

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Acceptance Ind Ins Co	20010	NE	\$2	0.00%	\$3	\$0	0.00%
Ace Amer Ins Co	22667	PA	\$48	0.02%	\$45	\$26	57.70%
Ace Fire Underwriters Ins Co	20702	PA	\$178	0.08%	\$148	\$19	13.04%
Ace Prop & Cas Ins Co	20699	PA	\$499	0.23%	\$409	\$187	45.63%
Alaska Natl Ins Co	38733	AK	\$1,067	0.50%	\$880	\$570	64.74%
Allied Ins Co of Amer	10127	OH	\$1,170	0.54%	\$1,096	\$487	44.40%
Allied Prop & Cas Ins Co	42579	IA	\$93	0.04%	\$55	(\$2)	(4.49)%
Allied World Ins Co	22730	NH	\$9	0.00%	\$388	(\$52)	(13.45)%
Allied World Specialty Ins Co	16624	DE	\$191	0.09%	\$190	\$120	62.82%
Allstate Ind Co	19240	IL	\$1,462	0.68%	\$1,415	(\$307)	(21.68)%
Allstate Ins Co	19232	IL	\$738	0.34%	\$750	(\$41)	(5.44)%
Amco Ins Co	19100	IA	\$1,685	0.78%	\$1,431	\$514	35.92%
American Alt Ins Corp	19720	DE	\$740	0.34%	\$827	\$164	19.83%
American Automobile Ins Co	21849	MO	\$5	0.00%	\$89	\$728	813.78%
American Bankers Ins Co Of FL	10111	FL	\$0	0.00%	\$0	\$35	0.00%
American Cas Co Of Reading PA	20427	PA	\$378	0.18%	\$336	\$117	34.92%
American Economy Ins Co	19690	IN	\$31	0.01%	\$42	(\$589)	(1403.73)%
American Family Home Ins Co	23450	FL	\$147	0.07%	\$135	\$7	4.87%
American Family Ins Co	10386	WI	\$50	0.02%	\$13	\$12	92.56%
American Family Mut Ins Co SI	19275	WI	\$2,932	1.36%	\$2,984	\$152	5.10%
American Fire & Cas Co	24066	NH	\$4,450	2.07%	\$4,731	\$240	5.07%
American Guar & Liab Ins	26247	NY	\$328	0.15%	\$372	\$96	25.82%
American Hallmark Ins Co Of TX	43494	TX	\$7,759	3.61%	\$7,894	\$2,215	28.06%
American Ins Co	21857	OH	\$64	0.03%	\$238	\$975	410.14%
American Modern Home Ins Co	23469	OH	\$12	0.01%	\$12	(\$3)	(22.17)%
American Natl Prop & Cas Co	28401	MO	\$95	0.04%	\$76	\$9	11.45%
American Reliable Ins Co	19615	AZ	\$542	0.25%	\$509	(\$6)	(1.23)%
American Southern Home Ins Co	41998	FL	\$44	0.02%	\$41	\$1	3.34%
American States Ins Co	19704	IN	(\$88)	-0.04%	\$135	\$1,560	1151.86%
American Zurich Ins Co	40142	IL	\$52	0.02%	\$67	(\$62)	(92.61)%
Amerisure Mut Ins Co	23396	MI	\$22	0.01%	\$6	\$1	9.99%
Amerisure Partners Ins Co	11050	MI	\$0	0.00%	\$0	\$0	0.00%
Amquard Ins Co	42390	PA	\$793	0.37%	\$629	\$87	13.80%
AmTrust Ins Co	15954	DE	\$174	0.08%	\$178	(\$65)	(36.37)%
Arch Ins Co	11150	MO	\$665	0.31%	\$670	\$155	23.17%
Argonaut Great Central Ins Co	19860	IL	\$337	0.16%	\$347	\$192	55.48%
Argonaut Ins Co	19801	IL	\$1	0.00%	\$1	\$1	63.24%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	(\$128)	0.00%
Artisan & Truckers Cas Co	10194	WI	\$203	0.09%	\$100	\$35	35.15%
Aspen Amer Ins Co	43460	TX	\$23	0.01%	\$30	(\$134)	(448.60)%
Associated Ind Corp	21865	CA	\$7	0.00%	\$42	(\$241)	(576.85)%

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Atlantic Specialty Ins Co	27154	NY	\$1,257	0.58%	\$1,237	(\$7)	(0.60)%
