

All Authorized Companies
Zero Premium and Loss Companies Excluded

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

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
AIG Prop Cas Co	19402	IL	\$101	1.55%	\$102	\$19	18.39%
Allianz Global Risks US Ins Co	35300	IL	\$653	10.05%	\$586	(\$5)	(0.78)%
Amco Ins Co	19100	IA	\$1	0.02%	\$1	\$0	1.24%
American Cas Co Of Reading PA	20427	PA	\$6	0.09%	\$1	\$0	27.26%
American Guar & Liab Ins	26247	NY	\$1,104	16.99%	\$1,021	(\$9)	(0.91)%
American Home Assur Co	19380	NY	\$216	3.32%	\$202	(\$2)	(0.90)%
American Security Ins Co	42978	DE	\$544	8.37%	\$536	\$28	5.31%
American Zurich Ins Co	40142	IL	\$0	0.00%	\$0	\$0	0.00%
Amquard Ins Co	42390	PA	\$0	-0.01%	\$0	\$0	0.00%
Arch Ins Co	11150	MO	\$0	0.01%	\$1	\$0	(39.97)%
Bankers Standard Ins Co	18279	PA	\$0	-0.01%	\$7	(\$3)	(49.70)%
Berkshire Hathaway Direct Ins Co	10391	NE	\$35	0.54%	\$20	\$5	25.46%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.01%	\$0	\$0	37.50%
Continental Cas Co	20443	IL	\$1	0.02%	\$1	\$0	27.52%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$0	(89.30)%
Continental Western Ins Co	10804	IA	\$12	0.18%	\$9	\$0	0.00%
Crestbrook Ins Co	18961	OH	\$18	0.28%	\$17	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$342	5.27%	\$381	\$0	0.00%
Federal Ins Co	20281	IN	\$129	1.98%	\$123	\$12	9.51%
Firemans Fund Ins Co	21873	IL	\$27	0.42%	\$32	(\$3)	(9.38)%
Granite State Ins Co	23809	IL	\$8	0.13%	\$8	\$1	13.93%
Hanover Amer Ins Co	36064	NH	\$1	0.01%	\$1	\$0	21.75%
Hartford Fire Ins Co	19682	CT	\$1	0.01%	\$1	\$0	0.00%
Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$0	\$0	23.08%
Integon Natl Ins Co	29742	NC	\$93	1.43%	\$130	(\$2)	(1.30)%
Liberty Mut Fire Ins Co	23035	WI	\$100	1.54%	\$87	\$0	0.00%
Massachusetts Bay Ins Co	22306	NH	\$5	0.08%	\$2	\$0	4.73%
Midwest Family Mut Ins Co	23574	IA	\$1	0.01%	\$1	\$0	0.00%
National Cas Co	11991	OH	\$5	0.08%	\$5	\$8	165.86%
National Fire Ins Co Of Hartford	20478	IL	\$1	0.01%	\$0	(\$1)	(822.38)%
National Gen Ins Co	23728	MO	\$5	0.08%	\$7	(\$2)	(21.97)%
National Union Fire Ins Co of Pittsb	19445	PA	\$113	1.74%	\$90	\$16	18.08%
Nationwide Agribusiness Ins Co	28223	IA	\$1	0.01%	\$2	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$5	0.07%	\$2	\$0	4.84%
Nationwide Mut Ins Co	23787	OH	\$2	0.03%	\$5	\$0	(1.63)%
New Hampshire Ins Co	23841	IL	\$4	0.06%	\$6	\$0	(0.14)%
North River Ins Co	21105	NJ	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$2	0.03%	\$2	\$0	0.00%
Palomar Specialty Ins Co	20338	OR	\$447	6.88%	\$408	\$0	0.00%
RSUI Ind Co	22314	NH	\$0	0.00%	\$26	\$0	0.00%
Sentry Ins Co	24988	WI	\$7	0.11%	\$5	\$0	2.34%

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Stillwater Prop & Cas Ins Co	16578	NY	\$2	0.03%	\$1	\$0	0.00%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$576	8.85%	\$391	\$0	0.00%
The Cincinnati Cas Co	28665	OH	\$5	0.08%	\$3	\$0	0.00%
The Cincinnati Ins Co	10677	OH	\$2	0.04%	\$2	\$0	0.00%
Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$0	0.00%
Union Ins Co	25844	IA	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Valley Forge Ins Co	20508	PA	\$3	0.04%	\$3	\$1	24.07%
Verlan Fire Ins Co MD	10815	NH	\$2	0.03%	\$2	\$0	0.00%
Westport Ins Corp	39845	MO	\$60	0.92%	\$147	\$1	0.44%
XL Ins Amer Inc	24554	DE	\$449	6.91%	\$378	(\$11)	(2.87)%
Zurich Amer Ins Co	16535	NY	\$1,412	21.72%	\$1,297	(\$18)	(1.39)%
Totals (Loss Ratio is average)			\$6,500	100.00%	\$6,050	\$35	0.59%

(1)Excluding all Loss Adjustment Expenses (LAE)