

Oregon Division of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Earthquake

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	\$487	0.39%	\$254	\$24	9.26%
Ace Amer Ins Co	22667	PA	\$497	0.39%	\$493	\$0	0.00%
Ace Fire Underwriters Ins Co	20702	PA	\$4	0.00%	\$4	\$0	0.00%
Ace Prop & Cas Ins Co	20699	PA	\$9	0.01%	\$8	\$0	0.00%
Affiliated Fm Ins Co	10014	RI	\$6,754	5.36%	\$6,418	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$236	0.19%	\$238	\$1	0.24%
Alaska Natl Ins Co	38733	AK	\$7	0.01%	\$9	\$0	0.00%
Allianz Global Risks US Ins Co	35300	IL	\$284	0.23%	\$448	(\$26)	(5.77)%
Allied Ins Co of Amer	10127	OH	\$0	0.00%	\$6	\$0	0.00%
Allied Prop & Cas Ins Co	42579	IA	\$1	0.00%	\$1	\$0	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	\$0	0.00%
Allmerica Fin Benefit Ins Co	41840	MI	\$17	0.01%	\$13	\$1	4.25%
Allstate Ins Co	19232	IL	\$0	0.00%	\$0	\$0	0.00%
Amco Ins Co	19100	IA	\$124	0.10%	\$120	\$3	2.45%
American Cas Co Of Reading PA	20427	PA	\$9	0.01%	\$1	(\$2)	(211.94)%
American Family Ins Co	10386	WI	\$1,810	1.44%	\$1,213	\$0	0.00%
American Family Mut Ins Co Sl	19275	WI	\$3,106	2.47%	\$3,453	\$0	0.00%
American Fire & Cas Co	24066	NH	\$12	0.01%	\$7	\$0	0.00%
American Guar & Liab Ins	26247	NY	\$1,517	1.21%	\$1,496	\$0	0.00%
American Hallmark Ins Co Of TX	43494	TX	\$3	0.00%	\$3	\$0	(13.84)%
American Modern Home Ins Co	23469	OH	(\$3)	0.00%	\$85	(\$66)	(77.67)%
American Modern Prop & Cas Ins Co	42722	OH	\$3,475	2.76%	\$3,308	\$98	2.96%
American Natl Prop & Cas Co	28401	MO	\$43	0.03%	\$40	\$0	0.00%
American Zurich Ins Co	40142	IL	\$4	0.00%	\$4	\$0	0.00%
Amguard Ins Co	42390	PA	\$28	0.02%	\$27	\$0	0.00%
Amica Mut Ins Co	19976	RI	\$1,747	1.39%	\$1,715	\$0	0.00%
AmShield Ins Co	15590	MO	\$18	0.01%	\$16	\$0	0.00%
Arch Ins Co	11150	MO	\$6	0.00%	\$13	\$0	0.00%
Aspen Amer Ins Co	43460	TX	\$2	0.00%	\$2	\$0	(12.17)%
Atlantic Specialty Ins Co	27154	NY	\$2	0.00%	\$1	\$0	0.00%
Automobile Ins Co Of Hartford CT	19062	CT	\$86	0.07%	\$129	\$0	0.01%
Axis Ins Co	37273	IL	\$66	0.05%	\$66	\$9	13.33%
AXIS Reins Co	20370	NY	\$53	0.04%	\$27	\$0	1.81%
Bankers Standard Ins Co	18279	PA	(\$1)	0.00%	\$84	\$0	(0.05)%
Berkshire Hathaway Direct Ins Co	10391	NE	\$20	0.02%	\$12	\$3	24.30%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	\$0	37.68%
California Cas Gen Ins Co of OR	35955	OR	\$255	0.20%	\$250	\$0	0.00%
Century Natl Ins Co	26905	CA	\$3	0.00%	\$3	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$21	0.02%	\$25	(\$9)	(35.07)%
Continental Cas Co	20443	IL	\$1,205	0.96%	\$1,217	\$43	3.54%
Continental Ins Co	35289	PA	\$190	0.15%	\$190	\$7	3.65%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Earthquake

