

Oregon Division
of Financial Regulation

2021 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	(9.05)%	
4 Ever Life Ins Co	80985	IL	L&D	\$193	0.00%	\$194	\$43	22.14%	
5 Star Life Ins Co	77879	NE	L&D	\$27	0.00%	\$31	\$0	1.35%	
AAA Life Ins Co	71854	MI	L&D	\$376	0.01%	\$379	\$0	(0.06)%	
Ace Amer Ins Co	22667	PA	P&C	\$1,321	0.02%	\$1,208	\$180	14.92%	
Aegis Security Ins Co	33898	PA	P&C	\$23	0.00%	\$16	\$0	0.00%	
Aetna Hlth & Life Ins Co	78700	CT	L&D	\$14	0.00%	\$14	\$3	21.61%	
Aetna Life Ins Co	60054	CT	L&D	\$122,299	2.18%	\$122,447	\$111,866	91.36%	
Allianz Life Ins Co Of N Amer	90611	MN	L&D	\$0	0.00%	\$0	\$0	0.00%	
American Bankers Ins Co Of FL	10111	FL	P&C	\$1	0.00%	\$1	\$0	0.00%	
American Bankers Life Assur Co Of FL	60275	FL	L&D	\$5	0.00%	\$5	\$0	(6.85)%	
American Family Life Assur Co of Col	60380	NE	L&D	\$19	0.00%	\$28	\$0	0.00%	
American Fidelity Assur Co	60410	OK	L&D	\$7,964	0.14%	\$8,149	\$2,575	31.60%	
American Fin Security Life Ins Co	69337	MO	L&D	\$6	0.00%	\$6	\$0	3.11%	
American Gen Life Ins Co	60488	TX	L&D	\$4	0.00%	\$4	\$21	483.93%	
American Heritage Life Ins Co	60534	FL	L&D	\$4,328	0.08%	\$4,315	\$1,375	31.87%	
American Hlth & Life Ins Co	60518	TX	L&D	\$14	0.00%	\$34	(\$2)	(7.09)%	
American Income Life Ins Co	60577	IN	L&D	\$114	0.00%	\$114	\$92	81.23%	
American Natl Life Ins Co Of TX	71773	TX	L&D	\$0	0.00%	\$0	\$0	0.00%	
American Public Life Ins Co	60801	OK	L&D	\$80	0.00%	\$80	\$21	25.77%	
American Republic Ins Co	60836	IA	L&D	\$670	0.01%	\$721	\$369	51.24%	
American United Life Ins Co	60895	IN	L&D	\$217	0.00%	\$215	(\$12)	(5.74)%	
Ameritas Life Ins Corp	61301	NE	L&D	\$10,965	0.20%	\$10,933	\$7,172	65.60%	
Amex Assur Co	27928	IL	P&C	\$205	0.00%	\$203	(\$12)	(5.94)%	
Arch Ins Co	11150	MO	P&C	\$0	0.00%	\$4	(\$6)	(149.01)%	
Assurity Life Ins Co	71439	NE	L&D	\$49	0.00%	\$54	\$9	16.53%	
Athene Annuity & Life Assur Co	61492	DE	L&D	\$40	0.00%	\$38	\$16	41.39%	
Atlantic Specialty Ins Co	27154	NY	P&C	\$0	0.00%	\$0	\$0	0.00%	
Axis Ins Co	37273	IL	P&C	\$552	0.01%	\$519	(\$131)	(25.18)%	
Baltimore Life Ins Co	61212	MD	L&D	\$0	0.00%	\$0	\$0	0.00%	
Bankers Life & Cas Co	61263	IL	L&D	\$23	0.00%	\$24	\$4	16.77%	
BCS Ins Co	38245	OH	P&C	\$802	0.01%	\$799	\$211	26.48%	
Beazley Ins Co Inc	37540	CT	P&C	\$56	0.00%	\$56	\$18	32.72%	
Benchmark Ins Co	41394	KS	P&C	\$2,411	0.04%	\$2,411	\$1,553	64.42%	
Berkley Life & Hlth Ins Co	64890	IA	L&D	\$3,556	0.06%	\$3,601	\$2,535	70.39%	
Best Life & Hlth Ins Co	90638	TX	L&D	\$728	0.01%	\$718	\$457	63.60%	
Boston Mut Life Ins Co	61476	MA	L&D	\$23	0.00%	\$30	\$8	25.13%	
Brighthouse Life Ins Co	87726	DE	L&D	\$2	0.00%	\$2	\$6	274.84%	
Catlin Ins Co	19518	TX	P&C	\$0	0.00%	\$0	\$13	0.00%	
