

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
21st Century Advantage Ins Co	25232	MN	\$0	0.00%	\$0	\$0	0.00%
21st Century Centennial Ins Co	34789	PA	\$0	0.00%	\$0	\$0	0.00%
21st Century N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$11)	0.00%
21st Century Premier Ins Co	20796	PA	\$0	0.00%	\$0	(\$21)	0.00%
Accelerant Natl Ins Co	10220	DE	\$2,301	0.03%	\$1,345	\$406	30.21%
Acceptance Ind Ins Co	20010	NE	(\$1)	0.00%	\$79	(\$1,588)	(2021.50)%
Accident Fund Gen Ins Co	12304	MI	(\$27)	0.00%	\$146	\$307	210.16%
Accident Fund Ins Co of Amer	10166	MI	\$495	0.01%	\$460	\$149	32.34%
Accident Fund Natl Ins Co	12305	MI	\$103	0.00%	\$148	\$87	58.51%
Accredited Surety & Cas Co Inc	26379	FL	\$1,177	0.01%	\$982	\$624	63.60%
Ace Amer Ins Co	22667	PA	\$61,276	0.72%	\$57,168	\$27,422	47.97%
Ace Fire Underwriters Ins Co	20702	PA	\$1,767	0.02%	\$1,690	\$431	25.47%
Ace Prop & Cas Ins Co	20699	PA	\$36,604	0.43%	\$37,998	\$47,115	123.99%
ACIG Ins Co	19984	IL	\$860	0.01%	\$860	\$7	0.77%
Acstar Ins Co	22950	IL	\$2	0.00%	\$3	\$0	11.71%
Acuity A Mut Ins Co	14184	WI	\$13,124	0.15%	\$9,952	\$3,947	39.66%
Aegis Security Ins Co	33898	PA	\$84	0.00%	\$165	\$43	25.96%
Affiliated Fm Ins Co	10014	RI	\$19,604	0.23%	\$18,301	\$6,504	35.54%
AGCS Marine Ins Co	22837	IL	\$2,453	0.03%	\$3,048	\$2,004	65.75%
Agri Gen Ins Co	42757	IA	\$3,070	0.04%	\$3,422	\$7,017	205.06%
AIG Assur Co	40258	IL	\$0	0.00%	\$0	(\$215)	0.00%
AIG Prop Cas Co	19402	IL	\$4,477	0.05%	\$4,667	\$8,507	182.27%
AIU Ins Co	19399	NY	\$1,957	0.02%	\$1,858	\$1,357	73.04%
Alaska Natl Ins Co	38733	AK	\$15,195	0.18%	\$14,884	\$5,237	35.18%
Allegheny Cas Co	13285	NJ	\$19	0.00%	\$17	\$17	98.37%
Allianz Global Risks US Ins Co	35300	IL	\$28,833	0.34%	\$26,495	\$18,220	68.77%
Allied Ins Co of Amer	10127	OH	\$936	0.01%	\$1,198	\$1,772	147.99%
Allied Prop & Cas Ins Co	42579	IA	\$8,795	0.10%	\$9,489	\$7,285	76.78%
Allied World Ins Co	22730	NH	\$856	0.01%	\$2,134	\$304	14.23%
Allied World Natl Assur Co	10690	NH	\$1,698	0.02%	\$1,693	\$120	7.10%
Allied World Specialty Ins Co	16624	DE	\$2,715	0.03%	\$2,906	\$405	13.95%
Allmerica Fin Alliance Ins Co	10212	NH	\$52	0.00%	\$48	(\$154)	(318.07)%
Allmerica Fin Benefit Ins Co	41840	MI	\$5,654	0.07%	\$5,272	\$2,917	55.32%
Allstate Fire & Cas Ins Co	29688	IL	\$200,371	2.36%	\$192,727	\$135,272	70.19%
Allstate Ind Co	19240	IL	\$32,108	0.38%	\$31,913	\$21,688	67.96%
Allstate Ins Co	19232	IL	\$57,127	0.67%	\$57,383	\$39,995	69.70%
Allstate Prop & Cas Ins Co	17230	IL	\$30,433	0.36%	\$30,442	\$15,128	49.69%
Allstate Vehicle & Prop Ins Co	37907	IL	\$53,514	0.63%	\$48,497	\$40,412	83.33%

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Alpha Prop & Cas Ins Co	38156	WI	\$30,455	0.36%	\$30,328	\$22,988	75.80%
Ambac Assur Corp	18708	WI	\$0	0.00%	\$398	\$0	0.00%
Amco Ins Co	19100	IA	\$12,389	0.15%	\$10,648	\$3,834	36.01%
American Agri Business Ins Co	12548	TX	\$15,853	0.19%	\$16,333	\$14,749	90.30%
American Agricultural Ins Co	10103	IN	\$7	0.00%	\$19	\$0	0.00%
American Alt Ins Corp	19720	DE	\$5,239	0.06%	\$5,239	(\$404)	(7.72)%
American Automobile Ins Co	21849	MO	\$916	0.01%	\$922	\$2,366	256.69%
American Bankers Ins Co Of FL	10111	FL	\$22,309	0.26%	\$26,247	\$10,057	38.32%
American Cas Co Of Reading PA	20427	PA	\$5,910	0.07%	\$6,193	\$877	14.15%
American Commerce Ins Co	19941	OH	\$5,109	0.06%	\$5,278	\$1,263	23.93%
American Contractors Ind Co	10216	CA	\$743	0.01%	\$716	\$46	6.36%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$359)	0.00%
American Family Connect Prop & Cas I	29068	WI	\$35,433	0.42%	\$33,674	\$27,374	81.29%
American Family Home Ins Co	23450	FL	\$3,099	0.04%	\$2,870	\$340	11.85%
American Family Ins Co	10386	WI	\$63,153	0.74%	\$56,540	\$42,754	75.62%
American Family Mut Ins Co SI	19275	WI	\$57,657	0.68%	\$61,112	\$40,166	65.73%
American Fire & Cas Co	24066	NH	\$11,774	0.14%	\$12,099	\$5,365	44.34%
American Guar & Liab Ins	26247	NY	\$11,037	0.13%	\$11,038	\$5,487	49.71%
American Hallmark Ins Co Of TX	43494	TX	\$19,404	0.23%	\$19,705	\$6,684	33.92%
American Home Assur Co	19380	NY	\$5,804	0.07%	\$5,623	\$3,034	53.95%
American Ins Co	21857	OH	\$0	0.00%	\$5	(\$802)	(15713.88)%
American Interstate Ins Co	31895	NE	\$79	0.00%	\$72	(\$28)	(39.45)%
American Mercury Ins Co	16810	OK	\$12	0.00%	\$53	\$24	45.34%
American Modern Home Ins Co	23469	OH	\$5,037	0.06%	\$4,742	\$2,192	46.23%
American Modern Prop & Cas Ins Co	42722	OH	\$17,230	0.20%	\$14,332	\$7,309	51.00%
American Modern Select Ins Co	38652	OH	(\$7)	0.00%	\$129	(\$130)	(100.07)%
American Natl Gen Ins Co	39942	MO	\$2	0.00%	\$4	(\$12)	(321.72)%
American Natl Prop & Cas Co	28401	MO	\$21,171	0.25%	\$20,189	\$15,886	78.68%
American Pet Ins Co	12190	NY	\$14,909	0.18%	\$14,063	\$8,740	62.15%
American Reliable Ins Co	19615	AZ	\$4,408	0.05%	\$4,866	\$2,890	59.39%
American Road Ins Co	19631	MI	\$295	0.00%	\$295	\$57	19.32%
American Security Ins Co	42978	DE	\$2,794	0.03%	\$2,705	\$587	21.69%
American Southern Home Ins Co	41998	FL	\$482	0.01%	\$427	\$248	58.11%
American Southern Ins Co	10235	KS	\$3	0.00%	\$3	(\$2)	(54.12)%
American Standard Ins Co of WI	19283	WI	\$338	0.00%	\$366	\$218	59.53%
American States Ins Co	19704	IN	\$27	0.00%	\$29	(\$3,076)	(10480.76)%
American States Ins Co Of TX	19712	TX	\$0	0.00%	\$0	(\$712)	(71233500.00)%
American Strategic Ins Corp	10872	FL	\$23,702	0.28%	\$22,794	\$12,327	54.08%

