

Oregon Division of Financial Regulation - 2024 Oregon Market Share
Line of Business: Total Private Passenger Auto

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
21st Century Centennial Ins Co	34789 PA		\$0	0.00%	\$0	\$0	0.0%
21st Century N Amer Ins Co	32220 NY		\$0	0.00%	\$0	(\$3)	0.0%
Accredited Surety & Cas Co Inc	26379 FL		\$0	0.00%	\$0	\$0	0.0%
Acuity A Mut Ins Co	14184 WI		\$8,007	0.15%	\$6,163	\$5,678	92.1%
AIG Prop Cas Co	19402 IL		\$1,375	0.03%	\$1,359	\$238	17.5%
Allied Prop & Cas Ins Co	42579 IA		\$19,837	0.46%	\$18,988	\$7,286	38.4%
Allstate Fire & Cas Ins Co	29688 IL		\$231,279	5.76%	\$237,880	\$137,409	57.8%
Allstate Ind Co	19240 IL		\$3,292	0.09%	\$3,706	\$1,441	38.9%
Allstate Ins Co	19232 IL		\$18,336	0.45%	\$18,604	\$8,461	45.5%
Allstate Prop & Cas Ins Co	17230 IL		\$16,991	0.42%	\$17,338	\$9,939	57.3%
Alpha Prop & Cas Ins Co	38156 WI		\$19,833	0.48%	\$19,866	\$17,068	85.9%
Amco Ins Co	19100 IA		\$6,704	0.17%	\$6,884	\$3,922	57.0%
American Alt Ins Corp	19720 DE		\$0	0.00%	\$0	(\$18)	0.0%
American Bankers Ins Co Of FL	10111 FL		\$56	0.00%	\$57	\$94	165.0%
American Commerce Ins Co	19941 OH		\$1,758	0.04%	\$1,851	\$735	39.7%
American Family Connect Prop & Cas I	29068 WI		\$36,573	0.89%	\$36,755	\$24,615	67.0%
American Family Home Ins Co	23450 FL		\$1,519	0.04%	\$1,466	\$354	24.2%
American Family Ins Co	10386 WI		\$66,995	1.59%	\$65,593	\$43,757	66.7%
American Family Mut Ins Co SI	19275 WI		\$17,869	0.44%	\$18,114	\$9,376	51.8%
American Fire & Cas Co	24066 NH		\$0	0.00%	\$0	(\$0)	0.0%
American Home Assur Co	19380 NY		\$0	0.00%	\$0	(\$0)	0.0%
American Modern Home Ins Co	23469 OH		(\$43)	0.00%	(\$41)	(\$1)	2.2%
American Modern Prop & Cas Ins Co	42722 OH		\$653	0.02%	\$632	\$176	27.8%
American Modern Select Ins Co	38652 OH		\$0	0.00%	\$0	(\$0)	0.0%
American Natl Gen Ins Co	39942 NE		\$0	0.00%	\$0	(\$0)	0.0%
American Natl Prop & Cas Co	28401 NE		\$14,558	0.38%	\$15,765	\$9,526	60.4%
American Reliable Ins Co	19615 AZ		(\$1)	0.00%	(\$1)	(\$17)	1461.7%
American Security Ins Co	42978 DE		\$0	0.00%	\$0	(\$0)	0.0%
American Standard Ins Co of WI	19283 WI		\$226	0.01%	\$256	\$243	94.8%
Amica Mut Ins Co	19976 RI		\$28,816	0.68%	\$27,986	\$18,760	67.0%
AmShield Ins Co	15590 MO		\$4,756	0.15%	\$6,129	\$7,065	115.3%
Artisan & Truckers Cas Co	10194 WI		\$343,799	7.77%	\$321,262	\$224,840	70.0%
Austin Mut Ins Co	13412 MN		\$0	0.00%	\$0	\$87	0.0%
Bankers Standard Ins Co	18279 PA		\$0	0.00%	\$2	(\$57)	-3017.1%
