

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio

Line of Business: Commercial Multiple Peril (non-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)
21st Century N Amer Ins Co	32220	NY	\$0	0.00%	\$0	\$333	0.00%
Accelerant Natl Ins Co	10220	DE	\$21	0.00%	\$15	\$2	11.05%
Accredited Surety & Cas Co Inc	26379	FL	\$109	0.02%	\$75	\$4	5.50%
Ace Amer Ins Co	22667	PA	\$31,298	7.09%	\$28,446	\$6,688	23.51%
Ace Fire Underwriters Ins Co	20702	PA	\$212	0.09%	\$354	\$116	32.87%
Ace Prop & Cas Ins Co	20699	PA	\$544	0.11%	\$435	\$152	34.92%
Acuity A Mut Ins Co	14184	WI	\$1,615	0.26%	\$1,056	\$210	19.93%
Affiliated Fm Ins Co	10014	RI	\$0	0.00%	\$0	(\$2,004)	0.00%
AGCS Marine Ins Co	22837	IL	\$836	0.12%	\$482	\$152	31.65%
Alaska Natl Ins Co	38733	AK	\$1,803	0.37%	\$1,487	\$30	2.02%
Allied Ins Co of Amer	10127	OH	\$53	0.03%	\$131	\$342	261.40%
Allied Prop & Cas Ins Co	42579	IA	\$5	0.00%	\$8	\$350	4554.57%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$3	0.00%
Allied World Specialty Ins Co	16624	DE	\$8	0.00%	\$11	(\$49)	(457.27)%
Allmerica Fin Benefit Ins Co	41840	MI	\$827	0.16%	\$628	\$174	27.71%
Allstate Ind Co	19240	IL	\$7,324	1.69%	\$6,788	\$6,218	91.61%
Allstate Ins Co	19232	IL	\$1,620	0.42%	\$1,673	\$697	41.66%
Amco Ins Co	19100	IA	\$722	0.25%	\$997	\$554	55.53%
American Alt Ins Corp	19720	DE	\$1,348	0.33%	\$1,313	\$1,221	92.99%
American Automobile Ins Co	21849	MO	\$0	0.00%	\$0	(\$1)	0.00%
American Cas Co Of Reading PA	20427	PA	\$932	0.25%	\$1,000	(\$94)	(9.43)%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$14)	0.00%
American Family Home Ins Co	23450	FL	\$605	0.17%	\$686	(\$80)	(11.66)%
American Family Ins Co	10386	WI	\$13,172	2.19%	\$8,786	\$4,417	50.27%
American Family Mut Ins Co SI	19275	WI	\$438	0.72%	\$2,899	(\$119)	(4.11)%
American Fire & Cas Co	24066	NH	\$2,434	0.86%	\$3,433	\$621	18.09%
American Guar & Liab Ins	26247	NY	\$527	0.13%	\$541	(\$24)	(4.53)%
American Hallmark Ins Co Of TX	43494	TX	\$1,208	0.70%	\$2,793	\$1,750	62.68%
American Home Assur Co	19380	NY	\$36	0.01%	\$30	(\$3)	(9.66)%
American Modern Home Ins Co	23469	OH	(\$1)	0.00%	\$10	(\$1)	(10.98)%
American Natl Prop & Cas Co	28401	MO	\$798	0.21%	\$851	\$71	8.36%
American Reliable Ins Co	19615	AZ	\$1,788	0.46%	\$1,828	\$534	29.20%
American Southern Home Ins Co	41998	FL	\$289	0.06%	\$244	\$31	12.72%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$3)	0.00%
American Zurich Ins Co	40142	IL	\$73	0.02%	\$79	\$3	3.54%
Amerisure Mut Ins Co	23396	MI	\$1	0.00%	\$0	\$0	(21.77)%
Amquard Ins Co	42390	NE	\$3,556	0.79%	\$3,162	\$135	4.27%
AmTrust Ins Co	15954	DE	\$471	0.14%	\$554	\$190	34.34%
Arch Ins Co	11150	MO	\$1,489	0.32%	\$1,276	\$123	9.61%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$0	\$33	0.00%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$0	0.00%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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)
