

Oregon Division of Financial Regulation - 2025 Oregon Market Share

Line of Business: Fire

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	\$4,221	1.66%	\$2,986	(\$181)	-6.1%
Accredited Surety & Cas Co Inc	26379	FL	\$57	0.04%	\$67	(\$19)	-28.9%
Ace Amer Ins Co	22667	PA	\$89	0.04%	\$66	\$12	17.8%
Acuity A Mut Ins Co	14184	WI	\$2,660	1.28%	\$2,297	\$129	5.6%
Affiliated Fm Ins Co	10014	RI	\$4,087	2.31%	\$4,160	\$3,357	80.7%
Alaska Natl Ins Co	38733	AK	\$16	0.03%	\$46	\$19	42.8%
Allianz Global Risks US Ins Co	35300	IL	\$11,262	6.54%	\$11,771	\$3,843	32.6%
Allmerica Fin Benefit Ins Co	41840	MI	\$6	0.00%	\$6	(\$1)	-18.3%
Amco Ins Co	19100	IA	\$309	0.28%	\$501	\$227	45.3%
American Alt Ins Corp	19720	DE	(\$36)	0.01%	\$20	(\$8)	-39.5%
American Cas Co Of Reading PA	20427	PA	\$1	0.00%	\$8	\$44	530.2%
American Commerce Ins Co	19941	OH	\$108	0.06%	\$114	\$39	34.6%
American Fire & Cas Co	24066	NH	\$11	0.01%	\$12	(\$0)	-1.6%
American Guar & Liab Ins	26247	NY	\$48	0.03%	\$58	\$3	5.3%
American Home Assur Co	19380	NY	\$2,640	1.63%	\$2,938	(\$2,172)	-73.9%
American Modern Home Ins Co	23469	OH	\$48	0.02%	\$38	(\$0)	-0.2%
American Modern Prop & Cas Ins Co	42722	OH	\$2,838	1.43%	\$2,571	\$2,563	99.7%
American Natl Prop & Cas Co	28401	NE	\$397	0.21%	\$375	\$442	117.9%
American Security Ins Co	42978	DE	\$1	0.00%	\$1	\$0	24.9%
American Strategic Ins Corp	10872	IN	\$43	0.20%	\$352	\$67	19.0%
American Zurich Ins Co	40142	IL	\$24	0.01%	\$21	(\$0)	-0.5%
Amguard Ins Co	42390	NE	\$34	0.02%	\$39	\$0	0.4%
Amica Mut Ins Co	19976	RI	\$199	0.11%	\$199	\$0	0.0%
Arch Ins Co	11150	MO	\$11	0.01%	\$12	\$9	76.8%
Atlantic Specialty Ins Co	27154	NY	\$117	0.06%	\$104	\$10	9.2%
Automobile Ins Co Of Hartford CT	19062	CT	\$302	0.17%	\$301	\$436	144.8%
Axis Ins Co	37273	IL	\$29	0.02%	\$28	\$21	74.2%
Berkley Natl Ins Co	38911	IA	\$4	0.00%	\$8	(\$6)	-77.7%
Berkley Regional Ins Co	29580	IA	\$140	0.11%	\$189	\$37	19.7%
Berkshire Hathaway Direct Ins Co	10391	NE	\$1,678	0.76%	\$1,360	\$708	52.1%
BITCO Gen Ins Corp	20095	IA	\$3	0.00%	\$3	\$0	0.0%
Charter Oak Fire Ins Co	25615	CT	\$243	0.14%	\$253	(\$19)	-7.4%
Church Mut Ins Co S I	18767	WI	\$4	0.00%	\$4	\$8	205.4%
Clear Blue Ins Co	28860	TX	(\$1)	0.00%	\$3	(\$0)	-7.5%
Continental Cas Co	20443	IL	\$1,302	0.64%	\$1,149	(\$1,343)	-116.9%
Continental Ins Co	35289	PA	\$97	0.04%	\$67	(\$69)	-103.1%
Continental Western Ins Co	10804	IA	\$29	0.01%	\$25	\$0	0.0%
Country Mut Ins Co	20990	IL	\$73	0.04%	\$68	\$44	64.7%
CSAA Gen Ins Co	37770	IN	\$492	0.25%	\$455	\$622	136.6%
Eagle W Ins Co	12890	CA	\$212	0.12%	\$207	\$6	3.1%
Emc Prop & Cas Ins Co	25186	IA	\$552	0.29%	\$526	(\$230)	-43.7%
Emcasco Ins Co	21407	IA	\$639	0.34%	\$616	\$17	2.7%
Employers Ins Co of Wausau	21458	WI	\$5,713	2.89%	\$5,193	\$2,221	42.8%
Employers Mut Cas Co	21415	IA	\$941	0.50%	\$900	\$104	11.6%
Enumclaw Prop & Cas Ins Co	11232	OR	\$532	0.30%	\$540	\$1,118	206.8%
Factory Mut Ins Co	21482	RI	\$6,879	3.97%	\$7,147	(\$1,942)	-27.2%
Falls Lake Natl Ins Co	31925	OH	\$23	0.03%	\$51	\$1	2.6%
Federal Ins Co	20281	IN	\$542	0.26%	\$465	\$136	29.3%
Federated Mut Ins Co	13935	MN	\$2,326	1.17%	\$2,108	\$124	5.9%
Federated Reserve Ins Co	16024	MN	\$1,975	1.01%	\$1,814	(\$467)	-25.7%
Federated Rural Electric Ins Exch	11118	KS	\$661	0.36%	\$639	\$4	0.6%
Federated Serv Ins Co	28304	MN	\$256	0.11%	\$190	\$0	0.2%
Fidelity & Deposit Co Of MD	39306	IL	\$14	0.02%	\$27	\$31	112.4%
Fidelity & Guar Ins Co	35386	IA	\$26	0.01%	\$22	\$4	17.8%