California Cas Gen Ins Co of OR	35955 OR		\$8,356	0.41%	\$16,775	\$5,492	32.7%
California Cas Ind Exch	20117 CA		\$7,826	-0.01%	(\$214)	\$5,522	-2576.3%
Cimarron Ins Co Inc	20400 AZ		\$1,209	0.02%	\$1,016	\$861	84.8%
Coast Natl Ins Co	25089 CA		\$17,920	0.42%	\$17,482	\$7,297	41.7%
Commerce W Ins Co	13161 CA		\$3,961	0.10%	\$4,018	\$2,483	61.8%
Country Cas Ins Co	20982 IL		\$4,422	0.11%	\$4,624	\$3,337	72.2%
Country Mut Ins Co	20990 IL		\$42,748	1.01%	\$41,585	\$28,105	67.6%
Country Pref Ins Co	21008 IL		\$110,415	2.57%	\$106,160	\$65,901	62.1%
Crestbrook Ins Co	18961 OH		\$495	0.03%	\$1,163	\$683	58.7%
CSAA Fire & Cas Ins Co	10921 IN		\$21,970	0.51%	\$21,231	\$10,817	51.0%
CSAA Gen Ins Co	37770 IN		\$0	0.00%	\$0	(\$1)	0.0%
Dairyland Ins Co	21164 WI		\$169	0.00%	\$180	\$15	8.3%
Depositors Ins Co	42587 IA		\$0	0.00%	\$0	\$7	0.0%
Eagle W Ins Co	12890 CA		\$1,899	0.04%	\$1,856	\$2,488	134.0%
Economy Fire & Cas Co	22926 IL		\$0	0.00%	\$0	(\$6)	0.0%
Economy Preferred Ins Co	38067 IL		\$5,315	0.14%	\$5,896	\$2,997	50.8%
Economy Premier Assur Co	40649 IL		\$802	0.02%	\$860	\$87	10.1%
Encompass Ind Co	15130 IL		\$97	0.02%	\$710	\$336	47.4%
Encompass Ins Co	10358 IL		\$4,153	0.05%	\$2,081	\$2,147	103.2%
Encompass Ins Co Of Amer	10071 IL		(\$0)	0.00%	(\$0)	(\$3)	1627.7%

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Enumclaw Prop & Cas Ins Co	11232 OR		\$9,793	0.24%	\$9,969	\$7,252	72.7%
Essentia Ins Co	37915 MO		\$10,916	0.25%	\$10,346	\$4,198	40.6%
Esurance Ins Co	25712 IL		\$8,274	0.22%	\$8,904	\$6,403	71.9%
Farmers Cas Ins Co	40169 RI		\$30	0.00%	\$31	\$33	105.5%
Farmers Direct Prop & Cas Ins Co	25321 RI		\$11,272	0.29%	\$11,850	\$6,268	52.9%
Farmers Ins Co Of OR	21636 OR		\$205,617	5.16%	\$213,315	\$98,694	46.3%
Farmers Ins Exch	21652 CA		\$33,275	0.74%	\$30,705	\$19,334	63.0%
Farmers Prop & Cas Ins Co	26298 RI		\$2,838	0.08%	\$3,224	\$1,051	32.6%
Federal Ins Co	20281 IN		\$2,048	0.04%	\$1,809	\$819	45.3%
Financial Ind Co	19852 IL		\$0	0.00%	\$0	\$49	0.0%
First Liberty Ins Corp	33588 IL		\$65	0.00%	\$82	(\$11)	-13.9%
Foremost Ins Co Grand Rapids MI	11185 MI		\$10,419	0.25%	\$10,298	\$6,064	58.9%
Foremost Prop & Cas Ins Co	11800 MI		\$159	0.00%	\$164	\$150	91.7%
Garrison Prop & Cas Ins Co	21253 TX		\$58,914	1.40%	\$57,763	\$35,202	60.9%
Geico Cas Co	41491 NE		\$173,117	4.47%	\$184,608	\$104,804	56.8%
GEICO Choice Ins Co	14139 NE		\$13,103	0.22%	\$8,884	\$8,725	98.2%
Geico Gen Ins Co	35882 NE		\$21,687	0.53%	\$22,048	\$14,213	64.5%
