

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$3)	0.00%
Acuity A Mut Ins Co	14184	WI	\$4,177	0.06%	\$2,363	\$2,355	99.68%
AIG Prop Cas Co	19402	IL	\$1,286	0.03%	\$1,216	\$540	44.46%
Allied Prop & Cas Ins Co	42579	IA	\$10,575	0.23%	\$8,441	\$6,510	77.12%
Allstate Fire & Cas Ins Co	29688	IL	\$236,921	6.21%	\$228,338	\$153,589	67.26%
Allstate Ind Co	19240	IL	\$4,478	0.13%	\$4,665	\$2,063	44.21%
Allstate Ins Co	19232	IL	\$19,423	0.54%	\$19,723	\$7,703	39.05%
Allstate Prop & Cas Ins Co	17230	IL	\$17,955	0.49%	\$18,043	\$8,941	49.56%
Alpha Prop & Cas Ins Co	38156	WI	\$22,431	0.69%	\$25,182	\$19,893	79.00%
Amco Ins Co	19100	IA	\$6,983	0.17%	\$6,158	\$5,003	81.24%
American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$26	0.00%
American Bankers Ins Co Of FL	10111	FL	\$57	0.00%	\$49	\$78	159.65%
American Commerce Ins Co	19941	OH	\$2,009	0.06%	\$2,077	\$1,689	81.31%
American Family Connect Prop & Cas I	29068	WI	\$33,778	0.86%	\$31,687	\$29,437	92.90%
American Family Home Ins Co	23450	FL	\$1,395	0.04%	\$1,333	\$408	30.61%
American Family Ins Co	10386	WI	\$58,142	1.45%	\$53,323	\$38,895	72.94%
American Family Mut Ins Co SI	19275	WI	\$18,500	0.52%	\$18,967	\$11,141	58.74%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	\$26	(15034.29)%
American Modern Prop & Cas Ins Co	42722	OH	\$624	0.02%	\$610	\$383	62.77%
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)	11757.14%
American Natl Prop & Cas Co	28401	MO	\$15,138	0.37%	\$13,779	\$12,797	92.87%
American Reliable Ins Co	19615	AZ	(\$1)	0.00%	\$142	(\$339)	(238.28)%
American Standard Ins Co of WI	19283	WI	\$276	0.01%	\$301	\$511	169.67%
Amica Mut Ins Co	19976	RI	\$24,398	0.63%	\$23,194	\$17,191	74.12%
AmShield Ins Co	15590	MO	\$5,867	0.14%	\$5,138	\$5,181	100.84%
Artisan & Truckers Cas Co	10194	WI	\$267,292	6.85%	\$251,702	\$171,546	68.15%
Austin Mut Ins Co	13412	MN	(\$16)	0.00%	\$95	\$129	136.18%
Bankers Standard Ins Co	18279	PA	\$3	0.00%	\$2	(\$199)	(11784.92)%
Bantry Ins Co	25232	IL	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$16,524	0.43%	\$15,901	\$12,714	79.95%
Cimarron Ins Co Inc	20400	AZ	\$23	0.00%	\$1	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$18,428	0.52%	\$19,265	\$13,046	67.72%
Coliseum Reins Co	36552	DE	\$0	0.00%	\$0	\$0	0.00%
Commerce W Ins Co	13161	CA	\$3,901	0.10%	\$3,653	\$2,957	80.97%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$4	0.00%
Country Cas Ins Co	20982	IL	\$4,617	0.12%	\$4,293	\$3,476	80.98%
Country Mut Ins Co	20990	IL	\$37,564	0.98%	\$35,842	\$26,482	73.89%
Country Pref Ins Co	21008	IL	\$93,833	2.47%	\$90,699	\$60,645	66.86%