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American Surety Co	31380	IN	\$1	0.00%	\$0	\$0	24.00%
American Zurich Ins Co	40142	IL	\$10,900	0.13%	\$10,263	(\$1,240)	(12.08)%
Amerisure Mut Ins Co	23396	MI	\$153	0.00%	\$213	\$20	9.54%
Amerisure Partners Ins Co	11050	MI	\$51	0.00%	\$289	\$144	49.79%
Amex Assur Co	27928	IL	\$627	0.01%	\$627	\$250	39.89%
Amguard Ins Co	42390	PA	\$10,448	0.12%	\$9,767	\$4,682	47.94%
Amica Mut Ins Co	19976	RI	\$36,569	0.43%	\$35,525	\$24,370	68.60%
AmShield Ins Co	15590	MO	\$5,569	0.07%	\$4,899	\$7,447	151.99%
AmTrust Ins Co	15954	DE	\$4,754	0.06%	\$4,457	\$4,532	101.69%
Arag Ins Co	34738	IA	\$669	0.01%	\$669	\$218	32.55%
Arch Ind Ins Co	30830	MO	\$1,461	0.02%	\$1,457	\$824	56.57%
Arch Ins Co	11150	MO	\$28,289	0.33%	\$27,682	\$11,831	42.74%
Arch Mortgage Guar Co	18732	WI	\$27	0.00%	\$27	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$13,115	0.15%	\$13,294	(\$3,658)	(27.52)%
Argonaut Great Central Ins Co	19860	IL	\$2	0.00%	\$2	\$594	29138.53%
Argonaut Ins Co	19801	IL	\$2,976	0.04%	\$3,077	\$1,828	59.41%
Argonaut Midwest Ins Co	19828	IL	\$752	0.01%	\$861	\$305	35.49%
Armed Forces Ins Exch	41459	KS	\$302	0.00%	\$294	\$531	180.65%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	(\$547)	0.00%
Artisan & Truckers Cas Co	10194	WI	\$323,416	3.81%	\$312,234	\$185,867	59.53%
Ascot Ins Co	23752	CO	\$1,842	0.02%	\$1,869	\$1,233	66.00%
Aspen Amer Ins Co	43460	TX	\$5,869	0.07%	\$5,292	\$1,490	28.15%
Assured Guar Corp	30180	MD	\$0	0.00%	\$160	\$0	0.00%
Assured Guar Municipal Corp	18287	NY	\$262	0.00%	\$291	\$0	0.00%
Atain Ins Co	29033	TX	\$52	0.00%	\$76	\$446	589.65%
Atlantic Specialty Ins Co	27154	NY	\$13,197	0.16%	\$11,976	(\$2,046)	(17.08)%
Atradius Trade Credit Ins Co	25422	MD	\$493	0.01%	\$528	\$82	15.46%
Austin Mut Ins Co	13412	MN	\$4,327	0.05%	\$4,605	\$3,953	85.85%
Automobile Ins Co Of Hartford CT	19062	CT	\$3,069	0.04%	\$2,968	\$321	10.83%
Avemco Ins Co	10367	MD	\$877	0.01%	\$837	\$220	26.28%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	(\$24)	0.00%
Axis Ins Co	37273	IL	\$9,115	0.11%	\$8,831	\$3,468	39.27%
AXIS Reins Co	20370	NY	\$353	0.00%	\$198	\$1	0.49%
Bankers Ins Co	33162	FL	\$50	0.00%	\$28	\$39	138.24%
Bankers Standard Ins Co	18279	PA	\$336	0.00%	\$1,983	\$968	48.79%
BCS Ins Co	38245	OH	\$1,958	0.02%	\$1,611	\$870	53.99%
Beazley Ins Co Inc	37540	CT	\$3,864	0.05%	\$4,185	\$503	12.02%
Benchmark Ins Co	41394	KS	\$3,007	0.04%	\$2,879	\$1,679	58.31%

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Berkley Cas Co	15911	IA	\$728	0.01%	\$785	\$44	5.62%
Berkley Ins Co	32603	DE	\$3,893	0.05%	\$3,895	(\$16,237)	(416.88)%
Berkley Natl Ins Co	38911	IA	\$2,668	0.03%	\$3,175	\$1,028	32.38%
Berkley Regional Ins Co	29580	IA	\$2,206	0.03%	\$2,014	\$3,368	167.27%
Berkshire Hathaway Direct Ins Co	10391	NE	\$2,232	0.03%	\$1,629	\$973	59.70%
Berkshire Hathaway Homestate Ins Co	20044	NE	\$2,941	0.03%	\$2,432	\$1,074	44.16%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$6,442	0.08%	\$4,833	\$5,290	109.44%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	(\$31)	0.00%
BITCO Gen Ins Corp	20095	IA	\$4,147	0.05%	\$4,755	\$48	1.02%
BITCO Natl Ins Co	20109	IA	\$151	0.00%	\$167	(\$137)	(81.74)%
Blackboard Ins Co	26611	DE	\$11	0.00%	\$20	\$2	9.71%
Brotherhood Mut Ins Co	13528	IN	\$12,323	0.15%	\$11,961	\$3,412	28.52%
Build Amer Mut Assur Co	14380	NY	\$0	0.00%	\$14	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$20,350	0.24%	\$19,469	\$15,289	78.53%
California Cas Ind Exch	20117	CA	\$9	0.00%	\$10	\$0	3.69%
California Cas Ins Co	20125	OR	\$16	0.00%	\$16	\$0	0.00%
California Ins Co	38865	CA	\$1,366	0.02%	\$19	\$171	916.90%
Camico Mut Ins Co	36340	CA	\$680	0.01%	\$650	(\$45)	(6.91)%
Canal Ins Co	10464	SC	\$3,110	0.04%	\$2,654	\$1,767	66.58%
Capitol Ind Corp	10472	WI	\$604	0.01%	\$583	\$101	17.29%
Carolina Cas Ins Co	10510	IA	\$1,277	0.02%	\$1,119	\$416	37.19%
Caterpillar Ins Co	11255	MO	\$3,699	0.04%	\$3,102	\$1,091	35.19%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$103	0.00%
Central States Ind Co Of Omaha	34274	NE	\$801	0.01%	\$740	\$190	25.74%
Centre Ins Co	34649	DE	\$0	0.00%	\$0	(\$43)	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	(\$846)	0.00%
Century Natl Ins Co	26905	CA	\$779	0.01%	\$756	\$626	82.70%
Charter Oak Fire Ins Co	25615	CT	\$14,788	0.17%	\$15,135	\$3,116	20.59%
Cherokee Ins Co	10642	MI	\$49	0.00%	\$49	\$18	35.99%
Chicago Ins Co	22810	IL	\$74	0.00%	\$73	\$17	23.88%
Chubb Ind Ins Co	12777	NY	\$1,118	0.01%	\$1,116	\$70	6.28%
Chubb Natl Ins Co	10052	IN	\$640	0.01%	\$587	(\$229)	(38.94)%
Church Mut Ins Co S I	18767	WI	\$6,897	0.08%	\$6,902	\$1,225	17.75%
Cimarron Ins Co Inc	20400	AZ	\$2	0.00%	\$2	\$465	19959.85%
Clarendon Natl Ins Co	20532	TX	(\$12)	0.00%	(\$12)	\$36	(300.18)%
Clear Blue Ins Co	28860	TX	\$2,105	0.02%	\$2,059	\$1,185	57.54%
Clear Spring Prop & Cas Co	15563	TX	\$2,905	0.03%	\$2,664	\$1,906	71.54%
Coast Natl Ins Co	25089	CA	\$22,431	0.26%	\$23,109	\$19,300	83.52%

