# Oregon Division of Financial Regulation - 2025 Oregon Premiums and Loss Ratio
## Summary by Line of Business

All Dollars in Thousands

| Line of Business | | Direct Prem Written | Direct Prem Earned | Direct Losses Inc. | Loss Ratio[1] |
|---|---|---|---|---|---|
| **Life and Annuity[2]:** | Life | | 1,516,246 | | |
| | Annuities | | 4,476,085 | | |
| | Other Considerations | | 1,423,360 | | |
| **Accident & Health:** | Individual Comprehensive | 1,829,982 | 1,790,385 | 1,783,619 | 99.6% |
| | Group Comprehensive | 5,195,595 | 5,191,334 | 4,546,923 | 87.6% |
| | Medicare Supplement | 176,347 | 176,149 | 151,483 | 86.0% |
| | Vision Only | 33,224 | 33,215 | 21,680 | 65.3% |
| | Dental Only | 427,058 | 426,980 | 369,249 | 86.5% |
| | Federal Employees Health | 678,309 | 677,488 | 635,470 | 93.8% |
| | Title XVIII Medicare | 7,226,150 | 7,241,425 | 6,595,952 | 91.1% |
| | Title XIX Medicaid | 8,772,697 | 8,171,479 | 7,999,586 | 97.9% |
| | Credit A and H | 0 | 0 | 0 | |
| | Disability Income | 3 | 3 | 7 | 259.9% |
| | Long Term Care | 327 | 334 | 1,734 | 519.4% |
| | Other Health | 714,680 | 715,611 | 947,014 | 132.3% |
| | **Total Accident and Health** | **25,054,373** | **24,424,402** | **23,052,718** | **94.4%** |
| **Property & Casualty:** | Aggregate write-ins for other lines of business | 10,005 | 9,404 | 6,549 | 69.6% |
| | Aircraft (all perils) | 43,963 | 41,723 | 16,853 | 40.4% |
| | Allied lines | 135,223 | 129,730 | 39,139 | 30.2% |
| | Auto: Commercial auto no-fault (personal injury protection) | 14,379 | 13,736 | 3,757 | 27.4% |
| | Commercial auto physical damage | 183,868 | 181,248 | 69,895 | 38.6% |
| | Other commercial auto liability | 519,529 | 506,100 | 241,103 | 47.6% |
| | Private passenger auto no-fault (personal injury protec | 368,028 | 365,476 | 252,977 | 69.2% |
| | Private passenger auto physical damage | 1,635,709 | 1,662,851 | 863,355 | 51.9% |
| | Other private passenger auto liability | 2,364,529 | 2,348,730 | 1,616,609 | 68.8% |
| | Boiler and machinery | 29,582 | 29,586 | 1,593 | 5.4% |
| | Burglary and theft | 6,735 | 6,440 | 1,486 | 23.1% |
| | Commercial multiple peril (liability portion) | 263,269 | 259,097 | 193,198 | 74.6% |
| | Commercial multiple peril (non-liability portion) | 489,496 | 483,133 | 138,861 | 28.7% |
| | Comprehensive (Hospital and Medical) Group | 6,774 | 6,975 | 4,747 | 68.1% |
| | Comprehensive (hospital and medical) individual | 3 | 3 | 3 | 100.0% |
| | Credit | 14,778 | 14,177 | 4,767 | 33.6% |
| | Credit A&H (group and individual) | 1 | 1 | 0 | 0.0% |
| | Dental Only | 132 | 133 | 55 | 41.4% |
| | Disability Income | 2,842 | 2,826 | 225 | 8.0% |
| | Earthquake | 157,279 | 158,457 | 413 | 0.3% |
| | Excess workers' compensation | 9,330 | 9,348 | 6,162 | 65.9% |
| | Farmowners multiple peril | 112,616 | 110,978 | 61,119 | 55.1% |
| | Federal flood | 16,059 | 16,108 | 3,187 | 19.8% |
| | Private flood | 5,263 | 5,304 | 120 | 2.3% |
| | Fidelity | 11,623 | 11,668 | 5,326 | 45.6% |
| | Financial guaranty | 139 | 1,297 | 0 | 0.0% |
| | Fire | 182,163 | 179,856 | 16,175 | 9.0% |
| | Homeowners multiple peril | 1,788,065 | 1,714,647 | 740,142 | 43.2% |
| | Inland marine | 345,230 | 345,195 | 103,572 | 30.0% |
| | International | 3 | 5 | 2 | 40.0% |
| | Long-Term Care | 11,553 | 11,896 | 32,012 | 269.1% |
| | Medical professional liability - claims-made | 62,264 | 63,161 | 22,757 | 36.0% |
| | Medical professional liability - occurrence | 17,588 | 17,929 | 16,167 | 90.2% |
| | Medicare Supplement | 11,244 | 10,710 | 9,545 | 89.1% |
| | Mortgage guaranty | 90,255 | 91,856 | 9,726 | 10.6% |
| | Multiple peril crop | 171,552 | 177,480 | 154,020 | 86.8% |
| | Ocean marine | 53,613 | 53,096 | 2,611 | 4.9% |
| | Other Health | 52,798 | 52,926 | 48,512 | 91.7% |
| | Other liability - claims-made | 179,198 | 181,280 | 85,733 | 47.3% |
| | Other liability - occurrence | 568,550 | 540,502 | 411,447 | 76.1% |
| | Pet insurance plans | 90,083 | 86,632 | 54,354 | 62.7% |
| | Private crop | 2,811 | 2,811 | 1,895 | 67.4% |
| | Products liability - claims-made | 6,661 | 6,119 | 2,534 | 41.4% |
| | Products liability - occurrence | 36,396 | 36,523 | 15,606 | 42.7% |
| | Surety | 121,321 | 126,315 | 34,059 | 27.0% |
| | Vision Only | 29 | 29 | 5 | 17.2% |
| | Warranty | 8,322 | 7,192 | 4,997 | 69.5% |
| | Workers' compensation | 801,842 | 785,654 | 468,476 | 59.6% |
| | **Total Property and Casualty** | **11,002,693** | **10,866,343** | **5,765,842** | **53.1%** |
| **Title:** | **Total Title** | **176,496** | **177,512** | **4,067** | **2.3%** |
| **Total Authorized Companies (not incl. Life & Annuity):** | | **36,233,561** | **35,468,257** | **28,822,627** | **81.3%** |

Notes
(1) Excluding all Loss Adjustment Expenses (LAE), except for Title.
(2) The Life Blank does not capture Direct Premiums Written

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