

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2023 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)
21st Century Premier Ins Co	20796	PA	\$0	0.00%	\$0	\$25	0.00%
Accelerant Natl Ins Co	10220	DE	\$45	0.01%	\$31	\$17	55.86%
Acceptance Ind Ins Co	20010	NE	\$0	0.00%	\$0	(\$328)	0.00%
Accredited Surety & Cas Co Inc	26379	FL	\$425	0.10%	\$440	(\$6)	(1.26)%
Ace Amer Ins Co	22667	PA	\$3,568	0.88%	\$3,787	\$249	6.57%
Ace Fire Underwriters Ins Co	20702	PA	\$21	0.01%	\$43	(\$7)	(16.09)%
Ace Prop & Cas Ins Co	20699	PA	\$1,089	0.29%	\$1,263	\$63	5.03%
Acuity A Mut Ins Co	14184	WI	\$6,035	1.13%	\$4,838	\$4,377	90.47%
ALG Prop Cas Co	19402	IL	\$0	0.00%	\$0	(\$1)	0.00%
Alaska Natl Ins Co	38733	AK	\$6,206	1.37%	\$5,866	\$1,612	27.47%
Allied Ins Co of Amer	10127	OH	\$179	0.09%	\$402	\$4	1.02%
Allied Prop & Cas Ins Co	42579	IA	\$131	0.03%	\$149	\$797	533.93%
Allied World Ins Co	22730	NH	\$15	0.00%	\$12	\$3	25.00%
Allied World Natl Assur Co	10690	NH	\$0	0.00%	\$0	(\$26)	0.00%
Allied World Specialty Ins Co	16624	DE	\$883	0.21%	\$880	\$84	9.55%
Allmerica Fin Benefit Ins Co	41840	MI	\$3,591	0.83%	\$3,560	\$543	15.25%
Allstate Ins Co	19232	IL	\$5,497	1.30%	\$5,566	\$6,419	115.33%
Alpha Prop & Cas Ins Co	38156	WI	\$0	0.00%	\$0	(\$9)	0.00%
Amco Ins Co	19100	IA	\$2	0.00%	\$4	(\$751)	(17991.86)%
American Alt Ins Corp	19720	DE	\$138	0.03%	\$133	(\$165)	(123.97)%
American Automobile Ins Co	21849	MO	\$1,137	0.21%	\$912	\$588	64.46%
American Cas Co Of Reading PA	20427	PA	\$670	0.11%	\$456	\$257	56.32%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	(\$17)	0.00%
American Family Home Ins Co	23450	FL	\$12	0.03%	\$127	\$35	27.29%
American Family Mut Ins Co SI	19275	WI	\$144	0.04%	\$192	(\$735)	(382.81)%
American Fire & Cas Co	24066	NH	\$1,590	0.42%	\$1,796	\$599	33.34%
American Guar & Liab Ins	26247	NY	\$893	0.19%	\$821	\$637	77.56%
American Hallmark Ins Co Of TX	43494	TX	\$915	0.62%	\$2,634	\$1,098	41.67%
American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$11	(106780.00)%
American Modern Home Ins Co	23469	OH	\$71	0.02%	\$71	(\$3)	(4.31)%
American Natl Prop & Cas Co	28401	MO	\$440	0.08%	\$363	\$183	50.44%
American Reliable Ins Co	19615	AZ	\$528	0.13%	\$547	\$222	40.64%
American Road Ins Co	19631	MI	\$4	0.00%	\$4	\$0	0.00%
American Southern Home Ins Co	41998	FL	\$24	0.02%	\$66	\$25	38.07%
American Southern Ins Co	10235	KS	\$2	0.00%	\$2	\$0	0.00%
American States Ins Co	19704	IN	\$0	0.00%	\$0	(\$106)	0.00%
American States Ins Co Of TX	19712	TX	\$0	0.00%	\$0	(\$280)	0.00%
American Zurich Ins Co	40142	IL	\$157	0.04%	\$185	\$31	16.81%
Amerisure Mut Ins Co	23396	MI	\$21	0.01%	\$22	\$52	240.69%
Amerisure Partners Ins Co	11050	MI	(\$120)	-0.03%	(\$121)	(\$28)	23.56%