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Continental Western Ins Co	10804	IA	\$35	0.03%	\$21	\$0	0.00%
Crestbrook Ins Co	18961	OH	\$111	0.09%	\$90	\$0	0.00%
CSAA Gen Ins Co	37770	IN	\$595	0.47%	\$577	\$0	0.00%
Depositors Ins Co	42587	IA	\$59	0.05%	\$58	\$2	2.66%
Eagle W Ins Co	12890	CA	\$134	0.11%	\$131	\$0	0.00%
Economy Premier Assur Co	40649	IL	\$141	0.11%	\$141	(\$10)	(7.33)%
Emcasco Ins Co	21407	IA	\$35	0.03%	\$30	(\$1)	(2.96)%
Employers Ins Co of Wausau	21458	WI	\$2,732	2.17%	\$2,669	\$0	0.00%
Employers Mut Cas Co	21415	IA	\$56	0.04%	\$63	(\$2)	(2.51)%
Factory Mut Ins Co	21482	RI	\$14,857	11.80%	\$14,528	\$0	0.00%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$132	0.10%	\$142	(\$10)	(7.07)%
Farmers Ins Co Of OR	21636	OR	\$3,606	2.86%	\$3,536	\$0	0.00%
Farmers Ins Exch	21652	CA	\$3,036	2.41%	\$3,010	\$0	0.01%
Farmers Prop & Cas Ins Co	26298	RI	\$434	0.34%	\$476	(\$34)	(7.15)%
Federal Ins Co	20281	IN	\$546	0.43%	\$515	(\$29)	(5.65)%
Federated Mut Ins Co	13935	MN	\$497	0.39%	\$512	\$0	0.00%
Federated Serv Ins Co	28304	MN	\$191	0.15%	\$175	\$0	0.00%
Fidelity & Deposit Co Of MD	39306	IL	\$9	0.01%	\$9	\$0	0.00%
Fire Ins Exch	21660	CA	\$1	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$183	0.15%	\$225	\$1	0.51%
First Amer Prop & Cas Ins Co	37710	CA	\$0	0.00%	\$3	\$0	0.00%
First Liberty Ins Corp	33588	IL	\$5	0.00%	\$5	\$0	3.86%
Florists Mut Ins Co	13978	IL	\$2	0.00%	\$2	\$0	(9.78)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	\$0	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$200	0.16%	\$111	\$0	(0.06)%
General Cas Co Of WI	24414	WI	\$4	0.00%	\$150	\$0	0.13%
Granite State Ins Co	23809	IL	\$5	0.00%	\$5	\$0	0.79%
Great Amer Alliance Ins Co	26832	OH	\$0	0.00%	\$0	\$0	0.00%
Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$0	0.00%
Great Amer Ins Co	16691	OH	\$4	0.00%	\$3	(\$1)	(28.91)%
Great Amer Ins Co of NY	22136	NY	\$5	0.00%	\$4	(\$1)	(29.08)%
Great Northern Ins Co	20303	IN	\$286	0.23%	\$263	(\$53)	(20.24)%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$0	0.00%
Hanover Amer Ins Co	36064	NH	\$220	0.18%	\$252	\$0	(0.17)%
Hanover Ins Co	22292	NH	\$147	0.12%	\$143	\$0	(0.33)%
Harco Natl Ins Co	26433	IL	\$0	0.00%	\$0	(\$1)	0.00%
Hartford Accident & Ind Co	22357	CT	\$32	0.03%	\$23	\$0	0.00%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$4	\$0	0.05%
Hartford Fire Ins Co	19682	CT	\$1	0.00%	\$1	\$0	1.20%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Earthquake

