

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Commercial 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
Acadia Ins Co	31325	IA	\$160	0.09%	\$172	\$86	50.0%
Accelerant Natl Ins Co	10220	DE	\$156	0.06%	\$103	\$3	3.2%
Accredited Surety & Cas Co Inc	26379	FL	\$143	0.08%	\$137	\$69	50.1%
Ace Amer Ins Co	22667	PA	\$201	0.09%	\$168	\$91	54.1%
Ace Prop & Cas Ins Co	20699	PA	\$134	0.06%	\$111	(\$16)	-14.6%
Acuity A Mut Ins Co	14184	WI	\$4,989	2.40%	\$4,357	\$1,558	35.8%
Alaska Natl Ins Co	38733	AK	\$2,344	1.27%	\$2,310	\$364	15.8%
Allied Ins Co of Amer	10127	OH	(\$0)	0.00%	\$1	(\$0)	-26.4%
Allied World Specialty Ins Co	16624	DE	\$3	0.00%	\$4	(\$1)	-20.6%
Allmerica Fin Benefit Ins Co	41840	MI	\$1,154	0.60%	\$1,090	\$502	46.1%
Allstate Ins Co	19232	IL	(\$27)	0.05%	\$89	(\$6)	-7.0%
American Alt Ins Corp	19720	DE	\$10	0.01%	\$26	\$8	29.5%
American Automobile Ins Co	21849	MO	\$30	0.07%	\$123	(\$200)	-162.0%
American Bankers Ins Co Of FL	10111	FL	\$15	0.00%	\$8	\$0	0.0%
American Cas Co Of Reading PA	20427	PA	\$281	0.17%	\$300	\$118	39.3%
American Family Mut Ins Co SI	19275	WI	\$22	0.01%	\$23	\$1	4.7%
American Fire & Cas Co	24066	NH	\$445	0.26%	\$462	\$112	24.2%
American Guar & Liab Ins	26247	NY	\$316	0.14%	\$261	\$109	41.9%
American Modern Home Ins Co	23469	OH	\$118	0.07%	\$118	\$23	19.8%
American Natl Prop & Cas Co	28401	NE	\$458	0.21%	\$384	\$100	26.1%
American Reliable Ins Co	19615	AZ	\$165	0.10%	\$182	\$128	70.1%
American Southern Home Ins Co	41998	FL	\$75	0.03%	\$50	\$11	22.1%
American Summit Ins Co	19623	TX	\$1	0.00%	\$9	\$5	55.8%
American Zurich Ins Co	40142	IL	\$73	0.03%	\$61	\$24	39.6%
Amerisure Mut Ins Co	23396	MI	\$2	0.00%	\$2	\$0	2.5%
Amguard Ins Co	42390	NE	\$907	0.56%	\$1,007	\$111	11.1%
AmTrust Ins Co	15954	DE	\$159	0.08%	\$152	\$183	120.9%
Arch Ind Ins Co	30830	MO	\$6	0.00%	\$4	\$2	61.2%
Arch Ins Co	11150	MO	\$2,163	1.05%	\$1,911	\$859	44.9%
Argonaut Midwest Ins Co	19828	NE	\$17	0.02%	\$39	\$11	27.2%
Artisan & Truckers Cas Co	10194	WI	\$34,265	19.62%	\$35,562	\$11,261	31.7%
Atlantic Specialty Ins Co	27154	NY	\$132	0.07%	\$127	(\$3)	-2.0%
Austin Mut Ins Co	13412	MN	\$277	0.18%	\$320	\$217	67.9%
Axis Ins Co	37273	IL	\$399	0.22%	\$393	\$103	26.2%
Benchmark Ins Co	41394	KS	\$109	0.04%	\$73	\$8	10.4%
Berkley Cas Co	15911	IA	\$144	0.09%	\$164	\$29	17.4%
Berkley Natl Ins Co	38911	IA	\$114	0.06%	\$113	\$21	18.2%
Berkley Regional Ins Co	29580	IA	\$33	0.02%	\$39	(\$0)	-0.5%
