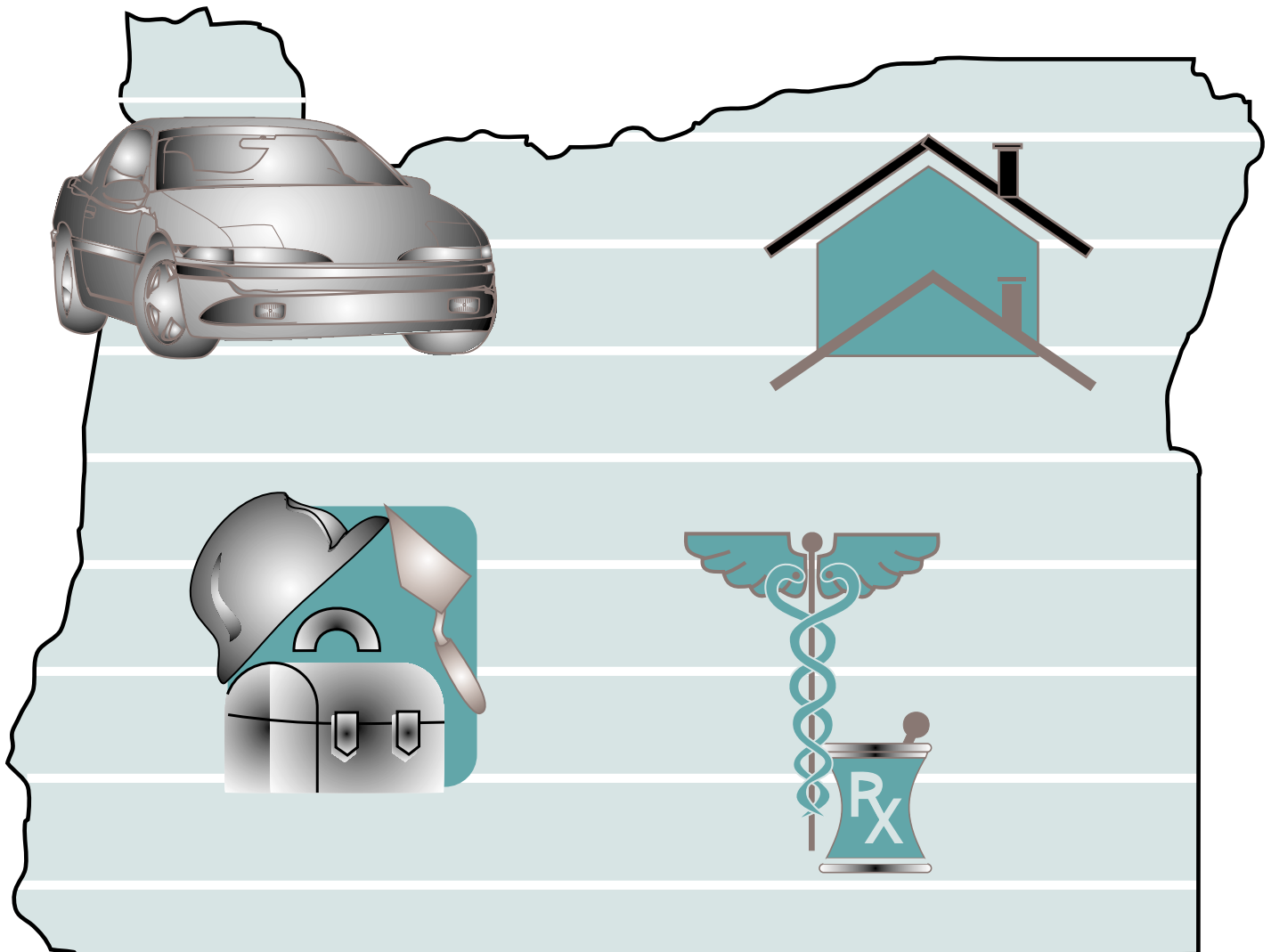


Insurance Division Annual Report 2000



Part I

Research & Analysis Section
Oregon Department of Consumer
& Business Services



December 2001

Insurance Division Annual Report Calendar Year 2000 Part I

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December 2001

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Introduction

The *Insurance Division Annual Report 2000* is published in two parts:

Part I

Part I includes information about the Insurance Division's mission, organization, revenue and expenditures. It also includes summaries of the financial results of all insurance companies, for each line of insurance.

Part II

Part II includes financial results for property and casualty and life insurance companies by insurer and by line of insurance.

[Click here to link to Part II](#)

To request a printed copy of Part I or Part II, call (503) 378-8254.

Both Part I and Part II also are available on the Internet at:

http://www.cbs.state.or.us/external/imd/cbs_ins.html

Visit the Oregon Insurance Division website at:

<http://www.oregoninsurance.org>

Insurance Division Organization

Mission

The mission of the Insurance Division is to administer the Insurance Code for the protection of the insurance-buying public while promoting a positive business climate.

We ensure the financial soundness of insurers, the availability and affordability of insurance, and the fair treatment of consumers by:

- Licensing insurance companies and monitoring their solvency.
- Reviewing insurance products and premium rates for compliance.
- Licensing insurance agents and consultants.
- Resolving consumer complaints.
- Investigating and penalizing companies and agents for violations of insurance law.
- Monitoring the marketplace conduct of insurers and agents.
- Educating the public about insurance issues.
- Advocating reforms that protect the insurance buying public.

Administrative Services & Operations Section Telephone: (503) 947-7980

The Administrative Services & Operations Section receives and reviews applications and appointments for agents, firms, and corporations licensed to sell insurance in Oregon. The section establishes licensing requirements for insurance agents, oversees the development and administration of licensing examinations, and processes continuing education course registrations.

Administrative Services & Operations also provides budget, personnel and computer support to the Insurance Division, and develops legislation and administrative rules.

Company Regulation Section Telephone: (503) 947-7982

The Company Regulation Section is responsible for financial and corporate oversight of insurers transacting business in Oregon. This includes licensing insurers as well as ongoing financial analysis and examination. The section collects and audits approximately \$50 million in insurance taxes.

In cases of insolvency of an insurance company, Company Regulation is responsible for rehabilitation and liquidation efforts. Security deposits by insurers are also supervised and monitored. Lastly, surplus lines, risk retention and purchasing group filings are maintained by section staff.

Consumer Protection Section Telephone: (503) 947-7984

The Consumer Protection Section resolves consumer complaints, investigates and penalizes companies and agents for violations of insurance law, conducts market conduct examinations of insurers, and develops educational materials and brochures for consumers.

The Senior Health Insurance Benefits Assistance (SHIBA) program trains volunteers who provide one-on-one counseling assistance to people with Medicare.

Rates & Forms Section Telephone: (503) 947-7983

The Rates & Forms Section receives more than 37,000 insurance policies and related forms and more than 2,100 rate filings each year. The section reviews each filing carefully to be certain it complies with Oregon insurance laws and that consumers pay fair and non-discriminatory rates for insurance products. In addition, actuarial and reserving information is reviewed and in some cases advertising, marketing, and marketing practices are reviewed.