Artisan & Truckers Cas Co	10194	WI	\$222	0.04%	\$167	\$220	131.91%
Ascot Ins Co	23752	CO	\$106	0.02%	\$80	\$5	5.96%
Aspen Amer Ins Co	43460	TX	\$63	0.01%	\$58	\$10	17.86%
Atlantic Specialty Ins Co	27154	NY	\$1,283	0.30%	\$1,216	\$3,824	314.48%
Austin Mut Ins Co	13412	MN	\$1,125	0.27%	\$1,064	\$256	24.08%
Axis Ins Co	37273	IL	\$38	0.01%	\$38	(\$1)	(2.30)%
Benchmark Ins Co	41394	KS	\$95	0.03%	\$113	\$65	57.46%
Berkley Ins Co	32603	DE	\$0	0.00%	\$0	\$0	0.00%
Berkley Natl Ins Co	38911	IA	\$127	0.03%	\$139	\$66	47.45%
Berkley Regional Ins Co	29580	IA	\$396	0.12%	\$469	\$921	196.51%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$301	0.06%	\$260	\$47	18.09%
BITCO Gen Ins Corp	20095	IA	\$84	0.02%	\$76	\$3	4.08%
BITCO Natl Ins Co	20109	IA	\$5	0.00%	\$5	\$0	0.00%
Blackboard Ins Co	26611	DE	\$0	0.00%	\$0	(\$2)	0.00%
Brotherhood Mut Ins Co	13528	IN	\$7,736	1.85%	\$7,434	\$2,246	30.22%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	(\$1)	0.00%
Century Natl Ins Co	26905	CA	\$0	0.00%	\$0	(\$1)	0.00%
Charter Oak Fire Ins Co	25615	CT	\$3,283	0.72%	\$2,882	\$1,213	42.09%
Chicago Ins Co	22810	IL	\$37	0.01%	\$34	\$11	31.33%
Chubb Ind Ins Co	12777	NY	\$247	0.03%	\$134	\$327	244.06%
Chubb Natl Ins Co	10052	IN	\$45	0.01%	\$26	\$0	0.29%
Church Mut Ins Co S I	18767	WI	\$3,040	0.74%	\$2,969	\$1,193	40.17%
Continental Cas Co	20443	IL	\$2,586	0.62%	\$2,473	\$1,189	48.06%
Continental Divide Ins Co	35939	CO	\$14	0.05%	\$186	\$223	119.91%
Continental Ins Co	35289	PA	\$1,859	0.50%	\$2,012	\$657	32.64%
Continental Western Ins Co	10804	IA	\$2,719	0.49%	\$1,980	\$879	44.38%
Contractors Bonding & Ins Co	37206	IL	\$88	0.06%	\$228	\$39	16.94%
Country Cas Ins Co	20982	IL	\$0	0.00%	\$0	(\$82)	0.00%
Country Mut Ins Co	20990	IL	\$10,491	2.36%	\$9,468	\$6,665	70.39%
Crestbrook Ins Co	18961	OH	\$1,290	0.29%	\$1,144	\$179	15.65%
Crum & Forster Ind Co	31348	DE	\$511	0.11%	\$453	\$101	22.29%
Cumis Ins Society Inc	10847	IA	\$464	0.12%	\$464	\$247	53.28%
Dentists Ins Co	40975	CA	\$946	0.23%	\$911	\$1,269	139.35%
Depositors Ins Co	42587	IA	\$339	0.13%	\$531	\$359	67.58%
Diamond State Ins Co	42048	IN	\$122	0.03%	\$119	\$598	500.57%
Eagle W Ins Co	12890	CA	\$8,375	2.16%	\$8,667	\$11,660	134.53%
Emcasco Ins Co	21407	IA	\$171	0.04%	\$176	\$8	4.76%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	\$1	0.00%
Employers Mut Cas Co	21415	IA	\$937	0.22%	\$868	\$210	24.21%
Endurance Amer Ins Co	10641	DE	\$10	0.00%	\$8	\$2	21.31%
Everest Natl Ins Co	10120	DE	\$102	0.03%	\$109	\$61	55.52%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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 Co Of OR	21636	OR	\$8,802	2.22%	\$8,916	\$5,219	58.53%
Farmers Ins Exch	21652	CA	\$10,192	2.46%	\$9,873	\$659	6.68%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$0	(\$10)	0.00%
