

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
21st Century Advantage Ins Co	25232	MN	\$0	0.00%	\$0	\$0	0.00%
21st Century Centennial Ins Co	34789	PA	\$0	0.00%	\$0	(\$2)	0.00%
21st Century N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$30)	0.00%
21st Century Premier Ins Co	20796	PA	\$0	0.00%	\$0	(\$14)	0.00%
Accelerant Natl Ins Co	10220	DE	\$375	0.00%	\$31	\$15	50.54%
Acceptance Ind Ins Co	20010	NE	\$443	0.01%	\$778	\$1,689	217.05%
Accident Fund Gen Ins Co	12304	MI	\$579	0.01%	\$566	\$174	30.65%
Accident Fund Ins Co of Amer	10166	MI	\$332	0.00%	\$673	\$345	51.22%
Accident Fund Natl Ins Co	12305	MI	\$184	0.00%	\$110	\$1	1.02%
Accredited Surety & Cas Co Inc	26379	FL	\$755	0.01%	\$315	\$172	54.67%
Ace Amer Ins Co	22667	PA	\$52,358	0.67%	\$49,493	\$30,841	62.31%
Ace Fire Underwriters Ins Co	20702	PA	\$2,096	0.03%	\$1,937	\$300	15.48%
Ace Prop & Cas Ins Co	20699	PA	\$33,462	0.43%	\$28,680	\$59,045	205.88%
ACIG Ins Co	19984	IL	\$1,308	0.02%	\$1,308	(\$216)	(16.51)%
Acstar Ins Co	22950	IL	(\$3)	0.00%	\$6	\$0	(8.01)%
Acuity A Mut Ins Co	14184	WI	\$6,406	0.08%	\$2,884	\$744	25.78%
Aegis Security Ins Co	33898	PA	\$202	0.00%	\$176	\$53	30.09%
Affiliated Fm Ins Co	10014	RI	\$17,925	0.23%	\$17,007	\$4,723	27.77%
AGCS Marine Ins Co	22837	IL	\$3,521	0.05%	\$3,435	\$2,503	72.86%
Agri Gen Ins Co	42757	IA	\$2,411	0.03%	\$2,201	\$4,692	213.21%
AIG Assur Co	40258	IL	\$8	0.00%	\$8	\$49	603.10%
AIG Prop Cas Co	19402	IL	\$4,842	0.06%	\$4,948	(\$2,754)	(55.66)%
AIU Ins Co	19399	NY	\$1,670	0.02%	\$1,588	\$747	47.02%
Alaska Natl Ins Co	38733	AK	\$13,443	0.17%	\$13,293	\$7,261	54.62%
Allegheny Cas Co	13285	NJ	\$5	0.00%	\$7	\$0	5.02%
Allianz Global Risks US Ins Co	35300	IL	\$23,903	0.31%	\$22,217	\$9,760	43.93%
Allied Ins Co of Amer	10127	OH	\$1,971	0.03%	\$3,359	\$1,941	57.78%
Allied Prop & Cas Ins Co	42579	IA	\$10,983	0.14%	\$11,842	\$7,228	61.03%
Allied World Ins Co	22730	NH	\$2,354	0.03%	\$1,004	(\$192)	(19.14)%
Allied World Natl Assur Co	10690	NH	\$1,180	0.02%	\$1,923	\$819	42.57%
Allied World Specialty Ins Co	16624	DE	\$2,794	0.04%	\$2,518	\$285	11.32%
Allmerica Fin Alliance Ins Co	10212	NH	\$50	0.00%	\$51	\$268	522.68%
Allmerica Fin Benefit Ins Co	41840	MI	\$4,992	0.06%	\$4,706	\$3,569	75.84%
Allstate Fire & Cas Ins Co	29688	IL	\$183,680	2.35%	\$183,398	\$117,060	63.83%
Allstate Ind Co	19240	IL	\$33,481	0.43%	\$34,336	\$17,123	49.87%
Allstate Ins Co	19232	IL	\$51,533	0.66%	\$51,851	\$25,784	49.73%
Allstate Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	(\$5)	0.00%
Allstate Prop & Cas Ins Co	17230	IL	\$30,966	0.40%	\$31,149	\$16,627	53.38%

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Allstate Vehicle & Prop Ins Co	37907	IL	\$43,299	0.55%	\$38,677	\$32,399	83.77%
Alpha Prop & Cas Ins Co	38156	WI	\$28,199	0.36%	\$27,670	\$17,267	62.40%
Ambac Assur Corp	18708	WI	\$0	0.00%	\$248	\$0	0.00%
Amco Ins Co	19100	IA	\$8,621	0.11%	\$9,119	\$2,572	28.21%
American Agri Business Ins Co	12548	TX	\$9,529	0.12%	\$14,363	\$20,174	140.46%
American Agricultural Ins Co	10103	IN	\$78	0.00%	\$66	\$10	15.25%
American Alt Ins Corp	19720	DE	\$5,513	0.07%	\$5,530	\$950	17.18%
American Automobile Ins Co	21849	MO	\$871	0.01%	\$1,103	\$1,888	171.28%
American Bankers Ins Co Of FL	10111	FL	\$24,770	0.32%	\$27,102	\$11,870	43.80%
American Cas Co Of Reading PA	20427	PA	\$6,765	0.09%	\$6,133	\$2,454	40.01%
American Commerce Ins Co	19941	OH	\$5,785	0.07%	\$6,180	\$3,952	63.96%
American Contractors Ind Co	10216	CA	\$724	0.01%	\$743	\$68	9.10%
American Economy Ins Co	19690	IN	(\$2)	0.00%	\$70	\$1,289	1835.10%
American Family Connect Prop & Cas I	29068	WI	\$31,147	0.40%	\$30,543	\$15,209	49.79%
American Family Home Ins Co	23450	FL	\$3,101	0.04%	\$2,537	\$2,417	95.27%
American Family Ins Co	10386	WI	\$50,066	0.64%	\$47,606	\$30,794	64.69%
American Family Mut Ins Co SI	19275	WI	\$65,612	0.84%	\$66,450	\$39,360	59.23%
American Fire & Cas Co	24066	NH	\$12,865	0.16%	\$14,186	\$3,508	24.73%
American Guar & Liab Ins	26247	NY	\$10,922	0.14%	\$10,542	\$723	6.86%
American Hallmark Ins Co Of TX	43494	TX	\$20,713	0.27%	\$20,687	\$7,928	38.32%
American Home Assur Co	19380	NY	\$6,447	0.08%	\$5,371	\$24,929	464.13%
American Ins Co	21857	OH	(\$1)	0.00%	\$82	\$873	1059.12%
American Interstate Ins Co	31895	NE	\$23	0.00%	\$35	\$42	119.67%
American Mercury Ins Co	16810	OK	\$65	0.00%	\$65	\$40	61.57%
American Modern Home Ins Co	23469	OH	\$4,996	0.06%	\$6,620	\$2,519	38.05%
American Modern Prop & Cas Ins Co	42722	OH	\$10,642	0.14%	\$4,499	\$1,527	33.94%
American Modern Select Ins Co	38652	OH	\$946	0.01%	\$3,695	\$1,317	35.64%
American Natl Gen Ins Co	39942	MO	\$6	0.00%	\$7	\$4	58.36%
American Natl Prop & Cas Co	28401	MO	\$19,490	0.25%	\$19,329	\$14,830	76.72%
American Pet Ins Co	12190	NY	\$11,375	0.15%	\$10,475	\$6,279	59.94%
American Reliable Ins Co	19615	AZ	\$5,198	0.07%	\$4,990	\$2,972	59.56%
American Road Ins Co	19631	MI	\$372	0.00%	\$373	(\$134)	(35.84)%
American Security Ins Co	42978	DE	\$2,830	0.04%	\$3,577	\$867	24.23%
American Southern Home Ins Co	41998	FL	\$312	0.00%	\$258	\$24	9.34%
American Southern Ins Co	10235	KS	\$3	0.00%	\$5	(\$2)	(37.83)%
American Standard Ins Co of WI	19283	WI	\$410	0.01%	\$471	\$164	34.76%
American States Ins Co	19704	IN	\$20	0.00%	\$114	(\$659)	(580.15)%
American States Ins Co Of TX	19712	TX	(\$60)	0.00%	(\$18)	(\$720)	4037.16%

