

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

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)
Accelerant Natl Ins Co	10220	DE	\$137	0.13%	\$11	\$6	50.55%
Ace Amer Ins Co	22667	PA	\$40	0.04%	\$34	\$27	77.62%
Acuity A Mut Ins Co	14184	WI	\$235	0.23%	\$100	\$9	8.92%
Aegis Security Ins Co	33898	PA	\$9	0.01%	\$7	\$0	0.00%
Affiliated Fm Ins Co	10014	RI	\$2,695	2.60%	\$3,384	(\$467)	(13.79)%
Alaska Natl Ins Co	38733	AK	\$59	0.06%	\$22	\$25	112.37%
Allianz Global Risks US Ins Co	35300	IL	\$7,409	7.16%	\$6,048	\$932	15.41%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	\$0	0.00%
Allstate Ins Co	19232	IL	\$1	0.00%	\$1	(\$1)	(233.09)%
Amco Ins Co	19100	IA	\$308	0.30%	\$270	(\$17)	(6.21)%
American Alt Ins Corp	19720	DE	\$35	0.03%	\$33	\$26	80.43%
American Cas Co Of Reading PA	20427	PA	\$12	0.01%	\$14	(\$42)	(299.25)%
American Commerce Ins Co	19941	OH	\$163	0.16%	\$183	(\$106)	(57.81)%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	\$0	0.00%
American Family Mut Ins Co SI	19275	WI	\$42	0.04%	\$43	(\$76)	(175.37)%
American Fire & Cas Co	24066	NH	\$19	0.02%	\$33	(\$1)	(1.72)%
American Guar & Liab Ins	26247	NY	\$1,879	1.81%	\$1,847	\$313	16.95%
American Hallmark Ins Co Of TX	43494	TX	\$38	0.04%	\$30	(\$6)	(19.11)%
American Home Assur Co	19380	NY	\$2,907	2.81%	\$2,388	\$720	30.16%
American Modern Home Ins Co	23469	OH	\$35	0.03%	\$41	\$0	0.27%
American Modern Prop & Cas Ins Co	42722	OH	\$459	0.44%	\$210	\$62	29.34%
American Modern Select Ins Co	38652	OH	\$41	0.04%	\$262	(\$66)	(25.19)%
American Natl Prop & Cas Co	28401	MO	\$92	0.09%	\$86	\$0	0.17%
American Reliable Ins Co	19615	AZ	\$72	0.07%	\$72	\$15	20.29%
American Security Ins Co	42978	DE	\$4	0.00%	\$4	\$0	0.18%
American Southern Home Ins Co	41998	FL	\$0	0.00%	\$0	\$0	0.00%
American States Ins Co	19704	IN	\$0	0.00%	\$1	\$0	0.00%
American Strategic Ins Corp	10872	FL	\$477	0.46%	\$493	(\$342)	(69.29)%
American Zurich Ins Co	40142	IL	\$10	0.01%	\$10	\$0	(0.25)%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	0.00%
Amguard Ins Co	42390	PA	\$2	0.00%	\$14	\$1	4.72%
Amica Mut Ins Co	19976	RI	\$188	0.18%	\$195	\$394	201.60%
AmTrust Ins Co	15954	DE	\$1	0.00%	\$1	\$0	(0.73)%
Arch Ins Co	11150	MO	\$12	0.01%	\$4	(\$2)	(38.71)%
Armed Forces Ins Exch	41459	KS	\$10	0.01%	\$11	\$34	300.12%
Aspen Amer Ins Co	43460	TX	\$28	0.03%	\$35	\$25	71.72%
Atlantic Specialty Ins Co	27154	NY	\$11	0.01%	\$10	\$0	0.18%
Austin Mut Ins Co	13412	MN	\$6	0.01%	\$6	\$0	(0.68)%
Automobile Ins Co Of Hartford CT	19062	CT	\$311	0.30%	\$342	\$281	82.26%
AXA Ins Co	33022	NY	\$0	0.00%	\$3	(\$48)	(1366.14)%

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Axis Ins Co	37273	IL	\$17	0.02%	\$70	(\$44)	(62.43)%
AXIS Reins Co	20370	NY	\$0	0.00%	\$0	\$0	0.00%