Amquard Ins Co	42390	NE	\$3,847	0.89%	\$3,816	\$4,068	106.61%

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AmTrust Ins Co	15954	DE	\$329	0.10%	\$413	\$1,257	304.71%
Arch Ins Co	11150	MO	\$5,409	1.14%	\$4,878	\$623	12.77%
Argonaut Great Central Ins Co	19860	IL	\$0	0.00%	\$0	(\$8)	0.00%
Argonaut Ins Co	19801	IL	\$0	0.00%	\$0	(\$7)	(4808.67)%
Argonaut Midwest Ins Co	19828	IL	\$14	0.00%	\$13	(\$1)	(5.72)%
Artisan & Truckers Cas Co	10194	WI	\$73,600	16.45%	\$70,401	\$42,366	60.18%
Atlantic Specialty Ins Co	27154	NY	\$562	0.12%	\$518	\$46	8.80%
Austin Mut Ins Co	13412	MN	\$1,431	0.32%	\$1,355	(\$15)	(1.13)%
Axis Ins Co	37273	IL	\$996	0.23%	\$993	\$448	45.08%
Benchmark Ins Co	41394	KS	\$205	0.06%	\$239	\$97	40.48%
Berkley Cas Co	15911	IA	\$405	0.08%	\$358	\$8	2.30%
Berkley Natl Ins Co	38911	IA	\$149	0.04%	\$155	\$42	27.16%
Berkley Regional Ins Co	29580	IA	\$434	0.11%	\$450	\$319	70.92%
Berkshire Hathaway Direct Ins Co	10391	NE	\$50	0.02%	\$74	\$11	14.42%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$84	0.03%	\$121	\$79	65.20%
BITCO Gen Ins Corp	20095	IA	\$1,668	0.33%	\$1,396	\$5	0.37%
Brotherhood Mut Ins Co	13528	IN	\$388	0.09%	\$395	\$1,470	371.84%
Canal Ins Co	10464	SC	\$3,333	0.55%	\$2,360	\$2,719	115.21%
Capitol Ind Corp	10472	WI	\$0	0.00%	\$0	(\$31)	0.00%
Carolina Cas Ins Co	10510	IA	\$398	0.08%	\$329	\$137	41.49%
Charter Oak Fire Ins Co	25615	CT	\$3,420	0.74%	\$3,169	\$1,557	49.12%
Church Mut Ins Co S I	18767	WI	\$446	0.11%	\$460	\$270	58.79%
Clear Blue Ins Co	28860	TX	(\$28)	-0.01%	(\$40)	(\$26)	63.55%
Columbia Ins Co	27812	NE	\$0	0.00%	\$0	\$0	0.00%
Commerce & Industry Ins Co	19410	NY	\$39	0.01%	\$56	(\$294)	(521.71)%
Continental Cas Co	20443	IL	\$2,051	0.41%	\$1,757	\$1,383	78.68%
Continental Divide Ins Co	35939	CO	\$4,760	1.05%	\$4,503	\$2,653	58.93%
Continental Ins Co	35289	PA	\$2,115	0.45%	\$1,938	\$1,233	63.66%
Continental Western Ins Co	10804	IA	\$3,055	0.76%	\$3,248	\$1,779	54.79%
Contractors Bonding & Ins Co	37206	IL	\$101	0.02%	\$95	\$38	39.87%
CorePointe Ins Co	10499	DE	\$2	0.00%	\$2	\$0	(10.66)%
Country Mut Ins Co	20990	IL	\$4,645	1.10%	\$4,710	\$5,398	114.60%
Crestbrook Ins Co	18961	OH	\$689	0.16%	\$690	\$208	30.17%
Crum & Forster Ind Co	31348	DE	\$709	0.12%	\$523	\$88	16.82%
Cumis Ins Society Inc	10847	IA	\$47	0.01%	\$51	\$1	2.51%
Depositors Ins Co	42587	IA	\$946	0.25%	\$1,084	\$689	63.54%
Diamond State Ins Co	42048	IN	\$0	0.00%	\$0	\$0	0.00%
Eagle W Ins Co	12890	CA	\$975	0.22%	\$960	\$365	38.04%
Electric Ins Co	21261	MA	\$59	0.01%	\$59	\$6	10.08%
Emcasco Ins Co	21407	IA	\$852	0.18%	\$781	\$57	7.30%
Empire Fire & Marine Ins Co	21326	IL	\$2,752	0.64%	\$2,753	\$83	3.00%

