

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial 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
Acadia Ins Co	31325	IA	\$5	0.04%	\$5	\$0	1.9%
Accelerant Natl Ins Co	10220	DE	\$4	0.02%	\$3	\$1	17.0%
Ace Prop & Cas Ins Co	20699	PA	\$2	0.01%	\$2	(\$1)	-70.5%
Acuity A Mut Ins Co	14184	WI	\$197	1.38%	\$189	\$56	29.9%
Alaska Natl Ins Co	38733	AK	\$42	0.30%	\$41	\$15	38.1%
Allied World Specialty Ins Co	16624	DE	\$2	0.01%	\$2	(\$1)	-88.0%
Allmerica Fin Benefit Ins Co	41840	MI	\$64	0.46%	\$63	(\$48)	-76.9%
Allstate Ins Co	19232	IL	(\$2)	0.11%	\$15	(\$694)	-4684.8%
American Alt Ins Corp	19720	DE	\$1	0.02%	\$2	(\$1)	-55.2%
American Automobile Ins Co	21849	MO	\$2	0.06%	\$8	(\$6)	-84.4%
American Cas Co Of Reading PA	20427	PA	\$10	0.06%	\$8	\$0	4.4%
American Fire & Cas Co	24066	NH	\$48	0.36%	\$49	(\$13)	-25.9%
American Guar & Liab Ins	26247	NY	\$16	0.10%	\$13	\$1	4.3%
American Natl Prop & Cas Co	28401	NE	\$45	0.30%	\$42	\$25	59.7%
American Reliable Ins Co	19615	AZ	\$23	0.08%	\$11	(\$5)	-45.4%
American Southern Home Ins Co	41998	FL	\$4	0.02%	\$3	\$2	78.1%
American Zurich Ins Co	40142	IL	\$3	0.02%	\$3	(\$0)	-11.2%
Amguard Ins Co	42390	NE	\$10	0.11%	\$15	(\$34)	-220.7%
Arch Ins Co	11150	MO	\$230	0.95%	\$131	\$58	44.6%
Argonaut Midwest Ins Co	19828	NE	\$1	0.01%	\$1	\$47	3672.3%
Artisan & Truckers Cas Co	10194	WI	\$3,400	24.89%	\$3,416	\$1,439	42.1%
Atlantic Specialty Ins Co	27154	NY	\$3	0.03%	\$3	(\$6)	-161.6%
Austin Mut Ins Co	13412	MN	\$28	0.26%	\$35	\$2	5.2%
Axis Ins Co	37273	IL	\$26	0.18%	\$25	\$1	4.9%
Berkley Natl Ins Co	38911	IA	\$2	0.02%	\$3	\$1	56.4%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$4	0.02%	\$3	\$7	253.3%
BITCO Gen Ins Corp	20095	IA	\$17	0.19%	\$27	(\$15)	-56.2%
Brotherhood Mut Ins Co	13528	IN	\$20	0.13%	\$17	(\$18)	-103.7%
Charter Oak Fire Ins Co	25615	CT	\$72	0.56%	\$76	\$9	11.2%
Church Mut Ins Co S I	18767	WI	\$10	0.08%	\$10	\$14	133.2%
Clear Blue Ins Co	28860	TX	\$5	0.02%	\$3	\$0	8.4%
Continental Cas Co	20443	IL	\$78	0.46%	\$63	\$46	73.4%
Continental Divide Ins Co	35939	CO	\$369	2.81%	\$386	\$86	22.3%
Continental Ins Co	35289	PA	\$14	0.19%	\$26	(\$27)	-103.3%
Continental Western Ins Co	10804	IA	\$40	0.24%	\$33	\$4	11.9%
Contractors Bonding & Ins Co	37206	IL	\$3	0.02%	\$3	\$0	9.1%
CorePointe Ins Co	10499	DE	\$4	0.02%	\$3	\$1	40.1%
Crestbrook Ins Co	18961	OH	\$2	0.07%	\$10	(\$1)	-14.3%
Crum & Forster Ind Co	31348	DE	\$14	0.11%	\$15	(\$14)	-93.1%
Cumis Ins Society Inc	10847	IA	\$3	0.02%	\$3	\$0	0.0%
Depositors Ins Co	42587	IA	\$1	0.05%	\$6	(\$20)	-326.1%
Eagle W Ins Co	12890	CA	\$58	0.48%	\$65	\$17	25.4%
Emc Prop & Cas Ins Co	25186	IA	\$19	0.15%	\$21	(\$8)	-38.5%
Emcasco Ins Co	21407	IA	\$6	0.04%	\$6	\$8	136.6%
Empire Fire & Marine Ins Co	21326	IL	\$12	0.10%	\$13	(\$2)	-13.9%
Employers Ins Co of Wausau	21458	WI	\$0	0.03%	\$4	(\$2)	-46.7%
