

All Authorized Companies
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio

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 N Amer Ins Co	32220	NY	\$0	0.00%	\$0	(\$4)	0.00%
Acuity A Mut Ins Co	14184	WI	\$1,704	0.07%	\$962	\$730	75.89%
AIG Prop Cas Co	19402	IL	\$757	0.05%	\$733	\$477	65.16%
Allied Prop & Cas Ins Co	42579	IA	\$3,540	0.20%	\$2,738	\$1,824	66.61%
Allstate Fire & Cas Ins Co	29688	IL	\$90,504	6.35%	\$87,394	\$54,358	62.20%
Allstate Ind Co	19240	IL	\$1,387	0.11%	\$1,454	\$489	33.60%
Allstate Ins Co	19232	IL	\$11,624	0.85%	\$11,708	\$3,044	26.00%
Allstate Prop & Cas Ins Co	17230	IL	\$8,738	0.65%	\$8,940	\$4,239	47.41%
Alpha Prop & Cas Ins Co	38156	WI	\$4,095	0.34%	\$4,672	\$2,940	62.92%
Amco Ins Co	19100	IA	\$3,393	0.22%	\$2,998	\$2,072	69.12%
American Alt Ins Corp	19720	DE	\$0	0.00%	\$0	\$19	0.00%
American Bankers Ins Co Of FL	10111	FL	\$41	0.00%	\$35	\$47	134.07%
American Commerce Ins Co	19941	OH	\$694	0.05%	\$712	\$402	56.43%
American Family Connect Prop & Cas I	29068	WI	\$12,769	0.85%	\$11,644	\$9,983	85.73%
American Family Home Ins Co	23450	FL	\$986	0.07%	\$937	\$191	20.33%
American Family Ins Co	10386	WI	\$21,766	1.38%	\$19,040	\$15,162	79.63%
American Family Mut Ins Co SI	19275	WI	\$6,119	0.45%	\$6,141	\$3,521	57.33%
American Home Assur Co	19380	NY	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$0	0.00%	\$0	\$30	(16887.43)%
American Modern Prop & Cas Ins Co	42722	OH	\$500	0.04%	\$490	\$81	16.51%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$0	\$0	(5133.33)%
American Natl Prop & Cas Co	28401	MO	\$5,767	0.38%	\$5,264	\$4,579	86.99%
American Reliable Ins Co	19615	AZ	(\$1)	0.01%	\$142	(\$339)	(238.28)%
American Standard Ins Co of WI	19283	WI	\$91	0.01%	\$100	\$62	61.83%
Amica Mut Ins Co	19976	RI	\$9,540	0.65%	\$8,983	\$5,749	63.99%
AmShield Ins Co	15590	MO	\$2,123	0.13%	\$1,833	\$926	50.52%
Artisan & Truckers Cas Co	10194	WI	\$90,855	6.09%	\$83,797	\$56,292	67.18%
Austin Mut Ins Co	13412	MN	(\$5)	0.00%	\$30	\$10	33.88%
Bankers Standard Ins Co	18279	PA	\$0	0.00%	(\$1)	(\$77)	11872.07%
California Cas Gen Ins Co of OR	35955	OR	\$7,591	0.51%	\$7,074	\$4,957	70.08%
Cimarron Ins Co Inc	20400	AZ	\$7	0.00%	\$0	\$0	0.00%
Coast Natl Ins Co	25089	CA	\$4,440	0.34%	\$4,712	\$2,679	56.85%
Coliseum Reins Co	36552	DE	\$0	0.00%	\$0	\$0	0.00%
Commerce W Ins Co	13161	CA	\$1,407	0.09%	\$1,264	\$1,071	84.79%
Country Cas Ins Co	20982	IL	\$1,374	0.09%	\$1,272	\$1,095	86.09%
Country Mut Ins Co	20990	IL	\$15,005	1.02%	\$14,053	\$9,576	68.14%
Country Pref Ins Co	21008	IL	\$39,115	2.70%	\$37,183	\$26,399	71.00%
Crestbrook Ins Co	18961	OH	\$616	0.04%	\$597	\$643	107.70%
CSAA Fire & Cas Ins Co	10921	IN	\$6,631	0.42%	\$5,791	\$4,679	80.80%
CSAA Gen Ins Co	37770	IN	\$0	0.00%	\$0	\$0	0.00%
Dairyland Ins Co	21164	WI	\$76	0.01%	\$83	\$12	14.06%

