

## 2014 Washington Premiums and Loss Ratio

## Recapitulation By Line of Business

All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life:				
Life and Disability	\$2,324,016			
Fraternal	\$58,788			
Total Life	\$2,382,804			
Annuities:				
Life and Disability	\$4,558,734			
Fraternal	\$139,616			
Total Annuities	\$4,698,350			
Other Considerations:				
Life and Disability	\$1,476,610			
Fraternal	\$0			
Total Other Considerations	\$1,476,610			
Accident & Health:				
Health Care Service Contractors	\$9,258,106	\$9,038,923	\$7,847,908	86.82%
Health Maintenance Organizations	\$5,990,310	\$5,549,967	\$4,939,631	89.00%
Life and Disability	\$3,204,979	\$3,203,417	\$2,655,600	82.90%
Property and Casualty	\$88,135	\$78,064	\$71,152	91.15%
Fraternal	\$9,847	\$9,931	\$11,081	111.58%
Multiple Employer Welfare Arrangements	\$14,090	\$14,090	\$12,939	91.83%
Total Accident and Health	\$18,565,467	\$17,894,392	\$15,538,312	86.83%
Property & Casualty:				
Aggregate Write Ins For Other Business	\$18,845	\$18,199	\$9,223	50.68%
Aircraft (All Perils)	\$28,637	\$31,066	\$10,740	34.57%
Allied Lines	\$112,916	\$110,798	\$41,390	37.36%
Auto: Commercial No Fault (PIP)	\$6,070	\$6,039	\$2,253	37.31%
Commercial Physical Damage	\$111,824	\$105,696	\$66,507	62.92%
Other Commercial Liability	\$380,918	\$371,011	\$213,542	57.56%
Other Private Passenger Liability	\$2,480,833	\$2,440,266	\$1,661,934	68.10%
Private Passenger No Fault (PIP)	\$332,733	\$329,910	\$206,963	62.73%
Private Passenger Physical Damage	\$1,379,962	\$1,351,976	\$806,134	59.63%
Boiler and Machinery	\$30,180	\$29,812	\$12,778	42.86%
Burglary and Theft	\$4,099	\$4,123	\$263	6.38%
Commercial Multiple Peril: Liability	\$293,569	\$285,840	\$98,154	34.34%
Non-liability	\$435,921	\$437,222	\$189,668	43.38%
Credit	\$27,053	\$25,521	\$4,720	18.49%
Earthquake	\$130,294	\$129,731	\$115	0.09%
Excess Workers' Compensation	\$31,551	\$32,362	\$17,535	54.19%
Farmowners Multiple Peril	\$68,685	\$67,721	\$46,244	68.29%
Federal Flood	\$29,606	\$29,372	\$2,093	7.13%
Fidelity	\$17,766	\$17,475	\$2,212	12.66%
Financial Guaranty	\$840	\$22,287	\$0	0.00%
Fire	\$156,082	\$163,560	\$44,763	27.37%
Homeowners Multiple Peril	\$1,519,691	\$1,493,254	\$840,562	56.29%
Inland Marine	\$377,458	\$368,960	\$168,282	45.61%
Medical Professional Liability	\$145,353	\$146,210	\$66,769	45.67%
Mortgage Guaranty	\$129,729	\$115,512	\$44,373	38.41%
Multiple Peril Crop	\$116,863	\$125,894	\$148,220	117.73%
Ocean Marine	\$122,629	\$123,127	\$84,353	68.51%
Other Liability - Occurrence	\$499,951	\$473,086	\$271,565	57.40%
Other Liability - Claims-Made	\$265,792	\$256,562	\$119,664	46.64%
Private Crop	\$17,015	\$16,920	\$34,975	206.71%
Products Liability	\$25,947	\$25,813	\$15,506	60.07%
Surety	\$131,446	\$134,835	\$4,281	3.18%
Warranty	\$45,138	\$33,664	\$16,121	47.89%
Workers Compensation	\$23,295	\$23,041	\$6,649	28.86%
Total Property and Casualty	\$9,498,692	\$9,346,861	\$5,258,551	56.26%
Title:	\$249,384	\$257,191	\$19,392	7.54%
Total Authorized Companies:	\$35,394,696	\$27,498,445	\$20,816,254	
Total Non-Authorized Companies:	\$541,153	\$525,897		
Totals	\$35,935,849	\$28,024,342		