

Oregon Division of Financial Regulation  
2021 Oregon Premiums and Loss Ratio  
Recapitulation By Line of Business

Line of Business		Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	All Dollars in Thousands Loss Ratio(1)
Life and Fraternal:	Life	\$1,427,084			
	Annuities	\$2,784,192			
	Other Considerations	\$1,363,072			
Accident & Health:	Health Care Service Contractors	\$5,076,986	\$5,090,968	\$4,504,051	88.47%
	Health Maintenance Organizations	\$12,255,107	\$12,034,069	\$11,226,380	93.29%
	Life and Fraternal	\$2,898,764	\$2,907,011	\$2,244,677	77.22%
	Property and Casualty	\$91,467	\$91,265	\$56,659	62.08%
	Multiple Employer Welfare Arrangements	\$0	\$0	\$0	0.00%
	Total Accident and Health	\$20,322,324	\$20,123,312	\$18,031,767	89.61%
Property & Casualty:	Aggregate Write Ins For Other Business	\$4,207	\$4,218	\$1,473	34.93%
	Aircraft (All Perils)	\$44,644	\$41,761	\$12,184	29.17%
	Allied Lines	\$88,072	\$82,738	\$47,931	57.93%
	Auto: Commercial No Fault (PIP)	\$10,306	\$10,133	\$4,735	46.73%
	Commercial Physical Damage	\$129,778	\$124,904	\$63,700	51.00%
	Other Commercial Liability	\$387,110	\$374,273	\$186,440	49.81%
	Other Private Passenger Liability	\$1,708,905	\$1,708,051	\$1,032,738	60.46%
	Private Passenger No Fault (PIP)	\$334,421	\$334,968	\$199,085	59.43%
	Private Passenger Physical Damage	\$1,070,113	\$1,051,590	\$788,504	74.98%
	Boiler and Machinery	\$21,897	\$21,000	\$3,793	18.06%
	Burglary and Theft	\$3,887	\$3,857	\$599	15.53%
	Commercial Multiple Peril: Liability	\$221,561	\$219,755	\$91,386	41.59%
	Non-liability	\$335,191	\$324,364	\$202,077	62.30%
	Credit	\$11,080	\$12,135	\$3,916	32.27%
	Earthquake	\$118,575	\$114,152	\$1,087	0.95%
	Excess Workers' Compensation	\$8,002	\$8,540	(\$957)	(11.20)%
	Farmowners Multiple Peril	\$80,735	\$77,717	\$46,975	60.44%
	Federal Flood	\$16,460	\$16,054	\$394	2.45%
	Private Flood	\$5,698	\$4,746	\$170	3.59%
	Fidelity	\$11,226	\$11,258	\$4,718	41.91%
	Financial Guaranty	\$1,250	\$4,368	\$0	0.00%
	Fire	\$103,544	\$99,780	\$74,052	74.21%
	Homeowners Multiple Peril	\$1,055,897	\$1,003,501	\$607,175	60.51%
	Inland Marine	\$315,187	\$304,765	\$144,775	47.50%
	Medical Professional Liability	\$71,825	\$71,278	\$38,443	53.93%
	Mortgage Guaranty	\$84,399	\$89,127	\$3,510	3.94%
	Multiple Peril Crop	\$120,645	\$92,750	\$153,377	165.37%
	Ocean Marine	\$42,147	\$41,052	\$25,641	62.46%
	Other Liability - Occurrence	\$391,255	\$376,121	\$285,578	75.93%
	Other Liability - Claims-Made	\$185,396	\$166,200	\$85,751	51.59%
	Private Crop	\$2,738	\$2,792	\$1,818	65.11%
	Products Liability	\$28,236	\$26,351	\$4,778	18.13%
	Surety	\$86,973	\$82,624	\$2,909	3.52%
	Warranty	\$5,824	\$4,767	\$2,508	52.60%
	Workers Compensation	\$703,849	\$694,172	\$520,690	75.01%
	Total Property and Casualty	\$7,811,033	\$7,605,859	\$4,641,953	61.03%
Title:		\$389,232	\$377,822	\$3,172	0.84%
Total Authorized Companies:		\$34,096,937	\$28,106,993	\$22,676,893	