

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 Physical Damage

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 Ins Co	12963	CA	\$0	0.00%	\$0	\$0	0.00%
21st Century Pacific Ins Co	23795	CO	\$0	0.00%	\$0	\$0	0.00%
Acuity A Mut Ins Co	14184	WI	\$5	0.00%	\$0	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$662	0.07%	\$550	\$11	1.93%
Allied Prop & Cas Ins Co	42579	IA	\$2,634	0.26%	\$2,334	\$1,083	46.38%
Allstate Fire & Cas Ins Co	29688	IL	\$58,726	5.83%	\$57,860	\$33,551	57.99%
Allstate Ind Co	19240	IL	\$3,533	0.35%	\$3,810	\$1,683	44.17%
Allstate Ins Co	19232	IL	\$13,561	1.35%	\$13,793	\$3,211	23.28%
Allstate Northbrook Ind Co	36455	IL	\$0	0.00%	\$0	\$4	0.00%
Allstate Prop & Cas Ins Co	17230	IL	\$9,850	0.98%	\$9,672	\$4,795	49.57%
Alpha Prop & Cas Ins Co	38156	WI	\$4,312	0.43%	\$4,157	\$2,068	49.75%
Amco Ins Co	19100	IA	\$894	0.09%	\$940	\$586	62.31%
American Bankers Ins Co Of FL	10111	FL	\$466	0.05%	\$432	\$151	34.86%
American Commerce Ins Co	19941	OH	\$1,169	0.12%	\$1,270	\$497	39.11%
American Family Connect Prop & Cas I	29068	WI	\$6,815	0.68%	\$6,849	\$3,906	57.04%
American Family Home Ins Co	23450	FL	\$20	0.00%	\$2	\$0	0.00%
American Family Ins Co	10386	WI	\$9,511	0.94%	\$9,216	\$5,918	64.21%
American Family Mut Ins Co SI	19275	WI	\$7,820	0.78%	\$8,551	\$3,204	37.47%
American Modern Home Ins Co	23469	OH	\$519	0.05%	\$521	\$86	16.42%
American Modern Prop & Cas Ins Co	42722	OH	\$6	0.00%	\$1	\$0	0.00%
American Modern Select Ins Co	38652	OH	\$12	0.00%	\$12	(\$3)	(20.85)%
American Natl Gen Ins Co	39942	MO	\$2	0.00%	\$3	\$0	13.81%
American Natl Prop & Cas Co	28401	MO	\$4,279	0.43%	\$4,138	\$2,223	53.73%
American Reliable Ins Co	19615	AZ	\$508	0.05%	\$127	\$3,407	2674.42%
American Standard Ins Co of WI	19283	WI	\$173	0.02%	\$202	\$56	27.53%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$7,870	0.78%	\$7,846	\$3,116	39.71%
AmShield Ins Co	15590	MO	\$666	0.07%	\$447	\$463	103.65%
Arizona Automobile Ins Co	11805	AZ	\$0	0.00%	\$0	\$0	0.00%
Artisan & Truckers Cas Co	10194	WI	\$9,340	0.93%	\$8,184	\$5,133	62.72%
Austin Mut Ins Co	13412	MN	\$157	0.02%	\$195	\$68	34.98%
AXA Ins Co	33022	NY	\$9	0.00%	\$23	\$1	4.61%
Bankers Standard Ins Co	18279	PA	\$738	0.07%	\$740	\$327	44.21%
California Cas & Fire Ins Co	27464	CA	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$6,045	0.60%	\$6,077	\$3,386	55.72%
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	\$2,835	0.28%	\$2,534	\$1,517	59.87%
Commerce W Ins Co	13161	CA	\$617	0.06%	\$808	\$453	56.03%
Country Cas Ins Co	20982	IL	\$976	0.10%	\$1,018	\$677	66.45%

