

All Authorized Companies
Zero Premium and Loss Companies Excluded

2022 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	\$3	0.00%
21st Century N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$11)	0.00%
Acuity A Mut Ins Co	14184	WI	\$800	0.02%	\$428	\$254	59.29%
AIG Prop Cas Co	19402	IL	\$1,192	0.04%	\$1,204	\$2,099	174.37%
Allied Prop & Cas Ins Co	42579	IA	\$8,640	0.26%	\$9,185	\$7,042	76.67%
Allstate Fire & Cas Ins Co	29688	IL	\$200,371	6.04%	\$192,727	\$135,272	70.19%
Allstate Ind Co	19240	IL	\$5,716	0.17%	\$6,339	\$2,564	40.44%
Allstate Ins Co	19232	IL	\$20,978	0.63%	\$21,420	\$10,717	50.03%
Allstate Prop & Cas Ins Co	17230	IL	\$18,195	0.55%	\$18,457	\$8,803	47.69%
Alpha Prop & Cas Ins Co	38156	WI	\$30,376	0.91%	\$30,169	\$23,136	76.69%
Amco Ins Co	19100	IA	\$3,698	0.11%	\$2,191	\$1,630	74.39%
American Bankers Ins Co Of FL	10111	FL	\$45	0.00%	\$44	(\$39)	(90.00)%
American Commerce Ins Co	19941	OH	\$2,340	0.07%	\$2,453	\$1,401	57.13%
American Family Connect Prop & Cas I	29068	WI	\$25,903	0.78%	\$24,847	\$19,071	76.75%
American Family Home Ins Co	23450	FL	\$1,276	0.04%	\$1,201	\$353	29.39%
American Family Ins Co	10386	WI	\$43,975	1.32%	\$41,498	\$32,608	78.58%
American Family Mut Ins Co SI	19275	WI	\$20,524	0.62%	\$21,788	\$13,528	62.09%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	(\$1)	0.00%	\$13	(\$67)	(495.07)%
American Modern Prop & Cas Ins Co	42722	OH	\$600	0.02%	\$587	\$138	23.56%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	\$0	(73.65)%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$1	(\$1)	(93.04)%
American Natl Prop & Cas Co	28401	MO	\$11,684	0.35%	\$11,455	\$10,726	93.63%
American Reliable Ins Co	19615	AZ	\$190	0.01%	\$288	\$552	191.84%
American Standard Ins Co of WI	19283	WI	\$337	0.01%	\$365	\$218	59.57%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$1)	0.00%
Amica Mut Ins Co	19976	RI	\$20,299	0.61%	\$19,955	\$17,482	87.61%
AmShield Ins Co	15590	MO	\$4,527	0.14%	\$3,971	\$6,549	164.92%
Artisan & Truckers Cas Co	10194	WI	\$217,728	6.56%	\$213,610	\$136,502	63.90%
Atlantic Specialty Ins Co	27154	NY	\$0	0.00%	\$0	\$0	0.00%
Austin Mut Ins Co	13412	MN	\$277	0.01%	\$327	\$128	39.13%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	(\$1)	0.00%
Bankers Standard Ins Co	18279	PA	\$13	0.00%	\$390	\$405	103.87%
California Cas Gen Ins Co of OR	35955	OR	\$15,104	0.45%	\$14,642	\$11,800	80.60%
Charter Oak Fire Ins Co	25615	CT	\$0	0.00%	\$0	\$3	0.00%
Coast Natl Ins Co	25089	CA	\$22,431	0.68%	\$23,109	\$19,300	83.52%
Commerce W Ins Co	13161	CA	\$3,114	0.09%	\$2,323	\$699	30.12%
Country Cas Ins Co	20982	IL	\$3,506	0.11%	\$3,427	\$2,552	74.46%
Country Mut Ins Co	20990	IL	\$31,855	0.96%	\$31,116	\$18,812	60.46%
Country Pref Ins Co	21008	IL	\$83,647	2.52%	\$83,250	\$57,193	68.70%

