

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 (non-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	\$8	0.00%	\$14	\$11	79.52%
Accredited Surety & Cas Co Inc	26379	FL	\$22	0.01%	\$7	\$3	41.09%
Ace Amer Ins Co	22667	PA	\$16,759	5.00%	\$14,188	\$17,082	120.40%
Ace Fire Underwriters Ins Co	20702	PA	\$394	0.12%	\$342	\$46	13.39%
Ace Prop & Cas Ins Co	20699	PA	\$416	0.12%	\$391	\$157	40.32%
Acuity A Mut Ins Co	14184	WI	\$284	0.08%	\$114	\$19	16.26%
Affiliated Fm Ins Co	10014	RI	\$40	0.01%	\$493	(\$511)	(103.66)%
AGCS Marine Ins Co	22837	IL	\$273	0.08%	\$434	\$305	70.15%
Alaska Natl Ins Co	38733	AK	\$779	0.23%	\$658	\$13	2.01%
Allied Ins Co of Amer	10127	OH	\$644	0.19%	\$1,259	\$114	9.03%
Allied Prop & Cas Ins Co	42579	IA	\$45	0.01%	\$86	(\$29)	(33.25)%
Allied World Ins Co	22730	NH	\$0	0.00%	\$3	(\$3)	(97.88)%
Allied World Specialty Ins Co	16624	DE	\$52	0.02%	\$51	(\$331)	(652.50)%
Allmerica Fin Benefit Ins Co	41840	MI	\$138	0.04%	\$38	\$5	12.50%
Allstate Ind Co	19240	IL	\$6,010	1.79%	\$5,937	\$3,298	55.55%
Allstate Ins Co	19232	IL	\$1,716	0.51%	\$1,786	\$1,516	84.88%
Allstate Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amco Ins Co	19100	IA	\$1,324	0.39%	\$1,497	\$695	46.47%
American Alt Ins Corp	19720	DE	\$1,440	0.43%	\$1,517	\$520	34.29%
American Automobile Ins Co	21849	MO	\$0	0.00%	\$1	\$7	588.91%
American Cas Co Of Reading PA	20427	PA	\$1,111	0.33%	\$948	\$412	43.46%
American Economy Ins Co	19690	IN	\$0	0.00%	\$8	(\$23)	(287.97)%
American Family Home Ins Co	23450	FL	\$708	0.21%	\$683	\$808	118.22%
American Family Ins Co	10386	WI	\$1,463	0.44%	\$996	\$393	39.50%
American Family Mut Ins Co SI	19275	WI	\$6,578	1.96%	\$6,428	\$6,585	102.45%
American Fire & Cas Co	24066	NH	\$4,570	1.36%	\$4,860	(\$1,658)	(34.13)%
American Guar & Liab Ins	26247	NY	\$660	0.20%	\$655	\$185	28.26%
American Hallmark Ins Co Of TX	43494	TX	\$4,117	1.23%	\$4,140	\$812	19.62%
American Home Assur Co	19380	NY	\$68	0.02%	\$57	\$108	187.84%
American Ins Co	21857	OH	\$1	0.00%	\$3	\$741	23025.08%
American Modern Home Ins Co	23469	OH	\$66	0.02%	\$60	\$17	28.94%
American Natl Prop & Cas Co	28401	MO	\$880	0.26%	\$771	\$30	3.89%
American Reliable Ins Co	19615	AZ	\$1,858	0.55%	\$1,777	\$1,325	74.58%
American Southern Home Ins Co	41998	FL	\$211	0.06%	\$176	\$8	4.62%
American States Ins Co	19704	IN	(\$1)	0.00%	\$5	\$29	630.08%
American Zurich Ins Co	40142	IL	\$86	0.03%	\$91	\$102	112.67%
Amerisure Mut Ins Co	23396	MI	\$1	0.00%	\$1	\$0	3.45%
Amquard Ins Co	42390	PA	\$2,545	0.76%	\$2,156	\$1,009	46.79%
AmTrust Ins Co	15954	DE	\$622	0.19%	\$537	\$273	50.85%
Arch Ins Co	11150	MO	\$1,310	0.39%	\$1,027	\$3,611	351.53%
Arqonaut Great Central Ins Co	19860	IL	(\$3)	0.00%	\$180	\$149	83.16%

