

Oregon Division of Financial Regulation

2023 Oregon Market Share and Loss Ratio

All Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

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	\$21	0.00%
Acuity A Mut Ins Co	14184	WI	\$369	0.06%	\$212	\$191	90.19%
AIG Prop Cas Co	19402	IL	\$52	0.02%	\$54	\$19	35.18%
Allied Prop & Cas Ins Co	42579	IA	\$915	0.22%	\$773	\$703	90.91%
Allstate Fire & Cas Ins Co	29688	IL	\$19,893	5.72%	\$19,804	\$12,910	65.19%
Allstate Ind Co	19240	IL	\$568	0.18%	\$609	\$282	46.27%
Allstate Ins Co	19232	IL	\$1,166	0.35%	\$1,202	\$752	62.55%
Allstate Prop & Cas Ins Co	17230	IL	\$1,212	0.35%	\$1,202	\$420	34.91%
Alpha Prop & Cas Ins Co	38156	WI	\$4,480	1.51%	\$5,243	\$2,356	44.94%
Amco Ins Co	19100	IA	\$371	0.10%	\$333	\$571	171.77%
American Bankers Ins Co Of FL	10111	FL	\$2	0.00%	\$2	\$1	68.18%
American Commerce Ins Co	19941	OH	\$182	0.06%	\$194	\$62	31.68%
American Family Connect Prop & Cas I	29068	WI	\$3,268	0.91%	\$3,143	\$970	30.87%
American Family Home Ins Co	23450	FL	\$33	0.01%	\$33	\$50	153.84%
American Family Ins Co	10386	WI	\$4,725	1.33%	\$4,601	\$3,985	86.62%
American Family Mut Ins Co SI	19275	WI	\$1,932	0.58%	\$2,026	\$913	45.05%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	\$0	0.00%
American Modern Prop & Cas Ins Co	42722	OH	\$8	0.00%	\$8	\$1	10.69%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	\$0	(400.00)%
American Natl Prop & Cas Co	28401	MO	\$1,595	0.43%	\$1,483	\$1,424	96.02%
American Standard Ins Co of WI	19283	WI	\$3	0.00%	\$4	(\$1)	(25.04)%
Amica Mut Ins Co	19976	RI	\$1,375	0.39%	\$1,358	\$909	66.90%
AmShield Ins Co	15590	MO	\$677	0.17%	\$596	\$723	121.32%
Artisan & Truckers Cas Co	10194	WI	\$28,940	8.22%	\$28,479	\$17,393	61.07%
Austin Mut Ins Co	13412	MN	(\$2)	0.00%	\$12	(\$38)	(323.02)%
Bankers Standard Ins Co	18279	PA	\$1	0.00%	\$1	(\$64)	(11677.68)%
Bantry Ins Co	25232	IL	\$0	0.00%	\$0	\$0	0.00%
California Cas Gen Ins Co of OR	35955	OR	\$1,308	0.38%	\$1,317	\$766	58.21%
Cimarron Ins Co Inc	20400	AZ	\$3	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$2,702	0.81%	\$2,805	\$1,944	69.30%
Coliseum Reins Co	36552	DE	\$0	0.00%	\$0	\$0	0.00%
Commerce W Ins Co	13161	CA	\$306	0.09%	\$317	\$237	74.71%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$4	0.00%
Crestbrook Ins Co	18961	OH	\$128	0.04%	\$133	\$119	89.37%
CSAA Fire & Cas Ins Co	10921	IN	\$1,644	0.45%	\$1,573	\$1,009	64.13%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$0	0.00%
Dairyland Ins Co	21164	WI	\$0	0.00%	\$0	\$1	0.00%
Depositors Ins Co	42587	IA	\$0	0.00%	\$0	\$1	0.00%
Eagle W Ins Co	12890	CA	\$188	0.05%	\$182	\$83	45.68%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$8	0.00%

