

All Authorized Companies
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio
Line of Business: Auto: Other Passenger Auto Liability

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 Advantage Ins Co	25232	MN	\$0	0.00%	\$0	\$0	0.00%
21st Century Centennial Ins Co	34789	PA	\$0	0.00%	\$0	\$3	0.00%
21st Century N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$10)	0.00%
Acuity A Mut Ins Co	14184	WI	\$404	0.02%	\$220	\$125	56.61%
AIG Prop Cas Co	19402	IL	\$425	0.02%	\$442	\$1,640	370.90%
Allied Prop & Cas Ins Co	42579	IA	\$4,994	0.28%	\$5,230	\$4,117	78.71%
Allstate Fire & Cas Ins Co	29688	IL	\$109,980	6.12%	\$106,185	\$69,642	65.59%
Allstate Ind Co	19240	IL	\$3,162	0.18%	\$3,485	\$1,470	42.19%
Allstate Ins Co	19232	IL	\$7,493	0.42%	\$7,690	\$6,104	79.37%
Allstate Prop & Cas Ins Co	17230	IL	\$7,673	0.43%	\$7,816	\$3,779	48.35%
Alpha Prop & Cas Ins Co	38156	WI	\$18,228	1.01%	\$18,231	\$13,982	76.70%
Amco Ins Co	19100	IA	\$1,477	0.08%	\$716	\$441	61.59%
American Bankers Ins Co Of FL	10111	FL	\$11	0.00%	\$11	(\$15)	(140.77)%
American Commerce Ins Co	19941	OH	\$1,336	0.07%	\$1,407	\$934	66.35%
American Family Connect Prop & Cas I	29068	WI	\$14,326	0.80%	\$13,762	\$8,369	60.82%
American Family Home Ins Co	23450	FL	\$356	0.02%	\$340	\$112	32.85%
American Family Ins Co	10386	WI	\$25,065	1.39%	\$23,717	\$16,794	70.81%
American Family Mut Ins Co SI	19275	WI	\$11,857	0.66%	\$12,647	\$8,461	66.90%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$2	(\$15)	(698.39)%
American Modern Prop & Cas Ins Co	42722	OH	\$107	0.01%	\$105	\$34	32.50%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	(\$1)	(322.58)%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$1	(\$2)	(198.85)%
American Natl Prop & Cas Co	28401	MO	\$5,863	0.33%	\$5,804	\$5,956	102.63%
American Standard Ins Co of WI	19283	WI	\$219	0.01%	\$239	\$182	76.28%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$11,452	0.64%	\$11,296	\$9,489	84.00%
AmShield Ins Co	15590	MO	\$2,413	0.13%	\$2,133	\$3,477	163.03%
Artisan & Truckers Cas Co	10194	WI	\$119,398	6.64%	\$118,592	\$75,360	63.55%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$156	0.01%	\$186	\$49	26.46%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	\$0	0.00%
Bankers Standard Ins Co	18279	PA	(\$6)	0.00%	\$156	\$129	82.81%
California Cas Gen Ins Co of OR	35955	OR	\$7,370	0.41%	\$7,210	\$5,974	82.85%
Coast Natl Ins Co	25089	CA	\$13,928	0.77%	\$14,538	\$11,795	81.13%
Commerce W Ins Co	13161	CA	\$1,785	0.10%	\$1,354	\$250	18.46%
Country Cas Ins Co	20982	IL	\$2,517	0.14%	\$2,478	\$1,659	66.96%
Country Mut Ins Co	20990	IL	\$20,060	1.12%	\$19,754	\$10,375	52.52%
Country Pref Ins Co	21008	IL	\$50,984	2.84%	\$51,081	\$30,820	60.34%
Crestbrook Ins Co	18961	OH	\$812	0.05%	\$773	\$276	35.66%
CSAA Fire & Cas Ins Co	10921	IN	\$11,376	0.63%	\$10,955	\$5,736	52.37%

