

Oregon Division
of Financial Regulation

2020 Oregon Market Share and Loss Ratio
Line of Business: Accident and Health - Group

All Authorized Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
21st Century Premier Ins Co	20796	PA	P&C	\$0	0.00%	\$0	\$0	(10.55)%	
4 Ever Life Ins Co	80985	IL	L&D	\$243	0.00%	\$244	\$79	32.49%	
5 Star Life Ins Co	77879	NE	L&D	\$5	0.00%	\$5	\$0	0.00%	
AAA Life Ins Co	71854	MI	L&D	\$412	0.01%	\$415	(\$249)	(60.16)%	
Ace Amer Ins Co	22667	PA	P&C	\$1,923	0.03%	\$1,883	\$1,450	77.01%	
Aegis Security Ins Co	33898	PA	P&C	\$12	0.00%	\$12	\$0	2.32%	
Aetna Hlth & Life Ins Co	78700	CT	L&D	\$13	0.00%	\$13	\$7	53.91%	
Aetna Life Ins Co	60054	CT	L&D	\$94,657	1.71%	\$94,483	\$82,947	87.79%	
Allianz Life Ins Co Of N Amer	90611	MN	L&D	\$0	0.00%	\$0	\$0	0.00%	
Allstate Life Ins Co	60186	IL	L&D	\$44	0.00%	\$44	\$219	495.02%	
Amalgamated Life Ins Co	60216	NY	L&D	\$305	0.01%	\$305	\$0	0.00%	
American Bankers Ins Co Of FL	10111	FL	P&C	\$0	0.00%	\$0	\$0	0.00%	
American Bankers Life Assur Co Of FL	60275	FL	L&D	\$7	0.00%	\$7	(\$1)	(10.06)%	
American Family Life Assur Co of Col	60380	NE	L&D	\$2	0.00%	\$2	\$0	0.00%	
American Fidelity Assur Co	60410	OK	L&D	\$7,602	0.14%	\$7,336	\$3,353	45.70%	
American Fin Security Life Ins Co	69337	MO	L&D	\$10	0.00%	\$11	\$0	0.00%	
American Gen Life Ins Co	60488	TX	L&D	\$5	0.00%	\$5	\$0	9.07%	
American Heritage Life Ins Co	60534	FL	L&D	\$5,004	0.09%	\$4,979	\$1,887	37.90%	
American Hlth & Life Ins Co	60518	TX	L&D	\$13	0.00%	\$14	\$0	0.00%	
American Income Life Ins Co	60577	IN	L&D	\$82	0.00%	\$84	\$53	63.40%	
American Natl Life Ins Co Of TX	71773	TX	L&D	\$1	0.00%	\$1	(\$1)	(165.81)%	
American Public Life Ins Co	60801	OK	L&D	\$68	0.00%	\$67	\$5	7.35%	
American Republic Ins Co	60836	IA	L&D	\$744	0.01%	\$704	\$408	57.85%	
American United Life Ins Co	60895	IN	L&D	\$160	0.00%	\$160	\$90	56.21%	
Ameritas Life Ins Corp	61301	NE	L&D	\$10,827	0.20%	\$10,866	\$6,367	58.59%	
Amex Assur Co	27928	IL	P&C	\$198	0.00%	\$198	(\$25)	(12.54)%	
Arch Ins Co	11150	MO	P&C	\$16	0.00%	\$43	\$3	6.64%	
Assurity Life Ins Co	71439	NE	L&D	\$38	0.00%	\$39	\$5	12.60%	
Athene Annuity & Life Assur Co	61492	DE	L&D	\$45	0.00%	\$42	\$19	44.04%	
Atlantic Specialty Ins Co	27154	NY	P&C	\$0	0.00%	\$0	\$0	0.00%	
Axis Ins Co	37273	IL	P&C	\$469	0.01%	\$589	\$85	14.43%	
Baltimore Life Ins Co	61212	MD	L&D	\$0	0.00%	\$0	\$0	0.00%	
Bankers Life & Cas Co	61263	IL	L&D	\$22	0.00%	\$23	\$36	156.93%	
BCS Ins Co	38245	OH	P&C	\$735	0.01%	\$735	\$222	30.18%	
Beazley Ins Co Inc	37540	CT	P&C	\$46	0.00%	\$46	\$13	28.01%	
Benchmark Ins Co	41394	KS	P&C	\$1,786	0.03%	\$1,786	\$1,139	63.79%	
Berkley Life & Hlth Ins Co	64890	IA	L&D	\$2,366	0.04%	\$2,295	\$1,155	50.30%	
Best Life & Hlth Ins Co	90638	TX	L&D	\$771	0.01%	\$769	\$382	49.67%	
