

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Auto: Other Commercial 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)
Acceptance Ind Ins Co	20010	NE	\$0	0.00%	\$53	(\$656)	(1247.15)%
Accredited Surety & Cas Co Inc	26379	FL	\$385	0.09%	\$397	\$299	75.47%
Ace Amer Ins Co	22667	PA	\$2,924	0.70%	\$2,852	\$6,264	219.61%
Ace Fire Underwriters Ins Co	20702	PA	\$52	0.01%	\$52	\$13	25.50%
Ace Prop & Cas Ins Co	20699	PA	\$1,101	0.26%	\$1,465	\$1,121	76.54%
Acuity A Mut Ins Co	14184	WI	\$3,833	0.91%	\$3,164	\$969	30.64%
AIG Prop Cas Co	19402	IL	(\$7)	0.00%	(\$7)	\$0	0.86%
Alaska Natl Ins Co	38733	AK	\$5,269	1.25%	\$5,428	\$1,539	28.34%
Allied Ins Co of Amer	10127	OH	\$510	0.12%	\$551	\$479	86.89%
Allied Prop & Cas Ins Co	42579	IA	\$113	0.03%	\$158	\$145	91.38%
Allied World Ins Co	22730	NH	\$9	0.00%	\$5	\$2	40.19%
Allied World Natl Assur Co	10690	NH	(\$2)	0.00%	\$41	\$52	126.68%
Allied World Specialty Ins Co	16624	DE	\$791	0.19%	\$802	\$232	28.87%
Allmerica Fin Benefit Ins Co	41840	MI	\$3,436	0.82%	\$3,328	\$1,912	57.46%
Allstate Ind Co	19240	IL	\$0	0.00%	\$0	\$0	0.00%
Allstate Ins Co	19232	IL	\$15,136	3.60%	\$15,283	\$12,004	78.54%
Alpha Prop & Cas Ins Co	38156	WI	(\$4)	0.00%	\$45	(\$155)	(343.85)%
Amco Ins Co	19100	IA	\$6	0.00%	\$7	\$1,000	14606.58%
American Alt Ins Corp	19720	DE	\$119	0.03%	\$204	\$232	113.41%
American Automobile Ins Co	21849	MO	\$723	0.17%	\$667	\$432	64.75%
American Cas Co Of Reading PA	20427	PA	\$325	0.08%	\$364	\$161	44.25%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$58)	0.00%
American Family Home Ins Co	23450	FL	\$160	0.04%	\$76	\$28	36.60%
American Family Mut Ins Co SI	19275	WI	\$138	0.03%	\$1,102	\$575	52.19%
American Fire & Cas Co	24066	NH	\$2,080	0.49%	\$2,337	\$1,394	59.64%
American Guar & Liab Ins	26247	NY	\$594	0.14%	\$490	\$587	119.76%
American Hallmark Ins Co Of TX	43494	TX	\$4,195	1.00%	\$4,256	\$2,246	52.78%
American Home Assur Co	19380	NY	\$7	0.00%	\$7	\$21	309.56%
American Ins Co	21857	OH	\$0	0.00%	\$0	\$192	0.00%
American Modern Home Ins Co	23469	OH	\$31	0.01%	\$31	\$61	198.08%
American Natl Prop & Cas Co	28401	MO	\$274	0.07%	\$228	\$2	0.77%
American Reliable Ins Co	19615	AZ	\$613	0.15%	\$597	\$197	32.96%
American Road Ins Co	19631	MI	\$3	0.00%	\$3	\$0	0.00%
American Southern Home Ins Co	41998	FL	\$142	0.03%	\$104	\$26	24.54%
American Southern Ins Co	10235	KS	\$2	0.00%	\$2	\$0	0.00%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$278)	0.00%
American States Ins Co Of TX	19712	TX	\$0	0.00%	\$0	(\$698)	(69757300.00)%
American Zurich Ins Co	40142	IL	\$198	0.05%	\$205	\$40	19.68%
Amerisure Mut Ins Co	23396	MI	\$24	0.01%	\$23	\$8	35.29%
Amerisure Partners Ins Co	11050	MI	\$0	0.00%	\$240	\$138	57.41%
Amquard Ins Co	42390	PA	\$3,415	0.81%	\$3,115	\$1,727	55.44%

