

Oregon Division of Financial Regulation - 2024 Oregon Market Share
Line of Business: Fire

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
AXIS Reins Co	20370	NY	\$0	0.00%	\$0	(\$47)	0.0%
Accelerant Natl Ins Co	10220	DE	\$1,681	1.07%	\$1,703	\$701	41.1%
Accredited Surety & Cas Co Inc	26379	FL	\$62	0.05%	\$75	\$33	44.0%
Ace Amer Ins Co	22667	PA	\$64	0.04%	\$64	\$4	6.6%
Acuity A Mut Ins Co	14184	WI	\$1,764	0.91%	\$1,451	(\$244)	-16.8%
Affiliated Fm Ins Co	10014	RI	\$4,211	2.47%	\$3,919	\$577	14.7%
Alaska Natl Ins Co	38733	AK	\$78	0.04%	\$70	\$0	0.0%
Allianz Global Risks US Ins Co	35300	IL	\$6,922	4.05%	\$6,436	(\$3,034)	-47.1%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	(\$0)	0.0%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	(\$1)	0.0%
Allmerica Fin Benefit Ins Co	41840	MI	\$7	0.00%	\$6	\$6	97.6%
Allstate Ins Co	19232	IL	\$0	0.00%	\$1	(\$6)	-869.4%
AmTrust Ins Co	15954	DE	\$0	0.00%	\$0	\$0	7.7%
Amco Ins Co	19100	IA	\$706	0.54%	\$851	\$93	10.9%
American Alt Ins Corp	19720	DE	\$71	0.04%	\$66	\$37	56.4%
American Cas Co Of Reading PA	20427	PA	\$16	0.02%	\$25	(\$13)	-50.5%
American Commerce Ins Co	19941	OH	\$118	0.08%	\$131	\$8	6.3%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	\$0	0.0%
American Family Mut Ins Co SI	19275	WI	(\$0)	0.01%	\$10	(\$35)	-339.0%
American Fire & Cas Co	24066	NH	\$18	0.01%	\$14	(\$0)	-3.0%
American Guar & Liab Ins	26247	NY	\$144	0.27%	\$436	(\$165)	-37.8%
American Hallmark Ins Co Of TX	43494	TX	\$0	0.00%	\$2	(\$0)	-13.4%
American Home Assur Co	19380	NY	\$3,045	2.36%	\$3,756	\$3,503	93.3%
American Modern Home Ins Co	23469	OH	\$32	0.02%	\$32	(\$1)	-4.1%
American Modern Prop & Cas Ins Co	42722	OH	\$2,295	1.22%	\$1,945	\$368	18.9%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	(\$1)	0.0%
American Natl Prop & Cas Co	28401	NE	\$387	0.23%	\$365	\$31	8.6%
American Reliable Ins Co	19615	AZ	\$0	0.00%	\$2	(\$1)	-87.3%
American Security Ins Co	42978	DE	\$2	0.00%	\$3	(\$0)	-6.3%
American Southern Home Ins Co	41998	FL	\$0	0.00%	\$0	(\$0)	0.0%
American Strategic Ins Corp	10872	IN	\$630	0.37%	\$594	\$178	30.0%
American Zurich Ins Co	40142	IL	\$14	0.02%	\$27	(\$1)	-5.4%
Amerisure Ins Co	19488	MI	\$0	0.00%	\$0	(\$0)	-15.3%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	9.8%
Amguard Ins Co	42390	NE	\$40	0.02%	\$40	(\$6)	-15.5%
Amica Mut Ins Co	19976	RI	\$194	0.12%	\$191	\$92	48.0%
