

Oregon Division
of Financial Regulation

All Authorized Companies
Zero Premium and Loss Companies Excluded

2021 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$30)	0.00%
Acuity A Mut Ins Co	14184	WI	\$181	0.01%	\$91	\$49	54.50%
AIG Prop Cas Co	19402	IL	\$1,134	0.04%	\$1,199	\$1,175	98.00%
Allied Prop & Cas Ins Co	42579	IA	\$10,461	0.34%	\$11,174	\$7,226	64.66%
Allstate Fire & Cas Ins Co	29688	IL	\$183,680	5.90%	\$183,398	\$117,060	63.83%
Allstate Ind Co	19240	IL	\$8,608	0.28%	\$9,805	\$5,587	56.98%
Allstate Ins Co	19232	IL	\$23,018	0.74%	\$23,582	\$8,576	36.37%
Allstate Prop & Cas Ins Co	17230	IL	\$19,287	0.62%	\$19,682	\$10,653	54.12%
Alpha Prop & Cas Ins Co	38156	WI	\$27,887	0.90%	\$27,179	\$17,126	63.01%
Amco Ins Co	19100	IA	\$1,115	0.04%	\$1,118	\$847	75.73%
American Bankers Ins Co Of FL	10111	FL	\$39	0.00%	\$342	\$114	33.41%
American Commerce Ins Co	19941	OH	\$2,879	0.09%	\$3,080	\$2,007	65.17%
American Family Connect Prop & Cas I	29068	WI	\$23,088	0.74%	\$22,980	\$14,954	65.07%
American Family Home Ins Co	23450	FL	\$1,183	0.04%	\$619	\$204	32.91%
American Family Ins Co	10386	WI	\$37,944	1.22%	\$37,253	\$24,742	66.42%
American Family Mut Ins Co SI	19275	WI	\$24,155	0.78%	\$25,289	\$12,403	49.04%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$95	0.00%	\$386	\$144	37.31%
American Modern Prop & Cas Ins Co	42722	OH	\$494	0.02%	\$230	\$245	106.64%
American Modern Select Ins Co	38652	OH	\$4	0.00%	\$15	\$7	47.05%
American Natl Gen Ins Co	39942	MO	\$3	0.00%	\$5	\$0	(2.77)%
American Natl Prop & Cas Co	28401	MO	\$11,451	0.37%	\$11,359	\$11,205	98.65%
American Reliable Ins Co	19615	AZ	\$472	0.02%	\$928	\$555	59.75%
American Standard Ins Co of WI	19283	WI	\$410	0.01%	\$471	\$164	34.79%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$3)	0.00%
Amica Mut Ins Co	19976	RI	\$20,111	0.65%	\$20,637	\$12,457	60.36%
AmShield Ins Co	15590	MO	\$3,253	0.10%	\$2,785	\$3,343	120.03%
Artisan & Truckers Cas Co	10194	WI	\$201,983	6.49%	\$138,323	\$94,377	68.23%
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	\$386	0.01%	\$435	\$435	100.01%
AXA Ins Co	33022	NY	\$0	0.00%	\$4	(\$1)	(16.38)%
Bankers Standard Ins Co	18279	PA	\$925	0.03%	\$1,349	\$939	69.55%
California Cas Gen Ins Co of OR	35955	OR	\$14,721	0.47%	\$14,934	\$8,836	59.17%
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	\$23,562	0.76%	\$22,508	\$17,586	78.13%
Commerce W Ins Co	13161	CA	\$1,808	0.06%	\$2,007	\$1,262	62.87%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$0	0.00%