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Employers Ins Co of Wausau	21458	WI	\$54	0.03%	\$145	\$115	79.63%
Employers Mut Cas Co	21415	IA	\$5,434	1.26%	\$5,410	\$3,023	55.89%
Everest Natl Ins Co	10120	DE	\$2,084	0.52%	\$2,244	\$729	32.48%
Falls Lake Natl Ins Co	31925	OH	\$889	0.19%	\$810	\$164	20.21%
Farmers Ins Exch	21652	CA	\$2,296	0.61%	\$2,594	\$1,177	45.36%
Farmers Prop & Cas Ins Co	26298	RI	\$0	0.00%	\$0	(\$54)	0.00%
Farmington Cas Co	41483	CT	\$18	0.00%	\$3	\$1	20.77%
Federal Ins Co	20281	IN	\$4,312	1.03%	\$4,391	\$2,612	59.49%
Federated Mut Ins Co	13935	MN	\$6,456	1.45%	\$6,195	\$3,431	55.38%
Federated Rural Electric Ins Exch	11118	KS	\$389	0.09%	\$379	\$1	0.36%
Federated Serv Ins Co	28304	MN	\$1,235	0.29%	\$1,226	\$410	33.43%
Fidelity & Guar Ins Co	35386	IA	\$136	0.01%	\$23	\$8	35.99%
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	\$84	0.02%	\$74	\$13	17.74%
Firemens Ins Co Of Washington DC	21784	DE	\$1,262	0.26%	\$1,094	\$797	72.83%
First Liberty Ins Corp	33588	IL	\$281	0.06%	\$247	\$129	52.32%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	(\$45)	0.00%
Florists Mut Ins Co	13978	WI	\$207	0.08%	\$338	\$63	18.70%
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	\$1	0.00%
Geico Gen Ins Co	35882	NE	\$399	0.08%	\$356	\$230	64.76%
General Cas Co Of WI	24414	WI	(\$7)	0.02%	\$104	(\$231)	(222.41)%
General Ins Co Of Amer	24732	NH	\$2,539	0.32%	\$1,370	\$1,680	122.67%
Government Employees Ins Co	22063	NE	\$27	0.01%	\$27	\$499	1829.99%
Grange Ins Assn	22101	WA	\$812	0.18%	\$758	\$2,514	331.55%
Granite State Ins Co	23809	IL	\$204	0.03%	\$139	\$57	40.71%
Great Amer Alliance Ins Co	26832	OH	\$122	0.05%	\$201	\$104	51.59%
Great Amer Assur Co	26344	OH	\$738	0.17%	\$709	\$225	31.74%
Great Amer Ins Co	16691	OH	\$651	0.14%	\$590	\$167	28.33%
Great Amer Ins Co of NY	22136	NY	\$144	0.03%	\$146	\$15	10.38%
Great Divide Ins Co	25224	ND	\$167	0.03%	\$128	\$36	28.19%
Great Northern Ins Co	20303	IN	\$1,399	0.32%	\$1,390	\$250	17.99%
Great West Cas Co	11371	NE	\$17,926	4.12%	\$17,642	\$7,241	41.04%
Greenwich Ins Co	22322	DE	\$990	0.25%	\$1,069	\$1,048	98.05%
GuideOne Ins Co	15032	IA	\$290	0.07%	\$296	(\$73)	(24.73)%
Hallmark Ins Co	34037	AZ	(\$141)	0.00%	\$8	\$110	1398.97%
Hanover Amer Ins Co	36064	NH	\$3	0.00%	\$4	\$0	5.14%
Hanover Ins Co	22292	NH	\$81	0.02%	\$72	\$439	613.18%

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Harco Natl Ins Co	26433	IL	\$203	0.04%	\$189	\$45	23.64%
Hartford Accident & Ind Co	22357	CT	\$1,167	0.27%	\$1,173	\$811	69.12%
Hartford Cas Ins Co	29424	IN	\$179	0.04%	\$177	\$40	22.50%
Hartford Fire Ins Co	19682	CT	\$2,674	0.57%	\$2,455	\$1,054	42.96%
Hartford Ins Co Of The Midwest	37478	IN	\$59	0.01%	\$55	\$6	11.53%
