

All Authorized Companies  
Zero Premium and Loss Companies Excluded

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

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	\$47	0.04%	\$38	\$3	8.49%
Accredited Surety & Cas Co Inc	26379	FL	\$0	0.00%	\$0	\$0	0.00%
Ace Amer Ins Co	22667	PA	\$0	0.00%	\$0	(\$12)	0.00%
Ace Prop & Cas Ins Co	20699	PA	\$0	0.00%	\$0	\$0	0.00%
Acstar Ins Co	22950	IL	\$2	0.00%	\$2	\$0	14.26%
Aegis Security Ins Co	33898	PA	\$0	0.00%	\$0	(\$14)	0.00%
Allegheny Cas Co	13285	NJ	\$30	0.03%	\$27	\$44	161.51%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	(\$2)	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	\$0	0.00%
Amco Ins Co	19100	IA	\$0	0.00%	\$0	\$0	0.00%
American Alt Ins Corp	19720	DE	\$947	1.24%	\$1,318	(\$681)	(51.63)%
American Bankers Ins Co Of FL	10111	FL	\$14	0.01%	\$13	\$10	72.63%
American Cas Co Of Reading PA	20427	PA	\$6	0.01%	\$6	(\$11)	(189.87)%
American Contractors Ind Co	10216	CA	\$721	0.70%	\$744	\$26	3.54%
American Home Assur Co	19380	NY	\$11	0.03%	\$31	\$24	77.40%
American States Ins Co	19704	IN	\$29	0.03%	\$29	\$3	12.09%
American Surety Co	31380	IN	\$1	0.00%	\$1	\$0	12.11%
Amerisure Mut Ins Co	23396	MI	\$24	0.01%	\$13	\$3	18.79%
Arch Ins Co	11150	MO	\$1,457	2.03%	\$2,156	\$398	18.46%
Argonaut Ins Co	19801	IL	\$2,638	2.39%	\$2,547	\$388	15.24%
Aspen Amer Ins Co	43460	TX	\$0	0.04%	\$41	(\$53)	(129.58)%
Atlantic Specialty Ins Co	27154	NY	\$1,906	2.63%	\$2,802	\$91	3.24%
Axis Ins Co	37273	IL	\$2	0.00%	\$2	\$4	234.74%
Berkley Ins Co	32603	DE	\$671	0.69%	\$734	\$27	3.62%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$456	0.27%	\$288	\$79	27.37%
California Ins Co	38865	CA	\$0	0.59%	\$627	\$122	19.48%
Capitol Ind Corp	10472	WI	\$258	0.29%	\$313	\$4	1.39%
Carolina Cas Ins Co	10510	IA	\$0	0.00%	\$0	\$0	0.00%
Colonial Amer Cas & Surety Co	34347	IL	\$0	0.00%	\$0	(\$1)	0.00%
Colonial Surety Co	10758	PA	\$38	0.03%	\$35	(\$3)	(8.57)%
Continental Cas Co	20443	IL	\$359	0.43%	\$456	\$27	5.83%
Continental Ins Co	35289	PA	\$251	0.16%	\$173	\$105	60.75%
Contractors Bonding & Ins Co	37206	IL	\$1,326	1.39%	\$1,481	\$76	5.11%
CorePointe Ins Co	10499	DE	\$0	0.00%	\$0	(\$1)	0.00%
Developers Surety & Ind Co	12718	CA	\$82	0.02%	\$22	(\$10)	(44.51)%
Electric Ins Co	21261	MA	\$0	0.00%	\$0	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	(\$3)	0.00%	\$2	\$0	11.94%
Employers Mut Cas Co	21415	IA	\$140	0.20%	\$208	(\$6)	(2.95)%
Endurance Amer Ins Co	10641	DE	\$21	0.02%	\$22	(\$24)	(107.30)%
Endurance Assur Corp	11551	DE	\$674	0.39%	\$420	\$20	4.70%
Euler Hermes N Amer Ins Co	20516	MD	\$916	1.16%	\$1,234	\$109	8.80%