Geico Ind Co	22055 NE		\$9,923	0.25%	\$10,165	\$5,758	56.6%
GEICO Secure Ins Co	14137 NE		\$178,038	4.31%	\$178,185	\$111,836	62.8%
General Cas Co Of WI	24414 WI		\$0	0.00%	\$0	(\$27)	0.0%
Government Employees Ins Co	22063 NE		\$6,174	0.15%	\$6,252	\$3,061	49.0%
Grange Ins Assn	22101 WA		\$3,617	0.09%	\$3,682	\$3,381	91.8%
Granwest Prop & Cas	22128 WA		\$0	0.00%	\$0	(\$0)	0.0%
Great Northern Ins Co	20303 IN		\$2,155	0.04%	\$1,805	\$1,492	82.7%
Hartford Accident & Ind Co	22357 CT		\$0	0.00%	\$0	(\$7)	0.0%
Hartford Cas Ins Co	29424 IN		\$84	0.00%	\$87	\$93	106.6%
Hartford Fire Ins Co	19682 CT		\$0	0.00%	\$0	\$1	0.0%
Hartford Ins Co Of The Midwest	37478 IN		\$2,133	0.06%	\$2,281	\$1,388	60.8%
Hartford Ins Co Of The Southeast	38261 CT		\$8,917	0.20%	\$8,114	\$5,318	65.5%
Hartford Underwriters Ins Co	30104 CT		\$22,304	0.57%	\$23,633	\$13,704	58.0%
Horace Mann Ins Co	22578 IL		\$3,185	0.07%	\$3,069	\$1,596	52.0%
Horace Mann Prop & Cas Ins Co	22756 IL		\$963	0.02%	\$998	\$387	38.8%
Infinity Ins Co	22268 IN		\$0	0.00%	\$0	(\$0)	0.0%
Integon Ind Corp	22772 NC		\$37,804	0.94%	\$38,693	\$31,650	81.8%
Integon Natl Ins Co	29742 NC		\$201	0.01%	\$280	\$507	180.9%
Ironshore Ind Inc	23647 IL		\$0	0.00%	\$0	(\$97)	0.0%
Liberty Ins Corp	42404 IL		\$0	0.00%	\$1	(\$2)	-157.9%
Liberty Mut Fire Ins Co	23035 WI		\$2,293	0.07%	\$2,687	(\$27)	-1.0%
Liberty Mut Ins Co	23043 MA		\$97	0.00%	\$121	\$9	7.3%
LM Gen Ins Co	36447 IL		\$22,829	0.64%	\$26,590	\$6,021	22.6%
LM Ins Corp	33600 IL		\$345	0.01%	\$401	\$0	0.1%
Lyndon Southern Ins Co	10051 DE		\$0	0.00%	\$0	(\$112)	0.0%
Markel Amer Ins Co	28932 VA		\$74	0.00%	\$97	\$14	14.6%
Merastar Ins Co	31968 IL		\$0	0.00%	\$0	\$0	0.0%
Metromile Ins Co	16187 DE		\$6,295	0.15%	\$6,296	\$4,108	65.2%
Metropolitan Gen Ins Co	39950 RI		\$0	0.00%	\$0	(\$1)	0.0%
MGA Ins Co Inc	40150 TX		\$4,654	0.11%	\$4,743	\$2,737	57.7%
Mid Century Ins Co	21687 CA		\$3	0.00%	\$4	\$33	767.2%
Midvale Ind Co	27138 WI		\$4	0.00%	\$12	(\$84)	-707.4%
Midwest Family Mut Ins Co	23574 IA		\$104	0.00%	\$107	\$28	25.7%
Mutual Of Enumclaw Ins Co	14761 OR		\$19,058	0.47%	\$19,383	\$15,248	78.7%
National Farmers Union Prop & Cas	16217 NC		\$0	0.00%	\$0	\$0	0.0%
National Gen Assur Co	42447 MO		\$445	0.01%	\$480	\$130	27.1%
National Gen Ins Co	23728 MO		\$98	0.00%	\$94	\$11	11.6%

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National General Ins Online Inc	11044 MO		\$2,261	0.06%	\$2,403	\$628	26.1%
National Specialty Ins Co	22608 TX		\$133	0.00%	\$133	\$73	54.7%