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Country Mut Ins Co	20990	IL	\$10,560	1.05%	\$10,660	\$6,510	61.07%
Country Pref Ins Co	21008	IL	\$30,132	2.99%	\$30,202	\$16,887	55.91%
Crestbrook Ins Co	18961	OH	\$556	0.06%	\$534	\$174	32.66%
CSAA Fire & Cas Ins Co	10921	IN	\$4,084	0.41%	\$4,432	\$2,958	66.75%
CSAA Gen Ins Co	37770	IN	(\$17)	0.00%	(\$2)	(\$1)	70.15%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$25)	0.00%
Dairyland Ins Co	21164	WI	\$145	0.01%	\$166	\$71	42.72%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	\$36	0.00%
Eagle W Ins Co	12890	CA	\$629	0.06%	\$673	\$414	61.56%
Economy Fire & Cas Co	22926	IL	\$62	0.01%	\$73	\$23	31.67%
Economy Preferred Ins Co	38067	IL	\$3,041	0.30%	\$2,895	\$1,121	38.73%
Economy Premier Assur Co	40649	IL	\$517	0.05%	\$535	\$177	33.01%
Electric Ins Co	21261	MA	\$61	0.01%	\$64	\$28	43.53%
Encompass Ind Co	15130	IL	\$395	0.04%	\$431	\$370	85.84%
Encompass Ins Co Of Amer	10071	IL	\$6	0.00%	\$20	\$10	48.23%
Enumclaw Prop & Cas Ins Co	11232	OR	\$4,316	0.43%	\$4,579	\$2,398	52.38%
Essentia Ins Co	37915	MO	\$4,265	0.42%	\$3,930	\$1,686	42.90%
Esurance Ins Co	25712	IL	\$3,760	0.37%	\$3,853	\$2,528	65.63%
Farmers Ins Co Of OR	21636	OR	\$65,357	6.49%	\$66,401	\$37,678	56.74%
Federal Ins Co	20281	IN	\$707	0.07%	\$724	\$359	49.58%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$1	\$0	(0.31)%
First Liberty Ins Corp	33588	IL	\$50	0.00%	\$68	\$5	7.43%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$32	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$6,081	0.60%	\$5,709	\$4,416	77.36%
Foremost Prop & Cas Ins Co	11800	MI	\$79	0.01%	\$80	\$41	51.60%
Garrison Prop & Cas Ins Co	21253	TX	\$13,399	1.33%	\$13,062	\$7,023	53.77%
Geico Cas Co	41491	NE	\$85,007	8.44%	\$85,214	\$62,405	73.23%
Geico Gen Ins Co	35882	NE	\$8,074	0.80%	\$8,351	\$3,880	46.46%
Geico Ind Co	22055	NE	\$4,129	0.41%	\$4,214	\$2,506	59.46%
GEICO Secure Ins Co	14137	NE	\$2,859	0.28%	\$836	\$1,001	119.74%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$5)	(1412.40)%
Government Employees Ins Co	22063	NE	\$2,460	0.24%	\$2,532	\$1,479	58.41%
Grange Ins Assn	22101	WA	\$1,622	0.16%	\$1,724	\$643	37.29%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$406	0.04%	\$396	\$178	45.04%
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	\$2	0.00%
Hartford Accident & Ind Co	22357	CT	\$63	0.01%	\$62	\$25	39.55%
Hartford Cas Ins Co	29424	IN	\$37	0.00%	\$42	\$16	38.69%