Berkshire Hathaway Direct Ins Co	10391	NE	\$20	0.01%	\$25	(\$29)	-120.2%
Berkshire Hathaway Specialty Ins Co	22276	NE	\$43	0.02%	\$33	\$78	236.7%
BITCO Gen Ins Corp	20095	IA	\$1,254	0.54%	\$979	\$595	60.7%
Brotherhood Mut Ins Co	13528	IN	\$252	0.13%	\$232	\$119	51.3%
Canal Ins Co	10464	SC	\$1,198	0.82%	\$1,485	\$727	49.0%
Carolina Cas Ins Co	10510	IA	\$83	0.05%	\$82	\$5	6.3%
Charter Oak Fire Ins Co	25615	CT	\$1,132	0.56%	\$1,016	\$140	13.8%
Chiron Ins Co	16356	IA	\$9	0.00%	\$8	\$5	59.2%
Church Mut Ins Co S I	18767	WI	\$102	0.05%	\$90	\$27	30.4%
Clear Blue Ins Co	28860	TX	\$306	0.08%	\$149	\$8	5.4%
Continental Cas Co	20443	IL	\$202	0.11%	\$208	\$223	106.8%
Continental Divide Ins Co	35939	CO	\$1,665	0.90%	\$1,628	\$599	36.8%
Continental Ins Co	35289	PA	\$217	0.21%	\$380	\$279	73.3%
Continental Western Ins Co	10804	IA	\$828	0.43%	\$780	\$259	33.1%
Contractors Bonding & Ins Co	37206	IL	\$30	0.02%	\$30	\$15	49.7%
CorePointe Ins Co	10499	DE	\$162	0.08%	\$144	\$14	10.0%

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Country Mut Ins Co	20990	IL	\$2,537	1.25%	\$2,261	\$865	38.2%
Crestbrook Ins Co	18961	OH	\$616	0.34%	\$617	\$619	100.2%
Crum & Forster Ind Co	31348	DE	\$368	0.20%	\$364	\$176	48.3%
Cumis Ins Society Inc	10847	IA	\$160	0.08%	\$148	\$30	20.4%
Depositors Ins Co	42587	IA	\$18	0.03%	\$59	\$1	2.0%
Eagle W Ins Co	12890	CA	\$577	0.29%	\$522	\$251	48.2%
Emc Prop & Cas Ins Co	25186	IA	\$973	0.53%	\$966	\$363	37.5%
Emcasco Ins Co	21407	IA	\$255	0.14%	\$246	\$146	59.4%
Empire Fire & Marine Ins Co	21326	IL	\$116	0.07%	\$121	\$23	19.1%
Employers Ins Co of Wausau	21458	WI	\$23	0.03%	\$59	\$43	72.9%
Employers Mut Cas Co	21415	IA	\$1,679	0.87%	\$1,570	\$720	45.9%
Everest Denali Ins Co	16044	DE	\$1,798	1.00%	\$1,821	\$466	25.6%
Everest Natl Ins Co	10120	DE	\$252	0.13%	\$232	(\$50)	-21.5%
Everest Premier Ins Co	16045	DE	\$4	0.00%	\$3	\$11	373.0%
Falls Lake Natl Ins Co	31925	OH	\$138	0.21%	\$375	\$352	93.8%
Farmers Ins Exch	21652	CA	\$1,259	0.63%	\$1,146	\$350	30.5%
Farmington Cas Co	41483	CT	\$203	0.07%	\$129	\$161	124.7%
Federal Ins Co	20281	IN	\$1,311	0.65%	\$1,178	\$410	34.8%
Federated Mut Ins Co	13935	MN	\$2,931	1.59%	\$2,874	\$1,786	62.2%
Federated Reserve Ins Co	16024	MN	\$2,449	1.23%	\$2,238	\$672	30.0%
Federated Rural Electric Ins Exch	11118	KS	\$145	0.07%	\$130	\$97	74.3%
Federated Serv Ins Co	28304	MN	\$547	0.29%	\$530	\$2,609	491.9%
