

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial Multiple Peril (non-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
Acadia Ins Co	31325	IA	\$300	0.06%	\$313	\$2	0.5%
Accelerant Natl Ins Co	10220	DE	\$260	0.03%	\$145	(\$5)	-3.6%
Accredited Surety & Cas Co Inc	26379	FL	\$192	0.03%	\$169	\$56	33.3%
Ace Amer Ins Co	22667	PA	\$36,219	7.43%	\$35,896	\$1,812	5.0%
Ace Fire Underwriters Ins Co	20702	PA	\$116	0.03%	\$148	(\$24)	-16.0%
Ace Prop & Cas Ins Co	20699	PA	\$1,187	0.21%	\$1,013	\$935	92.3%
Acuity A Mut Ins Co	14184	WI	\$3,599	0.67%	\$3,234	\$521	16.1%
AGCS Marine Ins Co	22837	IL	\$496	0.10%	\$498	\$7	1.5%
Alaska Natl Ins Co	38733	AK	\$1,452	0.42%	\$2,020	\$242	12.0%
Allied World Specialty Ins Co	16624	DE	\$60	0.01%	\$68	\$21	30.5%
Allmerica Fin Benefit Ins Co	41840	MI	\$1,477	0.26%	\$1,253	\$1,123	89.6%
Allstate Ind Co	19240	IL	\$10,943	2.09%	\$10,079	\$6,640	65.9%
Allstate Ins Co	19232	IL	\$1,010	0.22%	\$1,044	(\$91)	-8.7%
Amco Ins Co	19100	IA	\$13	0.07%	\$352	\$275	78.2%
American Alt Ins Corp	19720	DE	\$2,239	0.34%	\$1,654	\$284	17.2%
American Automobile Ins Co	21849	MO	\$643	0.10%	\$463	\$48	10.3%
American Cas Co Of Reading PA	20427	PA	\$1,780	0.33%	\$1,607	\$929	57.8%
American Family Home Ins Co	23450	FL	\$608	0.11%	\$538	(\$334)	-62.1%
American Family Ins Co	10386	WI	\$6,042	2.30%	\$11,126	\$3,769	33.9%
American Fire & Cas Co	24066	NH	\$1,944	0.38%	\$1,853	\$1,353	73.0%
American Guar & Liab Ins	26247	NY	\$167	0.10%	\$496	\$186	37.5%
American Home Assur Co	19380	NY	\$145	0.02%	\$100	\$292	293.0%
American Natl Prop & Cas Co	28401	NE	\$1,241	0.23%	\$1,115	\$92	8.3%
American Reliable Ins Co	19615	AZ	\$1,349	0.30%	\$1,444	\$270	18.7%
American Southern Home Ins Co	41998	FL	\$748	0.11%	\$525	\$13	2.5%
American Zurich Ins Co	40142	IL	\$908	0.08%	\$410	\$352	85.8%
Amerisure Ins Co	19488	MI	\$7	0.00%	\$7	\$0	6.9%
Amguard Ins Co	42390	NE	\$1,201	0.41%	\$1,983	(\$779)	-39.3%
AmTrust Ins Co	15954	DE	\$232	0.04%	\$198	\$14	7.1%
Arch Ins Co	11150	MO	\$1,434	0.26%	\$1,277	\$213	16.7%
Artisan & Truckers Cas Co	10194	WI	\$481	0.08%	\$409	(\$14)	-3.3%
Ascot Ins Co	23752	CO	\$53	0.01%	\$34	(\$2)	-7.2%
Aspen Amer Ins Co	43460	TX	\$21	0.01%	\$53	\$163	306.6%
Atlantic Specialty Ins Co	27154	NY	\$622	0.17%	\$813	\$138	16.9%
Austin Mut Ins Co	13412	MN	\$422	0.12%	\$562	\$302	53.8%
Axis Ins Co	37273	IL	\$37	0.01%	\$69	\$14	20.3%
Benchmark Ins Co	41394	KS	\$54	0.01%	\$62	(\$4)	-7.3%
Berkley Natl Ins Co	38911	IA	\$42	0.01%	\$51	(\$5)	-8.9%
Berkley Regional Ins Co	29580	IA	\$95	0.02%	\$96	(\$11)	-11.4%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$447	0.09%	\$419	\$67	16.0%
BITCO Gen Ins Corp	20095	IA	\$194	0.03%	\$156	\$0	0.0%
BITCO Natl Ins Co	20109	IA	\$2	0.00%	\$2	\$0	0.0%
