

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio  
Line of Business: Auto: Other Passenger 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$19)	0.00%
Acuity A Mut Ins Co	14184	WI	\$2,104	0.06%	\$1,188	\$1,433	120.64%
AIG Prop Cas Co	19402	IL	\$477	0.02%	\$429	\$44	10.26%
Allied Prop & Cas Ins Co	42579	IA	\$6,120	0.25%	\$4,930	\$3,983	80.79%
Allstate Fire & Cas Ins Co	29688	IL	\$126,525	6.20%	\$121,140	\$86,320	71.26%
Allstate Ind Co	19240	IL	\$2,523	0.13%	\$2,602	\$1,292	49.66%
Allstate Ins Co	19232	IL	\$6,633	0.35%	\$6,814	\$3,907	57.34%
Allstate Prop & Cas Ins Co	17230	IL	\$8,004	0.40%	\$7,901	\$4,283	54.21%
Alpha Prop & Cas Ins Co	38156	WI	\$13,856	0.78%	\$15,267	\$14,598	95.61%
Amco Ins Co	19100	IA	\$3,219	0.14%	\$2,828	\$2,359	83.44%
American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$7	0.00%
American Bankers Ins Co Of FL	10111	FL	\$13	0.00%	\$12	\$30	252.40%
American Commerce Ins Co	19941	OH	\$1,133	0.06%	\$1,171	\$1,226	104.66%
American Family Connect Prop & Cas I	29068	WI	\$17,741	0.87%	\$16,900	\$18,484	109.37%
American Family Home Ins Co	23450	FL	\$376	0.02%	\$364	\$167	45.98%
American Family Ins Co	10386	WI	\$31,651	1.52%	\$29,682	\$19,748	66.53%
American Family Mut Ins Co SI	19275	WI	\$10,449	0.55%	\$10,801	\$6,707	62.10%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	(\$3)	0.00%
American Modern Prop & Cas Ins Co	42722	OH	\$117	0.01%	\$112	\$301	268.38%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	\$0	0.00%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	(\$1)	32700.00%
American Natl Prop & Cas Co	28401	MO	\$7,776	0.36%	\$7,032	\$6,794	96.61%
American Standard Ins Co of WI	19283	WI	\$182	0.01%	\$198	\$450	227.74%
Amica Mut Ins Co	19976	RI	\$13,483	0.66%	\$12,852	\$10,534	81.96%
AmShield Ins Co	15590	MO	\$3,067	0.14%	\$2,709	\$3,532	130.39%
Artisan & Truckers Cas Co	10194	WI	\$147,497	7.14%	\$139,426	\$97,861	70.19%
Austin Mut Ins Co	13412	MN	(\$9)	0.00%	\$53	\$158	294.67%
Bankers Standard Ins Co	18279	PA	\$2	0.00%	\$2	(\$58)	(3244.30)%
Bantry Ins Co	25232	IL	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$7,625	0.38%	\$7,511	\$6,990	93.06%
Cimarron Ins Co Inc	20400	AZ	\$13	0.00%	\$1	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$11,286	0.60%	\$11,748	\$8,423	71.70%
Coliseum Reins Co	36552	DE	\$0	0.00%	\$0	\$0	0.00%
Commerce W Ins Co	13161	CA	\$2,189	0.11%	\$2,072	\$1,649	79.59%
Country Cas Ins Co	20982	IL	\$3,243	0.15%	\$3,021	\$2,381	78.83%
Country Mut Ins Co	20990	IL	\$22,559	1.12%	\$21,789	\$16,907	77.59%
Country Pref Ins Co	21008	IL	\$54,718	2.74%	\$53,517	\$34,246	63.99%
Crestbrook Ins Co	18961	OH	\$798	0.04%	\$810	\$972	119.97%
CSAA Fire & Cas Ins Co	10921	IN	\$12,094	0.60%	\$11,709	\$6,146	52.49%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$0	0.00%

