

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Other Private Passenger Auto Liability

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
Acuity A Mut Ins Co	14184	WI	\$5,183	0.21%	\$4,932	\$3,456	70.1%
AIG Prop Cas Co	19402	IL	\$525	0.02%	\$548	\$81	14.8%
Allied Prop & Cas Ins Co	42579	IA	\$9,485	0.43%	\$10,167	\$4,385	43.1%
Allstate Fire & Cas Ins Co	29688	IL	\$99,069	4.54%	\$106,731	\$61,639	57.8%
Allstate Ind Co	19240	IL	\$1,057	0.05%	\$1,245	\$342	27.5%
Allstate Ins Co	19232	IL	\$5,333	0.23%	\$5,510	\$5,030	91.3%
Allstate N Amer Ins Co	11110	IL	\$53,703	2.01%	\$47,283	\$33,665	71.2%
Allstate Prop & Cas Ins Co	17230	IL	\$6,666	0.29%	\$6,869	\$5,435	79.1%
Alpha Prop & Cas Ins Co	38156	WI	\$7,963	0.43%	\$10,053	\$4,327	43.0%
Amco Ins Co	19100	IA	\$4,670	0.16%	\$3,722	\$1,861	50.0%
American Bankers Ins Co Of FL	10111	FL	\$13	0.00%	\$13	\$1	7.3%
American Commerce Ins Co	19941	OH	\$883	0.04%	\$907	\$702	77.5%
American Family Connect Prop & Cas I	29068	WI	\$17,448	0.77%	\$18,096	\$12,510	69.1%
American Family Home Ins Co	23450	FL	\$492	0.02%	\$449	\$140	31.2%
American Family Ins Co	10386	WI	\$31,795	1.40%	\$32,810	\$21,155	64.5%
American Family Mut Ins Co SI	19275	WI	\$8,689	0.39%	\$9,199	\$4,530	49.2%
American Modern Prop & Cas Ins Co	42722	OH	\$116	0.01%	\$120	\$23	19.0%
American Natl Prop & Cas Co	28401	NE	\$3,228	0.23%	\$5,504	\$4,994	90.7%
American Standard Ins Co of WI	19283	WI	\$108	0.01%	\$119	\$130	108.9%
Amica Mut Ins Co	19976	RI	\$16,024	0.69%	\$16,290	\$8,503	52.2%
Amica Prop & Cas Ins Co	12287	RI	\$651	0.03%	\$718	\$729	101.4%
AmShield Ins Co	15590	MO	\$2,385	0.11%	\$2,529	\$2,051	81.1%
Artisan & Truckers Cas Co	10194	WI	\$235,092	9.87%	\$231,802	\$159,484	68.8%
Branch Ins Exchange	16825	OH	\$699	0.03%	\$591	\$538	91.0%
California Cas Ind Exch	20117	CA	\$6,096	0.29%	\$6,736	\$7,666	113.8%
Cimarron Ins Co Inc	20400	AZ	\$1,076	0.04%	\$1,047	(\$47)	-4.5%
Coast Natl Ins Co	25089	CA	\$21,634	0.75%	\$17,511	\$11,244	64.2%
Commerce W Ins Co	13161	CA	\$1,892	0.09%	\$2,034	\$933	45.9%
Country Cas Ins Co	20982	IL	\$2,558	0.12%	\$2,749	\$2,579	93.8%
Country Mut Ins Co	20990	IL	\$24,682	1.06%	\$24,795	\$17,678	71.3%
Country Pref Ins Co	21008	IL	\$63,254	2.70%	\$63,461	\$42,702	67.3%
Crestbrook Ins Co	18961	OH	(\$6)	0.00%	\$56	(\$387)	-691.4%
CSAA Fire & Cas Ins Co	10921	IN	\$12,683	0.54%	\$12,632	\$6,689	53.0%
Dairyland Ins Co	21164	WI	\$93	0.00%	\$97	\$131	135.0%
Eagle W Ins Co	12890	CA	\$715	0.03%	\$728	\$870	119.5%
Economy Preferred Ins Co	38067	IL	\$2,347	0.11%	\$2,654	\$981	37.0%
Economy Premier Assur Co	40649	IL	\$340	0.02%	\$365	\$397	108.7%
Encompass Ind Co	15130	IL	(\$2)	0.00%	\$11	(\$455)	-4278.7%
Encompass Ins Co	10358	IL	\$2,303	0.10%	\$2,348	\$3,665	156.1%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,250	0.22%	\$5,266	\$4,586	87.1%
Essentia Ins Co	37915	MO	\$4,600	0.18%	\$4,293	\$1,111	25.9%
Esurance Ins Co	25712	IL	\$3,110	0.15%	\$3,412	\$2,218	65.0%
Executive Risk Ind Inc	35181	DE	\$48	0.00%	\$5	\$2	41.5%
Farmers Cas Ins Co	40169	RI	\$15	0.00%	\$16	\$18	117.3%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$5,066	0.23%	\$5,349	\$2,687	50.2%
Farmers Ins Co Of OR	21636	OR	\$98,937	4.36%	\$102,512	\$59,057	57.6%
Farmers Ins Exch	21652	CA	\$27,128	1.06%	\$24,865	\$18,285	73.5%
Farmers Prop & Cas Ins Co	26298	RI	\$1,222	0.06%	\$1,418	\$496	34.9%
Federal Ins Co	20281	IN	\$941	0.04%	\$879	\$733	83.4%
First Liberty Ins Corp	33588	IL	\$15	0.00%	\$24	\$14	60.0%
Foremost Ins Co Grand Rapids MI	11185	MI	\$2,856	0.12%	\$2,847	\$1,708	60.0%
Foremost Prop & Cas Ins Co	11800	MI	\$92	0.00%	\$93	\$14	15.5%
Garrison Prop & Cas Ins Co	21253	TX	\$31,301	1.30%	\$30,606	\$25,737	84.1%
GEICO Advantage Ins Co	14138	NE	\$14,763	0.30%	\$6,983	\$5,954	85.3%