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AmTrust Ins Co	15954	DE	\$585	0.14%	\$572	\$59	10.37%
Arch Ins Co	11150	MO	\$3,856	0.92%	\$4,092	\$711	17.38%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$0	(\$9)	0.00%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	(\$1)	(3212.50)%
Argonaut Midwest Ins Co	19828	IL	\$10	0.00%	\$10	\$5	49.71%
Artisan & Truckers Cas Co	10194	WI	\$66,404	15.79%	\$62,037	\$30,452	49.09%
Atlantic Specialty Ins Co	27154	NY	\$470	0.11%	\$486	\$405	83.28%
Austin Mut Ins Co	13412	MN	\$1,241	0.29%	\$1,363	\$515	37.76%
Axis Ins Co	37273	IL	\$1,008	0.24%	\$983	\$544	55.35%
Benchmark Ins Co	41394	KS	\$292	0.07%	\$113	\$57	50.21%
Berkley Cas Co	15911	IA	\$339	0.08%	\$423	\$12	2.74%
Berkley Natl Ins Co	38911	IA	\$204	0.05%	\$255	\$62	24.14%
Berkley Regional Ins Co	29580	IA	\$456	0.11%	\$465	\$149	31.99%
Berkshire Hathaway Direct Ins Co	10391	NE	\$61	0.01%	\$29	(\$5)	(18.50)%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$147	0.03%	\$162	\$68	42.27%
BITCO Gen Ins Corp	20095	IA	\$1,218	0.29%	\$1,372	\$10	0.76%
BITCO Natl Ins Co	20109	IA	\$0	0.00%	\$0	(\$28)	0.00%
Brotherhood Mut Ins Co	13528	IN	\$398	0.09%	\$403	\$2	0.60%
Canal Ins Co	10464	SC	\$1,780	0.42%	\$1,570	\$1,118	71.23%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	\$16	0.00%
Carolina Cas Ins Co	10510	IA	\$3	0.00%	\$35	(\$18)	(49.86)%
Charter Oak Fire Ins Co	25615	CT	\$2,879	0.68%	\$2,826	\$1,067	37.75%
Church Mut Ins Co S I	18767	WI	\$532	0.13%	\$584	\$598	102.47%
Clear Blue Ins Co	28860	TX	\$105	0.02%	\$89	\$70	78.07%
Columbia Ins Co	27812	NE	\$0	0.00%	\$0	\$0	0.00%
Commerce & Industry Ins Co	19410	NY	\$128	0.03%	\$253	(\$241)	(95.31)%
Continental Cas Co	20443	IL	\$1,306	0.31%	\$1,189	\$1,321	111.09%
Continental Divide Ins Co	35939	CO	\$4,156	0.99%	\$3,309	\$1,131	34.18%
Continental Ins Co	35289	PA	\$1,863	0.44%	\$1,730	\$786	45.43%
Continental Western Ins Co	10804	IA	\$3,111	0.74%	\$3,069	\$1,468	47.84%
Contractors Bonding & Ins Co	37206	IL	\$85	0.02%	\$85	\$10	11.73%
CorePointe Ins Co	10499	DE	\$10	0.00%	\$3	\$0	0.03%
Country Mut Ins Co	20990	IL	\$4,755	1.13%	\$4,627	\$2,121	45.83%
Crestbrook Ins Co	18961	OH	\$725	0.17%	\$798	(\$104)	(13.06)%
Crum & Forster Ind Co	31348	DE	\$357	0.08%	\$238	\$205	85.91%
Cumis Ins Society Inc	10847	IA	\$55	0.01%	\$54	(\$1)	(1.22)%
Depositors Ins Co	42587	IA	\$1,164	0.28%	\$1,170	\$531	45.35%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	(\$3)	0.00%
Discover Prop & Cas Ins Co	36463	CT	\$0	0.00%	\$0	\$0	0.00%
Eagle W Ins Co	12890	CA	\$924	0.22%	\$888	\$748	84.23%
Electric Ins Co	21261	MA	\$149	0.04%	\$149	(\$29)	(19.39)%

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Emcasco Ins Co	21407	IA	\$715	0.17%	\$578	\$508	87.91%