Hartford Underwriters Ins Co	30104	CT	\$283	0.06%	\$255	\$92	36.24%
HDI Global Ins Co	41343	IL	\$53	0.01%	\$47	\$45	94.09%
Hiscox Ins Co Inc	10200	IL	\$63	0.01%	\$62	\$23	37.03%
Hudson Ins Co	25054	DE	\$1,843	0.47%	\$2,012	\$1,391	69.10%
Illinois Natl Ins Co	23817	IL	\$65	0.01%	\$63	\$22	34.38%
Imperium Ins Co	35408	TX	\$1,289	0.27%	\$1,139	(\$919)	(80.74)%
Indemnity Ins Co Of North Amer	43575	PA	\$926	0.21%	\$916	\$1,042	113.66%
Indiana Lumbermens Ins Co	14265	IN	\$0	0.00%	\$0	(\$17)	0.00%
Insurance Co of N Amer	22713	PA	\$0	0.00%	\$0	\$0	71.31%
Insurance Co Of The State Of PA	19429	IL	\$6	0.00%	\$6	(\$165)	(2675.81)%
Intrepid Ins Co	10749	IA	\$452	0.04%	\$171	\$67	39.09%
Key Risk Ins Co	10885	IA	\$288	0.07%	\$292	\$89	30.52%
Lancer Ins Co	26077	IL	\$836	0.20%	\$840	(\$101)	(12.00)%
Liberty Ins Corp	42404	IL	\$481	0.19%	\$825	\$543	65.77%
Liberty Ins Underwriters Inc	19917	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Mut Fire Ins Co	23035	WI	\$4,365	0.89%	\$3,796	\$1,359	35.80%
Liberty Mut Ins Co	23043	MA	\$38	0.01%	\$40	(\$23)	(57.25)%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$233)	0.00%
LM Ins Corp	33600	IL	\$356	0.10%	\$421	\$211	50.00%
Manufacturers Alliance Ins Co	36897	PA	\$372	0.09%	\$398	\$71	17.85%
Markel Amer Ins Co	28932	VA	\$0	0.00%	\$0	\$0	0.00%
Markel Ins Co	38970	IL	\$402	0.09%	\$376	\$26	6.91%
Massachusetts Bay Ins Co	22306	NH	\$10	0.00%	\$12	(\$1)	(8.54)%
Mid Century Ins Co	21687	CA	\$3,980	1.05%	\$4,513	\$1,713	37.97%
Middlesex Ins Co	23434	WI	\$9,281	1.90%	\$8,145	\$4,328	53.14%
Midvale Ind Co	27138	WI	\$2,421	0.79%	\$3,399	\$2,206	64.90%
Midwest Family Mut Ins Co	23574	IA	\$1,408	0.32%	\$1,380	\$1,227	88.90%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$306	0.07%	\$297	(\$47)	(15.85)%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$67	0.02%	\$94	\$13	14.01%
Monterey Ins Co	23540	CA	\$1	0.00%	\$1	(\$1)	(153.75)%
MSIG Specialty Ins USA Inc	34886	NY	\$23	0.00%	\$19	\$9	44.54%
Mutual Of Enumclaw Ins Co	14761	OR	\$6,290	1.58%	\$6,776	\$9,480	139.91%
National Amer Ins Co	23663	OK	\$4	0.00%	\$4	\$1	29.59%
National Cas Co	11991	OH	\$1,348	0.45%	\$1,924	\$371	19.27%
National Continental Ins Co	10243	NY	(\$1)	0.00%	\$6	(\$16)	(261.12)%
National Farmers Union Prop & Cas	16217	NC	\$1	0.01%	\$25	\$34	133.39%

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National Fire Ins Co Of Hartford	20478	IL	\$1,042	0.21%	\$916	\$752	82.03%
National Ind Co	20087	NE	\$0	0.00%	\$0	\$0	0.00%
National Interstate Ins Co	32620	OH	\$1,832	0.42%	\$1,810	\$1,055	58.27%
National Liab & Fire Ins Co	20052	CT	\$4,333	0.86%	\$3,682	\$1,808	49.11%
National Specialty Ins Co	22608	TX	\$132	0.03%	\$112	\$85	76.13%
