

Oregon Division
of Financial Regulation
2019 Oregon Market Share and Loss Ratio
Line of Business: Accident and Health

Top 25 Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$3,285,796	24.16%	\$3,285,796	\$3,195,090	97.24%	456,487
2	Regence BCBS of OR	54933	OR	HCSC	\$1,813,879	13.34%	\$1,845,593	\$1,593,571	86.34%	359,120
3	Providence Hlth Plan	95005	OR	HMO	\$1,250,055	9.19%	\$1,250,055	\$1,090,040	87.20%	200,767
4	Providence Hlth Assur	15203	OR	HCSC	\$831,692	6.11%	\$831,692	\$765,473	92.04%	111,107
5	Moda Hlth Plan Inc	47098	OR	HCSC	\$637,747	4.69%	\$637,747	\$603,344	94.61%	95,945
6	Pacificsource Hlth Plans	54976	OR	HCSC	\$635,846	4.67%	\$636,092	\$560,711	88.15%	183,840
7	UnitedHealthcare Ins Co	79413	CT	L&D	\$625,011	4.60%	\$627,522	\$503,932	80.31%	
8	UnitedHealthcare of OR Inc	95893	OR	HMO	\$567,926	4.18%	\$568,867	\$448,287	78.80%	51,532
9	Trillium Comm Hlth Plan Inc	12559	OR	HMO	\$546,607	4.02%	\$546,607	\$500,610	91.59%	95,694
10	Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$468,743	3.45%	\$468,743	\$437,206	93.27%	55,704
11	Health Net Life Ins Co	66141	CA	L&D	\$300,254	2.21%	\$300,254	\$290,305	96.69%	
12	Atrio Hlth Plans Inc	10123	OR	HMO	\$210,800	1.55%	\$210,800	\$180,372	85.57%	18,009
13	Health Plan of CareOregon Inc	12277	OR	HCSC	\$184,912	1.36%	\$0	\$152,127	0.00%	11,606
14	Pacificsource Comm Hlth Plans	12595	OR	HCSC	\$183,456	1.35%	\$182,619	\$154,995	84.87%	16,286
15	Cigna Hlth & Life Ins Co	67369	CT	L&D	\$173,836	1.28%	\$172,928	\$125,311	72.46%	
16	Delta Dental Plan of OR	54941	OR	HCSC	\$166,792	1.23%	\$166,792	\$138,386	82.97%	392,043
17	Aetna Life Ins Co	60054	CT	L&D	\$111,785	0.82%	\$112,881	\$125,708	111.36%	
18	Sierra Hlth & Life Ins Co Inc	71420	NV	L&D	\$103,181	0.76%	\$103,216	\$82,911	80.33%	8,829
19	Standard Ins Co	69019	OR	L&D	\$95,948	0.71%	\$104,027	\$73,696	70.84%	
20	Samaritan Hlth Plans Inc	12257	OR	HMO	\$92,544	0.68%	\$92,544	\$81,345	87.90%	9,933
21	Metropolitan Life Ins Co	65978	NY	L&D	\$70,692	0.52%	\$67,240	\$44,944	66.84%	
22	American Family Life Assur Co of Col	60380	NE	L&D	\$65,198	0.48%	\$65,888	\$26,931	40.87%	
23	Humana Ins Co	73288	WI	L&D	\$63,622	0.47%	\$63,620	\$46,978	73.84%	60,412
24	Unum Life Ins Co Of Amer	62235	ME	L&D	\$49,591	0.36%	\$50,221	\$35,591	70.87%	
25	Allcare Hlth Plan Inc	12253	OR	HCSC	\$44,210	0.33%	\$44,289	\$39,684	89.60%	3,301
	All 321 Other Companies				\$1,020,935	7.51%	\$1,015,321	\$737,044	90.85%	411,768
	Totals (Loss Ratio is average)(4)				\$13,601,058	100.00%	\$13,451,355	\$12,034,592	89.47%	2,542,383

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHCSC=Limited HCSC, F=Fraternal, 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.