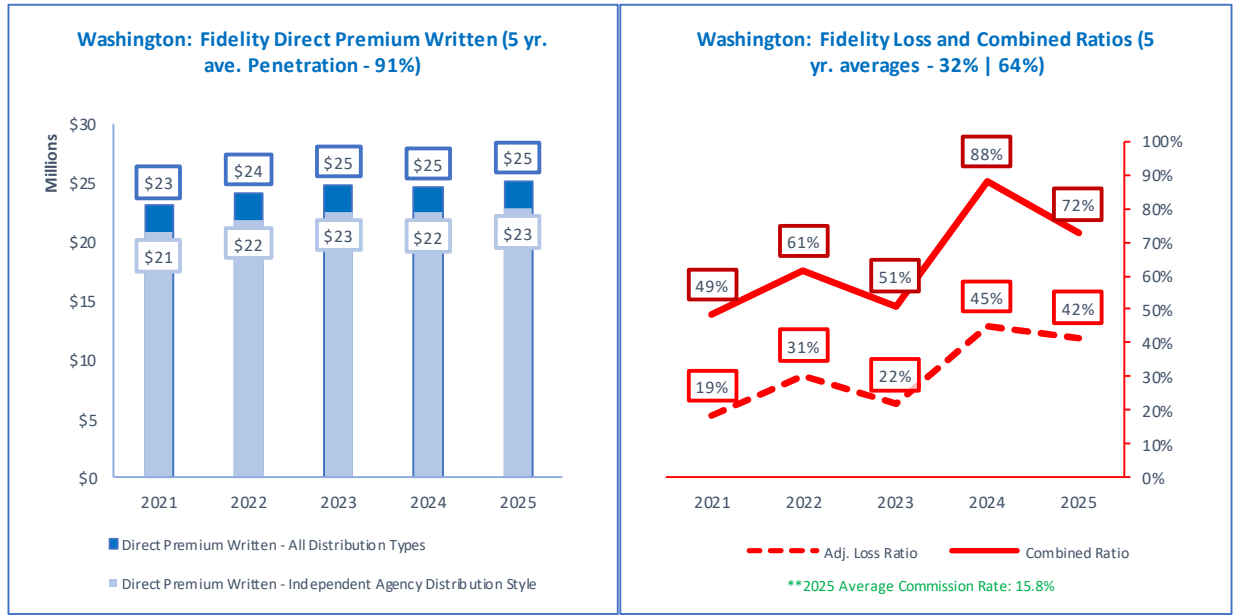
Federal Flood



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$23,611,000	\$14,328,000	\$6,176,000	\$3,107,000	\$121,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
15.9% 16.3% 16.0% 15.9% 15.9%	61%	26%	13%	0.5%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
21	13	5	3	1
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
1% -2%	2% -2%	-1% -4%	2% 2%	137%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Assurant P&C Group (G)	\$3,916,000	3% 36%	-3% 18%	American Bankers Insurance Co of Florida
Farmers Insurance Group (G)	\$3,860,000	1% 42%	-2% 17%	Farmers Insurance Company of Washington
Hartford Insurance Group (G)	\$3,038,000	35% 70%	-3% 17%	Hartford Insurance Co of the Midwest
Wright National Flood Insurance Company	\$2,854,000	199% 448%	4% 20%	N/A
Allstate Insurance Group (G)	\$2,718,000	18% 47%	6% 16%	Allstate Insurance Company
Total or Average	\$23,611,000	52% 83%	1% 16%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
American Bankers Insurance Co of Florida	\$3,916,000	3% 32%	-3% 18%	Assurant P&C Group
Hartford Insurance Co of the Midwest	\$3,038,000	35% 57%	-3% 17%	Hartford Insurance Group
Selective Insurance Company of America	\$2,377,000	62% 99%	11% 22%	Selective Insurance Group
Integon National Insurance Company	\$686,000	50% 75%	18% 23%	Allstate Insurance Group
American Strategic Insurance Corp.	\$480,000	138% 183%	6% 16%	Progressive Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Wright National Flood Insurance Company	\$2,854,000	199% 448%	4% 20%	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Farmers Insurance Company of Washington	\$3,241,000	1% 40%	-2% 18%	Farmers Insurance Group
Allstate Insurance Company	\$2,032,000	8% 35%	2% 14%	Allstate Insurance Group
American Family Mutual Ins Co, S.I.	\$583,000	0% 3%	-2% 0%	American Family Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
USAA General Indemnity Company	\$2,305,000	129% 150%	5% 0%	USAA Group
Homesite Insurance Co of the Midwest	\$543,000	-6% 26%	-7% 22%	American Family Insurance Group
Liberty Mutual Fire Insurance Company	\$259,000	6% 37%	-5% 12%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Fortegra Specialty Insurance Company	\$121,000	48% 88%	137% 31%	Fortegra P&C Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington under the Federal Flood Insurance Program and the Write Your Own program).

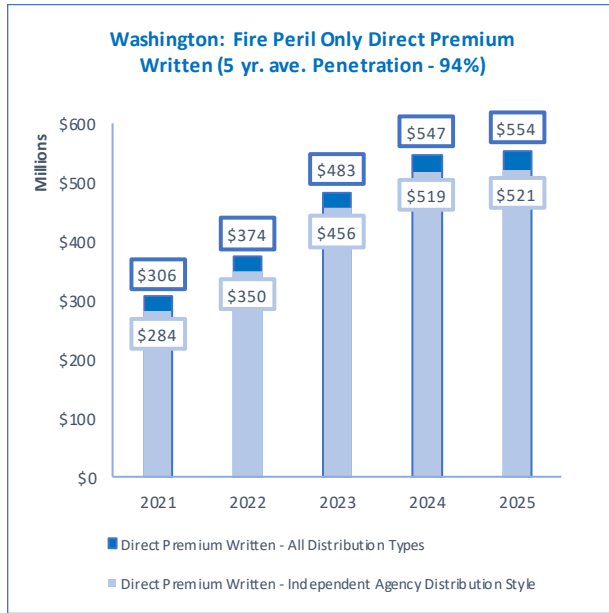
Fidelity



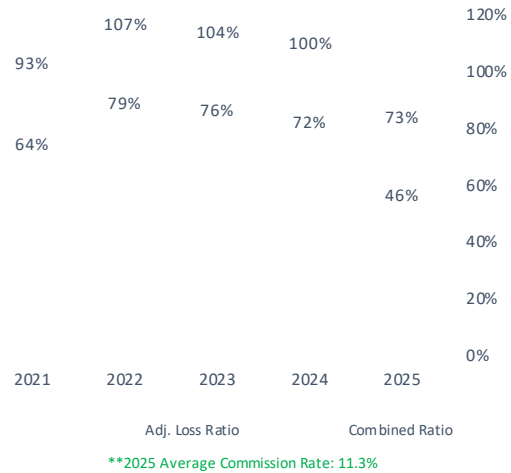
ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$25,201,000	\$22,770,000	\$515,000	\$1692,000	\$455,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
15.6% 16.1% 15.7% 29.1% 15.8%	90%	2%	7%	1.8%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
115	98	8	8	18
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
2% 2%	2% 2%	-12% -6%	26% 6%	22%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Travelers Group (G)	\$5,253,000	48% 79%	3% 17%	Travelers Casualty and Surety Co of Amer
Great American P & C Insurance Group (G)	\$3,300,000	15% 50%	11% 22%	Great American Insurance Company
Chubb INA Group (G)	\$2,023,000	89% 123%	-6% 13%	Federal Insurance Company
CNA Insurance Companies (G)	\$1,881,000	19% 51%	2% 22%	Continental Casualty Company
American International Group (G)	\$1,574,000	4% 20%	1% 9%	National Union Fire Ins Co Pittsburgh PA
Total or Average	\$25,178,000	42% 72%	2% 16%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$5,224,000	51% 87%	3% 17%	Travelers Group
Great American Insurance Company	\$2,958,000	20% 54%	10% 21%	Great American P & C Insurance Group
Federal Insurance Company	\$1,811,000	43% 77%	-7% 12%	Chubb INA Group
National Union Fire Ins Co Pittsburgh PA	\$1,516,000	1% 17%	-1% 9%	American International Group
Continental Casualty Company	\$1,403,000	24% 50%	11% 22%	CNA Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Southwest Marine and General Ins Co	\$471,000	210% 238%	-42% 19%	Coaction Specialty Insurance Group
RLI Insurance Company	\$181,000	-7% 25%	-15% 15%	RLI Group
Amherst Specialty Insurance Company	\$50,000	58% 93%	N/A 32%	Amherst Specialty Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Federated Reserve Insurance Company	\$250,000	3% 8%	-12% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$120,000	-12% 8%	-17% 0%	Federated Mutual Group
State Farm Fire and Casualty Company	\$69,000	0% 24%	0% 16%	State Farm Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
CUMIS Insurance Society, Inc.	\$1,524,000	139% 154%	25% 0%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$83,000	211% 278%	124% 17%	Liberty Mutual Insurance Companies
Homesite Insurance Company of Florida	\$22,000	49% 88%	83% 23%	American Family Insurance Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Scottsdale Insurance Company	\$90,000	73% 80%	27% 0%	Nationwide Property & Casualty Group
Aspen Specialty Insurance Company	\$84,000	27% 76%	-2% 27%	Aspen US Insurance Group
Amherst Specialty Insurance Company	\$50,000	58% 93%	N/A 32%	Amherst Specialty Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
ICI Mutual Insurance Company, a RRG	\$18,000	2% 35%	0% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover dishonest acts of employees).

Fire Peril Only



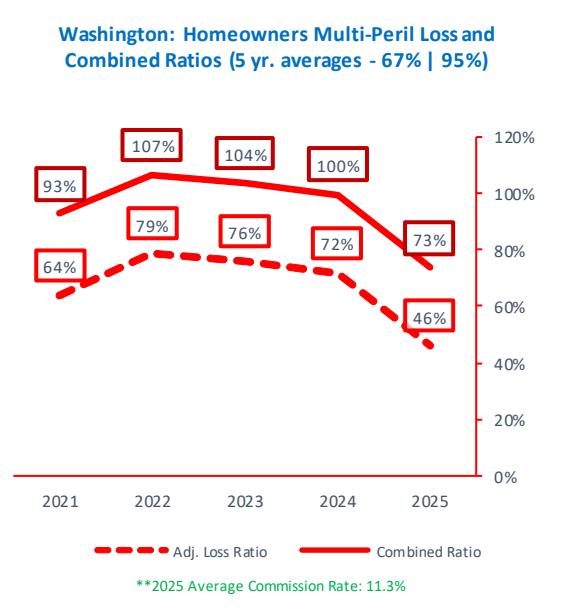
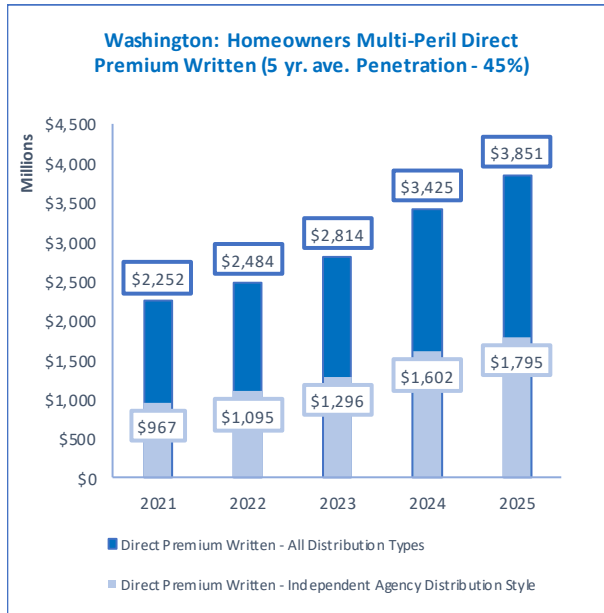
Washington: Homeowners Multi-Peril Loss and Combined Ratios (5 yr. averages - 67% | 95%)



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$553,722,000	\$520,978,000	\$6,824,000	\$2,168,200	\$226,397,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
11.0% 11.6% 11.0% 12.2% 13.5%	94%	1%	4%	40.9%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
251	220	10	17	91
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
1% 16%	0% 16%	-7% 10%	14% 11%	-8%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$63,723,000	30% 65%	9% 14%	Safeco Insurance Company of America
Starr International Group (G)	\$4,108,000	12% 23%	-12% 9%	Starr SurplusLinesInsurance Company
Farmers Insurance Group (G)	\$40,705,000	31% 69%	37% 14%	Foremost Insurance Co Grand Rapids, MI
American International Group (G)	\$32,523,000	-5% 8%	-7% 7%	Lexington Insurance Company
Travelers Group (G)	\$31,753,000	12% 39%	4% 15%	TravelersProperty Casualty Co of Amer
Total or Average	\$545,383,000	25% 52%	0% 14%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Safeco Insurance Company of America	\$4,748,000	27% 56%	10% 15%	Liberty Mutual Insurance Companies
Foremost Insurance Co Grand Rapids, MI	\$40,705,000	31% 67%	38% 14%	FarmersInsurance Group
Starr Surplus Lines Insurance Company	\$40,572,000	12% 22%	-12% 9%	Starr International Group
Zurich American Insurance Company	\$13,399,000	-29% -11%	-15% 6%	Zurich Insurance US PC Group
Allianz Global Risks US Insurance Co	\$12,736,000	2% 26%	6% 4%	Allianz US PC Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Accelerant National Insurance Company	\$16,185,000	2% 34%	106% 35%	Accelerant US HoldingsGroup
Accredited Surety and Casualty Co, Inc.	\$5,713,000	30% 65%	3342% 26%	Accredited America Insurance Group
Accelerant Specialty Insurance Company	\$5,399,000	38% 76%	-40% 36%	Accelerant US HoldingsGroup
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Federated Reserve Insurance Company	\$2,962,000	-13% -8%	10% 0%	Federated Mutual Group
Sentry Insurance Company	\$1,407,000	21% 28%	2% 2%	Sentry Insurance Group
Federated Mutual Insurance Company	\$1,071,000	13% 36%	-7% 0%	Federated Mutual Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Standard Guaranty Insurance Company	\$7,561,000	40% 73%	13% 3%	Assurant P&C Group
United Services Automobile Association	\$4,454,000	25% 48%	17% 0%	USAA Group
USAA Casualty Insurance Company	\$2,515,000	170% 193%	16% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$40,572,000	12% 22%	-12% 9%	Starr International Group
Lexington Insurance Company	\$12,322,000	29% 49%	-6% 15%	American International Group
Landmark American Insurance Company	\$10,582,000	13% 31%	-28% 17%	Berkshire Hathaway Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover fire or lightning loss to real or personal property. If premiums are combined in policies with other perils like windstorm, the premiums and losses are reported as they are allocated by insurers).

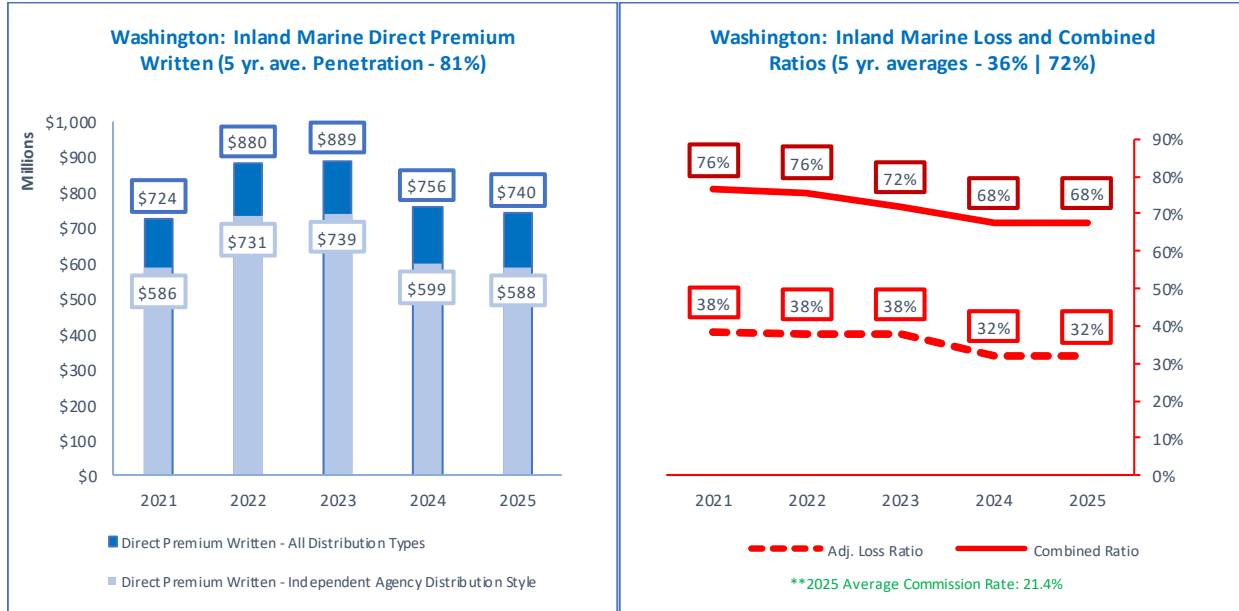
Homeowners



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$3,851,071,000	\$1,795,146,000	\$1,249,015,000	\$806,908,000	\$6,985,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
11.1% 11.3% 11.2% 11.2% 11.3%	47%	32%	21%	0.4%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
111	75	18	17	18
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
12% 14%	12% 17%	12% 11%	14% 16%	34%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
State Farm Group (G)	\$629,528,000	52% 79%	20% 11%	State Farm Fire and Casualty Company
Liberty Mutual Insurance Companies (G)	\$551,138,000	36% 74%	7% 16%	Safeco Insurance Company of America
Allstate Insurance Group (G)	\$439,988,000	47% 76%	15% 12%	Allstate Vehicle and Property InsCo
Farmers Insurance Group (G)	\$433,097,000	36% 74%	5% 12%	Foremost Insurance Co Grand Rapids, MI
USAA Group (G)	\$385,050,000	50% 69%	13% 0%	United Services Automobile Association
Total or Average	\$3,851,076,000	46% 73%	12% 11%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Safeco Insurance Company of America	\$459,676,000	37% 68%	8% 17%	Liberty Mutual Insurance Companies
Allstate Vehicle and Property Ins Co	\$259,455,000	53% 68%	26% 11%	Allstate Insurance Group
Travelers Personal Insurance Company	\$135,702,000	41% 59%	29% 15%	Travelers Group
Foremost Insurance Co Grand Rapids, MI	\$122,483,000	39% 76%	10% 13%	Farmers Insurance Group
American Strategic Insurance Corp.	\$79,767,000	36% 69%	23% 16%	Progressive Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Lemonade Insurance Company	\$12,547,000	43% 69%	38% 0%	Lemonade Insurance Group
Evanston Insurance Company	\$6,305,000	42% 80%	66% 24%	Markel Insurance Group
Praetorian Insurance Company	\$3,450,000	24% 69%	33% 28%	QBE North America Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$629,528,000	52% 78%	20% 11%	State Farm Group
Truck Insurance Exchange	\$122,254,000	37% 73%	7% 12%	Farmers Insurance Group
Allstate Property and Casualty Ins Co	\$71,803,000	43% 58%	0% 10%	Allstate Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Homesite Insurance Company	\$221,872,000	64% 91%	45% 11%	American Family Insurance Group
United Services Automobile Association	\$141,025,000	54% 78%	10% 0%	USAA Group
USAA Casualty Insurance Company	\$126,295,000	46% 64%	10% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Evanston Insurance Company	\$6,305,000	42% 80%	66% 24%	Markel Insurance Group
Scottsdale Insurance Company	\$3,246,000	5% 30%	-11% 24%	Nationwide Property & Casualty Group
Chubb Custom Insurance Company	\$3,168,000	9% 25%	14% 16%	Chubb INA Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover liability, and real and personal property of homeowners, condo owners and renters).

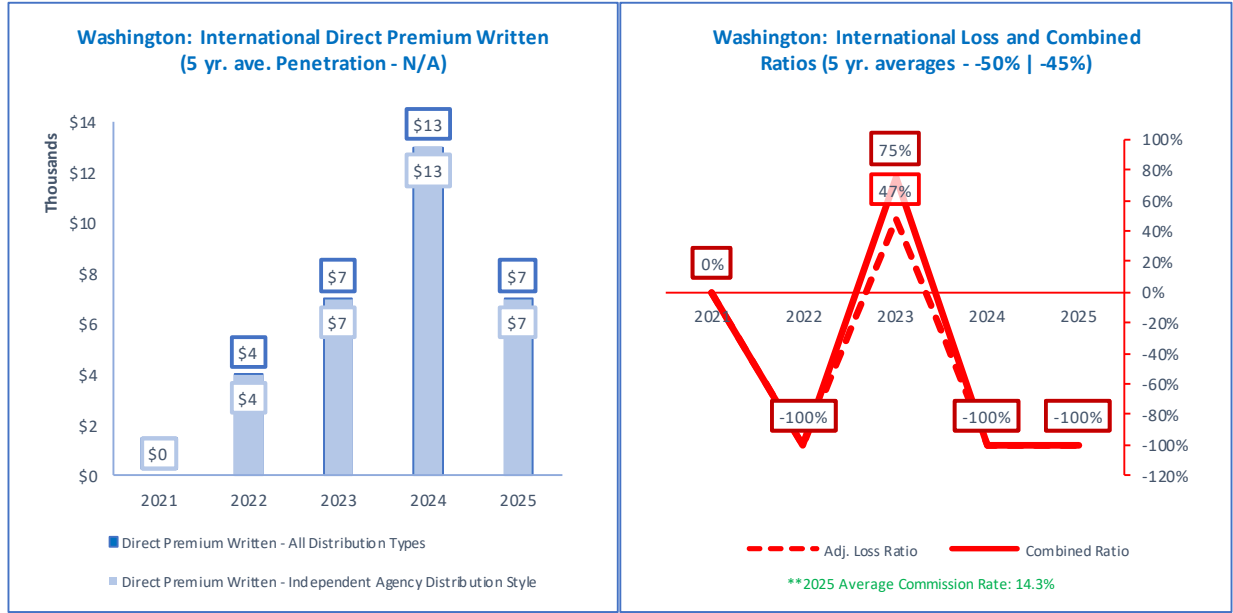
Inland Marine



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$740,274,000	\$587,906,000	\$121,259,000	\$29,140,000	\$58,145,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
21.5% 23.1% 20.5% 21.6% 21.4%	79%	16%	4%	7.9%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
351	292	25	29	89
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-2% 1%	-2% 0%	0% 3%	-8% 2%	-8%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$106,923,000	51% 78%	-4% 5%	Liberty Insurance Underwriters, Inc.
Allianz US PC Insurance Companies (G)	\$76,931,000	22% 74%	-4% 36%	Jefferson Insurance Company
American International Group (G)	\$64,763,000	10% 80%	-2% 64%	National Union Fire InsCoPittsburgh PA
CNA Insurance Companies (G)	\$43,268,000	33% 59%	-15% 13%	Continental Casualty Company
Zurich Insurance US PC Group (G)	\$35,500,000	25% 59%	3% 24%	Zurich American Insurance Company
Total or Average	\$737,730,000	32% 68%	-2% 21%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Union Fire Ins Co Pittsburgh PA	\$50,169,000	4% 83%	-3% 74%	American International Group
Continental Casualty Company	\$41,759,000	35% 55%	-16% 12%	CNA Insurance Companies
Zurich American Insurance Company	\$23,537,000	27% 64%	23% 21%	Zurich Insurance US PC Group
American Bankers Insurance Co of Florida	\$20,063,000	32% 53%	0% 9%	Assurant P&C Group
Ohio Casualty Insurance Company	\$16,890,000	19% 62%	5% 19%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Generali USB	\$18,219,000	53% 62%	35% 5%	Generali US Group
Securian Casualty Company	\$8,012,000	47% 85%	50% 27%	Securian Financial PC Group
BCS Insurance Company	\$3,688,000	45% 55%	-12% 0%	BCS Financial Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Insurance Underwriters, Inc.	\$77,699,000	53% 56%	0% 0%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$21,595,000	47% 71%	4% 11%	State Farm Group
Nationwide Mutual Insurance Company	\$5,554,000	59% 81%	-19% 2%	Nationwide Property & Casualty Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Progressive Direct Insurance Company	\$6,224,000	44% 74%	7% 5%	Progressive Insurance Group
United Services Automobile Association	\$4,088,000	27% 51%	2% 0%	USAA Group
USAA Casualty Insurance Company	\$3,633,000	23% 38%	3% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Old Republic Union Insurance Company	\$5,602,000	39% 71%	7% 30%	Old Republic Insurance Group
Westchester Surplus Lines Insurance Co	\$5,579,000	-4% 12%	53% 16%	Chubb INA Group
Lexington Insurance Company	\$5,271,000	70% 97%	4% 17%	American International Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington for a wide variety of risks including contractors equipment, other moveable property, pet insurance, event cancellation, travel insurance, watercraft and cash in transit).