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Crestbrook Ins Co	18961	OH	\$1,542	0.05%	\$1,461	\$758	51.88%
CSAA Fire & Cas Ins Co	10921	IN	\$17,859	0.54%	\$16,949	\$10,473	61.79%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$129	0.00%
Dairyland Ins Co	21164	WI	\$219	0.01%	\$247	\$78	31.72%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$81)	0.00%
Eagle W Ins Co	12890	CA	\$1,392	0.04%	\$1,398	\$1,344	96.12%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	(\$9)	0.00%
Economy Preferred Ins Co	38067	IL	\$7,533	0.23%	\$7,775	\$5,525	71.06%
Economy Premier Assur Co	40649	IL	\$835	0.03%	\$863	\$471	54.54%
Electric Ins Co	21261	MA	\$159	0.00%	\$153	\$73	47.48%
Encompass Ind Co	15130	IL	\$879	0.03%	\$937	\$628	67.01%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$4	(\$18)	(438.74)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$9,930	0.30%	\$10,232	\$7,402	72.34%
Essentia Ins Co	37915	MO	\$8,436	0.25%	\$7,734	\$3,877	50.14%
Esurance Ins Co	25712	IL	\$15,789	0.48%	\$15,658	\$12,063	77.04%
Farmers Cas Ins Co	40169	RI	\$33	0.00%	\$33	\$0	(0.41)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$11,153	0.34%	\$10,960	\$6,413	58.51%
Farmers Ins Co Of OR	21636	OR	\$223,832	6.74%	\$222,374	\$132,654	59.65%
Farmers Ins Exch	21652	CA	\$5,323	0.16%	\$2,825	\$1,441	51.01%
Farmers Prop & Cas Ins Co	26298	RI	\$4,910	0.15%	\$5,309	\$3,056	57.55%
Federal Ins Co	20281	IN	\$1,604	0.05%	\$1,529	(\$65)	(4.26)%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$1	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$0	\$0	(2.20)%
First Liberty Ins Corp	33588	IL	\$109	0.00%	\$109	(\$47)	(42.77)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$4	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$10,425	0.31%	\$10,108	\$6,177	61.12%
Foremost Prop & Cas Ins Co	11800	MI	\$180	0.01%	\$176	\$21	11.83%
Garrison Prop & Cas Ins Co	21253	TX	\$41,905	1.26%	\$40,813	\$32,839	80.46%
Geico Cas Co	41491	NE	\$221,957	6.69%	\$223,790	\$193,761	86.58%
Geico Gen Ins Co	35882	NE	\$21,045	0.63%	\$21,576	\$15,669	72.62%
Geico Ind Co	22055	NE	\$10,187	0.31%	\$10,157	\$7,933	78.11%
GEICO Secure Ins Co	14137	NE	\$133,853	4.03%	\$123,006	\$128,357	104.35%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$14	0.00%
Government Employees Ins Co	22063	NE	\$6,001	0.18%	\$6,130	\$3,698	60.33%
Grange Ins Assn	22101	WA	\$3,477	0.10%	\$3,581	\$2,514	70.21%
Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$0	0.00%
Great Amer Ins Co	16691	OH	\$0	0.00%	\$0	\$0	0.00%
Great Amer Ins Co of NY	22136	NY	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$1,066	0.03%	\$984	\$387	39.31%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	(\$1)	0.00%
Hallmark Ins Co	34037	AZ	\$0	0.00%	(\$149)	\$0	0.00%

