## Oregon Division of Financial Regulation

All Authorized Companies
Zero Premium and Loss Companies Excluded

## 2021 Oregon Market Share and Loss Ratio

Line of Business: Medical Professional Liability

| Zero Premium and Loss Companies Excluded |              | Line of B | All Dollars in Thousands      |                 |                              |                              |                  |
|--|--------------|-----------|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| Company Name                             | NAIC<br>Code | Dom       | Direct<br>Premiums<br>Written | Market<br>Share | Direct<br>Premiums<br>Earned | Direct<br>Losses<br>Incurred | Loss<br>Ratio(1) |
| Ace Amer Ins Co                          | 22667        | PA        | \$666                         | 0.93%           | \$655                        | \$501                        | 76.50%           |
| Ace Fire Underwriters Ins Co             | 20702        | PA        | \$0                           | 0.00%           | \$0                          | (\$1)                        | 0.00%            |
| Allied World Ins Co                      | 22730        | NH        | \$255                         | 0.35%           | \$254                        | (\$3)                        | (1.02)%          |
| Allied World Specialty Ins Co            | 16624        | DE        | \$0                           | 0.00%           | \$0                          | (\$12)                       | 0.00%            |
| Amco Ins Co                              | 19100        | IA        | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| American Alt Ins Corp                    | 19720        | DE        | \$0                           | 0.00%           | \$0                          | \$22                         | 0.00%            |
| American Cas Co Of Reading PA            | 20427        | PA        | \$3,026                       | 4.21%           | \$2,936                      | \$1,008                      | 34.33%           |
| American Home Assur Co                   | 19380        | NY        | \$40                          | 0.06%           | \$40                         | \$18                         | 46.45%           |
| Aspen Amer Ins Co                        | 43460        | TX        | \$241                         | 0.34%           | \$255                        | \$1,763                      | 692.54%          |
| Atlantic Specialty Ins Co                | 27154        | NY        | \$0                           | 0.00%           | \$0                          | (\$12)                       | 0.00%            |
| Beazley Ins Co Inc                       | 37540        | CT        | \$4                           | 0.01%           | \$5                          | \$0                          | 4.86%            |
| Berkshire Hathaway Specialty Ins Co      | 22276        | NE        | \$124                         | 0.17%           | \$96                         | \$50                         | 52.65%           |
| Church Mut Ins Co S I                    | 18767        | WI        | \$715                         | 1.00%           | \$1,501                      | \$756                        | 50.40%           |
| Continental Cas Co                       | 20443        | IL        | \$12,970                      | 18.06%          | \$12,366                     | \$17,382                     | 140.57%          |
| Continental Ins Co                       | 35289        | PA        | \$102                         | 0.14%           | \$183                        | \$62                         | 33.95%           |
| Dentists Ins Co                          | 40975        | CA        | \$2,439                       | 3.40%           | \$2,349                      | \$1,014                      | 43.19%           |
| Depositors Ins Co                        | 42587        | IA        | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| Doctors Co An Interins Exch              | 34495        | CA        | \$19,262                      | 26.82%          | \$19,370                     | \$4,487                      | 23.17%           |
| Executive Risk Ind Inc                   | 35181        | DE        | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| Fair Amer Ins & Reins Co                 | 35157        | NY        | \$490                         | 0.68%           | \$542                        | \$893                        | 164.55%          |
| Fortress Ins Co                          | 10801        | IL        | \$75                          | 0.11%           | \$86                         | \$11                         | 12.42%           |
| Granite State Ins Co                     | 23809        | IL        | \$0                           | 0.00%           | \$0                          | \$13                         | 0.00%            |
| Great Amer Assur Co                      | 26344        | ОН        | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| Great Amer Ins Co                        | 16691        | OH        | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| Great Divide Ins Co                      | 25224        | ND        | \$119                         | 0.17%           | \$124                        | \$48                         | 38.30%           |
| Hartford Fire Ins Co                     | 19682        | CT        | \$13                          | 0.02%           | \$4                          | \$0                          | 0.00%            |
| Hudson Ins Co                            | 25054        | DE        | \$3                           | 0.00%           | \$3                          | \$1                          | 37.88%           |
| Liberty Ins Underwriters Inc             | 19917        | IL        | \$738                         | 1.03%           | \$746                        | (\$265)                      | (35.57)%         |
| Medical Protective Co                    | 11843        | IN        | \$4,630                       | 6.45%           | \$4,134                      | \$141                        | 3.41%            |
| National Union Fire Ins Co Of Pitts      | 19445        | PA        | \$56                          | 0.08%           | \$55                         | \$90                         | 163.01%          |
| NCMIC Ins Co                             | 15865        | IA        | \$2,192                       | 3.05%           | \$2,138                      | \$424                        | 19.83%           |
| Norcal Ins Co                            | 33200        | CA        | \$1,055                       | 1.47%           | \$1,046                      | \$290                        | 27.70%           |
| Pharmacists Mut Ins Co                   | 13714        | IA        | \$289                         | 0.40%           | \$288                        | \$116                        | 40.28%           |
| Philadelphia Ind Ins Co                  | 18058        | PA        | \$0                           | 0.00%           | \$2                          | \$0                          | 2.41%            |
| Physicians Ins A Mut Co                  | 40738        | WA        | \$14,639                      | 20.38%          | \$14,822                     | \$8,813                      | 59.46%           |
| Preferred Professional Ins Co            | 36234        | NE        | \$13                          | 0.02%           | (\$3)                        | \$33                         | (1108.61)%       |
| ProAssurance Ind Co Inc                  | 33391        | AL        | \$796                         | 1.11%           | \$604                        | \$383                        | 63.37%           |
| ProAssurance Ins Co of Amer              | 14460        | IL        | \$725                         | 1.01%           | \$688                        | \$222                        | 32.24%           |
| Professional Solutions Ins Co            | 11127        | IA        | \$46                          | 0.06%           | \$44                         | (\$13)                       | (30.33)%         |
| Proselect Ins Co                         | 10638        | NE        | \$2,413                       | 3.36%           | \$2,325                      | (\$838)                      | (36.04)%         |
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All Dollars in Thousands