Austin Mut Ins Co	13412	MN	\$761	0.35%	\$763	\$2,280	298.75%
Automobile Ins Co Of Hartford CT	19062	CT	\$0	0.00%	\$0	\$0	0.00%
Axis Ins Co	37273	IL	\$163	0.08%	\$185	\$500	269.90%
BCS Ins Co	38245	OH	\$269	0.12%	\$240	\$88	36.47%
Bedivere Ins Co	21970	PA	\$0	0.00%	\$0	\$1,998	0.00%
Benchmark Ins Co	41394	KS	\$2	0.00%	\$0	\$0	43.87%
Berkley Natl Ins Co	38911	IA	\$330	0.15%	\$287	\$869	302.75%
Berkley Regional Ins Co	29580	IA	\$292	0.14%	\$257	\$51	19.90%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$81	0.04%	\$81	\$51	63.27%
BITCO Gen Ins Corp	20095	IL	\$2,019	0.94%	\$2,059	\$1,179	57.28%
BITCO Natl Ins Co	20109	IL	\$210	0.10%	\$210	(\$765)	(364.66)%
Blackboard Ins Co	26611	DE	\$83	0.04%	\$62	\$45	72.56%
Brookwood Ins Co	11014	IA	\$0	0.00%	\$0	(\$140)	0.00%
Brotherhood Mut Ins Co	13528	IN	\$3,065	1.42%	\$3,065	\$741	24.19%
Capitol Ind Corp	10472	WI	\$620	0.29%	\$829	\$723	87.18%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	\$162	0.00%
Century Natl Ins Co	26905	CA	\$37	0.02%	\$103	(\$329)	(318.67)%
Charter Oak Fire Ins Co	25615	CT	\$2,824	1.31%	\$2,641	\$259	9.82%
Chicago Ins Co	22810	IL	\$1	0.00%	\$0	\$0	0.00%
Church Ins Co	10669	NY	\$0	0.00%	\$0	\$125	0.00%
Church Mut Ins Co S I	18767	WI	\$1,208	0.56%	\$1,066	\$135	12.69%
Clarendon Natl Ins Co	20532	TX	\$0	0.00%	\$0	\$61	0.00%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	\$0	0.00%
Colony Specialty Ins Co	36927	OH	\$0	0.00%	\$0	(\$1)	0.00%
Continental Cas Co	20443	IL	\$2,337	1.09%	\$2,117	\$1,228	57.98%
Continental Divide Ins Co	35939	CO	\$57	0.03%	\$52	\$1	1.21%
Continental Ins Co	35289	PA	\$2,019	0.94%	\$1,980	\$75	3.78%
Continental Western Ins Co	10804	IA	\$923	0.43%	\$1,044	(\$426)	(40.79)%
Contractors Bonding & Ins Co	37206	IL	\$7,546	3.51%	\$7,533	\$1,793	23.80%
Country Cas Ins Co	20982	IL	\$214	0.10%	\$168	\$66	33.26%
Country Mut Ins Co	20990	IL	\$3,837	1.78%	\$3,641	\$3,127	85.89%
Crestbrook Ins Co	18961	OH	\$1	0.00%	\$0	\$0	0.00%
Crum & Forster Ind Co	31348	DE	\$176	0.08%	\$213	\$40	18.96%
Cumis Ins Society Inc	10847	IA	\$202	0.09%	\$191	\$31	16.26%
Dairyland Amer Ins Co	25747	WI	\$5	0.00%	\$6	(\$486)	(7511.82)%
Dentists Ins Co	40975	CA	\$92	0.04%	\$95	\$10	10.54%
Depositors Ins Co	42587	IA	\$689	0.32%	\$791	\$162	20.51%
Diamond State Ins Co	42048	IN	\$10	0.00%	\$11	(\$4)	(38.45)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$4)	0.00%

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Eagle W Ins Co	12890	CA	\$3,168	1.47%	\$3,169	\$553	17.45%
Emcasco Ins Co	21407	IA	\$110	0.05%	\$125	\$150	120.01%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	(\$1)	0.00%
Employers Mut Cas Co	21415	IA	\$574	0.27%	\$592	\$172	29.10%
Everest Natl Ins Co	10120	DE	\$159	0.07%	\$320	(\$7)	(2.17)%
Falls Lake Natl Ins Co	31925	OH	\$12	0.01%	\$3	\$1	51.07%
