

Oregon Division
of Financial Regulation

All Authorized Companies
Zero Premium and Loss Companies Excluded

2020 Oregon Market Share and Loss Ratio
Line of Business: Total Private Passenger Auto

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 Ins Co	12963	CA	\$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	\$14	0.00%	\$1	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$1,195	0.04%	\$1,047	\$332	31.73%
Allied Prop & Cas Ins Co	42579	IA	\$8,030	0.26%	\$7,099	\$4,245	59.80%
Allstate Fire & Cas Ins Co	29688	IL	\$173,061	5.71%	\$172,085	\$88,875	51.65%
Allstate Ind Co	19240	IL	\$12,552	0.41%	\$13,531	\$6,373	47.10%
Allstate Ins Co	19232	IL	\$24,384	0.80%	\$24,974	\$9,070	36.32%
Allstate Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	\$4	0.00%
Allstate Prop & Cas Ins Co	17230	IL	\$20,104	0.66%	\$20,131	\$11,287	56.07%
Allstate Vehicle & Prop Ins Co	37907	IL	\$0	0.00%	\$0	\$0	0.00%
Alpha Prop & Cas Ins Co	38156	WI	\$25,647	0.85%	\$25,192	\$13,513	53.64%
Amco Ins Co	19100	IA	\$1,148	0.04%	\$1,203	\$668	55.51%
American Bankers Ins Co Of FL	10111	FL	\$637	0.02%	\$593	\$195	32.89%
American Commerce Ins Co	19941	OH	\$3,720	0.12%	\$4,074	\$1,447	35.51%
American Family Connect Prop & Cas I	29068	WI	\$20,829	0.69%	\$21,008	\$10,210	48.60%
American Family Home Ins Co	23450	FL	\$31	0.00%	\$3	\$0	0.00%
American Family Ins Co	10386	WI	\$32,723	1.08%	\$32,104	\$14,568	45.38%
American Family Mut Ins Co SI	19275	WI	\$27,051	0.89%	\$29,547	\$11,681	39.53%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$619	0.02%	\$622	\$100	16.14%
American Modern Prop & Cas Ins Co	42722	OH	\$7	0.00%	\$1	\$0	0.00%
American Modern Select Ins Co	38652	OH	\$29	0.00%	\$28	(\$49)	(174.58)%
American Natl Gen Ins Co	39942	MO	\$5	0.00%	\$9	(\$4)	(45.03)%
American Natl Prop & Cas Co	28401	MO	\$11,867	0.39%	\$11,590	\$8,634	74.50%
American Reliable Ins Co	19615	AZ	\$508	0.02%	\$127	\$3,403	2671.44%
American Standard Ins Co of WI	19283	WI	\$563	0.02%	\$666	\$147	22.04%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$21,706	0.72%	\$21,799	\$10,806	49.57%
AmShield Ins Co	15590	MO	\$2,144	0.07%	\$1,483	\$1,835	123.71%
Arizona Automobile Ins Co	11805	AZ	\$0	0.00%	\$0	\$0	0.00%
Artisan & Truckers Cas Co	10194	WI	\$14,241	0.47%	\$12,009	\$6,939	57.78%
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	\$496	0.02%	\$631	\$730	115.62%
AXA Ins Co	33022	NY	\$10	0.00%	\$26	\$1	4.62%
Bankers Standard Ins Co	18279	PA	\$1,536	0.05%	\$1,547	\$795	51.40%
California Cas & Fire Ins Co	27464	CA	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$15,109	0.50%	\$15,400	\$8,713	56.58%

