

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Earthquake

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Accelerant Natl Ins Co	10220	DE	\$1,337	0.62%	\$990	\$4	0.4%
Ace Amer Ins Co	22667	PA	\$711	0.44%	\$698	\$0	0.0%
Ace Fire Underwriters Ins Co	20702	PA	\$0	0.00%	\$2	\$0	0.0%
Ace Prop & Cas Ins Co	20699	PA	\$9	0.01%	\$8	\$30	362.7%
Affiliated Fm Ins Co	10014	RI	\$7,586	4.92%	\$7,798	\$0	0.0%
AIG Prop Cas Co	19402	IL	\$425	0.21%	\$336	(\$1)	-0.3%
Allianz Global Risks US Ins Co	35300	IL	\$666	0.36%	\$572	\$82	14.3%
Allied Prop & Cas Ins Co	42579	IA	\$71	0.03%	\$45	(\$1)	-2.0%
Allmerica Fin Benefit Ins Co	41840	MI	\$40	0.02%	\$35	(\$0)	-0.5%
Amco Ins Co	19100	IA	\$20	0.01%	\$23	\$3	14.0%
American Family Ins Co	10386	WI	\$1,590	1.49%	\$2,366	\$0	0.0%
American Family Mut Ins Co SI	19275	WI	\$1,855	1.27%	\$2,018	\$0	0.0%
American Fire & Cas Co	24066	NH	\$13	0.01%	\$15	\$0	0.0%
American Guar & Liab Ins	26247	NY	\$194	0.11%	\$170	(\$0)	-0.1%
American Modern Prop & Cas Ins Co	42722	OH	\$3,927	2.28%	\$3,610	(\$17)	-0.5%
American Natl Prop & Cas Co	28401	NE	\$4	0.01%	\$22	\$0	0.0%
American Zurich Ins Co	40142	IL	\$10	0.01%	\$9	\$0	0.0%
Amguard Ins Co	42390	NE	\$2	0.00%	\$7	\$0	0.0%
Amica Mut Ins Co	19976	RI	\$2,061	1.56%	\$2,470	\$27	1.1%
AmShield Ins Co	15590	MO	\$31	0.02%	\$30	\$0	0.0%
Arch Ins Co	11150	MO	(\$2)	0.00%	\$5	\$0	0.0%
Aspen Amer Ins Co	43460	TX	\$0	0.00%	\$2	\$0	17.7%
Atlantic Specialty Ins Co	27154	NY	\$26	0.01%	\$18	\$2	8.3%
Automobile Ins Co Of Hartford CT	19062	CT	\$149	0.09%	\$148	(\$0)	0.0%
Berkley Regional Ins Co	29580	IA	\$3	0.00%	\$2	\$0	0.0%
Berkshire Hathaway Direct Ins Co	10391	NE	\$876	0.42%	\$671	\$149	22.1%
California Cas Ind Exch	20117	CA	\$168	0.11%	\$177	\$0	0.0%
Century Natl Ins Co	26905	IL	\$1	0.00%	\$2	\$0	0.0%
Charter Oak Fire Ins Co	25615	CT	\$7	0.00%	\$8	(\$2)	-20.7%
Coastal Select Ins Co	10887	CA	\$2,366	1.24%	\$1,969	\$0	0.0%
Continental Cas Co	20443	IL	\$1,524	0.90%	\$1,422	(\$278)	-19.6%
Continental Ins Co	35289	PA	\$84	0.05%	\$79	\$18	23.3%
Continental Western Ins Co	10804	IA	\$18	0.01%	\$17	\$0	0.0%
Crestbrook Ins Co	18961	OH	(\$1)	0.01%	\$8	\$0	0.0%
CSAA Gen Ins Co	37770	IN	\$779	0.48%	\$765	\$0	0.0%
Depositors Ins Co	42587	IA	\$341	0.22%	\$349	(\$15)	-4.4%
Eagle W Ins Co	12890	CA	\$164	0.10%	\$164	\$0	0.0%
Economy Premier Assur Co	40649	IL	\$128	0.08%	\$129	\$0	0.0%
Emc Prop & Cas Ins Co	25186	IA	\$14	0.01%	\$19	\$0	1.9%
Emcasco Ins Co	21407	IA	\$13	0.01%	\$16	\$0	0.2%
Employers Ins Co of Wausau	21458	WI	\$4,148	2.66%	\$4,222	\$0	0.0%
Employers Mut Cas Co	21415	IA	\$46	0.03%	\$53	\$1	1.5%
Executive Risk Ind Inc	35181	DE	\$22	0.00%	\$2	\$0	0.0%
Factory Mut Ins Co	21482	RI	\$16,302	10.53%	\$16,679	\$0	0.0%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$100	0.06%	\$100	\$0	0.0%
Farmers Ins Co Of OR	21636	OR	\$3,215	2.09%	\$3,306	\$0	0.0%
Farmers Ins Exch	21652	CA	\$2,326	1.55%	\$2,453	(\$0)	0.0%
Farmers Prop & Cas Ins Co	26298	RI	\$194	0.13%	\$208	\$0	0.0%
Federal Ins Co	20281	IN	\$1,126	0.68%	\$1,072	\$0	0.0%
Federated Mut Ins Co	13935	MN	\$653	0.36%	\$566	\$0	0.0%
Federated Reserve Ins Co	16024	MN	\$335	0.19%	\$297	\$0	0.0%
Federated Serv Ins Co	28304	MN	\$190	0.11%	\$176	\$0	0.0%
Fidelity & Deposit Co Of MD	39306	IL	\$18	0.01%	\$16	\$0	0.0%
Fire Ins Exch	21660	CA	\$3	0.00%	\$3	\$0	0.0%

