

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2021 Oregon Market Share and Loss Ratio

Line of Business: Auto: Commercial 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)
Acceptance Ind Ins Co	20010	NE	\$98	0.08%	\$194	\$189	97.19%
Accredited Surety & Cas Co Inc	26379	FL	\$79	0.06%	\$26	\$5	20.89%
Ace Amer Ins Co	22667	PA	\$263	0.20%	\$282	\$84	29.86%
Ace Fire Underwriters Ins Co	20702	PA	\$3	0.00%	\$2	\$0	(1.22)%
Ace Prop & Cas Ins Co	20699	PA	\$76	0.06%	\$81	\$58	70.84%
Acuity A Mut Ins Co	14184	WI	\$769	0.59%	\$355	\$91	25.60%
Alaska Natl Ins Co	38733	AK	\$1,705	1.31%	\$1,670	\$1,549	92.73%
Allied Ins Co of Amer	10127	OH	\$164	0.13%	\$224	\$135	60.21%
Allied Prop & Cas Ins Co	42579	IA	\$43	0.03%	\$59	(\$12)	(20.32)%
Allied World Ins Co	22730	NH	\$0	0.00%	\$0	\$0	0.00%
Allied World Natl Assur Co	10690	NH	\$38	0.03%	\$36	\$53	144.82%
Allied World Specialty Ins Co	16624	DE	\$36	0.03%	\$32	\$9	27.07%
Allmerica Fin Benefit Ins Co	41840	MI	\$926	0.71%	\$928	\$297	31.97%
Allstate Ins Co	19232	IL	\$1,500	1.16%	\$1,515	\$1,192	78.70%
Alpha Prop & Cas Ins Co	38156	WI	\$59	0.05%	\$100	\$13	12.97%
American Alt Ins Corp	19720	DE	\$66	0.05%	\$50	\$140	282.96%
American Automobile Ins Co	21849	MO	\$177	0.14%	\$219	\$341	155.85%
American Cas Co Of Reading PA	20427	PA	\$99	0.08%	\$94	\$62	65.71%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$0	0.00%
American Family Home Ins Co	23450	FL	\$29	0.02%	\$24	\$38	161.55%
American Family Mut Ins Co SI	19275	WI	\$720	0.56%	\$687	\$366	53.26%
American Fire & Cas Co	24066	NH	\$940	0.72%	\$1,103	\$347	31.48%
American Guar & Liab Ins	26247	NY	\$146	0.11%	\$258	\$117	45.41%
American Hallmark Ins Co Of TX	43494	TX	\$1,544	1.19%	\$1,500	\$986	65.71%
American Ins Co	21857	OH	\$0	0.00%	\$0	(\$8)	0.00%
American Modern Home Ins Co	23469	OH	\$240	0.18%	\$240	(\$8)	(3.43)%
American Natl Prop & Cas Co	28401	MO	\$80	0.06%	\$71	\$80	113.02%
American Reliable Ins Co	19615	AZ	\$332	0.26%	\$317	\$270	85.18%
American Southern Home Ins Co	41998	FL	\$6	0.00%	\$4	(\$1)	(30.96)%
American Southern Ins Co	10235	KS	\$1	0.00%	\$2	(\$2)	(110.18)%
American Standard Ins Co of WI	19283	WI	\$0	0.00%	\$0	\$0	0.00%
American States Ins Co	19704	IN	(\$1)	0.00%	\$5	(\$4)	(82.26)%
American States Ins Co Of TX	19712	TX	(\$33)	-0.03%	(\$20)	(\$112)	550.66%
American Zurich Ins Co	40142	IL	\$73	0.06%	\$77	\$9	11.27%
Amerisure Mut Ins Co	23396	MI	\$2	0.00%	\$2	\$0	1.80%
Amguard Ins Co	42390	PA	\$1,051	0.81%	\$923	\$586	63.57%
AmTrust Ins Co	15954	DE	\$270	0.21%	\$251	\$115	45.69%
Arch Ins Co	11150	MO	\$752	0.58%	\$738	\$688	93.25%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$5	\$0	(5.81)%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	(\$1)	0.00%
Argonaut Midwest Ins Co	19828	IL	\$3	0.00%	\$4	(\$2)	(42.57)%

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2021 Oregon Market Share and Loss Ratio