Employers Mut Cas Co	21415	IA	\$30	0.22%	\$30	\$42	138.2%
Everest Denali Ins Co	16044	DE	\$6	0.20%	\$27	(\$8)	-29.6%
Everest Natl Ins Co	10120	DE	\$58	0.68%	\$93	\$27	29.5%
Falls Lake Natl Ins Co	31925	OH	\$2	0.08%	\$11	\$1	10.0%
Farmers Ins Exch	21652	CA	\$162	1.18%	\$162	\$76	47.0%
Farmington Cas Co	41483	CT	\$10	0.05%	\$7	\$3	49.9%
Federal Ins Co	20281	IN	\$93	0.66%	\$90	\$39	43.6%
Federated Mut Ins Co	13935	MN	\$109	0.74%	\$102	\$145	142.3%

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial 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
Federated Reserve Ins Co	16024	MN	\$77	0.49%	\$67	\$22	32.8%
Federated Serv Ins Co	28304	MN	\$26	0.21%	\$29	\$7	24.5%
Fidelity & Guar Ins Co	35386	IA	\$14	0.11%	\$15	\$24	161.4%
Firemens Ins Co Of Washington DC	21784	IA	\$20	0.15%	\$20	(\$7)	-37.3%
First Liberty Ins Corp	33588	IL	\$2	0.02%	\$3	\$4	145.7%
Forge Ins Co	13293	DC	\$3	0.03%	\$4	(\$80)	-2262.5%
Geico Gen Ins Co	35882	NE	\$85	0.50%	\$69	\$152	221.3%
GEICO Marine Ins Co	37923	NE	\$75	0.29%	\$40	\$67	168.8%
General Ins Co Of Amer	24732	NH	\$420	2.74%	\$376	\$89	23.6%
Grange Ins Assn	22101	WA	\$126	0.85%	\$116	(\$37)	-32.3%
Granite State Ins Co	23809	IL	\$13	0.09%	\$12	\$16	131.0%
Great Amer Alliance Ins Co	26832	OH	\$1	0.01%	\$1	(\$0)	-25.7%
Great Amer Assur Co	26344	OH	\$31	0.21%	\$29	\$9	30.4%
Great Amer Ins Co	16691	OH	\$10	0.07%	\$10	\$1	9.6%
Great Amer Ins Co of NY	22136	NY	\$2	0.03%	\$4	\$1	16.1%
Great Divide Ins Co	25224	ND	\$1	0.01%	\$1	\$1	120.1%
Great Northern Ins Co	20303	IN	\$22	0.16%	\$22	\$7	29.7%
Great West Cas Co	11371	NE	\$48	0.33%	\$45	\$37	81.8%
Greenwich Ins Co	22322	DE	\$5	0.04%	\$6	\$4	78.8%
GuideOne Ins Co	15032	IA	\$3	0.02%	\$3	(\$0)	-0.7%
Harco Natl Ins Co	26433	IL	\$5	0.02%	\$2	\$27	1123.1%
Hartford Accident & Ind Co	22357	CT	\$21	0.15%	\$21	(\$56)	-267.8%
Hartford Fire Ins Co	19682	CT	\$5	0.04%	\$6	\$54	924.5%
Hartford Underwriters Ins Co	30104	CT	\$3	0.02%	\$3	(\$0)	-11.3%
HDI Global Ins Co	41343	IL	\$189	1.06%	\$145	(\$5)	-3.2%
Hiscox Ins Co Inc	10200	IL	\$3	0.02%	\$3	\$1	33.7%
Hudson Ins Co	25054	DE	\$2	0.02%	\$3	(\$1)	-31.5%
Illinois Natl Ins Co	23817	IL	\$3	0.01%	\$2	\$4	219.2%
Imperium Ins Co	35408	TX	\$25	0.16%	\$22	\$23	102.8%
Indemnity Ins Co Of North Amer	43575	PA	\$20	0.17%	\$24	(\$6)	-23.3%
Intrepid Ins Co	10749	IA	\$1	0.01%	\$1	\$0	0.0%
Key Risk Ins Co	10885	IA	\$2	0.01%	\$2	\$1	74.4%
Lancer Ins Co	26077	IL	\$3	0.03%	\$4	(\$0)	-1.0%
Liberty Ins Corp	42404	IL	\$3	0.02%	\$3	(\$12)	-414.0%
Liberty Mut Fire Ins Co	23035	WI	\$16	0.11%	\$16	(\$24)	-152.5%
LM Ins Corp	33600	IL	\$3	0.03%	\$4	(\$1)	-32.0%
Manufacturers Alliance Ins Co	36897	PA	\$6	0.04%	\$5	\$0	9.2%
Markel Ins Co	38970	IL	\$21	0.13%	\$18	(\$1)	-7.4%
MIC Gen Ins Corp	38660	IL	\$11	0.02%	\$3	\$0	0.0%
