

Oregon Division
of Financial Regulation

2019 Oregon Market Share and Loss Ratio

Line of Business: Total Commercial Auto

Top 25 Authorized Companies

Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Artisan & Truckers Cas Co	10194	WI	\$56,186	12.15%	\$52,592	\$27,757	52.78%
2	Ohio Security Ins Co	24082	NH	\$40,691	8.80%	\$39,164	\$33,410	85.31%
3	Great West Cas Co	11371	NE	\$20,653	4.46%	\$20,931	\$16,354	78.14%
4	Truck Ins Exch	21709	CA	\$13,454	2.91%	\$12,757	\$5,066	39.71%
5	Allstate Ins Co	19232	IL	\$13,056	2.82%	\$12,868	\$9,566	74.34%
6	The Cincinnati Ins Co	10677	OH	\$11,529	2.49%	\$10,800	\$7,816	72.37%
7	Mutual Of Enumclaw Ins Co	14761	OR	\$11,006	2.38%	\$10,253	\$6,627	64.63%
8	American States Ins Co Of TX	19712	TX	\$9,276	2.01%	\$10,097	\$7,414	73.42%
9	Western Natl Mut Ins Co	15377	MN	\$8,369	1.81%	\$7,714	\$3,072	39.83%
10	Philadelphia Ind Ins Co	18058	PA	\$8,310	1.80%	\$8,571	\$3,621	42.24%
11	Mid Century Ins Co	21687	CA	\$7,937	1.72%	\$7,616	\$3,573	46.92%
12	Zurich Amer Ins Co	16535	NY	\$7,690	1.66%	\$7,195	\$4,950	68.80%
13	Nationwide Agribusiness Ins Co	28223	IA	\$7,206	1.56%	\$6,953	\$5,148	74.04%
14	Employers Mut Cas Co	21415	IA	\$6,894	1.49%	\$6,127	\$2,456	40.09%
15	American Fire & Cas Co	24066	NH	\$6,549	1.42%	\$6,620	\$5,907	89.24%
16	Federated Mut Ins Co	13935	MN	\$6,540	1.41%	\$6,537	\$3,844	58.80%
17	North Pacific Ins Co	23892	OR	\$6,332	1.37%	\$6,535	\$5,835	89.28%
18	Ohio Cas Ins Co	24074	NH	\$6,289	1.36%	\$4,002	\$2,541	63.49%
19	State Farm Mut Auto Ins Co	25178	IL	\$6,148	1.33%	\$6,117	\$3,889	63.58%
20	West Amer Ins Co	44393	IN	\$5,575	1.21%	\$5,847	\$3,355	57.39%
21	Travelers Prop Cas Co Of Amer	25674	CT	\$5,486	1.19%	\$4,934	\$2,483	50.32%
22	Sentry Select Ins Co	21180	WI	\$5,320	1.15%	\$5,309	\$6,411	120.77%
23	National Union Fire Ins Co Of Pitts	19445	PA	\$5,245	1.13%	\$4,614	\$1,839	39.85%
24	Northland Ins Co	24015	CT	\$5,187	1.12%	\$5,541	\$4,570	82.48%
25	Farmers Ins Exch	21652	CA	\$5,098	1.10%	\$5,126	\$2,669	52.07%
	All 277 Other Companies			\$176,555	38.17%	\$172,578	\$98,856	57.28%
	Totals (Loss Ratio is average)			\$462,581	100.00%	\$447,397	\$279,029	62.37%

(1)Excluding all Loss Adjustment Expenses (LAE)