

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Accident and Health - Individual and Other

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
4 Ever Life Ins Co	80985	IL		0.00%	\$28	\$0	0.0%
5 Star Life Ins Co	77879	NE		0.01%	\$167	\$9	5.4%
AAA Life Ins Co	71854	MI		0.01%	\$328	\$168	51.2%
Ability Ins Co	71471	NE		0.00%	\$0	\$0	0.0%
Aetna Life Ins Co	60054	CT		0.38%	\$11,198	\$10,578	94.5%
All Savers Ins Co	82406	IN	\$ 2	0.00%	\$2	(\$122)	-7820.2%
AllCare CCO Inc	16676	OR	\$ 15,002	0.50%	\$15,002	\$10,971	73.1%
Allianz Life Ins Co Of N Amer	90611	MN		0.00%	\$0	\$1	
American Bankers Life Assur Co Of FL	60275	FL		0.00%	\$2	\$0	0.0%
American Family Life Assur Co of Col	60380	NE		1.20%	\$35,666	\$16,348	45.8%
American Fidelity Assur Co	60410	OK		0.51%	\$15,235	\$4,638	30.4%
American Fin Security Life Ins Co	69337	MO	\$ 18	0.00%		\$0	
American Gen Life Ins Co	60488	TX		0.01%	\$328	\$9	2.9%
American Heritage Life Ins Co	60534	FL		0.09%	\$2,786	\$1,404	50.4%
American Hlth & Life Ins Co	60518	TX		0.00%	\$82	\$30	36.4%
American Income Life Ins Co	60577	IN		0.06%	\$1,776	\$348	19.6%
American Journey Financial Life	56413	OH		0.00%	\$17	\$0	0.0%
American Nat Life Ins Co of NY	63126	NY		0.00%	\$2	\$0	0.0%
American Natl Ins Co	60739	TX		0.00%	\$1	\$0	10.1%
American Public Life Ins Co	60801	OK		0.00%	\$67	\$8	12.6%
American Republic Ins Co	60836	IA		0.00%	\$26	\$8	31.9%
American United Life Ins Co	60895	IN		0.00%	\$40	\$0	0.0%
Ameritas Life Ins Corp	61301	NE		0.00%	\$89	\$13	14.5%
Assurity Life Ins Co	71439	NE		0.03%	\$871	\$126	14.5%
Asuris NW Hlth	47350	WA	\$ 471	0.02%	\$471	\$764	162.3%
Athene Ann & Life Co	61689	IA		0.00%	\$23	\$25	109.5%
Auto Club Life Ins Co	84522	MI		0.00%	\$1	\$0	0.0%
Baltimore Life Ins Co	61212	MD		0.00%	\$0	\$0	0.0%
Bankers Fidelity Life Ins Co	61239	GA		0.00%	\$24	\$0	0.0%
Bankers Life & Cas Co	61263	IL		0.10%	\$2,969	\$1,189	40.0%
Banner Life Ins Co	94250	MD		0.00%	\$5	\$0	0.0%
Berkley Life & Hlth Ins Co	64890	IA		0.33%	\$9,791	\$5,628	57.5%
Boston Mut Life Ins Co	61476	MA		0.00%	\$9	\$8	90.5%
BridgeSpan Hlth Co	95303	UT	\$ 1,946	0.07%	\$1,946	\$1,353	69.5%
Brighthouse Life Ins Co	87726	DE		0.00%	\$0	\$0	0.0%
Cascade Hlth Alliance LLC	16654	OR	\$ 6,492	0.22%	\$6,492	\$5,824	89.7%
Catholic Order Of Foresters	57487	IL		0.00%	\$0	\$0	0.0%
Central States H & L Co Of Omaha	61751	NE		0.00%	\$2	\$1	46.6%
Chesapeake Life Ins Co	61832	OK		0.08%	\$2,471	\$961	38.9%
Cigna Hlth & Life Ins Co	67369	CT	\$ 90,196	2.93%	\$87,336	\$77,728	89.0%
Clear Spring Hlth Ins Co	78301	AZ	\$ 345	0.01%	\$345	\$242	70.2%
CMFG Life Ins Co	62626	IA		0.10%	\$3,003	\$892	29.7%
