

Oregon Division of Financial Regulation - 2024 Oregon Market Share
Line of Business: Private Passenger Auto No-Fault (personal injury protection)

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%
AIG Prop Cas Co	19402 IL		\$48	0.01%	\$50	\$31	62.7%
Acuity A Mut Ins Co	14184 WI		\$583	0.14%	\$488	\$465	95.3%
Allied Prop & Cas Ins Co	42579 IA		\$1,605	0.44%	\$1,543	\$372	24.1%
Allstate Fire & Cas Ins Co	29688 IL		\$17,753	5.21%	\$18,450	\$9,330	50.6%
Allstate Ind Co	19240 IL		\$407	0.13%	\$457	\$14	3.0%
Allstate Ins Co	19232 IL		\$1,048	0.30%	\$1,076	\$346	32.1%
Allstate Prop & Cas Ins Co	17230 IL		\$1,100	0.32%	\$1,137	\$281	24.7%
Alpha Prop & Cas Ins Co	38156 WI		\$3,141	0.93%	\$3,288	\$329	10.0%
AmShield Ins Co	15590 MO		\$580	0.21%	\$727	\$1,005	138.3%
Amco Ins Co	19100 IA		\$324	0.10%	\$339	\$330	97.6%
American Bankers Ins Co Of FL	10111 FL		\$2	0.00%	\$2	(\$1)	-53.3%
American Commerce Ins Co	19941 OH		\$139	0.04%	\$149	\$89	59.5%
American Family Connect Prop & Cas I	29068 WI		\$3,128	0.91%	\$3,229	\$1,788	55.4%
American Family Home Ins Co	23450 FL		\$34	0.01%	\$34	(\$15)	-45.0%
American Family Ins Co	10386 WI		\$5,319	1.45%	\$5,129	\$3,980	77.6%
American Family Mut Ins Co SI	19275 WI		\$1,703	0.50%	\$1,771	\$897	50.7%
American Fire & Cas Co	24066 NH		\$0	0.00%	\$0	(\$0)	0.0%
American Modern Home Ins Co	23469 OH		\$0	0.00%	\$0	(\$0)	-171.4%
American Modern Prop & Cas Ins Co	42722 OH		\$8	0.00%	\$7	\$1	9.0%
American Natl Gen Ins Co	39942 NE		\$0	0.00%	\$0	\$0	0.0%
American Natl Prop & Cas Co	28401 NE		\$1,562	0.47%	\$1,683	\$992	59.0%
American Security Ins Co	42978 DE		\$0	0.00%	\$0	(\$0)	0.0%
American Standard Ins Co of WI	19283 WI		\$2	0.00%	\$3	(\$0)	-12.3%
Amica Mut Ins Co	19976 RI		\$1,504	0.42%	\$1,476	\$838	56.8%
Artisan & Truckers Cas Co	10194 WI		\$33,437	9.09%	\$32,216	\$20,194	62.7%
Austin Mut Ins Co	13412 MN		\$0	0.00%	\$0	\$1	0.0%
Bankers Standard Ins Co	18279 PA		\$0	0.00%	\$0	(\$41)	-13329.6%
CSAA Fire & Cas Ins Co	10921 IN		\$1,640	0.47%	\$1,659	\$719	43.3%
CSAA Gen Ins Co	37770 IN		\$0	0.00%	\$0	\$1	0.0%
California Cas Gen Ins Co of OR	35955 OR		\$553	0.34%	\$1,213	\$782	64.4%
California Cas Ind Exch	20117 CA		\$486	-0.01%	(\$26)	\$15	-57.4%
Cimarron Ins Co Inc	20400 AZ		\$218	0.05%	\$192	\$135	70.0%
Coast Natl Ins Co	25089 CA		\$2,587	0.73%	\$2,575	\$1,005	39.0%
Commerce W Ins Co	13161 CA		\$278	0.08%	\$293	\$167	57.0%
Crestbrook Ins Co	18961 OH		\$35	0.03%	\$89	\$32	35.6%
Dairyland Ins Co	21164 WI		\$0	0.00%	\$0	(\$0)	0.0%
Depositors Ins Co	42587 IA		\$0	0.00%	\$0	\$1	0.0%
