

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

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)
Ace Amer Ins Co	22667	PA	\$288	1.02%	\$303	\$12	3.91%
Ace Prop & Cas Ins Co	20699	PA	\$231	0.82%	\$207	\$238	114.95%
Acuity A Mut Ins Co	14184	WI	\$55	0.20%	\$24	\$0	0.00%
Alaska Natl Ins Co	38733	AK	\$28	0.10%	\$4	(\$1)	(22.81)%
Allianz Global Risks US Ins Co	35300	IL	\$7,034	24.91%	\$6,860	\$3,705	54.01%
Allmerica Fin Benefit Ins Co	41840	MI	\$3	0.01%	\$0	\$0	59.55%
Allstate Ins Co	19232	IL	\$2	0.01%	\$2	(\$843)	(38951.92)%
Amco Ins Co	19100	IA	\$29	0.10%	\$28	\$8	29.77%
American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$0	0.00%
American Cas Co Of Reading PA	20427	PA	\$22	0.08%	\$19	\$9	50.05%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$4)	5704.29%
American Family Mut Ins Co SI	19275	WI	\$3	0.01%	\$4	(\$5)	(142.41)%
American Fire & Cas Co	24066	NH	\$41	0.15%	\$43	\$2	4.48%
American Guar & Liab Ins	26247	NY	\$14	0.05%	\$413	\$344	83.25%
American Hallmark Ins Co Of TX	43494	TX	\$179	0.63%	\$201	\$55	27.49%
American Home Assur Co	19380	NY	(\$1,194)	-4.23%	(\$1,194)	(\$297)	24.83%
American Ins Co	21857	OH	\$0	0.00%	\$0	(\$4,457)	0.00%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$6)	0.00%
American Zurich Ins Co	40142	IL	\$0	0.00%	\$0	(\$1)	461.11%
Amerisure Mut Ins Co	23396	MI	\$6	0.02%	\$5	\$1	19.08%
AmTrust Ins Co	15954	DE	\$0	0.00%	\$0	(\$22)	0.00%
Arch Ins Co	11150	MO	\$124	0.44%	\$89	(\$2)	(2.70)%
Arrowood Ind Co	24678	DE	\$0	0.00%	\$0	(\$74)	0.00%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	(\$3)	0.00%
Atlantic Specialty Ins Co	27154	NY	\$140	0.50%	\$127	\$10	7.83%
Automobile Ins Co Of Hartford CT	19062	CT	\$0	0.00%	\$0	\$0	0.00%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	(\$2)	(2764.18)%
Axis Ins Co	37273	IL	\$0	0.00%	\$0	\$0	0.00%
Benchmark Ins Co	41394	KS	\$6	0.02%	\$53	\$93	176.19%
Berkshire Hathaway Direct Ins Co	10391	NE	\$6	0.02%	\$2	\$1	38.80%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	(\$2)	0.00%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$1	(\$3)	(455.96)%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	(\$13)	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	\$88	0.00%
Charter Oak Fire Ins Co	25615	CT	\$27	0.10%	\$27	(\$248)	(913.38)%
Chicago Ins Co	22810	IL	\$0	0.00%	\$0	(\$38)	0.00%
Chubb Ind Ins Co	12777	NY	\$9	0.03%	\$5	\$1	18.96%
Chubb Natl Ins Co	10052	IN	\$5	0.02%	\$1	\$0	18.40%
Colony Specialty Ins Co	36927	OH	\$0	0.00%	\$9	\$7	79.88%
Commerce & Industry Ins Co	19410	NY	\$285	1.01%	\$138	(\$2,311)	(1677.51)%
Continental Cas Co	20443	IL	\$580	2.05%	\$340	(\$398)	(117.05)%