Colonial Life & Accident Ins Co	62049	SC		0.23%	\$6,846	\$1,646	24.0%
Colonial Penn Life Ins Co	62065	PA		0.00%	\$0	\$0	0.0%
Columbia Pacific CCO LLC	16668	OR	\$ 18,535	0.57%	\$16,957	\$15,957	94.1%
Columbian Mut Life Ins Co	62103	NY		0.00%	\$0	\$0	0.0%
Combined Ins Co Of Amer	62146	IL		0.05%	\$1,624	\$418	25.8%
Combined Life Ins Co Of NY	78697	NY		0.00%	\$6	\$2	34.3%
Commencement Bay Risk Mgmt Ins Co	78879	WA	\$ 59,517	1.98%	\$59,151	\$42,209	71.4%
Companion Life Ins Company	77828	SC		0.29%	\$8,578	\$8,226	95.9%
Connecticut Gen Life Ins Co	62308	CT		0.00%	\$2	\$2	136.9%
Continental Amer Ins Co	71730	NE		0.24%	\$7,144	\$2,315	32.4%
Continental Gen Ins Co	71404	TX		0.00%	\$10	(\$3)	-29.3%
Continental Life Ins Co Brentwood	68500	TN		0.08%	\$2,507	\$247	9.9%
Croatian Fraternal Union Of Amer	56634	PA		0.00%	\$0	\$0	0.0%
Delta Dental Plan of OR	54941	OR	\$ 267	0.01%	\$267	\$0	0.0%

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Elips Life Ins Co	85561	MO		0.00%	\$0	\$0	0.0%
Enterprise Life Ins Co	89087	TX		0.00%	\$8	\$2	24.0%
Equitable Financial Life Ins Co	62944	NY		0.00%	\$25	\$175	694.1%
Equitable Financial Life Ins Co of A	78077	AZ		0.00%	\$126	\$8	6.1%
Everlake Life Ins Co	60186	IL		0.00%	\$27	\$0	0.0%
Family Heritage Life Ins Co Of Amer	77968	OH		0.12%	\$3,586	\$712	19.9%
Family Life Ins Co	63053	TX		0.00%	\$1	\$1	100.5%
Farm Bureau Life Ins Co	63088	IA		0.00%	\$0	\$0	
Farmers New World Life Ins Co	63177	WA		0.01%	\$407	\$0	0.0%
Federal Life Ins Co	63223	IL		0.00%	\$0	\$0	454.5%
Fidelity Life Assn A Legal Reserve L	63290	IL		0.00%	\$0	\$0	0.0%
Fidelity Security Life Ins Co	71870	MO		0.01%	\$170	\$46	27.1%
First Unum Life Ins Co	64297	NY		0.00%	\$4	\$0	0.0%
Freedom Life Ins Co Of Amer	62324	TX		0.01%	\$214	\$122	57.0%
Genworth Life Ins Co	70025	DE		0.00%	\$1	\$0	0.0%
Gerber Life Ins Co	70939	NY		0.02%	\$631	\$713	113.0%
Gleaner Life Ins Society	56154	MI		0.00%	\$0	\$0	
Globe Life & Accident Ins Co	91472	NE		0.02%	\$469	\$25	5.4%
Golden Rule Ins Co	62286	IN	\$ 1,865	0.06%	\$1,865	\$482	25.8%
Granular Ins Co	93521	SC	\$ 6,239	0.21%	\$6,229	\$6,366	102.2%
Guarantee Trust Life Ins Co	64211	NE		0.05%	\$1,601	\$349	21.8%
Guardian Life Ins Co Of Amer	64246	NY		0.18%	\$5,275	\$1,064	20.2%
Hartford Life & Accident Ins Co	70815	CT		0.14%	\$4,268	\$1,140	26.7%
HCC Life Ins Co	92711	IN		0.65%	\$19,326	\$12,913	66.8%
Health Share of OR	16672	OR	\$ 261,105	7.87%	\$234,825	\$226,937	96.6%
HealthSpring Natl Hlth Ins Co	61727	OH	\$ 2	0.00%	\$2	\$0	2.9%
Heartland Natl Life Ins Co	66214	IN		0.00%	\$126	\$8	6.1%
HM Life Ins Co	93440	PA		0.06%	\$1,837	\$844	45.9%
Humana Ins Co	73288	KY	\$ 101,065	3.39%	\$101,065	\$92,242	91.3%
