

Oregon Division
of Financial Regulation

2021 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	\$557,915	17.92%	\$544,610	\$425,608	78.15%
2	Progressive Universal Ins Co	21727	WI	\$301,153	9.67%	\$297,649	\$193,119	64.88%
3	Geico Cas Co	41491	NE	\$250,606	8.05%	\$259,156	\$186,982	72.15%
4	Farmers Ins Co Of OR	21636	OR	\$221,844	7.13%	\$223,156	\$120,274	53.90%
5	Artisan & Truckers Cas Co	10194	WI	\$201,983	6.49%	\$138,323	\$94,377	68.23%
6	Safeco Ins Co of OR	11071	OR	\$184,617	5.93%	\$186,689	\$93,071	49.85%
7	Allstate Fire & Cas Ins Co	29688	IL	\$183,680	5.90%	\$183,398	\$117,060	63.83%
8	Country Pref Ins Co	21008	IL	\$83,714	2.69%	\$83,677	\$48,527	57.99%
9	GEICO Secure Ins Co	14137	NE	\$81,022	2.60%	\$62,568	\$62,818	100.40%
10	USAA Cas Ins Co	25968	TX	\$67,946	2.18%	\$68,585	\$40,857	59.57%
11	Standard Fire Ins Co	19070	CT	\$65,039	2.09%	\$60,687	\$36,270	59.76%
12	USAA Gen Ind Co	18600	TX	\$54,119	1.74%	\$54,864	\$37,928	69.13%
13	United Serv Automobile Assn	25941	TX	\$45,561	1.46%	\$46,187	\$33,247	71.98%
14	LM Gen Ins Co	36447	IL	\$43,134	1.39%	\$49,827	\$17,776	35.68%
15	Garrison Prop & Cas Ins Co	21253	TX	\$39,749	1.28%	\$39,523	\$29,379	74.33%
16	American Family Ins Co	10386	WI	\$37,944	1.22%	\$37,253	\$24,742	66.42%
17	Pemco Mut Ins Co	24341	WA	\$35,855	1.15%	\$37,570	\$29,461	78.42%
18	Country Mut Ins Co	20990	IL	\$30,240	0.97%	\$30,342	\$21,183	69.82%
19	State Farm Fire & Cas Co	25143	IL	\$29,136	0.94%	\$27,299	\$20,099	73.63%
20	Alpha Prop & Cas Ins Co	38156	WI	\$27,887	0.90%	\$27,179	\$17,126	63.01%
21	Hartford Underwriters Ins Co	30104	CT	\$27,472	0.88%	\$27,483	\$16,292	59.28%
22	American Family Mut Ins Co SI	19275	WI	\$24,155	0.78%	\$25,289	\$12,403	49.04%
23	Coast Natl Ins Co	25089	CA	\$23,562	0.76%	\$22,508	\$17,586	78.13%
24	Geico Gen Ins Co	35882	NE	\$23,322	0.75%	\$23,671	\$14,669	61.97%
25	American Family Connect Prop & Cas I	29068	WI	\$23,088	0.74%	\$22,980	\$14,954	65.07%
	All 174 Other Companies			\$448,698	14.41%	\$514,137	\$294,520	57.28%
	Totals (Loss Ratio is average)			\$3,113,439	100.00%	\$3,094,608	\$2,020,328	65.29%

(1)Excluding all Loss Adjustment Expenses (LAE)