Boston Mut Life Ins Co	61476	MA	L&D	\$43	0.00%	\$52	\$22	41.76%	
BrightHouse Life Ins Co	87726	DE	L&D	\$5	0.00%	\$2	(\$58)	(2321.67)%	
Catlin Ins Co	19518	TX	P&C	\$0	0.00%	\$0	(\$16)	0.00%	
Central States H & L Co Of Omaha	61751	NE	L&D	\$6	0.00%	\$6	\$1	18.29%	
Central States Ind Co Of Omaha	34274	NE	P&C	\$0	0.00%	\$0	\$0	0.00%	
Ciana Hlth & Life Ins Co	67369	CT	L&D	\$167,486	3.02%	\$168,936	\$124,131	73.48%	
CMFG Life Ins Co	62626	IA	L&D	\$2,558	0.05%	\$2,553	\$929	36.38%	

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Colonial Life & Accident Ins Co	62049	SC	L&D	\$3,804	0.07%	\$3,728	\$941	25.25%	
Colonial Penn Life Ins Co	62065	PA	L&D	\$0	0.00%	\$0	\$0	37.04%	
Combined Ins Co Of Amer	62146	IL	L&D	\$153	0.00%	\$152	\$46	30.28%	
Commercial Travelers Life Ins Co	81426	NY	L&D	\$1	0.00%	\$1	\$0	0.00%	
Companion Life Ins Co	77828	SC	L&D	\$7,981	0.14%	\$7,905	\$4,982	63.02%	
Connecticut Gen Life Ins Co	62308	CT	L&D	\$8	0.00%	(\$2)	\$126	(7252.42)%	
Continental Amer Ins Co	71730	NE	L&D	\$5,462	0.10%	\$5,518	\$1,801	32.64%	
Continental Cas Co	20443	IL	P&C	\$1,340	0.02%	(\$82)	\$1,846	(2249.80)%	
Continental Gen Ins Co	71404	TX	L&D	\$49	0.00%	\$51	\$162	316.76%	
Country Life Ins Co	62553	IL	L&D	\$83	0.00%	\$83	(\$31)	(37.23)%	
Dearborn Life Ins Co	71129	IL	L&D	\$55	0.00%	\$55	\$64	114.81%	
Delaware Amer Life Ins Co	62634	DE	L&D	\$28	0.00%	\$29	\$38	130.89%	
Elips Life Ins Co	85561	MO	L&D	\$0	0.00%	\$0	\$108	21822.94%	
Equitable Financial Life Ins Co of A	78077	AZ	L&D	\$132	0.00%	\$133	\$193	144.72%	
Executive Risk Ind Inc	35181	DE	P&C	\$0	0.00%	\$0	\$0	0.00%	
Fair Amer Ins & Reins Co	35157	NY	P&C	\$406	0.01%	\$406	\$176	43.27%	
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	\$3,334	0.06%	\$3,474	\$1,116	32.13%	
Fidelity Life Assn A Legal Reserve L	63290	IL	L&D	\$0	0.00%	\$0	\$0	0.00%	
Fidelity Security Life Ins Co	71870	MO	L&D	\$1,359	0.02%	\$1,359	\$695	51.14%	
First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$165	0.00%	\$164	\$87	52.92%	
Freedom Life Ins Co Of Amer	62324	TX	L&D	\$135	0.00%	\$135	\$12	9.13%	
Genworth Life Ins Co	70025	DE	L&D	\$1,731	0.03%	\$1,764	\$947	53.65%	
Gerber Life Ins Co	70939	NY	L&D	\$544	0.01%	\$547	\$27	5.01%	
Golden Rule Ins Co	62286	IN	L&D	\$9	0.00%	\$8	\$5	66.29%	
Great Amer Ins Co	16691	OH	P&C	\$623	0.01%	\$764	\$69	9.04%	
Great Amer Life Ins Co	63312	OH	L&D	\$5	0.00%	\$5	\$0	0.59%	
Great Midwest Ins Co	18694	TX	P&C	\$364	0.01%	\$364	\$1,134	311.29%	
Great Northern Ins Co	20303	IN	P&C	\$0	0.00%	\$0	\$0	0.00%	
Great Southern Life Ins Co	90212	TX	L&D	\$1	0.00%	\$1	\$0	0.00%	
Great W Life & Ann Ins Co	68322	CO	L&D	\$375	0.01%	\$871	\$453	52.02%	
Guarantee Trust Life Ins Co	64211	IL	L&D	\$46	0.00%	\$46	\$4	7.89%	