Insurance Division revenue and
expenditures for fiscal year 2000

<u>Dedicated Program Revenue</u>	
Insurance Premium Tax	\$38
Other Business Licenses & Fees	5,857,430
Other Charges for Service	933,233
Interest Income	365
Cash/Investment Income	194,460
Excess Fund Interest	178,021
Gain/(Loss) Sale of Investment	0
Federal Revenue (SHIBA)	235,596
Other Sales Income	6,397
Donations and Grants	0
Other Revenue	96,283
Fire Marshal Tax	4,620,330
Total Dedicated Program Revenue	<u>\$12,122,153</u>
<u>General Fund Revenue</u>	
Insurance Taxes	
Premium Tax Risk Retention	25,122
Gross Premium Tax	2,494,582
Ocean Marine Underwriting	34,253
Retalitory Taxes	45,709,456
Surplus Line Premium Tax	1,292,190
Excess Fund Interest	434,617
Fire Marshal Tax	0
Fines & Forfeitures	148,754
Interest Income	(5,346)
Other Revenue	(3,607)
Total General Fund Revenue	<u>\$50,130,021</u>
Transfer to General Fund	<u>\$(50,130,021)</u>
<u>Expenditures</u>	
Personal Services & Services & Supplies	6,265,108
Capital Outlay	0
Total Expenditures	<u>\$6,265,108</u>
Excess of Revenues Over (Under) Expenditures	\$5,857,045
<u>Other Financing Sources (Uses)</u>	
Transfer to Public Safety Std.	0
Transfer to State Police	(4,678,636)
Intrafund Transfers-In	416,835
Intrafund Transfers-Out	(1,372,974)
Total Other Financing Sources (Uses)	<u>\$(5,634,775)</u>
Excess of Revenues and Other Sources Over (Under) Expenditures and Other Uses	\$222,270
Beginning Fund Equity 6/30/99	<u>\$4,240,300</u>
Fund Balance Adjustment	31,347
Ending Fund Equity 6/30/00	<u>\$4,493,917</u>

The Market Conduct unit is part of the Consumer Protection Section of the Oregon Insurance Division. Its purpose is to protect consumers by performing market conduct examinations of foreign and domestic insurance companies doing business in Oregon. These examinations determine the company's ability to fulfill and manner of fulfillment of its obligations, the nature of its operations, whether it has given proper treatment to policyholders, and its compliance with the Oregon Insurance Code and Administrative Rules. All types of insurers are examined including life, health, property, casualty, workers' compensation, title, and other specialty lines.

The examinations are conducted primarily in the insurance company offices. Market Conduct field examiners evaluate company policies, procedures, and random samples of various types of records to verify compliance with established standards that are based on the Oregon Insurance Code and Administrative Rules. A public report of the examination findings is published upon completion of the examination.

Market conduct examinations
Completed, January 2000 - December 2000

Domestic companies	
<p>Blue Paws Cascade East Health Plans, Inc COIPA (Clear Choice) Complimentary Health Insurance Farmers Insurance Co. of Oregon First Choice Gencare GenTech Grocers Insurance Company</p>	<p>Lifewise ODS Health Plan One Health Plan PacifiCare of Oregon QualMed of Oregon QualMed of Oregon (Follow up) Standard Life Timberland Western Grocers Trust</p>
Foreign companies	
<p>Mid Century Insurance Co.</p>	

Company changes
New authorizations, January 2000 - December 2000

Date	Name	Location
01/10/00	National Psoriasis Foundation	Portland, OR
01/10/00	Western Professional Insurance Company	Seattle, WA
01/11/00	Ashland Community Hospital Foundation	Ashland, OR
01/11/00	Independent Fire Insurance Company	Jacksonville, FL
01/18/00	Royal Arcanum (Supreme Council of the)	Boston, MA
02/24/00	2-10 HBW of Nevada, Inc. dba 2-10 Home Buyer Warranty	Las Vegas, NV
02/25/00	Arag Insurance Company	Des Moines, IA
02/25/00	Partners International	San Jose, CA
03/10/00	Sagamore Insurance Company	Indianapolis, IN
03/16/00	Constitution Insurance Company	New York, NY
03/17/00	Oregon Food Bank, Inc.	Portland, OR
03/20/00	Continental Divide Insurance Company	Englewood, CO
03/21/00	Kelco, Inc., dba Kelco, Inc., a Corporation of Kentucky	Lexington, KY
03/22/00	Deseret Trust Company	Salt Lake City, UT
03/23/00	Alzheimer's Disease and Related Disorders Association, Inc.	Dover, DE
03/23/00	Commerce West Insurance Company	Pleasanton, CA
03/24/00	Deerfield Insurance Company	Deerfield, IL
03/28/00	Mid-State Surety Corporation	Gross Point Farms, MI
04/06/00	Focus on the Family	Colorado Springs, CO
05/15/00	Commercial Compensation Casualty Company	Calabasas, CA
07/10/00	St. Charles Medical Center Foundation	Bend, OR
08/18/00	First Marine Insurance Company	Osage Beach, MO
08/18/00	Sisters of St. Mary of Oregon Foundation	Beaverton, OR
08/28/00	Chemeketa Community College Foundation	Salem, OR
08/28/00	Guide Dogs for the Blind, Inc.	San Rafael, CA
09/07/00	Planet Indemnity Company	Peoria, IL
10/11/00	Manufacturers Alliance Insurance Company	Blue Bell, PA
10/11/00	Pennsylvania Manufacturers' Association Insurance Company	Blue Bell, PA
10/11/00	Pennsylvania Manufacturers Indemnity Company	Blue Bell, PA
10/20/00	GMAC Insurance Online, Inc.	Hazelwood, MO
11/15/00	Atlantic Specialty Insurance Company	New York, NY
11/16/00	Bluepaw Family Pet Insurance Company	Portland, OR
11/27/00	Enterprise Life Insurance Company	Irving, TX
11/29/00	Safeco Insurance Company of Oregon	Lake Oswego, OR
11/30/00	Lutheran Church-Missouri Synod Foundation (The)	Sunset Hills, MO
12/14/00	Complementary Healthcare Insurance, Inc.	Portland, OR
12/19/00	Dentists Insurance Company (The)	Portland, OR
12/29/00	Continental American Insurance Company	Portland, OR

Company changes
Terminated, January 2000 - December 2000

Company	Date	Reason	(as of 12/31/2000)	
			Assets	Liabilities
Commercial Fishermens Inter-Insurance Exchange	03/08/00	suspended	\$531,635	\$116,629
American Chambers Life Insurance Company	03/17/00	suspended	NA	NA
Superior National Insurance Company	03/17/00	suspended	NA	NA
Commercial Compensation Casualty Company	06/21/00	suspended	NA	NA
Credit General Insurance Company	11/20/00	suspended	NA	NA