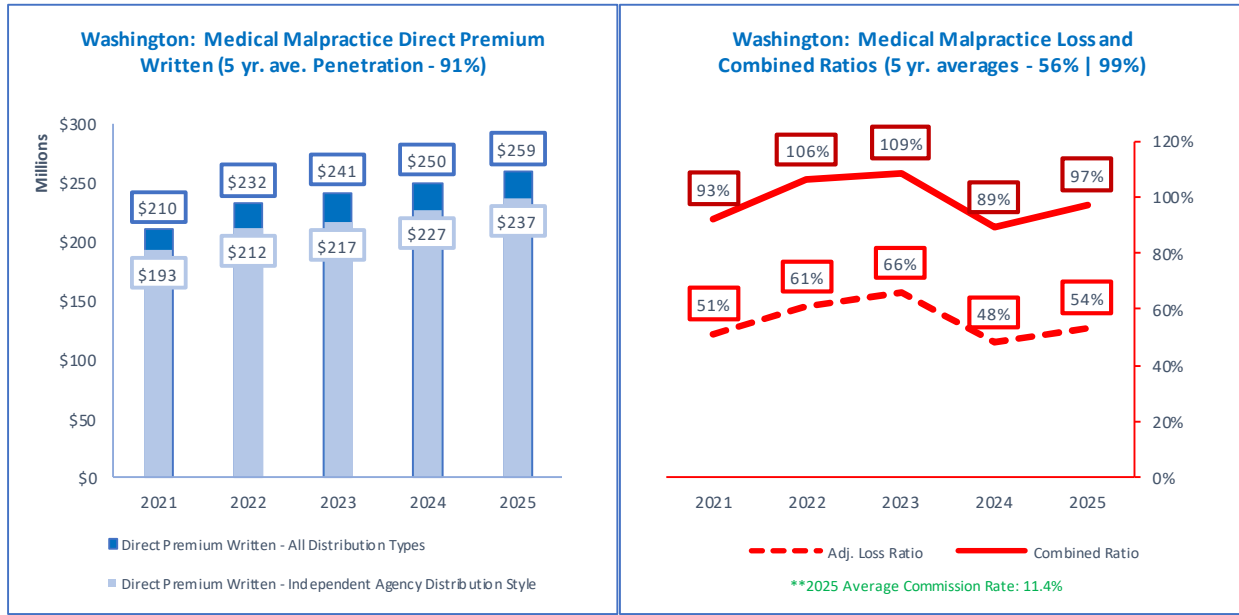
International



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$7,000	\$7,000	\$0	\$0	\$0
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
N/A	100%	0%	0%	0.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
1	1	0	0	0
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-46% N/A	-46% N/A	N/A N/A	N/A N/A	N/A
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Chubb INA Group (G)	\$7,000	-100% -100%	-46% 14%	Executive Risk Indemnity Inc.
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Total or Average	\$7,000	-100% -100%	-46% 14%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Executive Risk Indemnity Inc.	\$7,000	55% 83%	-46% 14%	Chubb INA Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover losses outside the U.S. where a line of business is not determined.)

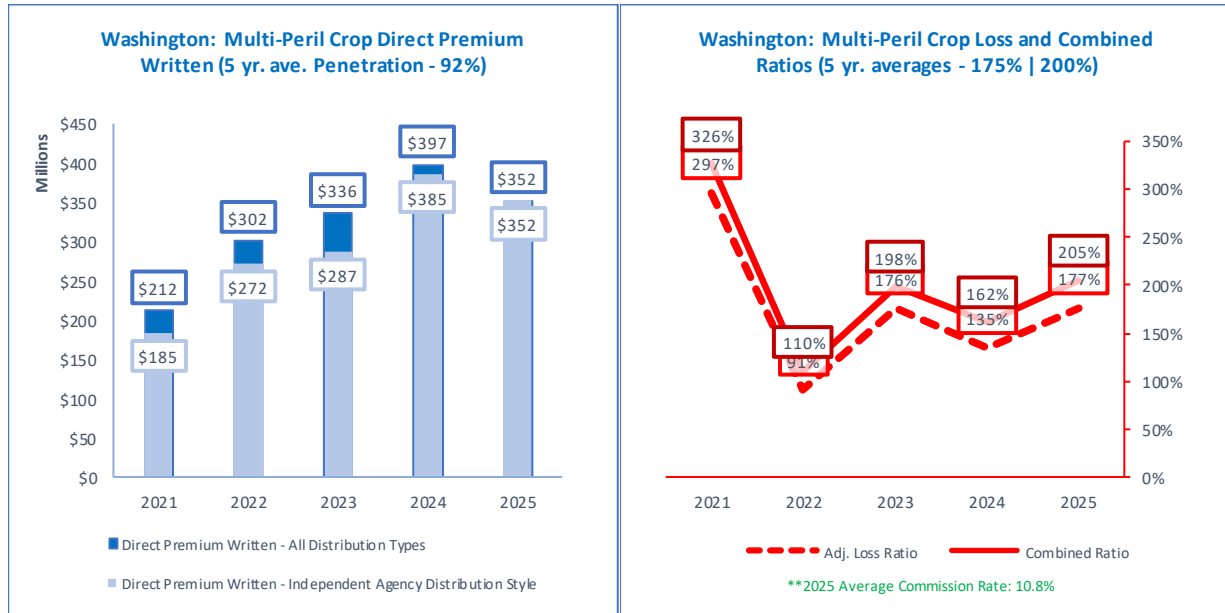
Medical Malpractice



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$259,346,000	\$237,332,000	\$8,018,000	\$10,286,000	\$95,340,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
12.1% 10.8% 11.5% 10.9% 11.4%	92%	3%	4%	36.8%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
111	83	7	10	47
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 5%	4% 5%	34% 29%	-1% 31%	9%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Physicians Insurance Mutual Group (G)	\$76,905,000	63% 99%	-4% 3%	Physicians Insurance A Mutual Company
Berkshire Hathaway Insurance Group (G)	\$43,485,000	53% 99%	9% 23%	National Fire & Marine Insurance Co
CNA Insurance Companies (G)	\$15,849,000	28% 75%	12% 25%	Columbia Casualty Company
Doctors Company Insurance Group (G)	\$15,284,000	55% 120%	5% 7%	The Doctors Company, An InterinsExch
Liberty Mutual Insurance Companies (G)	\$14,373,000	78% 123%	6% 16%	Ironshore Specialty Insurance Co
Total or Average	\$258,712,000	54% 97%	3% 11%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$24,834,000	50% 99%	2% 29%	Berkshire Hathaway Insurance Group
Ironshore Specialty Insurance Co	\$12,741,000	62% 82%	7% 14%	Liberty Mutual Insurance Companies
Columbia Casualty Company	\$8,788,000	24% 57%	17% 14%	CNA Insurance Companies
American Casualty Company of Reading, PA	\$6,983,000	23% 84%	6% 39%	CNA Insurance Companies
Coverys Specialty Insurance Company	\$6,388,000	88% 144%	10% 12%	Coverys Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Physicians Insurance RRG, Inc.	\$23,740,000	58% 97%	9% 3%	Physicians Insurance A Mutual Group
Evanston Insurance Company	\$2,658,000	37% 86%	-7% 19%	Markel Insurance Group
Applied Medico-Legal Solutions RRG, Inc.	\$2,440,000	-100% -100%	307% 17%	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
MAG Mutual Insurance Company	\$4,429,000	50% 90%	69% 11%	MAG Mutual Companies
Liberty Insurance Underwriters, Inc.	\$1,537,000	12% 45%	-1% 31%	Liberty Mutual Insurance Companies
Caring Communities, a Reciprocal RRG	\$1,257,000	457% 424%	6% 0%	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
ORCA Risk Retention Group, Inc.	\$6,136,000	79% 143%	-3% 0%	N/A
NCMIC Insurance Company	\$1,954,000	80% 110%	-4% 0%	NCMIC Group
NCMIC Risk Retention Group, Inc.	\$1,105,000	7% 30%	4% 0%	NCMIC Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
National Fire & Marine Insurance Co	\$24,834,000	50% 99%	2% 29%	Berkshire Hathaway Insurance Group
Ironshore Specialty Insurance Co	\$12,741,000	62% 82%	7% 14%	Liberty Mutual Insurance Companies
Columbia Casualty Company	\$8,788,000	24% 57%	17% 14%	CNA Insurance Companies
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Physicians Insurance RRG, Inc.	\$23,740,000	58% 97%	9% 3%	Physicians Insurance Mutual Group

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover liability losses of licensed healthcare providers).

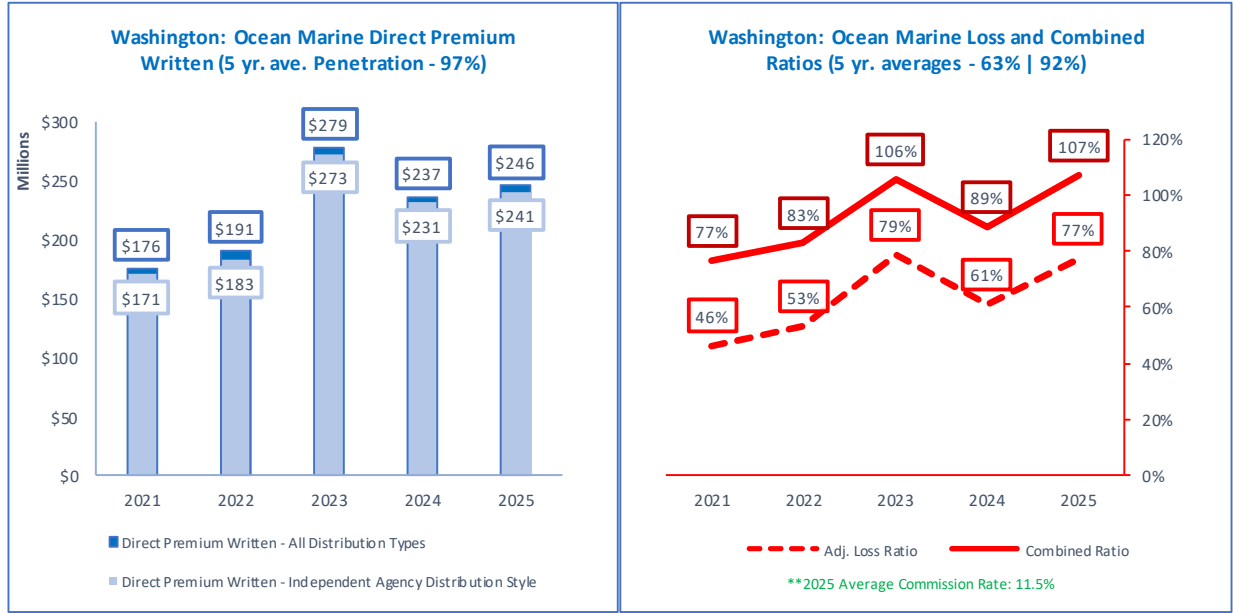
Multi-Peril Crop



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$352,485,000	\$352,485,000	\$0	\$0	\$0
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
5.9% 5.7% 6.3% 11.0% 10.8%	100%	0%	0%	0.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
9	9	0	0	0
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-11% 14%	-9% 18%	N/A N/A	N/A N/A	N/A
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Chubb INA Group (G)	\$120,476,000	235% 249%	10% 2%	ACEProperty and Casualty Insurance Co
QBE North America Insurance Group (G)	\$70,685,000	126% 151%	47% 17%	NAU Country Insurance Company
Zurich Insurance US PC Group (G)	\$63,232,000	117% 132%	18% 6%	Rural Community Insurance Company
FMH Insurance Group (G)	\$39,941,000	202% 236%	-55% 28%	Farmers Mutual Hail Insurance Co of Iowa
Tokio Marine US PC Group (G)	\$33,049,000	130% 160%	7% 17%	Producers Agriculture Insurance Company
Total or Average	\$342,307,000	177% 205%	-14% 11%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
ACE Property and Casualty Insurance Co	\$99,730,000	213% 224%	8% 2%	Chubb INA Group
NAU Country Insurance Company	\$70,685,000	126% 145%	47% 17%	QBE North America Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$39,941,000	202% 236%	-55% 28%	FMH Insurance Group
Producers Agriculture Insurance Company	\$33,049,000	130% 135%	7% 17%	Tokio Marine US PC Group
Agri General Insurance Company	\$20,745,000	340% 342%	19% 2%	Chubb INA Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Palomar Specialty Insurance Company	\$618,000	102% 113%	1831% 4%	Palomar HoldingsUS Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover losses that are subsidized or reinsured by the Federal Crop Insurance Corporation).

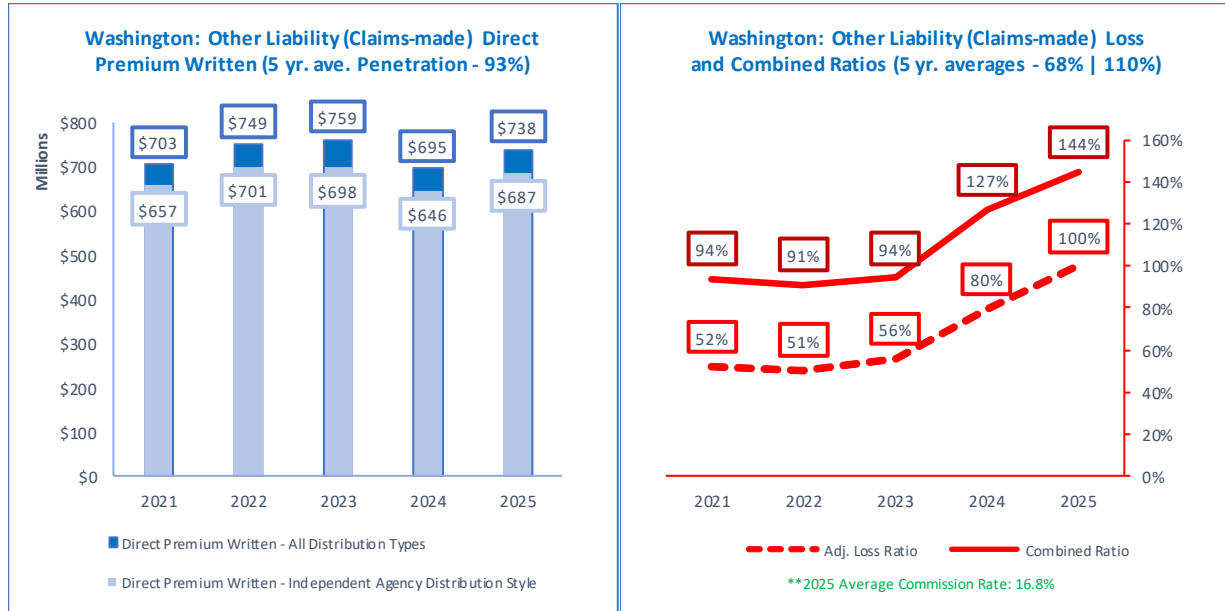
Ocean Marine



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$246,068,000	\$240,750,000	\$0	\$5,060,000	\$2,998,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
12.3% 12.8% 10.1% 11.1% 11.5%	98%	0%	2%	12%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
88	80	0	6	15
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 9%	4% 9%	N/A N/A	-4% 2%	-332%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Starr International Group (G)	\$79,451,000	164% 170%	6% 1%	Starr Indemnity & Liability Company
Travelers Group (G)	\$20,101,000	24% 58%	-3% 17%	TravelersProperty Casualty Co of Amer
American International Group (G)	\$19,398,000	31% 60%	-4% 23%	National Union Fire InsCoPittsburgh PA
Chubb INA Group (G)	\$14,301,000	20% 46%	4% 18%	Federal Insurance Company
Zurich Insurance US PC Group (G)	\$11,852,000	74% 88%	11% 5%	Zurich American Insurance Company
Total or Average	\$237,744,000	77% 107%	0% 12%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Starr Indemnity & Liability Company	\$79,451,000	164% 169%	6% 1%	Starr International Group
Travelers Property Casualty Co of Amer	\$15,438,000	23% 45%	-5% 16%	TravelersGroup
National Union Fire Ins Co Pittsburgh PA	\$11,899,000	27% 55%	-16% 23%	American International Group
Zurich American Insurance Company	\$11,852,000	74% 94%	11% 5%	Zurich Insurance US PC Group
Navigators Insurance Company	\$10,601,000	27% 55%	9% 10%	Hartford Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Stratford Insurance Company	\$3,584,000	46% 69%	8% 18%	American International Group
New York Marine and General Insurance Co	\$1,759,000	-6% 25%	-27% 21%	Coaction Specialty Insurance Group
U.S. Specialty Insurance Company	\$1,596,000	-36% -1%	-15% 28%	Tokio Marine US PC Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Mutual Insurance Company	\$4,703,000	-2% 42%	-4% 10%	Liberty Mutual Insurance Companies
Amica Mutual Insurance Company	\$193,000	-6% 25%	2% 0%	Amica Mutual Group
United Services Automobile Association	\$109,000	9% 34%	-13% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Houston Casualty Company	\$1,158,000	231% 263%	-21% 17%	Tokio Marine US PC Group
Point Excess and Surplus Insurance Co	\$518,000	30% 85%	6% 30%	Sentry Insurance Group
Accredited Specialty Insurance Company	\$356,000	-29% 20%	-32% 31%	Accredited America Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover losses resulting from transportation on ocean and inland waters).

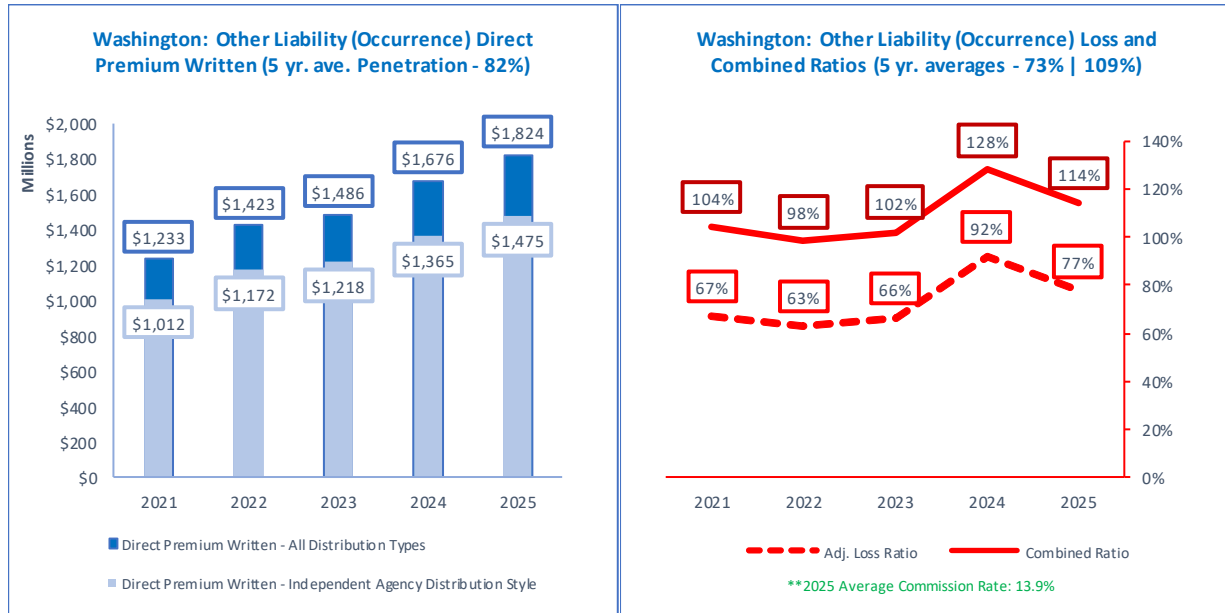
Other Liability (Claims-made)



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$738,141,000	\$686,603,000	\$8,690,000	\$15,936,000	\$356,935,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
15.7% 16.1% 16.1% 16.4% 16.8%	93%	1%	2%	48.4%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
350	300	16	20	119
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
6% 1%	6% 1%	-8% 1%	11% 2%	18%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Travelers Group (G)	\$46,060,000	90% 124%	-3% 17%	Travelers Casualty and Surety Co of Amer
CNA Insurance Companies (G)	\$45,796,000	71% 117%	0% 21%	Continental Casualty Company
Berkshire Hathaway Insurance Group (G)	\$44,611,000	85% 116%	3% 16%	National Fire & Marine Insurance Co
Chubb INA Group (G)	\$41,866,000	66% 147%	-2% 14%	Federal Insurance Company
Beazley USA Insurance Group (G)	\$37,411,000	103% 132%	340% 8%	Beazley Excess and Surplus Ins. Inc.
Total or Average	\$723,109,000	100% 144%	4% 17%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$39,695,000	95% 133%	-3% 15%	Travelers Group
Continental Casualty Company	\$35,433,000	43% 88%	-1% 22%	CNA Insurance Companies
Beazley Excess and Surplus Ins. Inc.	\$32,638,000	48% 75%	820% 8%	Beazley USA Insurance Group
Federal Insurance Company	\$21,416,000	33% 90%	13% 14%	Chubb INA Group
Indian Harbor Insurance Company	\$19,380,000	32% 52%	18% 14%	XL America Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Houston Casualty Company	\$6,434,000	249% 302%	-2% 29%	Tokio Marine US PC Group
Evanston Insurance Company	\$6,027,000	54% 108%	-3% 18%	Markel Insurance Group
At-Bay Specialty Insurance Company	\$5,574,000	66% 102%	-6% 30%	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Ironshore Indemnity Inc.	\$2,627,000	574% 584%	9% 9%	Liberty Mutual Insurance Companies
Federated Reserve Insurance Company	\$1,859,000	11% 25%	-17% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$1,083,000	221% 253%	1% 0%	Federated Mutual Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Surplus Insurance Corporation	\$5,136,000	41% 56%	5% 13%	Liberty Mutual Insurance Companies
ALPS Property & Casualty Insurance Co	\$4,255,000	41% 87%	6% 7%	N/A
CUMIS Insurance Society, Inc.	\$1,599,000	116% 132%	32% 1%	CUMIS Insurance Society Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Beazley Excess and Surplus Ins. Inc.	\$32,638,000	48% 75%	820% 8%	Beazley USA Insurance Group
Indian Harbor Insurance Company	\$19,380,000	32% 52%	18% 14%	XL America Companies
National Fire & Marine Insurance Co	\$18,373,000	56% 87%	8% 15%	Berkshire Hathaway Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Attorneys' Liab Assr Society Ltd., A RRG	\$9,428,000	1000% 1000%	10% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover legal liability losses liability losses from a wide variety of exposures that are issued on a claims-made basis. Common examples include errors & omissions, directors & officers, and Internet liability).

