

Administrator's message



Teresa Miller

I would like to talk about the role of the Insurance Division, both historically and how it is changing and expanding.

I hope this helps you in working with your clients who might want to know how they can be sure that their insurer can pay claims, where they can go to get help resolving a claim dispute, and why those health insurance rates are increasing by double digits. Of course, you are already familiar with our licensing role but maybe not the behind-the-scenes effort to process your paperwork as quickly as possible. So, here's a brief overview of what we do with more to come in future newsletters!

- » **Financial regulation:** Perhaps most importantly, we monitor the financial condition of insurers to make sure they can pay policyholder claims. This regulatory duty rarely attracts public attention but we are continually monitoring Oregon-based insurers through quarterly and annual financial reports, and other means. For example, last year we had to order a Klamath Falls-based insurer to increase capital and surplus after it dropped below the required minimum amounts. After failing to meet the requirements, the insurer was forced to withdraw from the market.
- » **Rates and forms:** We ensure that insurance policies and rates comply with Oregon law. We also approve health insurance rates in some markets.
- » **Consumer advocacy:** Our advocates assist consumers with questions or complaints against insurance companies and agents. Staff handle more than 16,000 inquiries and 4,000 complaints about all lines of insurance in a given year. Our advocates are fielding increasing numbers of calls from Oregonians who have lost their jobs and insurance coverage and are looking for ways to keep health insurance coverage.
- » **Market surveillance:** We monitor market activities to ensure compliance with insurance laws and issue penalties for violations, as appropriate. For example, the division aggressively investigates consumer complaints of claims mishandling.

Continued on page 2

Contents

Insurance Division collects new tax with new electronic system	2
Producer Licensing	3
Oregon meets NAIC Uniform Licensing Standards	3
Updates.....	4
Other state programs	5
Enforcement actions	7
Track Insurance Division activities: E-notify	8
Links.....	8
Administrative rules and bulletins.....	9
Recent rate activity	10
Key contacts	11



Insurance Division
P.O. Box 14480
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Administrator's message, continued from page 1

- » Licensing: Finally, as you know, we license insurance companies, producers, adjusters, third-party administrators, and consultants.

I give you that background so you understand our historic functions. Today, we are assuming expanded duties as policymakers consider major changes to health insurance in Oregon.

For example, the division just updated its Health Insurance in Oregon publication. This relatively new publication describes the commercial health insurance market in Oregon, regulations that apply in the individual and small group markets, and the financial performance of our largest health insurers. You can find this at http://insurance.oregon.gov/health_report/health-report_intro.html.

Meanwhile, House Bill 2009, Oregon's health reform legislation that passed last year, charges the department to consult with the newly formed Oregon Health Authority in a number of areas. These include establishing a baseline health benefit package; developing a plan for a health insurance exchange; investigating and reporting on changes to the health insurance market, including an individual mandate; and developing more affordable options in the small group market. Additionally, HB 2009 makes changes to our health insurance rate review process and charges us with collecting more detailed data on the numbers of people with insurance in Oregon.

There is simply more interest in what we do today than ever before. As consumers, policymakers, the press, and others look for answers about why health insurance premiums continue to rise by double digits, many turn to us for answers. To try to fill this void, we have taken it upon ourselves to tell the story of each rate filing, including why we approve a particular rate or do not approve a particular figure. We try to explain what is driving the increase. We are including information on profit and loss for each filing. You can find information on how to sign up to be notified about rate changes at http://insurance.oregon.gov/insurer/rates_forms/health_rate_filings/health-rate-filing-search.html.

As our health insurance report indicates, Oregon's largest health insurers averaged a 2 percent profit over a 10-year period and the profit margin was 1 percent in 2008 and 1 percent through the first nine months of 2009. And, the companies often make less of a profit in the markets we regulate – individual, small group, and portability.

Finally, I want to point out that our staffing level hasn't changed for more than 10 years and we are coping with mandatory furlough days. While we accept that many people in this economy are doing more with less and I'm not complaining, I want you to understand this reality. ●

Insurance Division collects new tax with new electronic system

By Lynette Hadley, tax analyst

We enjoyed a smooth launch of our new online reporting system as we collected our first health premium assessment due Feb. 15, 2010. This is the tax required by House Bill 2116, which adds a 1 percent tax on the "gross amount of health insurance premiums" to raise money to provide health care for uninsured Oregon children.

