

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 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	\$0	0.00%
Acuity A Mut Ins Co	14184	WI	\$67	0.01%	\$34	\$22	64.08%
AIG Prop Cas Co	19402	IL	\$644	0.06%	\$668	\$258	38.61%
Allied Prop & Cas Ins Co	42579	IA	\$3,372	0.32%	\$3,559	\$2,724	76.55%
Allstate Fire & Cas Ins Co	29688	IL	\$65,648	6.13%	\$65,063	\$45,616	70.11%
Allstate Ind Co	19240	IL	\$2,669	0.25%	\$2,947	\$1,304	44.24%
Allstate Ins Co	19232	IL	\$13,108	1.22%	\$13,346	\$3,395	25.44%
Allstate Prop & Cas Ins Co	17230	IL	\$9,679	0.90%	\$9,836	\$4,906	49.88%
Alpha Prop & Cas Ins Co	38156	WI	\$4,877	0.46%	\$4,726	\$3,028	64.08%
Amco Ins Co	19100	IA	\$878	0.08%	\$875	\$514	58.73%
American Bankers Ins Co Of FL	10111	FL	\$27	0.00%	\$250	\$77	30.66%
American Commerce Ins Co	19941	OH	\$936	0.09%	\$994	\$410	41.23%
American Family Connect Prop & Cas I	29068	WI	\$7,773	0.73%	\$7,720	\$5,508	71.35%
American Family Home Ins Co	23450	FL	\$816	0.08%	\$426	\$168	39.47%
American Family Ins Co	10386	WI	\$12,146	1.13%	\$11,599	\$10,243	88.31%
American Family Mut Ins Co SI	19275	WI	\$7,304	0.68%	\$7,597	\$4,479	58.96%
American Modern Home Ins Co	23469	OH	\$80	0.01%	\$324	\$157	48.54%
American Modern Prop & Cas Ins Co	42722	OH	\$397	0.04%	\$185	\$192	103.68%
American Modern Select Ins Co	38652	OH	\$1	0.00%	\$6	\$7	120.03%
American Natl Gen Ins Co	39942	MO	\$1	0.00%	\$1	\$0	(11.06)%
American Natl Prop & Cas Co	28401	MO	\$4,276	0.40%	\$4,178	\$3,197	76.53%
American Reliable Ins Co	19615	AZ	\$472	0.04%	\$928	\$555	59.75%
American Standard Ins Co of WI	19283	WI	\$135	0.01%	\$149	\$82	54.91%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$7,431	0.69%	\$7,632	\$6,102	79.95%
AmShield Ins Co	15590	MO	\$1,090	0.10%	\$907	\$1,211	133.45%
Artisan & Truckers Cas Co	10194	WI	\$60,163	5.62%	\$42,072	\$32,480	77.20%
Austin Mut Ins Co	13412	MN	\$113	0.01%	\$128	\$62	48.33%
AXA Ins Co	33022	NY	\$0	0.00%	\$3	(\$1)	(15.99)%
Bankers Standard Ins Co	18279	PA	\$436	0.04%	\$638	\$506	79.25%
California Cas Gen Ins Co of OR	35955	OR	\$6,075	0.57%	\$6,084	\$4,325	71.10%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$4,335	0.41%	\$3,984	\$3,711	93.14%
Commerce W Ins Co	13161	CA	\$552	0.05%	\$594	\$382	64.21%
Country Cas Ins Co	20982	IL	\$899	0.08%	\$907	\$724	79.83%
Country Mut Ins Co	20990	IL	\$10,772	1.01%	\$10,713	\$7,830	73.08%
Country Pref Ins Co	21008	IL	\$31,493	2.94%	\$31,250	\$22,538	72.12%
Crestbrook Ins Co	18961	OH	\$537	0.05%	\$554	\$449	81.10%
CSAA Fire & Cas Ins Co	10921	IN	\$4,305	0.40%	\$4,205	\$3,780	89.90%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$0	0.00%