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Crestbrook Ins Co	18961	OH	\$1,542	0.04%	\$1,540	\$1,734	112.57%
CSAA Fire & Cas Ins Co	10921	IN	\$20,370	0.52%	\$19,072	\$11,834	62.05%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$1	0.00%
Dairyland Ins Co	21164	WI	\$192	0.01%	\$207	\$4	2.17%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$13)	0.00%
Eagle W Ins Co	12890	CA	\$1,582	0.04%	\$1,521	\$712	46.80%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$7	0.00%
Economy Preferred Ins Co	38067	IL	\$6,331	0.19%	\$6,924	\$4,943	71.39%
Economy Premier Assur Co	40649	IL	\$902	0.02%	\$849	\$597	70.25%
Electric Ins Co	21261	MA	\$165	0.00%	\$165	\$296	179.48%
Encompass Ind Co	15130	IL	\$1,158	0.03%	\$979	\$472	48.22%
Encompass Ins Co Of Amer	10071	IL	(\$1)	0.00%	(\$1)	(\$4)	608.29%
Enumclaw Prop & Cas Ins Co	11232	OR	\$9,789	0.27%	\$9,908	\$10,133	102.27%
Essentia Ins Co	37915	MO	\$9,650	0.25%	\$9,093	\$2,944	32.38%
Esurance Ins Co	25712	IL	\$11,313	0.34%	\$12,593	\$8,534	67.76%
Farmers Cas Ins Co	40169	RI	\$35	0.00%	\$36	\$8	22.78%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$12,145	0.32%	\$11,899	\$6,535	54.92%
Farmers Ins Co Of OR	21636	OR	\$224,639	6.12%	\$224,821	\$120,867	53.76%
Farmers Ins Exch	21652	CA	\$21,343	0.47%	\$17,285	\$12,491	72.27%
Farmers Prop & Cas Ins Co	26298	RI	\$3,667	0.12%	\$4,234	\$1,551	36.64%
Federal Ins Co	20281	IN	\$1,638	0.04%	\$1,576	\$759	48.19%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$3)	0.00%
Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$0	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$0	\$0	(11.90)%
First Liberty Ins Corp	33588	IL	\$93	0.00%	\$100	\$45	45.65%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$0	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$10,235	0.28%	\$10,283	\$6,466	62.88%
Foremost Prop & Cas Ins Co	11800	MI	\$167	0.00%	\$170	\$186	109.34%
Garrison Prop & Cas Ins Co	21253	TX	\$51,683	1.33%	\$48,996	\$33,969	69.33%
Geico Cas Co	41491	NE	\$209,830	5.86%	\$215,194	\$154,473	71.78%
GEICO Choice Ins Co	14139	NE	\$262	0.00%	\$11	\$19	176.39%
Geico Gen Ins Co	35882	NE	\$21,640	0.57%	\$21,119	\$15,551	73.63%
Geico Ind Co	22055	NE	\$10,224	0.28%	\$10,118	\$6,039	59.68%
GEICO Secure Ins Co	14137	NE	\$162,157	4.19%	\$154,139	\$120,239	78.01%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$2)	0.00%
Government Employees Ins Co	22063	NE	\$6,126	0.16%	\$6,007	\$4,337	72.20%
Grange Ins Assn	22101	WA	\$3,654	0.10%	\$3,602	\$2,704	75.06%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	(\$3)	0.00%
Great Northern Ins Co	20303	IN	\$1,413	0.03%	\$1,203	\$856	71.09%
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%

Oregon Division of Financial Regulation

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Line of Business: Total Private Passenger Auto