Brotherhood Mut Ins Co	13528	IN	\$9,588	1.89%	\$9,144	\$3,522	38.5%
Charter Oak Fire Ins Co	25615	CT	\$4,158	0.81%	\$3,927	\$524	13.3%
Chicago Ins Co	22810	IL	\$38	0.01%	\$37	(\$3)	-9.3%
Chiron Ins Co	16356	IA	\$31	0.00%	\$10	\$0	2.0%
Chubb Ind Ins Co	12777	NY	\$832	0.14%	\$687	\$19	2.7%
Chubb Natl Ins Co	10052	IN	\$133	0.02%	\$116	\$2	1.5%
Church Mut Ins Co S I	18767	WI	\$3,461	0.70%	\$3,381	\$1,081	32.0%
Continental Cas Co	20443	IL	\$2,354	0.52%	\$2,531	\$2,336	92.3%
Continental Ins Co	35289	PA	\$730	0.27%	\$1,310	(\$378)	-28.9%
Continental Western Ins Co	10804	IA	\$2,215	0.45%	\$2,154	\$283	13.1%
Country Mut Ins Co	20990	IL	\$13,113	2.58%	\$12,465	\$5,743	46.1%
Crestbrook Ins Co	18961	OH	\$1,662	0.39%	\$1,869	(\$354)	-19.0%

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Crum & Forster Ind Co	31348	DE	\$740	0.13%	\$612	\$29	4.7%
Cumis Ins Society Inc	10847	IA	\$502	0.10%	\$477	\$102	21.4%
Dentists Ins Co	40975	CA	\$1,378	0.26%	\$1,243	\$997	80.2%
Depositors Ins Co	42587	IA	\$6	0.01%	\$36	\$30	84.9%
Diamond State Ins Co	42048	IN	\$137	0.03%	\$141	\$37	26.6%
Eagle W Ins Co	12890	CA	\$9,807	1.96%	\$9,453	\$12,092	127.9%
Emc Prop & Cas Ins Co	25186	IA	\$644	0.15%	\$729	\$138	19.0%
Emcasco Ins Co	21407	IA	\$167	0.04%	\$181	\$8	4.7%
Employers Mut Cas Co	21415	IA	\$737	0.15%	\$747	\$25	3.3%
Endurance Amer Ins Co	10641	DE	\$105	0.02%	\$96	\$17	17.7%
Everest Natl Ins Co	10120	DE	\$85	0.02%	\$95	(\$18)	-18.6%
Everspan Ins Co	24961	AZ	\$18	0.00%	\$12	\$3	24.9%
Farmers Ins Co Of OR	21636	OR	\$9,350	1.99%	\$9,592	\$3,246	33.8%
Farmers Ins Exch	21652	CA	\$14,271	2.75%	\$13,303	(\$41)	-0.3%
Farmington Cas Co	41483	CT	\$19	0.01%	\$56	\$3	4.9%
Federal Ins Co	20281	IN	\$10,805	2.12%	\$10,232	\$6,843	66.9%
Federated Mut Ins Co	13935	MN	\$597	0.22%	\$1,067	(\$7)	-0.6%
Federated Serv Ins Co	28304	MN	\$111	0.03%	\$169	\$262	154.9%
Fidelity & Deposit Co Of MD	39306	IL	\$143	0.03%	\$137	\$21	15.5%
Fidelity & Guar Ins Co	35386	IA	\$5,550	0.81%	\$3,907	\$1,462	37.4%
Firemans Fund Ins Co	21873	IL	\$5,683	1.21%	\$5,824	\$2,533	43.5%
Firemens Ins Co Of Washington DC	21784	IA	\$786	0.16%	\$766	\$43	5.6%
Garrison Prop & Cas Ins Co	21253	TX	\$18	0.00%	\$18	\$0	0.5%
General Cas Co Of WI	24414	WI	\$0	0.01%	\$33	(\$984)	-3011.9%
General Ins Co Of Amer	24732	NH	\$205	0.04%	\$197	\$99	50.1%
Glencar Ins Co	12254	WI	\$322	0.06%	\$284	(\$72)	-25.5%
Granite State Ins Co	23809	IL	\$419	0.09%	\$453	\$75	16.7%
Great Amer Alliance Ins Co	26832	OH	\$1,101	0.17%	\$817	\$123	15.1%
Great Amer Assur Co	26344	OH	\$1,661	0.34%	\$1,651	\$3,362	203.6%
Great Amer Ins Co	16691	OH	\$1,414	0.27%	\$1,321	\$64	4.8%
Great Amer Ins Co of NY	22136	NY	\$36	0.01%	\$44	(\$85)	-193.6%
Great Amer Spirit Ins Co	33723	OH	\$97	0.02%	\$91	\$21	22.7%
