

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Mortgage Guaranty

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Arch Mortgage Guar Co	18732	WI	\$27	0.03%	\$27	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$13,115	15.64%	\$13,294	(\$3,658)	(27.52)%
Enact Mortgage Ins Corp	38458	NC	\$10,147	12.10%	\$10,497	(\$1,324)	(12.61)%
Enact Mortgage Ins Corp of NC	16675	NC	\$52	0.06%	\$31	\$0	0.00%
Essent Guar Inc	13634	PA	\$11,818	14.09%	\$12,180	(\$1,955)	(16.05)%
MGIC Ind Corp	18740	WI	\$0	0.00%	(\$3)	(\$70)	2339.75%
Mortgage Guar Ins Corp	29858	WI	\$20,383	24.31%	\$21,153	(\$2,435)	(11.51)%
National Mortgage Ins Corp	13695	WI	\$9,376	11.18%	\$9,710	\$326	3.36%
PMI Mortgage Ins Co	27251	AZ	\$272	0.32%	\$272	(\$154)	(56.60)%
Radian Guar Inc	33790	PA	\$17,292	20.62%	\$18,319	(\$4,440)	(24.24)%
Republic Mortgage Ins Co	28452	NC	\$104	0.12%	\$104	(\$168)	(161.08)%
United Guar Residential Ins Co	15873	NC	\$1,276	1.52%	\$1,557	(\$1,025)	(65.84)%
Totals (Loss Ratio is average)			\$83,863	100.00%	\$87,142	(\$14,903)	-17.10%

(1)Excluding all Loss Adjustment Expenses (LAE)