

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Products Liability - Occurrence

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Ace Amer Ins Co	22667	PA	\$262	0.70%	\$264	\$94	35.5%
Ace Prop & Cas Ins Co	20699	PA	\$681	1.97%	\$742	(\$25)	-3.4%
Acuity A Mut Ins Co	14184	WI	\$328	0.79%	\$297	\$130	43.9%
Alaska Natl Ins Co	38733	AK	\$442	1.18%	\$443	\$89	20.0%
Allianz Global Risks US Ins Co	35300	IL	\$2,631	7.74%	\$2,911	\$7,532	258.8%
Allmerica Fin Benefit Ins Co	41840	MI	\$39	0.09%	\$33	\$53	161.7%
Amco Ins Co	19100	IA	\$1	0.02%	\$9	(\$4)	-50.5%
American Fire & Cas Co	24066	NH	\$1	0.01%	\$2	\$130	6292.7%
American Guar & Liab Ins	26247	NY	\$174	0.43%	\$162	\$239	147.2%
American Home Assur Co	19380	NY	\$5	0.01%	\$5	\$1,952	38185.1%
American Zurich Ins Co	40142	IL	\$266	0.51%	\$190	\$47	24.5%
Amerisure Partners Ins Co	11050	MI	\$3	0.01%	\$3	\$1	28.1%
Amguard Ins Co	42390	NE	\$17	0.05%	\$19	\$0	0.0%
Arch Ins Co	11150	MO	\$158	0.32%	\$121	(\$24)	-19.6%
Atlantic Specialty Ins Co	27154	NY	\$23	0.06%	\$21	\$2	9.2%
Berkley Natl Ins Co	38911	IA	\$2	0.01%	\$3	(\$2)	-67.2%
Berkley Regional Ins Co	29580	IA	\$10	0.02%	\$9	\$4	46.7%
Berkshire Hathaway Direct Ins Co	10391	NE	\$142	0.38%	\$142	\$189	133.6%
Charter Oak Fire Ins Co	25615	CT	\$13	0.03%	\$11	\$220	1940.2%
Chubb Ind Ins Co	12777	NY	\$344	1.21%	\$455	\$107	23.5%
Chubb Natl Ins Co	10052	IN	\$37	0.08%	\$32	\$8	24.0%
Commerce & Industry Ins Co	19410	NY	\$243	0.68%	\$257	\$130	50.7%
Continental Cas Co	20443	IL	\$22	0.07%	\$27	(\$14)	-50.6%
Continental Ins Co	35289	PA	\$12	0.02%	\$7	\$88	1276.5%
Continental Western Ins Co	10804	IA	\$12	0.03%	\$10	(\$0)	-1.3%
Country Mut Ins Co	20990	IL	\$432	1.12%	\$421	\$66	15.7%
Crestbrook Ins Co	18961	OH	\$618	1.66%	\$624	\$648	103.8%
Crum & Forster Ind Co	31348	DE	\$33	0.09%	\$33	(\$3)	-8.9%
Emc Prop & Cas Ins Co	25186	IA	\$263	0.74%	\$279	\$41	14.6%
Emcasco Ins Co	21407	IA	\$255	0.60%	\$225	\$174	77.0%
Employers Ins Co of Wausau	21458	WI	\$27	0.10%	\$36	\$204	562.6%
Employers Mut Cas Co	21415	IA	\$919	2.21%	\$831	\$247	29.7%
Everest Denali Ins Co	16044	DE	\$7	0.01%	\$5	\$3	61.4%
Everest Natl Ins Co	10120	DE	\$541	1.35%	\$506	\$133	26.4%
Executive Risk Ind Inc	35181	DE	\$484	1.30%	\$487	\$14	2.8%
Falls Lake Natl Ins Co	31925	OH	\$0	0.01%	\$4	(\$2)	-45.4%
Federal Ins Co	20281	IN	\$2,100	5.20%	\$1,956	\$1,220	62.4%
Federated Mut Ins Co	13935	MN	\$609	1.69%	\$636	\$14	2.3%
Federated Reserve Ins Co	16024	MN	\$569	1.42%	\$535	\$4	0.7%
Federated Serv Ins Co	28304	MN	\$87	0.21%	\$81	(\$6)	-7.1%
Fidelity & Guar Ins Co	35386	IA	\$22	0.07%	\$25	\$5	21.3%
Financial Pacific Ins Co	31453	CA	\$0	0.04%	\$14	\$6	46.3%
First Liberty Ins Corp	33588	IL	\$26	0.09%	\$34	(\$6)	-16.9%
Great Amer Assur Co	26344	OH	\$8	0.02%	\$7	\$2	22.3%
Great Amer Ins Co	16691	OH	\$2	0.01%	\$2	\$51	2064.0%
Great Divide Ins Co	25224	ND	\$13	0.04%	\$13	\$3	25.6%
Great Northern Ins Co	20303	IN	\$1,860	4.84%	\$1,819	\$323	17.8%
Greenwich Ins Co	22322	DE	\$24	0.07%	\$26	\$11	43.7%
Hanover Amer Ins Co	36064	NH	(\$0)	0.01%	\$3	(\$3)	-91.5%
Hanover Ins Co	22292	NH	\$144	0.34%	\$129	\$22	16.7%
Hartford Accident & Ind Co	22357	CT	\$57	0.09%	\$35	\$13	36.5%
Hartford Cas Ins Co	29424	IN	\$106	0.19%	\$70	\$18	26.4%
Hartford Fire Ins Co	19682	CT	\$957	2.60%	\$979	(\$16)	-1.6%
Hartford Underwriters Ins Co	30104	CT	\$37	0.08%	\$32	\$3	10.2%