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Hartford Accident & Ind Co	22357	CT	(\$2)	0.00%	\$27	\$44	166.28%
Hartford Cas Ins Co	29424	IN	\$107	0.00%	\$116	\$23	20.18%
Hartford Fire Ins Co	19682	CT	(\$2)	0.00%	\$9	(\$2)	(23.53)%
Hartford Ins Co Of The Midwest	37478	IN	\$2,544	0.08%	\$2,684	\$1,742	64.90%
Hartford Underwriters Ins Co	30104	CT	\$26,339	0.79%	\$27,249	\$16,068	58.97%
Horace Mann Ins Co	22578	IL	\$2,282	0.07%	\$2,223	\$1,887	84.89%
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,048	0.03%	\$1,104	\$555	50.29%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$5)	(4363.46)%
Integon Ind Corp	22772	NC	\$24,567	0.74%	\$22,420	\$16,297	72.69%
Integon Natl Ins Co	29742	NC	\$97	0.00%	\$84	\$215	255.99%
Ironshore Ind Inc	23647	IL	(\$42)	0.00%	(\$42)	(\$39)	91.43%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$7	0.00%	\$6	(\$3)	(40.47)%
Liberty Mut Fire Ins Co	23035	WI	\$3,399	0.10%	\$3,722	\$616	16.57%
Liberty Mut Ins Co	23043	MA	\$234	0.01%	\$196	\$168	85.74%
LM Gen Ins Co	36447	IL	\$35,696	1.08%	\$39,725	\$18,940	47.68%
LM Ins Corp	33600	IL	\$567	0.02%	\$654	\$251	38.42%
LM Prop & Cas Ins Co	32352	IN	\$0	0.00%	\$0	\$0	0.00%
Lyndon Southern Ins Co	10051	DE	\$3	0.00%	\$5	\$137	2701.79%
Markel Amer Ins Co	28932	VA	\$88	0.00%	\$94	\$44	47.40%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$7,614	0.23%	\$7,572	\$5,904	77.97%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$39	0.00%	\$4	\$0	0.00%
Mid Century Ins Co	21687	CA	\$4	0.00%	\$4	\$37	866.94%
Midvale Ind Co	27138	WI	\$39	0.00%	\$34	\$53	154.29%
Midwest Family Mut Ins Co	23574	IA	\$51	0.00%	\$43	\$39	88.86%
Mutual Of Enumclaw Ins Co	14761	OR	\$17,837	0.54%	\$17,282	\$15,093	87.33%
National Farmers Union Prop & Cas	16217	NC	\$0	0.00%	\$0	\$15	0.00%
National Gen Assur Co	42447	MO	\$613	0.02%	\$647	\$579	89.56%
National Gen Ins Co	23728	MO	\$119	0.00%	\$117	\$56	48.03%
National General Ins Online Inc	11044	MO	\$3,111	0.09%	\$3,373	\$4,595	136.25%
National Specialty Ins Co	22608	TX	\$83	0.00%	\$83	\$8	9.07%
Nationwide Affinity Co of Amer	26093	OH	(\$2)	0.00%	(\$2)	(\$439)	23831.99%
Nationwide Gen Ins Co	23760	OH	\$13,819	0.42%	\$13,787	\$13,687	99.27%
Nationwide Ins Co Of Amer	25453	OH	(\$6)	0.00%	\$314	\$50	15.82%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$0	0.00%
Nationwide Mut Ins Co	23787	OH	\$14,794	0.45%	\$15,429	\$6,204	40.21%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	(18900.00)%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%