National Surety Corp	21881	IL	\$0	0.00%	\$0	(\$25)	0.00%
National Union Fire Ins Co of Pittsb	19445	PA	\$4,060	0.94%	\$4,012	\$3,622	90.28%
Nationwide Agribusiness Ins Co	28223	IA	\$4,982	1.14%	\$4,891	\$3,579	73.19%
Nationwide Assur Co	10723	OH	\$965	0.18%	\$760	\$259	34.13%
Nationwide Gen Ins Co	23760	OH	\$481	0.15%	\$648	\$1,110	171.40%
Nationwide Mut Ins Co	23787	OH	\$1,050	0.39%	\$1,674	\$215	12.85%
Navigators Ins Co	42307	NY	\$627	0.19%	\$802	\$309	38.49%
New Hampshire Ins Co	23841	IL	\$223	0.05%	\$218	\$341	156.71%
New York Marine & Gen Ins Co	16608	NY	\$758	0.18%	\$764	\$277	36.30%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$175)	0.00%
North Pointe Ins Co	27740	PA	\$173	0.04%	\$181	\$109	59.95%
North River Ins Co	21105	NJ	\$301	0.07%	\$301	\$106	35.32%
Northland Cas Co	24031	CT	\$0	0.00%	\$0	\$0	0.00%
Northland Ins Co	24015	CT	\$3,380	0.76%	\$3,237	\$732	22.62%
Nova Cas Co	42552	NY	\$184	0.06%	\$273	\$85	31.08%
Nutmeg Ins Co	39608	CT	\$608	0.11%	\$483	\$164	33.89%
Occidental Fire & Cas Co Of NC	23248	NC	\$381	0.09%	\$374	\$355	95.00%
Ohio Cas Ins Co	24074	NH	\$10,556	2.43%	\$10,421	\$4,909	47.11%
Ohio Security Ins Co	24082	NH	\$22,241	5.77%	\$24,712	\$22,596	91.44%
Old Republic Gen Ins Corp	24139	IL	\$3	0.00%	\$3	(\$5)	(165.98)%
Old Republic Ins Co	24147	PA	\$4,921	1.15%	\$4,902	\$1,730	35.29%
Oregon Automobile Ins Co	23922	OR	\$0	0.00%	\$0	(\$86)	0.00%
Oregon Mut Ins Co	14907	OR	\$3,842	0.90%	\$3,832	\$3,861	100.75%
Pacific Employers Ins Co	22748	PA	\$4	0.00%	\$7	(\$3)	(37.10)%
Pacific Ind Co	20346	WI	\$16	0.00%	\$15	\$4	24.32%
Park Natl Ins Co	10859	DE	\$0	0.00%	\$0	(\$1)	0.00%
Penn Millers Ins Co	14982	PA	\$666	0.25%	\$1,050	\$259	24.63%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$1,336	0.32%	\$1,365	\$231	16.91%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$478	0.13%	\$539	\$219	40.68%
Pennsylvania Manufacturers Ind Co	41424	PA	\$78	0.02%	\$79	\$27	34.46%
Pharmacists Mut Ins Co	13714	IA	\$86	0.02%	\$90	\$126	141.04%
Philadelphia Ind Ins Co	18058	PA	\$8,233	1.83%	\$7,842	\$2,929	37.34%
Phoenix Ins Co	25623	CT	\$1,988	0.46%	\$1,977	\$1,429	72.25%
Pioneer Specialty Ins Co	40312	MN	\$4,243	0.93%	\$3,993	\$1,593	39.89%
Plaza Ins Co	30945	IA	\$0	0.00%	\$0	(\$33)	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$2)	0.00%

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Praetorian Ins Co	37257	PA	\$36	0.00%	\$19	\$8	40.29%
Preferred Professional Ins Co	36234	NE	\$444	0.09%	\$384	\$138	36.00%
Property & Cas Ins Co Of Hartford	34690	IN	\$17	0.01%	\$22	(\$10)	(44.82)%
Protective Ins Co	12416	IN	\$1,727	0.42%	\$1,806	\$738	40.86%
QBE Ins Corp	39217	PA	\$61	0.01%	\$57	(\$119)	(208.81)%
Regent Ins Co	24449	WI	(\$5)	0.00%	(\$1)	(\$19)	2483.14%