Farmers Ins Co Of OR	21636	OR	\$131	0.06%	\$140	\$448	320.80%
Farmers Ins Exch	21652	CA	\$3,989	1.85%	\$4,180	\$2,030	48.56%
Farmington Cas Co	41483	CT	\$0	0.00%	\$0	(\$1)	0.00%
Federal Ins Co	20281	IN	\$3,644	1.69%	\$3,627	\$1,248	34.42%
Federated Mut Ins Co	13935	MN	\$1,025	0.48%	\$1,018	\$106	10.43%
Federated Serv Ins Co	28304	MN	\$57	0.03%	\$11	\$2	21.61%
Fidelity & Deposit Co Of MD	39306	IL	\$15	0.01%	\$13	(\$13)	(93.18)%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	(\$10)	0.00%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	(\$2)	0.00%
Financial Pacific Ins Co	31453	CA	\$154	0.07%	\$156	(\$12)	(7.70)%
Firemans Fund Ins Co	21873	CA	\$1,617	0.75%	\$1,404	(\$5,588)	(397.94)%
Firemens Ins Co Of Washington DC	21784	DE	\$539	0.25%	\$398	\$51	12.87%
First Natl Ins Co Of Amer	24724	NH	\$111	0.05%	\$477	\$574	120.56%
First Nonprofit Ins Co	10859	DE	\$62	0.03%	\$74	\$96	130.40%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	\$76	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$73	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$67)	0.00%
General Cas Co Of WI	24414	WI	\$466	0.22%	\$386	\$161	41.70%
General Ins Co Of Amer	24732	NH	\$994	0.46%	\$770	\$646	83.92%
Granite State Ins Co	23809	IL	\$954	0.44%	\$889	\$152	17.05%
Great Amer Alliance Ins Co	26832	OH	\$119	0.06%	\$110	\$19	17.58%
Great Amer Assur Co	26344	OH	\$1,127	0.52%	\$1,081	(\$220)	(20.39)%
Great Amer Ins Co	16691	OH	\$423	0.20%	\$364	\$919	252.53%
Great Amer Ins Co of NY	22136	NY	\$28	0.01%	\$36	(\$29)	(79.18)%
Great Amer Spirit Ins Co	33723	OH	\$0	0.00%	\$22	(\$15)	(65.11)%
Great Divide Ins Co	25224	ND	\$106	0.05%	\$143	\$94	65.87%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$1,651	0.77%	\$1,685	(\$429)	(25.43)%
Greenwich Ins Co	22322	DE	\$68	0.03%	\$64	\$5	8.36%
Guideone Amer Ins Co	42331	IA	\$15	0.01%	\$14	\$10	76.15%
Guideone Elite Ins Co	42803	IA	\$133	0.06%	\$191	(\$6)	(3.08)%
Guideone Mut Ins Co	15032	IA	\$568	0.26%	\$518	\$471	90.96%
Guideone Specialty Mut Ins Co	14559	IA	\$92	0.04%	\$41	\$10	24.32%
Hanover Amer Ins Co	36064	NH	\$2,883	1.34%	\$2,983	\$2,110	70.75%
Hanover Ins Co	22292	NH	\$1,175	0.55%	\$1,186	(\$268)	(22.57)%

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2020 Oregon Market Share and Loss Ratio  
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Harco Natl Ins Co	26433	IL	\$502	0.23%	\$480	\$310	64.67%
Hartford Accident & Ind Co	22357	CT	\$275	0.13%	\$270	\$67	24.94%
Hartford Cas Ins Co	29424	IN	\$586	0.27%	\$556	(\$9)	(1.55)%
Hartford Fire Ins Co	19682	CT	\$531	0.25%	\$917	\$82	8.92%
Hartford Ins Co Of The Midwest	37478	IN	\$58	0.03%	\$58	(\$2)	(3.20)%
Hartford Underwriters Ins Co	30104	CT	\$706	0.33%	\$444	\$215	48.48%
HDI Global Ins Co	41343	IL	\$49	0.02%	\$47	(\$2)	(4.72)%
Hiscox Ins Co Inc	10200	IL	\$0	0.00%	\$0	\$0	0.00%
