

All Authorized Companies
Zero Premium Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Accident and Health - Individual and Other

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 | 0.00% | |
| 4 Ever Life Ins Co | 80985 | IL | L&D | | 0.00% | \$63 | \$2 | 3.52% | 4 |
| Accendo Ins Co | 63444 | UT | L&D | \$3,547 | 0.02% | \$2,631 | \$2,622 | 99.67% | 1,153 |
| Ace Amer Ins Co | 22667 | PA | P&C | \$1,512 | 0.01% | \$1,434 | \$874 | 60.94% | |
| Ace Prop & Cas Ins Co | 20699 | PA | P&C | \$326 | 0.00% | \$325 | \$52 | 16.03% | |
| Aetna Hlth & Life Ins Co | 78700 | CT | L&D | \$201 | 0.00% | \$201 | \$260 | 129.62% | 155 |
| Aetna Hlth Ins Co | 72052 | PA | L&D | \$61 | 0.00% | \$61 | \$75 | 123.47% | 53 |
| Aetna Life Ins Co | 60054 | CT | L&D | | 0.20% | \$32,153 | \$24,413 | 75.93% | 60,363 |
| AF&L Ins Co | 35963 | PA | P&C | \$35 | 0.00% | \$35 | (\$24) | (69.83)% | |
| All Savers Ins Co | 82406 | IN | L&D | \$18,003 | 0.11% | \$18,003 | \$15,164 | 84.23% | 4,869 |
| AllCare CCO Inc | 16676 | OR | HMO | \$372,734 | 2.32% | \$372,734 | \$327,820 | 87.95% | 72,366 |
| Allcare Hlth Plan Inc | 12253 | OR | HCSC | \$70,501 | 0.44% | \$70,507 | \$66,580 | 94.43% | 4,791 |
| American Alt Ins Corp | 19720 | DE | P&C | \$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 Cas Co Of Reading PA | 20427 | PA | P&C | \$0 | 0.00% | \$0 | \$0 | (3.45)% | |
| American Family Mut Ins Co SI | 19275 | WI | P&C | \$91 | 0.00% | (\$10) | \$10 | (100.58)% | |
| American Heritage Life Ins Co | 60534 | FL | L&D | | 0.02% | \$3,703 | \$1,453 | 39.23% | 16,929 |
| American Home Assur Co | 19380 | NY | P&C | \$2 | 0.00% | \$2 | \$0 | (8.91)% | |
| Amex Assur Co | 27928 | IL | P&C | \$246 | 0.00% | \$246 | (\$91) | (37.05)% | |
| Arch Ins Co | 11150 | MO | P&C | \$1,503 | 0.00% | \$529 | \$208 | 39.29% | |
| Assurity Life Ins Co | 71439 | NE | L&D | | 0.01% | \$1,431 | \$292 | 20.39% | 3,547 |
| Asuris NW Hlth | 47350 | WA | HCSC | \$1,856 | 0.01% | \$1,856 | \$1,946 | 104.83% | 1,490 |
| Atlantic Specialty Ins Co | 27154 | NY | P&C | \$0 | 0.00% | \$0 | \$0 | 0.00% | |
| Atrio Hlth Plans Inc | 10123 | OR | HMO | \$339,064 | 2.11% | \$339,064 | \$219,894 | 64.85% | 27,343 |
| Axis Ins Co | 37273 | IL | P&C | \$650 | 0.00% | \$650 | \$95 | 14.60% | |
| BCS Ins Co | 38245 | OH | P&C | \$592 | 0.00% | \$643 | \$78 | 12.11% | |
| Beazley Ins Co Inc | 37540 | CT | P&C | \$0 | 0.00% | \$0 | \$3 | 0.00% | |
| Berkshire Hathaway Specialty Ins Co | 22276 | NE | P&C | \$2,929 | 0.02% | \$2,929 | \$2,973 | 101.51% | |
| BridgeSpan Hlth Co | 95303 | UT | HMO | \$4,752 | 0.03% | \$4,752 | \$3,575 | 75.22% | 380 |
| Cascade Hlth Alliance LLC | 16654 | OR | HMO | \$144,454 | 0.90% | \$144,454 | \$127,582 | 88.32% | 25,961 |
| Celtic Ins Co | 80799 | IL | L&D | \$1 | 0.00% | \$1 | \$0 | 0.00% | |
| Central States Ind Co Of Omaha | 34274 | NE | P&C | \$734 | 0.00% | \$739 | \$450 | 60.90% | |
| Cigna Hlth & Life Ins Co | 67369 | CT | L&D | | 0.81% | \$130,431 | \$92,606 | 71.00% | 34,038 |
| Clear Spring Hlth Ins Co | 78301 | AZ | L&D | \$2,259 | 0.01% | \$2,259 | \$1,662 | 73.59% | 5,064 |
