

2023 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		\$3,418,191		
	Annuities		\$7,513,166		
	Other Considerations		\$1,423,675		
Accident & Health:	Health Care Service Contractors	\$12,739,886	\$12,760,046	\$11,441,273	89.66%
	Health Maintenance Organizations	\$12,056,357	\$11,851,298	\$10,762,100	90.81%
	Life and Fraternal	\$3,433,614	\$7,125,945	\$5,673,253	79.61%
	Property and Casualty	\$90,279	\$89,121	\$94,733	106.30%
	Multiple Employer Welfare Arrangements	\$32,238	\$32,238	\$31,416	97.45%
	<b>Total Accident and Health</b>	<b>\$28,352,374</b>	<b>\$31,858,648</b>	<b>\$28,002,775</b>	<b>87.90%</b>
Property & Casualty:	Aggregate Write Ins For Other Business	\$24,335	\$24,650	\$10,397	42.18%
	Aircraft (All Perils)	\$55,973	\$54,261	\$20,277	37.37%
	Allied Lines	\$212,449	\$199,453	\$156,884	78.66%
	Auto: Commercial No Fault (PIP)	\$8,689	\$8,587	\$4,422	51.49%
	Commercial Physical Damage	\$272,453	\$264,785	\$160,742	60.71%
	Other Commercial Liability	\$816,126	\$799,284	\$522,727	65.40%
	Other Private Passenger Liability	\$3,552,360	\$3,491,597	\$3,005,290	86.07%
	Private Passenger No Fault (PIP)	\$348,643	\$354,517	\$275,701	77.77%
	Private Passenger Physical Damage	\$2,596,961	\$2,460,529	\$2,123,931	86.32%
	Boiler and Machinery	\$47,027	\$44,554	\$12,302	27.61%
	Burglary and Theft	\$7,640	\$7,725	\$1,281	16.59%
	Commercial Multiple Peril: Liability	\$395,133	\$387,271	\$251,361	64.91%
	Non-liability	\$748,630	\$718,464	\$551,830	76.81%
	Credit	\$28,530	\$29,978	\$9,397	31.35%
	Earthquake	\$287,000	\$274,106	(\$761)	(0.28)%
	Excess Workers' Compensation	\$34,803	\$34,956	\$15,184	43.44%
	Farmowners Multiple Peril	\$102,277	\$97,517	\$59,770	61.29%
	Federal Flood	\$21,294	\$20,842	\$8,647	41.49%
	Private Flood	\$9,475	\$9,464	\$765	8.08%
	Fidelity	\$24,495	\$24,292	\$4,526	18.63%
	Financial Guaranty	\$671	\$1,912	\$0	0.00%
	Fire	\$272,710	\$253,085	\$161,611	63.86%
	Homeowners Multiple Peril	\$2,805,784	\$2,618,968	\$1,988,129	75.91%
	Inland Marine	\$807,773	\$789,062	\$318,994	40.43%
	International	\$7	\$7	\$3	47.48%
	Medical Professional Liability: Occurrence	\$26,265	\$24,711	\$21,655	87.63%
	Claims-Made	\$133,030	\$133,568	\$81,328	60.89%
	Mortgage Guaranty	\$172,796	\$181,750	\$3,646	2.01%
	Multiple Peril Crop	\$336,282	\$336,219	\$590,752	175.70%
	Ocean Marine	\$268,996	\$221,927	\$164,898	74.30%
	Other Liability: Occurrence	\$941,739	\$901,749	\$660,739	73.27%
	Claims-Made	\$409,051	\$410,101	\$219,825	53.60%
	Private Crop	\$15,079	\$14,818	\$8,300	56.01%
	Products Liability: Occurrence	\$48,135	\$44,490	\$39,454	88.68%
	Claims-Made	\$4,722	\$4,531	\$1,850	40.84%
	Surety	\$190,656	\$185,797	\$29,611	15.94%
	Warranty	\$147,993	\$92,997	\$66,018	70.99%
	Workers Compensation	\$28,339	\$26,867	\$4,220	15.71%
	<b>Total Property and Casualty</b>	<b>\$16,204,322</b>	<b>\$15,549,391</b>	<b>\$11,555,707</b>	<b>74.32%</b>
Title:		\$285,405	\$292,684	\$14,595	4.99%
Total Authorized Companies:		\$44,842,100	\$60,055,755	\$39,573,076	
Total Non-Authorized Companies:		\$1,815,571	\$1,675,115		
Totals		\$46,657,671	\$61,730,870		

(1) Excluding all Loss Adjustment Expenses (LAE), except for Title.

The significant difference between Accident and Health: Direct Premiums Written and Direct Premiums Earned for Life and Fraternal companies is due to the fact that some Life companies report on the Health Blank and that blank captures Direct Premiums Written. The Life Blank does not capture Direct Premiums Written, so those Life companies that report on the Life Blank do not report Direct Premiums Written.