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Firemans Fund Ins Co	21873	IL	\$216	0.14%	\$224	\$69	30.7%
First Liberty Ins Corp	33588	IL	\$130	0.04%	\$57	\$0	0.3%
Garrison Prop & Cas Ins Co	21253	TX	\$784	0.42%	\$663	(\$2)	-0.2%
Geovera Ins Co	10799	CA	\$4,607	2.97%	\$4,706	\$0	0.0%
Granite State Ins Co	23809	IL	\$2	0.00%	\$7	(\$0)	-0.3%
Great Amer Ins Co	16691	OH	\$8	0.00%	\$5	\$1	22.3%
Great Amer Ins Co of NY	22136	NY	\$50	0.01%	\$19	\$3	13.9%
Great Northern Ins Co	20303	IN	\$748	0.42%	\$671	\$0	0.0%
Hanover Amer Ins Co	36064	NH	\$110	0.07%	\$113	(\$1)	-0.7%
Hanover Ins Co	22292	NH	\$176	0.10%	\$151	(\$0)	-0.1%
Hartford Accident & Ind Co	22357	CT	\$35	0.02%	\$34	\$0	0.4%
Hartford Fire Ins Co	19682	CT	\$2	0.00%	\$1	\$0	3.4%
Hartford Ins Co Of The Midwest	37478	IN	\$111	0.07%	\$117	\$0	0.0%
Hartford Ins Co Of The Southeast	38261	CT	\$51	0.03%	\$44	\$1	3.2%
Hartford Underwriters Ins Co	30104	CT	\$10	0.01%	\$11	\$0	2.7%
Homesite Ins Co	17221	WI	(\$0)	0.00%	\$2	(\$0)	-7.5%
Horace Mann Ins Co	22578	IL	\$45	0.03%	\$48	\$0	0.0%
Illinois Natl Ins Co	23817	IL	\$3	0.00%	\$3	(\$3)	-91.7%
Insurance Co Of The West	27847	CA	\$2,682	1.95%	\$3,087	\$0	0.0%
Integon Natl Ins Co	29742	NC	\$27	0.03%	\$42	\$0	0.0%
Liberty Ins Corp	42404	IL	\$962	0.63%	\$996	\$48	4.8%
Liberty Mut Fire Ins Co	23035	WI	\$521	0.31%	\$490	\$14	2.8%
Liberty Mut Ins Co	23043	MA	\$10	0.03%	\$44	\$0	0.7%
LM Ins Corp	33600	IL	\$92	0.06%	\$93	\$2	2.5%
Massachusetts Bay Ins Co	22306	NH	\$160	0.12%	\$194	(\$1)	-0.4%
Mid Century Ins Co	21687	CA	\$30	0.02%	\$31	(\$2)	-6.7%
Middlesex Ins Co	23434	WI	\$15	0.01%	\$16	(\$2)	-12.1%
Midwest Family Mut Ins Co	23574	IA	\$2	0.00%	\$2	\$0	0.0%
Monterey Ins Co	23540	CA	\$11	0.00%	\$6	\$0	0.0%
National Liab & Fire Ins Co	20052	CT	\$0	0.00%	\$5	(\$2)	-41.2%
National Union Fire Ins Co of Pittsb	19445	PA	\$28	0.02%	\$25	(\$0)	0.0%
Nationwide Agribusiness Ins Co	28223	IA	\$65	0.03%	\$51	\$15	28.8%
Nationwide Assur Co	10723	OH	\$64	0.04%	\$70	\$19	26.8%
Nationwide Gen Ins Co	23760	OH	\$735	0.48%	\$754	(\$26)	-3.5%
Nationwide Mut Ins Co	23787	OH	\$16	0.01%	\$10	\$2	23.7%
Ohio Cas Ins Co	24074	NH	\$13	0.01%	\$8	\$0	0.0%
Ohio Security Ins Co	24082	NH	\$100	0.06%	\$102	\$0	0.0%
Oregon Mut Ins Co	14907	OR	\$146	0.11%	\$174	\$0	0.0%
Pacific Employers Ins Co	22748	PA	\$2	0.00%	\$1	\$0	0.0%
Pacific Ind Co	20346	DE	\$2,095	1.28%	\$2,024	\$0	0.0%
Palomar Specialty Ins Co	20338	OR	\$16,272	10.34%	\$16,382	\$0	0.0%
Peerless Ind Ins Co	18333	IL	\$174	0.08%	\$132	\$12	9.0%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$3	0.00%	\$6	\$0	0.0%
Pharmacists Mut Ins Co	13714	IA	\$2	0.00%	\$1	\$0	0.0%
Property & Cas Ins Co Of Hartford	34690	IN	\$219	0.15%	\$233	\$0	0.0%
RSUI Ind Co	22314	NH	\$8	0.01%	\$8	\$0	0.0%
Safeco Ins Co Of IL	39012	IL	\$3,062	2.01%	\$3,180	\$125	3.9%
Safeco Ins Co of OR	11071	OR	\$629	0.43%	\$681	\$26	3.8%
Sentry Ins Co	24988	WI	\$58	0.04%	\$59	(\$3)	-5.6%
Sentry Select Ins Co	21180	WI	\$2	0.00%	\$2	\$0	0.0%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$139	0.07%	\$116	\$28	24.4%
Standard Fire Ins Co	19070	CT	\$61	0.04%	\$60	(\$0)	0.0%
State Farm Fire & Cas Co	25143	IL	\$36,878	22.61%	\$35,826	\$0	0.0%
Stillwater Prop & Cas Ins Co	16578	NY	\$162	0.11%	\$180	\$0	0.0%

