

State of Oregon  
Office of Insurance Commissioner  
2005 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
<b>Life</b>				
Life and Disability	\$1,066,910			
Fraternals	<u>\$19,830</u>			
Total Life	\$1,086,740			
<b>Annuities</b>				
Life and Disability	\$1,889,622			
Fraternals	<u>\$32,729</u>			
Total Annuities	\$1,922,351			
<b>Accident and Health</b>				
Health Care Service Contractors	\$2,449,158	\$2,515,098	\$2,151,290	85.54%
Health Maintenance Organizations	\$2,817,554	\$2,815,103	\$2,506,904	89.05%
Life and Disability	\$1,452,043	\$1,458,030	\$1,086,333	74.51%
Property and Casualty	\$73,718	\$58,951	\$45,016	76.36%
Fraternals	<u>\$3,402</u>	<u>\$3,040</u>	<u>\$1,551</u>	<u>51.04%</u>
Total Accident and Health	\$6,795,876	\$6,850,221	\$5,791,094	84.54%
<b>Property and Casualty</b>				
Aggregate Write Ins For Other Business	\$38,611	\$36,143	\$21,453	59.36%
Aircraft (All Perils)	\$28,738	\$27,671	\$12,546	45.34%
Allied Lines	<u>\$47,202</u>	<u>\$48,501</u>	<u>\$9,151</u>	<u>18.87%</u>
Auto: Commercial No Fault (PIP)	\$6,944	\$7,072	\$2,196	31.05%
Commercial Physical Damage	\$83,020	\$83,642	\$30,962	37.02%
Other Commercial Liability	<u>\$233,232</u>	<u>\$231,672</u>	<u>\$98,403</u>	<u>42.48%</u>
Other Private Passenger Liability	\$1,022,944	\$1,013,370	\$616,367	60.82%
Private Passenger No Fault (PIP)	\$216,568	\$217,443	\$120,238	55.30%
Private Passenger Physical Damag	<u>\$668,659</u>	<u>\$670,468</u>	<u>\$350,040</u>	<u>52.21%</u>
Boiler and Machinery	\$12,830	\$12,904	\$1,250	9.69%
Burglary and Theft	\$1,278	\$1,169	\$180	15.40%
Commercial Multiple Peril: Liability	<u>\$189,125</u>	<u>\$183,823</u>	<u>\$75,752</u>	<u>41.21%</u>
Non-liability	\$224,650	\$220,141	\$66,038	30.00%
Credit	\$23,268	\$18,520	\$7,357	39.72%
Earthquake	\$46,518	\$45,317	(\$276)	(0.61)%
Farmowners Multiple Peril	\$46,116	\$44,879	\$13,696	30.52%
Federal Flood	\$12,886	\$12,238	(\$74)	(0.60)%
Fidelity	<u>\$9,626</u>	<u>\$8,962</u>	<u>\$4,032</u>	<u>44.99%</u>
Financial Guaranty	\$19,716	\$8,573	\$0	0.00%
Fire	\$66,311	\$63,431	\$63,844	100.65%
Homeowners Multiple Peril	<u>\$517,180</u>	<u>\$508,188</u>	<u>\$184,584</u>	<u>36.32%</u>
Inland Marine	\$112,880	\$106,233	\$34,214	32.21%
Medical Malpractice	\$87,083	\$81,337	\$57,856	71.13%
Mortgage Guaranty	<u>\$56,658</u>	<u>\$55,135</u>	<u>\$2,211</u>	<u>4.01%</u>
Multiple Peril Crop	\$20,063	\$20,890	\$24,493	117.25%
Ocean Marine	\$23,557	\$23,367	\$14,671	62.78%
Other Liability	<u>\$299,945</u>	<u>\$288,226</u>	<u>\$255,635</u>	<u>88.69%</u>
Products Liability	\$21,668	\$22,510	\$13,013	57.81%
Surety	\$51,905	\$50,658	\$535	1.06%
Workers Compensation	<u>\$714,686</u>	<u>\$697,786</u>	<u>\$508,810</u>	<u>72.92%</u>
Total Property and Casualty	\$4,903,867	\$4,810,270	\$2,589,177	53.83%
Title	<u>\$251,932</u>	<u>\$246,533</u>	<u>\$6,713</u>	<u>2.72%</u>
Total Authorized Companies	\$14,960,765	\$11,907,024	\$8,386,984	
Total Non-Authorized Companies	<u>\$249,519</u>	<u>\$222,347</u>		
Totals	<u>\$15,210,285</u>	<u>\$12,129,371</u>		

(1) Excluding all Loss Adjustment Expenses (LAE)