

All Authorized Companies  
Zero Premium Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
4 Ever Life Ins Co	80985	IL	L&D	\$382	0.01%	\$382	\$621	162.48%	
5 Star Life Ins Co	77879	NE	L&D	\$72	0.00%	\$82	\$3	3.34%	
AAA Life Ins Co	71854	MI	L&D	\$341	0.01%	\$341	\$87	25.61%	
Ace Amer Ins Co	22667	PA	P&C	\$1,066	0.02%	\$1,126	\$231	20.54%	
Ace Prop & Cas Ins Co	20699	PA	P&C	\$143	0.00%	\$143	\$38	26.49%	
Aegis Security Ins Co	33898	PA	P&C	\$21	0.00%	\$27	\$1	4.29%	
Aetna Life Ins Co	60054	CT	L&D	\$139,118	2.40%	\$138,757	\$122,700	88.43%	
Allianz Life Ins Co Of N Amer	90611	MN	L&D	\$0	0.00%	\$0	\$0	0.00%	
American Bankers Life Assur Co Of FL	60275	FL	L&D	\$4	0.00%	\$4	\$0	(2.84)%	
American Family Life Assur Co of Col	60380	NE	L&D	\$159	0.00%	\$193	\$103	53.07%	
American Fidelity Assur Co	60410	OK	L&D	\$9,139	0.16%	\$9,201	\$4,309	46.83%	
American Fin Security Life Ins Co	69337	MO	L&D	\$3	0.00%	\$3	\$0	(2.73)%	
American Gen Life Ins Co	60488	TX	L&D	\$4	0.00%	\$4	\$12	268.55%	
American Heritage Life Ins Co	60534	FL	L&D	\$3,661	0.06%	\$3,680	\$1,624	44.13%	
American Hlth & Life Ins Co	60518	TX	L&D	\$14	0.00%	\$17	\$0	0.00%	
American Income Life Ins Co	60577	IN	L&D	\$78	0.00%	\$75	\$58	77.54%	
American Public Life Ins Co	60801	OK	L&D	\$88	0.00%	\$88	\$6	7.19%	
American Republic Ins Co	60836	IA	L&D	\$563	0.01%	\$580	\$298	51.28%	
American United Life Ins Co	60895	IN	L&D	\$260	0.00%	\$261	\$412	158.03%	
Ameritas Life Ins Corp	61301	NE	L&D	\$9,818	0.17%	\$9,915	\$5,983	60.34%	
Amex Assur Co	27928	IL	P&C	\$248	0.00%	\$249	\$121	48.78%	
Anthem Life Ins Co	61069	IN	L&D	\$3,018	0.05%	\$2,993	\$1,433	47.87%	
Assurity Life Ins Co	71439	NE	L&D	\$414	0.01%	\$429	\$53	12.34%	
Athene Annuity & Life Assur Co	61492	DE	L&D	\$37	0.00%	\$37	\$19	52.43%	
Baltimore Life Ins Co	61212	MD	L&D	\$0	0.00%	\$0	\$0	0.00%	
Bankers Life & Cas Co	61263	IL	L&D	\$10	0.00%	\$13	\$8	59.45%	
Beazley Ins Co Inc	37540	CT	P&C	\$42	0.00%	\$42	\$5	12.77%	
Benchmark Ins Co	41394	KS	P&C	\$5,735	0.10%	\$5,735	\$3,699	64.50%	
Best Life & Hlth Ins Co	90638	TX	L&D	\$728	0.01%	\$745	\$440	59.07%	
Boston Mut Life Ins Co	61476	MA	L&D	\$12	0.00%	\$15	\$0	0.00%	
Brighthouse Life Ins Co	87726	DE	L&D	\$2	0.00%	\$2	\$12	532.33%	
Capitol Ind Corp	10472	WI	P&C	\$0	0.00%	\$0	\$0	0.00%	
Catlin Ins Co	19518	TX	P&C	\$0	0.00%	\$0	\$0	0.00%	
Central States H & L Co Of Omaha	61751	NE	L&D	\$6	0.00%	\$6	\$0	6.62%	
Cigna Hlth & Life Ins Co	67369	CT	L&D	\$192,716	3.33%	\$193,155	\$152,601	79.00%	
CMFG Life Ins Co	62626	IA	L&D	\$2,820	0.05%	\$2,818	\$2,333	82.78%	
