

All Authorized Companies

## 2022 Oregon Market Share and Loss Ratio

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	(\$1)	0.00%
Acuity A Mut Ins Co	14184	WI	\$323	0.03%	\$168	\$114	67.89%
AIG Prop Cas Co	19402	IL	\$710	0.06%	\$704	\$470	66.73%
Allied Prop & Cas Ins Co	42579	IA	\$2,779	0.23%	\$3,018	\$2,230	73.89%
Allstate Fire & Cas Ins Co	29688	IL	\$71,776	6.03%	\$68,352	\$58,237	85.20%
Allstate Ind Co	19240	IL	\$1,756	0.15%	\$1,967	\$1,019	51.81%
Allstate Ins Co	19232	IL	\$12,152	1.02%	\$12,358	\$3,795	30.71%
Allstate Prop & Cas Ins Co	17230	IL	\$9,329	0.78%	\$9,415	\$5,059	53.74%
Alpha Prop & Cas Ins Co	38156	WI	\$5,628	0.47%	\$5,501	\$4,232	76.92%
Amco Ins Co	19100	IA	\$2,052	0.17%	\$1,400	\$1,141	81.50%
American Bankers Ins Co Of FL	10111	FL	\$32	0.00%	\$31	(\$18)	(58.67)%
American Commerce Ins Co	19941	OH	\$780	0.07%	\$810	\$381	47.00%
American Family Connect Prop & Cas I	29068	WI	\$8,861	0.74%	\$8,463	\$8,110	95.83%
American Family Home Ins Co	23450	FL	\$888	0.07%	\$830	\$238	28.72%
American Family Ins Co	10386	WI	\$14,809	1.24%	\$13,923	\$13,479	96.81%
American Family Mut Ins Co SI	19275	WI	\$6,401	0.54%	\$6,727	\$4,180	62.14%
American Modern Home Ins Co	23469	OH	(\$1)	0.00%	\$11	(\$50)	(452.71)%
American Modern Prop & Cas Ins Co	42722	OH	\$486	0.04%	\$475	\$104	21.79%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	\$1	317.09%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	\$0	91.29%
American Natl Prop & Cas Co	28401	MO	\$4,544	0.38%	\$4,381	\$3,778	86.24%
American Reliable Ins Co	19615	AZ	\$190	0.02%	\$288	\$552	191.84%
American Standard Ins Co of WI	19283	WI	\$113	0.01%	\$121	\$36	29.52%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	\$0	0.00%
Amica Mut Ins Co	19976	RI	\$7,529	0.63%	\$7,343	\$7,088	96.53%
AmShield Ins Co	15590	MO	\$1,587	0.13%	\$1,370	\$2,342	170.98%
Artisan & Truckers Cas Co	10194	WI	\$71,978	6.05%	\$68,772	\$47,920	69.68%
Austin Mut Ins Co	13412	MN	\$86	0.01%	\$99	\$37	37.30%
AXA Ins Co	33022	NY	\$0	0.00%	\$0	(\$1)	0.00%
Bankers Standard Ins Co	18279	PA	\$20	0.00%	\$202	\$302	149.82%
California Cas Gen Ins Co of OR	35955	OR	\$6,420	0.54%	\$6,098	\$5,119	83.94%
Charter Oak Fire Ins Co	25615	CT	\$0	0.00%	\$0	\$3	0.00%
Coast Natl Ins Co	25089	CA	\$5,003	0.42%	\$4,857	\$5,120	105.40%
Commerce W Ins Co	13161	CA	\$1,035	0.09%	\$744	\$505	67.88%
Country Cas Ins Co	20982	IL	\$990	0.08%	\$949	\$892	94.05%
Country Mut Ins Co	20990	IL	\$11,795	0.99%	\$11,363	\$8,437	74.25%
Country Pref Ins Co	21008	IL	\$32,663	2.74%	\$32,169	\$26,372	81.98%
Crestbrook Ins Co	18961	OH	\$597	0.05%	\$561	\$485	86.35%
CSAA Fire & Cas Ins Co	10921	IN	\$4,972	0.42%	\$4,532	\$4,162	91.85%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$0	0.00%