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: Commercial Multiple Peril (non-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)
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$0	1060.00%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	(\$2)	0.00%
Artisan & Truckers Cas Co	10194	WI	\$83	0.02%	\$71	\$17	23.56%
Ascot Ins Co	23752	CO	\$58	0.02%	\$31	\$4	12.68%
Aspen Amer Ins Co	43460	TX	\$60	0.02%	\$66	(\$11)	(15.83)%
Associated Ind Corp	21865	CA	\$0	0.00%	\$2	(\$14)	(569.57)%
Atlantic Specialty Ins Co	27154	NY	\$996	0.30%	\$1,001	\$14,133	1412.08%
Austin Mut Ins Co	13412	MN	\$1,404	0.42%	\$1,425	\$76	5.30%
Axis Ins Co	37273	IL	\$49	0.01%	\$81	\$511	628.79%
Benchmark Ins Co	41394	KS	\$21	0.01%	\$8	\$4	44.47%
Berkley Ins Co	32603	DE	\$0	0.00%	\$0	\$0	0.86%
Berkley Natl Ins Co	38911	IA	\$515	0.15%	\$453	\$52	11.44%
Berkley Regional Ins Co	29580	IA	\$291	0.09%	\$255	\$41	16.08%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$50	0.02%	\$53	\$12	22.12%
BITCO Gen Ins Corp	20095	IA	\$92	0.03%	\$95	\$156	163.90%
BITCO Natl Ins Co	20109	IA	\$2	0.00%	\$2	\$0	15.40%
Blackboard Ins Co	26611	DE	\$12	0.00%	\$28	\$9	32.40%
Brotherhood Mut Ins Co	13528	IN	\$6,451	1.92%	\$6,162	\$3,085	50.06%
Capitol Ind Corp	10472	WI	(\$5)	0.00%	\$120	\$22	18.10%
Century Natl Ins Co	26905	CA	\$65	0.02%	\$69	\$2	2.51%
Charter Oak Fire Ins Co	25615	CT	\$2,635	0.79%	\$2,497	\$675	27.03%
Chicago Ins Co	22810	IL	\$50	0.01%	\$37	\$12	33.79%
Chubb Ind Ins Co	12777	NY	\$9	0.00%	\$5	\$1	24.14%
Chubb Natl Ins Co	10052	IN	\$14	0.00%	\$3	\$1	24.15%
Church Mut Ins Co S I	18767	WI	\$2,730	0.81%	\$2,767	\$2,797	101.07%
Continental Cas Co	20443	IL	\$2,155	0.64%	\$2,142	\$556	25.95%
Continental Divide Ins Co	35939	CO	\$433	0.13%	\$376	\$0	(0.10)%
Continental Ins Co	35289	PA	\$1,863	0.56%	\$1,759	\$783	44.49%
Continental Western Ins Co	10804	IA	\$1,342	0.40%	\$1,337	\$252	18.83%
Contractors Bonding & Ins Co	37206	IL	\$331	0.10%	\$331	\$47	14.16%
Country Cas Ins Co	20982	IL	\$773	0.23%	\$935	\$1,737	185.67%
Country Mut Ins Co	20990	IL	\$7,349	2.19%	\$6,898	\$3,353	48.61%
Crestbrook Ins Co	18961	OH	\$326	0.10%	\$219	\$5	2.37%
Crum & Forster Ind Co	31348	DE	\$145	0.04%	\$122	\$85	69.81%
Cumis Ins Society Inc	10847	IA	\$421	0.13%	\$412	\$161	39.14%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$33)	0.00%
Dentists Ins Co	40975	CA	\$840	0.25%	\$941	\$472	50.11%
Depositors Ins Co	42587	IA	\$631	0.19%	\$884	\$575	65.08%
Diamond State Ins Co	42048	IN	\$99	0.03%	\$94	\$0	0.15%
Eagle W Ins Co	12890	CA	\$6,664	1.99%	\$6,345	\$8,847	139.43%
Emcasco Ins Co	21407	IA	\$185	0.06%	\$201	\$137	67.87%

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2021 Oregon Market Share and Loss Ratio

