

State of Washington Office of Insurance Commissioner
2021 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	\$3,327,321			
	Annuities	\$6,289,057			
	Other Considerations	\$1,913,859			
Accident & Health:	Health Care Service Contractors	\$11,464,204	\$11,492,083	\$10,280,821	89.46%
	Health Maintenance Organizations	\$11,747,783	\$11,650,698	\$10,302,262	88.43%
	Life and Fraternal	\$4,829,897	\$4,809,824	\$3,671,798	76.34%
	Property and Casualty	\$77,542	\$77,313	\$71,528	92.52%
	Multiple Employer Welfare Arrangements	\$28,827	\$28,827	\$28,301	98.18%
	Total Accident and Health	\$28,148,253	\$28,058,744	\$24,354,710	86.80%
Property & Casualty:	Aggregate Write Ins For Other Business	\$21,087	\$21,514	\$20,235	94.05%
	Aircraft (All Perils)	\$50,761	\$49,721	\$41,064	82.59%
	Allied Lines	\$159,870	\$149,521	\$113,525	75.93%
	Auto: Commercial No Fault (PIP)	\$7,431	\$7,143	\$2,943	41.19%
	Commercial Physical Damage	\$229,124	\$216,909	\$107,319	49.48%
	Other Commercial Liability	\$739,405	\$697,093	\$424,081	60.84%
	Other Private Passenger Liability	\$3,342,373	\$3,337,979	\$2,057,816	61.65%
	Private Passenger No Fault (PIP)	\$357,201	\$356,757	\$213,579	59.87%
	Private Passenger Physical Damage	\$2,132,160	\$2,094,358	\$1,458,469	69.64%
	Boiler and Machinery	\$37,125	\$34,554	\$2,209	6.39%
	Burglary and Theft	\$7,073	\$7,002	\$3,701	52.86%
	Commercial Multiple Peril: Liability	\$351,358	\$345,790	\$162,035	46.86%
	Non-liability	\$621,786	\$600,822	\$414,467	68.98%
	Credit	\$27,687	\$27,202	\$3,964	14.57%
	Earthquake	\$242,578	\$229,396	\$1,667	0.73%
	Excess Workers' Compensation	\$32,257	\$31,538	\$45,042	142.82%
	Farmowners Multiple Peril	\$83,778	\$81,353	\$46,270	56.87%
	Federal Flood	\$25,278	\$25,221	\$12,288	48.72%
	Private Flood	\$7,870	\$7,272	\$940	12.92%
	Fidelity	\$22,871	\$21,869	\$4,140	18.93%
	Financial Guaranty	\$1,932	\$2,336	\$0	0.00%
	Fire	\$213,506	\$203,335	\$114,845	56.48%
	Homeowners Multiple Peril	\$2,247,592	\$2,146,595	\$1,364,292	63.56%
	Inland Marine	\$663,602	\$645,522	\$257,577	39.90%
	Medical Professional Liability	\$140,290	\$146,082	\$63,452	43.44%
	Mortgage Guaranty	\$171,961	\$184,879	\$6,403	3.46%
	Multiple Peril Crop	\$212,377	\$197,239	\$584,829	296.51%
	Ocean Marine	\$172,304	\$161,387	\$73,850	45.76%
	Other Liability - Occurrence	\$794,510	\$740,405	\$543,354	73.39%
	Other Liability - Claims-Made	\$433,599	\$397,368	\$196,790	49.52%
	Private Crop	\$14,083	\$14,115	\$6,694	47.43%
	Products Liability	\$38,564	\$37,711	\$27,336	72.49%
	Surety	\$168,437	\$173,937	\$27,611	15.87%
	Warranty	\$102,133	\$76,583	\$37,024	48.35%
	Workers Compensation	\$23,934	\$24,352	\$10,152	41.69%
	Total Property and Casualty	\$13,897,899	\$13,494,860	\$8,449,964	62.62%
Title:		\$640,498	\$619,175	\$14,292	2.31%
Total Authorized Companies:		\$54,216,887	\$42,172,780	\$32,818,965	
Total Non-Authorized Companies:		\$1,291,856	\$1,128,620		
Totals		\$55,508,743	\$43,301,400		