

Oregon Division of Financial Regulation

All Authorized Companies
Zero Premium and Loss Companies Excluded

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

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 | \$29 | 0.03% | \$9 | \$1 | 13.43% |
| Accredited Surety & Cas Co Inc | 26379 | FL | \$0 | 0.00% | \$0 | (\$4) | 0.00% |
| Ace Amer Ins Co | 22667 | PA | \$0 | 0.00% | \$0 | (\$117) | 0.00% |
| Ace Prop & Cas Ins Co | 20699 | PA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Acstar Ins Co | 22950 | IL | \$2 | 0.00% | \$3 | \$0 | 11.71% |
| Aegis Security Ins Co | 33898 | PA | \$0 | 0.00% | \$1 | (\$5) | (700.26)% |
| Allegheny Cas Co | 13285 | NJ | \$19 | 0.02% | \$17 | \$17 | 98.37% |
| Allied World Ins Co | 22730 | NH | \$0 | 0.00% | \$0 | (\$9) | 0.00% |
| Allied World Specialty Ins Co | 16624 | DE | \$0 | 0.00% | \$0 | (\$1) | 0.00% |
| Amco Ins Co | 19100 | IA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| American Alt Ins Corp | 19720 | DE | \$978 | 0.86% | \$611 | (\$649) | (106.27)% |
| American Bankers Ins Co Of FL | 10111 | FL | \$20 | 0.02% | \$19 | \$9 | 43.73% |
| American Cas Co Of Reading PA | 20427 | PA | \$6 | 0.00% | \$5 | (\$1) | (19.64)% |
| American Contractors Ind Co | 10216 | CA | \$743 | 0.65% | \$716 | \$46 | 6.36% |
| American Home Assur Co | 19380 | NY | \$18 | 0.02% | \$31 | \$16 | 51.58% |
| American States Ins Co | 19704 | IN | \$28 | 0.02% | \$31 | (\$3) | (10.94)% |
| American Surety Co | 31380 | IN | \$1 | 0.00% | \$0 | \$0 | 24.00% |
| Arch Ins Co | 11150 | MO | \$2,294 | 2.01% | \$1,758 | \$323 | 18.39% |
| Argonaut Ins Co | 19801 | IL | \$619 | 0.54% | \$643 | \$23 | 3.60% |
| Aspen Amer Ins Co | 43460 | TX | \$50 | 0.04% | \$50 | \$41 | 83.10% |
| Atlantic Specialty Ins Co | 27154 | NY | \$3,301 | 2.89% | \$1,790 | \$172 | 9.63% |
| Axis Ins Co | 37273 | IL | \$5 | 0.00% | \$16 | (\$25) | (152.70)% |
| Berkley Ins Co | 32603 | DE | \$657 | 0.58% | \$579 | \$10 | 1.69% |
| Berkshire Hathaway Specialty Ins Co | 22276 | NE | \$291 | 0.25% | \$225 | \$33 | 14.71% |
| California Ins Co | 38865 | CA | \$1,366 | 1.20% | \$19 | \$0 | 0.00% |
| Capitol Ind Corp | 10472 | WI | \$362 | 0.32% | \$324 | \$23 | 7.23% |
| Carolina Cas Ins Co | 10510 | IA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Colonial Amer Cas & Surety Co | 34347 | IL | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Colonial Surety Co | 10758 | PA | \$32 | 0.03% | \$23 | \$7 | 29.96% |
| Continental Cas Co | 20443 | IL | \$569 | 0.50% | \$773 | \$19 | 2.50% |
| Continental Ins Co | 35289 | PA | \$246 | 0.22% | \$266 | (\$30) | (11.23)% |
| Contractors Bonding & Ins Co | 37206 | IL | \$1,640 | 1.44% | \$1,697 | \$132 | 7.78% |
| CorePointe Ins Co | 10499 | DE | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Developers Surety & Ind Co | 12718 | CA | \$0 | 0.00% | \$1 | (\$216) | (37813.86)% |
| Electric Ins Co | 21261 | MA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Employers Ins Co of Wausau | 21458 | WI | \$11 | 0.01% | \$11 | \$0 | 0.96% |
| Employers Mut Cas Co | 21415 | IA | \$305 | 0.27% | \$270 | (\$18) | (6.66)% |
| Endurance Amer Ins Co | 10641 | DE | \$20 | 0.02% | \$22 | \$26 | 118.89% |
| Endurance Assur Corp | 11551 | DE | \$711 | 0.62% | \$656 | \$160 | 24.36% |
| Euler Hermes N Amer Ins Co | 20516 | MD | \$747 | 0.65% | \$367 | \$123 | 33.40% |
| Everest Natl Ins Co | 10120 | DE | \$0 | 0.00% | \$0 | (\$5) | 0.00% |

