

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

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	\$1,749	0.85%	\$1,139	\$1,046	91.85%
Accredited Surety & Cas Co Inc	26379	FL	\$68	0.03%	\$33	\$5	15.81%
Ace Amer Ins Co	22667	PA	\$43	0.03%	\$44	\$68	155.86%
Acuity A Mut Ins Co	14184	WI	\$1,115	0.61%	\$809	\$365	45.10%
Aegis Security Ins Co	33898	PA	\$0	0.00%	\$3	\$0	0.00%
Affiliated Fm Ins Co	10014	RI	\$3,674	2.35%	\$3,129	\$1,101	35.20%
Alaska Natl Ins Co	38733	AK	\$47	0.04%	\$50	\$0	0.00%
Allianz Global Risks US Ins Co	35300	IL	\$12,395	8.40%	\$11,203	\$8,043	71.79%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	\$0	0.00%
Allmerica Fin Benefit Ins Co	41840	MI	\$6	0.00%	\$3	\$3	99.44%
Allstate Ins Co	19232	IL	\$1	0.00%	\$1	(\$9)	(1339.88)%
Amco Ins Co	19100	IA	\$812	0.49%	\$658	(\$128)	(19.46)%
American Alt Ins Corp	19720	DE	\$65	0.03%	\$45	\$12	25.80%
American Cas Co Of Reading PA	20427	PA	\$26	0.02%	\$25	(\$27)	(105.81)%
American Commerce Ins Co	19941	OH	\$145	0.11%	\$144	\$48	33.53%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	(\$7)	0.00%
American Family Mut Ins Co SI	19275	WI	\$30	0.03%	\$42	\$58	138.74%
American Fire & Cas Co	24066	NH	\$16	0.01%	\$19	\$0	(1.61)%
American Guar & Liab Ins	26247	NY	\$1,155	1.07%	\$1,431	\$26	1.82%
American Hallmark Ins Co Of TX	43494	TX	\$0	0.01%	\$14	(\$1)	(4.25)%
American Home Assur Co	19380	NY	\$4,328	2.77%	\$3,690	\$2,300	62.34%
American Modern Home Ins Co	23469	OH	\$46	0.04%	\$48	\$1	1.31%
American Modern Prop & Cas Ins Co	42722	OH	\$1,614	0.87%	\$1,155	(\$87)	(7.56)%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	(\$2)	0.00%
American Natl Prop & Cas Co	28401	MO	\$332	0.21%	\$277	\$8	2.87%
American Reliable Ins Co	19615	AZ	\$10	0.04%	\$48	\$35	72.69%
American Security Ins Co	42978	DE	\$4	0.00%	\$4	\$0	9.35%
American Southern Home Ins Co	41998	FL	\$0	0.00%	\$0	(\$7)	0.00%
American Strategic Ins Corp	10872	FL	\$548	0.39%	\$518	\$17	3.28%
American Zurich Ins Co	40142	IL	\$32	0.01%	\$19	\$4	18.81%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	0.00%
Amguard Ins Co	42390	NE	\$37	0.03%	\$42	\$7	15.72%
Amica Mut Ins Co	19976	RI	\$184	0.14%	\$183	\$220	120.29%
AmTrust Ins Co	15954	DE	\$0	0.00%	\$0	\$0	1.46%
Arch Ins Co	11150	MO	\$18	0.02%	\$23	\$1	5.30%
Armed Forces Ins Exch	41459	KS	\$9	0.01%	\$9	\$47	540.87%
Aspen Amer Ins Co	43460	TX	(\$5)	0.01%	\$7	\$8	123.13%
Atlantic Specialty Ins Co	27154	NY	\$26	0.02%	\$24	\$2	9.00%
Austin Mut Ins Co	13412	MN	\$0	0.00%	\$2	\$0	(8.91)%
Automobile Ins Co Of Hartford CT	19062	CT	\$303	0.22%	\$295	\$12	4.12%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Axis Ins Co	37273	IL	\$26	0.02%	\$25	(\$23)	(92.96)%
AXIS Reins Co	20370	NY	\$5	0.06%	\$80	\$77	96.67%