In the past, tax forms were available on the division's Web site and companies filled these in and mailed them in with a check.

With the new system, called iReg, each insurer established an account and then filled out the Health Premium Assessment form. iReg then calculates the total premium and the tax. Companies can print a copy of their report and a coupon showing the amount of tax payable. Companies send in the coupon with their check. This puts the payment information in our database with no data entry. Insurers can check their account to see the fiscal details as well as the reports filed.

Everything went so well that we are hoping to use this system for reporting other types of data. ●

Producer Licensing

By Teresa Miller, Oregon Insurance Division administrator

Fingerprint and background checks

As you know, the division in September 2009 began requiring a fingerprint-based background check for all Oregon residents who seek an initial producer, adjuster, consultant, life settlement broker, or life settlement provider license.

This requirement added seven to 10 days to our processing time because the actual background check is conducted by the Oregon State Police. The results are transmitted to us electronically. Since September 2009, we have submitted 953 requests for background checks. Of those, we have issued approximately 807 exam eligibility notices. We looked at a recent eligibility notice issued and found the following:

- » Application received: 12/23/2009
- » Fingerprints sent to OSP: 12/29/2009
- » Background check results back: 1/4/2010
- » Exam eligibility notice issue: 1/5/2010
- » Total time: Eight working days from receipt of application.

This assumes we receive complete information with the initial license application. Of course, our review time is also extended when we receive background checks that reveal criminal history. If you have concerns about a specific case, contact our producer licensing manager, Jim Thompson, at 503-947-7247.

Licensing a producer

I want to take a step back for a moment and talk about the larger context. I know it can seem like a very long time from the point a person decides to embark on a career in insurance sales until the license is actually issued. The service provided by the division's Producer Licensing Unit is just one part of the process. Here are the steps:

- » An applicant must complete the minimum required pre-licensing training.
- » An application must be submitted to the division. Since November 2009, our average turnaround time for issuing exam eligibility notices is seven working days.
- » The applicant must pass the exam once the exam eligibility notice is received. Applicants have 180 days to satisfy this requirement.
- » Exam results are electronically transmitted to the division by the testing vendor by the next business day. The division has an automated process to generate the license by the next business day.
- » The applicant obtains a license via our Web site.

Bottom line: Our turn-around time is important to you and to us. We are working hard to be as efficient as possible. ●

Oregon meets NAIC Uniform Licensing Standards

By Jim Thompson, licensing manager

The division recently received confirmation that Oregon is 100 percent compliant with the National Association of Insurance Commissioners (NAIC) Uniform Licensing Standards. Our transition of licenses to a birth-month renewal cycle and continuing education and pre-license training hour requirements are examples where we align with national standards. ●

Updates

Federal subsidies:

As you may recall, following passage of the federal American Recovery and Reinvestment Act of 2009 (ARRA), the department worked closely with stakeholders and the legislature to pass HB 2433. This law extended the period of state continuation coverage allowed from six months to nine months as well as the period of time Oregonians could request state continuation coverage. The department recently surveyed nine major health carriers in Oregon (comprising more than 90 percent of the market) to determine the extent of health insurance assistance provided Oregonians as a result of HB 2433 and ARRA. Below are some of the highlights:

- » 3,320 Oregonians took advantage of the federal premium subsidy offered under ARRA through state continuation coverage (this doesn't count those who received subsidies for COBRA coverage)
- » 4,410 additional months of health insurance coverage were provided to Oregonians as a result of HB 2433
- » \$2.8 million was paid in additional claims because of the extension of state continuation coverage resulting from HB 2433

Subsidies extended through March 31

In addition to extending the eligibility period through March 31, 2010, the latest federal action on subsidies for COBRA and state continuation premium includes a new provision for people who initially lose group health insurance through a reduction in hours and later lose their jobs. In the past, these employees didn't qualify for subsidies but now they might. These changes became effective March 2, 2010.

