

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2021 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (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	\$0	0.00%	\$0	\$0	0.00%
Accredited Surety & Cas Co Inc	26379	FL	\$51	0.02%	\$22	\$27	122.66%
Ace Amer Ins Co	22667	PA	\$59	0.03%	\$53	\$14	25.87%
Ace Fire Underwriters Ins Co	20702	PA	\$327	0.15%	\$208	\$101	48.44%
Ace Prop & Cas Ins Co	20699	PA	\$546	0.25%	\$464	\$377	81.40%
Acuity A Mut Ins Co	14184	WI	\$472	0.21%	\$203	\$121	59.55%
Alaska Natl Ins Co	38733	AK	\$1,035	0.47%	\$1,329	\$4,168	313.59%
Allied Ins Co of Amer	10127	OH	\$475	0.21%	\$923	\$656	71.07%
Allied Prop & Cas Ins Co	42579	IA	\$102	0.05%	\$105	\$11	10.58%
Allied World Ins Co	22730	NH	\$0	0.00%	\$3	(\$379)	(15034.96)%
Allied World Specialty Ins Co	16624	DE	\$198	0.09%	\$185	(\$34)	(18.26)%
Allmerica Fin Benefit Ins Co	41840	MI	\$83	0.04%	\$24	\$5	20.84%
Allstate Ind Co	19240	IL	\$1,489	0.67%	\$1,471	\$468	31.84%
Allstate Ins Co	19232	IL	\$686	0.31%	\$725	\$98	13.57%
Allstate Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	(\$2)	0.00%
Amco Ins Co	19100	IA	\$1,526	0.69%	\$1,675	\$454	27.12%
American Alt Ins Corp	19720	DE	\$619	0.28%	\$643	(\$51)	(7.88)%
American Automobile Ins Co	21849	MO	\$0	0.00%	\$1	(\$74)	(10319.27)%
American Cas Co Of Reading PA	20427	PA	\$593	0.27%	\$484	\$350	72.22%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$393	(128503.27)%
American Family Home Ins Co	23450	FL	\$152	0.07%	\$152	\$122	80.26%
American Family Ins Co	10386	WI	\$149	0.07%	\$103	\$76	73.34%
American Family Mut Ins Co SI	19275	WI	\$2,948	1.33%	\$2,927	\$2,445	83.53%
American Fire & Cas Co	24066	NH	\$3,740	1.69%	\$4,095	\$2,306	56.32%
American Guar & Liab Ins	26247	NY	\$262	0.12%	\$261	\$6	2.30%
American Hallmark Ins Co Of TX	43494	TX	\$8,247	3.72%	\$8,358	\$2,433	29.11%
American Ins Co	21857	OH	(\$1)	0.00%	\$14	\$151	1103.07%
American Modern Home Ins Co	23469	OH	\$16	0.01%	\$13	\$0	(2.50)%
American Natl Prop & Cas Co	28401	MO	\$123	0.06%	\$111	\$35	31.62%
American Reliable Ins Co	19615	AZ	\$606	0.27%	\$577	\$238	41.29%
American Southern Home Ins Co	41998	FL	\$70	0.03%	\$55	\$15	26.36%
American States Ins Co	19704	IN	(\$7)	0.00%	(\$8)	\$112	(1454.71)%
American Zurich Ins Co	40142	IL	\$64	0.03%	\$65	(\$36)	(55.60)%
Amerisure Mut Ins Co	23396	MI	\$15	0.01%	\$21	\$5	21.20%
Amerisure Partners Ins Co	11050	MI	\$0	0.00%	\$0	\$0	0.00%
Amguard Ins Co	42390	PA	\$1,052	0.47%	\$923	\$86	9.35%
AmTrust Ins Co	15954	DE	\$234	0.11%	\$221	(\$8)	(3.69)%
Arch Ins Co	11150	MO	\$712	0.32%	\$664	\$294	44.33%
Argonaut Great Central Ins Co	19860	IL	\$2	0.00%	\$134	\$416	310.26%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$518	0.00%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	\$416	0.00%

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2021 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (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)