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Geico Cas Co	41491	NE	\$70,014	3.17%	\$74,502	\$43,002	57.7%
GEICO Choice Ins Co	14139	NE	\$11,711	0.51%	\$12,019	\$8,297	69.0%
Geico Gen Ins Co	35882	NE	\$10,090	0.44%	\$10,296	\$4,792	46.5%
Geico Ind Co	22055	NE	\$4,248	0.18%	\$4,342	\$4,111	94.7%
GEICO Marine Ins Co	37923	NE	\$3,648	0.07%	\$1,629	\$1,428	87.7%
GEICO Secure Ins Co	14137	NE	\$102,852	4.55%	\$106,845	\$68,249	63.9%
Government Employees Ins Co	22063	NE	\$2,817	0.12%	\$2,875	\$2,331	81.1%
Grange Ins Assn	22101	WA	\$1,625	0.07%	\$1,674	\$2,572	153.6%
Great Northern Ins Co	20303	IN	\$1,137	0.04%	\$1,050	\$570	54.3%
Hartford Cas Ins Co	29424	IN	\$35	0.00%	\$41	\$2	4.8%
Hartford Ins Co Of The Midwest	37478	IN	\$844	0.04%	\$907	\$132	14.5%
Hartford Ins Co Of The Southeast	38261	CT	\$6,554	0.27%	\$6,311	\$5,525	87.5%
Hartford Underwriters Ins Co	30104	CT	\$10,705	0.51%	\$12,050	\$3,881	32.2%
Horace Mann Ins Co	22578	IL	\$1,684	0.07%	\$1,687	\$1,319	78.2%
Horace Mann Prop & Cas Ins Co	22756	IL	\$460	0.02%	\$479	\$133	27.7%
Integon Ind Corp	22772	NC	\$19,467	0.89%	\$20,867	\$13,462	64.5%
Integon Natl Ins Co	29742	NC	\$25	0.00%	\$76	(\$36)	-47.1%
Liberty Mut Fire Ins Co	23035	WI	\$848	0.04%	\$1,034	\$426	41.2%
Liberty Mut Ins Co	23043	MA	\$68	0.00%	\$77	\$22	28.2%
Liberty Mut Personal Ins Co	12484	NH	\$26,774	1.26%	\$29,690	\$20,061	67.6%
LM Gen Ins Co	36447	IL	\$8,911	0.49%	\$11,545	\$3,197	27.7%
LM Ins Corp	33600	IL	\$149	0.01%	\$187	(\$17)	-9.0%
Markel Amer Ins Co	28932	VA	\$22	0.00%	\$28	\$31	112.6%
Metromile Ins Co	16187	DE	\$5,103	0.20%	\$4,807	\$1,992	41.4%
MGA Ins Co Inc	40150	TX	\$3,724	0.14%	\$3,236	\$2,346	72.5%
Mid Century Ins Co	21687	CA	\$1	0.00%	\$1	\$3	244.3%
Midvale Ind Co	27138	WI	\$1,713	0.04%	\$933	\$940	100.7%
Midwest Family Mut Ins Co	23574	IA	\$61	0.00%	\$59	(\$13)	-22.0%
Mutual Of Enumclaw Ins Co	14761	OR	\$8,594	0.39%	\$9,057	\$4,711	52.0%
National Gen Assur Co	42447	IL	\$170	0.01%	\$178	\$19	10.5%
National Gen Ins Co	23728	IL	\$42	0.00%	\$38	\$47	122.1%
National General Ins Online Inc	11044	IL	\$722	0.03%	\$772	\$375	48.6%
Nationwide Gen Ins Co	23760	OH	\$3,906	0.19%	\$4,400	\$2,667	60.6%
Nationwide Mut Ins Co	23787	OH	\$23	0.00%	\$25	\$412	1621.8%
Pacific Ind Co	20346	DE	\$1,834	0.08%	\$1,831	\$1,118	61.0%
Pemco Mut Ins Co	24341	WA	\$11,400	0.51%	\$11,904	\$13,111	110.1%
Philadelphia Ind Ins Co	18058	PA	\$92	0.00%	\$93	\$188	202.8%
Privilege Underwriters Recp Exch	12873	FL	\$999	0.04%	\$893	\$1,974	221.0%
Progressive Universal Ins Co	21727	WI	\$362,729	14.93%	\$350,558	\$227,282	64.8%
Property & Cas Ins Co Of Hartford	34690	IN	\$2,283	0.11%	\$2,479	\$582	23.5%
Response Ins Co	43044	IL	\$3,313	0.06%	\$1,486	\$915	61.5%
Response Worldwide Ins Co	26050	IL	\$302	0.01%	\$141	\$69	48.8%
Riverport Ins Co	36684	IA	\$2	0.00%	\$2	(\$0)	-3.9%
Root Ins Co	10974	OH	\$10,149	0.44%	\$10,353	\$5,878	56.8%
Safeco Ins Co Of Amer	24740	NH	\$8	0.00%	\$9	\$343	3900.3%
Safeco Ins Co Of IL	39012	IL	\$27,566	0.85%	\$19,965	\$12,676	63.5%
Safeco Ins Co of OR	11071	OR	\$87,573	4.05%	\$95,221	\$52,059	54.7%
Sentry Select Ins Co	21180	WI	\$397	0.02%	\$414	\$540	130.4%
Spinnaker Ins Co	24376	IL	\$56	0.00%	\$56	(\$49)	-87.8%
Standard Fire Ins Co	19070	CT	\$58,678	2.48%	\$58,244	\$30,599	52.5%
State Farm Classic Ins Co	17133	IL	\$26	0.00%	\$2	\$8	459.3%
State Farm Fire & Cas Co	25143	IL	\$24,987	1.11%	\$26,000	\$25,115	96.6%
State Farm Mut Auto Ins Co	25178	IL	\$463,549	19.26%	\$452,270	\$374,387	82.8%
Stillwater Prop & Cas Ins Co	16578	NY	\$370	0.02%	\$436	\$582	133.5%