NA = Not available

Company changes
Name changes, January 2000 - December 2000

Date	Old name	New name
01/01/00	20th Century Insurance Company	21st Century Insurance Company
01/01/00	Intercargo Insurance Company	XL Specialty Insurance Company
01/01/00	Trustmark Insurance Company (Mutual)	Trustmark Insurance Company
01/31/00	New Life Insurance Company	CompDent Insurance Company
02/01/00	John Hancock Mutual Life Insurance Company	John Hancock Life Insurance Company
02/02/00	Maryland Netherlands Credit Insurance Company	NCM Americas, Inc., dba NCM Americas Insurance Company, Inc.
02/18/00	CUMIS General Insurance Company	Liberty Personal Insurance Company
03/06/00	Chartwell Reinsurance Company	Chartwell Insurance Company
03/15/00	Jefferson Insurance Company of New York	Jefferson Insurance Company
03/17/00	Albany Insurance Company	Liberty Insurance Underwriters, Inc.
03/22/00	QualMed Oregon Health Plan, Inc.	Health Net Health Plan of Oregon, Inc.
03/29/00	Toyota Motor Life Insurance Company	Nutmeg Life Insurance Company
04/26/00	USF Re Insurance Company	AXA Re America Insurance Company
06/01/00	Celtic Life Insurance Company	Celtic Insurance Company
06/05/00	Integral Insurance Company	Caterpillar Insurance Company
06/08/00	Chatham Reinsurance Corporation	Mapfre Reinsurance Corporation
06/12/00	Anthem Life Insurance Company of Indiana	Anthem Life Insurance Company
06/19/00	Sun Life of Canada Reinsurance Company (U.S.)	Clarica Life Reinsurance Company
06/20/00	Michigan Mutual Insurance Company	Amerisure Mutual Insurance Company
07/05/00	Multnomah School of the Bible	Multnomah Bible College and Seminary
07/18/00	World Literature Crusade	World Literature Crusade, dba Every Home for Christ
08/08/00	American Physicians Life Insurance Company	Empheysis Insurance Company
08/17/00	Agriculture Insurance Company	Great American Assurance Company
08/17/00	American Alliance Insurance Company	Great American Alliance Insurance Company
08/17/00	Ohio Life Insurance Company (The)	Chase Life & Annuity Company
08/28/00	Royal Special Risks Insurance Company	Homesite Insurance Company
09/01/00	North West Life Assurance Company of Canada	Industrial-Alliance Pacific Life Insurance Company
09/01/00	Universal of Omaha Casualty Insurance Company	General Fire and Casualty Company
09/11/00	AXA Re Life Insurance Company	AXA Corporate Solutions Life Reinsurance Company
09/11/00	AXA Reinsurance Company	AXA Corporate Solutions Life Reinsurance Company
09/20/00	Partner Re Life Insurance Company of the U.S.	SCOR Life U.S. Re Insurance Company
10/02/00	Reliance Reinsurance Company	Overseas Partners US Reinsurance Company
10/18/00	Halycon Insurance Company	Progressive Halycon Insurance Company
10/19/00	AXA Global Risks US Insurance Company	AXA Corporate Solutions Insurance Company
10/23/00	Wisconsin National Life Insurance Company	HumanaDental Insurance Company, dba HumanaDental and Life Insurance Company
10/26/00	AFBA Life Insurance Company	5 Star Life Insurance Company

Company changes (continued)
Name changes, January 2000 - December 2000

Date	Old name	New name
11/01/00	Bradford National Life Insurance Company	ULLICO Life Insurance Company
11/01/00	PMA Reinsurance Corporation	PMA Capital Insurance Company
11/07/00	Sydney Reinsurance Corporation	QBE Reinsurance Corporation
11/15/00	Sunamerica National Life Insurance Company	SBLI USA Financial Services Life Insurance Company, Inc.
11/17/00	American National Fire Insurance Company	Great American Insurance Company of New York
12/08/00	GMAC Insurance Online, Inc.	GMAC Insurance Company Online, Inc.
12/12/00	Capitol Bankers Life Insurance Company	Annuity & Life Reassurance America, Inc.
12/14/00	Great Pacific Insurance Company	First American Property and Casualty Insurance Company
12/31/00	Signet Star Reinsurance Company	Berkley Insurance Company

Company changes
Other changes, January 2000 - December 2000

Date	Name	Date	Name
Mergers			
01/01/00	Allied Life Insurance Company	08/01/00	Guarantee Life Insurance Company
01/01/00	Certified Life Insurance Company	10/01/00	Continental Life Insurance Company
03/31/00	Allnation Life Insurance Company	10/01/00	Health and Life Insurance Company of America
04/01/00	National Fidelity Life Insurance Company	10/31/00	Fremont Employers Insurance Company
05/15/00	Commercial Compensation Insurance Company	10/31/00	Fremont Indemnity Company of the Northwest
06/30/00	Security Life and Trust Insurance Company	12/21/00	Siss Re Life & Health America Inc.
07/31/00	Oregon Title Insurance Company	12/29/00	Developers Insurance Company
08/01/00	Alexander Hamilton Life Insurance Company of America	12/31/00	Anthem Life Insurance Company of California
Redomestications			
01/01/00	USAA Casualty Insurance Company	06/30/00	Acceptance Casualty Insurance Company
01/05/00	Aetna Insurance Company of America	07/01/00	Ameribest Life Insurance Company
03/06/00	Chartwell Reinsurance Company	07/20/00	Security-Connecticut Life Insurance Company
03/21/00	American Network Insurance Company	09/12/00	Universal of Omaha Casualty Insurance Company
04/26/00	USF RE Insurance Company	09/30/00	Freedom Life Insurance Company of America
05/15/00	Commercial Compensation Insurance Company	09/30/00	National Foundation Life Insurance Company
05/19/00	National American Insurance Company	12/12/00	Capitol Bankers Life Insurance Company
05/25/00	Kemper Casualty Insurance Company	12/20/00	Reliant Insurance Company
06/01/00	CMG Mortgage Assurance Company	12/28/00	Allmerica Financial Benefit Insurance Company
06/08/00	Provident American Life & Health Insurance Company	12/29/00	IL Annuity and Insurance Company
06/12/00	Jefferson Pilot Financial Insurance Company	12/31/00	Berkley Regional Insurance Company
06/19/00	Specialty National Insurance Company	12/31/00	Transamerica Occidental Life Insurance Company
Withdrawals			
01/10/00	Family Life Broadcasting, Inc.	07/03/00	Assured Investors Life Company
01/10/00	Milbank Insurance Company	07/10/00	The Travelers Protective Association of America
03/13/00	MBL Life Assurance Corporation	08/09/00	First Christian Church of Portland, OR
03/23/00	McPherson College	09/22/00	Prudential Healthcare and Life Insurance Company
05/25/00	Mercy Medical Center		of America