| Company Name                 | NAIC<br>Code                   | Dom | Direct<br>Premiums<br>Written | Market<br>Share | Direct<br>Premiums<br>Earned | Direct<br>Losses<br>Incurred | Loss<br>Ratio(1) |
|------------------------------|--------------------------------|-----|-------------------------------|-----------------|------------------------------|------------------------------|------------------|
| St Paul Fire & Marine Ins Co | 24767                          | CT  | \$0                           | 0.00%           | \$0                          | \$29                         | 0.00%            |
| St Paul Mercury Ins Co       | 24791                          | CT  | \$0                           | 0.00%           | \$0                          | \$4                          | 0.00%            |
| State Farm Fire & Cas Co     | 25143                          | IL  | \$20                          | 0.03%           | \$20                         | \$0                          | (2.04)%          |
| TDC Natl Assur Co            | 41050                          | OR  | \$33                          | 0.05%           | \$33                         | \$14                         | 41.64%           |
| The Cincinnati Cas Co        | 28665                          | ОН  | \$6                           | 0.01%           | \$82                         | (\$161)                      | (195.19)%        |
| The Cincinnati Ind Co        | 23280                          | ОН  | \$11                          | 0.02%           | \$10                         | \$4                          | 45.54%           |
| The Cincinnati Ins Co        | 10677                          | ОН  | \$78                          | 0.11%           | \$53                         | \$659                        | 1242.13%         |
| Transportation Ins Co        | 20494                          | IL  | \$0                           | 0.00%           | \$0                          | \$1                          | 0.00%            |
| Travelers Ind Co Of CT       | 25682                          | CT  | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
| Truck Ins Exch               | 21709                          | CA  | \$0                           | 0.00%           | \$0                          | \$14                         | 0.00%            |
| UMIA Ins Inc                 | 36676                          | UT  | \$3,542                       | 4.93%           | \$3,421                      | \$480                        | 14.03%           |
| XL Specialty Ins Co          | 37885                          | DE  | \$0                           | 0.00%           | \$0                          | \$0                          | 0.00%            |
|                              | Totals (Loss Ratio is average) |     | \$71,825                      | 100.00%         | \$71,278                     | \$38,443                     | 53.93%           |

<sup>(1)</sup>Excluding all Loss Adjustment Expenses (LAE)