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Country Cas Ins Co	20982	IL	\$3,437	0.11%	\$3,481	\$3,021	86.79%
Country Mut Ins Co	20990	IL	\$30,240	0.97%	\$30,342	\$21,183	69.82%
Country Pref Ins Co	21008	IL	\$83,714	2.69%	\$83,677	\$48,527	57.99%
Crestbrook Ins Co	18961	OH	\$1,415	0.05%	\$1,454	\$1,378	94.78%
CSAA Fire & Cas Ins Co	10921	IN	\$16,436	0.53%	\$16,311	\$10,857	66.57%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$172	0.00%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$123)	0.00%
Dairyland Ins Co	21164	WI	\$275	0.01%	\$295	(\$67)	(22.80)%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$14)	18763.51%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$0	0.00%
Eagle W Ins Co	12890	CA	\$1,418	0.05%	\$1,405	\$820	58.35%
Economy Fire & Cas Co	22926	IL	\$44	0.00%	\$90	\$31	34.66%
Economy Preferred Ins Co	38067	IL	\$7,965	0.26%	\$8,009	\$4,955	61.87%
Economy Premier Assur Co	40649	IL	\$898	0.03%	\$962	\$808	84.02%
Electric Ins Co	21261	MA	\$150	0.00%	\$159	\$35	21.92%
Encompass Ind Co	15130	IL	\$982	0.03%	\$1,069	\$252	23.52%
Encompass Ins Co Of Amer	10071	IL	\$4	0.00%	\$22	(\$1)	(5.64)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$10,847	0.35%	\$11,455	\$7,460	65.13%
Essentia Ins Co	37915	MO	\$7,034	0.23%	\$6,648	\$2,183	32.84%
Esurance Ins Co	25712	IL	\$15,252	0.49%	\$15,408	\$8,408	54.57%
Farmers Cas Ins Co	40169	RI	\$34	0.00%	\$32	\$2	6.58%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$11,014	0.35%	\$11,751	\$5,965	50.76%
Farmers Ins Co Of OR	21636	OR	\$221,844	7.13%	\$223,156	\$120,274	53.90%
Farmers Prop & Cas Ins Co	26298	RI	\$5,878	0.19%	\$6,329	\$2,664	42.08%
Federal Ins Co	20281	IN	\$1,378	0.04%	\$1,364	\$1,012	74.18%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$7	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$1	\$0	(0.88)%
First Liberty Ins Corp	33588	IL	\$128	0.00%	\$143	\$29	20.44%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$2	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$9,860	0.32%	\$9,386	\$5,102	54.35%
Foremost Prop & Cas Ins Co	11800	MI	\$175	0.01%	\$184	\$72	39.32%
Garrison Prop & Cas Ins Co	21253	TX	\$39,749	1.28%	\$39,523	\$29,379	74.33%
Geico Cas Co	41491	NE	\$250,606	8.05%	\$259,156	\$186,982	72.15%
Geico Gen Ins Co	35882	NE	\$23,322	0.75%	\$23,671	\$14,669	61.97%
Geico Ind Co	22055	NE	\$10,266	0.33%	\$10,007	\$6,134	61.30%
GEICO Secure Ins Co	14137	NE	\$81,022	2.60%	\$62,568	\$62,818	100.40%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$11	0.00%
Government Employees Ins Co	22063	NE	\$6,620	0.21%	\$6,705	\$3,986	59.45%
Grange Ins Assn	22101	WA	\$3,880	0.12%	\$4,072	\$1,005	24.68%