Empire Fire & Marine Ins Co	21326	IL	\$2,367	0.56%	\$2,390	(\$713)	(29.83)%
Employers Ins Co of Wausau	21458	WI	\$148	0.04%	\$23	(\$12)	(49.74)%
Employers Mut Cas Co	21415	IA	\$5,081	1.21%	\$4,864	(\$1,378)	(28.34)%
Everest Natl Ins Co	10120	DE	\$2,322	0.55%	\$2,009	\$443	22.05%
Falls Lake Natl Ins Co	31925	OH	\$713	0.17%	\$734	\$206	28.10%
Farmers Ins Exch	21652	CA	\$2,967	0.71%	\$3,056	\$902	29.53%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$0	(\$149)	0.00%
Federal Ins Co	20281	IN	\$4,081	0.97%	\$3,865	\$1,281	33.13%
Federated Mut Ins Co	13935	MN	\$5,576	1.33%	\$5,401	\$3,313	61.33%
Federated Rural Electric Ins Exch	11118	KS	\$373	0.09%	\$370	\$82	22.24%
Federated Serv Ins Co	28304	MN	\$1,202	0.29%	\$1,143	\$1,850	161.77%
Fidelity & Guar Ins Co	35386	IA	\$0	0.00%	\$0	\$0	0.00%
Fidelity & Guar Ins Underwriters Inc	25879	WI	\$0	0.00%	\$0	\$0	0.00%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
Financial Pacific Ins Co	31453	CA	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$99	0.02%	\$98	\$112	114.49%
Firemens Ins Co Of Washington DC	21784	DE	\$584	0.14%	\$562	\$18	3.16%
First Liberty Ins Corp	33588	IL	\$187	0.04%	\$130	(\$296)	(228.51)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$8)	0.00%
Florists Mut Ins Co	13978	IL	\$323	0.08%	\$345	\$65	18.83%
Foremost Ins Co Grand Rapids MI	11185	MI	\$0	0.00%	\$0	(\$1)	0.00%
Foremost Prop & Cas Ins Co	11800	MI	\$0	0.00%	\$0	\$0	0.00%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$4)	0.00%
Freedom Specialty Ins Co	22209	OH	\$0	0.00%	\$0	(\$20)	0.00%
Geico Gen Ins Co	35882	NE	\$221	0.05%	\$134	\$69	51.83%
General Cas Co Of WI	24414	WI	\$172	0.04%	\$219	\$58	26.56%
General Ins Co Of Amer	24732	NH	\$311	0.07%	\$53	\$303	567.18%
Generali Us Branch	11231	NY	\$0	0.00%	\$0	\$0	0.00%
Government Employees Ins Co	22063	NE	\$2	0.00%	\$248	(\$141)	(56.78)%
Grange Ins Assn	22101	WA	\$721	0.17%	\$760	\$797	104.79%
Granite State Ins Co	23809	IL	\$80	0.02%	\$65	\$19	28.48%
Great Amer Alliance Ins Co	26832	OH	\$255	0.06%	\$248	\$91	36.83%
Great Amer Assur Co	26344	OH	\$617	0.15%	\$479	\$165	34.50%
Great Amer Ins Co	16691	OH	\$551	0.13%	\$572	\$476	83.21%
Great Amer Ins Co of NY	22136	NY	\$142	0.03%	\$128	\$15	11.37%
Great Divide Ins Co	25224	ND	\$161	0.04%	\$122	(\$11)	(9.34)%
Great Northern Ins Co	20303	IN	\$1,401	0.33%	\$1,529	\$601	39.27%
Great West Cas Co	11371	NE	\$17,262	4.10%	\$16,176	\$7,034	43.48%
Greenwich Ins Co	22322	DE	\$1,255	0.30%	\$1,231	\$685	55.66%
GuideOne Ins Co	15032	IA	\$310	0.07%	\$298	(\$37)	(12.31)%

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Hallmark Ins Co	34037	AZ	\$232	0.06%	\$232	\$18	7.80%
Hanover Amer Ins Co	36064	NH	\$4	0.00%	\$4	\$0	7.00%
Hanover Ins Co	22292	NH	\$65	0.02%	\$64	(\$34)	(52.48)%
Harco Natl Ins Co	26433	IL	\$146	0.03%	\$159	(\$70)	(44.00)%