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Firemans Fund Ins Co	21873	IL	\$415	0.48%	\$856	\$71	8.2%
First Liberty Ins Corp	33588	IL	\$565	0.19%	\$349	\$110	31.6%
Foremost Ins Co Grand Rapids MI	11185	MI	\$22,021	11.04%	\$19,860	\$9,128	46.0%
Garrison Prop & Cas Ins Co	21253	TX	\$688	0.35%	\$630	\$9	1.5%
General Cas Co Of WI	24414	WI	\$23	0.02%	\$37	\$17	44.7%
Grange Ins Assn	22101	WA	\$107	0.06%	\$102	(\$7)	-7.3%
Granite State Ins Co	23809	IL	\$74	0.04%	\$63	\$38	59.8%
Great Amer Assur Co	26344	OH	\$125	0.06%	\$106	(\$1)	-1.3%
Great Amer Ins Co	16691	OH	\$27	0.01%	\$25	(\$2)	-9.7%
Greenwich Ins Co	22322	DE	\$24	0.01%	\$22	\$48	214.8%
GuideOne Ins Co	15032	IA	\$9	0.00%	\$6	\$0	5.1%
GuideOne Specialty Ins Co	14559	IA	\$6	0.00%	\$3	\$0	5.0%
Hanover Amer Ins Co	36064	NH	\$9	0.01%	\$12	(\$12)	-96.7%
Hanover Ins Co	22292	NH	\$78	0.03%	\$51	\$20	38.5%
Hartford Fire Ins Co	19682	CT	\$2,993	1.78%	\$3,203	(\$0)	0.0%
Hartford Ins Co Of The Midwest	37478	IN	\$30	0.02%	\$32	\$0	0.0%
HDI Global Ins Co	41343	IL	\$1,548	0.93%	\$1,678	(\$8)	-0.5%
Hiscox Ins Co Inc	10200	IL	\$89	0.04%	\$79	\$5	6.2%
Horace Mann Ins Co	22578	IL	\$49	0.03%	\$48	\$40	84.5%
Hudson Ins Co	25054	DE	\$5	0.00%	\$5	\$2	32.2%
Illinois Natl Ins Co	23817	IL	\$28	0.01%	\$20	\$3	13.5%
Imperium Ins Co	35408	TX	\$12	0.01%	\$12	(\$3)	-25.1%
Insurance Co Of The State Of PA	19429	IL	\$425	0.14%	\$255	(\$5)	-1.8%
Liberty Ins Corp	42404	IL	\$110	0.04%	\$72	\$15	20.8%
Liberty Mut Fire Ins Co	23035	WI	\$2,314	1.19%	\$2,139	(\$1,101)	-51.5%
Liberty Mut Ins Co	23043	MA	\$9	0.06%	\$116	\$2	1.7%
LM Ins Corp	33600	IL	\$135	0.07%	\$119	\$47	39.8%
Markel Amer Ins Co	28932	VA	\$1	0.00%	\$1	(\$1)	-109.5%
Markel Ins Co	38970	IL	\$18	0.01%	\$17	(\$13)	-73.2%
Massachusetts Bay Ins Co	22306	NH	\$29	0.02%	\$36	(\$11)	-29.5%
Middlesex Ins Co	23434	WI	\$1,269	0.70%	\$1,257	\$9,800	779.6%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$7	0.00%	\$7	\$0	3.6%
Motors Ins Corp	22012	MI	\$107	0.01%	\$26	\$4	16.2%
Mutual Of Enumclaw Ins Co	14761	OR	\$424	0.23%	\$416	\$27	6.5%
National Union Fire Ins Co of Pittsb	19445	PA	(\$102)	0.08%	\$149	\$24	16.2%
Nationwide Agribusiness Ins Co	28223	IA	\$593	0.34%	\$617	(\$69)	-11.1%
Nationwide Assur Co	10723	OH	\$30	0.02%	\$33	\$1	2.1%
Nationwide Gen Ins Co	23760	OH	\$8	0.00%	\$8	\$1	6.5%
Nationwide Ins Co Of Amer	25453	OH	\$137	0.04%	\$80	(\$6)	-7.9%
Nationwide Mut Ins Co	23787	OH	\$405	0.13%	\$236	(\$121)	-51.3%
New Hampshire Ins Co	23841	IL	\$23	0.01%	\$23	(\$40)	-169.8%
New York Marine & Gen Ins Co	16608	NY	\$0	0.00%	\$1	(\$1)	-38.3%
Next Ins US Co	16285	DE	\$324	0.18%	\$316	\$216	68.3%
NLC Mut Ins Co	27905	VT	\$2,172	1.13%	\$2,039	(\$1,742)	-85.4%
North River Ins Co	21105	NJ	\$2,954	1.68%	\$3,017	\$194	6.4%
Oak River Ins Co	34630	NE	\$451	0.25%	\$453	\$85	18.7%
Obsidian Ins Co	35602	OH	\$1,045	0.35%	\$637	\$79	12.4%
Ohio Cas Ins Co	24074	NH	\$326	0.17%	\$299	\$2	0.6%
Ohio Security Ins Co	24082	NH	\$1,140	0.63%	\$1,125	\$271	24.1%
Oregon Mut Ins Co	14907	OR	\$1,066	0.73%	\$1,319	\$32	2.5%
Pacific Employers Ins Co	22748	PA	\$24	0.01%	\$22	\$1	3.4%
Palomar Specialty Ins Co	20338	OR	\$7	0.00%	\$1	\$0	7.0%
Pemco Mut Ins Co	24341	WA	\$694	0.38%	\$692	\$758	109.5%
Penn Millers Ins Co	14982	PA	\$2,305	1.24%	\$2,237	(\$231)	-10.3%

