

Oregon Division of Financial Regulation - 2024 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 <sup>(1)</sup>
<b>Life and Annuity<sup>(2)</sup>:</b>	Life		1,477,680		
	Annuities		4,392,674		
	Other Considerations		1,801,552		
<b>Accident &amp; Health:</b>	Individual Comprehensive	1,732,136	1,649,180	1,573,228	95.4%
	Group Comprehensive	4,829,262	4,830,234	4,227,573	87.5%
	Medicare Supplement	133,037	133,057	119,556	89.9%
	Vision Only	31,383	31,383	20,478	65.3%
	Dental Only	397,032	397,046	348,080	87.7%
	Federal Employees Health	633,468	659,606	614,646	93.2%
	Title XVIII Medicare	5,706,959	5,707,871	5,241,133	91.8%
	Title XIX Medicaid	8,254,882	8,082,644	7,489,318	92.7%
	Credit A and H	0	0	0	0.0%
	Disability Income	3	3	-69	-2300.0%
	Long Term Care	368	376	654	173.9%
	Other Health	256,609	265,863	581,124	218.6%
	<b>Total Accident and Health</b>	<b>21,975,139</b>	<b>21,757,263</b>	<b>20,215,721</b>	<b>92.9%</b>
<b>Property &amp; Casualty:</b>	Aggregate write-ins for other lines of business	7,538	7,736	5,096	65.9%
	Aircraft (all perils)	42,800	44,731	14,806	33.1%
	Allied lines	127,215	120,212	108,710	90.4%
	Boiler and machinery	30,057	30,175	3,464	11.5%
	Burglary and theft	6,146	5,763	2,725	47.3%
	Commercial auto no-fault (personal injury protection)	12,959	13,325	5,327	40.0%
	Commercial auto physical damage	173,058	165,893	83,237	50.2%
	Commercial multiple peril (liability portion)	256,993	250,208	136,272	54.5%
	Commercial multiple peril (non-liability portion)	471,983	449,629	302,559	67.3%
	Comprehensive (Hospital and Medical) Group	9,454	10,811	4,424	40.9%
	Comprehensive (hospital and medical) individual	0	0	0	0.0%
	Credit	13,134	10,192	5,514	54.1%
	Credit A&H (group and individual)	1	1	0	0.0%
	Dental Only	150	148	33	22.3%
	Disability Income	2,810	3,067	1,441	47.0%
	Earthquake	158,123	152,719	786	0.5%
	Excess workers' compensation	10,100	10,566	2,317	21.9%
	Farmowners multiple peril	108,473	105,413	53,351	50.6%
	Federal employees health benefits plan premium	0	0	0	0.0%
	Federal flood	14,147	13,626	339	2.5%
	Fidelity	11,080	11,282	293	2.6%
	Financial guaranty	2,039	1,412	0	0.0%
	Fire	170,210	158,863	81,386	51.2%
	Homeowners multiple peril	1,618,157	1,497,798	1,220,264	81.5%
	Inland marine	355,894	351,319	140,416	40.0%
	International	4	2	1	50.0%
	Long-Term Care	11,507	11,648	25,966	222.9%
	Medicaid Title XIX	0	0	0	0.0%
	Medical professional liability - claims-made	62,100	61,286	34,535	56.4%
	Medical professional liability - occurrence	16,420	15,929	10,053	63.1%
	Medicare Supplement	9,550	9,386	7,734	82.4%
	Medicare Title XVIII	0	0	0	0.0%
	Mortgage guaranty	88,101	90,931	5,052	5.6%
	Multiple peril crop	169,249	158,996	151,612	95.4%
	Ocean marine	52,431	50,629	33,785	66.7%
	Other commercial auto liability	477,820	464,246	265,104	57.1%
	Other Health	47,899	48,071	19,239	40.0%
	Other liability - claims-made	181,898	178,191	111,752	62.7%
	Other liability - occurrence	511,027	493,093	407,339	82.6%
	Other private passenger auto liability	2,195,286	2,167,256	1,495,554	69.0%
	Pet insurance plans	68,900	66,076	46,293	70.1%
	Private crop	2,776	2,831	1,617	57.1%
	Private flood	4,576	5,622	244	4.3%
	Private passenger auto no-fault (personal injury protection)	353,706	354,361	218,571	61.7%
	Private passenger auto physical damage	1,624,773	1,611,334	937,260	58.2%
	Products liability - claims-made	5,475	5,537	503	9.1%
	Products liability - occurrence	36,507	34,459	26,717	77.5%
	Reinsurance nonproportional assumed financial lines	0	0	0	0.0%
	Reinsurance nonproportional assumed liability	0	0	0	0.0%
	Reinsurance nonproportional assumed property	0	0	0	0.0%
	Surety	129,129	123,116	17,268	14.0%
	Vision Only	32	31	3	9.7%
	Warranty	6,325	6,013	4,861	80.8%
	Workers' compensation	785,066	793,855	561,103	70.7%
	<b>Total Property and Casualty</b>	<b>10,443,078</b>	<b>10,167,788</b>	<b>6,554,926</b>	<b>64.5%</b>
<b>Title:</b>	<b>Total</b>	<b>156,357</b>	<b>159,339</b>	<b>3,064</b>	<b>1.9%</b>
<b>Total Authorized Companies (not incl. Life &amp; Annuity):</b>		<b>32,574,574</b>	<b>32,084,390</b>	<b>26,773,711</b>	<b>83.4%</b>

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

(2) The Life Blank does not capture Direct Premiums Written