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|---------------------------------|-----------|-----|-------------------------|--------------|------------------------|------------------------|---------------|
| Everest Reins Co | 26921 | DE | \$573 | 0.50% | \$480 | (\$9) | (1.97)% |
| Evergreen Natl Ind Co | 12750 | OH | \$277 | 0.24% | \$288 | (\$1) | (0.30)% |
| Explorer Ins Co | 40029 | CA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Farmington Cas Co | 41483 | CT | \$0 | 0.00% | \$0 | \$0 | 16.00% |
| Federal Ins Co | 20281 | IN | \$9,779 | 8.57% | \$7,263 | \$690 | 9.51% |
| Federated Mut Ins Co | 13935 | MN | \$165 | 0.14% | \$169 | \$0 | 0.27% |
| Federated Serv Ins Co | 28304 | MN | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Fidelity & Deposit Co Of MD | 39306 | IL | \$9,865 | 8.64% | \$7,940 | \$529 | 6.66% |
| Fidelity & Guar Ins Co | 35386 | IA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Financial Pacific Ins Co | 31453 | CA | \$2 | 0.00% | \$1 | \$0 | (6.56)% |
| First Natl Ins Co Of Amer | 24724 | NH | \$22 | 0.02% | \$23 | \$0 | 0.39% |
| Frankenmuth Mut Ins Co | 13986 | MI | \$51 | 0.04% | \$57 | \$1 | 1.91% |
| General Cas Co Of WI | 24414 | WI | \$0 | 0.00% | \$0 | (\$4) | (2702.99)% |
| General Ins Co Of Amer | 24732 | NH | \$0 | 0.00% | \$0 | \$0 | 0.25% |
| Gray Ins Co | 36307 | LA | \$109 | 0.10% | \$113 | \$12 | 10.42% |
| Great Amer Alliance Ins Co | 26832 | OH | \$45 | 0.04% | \$34 | \$2 | 4.87% |
| Great Amer Ins Co | 16691 | OH | \$1,907 | 1.67% | \$1,566 | \$17 | 1.09% |
| Great Amer Ins Co of NY | 22136 | NY | \$0 | 0.00% | \$0 | (\$15) | 5003.70% |
| Great Midwest Ins Co | 18694 | TX | \$437 | 0.38% | \$418 | (\$32) | (7.73)% |
| Greenwich Ins Co | 22322 | DE | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Guarantee Co Of N Amer USA | 36650 | MI | \$111 | 0.10% | \$135 | (\$27) | (19.77)% |
| Hanover Ins Co | 22292 | NH | \$796 | 0.70% | \$593 | (\$11) | (1.86)% |
| Harco Natl Ins Co | 26433 | IL | \$955 | 0.84% | \$1,087 | \$13 | 1.21% |
| Hartford Accident & Ind Co | 22357 | CT | \$1 | 0.00% | \$1 | (\$1) | (89.92)% |
| Hartford Cas Ins Co | 29424 | IN | (\$49) | -0.04% | (\$43) | (\$29) | 69.32% |
| Hartford Fire Ins Co | 19682 | CT | \$1,595 | 1.40% | \$1,432 | (\$24) | (1.68)% |
| Hartford Ins Co Of The Midwest | 37478 | IN | \$74 | 0.06% | \$81 | \$9 | 11.14% |
| Hudson Ins Co | 25054 | DE | \$1,545 | 1.35% | \$1,480 | \$436 | 29.48% |
| Indemnity Ins Co Of North Amer | 43575 | PA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Insurance Co of N Amer | 22713 | PA | \$0 | 0.00% | \$0 | \$0 | 184.00% |
| Insurance Co Of The State Of PA | 19429 | IL | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Insurance Co Of The West | 27847 | CA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| International Fidelity Ins Co | 11592 | NJ | \$112 | 0.10% | \$186 | (\$34) | (18.57)% |
| Ironshore Ind Inc | 23647 | IL | \$11 | 0.01% | \$13 | (\$1) | (8.37)% |
| Lexington Natl Ins Corp | 37940 | FL | \$11 | 0.01% | \$7 | \$0 | 0.00% |
| Lexon Ins Co | 13307 | TX | \$1,253 | 1.10% | \$1,499 | \$37 | 2.50% |
| Liberty Mut Ins Co | 23043 | MA | \$10,492 | 9.19% | \$9,954 | \$32 | 0.32% |
| Lyndon Southern Ins Co | 10051 | DE | \$92 | 0.08% | \$38 | \$13 | 35.00% |
| Markel Ins Co | 38970 | IL | \$2,730 | 2.39% | \$2,556 | \$305 | 11.94% |
| Merchants Bonding Co a Mut | 14494 | IA | \$1,514 | 1.33% | \$1,391 | (\$30) | (2.15)% |
| Merchants Natl Bonding Inc | 11595 | IA | \$1,291 | 1.13% | \$1,073 | \$227 | 21.11% |