Farmington Cas Co	41483	CT	\$2	0.00%	\$3	\$0	0.00%
Federal Ins Co	20281	IN	\$9,617	2.12%	\$8,491	\$1,699	20.00%
Federated Mut Ins Co	13935	MN	\$841	0.20%	\$792	\$291	36.71%
Federated Serv Ins Co	28304	MN	\$203	0.05%	\$188	\$29	15.25%
Fidelity & Deposit Co Of MD	39306	IL	\$141	0.03%	\$106	\$5	4.82%
Fidelity & Guar Ins Co	35386	IA	\$1,950	0.42%	\$1,668	\$863	51.74%
Financial Pacific Ins Co	31453	CA	\$18	0.01%	\$21	(\$1)	(7.05)%
Firemans Fund Ins Co	21873	IL	\$5,549	1.19%	\$4,766	\$199	4.18%
Firemens Ins Co Of Washington DC	21784	DE	\$576	0.13%	\$530	\$76	14.41%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$8	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$2)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$1)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$5)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$13	0.00%	\$10	\$1	5.22%
General Cas Co Of WI	24414	WI	\$70	0.15%	\$592	\$1,219	206.02%
General Ins Co Of Amer	24732	NH	\$182	0.04%	\$175	\$34	19.53%
Generali Us Branch	11231	NY	\$0	0.00%	\$0	(\$65)	0.00%
Glencar Ins Co	12254	WI	\$208	0.04%	\$146	\$18	12.15%
Granite State Ins Co	23809	IL	\$379	0.10%	\$398	\$164	41.15%
Great Amer Alliance Ins Co	26832	OH	\$718	0.18%	\$707	(\$4)	(0.61)%
Great Amer Assur Co	26344	OH	\$1,557	0.40%	\$1,604	\$775	48.35%
Great Amer Ins Co	16691	OH	\$997	0.22%	\$865	(\$362)	(41.84)%
Great Amer Ins Co of NY	22136	NY	\$281	0.07%	\$281	\$115	40.95%
Great Amer Spirit Ins Co	33723	OH	\$1	0.00%	\$0	\$0	9.80%
Great Divide Ins Co	25224	ND	\$124	0.03%	\$112	\$376	336.20%
Great Northern Ins Co	20303	IN	\$3,190	0.83%	\$3,316	\$13,758	414.88%
Greenwich Ins Co	22322	DE	\$256	0.07%	\$277	\$1,005	363.14%
Guideone Amer Ins Co	42331	IA	\$6	0.00%	\$15	(\$2)	(16.57)%
Guideone Elite Ins Co	42803	IA	\$106	0.03%	\$135	\$16	11.84%
GuideOne Ins Co	15032	IA	\$1,419	0.32%	\$1,279	\$201	15.72%
GuideOne Specialty Ins Co	14559	IA	\$45	0.02%	\$73	\$5	6.62%
Hanover Amer Ins Co	36064	NH	\$3,301	0.83%	\$3,334	\$7,959	238.71%
Hanover Ins Co	22292	NH	\$2,214	0.54%	\$2,155	(\$27)	(1.24)%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	\$0	(366.67)%
Hartford Cas Ins Co	29424	IN	\$1,774	0.46%	\$1,838	\$844	45.93%
Hartford Fire Ins Co	19682	CT	\$3,808	0.83%	\$3,348	\$190	5.68%
Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$1	\$0	(0.07)%
Hartford Steam Boil Inspec & Ins Co	11452	CT	\$92	0.02%	\$91	\$4	4.32%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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)
Hartford Underwriters Ins Co	30104	CT	\$6,140	1.33%	\$5,323	\$3,185	59.83%
HDI Global Ins Co	41343	IL	\$59	0.01%	\$50	\$9	18.00%
Hiscox Ins Co Inc	10200	IL	\$201	0.03%	\$128	\$78	60.56%
Housing Enterprise Ins Co Inc	11206	VT	\$635	0.12%	\$466	\$285	61.05%
Hudson Ins Co	25054	DE	\$139	0.03%	\$139	\$22	16.14%
Illinois Natl Ins Co	23817	IL	\$356	0.05%	\$203	(\$34)	(16.81)%