Berkley Ins Co	32603	DE	\$0	0.00%	\$0	\$0	0.00%
Berkley Natl Ins Co	38911	IA	\$5	0.01%	\$2	\$0	4.83%
Berkley Regional Ins Co	29580	IA	\$206	0.20%	\$24	\$10	40.89%
Berkshire Hathaway Direct Ins Co	10391	NE	\$9	0.01%	\$5	\$13	278.34%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	\$0	(7.14)%
BITCO Gen Ins Corp	20095	IA	\$2	0.00%	\$2	\$0	(8.36)%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$1	\$0	(3.19)%
Charter Oak Fire Ins Co	25615	CT	\$76	0.07%	\$83	(\$34)	(41.06)%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$0	0.00%
Church Mut Ins Co S I	18767	WI	\$17	0.02%	\$18	(\$6)	(32.46)%
Clear Blue Ins Co	28860	IL	\$7	0.01%	\$6	\$4	64.18%
Continental Cas Co	20443	IL	\$929	0.90%	\$1,268	(\$272)	(21.44)%
Continental Divide Ins Co	35939	CO	\$204	0.20%	\$191	\$374	195.14%
Continental Ins Co	35289	PA	\$192	0.19%	\$156	(\$3)	(2.07)%
Continental Western Ins Co	10804	IA	\$4	0.00%	\$4	\$0	0.00%
Country Mut Ins Co	20990	IL	\$62	0.06%	\$61	\$35	56.87%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	(\$2)	0.00%
CSAA Gen Ins Co	37770	IN	\$232	0.22%	\$235	\$16	6.61%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	\$0	0.00%
Depositors Ins Co	42587	IA	\$69	0.07%	\$74	(\$6)	(7.99)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$2	0.00%
Eagle W Ins Co	12890	CA	\$94	0.09%	\$92	\$34	36.68%
Emcasco Ins Co	21407	IA	\$423	0.41%	\$346	\$504	145.75%
Empire Fire & Marine Ins Co	21326	IL	\$0	0.00%	\$0	\$0	1.04%
Employers Ins Co of Wausau	21458	WI	\$2,425	2.34%	\$2,248	\$418	18.60%
Employers Mut Cas Co	21415	IA	\$748	0.72%	\$825	\$1,083	131.24%
Encompass Ind Co	15130	IL	\$52	0.05%	\$55	(\$31)	(55.26)%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$1	(\$1)	(44.86)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$454	0.44%	\$461	(\$4)	(0.79)%
Factory Mut Ins Co	21482	RI	\$6,453	6.23%	\$5,901	\$673	11.40%
Falls Lake Natl Ins Co	31925	OH	\$10	0.01%	\$7	\$2	23.68%
Farmers Ins Exch	21652	CA	\$21	0.02%	\$20	\$1	6.89%
Federal Ins Co	20281	IN	\$0	0.00%	\$0	\$12	0.00%
Federated Mut Ins Co	13935	MN	\$1,326	1.28%	\$1,270	(\$492)	(38.77)%
Federated Rural Electric Ins Exch	11118	KS	\$302	0.29%	\$296	\$61	20.77%
Federated Serv Ins Co	28304	MN	\$130	0.13%	\$114	(\$1)	(1.12)%
Fidelity & Deposit Co Of MD	39306	IL	\$40	0.04%	\$43	(\$110)	(256.42)%
Fidelity & Guar Ins Co	35386	IA	\$5	0.01%	\$3	\$0	(8.05)%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	2.31%

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Firemans Fund Ins Co	21873	IL	\$428	0.41%	\$464	\$499	107.74%
First Amer Prop & Cas Ins Co	37710	CA	\$14	0.01%	\$66	(\$82)	(124.68)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$547)	0.00%
Florists Mut Ins Co	13978	IL	\$175	0.17%	\$130	\$29	22.36%
Foremost Ins Co Grand Rapids MI	11185	MI	\$10,503	10.14%	\$9,756	\$3,479	35.66%