Great Divide Ins Co	25224	ND	\$146	0.03%	\$130	(\$103)	-79.4%
Great Northern Ins Co	20303	IN	\$3,292	0.67%	\$3,216	\$2,552	79.4%
Greenwich Ins Co	22322	DE	\$151	0.03%	\$163	(\$446)	-273.8%
Guideone Elite Ins Co	42803	IA	\$269	0.04%	\$213	\$158	74.2%
GuideOne Ins Co	15032	IA	\$1,646	0.33%	\$1,576	\$655	41.6%
GuideOne Specialty Ins Co	14559	IA	\$102	0.02%	\$84	(\$0)	0.0%
Hanover Amer Ins Co	36064	NH	\$2,561	0.53%	\$2,547	\$6,026	236.6%
Hanover Ins Co	22292	NH	\$2,906	0.57%	\$2,755	\$1,952	70.8%
Hartford Cas Ins Co	29424	IN	\$1,532	0.33%	\$1,595	\$191	12.0%
Hartford Fire Ins Co	19682	CT	\$4,393	0.93%	\$4,485	\$382	8.5%
Hartford Underwriters Ins Co	30104	CT	\$6,727	1.42%	\$6,865	\$1,594	23.2%
HDI Global Ins Co	41343	IL	\$3,621	0.60%	\$2,883	\$2,443	84.7%
Hiscox Ins Co Inc	10200	IL	\$379	0.07%	\$354	\$133	37.5%
Housing Enterprise Ins Co Inc	11206	VT	\$189	0.04%	\$193	\$73	38.0%
Hudson Ins Co	25054	DE	\$134	0.03%	\$136	\$42	30.7%
Illinois Natl Ins Co	23817	IL	\$140	0.03%	\$150	(\$10)	-6.5%
Indemnity Ins Co Of North Amer	43575	PA	\$126	0.02%	\$118	(\$17)	-14.6%
Insurance Co Of The State Of PA	19429	IL	\$15	0.00%	\$18	\$3	14.8%
Integon Natl Ins Co	29742	NC	\$1,653	0.31%	\$1,504	(\$16)	-1.1%
Intrepid Ins Co	10749	IA	\$784	0.15%	\$718	\$348	48.6%
Jewelers Mut Ins Co S I	14354	WI	\$197	0.04%	\$187	\$135	72.5%
Liberty Mut Fire Ins Co	23035	WI	\$228	0.07%	\$336	\$845	251.9%

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Liberty Mut Ins Co	23043	MA	\$151	0.02%	\$114	(\$138)	-120.9%
Lio Ins Co	40550	AZ	\$93	0.01%	\$69	\$3	4.3%
Lyndon Southern Ins Co	10051	DE	(\$38)	0.00%	\$24	(\$25)	-105.2%
Manufacturers Alliance Ins Co	36897	PA	\$383	0.09%	\$457	(\$32)	-7.1%
Markel Amer Ins Co	28932	VA	\$254	0.05%	\$252	\$41	16.4%
Markel Ins Co	38970	IL	\$965	0.18%	\$862	\$22	2.6%
Massachusetts Bay Ins Co	22306	NH	\$2,004	0.45%	\$2,151	\$899	41.8%
MGT Ins Co	16203	WI	\$234	0.04%	\$183	\$25	13.8%
Mid Century Ins Co	21687	CA	\$16,434	3.75%	\$18,100	\$3,756	20.8%
Midvale Ind Co	27138	WI	\$1,579	0.34%	\$1,629	\$170	10.4%
Midwest Family Mut Ins Co	23574	IA	\$1,562	0.31%	\$1,514	\$319	21.0%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$567	0.11%	\$514	\$3,454	672.3%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$50	0.04%	\$188	\$25	13.4%
Monterey Ins Co	23540	CA	\$4,434	0.89%	\$4,323	\$1,312	30.4%
Mutual Of Enumclaw Ins Co	14761	OR	\$7,537	1.70%	\$8,219	\$902	11.0%
National Cas Co	11991	OH	\$23	0.00%	\$23	(\$323)	-1418.5%
National Fire & Ind Exch	15679	MO	\$45	0.01%	\$44	\$0	0.0%
National Fire Ins Co Of Hartford	20478	IL	\$561	0.12%	\$603	\$106	17.6%
National Gen Ins Co	23728	IL	\$62	0.01%	\$60	(\$2)	-4.1%
National Interstate Ins Co	32620	OH	\$10	0.00%	\$6	(\$1)	-19.4%