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Hartford Ins Co Of The Midwest	37478	IN	\$147	0.12%	\$150	\$0	0.00%
Hartford Underwriters Ins Co	30104	CT	\$11	0.01%	\$11	\$0	(0.19)%
Homesite Ins Co	17221	WI	\$8	0.01%	\$2	\$0	1.25%
Horace Mann Ins Co	22578	IL	\$49	0.04%	\$49	\$0	0.00%
Insurance Co Of The West	27847	CA	\$2,469	1.96%	\$2,459	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$39	0.03%	\$33	\$0	0.00%
Liberty Ins Corp	42404	IL	\$1,441	1.14%	\$1,479	\$57	3.87%
Liberty Mut Fire Ins Co	23035	WI	\$626	0.50%	\$613	\$20	3.20%
Liberty Mut Ins Co	23043	MA	\$1	0.00%	\$1	\$0	0.27%
LM Ins Corp	33600	IL	\$82	0.07%	\$86	\$3	3.78%
Massachusetts Bay Ins Co	22306	NH	\$255	0.20%	\$244	\$1	0.24%
Mid Century Ins Co	21687	CA	\$28	0.02%	\$29	\$0	0.08%
Middlesex Ins Co	23434	WI	\$8	0.01%	\$5	\$1	18.11%
Midwest Family Mut Ins Co	23574	IA	\$2	0.00%	\$2	\$0	0.00%
Monterey Ins Co	23540	CA	\$0	0.00%	\$0	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$0	0.00%	\$0	\$2	0.00%
National Fire Ins Co Of Hartford	20478	IL	\$0	0.00%	\$0	\$0	(25.26)%
National Union Fire Ins Co of Pittsb	19445	PA	\$28	0.02%	\$25	\$0	(1.32)%
Nationwide Affinity Co of Amer	26093	OH	\$43	0.03%	\$45	\$2	3.72%
Nationwide Aqribusiness Ins Co	28223	IA	\$56	0.04%	\$55	\$0	0.00%
Nationwide Assur Co	10723	OH	\$77	0.06%	\$68	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$801	0.64%	\$774	\$28	3.62%
Nationwide Ins Co Of Amer	25453	OH	\$257	0.20%	\$266	\$10	3.57%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$1	\$0	40.80%
Nationwide Mut Ins Co	23787	OH	\$33	0.03%	\$35	\$0	0.00%
New Hampshire Ins Co	23841	IL	\$0	0.00%	\$0	\$0	0.00%
North River Ins Co	21105	NJ	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$0	0.00%	\$0	\$0	90.24%
Ohio Cas Ins Co	24074	NH	\$25	0.02%	\$27	\$0	0.00%
Ohio Security Ins Co	24082	NH	\$145	0.11%	\$156	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$970	0.77%	\$961	\$0	0.00%
Pacific Employers Ins Co	22748	PA	\$2	0.00%	\$2	\$0	0.00%
Pacific Ind Co	20346	WI	\$1,139	0.91%	\$1,034	(\$159)	(15.40)%
Palomar Specialty Ins Co	20338	OR	\$11,583	9.20%	\$10,541	\$0	0.00%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$10	0.01%	\$8	\$0	0.00%
Pharmacists Mut Ins Co	13714	IA	\$9	0.01%	\$7	\$0	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$291	0.23%	\$289	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$0	0.00%
Regent Ins Co	24449	WI	\$22	0.02%	\$14	\$0	0.05%
RLI Ins Co	13056	IL	\$1	0.00%	\$0	\$0	0.00%
RSUI Ind Co	22314	NH	\$15	0.01%	\$80	\$0	0.00%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Earthquake