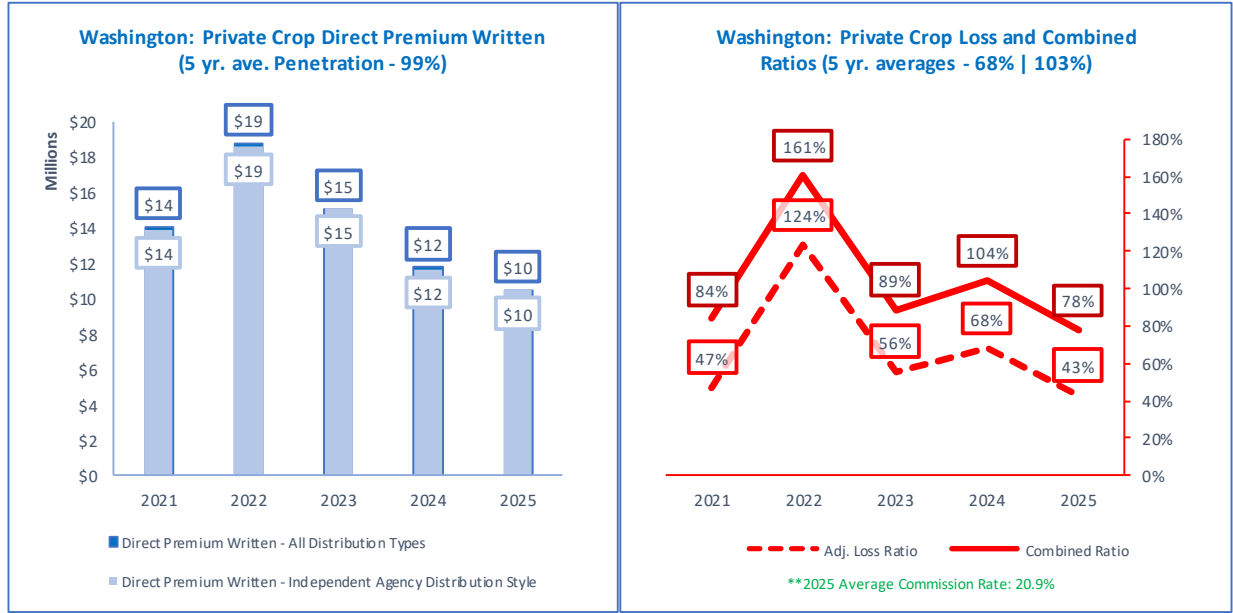
Other Liability (Occurrence)



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$1,823,901,000	\$1,474,835,000	\$191,317,000	\$130,354,000	\$685,038,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
13.4% 13.8% 13.7% 13.8% 13.9%	8.1%	10%	7%	37.6%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
503	418	28	38	143
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
9% 10%	8% 10%	16% 13%	4% 10%	12%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$116,397,000	148% 225%	7% 13%	Safeco Insurance Company of America
Chubb INA Group (G)	\$92,404,000	56% 81%	0% 10%	ACE American Insurance Company
Fairfax Financial (USA) Group (G)	\$74,445,000	64% 105%	-15% 18%	Hudson Insurance Company
State Farm Group (G)	\$71,259,000	161% 193%	59% 12%	State Farm Fire and Casualty Company
Assurant P&C Group (G)	\$70,250,000	64% 82%	54% 1%	American Bankers Insurance Co of Florida
Total or Average	\$1,796,933,000	77% 114%	7% 14%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
American Bankers Insurance Co of Florida	\$61,278,000	62% 76%	57% 2%	Assurant P&C Group
Safeco Insurance Company of America	\$46,073,000	186% 228%	12% 15%	Liberty Mutual Insurance Companies
Travelers Property Casualty Co of Amer	\$35,519,000	50% 65%	12% 11%	Travelers Group
Western National Mutual Insurance Co	\$31,028,000	35% 77%	22% 17%	Western National Insurance Pool
ACE American Insurance Company	\$28,639,000	50% 68%	4% 4%	Chubb INA Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
United Specialty Insurance Company	\$21,779,000	68% 109%	28% 26%	Markel Insurance Group
Obsidian Specialty Insurance Company	\$16,318,000	68% 108%	17% 22%	Obsidian Insurance Group
State National Insurance Company, Inc.	\$15,524,000	94% 127%	41% 19%	Markel Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
State Farm Fire and Casualty Company	\$71,204,000	161% 194%	59% 12%	State Farm Group
Allstate Indemnity Company	\$37,147,000	108% 122%	51% 11%	Allstate Insurance Group
Federated Reserve Insurance Company	\$19,125,000	48% 61%	4% 0%	Federated Mutual Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Homesite Insurance Company of Florida	\$12,170,000	49% 77%	-4% 12%	American Family Insurance Group
CUMIS Insurance Society, Inc.	\$11,001,000	67% 81%	17% 0%	CUMIS Insurance Society Group
United Services Automobile Association	\$10,221,000	91% 115%	7% 0%	USAA Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Navigators Specialty Insurance Company	\$25,850,000	100% 118%	17% 16%	Hartford Insurance Group
Scottsdale Insurance Company	\$24,209,000	40% 71%	3% 24%	Nationwide Property & Casualty Group
Kinsale Insurance Company	\$22,885,000	46% 81%	-1% 15%	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Titan Insurance Company, Inc., A RRG	\$15,388,000	47% 51%	-36% 1%	Titan Insurance Group

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover legal liability losses from a wide variety of exposures that are issued on an occurrence basis. Examples include premises, completed operations, and umbrella).

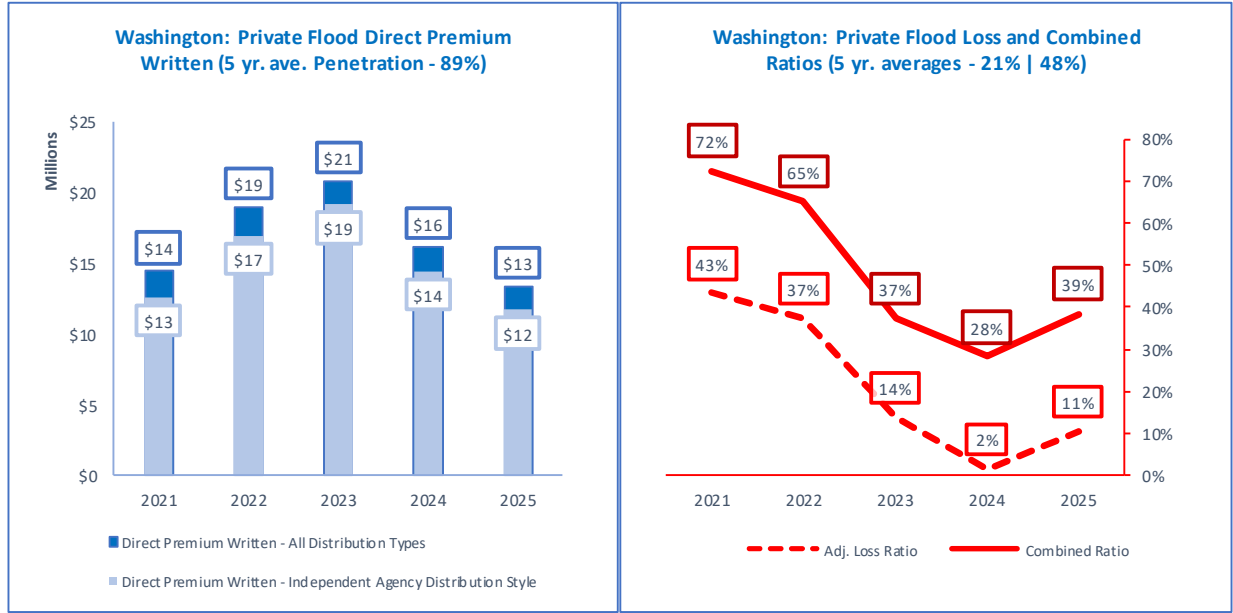
Private Crop



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$10,494,000	\$10,494,000	\$0	\$0	\$1,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
21.4% 20.1% 19.5% 21.3% 20.9%	100%	0%	0%	0.0%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
9	9	0	0	1
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-11% -7%	-10% -7%	N/A N/A	N/A N/A	N/A
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Zurich Insurance US PC Group (G)	\$3,750,000	40% 68%	-21% 19%	Rural Community Insurance Company
Chubb INA Group (G)	\$2,450,000	61% 99%	11% 30%	ACE Property and Casualty Insurance Co
QBE North America Insurance Group (G)	\$2,306,000	30% 56%	-13% 17%	NAU Country Insurance Company
Great American P & C Insurance Group (G)	\$941,000	52% 80%	37% 15%	Great American Insurance Company
Tokio Marine US PC Group (G)	\$248,000	31% 63%	-6% 17%	Producers Agriculture Insurance Company
Total or Average	\$9,828,000	43% 78%	-17% 21%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
NAU Country Insurance Company	\$2,306,000	30% 51%	-13% 17%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$2,127,000	63% 101%	9% 30%	Chubb INA Group
Great American Insurance Company	\$941,000	52% 79%	37% 15%	Great American P & C Insurance Group
Agri General Insurance Company	\$324,000	50% 80%	34% 30%	Chubb INA Group
Producers Agriculture Insurance Company	\$248,000	31% 40%	-6% 17%	Tokio Marine US PC Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Palomar Excess and Surplus Insurance Co	\$1,000	13% 50%	N/A 0%	Palomar Holdings US Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Palomar Excess and Surplus Insurance Co	\$1,000	13% 50%	N/A 0%	Palomar Holdings US Group
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover crop hail and fire and other risks NOT subsidized or reinsured by the Federal Crop Insurance Corporation).

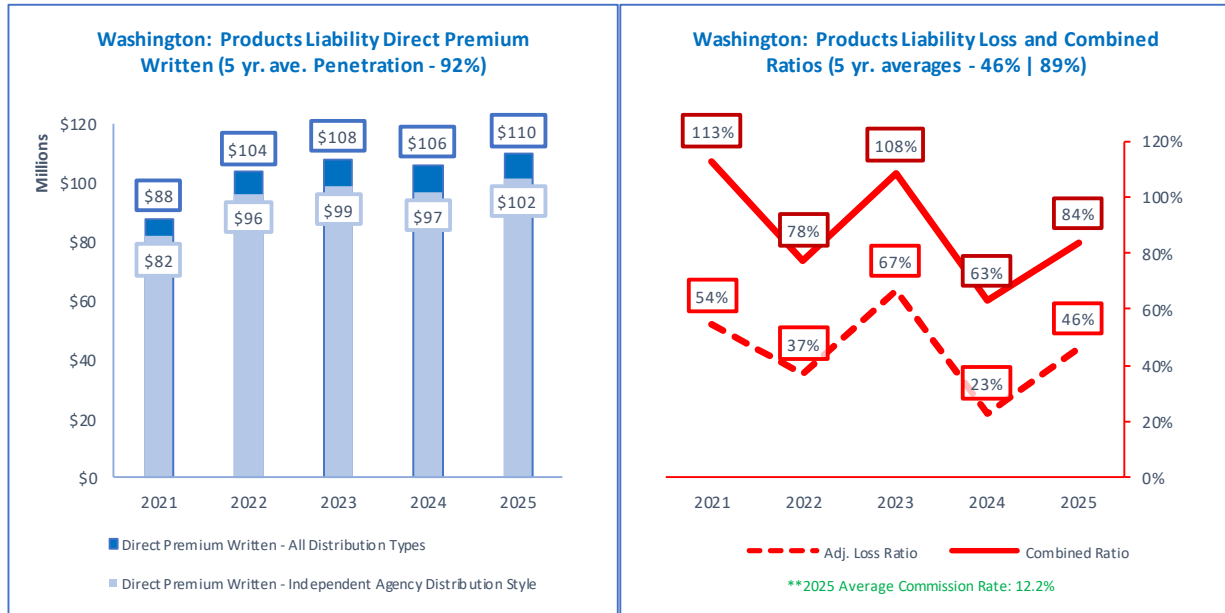
Private Flood



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$13,430,000	\$11,717,000	\$34,000	\$1,679,000	\$6,521,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
12.9% 12.2% 12.2% 14.6% 15.9%	87%	0%	13%	48.6%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
61	52	2	7	26
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
-17% -2%	-19% -2%	13% -8%	-3% 6%	-28%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
XL America Companies (G)	\$1,846,000	36% 57%	2% 11%	XL Insurance America, Inc.
Assurant P&C Group (G)	\$1,373,000	0% 25%	-5% 9%	American Security Insurance Company
American International Group (G)	\$1,261,000	43% 74%	18% 23%	AIG Specialty Insurance Company
MS&AD US Insurance Group (G)	\$1,209,000	-1% 36%	28% 32%	MS Transverse Specialty Insurance Co
Liberty Mutual Insurance Companies (G)	\$1,041,000	0% 29%	-2% 9%	Employers Insurance Company of Wausau
Total or Average	\$12,778,000	11% 39%	-2.1% 16%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
XL Insurance America, Inc.	\$1,231,000	8% 8%	6% 0%	XL America Companies
Allianz Global Risks US Insurance Co	\$842,000	11% 34%	-3% 1%	Allianz US PC Insurance Companies
Indian Harbor Insurance Company	\$615,000	76% 108%	-5% 33%	XL America Companies
Swiss Re Corporate Solutions Elite Ins	\$600,000	9% 26%	22% 3%	Swiss Reinsurance Group
Arch Specialty Insurance Company	\$543,000	-13% 15%	-55% 22%	Arch Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$1,209,000	-1% 33%	28% 32%	MS&AD US Insurance Group
Palomar Excess and Surplus Insurance Co	\$525,000	81% 117%	15% 36%	Palomar Holdings US Group
Obsidian Specialty Insurance Company	\$221,000	0% 31%	N/A 28%	Obsidian Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Nationwide Mutual Insurance Company	\$28,000	22% 56%	-3% 14%	Nationwide Property & Casualty Group
Nationwide Property & Casualty Ins Co	\$6,000	34% 52%	N/A 17%	Nationwide Property & Casualty Group
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
American Security Insurance Company	\$949,000	0% 28%	3% 3%	Assurant P&C Group
Voyager Indemnity Insurance Company	\$423,000	-1% 31%	-20% 21%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$176,000	0% 30%	43% 10%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
MS Transverse Specialty Insurance Co	\$1,209,000	-1% 33%	28% 32%	MS&AD US Insurance Group
Indian Harbor Insurance Company	\$615,000	76% 108%	-5% 33%	XL America Companies
Arch Specialty Insurance Company	\$543,000	-13% 15%	-55% 22%	Arch Insurance Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover flood and are NOT under the Federal Flood Insurance Program and its Write Your Own program).

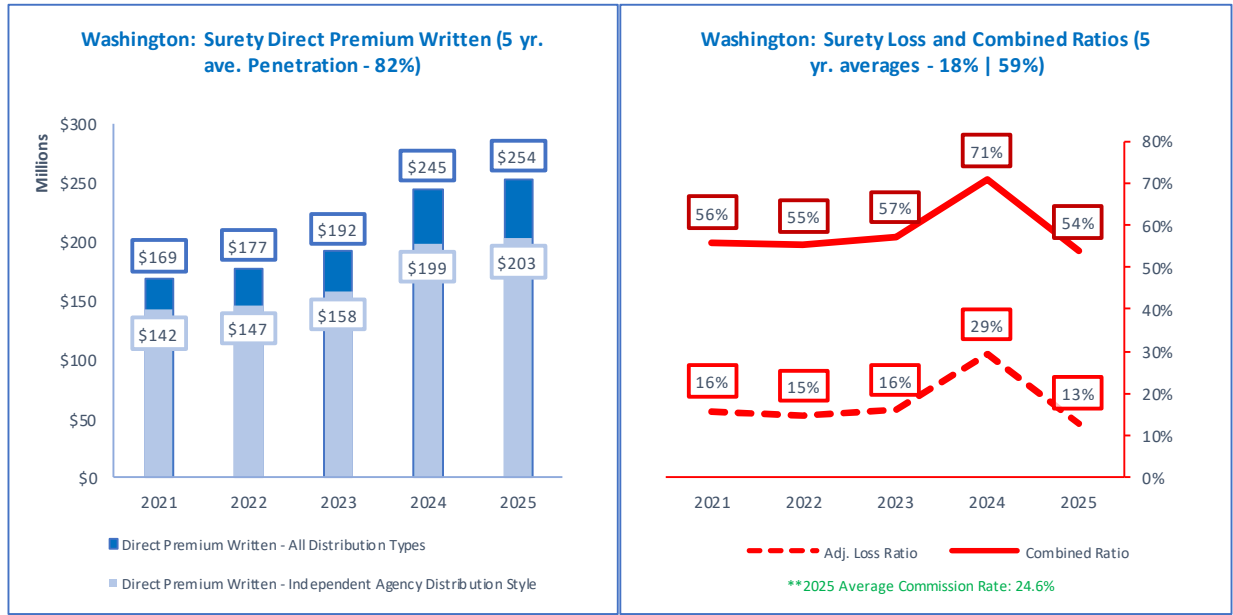
Products Liability



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$109,711,000	\$10,170,000	\$3,811,000	\$2,883,000	\$54,168,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
16.2% 15.7% 15.2% 15.2% 12.2%	93%	3%	3%	49.4%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
193	178	6	7	68
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 6%	5% 6%	1% 13%	-25% 3%	-1%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Chubb INA Group (G)	\$10,320,000	62% 84%	14% 14%	Federal Insurance Company
Kinsale Insurance Company	\$9,816,000	32% 66%	-14% 14%	N/A
Western National Insurance Pool (G)	\$8,984,000	32% 74%	16% 19%	Western National Mutual Insurance Co
Hartford Insurance Group (G)	\$6,465,000	29% 55%	9% 9%	Twin City Fire Insurance Company
Liberty Mutual Insurance Companies (G)	\$6,396,000	51% 101%	-10% 12%	Ohio Security Insurance Company
Total or Average	\$109,321,000	46% 84%	3% 12%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Kinsale Insurance Company	\$9,816,000	32% 66%	-14% 14%	N/A
Western National Mutual Insurance Co	\$6,748,000	23% 64%	20% 19%	Western National Insurance Pool
James River Insurance Company	\$5,890,000	51% 102%	-4% 18%	James River Group
Crum & Forster Specialty Insurance Co	\$4,377,000	24% 54%	18% 18%	Fairfax Financial (USA) Group
Ohio Security Insurance Company	\$3,988,000	95% 127%	4% 15%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Western World Insurance Company	\$1,301,000	26% 100%	-15% 22%	American International Group
Evanston Insurance Company	\$1,288,000	7% 54%	9% 21%	Markel Insurance Group
Colony Insurance Company	\$978,000	-5% -100%	-5% 18%	BAMRUS PC Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Sentry Insurance Company	\$1,317,000	48% 64%	6% 2%	Sentry Insurance Group
Federated Reserve Insurance Company	\$1,226,000	15% 25%	4% 0%	Federated Mutual Group
Federated Mutual Insurance Company	\$543,000	-18% -2%	-15% 0%	Federated Mutual Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Mutual Fire Insurance Company	\$1,006,000	1% 25%	-36% 3%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$617,000	7% -74%	-10% 16%	Nationwide Property & Casualty Group
Crestbrook Insurance Company	\$540,000	11% 50%	-13% 16%	Nationwide Property & Casualty Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Kinsale Insurance Company	\$9,816,000	32% 66%	-14% 14%	N/A
James River Insurance Company	\$5,890,000	51% 102%	-4% 18%	James River Group
Crum & Forster Specialty Insurance Co	\$4,377,000	24% 54%	18% 18%	Fairfax Financial (USA) Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
CLIC Risk Retention Group, Inc.	\$16,000	50% 50%	-27% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington to cover liability from manufacturing or selling of defective products that cause injury or damage).

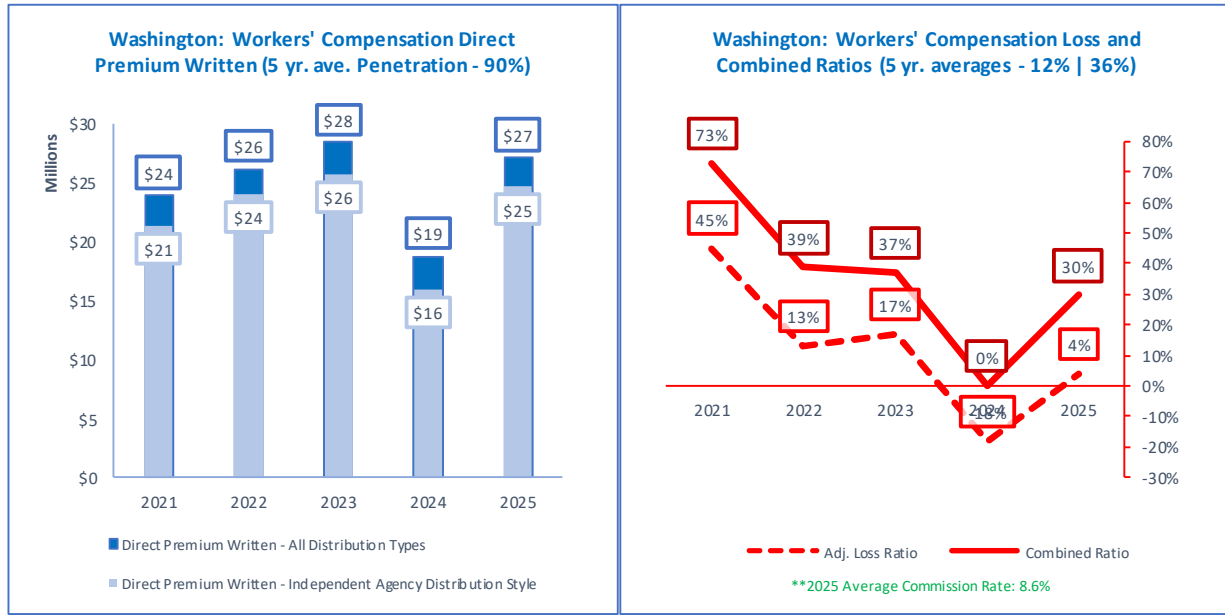
Surety



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$253,640,000	\$203,046,000	\$10,875,000	\$34,791,000	\$2,728,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
25.1% 25.7% 25.6% 24.7% 24.6%	80%	4%	14%	1.1%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
130	115	8	3	6
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
4% 11%	2% 9%	36% 34%	1% 10%	543%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Liberty Mutual Insurance Companies (G)	\$42,887,000	10% 55%	1% 21%	Liberty Mutual Insurance Company
Travelers Group (G)	\$34,238,000	2% 36%	-16% 22%	Travelers Casualty and Surety Co of Amer
CNA Insurance Companies (G)	\$19,424,000	46% 74%	4% 11%	Western Surety Company
Zurich Insurance US PC Group (G)	\$18,356,000	-4% 27%	-25% 20%	Fidelity and Deposit Company of Maryland
Tokio Marine US PC Group (G)	\$17,012,000	8% 47%	80% 23%	American Contractors Indemnity Company
Total or Average	\$246,314,000	13% 54%	1% 25%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$28,743,000	1% 41%	-27% 24%	TravelersGroup
Western Surety Company	\$18,584,000	52% 100%	16% 10%	CNA Insurance Companies
Fidelity and Deposit Company of Maryland	\$15,380,000	-5% 18%	-23% 19%	Zurich Insurance US PC Group
American Contractors Indemnity Company	\$9,668,000	0% 39%	177% 19%	Tokio Marine US PC Group
Atlantic Specialty Insurance Company	\$8,369,000	10% 59%	65% 27%	Intact US Insurance Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
RLI Insurance Company	\$4,271,000	5% 58%	11% 34%	RLI Group
Harco National Insurance Company	\$3,561,000	4% 47%	-23% 31%	IAT Insurance Group
Markel Insurance Company	\$1,436,000	23% 50%	-4% 32%	Markel Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Nationwide Mutual Insurance Company	\$7,899,000	20% 72%	19% 30%	Nationwide Property & Casualty Group
Euler Hermes North America Insurance Co.	\$1,486,000	38% 91%	N/A 26%	Allianz US PC Insurance Companies
State Farm Fire and Casualty Company	\$954,000	16% 49%	24% 24%	State Farm Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Mutual Insurance Company	\$34,663,000	10% 51%	1% 18%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$75,000	87% 151%	-52% 31%	Progressive Insurance Group
Repwest Insurance Company	\$53,000	0% 11%	33% 0%	AMERCO Property and Casualty Ins Group
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Hudson Excess Insurance Company	\$1,491,000	33% 84%	N/A 44%	Fairfax Financial (USA) Group
Trisura Specialty Insurance Company	\$465,000	0% 51%	N/A 48%	Trisura US Insurance Group
Accelerant Specialty Insurance Company	\$429,000	61% 98%	53% 36%	Accelerant US Holdings Group
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington for 3-party agreements covering the default of a principal on an obligation to an obligee).