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Depositors Ins Co	42587	IA	\$0	0.00%	\$0	(\$1)	0.00%
Eagle W Ins Co	12890	CA	\$662	0.05%	\$635	\$371	58.37%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$0	0.00%
Economy Preferred Ins Co	38067	IL	\$2,610	0.20%	\$2,813	\$1,643	58.42%
Economy Premier Assur Co	40649	IL	\$432	0.03%	\$427	\$106	24.83%
Electric Ins Co	21261	MA	\$75	0.01%	\$74	\$34	45.68%
Encompass Ind Co	15130	IL	\$461	0.03%	\$380	\$184	48.32%
Encompass Ins Co Of Amer	10071	IL	\$0	0.00%	\$0	\$0	0.00%
Enumclaw Prop & Cas Ins Co	11232	OR	\$3,672	0.26%	\$3,614	\$2,277	62.99%
Essentia Ins Co	37915	MO	\$6,115	0.43%	\$5,893	\$1,706	28.96%
Esurance Ins Co	25712	IL	\$3,513	0.26%	\$3,636	\$3,175	87.32%
Farmers Cas Ins Co	40169	RI	\$13	0.00%	\$13	\$7	58.46%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$5,311	0.37%	\$5,039	\$2,382	47.28%
Farmers Ins Co Of OR	21636	OR	\$84,133	5.92%	\$81,425	\$46,381	56.96%
Farmers Ins Exch	21652	CA	\$7,188	0.42%	\$5,794	\$3,658	63.13%
Farmers Prop & Cas Ins Co	26298	RI	\$1,341	0.11%	\$1,535	\$612	39.89%
Federal Ins Co	20281	IN	\$846	0.06%	\$804	\$362	45.04%
Financial Ind Co	19852	IL	\$0	0.00%	\$0	(\$2)	0.00%
First Colonial Ins Co	29980	FL	\$0	0.00%	\$0	\$0	(11.90)%
First Liberty Ins Corp	33588	IL	\$43	0.00%	\$43	\$13	30.76%
First Natl Ins Co Of Amer	24724	NH	\$0	0.00%	\$0	\$0	0.00%
Foremost Ins Co Grand Rapids MI	11185	MI	\$7,213	0.52%	\$7,212	\$3,928	54.46%
Foremost Prop & Cas Ins Co	11800	MI	\$64	0.00%	\$64	\$40	62.47%
Garrison Prop & Cas Ins Co	21253	TX	\$20,610	1.38%	\$19,043	\$15,603	81.94%
Geico Cas Co	41491	NE	\$73,011	5.42%	\$74,612	\$59,317	79.50%
GEICO Choice Ins Co	14139	NE	\$63	0.00%	\$2	\$12	464.93%
Geico Gen Ins Co	35882	NE	\$8,266	0.58%	\$7,983	\$5,377	67.35%
Geico Ind Co	22055	NE	\$5,063	0.36%	\$4,939	\$2,494	50.49%
GEICO Secure Ins Co	14137	NE	\$49,463	3.40%	\$46,818	\$46,491	99.30%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Government Employees Ins Co	22063	NE	\$2,495	0.18%	\$2,430	\$1,579	64.98%
Grange Ins Assn	22101	WA	\$1,434	0.10%	\$1,384	\$621	44.83%
Granwest Prop & Cas	22128	WA	\$0	0.00%	\$0	\$0	0.00%
Great Northern Ins Co	20303	IN	\$729	0.04%	\$608	\$308	50.72%
Great Northwest Ins Co	26654	MN	\$0	0.00%	\$0	\$0	0.00%
Hartford Accident & Ind Co	22357	CT	\$0	0.00%	\$0	\$0	0.00%
Hartford Cas Ins Co	29424	IN	\$34	0.00%	\$30	\$8	25.92%
Hartford Fire Ins Co	19682	CT	\$0	0.00%	\$0	\$0	0.00%
Hartford Ins Co Of The Midwest	37478	IN	\$1,200	0.09%	\$1,236	\$410	33.20%
Hartford Underwriters Ins Co	30104	CT	\$8,349	0.58%	\$7,966	\$5,876	73.77%
Horace Mann Ins Co	22578	IL	\$991	0.07%	\$910	\$610	66.99%