Hudson Ins Co	25054	DE	\$34	0.02%	\$30	(\$3)	(9.27)%
Illinois Natl Ins Co	23817	IL	\$129	0.06%	\$113	\$240	212.01%
Indemnity Ins Co Of North Amer	43575	PA	\$19	0.01%	\$19	(\$12)	(62.14)%
Intrepid Ins Co	10749	IA	\$64	0.03%	\$46	\$17	36.26%
Jewelers Mut Ins Co S I	14354	WI	\$134	0.06%	\$134	(\$1)	(0.75)%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	(\$3)	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$0	0.00%	\$0	(\$14)	0.00%
Liberty Northwest Ins Corp	41939	OR	\$100	0.05%	\$410	\$121	29.62%
Lyndon Southern Ins Co	10051	DE	\$90	0.04%	\$52	\$17	31.95%
Manufacturers Alliance Ins Co	36897	PA	\$66	0.03%	\$40	\$19	46.68%
Markel Amer Ins Co	28932	VA	\$22	0.01%	\$21	(\$18)	(82.54)%
Markel Ins Co	38970	IL	\$372	0.17%	\$444	(\$17)	(3.78)%
Massachusetts Bay Ins Co	22306	NH	\$1,479	0.69%	\$1,477	\$302	20.43%
Metropolitan Prop & Cas Ins Co	26298	RI	\$86	0.04%	\$123	\$7	5.31%
Mid Century Ins Co	21687	CA	\$5,201	2.42%	\$5,232	\$3,154	60.28%
Midvale Ind Co	27138	WI	\$831	0.39%	\$743	\$438	58.92%
Midwest Family Mut Ins Co	23574	IA	\$1,554	0.72%	\$1,358	\$630	46.41%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$160	0.07%	\$151	\$29	19.38%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$55	0.03%	\$55	\$21	37.57%
Monterey Ins Co	23540	CA	\$231	0.11%	\$202	\$81	40.14%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	\$3	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$4,984	2.32%	\$5,205	\$1,648	31.66%
National Cas Co	11991	OH	\$351	0.16%	\$374	\$260	69.36%
National Farmers Union Prop & Cas	16217	NC	\$250	0.12%	\$252	\$0	0.00%
National Fire Ins Co Of Hartford	20478	IL	\$2,093	0.97%	\$2,102	\$1,746	83.06%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	\$0	0.00%
National Specialty Ins Co	22608	TX	\$0	0.00%	\$1	\$0	0.00%
National Surety Corp	21881	IL	\$89	0.04%	\$406	\$1,452	357.90%
National Union Fire Ins Co Of Pitts	19445	PA	\$289	0.13%	\$145	\$44	30.19%
Nationwide Aqribusiness Ins Co	28223	IA	\$263	0.12%	\$268	\$111	41.43%
Nationwide Gen Ins Co	23760	OH	\$235	0.11%	\$76	\$17	22.66%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$937	0.44%	\$842	\$232	27.51%

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2020 Oregon Market Share and Loss Ratio  
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Navigators Ins Co	42307	NY	\$6	0.00%	\$24	\$16	67.44%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$374	0.00%
New Hampshire Ins Co	23841	IL	\$147	0.07%	\$181	(\$44)	(24.22)%
New York Marine & Gen Ins Co	16608	NY	\$131	0.06%	\$126	(\$12)	(9.47)%
NGM Ins Co	14788	FL	\$0	0.00%	\$0	(\$11)	0.00%
North Pacific Ins Co	23892	OR	\$452	0.21%	\$707	\$537	75.98%
North River Ins Co	21105	NJ	\$43	0.02%	\$43	\$6	13.52%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	(\$1)	0.00%