Guardian Life Ins Co Of Amer	64246	NY	L&D	\$24,231	0.44%	\$24,369	\$13,343	54.76%	
Hartford Fire Ins Co	19682	CT	P&C	\$292	0.01%	\$105	\$143	136.20%	
Hartford Life & Accident Ins Co	70815	CT	L&D	\$21,483	0.39%	\$21,659	\$18,197	84.02%	
HCC Life Ins Co	92711	IN	L&D	\$8,730	0.16%	\$8,730	\$4,929	56.46%	
Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$82,844	1.49%	\$82,844	\$64,283	77.60%	13,592
HM Life Ins Co	93440	PA	L&D	\$27	0.00%	\$31	\$298	954.65%	
Independence Amer Ins Co	26581	DE	P&C	\$340	0.01%	\$340	\$27	8.06%	
Insurance Co of N Amer	22713	PA	P&C	\$0	0.00%	\$0	\$17	0.00%	
John Hancock Life & Hlth Ins Co	93610	MA	L&D	\$18	0.00%	\$18	\$0	(0.31)%	
John Hancock Life Ins Co USA	65838	MI	L&D	\$3,281	0.06%	\$3,281	\$2,679	81.64%	
Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$2,004,737	36.14%	\$2,004,737	\$1,652,736	82.44%	328,627
Kansas City Life Ins Co	65129	MO	L&D	\$1,219	0.02%	\$1,227	\$686	55.90%	
Lafayette Life Ins Co	65242	OH	L&D	\$0	0.00%	\$0	\$26	0.00%	

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Liberty Ins Underwriters Inc	19917	IL	P&C	\$3	0.00%	\$3	\$1	26.88%	
Life Ins Co Of N Amer	65498	PA	L&D	\$36,491	0.66%	\$37,118	\$31,349	84.46%	
LifeMap Assur Co	97985	OR	L&D	\$20,227	0.36%	\$19,995	\$13,899	69.51%	
Lincoln Life & Ann Co of NY	62057	NY	L&D	\$19	0.00%	\$19	\$18	96.12%	
Lincoln Life Assur Co of Boston	65315	NH	L&D	\$11,144	0.20%	\$11,216	\$12,477	111.25%	
Lincoln Natl Life Ins Co	65676	IN	L&D	\$15,868	0.29%	\$16,274	\$9,427	57.93%	
Madison Natl Life Ins Co Inc	65781	WI	L&D	\$278	0.01%	\$273	\$105	38.56%	
Manhattan Life Ins Co	65870	NY	L&D	\$2	0.00%	\$2	\$1	31.62%	
ManhattanLife Assur Co of Amer	61883	AR	L&D	\$129	0.00%	\$128	\$0	0.00%	
Markel Ins Co	38970	IL	P&C	\$0	0.00%	\$0	\$0	3.43%	
Medamerica Ins Co	69515	PA	L&D	\$26	0.00%	\$29	\$61	209.20%	
Medico Ins Co	31119	IA	L&D	\$19	0.00%	\$19	\$6	31.15%	
Metropolitan Life Ins Co	65978	NY	L&D	\$67,958	1.23%	\$66,771	\$50,891	76.22%	
Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$22	0.00%	\$23	\$2	6.76%	
Minnesota Life Ins Co	66168	MN	L&D	\$6,036	0.11%	\$6,066	\$1,427	23.52%	
Moda Hlth Plan Inc	47098	OR	HCSC	\$150,435	2.71%	\$150,435	\$137,102	91.14%	24,793
Mony Life Ins Co	66370	NY	L&D	\$0	0.00%	\$0	(\$16)	0.00%	
Mutual Of Amer Life Ins Co	88668	NY	L&D	\$1	0.00%	\$1	\$23	2532.85%	
Mutual Of Omaha Ins Co	71412	NE	L&D	\$661	0.01%	\$731	\$785	107.45%	
National Benefit Life Ins Co	61409	NY	L&D	\$1	0.00%	\$1	\$0	0.00%	
National Cas Co	11991	OH	P&C	\$0	0.00%	\$0	(\$2)	2601.61%	
National Guardian Life Ins Co	66583	WI	L&D	\$1,685	0.03%	\$1,720	\$773	44.96%	
National Hlth Ins Co	82538	TX	L&D	\$599	0.01%	\$604	\$143	23.75%	
National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$1,035	0.02%	\$1,036	\$570	54.98%	