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Continental Divide Ins Co	35939	CO	\$1	0.00%	\$1	\$0	(22.45)%
Continental Ins Co	35289	PA	\$154	0.55%	\$26	(\$269)	(1031.71)%
Continental Western Ins Co	10804	IA	\$6	0.02%	\$8	\$0	0.00%
Contractors Bonding & Ins Co	37206	IL	\$0	0.00%	\$0	\$1	0.00%
Country Mut Ins Co	20990	IL	\$335	1.19%	\$327	(\$7)	(2.02)%
Crestbrook Ins Co	18961	OH	\$258	0.91%	\$165	\$18	10.64%
Crum & Forster Ind Co	31348	DE	\$20	0.07%	\$21	\$7	34.48%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	\$0	0.00%
Depositors Ins Co	42587	IA	\$38	0.13%	\$42	\$9	21.03%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	\$0	0.00%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$1)	0.00%
Electric Ins Co	21261	MA	\$28	0.10%	\$28	(\$125)	(452.35)%
Emcasco Ins Co	21407	IA	\$130	0.46%	\$127	\$14	11.06%
Empire Fire & Marine Ins Co	21326	IL	\$0	0.00%	\$0	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$7	0.00%
Employers Mut Cas Co	21415	IA	\$645	2.29%	\$705	\$102	14.47%
Endurance Amer Ins Co	10641	DE	\$0	0.00%	\$0	(\$10)	0.00%
Everest Natl Ins Co	10120	DE	\$735	2.60%	\$572	\$271	47.46%
Executive Risk Ind Inc	35181	DE	\$144	0.51%	\$144	\$42	29.49%
Falls Lake Natl Ins Co	31925	OH	\$6	0.02%	\$4	\$2	53.78%
Farmers Ins Exch	21652	CA	\$2	0.01%	\$2	\$0	(12.80)%
Farmington Cas Co	41483	CT	\$0	0.00%	\$0	\$1	0.00%
Federal Ins Co	20281	IN	\$2,657	9.41%	\$2,035	\$915	44.96%
Federated Mut Ins Co	13935	MN	\$624	2.21%	\$580	(\$16)	(2.81)%
Federated Serv Ins Co	28304	MN	\$99	0.35%	\$86	\$40	46.18%
Fidelity & Guar Ins Co	35386	IA	\$1	0.00%	\$0	\$0	(27.75)%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	(\$208)	0.00%
Firemans Fund Ins Co	21873	IL	\$2	0.01%	\$1	(\$656)	(49327.89)%
First Liberty Ins Corp	33588	IL	\$41	0.14%	\$35	\$16	44.97%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$5	(3081.07)%
Florists Mut Ins Co	13978	IL	\$57	0.20%	\$51	\$23	45.72%
General Cas Co Of WI	24414	WI	\$1	0.00%	\$1	\$6	531.79%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	\$275	0.00%
Granite State Ins Co	23809	IL	\$115	0.41%	\$90	\$273	304.04%
Great Amer Alliance Ins Co	26832	OH	\$0	0.00%	\$0	\$0	17.65%
Great Amer Assur Co	26344	OH	\$0	0.00%	\$1	\$0	30.85%
Great Amer Ins Co	16691	OH	\$1	0.00%	\$0	\$0	(17.54)%
Great Amer Ins Co of NY	22136	NY	\$0	0.00%	\$0	\$0	8.80%
Great Divide Ins Co	25224	ND	\$0	0.00%	\$1	(\$2)	(187.49)%
Great Northern Ins Co	20303	IN	\$941	3.33%	\$827	\$150	18.10%

