

2022 Washington Premiums and Loss Ratio

Recapitulation By Line of Business

Line of Business		All Dollars in Thousands			
		Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life and Fraternal:	Life	\$3,509,904			
	Annuities	\$6,471,108			
	Other Considerations	\$1,784,925			
Accident & Health:	Health Care Service Contractors	\$12,319,316	\$10,951,011	\$10,871,289	99.27%
	Health Maintenance Organizations	\$11,929,244	\$11,858,360	\$10,595,216	89.35%
	Life and Fraternal	\$5,919,824	\$5,961,820	\$4,631,205	77.68%
	Property and Casualty	\$87,817	\$87,829	\$68,224	77.68%
	Multiple Employer Welfare Arrangements	\$29,488	\$29,488	\$24,178	81.99%
	Total Accident and Health	\$30,285,689	\$28,888,508	\$26,190,112	90.66%
Property & Casualty:	Aggregate Write Ins For Other Business	\$23,875	\$24,014	(\$2,294)	(9.55)%
	Aircraft (All Perils)	\$55,230	\$52,969	\$89,864	169.65%
	Allied Lines	\$183,958	\$169,542	\$112,297	66.24%
	Auto: Commercial No Fault (PIP)	\$7,975	\$7,799	\$2,924	37.49%
	Commercial Physical Damage	\$257,893	\$249,666	\$161,256	64.59%
	Other Commercial Liability	\$807,558	\$785,889	\$484,812	61.69%
	Other Private Passenger Liability	\$3,364,259	\$3,350,472	\$2,683,411	80.09%
	Private Passenger No Fault (PIP)	\$354,984	\$354,283	\$238,343	67.27%
	Private Passenger Physical Damage	\$2,251,000	\$2,208,367	\$2,003,137	90.71%
	Boiler and Machinery	\$42,031	\$39,391	\$4,223	10.72%
	Burglary and Theft	\$7,708	\$7,455	\$2,903	38.94%
	Commercial Multiple Peril: Liability	\$378,259	\$370,249	\$202,070	54.58%
	Non-liability	\$677,344	\$648,908	\$496,146	76.46%
	Credit	\$28,645	\$28,055	\$4,668	16.64%
	Earthquake	\$258,944	\$252,916	\$693	0.27%
	Excess Workers' Compensation	\$33,352	\$32,412	\$26,593	82.05%
	Farmowners Multiple Peril	\$91,802	\$87,954	\$45,892	52.18%
	Federal Flood	\$20,204	\$23,072	\$15,062	65.28%
	Private Flood	\$8,966	\$8,816	\$199	2.25%
	Fidelity	\$23,866	\$23,263	\$7,193	30.92%
	Financial Guaranty	\$792	\$1,525	\$0	0.00%
	Fire	\$251,464	\$233,330	\$116,815	50.06%
	Homeowners Multiple Peril	\$2,478,040	\$2,356,484	\$1,842,832	78.20%
	Inland Marine	\$807,235	\$787,373	\$315,548	40.08%
	International	\$4	\$3	(\$224)	(8717.03)%
	Medical Professional Liability: Occurrence	\$25,975	\$24,993	\$10,076	40.32%
	Claims-Made	\$130,851	\$125,778	\$76,663	60.95%
	Mortgage Guaranty	\$166,453	\$175,249	(\$33,109)	(18.89)%
	Multiple Peril Crop	\$301,570	\$277,844	\$253,417	91.21%
	Ocean Marine	\$186,153	\$181,162	\$98,193	54.20%
	Other Liability: Occurrence	\$896,456	\$855,990	\$545,119	63.68%
	Claims-Made	\$443,509	\$442,820	\$175,221	39.57%
	Private Crop	\$18,790	\$18,751	\$23,189	123.67%
	Products Liability: Occurrence	\$40,637	\$37,700	\$17,271	45.81%
	Claims-Made	\$5,676	\$5,430	\$1,673	30.81%
	Surety	\$177,016	\$180,908	\$26,704	14.76%
	Warranty	\$130,417	\$66,040	\$44,059	66.72%
	Workers Compensation	\$26,160	\$25,788	\$3,491	13.54%
	Total Property and Casualty	\$14,965,049	\$14,522,657	\$10,096,333	69.52%
Title:		\$444,930	\$441,020	\$22,001	4.99%
Total Authorized Companies:		\$57,461,605	\$43,852,185	\$36,308,447	
Total Non-Authorized Companies:		\$1,531,360	\$1,393,647		
Totals		\$58,992,965	\$45,245,832		