

Oregon Division  
of Financial Regulation  
2021 Oregon Market Share and Loss Ratio  
Line of Business: Federal Flood

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)
Allstate Ins Co	19232	IL	\$1,411	8.57%	\$1,538	\$22	1.43%
American Bankers Ins Co Of FL	10111	FL	\$4,659	28.31%	\$4,493	\$281	6.26%
American Commerce Ins Co	19941	OH	\$20	0.12%	\$20	\$19	92.47%
American Family Mut Ins Co SI	19275	WI	\$763	4.64%	\$759	(\$1)	(0.13)%
American Natl Prop & Cas Co	28401	MO	\$35	0.21%	\$29	\$0	0.00%
American Strategic Ins Corp	10872	FL	\$289	1.75%	\$286	\$108	37.60%
Bankers Ins Co	33162	FL	\$6	0.04%	\$8	\$0	0.00%
CSAA Gen Ins Co	37770	IN	\$44	0.27%	\$41	\$0	0.00%
Farmers Ins Co Of OR	21636	OR	\$2,849	17.31%	\$2,696	(\$229)	(8.49)%
Farmers Prop & Cas Ins Co	26298	RI	\$98	0.60%	\$94	\$0	0.00%
First Amer Prop & Cas Ins Co	37710	CA	\$0	0.00%	\$1	\$0	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$212	1.29%	\$206	(\$22)	(10.80)%
Hartford Ins Co Of The Midwest	37478	IN	\$3,333	20.25%	\$3,280	\$23	0.69%
Hartford Underwriters Ins Co	30104	CT	\$171	1.04%	\$170	\$1	0.71%
Homesite Ins Co Of The Midwest	13927	WI	\$258	1.57%	\$237	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$72	0.44%	\$71	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$202	1.23%	\$200	\$0	0.00%
New Hampshire Ins Co	23841	IL	\$0	0.00%	\$0	(\$2)	0.00%
NGM Ins Co	14788	FL	\$2	0.01%	\$2	\$0	0.00%
Occidental Fire & Cas Co Of NC	23248	NC	\$38	0.23%	\$38	\$0	0.00%
Philadelphia Ind Ins Co	18058	PA	\$176	1.07%	\$179	(\$3)	(1.59)%
Privilege Underwriters Recp Exch	12873	FL	\$18	0.11%	\$18	\$1	3.26%
QBE Ins Corp	39217	PA	\$36	0.22%	\$44	\$58	130.60%
Selective Ins Co Of Amer	12572	NJ	\$608	3.69%	\$544	\$30	5.46%
Universal N Amer Ins Co	10759	TX	\$1	0.01%	\$1	\$0	0.00%
USAA Gen Ind Co	18600	TX	\$1,155	7.01%	\$1,093	\$109	9.97%
Westfield Ins Co	24112	OH	\$3	0.02%	\$3	\$0	0.00%
Totals (Loss Ratio is average)			\$16,460	100.00%	\$16,054	\$394	2.45%

(1)Excluding all Loss Adjustment Expenses (LAE)