

Oregon Division of Financial Regulation - 2025 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
Acuity A Mut Ins Co	14184	WI	\$635	0.17%	\$623	\$345	55.4%
AIG Prop Cas Co	19402	IL	\$46	0.01%	\$48	\$7	15.6%
Allied Prop & Cas Ins Co	42579	IA	\$1,331	0.39%	\$1,433	\$693	48.4%
Allstate Fire & Cas Ins Co	29688	IL	\$13,718	4.05%	\$14,820	\$10,213	68.9%
Allstate Ind Co	19240	IL	\$242	0.08%	\$279	\$62	22.3%
Allstate Ins Co	19232	IL	\$917	0.26%	\$949	\$1,561	164.4%
Allstate N Amer Ins Co	11110	IL	\$6,164	0.95%	\$3,471	\$8,689	250.3%
Allstate Prop & Cas Ins Co	17230	IL	\$935	0.27%	\$975	\$689	70.6%
Alpha Prop & Cas Ins Co	38156	WI	\$1,542	0.56%	\$2,036	\$984	48.3%
Amco Ins Co	19100	IA	\$489	0.11%	\$398	\$417	104.7%
American Bankers Ins Co Of FL	10111	FL	\$2	0.00%	\$2	(\$0)	-1.3%
American Commerce Ins Co	19941	OH	\$114	0.03%	\$120	(\$7)	-6.2%
American Family Connect Prop & Cas I	29068	WI	\$2,636	0.76%	\$2,767	\$990	35.8%
American Family Home Ins Co	23450	FL	\$43	0.01%	\$39	\$84	216.8%
American Family Ins Co	10386	WI	\$5,984	1.57%	\$5,730	\$1,862	32.5%
American Family Mut Ins Co SI	19275	WI	\$1,447	0.42%	\$1,532	\$355	23.2%
American Modern Prop & Cas Ins Co	42722	OH	\$7	0.00%	\$7	\$0	5.8%
American Natl Prop & Cas Co	28401	NE	\$639	0.31%	\$1,127	\$584	51.8%
Amica Mut Ins Co	19976	RI	\$1,500	0.42%	\$1,519	\$800	52.6%
Amica Prop & Cas Ins Co	12287	RI	\$88	0.03%	\$97	\$138	142.0%
AmShield Ins Co	15590	MO	\$600	0.17%	\$632	\$273	43.2%
Artisan & Truckers Cas Co	10194	WI	\$32,943	9.29%	\$33,950	\$22,869	67.4%
Branch Ins Exchange	16825	OH	\$134	0.03%	\$112	\$160	143.2%
California Cas Ind Exch	20117	CA	\$800	0.25%	\$905	(\$92)	-10.2%
Cimarron Ins Co Inc	20400	AZ	\$342	0.09%	\$337	\$124	36.9%
Coast Natl Ins Co	25089	CA	\$4,926	1.09%	\$3,972	\$2,225	56.0%
Commerce W Ins Co	13161	CA	\$243	0.07%	\$262	\$305	116.4%
Crestbrook Ins Co	18961	OH	(\$1)	0.00%	\$8	\$491	6249.1%
CSAA Fire & Cas Ins Co	10921	IN	\$1,628	0.44%	\$1,621	\$827	51.0%
Eagle W Ins Co	12890	CA	\$194	0.05%	\$200	\$168	84.2%
Economy Preferred Ins Co	38067	IL	\$263	0.08%	\$308	\$132	43.0%
Economy Premier Assur Co	40649	IL	\$30	0.01%	\$32	\$65	203.9%
Encompass Ind Co	15130	IL	(\$1)	0.00%	\$2	(\$94)	-4580.2%
Encompass Ins Co	10358	IL	\$323	0.09%	\$330	\$687	208.2%
Enumclaw Prop & Cas Ins Co	11232	OR	\$532	0.15%	\$558	\$289	51.8%
Essentia Ins Co	37915	MO	\$565	0.14%	\$517	\$255	49.3%
Esurance Ins Co	25712	IL	\$737	0.22%	\$791	\$221	27.9%