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American Strategic Ins Corp	10872	FL	\$22,131	0.28%	\$20,826	\$7,358	35.33%
American Zurich Ins Co	40142	IL	\$9,430	0.12%	\$8,497	\$14,712	173.14%
Amerisure Mut Ins Co	23396	MI	\$51	0.00%	\$52	\$307	585.32%
Amerisure Partners Ins Co	11050	MI	\$408	0.01%	\$127	\$24	18.57%
Amex Assur Co	27928	IL	\$403	0.01%	\$399	\$158	39.53%
Amguard Ins Co	42390	PA	\$9,496	0.12%	\$8,232	\$4,740	57.58%
Amica Mut Ins Co	19976	RI	\$35,145	0.45%	\$35,291	\$23,290	65.99%
AmShield Ins Co	15590	MO	\$4,068	0.05%	\$3,411	\$3,622	106.20%
AmTrust Ins Co	15954	DE	\$3,686	0.05%	\$3,420	\$1,598	46.71%
Arag Ins Co	34738	IA	\$692	0.01%	\$692	\$313	45.27%
Arch Ind Ins Co	30830	MO	\$1,136	0.01%	\$1,094	\$654	59.75%
Arch Ins Co	11150	MO	\$25,776	0.33%	\$22,445	\$20,672	92.10%
Arch Mortgage Guar Co	18732	WI	\$22	0.00%	\$22	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$12,965	0.17%	\$13,055	\$1,009	7.73%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$344	\$560	162.94%
Argonaut Ins Co	19801	IL	\$3,531	0.05%	\$3,717	\$1,429	38.44%
Argonaut Midwest Ins Co	19828	IL	\$436	0.01%	\$476	\$44	9.19%
Armed Forces Ins Exch	41459	KS	\$292	0.00%	\$296	\$194	65.61%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$949	0.00%
Artisan & Truckers Cas Co	10194	WI	\$292,269	3.74%	\$218,565	\$132,682	60.71%
Ascot Ins Co	23752	CO	\$1,593	0.02%	\$1,332	\$843	63.27%
Aspen Amer Ins Co	43460	TX	\$4,679	0.06%	\$4,362	\$2,993	68.61%
Associated Ind Corp	21865	CA	\$0	0.00%	\$4	(\$95)	(2176.39)%
Assured Guar Corp	30180	MD	\$0	0.00%	\$159	\$0	0.00%
Assured Guar Municipal Corp	18287	NY	\$1,033	0.01%	\$2,608	\$0	0.00%
Atain Ins Co	29033	TX	\$76	0.00%	\$52	\$10	18.48%
Atlantic Specialty Ins Co	27154	NY	\$10,761	0.14%	\$10,051	\$17,788	176.98%
Atradius Trade Credit Ins Co	25422	MD	\$659	0.01%	\$617	(\$57)	(9.22)%
Austin Mut Ins Co	13412	MN	\$5,154	0.07%	\$5,263	\$3,579	67.99%
Automobile Ins Co Of Hartford CT	19062	CT	\$2,852	0.04%	\$2,827	\$1,128	39.88%
Avemco Ins Co	10367	MD	\$825	0.01%	\$769	\$364	47.32%
AXA Ins Co	33022	NY	\$0	0.00%	\$25	(\$189)	(760.69)%
Axis Ins Co	37273	IL	\$8,011	0.10%	\$7,327	\$5,527	75.44%
AXIS Reins Co	20370	NY	\$41	0.00%	\$41	(\$8)	(20.14)%
Bankers Ins Co	33162	FL	\$42	0.00%	\$29	(\$55)	(186.23)%
Bankers Standard Ins Co	18279	PA	\$4,364	0.06%	\$6,119	\$2,214	36.18%
BCS Ins Co	38245	OH	\$1,087	0.01%	\$1,041	\$507	48.67%
Beazley Ins Co Inc	37540	CT	\$4,297	0.06%	\$3,856	\$3,299	85.56%

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Benchmark Ins Co	41394	KS	\$2,689	0.03%	\$2,143	\$1,005	46.89%
Berkley Cas Co	15911	IA	\$514	0.01%	\$439	\$148	33.73%
Berkley Ins Co	32603	DE	\$4,137	0.05%	\$2,767	\$3,735	134.97%
Berkley Natl Ins Co	38911	IA	\$3,131	0.04%	\$2,835	\$152	5.35%
Berkley Regional Ins Co	29580	IA	\$1,887	0.02%	\$1,454	\$358	24.63%
Berkshire Hathaway Direct Ins Co	10391	NE	\$907	0.01%	\$843	\$664	78.86%
Berkshire Hathaway Homestate Ins Co	20044	NE	\$2,361	0.03%	\$2,144	\$705	32.88%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$3,491	0.04%	\$2,754	\$1,285	46.66%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	(\$11)	0.00%
BITCO Gen Ins Corp	20095	IA	\$4,974	0.06%	\$5,206	\$502	9.65%
BITCO Natl Ins Co	20109	IA	\$224	0.00%	\$219	\$150	68.74%
Blackboard Ins Co	26611	DE	\$58	0.00%	\$94	\$168	178.04%
Brotherhood Mut Ins Co	13528	IN	\$11,552	0.15%	\$11,264	\$4,205	37.33%
Build Amer Mut Assur Co	14380	NY	\$217	0.00%	\$11	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$19,234	0.25%	\$19,311	\$13,749	71.20%
California Cas Ind Exch	20117	CA	\$12	0.00%	\$12	(\$2)	(20.33)%
California Cas Ins Co	20125	OR	\$16	0.00%	\$16	\$8	49.48%
California Ins Co	38865	CA	(\$16)	0.00%	(\$16)	(\$35)	218.48%
Camico Mut Ins Co	36340	CA	\$650	0.01%	\$620	\$18	2.83%
Canal Ins Co	10464	SC	\$1,827	0.02%	\$1,511	\$505	33.44%
Capitol Ind Corp	10472	WI	\$522	0.01%	\$1,008	(\$222)	(22.06)%
Carolina Cas Ins Co	10510	IA	\$1,039	0.01%	\$983	\$128	13.04%
Caterpillar Ins Co	11255	MO	\$3,399	0.04%	\$3,044	\$937	30.76%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$83	0.00%
Central States Ind Co Of Omaha	34274	NE	\$684	0.01%	\$677	\$76	11.18%
Centre Ins Co	34649	DE	\$0	0.00%	\$0	\$264	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	\$1,040	0.00%
Century Natl Ins Co	26905	CA	\$781	0.01%	\$760	\$1,134	149.15%
Charter Oak Fire Ins Co	25615	CT	\$15,072	0.19%	\$15,690	\$4,395	28.01%
Cherokee Ins Co	10642	MI	\$101	0.00%	\$101	(\$57)	(55.95)%
Chicago Ins Co	22810	IL	\$81	0.00%	\$58	(\$19)	(33.10)%
Chubb Ind Ins Co	12777	NY	\$873	0.01%	\$903	\$640	70.92%
Chubb Natl Ins Co	10052	IN	\$500	0.01%	\$452	\$136	30.14%
Church Mut Ins Co S I	18767	WI	\$7,060	0.09%	\$8,016	\$4,196	52.35%
Cimarron Ins Co Inc	20400	AZ	\$592	0.01%	\$832	\$659	79.29%
Clarendon Natl Ins Co	20532	TX	(\$11)	0.00%	(\$11)	(\$435)	3815.06%
Clear Blue Ins Co	28860	IL	\$1,233	0.02%	\$1,258	\$604	48.02%
Clear Spring Prop & Cas Co	15563	TX	\$1,969	0.03%	\$1,724	\$162	9.40%