Berkley Natl Ins Co	38911	IA	\$7	0.00%	\$5	(\$1)	(17.35)%
Berkley Regional Ins Co	29580	IA	\$147	0.12%	\$157	(\$31)	(19.71)%
Berkshire Hathaway Direct Ins Co	10391	NE	\$253	0.12%	\$157	\$119	75.92%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$1	\$0	10.33%
BITCO Gen Ins Corp	20095	IA	\$4	0.00%	\$4	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$231	0.17%	\$230	\$19	8.42%
Chicago Ins Co	22810	IL	\$0	0.00%	\$0	\$1	0.00%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$0	0.00%
Church Mut Ins Co S I	18767	WI	\$5	0.01%	\$12	(\$1)	(9.43)%
Clear Blue Ins Co	28860	TX	\$16	0.02%	\$25	(\$6)	(23.35)%
Continental Cas Co	20443	IL	\$1,109	0.88%	\$1,167	\$29,372	2516.06%
Continental Divide Ins Co	35939	CO	(\$4)	0.07%	\$88	\$11	12.55%
Continental Ins Co	35289	PA	\$47	0.05%	\$72	\$34	46.85%
Continental Western Ins Co	10804	IA	\$24	0.01%	\$10	\$0	0.00%
Country Mut Ins Co	20990	IL	\$71	0.05%	\$68	\$11	16.59%
Crestbrook Ins Co	18961	OH	\$0	0.00%	\$0	\$0	0.00%
Crum & Forster Ind Co	31348	DE	\$0	-0.04%	(\$49)	\$1	(2.94)%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	(\$1)	0.00%
CSAA Gen Ins Co	37770	IN	\$336	0.23%	\$311	\$123	39.51%
Depositors Ins Co	42587	IA	\$10	0.02%	\$23	\$98	426.54%
Eagle W Ins Co	12890	CA	\$142	0.09%	\$118	\$3	2.84%
Emcasco Ins Co	21407	IA	\$750	0.50%	\$668	\$30	4.52%
Empire Fire & Marine Ins Co	21326	IL	\$0	0.00%	\$0	\$0	(3.80)%
Employers Ins Co of Wausau	21458	WI	\$2,884	1.96%	\$2,611	\$1,555	59.57%
Employers Mut Cas Co	21415	IA	\$884	0.63%	\$846	\$1,388	164.08%
Encompass Ind Co	15130	IL	\$55	0.04%	\$54	\$15	27.13%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$0	\$0	0.00%
Enumclaw Prop & Cas Ins Co	11232	OR	\$509	0.37%	\$498	\$17	3.41%
Everest Natl Ins Co	10120	DE	(\$2)	0.00%	(\$1)	\$0	(15.40)%
Factory Mut Ins Co	21482	RI	\$7,426	5.09%	\$6,791	(\$110)	(1.62)%
Falls Lake Natl Ins Co	31925	OH	\$11	0.01%	\$10	\$2	20.43%
Farmers Ins Exch	21652	CA	\$0	0.00%	\$5	(\$3)	(60.45)%
Federal Ins Co	20281	IN	\$278	0.26%	\$344	\$136	39.45%
Federated Mut Ins Co	13935	MN	\$1,835	1.18%	\$1,580	\$660	41.80%
Federated Rural Electric Ins Exch	11118	KS	\$371	0.26%	\$344	(\$6)	(1.84)%
Federated Serv Ins Co	28304	MN	\$214	0.14%	\$184	\$1,110	603.27%
Fidelity & Deposit Co Of MD	39306	IL	\$44	0.03%	\$41	(\$1)	(2.60)%
Fidelity & Guar Ins Co	35386	IA	\$8	0.01%	\$9	\$0	(0.96)%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	3.21%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Firemans Fund Ins Co	21873	IL	\$940	0.38%	\$511	\$327	64.02%
First Liberty Ins Corp	33588	IL	\$322	0.07%	\$93	\$8	8.51%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$1)	0.00%
Florists Mut Ins Co	13978	WI	\$108	0.15%	\$206	(\$1)	(0.54)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$15,336	10.06%	\$13,417	\$4,887	36.42%