Artisan & Truckers Cas Co	10194	WI	\$340	0.15%	\$283	\$208	73.57%
Aspen Amer Ins Co	43460	TX	\$16	0.01%	\$20	\$99	491.58%
Associated Ind Corp	21865	CA	\$0	0.00%	\$1	(\$40)	(3216.68)%
Atlantic Specialty Ins Co	27154	NY	\$1,228	0.55%	\$1,235	\$74	6.00%
Austin Mut Ins Co	13412	MN	\$922	0.42%	\$896	\$134	15.00%
Automobile Ins Co Of Hartford CT	19062	CT	\$0	0.00%	\$0	\$0	0.00%
Axis Ins Co	37273	IL	\$24	0.01%	\$90	\$35	38.57%
BCS Ins Co	38245	OH	\$394	0.18%	\$349	\$289	82.76%
Benchmark Ins Co	41394	KS	\$22	0.01%	\$8	\$4	44.49%
Berkley Natl Ins Co	38911	IA	\$266	0.12%	\$210	(\$239)	(114.01)%
Berkley Regional Ins Co	29580	IA	\$384	0.17%	\$325	\$132	40.75%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$81	0.04%	\$84	\$30	36.13%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	(\$1)	0.00%
BITCO Gen Ins Corp	20095	IA	\$1,199	0.54%	\$1,303	\$354	27.14%
BITCO Natl Ins Co	20109	IA	\$177	0.08%	\$173	\$203	117.32%
Blackboard Ins Co	26611	DE	\$46	0.02%	\$65	\$159	245.01%
Brotherhood Mut Ins Co	13528	IN	\$3,064	1.38%	\$3,075	\$822	26.74%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$180	(\$253)	(140.18)%
Century Ind Co	20710	PA	\$0	0.00%	\$0	(\$107)	0.00%
Century Natl Ins Co	26905	CA	\$40	0.02%	\$42	\$303	720.22%
Charter Oak Fire Ins Co	25615	CT	\$3,309	1.49%	\$3,033	(\$635)	(20.94)%
Chicago Ins Co	22810	IL	\$32	0.01%	\$21	\$7	32.68%
Chubb Ind Ins Co	12777	NY	\$4	0.00%	\$2	\$1	37.13%
Chubb Natl Ins Co	10052	IN	\$5	0.00%	\$1	\$0	37.10%
Church Mut Ins Co S I	18767	WI	\$1,239	0.56%	\$1,264	\$259	20.46%
Clarendon Natl Ins Co	20532	TX	\$0	0.00%	\$0	(\$1)	0.00%
Clear Spring Prop & Cas Co	15563	TX	\$1,261	0.57%	\$1,106	\$122	10.99%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	\$0	0.00%
Colony Specialty Ins Co	36927	OH	\$0	0.00%	\$0	(\$2)	0.00%
Continental Cas Co	20443	IL	\$1,309	0.59%	\$2,096	\$499	23.78%
Continental Divide Ins Co	35939	CO	\$57	0.03%	\$55	\$7	13.37%
Continental Ins Co	35289	PA	\$3,232	1.46%	\$2,611	\$911	34.91%
Continental Western Ins Co	10804	IA	\$1,465	0.66%	\$1,370	\$444	32.38%
Contractors Bonding & Ins Co	37206	IL	\$7,427	3.35%	\$7,504	\$1,118	14.89%
Country Cas Ins Co	20982	IL	\$161	0.07%	\$190	\$0	0.00%
Country Mut Ins Co	20990	IL	\$4,786	2.16%	\$4,399	\$2,854	64.89%
Crestbrook Ins Co	18961	OH	\$29	0.01%	\$29	\$0	0.43%
Crum & Forster Ind Co	31348	DE	\$257	0.12%	\$224	\$3	1.45%
Cumis Ins Society Inc	10847	IA	\$252	0.11%	\$224	\$87	39.00%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	\$74	0.00%
Dentists Ins Co	40975	CA	\$33	0.01%	\$69	\$10	14.06%

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2021 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (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)
Depositors Ins Co	42587	IA	\$553	0.25%	\$655	\$256	39.13%
Diamond State Ins Co	42048	IN	\$10	0.00%	\$9	(\$1)	(10.69)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$2)	0.00%