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Pennsylvania Lumbermens Mut Ins	14974	PA	\$2,573	1.52%	\$2,730	\$0	0.0%
Philadelphia Ind Ins Co	18058	PA	\$4	0.00%	\$6	\$0	2.5%
Phoenix Ins Co	25623	CT	\$289	0.15%	\$275	(\$11)	-3.9%
Pioneer Specialty Ins Co	40312	MN	\$271	0.14%	\$255	(\$10)	-3.9%
Red Shield Ins Co	41580	WA	\$134	0.08%	\$138	\$1	0.5%
RSUI Ind Co	22314	NH	\$138	1.97%	\$3,537	\$11	0.3%
Safeco Ins Co Of IL	39012	IL	\$2,214	0.43%	\$765	\$58	7.6%
Safeco Ins Co of OR	11071	OR	\$22,742	13.31%	\$23,930	\$3,926	16.4%
Security Natl Ins Company	19879	DE	\$18	0.01%	\$18	(\$3)	-16.4%
Selective Ins Co Of Amer	12572	NJ	\$600	0.19%	\$338	\$797	235.8%
Selective Ins Co Of SC	19259	IN	\$548	0.17%	\$309	\$0	0.0%
Selective Ins Co Of The Southeast	39926	IN	\$200	0.06%	\$105	\$0	0.0%
Selective Way Ins Co	26301	NJ	\$19	0.00%	\$7	\$0	0.0%
Seneca Ins Co Inc	10936	NY	\$0	0.00%	\$6	(\$25)	-399.0%
Sentry Ins Co	24988	WI	\$895	0.51%	\$916	\$187	20.4%
Sentry Select Ins Co	21180	WI	\$98	0.06%	\$109	\$2	1.9%
SiriusPoint Amer Ins Co	38776	NY	\$3	0.00%	\$4	\$1	39.5%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$757	0.23%	\$412	\$94	22.8%
Sompo Amer Ins Co	11126	NY	\$13	0.02%	\$30	\$2	7.7%
Spinnaker Ins Co	24376	IL	\$12	0.01%	\$13	\$0	0.0%
St Paul Fire & Marine Ins Co	24767	CT	\$6	0.00%	\$7	\$1	7.6%
St Paul Guardian Ins Co	24775	CT	\$1	0.00%	\$2	\$0	18.2%
Standard Fire Ins Co	19070	CT	\$3	0.00%	\$3	\$0	14.2%
Standard Guar Ins Co	42986	DE	\$4,080	2.07%	\$3,716	\$1,118	30.1%
Starnet Ins Co	40045	IA	\$91	0.04%	\$79	(\$26)	-33.0%
Starr Ind & Liab Co	38318	TX	\$141	0.06%	\$103	\$25	23.8%
StarStone Natl Ins Co	25496	DE	\$71	0.01%	\$17	\$5	32.2%
State Farm Fire & Cas Co	25143	IL	\$481	0.29%	\$526	\$99	18.9%
State Natl Ins Co Inc	12831	TX	\$0	0.01%	\$15	(\$13)	-86.7%
Stillwater Prop & Cas Ins Co	16578	NY	\$180	0.11%	\$193	(\$71)	-36.7%