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Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$867	0.03%	\$850	\$568	66.85%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	(\$2)	0.00%
Hallmark Ins Co	34037	AZ	\$0	0.00%	\$0	\$2	0.00%
Hartford Accident & Ind Co	22357	CT	\$69	0.00%	\$104	\$95	91.32%
Hartford Cas Ins Co	29424	IN	\$125	0.00%	\$133	(\$93)	(69.57)%
Hartford Fire Ins Co	19682	CT	\$29	0.00%	\$32	\$1	4.39%
Hartford Ins Co Of The Midwest	37478	IN	\$2,852	0.09%	\$3,065	\$1,463	47.72%
Hartford Underwriters Ins Co	30104	CT	\$27,472	0.88%	\$27,483	\$16,292	59.28%
Horace Mann Ins Co	22578	IL	\$2,139	0.07%	\$2,142	\$1,784	83.27%
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,234	0.04%	\$1,303	\$424	32.52%
Infinity Ins Co	22268	IN	\$0	0.00%	\$40	(\$75)	(188.96)%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	\$15	0.00%
Integon Ind Corp	22772	NC	\$16,697	0.54%	\$11,964	\$6,249	52.23%
Integon Natl Ins Co	29742	NC	\$87	0.00%	\$96	\$27	28.32%
Ironshore Ind Inc	23647	IL	(\$4)	0.00%	\$184	\$86	46.99%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$9	0.00%	\$11	(\$1)	(14.13)%
Liberty Mut Fire Ins Co	23035	WI	\$3,928	0.13%	\$4,294	\$520	12.12%
Liberty Mut Ins Co	23043	MA	\$189	0.01%	\$99	\$87	87.99%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$43,134	1.39%	\$49,827	\$17,776	35.68%
LM Ins Corp	33600	IL	\$696	0.02%	\$837	\$285	34.12%
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$278	0.01%	\$325	\$771	237.20%
Markel Amer Ins Co	28932	VA	\$100	0.00%	\$108	\$165	152.75%
Metromile Ins Co	16187	DE	\$7,061	0.23%	\$7,148	\$6,211	86.90%
Metropolitan Gen Ins Co	39950	RI	\$1	0.00%	\$3	(\$1)	(25.73)%
Mid Century Ins Co	21687	CA	\$5	0.00%	\$6	\$38	680.76%
Midvale Ind Co	27138	WI	\$18	0.00%	\$17	\$12	71.11%
Midwest Family Mut Ins Co	23574	IA	\$26	0.00%	\$16	\$5	31.19%
Mutual Of Enumclaw Ins Co	14761	OR	\$16,872	0.54%	\$16,550	\$9,822	59.35%
National Gen Assur Co	42447	MO	\$743	0.02%	\$779	\$1,051	134.92%
National Gen Ins Co	23728	MO	\$122	0.00%	\$122	\$7	5.36%
National General Ins Online Inc	11044	MO	\$3,848	0.12%	\$4,264	\$2,225	52.19%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	(\$11)	0.00%
National Specialty Ins Co	22608	TX	\$97	0.00%	\$98	\$18	17.99%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$0	0.00%
Nationwide Affinity Co of Amer	26093	OH	(\$10)	0.00%	\$162	(\$355)	(219.37)%
Nationwide Gen Ins Co	23760	OH	\$12,734	0.41%	\$12,128	\$11,542	95.16%
Nationwide Ins Co Of Amer	25453	OH	\$700	0.02%	\$717	\$119	16.65%

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Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$16,699	0.54%	\$17,498	\$7,880	45.03%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$11	(183566.67)%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$4)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$24	0.00%	\$28	(\$60)	(212.99)%
Oregon Mut Ins Co	14907	OR	\$21,415	0.69%	\$21,885	\$12,426	56.78%
Pacific Ind Co	20346	WI	\$2,990	0.10%	\$2,610	\$1,873	71.75%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$1)	0.00%
Pemco Mut Ins Co	24341	WA	\$35,855	1.15%	\$37,570	\$29,461	78.42%
Pharmacists Mut Ins Co	13714	IA	\$73	0.00%	\$78	\$85	109.57%
Philadelphia Ind Ins Co	18058	PA	\$754	0.02%	\$751	\$515	68.52%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$10	0.00%
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	\$1,703	0.05%	\$1,553	\$527	33.92%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$3)	0.00%
Progressive Classic Ins Co	42994	WI	\$12,711	0.41%	\$75,010	\$43,083	57.44%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	\$190	(71788.26)%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Universal Ins Co	21727	WI	\$301,153	9.67%	\$297,649	\$193,119	64.88%
Property & Cas Ins Co Of Hartford	34690	IN	\$5,882	0.19%	\$6,226	\$2,036	32.70%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$892	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$6	0.00%
Response Ins Co	43044	IL	\$56	0.00%	\$64	\$50	78.30%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$16	0.00%	\$16	(\$2)	(15.64)%
Safeco Ins Co Of Amer	24740	NH	\$30	0.00%	\$31	\$1	3.94%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$20	0.00%
Safeco Ins Co of OR	11071	OR	\$184,617	5.93%	\$186,689	\$93,071	49.85%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$1)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$39	0.00%	\$40	(\$60)	(148.92)%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$693	0.02%	\$636	\$503	79.13%
Spinnaker Ins Co	24376	IL	\$204	0.01%	\$124	\$99	79.72%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$65,039	2.09%	\$60,687	\$36,270	59.76%
State Farm Fire & Cas Co	25143	IL	\$29,136	0.94%	\$27,299	\$20,099	73.63%
State Farm Mut Auto Ins Co	25178	IL	\$557,915	17.92%	\$544,610	\$425,608	78.15%

