

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: 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$24)	0.00%
<u>Acuity A Mut Ins Co</u>	<u>14184</u>	<u>WI</u>	<u>\$97</u>	<u>0.01%</u>	<u>\$48</u>	<u>\$27</u>	<u>57.33%</u>
AIG Prop Cas Co	19402	IL	\$433	0.03%	\$469	\$893	190.37%
Allied Prop & Cas Ins Co	42579	IA	\$5,976	0.35%	\$6,409	\$3,713	57.94%
Allstate Fire & Cas Ins Co	29688	IL	\$100,092	5.86%	\$100,227	\$57,553	57.42%
Allstate Ind Co	19240	IL	\$4,706	0.28%	\$5,418	\$3,999	73.81%
Allstate Ins Co	19232	IL	\$8,408	0.49%	\$8,681	\$4,643	53.48%
Allstate Prop & Cas Ins Co	17230	IL	\$8,272	0.48%	\$8,460	\$4,804	56.78%
Alpha Prop & Cas Ins Co	38156	WI	\$17,160	1.00%	\$16,804	\$10,396	61.87%
Amco Ins Co	19100	IA	\$223	0.01%	\$228	\$313	136.97%
<u>American Bankers Ins Co Of FL</u>	<u>10111</u>	<u>FL</u>	<u>\$10</u>	<u>0.00%</u>	<u>\$81</u>	<u>\$31</u>	<u>37.71%</u>
American Commerce Ins Co	19941	OH	\$1,663	0.10%	\$1,785	\$1,652	92.54%
American Family Connect Prop & Cas I	29068	WI	\$12,839	0.75%	\$12,796	\$8,415	65.77%
<u>American Family Home Ins Co</u>	<u>23450</u>	<u>FL</u>	<u>\$337</u>	<u>0.02%</u>	<u>\$177</u>	<u>\$33</u>	<u>18.45%</u>
American Family Ins Co	10386	WI	\$22,247	1.30%	\$22,201	\$12,991	58.51%
American Family Mut Ins Co SI	19275	WI	\$14,138	0.83%	\$14,841	\$7,050	47.50%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$14	0.00%	\$57	\$2	3.64%
American Modern Prop & Cas Ins Co	42722	OH	\$90	0.01%	\$42	\$52	126.07%
American Modern Select Ins Co	38652	OH	\$2	0.00%	\$9	\$0	(1.83)%
American Natl Gen Ins Co	39942	MO	\$2	0.00%	\$3	\$0	(0.65)%
American Natl Prop & Cas Co	28401	MO	\$5,889	0.34%	\$5,888	\$7,302	124.01%
American Standard Ins Co of WI	19283	WI	\$268	0.02%	\$311	\$98	31.54%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$11,301	0.66%	\$11,560	\$5,632	48.72%
<u>AmShield Ins Co</u>	<u>15590</u>	<u>MO</u>	<u>\$1,772</u>	<u>0.10%</u>	<u>\$1,536</u>	<u>\$1,729</u>	<u>112.55%</u>
Artisan & Truckers Cas Co	10194	WI	\$117,094	6.85%	\$79,579	\$52,623	66.13%
Associated Ind Corp	21865	CA	\$0	0.00%	\$0	\$77	0.00%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$224	0.01%	\$251	\$276	110.04%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	\$0	(20.43)%
Bankers Standard Ins Co	18279	PA	\$404	0.02%	\$588	\$375	63.70%
California Cas Gen Ins Co of OR	35955	OR	\$7,267	0.43%	\$7,425	\$3,975	53.54%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	(\$2)	0.00%
California Cas Ins Co	20125	OR	\$0	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$15,287	0.89%	\$14,680	\$11,078	75.46%
Commerce W Ins Co	13161	CA	\$1,070	0.06%	\$1,196	\$907	75.80%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$0	0.00%
Country Cas Ins Co	20982	IL	\$2,054	0.12%	\$2,079	\$1,874	90.14%
Country Mut Ins Co	20990	IL	\$16,325	0.96%	\$16,454	\$11,582	70.39%