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HDI Global Ins Co	41343	IL	\$653	1.64%	\$617	\$158	25.7%
Hudson Ins Co	25054	DE	\$12	0.03%	\$9	\$1	9.3%
Indemnity Ins Co Of North Amer	43575	PA	\$4	0.01%	\$4	(\$1)	-23.2%
Liberty Ins Corp	42404	IL	\$41	0.29%	\$109	(\$307)	-280.6%
Liberty Mut Fire Ins Co	23035	WI	\$775	2.14%	\$804	\$580	72.1%
Liberty Mut Ins Co	23043	MA	\$97	0.14%	\$53	\$322	604.0%
LM Ins Corp	33600	IL	\$319	0.79%	\$298	\$32	10.8%
Massachusetts Bay Ins Co	22306	NH	\$1	0.01%	\$2	(\$12)	-562.1%
Mid Continent Cas Co	23418	OH	\$22	0.06%	\$21	\$0	0.0%
Middlesex Ins Co	23434	WI	\$1,468	4.08%	\$1,533	\$1,103	72.0%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$17	0.04%	\$14	\$27	185.2%
Mutual Of Enumclaw Ins Co	14761	OR	\$49	0.14%	\$53	\$4	6.7%
National Amer Ins Co	23663	OK	\$2	0.01%	\$2	\$0	17.8%
National Cas Co	11991	OH	\$91	0.24%	\$92	(\$34)	-37.0%
National Fire Ins Co Of Hartford	20478	IL	\$179	0.48%	\$182	\$87	48.1%
National Union Fire Ins Co of Pittsb	19445	PA	\$3,054	7.50%	\$2,820	\$2,147	76.1%
Nationwide Agribusiness Ins Co	28223	IA	\$836	2.48%	\$933	\$974	104.4%
North Pointe Ins Co	27740	PA	\$4	0.01%	\$2	(\$20)	-809.0%
North River Ins Co	21105	NJ	\$55	0.15%	\$55	\$12	21.6%
Ohio Cas Ins Co	24074	NH	\$227	0.58%	\$217	\$25	11.7%
Ohio Security Ins Co	24082	NH	\$1,280	3.48%	\$1,307	\$257	19.7%
Old Republic Ins Co	24147	PA	\$4	0.01%	\$5	(\$12)	-269.7%
Oregon Mut Ins Co	14907	OR	\$196	0.55%	\$206	\$21	10.4%
Pacific Ind Co	20346	DE	\$27	0.07%	\$27	(\$38)	-141.1%
Penn Millers Ins Co	14982	PA	\$136	0.38%	\$145	(\$177)	-122.6%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$349	1.15%	\$431	\$28	6.5%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$47	0.13%	\$50	\$17	34.7%
Philadelphia Ind Ins Co	18058	PA	\$118	0.28%	\$106	\$26	24.3%
Phoenix Ins Co	25623	CT	\$121	0.31%	\$117	(\$64)	-55.0%
Pioneer Specialty Ins Co	40312	MN	\$126	0.29%	\$109	\$2	1.8%
QBE Ins Corp	39217	PA	\$0	0.13%	\$48	(\$16)	-32.1%
Regent Ins Co	24449	WI	\$1	0.00%	\$1	(\$1)	-78.0%
Safeco Ins Co of OR	11071	OR	\$39	0.01%	\$2	\$2	97.0%
Safety Natl Cas Corp	15105	MO	\$104	0.32%	\$121	(\$36)	-30.0%
Security Natl Ins Company	19879	DE	\$3	0.01%	\$3	\$65	2006.4%
Selective Ins Co Of Amer	12572	NJ	\$572	0.88%	\$329	\$129	39.3%
Selective Ins Co Of SC	19259	IN	\$137	0.16%	\$61	\$21	34.9%
Selective Ins Co Of The Southeast	39926	IN	\$221	0.43%	\$162	\$58	36.0%
Selective Way Ins Co	26301	NJ	\$143	0.23%	\$87	\$30	34.7%
Sentry Ins Co	24988	WI	\$677	1.82%	\$683	(\$4)	-0.6%
Sentry Select Ins Co	21180	WI	\$119	0.31%	\$117	\$555	472.6%
Sompo Amer Ins Co	11126	NY	\$19	0.03%	\$12	(\$8)	-60.1%
St Paul Fire & Marine Ins Co	24767	CT	\$5	0.01%	\$4	(\$34)	-977.0%
Starnet Ins Co	40045	IA	\$1	0.00%	\$2	\$0	13.8%
Starr Ind & Liab Co	38318	TX	\$200	0.56%	\$211	\$23	10.8%
State Natl Ins Co Inc	12831	TX	\$13	0.12%	\$45	(\$82)	-184.2%
Stonington Ins Co	10340	PA	\$65	0.07%	\$27	\$14	50.5%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$35	0.10%	\$39	(\$67)	-172.5%
The Cincinnati Cas Co	28665	OH	\$508	1.68%	\$632	\$63	10.0%
The Cincinnati Ind Co	23280	OH	\$428	1.20%	\$453	\$101	22.3%
The Cincinnati Ins Co	10677	OH	\$1,297	3.30%	\$1,242	\$41	3.3%
Trans Pacific Ins Co	41238	NY	\$2	0.00%	\$1	\$1	53.5%
Transportation Ins Co	20494	IL	\$6	0.01%	\$5	(\$1)	-16.1%
Travelers Ind Co	25658	CT	\$73	0.11%	\$39	\$37	94.4%