Eagle W Ins Co	12890 CA		\$221	0.06%	\$216	\$61	28.1%
Economy Fire & Cas Co	22926 IL		\$0	0.00%	\$0	(\$6)	0.0%
Economy Preferred Ins Co	38067 IL		\$340	0.11%	\$393	\$95	24.2%
Economy Premier Assur Co	40649 IL		\$34	0.01%	\$37	(\$21)	-56.2%
Encompass Ind Co	15130 IL		\$10	0.02%	\$71	\$56	78.7%
Encompass Ins Co	10358 IL		\$326	0.05%	\$161	\$281	173.8%
Encompass Ins Co Of Amer	10071 IL		\$0	0.00%	\$0	(\$0)	0.0%
Enumclaw Prop & Cas Ins Co	11232 OR		\$618	0.19%	\$670	\$241	36.0%
Essentia Ins Co	37915 MO		\$460	0.12%	\$440	\$401	91.1%
Esurance Ins Co	25712 IL		\$901	0.27%	\$956	\$356	37.3%
Farmers Cas Ins Co	40169 RI		\$2	0.00%	\$2	\$9	436.3%
Farmers Direct Prop & Cas Ins Co	25321 RI		\$955	0.30%	\$1,046	\$252	24.1%
Farmers Ins Co Of OR	21636 OR		\$16,077	4.74%	\$16,811	\$6,893	41.0%
Farmers Ins Exch	21652 CA		\$3,608	0.96%	\$3,389	\$1,742	51.4%
Farmers Prop & Cas Ins Co	26298 RI		\$178	0.06%	\$214	(\$93)	-43.4%
Federal Ins Co	20281 IN		\$61	0.02%	\$56	\$43	77.6%

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Financial Ind Co	19852 IL		\$0	0.00%	\$0	(\$1)	0.0%
First Liberty Ins Corp	33588 IL		\$3	0.00%	\$4	\$3	62.9%
Foremost Ins Co Grand Rapids MI	11185 MI		\$102	0.03%	\$102	\$61	59.9%
GEICO Choice Ins Co	14139 NE		\$1,196	0.23%	\$802	\$1,116	139.2%
GEICO Secure Ins Co	14137 NE		\$14,476	4.05%	\$14,335	\$8,800	61.4%
Garrison Prop & Cas Ins Co	21253 TX		\$4,851	1.34%	\$4,764	\$2,709	56.9%
Geico Cas Co	41491 NE		\$19,288	5.81%	\$20,578	\$12,316	59.9%
Geico Gen Ins Co	35882 NE		\$1,991	0.57%	\$2,025	\$813	40.2%
Geico Ind Co	22055 NE		\$505	0.14%	\$510	\$35	6.9%
General Cas Co Of WI	24414 WI		\$0	0.00%	\$0	\$0	0.0%
Government Employees Ins Co	22063 NE		\$508	0.15%	\$515	\$305	59.1%
Grange Ins Assn	22101 WA		\$324	0.09%	\$321	\$563	175.4%
Great Northern Ins Co	20303 IN		\$66	0.02%	\$56	\$125	223.5%
Hartford Accident & Ind Co	22357 CT		\$0	0.00%	\$0	(\$3)	0.0%
Hartford Cas Ins Co	29424 IN		\$6	0.00%	\$7	\$2	37.8%
Hartford Fire Ins Co	19682 CT		\$0	0.00%	\$0	\$1	0.0%
Hartford Ins Co Of The Midwest	37478 IN		\$125	0.04%	\$138	\$53	38.5%
Hartford Ins Co Of The Southeast	38261 CT		\$497	0.13%	\$471	\$520	110.4%
Hartford Underwriters Ins Co	30104 CT		\$1,352	0.41%	\$1,453	\$579	39.8%
Horace Mann Ins Co	22578 IL		\$268	0.08%	\$286	\$145	50.9%
Horace Mann Prop & Cas Ins Co	22756 IL		\$91	0.03%	\$99	(\$8)	-8.2%
Infinity Ins Co	22268 IN		\$0	0.00%	\$0	(\$0)	0.0%
Integon Ind Corp	22772 NC		\$6,130	1.83%	\$6,477	\$6,094	94.1%
Integon Natl Ins Co	29742 NC		\$29	0.01%	\$38	\$116	302.9%
