

Oregon Division of Financial Regulation
2022 Oregon Premiums and Loss Ratio
Recapitulation By Line of Business

Line of Business		Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
		All Dollars in Thousands			
Life and Fraternal:	Life	\$1,457,861			
	Annuities	\$3,195,061			
	Other Considerations	\$1,378,461			
Accident & Health:	Health Care Service Contractors	\$5,450,171	\$5,463,722	\$4,759,649	87.11%
	Health Maintenance Organizations	\$12,641,963	\$12,587,202	\$11,413,431	90.67%
	Life and Fraternal	\$2,576,801	\$2,587,940	\$2,044,009	78.98%
	Property and Casualty	\$96,199	\$21,596	\$56,464	261.45%
	Multiple Employer Welfare Arrangements	\$0	\$0	\$0	0.00%
	Total Accident and Health	\$20,765,134	\$20,660,461	\$18,273,552	88.45%
Property & Casualty:	Aggregate Write Ins For Other Business	\$4,836	\$4,648	\$3,120	67.13%
	Aircraft (All Perils)	\$47,771	\$46,012	\$5,812	12.63%
	Allied Lines	\$96,961	\$92,032	\$36,094	39.22%
	Auto: Commercial No Fault (PIP)	\$12,992	\$12,563	\$6,462	51.43%
	Commercial Physical Damage	\$142,073	\$136,806	\$88,590	64.76%
	Other Commercial Liability	\$420,607	\$406,811	\$214,052	52.62%
	Other Private Passenger Liability	\$1,797,692	\$1,758,001	\$1,263,205	71.85%
	Private Passenger No Fault (PIP)	\$331,598	\$327,528	\$204,072	62.31%
	Private Passenger Physical Damage	\$1,190,587	\$1,140,339	\$980,174	85.95%
	Boiler and Machinery	\$26,085	\$23,856	\$15,304	64.15%
	Burglary and Theft	\$4,222	\$4,134	\$1,182	28.59%
	Commercial Multiple Peril: Liability	\$240,682	\$235,007	\$94,794	40.34%
	Non-liability	\$376,242	\$355,496	\$213,624	60.09%
	Credit	\$10,205	\$11,919	\$3,028	25.41%
	Earthquake	\$125,897	\$122,627	\$7	0.01%
	Excess Workers' Compensation	\$9,142	\$8,848	\$4,047	45.73%
	Farmowners Multiple Peril	\$91,633	\$85,947	\$46,588	54.21%
	Federal Flood	\$12,956	\$14,823	\$72	0.49%
	Private Flood	\$6,500	\$6,050	\$35	0.59%
	Fidelity	\$11,731	\$11,743	\$5,515	46.96%
	Financial Guaranty	\$262	\$1,296	\$0	0.00%
	Fire	\$119,511	\$110,438	\$115,340	104.44%
	Homeowners Multiple Peril	\$1,200,596	\$1,122,882	\$704,396	62.73%
	Inland Marine	\$371,252	\$355,752	\$119,238	33.52%
	International	\$2	\$2	(\$5)	(313.43)%
	Medical Professional Liability: Occurrence	\$14,613	\$14,653	\$7,752	52.91%
	Claims-Made	\$61,067	\$61,419	\$58,899	95.90%
	Mortgage Guaranty	\$83,863	\$87,142	(\$14,903)	(17.10)%
	Multiple Peril Crop	\$105,186	\$123,190	\$138,731	112.62%
	Ocean Marine	\$44,610	\$43,700	\$28,797	65.90%
	Other Liability: Occurrence	\$421,934	\$409,940	\$249,585	60.88%
	Claims-Made	\$195,185	\$188,695	\$48,412	25.66%
	Private Crop	\$4,418	\$4,401	\$2,996	68.08%
	Products Liability: Occurrence	\$33,729	\$32,055	\$12,367	38.58%
	Claims-Made	\$1,173	\$2,944	(\$2,612)	(88.73)%
	Surety	\$114,140	\$97,035	\$5,415	5.58%
	Warranty	\$7,767	\$5,604	\$3,540	63.16%
	Workers Compensation	\$743,955	\$729,022	\$392,608	53.85%
	Total Property and Casualty	\$8,483,676	\$8,195,363	\$5,056,335	61.70%
Title:		\$243,654	\$243,159	\$6,178	2.54%
Total Authorized Companies:		\$35,523,848	\$29,098,983	\$23,336,065	