Hartford Accident & Ind Co	22357	CT	\$1,168	0.28%	\$1,294	(\$24)	(1.82)%
Hartford Cas Ins Co	29424	IN	\$203	0.05%	\$185	\$106	57.49%
Hartford Fire Ins Co	19682	CT	\$1,901	0.45%	\$1,750	(\$797)	(45.51)%
Hartford Ins Co Of The Midwest	37478	IN	\$50	0.01%	\$52	\$1	1.35%
Hartford Underwriters Ins Co	30104	CT	\$264	0.06%	\$255	\$60	23.63%
HDI Global Ins Co	41343	IL	\$40	0.01%	\$37	(\$7)	(19.38)%
Hiscox Ins Co Inc	10200	IL	\$61	0.01%	\$54	\$14	26.32%
Hudson Ins Co	25054	DE	\$2,059	0.49%	\$1,965	\$266	13.52%
Illinois Natl Ins Co	23817	IL	\$47	0.01%	\$46	(\$29)	(63.46)%
Imperium Ins Co	35408	TX	\$1,003	0.24%	\$707	\$1,188	167.99%
Indemnity Ins Co Of North Amer	43575	PA	\$1,076	0.26%	\$986	\$1,100	111.58%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	(34.57)%
Insurance Co Of The State Of PA	19429	IL	\$9	0.00%	\$9	(\$231)	(2537.01)%
Intrepid Ins Co	10749	IA	\$24	0.01%	\$24	\$9	37.14%
Key Risk Ins Co	10885	IA	\$230	0.05%	\$364	\$95	26.16%
Lancer Ins Co	26077	IL	\$1,079	0.26%	\$986	(\$49)	(4.94)%
Liberty Ins Corp	42404	IL	\$1,075	0.26%	\$967	\$768	79.43%
Liberty Ins Underwriters Inc	19917	IL	\$0	0.00%	\$0	\$1	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$3,428	0.82%	\$3,427	\$616	17.99%
Liberty Mut Ins Co	23043	MA	\$45	0.01%	\$46	\$32	70.62%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$139	0.00%
LM Ins Corp	33600	IL	\$364	0.09%	\$338	\$128	37.79%
Manufacturers Alliance Ins Co	36897	PA	\$422	0.10%	\$385	\$144	37.39%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	0.00%
Markel Ins Co	38970	IL	\$318	0.08%	\$292	\$7	2.35%
Massachusetts Bay Ins Co	22306	NH	\$14	0.00%	\$13	(\$1)	(7.00)%
Mid Century Ins Co	21687	CA	\$5,417	1.29%	\$5,469	\$1,404	25.68%
Middlesex Ins Co	23434	WI	\$6,982	1.66%	\$5,641	\$3,155	55.94%
Midvale Ind Co	27138	WI	\$2,141	0.51%	\$13	\$742	5709.50%
Midwest Family Mut Ins Co	23574	IA	\$1,320	0.31%	\$1,285	\$505	39.33%
Milford Cas Ins Co	26662	DE	\$0	0.00%	\$0	(\$5)	0.00%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$289	0.07%	\$254	\$17	6.61%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$111	0.03%	\$83	\$11	12.88%
Monterey Ins Co	23540	CA	\$1	0.00%	\$1	\$4	465.92%
MSIG Specialty Ins USA Inc	34886	NY	\$11	0.00%	\$8	\$4	46.16%
Mutual Of Enumclaw Ins Co	14761	OR	\$7,314	1.74%	\$7,437	\$4,866	65.43%
National Amer Ins Co	23663	OK	\$3	0.00%	\$0	\$0	(120.83)%

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National Cas Co	11991	OH	\$2,554	0.61%	\$2,463	\$1,152	46.76%
National Continental Ins Co	10243	NY	\$61	0.01%	\$81	(\$504)	(619.25)%
National Farmers Union Prop & Cas	16217	NC	(\$62)	-0.01%	(\$7)	\$460	(6275.96)%
National Fire Ins Co Of Hartford	20478	IL	\$886	0.21%	\$883	\$1,323	149.79%
National Ind Co	20087	NE	\$0	0.00%	\$0	\$0	0.00%
