

All Authorized Companies
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Accredited Surety & Cas Co Inc	26379	FL	\$87	0.04%	\$79	\$48	60.56%
Ace Amer Ins Co	22667	PA	\$104	0.04%	\$83	\$14	17.19%
<u>Ace Fire Underwriters Ins Co</u>	<u>20702</u>	<u>PA</u>	<u>\$386</u>	<u>0.16%</u>	<u>\$333</u>	<u>\$125</u>	<u>37.55%</u>
Ace Prop & Cas Ins Co	20699	PA	\$515	0.21%	\$535	\$493	92.17%
Acuity A Mut Ins Co	14184	WI	\$1,006	0.42%	\$797	\$154	19.32%
<u>Alaska Natl Ins Co</u>	<u>38733</u>	<u>AK</u>	<u>\$1,477</u>	<u>0.61%</u>	<u>\$1,302</u>	<u>(\$723)</u>	<u>(55.54)%</u>
Allied Ins Co of Amer	10127	OH	\$142	0.06%	\$219	\$474	216.77%
Allied Prop & Cas Ins Co	42579	IA	\$7	0.00%	\$64	\$51	79.06%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	(\$179)	0.00%
Allied World Specialty Ins Co	16624	DE	\$83	0.03%	\$174	(\$1)	(0.86)%
Allmerica Fin Benefit Ins Co	41840	MI	\$236	0.10%	\$170	\$34	20.17%
<u>Allstate Ind Co</u>	<u>19240</u>	<u>IL</u>	<u>\$1,560</u>	<u>0.65%</u>	<u>\$1,520</u>	<u>\$763</u>	<u>50.18%</u>
Allstate Ins Co	19232	IL	\$659	0.27%	\$666	\$855	128.35%
Amco Ins Co	19100	IA	\$1,379	0.57%	\$1,605	(\$479)	(29.86)%
<u>American Alt Ins Corp</u>	<u>19720</u>	<u>DE</u>	<u>\$555</u>	<u>0.23%</u>	<u>\$637</u>	<u>\$7</u>	<u>1.07%</u>
American Automobile Ins Co	21849	MO	\$0	0.00%	\$0	(\$119)	0.00%
American Cas Co Of Reading PA	20427	PA	\$556	0.23%	\$566	\$234	41.28%
<u>American Economy Ins Co</u>	<u>19690</u>	<u>IN</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>(\$141)</u>	<u>0.00%</u>
American Family Home Ins Co	23450	FL	\$167	0.07%	\$174	\$108	62.07%
American Family Ins Co	10386	WI	\$454	0.19%	\$269	\$216	80.35%
<u>American Family Mut Ins Co SI</u>	<u>19275</u>	<u>WI</u>	<u>\$2,408</u>	<u>1.00%</u>	<u>\$2,733</u>	<u>\$465</u>	<u>17.00%</u>
American Fire & Cas Co	24066	NH	\$3,436	1.43%	\$3,589	\$1,828	50.94%
American Guar & Liab Ins	26247	NY	\$226	0.09%	\$308	\$395	128.10%
<u>American Hallmark Ins Co Of TX</u>	<u>43494</u>	<u>TX</u>	<u>\$7,752</u>	<u>3.22%</u>	<u>\$7,811</u>	<u>\$5,819</u>	<u>74.49%</u>
American Ins Co	21857	OH	\$0	0.00%	\$1	(\$381)	(29843.45)%
American Modern Home Ins Co	23469	OH	\$6	0.00%	\$13	\$0	0.29%
<u>American Natl Prop & Cas Co</u>	<u>28401</u>	<u>MO</u>	<u>\$175</u>	<u>0.07%</u>	<u>\$153</u>	<u>\$42</u>	<u>27.13%</u>
American Reliable Ins Co	19615	AZ	\$563	0.23%	\$586	\$149	25.42%
American Southern Home Ins Co	41998	FL	\$61	0.03%	\$67	\$1	2.16%
<u>American States Ins Co</u>	<u>19704</u>	<u>IN</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>(\$238)</u>	<u>184746.51%</u>
American Zurich Ins Co	40142	IL	\$166	0.07%	\$141	\$82	57.75%
Amerisure Mut Ins Co	23396	MI	(\$2)	0.00%	\$7	\$0	2.23%
Amerisure Partners Ins Co	11050	MI	\$0	0.00%	\$0	\$0	0.00%
Amquard Ins Co	42390	PA	\$1,225	0.51%	\$1,135	\$773	68.14%
AmTrust Ins Co	15954	DE	\$153	0.06%	\$213	\$127	59.67%
<u>Arch Ins Co</u>	<u>11150</u>	<u>MO</u>	<u>\$913</u>	<u>0.38%</u>	<u>\$787</u>	<u>(\$80)</u>	<u>(10.17)%</u>