Fidelity & Guar Ins Co	35386	IA	\$194	0.10%	\$181	\$74	41.0%
Firemens Ins Co Of Washington DC	21784	IA	\$436	0.26%	\$478	\$113	23.7%
First Liberty Ins Corp	33588	IL	\$194	0.09%	\$168	\$128	76.1%
Forge Ins Co	13293	DC	\$52	0.04%	\$65	\$28	42.8%
Geico Gen Ins Co	35882	NE	\$791	0.34%	\$624	\$313	50.1%
GEICO Marine Ins Co	37923	NE	\$1,808	0.60%	\$1,085	\$751	69.2%
General Ins Co Of Amer	24732	NH	\$1,662	0.76%	\$1,381	\$456	33.0%
Grange Ins Assn	22101	WA	\$769	0.44%	\$803	\$222	27.7%
Granite State Ins Co	23809	IL	\$137	0.06%	\$114	\$146	127.7%
Great Amer Alliance Ins Co	26832	OH	\$34	0.02%	\$33	\$3	9.7%
Great Amer Assur Co	26344	OH	\$754	0.38%	\$694	\$209	30.2%
Great Amer Ins Co	16691	OH	\$1,578	0.77%	\$1,388	\$210	15.2%
Great Amer Ins Co of NY	22136	NY	\$41	0.03%	\$49	\$9	18.1%
Great Divide Ins Co	25224	ND	\$76	0.04%	\$74	\$30	40.0%
Great Northern Ins Co	20303	IN	\$321	0.16%	\$288	\$234	81.1%
Great West Cas Co	11371	NE	\$8,877	4.75%	\$8,618	\$4,351	50.5%
Greenwich Ins Co	22322	DE	\$198	0.10%	\$183	\$205	112.5%
GuideOne Ins Co	15032	IA	\$53	0.03%	\$47	(\$23)	-49.9%
Hanover Ins Co	22292	NH	\$6	0.00%	\$5	\$2	33.8%
Harco Natl Ins Co	26433	IL	\$139	0.06%	\$106	\$31	29.2%
Hartford Accident & Ind Co	22357	CT	\$399	0.22%	\$393	\$156	39.8%
Hartford Cas Ins Co	29424	IN	\$54	0.04%	\$76	\$18	23.2%
Hartford Fire Ins Co	19682	CT	\$834	0.46%	\$829	\$434	52.4%
Hartford Ins Co Of The Midwest	37478	IN	\$0	0.00%	\$8	\$6	72.3%
Hartford Underwriters Ins Co	30104	CT	\$57	0.03%	\$59	\$10	16.7%
HDI Global Ins Co	41343	IL	\$1,637	0.66%	\$1,191	\$553	46.4%
Hiscox Ins Co Inc	10200	IL	\$18	0.01%	\$15	\$6	38.4%
Hudson Ins Co	25054	DE	\$683	0.38%	\$697	\$59	8.4%
Illinois Natl Ins Co	23817	IL	\$85	0.03%	\$48	\$84	174.9%
Imperium Ins Co	35408	TX	\$510	0.25%	\$460	\$178	38.6%
Indemnity Ins Co Of North Amer	43575	PA	\$425	0.22%	\$407	\$116	28.6%
Integon Natl Ins Co	29742	NC	\$647	0.73%	\$1,328	(\$145)	-10.9%

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Intrepid Ins Co	10749	IA	\$55	0.05%	\$91	\$102	112.2%
Key Risk Ins Co	10885	IA	\$158	0.09%	\$169	(\$4)	-2.2%
Lancer Ins Co	26077	IL	\$257	0.14%	\$252	\$39	15.6%
Liberty Ins Corp	42404	IL	\$107	0.05%	\$97	\$17	17.8%
Liberty Mut Fire Ins Co	23035	WI	\$397	0.31%	\$560	\$376	67.1%
Liberty Mut Ins Co	23043	MA	\$21	0.01%	\$18	\$9	53.5%
LM Ins Corp	33600	IL	\$68	0.03%	\$60	\$17	27.8%
Manufacturers Alliance Ins Co	36897	PA	\$208	0.11%	\$192	\$101	52.7%