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All Dollars in Thousands

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Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	(\$5)	0.00%
Employers Mut Cas Co	21415	IA	\$782	0.23%	\$846	\$2,586	305.50%
Endurance Amer Ins Co	10641	DE	\$5	0.00%	\$5	\$0	10.91%
Everest Natl Ins Co	10120	DE	\$20	0.01%	\$21	\$7	31.38%
Farmers Ins Co Of OR	21636	OR	\$9,025	2.69%	\$9,442	\$6,685	70.80%
Farmers Ins Exch	21652	CA	\$9,594	2.86%	\$9,607	\$8,977	93.45%
Farmers Prop & Cas Ins Co	26298	RI	(\$1)	0.00%	\$26	(\$100)	(380.25)%
Farmington Cas Co	41483	CT	\$1	0.00%	\$1	\$0	0.00%
Federal Ins Co	20281	IN	\$4,919	1.47%	\$5,169	\$1,792	34.67%
Federated Mut Ins Co	13935	MN	\$634	0.19%	\$593	(\$20)	(3.38)%
Federated Serv Ins Co	28304	MN	\$146	0.04%	\$110	\$29	26.43%
Fidelity & Deposit Co Of MD	39306	IL	\$33	0.01%	\$34	\$0	0.46%
Fidelity & Guar Ins Co	35386	IA	\$681	0.20%	\$308	\$72	23.31%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Pacific Ins Co	31453	CA	\$26	0.01%	\$29	\$15	54.09%
Firemans Fund Ins Co	21873	IL	\$3,597	1.07%	\$3,319	\$1,960	59.05%
Firemens Ins Co Of Washington DC	21784	DE	\$275	0.08%	\$305	(\$7)	(2.44)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$3	0.00%
First Nonprofit Ins Co	10859	DE	\$0	0.00%	\$1	\$167	13616.90%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$3)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$1)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$6)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$2	0.00%	\$0	\$0	11.24%
General Cas Co Of WI	24414	WI	\$1,029	0.31%	\$968	\$375	38.74%
General Ins Co Of Amer	24732	NH	\$145	0.04%	\$130	\$62	47.24%
Generali Us Branch	11231	NY	\$27	0.01%	\$28	\$443	1592.32%
Granite State Ins Co	23809	IL	\$400	0.12%	\$455	(\$231)	(50.86)%
Great Amer Alliance Ins Co	26832	OH	\$687	0.21%	\$613	\$98	16.05%
Great Amer Assur Co	26344	OH	\$1,572	0.47%	\$1,390	(\$50)	(3.59)%
Great Amer Ins Co	16691	OH	\$641	0.19%	\$565	\$90	15.88%
Great Amer Ins Co of NY	22136	NY	\$450	0.13%	\$426	\$460	107.87%
Great Divide Ins Co	25224	ND	\$93	0.03%	\$87	\$63	73.04%
Great Northern Ins Co	20303	IN	\$2,757	0.82%	\$2,643	\$633	23.95%
Greenwich Ins Co	22322	DE	\$136	0.04%	\$113	\$368	324.66%
Guideone Amer Ins Co	42331	IA	\$58	0.02%	\$40	(\$1)	(3.55)%
Guideone Elite Ins Co	42803	IA	\$239	0.07%	\$224	\$266	118.47%
GuideOne Ins Co	15032	IA	\$923	0.28%	\$906	\$444	48.99%
GuideOne Specialty Ins Co	14559	IA	\$74	0.02%	\$61	\$169	274.80%
Hanover Amer Ins Co	36064	NH	\$3,630	1.08%	\$3,580	\$5,090	142.20%
Hanover Ins Co	22292	NH	\$1,855	0.55%	\$1,886	(\$5,729)	(303.82)%
Harco Natl Ins Co	26433	IL	\$0	0.00%	\$10	(\$59)	(606.08)%

