

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

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	\$14	0.00%	\$10	\$4	37.01%
Accredited Surety & Cas Co Inc	26379	FL	\$90	0.04%	\$88	\$34	39.02%
Ace Amer Ins Co	22667	PA	\$111	0.04%	\$109	\$22	20.48%
Ace Fire Underwriters Ins Co	20702	PA	\$182	0.16%	\$386	\$1	0.20%
Ace Prop & Cas Ins Co	20699	PA	\$427	0.21%	\$504	\$17	3.28%
Acuity A Mut Ins Co	14184	WI	\$1,802	0.56%	\$1,364	\$1,334	97.79%
Alaska Natl Ins Co	38733	AK	\$1,893	0.68%	\$1,659	(\$553)	(33.35)%
Allied Ins Co of Amer	10127	OH	\$49	0.05%	\$113	(\$475)	(418.44)%
Allied Prop & Cas Ins Co	42579	IA	\$6	0.00%	\$8	(\$25)	(317.27)%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$43	0.00%
Allied World Specialty Ins Co	16624	DE	\$14	0.02%	\$41	(\$40)	(97.33)%
Allmerica Fin Benefit Ins Co	41840	MI	\$594	0.17%	\$405	\$198	48.92%
Allstate Ind Co	19240	IL	\$1,816	0.69%	\$1,683	\$324	19.26%
Allstate Ins Co	19232	IL	\$599	0.26%	\$635	\$751	118.13%
Amco Ins Co	19100	IA	\$1,459	0.57%	\$1,390	\$810	58.26%
American Alt Ins Corp	19720	DE	\$363	0.17%	\$418	\$186	44.53%
American Automobile Ins Co	21849	MO	\$0	0.00%	\$0	\$9,312	0.00%
American Cas Co Of Reading PA	20427	PA	\$727	0.27%	\$674	\$350	51.99%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$14,897	0.00%
American Family Home Ins Co	23450	FL	\$159	0.07%	\$173	\$102	59.04%
American Family Ins Co	10386	WI	\$1,165	0.32%	\$796	\$1,286	161.51%
American Family Mut Ins Co SI	19275	WI	\$172	0.53%	\$1,304	\$561	43.01%
American Fire & Cas Co	24066	NH	\$1,551	0.98%	\$2,406	(\$3,012)	(125.16)%
American Guar & Liab Ins	26247	NY	\$41	0.03%	\$80	\$1,048	1302.67%
American Hallmark Ins Co Of TX	43494	TX	\$2,331	2.06%	\$5,053	\$2,917	57.74%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$3	(\$3)	(92.07)%
American Natl Prop & Cas Co	28401	MO	\$198	0.08%	\$185	\$80	43.22%
American Reliable Ins Co	19615	AZ	\$535	0.22%	\$550	\$115	20.85%
American Southern Home Ins Co	41998	FL	\$98	0.03%	\$83	\$7	8.84%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$34)	0.00%
American Zurich Ins Co	40142	IL	\$171	0.07%	\$171	\$111	64.68%
Amerisure Mut Ins Co	23396	MI	\$2	0.00%	\$2	(\$2)	(115.99)%
Amerisure Partners Ins Co	11050	MI	\$0	0.00%	\$0	\$0	24.76%
Amguard Ins Co	42390	NE	\$1,433	0.54%	\$1,330	\$511	38.44%
AmTrust Ins Co	15954	DE	\$100	0.06%	\$135	\$152	112.27%
Arch Ins Co	11150	MO	\$979	0.38%	\$934	\$362	38.78%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$0	\$1	0.00%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$0	0.00%
Artisan & Truckers Cas Co	10194	WI	\$907	0.27%	\$672	\$239	35.51%
Aspen Amer Ins Co	43460	TX	\$14	0.00%	\$12	(\$4)	(29.16)%
Atlantic Specialty Ins Co	27154	NY	\$1,151	0.44%	\$1,069	\$555	51.91%