Financial exams
Completed, January 2000 - December 2000

Company	Period covered	Date report published
Verboort Benevolent Society	01/01/92 - 12/31/98	02/02/00
Willamette Dental Insurance, Inc.	12/28/99 (qualifying)	02/02/00
Oregon Dental Service	01/01/95 - 12/31/97	02/08/00
ODS Health Plan, Inc.	01/01/95 - 12/31/97	02/08/00
Dentists Benefits Insurance Company	01/01/95 - 12/31/98	02/08/00
Valley Property & Casualty Insurance Company	12/01/96 - 06/30/99	04/27/00
Regence BlueCross BlueShield of Oregon, Inc.	01/01/96 - 12/31/98	08/14/00
Regence HMO Oregon	01/01/96 - 12/31/98	08/14/00
Regence Health Maintenance of Oregon, Inc.	01/01/96 - 12/31/98	08/14/00
Regence Life & Health Insurance Company	01/01/96 - 12/31/98	08/14/00
Health Masters of Oregon, Inc.	01/01/96 - 12/31/98	08/14/00
Preferred Health Northwest, Inc.	01/01/96 - 12/31/98	08/14/00
State Accident Insurance Fund Corporation	01/01/96 - 12/31/98	09/29/00
TruePaws Family Pet Insurance Company	11/15/00 (qualifying)	10/24/00
Safeco Insurance Company of Oregon, Inc.	11/28/00 (qualifying)	10/30/00
Neighbors of Woodcraft	01/01/97 - 12/31/99	11/06/00
Complementary Healthcare Insurance, Inc.	09/27/00 (qualifying)	12/04/00

Explanation of Terms Used in Tables

The next several pages show the accounting results for each line of insurance as categorized in the financial reporting format required. These categories do not provide information about some specific insurance coverages (such as products liability) or classes of insureds (such as houses less than five years old). These figures are accounting data intended for use in evaluating the financial condition of each company. Comparing premiums and losses in this form provides only a rough indication of how appropriately priced each line of business

may be for all companies combined. The results reported for a single line, company, and year are subject to considerable variation as well as artificial mechanics of accounting procedures.

Financial results for individual property and casualty and life insurance companies can be found in [Part II of the Insurance Division Annual Report](#).

“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.

“Premium 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.

“Premium 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.

“Unearned premium reserves” are premiums written for future coverage. This might also be understood as the amount an insurer would have to return to policyholders if it canceled all policies in force. This amount of revenue is deferred from earnings to achieve a proper matching with losses and expenses incurred.

“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.

“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.

“Annuity considerations” are revenue received for annuity contracts during the latest year. This amount corresponds to premium written for insurance contracts. ‘Consideration’ is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

“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.

“Benefits paid” is the amount paid in performance of obligations imposed by life or annuity contracts. This corresponds to ‘losses paid’ and includes amounts paid during the current year for obligations incurred in prior years, but does not include amounts insurers are obligated to pay in future years. This is a cash flow item only and not a measure of profitability or the cost of current coverages.

“Loss ratio” equals losses incurred divided by premiums earned. This is the best accounting representation of the portion of each premium dollar that has been needed to honor the company’s promise to pay claims. The figures shown are subject to many artificialities of insurance accounting, such as those explained above, as well as considerable variation between years and among companies.

Summary of 2000 business in the state of Oregon
Property & casualty

	Direct premium written	Direct premium earned	Dividends	Direct premium unearned	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio* (DLI/DPE)
Fire	\$48,318,951	\$42,609,494	\$36,079	\$23,198,079	\$15,367,753	\$13,919,793	\$13,507,605	0.327
Allied lines	31,291,093	27,681,017	22,780	13,705,292	13,515,300	10,911,436	6,620,169	0.394
Crop multiple peril	12,340,073	12,339,079	0	994	25,046,906	23,372,227	1,128,153	1.894
Federal flood	9,353,092	9,626,069	0	4,985,492	3,733,053	2,260,126	458,462	0.235
Farmowners multiple peril	29,307,598	29,112,707	0	13,966,152	14,752,603	19,523,585	17,337,330	0.671
Homeowners multiple peril	326,952,242	320,826,298	714,534	173,453,960	180,404,757	187,023,661	93,244,455	0.583
Commercial multiple peril	146,103,391	143,748,440	21,144	71,927,703	73,143,385	77,931,880	48,081,513	0.542
Commercial liability	118,874,205	120,966,532	206,737	54,750,486	63,329,029	64,775,415	186,571,671	0.535
Mortgage	56,640,612	56,264,332	0	5,463,669	8,361,012	20,332,820	73,227,539	0.361
Ocean marine	17,447,824	17,765,026	4,099	5,614,743	17,608,131	22,387,122	13,918,513	1.260
Inland marine	72,919,279	78,143,137	97,928	32,762,092	28,224,491	29,279,553	20,022,914	0.375
Financial guaranty	6,682,390	2,679,292	0	40,744,103	0	-96	989	0.000
Medical malpractice	38,636,394	38,967,164	484,170	32,334,340	37,834,907	32,623,443	98,241,806	0.837
Earthquake	33,405,253	32,339,284	109,675	17,109,172	14,660	355,481	736,197	0.011
Workers' compensation	510,631,387	496,191,175	169,737,489	80,892,730	375,248,920	572,191,907	2,679,912,367	1.153
Other liability	273,007,506	234,814,494	115,692	123,948,133	128,770,593	302,142,723	576,945,685	1.287
Products liability	13,215,252	12,015,149	3,878	5,638,259	6,371,874	40,226,249	69,512,319	3.348
Private passenger auto no-fault	123,586,857	126,937,330	1,001,297	35,755,109	106,303,047	104,156,016	44,714,261	0.821
Private passenger auto liability	755,224,857	763,404,203	5,971,113	221,968,569	513,451,009	537,861,606	559,459,685	0.705
Commercial auto no-fault	4,290,722	4,074,442	19,445	2,219,743	2,518,052	2,241,130	3,001,959	0.550
Commercial auto liability	174,457,756	162,631,206	370,544	77,088,924	99,465,476	121,250,192	171,909,484	0.746
Private passenger auto phys damage	578,379,035	584,601,096	5,142,282	171,589,545	357,677,944	357,433,077	34,044,472	0.611
Commercial auto physical damage	72,818,815	67,276,233	320,465	31,770,520	41,795,253	42,966,415	6,923,976	0.639
Aircraft	15,261,794	14,754,489	0	6,218,971	21,719,483	17,413,454	11,940,683	1.180
Fidelity	6,430,396	6,210,616	7,108	3,666,303	2,301,954	3,347,498	5,864,432	0.539
Surety	38,875,049	37,064,873	284	21,972,816	7,489,764	7,264,397	9,492,220	0.196
Burglary & theft	916,922	839,699	37	461,191	153,935	199,634	172,517	0.238
Boiler & machinery	8,522,972	8,370,106	0	3,890,502	3,500,496	4,021,103	2,100,275	0.480
Credit	5,324,821	4,566,910	0	3,502,110	1,531,263	1,652,915	820,360	0.362
Aggregate write-ins for other lines	<u>30,042,270</u>	<u>28,244,033</u>	<u>-25,830</u>	<u>44,851,319</u>	<u>13,922,027</u>	<u>13,469,626</u>	<u>17,203,159</u>	<u>0.477</u>
Total (excluding A&H)	3,559,258,808	3,485,063,925	184,360,950	1,325,451,021	2,163,557,077	2,632,534,388	4,767,115,170	0.755
Accident & health total	<u>81,003,843</u>	<u>75,738,189</u>	<u>88</u>	<u>37,767,294</u>	<u>48,046,790</u>	<u>51,317,845</u>	<u>36,329,825</u>	<u>0.678</u>
Property & casualty total **	<u>\$3,640,262,651</u>	<u>\$3,560,802,114</u>	<u>\$184,361,038</u>	<u>\$1,363,218,315</u>	<u>\$2,211,603,867</u>	<u>\$2,683,852,233</u>	<u>\$4,803,444,995</u>	<u>0.754</u>

* Loss ratio equals direct losses incurred divided by direct premium earned.

