

Oregon Division  
of Financial Regulation  
2020 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	\$7	0.01%	\$7	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$14,060	16.11%	\$14,604	\$4,697	32.16%
Essent Guar Inc	13634	PA	\$12,985	14.87%	\$14,081	\$2,843	20.19%
Genworth Mortgage Ins Corp	38458	NC	\$8,773	10.05%	\$9,842	\$3,170	32.21%
Genworth Mortgage Ins Corp Of NC	16675	NC	\$15	0.02%	\$1	\$0	0.00%
MGIC Ind Corp	18740	WI	\$48	0.05%	\$25	\$11	45.03%
Mortgage Guar Ins Corp	29858	WI	\$20,643	23.65%	\$21,849	\$3,023	13.83%
National Mortgage Ins Corp	13695	WI	\$7,377	8.45%	\$7,407	\$760	10.26%
PMI Mortgage Ins Co	27251	AZ	\$574	0.66%	\$575	\$223	38.73%
Radian Guar Inc	33790	PA	\$18,201	20.85%	\$20,731	\$6,023	29.05%
Republic Mortgage Ins Co	28452	NC	\$230	0.26%	\$241	\$172	71.47%
United Guar Residential Ins Co	15873	NC	\$4,383	5.02%	\$6,329	\$2,207	34.87%
Totals (Loss Ratio is average)			\$87,298	100.00%	\$95,691	\$23,130	24.17%

(1)Excluding all Loss Adjustment Expenses (LAE)