

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: Other Commercial Auto Liability

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	\$816	0.23%	\$948	\$588	62.00%
Accredited Surety & Cas Co Inc	26379	FL	\$0	0.00%	\$0	\$6	0.00%
Ace Amer Ins Co	22667	PA	\$3,271	0.93%	\$3,548	\$1,036	29.20%
Ace Fire Underwriters Ins Co	20702	PA	\$37	0.01%	\$29	\$4	14.18%
Ace Prop & Cas Ins Co	20699	PA	\$1,073	0.30%	\$1,272	\$1,204	94.66%
AIG Prop Cas Co	19402	IL	(\$7)	0.00%	(\$7)	\$0	3.51%
Alaska Natl Ins Co	38733	AK	\$4,953	1.41%	\$4,073	\$903	22.17%
Allied Ins Co of Amer	10127	OH	\$965	0.27%	\$1,005	\$886	88.13%
Allied Prop & Cas Ins Co	42579	IA	\$379	0.11%	\$485	\$211	43.56%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Natl Assur Co	10690	NH	\$98	0.03%	\$52	\$31	60.28%
Allied World Specialty Ins Co	16624	DE	\$752	0.21%	\$767	\$473	61.63%
Allmerica Fin Benefit Ins Co	41840	MI	\$3,194	0.91%	\$3,135	\$567	18.08%
Allstate Ind Co	19240	IL	\$0	0.00%	\$0	\$1	0.00%
Allstate Ins Co	19232	IL	\$8,678	2.47%	\$8,641	\$3,893	45.06%
Alpha Prop & Cas Ins Co	38156	WI	\$306	0.09%	\$404	(\$137)	(33.91)%
Amco Ins Co	19100	IA	\$8	0.00%	\$8	\$1	11.17%
American Alt Ins Corp	19720	DE	\$258	0.07%	\$292	(\$19)	(6.56)%
American Automobile Ins Co	21849	MO	\$1,005	0.29%	\$1,134	\$737	65.04%
American Cas Co Of Reading PA	20427	PA	\$239	0.07%	\$210	\$54	25.58%
American Economy Ins Co	19690	IN	\$12	0.00%	\$46	\$21	46.37%
American Family Home Ins Co	23450	FL	\$29	0.01%	\$41	(\$36)	(88.28)%
American Family Mut Ins Co SI	19275	WI	\$1,886	0.54%	\$1,745	\$740	42.41%
American Fire & Cas Co	24066	NH	\$3,543	1.01%	\$4,089	\$2,112	51.64%
American Guar & Liab Ins	26247	NY	\$612	0.17%	\$519	\$389	74.96%
American Hallmark Ins Co Of TX	43494	TX	\$4,009	1.14%	\$3,809	\$2,011	52.79%
American Home Assur Co	19380	NY	\$0	0.00%	\$0	(\$318)	338815.96%
American Ins Co	21857	OH	\$23	0.01%	\$72	\$21	29.14%
American Modern Home Ins Co	23469	OH	\$26	0.01%	\$26	\$1	3.46%
American Natl Prop & Cas Co	28401	MO	\$172	0.05%	\$152	\$238	156.39%
American Reliable Ins Co	19615	AZ	\$472	0.13%	\$422	\$177	42.02%
American Road Ins Co	19631	MI	\$5	0.00%	\$5	\$0	0.00%
American Southern Home Ins Co	41998	FL	\$37	0.01%	\$29	(\$12)	(42.14)%
American Southern Ins Co	10235	KS	\$3	0.00%	\$3	\$0	0.00%
American States Ins Co	19704	IN	\$55	0.02%	\$201	\$413	205.14%
American States Ins Co Of TX	19712	TX	\$154	0.04%	\$2,730	\$1,954	71.58%
American Zurich Ins Co	40142	IL	\$216	0.06%	\$237	\$37	15.47%
Amerisure Mut Ins Co	23396	MI	\$22	0.01%	\$17	\$3	19.56%
Amguard Ins Co	42390	PA	\$2,546	0.72%	\$2,194	\$1,555	70.85%
AmTrust Ins Co	15954	DE	\$501	0.14%	\$458	(\$46)	(9.96)%
Arch Ins Co	11150	MO	\$4,006	1.14%	\$3,249	\$2,308	71.03%