Central States H & L Co Of Omaha	61751	NE	L&D	\$6	0.00%	\$6	\$0	4.87%	
Central States Ind Co Of Omaha	34274	NE	P&C	\$0	0.00%	\$0	\$0	0.00%	
Cigna Hlth & Life Ins Co	67369	CT	L&D	\$179,448	3.20%	\$177,832	\$138,798	78.05%	
CMFG Life Ins Co	62626	IA	L&D	\$2,749	0.05%	\$2,750	\$1,302	47.35%	
Colonial Life & Accident Ins Co	62049	SC	L&D	\$3,830	0.07%	\$3,869	\$915	23.65%	
Colonial Penn Life Ins Co	62065	PA	L&D	\$0	0.00%	\$0	\$0	871.43%	

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Combined Ins Co Of Amer	62146	IL	L&D	\$98	0.00%	\$99	\$23	23.09%	
Commercial Travelers Life Ins Co	81426	NY	L&D	\$0	0.00%	\$0	\$0	0.00%	
Companion Life Ins Co	77828	SC	L&D	\$6,148	0.11%	\$6,073	\$4,340	71.47%	
Connecticut Gen Life Ins Co	62308	CT	L&D	\$13	0.00%	\$1	(\$145)	(27169.79)%	
Continental Amer Ins Co	71730	NE	L&D	\$5,895	0.10%	\$6,043	\$1,935	32.02%	
Continental Cas Co	20443	IL	P&C	\$1,362	0.02%	(\$76)	\$781	(1029.81)%	
Continental Gen Ins Co	71404	TX	L&D	\$48	0.00%	\$50	(\$261)	(517.04)%	
Continental Life Ins Co Brentwood	68500	TN	L&D	\$1	0.00%	\$1	\$7	502.32%	
Country Life Ins Co	62553	IL	L&D	\$82	0.00%	\$81	\$48	59.73%	
Dearborn Life Ins Co	71129	IL	L&D	\$42	0.00%	\$42	\$71	169.19%	
Delaware Amer Life Ins Co	62634	DE	L&D	\$14	0.00%	\$14	\$26	180.19%	
Eastern OR Coordinated Care Org LLC	16722	OR	HMO	\$0	0.00%	\$0	\$1,264	0.00%	657
Elips Life Ins Co	85561	MO	L&D	\$0	0.00%	\$0	\$63	(3134650.00)%	
Enterprise Life Ins Co	89087	TX	L&D	\$2	0.00%	\$2	\$0	0.00%	
Equitable Financial Life Ins Co of A	78077	AZ	L&D	\$437	0.01%	\$440	\$345	78.47%	
Everlake Life Ins Co	60186	IL	L&D	\$38	0.00%	\$38	\$0	0.00%	
Fair Amer Ins & Reins Co	35157	NY	P&C	\$447	0.01%	\$447	\$147	32.84%	
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	\$2,313	0.04%	\$2,326	\$901	38.75%	
Fidelity Life Assn A Legal Reserve L	63290	IL	L&D	\$0	0.00%	\$0	\$0	(9.95)%	
Fidelity Security Life Ins Co	71870	MO	L&D	\$1,478	0.03%	\$1,478	\$723	48.89%	
First Hlth Life & Hlth Ins Co	90328	TX	L&D	\$162	0.00%	\$161	\$98	60.65%	
Freedom Life Ins Co Of Amer	62324	TX	L&D	\$179	0.00%	\$178	(\$2)	(1.28)%	
Genworth Life Ins Co	70025	DE	L&D	\$1,701	0.03%	\$1,717	\$278	16.21%	
Gerber Life Ins Co	70939	NY	L&D	\$765	0.01%	\$739	\$172	23.25%	
Golden Rule Ins Co	62286	IN	L&D	\$5	0.00%	\$6	(\$2)	(35.86)%	
Granular Ins Co	93521	SC	L&D	\$374	0.01%	\$374	\$162	43.25%	
Great Amer Ins Co	16691	OH	P&C	\$335	0.01%	\$436	\$101	23.11%	
Great Amer Life Ins Co	63312	OH	L&D	\$5	0.00%	\$5	\$0	(6.03)%	
Great Amer Spirit Ins Co	33723	OH	P&C	\$318	0.01%	\$202	\$30	14.78%	
Great Midwest Ins Co	18694	TX	P&C	\$449	0.01%	\$449	\$166	36.87%	
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	\$715	0.01%	\$719	\$199	27.74%	