Line of Business: Auto: Commercial 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)
Artisan & Truckers Cas Co	10194	WI	\$22,094	17.02%	\$19,013	\$9,151	48.13%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	(\$13)	0.00%
Atlantic Specialty Ins Co	27154	NY	\$136	0.11%	\$136	\$71	52.25%
Austin Mut Ins Co	13412	MN	\$421	0.32%	\$437	\$490	112.20%
Axis Ins Co	37273	IL	\$428	0.33%	\$401	\$117	29.18%
Berkley Cas Co	15911	IA	\$184	0.14%	\$147	\$10	6.69%
Berkley Natl Ins Co	38911	IA	\$77	0.06%	\$97	\$28	28.96%
Berkley Regional Ins Co	29580	IA	\$75	0.06%	\$44	\$13	28.50%
Berkshire Hathaway Direct Ins Co	10391	NE	\$1	0.00%	\$28	\$137	486.70%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$51	0.04%	\$43	\$3	7.83%
BITCO Gen Ins Corp	20095	IA	\$508	0.39%	\$511	\$123	24.11%
BITCO Natl Ins Co	20109	IA	\$0	0.00%	\$0	\$0	0.00%
Brotherhood Mut Ins Co	13528	IN	\$183	0.14%	\$185	\$169	91.55%
Canal Ins Co	10464	SC	\$479	0.37%	\$376	\$74	19.73%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$5	(\$6)	(120.71)%
Carolina Cas Ins Co	10510	IA	\$8	0.01%	\$7	\$0	0.00%
Catlin Ins Co	19518	TX	\$0	0.00%	\$0	\$0	0.00%
Charter Oak Fire Ins Co	25615	CT	\$653	0.50%	\$636	\$484	76.16%
Church Mut Ins Co S I	18767	WI	\$191	0.15%	\$192	\$73	37.91%
Clear Blue Ins Co	28860	IL	\$0	0.00%	\$10	\$13	135.84%
Commerce & Industry Ins Co	19410	NY	\$28	0.02%	\$46	\$0	0.04%
Continental Cas Co	20443	IL	\$159	0.12%	\$156	\$95	60.85%
Continental Divide Ins Co	35939	CO	\$816	0.63%	\$831	\$170	20.49%
Continental Ins Co	35289	PA	\$399	0.31%	\$382	\$296	77.54%
Continental Western Ins Co	10804	IA	\$849	0.65%	\$701	\$401	57.23%
Contractors Bonding & Ins Co	37206	IL	\$19	0.01%	\$23	\$35	148.61%
CorePointe Ins Co	10499	DE	\$10	0.01%	\$16	\$30	184.72%
Country Mut Ins Co	20990	IL	\$1,663	1.28%	\$1,593	\$707	44.35%
Crestbrook Ins Co	18961	OH	\$198	0.15%	\$134	\$167	124.53%
Crum & Forster Ind Co	31348	DE	\$69	0.05%	\$122	(\$11)	(9.34)%
Cumis Ins Society Inc	10847	IA	\$106	0.08%	\$118	\$15	12.68%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$7)	0.00%
Depositors Ins Co	42587	IA	\$200	0.15%	\$198	\$245	124.06%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	\$0	0.00%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$3	0.00%
Eagle W Ins Co	12890	CA	\$349	0.27%	\$336	\$145	43.22%
Emcasco Ins Co	21407	IA	\$230	0.18%	\$235	(\$3)	(1.16)%
Empire Fire & Marine Ins Co	21326	IL	\$352	0.27%	\$332	\$198	59.52%
Employers Ins Co of Wausau	21458	WI	\$1	0.00%	\$1	\$1	68.20%
Employers Mut Cas Co	21415	IA	\$2,043	1.57%	\$2,129	\$1,422	66.76%
Everest Natl Ins Co	10120	DE	\$321	0.25%	\$269	(\$8)	(3.01)%