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Coface N Amer Ins Co	31887	MA	\$567	0.01%	\$600	\$60	9.92%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	\$0	0.00%
Colonial Surety Co	10758	PA	\$234	0.00%	\$211	\$6	3.06%
Colony Specialty Ins Co	36927	OH	\$635	0.01%	\$385	\$129	33.56%
Columbia Ins Co	27812	NE	\$0	0.00%	\$0	\$0	0.00%
Commerce & Industry Ins Co	19410	NY	\$1,828	0.02%	\$2,325	(\$5,491)	(236.19)%
Commerce W Ins Co	13161	CA	\$5,448	0.06%	\$4,458	\$719	16.13%
Compwest Ins Co	12177	CA	\$275	0.00%	\$230	\$15	6.73%
Continental Cas Co	20443	IL	\$75,203	0.89%	\$74,459	\$41,925	56.31%
Continental Divide Ins Co	35939	CO	\$6,992	0.08%	\$5,974	\$1,276	21.35%
Continental Ind Co	28258	NM	\$1,019	0.01%	\$636	\$431	67.80%
Continental Ins Co	35289	PA	\$19,394	0.23%	\$18,773	\$3,496	18.62%
Continental Western Ins Co	10804	IA	\$8,273	0.10%	\$7,784	\$3,057	39.27%
Contractors Bonding & Ins Co	37206	IL	\$9,424	0.11%	\$9,589	\$2,420	25.24%
CorePointe Ins Co	10499	DE	\$104	0.00%	\$50	\$2	3.82%
Country Cas Ins Co	20982	IL	\$3,501	0.04%	\$3,877	\$2,677	69.05%
Country Mut Ins Co	20990	IL	\$135,127	1.59%	\$129,161	\$61,458	47.58%
Country Pref Ins Co	21008	IL	\$90,911	1.07%	\$87,553	\$60,578	69.19%
Courtesy Ins Co	26492	FL	\$429	0.01%	\$435	\$204	46.86%
Crestbrook Ins Co	18961	OH	\$7,460	0.09%	\$6,501	\$2,485	38.22%
Crum & Forster Ind Co	31348	DE	\$1,244	0.01%	\$1,022	\$454	44.37%
CSAA Fire & Cas Ins Co	10921	IN	\$17,859	0.21%	\$16,949	\$10,409	61.41%
CSAA Gen Ins Co	37770	IN	\$6,288	0.07%	\$5,971	\$3,178	53.22%
Cumis Ins Society Inc	10847	IA	\$7,060	0.08%	\$6,707	\$2,960	44.13%
Dairyland Ins Co	21164	WI	\$219	0.00%	\$247	\$78	31.72%
Dakota Truck Underwriters	34924	SD	\$8	0.00%	\$15	(\$4)	(29.88)%
Dealers Assur Co	16705	OH	\$1,523	0.02%	\$583	\$297	50.95%
Dentists Ins Co	40975	CA	\$3,178	0.04%	\$3,956	\$2,202	55.66%
Depositors Ins Co	42587	IA	\$4,445	0.05%	\$4,618	\$2,871	62.17%
Developers Surety & Ind Co	12718	CA	\$3,185	0.04%	\$3,329	\$2,201	66.10%
Diamond State Ins Co	42048	IN	\$161	0.00%	\$146	(\$7)	(4.45)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$4)	0.00%
Doctors Co An Interins Exch	34495	CA	\$21,873	0.26%	\$20,902	\$13,825	66.14%
Eagle W Ins Co	12890	CA	\$20,572	0.24%	\$18,953	\$15,740	83.05%
Eastguard Ins Co	14702	PA	\$11	0.00%	\$35	\$9	26.40%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	(\$9)	0.00%
Economy Preferred Ins Co	38067	IL	\$7,533	0.09%	\$7,775	\$5,525	71.06%
Economy Premier Assur Co	40649	IL	\$2,117	0.02%	\$2,157	\$1,169	54.17%