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Hartford Fire Ins Co	19682	CT	\$16	0.00%	\$18	\$1	5.17%
Hartford Ins Co Of The Midwest	37478	IN	\$1,615	0.16%	\$1,735	\$394	22.73%
Hartford Underwriters Ins Co	30104	CT	\$7,797	0.77%	\$7,917	\$4,911	62.03%
Horace Mann Ins Co	22578	IL	\$769	0.08%	\$778	\$420	53.95%
Horace Mann Prop & Cas Ins Co	22756	IL	\$470	0.05%	\$460	\$176	38.16%
Imperium Ins Co	35408	TX	\$11	0.00%	\$10	\$0	0.00%
Infinity Ins Co	22268	IN	\$83	0.01%	\$76	\$227	297.35%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	\$0	0.00%
Integon Ind Corp	22772	NC	\$1,467	0.15%	\$875	\$508	58.05%
Integon Natl Ins Co	29742	NC	\$32	0.00%	\$35	\$21	61.75%
Ironshore Ind Inc	23647	IL	\$365	0.04%	\$400	\$124	31.11%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$3	0.00%	\$5	\$0	1.83%
Liberty Mut Fire Ins Co	23035	WI	\$1,754	0.17%	\$2,017	\$568	28.15%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$17,886	1.78%	\$17,769	\$10,235	57.60%
LM Ins Corp	33600	IL	\$242	0.02%	\$281	\$96	33.99%
Lyndon Southern Ins Co	10051	DE	\$53	0.01%	\$46	\$25	54.71%
Markel Amer Ins Co	28932	VA	\$52	0.01%	\$55	\$12	22.57%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$1,600	0.16%	\$1,654	\$843	50.98%
Metropolitan Cas Ins Co	40169	RI	\$9	0.00%	\$9	\$1	15.27%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$4,782	0.47%	\$4,960	\$2,074	41.81%
Metropolitan Gen Ins Co	39950	RI	\$5	0.00%	\$6	\$1	21.13%
Metropolitan Prop & Cas Ins Co	26298	RI	\$2,437	0.24%	\$2,585	\$1,142	44.18%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$3	\$1	26.89%
Midvale Ind Co	27138	WI	\$4	0.00%	\$4	\$14	310.25%
Midwest Family Mut Ins Co	23574	IA	\$4	0.00%	\$2	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$5,545	0.55%	\$5,301	\$3,107	58.60%
National Gen Assur Co	42447	MO	\$409	0.04%	\$442	\$191	43.21%
National Gen Ins Co	23728	MO	\$68	0.01%	\$64	\$40	62.53%
National General Ins Online Inc	11044	MO	\$2,703	0.27%	\$3,002	\$1,548	51.56%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	\$1	0.00%
National Specialty Ins Co	22608	TX	\$115	0.01%	\$110	\$12	10.83%
Nationwide Affinity Co of Amer	26093	OH	\$1,680	0.17%	\$2,358	\$1,037	43.98%
Nationwide Assur Co	10723	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Gen Ins Co	23760	OH	\$3,632	0.36%	\$3,231	\$2,031	62.86%
Nationwide Ins Co Of Amer	25453	OH	\$555	0.06%	\$552	\$357	64.68%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$1	0.00%
Nationwide Mut Ins Co	23787	OH	\$5,705	0.57%	\$6,035	\$2,179	36.10%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%