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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%
Century Natl Ins Co	26905	CA	\$0	0.00%	(\$13)	\$0	0.00%
Chubb Ind Ins Co	12777	NY	\$0	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$17,614	0.58%	\$15,957	\$10,032	62.87%
Commerce W Ins Co	13161	CA	\$2,091	0.07%	\$2,816	\$951	33.77%
Country Cas Ins Co	20982	IL	\$3,799	0.13%	\$3,991	\$2,021	50.64%
Country Mut Ins Co	20990	IL	\$29,964	0.99%	\$30,157	\$18,831	62.44%
Country Pref Ins Co	21008	IL	\$80,950	2.67%	\$80,854	\$35,642	44.08%
Crestbrook Ins Co	18961	OH	\$1,443	0.05%	\$1,413	\$332	23.47%
CSAA Fire & Cas Ins Co	10921	IN	\$16,061	0.53%	\$17,254	\$8,784	50.91%
CSAA Gen Ins Co	37770	IN	(\$57)	0.00%	(\$6)	(\$33)	576.69%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$243)	0.00%
Dairyland Ins Co	21164	WI	\$318	0.01%	\$350	\$246	70.29%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$344)	649200.00%
Eagle W Ins Co	12890	CA	\$1,499	0.05%	\$1,602	\$1,018	63.54%
Economy Fire & Cas Co	22926	IL	\$261	0.01%	\$312	\$26	8.34%
Economy Preferred Ins Co	38067	IL	\$7,691	0.25%	\$7,324	\$4,325	59.05%
Economy Premier Assur Co	40649	IL	\$1,018	0.03%	\$1,062	\$397	37.38%
Electric Ins Co	21261	MA	\$154	0.01%	\$165	\$40	24.58%
Encompass Ind Co	15130	IL	\$1,145	0.04%	\$1,226	\$1,261	102.84%
Encompass Ins Co Of Amer	10071	IL	\$14	0.00%	\$48	\$24	50.99%
Enumclaw Prop & Cas Ins Co	11232	OR	\$12,530	0.41%	\$13,439	\$6,318	47.01%
Essentia Ins Co	37915	MO	\$6,304	0.21%	\$5,816	\$2,664	45.80%
Esurance Ins Co	25712	IL	\$16,242	0.54%	\$16,788	\$8,654	51.55%
Farmers Ins Co Of OR	21636	OR	\$220,810	7.29%	\$224,969	\$119,599	53.16%
Federal Ins Co	20281	IN	\$1,426	0.05%	\$1,451	\$727	50.09%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$1	\$0	(0.31)%
First Liberty Ins Corp	33588	IL	\$138	0.00%	\$183	(\$12)	(6.41)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$98	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$8,932	0.29%	\$8,505	\$6,308	74.16%
Foremost Prop & Cas Ins Co	11800	MI	\$198	0.01%	\$199	\$45	22.64%
Garrison Prop & Cas Ins Co	21253	TX	\$38,345	1.27%	\$37,731	\$19,106	50.64%
Geico Cas Co	41491	NE	\$275,229	9.08%	\$280,921	\$176,690	62.90%
Geico Gen Ins Co	35882	NE	\$24,168	0.80%	\$25,270	\$10,792	42.71%
Geico Ind Co	22055	NE	\$9,984	0.33%	\$10,388	\$5,466	52.62%
GEICO Secure Ins Co	14137	NE	\$10,756	0.35%	\$3,169	\$3,197	100.89%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$1	(\$126)	(15131.77)%
Government Employees Ins Co	22063	NE	\$6,746	0.22%	\$7,004	\$3,272	46.72%
Grange Ins Assn	22101	WA	\$4,552	0.15%	\$4,916	\$1,827	37.17%