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Greenwich Ins Co	22322	DE	\$2	0.01%	\$4	\$1	25.45%
Hanover Amer Ins Co	36064	NH	\$18	0.06%	\$38	\$279	728.91%
Hanover Ins Co	22292	NH	\$60	0.21%	\$55	\$52	94.09%
Harco Natl Ins Co	26433	IL	\$11	0.04%	\$10	(\$6)	(61.41)%
Hartford Accident & Ind Co	22357	CT	\$158	0.56%	\$104	\$31	30.08%
Hartford Cas Ins Co	29424	IN	\$1	0.00%	\$18	\$4	21.94%
Hartford Fire Ins Co	19682	CT	\$482	1.71%	\$415	\$293	70.40%
Hartford Ins Co Of The Midwest	37478	IN	\$79	0.28%	\$80	\$1	1.42%
Hartford Underwriters Ins Co	30104	CT	\$20	0.07%	\$20	(\$1)	(3.83)%
HDI Global Ins Co	41343	IL	\$295	1.05%	\$294	(\$235)	(79.93)%
Hudson Ins Co	25054	DE	\$9	0.03%	\$10	\$1	8.05%
Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$0	(\$22)	(249977.78)%
Indemnity Ins Co Of North Amer	43575	PA	\$4	0.01%	\$3	\$0	14.43%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	(\$2,514)	-8.91%	(\$2,514)	(\$162)	6.44%
Ironshore Ind Inc	23647	IL	\$0	0.00%	\$0	(\$2)	0.00%
Liberty Ins Corp	42404	IL	\$132	0.47%	\$150	\$33	22.13%
Liberty Mut Fire Ins Co	23035	WI	\$195	0.69%	\$350	\$111	31.81%
Liberty Mut Ins Co	23043	MA	\$38	0.13%	\$30	\$13	44.40%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$17)	0.00%
LM Ins Corp	33600	IL	\$174	0.62%	\$147	\$276	187.16%
Manufacturers Alliance Ins Co	36897	PA	\$0	0.00%	\$0	(\$4)	0.00%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	0.00%
Markel Ins Co	38970	IL	\$17	0.06%	\$17	\$6	34.63%
Massachusetts Bay Ins Co	22306	NH	\$65	0.23%	\$61	\$16	26.12%
Medmarc Cas Ins Co	22241	VT	\$31	0.11%	\$31	(\$7)	(22.15)%
Mid Continent Cas Co	23418	OH	\$14	0.05%	\$13	\$131	1014.52%
Middlesex Ins Co	23434	WI	\$932	3.30%	\$784	\$417	53.15%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$33	0.12%	\$32	\$4	13.28%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$59	0.21%	\$76	\$27	35.68%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	(\$12)	0.00%
Munich Reins Amer Inc	10227	DE	\$0	0.00%	\$0	\$1,520	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$60	0.21%	\$62	\$8	12.99%
National Amer Ins Co	23663	OK	\$0	0.00%	\$0	\$0	0.00%
National Fire Ins Co Of Hartford	20478	IL	\$1	0.00%	\$97	\$187	192.33%
National Ind Co	20087	NE	\$0	0.00%	\$0	\$0	0.00%
National Liab & Fire Ins Co	20052	CT	\$1	0.00%	\$1	\$0	(4.17)%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$343)	0.00%
National Union Fire Ins Co Of Pitts	19445	PA	\$41	0.15%	(\$31)	\$10	(33.72)%
Nationwide Aqribusiness Ins Co	28223	IA	\$1,022	3.62%	\$1,017	\$292	28.72%
Nationwide Mut Ins Co	23787	OH	\$88	0.31%	\$173	(\$29)	(16.76)%

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New Hampshire Ins Co	23841	IL	\$61	0.22%	\$61	\$110	181.26%
North Amer Elite Ins Co	29700	NH	\$0	0.00%	\$0	\$51	0.00%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$18	7663.95%
North Pacific Ins Co	23892	OR	\$1	0.00%	\$5	(\$13)	(252.67)%
North River Ins Co	21105	NJ	\$20	0.07%	\$27	(\$4)	(14.08)%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$0	0.00%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$1	0.00%
Ohio Cas Ins Co	24074	NH	\$200	0.71%	\$205	\$243	118.21%
Ohio Security Ins Co	24082	NH	\$1,469	5.20%	\$1,487	\$678	45.62%
Old Republic Ins Co	24147	PA	\$8	0.03%	\$7	(\$35)	(496.14)%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	(\$12)	(15251.32)%
Oregon Mut Ins Co	14907	OR	\$270	0.96%	\$280	\$48	17.23%
Pacific Employers Ins Co	22748	PA	\$0	0.00%	\$0	(\$1)	0.00%
Pacific Ind Co	20346	WI	\$25	0.09%	\$26	(\$10)	(37.13)%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	0.00%
Penn Millers Ins Co	14982	PA	\$351	1.24%	\$342	\$92	26.78%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$537	1.90%	\$450	\$39	8.70%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$6	0.02%	\$6	\$3	49.96%
Pennsylvania Manufacturers Ind Co	41424	PA	\$0	0.00%	\$0	(\$5)	(11792.68)%
Philadelphia Ind Ins Co	18058	PA	\$20	0.07%	\$19	\$1	6.67%
Phoenix Ins Co	25623	CT	\$38	0.13%	\$64	\$150	234.18%
Pioneer Specialty Ins Co	40312	MN	\$32	0.11%	\$35	(\$10)	(27.87)%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	(\$1)	344.47%
QBE Ins Corp	39217	PA	\$13	0.05%	\$11	\$0	2.13%
Regent Ins Co	24449	WI	\$0	0.00%	\$24	(\$25)	(103.39)%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	\$16	0.00%
Safety Natl Cas Corp	15105	MO	\$48	0.17%	\$39	\$20	51.38%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	(\$1)	0.00%
Security Natl Ins Co	19879	DE	\$1	0.01%	\$1	\$521	35954.14%
Sentry Ins Co	24988	WI	\$579	2.05%	\$666	\$156	23.40%
Sentry Select Ins Co	21180	WI	\$84	0.30%	\$76	(\$30)	(40.03)%
Sompo Amer Ins Co	11126	NY	\$18	0.06%	\$14	(\$90)	(632.05)%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	(\$3)	0.00%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	(\$17)	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	(\$5)	(512300.00)%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$0	0.00%	\$0	(\$22)	(220400.00)%
Star Ins Co	18023	MI	\$0	0.00%	\$0	\$0	0.00%
Starr Ind & Liab Co	38318	TX	(\$28)	-0.10%	(\$83)	(\$113)	135.73%
Technology Ins Co Inc	42376	DE	\$0	0.00%	\$0	\$0	23.43%