Garrison Prop & Cas Ins Co	21253	TX	\$452	0.31%	\$415	\$28	6.83%
General Cas Co Of WI	24414	WI	\$522	0.31%	\$414	(\$12)	(2.95)%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	\$0	0.00%
General Security Natl Ins Co	39322	NY	\$0	0.00%	\$0	(\$15)	0.00%
Grange Ins Assn	22101	WA	\$97	0.07%	\$99	(\$83)	(83.90)%
Granite State Ins Co	23809	IL	\$13	0.01%	\$10	\$1	8.98%
Great Amer Assur Co	26344	OH	\$155	0.10%	\$128	\$12	9.33%
Great Amer Ins Co	16691	OH	\$72	0.04%	\$58	\$2	3.91%
Great Amer Ins Co of NY	22136	NY	\$1	0.00%	\$0	\$0	5.33%
Great Divide Ins Co	25224	ND	\$0	0.00%	\$5	\$1	21.56%
Great Northern Ins Co	20303	IN	\$0	0.00%	\$0	\$0	0.00%
Greenwich Ins Co	22322	DE	\$24	0.02%	\$23	\$138	598.45%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	\$0	0.00%
Hanover Amer Ins Co	36064	NH	\$40	0.03%	\$42	\$15	36.30%
Hanover Ins Co	22292	NH	\$14	0.01%	\$9	(\$7)	(73.70)%
Harco Natl Ins Co	26433	IL	\$0	0.00%	\$1	(\$7)	(1079.57)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$0	0.00%
Hartford Fire Ins Co	19682	CT	\$1,610	1.08%	\$1,437	\$0	(0.01)%
Hartford Ins Co Of The Midwest	37478	IN	\$46	0.04%	\$50	\$0	(0.95)%
HDI Global Ins Co	41343	IL	\$1,648	1.12%	\$1,498	\$459	30.64%
Hiscox Ins Co Inc	10200	IL	\$68	0.05%	\$67	\$28	41.16%
Horace Mann Ins Co	22578	IL	\$46	0.03%	\$43	\$4	9.49%
Hudson Ins Co	25054	DE	\$5	0.00%	\$5	\$0	(8.37)%
Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$1	\$0	21.01%
Imperium Ins Co	35408	TX	\$11	0.01%	\$11	\$0	0.00%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	\$459	0.25%	\$337	\$1	0.33%
Liberty Mut Fire Ins Co	23035	WI	\$3,223	2.37%	\$3,160	(\$330)	(10.43)%
Liberty Mut Ins Co	23043	MA	\$0	0.00%	\$0	(\$30)	(24568.55)%
Markel Amer Ins Co	28932	VA	\$1	0.00%	\$2	\$0	7.37%
Markel Ins Co	38970	IL	\$22	0.01%	\$18	\$5	26.18%
Massachusetts Bay Ins Co	22306	NH	\$32	0.02%	\$33	\$6	18.10%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$0	(7.65)%
Middlesex Ins Co	23434	WI	\$974	0.69%	\$914	\$9,998	1093.51%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$7	0.00%	\$1	\$0	1.86%
Mutual Of Enumclaw Ins Co	14761	OR	\$529	0.37%	\$489	(\$238)	(48.70)%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
National Cas Co	11991	OH	\$0	0.03%	\$40	(\$176)	(440.42)%
National Fire Ins Co Of Hartford	20478	IL	\$1	0.01%	\$9	\$2	28.26%
National Interstate Ins Co	32620	OH	\$1	0.00%	\$0	\$0	(6.41)%
National Liab & Fire Ins Co	20052	CT	\$32	0.02%	\$27	\$4	16.28%
National Union Fire Ins Co of Pittsb	19445	PA	\$59	0.03%	\$36	\$7	18.37%
Nationwide Agribusiness Ins Co	28223	IA	\$730	0.51%	\$675	(\$100)	(14.81)%
Nationwide Assur Co	10723	OH	\$27	0.01%	\$9	\$0	4.15%
Nationwide Gen Ins Co	23760	OH	\$34	0.02%	\$32	\$0	(0.90)%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$0	(\$4)	0.00%