Sublimity Ins Co	26824	OR	(\$11)	0.06%	\$100	\$121	120.9%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$53	0.04%	\$65	\$5	8.1%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$4,362	2.57%	\$4,615	\$588	12.7%
The Cincinnati Cas Co	28665	OH	\$64	0.08%	\$136	\$58	42.3%
The Cincinnati Ind Co	23280	OH	\$591	0.30%	\$546	\$26	4.7%
The Cincinnati Ins Co	10677	OH	\$1,099	0.59%	\$1,062	\$137	12.9%
Tokio Marine Amer Ins Co	10945	NY	\$1,253	0.63%	\$1,139	\$46	4.1%
Transguard Ins Co Of Amer Inc	28886	IL	\$11	0.01%	\$18	(\$3)	-18.4%
Transportation Ins Co	20494	IL	\$16	0.01%	\$19	\$8	44.4%
Travelers Ind Co	25658	CT	\$4,215	2.26%	\$4,066	(\$15,800)	-388.5%
Travelers Ind Co Of Amer	25666	CT	\$187	0.10%	\$188	(\$70)	-37.1%
Travelers Ind Co Of CT	25682	CT	\$83	0.05%	\$93	(\$4)	-4.5%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,842	2.55%	\$4,578	(\$130)	-2.8%
Tri State Ins Co Of MN	31003	IA	\$6	0.00%	\$3	\$0	0.0%
Union Ins Co	25844	IA	\$1	0.00%	\$4	\$0	0.0%
Union Ins Co Of Providence	21423	IA	\$110	0.04%	\$80	\$0	0.6%
United Fire & Cas Co	13021	IA	\$26	0.09%	\$158	(\$0)	-0.2%
United Serv Automobile Assn	25941	TX	\$1,211	0.62%	\$1,117	\$746	66.8%
United States Liab Ins Co	25895	NE	\$3,901	2.05%	\$3,695	\$1,455	39.4%
USAA Cas Ins Co	25968	TX	\$1,564	0.83%	\$1,492	\$883	59.2%
USAA Gen Ind Co	18600	TX	\$617	0.31%	\$558	(\$73)	-13.1%
Valley Forge Ins Co	20508	PA	\$5	0.00%	\$5	\$10	194.0%
Verlan Fire Ins Co MD	10815	NH	\$998	0.62%	\$1,114	(\$37)	-3.3%
Wesco Ins Co	25011	DE	\$38	0.02%	\$43	\$0	0.6%

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West Amer Ins Co	44393	IN	\$91	0.04%	\$80	\$5	5.9%
Western Natl Assur Co	24465	MN	\$296	0.17%	\$302	\$13	4.3%
Western Natl Mut Ins Co	15377	MN	\$1,880	1.00%	\$1,796	\$113	6.3%
XL Ins Amer Inc	24554	DE	\$4,123	2.43%	\$4,363	\$67	1.5%
Zurich Amer Ins Co	16535	NY	\$11,686	6.54%	\$11,762	(\$5,784)	-49.2%
Zurich Amer Ins Co Of IL	27855	IL	\$3	0.00%	\$3	\$0	5.7%
Totals (Loss Ratio is average)			\$182,157	100.00%	\$179,850	\$16,172	9.0%

(1) Excluding all Loss Adjustment Expenses (LAE)