All Dollars in Thousands

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Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	\$16	0.00%
Hartford Cas Ins Co	29424	IN	\$102	0.00%	\$99	\$18	18.57%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	\$1	0.00%
Hartford Ins Co Of The Midwest	37478	IN	\$2,360	0.07%	\$2,427	\$676	27.86%
Hartford Underwriters Ins Co	30104	CT	\$24,767	0.68%	\$25,152	\$16,003	63.63%
Horace Mann Ins Co	22578	IL	\$2,725	0.07%	\$2,494	\$1,309	52.47%
Horace Mann Prop & Cas Ins Co	22756	IL	\$1,003	0.03%	\$997	\$140	14.05%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	(\$3)	0.00%
Integon Ind Corp	22772	NC	\$34,948	0.86%	\$31,689	\$20,177	63.67%
Integon Natl Ins Co	29742	NC	\$290	0.00%	\$159	(\$16)	(9.79)%
Ironshore Ind Inc	23647	IL	\$0	0.00%	\$0	(\$1)	0.00%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$7	0.00%	\$8	\$0	(2.25)%
Liberty Mut Fire Ins Co	23035	WI	\$3,033	0.09%	\$3,214	\$960	29.88%
Liberty Mut Ins Co	23043	MA	\$125	0.00%	\$178	\$125	70.00%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$3)	0.00%
LM Gen Ins Co	36447	IL	\$30,385	0.90%	\$32,941	\$13,251	40.23%
LM Ins Corp	33600	IL	\$468	0.01%	\$533	\$52	9.70%
Lyndon Southern Ins Co	10051	DE	\$0	0.00%	\$0	\$51	0.00%
Markel Amer Ins Co	28932	VA	\$87	0.00%	\$91	\$38	41.83%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$7,218	0.20%	\$7,338	\$4,467	60.87%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$3,508	0.06%	\$2,302	\$1,573	68.32%
Mid Century Ins Co	21687	CA	\$5	0.00%	\$5	\$34	725.65%
Midvale Ind Co	27138	WI	\$41	0.00%	\$43	\$186	429.24%
Midwest Family Mut Ins Co	23574	IA	\$101	0.00%	\$80	(\$18)	(22.63)%
Mutual Of Enumclaw Ins Co	14761	OR	\$19,043	0.52%	\$19,224	\$19,814	103.07%
National Farmers Union Prop & Cas	16217	NC	\$0	0.00%	\$0	(\$15)	0.00%
National Gen Assur Co	42447	MO	\$546	0.02%	\$568	(\$345)	(60.66)%
National Gen Ins Co	23728	MO	\$102	0.00%	\$104	(\$6)	(6.15)%
National General Ins Online Inc	11044	MO	\$2,636	0.08%	\$2,809	(\$2,732)	(97.26)%
National Specialty Ins Co	22608	TX	\$111	0.00%	\$110	\$43	39.29%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	(\$120)	74187.65%
Nationwide Gen Ins Co	23760	OH	\$11,803	0.34%	\$12,485	\$10,155	81.34%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$0	(\$43)	35886.55%
Nationwide Mut Ins Co	23787	OH	\$10,772	0.37%	\$13,579	\$5,145	37.89%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	0.00%
Omni Ins Co	39098	IL	\$2	0.00%	\$4	(\$108)	(2845.69)%
Oregon Mut Ins Co	14907	OR	(\$785)	0.18%	\$6,723	\$6,722	99.99%