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Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$6	0.01%	\$8	\$0	0.0%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$732	0.64%	\$1,009	\$0	0.0%
Teachers Ins Co	22683	IL	\$44	0.03%	\$42	\$0	0.0%
The Cincinnati Cas Co	28665	OH	\$609	0.34%	\$546	\$0	0.0%
The Cincinnati Ind Co	23280	OH	\$19	0.01%	\$15	\$0	0.0%
The Cincinnati Ins Co	10677	OH	\$200	0.13%	\$201	\$0	0.0%
Transportation Ins Co	20494	IL	\$6	0.01%	\$10	\$2	23.7%
Travelers Commercial Ins Co	36137	CT	\$77	0.05%	\$76	\$0	0.0%
Travelers Home & Marine Ins Co	27998	CT	\$410	0.26%	\$417	\$0	0.0%
Travelers Ind Co	25658	CT	\$6,636	4.26%	\$6,744	(\$1)	0.0%
Travelers Ind Co Of Amer	25666	CT	\$123	0.08%	\$120	(\$1)	-0.5%
Travelers Ind Co Of CT	25682	CT	\$2	0.00%	\$2	\$1	26.9%
Travelers Personal Ins Co	38130	CT	\$559	0.36%	\$570	(\$0)	0.0%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,069	2.02%	\$3,205	(\$1)	0.0%
Truck Ins Exch	21709	CA	\$51	0.03%	\$47	(\$2)	-5.1%
Trumbull Ins Co	27120	CT	\$220	0.15%	\$231	\$0	0.0%
Union Ins Co	25844	IA	\$39	0.02%	\$38	\$0	0.0%
United Serv Automobile Assn	25941	TX	\$2,180	1.33%	\$2,102	(\$2)	-0.1%
USAA Cas Ins Co	25968	TX	\$2,158	1.26%	\$2,000	(\$1)	-0.1%
USAA Gen Ind Co	18600	TX	\$954	0.55%	\$872	\$0	0.0%
West Amer Ins Co	44393	IN	\$34	0.02%	\$37	\$0	0.0%
XL Ins Amer Inc	24554	DE	\$1,157	0.89%	\$1,416	\$47	3.3%
Zurich Amer Ins Co	16535	NY	\$9,563	6.57%	\$10,416	\$2	0.0%
Zurich Amer Ins Co Of IL	27855	IL	\$9	0.01%	\$9	\$0	0.0%
Totals (Loss Ratio is average)			\$157,276	100.00%	\$158,451	\$369	0.2%

(1) Excluding all Loss Adjustment Expenses (LAE)