

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

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)
Ace Amer Ins Co	22667	PA	\$30	0.03%	\$26	(\$14)	(55.03)%
Aegis Security Ins Co	33898	PA	\$8	0.01%	\$8	\$0	0.00%
Affiliated Fm Ins Co	10014	RI	\$4,123	4.35%	\$3,947	\$778	19.71%
AIG Prop Cas Co	19402	IL	\$0	0.00%	\$0	(\$1)	0.00%
Allianz Global Risks US Ins Co	35300	IL	\$3,620	3.81%	\$4,228	\$438	10.36%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	(\$1)	0.00%
Allstate Ins Co	19232	IL	\$1	0.00%	\$1	(\$1)	(241.54)%
Amco Ins Co	19100	IA	\$279	0.29%	\$290	\$781	269.84%
American Alt Ins Corp	19720	DE	\$33	0.03%	\$7	\$0	0.48%
American Cas Co Of Reading PA	20427	PA	\$10	0.01%	\$6	(\$17)	(272.78)%
American Commerce Ins Co	19941	OH	\$194	0.20%	\$227	\$131	57.76%
American Economy Ins Co	19690	IN	\$0	0.00%	\$1	\$0	(6.21)%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	\$0	0.00%
American Family Mut Ins Co Sl	19275	WI	\$44	0.05%	\$41	\$159	386.24%
American Fire & Cas Co	24066	NH	\$38	0.04%	\$35	\$0	0.58%
American Guar & Liab Ins	26247	NY	\$2,220	2.34%	\$1,914	\$3,146	164.36%
American Hallmark Ins Co Of TX	43494	TX	\$16	0.02%	\$17	(\$1)	(7.58)%
American Home Assur Co	19380	NY	\$1,405	1.48%	\$1,779	\$18,506	1040.06%
American Modern Home Ins Co	23469	OH	\$59	0.06%	\$65	(\$45)	(68.55)%
American Modern Prop & Cas Ins Co	42722	OH	\$23	0.02%	\$3	\$0	0.00%
American Modern Select Ins Co	38652	OH	\$482	0.51%	\$531	\$806	151.95%
American Natl Prop & Cas Co	28401	MO	\$77	0.08%	\$73	\$173	236.22%
American Reliable Ins Co	19615	AZ	\$76	0.08%	\$77	\$63	81.53%
American Security Ins Co	42978	DE	\$4	0.00%	\$4	\$0	(1.06)%
American Southern Home Ins Co	41998	FL	\$0	0.00%	\$0	\$0	0.00%
American States Ins Co	19704	IN	\$2	0.00%	\$6	\$48	867.56%
American Strategic Ins Corp	10872	FL	\$510	0.54%	\$515	\$2,215	430.57%
American Zurich Ins Co	40142	IL	\$8	0.01%	\$17	\$521	3119.08%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	(191.67)%
Amquard Ins Co	42390	PA	\$17	0.02%	\$9	\$2	19.66%
Amica Mut Ins Co	19976	RI	\$203	0.21%	\$200	\$327	163.58%
AmTrust Ins Co	15954	DE	\$1	0.00%	\$2	\$0	0.25%
Arch Ins Co	11150	MO	\$1	0.00%	\$2	(\$1)	(61.96)%
Armed Forces Ins Exch	41459	KS	\$11	0.01%	\$13	\$322	2485.35%
Aspen Amer Ins Co	43460	TX	\$46	0.05%	\$52	\$255	493.40%
Atlantic Specialty Ins Co	27154	NY	\$9	0.01%	\$12	(\$1)	(5.23)%
Austin Mut Ins Co	13412	MN	\$7	0.01%	\$10	\$0	3.15%
Automobile Ins Co Of Hartford CT	19062	CT	\$373	0.39%	\$390	\$3	0.78%
AXA Ins Co	33022	NY	\$69	0.07%	\$80	\$29	35.62%
Axis Ins Co	37273	IL	\$118	0.12%	\$150	\$479	319.52%

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AXIS Reins Co	20370	NY	\$0	0.00%	\$0	\$0	0.00%
Balboa Ins Co	24813	CA	\$0	0.00%	\$0	\$0	0.00%