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Economy Preferred Ins Co	38067	IL	\$441	0.15%	\$526	\$211	40.01%
Economy Premier Assur Co	40649	IL	\$39	0.01%	\$38	\$21	54.29%
Electric Ins Co	21261	MA	\$9	0.00%	\$9	\$32	354.86%
Encompass Ind Co	15130	IL	\$117	0.03%	\$97	(\$14)	(14.53)%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$0	(\$3)	0.00%
Enumclaw Prop & Cas Ins Co	11232	OR	\$749	0.23%	\$793	\$593	74.79%
Essentia Ins Co	37915	MO	\$427	0.12%	\$417	\$117	27.97%
Esurance Ins Co	25712	IL	\$1,236	0.40%	\$1,397	\$1,213	86.81%
Farmers Cas Ins Co	40169	RI	\$3	0.00%	\$3	\$0	0.19%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$1,133	0.34%	\$1,167	\$365	31.24%
Farmers Ins Co Of OR	21636	OR	\$18,914	5.76%	\$19,949	\$10,085	50.56%
Farmers Ins Exch	21652	CA	\$2,478	0.59%	\$2,053	\$1,718	83.66%
Farmers Prop & Cas Ins Co	26298	RI	\$258	0.09%	\$324	\$106	32.88%
Federal Ins Co	20281	IN	\$50	0.01%	\$48	(\$14)	(29.72)%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$1)	0.00%
First Liberty Ins Corp	33588	IL	\$5	0.00%	\$6	\$3	46.84%
Foremost Ins Co Grand Rapids MI	11185	MI	\$102	0.03%	\$103	(\$57)	(55.21)%
Garrison Prop & Cas Ins Co	21253	TX	\$4,201	1.13%	\$3,914	\$2,426	62.00%
Geico Cas Co	41491	NE	\$24,834	7.55%	\$26,157	\$18,391	70.31%
GEICO Choice Ins Co	14139	NE	\$25	0.00%	\$1	\$0	(25.16)%
Geico Gen Ins Co	35882	NE	\$2,083	0.60%	\$2,068	\$905	43.79%
Geico Ind Co	22055	NE	\$517	0.15%	\$522	\$310	59.39%
GEICO Secure Ins Co	14137	NE	\$13,619	3.85%	\$13,340	\$9,810	73.54%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	(\$2)	0.00%
Government Employees Ins Co	22063	NE	\$528	0.15%	\$525	\$228	43.48%
Grange Ins Assn	22101	WA	\$315	0.09%	\$314	\$196	62.52%
Great Northern Ins Co	20303	IN	\$43	0.01%	\$37	\$43	116.60%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	\$3	0.00%
Hartford Cas Ins Co	29424	IN	\$8	0.00%	\$9	\$4	48.71%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	\$2	0.00%
Hartford Ins Co Of The Midwest	37478	IN	\$148	0.05%	\$159	\$96	60.64%
Hartford Underwriters Ins Co	30104	CT	\$1,597	0.51%	\$1,758	\$1,258	71.53%
Horace Mann Ins Co	22578	IL	\$312	0.09%	\$307	(\$74)	(24.14)%
Horace Mann Prop & Cas Ins Co	22756	IL	\$118	0.04%	\$125	(\$26)	(20.77)%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	\$0	0.00%
Integon Ind Corp	22772	NC	\$6,420	1.72%	\$5,969	\$3,491	58.48%
Integon Natl Ins Co	29742	NC	\$39	0.01%	\$22	\$46	214.94%
Liberty Ins Corp	42404	IL	\$1	0.00%	\$1	\$0	29.03%
Liberty Mut Fire Ins Co	23035	WI	\$210	0.07%	\$245	\$154	63.15%
Liberty Mut Ins Co	23043	MA	\$28	0.01%	\$45	\$24	53.08%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	(\$3)	0.00%

