

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 (non-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	\$27	0.01%	\$31	\$0	0.00%
Ace Amer Ins Co	22667	PA	\$11,589	3.72%	\$10,534	\$3,898	37.01%
Ace Fire Underwriters Ins Co	20702	PA	\$284	0.09%	\$223	\$160	71.76%
Ace Prop & Cas Ins Co	20699	PA	\$381	0.12%	\$310	\$351	113.41%
Affiliated Fm Ins Co	10014	RI	\$1,068	0.34%	\$1,196	\$3,940	329.42%
AGCS Marine Ins Co	22837	IL	\$453	0.15%	\$468	\$43	9.09%
Alaska Natl Ins Co	38733	AK	\$335	0.11%	\$290	\$32	10.99%
Allied Ins Co of Amer	10127	OH	\$1,561	0.50%	\$1,427	\$1,709	119.71%
Allied Prop & Cas Ins Co	42579	IA	\$108	0.03%	\$101	\$41	40.32%
Allied World Ins Co	22730	NH	\$12	0.00%	\$12	\$4	30.91%
Allied World Specialty Ins Co	16624	DE	\$99	0.03%	\$139	\$497	358.53%
Allstate Ind Co	19240	IL	\$5,899	1.89%	\$5,711	\$9,059	158.62%
Allstate Ins Co	19232	IL	\$1,835	0.59%	\$1,882	\$1,508	80.11%
Amco Ins Co	19100	IA	\$1,743	0.56%	\$1,739	\$2,450	140.89%
American Alt Ins Corp	19720	DE	\$1,446	0.46%	\$1,424	\$391	27.45%
American Automobile Ins Co	21849	MO	\$9	0.00%	\$93	\$0	(0.31)%
American Bankers Ins Co Of FL	10111	FL	\$0	0.00%	\$0	\$2	0.00%
American Cas Co Of Reading PA	20427	PA	\$861	0.28%	\$747	\$136	18.17%
American Economy Ins Co	19690	IN	\$32	0.01%	\$39	\$49	123.71%
American Family Home Ins Co	23450	FL	\$646	0.21%	\$548	(\$34)	(6.19)%
American Family Ins Co	10386	WI	\$485	0.16%	\$139	\$153	110.05%
American Family Mut Ins Co SI	19275	WI	\$6,383	2.05%	\$6,569	\$8,592	130.80%
American Fire & Cas Co	24066	NH	\$5,146	1.65%	\$5,213	\$10,884	208.80%
American Guar & Liab Ins	26247	NY	\$655	0.21%	\$679	\$69	10.15%
American Hallmark Ins Co Of TX	43494	TX	\$4,010	1.29%	\$4,065	\$4,046	99.54%
American Home Assur Co	19380	NY	\$19	0.01%	\$13	\$7	56.81%
American Ins Co	21857	OH	\$8	0.00%	\$258	\$8	3.00%
American Modern Home Ins Co	23469	OH	\$60	0.02%	\$59	\$0	(0.51)%
American Natl Prop & Cas Co	28401	MO	\$489	0.16%	\$471	\$51	10.91%
American Reliable Ins Co	19615	AZ	\$1,542	0.50%	\$1,415	\$1,053	74.44%
American Southern Home Ins Co	41998	FL	\$160	0.05%	\$141	\$42	29.49%
American States Ins Co	19704	IN	\$18	0.01%	\$232	(\$142)	(61.32)%
American Zurich Ins Co	40142	IL	\$87	0.03%	\$103	\$136	132.56%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	5.13%
Amguard Ins Co	42390	PA	\$1,741	0.56%	\$1,276	\$555	43.47%
AmTrust Ins Co	15954	DE	\$394	0.13%	\$334	\$131	39.13%
Arch Ins Co	11150	MO	\$719	0.23%	\$790	\$2,376	300.87%
Argonaut Great Central Ins Co	19860	IL	\$381	0.12%	\$315	\$390	123.72%
Argonaut Ins Co	19801	IL	\$1	0.00%	\$1	\$0	4.10%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$3	0.00%
Artisan & Truckers Cas Co	10194	WI	\$55	0.02%	\$28	\$22	78.42%

