

All Authorized Companies
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio
Line of Business: Fire

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Accelerant Natl Ins Co	10220	DE	\$721	0.60%	\$446	\$253	56.82%
Ace Amer Ins Co	22667	PA	\$46	0.04%	\$44	\$47	106.49%
Acuity A Mut Ins Co	14184	WI	\$527	0.44%	\$373	\$152	40.66%
Aegis Security Ins Co	33898	PA	\$11	0.01%	\$13	\$0	0.00%
Affiliated Fm Ins Co	10014	RI	\$2,695	2.25%	\$2,612	\$764	29.27%
Alaska Natl Ins Co	38733	AK	\$41	0.03%	\$48	\$0	0.00%
Allianz Global Risks US Ins Co	35300	IL	\$10,595	8.87%	\$9,096	\$2,782	30.58%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Specialty Ins Co	16624	DE	\$0	0.00%	\$0	(\$1)	0.00%
Allmerica Fin Benefit Ins Co	41840	MI	\$1	0.00%	\$1	\$0	62.97%
Allstate Ins Co	19232	IL	\$1	0.00%	\$1	\$0	(25.51)%
Amco Ins Co	19100	IA	\$600	0.50%	\$468	\$110	23.47%
American Alt Ins Corp	19720	DE	\$40	0.03%	\$36	\$33	92.20%
American Cas Co Of Reading PA	20427	PA	\$26	0.02%	\$15	\$6	37.95%
American Commerce Ins Co	19941	OH	\$141	0.12%	\$150	(\$57)	(38.42)%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	\$9	0.00%
American Family Mut Ins Co SI	19275	WI	\$46	0.04%	\$45	(\$5)	(11.51)%
American Fire & Cas Co	24066	NH	\$24	0.02%	\$23	\$0	1.99%
American Guar & Liab Ins	26247	NY	\$1,635	1.37%	\$1,722	(\$269)	(15.65)%
American Hallmark Ins Co Of TX	43494	TX	\$33	0.03%	\$34	(\$4)	(12.49)%
American Home Assur Co	19380	NY	\$2,438	2.04%	\$2,363	\$465	19.69%
American Modern Home Ins Co	23469	OH	\$46	0.04%	\$47	\$1	2.20%
American Modern Prop & Cas Ins Co	42722	OH	\$786	0.66%	\$612	\$1,407	229.83%
American Modern Select Ins Co	38652	OH	(\$1)	0.00%	\$7	(\$12)	(159.12)%
American Natl Prop & Cas Co	28401	MO	\$217	0.18%	\$133	\$4	3.25%
American Reliable Ins Co	19615	AZ	\$78	0.07%	\$77	\$58	75.42%
American Security Ins Co	42978	DE	\$4	0.00%	\$4	\$0	0.39%
American Southern Home Ins Co	41998	FL	\$0	0.00%	\$0	\$10	0.00%
American Strategic Ins Corp	10872	FL	\$494	0.41%	\$491	\$138	28.12%
American Zurich Ins Co	40142	IL	\$13	0.01%	\$12	\$0	0.41%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	0.00%
Amquard Ins Co	42390	PA	\$19	0.02%	(\$4)	(\$1)	24.14%
Amica Mut Ins Co	19976	RI	\$183	0.15%	\$187	\$82	43.61%
AmTrust Ins Co	15954	DE	\$0	0.00%	\$1	\$0	(0.37)%
Arch Ins Co	11150	MO	\$9	0.01%	\$10	\$1	6.46%
Armed Forces Ins Exch	41459	KS	\$8	0.01%	\$9	\$22	252.16%
Aspen Amer Ins Co	43460	TX	\$17	0.01%	\$23	(\$4)	(15.50)%
Atlantic Specialty Ins Co	27154	NY	\$14	0.01%	\$14	\$0	0.48%
Austin Mut Ins Co	13412	MN	\$3	0.00%	\$5	\$5	97.45%
Automobile Ins Co Of Hartford CT	19062	CT	\$287	0.24%	\$298	\$315	105.57%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	(\$6)	0.00%

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Axis Ins Co	37273	IL	\$31	0.03%	\$29	(\$4)	(12.98)%
