

Oregon Division  
of Financial Regulation  
2019 Oregon Market Share and Loss Ratio  
Line of Business: Mortgage Guaranty

All Authorized Companies  
Zero Premium and Loss Companies Excluded

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	\$1	0.00%	\$1	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$15,016	17.62%	\$14,471	\$383	2.65%
Essent Guar Inc	13634	PA	\$12,410	14.56%	\$13,054	\$287	2.20%
Genworth Mortgage Ins Corp	38458	NC	\$7,526	8.83%	\$8,009	\$530	6.62%
MGIC Ind Corp	18740	WI	\$58	0.07%	\$39	\$0	0.00%
Mortgage Guar Ins Corp	29858	WI	\$20,632	24.21%	\$21,351	\$1,356	6.35%
National Mortgage Ins Corp	13695	WI	\$6,148	7.21%	\$6,541	\$163	2.48%
PMI Mortgage Ins Co	27251	AZ	\$729	0.86%	\$736	\$37	5.08%
Radian Guar Inc	33790	PA	\$16,053	18.84%	\$18,464	\$904	4.90%
Republic Mortgage Ins Co	28452	NC	\$328	0.38%	\$358	\$23	6.55%
United Guar Residential Ins Co	15873	NC	\$6,319	7.41%	\$8,320	(\$57)	(0.69)%
Totals (Loss Ratio is average)			\$85,220	100.00%	\$91,344	\$3,627	3.97%

(1)Excluding all Loss Adjustment Expenses (LAE)