

2022 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
21st Century Centennial Ins Co	34789	PA	\$0	0.00%	\$0	\$0	0.00%
Acuity A Mut Ins Co	14184	WI	\$73	0.02%	\$40	\$15	37.76%
AIG Prop Cas Co	19402	IL	\$56	0.02%	\$58	(\$10)	(16.99)%
Allied Prop & Cas Ins Co	42579	IA	\$867	0.26%	\$936	\$695	74.27%
Allstate Fire & Cas Ins Co	29688	IL	\$18,616	5.61%	\$18,189	\$7,392	40.64%
Allstate Ind Co	19240	IL	\$798	0.24%	\$886	\$74	8.33%
Allstate Ins Co	19232	IL	\$1,333	0.40%	\$1,371	\$818	59.67%
Allstate Prop & Cas Ins Co	17230	IL	\$1,192	0.36%	\$1,226	(\$35)	(2.89)%
Alpha Prop & Cas Ins Co	38156	WI	\$6,520	1.97%	\$6,437	\$4,922	76.47%
Amco Ins Co	19100	IA	\$169	0.05%	\$76	\$49	63.86%
American Bankers Ins Co Of FL	10111	FL	\$2	0.00%	\$2	(\$6)	(298.33)%
American Commerce Ins Co	19941	OH	\$224	0.07%	\$235	\$87	36.82%
American Family Connect Prop & Cas I	29068	WI	\$2,715	0.82%	\$2,622	\$2,592	98.82%
American Family Home Ins Co	23450	FL	\$32	0.01%	\$31	\$3	9.12%
American Family Ins Co	10386	WI	\$4,101	1.24%	\$3,858	\$2,335	60.52%
American Family Mut Ins Co SI	19275	WI	\$2,266	0.68%	\$2,415	\$887	36.74%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	(\$1)	(636.95)%
American Modern Prop & Cas Ins Co	42722	OH	\$8	0.00%	\$8	\$1	10.51%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	\$0	89.83%
American Natl Prop & Cas Co	28401	MO	\$1,277	0.39%	\$1,271	\$991	78.03%
American Standard Ins Co of WI	19283	WI	\$5	0.00%	\$5	\$0	(4.23)%
Amica Mut Ins Co	19976	RI	\$1,318	0.40%	\$1,316	\$904	68.73%
AmShield Ins Co	15590	MO	\$528	0.16%	\$468	\$729	155.83%
Artisan & Truckers Cas Co	10194	WI	\$26,351	7.95%	\$26,246	\$13,222	50.38%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$35	0.01%	\$42	\$42	100.14%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	\$0	0.00%
Bankers Standard Ins Co	18279	PA	(\$1)	0.00%	\$33	(\$26)	(80.38)%
California Cas Gen Ins Co of OR	35955	OR	\$1,315	0.40%	\$1,334	\$708	53.09%
Coast Natl Ins Co	25089	CA	\$3,500	1.06%	\$3,714	\$2,385	64.22%
Commerce W Ins Co	13161	CA	\$293	0.09%	\$225	(\$56)	(24.80)%
Crestbrook Ins Co	18961	OH	\$133	0.04%	\$127	(\$2)	(1.87)%
CSAA Fire & Cas Ins Co	10921	IN	\$1,512	0.46%	\$1,463	\$574	39.24%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$1	0.00%
Dairyland Ins Co	21164	WI	\$0	0.00%	\$0	(\$1)	0.00%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$9)	0.00%
Eagle W Ins Co	12890	CA	\$111	0.03%	\$69	\$35	50.67%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	(\$3)	0.00%
Economy Preferred Ins Co	38067	IL	\$627	0.19%	\$672	\$467	69.55%
Economy Premier Assur Co	40649	IL	\$38	0.01%	\$40	\$33	82.65%