Workers' Compensation



ALL Dir. Premium Written (DPW)	IA DPW	Excl./Cap. DPW	Direct DPW	Surplus Lines DPW
\$27,086,000	\$24,685,000	(\$30,000)	\$2,320,000	-\$32,000
2021 to 2025 Comm.% (All)	IA Pen%	Excl./Cap. Pen%	Direct Pen%	Surplus Lines Use%
9.2% 5.9% 7.8% 10.7% 8.6%	91%	0%	9%	-0.1%
Total Active Insurers	IA # of Insrs	Excl./Cap. # Insrs	Direct # of Insrs	Active SL # of Insrs
140	123	3	11	0
All DPW 1-yr 5-yr Change %	IA Chng%	Excl./Cap. Chng%	Direct Chng%	Surplus Line Chng%
44% 3%	54% 4%	#NUM!	-9% 0%	300%
Top 5 Groups (Single Insurer)	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Largest Insurer in Group
Hartford Insurance Group (G)	\$8,738,000	10% 39%	37% 12%	Twin City Fire Insurance Company
CopperPoint Insurance Group (G)	\$4,371,000	52% 99%	-12% 1%	Alaska National Insurance Company
Liberty Mutual Insurance Companies (G)	\$2,694,000	-75% -46%	2% 6%	Liberty Insurance Corporation
Red Shield Insurance Group (G)	\$1,457,000	54% 86%	-19% 0%	Red Shield Insurance Company
American International Group (G)	\$1,365,000	25% 42%	-135% 5%	AIU Insurance Company
Total or Average	\$27,087,000	4% 30%	44% 9%	N/A
Top 5 Pure IA/Broker	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Twin City Fire Insurance Company	\$6,545,000	13% 31%	41% 11%	Hartford Insurance Group
Alaska National Insurance Company	\$4,371,000	52% 96%	-12% 1%	CopperPoint Insurance Group
Hartford Underwriters Insurance Company	\$1,734,000	21% 44%	8% 16%	Hartford Insurance Group
Red Shield Insurance Company	\$1,457,000	54% 91%	-19% 0%	Red Shield Insurance Group
AIU Insurance Company	\$655,000	2% 6%	180% 1%	American International Group
Top 3 MGA/Wholesale	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Praetorian Insurance Company	\$34,000	-15% -1%	-46% 18%	QBE North America Insurance Group
Markel Insurance Company	\$10,000	320% 349%	-23% 20%	Markel Insurance Group
State National Insurance Company, Inc.	\$4,000	0% 29%	0% 25%	Markel Insurance Group
Top 3 Excl./Cap.	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Nationwide Mutual Insurance Company	\$2,000	-9% 91%	100% 100%	Nationwide Property & Casualty Group
N/A	N/A	N/A N/A	N/A N/A	N/A
Sentry Select Insurance Company	\$1,000	0% 24%	N/A 0%	Sentry Insurance Group
Top 3 Direct	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
Liberty Insurance Corporation	\$1,087,000	-14% -7%	24% 1%	Liberty Mutual Insurance Companies
LM Insurance Corporation	\$845,000	8% 16%	-27% 1%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$223,000	15% 120%	3% 51%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top RRG	1-yr DPW	1-yr LR CR	1-yr Chng% Comm%	Group or "N/A"
N/A	N/A	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Washington for liability for worker injuries under statutes or common law but not on excess basis. This includes Occurrence and Claims-Made policies).

Appendix #1: Distribution Style Classification

This 2026 Washington Annual P&C Marketplace Summary classifies insurers into Distribution Styles based on the insurer's reported Marketing Type(s). These Marketing Types are provided by A.M. Best as part of what is known as a "Galley Process." Below are the various Marketing Types reported to A.M. Best by insurers in 2025.

Marketing Types Reported by A.M. Best Company:

- Affinity Group Marketing
- Bank
- Broker
- Career Agent
- Direct Response
- Exclusive/Captive Agent
- General Agent
- Inactive
- Independent Agency
- Internet
- Managing General Agent
- Not Available
- Other
- Other Agency
- Other Direct
- Worksite Marketing

Distribution Style Classification:

The approach used by this *Summary* is to take each insurer's reported Marketing Type and classify data from that insurer into one of 6 Distribution Styles. Some insurer classifications are obvious and straight forward, others less so. When insurers report multiple Marketing Types, more weight is given to the Marketing Type listed first. About 10% of insurers have "Not Available" for their listed Marketing Type. However, these insurers represent less than 1% of all written premiums in 2025.

There are 6 Distribution Styles into which each insurer is classified in this *Summary*: **(1) Pure Independent Agent (IA)/Broker, (2) Managing General Agent (MGA)/Wholesale, (3) IA-Mixed, (4) Exclusive/Captive, (5) Direct, and (6) Other.** When general independent agent distribution figures are cited in this *Summary*, data for the first three Distribution Styles are combined. The remaining 3 Distribution Styles always stand on their own. Other industry analyses of distribution and penetration may vary, but generally the results are similar to the approach taken in this *Summary*.

By controlling the Distribution Style classification in this way, flexibility is attained in providing data that matches an independent agent's view of the marketplace. It allows determination of approximate

penetrations of the Distribution Styles by Line of Business, and also the creation of lists of insurers by Line of Business for each Distribution Style. This is illustrated in Table 10 and Table 11 below.

Proprietary Classification of Premiums by Line of Business

Featured in Table 10 below, *2025 Washington: All Lines of Business DPW by Distribution Style*, is the Direct Premium Written (DPW) by Distribution Style in dollars, calculated based on the proprietary classification of insurers. The Direct Premium Written total of all 6 Distribution Styles combined are in the first column, followed by each of 6 Distribution Styles previously listed above. All 32 Lines of Business are included, but shown with asterisks are the 26 P&C Lines of Business focused on by independent agents. The sum of DPW for all 32 Lines is presented at the bottom of the table, followed by the sum of DPW for the Lines of Business focused on by independent agents.

2025 Washington: All Lines of Business DPW By Distribution Style (Direct Premium Written in Millions of Dollars)

	All Distribution Styles (1+2+3+4+5 +6)	Pure IA/Broker DPW (1)	MGA/ Wholesale DPW (2)	IA-Mixed DPW (3)	Exclusive/C aptive DPW (4)	Direct DPW (5)	Other (6)
Washington All P-C Lines of Business							
Accident & Health	119	77	5	6	28	0	2
Aggregate Write-ins	5	2	0	0	0	2	0
* Aircraft (all perils)	61	55	3	0	0	2	0
* All Commercial Auto	1,310	817	74	241	107	63	8
* All Private Passenger Auto	8,590	2,155	57	410	3,122	2,846	0
* Allied Perils Only	386	249	27	61	7	41	1
* Boiler & Machinery	54	36	1	13	1	2	1
* Burglary & Theft	11	10	0	0	0	0	0
* Commercial Multi-Peril	1,424	999	84	48	267	24	2
Credit	61	28	18	0	12	2	0
* Earthquake	457	203	88	72	75	18	0
* Excess Workers' Comp	45	43	0	0	0	2	0
* Farmowners Multi-Peril	114	80	1	0	27	6	0
* Federal Flood	24	11	3	0	6	3	0
* Fidelity	25	22	1	0	1	2	0
Financial Guaranty	9	0	0	0	0	0	8
* Fire Peril Only	554	399	60	62	7	22	4
* Homeowners Multi-Peril	3,851	1,535	27	233	1,249	807	0
* Inland Marine	740	436	55	96	121	29	2
* International	0	0	0	0	0	0	0
* Medical Malpractice	259	108	35	93	8	10	4
Mortgage Guaranty	183	28	0	0	0	99	55
* Multi-Peril Crop	352	278	1	73	0	0	0
* Ocean Marine	246	227	13	1	0	5	0
* Other Liability (Claims-made)	738	608	63	16	9	16	27
* Other Liability (Occurrence)	1,824	1,183	232	59	191	130	27
* Private Crop	10	6	0	4	0	0	0
* Private Flood	13	9	2	1	0	2	0
* Products Liability	110	91	11	0	4	3	1
* Surety	254	189	12	1	11	35	5
Warranty	169	90	26	0	32	22	0
* Workers' Compensation	27	24	0	1	(0)	2	0
Total (All Lines)	22,249	10,103	1,008	1,505	5,285	4,198	149
Total (IA-Focused Lines)	21,478	9,774	850	1,487	5,213	4,070	84

Table 10 | Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of individual insurers, based on reported Marketing Types into Distribution Styles.

Top 10 Largest Insurers by Distribution Style

Table 11 below, *2025 Washington: Top 10 Insurers by Distribution Style*, illustrates this *Summary's* approach to classifying Lines of Business data into the 6 Distribution Styles of: (1) Pure IA/Broker, (2) MGA/Wholesale, (3) IA-Mixed, (4) Exclusive/Captive, (5) Direct, and (6) Other. For Washington, the Top 10 insurers in each Distribution Style are listed, along with each insurer's group, the individual insurer's 2025 Direct Premium Written, and its listed Marketing Type, as reported by A.M. Best.

2025 Washington: Top 10 Insurers by Distribution Style

(Premiums in Thousands)

Top 10 Insurers Classified as Pure IA/Broker

Washington Policy-Issuing Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
Safeco Insurance Company of America	Liberty Mutual Insurance Company	611,294	Independent Agency
First National Insurance Co of America	Liberty Mutual Insurance Company	517,921	Independent Agency
Progressive Casualty Insurance Company	Progressive Insurance Group	466,088	Independent Agency
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	284,075	Independent Agency
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	260,888	Independent Agency
Standard Fire Insurance Company	Travelers Group	234,707	Independent Agency
Mutual of Enumclaw Insurance Company	Enumclaw Insurance Group	207,122	Independent Agency
Ohio Security Insurance Company	Liberty Mutual Insurance Company	198,234	Independent Agency
Zurich American Insurance Company	Zurich Insurance US PC Group	155,764	Independent Agency
ACE American Insurance Company	Chubb INA Group	143,917	Independent Agency

Top 10 Insurers Classified as MGA/Wholesale

Washington Policy-Issuing Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
American Pet Insurance Company	Trupanion Insurance Group	77,070	Managing General Agent
State National Insurance Company, Inc.	Markel Insurance Group	48,528	General Agent
Evanston Insurance Company	Markel Insurance Group	42,848	Managing General Agent
Palomar Specialty Insurance Company	Palomar Holdings US Group	39,246	Broker, General Agent
Lemonade Insurance Company	Lemonade Insurance Group	32,505	Managing General Agent
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	30,864	Broker, General Agent
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	29,850	Managing General Agent
Metromile Insurance Company	Lemonade Insurance Group	27,643	Managing General Agent
Protective Property & Casualty Ins Co	...	26,088	General Agent, Direct Response
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	25,538	Managing General Agent

Top 10 Insurers Classified as IA-Mixed

Washington Policy-Issuing Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
PEM CO Mutual Insurance Company	...	558,060	Direct Response, Independent Agency
United Financial Casualty Company	Progressive Insurance Group	225,680	Independent Agency, Direct Response
Factory Mutual Insurance Company	FM Group	99,424	Direct Response, Broker
Rural Community Insurance Company	Zurich Insurance US PC Group	66,982	Other
American Modern Property & Casualty Ins	Munich-American Holding Corp Cc	64,137	Worksite Marketing
Affiliated FM Insurance Company	FM Group	64,120	Broker, Direct Response
Jefferson Insurance Company	Allianz US PC Insurance Company	63,461	Internet, Independent Agency
Physicians Insurance A Mutual Company	Physicians Insurance Mutual Group	57,253	Broker, Exclusive/Captive Agent
Permanent General Assurance Corporation	Sentry Insurance Group	47,125	Independent Agency, Other Direct
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Cc	31,905	Affinity Group Marketing, Broker

Top 10 Insurers Classified as Exclusive/Captive			
Washington Individual Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
State Farm Mutual Automobile Ins Co	State Farm Group	1,483,203	Exclusive/ Captive Agent
State Farm Fire and Casualty Company	State Farm Group	1,021,201	Exclusive/ Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	558,879	Exclusive/ Captive Agent
Truck Insurance Exchange	Farmers Insurance Group	286,249	Exclusive/ Captive Agent
Farmers Insurance Company of Washington	Farmers Insurance Group	239,660	Exclusive/ Captive Agent
American Family Insurance Company	American Family Insurance Group	225,012	Exclusive/ Captive Agent
COUNTRY Preferred Insurance Company	COUNTRY Financial Property Cas	180,991	Exclusive/ Captive Agent
Allstate Indemnity Company	Allstate Insurance Group	135,460	Exclusive/ Captive Agent
Mid-Century Insurance Company	Farmers Insurance Group	129,608	Exclusive/ Captive Agent
Allstate Property and Casualty Ins Co	Allstate Insurance Group	110,457	Exclusive/ Captive Agent

Top 10 Insurers Classified as Direct			
Washington Individual Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
Progressive Direct Insurance Company	Progressive Insurance Group	1,016,914	Direct Response
USAA Casualty Insurance Company	USAA Group	413,229	Direct Response
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Gro	401,971	Direct Response
United Services Automobile Association	USAA Group	398,204	Direct Response
USAA General Indemnity Company	USAA Group	245,287	Direct Response
Homesite Insurance Company	American Family Insurance Group	221,872	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	198,555	Direct Response
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Gro	175,414	Direct Response
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	132,712	Direct Response
Amica Mutual Insurance Company	Amica Mutual Group	96,728	Direct Response

Top 10 Insurers Classified as Other			
Washington Individual Insurers	Group	2025 Premium (\$ 000)	Listed Marketing Type
Essent Guaranty, Inc.	Essent Guaranty Group	30,540	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Grou	24,512	Not Available
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Compani	18,723	Not Available
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Gro	13,541	Not Available
Endurance Assurance Corporation	Sompo Holdings US Group	10,095	Not Available
Attorneys' Liab Assr Society Ltd., A RRG	...	9,428	Not Available
Greenwich Insurance Company	XL America Companies	8,812	Not Available
Build America Mutual Assur Co	...	7,747	Not Available
American Forest Casualty Co RRG	...	6,362	Not Available
Sierra Specialty Insurance Company	AmTrust Group	5,716	Inactive

Table 11 | Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of individual insurers into Distribution Styles, based on reported Marketing Types.

Appendix #2: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides the *Official NAIC Annual Statement Instructions* to insurers for completing their annual report, and especially for completing the “State’s Page,” formally referred to by NAIC as the Exhibit of Premiums and Losses (Statutory Page 14). Those instructions contain an expansive set of definitions pertaining to Property and Casualty Lines of Business.

Table 12 below, *NAIC Annual Statement Instructions: Summarized Definitions of Property and Casualty Lines of Business* summarizes and distills those NAIC Line of Business Definitions into a more concise presentation for this *Summary*, for easier reader reference and use.

Note: The Fire and Allied Lines Line of Business have sub-lines of business that many Independent Agents are familiar with. The breakouts for the broader Fire & Allied Lines are significant, and the sub-lines are shown last, out of alphabetical order.

NAIC Annual Statement Instructions: Summarized Definitions of Property and Casualty Lines of Business

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Aggregate Write-ins	Line 34	Explained coverage written in that do not fit elsewhere.
Aircraft (all perils)	Line 22	Coverage for aircraft (hull) and their contents; aircraft owners’ and aircraft manufacturers’ liability to passengers, airports and other third parties.
Allied Lines	Line 2	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
All Commercial Auto	Lines 19.3+19.4+21.1	Commercial Auto No-Fault (Personal Injury Protection). Other Commercial Auto Passenger Liability (Include-BI, PD, UM and UIM). Commercial Auto Physical Damage.
All Private Passenger	Lines 19.1+19.2+21.1	Private Passenger Auto No-Fault (Personal Injury Protection). Other Private Passenger Auto Liability (Include-BI/PD/UM and UIM). Private Passenger Auto Physical Damage.
Boiler & Machinery	Line 27	Coverage for the failure of boilers, machinery and electrical equipment. Benefits include: (i) property of the insured that has been directly damaged by the accident. (ii) Costs of temporary repairs and expediting expenses. (iii) Liability for damage to the property of others.
Burglary & Theft	Line 26	Coverage for property taken or destroyed by breaking and entering the insured’s premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure.
Commercial Multiple Peril	Line 5	A contract for a commercial enterprise that packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto. (Builders’ Risk Policies, Businessowners, Commercial Package Policies, Manufacturers Output Policies, e-Commerce and Difference-in-Conditions).
Credit	Line 28	Coverage purchased by consumers, manufacturers, merchants, educational institutions or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to/from them for goods or services provided in the normal course of their business.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Excess Workers' Compensation	Line 17.3	Indemnification coverage provided to self-insured employers on an excess of loss basis.
Farmowners Multiperil	Line 4	A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock. A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
Fidelity	Line 23	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)
Financial Guaranty	Line 10	A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation (see Financial Guaranty Insurance Guideline (#1626)).
Fire	Lines 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Homeowners Multiperil	Line 3	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location. (Alternative Workers' Compensation, Employers' Liability and Standard Workers' Compensation).
Inland Marine	Line 9	Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road construction equipment) or scheduled property (e.g., Homeowners Personal Property Floater), including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. (Animal Mortality, EDP Policies, Pet Insurance Plans, Communication Equipment, Event Cancellation, Travel Coverage, Vehicle Excess Waiver, Boatowners, Other Commercial Inland Marine, Other Personal Marine and Cash and Cash in Transit Insurance).
International	Line-29	Includes all business transacted outside the U.S. and its territories and possessions where the appropriate Line of Business is not determinable
Medical Professional Liability	Line 11	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence in rendering professional services. Medical Professional Liability is also known as Medical Malpractice.
Mortgage Guaranty	Line 6	Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.
Ocean Marine	Line 8	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.
Other Liability (Claims-made)	Line 17.2	Same as 17.1 but on a Claims-Made Basis. These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.
Other Liability (Occurrence)	Line 17.1	Occurrence Based: These policies cover insured events that occur within the effective dates of the policy, regardless of when they are reported to the reporting entity. Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness or a failure to act, causing property damage or personal injury to others. Typically, coverages include construction and alteration liability; contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability,

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
---	-------------------	------------

		etc. Also includes indemnification coverage provided to self-insured employers on an excess of loss basis (excess workers' compensation). (Completed Operations, Construction Liability, Contingent Liability, Contractual Liability, Elevators, Error and Omissions, Environmental Pollution, Excess and Umbrella, Personal Liability, Premises and Operations, Excess Workers' Compensation, Commercial General Liability, Comprehensive Personal Liability, Day Care Centers, Directors and Officers, Employee Benefit Liability, Employers' Liability, Employment Practices, Fire Legal, Municipal Liability, Nuclear Energy, Veterinarian, Internet Liability and Cyber Liability). Excludes excess workers' compensation.
Products Liability	Line 18	Insurance coverage protecting the manufacturer, distributor, seller or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.
Surety	Line 24	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts or omissions of a third party (the principal).
Warranty	Line 30	Coverage that protects against manufacturer's defects past the normal warranty period and for repair after breakdown to return a product to its originally intended use. Warranty insurance generally protects consumers from financial loss caused by the seller's failure to rectify or compensate for defective or incomplete work and cost of parts and labor necessary to restore a product's usefulness. Includes, but is not limited to, coverage for all obligations and liabilities incurred by a service contract provider, mechanical breakdown insurance and service contracts written by insurers. (Mechanical Breakdown and Service Contracts).
Workers Compensation	Line 16	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employer's liability coverage against the common law liability for injuries to employees (as distinguished from the liability imposed by Workers' Compensation Laws). Excludes excess workers' compensation.
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins
Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
---	-------------------	------------

Fire & Allied Sub-Lines		
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins
Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

Table 12 | Source: © National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty

Appendix #3: Lines of Business—Visual Reference and Abbreviations of Key Terms

Figure 18 below is a sample *Line of Business In-Depth Detail* page. Notations labeled letters A through I are provided, to assist in understanding the in-depth details for each Line of Business.

A: This is the Line of Business. If a Top 10 Line of Business, the small pie chart (“thumbnail”) shows where the Line of Business is in the ranking of premiums. If no thumbnail pie chart, Line of Business is not in the Top 10.

B: Total Direct Premium Written (dark blue) is shown along with the Independent Agent premiums (light blue). This shows trends and portions of premiums through Independent Agents over 5 years.

C: 5-year Direct Loss and Combined Ratios are shown.

D: Direct Premium Written (DPW) dollars are provided for Independent Agents, and Exclusive/Captive and Direct Distribution Styles. Surplus Lines premiums are also provided.

E: This is the average commission paid for the Line of Business for the past 5 years.

F: These penetration percentages for Independent Agents, and Exclusive/Captive and Direct Distribution Styles. Surplus Lines utilization rates are also provided

G: This is the active insurers for Independent Agents, and Exclusive/-Captive and Direct Distribution Styles. Surplus Lines insurers are also provided.

H: This is the 1-year and 5-year premium change rate for the groupings shown.

I: Top premium insurers are listed for the following: Top 5 Groups and total, Top 5 Pure IA/Broker, Top 3 MGA/Wholesale, Top 3 Exclusive/Captive and Direct, Top 3 Surplus Lines, and the Top Risk Retention Group (RRG), if any. Provided for each insurer are direct written premium, adjusted loss ratio, growth rates, and the group or fleet the insurer belongs to (if any).

