

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

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 N Amer Ins Co	32220 NY		\$0	0.00%	\$0	\$1	0.0%
AIG Prop Cas Co	19402 IL		\$772	0.05%	\$773	\$285	36.8%
Acuity A Mut Ins Co	14184 WI		\$3,066	0.15%	\$2,437	\$1,782	73.1%
Allied Prop & Cas Ins Co	42579 IA		\$6,707	0.40%	\$6,429	\$2,308	35.9%
Allstate Fire & Cas Ins Co	29688 IL		\$87,212	5.54%	\$89,262	\$47,715	53.5%
Allstate Ind Co	19240 IL		\$1,004	0.07%	\$1,134	\$611	53.9%
Allstate Ins Co	19232 IL		\$11,236	0.70%	\$11,334	\$2,310	20.4%
Allstate Prop & Cas Ins Co	17230 IL		\$8,394	0.53%	\$8,505	\$3,530	41.5%
Alpha Prop & Cas Ins Co	38156 WI		\$3,115	0.20%	\$3,236	\$1,542	47.6%
AmShield Ins Co	15590 MO		\$1,819	0.14%	\$2,280	\$2,043	89.6%
Amco Ins Co	19100 IA		\$3,343	0.21%	\$3,430	\$1,617	47.1%
American Alt Ins Corp	19720 DE		\$0	0.00%	\$0	(\$15)	0.0%
American Bankers Ins Co Of FL	10111 FL		\$40	0.00%	\$42	\$70	168.1%
American Commerce Ins Co	19941 OH		\$624	0.04%	\$652	\$270	41.3%
American Family Connect Prop & Cas I	29068 WI		\$13,990	0.88%	\$14,183	\$8,628	60.8%
American Family Home Ins Co	23450 FL		\$1,080	0.06%	\$1,037	\$298	28.7%
American Family Ins Co	10386 WI		\$27,559	1.65%	\$26,543	\$14,536	54.8%
American Family Mut Ins Co SI	19275 WI		\$6,166	0.39%	\$6,206	\$3,049	49.1%
American Home Assur Co	19380 NY		\$0	0.00%	\$0	(\$0)	0.0%
American Modern Home Ins Co	23469 OH		(\$43)	0.00%	(\$42)	\$0	-0.1%
American Modern Prop & Cas Ins Co	42722 OH		\$524	0.03%	\$507	\$106	20.8%
American Natl Gen Ins Co	39942 NE		\$0	0.00%	\$0	\$0	0.0%
American Natl Prop & Cas Co	28401 NE		\$5,586	0.37%	\$6,010	\$2,614	43.5%
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		\$75	0.01%	\$85	\$9	11.0%
Amica Mut Ins Co	19976 RI		\$11,332	0.68%	\$11,002	\$6,503	59.1%
Artisan & Truckers Cas Co	10194 WI		\$116,092	6.85%	\$110,399	\$64,228	58.2%
Austin Mut Ins Co	13412 MN		\$0	0.00%	\$0	(\$0)	0.0%
Bankers Standard Ins Co	18279 PA		\$0	0.00%	\$1	\$17	2815.6%
CSAA Fire & Cas Ins Co	10921 IN		\$7,802	0.45%	\$7,317	\$3,957	54.1%
CSAA Gen Ins Co	37770 IN		\$0	0.00%	\$0	(\$0)	0.0%
California Cas Gen Ins Co of OR	35955 OR		\$3,794	0.47%	\$7,648	\$3,646	47.7%
California Cas Ind Exch	20117 CA		\$3,730	0.00%	(\$39)	(\$11)	29.0%
Cimarron Ins Co Inc	20400 AZ		\$304	0.02%	\$256	\$311	121.2%
Coast Natl Ins Co	25089 CA		\$4,153	0.25%	\$4,020	\$1,636	40.7%
Commerce W Ins Co	13161 CA		\$1,542	0.09%	\$1,523	\$979	64.3%
Country Cas Ins Co	20982 IL		\$1,237	0.08%	\$1,317	\$881	66.9%
Country Mut Ins Co	20990 IL		\$17,568	1.05%	\$16,973	\$8,595	50.6%
Country Pref Ins Co	21008 IL		\$48,155	2.85%	\$45,878	\$25,303	55.2%
Crestbrook Ins Co	18961 OH		\$211	0.03%	\$481	\$399	83.0%