National Interstate Ins Co	32620	OH	\$1,523	0.36%	\$1,388	\$425	30.62%
National Liab & Fire Ins Co	20052	CT	\$3,517	0.84%	\$3,826	\$1,073	28.04%
National Specialty Ins Co	22608	TX	\$67	0.02%	\$22	(\$70)	(322.70)%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$26)	0.00%
National Union Fire Ins Co of Pittsb	19445	PA	\$4,370	1.04%	\$4,571	\$2,713	59.35%
Nationwide Aqribusiness Ins Co	28223	IA	\$4,925	1.17%	\$4,912	\$4,168	84.86%
Nationwide Assur Co	10723	OH	\$581	0.14%	\$558	\$228	40.83%
Nationwide Gen Ins Co	23760	OH	\$698	0.17%	\$580	\$285	49.11%
Nationwide Mut Ins Co	23787	OH	\$2,157	0.51%	\$2,082	\$572	27.49%
Navigators Ins Co	42307	NY	\$829	0.20%	\$789	\$350	44.32%
New Hampshire Ins Co	23841	IL	\$209	0.05%	\$216	\$191	88.26%
New York Marine & Gen Ins Co	16608	NY	\$800	0.19%	\$910	\$1,222	134.26%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$94)	(9395400.00)%
North Pointe Ins Co	27740	PA	\$112	0.03%	\$55	\$11	20.68%
North River Ins Co	21105	NJ	\$196	0.05%	\$163	\$57	35.17%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$0	0.00%
Northland Ins Co	24015	CT	\$3,079	0.73%	\$2,979	\$2,991	100.42%
Nova Cas Co	42552	NY	\$330	0.08%	\$323	\$25	7.88%
Nutmeg Ins Co	39608	CT	\$300	0.07%	\$157	\$59	37.62%
Occidental Fire & Cas Co Of NC	23248	NC	\$350	0.08%	\$303	(\$9)	(2.86)%
Ohio Cas Ins Co	24074	NH	\$10,241	2.43%	\$10,404	\$8,586	82.52%
Ohio Security Ins Co	24082	NH	\$26,953	6.41%	\$27,319	\$14,194	51.96%
Old Republic Gen Ins Corp	24139	IL	\$2	0.00%	\$5	(\$24)	(481.64)%
Old Republic Ins Co	24147	PA	\$5,784	1.38%	\$4,970	\$3,737	75.19%
Oregon Automobile Ins Co	23922	OR	(\$1)	0.00%	(\$1)	(\$168)	25088.94%
Oregon Mut Ins Co	14907	OR	\$3,756	0.89%	\$3,727	\$1,016	27.25%
Pacific Employers Ins Co	22748	PA	\$9	0.00%	\$8	\$3	44.69%
Pacific Ind Co	20346	WI	\$14	0.00%	\$15	\$4	27.58%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	(\$6)	0.00%
Penn Millers Ins Co	14982	PA	\$1,216	0.29%	\$1,294	\$541	41.82%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,352	0.32%	\$1,297	\$792	61.11%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$613	0.15%	\$593	\$229	38.56%
Pennsylvania Manufacturers Ind Co	41424	PA	\$35	0.01%	\$33	\$7	19.85%
Pharmacists Mut Ins Co	13714	IA	\$88	0.02%	\$86	\$92	106.32%
Philadelphia Ind Ins Co	18058	PA	\$7,307	1.74%	\$7,052	\$1,414	20.05%
Phoenix Ins Co	25623	CT	\$1,921	0.46%	\$1,971	\$929	47.15%

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Pioneer Specialty Ins Co	40312	MN	\$3,688	0.88%	\$3,464	\$1,899	54.83%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	\$54	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$23)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	(\$6)	0.00%
Preferred Professional Ins Co	36234	NE	\$244	0.06%	\$172	\$62	36.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$64	0.02%	\$53	\$20	38.47%