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Electric Ins Co	21261	MA	\$9	0.00%	\$8	\$15	172.47%
Encompass Ind Co	15130	IL	\$87	0.03%	\$93	\$64	69.09%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$0	\$2	388.46%
Enumclaw Prop & Cas Ins Co	11232	OR	\$803	0.24%	\$832	\$41	4.91%
Essentia Ins Co	37915	MO	\$411	0.12%	\$405	\$303	74.91%
Esurance Ins Co	25712	IL	\$1,800	0.54%	\$1,791	\$1,594	89.02%
Farmers Cas Ins Co	40169	RI	\$3	0.00%	\$3	\$0	(12.78)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$1,144	0.34%	\$1,119	\$490	43.84%
Farmers Ins Co Of OR	21636	OR	\$22,668	6.84%	\$22,866	\$10,361	45.31%
Farmers Ins Exch	21652	CA	\$722	0.22%	\$396	\$179	45.25%
Farmers Prop & Cas Ins Co	26298	RI	\$413	0.12%	\$465	\$252	54.07%
Federal Ins Co	20281	IN	\$50	0.02%	\$49	\$29	58.91%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
First Liberty Ins Corp	33588	IL	\$8	0.00%	\$9	(\$4)	(46.20)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$106	0.03%	\$107	\$47	43.86%
Garrison Prop & Cas Ins Co	21253	TX	\$3,146	0.95%	\$3,044	\$2,749	90.29%
Geico Cas Co	41491	NE	\$27,768	8.37%	\$28,067	\$13,617	48.51%
Geico Gen Ins Co	35882	NE	\$2,079	0.63%	\$2,133	\$923	43.28%
Geico Ind Co	22055	NE	\$534	0.16%	\$541	\$144	26.63%
GEICO Secure Ins Co	14137	NE	\$12,019	3.62%	\$11,095	\$15,403	138.83%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Government Employees Ins Co	22063	NE	\$527	0.16%	\$539	\$136	25.30%
Grange Ins Assn	22101	WA	\$312	0.09%	\$335	\$598	178.63%
Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$0	0.00%
Great Amer Ins Co	16691	OH	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$33	0.01%	\$31	\$44	142.55%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$3	(\$2)	(59.88)%
Hartford Cas Ins Co	29424	IN	\$10	0.00%	\$11	\$1	4.86%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	\$0	59.69%
Hartford Ins Co Of The Midwest	37478	IN	\$170	0.05%	\$181	\$106	58.73%
Hartford Underwriters Ins Co	30104	CT	\$1,919	0.58%	\$2,016	\$672	33.33%
Horace Mann Ins Co	22578	IL	\$303	0.09%	\$304	\$97	32.07%
Horace Mann Prop & Cas Ins Co	22756	IL	\$138	0.04%	\$145	\$56	38.45%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$1)	(23316.67)%
Integon Ind Corp	22772	NC	\$4,712	1.42%	\$4,262	\$2,724	63.92%
Integon Natl Ins Co	29742	NC	\$14	0.00%	\$11	\$37	344.36%
Ironshore Ind Inc	23647	IL	\$0	0.00%	\$0	\$0	90.00%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$1	0.00%	\$1	\$0	6.84%
Liberty Mut Fire Ins Co	23035	WI	\$279	0.08%	\$347	\$101	29.05%
Liberty Mut Ins Co	23043	MA	\$59	0.02%	\$52	\$50	96.05%

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LM Gen Ins Co	36447	IL	\$2,643	0.80%	\$3,574	\$1,425	39.89%
LM Ins Corp	33600	IL	\$51	0.02%	\$73	\$29	40.41%
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$1	0.00%	\$3	\$240	8779.08%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$824	0.25%	\$805	\$597	74.15%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$8	0.00%	\$1	\$0	0.00%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$35	27954.40%
Midvale Ind Co	27138	WI	\$4	0.00%	\$3	\$6	187.42%
Midwest Family Mut Ins Co	23574	IA	\$2	0.00%	\$2	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$1,485	0.45%	\$1,484	\$765	51.52%
National Gen Assur Co	42447	MO	\$37	0.01%	\$40	\$14	35.56%
National Gen Ins Co	23728	MO	\$4	0.00%	\$4	\$0	0.26%
National General Ins Online Inc	11044	MO	\$218	0.07%	\$235	\$299	127.36%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	(\$125)	75929.27%
Nationwide Gen Ins Co	23760	OH	\$1,260	0.38%	\$1,330	\$1,051	79.09%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$3	(\$27)	(781.54)%
Nationwide Mut Ins Co	23787	OH	\$1,530	0.46%	\$1,631	\$221	13.54%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$2	0.00%	\$3	\$7	290.62%
Oregon Mut Ins Co	14907	OR	\$1,745	0.53%	\$1,788	\$921	51.51%
Pacific Ind Co	20346	WI	\$110	0.03%	\$102	\$30	29.77%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$3,873	1.17%	\$4,035	\$2,092	51.85%
Pharmacists Mut Ins Co	13714	IA	\$3	0.00%	\$4	(\$10)	(260.05)%
Philadelphia Ind Ins Co	18058	PA	\$5	0.00%	\$5	\$108	2195.43%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	(\$5)	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$10)	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$125	0.04%	\$120	\$56	46.46%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$4)	0.00%
Progressive Classic Ins Co	42994	WI	(\$4)	0.00%	\$15	\$1,891	12572.78%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$35,864	10.82%	\$35,400	\$22,423	63.34%
Property & Cas Ins Co Of Hartford	34690	IN	\$586	0.18%	\$619	\$89	14.30%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$749	0.00%
Response Ins Co	43044	IL	\$7	0.00%	\$8	\$1	13.77%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1	0.00%	\$1	\$1	105.65%

