

Oregon Division of Financial Regulation
2020 Oregon Premiums and Loss Ratio
Recapitulation By Line of Business

All Dollars in Thousands

Line of Business	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Life and Fraternal:				
Life	\$1,361,509			
Annuities	\$2,539,707			
Other Considerations	\$1,420,351			
Accident & Health:				
Health Care Service Contractors	\$4,910,775	\$4,873,718	\$4,070,369	83.52%
Health Maintenance Organizations	\$6,317,595	\$6,313,509	\$5,419,524	85.84%
Life and Fraternal	\$2,757,448	\$2,756,121	\$2,018,589	73.24%
Property and Casualty	\$78,608	\$73,546	\$70,000	95.18%
Multiple Employer Welfare Arrangements	\$2	\$2	(\$605)	(30250.00)%
Total Accident and Health	\$14,064,427	\$14,016,896	\$11,577,876	82.60%
Property & Casualty:				
Aggregate Write Ins For Other Business	\$12,867	\$13,011	\$5,595	43.01%
Aircraft (All Perils)	\$38,015	\$35,620	\$29,776	83.59%
Allied Lines	\$76,632	\$71,332	\$71,064	99.62%
Auto: Commercial No Fault (PIP)	\$9,935	\$10,043	\$3,896	38.79%
Commercial Physical Damage	\$119,086	\$116,617	\$54,760	46.96%
Other Commercial Liability	\$351,948	\$340,872	\$175,864	51.59%
Other Private Passenger Liability	\$1,681,953	\$1,693,957	\$888,770	52.47%
Private Passenger No Fault (PIP)	\$342,024	\$352,683	\$151,948	43.08%
Private Passenger Physical Damage	\$1,006,851	\$1,006,357	\$586,118	58.24%
Boiler and Machinery	\$20,047	\$19,250	\$4,737	24.61%
Burglary and Theft	\$4,254	\$4,351	\$1,971	45.31%
Commercial Multiple Peril: Liability	\$215,176	\$213,607	\$78,953	36.96%
Non-liability	\$311,475	\$300,550	\$412,834	137.36%
Credit	\$12,197	\$15,545	\$5,274	33.93%
Earthquake	\$106,936	\$95,161	\$997	1.05%
Excess Workers' Compensation	\$9,506	\$9,042	\$8,377	92.64%
Farmowners Multiple Peril	\$75,076	\$74,163	\$83,643	112.78%
Federal Flood	\$15,768	\$15,842	\$276	1.74%
Private Flood	\$3,717	\$3,968	\$365	9.19%
Fidelity	\$11,470	\$10,804	\$3,088	28.58%
Financial Guaranty	\$2,362	\$4,512	\$0	0.00%
Fire	\$94,889	\$91,073	\$170,855	187.60%
Homeowners Multiple Peril	\$969,580	\$941,533	\$1,847,495	196.22%
Inland Marine	\$274,198	\$276,468	\$160,499	58.05%
Medical Professional Liability	\$68,880	\$67,227	\$52,638	78.30%
Mortgage Guaranty	\$87,298	\$95,691	\$23,130	24.17%
Multiple Peril Crop	\$81,975	\$63,879	\$93,337	146.11%
Ocean Marine	\$38,104	\$36,861	\$14,055	38.13%
Other Liability - Occurrence	\$358,656	\$340,297	\$192,493	56.57%
Other Liability - Claims-Made	\$150,102	\$141,882	\$91,625	64.58%
Private Crop	\$2,854	\$2,835	\$6,888	243.01%
Products Liability	\$29,045	\$28,952	\$22,355	77.21%
Surety	\$80,579	\$83,180	(\$2,358)	(2.83)%
Warranty	\$3,834	\$4,870	\$3,004	61.69%
Workers Compensation	\$633,672	\$640,973	\$343,560	53.60%
Total Property and Casualty	\$7,300,956	\$7,223,007	\$5,587,883	77.36%
Title:	\$337,904	\$329,977	\$2,921	0.89%
Total Authorized Companies:	\$27,024,855	\$21,569,881	\$17,168,679	