Nationwide Mut Ins Co	23787	OH	\$152	0.16%	\$209	\$3,344	1597.88%
New Hampshire Ins Co	23841	IL	\$62	0.04%	\$57	\$10	17.19%
New York Marine & Gen Ins Co	16608	NY	\$2	0.00%	\$2	(\$1)	(31.04)%
NLC Mut Ins Co	27905	VT	\$1,450	0.55%	\$729	\$516	70.74%
North River Ins Co	21105	NJ	\$1,267	0.72%	\$967	\$1,613	166.93%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Obsidian Ins Co	35602	OH	\$45	0.02%	\$21	\$3	13.17%
Ohio Cas Ins Co	24074	NH	\$261	0.18%	\$244	\$55	22.42%
Ohio Security Ins Co	24082	NH	\$932	0.65%	\$868	\$504	58.05%
Oregon Mut Ins Co	14907	OR	\$1,230	0.91%	\$1,219	\$151	12.35%
Pacific Employers Ins Co	22748	PA	\$22	0.02%	\$20	\$4	20.18%
Pemco Mut Ins Co	24341	WA	\$664	0.48%	\$644	\$520	80.77%
Penn Millers Ins Co	14982	PA	\$1,824	1.17%	\$1,564	\$1,932	123.52%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$2,700	1.78%	\$2,378	\$0	0.00%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$0	0.00%	\$0	\$0	0.00%
Philadelphia Ind Ins Co	18058	PA	\$4	0.00%	\$3	\$0	(5.64)%
Phoenix Ins Co	25623	CT	\$215	0.13%	\$176	(\$49)	(28.02)%
Pioneer Specialty Ins Co	40312	MN	\$160	0.12%	\$154	\$3	2.21%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$4)	0.00%
Red Shield Ins Co	41580	WA	\$99	0.07%	\$93	\$0	0.22%
Regent Ins Co	24449	WI	\$315	0.09%	\$114	\$14	12.40%
Riverport Ins Co	36684	IA	\$0	0.00%	\$0	(\$17)	0.00%
RSUI Ind Co	22314	NH	\$5,710	4.26%	\$5,680	(\$303)	(5.34)%
Safeco Ins Co of OR	11071	OR	\$17,036	10.56%	\$14,088	\$2,743	19.47%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	(\$1)	0.00%
Security Natl Ins Company	19879	DE	\$27	0.01%	\$14	\$0	2.98%
Seneca Ins Co Inc	10936	NY	\$152	0.10%	\$136	\$4	3.05%
Sentry Ins Co	24988	WI	\$729	0.43%	\$567	(\$162)	(28.48)%
Sentry Select Ins Co	21180	WI	\$108	0.08%	\$110	(\$11)	(9.76)%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$0	\$0	0.00%
SiriusPoint Amer Ins Co	38776	NY	\$2	0.00%	\$2	\$0	(0.21)%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Sompo Amer Ins Co	11126	NY	\$16	0.01%	\$15	(\$7)	(46.80)%
Spinnaker Ins Co	24376	IL	\$22	0.02%	\$22	\$0	(0.93)%
St Paul Fire & Marine Ins Co	24767	CT	\$10	0.01%	\$8	\$0	3.86%
St Paul Guardian Ins Co	24775	CT	\$2	0.00%	\$1	\$0	5.94%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$2	0.00%	\$2	\$0	5.94%
Standard Guar Ins Co	42986	DE	\$2,752	1.94%	\$2,590	\$1,036	39.99%
Starnet Ins Co	40045	IA	\$40	0.01%	\$14	(\$2)	(12.91)%
Starr Ind & Liab Co	38318	TX	\$84	0.05%	\$61	\$4	5.86%
State Farm Fire & Cas Co	25143	IL	\$67	0.03%	\$37	\$123	328.75%
State Natl Ins Co Inc	12831	TX	\$37	0.01%	\$18	\$0	0.00%
Stillwater Prop & Cas Ins Co	16578	NY	\$165	0.13%	\$167	(\$72)	(42.81)%
Sublimity Ins Co	26824	OR	\$233	0.17%	\$227	\$61	27.03%
