

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Acceptance Ind Ins Co	20010	NE	\$90	0.91%	\$108	\$66	61.29%
Ace Amer Ins Co	22667	PA	\$2	0.02%	\$2	\$1	57.30%
Ace Fire Underwriters Ins Co	20702	PA	\$0	0.00%	\$0	\$0	0.00%
Ace Prop & Cas Ins Co	20699	PA	\$1	0.01%	\$1	(\$1)	(44.52)%
Alaska Natl Ins Co	38733	AK	\$32	0.32%	\$28	\$0	0.00%
Allied Ins Co of Amer	10127	OH	\$0	0.00%	\$0	\$0	0.00%
Allied Prop & Cas Ins Co	42579	IA	\$7	0.07%	\$7	\$10	142.88%
Allied World Natl Assur Co	10690	NH	\$3	0.03%	\$2	\$1	34.24%
Allied World Specialty Ins Co	16624	DE	\$13	0.13%	\$14	\$3	18.78%
Allmerica Fin Benefit Ins Co	41840	MI	\$58	0.59%	\$59	(\$36)	(62.02)%
Allstate Ind Co	19240	IL	\$0	0.00%	\$0	\$1	0.00%
Allstate Ins Co	19232	IL	\$293	2.95%	\$316	\$662	209.32%
Alpha Prop & Cas Ins Co	38156	WI	\$52	0.52%	\$70	(\$6)	(8.21)%
American Alt Ins Corp	19720	DE	\$5	0.05%	\$6	(\$1)	(10.37)%
American Automobile Ins Co	21849	MO	\$23	0.23%	\$27	\$60	223.14%
American Cas Co Of Reading PA	20427	PA	\$2	0.02%	\$2	\$2	118.28%
American Economy Ins Co	19690	IN	\$1	0.01%	\$2	(\$1)	(27.17)%
American Family Home Ins Co	23450	FL	\$1	0.01%	\$1	(\$1)	(65.21)%
American Family Mut Ins Co SI	19275	WI	\$103	1.04%	\$105	\$65	61.79%
American Fire & Cas Co	24066	NH	\$100	1.01%	\$103	\$51	49.60%
American Guar & Liab Ins	26247	NY	\$16	0.16%	\$18	(\$10)	(56.42)%
American Hallmark Ins Co Of TX	43494	TX	\$142	1.43%	\$141	\$165	117.38%
American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$0	0.00%
American Ins Co	21857	OH	\$0	0.00%	\$3	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$1	0.01%	\$1	\$0	6.92%
American Natl Prop & Cas Co	28401	MO	\$6	0.06%	\$5	\$18	341.28%
American Southern Home Ins Co	41998	FL	\$1	0.01%	\$1	(\$1)	(82.99)%
American Southern Ins Co	10235	KS	\$0	0.00%	\$0	\$0	0.00%
American States Ins Co	19704	IN	\$2	0.02%	\$5	(\$2)	(45.46)%
American States Ins Co Of TX	19712	TX	\$4	0.04%	\$28	\$8	28.07%
American Zurich Ins Co	40142	IL	\$8	0.08%	\$8	\$1	11.42%
Amerisure Mut Ins Co	23396	MI	\$0	0.00%	\$0	\$0	(26.36)%
Amquard Ins Co	42390	PA	\$29	0.29%	\$20	\$69	352.01%
AmTrust Ins Co	15954	DE	\$1	0.01%	\$2	\$23	1125.88%
Arch Ins Co	11150	MO	\$72	0.73%	\$50	\$47	92.29%
Argonaut Great Central Ins Co	19860	IL	\$2	0.02%	\$2	(\$11)	(432.82)%
Argonaut Midwest Ins Co	19828	IL	\$0	0.00%	\$0	\$1	187.12%
Artisan & Truckers Cas Co	10194	WI	\$1,723	17.34%	\$1,671	\$289	17.30%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	\$12	5110.73%
Atlantic Specialty Ins Co	27154	NY	\$6	0.06%	\$6	\$8	141.10%
Austin Mut Ins Co	13412	MN	\$77	0.77%	\$72	\$115	160.98%

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Axis Ins Co	37273	IL	\$24	0.24%	\$23	\$52	227.00%
Bedivere Ins Co	21970	PA	\$0	0.00%	\$0	\$0	0.00%
Berkley Natl Ins Co	38911	IA	\$1	0.01%	\$1	\$7	646.21%
Berkley Regional Ins Co	29580	IA	\$0	0.00%	\$0	\$0	5.62%
Berkshire Hathaway Direct Ins Co	10391	NE	\$0	0.00%	\$0	\$0	81.11%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$2	0.02%	\$2	(\$1)	(31.68)%
