

Table 1185. **Property and Casualty Insurance—Summary: 2000 to 2007**

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

Item	2000	2002	2003	2004	2005	2006	2007
Premiums, net written ¹	305.1	373.1	407.5	425.7	427.6	447.8	447.9
Automobile, private ²	120.0	139.6	151.3	157.6	159.6	160.5	159.7
Automobile, commercial ²	19.8	24.6	25.5	26.7	26.8	26.7	25.7
Homeowners' multiple peril	32.7	40.2	46.0	50.0	53.0	55.8	57.1
Commercial multiple peril	(NA)	25.4	27.4	29.1	29.7	31.9	31.3
Marine, inland and ocean	8.3	9.4	10.4	10.8	11.2	12.3	13.1
Workers' compensation	26.2	30.6	32.9	36.7	39.7	41.8	40.9
Medical malpractice	(NA)	7.4	8.8	9.1	9.7	10.4	10.0
Other liability ³	(NA)	29.3	36.1	39.8	39.4	42.2	41.4
Reinsurance	(NA)	15.1	15.5	13.7	6.6	12.9	11.6
Losses and expenses	321.3	377.4	389.4	407.7	421.4	401.0	417.6
Underwriting gain/loss	–27.3	–28.3	–3.0	6.0	–3.7	34.5	21.4
Net investment income	42.0	39.8	38.6	40.0	49.7	52.3	54.6
Operating earnings after taxes	4.4	4.3	23.5	29.4	34.4	62.2	53.0

NA Not available. ¹ Excludes state funds. Includes other lines of insurance not shown separately. 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; and *Financial Services Fact Book*, annual (copyright). Data from ISO and Highline Data LLC. See also <<http://www.iii.org>>.