| Clover Ins Co | 86371 | NJ | L&D | \$8 | 0.00% | \$0 | \$0 | 0.00% | |
| Columbia Pacific CCO LLC | 16668 | OR | HMO | \$259,992 | 1.70% | \$272,843 | \$247,745 | 90.80% | 36,522 |
| Commencement Bay Risk Mgmt Ins Co | 78879 | WA | L&D | \$48,924 | 0.31% | \$49,106 | \$32,660 | 66.51% | 151,047 |
| Compbenefits Ins Co | 60984 | TX | L&D | \$1 | 0.00% | \$0 | \$0 | 0.00% | 7 |
| Connecticut Gen Life Ins Co | 62308 | CT | L&D | | 0.00% | \$10 | \$19 | 189.82% | 11 |
| Continental Cas Co | 20443 | IL | P&C | \$5,747 | 0.04% | \$5,868 | \$13,960 | 237.91% | |
| Country Life Ins Co | 62553 | IL | L&D | | 0.01% | \$2,258 | \$929 | 41.16% | |
| Delta Dental Plan of OR | 54941 | OR | HCSC | \$220,842 | 1.39% | \$223,904 | \$174,540 | 77.95% | 551,812 |
| Dental Hlth Serv | 47490 | WA | LHCSC | \$732 | 0.00% | \$732 | \$0 | 0.00% | 3,887 |
| Dentegra Ins Co | 73474 | DE | L&D | \$6,375 | 0.04% | \$6,441 | \$5,100 | 79.17% | 13,487 |
| Devoted Hlth Plan of OR Inc | 17277 | OR | HCSC | \$16,302 | 0.10% | \$16,387 | \$14,084 | 85.95% | 1,774 |

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|--------------------------------------|-----------|-----|---------|------------------|--------------|-----------------|--------------------|------------|---------------|
| Dominion Dental Serv Inc | 95657 | VA | L&D | \$1,042 | 0.01% | \$1,042 | \$1,648 | 158.16% | 3,084 |
| Eastern OR Coordinated Care Org LLC | 16722 | OR | HMO | \$470,841 | 2.97% | \$476,673 | \$431,473 | 90.52% | 75,419 |
| Elixir Ins Co | 12747 | OH | L&D | \$11,116 | 0.07% | \$11,116 | \$10,484 | 94.32% | 12,893 |
| Empheysys Ins Co | 88595 | TX | L&D | \$0 | 0.00% | \$0 | \$1 | (360.54)% | |
| Everest Reins Co | 26921 | DE | P&C | \$223 | 0.00% | \$218 | \$41 | 18.87% | |
| Farmers Prop & Cas Ins Co | 26298 | RI | P&C | \$0 | 0.00% | \$0 | (\$12) | 0.00% | |
| Federal Ins Co | 20281 | IN | P&C | \$3,160 | 0.48% | \$77,647 | \$13,244 | 17.06% | |
| First Hlth Life & Hlth Ins Co | 90328 | TX | L&D | \$26,139 | 0.16% | \$26,139 | \$26,958 | 103.14% | 2,594 |
| Golden Rule Ins Co | 62286 | IN | L&D | \$3,479 | 0.02% | \$3,431 | \$1,279 | 37.28% | 4,563 |
| Granular Ins Co | 93521 | SC | L&D | \$5,618 | 0.03% | \$5,618 | \$3,712 | 66.07% | |
| Great Amer Ins Co | 16691 | OH | P&C | \$527 | 0.00% | \$513 | (\$45) | (8.68)% | |
| Great Amer Spirit Ins Co | 33723 | OH | P&C | \$272 | 0.00% | \$276 | (\$28) | (9.97)% | |
| Hartford Fire Ins Co | 19682 | CT | P&C | \$330 | 0.00% | \$196 | \$65 | 33.28% | |
| Health Care Serv Corp A Mut Legal Re | 70670 | IL | L&D | \$362 | 0.00% | \$362 | \$533 | 147.42% | 232 |
| Health Net Hlth Plan of OR Inc | 95800 | OR | HMO | \$238,555 | 1.49% | \$238,555 | \$213,285 | 89.41% | 18,696 |
| Health Net Life Ins Co | 66141 | CA | L&D | \$0 | 0.00% | \$0 | \$0 | 0.00% | |
| Health Plan of CareOregon Inc | 12277 | OR | HCSC | \$313,874 | 1.97% | \$315,815 | \$263,842 | 83.54% | 16,557 |
| Health Share of OR | 16672 | OR | HMO | \$2,679,135 | 16.40% | \$2,633,381 | \$2,418,619 | 91.84% | 443,087 |
| Humana Benefit Plan of IL Inc | 60052 | IL | L&D | \$2,544 | 0.02% | \$2,544 | \$2,455 | 96.52% | 247 |
