

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

Line of Business: Private 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)
AIG Prop Cas Co	19402	IL	\$110	1.93%	\$113	\$29	25.63%
Allianz Global Risks US Ins Co	35300	IL	\$401	7.04%	\$314	\$8	2.51%
Amco Ins Co	19100	IA	\$1	0.02%	\$1	\$0	(0.22)%
American Cas Co Of Reading PA	20427	PA	\$0	0.00%	\$0	\$0	38.98%
American Guar & Liab Ins	26247	NY	\$1,033	18.13%	\$755	\$63	8.30%
American Home Assur Co	19380	NY	\$190	3.33%	\$95	\$76	79.65%
American Security Ins Co	42978	DE	\$548	9.62%	\$543	\$5	0.90%
American Zurich Ins Co	40142	IL	\$0	0.00%	\$0	\$0	0.00%
Amguard Ins Co	42390	PA	\$0	0.01%	\$0	\$0	0.00%
Arch Ins Co	11150	MO	\$1	0.01%	\$1	\$0	11.72%
Bankers Standard Ins Co	18279	PA	\$18	0.31%	\$25	\$3	10.31%
Berkshire Hathaway Direct Ins Co	10391	NE	\$6	0.11%	\$4	\$1	30.03%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	\$0	0.00%
Continental Cas Co	20443	IL	\$0	0.00%	\$0	\$0	44.76%
Continental Ins Co	35289	PA	\$1	0.02%	\$1	\$0	36.83%
Crestbrook Ins Co	18961	OH	\$15	0.27%	\$17	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$354	6.21%	\$303	\$0	0.00%
Employers Mut Cas Co	21415	IA	\$0	0.00%	\$0	\$0	1.49%
Federal Ins Co	20281	IN	\$117	2.05%	\$80	\$15	19.26%
Firemans Fund Ins Co	21873	IL	\$48	0.83%	\$51	\$3	5.98%
Granite State Ins Co	23809	IL	\$8	0.13%	\$6	\$1	9.48%
Hartford Fire Ins Co	19682	CT	\$1	0.01%	\$1	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$178	3.12%	\$172	\$3	1.94%
Liberty Mut Fire Ins Co	23035	WI	\$43	0.75%	\$41	\$0	0.00%
Massachusetts Bay Ins Co	22306	NH	\$1	0.02%	\$1	\$0	(10.37)%
Midwest Family Mut Ins Co	23574	IA	\$1	0.01%	\$1	\$0	0.00%
National Cas Co	11991	OH	\$5	0.09%	\$5	\$0	7.94%
National Fire Ins Co Of Hartford	20478	IL	\$0	0.00%	\$3	\$1	44.70%
National Gen Ins Co	23728	MO	\$13	0.22%	\$10	\$1	12.90%
National Union Fire Ins Co Of Pitts	19445	PA	\$80	1.41%	\$35	\$4	10.00%
Nationwide Aqribusiness Ins Co	28223	IA	\$3	0.06%	\$2	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$0	0.01%	\$0	\$0	4.89%
Nationwide Mut Ins Co	23787	OH	\$7	0.13%	\$8	\$0	1.31%
New Hampshire Ins Co	23841	IL	\$6	0.11%	\$3	\$1	49.92%
North Amer Elite Ins Co	29700	NH	\$211	3.71%	\$170	\$0	0.00%
North River Ins Co	21105	NJ	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$2	0.04%	\$2	\$0	0.00%
Palomar Specialty Ins Co	20338	OR	\$368	6.46%	\$324	\$0	0.00%
RSUI Ind Co	22314	NH	\$27	0.47%	\$29	\$0	0.00%
Sentry Ins Co	24988	WI	\$5	0.08%	\$6	(\$3)	(48.65)%
Stillwater Prop & Cas Ins Co	16578	NY	\$1	0.02%	\$0	\$0	0.00%

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The Cincinnati Cas Co	28665	OH	\$2	0.03%	\$1	\$0	0.00%
The Cincinnati Ins Co	10677	OH	\$2	0.04%	\$2	\$0	0.00%
Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$0	42.42%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Valley Forge Ins Co	20508	PA	\$3	0.05%	\$1	\$0	44.77%
Verlan Fire Ins Co MD	10815	NH	\$2	0.03%	\$1	\$0	0.00%
Westport Ins Corp	39845	MO	\$229	4.02%	\$274	\$3	1.24%
XL Ins Amer Inc	24554	DE	\$315	5.53%	\$401	(\$120)	(29.87)%
Zurich Amer Ins Co	16535	NY	\$1,342	23.56%	\$946	\$74	7.86%
Totals (Loss Ratio is average)			\$5,698	100.00%	\$4,746	\$170	3.59%

(1)Excluding all Loss Adjustment Expenses (LAE)