And starting March 2, 2010, employees who lose group health coverage due to a reduction in hours are eligible for state continuation; however, the potential subsidy does not begin until the employee is involuntarily terminated. The 15-month period of potential state continuation is counted from the date coverage was lost due to reduction of hours.

Employees who lost coverage due to reduction in hours but did not continue coverage, or continued coverage and later dropped it, can also take advantage of the new "qualifying event" if involuntary termination following the reduction of hours occurs on or after March 2, 2010, and before April 1, 2010.

Current information about the subsidy is available at the following Web sites:

<http://www.cbs.state.or.us/ins/FAQs/federal-stimulus-cobra-faq.html> and
<http://www.dol.gov/ebsa/cobra.html>.

Special designations

We now have rules prohibiting individuals from using certifications or designations that falsely indicate or imply that a person has special certification or training in connection with the sale of insurance. Our rule is modeled after the NAIC and North American Securities Administrators Association (NASAA) rules related to senior-specific designations. As adopted, our rules encompass not only senior-specific designations and certifications but all designations and certifications that imply special knowledge or training in addressing the needs of a particular segment of the population. Some designations that are OK include CPCU, CHFC, CLU, CIC, and LUTC.

Life settlements

A law passed by the 2009 Legislature prohibits stranger-originated life insurance but allows other legitimate life settlement transactions. Links to information:

- » For consumers: http://insurance.oregon.gov/consumer/life-insurance/understand_life.html
- » License requirements for life settlement brokers and providers: <http://insurance.oregon.gov/producer/procedures/licensingapp-procedures.html>

Credit scoring

Senate Bill 377, passed by the 2009 Legislature, allows auto and homeowner policy owners to request a re-rating once a year if credit history was used when they first bought the policy. The earliest insurers to use credit history in Oregon started in the mid 1990s but some of our larger insurers started after 2000. People should ask their company about its policy and contact the Insurance Division's consumer advocates if they need help or have questions. The division will be offering guidance to insurers about how it interprets the legislation.

Continued on page 5

Updates, continued from page 4

2010 Legislature

Two bills the 2010 Legislature passed involve associations offering health insurance and the guaranty association.

- » SB 1003 allows insurers to request a waiver from the requirement that association health plans keep 95 percent of their employer groups from year to year or rate their small groups according to small-group rating rules. The waiver allows us to continue to make sure associations aren't shedding groups with higher-than-average medical claims but gives associations some leeway if they lose members for other reasons, such as the economy.
- » SB 1002 raises the guaranty association coverage limit for annuities from \$100,000 to \$250,000.

Rate review rules

Rules adopted in February 2010 change the division's health insurance rate review process for

individual, small group, and portability markets. The key changes:

- » Consumers have 30 days from a rate filing to comment on the proposed change in health insurance rates. This is already in place.
- » Insurers must submit additional information about administrative expenses, which the Insurance Division will track more closely. (Effective April 1, 2010.)
- » The division can consider more factors in making rate decisions, including an insurer's overall profitability rather than just its experience with a particular type of insurance such as individual health plans. (Effective April 1, 2010.)

The rules are part of reforms passed by the 2009 Legislature and are intended to help control health care costs. They also make all information submitted as part of an insurance company's rate request open to the public. In the past, some information had been deemed confidential on a case-by-case basis. ●

Other state programs

Senior Health Insurance Benefits Assistance Program (SHIBA)

Medicare Information Help

People with Medicare can join or change Medicare Advantage plans through March 31 as part of an annual enrollment period that started Jan. 1. Any changes take effect the month after the change is made.

Allowable changes during this enrollment period

- » Medicare Advantage with a prescription drug plan to a different Medicare Advantage with a prescription drug plan
- » Medicare Advantage with a prescription drug plan to Original Medicare and a stand-alone prescription drug plan (PDP)

- » Original Medicare and a stand-alone prescription drug plan (PDP) to a Medicare Advantage with a prescription drug plan
- » Medicare Advantage-only plan to a different Medicare Advantage-only plan
- » Medicare Advantage-only plan to Original Medicare
- » Original Medicare to Medicare Advantage-only plan



Continued on page 6

Other state programs, continued from page

Drug coverage

Most beneficiaries can't add or drop a prescription drug benefit now because the Part D enrollment period is from Nov. 15 through Dec. 31 each year. However, people who become eligible through the government for extra help with Medicare prescription drug costs may enroll in a drug plan or Medicare Advantage Plan with drug coverage throughout the year. Also, people with a Medicare Advantage Plan do not need a Medicare supplement.