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All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Argonaut Great Central Ins Co	19860	IL	\$28	0.01%	\$37	\$10	27.07%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	\$0	0.00%
Argonaut Midwest Ins Co	19828	IL	\$27	0.01%	\$39	\$5	11.94%
Artisan & Truckers Cas Co	10194	WI	\$43,927	12.48%	\$41,059	\$17,515	42.66%
Associated Ind Corp	21865	CA	\$0	0.00%	\$3	(\$12)	(349.17)%
Atlantic Specialty Ins Co	27154	NY	\$408	0.12%	\$372	\$43	11.59%
Austin Mut Ins Co	13412	MN	\$1,499	0.43%	\$1,337	\$1,516	113.36%
Axis Ins Co	37273	IL	\$839	0.24%	\$827	\$377	45.54%
Bedivere Ins Co	21970	PA	\$0	0.00%	\$0	\$0	0.00%
Berkley Cas Co	15911	IA	\$199	0.06%	\$32	\$3	9.12%
Berkley Natl Ins Co	38911	IA	\$260	0.07%	\$233	\$61	26.21%
Berkley Regional Ins Co	29580	IA	\$163	0.05%	\$161	\$26	16.30%
Berkshire Hathaway Direct Ins Co	10391	NE	\$124	0.04%	\$53	\$164	309.09%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$115	0.03%	\$92	(\$19)	(20.80)%
BITCO Gen Ins Corp	20095	IL	\$1,735	0.49%	\$1,721	\$748	43.46%
BITCO Natl Ins Co	20109	IL	\$0	0.00%	\$5	(\$16)	(336.82)%
Brookwood Ins Co	11014	IA	\$0	0.00%	\$0	\$0	0.00%
Brotherhood Mut Ins Co	13528	IN	\$420	0.12%	\$421	\$321	76.32%
Canal Ins Co	10464	SC	\$948	0.27%	\$932	\$28	3.01%
Capitol Ind Corp	10472	WI	\$202	0.06%	\$210	\$95	45.50%
Carolina Cas Ins Co	10510	IA	\$121	0.03%	\$128	(\$11)	(8.55)%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$2,229	0.63%	\$2,214	\$1,952	88.16%
Chubb Natl Ins Co	10052	IN	\$0	0.00%	\$0	\$6	0.00%
Church Mut Ins Co S I	18767	WI	\$560	0.16%	\$485	\$65	13.41%
Clear Blue Ins Co	28860	IL	\$12	0.00%	\$119	\$74	62.29%
Columbia Ins Co	27812	NE	\$0	0.00%	\$0	\$0	(266.67)%
Commerce & Industry Ins Co	19410	NY	\$426	0.12%	\$430	\$231	53.74%
Continental Cas Co	20443	IL	\$1,055	0.30%	\$873	\$57	6.49%
Continental Divide Ins Co	35939	CO	\$2,212	0.63%	\$1,995	\$899	45.09%
Continental Ins Co	35289	PA	\$1,485	0.42%	\$1,135	\$730	64.35%
Continental Western Ins Co	10804	IA	\$1,564	0.44%	\$1,397	(\$205)	(14.66)%
Contractors Bonding & Ins Co	37206	IL	\$104	0.03%	\$101	\$26	25.74%
CorePointe Ins Co	10499	DE	\$4	0.00%	\$10	\$3	27.10%
Country Mut Ins Co	20990	IL	\$3,639	1.03%	\$3,354	(\$59)	(1.76)%
Crestbrook Ins Co	18961	OH	\$279	0.08%	\$163	\$324	198.72%
Crum & Forster Ind Co	31348	DE	\$391	0.11%	\$250	\$63	25.22%
Cumis Ins Society Inc	10847	IA	\$57	0.02%	\$61	\$0	0.33%
Dairyland Amer Ins Co	25747	WI	\$1	0.00%	\$25	(\$102)	(402.64)%
Depositors Ins Co	42587	IA	\$956	0.27%	\$1,061	\$143	13.44%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	(\$7)	0.00%

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Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$20	0.00%
Eagle W Ins Co	12890	CA	\$739	0.21%	\$747	\$168	22.44%
