

2018 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	\$2,603,236			
Fraternal	\$75,252			
Total Life	\$2,678,487			
Annuities:				
Life and Disability	\$4,811,300			
Fraternal	\$104,534			
Total Annuities	\$4,915,833			
Other Considerations:				
Life and Disability	\$1,667,191			
Fraternal	\$0			
Total Other Considerations	\$1,667,191			
Accident & Health:				
Health Care Service Contractors	\$9,528,607	\$9,553,147	\$7,867,771	82.36%
Health Maintenance Organizations	\$7,943,147	\$7,947,292	\$6,937,171	87.29%
Life and Disability	\$4,421,541	\$4,468,190	\$3,485,733	78.01%
Property and Casualty	\$98,585	\$59,164	\$66,987	113.22%
Fraternal	\$10,832	\$10,717	\$7,403	69.08%
Multiple Employer Welfare Arrangements	\$31,177	\$31,177	\$25,714	82.48%
Total Accident and Health	\$22,033,889	\$22,069,687	\$18,390,779	83.33%
Property & Casualty:				
Aggregate Write Ins For Other Business	\$24,853	\$23,837	\$29,891	125.40%
Aircraft (All Perils)	\$41,531	\$40,574	\$21,341	52.60%
Allied Lines	\$101,238	\$96,847	\$38,135	39.38%
Auto: Commercial No Fault (PIP)	\$7,645	\$7,452	\$3,052	40.96%
Commercial Physical Damage	\$176,206	\$167,511	\$95,356	56.93%
Other Commercial Liability	\$522,956	\$499,553	\$326,417	65.34%
Other Private Passenger Liability	\$3,245,245	\$3,209,395	\$2,121,891	66.11%
Private Passenger No Fault (PIP)	\$371,786	\$369,490	\$238,075	64.43%
Private Passenger Physical Damage	\$1,890,796	\$1,849,831	\$1,081,400	58.46%
Boiler and Machinery	\$31,486	\$31,283	\$4,164	13.31%
Burglary and Theft	\$5,645	\$5,311	\$1,067	20.10%
Commercial Multiple Peril: Liability	\$333,369	\$326,695	\$156,210	47.82%
Non-liability	\$493,855	\$483,277	\$288,890	59.78%
Credit	\$33,854	\$33,102	\$12,878	38.90%
Earthquake	\$157,629	\$151,794	\$2,651	1.75%
Excess Workers' Compensation	\$29,331	\$29,192	\$14,954	51.23%
Farmowners Multiple Peril	\$77,101	\$76,694	\$33,526	43.71%
Federal Flood	\$24,955	\$25,827	\$956	3.70%
Private Flood	\$10,355	\$10,348	\$245	2.37%
Fidelity	\$18,894	\$18,868	\$4,476	23.72%
Financial Guaranty	\$2,778	\$7,431	\$610	8.21%
Fire	\$152,164	\$148,840	\$114,164	76.70%
Homeowners Multiple Peril	\$1,827,619	\$1,768,756	\$941,806	53.25%
Inland Marine	\$664,336	\$647,240	\$242,606	37.48%
Medical Professional Liability	\$119,575	\$123,204	\$40,528	32.89%
Mortgage Guaranty	\$169,192	\$171,469	(\$4,229)	(2.47)%
Multiple Peril Crop	\$170,010	\$164,744	\$101,267	61.47%
Ocean Marine	\$123,691	\$120,390	\$56,223	46.70%
Other Liability - Occurrence	\$593,439	\$573,824	\$424,297	73.94%
Other Liability - Claims-Made	\$270,968	\$265,601	\$152,959	57.59%
Private Crop	\$17,443	\$17,818	\$4,426	24.84%
Products Liability	\$33,220	\$33,059	\$25,514	77.18%
Surety	\$181,944	\$171,175	(\$2,368)	(1.38)%
Warranty	\$69,578	\$47,889	\$26,838	56.04%
Workers Compensation	\$22,394	\$31,106	(\$1,062)	(3.42)%
Total Property and Casualty	\$12,017,081	\$11,749,427	\$6,599,151	56.17%
Title:	\$375,132	\$371,219	\$13,550	3.65%
Total Authorized Companies:	\$43,687,613	\$34,190,334	\$25,003,480	
Total Non-Authorized Companies:	\$734,557	\$676,089		
Totals	\$44,422,170	\$34,866,423		