Eagle W Ins Co	12890	CA	\$3,483	1.57%	\$3,347	\$1,029	30.74%
Emcasco Ins Co	21407	IA	\$96	0.04%	\$110	\$74	66.86%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	(\$1)	0.00%
Employers Mut Cas Co	21415	IA	\$495	0.22%	\$533	\$597	111.87%
Everest Natl Ins Co	10120	DE	\$416	0.19%	\$342	\$227	66.31%
Falls Lake Natl Ins Co	31925	OH	\$107	0.05%	\$70	\$19	27.00%
Farmers Ins Co Of OR	21636	OR	\$110	0.05%	\$120	\$509	423.78%
Farmers Ins Exch	21652	CA	\$3,450	1.56%	\$3,630	\$551	15.17%
Farmers Prop & Cas Ins Co	26298	RI	\$1	0.00%	\$36	\$78	215.66%
Farmington Cas Co	41483	CT	\$0	0.00%	\$0	(\$1)	(154.94)%
Federal Ins Co	20281	IN	\$3,708	1.67%	\$4,036	\$10,298	255.14%
Federated Mut Ins Co	13935	MN	\$1,192	0.54%	\$1,094	\$494	45.16%
Federated Serv Ins Co	28304	MN	\$168	0.08%	\$127	\$40	31.91%
Fidelity & Deposit Co Of MD	39306	IL	\$15	0.01%	\$15	\$0	0.85%
Fidelity & Guar Ins Co	35386	IA	\$422	0.19%	\$191	\$81	42.29%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$2	0.00%
Financial Pacific Ins Co	31453	CA	\$150	0.07%	\$157	\$16	10.00%
Firemans Fund Ins Co	21873	IL	\$1,957	0.88%	\$1,742	\$1	0.08%
Firemens Ins Co Of Washington DC	21784	DE	\$479	0.22%	\$492	\$119	24.22%
First Natl Ins Co Of Amer	24724	NH	(\$19)	-0.01%	(\$22)	(\$138)	627.34%
First Nonprofit Ins Co	10859	DE	\$0	0.00%	\$9	(\$6)	(62.22)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$112)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$44	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$86)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$4	0.00%	\$1	\$0	16.41%
General Cas Co Of WI	24414	WI	\$609	0.27%	\$559	\$248	44.38%
General Ins Co Of Amer	24732	NH	\$1,353	0.61%	\$1,205	\$138	11.48%
Granite State Ins Co	23809	IL	\$585	0.26%	\$690	\$59	8.48%
Great Amer Alliance Ins Co	26832	OH	\$107	0.05%	\$103	\$3	3.04%
Great Amer Assur Co	26344	OH	\$1,323	0.60%	\$1,192	\$360	30.17%
Great Amer Ins Co	16691	OH	\$350	0.16%	\$378	\$199	52.50%
Great Amer Ins Co of NY	22136	NY	\$38	0.02%	\$32	\$6	16.98%
Great Amer Spirit Ins Co	33723	OH	\$0	0.00%	\$0	(\$4)	0.00%
Great Divide Ins Co	25224	ND	\$148	0.07%	\$119	(\$102)	(85.83)%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	(\$4)	0.00%
Great Northern Ins Co	20303	IN	\$1,745	0.79%	\$1,774	\$619	34.86%
Greenwich Ins Co	22322	DE	\$48	0.02%	\$43	(\$6)	(13.34)%
Guideone Amer Ins Co	42331	IA	\$52	0.02%	\$31	(\$4)	(14.34)%

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All Dollars in Thousands

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GuideOne Elite Ins Co	42803	IA	\$128	0.06%	\$135	\$266	197.12%
GuideOne Ins Co	15032	IA	\$512	0.23%	\$545	\$85	15.68%
GuideOne Specialty Ins Co	14559	IA	\$121	0.05%	\$106	\$0	(0.46)%
Hanover Amer Ins Co	36064	NH	\$3,112	1.40%	\$3,038	\$1,663	54.73%
Hanover Ins Co	22292	NH	\$1,180	0.53%	\$1,181	\$133	11.22%
Harco Natl Ins Co	26433	IL	\$2	0.00%	\$201	(\$91)	(45.14)%
