

Table 1195. **Property and Casualty Insurance—Summary: 2000 to 2005**

[In billions of dollars (305.1 represents \$305,100,000,000). Minus sign (-) indicates loss]

Item	2000	2001	2002	2003	2004	2005
Premiums, net written ¹	305.1	327.8	373.1	407.5	425.7	427.4
Automobile, private ²	120.0	128.1	139.6	151.3	157.6	159.7
Automobile, commercial ²	19.8	21.8	24.6	25.5	26.7	26.8
Fire	(NA)	5.1	7.4	8.4	8.1	7.9
Homeowners' multiple peril	32.7	35.4	40.2	46.0	50.0	53.0
Commercial multiple peril	(NA)	22.5	25.4	27.4	29.1	29.7
Marine, inland and ocean	8.3	8.7	9.4	10.4	10.8	11.2
Accident and health	14.5	15.6	15.6	11.9	9.8	9.6
Workers' compensation	26.2	27.1	30.6	32.9	36.7	39.7
Medical malpractice	(NA)	6.3	7.4	8.8	9.1	9.7
Other liability ³	(NA)	20.0	29.3	36.1	39.8	39.1
Reinsurance	(NA)	11.8	15.1	15.5	13.7	6.6
Losses and expenses	321.3	361.8	377.4	389.4	407.7	421.7
Underwriting gain/loss	-27.3	-52.6	-30.8	-4.9	4.3	-5.9
Net investment income	41.5	38.6	39.5	39.8	40.3	50.3
Operating earnings after taxes	4.4	-13.6	4.3	23.5	29.4	33.3
Assets	914.0	949.1	1,061.3	1,193.2	1,300.5	1,398.2
Policyholders' surplus	320.5	294.9	296.9	359.5	404.6	437.9

NA Not available. ¹ Excludes state funds. ² Includes premiums for automobile liability and physical damage.
³ Coverages protecting against legal liability resulting from negligence, carelessness, or failure to act.

Source: Insurance Information Institute, New York, NY, *The III Insurance Fact Book*, annual (copyright). See also <<http://www.iii.org>>.