

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 Passenger 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)
21st Century Advantage Ins Co	25232	MN	\$0	0.00%	\$0	\$0	0.00%
21st Century Centennial Ins Co	34789	PA	\$0	0.00%	\$0	\$0	0.00%
21st Century Pacific Ins Co	23795	CO	\$0	0.00%	\$0	(\$14)	0.00%
Acuity A Mut Ins Co	14184	WI	\$7	0.00%	\$1	\$0	0.00%
ALG Prop Cas Co	19402	IL	\$473	0.03%	\$432	\$309	71.57%
Allied Prop & Cas Ins Co	42579	IA	\$4,516	0.27%	\$3,981	\$2,954	74.21%
Allstate Fire & Cas Ins Co	29688	IL	\$96,722	5.75%	\$96,435	\$50,083	51.93%
Allstate Ind Co	19240	IL	\$7,086	0.42%	\$7,660	\$4,121	53.81%
Allstate Ins Co	19232	IL	\$9,164	0.54%	\$9,463	\$5,208	55.03%
Allstate Prop & Cas Ins Co	17230	IL	\$8,774	0.52%	\$8,931	\$5,702	63.84%
Allstate Vehicle & Prop Ins Co	37907	IL	\$0	0.00%	\$0	\$0	0.00%
Alpha Prop & Cas Ins Co	38156	WI	\$16,027	0.95%	\$15,786	\$8,181	51.83%
Amco Ins Co	19100	IA	\$238	0.01%	\$246	\$67	27.15%
American Bankers Ins Co Of FL	10111	FL	\$152	0.01%	\$143	\$21	14.86%
American Commerce Ins Co	19941	OH	\$2,181	0.13%	\$2,397	\$869	36.25%
American Family Connect Prop & Cas I	29068	WI	\$11,567	0.69%	\$11,693	\$5,465	46.74%
American Family Home Ins Co	23450	FL	\$10	0.00%	\$1	\$0	0.00%
American Family Ins Co	10386	WI	\$20,003	1.19%	\$19,835	\$7,172	36.16%
American Family Mut Ins Co SI	19275	WI	\$16,042	0.95%	\$17,581	\$7,718	43.90%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$92	0.01%	\$92	\$9	10.11%
American Modern Prop & Cas Ins Co	42722	OH	\$1	0.00%	\$0	\$0	0.00%
American Modern Select Ins Co	38652	OH	\$17	0.00%	\$16	(\$46)	(293.04)%
American Natl Gen Ins Co	39942	MO	\$3	0.00%	\$5	(\$5)	(84.08)%
American Natl Prop & Cas Co	28401	MO	\$6,193	0.37%	\$6,081	\$5,552	91.30%
American Reliable Ins Co	19615	AZ	\$0	0.00%	\$0	(\$4)	0.00%
American Standard Ins Co of WI	19283	WI	\$374	0.02%	\$443	\$86	19.33%
Amica Mut Ins Co	19976	RI	\$12,244	0.73%	\$12,347	\$7,432	60.19%
AmShield Ins Co	15590	MO	\$1,206	0.07%	\$845	\$1,025	121.32%
Artisan & Truckers Cas Co	10194	WI	\$4,581	0.27%	\$3,652	\$1,739	47.61%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	\$165	0.00%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$271	0.02%	\$350	\$798	227.89%
AXA Ins Co	33022	NY	\$1	0.00%	\$3	\$0	4.68%
Bankers Standard Ins Co	18279	PA	\$659	0.04%	\$662	\$543	82.06%
California Cas & Fire Ins Co	27464	CA	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$7,597	0.45%	\$7,808	\$4,422	56.64%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	(\$1)	0.00%
California Cas Ins Co	20125	OR	\$0	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$11,556	0.69%	\$10,479	\$6,766	64.57%
Commerce W Ins Co	13161	CA	\$1,239	0.07%	\$1,679	\$38	2.28%

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Country Cas Ins Co	20982	IL	\$2,264	0.13%	\$2,383	\$997	41.85%
Country Mut Ins Co	20990	IL	\$16,247	0.97%	\$16,302	\$9,296	57.03%
Country Pref Ins Co	21008	IL	\$42,473	2.53%	\$42,251	\$13,676	32.37%