Colonial Life & Accident Ins Co	62049	SC	L&D	\$3,897	0.07%	\$3,932	\$765	19.47%	
Combined Ins Co Of Amer	62146	IL	L&D	\$128	0.00%	\$131	\$12	9.34%	
Commercial Travelers Life Ins Co	81426	NY	L&D	\$0	0.00%	\$0	\$0	8.62%	
Companion Life Ins Co	77828	SC	L&D	\$6,698	0.12%	\$6,724	\$6,974	103.73%	
Connecticut Gen Life Ins Co	62308	CT	L&D	\$74	0.00%	\$65	\$41	62.82%	
Continental Amer Ins Co	71730	NE	L&D	\$7,216	0.12%	\$7,548	\$1,870	24.78%	
Continental Gen Ins Co	71404	TX	L&D	\$48	0.00%	\$51	\$51	99.73%	
Continental Life Ins Co Brentwood	68500	TN	L&D	\$2	0.00%	\$2	\$14	840.63%	
Country Life Ins Co	62553	IL	L&D	\$98	0.00%	\$98	\$12	12.42%	

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Dearborn Life Ins Co	71129	IL	L&D	\$30	0.00%	\$30	\$67	220.28%	
Delaware Amer Life Ins Co	62634	DE	L&D	\$18	0.00%	\$18	\$34	184.10%	
Eastern OR Coordinated Care Org LLC	16722	OR	HMO	\$4,020	0.07%	\$4,020	\$2,658	66.11%	83
Elips Life Ins Co	85561	MO	L&D	\$0	0.00%	\$0	\$0	134.73%	
Empower Ann Ins Co of Amer	68322	CO	L&D	\$248	0.00%	\$1,142	\$181	15.87%	
Enterprise Life Ins Co	89087	TX	L&D	\$6	0.00%	\$6	\$0	3.01%	
Equitable Financial Life Ins Co	62944	NY	L&D	\$2	0.00%	\$2	\$141	8489.30%	
Equitable Financial Life Ins Co of A	78077	AZ	L&D	\$1,615	0.03%	\$1,622	\$1,180	72.74%	
Everlake Life Ins Co	60186	IL	L&D	\$36	0.00%	\$36	\$15	41.49%	
Fair Amer Ins & Reins Co	35157	NY	P&C	\$501	0.01%	\$501	\$186	37.12%	
Family Heritage Life Ins Co Of Amer	77968	OH	L&D	\$0	0.00%	\$0	\$0	0.00%	
Federal Ins Co	20281	IN	P&C	\$2,883	0.05%	(\$71,659)	(\$272)	0.38%	
Fidelity Life Assn A Legal Reserve L	63290	IL	L&D	\$0	0.00%	\$0	\$0	3.89%	
Fidelity Security Life Ins Co	71870	MO	L&D	\$1,426	0.02%	\$1,426	\$587	41.21%	
Forethought Life Ins Co	91642	IN	L&D	\$1	0.00%	\$0	\$0	0.00%	
Freedom Life Ins Co Of Amer	62324	TX	L&D	\$258	0.00%	\$257	\$44	17.31%	
Genworth Life Ins Co	70025	DE	L&D	\$1,781	0.03%	\$1,798	\$801	44.54%	
Gerber Life Ins Co	70939	NY	L&D	\$976	0.02%	\$967	\$1,210	125.12%	
Granular Ins Co	93521	SC	L&D	\$2,109	0.04%	\$2,165	\$1,030	47.56%	
Great Midwest Ins Co	18694	TX	P&C	\$187	0.00%	\$187	\$57	30.56%	
Great Southern Life Ins Co	90212	TX	L&D	\$0	0.00%	\$0	\$0	0.00%	
Guarantee Trust Life Ins Co	64211	IL	L&D	\$33	0.00%	\$33	\$3	9.06%	
Guardian Life Ins Co Of Amer	64246	NY	L&D	\$34,678	0.60%	\$34,491	\$21,993	63.76%	
Hartford Fire Ins Co	19682	CT	P&C	\$119	0.00%	\$162	\$21	12.68%	
Hartford Life & Accident Ins Co	70815	CT	L&D	\$24,040	0.42%	\$24,234	\$19,869	81.99%	