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2020 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (non-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)
Aspen Amer Ins Co	43460	TX	\$71	0.02%	\$82	\$37	45.39%
Associated Ind Corp	21865	CA	\$8	0.00%	\$73	(\$37)	(51.37)%
Atlantic Specialty Ins Co	27154	NY	\$969	0.31%	\$939	\$212	22.59%
Austin Mut Ins Co	13412	MN	\$1,347	0.43%	\$1,295	\$861	66.47%
Axis Ins Co	37273	IL	\$135	0.04%	\$136	\$81	59.46%
Benchmark Ins Co	41394	KS	\$1	0.00%	\$0	\$0	44.44%
Berkley Ins Co	32603	DE	\$0	0.00%	\$0	\$0	1.30%
Berkley Natl Ins Co	38911	IA	\$527	0.17%	\$319	\$68	21.38%
Berkley Regional Ins Co	29580	IA	\$233	0.07%	\$206	\$1	0.68%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$45	0.01%	\$42	\$28	65.14%
BITCO Gen Ins Corp	20095	IL	\$105	0.03%	\$106	(\$3)	(3.08)%
BITCO Natl Ins Co	20109	IL	\$1	0.00%	\$2	(\$2)	(143.83)%
Blackboard Ins Co	26611	DE	\$39	0.01%	\$25	\$14	56.29%
Brotherhood Mut Ins Co	13528	IN	\$5,911	1.90%	\$5,750	\$4,572	79.51%
Capitol Ind Corp	10472	WI	\$319	0.10%	\$335	\$64	19.01%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Century Natl Ins Co	26905	CA	\$63	0.02%	\$187	(\$442)	(236.28)%
Charter Oak Fire Ins Co	25615	CT	\$2,233	0.72%	\$1,994	(\$119)	(5.98)%
Chicago Ins Co	22810	IL	\$5	0.00%	\$2	\$0	0.00%
Church Mut Ins Co S I	18767	WI	\$2,591	0.83%	\$2,354	\$4,454	189.18%
Clarendon Natl Ins Co	20532	TX	\$0	0.00%	\$0	(\$4)	0.00%
Continental Cas Co	20443	IL	\$2,174	0.70%	\$1,987	\$2,856	143.74%
Continental Divide Ins Co	35939	CO	\$362	0.12%	\$332	\$10	3.03%
Continental Ins Co	35289	PA	\$1,724	0.55%	\$1,259	\$306	24.31%
Continental Western Ins Co	10804	IA	\$1,120	0.36%	\$1,093	\$108	9.84%
Contractors Bonding & Ins Co	37206	IL	\$322	0.10%	\$351	\$182	51.72%
Country Cas Ins Co	20982	IL	\$1,059	0.34%	\$818	\$158	19.37%
Country Mut Ins Co	20990	IL	\$6,390	2.05%	\$5,993	\$10,770	179.71%
Crestbrook Ins Co	18961	OH	\$52	0.02%	\$74	\$1	1.09%
Crum & Forster Ind Co	31348	DE	\$91	0.03%	\$121	\$125	103.26%
Cumis Ins Society Inc	10847	IA	\$402	0.13%	\$414	\$604	145.91%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$6	\$563	8986.25%
Dentists Ins Co	40975	CA	\$1,000	0.32%	\$1,006	\$403	40.06%
Depositors Ins Co	42587	IA	\$961	0.31%	\$1,026	\$8,991	876.04%
Diamond State Ins Co	42048	IN	\$86	0.03%	\$98	\$0	0.28%
Eagle W Ins Co	12890	CA	\$5,936	1.91%	\$5,744	\$4,221	73.49%
Emcasco Ins Co	21407	IA	\$180	0.06%	\$209	\$633	303.38%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$0	0.00%
Employers Mut Cas Co	21415	IA	\$917	0.29%	\$1,000	\$1,366	136.66%
Endurance Amer Ins Co	10641	DE	\$4	0.00%	\$1	\$0	7.07%
Everest Natl Ins Co	10120	DE	\$27	0.01%	\$48	(\$16)	(33.45)%