Crestbrook Ins Co	18961	OH	\$754	0.04%	\$748	\$118	15.72%
CSAA Fire & Cas Ins Co	10921	IN	\$10,497	0.62%	\$11,182	\$4,652	41.61%
CSAA Gen Ins Co	37770	IN	(\$35)	0.00%	(\$4)	\$13	(355.96)%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$145)	0.00%
Dairyland Ins Co	21164	WI	\$172	0.01%	\$184	\$178	96.52%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$373)	703500.00%
Eagle W Ins Co	12890	CA	\$870	0.05%	\$928	\$603	64.97%
Economy Fire & Cas Co	22926	IL	\$152	0.01%	\$184	\$26	14.04%
Economy Preferred Ins Co	38067	IL	\$3,966	0.24%	\$3,808	\$3,087	81.07%
Economy Premier Assur Co	40649	IL	\$453	0.03%	\$476	\$194	40.75%
Electric Ins Co	21261	MA	\$84	0.00%	\$90	\$26	29.29%
Encompass Ind Co	15130	IL	\$632	0.04%	\$662	\$815	123.17%
Encompass Ins Co Of Amer	10071	IL	\$7	0.00%	\$22	\$15	67.65%
Enumclaw Prop & Cas Ins Co	11232	OR	\$7,157	0.43%	\$7,729	\$3,649	47.21%
Essentia Ins Co	37915	MO	\$1,690	0.10%	\$1,563	\$815	52.13%
Esurance Ins Co	25712	IL	\$10,572	0.63%	\$10,958	\$4,732	43.18%
Farmers Ins Co Of OR	21636	OR	\$131,461	7.82%	\$133,694	\$69,802	52.21%
Federal Ins Co	20281	IN	\$671	0.04%	\$677	\$342	50.61%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
First Liberty Ins Corp	33588	IL	\$74	0.00%	\$97	(\$23)	(24.22)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$66	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$2,748	0.16%	\$2,695	\$1,867	69.29%
Foremost Prop & Cas Ins Co	11800	MI	\$118	0.01%	\$119	\$4	3.27%
Garrison Prop & Cas Ins Co	21253	TX	\$21,932	1.30%	\$21,678	\$9,923	45.78%
Geico Cas Co	41491	NE	\$153,467	9.12%	\$157,885	\$92,495	58.58%
Geico Gen Ins Co	35882	NE	\$13,587	0.81%	\$14,278	\$6,466	45.29%
Geico Ind Co	22055	NE	\$5,198	0.31%	\$5,467	\$2,910	53.22%
GEICO Secure Ins Co	14137	NE	\$6,857	0.41%	\$2,025	\$1,821	89.91%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$115)	(29504.35)%
Government Employees Ins Co	22063	NE	\$3,664	0.22%	\$3,821	\$1,610	42.15%
Grange Ins Assn	22101	WA	\$2,458	0.15%	\$2,677	\$987	36.86%
Great Northern Ins Co	20303	IN	\$384	0.02%	\$368	\$17	4.63%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	(\$33)	0.00%
Guideone Elite Ins Co	42803	IA	\$0	0.00%	\$0	\$0	0.00%
Guideone Mut Ins Co	15032	IA	\$0	0.00%	\$0	\$2	0.00%
Hartford Accident & Ind Co	22357	CT	\$50	0.00%	\$53	\$200	376.89%
Hartford Cas Ins Co	29424	IN	\$88	0.01%	\$98	\$53	54.55%
Hartford Fire Ins Co	19682	CT	\$13	0.00%	\$15	(\$685)	(4549.98)%

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Hartford Ins Co Of The Midwest	37478	IN	\$1,467	0.09%	\$1,586	\$753	47.49%
Hartford Underwriters Ins Co	30104	CT	\$16,210	0.96%	\$16,354	\$6,618	40.47%
Horace Mann Ins Co	22578	IL	\$1,053	0.06%	\$1,054	(\$336)	(31.88)%
Horace Mann Prop & Cas Ins Co	22756	IL	\$719	0.04%	\$718	\$769	107.11%
Infinity Ins Co	22268	IN	\$12	0.00%	\$77	(\$3)	(3.30)%
Infinity Security Ins Co	38873	IN	\$0	0.00%	\$0	\$0	0.00%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	(\$6)	0.00%
Integon Ind Corp	22772	NC	\$3,148	0.19%	\$2,435	\$906	37.22%