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Electric Ins Co	21261	MA	\$573	0.01%	\$563	\$57	10.05%
Emcasco Ins Co	21407	IA	\$3,493	0.04%	\$3,157	\$748	23.69%
Empire Fire & Marine Ins Co	21326	IL	\$3,015	0.04%	\$3,034	(\$571)	(18.83)%
Employers Assur Co	25402	FL	\$496	0.01%	\$388	\$327	84.31%
Employers Compensation Ins Co	11512	CA	\$185	0.00%	\$234	\$108	46.23%
Employers Ins Co Of NV	10640	NV	\$61	0.00%	\$32	\$119	377.13%
Employers Ins Co of Wausau	21458	WI	\$8,033	0.09%	\$8,010	\$3,052	38.11%
Employers Mut Cas Co	21415	IA	\$18,338	0.22%	\$17,673	\$1,954	11.06%
Enact Mortgage Ins Corp	38458	NC	\$10,147	0.12%	\$10,497	(\$1,324)	(12.61)%
Enact Mortgage Ins Corp of NC	16675	NC	\$52	0.00%	\$31	\$0	0.00%
Encompass Ind Co	15130	IL	\$1,695	0.02%	\$1,764	\$1,300	73.72%
Encompass Ins Co Of Amer	10071	IL	\$2	0.00%	\$12	(\$23)	(194.18)%
Endurance Amer Ins Co	10641	DE	\$17,466	0.21%	\$17,497	\$6,023	34.42%
Endurance Assur Corp	11551	DE	\$1,454	0.02%	\$1,209	\$379	31.35%
Endurance Risk Solutions Assur Co	43630	DE	\$48	0.00%	\$48	\$51	107.48%
Enumclaw Prop & Cas Ins Co	11232	OR	\$16,544	0.20%	\$16,724	\$10,660	63.74%
Essent Guar Inc	13634	PA	\$11,818	0.14%	\$12,180	(\$1,955)	(16.05)%
Essentia Ins Co	37915	MO	\$9,751	0.11%	\$8,963	\$4,007	44.70%
Esurance Ins Co	25712	IL	\$15,975	0.19%	\$15,846	\$12,395	78.22%
Esurance Prop & Cas Ins Co	30210	IL	\$924	0.01%	\$953	\$573	60.11%
Euler Hermes N Amer Ins Co	20516	MD	\$6,584	0.08%	\$6,363	\$1,810	28.44%
Everest Natl Ins Co	10120	DE	\$13,017	0.15%	\$11,296	\$667	5.91%
Everest Reins Co	26921	DE	\$1,121	0.01%	\$1,028	\$449	43.65%
Evergreen Natl Ind Co	12750	OH	\$280	0.00%	\$306	(\$1)	(0.28)%
Excess Share Ins Corp	10003	OH	\$23	0.00%	\$23	\$0	0.00%
Executive Risk Ind Inc	35181	DE	\$805	0.01%	\$803	(\$172)	(21.44)%
Explorer Ins Co	40029	CA	\$0	0.00%	\$0	\$0	0.00%
Factory Mut Ins Co	21482	RI	\$42,078	0.50%	\$42,784	\$1,325	3.10%
Fair Amer Ins & Reins Co	35157	NY	\$851	0.01%	\$854	\$166	19.39%
Falls Lake Natl Ins Co	31925	OH	\$3,063	0.04%	\$2,841	\$1,343	47.28%
Farmers Cas Ins Co	40169	RI	\$33	0.00%	\$33	\$0	(0.41)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$14,398	0.17%	\$14,169	\$7,935	56.00%
Farmers Ins Co Of OR	21636	OR	\$274,070	3.23%	\$270,025	\$150,366	55.69%
Farmers Ins Exch	21652	CA	\$109,801	1.29%	\$102,719	\$50,068	48.74%
Farmers Mut Hail Ins Co Of IA	13897	IA	\$1,689	0.02%	\$1,290	\$1,257	97.45%
Farmers Prop & Cas Ins Co	26298	RI	\$13,701	0.16%	\$14,160	\$8,209	57.97%
Farmington Cas Co	41483	CT	\$4,001	0.05%	\$2,741	\$2,168	79.10%
Federal Ins Co	20281	IN	\$81,901	0.97%	\$73,978	\$16,363	22.12%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Federated Mut Ins Co	13935	MN	\$23,090	0.27%	\$22,800	\$8,171	35.84%
Federated Rural Electric Ins Exch	11118	KS	\$3,101	0.04%	\$3,033	\$1,397	46.05%
Federated Serv Ins Co	28304	MN	\$4,604	0.05%	\$4,227	\$9,526	225.39%
Fidelity & Deposit Co Of MD	39306	IL	\$10,084	0.12%	\$8,205	\$4,611	56.19%
Fidelity & Guar Ins Co	35386	IA	\$1,939	0.02%	\$1,472	\$220	14.94%
Fidelity & Guar Ins Underwriters Inc	25879	WI	(\$2)	0.00%	(\$2)	\$38	(1530.29)%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$1	0.00%
Financial Pacific Ins Co	31453	CA	\$188	0.00%	\$190	(\$112)	(59.21)%
Fire Ins Exch	21660	CA	\$3,891	0.05%	\$3,395	\$1,514	44.58%
Firemans Fund Ins Co	21873	IL	\$11,005	0.13%	\$10,367	\$5,115	49.34%
Firemens Ins Co Of Washington DC	21784	DE	\$1,810	0.02%	\$1,782	\$378	21.22%
First Amer Prop & Cas Ins Co	37710	CA	(\$10)	0.00%	\$122	\$335	274.52%
First Colonial Ins Co	29980	FL	\$103	0.00%	\$708	\$228	32.23%
First Liberty Ins Corp	33588	IL	\$1,497	0.02%	\$1,480	\$293	19.82%
First Natl Ins Co Of Amer	24724	NH	\$22	0.00%	\$22	(\$67)	(303.99)%
Florists Mut Ins Co	13978	IL	\$1,474	0.02%	\$1,606	\$231	14.41%
FMH Ag Risk Ins Co	36781	IA	\$341	0.00%	\$292	\$620	212.14%
Foremost Ins Co Grand Rapids MI	11185	MI	\$98,551	1.16%	\$89,792	\$38,693	43.09%
Foremost Prop & Cas Ins Co	11800	MI	\$5,785	0.07%	\$5,339	\$2,561	47.96%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$87)	0.00%
Fortress Ins Co	10801	IL	\$80	0.00%	\$86	\$8	9.67%
Frank Winston Crum Ins Co	11600	FL	\$42	0.00%	\$41	(\$17)	(41.12)%
Frankenmuth Mut Ins Co	13986	MI	\$51	0.00%	\$57	\$1	1.91%
Freedom Specialty Ins Co	22209	OH	\$355	0.00%	\$610	(\$9,778)	(1602.98)%
Garrison Prop & Cas Ins Co	21253	TX	\$58,307	0.69%	\$56,027	\$43,785	78.15%
Geico Cas Co	41491	NE	\$221,957	2.62%	\$223,790	\$193,761	86.58%
Geico Gen Ins Co	35882	NE	\$21,411	0.25%	\$21,793	\$15,792	72.46%
Geico Ind Co	22055	NE	\$10,187	0.12%	\$10,157	\$7,933	78.11%
GEICO Marine Ins Co	37923	NE	\$1,443	0.02%	\$1,450	\$895	61.69%
GEICO Secure Ins Co	14137	NE	\$133,853	1.58%	\$123,006	\$128,357	104.35%
General Cas Co Of WI	24414	WI	\$4,002	0.05%	\$3,685	\$649	17.62%
General Ins Co Of Amer	24732	NH	\$2,953	0.03%	\$2,387	\$1,876	78.62%
General Reins Corp	22039	DE	\$0	0.00%	\$0	\$126	0.00%
General Security Natl Ins Co	39322	NY	\$566	0.01%	\$397	(\$83)	(20.80)%
General Star Natl Ins Co	11967	DE	\$9	0.00%	\$100	\$25	24.88%
Generali Us Branch	11231	NY	\$6,187	0.07%	\$5,206	\$1,562	30.01%
Genesis Ins Co	38962	DE	\$1,100	0.01%	\$1,025	\$139	13.59%
Glencar Ins Co	12254	WI	\$123	0.00%	\$39	\$22	56.09%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Government Employees Ins Co	22063	NE	\$7,186	0.08%	\$7,790	\$4,064	52.18%
Grange Ins Assn	22101	WA	\$11,218	0.13%	\$11,199	\$9,592	85.65%
Granite State Ins Co	23809	IL	\$2,529	0.03%	\$2,669	\$2,151	80.59%
Gray Ins Co	36307	LA	\$124	0.00%	\$124	\$19	15.16%
Great Amer Alliance Ins Co	26832	OH	\$2,929	0.03%	\$2,825	\$1,982	70.15%
Great Amer Assur Co	26344	OH	\$10,944	0.13%	\$10,772	\$3,995	37.09%
Great Amer Ins Co	16691	OH	\$20,864	0.25%	\$19,405	\$3,108	16.02%
Great Amer Ins Co of NY	22136	NY	\$851	0.01%	\$884	\$388	43.85%
Great Amer Security Ins Co	31135	OH	\$673	0.01%	\$704	\$290	41.12%
Great Amer Spirit Ins Co	33723	OH	\$887	0.01%	\$1,852	\$905	48.86%
Great Divide Ins Co	25224	ND	\$1,482	0.02%	\$1,287	\$1,314	102.16%
Great Midwest Ins Co	18694	TX	\$569	0.01%	\$585	(\$150)	(25.66)%
Great Northern Ins Co	20303	IN	\$13,904	0.16%	\$13,352	\$7,131	53.41%
Great West Cas Co	11371	NE	\$27,759	0.33%	\$26,354	\$12,461	47.28%
Greenwich Ins Co	22322	DE	\$7,116	0.08%	\$7,061	\$1,148	16.26%
Guarantee Co Of N Amer USA	36650	MI	\$111	0.00%	\$135	(\$27)	(19.77)%
Guideone Amer Ins Co	42331	IA	\$34	0.00%	\$80	\$5	6.31%
Guideone Elite Ins Co	42803	IA	\$358	0.00%	\$395	(\$75)	(18.91)%
GuideOne Ins Co	15032	IA	\$2,538	0.03%	\$2,404	\$872	36.27%
GuideOne Specialty Ins Co	14559	IA	\$328	0.00%	\$293	\$52	17.70%
Hallmark Ins Co	34037	AZ	\$909	0.01%	\$755	\$475	62.88%
Hanover Amer Ins Co	36064	NH	\$7,426	0.09%	\$7,555	\$2,310	30.58%
Hanover Ins Co	22292	NH	\$14,963	0.18%	\$14,082	\$7,395	52.51%
Harco Natl Ins Co	26433	IL	\$4,142	0.05%	\$4,136	\$222	5.37%
Harleysville Ins Co	23582	OH	\$202	0.00%	\$218	(\$3)	(1.59)%
Hartford Accident & Ind Co	22357	CT	\$4,585	0.05%	\$4,651	(\$294)	(6.32)%
Hartford Cas Ins Co	29424	IN	\$5,712	0.07%	\$5,473	\$1,267	23.15%
Hartford Fire Ins Co	19682	CT	\$17,794	0.21%	\$17,264	\$6,210	35.97%
Hartford Ins Co Of The Midwest	37478	IN	\$9,472	0.11%	\$9,725	\$6,332	65.11%
Hartford Steam Boil Inspec & Ins Co	11452	CT	\$623	0.01%	\$578	\$40	6.88%
Hartford Underwriters Ins Co	30104	CT	\$36,544	0.43%	\$36,022	\$18,021	50.03%
HDI Global Ins Co	41343	IL	\$5,669	0.07%	\$5,428	\$719	13.24%
Heritage Ind Co	39527	CA	\$7	0.00%	\$30	\$21	69.27%
Hiscox Ins Co Inc	10200	IL	\$7,900	0.09%	\$7,634	\$1,685	22.08%
Homeowners of Amer Ins Co	12536	TX	\$66	0.00%	\$24	\$0	0.00%
Homesite Ins Co	17221	WI	\$676	0.01%	\$244	\$187	76.48%
Homesite Ins Co Of The Midwest	13927	WI	\$44,715	0.53%	\$42,366	\$27,805	65.63%
Horace Mann Ins Co	22578	IL	\$3,091	0.04%	\$3,033	\$2,506	82.61%