AXIS Reins Co	20370	NY	\$151	0.13%	\$76	\$1	1.72%
Berkley Natl Ins Co	38911	IA	\$1	0.00%	\$5	\$1	25.89%
Berkley Regional Ins Co	29580	IA	\$92	0.08%	\$190	\$47	24.80%
Berkshire Hathaway Direct Ins Co	10391	NE	\$54	0.05%	\$29	\$34	118.32%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$1	0.00%	\$0	\$0	38.00%
BITCO Gen Ins Corp	20095	IA	\$3	0.00%	\$3	\$0	(2.01)%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$79	0.07%	\$87	\$25	28.25%
Chicago Ins Co	22810	IL	\$0	0.00%	\$0	(\$1)	0.00%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$0	0.00%
Church Mut Ins Co S I	18767	WI	\$20	0.02%	\$20	\$110	559.20%
Clear Blue Ins Co	28860	TX	\$23	0.02%	\$12	\$7	61.85%
Continental Cas Co	20443	IL	\$1,081	0.90%	\$1,012	(\$391)	(38.69)%
Continental Divide Ins Co	35939	CO	\$208	0.17%	\$213	(\$296)	(138.88)%
Continental Ins Co	35289	PA	\$147	0.12%	\$164	\$0	(0.25)%
Continental Western Ins Co	10804	IA	\$5	0.00%	\$4	\$9	207.08%
Country Mut Ins Co	20990	IL	\$62	0.05%	\$61	\$0	(0.18)%
Crum & Forster Ind Co	31348	DE	\$15	0.01%	\$7	\$1	17.04%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	\$0	0.00%
CSAA Gen Ins Co	37770	IN	\$277	0.23%	\$250	\$132	52.95%
Depositors Ins Co	42587	IA	\$33	0.03%	\$48	(\$1)	(1.40)%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$0	0.00%
Eagle W Ins Co	12890	CA	\$95	0.08%	\$88	\$0	0.00%
Emcasco Ins Co	21407	IA	\$540	0.45%	\$470	(\$497)	(105.76)%
Empire Fire & Marine Ins Co	21326	IL	\$0	0.00%	\$0	\$0	0.00%
Employers Ins Co of Wausau	21458	WI	\$2,582	2.16%	\$2,704	\$370	13.69%
Employers Mut Cas Co	21415	IA	\$837	0.70%	\$798	\$980	122.87%
Encompass Ind Co	15130	IL	\$55	0.05%	\$54	(\$24)	(45.43)%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$0	(\$1)	0.00%
Enumclaw Prop & Cas Ins Co	11232	OR	\$478	0.40%	\$464	\$125	26.86%
Everest Natl Ins Co	10120	DE	\$2	0.00%	\$1	(\$1)	(43.00)%
Factory Mut Ins Co	21482	RI	\$5,997	5.02%	\$6,582	\$461	7.00%
Falls Lake Natl Ins Co	31925	OH	\$10	0.01%	\$10	\$0	(2.89)%
Farmers Ins Exch	21652	CA	\$23	0.02%	\$23	\$1	4.17%
Federal Ins Co	20281	IN	\$581	0.49%	\$367	\$1,022	278.61%
Federated Mut Ins Co	13935	MN	\$1,399	1.17%	\$1,353	(\$4)	(0.28)%
Federated Rural Electric Ins Exch	11118	KS	\$319	0.27%	\$311	(\$1)	(0.35)%
Federated Serv Ins Co	28304	MN	\$162	0.14%	\$142	\$5,504	3869.59%
Fidelity & Deposit Co Of MD	39306	IL	\$32	0.03%	\$37	(\$53)	(142.60)%
Fidelity & Guar Ins Co	35386	IA	\$14	0.01%	\$12	\$1	7.68%

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Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	(9.68)%
Firemans Fund Ins Co	21873	IL	\$410	0.34%	\$400	(\$81)	(20.35)%
First Amer Prop & Cas Ins Co	37710	CA	\$0	0.00%	\$3	\$4	160.67%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$11)	0.00%
