

## Largest 25 Property and Casualty Insurers Based on Direct Premiums Written in Oregon During 2000

Rank	Name	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	Address	City	State	Zip	Area Code	Phone
1	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY*	\$ 282,244,769	\$ 300,171,182	\$ 9,420,433	\$ 210,403,687	\$ 225,682,794	\$ 120,175,294	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309	766-2311
2	FARMERS INSURANCE COMPANY OF OREGON	279,263,892	274,803,712	-	181,174,342	180,520,774	119,685,007	13333 SW 68TH PARKWAY	TIGARD	OR	97223	503	443-6200
3	STATE ACCIDENT INSURANCE FUND CORPORATION	219,999,766	208,748,258	159,422,291	158,971,635	346,871,178	1,781,673,004	400 HIGH ST SE	SALEM	OR	97312	503	373-8000
4	ALLSTATE INSURANCE COMPANY*	189,367,958	189,845,579	-	111,189,757	104,757,843	62,577,856	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062	847	402-5000
5	STATE FARM FIRE AND CASUALTY COMPANY	140,580,450	144,125,092	-	76,677,533	80,234,699	56,048,391	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710	309	766-2311
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH*	130,420,998	102,859,051	-	61,089,605	156,147,959	241,940,323	175 WATER ST 18TH FLOOR	NEW YORK	NY	10038	212	770-7000
7	LIBERTY NORTHWEST INSURANCE CORPORATION*	83,775,726	82,077,834	-	81,170,939	79,589,250	393,841,586	PO BOX 4555	PORTLAND	OR	97208	503	239-5800
8	SAFECO INSURANCE COMPANY OF ILLINOIS	79,957,296	79,162,597	-	53,255,907	53,923,849	34,431,291	SAFECO PLAZA	SEATTLE	WA	98185	206	545-5000
9	NORTH PACIFIC INSURANCE CO.	68,834,396	71,208,488	-	43,111,148	124,674,756	120,748,567	ONE BEACON STREET	BOSTON	MA	02108	503	643-7661
10	MUTUAL OF ENUMCLAW INSURANCE COMPANY	65,597,563	65,046,128	-	37,196,239	42,014,840	26,432,634	1460 WELLS ST	ENUMCLAW	WA	98022	360	825-2591
11	SAFECO INSURANCE COMPANY OF AMERICA	61,633,134	65,233,329	1,077,287	38,073,991	35,912,630	38,894,801	SAFECO PLAZA	SEATTLE	WA	98185	206	545-5000
12	MID-CENTURY INSURANCE COMPANY	55,915,851	55,335,290	267,098	37,802,368	35,195,179	37,132,872	PO BOX 2478	LOS ANGELES	CA	90051	323	932-3200
13	ALLSTATE INDEMNITY COMPANY	43,122,165	46,634,502	-	34,024,239	30,910,606	16,378,798	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062	847	402-5000
14	COUNTRY MUTUAL INSURANCE COMPANY	41,138,772	39,626,045	-	26,517,377	37,078,088	36,812,539	PO BOX 2100	BLOOMINGTON	IL	61702	309	821-3000
15	AMERICAN STATES INSURANCE COMPANY*	39,075,685	38,560,421	3,610	15,805,435	23,062,516	33,758,579	SAFECO PLAZA	SEATTLE	WA	98185	206	545-5000
16	VALLEY PROPERTY & CASUALTY INSURANCE COMPANY	36,839,199	39,244,127	-	20,353,071	21,151,896	18,097,835	PO BOX 1119	ALBANY	OR	97321	541	928-2344
17	LIBERTY MUTUAL FIRE INSURANCE COMPANY	36,720,164	34,046,249	24,838	24,604,856	24,415,937	33,260,944	175 BERKELEY ST	BOSTON	MA	02117	617	357-9500
18	OREGON MUTUAL INSURANCE COMPANY	33,374,493	33,121,035	-	19,003,534	18,932,385	14,605,788	PO BOX 808	MCMINNVILLE	OR	97128	503	472-2141
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	31,580,357	31,118,085	2,079,980	17,534,921	17,970,768	11,583,940	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	210	498-2211
20	NATIONWIDE MUTUAL INSURANCE COMPANY	28,454,664	28,116,570	-	15,884,350	14,926,440	11,624,486	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614	249-7111
21	TRAVELERS INDEMNITY COMPANY OF ILLINOIS	27,471,425	20,289,849	117	9,079,751	18,029,512	43,913,608	215 SHUMAN BLVD	NAPERVILLE	IL	60563	630	961-8079
22	HARTFORD INSURANCE COMPANY OF THE MIDWEST	26,764,181	25,791,551	10,394	14,200,194	16,098,504	9,640,433	HARTFORD PLAZA	HARTFORD	CT	06115	860	547-5000
23	USAA CASUALTY INSURANCE COMPANY	26,098,136	25,489,731	801,456	15,590,554	16,905,325	9,207,400	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	210	498-2211
24	AMERICAN ECONOMY INSURANCE COMPANY	25,225,615	26,501,733	-	11,470,992	18,154,879	20,426,348	SAFECO PLAZA	SEATTLE	WA	98185	206	545-5000
25	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	22,812,492	18,475,818	-	13,979,916	19,753,353	10,328,707	6000 AMERICAN PKWY	MADISON	WI	53783	608	249-2111