Hartford Accident & Ind Co	22357	CT	\$352	0.16%	\$303	\$788	259.91%
Hartford Cas Ins Co	29424	IN	\$645	0.29%	\$634	\$59	9.23%
Hartford Fire Ins Co	19682	CT	\$453	0.20%	\$515	(\$584)	(113.33)%
Hartford Ins Co Of The Midwest	37478	IN	\$26	0.01%	\$34	(\$6)	(18.73)%
Hartford Underwriters Ins Co	30104	CT	\$1,428	0.64%	\$1,129	\$641	56.80%
HDI Global Ins Co	41343	IL	\$44	0.02%	\$50	(\$38)	(75.24)%
Hiscox Ins Co Inc	10200	IL	\$3	0.00%	\$1	\$0	47.32%
Hudson Ins Co	25054	DE	\$38	0.02%	\$38	\$7	18.42%
Illinois Natl Ins Co	23817	IL	\$25	0.01%	\$71	(\$34)	(47.28)%
Indemnity Ins Co Of North Amer	43575	PA	\$33	0.01%	\$26	(\$5)	(19.37)%
Intrepid Ins Co	10749	IA	\$120	0.05%	\$89	\$66	74.24%
Jewelers Mut Ins Co S I	14354	WI	\$133	0.06%	\$134	\$38	28.41%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	(\$2)	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$0	0.00%	\$0	\$3	0.00%
Liberty Northwest Ins Corp	41939	OR	\$61	0.03%	\$67	(\$97)	(145.38)%
Lio Ins Co	40550	CA	\$10	0.00%	\$1	\$1	46.13%
Lyndon Southern Ins Co	10051	DE	\$54	0.02%	\$73	\$50	68.03%
Manufacturers Alliance Ins Co	36897	PA	\$182	0.08%	\$131	\$57	43.87%
Markel Amer Ins Co	28932	VA	\$52	0.02%	\$43	\$3	7.20%
Markel Ins Co	38970	IL	\$329	0.15%	\$340	(\$80)	(23.54)%
Massachusetts Bay Ins Co	22306	NH	\$1,538	0.69%	\$1,530	\$1,121	73.31%
Mid Century Ins Co	21687	CA	\$4,708	2.13%	\$4,918	\$505	10.27%
Midvale Ind Co	27138	WI	\$880	0.40%	\$850	\$415	48.81%
Midwest Family Mut Ins Co	23574	IA	\$1,607	0.73%	\$1,598	\$525	32.87%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$13	0.01%	\$15	(\$24)	(162.66)%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$89	0.04%	\$86	\$15	17.29%
Monterey Ins Co	23540	CA	\$198	0.09%	\$219	(\$66)	(30.05)%
Mutual Of Enumclaw Ins Co	14761	OR	\$5,279	2.38%	\$5,068	\$1,363	26.88%
National Cas Co	11991	OH	\$342	0.15%	\$361	\$445	123.22%
National Farmers Union Prop & Cas	16217	NC	\$217	0.10%	\$204	\$0	0.00%
National Fire & Ind Exch	15679	MO	\$1	0.00%	\$0	\$0	86.33%
National Fire Ins Co Of Hartford	20478	IL	\$2,032	0.92%	\$2,038	\$686	33.68%
National Interstate Ins Co	32620	OH	\$2	0.00%	\$1	\$0	19.06%
National Surety Corp	21881	IL	\$22	0.01%	\$40	\$218	542.29%
National Union Fire Ins Co Of Pitts	19445	PA	\$221	0.10%	\$246	\$106	43.06%

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Nationwide Aqribusiness Ins Co	28223	IA	\$346	0.16%	\$325	\$27	8.27%
Nationwide Assur Co	10723	OH	\$979	0.44%	\$367	\$134	36.42%
Nationwide Gen Ins Co	23760	OH	\$739	0.33%	\$473	\$104	22.07%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$1,216	0.55%	\$1,175	\$415	35.34%
Navigators Ins Co	42307	NY	\$57	0.03%	\$44	\$11	24.77%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$142)	0.00%
New Hampshire Ins Co	23841	IL	\$14	0.01%	\$51	(\$51)	(99.56)%
New York Marine & Gen Ins Co	16608	NY	\$134	0.06%	\$97	(\$2)	(1.61)%
North Pacific Ins Co	23892	OR	\$59	0.03%	\$234	(\$415)	(177.00)%