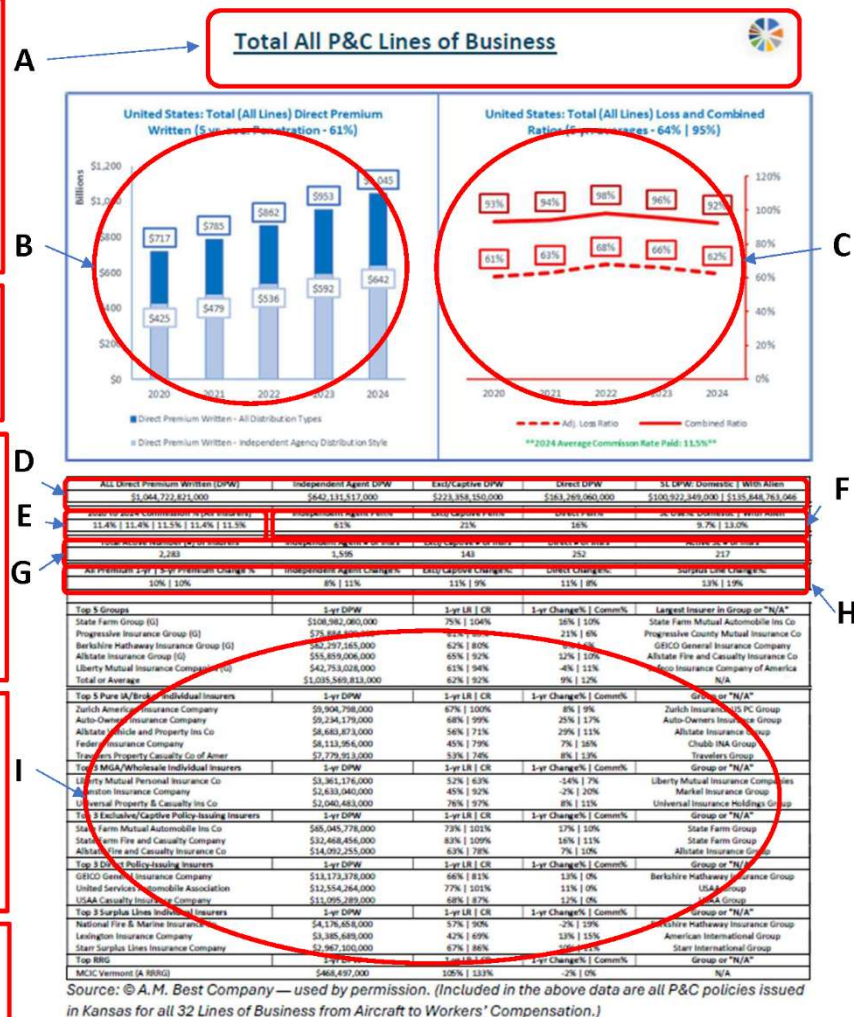


Figure 18 | Source: Real insurance Solutions Consulting

Abbreviations of Key Terms Used in Line of Business In-Depth Details Pages

In this *2026 Washington Annual P&C Marketplace Summary* abbreviations of key terms are often used. Explanations of these abbreviations are helpful, as unique abbreviations are utilized, in order to accommodate fitting an expanded view of each Line of Business on a single page.

Abbreviations are explained below, in the order in which they appear in this *Summary*:

- **ALL Dir. Premium Written (DPW)** is Direct Premium Written for all insurers together. This is specific to each Line of Business.
- **IA DPW** is the Direct Premium Written (DPW) for Independent Agents generally, based on the combined Distribution Styles of Pure Independent Agent (IA)/Broker, Managing General Agent (MGA)/Wholesale, and IA-Mixed, also discussed in *Appendix #1: Distribution Style Classifications*. This is specific to each Line of Business.
- **Excl./Cap. DPW** is the Direct Premium Written (DPW) for the Exclusive/Captive Distribution Style. This is specific to each Line of Business.
- **Direct DPW** is the Direct Premium Written (DPW) for the Direct Distribution Style. This is specific to each Line of Business.
- **Surplus Lines DPW** is Surplus Lines Direct Domestic Premium Written, as discussed in the *Surplus Lines* section of this *Summary*. This is specific to each Line of Business.
- **2021 to 2025 Comm.% (All Insurers)** is the average Commission Rate paid by all insurers, for each of the five years in this summary, separated by a vertical line (“|”). This is specific to each Line of Business.
- **IA Pen%** is the Independent Agent Penetration Percentage generally, based on the combined Distribution Styles of Pure Independent Agent (IA)/Broker, Managing General Agent (MGA)/Wholesale, and IA-Mixed Distribution Styles, as discussed in *Appendix #1: Distribution Style Classifications*. This is specific to each Line of Business.
- **Excl./Cap. Pen%** is the Exclusive/Captive Distribution Style Penetration Percentage. This is specific to each Line of Business.
- **Direct Pen%** is the Direct Distribution Style Penetration Percentage. This is specific to each Line of Business.
- **Surplus Lines Use%** is Domestic Surplus Lines Utilization Percentage (“Use%”), as discussed in *Surplus Lines* section of this *Summary*. This is specific to each Line of Business.
- **Total Active Insurers** is the number of individual insurers with at least \$1 of premium in 2025 for all Distribution Styles. This is specific to each Line of Business.
- **IA # of Insrs** is the number of Independent Agent insurers generally with at least \$1 of premium in 2025. This is specific to each Line of Business.
- **Excl./Cap. # of Insrs** is the number of Exclusive/Captive Distribution Style insurers with at least \$1 of premium in 2025. This is specific to each Line of Business.
- **Direct # of Insrs** is the number of Direct Distribution Style insurers with at least \$1 of premium in 2025. This is specific to each Line of Business.

- **Active SL # of Insrs** is the number of Domestic Surplus Lines insurers with at least \$1 of premium in 2025. This is specific to each Line of Business.
- **All DPW 1-yr | 5-yr Premium Change %** is the 1-Year (2024 to 2025) premium change for all insurers, and then, after the vertical line ("|"), the 5-Year (2021 to 2025) constant percentage change for all insurers. This is specific to each Line of Business.
- **IA Chng%** is the 1-Year (2024 to 2025) premium change for independent agents generally, and then, after the vertical line ("|"), the 5-Year (2021 to 2025) constant percentage change. This is specific to each Line of Business.
- **Excl./Cap. Chng%** is the 1-Year (2024 to 2025) premium change for the Exclusive/Captive Distribution Style, and then, after the vertical line ("|"), the 5-Year (2021 to 2025) constant percentage change. This is specific to each Line of Business.
- **Direct Chng%** is the 1-Year (2024 to 2025) premium change for the Direct Distribution Style, and then, after the vertical line ("|"), the 5-Year (2021 to 2025) constant percentage change. This is specific to each Line of Business.
- **Surplus Line Change%** is the 1-Year (2024 to 2025) premium change for Domestic Surplus Lines insurers, and then, after the vertical line ("|"), the 5-Year (2021 to 2025) constant percentage change for Domestic Surplus Lines insurers. This is specific to each Line of Business.
- **Top 5 Groups** (Single Insurer) is the Top 5 insurer Groups (G) based on Direct Premium Written with data provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Largest Insurer in Group or N/A, as each are defined in this *Appendix*. Insurers with no group are shown as a single insurer when that is the case. This is specific to each Line of Business.
- **Top 5 Pure IA/Broker** is the Top five Pure Independent Agent (IA)/Broker Distribution Style individual insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 MGA/Wholesale** is the Top three Managing General Agent (MGA)/Wholesale Distribution Style insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 Direct** is the Top three Direct Distribution Style insurers based on Direct Premium Written for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top 3 Surplus Lines** is the Top three Domestic Surplus Lines individual insurers based on Direct Premium Written with details provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A, as each are defined in this *Appendix*. This is specific to each Line of Business.
- **Top RRG** is the top Risk Retention Group (RRG) based on Direct Premium Written with details provided for 1-yr DPW, 1-yr LR | CR, 1-yr Grow% | Comm%, and the Group or N/A as each is defined in this *Appendix*. This is specific to each Line of Business. RRGs are not allowed to write some Lines of Business, in which case there is no RRG and this is shown as N/A.
- **1-yr DPW** is the 2025 Direct Premium Written (DPW) as it applies to: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, Surplus Lines, and the Top RRG. This is specific to each Line of Business.

- **1-yr LR | CR** is the 2025 Adjusted Calendar Year Loss Ratio, and then, after the vertical line (“|”), the Combined Ratio for: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, and Surplus Lines, and the Top RRG. These are Direct Loss and Combined Ratios (before reinsurance). This is specific to each Line of Business.
- **1-yr Change% | Comm%** is the 2024 to 2025 Premium Change, and then, after the vertical line (“|”), the Commission Percentage for: the Top 5 Groups, the Top 3 Insurers for Pure Independent Agent (IA)/Broker, Exclusive/Captive, Direct, and Surplus Lines, and the Top RRG. This is specific to each Line of Business.
- **Largest Insurer in Group or N/A** is the largest individual insurer in each Group listed in the Top 5 Groups. For unaffiliated individual insurers who have no Group, that is shown as N/A.

Appendix #4: 2025 Washington All Active Insurers List

The following pages, *Appendix #4: 2025 Washington All Active Insurers List* presents the year's list of individual insurers with any Direct Premium Written (DPW) greater than \$0, for all reporting insurers in Washington. Insurers are listed in alphabetical order.

The data provided for each insurer on the *Washington All Active Insurers List* includes:

- Individual Insurer Name
- Insurer Group (if any)
- 2025 Washington Direct Premium Written (DPW)
- Direct Premium Written (DPW) Change from 2024 to 2025 in Dollars
- 2025 Washington Direct Premium Written (DPW) to U.S. Direct Premium Written (DPW) as a Percentage (%)
- 2025 Washington Adjusted Loss Ratio

This appendix allows you to quickly see basic information on the many insurers that might be encountered by independent agents in their daily insurance agency operations. For more information about a particular insurer, check with your **Independent Insurance Agents & Brokers of Washington** staff.