Berkley Natl Ins Co	38911	IA	\$2	0.00%	\$2	\$0	0.13%
Berkley Regional Ins Co	29580	IA	\$1	0.00%	\$1	\$0	0.00%
Berkshire Hathaway Direct Ins Co	10391	NE	\$3	0.00%	\$2	\$0	17.38%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	\$0	(2109.09)%
BITCO Gen Ins Corp	20095	IL	\$1	0.00%	\$1	\$0	25.26%
Capitol Ind Corp	10472	WI	\$2	0.00%	\$1	\$19	1407.72%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$86	0.09%	\$108	\$80	74.65%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$0	0.00%
Church Mut Ins Co S I	18767	WI	\$15	0.02%	\$5	\$1	19.49%
Continental Cas Co	20443	IL	\$1,927	2.03%	\$2,219	\$4,028	181.51%
Continental Divide Ins Co	35939	CO	\$178	0.19%	\$153	\$5	3.23%
Continental Ins Co	35289	PA	\$95	0.10%	\$66	\$65	98.64%
Continental Western Ins Co	10804	IA	\$4	0.00%	\$2	\$0	0.00%
Contractors Bonding & Ins Co	37206	IL	\$0	0.00%	\$0	\$0	0.00%
Country Mut Ins Co	20990	IL	\$59	0.06%	\$52	\$0	0.23%
CSAA Fire & Cas Ins Co	10921	IN	\$1	0.00%	\$36	\$31	86.37%
CSAA Gen Ins Co	37770	IN	\$245	0.26%	\$226	\$53	23.46%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$15)	(45551.52)%
Depositors Ins Co	42587	IA	\$73	0.08%	\$68	\$13	19.13%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$0	0.00%
Eagle W Ins Co	12890	CA	\$97	0.10%	\$105	\$442	420.11%
Emcasco Ins Co	21407	IA	\$321	0.34%	\$345	\$551	159.82%
Empire Fire & Marine Ins Co	21326	IL	\$0	0.00%	\$0	\$0	1.19%
Employers Ins Co of Wausau	21458	WI	\$1,864	1.96%	\$1,274	\$463	36.39%
Employers Mut Cas Co	21415	IA	\$853	0.90%	\$805	\$235	29.13%
Encompass Ind Co	15130	IL	\$64	0.07%	\$67	\$40	59.33%
Encompass Ins Co Of Amer	10071	IL	\$1	0.00%	\$6	(\$2)	(24.96)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$469	0.49%	\$471	\$711	151.06%
Everest Natl Ins Co	10120	DE	\$0	0.00%	\$0	(\$1)	(240.93)%
Factory Mut Ins Co	21482	RI	\$5,257	5.54%	\$4,920	\$2,127	43.23%
Falls Lake Natl Ins Co	31925	OH	\$0	0.00%	\$0	\$0	50.00%
Farmers Ins Exch	21652	CA	\$18	0.02%	\$18	\$1	5.91%
Federal Ins Co	20281	IN	\$0	0.00%	\$0	(\$8)	(2187.13)%
Federated Mut Ins Co	13935	MN	\$1,216	1.28%	\$1,177	\$7,888	670.33%
Federated Rural Electric Ins Exch	11118	KS	\$286	0.30%	\$285	\$17	5.85%
Federated Serv Ins Co	28304	MN	\$113	0.12%	\$88	\$3	3.93%
Fidelity & Deposit Co Of MD	39306	IL	\$51	0.05%	\$66	\$564	849.22%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	0.00%

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Firemans Fund Ins Co	21873	CA	\$451	0.48%	\$376	\$33	8.73%
First Amer Prop & Cas Ins Co	37710	CA	\$99	0.10%	\$88	\$377	428.77%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$16	\$506	3203.02%
Florists Mut Ins Co	13978	IL	\$120	0.13%	\$84	\$9	10.64%
Foremost Ins Co Grand Rapids MI	11185	MI	\$9,433	9.94%	\$8,664	\$23,238	268.21%