North River Ins Co	21105	NJ	\$152	0.07%	\$112	\$15	13.57%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	(\$1)	0.00%
Nova Cas Co	42552	NY	\$345	0.16%	\$362	\$88	24.42%
Ohio Cas Ins Co	24074	NH	\$9,510	4.29%	\$10,085	\$3,785	37.54%
Ohio Security Ins Co	24082	NH	\$26,902	12.14%	\$26,924	\$14,471	53.75%
Oregon Automobile Ins Co	23922	OR	(\$18)	-0.01%	(\$16)	(\$83)	511.45%
Oregon Mut Ins Co	14907	OR	\$2,275	1.03%	\$2,167	\$746	34.45%
Pacific Employers Ins Co	22748	PA	\$43	0.02%	\$25	\$8	31.43%
Pacific Ind Co	20346	WI	\$57	0.03%	\$54	(\$52)	(96.51)%
Penn Amer Ins Co	32859	PA	\$1	0.00%	\$1	(\$1)	(166.03)%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$321	0.14%	\$274	\$126	45.90%
Pennsylvania Manufacturers Ind Co	41424	PA	\$73	0.03%	\$61	\$34	55.28%
Pharmacists Mut Ins Co	13714	IA	\$145	0.07%	\$128	\$18	14.27%
Philadelphia Ind Ins Co	18058	PA	\$11,126	5.02%	\$11,172	\$5,790	51.82%
Phoenix Ins Co	25623	CT	\$3,172	1.43%	\$3,083	\$833	27.02%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$1)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$33)	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$37	0.02%	\$35	\$5	15.49%
Public Serv Ins Co	15059	IL	\$0	0.00%	\$0	\$10	0.00%
QBE Ins Corp	39217	PA	\$90	0.04%	\$98	\$125	127.42%
Qualitas Ins Co	14133	CA	\$0	0.00%	\$0	(\$5)	0.00%
Red Shield Ins Co	41580	WA	\$755	0.34%	\$766	\$631	82.36%
Regent Ins Co	24449	WI	\$538	0.24%	\$444	(\$47)	(10.58)%
Riverport Ins Co	36684	IA	\$189	0.09%	\$239	(\$8)	(3.41)%
RLI Ins Co	13056	IL	\$101	0.05%	\$115	\$27	23.42%
Rural Trust Ins Co	11134	TX	\$27	0.01%	\$12	(\$2)	(13.49)%
Safeco Ins Co Of Amer	24740	NH	\$101	0.05%	\$82	\$99	121.23%
Safety Natl Cas Corp	15105	MO	\$0	0.00%	\$0	\$811	0.00%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Co	19879	DE	\$191	0.09%	\$192	\$122	63.57%
Seneca Ins Co Inc	10936	NY	\$105	0.05%	\$70	\$25	35.09%

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Sentinel Ins Co Ltd	11000	CT	\$1,638	0.74%	\$1,674	\$1,543	92.15%
Sentry Ins Co	24988	WI	\$43	0.02%	\$46	\$55	118.48%
Sequoia Ins Co	22985	CA	\$42	0.02%	\$77	(\$27)	(34.57)%
SiriusPoint Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	4.91%
Sompo Amer Ins Co	11126	NY	\$59	0.03%	\$58	(\$30)	(51.32)%
St Paul Fire & Marine Ins Co	24767	CT	\$33	0.01%	\$10	\$9	90.89%
St Paul Guardian Ins Co	24775	CT	\$11	0.00%	\$3	\$0	0.64%
St Paul Mercury Ins Co	24791	CT	\$7	0.00%	\$1	\$0	(3.91)%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$15	0.01%	\$5	\$0	(0.33)%
Star Ins Co	18023	MI	\$74	0.03%	\$74	\$2	2.74%
Starnet Ins Co	40045	IA	\$417	0.19%	\$421	\$151	35.96%
Starr Ind & Liab Co	38318	TX	\$2	0.00%	\$2	(\$2)	(98.31)%
State Farm Fire & Cas Co	25143	IL	\$8,503	3.84%	\$8,529	\$2,801	32.84%
State Natl Ins Co Inc	12831	TX	\$4	0.00%	\$5	\$2	48.57%
Stillwater Ins Co	25180	CA	\$118	0.05%	\$108	\$15	14.15%
T H E Ins Co	12866	LA	\$0	0.00%	\$0	(\$1)	0.00%
