

Oregon Division of Financial Regulation
2023 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 and Fraternal:	Life		\$1,489,905		
	Annuities		\$3,740,493		
	Other Considerations		\$1,139,921		
Accident & Health:	Health Care Service Contractors	\$5,801,283	\$5,811,489	\$5,176,420	89.07%
	Health Maintenance Organizations	\$13,881,431	\$13,829,562	\$12,693,720	91.79%
	Life and Fraternal	\$437,234	\$2,645,968	\$2,018,406	76.28%
	Property and Casualty	\$101,977	\$173,760	\$92,280	53.11%
	Multiple Employer Welfare Arrangements	\$0	\$0	\$0	0.00%
	Total Accident and Health	\$20,221,924	\$22,460,778	\$19,980,827	88.96%
Property & Casualty:	Aggregate Write Ins For Other Business	\$6,489	\$7,160	\$911	12.73%
	Aircraft (All Perils)	\$43,300	\$46,220	\$19,931	43.12%
	Allied Lines	\$111,174	\$102,974	\$53,227	51.69%
	Auto: Commercial No Fault (PIP)	\$13,134	\$12,259	\$5,777	47.12%
	Commercial Physical Damage	\$151,384	\$146,532	\$86,515	59.04%
	Other Commercial Liability	\$436,899	\$428,045	\$235,838	55.10%
	Other Private Passenger Liability	\$2,007,011	\$1,953,029	\$1,345,114	68.87%
	Private Passenger No Fault (PIP)	\$346,854	\$346,437	\$231,892	66.94%
	Private Passenger Physical Damage	\$1,455,318	\$1,375,743	\$1,008,996	73.34%
	Boiler and Machinery	\$29,031	\$27,745	(\$97)	(0.35)%
	Burglary and Theft	\$5,242	\$4,928	\$1,097	22.27%
	Commercial Multiple Peril: Liability	\$247,560	\$245,165	\$136,305	55.60%
	Non-liability	\$425,847	\$401,268	\$193,233	48.16%
	Credit	\$13,290	\$10,770	\$1,859	17.26%
	Earthquake	\$141,242	\$134,242	\$56	0.04%
	Excess Workers' Compensation	\$9,902	\$9,263	\$4,673	50.45%
	Farmowners Multiple Peril	\$101,285	\$97,168	\$37,077	38.16%
	Federal Flood	\$13,400	\$13,285	\$333	2.50%
	Private Flood	\$7,009	\$6,934	\$452	6.52%
	Fidelity	\$12,244	\$11,788	\$2,643	22.42%
	Financial Guaranty	\$64	\$1,313	\$0	0.00%
	Fire	\$150,936	\$133,361	\$77,294	57.96%
	Homeowners Multiple Peril	\$1,392,507	\$1,290,150	\$664,425	51.50%
	Inland Marine	\$387,090	\$379,196	\$139,576	36.81%
	International	\$4	\$3	\$2	47.47%
	Medical Professional Liability: Occurrence	\$16,011	\$15,461	\$10,412	67.34%
	Claims-Made	\$59,078	\$58,926	\$56,559	95.98%
	Mortgage Guaranty	\$85,623	\$88,926	\$1,757	1.98%
	Multiple Peril Crop	\$181,662	\$158,340	\$224,660	141.88%
	Ocean Marine	\$49,664	\$47,404	\$12,218	25.78%
	Other Liability: Occurrence	\$465,257	\$449,795	\$341,744	75.98%
	Claims-Made	\$180,387	\$187,466	\$83,800	44.70%
	Private Crop	\$3,117	\$3,080	(\$230)	(7.46)%
	Products Liability: Occurrence	\$41,170	\$40,023	\$11,402	28.49%
	Claims-Made	\$5,407	\$3,188	\$210	6.57%
	Surety	\$101,725	\$106,476	\$9,510	8.93%
	Warranty	\$7,235	\$6,319	\$4,116	65.13%
	Workers Compensation	\$793,129	\$769,100	\$497,608	64.70%
	Total Property and Casualty	\$9,497,683	\$9,119,481	\$5,500,896	60.32%
Title:		\$145,189	\$150,789	\$3,729	2.47%
Total Authorized Companies:		\$29,864,796	\$38,101,367	\$25,485,452	

(1) Excluding all Loss Adjustment Expenses (LAE), except for Title.

The significant difference between Accident and Health: Direct Premiums Written and Direct Premiums Earned for Life and Fraternal companies is due to the fact that some Life companies report on the Health Blank and that blank captures Direct Premiums Written. The Life Blank does not capture Direct Premiums Written, so those Life companies that report on the Life Blank do not report Direct Premiums