All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,048	0.01%	\$1,104	\$555	50.29%
Housing Enterprise Ins Co Inc	11206	VT	\$434	0.01%	\$302	\$28	9.30%
Hudson Ins Co	25054	DE	\$6,704	0.08%	\$6,659	\$1,399	21.01%
Illinois Ins Co	35246	NM	\$0	0.00%	\$0	\$0	0.00%
Illinois Natl Ins Co	23817	IL	\$155	0.00%	\$465	\$157	33.69%
Imperium Ins Co	35408	TX	\$1,951	0.02%	\$1,455	\$1,408	96.77%
Indemnity Ins Co Of North Amer	43575	PA	\$12,378	0.15%	\$11,952	\$6,310	52.79%
Independence Amer Ins Co	26581	DE	\$2,006	0.02%	\$1,988	\$1,042	52.41%
Indiana Lumbermens Ins Co	14265	IN	\$0	0.00%	\$0	\$25	0.00%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$5)	(4363.46)%
Insurance Co of N Amer	22713	PA	\$9	0.00%	\$16	(\$2,384)	(14871.30)%
Insurance Co Of The State Of PA	19429	IL	\$1,455	0.02%	\$1,513	\$12,030	794.94%
Insurance Co Of The West	27847	CA	\$3,676	0.04%	\$3,591	\$130	3.63%
Integon Ind Corp	22772	NC	\$24,567	0.29%	\$22,420	\$16,297	72.69%
Integon Natl Ins Co	29742	NC	\$4,927	0.06%	\$4,750	\$2,688	56.57%
International Fidelity Ins Co	11592	NJ	\$112	0.00%	\$186	(\$35)	(18.56)%
Intrepid Ins Co	10749	IA	\$627	0.01%	\$483	\$455	94.24%
Ironshore Ind Inc	23647	IL	\$2,142	0.03%	\$2,128	\$1,344	63.16%
Jefferson Ins Co	11630	NY	\$29,222	0.34%	\$29,484	\$5,590	18.96%
Jewelers Mut Ins Co S I	14354	WI	\$2,065	0.02%	\$1,970	\$340	17.24%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Key Risk Ins Co	10885	IA	\$505	0.01%	\$627	\$180	28.67%
Knightbrook Ins Co	13722	DE	\$0	0.00%	\$0	\$0	0.00%
Lancer Ins Co	26077	IL	\$1,705	0.02%	\$1,567	\$162	10.31%
Landcar Cas Co	37109	UT	\$0	0.00%	\$1	\$0	(0.17)%
Lexington Natl Ins Corp	37940	FL	\$15	0.00%	\$9	\$0	0.00%
Lexon Ins Co	13307	TX	\$1,266	0.01%	\$1,513	\$37	2.48%
Liberty Ins Corp	42404	IL	\$43,201	0.51%	\$39,973	\$16,281	40.73%
Liberty Ins Underwriters Inc	19917	IL	\$54,635	0.64%	\$54,765	\$23,547	43.00%
Liberty Mut Fire Ins Co	23035	WI	\$28,507	0.34%	\$27,202	\$14,298	52.56%
Liberty Mut Ins Co	23043	MA	\$15,911	0.19%	\$15,578	\$2,871	18.43%
Liberty Northwest Ins Corp	41939	OR	\$334	0.00%	\$167	(\$2,772)	(1662.99)%
Lio Ins Co	40550	AZ	\$335	0.00%	\$165	\$167	101.18%
LM Gen Ins Co	36447	IL	\$35,696	0.42%	\$39,725	\$18,940	47.68%
LM Ins Corp	33600	IL	\$14,413	0.17%	\$14,189	\$10,850	76.47%
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$2,151	0.03%	\$1,505	\$1,374	91.32%
Manufacturers Alliance Ins Co	36897	PA	\$1,541	0.02%	\$1,359	\$490	36.05%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Markel Amer Ins Co	28932	VA	\$8,315	0.10%	\$8,666	\$5,759	66.46%
Markel Ins Co	38970	IL	\$7,478	0.09%	\$6,937	\$1,633	23.54%
Massachusetts Bay Ins Co	22306	NH	\$4,793	0.06%	\$4,504	\$1,346	29.89%
Maxum Cas Ins Co	10784	CT	\$0	0.00%	\$0	(\$27)	0.00%
MBIA Ins Corp	12041	NY	\$0	0.00%	\$67	\$0	0.00%
Medical Protective Co	11843	IN	\$5,518	0.07%	\$5,165	\$2,142	41.46%
Medmarc Cas Ins Co	22241	VT	\$31	0.00%	\$31	\$1	1.83%
MEMIC Ind Co	11030	NH	\$32	0.00%	\$52	\$29	56.98%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Merchants Bonding Co a Mut	14494	IA	\$1,589	0.02%	\$1,469	(\$30)	(2.02)%
Merchants Natl Bonding Inc	11595	IA	\$1,291	0.02%	\$1,073	\$227	21.11%
Metromile Ins Co	16187	DE	\$7,614	0.09%	\$7,572	\$5,904	77.97%
Metropolitan Gen Ins Co	39950	RI	\$843	0.01%	\$436	\$390	89.35%
MGA Ins Co Inc	40150	TX	\$39	0.00%	\$4	\$0	0.00%
MGIC Ind Corp	18740	WI	\$0	0.00%	(\$3)	(\$70)	2339.75%
MIC Prop & Cas Ins Corp	38601	MI	\$966	0.01%	\$499	\$91	18.17%
Mid Century Ins Co	21687	CA	\$27,924	0.33%	\$27,239	\$13,609	49.96%
Mid Continent Cas Co	23418	OH	\$798	0.01%	\$750	(\$1,514)	(201.73)%
Middlesex Ins Co	23434	WI	\$18,921	0.22%	\$15,506	\$9,252	59.67%
Midvale Ind Co	27138	WI	\$7,560	0.09%	\$4,234	\$2,589	61.15%
Midwest Employers Cas Co	23612	DE	\$2,332	0.03%	\$2,198	\$2,952	134.34%
Midwest Family Mut Ins Co	23574	IA	\$5,307	0.06%	\$5,122	\$1,773	34.62%
Milford Cas Ins Co	26662	DE	\$85	0.00%	\$66	\$42	64.52%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1,879	0.02%	\$1,682	\$371	22.04%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$1,398	0.02%	\$1,457	\$310	21.25%
Monterey Ins Co	23540	CA	\$1,075	0.01%	\$1,033	\$889	86.14%
Mortgage Guar Ins Corp	29858	WI	\$20,383	0.24%	\$21,153	(\$2,435)	(11.51)%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	(\$113)	0.00%
Motors Ins Corp	22012	MI	\$175	0.00%	\$175	\$35	19.86%
MSIG Specialty Ins USA Inc	34886	NY	\$72	0.00%	\$114	\$52	45.91%
Munich Reins Amer Inc	10227	DE	\$0	0.00%	\$0	(\$19,847)	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$76,757	0.90%	\$75,264	\$53,513	71.10%
National Amer Ins Co	23663	OK	\$10	0.00%	\$6	\$0	1.97%
National Amer Ins Co of CA	23671	CA	\$0	0.00%	\$0	(\$626)	0.00%
National Cas Co	11991	OH	\$18,935	0.22%	\$18,892	\$12,458	65.94%
National Continental Ins Co	10243	NY	\$61	0.00%	\$81	(\$504)	(619.25)%
National Farmers Union Prop & Cas	16217	NC	\$1,040	0.01%	\$1,001	\$1,283	128.18%
National Fire & Ind Exch	15679	MO	\$36	0.00%	\$33	\$7	21.46%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
National Fire Ins Co Of Hartford	20478	IL	\$6,901	0.08%	\$6,750	\$7,083	104.93%
National Gen Assur Co	42447	MO	\$613	0.01%	\$647	\$579	89.56%
National Gen Ins Co	23728	MO	\$234	0.00%	\$203	\$53	26.19%
National General Ins Online Inc	11044	MO	\$3,111	0.04%	\$3,373	\$4,595	136.25%
National Ind Co	20087	NE	\$1,175	0.01%	\$600	\$100	16.68%
National Interstate Ins Co	32620	OH	\$2,025	0.02%	\$1,921	\$480	24.98%
National Liab & Fire Ins Co	20052	CT	\$9,387	0.11%	\$8,748	\$2,072	23.69%
National Mortgage Ins Corp	13695	WI	\$9,376	0.11%	\$9,710	\$326	3.36%
National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$365	\$0	0.00%
National Specialty Ins Co	22608	TX	\$2,097	0.02%	\$2,062	\$655	31.74%
National Surety Corp	21881	IL	(\$37)	0.00%	(\$23)	(\$853)	3665.45%
National Union Fire Ins Co of Pittsb	19445	PA	\$44,062	0.52%	\$43,690	\$23,330	53.40%
Nationwide Affinity Co of Amer	26093	OH	\$1,781	0.02%	\$1,995	\$634	31.75%
Nationwide Agribusiness Ins Co	28223	IA	\$22,989	0.27%	\$22,903	\$55,885	244.01%
Nationwide Assur Co	10723	OH	\$4,774	0.06%	\$4,527	\$2,040	45.07%
Nationwide Gen Ins Co	23760	OH	\$28,926	0.34%	\$26,552	\$25,068	94.41%
Nationwide Ins Co Of Amer	25453	OH	\$3,425	0.04%	\$3,938	\$2,164	54.95%
Nationwide Mut Fire Ins Co	23779	OH	(\$2)	0.00%	\$35	\$2	5.04%
Nationwide Mut Ins Co	23787	OH	\$28,466	0.34%	\$28,668	\$9,588	33.45%
Nationwide Prop & Cas Ins Co	37877	OH	\$28	0.00%	\$49	\$6	12.82%
NAU Country Ins Co	25240	MN	\$13,790	0.16%	\$36,376	\$55,146	151.60%
Navigators Ins Co	42307	NY	\$10,046	0.12%	\$10,055	\$10,127	100.72%
NCMIC Ins Co	15865	IA	\$1,804	0.02%	\$2,090	\$842	40.29%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$105	0.00%
New England Ins Co	21830	CT	\$0	0.00%	\$0	(\$407)	0.00%
New Hampshire Ins Co	23841	IL	\$6,266	0.07%	\$6,426	\$1,579	24.57%
New York Marine & Gen Ins Co	16608	NY	\$2,044	0.02%	\$2,381	\$1,544	64.86%
NGM Ins Co	14788	FL	\$43	0.00%	\$41	(\$1)	(3.44)%
NLC Mut Ins Co	27905	VT	\$1,985	0.02%	\$1,836	\$1,838	100.12%
Norcal Ins Co	33200	CA	\$1,075	0.01%	\$1,068	\$2,876	269.33%
Norguard Ins Co	31470	PA	\$1,363	0.02%	\$1,619	\$1,262	77.93%
North Pacific Ins Co	23892	OR	(\$65)	0.00%	(\$66)	(\$169)	257.64%
North Pointe Ins Co	27740	PA	\$264	0.00%	\$79	\$23	28.75%
North River Ins Co	21105	NJ	\$2,068	0.02%	\$1,918	\$257	13.38%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	(\$75)	0.00%
Northland Ins Co	24015	CT	\$5,335	0.06%	\$5,205	\$3,253	62.50%
Nova Cas Co	42552	NY	\$3,340	0.04%	\$3,227	\$13,917	431.31%
Nutmeg Ins Co	39608	CT	\$849	0.01%	\$680	\$328	48.22%