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2020 Oregon Market Share and Loss Ratio

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All Dollars in Thousands

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Farmers Ins Co Of OR	21636	OR	\$9,886	3.17%	\$10,219	\$9,997	97.83%
Farmers Ins Exch	21652	CA	\$9,282	2.98%	\$9,158	\$12,390	135.28%
Farmington Cas Co	41483	CT	\$0	0.00%	\$0	\$0	0.00%
Federal Ins Co	20281	IN	\$4,869	1.56%	\$4,645	\$7,322	157.64%
Federated Mut Ins Co	13935	MN	\$612	0.20%	\$612	\$1,620	264.61%
Federated Serv Ins Co	28304	MN	\$30	0.01%	\$6	\$0	3.56%
Fidelity & Deposit Co Of MD	39306	IL	\$31	0.01%	\$28	(\$21)	(74.21)%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	\$1	0.00%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Pacific Ins Co	31453	CA	\$29	0.01%	\$28	\$28	100.07%
Firemans Fund Ins Co	21873	CA	\$3,422	1.10%	\$3,116	\$2,389	76.65%
Firemens Ins Co Of Washington DC	21784	DE	\$375	0.12%	\$310	\$114	36.60%
First Natl Ins Co Of Amer	24724	NH	\$6	0.00%	\$76	\$41	53.05%
First Nonprofit Ins Co	10859	DE	\$8	0.00%	\$20	\$549	2811.40%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$16)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$5)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$68)	0.00%
General Cas Co Of WI	24414	WI	\$698	0.22%	\$532	(\$203)	(38.18)%
General Ins Co Of Amer	24732	NH	\$103	0.03%	\$95	\$43	45.69%
Generali Us Branch	11231	NY	\$211	0.07%	\$220	\$900	409.62%
Granite State Ins Co	23809	IL	\$602	0.19%	\$618	\$535	86.62%
Great Amer Alliance Ins Co	26832	OH	\$530	0.17%	\$421	\$86	20.46%
Great Amer Assur Co	26344	OH	\$1,257	0.40%	\$1,213	\$11	0.93%
Great Amer Ins Co	16691	OH	\$524	0.17%	\$558	\$850	152.37%
Great Amer Ins Co of NY	22136	NY	\$419	0.13%	\$436	\$54	12.33%
Great Divide Ins Co	25224	ND	\$89	0.03%	\$93	\$7	7.45%
Great Northern Ins Co	20303	IN	\$2,345	0.75%	\$2,540	\$546	21.51%
Greenwich Ins Co	22322	DE	\$66	0.02%	\$59	\$6	9.52%
Guideone Amer Ins Co	42331	IA	\$27	0.01%	\$26	\$2	6.62%
Guideone Elite Ins Co	42803	IA	\$206	0.07%	\$449	\$488	108.54%
Guideone Mut Ins Co	15032	IA	\$857	0.28%	\$725	\$662	91.38%
Guideone Specialty Mut Ins Co	14559	IA	\$48	0.02%	\$27	\$0	(1.60)%
Hanover Amer Ins Co	36064	NH	\$3,505	1.13%	\$3,368	\$4,963	147.33%
Hanover Ins Co	22292	NH	\$1,879	0.60%	\$1,798	\$1,997	111.02%
Harco Natl Ins Co	26433	IL	\$56	0.02%	\$92	\$41	44.69%
Hartford Accident & Ind Co	22357	CT	\$13	0.00%	\$17	\$0	0.00%
Hartford Cas Ins Co	29424	IN	\$2,098	0.67%	\$2,128	\$3,542	166.45%
Hartford Fire Ins Co	19682	CT	\$3,623	1.16%	\$3,677	\$4,455	121.17%
Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$0	\$0	0.00%
Hartford Underwriters Ins Co	30104	CT	\$1,395	0.45%	\$564	\$82	14.60%
HDI Global Ins Co	41343	IL	\$132	0.04%	\$124	\$72	58.00%