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2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Austin Mut Ins Co	13412	MN	\$1,012	0.39%	\$968	\$319	32.98%
Automobile Ins Co Of Hartford CT	19062	CT	\$0	0.00%	\$0	\$3	0.00%
Axis Ins Co	37273	IL	\$0	0.00%	\$4	(\$28)	(738.68)%
BCS Ins Co	38245	OH	\$513	0.20%	\$502	\$363	72.18%
Benchmark Ins Co	41394	KS	\$150	0.07%	\$179	\$37	20.65%
Berkley Natl Ins Co	38911	IA	\$75	0.04%	\$93	(\$11)	(11.46)%
Berkley Regional Ins Co	29580	IA	\$304	0.18%	\$446	\$121	27.08%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$520	0.19%	\$472	\$109	23.18%
BHHC Special Risks Ins Co	11014	IA	\$0	0.00%	\$0	\$0	0.00%
BITCO Gen Ins Corp	20095	IA	\$1,025	0.42%	\$1,036	(\$1,928)	(186.05)%
BITCO Natl Ins Co	20109	IA	\$297	0.11%	\$273	(\$175)	(64.17)%
Blackboard Ins Co	26611	DE	\$0	0.00%	\$0	(\$47)	0.00%
Brotherhood Mut Ins Co	13528	IN	\$3,389	1.34%	\$3,296	\$2,737	83.04%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	(\$71)	0.00%
Century Ind Co	20710	PA	\$0	0.00%	\$0	\$26	0.00%
Century Natl Ins Co	26905	CA	\$0	0.00%	\$0	\$230	0.00%
Charter Oak Fire Ins Co	25615	CT	\$3,056	1.19%	\$2,926	\$301	10.28%
Chicago Ins Co	22810	IL	\$18	0.01%	\$18	\$20	111.84%
Chubb Ind Ins Co	12777	NY	\$104	0.02%	\$52	\$164	314.77%
Chubb Natl Ins Co	10052	IN	\$22	0.00%	\$9	\$2	23.61%
Church Mut Ins Co S I	18767	WI	\$1,295	0.52%	\$1,283	\$514	40.04%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	\$0	0.00%
Continental Cas Co	20443	IL	\$2,242	0.90%	\$2,203	\$1,355	61.51%
Continental Divide Ins Co	35939	CO	\$5	0.01%	\$29	\$936	3219.53%
Continental Ins Co	35289	PA	\$2,965	1.27%	\$3,121	\$1,596	51.13%
Continental Western Ins Co	10804	IA	\$2,176	0.72%	\$1,760	\$1,306	74.19%
Contractors Bonding & Ins Co	37206	IL	\$2,102	2.15%	\$5,266	\$992	18.84%
Country Cas Ins Co	20982	IL	\$0	0.00%	\$0	\$138	0.00%
Country Mut Ins Co	20990	IL	\$7,050	2.73%	\$6,686	\$751	11.24%
Crestbrook Ins Co	18961	OH	\$0	0.00%	\$0	\$0	0.00%
Crum & Forster Ind Co	31348	DE	\$446	0.17%	\$415	\$32	7.63%
Cumis Ins Society Inc	10847	IA	\$202	0.09%	\$219	\$917	419.40%
Dentists Ins Co	40975	CA	\$16	0.01%	\$16	\$0	0.00%
Depositors Ins Co	42587	IA	\$336	0.18%	\$438	\$449	102.70%
Diamond State Ins Co	42048	IN	\$17	0.01%	\$13	(\$1)	(11.28)%
Eagle W Ins Co	12890	CA	\$3,751	1.60%	\$3,925	\$1,236	31.49%
Emcasco Ins Co	21407	IA	\$61	0.03%	\$77	\$469	607.88%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$4	0.00%
Employers Mut Cas Co	21415	IA	\$453	0.19%	\$456	\$871	190.89%
Everest Natl Ins Co	10120	DE	\$1,356	0.44%	\$1,089	\$694	63.72%
Farmers Ins Co Of OR	21636	OR	\$89	0.04%	\$93	\$73	78.21%

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2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Farmers Ins Exch	21652	CA	\$3,778	1.51%	\$3,697	\$2,282	61.72%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$0	(\$18)	0.00%