Humanadental Ins Co	70580	WI	\$ 0	0.00%	\$0	\$0	36.4%
Idealife Ins Co	97764	CT		0.00%	\$7	\$0	0.0%
Illinois Mut Life Ins Co	64580	IL		0.00%	\$5	\$3	56.3%
Independent Order Of Foresters Us Br	58068	TX		0.00%	\$139	\$1	0.6%
Individual Assur Co Life Hlth & Acc	81779	OK		0.00%	\$0	\$0	0.0%
InterCommunity Hlth Plans Inc	16656	OR	\$ 33,637	1.13%	\$33,637	\$20,982	62.4%
Jackson Cnty CCO LLC	16666	OR	\$ 27,099	0.00%		\$19,758	
Jefferson Natl Life Ins Co	64017	TX		0.00%	\$0	\$0	0.0%
Kaiser Found Hlth Plan of the NW	95540	OR	\$ 228,689	7.67%	\$228,689	\$566,240	247.6%
Kaiser Permanente Ins Co	60053	CA	\$ 122	0.00%	\$122	\$104	85.8%
Knights Of Columbus	58033	CT		0.00%	\$0	\$0	0.0%
Liberty Bankers Life Ins Co	68543	OK		0.00%	\$1	\$0	0.0%
Liberty Natl Life Ins Co	65331	NE		0.00%	\$9	\$3	35.3%
Life Ins Co Of AL	65412	AL		0.00%	\$1	\$0	0.0%
Life Ins Co Of N Amer	65498	PA		0.08%	\$2,443	\$712	29.1%
Life Of The South Ins Co	97691	GA		0.00%	\$0	\$0	
LifeMap Assur Co	97985	AR		0.00%	(\$6)	\$13	-213.5%
LifeSecure Ins Co	77720	MI		0.01%	\$202	\$59	29.4%
LifeShield Natl Ins Co	99724	OK		0.00%	\$8	\$0	0.0%
Lincoln Heritage Life Ins Co	65927	IL		0.00%	\$0	\$0	0.0%
Lincoln Life & Ann Co of NY	62057	NY		0.00%	\$18	\$0	0.0%
Lincoln Natl Life Ins Co	65676	IN		0.11%	\$3,238	\$671	20.7%
Loyal Amer Life Ins Co	65722	OH		0.03%	\$830	\$337	40.6%
Lumico Life Ins Co	73504	MO		0.00%	\$4	\$0	0.0%
Madison Natl Life Ins Co Inc	65781	WI		0.00%	\$12	\$0	2.8%
Manhattan Life Ins Co	65870	NY		0.00%	\$2	\$0	0.0%
ManhattanLife Ins & Ann Co	61883	TX		0.04%	\$1,195	\$162	13.6%

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Massachusetts Mut Life Ins Co	65935	MA		0.00%	\$1	\$0	0.0%
Medco Containment Life Ins Co	63762	PA	\$ 131,299	4.40%	\$131,299	\$100,732	76.7%
Medico Ins Co	31119	IA		0.04%	\$1,221	\$351	28.7%
Merit Life Ins Co	65951	OK		0.00%	\$0	\$0	
Metropolitan Life Ins Co	65978	NY		0.50%	\$14,909	\$6,420	43.1%
MG Ins Co	15613	AZ	\$ 19	0.00%	\$19	\$13	68.7%
Mid West Natl Life Ins Co Of TN	66087	TX		0.00%	\$14	\$0	0.0%
Minnesota Life Ins Co	66168	MN		0.19%	\$5,669	\$2,437	43.0%
Moda Hlth Plan Inc	47098	OR	\$ 361,036	12.10%	\$360,819	\$367,810	101.9%
Mony Life Ins Co	66370	NY		0.00%	\$0	\$0	373.3%
Mutual Of Omaha Ins Co	71412	NE		0.22%	\$6,440	\$1,604	24.9%
Nassau Life & Ann Co	93734	CT		0.00%	\$1	\$0	0.0%
Nassau Life Ins Co of KS	68284	KS		0.00%	\$5	\$0	0.0%
National Benefit Life Ins Co	61409	NY		0.00%	\$1	\$0	0.0%
National Guardian Life Ins Co	66583	WI		0.00%	\$0	\$0	
National Hlth Ins Co	82538	TX		0.11%	\$3,188	\$2,706	84.9%
National Teachers Assoc Life Ins Co	87963	TX		0.00%	\$56	\$141	249.2%
Nationwide Life Ins Co	66869	OH		0.00%	\$68	\$17	25.0%