Dairyland Ins Co	21164 WI		\$66	0.00%	\$71	\$23	31.6%
Depositors Ins Co	42587 IA		\$0	0.00%	\$0	\$13	0.0%
Eagle W Ins Co	12890 CA		\$870	0.05%	\$831	\$472	56.8%
Economy Fire & Cas Co	22926 IL		\$0	0.00%	\$0	(\$0)	0.0%
Economy Preferred Ins Co	38067 IL		\$2,111	0.15%	\$2,390	\$935	39.1%
Economy Premier Assur Co	40649 IL		\$379	0.03%	\$406	\$142	35.1%
Encompass Ind Co	15130 IL		\$36	0.02%	\$284	\$105	36.9%
Encompass Ins Co	10358 IL		\$1,505	0.05%	\$760	\$834	109.7%
Encompass Ins Co Of Amer	10071 IL		\$0	0.00%	\$0	\$0	0.0%
Enumclaw Prop & Cas Ins Co	11232 OR		\$3,921	0.24%	\$3,945	\$2,730	69.2%
Essentia Ins Co	37915 MO		\$6,522	0.39%	\$6,338	\$2,216	35.0%
Esurance Ins Co	25712 IL		\$2,873	0.19%	\$3,022	\$2,159	71.4%
Farmers Cas Ins Co	40169 RI		\$10	0.00%	\$11	\$9	79.2%

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Farmers Direct Prop & Cas Ins Co	25321 RI		\$4,721	0.31%	\$5,067	\$1,979	39.1%
Farmers Ins Co Of OR	21636 OR		\$77,198	4.99%	\$80,344	\$31,442	39.1%
Farmers Ins Exch	21652 CA		\$10,875	0.63%	\$10,127	\$4,921	48.6%
Farmers Prop & Cas Ins Co	26298 RI		\$999	0.07%	\$1,165	\$545	46.8%
Federal Ins Co	20281 IN		\$1,104	0.06%	\$942	\$372	39.4%
Financial Ind Co	19852 IL		\$0	0.00%	\$0	(\$0)	0.0%
First Liberty Ins Corp	33588 IL		\$27	0.00%	\$36	(\$0)	-0.9%
Foremost Ins Co Grand Rapids MI	11185 MI		\$7,469	0.45%	\$7,315	\$4,445	60.8%
Foremost Prop & Cas Ins Co	11800 MI		\$65	0.00%	\$65	\$24	37.2%
GEICO Choice Ins Co	14139 NE		\$3,591	0.15%	\$2,437	\$2,739	112.4%
GEICO Secure Ins Co	14137 NE		\$54,867	3.42%	\$55,128	\$43,015	78.0%
Garrison Prop & Cas Ins Co	21253 TX		\$24,732	1.50%	\$24,093	\$14,936	62.0%
Geico Cas Co	41491 NE		\$61,728	4.07%	\$65,590	\$37,822	57.7%
Geico Gen Ins Co	35882 NE		\$8,572	0.54%	\$8,680	\$4,798	55.3%
Geico Ind Co	22055 NE		\$4,869	0.31%	\$5,006	\$2,447	48.9%
General Cas Co Of WI	24414 WI		\$0	0.00%	\$0	(\$1)	0.0%
Government Employees Ins Co	22063 NE		\$2,578	0.16%	\$2,600	\$1,388	53.4%
Grange Ins Assn	22101 WA		\$1,522	0.09%	\$1,524	\$823	54.0%
Granwest Prop & Cas	22128 WA		\$0	0.00%	\$0	(\$0)	0.0%
Great Northern Ins Co	20303 IN		\$1,150	0.06%	\$947	\$875	92.4%
Hartford Accident & Ind Co	22357 CT		\$0	0.00%	\$0	(\$0)	0.0%
Hartford Cas Ins Co	29424 IN		\$31	0.00%	\$32	\$91	287.4%
Hartford Fire Ins Co	19682 CT		\$0	0.00%	\$0	\$0	0.0%
Hartford Ins Co Of The Midwest	37478 IN		\$1,048	0.07%	\$1,139	\$114	10.0%
Hartford Ins Co Of The Southeast	38261 CT		\$3,158	0.18%	\$2,849	\$1,651	58.0%
Hartford Underwriters Ins Co	30104 CT		\$7,905	0.52%	\$8,367	\$4,672	55.8%
Horace Mann Ins Co	22578 IL		\$1,199	0.07%	\$1,137	\$770	67.7%
Horace Mann Prop & Cas Ins Co	22756 IL		\$351	0.02%	\$360	\$102	28.3%