Indemnity Ins Co Of North Amer	43575	PA	\$104	0.02%	\$98	(\$22)	(22.22)%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	\$28	0.01%	\$29	(\$1)	(2.64)%
Integon Natl Ins Co	29742	NC	\$1,388	0.34%	\$1,351	\$213	15.73%
Intrepid Ins Co	10749	IA	\$354	0.06%	\$251	\$177	70.73%
Ironshore Ind Inc	23647	IL	\$0	0.00%	\$0	\$23	0.00%
Jewelers Mut Ins Co S I	14354	WI	\$167	0.04%	\$157	\$371	236.53%
Key Risk Ins Co	10885	IA	\$0	0.00%	\$0	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$364	0.09%	\$370	\$65	17.43%
Liberty Mut Ins Co	23043	MA	\$161	0.04%	\$161	\$14	8.62%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$1)	0.00%
Lio Ins Co	40550	AZ	\$95	0.06%	\$245	\$299	122.13%
Lyndon Southern Ins Co	10051	DE	\$154	0.04%	\$169	\$49	29.03%
Manufacturers Alliance Ins Co	36897	PA	\$492	0.11%	\$461	\$172	37.18%
Markel Amer Ins Co	28932	VA	\$360	0.07%	\$300	\$5	1.52%
Markel Ins Co	38970	IL	\$216	0.05%	\$218	(\$58)	(26.77)%
Massachusetts Bay Ins Co	22306	NH	\$2,000	0.52%	\$2,077	\$320	15.41%
Mid Century Ins Co	21687	CA	\$16,161	3.72%	\$14,940	\$5,001	33.47%
Midvale Ind Co	27138	WI	\$1,425	0.32%	\$1,271	\$408	32.11%
Midwest Family Mut Ins Co	23574	IA	\$1,191	0.27%	\$1,072	\$239	22.32%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$394	0.10%	\$392	\$266	67.82%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$467	0.11%	\$429	\$31	7.20%
Monterey Ins Co	23540	CA	\$3,357	0.46%	\$1,843	\$851	46.16%
Mutual Of Enumclaw Ins Co	14761	OR	\$9,233	2.60%	\$10,451	\$4,069	38.94%
National Cas Co	11991	OH	\$78	0.06%	\$242	\$877	361.82%
National Farmers Union Prop & Cas	16217	NC	\$5	0.03%	\$129	(\$251)	(194.85)%
National Fire & Ind Exch	15679	MO	\$39	0.01%	\$37	\$0	0.02%
National Fire Ins Co Of Hartford	20478	IL	\$767	0.19%	\$750	\$179	23.84%
National Gen Ins Co	23728	MO	\$271	0.06%	\$256	\$14	5.58%
National Interstate Ins Co	32620	OH	\$4	0.00%	\$5	\$0	4.53%
National Specialty Ins Co	22608	TX	\$7	0.00%	\$2	\$15	733.50%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$51	0.00%
National Union Fire Ins Co of Pittsb	19445	PA	\$1,515	0.40%	\$1,594	\$1,092	68.53%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	\$4	0.00%
Nationwide Aqribusiness Ins Co	28223	IA	\$2,265	0.53%	\$2,137	\$2,424	113.44%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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)
Nationwide Assur Co	10723	OH	\$3,437	0.67%	\$2,703	\$1,055	39.04%
Nationwide Gen Ins Co	23760	OH	\$3,063	0.74%	\$2,989	\$1,957	65.48%
Nationwide Ins Co Of Amer	25453	OH	\$1	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$1,203	0.45%	\$1,824	\$971	53.24%
Navigators Ins Co	42307	NY	\$55	0.01%	\$47	\$17	35.75%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	(\$15)	0.00%
New Hampshire Ins Co	23841	IL	\$173	0.04%	\$142	\$612	431.86%