Florists Mut Ins Co	13978	IL	\$272	0.23%	\$243	(\$11)	(4.61)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$12,705	10.63%	\$11,104	\$6,173	55.59%
Garrison Prop & Cas Ins Co	21253	TX	\$383	0.32%	\$345	(\$31)	(8.87)%
General Cas Co Of WI	24414	WI	\$278	0.23%	\$217	\$43	19.85%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$0	(\$4)	0.00%
General Security Natl Ins Co	39322	NY	\$0	0.00%	\$0	(\$195)	0.00%
Grange Ins Assn	22101	WA	\$102	0.09%	\$111	\$383	343.83%
Granite State Ins Co	23809	IL	\$7	0.01%	\$6	(\$4)	(65.17)%
Great Amer Assur Co	26344	OH	\$98	0.08%	\$61	\$524	865.40%
Great Amer Ins Co	16691	OH	\$52	0.04%	\$65	\$24	37.52%
Great Divide Ins Co	25224	ND	\$6	0.01%	\$1	\$0	8.33%
Great Northern Ins Co	20303	IN	\$0	0.00%	\$0	\$0	0.00%
Greenwich Ins Co	22322	DE	\$22	0.02%	\$19	(\$2,164)	(11436.32)%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	\$0	0.00%
Guideone Elite Ins Co	42803	IA	\$0	0.00%	\$0	\$0	0.00%
GuideOne Ins Co	15032	IA	\$0	0.00%	\$0	\$0	0.00%
Hanover Amer Ins Co	36064	NH	\$38	0.03%	\$31	\$11	35.48%
Hanover Ins Co	22292	NH	\$6	0.00%	\$16	\$1	8.20%
Harco Natl Ins Co	26433	IL	\$5	0.00%	\$5	(\$51)	(1128.06)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	\$0	0.00%
Hartford Fire Ins Co	19682	CT	\$1,086	0.91%	\$817	\$0	(0.01)%
Hartford Ins Co Of The Midwest	37478	IN	\$54	0.05%	\$59	(\$2)	(2.70)%
HDI Global Ins Co	41343	IL	\$1,645	1.38%	\$1,516	(\$105)	(6.95)%
Hiscox Ins Co Inc	10200	IL	\$60	0.05%	\$49	(\$3)	(5.10)%
Horace Mann Ins Co	22578	IL	\$40	0.03%	\$38	\$35	91.75%
Hudson Ins Co	25054	DE	\$1	0.00%	\$1	\$0	(12.80)%
Illinois Natl Ins Co	23817	IL	\$2	0.00%	\$2	(\$5)	(289.64)%
Imperium Ins Co	35408	TX	\$8	0.01%	\$6	(\$374)	(6311.64)%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$0	0.00%
Insurance Co Of The State Of PA	19429	IL	\$187	0.16%	\$237	(\$48)	(20.14)%
Liberty Mut Fire Ins Co	23035	WI	\$3,083	2.58%	\$2,603	\$8,080	310.45%
Liberty Mut Ins Co	23043	MA	\$479	0.40%	\$745	(\$129)	(17.34)%
Markel Amer Ins Co	28932	VA	\$3	0.00%	\$0	\$0	13.41%
Markel Ins Co	38970	IL	\$19	0.02%	\$12	\$0	3.42%
Massachusetts Bay Ins Co	22306	NH	\$61	0.05%	\$61	(\$1,147)	(1895.37)%
Mid Century Ins Co	21687	CA	\$1	0.00%	\$1	\$0	10.54%
Middlesex Ins Co	23434	WI	\$836	0.70%	\$630	\$139	22.05%

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Mitsui Sumitomo Ins Co of Amer	20362	NY	\$1	0.00%	\$1	\$0	21.20%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$0	0.00%	\$0	\$0	157.14%
Mutual Of Enumclaw Ins Co	14761	OR	\$464	0.39%	\$456	\$1,689	370.06%
National Cas Co	11991	OH	\$93	0.08%	\$124	\$54	43.89%
National Fire Ins Co Of Hartford	20478	IL	\$9	0.01%	\$2	\$0	5.72%
National Interstate Ins Co	32620	OH	\$1	0.00%	\$1	\$0	(5.60)%
National Union Fire Ins Co of Pittsb	19445	PA	\$6	0.01%	\$4	\$1	15.04%
