

Oregon Division
of Financial Regulation
2020 Oregon Market Share and Loss Ratio
Line of Business: Private Flood

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)
ALG Prop Cas Co	19402	IL	\$106	2.85%	\$111	\$29	25.67%
Allianz Global Risks US Ins Co	35300	IL	\$206	5.54%	\$205	\$0	0.06%
Amco Ins Co	19100	IA	\$2	0.05%	\$2	\$0	2.14%
American Cas Co Of Reading PA	20427	PA	\$0	0.00%	\$0	\$0	0.00%
American Guar & Liab Ins	26247	NY	\$367	9.88%	\$357	\$6	1.67%
American Security Ins Co	42978	DE	\$501	13.48%	\$551	\$41	7.35%
American Zurich Ins Co	40142	IL	\$0	0.00%	\$0	\$0	0.00%
Amquard Ins Co	42390	PA	\$0	0.00%	\$0	\$0	0.00%
Arch Ins Co	11150	MO	\$1	0.02%	\$1	\$0	16.29%
Bankers Standard Ins Co	18279	PA	\$29	0.77%	\$30	(\$3)	(8.82)%
Berkshire Hathaway Direct Ins Co	10391	NE	(\$1)	-0.02%	\$1	\$0	9.81%
Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$0	0.00%
Continental Ins Co	35289	PA	\$1	0.02%	\$0	\$0	0.00%
Crestbrook Ins Co	18961	OH	\$17	0.46%	\$17	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$232	6.24%	\$190	\$0	0.00%
Federal Ins Co	20281	IN	\$26	0.69%	\$3	\$1	17.62%
Firemans Fund Ins Co	21873	CA	\$42	1.12%	\$36	\$0	0.00%
Granite State Ins Co	23809	IL	\$2	0.06%	\$1	\$0	7.92%
Hartford Fire Ins Co	19682	CT	\$1	0.01%	\$0	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$150	4.04%	\$178	\$6	3.49%
Liberty Mut Fire Ins Co	23035	WI	\$28	0.75%	\$32	\$0	0.00%
Massachusetts Bay Ins Co	22306	NH	(\$1)	-0.01%	\$1	(\$2)	(166.43)%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.00%	\$11	\$0	0.00%
National Cas Co	11991	OH	\$5	0.13%	\$5	\$0	(6.54)%
National Fire Ins Co Of Hartford	20478	IL	\$4	0.10%	\$4	\$0	0.00%
National Gen Ins Co	23728	MO	\$3	0.08%	\$2	\$0	11.36%
Nationwide Mut Ins Co	23787	OH	\$8	0.23%	\$8	\$0	2.51%
New Hampshire Ins Co	23841	IL	\$0	0.01%	\$0	\$0	7.41%
North Amer Elite Ins Co	29700	NH	\$195	5.24%	\$172	\$0	0.00%
North River Ins Co	21105	NJ	\$0	0.01%	\$0	\$0	5.48%
Oregon Mut Ins Co	14907	OR	\$2	0.04%	\$1	\$0	0.00%
Palomar Specialty Ins Co	20338	OR	\$278	7.49%	\$225	\$0	0.00%
RSUI Ind Co	22314	NH	\$31	0.84%	\$42	\$0	0.00%
Sentry Ins A Mut Co	24988	WI	\$6	0.17%	\$6	\$206	3221.76%
The Cincinnati Cas Co	28665	OH	\$1	0.02%	\$1	\$0	0.00%
The Cincinnati Ins Co	10677	OH	\$3	0.07%	\$3	\$0	0.00%
Transportation Ins Co	20494	IL	\$2	0.05%	\$2	\$0	0.00%
United States Fire Ins Co	21113	DE	\$1	0.02%	\$1	\$0	0.33%
Valley Forge Ins Co	20508	PA	\$0	0.00%	\$0	\$0	0.00%
Westport Ins Corp	39845	MO	\$253	6.79%	\$484	\$0	0.10%
XL Ins Amer Inc	24554	DE	\$640	17.23%	\$742	\$75	10.17%

Oregon Division
of Financial Regulation
2020 Oregon Market Share and Loss Ratio
Line of Business: Private Flood

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)
Zurich Amer Ins Co	16535	NY	\$576	15.49%	\$542	\$5	0.89%
Totals (Loss Ratio is average)			\$3,717	100.00%	\$3,968	\$365	9.19%

(1)Excluding all Loss Adjustment Expenses (LAE)