** Property & casualty totals do not equal Line 32 summary totals (see Oregon state page data, Annual Report Part II) due to errors, rounding, and/or truncation on Annual Statements.

Summary of 2000 business in the state of Oregon
Life business

	Life premiums	Annuity considerations	Insurance in force ending calendar year	Direct benefits paid	A&H direct premiums written	A&H losses incurred
Life total	\$1,029,626,848	\$781,244,257	\$237,563,364,088	\$3,618,693,570	\$873,339,573	\$624,338,945

Summary of 2000 business in the state of Oregon
All business

	Direct premium written	Direct premium earned	Other income	Direct losses paid	Direct losses incurred	Loss ratio* (DLI/DPE)
P & C business (no A&H)	\$3,559,258,808	\$3,485,063,925	--	\$2,163,557,077	\$2,632,534,388	0.755
Health business						
Life companies	873,339,573	--	--	--	624,338,945	
Fraternal societies	2,618,782	2,503,224	--	1,066,904	--	
HMDIs ***	1,555,335,144	1,655,647,734	703,248	--	1,500,191,580	0.906
HMOs ***	2,949,789,125	2,934,479,810 ¹	3,443,518	--	2,828,802,417 ²	0.964
Property/casualty companies	81,003,843	75,738,189	--	48,046,790	51,317,845	0.678
Total health	<u>\$5,462,086,467</u>					
Life business						
Life companies	1,029,626,848	--	--	**	--	
Fraternal societies	18,461,804	--	--	10,107,076	--	
Total life	<u>\$1,048,088,652</u>					
Annuities business						
Life companies	781,244,257	--	--	**	--	
Fraternal societies	29,720,318	--	--	28,944,215	--	
Total annuities	<u>\$810,964,575</u>					
Title business	<u>\$104,401,598</u>	<u>\$104,688,222</u>	<u>\$28,118,066</u>	<u>\$4,104,976</u>	<u>\$4,874,631</u>	0.047
All business	<u>\$10,984,800,100</u>					

* Loss ratio equals direct losses incurred divided by direct premium earned.

** Life business and annuities business direct losses paid by life companies totaled \$3,618,693,570.

*** Premiums include Washington business for those companies writing in both Oregon and Washington.

¹ Includes premiums, fee for service, Title 18-Medicare, and Title 19-Medicaid.

² Total medical and hospital expenses.

NOTE: Dashes indicate data not available

Hospital, medical and dental service or indemnity corporations (HMDIs)
Statement of revenue and expenses as of December 31, 2000

	Advantage Dental Plan, Inc.	Cascade East Health Plans, Inc.	Central Oregon Independent Health Services DBA Clear Choice	Complementary Healthcare Insurance, Inc.	FamilyCare Health Plans, Inc.	Kaiser Permanente Health Alternatives ³	ODS Health Plan Inc.	One Health Plan of Oregon, Inc. ⁴
Direct Premium Written¹	<u>\$6,971,217</u>	<u>\$3,775,780</u>	<u>\$68,727,106</u>	<u>\$-</u>	<u>\$-</u>	<u>\$5,019,113</u>	<u>\$209,555,428</u>	<u>\$20,535,112</u>
Underwriting Income²:								
Premium earned	\$6,991,111	\$3,735,159	\$67,100,509	\$-	\$-	\$5,028,072	\$209,299,550	\$19,782,830
Claims incurred	5,391,689	3,493,289	59,030,635	-	-	5,109,814	214,886,996	14,895,287
Provision for deferred maternity benefits	-	-	-	-	-	-	-	-
Claim Adjustment	617,767	20,567	2,316,723	-	-	-	7,361,872	-
Administrative	620,827	203,868	3,293,318	-	-	88,810	4,836,660	3,264,508
Soliciting	461,774	34,029	770,570	-	-	-	2,514,926	305,691
Reinsurance Allowances	-	-	-	-	-	-	(538,538)	-
Total underwriting deductions	<u>7,092,057</u>	<u>3,751,753</u>	<u>65,411,246</u>	<u>-</u>	<u>-</u>	<u>5,198,624</u>	<u>229,061,916</u>	<u>18,465,486</u>
Net underwriting gain or (loss)	(100,946)	(16,594)	1,689,263	-	-	(170,552)	(19,762,366)	1,317,344
Investment Income²:								
Net investment income earned	127,007	57,103	1,474,619	426	24,913	180,375	1,692,052	336,049
Net realized capital gains or (losses)	-	(17,332)	28,698	-	-	-	2,381,196	(270)
Net investment gain or (loss)	127,007	39,771	1,503,317	426	24,913	180,375	4,073,248	335,779
Other Income or Expense²:								
Agent's or premium balances charged off (104)	-	-	-	-	-	-	-	-
Other income or expense	148,202	219	19,858	-	-	-	89,761	891,830
Net gain before fed. income taxes	174,159	23,396	3,212,438	426	24,913	9,823	(15,599,357)	2,544,953
Federal income taxes incurred	-	-	1,392,458	-	-	6,425	(6,865,266)	898,427
Net gain or (loss)²:	<u>\$174,159</u>	<u>\$23,396</u>	<u>\$1,819,980</u>	<u>\$426</u>	<u>\$24,913</u>	<u>\$3,398</u>	<u>\$(8,734,091)</u>	<u>\$1,646,526</u>

¹ 2000 Underwriting and Investment Exhibit Part 1, col. 1, line 9.

² 2000 Underwriting and Investment Exhibit, column 1.

³ Kaiser Permanente Health Alternatives, though domiciled in Oregon in 2000, only wrote Washington business.

⁴ Financial data for One Health Plan of Oregon based on an amended financial statement filed with the Insurance Division on August 8, 2001.