Nationwide Agribusiness Ins Co	28223	IA	\$817	0.68%	\$910	\$173	19.03%
Nationwide Gen Ins Co	23760	OH	\$21	0.02%	\$3	\$1	30.50%
Nationwide Ins Co Of Amer	25453	OH	(\$3)	0.00%	\$66	(\$288)	(438.60)%
Nationwide Mut Fire Ins Co	23779	OH	(\$1)	0.00%	\$17	(\$1)	(6.91)%
Nationwide Mut Ins Co	23787	OH	\$291	0.24%	\$362	\$13	3.55%
New Hampshire Ins Co	23841	IL	\$48	0.04%	\$45	\$20	43.29%
New York Marine & Gen Ins Co	16608	NY	\$4	0.00%	\$8	\$2	25.55%
North River Ins Co	21105	NJ	\$112	0.09%	\$143	\$43	30.41%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Obsidian Ins Co	35602	OH	\$4	0.00%	\$2	\$1	33.00%
Ohio Cas Ins Co	24074	NH	\$238	0.20%	\$221	\$23	10.49%
Ohio Security Ins Co	24082	NH	\$814	0.68%	\$710	\$3,048	429.60%
Oregon Mut Ins Co	14907	OR	\$1,269	1.06%	\$1,202	\$1,800	149.79%
Pacific Employers Ins Co	22748	PA	\$17	0.01%	\$17	\$7	44.58%
Pemco Mut Ins Co	24341	WA	\$623	0.52%	\$602	\$1,098	182.42%
Penn Millers Ins Co	14982	PA	\$1,307	1.09%	\$1,378	(\$1,918)	(139.17)%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,922	1.61%	\$2,098	\$160	7.62%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$0	0.00%	\$0	(\$2)	0.00%
Philadelphia Ind Ins Co	18058	PA	\$2	0.00%	\$4	\$0	4.25%
Phoenix Ins Co	25623	CT	\$140	0.12%	\$132	\$339	256.59%
Pioneer Specialty Ins Co	40312	MN	\$151	0.13%	\$137	(\$2)	(1.10)%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$1	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$5	0.00%
Red Shield Ins Co	41580	WA	\$87	0.07%	\$80	(\$30)	(37.25)%
Regent Ins Co	24449	WI	(\$1)	0.00%	\$14	\$0	2.22%
Riverport Ins Co	36684	IA	\$0	0.00%	\$83	\$20	23.60%
RSUI Ind Co	22314	NH	\$5,643	4.72%	\$5,165	\$925	17.91%
Safeco Ins Co of OR	11071	OR	\$11,583	9.69%	\$10,107	\$3,035	30.03%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$19	(\$2)	(9.49)%
Security Natl Ins Co	19879	DE	\$11	0.01%	\$10	\$0	(0.19)%
Seneca Ins Co Inc	10936	NY	\$106	0.09%	\$98	\$24	24.67%
Sentry Ins Co	24988	WI	\$494	0.41%	\$440	\$306	69.45%
Sentry Select Ins Co	21180	WI	\$103	0.09%	\$93	(\$41)	(44.06)%

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Sequoia Ins Co	22985	CA	\$0	0.00%	\$0	\$0	0.00%
SiriusPoint Amer Ins Co	38776	NY	\$3	0.00%	\$3	(\$40)	(1450.13)%
Sompo Amer Ins Co	11126	NY	\$12	0.01%	\$11	(\$3)	(26.87)%
Spinnaker Ins Co	24376	IL	\$21	0.02%	\$26	\$0	0.79%
St Paul Fire & Marine Ins Co	24767	CT	\$3	0.00%	\$3	\$0	(15.47)%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$0	0.00%	\$0	\$0	5.06%
Standard Guar Ins Co	42986	DE	\$2,306	1.93%	\$2,101	\$1,376	65.48%
Starnet Ins Co	40045	IA	\$0	0.00%	\$0	(\$45)	0.00%
Starr Ind & Liab Co	38318	TX	\$2	0.00%	\$1	\$0	(32.28)%
State Farm Fire & Cas Co	25143	IL	\$1	0.00%	\$10	\$56	558.82%
Stillwater Prop & Cas Ins Co	16578	NY	\$163	0.14%	\$154	(\$46)	(30.04)%