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Coast Natl Ins Co	25089	CA	\$23,562	0.30%	\$22,508	\$17,586	78.13%
Coface N Amer Ins Co	31887	MA	\$541	0.01%	\$676	\$208	30.72%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	(\$5)	0.00%
Colonial Surety Co	10758	PA	\$289	0.00%	\$183	\$28	15.40%
Colony Specialty Ins Co	36927	OH	\$252	0.00%	\$140	\$22	15.47%
Columbia Ins Co	27812	NE	\$0	0.00%	\$0	\$0	0.00%
Commerce & Industry Ins Co	19410	NY	\$2,517	0.03%	\$2,415	(\$4,742)	(196.36)%
Commerce W Ins Co	13161	CA	\$3,867	0.05%	\$4,139	\$3,088	74.61%
Compwest Ins Co	12177	CA	\$813	0.01%	\$817	\$240	29.32%
Continental Cas Co	20443	IL	\$79,473	1.02%	\$79,297	\$46,045	58.07%
Continental Divide Ins Co	35939	CO	\$4,961	0.06%	\$5,060	(\$344)	(6.79)%
Continental Ind Co	28258	NM	\$531	0.01%	\$531	\$499	94.00%
Continental Ins Co	35289	PA	\$19,137	0.25%	\$17,058	\$12,431	72.88%
Continental Western Ins Co	10804	IA	\$7,598	0.10%	\$6,710	\$2,157	32.15%
Contractors Bonding & Ins Co	37206	IL	\$9,680	0.12%	\$9,888	\$1,443	14.59%
CorePointe Ins Co	10499	DE	\$31	0.00%	\$41	\$36	89.33%
Country Cas Ins Co	20982	IL	\$4,372	0.06%	\$4,608	\$4,428	96.09%
Country Mut Ins Co	20990	IL	\$124,092	1.59%	\$121,179	\$68,235	56.31%
Country Pref Ins Co	21008	IL	\$84,961	1.09%	\$83,923	\$48,642	57.96%
Courtesy Ins Co	26492	FL	\$412	0.01%	\$405	\$205	50.72%
Crestbrook Ins Co	18961	OH	\$5,737	0.07%	\$4,893	\$7,715	157.67%
Crum & Forster Ind Co	31348	DE	\$913	0.01%	\$1,034	\$248	23.95%
CSAA Fire & Cas Ins Co	10921	IN	\$16,436	0.21%	\$16,311	\$10,790	66.15%
CSAA Gen Ins Co	37770	IN	\$5,716	0.07%	\$5,704	\$2,594	45.47%
Cumis Ins Society Inc	10847	IA	\$5,857	0.07%	\$5,857	\$3,517	60.05%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$1,041)	0.00%
Dairyland Ins Co	21164	WI	\$275	0.00%	\$295	(\$67)	(22.80)%
Dakota Truck Underwriters	34924	SD	\$35	0.00%	\$34	\$9	27.71%
Dealers Assur Co	16705	OH	\$718	0.01%	\$47	\$473	1000.04%
Dentists Ins Co	40975	CA	\$3,314	0.04%	\$3,360	\$1,496	44.52%
Depositors Ins Co	42587	IA	\$4,937	0.06%	\$5,422	\$4,148	76.50%
Developers Surety & Ind Co	12718	CA	\$3,410	0.04%	\$3,593	\$1,826	50.82%
Diamond State Ins Co	42048	IN	\$168	0.00%	\$157	\$2	1.40%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$86)	0.00%
Doctors Co An Interins Exch	34495	CA	\$19,398	0.25%	\$19,505	\$4,484	22.99%
Eagle W Ins Co	12890	CA	\$17,905	0.23%	\$17,277	\$15,264	88.35%
Eastguard Ins Co	14702	PA	\$44	0.00%	\$50	(\$188)	(379.98)%
Economy Fire & Cas Co	22926	IL	\$44	0.00%	\$90	\$31	34.62%

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Economy Preferred Ins Co	38067	IL	\$7,965	0.10%	\$8,009	\$4,955	61.87%
Economy Premier Assur Co	40649	IL	\$2,205	0.03%	\$2,352	\$515	21.89%
Electric Ins Co	21261	MA	\$586	0.01%	\$590	(\$117)	(19.85)%
Emcasco Ins Co	21407	IA	\$2,835	0.04%	\$2,680	\$1,419	52.94%
Empire Fire & Marine Ins Co	21326	IL	\$2,582	0.03%	\$2,535	\$809	31.92%
Employers Assur Co	25402	FL	\$369	0.00%	\$410	\$433	105.72%
Employers Compensation Ins Co	11512	CA	\$212	0.00%	\$167	\$252	150.91%
Employers Ins Co Of NV	10640	NV	\$9	0.00%	\$4	\$3	59.21%
Employers Ins Co of Wausau	21458	WI	\$6,659	0.09%	\$5,995	\$4,340	72.39%
Employers Mut Cas Co	21415	IA	\$17,157	0.22%	\$17,941	\$15,071	84.01%
Encompass Ind Co	15130	IL	\$1,828	0.02%	\$1,965	(\$92)	(4.69)%
Encompass Ins Co Of Amer	10071	IL	\$11	0.00%	\$41	(\$4)	(8.51)%
Endurance Amer Ins Co	10641	DE	\$17,278	0.22%	\$16,596	\$6,032	36.35%
Endurance Assur Corp	11551	DE	\$715	0.01%	\$644	\$332	51.56%
Endurance Risk Solutions Assur Co	43630	DE	\$46	0.00%	\$44	\$22	51.28%
Enumclaw Prop & Cas Ins Co	11232	OR	\$17,229	0.22%	\$17,974	\$9,459	52.63%
Essent Guar Inc	13634	PA	\$11,719	0.15%	\$13,025	\$598	4.59%
Essentia Ins Co	37915	MO	\$8,153	0.10%	\$7,680	\$2,280	29.68%
Esurance Ins Co	25712	IL	\$15,451	0.20%	\$15,613	\$8,699	55.72%
Esurance Prop & Cas Ins Co	30210	IL	\$981	0.01%	\$1,061	\$702	66.19%
Euler Hermes N Amer Ins Co	20516	MD	\$4,487	0.06%	\$3,751	\$980	26.13%
Everest Natl Ins Co	10120	DE	\$9,184	0.12%	\$7,831	\$3,503	44.73%
Everest Reins Co	26921	DE	\$817	0.01%	\$923	\$175	18.98%
Evergreen Natl Ind Co	12750	OH	\$332	0.00%	\$323	\$8	2.59%
Excess Share Ins Corp	10003	OH	\$16	0.00%	\$16	\$0	0.00%
Executive Risk Ind Inc	35181	DE	\$822	0.01%	\$916	(\$248)	(27.04)%
Explorer Ins Co	40029	CA	\$0	0.00%	\$0	\$0	0.00%
Factory Mut Ins Co	21482	RI	\$41,765	0.53%	\$41,513	\$31,599	76.12%
Fair Amer Ins & Reins Co	35157	NY	\$568	0.01%	\$573	\$911	158.89%
Falls Lake Natl Ins Co	31925	OH	\$2,870	0.04%	\$1,851	\$784	42.35%
Farmers Cas Ins Co	40169	RI	\$34	0.00%	\$32	\$2	6.59%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$14,231	0.18%	\$15,017	\$7,133	47.50%
Farmers Ins Co Of OR	21636	OR	\$269,036	3.44%	\$271,509	\$141,204	52.01%
Farmers Ins Exch	21652	CA	\$96,890	1.24%	\$94,488	\$64,441	68.20%
Farmers Mut Hail Ins Co Of IA	13897	IA	\$1,335	0.02%	\$996	\$1,816	182.44%
Farmers Prop & Cas Ins Co	26298	RI	\$14,867	0.19%	\$15,604	\$8,477	54.32%
Farmington Cas Co	41483	CT	\$1,212	0.02%	\$1,294	\$1,165	90.00%
Federal Ins Co	20281	IN	\$65,999	0.84%	\$62,378	\$29,201	46.81%