New York Marine & Gen Ins Co	16608	NY	\$93	0.03%	\$140	\$303	215.99%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$1)	0.00%
North River Ins Co	21105	NJ	\$111	0.03%	\$104	\$101	97.02%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$406	0.09%	\$363	\$5	1.47%
Ohio Cas Ins Co	24074	NH	\$11,841	2.60%	\$10,436	\$387	3.71%
Ohio Security Ins Co	24082	NH	\$30,704	7.45%	\$29,887	\$5,651	18.91%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	\$4	0.00%
Oregon Mut Ins Co	14907	OR	\$5,513	1.26%	\$5,058	\$2,837	56.10%
Pacific Employers Ins Co	22748	PA	\$61	0.02%	\$92	\$44	47.68%
Pacific Ind Co	20346	WI	\$249	0.05%	\$220	(\$10)	(4.56)%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	\$160	0.00%
Penn Amer Ins Co	32859	PA	\$1	0.00%	\$1	\$0	8.91%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$841	0.20%	\$820	\$380	46.31%
Pennsylvania Manufacturers Ind Co	41424	PA	\$71	0.01%	\$41	\$37	89.48%
Pharmacists Mut Ins Co	13714	IA	\$511	0.11%	\$461	(\$52)	(11.35)%
Philadelphia Ind Ins Co	18058	PA	\$17,679	3.96%	\$15,871	\$1,782	11.23%
Phoenix Ins Co	25623	CT	\$1,813	0.42%	\$1,696	\$244	14.39%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$42	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$1)	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	\$0	0.00%
QBE Ins Corp	39217	PA	\$248	0.11%	\$437	\$789	180.55%
Red Shield Ins Co	41580	WA	\$1,901	0.47%	\$1,886	\$672	35.66%
Regent Ins Co	24449	WI	\$274	0.19%	\$747	\$977	130.87%
Riverport Ins Co	36684	IA	\$422	0.10%	\$396	\$2	0.51%
RLI Ins Co	13056	IL	\$194	0.05%	\$186	\$27	14.78%
Rural Trust Ins Co	11134	TX	\$48	0.02%	\$71	\$29	40.63%
Safeco Ins Co Of Amer	24740	NH	\$339	0.07%	\$283	\$153	54.10%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	0.00%
Security Natl Ins Company	19879	DE	\$268	0.09%	\$348	\$275	79.16%
Seneca Ins Co Inc	10936	NY	\$630	0.15%	\$588	\$74	12.64%
Sentinel Ins Co Ltd	11000	CT	\$2,928	0.74%	\$2,956	\$492	16.65%
Sentry Ins Co	24988	WI	\$213	0.05%	\$201	\$18	8.93%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$0	\$1	0.00%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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)
SiriusPoint Amer Ins Co	38776	NY	\$0	0.00%	\$0	\$0	0.00%
Sompo Amer Ins Co	11126	NY	\$52	0.01%	\$50	\$26	53.10%
Spinnaker Ins Co	24376	IL	\$98	0.01%	\$36	\$3	7.02%
St Paul Fire & Marine Ins Co	24767	CT	\$1,399	0.20%	\$800	\$278	34.74%
St Paul Guardian Ins Co	24775	CT	\$292	0.04%	\$166	\$166	99.85%
St Paul Mercury Ins Co	24791	CT	\$105	0.02%	\$61	\$4	5.86%
Standard Fire Ins Co	19070	CT	\$160	0.04%	\$141	\$109	77.35%
Star Ins Co	18023	MI	\$202	0.05%	\$216	\$20	9.40%
Starnet Ins Co	40045	IA	\$808	0.20%	\$787	\$16	2.07%
Starr Ind & Liab Co	38318	TX	\$3	0.00%	\$4	(\$1)	(28.87)%
State Farm Fire & Cas Co	25143	IL	\$26,253	5.97%	\$23,969	\$27,349	114.10%
State Natl Ins Co Inc	12831	TX	\$3,307	0.43%	\$1,731	\$496	28.66%