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Dairyland Ins Co	21164	WI	\$87	0.01%	\$99	\$29	29.33%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$5)	0.00%
Eagle W Ins Co	12890	CA	\$574	0.05%	\$575	\$408	70.94%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$2	0.00%
Economy Preferred Ins Co	38067	IL	\$3,025	0.25%	\$3,161	\$1,756	55.53%
Economy Premier Assur Co	40649	IL	\$431	0.04%	\$442	\$152	34.31%
Electric Ins Co	21261	MA	\$70	0.01%	\$66	\$33	50.10%
Encompass Ind Co	15130	IL	\$332	0.03%	\$349	\$307	88.16%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$2	\$0	13.78%
Enumclaw Prop & Cas Ins Co	11232	OR	\$3,557	0.30%	\$3,648	\$2,506	68.71%
Essentia Ins Co	37915	MO	\$5,628	0.47%	\$5,246	\$1,709	32.58%
Esurance Ins Co	25712	IL	\$3,956	0.33%	\$3,870	\$4,899	126.60%
Farmers Cas Ins Co	40169	RI	\$11	0.00%	\$11	\$1	6.37%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$4,531	0.38%	\$4,421	\$3,126	70.71%
Farmers Ins Co Of OR	21636	OR	\$69,505	5.84%	\$67,020	\$54,923	81.95%
Farmers Ins Exch	21652	CA	\$1,610	0.14%	\$819	\$383	46.73%
Farmers Prop & Cas Ins Co	26298	RI	\$1,780	0.15%	\$1,951	\$1,185	60.75%
Federal Ins Co	20281	IN	\$817	0.07%	\$780	\$27	3.46%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$0	\$0	(2.20)%
First Liberty Ins Corp	33588	IL	\$45	0.00%	\$43	(\$9)	(20.39)%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$4	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$7,307	0.61%	\$7,061	\$4,206	59.57%
Foremost Prop & Cas Ins Co	11800	MI	\$68	0.01%	\$68	\$20	30.10%
Garrison Prop & Cas Ins Co	21253	TX	\$15,459	1.30%	\$15,005	\$13,744	91.59%
Geico Cas Co	41491	NE	\$78,060	6.56%	\$78,511	\$77,914	99.24%
Geico Gen Ins Co	35882	NE	\$7,729	0.65%	\$7,833	\$6,080	77.61%
Geico Ind Co	22055	NE	\$4,819	0.40%	\$4,709	\$3,600	76.44%
GEICO Secure Ins Co	14137	NE	\$40,959	3.44%	\$37,477	\$51,673	137.88%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Government Employees Ins Co	22063	NE	\$2,375	0.20%	\$2,404	\$1,797	74.76%
Grange Ins Assn	22101	WA	\$1,309	0.11%	\$1,353	\$1,025	75.76%
Great Amer Assur Co	26344	OH	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$536	0.05%	\$502	\$292	58.05%
Hallmark Ins Co	34037	AZ	\$0	0.00%	(\$149)	\$0	0.00%
Hartford Accident & Ind Co	22357	CT	(\$1)	0.00%	\$12	\$7	57.47%
Hartford Cas Ins Co	29424	IN	\$31	0.00%	\$31	\$16	50.90%
Hartford Fire Ins Co	19682	CT	(\$1)	0.00%	\$5	\$0	(1.49)%
Hartford Ins Co Of The Midwest	37478	IN	\$1,293	0.11%	\$1,348	\$428	31.78%
Hartford Underwriters Ins Co	30104	CT	\$7,903	0.66%	\$7,893	\$5,357	67.87%
Horace Mann Ins Co	22578	IL	\$839	0.07%	\$817	\$641	78.46%
Horace Mann Prop & Cas Ins Co	22756	IL	\$365	0.03%	\$383	\$222	58.00%