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CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$128	0.00%
Dairyland Ins Co	21164	WI	\$131	0.01%	\$148	\$50	33.75%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$66)	0.00%
Eagle W Ins Co	12890	CA	\$707	0.04%	\$754	\$901	119.48%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	(\$8)	0.00%
Economy Preferred Ins Co	38067	IL	\$3,881	0.22%	\$3,942	\$3,302	83.77%
Economy Premier Assur Co	40649	IL	\$366	0.02%	\$381	\$286	75.06%
Electric Ins Co	21261	MA	\$80	0.00%	\$79	\$25	31.82%
Encompass Ind Co	15130	IL	\$460	0.03%	\$495	\$256	51.74%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$2	(\$20)	(943.55)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,571	0.31%	\$5,752	\$4,854	84.39%
Essentia Ins Co	37915	MO	\$2,396	0.13%	\$2,082	\$1,865	89.54%
Esurance Ins Co	25712	IL	\$10,034	0.56%	\$9,997	\$5,569	55.71%
Farmers Cas Ins Co	40169	RI	\$19	0.00%	\$19	\$0	(2.48)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$5,478	0.30%	\$5,421	\$2,796	51.58%
Farmers Ins Co Of OR	21636	OR	\$131,660	7.32%	\$132,487	\$67,371	50.85%
Farmers Ins Exch	21652	CA	\$2,991	0.17%	\$1,609	\$879	54.60%
Farmers Prop & Cas Ins Co	26298	RI	\$2,717	0.15%	\$2,893	\$1,619	55.96%
Federal Ins Co	20281	IN	\$737	0.04%	\$700	(\$121)	(17.33)%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$2	0.00%
First Liberty Ins Corp	33588	IL	\$56	0.00%	\$56	(\$34)	(59.41)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$3,013	0.17%	\$2,940	\$1,924	65.46%
Foremost Prop & Cas Ins Co	11800	MI	\$112	0.01%	\$108	\$0	0.41%
Garrison Prop & Cas Ins Co	21253	TX	\$23,299	1.30%	\$22,763	\$16,347	71.81%
Geico Cas Co	41491	NE	\$116,130	6.46%	\$117,213	\$102,231	87.22%
Geico Gen Ins Co	35882	NE	\$11,237	0.63%	\$11,610	\$8,667	74.64%
Geico Ind Co	22055	NE	\$4,834	0.27%	\$4,906	\$4,189	85.39%
GEICO Secure Ins Co	14137	NE	\$80,876	4.50%	\$74,434	\$61,280	82.33%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$14	0.00%
Government Employees Ins Co	22063	NE	\$3,099	0.17%	\$3,188	\$1,765	55.37%
Grange Ins Assn	22101	WA	\$1,856	0.10%	\$1,892	\$890	47.05%
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 Amer Ins Co of NY	22136	NY	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$497	0.03%	\$450	\$51	11.31%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	(\$1)	0.00%
Hartford Accident & Ind Co	22357	CT	(\$1)	0.00%	\$12	\$40	330.54%
Hartford Cas Ins Co	29424	IN	\$66	0.00%	\$74	\$7	9.47%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$4	(\$2)	(59.31)%
Hartford Ins Co Of The Midwest	37478	IN	\$1,082	0.06%	\$1,155	\$1,207	104.52%
Hartford Underwriters Ins Co	30104	CT	\$16,517	0.92%	\$17,340	\$10,039	57.90%

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Horace Mann Ins Co	22578	IL	\$1,140	0.06%	\$1,102	\$1,149	104.21%
Horace Mann Prop & Cas Ins Co	22756	IL	\$545	0.03%	\$576	\$278	48.15%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$2)	(9354.55)%
Integon Ind Corp	22772	NC	\$12,699	0.71%	\$11,593	\$8,858	76.41%
Integon Natl Ins Co	29742	NC	\$56	0.00%	\$47	\$141	301.52%
Ironshore Ind Inc	23647	IL	\$1	0.00%	\$1	\$1	92.35%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$5	0.00%	\$4	(\$3)	(65.04)%
Liberty Mut Fire Ins Co	23035	WI	\$1,769	0.10%	\$1,907	\$136	7.13%
Liberty Mut Ins Co	23043	MA	\$152	0.01%	\$125	\$88	70.48%
LM Gen Ins Co	36447	IL	\$21,264	1.18%	\$23,071	\$9,491	41.14%
LM Ins Corp	33600	IL	\$361	0.02%	\$404	\$147	36.31%
Markel Amer Ins Co	28932	VA	\$48	0.00%	\$51	\$39	76.33%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$5,194	0.29%	\$5,179	\$3,321	64.12%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$25	0.00%	\$3	\$0	0.00%
Mid Century Ins Co	21687	CA	\$2	0.00%	\$2	\$2	83.53%
Midvale Ind Co	27138	WI	\$24	0.00%	\$21	\$34	158.27%
Midwest Family Mut Ins Co	23574	IA	\$27	0.00%	\$23	\$30	128.82%
Mutual Of Enumclaw Ins Co	14761	OR	\$9,807	0.55%	\$9,779	\$8,677	88.73%
National Farmers Union Prop & Cas	16217	NC	\$0	0.00%	\$0	\$15	0.00%
National Gen Assur Co	42447	MO	\$284	0.02%	\$302	\$252	83.54%
National Gen Ins Co	23728	MO	\$48	0.00%	\$47	\$26	54.57%
National General Ins Online Inc	11044	MO	\$1,200	0.07%	\$1,294	\$3,097	239.42%
Nationwide Affinity Co of Amer	26093	OH	(\$1)	0.00%	(\$1)	(\$311)	27245.00%
Nationwide Gen Ins Co	23760	OH	\$7,868	0.44%	\$7,742	\$7,875	101.73%
Nationwide Ins Co Of Amer	25453	OH	(\$1)	0.00%	\$72	(\$153)	(213.32)%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$8,906	0.50%	\$9,152	\$3,214	35.11%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	(2300.00)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$2)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$7	0.00%	\$10	\$39	380.17%
Oregon Mut Ins Co	14907	OR	\$9,894	0.55%	\$10,107	\$4,236	41.91%
Pacific Ind Co	20346	WI	\$1,714	0.10%	\$1,555	\$215	13.80%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$20,643	1.15%	\$19,837	\$11,109	56.00%
Pharmacists Mut Ins Co	13714	IA	\$32	0.00%	\$36	\$110	303.58%
Philadelphia Ind Ins Co	18058	PA	\$70	0.00%	\$70	(\$15)	(20.92)%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$7)	0.00%