Sutton National Ins Co	25798	OK	(\$5)	0.11%	\$153	(\$83)	(54.48)%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$58	0.03%	\$37	(\$7)	(17.68)%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$4,485	2.88%	\$3,841	(\$146)	(3.80)%
T H E Ins Co	12866	LA	\$6	0.00%	\$6	(\$3)	(47.87)%
The Cincinnati Cas Co	28665	OH	\$103	0.07%	\$97	(\$1)	(0.74)%
The Cincinnati Ind Co	23280	OH	\$478	0.29%	\$383	(\$7)	(1.88)%
The Cincinnati Ins Co	10677	OH	\$991	0.71%	\$949	(\$132)	(13.92)%
Tokio Marine Amer Ins Co	10945	NY	\$815	0.60%	\$795	(\$14)	(1.75)%
Transquard Ins Co Of Amer Inc	28886	IL	\$16	0.01%	\$14	\$0	0.89%
Transportation Ins Co	20494	IL	\$7	0.00%	\$6	\$7	113.09%
TravCo Personal Ins Co	36463	CT	\$0	0.00%	\$0	(\$8)	0.00%
Travelers Ind Co	25658	CT	\$2,443	1.53%	\$2,043	(\$16)	(0.80)%
Travelers Ind Co Of Amer	25666	CT	\$488	0.13%	\$173	\$25	14.30%
Travelers Ind Co Of CT	25682	CT	\$99	0.06%	\$86	\$6	6.46%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,796	3.52%	\$4,692	\$1,775	37.83%
Tri State Ins Co Of MN	31003	IA	\$9	0.00%	\$7	\$0	(0.03)%
Truck Ins Exch	21709	CA	\$0	0.00%	\$0	\$0	(126.57)%
Union Ins Co	25844	IA	\$2	0.00%	\$1	\$0	(0.10)%
United Fire & Cas Co	13021	IA	\$279	0.19%	\$256	(\$19)	(7.30)%
United Serv Automobile Assn	25941	TX	\$954	0.68%	\$909	\$666	73.27%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$2)	0.00%
United States Fire Ins Co	21113	DE	(\$551)	-0.16%	(\$209)	(\$546)	261.17%
United States Liab Ins Co	25895	NE	\$2,712	1.71%	\$2,276	\$1,137	49.95%
Unitrin Safeguard Ins Co	40703	WI	\$0	0.00%	\$0	(\$1)	0.00%
USAA Cas Ins Co	25968	TX	\$1,160	0.82%	\$1,092	\$115	10.53%
USAA Gen Ind Co	18600	TX	\$380	0.26%	\$349	\$339	97.16%
Valley Forge Ins Co	20508	PA	\$7	0.00%	\$5	(\$11)	(215.16)%
Valley Prop & Cas Ins Co	10698	OR	\$45	0.05%	\$62	(\$210)	(338.83)%

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Verlan Fire Ins Co MD	10815	NH	\$1,117	0.72%	\$962	\$84	8.78%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Wesco Ins Co	25011	DE	\$8	0.01%	\$7	\$181	2637.35%
West Amer Ins Co	44393	IN	\$75	0.09%	\$118	\$29	24.29%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	(\$1,209)	0.00%
Western Natl Assur Co	24465	MN	\$344	0.18%	\$245	(\$138)	(56.41)%
Western Natl Mut Ins Co	15377	MN	\$1,373	0.93%	\$1,234	(\$430)	(34.81)%
Westport Ins Corp	39845	MO	(\$17)	0.01%	\$9	(\$161)	(1709.36)%
White Pine Ins Co	11932	MI	\$9	0.00%	\$4	\$0	0.00%
XL Ins Amer Inc	24554	DE	\$5,775	3.79%	\$5,059	\$19	0.38%
XL Specialty Ins Co	37885	DE	\$1	0.00%	\$0	\$0	271.62%
Zurich Amer Ins Co	16535	NY	\$9,680	6.39%	\$8,516	\$1,348	15.83%
Zurich Amer Ins Co Of IL	27855	IL	\$2	0.00%	\$5	\$0	(5.88)%
Totals (Loss Ratio is average)			\$150,936	100.00%	\$133,361	\$77,294	57.96%

(1)Excluding all Loss Adjustment Expenses (LAE)