Integon Natl Ins Co	29742	NC	\$62	0.00%	\$72	\$55	75.92%
Ironshore Ind Inc	23647	IL	\$45	0.00%	\$50	\$0	(0.15)%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$8	0.00%	\$8	\$12	148.29%
Liberty Mut Fire Ins Co	23035	WI	\$2,347	0.14%	\$2,753	\$199	7.23%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$31,470	1.87%	\$31,241	\$15,073	48.25%
LM Ins Corp	33600	IL	\$566	0.03%	\$607	\$153	25.18%
Lyndon Southern Ins Co	10051	DE	\$143	0.01%	\$120	\$95	78.89%
Markel Amer Ins Co	28932	VA	\$61	0.00%	\$63	\$159	254.13%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$4,693	0.28%	\$4,777	\$3,300	69.07%
Metropolitan Cas Ins Co	40169	RI	\$19	0.00%	\$20	(\$5)	(22.54)%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$6,399	0.38%	\$6,445	\$3,688	57.22%
Metropolitan Gen Ins Co	39950	RI	\$9	0.00%	\$11	(\$1)	(5.91)%
Metropolitan Prop & Cas Ins Co	26298	RI	\$3,722	0.22%	\$3,927	\$1,905	48.50%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$3	\$1	41.19%
Midvale Ind Co	27138	WI	\$10	0.00%	\$14	\$2	16.21%
Midwest Family Mut Ins Co	23574	IA	\$10	0.00%	\$5	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$9,643	0.57%	\$9,354	\$4,293	45.90%
National Gen Assur Co	42447	MO	\$404	0.02%	\$435	\$79	18.26%
National Gen Ins Co	23728	MO	\$52	0.00%	\$51	\$2	3.18%
National General Ins Online Inc	11044	MO	\$1,966	0.12%	\$2,205	\$978	44.34%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	(\$5)	0.00%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$1)	0.00%
Nationwide Affinity Co of Amer	26093	OH	\$2,952	0.18%	\$4,294	\$2,568	59.80%
Nationwide Assur Co	10723	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$6,241	0.37%	\$5,731	\$4,473	78.05%
Nationwide Ins Co Of Amer	25453	OH	\$176	0.01%	\$181	(\$371)	(205.15)%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$11,089	0.66%	\$11,869	\$5,429	45.74%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	0.00%

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Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$32	0.00%	\$53	\$108	203.93%
Oregon Mut Ins Co	14907	OR	\$11,316	0.67%	\$11,463	\$4,440	38.73%
Pacific Ind Co	20346	WI	\$1,149	0.07%	\$1,125	\$647	57.49%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$9)	0.00%
Pemco Mut Ins Co	24341	WA	\$18,616	1.11%	\$20,012	\$17,254	86.22%
Pharmacists Mut Ins Co	13714	IA	\$49	0.00%	\$47	\$43	91.08%
Philadelphia Ind Ins Co	18058	PA	\$70	0.00%	\$68	(\$54)	(79.47)%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$0	0.00%
Plymouth Rock Assur Preferred Corp	36587	NY	\$0	0.00%	\$0	(\$9)	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$505	0.03%	\$507	\$527	103.86%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$4)	0.00%
Progressive Classic Ins Co	42994	WI	\$121,888	7.25%	\$121,236	\$65,561	54.08%
Progressive Northern Ins Co	38628	WI	(\$8)	0.00%	\$243	\$814	335.47%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Specialty Ins Co	32786	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$176,909	10.52%	\$175,205	\$86,818	49.55%