Questions? SHIBA provides technical assistance to agents as well as all Oregonians with Medicare questions. This is a state program through DCBS. Call toll-free: 1-800-722-4134.

Medigap policies

New laws on Medigap policies take effect June 1, 2010. There will be new plans (M and N), existing plans with different benefits (D and G), and plans no longer for sale (E, H, I, and J). The latter will no longer be sold after May 31, 2010. Medicare is in the process of updating its "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare." The 2010 version should be available soon at www.medicare.gov.

Healthy Kids: Private Market

By Kimberly Mounts

All parts of the Healthy Kids Program, offering free or affordable health insurance for all Oregon's uninsured children age 18 and younger, are now operational. Healthy Kids comprehensive health care coverage includes medical, dental, vision, mental health care, and prescription benefits. There are three avenues of coverage:

- » Oregon Health Plan (OHP)/Medicaid
- » Employer-sponsored insurance (ESI)/group insurance
- » Healthy KidsConnect through private insurers

Plan placement depends on a family's income and circumstances. A family will be informed of the offerings that are available through Healthy Kids once eligibility is determined.

The Office of Private Health Partnerships (OPHP) administers the ESI/group component. Those with access to employer insurance up to 300 percent of the Federal Poverty Level (FLP) can receive premium assistance in the form of a reimbursement, as long as the employer's plan meets federal guidelines.

OPHP also administers the private market insurance component (Healthy KidsConnect) for families that earn too much to qualify for the Oregon Health Plan, but can't afford private health insurance.

Healthy Kids Connect provides access to insurance coverage for your clients who may have lost their job or do not have the option to cover children through their employer's plan. Your clients can apply at www.oregonhealthykids.org or call 1-877-314-5678 (toll-free).

Assist with applications

Producers can become a Certified Application Assister Organization (CAAO) and help families in their community apply to Healthy Kids. A CAAO receives \$50 for each application that leads to at least one child in the family enrolling in Healthy Kids. Currently, insurance producers make up about 30 percent of CAAOs. Anyone interested in becoming a CAAO must register with the Oregon Procurement Information Network (ORPIN) and be approved by the Office of Healthy Kids, prior to attending training. Learn more at www.oregonhealthykids.gov.

For more information about Healthy KidsConnect, call 1-888-260-4555 (toll-free) or send an e-mail to hkc.info@state.or.us. You may also visit us online at <http://www.oregon.gov/OPHP/kidsconnect/>. ●



Enforcement actions

This Regulator lists key orders from November 2009 through January 2010. Additional orders are posted at http://insurance.oregon.gov/admin_actions/adminact.html.

Insurance companies

Marketplace orders

Farmers Insurance Company of Oregon

Hillsboro, Oregon

Violation: Used consumers' insurance score to rerate at renewal of personal auto and homeowners insurance policies in 8,385 instances from Jan. 1, 2006, through Feb. 13, 2009.

Penalty: \$10,000

Date of Order: 11/30/2009

Fidelity National Property and Casualty Insurance Company

Jacksonville, Florida

Violation: Company declined to issue homeowner's insurance policies in 22 instances based solely on the applicants' credit history.

Penalty: \$10,000

Date of Order: 11/02/2009

Liberty Northwest Insurance Corporation

Boston, Massachusetts

Violation: Failed to promptly and truthfully respond to DCBS director's inquiry.

Penalty: \$5,000

Date of Order: 12/15/2009

Title Insurance Company of Oregon dba First American Title Insurance Company of Oregon

Portland, Oregon

Violation: Failed to promptly respond to the DCBS director's inquiries about a claim.

Penalty: \$18,000

Date of Order: 11/12/2009

Financial orders

Preferred Health Plan, Inc.