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Omni Ins Co	39098	IL	\$8	0.00%	\$13	\$45	346.16%
Oregon Mut Ins Co	14907	OR	\$20,397	0.61%	\$20,800	\$11,371	54.67%
Pacific Ind Co	20346	WI	\$3,781	0.11%	\$3,496	\$551	15.75%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$1	0.00%
Pemco Mut Ins Co	24341	WA	\$37,144	1.12%	\$36,060	\$23,582	65.40%
Pharmacists Mut Ins Co	13714	IA	\$54	0.00%	\$63	\$111	177.90%
Philadelphia Ind Ins Co	18058	PA	\$800	0.02%	\$767	\$434	56.63%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	(\$5)	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$17)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$1,905	0.06%	\$1,802	\$1,246	69.14%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$12)	0.00%
Progressive Classic Ins Co	42994	WI	(\$27)	0.00%	\$145	\$3,139	2158.68%
Progressive Direct Ins Co	16322	OH	(\$2)	0.00%	(\$2)	(\$1)	53.74%
Progressive Northern Ins Co	38628	WI	(\$1)	0.00%	(\$1)	(\$431)	60501.69%
Progressive Northwestern Ins Co	42919	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Preferred Ins Co	37834	OH	(\$2)	0.00%	(\$2)	(\$1)	83.95%
Progressive Universal Ins Co	21727	WI	\$336,095	10.12%	\$321,908	\$225,673	70.10%
Property & Cas Ins Co Of Hartford	34690	IN	\$5,354	0.16%	\$5,623	\$3,031	53.90%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$749	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	(\$1)	0.00%
Response Ins Co	43044	IL	\$40	0.00%	\$44	\$30	69.25%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$19	0.00%	\$17	\$1	3.50%
Safeco Ins Co Of Amer	24740	NH	\$25	0.00%	\$27	\$14	50.40%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$2	0.00%
Safeco Ins Co of OR	11071	OR	\$197,673	5.95%	\$189,757	\$132,253	69.70%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$3)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$20	0.00%	\$26	\$7	26.09%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$1	0.00%
Sentry Select Ins Co	21180	WI	\$762	0.02%	\$717	\$664	92.55%
Spinnaker Ins Co	24376	IL	\$849	0.03%	\$700	\$462	66.00%
Standard Fire Ins Co	19070	CT	\$78,926	2.38%	\$72,698	\$53,475	73.56%
State Farm Fire & Cas Co	25143	IL	\$35,881	1.08%	\$33,683	\$33,645	99.89%
State Farm Mut Auto Ins Co	25178	IL	\$627,951	18.91%	\$601,416	\$544,779	90.58%
State Natl Ins Co Inc	12831	TX	\$29,450	0.89%	\$24,248	\$10,888	44.90%
Stillwater Prop & Cas Ins Co	16578	NY	\$2,665	0.08%	\$2,691	\$2,825	104.98%
Sublimity Ins Co	26824	OR	\$12,218	0.37%	\$12,215	\$6,685	54.73%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	\$61	0.00%
Tesla Gen Ins Inc	24848	AZ	\$1,361	0.04%	\$733	\$1,225	166.98%
The Cincinnati Cas Co	28665	OH	\$713	0.02%	\$345	\$92	26.73%

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The Cincinnati Ins Co	10677	OH	\$4,046	0.12%	\$4,240	\$2,138	50.43%
The Gen Automobile Ins Co Inc	13703	WI	\$9,631	0.29%	\$8,722	\$4,214	48.32%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	(\$3)	0.00%
Travelers Commercial Ins Co	36137	CT	\$11	0.00%	\$28	(\$153)	(548.05)%
Travelers Home & Marine Ins Co	27998	CT	\$14	0.00%	\$39	(\$440)	(1140.64)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$0	0.00%
Travelers Ind Co Of Amer	25666	CT	\$0	0.00%	\$0	(\$1)	0.00%
Trumbull Ins Co	27120	CT	\$1,160	0.03%	\$1,225	\$764	62.35%
Twin City Fire Ins Co Co	29459	IN	(\$1)	0.00%	\$14	(\$5)	(35.04)%
United Heritage Prop & Cas Co	18939	ID	\$1,002	0.03%	\$1,025	\$508	49.54%
United Serv Automobile Assn	25941	TX	\$44,583	1.34%	\$44,045	\$39,731	90.21%
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	(\$1)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$35	0.00%	\$36	(\$1)	(3.85)%
Unitrin Safeguard Ins Co	40703	WI	\$2,770	0.08%	\$3,205	\$1,473	45.97%
USAA Cas Ins Co	25968	TX	\$67,669	2.04%	\$66,516	\$57,527	86.49%
USAA Gen Ind Co	18600	TX	\$53,351	1.61%	\$52,814	\$45,663	86.46%
Valley Prop & Cas Ins Co	10698	OR	\$1,492	0.04%	\$1,968	\$132	6.73%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$17,115	0.52%	\$16,434	\$9,644	58.68%
Wawanesa Gen Ins Co	10683	CA	\$6,880	0.21%	\$7,071	\$6,731	95.20%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	\$1,209	0.00%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	(\$1)	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	(77.38)%
XL Specialty Ins Co	37885	DE	\$34	0.00%	\$35	(\$1)	(4.30)%
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)			\$3,319,877	100.00%	\$3,225,868	\$2,447,452	75.87%

(1)Excluding all Loss Adjustment Expenses (LAE)