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Everest Natl Ins Co	10120	DE	\$20	0.00%	(\$4)	(\$5)	118.04%
Everest Reins Co	26921	DE	\$2,311	1.75%	\$1,868	\$221	11.82%
Evergreen Natl Ind Co	12750	OH	\$300	0.28%	\$294	\$12	4.17%
Everspan Ins Co	24961	AZ	\$31	0.01%	\$9	\$6	65.71%
Explorer Ins Co	40029	CA	\$0	0.00%	\$0	\$0	0.00%
Farmington Cas Co	41483	CT	\$0	0.00%	\$0	\$0	(16.67)%
Federal Ins Co	20281	IN	\$4,067	5.49%	\$5,846	\$105	1.79%
Federated Mut Ins Co	13935	MN	\$155	0.15%	\$160	(\$3)	(1.78)%
Federated Serv Ins Co	28304	MN	\$0	0.00%	\$0	\$0	0.00%
Fidelity & Deposit Co Of MD	39306	IL	\$4,765	5.74%	\$6,111	(\$132)	(2.16)%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	\$0	0.00%
Financial Pacific Ins Co	31453	CA	\$1	0.00%	\$2	\$0	(7.47)%
First Natl Ins Co Of Amer	24724	NH	\$22	0.02%	\$21	\$4	19.47%
Frankenmuth Ins Co	13986	MI	\$42	0.03%	\$27	\$0	1.50%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$1)	0.00%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	\$0	14.48%
Gray Ins Co	36307	LA	\$70	0.05%	\$48	(\$18)	(37.10)%
Great Amer Alliance Ins Co	26832	OH	\$32	0.03%	\$37	\$1	3.20%
Great Amer Ins Co	16691	OH	\$1,916	1.67%	\$1,775	\$117	6.57%
Great Amer Ins Co of NY	22136	NY	\$0	0.00%	\$0	(\$2)	0.00%
Great Midwest Ins Co	18694	TX	\$390	0.39%	\$410	\$0	0.00%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$0	0.00%
Guarantee Co Of N Amer USA	36650	MI	\$90	0.09%	\$92	(\$25)	(27.76)%
Hanover Ins Co	22292	NH	\$617	0.69%	\$732	(\$22)	(3.05)%
Harco Natl Ins Co	26433	IL	\$1,246	0.99%	\$1,058	(\$77)	(7.25)%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	(\$2)	0.00%
Hartford Cas Ins Co	29424	IN	(\$34)	0.00%	(\$4)	(\$18)	425.47%
Hartford Fire Ins Co	19682	CT	\$1,361	1.45%	\$1,540	\$36	2.37%
Hartford Ins Co Of The Midwest	37478	IN	(\$11)	0.02%	\$23	\$21	92.10%
Hudson Ins Co	25054	DE	\$1,413	1.34%	\$1,431	\$1,084	75.74%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	(\$5)	0.00%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	(\$6)	(5531.00)%
Insurance Co Of The West	27847	CA	\$0	0.00%	\$0	\$34	0.00%
International Fidelity Ins Co	11592	NJ	\$80	0.09%	\$94	(\$8)	(8.62)%
Ironshore Ind Inc	23647	IL	\$6	0.01%	\$6	(\$45)	(770.55)%
Lexington Natl Ins Corp	37940	FL	\$49	0.02%	\$27	\$0	0.00%
Lexon Ins Co	13307	TX	\$1,053	1.06%	\$1,132	\$260	22.96%
Liberty Mut Ins Co	23043	MA	\$9,852	9.39%	\$9,998	\$1,602	16.03%
Lyndon Southern Ins Co	10051	DE	\$0	0.05%	\$54	\$19	35.00%
Markel Ins Co	38970	IL	\$2,882	2.56%	\$2,725	(\$2)	(0.08)%
Merchants Bonding Co a Mut	14494	IA	\$2,182	1.91%	\$2,031	\$105	5.15%