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Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$11)	0.00%
Dairyland Ins Co	21164	WI	\$112	0.01%	\$128	(\$4)	(3.46)%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	\$9	0.00%
Eagle W Ins Co	12890	CA	\$584	0.05%	\$578	\$428	74.17%
Economy Fire & Cas Co	22926	IL	\$12	0.00%	\$23	\$22	94.76%
Economy Preferred Ins Co	38067	IL	\$3,260	0.30%	\$3,219	\$2,008	62.37%
Economy Premier Assur Co	40649	IL	\$457	0.04%	\$489	\$203	41.61%
Electric Ins Co	21261	MA	\$64	0.01%	\$65	\$16	24.95%
Encompass Ind Co	15130	IL	\$364	0.03%	\$383	\$270	70.37%
Encompass Ins Co Of Amer	10071	IL	\$2	0.00%	\$9	\$3	34.16%
Enumclaw Prop & Cas Ins Co	11232	OR	\$3,830	0.36%	\$4,010	\$2,384	59.47%
Essentia Ins Co	37915	MO	\$4,784	0.45%	\$4,517	\$1,442	31.93%
Esurance Ins Co	25712	IL	\$3,661	0.34%	\$3,676	\$3,411	92.79%
Farmers Cas Ins Co	40169	RI	\$12	0.00%	\$11	\$1	12.26%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$4,434	0.41%	\$4,605	\$2,495	54.19%
Farmers Ins Co Of OR	21636	OR	\$66,866	6.25%	\$67,091	\$42,126	62.79%
Farmers Prop & Cas Ins Co	26298	RI	\$2,187	0.20%	\$2,313	\$1,050	45.41%
Federal Ins Co	20281	IN	\$693	0.06%	\$678	\$636	93.87%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$1	\$0	(0.88)%
First Liberty Ins Corp	33588	IL	\$52	0.00%	\$57	\$39	68.38%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$2	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$6,847	0.64%	\$6,430	\$3,729	57.99%
Foremost Prop & Cas Ins Co	11800	MI	\$68	0.01%	\$73	\$36	49.13%
Garrison Prop & Cas Ins Co	21253	TX	\$14,479	1.35%	\$14,317	\$10,805	75.47%
Geico Cas Co	41491	NE	\$84,500	7.90%	\$85,755	\$76,300	88.97%
Geico Gen Ins Co	35882	NE	\$8,177	0.76%	\$8,208	\$5,519	67.24%
Geico Ind Co	22055	NE	\$4,562	0.43%	\$4,321	\$2,828	65.44%
GEICO Secure Ins Co	14137	NE	\$23,363	2.18%	\$17,758	\$23,862	134.37%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$1	0.00%
Government Employees Ins Co	22063	NE	\$2,517	0.24%	\$2,525	\$1,505	59.61%
Grange Ins Assn	22101	WA	\$1,464	0.14%	\$1,504	\$693	46.09%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$441	0.04%	\$428	\$354	82.62%
Hartford Accident & Ind Co	22357	CT	\$29	0.00%	\$47	\$26	55.08%
Hartford Cas Ins Co	29424	IN	\$32	0.00%	\$34	\$62	183.24%
Hartford Fire Ins Co	19682	CT	\$17	0.00%	\$18	\$0	0.37%
Hartford Ins Co Of The Midwest	37478	IN	\$1,418	0.13%	\$1,513	\$314	20.75%
Hartford Underwriters Ins Co	30104	CT	\$7,790	0.73%	\$7,776	\$5,977	76.86%
Horace Mann Ins Co	22578	IL	\$772	0.07%	\$760	\$372	48.89%
Horace Mann Prop & Cas Ins Co	22756	IL	\$421	0.04%	\$443	\$161	36.42%

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Infinity Ins Co	22268	IN	\$0	0.00%	\$34	(\$79)	(232.86)%
Integon Gen Ins Corp	22780	NC	\$0	0.00%	\$0	\$0	0.00%
Integon Ind Corp	22772	NC	\$4,806	0.45%	\$3,319	\$2,003	60.34%
Integon Natl Ins Co	29742	NC	\$31	0.00%	\$31	\$7	22.63%
Ironshore Ind Inc	23647	IL	(\$4)	0.00%	\$158	\$78	49.59%
Liberty Ins Corp	42404	IL	\$2	0.00%	\$3	\$0	0.78%
Liberty Mut Fire Ins Co	23035	WI	\$1,536	0.14%	\$1,657	\$166	10.01%
Liberty Mut Ins Co	23043	MA	\$14	0.00%	\$6	\$1	22.63%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$14,273	1.33%	\$16,238	\$7,093	43.68%
LM Ins Corp	33600	IL	\$190	0.02%	\$220	\$97	43.85%
Lyndon Southern Ins Co	10051	DE	\$62	0.01%	\$71	\$360	504.30%
Markel Amer Ins Co	28932	VA	\$46	0.00%	\$50	\$47	94.29%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$1,513	0.14%	\$1,532	\$1,538	100.40%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$1	\$0	(2.93)%
Mid Century Ins Co	21687	CA	\$2	0.00%	\$2	\$2	75.20%
Midvale Ind Co	27138	WI	\$5	0.00%	\$5	\$4	96.82%
Midwest Family Mut Ins Co	23574	IA	\$9	0.00%	\$5	\$5	94.06%
Mutual Of Enumclaw Ins Co	14761	OR	\$5,729	0.54%	\$5,584	\$4,023	72.04%
National Gen Assur Co	42447	MO	\$350	0.03%	\$367	\$84	22.91%
National Gen Ins Co	23728	MO	\$69	0.01%	\$69	\$6	8.08%
National General Ins Online Inc	11044	MO	\$2,075	0.19%	\$2,314	\$729	31.51%
National Interstate Ins Co	32620	OH	\$0	0.00%	\$0	\$1	0.00%
National Specialty Ins Co	22608	TX	\$97	0.01%	\$98	\$18	17.99%
Nationwide Affinity Co of Amer	26093	OH	(\$3)	0.00%	\$50	(\$68)	(136.88)%
Nationwide Gen Ins Co	23760	OH	\$4,257	0.40%	\$3,977	\$3,653	91.86%
Nationwide Ins Co Of Amer	25453	OH	\$530	0.05%	\$540	\$306	56.66%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$4,995	0.47%	\$5,201	\$2,934	56.41%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$8	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	\$0	0.00%
Omni Ins Co	39098	IL	\$5	0.00%	\$5	\$6	115.42%
Oregon Mut Ins Co	14907	OR	\$9,066	0.85%	\$9,205	\$5,099	55.39%
Pacific Ind Co	20346	WI	\$1,593	0.15%	\$1,366	\$955	69.87%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$12,037	1.12%	\$12,313	\$9,562	77.66%
Pharmacists Mut Ins Co	13714	IA	\$27	0.00%	\$28	\$9	31.19%
Philadelphia Ind Ins Co	18058	PA	\$678	0.06%	\$676	\$337	49.89%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$998	0.09%	\$902	\$419	46.47%