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Federated Mut Ins Co	13935	MN	\$22,219	0.28%	\$20,892	\$13,105	62.73%
Federated Rural Electric Ins Exch	11118	KS	\$2,862	0.04%	\$2,720	\$899	33.05%
Federated Serv Ins Co	28304	MN	\$3,637	0.05%	\$3,514	\$327	9.30%
Fidelity & Deposit Co Of MD	39306	IL	\$5,009	0.06%	\$5,114	(\$2,362)	(46.20)%
Fidelity & Guar Ins Co	35386	IA	\$846	0.01%	\$229	(\$248)	(108.06)%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	(\$61)	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
Financial Pacific Ins Co	31453	CA	\$208	0.00%	\$221	(\$176)	(79.89)%
Fire Ins Exch	21660	CA	\$2,638	0.03%	\$2,461	\$895	36.38%
Firemans Fund Ins Co	21873	IL	\$8,968	0.11%	\$8,923	(\$402)	(4.50)%
Firemens Ins Co Of Washington DC	21784	DE	\$1,732	0.02%	\$1,756	\$462	26.33%
First Amer Prop & Cas Ins Co	37710	CA	\$607	0.01%	\$1,800	\$2,812	156.20%
First Colonial Ins Co	29980	FL	\$925	0.01%	\$1,107	\$236	21.29%
First Liberty Ins Corp	33588	IL	\$1,305	0.02%	\$1,573	\$746	47.44%
First Natl Ins Co Of Amer	24724	NH	(\$11)	0.00%	(\$22)	(\$620)	2874.45%
First Nonprofit Ins Co	10859	DE	\$0	0.00%	\$11	\$148	1366.84%
Florists Mut Ins Co	13978	IL	\$1,667	0.02%	\$1,294	\$29	2.25%
FMH Ag Risk Ins Co	36781	IA	\$286	0.00%	\$288	\$940	326.24%
Foremost Ins Co Grand Rapids MI	11185	MI	\$84,115	1.08%	\$79,941	\$43,547	54.47%
Foremost Prop & Cas Ins Co	11800	MI	\$4,966	0.06%	\$4,947	\$4,073	82.34%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$98)	0.00%
Fortress Ins Co	10801	IL	\$75	0.00%	\$86	\$11	12.42%
Frank Winston Crum Ins Co	11600	FL	\$53	0.00%	\$50	\$26	50.78%
Frankenmuth Mut Ins Co	13986	MI	\$73	0.00%	\$55	\$0	0.02%
Freedom Specialty Ins Co	22209	OH	\$708	0.01%	\$541	\$184	34.02%
Garrison Prop & Cas Ins Co	21253	TX	\$53,811	0.69%	\$52,592	\$37,779	71.83%
Geico Cas Co	41491	NE	\$250,606	3.21%	\$259,156	\$186,982	72.15%
Geico Gen Ins Co	35882	NE	\$23,322	0.30%	\$23,671	\$14,669	61.97%
Geico Ind Co	22055	NE	\$10,266	0.13%	\$10,007	\$6,134	61.30%
GEICO Marine Ins Co	37923	NE	\$1,488	0.02%	\$1,565	\$500	31.92%
GEICO Secure Ins Co	14137	NE	\$81,022	1.04%	\$62,568	\$62,818	100.40%
General Cas Co Of WI	24414	WI	\$3,310	0.04%	\$2,892	\$1,400	48.42%
General Ins Co Of Amer	24732	NH	\$2,151	0.03%	\$1,977	\$11,606	586.90%
General Reins Corp	22039	DE	(\$1)	0.00%	\$2	\$355	19879.81%
General Security Natl Ins Co	39322	NY	\$375	0.00%	\$344	\$545	158.53%
General Star Natl Ins Co	11967	DE	\$217	0.00%	\$196	\$19	9.92%
Generali Us Branch	11231	NY	\$1,887	0.02%	\$1,392	\$574	41.25%
Genesis Ins Co	38962	DE	\$950	0.01%	\$928	\$249	26.81%

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Genworth Mortgage Ins Corp	38458	NC	\$9,583	0.12%	\$10,263	\$1,212	11.81%
Genworth Mortgage Ins Corp Of NC	16675	NC	\$35	0.00%	\$19	\$0	0.00%
Glencar Ins Co	12254	WI	\$10	0.00%	\$3	\$5	141.64%
Government Employees Ins Co	22063	NE	\$8,905	0.11%	\$9,285	\$5,038	54.26%
Grange Ins Assn	22101	WA	\$11,406	0.15%	\$11,423	\$5,800	50.77%
Granite State Ins Co	23809	IL	\$1,928	0.02%	\$2,358	\$2,236	94.82%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Gray Ins Co	36307	LA	\$30	0.00%	\$22	\$17	77.04%
Great Amer Alliance Ins Co	26832	OH	\$2,593	0.03%	\$2,387	\$333	13.94%
Great Amer Assur Co	26344	OH	\$10,223	0.13%	\$9,729	\$2,637	27.10%
Great Amer Ins Co	16691	OH	\$15,751	0.20%	\$16,308	\$11,531	70.71%
Great Amer Ins Co of NY	22136	NY	\$951	0.01%	\$1,050	(\$97)	(9.28)%
Great Amer Security Ins Co	31135	OH	\$769	0.01%	\$492	\$205	41.67%
Great Amer Spirit Ins Co	33723	OH	\$1,050	0.01%	\$1,707	\$543	31.77%
Great Divide Ins Co	25224	ND	\$1,335	0.02%	\$1,028	(\$328)	(31.97)%
Great Midwest Ins Co	18694	TX	\$493	0.01%	\$324	\$81	25.15%
Great Northern Ins Co	20303	IN	\$11,787	0.15%	\$11,320	\$3,882	34.29%
Great West Cas Co	11371	NE	\$26,665	0.34%	\$27,642	\$16,356	59.17%
Greenwich Ins Co	22322	DE	\$5,089	0.07%	\$4,557	\$7,452	163.54%
Guarantee Co Of N Amer USA	36650	MI	\$149	0.00%	\$258	(\$60)	(23.14)%
Guideone Amer Ins Co	42331	IA	\$109	0.00%	\$71	(\$8)	(11.04)%
Guideone Elite Ins Co	42803	IA	\$374	0.00%	\$385	\$508	131.93%
GuideOne Ins Co	15032	IA	\$2,296	0.03%	\$2,728	\$924	33.88%
GuideOne Specialty Ins Co	14559	IA	\$257	0.00%	\$245	\$186	76.02%
Hallmark Ins Co	34037	AZ	\$596	0.01%	\$611	\$237	38.79%
Hanover Amer Ins Co	36064	NH	\$7,511	0.10%	\$7,319	\$7,191	98.25%
Hanover Ins Co	22292	NH	\$13,227	0.17%	\$12,963	\$3,540	27.31%
Harco Natl Ins Co	26433	IL	\$3,679	0.05%	\$4,374	\$884	20.21%
Harleysville Ins Co	23582	OH	\$209	0.00%	\$248	\$13	5.27%
Hartford Accident & Ind Co	22357	CT	\$4,522	0.06%	\$4,523	\$7,941	175.54%
Hartford Cas Ins Co	29424	IN	\$5,542	0.07%	\$5,709	\$1,943	34.04%
Hartford Fire Ins Co	19682	CT	\$14,912	0.19%	\$15,488	\$60,345	389.62%
Hartford Ins Co Of The Midwest	37478	IN	\$9,662	0.12%	\$9,882	\$3,168	32.06%
Hartford Steam Boil Inspec & Ins Co	11452	CT	\$584	0.01%	\$509	\$4	0.77%
Hartford Underwriters Ins Co	30104	CT	\$34,479	0.44%	\$33,063	\$17,481	52.87%
HDI Global Ins Co	41343	IL	\$5,766	0.07%	\$5,575	\$1,449	25.98%
Heritage Ind Co	39527	CA	\$20	0.00%	\$44	\$12	28.24%
Hiscox Ins Co Inc	10200	IL	\$7,223	0.09%	\$6,744	\$2,679	39.72%



Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2021 Oregon Market Share and Loss Ratio  
Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Homeowners of Amer Ins Co	12536	TX	\$0	0.00%	\$0	\$0	0.00%
Homesite Ins Co	17221	WI	\$69	0.00%	\$41	\$18	45.42%
Homesite Ins Co Of The Midwest	13927	WI	\$39,645	0.51%	\$35,683	\$18,533	51.94%
Horace Mann Ins Co	22578	IL	\$2,923	0.04%	\$2,940	\$2,452	83.40%
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,234	0.02%	\$1,303	\$424	32.52%
Housing Enterprise Ins Co Inc	11206	VT	\$326	0.00%	\$210	\$204	97.37%
Hudson Ins Co	25054	DE	\$7,074	0.09%	\$6,542	\$549	8.39%
Illinois Natl Ins Co	23817	IL	\$338	0.00%	\$620	(\$224)	(36.15)%
Imperium Ins Co	35408	TX	\$743	0.01%	\$509	\$486	95.46%
Indemnity Ins Co Of North Amer	43575	PA	\$11,887	0.15%	\$12,896	\$5,467	42.39%
Independence Amer Ins Co	26581	DE	\$1,817	0.02%	\$1,782	\$935	52.51%
Infinity Ins Co	22268	IN	\$0	0.00%	\$40	(\$75)	(188.96)%
Insurance Co of N Amer	22713	PA	\$22	0.00%	\$21	\$5,316	24963.55%
Insurance Co Of The State Of PA	19429	IL	\$545	0.01%	\$594	\$8,399	1413.83%
Insurance Co Of The West	27847	CA	\$3,297	0.04%	\$2,941	\$173	5.89%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	\$15	0.00%
Integon Ind Corp	22772	NC	\$16,697	0.21%	\$11,964	\$6,249	52.23%
Integon Natl Ins Co	29742	NC	\$4,428	0.06%	\$3,560	\$789	22.16%
International Fidelity Ins Co	11592	NJ	\$247	0.00%	\$497	(\$73)	(14.64)%
Intrepid Ins Co	10749	IA	\$406	0.01%	\$308	\$154	50.03%
Ironshore Ind Inc	23647	IL	\$1,775	0.02%	\$2,380	\$1,203	50.54%
Jefferson Ins Co	11630	NY	\$18,776	0.24%	\$16,255	\$2,437	14.99%
Jewelers Mut Ins Co S I	14354	WI	\$1,862	0.02%	\$1,778	\$976	54.92%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Key Risk Ins Co	10885	IA	\$534	0.01%	\$319	\$81	25.41%
Knightbrook Ins Co	13722	DE	\$0	0.00%	\$1	\$0	(22.85)%
Lancer Ins Co	26077	IL	\$1,397	0.02%	\$1,198	\$594	49.59%
Landcar Cas Co	37109	UT	\$0	0.00%	\$2	\$0	(1.10)%
Lexington Natl Ins Corp	37940	FL	\$14	0.00%	\$3	\$0	0.00%
Lexon Ins Co	13307	TX	\$1,862	0.02%	\$1,699	\$56	3.30%
Liberty Ins Corp	42404	IL	\$36,511	0.47%	\$33,563	\$26,902	80.15%
Liberty Ins Underwriters Inc	19917	IL	\$53,463	0.68%	\$53,487	\$50,278	94.00%
Liberty Mut Fire Ins Co	23035	WI	\$24,589	0.31%	\$25,852	\$5,178	20.03%
Liberty Mut Ins Co	23043	MA	\$14,786	0.19%	\$14,505	\$2,847	19.63%
Liberty Northwest Ins Corp	41939	OR	\$66	0.00%	\$16	(\$220)	(1340.43)%
Lio Ins Co	40550	CA	\$58	0.00%	\$8	\$4	46.13%
LM Gen Ins Co	36447	IL	\$43,134	0.55%	\$49,827	\$17,776	35.68%
LM Ins Corp	33600	IL	\$15,447	0.20%	\$15,123	\$8,860	58.59%

Oregon Division  
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2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
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Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$1,853	0.02%	\$1,329	\$71	5.38%
Manufacturers Alliance Ins Co	36897	PA	\$1,131	0.01%	\$1,058	\$686	64.86%
Markel Amer Ins Co	28932	VA	\$8,258	0.11%	\$7,655	\$1,152	15.04%
Markel Ins Co	38970	IL	\$6,879	0.09%	\$6,277	\$349	5.56%
Massachusetts Bay Ins Co	22306	NH	\$4,093	0.05%	\$4,178	\$1,029	24.63%
Maxum Cas Ins Co	10784	CT	\$0	0.00%	\$47	(\$33)	(70.21)%
MBIA Ins Corp	12041	NY	\$0	0.00%	\$665	\$0	0.00%
Medical Protective Co	11843	IN	\$4,692	0.06%	\$4,193	(\$22)	(0.52)%
Medmarc Cas Ins Co	22241	VT	\$31	0.00%	\$31	(\$7)	(22.15)%
MEMIC Ind Co	11030	NH	\$70	0.00%	\$48	(\$30)	(63.46)%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Merchants Bonding Co a Mut	14494	IA	\$1,254	0.02%	\$1,110	\$21	1.92%
Merchants Natl Bonding Inc	11595	IA	\$563	0.01%	\$602	(\$3)	(0.50)%
Metromile Ins Co	16187	DE	\$7,061	0.09%	\$7,148	\$6,211	86.90%
Metropolitan Gen Ins Co	39950	RI	\$113	0.00%	\$15	\$7	44.61%
MGIC Ind Corp	18740	WI	\$2	0.00%	\$25	\$59	238.08%
MIC Prop & Cas Ins Corp	38601	MI	\$480	0.01%	\$310	\$148	47.75%
Mid Century Ins Co	21687	CA	\$26,654	0.34%	\$26,345	\$16,794	63.74%
Mid Continent Cas Co	23418	OH	\$711	0.01%	\$675	\$2,308	341.90%
Middlesex Ins Co	23434	WI	\$13,021	0.17%	\$10,592	\$7,135	67.36%
Midvale Ind Co	27138	WI	\$4,049	0.05%	\$3,599	\$2,266	62.97%
Midwest Employers Cas Co	23612	DE	\$2,033	0.03%	\$2,272	\$1,430	62.95%
Midwest Family Mut Ins Co	23574	IA	\$4,894	0.06%	\$5,095	\$1,977	38.80%
Milford Cas Ins Co	26662	DE	\$0	0.00%	\$0	(\$64)	0.00%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1,551	0.02%	\$1,527	\$97	6.34%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$1,533	0.02%	\$1,369	\$291	21.27%
Monterey Ins Co	23540	CA	\$967	0.01%	\$1,015	\$833	82.04%
Mortgage Guar Ins Corp	29858	WI	\$20,933	0.27%	\$21,225	(\$126)	(0.60)%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	(\$436)	0.00%
Motors Ins Corp	22012	MI	\$130	0.00%	\$130	(\$16)	(12.01)%
MSIG Specialty Ins USA Inc	34886	NY	\$229	0.00%	\$167	\$77	46.03%
Munich Reins Amer Inc	10227	DE	\$0	0.00%	\$0	\$436	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$72,477	0.93%	\$71,567	\$43,233	60.41%
National Amer Ins Co	23663	OK	\$5	0.00%	\$5	(\$1)	(27.12)%
National Amer Ins Co of CA	23671	CA	\$0	0.00%	\$0	(\$45)	0.00%
National Cas Co	11991	OH	\$18,548	0.24%	\$17,479	\$11,417	65.32%
National Continental Ins Co	10243	NY	\$76	0.00%	\$118	(\$1,786)	(1508.29)%

Oregon Division  
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2021 Oregon Market Share and Loss Ratio