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Merchants Natl Bonding Inc	11595	IA	\$1,767	1.40%	\$1,495	\$3	0.19%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$0	0.00%
National Amer Ins Co	23663	OK	\$1	0.00%	\$1	\$0	21.33%
National Farmers Union Prop & Cas	16217	NC	\$0	0.01%	\$6	\$0	0.00%
National Fire Ins Co Of Hartford	20478	IL	\$2	0.00%	\$2	\$1	27.25%
National Ind Co	20087	NE	\$118	0.64%	\$683	\$161	23.51%
National Union Fire Ins Co of Pittsb	19445	PA	\$0	0.00%	\$0	\$8	0.00%
Nationwide Mut Ins Co	23787	OH	\$534	0.89%	\$944	\$28	2.94%
Navigators Ins Co	42307	NY	(\$10)	0.00%	\$4	\$1	36.96%
New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$0	\$0	0.00%
NGM Ins Co	14788	FL	\$90	0.06%	\$67	\$11	16.96%
North River Ins Co	21105	NJ	\$279	0.22%	\$239	\$25	10.30%
Ohio Cas Ins Co	24074	NH	\$4,145	3.84%	\$4,088	\$626	15.31%
Ohio Ind Co	26565	OH	\$16	0.02%	\$16	\$2	10.36%
Old Republic Ins Co	24147	PA	\$990	0.42%	\$448	\$142	31.73%
Old Republic Surety Co	40444	WI	\$5,081	3.94%	\$4,198	\$307	7.31%
Pacific Employers Ins Co	22748	PA	\$0	0.00%	\$0	\$0	0.00%
Pacific Ind Co	20346	WI	\$6	0.00%	\$3	\$0	3.26%
Pennsylvania Ins Co	21962	NM	\$38	0.02%	\$17	\$3	19.39%
Philadelphia Ind Ins Co	18058	PA	\$2,477	2.40%	\$2,560	\$231	9.04%
Platte River Ins Co	18619	NE	\$607	0.61%	\$650	\$307	47.17%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Protective Ins Co	12416	IN	\$67	0.08%	\$88	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$26)	(6639.02)%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	(\$1)	0.00%
Repwest Ins Co	31089	AZ	\$1	0.00%	\$1	\$0	0.00%
RLI Ins Co	13056	IL	\$2,750	2.40%	\$2,560	\$125	4.88%
Safeco Ins Co Of Amer	24740	NH	\$296	0.27%	\$290	\$32	11.05%
Safety Natl Cas Corp	15105	MO	\$67	0.06%	\$65	(\$7)	(10.70)%
Security Natl Ins Company	19879	DE	\$0	0.00%	\$0	\$0	0.00%
Seneca Ins Co Inc	10936	NY	\$0	0.00%	(\$1)	(\$1)	87.45%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	131.00%
Sentry Select Ins Co	21180	WI	\$7	0.01%	\$7	(\$3)	(44.75)%
SiriusPoint Amer Ins Co	38776	NY	\$0	0.00%	\$0	\$0	0.00%
Southwest Marine & Gen Ins Co	12294	AZ	\$0	0.00%	\$0	\$0	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$2	0.00%	\$3	(\$1)	(32.37)%
Standard Fire Ins Co	19070	CT	\$0	0.00%	\$0	\$0	0.00%
Star Ins Co	18023	MI	\$0	0.00%	\$0	\$0	0.00%
State Farm Fire & Cas Co	25143	IL	\$716	0.67%	\$711	\$30	4.18%
State Natl Ins Co Inc	12831	TX	\$306	0.26%	\$278	\$491	176.60%
Surety Bonding Co Of Amer	24047	SD	\$143	0.15%	\$161	\$30	18.94%

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Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$1,762	1.73%	\$1,844	\$766	41.56%
Swiss Re Corp Solutions Premier Ins	32778	MO	\$52	0.05%	\$54	(\$10)	(19.00)%
The Bar Plan Mut Ins Co	29513	MO	\$2	0.00%	\$3	\$0	0.43%
The Cincinnati Cas Co	28665	OH	\$103	0.09%	\$97	\$12	12.28%
The Cincinnati Ins Co	10677	OH	\$599	0.54%	\$571	(\$22)	(3.89)%
Travelers Cas & Surety Co	19038	CT	\$37	0.04%	\$37	(\$2)	(5.92)%
Travelers Cas & Surety Co Of Amer	31194	CT	\$15,110	14.94%	\$15,902	(\$793)	(4.99)%
Trisura Ins Co	22225	OK	\$15	0.07%	\$71	\$8	11.84%
Truck Ins Exch	21709	CA	\$0	0.00%	\$0	\$0	0.00%
United Fire & Cas Co	13021	IA	\$1,085	0.71%	\$759	\$96	12.67%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$409	0.29%	\$307	\$112	36.54%
US Specialty Ins Co	29599	TX	\$287	0.33%	\$354	\$0	(0.13)%
Utica Mut Ins Co	25976	NY	\$2	0.00%	\$2	\$0	(20.79)%
Vigilant Ins Co	20397	NY	\$3	0.00%	\$3	(\$5)	(165.34)%
Wesco Ins Co	25011	DE	\$0	0.00%	\$2	(\$88)	(4618.28)%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	14.40%
Westchester Fire Ins Co	10030	PA	\$482	0.45%	\$482	(\$40)	(8.28)%
Western Natl Mut Ins Co	15377	MN	\$79	0.04%	\$42	(\$10)	(22.91)%
Western Surety Co	13188	SD	\$12,858	11.96%	\$12,733	\$2,952	23.18%
Westfield Ins Co	24112	OH	\$210	0.18%	\$187	\$0	0.27%
Westport Ins Corp	39845	MO	(\$31)	-0.03%	(\$31)	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$128	0.10%	\$107	\$2	1.80%
Zurich Amer Ins Co	16535	NY	\$104	0.03%	\$32	\$5	15.30%
Totals (Loss Ratio is average)			\$101,725	100.00%	\$106,476	\$9,510	8.93%

(1)Excluding all Loss Adjustment Expenses (LAE)