Arch Ins Co	11150	MO	\$11	0.01%	\$10	(\$1)	-14.4%
Armed Forces Ins Exch	41459	KS	\$2	0.00%	\$6	(\$72)	-1114.1%
Aspen Amer Ins Co	43460	TX	(\$0)	0.00%	(\$0)	(\$5)	2443.3%
Atlantic Specialty Ins Co	27154	NY	\$53	0.03%	\$53	\$5	9.2%
Austin Mut Ins Co	13412	MN	\$0	0.00%	\$0	(\$0)	0.0%
Automobile Ins Co Of Hartford CT	19062	CT	\$304	0.19%	\$307	\$211	68.6%
Axis Ins Co	37273	IL	\$27	0.02%	\$28	\$3	12.1%
BITCO Gen Ins Corp	20095	IA	\$3	0.00%	\$3	\$0	0.0%
Berkley Natl Ins Co	38911	IA	\$15	0.01%	\$13	\$7	52.5%
Berkley Regional Ins Co	29580	IA	\$316	0.19%	\$307	\$156	50.7%
Berkshire Hathaway Direct Ins Co	10391	NE	\$916	0.33%	\$531	\$269	50.6%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$0	0.00%	\$0	(\$0)	-449.0%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	\$0	0.0%
CSAA Gen Ins Co	37770	IN	\$422	0.24%	\$378	\$267	70.8%
Charter Oak Fire Ins Co	25615	CT	\$288	0.16%	\$246	\$10	4.2%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$0	0.0%
Church Mut Ins Co S I	18767	WI	\$4	0.00%	\$4	(\$3)	-72.6%
Clear Blue Ins Co	28860	TX	\$17	0.01%	\$17	\$8	43.8%

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Continental Cas Co	20443 IL		\$1,083	0.72%	\$1,147	\$11,955	1042.1%
Continental Divide Ins Co	35939 CO		\$0	0.00%	\$2	(\$5)	-226.2%
Continental Ins Co	35289 PA		\$16	0.03%	\$45	\$14	31.0%
Continental Western Ins Co	10804 IA		\$23	0.01%	\$23	\$0	0.0%
Country Mut Ins Co	20990 IL		\$65	0.04%	\$70	\$5	7.0%
Crum & Forster Ind Co	31348 DE		\$0	0.04%	\$56	\$2	3.4%
Depositors Ins Co	42587 IA		(\$1)	0.00%	\$3	\$33	998.5%
Eagle W Ins Co	12890 CA		\$199	0.11%	\$182	\$2	1.1%
Emc Prop & Cas Ins Co	25186 IA		\$507	0.30%	\$470	\$676	143.9%
Emcasco Ins Co	21407 IA		\$622	0.43%	\$686	(\$6)	-0.9%
Empire Fire & Marine Ins Co	21326 IL		\$0	0.00%	\$0	(\$0)	-200.0%
Employers Ins Co of Wausau	21458 WI		\$4,482	2.55%	\$4,057	\$2,728	67.3%
Employers Mut Cas Co	21415 IA		\$908	0.58%	\$915	\$11,731	1282.4%
Encompass Ind Co	15130 IL		(\$1)	0.02%	\$26	(\$11)	-42.8%
Encompass Ins Co Of Amer	10071 IL		\$0	0.00%	\$0	\$0	0.0%
Enumclaw Prop & Cas Ins Co	11232 OR		\$548	0.33%	\$528	\$228	43.3%
Everest Natl Ins Co	10120 DE		\$0	0.00%	\$0	(\$0)	-231.4%
Factory Mut Ins Co	21482 RI		\$8,007	4.89%	\$7,770	\$6,344	81.6%
Falls Lake Natl Ins Co	31925 OH		\$78	0.03%	\$49	\$9	17.9%
Farmers Ins Exch	21652 CA		\$0	0.00%	\$0	(\$1)	0.0%
Federal Ins Co	20281 IN		\$464	0.27%	\$421	\$57	13.5%