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Dairyland Ins Co	21164	WI	\$117	0.01%	\$124	(\$8)	(6.33)%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$12)	0.00%
Eagle W Ins Co	12890	CA	\$732	0.04%	\$704	\$258	36.67%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	(\$1)	0.00%
Economy Preferred Ins Co	38067	IL	\$3,279	0.18%	\$3,585	\$3,089	86.16%
Economy Premier Assur Co	40649	IL	\$430	0.02%	\$385	\$470	122.26%
Electric Ins Co	21261	MA	\$82	0.00%	\$82	\$231	281.14%
Encompass Ind Co	15130	IL	\$580	0.03%	\$502	\$302	60.24%
Encompass Ins Co Of Amer	10071	IL	(\$1)	0.00%	(\$1)	(\$1)	210.25%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,368	0.28%	\$5,501	\$7,264	132.03%
Essentia Ins Co	37915	MO	\$3,108	0.14%	\$2,783	\$1,122	40.30%
Esurance Ins Co	25712	IL	\$6,564	0.39%	\$7,560	\$4,146	54.84%
Farmers Cas Ins Co	40169	RI	\$20	0.00%	\$20	\$1	3.73%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$5,701	0.29%	\$5,693	\$3,788	66.53%
Farmers Ins Co Of OR	21636	OR	\$121,592	6.32%	\$123,447	\$64,401	52.17%
Farmers Ins Exch	21652	CA	\$11,678	0.48%	\$9,437	\$7,116	75.40%
Farmers Prop & Cas Ins Co	26298	RI	\$2,069	0.12%	\$2,375	\$833	35.05%
Federal Ins Co	20281	IN	\$742	0.04%	\$725	\$412	56.79%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	\$0	0.00%
Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$0	0.00%
First Liberty Ins Corp	33588	IL	\$45	0.00%	\$50	\$29	58.51%
Foremost Ins Co Grand Rapids MI	11185	MI	\$2,920	0.15%	\$2,968	\$2,595	87.46%
Foremost Prop & Cas Ins Co	11800	MI	\$103	0.01%	\$106	\$146	137.55%
Garrison Prop & Cas Ins Co	21253	TX	\$26,872	1.33%	\$26,040	\$15,940	61.21%
Geico Cas Co	41491	NE	\$111,985	5.86%	\$114,425	\$76,765	67.09%
GEICO Choice Ins Co	14139	NE	\$174	0.00%	\$7	\$7	101.72%
Geico Gen Ins Co	35882	NE	\$11,292	0.57%	\$11,068	\$9,269	83.74%
Geico Ind Co	22055	NE	\$4,644	0.24%	\$4,658	\$3,235	69.46%
GEICO Secure Ins Co	14137	NE	\$99,075	4.81%	\$93,981	\$63,938	68.03%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Government Employees Ins Co	22063	NE	\$3,103	0.16%	\$3,052	\$2,530	82.89%
Grange Ins Assn	22101	WA	\$1,906	0.10%	\$1,904	\$1,887	99.10%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	(\$3)	0.00%
Great Northern Ins Co	20303	IN	\$641	0.03%	\$559	\$505	90.26%
Great Northwest Ins Co	26654	MN	\$0	0.00%	\$0	\$0	0.00%
Guideone Amer Ins Co	42331	IA	\$0	0.00%	\$0	\$0	0.00%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	\$12	0.00%
Hartford Cas Ins Co	29424	IN	\$60	0.00%	\$60	\$6	10.31%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	(\$1)	0.00%
Hartford Ins Co Of The Midwest	37478	IN	\$1,013	0.05%	\$1,032	\$170	16.44%
Hartford Underwriters Ins Co	30104	CT	\$14,821	0.79%	\$15,428	\$8,870	57.49%

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Horace Mann Ins Co	22578	IL	\$1,422	0.07%	\$1,277	\$773	60.52%
Horace Mann Prop & Cas Ins Co	22756	IL	\$527	0.03%	\$519	\$95	18.23%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$3)	0.00%
Integon Ind Corp	22772	NC	\$18,872	0.86%	\$16,844	\$10,885	64.62%
Integon Natl Ins Co	29742	NC	\$156	0.00%	\$88	(\$89)	(101.84)%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$4	0.00%	\$5	(\$1)	(13.34)%
Liberty Mut Fire Ins Co	23035	WI	\$1,519	0.08%	\$1,651	\$436	26.41%
Liberty Mut Ins Co	23043	MA	\$82	0.01%	\$115	\$96	83.33%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$17,649	1.00%	\$19,518	\$6,558	33.60%
LM Ins Corp	33600	IL	\$293	0.02%	\$339	\$21	6.10%
Lyndon Southern Ins Co	10051	DE	\$0	0.00%	\$0	\$54	0.00%
Markel Amer Ins Co	28932	VA	\$49	0.00%	\$50	\$21	41.53%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$4,636	0.24%	\$4,756	\$2,442	51.34%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$2,190	0.07%	\$1,433	\$1,028	71.72%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$2	\$2	74.50%
Midvale Ind Co	27138	WI	\$22	0.00%	\$24	\$137	566.61%
Midwest Family Mut Ins Co	23574	IA	\$55	0.00%	\$43	(\$27)	(63.05)%
Mutual Of Enumclaw Ins Co	14761	OR	\$9,412	0.51%	\$9,916	\$13,096	132.07%
National Farmers Union Prop & Cas	16217	NC	\$0	0.00%	\$0	(\$15)	0.00%
National Gen Assur Co	42447	MO	\$252	0.01%	\$262	(\$485)	(184.79)%
National Gen Ins Co	23728	MO	\$38	0.00%	\$41	(\$16)	(39.78)%
National General Ins Online Inc	11044	MO	\$1,015	0.06%	\$1,077	(\$2,718)	(252.46)%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	(\$101)	170464.41%
Nationwide Gen Ins Co	23760	OH	\$6,595	0.36%	\$7,121	\$5,376	75.50%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$0	(\$21)	50409.76%
Nationwide Mut Ins Co	23787	OH	\$6,500	0.42%	\$8,263	\$2,474	29.93%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$2)	0.00%
Omni Ins Co	39098	IL	\$1	0.00%	\$2	(\$54)	(2238.91)%
Oregon Mut Ins Co	14907	OR	(\$385)	0.17%	\$3,235	\$3,477	107.48%
Pacific Ind Co	20346	WI	\$1,768	0.09%	\$1,733	\$1,621	93.54%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$15,060	1.06%	\$20,757	\$15,218	73.32%
Pharmacists Mut Ins Co	13714	IA	\$7	0.00%	\$24	\$44	187.24%
Philadelphia Ind Ins Co	18058	PA	\$72	0.00%	\$70	(\$68)	(97.16)%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	\$0	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	\$1	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%