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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(1)
Hartford Accident & Ind Co	22357	CT	\$5	0.00%	\$6	\$0	0.17%
Hartford Cas Ins Co	29424	IN	\$1,990	0.59%	\$2,069	\$1,334	64.49%
Hartford Fire Ins Co	19682	CT	\$3,653	1.09%	\$3,597	(\$2,533)	(70.41)%
Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$0	\$0	0.00%
Hartford Steam Boil Inspec & Ins Co	11452	CT	\$97	0.03%	\$41	\$7	17.47%
Hartford Underwriters Ins Co	30104	CT	\$2,586	0.77%	\$2,034	\$736	36.20%
HDI Global Ins Co	41343	IL	\$108	0.03%	\$130	\$117	90.03%
Hiscox Ins Co Inc	10200	IL	\$10	0.00%	\$4	\$3	91.97%
Housing Enterprise Ins Co Inc	11206	VT	\$285	0.09%	\$184	\$194	105.45%
Hudson Ins Co	25054	DE	\$146	0.04%	\$138	\$79	57.01%
Illinois Natl Ins Co	23817	IL	\$202	0.06%	\$204	\$10	4.91%
Indemnity Ins Co Of North Amer	43575	PA	\$94	0.03%	\$73	\$34	46.94%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	\$51	0.02%	\$50	\$38	76.47%
Integon Natl Ins Co	29742	NC	\$1,273	0.38%	\$1,054	\$255	24.22%
Intrepid Ins Co	10749	IA	\$78	0.02%	\$53	\$21	40.31%
Ironshore Ind Inc	23647	IL	(\$78)	-0.02%	\$414	\$335	80.99%
Jewelers Mut Ins Co S I	14354	WI	\$127	0.04%	\$121	\$106	87.57%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$540	0.16%	\$540	(\$86)	(16.01)%
Liberty Mut Ins Co	23043	MA	\$66	0.02%	\$100	\$5	4.78%
Liberty Northwest Ins Corp	41939	OR	(\$3)	0.00%	\$18	(\$16)	(90.43)%
Lio Ins Co	40550	CA	\$48	0.01%	\$7	\$3	46.12%
Lyndon Southern Ins Co	10051	DE	\$103	0.03%	\$81	(\$894)	(1106.92)%
Manufacturers Alliance Ins Co	36897	PA	\$323	0.10%	\$193	\$30	15.72%
Markel Amer Ins Co	28932	VA	\$231	0.07%	\$216	(\$17)	(7.68)%
Markel Ins Co	38970	IL	\$286	0.09%	\$353	(\$152)	(43.21)%
Massachusetts Bay Ins Co	22306	NH	\$1,898	0.57%	\$1,877	\$50	2.67%
Mid Century Ins Co	21687	CA	\$12,844	3.83%	\$12,529	\$10,319	82.36%
Midvale Ind Co	27138	WI	\$917	0.27%	\$853	\$69	8.12%
Midwest Family Mut Ins Co	23574	IA	\$811	0.24%	\$848	\$884	104.33%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$246	0.07%	\$237	(\$95)	(39.89)%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$593	0.18%	\$506	\$74	14.56%
Monterey Ins Co	23540	CA	\$633	0.19%	\$664	\$899	135.35%
Mutual Of Enumclaw Ins Co	14761	OR	\$10,474	3.12%	\$10,573	\$11,242	106.32%
National Cas Co	11991	OH	\$464	0.14%	\$435	(\$202)	(46.45)%
National Farmers Union Prop & Cas	16217	NC	\$191	0.06%	\$157	(\$209)	(132.84)%
National Fire & Ind Exch	15679	MO	\$30	0.01%	\$29	\$23	78.05%
National Fire Ins Co Of Hartford	20478	IL	\$736	0.22%	\$702	\$134	19.08%
National Gen Ins Co	23728	MO	\$103	0.03%	\$80	\$33	40.67%
National Interstate Ins Co	32620	OH	\$25	0.01%	\$19	\$1	7.60%