Federated Mut Ins Co	13935 MN		\$2,068	1.22%	\$1,938	(\$419)	-21.6%
Federated Rural Electric Ins Exch	11118 KS		\$577	0.35%	\$549	\$8	1.5%
Federated Serv Ins Co	28304 MN		\$167	0.13%	\$205	\$46	22.2%
Fidelity & Deposit Co Of MD	39306 IL		\$35	0.03%	\$42	\$152	367.2%
Fidelity & Guar Ins Co	35386 IA		\$20	0.01%	\$15	(\$1)	-3.6%
Financial Pacific Ins Co	31453 CA		\$0	0.00%	\$0	(\$0)	-6.7%
Firemans Fund Ins Co	21873 IL		\$792	0.49%	\$781	\$1,844	236.0%
Firemens Ins Co Of Washington DC	21784 DE		\$0	0.00%	\$0	\$0	0.6%
First Liberty Ins Corp	33588 IL		\$92	0.16%	\$248	\$11	4.4%
First Natl Ins Co Of Amer	24724 NH		\$0	0.00%	\$0	\$7	0.0%
Florists Mut Ins Co	13978 WI		\$0	0.04%	\$68	(\$29)	-43.2%
Foremost Ins Co Grand Rapids MI	11185 MI		\$18,515	10.52%	\$16,715	\$8,341	49.9%
Garrison Prop & Cas Ins Co	21253 TX		\$571	0.33%	\$524	\$765	145.9%
General Cas Co Of WI	24414 WI		\$185	0.29%	\$455	(\$3)	-0.6%
General Ins Co Of Amer	24732 NH		\$0	0.00%	\$0	(\$4)	0.0%
General Security Natl Ins Co	39322 NY		\$0	0.00%	\$0	\$3	0.0%
Grange Ins Assn	22101 WA		\$96	0.06%	\$98	\$21	21.3%
Granite State Ins Co	23809 IL		\$51	0.02%	\$33	\$16	47.3%
Great Amer Alliance Ins Co	26832 OH		\$0	0.00%	\$0	\$0	0.0%
Great Amer Assur Co	26344 OH		\$111	0.09%	\$138	(\$3)	-2.0%
Great Amer Ins Co	16691 OH		\$25	0.05%	\$74	(\$1)	-0.9%
Great Amer Ins Co of NY	22136 NY		\$1	0.00%	\$1	\$0	75.5%
Great Divide Ins Co	25224 ND		\$0	0.00%	\$0	\$1	0.0%
Great Northern Ins Co	20303 IN		\$0	0.00%	\$0	\$0	0.0%
Greenwich Ins Co	22322 DE		\$22	0.01%	\$23	(\$124)	-532.4%
GuideOne Specialty Ins Co	14559 IA		\$1	0.00%	\$0	\$0	0.0%
HDI Global Ins Co	41343 IL		\$1,713	1.08%	\$1,714	(\$403)	-23.5%
Hanover Amer Ins Co	36064 NH		\$34	0.02%	\$38	(\$3)	-8.5%
Hanover Ins Co	22292 NH		\$22	0.01%	\$16	\$5	29.2%
Harco Natl Ins Co	26433 IL		\$0	0.00%	\$0	(\$0)	0.0%
Hartford Cas Ins Co	29424 IN		\$0	0.00%	\$0	\$0	0.0%
Hartford Fire Ins Co	19682 CT		\$2,960	1.15%	\$1,824	\$1	0.1%
Hartford Ins Co Of The Midwest	37478 IN		\$34	0.02%	\$39	(\$1)	-3.5%

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Hiscox Ins Co Inc	10200 IL		\$74	0.05%	\$73	\$19	26.7%
Homesite Ins Co	17221 WI		\$0	0.00%	\$0	\$19	0.0%
Horace Mann Ins Co	22578 IL		\$46	0.03%	\$47	\$11	24.2%
Hudson Ins Co	25054 DE		\$4	0.00%	\$4	\$2	49.4%
Illinois Natl Ins Co	23817 IL		\$1	0.00%	\$1	(\$0)	-23.2%
Imperium Ins Co	35408 TX		\$11	0.01%	\$11	(\$12)	-113.1%