Argonaut Great Central Ins Co	19860	IL	\$7	0.00%	\$7	\$856	13076.73%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$0	(310.85)%
<u>Arrowood Ind Co</u>	<u>24678</u>	<u>DE</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>\$640</u>	<u>0.00%</u>
Artisan & Truckers Cas Co	10194	WI	\$477	0.20%	\$407	\$183	44.96%
Aspen Amer Ins Co	43460	TX	\$13	0.01%	\$16	(\$15)	(90.83)%

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All Dollars in Thousands

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Atlantic Specialty Ins Co	27154	NY	\$906	0.38%	\$1,109	\$174	15.73%
Austin Mut Ins Co	13412	MN	\$937	0.39%	\$914	\$1,167	127.59%
Automobile Ins Co Of Hartford CT	19062	CT	\$0	0.00%	\$0	\$1	0.00%
Axis Ins Co	37273	IL	\$15	0.01%	\$25	(\$47)	(191.09)%
BCS Ins Co	38245	OH	\$493	0.20%	\$455	\$201	44.16%
Benchmark Ins Co	41394	KS	\$175	0.07%	\$87	\$51	57.92%
Berkley Natl Ins Co	38911	IA	\$174	0.07%	\$297	\$64	21.64%
Berkley Regional Ins Co	29580	IA	\$503	0.21%	\$461	\$92	20.07%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$266	0.11%	\$163	\$446	273.45%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	(\$1)	0.00%
BITCO Gen Ins Corp	20095	IA	\$1,096	0.46%	\$1,302	\$244	18.74%
BITCO Natl Ins Co	20109	IA	\$98	0.04%	\$115	(\$122)	(106.52)%
Blackboard Ins Co	26611	DE	\$9	0.00%	\$17	\$1	7.66%
Brotherhood Mut Ins Co	13528	IN	\$3,161	1.31%	\$3,118	\$769	24.68%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	\$190	0.00%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	(\$11)	0.00%
Century Natl Ins Co	26905	CA	\$0	0.00%	\$11	(\$144)	(1362.68)%
Charter Oak Fire Ins Co	25615	CT	\$3,067	1.27%	\$3,436	\$1,212	35.27%
Chicago Ins Co	22810	IL	\$20	0.01%	\$23	(\$21)	(90.35)%
Chubb Ind Ins Co	12777	NY	\$16	0.01%	\$12	\$4	35.46%
Chubb Natl Ins Co	10052	IN	\$3	0.00%	\$5	\$2	35.05%
Church Mut Ins Co S I	18767	WI	\$1,263	0.52%	\$1,248	\$282	22.62%
Clear Spring Prop & Cas Co	15563	TX	(\$1,950)	-0.81%	(\$1,380)	(\$374)	27.12%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	\$0	0.00%
Continental Cas Co	20443	IL	\$1,893	0.79%	\$1,721	\$1,381	80.21%
Continental Divide Ins Co	35939	CO	\$62	0.03%	\$66	\$59	89.23%
Continental Ins Co	35289	PA	\$2,861	1.19%	\$2,976	\$1,481	49.77%
Continental Western Ins Co	10804	IA	\$1,412	0.59%	\$1,382	\$543	39.33%
Contractors Bonding & Ins Co	37206	IL	\$7,267	3.02%	\$7,365	\$2,186	29.69%
Country Cas Ins Co	20982	IL	(\$1)	0.00%	\$78	\$17	22.49%
Country Mut Ins Co	20990	IL	\$6,319	2.63%	\$5,778	\$2,304	39.87%
Crestbrook Ins Co	18961	OH	\$9	0.00%	\$9	\$0	0.20%
Crum & Forster Ind Co	31348	DE	\$275	0.11%	\$259	\$115	44.32%
Cumis Ins Society Inc	10847	IA	\$258	0.11%	\$255	(\$56)	(21.98)%
Dentists Ins Co	40975	CA	\$18	0.01%	\$20	\$0	0.00%
Depositors Ins Co	42587	IA	\$424	0.18%	\$450	\$728	161.83%
Diamond State Ins Co	42048	IN	\$3	0.00%	\$4	(\$6)	(169.15)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$3)	0.00%
Eagle W Ins Co	12890	CA	\$3,741	1.55%	\$3,562	\$2,454	68.91%