Garrison Prop & Cas Ins Co	21253	TX	\$274	0.29%	\$262	\$58	22.15%
General Cas Co Of WI	24414	WI	\$95	0.10%	\$52	(\$7)	(12.92)%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	(\$546)	(214134.12)%
General Security Natl Ins Co	39322	NY	\$0	0.00%	\$22	\$7	31.22%
Grange Ins Assn	22101	WA	\$136	0.14%	\$139	\$6	4.64%
Granite State Ins Co	23809	IL	\$11	0.01%	\$16	(\$5)	(32.20)%
Great Amer Assur Co	26344	OH	\$49	0.05%	\$42	\$21	50.90%
Great Amer Ins Co	16691	OH	\$110	0.12%	\$111	\$1	0.45%
Great Amer Ins Co of NY	22136	NY	\$44	0.05%	\$46	(\$84)	(179.86)%
Great Divide Ins Co	25224	ND	\$0	0.00%	\$0	\$0	(162.50)%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	\$0	(3580.00)%
Great Northern Ins Co	20303	IN	\$0	0.00%	\$0	\$0	0.00%
Greenwich Ins Co	22322	DE	\$74	0.08%	\$58	\$2,303	3965.95%
Guideone Elite Ins Co	42803	IA	\$39	0.04%	\$52	\$1	1.85%
Guideone Mut Ins Co	15032	IA	\$13	0.01%	\$32	\$0	(1.15)%
Guideone Specialty Mut Ins Co	14559	IA	\$1	0.00%	\$15	\$0	(0.96)%
Hanover Amer Ins Co	36064	NH	\$21	0.02%	\$24	\$0	1.56%
Hanover Ins Co	22292	NH	\$38	0.04%	\$17	\$1	6.34%
Harco Natl Ins Co	26433	IL	\$500	0.53%	\$437	\$327	74.81%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$1	\$0	0.00%
Hartford Fire Ins Co	19682	CT	\$840	0.89%	\$816	\$367	45.03%
Hartford Ins Co Of The Midwest	37478	IN	\$77	0.08%	\$84	\$26	30.49%
HDI Global Ins Co	41343	IL	\$944	0.99%	\$1,112	\$124	11.14%
Hiscox Ins Co Inc	10200	IL	\$11	0.01%	\$12	\$7	61.38%
Horace Mann Ins Co	22578	IL	\$38	0.04%	\$39	\$5	13.87%
Hudson Ins Co	25054	DE	\$3	0.00%	\$3	(\$1)	(18.92)%
Illinois Natl Ins Co	23817	IL	\$5	0.00%	\$7	\$2	28.50%
Imperium Ins Co	35408	TX	\$1	0.00%	\$0	\$59	11820.08%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$4	(\$3)	(76.66)%
Insurance Co Of The State Of PA	19429	IL	\$173	0.18%	\$212	\$68	32.09%
Liberty Mut Fire Ins Co	23035	WI	\$1,635	1.72%	\$1,795	\$2,376	132.41%
Liberty Mut Ins Co	23043	MA	\$854	0.90%	\$776	(\$526)	(67.79)%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	(46.45)%
Markel Ins Co	38970	IL	\$0	0.00%	\$0	(\$1)	(1050.00)%
Massachusetts Bay Ins Co	22306	NH	\$33	0.03%	\$26	\$8,892	33895.30%
Meritplan Ins Co	24821	CA	\$0	0.00%	\$0	\$0	0.00%

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Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$0	0.00%
Middlesex Ins Co	23434	WI	\$218	0.23%	\$88	\$40	45.29%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.00%	\$0	\$0	(96.03)%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$1	0.00%	\$1	\$0	(0.13)%
Mutual Of Enumclaw Ins Co	14761	OR	\$491	0.52%	\$429	(\$3)	(0.60)%
National Cas Co	11991	OH	\$159	0.17%	\$168	\$291	172.77%
National Fire Ins Co Of Hartford	20478	IL	\$8	0.01%	\$7	\$2	29.23%
