

Oregon Division
of Financial Regulation

2021 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	\$19,262	26.82%	\$19,370	\$4,487	23.17%
2	Physicians Ins A Mut Co	40738	WA	\$14,639	20.38%	\$14,822	\$8,813	59.46%
3	Continental Cas Co	20443	IL	\$12,970	18.06%	\$12,366	\$17,382	140.57%
4	Medical Protective Co	11843	IN	\$4,630	6.45%	\$4,134	\$141	3.41%
5	UMIA Ins Inc	36676	UT	\$3,542	4.93%	\$3,421	\$480	14.03%
6	American Cas Co Of Reading PA	20427	PA	\$3,026	4.21%	\$2,936	\$1,008	34.33%
7	Dentists Ins Co	40975	CA	\$2,439	3.40%	\$2,349	\$1,014	43.19%
8	Proselect Ins Co	10638	NE	\$2,413	3.36%	\$2,325	(\$838)	(36.04)%
9	NCMIC Ins Co	15865	IA	\$2,192	3.05%	\$2,138	\$424	19.83%
10	Norcal Ins Co	33200	CA	\$1,055	1.47%	\$1,046	\$290	27.70%
11	ProAssurance Ind Co Inc	33391	AL	\$796	1.11%	\$604	\$383	63.37%
12	Liberty Ins Underwriters Inc	19917	IL	\$738	1.03%	\$746	(\$265)	(35.57)%
13	ProAssurance Ins Co of Amer	14460	IL	\$725	1.01%	\$688	\$222	32.24%
14	Church Mut Ins Co S I	18767	WI	\$715	1.00%	\$1,501	\$756	50.40%
15	Ace Amer Ins Co	22667	PA	\$666	0.93%	\$655	\$501	76.50%
16	Fair Amer Ins & Reins Co	35157	NY	\$490	0.68%	\$542	\$893	164.55%
17	Pharmacists Mut Ins Co	13714	IA	\$289	0.40%	\$288	\$116	40.28%
18	Allied World Ins Co	22730	NH	\$255	0.35%	\$254	(\$3)	(1.02)%
19	Aspen Amer Ins Co	43460	TX	\$241	0.34%	\$255	\$1,763	692.54%
20	Berkshire Hathaway Specialty Ins Co	22276	NE	\$124	0.17%	\$96	\$50	52.65%
21	Great Divide Ins Co	25224	ND	\$119	0.17%	\$124	\$48	38.30%
22	Continental Ins Co	35289	PA	\$102	0.14%	\$183	\$62	33.95%
23	The Cincinnati Ins Co	10677	OH	\$78	0.11%	\$53	\$659	1242.13%
24	Fortress Ins Co	10801	IL	\$75	0.11%	\$86	\$11	12.42%
25	National Union Fire Ins Co Of Pitts	19445	PA	\$56	0.08%	\$55	\$90	163.01%
	All 28 Other Companies			\$189	0.26%	\$240	(\$45)	(18.74)%
Totals (Loss Ratio is average)				\$71,825	100.00%	\$71,278	\$38,443	53.93%

(1)Excluding all Loss Adjustment Expenses (LAE)