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All Dollars in Thousands

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Falls Lake Natl Ins Co	31925	OH	\$230	0.18%	\$149	\$155	104.46%
Farmers Ins Exch	21652	CA	\$1,140	0.88%	\$1,145	\$475	41.49%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$24	(\$8)	(32.11)%
Federal Ins Co	20281	IN	\$593	0.46%	\$576	(\$5)	(0.88)%
Federated Mut Ins Co	13935	MN	\$2,387	1.84%	\$2,312	\$1,217	52.62%
Federated Rural Electric Ins Exch	11118	KS	\$101	0.08%	\$99	\$40	40.77%
Federated Serv Ins Co	28304	MN	\$361	0.28%	\$391	\$157	40.14%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	\$0	0.00%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$1	0.00%	\$1	(\$168)	(15999.62)%
Firemens Ins Co Of Washington DC	21784	DE	\$210	0.16%	\$192	\$132	68.90%
First Liberty Ins Corp	33588	IL	\$14	0.01%	\$15	(\$1)	(5.82)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$7)	0.00%
First Nonprofit Ins Co	10859	DE	\$0	0.00%	\$0	\$0	31.82%
Florists Mut Ins Co	13978	IL	\$78	0.06%	\$57	\$9	16.25%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	\$0	0.00%
Freedom Specialty Ins Co	22209	OH	\$0	0.00%	\$0	(\$1)	0.00%
General Cas Co Of WI	24414	WI	\$90	0.07%	\$90	\$50	55.48%
General Ins Co Of Amer	24732	NH	\$0	0.00%	\$2	\$0	(4.16)%
Government Employees Ins Co	22063	NE	\$294	0.23%	\$404	\$89	22.01%
Grange Ins Assn	22101	WA	\$431	0.33%	\$407	\$214	52.71%
Granite State Ins Co	23809	IL	\$16	0.01%	\$23	(\$2)	(7.74)%
Great Amer Alliance Ins Co	26832	OH	\$52	0.04%	\$53	\$35	66.01%
Great Amer Assur Co	26344	OH	\$370	0.29%	\$351	\$243	69.18%
Great Amer Ins Co	16691	OH	\$413	0.32%	\$342	\$75	21.84%
Great Amer Ins Co of NY	22136	NY	\$35	0.03%	\$33	\$7	21.30%
Great Divide Ins Co	25224	ND	\$23	0.02%	\$32	\$17	53.21%
Great Northern Ins Co	20303	IN	\$338	0.26%	\$371	\$36	9.70%
Great West Cas Co	11371	NE	\$6,227	4.80%	\$6,510	\$3,423	52.58%
Greenwich Ins Co	22322	DE	\$45	0.03%	\$38	\$187	484.80%
GuideOne Ins Co	15032	IA	\$76	0.06%	\$80	\$67	83.22%
Hallmark Ins Co	34037	AZ	\$0	0.00%	\$0	(\$1)	0.00%
Hanover Ins Co	22292	NH	\$28	0.02%	\$25	\$18	73.70%
Harco Natl Ins Co	26433	IL	\$38	0.03%	\$104	\$35	33.46%
Hartford Accident & Ind Co	22357	CT	\$387	0.30%	\$415	\$136	32.90%
Hartford Cas Ins Co	29424	IN	\$42	0.03%	\$37	\$38	100.66%
Hartford Fire Ins Co	19682	CT	\$369	0.28%	\$380	\$110	28.83%
Hartford Ins Co Of The Midwest	37478	IN	\$20	0.02%	\$20	\$3	16.37%