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Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Classic Ins Co	42994	WI	\$3,486	0.33%	\$19,493	\$14,654	75.18%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	\$15	(59820.00)%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Universal Ins Co	21727	WI	\$85,667	8.01%	\$83,034	\$75,770	91.25%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,301	0.22%	\$2,403	\$1,012	42.13%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$1	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$0	0.00%
Response Ins Co	43044	IL	\$17	0.00%	\$19	\$37	199.99%
Riverport Ins Co	36684	IA	\$13	0.00%	\$13	(\$1)	(5.12)%
Safeco Ins Co Of Amer	24740	NH	\$15	0.00%	\$16	\$0	(0.14)%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$15	0.00%
Safeco Ins Co of OR	11071	OR	\$65,807	6.15%	\$65,464	\$31,772	48.53%
Sentinel Ins Co Ltd	11000	CT	\$9	0.00%	\$9	\$4	44.72%
Sentry Select Ins Co	21180	WI	\$383	0.04%	\$360	\$311	86.52%
Spinnaker Ins Co	24376	IL	\$43	0.00%	\$26	\$56	218.61%
Standard Fire Ins Co	19070	CT	\$22,599	2.11%	\$20,938	\$14,600	69.73%
State Farm Fire & Cas Co	25143	IL	\$9,302	0.87%	\$8,665	\$8,453	97.56%
State Farm Mut Auto Ins Co	25178	IL	\$206,809	19.33%	\$200,547	\$180,634	90.07%
State Natl Ins Co Inc	12831	TX	\$14,410	1.35%	\$11,744	\$3,536	30.11%
Stillwater Prop & Cas Ins Co	16578	NY	\$910	0.09%	\$796	\$627	78.78%
Sublimity Ins Co	26824	OR	\$4,688	0.44%	\$4,777	\$3,350	70.13%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	\$2	15487.50%
The Cincinnati Cas Co	28665	OH	\$39	0.00%	\$5	\$2	30.38%
The Cincinnati Ins Co	10677	OH	\$1,836	0.17%	\$1,971	\$1,045	53.02%
The Gen Automobile Ins Co Inc	13703	WI	\$1,351	0.13%	\$1,279	\$1,084	84.76%
Travelers Commercial Ins Co	36137	CT	\$149	0.01%	\$326	\$104	31.92%
Travelers Home & Marine Ins Co	27998	CT	\$198	0.02%	\$586	\$260	44.35%
Triumphe Cas Co	41106	OH	\$0	0.00%	\$0	\$0	0.00%
Trumbull Ins Co	27120	CT	\$401	0.04%	\$437	\$493	112.69%
Twin City Fire Ins Co Co	29459	IN	\$26	0.00%	\$35	(\$1)	(2.36)%
United Heritage Prop & Cas Co	18939	ID	\$391	0.04%	\$408	\$186	45.56%
United Serv Automobile Assn	25941	TX	\$18,768	1.75%	\$19,023	\$13,956	73.36%
United States Fire Ins Co	21113	DE	\$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	\$11	0.00%	\$11	\$1	9.30%
Unitrin Safeguard Ins Co	40703	WI	\$1,186	0.11%	\$1,181	\$796	67.38%
USAA Cas Ins Co	25968	TX	\$26,104	2.44%	\$26,197	\$17,647	67.36%
USAA Gen Ind Co	18600	TX	\$21,317	1.99%	\$21,622	\$14,301	66.14%
Valley Prop & Cas Ins Co	10698	OR	\$836	0.08%	\$993	\$374	37.63%

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Vanliner Ins Co	21172	OH	\$0	0.00%	\$0	(\$10)	0.00%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$1,943	0.18%	\$2,040	\$1,402	68.72%
Wawanesa Gen Ins Co	10683	CA	\$2,298	0.21%	\$2,270	\$2,600	114.51%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$33	0.00%	\$28	\$3	12.07%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)			\$1,070,113	100.00%	\$1,051,590	\$788,504	74.98%

(1)Excluding all Loss Adjustment Expenses (LAE)