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Horace Mann Prop & Cas Ins Co	22756	IL	\$357	0.03%	\$354	\$71	20.21%
Infinity Ins Co	22268	IN	\$0	0.00%	\$0	\$0	0.00%
Integon Ind Corp	22772	NC	\$9,656	0.65%	\$8,876	\$5,801	65.36%
Integon Natl Ins Co	29742	NC	\$95	0.00%	\$50	\$27	54.86%
Ironshore Ind Inc	23647	IL	\$0	0.00%	\$0	(\$1)	0.00%
Liberty Ins Corp	42404	IL	\$2	0.00%	\$2	\$0	5.79%
Liberty Mut Fire Ins Co	23035	WI	\$1,303	0.10%	\$1,318	\$370	28.06%
Liberty Mut Ins Co	23043	MA	\$15	0.00%	\$18	\$5	27.11%
Liberty Northwest Ins Corp	41939	OR	\$0	0.00%	\$0	\$0	0.00%
LM Gen Ins Co	36447	IL	\$10,958	0.81%	\$11,209	\$5,556	49.57%
LM Ins Corp	33600	IL	\$142	0.01%	\$152	\$6	4.11%
Lyndon Southern Ins Co	10051	DE	\$0	0.00%	\$0	\$1	0.00%
Markel Amer Ins Co	28932	VA	\$39	0.00%	\$41	\$17	42.20%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metromile Ins Co	16187	DE	\$1,654	0.12%	\$1,657	\$1,643	99.15%
Metropolitan Gen Ins Co	39950	RI	\$0	0.00%	\$0	\$0	0.00%
MGA Ins Co Inc	40150	TX	\$512	0.02%	\$337	\$189	56.06%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$2	(\$3)	(122.54)%
Midvale Ind Co	27138	WI	\$16	0.00%	\$15	\$15	99.44%
Midwest Family Mut Ins Co	23574	IA	\$41	0.00%	\$33	\$9	27.15%
Mutual Of Enumclaw Ins Co	14761	OR	\$8,245	0.57%	\$7,811	\$5,761	73.76%
National Farmers Union Prop & Cas	16217	NC	\$0	0.00%	\$0	\$0	0.00%
National Gen Assur Co	42447	MO	\$261	0.02%	\$272	\$138	50.85%
National Gen Ins Co	23728	MO	\$61	0.00%	\$60	\$10	16.41%
National General Ins Online Inc	11044	MO	\$1,437	0.11%	\$1,538	\$137	8.93%
National Specialty Ins Co	22608	TX	\$111	0.01%	\$110	\$43	39.29%
Nationwide Affinity Co of Amer	26093	OH	\$0	0.00%	\$0	\$8	(11290.00)%
Nationwide Gen Ins Co	23760	OH	\$4,373	0.32%	\$4,406	\$3,947	89.59%
Nationwide Ins Co Of Amer	25453	OH	\$0	0.00%	\$0	\$1	(2217.65)%
Nationwide Mut Ins Co	23787	OH	\$3,270	0.29%	\$4,024	\$2,348	58.35%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$1)	0.00%
Omni Ins Co	39098	IL	\$1	0.00%	\$1	(\$28)	(5412.79)%
Oregon Mut Ins Co	14907	OR	(\$330)	0.21%	\$2,912	\$2,798	96.08%
Pacific Ind Co	20346	WI	\$2,069	0.14%	\$1,973	\$1,391	70.49%
Peak Prop & Cas Ins Corp	18139	WI	\$0	0.00%	\$0	\$0	0.00%
Pemco Mut Ins Co	24341	WA	\$10,014	0.95%	\$13,004	\$9,807	75.42%
Pharmacists Mut Ins Co	13714	IA	\$6	0.00%	\$15	\$20	138.82%
Philadelphia Ind Ins Co	18058	PA	\$729	0.05%	\$731	(\$25)	(3.35)%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$2)	0.00%
Privilege Underwriters Recp Exch	12873	FL	\$1,329	0.09%	\$1,233	\$1,215	98.54%