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Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$1)	(1422.37)%
Integon Ind Corp	22772	NC	\$7,156	0.60%	\$6,565	\$4,715	71.81%
<u>Integon Natl Ins Co</u>	<u>29742</u>	<u>NC</u>	<u>\$27</u>	<u>0.00%</u>	<u>\$26</u>	<u>\$36</u>	<u>138.55%</u>
Ironshore Ind Inc	23647	IL	(\$44)	0.00%	(\$44)	(\$40)	91.46%
Liberty Ins Corp	42404	IL	\$1	0.00%	\$1	\$0	3.88%
<u>Liberty Mut Fire Ins Co</u>	<u>23035</u>	<u>WI</u>	<u>\$1,351</u>	<u>0.11%</u>	<u>\$1,467</u>	<u>\$380</u>	<u>25.87%</u>
Liberty Mut Ins Co	23043	MA	\$23	0.00%	\$19	\$30	157.98%
LM Gen Ins Co	36447	IL	\$11,790	0.99%	\$13,080	\$8,024	61.34%
LM Ins Corp	33600	IL	\$155	0.01%	\$177	\$75	42.42%
Lyndon Southern Ins Co	10051	DE	\$2	0.00%	\$2	(\$102)	(4346.22)%
Markel Amer Ins Co	28932	VA	\$40	0.00%	\$43	\$6	12.87%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$1,596	0.13%	\$1,588	\$1,986	125.11%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
<u>MGA Ins Co Inc</u>	<u>40150</u>	<u>TX</u>	<u>\$6</u>	<u>0.00%</u>	<u>\$1</u>	<u>\$0</u>	<u>0.00%</u>
Mid Century Ins Co	21687	CA	\$2	0.00%	\$2	\$1	30.80%
Midvale Ind Co	27138	WI	\$11	0.00%	\$10	\$13	135.16%
<u>Midwest Family Mut Ins Co</u>	<u>23574</u>	<u>IA</u>	<u>\$22</u>	<u>0.00%</u>	<u>\$18</u>	<u>\$8</u>	<u>47.43%</u>
Mutual Of Enumclaw Ins Co	14761	OR	\$6,545	0.55%	\$6,019	\$5,651	93.89%
National Gen Assur Co	42447	MO	\$291	0.02%	\$305	\$313	102.57%
National Gen Ins Co	23728	MO	\$66	0.01%	\$65	\$30	46.35%
National General Ins Online Inc	11044	MO	\$1,693	0.14%	\$1,844	\$1,199	65.02%
National Specialty Ins Co	22608	TX	\$83	0.01%	\$83	\$8	9.07%
<u>Nationwide Affinity Co of Amer</u>	<u>26093</u>	<u>OH</u>	<u>(\$1)</u>	<u>0.00%</u>	<u>(\$1)</u>	<u>(\$4)</u>	<u>675.98%</u>
Nationwide Gen Ins Co	23760	OH	\$4,690	0.39%	\$4,716	\$4,760	100.93%
Nationwide Ins Co Of Amer	25453	OH	(\$4)	0.00%	\$238	\$230	96.39%
<u>Nationwide Mut Fire Ins Co</u>	<u>23779</u>	<u>OH</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>\$0</u>	<u>0.00%</u>
Nationwide Mut Ins Co	23787	OH	\$4,357	0.37%	\$4,645	\$2,770	59.62%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
<u>North Pacific Ins Co</u>	<u>23892</u>	<u>OR</u>	<u>\$0</u>	<u>0.00%</u>	<u>\$0</u>	<u>(\$2)</u>	<u>0.00%</u>
Omni Ins Co	39098	IL	(\$1)	0.00%	\$0	(\$2)	(1832.29)%
Oregon Mut Ins Co	14907	OR	\$8,758	0.74%	\$8,905	\$6,215	69.79%
Pacific Ind Co	20346	WI	\$1,956	0.16%	\$1,839	\$306	16.62%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$12,628	1.06%	\$12,188	\$10,381	85.17%
Pharmacists Mut Ins Co	13714	IA	\$19	0.00%	\$22	\$11	48.45%
Philadelphia Ind Ins Co	18058	PA	\$726	0.06%	\$692	\$341	49.25%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$0	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$1,141	0.10%	\$1,069	\$796	74.50%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	\$0	0.00%