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All Dollars in Thousands

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National Surety Corp	21881	IL	\$0	0.00%	\$6	\$41	702.62%
National Union Fire Ins Co Of Pitts	19445	PA	\$958	0.29%	\$844	\$269	31.85%
Nationwide Agribusiness Ins Co	28223	IA	\$1,967	0.59%	\$2,609	\$1,303	49.94%
Nationwide Assur Co	10723	OH	\$1,608	0.48%	\$597	\$209	35.07%
Nationwide Gen Ins Co	23760	OH	\$1,189	0.35%	\$753	\$209	27.69%
Nationwide Mut Ins Co	23787	OH	\$1,647	0.49%	\$2,033	\$417	20.52%
Navigators Ins Co	42307	NY	(\$30)	-0.01%	(\$12)	(\$4)	31.80%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$12)	0.00%
New Hampshire Ins Co	23841	IL	\$91	0.03%	\$122	\$11	8.70%
New York Marine & Gen Ins Co	16608	NY	\$146	0.04%	\$112	\$9	7.89%
North Amer Elite Ins Co	29700	NH	\$2,128	0.63%	\$1,677	(\$188)	(11.24)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$109	\$131	120.40%
North River Ins Co	21105	NJ	\$80	0.02%	\$69	\$2	2.85%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$353	0.11%	\$341	\$204	59.91%
Ohio Cas Ins Co	24074	NH	\$9,610	2.87%	\$9,665	(\$1,130)	(11.69)%
Ohio Security Ins Co	24082	NH	\$26,029	7.77%	\$24,719	\$14,341	58.02%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$4	\$248	6398.27%
Oregon Mut Ins Co	14907	OR	\$4,225	1.26%	\$4,024	\$3,108	77.22%
Pacific Employers Ins Co	22748	PA	\$47	0.01%	\$33	(\$1)	(3.45)%
Pacific Ind Co	20346	WI	\$173	0.05%	\$184	\$16	8.92%
Peerless Ind Ins Co	18333	IL	\$0	0.00%	\$0	\$0	0.00%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	8.51%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$375	0.11%	\$328	\$67	20.49%
Pennsylvania Manufacturers Ind Co	41424	PA	\$39	0.01%	\$41	\$6	14.22%
Pharmacists Mut Ins Co	13714	IA	\$177	0.05%	\$171	\$88	51.51%
Philadelphia Ind Ins Co	18058	PA	\$13,696	4.09%	\$13,733	\$6,334	46.12%
Phoenix Ins Co	25623	CT	\$963	0.29%	\$980	\$707	72.10%
Pinnacle Nat Ins Co	21296	TX	\$0	0.00%	\$0	\$0	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$1)	(1383.87)%
Property & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	\$0	0.00%
Public Serv Ins Co	15059	IL	\$0	0.00%	\$0	(\$12)	0.00%
QBE Ins Corp	39217	PA	\$419	0.13%	\$434	\$642	147.76%
Red Shield Ins Co	41580	WA	\$2,092	0.62%	\$2,278	\$237	10.41%
Regent Ins Co	24449	WI	\$1,002	0.30%	\$868	(\$187)	(21.56)%
Riverport Ins Co	36684	IA	\$302	0.09%	\$483	(\$415)	(85.99)%
RLI Ins Co	13056	IL	\$229	0.07%	\$215	\$59	27.22%
Rural Trust Ins Co	11134	TX	\$119	0.04%	\$65	(\$166)	(256.98)%
Safeco Ins Co Of Amer	24740	NH	\$225	0.07%	\$183	\$37	20.39%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Co	19879	DE	\$528	0.16%	\$464	(\$68)	(14.60)%

