

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: Private Passenger 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)
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	\$1	0.00%
Acuity A Mut Ins Co	14184	WI	\$1	0.00%	\$0	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$60	0.02%	\$65	\$12	18.97%
Allied Prop & Cas Ins Co	42579	IA	\$880	0.26%	\$784	\$208	26.52%
Allstate Fire & Cas Ins Co	29688	IL	\$17,613	5.15%	\$17,789	\$5,241	29.46%
Allstate Ind Co	19240	IL	\$1,933	0.57%	\$2,061	\$569	27.59%
Allstate Ins Co	19232	IL	\$1,659	0.49%	\$1,719	\$651	37.90%
Allstate Prop & Cas Ins Co	17230	IL	\$1,480	0.43%	\$1,528	\$791	51.76%
Alpha Prop & Cas Ins Co	38156	WI	\$5,308	1.55%	\$5,249	\$3,264	62.19%
Amco Ins Co	19100	IA	\$16	0.00%	\$16	\$15	93.02%
American Bankers Ins Co Of FL	10111	FL	\$19	0.01%	\$18	\$23	127.86%
American Commerce Ins Co	19941	OH	\$370	0.11%	\$407	\$81	19.91%
American Family Connect Prop & Cas I	29068	WI	\$2,448	0.72%	\$2,467	\$839	34.02%
American Family Home Ins Co	23450	FL	\$1	0.00%	\$0	\$0	0.00%
American Family Ins Co	10386	WI	\$3,209	0.94%	\$3,053	\$1,479	48.44%
American Family Mut Ins Co SI	19275	WI	\$3,190	0.93%	\$3,415	\$759	22.23%
American Modern Home Ins Co	23469	OH	\$8	0.00%	\$8	\$5	65.86%
American Modern Prop & Cas Ins Co	42722	OH	\$0	0.00%	\$0	\$0	0.00%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$1	\$0	7.20%
American Natl Prop & Cas Co	28401	MO	\$1,395	0.41%	\$1,371	\$858	62.62%
American Standard Ins Co of WI	19283	WI	\$16	0.00%	\$20	\$5	26.32%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	\$0	0.00%
Amica Mut Ins Co	19976	RI	\$1,592	0.47%	\$1,607	\$258	16.08%
AmShield Ins Co	15590	MO	\$272	0.08%	\$191	\$347	181.09%
Arizona Automobile Ins Co	11805	AZ	\$0	0.00%	\$0	(\$1)	0.00%
Artisan & Truckers Cas Co	10194	WI	\$320	0.09%	\$173	\$67	38.80%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$68	0.02%	\$86	(\$136)	(158.87)%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	\$0	4.90%
Bankers Standard Ins Co	18279	PA	\$139	0.04%	\$144	(\$76)	(52.33)%
California Cas Gen Ins Co of OR	35955	OR	\$1,467	0.43%	\$1,515	\$904	59.68%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	\$2	0.00%
Coast Natl Ins Co	25089	CA	\$3,223	0.94%	\$2,944	\$1,749	59.39%
Commerce W Ins Co	13161	CA	\$236	0.07%	\$330	\$460	139.60%
Country Cas Ins Co	20982	IL	\$559	0.16%	\$590	\$347	58.86%
Country Mut Ins Co	20990	IL	\$3,157	0.92%	\$3,195	\$3,025	94.67%
Country Pref Ins Co	21008	IL	\$8,345	2.44%	\$8,401	\$5,079	60.46%
Crestbrook Ins Co	18961	OH	\$133	0.04%	\$132	\$40	30.19%
CSAA Fire & Cas Ins Co	10921	IN	\$1,481	0.43%	\$1,641	\$1,173	71.52%
CSAA Gen Ins Co	37770	IN	(\$5)	0.00%	\$0	(\$44)	9094.26%