Electric Ins Co	21261	MA	\$94	0.03%	\$94	\$153	162.76%
Emcasco Ins Co	21407	IA	\$517	0.15%	\$610	\$813	133.24%
Empire Fire & Marine Ins Co	21326	IL	\$1,800	0.51%	\$1,803	\$824	45.71%
Employers Ins Co of Wausau	21458	WI	\$3	0.00%	\$6	\$61	1106.49%
Employers Mut Cas Co	21415	IA	\$5,218	1.48%	\$5,095	\$2,867	56.28%
Everest Natl Ins Co	10120	DE	\$674	0.19%	\$625	\$236	37.68%
Falls Lake Natl Ins Co	31925	OH	\$73	0.02%	\$12	\$10	80.89%
Farmers Ins Exch	21652	CA	\$3,236	0.92%	\$3,427	\$1,101	32.12%
Federal Ins Co	20281	IN	\$2,741	0.78%	\$2,417	\$742	30.70%
Federated Mut Ins Co	13935	MN	\$4,367	1.24%	\$4,354	\$2,122	48.75%
Federated Rural Electric Ins Exch	11118	KS	\$306	0.09%	\$302	\$58	19.34%
Federated Serv Ins Co	28304	MN	\$1,098	0.31%	\$1,018	\$775	76.18%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	(\$10)	0.00%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	(\$5)	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$2)	(3504.69)%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	CA	\$23	0.01%	\$331	\$606	183.28%
Firemens Ins Co Of Washington DC	21784	DE	\$593	0.17%	\$505	\$142	28.09%
First Liberty Ins Corp	33588	IL	\$62	0.02%	\$49	\$502	1025.67%
First Natl Ins Co Of Amer	24724	NH	\$17	0.00%	\$164	\$979	597.30%
First Nonprofit Ins Co	10859	DE	\$2	0.00%	\$9	\$0	2.97%
Florists Mut Ins Co	13978	IL	\$203	0.06%	\$172	\$27	15.78%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$7)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	(\$1)	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$19)	0.00%
Freedom Specialty Ins Co	22209	OH	\$304	0.09%	\$500	\$169	33.77%
General Cas Co Of WI	24414	WI	\$373	0.11%	\$357	\$484	135.67%
General Ins Co Of Amer	24732	NH	\$26	0.01%	\$52	\$5	8.78%
General Security Natl Ins Co	39322	NY	\$0	0.00%	\$0	\$0	0.00%
Generali Us Branch	11231	NY	\$3	0.00%	\$3	\$1	38.46%
Government Employees Ins Co	22063	NE	\$937	0.27%	\$1,128	\$1,019	90.40%
Grange Ins Assn	22101	WA	\$752	0.21%	\$706	\$243	34.41%
Granite State Ins Co	23809	IL	\$83	0.02%	\$208	(\$83)	(39.86)%
Great Amer Alliance Ins Co	26832	OH	\$223	0.06%	\$228	\$52	22.79%
Great Amer Assur Co	26344	OH	\$328	0.09%	\$365	\$9	2.48%
Great Amer Ins Co	16691	OH	\$447	0.13%	\$431	\$63	14.72%
Great Amer Ins Co of NY	22136	NY	\$93	0.03%	\$94	\$40	42.56%
Great Divide Ins Co	25224	ND	\$131	0.04%	\$129	\$44	34.15%
Great Midwest Ins Co	18694	TX	\$0	0.00%	\$0	(\$3)	0.00%

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Great Northern Ins Co	20303	IN	\$1,620	0.46%	\$1,647	\$894	54.26%
Great West Cas Co	11371	NE	\$16,741	4.76%	\$15,468	\$10,093	65.25%
Greenwich Ins Co	22322	DE	\$970	0.28%	\$887	\$175	19.72%
Guideone Mut Ins Co	15032	IA	\$286	0.08%	\$288	\$327	113.44%
Hallmark Ins Co	34037	AZ	\$13	0.00%	\$13	\$0	(1.44)%