Emcasco Ins Co	21407	IA	\$83	0.03%	\$84	(\$47)	(55.74)%

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2022 Oregon Market Share and Loss Ratio
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All Dollars in Thousands

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Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	(\$4)	0.00%
Employers Mut Cas Co	21415	IA	\$463	0.19%	\$466	(\$144)	(30.84)%
Everest Natl Ins Co	10120	DE	\$611	0.25%	\$573	\$84	14.71%
Falls Lake Natl Ins Co	31925	OH	(\$119)	-0.05%	(\$73)	(\$20)	27.90%
Farmers Ins Co Of OR	21636	OR	\$98	0.04%	\$104	\$222	212.58%
Farmers Ins Exch	21652	CA	\$3,643	1.51%	\$3,602	(\$556)	(15.42)%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$0	(\$65)	0.00%
Farmington Cas Co	41483	CT	\$3	0.00%	\$2	(\$2)	(84.80)%
Federal Ins Co	20281	IN	\$4,187	1.74%	\$4,023	(\$5,237)	(130.16)%
Federated Mut Ins Co	13935	MN	\$1,354	0.56%	\$1,279	\$209	16.34%
Federated Serv Ins Co	28304	MN	\$239	0.10%	\$206	\$286	138.65%
Fidelity & Deposit Co Of MD	39306	IL	\$25	0.01%	\$21	\$4	18.45%
Fidelity & Guar Ins Co	35386	IA	\$731	0.30%	\$590	\$289	48.88%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	(\$7)	0.00%
Financial Pacific Ins Co	31453	CA	\$129	0.05%	\$131	\$38	29.14%
Firemans Fund Ins Co	21873	IL	\$2,038	0.85%	\$1,940	\$882	45.49%
Firemens Ins Co Of Washington DC	21784	DE	\$388	0.16%	\$434	\$238	54.80%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$320	(81899.23)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$28)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$82)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$61)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$20	0.01%	\$12	\$6	49.28%
General Cas Co Of WI	24414	WI	\$710	0.30%	\$701	\$33	4.73%
General Ins Co Of Amer	24732	NH	\$1,741	0.72%	\$1,547	\$537	34.70%
Glencar Ins Co	12254	WI	\$26	0.01%	\$7	\$4	55.90%
Granite State Ins Co	23809	IL	\$778	0.32%	\$848	\$401	47.29%
Great Amer Alliance Ins Co	26832	OH	\$144	0.06%	\$148	\$34	22.82%
Great Amer Assur Co	26344	OH	\$1,323	0.55%	\$1,352	\$9	0.64%
Great Amer Ins Co	16691	OH	\$514	0.21%	\$404	\$53	13.19%
Great Amer Ins Co of NY	22136	NY	\$15	0.01%	\$22	(\$52)	(243.36)%
Great Amer Spirit Ins Co	33723	OH	\$0	0.00%	\$0	(\$2)	0.00%
Great Divide Ins Co	25224	ND	\$175	0.07%	\$201	(\$55)	(27.67)%
Great Northern Ins Co	20303	IN	\$2,007	0.83%	\$1,965	\$1,127	57.33%
Greenwich Ins Co	22322	DE	\$60	0.02%	\$69	\$6	8.34%
Guideone Amer Ins Co	42331	IA	\$10	0.00%	\$34	\$2	5.52%
Guideone Elite Ins Co	42803	IA	\$121	0.05%	\$134	\$5	4.07%
GuideOne Ins Co	15032	IA	\$545	0.23%	\$525	\$885	168.48%
GuideOne Specialty Ins Co	14559	IA	\$151	0.06%	\$132	\$30	22.72%
Hanover Amer Ins Co	36064	NH	\$3,146	1.31%	\$3,164	\$675	21.34%
Hanover Ins Co	22292	NH	\$1,438	0.60%	\$1,332	\$409	30.71%
Harco Natl Ins Co	26433	IL	\$0	0.00%	\$0	(\$114)	0.00%

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2022 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Hartford Accident & Ind Co	22357	CT	\$375	0.16%	\$403	\$178	44.19%