**Notes:**

The above information is based on data provided by insurers to the Oregon Insurance Division. This information has been compiled by the Information Management Division, Oregon Department of Consumer and Business Services. This table includes only property and casualty insurers. Previous years' tables may have included title insurers.

\* Amounts exclude Property and Casualty Accident and Health lines.

**Direct** is the term used to describe insurance transactions between the insurance buyer and the insurance company before or without regard to reinsurance transactions among insurance companies.

**Premiums written** is usually defined as premium billed by property and casualty companies. Rules of life insurance accounting require reporting premiums actually collected. This item is a measure of marketing activity in this state for the year.

**Premiums earned** is constructed from premium written this year and in previous years, and in some instances, premium to be written in the future for current coverages. It is approximately the pro rata portion of the premium charged for each policy, for the portion of coverage provided, within the calendar year.

**Dividends paid** is the amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage for which they have paid premiums has expired. The premiums for which dividends have been paid in the current year are almost entirely written and earned one to two calendar years before. Hence, dividends paid in 2000 are not strictly comparable to 2000 premiums. Dividends paid to company stockholders are not included.

**Losses paid** is the sum of all payments made during the year to, or for, the benefit of insurance claimants. These payments include amounts paid in the current year for claims arising from coverage in prior years, and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Losses incurred** equals losses paid, plus a year-end estimate of future payments for all current and prior year claims, minus the losses incurred estimate for the preceding year. If these estimates were to be exactly correct, then losses incurred would be the actual cost of all claims on coverage provided during the current year. However, incurred losses reported also includes estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Losses unpaid** is the insurer's estimate of amounts to be paid in the future for coverage provided in the current or prior years. This includes claims which might not yet have been reported and claims which have not yet been resolved.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services, September 2001.