Klamath Falls, Oregon

Order: This order extended department supervision of this insurer, which lacks required amounts of capital and surplus.

Date of Order: 11/09/2009

Filing

A number of companies filed prompt pay health claim reports containing extraneous information and received penalties ranging from \$2,000 to \$4,000. These reports have to do with the timeliness of insurer payments to providers. See the orders for those and other filing violations at: http://insurance.oregon.gov/admin_actions/actions_2009/filing_actions.html

Producers

Abel, Robert E.

Medford, Oregon

Violation: Made unsuitable recommendation in life insurance transaction.

Penalty: Oregon resident individual insurance producer license suspended for 30 days, from Feb. 1, 2010, to March 2, 2010.

Date of Order: 01/27/2010

Biege, Philip J.

Portland, Oregon

Violation: Forged person's name on insurance-related document.

Penalty: \$1,000

Date of Order: 01/28/2010

Bowcut, Jerry S.

Portland, Oregon

Violation: Forged person's name on insurance documents and misappropriated money.

Penalty: Expired Oregon resident producer license revoked.

Date of Order: 12/15/2009

Castro, Page M.

Ukiah, California

Violation: Convicted of misdemeanor involving dishonesty. Resident producer license revoked by California.

Penalty: Expired Oregon nonresident individual insurance producer license revoked.

Date of Order: 01/07/2010

Gardner, Tera D.

Vancouver, Washington

Violation: Nonresident producer license revoked by State of Washington.

Penalty: Expired Oregon resident individual producer license revoked.

Continued on page 8

Enforcement actions, continued from page 7

Date of Order: 01/20/2010

Giles, Cory B. and Dealer Insurance Strategies Northwest (DISNW), Inc.

Wilsonville, Oregon

Violation: Used dishonesty in business by misrepresenting that a client was insured when the client wasn't. Misappropriated money by accepting funds to pay premiums but failing to purchase the insurance. Co-mingled premium with commission money in insurance premium trust account.

Penalty: Oregon resident individual insurance producer license and business entity license revoked.

Date of Order: 12/17/2009

Minyard, Michael D.

Milwaukie, Oregon

Violation: Created 24 fictitious "declaration pages" for automobile insurance policies and submitted them to an insurer, thereby misrepresenting that the person named on each of the pages was insured by the insurer.

Penalty: Oregon resident individual producer license revoked. Minyard agrees never to reapply for license or work for other insurance agent or agency.

Date of Order: 01/07/2010

Moya, Derek J.

Beaverton, Oregon

Violation: Failed to report to the DCBS director that California refused to issue a producer license because of criminal convictions. Failed to respond to an inquiry from the DCBS director.

Penalty: Oregon resident individual insurance producer license revoked.

Date of Order: 01/07/2010. ●

Track Insurance Division activities: E-notify

If you sign up for the division's e-mail notification system, we will send you an e-mail when we post new information on our Web site on topics ranging from rate review decisions to this quarterly newsletter. This is the best way to know about bulletins, rulemaking, enforcement orders, and other areas of regulation that affect your job. Sign up at https://service.govdelivery.com/service/multi_subscribe.html?code=ORDCBS&custom_id=276.



Twitter: An easy way to track consumer tips from the Department of Consumer and Business Services is to follow Director Cory Streisinger on Twitter. Here's the link: <http://twitter.com/DCBSCory>. ●

Links

- » Health Insurance in Oregon report: http://insurance.oregon.gov/health_report/health-report_intro.html
- » Total loss (auto) tips: http://insurance.oregon.gov/consumer/consumer-tips/4845-4_vehicle-total-loss.pdf
- » Thinking of selling life insurance tips: http://insurance.oregon.gov/consumer/consumer-tips/4845-11_selling-policy.pdf
- » Shopping for individual health plans: http://insurance.oregon.gov/consumer/consumer-tips/4845-13_individual-healthins.pdf. ●

Administrative rules and bulletins

Visit our Web site to find links to these recently adopted rules and all rules: http://insurance.oregon.gov/rules/recent_admin_rules.html.

