

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 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	\$97	1.36%	\$95	(\$3)	(2.83)%
Allianz Global Risks US Ins Co	35300	IL	\$490	7.04%	\$488	(\$2)	(0.47)%
Amco Ins Co	19100	IA	\$3	0.03%	\$2	\$0	1.97%
American Cas Co Of Reading PA	20427	PA	\$7	0.09%	\$6	\$2	26.39%
American Guar & Liab Ins	26247	NY	\$735	15.11%	\$1,048	(\$12)	(1.10)%
American Home Assur Co	19380	NY	\$5	1.61%	\$111	\$131	117.65%
American Security Ins Co	42978	DE	\$545	8.13%	\$564	\$10	1.71%
Arch Ins Co	11150	MO	\$0	0.00%	\$0	\$0	(45.60)%
Bankers Standard Ins Co	18279	PA	\$0	0.00%	\$0	(\$2)	0.00%
Berkshire Hathaway Direct Ins Co	10391	NE	\$148	1.24%	\$86	\$49	56.99%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.01%	\$0	\$0	10.57%
Continental Cas Co	20443	IL	\$1	0.02%	\$1	\$0	(0.44)%
Continental Ins Co	35289	PA	\$1	0.00%	\$0	\$0	30.50%
Continental Western Ins Co	10804	IA	\$8	0.13%	\$9	\$0	0.00%
Crestbrook Ins Co	18961	OH	\$20	0.29%	\$20	\$5	27.08%
Crum & Forster Ind Co	31348	DE	\$0	0.00%	\$0	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$541	6.41%	\$444	\$0	0.00%
Federal Ins Co	20281	IN	\$140	1.93%	\$134	(\$16)	(11.93)%
Firemans Fund Ins Co	21873	IL	\$41	0.44%	\$31	\$1	2.91%
Firemens Ins Co Of Washington DC	21784	DE	\$3	0.03%	\$2	\$0	0.00%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Granite State Ins Co	23809	IL	\$10	0.13%	\$9	\$0	2.46%
Hanover Amer Ins Co	36064	NH	\$0	0.00%	\$0	\$0	0.00%
Hanover Ins Co	22292	NH	\$5	0.04%	\$3	\$0	2.68%
Hartford Fire Ins Co	19682	CT	\$1	0.01%	\$1	\$0	0.00%
Homeowners of Amer Ins Co	12536	TX	\$0	0.00%	\$0	\$0	0.00%
Illinois Natl Ins Co	23817	IL	\$5	0.07%	\$5	\$1	21.95%
Integon Natl Ins Co	29742	NC	\$109	1.70%	\$118	(\$6)	(4.86)%
Liberty Mut Fire Ins Co	23035	WI	\$96	1.28%	\$89	\$0	0.00%
Massachusetts Bay Ins Co	22306	NH	\$5	0.07%	\$5	\$0	(2.54)%
Middlesex Ins Co	23434	WI	\$2	0.01%	\$1	\$0	11.73%
Midwest Family Mut Ins Co	23574	IA	\$1	0.01%	\$1	\$0	0.00%
National Cas Co	11991	OH	\$0	0.00%	\$0	(\$5)	(2234.62)%
National Fire Ins Co Of Hartford	20478	IL	\$0	0.01%	\$1	\$0	27.64%
National Gen Ins Co	23728	MO	\$8	0.09%	\$6	\$0	0.00%
National Liab & Fire Ins Co	20052	CT	\$28	0.32%	\$22	\$3	14.91%
National Union Fire Ins Co of Pittsb	19445	PA	\$17	0.87%	\$60	\$1	1.63%
Nationwide Aqribusiness Ins Co	28223	IA	\$0	0.01%	\$1	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$3	0.06%	\$4	\$0	1.15%
Nationwide Mut Ins Co	23787	OH	\$0	0.02%	\$1	\$0	(7.27)%
New Hampshire Ins Co	23841	IL	\$3	0.06%	\$4	\$0	(8.54)%

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North River Ins Co	21105	NJ	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$0	0.01%	\$1	\$0	0.00%
Palomar Specialty Ins Co	20338	OR	\$487	6.75%	\$468	\$0	0.00%
Sentry Ins Co	24988	WI	\$21	0.14%	\$10	\$25	267.26%
Stillwater Prop & Cas Ins Co	16578	NY	\$2	0.03%	\$2	\$21	1071.02%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$45	0.33%	\$23	\$1	3.30%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$799	9.94%	\$689	\$166	24.03%
The Cincinnati Cas Co	28665	OH	\$10	0.11%	\$8	\$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	\$3	0.04%	\$3	\$0	0.00%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Valley Forge Ins Co	20508	PA	\$0	0.02%	\$1	\$1	61.96%
Verlan Fire Ins Co MD	10815	NH	\$2	0.02%	\$2	\$0	0.47%
Westport Ins Corp	39845	MO	(\$26)	0.00%	\$0	\$0	(1375.76)%
XL Ins Amer Inc	24554	DE	\$717	9.14%	\$634	\$10	1.65%
Zurich Amer Ins Co	16535	NY	\$1,871	24.79%	\$1,719	\$69	4.03%
Totals (Loss Ratio is average)			\$7,009	100.00%	\$6,934	\$452	6.52%

(1)Excluding all Loss Adjustment Expenses (LAE)