Nationwide Life Ins Co	66869	OH	L&D	\$499	0.01%	\$591	\$185	31.25%	
Nationwide Mut Ins Co	23787	OH	P&C	\$1,346	0.02%	\$1,346	\$477	35.42%	
Natl Foundation Life Ins Co	98205	TX	L&D	\$11	0.00%	\$11	\$3	26.56%	
New York Life Ins Co	66915	NY	L&D	\$1,468	0.03%	\$1,478	\$951	64.36%	
Nippon Life Ins Co Of Amer	81264	IA	L&D	\$100	0.00%	\$101	\$47	46.49%	
North River Ins Co	21105	NJ	P&C	\$126	0.00%	\$126	\$38	30.32%	
Northwestern Mut Life Ins Co	67091	WI	L&D	\$2,576	0.05%	\$2,784	\$1,509	54.22%	
Oxford Life Ins Co	76112	AZ	L&D	\$2	0.00%	\$2	\$1	47.91%	
Pacific Employers Ins Co	22748	PA	P&C	\$0	0.00%	\$0	\$0	0.00%	
Pacific Ind Co	20346	WI	P&C	\$0	0.00%	\$0	\$0	7.50%	
Pacific Life & Ann Co	97268	AZ	L&D	\$0	0.00%	\$0	\$5	0.00%	
Pacificsource Hlth Plans	54976	OR	HCSC	\$471,583	8.50%	\$472,041	\$394,459	83.56%	81,343
Pan Amer Life Ins Co	67539	LA	L&D	\$484	0.01%	\$486	\$273	56.15%	
Paul Revere Life Ins Co	67598	MA	L&D	\$10	0.00%	\$10	\$7	73.45%	
Philadelphia Ind Ins Co	18058	PA	P&C	\$247	0.00%	\$236	\$72	30.62%	
Physicians Mut Ins Co	80578	NE	P&C	\$39	0.00%	\$39	\$31	79.53%	
Principal Life Ins Co	61271	IA	L&D	\$20,247	0.37%	\$20,812	\$11,101	53.34%	
Providence Hlth Plan	95005	OR	HMO	\$704,289	12.70%	\$704,289	\$555,653	78.90%	119,507
Provident Life & Accident Ins Co	68195	TN	L&D	\$13	0.00%	\$13	\$51	387.59%	
Prudential Ins Co Of Amer	68241	NJ	L&D	\$10,821	0.20%	\$11,068	\$8,455	76.39%	
QBE Ins Corp	39217	PA	P&C	\$7,659	0.14%	\$7,846	\$8,356	106.50%	

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Regence BCBS of OR	54933	OR	HCSC	\$841,138	15.16%	\$839,452	\$661,383	78.79%	153,834
Reliance Standard Life Ins Co	68381	IL	L&D	\$6,543	0.12%	\$6,549	\$7,099	108.39%	
Reliastar Life Ins Co	67105	MN	L&D	\$13,660	0.25%	\$13,910	\$6,916	49.72%	
Reliastar Life Ins Co Of NY	61360	NY	L&D	\$556	0.01%	\$558	\$1	0.09%	
Renaissance Life & Hlth Ins Co of Am	61700	IN	L&D	\$104	0.00%	\$104	\$83	79.69%	
Reserve Natl Ins Co	68462	IL	L&D	\$3	0.00%	\$3	\$0	0.00%	
RGA Reins Co	93572	MO	L&D	\$2,882	0.05%	\$3,094	\$2,219	71.73%	
RiverSource Life Ins Co	65005	MN	L&D	\$11	0.00%	\$11	\$1	9.71%	
Samaritan Hlth Plans Inc	12257	OR	HMO	\$22,159	0.40%	\$22,159	\$20,514	92.58%	3,270
Securian Life Ins Co	93742	MN	L&D	\$2,172	0.04%	\$2,173	\$202	9.28%	
Sentry Ins A Mut Co	24988	WI	P&C	\$23	0.00%	(\$49)	(\$11)	22.44%	
Sentry Life Ins Co	68810	WI	L&D	\$0	0.00%	\$0	(\$3)	0.00%	
Sirius Amer Ins Co	38776	NY	P&C	\$1,316	0.02%	\$1,327	\$719	54.19%	
Standard Ins Co	69019	OR	L&D	\$97,027	1.75%	\$103,968	\$79,790	76.74%	
Standard Life & Accident Ins Co	86355	TX	L&D	\$168	0.00%	\$160	\$40	24.94%	
Standard Security Life Ins Co Of NY	69078	NY	L&D	\$2	0.00%	\$3	\$1	53.61%	
Starmount Life Ins Co	68985	ME	L&D	\$1,698	0.03%	\$1,703	\$996	58.50%	
Starnet Ins Co	40045	IA	P&C	\$0	0.00%	\$0	(\$1)	0.00%	