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
National Farmers Union Prop & Cas	16217	NC	\$766	0.01%	\$629	(\$2,385)	(379.22)%
National Fire & Ind Exch	15679	MO	\$32	0.00%	\$29	\$23	78.19%
National Fire Ins Co Of Hartford	20478	IL	\$5,681	0.07%	\$6,220	\$2,121	34.10%
National Gen Assur Co	42447	MO	\$743	0.01%	\$779	\$1,051	134.92%
National Gen Ins Co	23728	MO	\$237	0.00%	\$212	\$40	19.01%
National General Ins Online Inc	11044	MO	\$3,848	0.05%	\$4,264	\$2,225	52.19%
National Ind Co	20087	NE	\$269	0.00%	\$631	\$169	26.74%
National Interstate Ins Co	32620	OH	\$1,861	0.02%	\$2,381	\$241	10.11%
National Liab & Fire Ins Co	20052	CT	\$7,864	0.10%	\$7,355	\$2,499	33.98%
National Mortgage Ins Corp	13695	WI	\$9,037	0.12%	\$8,795	\$216	2.46%
National Public Finance Guar Corp	23825	NY	\$0	0.00%	\$346	\$0	0.00%
National Specialty Ins Co	22608	TX	\$1,223	0.02%	\$894	\$250	27.92%
National Surety Corp	21881	IL	\$90	0.00%	\$188	\$5,991	3190.43%
National Union Fire Ins Co Of Pitts	19445	PA	\$40,457	0.52%	\$35,746	\$13,355	37.36%
Nationwide Affinity Co of Amer	26093	OH	\$2,084	0.03%	\$2,364	\$24	1.04%
Nationwide Agribusiness Ins Co	28223	IA	\$21,248	0.27%	\$21,504	\$11,121	51.71%
Nationwide Assur Co	10723	OH	\$3,442	0.04%	\$1,288	\$446	34.60%
Nationwide Gen Ins Co	23760	OH	\$23,553	0.30%	\$21,148	\$16,118	76.22%
Nationwide Ins Co Of Amer	25453	OH	\$4,604	0.06%	\$4,799	\$3,554	74.05%
Nationwide Mut Fire Ins Co	23779	OH	\$74	0.00%	\$92	(\$375)	(408.36)%
Nationwide Mut Ins Co	23787	OH	\$28,317	0.36%	\$29,169	\$15,138	51.90%
Nationwide Prop & Cas Ins Co	37877	OH	\$37	0.00%	\$10	\$12	115.98%
NAU Country Ins Co	25240	MN	\$55,126	0.71%	\$30,911	\$42,955	138.96%
Navigators Ins Co	42307	NY	\$9,906	0.13%	\$10,348	\$6,634	64.11%
NCMIC Ins Co	15865	IA	\$2,192	0.03%	\$2,138	\$424	19.83%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$178)	0.00%
New England Ins Co	21830	CT	\$0	0.00%	\$0	(\$19)	0.00%
New Hampshire Ins Co	23841	IL	\$5,969	0.08%	\$5,909	\$5,807	98.26%
New York Marine & Gen Ins Co	16608	NY	\$2,399	0.03%	\$2,082	\$945	45.40%
NGM Ins Co	14788	FL	\$59	0.00%	\$53	\$0	0.29%
NLC Mut Ins Co	27905	VT	\$1,687	0.02%	\$2,138	\$1,612	75.38%
Norcal Ins Co	33200	CA	\$1,055	0.01%	\$1,046	\$290	27.70%
Norguard Ins Co	31470	PA	\$2,423	0.03%	\$2,377	\$474	19.95%
North Amer Elite Ins Co	29700	NH	\$4,504	0.06%	\$3,360	\$1,289	38.36%
North Amer Specialty Ins Co	29874	NH	\$3,025	0.04%	\$2,692	(\$545)	(20.25)%
North Pacific Ins Co	23892	OR	\$33	0.00%	\$3,009	\$201	6.70%
North Pointe Ins Co	27740	PA	\$22	0.00%	\$21	(\$24)	(116.22)%
North River Ins Co	21105	NJ	\$1,819	0.02%	\$1,658	\$530	31.97%

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All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$48	0.00%
Northland Ins Co	24015	CT	\$4,858	0.06%	\$4,925	\$3,217	65.33%
Nova Cas Co	42552	NY	\$3,145	0.04%	\$2,927	\$1,099	37.54%
Nutmeg Ins Co	39608	CT	\$633	0.01%	\$515	\$346	67.26%
OBI Amer Ins Co	15645	PA	\$1	0.00%	\$0	\$0	16.63%
Occidental Fire & Cas Co Of NC	23248	NC	\$1,993	0.03%	\$1,928	\$249	12.91%
Ohio Cas Ins Co	24074	NH	\$69,831	0.89%	\$70,400	\$21,382	30.37%
Ohio Ind Co	26565	OH	\$377	0.00%	\$591	\$45	7.58%
Ohio Security Ins Co	24082	NH	\$109,049	1.40%	\$107,806	\$61,848	57.37%
Old Republic Gen Ins Corp	24139	IL	(\$52)	0.00%	\$8	(\$15)	(178.20)%
Old Republic Ins Co	24147	PA	\$19,747	0.25%	\$19,765	\$12,081	61.12%
Old Republic Surety Co	40444	WI	\$3,441	0.04%	\$3,358	\$186	5.53%
Omni Ins Co	39098	IL	\$24	0.00%	\$28	(\$60)	(212.99)%
Oregon Automobile Ins Co	23922	OR	(\$19)	0.00%	\$7	(\$292)	(4085.34)%
Oregon Mut Ins Co	14907	OR	\$55,735	0.71%	\$55,045	\$34,477	62.64%
Pacific Employers Ins Co	22748	PA	\$185	0.00%	\$115	(\$691)	(603.22)%
Pacific Ind Co	20346	WI	\$12,159	0.16%	\$10,683	\$4,836	45.27%
Pacific Specialty Ins Co	37850	CA	\$0	0.00%	\$3	\$0	0.00%
Palomar Specialty Ins Co	20338	OR	\$9,900	0.13%	\$8,717	\$0	0.00%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$1)	0.00%
Peerless Ind Ins Co	18333	IL	\$0	0.00%	\$1	\$0	(8.58)%
Peerless Ins Co	24198	NH	\$0	0.00%	\$0	(\$38)	0.00%
Pemco Mut Ins Co	24341	WA	\$47,745	0.61%	\$48,930	\$38,943	79.59%
Penn Amer Ins Co	32859	PA	\$1	0.00%	\$1	(\$11)	(1576.50)%
Penn Millers Ins Co	14982	PA	\$6,225	0.08%	\$6,001	\$9,206	153.42%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$6,261	0.08%	\$5,425	\$325	6.00%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$3,111	0.04%	\$2,803	\$802	28.61%
Pennsylvania Manufacturers Ind Co	41424	PA	\$551	0.01%	\$407	\$68	16.68%
Pennsylvania Natl Mut Cas Ins Co	14990	PA	\$0	0.00%	\$0	\$0	0.00%
Petroleum Cas Co	12297	TX	\$0	0.00%	\$0	\$0	0.00%
Pharmacists Mut Ins Co	13714	IA	\$1,215	0.02%	\$1,180	\$516	43.71%
Philadelphia Ind Ins Co	18058	PA	\$47,286	0.61%	\$47,458	\$17,880	37.68%
Phoenix Ins Co	25623	CT	\$9,756	0.12%	\$9,683	\$5,945	61.40%
Physicians Ins A Mut Co	40738	WA	\$14,792	0.19%	\$14,956	\$9,112	60.92%
Pinnacle Nat Ins Co	21296	TX	\$0	0.00%	\$1	(\$47)	(3510.99)%
Pioneer Specialty Ins Co	40312	MN	\$5,267	0.07%	\$4,946	\$836	16.90%
Plateau Cas Ins Co	10817	TN	\$1,453	0.02%	\$959	\$445	46.46%
Platte River Ins Co	18619	NE	\$632	0.01%	\$686	\$178	25.97%

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$42)	0.00%
PMI Mortgage Ins Co	27251	AZ	\$391	0.01%	\$394	(\$158)	(40.07)%
Poseidon Credit Ins Co	40525	NC	\$0	0.00%	\$0	\$0	0.00%
Praetorian Ins Co	37257	PA	\$1,007	0.01%	\$847	\$612	72.32%
Preferred Professional Ins Co	36234	NE	\$187	0.00%	\$79	\$358	451.05%
Privilege Underwriters Recp Exch	12873	FL	\$6,257	0.08%	\$5,554	\$1,718	30.94%
ProAssurance Ind Co Inc	33391	AL	\$796	0.01%	\$604	\$383	63.37%
ProAssurance Ins Co of Amer	14460	IL	\$725	0.01%	\$688	\$222	32.24%
Procentury Ins Co	21903	MI	\$0	0.00%	\$0	\$0	0.00%
Producers Agriculture Ins Co	34312	TX	\$2,073	0.03%	\$2,027	\$1,698	83.76%
Professional Solutions Ins Co	11127	IA	\$699	0.01%	\$623	\$150	24.06%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$3)	0.00%
Progressive Classic Ins Co	42994	WI	\$13,635	0.17%	\$76,021	\$43,053	56.63%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	\$323	(92752.01)%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Universal Ins Co	21727	WI	\$303,686	3.89%	\$300,089	\$193,833	64.59%
Property & Cas Ins Co Of Hartford	34690	IN	\$11,983	0.15%	\$12,389	\$6,415	51.78%
Proselect Ins Co	10638	NE	\$2,522	0.03%	\$2,423	(\$784)	(32.33)%
Protective Ins Co	12416	IN	\$3,629	0.05%	\$3,245	\$1,018	31.37%
Protective Prop & Cas Ins Co	35769	MO	\$632	0.01%	\$643	\$78	12.15%
Public Serv Ins Co	15059	IL	\$0	0.00%	\$0	\$9	0.00%
QBE Ins Corp	39217	PA	\$6,354	0.08%	\$6,258	\$3,893	62.21%
Qualitas Ins Co	14133	CA	\$0	0.00%	\$0	\$3	0.00%
Radian Guar Inc	33790	PA	\$17,381	0.22%	\$19,095	\$959	5.02%
Radnor Specialty Ins Co	15756	NE	\$37	0.00%	\$57	\$22	38.50%
Red Shield Ins Co	41580	WA	\$8,038	0.10%	\$8,160	\$2,630	32.23%
Regent Ins Co	24449	WI	\$1,971	0.03%	\$1,754	\$60	3.39%
Republic Ind Co Of Amer	22179	CA	\$52	0.00%	\$54	(\$74)	(135.31)%
Republic Ind Co of CA	43753	CA	\$174	0.00%	\$200	(\$49)	(24.43)%
Republic Mortgage Ins Co	28452	NC	\$152	0.00%	\$160	\$105	65.40%
Repwest Ins Co	31089	AZ	\$933	0.01%	\$933	(\$345)	(36.98)%
Response Ins Co	43044	IL	\$56	0.00%	\$64	\$50	78.31%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1,217	0.02%	\$1,328	(\$516)	(38.84)%
RLI Ins Co	13056	IL	\$8,305	0.11%	\$7,714	\$1,018	13.19%
Rock Ridge Ins Co	11089	IN	\$197	0.00%	\$205	\$69	33.65%
RSUI Ind Co	22314	NH	\$11,817	0.15%	\$11,434	\$5,864	51.28%