BITCO Gen Ins Corp	20095	IL	\$19	0.19%	\$19	(\$13)	(67.78)%
BITCO Natl Ins Co	20109	IL	\$0	0.00%	\$0	\$0	0.00%
Brotherhood Mut Ins Co	13528	IN	\$12	0.12%	\$11	(\$4)	(35.63)%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$1	\$0	18.05%
Carolina Cas Ins Co	10510	IA	\$1	0.01%	\$1	\$0	(2.93)%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$58	0.58%	\$60	\$13	20.84%
Church Mut Ins Co S I	18767	WI	\$14	0.14%	\$14	\$19	139.62%
Clear Blue Ins Co	28860	IL	(\$1)	-0.01%	\$5	\$5	93.63%
Commerce & Industry Ins Co	19410	NY	\$3	0.03%	\$4	(\$1)	(15.32)%
Continental Cas Co	20443	IL	\$12	0.12%	\$12	\$13	104.76%
Continental Divide Ins Co	35939	CO	\$38	0.39%	\$30	(\$3)	(9.95)%
Continental Ins Co	35289	PA	\$23	0.23%	\$18	\$15	83.92%
Continental Western Ins Co	10804	IA	\$23	0.23%	\$20	(\$10)	(50.57)%
Contractors Bonding & Ins Co	37206	IL	\$3	0.03%	\$2	(\$24)	(1267.46)%
CorePointe Ins Co	10499	DE	\$0	0.00%	\$0	\$0	0.00%
Country Mut Ins Co	20990	IL	\$104	1.05%	\$97	\$47	48.72%
Crestbrook Ins Co	18961	OH	\$2	0.03%	\$2	\$0	24.12%
Crum & Forster Ind Co	31348	DE	\$13	0.13%	\$5	\$0	3.14%
Cumis Ins Society Inc	10847	IA	\$5	0.05%	\$5	\$0	0.00%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$2	\$8	477.66%
Depositors Ins Co	42587	IA	\$14	0.14%	\$11	\$11	92.96%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	\$0	0.00%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	(\$2)	0.00%
Emcasco Ins Co	21407	IA	\$6	0.06%	\$8	(\$20)	(253.02)%
Empire Fire & Marine Ins Co	21326	IL	\$47	0.47%	\$49	(\$75)	(153.55)%
Employers Ins Co of Wausau	21458	WI	\$0	0.00%	\$0	(\$1)	(1950.79)%
Employers Mut Cas Co	21415	IA	\$51	0.51%	\$60	\$13	22.01%
Everest Natl Ins Co	10120	DE	\$8	0.08%	\$9	\$3	31.85%
Falls Lake Natl Ins Co	31925	OH	\$1	0.01%	\$0	\$0	52.76%
Farmers Ins Exch	21652	CA	\$230	2.32%	\$241	\$79	32.71%
Federal Ins Co	20281	IN	\$57	0.58%	\$58	\$8	14.31%
Federated Mut Ins Co	13935	MN	\$67	0.67%	\$64	(\$11)	(16.99)%
Federated Serv Ins Co	28304	MN	\$29	0.29%	\$30	\$2	6.97%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	(\$1)	0.00%

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Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	1372.73%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$21	\$38	181.48%
Firemens Ins Co Of Washington DC	21784	DE	\$6	0.06%	\$6	\$0	0.00%
First Liberty Ins Corp	33588	IL	\$1	0.01%	\$1	(\$2)	(245.13)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$1	(\$2)	(159.90)%
Florists Mut Ins Co	13978	IL	\$1	0.01%	\$1	\$15	1709.33%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	\$0	0.00%
Freedom Specialty Ins Co	22209	OH	\$0	0.00%	\$0	\$0	0.00%
General Cas Co Of WI	24414	WI	\$4	0.04%	\$4	(\$3)	(73.63)%
General Ins Co Of Amer	24732	NH	\$1	0.01%	\$2	\$0	(19.69)%
Government Employees Ins Co	22063	NE	\$104	1.04%	\$131	\$117	89.70%
Grange Ins Assn	22101	WA	\$71	0.71%	\$67	(\$25)	(37.76)%
Granite State Ins Co	23809	IL	\$2	0.02%	\$4	\$3	67.68%
Great Amer Alliance Ins Co	26832	OH	\$8	0.08%	\$8	\$0	3.87%