Annual Report
Insurance Division

Hospital, medical and dental service or indemnity corporations (HMDIs) (continued)
Statement of revenue and expenses as of December 31, 2000

	Oregon Dental Service	Pacific Hospital Association DBA Pacificsource Health Plans	Preferred Health Northwest, Inc.	Regence BlueCross BlueShield of Oregon	United Concordia Dental Plans of Oregon, Inc.	United HealthCare of Oregon	Vision Care of Oregon, Inc.	Willamette Dental Insurance
Direct Premium Written¹	<u>\$131,570,698</u>	<u>\$163,201,271</u>	<u>\$-</u>	<u>\$907,145,403</u>	<u>\$333,934</u>	<u>\$19,809,909</u>	<u>\$8,504,309</u>	<u>\$10,185,864</u>
Underwriting Income²:								
Premium earned	\$131,566,456	\$162,964,088	\$-	\$1,010,538,218	\$334,595	\$19,662,346	\$8,503,806	\$10,140,993
Claims incurred	115,394,085	141,924,158	-	906,888,070	214,037	16,894,593	6,800,473	9,268,454
Provision for deferred maternity benefits	-	-	-	-	-	-	-	-
Claim Adjustment	6,934,513	1,789,238	-	50,493,988	2,753	924,107	136,834	-
Administrative	6,693,838	7,965,374	-	46,070,192	1,771	1,440,522	39,968	445,434
Soliciting	2,646,769	8,934,961	-	35,276,807	23,061	1,294,530	77,533	82,500
Reinsurance Allowances	-	-	-	-	-	-	-	-
Total underwriting deductions	<u>131,669,205</u>	<u>160,613,731</u>	<u>-</u>	<u>1,038,729,057</u>	<u>241,622</u>	<u>20,553,752</u>	<u>7,054,808</u>	<u>9,796,388</u>
Net underwriting gain or (loss)	(102,749)	2,350,357	-	(28,190,839)	92,973	(891,406)	1,448,998	344,605
Investment Income²:								
Net investment income earned	1,993,180	2,348,471	40,492	27,001,376	2,359	486,857	490,590	45,876
Net realized capital gains or (losses)	<u>1,913,682</u>	<u>418,618</u>	<u>-</u>	<u>10,694,885</u>	<u>-</u>	<u>-</u>	<u>15,195</u>	<u>20,693</u>
Net investment gain or (loss)	3,906,862	2,767,089	40,492	37,696,261	2,359	486,857	505,785	66,569
Other Income or Expense²:								
Agent's or premium balances charged off	-	-	-	(141,203)	-	-	(2,709)	-
Other income or expense	(365,475)	(210,792)	-	-	-	-	-	129,634
Net gain before fed. income taxes	3,438,638	4,906,654	40,492	9,364,219	95,332	(404,549)	1,952,074	540,808
Federal income taxes incurred	<u>-</u>	<u>1,128,000</u>	<u>-</u>	<u>5,893,409</u>	<u>33,603</u>	<u>(144,151)</u>	<u>-</u>	<u>281,823</u>
Net gain or (loss)²:	<u>\$3,438,638</u>	<u>\$3,778,654</u>	<u>\$40,492</u>	<u>\$3,470,810</u>	<u>\$61,729</u>	<u>\$(260,398)</u>	<u>\$1,952,074</u>	<u>\$258,985</u>

¹ 2000 Underwriting and Investment Exhibit Part 1, col. 1, line 9.

² 2000 Underwriting and Investment Exhibit, column 1.

NOTE: Regence BlueCross BlueShield of Oregon premium numbers include Washington business.

Regence BlueCross BlueShield of Oregon premium written in Oregon was \$881,348,063.

HMO annual results as of December 31, 2000
Companies Domiciled in Oregon

	Health Masters of Oregon, Inc. ¹	Health Net Health Plan of Oregon ¹	Kaiser Foundation Health Plan of NW ¹	PacifiCare of Oregon ¹	Providence Health Plan ¹	Regence Health Maintenance of Oregon ⁶	Regence HMO Oregon ¹
Direct Premium Written²	\$-	\$140,534,488	\$1,010,048,593	\$363,052,491	\$767,922,934	\$24,120,892	\$644,109,727
Revenues:							
1 Premium ³	\$-	\$141,892,381	\$1,004,691,853	\$365,112,356	\$763,573,725	\$23,913,923	\$635,295,572
2 Fee for service	-	-	12,447,567	-	-	-	-
3 Risk Revenue	-	-	5,074,109	-	-	-	-
4 Net Investment Income	90,412	2,529,886	8,236,051	4,689,016	9,625,471	1,143,057	8,633,533
5 Other health care related rev.	-	-	3,443,518	-	-	-	-
6 Other revenues	-	9,339	1,286,779	-	3,157,487	-	1,995,196
7 Total Revenues	90,412	144,431,606	1,035,179,877	369,801,372	776,356,683	25,056,980	645,924,301
Expenses:							
Medical and hospital							
8 Physician services	-	40,335,292	172,073,869	134,209,440	195,898,869	6,837,098	217,326,567
9 Other professional services	-	6,043,581	22,656,034	37,934,412	28,756,039	4,649,631	124,732,477
10 Outside referrals	-	6,064,558	82,276,894	-	48,027,470	-	-
11 Emergency room, out of area	-	6,404,203	35,334,295	13,572,112	21,214,038	562,923	14,411,878
12 Inpatient	-	29,643,405	235,225,602	108,721,891	318,347,958	5,025,479	138,865,415
13 Incentive pool & WH adj.	-	564,497	-	(406,310)	28,664,564	(368,172)	(10,052,182)
14 Occp, depr & amortization	-	-	21,718,259	-	-	-	-
15 Other medical	-	37,631,358	478,660,119	17,613,248	118,258,701	3,693,301	77,673,604
16 Subtotal	-	126,686,894	1,047,945,072	311,644,793	759,167,639	20,400,260	562,957,759
Less:							
17 Reinsurance expenses	-	(5,443)	-	88,478	1,866,381	19,944	2,912,125
18 Copayments	-	-	70,823,905	(335,322)	41,092,184	-	-
19 COB & subrogation	-	-	6,249,344	2,751,205	13,832,885	29,276	1,426,845
20 Subtotal	-	(5,443)	77,073,249	2,504,361	56,791,450	49,220	4,338,970
21 Total med. & hospital exp.	-	126,692,337	970,871,823	309,140,432	702,376,189	20,351,040	558,618,789
Administration							
22 Administration Expenses	5,967	26,545,950	37,680,115	45,769,800	82,776,772	3,374,487	77,483,091
23 Total expenses	5,967	153,238,287	1,008,551,938	354,910,232	785,152,961	23,725,527	636,101,880
24 Income (loss)	84,445	(8,806,681)	26,627,939	14,891,139	(8,796,278)	1,331,453	9,822,421
25 Extraordinary item	-	-	-	-	-	-	-
26 Provision for taxes	29,556	(3,522,622)	-	7,863,188	-	476,303	455,811
27 Net income (loss)	\$54,889	\$(5,284,059)	\$26,627,939	\$7,027,951	\$(8,796,278)	\$855,150	\$9,366,610
Oregon assessable premium							
written (OR Insurance Division) ⁴	\$-	\$140,534,488	\$545,336,870	\$163,998,342	\$390,190,425	\$-	\$257,859,883
Title 18-Medicare ⁵	\$-	\$-	\$229,838,911	\$180,582,516	\$262,064,826	\$1,410,048	\$230,665,696
Title 19-Medicaid ⁵	\$-	\$-	\$57,674,757	\$-	\$84,770,763	\$-	\$117,551,540

¹ 2000 Statement of Revenues, Expenses and Net Worth, column 2.