Hanover Amer Ins Co	36064	NH	\$1	0.00%	\$1	\$0	0.49%
Hanover Ins Co	22292	NH	\$47	0.01%	\$48	(\$4)	(8.92)%
Harco Natl Ins Co	26433	IL	\$535	0.15%	\$513	\$123	23.96%
Hartford Accident & Ind Co	22357	CT	\$1,564	0.44%	\$1,401	\$245	17.47%
Hartford Cas Ins Co	29424	IN	\$108	0.03%	\$100	(\$37)	(37.52)%
Hartford Fire Ins Co	19682	CT	\$1,259	0.36%	\$1,297	\$4,158	320.49%
Hartford Ins Co Of The Midwest	37478	IN	\$34	0.01%	\$34	\$4	10.69%
Hartford Underwriters Ins Co	30104	CT	\$230	0.07%	\$231	\$22	9.45%
HDI Global Ins Co	41343	IL	\$11	0.00%	\$5	(\$53)	(1037.75)%
Hiscox Ins Co Inc	10200	IL	\$4	0.00%	\$4	(\$2)	(43.21)%
Hudson Ins Co	25054	DE	\$2,298	0.65%	\$2,340	\$126	5.39%
Illinois Natl Ins Co	23817	IL	\$1	0.00%	\$93	\$258	277.09%
Imperium Ins Co	35408	TX	\$55	0.02%	\$49	\$0	0.00%
Indemnity Ins Co Of North Amer	43575	PA	\$1,631	0.46%	\$589	\$268	45.49%
Insurance Co of N Amer	22713	PA	\$0	0.00%	(\$2)	\$19	(981.24)%
Insurance Co Of The State Of PA	19429	IL	\$0	0.00%	\$40	(\$60)	(149.02)%
Intrepid Ins Co	10749	IA	\$18	0.01%	\$4	\$1	18.65%
Key Risk Ins Co	10885	IA	\$105	0.03%	\$57	\$13	22.97%
Lancer Ins Co	26077	IL	\$436	0.12%	\$628	\$633	100.84%
Liberty Ins Corp	42404	IL	\$1,010	0.29%	\$901	\$345	38.26%
Liberty Ins Underwriters Inc	19917	IL	\$0	0.00%	\$0	\$7	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$2,871	0.82%	\$3,459	\$3,681	106.43%
Liberty Mut Ins Co	23043	MA	\$46	0.01%	\$45	\$74	163.50%
Liberty Northwest Ins Corp	41939	OR	\$91	0.03%	\$495	\$117	23.68%
LM Ins Corp	33600	IL	\$250	0.07%	\$194	\$77	39.52%
Manufacturers Alliance Ins Co	36897	PA	\$110	0.03%	\$101	\$388	385.86%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	(\$1)	(512.16)%
Markel Ins Co	38970	IL	\$155	0.04%	\$202	(\$5)	(2.51)%
Massachusetts Bay Ins Co	22306	NH	\$19	0.01%	\$33	\$58	175.24%
Maxum Cas Ins Co	10784	CT	\$0	0.00%	\$0	(\$4)	0.00%
Metropolitan Prop & Cas Ins Co	26298	RI	\$246	0.07%	\$319	\$192	60.13%
Mid Century Ins Co	21687	CA	\$5,066	1.44%	\$5,291	\$3,204	60.56%
Middlesex Ins Co	23434	WI	\$3,304	0.94%	\$1,621	\$1,098	67.75%
Midwest Family Mut Ins Co	23574	IA	\$1,523	0.43%	\$1,384	\$828	59.85%
Milford Cas Ins Co	26662	DE	\$0	0.00%	\$0	\$69	0.00%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$258	0.07%	\$253	(\$631)	(249.51)%

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Mitsui Sumitomo Ins USA Inc	22551	NY	\$70	0.02%	\$94	\$36	38.13%
Monterey Ins Co	23540	CA	\$1	0.00%	\$1	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$7,771	2.21%	\$7,592	\$2,478	32.64%
National Amer Ins Co	23663	OK	(\$6)	0.00%	\$1	\$0	(76.88)%
National Cas Co	11991	OH	\$2,754	0.78%	\$2,421	\$1,110	45.86%
National Continental Ins Co	10243	NY	\$112	0.03%	\$140	\$1,004	719.44%
National Farmers Union Prop & Cas	16217	NC	\$40	0.01%	\$42	(\$303)	(713.12)%