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Hiscox Ins Co Inc	10200	IL	\$1	0.00%	\$0	\$0	74.89%
Housing Enterprise Ins Co Inc	11206	VT	\$79	0.03%	\$78	\$76	97.17%
Hudson Ins Co	25054	DE	\$121	0.04%	\$109	\$891	819.77%
Illinois Natl Ins Co	23817	IL	\$217	0.07%	\$101	(\$56)	(55.96)%
Indemnity Ins Co Of North Amer	43575	PA	\$52	0.02%	\$48	\$6	12.73%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	\$56	0.02%	\$31	\$17	53.02%
Integon Natl Ins Co	29742	NC	\$957	0.31%	\$1,001	\$523	52.26%
Intrepid Ins Co	10749	IA	\$35	0.01%	\$24	\$3	12.63%
Ironshore Ind Inc	23647	IL	\$1,080	0.35%	\$589	\$730	124.10%
Jewelers Mut Ins Co S I	14354	WI	\$122	0.04%	\$119	\$972	816.62%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	(\$1)	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$522	0.17%	\$499	\$21	4.28%
Liberty Mut Ins Co	23043	MA	\$168	0.05%	\$106	(\$18)	(16.81)%
Liberty Northwest Ins Corp	41939	OR	\$85	0.03%	\$211	(\$3)	(1.44)%
Lyndon Southern Ins Co	10051	DE	\$79	0.03%	\$45	\$42	93.28%
Manufacturers Alliance Ins Co	36897	PA	\$40	0.01%	\$27	\$3	9.34%
Markel Amer Ins Co	28932	VA	\$155	0.05%	\$140	\$1,382	990.59%
Markel Ins Co	38970	IL	\$366	0.12%	\$488	\$5,846	1197.89%
Massachusetts Bay Ins Co	22306	NH	\$1,820	0.58%	\$1,681	\$988	58.81%
Metropolitan Prop & Cas Ins Co	26298	RI	\$69	0.02%	\$93	\$615	663.12%
Mid Century Ins Co	21687	CA	\$12,109	3.89%	\$11,735	\$15,846	135.03%
Midvale Ind Co	27138	WI	\$730	0.23%	\$657	\$490	74.62%
Midwest Family Mut Ins Co	23574	IA	\$904	0.29%	\$848	\$2,356	277.95%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$335	0.11%	\$334	\$1,487	444.73%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$383	0.12%	\$347	\$15	4.43%
Monterey Ins Co	23540	CA	\$653	0.21%	\$569	\$1,429	251.23%
Mutual Of Enumclaw Ins Co	14761	OR	\$10,736	3.45%	\$10,502	\$30,519	290.60%
National Cas Co	11991	OH	\$420	0.13%	\$429	\$5,249	1223.27%
National Farmers Union Prop & Cas	16217	NC	\$232	0.07%	\$223	\$3,042	1361.25%
National Fire & Ind Exch	15679	MO	\$31	0.01%	\$28	\$3	9.02%
National Fire Ins Co Of Hartford	20478	IL	\$673	0.22%	\$694	\$181	26.04%
National Gen Ins Co	23728	MO	\$81	0.03%	\$91	\$3	2.84%
National Interstate Ins Co	32620	OH	\$10	0.00%	\$8	\$0	2.09%
National Specialty Ins Co	22608	TX	\$0	0.00%	\$4	\$0	0.00%
National Surety Corp	21881	IL	\$25	0.01%	\$354	(\$49)	(13.80)%
National Union Fire Ins Co Of Pitts	19445	PA	\$789	0.25%	\$707	\$1,452	205.54%
Nationwide Aqribusiness Ins Co	28223	IA	\$2,985	0.96%	\$2,736	\$2,611	95.43%
Nationwide Gen Ins Co	23760	OH	\$396	0.13%	\$130	\$1,223	939.75%
Nationwide Mut Ins Co	23787	OH	\$2,168	0.70%	\$1,981	\$1,617	81.65%
Navigators Ins Co	42307	NY	\$30	0.01%	\$12	\$1	6.68%