Guarantee Trust Life Ins Co	64211	IL	L&D	\$36	0.00%	\$36	\$9	25.61%	
Guardian Life Ins Co Of Amer	64246	NY	L&D	\$27,158	0.48%	\$27,326	\$16,127	59.02%	
Hartford Fire Ins Co	19682	CT	P&C	\$52	0.00%	\$117	(\$136)	(116.70)%	
Hartford Life & Accident Ins Co	70815	CT	L&D	\$23,523	0.42%	\$23,821	\$18,566	77.94%	
HCC Life Ins Co	92711	IN	L&D	\$8,604	0.15%	\$8,604	\$5,666	65.86%	
Health Net Hlth Plan of OR Inc	95800	OR	HMO	\$66,181	1.18%	\$66,181	\$60,356	91.20%	11,647
HM Life Ins Co	93440	PA	L&D	\$23	0.00%	\$22	\$1	4.00%	
Independence Amer Ins Co	26581	DE	P&C	\$201	0.00%	\$202	\$31	15.19%	
Insurance Co of N Amer	22713	PA	P&C	\$0	0.00%	\$0	\$8	0.00%	
Ironshore Ind Inc	23647	IL	P&C	\$527	0.01%	\$367	\$270	73.57%	
John Hancock Life & Hlth Ins Co	93610	MA	L&D	\$11	0.00%	\$11	\$0	3.20%	

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John Hancock Life Ins Co USA	65838	MI	L&D	\$3,259	0.06%	\$3,259	\$2,521	77.35%	
Kaiser Found Hlth Plan of the NW	95540	OR	HMO	\$2,019,603	35.97%	\$2,019,603	\$1,797,840	89.02%	323,988
Kansas City Life Ins Co	65129	MO	L&D	\$975	0.02%	\$983	\$620	63.13%	
Lafayette Life Ins Co	65242	OH	L&D	\$0	0.00%	\$0	\$34	0.00%	
Liberty Ins Underwriters Inc	19917	IL	P&C	\$0	0.00%	\$1	\$0	(36.18)%	
Life Ins Co Of N Amer	65498	PA	L&D	\$36,847	0.66%	\$36,868	\$39,616	107.45%	
LifeMap Assur Co	97985	OR	L&D	\$19,217	0.34%	\$19,070	\$14,699	77.08%	
Lincoln Life & Ann Co of NY	62057	NY	L&D	\$28	0.00%	\$33	\$21	62.33%	
Lincoln Natl Life Ins Co	65676	IN	L&D	\$22,091	0.39%	\$22,244	\$22,613	101.66%	
Madison Natl Life Ins Co Inc	65781	WI	L&D	\$223	0.00%	\$219	\$66	30.22%	
Manhattan Life Ins Co	65870	NY	L&D	\$3	0.00%	\$3	\$1	37.24%	
ManhattanLife Ins & Ann Co	61883	TX	L&D	\$120	0.00%	\$136	\$0	0.00%	
Markel Ins Co	38970	IL	P&C	\$0	0.00%	\$0	\$0	(145.45)%	
Medamerica Ins Co	69515	PA	L&D	\$26	0.00%	\$29	\$80	272.98%	
Medico Ins Co	31119	IA	L&D	\$16	0.00%	\$16	\$10	61.07%	
Metropolitan Life Ins Co	65978	NY	L&D	\$76,423	1.36%	\$69,542	\$59,977	86.25%	
Mid West Natl Life Ins Co Of TN	66087	TX	L&D	\$20	0.00%	\$20	\$1	6.34%	
Minnesota Life Ins Co	66168	MN	L&D	\$6,116	0.11%	\$6,185	\$3,658	59.15%	
Moda Hlth Plan Inc	47098	OR	HCSC	\$163,592	2.91%	\$163,592	\$142,583	87.16%	23,509
Mony Life Ins Co	66370	NY	L&D	\$0	0.00%	\$0	(\$23)	0.00%	
Mutual Of Amer Life Ins Co	88668	NY	L&D	\$1	0.00%	\$1	\$23	2467.35%	
Mutual Of Omaha Ins Co	71412	NE	L&D	\$770	0.01%	\$768	(\$129)	(16.79)%	
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	\$0	0.00%	
National Guardian Life Ins Co	66583	WI	L&D	\$1,852	0.03%	\$1,851	\$1,103	59.62%	
National Hlth Ins Co	82538	TX	L&D	\$1,107	0.02%	\$1,123	\$724	64.51%	
National Union Fire Ins Co Of Pitts	19445	PA	P&C	\$1,108	0.02%	\$1,077	\$668	62.04%	