Indemnity Ins Co Of North Amer	43575 PA		\$0	0.00%	\$0	(\$0)	0.0%
Insurance Co Of The State Of PA	19429 IL		\$152	0.17%	\$268	(\$138)	-51.4%
Liberty Ins Corp	42404 IL		\$9	0.00%	\$4	\$1	16.1%
Liberty Mut Fire Ins Co	23035 WI		\$2,337	1.80%	\$2,860	\$1,330	46.5%
Liberty Mut Ins Co	23043 MA		\$173	0.04%	\$64	\$12	19.4%
Markel Amer Ins Co	28932 VA		\$1	0.00%	\$1	(\$0)	-3.4%
Markel Ins Co	38970 IL		\$25	0.02%	\$27	\$23	82.6%
Massachusetts Bay Ins Co	22306 NH		\$44	0.02%	\$37	\$25	68.9%
Mid Century Ins Co	21687 CA		\$0	0.00%	\$0	(\$0)	0.0%
Middlesex Ins Co	23434 WI		\$1,375	0.78%	\$1,234	\$444	36.0%
Mitsui Sumitomo Ins Co of Amer	20362 NY		\$9	0.01%	\$8	\$1	7.2%
Mitsui Sumitomo Ins USA Inc	22551 NY		\$0	0.00%	\$0	\$0	0.0%
Mutual Of Enumclaw Ins Co	14761 OR		\$352	0.26%	\$420	(\$21)	-4.9%
NLC Mut Ins Co	27905 VT		\$1,892	1.03%	\$1,642	\$2,162	131.7%
National Cas Co	11991 OH		\$0	0.00%	\$0	\$7	0.0%
National Fire Ins Co Of Hartford	20478 IL		\$0	0.00%	\$0	\$0	324.6%
National Interstate Ins Co	32620 OH		\$2	0.00%	\$1	\$1	138.2%
National Liab & Fire Ins Co	20052 CT		\$1	0.00%	\$6	(\$4)	-61.4%
National Union Fire Ins Co of Pittsb	19445 PA		\$502	0.15%	\$233	\$171	73.2%
Nationwide Agribusiness Ins Co	28223 IA		\$749	0.52%	\$819	\$146	17.8%
Nationwide Assur Co	10723 OH		\$42	0.03%	\$44	\$1	2.7%
Nationwide Gen Ins Co	23760 OH		\$5	0.01%	\$18	(\$0)	-1.5%
Nationwide Ins Co Of Amer	25453 OH		\$70	0.03%	\$44	(\$0)	-0.8%
Nationwide Mut Ins Co	23787 OH		\$77	0.06%	\$97	\$423	434.1%
New Hampshire Ins Co	23841 IL		\$53	0.04%	\$58	\$45	77.7%
New York Marine & Gen Ins Co	16608 NY		\$2	0.00%	\$2	(\$1)	-38.0%
North Pointe Ins Co	27740 PA		\$0	0.00%	\$0	\$0	0.0%
North River Ins Co	21105 NJ		\$3,012	1.62%	\$2,569	\$989	38.5%
Northland Ins Co	24015 CT		\$0	0.00%	\$0	(\$0)	0.0%
Oak River Ins Co	34630 NE		\$434	0.26%	\$409	(\$1,142)	-279.5%
Obsidian Ins Co	35602 OH		\$266	0.07%	\$108	\$39	35.7%
Ohio Cas Ins Co	24074 NH		\$261	0.18%	\$282	(\$36)	-12.7%
Ohio Security Ins Co	24082 NH		\$1,067	0.63%	\$994	(\$161)	-16.2%
Oregon Mut Ins Co	14907 OR		\$1,352	0.84%	\$1,333	(\$201)	-15.1%
Pacific Employers Ins Co	22748 PA		\$21	0.01%	\$22	(\$1)	-6.4%
Pemco Mut Ins Co	24341 WA		\$699	0.43%	\$686	\$1,239	180.6%
Penn Amer Ins Co	32859 PA		\$0	0.00%	\$0	\$0	0.0%
Penn Millers Ins Co	14982 PA		\$1,894	1.21%	\$1,925	\$2,323	120.7%
Pennsylvania Lumbermens Mut Ins	14974 PA		\$2,769	1.66%	\$2,632	\$15	0.6%