Appendix #4: 2025 Washington All Active Insurers List

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change %	Washington to U.S. DPW %	Washington Adj Loss Ratio
21st Century Premier Insurance Co	Farmers Insurance Group	\$35,000	-40%	1%	32.9%
Academic Medical Prof Ins Exchange RRG	...	\$4,000	0%	<1%	-36.8%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$301,000	263%	<1%	17.6%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$21,700,000	116%	4%	36.1%
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$29,850,000	12%	3%	31.1%
Acceptance Casualty Insurance Company	IAT Insurance Group	\$13,000	-208%	<1%	-100.0%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$2,025,000	-17%	2%	150.3%
Accident Fund Ins Co of America	AF Group	\$77,000	-7%	<1%	-100.0%
Accredited Specialty Insurance Company	Accredited America Insurance Group	\$1,239,000	-47%	<1%	65.8%
Accredited Surety and Casualty Co, Inc.	Accredited America Insurance Group	\$11,175,000	202%	2%	66.0%
ACE American Insurance Company	Chubb INA Group	\$143,917,000	19%	2%	27.5%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$806,000	-54%	<1%	81.9%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$122,511,000	9%	2%	187.3%
ACIG Insurance Company	American Contractors Insurance Group	\$1,002,000	-15%	2%	-0.5%
ACSTAR Insurance Company	...	\$3,000	-63%	<1%	23.7%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$29,104,000	10%	2%	54.0%
Adriatic Insurance Company	...	\$59,000	26%	<1%	53.5%
Aegis Security Insurance Company	LD Investments Group	\$1,000	-86%	<1%	-82.9%
Affiliated FM Insurance Company	FM Group	\$64,120,000	2%	5%	23.5%
Affiliates Insurance Reciprocal, A RRG	...	\$217,000	9%	5%	81.6%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$15,291,000	29%	3%	17.5%
Agent Alliance Insurance Company	Allstate Insurance Group	\$1,972,000	13%	2%	30.8%
Agri General Insurance Company	Chubb INA Group	\$21,069,000	19%	3%	335.6%
AIG Assurance Company	American International Group	\$1,000	0%	<1%	0.0%
AIG Property Casualty Company	American International Group	\$25,603,000	21%	2%	-0.1%
AIG Specialty Insurance Company	American International Group	\$41,750,000	21%	2%	25.8%
AIU Insurance Company	American International Group	\$688,000	194%	<1%	4.1%
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$3,847,000	22%	2%	74.1%
Alaska National Insurance Company	CopperPoint Insurance Group	\$65,225,000	2%	19%	26.4%
Allegheny Casualty Company	IAT Insurance Group	\$971,000	-1%	2%	1.3%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$4,335,000	-22%	3%	27.7%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$27,774,000	-24%	2%	26.4%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$225,000	-93%	2%	386.2%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$425,000	195%	2%	1000.0%
Allied Professionals Ins Co, A RRG, Inc.	...	\$835,000	0%	6%	73.6%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$113,000	-68%	<1%	-100.0%
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$24,948,000	-14%	3%	44.4%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$5,812,000	30%	2%	93.1%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$5,403,000	-50%	<1%	417.4%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$2,211,000	-40%	<1%	32.6%
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$11,185,000	-16%	2%	43.8%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$16,248,000	9%	2%	72.3%
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$558,879,000	-9%	5%	81.1%
Allstate Indemnity Company	Allstate Insurance Group	\$135,460,000	13%	4%	61.6%
Allstate Insurance Company	Allstate Insurance Group	\$100,453,000	-7%	2%	87.7%
Allstate North American Insurance Co	Allstate Insurance Group	\$97,855,000	N/A	2%	86.2%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$110,457,000	0%	2%	53.0%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$260,888,000	26%	3%	53.0%
ALPS Property & Casualty Insurance Co	...	\$4,255,000	6%	7%	41.0%
AM Specialty Insurance Company	...	\$1,299,000	42%	8%	35.4%
Ambac Assurance Corporation	...	\$522,000	N/A	3%	0.0%
AMCO Insurance Company	Nationwide Property & Casualty Group	\$737,000	-68%	<1%	992.2%
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$132,712,000	-9%	8%	64.0%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$10,844,000	-70%	<1%	464.5%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$23,730,000	19%	3%	79.3%
American Assoc of Orthodontists Ins RRG	...	\$238,000	1%	3%	-4.2%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$523,000	-65%	<1%	401.2%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$115,689,000	25%	4%	48.2%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$22,803,000	30%	2%	47.2%
American Commerce Insurance Company	MAPFRE North America Group	\$9,401,000	-4%	4%	30.9%
American Contractors Indemnity Company	Tokio Marine US PC Group	\$9,668,000	177%	12%	-0.1%
American Contractors Insurance Co RRG	American Contractors Insurance Group	\$8,269,000	110%	4%	58.4%
American Economy Insurance Company	Liberty Mutual Insurance Companies	\$1,872,000	N/A	<1%	1000.0%
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$5,053,000	17%	2%	5.6%
American Family Insurance Company	American Family Insurance Group	\$225,012,000	-14%	6%	57.7%
American Family Mutual Ins Co, S.I.	American Family Insurance Group	\$66,774,000	6%	2%	66.3%
American Federation Insurance Company	Farmers Insurance Group	\$13,000	-99%	2%	-100.0%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$13,406,000	4%	6%	112.0%
American Forest Casualty Co RRG	...	\$6,362,000	-1%	70%	66.3%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$27,590,000	-3%	2%	13.9%
American Home Assurance Company	American International Group	\$20,706,000	-6%	6%	4.8%
American Mercury Insurance Company	Mercury Casualty Group	\$12,000	71%	<1%	71.3%
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$26,790,000	1%	4%	48.1%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$64,137,000	10%	3%	48.8%
American National General Insurance Co	BAMR US PC Group	\$1,000	-67%	<1%	-100.0%
American National Lloyds Insurance Co	BAMR US PC Group	\$1,691,000	-24%	<1%	62.0%
American National Property & Casualty Co	BAMR US PC Group	\$8,348,000	-61%	2%	63.1%
American Pet Insurance Company	Trupanion Insurance Group	\$77,070,000	16%	6%	70.9%
American Reliable Insurance Company	ECM Group	\$3,359,000	-3%	4%	33.3%
American Road Insurance Company	...	\$484,000	23%	<1%	8.3%
American Security Insurance Company	Assurant P&C Group	\$4,329,000	-9%	<1%	23.9%
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$4,969,000	46%	2%	140.5%
American Southern Insurance Company	American Southern Group	\$11,000	-54%	<1%	13.4%
American Standard Ins Co of Wisconsin	American Family Insurance Group	\$193,000	-19%	1%	175.3%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
American States Insurance Company	Liberty Mutual Insurance Companies	\$244,000	-7%	<1%	1000.0%
American Strategic Insurance Corp.	Progressive Insurance Group	\$82,507,000	19%	4%	39.9%
American Summit Insurance Company	ReAlign Insurance Group	\$118,000	N/A	<1%	187.5%
American Surety Company	Core Specialty Insurance Group	\$88,000	42%	<1%	3.1%
American Trucking & Transp Ins Co, a RRG	...	\$2,453,000	-47%	12%	-22.3%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$14,783,000	-16%	1%	47.3%
Amerisure Insurance Company	Amerisure Companies	\$133,000	-48%	<1%	57.6%
Amerisure Mutual Insurance Company	Amerisure Companies	\$174,000	33%	<1%	-38.1%
Amerisure Partners Insurance Company	Amerisure Companies	\$28,000	-122%	<1%	-15.2%
AMEX Assurance Company	...	\$1,597,000	10%	<1%	41.1%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$7,000	N/A	<1%	0.0%
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$65,000	N/A	<1%	0.0%
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$6,000	N/A	<1%	0.0%
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$11,182,000	-46%	1%	60.6%
Amherst Specialty Insurance Company	Amherst Specialty Insurance Group	\$5,701,000	86%	1%	45.3%
Amica Mutual Insurance Company	Amica Mutual Group	\$96,728,000	24%	3%	66.6%
Amica Property and Casualty Insurance Co	Amica Mutual Group	\$2,800,000	-8%	5%	94.8%
AmTrust Insurance Company	AmTrust Group	\$5,212,000	-20%	1%	95.1%
Applied Medico-Legal Solutions RRG, Inc.	...	\$2,440,000	307%	2%	-100.0%
ARAG Insurance Company	...	\$558,000	46%	<1%	73.9%
Arch Indemnity Insurance Company	Arch Insurance Group	\$65,000	225%	<1%	48.8%
Arch Insurance Company	Arch Insurance Group	\$49,438,000	1%	1%	43.9%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$99,000	3%	2%	37.4%
Arch Mortgage Insurance Company	Arch Insurance Group	\$30,134,000	2%	3%	7.9%
Arch Specialty Insurance Company	Arch Insurance Group	\$32,365,000	-10%	2%	15.3%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$590,000	14%	3%	95.2%
Ardellis Insurance Ltd. USB	...	\$825,000	16%	2%	0.0%
Argonaut Insurance Company	BAMR US PC Group	\$1,825,000	-65%	<1%	28.9%
Argonaut-Midwest Insurance Company	BAMR US PC Group	\$137,000	30%	<1%	-4.5%
ARISE Boiler Inspection & Insurance RRG	...	\$26,000	-13%	2%	-1.7%
Armed Forces Insurance Exchange	...	\$2,454,000	8%	3%	24.4%
Ascalon Risk Retention Group, Inc.	...	\$33,000	120%	9%	31.0%
Ascot Insurance Company	Ascot Insurance U.S. Group	\$7,341,000	33%	1%	51.3%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$8,272,000	-12%	1%	33.4%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$1,463,000	205%	1%	16.5%
Aspen American Insurance Company	Aspen US Insurance Group	\$7,195,000	-34%	2%	65.6%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$16,801,000	28%	2%	73.6%
Associated Industries Insurance Company	AmTrust Group	\$21,024,000	-7%	3%	49.8%
Assured Guaranty Inc.	...	\$455,000	N/A	<1%	0.0%
Atain Insurance Company	Atain Insurance Companies	\$389,000	10%	2%	-19.5%
Atain Specialty Insurance Company	Atain Insurance Companies	\$1,530,000	39%	1%	60.3%
At-Bay Specialty Insurance Company	...	\$5,574,000	-6%	2%	65.9%
Ategrity Specialty Insurance Company	...	\$17,243,000	4%	3%	22.1%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$15,152,000	-7%	3%	72.0%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$28,209,000	3%	2%	47.0%
Atradius Trade Credit Insurance, Inc.	...	\$2,717,000	4%	2%	6.9%
Attorneys For Freedom RRG, Inc.	...	\$24,000	N/A	2%	9.6%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$9,428,000	10%	2%	1000.0%
AttPro RRG Reciprocal RRG	Berkshire Hathaway Insurance Group	\$1,444,000	6%	17%	39.6%
Austin Mutual Insurance Company	American Family Insurance Group	\$6,420,000	-34%	26%	81.0%
Auto Club MAPFRE Insurance Company	MAPFRE North America Group	\$13,671,000	153%	96%	64.8%
Automobile Ins Co of Hartford, CT	Travelers Group	\$6,100,000	22%	<1%	38.2%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,951,000	1%	4%	63.9%
AXIS Insurance Company	AXIS US Operations	\$25,633,000	12%	2%	44.6%
AXIS Reinsurance Company	AXIS US Operations	\$187,000	6%	1%	24.7%
AXIS Surplus Insurance Company	AXIS US Operations	\$28,450,000	2%	1%	30.1%
Bankers Insurance Company	Bankers Financial Group	\$162,000	-6%	<1%	-19.7%
Bankers Standard Insurance Company	Chubb INA Group	\$371,000	75%	<1%	-100.0%
BCS Insurance Company	BCS Financial Group	\$5,817,000	-8%	1%	48.8%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$1,087,000	7%	2%	-5.8%
Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	\$52,495,000	162%	3%	29.4%
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$7,215,000	6%	1%	193.2%
Benchmark Insurance Company	Benchmark Insurance Group	\$6,564,000	79%	1%	33.6%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$1,877,000	21%	1%	65.2%
Berkley Assurance Company	W. R. Berkley Insurance Group	\$9,711,000	1%	2%	25.3%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$2,000	100%	<1%	7.9%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$11,395,000	-11%	<1%	12.6%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$6,730,000	26%	1%	19.3%
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$5,723,000	9%	2%	34.5%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$6,428,000	4%	2%	29.8%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$6,993,000	49%	<1%	50.2%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$16,344,000	8%	2%	38.7%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$13,541,000	6%	<1%	91.5%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$6,230,000	27%	<1%	-17.6%
BITCO National Insurance Company	Old Republic Insurance Group	\$167,000	-16%	<1%	106.3%
Bold Risk Retention Group, Inc.	...	\$3,000	N/A	<1%	29.9%
Bond Safeguard Insurance Company	Sompo Holdings US Group	\$2,000	100%	<1%	-100.0%
Bonded Builders Insurance Company, A RRG	Bankers Financial Group	\$213,000	-33%	40%	14.0%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$3,550,000	45%	3%	4.9%
Bridgeway Insurance Company	Munich-American Holding Corp Companies	\$8,157,000	-7%	2%	20.6%
Brooklyn Specialty Ins Co RRG, Inc.	...	\$12,000	-57%	<1%	-3.5%
Brotherhood Mutual Insurance Company	...	\$14,139,000	10%	1%	37.8%
Build America Mutual Assur Co	...	\$7,747,000	7805%	11%	0.0%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Bulldog National RRG, Inc.	...	\$399,000	-53%	1%	175.1%
Burlington Insurance Company	IFG Companies	\$5,103,000	-11%	2%	-2.2%
BUS Risk Retention Group, Inc.	...	\$30,000	2900%	<1%	61.1%
Calais Reciprocal Insurance Exchange	...	\$46,000	N/A	<1%	155.5%
California Healthcare Ins Co, Inc. A RRG	...	\$121,000	3%	<1%	-14.9%
California Insurance Company	AU Holding Company Group	\$2,000	100%	<1%	7.8%
CAMICO Mutual Insurance Company	...	\$1,642,000	0%	4%	23.6%
Campmed Casualty & Indemnity Company	Hanover Ins Group Prop & Cas Cos	\$1,000	0%	<1%	-63.3%
Canal Insurance Company	Canal Group	\$8,161,000	-19%	2%	114.1%
Canopus US Insurance, Inc.	...	\$5,483,000	20%	1%	33.4%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$1,618,000	62%	2%	11.8%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$9,016,000	-3%	2%	48.5%
Caring Communities, a Reciprocal RRG	...	\$1,442,000	7%	2%	449.1%
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$2,370,000	17%	<1%	94.9%
Caterpillar Insurance Company	...	\$5,303,000	-11%	1%	64.0%
Centennial Casualty Company	...	\$105,000	169%	<1%	0.0%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$232,000	-2%	<1%	48.1%
Century Surety Company	AF Group	\$3,975,000	39%	<1%	36.0%
Century-National Insurance Company	Allstate Insurance Group	\$14,063,000	14%	8%	21.1%
Champlain Specialty Insurance Company	...	\$6,672,000	28%	5%	78.0%
Charter Oak Fire Insurance Company	Travelers Group	\$20,402,000	5%	1%	24.6%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$81,000	-41%	<1%	1000.0%
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$120,000	N/A	<1%	18.7%
Chubb Custom Insurance Company	Chubb INA Group	\$7,525,000	3%	<1%	34.0%
Chubb Indemnity Insurance Company	Chubb INA Group	\$2,956,000	79%	<1%	16.1%
Chubb National Insurance Company	Chubb INA Group	\$20,222,000	90%	1%	33.8%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$11,212,000	-10%	1%	129.0%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$12,702,000	-6%	<1%	35.7%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$22,120,000	8%	3%	66.8%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$136,669,000	26%	2%	66.2%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$18,723,000	23%	2%	44.5%
Circle Star Insurance Company RRG	...	\$120,000	900%	<1%	124.9%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$6,101,000	-10%	1%	4.4%
City National Insurance Company	Markel Insurance Group	\$130,000	N/A	2%	11.1%
Claim Prof Liability Insurance Co A RRG	...	\$12,000	-20%	<1%	-56.1%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$4,992,000	-15%	<1%	42.3%
Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	\$7,814,000	-38%	2%	53.7%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$2,687,000	-7%	1%	146.1%
CLIC Risk Retention Group, Inc.	...	\$16,000	-27%	100%	50.0%
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$4,852,000	-49%	4%	29.2%
Coalition Insurance Company	...	\$1,746,000	37%	3%	42.6%
Coast National Insurance Company	Farmers Insurance Group	\$2,937,000	-15%	<1%	115.2%
Coastal Select Insurance Company	GeoVera Nova U.S. Insurance Group	\$7,604,000	55%	8%	0.2%
Coface North America Insurance Company	...	\$1,058,000	-28%	<1%	75.0%
College Liability Ins Co, A Recip RRG	...	\$1,315,000	-9%	20%	4.5%
College Risk Retention Group, Inc.	...	\$270,000	-11%	2%	25.1%
Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$16,000	-20%	<1%	-2.7%
Colonial Surety Company	...	\$621,000	-3%	2%	-22.5%
Colony Insurance Company	BAMR US PC Group	\$12,404,000	-26%	2%	97.0%
Colony Specialty Insurance Company	BAMR US PC Group	\$539,000	-51%	<1%	-33.9%
Columbia Casualty Company	CNA Insurance Companies	\$37,034,000	2%	2%	79.8%
Columbia Insurance Company	Berkshire Hathaway Insurance Group	\$1,691,000	-13%	5%	-33.9%
Commerce and Industry Insurance Company	American International Group	\$640,000	-34%	<1%	388.3%
Commerce West Insurance Company	MAPFRE North America Group	\$17,175,000	-3%	29%	43.9%
Concert Insurance Company	Concert Insurance Group	\$268,000	893%	<1%	38.5%
Concert Specialty Insurance Company	Concert Insurance Group	\$3,597,000	19%	1%	33.6%
Concord Specialty Insurance Company	Revolutionary Insurance Group	\$1,000	-99%	<1%	0.0%
Continental Casualty Company	CNA Insurance Companies	\$117,579,000	-9%	2%	57.1%
Continental Heritage Insurance Company	...	\$32,000	-75%	<1%	0.5%
Continental Indemnity Company	AU Holding Company Group	\$2,731,000	10%	1%	113.9%
Continental Insurance Company	CNA Insurance Companies	\$46,805,000	-18%	2%	-6.6%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$16,353,000	-5%	6%	100.2%
Contractors Bonding and Insurance Co	RLI Group	\$20,347,000	-1%	24%	38.9%
Contractors Ins Co of North Amer, A RRG	...	\$47,000	-54%	2%	-100.0%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$329,000	13%	<1%	-26.3%
CorePointe Insurance Company	AmTrust Group	\$2,019,000	367%	<1%	54.2%
COUNTRY Casualty Insurance Company	COUNTRY Financial Property Casualty Grp	\$2,275,000	-18%	9%	346.4%
COUNTRY Mutual Insurance Company	COUNTRY Financial Property Casualty Grp	\$77,505,000	-40%	6%	62.0%
COUNTRY Preferred Insurance Company	COUNTRY Financial Property Casualty Grp	\$180,991,000	63%	8%	63.1%
County Hall Insurance Company Inc. A RRG	...	\$81,000	62%	<1%	-27.4%
Courtesy Insurance Company	...	\$328,000	62%	<1%	164.8%
Coverys Specialty Insurance Company	Coverys Companies	\$7,210,000	18%	3%	82.7%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$4,004,000	21%	<1%	26.9%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$7,351,000	-56%	3%	291.5%
CrossFit Risk Retention Group, Inc.	...	\$81,000	-24%	4%	-5.5%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$2,744,000	1%	2%	67.1%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$23,279,000	-11%	1%	33.5%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$16,111,000	17%	2%	71.8%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$14,477,000	24%	3%	35.6%
CUSA Risk Retention Group, Inc.	...	\$78,000	16%	2%	-4.7%
Cypress Property & Casualty Insurance Co	InSure Homes Group	\$73,000	152%	<1%	10.9%
Dairyland Insurance Company	Sentry Insurance Group	\$1,250,000	-9%	1%	48.7%
DAN Risk Retention Group, Inc.	...	\$279,000	6%	3%	616.9%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Dealers Assurance Company	...	\$33,602,000	10%	12%	74.5%
Dellwood Specialty Insurance Company	...	\$779,000	1631%	<1%	69.1%
Developers Surety and Indemnity Company	AmTrust Group	\$145,000	-94%	<1%	-100.0%
Diamond State Insurance Company	Global Indemnity Group	\$784,000	28%	2%	7.8%
Doctors Professional Liability RRG, Inc.	...	\$152,000	-37%	2%	26.8%
Eagle West Insurance Company	Auto-Owners Insurance Group	\$63,045,000	1%	47%	47.9%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$1,000	-80%	<1%	-100.0%
Economy Preferred Insurance Company	Farmers Insurance Group	\$25,913,000	-3%	7%	63.6%
Economy Premier Assurance Company	Farmers Insurance Group	\$255,000	-88%	<1%	17.0%
EMC Property & Casualty Company	EMC Insurance	\$5,727,000	26%	2%	41.4%
EMCASCOS Insurance Company	EMC Insurance	\$1,092,000	-10%	<1%	37.3%
Emerald Bay Specialty Insurance Company	Emerald Bay Insurance Group	\$4,921,000	113%	2%	23.4%
Emergency Medicine Prof Assurance Co RRG	...	\$380,000	-90%	7%	35.0%
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$12,512,000	48%	2%	17.2%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$21,187,000	-4%	2%	23.7%
Employers Mutual Casualty Company	EMC Insurance	\$10,045,000	13%	<1%	52.6%
Enact Mortgage Insurance Corp of NC	Enact Mortgage Insurance Group	\$45,000	-6%	<1%	34.3%
Enact Mortgage Insurance Corporation	Enact Mortgage Insurance Group	\$28,145,000	-3%	3%	7.6%
Encompass Indemnity Company	Allstate Insurance Group	\$34,321,000	-3%	16%	65.5%
Endurance American Insurance Company	Sompo Holdings US Group	\$22,090,000	-4%	3%	68.1%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$42,980,000	7%	2%	34.6%
Endurance Assurance Corporation	Sompo Holdings US Group	\$10,095,000	24%	1%	114.3%
Enumclaw Property & Casualty Ins Co	Enumclaw Insurance Group	\$44,260,000	-5%	60%	34.9%
Essent Guaranty, Inc.	Essent Guaranty Group	\$30,540,000	3%	3%	11.1%
Essentia Insurance Company	Markel Insurance Group	\$27,287,000	12%	3%	32.5%
Esurance Insurance Company	Allstate Insurance Group	\$18,461,000	-21%	11%	64.5%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$10,867,000	52%	2%	7.4%
Evanston Insurance Company	Markel Insurance Group	\$42,848,000	5%	2%	34.7%
Everest Denali Insurance Company	Everest Re U.S. Group	\$7,491,000	-6%	4%	44.5%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$34,575,000	17%	3%	39.4%
Everest National Insurance Company	Everest Re U.S. Group	\$16,585,000	28%	2%	197.8%
Everest Premier Insurance Company	Everest Re U.S. Group	\$1,062,000	-42%	<1%	133.9%
Everest Reinsurance Company	Everest Re U.S. Group	\$3,209,000	38%	<1%	86.2%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$115,000	-14%	<1%	-2.5%
Everspan Indemnity Insurance Company	Everspan Group	\$9,027,000	90%	4%	49.5%
Everspan Insurance Company	Everspan Group	\$551,000	-28%	<1%	63.1%
Evolum Risk Retention Group, Inc.	...	\$453,000	1712%	4%	29.1%
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$68,000	-25%	<1%	0.0%
Executive Risk Indemnity Inc.	Chubb INA Group	\$57,000	-89%	<1%	-32.4%
Factory Mutual Insurance Company	FM Group	\$99,424,000	5%	2%	14.4%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$3,306,000	64%	1%	53.4%
Fair American Select Insurance Company	Berkshire Hathaway Insurance Group	\$1,748,000	-8%	2%	86.8%
Falls Lake Fire and Casualty Company	James River Group	\$499,000	-57%	2%	-63.2%
Falls Lake National Insurance Company	James River Group	\$2,489,000	-29%	2%	96.6%
Farmers Casualty Insurance Company	Farmers Insurance Group	\$11,757,000	-13%	3%	49.2%
Farmers Group Prop and Cas Insurance Co	Farmers Insurance Group	\$25,169,000	-7%	4%	41.1%
Farmers Insurance Company of Washington	Farmers Insurance Group	\$239,660,000	-1%	100%	50.9%
Farmers Insurance Exchange	Farmers Insurance Group	\$46,714,000	9%	<1%	53.1%
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$39,941,000	-55%	2%	201.7%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$47,419,000	1%	3%	33.7%
Farmington Casualty Company	Travelers Group	\$44,000	-48%	<1%	143.1%
FCCI Insurance Company	FCCI Insurance Group	\$79,000	N/A	<1%	13.9%
Federal Insurance Company	Chubb INA Group	\$106,068,000	7%	1%	34.0%
Federated Mutual Insurance Company	Federated Mutual Group	\$26,601,000	-7%	1%	75.6%
Federated Reserve Insurance Company	Federated Mutual Group	\$51,276,000	3%	10%	35.3%
Federated Rural Electric Ins Exchange	...	\$4,410,000	12%	1%	61.9%
Federated Service Insurance Company	Federated Mutual Group	\$1,428,000	-33%	<1%	96.2%
Federated Specialty Insurance Company	Federated Mutual Group	\$224,000	74%	9%	20.1%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$16,320,000	-22%	3%	8.1%
Fidelity and Guaranty Insurance Company	Travelers Group	\$19,239,000	55%	3%	36.3%
Financial Casualty & Surety, Inc	...	\$26,000	-24%	<1%	-1.6%
Fire Insurance Exchange	Farmers Insurance Group	\$79,334,000	7%	4%	34.1%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$20,184,000	18%	3%	92.2%
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$23,860,000	11%	2%	36.1%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$4,175,000	-1%	2%	104.0%
First Colonial Insurance Company	Allstate Insurance Group	\$472,000	29%	<1%	111.3%
First Financial Insurance Company	IFG Companies	\$4,000	N/A	<1%	0.0%
First Guard Insurance Company	Biglari Holdings Insurance Group	\$213,000	-17%	<1%	57.4%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$2,585,000	27%	<1%	73.3%
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$517,921,000	2%	78%	65.8%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$284,075,000	8%	6%	42.7%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$10,799,000	-8%	8%	41.0%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$18,420,000	36%	2%	34.9%
Fortress Insurance Company	National Group	\$200,000	-3%	<1%	19.1%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$48,000	153%	<1%	1.2%
Franklin Casualty Insurance Co RRG	...	\$7,000	0%	<1%	0.0%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$1,985,000	9%	1%	17.4%
Garrison Property and Casualty Ins Co	USAA Group	\$198,555,000	14%	4%	69.0%
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	\$401,971,000	-5%	13%	65.4%
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	\$175,414,000	-12%	13%	59.3%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$89,211,000	-8%	<1%	67.0%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$37,285,000	-9%	<1%	53.1%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$4,728,000	-11%	<1%	28.8%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$66,821,000	-20%	1%	47.0%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$18,475,000	-7%	2%	-35.4%
General Insurance Company of America	Liberty Mutual Insurance Companies	\$9,149,000	98%	1%	204.9%
General Security Indemnity Co of Arizona	SCOR US Group	\$14,594,000	15%	2%	30.9%
General Security National Insurance Co	SCOR US Group	\$1,726,000	0%	1%	12.3%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$26,022,000	9%	3%	31.5%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$12,000	-68%	<1%	-100.0%
Generali USB	Generali US Group	\$18,219,000	35%	2%	52.8%
GeoVera Insurance Company	GeoVera Nova U.S. Insurance Group	\$17,766,000	-4%	17%	0.0%
GeoVera Specialty Insurance Company	GeoVera Nova U.S. Insurance Group	\$366,000	120%	<1%	-35.2%
Glencar Insurance Company	HDI/Talanx US PC Group	\$742,000	27%	<1%	34.7%
Golden Bear Insurance Company	...	\$15,871,000	-3%	7%	4.3%
Golden Insurance Company, A RRG	InSure Homes Group	\$1,000	-75%	<1%	0.0%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$11,238,000	62%	2%	31.0%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$29,469,000	-8%	<1%	66.3%
Grange Insurance Association	Grange Insurance Group	\$80,110,000	0%	40%	50.9%
Granite Re, Inc.	Federated Mutual Group	\$584,000	2%	1%	4.6%
Granite State Insurance Company	American International Group	\$2,510,000	31%	<1%	134.4%
Granwest Property & Casualty	Grange Insurance Group	\$20,379,000	11%	86%	57.8%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$2,613,000	1%	5%	154.5%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$10,956,000	15%	2%	31.9%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$5,063,000	-6%	<1%	39.2%
Great American Assurance Company	Great American P & C Insurance Group	\$24,888,000	2%	2%	47.2%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$11,665,000	11%	1%	92.5%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$2,535,000	-1%	3%	6.0%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$615,000	-44%	2%	-4.5%
Great American Insurance Company	Great American P & C Insurance Group	\$52,833,000	-1%	1%	82.8%
Great American Security Insurance Co	Great American P & C Insurance Group	\$2,607,000	3%	1%	335.9%
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$4,028,000	7%	2%	515.9%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$5,470,000	2%	2%	60.1%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$1,904,000	242%	<1%	61.8%
Great Northern Insurance Company	Chubb INA Group	\$79,903,000	4%	5%	51.9%
Great West Casualty Company	Old Republic Insurance Group	\$78,410,000	6%	4%	51.2%
Green Hills Insurance Company RRG	...	\$82,000	-6%	2%	-4.9%
Greenwich Insurance Company	XL America Companies	\$8,812,000	-52%	<1%	97.0%
Guarantee Company of North America USA	Hadron Holdings US Group	\$62,000	24%	<1%	18.8%
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$1,196,000	71%	1%	14.3%
GuideOne Insurance Company	GuideOne Insurance Companies	\$7,746,000	7%	2%	51.1%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$3,557,000	-30%	3%	96.0%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$1,105,000	72%	1%	-7.2%
Hadron Specialty Insurance Company	Hadron Holdings US Group	\$7,291,000	114%	2%	49.3%
Hamilton Select Insurance Inc.	...	\$3,410,000	32%	2%	44.0%
Harco National Insurance Company	IAT Insurance Group	\$7,191,000	-13%	2%	25.2%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$4,216,000	136%	2%	42.3%
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$15,265,000	10%	2%	28.0%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$88,983,000	1%	6%	62.8%
Hartford Fire Insurance Company	Hartford Insurance Group	\$52,782,000	2%	2%	36.3%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$10,527,000	-7%	1%	30.4%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$3,139,000	1%	4%	-10.5%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$75,356,000	18%	3%	42.4%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$16,406,000	95%	2%	49.1%
HDI Global Select Insurance Company	HDI/Talanx US PC Group	\$843,000	141%	3%	6.5%
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$8,203,000	-5%	3%	24.8%
Health Care Industry Liab Recip Ins RRG	...	\$1,699,000	22%	2%	53.9%
Health Providers Insurance Recip, A RRG	...	\$816,000	8%	3%	0.5%
Healthcare Professional RRG, Inc.	...	\$25,000	127%	<1%	46.6%
Heritage Indemnity Company	AmTrust Group	\$75,000	150%	<1%	103.3%
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$823,000	296%	<1%	-1.8%
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$934,000	-2%	4%	-70.1%
Hiscox Insurance Company Inc.	Hiscox USA Group	\$14,804,000	4%	2%	10.3%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$123,000	27%	<1%	6.3%
Homeland Insurance Company of New York	Intact US Insurance Group	\$13,617,000	-2%	2%	27.0%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$28,598,000	11%	1%	55.4%
Homesite Insurance Company	American Family Insurance Group	\$221,872,000	45%	8%	64.0%
Homesite Insurance Company of Florida	American Family Insurance Group	\$13,913,000	-14%	2%	39.5%
Horace Mann Insurance Company	Horace Mann Insurance Group	\$8,606,000	16%	3%	75.2%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$1,059,000	-7%	<1%	83.1%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$7,199,000	-19%	6%	37.3%
Housing Authority RRG, Inc.	HAI Group	\$2,282,000	-20%	5%	116.2%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$6,090,000	14%	5%	38.1%
Housing Specialty Insurance Co, Inc.	HAI Group	\$38,000	0%	<1%	10.2%
Houston Casualty Company	Tokio Marine US PC Group	\$16,895,000	2%	2%	199.2%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$10,619,000	18%	1%	98.1%
Hoxbridge Insurance Company, Inc., A RRG	...	\$53,000	-97%	<1%	13.0%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$1,432,000	98%	4%	-9.4%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$16,226,000	27%	2%	30.8%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$31,896,000	-19%	5%	17.2%
ICI Mutual Insurance Company, a RRG	...	\$280,000	0%	<1%	-49.5%
Illinois National Insurance Co.	American International Group	\$1,194,000	374%	<1%	142.9%
Illinois Union Insurance Company	Chubb INA Group	\$11,803,000	-37%	1%	80.2%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$3,879,000	-31%	<1%	42.8%
Incline Casualty Company	Incline Insurance Group	\$246,000	N/A	<1%	0.0%
Indemnity Insurance Co of North America	Chubb INA Group	\$14,843,000	-6%	1%	94.2%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Indemnity National Insurance Company	...	\$1,553,000	34%	<1%	25.8%