Oregon Division  
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2021 Oregon Market Share and Loss Ratio

All Authorized Companies  
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Rural Comm Ins Co	39039	MN	\$22,169	0.28%	\$17,389	\$24,556	141.22%
Rural Trust Ins Co	11134	TX	\$256	0.00%	\$133	(\$147)	(110.08)%
Safeco Ins Co Of Amer	24740	NH	\$3,228	0.04%	\$3,097	\$3,408	110.05%
Safeco Ins Co Of IL	39012	IL	\$36,910	0.47%	\$28,860	\$11,707	40.56%
Safeco Ins Co of OR	11071	OR	\$289,063	3.70%	\$291,422	\$136,049	46.68%
Safety First Ins Co	11123	IL	(\$53)	0.00%	(\$55)	(\$110)	200.65%
Safety Natl Cas Corp	15105	MO	\$7,885	0.10%	\$7,908	\$2,893	36.59%
Sagamore Ins Co	40460	IN	\$895	0.01%	\$961	\$168	17.53%
Saif Corp	36196	OR	\$521,964	6.68%	\$515,867	\$423,145	82.03%
Samsung Fire & Marine Ins Co Ltd	38300	NY	\$4	0.00%	\$4	\$0	(8.46)%
Scottsdale Ind Co	15580	OH	\$3,692	0.05%	\$3,391	\$590	17.39%
Securian Cas Co	10054	MN	\$5,059	0.06%	\$4,882	\$1,463	29.98%
Security Natl Ins Co	19879	DE	\$2,029	0.03%	\$2,161	\$376	17.39%
Selective Ins Co Of Amer	12572	NJ	\$608	0.01%	\$544	\$30	5.46%
Seneca Ins Co Inc	10936	NY	\$469	0.01%	\$370	\$6	1.53%
Sentinel Ins Co Ltd	11000	CT	\$7,663	0.10%	\$7,779	\$2,474	31.80%
Sentruity Cas Co	12870	TX	\$800	0.01%	\$277	\$62	22.38%
Sentry Cas Co	28460	WI	\$631	0.01%	\$671	(\$329)	(49.07)%
Sentry Ins Co	24988	WI	\$6,913	0.09%	\$6,662	\$2,098	31.49%
Sentry Select Ins Co	21180	WI	\$9,592	0.12%	\$8,592	\$5,440	63.32%
Sequoia Ins Co	22985	CA	\$697	0.01%	\$781	\$220	28.22%
Service Amer Ind Co	39152	OK	\$368	0.00%	\$263	\$98	37.38%
SiriusPoint Amer Ins Co	38776	NY	(\$148)	0.00%	(\$105)	\$136	(129.75)%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$317	0.00%	\$320	\$209	65.33%
Sompo Amer Ins Co	11126	NY	\$5,308	0.07%	\$4,765	\$3,156	66.22%
Southern Ins Co	19216	TX	(\$1)	0.00%	\$1	\$0	63.93%
Southwest Marine & Gen Ins Co	12294	AZ	\$258	0.00%	\$489	\$271	55.41%
Spinnaker Ins Co	24376	IL	\$3,041	0.04%	\$2,077	\$1,229	59.16%
St Paul Fire & Marine Ins Co	24767	CT	\$327	0.00%	\$239	\$758	317.77%
St Paul Guardian Ins Co	24775	CT	\$36	0.00%	\$14	(\$29)	(206.69)%
St Paul Mercury Ins Co	24791	CT	\$23	0.00%	\$3	\$1,019	37102.66%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	(\$4)	0.00%
Standard Fire Ins Co	19070	CT	\$66,026	0.85%	\$61,651	\$36,782	59.66%
Standard Guar Ins Co	42986	DE	\$5,004	0.06%	\$4,744	\$1,251	26.38%
Star Ins Co	18023	MI	\$1,077	0.01%	\$994	\$333	33.55%
Starnet Ins Co	40045	IA	\$4,138	0.05%	\$3,935	\$2,434	61.87%
Starr Ind & Liab Co	38318	TX	\$20,559	0.26%	\$19,242	\$15,230	79.15%
StarStone Natl Ins Co	25496	DE	\$3,285	0.04%	\$2,675	\$850	31.77%

Oregon Division  
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2021 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
State Farm Fire & Cas Co	25143	IL	\$361,545	4.63%	\$339,878	\$194,360	57.19%
State Farm Gen Ins Co	25151	IL	\$0	0.00%	\$0	\$0	0.00%
State Farm Mut Auto Ins Co	25178	IL	\$564,162	7.22%	\$550,748	\$429,387	77.96%
State Natl Ins Co Inc	12831	TX	\$21,725	0.28%	\$20,717	\$9,083	43.84%
Stillwater Ins Co	25180	CA	\$332	0.00%	\$307	\$123	40.14%
Stillwater Prop & Cas Ins Co	16578	NY	\$7,580	0.10%	\$6,918	\$4,369	63.16%
Stonington Ins Co	10340	PA	\$18	0.00%	\$17	(\$13)	(76.36)%
Stratford Ins Co	40436	NH	\$883	0.01%	\$893	\$299	33.50%
Sublimity Ins Co	26824	OR	\$20,528	0.26%	\$20,877	\$14,503	69.47%
Surety Bonding Co Of Amer	24047	SD	\$185	0.00%	\$193	\$9	4.89%
Sutter Ins Co	32107	CA	(\$1)	0.00%	\$33	(\$13)	(40.10)%
Sutton National Ins Co	25798	OK	\$2,141	0.03%	\$1,188	\$527	44.36%
Syncora Guar Inc	20311	NY	\$0	0.00%	\$330	\$0	0.00%
T H E Ins Co	12866	LA	\$1,073	0.01%	\$811	(\$1,325)	(163.38)%
TDC Natl Assur Co	41050	OR	\$834	0.01%	\$736	\$306	41.64%
Teachers Ins Co	22683	IL	\$919	0.01%	\$910	\$380	41.72%
Technology Ins Co Inc	42376	DE	\$3,638	0.05%	\$2,864	\$1,759	61.40%
The Bar Plan Mut Ins Co	29513	MO	\$2	0.00%	\$3	\$0	3.31%
The Cincinnati Cas Co	28665	OH	\$12,864	0.16%	\$12,444	\$3,156	25.36%
The Cincinnati Ind Co	23280	OH	\$5,620	0.07%	\$5,300	\$64	1.20%
The Cincinnati Ins Co	10677	OH	\$65,156	0.83%	\$59,328	\$19,383	32.67%
The Gen Automobile Ins Co Inc	13703	WI	\$8,554	0.11%	\$8,416	\$2,158	25.65%
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	\$0	0.00%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$4,927	0.00%
TNUS Ins Co	32301	NY	\$18	0.00%	\$93	(\$50)	(53.69)%
Toggle Ins Co	44245	DE	\$125	0.00%	\$133	\$143	108.16%
Tokio Marine Amer Ins Co	10945	NY	\$3,984	0.05%	\$4,023	\$592	14.72%
Toyota Motor Ins Co	37621	IA	\$2,486	0.03%	\$2,159	\$736	34.06%
Trans Pacific Ins Co	41238	NY	\$204	0.00%	\$125	\$612	487.99%
Transamerica Cas Ins Co	10952	IA	(\$8)	0.00%	\$52	(\$5)	(10.26)%
Transguard Ins Co Of Amer Inc	28886	IL	\$1,076	0.01%	\$1,130	\$616	54.52%
Transportation Ins Co	20494	IL	\$4,888	0.06%	\$4,874	\$1,068	21.91%
Transverse Ins Co	21075	TX	(\$4)	0.00%	\$124	\$111	89.22%
Travelers Cas & Surety Co	19038	CT	\$5,284	0.07%	\$5,117	\$2,458	48.04%
Travelers Cas & Surety Co Of Amer	31194	CT	\$35,059	0.45%	\$32,760	\$14,027	42.82%
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	(\$2)	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$10,321	0.13%	\$10,330	\$11,359	109.97%
Travelers Commercial Ins Co	36137	CT	\$1,706	0.02%	\$2,305	\$1,214	52.67%

