

Oregon Division of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Federal Flood

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Allstate Ins Co	19232	IL	\$973	7.51%	\$1,145	\$12	1.03%
American Bankers Ins Co Of FL	10111	FL	\$3,633	28.04%	\$4,244	(\$115)	(2.72)%
American Commerce Ins Co	19941	OH	\$19	0.15%	\$20	(\$19)	(94.51)%
American Family Mut Ins Co SI	19275	WI	\$520	4.02%	\$632	\$0	0.00%
American Natl Prop & Cas Co	28401	MO	\$28	0.22%	\$31	\$0	0.00%
American Strategic Ins Corp	10872	FL	\$296	2.28%	\$291	(\$65)	(22.24)%
Bankers Ins Co	33162	FL	\$11	0.09%	\$10	\$0	0.00%
CSAA Gen Ins Co	37770	IN	\$31	0.24%	\$37	\$0	0.00%
Farmers Ins Co Of OR	21636	OR	\$1,842	14.22%	\$2,313	\$46	1.98%
Farmers Prop & Cas Ins Co	26298	RI	\$82	0.63%	\$86	\$0	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$178	1.38%	\$191	(\$2)	(0.92)%
Hartford Ins Co Of The Midwest	37478	IN	\$2,938	22.68%	\$3,168	\$301	9.51%
Hartford Underwriters Ins Co	30104	CT	\$145	1.12%	\$242	\$0	0.00%
Homesite Ins Co Of The Midwest	13927	WI	\$209	1.61%	\$209	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$69	0.53%	\$81	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$167	1.29%	\$180	\$0	0.00%
NGM Ins Co	14788	FL	\$2	0.02%	\$2	\$0	0.00%
Occidental Fire & Cas Co Of NC	23248	NC	\$57	0.44%	\$57	\$0	0.00%
Philadelphia Ind Ins Co	18058	PA	\$136	1.05%	\$170	(\$6)	(3.49)%
Privilege Underwriters Recp Exch	12873	FL	\$21	0.16%	\$20	\$12	57.00%
QBE Ins Corp	39217	PA	\$35	0.27%	\$37	(\$50)	(137.64)%
Selective Ins Co Of Amer	12572	NJ	\$473	3.65%	\$513	(\$5)	(0.98)%
Universal N Amer Ins Co	10759	TX	\$1	0.01%	\$1	\$0	0.00%
USAA Gen Ind Co	18600	TX	\$1,087	8.39%	\$1,143	(\$36)	(3.14)%
Westfield Ins Co	24112	OH	\$1	0.01%	\$1	\$0	0.00%
Totals (Loss Ratio is average)			\$12,956	100.00%	\$14,823	\$72	0.49%

(1)Excluding all Loss Adjustment Expenses (LAE)