Farmers Cas Ins Co	40169	RI	\$2	0.00%	\$2	\$2	100.2%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$820	0.24%	\$888	\$750	84.5%
Farmers Ins Co Of OR	21636	OR	\$13,730	3.92%	\$14,321	\$7,959	55.6%
Farmers Ins Exch	21652	CA	\$4,700	1.20%	\$4,395	\$2,956	67.2%
Farmers Prop & Cas Ins Co	26298	RI	\$123	0.04%	\$149	\$79	53.0%
Federal Ins Co	20281	IN	\$68	0.02%	\$64	\$25	39.7%
First Liberty Ins Corp	33588	IL	\$1	0.00%	\$2	\$8	431.9%
Foremost Ins Co Grand Rapids MI	11185	MI	\$99	0.03%	\$100	\$12	11.7%
Garrison Prop & Cas Ins Co	21253	TX	\$5,246	1.39%	\$5,097	\$2,720	53.4%
GEICO Advantage Ins Co	14138	NE	\$2,623	0.34%	\$1,244	\$1,507	121.2%
Geico Cas Co	41491	NE	\$15,279	4.41%	\$16,119	\$5,863	36.4%
GEICO Choice Ins Co	14139	NE	\$1,735	0.49%	\$1,777	\$2,728	153.5%
Geico Gen Ins Co	35882	NE	\$1,868	0.52%	\$1,894	\$1,112	58.7%
Geico Ind Co	22055	NE	\$466	0.13%	\$480	\$256	53.3%
GEICO Marine Ins Co	37923	NE	\$524	0.06%	\$235	\$368	157.0%
GEICO Secure Ins Co	14137	NE	\$14,079	4.00%	\$14,623	\$15,316	104.7%
Government Employees Ins Co	22063	NE	\$480	0.13%	\$485	\$85	17.6%

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Grange Ins Assn	22101	WA	\$368	0.10%	\$356	\$145	40.7%
Great Northern Ins Co	20303	IN	\$81	0.02%	\$75	\$57	76.7%
Hartford Cas Ins Co	29424	IN	\$5	0.00%	\$5	\$1	22.8%
Hartford Ins Co Of The Midwest	37478	IN	\$107	0.03%	\$116	\$58	50.3%
Hartford Ins Co Of The Southeast	38261	CT	\$590	0.16%	\$569	\$811	142.5%
Hartford Underwriters Ins Co	30104	CT	\$1,079	0.34%	\$1,224	\$141	11.5%
Horace Mann Ins Co	22578	IL	\$226	0.07%	\$238	\$63	26.4%
Horace Mann Prop & Cas Ins Co	22756	IL	\$72	0.02%	\$77	\$50	64.8%
Integon Ind Corp	22772	NC	\$5,339	1.60%	\$5,861	\$155	2.6%
Integon Natl Ins Co	29742	NC	\$6	0.01%	\$20	(\$94)	-480.8%
Liberty Mut Fire Ins Co	23035	WI	\$81	0.03%	\$99	(\$116)	-117.3%
Liberty Mut Ins Co	23043	MA	\$12	0.00%	\$14	\$2	14.4%
Liberty Mut Personal Ins Co	12484	NH	\$2,780	0.88%	\$3,210	\$2,220	69.2%
LM Gen Ins Co	36447	IL	\$602	0.22%	\$791	(\$547)	-69.2%
LM Ins Corp	33600	IL	\$11	0.00%	\$14	(\$18)	-132.2%
Metromile Ins Co	16187	DE	\$1,173	0.31%	\$1,141	\$215	18.9%
MGA Ins Co Inc	40150	TX	\$1,211	0.30%	\$1,100	\$800	72.8%
Midvale Ind Co	27138	WI	\$261	0.04%	\$142	\$221	155.3%
Midwest Family Mut Ins Co	23574	IA	\$5	0.00%	\$4	\$2	48.5%
Mutual Of Enumclaw Ins Co	14761	OR	\$852	0.28%	\$1,009	\$368	36.5%
National Gen Assur Co	42447	IL	\$22	0.01%	\$23	(\$14)	-62.9%