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Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$111)	0.00%
New Hampshire Ins Co	23841	IL	\$220	0.07%	\$309	\$6	1.96%
New York Marine & Gen Ins Co	16608	NY	\$134	0.04%	\$109	\$24	21.90%
North Amer Elite Ins Co	29700	NH	\$1,554	0.50%	\$1,553	\$540	34.77%
North Pacific Ins Co	23892	OR	\$409	0.13%	\$767	(\$28)	(3.61)%
North River Ins Co	21105	NJ	\$63	0.02%	\$58	\$65	113.01%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$280	0.09%	\$271	\$3,068	1133.71%
Ohio Cas Ins Co	24074	NH	\$9,181	2.95%	\$8,353	\$15,037	180.01%
Ohio Security Ins Co	24082	NH	\$23,786	7.64%	\$23,664	\$33,350	140.93%
Oregon Automobile Ins Co	23922	OR	\$41	0.01%	\$115	(\$8)	(7.11)%
Oregon Mut Ins Co	14907	OR	\$3,841	1.23%	\$3,649	\$7,048	193.13%
Pacific Employers Ins Co	22748	PA	\$34	0.01%	\$25	\$6	24.72%
Pacific Ind Co	20346	WI	\$171	0.05%	\$170	\$21	12.52%
Peerless Ind Ins Co	18333	IL	\$0	0.00%	\$0	(\$9)	0.00%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	0.00%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$208	0.07%	\$136	\$40	29.30%
Pennsylvania Manufacturers Ind Co	41424	PA	\$25	0.01%	\$3	(\$1)	(24.98)%
Pharmacists Mut Ins Co	13714	IA	\$162	0.05%	\$154	\$15	9.93%
Philadelphia Ind Ins Co	18058	PA	\$13,259	4.26%	\$12,511	\$18,188	145.38%
Phoenix Ins Co	25623	CT	\$981	0.31%	\$1,136	(\$381)	(33.52)%
Pinnacle Nat Ins Co	21296	TX	\$0	0.00%	\$0	(\$1)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$1	(\$8)	(1637.23)%
Propertv & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	\$0	0.00%
QBE Ins Corp	39217	PA	\$361	0.12%	\$206	\$212	103.29%
Red Shield Ins Co	41580	WA	\$2,453	0.79%	\$2,369	\$3,312	139.84%
Regent Ins Co	24449	WI	\$956	0.31%	\$1,049	\$1,186	113.14%
Riverport Ins Co	36684	IA	\$1,074	0.34%	\$1,089	\$2,576	236.63%
RLI Ins Co	13056	IL	\$206	0.07%	\$162	\$27	16.98%
Rural Trust Ins Co	11134	TX	\$82	0.03%	\$85	\$661	774.91%
Safeco Ins Co Of Amer	24740	NH	\$169	0.05%	\$150	(\$7)	(4.78)%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Co	19879	DE	\$289	0.09%	\$220	\$214	97.04%
Select Ins Co	22233	TX	\$0	0.00%	\$0	\$0	0.00%
Seneca Ins Co Inc	10936	NY	\$92	0.03%	\$97	\$4	4.54%
Sentinel Ins Co Ltd	11000	CT	\$3,122	1.00%	\$3,155	\$634	20.10%
Sentry Ins A Mut Co	24988	WI	\$139	0.04%	\$138	\$233	169.08%
Sequoia Ins Co	22985	CA	\$459	0.15%	\$484	\$458	94.69%
Sirius Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	1.60%
Sompo Amer Ins Co	11126	NY	\$54	0.02%	\$59	(\$1)	(2.24)%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$0	0.00%

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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%
Star Ins Co	18023	MI	\$159	0.05%	\$100	\$18	18.28%
