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Title

(In Millions)	Chg.	2022	2021	2020	2019	20
Direct Premiums Written	(17.3)%	$21,815	$26,364	$19,399	$15,787	$14,
Direct Ops.	(15.2)%	$2,379	$2,806	$2,047	$1,962	$1,8
Non-Aff. Agency Ops.	(15.1)%	$14,406	$16,977	$12,223	$9,752	$9,17
Aff. Agency Ops.	(23.6)%	$5,031	$6,581	$5,129	$4,073	$3,722
Net Premiums Written	(17.2)%	$21,772	$26,311	$19,353	$15,752	$14,731
Title Premiums Earned	(15.9)%	$21,527	$25,602	$19,054	$15,599	$14,678
Loss & LAE Incurred	18.3%	$684	$578	$562	$605	$644
Operating Exp Incurred	(15.6)52 Tm ( )Tj ET EMC /P Td ( )Tj E21.04Q q 93.12 556.001 Tc 0.00e V					

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Health Entities

(In Millions, Except PMPM)	Chg.	2022	2021	2020	2019	2018
Operations						
Direct Written Premium	12.1%	$1,017,74	$908,225	$834,702	$761,738	$716,190
Net Earned Premium	11.4%	$1,000,738	$898,044	$826,190	$734,993	$708,473
Net Investment Income Earned	33.9%	$7,073	$5,282	$5,026	$6,083	$5,146
Underwriting Gain/(Loss)	61.8%	$25,054	$15,480	$33,094	$17,656	$21,423
Net Income/(Loss)	28.0%	$23,714	$18,526	$31,465	$22,168	$23,142
Total Hospital & Medical Exp	10.3%	$863,057	$782,708	$683,646	$632,412	$598,130
Loss Ratio	(1.1) Pts	85.7%	86.8%	82.7%	85.8%	84.0%
Administrative Expenses	14.5%	$118,564	$103,572	$110,770	$87,596	$92,628
Administrative Expense Ratio	0.3 Pts.	11.8%	11.5%	13.4%	11.9%	13.0%
Combined Ratio	(Artifact -					

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