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Seneca Ins Co Inc	10936	NY	\$222	0.07%	\$149	(\$12)	(8.13)%
Sentinel Ins Co Ltd	11000	CT	\$3,158	0.94%	\$3,174	\$1,280	40.33%
Sentry Ins Co	24988	WI	\$145	0.04%	\$142	(\$72)	(50.60)%
Sequoia Ins Co	22985	CA	\$268	0.08%	\$423	\$224	52.94%
SiriusPoint Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	0.53%
Sompo Amer Ins Co	11126	NY	\$59	0.02%	\$58	\$0	(0.33)%
St Paul Fire & Marine Ins Co	24767	CT	\$98	0.03%	\$29	\$3	9.00%
St Paul Guardian Ins Co	24775	CT	\$25	0.01%	\$11	\$1	12.35%
St Paul Mercury Ins Co	24791	CT	\$15	0.00%	\$2	\$0	(1.60)%
Standard Fire Ins Co	19070	CT	\$25	0.01%	\$7	\$0	0.00%
Star Ins Co	18023	MI	\$171	0.05%	\$165	\$16	9.73%
Starnet Ins Co	40045	IA	\$496	0.15%	\$528	\$627	118.87%
Starr Ind & Liab Co	38318	TX	\$7	0.00%	\$6	\$2	31.61%
State Farm Fire & Cas Co	25143	IL	\$19,747	5.89%	\$18,503	\$14,440	78.04%
State Natl Ins Co Inc	12831	TX	\$608	0.18%	\$664	\$7	1.09%
Stillwater Ins Co	25180	CA	\$214	0.06%	\$199	\$108	54.20%
Technology Ins Co Inc	42376	DE	\$9	0.00%	\$9	\$1	12.06%
The Cincinnati Cas Co	28665	OH	\$2,300	0.69%	\$2,267	\$1,077	47.51%
The Cincinnati Ind Co	23280	OH	\$580	0.17%	\$585	\$186	31.72%
The Cincinnati Ins Co	10677	OH	\$8,063	2.41%	\$7,635	\$4,581	60.00%
TNUS Ins Co	32301	NY	\$31	0.01%	\$31	\$0	1.60%
Tokio Marine Amer Ins Co	10945	NY	\$62	0.02%	\$62	(\$10)	(16.72)%
Trans Pacific Ins Co	41238	NY	\$6	0.00%	\$7	\$1	12.44%
Transportation Ins Co	20494	IL	\$790	0.24%	\$792	\$42	5.26%
Travelers Cas Ins Co Of Amer	19046	CT	\$5,140	1.53%	\$5,203	\$7,465	143.48%
Travelers Ind Co	25658	CT	\$1,269	0.38%	\$1,293	\$1,321	102.17%
Travelers Ind Co Of Amer	25666	CT	\$2,147	0.64%	\$1,957	\$1,177	60.18%
Travelers Ind Co Of CT	25682	CT	\$2,107	0.63%	\$1,941	\$2,798	144.10%
Travelers Prop Cas Co Of Amer	25674	CT	\$5,415	1.62%	\$5,181	\$3,982	76.85%
Tri State Ins Co Of MN	31003	IA	\$208	0.06%	\$199	\$1,203	603.40%
Truck Ins Exch	21709	CA	\$13,449	4.01%	\$12,360	\$9,476	76.67%
Trumbull Ins Co	27120	CT	\$54	0.02%	\$81	\$25	31.07%
Twin City Fire Ins Co Co	29459	IN	\$2,835	0.85%	\$2,935	\$1,157	39.43%
Union Ins Co	25844	IA	\$1,115	0.33%	\$1,045	\$439	42.05%
United Fire & Cas Co	13021	IA	\$14	0.00%	\$4	\$0	9.13%
United Heritage Prop & Cas Co	18939	ID	\$61	0.02%	\$63	\$35	56.17%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$297	0.09%	\$271	\$147	54.41%
Utica Mut Ins Co	25976	NY	\$0	0.00%	\$0	\$0	(9.66)%
Valley Forge Ins Co	20508	PA	\$1,165	0.35%	\$1,224	\$253	20.65%
Vanliner Ins Co	21172	OH	\$37	0.01%	\$36	\$1	2.23%

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 (non-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)
Vantapro Specialty Ins Co	44768	AR	\$77	0.02%	\$72	(\$3)	(4.03)%
Vigilant Ins Co	20397	NY	\$1,671	0.50%	\$1,673	(\$112)	(6.69)%
Wesco Ins Co	25011	DE	\$722	0.22%	\$446	\$90	20.18%
West Amer Ins Co	44393	IN	\$4,713	1.41%	\$4,726	(\$947)	(20.03)%
Westchester Fire Ins Co	10030	PA	\$32	0.01%	\$15	\$3	17.76%
Western Natl Assur Co	24465	MN	\$124	0.04%	\$166	(\$14)	(8.65)%
XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$0	(9.87)%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$0	23.87%
Zurich Amer Ins Co	16535	NY	\$2,072	0.62%	\$2,154	\$708	32.87%
Zurich Amer Ins Co Of IL	27855	IL	\$0	0.00%	\$5	(\$3)	(51.25)%
Totals (Loss Ratio is average)			\$335,191	100.00%	\$324,364	\$202,077	62.30%

(1)Excluding all Loss Adjustment Expenses (LAE)