

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: 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$5)	0.00%
Acuity A Mut Ins Co	14184	WI	\$17	0.01%	\$8	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$57	0.02%	\$61	\$23	37.87%
Allied Prop & Cas Ins Co	42579	IA	\$1,113	0.33%	\$1,206	\$788	65.34%
Allstate Fire & Cas Ins Co	29688	IL	\$17,939	5.36%	\$18,109	\$13,891	76.71%
Allstate Ind Co	19240	IL	\$1,232	0.37%	\$1,440	\$284	19.71%
Allstate Ins Co	19232	IL	\$1,502	0.45%	\$1,555	\$539	34.65%
Allstate Prop & Cas Ins Co	17230	IL	\$1,337	0.40%	\$1,385	\$943	68.06%
Alpha Prop & Cas Ins Co	38156	WI	\$5,851	1.75%	\$5,649	\$3,702	65.53%
Amco Ins Co	19100	IA	\$14	0.00%	\$15	\$20	135.97%
American Bankers Ins Co Of FL	10111	FL	\$2	0.00%	\$11	\$7	65.15%
American Commerce Ins Co	19941	OH	\$280	0.08%	\$301	(\$54)	(18.08)%
American Family Connect Prop & Cas I	29068	WI	\$2,476	0.74%	\$2,464	\$1,030	41.81%
American Family Home Ins Co	23450	FL	\$31	0.01%	\$16	\$3	18.63%
American Family Ins Co	10386	WI	\$3,551	1.06%	\$3,453	\$1,508	43.67%
American Family Mut Ins Co SI	19275	WI	\$2,712	0.81%	\$2,852	\$874	30.64%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$1	0.00%	\$5	(\$15)	(303.14)%
American Modern Prop & Cas Ins Co	42722	OH	\$7	0.00%	\$3	\$1	22.22%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	\$0	5.91%
American Natl Prop & Cas Co	28401	MO	\$1,287	0.38%	\$1,292	\$705	54.58%
American Standard Ins Co of WI	19283	WI	\$8	0.00%	\$11	(\$16)	(148.80)%
Amica Mut Ins Co	19976	RI	\$1,379	0.41%	\$1,446	\$723	50.03%
AmShield Ins Co	15590	MO	\$390	0.12%	\$341	\$403	118.02%
Artisan & Truckers Cas Co	10194	WI	\$24,725	7.39%	\$16,672	\$9,275	55.63%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$49	0.01%	\$56	\$97	173.61%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	\$0	(15.63)%
Bankers Standard Ins Co	18279	PA	\$84	0.03%	\$123	\$58	47.24%
California Cas Gen Ins Co of OR	35955	OR	\$1,379	0.41%	\$1,425	\$535	37.53%
Coast Natl Ins Co	25089	CA	\$3,939	1.18%	\$3,844	\$2,797	72.78%
Commerce W Ins Co	13161	CA	\$186	0.06%	\$217	(\$26)	(12.21)%
Country Cas Ins Co	20982	IL	\$485	0.14%	\$495	\$423	85.49%
Country Mut Ins Co	20990	IL	\$3,143	0.94%	\$3,174	\$1,772	55.82%
Country Pref Ins Co	21008	IL	\$8,516	2.55%	\$8,543	\$2,897	33.91%
Crestbrook Ins Co	18961	OH	\$124	0.04%	\$130	\$107	82.09%
CSAA Fire & Cas Ins Co	10921	IN	\$1,454	0.43%	\$1,474	\$1,054	71.52%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	(\$23)	0.00%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$21)	0.00%
Dairyland Ins Co	21164	WI	\$0	0.00%	\$0	(\$15)	0.00%