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Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$818	0.03%	\$791	\$140	17.69%
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	(\$26)	0.00%
Hartford Accident & Ind Co	22357	CT	\$127	0.00%	\$130	\$266	205.57%
Hartford Cas Ins Co	29424	IN	\$140	0.00%	\$159	\$206	129.89%
Hartford Fire Ins Co	19682	CT	\$30	0.00%	\$34	(\$684)	(1990.42)%
Hartford Ins Co Of The Midwest	37478	IN	\$3,309	0.11%	\$3,566	\$1,241	34.81%
Hartford Underwriters Ins Co	30104	CT	\$26,208	0.86%	\$26,647	\$12,613	47.33%
Horace Mann Ins Co	22578	IL	\$2,146	0.07%	\$2,166	\$80	3.70%
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,381	0.05%	\$1,377	\$993	72.11%
Imperium Ins Co	35408	TX	\$11	0.00%	\$10	\$0	0.00%
Infinity Ins Co	22268	IN	\$96	0.00%	\$155	\$224	144.11%
Infinity Security Ins Co	38873	IN	\$0	0.00%	\$0	\$0	0.00%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	(\$7)	0.00%
Integon Ind Corp	22772	NC	\$5,609	0.19%	\$4,114	\$1,865	45.32%
Integon Natl Ins Co	29742	NC	\$108	0.00%	\$122	\$87	71.00%
Ironshore Ind Inc	23647	IL	\$423	0.01%	\$463	\$125	27.05%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$1	0.00%
Liberty Ins Corp	42404	IL	\$12	0.00%	\$16	\$13	80.49%
Liberty Mut Fire Ins Co	23035	WI	\$4,592	0.15%	\$5,346	\$685	12.81%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$1)	0.00%
LM Gen Ins Co	36447	IL	\$55,923	1.85%	\$55,261	\$26,910	48.69%
LM Ins Corp	33600	IL	\$949	0.03%	\$1,030	\$307	29.81%
Lyndon Southern Ins Co	10051	DE	\$239	0.01%	\$203	\$153	75.39%
Markel Amer Ins Co	28932	VA	\$113	0.00%	\$117	\$171	146.16%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$7,051	0.23%	\$7,232	\$4,644	64.22%
Metropolitan Cas Ins Co	40169	RI	\$31	0.00%	\$32	(\$3)	(10.37)%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$12,486	0.41%	\$12,645	\$6,352	50.24%
Metropolitan Gen Ins Co	39950	RI	\$16	0.00%	\$19	\$1	3.12%
Metropolitan Prop & Cas Ins Co	26298	RI	\$6,773	0.22%	\$7,133	\$3,183	44.63%
Mid Century Ins Co	21687	CA	\$6	0.00%	\$6	\$33	578.18%
Midvale Ind Co	27138	WI	\$15	0.00%	\$20	\$22	109.10%
Midwest Family Mut Ins Co	23574	IA	\$15	0.00%	\$8	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$16,655	0.55%	\$16,093	\$8,026	49.88%
National Gen Assur Co	42447	MO	\$869	0.03%	\$937	\$300	32.07%
National Gen Ins Co	23728	MO	\$125	0.00%	\$121	\$42	34.22%
National General Ins Online Inc	11044	MO	\$5,036	0.17%	\$5,619	\$2,628	46.77%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	(\$3)	0.00%

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National Specialty Ins Co	22608	TX	\$115	0.00%	\$110	\$12	10.83%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$1)	0.00%
Nationwide Affinity Co of Amer	26093	OH	\$5,307	0.18%	\$7,615	\$3,759	49.37%
Nationwide Assur Co	10723	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$11,099	0.37%	\$10,152	\$7,175	70.68%
Nationwide Ins Co Of Amer	25453	OH	\$739	0.02%	\$741	(\$58)	(7.82)%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$1	0.00%
Nationwide Mut Ins Co	23787	OH	\$18,967	0.63%	\$20,220	\$8,229	40.70%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$6)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$52	0.00%	\$83	\$119	142.47%
Oregon Mut Ins Co	14907	OR	\$22,928	0.76%	\$23,215	\$8,864	38.18%
Pacific Ind Co	20346	WI	\$2,568	0.08%	\$2,521	\$1,387	55.01%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$13)	0.00%
Pemco Mut Ins Co	24341	WA	\$35,932	1.19%	\$38,267	\$26,556	69.40%
Pharmacists Mut Ins Co	13714	IA	\$84	0.00%	\$78	\$74	94.59%
Philadelphia Ind Ins Co	18058	PA	\$752	0.02%	\$731	\$276	37.78%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$2	0.00%
Plymouth Rock Assur Preferred Corp	36587	NY	\$0	0.00%	\$0	(\$8)	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$1,379	0.05%	\$1,352	\$972	71.88%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$10)	0.00%
Progressive Classic Ins Co	42994	WI	\$202,008	6.67%	\$202,162	\$106,616	52.74%
Progressive Northern Ins Co	38628	WI	(\$24)	0.00%	\$763	\$1,043	136.81%
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	\$290,124	9.57%	\$287,545	\$152,921	53.18%
Property & Cas Ins Co Of Hartford	34690	IN	\$6,623	0.22%	\$6,991	\$2,791	39.92%
Response Ins Co	43044	IL	\$77	0.00%	\$99	\$69	69.44%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$16	0.00%	\$16	\$2	15.16%
RLI Ins Co	13056	IL	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co Of Amer	24740	NH	\$31	0.00%	\$34	\$12	34.61%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$46	0.00%
Safeco Ins Co Of IN	11215	IN	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co of OR	11071	OR	\$184,424	6.08%	\$187,392	\$100,741	53.76%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$2)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$45	0.00%	\$49	\$222	452.92%
Sentry Ins A Mut Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$567	0.02%	\$507	\$598	117.84%