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Country Pref Ins Co	21008	IL	\$43,705	2.56%	\$43,883	\$23,092	52.62%
Crestbrook Ins Co	18961	OH	\$754	0.04%	\$770	\$822	106.78%
CSAA Fire & Cas Ins Co	10921	IN	\$10,677	0.62%	\$10,632	\$6,023	56.65%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$195	0.00%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$92)	0.00%
Dairyland Ins Co	21164	WI	\$164	0.01%	\$167	(\$48)	(28.64)%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$9)	12204.05%
Eagle W Ins Co	12890	CA	\$834	0.05%	\$827	\$391	47.30%
Economy Fire & Cas Co	22926	IL	\$25	0.00%	\$51	(\$14)	(28.33)%
Economy Preferred Ins Co	38067	IL	\$4,009	0.23%	\$4,082	\$2,388	58.48%
Economy Premier Assur Co	40649	IL	\$399	0.02%	\$428	\$575	134.38%
Electric Ins Co	21261	MA	\$78	0.00%	\$84	\$25	29.51%
Encompass Ind Co	15130	IL	\$523	0.03%	\$580	(\$38)	(6.47)%
Encompass Ins Co Of Amer	10071	IL	\$2	0.00%	\$11	(\$6)	(52.95)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$6,124	0.36%	\$6,495	\$4,435	68.28%
Essentia Ins Co	37915	MO	\$1,866	0.11%	\$1,767	\$640	36.25%
Esurance Ins Co	25712	IL	\$9,823	0.57%	\$9,939	\$4,105	41.30%
Farmers Cas Ins Co	40169	RI	\$19	0.00%	\$18	\$1	4.20%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$5,466	0.32%	\$5,933	\$2,670	45.00%
Farmers Ins Co Of OR	21636	OR	\$132,110	7.73%	\$132,831	\$63,374	47.71%
Farmers Prop & Cas Ins Co	26298	RI	\$3,168	0.19%	\$3,447	\$1,393	40.41%
Federal Ins Co	20281	IN	\$638	0.04%	\$640	\$372	58.15%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$7	0.00%
First Liberty Ins Corp	33588	IL	\$64	0.00%	\$72	(\$4)	(5.40)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$2,905	0.17%	\$2,851	\$1,284	45.05%
Foremost Prop & Cas Ins Co	11800	MI	\$107	0.01%	\$112	\$37	32.91%
Garrison Prop & Cas Ins Co	21253	TX	\$22,254	1.30%	\$22,186	\$15,684	70.69%
Geico Cas Co	41491	NE	\$133,971	7.84%	\$139,863	\$92,688	66.27%
Geico Gen Ins Co	35882	NE	\$12,801	0.75%	\$13,067	\$7,720	59.08%
Geico Ind Co	22055	NE	\$5,111	0.30%	\$5,073	\$3,167	62.44%
GEICO Secure Ins Co	14137	NE	\$50,085	2.93%	\$38,916	\$30,530	78.45%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$44	0.00%
Government Employees Ins Co	22063	NE	\$3,512	0.21%	\$3,577	\$2,311	64.62%
Grange Ins Assn	22101	WA	\$2,030	0.12%	\$2,157	\$211	9.78%
Great Northern Ins Co	20303	IN	\$398	0.02%	\$394	\$174	44.14%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	(\$2)	0.00%
Hartford Accident & Ind Co	22357	CT	\$32	0.00%	\$46	\$72	157.49%
Hartford Cas Ins Co	29424	IN	\$81	0.00%	\$86	(\$3)	(3.04)%
Hartford Fire Ins Co	19682	CT	\$11	0.00%	\$12	\$1	11.48%
Hartford Ins Co Of The Midwest	37478	IN	\$1,240	0.07%	\$1,343	\$1,082	80.59%

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Hartford Underwriters Ins Co	30104	CT	\$17,623	1.03%	\$17,592	\$9,618	54.67%
Horace Mann Ins Co	22578	IL	\$1,066	0.06%	\$1,077	\$1,196	111.04%
Horace Mann Prop & Cas Ins Co	22756	IL	\$649	0.04%	\$687	\$192	27.94%
Infinity Ins Co	22268	IN	\$0	0.00%	\$6	\$2	39.42%
Integon Ind Corp	22772	NC	\$8,737	0.51%	\$6,384	\$2,921	45.75%
Integon Natl Ins Co	29742	NC	\$46	0.00%	\$52	\$28	52.72%
Ironshore Ind Inc	23647	IL	(\$1)	0.00%	\$20	\$6	31.04%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$5	0.00%	\$6	(\$1)	(20.72)%
Liberty Mut Fire Ins Co	23035	WI	\$1,983	0.12%	\$2,177	\$230	10.56%
Liberty Mut Ins Co	23043	MA	\$122	0.01%	\$65	\$76	117.50%
LM Gen Ins Co	36447	IL	\$24,384	1.43%	\$27,990	\$9,123	32.59%
LM Ins Corp	33600	IL	\$420	0.02%	\$499	\$125	24.97%
Lyndon Southern Ins Co	10051	DE	\$166	0.01%	\$194	\$298	153.32%
Markel Amer Ins Co	28932	VA	\$54	0.00%	\$58	\$118	203.10%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$4,830	0.28%	\$4,874	\$4,050	83.09%
Metropolitan Gen Ins Co	39950	RI	\$1	0.00%	\$2	(\$1)	(44.22)%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$3	\$3	97.56%
Midvale Ind Co	27138	WI	\$11	0.00%	\$10	\$4	34.83%
Midwest Family Mut Ins Co	23574	IA	\$15	0.00%	\$10	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$9,667	0.57%	\$9,516	\$5,319	55.89%
National Gen Assur Co	42447	MO	\$346	0.02%	\$363	\$935	257.63%
National Gen Ins Co	23728	MO	\$49	0.00%	\$48	\$1	2.06%
National General Ins Online Inc	11044	MO	\$1,499	0.09%	\$1,648	\$1,505	91.32%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	(\$12)	0.00%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$0	0.00%
Nationwide Affinity Co of Amer	26093	OH	(\$6)	0.00%	\$93	(\$224)	(240.86)%
Nationwide Gen Ins Co	23760	OH	\$7,190	0.42%	\$6,901	\$6,359	92.15%
Nationwide Ins Co Of Amer	25453	OH	\$162	0.01%	\$169	(\$257)	(152.44)%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$9,893	0.58%	\$10,391	\$4,551	43.80%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	(283.33)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	0.00%
Omni Ins Co	39098	IL	\$15	0.00%	\$17	(\$24)	(140.44)%
Oregon Mut Ins Co	14907	OR	\$10,487	0.61%	\$10,756	\$6,591	61.27%
Pacific Ind Co	20346	WI	\$1,308	0.08%	\$1,164	\$878	75.48%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$1)	0.00%
Pemco Mut Ins Co	24341	WA	\$19,613	1.15%	\$20,830	\$17,797	85.44%
Pharmacists Mut Ins Co	13714	IA	\$42	0.00%	\$45	\$64	142.11%
Philadelphia Ind Ins Co	18058	PA	\$71	0.00%	\$70	\$147	210.60%

