

RECAP OF 2006 ALASKA PROPERTY & CASUALTY BUSINESS¹ (\$000)

	DIRECT PREMIUMS WRITTEN	% OF TOTAL PREMIUMS	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% LOSS RATIO
Fire	22,768	1.59	22,962	25,178	109.66
Allied lines	12,620	0.88	12,455	2,966	23.82
Multiple peril crop	36	0.00	36	0	-0.07
Federal flood	1,524	0.11	1,411	538	38.09
Farmowners multiple peril	441	0.03	425	16	3.70
Homeowners multiple peril	121,159	8.45	118,202	52,341	44.28
Commercial multiple peril (non-liability portion)	65,400	4.56	63,106	23,201	36.76
Commercial multiple peril (liability portion)	38,979	2.72	38,862	13,219	34.02
Mortgage guaranty	16,183	1.13	15,965	2,084	13.05
Ocean marine	26,067	1.82	25,247	16,040	63.53
Inland marine	94,767	6.61	93,371	22,955	24.58
Financial guaranty	8,670	0.60	4,216	0	0.00
Medical malpractice	20,778	1.45	20,067	2,043	10.18
Earthquake	13,851	0.97	13,375	-140	-1.05
Group accident and health	10,128	0.71	9,907	2,966	29.94
Credit A&H (group and individual)	1,171	0.08	1,161	116	9.95
Collectively renewable A&H	1	0.00	1	0	0.93
Non-cancelable A&H	0	0.00	0	0	0.00
Guaranteed renewable A&H	2,149	0.15	981	828	84.45
Non-renewable for stated reasons only	1,216	0.08	1,236	801	64.80
Other accident only	93	0.01	91	59	64.52
All other A&H	143	0.01	139	-47	-33.79
Federal employees health benefits program	0	0.00	0	0	0.00
Workers' compensation	345,201	24.06	345,710	121,732	35.21
Other liability	77,710	5.42	75,426	58,843	78.01
Products liability	4,870	0.34	4,812	-1,682	-34.95
Private passenger auto no-fault (personal injury)	0	0.00	0	161	0.00
Other private passenger auto liability	244,902	17.07	243,929	133,388	54.68
Commercial auto no-fault (personal injury)	1	0.00	24	-4	-15.73
Other commercial auto liability	56,409	3.93	56,791	10,396	18.31
Private passenger auto physical damage	151,023	10.53	149,723	70,420	47.03
Commercial auto physical damage	22,467	1.57	23,506	5,661	24.08
Aircraft (all perils)	36,946	2.58	36,716	10,754	29.29
Fidelity	2,026	0.14	1,976	488	24.69
Surety	24,390	1.70	23,210	223	0.96
Burglary and theft	215	0.01	192	-173	-90.15
Boiler and machinery	5,014	0.35	4,768	568	11.91
Credit	326	0.02	295	4	1.36
Aggregate write-ins for other lines of business	4,834	0.34	3,600	2,589	71.92
Total	1,434,478	100.00	1,413,891	578,531	40.92

1. The information contained in the Statistical & Financial Data reports is based on calendar year data. It should not be used to make determinations about the adequacy or excessiveness of insurance premiums because:
 - a. Calendar year data does not match losses with the premiums used to pay the losses. In any calendar year, some of the losses incurred by an insurer in that calendar year will be from policies that were issued in prior years.
 - b. Incurred loss data includes only amounts that an insurer pays as losses for items such as medical treatment and repairing or replacing damaged property. Loss data in these exhibits does not include other costs associated with settling claims such as attorney fees and adjusting costs. The loss data also does not include an insurer's operating expenses.
2. Health business detail and market share are located on pages 92-112.