

Oregon Division of Financial Regulation - 2025 Oregon Market Share

Line of Business: Surety

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	\$222	0.12%	\$148	\$27	18.1%
Ace Amer Ins Co	22667	PA	\$4	0.00%	\$4	(\$25)	-676.3%
Acstar Ins Co	22950	IL	\$1	0.00%	\$1	(\$15)	-1037.2%
Allegheny Cas Co	13285	NJ	\$322	0.14%	\$177	\$21	11.7%
American Alt Ins Corp	19720	DE	\$1,316	0.97%	\$1,229	\$594	48.3%
American Bankers Ins Co Of FL	10111	FL	\$12	0.01%	\$12	\$1	11.7%
American Cas Co Of Reading PA	20427	PA	\$6	0.00%	\$6	\$5	89.1%
American Contractors Ind Co	10216	CA	\$709	0.59%	\$746	\$52	7.0%
American Home Assur Co	19380	NY	\$7	0.01%	\$8	\$8	96.7%
American States Ins Co	19704	IN	\$27	0.02%	\$30	\$3	9.0%
American Surety Co	31380	IN	\$38	0.01%	\$18	\$1	5.4%
Amerisure Mut Ins Co	23396	MI	\$13	0.01%	\$12	\$2	13.3%
Amherst Nat Ins Co	16379	NC	\$185	0.30%	\$376	\$46	12.1%
Arch Ins Co	11150	MO	\$516	0.66%	\$828	\$114	13.8%
Argonaut Ins Co	19801	NE	\$73	0.18%	\$222	(\$181)	-81.4%
Ascot Surety & Cas Co	30279	CO	\$1,723	0.75%	\$946	\$158	16.7%
Atlantic Specialty Ins Co	27154	NY	\$2,204	1.56%	\$1,973	\$101	5.1%
Axis Ins Co	37273	IL	\$1,265	0.89%	\$1,125	\$247	21.9%
Berkley Ins Co	32603	DE	\$714	0.51%	\$650	\$65	10.1%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$1,160	1.20%	\$1,519	\$464	30.5%
Capitol Ind Corp	10472	WI	\$709	0.46%	\$577	\$145	25.1%
Colonial Surety Co	10758	PA	\$29	0.03%	\$33	\$0	0.0%
Continental Cas Co	20443	IL	\$848	0.50%	\$628	\$89	14.1%
Continental Ins Co	35289	PA	\$476	0.56%	\$701	\$172	24.6%
Contractors Bonding & Ins Co	37206	IL	\$1,304	1.17%	\$1,473	(\$5)	-0.3%
Developers Surety & Ind Co	12718	CA	\$131	0.07%	\$87	(\$4)	-4.3%
Employers Mut Cas Co	21415	IA	\$343	0.27%	\$340	(\$1)	-0.4%
Endurance Amer Ins Co	10641	DE	\$181	0.10%	\$124	(\$22)	-17.7%
Endurance Assur Corp	11551	DE	\$2,315	1.52%	\$1,915	(\$3)	-0.2%
Euler Hermes N Amer Ins Co	20516	MD	\$347	0.23%	\$297	\$112	37.7%
Everest Natl Ins Co	10120	DE	\$1,299	0.99%	\$1,249	\$132	10.6%
Everest Reins Co	26921	DE	\$567	0.56%	\$702	\$11	1.6%
Evergreen Natl Ind Co	12750	OH	\$293	0.23%	\$287	\$23	8.0%
Everspan Ins Co	24961	AZ	\$125	0.05%	\$61	\$25	40.3%
FCCI Ins Co	10178	FL	\$377	0.09%	\$117	\$16	13.8%
Federal Ins Co	20281	IN	\$4,005	4.10%	\$5,182	\$103	2.0%
Federated Mut Ins Co	13935	MN	\$149	0.13%	\$160	(\$1)	-0.4%
Fidelity & Deposit Co Of MD	39306	IL	\$4,942	4.82%	\$6,091	\$16,712	274.4%
Financial Pacific Ins Co	31453	CA	\$1	0.00%	\$2	\$0	19.8%
First Natl Ins Co Of Amer	24724	NH	\$16	0.01%	\$18	\$3	18.7%
Frankenmuth Ins Co	13986	MI	\$22	0.05%	\$62	\$1	1.7%
Granite Re Inc	26310	MN	\$451	0.33%	\$420	\$50	12.0%
Gray Ins Co	36307	LA	\$15	0.02%	\$21	\$1	4.0%
Great Amer Alliance Ins Co	26832	OH	\$32	0.02%	\$31	\$1	3.7%
Great Amer Ins Co	16691	OH	\$1,545	1.47%	\$1,862	\$277	14.9%
Great Midwest Ins Co	18694	TX	\$538	0.38%	\$485	\$56	11.5%
Guarantee Co Of N Amer USA	36650	AR	\$91	0.07%	\$85	\$5	5.4%
Hanover Ins Co	22292	NH	\$574	0.57%	\$720	\$66	9.2%
Harco Natl Ins Co	26433	IL	\$1,678	1.17%	\$1,477	\$18	1.2%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$4	(\$38)	-965.8%
Hartford Fire Ins Co	19682	CT	\$1,237	0.98%	\$1,240	(\$175)	-14.1%
Hartford Ins Co Of The Midwest	37478	IN	\$1	0.00%	\$3	(\$2)	-85.0%
Hudson Ins Co	25054	DE	\$623	0.59%	\$744	(\$9)	-1.2%
Indemnity Natl Ins Co	18468	MS	\$190	0.13%	\$166	\$5	3.1%