Stillwater Ins Co	25180	CA	\$309	0.07%	\$290	\$215	74.23%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$2,952	0.70%	\$2,802	\$844	30.10%
T H E Ins Co	12866	LA	\$0	0.00%	\$0	\$0	0.00%
Technology Ins Co Inc	42376	DE	\$32	0.01%	\$32	\$0	0.45%
The Cincinnati Cas Co	28665	OH	\$2,865	0.70%	\$2,823	\$159	5.64%
The Cincinnati Ind Co	23280	OH	\$1,384	0.29%	\$1,180	\$43	3.60%
The Cincinnati Ins Co	10677	OH	\$10,365	2.39%	\$9,576	\$5,126	53.53%
The Pie Ins Co	21857	OH	\$0	0.00%	\$0	(\$7)	0.00%
TNUS Ins Co	32301	NY	\$0	0.00%	\$15	(\$6)	(36.54)%
Tokio Marine Amer Ins Co	10945	NY	\$383	0.07%	\$298	(\$3)	(0.92)%
Trans Pacific Ins Co	41238	NY	\$3	0.00%	\$1	\$0	(0.27)%
Transguard Ins Co Of Amer Inc	28886	IL	\$0	0.00%	\$0	\$0	37.11%
Transportation Ins Co	20494	IL	\$1,121	0.23%	\$911	\$641	70.42%
TravCo Personal Ins Co	36463	CT	\$0	0.00%	\$0	(\$3)	0.00%
Travelers Cas Ins Co Of Amer	19046	CT	\$5,016	1.25%	\$5,002	\$2,933	58.65%
Travelers Ind Co	25658	CT	\$1,349	0.31%	\$1,231	\$865	70.25%
Travelers Ind Co Of Amer	25666	CT	\$2,525	0.66%	\$2,662	\$315	11.84%
Travelers Ind Co Of CT	25682	CT	\$2,757	0.64%	\$2,563	\$1,731	67.57%
Travelers Prop Cas Co Of Amer	25674	CT	\$5,987	1.51%	\$6,046	\$2,157	35.88%
Tri State Ins Co Of MN	31003	IA	\$293	0.06%	\$260	\$67	25.86%
Truck Ins Exch	21709	CA	\$19,453	4.41%	\$17,714	\$10,930	61.70%
Trumbull Ins Co	27120	CT	\$0	0.00%	\$0	\$55	0.00%
Twin City Fire Ins Co Co	29459	IN	\$2,688	0.68%	\$2,748	\$134	4.89%
Union Ins Co	25844	IA	\$1,166	0.28%	\$1,137	\$91	7.97%
United Fire & Cas Co	13021	IA	\$69	0.01%	\$54	\$17	30.57%
United Heritage Prop & Cas Co	18939	ID	\$59	0.01%	\$58	\$0	0.63%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$1)	0.00%
United States Fire Ins Co	21113	DE	\$236	0.07%	\$268	\$120	44.55%
Utica Mut Ins Co	25976	NY	\$0	0.00%	\$0	\$0	(13.21)%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Commercial Multiple Peril (non-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)
Valley Forge Ins Co	20508	PA	\$1,029	0.26%	\$1,027	(\$76)	(7.36)%
Vanliner Ins Co	21172	OH	\$23	0.01%	\$33	(\$6)	(18.05)%
Vantapro Specialty Ins Co	44768	AR	\$46	0.01%	\$48	(\$8)	(16.55)%
Vigilant Ins Co	20397	NY	\$2,626	0.56%	\$2,250	\$502	22.33%
Wesco Ins Co	25011	DE	\$1,757	0.46%	\$1,861	\$2,015	108.31%
West Amer Ins Co	44393	IN	\$3,672	1.04%	\$4,178	\$2,496	59.74%
Westchester Fire Ins Co	10030	PA	\$74	0.01%	\$44	(\$1)	(2.18)%
Western Natl Assur Co	24465	MN	\$65	0.02%	\$64	\$76	119.71%
White Pine Ins Co	11932	MI	\$2	0.00%	\$2	\$0	0.00%
XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$0	33.33%
XL Specialty Ins Co	37885	DE	\$0	0.00%	(\$4)	\$0	6.62%
Zurich Amer Ins Co	16535	NY	\$2,880	0.56%	\$2,231	\$199	8.93%
Zurich Amer Ins Co Of IL	27855	IL	\$48	0.01%	\$30	\$4	12.24%
Totals (Loss Ratio is average)			\$425,847	100.00%	\$401,268	\$193,233	48.16%

(1)Excluding all Loss Adjustment Expenses (LAE)