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All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio
Travelers Home & Marine Ins Co	27998	CT	\$12,050	0.15%	\$13,788	\$9,269	67.22%
Travelers Ind Co	25658	CT	\$17,755	0.23%	\$16,206	\$3,277	20.22%
Travelers Ind Co Of Amer	25666	CT	\$14,140	0.18%	\$13,116	\$7,201	54.90%
Travelers Ind Co Of CT	25682	CT	\$7,771	0.10%	\$8,179	\$5,401	66.04%
Travelers Personal Ins Co	38130	CT	\$30,711	0.39%	\$25,781	\$21,510	83.43%
Travelers Prop Cas Co Of Amer	25674	CT	\$52,785	0.68%	\$51,180	\$18,362	35.88%
Tri State Ins Co Of MN	31003	IA	\$1,542	0.02%	\$1,494	\$2,811	188.15%
Trinity Universal Ins Co	19887	TX	\$0	0.00%	\$0	\$57	0.00%
Trisura Ins Co	22225	OK	\$41	0.00%	\$34	\$29	87.85%
Triton Ins Co	41211	TX	\$570	0.01%	\$551	\$57	10.26%
Triumphe Cas Co	41106	OH	\$146	0.00%	\$145	\$24	16.85%
Truck Ins Exch	21709	CA	\$37,566	0.48%	\$35,638	\$19,961	56.01%
Trumbull Ins Co	27120	CT	\$10,467	0.13%	\$10,431	\$554	5.31%
Twin City Fire Ins Co Co	29459	IN	\$18,633	0.24%	\$16,879	\$1,100	6.52%
UMIA Ins Inc	36676	UT	\$3,771	0.05%	\$3,635	\$530	14.57%
Union Ins Co	25844	IA	\$3,658	0.05%	\$3,511	\$1,058	30.13%
United Fire & Cas Co	13021	IA	\$10,094	0.13%	\$9,302	\$2,768	29.76%
United Guar Residential Ins Co	15873	NC	\$2,178	0.03%	\$3,048	(\$365)	(11.98)%
United Heritage Prop & Cas Co	18939	ID	\$7,006	0.09%	\$7,141	\$3,832	53.67%
United Serv Automobile Assn	25941	TX	\$76,641	0.98%	\$76,682	\$49,979	65.18%
United States Fidelity & Guar Co	25887	CT	(\$94)	0.00%	(\$94)	(\$494)	524.79%
United States Fire Ins Co	21113	DE	\$7,092	0.09%	\$6,930	\$3,680	53.10%
United States Liab Ins Co	25895	NE	\$9,204	0.12%	\$9,074	\$1,657	18.26%
United WI Ins Co	29157	WI	\$222	0.00%	\$223	\$52	23.30%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$51	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$47	0.00%	\$51	\$2	2.98%
Unitrin Safeguard Ins Co	40703	WI	\$4,533	0.06%	\$4,520	\$2,760	61.08%
Universal N Amer Ins Co	10759	TX	\$105	0.00%	\$143	(\$251)	(176.00)%
Universal Underwriters Ins Co	41181	IL	\$5,109	0.07%	\$3,523	\$2,094	59.45%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	(\$18)	0.00%
US Specialty Ins Co	29599	TX	\$4,807	0.06%	\$4,886	(\$3,660)	(74.90)%
USAA Cas Ins Co	25968	TX	\$103,472	1.32%	\$102,731	\$60,314	58.71%
USAA Gen Ind Co	18600	TX	\$75,503	0.97%	\$75,282	\$50,682	67.32%
Utica Mut Ins Co	25976	NY	\$1,636	0.02%	\$1,637	\$2,282	139.38%
Valley Forge Ins Co	20508	PA	\$6,800	0.09%	\$7,622	\$3,444	45.19%
Valley Prop & Cas Ins Co	10698	OR	\$4,393	0.06%	\$5,144	\$1,851	35.98%
Vanliner Ins Co	21172	OH	\$882	0.01%	\$958	\$172	18.01%
Vantapro Specialty Ins Co	44768	AR	\$3,042	0.04%	\$2,734	\$907	33.17%



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Verlan Fire Ins Co MD	10815	NH	\$1,717	0.02%	\$2,245	(\$1,912)	(85.16)%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	(\$1)	0.00%
Vigilant Ins Co	20397	NY	\$2,296	0.03%	\$2,331	\$240	10.29%
Viking Ins Co Of WI	13137	WI	\$17,181	0.22%	\$17,673	\$9,014	51.01%
Virginia Surety Co Inc	40827	IL	\$2,970	0.04%	\$964	\$870	90.25%
Washington Intl Ins Co	32778	NH	\$54	0.00%	\$59	(\$19)	(32.99)%
Watford Ins Co	25585	NJ	\$430	0.01%	\$376	\$173	46.14%
Wausau Business Ins Co	26069	WI	\$8	0.00%	\$9	(\$21)	(220.00)%
Wausau Gen Ins Co	26425	WI	\$0	0.00%	\$0	(\$6)	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$2	(\$335)	(13460.17)%
Wawanesa Gen Ins Co	10683	CA	\$7,367	0.09%	\$7,357	\$6,566	89.25%
WCF Natl Ins Co	40517	UT	\$984	0.01%	\$1,009	\$994	98.53%
Wellfleet Ins Co	32280	IN	\$61	0.00%	\$61	\$47	77.44%
Wellfleet NY Ins Co	20931	NY	\$2,925	0.04%	\$3,114	\$2,615	83.96%
Wesco Ins Co	25011	DE	\$4,162	0.05%	\$3,504	(\$1,253)	(35.75)%
West Amer Ins Co	44393	IN	\$17,583	0.23%	\$17,485	\$4,387	25.09%
Westchester Fire Ins Co	10030	PA	\$8,791	0.11%	\$8,496	\$23,852	280.75%
Western Natl Assur Co	24465	MN	\$2,783	0.04%	\$2,007	\$448	22.33%
Western Natl Mut Ins Co	15377	MN	\$20,179	0.26%	\$18,315	\$17,451	95.28%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
Western Surety Co	13188	SD	\$11,453	0.15%	\$11,345	\$2,649	23.35%
Westfield Ins Co	24112	OH	\$337	0.00%	\$270	\$114	42.34%
Westport Ins Corp	39845	MO	\$5,156	0.07%	\$5,629	\$4,599	81.70%
White Pine Ins Co	11932	MI	\$155	0.00%	\$160	\$54	33.64%
Williamsburg Natl Ins Co	25780	MI	(\$2)	0.00%	(\$2)	\$8	(513.90)%
Wilshire Ins Co	13234	NC	\$875	0.01%	\$877	\$512	58.44%
Work First Cas Co	31232	DE	\$26	0.00%	\$26	(\$88)	(333.00)%
XL Ins Amer Inc	24554	DE	\$12,681	0.16%	\$14,662	\$308	2.10%
XL Specialty Ins Co	37885	DE	\$13,213	0.17%	\$14,252	\$7,873	55.24%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$8	(\$4,317)	(52354.68)%
Zenith Ins Co	13269	CA	\$1,006	0.01%	\$1,019	\$645	63.26%
Zurich Amer Ins Co	16535	NY	\$49,034	0.63%	\$47,327	\$13,494	28.51%
Zurich Amer Ins Co Of IL	27855	IL	\$681	0.01%	\$953	\$753	78.98%
Totals (Loss Ratio is average)			\$7,811,033	100.00%	\$7,605,859	\$4,641,953	61.03%

(1) Excluding all Loss Adjustment Expenses (LAE)