Hartford Cas Ins Co	29424	IN	\$669	0.28%	\$669	\$33	4.94%
Hartford Fire Ins Co	19682	CT	\$445	0.18%	\$450	(\$118)	(26.17)%
Hartford Ins Co Of The Midwest	37478	IN	\$20	0.01%	\$25	(\$14)	(55.77)%
Hartford Underwriters Ins Co	30104	CT	\$2,253	0.94%	\$1,865	\$1,088	58.30%
HDI Global Ins Co	41343	IL	\$22	0.01%	\$33	(\$30)	(90.10)%
Hiscox Ins Co Inc	10200	IL	\$27	0.01%	\$14	\$9	60.47%
Hudson Ins Co	25054	DE	\$37	0.02%	\$34	\$11	30.63%
Illinois Natl Ins Co	23817	IL	\$9	0.00%	\$32	(\$250)	(776.62)%
Indemnity Ins Co Of North Amer	43575	PA	\$32	0.01%	\$33	\$4	11.07%
Intrepid Ins Co	10749	IA	\$226	0.09%	\$179	\$76	42.61%
Jewelers Mut Ins Co S I	14354	WI	\$134	0.06%	\$135	(\$8)	(5.98)%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	(\$1)	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$0	0.00%	\$0	\$2	0.00%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	(\$1)	(\$357)	28782.81%
Lio Ins Co	40550	AZ	\$64	0.03%	\$32	\$16	49.05%
Lyndon Southern Ins Co	10051	DE	\$99	0.04%	\$62	\$20	31.81%
Manufacturers Alliance Ins Co	36897	PA	\$271	0.11%	\$225	\$64	28.39%
Markel Amer Ins Co	28932	VA	\$66	0.03%	\$63	\$45	72.01%
Markel Ins Co	38970	IL	\$489	0.20%	\$390	(\$16)	(3.99)%
Massachusetts Bay Ins Co	22306	NH	\$1,765	0.73%	\$1,626	\$423	26.00%
Mid Century Ins Co	21687	CA	\$5,139	2.13%	\$4,987	\$2,336	46.83%
Midvale Ind Co	27138	WI	\$1,093	0.45%	\$913	\$201	21.98%
Midwest Family Mut Ins Co	23574	IA	\$1,650	0.69%	\$1,617	\$963	59.55%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$37	0.02%	\$32	(\$14)	(44.15)%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$38	0.02%	\$58	\$2	3.56%
Monterey Ins Co	23540	CA	\$214	0.09%	\$209	\$396	189.72%
Mutual Of Enumclaw Ins Co	14761	OR	\$4,624	1.92%	\$5,134	\$3,036	59.14%
National Cas Co	11991	OH	\$459	0.19%	\$390	\$530	135.83%
National Farmers Union Prop & Cas	16217	NC	\$475	0.20%	\$413	\$348	84.18%
National Fire & Ind Exch	15679	MO	\$1	0.00%	\$1	\$0	(0.16)%
National Fire Ins Co Of Hartford	20478	IL	\$2,132	0.89%	\$2,103	\$1,844	87.66%
National Interstate Ins Co	32620	OH	\$2	0.00%	\$2	\$0	23.80%
National Surety Corp	21881	IL	\$0	0.00%	(\$1)	(\$1,036)	116091.37%
National Union Fire Ins Co of Pittsb	19445	PA	\$251	0.10%	\$230	\$259	112.72%
Nationwide Agribusiness Ins Co	28223	IA	\$878	0.36%	\$907	\$5	0.57%
Nationwide Assur Co	10723	OH	\$1,319	0.55%	\$1,267	\$491	38.76%
Nationwide Gen Ins Co	23760	OH	\$1,555	0.65%	\$1,126	\$409	36.33%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$1,720	0.71%	\$1,421	\$385	27.07%
Navigators Ins Co	42307	NY	\$0	0.00%	\$15	(\$3)	(17.82)%

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Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$5)	0.00%
New Hampshire Ins Co	23841	IL	\$21	0.01%	\$19	(\$8)	(40.92)%
New York Marine & Gen Ins Co	16608	NY	\$201	0.08%	\$188	\$36	19.32%
North Pacific Ins Co	23892	OR	(\$65)	-0.03%	(\$66)	(\$415)	632.48%
