

2015 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	\$2,339,538			
Fraternal	\$63,280			
Total Life	\$2,402,818			
Annuities:				
Life and Disability	\$4,687,319			
Fraternal	\$138,728			
Total Annuities	\$4,826,046			
Other Considerations:				
Life and Disability	\$1,372,542			
Fraternal	\$0			
Total Other Considerations	\$1,372,542			
Accident & Health:				
Health Care Service Contractors	\$9,799,784	\$10,040,120	\$8,775,020	87.40%
Health Maintenance Organizations	\$5,155,251	\$5,537,114	\$4,843,984	87.48%
Life and Disability	\$3,381,649	\$3,373,961	\$2,684,308	79.56%
Property and Casualty	\$82,411	\$73,020	\$76,842	105.23%
Fraternal	\$10,001	\$10,003	\$8,586	85.83%
Multiple Employer Welfare Arrangements	\$32,188	\$32,188	\$30,298	94.13%
Total Accident and Health	\$18,461,285	\$19,066,406	\$16,419,039	86.12%
Property & Casualty:				
Aggregate Write Ins For Other Business	\$27,894	\$27,437	\$13,206	48.13%
Aircraft (All Perils)	\$32,770	\$31,575	\$14,932	47.29%
Allied Lines	\$111,161	\$110,772	\$52,741	47.61%
Auto: Commercial No Fault (PIP)	\$6,349	\$6,319	\$3,388	53.61%
Commercial Physical Damage	\$125,183	\$119,176	\$69,741	58.52%
Other Commercial Liability	\$406,994	\$395,738	\$257,163	64.98%
Other Private Passenger Liability	\$2,607,902	\$2,555,676	\$1,856,974	72.66%
Private Passenger No Fault (PIP)	\$336,030	\$332,351	\$237,091	71.34%
Private Passenger Physical Damage	\$1,479,525	\$1,436,698	\$895,335	62.32%
Boiler and Machinery	\$32,088	\$30,451	\$6,232	20.47%
Burglary and Theft	\$4,697	\$4,375	\$932	21.31%
Commercial Multiple Peril: Liability	\$289,080	\$284,120	\$114,948	40.46%
Non-liability	\$453,624	\$450,243	\$285,381	63.38%
Credit	\$26,282	\$27,030	\$7,273	26.91%
Earthquake	\$135,028	\$131,728	\$396	0.30%
Excess Workers' Compensation	\$24,203	\$23,601	\$12,838	54.40%
Farmowners Multiple Peril	\$71,311	\$70,118	\$43,321	61.78%
Federal Flood	\$28,038	\$29,071	\$9,031	31.07%
Fidelity	\$17,317	\$17,558	\$6,618	37.69%
Financial Guaranty	\$1,156	\$23,349	\$0	0.00%
Fire	\$157,093	\$152,685	\$108,701	71.19%
Homeowners Multiple Peril	\$1,583,591	\$1,548,226	\$975,738	63.02%
Inland Marine	\$420,765	\$413,407	\$175,099	42.35%
Medical Professional Liability	\$131,455	\$132,026	\$48,198	36.51%
Mortgage Guaranty	\$148,175	\$133,938	\$31,251	23.33%
Multiple Peril Crop	\$117,650	\$126,199	\$223,503	177.10%
Ocean Marine	\$128,936	\$126,436	\$63,425	50.16%
Other Liability - Occurrence	\$533,320	\$508,784	\$279,482	54.93%
Other Liability - Claims-Made	\$253,868	\$251,004	\$95,114	37.89%
Private Crop	\$15,081	\$15,124	\$14,230	94.08%
Products Liability	\$27,386	\$27,102	\$20,693	76.35%
Surety	\$138,073	\$140,599	\$2,362	1.68%
Warranty	\$50,678	\$40,206	\$19,565	48.66%
Workers Compensation	\$24,108	\$22,160	\$1,853	8.36%
Total Property and Casualty	\$9,946,813	\$9,745,284	\$5,946,757	61.02%
Title:	\$311,786	\$304,082	\$14,986	4.93%
Total Authorized Companies:	\$37,321,290	\$29,115,771	\$22,380,782	
Total Non-Authorized Companies:	\$582,713	\$558,290		
Totals	\$37,904,003	\$29,674,062		