

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial Multiple Peril (liability portion)

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Ohio Security Ins Co	24082	NH	\$28,042	11.12%	\$28,830	\$9,525	33.0%
Philadelphia Ind Ins Co	18058	PA	\$17,323	6.22%	\$16,124	\$9,222	57.2%
The Cincinnati Ins Co	10677	OH	\$13,535	5.17%	\$13,400	\$6,359	47.5%
State Farm Fire & Cas Co	25143	IL	\$13,347	5.09%	\$13,198	\$12,416	94.1%
Ohio Cas Ins Co	24074	NH	\$9,033	3.60%	\$9,322	\$1,064	11.4%
Truck Ins Exch	21709	CA	\$8,998	3.24%	\$8,407	\$2,397	28.5%
Country Mut Ins Co	20990	IL	\$7,754	3.00%	\$7,779	\$5,387	69.3%
Mid Century Ins Co	21687	CA	\$5,655	2.33%	\$6,036	\$2,703	44.8%
The Cincinnati Cas Co	28665	OH	\$5,048	1.94%	\$5,035	\$2,762	54.9%
Farmers Ins Exch	21652	CA	\$4,638	1.69%	\$4,373	(\$342)	-7.8%
HDI Global Ins Co	41343	IL	\$5,363	1.63%	\$4,213	\$3,521	83.6%
Charter Oak Fire Ins Co	25615	CT	\$4,690	1.62%	\$4,196	\$2,673	63.7%
Eagle W Ins Co	12890	CA	\$4,136	1.61%	\$4,164	\$2,633	63.2%
Phoenix Ins Co	25623	CT	\$4,082	1.60%	\$4,135	\$1,135	27.4%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,149	1.53%	\$3,976	\$1,472	37.0%
Federal Ins Co	20281	IN	\$3,866	1.39%	\$3,612	\$1,836	50.8%
Brotherhood Mut Ins Co	13528	IN	\$3,627	1.39%	\$3,593	\$3,071	85.5%
Acuity A Mut Ins Co	14184	WI	\$3,836	1.29%	\$3,342	\$1,893	56.6%
Hartford Underwriters Ins Co	30104	CT	\$3,232	1.26%	\$3,271	\$1,118	34.2%
Mutual Of Enumclaw Ins Co	14761	OR	\$2,758	1.13%	\$2,925	\$3,238	110.7%
West Amer Ins Co	44393	IN	\$2,805	1.09%	\$2,820	\$2,249	79.7%
Firemans Fund Ins Co	21873	IL	\$2,689	1.07%	\$2,774	\$642	23.1%
Oregon Mut Ins Co	14907	OR	\$2,583	1.07%	\$2,769	(\$701)	-25.3%
Travelers Ind Co Of CT	25682	CT	\$2,685	1.00%	\$2,588	\$993	38.4%
Allstate Ind Co	19240	IL	\$2,719	0.97%	\$2,504	\$82	3.3%
Continental Ins Co	35289	PA	\$2,053	0.95%	\$2,458	\$1,205	49.0%
Alaska Natl Ins Co	38733	AK	\$2,598	0.91%	\$2,366	\$2,395	101.2%
Travelers Ind Co	25658	CT	\$2,160	0.87%	\$2,248	\$281	12.5%
Continental Cas Co	20443	IL	\$1,679	0.86%	\$2,224	\$1,303	58.6%
Travelers Ind Co Of Amer	25666	CT	\$1,451	0.82%	\$2,113	\$46	2.2%
Midwest Family Mut Ins Co	23574	IA	\$2,133	0.81%	\$2,112	\$212	10.0%
Fidelity & Guar Ins Co	35386	IA	\$2,540	0.81%	\$2,109	\$1,972	93.5%
General Ins Co Of Amer	24732	NH	\$1,982	0.78%	\$2,022	\$997	49.3%
Continental Western Ins Co	10804	IA	\$2,158	0.77%	\$1,996	\$2,911	145.9%
Valley Forge Ins Co	20508	PA	\$1,760	0.77%	\$1,983	\$1,176	59.3%
Hanover Amer Ins Co	36064	NH	\$1,970	0.76%	\$1,969	\$1,877	95.3%