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: Private Passenger 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)
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$73)	0.00%
Dairyland Ins Co	21164	WI	\$0	0.00%	\$0	(\$3)	0.00%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$7)	0.00%
Economy Fire & Cas Co	22926	IL	\$47	0.01%	\$55	(\$23)	(41.55)%
Economy Preferred Ins Co	38067	IL	\$684	0.20%	\$621	\$117	18.83%
Economy Premier Assur Co	40649	IL	\$48	0.01%	\$51	\$26	51.88%
Electric Ins Co	21261	MA	\$10	0.00%	\$10	(\$14)	(132.95)%
Encompass Ind Co	15130	IL	\$118	0.03%	\$133	\$75	56.68%
Encompass Ins Co Of Amer	10071	IL	\$1	0.00%	\$6	\$0	(3.31)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$1,057	0.31%	\$1,132	\$271	23.91%
Essentia Ins Co	37915	MO	\$349	0.10%	\$323	\$163	50.38%
Esurance Ins Co	25712	IL	\$1,910	0.56%	\$1,977	\$1,394	70.50%
Farmers Ins Co Of OR	21636	OR	\$23,992	7.01%	\$24,874	\$12,119	48.72%
Federal Ins Co	20281	IN	\$49	0.01%	\$50	\$25	50.30%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
First Liberty Ins Corp	33588	IL	\$14	0.00%	\$18	\$7	36.22%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$0	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$103	0.03%	\$102	\$25	24.34%
Garrison Prop & Cas Ins Co	21253	TX	\$3,014	0.88%	\$2,992	\$2,160	72.20%
Geico Cas Co	41491	NE	\$36,755	10.75%	\$37,822	\$21,790	57.61%
Geico Gen Ins Co	35882	NE	\$2,508	0.73%	\$2,641	\$446	16.88%
Geico Ind Co	22055	NE	\$657	0.19%	\$707	\$51	7.15%
GEICO Secure Ins Co	14137	NE	\$1,041	0.30%	\$308	\$375	121.91%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$6)	(7137.50)%
Government Employees Ins Co	22063	NE	\$622	0.18%	\$651	\$183	28.06%
Grange Ins Assn	22101	WA	\$472	0.14%	\$515	\$198	38.40%
Great Northern Ins Co	20303	IN	\$28	0.01%	\$27	(\$55)	(204.49)%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	\$0	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	(\$30)	0.00%
Hartford Accident & Ind Co	22357	CT	\$14	0.00%	\$14	\$42	289.36%
Hartford Cas Ins Co	29424	IN	\$15	0.00%	\$18	\$136	736.69%
Hartford Fire Ins Co	19682	CT	\$1	0.00%	\$2	\$0	8.77%
Hartford Ins Co Of The Midwest	37478	IN	\$228	0.07%	\$246	\$94	38.28%
Hartford Underwriters Ins Co	30104	CT	\$2,201	0.64%	\$2,377	\$1,085	45.66%
Horace Mann Ins Co	22578	IL	\$324	0.09%	\$334	(\$4)	(1.09)%
Horace Mann Prop & Cas Ins Co	22756	IL	\$192	0.06%	\$199	\$48	24.28%
Infinity Ins Co	22268	IN	\$1	0.00%	\$2	\$0	(15.40)%
Integon Ind Corp	22772	NC	\$994	0.29%	\$805	\$451	55.97%
Integon Natl Ins Co	29742	NC	\$14	0.00%	\$16	\$11	68.89%
Ironshore Ind Inc	23647	IL	\$12	0.00%	\$14	\$1	7.10%

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: Private Passenger 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)
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$1	0.00%
Liberty Ins Corp	42404	IL	\$2	0.00%	\$2	\$0	20.09%
Liberty Mut Fire Ins Co	23035	WI	\$490	0.14%	\$575	(\$82)	(14.22)%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$6,567	1.92%	\$6,251	\$1,601	25.61%
LM Ins Corp	33600	IL	\$140	0.04%	\$142	\$59	41.34%
Lyndon Southern Ins Co	10051	DE	\$44	0.01%	\$37	\$33	90.07%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$758	0.22%	\$801	\$501	62.59%
Metropolitan Cas Ins Co	40169	RI	\$3	0.00%	\$3	\$0	(7.11)%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$1,304	0.38%	\$1,239	\$590	47.65%
Metropolitan Gen Ins Co	39950	RI	\$2	0.00%	\$3	\$0	(2.89)%
Metropolitan Prop & Cas Ins Co	26298	RI	\$614	0.18%	\$622	\$137	22.00%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$31	9907.32%
Midvale Ind Co	27138	WI	\$1	0.00%	\$2	\$6	311.09%
Midwest Family Mut Ins Co	23574	IA	\$1	0.00%	\$0	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$1,467	0.43%	\$1,437	\$626	43.58%
National Gen Assur Co	42447	MO	\$56	0.02%	\$60	\$30	50.17%
National Gen Ins Co	23728	MO	\$6	0.00%	\$6	\$0	0.00%
National General Ins Online Inc	11044	MO	\$367	0.11%	\$412	\$102	24.79%
Nationwide Affinity Co of Amer	26093	OH	\$675	0.20%	\$963	\$154	16.04%
Nationwide Gen Ins Co	23760	OH	\$1,226	0.36%	\$1,190	\$671	56.39%
Nationwide Ins Co Of Amer	25453	OH	\$8	0.00%	\$9	(\$44)	(510.62)%
Nationwide Mut Ins Co	23787	OH	\$2,174	0.64%	\$2,316	\$621	26.82%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$10	0.00%	\$17	\$8	48.07%
Oregon Mut Ins Co	14907	OR	\$2,055	0.60%	\$2,113	\$628	29.71%
Pacific Ind Co	20346	WI	\$80	0.02%	\$81	\$3	3.97%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$4)	0.00%
Pemco Mut Ins Co	24341	WA	\$4,659	1.36%	\$5,083	\$1,856	36.52%
Pharmacists Mut Ins Co	13714	IA	\$6	0.00%	\$6	\$13	214.16%
Philadelphia Ind Ins Co	18058	PA	\$5	0.00%	\$5	\$10	200.46%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$2	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$100	0.03%	\$100	\$27	27.40%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$4)	0.00%
Progressive Classic Ins Co	42994	WI	\$28,566	8.35%	\$29,462	\$11,657	39.56%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$10	(\$10)	(100.04)%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Specialty Ins Co	32786	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$33,542	9.81%	\$33,896	\$14,568	42.98%
Property & Cas Ins Co Of Hartford	34690	IN	\$745	0.22%	\$788	\$79	10.04%