Technology Ins Co Inc	42376	DE	\$14	0.01%	\$17	\$1	7.40%
The Cincinnati Cas Co	28665	OH	\$3,235	1.46%	\$3,162	(\$383)	(12.10)%
The Cincinnati Ind Co	23280	OH	\$463	0.21%	\$444	(\$125)	(28.24)%
The Cincinnati Ins Co	10677	OH	\$11,339	5.12%	\$10,446	\$1,573	15.06%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$416	0.00%
TNUS Ins Co	32301	NY	(\$12)	-0.01%	(\$13)	(\$4)	30.12%
Tokio Marine Amer Ins Co	10945	NY	\$68	0.03%	\$66	\$616	931.03%
Trans Pacific Ins Co	41238	NY	\$6	0.00%	\$6	\$1	19.12%
Transportation Ins Co	20494	IL	\$466	0.21%	\$458	\$54	11.68%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas & Surety Co Of Amer	31194	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Co Of CT	36170	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,048	0.92%	\$2,129	\$2,483	116.64%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co	25658	CT	\$1,533	0.69%	\$1,155	\$772	66.88%
Travelers Ind Co Of Amer	25666	CT	\$1,644	0.74%	\$1,239	\$469	37.81%
Travelers Ind Co Of CT	25682	CT	\$1,603	0.72%	\$1,522	\$290	19.06%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,923	1.77%	\$3,745	\$19	0.52%
Tri State Ins Co Of MN	31003	IA	\$222	0.10%	\$208	\$83	39.88%
Truck Ins Exch	21709	CA	\$5,447	2.46%	\$5,446	\$700	12.86%
Trumbull Ins Co	27120	CT	\$223	0.10%	\$326	\$21	6.33%
Twin City Fire Ins Co Co	29459	IN	\$1,372	0.62%	\$1,401	\$765	54.62%
Union Ins Co	25844	IA	\$868	0.39%	\$869	\$103	11.83%
United Fire & Cas Co	13021	IA	\$30	0.01%	\$8	\$1	9.13%

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (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)
United Heritage Prop & Cas Co	18939	ID	\$34	0.02%	\$34	(\$1)	(1.76)%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$8	0.00%
United States Fire Ins Co	21113	DE	\$805	0.36%	\$743	\$261	35.09%
Utica Mut Ins Co	25976	NY	\$0	0.00%	\$0	\$0	42.78%
Valley Forge Ins Co	20508	PA	\$2,195	0.99%	\$3,065	\$1,414	46.12%
Valley Prop & Cas Ins Co	10698	OR	\$0	0.00%	\$0	(\$6)	0.00%
Vanliner Ins Co	21172	OH	\$5	0.00%	\$6	(\$1)	(9.90)%
Vantapro Specialty Ins Co	44768	AR	\$295	0.13%	\$280	\$73	26.21%
Vigilant Ins Co	20397	NY	\$193	0.09%	\$210	\$294	140.46%
Watford Ins Co	25585	NJ	\$0	0.00%	\$0	\$0	(24.39)%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	(\$4)	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	(\$27)	0.00%
Wesco Ins Co	25011	DE	\$242	0.11%	\$198	(\$202)	(101.85)%
West Amer Ins Co	44393	IN	\$3,163	1.43%	\$3,379	\$1,801	53.32%
Westchester Fire Ins Co	10030	PA	\$16	0.01%	\$2	\$1	48.31%
Western Natl Assur Co	24465	MN	\$78	0.04%	\$99	\$2	1.76%
XL Ins Amer Inc	24554	DE	\$2	0.00%	\$3	(\$1)	(36.93)%
XL Specialty Ins Co	37885	DE	(\$1)	0.00%	\$3	(\$9)	(323.41)%
Zurich Amer Ins Co	16535	NY	\$145	0.07%	\$121	(\$358)	(295.53)%
Zurich Amer Ins Co Of IL	27855	IL	\$97	0.04%	\$89	\$15	17.00%
Totals (Loss Ratio is average)			\$221,561	100.00%	\$219,755	\$91,386	41.59%

(1)Excluding all Loss Adjustment Expenses (LAE)