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| Mid Century Ins Co | 21687 | CA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| National Amer Ins Co | 23663 | OK | \$1 | 0.00% | \$1 | \$0 | (27.69)% |
| National Farmers Union Prop & Cas | 16217 | NC | \$13 | 0.01% | \$13 | \$0 | 0.00% |
| National Fire Ins Co Of Hartford | 20478 | IL | \$2 | 0.00% | \$2 | (\$1) | (32.75)% |
| National Ind Co | 20087 | NE | \$1,175 | 1.03% | \$600 | \$100 | 16.72% |
| National Union Fire Ins Co of Pittsb | 19445 | PA | \$0 | 0.00% | \$18 | (\$180) | (1017.89)% |
| Nationwide Mut Ins Co | 23787 | OH | \$1,411 | 1.24% | \$1,341 | \$46 | 3.47% |
| Navigators Ins Co | 42307 | NY | (\$2) | 0.00% | \$42 | (\$28) | (67.03)% |
| New York Marine & Gen Ins Co | 16608 | NY | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| NGM Ins Co | 14788 | FL | \$37 | 0.03% | \$36 | (\$1) | (3.93)% |
| North River Ins Co | 21105 | NJ | \$238 | 0.21% | \$136 | \$20 | 14.54% |
| Ohio Cas Ins Co | 24074 | NH | \$3,574 | 3.13% | \$3,610 | (\$16) | (0.44)% |
| Ohio Ind Co | 26565 | OH | \$25 | 0.02% | \$25 | \$0 | (0.04)% |
| Old Republic Ins Co | 24147 | PA | \$540 | 0.47% | \$225 | \$66 | 29.30% |
| Old Republic Surety Co | 40444 | WI | \$3,484 | 3.05% | \$3,351 | \$127 | 3.78% |
| Pacific Employers Ins Co | 22748 | PA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Pacific Ind Co | 20346 | WI | \$1 | 0.00% | \$2 | \$1 | 36.93% |
| Pennsylvania Ins Co | 21962 | NM | \$3 | 0.00% | \$3 | \$0 | 13.52% |
| Philadelphia Ind Ins Co | 18058 | PA | \$1,897 | 1.66% | \$1,828 | \$391 | 21.39% |
| Platte River Ins Co | 18619 | NE | \$685 | 0.60% | \$698 | \$61 | 8.75% |
| Praetorian Ins Co | 37257 | PA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Protective Ins Co | 12416 | IN | \$89 | 0.08% | \$86 | \$0 | 0.00% |
| QBE Ins Corp | 39217 | PA | \$1 | 0.00% | \$3 | (\$16) | (562.99)% |
| Regent Ins Co | 24449 | WI | \$0 | 0.00% | \$0 | \$3 | 0.00% |
| Repwest Ins Co | 31089 | AZ | \$1 | 0.00% | \$1 | \$0 | 0.00% |
| RLI Ins Co | 13056 | IL | \$2,397 | 2.10% | \$2,327 | \$208 | 8.93% |
| Safeco Ins Co Of Amer | 24740 | NH | \$275 | 0.24% | \$290 | \$0 | (0.08)% |
| Safety Natl Cas Corp | 15105 | MO | \$63 | 0.06% | \$64 | (\$55) | (87.00)% |
| Security Natl Ins Co | 19879 | DE | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Seneca Ins Co Inc | 10936 | NY | (\$1) | 0.00% | \$0 | \$0 | (3.74)% |
| Sentry Ins Co | 24988 | WI | \$0 | 0.00% | \$1 | \$0 | (0.36)% |
| Sentry Select Ins Co | 21180 | WI | \$7 | 0.01% | \$7 | \$6 | 95.92% |
| SiriusPoint Amer Ins Co | 38776 | NY | \$0 | 0.00% | \$0 | (\$6) | 0.00% |
| Southwest Marine & Gen Ins Co | 12294 | AZ | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| St Paul Fire & Marine Ins Co | 24767 | CT | \$1 | 0.00% | \$3 | (\$23) | (870.86)% |
| Standard Fire Ins Co | 19070 | CT | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Star Ins Co | 18023 | MI | \$0 | 0.00% | \$0 | (\$1) | 0.00% |
| State Farm Fire & Cas Co | 25143 | IL | \$692 | 0.61% | \$653 | \$0 | (0.01)% |
| State Natl Ins Co Inc | 12831 | TX | \$241 | 0.21% | \$96 | (\$344) | (359.66)% |
| Surety Bonding Co Of Amer | 24047 | SD | \$175 | 0.15% | \$180 | \$34 | 18.71% |
| Swiss Re Corp Solutions Amer Ins Co | 29874 | MO | \$1,546 | 1.35% | \$1,491 | \$377 | 25.30% |

