

State of Oregon  
Office of Insurance Commissioner  
2009 Oregon Premiums and Loss Ratio  
Recapitulation By Line of Business

Line of Business	Direct Premiums Written	Direct Premiums	Direct Losses Incurred	Loss Ratio(1)
All Dollars in Thousands				
<b>Life</b>				
Life and Disability	\$1,050,793			
Fraternal	\$21,157			
Total Life	<u>\$1,071,950</u>			
<b>Annuities</b>				
Life and Disability	\$2,386,592			
Fraternal	\$41,649			
Total Annuities	<u>\$2,428,241</u>			
<b>Accident and Health</b>				
Health Care Service Contractors	\$3,173,823	\$3,158,617	\$2,802,367	88.72%
Health Maintenance Organizations	\$3,845,473	\$3,841,076	\$3,527,123	91.83%
Life and Disability	\$2,067,715	\$2,062,145	\$1,638,090	79.44%
Property and Casualty	\$67,267	\$51,354	\$50,873	99.06%
Fraternal	\$11,349	\$11,288	\$9,089	80.52%
Multiple Employer Welfare Arrangements	\$6,625	\$6,625	\$5,931	89.52%
Total Accident and Health	<u>\$9,172,252</u>	<u>\$9,131,105</u>	<u>\$8,033,473</u>	<u>87.98%</u>
<b>Property and Casualty</b>				
Aggregate Write Ins For Other Business	\$12,775	\$14,556	\$7,741	53.18%
Aircraft (All Perils)	\$32,556	\$33,577	\$5,800	17.27%
Allied Lines	\$49,859	\$49,753	\$15,087	30.32%
Auto: Commercial No Fault (PIP)	\$5,510	\$5,588	\$2,443	43.72%
Commercial Physical Damage	\$61,115	\$64,748	\$30,151	46.57%
Other Commercial Liability	\$201,715	\$208,854	\$92,007	44.05%
Other Private Passenger Liability	\$1,084,201	\$1,085,564	\$703,911	64.84%
Private Passenger No Fault (PIP)	\$240,898	\$237,816	\$144,240	60.65%
Private Passenger Physical Damage	\$669,969	\$676,179	\$366,247	54.16%
Boiler and Machinery	\$13,429	\$13,727	\$1,412	10.29%
Burglary and Theft	\$1,384	\$1,378	\$313	22.72%
Commercial Multiple Peril: Liability	\$150,410	\$155,754	\$65,731	42.20%
Non-liability	\$231,468	\$231,985	\$132,014	56.91%
Credit	\$18,733	\$22,637	\$10,968	48.45%
Earthquake	\$47,101	\$47,144	\$31	0.07%
Excess Workers' Compensation	\$9,374	\$9,520	(\$7,719)	(81.08)%
Farmowners Multiple Peril	\$53,696	\$52,172	\$27,522	52.75%
Federal Flood	\$20,005	\$20,663	\$3,343	16.18%
Fidelity	\$8,183	\$8,886	\$3,954	44.50%
Financial Guaranty	\$1,050	\$15,182	(\$1)	(0.01)%
Fire	\$68,900	\$66,154	\$15,521	23.46%
Homeowners Multiple Peril	\$611,110	\$593,944	\$348,809	58.73%
Inland Marine	\$133,205	\$137,793	\$59,303	43.04%
Medical Professional Liability	\$80,206	\$86,282	\$28,905	33.50%
Mortgage Guaranty	\$55,742	\$57,882	\$112,931	195.10%
Multiple Peril Crop	\$43,062	\$40,814	\$78,719	192.87%
Ocean Marine	\$26,477	\$26,117	\$9,219	35.30%
Other Liability - Occurrence	\$213,664	\$223,229	\$101,035	45.26%
Other Liability - Claims-Made	\$86,153	\$86,029	\$71,083	82.63%
Products Liability	\$17,930	\$18,839	\$5,047	26.79%
Surety	\$63,638	\$64,491	\$23,771	36.86%
Warranty	\$4,083	\$6,142	\$3,385	55.11%
Workers Compensation	\$551,200	\$590,605	\$467,448	79.15%
Total Property and Casualty	<u>\$4,868,805</u>	<u>\$4,954,007</u>	<u>\$2,930,371</u>	<u>59.15%</u>
Title	\$188,758	\$194,592	\$6,779	3.48%
Total Authorized Companies	<u><u>\$17,730,005</u></u>	<u><u>\$14,279,704</u></u>	<u>\$10,970,623</u>	

(1) Excluding all Loss Adjustment Expenses (LAE)