Natl Foundation Life Ins Co	98205	TX		0.00%	\$51	\$10	19.0%
New York Life Ins & Ann Corp	91596	DE		0.04%	\$1,127	\$318	28.3%
New York Life Ins Co	66915	NY		0.00%	\$135	\$32	23.9%
North Amer Co Life & Hlth Ins	66974	IA		0.00%	\$0	\$0	0.0%
Old Amer Ins Co	67199	MO		0.00%	\$1	\$0	0.0%
Old Republic Life Ins Co	67261	IL		0.00%	\$0	\$0	
Omaha Hlth Ins Co	88080	NE	\$ 14	0.00%	\$14	(\$67)	-482.7%
Ozark Natl Life Ins Co	67393	MO		0.00%	\$0	\$0	73.5%
Pacificsource Community Solutions	16665	OR	\$ 171,978	6.33%	\$188,750	\$161,952	85.8%
Pacificsource Hlth Plans	54976	OR	\$ 225,081	7.55%	\$225,081	\$230,431	102.4%
Pan Amer Life Ins Co	67539	LA		0.04%	\$1,115	\$2,300	206.3%
Paul Revere Life Ins Co	67598	MA		0.00%	\$0	\$0	0.0%
Philadelphia Amer Life Ins Co	67784	TX		0.02%	\$520	\$568	109.4%
Physicians Mut Ins Co Inc	80578	NE		0.00%	\$45	\$13	28.8%
Plateau Ins Co	97152	TN		0.00%	\$10	\$7	65.9%
Police & Firemens Ins Assn	58009	IN		0.00%	\$0	\$0	0.0%
Principal Life Ins Co	61271	IA		0.03%	\$978	\$197	20.1%
Professional Ins Co	68047	TX		0.00%	\$4	\$10	269.6%
Protective Life Ins Co	68136	NE		0.00%	\$18	\$0	0.0%
Providence Hlth Plan	95005	OR	\$ 311,992	10.46%	\$311,992	\$317,412	101.7%
Provident Life & Accident Ins Co	68195	TN		0.00%	\$65	\$9	14.4%
Provident Life & Cas Ins Co	68209	TN		0.00%	\$40	\$0	0.0%
Prudential Ins Co Of Amer	68241	NJ		0.11%	\$3,363	\$865	25.7%
Puritan Life Ins Co of Amer	71390	AZ		0.00%	\$0	\$0	0.0%
Regence BCBS of OR	54933	OR	\$ 236,829	7.94%	\$236,829	\$239,471	101.1%
Reliance Standard Life Ins Co	68381	IL		0.02%	\$631	\$108	17.1%
Reliastar Life Ins Co	67105	MN		0.40%	\$11,944	\$15,441	129.3%
Reliastar Life Ins Co Of NY	61360	NY		0.01%	\$263	\$0	0.0%
Renaissance Life & Hlth Ins Co of Am	61700	IN		0.00%	\$0	\$0	0.0%
Reserve Natl Ins Co	68462	IL		0.00%	\$35	\$16	45.5%
SBLI USA Life Ins Co Inc	60176	NY		0.00%	\$0	\$0	0.0%
Securian Life Ins Co	93742	MN		0.17%	\$5,133	\$2,037	39.7%
Security Natl Life Ins Co	69485	UT		0.00%	\$0	\$0	0.0%
Sentinel Security Life Ins Co	68802	UT		0.00%	\$8	\$0	0.8%
Sierra Hlth & Life Ins Co Inc	71420	NV	\$ 1,435	0.05%	\$1,435	\$1,837	128.0%
SILAC Ins Co	62952	IN		0.01%	\$235	\$75	31.8%
SilverScript Ins Co	12575	TN	\$ 61,421	2.20%	\$65,607	\$55,473	84.6%
Southern Guar Ins Co	19178	WI	\$ 0	0.00%	\$0	\$0	0.0%

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Standard Ins Co	69019	OR		0.34%	\$10,259	\$3,640	35.5%
Standard Life & Accident Ins Co	86355	TX		0.09%	\$2,580	\$1,779	69.0%
Standard Life & Cas Ins Co	71706	UT		0.00%	\$1	\$0	0.0%
Standard Security Life Ins Co Of NY	69078	NY		0.00%	\$0	\$0	0.0%
State Mut Ins Company	69132	GA		0.00%	\$15	\$0	0.0%
