

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

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)
Arch Mortgage Guar Co	18732	WI	\$22	0.03%	\$22	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$12,965	15.36%	\$13,055	\$1,009	7.73%
Essent Guar Inc	13634	PA	\$11,719	13.88%	\$13,025	\$598	4.59%
Genworth Mortgage Ins Corp	38458	NC	\$9,583	11.35%	\$10,263	\$1,212	11.81%
Genworth Mortgage Ins Corp Of NC	16675	NC	\$35	0.04%	\$19	\$0	0.00%
MGIC Ind Corp	18740	WI	\$2	0.00%	\$25	\$59	238.08%
Mortgage Guar Ins Corp	29858	WI	\$20,933	24.80%	\$21,225	(\$126)	(0.60)%
National Mortgage Ins Corp	13695	WI	\$9,037	10.71%	\$8,795	\$216	2.46%
PMI Mortgage Ins Co	27251	AZ	\$391	0.46%	\$394	(\$158)	(40.07)%
Radian Guar Inc	33790	PA	\$17,381	20.59%	\$19,095	\$959	5.02%
Republic Mortgage Ins Co	28452	NC	\$152	0.18%	\$160	\$105	65.40%
United Guar Residential Ins Co	15873	NC	\$2,178	2.58%	\$3,048	(\$365)	(11.98)%
Totals (Loss Ratio is average)			\$84,399	100.00%	\$89,127	\$3,510	3.94%

(1)Excluding all Loss Adjustment Expenses (LAE)