

		Title				
(In Millions)	Chg.	3Q 2020	3Q 2019	3Q 2018	3Q 2017	3Q 2016
Direct Premiums Written	13.8%	\$12,852	\$11,293	\$10,978	\$10,797	\$10,018
Direct Ops.	(4.8)%	\$1,319	\$1,386	\$1,332	\$1,259	\$1,089
Non-Aff. Agency Ops.	17.5%	\$8,181	\$6,961	\$6,842	\$6,781	\$6,266
Aff. Agency Ops.	13.7%	\$3,352	\$2,947	\$2,804	\$2,757	\$2,663
Premiums Earned	13.2%	\$12,661	\$11,187	\$10,895	\$10,661	\$9,891
Loss & LAE Incurred	(10.1)%	\$391	\$435	\$464	\$457	\$460
Operating Exp Incurred	12.7%	\$12,231	\$10,851	\$10,534	\$10,425	\$9,456
Net Operating Gain/(Loss)	29.7%	\$1,114	\$859	\$790	\$626	\$647
Net Inv. Income Earned	(8.4)%	\$272	\$297	\$239	\$250	\$197
Net Realized Gain/(Loss)	NM	\$(42)	\$67	\$41	(\$13)	\$165
Net Inv. Gain (Loss)	(36.9)%	\$230	\$365			

Health Entities

<i>(In Millions)</i>	Change	3Q 2020	3Q 2019	3Q 2018	3Q 2017	3Q 2016
Direct Written Premium	8.1%	\$615,596	\$569,657	\$536,650	\$504,786	\$478,062
Net Earned Premium	8.7%	\$610,247	\$561,248	\$530,793	\$500,060	\$474,058
Net Investment Income Earned	(12.1)%	\$4,270	\$4,856	\$4,115	\$3,049	\$2,567
Underwriting Gain/(Loss)						