Repwest Ins Co	31089	AZ	\$13	0.00%	\$12	\$0	0.00%
Riverport Ins Co	36684	IA	\$394	0.11%	\$476	\$115	24.06%
RLI Ins Co	13056	IL	\$685	0.18%	\$773	\$162	20.90%
Rock Ridge Ins Co	11089	TX	\$88	0.01%	\$55	(\$29)	(53.18)%
Rural Trust Ins Co	11134	TX	\$10	0.00%	\$17	(\$7)	(39.98)%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	(\$5)	0.00%
Safety Natl Cas Corp	15105	MO	\$1,830	0.33%	\$1,411	\$1,359	96.31%
Sagamore Ins Co	40460	IN	\$175	0.04%	\$169	\$647	383.30%
Scottsdale Ind Co	15580	OH	\$199	0.07%	\$296	\$12	4.00%
Security Natl Ins Company	19879	DE	\$176	0.05%	\$225	\$43	19.10%
Seneca Ins Co Inc	10936	NY	\$51	0.01%	\$48	\$70	147.07%
Sentinel Ins Co Ltd	11000	CT	\$478	0.11%	\$478	(\$3,565)	(746.23)%
Sentry Cas Co	28460	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Ins Co	24988	WI	\$2,753	0.62%	\$2,651	\$2,864	108.04%
Sentry Select Ins Co	21180	WI	\$4,411	0.84%	\$3,613	\$1,975	54.67%
Sequoia Ins Co	22985	CA	\$0	0.00%	\$0	\$0	0.00%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$15	0.00%	\$15	\$12	76.36%
Sompo Amer Ins Co	11126	NY	\$279	0.06%	\$252	\$50	19.79%
St Paul Fire & Marine Ins Co	24767	CT	\$0	0.00%	\$0	\$1	0.00%
St Paul Guardian Ins Co	24775	CT	\$57	0.00%	\$11	\$3	25.05%
St Paul Mercury Ins Co	24791	CT	\$5	0.00%	\$0	\$1	212.03%
St Paul Protective Ins Co	19224	CT	\$83	0.00%	\$21	\$4	20.27%
Standard Fire Ins Co	19070	CT	\$6	0.00%	\$1	\$0	22.45%
Star Ins Co	18023	MI	\$77	0.02%	\$70	\$18	26.17%
Starnet Ins Co	40045	IA	\$365	0.12%	\$506	\$154	30.44%
Starr Ind & Liab Co	38318	TX	\$1,355	0.32%	\$1,387	\$700	50.48%
StarStone Natl Ins Co	25496	DE	\$7	0.00%	\$7	\$15	200.67%
State Farm Fire & Cas Co	25143	IL	\$765	0.16%	\$679	\$401	59.04%
State Farm Mut Auto Ins Co	25178	IL	\$4,574	1.01%	\$4,344	\$1,797	41.37%
State Natl Ins Co Inc	12831	TX	\$3,650	0.49%	\$2,087	\$1,294	62.03%
Stonington Ins Co	10340	PA	\$7	0.00%	\$7	\$6	92.50%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$14	0.00%	\$6	\$1	24.13%
T H E Ins Co	12866	LA	\$37	0.05%	\$230	(\$98)	(42.54)%
Technology Ins Co Inc	42376	DE	\$25	0.01%	\$26	(\$9)	(36.21)%
The Cincinnati Cas Co	28665	OH	\$3,008	0.70%	\$2,999	\$2,499	83.32%

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2023 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)
The Cincinnati Ind Co	23280	OH	\$2,611	0.55%	\$2,375	\$1,043	43.92%
The Cincinnati Ins Co	10677	OH	\$12,430	2.80%	\$11,996	\$4,907	40.91%
The Pie Ins Co	21857	OH	\$0	0.00%	\$0	(\$4)	0.00%
The Travelers Cas Co	41769	CT	\$0	0.00%	\$0	\$0	0.00%
Tokio Marine Amer Ins Co	10945	NY	\$703	0.16%	\$677	\$224	33.16%
Trans Pacific Ins Co	41238	NY	\$0	0.00%	\$0	\$0	0.00%
Transguard Ins Co Of Amer Inc	28886	IL	\$366	0.10%	\$430	\$798	185.60%