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| Swiss Re Corp Solutions Premier Ins | 32778 | MO | \$55 | 0.05% | \$55 | \$9 | 15.66% |
| The Bar Plan Mut Ins Co | 29513 | MO | \$4 | 0.00% | \$3 | \$0 | 8.46% |
| The Cincinnati Cas Co | 28665 | OH | \$72 | 0.06% | \$101 | \$0 | 0.00% |
| The Cincinnati Ins Co | 10677 | OH | \$486 | 0.43% | \$715 | \$303 | 42.39% |
| Travelers Cas & Surety Co | 19038 | CT | \$33 | 0.03% | \$36 | \$0 | (0.23)% |
| Travelers Cas & Surety Co Of Amer | 31194 | CT | \$19,143 | 16.77% | \$14,971 | \$925 | 6.18% |
| Travelers Ind Co | 25658 | CT | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| Trisura Ins Co | 22225 | OK | \$97 | 0.09% | \$27 | \$1 | 5.10% |
| Truck Ins Exch | 21709 | CA | \$0 | 0.00% | \$0 | \$0 | 0.00% |
| United Fire & Cas Co | 13021 | IA | \$733 | 0.64% | \$193 | (\$4) | (2.11)% |
| United States Fidelity & Guar Co | 25887 | CT | \$0 | 0.00% | \$0 | (\$2) | 0.00% |
| United States Fire Ins Co | 21113 | DE | \$288 | 0.25% | \$329 | \$37 | 11.30% |
| US Specialty Ins Co | 29599 | TX | \$461 | 0.40% | \$414 | (\$33) | (8.01)% |
| Utica Mut Ins Co | 25976 | NY | (\$1) | 0.00% | \$4 | \$0 | (8.22)% |
| Vigilant Ins Co | 20397 | NY | \$3 | 0.00% | \$3 | \$6 | 207.13% |
| Wesco Ins Co | 25011 | DE | \$0 | 0.00% | \$14 | (\$5) | (38.63)% |
| West Amer Ins Co | 44393 | IN | \$0 | 0.00% | \$0 | \$0 | 0.80% |
| Westchester Fire Ins Co | 10030 | PA | \$497 | 0.44% | \$526 | (\$57) | (10.94)% |
| Western Natl Mut Ins Co | 15377 | MN | \$61 | 0.05% | \$52 | \$2 | 3.81% |
| Western Surety Co | 13188 | SD | \$12,348 | 10.82% | \$11,153 | \$1,331 | 11.93% |
| Westfield Ins Co | 24112 | OH | \$252 | 0.22% | \$350 | \$2 | 0.56% |
| XL Specialty Ins Co | 37885 | DE | \$196 | 0.17% | \$188 | (\$69) | (36.92)% |
| Zurich Amer Ins Co | 16535 | NY | \$1 | 0.00% | \$0 | \$0 | 11.62% |
| Totals (Loss Ratio is average) | | | \$114,140 | 100.00% | \$97,035 | \$5,415 | 5.58% |

(1)Excluding all Loss Adjustment Expenses (LAE)