All Authorized Companies

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## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
OBI Amer Ins Co	15645	PA	\$1	0.00%	\$1	\$0	18.94%
Obsidian Ins Co	35602	OH	\$12	0.00%	\$10	\$2	21.49%
Occidental Fire & Cas Co Of NC	23248	NC	\$2,250	0.03%	\$2,165	\$439	20.27%
Ohio Cas Ins Co	24074	NH	\$71,449	0.84%	\$70,906	\$39,863	56.22%
Ohio Ind Co	26565	OH	\$366	0.00%	\$378	\$33	8.68%
Ohio Security Ins Co	24082	NH	\$115,369	1.36%	\$113,348	\$65,990	58.22%
Old Republic Gen Ins Corp	24139	IL	(\$36)	0.00%	\$12	(\$65)	(537.43)%
Old Republic Ins Co	24147	PA	\$22,638	0.27%	\$21,058	\$9,089	43.16%
Old Republic Surety Co	40444	WI	\$3,577	0.04%	\$3,444	\$130	3.77%
Omni Ins Co	39098	IL	\$8	0.00%	\$13	\$45	346.16%
Oregon Automobile Ins Co	23922	OR	(\$1)	0.00%	(\$1)	(\$413)	29849.86%
Oregon Mut Ins Co	14907	OR	\$57,072	0.67%	\$56,262	\$30,814	54.77%
Pacific Employers Ins Co	22748	PA	\$364	0.00%	\$306	\$823	269.40%
Pacific Ind Co	20346	WI	\$15,016	0.18%	\$13,970	\$3,026	21.66%
Palomar Specialty Ins Co	20338	OR	\$12,052	0.14%	\$10,964	\$0	0.00%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	\$62	0.00%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$1	0.00%
Peerless Ind Ins Co	18333	IL	\$2	0.00%	\$1	\$1	73.75%
Peerless Ins Co	24198	NH	\$0	0.00%	\$0	\$6	0.00%
Pemco Mut Ins Co	24341	WA	\$49,927	0.59%	\$48,414	\$34,913	72.11%
Penn Amer Ins Co	32859	PA	\$1	0.00%	\$1	(\$2)	(272.94)%
Penn Millers Ins Co	14982	PA	\$5,580	0.07%	\$5,831	(\$797)	(13.68)%
Pennsylvania Ins Co	21962	NM	\$32	0.00%	\$29	\$9	30.68%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$6,849	0.08%	\$6,878	\$1,199	17.43%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$4,977	0.06%	\$4,274	\$1,019	23.85%
Pennsylvania Manufacturers Ind Co	41424	PA	\$644	0.01%	\$578	\$300	51.80%
Petroleum Cas Co	12297	TX	\$0	0.00%	\$0	\$0	0.00%
Pharmacists Mut Ins Co	13714	IA	\$1,737	0.02%	\$1,349	\$1,634	121.15%
Philadelphia Ind Ins Co	18058	PA	\$51,192	0.60%	\$49,192	\$27,066	55.02%
Phoenix Ins Co	25623	CT	\$10,537	0.12%	\$10,561	\$4,741	44.89%
Physicians Ins A Mut Co	40738	WA	\$16,946	0.20%	\$15,743	\$18,363	116.64%
Pinnacle Nat Ins Co	21296	TX	\$0	0.00%	\$0	(\$13)	0.00%
Pioneer Specialty Ins Co	40312	MN	\$6,712	0.08%	\$6,170	\$2,189	35.48%
Plateau Cas Ins Co	10817	TN	\$1,380	0.02%	\$1,245	\$576	46.23%
Platte River Ins Co	18619	NE	\$689	0.01%	\$701	\$61	8.72%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$22)	0.00%
PMI Mortgage Ins Co	27251	AZ	\$272	0.00%	\$272	(\$154)	(56.60)%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$69)	0.00%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Praetorian Ins Co	37257	PA	\$1,246	0.01%	\$1,211	\$54	4.44%
Preferred Professional Ins Co	36234	NE	\$303	0.00%	\$236	\$110	46.48%
Privilege Underwriters Recp Exch	12873	FL	\$7,570	0.09%	\$6,911	\$3,129	45.28%
ProAssurance Ind Co Inc	33391	AL	\$996	0.01%	\$983	\$1,694	172.38%
ProAssurance Ins Co of Amer	14460	IL	\$738	0.01%	\$706	\$692	98.03%
Procentury Ins Co	21903	MI	\$6	0.00%	\$3	\$1	35.65%
Producers Agriculture Ins Co	34312	TX	\$3,764	0.04%	\$2,946	\$2,066	70.13%
Professional Solutions Ins Co	11127	IA	\$825	0.01%	\$754	\$188	24.92%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$12)	0.00%
Progressive Classic Ins Co	42994	WI	\$751	0.01%	\$985	\$4,429	449.52%
Progressive Direct Ins Co	16322	OH	(\$2)	0.00%	(\$2)	(\$1)	53.74%
Progressive Northern Ins Co	38628	WI	(\$1)	0.00%	(\$1)	(\$433)	60263.14%
Progressive Northwestern Ins Co	42919	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Preferred Ins Co	37834	OH	(\$2)	0.00%	(\$2)	(\$1)	83.89%
Progressive Universal Ins Co	21727	WI	\$338,795	3.99%	\$324,520	\$226,284	69.73%
Property & Cas Ins Co Of Hartford	34690	IN	\$11,310	0.13%	\$11,615	\$3,915	33.71%
Proselect Ins Co	10638	NE	\$2,845	0.03%	\$2,822	\$11,183	396.23%
Protective Ins Co	12416	IN	\$5,018	0.06%	\$5,513	\$1,477	26.79%
Protective Prop & Cas Ins Co	35769	MO	\$560	0.01%	\$627	\$38	6.05%
Public Serv Ins Co	15059	IL	\$0	0.00%	\$0	(\$10)	0.00%
QBE Ins Corp	39217	PA	\$5,856	0.07%	\$5,929	\$4,702	79.31%
Qualitas Ins Co	14133	CA	\$0	0.00%	\$0	\$19	0.00%
Radian Guar Inc	33790	PA	\$17,292	0.20%	\$18,319	(\$4,440)	(24.24)%
Radnor Specialty Ins Co	15756	NE	\$31	0.00%	\$23	\$0	1.04%
Red Shield Ins Co	41580	WA	\$8,308	0.10%	\$8,224	\$3,599	43.76%
Regent Ins Co	24449	WI	\$1,804	0.02%	\$1,948	\$557	28.59%
Republic Ind Co Of Amer	22179	CA	\$121	0.00%	\$121	\$138	114.16%
Republic Ind Co of CA	43753	CA	\$78	0.00%	\$77	\$216	278.20%
Republic Mortgage Ins Co	28452	NC	\$104	0.00%	\$104	(\$168)	(161.08)%
Repwest Ins Co	31089	AZ	\$1,055	0.01%	\$1,055	(\$52)	(4.90)%
Response Ins Co	43044	IL	\$40	0.00%	\$44	\$30	69.25%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1,306	0.02%	\$1,207	(\$751)	(62.20)%
RLI Ins Co	13056	IL	\$9,084	0.11%	\$8,732	\$2,469	28.28%
Rock Ridge Ins Co	11089	TX	\$1,603	0.02%	\$904	\$619	68.44%
Rockwood Cas Ins Co	35505	PA	\$0	0.00%	\$0	\$0	0.00%
RSUI Ind Co	22314	NH	\$13,358	0.16%	\$12,796	\$3,032	23.70%