Markel Ins Co	38970	IL	\$226	0.10%	\$172	\$96	55.8%
Massachusetts Bay Ins Co	22306	NH	\$10	0.00%	\$1	(\$0)	-0.8%
MIC Gen Ins Corp	38660	IL	\$61	0.01%	\$14	\$2	14.4%
Mid Century Ins Co	21687	CA	\$1,041	0.60%	\$1,093	\$436	39.9%
Middlesex Ins Co	23434	WI	\$2,386	1.36%	\$2,468	\$1,275	51.6%
Midvale Ind Co	27138	WI	\$680	0.38%	\$683	\$360	52.7%
Midwest Family Mut Ins Co	23574	IA	\$402	0.25%	\$448	\$286	64.0%
Milford Cas Ins Co	26662	DE	\$41	0.02%	\$31	\$13	42.9%
Mitsui Sumitomo Ins Co of Amer	20362	NY	\$96	0.05%	\$85	\$29	34.0%
Mitsui Sumitomo Ins USA Inc	22551	NY	\$44	0.02%	\$43	(\$59)	-136.5%
Mobilitas Gen Ins Co	10675	AZ	\$1,144	0.86%	\$1,562	\$934	59.8%
Motors Ins Corp	22012	MI	\$519	0.26%	\$465	\$49	10.4%
MS Transverse Ins Co	21075	TX	\$230	0.08%	\$138	(\$1)	-0.6%
Mutual Of Enumclaw Ins Co	14761	OR	\$2,777	1.64%	\$2,978	\$1,094	36.7%
National Amer Ins Co	23663	OK	\$2	0.00%	\$1	\$0	2.3%
National Cas Co	11991	OH	\$40	0.02%	\$34	(\$4)	-11.7%
National Fire Ins Co Of Hartford	20478	IL	\$449	0.20%	\$363	\$198	54.5%
National Interstate Ins Co	32620	OH	\$775	0.40%	\$725	(\$31)	-4.2%
National Liab & Fire Ins Co	20052	CT	\$1,216	0.70%	\$1,275	\$357	28.0%
National Specialty Ins Co	22608	TX	\$71	0.03%	\$59	\$98	165.2%
National Union Fire Ins Co of Pittsb	19445	PA	\$365	0.16%	\$287	\$97	33.7%
Nationwide Agribusiness Ins Co	28223	IA	\$1,446	0.79%	\$1,426	\$1,099	77.1%
Nationwide Assur Co	10723	OH	\$144	0.10%	\$173	\$84	48.2%
Nationwide Gen Ins Co	23760	OH	\$101	0.05%	\$88	\$28	32.1%
Nationwide Ins Co Of Amer	25453	OH	\$10	0.01%	\$17	(\$0)	-1.9%
Nationwide Mut Ins Co	23787	OH	\$67	0.02%	\$41	(\$2)	-5.4%
Nationwide Prop & Cas Ins Co	37877	OH	\$33	0.01%	\$12	(\$1)	-5.4%
Navigators Ins Co	42307	NY	\$410	0.23%	\$415	\$147	35.6%
New Hampshire Ins Co	23841	IL	\$94	0.04%	\$66	\$91	138.0%
New York Marine & Gen Ins Co	16608	NY	\$94	0.05%	\$90	\$22	24.3%
North Pointe Ins Co	27740	PA	\$70	0.02%	\$31	(\$5)	-16.7%
North River Ins Co	21105	NJ	\$11	0.03%	\$49	\$209	423.1%
Northland Ins Co	24015	CT	\$2,130	1.04%	\$1,891	\$669	35.4%
Nova Cas Co	42552	NY	\$33	0.01%	\$12	\$8	64.5%
Nutmeg Ins Co	39608	CT	\$540	0.25%	\$448	\$224	49.9%
Obsidian Ins Co	35602	OH	\$337	0.08%	\$141	\$57	40.1%
Occidental Fire & Cas Co Of NC	23248	NC	\$156	0.12%	\$224	\$223	99.7%
Ohio Cas Ins Co	24074	NH	\$2,721	1.77%	\$3,210	\$373	11.6%
Ohio Security Ins Co	24082	NH	\$4,846	3.00%	\$5,443	\$1,367	25.1%
Old Republic Ins Co	24147	PA	\$2,130	1.03%	\$1,873	\$1,516	80.9%
