

State of Oregon
Office of Insurance Commissioner
2007 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)
Life				
Life and Disability	\$1,079,195			
Fraternal	\$18,938			
Total Life	\$1,098,133			
Annuities				
Life and Disability	\$2,190,090			
Fraternal	\$27,637			
Total Annuities	\$2,217,727			
Accident and Health				
Health Care Service Contractors	\$2,882,780	\$2,874,620	\$2,567,750	89.32%
Health Maintenance Organizations	\$3,477,278	\$3,395,537	\$3,111,703	91.64%
Life and Disability	\$2,073,171	\$2,225,784	\$1,673,163	75.17%
Property and Casualty	\$67,832	\$51,507	\$42,321	82.17%
Fraternal	\$4,491	\$4,178	\$3,003	71.86%
Multiple Employer Welfare Arrangements	\$6,534	\$0	\$6,681	0.00%
Total Accident and Health	\$8,512,085	\$8,551,627	\$7,404,620	86.59%
Property and Casualty				
Aggregate Write Ins For Other Business	\$37,596	\$35,979	\$16,507	45.88%
Aircraft (All Perils)	\$37,138	\$33,423	\$28,277	84.60%
Allied Lines	\$48,402	\$47,915	\$18,130	37.84%
Auto: Commercial No Fault (PIP)	\$6,603	\$6,745	\$3,614	53.58%
Commercial Physical Damage	\$73,329	\$73,454	\$35,107	47.80%
Other Commercial Liability	\$233,350	\$234,254	\$101,650	43.39%
Other Private Passenger Liability	\$1,098,423	\$1,087,482	\$668,489	61.47%
Private Passenger No Fault (PIP)	\$212,410	\$210,671	\$153,595	72.91%
Private Passenger Physical Damage	\$675,770	\$671,107	\$409,516	61.02%
Boiler and Machinery	\$13,351	\$13,107	\$1,459	11.13%
Burglary and Theft	\$1,412	\$1,400	\$118	8.41%
Commercial Multiple Peril: Liability	\$194,580	\$197,991	\$98,763	49.88%
Non-liability	\$235,321	\$234,705	\$132,122	56.29%
Credit	\$21,535	\$20,061	\$5,603	27.93%
Earthquake	\$46,969	\$47,367	\$286	0.60%
Farmowners Multiple Peril	\$50,183	\$49,068	\$28,415	57.91%
Federal Flood	\$16,910	\$15,816	\$5,921	37.44%
Fidelity	\$9,527	\$9,118	\$10,342	113.43%
Financial Guaranty	\$6,963	\$6,321	\$0	0.00%
Fire	\$66,238	\$69,329	\$18,959	27.35%
Homeowners Multiple Peril	\$563,574	\$551,249	\$297,116	53.90%
Inland Marine	\$143,441	\$138,997	\$50,548	36.37%
Medical Malpractice	\$81,951	\$82,838	\$32,903	39.72%
Mortgage Guaranty	\$55,211	\$51,308	\$18,060	35.20%
Multiple Peril Crop	\$25,572	\$24,983	\$25,328	101.38%
Ocean Marine	\$26,693	\$26,430	\$9,154	34.63%
Other Liability	\$305,238	\$305,236	\$213,086	69.81%
Products Liability	\$25,077	\$25,474	\$14,400	56.53%
Surety	\$60,899	\$57,970	\$4,806	8.29%
Workers Compensation	\$953,967	\$808,612	\$639,328	79.06%
Total Property and Casualty	\$5,327,633	\$5,138,407	\$3,041,603	59.19%
Title	\$222,588	\$219,353	\$7,688	3.50%
Total Authorized Companies	\$17,378,166	\$13,909,387	\$10,453,911	

(1) Excluding all Loss Adjustment Expenses (LAE)