

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2023 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  | \$1,149                 | 8.51%        | \$1,131                | \$35                   | 3.13%         |
| American Bankers Ins Co Of FL    | 10111     | FL  | \$3,359                 | 26.58%       | \$3,531                | \$197                  | 5.59%         |
| American Commerce Ins Co         | 19941     | OH  | \$20                    | 0.14%        | \$19                   | \$2                    | 10.63%        |
| American Family Mut Ins Co SI    | 19275     | WI  | \$587                   | 4.53%        | \$602                  | \$0                    | 0.00%         |
| American Natl Prop & Cas Co      | 28401     | MO  | \$34                    | 0.27%        | \$36                   | \$0                    | 0.00%         |
| American Strategic Ins Corp      | 10872     | FL  | \$354                   | 2.43%        | \$323                  | \$0                    | 0.00%         |
| Bankers Ins Co                   | 33162     | FL  | \$10                    | 0.08%        | \$11                   | \$0                    | 0.00%         |
| CSAA Gen Ins Co                  | 37770     | IN  | \$34                    | 0.24%        | \$31                   | \$0                    | 0.00%         |
| Farmers Ins Co Of OR             | 21636     | OR  | \$2,242                 | 16.14%       | \$2,144                | \$17                   | 0.77%         |
| Farmers Prop & Cas Ins Co        | 26298     | RI  | \$85                    | 0.64%        | \$85                   | \$0                    | 0.00%         |
| Foremost Ins Co Grand Rapids MI  | 11185     | MI  | \$226                   | 1.50%        | \$199                  | (\$3)                  | (1.29)%       |
| Hartford Ins Co Of The Midwest   | 37478     | IN  | \$2,991                 | 22.21%       | \$2,950                | \$0                    | 0.00%         |
| Homesite Ins Co Of The Midwest   | 13927     | WI  | \$178                   | 1.35%        | \$179                  | \$18                   | 10.19%        |
| Integon Natl Ins Co              | 29742     | NC  | \$86                    | 0.44%        | \$59                   | \$0                    | 0.00%         |
| Liberty Mut Fire Ins Co          | 23035     | WI  | \$168                   | 1.29%        | \$171                  | \$0                    | 0.00%         |
| NGM Ins Co                       | 14788     | FL  | \$3                     | 0.02%        | \$2                    | \$0                    | 0.00%         |
| Occidental Fire & Cas Co Of NC   | 23248     | NC  | \$33                    | 0.25%        | \$33                   | \$0                    | 0.00%         |
| Philadelphia Ind Ins Co          | 18058     | PA  | \$121                   | 0.93%        | \$124                  | \$7                    | 6.00%         |
| Privilege Underwriters Recp Exch | 12873     | FL  | \$22                    | 0.17%        | \$23                   | \$1                    | 2.31%         |
| QBE Ins Corp                     | 39217     | PA  | \$46                    | 0.34%        | \$45                   | \$58                   | 129.28%       |
| Selective Ins Co Of Amer         | 12572     | NJ  | \$531                   | 3.67%        | \$488                  | \$5                    | 1.12%         |
| Universal N Amer Ins Co          | 10759     | TX  | \$0                     | 0.01%        | \$1                    | \$0                    | 0.00%         |
| USAA Gen Ind Co                  | 18600     | TX  | \$1,122                 | 8.28%        | \$1,100                | (\$5)                  | (0.49)%       |
| Totals (Loss Ratio is average)   |           |     | \$13,400                | 100.00%      | \$13,285               | \$333                  | 2.50%         |

(1)Excluding all Loss Adjustment Expenses (LAE)