

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Mortgage Guaranty

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Arch Mortgage Guar Co	18732	WI	\$41	0.04%	\$40	\$0	0.00%
ARCH Mortgage Ins Co	40266	WI	\$12,810	14.85%	\$13,204	\$54	0.41%
Enact Mortgage Ins Corp	38458	NC	\$10,351	12.37%	\$11,003	\$1,074	9.77%
Enact Mortgage Ins Corp of NC	16675	NC	\$24	0.04%	\$35	\$0	0.00%
Essent Guar Inc	13634	PA	\$12,638	14.51%	\$12,900	\$780	6.05%
MGIC Ind Corp	18740	WI	\$0	0.01%	\$9	\$0	0.00%
Mortgage Guar Ins Corp	29858	WI	\$20,486	23.67%	\$21,047	\$531	2.52%
National Mortgage Ins Corp	13695	WI	\$10,291	12.20%	\$10,850	\$195	1.79%
PMI Mortgage Ins Co	27251	AZ	\$188	0.21%	\$188	(\$97)	(51.70)%
Radian Guar Inc	33790	PA	\$17,773	20.76%	\$18,465	(\$277)	(1.50)%
Republic Mortgage Ins Co	28452	NC	\$68	0.08%	\$68	(\$138)	(204.09)%
United Guar Residential Ins Co	15873	NC	\$953	1.26%	\$1,119	(\$364)	(32.52)%
Totals (Loss Ratio is average)			\$85,623	100.00%	\$88,926	\$1,757	1.98%

(1)Excluding all Loss Adjustment Expenses (LAE)