Oregon Mut Ins Co	14907	OR	\$2,647	1.62%	\$2,943	\$566	19.2%
Penn Millers Ins Co	14982	PA	\$214	0.11%	\$208	\$134	64.3%
Pennsylvania Lumbermens Mut Ins	14974	PA	\$366	0.20%	\$363	\$68	18.8%
Pennsylvania Manufacturers Assoc Ins	12262	PA	\$52	0.03%	\$52	\$31	59.2%
Pharmacists Mut Ins Co	13714	IA	\$28	0.02%	\$28	(\$1)	-2.3%
Philadelphia Ind Ins Co	18058	PA	\$2,360	1.20%	\$2,170	\$1,130	52.0%

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Phoenix Ins Co	25623	CT	\$720	0.34%	\$617	\$519	84.2%
Pioneer Specialty Ins Co	40312	MN	\$3,535	1.74%	\$3,157	\$1,095	34.7%
Praetorian Ins Co	37257	PA	\$11	0.01%	\$11	\$26	239.4%
Property & Cas Ins Co Of Hartford	34690	IN	\$3	0.00%	\$3	\$2	55.9%
Protective Ins Co	12416	IN	\$1,597	0.86%	\$1,553	\$377	24.3%
Riverport Ins Co	36684	IA	\$32	0.02%	\$39	\$10	26.2%
RLI Ins Co	13056	IL	\$104	0.07%	\$134	\$15	11.5%
Rock Ridge Ins Co	11089	TX	(\$1)	0.00%	\$3	\$3	77.3%
Rural Trust Ins Co	11134	TX	\$20	0.01%	\$20	\$0	1.1%
Safety Natl Cas Corp	15105	MO	\$66	0.04%	\$72	\$83	114.4%
Security Natl Ins Company	19879	DE	\$14	0.02%	\$33	\$12	37.7%
Selective Ins Co Of Amer	12572	NJ	\$477	0.12%	\$225	\$47	21.1%
Selective Ins Co Of SC	19259	IN	\$123	0.04%	\$66	\$4	6.1%
Selective Ins Co Of The Southeast	39926	IN	\$166	0.05%	\$96	\$41	43.2%
Selective Way Ins Co	26301	NJ	\$55	0.02%	\$33	\$38	115.0%
Seneca Ins Co Inc	10936	NY	\$23	0.01%	\$25	(\$2)	-9.6%
Sentinel Ins Co Ltd	11000	CT	\$154	0.09%	\$158	\$81	51.7%
Sentry Ins Co	24988	WI	\$613	0.36%	\$657	\$179	27.2%
Sentry Select Ins Co	21180	WI	\$1,895	1.21%	\$2,193	\$894	40.8%
Sompo Amer Fire & Mar Ins Co Amer	38997	NY	\$20	0.00%	\$6	\$0	1.2%
Sompo Amer Ins Co	11126	NY	\$144	0.07%	\$128	\$44	34.7%
Southern Ins Co	19216	TX	\$8	0.00%	\$6	\$14	250.1%
St Paul Guardian Ins Co	24775	CT	\$164	0.06%	\$114	\$32	28.0%
St Paul Mercury Ins Co	24791	CT	\$149	0.07%	\$125	\$13	10.8%
St Paul Protective Ins Co	19224	CT	\$423	0.18%	\$327	\$230	70.3%
Standard Fire Ins Co	19070	CT	\$184	0.07%	\$135	\$139	103.0%
Star Ins Co	18023	MI	\$31	0.02%	\$42	\$4	9.0%
Starnet Ins Co	40045	IA	\$66	0.03%	\$54	\$2	3.7%
Starr Ind & Liab Co	38318	TX	\$318	0.18%	\$328	(\$1)	-0.2%
StarStone Natl Ins Co	25496	DE	\$66	0.03%	\$51	\$27	53.3%
State Farm Fire & Cas Co	25143	IL	\$1,468	0.74%	\$1,342	\$418	31.1%
State Farm Mut Auto Ins Co	25178	IL	\$3,844	2.06%	\$3,732	\$1,680	45.0%
State Natl Ins Co Inc	12831	TX	\$30	0.17%	\$302	(\$133)	-43.9%