HCC Life Ins Co	92711	IN	L&D	\$11,296	0.20%	\$11,296	\$6,507	57.61%	
Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$54,392	0.94%	\$54,392	\$44,515	81.84%	8,999
HM Life Ins Co	93440	PA	L&D	\$375	0.01%	\$373	\$288	77.16%	
John Hancock Life & Hlth Ins Co	93610	MA	L&D	\$14	0.00%	\$14	\$0	0.37%	
John Hancock Life Ins Co USA	65838	MI	L&D	\$3,442	0.06%	\$3,416	\$5,553	162.56%	
Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$2,025,034	34.96%	\$2,025,034	\$1,782,175	88.01%	317,709
Kansas City Life Ins Co	65129	MO	L&D	\$1,033	0.02%	\$1,035	\$544	52.55%	
Lafayette Life Ins Co	65242	OH	L&D	\$0	0.00%	\$0	\$46	0.00%	
Liberty Ins Underwriters Inc	19917	IL	P&C	\$0	0.00%	\$0	(\$10)	0.00%	
Life Ins Co Of N Amer	65498	PA	L&D	\$39,258	0.68%	\$38,706	\$26,524	68.53%	
LifeMap Assur Co	97985	OR	L&D	\$17,572	0.30%	\$17,653	\$13,758	77.94%	
LifeSecure Ins Co	77720	MI	L&D	\$1	0.00%	\$1	\$0	2.44%	
Lincoln Life & Ann Co of NY	62057	NY	L&D	\$29	0.00%	\$30	\$20	67.38%	
Lincoln Natl Life Ins Co	65676	IN	L&D	\$24,443	0.42%	\$22,801	\$21,017	92.18%	
Madison Natl Life Ins Co Inc	65781	WI	L&D	\$189	0.00%	\$186	\$60	32.29%	
Manhattan Life Ins Co	65870	NY	L&D	\$3	0.00%	\$3	\$0	0.00%	
ManhattanLife Ins & Ann Co	61883	TX	L&D	\$106	0.00%	\$102	\$38	37.59%	
Markel Ins Co	38970	IL	P&C	\$0	0.00%	\$0	\$0	0.00%	
MassMutual Ascend Life Ins Co	63312	OH	L&D	\$5	0.00%	\$5	\$1	11.25%	
Medamerica Ins Co	69515	PA	L&D	\$24	0.00%	\$29	\$63	215.19%	

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Medico Ins Co	31119	IA	L&D	\$21	0.00%	\$21	\$15	73.54%	
Metropolitan Life Ins Co	65978	NY	L&D	\$78,724	1.36%	\$73,015	\$55,043	75.39%	
Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$19	0.00%	\$19	\$1	4.01%	
Minnesota Life Ins Co	66168	MN	L&D	\$5,830	0.10%	\$5,802	\$1,325	22.84%	
Moda Hlth Plan Inc	47098	OR	HCSC	\$168,212	2.90%	\$169,461	\$153,646	90.67%	22,705
Mutual Of Amer Life Ins Co	88668	NY	L&D	\$0	0.00%	\$0	\$20	4150.62%	
Mutual Of Omaha Ins Co	71412	NE	L&D	\$623	0.01%	\$640	\$639	99.84%	
National Benefit Life Ins Co	61409	NY	L&D	\$1	0.00%	\$1	\$0	0.00%	
National Guardian Life Ins Co	66583	WI	L&D	\$2,089	0.04%	\$2,026	\$1,297	64.04%	
National Hlth Ins Co	82538	TX	L&D	\$1,460	0.03%	\$1,460	\$577	39.51%	
Nationwide Life Ins Co	66869	OH	L&D	\$919	0.02%	\$930	\$898	96.51%	
Nationwide Mut Ins Co	23787	OH	P&C	\$1,952	0.03%	\$1,987	\$1,559	78.50%	
Natl Foundation Life Ins Co	98205	TX	L&D	\$15	0.00%	\$15	(\$1)	(8.68)%	
New York Life Ins Co	66915	NY	L&D	\$1,388	0.02%	\$1,395	\$747	53.57%	