National Fire Ins Co Of Hartford	20478	IL	\$1,238	0.35%	\$1,237	\$647	52.34%
National Ind Co	20087	NE	\$0	0.00%	\$0	(\$2)	0.00%
National Interstate Ins Co	32620	OH	\$1,677	0.48%	\$1,268	\$581	45.83%
National Liab & Fire Ins Co	20052	CT	\$3,065	0.87%	\$3,357	\$1,582	47.12%
National Specialty Ins Co	22608	TX	\$333	0.09%	\$180	(\$15)	(8.22)%
National Surety Corp	21881	IL	(\$2)	0.00%	\$77	\$122	159.32%
National Union Fire Ins Co Of Pitts	19445	PA	\$2,771	0.79%	\$3,185	\$3,263	102.44%
Nationwide Agribusiness Ins Co	28223	IA	\$4,496	1.28%	\$4,981	\$3,930	78.90%
Nationwide Gen Ins Co	23760	OH	\$95	0.03%	\$25	\$8	30.31%
Nationwide Mut Ins Co	23787	OH	\$2,282	0.65%	\$2,083	\$547	26.26%
Navigators Ins Co	42307	NY	\$399	0.11%	\$399	\$178	44.66%
Netherlands Ins Co The	24171	NH	\$0	0.00%	\$0	\$6	0.00%
New Hampshire Ins Co	23841	IL	\$240	0.07%	\$217	(\$17)	(7.84)%
New York Marine & Gen Ins Co	16608	NY	\$759	0.22%	\$941	(\$49)	(5.19)%
NGM Ins Co	14788	FL	\$0	0.00%	\$0	(\$5)	0.00%
North Amer Specialtv Ins Co	29874	NH	\$2	0.00%	\$2	(\$1)	(34.44)%
North Pacific Ins Co	23892	OR	\$2,289	0.65%	\$3,673	\$2,927	79.67%
North River Ins Co	21105	NJ	\$67	0.02%	\$65	\$18	27.49%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$0	0.00%
Northland Ins Co	24015	CT	\$3,055	0.87%	\$3,051	\$285	9.33%
Nova Cas Co	42552	NY	\$288	0.08%	\$276	\$178	64.39%
Occidental Fire & Cas Co Of NC	23248	NC	\$233	0.07%	\$429	\$364	84.77%
Ohio Cas Ins Co	24074	NH	\$10,925	3.10%	\$8,323	\$5,613	67.44%
Ohio Security Ins Co	24082	NH	\$28,157	8.00%	\$28,331	\$13,559	47.86%
Old Republic Gen Ins Corp	24139	IL	\$8	0.00%	\$1	(\$9)	(1027.80)%
Old Republic Ins Co	24147	PA	\$4,964	1.41%	\$4,218	\$3,290	78.00%
Oregon Automobile Ins Co	23922	OR	\$194	0.06%	\$636	\$179	28.12%
Oregon Mut Ins Co	14907	OR	\$3,277	0.93%	\$3,099	\$1,605	51.79%
Pacific Employers Ins Co	22748	PA	\$2	0.00%	\$3	\$4	137.72%
Pacific Ind Co	20346	WI	\$10	0.00%	\$9	\$2	25.49%
Penn Millers Ins Co	14982	PA	\$1,299	0.37%	\$1,250	\$1,742	139.31%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$790	0.22%	\$577	(\$25)	(4.34)%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$649	0.18%	\$724	\$355	49.06%
Pennsylvania Manufacturers Ind Co	41424	PA	\$39	0.01%	\$40	\$19	47.99%

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Pharmacists Mut Ins Co	13714	IA	\$68	0.02%	\$54	\$7	12.78%
Philadelphia Ind Ins Co	18058	PA	\$6,639	1.89%	\$6,518	\$2,079	31.90%
Phoenix Ins Co	25623	CT	\$1,660	0.47%	\$1,436	\$628	43.71%
Pioneer Specialty Ins Co	40312	MN	\$2,263	0.64%	\$1,914	\$1,461	76.33%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$16)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$1	\$38	3778.70%
Property & Cas Ins Co Of Hartford	34690	IN	\$0	0.00%	\$0	(\$20)	11729.82%