National Interstate Ins Co	32620	OH	\$1	0.00%	\$1	\$0	17.28%
National Union Fire Ins Co Of Pitts	19445	PA	\$1	0.00%	\$78	\$4	5.09%
Nationwide Aqribusiness Ins Co	28223	IA	\$180	0.19%	\$167	\$9	5.41%
Nationwide Ins Co Of Amer	25453	OH	\$205	0.22%	\$205	\$357	173.91%
Nationwide Mut Fire Ins Co	23779	OH	\$49	0.05%	\$50	\$195	389.01%
Nationwide Mut Ins Co	23787	OH	\$441	0.46%	\$440	\$2,166	492.58%
New Hampshire Ins Co	23841	IL	\$31	0.03%	\$20	\$5	24.72%
New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$14	\$2	12.94%
North Amer Elite Ins Co	29700	NH	\$323	0.34%	\$228	\$51	22.21%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$1	\$0	(18.31)%
North Pacific Ins Co	23892	OR	\$7	0.01%	\$12	\$0	(0.28)%
North River Ins Co	21105	NJ	\$41	0.04%	\$53	\$46	85.74%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Ohio Cas Ins Co	24074	NH	\$178	0.19%	\$150	\$320	213.16%
Ohio Security Ins Co	24082	NH	\$480	0.51%	\$444	\$912	205.58%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$1,138	1.20%	\$1,113	\$764	68.64%
Pacific Employers Ins Co	22748	PA	\$19	0.02%	\$20	(\$2)	(9.94)%
Pemco Mut Ins Co	24341	WA	\$543	0.57%	\$544	\$580	106.61%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	0.00%
Penn Millers Ins Co	14982	PA	\$1,316	1.39%	\$1,258	\$50	3.97%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,755	1.85%	\$1,446	\$5,178	358.08%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$14	0.01%	\$12	\$1	7.06%
Philadelphia Ind Ins Co	18058	PA	\$1	0.00%	\$1	\$0	0.14%
Phoenix Ins Co	25623	CT	\$10	0.01%	\$11	\$1	5.72%
Pioneer Specialty Ins Co	40312	MN	\$88	0.09%	\$50	\$1	1.08%
QBE Ins Corp	39217	PA	\$0	0.00%	\$1	(\$1)	(79.97)%
Red Shield Ins Co	41580	WA	\$78	0.08%	\$67	\$56	84.56%
Regent Ins Co	24449	WI	\$18	0.02%	\$9	\$0	3.17%
Riverport Ins Co	36684	IA	\$4	0.00%	\$9	\$0	4.39%
RLI Ins Co	13056	IL	\$0	0.00%	\$0	\$0	0.00%
RSUI Ind Co	22314	NH	\$3,601	3.79%	\$3,178	\$4,336	136.45%
Safeco Ins Co of OR	11071	OR	\$9,005	9.49%	\$8,986	\$41,126	457.65%
Security Natl Ins Co	19879	DE	\$1	0.00%	\$1	\$0	(0.16)%

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Seneca Ins Co Inc	10936	NY	\$23	0.02%	\$18	\$0	(0.19)%
Sentry Ins A Mut Co	24988	WI	\$396	0.42%	\$352	(\$92)	(26.04)%
Sentry Select Ins Co	21180	WI	\$95	0.10%	\$105	\$39	37.31%
Sequoia Ins Co	22985	CA	\$43	0.05%	\$42	\$0	0.15%
Sirius Amer Ins Co	38776	NY	\$1	0.00%	\$1	\$0	4.53%
Sompo Amer Ins Co	11126	NY	\$41	0.04%	\$39	\$7	18.24%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	(\$3)	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%
Standard Guar Ins Co	42986	DE	\$1,776	1.87%	\$1,815	\$2,405	132.49%
Starnet Ins Co	40045	IA	\$62	0.07%	\$70	\$19	27.37%
Starr Ind & Liab Co	38318	TX	\$4	0.00%	\$2	\$0	8.17%