Starnet Ins Co	40045	IA	\$599	0.19%	\$723	\$31	4.28%
Starr Ind & Liab Co	38318	TX	\$3	0.00%	\$4	\$0	6.78%
StarStone Natl Ins Co	25496	DE	\$0	0.00%	\$0	\$0	0.00%
State Farm Fire & Cas Co	25143	IL	\$17,656	5.67%	\$17,277	\$45,755	264.83%
State Natl Ins Co Inc	12831	TX	\$448	0.14%	\$415	(\$4)	(0.85)%
Stillwater Ins Co	25180	CA	\$183	0.06%	\$146	\$6,367	4357.76%
Technology Ins Co Inc	42376	DE	\$6	0.00%	\$8	\$5	68.55%
The Cincinnati Cas Co	28665	OH	\$2,273	0.73%	\$2,186	\$1,189	54.40%
The Cincinnati Ind Co	23280	OH	\$584	0.19%	\$496	\$39	7.80%
The Cincinnati Ins Co	10677	OH	\$7,279	2.34%	\$6,844	\$9,204	134.49%
TNUS Ins Co	32301	NY	\$41	0.01%	\$32	\$2	5.95%
Tokio Marine Amer Ins Co	10945	NY	\$58	0.02%	\$67	\$9	13.20%
Trans Pacific Ins Co	41238	NY	\$7	0.00%	\$7	\$2	28.29%
Transportation Ins Co	20494	IL	\$712	0.23%	\$642	\$853	132.97%
Travelers Cas Ins Co Of Amer	19046	CT	\$5,108	1.64%	\$4,843	\$6,115	126.26%
Travelers Ind Co	25658	CT	\$1,219	0.39%	\$1,249	\$1,009	80.77%
Travelers Ind Co Of Amer	25666	CT	\$1,909	0.61%	\$1,895	\$949	50.05%
Travelers Ind Co Of CT	25682	CT	\$1,802	0.58%	\$1,754	\$1,150	65.57%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,799	1.54%	\$4,492	(\$1,164)	(25.91)%
Tri State Ins Co Of MN	31003	IA	\$174	0.06%	\$123	\$213	172.56%
Truck Ins Exch	21709	CA	\$10,899	3.50%	\$10,295	\$6,770	65.77%
Trumbull Ins Co	27120	CT	\$87	0.03%	\$77	\$14	18.78%
Twin City Fire Ins Co Co	29459	IN	\$2,999	0.96%	\$3,089	\$3,263	105.62%
Union Ins Co	25844	IA	\$1,054	0.34%	\$881	\$127	14.46%
United Heritage Prop & Cas Co	18939	ID	\$63	0.02%	\$62	\$52	83.31%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$2)	0.00%
United States Fire Ins Co	21113	DE	\$245	0.08%	\$226	\$75	33.00%
Utica Mut Ins Co	25976	NY	\$0	0.00%	\$1	\$0	1.54%
Valley Forge Ins Co	20508	PA	\$1,303	0.42%	\$1,253	\$2,892	230.87%
Vanliner Ins Co	21172	MO	\$44	0.01%	\$32	\$5	16.22%
Vantapro Specialty Ins Co	44768	AR	\$67	0.02%	\$64	\$41	63.74%
Vigilant Ins Co	20397	NY	\$1,639	0.53%	\$1,489	\$8,527	572.79%
Wesco Ins Co	25011	DE	\$305	0.10%	\$233	\$31	13.24%
West Amer Ins Co	44393	IN	\$4,781	1.54%	\$5,167	\$5,614	108.64%
Westchester Fire Ins Co	10030	PA	\$2	0.00%	\$2	\$0	(0.75)%
Western Natl Assur Co	24465	MN	\$176	0.06%	\$173	\$159	91.94%
XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$0	28.01%
XL Specialty Ins Co	37885	DE	\$1	0.00%	\$1	\$0	(12.29)%

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 (non-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)
Zurich Amer Ins Co	16535	NY	\$1,850	0.59%	\$1,702	\$486	28.57%
Zurich Amer Ins Co Of IL	27855	IL	\$36	0.01%	\$36	\$1	3.53%
Totals (Loss Ratio is average)			\$311,475	100.00%	\$300,550	\$412,834	137.36%

(1)Excluding all Loss Adjustment Expenses (LAE)