Protective Ins Co	12416	IN	\$855	0.20%	\$1,121	\$480	42.83%
QBE Ins Corp	39217	PA	\$38	0.01%	\$29	(\$2)	(8.45)%
Regent Ins Co	24449	WI	\$45	0.01%	\$83	\$31	37.05%
Repwest Ins Co	31089	AZ	\$10	0.00%	\$10	\$0	0.00%
Riverport Ins Co	36684	IA	\$456	0.11%	\$408	\$62	15.18%
RLI Ins Co	13056	IL	\$817	0.19%	\$778	(\$50)	(6.36)%
Rock Ridge Ins Co	11089	TX	\$60	0.01%	\$74	\$53	70.77%
Rural Trust Ins Co	11134	TX	\$8	0.00%	\$16	\$26	163.23%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	(\$13)	0.00%
Safety Natl Cas Corp	15105	MO	\$1,095	0.26%	\$1,091	\$415	38.08%
Sagamore Ins Co	40460	IN	\$107	0.03%	\$133	\$52	38.90%
Scottsdale Ind Co	15580	OH	\$272	0.06%	\$330	\$65	19.81%
Security Natl Ins Co	19879	DE	\$153	0.04%	\$168	\$17	9.98%
Seneca Ins Co Inc	10936	NY	\$43	0.01%	\$33	\$20	61.46%
Sentinel Ins Co Ltd	11000	CT	\$510	0.12%	\$530	\$4,486	846.26%
Sentry Cas Co	28460	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Ins Co	24988	WI	\$2,580	0.61%	\$2,297	\$2,525	109.89%
Sentry Select Ins Co	21180	WI	\$3,466	0.82%	\$3,724	\$1,234	33.13%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$1	(\$2)	(226.19)%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$31	0.01%	\$33	\$11	33.35%
Sompo Amer Ins Co	11126	NY	\$229	0.05%	\$245	\$19	7.86%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	(\$2)	0.00%
St Paul Guardian Ins Co	24775	CT	\$0	0.00%	\$0	(\$1)	0.00%
St Paul Mercury Ins Co	24791	CT	\$0	0.00%	\$0	(\$2)	0.00%
St Paul Protective Ins Co	19224	CT	\$0	0.00%	\$0	\$0	0.00%
Star Ins Co	18023	MI	\$71	0.02%	\$68	\$43	63.30%
Starnet Ins Co	40045	IA	\$502	0.12%	\$431	\$674	156.52%
Starr Ind & Liab Co	38318	TX	\$1,287	0.31%	\$1,189	\$69	5.77%
StarStone Natl Ins Co	25496	DE	\$5	0.00%	\$5	(\$16)	(338.92)%
State Farm Fire & Cas Co	25143	IL	\$576	0.14%	\$530	\$380	71.62%
State Farm Mut Auto Ins Co	25178	IL	\$3,929	0.93%	\$3,768	\$4,763	126.42%
State Natl Ins Co Inc	12831	TX	\$325	0.08%	\$372	\$528	141.86%
Stonington Ins Co	10340	PA	\$3	0.00%	\$1	\$0	21.26%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$1	0.00%	\$0	\$0	1.01%
T H E Ins Co	12866	LA	\$703	0.17%	\$607	\$163	26.84%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio  
Line of Business: Auto: Other Commercial 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)
Technology Ins Co Inc	42376	DE	\$22	0.01%	\$19	\$133	681.46%
The Cincinnati Cas Co	28665	OH	\$3,100	0.74%	\$2,992	\$1,753	58.60%
The Cincinnati Ind Co	23280	OH	\$2,217	0.53%	\$2,027	\$736	36.32%
The Cincinnati Ins Co	10677	OH	\$12,020	2.86%	\$12,227	\$5,108	41.78%
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	\$0	0.00%
Tokio Marine Amer Ins Co	10945	NY	\$728	0.17%	\$657	\$176	26.76%
Trans Pacific Ins Co	41238	NY	(\$1)	0.00%	\$0	\$0	7.58%
