

Oregon Division  
of Financial Regulation

2019 Oregon Market Share and Loss Ratio  
Line of Business: Medical Professional Liability

Top 25 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Doctors Co An Interins Exch	34495	CA	\$19,282	28.67%	\$19,179	\$10,263	53.51%
2	Physicians Ins A Mut Co	40738	WA	\$15,108	22.47%	\$14,701	\$11,933	81.17%
3	Continental Cas Co	20443	IL	\$11,642	17.31%	\$12,310	\$11,970	97.23%
4	Medical Protective Co	11843	IN	\$3,845	5.72%	\$3,733	\$4,250	113.86%
5	Dentists Ins Co	40975	CA	\$2,698	4.01%	\$2,520	\$805	31.93%
6	American Cas Co Of Reading PA	20427	PA	\$2,669	3.97%	\$2,657	\$665	25.04%
7	NCMIC Ins Co	15865	IA	\$2,038	3.03%	\$2,003	\$337	16.81%
8	UMIA Ins Inc	36676	OR	\$1,897	2.82%	\$1,654	\$1,053	63.65%
9	Norcal Mut Ins Co	33200	CA	\$1,088	1.62%	\$972	\$338	34.77%
10	Church Mut Ins Co	18767	WI	\$1,059	1.58%	\$707	\$591	83.51%
11	Proselect Ins Co	10638	NE	\$1,000	1.49%	\$1,160	(\$340)	(29.34)%
12	ProAssurance Ins Co of Amer	14460	IL	\$702	1.04%	\$735	\$384	52.28%
13	Ace Amer Ins Co	22667	PA	\$677	1.01%	\$644	(\$267)	(41.54)%
14	Liberty Ins Underwriters Inc	19917	IL	\$619	0.92%	\$675	(\$173)	(25.62)%
15	Fair Amer Ins & Reins Co	35157	NY	\$586	0.87%	\$601	(\$2)	(0.38)%
16	ProAssurance Ind Co Inc	33391	AL	\$502	0.75%	\$288	\$201	69.84%
17	Aspen Amer Ins Co	43460	TX	\$306	0.45%	\$301	\$110	36.64%
18	Pharmacists Mut Ins Co	13714	IA	\$265	0.39%	\$266	\$94	35.34%
19	Allied World Ins Co	22730	NH	\$234	0.35%	\$233	\$71	30.47%
20	Preferred Professional Ins Co	36234	NE	\$214	0.32%	\$274	(\$31)	(11.25)%
21	Great Divide Ins Co	25224	ND	\$123	0.18%	\$120	\$44	36.38%
22	Continental Ins Co	35289	PA	\$86	0.13%	\$117	\$100	84.97%
23	Fortress Ins Co	10801	IL	\$80	0.12%	\$81	\$2	3.02%
24	American Alt Ins Corp	19720	DE	\$71	0.11%	\$65	\$1	1.17%
25	The Cincinnati Ins Co	10677	OH	\$70	0.10%	\$67	\$22	32.64%
	All 33 Other Companies			\$383	0.57%	\$359	(\$9)	(2.56)%
Totals (Loss Ratio is average)				\$67,243	100.00%	\$66,422	\$42,409	63.85%

(1)Excluding all Loss Adjustment Expenses (LAE)