National Specialty Ins Co	22608	TX	\$9	0.00%	\$10	\$9	88.6%
National Union Fire Ins Co of Pittsb	19445	PA	\$2,024	0.36%	\$1,754	\$138	7.9%
Nationwide Agribusiness Ins Co	28223	IA	\$2,423	0.53%	\$2,559	(\$269)	-10.5%
Nationwide Assur Co	10723	OH	\$2,794	0.64%	\$3,070	\$2,870	93.5%
Nationwide Gen Ins Co	23760	OH	\$2,443	0.51%	\$2,480	\$411	16.6%
Nationwide Ins Co Of Amer	25453	OH	\$424	0.08%	\$371	\$178	47.9%
Nationwide Mut Ins Co	23787	OH	\$797	0.08%	\$394	\$1,482	376.4%
Nationwide Prop & Cas Ins Co	37877	OH	\$243	0.05%	\$239	\$242	101.5%
Navigators Ins Co	42307	NY	\$77	0.01%	\$33	\$8	23.5%
New Hampshire Ins Co	23841	IL	\$206	0.04%	\$197	(\$628)	-319.2%
New York Marine & Gen Ins Co	16608	NY	\$202	0.04%	\$204	(\$6)	-2.8%
Next Ins US Co	16285	DE	\$436	0.06%	\$314	\$40	12.6%
North River Ins Co	21105	NJ	\$21	0.01%	\$47	\$491	1041.0%
Nova Cas Co	42552	NY	\$234	0.05%	\$220	(\$87)	-39.7%
Oak River Ins Co	34630	NE	\$1,228	0.24%	\$1,173	\$769	65.6%
Obsidian Ins Co	35602	OH	\$22	0.00%	\$10	\$1	10.6%
Ohio Cas Ins Co	24074	NH	\$11,654	2.52%	\$12,162	\$1,001	8.2%
Ohio Security Ins Co	24082	NH	\$31,454	6.52%	\$31,497	\$7,183	22.8%
Oregon Mut Ins Co	14907	OR	\$4,797	1.06%	\$5,143	\$1,013	19.7%
Pacific Employers Ins Co	22748	PA	\$97	0.01%	\$65	(\$2)	-2.5%
Pacific Ind Co	20346	DE	\$304	0.06%	\$290	(\$8)	-2.8%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$703	0.16%	\$791	(\$106)	-13.4%
Pennsylvania Manufacturers Ind Co	41424	PA	\$68	0.01%	\$56	(\$7)	-12.1%
Pharmacists Mut Ins Co	13714	IA	\$877	0.17%	\$803	\$73	9.0%
Philadelphia Ind Ins Co	18058	PA	\$22,295	4.39%	\$21,204	\$2,065	9.7%
Phoenix Ins Co	25623	CT	\$1,761	0.36%	\$1,758	\$75	4.3%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,826	0.70%	\$3,363	\$258	7.7%
Red Shield Ins Co	41580	WA	\$2,270	0.46%	\$2,221	\$1,237	55.7%
Regent Ins Co	24449	WI	(\$6)	0.00%	\$15	\$0	1.1%
Riverport Ins Co	36684	IA	\$220	0.05%	\$238	(\$3)	-1.2%
RLI Ins Co	13056	IL	\$161	0.04%	\$173	\$9	5.0%
Rural Trust Ins Co	11134	TX	\$116	0.02%	\$117	(\$37)	-31.4%
Safeco Ins Co Of Amer	24740	NH	\$521	0.10%	\$471	\$2,357	500.3%
Safeco Ins Co of OR	11071	OR	\$90	0.00%	\$5	\$1	12.0%

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Security Natl Ins Company	19879	DE	\$371	0.06%	\$293	(\$254)	-86.7%
Selective Ins Co Of Amer	12572	NJ	\$43	0.01%	\$36	\$0	0.0%
Selective Ins Co Of SC	19259	IN	\$35	0.00%	\$19	\$0	0.0%
Selective Ins Co Of The Southeast	39926	IN	\$46	0.01%	\$28	\$0	0.0%
Seneca Ins Co Inc	10936	NY	\$283	0.10%	\$481	\$27	5.6%
Sentinel Ins Co Ltd	11000	CT	\$2,308	0.49%	\$2,391	(\$120)	-5.0%
Sentry Ins Co	24988	WI	\$153	0.03%	\$149	\$50	33.4%
Sompo Amer Ins Co	11126	NY	\$40	0.01%	\$39	\$99	251.6%
Spinnaker Ins Co	24376	IL	\$667	0.10%	\$503	\$32	6.4%