Swiss Re Corp Solutions Amer Ins Co	29874	MO	\$3	0.00%	\$3	\$5	159.0%
Swiss Re Corp Solutions Elite Ins Co	29700	MO	\$548	0.39%	\$705	\$369	52.3%
Technology Ins Co Inc	42376	DE	\$1	0.00%	\$2	\$40	2013.5%
The Cincinnati Cas Co	28665	OH	\$1,009	0.57%	\$1,041	\$703	67.5%
The Cincinnati Ind Co	23280	OH	\$1,273	0.63%	\$1,133	\$323	28.5%
The Cincinnati Ins Co	10677	OH	\$4,789	2.56%	\$4,636	\$1,592	34.3%
Tokio Marine Amer Ins Co	10945	NY	\$526	0.29%	\$519	\$63	12.2%
Transguard Ins Co Of Amer Inc	28886	IL	\$80	0.05%	\$97	\$34	35.1%
Transportation Ins Co	20494	IL	\$144	0.08%	\$148	\$111	75.0%
Travelers Cas Co Of CT	36170	CT	\$472	0.18%	\$327	\$277	84.5%
Travelers Cas Ins Co Of Amer	19046	CT	\$650	0.33%	\$600	\$193	32.2%
Travelers Ind Co	25658	CT	\$1,232	0.64%	\$1,154	\$511	44.3%
Travelers Ind Co Of Amer	25666	CT	\$712	0.45%	\$811	\$557	68.8%
Travelers Ind Co Of CT	25682	CT	\$1,118	0.62%	\$1,126	\$289	25.6%
Travelers Prop Cas Co Of Amer	25674	CT	\$1,174	0.65%	\$1,172	\$225	19.2%
Tri State Ins Co Of MN	31003	IA	\$208	0.12%	\$223	\$82	36.6%
Trisura Ins Co	22225	OK	\$70	0.04%	\$74	\$13	17.7%
Truck Ins Exch	21709	CA	\$2,387	1.39%	\$2,514	\$703	27.9%
Trumbull Ins Co	27120	CT	\$699	0.35%	\$641	\$228	35.6%
Twin City Fire Ins Co Co	29459	IN	\$11	0.01%	\$9	\$2	24.0%
Union Ins Co	25844	IA	\$1,152	0.68%	\$1,230	\$378	30.7%

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Union Ins Co Of Providence	21423	IA	\$2	0.00%	\$4	\$0	3.0%
United Fire & Cas Co	13021	IA	\$606	0.37%	\$669	\$545	81.5%
United States Fire Ins Co	21113	DE	\$498	0.27%	\$492	\$65	13.2%
Utica Mut Ins Co	25976	NY	\$5	0.00%	\$5	\$0	0.4%
Valley Forge Ins Co	20508	PA	\$270	0.16%	\$299	\$239	80.1%
Vanliner Ins Co	21172	OH	\$40	0.03%	\$51	\$14	26.6%
Vantapro Specialty Ins Co	44768	AR	\$13	0.01%	\$25	(\$10)	-38.3%
Wesco Ins Co	25011	DE	\$118	0.09%	\$157	\$6	4.0%
West Amer Ins Co	44393	IN	\$1,015	0.59%	\$1,069	\$256	24.0%
Western Natl Assur Co	24465	MN	\$425	0.22%	\$403	\$274	67.9%
Western Natl Mut Ins Co	15377	MN	\$8,495	4.28%	\$7,757	\$2,640	34.0%
Wilshire Ins Co	13234	NC	\$23	0.02%	\$35	(\$4)	-11.8%
XL Specialty Ins Co	37885	DE	\$40	0.01%	\$14	\$7	52.4%
Zurich Amer Ins Co	16535	NY	\$3,288	1.81%	\$3,273	\$1,363	41.6%
Zurich Amer Ins Co Of IL	27855	IL	\$42	0.03%	\$55	\$14	25.1%
Totals (Loss Ratio is average)			\$183,861	100.00%	\$181,244	\$69,947	38.6%

(1) Excluding all Loss Adjustment Expenses (LAE)