## Largest 25 Life Insurers Based on Direct Premiums Written in Oregon During 2000

Rank	Name	Life Premium	Insurance In Force	Address	City	State	Zip	Area Code	Phone
1	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	\$ 63,038,043	\$ 7,446,789,385	720 E WISCONSIN AVE	MILWAUKEE	WI	53202	414	271-1444
2	STANDARD INSURANCE COMPANY	62,363,085	18,065,815,757	PO BOX 711	PORTLAND	OR	97207	503	321-7000
3	PACIFIC LIFE INSURANCE COMPANY	59,657,354	2,872,396,844	700 NEWPORT CENTER DR	NEWPORT BEACH	CA	92663	949	640-3011
4	HARTFORD LIFE INSURANCE COMPANY	42,130,914	1,544,414,754	PO BOX 2999	HARTFORD	CT	06104	860	843-5867
5	STATE FARM LIFE INSURANCE COMPANY	30,333,378	6,322,603,365	1 STATE FARM PLAZA	BLOOMINGTON	IL	61710	309	766-2311
6	METROPOLITAN LIFE INSURANCE COMPANY	28,190,381	8,226,181,108	4100 BOY SCOUT BLVD	TAMPA	FL	33607	212	578-2211
7	NEW YORK LIFE INSURANCE COMPANY	28,102,849	4,427,119,507	51 MADISON AVENUE	NEW YORK	NY	10010	212	576-7000
8	PRUDENTIAL INSURANCE COMPANY OF AMERICA	27,155,725	5,298,055,364	213 WASHINGTON STREET	NEWARK	NJ	07102	973	802-6000
9	KEMPER INVESTORS LIFE INSURANCE COMPANY	23,282,610	460,378,196	ONE KEMPER DRIVE T-1	LONG GROVE	IL	60049	847	550-5500
10	NATIONWIDE LIFE INSURANCE COMPANY	19,571,608	455,273,193	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43215	614	249-7111
11	FARMERS NEW WORLD LIFE INSURANCE COMPANY	16,372,709	4,117,460,420	3003 77TH AVE SE	MERCER ISLAND	WA	98040	206	232-8400
12	MANUFACTURERS LIFE INSURANCE COMPANY, THE (USA)	16,141,872	1,534,805,819	PO BOX 640	BUFFALO	NY	14201	416	926-0100
13	SUN LIFE ASSURANCE COMPANY OF CANADA (U.S.)	15,247,612	13,353,823	ONE SUN LIFE EXEC. PARK	WELLESLEY HILLS	MA	02481	781	237-6030
14	IDS LIFE INSURANCE COMPANY	13,753,129	1,171,939,240	IDS TOWER 10	MINNEAPOLIS	MN	55440	612	671-3131
15	JOHN HANCOCK LIFE INSURANCE COMPANY	13,339,619	3,842,753,793	PO BOX 111	BOSTON	MA	02117	617	572-6000
16	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY	12,947,618	5,654,146,000	1150 S OLIVE STREET	LOS ANGELES	CA	90015	213	742-2111
17	PRINCIPAL LIFE INSURANCE COMPANY	12,913,035	2,791,217,992	711 HIGH ST	DES MOINES	IA	50309	515	247-5111
18	UNUM LIFE INSURANCE COMPANY OF AMERICA	12,565,651	5,227,550,731	ONE FOUNTAIN SQUARE	CHATTANOOGA	TN	37402	800	633-7491
19	REGENCE LIFE AND HEALTH INSURANCE COMPANY	12,301,577	4,782,405,000	PO BOX 1271	PORTLAND	OR	97207	503	226-5945
20	JOHN HANCOCK VARIABLE LIFE INSURANCE COMPANY	12,189,957	867,135,442	PO BOX 717	BOSTON	MA	02117	617	572-6000
21	WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	11,892,520	1,052,919,985	570 CARILLON RARKWAY	CLEARWATER	FL	33758	727	299-1800
22	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	11,691,727	1,240,323,395	1290 AVE OF THE AMERICAS	NEW YORK	NY	10104	212	554-1234
23	ALLSTATE LIFE INSURANCE COMPANY	11,513,427	2,764,465,344	3100 SANDERS RD - N5A	NORTHBROOK	IL	60062	847	402-5156
24	PRIMERICA LIFE INSURANCE COMPANY	10,634,270	353,732,681	3120 BRECKINRIDGE BLVD	DULUTH	GA	30199	770	381-1000
25	SECURITY LIFE OF DENVER INSURANCE COMPANY	10,506,706	555,767,864	1290 BROADWAY	DENVER	CO	80203	303	860-1290

**Notes:**

The above information is based on data provided by insurers to the Oregon Insurance Division. This information has been compiled by the Information Management Division, Oregon Department of Consumer and Business Services.

**Life premiums** is defined as premium actually collected by insurers. This item is a measure of marketing activity in this state for the year.

**Insurance in force** is the total amount of coverage provided by policies that are in force at a specified moment. These are policies that have become effective and have not expired or lapsed. This construct is primarily meaningful for life insurance or other insurance where a stated amount of coverage is purchased.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services, September 2001.

**Largest 25 Health Insurers (Includes HMOs, HMDIs, Life A&H, and P&C A&H Insurers)  
Based on Direct Premiums Written in Oregon During 2000**

