

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Private 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
AIG Prop Cas Co	19402	IL	\$59	1.24%	\$66	(\$341)	-517.2%
Allianz Global Risks US Ins Co	35300	IL	\$561	10.67%	\$566	\$60	10.6%
American Security Ins Co	42978	DE	\$597	10.91%	\$578	\$37	6.5%
Arch Ins Co	11150	MO	\$5	0.10%	\$5	\$1	11.6%
Berkshire Hathaway Direct Ins Co	10391	NE	\$358	8.73%	\$463	\$15	3.2%
Continental Cas Co	20443	IL	\$1	0.02%	\$1	\$0	5.7%
Continental Western Ins Co	10804	IA	\$3	0.06%	\$3	\$0	0.0%
Crestbrook Ins Co	18961	OH	\$0	0.03%	\$2	\$0	0.0%
Cumis Ins Society Inc	10847	IA	\$15	0.14%	\$8	\$0	0.0%
Employers Ins Co of Wausau	21458	WI	\$755	14.03%	\$744	\$0	0.0%
Federal Ins Co	20281	IN	\$159	3.01%	\$159	\$5	3.3%
Firemans Fund Ins Co	21873	IL	\$21	0.39%	\$21	\$1	3.8%
Firemens Ins Co Of Washington DC	21784	IA	\$9	0.18%	\$9	\$0	0.0%
First Liberty Ins Corp	33588	IL	\$14	0.11%	\$6	\$0	0.0%
Granite State Ins Co	23809	IL	\$10	0.19%	\$10	\$6	57.7%
Hanover Ins Co	22292	NH	\$4	0.08%	\$4	\$0	1.3%
Illinois Natl Ins Co	23817	IL	\$3	0.05%	\$3	\$3	96.0%
Integon Natl Ins Co	29742	NC	\$92	1.55%	\$82	\$43	52.7%
Liberty Ins Corp	42404	IL	\$11	0.13%	\$7	\$0	0.0%
Liberty Mut Fire Ins Co	23035	WI	\$87	1.54%	\$82	\$0	0.0%
Liberty Mut Ins Co	23043	MA	\$2	0.24%	\$13	\$0	0.0%
LM Ins Corp	33600	IL	\$12	0.20%	\$10	\$0	0.0%
Massachusetts Bay Ins Co	22306	NH	\$1	0.06%	\$3	\$0	2.1%
Middlesex Ins Co	23434	WI	\$2	0.03%	\$2	\$0	0.0%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$2	0.02%	\$1	\$0	0.0%
National Gen Ins Co	23728	IL	\$14	0.64%	\$34	\$24	70.4%
National Union Fire Ins Co of Pittsb	19445	PA	\$26	0.28%	\$15	\$5	35.7%
Nationwide Ins Co Of Amer	25453	OH	\$4	0.03%	\$2	\$0	20.4%
Palomar Specialty Ins Co	20338	OR	\$440	10.96%	\$581	\$125	21.6%
Sentry Ins Co	24988	WI	\$5	0.11%	\$6	\$5	83.4%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$482	5.25%	\$278	\$67	24.0%
Stillwater Prop & Cas Ins Co	16578	NY	\$1	0.03%	\$1	(\$9)	-684.2%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$10	0.22%	\$12	\$1	12.8%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$590	12.91%	\$684	\$36	5.3%
The Cincinnati Cas Co	28665	OH	\$21	0.34%	\$18	\$1	3.6%
The Cincinnati Ins Co	10677	OH	\$6	0.12%	\$6	\$0	3.2%
Transportation Ins Co	20494	IL	\$5	0.11%	\$6	\$2	27.8%
Union Ins Co	25844	IA	\$7	0.08%	\$4	\$0	0.0%
Verlan Fire Ins Co MD	10815	NH	\$2	0.04%	\$2	(\$0)	-1.7%
Wright Natl Flood Ins Co	11523	TX	\$25	0.47%	\$25	\$0	0.0%
XL Ins Amer Inc	24554	DE	\$833	14.68%	\$778	\$43	5.5%
Totals (Loss Ratio is average)			\$5,256	100.00%	\$5,300	\$131	2.5%

(1) Excluding all Loss Adjustment Expenses (LAE)