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Progressive Cas Ins Co	24260	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Classic Ins Co	42994	WI	(\$2)	0.00%	(\$2)	\$4	(168.86)%
Progressive Direct Ins Co	16322	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Northern Ins Co	38628	WI	(\$1)	0.00%	(\$1)	(\$11)	1991.12%
Progressive Northwestern Ins Co	42919	OH	\$0	0.00%	\$0	\$0	0.00%
Progressive Universal Ins Co	21727	WI	\$142,607	9.71%	\$133,623	\$101,224	75.75%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,086	0.15%	\$2,099	\$1,184	56.42%
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	\$7	0.00%	\$11	\$8	76.87%
Response Worldwide Ins Co	26050	IL	\$0	0.00%	\$0	\$0	0.00%
Riverport Ins Co	36684	IA	\$19	0.00%	\$17	\$0	(0.68)%
Safeco Ins Co Of Amer	24740	NH	\$11	0.00%	\$12	\$1	7.20%
Safeco Ins Co Of IL	39012	IL	\$142	0.00%	\$4	\$5	117.01%
Safeco Ins Co of OR	11071	OR	\$84,752	5.71%	\$78,555	\$48,693	61.99%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$0	\$0	256.63%
Sentry Select Ins Co	21180	WI	\$486	0.03%	\$453	\$316	69.80%
Spinnaker Ins Co	24376	IL	\$544	0.03%	\$480	\$917	191.20%
Standard Fire Ins Co	19070	CT	\$36,499	2.36%	\$32,483	\$22,572	69.49%
Starr Ind & Liab Co	38318	TX	\$0	0.00%	\$0	\$3	0.00%
State Farm Fire & Cas Co	25143	IL	\$18,319	1.18%	\$16,234	\$16,116	99.28%
State Farm Mut Auto Ins Co	25178	IL	\$325,680	21.77%	\$299,540	\$248,379	82.92%
State Natl Ins Co Inc	12831	TX	\$31,763	2.20%	\$30,295	\$21,192	69.95%
Stillwater Prop & Cas Ins Co	16578	NY	\$942	0.07%	\$1,005	\$890	88.51%
Sublimity Ins Co	26824	OR	\$5,706	0.37%	\$5,108	\$3,887	76.09%
Tesla Gen Ins Inc	24848	AZ	\$2,749	0.16%	\$2,148	\$3,399	158.26%
The Cincinnati Cas Co	28665	OH	\$1,123	0.05%	\$655	\$619	94.52%
The Cincinnati Ins Co	10677	OH	\$1,707	0.12%	\$1,685	\$924	54.83%
The Gen Automobile Ins Co Inc	13703	WI	\$2,325	0.15%	\$2,098	\$1,662	79.22%
Toggle Ins Co	44245	DE	\$118	0.00%	\$54	\$94	174.01%
Travelers Commercial Ins Co	36137	CT	\$0	0.00%	\$1	\$3	255.00%
Travelers Home & Marine Ins Co	27998	CT	\$1	0.00%	\$2	(\$7)	(420.68)%
Trumbull Ins Co	27120	CT	\$376	0.03%	\$368	\$267	72.66%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$1	0.00%
United Heritage Prop & Cas Co	18939	ID	\$421	0.03%	\$406	\$161	39.60%
United Serv Automobile Assn	25941	TX	\$23,952	1.62%	\$22,267	\$18,257	81.99%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	\$0	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$6	0.00%	\$8	\$1	8.14%
Unitrin Safeguard Ins Co	40703	WI	\$647	0.06%	\$839	\$594	70.76%
USAA Cas Ins Co	25968	TX	\$35,559	2.42%	\$33,308	\$28,302	84.97%
USAA Gen Ind Co	18600	TX	\$26,314	1.78%	\$24,481	\$20,522	83.83%

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Valley Prop & Cas Ins Co	10698	OR	\$322	0.03%	\$411	\$192	46.82%
Victoria Select Ins Co	10105	OH	\$0	0.00%	\$0	\$0	0.00%
Viking Ins Co Of WI	13137	WI	\$2,868	0.18%	\$2,535	\$1,929	76.10%
Wawanesa Gen Ins Co	10683	CA	\$2,225	0.16%	\$2,242	\$1,916	85.47%
Western Protectors Ins Co	30961	OR	\$0	0.00%	\$0	\$0	0.00%
XL Specialty Ins Co	37885	DE	\$29	0.00%	\$31	\$5	17.06%
Totals (Loss Ratio is average)			\$1,455,318	100.00%	\$1,375,743	\$1,008,996	73.34%

(1)Excluding all Loss Adjustment Expenses (LAE)