

Oregon Division
of Financial Regulation

2020 Oregon Market Share and Loss Ratio
Line of Business: Total Private Passenger 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	State Farm Mut Auto Ins Co	25178	IL	\$549,017	18.11%	\$560,754	\$304,854	54.37%
2	Progressive Universal Ins Co	21727	WI	\$290,124	9.57%	\$287,545	\$152,921	53.18%
3	Geico Cas Co	41491	NE	\$275,229	9.08%	\$280,921	\$176,690	62.90%
4	Farmers Ins Co Of OR	21636	OR	\$220,810	7.29%	\$224,969	\$119,599	53.16%
5	Progressive Classic Ins Co	42994	WI	\$202,008	6.67%	\$202,162	\$106,616	52.74%
6	Safeco Ins Co of OR	11071	OR	\$184,424	6.08%	\$187,392	\$100,741	53.76%
7	Allstate Fire & Cas Ins Co	29688	IL	\$173,061	5.71%	\$172,085	\$88,875	51.65%
8	Country Pref Ins Co	21008	IL	\$80,950	2.67%	\$80,854	\$35,642	44.08%
9	USAA Cas Ins Co	25968	TX	\$68,443	2.26%	\$68,058	\$29,894	43.92%
10	USAA Gen Ind Co	18600	TX	\$56,115	1.85%	\$56,050	\$30,270	54.01%
11	LM Gen Ins Co	36447	IL	\$55,923	1.85%	\$55,261	\$26,910	48.69%
12	Standard Fire Ins Co	19070	CT	\$53,186	1.75%	\$50,033	\$24,150	48.27%
13	United Serv Automobile Assn	25941	TX	\$46,743	1.54%	\$46,658	\$24,718	52.98%
14	Garrison Prop & Cas Ins Co	21253	TX	\$38,345	1.27%	\$37,731	\$19,106	50.64%
15	Pemco Mut Ins Co	24341	WA	\$35,932	1.19%	\$38,267	\$26,556	69.40%
16	American Family Ins Co	10386	WI	\$32,723	1.08%	\$32,104	\$14,568	45.38%
17	Country Mut Ins Co	20990	IL	\$29,964	0.99%	\$30,157	\$18,831	62.44%
18	American Family Mut Ins Co SI	19275	WI	\$27,051	0.89%	\$29,547	\$11,681	39.53%
19	Hartford Underwriters Ins Co	30104	CT	\$26,208	0.86%	\$26,647	\$12,613	47.33%
20	Alpha Prop & Cas Ins Co	38156	WI	\$25,647	0.85%	\$25,192	\$13,513	53.64%
21	Allstate Ins Co	19232	IL	\$24,384	0.80%	\$24,974	\$9,070	36.32%
22	Geico Gen Ins Co	35882	NE	\$24,168	0.80%	\$25,270	\$10,792	42.71%
23	Oregon Mut Ins Co	14907	OR	\$22,928	0.76%	\$23,215	\$8,864	38.18%
24	State Farm Fire & Cas Co	25143	IL	\$22,387	0.74%	\$23,106	\$14,341	62.07%
25	Amica Mut Ins Co	19976	RI	\$21,706	0.72%	\$21,799	\$10,806	49.57%
	All 178 Other Companies			\$443,352	14.63%	\$442,246	\$234,215	52.96%
	Totals (Loss Ratio is average)			\$3,030,827	100.00%	\$3,052,998	\$1,626,836	53.29%

(1)Excluding all Loss Adjustment Expenses (LAE)