

RECAP OF 2007 ALASKA PROPERTY & CASUALTY BUSINESS¹ (\$000)

	DIRECT PREMIUMS WRITTEN	% OF TOTAL PREMIUMS	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% LOSS RATIO
Fire	20,071	1.41	21,156	25,180	119.02
Allied lines	11,498	0.81	11,804	1,824	15.46
Multiple peril crop	35	0.00	35	5	15.40
Federal flood	1,769	0.12	1,635	-49	-2.97
Farmowners multiple peril	457	0.03	455	275	60.37
Homeowners multiple peril	126,146	8.87	124,079	61,020	49.18
Commercial multiple peril (non-liability portion)	66,506	4.67	65,636	22,438	34.19
Commercial multiple peril (liability portion)	37,852	2.66	37,799	6,662	17.63
Mortgage guaranty	18,017	1.27	17,001	5,524	32.49
Ocean marine	26,948	1.89	26,951	14,319	53.13
Inland marine	103,615	7.28	102,150	5,957	5.83
Financial guaranty	4,662	0.33	5,368	0	0.00
Medical malpractice	20,085	1.41	19,805	11,255	56.83
Earthquake	15,816	1.11	14,393	3	0.02
Group accident and health	5,728	0.40	5,494	3,934	71.61
Credit A&H (group and individual)	1,113	0.08	1,113	98	8.84
Collectively renewable A&H	1	0.00	1	0	-7.94
Non-cancelable A&H	0	0.00	0	0	0.00
Guaranteed renewable A&H	2,197	0.15	933	658	70.59
Non-renewable for stated reasons only	1,160	0.08	1,180	601	50.94
Other accident only	96	0.01	94	42	44.41
Medicare Title XVIII exempt from state taxes or	0	0.00	0	0	0.00
All other A&H	138	0.01	138	25	18.22
Federal employees health benefits program	0	0.00	0	0	0.00
Workers' compensation	331,018	23.27	335,626	152,968	45.58
Other liability	75,180	5.28	76,801	25,583	33.31
Products liability	4,546	0.32	4,673	1,631	34.90
Private passenger auto no-fault (personal injury)	0	0.00	0	72	0.00
Other private passenger auto liability	242,898	17.07	243,607	157,461	64.64
Commercial auto no-fault (personal injury)	0	0.00	0	0	0.00
Other commercial auto liability	53,566	3.77	52,450	15,213	29.01
Private passenger auto physical damage	156,139	10.98	155,291	76,022	48.95
Commercial auto physical damage	21,357	1.50	21,163	6,641	31.38
Aircraft (all perils)	32,461	2.28	34,048	6,639	19.50
Fidelity	2,031	0.14	2,003	39	1.92
Surety	27,420	1.93	26,082	-198	-0.76
Burglary and theft	178	0.01	175	-13	-7.18
Boiler and machinery	5,116	0.36	5,157	658	12.76
Credit	831	0.06	446	290	64.89
Aggregate write-ins for other lines of business	5,976	0.42	4,791	2,372	49.51
Total	1,422,629	100.00	1,419,532	605,150	42.63

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 109-111.