

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 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	\$912	0.52%	\$699	\$34	4.84%
Ace Amer Ins Co	22667	PA	\$242	0.35%	\$474	\$0	0.00%
Ace Fire Underwriters Ins Co	20702	PA	\$2	0.00%	\$3	\$0	0.00%
Ace Prop & Cas Ins Co	20699	PA	\$10	0.01%	\$9	\$12	126.83%
Affiliated Fm Ins Co	10014	RI	\$7,761	5.33%	\$7,157	\$0	0.00%
ALG Prop Cas Co	19402	IL	\$294	0.19%	\$250	\$1	0.24%
Alaska Natl Ins Co	38733	AK	\$25	0.01%	\$12	\$0	0.00%
Allianz Global Risks US Ins Co	35300	IL	\$471	0.33%	\$448	\$3	0.70%
Allied Prop & Cas Ins Co	42579	IA	\$12	0.00%	\$4	\$0	10.99%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	\$0	0.00%
Allmerica Fin Benefit Ins Co	41840	MI	\$28	0.02%	\$23	\$1	3.47%
Allstate Ins Co	19232	IL	\$0	0.00%	\$0	\$0	0.00%
Amco Ins Co	19100	IA	\$92	0.08%	\$114	\$0	0.13%
American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$0	0.00%
American Cas Co Of Reading PA	20427	PA	\$12	0.01%	\$9	\$3	27.36%
American Family Ins Co	10386	WI	\$2,718	1.72%	\$2,312	\$0	0.00%
American Family Mut Ins Co SI	19275	WI	\$2,366	2.01%	\$2,697	\$0	0.00%
American Fire & Cas Co	24066	NH	\$15	0.01%	\$15	\$0	0.00%
American Guar & Liab Ins	26247	NY	\$1,504	1.22%	\$1,631	\$0	0.00%
American Hallmark Ins Co Of TX	43494	TX	\$4	0.00%	\$5	\$0	1.07%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	(\$18)	0.00%
American Modern Prop & Cas Ins Co	42722	OH	\$3,576	2.68%	\$3,594	\$28	0.77%
American Natl Prop & Cas Co	28401	MO	\$44	0.03%	\$43	\$0	0.00%
American Zurich Ins Co	40142	IL	\$9	0.01%	\$8	\$0	0.00%
Amquard Ins Co	42390	NE	\$26	0.02%	\$27	\$0	0.00%
Amica Mut Ins Co	19976	RI	\$1,875	1.34%	\$1,801	\$0	0.00%
AmShield Ins Co	15590	MO	\$21	0.01%	\$19	\$0	0.00%
Arch Ins Co	11150	MO	\$9	0.01%	\$10	\$0	0.00%
Aspen Amer Ins Co	43460	TX	\$2	0.00%	\$2	\$0	(1.94)%
Atlantic Specialty Ins Co	27154	NY	\$4	0.00%	\$2	\$0	0.00%
Automobile Ins Co Of Hartford CT	19062	CT	\$91	0.05%	\$67	\$0	0.05%
Axis Ins Co	37273	IL	\$0	0.00%	\$1	(\$7)	(717.49)%
AXIS Reins Co	20370	NY	\$2	0.02%	\$28	\$1	5.23%
Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	\$0	1.94%
Berkshire Hathaway Direct Ins Co	10391	NE	\$128	0.04%	\$60	\$35	58.22%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	\$0	10.22%
California Cas Gen Ins Co of OR	35955	OR	\$229	0.18%	\$241	\$0	0.00%
Century Natl Ins Co	26905	CA	\$2	0.00%	\$3	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$17	0.01%	\$20	(\$2)	(8.04)%
Continental Cas Co	20443	IL	\$1,510	1.11%	\$1,488	(\$381)	(25.61)%
Continental Ins Co	35289	PA	\$66	0.09%	\$127	\$26	20.39%

