## Oregon Division of Financial Regulation - 2024 Oregon Market Share Line of Business: Mortgage Guaranty

Zero Premium Companies Excluded All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred <sup>(1)</sup>	Loss Ratio
ARCH Mortgage Ins Co	40266 W		\$12,230	13.82%	\$12,569	(\$576)	-4.6%
Arch Mortgage Guar Co	18732 W		\$57	0.06%	\$58	\$0	0.0%
Enact Mortgage Ins Corp	38458 NC	;	\$10,822	12.48%	\$11,350	(\$370)	-3.3%
Enact Mortgage Ins Corp of NC	16675 NC	;	\$24	0.04%	\$39	\$0	0.0%
Essent Guar Inc	13634 PA		\$13,371	15.16%	\$13,787	\$1,775	12.9%
MGIC Ind Corp	18740 W		\$0	0.01%	\$7	\$0	0.0%
Mortgage Guar Ins Corp	29858 WI		\$20,307	22.87%	\$20,794	\$2,813	13.5%
National Mortgage Ins Corp	13695 W		\$11,563	13.18%	\$11,983	\$919	7.7%
PMI Mortgage Ins Co	27251 AZ		\$138	0.15%	\$138	(\$47)	-34.0%
Radian Guar Inc	33790 PA		\$18,771	21.24%	\$19,317	\$920	4.8%
Republic Mortgage Ins Co	28452 NO	;	\$46	0.05%	\$46	(\$106)	-228.8%
United Guar Residential Ins Co	15873 NC	;	\$771	0.93%	\$843	(\$277)	-32.9%
Totals (Loss Ratio is average)			\$88,101	100.00%	\$90,931	\$5,052	5.6%

<sup>(1)</sup> Excluding all Loss Adjustment Expenses (LAE)