Starr Ind & Liab Co	38318	TX	P&C	\$132	0.00%	\$133	(\$53)	(40.07)%	
State Farm Mut Auto Ins Co	25178	IL	P&C	\$3,890	0.07%	\$3,890	\$2,709	69.63%	
Sun Life & Hlth Ins Co	80926	MI	L&D	\$80	0.00%	\$79	\$105	132.55%	
Symetra Life Ins Co	68608	IA	L&D	\$9,053	0.16%	\$9,064	\$5,278	58.24%	
Talcott Resolution Life Ins Co	88072	CT	L&D	\$200	0.00%	\$202	\$33	16.33%	
Transamerica Financial Life Ins Co	70688	NY	L&D	\$13	0.00%	\$13	\$32	251.24%	
Transamerica Life Ins Co	86231	IA	L&D	\$4,647	0.08%	\$4,697	\$2,321	49.42%	
Travelers Ind Co Of CT	25682	CT	P&C	\$0	0.00%	\$0	(\$18)	0.00%	
Trustmark Ins Co	61425	IL	L&D	\$51	0.00%	\$51	\$8	16.00%	
Trustmark Life Ins Co	62863	IL	L&D	\$1,310	0.02%	\$1,312	\$1,366	104.08%	
Unified Life Ins Co	11121	TX	L&D	\$562	0.01%	\$562	\$450	80.10%	
Unimerica Ins Co	91529	WI	L&D	\$2,296	0.04%	\$2,324	\$2,199	94.61%	
Union Fidelity Life Ins Co	62596	KS	L&D	\$36	0.00%	\$37	\$32	88.42%	
Union Labor Life Ins Co	69744	MD	L&D	\$1,212	0.02%	\$1,223	\$647	52.90%	
Union Security Ins Co	70408	KS	L&D	\$194	0.00%	\$174	\$119	68.62%	
United Amer Ins Co	92916	NE	L&D	\$1,720	0.03%	\$1,728	\$1,100	63.63%	
United Heritage Life Ins Co	63983	ID	L&D	\$490	0.01%	\$505	\$1,023	202.45%	
United Of Omaha Life Ins Co	69868	NE	L&D	\$10,946	0.20%	\$10,886	\$8,513	78.20%	
United States Fire Ins Co	21113	DE	P&C	\$1,756	0.03%	\$1,756	\$1,735	98.83%	
United States Life Ins Co in the Cit	70106	NY	L&D	\$109	0.00%	\$171	\$166	96.72%	
UnitedHealthcare Ins Co	79413	CT	L&D	\$418,484	7.54%	\$406,446	\$315,603	77.65%	
UnitedHealthcare of OR Inc	95893	OR	HMO	\$3,303	0.06%	\$3,135	\$1,926	61.44%	301
Unum Ins Co	67601	ME	L&D	\$798	0.01%	\$876	\$271	30.94%	
Unum Life Ins Co Of Amer	62235	ME	L&D	\$44,889	0.81%	\$45,274	\$27,825	61.46%	
US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$41,741	0.75%	\$41,767	\$30,301	72.55%	
US Business of Canada Life Assur Co	80659	MI	L&D	\$0	0.00%	\$33	\$0	(0.02)%	
USAA Life Ins Co	69663	TX	L&D	\$4	0.00%	\$4	\$0	0.00%	

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USable Life	94358	AR	L&D	\$237	0.00%	\$233	\$198	84.99%	
Vigilant Ins Co	20397	NY	P&C	\$9	0.00%	\$10	\$0	1.96%	
Washington Natl Ins Co	70319	IN	L&D	\$110	0.00%	\$119	\$35	29.25%	
Wellfleet Ins Co	32280	IN	P&C	\$0	0.00%	\$0	(\$2)	0.00%	
Western Grocers Employee Benefit Tru	12339	OR	MEWA	\$2	0.00%	\$2	(\$584)	(28991.77)%	
Westport Ins Corp	39845	MO	P&C	\$34	0.00%	\$34	\$6	17.77%	
Wilcac Life Ins Co	62413	IL	L&D	\$2	0.00%	\$2	\$13	676.41%	
Zurich Amer Ins Co	16535	NY	P&C	\$636	0.01%	\$642	\$67	10.41%	
Zurich Amer Life Ins Co	90557	IL	L&D	\$181	0.00%	\$170	\$229	134.71%	
Totals (Loss Ratio is average)(4)				\$5,546,876	100.00%	\$5,543,002	\$4,421,342	79.76%	725,267

(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.