Pennsylvania Manufacturers Assoc Ins	12262 PA		\$0	0.00%	\$0	\$0	0.0%
Philadelphia Ind Ins Co	18058 PA		\$5	0.00%	\$4	\$0	1.2%
Phoenix Ins Co	25623 CT		\$258	0.15%	\$242	\$8	3.3%
Pioneer Specialty Ins Co	40312 MN		\$246	0.12%	\$192	\$15	8.0%
Praetorian Ins Co	37257 PA		\$0	0.00%	\$0	(\$0)	0.0%
QBE Ins Corp	39217 PA		\$0	0.00%	\$0	\$25	0.0%
RSUI Ind Co	22314 NH		\$7,559	4.36%	\$6,929	(\$240)	-3.5%
Red Shield Ins Co	41580 WA		\$134	0.07%	\$109	(\$1)	-0.9%
Regent Ins Co	24449 WI		\$13	0.13%	\$212	(\$10)	-4.6%

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Riverport Ins Co	36684 IA		\$0	0.00%	\$0	\$2	0.0%
Safeco Ins Co Of IL	39012 IL		\$0	0.00%	\$0	\$15	0.0%
Safeco Ins Co of OR	11071 OR		\$23,471	12.77%	\$20,281	\$6,705	33.1%
Scottsdale Ind Co	15580 OH		\$0	0.00%	\$0	\$0	0.0%
Security Natl Ins Company	19879 DE		\$17	0.02%	\$27	\$3	12.5%
Selective Ins Co Of Amer	12572 NJ		\$151	0.01%	\$13	\$0	0.0%
Seneca Ins Co Inc	10936 NY		\$58	0.05%	\$86	(\$4)	-5.1%
Sentry Ins Co	24988 WI		\$916	0.51%	\$811	\$17	2.1%
Sentry Select Ins Co	21180 WI		\$112	0.08%	\$123	\$39	31.8%
SiriusPoint Amer Ins Co	38776 NY		\$11	0.01%	\$9	\$5	57.0%
Sompo Amer Fire & Mar Ins Co Amer	38997 NY		\$63	0.01%	\$8	\$2	25.3%
Sompo Amer Ins Co	11126 NY		\$30	0.01%	\$15	\$10	66.4%
Spinnaker Ins Co	24376 IL		\$16	0.01%	\$20	\$0	0.0%
St Paul Fire & Marine Ins Co	24767 CT		\$9	0.01%	\$9	(\$1)	-6.0%
St Paul Guardian Ins Co	24775 CT		\$2	0.00%	\$2	(\$0)	-2.3%
St Paul Mercury Ins Co	24791 CT		\$0	0.00%	\$0	(\$0)	0.0%
Standard Fire Ins Co	19070 CT		\$2	0.00%	\$2	(\$0)	-4.7%
Standard Guar Ins Co	42986 DE		\$3,313	1.89%	\$3,005	\$1,217	40.5%
Starnet Ins Co	40045 IA		\$78	0.04%	\$59	\$34	57.5%
Starr Ind & Liab Co	38318 TX		\$77	0.05%	\$82	\$7	8.3%
State Farm Fire & Cas Co	25143 IL		\$74	0.03%	\$52	\$41	78.9%
State Natl Ins Co Inc	12831 TX		\$31	0.02%	\$35	\$24	67.7%
Stillwater Prop & Cas Ins Co	16578 NY		\$203	0.12%	\$187	\$348	186.5%
Sublimity Ins Co	26824 OR		\$229	0.15%	\$239	\$181	75.7%
Sutton National Ins Co	25798 OK		\$0	0.00%	\$0	(\$24)	0.0%
Swiss Re Corp Solutions Amer Ins Co	29874 MO		\$29	0.03%	\$41	\$6	14.6%
Swiss Re Corp Solutions Elite Ins Co	29700 MO		\$4,609	2.65%	\$4,217	\$411	9.7%
T H E Ins Co	12866 LA		\$2	0.00%	\$4	\$6	165.0%
The Cincinnati Cas Co	28665 OH		\$149	0.07%	\$112	\$253	227.2%
The Cincinnati Ind Co	23280 OH		\$491	0.34%	\$542	\$40	7.4%
The Cincinnati Ins Co	10677 OH		\$1,016	0.60%	\$949	\$115	12.1%