- **Adopts and amends insurance licensing charges for criminal records checks and qualifications for crop insurance adjusters (ID 02-2010):** These rules explain the agency's fee to cover the cost of a criminal records check; provide consistent expiration time frames for producer, adjuster, and consultant licenses; clarify that the exemption to the adjuster licensing exam in ORS 744.535 (2) applies only to non-resident adjuster licenses; designate crop insurance as a distinct class of insurance with exam requirement; require crop adjusters to provide evidence of Federal Crop Insurance Corporation certification upon license renewal; and update name of the National Association of Securities Dealers to the Financial Industry Regulatory Authority (FINRA).
Effective: Feb. 1, 2010
- **Adopts and amends rules relating to life settlements (ID 01-2010):** These rules implement Senate Bill 973 (2009 Legislature) regarding use and marketing of life settlement agreements; expand regulation of life settlement agreements beyond terminally ill policyholders; clarify process for applying for a broker, provider and investment agent license; set fees for license application and renewal; establish disclosure requirements; and establish a notice requirement for life insurers.
Effective: Jan. 5, 2010
- **Amends and corrects rules relating to extension of federal subsidies for state continuation of health benefit plans (ID 03-2010-Temporary):** This rule amends temporary rules to correct the effective date of federal legislation that extended subsidies to Oregonians who lose their jobs. President Obama signed the Defense Appropriations Act extending benefits on Dec. 19, 2009.
Effective Jan. 8, 2010, to June 18, 2010
- **Amends rules relating to total loss settlements in automobile insurance (ID 14-2009):** This rule specifies a written statement that insurers must provide to consumers whose automobile are totaled and incorporates other provisions of House Bill 2190 (2009 Legislature).
Effective Jan. 1, 2010
- **Amends rules to extend federal subsidies for state continuation of health benefit plans (ID 13-2009-Temporary):** These rules are needed to ensure that Oregonians in the state continuation program can take advantage of extended federal subsidies to help pay health insurance premiums.
Effective: Dec. 22, 2009, through June 18, 2010
- **Amends rules relating to health insurance coverage of prosthetic and orthotic devices (ID 12-2009):** This rule updates the Insurance Division rule listing the prosthetic and orthotic devices that must be covered by group and individual health insurance policies. The rule implements ORS 743A.144, requiring that all such policies that provide coverage for hospital, medical, or surgical expenses include coverage for prosthetic and orthotic devices.
Effective: Dec. 18, 2009
- **Amends rules involving 2009 reporting forms for annual and supplemental financial statements (ID 11-2009):** This rulemaking prescribes the required forms for annual and supplemental financial statements required of insurers and health service contractors for reporting year 2009.
Effective Dec. 9, 2009

2009 Bulletins

- **2009-10: House Bill 2116 (2009) and the Health Insurance Premium Assessment.** This bulletin provides additional information regarding Footnote 2 to Bulletin 2009-9.

This bulletin and past bulletins can be found at <http://insurance.oregon.gov/bulletins.html>. ●

Recent rate activity

TOP 10 OREGON HOMEOWNERS INSURERS AS OF DECEMBER 2008 Domicile, Direct Premium Written, Market Share, Recent Rate Activity

	NAME OF COMPANY	DOM	DIRECT PREMIUM WRITTEN	MARKET SHARE	RATE EFFECTIVE DATE		
					ACTIVITY	New	Renewal
1	State Farm Fire And Cas Co	IL	149,040,750	25.57%	5.3%	07/15/09	09/01/09
2	Farmers Ins Co Of OR	OR	67,369,056	11.56%	0.0%	n.a. (1)	n.a. (1)
3	Safeco Ins Co of OR	OR	36,337,076	6.23%	0.0%	n.a. (1)	n.a. (1)
4	Allstate Ins Co	IL	24,603,963	4.22%	27.0%	08/03/09	09/17/09
5	Country Mut Ins Co	IL	23,649,063	4.06%	2.1%	09/07/09	09/07/09
6	American Family Mut Ins Co	WI	22,801,680	3.91%	0.0%	10/01/09	10/01/09
7	Foremost Signature Ins Co	MI	18,852,899	3.23%	-5.9%	7/1/2009 (3)	7/1/2009 (3)
8	Farmers Ins Exch	CA	18,053,364	3.10%	0.0%	n.a. (1)	n.a. (1)
9	Allstate Indemnity Co	IL	17,520,955	3.01%	15.2%	11/02/09	12/17/09
10	Allstate Prop & Cas Ins Co	IL	14,019,973	2.41%	30.0%	08/03/09	09/17/09
	TOP 10		392,248,779	67.3%	5.3%		
	TOTAL 120 COMPANIES		582,796,809				

Premiums includes renters, condos, manufactured homes, and coverages such as boats, golf carts, and jewelry.