Great Amer Assur Co	26344	OH	\$7	0.07%	\$8	\$1	14.57%
Great Amer Ins Co	16691	OH	\$17	0.17%	\$17	\$1	8.96%
Great Amer Ins Co of NY	22136	NY	\$4	0.04%	\$4	\$0	(5.18)%
Great Divide Ins Co	25224	ND	\$1	0.01%	\$1	(\$8)	(669.64)%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$34	0.34%	\$38	\$8	22.00%
Great West Cas Co	11371	NE	\$12	0.12%	\$11	\$22	198.34%
Greenwich Ins Co	22322	DE	\$2	0.02%	\$2	(\$15)	(996.67)%
Guideone Mut Ins Co	15032	IA	\$5	0.05%	\$5	\$2	40.34%
Hallmark Ins Co	34037	AZ	\$6	0.06%	\$6	\$1	22.94%
Hanover Ins Co	22292	NH	\$1	0.01%	\$1	\$0	1.22%
Harco Natl Ins Co	26433	IL	\$8	0.08%	\$8	\$26	325.01%
Hartford Accident & Ind Co	22357	CT	\$33	0.33%	\$31	(\$6)	(20.69)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$1	\$0	(6.19)%
Hartford Fire Ins Co	19682	CT	\$8	0.08%	\$7	\$15	202.57%
Hartford Ins Co Of The Midwest	37478	IN	\$1	0.01%	\$1	\$0	5.48%
Hartford Underwriters Ins Co	30104	CT	\$7	0.07%	\$6	\$0	4.08%
HDI Global Ins Co	41343	IL	\$0	0.00%	\$0	\$0	0.00%
Hiscox Ins Co Inc	10200	IL	\$0	0.00%	\$0	\$0	(205.00)%
Hudson Ins Co	25054	DE	\$7	0.08%	\$6	(\$15)	(232.09)%
Illinois Natl Ins Co	23817	IL	\$0	0.00%	\$1	\$1	118.51%
Imperium Ins Co	35408	TX	\$0	0.00%	\$0	\$0	0.00%
Indemnity Ins Co Of North Amer	43575	PA	\$17	0.17%	\$12	\$3	28.55%

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Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$1	(915.33)%
Insurance Co Of The State Of PA	19429	IL	\$0	0.00%	\$2	(\$4)	(142.94)%
Intrepid Ins Co	10749	IA	\$1	0.01%	\$0	\$0	0.00%
Key Risk Ins Co	10885	IA	\$2	0.02%	\$1	\$1	75.57%
Lancer Ins Co	26077	IL	\$5	0.05%	\$3	\$26	911.95%
Liberty Ins Corp	42404	IL	\$6	0.06%	\$7	\$13	198.95%
Liberty Ins Underwriters Inc	19917	IL	\$0	0.00%	\$0	\$1	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$17	0.17%	\$23	\$50	216.53%
Liberty Mut Ins Co	23043	MA	\$0	0.00%	\$0	\$0	0.00%
Liberty Northwest Ins Corp	41939	OR	\$4	0.04%	\$9	\$13	145.61%
LM Ins Corp	33600	IL	\$3	0.03%	\$3	\$5	178.89%
Manufacturers Alliance Ins Co	36897	PA	\$1	0.01%	\$1	\$0	7.43%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$2	0.00%
Markel Ins Co	38970	IL	\$8	0.08%	\$10	(\$1)	(13.94)%
Massachusetts Bay Ins Co	22306	NH	\$0	0.00%	\$0	\$0	(2.16)%
Metropolitan Prop & Cas Ins Co	26298	RI	\$14	0.14%	\$20	\$19	93.95%
Mid Century Ins Co	21687	CA	\$281	2.83%	\$287	\$66	23.08%
Middlesex Ins Co	23434	WI	\$9	0.09%	\$4	\$21	493.49%
Midwest Family Mut Ins Co	23574	IA	\$48	0.49%	\$47	\$17	36.32%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$17	0.18%	\$18	\$14	79.06%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$5	0.05%	\$5	\$1	22.01%
Mutual Of Enumclaw Ins Co	14761	OR	\$641	6.45%	\$656	\$206	31.48%
National Amer Ins Co	23663	OK	\$0	0.00%	\$0	\$0	(78.57)%
National Cas Co	11991	OH	\$6	0.06%	\$6	\$0	2.96%
National Farmers Union Prop & Cas	16217	NC	\$3	0.03%	\$3	\$0	0.00%
National Fire Ins Co Of Hartford	20478	IL	\$18	0.18%	\$18	\$18	100.11%
National Interstate Ins Co	32620	OH	\$4	0.04%	\$2	\$0	0.00%