Protective Ins Co	12416	IN	\$348	0.10%	\$232	\$110	47.49%
QBE Ins Corp	39217	PA	\$104	0.03%	\$95	(\$40)	(41.93)%
Regent Ins Co	24449	WI	\$105	0.03%	\$181	\$148	81.77%
Repwest Ins Co	31089	AZ	\$9	0.00%	\$9	\$0	0.00%
Riverport Ins Co	36684	IA	\$224	0.06%	\$113	\$57	50.30%
RLI Ins Co	13056	IL	\$729	0.21%	\$770	\$140	18.22%
Rock Ridge Ins Co	11089	IN	\$189	0.05%	\$45	\$29	65.00%
Rural Trust Ins Co	11134	TX	\$18	0.00%	\$18	(\$53)	(290.66)%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$1	(\$5)	(453.90)%
Safety Natl Cas Corp	15105	MO	\$982	0.28%	\$706	\$309	43.76%
Sagamore Ins Co	40460	IN	\$193	0.05%	\$150	\$29	19.24%
Scottsdale Ind Co	15580	OH	\$255	0.07%	\$135	\$67	49.47%
Security Natl Ins Co	19879	DE	\$101	0.03%	\$100	(\$16)	(16.23)%
Select Ins Co	22233	TX	\$0	0.00%	\$0	\$0	0.00%
Seneca Ins Co Inc	10936	NY	\$29	0.01%	\$30	\$12	41.32%
Sentinel Ins Co Ltd	11000	CT	\$575	0.16%	\$596	\$108	18.17%
Sentry Cas Co	28460	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Ins A Mut Co	24988	WI	\$2,180	0.62%	\$1,874	\$662	35.33%
Sentry Select Ins Co	21180	WI	\$3,345	0.95%	\$3,129	\$647	20.69%
Sequoia Ins Co	22985	CA	\$5	0.00%	\$6	\$0	1.20%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$3	0.00%	\$1	\$1	34.54%
Sompo Amer Ins Co	11126	NY	\$210	0.06%	\$185	\$83	45.07%
Sparta Ins Co	20613	CT	\$0	0.00%	\$0	(\$6)	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$1	0.00%	\$1	(\$45)	(3269.45)%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	(\$12)	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	(\$26)	0.00%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	(\$2)	0.00%
Star Ins Co	18023	MI	\$61	0.02%	\$33	(\$7)	(20.55)%
Starnet Ins Co	40045	IA	\$173	0.05%	\$212	\$83	39.24%
Starr Ind & Liab Co	38318	TX	\$844	0.24%	\$681	\$607	89.13%
StarStone Natl Ins Co	25496	DE	(\$16)	0.00%	(\$16)	\$22	(143.58)%
State Farm Fire & Cas Co	25143	IL	\$370	0.10%	\$346	\$142	41.17%
State Farm Mut Auto Ins Co	25178	IL	\$3,399	0.97%	\$3,361	\$1,375	40.90%
State Natl Ins Co Inc	12831	TX	\$304	0.09%	\$240	\$122	51.02%

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2020 Oregon Market Share and Loss Ratio  
Line of Business: Auto: Other Commercial Auto Liability

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Stonington Ins Co	10340	PA	\$0	0.00%	\$0	(\$1)	0.00%
Sutton National Ins Co	25798	OK	\$1	0.00%	\$0	\$0	47.62%
T H E Ins Co	12866	LA	\$80	0.02%	\$297	(\$1,053)	(355.21)%
Technology Ins Co Inc	42376	DE	\$10	0.00%	\$20	(\$39)	(198.92)%
The Cincinnati Cas Co	28665	OH	\$2,722	0.77%	\$2,571	\$1,373	53.40%
The Cincinnati Ind Co	23280	OH	\$1,458	0.41%	\$1,211	\$659	54.44%
The Cincinnati Ins Co	10677	OH	\$10,198	2.90%	\$9,697	\$4,745	48.93%
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	\$0	0.00%