North River Ins Co	21105	NJ	\$164	0.07%	\$162	\$37	23.00%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	(\$2)	0.00%
Nova Cas Co	42552	NY	\$279	0.12%	\$283	\$1,855	655.37%
Ohio Cas Ins Co	24074	NH	\$9,731	4.04%	\$9,821	\$4,323	44.02%
Ohio Security Ins Co	24082	NH	\$30,628	12.73%	\$29,869	\$15,459	51.76%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	\$65	(19034.30)%
Oregon Mut Ins Co	14907	OR	\$2,454	1.02%	\$2,324	\$957	41.16%
Pacific Employers Ins Co	22748	PA	\$110	0.05%	\$85	\$40	47.84%
Pacific Ind Co	20346	WI	\$49	0.02%	\$52	\$8	16.13%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	\$113	0.00%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	(1292.00)%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$402	0.17%	\$340	\$16	4.70%
Pennsylvania Manufacturers Ind Co	41424	PA	\$72	0.03%	\$56	\$4	6.96%
Pharmacists Mut Ins Co	13714	IA	\$359	0.15%	\$191	\$58	30.24%
Philadelphia Ind Ins Co	18058	PA	\$12,369	5.14%	\$11,829	\$8,958	75.73%
Phoenix Ins Co	25623	CT	\$2,908	1.21%	\$3,163	\$1,285	40.64%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$2)	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$167	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$140	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$64	0.03%	\$59	\$10	16.95%
QBE Ins Corp	39217	PA	\$116	0.05%	\$93	\$28	30.10%
Qualitas Ins Co	14133	CA	\$0	0.00%	\$0	(\$44)	0.00%
Red Shield Ins Co	41580	WA	\$721	0.30%	\$742	(\$62)	(8.38)%
Regent Ins Co	24449	WI	\$540	0.22%	\$540	\$19	3.47%
Riverport Ins Co	36684	IA	\$295	0.12%	\$282	\$23	8.11%
RLI Ins Co	13056	IL	\$134	0.06%	\$127	\$60	47.16%
Rural Trust Ins Co	11134	TX	\$8	0.00%	\$14	\$1	7.22%
Safeco Ins Co Of Amer	24740	NH	\$130	0.05%	\$113	\$74	65.50%
Safety Natl Cas Corp	15105	MO	\$0	0.00%	\$0	(\$1)	0.00%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Co	19879	DE	\$296	0.12%	\$250	\$601	240.74%
Seneca Ins Co Inc	10936	NY	\$232	0.10%	\$173	\$55	31.81%
Sentinel Ins Co Ltd	11000	CT	\$1,579	0.66%	\$1,636	(\$499)	(30.50)%
Sentry Ins Co	24988	WI	\$50	0.02%	\$47	\$30	63.12%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$12	\$17	145.09%
SiriusPoint Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	12.99%
Sompo Amer Ins Co	11126	NY	\$78	0.03%	\$75	\$3	3.98%

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St Paul Fire & Marine Ins Co	24767	CT	\$190	0.08%	\$121	\$133	109.70%
St Paul Guardian Ins Co	24775	CT	\$38	0.02%	\$22	\$9	40.97%
St Paul Mercury Ins Co	24791	CT	\$16	0.01%	\$16	\$7	42.18%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	(\$1)	0.00%
Standard Fire Ins Co	19070	CT	\$46	0.02%	\$34	\$14	40.15%
Star Ins Co	18023	MI	\$113	0.05%	\$108	\$36	33.60%
Starnet Ins Co	40045	IA	\$603	0.25%	\$536	\$124	23.13%
Starr Ind & Liab Co	38318	TX	\$1	0.00%	\$2	\$0	0.92%
State Farm Fire & Cas Co	25143	IL	\$10,387	4.32%	\$9,500	\$5,789	60.94%
State Natl Ins Co Inc	12831	TX	\$3	0.00%	\$2	(\$4)	(184.33)%
Stillwater Ins Co	25180	CA	\$125	0.05%	\$123	\$16	12.63%
