

Top 25 Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio
Line of Business: Total Private Passenger Auto

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$790,028	20.35%	\$748,023	\$564,508	75.47%
2	Progressive Universal Ins Co	21727	WI	\$426,293	10.97%	\$403,082	\$284,186	70.50%
3	Artisan & Truckers Cas Co	10194	WI	\$267,292	6.85%	\$251,702	\$171,546	68.15%
4	Allstate Fire & Cas Ins Co	29688	IL	\$236,921	6.21%	\$228,338	\$153,589	67.26%
5	Farmers Ins Co Of OR	21636	OR	\$224,639	6.12%	\$224,821	\$120,867	53.76%
6	Geico Cas Co	41491	NE	\$209,830	5.86%	\$215,194	\$154,473	71.78%
7	Safeco Ins Co of OR	11071	OR	\$216,518	5.65%	\$207,749	\$141,734	68.22%
8	GEICO Secure Ins Co	14137	NE	\$162,157	4.19%	\$154,139	\$120,239	78.01%
9	Country Pref Ins Co	21008	IL	\$93,833	2.47%	\$90,699	\$60,645	66.86%
10	Standard Fire Ins Co	19070	CT	\$95,283	2.38%	\$87,365	\$54,763	62.68%
11	USAA Cas Ins Co	25968	TX	\$81,311	2.11%	\$77,696	\$59,897	77.09%
12	USAA Gen Ind Co	18600	TX	\$63,002	1.63%	\$59,924	\$50,425	84.15%
13	American Family Ins Co	10386	WI	\$58,142	1.45%	\$53,323	\$38,895	72.94%
14	United Serv Automobile Assn	25941	TX	\$53,817	1.39%	\$51,138	\$43,892	85.83%
15	Garrison Prop & Cas Ins Co	21253	TX	\$51,683	1.33%	\$48,996	\$33,969	69.33%
16	State Farm Fire & Cas Co	25143	IL	\$49,783	1.23%	\$45,190	\$39,759	87.98%
17	Pemco Mut Ins Co	24341	WA	\$27,481	1.02%	\$37,330	\$28,156	75.42%
18	Country Mut Ins Co	20990	IL	\$37,564	0.98%	\$35,842	\$26,482	73.89%
19	LM Gen Ins Co	36447	IL	\$30,385	0.90%	\$32,941	\$13,251	40.23%
20	Integon Ind Corp	22772	NC	\$34,948	0.86%	\$31,689	\$20,177	63.67%
21	American Family Connect Prop & Cas I	29068	WI	\$33,778	0.86%	\$31,687	\$29,437	92.90%
22	State Natl Ins Co Inc	12831	TX	\$31,763	0.82%	\$30,295	\$21,192	69.95%
23	Alpha Prop & Cas Ins Co	38156	WI	\$22,431	0.69%	\$25,182	\$19,893	79.00%
24	Hartford Underwriters Ins Co	30104	CT	\$24,767	0.68%	\$25,152	\$16,003	63.63%
25	Amica Mut Ins Co	19976	RI	\$24,398	0.63%	\$23,194	\$17,191	74.12%
	All 167 Other Companies			\$461,139	12.11%	\$454,519	\$300,831	66.19%
	Totals (Loss Ratio is average)			\$3,809,183	100.00%	\$3,675,210	\$2,586,002	70.36%

(1)Excluding all Loss Adjustment Expenses (LAE)