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: Private Passenger 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)
Response Ins Co	43044	IL	\$17	0.00%	\$22	\$5	22.82%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1	0.00%	\$1	\$0	57.09%
RLI Ins Co	13056	IL	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co of OR	11071	OR	\$16,318	4.77%	\$17,389	\$9,067	52.15%
Sentinel Ins Co Ltd	11000	CT	\$5	0.00%	\$6	(\$16)	(285.38)%
Sentry Ins A Mut Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$4,900	1.43%	\$4,689	\$1,803	38.46%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	(\$26)	0.00%
State Farm Fire & Cas Co	25143	IL	\$3,357	0.98%	\$3,701	\$938	25.34%
State Farm Mut Auto Ins Co	25178	IL	\$72,842	21.30%	\$77,945	\$29,601	37.98%
Stillwater Prop & Cas Ins Co	16578	NY	\$273	0.08%	\$246	\$47	19.13%
Sublimity Ins Co	26824	OR	\$1,435	0.42%	\$1,477	\$0	(0.01)%
Teachers Ins Co	22683	IL	\$11	0.00%	\$26	(\$66)	(248.88)%
The Cincinnati Ins Co	10677	OH	\$488	0.14%	\$547	\$111	20.31%
The Gen Automobile Ins Co Inc	13703	WI	\$1,774	0.52%	\$1,804	\$312	17.29%
Travelers Commercial Ins Co	36137	CT	\$166	0.05%	\$176	\$13	7.28%
Travelers Home & Marine Ins Co	27998	CT	\$265	0.08%	\$283	\$32	11.21%
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%
Trumbull Ins Co	27120	CT	\$127	0.04%	\$146	(\$93)	(64.08)%
Twin City Fire Ins Co Co	29459	IN	\$3	0.00%	\$3	\$1	39.10%
United Heritage Prop & Cas Co	18939	ID	\$224	0.07%	\$233	(\$8)	(3.57)%
United Serv Automobile Assn	25941	TX	\$2,807	0.82%	\$2,822	\$1,539	54.55%
United States Liab Ins Co	25895	PA	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$6)	(9664.18)%
Unitrin Direct Prop & Cas Co	10915	IL	\$9	0.00%	\$9	\$17	185.85%
Unitrin Safeguard Ins Co	40703	WI	\$382	0.11%	\$384	\$217	56.42%
USAA Cas Ins Co	25968	TX	\$4,104	1.20%	\$4,112	\$2,224	54.09%
USAA Gen Ind Co	18600	TX	\$4,327	1.27%	\$4,351	\$1,833	42.13%
Valley Prop & Cas Ins Co	10698	OR	\$336	0.10%	\$439	\$74	16.85%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	(\$2)	0.00%
Viking Ins Co Of WI	13137	WI	\$4,111	1.20%	\$4,282	\$1,384	32.33%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$0	0.00%	\$0	\$0	16.00%
Totals (Loss Ratio is average)			\$342,024	100.00%	\$352,683	\$151,948	43.08%

(1)Excluding all Loss Adjustment Expenses (LAE)