State Farm Fire & Cas Co	25143	IL	\$80	0.08%	\$79	\$22	28.51%
State Natl Ins Co Inc	12831	TX	\$0	0.00%	\$0	(\$35)	0.00%
Stillwater Prop & Cas Ins Co	16578	NY	\$146	0.15%	\$142	\$555	391.41%
Sublimity Ins Co	26824	OR	\$224	0.24%	\$230	\$990	430.75%
Sutton National Ins Co	25798	OK	\$8	0.01%	\$0	\$0	48.91%
T H E Ins Co	12866	LA	\$7	0.01%	\$8	\$4	51.16%
The Cincinnati Cas Co	28665	OH	\$122	0.13%	\$118	\$0	0.00%
The Cincinnati Ind Co	23280	OH	\$312	0.33%	\$288	\$2,653	921.23%
The Cincinnati Ins Co	10677	OH	\$752	0.79%	\$779	\$1,446	185.55%
Tokio Marine Amer Ins Co	10945	NY	\$913	0.96%	\$799	\$8	1.02%
Transquard Ins Co Of Amer Inc	28886	IL	\$8	0.01%	\$8	(\$8)	(99.34)%
Transportation Ins Co	20494	IL	\$6	0.01%	\$6	(\$16)	(253.39)%
Travelers Ind Co	25658	CT	\$1,769	1.86%	\$1,524	\$498	32.66%
Travelers Ind Co Of Amer	25666	CT	\$175	0.18%	\$183	(\$6)	(3.53)%
Travelers Ind Co Of CT	25682	CT	\$53	0.06%	\$47	\$1	1.09%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,366	3.55%	\$3,206	\$4,459	139.08%
Tri State Ins Co Of MN	31003	IA	\$2	0.00%	\$1	\$0	0.26%
Truck Ins Exch	21709	CA	\$2	0.00%	\$2	\$0	2.87%
Union Ins Co	25844	IA	\$3	0.00%	\$1	\$0	0.00%
United Fire & Cas Co	13021	IA	\$258	0.27%	\$254	\$88	34.50%
United Serv Automobile Assn	25941	TX	\$809	0.85%	\$823	\$2,182	265.20%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$731	0.77%	\$717	\$123	17.17%
United States Liab Ins Co	25895	PA	\$1,212	1.28%	\$1,070	\$609	56.93%
Unitrin Safeguard Ins Co	40703	WI	\$0	0.00%	\$0	\$3	0.00%
Universal N Amer Ins Co	10759	TX	\$161	0.17%	\$175	\$321	183.83%
USAA Cas Ins Co	25968	TX	\$868	0.91%	\$856	\$1,043	121.91%
USAA Gen Ind Co	18600	TX	\$266	0.28%	\$267	\$483	181.16%
Valley Forge Ins Co	20508	PA	\$0	0.00%	\$3	(\$62)	(2412.93)%

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Valley Prop & Cas Ins Co	10698	OR	\$112	0.12%	\$121	\$1,584	1310.41%
Verlan Fire Ins Co MD	10815	NH	\$1,909	2.01%	\$2,592	\$2,866	110.57%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Wesco Ins Co	25011	DE	(\$11)	-0.01%	\$10	\$2	25.63%
West Amer Ins Co	44393	IN	\$85	0.09%	\$75	\$96	128.68%
Westchester Fire Ins Co	10030	PA	\$501	0.53%	\$581	\$488	83.92%
Western Natl Assur Co	24465	MN	\$101	0.11%	\$97	\$1,395	1442.82%
Western Natl Mut Ins Co	15377	MN	\$563	0.59%	\$539	\$875	162.30%
Westport Ins Corp	39845	MO	\$1,483	1.56%	\$1,702	\$4,046	237.72%
XL Ins Amer Inc	24554	DE	\$6,075	6.40%	\$4,610	\$1,009	21.88%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$159	0.00%
Zurich Amer Ins Co	16535	NY	\$5,428	5.72%	\$4,706	\$56	1.19%
Zurich Amer Ins Co Of IL	27855	IL	\$3	0.00%	\$1	\$0	12.15%
Totals (Loss Ratio is average)			\$94,889	100.00%	\$91,073	\$170,855	187.60%

(1)Excluding all Loss Adjustment Expenses (LAE)