Farmington Cas Co	41483	CT	\$2	0.00%	\$3	\$0	17.92%
Federal Ins Co	20281	IN	\$3,809	1.61%	\$3,949	\$325	8.24%
Federated Mut Ins Co	13935	MN	\$1,613	0.62%	\$1,516	\$1,593	105.09%
Federated Serv Ins Co	28304	MN	\$244	0.10%	\$247	\$0	0.03%
Fidelity & Deposit Co Of MD	39306	IL	\$57	0.02%	\$45	\$3	5.86%
Fidelity & Guar Ins Co	35386	IA	\$1,007	0.38%	\$920	\$326	35.39%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$1	0.00%
Financial Pacific Ins Co	31453	CA	\$113	0.05%	\$123	\$138	112.64%
Firemans Fund Ins Co	21873	IL	\$2,401	0.92%	\$2,256	\$2,301	102.00%
Firemens Ins Co Of Washington DC	21784	DE	\$599	0.22%	\$545	\$248	45.56%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$1,727	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$38)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$6)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$80)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$33	0.01%	\$26	\$2	7.79%
General Cas Co Of WI	24414	WI	\$1	0.11%	\$276	\$200	72.18%
General Ins Co Of Amer	24732	NH	\$1,943	0.76%	\$1,856	\$628	33.82%
Glencar Ins Co	12254	WI	\$67	0.02%	\$47	\$20	42.70%
Granite State Ins Co	23809	IL	\$479	0.19%	\$468	\$140	29.90%
Great Amer Alliance Ins Co	26832	OH	\$137	0.05%	\$132	\$40	30.17%
Great Amer Assur Co	26344	OH	\$1,223	0.53%	\$1,300	\$25	1.92%
Great Amer Ins Co	16691	OH	\$832	0.25%	\$611	\$90	14.78%
Great Amer Ins Co of NY	22136	NY	\$25	0.01%	\$20	\$187	958.74%
Great Amer Spirit Ins Co	33723	OH	\$2	0.00%	\$0	(\$1)	(397.97)%
Great Divide Ins Co	25224	ND	\$187	0.07%	\$180	\$18	10.07%
Great Northern Ins Co	20303	IN	\$2,013	0.84%	\$2,063	\$670	32.45%
Greenwich Ins Co	22322	DE	\$47	0.01%	\$16	\$374	2284.86%
Guideone Amer Ins Co	42331	IA	\$15	0.01%	\$21	(\$2)	(10.83)%
Guideone Elite Ins Co	42803	IA	\$127	0.04%	\$93	\$1,707	1833.97%
GuideOne Ins Co	15032	IA	\$603	0.24%	\$581	(\$24)	(4.06)%
GuideOne Specialty Ins Co	14559	IA	\$86	0.05%	\$120	(\$10)	(8.09)%
Hanover Amer Ins Co	36064	NH	\$3,000	1.28%	\$3,126	(\$953)	(30.48)%
Hanover Ins Co	22292	NH	\$1,657	0.63%	\$1,537	\$269	17.50%
Harco Natl Ins Co	26433	IL	\$1	0.00%	\$1	\$2	330.04%
Hartford Accident & Ind Co	22357	CT	\$343	0.13%	\$330	\$59	17.75%
Hartford Cas Ins Co	29424	IN	\$542	0.24%	\$582	\$61	10.48%
Hartford Fire Ins Co	19682	CT	\$518	0.19%	\$467	\$100	21.46%
Hartford Ins Co Of The Midwest	37478	IN	\$26	0.01%	\$28	(\$5)	(17.31)%
Hartford Underwriters Ins Co	30104	CT	\$3,078	1.08%	\$2,639	\$88	3.32%

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All Dollars in Thousands

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HDI Global Ins Co	41343	IL	\$30	0.01%	\$23	(\$2)	(8.54)%
Hiscox Ins Co Inc	10200	IL	\$106	0.03%	\$63	\$70	110.97%
Hudson Ins Co	25054	DE	\$31	0.01%	\$30	(\$16)	(53.18)%