The Cincinnati Ind Co	23280	OH	\$2,341	0.73%	\$1,903	\$1,533	80.6%
Travelers Cas Ins Co Of Amer	19046	CT	\$1,755	0.73%	\$1,881	\$838	44.6%
Great Northern Ins Co	20303	IN	\$1,832	0.72%	\$1,873	\$493	26.3%
Federated Mut Ins Co	13935	MN	\$1,895	0.72%	\$1,862	\$489	26.3%
United Fire & Cas Co	13021	IA	\$3,078	0.72%	\$1,861	\$8,905	478.6%
Hanover Ins Co	22292	NH	\$1,913	0.71%	\$1,829	\$763	41.7%
Nationwide Assur Co	10723	OH	\$1,642	0.67%	\$1,740	\$1,161	66.7%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,352	0.66%	\$1,702	\$368	21.7%
Massachusetts Bay Ins Co	22306	NH	\$1,381	0.64%	\$1,650	\$580	35.1%
Union Ins Co	25844	IA	\$1,725	0.64%	\$1,649	\$1,211	73.4%
Arch Ins Co	11150	MO	\$1,714	0.62%	\$1,594	\$442	27.7%
Monterey Ins Co	23540	CA	\$1,599	0.61%	\$1,576	\$812	51.5%
Church Mut Ins Co S I	18767	WI	\$1,549	0.57%	\$1,466	\$524	35.8%
Artisan & Truckers Cas Co	10194	WI	\$1,623	0.56%	\$1,455	\$870	59.8%
State Natl Ins Co Inc	12831	TX	\$378	0.55%	\$1,436	\$3,443	239.8%
Nationwide Gen Ins Co	23760	OH	\$1,443	0.54%	\$1,410	\$2,000	141.8%
Great Amer Assur Co	26344	OH	\$1,410	0.54%	\$1,394	\$545	39.1%
Midvale Ind Co	27138	WI	\$1,474	0.53%	\$1,382	\$1,384	100.1%

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Transportation Ins Co	20494	IL	\$1,646	0.53%	\$1,363	\$603	44.3%
BITCO Gen Ins Corp	20095	IA	\$1,394	0.50%	\$1,283	(\$971)	-75.6%
Markel Ins Co	38970	IL	\$1,450	0.49%	\$1,277	\$216	16.9%
American Cas Co Of Reading PA	20427	PA	\$1,089	0.45%	\$1,172	\$499	42.6%
Sentinel Ins Co Ltd	11000	CT	\$1,117	0.45%	\$1,162	\$433	37.3%
St Paul Fire & Marine Ins Co	24767	CT	\$911	0.45%	\$1,155	\$832	72.1%
Hartford Fire Ins Co	19682	CT	\$760	0.44%	\$1,150	\$108	9.4%
Zurich Amer Ins Co	16535	NY	\$1,137	0.43%	\$1,123	\$147	13.1%
American Family Ins Co	10386	WI	\$492	0.43%	\$1,106	\$3,756	339.5%
Amguard Ins Co	42390	NE	\$908	0.41%	\$1,074	\$1,622	151.1%
American Fire & Cas Co	24066	NH	\$1,153	0.41%	\$1,058	(\$1,798)	-169.9%
Wesco Ins Co	25011	DE	\$1,297	0.40%	\$1,034	\$727	70.4%
National Fire Ins Co Of Hartford	20478	IL	\$309	0.39%	\$1,022	\$1,027	100.5%
Twin City Fire Ins Co Co	29459	IN	\$1,019	0.39%	\$1,010	\$16,255	1608.7%
Allmerica Fin Benefit Ins Co	41840	MI	\$1,184	0.38%	\$983	\$2,187	222.4%
Red Shield Ins Co	41580	WA	\$879	0.36%	\$937	\$709	75.7%
Intrepid Ins Co	10749	IA	\$874	0.35%	\$906	\$396	43.7%
Great Amer Ins Co	16691	OH	\$879	0.33%	\$859	(\$90)	-10.4%
Spinnaker Ins Co	24376	IL	\$1,024	0.31%	\$801	\$287	35.9%
American Alt Ins Corp	19720	DE	\$923	0.30%	\$774	\$301	39.0%
Atlantic Specialty Ins Co	27154	NY	\$920	0.29%	\$742	\$286	38.5%