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Progressive Classic Ins Co	42994	WI	(\$9)	0.00%	\$37	\$279	752.27%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	\$6	(1694.43)%
Progressive Northwestern Ins Co	42919	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$109,374	9.19%	\$101,865	\$85,379	83.82%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,142	0.18%	\$2,220	\$944	42.52%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$0	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$0	0.00%
Response Ins Co	43044	IL	\$14	0.00%	\$14	\$17	120.40%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$15	0.00%	\$14	\$0	2.81%
Safeco Ins Co Of Amer	24740	NH	\$13	0.00%	\$14	\$11	77.36%
Safeco Ins Co Of IL	39012	IL	\$0	0.00%	\$0	\$2	0.00%
Safeco Ins Co of OR	11071	OR	\$72,957	6.13%	\$68,843	\$47,579	69.11%
Sentinel Ins Co Ltd	11000	CT	\$5	0.00%	\$6	\$5	87.39%
Sentry Select Ins Co	21180	WI	\$432	0.04%	\$402	\$350	87.06%
Spinnaker Ins Co	24376	IL	\$317	0.03%	\$207	\$239	115.42%
Standard Fire Ins Co	19070	CT	\$28,332	2.38%	\$25,701	\$20,757	80.77%
State Farm Fire & Cas Co	25143	IL	\$11,777	0.99%	\$10,940	\$13,540	123.76%
State Farm Mut Auto Ins Co	25178	IL	\$235,124	19.75%	\$223,812	\$225,460	100.74%
State Natl Ins Co Inc	12831	TX	\$29,450	2.47%	\$24,248	\$10,888	44.90%
Stillwater Prop & Cas Ins Co	16578	NY	\$1,072	0.09%	\$1,030	\$773	75.12%
Sublimity Ins Co	26824	OR	\$4,603	0.39%	\$4,614	\$2,867	62.13%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	\$0	0.00%
Tesla Gen Ins Inc	24848	AZ	\$142	0.01%	\$76	\$864	1141.40%
The Cincinnati Cas Co	28665	OH	\$315	0.03%	\$153	\$71	46.41%
The Cincinnati Ins Co	10677	OH	\$1,697	0.14%	\$1,766	\$1,031	58.40%
The Gen Automobile Ins Co Inc	13703	WI	\$1,711	0.14%	\$1,498	\$848	56.64%
Travelers Cas & Surety Co	19038	CT	\$0	0.00%	\$0	(\$3)	0.00%
Travelers Commercial Ins Co	36137	CT	\$5	0.00%	\$11	(\$7)	(67.13)%
Travelers Home & Marine Ins Co	27998	CT	\$8	0.00%	\$18	(\$14)	(74.68)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$3	0.00%
Trumbull Ins Co	27120	CT	\$367	0.03%	\$387	\$15	3.79%
Twin City Fire Ins Co Co	29459	IN	(\$1)	0.00%	\$8	\$0	(3.26)%
United Heritage Prop & Cas Co	18939	ID	\$349	0.03%	\$354	\$212	59.93%
United Serv Automobile Assn	25941	TX	\$18,378	1.54%	\$18,060	\$17,199	95.24%
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	\$10	0.00%	\$11	\$0	(1.67)%
Unitrin Safeguard Ins Co	40703	WI	\$946	0.08%	\$1,102	\$840	76.24%

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USAA Cas Ins Co	25968	TX	\$26,909	2.26%	\$26,044	\$24,780	95.15%
USAA Gen Ind Co	18600	TX	\$20,812	1.75%	\$20,560	\$18,360	89.30%
Valley Prop & Cas Ins Co	10698	OR	\$530	0.04%	\$695	\$252	36.30%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$2,109	0.18%	\$1,947	\$1,800	92.46%
Wawanesa Gen Ins Co	10683	CA	\$2,279	0.19%	\$2,299	\$2,370	103.10%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$30	0.00%	\$31	(\$1)	(4.70)%
Yosemite Ins Co	26220	OK	\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)			\$1,190,587	100.00%	\$1,140,339	\$980,174	85.95%

(1)Excluding all Loss Adjustment Expenses (LAE)