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Travelers Ind Co Of Amer	25666	CT	\$61	0.12%	\$46	\$1	1.8%
Travelers Ind Co Of CT	25682	CT	\$152	0.38%	\$144	(\$293)	-203.0%
Travelers Prop Cas Co Of Amer	25674	CT	\$345	0.89%	\$336	(\$7)	-2.0%
Tri State Ins Co Of MN	31003	IA	\$42	0.12%	\$45	\$0	0.0%
Twin City Fire Ins Co Co	29459	IN	\$549	1.22%	\$459	\$111	24.1%
Union Ins Co	25844	IA	\$43	0.09%	\$32	\$0	0.7%
Union Ins Co Of Providence	21423	IA	\$17	0.04%	\$14	\$3	19.0%
United Fire & Cas Co	13021	IA	\$937	4.74%	\$1,781	(\$5,232)	-293.7%
United States Liab Ins Co	25895	NE	\$99	0.29%	\$108	\$6	5.8%
Utica Mut Ins Co	25976	NY	\$1	0.00%	\$1	\$0	5.6%
Valley Forge Ins Co	20508	PA	\$84	0.22%	\$83	\$111	133.2%
Vigilant Ins Co	20397	NY	\$0	0.01%	\$5	(\$11)	-217.2%
West Amer Ins Co	44393	IN	\$33	0.10%	\$36	\$46	125.4%
Westchester Fire Ins Co	10030	PA	\$38	0.09%	\$32	\$5	16.8%
Western Natl Assur Co	24465	MN	\$934	2.39%	\$899	\$274	30.5%
Western Natl Mut Ins Co	15377	MN	\$2,636	6.36%	\$2,391	\$231	9.7%
XL Ins Amer Inc	24554	DE	\$24	0.07%	\$24	(\$12)	-48.9%
Zurich Amer Ins Co	16535	NY	\$504	1.20%	\$453	(\$27)	-6.1%
Zurich Amer Ins Co Of IL	27855	IL	\$36	0.09%	\$33	\$9	27.0%
Totals (Loss Ratio is average)			\$37,585	100.00%	\$37,596	\$15,401	41.0%

(1) Excluding all Loss Adjustment Expenses (LAE)