

## 2017 Washington Premiums and Loss Ratio

## Recapitulation By Line of Business

| Line of Business                |  | All Dollars in Thousands   |                           |                           |                  |
|---------------------------------|--|----------------------------|---------------------------|---------------------------|------------------|
|                                 |  | Direct Premiums<br>Written | Direct Premiums<br>Earned | Direct Losses<br>Incurred | Loss<br>Ratio(1) |
| Life:                           | Life and Disability                    | \$2,590,833                |                           |                           |                  |
|                                 | Fraternals                             | \$69,251                   |                           |                           |                  |
|                                 | Total Life                             | \$2,660,084                |                           |                           |                  |
| Annuities:                      | Life and Disability                    | \$4,335,304                |                           |                           |                  |
|                                 | Fraternals                             | \$114,869                  |                           |                           |                  |
|                                 | Total Annuities                        | \$4,450,174                |                           |                           |                  |
| Other Considerations:           | Life and Disability                    | \$1,606,254                |                           |                           |                  |
|                                 | Fraternals                             | \$0                        |                           |                           |                  |
|                                 | Total Other Considerations             | \$1,606,254                |                           |                           |                  |
| Accident & Health:              | Health Care Service Contractors        | \$9,893,895                | \$9,858,930               | \$8,360,294               | 84.80%           |
|                                 | Health Maintenance Organizations       | \$7,839,986                | \$7,853,294               | \$6,897,779               | 87.83%           |
|                                 | Life and Disability                    | \$3,878,451                | \$3,909,527               | \$2,969,317               | 75.95%           |
|                                 | Property and Casualty                  | \$85,170                   | \$81,150                  | \$89,924                  | 110.81%          |
|                                 | Fraternals                             | \$10,483                   | \$10,466                  | \$13,698                  | 130.88%          |
|                                 | Multiple Employer Welfare Arrangements | \$33,994                   | \$33,994                  | \$27,277                  | 80.24%           |
|                                 | Total Accident and Health              | \$21,741,979               | \$21,747,361              | \$18,358,289              | 84.42%           |
| Property & Casualty:            | Aggregate Write Ins For Other Business | \$21,461                   | \$21,524                  | \$11,174                  | 51.92%           |
|                                 | Aircraft (All Perils)                  | \$40,952                   | \$39,217                  | \$21,216                  | 54.10%           |
|                                 | Allied Lines                           | \$92,332                   | \$94,515                  | \$76,950                  | 81.42%           |
|                                 | Auto: Commercial No Fault (PIP)        | \$8,405                    | \$8,711                   | \$4,378                   | 50.26%           |
|                                 | Commercial Physical Damage             | \$159,038                  | \$151,388                 | \$96,898                  | 64.01%           |
|                                 | Other Commercial Liability             | \$462,268                  | \$453,833                 | \$344,253                 | 75.85%           |
|                                 | Other Private Passenger Liability      | \$3,062,132                | \$2,985,848               | \$2,068,875               | 69.29%           |
|                                 | Private Passenger No Fault (PIP)       | \$362,087                  | \$357,346                 | \$248,773                 | 69.62%           |
|                                 | Private Passenger Physical Damage      | \$1,751,398                | \$1,703,383               | \$1,070,104               | 62.82%           |
|                                 | Boiler and Machinery                   | \$26,572                   | \$26,891                  | \$8,592                   | 31.95%           |
|                                 | Burglary and Theft                     | \$5,138                    | \$5,060                   | \$487                     | 9.63%            |
|                                 | Commercial Multiple Peril: Liability   | \$312,952                  | \$314,306                 | \$111,364                 | 35.43%           |
|                                 | Non-liability                          | \$475,660                  | \$464,603                 | \$316,296                 | 68.08%           |
|                                 | Credit                                 | \$29,767                   | \$29,818                  | \$31,002                  | 103.97%          |
|                                 | Earthquake                             | \$146,024                  | \$140,679                 | \$110                     | 0.08%            |
|                                 | Excess Workers' Compensation           | \$26,843                   | \$28,138                  | \$14,900                  | 52.95%           |
|                                 | Farmowners Multiple Peril              | \$75,732                   | \$75,041                  | \$42,720                  | 56.93%           |
|                                 | Federal Flood                          | \$26,671                   | \$27,250                  | \$3,903                   | 14.32%           |
|                                 | Private Flood                          | \$10,360                   | \$10,657                  | \$305                     | 2.86%            |
|                                 | Fidelity                               | \$18,556                   | \$18,290                  | \$6,994                   | 38.24%           |
|                                 | Financial Guaranty                     | \$931                      | \$20,312                  | \$0                       | 0.00%            |
|                                 | Fire                                   | \$137,604                  | \$134,208                 | \$56,491                  | 42.09%           |
|                                 | Homeowners Multiple Peril              | \$1,720,579                | \$1,676,128               | \$935,531                 | 55.82%           |
|                                 | Inland Marine                          | \$497,250                  | \$491,392                 | \$230,072                 | 46.82%           |
|                                 | Medical Professional Liability         | \$123,251                  | \$123,216                 | \$73,900                  | 59.98%           |
|                                 | Mortgage Guaranty                      | \$156,313                  | \$163,134                 | \$923                     | 0.57%            |
|                                 | Multiple Peril Crop                    | \$156,133                  | \$154,099                 | \$156,260                 | 101.40%          |
|                                 | Ocean Marine                           | \$118,292                  | \$118,736                 | \$69,350                  | 58.41%           |
|                                 | Other Liability - Occurrence           | \$572,926                  | \$552,655                 | \$320,423                 | 57.98%           |
|                                 | Other Liability - Claims-Made          | \$265,772                  | \$261,843                 | \$119,212                 | 45.53%           |
|                                 | Private Crop                           | \$18,022                   | \$18,115                  | \$1,884                   | 10.40%           |
|                                 | Products Liability                     | \$31,582                   | \$31,399                  | \$16,171                  | 51.50%           |
|                                 | Surety                                 | \$174,026                  | \$156,499                 | \$22,739                  | 14.53%           |
| Warranty                        | \$64,001                               | \$46,976                   | \$23,590                  | 50.22%                    |                  |
| Workers Compensation            | \$20,393                               | \$23,970                   | \$8,844                   | 36.90%                    |                  |
| Total Property and Casualty     | \$11,171,422                           | \$10,929,181               | \$6,514,682               | 59.61%                    |                  |
| Title:                          |  | \$384,039                  | \$378,110                 | \$10,658                  | 2.82%            |
| Total Authorized Companies:     |  | \$42,013,952               | \$33,054,653              | \$24,883,629              |                  |
| Total Non-Authorized Companies: |  | \$641,339                  | \$607,136                 |                           |                  |
| Totals                          |  | \$42,655,291               | \$33,661,789              |                           |                  |