Illinois Natl Ins Co	23817	IL	\$81	0.02%	\$50	\$11	21.44%
Indemnity Ins Co Of North Amer	43575	PA	\$39	0.01%	\$35	\$7	19.51%
Intrepid Ins Co	10749	IA	\$461	0.12%	\$302	\$100	33.15%
Jewelers Mut Ins Co S I	14354	WI	\$145	0.06%	\$139	\$5	3.94%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$0	0.00%	\$0	(\$7)	0.00%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$641)	0.00%
Lio Ins Co	40550	AZ	\$55	0.03%	\$70	(\$3)	(3.64)%
Lyndon Southern Ins Co	10051	DE	\$102	0.04%	\$100	\$69	68.81%
Manufacturers Alliance Ins Co	36897	PA	\$225	0.10%	\$247	(\$1)	(0.28)%
Markel Amer Ins Co	28932	VA	\$70	0.03%	\$68	(\$3)	(4.73)%
Markel Ins Co	38970	IL	\$241	0.13%	\$330	(\$139)	(42.25)%
Massachusetts Bay Ins Co	22306	NH	\$1,919	0.81%	\$1,995	\$19	0.93%
Mid Century Ins Co	21687	CA	\$5,709	2.18%	\$5,340	\$2,864	53.63%
Midvale Ind Co	27138	WI	\$1,383	0.52%	\$1,265	\$1,304	103.08%
Midwest Family Mut Ins Co	23574	IA	\$1,926	0.73%	\$1,802	\$2,011	111.60%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$40	0.02%	\$56	\$8	13.79%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$38	0.02%	\$38	(\$1)	(3.20)%
Monterey Ins Co	23540	CA	\$1,361	0.30%	\$734	\$210	28.65%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	(\$1,000)	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$3,398	1.72%	\$4,205	\$3,169	75.37%
National Cas Co	11991	OH	\$9	0.08%	\$188	\$1,088	578.85%
National Farmers Union Prop & Cas	16217	NC	\$0	0.07%	\$160	(\$348)	(217.26)%
National Fire & Ind Exch	15679	MO	\$1	0.00%	\$1	\$85	11210.28%
National Fire Ins Co Of Hartford	20478	IL	\$1,827	0.81%	\$1,982	\$1,338	67.48%
National Interstate Ins Co	32620	OH	(\$1)	0.00%	\$0	\$0	(1.81)%
National Specialty Ins Co	22608	TX	\$6	0.00%	\$3	\$2	61.03%
National Surety Corp	21881	IL	\$1	0.00%	\$1	\$3	392.46%
National Union Fire Ins Co of Pittsb	19445	PA	\$262	0.10%	\$252	\$36	14.26%
Nationwide Agrbusiness Ins Co	28223	IA	\$166	0.08%	\$206	(\$52)	(25.41)%
Nationwide Assur Co	10723	OH	\$1,827	0.62%	\$1,521	\$467	30.69%
Nationwide Gen Ins Co	23760	OH	\$1,754	0.73%	\$1,801	\$707	39.23%
Nationwide Mut Ins Co	23787	OH	\$701	0.57%	\$1,388	\$650	46.80%
Navigators Ins Co	42307	NY	\$29	0.01%	\$24	(\$11)	(44.11)%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$0	0.00%
New Hampshire Ins Co	23841	IL	\$119	0.04%	\$95	(\$46)	(48.71)%
New York Marine & Gen Ins Co	16608	NY	\$166	0.08%	\$186	(\$8)	(4.05)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3,287)	0.00%

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North River Ins Co	21105	NJ	\$167	0.07%	\$163	\$34	20.89%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$252	0.10%	\$257	\$954	371.11%
Ohio Cas Ins Co	24074	NH	\$10,099	3.87%	\$9,498	\$6,462	68.03%
Ohio Security Ins Co	24082	NH	\$30,592	12.43%	\$30,466	\$9,645	31.66%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	(\$210)	0.00%