National Union Fire Ins Co of Pittsb	19445 PA		\$82	0.00%	\$3	\$19	710.6%
Nationwide Affinity Co of Amer	26093 OH		(\$0)	0.00%	(\$0)	(\$42)	45506.5%
Nationwide Gen Ins Co	23760 OH		\$9,574	0.25%	\$10,469	\$6,411	61.2%
Nationwide Ins Co Of Amer	25453 OH		(\$0)	0.00%	(\$0)	(\$23)	8318.5%
Nationwide Mut Ins Co	23787 OH		\$30	0.04%	\$1,565	\$526	33.6%
Nationwide Prop & Cas Ins Co	37877 OH		\$0	0.00%	\$0	\$0	0.0%
North Pacific Ins Co	23892 OR		\$0	0.00%	\$0	(\$2)	0.0%
North Pointe Ins Co	27740 PA		\$0	0.00%	\$0	\$0	0.0%
Ohio Cas Ins Co	24074 NH		\$0	0.00%	\$0	(\$0)	0.0%
Omni Ins Co	39098 IL		\$0	0.00%	\$0	(\$3)	0.0%
Oregon Mut Ins Co	14907 OR		(\$0)	0.00%	(\$0)	\$2,641	-877413.0%
Pacific Ind Co	20346 DE		\$4,234	0.10%	\$4,150	\$1,517	36.6%
Peak Prop & Cas Ins Corp	18139 WI		\$0	0.00%	\$0	(\$1)	0.0%
Pemco Mut Ins Co	24341 WA		\$28,988	0.78%	\$32,112	\$23,467	73.1%
Pharmacists Mut Ins Co	13714 IA		(\$1)	0.00%	\$2	(\$30)	-1373.0%
Philadelphia Ind Ins Co	18058 PA		\$917	0.02%	\$871	\$87	10.0%
Phoenix Ins Co	25623 CT		\$0	0.00%	\$0	(\$4)	0.0%
Point Specialty Ins Co	25747 WI		\$0	0.00%	\$0	(\$0)	0.0%
Praetorian Ins Co	37257 PA		\$0	0.00%	\$0	\$0	0.0%
Privilege Underwriters Recp Exch	12873 FL		\$2,571	0.06%	\$2,331	\$1,841	79.0%
Progressive Cas Ins Co	24260 OH		\$0	0.00%	\$0	(\$2)	0.0%
Progressive Classic Ins Co	42994 WI		(\$3)	0.00%	(\$3)	(\$423)	13513.2%
Progressive Direct Ins Co	16322 OH		\$0	0.00%	\$0	(\$3)	0.0%
Progressive Northern Ins Co	38628 WI		\$0	0.00%	\$0	(\$28)	0.0%
Progressive Preferred Ins Co	37834 OH		\$0	0.00%	\$0	(\$0)	0.0%
Progressive Universal Ins Co	21727 WI		\$524,063	12.11%	\$500,476	\$331,054	66.1%
Property & Cas Ins Co Of Hartford	34690 IN		\$4,975	0.12%	\$5,083	\$1,963	38.6%
QBE Ins Corp	39217 PA		\$0	0.00%	\$0	(\$24)	0.0%
Regent Ins Co	24449 WI		\$0	0.00%	\$0	(\$5)	0.0%
Response Ins Co	43044 IL		(\$1)	0.00%	\$5	(\$16)	-335.8%
Response Worldwide Ins Co	26050 IL		\$0	0.00%	\$0	\$0	0.0%
Riverport Ins Co	36684 IA		\$21	0.00%	\$23	\$1	4.7%
RiverStone Intl Ins Inc	21261 MA		(\$26)	0.00%	\$57	\$21	37.5%
Root Ins Co	10974 OH		\$18,046	0.50%	\$20,775	\$11,288	54.3%
Safeco Ins Co Of Amer	24740 NH		\$17	0.00%	\$20	(\$1)	-3.0%
Safeco Ins Co Of IL	39012 IL		\$20,683	0.22%	\$8,923	\$5,860	65.7%
Safeco Ins Co of OR	11071 OR		\$200,249	5.09%	\$210,466	\$116,017	55.1%
Sentinel Ins Co Ltd	11000 CT		\$0	0.00%	\$0	\$4	0.0%
Sentry Ins Co	24988 WI		\$0	0.00%	\$0	\$0	0.0%
Sentry Select Ins Co	21180 WI		\$932	0.02%	\$916	\$810	88.4%