Tokio Marine Amer Ins Co	10945 NY		\$1,004	0.60%	\$949	\$115	12.1%
Transguard Ins Co Of Amer Inc	28886 IL		\$21	0.01%	\$17	\$4	25.8%
Transportation Ins Co	20494 IL		\$20	0.01%	\$12	(\$7)	-61.1%
Travelers Ind Co	25658 CT		\$3,904	1.95%	\$3,098	\$401	12.9%
Travelers Ind Co Of Amer	25666 CT		\$203	0.30%	\$478	\$94	19.7%
Travelers Ind Co Of CT	25682 CT		\$109	0.07%	\$106	\$2	2.1%
Travelers Prop Cas Co Of Amer	25674 CT		\$5,313	3.31%	\$5,261	\$579	11.0%
Tri State Ins Co Of MN	31003 IA		\$8	0.01%	\$9	\$0	0.0%
Truck Ins Exch	21709 CA		\$0	0.00%	\$0	(\$0)	0.0%
USAA Cas Ins Co	25968 TX		\$1,435	0.82%	\$1,295	\$53	4.1%
USAA Gen Ind Co	18600 TX		\$515	0.28%	\$448	\$1,186	264.9%
Union Ins Co	25844 IA		\$6	0.00%	\$4	\$0	0.0%
Union Ins Co Of Providence	21423 IA		\$51	0.03%	\$44	(\$0)	-0.3%
United Fire & Cas Co	13021 IA		\$300	0.18%	\$280	(\$128)	-45.6%
United Serv Automobile Assn	25941 TX		\$1,124	0.66%	\$1,050	\$3,787	360.7%
United States Fire Ins Co	21113 DE		\$0	0.00%	\$1	(\$25)	-1927.9%
United States Liab Ins Co	25895 NE		\$3,430	1.99%	\$3,155	\$2,517	79.8%
Unitrin Safeguard Ins Co	40703 WI		\$0	0.00%	\$0	(\$0)	0.0%
Universal N Amer Ins Co	10759 TX		\$0	0.00%	\$0	(\$1)	0.0%
Universal Underwriters Ins Co	41181 IL		\$0	0.00%	(\$0)	\$0	0.0%
Universal Underwriters Of TX Ins	40843 IL		\$0	0.00%	(\$0)	\$0	0.0%
Valley Forge Ins Co	20508 PA		\$5	0.00%	\$7	\$2	34.1%
Valley Prop & Cas Ins Co	10698 OR		(\$2)	0.01%	\$16	\$1	7.0%

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Verlan Fire Ins Co MD	10815 NH		\$1,267	0.76%	\$1,207	(\$24)	-2.0%
Vigilant Ins Co	20397 NY		\$0	0.00%	\$0	(\$0)	0.0%
Wesco Ins Co	25011 DE		\$31	0.01%	\$20	(\$70)	-343.8%
West Amer Ins Co	44393 IN		\$77	0.05%	\$78	\$5	6.0%
Westchester Fire Ins Co	10030 PA		\$1	0.00%	\$0	(\$37)	-10940.5%
Western Natl Assur Co	24465 MN		\$322	0.21%	\$330	\$1	0.4%
Western Natl Mut Ins Co	15377 MN		\$1,702	0.99%	\$1,567	(\$29)	-1.8%
Westport Ins Corp	39845 MO		\$0	0.00%	\$0	\$0	0.0%
White Pine Ins Co	11932 MI		(\$2)	0.00%	\$5	\$3	53.1%
XL Ins Amer Inc	24554 DE		\$4,086	3.01%	\$4,775	\$259	5.4%
XL Specialty Ins Co	37885 DE		\$0	0.00%	(\$0)	\$0	-16.7%
Zurich Amer Ins Co	16535 NY		\$12,141	6.88%	\$10,934	\$8,791	80.4%
Zurich Amer Ins Co Of IL	27855 IL		\$3	0.00%	\$3	(\$0)	-6.5%
Totals (Loss Ratio is average)			\$170,210	100.00%	\$158,863	\$81,386	51.2%

(1) Excluding all Loss Adjustment Expenses (LAE)