Garrison Prop & Cas Ins Co	21253	TX	\$320	0.31%	\$298	\$33	10.92%
General Cas Co Of WI	24414	WI	\$153	0.15%	\$114	(\$6)	(5.38)%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	\$98	0.00%
General Security Natl Ins Co	39322	NY	\$2	0.00%	\$23	\$448	1921.04%
Grange Ins Assn	22101	WA	\$116	0.11%	\$124	\$33	26.97%
Granite State Ins Co	23809	IL	\$7	0.01%	\$10	(\$10)	(105.82)%
Great Amer Assur Co	26344	OH	\$34	0.03%	\$39	(\$8)	(21.21)%
Great Amer Ins Co	16691	OH	\$121	0.12%	\$120	(\$27)	(22.59)%
Great Amer Ins Co of NY	22136	NY	\$0	0.00%	\$0	(\$1)	0.00%
Great Divide Ins Co	25224	ND	\$0	0.00%	\$0	\$0	0.00%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$0	0.00%	\$0	\$0	0.00%
Greenwich Ins Co	22322	DE	\$21	0.02%	\$50	\$674	1338.56%
Guideone Elite Ins Co	42803	IA	\$0	0.00%	\$6	(\$4)	(65.37)%
GuideOne Ins Co	15032	IA	\$0	0.00%	\$1	(\$3)	(194.94)%
GuideOne Specialty Ins Co	14559	IA	\$0	0.00%	\$0	(\$1)	0.00%
Hanover Amer Ins Co	36064	NH	\$24	0.02%	\$24	\$6	24.15%
Hanover Ins Co	22292	NH	\$17	0.02%	\$28	\$8	29.47%
Harco Natl Ins Co	26433	IL	\$4	0.00%	\$221	(\$139)	(62.87)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$1	\$0	0.00%
Hartford Fire Ins Co	19682	CT	\$768	0.74%	\$994	\$44,736	4501.78%
Hartford Ins Co Of The Midwest	37478	IN	\$63	0.06%	\$70	(\$6)	(8.80)%
HDI Global Ins Co	41343	IL	\$1,832	1.77%	\$1,723	\$99	5.72%
Hiscox Ins Co Inc	10200	IL	\$31	0.03%	\$24	\$15	62.05%
Horace Mann Ins Co	22578	IL	\$33	0.03%	\$38	\$23	60.14%
Hudson Ins Co	25054	DE	\$2	0.00%	\$2	\$0	21.85%
Illinois Natl Ins Co	23817	IL	\$5	0.00%	\$6	\$2	27.64%
Imperium Ins Co	35408	TX	\$2	0.00%	\$1	(\$25)	(2077.85)%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	(\$7)	0.00%
Insurance Co Of The State Of PA	19429	IL	\$300	0.29%	\$293	\$85	29.06%
Liberty Mut Fire Ins Co	23035	WI	\$2,109	2.04%	\$2,118	\$86	4.08%
Liberty Mut Ins Co	23043	MA	\$784	0.76%	\$839	\$223	26.59%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	(78.41)%
Markel Ins Co	38970	IL	\$4	0.00%	\$2	\$0	10.97%
Massachusetts Bay Ins Co	22306	NH	\$32	0.03%	\$41	\$11	27.38%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$0	14.89%

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Middlesex Ins Co	23434	WI	\$422	0.41%	\$335	\$67	20.11%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$0	0.00%	\$0	\$0	0.00%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$1	0.00%	\$1	\$0	(8.96)%
Mutual Of Enumclaw Ins Co	14761	OR	\$427	0.41%	\$442	\$67	15.10%
National Cas Co	11991	OH	\$150	0.14%	\$155	\$182	117.85%
National Fire Ins Co Of Hartford	20478	IL	\$0	0.00%	\$5	\$0	4.00%
National Interstate Ins Co	32620	OH	\$1	0.00%	\$1	\$0	2.18%
National Union Fire Ins Co Of Pitts	19445	PA	\$2	0.00%	\$2	(\$9)	(514.00)%