Spinnaker Ins Co	24376 IL		\$543	0.01%	\$536	\$171	31.9%
Standard Fire Ins Co	19070 CT		\$105,794	2.48%	\$102,630	\$61,647	60.1%
State Farm Fire & Cas Co	25143 IL		\$57,617	1.40%	\$57,765	\$51,995	90.0%
State Farm Mut Auto Ins Co	25178 IL		\$894,057	21.13%	\$873,332	\$626,334	71.7%
State Natl Ins Co Inc	12831 TX		\$31,308	0.90%	\$37,372	\$24,338	65.1%
Stillwater Prop & Cas Ins Co	16578 NY		\$1,432	0.05%	\$1,865	\$984	52.8%
Sublimity Ins Co	26824 OR		\$13,310	0.37%	\$15,440	\$13,161	85.2%
Swiss Re Corp Solutions Amer Ins Co	29874 MO		\$0	0.00%	\$0	\$0	0.0%
Tesla Gen Ins Inc	24848 AZ		\$8,050	0.18%	\$7,532	\$6,535	86.8%
The Cincinnati Cas Co	28665 OH		\$6,653	0.11%	\$4,380	\$2,503	57.1%
The Cincinnati Ins Co	10677 OH		\$3,856	0.10%	\$3,951	\$2,577	65.2%
The Gen Automobile Ins Co Inc	13703 WI		\$12,491	0.31%	\$12,642	\$6,726	53.2%

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Toggle Ins Co	44245 DE		\$1,674	0.04%	\$1,484	\$1,806	121.7%
Travelers Commercial Ins Co	36137 CT		\$1	0.00%	\$1	(\$21)	-3196.6%
Travelers Home & Marine Ins Co	27998 CT		\$1	0.00%	\$2	(\$66)	-3588.8%
Travelers Ind Co	25658 CT		\$0	0.00%	\$0	(\$3)	0.0%
Truck Ins Exch	21709 CA		\$0	0.00%	\$0	(\$0)	0.0%
Trumbull Ins Co	27120 CT		\$1,147	0.03%	\$1,135	\$64	5.6%
Twin City Fire Ins Co Co	29459 IN		\$0	0.00%	\$0	\$4	0.0%
United Heritage Prop & Cas Co	18939 ID		\$143	0.01%	\$426	\$472	111.0%
United Serv Automobile Assn	25941 TX		\$58,802	1.41%	\$58,366	\$40,190	68.9%
United States Liab Ins Co	25895 NE		\$0	0.00%	\$0	\$0	0.0%
Unitrin Auto & Home Ins Co	16063 NY		\$0	0.00%	\$0	(\$0)	0.0%
Unitrin Direct Prop & Cas Co	10915 IL		\$0	0.00%	\$0	(\$4)	-2065.2%
Unitrin Safeguard Ins Co	40703 WI		\$312	0.02%	\$884	\$733	82.9%
USAA Cas Ins Co	25968 TX		\$89,803	2.14%	\$88,566	\$58,363	65.9%
USAA Gen Ind Co	18600 TX		\$69,571	1.67%	\$68,832	\$41,159	59.8%
Valley Prop & Cas Ins Co	10698 OR		\$106	0.01%	\$463	\$241	52.0%
Victoria Select Ins Co	10105 OH		\$0	0.00%	\$0	\$0	0.0%
Viking Ins Co Of WI	13137 WI		\$25,609	0.60%	\$24,610	\$13,478	54.8%
Wawanesa Gen Ins Co	10683 CA		\$5,471	0.14%	\$5,646	\$3,289	58.3%
WCF Select Ins Co	21865 UT		\$0	0.00%	\$0	\$150	0.0%
West Amer Ins Co	44393 IN		\$0	0.00%	\$0	(\$13)	0.0%
Western Protectors Ins Co	30961 OR		\$0	0.00%	\$0	(\$1)	0.0%
Westport Ins Corp	39845 MO		\$0	0.00%	\$0	\$11	0.0%
XL Specialty Ins Co	37885 DE		\$0	0.00%	\$14	(\$0)	-2.1%
Totals (Loss Ratio is average)			\$4,173,764	100.00%	\$4,132,951	\$2,651,386	64.2%

(1) Excluding all Loss Adjustment Expenses (LAE)