Independence American Insurance Company	Independence Pet Insurance Group	\$10,974,000	36%	1%	55.7%
Indian Harbor Insurance Company	XL America Companies	\$29,761,000	54%	1%	34.5%
Indigo Risk Retention Group Inc.	Concert Insurance Group	\$47,000	488%	<1%	36.2%
Insurance Company of North America	Chubb INA Group	\$224,000	-9%	5%	190.1%
Insurance Company of State of PA	American International Group	\$3,114,000	11%	2%	623.7%
Insurance Company of the West	ICW Group	\$2,869,000	-42%	<1%	-10.9%
Integon Indemnity Corporation	Allstate Insurance Group	\$321,000	-13%	<1%	139.8%
Integon National Insurance Company	Allstate Insurance Group	\$126,632,000	-22%	5%	52.1%
Integon Preferred Insurance Company	Allstate Insurance Group	\$2,535,000	-14%	<1%	80.5%
International Fidelity Insurance Company	IAT Insurance Group	\$194,000	-13%	4%	-2.4%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$1,995,000	-24%	1%	31.1%
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$3,317,000	-7%	3%	67.4%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$1,682,000	-44%	3%	3.8%
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$2,634,000	9%	1%	630.2%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$33,344,000	-1%	2%	245.6%
ISMIE Indemnity Company	ISMIE Mutual Group	\$284,000	99%	1%	257.6%
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$199,000	11%	<1%	11.6%
James River Insurance Company	James River Group	\$21,901,000	-8%	2%	54.1%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$63,461,000	6%	3%	20.0%
Jet Insurance Company	Amherst Specialty Insurance Group	\$220,000	-25%	2%	12.2%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$6,162,000	7%	1%	55.7%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$33,000	6%	<1%	9.4%
Kinsale Insurance Company	...	\$49,956,000	-3%	3%	34.1%
Knight Specialty Insurance Company	Knight Insurance Group	\$1,457,000	2%	<1%	10.4%
KnightBrook Insurance Company	Knight Insurance Group	\$39,000	-79%	<1%	1000.0%
KW Specialty Insurance Company	...	\$1,339,000	18%	1%	67.6%
Lancer Insurance Company	Core Specialty Insurance Group	\$3,862,000	8%	1%	24.1%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$31,672,000	-20%	2%	36.1%
Lemonade Insurance Company	Lemonade Insurance Group	\$32,505,000	50%	4%	60.1%
Lexington Insurance Company	American International Group	\$48,498,000	-3%	1%	55.3%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$373,000	36%	<1%	0.0%
Lexon Insurance Company	Sompo Holdings US Group	\$3,467,000	18%	5%	37.3%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$41,731,000	-5%	3%	16.4%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$79,381,000	0%	2%	49.9%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$66,353,000	-7%	2%	37.3%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$46,630,000	1%	2%	12.5%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$45,708,000	60%	4%	87.5%
LIO Insurance Company	LIO Insurance Group	\$1,256,000	167%	4%	-100.0%
LIO Specialty Insurance Company	LIO Insurance Group	\$730,000	149%	<1%	27.6%
LM General Insurance Company	Liberty Mutual Insurance Companies	\$48,792,000	3%	3%	47.5%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$37,263,000	1%	3%	30.4%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$5,812,000	17%	10%	90.4%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$16,159,000	-24%	2%	58.0%
MAG Mutual Insurance Company	MAG Mutual Companies	\$4,429,000	69%	1%	49.5%
Main Street America Protection Ins Co	American Family Insurance Group	\$1,180,000	-63%	<1%	78.5%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$9,301,000	381%	3%	26.4%
Markel American Insurance Company	Markel Insurance Group	\$24,417,000	-6%	2%	95.6%
Markel Insurance Company	Markel Insurance Group	\$9,611,000	-59%	<1%	79.1%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$9,338,000	-1%	1%	60.5%
Maxum Indemnity Company	Hartford Insurance Group	\$5,921,000	106%	1%	23.4%
Medical Insurance Exchange of California	MIEC Group	\$16,000	-6%	<1%	37.0%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$11,731,000	8%	1%	47.6%
Medical Security Insurance Company	Curi Insurance Group	\$60,000	13%	<1%	7.0%
Medmarc Casualty Insurance Company	ProAssurance Group	\$509,000	-16%	2%	180.6%
Mental Health Risk Retention Group, Inc.	...	\$213,000	10%	1%	0.1%
Mercer Insurance Company	United Fire & Casualty Group	\$2,129,000	12%	2%	37.3%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$6,128,000	0%	4%	40.0%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$5,877,000	20%	4%	-10.9%
Merchants National Insurance Company	Merchants Insurance Group	\$140,000	-42%	<1%	0.3%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$19,596,000	26%	3%	32.4%
Metromile Insurance Company	Lemonade Insurance Group	\$27,643,000	61%	13%	55.5%
Metropolitan General Insurance Company	...	\$11,694,000	43%	2%	96.9%
MGT Insurance Company	MGT Group	\$491,000	11%	1%	18.4%
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$786,000	-18%	<1%	52.2%
Mid-Century Insurance Company	Farmers Insurance Group	\$129,608,000	-4%	6%	47.9%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$10,000	-99%	<1%	442.1%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$20,000	11%	<1%	0.0%
Middlesex Insurance Company	Sentry Insurance Group	\$45,608,000	-2%	9%	58.1%
Midvale Indemnity Company	American Family Insurance Group	\$23,014,000	21%	2%	59.8%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$6,755,000	-11%	1%	243.2%
Midwest Family Mutual Insurance Company	Midwest Family Group	\$6,008,000	19%	2%	23.6%
Midwest Insurance Group, Inc., A RRG	...	\$195,000	20%	<1%	0.0%
Milford Casualty Insurance Company	AmTrust Group	\$1,437,000	17%	1%	47.0%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$11,520,000	28%	2%	32.2%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$2,142,000	-21%	1%	28.2%
MMIC Risk Retention Group, Inc.	Constellation Insurance Group	\$210,000	22%	<1%	63.5%
Mobilitas Insurance Company	CSAA Insurance Group	\$17,107,000	23%	8%	85.1%
Monterey Insurance Company	Auto-Owners Insurance Group	\$15,626,000	0%	17%	28.4%
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$31,757,000	2%	3%	3.8%
Motor Transport Mutual RRG, Inc.	...	\$893,000	36%	2%	93.1%
Motors Insurance Corporation	Ally Insurance Group	\$1,260,000	347%	<1%	47.5%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$11,492,000	-21%	3%	25.0%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$16,000	-90%	2%	-64.3%
MS Transverse Insurance Company	MS&AD US Insurance Group	\$5,215,000	188%	1%	44.1%
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$24,880,000	62%	1%	23.0%
MSG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$2,629,000	-30%	<1%	32.0%
Mt. Hawley Insurance Company	RLI Group	\$11,362,000	-24%	1%	3.4%
Mutual of Enumclaw Insurance Company	Enumclaw Insurance Group	\$207,122,000	-7%	56%	60.3%
National Alliance of Nonprofits for Ins	Nonprofits Insurance Alliance Group	\$1,000	N/A	<1%	0.0%
National American Insurance Company	...	\$7,000	0%	<1%	92.5%
National Casualty Company	Nationwide Property & Casualty Group	\$32,641,000	-2%	2%	66.3%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$114,931,000	29%	3%	26.7%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$7,781,000	-12%	<1%	120.1%
National General Assurance Company	Allstate Insurance Group	\$286,000	-11%	<1%	34.4%
National General Insurance Company	Allstate Insurance Group	\$3,897,000	-5%	<1%	35.2%
National Guardian RRG, Inc	...	\$276,000	22%	<1%	290.3%
National Indemnity Company	Berkshire Hathaway Insurance Group	\$3,544,000	-35%	1%	83.6%
National Interstate Insurance Company	Great American P & C Insurance Group	\$13,818,000	12%	2%	53.7%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$3,383,000	1%	<1%	19.3%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$24,512,000	4%	3%	10.2%
National Specialty Insurance Company	Markel Insurance Group	\$3,957,000	16%	<1%	107.4%
National Surety Corporation	Allianz US PC Insurance Companies	\$19,000	-54%	<1%	1000.0%
National Transportation Ins Co RRG, LLC	...	\$38,000	-64%	<1%	148.8%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$137,652,000	-8%	2%	64.4%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$23,081,000	-3%	2%	54.4%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$11,117,000	-6%	4%	65.8%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$41,159,000	-9%	2%	45.4%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$42,783,000	-11%	2%	48.0%
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$47,191,000	-17%	1%	69.7%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$6,265,000	7%	<1%	33.6%
Natl Independent Truckers Ins Co, A RRG	...	\$13,000	8%	<1%	-0.9%
NAU Country Insurance Company	QBE North America Insurance Group	\$72,991,000	44%	2%	121.8%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$28,767,000	20%	2%	44.5%
Navigators Insurance Company	Hartford Insurance Group	\$24,571,000	-19%	2%	44.4%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$29,281,000	17%	3%	87.9%
NCMIC Insurance Company	NCMIC Group	\$1,954,000	-4%	3%	80.2%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$1,105,000	4%	8%	7.0%
New Hampshire Insurance Company	American International Group	\$7,978,000	161%	1%	54.6%
New Home Warranty Insurance Co, A RRG	...	\$431,000	-7%	3%	47.8%
New South Insurance Company	Allstate Insurance Group	\$55,041,000	N/A	21%	73.5%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$5,459,000	-19%	<1%	39.8%
NGM Insurance Company	American Family Insurance Group	\$720,000	106%	<1%	37.8%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$128,000	13%	2%	13.4%
NORCAL Insurance Company	ProAssurance Group	\$293,000	-7%	<1%	-100.0%
NORCAL Specialty Insurance Company	ProAssurance Group	\$10,000	-82%	<1%	-100.0%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$6,000	0%	<1%	-15.7%
North Light Specialty Insurance Company	Allstate Insurance Group	\$442,000	19%	<1%	3.6%
North Pointe Insurance Company	QBE North America Insurance Group	\$777,000	-19%	1%	96.9%
North River Insurance Company	Fairfax Financial (USA) Group	\$7,931,000	7%	<1%	57.4%
Northfield Insurance Company	Travelers Group	\$14,780,000	9%	3%	39.9%
Northland Insurance Company	Travelers Group	\$21,155,000	9%	4%	70.1%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$2,614,000	13%	2%	8.1%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$33,000	-6%	<1%	13.7%
OBI America Insurance Company	Intact US Insurance Group	\$7,000	-22%	2%	1.3%
OBI National Insurance Company	Intact US Insurance Group	\$105,000	-47%	<1%	5.8%
Obsidian Insurance Company	Obsidian Insurance Group	\$2,111,000	445%	<1%	2.2%
Obsidian Pacific Insurance Company	Obsidian Insurance Group	\$1,821,000	511%	3%	32.5%
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$21,769,000	18%	3%	48.9%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$3,940,000	-12%	<1%	36.1%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$75,024,000	-2%	7%	56.8%
Ohio Farmers Insurance Company	Westfield Group	\$30,000	-48%	<1%	1.0%
Ohio Indemnity Company	...	\$15,770,000	215%	2%	40.5%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$198,234,000	-3%	10%	36.1%
Old Republic General Insurance Corp	Old Republic Insurance Group	\$14,000	-84%	<1%	764.0%
Old Republic Insurance Company	Old Republic Insurance Group	\$53,575,000	14%	2%	87.4%
Old Republic Surety Company	Old Republic Insurance Group	\$4,693,000	1%	4%	18.9%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$25,114,000	5%	4%	129.2%
OMS National Insurance Company, RRG	National Group	\$2,601,000	5%	3%	280.8%
OOIDA Risk Retention Group, Inc.	...	\$157,000	-23%	<1%	142.1%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$2,048,000	36%	3%	41.7%
ORCA Risk Retention Group, Inc.	...	\$6,136,000	-3%	100%	79.3%
Oregon Mutual Insurance Company	Oregon Mutual Group	\$25,167,000	-12%	19%	38.8%
Overdrive Risk Retention Group, LLC	...	\$7,000	-42%	<1%	10.4%
Pacific Employers Insurance Company	Chubb INA Group	\$249,000	204%	<1%	-100.0%
Pacific Indemnity Company	Chubb INA Group	\$5,581,000	-1%	<1%	101.3%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$3,952,000	22%	2%	25.0%
Pacific Star Insurance Company	Anchor General Insurance Group	\$719,000	-79%	14%	135.5%
Palms Specialty Insurance Company, Inc.	Palms Specialty Group	\$10,835,000	69%	3%	51.8%
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$30,864,000	33%	3%	46.3%
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$39,246,000	13%	5%	1.7%
Paratransit Insurance Co, A Mutual RRG	...	\$224,000	-3%	<1%	11.7%
Patriot General Insurance Company	Sentry Insurance Group	\$78,915,000	27%	86%	60.3%
PCH Mutual Insurance Company Inc., A RRG	...	\$5,138,000	28%	35%	44.2%
Peak Property and Casualty Ins Corp	Sentry Insurance Group	\$739,000	-11%	<1%	45.8%
PEMCO Mutual Insurance Company	...	\$558,060,000	-3%	94%	59.4%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Penn Millers Insurance Company	Chubb INA Group	\$19,974,000	-22%	10%	45.3%
Penn-America Insurance Company	Global Indemnity Group	\$6,000	-250%	<1%	-100.0%
Penn-Star Insurance Company	Global Indemnity Group	\$4,277,000	-5%	4%	4.7%
Pennsylvania Insurance Company	AU Holding Company Group	\$1,342,000	100%	1%	5.2%
Pennsylvania Lumbermens Mutual Ins Co	...	\$10,332,000	1%	2%	123.1%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$16,185,000	-13%	2%	11.1%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$1,106,000	99%	<1%	44.9%
Permanent General Assurance Corporation	Sentry Insurance Group	\$47,125,000	9%	6%	64.9%
Petroleum Marketers Management Ins Co	...	\$220,000	N/A	3%	0.0%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$2,567,000	-7%	2%	39.8%
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$109,559,000	8%	2%	106.7%
Phoenix Insurance Company	Travelers Group	\$18,807,000	8%	1%	16.8%
Physicians Insurance A Mutual Company	Physicians Insurance Mutual Group	\$57,253,000	-10%	58%	68.1%
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	\$25,538,000	10%	28%	56.5%
Pinnacle National Insurance Company	Markel Insurance Group	\$32,000	-99%	<1%	32.2%
Pioneer Specialty Insurance Company	Western National Insurance Pool	\$16,308,000	13%	9%	33.1%
Plateau Casualty Insurance Company	...	\$1,238,000	-51%	1%	51.0%
Platinum Transport Ins RRG, Inc.	...	\$111,000	327%	<1%	0.0%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$630,000	14%	2%	3.1%
PMI Mortgage Insurance Co.	...	\$272,000	-13%	2%	10.1%
Point Excess and Surplus Insurance Co	Sentry Insurance Group	\$640,000	31%	3%	26.7%
Point Specialty Insurance Company	Sentry Insurance Group	\$233,000	89%	2%	100.0%
PracticeProtection Insurance Co (a RRG)	PracticeProtection Group	\$10,000	100%	<1%	44.3%
Praetorian Insurance Company	QBE North America Insurance Group	\$3,484,000	23%	<1%	25.2%
Preferra Insurance Company RRG	...	\$511,000	4%	3%	-2.7%
Preferred Contractors Ins Co RRG LLC	...	\$88,000	-38%	2%	810.4%
Preferred Physicians Med RRG, Mut Ins Co	ProAssurance Group	\$403,000	4%	1%	11.7%
Preferred Professional Insurance Company	Coverys Companies	\$1,963,000	126%	2%	254.0%
Prime Insurance Company	Prime Insurance Group	\$2,326,000	-45%	1%	-4.3%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$31,905,000	10%	4%	12.3%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$74,032,000	24%	3%	47.1%
ProAssurance American Mutual, A RRG	ProAssurance Group	\$2,000	N/A	<1%	208.4%
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$28,000	-10%	<1%	4.0%
ProAssurance Insurance Co of America	ProAssurance Group	\$1,379,000	-7%	2%	-7.1%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$765,000	48%	<1%	58.0%
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$33,297,000	7%	4%	128.8%
Professional Security Insurance Company	MAG Mutual Companies	\$266,000	3%	<1%	-7.3%
Professional Solutions Ins Co	NCMIC Group	\$697,000	-11%	1%	38.2%
Professional Transportation RRG, Inc.	...	\$71,000	37%	<1%	44.6%
Progressive American Insurance Company	Progressive Insurance Group	\$96,000	-26%	<1%	9.5%
Progressive Casualty Insurance Company	Progressive Insurance Group	\$466,088,000	18%	11%	64.1%
Progressive Classic Insurance Company	Progressive Insurance Group	\$2,665,000	-10%	<1%	26.5%
Progressive Direct Insurance Company	Progressive Insurance Group	\$1,016,914,000	34%	10%	63.4%
Progressive Max Insurance Company	Progressive Insurance Group	\$1,075,000	-11%	<1%	41.5%
Progressive Northern Insurance Company	Progressive Insurance Group	\$39,000	-35%	<1%	-2.9%
Progressive Northwestern Insurance Co	Progressive Insurance Group	\$99,000	4%	<1%	6.2%
Progressive Preferred Insurance Company	Progressive Insurance Group	\$91,000	-5%	<1%	98.6%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$29,859,000	1%	2%	50.9%
ProSelect Insurance Company	Coverys Companies	\$3,582,000	-21%	1%	-97.6%
Protective Insurance Company	Progressive Insurance Group	\$6,524,000	-58%	2%	140.0%
Protective Property & Casualty Ins Co	...	\$26,088,000	3%	23%	75.1%
Providence Washington Insurance Company	Everspan Group	\$4,000	N/A	<1%	-100.0%
QBE Insurance Corporation	QBE North America Insurance Group	\$38,025,000	0%	2%	109.1%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$19,713,000	-5%	2%	144.8%
Radian Guaranty Inc.	Radian Group	\$35,939,000	5%	4%	9.6%
Rainier Insurance Company	Red Shield Insurance Group	\$5,793,000	25%	66%	25.2%
Recreation Risk Retention Group, Inc.	...	\$64,000	129%	3%	4.1%
Red Shield Insurance Company	Red Shield Insurance Group	\$10,950,000	-1%	50%	38.7%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$2,000	-89%	<1%	-15.3%
Regent Insurance Company	QBE North America Insurance Group	\$16,000	-96%	<1%	1000.0%
Republic-Vanguard Insurance Company	AmTrust Group	\$17,234,000	91%	4%	-100.0%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,783,000	14%	3%	5.8%
Restoration Risk Retention Group, Inc.	...	\$688,000	68%	3%	-14.3%
Richmond National Insurance Company	...	\$6,755,000	47%	3%	37.4%
Risk Underwriters Group, LLC, A RRG	...	\$1,562,000	29%	2%	82.7%
Riverport Insurance Company	W. R. Berkley Insurance Group	\$494,000	127%	<1%	4.1%
RLI Insurance Company	RLI Group	\$24,580,000	8%	2%	45.0%
Roche Surety and Casualty Company, Inc.	...	\$28,000	-20%	1%	0.0%
Rockingham Specialty, Inc.	Rockingham Group	\$64,000	-96%	30%	629.9%
Root Insurance Company	Root Insurance Group	\$693,000	N/A	<1%	64.8%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$10,364,000	-15%	2%	42.0%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$66,982,000	15%	2%	112.5%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$611,294,000	8%	14%	45.5%
Safeco Insurance Company of Illinois	Liberty Mutual Insurance Companies	\$115,337,000	0%	7%	54.4%
Safeco Insurance Company of Oregon	Liberty Mutual Insurance Companies	\$17,418,000	0%	3%	58.3%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$36,595,000	8%	3%	142.0%
Safety Specialty Insurance Company	Tokio Marine US PC Group	\$980,000	-42%	4%	551.9%
Samsung F & M Insurance Co, Ltd USB	...	\$786,000	72%	<1%	50.3%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$5,533,000	-8%	2%	33.5%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$64,879,000	-2%	2%	64.3%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$1,000	-99%	<1%	189.2%
Seaview Insurance Company	LD Investments Group	\$439,000	7%	<1%	0.0%
Securian Casualty Company	Securian Financial PC Group	\$17,479,000	23%	3%	34.7%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Securian Specialty Lines, Inc.	Securian Financial PC Group	\$4,000	N/A	<1%	25.0%
Security National Insurance Company	AmTrust Group	\$1,845,000	37%	<1%	80.1%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$3,612,000	325%	<1%	49.7%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$5,259,000	1012%	<1%	24.2%
Selective Insurance Company of America	Selective Insurance Group	\$12,805,000	172%	<1%	41.3%
Selective Way Insurance Company	Selective Insurance Group	\$3,472,000	357%	<1%	57.2%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$556,000	-38%	<1%	39.5%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$6,620,000	-34%	3%	1.2%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$2,284,000	-54%	<1%	192.4%
Sentrunity Casualty Company	...	\$178,000	-36%	<1%	44.2%
Sentry Casualty Company	Sentry Insurance Group	\$89,000	0%	<1%	41.0%
Sentry Insurance Company	Sentry Insurance Group	\$13,786,000	4%	2%	57.6%
Sentry Select Insurance Company	Sentry Insurance Group	\$22,294,000	-1%	3%	80.6%
Sequoia Insurance Company	AmTrust Group	\$22,000	N/A	<1%	9.5%
Seren Hospitality RRG, Inc.	...	\$173,000	N/A	2%	43.7%
Service American Indemnity Company	Service Insurance Group	\$14,000	-26%	<1%	-14.4%
Sierra Specialty Insurance Company	AmTrust Group	\$5,716,000	214%	5%	68.3%
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$7,216,000	2%	<1%	16.9%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$7,372,000	6%	1%	46.9%
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$5,330,000	93%	4%	23.5%
Sompo America Insurance Company	Sompo Holdings US Group	\$4,820,000	-53%	<1%	-39.0%
Southern Insurance Company	AmTrust Group	\$747,000	N/A	<1%	40.2%
Southlake Specialty Insurance Company	Southlake Insurance Group	\$4,080,000	138%	<1%	65.2%
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$472,000	-42%	<1%	206.4%
Southwind Risk Retention Group, Inc.	...	\$101,000	-56%	<1%	68.0%
Specialty Builders Insurance Company	Builders Insurance Group	\$4,757,000	925%	4%	13.4%
Spinnaker Insurance Company	Spinnaker Insurance Group	\$4,487,000	13%	<1%	74.5%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$1,104,000	-52%	<1%	1.3%
Spirit Mountain Ins Co RRG, Inc.	...	\$49,000	36%	2%	9.2%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$282,000	20%	<1%	1000.0%
St. Paul Guardian Insurance Company	Travelers Group	\$36,000	-10%	<1%	1000.0%
St. Paul Mercury Insurance Company	Travelers Group	\$78,000	-43%	<1%	1000.0%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$593,000	94%	2%	40.7%
Standard Fire Insurance Company	Travelers Group	\$234,707,000	19%	5%	60.7%
Standard Guaranty Insurance Company	Assurant P&C Group	\$18,907,000	13%	3%	37.1%
Star Insurance Company	AF Group	\$702,000	-71%	<1%	41.9%
Star Mutual Risk Retention Group, Inc.	...	\$49,000	-76%	<1%	62.4%
StarNet Insurance Company	W. R. Berkley Insurance Group	\$7,314,000	38%	2%	37.8%
Starr Indemnity & Liability Company	Starr International Group	\$123,669,000	10%	3%	124.4%
Starr Specialty Insurance Company	Starr International Group	\$211,000	4%	<1%	-4.8%
Starr Surplus Lines Insurance Company	Starr International Group	\$53,985,000	-8%	2%	21.3%
StarStone National Insurance Company	Core Specialty Insurance Group	\$7,114,000	-2%	<1%	60.5%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$28,853,000	19%	2%	33.5%
State Farm Fire and Casualty Company	State Farm Group	\$1,021,201,000	14%	3%	60.8%
State Farm Mutual Automobile Ins Co	State Farm Group	\$1,483,203,000	9%	2%	65.5%
State National Insurance Company, Inc.	Markel Insurance Group	\$48,528,000	32%	3%	52.6%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$21,350,000	-25%	2%	79.0%
STICO Mutual Insurance Company, RRG	...	\$82,000	-14%	<1%	5.5%
Stillwater Insurance Company	Stillwater Insurance Group	\$16,610,000	5%	6%	18.4%
Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	\$1,776,000	-40%	1%	93.0%
Stonegate Insurance Company	Producers National Group	\$57,000	111%	<1%	0.0%
Stonington Insurance Company	QBE North America Insurance Group	\$203,000	85%	3%	68.4%
Stratford Insurance Company	American International Group	\$3,584,000	8%	5%	46.6%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$3,838,000	10%	1%	18.0%
Sun Surety Insurance Company	...	\$151,000	13%	5%	0.0%
Superior Specialty Insurance Company	Markel Insurance Group	\$1,917,000	471%	<1%	19.2%
SureTec Insurance Company	Markel Insurance Group	\$1,680,000	16%	2%	31.7%
Sutton National Insurance Company	Sutton National Group	\$1,169,000	286%	<1%	-10.1%
Sutton Specialty Insurance Company	Sutton National Group	\$7,700,000	-4%	1%	50.1%
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$24,756,000	26%	2%	59.4%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$17,163,000	27%	2%	148.6%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$12,768,000	-15%	1%	-4.1%
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$265,000	-23%	2%	27.8%
TDC National Assurance Company	The Doctors Company Insurance Group	\$693,000	-30%	<1%	39.3%
TDC Specialty Insurance Company	The Doctors Company Insurance Group	\$2,971,000	-23%	1%	24.9%
Teachers Insurance Company	Horace Mann Insurance Group	\$2,014,000	-5%	<1%	42.6%
Technology Insurance Company, Inc.	AmTrust Group	\$2,282,000	67%	<1%	23.7%
Terra Insurance Company (A RRG)	...	\$1,307,000	21%	10%	695.5%
Terraforma RRG LLC	...	\$103,000	3%	4%	97.1%
Texas Insurance Company	AU Holding Company Group	\$22,679,000	202%	2%	105.8%
The Dentists Insurance Company	...	\$5,439,000	-10%	6%	-10.9%
The Doctors Company, An Interins Exch	The Doctors Company Insurance Group	\$14,190,000	14%	2%	59.7%
The Gray Casualty & Surety Company	Palomar Holdings US Group	\$1,032,000	15%	1%	11.7%
The Gray Insurance Company	The Gray Insurance Group	\$92,000	-68%	<1%	-13.0%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$5,484,000	0%	2%	146.3%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$32,242,000	3%	1%	48.1%
The Mutual Risk Retention Group, Inc.	...	\$1,361,000	12%	2%	21.9%
Third Coast Insurance Company	AF Group	\$2,964,000	1%	1%	19.2%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$15,388,000	-36%	32%	47.1%
TNUS Insurance Company	Tokio Marine US PC Group	\$4,000	33%	<1%	-69.9%
Toggle Insurance Company	Farmers Insurance Group	\$25,000	-52%	<1%	-100.0%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$7,860,000	-8%	1%	18.9%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$4,749,000	3%	1%	71.5%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
Toyota Motor Insurance Company	...	\$10,185,000	5%	6%	47.1%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$73,000	49%	<1%	-24.1%
Transamerica Casualty Insurance Company	...	\$4,000	-33%	1%	0.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$3,099,000	-1%	1%	26.4%
Transportation Insurance Company	CNA Insurance Companies	\$9,088,000	-9%	2%	44.6%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$75,703,000	-13%	2%	53.5%
Travelers Casualty and Surety Company	Travelers Group	\$5,575,000	204%	1%	13.6%
Travelers Casualty Ins Co of America	Travelers Group	\$31,232,000	1%	3%	43.9%
Travelers Commercial Insurance Company	Travelers Group	\$2,876,000	-19%	<1%	32.8%
Travelers Excess and Surplus Lines Co	Travelers Group	\$11,726,000	-41%	1%	12.7%
Travelers Home and Marine Ins Co	Travelers Group	\$48,815,000	-6%	3%	54.9%
Travelers Indemnity Co of America	Travelers Group	\$19,648,000	-4%	2%	27.1%
Travelers Indemnity Co of Connecticut	Travelers Group	\$30,486,000	16%	2%	34.3%
Travelers Indemnity Company	Travelers Group	\$52,609,000	18%	2%	26.4%
Travelers Personal Insurance Company	Travelers Group	\$136,658,000	29%	3%	40.4%
Travelers Property Casualty Co of Amer	Travelers Group	\$125,414,000	4%	2%	40.7%
Travelers Specialty Insurance Company	Travelers Group	\$77,000	353%	2%	15.2%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$4,298,000	-19%	1%	48.0%
Trisura Insurance Company	Trisura US Insurance Group	\$1,790,000	75%	<1%	32.1%
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$18,063,000	14%	2%	49.0%
Triton Insurance Company	...	\$1,736,000	13%	1%	38.2%
Truck Insurance Exchange	Farmers Insurance Group	\$286,249,000	6%	16%	41.0%
Trumbull Insurance Company	Hartford Insurance Group	\$33,536,000	10%	2%	48.1%
Twin City Fire Insurance Company	Hartford Insurance Group	\$32,330,000	24%	2%	48.8%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$6,039,000	-9%	<1%	11.0%
UMIA Insurance, Inc.	Constellation Insurance Group	\$1,656,000	36%	6%	105.7%
Union Insurance Company	W. R. Berkley Insurance Group	\$14,070,000	23%	3%	36.1%
Union Insurance Company of Providence	EMC Insurance	\$25,000	-82%	<1%	-77.3%
United Casualty and Surety Insurance Co	...	\$146,000	232%	<1%	39.2%
United Educators Ins, a Reciprocal RRG	...	\$2,813,000	30%	<1%	-8.9%
United Financial Casualty Company	Progressive Insurance Group	\$225,680,000	5%	5%	64.3%
United Fire & Casualty Company	United Fire & Casualty Group	\$4,439,000	46%	<1%	-2.5%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$1,430,000	-22%	2%	-15.9%
United National Insurance Company	Global Indemnity Group	\$2,016,000	8%	3%	180.3%
United Services Automobile Association	USAA Group	\$398,204,000	6%	3%	74.0%
United Specialty Insurance Company	Markel Insurance Group	\$24,466,000	19%	2%	47.8%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$55,451,000	21%	2%	66.8%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$5,522,000	-6%	<1%	21.9%
United Wisconsin Insurance Company	AF Group	\$2,000	0%	<1%	0.0%
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$1,000	N/A	<1%	1000.0%
Universal Surety Company	Universal Inland Insurance Group	\$1,000	0%	<1%	0.8%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$24,769,000	11%	3%	49.8%
Upland Specialty Insurance Company	...	\$20,329,000	41%	4%	49.8%
USAA Casualty Insurance Company	USAA Group	\$413,229,000	11%	4%	69.1%
USAA General Indemnity Company	USAA Group	\$245,287,000	10%	3%	71.9%
Utica Mutual Insurance Company	Utica National Insurance Group	\$1,212,000	-9%	<1%	-75.1%
Valley Forge Insurance Company	CNA Insurance Companies	\$7,222,000	-6%	1%	46.7%
Vanliner Insurance Company	Great American P & C Insurance Group	\$3,032,000	-50%	1%	6.1%
Vantage Risk Assurance Company	Vantage US Group	\$838,000	0%	<1%	49.6%
Vantage Risk Specialty Insurance Company	Vantage US Group	\$9,430,000	35%	1%	58.6%
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$294,000	-40%	<1%	1000.0%
Vault E&S Insurance Company	Vault Insurance Group	\$417,000	98%	<1%	68.7%
Velocity Insurance Company, A RRG	...	\$4,000	N/A	1%	0.0%
Velocity Specialty Insurance Company	FM Group	\$1,819,000	42%	<1%	8.3%
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$1,954,000	-16%	1%	-1.2%
Victor Insurance Exchange	...	\$1,255,000	-21%	<1%	0.0%
Vigilant Insurance Company	Chubb INA Group	\$14,901,000	2%	3%	21.0%
Viking Insurance Company of Wisconsin	Sentry Insurance Group	\$813,000	-8%	<1%	46.8%
Virginia Surety Company, Inc.	Assurant P&C Group	\$8,639,000	40%	<1%	67.9%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$494,000	-21%	<1%	170.7%
WCF National Insurance Company	WCF Insurance Group	\$53,000	-17%	<1%	-3.6%
WCF Select Insurance Company	WCF Insurance Group	\$32,000	88%	<1%	-13.6%
Wesco Insurance Company	AmTrust Group	\$83,305,000	31%	4%	72.0%
West American Insurance Company	Liberty Mutual Insurance Companies	\$35,243,000	-2%	10%	33.1%
West Bend Insurance Company	West Bend Insurance Group	\$41,000	156%	<1%	6.9%
Westchester Fire Insurance Company	Chubb INA Group	\$12,818,000	35%	2%	68.7%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$35,047,000	20%	1%	31.3%
Western Community Insurance Company	Farm Bureau of Idaho Group	\$4,499,000	244%	4%	45.7%
Western National Assurance Company	Western National Insurance Pool	\$19,520,000	6%	12%	42.1%
Western National Mutual Insurance Co	Western National Insurance Pool	\$132,905,000	21%	22%	44.3%
Western Pacific Mutual Ins Co, A RRG	...	\$470,000	-9%	7%	2.7%
Western Surety Company	CNA Insurance Companies	\$19,163,000	16%	4%	47.1%
Western World Insurance Company	American International Group	\$7,781,000	-12%	1%	83.0%
Westfield Insurance Company	Westfield Group	\$2,363,000	10%	<1%	140.9%
Westfield Specialty Insurance Company	Westfield Group	\$10,520,000	18%	2%	23.8%
Wilshire Insurance Company	IAT Insurance Group	\$452,000	-70%	<1%	111.7%
Wright National Flood Insurance Company	...	\$2,854,000	4%	<1%	198.8%
XL Insurance America, Inc.	XL America Companies	\$18,731,000	-16%	<1%	173.6%
XL Specialty Insurance Company	XL America Companies	\$19,417,000	-24%	<1%	101.5%
YRIG Risk Retention Group, Inc.	...	\$147,000	11%	2%	0.8%
ZSI Insurance Company RRG, Inc.	...	\$62,000	N/A	13%	0.0%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$2,765,000	-37%	1%	-85.8%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$155,764,000	-18%	2%	46.9%