Rank	Type	Name	DPW <sup>1</sup>	DPE <sup>1,2</sup>	Dividends	Direct Losses Paid <sup>1</sup>	Direct Losses Incurred	Address	City	State	Zip	Area Code	Phone
1	HMO	KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST DBA KAISER PERMANENTE*	\$ 1,010,048,593	\$ 1,004,691,853	-	\$ 1,008,551,938	NA	500 NE MULTNOMAH STREET	PORTLAND	OR	97232	503	813-2800
2	HMDI	REGENCE BLUECROSS BLUESHIELD OF OREGON*	907,145,403	1,010,538,218	-	NA	\$ 906,888,070	PO BOX 1271	PORTLAND	OR	97207	503	225-5221
3	HMO	PROVIDENCE HEALTH PLAN*	767,922,934	763,573,725	-	785,152,961	NA	3601 SW MURRAY BL STE 10	BEAVERTON	OR	97005	503	574-7440
4	HMO	REGENCE HMO OREGON	644,109,727	635,295,572	-	636,101,877	NA	PO BOX 1271	PORTLAND	OR	97207	503	225-6980
5	HMO	PACIFICARE OF OREGON, INC.	363,052,491	365,112,356	-	354,910,232	NA	7525 SE 24TH	MERCER ISLAND	WA	98040	503	603-7355
6	HMDI	ODS HEALTH PLAN, INC.	209,555,428	209,299,550	-	NA	214,886,997	601 SW 2ND AVE	PORTLAND	OR	97204	503	243-3885
7	Life A&H	LIFEWISE, A PREMIERA HEALTH PLAN, INC.	184,476,922	182,549,897	-	134,489,845	146,326,121.00	2020 SW 4TH ST STE 1000	PORTLAND	OR	97201	503	295-6707
8	HMDI	PACIFIC HOSPITAL ASSOCIATION DBA PACIFICSOURCE HEALTH PLANS	163,201,271	162,964,088	-	NA	141,924,158	PO BOX 7068	EUGENE	OR	97401	541	686-1242
9	HMO	HEALTH NET HEALTH PLAN OF OREGON, INC.	140,534,488	141,892,381	-	153,238,287	NA	PO BOX 286	CLACKAMAS	OR	97015	503	802-7000
10	HMDI	OREGON DENTAL SERVICE	131,570,698	131,566,456	-	NA	115,394,085	601 SW 2ND AVENUE	PORTLAND	OR	97204	503	228-6554
11	Life A&H	REGENCE LIFE AND HEALTH INSURANCE COMPANY	118,328,342	118,328,342	-	99,153,466	99,286,492.00	PO BOX 1271	PORTLAND	OR	97207	503	226-5945
12	HMDI	CENTRAL OREGON INDEPENDENT HEALTH SERVICES, INC. DBA CLEAR CHOICE HEALTH	68,727,106	67,100,509	-	NA	59,030,635	2650 NE COURTNEY DR	BEND	OR	97701	541	382-5920
13	Life A&H	STANDARD INSURANCE COMPANY**	59,215,161	58,673,304	-	44,653,500	51,835,909.00	PO BOX 711	PORTLAND	OR	97207	503	321-7000
14	Life A&H	UNITED HEALTHCARE INSURANCE COMPANY	46,055,724	45,966,936	-	36,096,296	36,886,036.00	450 COLUMBUS BLVD	HARTFORD	CT	06115	860	702-5000
15	Life A&H	UNUM LIFE INSURANCE COMPANY OF AMERICA**	29,050,709	28,936,539	12,016	14,971,926	19,865,261.00	ONE FOUNTAIN SQUARE	CHATTANOOGA	TN	37402	800	633-7491
16	HMO	REGENCE HEALTH MAINTENANCE OF OREGON, INC.	24,120,892	23,913,923	-	23,725,527	NA	PO BOX 1271	PORTLAND	OR	97207	503	225-6980
17	Life A&H	CONTINENTAL ASSURANCE COMPANY	22,126,213	18,197,165	-	11,757,460	10,156,839.00	CNA PLAZA 31 S	CHICAGO	IL	60685	312	822-5000
18	P&C A&H	LIBERTY NORTHWEST INSURANCE CORPORATION	20,944,947	20,944,947	-	22,993,405	17,374,236.00	PO BOX 4555	PORTLAND	OR	97208	503	239-5800
19	Life A&H	FORTIS INSURANCE COMPANY	20,273,820	20,220,078	-	10,773,272	10,352,866.00	PO BOX 3050	MILWAUKEE	WI	53201	414	271-3011
20	Life A&H	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	20,115,466	20,410,061	-	8,372,276	8,782,208.00	1932 WYNNNTON RD	COLUMBUS	GA	31999	706	323-3431
21	Life A&H	BANKERS LIFE AND CASUALTY COMPANY	19,918,021	20,072,620	301	7,575,828	8,334,816.00	222 MERCHANDISE MART PLAZ	CHICAGO	IL	60654	312	396-6000
22	HMDI	UNITED HEALTHCARE OF OREGON, INC.	19,809,909	19,662,346	-	NA	16,894,593	1800 SW FIRST AVE STE 650	PORTLAND	OR	97201	503	220-1030
23	HMDI	ONE HEALTH PLAN OF OREGON, INC.	18,205,832	17,453,550	-	NA	15,120,948	1800 SW FIRST AVE STE 230	PORTLAND	OR	97201	503	222-3044
24	Life A&H	AETNA LIFE INSURANCE COMPANY	14,922,862	14,734,892	-	15,902,819	16,880,120.00	151 FARMINGTON AVE	HARTFORD	CT	06156	860	273-0123
25	P&C A&H	CONTINENTAL CASUALTY COMPANY	13,086,730	7,871,141	-	6,319,512	8,275,813.00	CNA PLAZA 21S	CHICAGO	IL	60685	312	822-5000

\* The premium numbers for these three companies includes the following Washington business: Kaiser Foundation Health Plan of the NW (\$195,623,388 in written premium), Regence Bluecross Blueshield of Oregon (\$25,797,340 in written premium), and Providence Health Plan (\$36,977,888 in written premium).

\*\*A majority of the A&H coverage written by these companies in 2000 was for disability insurance.

<sup>1</sup> For HMOs, amounts include health premium, Medicare, Medicaid, and Federal Employee Health Benefits Program experience.

<sup>2</sup> For HMOs and HMDIs, earned premium is net of reinsurance.

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