TNUS Ins Co	32301	NY	\$0	0.00%	\$0	\$55	0.00%
Tokio Marine Amer Ins Co	10945	NY	\$635	0.18%	\$557	\$97	17.35%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	(\$4)	355900.00%
Transguard Ins Co Of Amer Inc	28886	IL	\$471	0.13%	\$409	\$227	55.45%
Transportation Ins Co	20494	IL	\$257	0.07%	\$219	\$228	103.87%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,017	0.57%	\$1,919	\$1,108	57.71%
Travelers Ind Co	25658	CT	\$2,655	0.75%	\$2,574	\$926	35.99%
Travelers Ind Co Of Amer	25666	CT	\$1,705	0.48%	\$1,511	\$1,903	125.93%
Travelers Ind Co Of CT	25682	CT	\$3,188	0.91%	\$3,005	\$1,955	65.07%
Travelers Prop Cas Co Of Amer	25674	CT	\$3,918	1.11%	\$4,028	\$2,889	71.73%
Tri State Ins Co Of MN	31003	IA	\$154	0.04%	\$95	\$25	26.30%
Truck Ins Exch	21709	CA	\$9,354	2.66%	\$9,195	\$3,628	39.46%
Trumbull Ins Co	27120	CT	\$176	0.05%	\$145	\$85	58.26%
Twin City Fire Ins Co Co	29459	IN	\$145	0.04%	\$143	\$28	19.81%
Union Ins Co	25844	IA	\$959	0.27%	\$693	\$160	23.11%
United Fire & Cas Co	13021	IA	\$2,151	0.61%	\$2,145	\$1,535	71.60%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	(\$17)	0.00%
United States Fire Ins Co	21113	DE	\$870	0.25%	\$776	\$368	47.44%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	(\$26)	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	(\$1)	0.00%
Utica Mut Ins Co	25976	NY	\$3	0.00%	\$1	\$0	6.97%
Valley Forge Ins Co	20508	PA	\$1,673	0.48%	\$1,731	\$762	44.00%
Vanliner Ins Co	21172	MO	\$355	0.10%	\$328	\$59	17.87%
Vantapro Specialty Ins Co	44768	AR	\$127	0.04%	\$126	\$20	15.82%
Vigilant Ins Co	20397	NY	\$17	0.00%	\$22	\$0	1.62%
Watford Ins Co	25585	NJ	\$84	0.02%	\$107	\$73	68.08%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	\$0	54.14%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	(\$1)	(\$1)	200.00%
Wesco Ins Co	25011	DE	\$652	0.19%	\$768	\$258	33.67%
West Amer Ins Co	44393	IN	\$3,280	0.93%	\$3,415	\$1,245	36.47%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	\$8	0.00%
Western Natl Assur Co	24465	MN	\$125	0.04%	\$156	\$52	33.16%
Western Natl Mut Ins Co	15377	MN	\$7,510	2.13%	\$6,671	\$5,569	83.48%

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2020 Oregon Market Share and Loss Ratio

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All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	(\$9)	(12816.42)%
Wilshire Ins Co	13234	NC	\$569	0.16%	\$575	\$209	36.28%
XL Ins Amer Inc	24554	DE	\$105	0.03%	\$105	\$11	10.19%
XL Specialty Ins Co	37885	DE	\$41	0.01%	\$94	(\$49)	(51.78)%
Zurich Amer Ins Co	16535	NY	\$5,812	1.65%	\$6,089	\$4,919	80.80%
Zurich Amer Ins Co Of IL	27855	IL	\$35	0.01%	\$29	(\$4)	(12.21)%
Totals (Loss Ratio is average)			\$351,948	100.00%	\$340,872	\$175,864	51.59%

(1)Excluding all Loss Adjustment Expenses (LAE)