Transportation Ins Co	20494	IL	\$417	0.10%	\$435	\$20	4.59%
TravCo Personal Ins Co	36463	CT	\$0	0.00%	\$0	(\$6)	0.00%
Travelers Cas Co Of CT	36170	CT	\$18	0.00%	\$1	\$0	22.66%
Travelers Cas Ins Co Of Amer	19046	CT	\$2,183	0.52%	\$2,220	\$451	20.33%
Travelers Ind Co	25658	CT	\$3,823	0.85%	\$3,637	\$897	24.66%
Travelers Ind Co Of Amer	25666	CT	\$2,539	0.59%	\$2,517	\$1,795	71.31%
Travelers Ind Co Of CT	25682	CT	\$2,422	0.50%	\$2,123	\$738	34.78%
Travelers Prop Cas Co Of Amer	25674	CT	\$4,544	1.05%	\$4,507	\$370	8.21%
Tri State Ins Co Of MN	31003	IA	\$294	0.06%	\$270	\$199	73.53%
Trisura Ins Co	22225	OK	\$267	0.02%	\$88	\$33	37.57%
Truck Ins Exch	21709	CA	\$7,959	2.03%	\$8,694	\$3,324	38.24%
Trumbull Ins Co	27120	CT	\$629	0.14%	\$618	\$137	22.23%
Twin City Fire Ins Co Co	29459	IN	\$256	0.06%	\$267	\$98	36.83%
Union Ins Co	25844	IA	\$2,021	0.36%	\$1,521	\$1,163	76.43%
United Fire & Cas Co	13021	IA	\$2,574	0.59%	\$2,533	\$1,735	68.47%
United States Fidelity & Guar Co	25887	CT	\$0	0.00%	\$0	\$0	0.00%
United States Fire Ins Co	21113	DE	\$1,107	0.20%	\$872	(\$184)	(21.05)%
United WI Ins Co	29157	WI	\$173	0.04%	\$176	\$0	0.22%
Universal Underwriters Ins Co	41181	IL	\$0	0.00%	\$0	\$99	0.00%
Universal Underwriters Of TX Ins	40843	IL	\$0	0.00%	\$0	\$0	0.00%
Utica Mut Ins Co	25976	NY	\$7	0.00%	\$6	\$0	2.32%
Valley Forge Ins Co	20508	PA	\$1,559	0.37%	\$1,598	\$840	52.56%
Vanliner Ins Co	21172	OH	\$976	0.20%	\$874	\$398	45.60%
Vantapro Specialty Ins Co	44768	AR	\$226	0.06%	\$258	\$38	14.85%
Vigilant Ins Co	20397	NY	\$21	0.01%	\$22	\$0	(0.23)%
Watford Ins Co	25585	NJ	\$7	0.00%	\$7	(\$76)	(1138.42)%
Wausau Business Ins Co	26069	WI	\$0	0.00%	\$0	(\$1)	0.00%
Wausau Underwriters Ins Co	26042	WI	\$0	0.00%	\$0	(\$3)	0.00%
Wesco Ins Co	25011	DE	\$1,003	0.24%	\$1,012	\$426	42.14%
West Amer Ins Co	44393	IN	\$3,184	0.74%	\$3,177	\$1,788	56.30%
Westchester Fire Ins Co	10030	PA	\$0	0.00%	\$0	(\$16)	0.00%
Western Natl Assur Co	24465	MN	\$589	0.18%	\$773	\$136	17.62%
Western Natl Mut Ins Co	15377	MN	\$11,658	2.69%	\$11,514	\$7,331	63.67%
Westport Ins Corp	39845	MO	\$0	0.00%	\$7	(\$6)	(94.33)%

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2023 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)
White Pine Ins Co	11932	MI	\$33	0.01%	\$29	\$0	0.00%
Wilshire Ins Co	13234	NC	\$391	0.09%	\$391	(\$347)	(88.66)%
XL Ins Amer Inc	24554	DE	\$25	0.01%	\$23	\$3	14.16%
XL Specialty Ins Co	37885	DE	\$286	0.06%	\$260	\$140	53.78%
Zurich Amer Ins Co	16535	NY	\$9,218	1.96%	\$8,390	\$5,232	62.36%
Zurich Amer Ins Co Of IL	27855	IL	\$40	0.01%	\$34	\$80	236.16%
Totals (Loss Ratio is average)			\$436,899	100.00%	\$428,045	\$235,838	55.10%

(1)Excluding all Loss Adjustment Expenses (LAE)