

## 2016 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:	Life and Disability	\$2,545,281			
	Fraternal	\$64,699			
	Total Life	\$2,609,980			
Annuities:	Life and Disability	\$4,270,872			
	Fraternal	\$124,369			
	Total Annuities	\$4,395,242			
Other Considerations:	Life and Disability	\$1,480,429			
	Fraternal	\$0			
	Total Other Considerations	\$1,480,429			
Accident & Health:	Health Care Service Contractors	\$9,786,979	\$9,801,772	\$8,457,321	86.28%
	Health Maintenance Organizations	\$7,000,350	\$7,046,262	\$6,220,451	88.28%
	Life and Disability	\$3,538,115	\$3,535,402	\$2,745,297	77.65%
	Property and Casualty	\$76,391	\$65,546	\$75,179	114.70%
	Fraternal	\$10,342	\$10,336	\$9,764	94.47%
	Multiple Employer Welfare Arrangements	\$36,210	\$36,210	\$36,438	100.63%
	Total Accident and Health	\$20,448,387	\$20,495,527	\$17,544,450	85.60%
Property & Casualty:	Aggregate Write Ins For Other Business	\$19,512	\$19,377	\$3,154	16.28%
	Aircraft (All Perils)	\$36,242	\$35,661	\$6,490	18.20%
	Allied Lines	\$97,112	\$99,335	\$29,527	29.72%
	Auto: Commercial No Fault (PIP)	\$6,599	\$6,385	\$2,552	39.97%
	Commercial Physical Damage	\$141,026	\$135,101	\$80,123	59.31%
	Other Commercial Liability	\$438,091	\$421,263	\$266,962	63.37%
	Other Private Passenger Liability	\$2,795,360	\$2,726,600	\$2,007,556	73.63%
	Private Passenger No Fault (PIP)	\$348,105	\$344,137	\$251,708	73.14%
	Private Passenger Physical Damage	\$1,602,117	\$1,564,251	\$1,007,492	64.41%
	Boiler and Machinery	\$28,020	\$26,646	\$5,049	18.95%
	Burglary and Theft	\$4,965	\$4,772	\$639	13.40%
	Commercial Multiple Peril: Liability	\$302,178	\$295,595	\$162,743	55.06%
	Non-liability	\$469,394	\$465,775	\$254,723	54.69%
	Credit	\$27,514	\$25,277	\$18,422	72.88%
	Earthquake	\$138,311	\$136,841	(\$797)	(0.58)%
	Excess Workers' Compensation	\$31,895	\$31,273	\$5,538	17.71%
	Farmowners Multiple Peril	\$74,753	\$73,560	\$34,384	46.74%
	Federal Flood	\$28,186	\$28,087	\$4,363	15.53%
	Private Flood	\$9,185	\$4,855	\$52	1.06%
	Fidelity	\$18,561	\$17,697	\$2,848	16.09%
	Financial Guaranty	\$1,070	\$17,635	\$0	0.00%
	Fire	\$137,506	\$135,194	\$55,962	41.39%
	Homeowners Multiple Peril	\$1,637,478	\$1,610,435	\$812,003	50.42%
	Inland Marine	\$458,801	\$454,406	\$218,754	48.14%
	Medical Professional Liability	\$127,055	\$129,058	\$31,405	24.33%
	Mortgage Guaranty	\$154,669	\$149,929	\$8,864	5.91%
	Multiple Peril Crop	\$157,051	\$137,919	\$89,753	65.08%
	Ocean Marine	\$126,061	\$128,317	\$87,064	67.85%
	Other Liability - Occurrence	\$558,853	\$527,721	\$361,822	68.56%
	Other Liability - Claims-Made	\$257,097	\$254,520	\$121,024	47.55%
	Private Crop	\$18,158	\$18,148	\$9,109	50.19%
	Products Liability	\$29,279	\$29,069	\$19,269	66.29%
	Surety	\$149,621	\$143,469	\$7,204	5.02%
	Warranty	\$50,742	\$44,707	\$21,153	47.31%
Workers Compensation	\$24,477	\$24,567	\$9,594	39.05%	
Total Property and Casualty	\$10,505,042	\$10,267,580	\$5,996,508	58.40%	
Title:		\$371,308	\$364,210	\$19,252	5.29%
Total Authorized Companies:		\$39,810,388	\$31,127,317	\$23,560,210	
Total Non-Authorized Companies:		\$627,681	\$609,959		
Totals		\$40,438,069	\$31,737,276		