Ironshore Ind Inc	23647 IL		\$0	0.00%	\$0	(\$4)	0.0%
LM Gen Ins Co	36447 IL		\$979	0.39%	\$1,374	\$622	45.3%
LM Ins Corp	33600 IL		\$17	0.01%	\$25	(\$3)	-14.1%
Liberty Ins Corp	42404 IL		\$0	0.00%	\$0	(\$0)	-52.6%
Liberty Mut Fire Ins Co	23035 WI		\$121	0.05%	\$165	\$64	39.0%
Liberty Mut Ins Co	23043 MA		\$16	0.01%	\$24	\$7	30.1%
Lyndon Southern Ins Co	10051 DE		\$0	0.00%	\$0	\$0	0.0%
MGA Ins Co Inc	40150 TX		\$1,024	0.30%	\$1,053	\$453	43.0%
Merastar Ins Co	31968 IL		\$0	0.00%	\$0	(\$0)	0.0%
Metromile Ins Co	16187 DE		\$858	0.24%	\$850	\$490	57.7%
Metropolitan Gen Ins Co	39950 RI		\$0	0.00%	\$0	(\$0)	0.0%
Mid Century Ins Co	21687 CA		\$0	0.00%	\$0	\$38	20827.5%
Midvale Ind Co	27138 WI		\$0	0.00%	\$1	(\$6)	-665.0%
Midwest Family Mut Ins Co	23574 IA		\$4	0.00%	\$4	\$0	0.0%
Mutual Of Enumclaw Ins Co	14761 OR		\$1,188	0.36%	\$1,282	\$742	57.9%
National Gen Assur Co	42447 MO		\$26	0.01%	\$28	(\$15)	-53.6%
National Gen Ins Co	23728 MO		\$2	0.00%	\$2	\$0	12.6%
National General Ins Online Inc	11044 MO		\$160	0.05%	\$169	\$47	27.9%
Nationwide Affinity Co of Amer	26093 OH		(\$0)	0.00%	(\$0)	\$4	-10638.9%
Nationwide Gen Ins Co	23760 OH		\$618	0.20%	\$692	\$489	70.7%
Nationwide Ins Co Of Amer	25453 OH		(\$0)	0.00%	(\$0)	(\$2)	781.6%
Nationwide Mut Ins Co	23787 OH		\$2	0.04%	\$134	\$208	154.5%
Ohio Cas Ins Co	24074 NH		\$0	0.00%	\$0	(\$0)	0.0%
Omni Ins Co	39098 IL		\$0	0.00%	\$0	(\$1)	0.0%
Oregon Mut Ins Co	14907 OR		(\$0)	0.00%	(\$0)	\$334	-1113763.3%
Pacific Ind Co	20346 DE		\$126	0.03%	\$124	\$59	47.5%
Peak Prop & Cas Ins Corp	18139 WI		\$0	0.00%	\$0	(\$0)	0.0%
Pemco Mut Ins Co	24341 WA		\$2,373	0.74%	\$2,637	\$1,382	52.4%
Pharmacists Mut Ins Co	13714 IA		(\$0)	0.00%	\$0	(\$12)	-16597.2%
Philadelphia Ind Ins Co	18058 PA		\$5	0.00%	\$5	(\$5)	-101.5%

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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%
Privilege Underwriters Recp Exch	12873 FL		\$151	0.04%	\$145	\$28	19.2%
Progressive Cas Ins Co	24260 OH		\$0	0.00%	\$0	(\$1)	0.0%
Progressive Classic Ins Co	42994 WI		(\$0)	0.00%	(\$0)	\$297	-260596.5%
Progressive Direct Ins Co	16322 OH		\$0	0.00%	\$0	(\$1)	0.0%
Progressive Northern Ins Co	38628 WI		\$0	0.00%	\$0	(\$0)	0.0%
Progressive Preferred Ins Co	37834 OH		\$0	0.00%	\$0	(\$0)	0.0%
Progressive Universal Ins Co	21727 WI		\$44,026	11.87%	\$42,054	\$34,578	82.2%
Property & Cas Ins Co Of Hartford	34690 IN		\$456	0.14%	\$493	\$55	11.2%
QBE Ins Corp	39217 PA		\$0	0.00%	\$0	\$14	0.0%
Response Ins Co	43044 IL		(\$0)	0.00%	\$1	(\$15)	-1706.4%