Sublimity Ins Co	26824	OR	\$221	0.18%	\$220	\$105	47.84%
Sutton National Ins Co	25798	OK	\$366	0.31%	\$569	\$152	26.72%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$14	0.01%	\$7	\$7	100.23%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$2,215	1.85%	\$1,589	\$224	14.08%
T H E Ins Co	12866	LA	\$5	0.00%	\$8	(\$13)	(168.26)%
The Cincinnati Cas Co	28665	OH	\$104	0.09%	\$67	\$0	0.00%
The Cincinnati Ind Co	23280	OH	\$344	0.29%	\$355	\$14	3.84%
The Cincinnati Ins Co	10677	OH	\$937	0.78%	\$1,091	\$392	35.92%
Tokio Marine Amer Ins Co	10945	NY	\$870	0.73%	\$869	(\$144)	(16.54)%
Transquard Ins Co Of Amer Inc	28886	IL	\$16	0.01%	\$11	\$3	22.81%
Transportation Ins Co	20494	IL	\$4	0.00%	\$4	(\$2)	(54.73)%
Travelers Ind Co	25658	CT	\$1,740	1.46%	\$1,896	\$50,349	2655.52%
Travelers Ind Co Of Amer	25666	CT	\$135	0.11%	\$148	\$213	144.38%
Travelers Ind Co Of CT	25682	CT	\$59	0.05%	\$58	\$7	12.85%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,068	3.40%	\$3,841	(\$1,112)	(28.95)%
Tri State Ins Co Of MN	31003	IA	\$2	0.00%	\$3	\$0	(0.12)%
Truck Ins Exch	21709	CA	\$1	0.00%	\$2	\$0	(8.69)%
Union Ins Co	25844	IA	\$1	0.00%	\$1	\$0	0.07%
United Fire & Cas Co	13021	IA	\$239	0.20%	\$236	\$1,726	730.32%
United Serv Automobile Assn	25941	TX	\$872	0.73%	\$853	\$220	25.82%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$1,324	1.11%	\$1,115	\$523	46.92%
United States Liab Ins Co	25895	NE	\$2,037	1.70%	\$1,788	\$1,446	80.87%
Unitrin Safeguard Ins Co	40703	WI	\$0	0.00%	\$0	\$0	0.00%
Universal N Amer Ins Co	10759	TX	(\$1)	0.00%	\$38	\$16	42.78%
USAA Cas Ins Co	25968	TX	\$1,032	0.86%	\$977	(\$176)	(17.97)%
USAA Gen Ind Co	18600	TX	\$323	0.27%	\$301	(\$9)	(3.09)%
Valley Forge Ins Co	20508	PA	\$4	0.00%	\$3	\$1	38.30%

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Valley Prop & Cas Ins Co	10698	OR	\$71	0.06%	\$86	\$37	42.62%
Verlan Fire Ins Co MD	10815	NH	\$853	0.71%	\$888	(\$196)	(22.07)%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Wesco Ins Co	25011	DE	\$4	0.00%	\$4	\$0	3.85%
West Amer Ins Co	44393	IN	\$117	0.10%	\$98	\$0	0.22%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	\$1,918	(983585.13)%
Western Natl Assur Co	24465	MN	\$177	0.15%	\$159	\$153	96.02%
Western Natl Mut Ins Co	15377	MN	\$1,046	0.88%	\$905	\$2,932	323.89%
Westport Ins Corp	39845	MO	\$623	0.52%	\$1,187	(\$378)	(31.82)%
White Pine Ins Co	11932	MI	\$4	0.00%	\$2	\$0	0.00%
XL Ins Amer Inc	24554	DE	\$4,583	3.84%	\$4,009	(\$743)	(18.54)%
XL Specialty Ins Co	37885	DE	\$1	0.00%	\$0	(\$63)	(24427.41)%
Zurich Amer Ins Co	16535	NY	\$7,045	5.89%	\$5,535	\$21,021	379.76%
Zurich Amer Ins Co Of IL	27855	IL	\$13	0.01%	\$10	\$0	4.65%
Totals (Loss Ratio is average)			\$119,511	100.00%	\$110,438	\$115,340	104.44%

(1)Excluding all Loss Adjustment Expenses (LAE)