Oregon Mut Ins Co	14907	OR	\$2,969	1.11%	\$2,724	\$1,381	50.69%
Pacific Employers Ins Co	22748	PA	\$47	0.03%	\$81	(\$3)	(4.02)%
Pacific Ind Co	20346	WI	\$50	0.02%	\$52	(\$1)	(1.45)%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	(\$17)	0.00%
Penn Amer Ins Co	32859	PA	\$4	0.00%	\$3	\$0	8.66%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$226	0.13%	\$328	(\$72)	(21.93)%
Pennsylvania Manufacturers Ind Co	41424	PA	\$135	0.03%	\$78	(\$2)	(2.89)%
Pharmacists Mut Ins Co	13714	IA	\$369	0.15%	\$371	\$379	102.22%
Philadelphia Ind Ins Co	18058	PA	\$13,238	5.23%	\$12,819	\$4,240	33.08%
Phoenix Ins Co	25623	CT	\$3,938	1.56%	\$3,820	\$624	16.34%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	\$0	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$1,013)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$29)	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$6	0.01%	\$21	(\$3)	(16.61)%
QBE Ins Corp	39217	PA	\$92	0.04%	\$108	\$40	36.99%
Red Shield Ins Co	41580	WA	\$780	0.31%	\$753	\$1,406	186.72%
Regent Ins Co	24449	WI	(\$94)	0.05%	\$124	\$72	57.89%
Riverport Ins Co	36684	IA	\$324	0.13%	\$318	\$80	25.10%
RLI Ins Co	13056	IL	\$167	0.07%	\$160	\$23	14.61%
Rural Trust Ins Co	11134	TX	\$12	0.01%	\$16	\$17	103.69%
Safeco Ins Co Of Amer	24740	NH	\$170	0.06%	\$139	\$10	7.28%
Safety Natl Cas Corp	15105	MO	\$0	0.00%	\$0	\$10,042	0.00%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Company	19879	DE	\$164	0.08%	\$191	\$157	81.96%
Seneca Ins Co Inc	10936	NY	\$286	0.11%	\$274	\$49	18.01%
Sentinel Ins Co Ltd	11000	CT	\$1,494	0.64%	\$1,557	(\$133)	(8.56)%
Sentry Ins Co	24988	WI	\$40	0.02%	\$45	\$3	6.22%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$0	(\$59)	0.00%
SiriusPoint Amer Ins Co	38776	NY	\$0	0.00%	\$0	\$0	0.00%
Sompo Amer Ins Co	11126	NY	\$78	0.03%	\$66	\$35	53.53%
Spinnaker Ins Co	24376	IL	\$212	0.03%	\$82	\$0	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$702	0.17%	\$412	\$174	42.28%
St Paul Guardian Ins Co	24775	CT	\$159	0.04%	\$101	\$40	39.70%
St Paul Mercury Ins Co	24791	CT	\$33	0.01%	\$24	\$4	17.22%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%

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Standard Fire Ins Co	19070	CT	\$97	0.03%	\$80	\$690	866.17%
Star Ins Co	18023	MI	\$97	0.04%	\$88	\$1	1.50%
Starnet Ins Co	40045	IA	\$531	0.22%	\$542	\$20	3.72%
Starr Ind & Liab Co	38318	TX	\$1	0.00%	\$1	\$1	123.03%
State Farm Fire & Cas Co	25143	IL	\$11,630	4.44%	\$10,877	\$6,136	56.41%
State Natl Ins Co Inc	12831	TX	\$5,118	1.02%	\$2,493	\$1,031	41.37%
Stillwater Ins Co	25180	CA	\$135	0.05%	\$129	\$45	35.26%
Stonington Ins Co	10340	PA	\$0	0.00%	\$0	\$0	0.00%
Technology Ins Co Inc	42376	DE	\$39	0.02%	\$39	\$5	11.51%
The Cincinnati Cas Co	28665	OH	\$4,512	1.77%	\$4,335	\$2,961	68.30%