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Hartford Underwriters Ins Co	30104	CT	\$53	0.04%	\$56	\$40	72.42%
HDI Global Ins Co	41343	IL	\$8	0.01%	\$8	\$1	11.82%
Hiscox Ins Co Inc	10200	IL	\$5	0.00%	\$3	(\$1)	(24.80)%
Hudson Ins Co	25054	DE	\$744	0.57%	\$771	\$178	23.06%
Illinois Natl Ins Co	23817	IL	\$2	0.00%	\$1	(\$27)	(2236.68)%
Imperium Ins Co	35408	TX	\$71	0.05%	\$43	\$32	74.54%
Indemnity Ins Co Of North Amer	43575	PA	\$489	0.38%	\$466	\$373	79.98%
Insurance Co Of The State Of PA	19429	IL	\$0	0.00%	\$0	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$1,966	1.51%	\$1,472	\$657	44.63%
Intrepid Ins Co	10749	IA	\$8	0.01%	\$7	\$0	2.61%
Key Risk Ins Co	10885	IA	\$113	0.09%	\$79	\$2	2.78%
Lancer Ins Co	26077	IL	\$236	0.18%	\$218	\$91	41.88%
Liberty Ins Corp	42404	IL	\$195	0.15%	\$199	\$162	81.09%
Liberty Ins Underwriters Inc	19917	IL	\$0	0.00%	\$0	(\$1)	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$466	0.36%	\$432	\$200	46.32%
Liberty Mut Ins Co	23043	MA	\$13	0.01%	\$13	\$1	11.03%
Liberty Northwest Ins Corp	41939	OR	(\$1)	0.00%	\$9	\$5	48.82%
LM Ins Corp	33600	IL	\$86	0.07%	\$78	\$59	76.00%
Manufacturers Alliance Ins Co	36897	PA	\$74	0.06%	\$30	\$11	38.11%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	0.00%
Markel Ins Co	38970	IL	\$207	0.16%	\$147	\$39	26.77%
Massachusetts Bay Ins Co	22306	NH	\$3	0.00%	\$4	\$3	82.04%
Mid Century Ins Co	21687	CA	\$2,057	1.59%	\$2,047	\$1,069	52.24%
Middlesex Ins Co	23434	WI	\$905	0.70%	\$735	\$434	59.11%
Midvale Ind Co	27138	WI	\$6	0.00%	\$0	\$0	12.50%
Midwest Family Mut Ins Co	23574	IA	\$536	0.41%	\$593	\$278	46.83%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$80	0.06%	\$69	\$12	17.83%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$23	0.02%	\$25	\$14	54.98%
Monterey Ins Co	23540	CA	\$0	0.00%	\$0	\$0	0.00%
Motorists Commercial Mut Ins Co	13331	OH	\$0	0.00%	\$0	\$0	0.00%
Motors Ins Corp	22012	MI	\$130	0.10%	\$130	(\$16)	(12.01)%
Mutual Of Enumclaw Ins Co	14761	OR	\$3,312	2.55%	\$3,310	\$2,388	72.13%
National Amer Ins Co	23663	OK	\$0	0.00%	\$0	\$0	0.00%
National Cas Co	11991	OH	\$751	0.58%	\$831	\$633	76.15%
National Farmers Union Prop & Cas	16217	NC	\$15	0.01%	\$13	\$77	611.65%
National Fire Ins Co Of Hartford	20478	IL	\$183	0.14%	\$258	\$184	71.40%
National Ind Co	20087	NE	\$0	0.00%	\$0	\$0	0.00%
National Interstate Ins Co	32620	OH	\$233	0.18%	\$298	\$116	38.90%
National Liab & Fire Ins Co	20052	CT	\$1,021	0.79%	\$926	\$325	35.16%
National Specialty Ins Co	22608	TX	\$0	0.00%	\$0	\$0	0.00%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$42)	0.00%