Nationwide Agribusiness Ins Co	28223	IA	\$851	0.82%	\$413	\$55	13.29%
Nationwide Gen Ins Co	23760	OH	(\$11)	-0.01%	(\$6)	\$0	(0.10)%
Nationwide Ins Co Of Amer	25453	OH	\$158	0.15%	\$192	\$312	162.48%
Nationwide Mut Fire Ins Co	23779	OH	\$35	0.03%	\$44	(\$194)	(444.72)%
Nationwide Mut Ins Co	23787	OH	\$465	0.45%	\$483	\$174	35.96%
New Hampshire Ins Co	23841	IL	\$43	0.04%	\$38	\$5	13.86%
New York Marine & Gen Ins Co	16608	NY	\$7	0.01%	\$2	(\$2)	(84.33)%
North Amer Elite Ins Co	29700	NH	\$745	0.72%	\$564	\$337	59.78%
North Amer Specialty Ins Co	29874	NH	\$1	0.00%	\$0	(\$1)	(164.13)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$2	\$2	111.68%
North River Ins Co	21105	NJ	\$107	0.10%	\$87	\$0	(0.03)%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Ohio Cas Ins Co	24074	NH	\$203	0.20%	\$176	\$17	9.44%
Ohio Security Ins Co	24082	NH	\$584	0.56%	\$513	(\$258)	(50.39)%
Oregon Mut Ins Co	14907	OR	\$1,189	1.15%	\$1,161	\$61	5.30%
Pacific Employers Ins Co	22748	PA	\$17	0.02%	\$19	(\$7)	(35.86)%
Pemco Mut Ins Co	24341	WA	\$567	0.55%	\$554	\$397	71.75%
Penn Millers Ins Co	14982	PA	\$1,452	1.40%	\$1,344	\$7,195	535.45%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$2,071	2.00%	\$1,817	(\$650)	(35.78)%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$0	0.00%	\$6	(\$4)	(56.91)%
Philadelphia Ind Ins Co	18058	PA	\$6	0.01%	\$3	\$0	(0.03)%
Phoenix Ins Co	25623	CT	\$119	0.11%	\$81	\$0	(0.33)%
Pioneer Specialty Ins Co	40312	MN	\$143	0.14%	\$121	\$5	4.24%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$25)	0.00%
Red Shield Ins Co	41580	WA	\$65	0.06%	\$87	\$23	26.90%
Regent Ins Co	24449	WI	\$22	0.02%	\$19	\$18	94.25%
Riverport Ins Co	36684	IA	\$91	0.09%	\$12	\$2	20.58%
RLI Ins Co	13056	IL	\$0	0.00%	\$0	\$0	0.00%
RSUI Ind Co	22314	NH	\$4,625	4.47%	\$4,113	\$3,614	87.88%
Safeco Ins Co of OR	11071	OR	\$9,306	8.99%	\$9,068	(\$1,905)	(21.01)%
Scottsdale Ind Co	15580	OH	\$49	0.05%	\$31	\$3	9.08%
Security Natl Ins Co	19879	DE	\$10	0.01%	\$7	\$0	0.64%

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Seneca Ins Co Inc	10936	NY	\$31	0.03%	\$34	\$0	0.24%
Sentry Ins Co	24988	WI	\$383	0.37%	\$378	(\$69)	(18.16)%
Sentry Select Ins Co	21180	WI	\$99	0.10%	\$92	(\$4)	(4.66)%
Sequoia Ins Co	22985	CA	(\$50)	-0.05%	(\$40)	\$0	0.02%
SiriusPoint Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$142	8758.80%
Sompo Amer Ins Co	11126	NY	\$10	0.01%	\$22	\$2	10.27%
Spinnaker Ins Co	24376	IL	\$28	0.03%	\$11	\$0	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$1	0.00%	\$0	(\$10)	(2505.63)%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Guar Ins Co	42986	DE	\$1,974	1.91%	\$1,896	\$957	50.49%
Starnet Ins Co	40045	IA	\$0	0.00%	\$17	(\$3)	(16.37)%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$1	\$2	107.82%
