

Summary of 2002 business in the state of Oregon
Property & casualty

	Direct premium written	Direct premium earned	Dividends	Direct premium unearned	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio* (DLI/DPE)
Fire	\$66,399,204	\$64,130,957	\$43,833	\$31,776,201	\$14,200,097	\$38,429,796	\$34,230,267	0.599
Allied lines	49,477,175	47,142,982	28,865	20,173,078	12,604,205	9,975,238	9,913,818	0.212
Crop multiple peril	23,813,884	21,733,767	0	2,984,225	52,918,550	54,405,128	3,692,730	2.503
Federal flood	10,469,502	10,228,847	0	5,356,892	90,426	-65,778	305,389	-0.006
Farmowners multiple peril	37,457,240	34,621,621	0	17,949,624	19,816,321	19,739,992	17,203,339	0.570
Homeowners multiple peril	398,781,778	374,545,319	859,532	211,818,580	230,437,497	236,979,231	111,817,325	0.633
Commercial multiple peril	199,793,773	184,841,718	26,093	98,807,522	73,553,073	100,025,674	78,490,146	0.541
Commercial liability	145,122,592	140,665,737	214,759	67,157,114	71,289,959	102,632,426	226,719,573	0.730
Mortgage	67,737,439	68,059,836	0	5,268,576	20,359,354	28,875,387	91,768,455	0.424
Ocean marine	19,255,165	18,506,407	4,532	6,842,355	8,038,794	7,240,245	13,108,173	0.391
Inland marine	84,394,710	83,343,431	60,288	41,507,981	22,713,373	22,507,858	16,187,527	0.270
Financial guaranty	28,305,533	3,802,648	0	65,700,914	0	-238	653	0.000
Medical malpractice	65,196,342	54,054,115	506,886	35,955,019	40,321,594	58,216,760	138,119,850	1.077
Earthquake	39,050,401	38,276,675	146,776	20,198,082	66,192	314,380	734,735	0.008
Workers' compensation	576,351,034	572,315,487	5,395,118	74,742,218	382,709,801	506,430,090	843,781,271	0.885
Other liability	572,199,451	568,586,971	99,215	119,838,370	449,028,552	704,387,205	838,016,635	1.239
Products liability	19,920,987	16,974,882	-1,737	8,295,835	8,239,567	19,831,939	74,028,673	1.168
Private pass auto no-fault	162,979,523	155,670,948	224,568	46,049,205	121,478,588	121,879,765	49,441,841	0.783
Private pass auto liability	881,880,104	866,474,377	1,972,914	248,618,043	549,185,839	611,800,128	654,883,791	0.706
Commercial auto no-fault	5,956,350	5,674,820	0	2,716,894	2,412,523	2,693,715	3,217,936	0.475
Commercial auto liability	210,058,381	199,018,772	18,177	94,021,323	95,155,446	108,580,116	193,829,580	0.546
Priv pass auto phys damage	626,105,317	625,358,352	1,569,361	176,223,598	383,609,499	382,109,422	36,785,915	0.611
Comm auto phys damage	81,662,362	78,710,757	265	39,357,798	36,286,813	38,798,041	9,830,895	0.493
Aircraft	21,941,664	20,419,631	0	8,117,114	8,626,296	10,513,769	13,555,897	0.515
Fidelity	8,206,877	7,805,232	129	4,566,246	4,121,038	5,288,459	5,369,593	0.678
Surety	44,932,528	41,537,995	0	24,163,259	10,433,390	7,301,188	11,912,951	0.176
Burglary & theft	751,488	852,816	-1	412,156	208,963	114,243	117,994	0.134
Boiler & machinery	15,064,710	12,855,414	0	7,039,688	1,236,145	1,086,353	2,115,656	0.085
Credit	9,158,562	7,696,293	0	4,790,460	2,218,387	3,114,091	3,954,876	0.405
Aggregate write-ins	<u>36,887,019</u>	<u>32,035,314</u>	<u>0</u>	<u>50,671,453</u>	<u>19,184,887</u>	<u>24,445,763</u>	<u>32,545,985</u>	<u>0.763</u>
Total (excluding A&H)	4,509,311,095	4,355,942,121	11,169,573	1,541,119,823	2,640,545,169	3,227,650,386	3,515,681,469	0.741
Accident & health total	<u>51,238,589</u>	<u>51,037,493</u>	<u>61</u>	<u>5,160,234</u>	<u>34,833,998</u>	<u>30,404,520</u>	<u>21,917,979</u>	<u>0.596</u>
Property & casualty total**	<u>\$4,560,549,684</u>	<u>\$4,406,979,614</u>	<u>\$11,169,634</u>	<u>\$1,546,280,057</u>	<u>\$2,675,379,167</u>	<u>\$3,258,054,906</u>	<u>\$3,537,599,448</u>	<u>0.739</u>

* Loss ratio equals direct losses incurred divided by direct premium earned.

** Property & casualty totals do not equal Line 32 summary totals (see Oregon state page data, Annual Report Part 2) due to errors, rounding, and/or truncation on Annual Statements.

Summary of 2002 business in the state of Oregon
Life business

	Life premiums	Annuity considerations	Insurance in force ending calendar year	Direct benefits paid	A&H direct premiums written	A&H losses incurred
Life total	\$994,991,171	\$1,972,513,921	\$181,655,875,890	\$2,997,287,342	\$806,182,665	\$588,336,121

Summary of 2002 business in the state of Oregon
All business

	Direct premium written	Direct premium earned	Direct Other income	Direct losses paid	Loss losses incurred	ratio* (DLI/DPE)
P & C business (no A&H)	<u>\$4,509,311,095</u>	<u>\$4,355,942,121</u>	--	<u>\$2,640,545,169</u>	<u>\$3,227,650,386</u>	0.741
Health business						
Life companies	588,336,121	--	--	--	588,336,121	
Fraternal societies	3,712,318	3,520,478	--	1,324,696	--	
Health Insurers**	5,372,382,193	5,302,137,881	--	4,467,349,896	4,539,716,810	0.856
Property/casualty companies	<u>51,238,589</u>	51,037,493	--	34,833,998	30,404,520	0.596
Total health	<u>\$6,015,669,221</u>					
Life business						
Life companies	994,991,171	--	--	--	--	
Fraternal societies	<u>18,816,631</u>	--	--	7,963,065	--	
Total life	<u>\$1,013,807,802</u>					
Annuities business						
Life companies	1,972,513,921	--	--	--	--	
Fraternal societies	<u>25,669,105</u>	--	--	38,935,241	--	
Total annuities	<u>\$1,998,183,026</u>					
Title business	<u>\$175,665,975</u>	<u>\$172,700,588</u>	<u>\$56,540,418</u>	<u>\$6,171,453</u>	<u>\$5,877,511</u>	0.034
All business	<u>\$13,712,637,119</u>					

* Loss ratio equals direct losses incurred divided by direct premium earned.

** Premiums include Fee-for-Service, Title 18-Medicare, Title 19-Medicaid, Medicare Supplemental, and Federal Employee Health Benefits. Washington business is also included for those companies writing in both Oregon and Washington. Losses are total amounts for provision of health care services.

Note: Dashes indicate data not available