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Continental Western Ins Co	10804	IA	\$41	0.03%	\$38	\$0	0.00%
Crestbrook Ins Co	18961	OH	\$156	0.10%	\$140	\$0	0.00%
CSAA Gen Ins Co	37770	IN	\$667	0.47%	\$631	\$0	0.00%
Depositors Ins Co	42587	IA	\$160	0.06%	\$77	\$3	3.51%
Eagle W Ins Co	12890	CA	\$166	0.11%	\$154	\$0	0.00%
Economy Premier Assur Co	40649	IL	\$134	0.10%	\$136	\$0	0.00%
Emcasco Ins Co	21407	IA	\$37	0.03%	\$39	\$1	1.78%
Employers Ins Co of Wausau	21458	WI	\$3,499	2.26%	\$3,030	\$0	0.00%
Employers Mut Cas Co	21415	IA	\$64	0.04%	\$59	\$2	2.91%
Factory Mut Ins Co	21482	RI	\$16,256	11.75%	\$15,771	\$0	0.00%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$113	0.09%	\$122	\$0	0.00%
Farmers Ins Co Of OR	21636	OR	\$3,566	2.69%	\$3,615	\$0	0.00%
Farmers Ins Exch	21652	CA	\$2,840	2.20%	\$2,960	\$0	(0.01)%
Farmers Prop & Cas Ins Co	26298	RI	\$291	0.26%	\$354	\$0	0.00%
Federal Ins Co	20281	IN	\$583	0.41%	\$555	(\$5)	(0.96)%
Federated Mut Ins Co	13935	MN	\$628	0.42%	\$568	\$0	0.00%
Federated Serv Ins Co	28304	MN	\$181	0.14%	\$190	\$0	0.00%
Fidelity & Deposit Co Of MD	39306	IL	\$14	0.01%	\$12	\$0	0.00%
Fire Ins Exch	21660	CA	\$3	0.00%	\$2	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$224	0.14%	\$190	(\$3)	(1.50)%
First Liberty Ins Corp	33588	IL	\$37	0.01%	\$8	\$0	1.74%
Florists Mut Ins Co	13978	WI	\$1	0.00%	\$2	\$0	(6.04)%
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	\$366	0.20%	\$273	\$0	(0.11)%
General Cas Co Of WI	24414	WI	\$169	0.13%	\$172	\$4	2.56%
Granite State Ins Co	23809	IL	\$5	0.00%	\$5	(\$5)	(112.39)%
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%	\$4	\$0	(5.58)%
Great Amer Ins Co of NY	22136	NY	\$0	0.00%	\$2	(\$1)	(42.29)%
Great Northern Ins Co	20303	IN	\$343	0.23%	\$309	(\$5)	(1.50)%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$0	0.00%
Hanover Amer Ins Co	36064	NH	\$201	0.16%	\$220	\$1	0.56%
Hanover Ins Co	22292	NH	\$171	0.11%	\$154	\$2	1.61%
Hartford Accident & Ind Co	22357	CT	\$31	0.02%	\$31	\$0	0.08%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$0	0.00%
Hartford Fire Ins Co	19682	CT	\$1	0.00%	\$1	\$0	(0.31)%
Hartford Ins Co Of The Midwest	37478	IN	\$139	0.11%	\$144	\$0	0.00%
Hartford Underwriters Ins Co	30104	CT	\$10	0.01%	\$10	\$0	(0.31)%

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Homesite Ins Co	17221	WI	\$4	0.01%	\$9	\$0	2.81%
Horace Mann Ins Co	22578	IL	\$50	0.04%	\$50	\$0	0.00%
Illinois Natl Ins Co	23817	IL	\$3	0.00%	\$3	\$4	111.22%
Insurance Co Of The West	27847	CA	\$3,685	2.17%	\$2,911	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$53	0.04%	\$47	\$0	0.00%
Liberty Ins Corp	42404	IL	\$1,258	1.02%	\$1,375	\$46	3.36%
Liberty Mut Fire Ins Co	23035	WI	\$476	0.41%	\$545	\$15	2.72%
Liberty Mut Ins Co	23043	MA	\$1	0.00%	\$1	\$0	1.28%
LM Ins Corp	33600	IL	\$70	0.06%	\$76	\$3	3.47%
Massachusetts Bay Ins Co	22306	NH	\$228	0.19%	\$254	\$4	1.50%
Mid Century Ins Co	21687	CA	\$34	0.02%	\$31	(\$1)	(2.62)%
Middlesex Ins Co	23434	WI	\$16	0.01%	\$11	\$0	0.54%
Midwest Family Mut Ins Co	23574	IA	\$3	0.00%	\$3	\$0	0.00%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1	0.00%	\$1	\$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	(18.46)%
National Liab & Fire Ins Co	20052	CT	\$40	0.02%	\$23	\$4	15.70%
National Union Fire Ins Co of Pittsb	19445	PA	\$16	0.01%	\$20	(\$1)	(2.55)%
Nationwide Affinity Co of Amer	26093	OH	\$29	0.03%	\$40	(\$1)	(1.81)%
Nationwide Agribusiness Ins Co	28223	IA	\$44	0.04%	\$49	\$0	0.00%
Nationwide Assur Co	10723	OH	\$96	0.07%	\$88	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$887	0.65%	\$868	(\$2)	(0.25)%
Nationwide Ins Co Of Amer	25453	OH	\$184	0.19%	\$254	(\$3)	(1.34)%
Nationwide Mut Ins Co	23787	OH	\$16	0.02%	\$31	\$0	0.29%
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	3557.14%
Ohio Cas Ins Co	24074	NH	\$10	0.01%	\$11	\$0	0.00%
Ohio Security Ins Co	24082	NH	\$122	0.10%	\$135	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$120	0.37%	\$498	\$0	0.00%
Pacific Employers Ins Co	22748	PA	\$1	0.00%	\$1	\$0	0.00%
Pacific Ind Co	20346	WI	\$1,221	0.87%	\$1,166	(\$27)	(2.30)%
Palomar Specialty Ins Co	20338	OR	\$14,462	9.77%	\$13,110	\$0	0.00%
Peerless Ind Ins Co	18333	IL	\$55	0.02%	\$24	\$2	7.11%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$18	0.01%	\$17	\$0	0.00%
Pharmacists Mut Ins Co	13714	IA	\$4	0.01%	\$7	\$0	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$281	0.21%	\$287	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$0	0.00%
Regent Ins Co	24449	WI	\$17	0.01%	\$17	\$1	7.64%