United States Fire Ins Co	21113	DE	\$868	0.28%	\$737	\$676	91.8%
GuideOne Ins Co	15032	IA	\$683	0.26%	\$670	\$43	6.4%
Ace Prop & Cas Ins Co	20699	PA	\$717	0.25%	\$646	\$520	80.5%
Acadia Ins Co	31325	IA	\$725	0.24%	\$616	\$220	35.8%
Firemens Ins Co Of Washington DC	21784	IA	\$577	0.24%	\$613	(\$28)	-4.6%
Crum & Forster Ind Co	31348	DE	\$550	0.22%	\$569	\$1,236	217.2%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$557	0.21%	\$549	\$355	64.7%
Nationwide Mut Ins Co	23787	OH	\$885	0.21%	\$541	\$1,066	197.1%
Hartford Cas Ins Co	29424	IN	\$562	0.21%	\$538	(\$164)	-30.4%
Everest Natl Ins Co	10120	DE	\$237	0.21%	\$535	\$425	79.5%
Next Ins US Co	16285	DE	\$675	0.18%	\$460	\$238	51.7%
Hartford Accident & Ind Co	22357	CT	\$467	0.18%	\$454	\$120	26.5%
BCS Ins Co	38245	OH	\$407	0.17%	\$444	\$32	7.1%
Tri State Ins Co Of MN	31003	IA	\$418	0.17%	\$431	\$149	34.5%
Nationwide Agribusiness Ins Co	28223	IA	\$462	0.16%	\$425	\$127	29.9%
American Reliable Ins Co	19615	AZ	\$379	0.16%	\$414	(\$11)	-2.8%
Austin Mut Ins Co	13412	MN	\$253	0.15%	\$395	\$346	87.5%
Obsidian Ins Co	35602	OH	\$708	0.15%	\$394	\$197	50.0%
Employers Mut Cas Co	21415	IA	\$390	0.14%	\$366	(\$56)	-15.4%
Emc Prop & Cas Ins Co	25186	IA	\$352	0.14%	\$358	(\$59)	-16.5%
Granite State Ins Co	23809	IL	\$263	0.13%	\$347	\$262	75.7%
Pharmacists Mut Ins Co	13714	IA	\$289	0.12%	\$322	\$72	22.3%
Zurich Amer Ins Co Of IL	27855	IL	\$393	0.12%	\$310	\$499	161.0%
National Union Fire Ins Co of Pittsb	19445	PA	\$325	0.12%	\$309	\$516	167.1%
Allstate Ins Co	19232	IL	\$250	0.11%	\$289	(\$294)	-101.8%
Amco Ins Co	19100	IA	\$13	0.10%	\$266	\$1,732	651.3%
Lio Ins Co	40550	AZ	\$364	0.09%	\$232	\$0	0.0%
Vigilant Ins Co	20397	NY	\$148	0.09%	\$229	(\$23)	-9.9%
Hiscox Ins Co Inc	10200	IL	\$239	0.09%	\$229	\$135	58.9%
Guideone Elite Ins Co	42803	IA	\$226	0.09%	\$228	\$112	49.2%
Chubb Ind Ins Co	12777	NY	\$289	0.09%	\$228	\$1,000	438.8%
Safeco Ins Co Of Amer	24740	NH	\$252	0.09%	\$226	\$168	74.5%
Standard Fire Ins Co	19070	CT	\$344	0.09%	\$225	\$78	34.6%

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American Southern Home Ins Co	41998	FL	\$298	0.08%	\$214	\$105	49.3%
Seneca Ins Co Inc	10936	NY	\$129	0.08%	\$214	\$280	131.0%
Federated Serv Ins Co	28304	MN	\$214	0.08%	\$211	\$279	131.9%
American Natl Prop & Cas Co	28401	NE	\$223	0.08%	\$207	\$242	117.0%
Cumis Ins Society Inc	10847	IA	\$205	0.08%	\$201	\$3	1.5%
Great Divide Ins Co	25224	ND	\$207	0.08%	\$196	\$18	9.3%
Nova Cas Co	42552	NY	\$189	0.07%	\$185	(\$11)	-5.8%