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State Natl Ins Co Inc	12831	TX	\$14,410	0.46%	\$11,744	\$3,536	30.11%
Stillwater Prop & Cas Ins Co	16578	NY	\$2,656	0.09%	\$2,408	\$1,783	74.03%
Sublimity Ins Co	26824	OR	\$12,475	0.40%	\$12,899	\$7,988	61.93%
Teachers Ins Co	22683	IL	\$0	0.00%	\$1	(\$74)	(10749.06)%
The Cincinnati Cas Co	28665	OH	\$89	0.00%	\$12	\$9	74.48%
The Cincinnati Ins Co	10677	OH	\$4,483	0.14%	\$4,903	\$2,489	50.77%
The Gen Automobile Ins Co Inc	13703	WI	\$8,554	0.27%	\$8,416	\$2,158	25.65%
Travelers Commercial Ins Co	36137	CT	\$439	0.01%	\$967	\$255	26.33%
Travelers Home & Marine Ins Co	27998	CT	\$533	0.02%	\$1,640	\$431	26.28%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$7	0.00%
Travelers Ind Co Of Amer	25666	CT	\$0	0.00%	\$0	\$0	0.00%
Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$1,263	0.04%	\$1,379	\$862	62.48%
Twin City Fire Ins Co Co	29459	IN	\$45	0.00%	\$61	\$0	(0.54)%
United Heritage Prop & Cas Co	18939	ID	\$1,153	0.04%	\$1,218	\$194	15.95%
United Serv Automobile Assn	25941	TX	\$45,561	1.46%	\$46,187	\$33,247	71.98%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$0	0.00%	\$0	\$0	0.00%
United States Liab Ins Co	25895	NE	\$0	0.00%	\$0	\$0	0.00%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$52	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$41	0.00%	\$44	\$1	1.37%
Unitrin Safeguard Ins Co	40703	WI	\$3,455	0.11%	\$3,525	\$2,590	73.47%
USAA Cas Ins Co	25968	TX	\$67,946	2.18%	\$68,585	\$40,857	59.57%
USAA Gen Ind Co	18600	TX	\$54,119	1.74%	\$54,864	\$37,928	69.13%
Valley Prop & Cas Ins Co	10698	OR	\$2,381	0.08%	\$2,826	\$1,370	48.49%
Vanliner Ins Co	21172	OH	\$0	0.00%	\$0	(\$10)	0.00%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	(\$1)	0.00%
Viking Ins Co Of WI	13137	WI	\$17,181	0.55%	\$17,673	\$9,014	51.01%
Wawanesa Gen Ins Co	10683	CA	\$7,277	0.23%	\$7,265	\$6,458	88.88%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$0	580.00%
XL Specialty Ins Co	37885	DE	\$37	0.00%	\$31	\$4	12.05%
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)			\$3,113,439	100.00%	\$3,094,608	\$2,020,328	65.29%

(1)Excluding all Loss Adjustment Expenses (LAE)