

State of Oregon  
Office of Insurance Commissioner  
2006 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(1)
<b>Life</b>				
Life and Disability	\$1,110,827			
Fraternal	\$19,130			
Total Life	<u>\$1,129,957</u>			
<b>Annuities</b>				
Life and Disability	\$2,046,914			
Fraternal	\$34,454			
Total Annuities	<u>\$2,081,368</u>			
<b>Accident and Health</b>				
Health Care Service Contractors	\$2,634,580	\$2,748,961	\$2,428,561	88.34%
Health Maintenance Organizations	\$3,270,317	\$3,232,544	\$2,924,264	90.46%
Life and Disability	\$1,690,585	\$1,684,889	\$1,285,558	76.30%
Property and Casualty	\$65,962	\$49,006	\$36,160	73.79%
Fraternal	\$3,378	\$3,218	\$1,041	32.36%
Multiple Employer Welfare Arrangements	\$6,681	\$0	\$6,149	0.00%
Total Accident and Health	<u>\$7,671,502</u>	<u>\$7,718,619</u>	<u>\$6,681,734</u>	<u>86.57%</u>
<b>Property and Casualty</b>				
Aggregate Write Ins For Other Business	\$41,247	\$39,051	\$20,356	52.13%
Aircraft (All Perils)	\$28,447	\$28,792	\$21,639	75.16%
Allied Lines	\$47,356	\$47,135	\$32,682	69.34%
Auto: Commercial No Fault (PIP)	\$6,966	\$6,898	\$1,428	20.70%
Commercial Physical Damage	\$81,922	\$82,866	\$39,490	47.65%
Other Commercial Liability	\$241,104	\$236,687	\$119,552	50.51%
Other Private Passenger Liability	\$1,055,886	\$1,047,591	\$628,571	60.00%
Private Passenger No Fault (PIP)	\$214,432	\$216,115	\$137,530	63.64%
Private Passenger Physical Damage	\$663,078	\$662,607	\$381,854	57.63%
Boiler and Machinery	\$13,353	\$13,178	\$3,840	29.14%
Burglary and Theft	\$1,666	\$1,561	\$322	20.65%
Commercial Multiple Peril: Liability	\$199,982	\$196,628	\$87,349	44.42%
Non-liability	\$231,077	\$228,047	\$91,542	40.14%
Credit	\$23,945	\$19,738	\$3,553	18.00%
Earthquake	\$48,059	\$47,814	\$44	0.09%
Farmowners Multiple Peril	\$47,853	\$46,931	\$25,925	55.24%
Federal Flood	\$15,058	\$13,953	\$4,734	33.93%
Fidelity	\$8,373	\$8,550	\$2,473	28.92%
Financial Guaranty	\$8,929	\$6,526	\$0	0.00%
Fire	\$82,806	\$80,750	\$36,292	44.94%
Homeowners Multiple Peril	\$538,206	\$527,544	\$304,094	57.64%
Inland Marine	\$129,470	\$124,711	\$42,108	33.76%
Medical Malpractice	\$92,876	\$88,640	\$34,368	38.77%
Mortgage Guaranty	\$51,188	\$50,900	(\$997)	(1.96)%
Multiple Peril Crop	\$24,022	\$24,393	\$14,770	60.55%
Ocean Marine	\$25,938	\$25,517	\$17,358	68.02%
Other Liability	\$309,624	\$296,100	\$113,626	38.37%
Products Liability	\$25,159	\$22,918	\$20,444	89.20%
Surety	\$60,096	\$52,631	\$4,014	7.63%
Workers Compensation	\$766,680	\$751,209	\$660,772	87.96%
Total Property and Casualty	<u>\$5,084,798</u>	<u>\$4,995,981</u>	<u>\$2,849,731</u>	<u>57.04%</u>
Title	\$246,107	\$241,066	\$5,559	2.31%
Total Authorized Companies	<u>\$16,213,732</u>	<u>\$12,955,666</u>	<u>\$9,537,024</u>	
Total Non-Authorized Companies	<u>\$274,394</u>	<u>\$258,179</u>		
Totals	<u><u>\$16,488,127</u></u>	<u><u>\$13,213,845</u></u>		

(1) Excluding all Loss Adjustment Expenses (LAE)