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Privilege Underwriters Recp Exch	12873	FL	\$702	0.03%	\$667	\$1,682	252.29%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Classic Ins Co	42994	WI	(\$3)	0.00%	(\$3)	(\$42)	1365.18%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	(\$13)	4966.15%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$244,126	11.79%	\$230,335	\$153,856	66.80%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,536	0.13%	\$2,558	\$954	37.29%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	\$32	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$1	0.00%
Response Ins Co	43044	IL	\$10	0.00%	\$15	(\$5)	(32.52)%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$2	0.00%	\$2	\$0	(16.39)%
Safeco Ins Co Of Amer	24740	NH	\$11	0.00%	\$12	(\$1)	(4.40)%
Safeco Ins Co Of IL	39012	IL	\$192	0.00%	\$5	\$8	165.62%
Safeco Ins Co of OR	11071	OR	\$116,030	5.79%	\$113,136	\$82,528	72.95%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$9)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$0	(\$3)	(674.69)%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$373	0.02%	\$346	\$269	77.64%
Spinnaker Ins Co	24376	IL	\$722	0.04%	\$751	\$569	75.79%
Standard Fire Ins Co	19070	CT	\$52,034	2.48%	\$48,350	\$28,193	58.31%
State Farm Fire & Cas Co	25143	IL	\$24,804	1.17%	\$22,787	\$18,082	79.35%
State Farm Mut Auto Ins Co	25178	IL	\$378,281	18.66%	\$364,439	\$253,363	69.52%
Stillwater Prop & Cas Ins Co	16578	NY	\$930	0.06%	\$1,083	\$473	43.64%
Sublimity Ins Co	26824	OR	\$7,356	0.35%	\$6,859	\$6,134	89.43%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	(\$51)	0.00%
Tesla Gen Ins Inc	24848	AZ	\$2,248	0.09%	\$1,763	\$968	54.89%
The Cincinnati Cas Co	28665	OH	\$1,300	0.04%	\$758	\$377	49.72%
The Cincinnati Ins Co	10677	OH	\$1,964	0.10%	\$1,986	\$472	23.76%
The Gen Automobile Ins Co Inc	13703	WI	\$7,342	0.36%	\$7,048	\$4,584	65.03%
Toggle Ins Co	44245	DE	\$245	0.01%	\$113	\$76	67.64%
Travelers Commercial Ins Co	36137	CT	\$1	0.00%	\$1	(\$5)	(427.24)%
Travelers Home & Marine Ins Co	27998	CT	\$2	0.00%	\$3	(\$132)	(4436.26)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	\$0	0.00%
Trumbull Ins Co	27120	CT	\$667	0.03%	\$676	\$633	93.58%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	(\$1)	0.00%
United Heritage Prop & Cas Co	18939	ID	\$575	0.03%	\$555	\$178	32.07%
United Serv Automobile Assn	25941	TX	\$26,786	1.33%	\$25,950	\$23,596	90.93%
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	\$0	0.00%

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Unitrin Direct Prop & Cas Co	10915	IL	\$9	0.00%	\$12	(\$4)	(34.64)%
Unitrin Safeguard Ins Co	40703	WI	\$1,114	0.07%	\$1,400	\$1,510	107.80%
USAA Cas Ins Co	25968	TX	\$40,442	2.02%	\$39,361	\$28,472	72.33%
USAA Gen Ind Co	18600	TX	\$31,998	1.59%	\$30,980	\$26,308	84.92%
Valley Prop & Cas Ins Co	10698	OR	\$499	0.03%	\$641	\$34	5.23%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Vigilant Ins Co	20397	NY	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$14,598	0.67%	\$13,162	\$7,452	56.61%
Wawanesa Gen Ins Co	10683	CA	\$3,120	0.17%	\$3,255	\$3,095	95.10%
WCF Select Ins Co	21865	CA	\$0	0.00%	\$0	\$68	0.00%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$3	0.00%	\$3	\$0	8.12%
Totals (Loss Ratio is average)			\$2,007,011	100.00%	\$1,953,029	\$1,345,114	68.87%

(1)Excluding all Loss Adjustment Expenses (LAE)