

2020 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	\$2,830,413			
	Annuities	\$5,386,517			
	Other Considerations	\$1,800,175			
Accident & Health:	Health Care Service Contractors	\$10,144,266	\$10,140,930	\$8,308,216	81.93%
	Health Maintenance Organizations	\$9,994,525	\$9,891,768	\$8,378,397	84.70%
	Life and Fraternal	\$4,493,292	\$4,466,533	\$3,298,774	73.86%
	Property and Casualty	\$69,245	\$67,804	\$71,195	105.00%
	Multiple Employer Welfare Arrangements	\$25,657	\$25,657	\$21,201	82.63%
	Total Accident and Health	\$24,726,985	\$24,592,692	\$20,077,784	81.64%
Property & Casualty:	Aggregate Write Ins For Other Business	\$27,105	\$27,543	\$19,888	72.21%
	Aircraft (All Perils)	\$47,342	\$48,062	\$64,614	134.44%
	Allied Lines	\$140,157	\$132,035	\$76,520	57.95%
	Auto: Commercial No Fault (PIP)	\$7,046	\$7,419	\$2,555	34.44%
	Commercial Physical Damage	\$205,237	\$200,443	\$89,398	44.60%
	Other Commercial Liability	\$638,671	\$613,053	\$368,901	60.17%
	Other Private Passenger Liability	\$3,251,262	\$3,280,993	\$1,783,277	54.35%
	Private Passenger No Fault (PIP)	\$356,369	\$363,257	\$161,671	44.51%
	Private Passenger Physical Damage	\$1,991,669	\$1,991,190	\$989,949	49.72%
	Boiler and Machinery	\$34,113	\$32,917	\$12,510	38.00%
	Burglary and Theft	\$7,702	\$7,572	\$4,723	62.38%
	Commercial Multiple Peril: Liability	\$341,889	\$340,533	\$202,057	59.34%
	Non-liability	\$573,531	\$554,146	\$332,789	60.05%
	Credit	\$25,106	\$32,333	\$13,790	42.65%
	Earthquake	\$206,198	\$186,509	\$568	0.30%
	Excess Workers' Compensation	\$30,796	\$29,794	\$29,425	98.76%
	Farmowners Multiple Peril	\$80,106	\$79,510	\$72,435	91.10%
	Federal Flood	\$25,138	\$24,953	\$3,931	15.76%
	Private Flood	\$6,396	\$5,705	\$833	14.60%
	Fidelity	\$20,472	\$20,222	\$5,430	26.85%
	Financial Guaranty	\$3,920	\$2,989	\$0	0.00%
	Fire	\$196,549	\$194,476	\$102,201	52.55%
	Homeowners Multiple Peril	\$2,071,681	\$2,007,766	\$1,114,056	55.49%
	Inland Marine	\$618,920	\$623,842	\$272,379	43.66%
	Medical Professional Liability	\$141,426	\$137,418	\$96,051	69.90%
	Mortgage Guaranty	\$184,102	\$205,553	\$49,246	23.96%
	Multiple Peril Crop	\$197,058	\$191,305	\$246,883	129.05%
	Ocean Marine	\$149,495	\$145,113	\$82,077	56.56%
	Other Liability - Occurrence	\$692,327	\$658,733	\$438,670	66.59%
	Other Liability - Claims-Made	\$346,326	\$320,910	\$176,089	54.87%
	Private Crop	\$12,408	\$12,458	\$6,831	54.83%
	Products Liability	\$36,456	\$35,773	\$22,903	64.03%
	Surety	\$171,774	\$184,910	\$64,331	34.79%
	Warranty	\$66,504	\$52,451	\$28,597	54.52%
	Workers Compensation	\$23,075	\$22,941	(\$197)	(0.86)%
	Total Property and Casualty	\$12,928,329	\$12,774,825	\$6,935,380	54.29%
Title:		\$516,037	\$503,308	\$12,717	2.53%
Total Authorized Companies:		\$48,188,456	\$37,870,825	\$27,025,881	
Total Non-Authorized Companies:		\$976,913	\$891,122		
Totals		\$49,165,369	\$38,761,947		