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International Fidelity Ins Co	11592	NJ	\$62	0.05%	\$67	(\$3)	-3.9%
Lexington Natl Ins Corp	37940	FL	\$131	0.09%	\$117	\$0	0.0%
Lexon Ins Co	13307	TX	\$1,115	0.73%	\$916	\$45	4.9%
Liberty Mut Ins Co	23043	MA	\$14,118	9.46%	\$11,951	\$1,168	9.8%
Markel Ins Co	38970	IL	\$2,539	2.29%	\$2,896	\$399	13.8%
Merchants Bonding Co a Mut	14494	IA	\$2,244	1.66%	\$2,093	\$50	2.4%
Merchants Natl Bonding Inc	11595	IA	\$2,573	1.89%	\$2,389	\$550	23.0%
National Fire Ins Co Of Hartford	20478	IL	\$1	0.00%	\$2	\$2	111.7%
National Ind Co	20087	NE	\$90	0.11%	\$137	(\$207)	-151.3%
Nationwide Mut Ins Co	23787	OH	\$1,654	1.27%	\$1,600	\$311	19.4%
NGM Ins Co	14788	FL	\$150	0.11%	\$133	\$48	35.7%
North River Ins Co	21105	NJ	\$250	0.23%	\$285	\$118	41.6%
Ohio Cas Ins Co	24074	NH	\$4,382	3.39%	\$4,279	\$602	14.1%
Ohio Ind Co	26565	OH	\$20	0.02%	\$20	\$0	0.0%
Old Republic Ins Co	24147	PA	(\$5)	0.02%	\$24	\$5,940	25081.7%
Old Republic Surety Co	40444	WI	\$5,550	4.78%	\$6,041	\$1,478	24.5%
Pacific Ind Co	20346	DE	\$19	0.01%	\$9	\$2	17.8%
Pennsylvania Ins Co	21962	NM	\$330	0.18%	\$229	\$8	3.6%
Pennsylvania Natl Mut Cas Ins Co	14990	PA	\$2	0.00%	\$2	\$0	0.0%
Philadelphia Ind Ins Co	18058	PA	\$3,277	2.45%	\$3,098	\$610	19.7%
Platte River Ins Co	18619	NE	\$432	0.47%	\$598	\$53	8.8%
Protective Ins Co	12416	IN	\$0	0.05%	\$64	\$43	67.4%
Repwest Ins Co	31089	AZ	\$15	0.01%	\$15	\$0	0.0%
RLI Ins Co	13056	IL	\$2,795	2.09%	\$2,635	\$268	10.2%
Safeco Ins Co Of Amer	24740	NH	\$412	0.28%	\$357	\$40	11.3%
Safety Natl Cas Corp	15105	MO	\$87	0.06%	\$76	(\$0)	-0.3%
Sentry Select Ins Co	21180	WI	\$4	0.00%	\$5	(\$3)	-68.2%
SiriusPoint Amer Ins Co	38776	NY	\$433	0.48%	\$608	\$95	15.6%
St Paul Fire & Marine Ins Co	24767	CT	\$1	0.00%	\$3	\$3	120.5%