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Plaza Ins Co	30945	IA	\$0	0.00%	\$0	\$27	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$591	0.03%	\$545	\$77	14.16%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Classic Ins Co	42994	WI	\$7,652	0.45%	\$45,751	\$20,794	45.45%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	\$180	(75285.36)%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$181,842	10.64%	\$181,574	\$94,990	52.31%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,931	0.17%	\$3,130	\$927	29.63%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$5	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$6	0.00%
Response Ins Co	43044	IL	\$27	0.00%	\$31	\$12	37.79%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$2	0.00%	\$2	\$0	14.69%
Safeco Ins Co Of Amer	24740	NH	\$15	0.00%	\$15	\$1	8.18%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$5	0.00%
Safeco Ins Co of OR	11071	OR	\$103,391	6.05%	\$105,311	\$54,562	51.81%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$1)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$26	0.00%	\$27	(\$64)	(238.24)%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$310	0.02%	\$276	\$192	69.50%
Spinnaker Ins Co	24376	IL	\$160	0.01%	\$99	\$43	43.44%
Standard Fire Ins Co	19070	CT	\$36,670	2.15%	\$34,288	\$18,968	55.32%
State Farm Fire & Cas Co	25143	IL	\$15,598	0.91%	\$14,663	\$8,994	61.34%
State Farm Mut Auto Ins Co	25178	IL	\$281,227	16.46%	\$275,483	\$206,228	74.86%
Stillwater Prop & Cas Ins Co	16578	NY	\$1,434	0.08%	\$1,324	\$868	65.55%
Sublimity Ins Co	26824	OR	\$6,489	0.38%	\$6,767	\$3,511	51.89%
Teachers Ins Co	22683	IL	\$0	0.00%	\$1	(\$77)	(11372.81)%
The Cincinnati Cas Co	28665	OH	\$44	0.00%	\$6	\$0	2.17%
The Cincinnati Ins Co	10677	OH	\$2,245	0.13%	\$2,485	\$1,359	54.70%
The Gen Automobile Ins Co Inc	13703	WI	\$5,374	0.31%	\$5,332	\$913	17.13%
Travelers Commercial Ins Co	36137	CT	\$253	0.01%	\$561	\$150	26.74%
Travelers Home & Marine Ins Co	27998	CT	\$293	0.02%	\$925	\$162	17.50%
Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$773	0.05%	\$841	\$391	46.50%
Twin City Fire Ins Co Co	29459	IN	\$17	0.00%	\$24	\$2	10.35%
United Heritage Prop & Cas Co	18939	ID	\$584	0.03%	\$621	\$160	25.75%
United Serv Automobile Assn	25941	TX	\$24,114	1.41%	\$24,445	\$16,905	69.16%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$52	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$23	0.00%	\$25	\$2	8.42%
Unitrin Safeguard Ins Co	40703	WI	\$1,909	0.11%	\$1,972	\$1,492	75.66%

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USAA Cas Ins Co	25968	TX	\$37,850	2.21%	\$38,365	\$19,536	50.92%
USAA Gen Ind Co	18600	TX	\$28,739	1.68%	\$29,114	\$20,038	68.83%
Valley Prop & Cas Ins Co	10698	OR	\$1,294	0.08%	\$1,536	\$990	64.43%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	(\$1)	0.00%
Viking Ins Co Of WI	13137	WI	\$11,932	0.70%	\$12,163	\$6,402	52.64%
Wawanesa Gen Ins Co	10683	CA	\$3,996	0.23%	\$4,005	\$2,940	73.40%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$4	0.00%	\$3	\$0	11.91%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	\$0	0.00%
Zurich Amer Ins Co	16535	NY	\$0	0.00%	\$0	\$18	0.00%
Totals (Loss Ratio is average)			\$1,708,905	100.00%	\$1,708,051	\$1,032,738	60.46%

(1)Excluding all Loss Adjustment Expenses (LAE)