State Farm Fire & Cas Co	25143	IL	(\$14)	-0.01%	\$52	(\$1)	(1.06)%
State Natl Ins Co Inc	12831	TX	\$0	0.00%	\$0	(\$25)	0.00%
Stillwater Prop & Cas Ins Co	16578	NY	\$147	0.14%	\$146	(\$12)	(8.14)%
Sublimity Ins Co	26824	OR	\$217	0.21%	\$221	\$152	68.63%
Sutton National Ins Co	25798	OK	\$805	0.78%	\$452	\$74	16.39%
T H E Ins Co	12866	LA	\$9	0.01%	\$8	\$11	141.83%
The Cincinnati Cas Co	28665	OH	\$48	0.05%	\$82	\$0	0.00%
The Cincinnati Ind Co	23280	OH	\$336	0.32%	\$297	(\$93)	(31.17)%
The Cincinnati Ins Co	10677	OH	\$1,154	1.11%	\$907	(\$309)	(34.02)%
Tokio Marine Amer Ins Co	10945	NY	\$937	0.90%	\$922	\$82	8.91%
Transguard Ins Co Of Amer Inc	28886	IL	\$9	0.01%	\$9	\$4	44.41%
Transportation Ins Co	20494	IL	\$2	0.00%	\$2	\$2	87.32%
Travelers Ind Co	25658	CT	\$1,958	1.89%	\$1,837	(\$288)	(15.66)%
Travelers Ind Co Of Amer	25666	CT	\$166	0.16%	\$173	\$491	284.43%
Travelers Ind Co Of CT	25682	CT	\$56	0.05%	\$58	(\$5)	(9.02)%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,967	3.83%	\$3,745	\$1,275	34.04%
Tri State Ins Co Of MN	31003	IA	\$2	0.00%	\$2	\$0	0.00%
Truck Ins Exch	21709	CA	\$3	0.00%	\$3	\$0	8.24%
Union Ins Co	25844	IA	\$1	0.00%	\$2	\$0	0.00%
United Fire & Cas Co	13021	IA	\$245	0.24%	\$254	(\$22)	(8.49)%
United Serv Automobile Assn	25941	TX	\$833	0.80%	\$813	\$1,557	191.44%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$538	0.52%	\$514	\$413	80.37%
United States Liab Ins Co	25895	NE	\$1,579	1.53%	\$1,435	\$95	6.65%
Unitrin Safeguard Ins Co	40703	WI	\$0	0.00%	\$0	(\$1)	0.00%
Universal N Amer Ins Co	10759	TX	\$104	0.10%	\$142	(\$251)	(177.42)%
USAA Cas Ins Co	25968	TX	\$938	0.91%	\$902	\$48	5.32%
USAA Gen Ind Co	18600	TX	\$281	0.27%	\$265	\$726	273.96%

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Valley Forge Ins Co	20508	PA	\$3	0.00%	\$1	(\$38)	(4299.77)%
Valley Prop & Cas Ins Co	10698	OR	\$102	0.10%	\$109	(\$35)	(31.99)%
Verlan Fire Ins Co MD	10815	NH	\$1,019	0.98%	\$1,430	(\$1,724)	(120.51)%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Wesco Ins Co	25011	DE	\$0	0.00%	\$0	(\$2)	(834.93)%
West Amer Ins Co	44393	IN	\$114	0.11%	\$108	(\$2)	(2.30)%
Westchester Fire Ins Co	10030	PA	\$50	0.05%	\$164	\$4,077	2485.13%
Western Natl Assur Co	24465	MN	\$151	0.15%	\$121	\$29	23.59%
Western Natl Mut Ins Co	15377	MN	\$773	0.75%	\$709	\$270	38.09%
Westport Ins Corp	39845	MO	\$2,182	2.11%	\$2,314	\$3,388	146.43%
XL Ins Amer Inc	24554	DE	\$3,415	3.30%	\$4,517	(\$505)	(11.18)%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	(\$95)	0.00%
Zurich Amer Ins Co	16535	NY	\$4,848	4.68%	\$4,999	\$613	12.27%
Zurich Amer Ins Co Of IL	27855	IL	\$4	0.00%	\$4	\$0	3.21%
Totals (Loss Ratio is average)			\$103,544	100.00%	\$99,780	\$74,052	74.21%

(1)Excluding all Loss Adjustment Expenses (LAE)