Rural Comm Ins Co	39039	MN	\$33,436	0.39%	\$27,905	\$18,594	66.63%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Rural Trust Ins Co	11134	TX	\$80	0.00%	\$143	\$8	5.70%
Safeco Ins Co Of Amer	24740	NH	\$3,470	0.04%	\$3,347	\$1,183	35.33%
Safeco Ins Co Of IL	39012	IL	\$54,163	0.64%	\$44,840	\$29,953	66.80%
Safeco Ins Co of OR	11071	OR	\$308,095	3.63%	\$296,125	\$192,981	65.17%
Safety First Ins Co	11123	IL	\$40	0.00%	\$44	\$13	30.49%
Safety Natl Cas Corp	15105	MO	\$8,838	0.10%	\$9,011	\$5,181	57.49%
Sagamore Ins Co	40460	IN	\$530	0.01%	\$630	\$556	88.27%
Saif Corp	36196	OR	\$538,914	6.35%	\$529,900	\$272,524	51.43%
Samsung Fire & Marine Ins Co Ltd	38300	NY	\$663	0.01%	\$230	\$57	24.91%
Scottsdale Ind Co	15580	OH	\$4,039	0.05%	\$3,939	\$239	6.07%
Securian Cas Co	10054	MN	\$6,193	0.07%	\$5,895	\$1,729	29.33%
Security Natl Ins Co	19879	DE	\$2,144	0.03%	\$2,224	\$120	5.38%
Selective Ins Co Of Amer	12572	NJ	\$473	0.01%	\$513	(\$5)	(0.98)%
Seneca Ins Co Inc	10936	NY	\$1,048	0.01%	\$850	\$299	35.13%
Sentinel Ins Co Ltd	11000	CT	\$7,622	0.09%	\$7,813	\$2,304	29.49%
Sentruiy Cas Co	12870	TX	\$699	0.01%	\$364	\$91	24.92%
Sentry Cas Co	28460	WI	\$1,430	0.02%	\$1,333	\$13,707	1028.50%
Sentry Ins Co	24988	WI	\$8,644	0.10%	\$8,089	\$4,717	58.31%
Sentry Select Ins Co	21180	WI	\$8,793	0.10%	\$8,861	\$5,431	61.30%
Sequoia Ins Co	22985	CA	\$817	0.01%	\$751	\$198	26.35%
Service Amer Ind Co	39152	OK	\$1,377	0.02%	\$759	\$419	55.22%
SiriusPoint Amer Ins Co	38776	NY	\$304	0.00%	\$140	\$100	71.36%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$426	0.01%	\$424	\$11	2.58%
Sompo Amer Ins Co	11126	NY	\$4,383	0.05%	\$5,182	\$1,712	33.04%
Southern Ins Co	19216	TX	\$42	0.00%	\$20	\$2	8.80%
Southwest Marine & Gen Ins Co	12294	AZ	\$260	0.00%	\$506	\$41	8.12%
Spinnaker Ins Co	24376	IL	\$4,468	0.05%	\$3,905	\$1,201	30.76%
St Paul Fire & Marine Ins Co	24767	CT	\$812	0.01%	\$594	\$5,412	911.82%
St Paul Guardian Ins Co	24775	CT	\$142	0.00%	\$82	\$18	21.35%
St Paul Mercury Ins Co	24791	CT	\$59	0.00%	\$59	\$3,065	5236.62%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$1	0.00%
Standard Fire Ins Co	19070	CT	\$80,039	0.94%	\$73,751	\$53,825	72.98%
Standard Guar Ins Co	42986	DE	\$5,703	0.07%	\$5,253	\$1,830	34.85%
Star Ins Co	18023	MI	\$1,290	0.02%	\$1,247	\$352	28.24%
Starnet Ins Co	40045	IA	\$4,885	0.06%	\$4,634	\$3,721	80.29%
Starr Ind & Liab Co	38318	TX	\$20,242	0.24%	\$20,003	\$6,428	32.14%
StarStone Natl Ins Co	25496	DE	\$3,337	0.04%	\$3,472	\$14	0.40%
State Farm Fire & Cas Co	25143	IL	\$406,509	4.79%	\$386,462	\$261,524	67.67%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
State Farm Mut Auto Ins Co	25178	IL	\$635,210	7.49%	\$608,335	\$552,118	90.76%
State Natl Ins Co Inc	12831	TX	\$37,035	0.44%	\$32,509	\$14,218	43.74%
Stillwater Ins Co	25180	CA	\$387	0.00%	\$359	\$149	41.54%
Stillwater Prop & Cas Ins Co	16578	NY	\$8,220	0.10%	\$7,958	\$8,359	105.04%
Stonington Ins Co	10340	PA	\$80	0.00%	\$65	\$68	105.17%
Stratford Ins Co	40436	NH	\$1,011	0.01%	\$957	\$219	22.90%
Sublimity Ins Co	26824	OR	\$20,925	0.25%	\$20,575	\$9,718	47.23%
Surety Bonding Co Of Amer	24047	SD	\$189	0.00%	\$193	\$36	18.53%
Sutter Ins Co	32107	CA	\$0	0.00%	\$0	\$8	(6048.39)%
Sutton National Ins Co	25798	OK	\$924	0.01%	\$1,512	\$1,032	68.26%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$3,994	0.05%	\$3,546	\$889	25.07%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$8,359	0.10%	\$6,721	\$532	7.92%
Swiss Re Corp Solutions Premier Ins	32778	MO	\$55	0.00%	\$55	\$9	15.66%
Syncora Guar Inc	20311	NY	\$0	0.00%	\$2	\$0	0.00%
T H E Ins Co	12866	LA	\$2,167	0.03%	\$1,955	\$512	26.18%
TDC Natl Assur Co	41050	OR	\$928	0.01%	\$862	\$326	37.80%
Teachers Ins Co	22683	IL	\$960	0.01%	\$942	\$760	80.63%
Technology Ins Co Inc	42376	DE	\$5,575	0.07%	\$5,259	\$3,369	64.07%
Tesla Gen Ins Inc	24848	AZ	\$1,361	0.02%	\$733	\$1,225	166.98%
Tesla Ins Co	24813	CA	\$0	0.00%	\$0	\$0	0.00%
The Bar Plan Mut Ins Co	29513	MO	\$4	0.00%	\$3	\$0	8.46%
The Cincinnati Cas Co	28665	OH	\$16,431	0.19%	\$14,706	\$5,563	37.83%
The Cincinnati Ind Co	23280	OH	\$7,764	0.09%	\$6,826	\$2,771	40.59%
The Cincinnati Ins Co	10677	OH	\$69,270	0.82%	\$67,940	\$34,796	51.22%
The Gen Automobile Ins Co Inc	13703	WI	\$9,631	0.11%	\$8,722	\$4,214	48.32%
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	(\$1)	0.00%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	(\$2,093)	0.00%
TNUS Ins Co	32301	NY	\$80	0.00%	\$64	(\$183)	(288.04)%
Toggle Ins Co	44245	DE	\$119	0.00%	\$123	\$218	177.62%
Tokio Marine Amer Ins Co	10945	NY	\$5,733	0.07%	\$5,381	\$3,058	56.83%
Toyota Motor Ins Co	37621	IA	\$2,134	0.03%	\$1,949	\$552	28.34%
Trans Pacific Ins Co	41238	NY	\$199	0.00%	\$201	\$372	184.95%
Transamerica Cas Ins Co	10952	IA	(\$5)	0.00%	\$14	\$13	89.73%
Transguard Ins Co Of Amer Inc	28886	IL	\$1,277	0.02%	\$1,192	\$861	72.28%
Transportation Ins Co	20494	IL	\$4,803	0.06%	\$4,198	\$5,314	126.58%
Transverse Ins Co	21075	TX	(\$2)	0.00%	\$143	\$60	42.14%
Travelers Cas & Surety Co	19038	CT	\$6,366	0.08%	\$6,248	\$3,158	50.54%
Travelers Cas & Surety Co Of Amer	31194	CT	\$42,276	0.50%	\$36,925	\$7,705	20.87%

