

Oregon Division of Financial Regulation
2019 Oregon Premiums and Loss Ratio
Recapitulation By Line of Business

Line of Business		All Dollars in Thousands			
		Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life:	Life and Disability	\$1,350,969			
Annuities:	Life and Disability	\$3,041,331			
Other Considerations:	Life and Disability	\$1,263,432			
Accident & Health:	Health Care Service Contractors	\$4,506,445	\$4,352,805	\$4,013,751	92.21%
	Health Maintenance Organizations	\$6,451,680	\$6,452,640	\$5,958,262	92.34%
	Life and Disability	\$2,555,433	\$2,564,173	\$2,002,870	78.11%
	Property and Casualty	\$83,199	\$77,390	\$51,999	67.19%
	Multiple Employer Welfare Arrangements	\$11,173	\$11,173	\$12,160	108.83%
	Total Accident and Health	\$13,607,931	\$13,458,180	\$12,039,042	89.46%
Property & Casualty:	Aggregate Write Ins For Other Business	\$13,833	\$13,887	\$6,836	49.22%
	Aircraft (All Perils)	\$31,002	\$27,614	\$9,709	35.16%
	Allied Lines	\$65,596	\$61,580	\$55,351	89.88%
	Auto: Commercial No Fault (PIP)	\$10,263	\$9,836	\$2,554	25.97%
	Commercial Physical Damage	\$115,720	\$111,508	\$55,783	50.03%
	Other Commercial Liability	\$336,598	\$326,053	\$220,692	67.69%
	Other Private Passenger Liability	\$1,728,345	\$1,727,646	\$1,054,725	61.05%
	Private Passenger No Fault (PIP)	\$373,364	\$376,458	\$218,756	58.11%
	Private Passenger Physical Damage	\$1,018,209	\$1,010,422	\$616,445	61.01%
	Boiler and Machinery	\$17,981	\$17,508	\$7,547	43.10%
	Burglary and Theft	\$4,017	\$3,502	\$1,478	42.19%
	Commercial Multiple Peril: Liability	\$223,947	\$217,869	\$99,527	45.68%
	Non-liability	\$291,012	\$281,335	\$146,715	52.15%
	Credit	\$10,032	\$14,382	\$6,616	46.00%
	Earthquake	\$87,021	\$83,362	(\$567)	(0.68)%
	Excess Workers' Compensation	\$8,853	\$8,977	(\$4,528)	(50.45)%
	Farmowners Multiple Peril	\$72,601	\$71,119	\$43,891	61.72%
	Federal Flood	\$15,631	\$15,975	(\$1,119)	(7.00)%
	Private Flood	\$4,506	\$3,678	\$127	3.46%
	Fidelity	\$10,870	\$10,552	\$2,399	22.73%
	Financial Guaranty	\$34	\$2,338	\$0	0.00%
	Fire	\$84,325	\$79,259	\$38,094	48.06%
	Homeowners Multiple Peril	\$916,699	\$891,806	\$505,680	56.70%
	Inland Marine	\$299,610	\$296,491	\$132,692	44.75%
	Medical Professional Liability	\$67,243	\$66,422	\$42,409	63.85%
	Mortgage Guaranty	\$85,220	\$91,344	\$3,627	3.97%
	Multiple Peril Crop	\$64,290	\$55,794	\$42,073	75.41%
	Ocean Marine	\$33,560	\$32,804	\$20,045	61.11%
	Other Liability - Occurrence	\$323,036	\$311,511	\$265,285	85.16%
	Other Liability - Claims-Made	\$133,054	\$129,345	\$100,758	77.90%
	Private Crop	\$2,989	\$2,993	\$2,586	86.41%
	Products Liability	\$26,774	\$26,407	\$4,455	16.87%
	Surety	\$84,711	\$78,391	\$3,368	4.30%
Warranty	\$4,458	\$5,693	\$3,478	61.09%	
Workers Compensation	\$680,775	\$679,826	\$393,504	57.88%	
	Total Property and Casualty	\$7,246,180	\$7,143,690	\$4,100,991	57.41%
Title:		\$230,405	\$227,762	\$3,387	1.49%
Total Authorized Companies:		\$26,740,248	\$20,829,632	\$16,143,420	