St Paul Guardian Ins Co	24775	CT	\$176	0.07%	\$181	\$313	173.3%
Nationwide Ins Co Of Amer	25453	OH	\$72	0.07%	\$174	\$50	28.6%
Glencar Ins Co	12254	WI	\$177	0.06%	\$159	\$187	118.2%
RLI Ins Co	13056	IL	\$159	0.06%	\$156	\$71	45.4%
New York Marine & Gen Ins Co	16608	NY	\$140	0.06%	\$155	(\$39)	-25.1%
American Guar & Liab Ins	26247	NY	\$203	0.06%	\$151	\$15	9.7%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$118	0.06%	\$145	(\$31)	-21.7%
Security Natl Ins Company	19879	DE	\$218	0.06%	\$145	\$17	12.0%
MGT Ins Co	16203	WI	\$148	0.06%	\$144	\$0	0.2%
BITCO Natl Ins Co	20109	IA	\$135	0.06%	\$144	\$65	45.5%
Nationwide Prop & Cas Ins Co	37877	OH	\$240	0.05%	\$137	\$83	60.7%
Starnet Ins Co	40045	IA	\$238	0.05%	\$137	(\$171)	-125.0%
Oak River Ins Co	34630	NE	\$145	0.05%	\$136	\$72	52.8%
Manufacturers Alliance Ins Co	36897	PA	\$154	0.05%	\$134	\$987	734.8%
Jewelers Mut Ins Co S I	14354	WI	\$134	0.05%	\$134	(\$107)	-79.8%
Great Amer Alliance Ins Co	26832	OH	\$165	0.05%	\$133	(\$98)	-73.7%
American Family Home Ins Co	23450	FL	\$129	0.05%	\$132	\$532	403.5%
New Hampshire Ins Co	23841	IL	\$130	0.05%	\$130	\$24	18.4%
Ace Amer Ins Co	22667	PA	\$137	0.05%	\$130	\$21	16.1%
Tokio Marine Amer Ins Co	10945	NY	\$107	0.05%	\$128	\$8	6.2%
St Paul Mercury Ins Co	24791	CT	\$129	0.05%	\$123	\$54	43.6%
Pennsylvania Manufacturers Ind Co	41424	PA	\$165	0.04%	\$113	\$52	46.0%
American Zurich Ins Co	40142	IL	\$126	0.04%	\$111	\$180	161.5%
Stillwater Ins Co	25180	CA	\$91	0.04%	\$104	\$14	13.4%
Accredited Surety & Cas Co Inc	26379	FL	\$118	0.04%	\$104	\$223	213.7%
GuideOne Specialty Ins Co	14559	IA	\$124	0.04%	\$101	(\$5)	-5.1%
Berkley Natl Ins Co	38911	IA	\$38	0.04%	\$100	(\$18)	-17.7%
Benchmark Ins Co	41394	KS	\$90	0.04%	\$96	(\$35)	-36.7%
Accelerant Natl Ins Co	10220	DE	\$193	0.04%	\$93	\$25	26.4%
Lyndon Southern Ins Co	10051	DE	\$75	0.04%	\$93	\$6	6.6%
Riverport Ins Co	36684	IA	\$81	0.03%	\$87	\$596	684.0%
Ace Fire Underwriters Ins Co	20702	PA	\$78	0.03%	\$87	(\$345)	-396.2%
Vantapro Specialty Ins Co	44768	AR	\$51	0.03%	\$84	\$178	212.9%
North River Ins Co	21105	NJ	\$32	0.03%	\$82	(\$31)	-37.8%
Westchester Fire Ins Co	10030	PA	\$114	0.03%	\$82	\$24	28.9%
Farmers Ins Co Of OR	21636	OR	\$74	0.03%	\$78	\$512	653.8%
Markel Amer Ins Co	28932	VA	\$72	0.03%	\$70	\$11	15.0%
Emcasco Ins Co	21407	IA	\$57	0.03%	\$68	(\$44)	-65.2%
Everspan Ins Co	24961	AZ	\$117	0.02%	\$62	\$19	30.6%
AmTrust Ins Co	15954	DE	\$69	0.02%	\$55	\$232	422.9%
Fidelity & Deposit Co Of MD	39306	IL	\$57	0.02%	\$50	\$62	124.7%
American Automobile Ins Co	21849	MO	\$71	0.02%	\$49	(\$8,605)	-17572.0%