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Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$639	0.04%	\$613	\$394	64.24%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$8)	0.00%
Progressive Classic Ins Co	42994	WI	(\$13)	0.00%	\$93	\$969	1038.62%
Progressive Direct Ins Co	16322	OH	(\$2)	0.00%	(\$2)	\$0	19.26%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	(\$434)	117023.99%
Progressive Preferred Ins Co	37834	OH	(\$2)	0.00%	(\$2)	(\$1)	63.41%
Progressive Universal Ins Co	21727	WI	\$190,857	10.62%	\$184,643	\$117,871	63.84%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,627	0.15%	\$2,784	\$1,999	71.79%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$1	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	(\$1)	0.00%
Response Ins Co	43044	IL	\$20	0.00%	\$22	\$12	57.27%
Riverport Ins Co	36684	IA	\$2	0.00%	\$2	(\$1)	(25.42)%
Safeco Ins Co Of Amer	24740	NH	\$12	0.00%	\$13	\$3	21.81%
Safeco Ins Co of OR	11071	OR	\$108,746	6.05%	\$105,210	\$76,825	73.02%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$3)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$13	0.00%	\$17	\$1	7.39%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$1	0.00%
Sentry Select Ins Co	21180	WI	\$330	0.02%	\$316	\$314	99.55%
Spinnaker Ins Co	24376	IL	\$527	0.03%	\$491	\$222	45.26%
Standard Fire Ins Co	19070	CT	\$44,165	2.46%	\$40,789	\$28,646	70.23%
State Farm Fire & Cas Co	25143	IL	\$18,943	1.05%	\$17,883	\$15,451	86.40%
State Farm Mut Auto Ins Co	25178	IL	\$316,725	17.62%	\$303,845	\$268,393	88.33%
Stillwater Prop & Cas Ins Co	16578	NY	\$1,277	0.07%	\$1,346	\$1,748	129.85%
Sublimity Ins Co	26824	OR	\$6,357	0.35%	\$6,339	\$2,973	46.90%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	\$50	0.00%
Tesla Gen Ins Inc	24848	AZ	\$1,138	0.06%	\$613	\$261	42.51%
The Cincinnati Cas Co	28665	OH	\$354	0.02%	\$171	\$22	13.08%
The Cincinnati Ins Co	10677	OH	\$2,012	0.11%	\$2,106	\$1,096	52.03%
The Gen Automobile Ins Co Inc	13703	WI	\$6,013	0.33%	\$5,432	\$2,910	53.58%
Travelers Commercial Ins Co	36137	CT	\$5	0.00%	\$15	(\$112)	(760.17)%
Travelers Home & Marine Ins Co	27998	CT	\$5	0.00%	\$18	(\$391)	(2194.43)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$0	0.00%
Trumbull Ins Co	27120	CT	\$712	0.04%	\$752	\$670	89.18%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$5	(\$5)	(85.98)%
United Heritage Prop & Cas Co	18939	ID	\$499	0.03%	\$514	\$249	48.41%
United Serv Automobile Assn	25941	TX	\$23,600	1.31%	\$23,387	\$20,731	88.65%
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	(\$1)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$18	0.00%	\$19	(\$2)	(12.23)%
Unitrin Safeguard Ins Co	40703	WI	\$1,523	0.08%	\$1,764	\$343	19.44%

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USAA Cas Ins Co	25968	TX	\$36,642	2.04%	\$36,483	\$29,618	81.18%
USAA Gen Ind Co	18600	TX	\$28,513	1.59%	\$28,259	\$23,369	82.70%
Valley Prop & Cas Ins Co	10698	OR	\$811	0.05%	\$1,069	(\$157)	(14.67)%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$11,976	0.67%	\$11,550	\$6,840	59.22%
Wawanesa Gen Ins Co	10683	CA	\$3,736	0.21%	\$3,864	\$3,270	84.62%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	\$1,209	0.00%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$4	0.00%	\$4	\$0	(1.18)%
Zurich Amer Ins Co	16535	NY	\$0	0.00%	\$0	(\$18)	0.00%
Totals (Loss Ratio is average)			\$1,797,692	100.00%	\$1,758,001	\$1,263,205	71.85%

(1)Excluding all Loss Adjustment Expenses (LAE)