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Standard Fire Ins Co	19070	CT	\$53,186	1.75%	\$50,033	\$24,150	48.27%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	(\$27)	0.00%
StarStone Natl Ins Co	25496	DE	\$0	0.00%	\$0	\$0	0.00%
State Farm Fire & Cas Co	25143	IL	\$22,387	0.74%	\$23,106	\$14,341	62.07%
State Farm Mut Auto Ins Co	25178	IL	\$549,017	18.11%	\$560,754	\$304,854	54.37%
State Natl Ins Co Inc	12831	TX	\$7,328	0.24%	\$7,214	\$3,541	49.08%
Stillwater Prop & Cas Ins Co	16578	NY	\$2,230	0.07%	\$1,973	\$810	41.04%
Sublimity Ins Co	26824	OR	\$13,481	0.44%	\$13,863	\$6,474	46.70%
Teachers Ins Co	22683	IL	\$93	0.00%	\$215	\$14	6.58%
The Cincinnati Ins Co	10677	OH	\$5,278	0.17%	\$5,658	\$3,118	55.10%
The Gen Automobile Ins Co Inc	13703	WI	\$8,415	0.28%	\$8,633	\$5,411	62.68%
Travelers Commercial Ins Co	36137	CT	\$1,985	0.07%	\$2,082	\$715	34.34%
Travelers Home & Marine Ins Co	27998	CT	\$3,328	0.11%	\$3,523	\$1,303	36.98%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$1	0.00%
Travelers Ind Co Of Amer	25666	CT	\$0	0.00%	\$0	\$0	0.00%
Trisura Ins Co	22225	OK	\$0	0.00%	\$0	(\$17)	0.00%
Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$1,540	0.05%	\$1,750	\$374	21.36%
Twin City Fire Ins Co Co	29459	IN	\$70	0.00%	\$79	(\$106)	(134.63)%
United Heritage Prop & Cas Co	18939	ID	\$1,408	0.05%	\$1,458	\$551	37.82%
United Serv Automobile Assn	25941	TX	\$46,743	1.54%	\$46,658	\$24,718	52.98%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
United States Liab Ins Co	25895	PA	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	(\$3)	0.00%	\$1	(\$7)	(921.80)%
Unitrin Direct Prop & Cas Co	10915	IL	\$50	0.00%	\$53	\$30	56.46%
Unitrin Safeguard Ins Co	40703	WI	\$3,537	0.12%	\$3,470	\$2,248	64.77%
USAA Cas Ins Co	25968	TX	\$68,443	2.26%	\$68,058	\$29,894	43.92%
USAA Gen Ind Co	18600	TX	\$56,115	1.85%	\$56,050	\$30,270	54.01%
Valley Prop & Cas Ins Co	10698	OR	\$3,207	0.11%	\$4,139	\$1,956	47.25%
Vanliner Ins Co	21172	MO	\$0	0.00%	\$0	\$4	0.00%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$2	0.00%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$20,392	0.67%	\$21,003	\$11,409	54.32%
Wawanesa Gen Ins Co	10683	CA	\$7,165	0.24%	\$7,207	\$4,966	68.90%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$2	(6883.33)%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$292	0.00%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$17	0.00%	\$7	\$1	16.02%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	(\$1)	0.00%

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Totals (Loss Ratio is average)			\$3,030,827	100.00%	\$3,052,998	\$1,626,836	53.29%

(1)Excluding all Loss Adjustment Expenses (LAE)