Garrison Prop & Cas Ins Co	21253	TX	\$45	0.02%	\$44	\$3	6.3%
Great Amer Spirit Ins Co	33723	OH	\$43	0.02%	\$44	\$12	27.2%
Chubb Natl Ins Co	10052	IN	\$36	0.02%	\$43	\$13	31.1%
Indemnity Ins Co Of North Amer	43575	PA	\$38	0.02%	\$39	\$0	0.4%
Technology Ins Co Inc	42376	DE	\$33	0.01%	\$37	\$1	3.6%

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Illinois Natl Ins Co	23817	IL	\$37	0.01%	\$36	\$5	13.7%
Pacific Ind Co	20346	DE	\$28	0.01%	\$32	(\$13)	-39.4%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$30	0.01%	\$32	(\$27)	-84.5%
Pacific Employers Ins Co	22748	PA	\$38	0.01%	\$31	(\$1)	-3.1%
Amerisure Ins Co	19488	MI	\$34	0.01%	\$30	\$10	32.3%
Rural Trust Ins Co	11134	TX	\$28	0.01%	\$28	(\$1)	-3.2%
Greenwich Ins Co	22322	DE	\$24	0.01%	\$27	(\$674)	-2492.2%
Hudson Ins Co	25054	DE	\$26	0.01%	\$27	\$9	34.7%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$11	0.01%	\$24	(\$6)	-26.8%
Star Ins Co	18023	MI	\$115	0.01%	\$24	\$18	76.8%
Sentry Ins Co	24988	WI	\$20	0.01%	\$22	\$4	20.0%
Farmington Cas Co	41483	CT	\$24	0.01%	\$20	\$7	36.3%
Dentists Ins Co	40975	CA	\$21	0.01%	\$20	\$4	18.3%
Depositors Ins Co	42587	IA	(\$40)	0.01%	\$18	\$487	2663.7%
Hartford Ins Co Of The Midwest	37478	IN	\$12	0.01%	\$15	\$530	3429.0%
Great Amer Ins Co of NY	22136	NY	\$10	0.01%	\$13	(\$76)	-571.8%
Diamond State Ins Co	42048	IN	\$14	0.01%	\$13	\$0	3.5%
Selective Ins Co Of Amer	12572	NJ	\$14	0.01%	\$13	(\$0)	-1.2%
United Heritage Prop & Cas Co	18939	ID	(\$1)	0.00%	\$13	\$33	257.7%
Berkley Regional Ins Co	29580	IA	\$72	0.00%	\$12	(\$158)	-1355.9%
Navigators Ins Co	42307	NY	\$16	0.00%	\$10	\$0	1.9%
Aspen Amer Ins Co	43460	TX	\$3	0.00%	\$10	(\$42)	-419.8%
National Specialty Ins Co	22608	TX	\$8	0.00%	\$8	\$2	24.3%
Selective Ins Co Of The Southeast	39926	IN	\$13	0.00%	\$7	\$1	20.3%
Chicago Ins Co	22810	IL	\$6	0.00%	\$7	\$16	237.7%
Trans Pacific Ins Co	41238	NY	\$16	0.00%	\$7	\$2	34.6%
Safeco Ins Co of OR	11071	OR	\$74	0.00%	\$6	\$2	28.7%
Chiron Ins Co	16356	IA	\$17	0.00%	\$5	\$2	40.3%
Selective Ins Co Of SC	19259	IN	\$9	0.00%	\$5	\$1	17.9%
Allied World Specialty Ins Co	16624	DE	\$8	0.00%	\$4	(\$8)	-211.7%
Allied Ins Co of Amer	10127	OH	\$3	0.00%	\$3	(\$4)	-116.3%
Vanliner Ins Co	21172	OH	\$6	0.00%	\$3	\$1	49.0%
Union Ins Co Of Providence	21423	IA	\$2	0.00%	\$2	(\$0)	-7.0%
National Cas Co	11991	OH	\$0	0.00%	\$2	(\$159)	-10537.8%
National Fire & Ind Exch	15679	MO	\$1	0.00%	\$1	(\$32)	-2514.3%
Totals (Loss Ratio is average)			\$263,315	100.00%	\$259,171	\$151,294	58.4%

(1) Excluding all Loss Adjustment Expenses (LAE)