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Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$13)	0.00%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$0	0.00%
Economy Fire & Cas Co	22926	IL	\$8	0.00%	\$16	\$23	149.09%
Economy Preferred Ins Co	38067	IL	\$696	0.21%	\$708	\$560	79.09%
Economy Premier Assur Co	40649	IL	\$42	0.01%	\$45	\$30	65.90%
Electric Ins Co	21261	MA	\$8	0.00%	\$9	(\$6)	(67.60)%
Encompass Ind Co	15130	IL	\$95	0.03%	\$106	\$20	18.38%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$2	\$1	59.21%
Enumclaw Prop & Cas Ins Co	11232	OR	\$893	0.27%	\$950	\$641	67.46%
Essentia Ins Co	37915	MO	\$384	0.11%	\$364	\$100	27.57%
Esurance Ins Co	25712	IL	\$1,768	0.53%	\$1,793	\$892	49.74%
Farmers Cas Ins Co	40169	RI	\$3	0.00%	\$3	\$0	(0.07)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$1,114	0.33%	\$1,213	\$799	65.88%
Farmers Ins Co Of OR	21636	OR	\$22,868	6.84%	\$23,234	\$14,775	63.59%
Farmers Prop & Cas Ins Co	26298	RI	\$522	0.16%	\$570	\$221	38.72%
Federal Ins Co	20281	IN	\$46	0.01%	\$47	\$4	7.71%
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%
First Liberty Ins Corp	33588	IL	\$12	0.00%	\$14	(\$6)	(40.91)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$108	0.03%	\$106	\$89	83.97%
Garrison Prop & Cas Ins Co	21253	TX	\$3,016	0.90%	\$3,021	\$2,890	95.66%
Geico Cas Co	41491	NE	\$32,134	9.61%	\$33,537	\$17,994	53.65%
Geico Gen Ins Co	35882	NE	\$2,344	0.70%	\$2,397	\$1,431	59.69%
Geico Ind Co	22055	NE	\$593	0.18%	\$614	\$139	22.70%
GEICO Secure Ins Co	14137	NE	\$7,574	2.26%	\$5,894	\$8,426	142.95%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$34)	0.00%
Government Employees Ins Co	22063	NE	\$592	0.18%	\$603	\$170	28.16%
Grange Ins Assn	22101	WA	\$386	0.12%	\$411	\$101	24.62%
Great Northern Ins Co	20303	IN	\$28	0.01%	\$28	\$40	145.27%
Hallmark Ins Co	34037	AZ	\$0	0.00%	\$0	\$2	0.00%
Hartford Accident & Ind Co	22357	CT	\$8	0.00%	\$12	(\$3)	(25.39)%
Hartford Cas Ins Co	29424	IN	\$12	0.00%	\$14	(\$152)	(1124.69)%
Hartford Fire Ins Co	19682	CT	\$1	0.00%	\$1	\$0	(6.63)%
Hartford Ins Co Of The Midwest	37478	IN	\$193	0.06%	\$209	\$66	31.84%
Hartford Underwriters Ins Co	30104	CT	\$2,059	0.62%	\$2,114	\$696	32.94%
Horace Mann Ins Co	22578	IL	\$302	0.09%	\$305	\$216	70.95%
Horace Mann Prop & Cas Ins Co	22756	IL	\$163	0.05%	\$173	\$71	40.69%
Infinity Ins Co	22268	IN	\$0	0.00%	\$1	\$1	217.35%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	\$14	0.00%
Integon Ind Corp	22772	NC	\$3,154	0.94%	\$2,261	\$1,326	58.63%
Integon Natl Ins Co	29742	NC	\$11	0.00%	\$12	(\$8)	(61.81)%

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Ironshore Ind Inc	23647	IL	\$0	0.00%	\$6	\$2	30.76%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$1	0.00%	\$2	\$0	(15.54)%
Liberty Mut Fire Ins Co	23035	WI	\$409	0.12%	\$459	\$124	27.10%
Liberty Mut Ins Co	23043	MA	\$53	0.02%	\$28	\$9	33.78%
LM Gen Ins Co	36447	IL	\$4,478	1.34%	\$5,599	\$1,561	27.88%
LM Ins Corp	33600	IL	\$86	0.03%	\$117	\$64	54.77%
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$51	0.02%	\$59	\$113	190.44%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$718	0.21%	\$741	\$623	84.04%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	(0.80)%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$33	15056.62%
Midvale Ind Co	27138	WI	\$2	0.00%	\$2	\$4	235.78%
Midwest Family Mut Ins Co	23574	IA	\$1	0.00%	\$1	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$1,476	0.44%	\$1,450	\$481	33.20%
National Gen Assur Co	42447	MO	\$46	0.01%	\$49	\$32	65.11%
National Gen Ins Co	23728	MO	\$5	0.00%	\$5	\$0	0.00%
National General Ins Online Inc	11044	MO	\$274	0.08%	\$301	(\$9)	(3.01)%
Nationwide Affinity Co of Amer	26093	OH	(\$1)	0.00%	\$20	(\$64)	(326.88)%
Nationwide Gen Ins Co	23760	OH	\$1,287	0.38%	\$1,250	\$1,529	122.35%
Nationwide Ins Co Of Amer	25453	OH	\$8	0.00%	\$8	\$71	863.74%
Nationwide Mut Ins Co	23787	OH	\$1,812	0.54%	\$1,907	\$396	20.75%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$3	0.00%
North Amer Specialty Ins Co	29874	NH	\$0	0.00%	\$0	\$0	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$5	0.00%	\$6	(\$42)	(742.79)%
Oregon Mut Ins Co	14907	OR	\$1,863	0.56%	\$1,924	\$736	38.27%
Pacific Ind Co	20346	WI	\$88	0.03%	\$80	\$40	49.81%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	(\$1)	0.00%
Pemco Mut Ins Co	24341	WA	\$4,206	1.26%	\$4,428	\$2,101	47.46%
Pharmacists Mut Ins Co	13714	IA	\$4	0.00%	\$5	\$13	251.88%
Philadelphia Ind Ins Co	18058	PA	\$5	0.00%	\$5	\$30	607.97%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$10	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$114	0.03%	\$106	\$31	28.80%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Classic Ins Co	42994	WI	\$1,573	0.47%	\$9,766	\$7,634	78.17%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	(\$5)	0.00%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$33,644	10.06%	\$33,041	\$22,359	67.67%