National Liab & Fire Ins Co	20052	CT	\$31	0.31%	\$52	\$35	67.99%
National Specialty Ins Co	22608	TX	\$0	0.00%	\$0	\$0	0.00%
National Surety Corp	21881	IL	\$0	0.00%	\$3	(\$22)	(642.86)%
National Union Fire Ins Co Of Pitts	19445	PA	\$71	0.72%	\$78	\$20	26.18%
Nationwide Aqribusiness Ins Co	28223	IA	\$167	1.68%	\$171	\$56	32.90%
Nationwide Gen Ins Co	23760	OH	\$4	0.04%	\$1	\$0	24.27%
Nationwide Mut Ins Co	23787	OH	\$18	0.18%	\$20	\$13	66.25%
Navigators Ins Co	42307	NY	\$5	0.05%	\$5	(\$11)	(214.53)%
New Hampshire Ins Co	23841	IL	\$8	0.08%	\$7	\$1	13.58%
New York Marine & Gen Ins Co	16608	NY	\$5	0.05%	\$4	(\$3)	(76.45)%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	80.49%
North Pacific Ins Co	23892	OR	\$117	1.18%	\$192	\$79	41.02%
North River Ins Co	21105	NJ	\$0	0.00%	\$0	\$0	44.63%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$0	0.00%

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Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Nova Cas Co	42552	NY	\$7	0.07%	\$7	\$8	110.32%
Ohio Cas Ins Co	24074	NH	\$112	1.13%	\$91	\$21	23.60%
Ohio Security Ins Co	24082	NH	\$703	7.08%	\$639	\$282	44.12%
Old Republic Gen Ins Corp	24139	IL	\$0	0.00%	\$0	\$5	0.00%
Old Republic Ins Co	24147	PA	\$109	1.10%	\$163	(\$19)	(11.33)%
Oregon Automobile Ins Co	23922	OR	\$1	0.01%	\$3	\$0	8.30%
Oregon Mut Ins Co	14907	OR	\$178	1.79%	\$174	\$89	51.45%
Pacific Employers Ins Co	22748	PA	\$0	0.00%	\$0	\$0	(8600.00)%
Pacific Ind Co	20346	WI	\$0	0.00%	\$0	\$0	0.00%
Penn Millers Ins Co	14982	PA	\$12	0.12%	\$11	\$15	129.29%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$23	0.24%	\$19	\$3	17.46%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$24	0.24%	\$23	\$8	35.79%
Pennsylvania Manufacturers Ind Co	41424	PA	\$1	0.01%	\$2	\$0	32.17%
Pharmacists Mut Ins Co	13714	IA	\$2	0.02%	\$2	\$0	5.85%
Philadelphia Ind Ins Co	18058	PA	\$201	2.02%	\$180	\$0	(0.21)%
Phoenix Ins Co	25623	CT	\$61	0.61%	\$54	\$30	56.45%
Pioneer Specialty Ins Co	40312	MN	\$7	0.07%	\$6	\$1	20.58%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	\$0	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$12)	(26522.73)%
Property & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	\$0	70.83%
Protective Ins Co	12416	IN	\$10	0.10%	\$7	\$2	29.37%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$6)	(1493.41)%
Regent Ins Co	24449	WI	\$2	0.02%	\$3	\$1	15.57%
Riverport Ins Co	36684	IA	\$1	0.01%	\$0	\$0	15.58%
RLI Ins Co	13056	IL	\$8	0.08%	\$7	\$1	17.07%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	\$0	0.00%
Sagamore Ins Co	40460	IN	\$3	0.03%	\$2	\$0	0.00%
Scottsdale Ind Co	15580	OH	\$0	0.00%	\$0	\$0	4.32%
Security Natl Ins Co	19879	DE	\$2	0.02%	\$2	(\$16)	(721.08)%
Select Ins Co	22233	TX	\$0	0.00%	\$0	\$0	0.00%
Sentinel Ins Co Ltd	11000	CT	\$13	0.13%	\$13	(\$23)	(173.77)%
Sentry Ins A Mut Co	24988	WI	\$11	0.11%	\$11	\$0	3.59%
Sentry Select Ins Co	21180	WI	\$10	0.10%	\$11	(\$16)	(146.59)%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$0	0.00%	\$0	\$0	37.35%