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The Cincinnati Cas Co	28665	OH	\$405	1.43%	\$412	\$32	7.81%
The Cincinnati Ind Co	23280	OH	\$281	0.99%	\$294	\$7	2.50%
<u>The Cincinnati Ins Co</u>	<u>10677</u>	<u>OH</u>	<u>\$867</u>	<u>3.07%</u>	<u>\$789</u>	<u>(\$38)</u>	<u>(4.84)%</u>
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	\$0	0.00%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	(\$470)	0.00%
TNUS Ins Co	32301	NY	\$0	0.00%	\$0	(\$34)	0.00%
Tokio Marine Amer Ins Co	10945	NY	\$398	1.41%	\$400	\$108	27.07%
Trans Pacific Ins Co	41238	NY	(\$1)	0.00%	\$0	(\$7)	2661.80%
Transportation Ins Co	20494	IL	\$106	0.37%	\$100	(\$144)	(144.63)%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	\$80	0.00%
Travelers Cas & Surety Co Of Amer	31194	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co	25658	CT	\$17	0.06%	\$17	(\$59)	(339.20)%
Travelers Ind Co Of Amer	25666	CT	\$64	0.23%	\$64	\$125	195.67%
<u>Travelers Ind Co Of CT</u>	<u>25682</u>	<u>CT</u>	<u>\$402</u>	<u>1.42%</u>	<u>\$340</u>	<u>\$185</u>	<u>54.44%</u>
Travelers Prop Cas Co Of Amer	25674	CT	\$336	1.19%	\$310	\$171	55.26%
Tri State Ins Co Of MN	31003	IA	\$32	0.11%	\$29	\$0	0.00%
Truck Ins Exch	21709	CA	\$0	0.00%	\$0	\$0	0.00%
Twin City Fire Ins Co Co	29459	IN	\$120	0.43%	\$130	\$1,512	1159.57%
Union Ins Co	25844	IA	(\$1)	0.00%	\$0	\$0	0.00%
United Fire & Cas Co	13021	IA	\$2,825	10.01%	\$2,550	\$225	8.81%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$195)	0.00%
United States Fire Ins Co	21113	DE	(\$4)	-0.01%	\$0	(\$13)	7119.21%
United States Liab Ins Co	25895	NE	\$54	0.19%	\$55	\$0	(0.34)%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	(\$2)	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	(\$4)	0.00%
<u>Utica Mut Ins Co</u>	<u>25976</u>	<u>NY</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>\$0</u>	<u>24.37%</u>
Valley Forge Ins Co	20508	PA	\$46	0.16%	\$47	(\$9)	(18.59)%
Valley Prop & Cas Ins Co	10698	OR	\$0	0.00%	\$0	(\$2)	0.00%
Vigilant Ins Co	20397	NY	\$57	0.20%	\$62	\$25	41.06%
Watford Ins Co	25585	NJ	\$0	0.00%	\$0	\$0	3.05%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	(\$2)	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	(\$3)	0.00%
Wesco Ins Co	25011	DE	(\$18)	-0.07%	(\$11)	(\$822)	7441.28%
West Amer Ins Co	44393	IN	\$49	0.18%	\$51	\$26	50.90%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	(\$16)	(258600.00)%
Western Natl Assur Co	24465	MN	\$435	1.54%	\$335	\$171	51.06%
Western Natl Mut Ins Co	15377	MN	\$961	3.40%	\$875	\$1,615	184.56%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$11	3937.37%
XL Ins Amer Inc	24554	DE	\$49	0.17%	\$49	\$92	188.46%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	(\$6)	0.00%

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Zurich Amer Ins Co	16535	NY	\$570	2.02%	\$543	\$862	158.55%
Zurich Amer Ins Co Of IL	27855	IL	(\$56)	-0.20%	\$11	(\$2)	(18.39)%
Totals (Loss Ratio is average)			\$28,236	100.00%	\$26,351	\$4,778	18.13%

(1)Excluding all Loss Adjustment Expenses (LAE)