Nova Cas Co	42552	NY	\$332	0.15%	\$322	\$154	47.88%
Ohio Cas Ins Co	24074	NH	\$9,461	4.40%	\$8,042	\$2,353	29.26%
Ohio Security Ins Co	24082	NH	\$26,838	12.47%	\$26,985	\$11,426	42.34%
Oregon Automobile Ins Co	23922	OR	\$20	0.01%	\$211	\$934	443.07%
Oregon Mut Ins Co	14907	OR	\$2,068	0.96%	\$1,965	\$59	3.02%
Pacific Employers Ins Co	22748	PA	\$21	0.01%	\$10	\$103	1073.63%
Pacific Ind Co	20346	WI	\$46	0.02%	\$44	(\$23)	(52.27)%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	0.00%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$190	0.09%	\$181	\$104	57.63%
Pennsylvania Manufacturers Ind Co	41424	PA	\$33	0.02%	\$6	\$4	66.94%
Pharmacists Mut Ins Co	13714	IA	\$111	0.05%	\$104	\$59	57.04%
Philadelphia Ind Ins Co	18058	PA	\$11,495	5.34%	\$11,567	\$5,829	50.39%
Phoenix Ins Co	25623	CT	\$2,362	1.10%	\$2,622	\$2,103	80.21%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$2)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$6	\$12	207.43%
Propertv & Cas Ins Co Of Hartford	34690	IN	\$40	0.02%	\$37	\$8	20.81%
QBE Ins Corp	39217	PA	\$70	0.03%	\$25	\$59	230.32%
Red Shield Ins Co	41580	WA	\$785	0.36%	\$798	(\$210)	(26.26)%
Regent Ins Co	24449	WI	\$295	0.14%	\$505	\$299	59.34%
Riverport Ins Co	36684	IA	\$346	0.16%	\$351	\$71	20.23%
RLI Ins Co	13056	IL	\$127	0.06%	\$88	\$21	23.27%
Rural Trust Ins Co	11134	TX	\$15	0.01%	\$16	(\$1)	(5.65)%
Safeco Ins Co Of Amer	24740	NH	\$74	0.03%	\$64	(\$1)	(1.83)%
Safety Natl Cas Corp	15105	MO	\$0	0.00%	\$0	\$8	0.00%
Samsung Fire & Marine Ins Co Ltd	38300	NY	\$0	0.00%	\$0	(\$10)	0.00%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$1	\$0	0.00%
Security Natl Ins Co	19879	DE	\$133	0.06%	\$120	\$37	30.70%
Select Ins Co	22233	TX	\$0	0.00%	\$0	(\$1)	0.00%
Seneca Ins Co Inc	10936	NY	\$43	0.02%	\$46	\$0	0.17%
Sentinel Ins Co Ltd	11000	CT	\$1,729	0.80%	\$1,811	(\$1,084)	(59.82)%
Sentry Ins A Mut Co	24988	WI	\$51	0.02%	\$52	(\$6)	(10.84)%
Sequoia Ins Co	22985	CA	\$109	0.05%	\$118	(\$3)	(2.75)%
Sirius Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	5.64%

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2020 Oregon Market Share and Loss Ratio  
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Sompo Amer Ins Co	11126	NY	\$55	0.03%	\$67	(\$5)	(7.97)%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$6	0.00%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	(\$1)	0.00%
Standard Fire Ins Co	19070	CT	\$0	0.00%	\$0	\$0	0.00%
Star Ins Co	18023	MI	\$66	0.03%	\$42	\$14	32.75%
Starnet Ins Co	40045	IA	\$378	0.18%	\$392	(\$23)	(5.85)%
Starr Ind & Liab Co	38318	TX	\$2	0.00%	\$3	\$80	2565.70%
StarStone Natl Ins Co	25496	DE	\$0	0.00%	\$0	\$0	0.00%
State Farm Fire & Cas Co	25143	IL	\$8,736	4.06%	\$8,700	\$2,505	28.80%
State Natl Ins Co Inc	12831	TX	\$3	0.00%	\$2	\$2	86.92%