Mid Century Ins Co	21687	CA	\$124	1.04%	\$142	(\$2)	-1.7%
Middlesex Ins Co	23434	WI	\$79	0.66%	\$90	\$56	61.8%
Midvale Ind Co	27138	WI	\$69	0.52%	\$71	\$17	24.2%
Midwest Family Mut Ins Co	23574	IA	\$25	0.22%	\$30	\$17	55.9%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$6	0.07%	\$9	(\$65)	-684.1%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$1	0.02%	\$2	(\$4)	-206.5%
Motors Ins Corp	22012	MI	\$8	0.01%	\$2	\$4	226.7%
MS Transverse Ins Co	21075	TX	\$29	0.10%	\$14	\$59	427.0%
Mutual Of Enumclaw Ins Co	14761	OR	\$231	1.94%	\$266	(\$9)	-3.5%
National Cas Co	11991	OH	\$2	0.01%	\$2	(\$66)	-3369.6%
National Fire Ins Co Of Hartford	20478	IL	\$40	0.22%	\$30	(\$2)	-6.5%
National Interstate Ins Co	32620	OH	\$21	0.15%	\$21	\$0	0.8%
National Liab & Fire Ins Co	20052	CT	\$156	1.16%	\$160	\$45	28.2%
National Union Fire Ins Co of Pittsb	19445	PA	\$77	0.90%	\$123	\$46	37.8%
Nationwide Agribusiness Ins Co	28223	IA	\$193	1.42%	\$194	\$107	55.2%

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial 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
Nationwide Assur Co	10723	OH	\$18	0.15%	\$20	(\$11)	-56.7%
Nationwide Gen Ins Co	23760	OH	\$12	0.10%	\$13	\$4	33.2%
Nationwide Ins Co Of Amer	25453	OH	\$2	0.02%	\$3	\$0	13.8%
Nationwide Mut Ins Co	23787	OH	\$11	0.04%	\$6	(\$0)	-5.4%
Nationwide Prop & Cas Ins Co	37877	OH	\$6	0.01%	\$2	\$1	36.9%
Navigators Ins Co	42307	NY	\$18	0.07%	\$10	\$2	15.0%
New Hampshire Ins Co	23841	IL	\$6	0.04%	\$6	\$1	24.5%
New York Marine & Gen Ins Co	16608	NY	\$38	0.27%	\$38	\$59	156.8%
North Pointe Ins Co	27740	PA	\$488	0.18%	\$25	\$7	29.8%
Nova Cas Co	42552	NY	\$3	0.01%	\$1	(\$4)	-345.8%
Nutmeg Ins Co	39608	CT	\$34	0.20%	\$27	\$39	143.7%
Obsidian Ins Co	35602	OH	\$7	0.02%	\$3	\$0	5.0%
Occidental Fire & Cas Co Of NC	23248	NC	\$4	0.04%	\$5	\$3	63.3%
Ohio Cas Ins Co	24074	NH	\$97	0.78%	\$107	(\$24)	-22.5%
Ohio Security Ins Co	24082	NH	\$431	3.54%	\$486	(\$323)	-66.5%
Old Republic Ins Co	24147	PA	\$593	4.58%	\$628	\$5	0.8%
Oregon Mut Ins Co	14907	OR	\$188	1.53%	\$209	\$0	0.1%
Penn Millers Ins Co	14982	PA	\$8	0.06%	\$8	\$1	10.3%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$13	0.10%	\$14	(\$5)	-39.2%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$9	0.06%	\$9	(\$6)	-67.3%
Pennsylvania Manufacturers Ind Co	41424	PA	\$1	0.01%	\$1	(\$0)	-25.1%
Philadelphia Ind Ins Co	18058	PA	\$321	2.11%	\$289	\$213	73.8%
Phoenix Ins Co	25623	CT	\$34	0.27%	\$37	\$15	41.3%
Pioneer Specialty Ins Co	40312	MN	\$12	0.09%	\$12	(\$1)	-12.3%
Praetorian Ins Co	37257	PA	\$6	0.04%	\$6	\$3	53.0%
Preferred Professional Ins Co	36234	NE	\$441	2.19%	\$300	\$737	245.4%
QBE Ins Corp	39217	PA	(\$0)	0.01%	\$1	(\$1)	-110.8%
RLI Ins Co	13056	IL	\$27	0.21%	\$29	\$78	266.0%
Selective Ins Co Of Amer	12572	NJ	\$18	0.07%	\$10	\$3	34.8%
Selective Ins Co Of SC	19259	IN	\$5	0.02%	\$3	\$1	18.3%