² 2000 Underwriting and Investment Exhibit, Part 1, col. 1, line 9.

³ Premium reported as "premium earned." In keeping with recent practice, this year's premium includes Medicare and Medicaid premium. The following companies' premium numbers included Washington business: Kaiser Foundation Health Plan of the NW and Providence Health Plan.

⁴ 2000 Assessable Premium Report submitted by company.

⁵ 2000 Underwriting and Investment Exhibit, Part1, col. 1, lines 6 and 7.

⁶ Regence Health Maintenance of Oregon, though domiciled in Oregon in 2000, only wrote Washington business.

Fraternal benefit societies
as of December 31, 2000

Company	Life insurance		Annuities		Health insurance		
	Direct premium	Benefits paid*	Consideration received	Benefits paid	Direct premium	Premium earned	Losses paid
Aid Association for Lutherans	\$6,725,875	\$2,961,479	\$12,157,778	\$14,944,070	\$1,768,376	\$1,733,574	\$616,997
Catholic Order of Foresters	108,555	71,985	237,522	37,213	2,024	598	0
Catholic Workman	3,494	5,903	500	0	0	0	0
Croatian Fraternal Union of America	11,564	12,760	1,000	0	413	0	505
Degree of Honor Protective Association	75,481	67,475	12,053	114,672	0	0	0
Independent Order of Foresters	1,594,752	952,366	112,024	2,087,684	2,777	2,777	513
Knights of Columbus	2,595,044	1,477,922	869,576	1,960,476	17,271	0	3,060
Lutheran Brotherhood	5,353,024	2,978,092	14,982,170	7,371,373	465,701	397,742	253,744
Mennonite Mutual Aid Association	111,314	0	388,526	676,945	275,224	281,716	150,740
Modern Woodmen of America	626,237	1,055,938	193,265	883,761	5,940	6,015	458
National Catholic Society of Foresters	84,871	33,713	76,086	14,699	0	0	0
National Fraternal Society of the Deaf	0	3,852	0	0	0	0	0
Neighbors of Woodcraft	414,721	105,114	47,716	43,341	0	0	0
Omaha Woodmen Life Insurance Society	158,193	55,042	356,308	440,261	4,514	4,480	90
Order of United Commercial Travelers of America	8,022	0	0	0	72,916	75,075	39,997
Polish National Alliance of the United States	4,667	14,687	7,571	158	0	0	0
Royal Neighbors of America	240,904	175,575	25,777	250,673	0	0	0
Slovene National Benefit Society	0	0	0	0	0	0	0
Sons of Norway	62,002	69,529	59,876	1,217	1,195	1,247	800
Supreme Council of the Royal Arcanum	1,392	0	0	0	0	0	0
Western Fraternal Life Association	17,733	7,915	78,400	63,768	0	0	0
Woman's Life Insurance Society	4,573	14,736	0	0	0	0	0
Woodmen of the World	<u>259,386</u>	<u>42,993</u>	<u>114,170</u>	<u>53,904</u>	<u>2,431</u>	<u>0</u>	<u>0</u>
Total	<u>\$18,461,804</u>	<u>\$10,107,076</u>	<u>\$29,720,318</u>	<u>\$28,944,215</u>	<u>\$2,618,782</u>	<u>\$2,503,224</u>	<u>\$1,066,904</u>

* Death benefits only. Matured endowment, surrender value, etc. not included.

Mortgage guaranty as of December 31, 2000

Company	Direct premiums written	Direct premiums earned	Dividends paid	Unearned premium reserves	Direct losses paid	Direct losses incurred	Direct losses unpaid
Amerin Guaranty Corporation	\$3,017,456	\$3,068,966	\$0	\$91,969	\$779,542	\$850,071	\$1,496,629
CMG Mortgage Insurance Company	630,498	632,895	0	4,818	34,706	35,316	67,580
GE Residential Mortgage Insurance Corporation of NC	587	628	0	349	0	0	0
General Electric Mortgage Insurance Corporation	6,249,546	6,229,452	0	498,758	965,472	1,193,066	3,107,033
General Electric Mortgage Insurance Corporation of NC	590	843	0	351	0	0	0
Mortgage Guaranty Insurance Corporation	12,466,490	12,424,331	0	1,287,479	2,273,979	7,532,535	51,270,918
PMI Mortgage Insurance Company	10,287,399	10,253,860	0	1,522,065	1,166,414	2,816,568	4,082,421
Radian Guaranty, Inc.	7,680,173	7,299,820	0	879,788	1,622,843	3,863,643	5,531,797
Republic Mortgage Insurance Company	5,211,563	5,212,814	0	205,765	664,044	1,234,566	1,977,389
Triad Guaranty Insurance Corporation	209,032	195,594	0	21,071	15,352	108,219	141,879
United Guaranty Credit Insurance Company	0	3,587	0	13,691	0	0	0
United Guaranty Residential Insurance Company	10,873,131	10,922,004	0	929,241	840,460	2,721,050	5,536,338
United Guaranty Residential Insurance Company of NC	0	637	0	1,313	-1,800	-2,762	0
Verex Assurance, Inc.	4,106	5,655	0	1,883	0	2,536	4,280
Wisconsin Mortgage Assurance Corporation	10,041	13,246	0	5,128	0	-21,988	11,275
Total	<u>\$56,640,612</u>	<u>\$56,264,332</u>	<u>\$0</u>	<u>\$5,463,669</u>	<u>\$8,361,012</u>	<u>\$20,332,820</u>	<u>\$73,227,539</u>

Note: Mortgage guaranty business is included in Property & Casualty business.

Title insurance as of December 31, 2000

Company	Direct premium written	Direct premium earned	Other income	Direct losses paid	Direct losses incurred
Chicago Title Insurance Company	\$1,372	\$341,366	\$2,350	\$88,944	\$195,611
Chicago Title Insurance Company of Oregon	22,648,449	22,050,727	5,055,320	1,050,664	995,748
Commonwealth Land Title Insurance Company	55,603	53,087	2,430	8	8
Fidelity National Title Insurance Company	13,492,822	13,296,218	0	813,218	848,683
First American Title Insurance Company	0	-45,185	0	0	0
First American Title Insurance Company of Oregon	31,384,770	31,384,770	12,398,154	1,333,347	1,685,881
Lawyers Title Insurance Corporation	5,539,292	5,463,837	2,946,583	151,622	251,867
Pacific Northwest Title Insurance Company, Inc.	5,601,477	5,431,260	0	28,721	46,775
Stewart Title Guaranty Company	-121,132	530,831	2,559	142,642	97,191
Stewart Title Insurance Company of Oregon	2,616,900	2,442,430	0	0	0
Ticor Title Insurance Company	9,604,896	9,316,716	4,707,378	338,183	574,117
Transnation Title Insurance Company	<u>13,577,149</u>	<u>14,422,165</u>	<u>3,003,292</u>	<u>157,627</u>	<u>178,750</u>
Total	<u>\$104,401,598</u>	<u>\$104,688,222</u>	<u>\$28,118,066</u>	<u>\$4,104,976</u>	<u>\$4,874,631</u>