North River Ins Co	21105	NJ	P&C	\$0	0.00%	\$0	(\$32)	0.00%	
Northwestern Mut Life Ins Co	67091	WI	L&D	\$2,163	0.04%	\$2,371	\$1,738	73.29%	
Oxford Life Ins Co	76112	AZ	L&D	\$2	0.00%	\$2	\$1	45.73%	
Pacific Ind Co	20346	WI	P&C	\$0	0.00%	\$0	\$0	(11.50)%	
Pacific Life & Ann Co	97268	AZ	L&D	\$0	0.00%	\$0	\$5	0.00%	
Pacificare Life & Hlth Ins Co	70785	IN	L&D	\$0	0.00%	\$0	\$0	0.00%	
Pacificsource Hlth Plans	54976	OR	HCSC	\$434,936	7.51%	\$434,635	\$346,335	79.68%	69,414
Pan Amer Life Ins Co	67539	LA	L&D	\$1,070	0.02%	\$1,063	\$258	24.23%	
Paul Revere Life Ins Co	67598	MA	L&D	\$11	0.00%	\$11	\$6	55.27%	
Physicians Mut Ins Co	80578	NE	P&C	\$59	0.00%	\$59	\$50	85.79%	
Principal Life Ins Co	61271	IA	L&D	\$26,953	0.47%	\$26,962	\$16,412	60.87%	
Protective Life & Annuity Ins Co	88536	AL	L&D	\$0	0.00%	\$0	\$0	0.00%	
Protective Life Ins Co	68136	TN	L&D	\$547	0.01%	\$134	\$59	44.14%	
Providence Hlth Plan	95005	OR	HMO	\$738,759	12.76%	\$738,759	\$620,844	84.04%	121,491
Provident Life & Accident Ins Co	68195	TN	L&D	\$12	0.00%	\$12	\$103	831.66%	
Prudential Ins Co Of Amer	68241	NJ	L&D	\$13,661	0.24%	\$14,103	\$10,313	73.12%	
QBE Ins Corp	39217	PA	P&C	\$4,230	0.07%	\$4,502	\$3,720	82.64%	
Regence BCBS of OR	54933	OR	HCSC	\$951,946	16.44%	\$955,578	\$771,537	80.74%	155,518
Reliance Standard Life Ins Co	68381	IL	L&D	\$3,549	0.06%	\$3,577	\$5,377	150.31%	
Reliastar Life Ins Co	67105	MN	L&D	\$15,087	0.26%	\$14,424	\$11,730	81.32%	
Reliastar Life Ins Co Of NY	61360	NY	L&D	\$461	0.01%	\$454	\$0	0.10%	
Renaissance Life & Hlth Ins Co of Am	61700	IN	L&D	\$85	0.00%	\$85	\$48	55.93%	
Reserve Natl Ins Co	68462	IL	L&D	\$1	0.00%	\$0	\$1	323.00%	
RGA Reins Co	93572	MO	L&D	\$171	0.00%	(\$346)	(\$2,814)	812.88%	
RiverSource Life Ins Co	65005	MN	L&D	\$13	0.00%	\$14	\$0	1.52%	
Samaritan Hlth Plans Inc	12257	OR	HMO	\$9,324	0.16%	\$9,324	\$9,868	105.83%	1,707
Securian Life Ins Co	93742	MN	L&D	\$2,359	0.04%	\$2,352	(\$21)	(0.89)%	
Sentry Life Ins Co	68810	WI	L&D	\$0	0.00%	\$0	(\$7)	0.00%	
SiriusPoint Amer Ins Co	38776	NY	P&C	\$1,567	0.03%	\$1,436	\$136	9.47%	
Standard Ins Co	69019	OR	L&D	\$99,007	1.71%	\$112,989	\$95,520	84.54%	
Standard Life & Accident Ins Co	86355	TX	L&D	\$224	0.00%	\$216	\$91	42.17%	

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Standard Security Life Ins Co Of NY	69078	NY	L&D	\$2	0.00%	\$2	(\$2)	(108.08)%	
Starmount Life Ins Co	68985	ME	L&D	\$2,636	0.05%	\$2,641	\$1,794	67.90%	
Starr Ind & Liab Co	38318	TX	P&C	\$202	0.00%	\$202	(\$18)	(9.17)%	
State Farm Mut Auto Ins Co	25178	IL	P&C	\$4,280	0.07%	\$4,280	\$5,633	131.60%	