| Humana Ins Co | 73288 | WI | L&D | \$143,520 | 0.89% | \$143,520 | \$121,893 | 84.93% | 52,628 |
| Humanadental Ins Co | 70580 | WI | L&D | \$10 | 0.00% | \$0 | \$0 | 0.00% | 31 |
| Independence Amer Ins Co | 26581 | DE | P&C | \$197 | 0.00% | \$197 | \$40 | 20.29% | |
| InterCommunity Hlth Plans Inc | 16656 | OR | HMO | \$526,619 | 3.29% | \$528,625 | \$492,033 | 93.08% | 81,029 |
| Ironshore Ind Inc | 23647 | IL | P&C | (\$21) | 0.00% | \$306 | \$228 | 74.54% | |
| Jackson Cnty CCO LLC | 16666 | OR | HMO | \$394,759 | 2.49% | \$399,937 | \$363,150 | 90.80% | 64,428 |
| Kaiser Found Hlth Plan of the NW | 95540 | OR | HMO | \$1,547,591 | 9.64% | \$1,547,591 | \$1,846,551 | 119.32% | 121,960 |
| Liberty Ins Underwriters Inc | 19917 | IL | P&C | \$607 | 0.00% | \$607 | \$713 | 117.35% | |
| Lifewise Assur Co | 94188 | WA | L&D | \$0 | 0.00% | \$0 | \$89 | 0.00% | |
| Markel Ins Co | 38970 | IL | P&C | \$72 | 0.00% | \$69 | \$12 | 17.47% | |
| Marquis Advantage Hlth Plan | 15937 | OR | HMO | \$22,942 | 0.14% | \$22,942 | \$17,558 | 76.53% | 619 |
| Medco Containment Life Ins Co | 63762 | PA | L&D | \$1,837 | 0.01% | \$1,837 | \$1,428 | 77.72% | 1,803 |
| Moda Hlth Plan Inc | 47098 | OR | HCSC | \$401,550 | 2.50% | \$401,468 | \$390,944 | 97.38% | 57,855 |
| National Benefit Life Ins Co | 61409 | NY | L&D | \$0 | 0.00% | \$0 | \$0 | 0.00% | |
| National Cas Co | 11991 | OH | P&C | \$0 | 0.00% | \$0 | \$0 | (63.35)% | |
| National Union Fire Ins Co of Pittsb | 19445 | PA | P&C | \$1,208 | 0.01% | \$1,211 | \$370 | 30.59% | |
| Nationwide Life Ins Co | 66869 | OH | L&D | \$0 | 0.01% | \$1,028 | \$949 | 92.31% | 2,855 |
| Nippon Life Ins Co Of Amer | 81264 | IA | L&D | \$25 | 0.00% | \$19 | \$9 | 45.35% | 161 |
| North River Ins Co | 21105 | NJ | P&C | \$66 | 0.00% | \$66 | \$24 | 35.56% | |
| Old Republic Ins Co | 24147 | PA | P&C | \$0 | 0.00% | \$0 | \$0 | 0.00% | |
| Omaha Hlth Ins Co | 88080 | NE | L&D | \$800 | 0.00% | \$800 | \$589 | 73.56% | 1,227 |
| Oxford Hlth Plans NJ Inc | 95506 | NJ | HMO | \$13,044 | 0.08% | \$12,978 | \$11,353 | 87.48% | 355 |
| Pacific Ind Co | 20346 | WI | P&C | \$0 | 0.00% | \$0 | \$0 | (5.76)% | |
| Pacificsource Comm Hlth Plans | 12595 | OR | HCSC | \$364,959 | 2.27% | \$364,959 | \$338,801 | 92.83% | 29,038 |
| Pacificsource Community Solutions | 16665 | OR | HMO | \$2,267,733 | 13.93% | \$2,236,908 | \$1,890,541 | 84.52% | 359,861 |
| Pacificsource Hlth Plans | 54976 | OR | HCSC | \$231,138 | 1.44% | \$230,978 | \$218,870 | 94.76% | 90,362 |

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| PartnerRe Amer Ins Co | 11835 | DE | P&C | \$219 | 0.00% | \$219 | \$104 | 47.74% | |
| Philadelphia Ind Ins Co | 18058 | PA | P&C | \$398 | 0.00% | \$358 | \$28 | 7.75% | |
| Physicians Ins A Mut Co | 40738 | WA | P&C | \$11,002 | 0.07% | \$11,002 | \$10,622 | 96.54% | |
| Providence Hlth Assur | 15203 | OR | HCSC | \$1,075,240 | 6.70% | \$1,075,240 | \$962,280 | 89.49% | 123,842 |
| Providence Hlth Plan | 95005 | OR | HMO | \$357,659 | 2.23% | \$357,659 | \$335,447 | 93.79% | 45,592 |