Stonington Ins Co	10340	PA	\$0	0.00%	\$0	\$0	0.00%
T H E Ins Co	12866	LA	\$0	0.00%	\$0	(\$1)	0.00%
Technology Ins Co Inc	42376	DE	\$38	0.02%	\$30	\$5	17.00%
The Cincinnati Cas Co	28665	OH	\$4,098	1.70%	\$3,971	\$623	15.69%
The Cincinnati Ind Co	23280	OH	\$1,021	0.42%	\$805	\$677	84.14%
The Cincinnati Ins Co	10677	OH	\$12,715	5.28%	\$12,496	\$6,731	53.87%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$733	0.00%
TNUS Ins Co	32301	NY	\$32	0.01%	\$23	\$12	54.80%
Tokio Marine Amer Ins Co	10945	NY	\$106	0.04%	\$97	(\$287)	(297.52)%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	(\$2)	(592.23)%
Transportation Ins Co	20494	IL	\$297	0.12%	\$303	\$38	12.61%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas & Surety Co Of Amer	31194	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,093	0.87%	\$2,046	\$641	31.33%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co	25658	CT	\$1,438	0.60%	\$1,633	\$509	31.17%
Travelers Ind Co Of Amer	25666	CT	\$2,825	1.17%	\$2,432	\$960	39.50%
Travelers Ind Co Of CT	25682	CT	\$1,946	0.81%	\$1,854	\$542	29.26%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,247	1.76%	\$4,245	\$90	2.12%
Tri State Ins Co Of MN	31003	IA	\$326	0.14%	\$295	\$58	19.70%
Truck Ins Exch	21709	CA	\$6,207	2.58%	\$5,846	\$829	14.18%
Trumbull Ins Co	27120	CT	\$4	0.00%	\$71	(\$88)	(124.95)%
Twin City Fire Ins Co Co	29459	IN	\$1,360	0.57%	\$1,448	\$877	60.59%
Union Ins Co	25844	IA	\$1,101	0.46%	\$973	\$576	59.17%
United Fire & Cas Co	13021	IA	\$58	0.02%	\$46	\$7	15.69%
United Heritage Prop & Cas Co	18939	ID	\$31	0.01%	\$33	\$0	(0.71)%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$21)	0.00%
United States Fire Ins Co	21113	DE	\$988	0.41%	\$847	\$321	37.86%
Utica Mut Ins Co	25976	NY	\$1	0.00%	\$1	\$0	9.13%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Valley Forge Ins Co	20508	PA	\$2,704	1.12%	\$2,530	\$1,515	59.88%
Valley Prop & Cas Ins Co	10698	OR	\$0	0.00%	\$0	(\$49)	0.00%
Vanliner Ins Co	21172	OH	\$2	0.00%	\$2	(\$4)	(197.19)%
Vantapro Specialty Ins Co	44768	AR	\$146	0.06%	\$217	(\$42)	(19.21)%
Vigilant Ins Co	20397	NY	\$261	0.11%	\$253	\$21	8.29%
Watford Ins Co	25585	NJ	\$0	0.00%	\$0	\$0	0.00%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	\$0	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	(\$58)	0.00%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	(\$8)	0.00%
Wesco Ins Co	25011	DE	\$396	0.16%	\$318	\$25	7.74%
West Amer Ins Co	44393	IN	\$2,986	1.24%	\$3,167	\$254	8.03%
Westchester Fire Ins Co	10030	PA	\$17	0.01%	\$16	\$6	35.65%
Western Natl Assur Co	24465	MN	\$44	0.02%	\$58	\$25	43.69%
XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	(\$2)	32660.00%
XL Specialty Ins Co	37885	DE	(\$3)	0.00%	(\$5)	\$19	(380.81)%
Zurich Amer Ins Co	16535	NY	\$528	0.22%	\$354	\$138	38.86%
Zurich Amer Ins Co Of IL	27855	IL	\$86	0.04%	\$76	(\$8)	(10.63)%
Totals (Loss Ratio is average)			\$240,682	100.00%	\$235,007	\$94,794	40.34%

(1)Excluding all Loss Adjustment Expenses (LAE)