

Oregon Division
of Financial Regulation

2020 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	\$19,203	27.88%	\$19,589	\$21,078	107.60%
2	Physicians Ins A Mut Co	40738	WA	\$14,778	21.45%	\$14,645	\$9,184	62.71%
3	Continental Cas Co	20443	IL	\$11,510	16.71%	\$11,078	\$13,056	117.86%
4	Medical Protective Co	11843	IN	\$3,797	5.51%	\$3,971	\$1,565	39.42%
5	UMIA Ins Inc	36676	OR	\$2,855	4.15%	\$2,727	\$1,058	38.82%
6	American Cas Co Of Reading PA	20427	PA	\$2,834	4.11%	\$2,751	\$520	18.90%
7	Dentists Ins Co	40975	CA	\$2,422	3.52%	\$1,892	\$754	39.83%
8	NCMIC Ins Co	15865	IA	\$2,086	3.03%	\$2,034	\$355	17.44%
9	Church Mut Ins Co S I	18767	WI	\$1,870	2.71%	\$1,274	\$693	54.39%
10	Proselect Ins Co	10638	NE	\$1,261	1.83%	\$1,119	\$2,769	247.36%
11	Norcal Mut Ins Co	33200	CA	\$1,034	1.50%	\$1,046	\$98	9.34%
12	Liberty Ins Underwriters Inc	19917	IL	\$766	1.11%	\$723	\$295	40.74%
13	ProAssurance Ins Co of Amer	14460	IL	\$703	1.02%	\$711	\$77	10.89%
14	ProAssurance Ind Co Inc	33391	AL	\$679	0.99%	\$625	\$327	52.30%
15	Ace Amer Ins Co	22667	PA	\$662	0.96%	\$680	(\$118)	(17.28)%
16	Fair Amer Ins & Reins Co	35157	NY	\$539	0.78%	\$571	\$16	2.84%
17	Pharmacists Mut Ins Co	13714	IA	\$287	0.42%	\$277	\$124	44.77%
18	Aspen Amer Ins Co	43460	TX	\$280	0.41%	\$273	\$66	24.07%
19	Allied World Ins Co	22730	NH	\$226	0.33%	\$227	(\$7)	(3.25)%
20	Preferred Professional Ins Co	36234	NE	\$195	0.28%	\$177	(\$55)	(31.09)%
21	Continental Ins Co	35289	PA	\$180	0.26%	\$146	\$24	16.62%
22	The Cincinnati Cas Co	28665	OH	\$172	0.25%	\$149	\$228	153.50%
23	Great Divide Ins Co	25224	ND	\$133	0.19%	\$129	\$203	157.26%
24	Fortress Ins Co	10801	IL	\$85	0.12%	\$79	\$3	4.13%
25	Berkshire Hathaway Specialty Ins Co	22276	NE	\$74	0.11%	\$62	\$23	37.93%
	All 28 Other Companies			\$249	0.36%	\$273	\$302	110.53%
Totals (Loss Ratio is average)				\$68,880	100.00%	\$67,227	\$52,638	78.30%

(1)Excluding all Loss Adjustment Expenses (LAE)