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Pacific Ind Co	20346	WI	\$3,952	0.10%	\$3,815	\$3,053	80.03%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$27,481	1.02%	\$37,330	\$28,156	75.42%
Pharmacists Mut Ins Co	13714	IA	\$13	0.00%	\$40	\$74	184.16%
Philadelphia Ind Ins Co	18058	PA	\$805	0.02%	\$806	(\$165)	(20.52)%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	(\$5)	0.00%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$2)	0.00%
Praetorian Ins Co	37257	PA	\$0	0.00%	\$0	\$0	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$2,169	0.06%	\$2,030	\$2,987	147.10%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Classic Ins Co	42994	WI	(\$6)	0.00%	(\$6)	\$272	(4335.58)%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	(\$1)	0.00%
Progressive Northern Ins Co	38628	WI	(\$1)	0.00%	(\$1)	(\$25)	3189.10%
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	\$426,293	10.97%	\$403,082	\$284,186	70.50%
Property & Cas Ins Co Of Hartford	34690	IN	\$5,152	0.14%	\$5,217	\$2,362	45.28%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$1,602)	0.00%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$1	0.00%
Response Ins Co	43044	IL	\$21	0.00%	\$31	\$16	50.06%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$22	0.00%	\$20	(\$1)	(6.92)%
Safeco Ins Co Of Amer	24740	NH	\$22	0.00%	\$23	\$0	1.41%
Safeco Ins Co Of IL	39012	IL	\$358	0.00%	\$10	\$22	218.14%
Safeco Ins Co of OR	11071	OR	\$216,518	5.65%	\$207,749	\$141,734	68.22%
Sagamore Ins Co	40460	IN	\$0	0.00%	\$0	(\$9)	0.00%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$1	(\$1)	(92.18)%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Sentry Select Ins Co	21180	WI	\$859	0.02%	\$799	\$585	73.20%
Spinnaker Ins Co	24376	IL	\$1,277	0.03%	\$1,239	\$1,619	130.70%
Standard Fire Ins Co	19070	CT	\$95,283	2.38%	\$87,365	\$54,763	62.68%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	\$3	0.00%
State Farm Fire & Cas Co	25143	IL	\$49,783	1.23%	\$45,190	\$39,759	87.98%
State Farm Mut Auto Ins Co	25178	IL	\$790,028	20.35%	\$748,023	\$564,508	75.47%
State Natl Ins Co Inc	12831	TX	\$31,763	0.82%	\$30,295	\$21,192	69.95%
Stillwater Prop & Cas Ins Co	16578	NY	\$2,119	0.06%	\$2,366	\$1,577	66.67%
Sublimity Ins Co	26824	OR	\$14,550	0.36%	\$13,336	\$10,653	79.88%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$0	0.00%	\$0	\$0	0.00%
Teachers Ins Co	22683	IL	\$0	0.00%	\$0	(\$51)	0.00%
Tesla Gen Ins Inc	24848	AZ	\$5,295	0.11%	\$4,139	\$4,817	116.37%
The Cincinnati Cas Co	28665	OH	\$2,583	0.04%	\$1,507	\$1,114	73.94%

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The Cincinnati Ins Co	10677	OH	\$3,974	0.11%	\$3,991	\$1,246	31.23%
The Gen Automobile Ins Co Inc	13703	WI	\$12,154	0.31%	\$11,446	\$7,467	65.24%
Toggle Ins Co	44245	DE	\$430	0.01%	\$198	\$205	103.54%
Travelers Commercial Ins Co	36137	CT	\$1	0.00%	\$2	\$4	181.15%
Travelers Home & Marine Ins Co	27998	CT	\$3	0.00%	\$5	(\$154)	(3062.37)%
Travelers Ind Co	25658	CT	\$0	0.00%	\$0	(\$4)	0.00%
Travelers Ind Co Of Amer	25666	CT	\$0	0.00%	\$0	\$0	0.00%
Truck Ins Exch	21709	CA	\$0	0.00%	\$0	\$0	0.00%
Trumbull Ins Co	27120	CT	\$1,115	0.03%	\$1,120	\$931	83.15%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$5	0.00%
United Heritage Prop & Cas Co	18939	ID	\$1,172	0.03%	\$1,133	\$392	34.61%
United Serv Automobile Assn	25941	TX	\$53,817	1.39%	\$51,138	\$43,892	85.83%
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%
Unitrin Direct Prop & Cas Co	10915	IL	\$18	0.00%	\$24	(\$4)	(15.39)%
Unitrin Safeguard Ins Co	40703	WI	\$1,983	0.07%	\$2,519	\$2,120	84.19%
USAA Cas Ins Co	25968	TX	\$81,311	2.11%	\$77,696	\$59,897	77.09%
USAA Gen Ind Co	18600	TX	\$63,002	1.63%	\$59,924	\$50,425	84.15%
Valley Prop & Cas Ins Co	10698	OR	\$912	0.03%	\$1,169	\$232	19.85%
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	\$20,936	0.52%	\$18,976	\$10,406	54.84%
Wawanesa Gen Ins Co	10683	CA	\$6,059	0.17%	\$6,243	\$5,636	90.27%
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%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
Westport Ins Corp	39845	MO	\$0	0.00%	\$0	\$0	(218.64)%
XL Specialty Ins Co	37885	DE	\$32	0.00%	\$34	\$6	16.10%
Totals (Loss Ratio is average)			\$3,809,183	100.00%	\$3,675,210	\$2,586,002	70.36%

(1)Excluding all Loss Adjustment Expenses (LAE)