Infinity Ins Co	22268 IN		\$0	0.00%	\$0	(\$0)	0.0%
Integon Ind Corp	22772 NC		\$10,445	0.65%	\$10,528	\$5,226	49.6%
Integon Natl Ins Co	29742 NC		\$58	0.01%	\$89	\$64	72.2%
Ironshore Ind Inc	23647 IL		\$0	0.00%	\$0	(\$76)	0.0%
LM Gen Ins Co	36447 IL		\$7,570	0.58%	\$9,363	\$3,403	36.3%
LM Ins Corp	33600 IL		\$101	0.01%	\$119	\$40	33.9%
Liberty Ins Corp	42404 IL		\$0	0.00%	\$0	(\$0)	-2.8%
Liberty Mut Fire Ins Co	23035 WI		\$917	0.07%	\$1,122	\$68	6.0%
Liberty Mut Ins Co	23043 MA		\$10	0.00%	\$12	\$13	110.9%
Lyndon Southern Ins Co	10051 DE		\$0	0.00%	\$0	\$0	0.0%
MGA Ins Co Inc	40150 TX		\$735	0.05%	\$738	\$438	59.3%
Markel Amer Ins Co	28932 VA		\$35	0.00%	\$45	\$18	39.4%
Merastar Ins Co	31968 IL		\$0	0.00%	\$0	\$0	0.0%
Metromile Ins Co	16187 DE		\$1,486	0.09%	\$1,493	\$1,026	68.7%
Metropolitan Gen Ins Co	39950 RI		\$0	0.00%	\$0	(\$0)	0.0%
Mid Century Ins Co	21687 CA		\$2	0.00%	\$2	(\$8)	-349.1%
Midvale Ind Co	27138 WI		\$1	0.00%	\$4	(\$2)	-42.2%
Midwest Family Mut Ins Co	23574 IA		\$44	0.00%	\$44	\$1	1.4%
Mutual Of Enumclaw Ins Co	14761 OR		\$8,917	0.55%	\$8,898	\$4,417	49.6%
National Farmers Union Prop & Cas	16217 NC		\$0	0.00%	\$0	\$0	0.0%
National Gen Assur Co	42447 MO		\$211	0.01%	\$227	\$87	38.3%
National Gen Ins Co	23728 MO		\$60	0.00%	\$56	\$9	15.8%
National General Ins Online Inc	11044 MO		\$1,235	0.08%	\$1,313	\$475	36.2%
National Specialty Ins Co	22608 TX		\$133	0.01%	\$133	\$73	54.7%
Nationwide Affinity Co of Amer	26093 OH		(\$0)	0.00%	(\$0)	(\$6)	46100.0%
Nationwide Gen Ins Co	23760 OH		\$3,740	0.25%	\$4,035	\$2,123	52.6%

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Nationwide Ins Co Of Amer	25453 OH		(\$0)	0.00%	(\$0)	(\$1)	3180.0%
Nationwide Mut Ins Co	23787 OH		\$10	0.03%	\$497	\$242	48.8%
Nationwide Prop & Cas Ins Co	37877 OH		\$0	0.00%	\$0	\$0	0.0%
North Pointe Ins Co	27740 PA		\$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)	(\$501)	331574.8%
Pacific Ind Co	20346 DE		\$2,293	0.14%	\$2,212	\$1,027	46.4%
Pemco Mut Ins Co	24341 WA		\$11,328	0.77%	\$12,349	\$5,112	41.4%
Pharmacists Mut Ins Co	13714 IA		(\$0)	0.00%	\$1	(\$1)	-118.5%
Philadelphia Ind Ins Co	18058 PA		\$818	0.05%	\$782	\$99	12.6%
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		\$1,636	0.09%	\$1,450	\$811	55.9%
Progressive Cas Ins Co	24260 OH		\$0	0.00%	\$0	(\$0)	0.0%
Progressive Classic Ins Co	42994 WI		(\$0)	0.00%	(\$0)	(\$11)	3981.5%
Progressive Northern Ins Co	38628 WI		\$0	0.00%	\$0	\$2	0.0%
Progressive Universal Ins Co	21727 WI		\$173,799	10.38%	\$167,233	\$105,140	62.9%
Property & Cas Ins Co Of Hartford	34690 IN		\$1,937	0.13%	\$2,034	\$682	33.5%
QBE Ins Corp	39217 PA		\$0	0.00%	\$0	(\$1)	0.0%