The Cincinnati Ind Co	23280	OH	\$1,279	0.47%	\$1,149	\$50	4.38%
The Cincinnati Ins Co	10677	OH	\$12,785	5.07%	\$12,426	\$8,797	70.79%
The Pie Ins Co	21857	OH	\$0	0.00%	\$0	\$972	0.00%
TIG Ins Co	25534	CA	\$0	0.00%	\$0	\$222	0.00%
TNUS Ins Co	32301	NY	\$31	0.02%	\$41	\$9	23.10%
Tokio Marine Amer Ins Co	10945	NY	\$185	0.06%	\$152	\$42	27.60%
Trans Pacific Ins Co	41238	NY	\$1	0.00%	\$0	\$0	(44.64)%
Transportation Ins Co	20494	IL	\$628	0.17%	\$423	\$275	65.10%
TravCo Personal Ins Co	36463	CT	\$0	0.00%	\$0	(\$1)	0.00%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	\$0	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	\$2,065	0.84%	\$2,066	\$1,049	50.76%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co	25658	CT	\$2,280	0.80%	\$1,957	\$468	23.91%
Travelers Ind Co Of Amer	25666	CT	\$2,864	1.14%	\$2,792	\$1,064	38.11%
Travelers Ind Co Of CT	25682	CT	\$2,711	1.01%	\$2,486	\$1,444	58.10%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,562	1.57%	\$3,842	(\$59)	(1.54)%
Tri State Ins Co Of MN	31003	IA	\$372	0.15%	\$362	\$191	52.66%
Truck Ins Exch	21709	CA	\$7,195	2.73%	\$6,684	\$4,892	73.20%
Trumbull Ins Co	27120	CT	\$0	0.00%	\$0	(\$33)	0.00%
Twin City Fire Ins Co Co	29459	IN	\$1,309	0.54%	\$1,334	\$241	18.05%
Union Ins Co	25844	IA	\$1,217	0.50%	\$1,224	\$210	17.17%
United Fire & Cas Co	13021	IA	\$109	0.04%	\$89	\$103	116.54%
United Heritage Prop & Cas Co	18939	ID	\$32	0.01%	\$31	\$6	18.92%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$2	0.00%
United States Fire Ins Co	21113	DE	\$598	0.36%	\$891	\$427	47.90%
Utica Mut Ins Co	25976	NY	\$0	0.00%	\$0	\$0	(145.90)%
Valley Forge Ins Co	20508	PA	\$3,281	1.12%	\$2,744	\$1,963	71.52%
Vanliner Ins Co	21172	OH	\$8	0.00%	\$3	(\$3)	(108.87)%
Vantapro Specialty Ins Co	44768	AR	\$105	0.04%	\$93	(\$47)	(50.78)%
Vigilant Ins Co	20397	NY	\$231	0.08%	\$193	\$265	137.14%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Watford Ins Co	25585	NJ	\$0	0.00%	\$0	\$0	0.00%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	(\$3)	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	\$55	0.00%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	\$16	0.00%
Wesco Ins Co	25011	DE	\$585	0.21%	\$511	\$607	118.68%
West Amer Ins Co	44393	IN	\$2,460	1.05%	\$2,573	(\$535)	(20.81)%
Westchester Fire Ins Co	10030	PA	\$5	0.01%	\$14	\$2	15.94%
Western Natl Assur Co	24465	MN	\$49	0.02%	\$49	\$153	314.49%
XL Ins Amer Inc	24554	DE	\$359	0.01%	\$34	\$0	(0.08)%
XL Specialty Ins Co	37885	DE	\$4	0.00%	(\$6)	\$2	(27.37)%
Zurich Amer Ins Co	16535	NY	\$1,242	0.39%	\$947	\$302	31.85%
Zurich Amer Ins Co Of IL	27855	IL	\$105	0.04%	\$93	\$111	118.77%
Totals (Loss Ratio is average)			\$247,560	100.00%	\$245,165	\$136,305	55.60%

(1)Excluding all Loss Adjustment Expenses (LAE)