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Safeco Ins Co Of IL	39012	IL	\$3,808	3.02%	\$3,725	\$217	5.83%
Safeco Ins Co of OR	11071	OR	\$822	0.65%	\$804	\$27	3.34%
Security Natl Ins Co	19879	DE	\$1	0.00%	\$1	\$0	(0.15)%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$1	\$0	0.00%
Sentry Ins Co	24988	WI	\$69	0.05%	\$73	(\$1)	(0.82)%
Sentry Select Ins Co	21180	WI	\$0	0.00%	\$5	\$0	(5.53)%
Sompo Amer Ins Co	11126	NY	\$20	0.02%	\$9	\$0	(1.77)%
Standard Fire Ins Co	19070	CT	\$27	0.02%	\$53	\$0	0.01%
State Farm Fire & Cas Co	25143	IL	\$31,945	25.37%	\$30,944	\$0	0.00%
Stillwater Prop & Cas Ins Co	16578	NY	\$304	0.24%	\$301	\$0	0.00%
Sutton National Ins Co	25798	OK	\$138	0.11%	\$226	\$0	0.00%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$880	0.70%	\$699	\$0	0.00%
Teachers Ins Co	22683	IL	\$40	0.03%	\$40	\$0	0.00%
The Cincinnati Cas Co	28665	OH	\$86	0.07%	\$49	\$0	0.00%
The Cincinnati Ind Co	23280	OH	\$2	0.00%	\$2	\$0	0.00%
The Cincinnati Ins Co	10677	OH	\$212	0.17%	\$212	\$0	0.00%
Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$0	(154.00)%
Travelers Commercial Ins Co	36137	CT	\$18	0.01%	\$56	\$0	(0.26)%
Travelers Home & Marine Ins Co	27998	CT	\$149	0.12%	\$381	\$0	(0.03)%
Travelers Ind Co	25658	CT	\$2,529	2.01%	\$2,957	(\$4)	(0.15)%
Travelers Ind Co Of Amer	25666	CT	\$73	0.06%	\$102	(\$4)	(3.82)%
Travelers Ind Co Of CT	25682	CT	\$2	0.00%	\$2	\$0	(18.16)%
Travelers Personal Ins Co	38130	CT	\$667	0.53%	\$640	\$9	1.45%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,503	2.78%	\$3,180	(\$4)	(0.12)%
Truck Ins Exch	21709	CA	\$32	0.03%	\$37	\$0	0.76%
Trumbull Ins Co	27120	CT	\$276	0.22%	\$277	\$0	0.00%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$4	\$0	0.15%
Union Ins Co	25844	IA	\$2	0.00%	\$2	\$0	0.00%
United Fire & Cas Co	13021	IA	\$0	0.00%	\$0	\$0	(6.67)%
United Serv Automobile Assn	25941	TX	\$1,651	1.31%	\$1,548	(\$11)	(0.68)%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$0	0.00%
Unitrin Safeguard Ins Co	40703	WI	\$12	0.01%	\$10	\$0	(0.99)%
USAA Cas Ins Co	25968	TX	\$1,075	0.85%	\$883	\$3	0.31%
USAA Gen Ind Co	18600	TX	\$155	0.12%	\$86	\$0	0.00%
Valley Forge Ins Co	20508	PA	\$6	0.00%	\$1	\$1	117.62%
Valley Prop & Cas Ins Co	10698	OR	\$54	0.04%	\$68	(\$2)	(3.69)%
Wawanesa Gen Ins Co	10683	CA	\$2	0.00%	\$2	\$0	0.00%
West Amer Ins Co	44393	IN	\$41	0.03%	\$43	\$0	0.00%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$8	\$0	0.00%
Westport Ins Corp	39845	MO	\$52	0.04%	\$295	(\$8)	(2.55)%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Earthquake

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
XL Ins Amer Inc	24554	DE	\$1,066	0.85%	\$1,272	(\$131)	(10.29)%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$8	0.00%
Zurich Amer Ins Co	16535	NY	\$5,105	4.05%	\$4,794	\$0	0.01%
Zurich Amer Ins Co Of IL	27855	IL	\$8	0.01%	\$5	\$0	0.00%
Totals (Loss Ratio is average)			\$125,897	100.00%	\$122,627	\$7	0.01%

(1)Excluding all Loss Adjustment Expenses (LAE)