Nationwide Life Ins Co	66869	OH	L&D	\$715	0.01%	\$760	\$601	79.08%	
Nationwide Mut Ins Co	23787	OH	P&C	\$2,542	0.05%	\$2,508	\$1,283	51.16%	
Natl Foundation Life Ins Co	98205	TX	L&D	\$14	0.00%	\$14	\$0	1.60%	
New York Life Ins Co	66915	NY	L&D	\$1,456	0.03%	\$1,460	\$915	62.68%	
North River Ins Co	21105	NJ	P&C	\$48	0.00%	\$48	(\$91)	(191.37)%	
Northwestern Mut Life Ins Co	67091	WI	L&D	\$2,060	0.04%	\$2,259	\$1,771	78.40%	
Oxford Life Ins Co	76112	AZ	L&D	\$2	0.00%	\$2	\$2	80.97%	
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	5.56%	
Pacific Life & Ann Co	97268	AZ	L&D	\$0	0.00%	\$0	\$5	0.00%	
Pacificsource Hlth Plans	54976	OR	HCSC	\$449,919	8.01%	\$449,902	\$414,769	92.19%	76,753
Pan Amer Life Ins Co	67539	LA	L&D	\$727	0.01%	\$738	\$375	50.82%	
Paul Revere Life Ins Co	67598	MA	L&D	\$11	0.00%	\$11	\$3	25.94%	
Philadelphia Ind Ins Co	18058	PA	P&C	\$285	0.01%	\$262	\$39	14.75%	
Physicians Mut Ins Co	80578	NE	P&C	\$51	0.00%	\$51	\$28	53.98%	
Principal Life Ins Co	61271	IA	L&D	\$22,416	0.40%	\$22,411	\$13,297	59.33%	
Providence Hlth Plan	95005	OR	HMO	\$667,433	11.89%	\$667,433	\$624,811	93.61%	114,735
Provident Life & Accident Ins Co	68195	TN	L&D	\$15	0.00%	\$15	\$86	577.95%	

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Prudential Ins Co Of Amer	68241	NJ	L&D	\$11,950	0.21%	\$12,141	\$9,972	82.14%	
QBE Ins Corp	39217	PA	P&C	\$5,004	0.09%	\$5,393	\$5,741	106.46%	
Regence BCBS of OR	54933	OR	HCSC	\$900,464	16.04%	\$900,185	\$768,571	85.38%	155,371
Reliance Standard Life Ins Co	68381	IL	L&D	\$5,740	0.10%	\$5,703	\$7,479	131.14%	
Reliastar Life Ins Co	67105	MN	L&D	\$13,849	0.25%	\$14,329	\$10,602	73.99%	
Reliastar Life Ins Co Of NY	61360	NY	L&D	\$489	0.01%	\$486	\$1	0.11%	
Renaissance Life & Hlth Ins Co of Am	61700	IN	L&D	\$78	0.00%	\$78	\$72	92.43%	
Reserve Natl Ins Co	68462	IL	L&D	\$2	0.00%	\$1	\$0	0.00%	
RGA Reins Co	93572	MO	L&D	\$2,571	0.05%	\$2,680	\$2,131	79.52%	
RiverSource Life Ins Co	65005	MN	L&D	\$11	0.00%	\$12	\$0	0.00%	
S USA Life Ins Co Inc	60183	AZ	L&D	\$0	0.00%	\$0	\$0	0.00%	
Samaritan Hlth Plans Inc	12257	OR	HMO	\$14,226	0.25%	\$14,226	\$15,835	111.31%	1,616
Securian Life Ins Co	93742	MN	L&D	\$2,194	0.04%	\$2,232	\$515	23.07%	
Sentry Ins Co	24988	WI	P&C	\$23	0.00%	\$80	\$5	6.70%	
Sentry Life Ins Co	68810	WI	L&D	\$0	0.00%	\$0	(\$6)	0.00%	
SiriusPoint Amer Ins Co	38776	NY	P&C	\$2,200	0.04%	\$1,569	\$489	31.18%	
Standard Ins Co	69019	OR	L&D	\$96,574	1.72%	\$104,437	\$80,112	76.71%	
Standard Life & Accident Ins Co	86355	TX	L&D	\$162	0.00%	\$136	\$74	54.30%	
Standard Security Life Ins Co Of NY	69078	NY	L&D	\$3	0.00%	\$3	\$0	1.67%	
Starmount Life Ins Co	68985	ME	L&D	\$2,127	0.04%	\$2,144	\$1,495	69.71%	