| QBE Ins Corp | 39217 | PA | P&C | \$0 | 0.00% | \$0 | \$0 | 0.00% | |
| Regence BCBS of OR | 54933 | OR | HCSC | \$1,549,357 | 9.69% | \$1,556,457 | \$1,434,478 | 92.16% | 280,992 |
| Samaritan Hlth Plans Inc | 12257 | OR | HMO | \$84,313 | 0.53% | \$84,415 | \$83,116 | 98.46% | 6,978 |
| Sentry Ins Co | 24988 | WI | P&C | \$22 | 0.00% | (\$259) | \$302 | (116.46)% | |
| Sierra Hlth & Life Ins Co Inc | 71420 | NV | L&D | \$123,192 | 0.77% | \$123,058 | \$103,594 | 84.18% | 9,245 |
| SilverScript Ins Co | 12575 | TN | HCSC | \$18,744 | 0.12% | \$18,846 | \$11,466 | 60.84% | 52,166 |
| State Farm Mut Auto Ins Co | 25178 | IL | P&C | \$17,003 | 0.11% | \$17,020 | \$13,622 | 80.04% | |
| Summit Health Plan Inc | 16791 | OR | HCSC | \$25,485 | 0.16% | \$25,379 | \$28,164 | 110.97% | 2,200 |
| Swiss Re Corp Solutions Amer Ins Co | 29874 | MO | P&C | \$2,866 | 0.02% | \$2,931 | \$923 | 31.48% | |
| Travelers Ind Co | 25658 | CT | P&C | \$0 | 0.00% | \$6 | \$0 | 0.00% | |
| Trillium Comm Hlth Plan Inc | 12559 | OR | HMO | \$475,591 | 2.96% | \$475,591 | \$406,472 | 85.47% | 105,049 |
| Umpqua Hlth Alliance LLC | 16689 | OR | HMO | \$242,889 | 1.50% | \$241,494 | \$207,584 | 85.96% | 38,122 |
| United Concordia Ins Co | 85766 | AZ | L&D | \$479 | 0.00% | \$479 | \$299 | 62.41% | 769 |
| United States Fire Ins Co | 21113 | DE | P&C | \$4,670 | 0.03% | \$4,670 | \$7,254 | 155.34% | |
| United States Life Ins Co in the Cit | 70106 | NY | L&D | | 0.00% | \$1 | \$313 | 60688.76% | 2 |
| UnitedHealthcare Ins Co | 79413 | CT | L&D | | 1.32% | \$212,521 | \$173,587 | 81.68% | 142,498 |
| UnitedHealthcare Ins Co of Amer | 84549 | IL | L&D | (\$321) | 0.00% | (\$99) | (\$133) | 134.63% | |
| UnitedHealthcare Life Ins Co | 97179 | WI | L&D | \$13 | 0.00% | \$13 | \$6 | 49.50% | 34 |
| UnitedHealthcare of OR Inc | 95893 | OR | HMO | \$93 | 0.00% | \$295 | (\$3,315) | (1124.20)% | |
| USAA Life Ins Co | 69663 | TX | L&D | | 0.06% | \$9,744 | \$8,427 | 86.49% | 4,146 |
| Vigilant Ins Co | 20397 | NY | P&C | \$6 | 0.00% | \$7 | (\$2) | (22.15)% | |
| Vision Serv Plan Ins Co | 39616 | OH | P&C | \$23,113 | 0.14% | \$23,113 | \$13,788 | 59.65% | 327,671 |
| WellCare Prescription Ins Inc | 10155 | AZ | HCSC | \$19,257 | 0.12% | \$19,321 | \$15,196 | 78.65% | 48,688 |
| Wellfleet Ins Co | 32280 | IN | P&C | \$118 | 0.00% | \$135 | \$74 | 54.65% | |
| Western Oregon Advanced Hlth LLC | 16655 | OR | HMO | \$182,052 | 1.13% | \$182,052 | \$165,992 | 91.18% | 27,236 |
| Westport Ins Corp | 39845 | MO | P&C | \$0 | 0.00% | \$0 | (\$6) | 0.00% | |
| Wilcac Life Ins Co | 62413 | IL | L&D | | 0.00% | \$13 | \$0 | 0.00% | 50 |
| Yamhill Cnty Care Inc | 16657 | OR | HMO | \$214,810 | 1.34% | \$214,810 | \$202,072 | 94.07% | 39,527 |
| Zurich Amer Ins Co | 16535 | NY | P&C | \$858 | 0.01% | \$857 | \$221 | 25.75% | |
| Totals (Loss Ratio is average)(4) | | | | \$15,629,976 | 100.00% | \$16,056,294 | \$14,645,289 | 91.21% | 3,713,444 |

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, MEWA=Multiple Employer Welfare Arrangement F= Fraternal, (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.