Stillwater Ins Co	25180	CA	\$91	0.04%	\$73	\$0	0.00%
T H E Ins Co	12866	LA	\$0	0.00%	\$0	\$0	0.00%
Technology Ins Co Inc	42376	DE	\$11	0.01%	\$10	\$2	20.06%
The Cincinnati Cas Co	28665	OH	\$3,457	1.61%	\$3,361	\$3,970	118.12%
The Cincinnati Ind Co	23280	OH	\$365	0.17%	\$404	\$367	90.98%
The Cincinnati Ins Co	10677	OH	\$10,179	4.73%	\$9,454	\$3,825	40.46%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	(\$371)	0.00%
TNUS Ins Co	32301	NY	\$1	0.00%	\$1	\$0	1.31%
Tokio Marine Amer Ins Co	10945	NY	\$42	0.02%	\$40	(\$4)	(10.60)%
Trans Pacific Ins Co	41238	NY	\$5	0.00%	\$5	(\$2)	(49.94)%
Transportation Ins Co	20494	IL	\$241	0.11%	\$250	\$606	242.39%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	(\$1)	0.00%
Travelers Cas & Surety Co Of Amer	31194	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,133	0.99%	\$2,154	\$1,195	55.49%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co	25658	CT	\$1,086	0.50%	\$1,016	\$1,016	99.96%
Travelers Ind Co Of Amer	25666	CT	\$1,231	0.57%	\$1,150	\$487	42.38%
Travelers Ind Co Of CT	25682	CT	\$1,254	0.58%	\$1,225	\$230	18.76%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,485	1.62%	\$3,534	\$1,345	38.06%
Tri State Ins Co Of MN	31003	IA	\$173	0.08%	\$138	\$129	93.44%
Truck Ins Exch	21709	CA	\$5,737	2.67%	\$5,873	\$1,727	29.41%
Trumbull Ins Co	27120	CT	\$353	0.16%	\$322	\$35	10.88%
Twin City Fire Ins Co Co	29459	IN	\$1,505	0.70%	\$1,573	(\$517)	(32.85)%
Union Ins Co	25844	IA	\$814	0.38%	\$725	\$675	93.10%
United Heritage Prop & Cas Co	18939	ID	\$34	0.02%	\$33	\$0	0.15%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$4	0.00%
United States Fire Ins Co	21113	DE	\$636	0.30%	\$411	\$83	20.13%
Utica Mut Ins Co	25976	NY	(\$1)	0.00%	\$0	(\$1)	(1176.92)%

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Valley Forge Ins Co	20508	PA	\$3,632	1.69%	\$2,863	\$1,055	36.86%
Vanliner Ins Co	21172	MO	\$20	0.01%	\$20	\$4	21.91%
Vantapro Specialty Ins Co	44768	AR	\$283	0.13%	\$287	\$124	43.25%
Vigilant Ins Co	20397	NY	\$266	0.12%	\$253	\$88	34.67%
Watford Ins Co	25585	NJ	\$1	0.00%	\$1	\$0	31.88%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	\$3	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	(\$12)	0.00%
Wesco Ins Co	25011	DE	\$173	0.08%	\$158	(\$388)	(245.48)%
West Amer Ins Co	44393	IN	\$3,517	1.63%	\$3,862	\$2,125	55.03%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	\$0	0.00%
Western Natl Assur Co	24465	MN	\$108	0.05%	\$116	\$2	2.05%
XL Ins Amer Inc	24554	DE	\$3	0.00%	\$5	\$1	16.86%
XL Specialty Ins Co	37885	DE	\$9	0.00%	\$6	(\$12)	(223.26)%
Zurich Amer Ins Co	16535	NY	\$256	0.12%	\$338	\$13	3.93%
Zurich Amer Ins Co Of IL	27855	IL	\$33	0.02%	\$38	\$5	14.42%
Totals (Loss Ratio is average)			\$215,176	100.00%	\$213,607	\$78,953	36.96%

(1)Excluding all Loss Adjustment Expenses (LAE)