

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

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Allstate Ins Co	19232	IL	\$1,259	7.72%	\$1,244	\$196	15.7%
American Bankers Ins Co Of FL	10111	FL	\$3,320	21.08%	\$3,395	\$383	11.3%
American Commerce Ins Co	19941	OH	\$19	0.12%	\$19	\$1	6.1%
American Family Mut Ins Co SI	19275	WI	\$592	3.96%	\$638	\$0	0.0%
American Natl Prop & Cas Co	28401	NE	\$25	0.30%	\$49	\$22	45.8%
American Strategic Ins Corp	10872	IN	\$396	2.43%	\$392	\$14	3.5%
Bankers Ins Co	33162	FL	\$7	0.04%	\$7	\$0	0.0%
CSAA Gen Ins Co	37770	IN	\$31	0.20%	\$32	\$0	0.0%
Farmers Ins Co Of OR	21636	OR	\$2,190	14.17%	\$2,282	\$542	23.8%
Farmers Prop & Cas Ins Co	26298	RI	\$79	0.53%	\$86	\$2	1.9%
Foremost Ins Co Grand Rapids MI	11185	MI	\$283	1.81%	\$291	\$61	21.0%
Hartford Ins Co Of The Midwest	37478	IN	\$3,123	19.94%	\$3,212	\$638	19.9%
Homesite Ins Co Of The Midwest	13927	WI	\$185	1.12%	\$181	\$37	20.5%
Integon Natl Ins Co	29742	NC	\$97	0.77%	\$124	\$0	0.0%
Liberty Mut Fire Ins Co	23035	WI	\$185	1.19%	\$191	\$137	71.6%
NGM Ins Co	14788	FL	\$3	0.02%	\$3	\$0	0.0%
Philadelphia Ind Ins Co	18058	PA	\$118	0.72%	\$116	\$27	23.8%
Privilege Underwriters Recp Exch	12873	FL	\$26	0.16%	\$26	(\$0)	-0.1%
QBE Ins Corp	39217	PA	\$53	0.34%	\$54	\$109	201.7%
Selective Ins Co Of Amer	12572	NJ	\$970	4.85%	\$781	\$24	3.0%
USAA Gen Ind Co	18600	TX	\$1,331	8.10%	\$1,305	\$392	30.1%
Wright Natl Flood Ins Co	11523	TX	\$1,767	10.43%	\$1,679	\$601	35.8%
Totals (Loss Ratio is average)			\$16,059	100.00%	\$16,107	\$3,187	19.8%

(1) Excluding all Loss Adjustment Expenses (LAE)