Sun Life & Hlth Ins Co	80926	MI	L&D	\$56	0.00%	\$56	\$138	245.28%	
Symetra Life Ins Co	68608	IA	L&D	\$11,047	0.19%	\$11,131	\$6,363	57.17%	
Talcott Resolution Life Ins Co	88072	CT	L&D	\$137	0.00%	\$136	\$102	74.79%	
Transamerica Financial Life Ins Co	70688	NY	L&D	\$19	0.00%	\$19	\$0	0.87%	
Transamerica Life Ins Co	86231	IA	L&D	\$5,013	0.09%	\$5,034	\$3,522	69.97%	
Travelers Ind Co Of CT	25682	CT	P&C	\$0	0.00%	\$0	(\$31)	0.00%	
Trustmark Ins Co	61425	IL	L&D	\$44	0.00%	\$43	\$149	343.74%	
Trustmark Life Ins Co	62863	IL	L&D	\$1,799	0.03%	\$1,794	\$454	25.29%	
Unified Life Ins Co	11121	TX	L&D	\$784	0.01%	\$784	\$642	81.84%	
Unimerica Ins Co	91529	WI	L&D	\$268	0.00%	\$274	\$68	24.94%	
Union Fidelity Life Ins Co	62596	KS	L&D	\$31	0.00%	\$31	\$0	0.00%	
Union Labor Life Ins Co	69744	MD	L&D	\$1,538	0.03%	\$1,543	\$428	27.75%	
Union Security Ins Co	70408	KS	L&D	\$55	0.00%	\$55	\$0	0.00%	
United Amer Ins Co	92916	NE	L&D	\$1,758	0.03%	\$1,776	\$1,269	71.48%	
United Heritage Life Ins Co	63983	ID	L&D	\$746	0.01%	\$760	\$571	75.14%	
United Of Omaha Life Ins Co	69868	NE	L&D	\$13,926	0.24%	\$13,968	\$9,037	64.70%	
United States Fire Ins Co	21113	DE	P&C	\$0	0.00%	\$0	(\$596)	0.00%	
United States Life Ins Co in the Cit	70106	NY	L&D	\$65	0.00%	\$84	\$150	179.09%	
UnitedHealthcare Ins Co	79413	CT	L&D	\$440,329	7.60%	\$442,785	\$352,879	79.70%	
UnitedHealthcare of OR Inc	95893	OR	HMO	\$2,873	0.05%	\$2,873	\$2,456	85.50%	271
Unum Ins Co	67601	ME	L&D	\$1,955	0.03%	\$1,990	\$478	24.00%	
Unum Life Ins Co Of Amer	62235	ME	L&D	\$50,131	0.87%	\$50,364	\$26,906	53.42%	
US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$42,809	0.74%	\$43,227	\$22,614	52.32%	
US Business of Canada Life Assur Co	80659	MI	L&D	\$0	0.00%	\$0	\$0	34.09%	
USAA Life Ins Co	69663	TX	L&D	\$4	0.00%	\$4	\$0	0.00%	
USAbLe Life	94358	AR	L&D	\$149	0.00%	\$156	\$116	74.11%	
Vigilant Ins Co	20397	NY	P&C	\$8	0.00%	\$8	(\$1)	(15.90)%	
Washington Natl Ins Co	70319	IN	L&D	\$88	0.00%	\$94	\$39	41.35%	
Wellfleet Ins Co	32280	IN	P&C	\$0	0.00%	\$0	\$0	0.00%	
Westport Ins Corp	39845	MO	P&C	\$0	0.00%	\$0	(\$101)	0.00%	
Wilcac Life Ins Co	62413	IL	L&D	\$2	0.00%	\$2	\$1	28.35%	
Zurich Amer Life Ins Co	90557	IL	L&D	\$380	0.01%	\$380	\$0	(0.03)%	
Totals (Loss Ratio is average)(4)				\$5,791,651	100.00%	\$5,732,168	\$4,799,955	83.74%	697,897

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement (2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue. (3) Enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Oregon.