

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

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Accredited Surety & Cas Co Inc	26379	FL	\$414	0.58%	\$500	\$525	104.9%
Ace Amer Ins Co	22667	PA	\$785	0.91%	\$785	\$679	86.5%
American Modern Home Ins Co	23469	OH	\$5,797	6.58%	\$5,704	\$2,301	40.3%
American Pet Ins Co	12190	NY	\$23,382	26.78%	\$23,202	\$15,782	68.0%
Axis Ins Co	37273	IL	\$7,882	8.31%	\$7,196	\$4,224	58.7%
Cimarron Ins Co Inc	20400	AZ	\$8	0.01%	\$7	\$4	53.3%
CSAA Gen Ins Co	37770	IN	\$118	0.14%	\$118	\$57	48.2%
Everspan Ins Co	24961	AZ	\$37	0.02%	\$20	\$4	18.3%
Indemnity Ins Co Of North Amer	43575	PA	\$2,740	3.16%	\$2,740	\$1,960	71.5%
Independence Amer Ins Co	26581	DE	\$18,326	20.94%	\$18,140	\$10,353	57.1%
Lemonade Ins Co	16023	NY	\$6,385	7.54%	\$6,532	\$3,720	57.0%
Liberty Mut Fire Ins Co	23035	WI	\$169	0.19%	\$164	\$35	21.4%
Markel Amer Ins Co	28932	VA	\$109	0.09%	\$77	\$32	41.6%
Metromile Ins Co	16187	DE	\$3,177	0.97%	\$837	\$567	67.7%
Metropolitan Gen Ins Co	39950	RI	\$4,265	4.37%	\$3,784	\$3,307	87.4%
National Cas Co	11991	OH	\$10,004	11.92%	\$10,327	\$7,021	68.0%
National Specialty Ins Co	22608	TX	\$67	0.08%	\$65	\$60	91.7%
North River Ins Co	21105	NJ	\$173	0.21%	\$181	\$32	17.7%
Old Republic Ins Co	24147	PA	\$13	0.01%	\$13	\$25	194.8%
Progressive Universal Ins Co	21727	WI	\$64	0.01%	\$12	\$13	108.8%
Safeco Ins Co Of Amer	24740	NH	\$100	0.11%	\$94	\$27	28.6%
Totals (Loss Ratio is average)			\$84,012	100.00%	\$80,498	\$50,727	63.0%
Trisura Ins Co	22225	OK	\$175	0.19%	\$162	\$95	58.9%
United States Fire Ins Co	21113	DE	\$45	0.06%	\$52	(\$63)	-120.6%
Westchester Fire Ins Co	10030	PA	\$5,821	6.72%	\$5,821	\$3,828	65.8%
XL Specialty Ins Co	37885	DE	\$30	0.11%	\$99	(\$231)	-233.0%

(1) Excluding all Loss Adjustment Expenses (LAE)