Property & Cas Ins Co Of Hartford	34690	IN	\$3,360	0.20%	\$3,564	\$1,470	41.25%
Response Ins Co	43044	IL	\$38	0.00%	\$50	\$44	87.40%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$3	0.00%	\$3	\$1	37.33%
RLI Ins Co	13056	IL	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co Of Amer	24740	NH	\$15	0.00%	\$16	\$12	73.07%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$7	0.00%
Safeco Ins Co of OR	11071	OR	\$104,339	6.20%	\$105,946	\$58,847	55.54%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$2)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$30	0.00%	\$32	\$237	739.12%
Sentry Ins A Mut Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$240	0.01%	\$206	\$413	199.92%
Standard Fire Ins Co	19070	CT	\$30,137	1.79%	\$28,610	\$13,342	46.63%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	(\$1)	0.00%
State Farm Fire & Cas Co	25143	IL	\$12,080	0.72%	\$12,387	\$8,650	69.83%
State Farm Mut Auto Ins Co	25178	IL	\$278,629	16.57%	\$282,417	\$151,604	53.68%
Stillwater Prop & Cas Ins Co	16578	NY	\$1,239	0.07%	\$1,096	\$238	21.73%
Sublimity Ins Co	26824	OR	\$7,160	0.43%	\$7,444	\$3,976	53.41%
Teachers Ins Co	22683	IL	\$48	0.00%	\$110	\$57	52.05%
The Cincinnati Ins Co	10677	OH	\$2,703	0.16%	\$2,927	\$2,276	77.78%
The Gen Automobile Ins Co Inc	13703	WI	\$5,379	0.32%	\$5,503	\$4,069	73.95%
Travelers Commercial Ins Co	36137	CT	\$1,151	0.07%	\$1,209	\$558	46.12%
Travelers Home & Marine Ins Co	27998	CT	\$1,901	0.11%	\$2,022	\$832	41.13%
Trisura Ins Co	22225	OK	\$0	0.00%	\$0	(\$17)	0.00%

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Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$900	0.05%	\$1,040	\$243	23.35%
Twin City Fire Ins Co Co	29459	IN	\$28	0.00%	\$32	(\$109)	(344.05)%
United Heritage Prop & Cas Co	18939	ID	\$732	0.04%	\$762	\$311	40.88%
United Serv Automobile Assn	25941	TX	\$25,060	1.49%	\$25,123	\$11,766	46.83%
United States Liab Ins Co	25895	PA	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	(\$2)	0.00%	\$0	(\$2)	(374.85)%
Unitrin Direct Prop & Cas Co	10915	IL	\$28	0.00%	\$29	\$11	38.56%
Unitrin Safeguard Ins Co	40703	WI	\$1,999	0.12%	\$1,974	\$1,364	69.11%
USAA Cas Ins Co	25968	TX	\$38,869	2.31%	\$38,814	\$14,257	36.73%
USAA Gen Ind Co	18600	TX	\$30,176	1.79%	\$30,271	\$16,972	56.07%
Valley Prop & Cas Ins Co	10698	OR	\$1,741	0.10%	\$2,256	\$1,527	67.68%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$1	0.00%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$14,032	0.83%	\$14,514	\$8,880	61.18%
Wawanesa Gen Ins Co	10683	CA	\$4,988	0.30%	\$5,024	\$3,269	65.07%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$2	0.00%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$295	0.00%
XL Specialty Ins Co	37885	DE	\$2	0.00%	\$1	\$0	16.14%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	(\$1)	0.00%
Totals (Loss Ratio is average)			\$1,681,953	100.00%	\$1,693,957	\$888,770	52.47%

(1)Excluding all Loss Adjustment Expenses (LAE)