Selective Ins Co Of The Southeast	39926	IN	\$7	0.04%	\$5	\$1	24.5%
Selective Way Ins Co	26301	NJ	\$3	0.01%	\$2	\$1	31.7%
Seneca Ins Co Inc	10936	NY	\$1	0.01%	\$1	\$1	99.6%
Sentinel Ins Co Ltd	11000	CT	\$8	0.06%	\$8	\$0	0.7%
Sentry Ins Co	24988	WI	\$28	0.20%	\$28	\$2	6.7%
Sentry Select Ins Co	21180	WI	\$7	0.06%	\$8	\$119	1486.3%
Sompo Amer Ins Co	11126	NY	\$15	0.10%	\$14	\$5	33.0%
St Paul Guardian Ins Co	24775	CT	\$8	0.04%	\$6	\$15	259.6%
St Paul Mercury Ins Co	24791	CT	\$4	0.02%	\$3	\$2	60.0%
St Paul Protective Ins Co	19224	CT	\$14	0.09%	\$12	\$17	134.7%
Standard Fire Ins Co	19070	CT	\$10	0.06%	\$8	\$19	226.5%
Star Ins Co	18023	MI	\$3	0.02%	\$3	\$1	42.4%
Starr Ind & Liab Co	38318	TX	\$7	0.28%	\$38	\$3	7.3%
StarStone Natl Ins Co	25496	DE	\$7	0.04%	\$6	\$0	4.9%
State Farm Fire & Cas Co	25143	IL	\$408	2.74%	\$377	\$124	33.0%
State Farm Mut Auto Ins Co	25178	IL	\$1,263	8.74%	\$1,199	\$461	38.5%
State Natl Ins Co Inc	12831	TX	\$3	0.20%	\$28	\$59	215.5%
The Cincinnati Cas Co	28665	OH	\$35	0.27%	\$37	\$62	166.0%
The Cincinnati Ind Co	23280	OH	\$39	0.27%	\$38	\$27	72.2%
The Cincinnati Ins Co	10677	OH	\$190	1.29%	\$177	(\$16)	-8.9%
Tokio Marine Amer Ins Co	10945	NY	\$25	0.27%	\$37	\$19	52.9%
Transguard Ins Co Of Amer Inc	28886	IL	\$3	0.03%	\$4	(\$1)	-37.4%
Transportation Ins Co	20494	IL	\$7	0.06%	\$8	(\$35)	-440.0%
Travelers Cas Co Of CT	36170	CT	\$19	0.11%	\$15	\$9	59.9%

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial 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
Travelers Cas Ins Co Of Amer	19046	CT	\$31	0.26%	\$35	(\$7)	-20.7%
Travelers Ind Co	25658	CT	\$68	0.48%	\$66	\$0	0.6%
Travelers Ind Co Of Amer	25666	CT	\$37	0.38%	\$52	(\$1)	-1.2%
Travelers Ind Co Of CT	25682	CT	\$139	0.79%	\$108	\$10	9.1%
Travelers Prop Cas Co Of Amer	25674	CT	\$193	1.36%	\$187	(\$51)	-27.1%
Tri State Ins Co Of MN	31003	IA	\$7	0.06%	\$8	\$16	210.8%
Trisura Ins Co	22225	OK	\$3	0.02%	\$2	(\$1)	-51.4%
Truck Ins Exch	21709	CA	\$264	2.21%	\$304	\$100	32.8%
Trumbull Ins Co	27120	CT	\$39	0.24%	\$33	\$65	197.1%
Union Ins Co	25844	IA	\$62	0.41%	\$56	\$38	67.5%
United Fire & Cas Co	13021	IA	\$37	0.32%	\$44	\$32	72.5%
United States Fire Ins Co	21113	DE	\$258	1.55%	\$213	\$11	5.2%
Valley Forge Ins Co	20508	PA	\$19	0.13%	\$18	(\$44)	-244.3%
Vantapro Specialty Ins Co	44768	AR	\$4	0.05%	\$6	\$1	10.5%
Wesco Ins Co	25011	DE	\$4	0.04%	\$5	(\$1)	-26.4%
West Amer Ins Co	44393	IN	\$71	0.53%	\$72	(\$31)	-42.7%
Western Natl Assur Co	24465	MN	\$25	0.18%	\$25	(\$5)	-18.2%
Western Natl Mut Ins Co	15377	MN	\$136	0.94%	\$129	\$37	28.6%
Zurich Amer Ins Co	16535	NY	\$227	1.95%	\$268	\$161	60.2%
Zurich Amer Ins Co Of IL	27855	IL	\$1	0.03%	\$4	\$84	2287.2%
Totals (Loss Ratio is average)			\$14,364	100.00%	\$13,722	\$3,884	28.3%

(1) Excluding all Loss Adjustment Expenses (LAE)