Sterling Investors Life Ins Co	89184	IN		0.00%	\$2	\$0	0.0%
Sterling Life Ins Co	77399	IL		0.00%	\$11	\$1	8.8%
Surety Life Ins Co	69310	NE		0.00%	\$0	\$0	0.0%
Symetra Life Ins Co	68608	IA		0.45%	\$13,412	\$3,200	23.9%
Talcott Resolution Life & Ann Ins Co	71153	CT		0.00%	\$1	\$0	0.0%
Talcott Resolution Life Ins Co	88072	CT		0.00%	\$90	\$14	15.9%
The Cincinnati Life Ins Co	76236	OH		0.00%	\$0	\$0	0.0%
Thrivent Financial For Lutherans	56014	WI		0.00%	\$0	\$0	0.0%
Tier One Ins Co	92908	NE		0.01%	\$304	\$76	25.0%
Transamerica Financial Life Ins Co	70688	NY		0.00%	\$8	\$0	0.0%
Transamerica Life Ins Co	86231	IA		0.16%	\$4,624	\$1,587	34.3%
Trustmark Ins Co	61425	IL		0.00%	\$55	\$6	11.1%
Trustmark Life Ins Co	62863	IL		0.07%	\$2,052	\$721	35.2%
Umpqua Hlth Alliance LLC	16689	OR	\$ 7,944	0.23%	\$6,749	\$4,919	72.9%
Unified Life Ins Co	11121	TX		0.03%	\$850	\$629	74.0%
Unimerica Ins Co	91529	WI		0.03%	\$1,010	\$941	93.2%
Union Fidelity Life Ins Co	62596	KS		0.01%	\$167	\$0	0.0%
Union Labor Life Ins Co	69744	MD		0.06%	\$1,841	\$534	29.0%
Union Security Ins Co	70408	IA		0.00%	\$32	\$0	0.0%
United Amer Ins Company	92916	NE		0.07%	\$2,010	\$1,787	88.9%
United Heritage Life Ins Co	63983	ID		0.00%	\$57	\$2	3.2%
United Ins Co Of Amer	69930	IL		0.00%	\$0	\$1	
United Natl Life Ins Co Of Amer	92703	NE		0.00%	\$5	\$0	5.0%
United Of Omaha Life Ins Co	69868	NE		0.08%	\$2,499	\$763	30.5%
United States Letter Carriers Mut Be	56456	TN		0.00%	\$1	\$0	0.0%
United States Life Ins Co in the Cit	70106	NY		0.00%	\$0	\$0	0.0%
UnitedHealthcare Ins Co	79413	CT		4.92%	\$146,782	\$160,163	109.1%
UnitedHealthcare Ins Co of Amer	84549	IL	\$ -	0.00%	\$0	(\$4)	
Unum Ins Co	67601	ME		0.17%	\$5,075	\$1,866	36.8%
Unum Life Ins Co Of Amer	62235	ME		0.19%	\$5,519	\$1,869	33.9%
US Br Sun Life Assur Co of Canada	80802	MI		1.97%	\$58,896	\$48,991	83.2%
USAA Life Ins Co	69663	TX		0.00%	\$0	\$0	0.0%
USAbile Life	94358	AR		0.00%	\$125	\$33	26.0%
Washington Natl Ins Co	70319	IN		0.02%	\$722	\$616	85.3%
WellCare Prescription Ins Inc	10155	AZ	\$ 162,315	5.44%	\$162,315	\$140,589	86.6%
Western & Southern Life Ins Co	70483	OH		0.00%	\$3	\$0	0.0%
Western United Life Ins Co	85189	TX		0.00%	\$1	\$0	9.9%
Wilcac Life Ins Co	62413	IL		0.00%	\$10	\$0	0.0%
Wilton Reassur Life Co of NY	60704	NY		0.00%	\$1	\$0	0.0%
Woodmen World Life Ins Soc	57320	NE		0.00%	\$2	\$0	0.0%
Wysh Life & Hlth Ins Co	80055	WI		0.00%	\$0	\$0	0.0%
Yamhill Cnty Care Inc	16657	OR	\$ 20,705	0.69%	\$20,705	\$22,044	106.5%
Totals (Loss Ratio is average)			\$ 2,544,681	100.00%	\$ 2,982,267	\$ 3,070,878	103.0%

(1)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(2)Totals do not represent all health coverage in Oregon