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Safeco Ins Co of OR	11071	OR	\$15,970	4.82%	\$15,703	\$7,849	49.98%
Sentinel Ins Co Ltd	11000	CT	\$2	0.00%	\$3	\$0	9.38%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Spinnaker Ins Co	24376	IL	\$5	0.00%	\$2	\$1	27.66%
Standard Fire Ins Co	19070	CT	\$6,429	1.94%	\$6,208	\$4,071	65.58%
State Farm Fire & Cas Co	25143	IL	\$5,161	1.56%	\$4,859	\$4,655	95.79%
State Farm Mut Auto Ins Co	25178	IL	\$76,102	22.95%	\$73,760	\$50,925	69.04%
Stillwater Prop & Cas Ins Co	16578	NY	\$317	0.10%	\$316	\$304	96.34%
Sublimity Ins Co	26824	OR	\$1,258	0.38%	\$1,262	\$846	67.00%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	\$11	0.00%
Tesla Gen Ins Inc	24848	AZ	\$81	0.02%	\$44	\$100	225.20%
The Cincinnati Cas Co	28665	OH	\$44	0.01%	\$21	(\$1)	(5.78)%
The Cincinnati Ins Co	10677	OH	\$337	0.10%	\$368	\$11	3.04%
The Gen Automobile Ins Co Inc	13703	WI	\$1,907	0.57%	\$1,791	\$455	25.41%
Travelers Commercial Ins Co	36137	CT	\$1	0.00%	\$2	(\$33)	(1500.72)%
Travelers Home & Marine Ins Co	27998	CT	\$1	0.00%	\$3	(\$35)	(1334.12)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	(\$3)	0.00%
Travelers Ind Co Of Amer	25666	CT	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$81	0.02%	\$86	\$78	91.59%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$1	\$0	(12.41)%
United Heritage Prop & Cas Co	18939	ID	\$154	0.05%	\$157	\$47	29.87%
United Serv Automobile Assn	25941	TX	\$2,605	0.79%	\$2,599	\$1,800	69.28%
United States Liab Ins Co	25895	NE	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$0	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$6	0.00%	\$6	\$1	17.52%
Unitrin Safeguard Ins Co	40703	WI	\$301	0.09%	\$339	\$290	85.68%
USAA Cas Ins Co	25968	TX	\$4,119	1.24%	\$3,989	\$3,130	78.45%
USAA Gen Ind Co	18600	TX	\$4,026	1.21%	\$3,995	\$3,934	98.47%
Valley Prop & Cas Ins Co	10698	OR	\$152	0.05%	\$204	\$37	18.09%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$3,030	0.91%	\$2,938	\$1,004	34.18%
Wawanesa Gen Ins Co	10683	CA	\$866	0.26%	\$908	\$1,092	120.21%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	(\$1)	0.00%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$0	(77.38)%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$0	(1.23)%
Totals (Loss Ratio is average)			\$331,598	100.00%	\$327,528	\$204,072	62.31%

(1)Excluding all Loss Adjustment Expenses (LAE)