All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	(\$1)	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$10,053	0.12%	\$10,107	\$3,451	34.14%
Travelers Commercial Ins Co	36137	CT	\$1,299	0.02%	\$1,305	\$676	51.78%
Travelers Home & Marine Ins Co	27998	CT	\$11,714	0.14%	\$11,724	\$8,511	72.59%
Travelers Ind Co	25658	CT	\$16,431	0.19%	\$18,170	\$60,772	334.46%
Travelers Ind Co Of Amer	25666	CT	\$15,930	0.19%	\$14,911	\$7,101	47.62%
Travelers Ind Co Of CT	25682	CT	\$9,039	0.11%	\$8,598	\$2,585	30.07%
Travelers Personal Ins Co	38130	CT	\$41,776	0.49%	\$36,213	\$28,562	78.87%
Travelers Prop Cas Co Of Amer	25674	CT	\$57,183	0.67%	\$54,954	\$31,415	57.17%
Tri State Ins Co Of MN	31003	IA	\$2,209	0.03%	\$2,082	\$728	34.95%
Trinity Universal Ins Co	19887	TX	\$0	0.00%	\$0	(\$21)	0.00%
Trisura Ins Co	22225	OK	\$171	0.00%	\$73	\$37	50.09%
Triton Ins Co	41211	TX	\$524	0.01%	\$606	\$131	21.56%
Triumphe Cas Co	41106	OH	(\$19)	0.00%	(\$6)	(\$34)	590.72%
Truck Ins Exch	21709	CA	\$40,064	0.47%	\$39,135	\$27,572	70.45%
Trumbull Ins Co	27120	CT	\$10,526	0.12%	\$10,701	\$4,086	38.18%
Twin City Fire Ins Co Co	29459	IN	\$18,697	0.22%	\$19,820	\$8,325	42.00%
UMIA Ins Inc	36676	UT	\$3,772	0.04%	\$3,884	\$1,547	39.84%
Union Ins Co	25844	IA	\$4,261	0.05%	\$3,761	\$1,718	45.67%
United Fire & Cas Co	13021	IA	\$12,335	0.15%	\$11,147	\$7,455	66.88%
United Guar Residential Ins Co	15873	NC	\$1,276	0.02%	\$1,557	(\$1,025)	(65.84)%
United Heritage Prop & Cas Co	18939	ID	\$6,966	0.08%	\$6,941	\$2,995	43.15%
United Serv Automobile Assn	25941	TX	\$77,748	0.92%	\$76,217	\$57,384	75.29%
United States Fidelity & Guar Co	25887	CT	(\$71)	0.00%	(\$71)	(\$125)	175.09%
United States Fire Ins Co	21113	DE	\$10,538	0.12%	\$10,167	\$5,179	50.94%
United States Liab Ins Co	25895	NE	\$10,055	0.12%	\$9,672	\$2,625	27.14%
United WI Ins Co	29157	WI	\$743	0.01%	\$596	(\$16)	(2.62)%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$2)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$39	0.00%	\$42	(\$2)	(5.04)%
Unitrin Safeguard Ins Co	40703	WI	\$3,825	0.05%	\$4,282	\$2,619	61.16%
Universal N Amer Ins Co	10759	TX	\$0	0.00%	\$39	\$23	57.25%
Universal Underwriters Ins Co	41181	IL	\$5,525	0.07%	\$3,886	\$1,950	50.17%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	\$8	0.00%
US Specialty Ins Co	29599	TX	\$5,106	0.06%	\$5,107	\$2,038	39.91%
USAA Cas Ins Co	25968	TX	\$107,156	1.26%	\$104,035	\$79,996	76.89%
USAA Gen Ind Co	18600	TX	\$76,791	0.91%	\$75,237	\$60,689	80.66%
Utica Mut Ins Co	25976	NY	\$952	0.01%	\$983	\$1,994	202.81%
Valley Forge Ins Co	20508	PA	\$6,780	0.08%	\$6,715	\$3,616	53.85%



All Authorized Companies

Zero Premium and Loss Companies Excluded

## 2022 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Valley Prop & Cas Ins Co	10698	OR	\$3,142	0.04%	\$3,834	\$487	12.69%
Vanliner Ins Co	21172	OH	\$2,020	0.02%	\$1,630	\$365	22.39%
Vantage Risk Assur Co	32077	KS	\$375	0.00%	\$161	\$71	43.87%
Vantapro Specialty Ins Co	44768	AR	\$2,070	0.02%	\$2,633	\$686	26.04%
Verlan Fire Ins Co MD	10815	NH	\$1,441	0.02%	\$1,542	(\$196)	(12.71)%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Vigilant Ins Co	20397	NY	\$2,423	0.03%	\$2,151	(\$540)	(25.08)%
Viking Ins Co Of WI	13137	WI	\$17,115	0.20%	\$16,434	\$9,644	58.68%
Virginia Surety Co Inc	40827	IL	\$2,594	0.03%	\$2,208	\$497	22.49%
Watford Ins Co	25585	NJ	(\$14)	0.00%	\$129	(\$80)	(61.56)%
Wausau Business Ins Co	26069	WI	\$30	0.00%	\$30	(\$12)	(40.60)%
Wausau Gen Ins Co	26425	WI	\$0	0.00%	\$0	\$1	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	\$52	(61261.18)%
Wawanesa Gen Ins Co	10683	CA	\$6,957	0.08%	\$7,155	\$6,748	94.31%
WCF Natl Ins Co	40517	UT	\$1,645	0.02%	\$1,181	\$301	25.47%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	(\$409)	0.00%
Wellfleet Ins Co	32280	IN	\$89	0.00%	\$83	\$51	61.23%
Wellfleet NY Ins Co	20931	NY	\$2,709	0.03%	\$2,719	\$1,879	69.09%
Wesco Ins Co	25011	DE	\$4,866	0.06%	\$4,309	\$6,507	151.01%
West Amer Ins Co	44393	IN	\$18,065	0.21%	\$18,099	\$6,130	33.87%
Westchester Fire Ins Co	10030	PA	\$9,199	0.11%	\$8,928	\$3,749	41.99%
Western Natl Assur Co	24465	MN	\$3,229	0.04%	\$3,101	\$777	25.04%
Western Natl Mut Ins Co	15377	MN	\$25,116	0.30%	\$23,263	\$14,607	62.79%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
Western Surety Co	13188	SD	\$12,903	0.15%	\$11,697	\$1,394	11.92%
Westfield Ins Co	24112	OH	\$253	0.00%	\$352	\$2	0.55%
Westport Ins Corp	39845	MO	\$1,648	0.02%	\$2,857	\$1,516	53.06%
White Pine Ins Co	11932	MI	\$201	0.00%	\$154	\$90	58.30%
Williamsburg Natl Ins Co	25780	MI	\$0	0.00%	\$0	(\$7)	0.00%
Wilshire Ins Co	13234	NC	\$717	0.01%	\$722	\$387	53.61%
Work First Cas Co	31232	DE	\$9	0.00%	\$8	(\$168)	(2159.24)%
XL Ins Amer Inc	24554	DE	\$14,906	0.18%	\$13,567	\$12,603	92.90%
XL Specialty Ins Co	37885	DE	\$14,555	0.17%	\$13,260	\$980	7.39%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	(\$564)	(140413.43)%
Zenith Ins Co	13269	CA	\$844	0.01%	\$846	\$363	42.88%
Zurich Amer Ins Co	16535	NY	\$64,891	0.76%	\$55,986	\$47,304	84.49%
Zurich Amer Ins Co Of IL	27855	IL	\$368	0.00%	\$389	(\$111)	(28.51)%

All Authorized Companies  
 Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
 Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Totals (Loss Ratio is average)			\$8,483,676	100.00%	\$8,195,363	\$5,056,335	61.70%

(1) Excluding all Loss Adjustment Expenses (LAE)