Regent Ins Co	24449 WI		\$0	0.00%	\$0	\$0	0.0%
Response Ins Co	43044 IL		(\$0)	0.00%	\$2	\$0	19.7%
RiverStone Intl Ins Inc	21261 MA		(\$12)	0.00%	\$25	\$12	49.1%
Riverport Ins Co	36684 IA		\$18	0.00%	\$19	(\$1)	-2.7%
Root Ins Co	10974 OH		\$3,956	0.28%	\$4,492	\$3,207	71.4%
Safeco Ins Co Of Amer	24740 NH		\$8	0.00%	\$10	\$0	1.6%
Safeco Ins Co Of IL	39012 IL		\$8,382	0.23%	\$3,629	\$1,813	50.0%
Safeco Ins Co of OR	11071 OR		\$83,729	5.35%	\$86,173	\$40,878	47.4%
Sentinel Ins Co Ltd	11000 CT		\$0	0.00%	\$0	\$0	0.0%
Sentry Select Ins Co	21180 WI		\$518	0.03%	\$515	\$298	57.9%
Spinnaker Ins Co	24376 IL		\$457	0.03%	\$410	\$98	24.0%
Standard Fire Ins Co	19070 CT		\$41,881	2.50%	\$40,214	\$24,921	62.0%
State Farm Fire & Cas Co	25143 IL		\$21,815	1.35%	\$21,737	\$15,924	73.3%
State Farm Mut Auto Ins Co	25178 IL		\$386,383	23.41%	\$377,165	\$240,889	63.9%
State Natl Ins Co Inc	12831 TX		\$31,308	2.32%	\$37,372	\$24,338	65.1%
Stillwater Prop & Cas Ins Co	16578 NY		\$681	0.05%	\$873	\$281	32.2%
Sublimity Ins Co	26824 OR		\$5,430	0.39%	\$6,215	\$3,933	63.3%
Tesla Gen Ins Inc	24848 AZ		\$4,309	0.25%	\$3,999	\$3,437	86.0%
The Cincinnati Cas Co	28665 OH		\$3,237	0.13%	\$2,040	\$1,049	51.5%
The Cincinnati Ins Co	10677 OH		\$1,688	0.11%	\$1,705	\$795	46.6%
The Gen Automobile Ins Co Inc	13703 WI		\$2,238	0.15%	\$2,407	\$1,187	49.3%
Toggle Ins Co	44245 DE		\$496	0.03%	\$434	\$665	153.0%
Travelers Commercial Ins Co	36137 CT		\$0	0.00%	\$0	\$0	64.5%
Travelers Home & Marine Ins Co	27998 CT		\$1	0.00%	\$1	\$0	6.8%
Truck Ins Exch	21709 CA		\$0	0.00%	\$0	(\$0)	0.0%
Trumbull Ins Co	27120 CT		\$414	0.02%	\$400	\$102	25.5%
Twin City Fire Ins Co Co	29459 IN		\$0	0.00%	\$0	\$1	0.0%
USAA Cas Ins Co	25968 TX		\$40,943	2.49%	\$40,110	\$24,908	62.1%
USAA Gen Ind Co	18600 TX		\$30,270	1.85%	\$29,808	\$18,763	62.9%
United Heritage Prop & Cas Co	18939 ID		\$51	0.01%	\$152	\$108	70.9%
United Serv Automobile Assn	25941 TX		\$27,430	1.68%	\$27,043	\$16,761	62.0%
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	\$1	1055.4%
Unitrin Safeguard Ins Co	40703 WI		\$103	0.02%	\$292	\$236	80.7%
Valley Prop & Cas Ins Co	10698 OR		\$34	0.01%	\$161	\$15	9.6%

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Victoria Select Ins Co	10105 OH		\$0	0.00%	\$0	\$0	0.0%
Viking Ins Co Of WI	13137 WI		\$3,164	0.20%	\$3,178	\$1,864	58.7%
Wawanesa Gen Ins Co	10683 CA		\$2,079	0.13%	\$2,132	\$1,451	68.1%
West Amer Ins Co	44393 IN		\$0	0.00%	\$0	(\$7)	0.0%
Western Protectors Ins Co	30961 OR		\$0	0.00%	\$0	(\$0)	0.0%
XL Specialty Ins Co	37885 DE		\$0	0.00%	\$13	\$0	0.5%
Totals (Loss Ratio is average)			\$1,624,773	100.00%	\$1,611,334	\$937,260	58.2%

(1) Excluding all Loss Adjustment Expenses (LAE)