

2019 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	\$2,847,056			
	Annuities	\$5,696,303			
	Other Considerations	\$1,611,151			
Accident & Health:	Health Care Service Contractors	\$9,963,184	\$9,947,125	\$8,458,768	85.04%
	Health Maintenance Organizations	\$8,696,430	\$8,695,441	\$7,587,364	87.26%
	Life and Fraternal	\$4,843,644	\$4,854,959	\$3,728,394	76.80%
	Property and Casualty	\$97,218	\$103,823	\$79,322	76.40%
	Multiple Employer Welfare Arrangements	\$33,164	\$33,164	\$29,545	89.09%
	Total Accident and Health	\$23,633,640	\$23,634,512	\$19,883,394	84.13%
Property & Casualty:	Aggregate Write Ins For Other Business	\$27,033	\$25,638	\$14,063	54.85%
	Aircraft (All Perils)	\$47,915	\$44,688	\$92,167	206.25%
	Allied Lines	\$121,687	\$113,902	\$58,226	51.12%
	Auto: Commercial No Fault (PIP)	\$7,959	\$7,941	\$2,651	33.39%
	Commercial Physical Damage	\$200,666	\$192,044	\$98,247	51.16%
	Other Commercial Liability	\$614,208	\$591,765	\$411,877	69.60%
	Other Private Passenger Liability	\$3,371,184	\$3,335,873	\$2,153,505	64.56%
	Private Passenger No Fault (PIP)	\$376,774	\$377,081	\$241,015	63.92%
	Private Passenger Physical Damage	\$2,008,431	\$1,976,508	\$1,192,632	60.34%
	Boiler and Machinery	\$30,749	\$29,103	\$17,922	61.58%
	Burglary and Theft	\$6,757	\$6,137	\$2,820	45.95%
	Commercial Multiple Peril: Liability	\$351,828	\$343,207	\$186,923	54.46%
	Non-liability	\$529,844	\$513,779	\$291,674	56.77%
	Credit	\$30,986	\$31,207	\$5,693	18.24%
	Earthquake	\$176,350	\$167,667	(\$2,325)	(1.39)%
	Excess Workers' Compensation	\$30,443	\$30,497	\$36,950	121.16%
	Farmowners Multiple Peril	\$77,943	\$77,122	\$47,330	61.37%
	Federal Flood	\$24,730	\$25,071	(\$1,447)	(5.77)%
	Private Flood	\$5,604	\$4,909	\$175	3.56%
	Fidelity	\$20,227	\$19,640	\$12,260	62.43%
	Financial Guaranty	\$2,092	\$3,262	(\$610)	(18.70)%
	Fire	\$183,692	\$165,923	\$64,953	39.15%
	Homeowners Multiple Peril	\$1,959,007	\$1,892,282	\$1,075,153	56.82%
	Inland Marine	\$693,002	\$677,729	\$295,730	43.64%
	Medical Professional Liability	\$133,194	\$126,779	\$52,422	41.35%
	Mortgage Guaranty	\$185,675	\$193,611	\$2,004	1.04%
	Multiple Peril Crop	\$197,264	\$185,321	\$181,413	97.89%
	Ocean Marine	\$146,107	\$138,185	\$80,290	58.10%
	Other Liability - Occurrence	\$649,455	\$617,009	\$473,874	76.80%
	Other Liability - Claims-Made	\$305,163	\$289,508	\$136,193	47.04%
	Private Crop	\$20,583	\$20,478	\$6,057	29.58%
	Products Liability	\$36,649	\$34,713	\$29,049	83.68%
	Surety	\$201,899	\$184,070	(\$3,971)	(2.16)%
	Warranty	\$72,043	\$51,604	\$29,366	56.91%
	Workers Compensation	\$21,396	\$20,210	(\$13,575)	(67.17)%
	Total Property and Casualty	\$12,868,541	\$12,514,463	\$7,270,704	58.10%
Title:		\$407,587	\$400,700	\$13,114	3.27%
Total Authorized Companies:		\$47,064,278	\$36,549,674	\$27,167,212	
Total Non-Authorized Companies:		\$852,075	\$769,294		
Totals		\$47,916,353	\$37,318,968		