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Sublimity Ins Co	26824	OR	(\$236)	0.08%	\$1,927	\$2,555	132.5%
Tesla Gen Ins Inc	24848	AZ	\$3,617	0.15%	\$3,574	\$3,628	101.5%
The Cincinnati Cas Co	28665	OH	\$3,873	0.15%	\$3,563	\$3,157	88.6%
The Cincinnati Ins Co	10677	OH	\$1,755	0.08%	\$1,821	\$914	50.2%
The Gen Automobile Ins Co Inc	13703	WI	\$9,026	0.35%	\$8,210	\$5,138	62.6%
Toggle Ins Co	44245	DE	\$889	0.04%	\$1,007	\$1,116	110.7%
Trumbull Ins Co	27120	CT	\$632	0.03%	\$664	\$126	18.9%
United Serv Automobile Assn	25941	TX	\$28,824	1.20%	\$28,107	\$23,488	83.6%
Unitrin Safeguard Ins Co	40703	WI	(\$0)	0.00%	\$6	(\$83)	-1352.1%
USAA Cas Ins Co	25968	TX	\$44,628	1.87%	\$43,825	\$38,987	89.0%
USAA Gen Ind Co	18600	TX	\$35,591	1.49%	\$34,881	\$31,624	90.7%
Valley Prop & Cas Ins Co	10698	OR	(\$0)	0.00%	\$8	(\$292)	-3587.6%
Viking Ins Co Of WI	13137	WI	\$22,490	0.89%	\$20,800	\$12,413	59.7%
Warner Ins Co	26085	IL	\$817	0.01%	\$352	\$311	88.4%
Wawanesa Gen Ins Co	10683	CA	\$1,276	0.08%	\$1,910	\$141	7.4%
Totals (Loss Ratio is average)			\$2,364,526	100.00%	\$2,348,729	\$1,620,566	69.0%

(1) Excluding all Loss Adjustment Expenses (LAE)