Oregon surplus lines writing, 1999 and 2000

Name	1999 premium	2000 premium
Marsh USA, Inc.	\$7,457,833	\$13,646,453
Dean, Gregory Evan	334,625	6,597,509
Swett & Crawford Corporation	2,408,799	5,370,149
Acordia of Oregon, Inc.	2,216,419	3,840,967
Robert J. Wood & Company, Inc.	3,272,399	3,816,668
Independent Insurance Wholesalers	2,630,812	3,383,990
Indemnity Excess & Surplus Agency	2,816,760	3,274,284
Aon Risk Services, Inc. of Oregon	7,721,766	3,256,832
Crump Insurance Services Northwest, Inc.	2,461,515	2,769,911
Kenneth I. Tobey, Inc.	3,382,219	2,658,708
Jewett, Barton, Leavy & Kern, Inc.	2,296,194	2,532,899
Thomas E. Barber	1,901,917	2,512,676
McFall General Agency, Inc.	1,886,469	2,322,114
Herman R. Deiss	1,561,030	2,258,598
Groninger & Co., Inc.	1,879,409	2,136,890
Willis of Oregon (Eugene)	2,146,231	1,935,149
Ron Rothert Insurance, Inc.	1,325,148	1,712,229
Paula D. Jordan	1,351,829	1,434,287
Environmental Insurance Agency, Inc.	1,264,496	1,421,283
Durham & Bates Agencies, Inc.	1,123,478	1,246,887
Emery & Karrigan, Inc.	340,840	1,159,341
Sullivan & Associates of Oregon (dba:)	1,335,951	1,101,626
Dahl, Linda Sue	27,867	890,225
Heaton, Sharon L.	793,599	613,940
Willis of Oregon (Portland)	700,069	588,017
Delanty, Michael Edward	110,950	568,687
Campbell, Galt & Newlands, Inc.	298,112	529,014
Primex Insurance Brokers, Inc.	647,482	483,603
Fullerton & Company, Inc.	289,313	353,826
Insurance Marketing Corporation of Oregon	232,891	298,341
George Newman	295,029	288,651
Kelly & Elliott, Ltd.	262,610	266,020
Keelson Partners	74,095	117,584
American Insurance Managers, Inc.	38,487	112,883
Granite Insurance Services, Inc.	138,163	109,260
Gales Creek Insurance Services, Inc.	98,386	105,951
James R. Cole	53,234	104,928
Sedgwick of Oregon	3,542,473	72,982
Deans & Homer	8,825	38,679
Peter King Nielsen	0	35,406
VanBeurden Hayes Insurance Services, Inc.	48,000	10,816
Darus Peake	23,537	9,251
W.B. Adams Co.	<u>3,856</u>	<u>1,615</u>
Totals	<u><u>\$60,803,117</u></u>	<u><u>\$75,989,129</u></u>

Note: Two companies which contributed \$19,707 to the 1999 premium total were removed from this list because they had no premiums in 2000.

Risk retention groups
as of December 31, 2000

Company	Premium written	Dividends
AAOMS National Insurance Company, a Risk Retention Group	\$179,008	\$0
American Association of Orthodontists Ins. Co., RRG	41,745	0
American Contractors Insurance Company Risk Retention Group	28,988	0
American Excess Insurance Exchange, Risk Retention Group	1,146,000	300,000
American Feed Industry Insurance Company Risk Retention Group	16,320	0
American Safety Risk Retention Group, Inc.	403,662	0
Attorneys' Liability Assurance Society, Inc. RRG	40,485	0
Automotive Underwriters Insurance Company, a Risk Retention Group	154	0
College Liability Insurance Company, Risk Retention Group	284,136	0
Columbia National Risk Retention Group, Inc.	270	0
CPA Mutual Insurance Company of America Risk Retention Group	184,121	25,322
Doctors Insurance Reciprocal (Risk Retention Group)	825	0
Evergreen USA Risk Retention Group, Inc.	9,505	0
Heritage Warranty Mutual Insurance Risk Retention Group	42,068	0
National Home Insurance Company, Risk Retention Group	82,576	0
National Service Contract Insurance Company RRG	10,313	0
National Warranty Insurance Risk Retention Group	325,034	0
OOIDA Risk Retention Group, Inc.	96,332	0
Ophthalmic Mutual Insurance Company Risk Retention	3,170	0
Podiatry Insurance Company of America, Risk Retention Group	195,389	20,229
Preferred Physicians Medical Risk Retention Group	3,708	0
Premier Insurance Exchange Risk Retention Group	68,000	0
Reciprocal Alliance (Risk Retention Group)	142,299	0
Residential Insurance Company, Inc. a Risk Retention Group	15,386	0
Terra Insurance Company (a Risk Retention Group)	109,184	7,441
United Educators Insurance Risk Retention Group	706,196	0
Western Pacific Mutual Insurance Company, a Risk Retention Group	<u>73,599</u>	<u>0</u>
Total	<u><u>\$4,208,473</u></u>	<u><u>\$352,992</u></u>

Historic premium written, all business
calendar years 1994-2000

	CY1994	CY1995	CY1996	CY1997	CY1998	CY1999	CY2000
P&C	\$3,036,670,269	\$3,174,891,126	\$3,292,500,332	\$3,389,819,241	\$3,444,978,674	\$3,445,854,381	\$3,639,456,410
Life	821,796,121	837,986,752	885,811,522	892,540,273	898,055,042	933,066,916	1,048,088,652
Annuities	706,835,492	708,721,526	643,286,853	624,148,746	650,149,842	651,474,917	810,964,575
Life A&H	529,546,426	543,661,617	560,917,316	642,520,866	743,155,038	744,631,631	875,958,355
P&C A&H	66,052,144	102,712,847	130,232,797	187,787,664	258,416,317	79,164,587	81,003,843
HCSC*	2,238,099,328	2,345,184,794	3,471,757,781	3,496,728,193	3,781,942,374	4,224,781,739	4,489,814,954
Title	<u>101,044,809</u>	<u>90,981,586</u>	<u>119,972,062</u>	<u>125,730,121</u>	<u>169,126,850</u>	<u>149,284,967</u>	<u>104,401,598</u>
Total	<u><u>\$7,500,044,589</u></u>	<u><u>\$7,804,140,248</u></u>	<u><u>\$9,104,478,663</u></u>	<u><u>\$9,359,275,104</u></u>	<u><u>\$9,945,824,137</u></u>	<u><u>\$10,228,259,138</u></u>	<u><u>\$11,049,688,387</u></u>

* HCSC premium is the total of premium written for HMDIs and premium earned for HMOs. HCSC premium includes Washington business of companies writing in both Oregon and Washington.