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LM Gen Ins Co	36447	IL	\$1,778	0.64%	\$2,215	\$1,137	51.34%
LM Ins Corp	33600	IL	\$32	0.01%	\$43	\$25	58.22%
Lyndon Southern Ins Co	10051	DE	\$0	0.00%	\$0	(\$4)	0.00%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$928	0.27%	\$924	\$382	41.32%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$805	0.15%	\$532	\$356	66.90%
Mid Century Ins Co	21687	CA	\$0	0.00%	\$0	\$35	28519.51%
Midvale Ind Co	27138	WI	\$3	0.00%	\$4	\$33	910.26%
Midwest Family Mut Ins Co	23574	IA	\$5	0.00%	\$4	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$1,386	0.43%	\$1,496	\$956	63.93%
National Gen Assur Co	42447	MO	\$32	0.01%	\$34	\$1	3.68%
National Gen Ins Co	23728	MO	\$3	0.00%	\$3	\$0	(0.38)%
National General Ins Online Inc	11044	MO	\$184	0.06%	\$195	(\$152)	(77.96)%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	(\$28)	83372.73%
Nationwide Gen Ins Co	23760	OH	\$836	0.28%	\$959	\$832	86.77%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$0	(\$23)	51797.73%
Nationwide Mut Ins Co	23787	OH	\$1,002	0.37%	\$1,292	\$323	25.03%
Omni Ins Co	39098	IL	\$0	0.00%	\$1	(\$26)	(3013.99)%
Oregon Mut Ins Co	14907	OR	(\$70)	0.17%	\$577	\$448	77.69%
Pacific Ind Co	20346	WI	\$115	0.03%	\$110	\$42	38.26%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$2,407	1.03%	\$3,569	\$3,131	87.72%
Pharmacists Mut Ins Co	13714	IA	\$0	0.00%	\$2	\$10	459.96%
Philadelphia Ind Ins Co	18058	PA	\$5	0.00%	\$5	(\$73)	(1471.63)%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	(\$5)	0.00%
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	\$138	0.04%	\$131	\$90	68.64%
Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Classic Ins Co	42994	WI	(\$1)	0.00%	(\$1)	\$310	(42256.68)%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Northern Ins Co	38628	WI	\$0	0.00%	\$0	(\$2)	0.00%
Progressive Preferred Ins Co	37834	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$39,559	11.29%	\$39,124	\$29,106	74.39%
Property & Cas Ins Co Of Hartford	34690	IN	\$530	0.16%	\$560	\$224	39.98%
QBE Ins Corp	39217	PA	\$0	0.00%	\$0	(\$1,634)	0.00%
Response Ins Co	43044	IL	\$4	0.00%	\$5	\$12	225.80%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$1	0.00%	\$1	(\$1)	(110.55)%
Safeco Ins Co Of IL	39012	IL	\$24	0.00%	\$1	\$9	1121.26%

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Safeco Ins Co of OR	11071	OR	\$15,736	4.63%	\$16,057	\$10,512	65.47%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$0	\$2	3645.76%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Spinnaker Ins Co	24376	IL	\$11	0.00%	\$8	\$133	1642.16%
Standard Fire Ins Co	19070	CT	\$6,749	1.89%	\$6,531	\$3,997	61.20%
State Farm Fire & Cas Co	25143	IL	\$6,660	1.78%	\$6,170	\$5,561	90.14%
State Farm Mut Auto Ins Co	25178	IL	\$86,067	24.26%	\$84,044	\$62,766	74.68%
Stillwater Prop & Cas Ins Co	16578	NY	\$247	0.08%	\$277	\$214	77.41%
Sublimity Ins Co	26824	OR	\$1,489	0.40%	\$1,369	\$632	46.14%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$0	0.00%	\$0	\$0	0.00%
Tesla Gen Ins Inc	24848	AZ	\$298	0.07%	\$229	\$450	196.89%
The Cincinnati Cas Co	28665	OH	\$160	0.03%	\$94	\$118	125.89%
The Cincinnati Ins Co	10677	OH	\$304	0.09%	\$320	(\$149)	(46.73)%
The Gen Automobile Ins Co Inc	13703	WI	\$2,487	0.66%	\$2,299	\$1,221	53.11%
Toggle Ins Co	44245	DE	\$67	0.01%	\$31	\$35	111.68%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$0	\$7	4122.29%
Travelers Home & Marine Ins Co	27998	CT	\$0	0.00%	\$0	(\$16)	(3517.00)%
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	\$73	0.02%	\$75	\$31	40.84%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$4	0.00%
United Heritage Prop & Cas Co	18939	ID	\$176	0.05%	\$171	\$53	30.97%
United Serv Automobile Assn	25941	TX	\$3,079	0.84%	\$2,921	\$2,039	69.80%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$0	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$3	0.00%	\$4	\$0	(0.66)%
Unitrin Safeguard Ins Co	40703	WI	\$222	0.08%	\$279	\$17	6.11%
USAA Cas Ins Co	25968	TX	\$5,310	1.45%	\$5,026	\$3,123	62.13%
USAA Gen Ind Co	18600	TX	\$4,689	1.29%	\$4,463	\$3,596	80.56%
Valley Prop & Cas Ins Co	10698	OR	\$91	0.03%	\$118	\$6	5.24%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$3,470	0.95%	\$3,280	\$1,026	31.28%
Wawanesa Gen Ins Co	10683	CA	\$714	0.22%	\$746	\$624	83.61%
West Amer Ins Co	44393	IN	\$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	\$0	0.00%	\$0	\$0	7.95%
Totals (Loss Ratio is average)			\$346,854	100.00%	\$346,437	\$231,892	66.94%

(1)Excluding all Loss Adjustment Expenses (LAE)