St Paul Fire & Marine Ins Co	24767	CT	\$1,846	0.46%	\$2,202	\$926	42.1%
St Paul Guardian Ins Co	24775	CT	\$376	0.07%	\$317	(\$408)	-128.6%
St Paul Mercury Ins Co	24791	CT	\$299	0.06%	\$305	\$92	30.2%
Standard Fire Ins Co	19070	CT	\$906	0.11%	\$512	\$413	80.7%
Star Ins Co	18023	MI	\$236	0.07%	\$329	\$5	1.6%
Starnet Ins Co	40045	IA	\$246	0.03%	\$142	(\$5)	-3.8%
StarStone Natl Ins Co	25496	DE	\$6	0.00%	\$6	\$1	8.9%
State Farm Fire & Cas Co	25143	IL	\$37,595	7.21%	\$34,835	\$16,925	48.6%
State Natl Ins Co Inc	12831	TX	(\$4)	0.16%	\$753	\$1,325	176.0%
Stillwater Ins Co	25180	CA	\$228	0.06%	\$268	(\$762)	-284.2%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$1,514	0.64%	\$3,101	\$337	10.9%
Technology Ins Co Inc	42376	DE	\$68	0.01%	\$61	(\$30)	-48.8%
The Cincinnati Cas Co	28665	OH	\$3,381	0.69%	\$3,345	\$337	10.1%
The Cincinnati Ind Co	23280	OH	\$2,570	0.47%	\$2,283	\$220	9.6%
The Cincinnati Ins Co	10677	OH	\$14,757	2.88%	\$13,931	\$1,648	11.8%
Tokio Marine Amer Ins Co	10945	NY	\$435	0.09%	\$427	\$46	10.9%
Trans Pacific Ins Co	41238	NY	\$101	0.01%	\$37	\$12	32.2%
Transportation Ins Co	20494	IL	\$1,362	0.26%	\$1,279	\$1,935	151.2%
Travelers Cas Ins Co Of Amer	19046	CT	\$5,067	1.05%	\$5,091	\$2,844	55.9%
Travelers Ind Co	25658	CT	\$1,270	0.30%	\$1,444	(\$453)	-31.4%
Travelers Ind Co Of Amer	25666	CT	\$2,532	0.56%	\$2,722	\$1,031	37.9%
Travelers Ind Co Of CT	25682	CT	\$4,512	0.84%	\$4,077	\$281	6.9%
Travelers Prop Cas Co Of Amer	25674	CT	\$6,740	1.44%	\$6,963	(\$1,701)	-24.4%
Tri State Ins Co Of MN	31003	IA	\$389	0.07%	\$355	\$50	14.1%
Truck Ins Exch	21709	CA	\$30,122	5.63%	\$27,187	\$2,374	8.7%
Twin City Fire Ins Co Co	29459	IN	\$2,308	0.49%	\$2,358	\$291	12.4%
Union Ins Co	25844	IA	\$2,485	0.47%	\$2,263	\$38	1.7%
Union Ins Co Of Providence	21423	IA	\$2	0.00%	\$2	\$3	149.0%
United Fire & Cas Co	13021	IA	\$1,238	0.16%	\$766	\$703	91.8%
United Heritage Prop & Cas Co	18939	ID	(\$2)	0.00%	\$24	(\$1)	-3.1%
United States Fire Ins Co	21113	DE	\$300	0.07%	\$321	\$153	47.7%
Valley Forge Ins Co	20508	PA	\$898	0.21%	\$1,023	\$121	11.8%
Vanliner Ins Co	21172	OH	\$30	0.01%	\$33	\$8	24.2%
Vantage Risk Assur Co	32077	DE	\$38	0.01%	\$65	(\$10)	-15.4%
Vantapro Specialty Ins Co	44768	AR	\$26	0.01%	\$31	(\$5)	-16.0%
Vigilant Ins Co	20397	NY	\$1,741	0.49%	\$2,378	\$39	1.6%
Wesco Ins Co	25011	DE	\$1,877	0.35%	\$1,689	\$1,815	107.5%
West Amer Ins Co	44393	IN	\$3,938	0.80%	\$3,887	\$217	5.6%
Westchester Fire Ins Co	10030	PA	\$692	0.10%	\$496	\$34	6.8%
Zurich Amer Ins Co	16535	NY	\$3,814	0.77%	\$3,706	\$84	2.3%
Zurich Amer Ins Co Of IL	27855	IL	\$0	0.00%	\$7	(\$3)	-41.3%
Totals (Loss Ratio is average)			\$489,495	100.00%	\$483,134	\$141,042	29.2%

(1) Excluding all Loss Adjustment Expenses (LAE)