Sompo Amer Ins Co	11126	NY	\$8	0.08%	\$8	(\$1)	(15.61)%
Sparta Ins Co	20613	CT	\$0	0.00%	\$0	(\$1)	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$0	(1370.83)%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%

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Star Ins Co	18023	MI	\$2	0.02%	\$1	\$0	43.90%
Starnet Ins Co	40045	IA	\$1	0.01%	\$1	\$0	(8.00)%
Starr Ind & Liab Co	38318	TX	\$38	0.38%	\$32	\$12	37.76%
StarStone Natl Ins Co	25496	DE	\$2	0.02%	\$2	\$1	32.10%
State Farm Fire & Cas Co	25143	IL	\$85	0.85%	\$84	\$5	6.52%
State Farm Mut Auto Ins Co	25178	IL	\$775	7.80%	\$810	\$283	34.97%
State Natl Ins Co Inc	12831	TX	\$19	0.19%	\$10	\$23	226.77%
T H E Ins Co	12866	LA	\$2	0.02%	\$5	(\$3)	(66.95)%
Technology Ins Co Inc	42376	DE	\$0	0.00%	\$0	\$39	25361.44%
The Cincinnati Cas Co	28665	OH	\$58	0.59%	\$59	\$5	8.83%
The Cincinnati Ind Co	23280	OH	\$22	0.22%	\$18	\$12	67.44%
The Cincinnati Ins Co	10677	OH	\$166	1.67%	\$154	\$87	56.54%
Tokio Marine Amer Ins Co	10945	NY	\$42	0.42%	\$41	\$16	39.94%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	\$0	0.00%
Transguard Ins Co Of Amer Inc	28886	IL	\$15	0.15%	\$12	\$4	33.65%
Transportation Ins Co	20494	IL	\$5	0.05%	\$4	\$15	338.18%
Travelers Cas Ins Co Of Amer	19046	CT	\$58	0.58%	\$58	\$25	43.01%
Travelers Ind Co	25658	CT	\$58	0.59%	\$53	\$32	60.00%
Travelers Ind Co Of Amer	25666	CT	\$45	0.45%	\$40	\$12	30.73%
Travelers Ind Co Of CT	25682	CT	\$69	0.69%	\$64	\$38	58.71%
Travelers Prop Cas Co Of Amer	25674	CT	\$189	1.90%	\$190	\$172	90.45%
Tri State Ins Co Of MN	31003	IA	\$5	0.05%	\$3	\$0	0.00%
Truck Ins Exch	21709	CA	\$583	5.87%	\$582	\$189	32.40%
Trumbull Ins Co	27120	CT	\$4	0.04%	\$3	\$0	12.27%
Twin City Fire Ins Co Co	29459	IN	\$4	0.04%	\$4	\$0	5.18%
Union Ins Co	25844	IA	\$11	0.11%	\$8	\$0	0.00%
United Fire & Cas Co	13021	IA	\$56	0.57%	\$62	\$53	85.39%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$32	0.32%	\$20	\$2	8.97%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	\$0	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	\$0	0.00%
Valley Forge Ins Co	20508	PA	\$23	0.23%	\$25	\$0	(2.01)%
Vanliner Ins Co	21172	MO	\$1	0.01%	\$1	\$0	0.00%
Vantapro Specialty Ins Co	44768	AR	\$5	0.05%	\$5	\$1	16.45%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	\$0	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	\$0	0.00%
Wesco Ins Co	25011	DE	\$4	0.04%	\$5	(\$78)	(1583.63)%
West Amer Ins Co	44393	IN	\$69	0.70%	\$70	(\$40)	(57.55)%
Western Natl Assur Co	24465	MN	\$2	0.02%	\$3	\$1	47.85%
Western Natl Mut Ins Co	15377	MN	\$46	0.46%	\$43	\$23	54.00%
XL Ins Amer Inc	24554	DE	\$3	0.03%	\$3	\$2	45.63%

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	(\$17)	(3533.12)%
Zurich Amer Ins Co	16535	NY	\$301	3.03%	\$304	\$52	17.16%
Zurich Amer Ins Co Of IL	27855	IL	\$2	0.02%	\$1	\$0	(7.51)%
Totals (Loss Ratio is average)			\$9,935	100.00%	\$10,043	\$3,896	38.79%

(1)Excluding all Loss Adjustment Expenses (LAE)