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RLI Ins Co	13056	IL	\$1	0.00%	\$1	\$0	0.00%
RSUI Ind Co	22314	NH	\$8	0.01%	\$8	\$0	0.00%
Safeco Ins Co Of IL	39012	IL	\$3,736	2.85%	\$3,826	\$218	5.69%
Safeco Ins Co of OR	11071	OR	\$791	0.60%	\$809	\$49	6.06%
Security Natl Ins Company	19879	DE	\$1	0.00%	\$1	\$0	1.68%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$0	\$0	0.00%
Sentry Ins Co	24988	WI	\$57	0.05%	\$61	(\$9)	(15.43)%
Sentry Select Ins Co	21180	WI	\$0	0.00%	\$0	(\$1)	0.00%
Sompo Amer Ins Co	11126	NY	\$0	0.01%	\$11	\$0	1.41%
Standard Fire Ins Co	19070	CT	\$27	0.01%	\$15	\$0	0.08%
State Farm Fire & Cas Co	25143	IL	\$33,007	24.24%	\$32,542	\$0	0.00%
State Natl Ins Co Inc	12831	TX	\$2	0.00%	(\$3)	\$0	0.00%
Stillwater Prop & Cas Ins Co	16578	NY	\$256	0.21%	\$284	\$0	0.00%
Sutton National Ins Co	25798	OK	(\$2)	0.04%	\$56	\$0	0.00%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$36	0.01%	\$20	\$0	0.00%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$1,430	0.83%	\$1,119	\$0	0.00%
Teachers Ins Co	22683	IL	\$43	0.03%	\$41	\$0	0.00%
The Cincinnati Cas Co	28665	OH	\$231	0.10%	\$137	\$0	0.00%
The Cincinnati Ind Co	23280	OH	\$9	0.00%	\$6	\$0	0.00%
The Cincinnati Ins Co	10677	OH	\$198	0.15%	\$202	\$0	0.00%
Transportation Ins Co	20494	IL	\$0	0.00%	\$0	\$0	(18.85)%
Travelers Commercial Ins Co	36137	CT	\$23	0.01%	\$7	\$0	2.46%
Travelers Home & Marine Ins Co	27998	CT	\$136	0.03%	\$46	\$0	0.58%
Travelers Ind Co	25658	CT	\$4,101	2.43%	\$3,261	\$0	0.00%
Travelers Ind Co Of Amer	25666	CT	\$63	0.04%	\$60	\$0	0.16%
Travelers Ind Co Of CT	25682	CT	\$2	0.00%	\$2	\$0	14.23%
Travelers Personal Ins Co	38130	CT	\$654	0.49%	\$660	(\$9)	(1.38)%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,620	2.61%	\$3,507	\$0	0.01%
Truck Ins Exch	21709	CA	\$37	0.03%	\$36	(\$1)	(3.78)%
Trumbull Ins Co	27120	CT	\$279	0.21%	\$280	\$0	0.00%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$0	300.00%
Union Ins Co	25844	IA	\$3	0.00%	\$2	\$0	0.00%
United Fire & Cas Co	13021	IA	\$0	0.00%	\$0	\$0	0.00%
United Serv Automobile Assn	25941	TX	\$1,814	1.30%	\$1,745	(\$2)	(0.10)%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	(0.90)%
Unitrin Safeguard Ins Co	40703	WI	\$8	0.01%	\$10	\$0	1.56%
USAA Cas Ins Co	25968	TX	\$1,453	0.94%	\$1,266	(\$1)	(0.09)%
USAA Gen Ind Co	18600	TX	\$324	0.18%	\$236	\$0	0.00%
Valley Forge Ins Co	20508	PA	(\$2)	0.00%	\$4	\$1	33.63%
Valley Prop & Cas Ins Co	10698	OR	\$36	0.03%	\$44	(\$1)	(1.92)%
Verlan Fire Ins Co MD	10815	NH	\$0	0.00%	\$0	\$0	0.00%

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Wawanesa Gen Ins Co	10683	CA	\$1	0.00%	\$2	\$0	0.00%
West Amer Ins Co	44393	IN	\$41	0.03%	\$42	\$0	0.00%
Westport Ins Corp	39845	MO	(\$21)	0.00%	\$0	\$0	0.00%
XL Ins Amer Inc	24554	DE	\$1,527	1.05%	\$1,410	\$36	2.55%
Zurich Amer Ins Co	16535	NY	\$8,618	5.31%	\$7,131	\$1	0.01%
Zurich Amer Ins Co Of IL	27855	IL	\$5	0.00%	\$6	\$0	0.00%
Totals (Loss Ratio is average)			\$141,242	100.00%	\$134,242	\$56	0.04%

(1)Excluding all Loss Adjustment Expenses (LAE)