Starnet Ins Co	40045	IA	P&C	\$0	0.00%	\$0	(\$4)	0.00%	
Starr Ind & Liab Co	38318	TX	P&C	\$175	0.00%	\$147	\$6	3.92%	
State Farm Mut Auto Ins Co	25178	IL	P&C	\$4,393	0.08%	\$4,393	\$2,527	57.53%	
Sun Life & Hlth Ins Co	80926	MI	L&D	\$75	0.00%	\$76	\$76	99.82%	
Symetra Life Ins Co	68608	IA	L&D	\$9,776	0.17%	\$9,811	\$2,565	26.14%	
Talcott Resolution Life Ins Co	88072	CT	L&D	\$158	0.00%	\$159	\$113	71.18%	
Transamerica Financial Life Ins Co	70688	NY	L&D	\$11	0.00%	\$10	\$69	662.66%	
Transamerica Life Ins Co	86231	IA	L&D	\$4,768	0.08%	\$4,986	\$2,191	43.94%	
Travelers Ind Co Of CT	25682	CT	P&C	\$0	0.00%	\$0	(\$8)	0.00%	
Trustmark Ins Co	61425	IL	L&D	\$27	0.00%	\$27	\$25	90.68%	
Trustmark Life Ins Co	62863	IL	L&D	\$1,499	0.03%	\$1,505	\$170	11.29%	
Unified Life Ins Co	11121	TX	L&D	\$689	0.01%	\$689	\$590	85.67%	
Unimerica Ins Co	91529	WI	L&D	\$247	0.00%	\$246	\$493	200.42%	
Union Fidelity Life Ins Co	62596	KS	L&D	\$33	0.00%	\$33	\$1	3.03%	
Union Labor Life Ins Co	69744	MD	L&D	\$1,210	0.02%	\$1,213	\$496	40.91%	
Union Security Ins Co	70408	KS	L&D	\$38	0.00%	\$37	\$459	1246.07%	
United Amer Ins Co	92916	NE	L&D	\$1,819	0.03%	\$1,801	\$1,297	72.04%	
United Heritage Life Ins Co	63983	ID	L&D	\$638	0.01%	\$638	\$416	65.27%	
United Of Omaha Life Ins Co	69868	NE	L&D	\$12,534	0.22%	\$12,582	\$7,491	59.54%	
United States Fire Ins Co	21113	DE	P&C	\$1,506	0.03%	\$1,506	\$535	35.52%	
United States Life Ins Co in the Cit	70106	NY	L&D	\$68	0.00%	\$59	\$119	201.65%	
UnitedHealthcare Ins Co	79413	CT	L&D	\$420,755	7.49%	\$416,762	\$323,770	77.69%	
UnitedHealthcare of OR Inc	95893	OR	HMO	\$2,931	0.05%	\$3,109	\$2,714	87.31%	292
Unum Ins Co	67601	ME	L&D	\$1,482	0.03%	\$1,559	\$246	15.78%	
Unum Life Ins Co Of Amer	62235	ME	L&D	\$46,374	0.83%	\$46,295	\$29,085	62.83%	

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US Br Sun Life Assur Co of Canada	80802	MI	L&D	\$50,451	0.90%	\$50,620	\$28,910	57.11%	
US Business of Canada Life Assur Co	80659	MI	L&D	\$0	0.00%	\$0	\$0	(128.74)%	
USAA Life Ins Co	69663	TX	L&D	\$4	0.00%	\$4	\$0	0.00%	
USable Life	94358	AR	L&D	\$193	0.00%	\$193	\$66	34.04%	
Vigilant Ins Co	20397	NY	P&C	\$8	0.00%	\$2	\$1	28.76%	
Washington Natl Ins Co	70319	IN	L&D	\$103	0.00%	\$106	\$2	1.65%	
Wellfleet Ins Co	32280	IN	P&C	\$0	0.00%	\$0	\$0	0.00%	
Westport Ins Corp	39845	MO	P&C	\$305	0.01%	\$305	\$101	33.04%	
Wilcac Life Ins Co	62413	IL	L&D	\$2	0.00%	\$2	\$5	270.21%	
Zurich Amer Ins Co	16535	NY	P&C	\$515	0.01%	\$360	(\$70)	(19.39)%	
Zurich Amer Life Ins Co	90557	IL	L&D	\$271	0.00%	\$258	\$317	122.75%	
Totals (Loss Ratio is average)(4)				\$5,614,682	100.00%	\$5,610,370	\$4,834,229	86.17%	708,568

(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.