State Farm Fire & Cas Co	25143	IL	\$818	0.63%	\$801	\$155	19.3%
State Natl Ins Co Inc	12831	TX	\$81	0.12%	\$156	(\$199)	-127.4%
Suretec Ins Co	10916	TX	\$1,193	1.10%	\$1,395	(\$49)	-3.5%
Surety Bonding Co Of Amer	24047	SD	\$68	0.07%	\$88	(\$2)	-1.8%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$2,389	1.80%	\$2,273	(\$152)	-6.7%
Swiss Re Corp Solutions Premier Ins	32778	MO	\$44	0.03%	\$44	(\$6)	-13.0%
The Bar Plan Mut Ins Co	29513	MO	\$3	0.00%	\$3	\$0	0.4%
The Cincinnati Cas Co	28665	OH	\$150	0.14%	\$173	\$36	20.7%
The Cincinnati Ins Co	10677	OH	\$559	0.48%	\$608	\$91	15.0%
The Gray Cas & Surety Co	10671	LA	\$578	0.31%	\$392	(\$0)	0.0%
Travelers Cas & Surety Co	19038	CT	\$31	0.03%	\$36	\$3	8.4%
Travelers Cas & Surety Co Of Amer	31194	CT	\$16,472	13.87%	\$17,520	\$1,984	11.3%
Trisura Ins Co	22225	OK	\$493	0.33%	\$411	(\$2)	-0.5%
United Cas & Surety Ins Co	36226	NE	\$156	0.09%	\$118	\$44	37.4%
United Fire & Cas Co	13021	IA	\$1,643	1.51%	\$1,903	\$219	11.5%
United States Fire Ins Co	21113	DE	\$900	0.64%	\$805	\$128	15.9%
US Specialty Ins Co	29599	TX	\$379	0.26%	\$326	\$19	5.8%
Utica Mut Ins Co	25976	NY	\$2	0.00%	\$2	\$0	1.3%
Vigilant Ins Co	20397	NY	\$3	0.00%	\$3	\$0	1.9%
West Bend Ins Co	15350	WI	\$15	0.01%	\$12	\$1	4.7%
Westchester Fire Ins Co	10030	PA	\$299	0.26%	\$323	(\$58)	-17.9%
Western Natl Mut Ins Co	15377	MN	\$57	0.06%	\$71	(\$1)	-2.1%
Western Surety Co	13188	SD	\$14,874	15.11%	\$19,089	\$1,803	9.4%
Westfield Ins Co	24112	OH	\$522	0.34%	\$426	\$78	18.3%
XL Specialty Ins Co	37885	DE	\$409	0.20%	\$257	(\$457)	-177.5%

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Zurich Amer Ins Co	16535	NY	\$526	0.82%	\$1,037	(\$59)	-5.7%
Totals (Loss Ratio is average)			\$121,317	100.00%	\$126,312	\$34,645	27.4%

(1) Excluding all Loss Adjustment Expenses (LAE)