Transguard Ins Co Of Amer Inc	28886	IL	\$585	0.14%	\$538	\$751	139.62%
Transportation Ins Co	20494	IL	\$330	0.08%	\$254	\$526	207.40%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,239	0.53%	\$2,231	\$680	30.49%
Travelers Ind Co	25658	CT	\$3,110	0.74%	\$3,071	\$2,166	70.52%
Travelers Ind Co Of Amer	25666	CT	\$2,303	0.55%	\$2,123	\$727	34.27%
Travelers Ind Co Of CT	25682	CT	\$2,292	0.54%	\$2,267	\$417	18.41%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,495	1.07%	\$4,319	\$2,095	48.50%
Tri State Ins Co Of MN	31003	IA	\$258	0.06%	\$228	\$226	99.51%
Truck Ins Exch	21709	CA	\$9,548	2.27%	\$10,022	\$5,626	56.14%
Trumbull Ins Co	27120	CT	\$635	0.15%	\$581	\$103	17.73%
Twin City Fire Ins Co Co	29459	IN	\$280	0.07%	\$228	\$33	14.56%
Union Ins Co	25844	IA	\$1,150	0.27%	\$960	\$734	76.48%
United Fire & Cas Co	13021	IA	\$2,553	0.61%	\$2,450	\$1,739	71.01%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$3	0.00%
United States Fire Ins Co	21113	DE	\$646	0.15%	\$664	\$407	61.25%
United WI Ins Co	29157	WI	\$165	0.04%	\$53	\$4	7.12%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	\$184	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	\$1	0.00%
Utica Mut Ins Co	25976	NY	\$6	0.00%	\$5	\$2	29.26%
Valley Forge Ins Co	20508	PA	\$1,601	0.38%	\$1,604	\$1,264	78.81%
Vanliner Ins Co	21172	OH	\$820	0.19%	\$614	\$161	26.15%
Vantapro Specialty Ins Co	44768	AR	\$269	0.06%	\$256	\$61	23.99%
Vigilant Ins Co	20397	NY	\$18	0.00%	\$18	(\$13)	(69.22)%
Watford Ins Co	25585	NJ	\$221	0.05%	\$281	\$35	12.49%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	\$0	(11.76)%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	\$0	12133.33%
Wesco Ins Co	25011	DE	\$781	0.19%	\$777	\$1,107	142.45%
West Amer Ins Co	44393	IN	\$3,343	0.79%	\$3,314	\$3,045	91.88%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	(\$31)	0.00%
Western Natl Assur Co	24465	MN	\$771	0.18%	\$755	\$572	75.75%
Western Natl Mut Ins Co	15377	MN	\$10,581	2.52%	\$10,087	\$6,896	68.37%
Westport Ins Corp	39845	MO	\$12	0.00%	\$10	\$32	311.67%
White Pine Ins Co	11932	MI	\$29	0.01%	\$14	\$0	0.00%
Williamsburg Natl Ins Co	25780	MI	\$0	0.00%	\$0	\$3	0.00%

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2022 Oregon Market Share and Loss Ratio  
Line of Business: Auto: Other Commercial 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)
Wilshire Ins Co	13234	NC	\$399	0.09%	\$401	\$317	79.07%
XL Ins Amer Inc	24554	DE	\$19	0.00%	\$17	\$5	27.65%
XL Specialty Ins Co	37885	DE	\$63	0.02%	\$34	(\$271)	(793.52)%
Zurich Amer Ins Co	16535	NY	\$7,540	1.79%	\$7,103	\$3,981	56.05%
Zurich Amer Ins Co Of IL	27855	IL	\$29	0.01%	\$48	\$41	85.87%
Totals (Loss Ratio is average)			\$420,607	100.00%	\$406,811	\$214,052	52.62%

(1)Excluding all Loss Adjustment Expenses (LAE)