Rate activity applies to homeowners coverages only.

- (1) Company has not filed a rate change in the past 12 months.
- (2) As of April 1, 2006, new business is written only in Allstate Property and Casualty Insurance Company and Allstate Fire and Casualty Insurance Company.
- (3) This is a rate change for mobile homeowners, which has \$18.6 million in premium and comprises much of the insurer's written premium in this line.

TOP 10 OREGON AUTOMOBILE INSURERS AS OF DECEMBER 2008 Domicile, Direct Premium Written, Market Share, Recent Rate Activity

	NAME OF COMPANY	DOM	DIRECT PREMIUM WRITTEN	MARKET SHARE	RATE EFFECTIVE DATE		
					ACTIVITY	New	Renewal
1	State Farm Mut Auto Ins Co	IL	351,538,437	17.53%	2.1%	01/01/10	01/01/10
2	Farmers Ins Co Of OR	OR	277,051,363	13.82%	1.9%	06/01/09	06/01/09
3	Safeco Ins Co of OR	OR	133,393,518	6.65%	0.6%	04/02/09	04/02/09
4	Progressive Classic Ins Co	WI	77,610,655	3.87%	0.0%	n.a. (1)	n.a. (1)
5	Progressive Universal Ins Co	WI	76,757,919	3.83%	0.0%	n.a. (1)	n.a. (1)
6	American Family Mut Ins Co	WI	76,131,037	3.80%	1.7%	10/01/09	10/01/09
7	Allstate Ins Co	IL	70,320,713	3.51%	0.0%	n.a. (2)	n.a. (1)
8	Geico Gen Ins Co	MD	52,738,921	2.63%	4.1%	05/14/09	07/02/09
9	Allstate Prop & Cas Ins Co	IL	47,894,621	2.39%	0.0%	n.a. (1)	n.a. (1)
10	Mid Century Ins Co	CA	47,611,855	2.37%	2.1%	06/01/09	06/01/09
	TOP 10		1,211,049,039	60.4%	1.5%		
	TOTAL 176 COMPANIES		2,004,876,473				

Premium includes motorcycle, light trucks, recreational vehicles, and motor home coverage.

Rate activity is for personal automobile insurance.

- (1) Company has not filed a rate change in the past 12 months.
- (2) As of April 1, 2006, new business is written only in Allstate Property and Casualty and Allstate Fire and Casualty Insurance Company

Key contacts

Oregon Insurance Division

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Deputy Administrator Triz delaRosa
Consumer Liaison.....Rachel Oh

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- Administrative Services503-947-7222
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- Consumer Advocacy503-947-7984
Manager Ron Fredrickson
- Producer Licensing.....503-947-7981
Manager Jim Thompson
- Market Surveillance503-947-7242
ManagerMike Lydon
- Rates & Forms
Information.....503-947-7983
ManagerRhonda Saunders-Ricks

Financial Regulation

Information503-947-7982
Manager..... Russell Latham
Assistant Manager Annette Boyce

Employment opportunities

Margarita Nuñez503-947-7222

Other agencies

Oregon Health Plan

800-359-9517

State Portability Option

Oregon Medical Insurance Pool

(Administered by Regence BlueCross
BlueShield)
800-848-7280

COBRA/ERISA/HIPAA questions

U.S. Department of Labor
866-275-7922

Senior Health Insurance Benefits Assistance (SHIBA)

800-722-4134
503-378-2014

Workers' Compensation Division

General information
503-947-7810

Department of Consumer and Business Services Web site

www.oregon.gov/DCBS

Oregon government Web site

www.oregon.gov

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