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North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	0.00%
Omni Ins Co	39098	IL	\$11	0.00%	\$14	\$3	22.35%
Oregon Mut Ins Co	14907	OR	\$9,557	0.95%	\$9,640	\$3,796	39.38%
Pacific Ind Co	20346	WI	\$1,339	0.13%	\$1,315	\$736	56.01%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$12,656	1.26%	\$13,172	\$7,445	56.52%
Pharmacists Mut Ins Co	13714	IA	\$29	0.00%	\$25	\$19	73.50%
Philadelphia Ind Ins Co	18058	PA	\$678	0.07%	\$658	\$321	48.71%
Plymouth Rock Assur Preferred Corp	36587	NY	\$0	0.00%	\$0	\$1	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$774	0.08%	\$745	\$418	56.07%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Classic Ins Co	42994	WI	\$51,554	5.12%	\$51,463	\$29,399	57.13%
Progressive Northern Ins Co	38628	WI	(\$16)	0.00%	\$510	\$240	47.14%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$79,672	7.91%	\$78,444	\$51,535	65.70%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,518	0.25%	\$2,640	\$1,242	47.04%
Response Ins Co	43044	IL	\$22	0.00%	\$27	\$20	73.64%
Riverport Ins Co	36684	IA	\$13	0.00%	\$12	\$1	7.77%
Safeco Ins Co Of Amer	24740	NH	\$16	0.00%	\$17	\$0	(0.74)%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$40	0.00%
Safeco Ins Co Of IN	11215	IN	\$0	0.00%	\$0	\$0	0.00%
Safeco Ins Co of OR	11071	OR	\$63,767	6.33%	\$64,058	\$32,827	51.25%
Sentinel Ins Co Ltd	11000	CT	\$10	0.00%	\$11	\$1	12.07%
Sentrv Select Ins Co	21180	WI	\$327	0.03%	\$301	\$185	61.48%
Standard Fire Ins Co	19070	CT	\$18,149	1.80%	\$16,734	\$9,005	53.81%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	(\$1)	0.00%
StarStone Natl Ins Co	25496	DE	\$0	0.00%	\$0	\$0	0.00%
State Farm Fire & Cas Co	25143	IL	\$6,950	0.69%	\$7,018	\$4,753	67.73%
State Farm Mut Auto Ins Co	25178	IL	\$197,547	19.62%	\$200,391	\$123,650	61.70%
State Natl Ins Co Inc	12831	TX	\$7,328	0.73%	\$7,214	\$3,541	49.08%
Stillwater Prop & Cas Ins Co	16578	NY	\$717	0.07%	\$630	\$524	83.17%
Sublimity Ins Co	26824	OR	\$4,885	0.49%	\$4,942	\$2,498	50.54%
Teachers Ins Co	22683	IL	\$34	0.00%	\$79	\$23	29.21%
The Cincinnati Ins Co	10677	OH	\$2,087	0.21%	\$2,184	\$730	33.43%
The Gen Automobile Ins Co Inc	13703	WI	\$1,261	0.13%	\$1,326	\$1,030	77.68%
Travelers Commercial Ins Co	36137	CT	\$668	0.07%	\$698	\$145	20.73%
Travelers Home & Marine Ins Co	27998	CT	\$1,162	0.12%	\$1,218	\$440	36.09%
Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	\$0	0.00%
Trumbull Ins Co	27120	CT	\$514	0.05%	\$565	\$224	39.71%
Twin City Fire Ins Co Co	29459	IN	\$38	0.00%	\$44	\$1	2.92%
United Heritage Prop & Cas Co	18939	ID	\$452	0.04%	\$464	\$248	53.56%

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United Serv Automobile Assn	25941	TX	\$18,876	1.87%	\$18,713	\$11,412	60.98%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	(\$1)	0.00%	\$0	\$1	575.70%
Unitrin Direct Prop & Cas Co	10915	IL	\$13	0.00%	\$14	\$1	8.40%
Unitrin Safeguard Ins Co	40703	WI	\$1,156	0.11%	\$1,112	\$667	59.96%
USAA Cas Ins Co	25968	TX	\$25,470	2.53%	\$25,133	\$13,414	53.37%
USAA Gen Ind Co	18600	TX	\$21,612	2.15%	\$21,428	\$11,465	53.51%
Valley Prop & Cas Ins Co	10698	OR	\$1,129	0.11%	\$1,444	\$355	24.58%
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%
Viking Ins Co Of WI	13137	WI	\$2,249	0.22%	\$2,207	\$1,145	51.88%
Wawanesa Gen Ins Co	10683	CA	\$2,177	0.22%	\$2,183	\$1,696	77.72%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	(\$3)	0.00%
XL Specialty Ins Co	37885	DE	\$16	0.00%	\$6	\$1	16.01%
Totals (Loss Ratio is average)			\$1,006,851	100.00%	\$1,006,357	\$586,118	58.24%

(1)Excluding all Loss Adjustment Expenses (LAE)