National Gen Ins Co	23728	IL	\$2	0.00%	\$2	(\$0)	-14.1%
National General Ins Online Inc	11044	IL	\$132	0.04%	\$141	\$11	8.0%
Nationwide Gen Ins Co	23760	OH	\$464	0.14%	\$527	\$174	33.0%
Nationwide Mut Ins Co	23787	OH	\$3	0.00%	\$4	\$156	4424.1%
Pacific Ind Co	20346	DE	\$126	0.03%	\$126	\$11	8.7%
Pemco Mut Ins Co	24341	WA	\$1,761	0.51%	\$1,877	\$1,091	58.2%
Philadelphia Ind Ins Co	18058	PA	\$5	0.00%	\$5	\$1	10.4%
Privilege Underwriters Recp Exch	12873	FL	\$174	0.04%	\$162	\$83	50.9%
Progressive Universal Ins Co	21727	WI	\$51,644	13.76%	\$50,276	\$40,680	80.9%
Property & Cas Ins Co Of Hartford	34690	IN	\$386	0.12%	\$422	\$115	27.2%
Response Ins Co	43044	IL	\$500	0.06%	\$230	\$516	224.7%
Response Worldwide Ins Co	26050	IL	\$42	0.01%	\$20	\$41	200.2%
Root Ins Co	10974	OH	\$1,678	0.46%	\$1,689	\$1,087	64.4%
Safeco Ins Co Of IL	39012	IL	\$3,667	0.71%	\$2,600	\$2,030	78.1%
Safeco Ins Co of OR	11071	OR	\$9,025	2.76%	\$10,093	\$5,327	52.8%
Spinnaker Ins Co	24376	IL	\$15	0.00%	\$15	\$60	403.3%
Standard Fire Ins Co	19070	CT	\$7,144	1.95%	\$7,112	\$4,784	67.3%
State Farm Fire & Cas Co	25143	IL	\$5,907	1.71%	\$6,251	\$5,881	94.1%
State Farm Mut Auto Ins Co	25178	IL	\$100,499	26.93%	\$98,419	\$73,361	74.5%
Stillwater Prop & Cas Ins Co	16578	NY	\$110	0.04%	\$131	(\$123)	-93.5%
Sublimity Ins Co	26824	OR	(\$49)	0.11%	\$393	(\$301)	-76.6%
Tesla Gen Ins Inc	24848	AZ	\$565	0.15%	\$559	\$614	109.8%
The Cincinnati Cas Co	28665	OH	\$444	0.11%	\$404	\$773	191.2%
The Cincinnati Ins Co	10677	OH	\$239	0.07%	\$253	\$17	6.8%
The Gen Automobile Ins Co Inc	13703	WI	\$3,480	0.88%	\$3,223	\$2,233	69.3%
Toggle Ins Co	44245	DE	\$230	0.07%	\$266	\$206	77.2%
Trumbull Ins Co	27120	CT	\$64	0.02%	\$68	\$13	18.8%
United Serv Automobile Assn	25941	TX	\$3,367	0.92%	\$3,348	\$1,654	49.4%
Unitrin Safeguard Ins Co	40703	WI	(\$0)	0.00%	\$1	\$7	565.1%
USAA Cas Ins Co	25968	TX	\$6,022	1.63%	\$5,961	\$2,880	48.3%
USAA Gen Ind Co	18600	TX	\$5,481	1.47%	\$5,363	\$2,497	46.6%
Valley Prop & Cas Ins Co	10698	OR	(\$0)	0.00%	\$2	\$44	2847.3%
Viking Ins Co Of WI	13137	WI	\$5,049	1.27%	\$4,628	\$2,617	56.5%

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Warner Ins Co	26085	IL	\$133	0.02%	\$59	\$183	308.8%
Wawanesa Gen Ins Co	10683	CA	\$251	0.10%	\$375	\$339	90.4%
Totals (Loss Ratio is average)			\$368,021	100.00%	\$365,474	\$252,699	69.1%

(1) Excluding all Loss Adjustment Expenses (LAE)