Response Worldwide Ins Co	26050 IL		\$0	0.00%	\$0	\$0	0.0%
RiverStone Intl Ins Inc	21261 MA		(\$1)	0.00%	\$3	\$12	363.4%
Riverport Ins Co	36684 IA		\$1	0.00%	\$1	\$2	218.9%
Root Ins Co	10974 OH		\$1,962	0.62%	\$2,192	\$1,118	51.0%
Safeco Ins Co Of IL	39012 IL		\$1,372	0.17%	\$594	\$358	60.2%
Safeco Ins Co of OR	11071 OR		\$11,619	3.83%	\$13,562	\$7,690	56.7%
Sentinel Ins Co Ltd	11000 CT		\$0	0.00%	\$0	\$2	0.0%
Sentry Ins Co	24988 WI		\$0	0.00%	\$0	(\$0)	0.0%
Spinnaker Ins Co	24376 IL		\$22	0.01%	\$21	\$72	345.9%
Standard Fire Ins Co	19070 CT		\$7,006	1.97%	\$6,989	\$4,743	67.9%
State Farm Fire & Cas Co	25143 IL		\$7,340	2.11%	\$7,476	\$6,537	87.4%
State Farm Mut Auto Ins Co	25178 IL		\$92,568	25.63%	\$90,813	\$56,032	61.7%
Stillwater Prop & Cas Ins Co	16578 NY		\$171	0.06%	\$223	\$164	73.9%
Sublimity Ins Co	26824 OR		\$1,329	0.44%	\$1,555	\$1,355	87.1%
Swiss Re Corp Solutions Amer Ins Co	29874 MO		\$0	0.00%	\$0	\$0	0.0%
Tesla Gen Ins Inc	24848 AZ		\$498	0.13%	\$463	\$386	83.3%
The Cincinnati Cas Co	28665 OH		\$348	0.07%	\$246	\$283	115.0%
The Cincinnati Ins Co	10677 OH		\$272	0.08%	\$291	\$243	83.5%
The Gen Automobile Ins Co Inc	13703 WI		\$2,882	0.77%	\$2,741	\$908	33.1%
Toggle Ins Co	44245 DE		\$250	0.06%	\$222	\$190	85.5%
Travelers Commercial Ins Co	36137 CT		\$0	0.00%	\$0	(\$1)	-2253.0%
Travelers Home & Marine Ins Co	27998 CT		\$0	0.00%	\$0	(\$10)	-6796.0%
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		\$70	0.02%	\$71	(\$49)	-69.1%
Twin City Fire Ins Co Co	29459 IN		\$0	0.00%	\$0	\$2	0.0%
USAA Cas Ins Co	25968 TX		\$5,835	1.63%	\$5,778	\$2,983	51.6%
USAA Gen Ind Co	18600 TX		\$5,182	1.45%	\$5,127	\$2,377	46.4%
United Heritage Prop & Cas Co	18939 ID		\$20	0.02%	\$63	\$120	191.6%
United Serv Automobile Assn	25941 TX		\$3,329	0.94%	\$3,318	\$2,007	60.5%
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	(\$2)	-9303.8%
Unitrin Safeguard Ins Co	40703 WI		\$34	0.03%	\$98	(\$23)	-23.4%
Valley Prop & Cas Ins Co	10698 OR		\$11	0.01%	\$47	(\$12)	-24.9%
Victoria Select Ins Co	10105 OH		\$0	0.00%	\$0	\$0	0.0%
Viking Ins Co Of WI	13137 WI		\$4,039	1.10%	\$3,904	\$1,975	50.6%
Wawanesa Gen Ins Co	10683 CA		\$568	0.17%	\$607	\$533	87.7%
West Amer Ins Co	44393 IN		\$0	0.00%	\$0	(\$2)	0.0%
Westport Ins Corp	39845 MO		\$0	0.00%	\$0	(\$0)	0.0%
XL Specialty Ins Co	37885 DE		\$0	0.00%	\$0	(\$0)	-27.8%
Totals (Loss Ratio is average)			\$353,706	100.00%	\$354,361	\$218,571	61.7%

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(1) Excluding all Loss Adjustment Expenses (LAE)