

Oregon Division
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

Line of Business: Total Commercial Auto

All Dollars in Thousands

Top 25 Authorized Companies
Zero Premium and Loss Companies Excluded

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	\$81,800	15.52%	\$72,703	\$36,059	49.60%
2	Ohio Security Ins Co	24082	NH	\$37,815	7.17%	\$38,807	\$24,617	63.44%
3	Great West Cas Co	11371	NE	\$22,388	4.25%	\$23,310	\$10,919	46.84%
4	The Cincinnati Ins Co	10677	OH	\$15,893	3.01%	\$14,745	\$7,294	49.47%
5	Truck Ins Exch	21709	CA	\$15,535	2.95%	\$14,983	\$7,821	52.20%
6	Ohio Cas Ins Co	24074	NH	\$14,773	2.80%	\$15,510	\$7,672	49.47%
7	Western Natl Mut Ins Co	15377	MN	\$12,313	2.34%	\$11,090	\$8,238	74.28%
8	Allstate Ins Co	19232	IL	\$12,252	2.32%	\$12,140	\$6,687	55.08%
9	Mutual Of Enumclaw Ins Co	14761	OR	\$11,367	2.16%	\$11,472	\$5,815	50.69%
10	Philadelphia Ind Ins Co	18058	PA	\$8,534	1.62%	\$8,327	\$2,007	24.11%
11	Mid Century Ins Co	21687	CA	\$7,827	1.48%	\$7,762	\$4,518	58.20%
12	Zurich Amer Ins Co	16535	NY	\$7,773	1.47%	\$7,097	\$1,526	21.51%
13	Federated Mut Ins Co	13935	MN	\$7,618	1.45%	\$7,114	\$3,537	49.72%
14	Alaska Natl Ins Co	38733	AK	\$7,313	1.39%	\$7,356	\$3,347	45.50%
15	Employers Mut Cas Co	21415	IA	\$6,884	1.31%	\$7,088	\$7,761	109.50%
16	Nationwide Aqribusiness Ins Co	28223	IA	\$6,591	1.25%	\$6,718	\$4,442	66.13%
17	Oregon Mut Ins Co	14907	OR	\$6,454	1.22%	\$6,067	\$2,058	33.93%
18	State Farm Mut Auto Ins Co	25178	IL	\$6,225	1.18%	\$6,127	\$3,779	61.68%
19	American Hallmark Ins Co Of TX	43494	TX	\$6,129	1.16%	\$6,046	\$3,485	57.64%
20	Old Republic Ins Co	24147	PA	\$5,989	1.14%	\$6,379	\$3,844	60.27%
21	Country Mut Ins Co	20990	IL	\$5,956	1.13%	\$5,629	\$1,851	32.89%
22	Sentry Select Ins Co	21180	WI	\$5,887	1.12%	\$5,629	\$4,143	73.61%
23	Middlesex Ins Co	23434	WI	\$5,782	1.10%	\$4,782	\$3,363	70.33%
24	Travelers Prop Cas Co Of Amer	25674	CT	\$5,280	1.00%	\$5,261	\$2,233	42.45%
25	Arch Ins Co	11150	MO	\$5,170	0.98%	\$5,216	\$2,532	48.55%
	All 274 Other Companies			\$197,646	37.49%	\$191,950	\$85,323	44.45%
	Totals (Loss Ratio is average)			\$527,194	100.00%	\$509,309	\$254,875	50.04%

(1)Excluding all Loss Adjustment Expenses (LAE)