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National Union Fire Ins Co Of Pitts	19445	PA	\$526	0.41%	\$494	\$594	120.30%
Nationwide Aqribusiness Ins Co	28223	IA	\$2,064	1.59%	\$2,027	\$1,207	59.56%
Nationwide Assur Co	10723	OH	\$146	0.11%	\$57	\$18	31.73%
Nationwide Gen Ins Co	23760	OH	\$151	0.12%	\$98	\$65	66.79%
Nationwide Mut Ins Co	23787	OH	\$407	0.31%	\$493	\$99	20.04%
Navigators Ins Co	42307	NY	\$92	0.07%	\$119	\$87	73.16%
New Hampshire Ins Co	23841	IL	\$44	0.03%	\$49	\$62	125.91%
New York Marine & Gen Ins Co	16608	NY	\$68	0.05%	\$42	\$10	23.70%
North Amer Elite Ins Co	29700	NH	\$410	0.32%	\$364	\$183	50.17%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	6.00%
North Pacific Ins Co	23892	OR	\$3	0.00%	\$221	\$3	1.33%
North River Ins Co	21105	NJ	\$131	0.10%	\$116	(\$7)	(6.14)%
Northland Ins Co	24015	CT	\$1,503	1.16%	\$1,407	\$710	50.42%
Nova Cas Co	42552	NY	\$86	0.07%	\$85	\$84	98.36%
Nutmeg Ins Co	39608	CT	\$18	0.01%	\$2	\$0	0.00%
Occidental Fire & Cas Co Of NC	23248	NC	\$115	0.09%	\$89	\$25	28.59%
Ohio Cas Ins Co	24074	NH	\$4,116	3.17%	\$4,391	\$1,393	31.71%
Ohio Security Ins Co	24082	NH	\$9,154	7.05%	\$9,690	\$3,912	40.37%
Old Republic Gen Ins Corp	24139	IL	\$0	0.00%	\$3	\$1	15.38%
Old Republic Ins Co	24147	PA	\$804	0.62%	\$825	\$1,015	123.14%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$3	(\$16)	(615.04)%
Oregon Mut Ins Co	14907	OR	\$2,609	2.01%	\$2,418	\$1,016	42.01%
Pacific Employers Ins Co	22748	PA	\$0	0.00%	\$0	\$0	0.00%
Pacific Ind Co	20346	WI	\$0	0.00%	\$0	\$0	0.00%
Penn Amer Ins Co	32859	PA	\$0	0.00%	\$0	\$0	0.00%
Penn Millers Ins Co	14982	PA	\$789	0.61%	\$735	\$412	56.07%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$229	0.18%	\$215	\$139	64.32%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$63	0.05%	\$71	(\$23)	(32.40)%
Pennsylvania Manufacturers Ind Co	41424	PA	\$18	0.01%	\$15	\$2	14.85%
Pharmacists Mut Ins Co	13714	IA	\$22	0.02%	\$22	\$34	154.60%
Philadelphia Ind Ins Co	18058	PA	\$1,392	1.07%	\$1,415	\$761	53.80%
Phoenix Ins Co	25623	CT	\$569	0.44%	\$560	\$355	63.41%
Pioneer Specialty Ins Co	40312	MN	\$1,152	0.89%	\$1,032	\$164	15.90%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	\$0	0.00%
Praetorian Ins Co	37257	PA	(\$1)	0.00%	(\$1)	(\$6)	717.93%
Preferred Professional Ins Co	36234	NE	\$0	0.00%	\$0	\$0	0.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$1	0.00%	\$1	\$0	0.00%
Protective Ins Co	12416	IN	\$266	0.20%	\$175	\$49	28.03%
QBE Ins Corp	39217	PA	\$2	0.00%	\$1	\$1	95.16%
Regent Ins Co	24449	WI	\$21	0.02%	\$18	\$39	217.49%
Riverport Ins Co	36684	IA	\$97	0.07%	\$93	(\$3)	(3.53)%