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Property & Cas Ins Co Of Hartford	34690	IN	\$650	0.19%	\$694	\$96	13.90%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$886	0.00%
Response Ins Co	43044	IL	\$12	0.00%	\$14	\$1	4.54%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1	0.00%	\$1	(\$2)	(283.18)%
Safeco Ins Co of OR	11071	OR	\$15,419	4.61%	\$15,914	\$6,738	42.34%
Sentinel Ins Co Ltd	11000	CT	\$4	0.00%	\$4	\$0	7.65%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$0	0.00%
Standard Fire Ins Co	19070	CT	\$5,770	1.73%	\$5,462	\$2,702	49.47%
State Farm Fire & Cas Co	25143	IL	\$4,236	1.27%	\$3,972	\$2,652	66.78%
State Farm Mut Auto Ins Co	25178	IL	\$69,878	20.90%	\$68,579	\$38,746	56.50%
Stillwater Prop & Cas Ins Co	16578	NY	\$312	0.09%	\$289	\$288	99.81%
Sublimity Ins Co	26824	OR	\$1,298	0.39%	\$1,356	\$1,127	83.16%
The Cincinnati Cas Co	28665	OH	\$6	0.00%	\$1	\$7	955.71%
The Cincinnati Ins Co	10677	OH	\$402	0.12%	\$446	\$84	18.93%
The Gen Automobile Ins Co Inc	13703	WI	\$1,828	0.55%	\$1,805	\$161	8.94%
Travelers Commercial Ins Co	36137	CT	\$37	0.01%	\$81	\$1	0.92%
Travelers Home & Marine Ins Co	27998	CT	\$42	0.01%	\$129	\$9	7.06%
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%
Trumbull Ins Co	27120	CT	\$89	0.03%	\$102	(\$22)	(21.26)%
Twin City Fire Ins Co Co	29459	IN	\$2	0.00%	\$2	(\$2)	(84.15)%
United Heritage Prop & Cas Co	18939	ID	\$177	0.05%	\$189	(\$152)	(80.38)%
United Serv Automobile Assn	25941	TX	\$2,679	0.80%	\$2,719	\$2,386	87.77%
United States Fidelity & Guar Co	25887	CT	\$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	\$0	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$7	0.00%	\$8	(\$3)	(32.08)%
Unitrin Safeguard Ins Co	40703	WI	\$360	0.11%	\$372	\$302	81.19%
USAA Cas Ins Co	25968	TX	\$3,993	1.19%	\$4,022	\$3,674	91.34%
USAA Gen Ind Co	18600	TX	\$4,063	1.21%	\$4,128	\$3,589	86.93%
Valley Prop & Cas Ins Co	10698	OR	\$250	0.07%	\$296	\$7	2.25%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$3,306	0.99%	\$3,469	\$1,209	34.86%
Wawanesa Gen Ins Co	10683	CA	\$982	0.29%	\$991	\$919	92.74%
West Amer Ins Co	44393	IN	\$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	\$0	0.00%	\$0	\$0	12.01%

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Totals (Loss Ratio is average)			\$334,421	100.00%	\$334,968	\$199,085	59.43%

(1)Excluding all Loss Adjustment Expenses (LAE)