

# RECAP OF 2009 ALASKA PROPERTY & CASUALTY BUSINESS<sup>1</sup> (\$000)

	DIRECT PREMIUMS WRITTEN	% OF TOTAL PREMIUMS	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	% LOSS RATIO
Fire	20,900	1.51	20,840	788	3.78
Allied lines	11,959	0.87	11,274	3,755	33.31
Multiple peril crop	71	0.01	71	97	137.14
Federal flood	2,074	0.15	2,087	430	20.61
Farmowners multiple peril	458	0.03	463	321	69.43
Homeowners multiple peril	132,194	9.57	129,236	68,893	53.31
Commercial multiple peril (non-liability portion)	66,003	4.78	64,981	47,349	72.87
Commercial multiple peril (liability portion)	37,685	2.73	40,812	563	1.38
Mortgage guaranty	17,458	1.26	17,825	12,536	70.33
Ocean marine	28,990	2.10	28,556	21,351	74.77
Inland marine	124,051	8.98	123,987	12,753	10.29
Financial guaranty	2,268	0.16	5,243	30,434	580.52
Medical professional liability	18,901	1.37	18,860	2,213	11.73
Earthquake	16,464	1.19	16,174	18	0.11
Group accident and health	5,635	0.41	5,487	3,143	57.27
Credit A&H (group and individual)	350	0.03	365	117	31.98
Collectively renewable A&H	1	0.00	1	0	0.00
Non-cancelable A&H	0	0.00	0	0	0.00
Guaranteed renewable A&H	2,346	0.17	1,156	927	80.17
Non-renewable for stated reasons only	893	0.06	932	309	33.17
Other accident only	41	0.00	51	11	21.91
Medicare Title XVIII exempt from state taxes or	0	0.00	0	0	0.00
All other A&H	101	0.01	108	69	63.75
Federal employees health benefits program	0	0.00	0	0	0.00
Workers' compensation	255,563	18.50	281,737	145,625	51.69
Other liability - occurrence	58,057	4.20	58,122	5,963	10.26
Other liability - claims-made	14,429	1.04	14,024	8,050	57.40
Excess workers' compensation	6,762	0.49	6,302	4,313	68.43
Products liability	4,675	0.34	4,765	500	10.49
Private passenger auto no-fault (personal injury)	0	0.00	0	13	0.00
Other private passenger auto liability	248,792	18.01	247,832	154,261	62.24
Commercial auto no-fault (personal injury)	3	0.00	3	4	148.35
Other commercial auto liability	50,754	3.67	51,517	22,324	43.33
Private passenger auto physical damage	158,502	11.47	157,928	74,955	47.46
Commercial auto physical damage	18,580	1.34	19,649	8,743	44.50
Aircraft (all perils)	30,949	2.24	30,508	8,667	28.41
Fidelity	1,884	0.14	1,960	3,808	194.32
Surety	32,374	2.34	30,695	2,546	8.29
Burglary and theft	239	0.02	243	110	45.13
Boiler and machinery	5,327	0.39	5,307	640	12.06
Credit	1,087	0.08	1,263	637	50.46
Warranty	2,781	0.20	1,704	1,424	83.55
Aggregate write-ins for other lines of business	2,070	0.15	2,300	750	32.60
<b>Total</b>	<b>1,381,670</b>	<b>100.00</b>	<b>1,404,367</b>	<b>649,407</b>	<b>46.24</b>

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 79-81.