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RLI Ins Co	13056	IL	\$100	0.08%	\$118	\$40	33.85%
Rock Ridge Ins Co	11089	IN	\$17	0.01%	\$25	\$15	59.96%
Rural Trust Ins Co	11134	TX	\$27	0.02%	\$12	\$27	219.49%
Safety Natl Cas Corp	15105	MO	\$59	0.05%	\$57	\$117	203.42%
Sagamore Ins Co	40460	IN	\$19	0.01%	\$25	\$26	104.95%
Scottsdale Ind Co	15580	OH	\$27	0.02%	\$21	\$0	1.88%
Security Natl Ins Co	19879	DE	\$25	0.02%	\$22	\$1	2.54%
Seneca Ins Co Inc	10936	NY	\$40	0.03%	\$36	\$9	25.55%
Sentinel Ins Co Ltd	11000	CT	\$163	0.13%	\$172	\$85	49.36%
Sentry Ins Co	24988	WI	\$373	0.29%	\$356	\$181	51.00%
Sentry Select Ins Co	21180	WI	\$1,898	1.46%	\$1,815	\$734	40.41%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$7	0.01%	\$7	\$0	1.76%
Sompo Amer Ins Co	11126	NY	\$83	0.06%	\$84	\$75	89.18%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$0	(400.00)%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	\$0	0.00%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%
Star Ins Co	18023	MI	\$12	0.01%	\$15	\$6	37.83%
Starnet Ins Co	40045	IA	\$102	0.08%	\$90	(\$6)	(6.73)%
Starr Ind & Liab Co	38318	TX	\$289	0.22%	\$226	\$349	154.80%
StarStone Natl Ins Co	25496	DE	\$10	0.01%	\$10	\$5	47.46%
State Farm Fire & Cas Co	25143	IL	\$286	0.22%	\$268	\$122	45.58%
State Farm Mut Auto Ins Co	25178	IL	\$2,047	1.58%	\$1,996	\$1,349	67.60%
State Natl Ins Co Inc	12831	TX	\$137	0.11%	\$95	\$101	106.46%
Sutter Ins Co	32107	CA	\$0	0.00%	\$4	\$21	496.24%
T H E Ins Co	12866	LA	\$67	0.05%	\$51	(\$6)	(11.80)%
Technology Ins Co Inc	42376	DE	\$4	0.00%	\$3	\$0	6.12%
The Cincinnati Cas Co	28665	OH	\$915	0.71%	\$919	\$554	60.32%
The Cincinnati Ind Co	23280	OH	\$579	0.45%	\$563	\$142	25.26%
The Cincinnati Ins Co	10677	OH	\$3,661	2.82%	\$3,486	\$1,956	56.13%
Tokio Marine Amer Ins Co	10945	NY	\$237	0.18%	\$233	\$66	28.40%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	\$0	(493.33)%
Transguard Ins Co Of Amer Inc	28886	IL	\$123	0.09%	\$135	\$98	72.28%
Transportation Ins Co	20494	IL	\$82	0.06%	\$62	\$68	109.12%
Travelers Cas Ins Co Of Amer	19046	CT	\$775	0.60%	\$754	\$284	37.65%
Travelers Ind Co	25658	CT	\$847	0.65%	\$919	\$332	36.10%
Travelers Ind Co Of Amer	25666	CT	\$658	0.51%	\$661	\$226	34.12%
Travelers Ind Co Of CT	25682	CT	\$645	0.50%	\$839	\$387	46.15%
Travelers Prop Cas Co Of Amer	25674	CT	\$1,042	0.80%	\$1,074	\$494	45.99%
Tri State Ins Co Of MN	31003	IA	\$70	0.05%	\$66	\$34	51.23%
Truck Ins Exch	21709	CA	\$4,597	3.54%	\$4,347	\$2,178	50.11%
Trumbull Ins Co	27120	CT	\$107	0.08%	\$73	\$17	23.35%

Oregon Division  
of Financial Regulation

2021 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Commercial 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)
Twin City Fire Ins Co Co	29459	IN	\$59	0.05%	\$54	\$6	11.72%
Union Ins Co	25844	IA	\$261	0.20%	\$235	\$54	23.04%
United Fire & Cas Co	13021	IA	\$766	0.59%	\$728	\$626	85.96%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$289	0.22%	\$298	\$269	90.12%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	(\$11)	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	(\$1)	0.00%
Utica Mut Ins Co	25976	NY	\$2	0.00%	\$2	\$0	0.53%
Valley Forge Ins Co	20508	PA	\$323	0.25%	\$291	\$240	82.30%
Vanliner Ins Co	21172	OH	\$55	0.04%	\$58	\$35	60.55%
Vantapro Specialty Ins Co	44768	AR	\$21	0.02%	\$11	\$9	81.33%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Watford Ins Co	25585	NJ	(\$7)	-0.01%	\$7	(\$4)	(59.86)%
Wesco Ins Co	25011	DE	\$217	0.17%	\$176	\$130	74.00%
West Amer Ins Co	44393	IN	\$1,189	0.92%	\$1,251	\$533	42.61%
Western Natl Assur Co	24465	MN	\$133	0.10%	\$68	\$12	18.13%
Western Natl Mut Ins Co	15377	MN	\$3,136	2.42%	\$2,837	\$1,739	61.28%
Westport Ins Corp	39845	MO	\$4	0.00%	\$2	\$0	0.00%
Wilshire Ins Co	13234	NC	\$228	0.18%	\$229	\$77	33.70%
XL Ins Amer Inc	24554	DE	\$0	0.00%	\$0	\$0	142.52%
XL Specialty Ins Co	37885	DE	\$2	0.00%	\$1	\$0	(4.94)%
Zurich Amer Ins Co	16535	NY	\$1,931	1.49%	\$1,756	\$927	52.79%
Zurich Amer Ins Co Of IL	27855	IL	\$19	0.01%	\$16	\$9	57.46%
Totals (Loss Ratio is average)			\$129,778	100.00%	\$124,904	\$63,700	51.00%

(1)Excluding all Loss Adjustment Expenses (LAE)