Policy-Issuing Insurer	Insurer Group (if any)	2025 Washington Premium (DPW)	2024 to 2025 DPW Change	Washington to U.S. DPW %	Washington Adj Loss Ratio
------------------------	------------------------	--	----------------------------	--------------------------------	------------------------------

Table 13 | Source: © A.M. Best Company — used by permission

Appendix #5: 2025 Washington Fastest Growing Insurers

This *Appendix #5: 2025 Washington Fastest Growing Insurers*, presents the fastest-growing insurers in Washington from 2024 to 2025, ranked by Direct Premium Written (DPW) change, for the four Line of Business groupings previously introduced in the *Washington All Lines of Business Total Premium Comparisons* section of this *Summary*. Each of the four Lines of Business groupings are covered in four separate tables in this appendix.

The four Lines of Business groupings are:

- **Total (All Lines of Business Combined)** includes premiums for all 32 P&C Lines of Business.
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril.
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation.
- **Ag-Farm Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

For each of the 4 Lines of Business groupings above, Tables 14-17 that follow expand upon and provide deeper insight into the market trends and shifts previously shown in Figures 9–12, in the *Washington 5-Year Penetration Rate Trends* section of this *Summary*.

For the 25 insurers with the most premium growth Tables 14-17 include:

- The Individual Insurer's name
- The insurer's Group affiliation
- Washington Direct Premium Written (DPW) Change from 2024 to 2025
- Percentage DPW Change from 2024 to 2025
- The Largest Line of Business in Washington
- The Marketing Type reported by the insurer

For more information about a particular insurer, check with your **Independent Insurance Agents & Brokers of Washington** staff.

2025 Washington: Top 25 Fastest Growing Insurers: Total (All Lines)						
Rank	Washington Individual Insurer	Group	Washington Direct Written Premium (DPW) Change	2024 to 2025 DPW Change Percent	Washington Largest Line of Business	Listed Marketing Type
1	Progressive Direct Insurance Company	Progressive Insurance Group	+\$258,231,000	+ 34%	All Private Passenger Auto	Direct Response
2	State Farm Fire and Casualty Company	State Farm Group	+\$127,293,000	+ 14%	Homeowners Mult Peril	Exclusive/Captive Agent
3	State Farm Mutual Automobile Ins Co	State Farm Group	+\$116,876,000	+ 9%	All Private Passenger Auto	Exclusive/Captive Agent
4	Allstate North American Insurance Co	Allstate Insurance Group	+\$97,855,000	N/A	All Private Passenger Auto	Exclusive/Captive Agent
5	Progressive Casualty Insurance Company	Progressive Insurance Group	+\$72,520,000	+ 18%	All Private Passenger Auto	Independent Agency
6	COUNTRY Preferred Insurance Company	COUNTRY Financial Property Casualty Grp	+\$69,740,000	+ 63%	All Private Passenger Auto	Exclusive/Captive Agent
7	Homesite Insurance Company	American Family Insurance Group	+\$69,361,000	+ 45%	Homeowners Mult Peril	Direct Response
8	New South Insurance Company	Allstate Insurance Group	+\$55,041,000	N/A	All Private Passenger Auto	Independent Agency
9	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	+\$53,914,000	+ 26%	Homeowners Mult Peril	Independent Agency
10	Safeco Insurance Company of America	Liberty Mutual Insurance Companies	+\$44,769,000	+ 8%	Homeowners Mult Peril	Independent Agency
11	USAA Casualty Insurance Company	USAA Group	+\$39,587,000	+ 11%	All Private Passenger Auto	Direct Response
12	Standard Fire Insurance Company	Travelers Group	+\$37,269,000	+ 19%	All Private Passenger Auto	Independent Agency
13	Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	+\$32,433,000	+ 162%	Other Liab (Claims-made)	Broker
14	Travelers Personal Insurance Company	Travelers Group	+\$30,813,000	+ 29%	Homeowners Mult Peril	Independent Agency
15	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+\$28,054,000	+ 26%	All Private Passenger Auto	Independent Agency
16	National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	+\$26,142,000	+ 29%	Earthquake	Independent Agency
17	Garrison Property and Casualty Ins Co	USAA Group	+\$25,080,000	+ 14%	All Private Passenger Auto	Direct Response
18	United Services Automobile Association	USAA Group	+\$24,134,000	+ 6%	All Private Passenger Auto	Direct Response
19	American Bankers Insurance Co of Florida	Assurant P&C Group	+\$23,359,000	+ 25%	Other Liab (Occurrence)	Independent Agency
20	ACE American Insurance Company	Chubb INA Group	+\$23,315,000	+ 19%	Commercial Multiple Peril (Total)	Independent Agency
21	Western National Mutual Insurance Co	Western National Insurance Pool	+\$23,307,000	+ 21%		Independent Agency
22	USAA General Indemnity Company	USAA Group	+\$22,865,000	+ 10%	All Private Passenger Auto	Direct Response
23	NAU Country Insurance Company	QBE North America Insurance Group	+\$22,357,000	+ 44%	Mult Peril Crop	Independent Agency
24	Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	+\$21,221,000	+ 8%	Homeowners Mult Peril	Independent Agency
25	Wesco Insurance Company	AmTrust Group	+\$19,477,000	+ 31%	Warranty	Independent Agency

Table 14 | Source: © A.M. Best Company — used by permission

2025 Washington: Top 25 Fastest Growing Insurers: Commercial Lines						
Rank	Washington Individual Insurer	Group	Washington Direct Written Premium (DPW) Change	2024 to 2025 DPW Change Percent	Washington Largest Line of Business	Listed Marketing Type
1	State Farm Fire and Casualty Company	State Farm Group	+\$35,739,000	+ 37%	Homeowners Mult Peril	Exclusive/Captive Agent
2	Beazley Excess and Surplus Ins, Inc.	Beazley USA Insurance Group	+\$29,503,000	+ 688%	Other Liab (Claims-made)	Broker
3	ACE American Insurance Company	Chubb INA Group	+\$24,081,000	+ 29%	Commercial Multiple Peril (Total)	Independent Agency
4	American Bankers Insurance Co of Florida	Assurant P&C Group	+\$22,308,000	+ 49%	Other Liab (Occurrence)	Independent Agency
5	Western National Mutual Insurance Co	Western National Insurance Pool	+\$20,035,000	+ 22%	0	Independent Agency
6	Allstate Indemnity Company	Allstate Insurance Group	+\$18,622,000	+ 32%	Homeowners Mult Peril	Exclusive/Captive Agent
7	Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	+\$17,424,000	+ 62%	All Commercial Auto	Direct Response
8	Hartford Underwriters Insurance Company	Hartford Insurance Group	+\$11,385,000	+ 22%	Commercial Multiple Peril (Total)	Independent Agency
9	United Financial Casualty Company	Progressive Insurance Group	+\$10,855,000	+ 5%	All Commercial Auto	Independent Agency, Direct Response
10	General Security Indemnity Co of Arizona	SCOR US Group	+\$10,788,000	+ 318%	Commercial Multiple Peril (Total)	Broker
11	Accelerant Specialty Insurance Company	Accelerant US Holdings Group	+\$9,414,000	+ 92%	Other Liab (Occurrence)	Managing General Agent
12	Federal Insurance Company	Chubb INA Group	+\$8,745,000	+ 13%	Commercial Multiple Peril (Total)	Independent Agency
13	AIG Specialty Insurance Company	American International Group	+\$8,682,000	+ 64%	Other Liab (Claims-made)	Broker
14	Texas Insurance Company	AU Holding Company Group	+\$8,032,000	+ 63%	Other Liab (Occurrence)	Independent Agency
15	Everest Indemnity Insurance Company	Everest Re U.S. Group	+\$7,299,000	+ 60%	Other Liab (Claims-made)	Independent Agency
16	Manufacturers Alliance Insurance Company	Old Republic Insurance Group	+\$7,286,000	+ 379%	Commercial Multiple Peril (Total)	Independent Agency
17	State National Insurance Company, Inc.	Markel Insurance Group	+\$7,251,000	+ 63%	All Private Passenger Auto	General Agent
18	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+\$7,087,000	+ 16%	All Private Passenger Auto	Independent Agency
19	HDI Global Insurance Company	HDI/Talanx US PC Group	+\$6,946,000	+ 169%	Commercial Multiple Peril (Total)	Broker
20	Fidelity and Guaranty Insurance Company	Travelers Group	+\$6,783,000	+ 55%	Commercial Multiple Peril (Total)	Independent Agency
21	Twin City Fire Insurance Company	Hartford Insurance Group	+\$6,780,000	+ 38%	Other Liab (Occurrence)	Independent Agency
22	Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	+\$6,290,000	+ 7%	Commercial Multiple Peril (Total)	Broker, Independent Agency
23	Upland Specialty Insurance Company	...	+\$5,920,000	+ 41%	Other Liab (Occurrence)	Broker
24	Selective Insurance Company of America	Selective Insurance Group	+\$5,837,000	+ 316%	All Commercial Auto	Independent Agency
25	Endurance American Specialty Ins Co	Sompo Holdings US Group	+\$5,707,000	+ 30%	Other Liab (Occurrence)	Broker

Table 15 | Source: © A.M. Best Company — used by permission

2025 Washington: Top 25 Fastest Growing Insurers: Personal Lines						
Rank	Washington Individual Insurer	Group	Washington Direct Written Premium (DPW) Change	2024 to 2025 DPW Change Percent	Washington Largest Line of Business	Listed Marketing Type
1	Progressive Direct Insurance Company	Progressive Insurance Group	+ \$257,826,000	+ 34%	All Private Passenger Auto	Direct Response
2	State Farm Mutual Automobile Ins Co	State Farm Group	+ \$114,742,000	+ 9%	All Private Passenger Auto	Exclusive/Captive Agent
3	Allstate North American Insurance Co	Allstate Insurance Group	+ \$97,855,000	N/A	All Private Passenger Auto	Exclusive/Captive Agent
4	State Farm Fire and Casualty Company	State Farm Group	+ \$88,121,000	+ 12%	Homeowners Mult Peril	Exclusive/Captive Agent
5	Progressive Casualty Insurance Company	Progressive Insurance Group	+ \$72,030,000	+ 19%	All Private Passenger Auto	Independent Agency
6	Homesite Insurance Company	American Family Insurance Group	+ \$69,361,000	+ 45%	Homeowners Mult Peril	Direct Response
7	COUNTRY Preferred Insurance Company	COUNTRY Financial Property Casualty Grp	+ \$69,249,000	+ 62%	All Private Passenger Auto	Exclusive/Captive Agent
8	New South Insurance Company	Allstate Insurance Group	+ \$55,041,000	N/A	All Private Passenger Auto	Independent Agency
9	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	+ \$53,888,000	+ 26%	Homeowners Mult Peril	Independent Agency
10	USAA Casualty Insurance Company	USAA Group	+ \$37,579,000	+ 11%	All Private Passenger Auto	Direct Response
11	Standard Fire Insurance Company	Travelers Group	+ \$36,979,000	+ 19%	All Private Passenger Auto	Independent Agency
12	Safeco Insurance Company of America	Liberty Mutual Insurance Companies	+ \$33,198,000	+ 8%	Homeowners Mult Peril	Independent Agency
13	Travelers Personal Insurance Company	Travelers Group	+ \$30,761,000	+ 29%	Homeowners Mult Peril	Independent Agency
14	Garrison Property and Casualty Ins Co	USAA Group	+ \$23,543,000	+ 14%	All Private Passenger Auto	Direct Response
15	USAA General Indemnity Company	USAA Group	+ \$21,366,000	+ 10%	All Private Passenger Auto	Direct Response
16	United Services Automobile Association	USAA Group	+ \$21,146,000	+ 6%	All Private Passenger Auto	Direct Response
17	Cincinnati Insurance Company	The Cincinnati Insurance Companies	+ \$20,858,000	+ 40%	All Private Passenger Auto	Independent Agency
18	Amica Mutual Insurance Company	Amica Mutual Group	+ \$18,038,000	+ 26%	All Private Passenger Auto	Direct Response
19	Patriot General Insurance Company	Sentry Insurance Group	+ \$16,667,000	+ 27%	All Private Passenger Auto	Independent Agency
20	Truck Insurance Exchange	Farmers Insurance Group	+ \$16,210,000	+ 7%	Homeowners Mult Peril	Exclusive/Captive Agent
21	American Strategic Insurance Corp.	Progressive Insurance Group	+ \$15,053,000	+ 23%	Homeowners Mult Peril	Independent Agency
22	Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	+ \$12,736,000	+ 26%	Homeowners Mult Peril	Independent Agency
23	First National Insurance Co of America	Liberty Mutual Insurance Companies	+ \$11,154,000	+ 2%	All Private Passenger Auto	Independent Agency
24	Metromile Insurance Company	Lemonade Insurance Group	+ \$10,490,000	+ 61%	All Private Passenger Auto	Managing General Agent
25	Chubb National Insurance Company	Chubb INA Group	+ \$8,109,000	+ 93%	Homeowners Mult Peril	Independent Agency

Table 16 | Source: © A.M. Best Company — used by permission

2025 Washington: Top 25 Fastest Growing Insurers: Ag-Farm

Rank	Washington Individual Insurer	Group	Washington Direct Written Premium (DPW) Change	2024 to 2025 DPW Change Percent	Washington Largest Line of Business	Listed Marketing Type
1	NAU Country Insurance Company	QBE North America Insurance Group	+\$22,357,000	+ 44%	Mult Peril Crop	Independent Agency
2	Rural Community Insurance Company	Zurich Insurance US PC Group	+\$8,632,000	+ 15%	Mult Peril Crop	Other
3	ACE Property and Casualty Insurance Co	Chubb INA Group	+\$7,599,000	+ 8%	Mult Peril Crop	Independent Agency
4	Agri General Insurance Company	Chubb INA Group	+\$3,325,000	+ 19%	Mult Peril Crop	Independent Agency
5	Producers Agriculture Insurance Company	Tokio Marine US PC Group	+\$2,093,000	+ 7%	Mult Peril Crop	Broker
6	Western Community Insurance Company	Farm Bureau of Idaho Group	+\$1,189,000	+ 169%	0	Exclusive/Captive Agent
7	COUNTRY Mutual Insurance Company	COUNTRY Financial Property Casualty Grp	+\$841,000	+ 5%	All Private Passenger Auto	Exclusive/Captive Agent
8	Grange Insurance Association	Grange Insurance Group	+\$728,000	+ 6%	Homeowners Mult Peril	Independent Agency
9	American Family Insurance Company	American Family Insurance Group	+\$588,000	+ 24%	All Private Passenger Auto	Exclusive/Captive Agent
10	Palomar Specialty Insurance Company	Palomar Holdings US Group	+\$586,000	+ 183 1%	Earthquake	Broker, General Agent
11	Charter Oak Fire Insurance Company	Travelers Group	+\$458,000	+ 19%	Commercial Multiple Peril (Total)	Independent Agency
12	Travelers Indemnity Co of America	Travelers Group	+\$432,000	+ 13%	Commercial Multiple Peril (Total)	Independent Agency
13	Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	+\$399,000	+ 70%	Commercial Multiple Peril (Total)	Broker, Independent Agency
14	Travelers Property Casualty Co of Amer	Travelers Group	+\$382,000	+ 30%	Other Liab (Occurrence)	Independent Agency
15	Travelers Indemnity Company	Travelers Group	+\$373,000	+ 15%	All Commercial Auto	Independent Agency
16	Mutual of Enumclaw Insurance Company	Enumclaw Insurance Group	+\$354,000	+ 2%	All Private Passenger Auto	Independent Agency
17	Union Insurance Company	W. R. Berkley Insurance Group	+\$337,000	+ 6 1%	All Commercial Auto	Independent Agency
18	Indemnity Insurance Co of North America	Chubb INA Group	+\$324,000	+ 10%	Farmowners Mult Peril	Independent Agency
19	American Fire and Casualty Company	Liberty Mutual Insurance Companies	+\$316,000	+ 23%	Commercial Multiple Peril (Total)	Independent Agency
20	FMH Ag Risk Insurance Company	FMH Insurance Group	+\$246,000	N/A	Aggregate Write-ins	General Agent
21	West American Insurance Company	Liberty Mutual Insurance Companies	+\$119,000	+ 2%	Commercial Multiple Peril (Total)	Independent Agency
22	Travelers Indemnity Co of Connecticut	Travelers Group	+\$73,000	+ 6%	All Commercial Auto	Independent Agency
23	StarNet Insurance Company	W. R. Berkley Insurance Group	+\$10,000	N/A	Inland Marine	Independent Agency
24	Continental Western Insurance Company	W. R. Berkley Insurance Group	+\$4,000	+ 1%	All Commercial Auto	Independent Agency
25	Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	+\$2,000	+ 25%	All Commercial Auto	Independent Agency

Table 17 | Source: © A.M. Best Company — used by permission

P&C Marketplace Summary provided by Real Insurance Solutions Consulting

This *2026 Washington Annual P&C Marketplace Summary* has provided the reader with both visual and numeric presentations of the 2021 through 2025 Washington P&C marketplace data. This data is provided to you as a benefit of your membership in the **Independent Insurance Agents & Brokers of Washington**.

Other informative insurance industry data products are offered by Real Insurance Solutions Consulting (R.I.S.C.), which also may be available to you as members:

- State-specific ***Quarterly P&C Marketplace Summaries*** are made available during the calendar year, as the A. M. Best data reported by P&C insurers becomes available each quarter.
- State-specific ***Line of Business All Insurer Lists*** provide data on all insurers active in a particular state for a Line of Business, or for various other attributes of active insurers.
- State-specific ***P&C Insurer Snapshots*** are available, based on the same data provided in the annual and quarterly summaries, with more in-depth data like market share by Line of Business, and other information. Data is provided both on a national and state-specific basis.
- State-specific ***P&C Line of Business Profitability Summary*** is a new report looking at the profitability of the 25 Lines of Business in a state, over the past 10 years.
- Annual state-specific ***Storm Event Summaries*** are made available, based on data reported by the National Oceanic and Atmospheric Administration (NOAA) via its agency the National Center for Environmental Information (NCEI).

All questions, comments, need for further analysis, or orders for additional insurance industry data products are welcomed at the contact information below:

Real Insurance Solutions Consulting, LLC
Paul A. Buse, Principal
www.realinsurancesc.com
301-842-7472