

Oregon Division of Financial Regulation - 2025 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
Acuity A Mut Ins Co	14184	WI	\$3,499	0.20%	\$3,358	\$2,179	64.9%
AIG Prop Cas Co	19402	IL	\$745	0.05%	\$764	\$436	57.0%
Allied Prop & Cas Ins Co	42579	IA	\$5,537	0.36%	\$5,904	\$2,366	40.1%
Allstate Fire & Cas Ins Co	29688	IL	\$70,453	4.52%	\$75,087	\$32,052	42.7%
Allstate Ind Co	19240	IL	\$595	0.04%	\$712	\$183	25.8%
Allstate Ins Co	19232	IL	\$10,500	0.64%	\$10,717	\$2,246	21.0%
Allstate N Amer Ins Co	11110	IL	\$30,548	1.54%	\$25,564	\$20,144	78.8%
Allstate Prop & Cas Ins Co	17230	IL	\$7,874	0.48%	\$8,025	\$3,303	41.2%
Alpha Prop & Cas Ins Co	38156	WI	\$1,505	0.12%	\$1,994	\$883	44.3%
Amco Ins Co	19100	IA	\$3,535	0.20%	\$3,389	\$2,087	61.6%
American Bankers Ins Co Of FL	10111	FL	\$42	0.00%	\$41	\$16	38.8%
American Commerce Ins Co	19941	OH	\$550	0.03%	\$569	\$218	38.3%
American Family Connect Prop & Cas I	29068	WI	\$11,360	0.73%	\$12,181	\$5,970	49.0%
American Family Home Ins Co	23450	FL	\$1,230	0.07%	\$1,153	\$388	33.7%
American Family Ins Co	10386	WI	\$23,897	1.54%	\$25,624	\$12,361	48.2%
American Family Mut Ins Co SI	19275	WI	\$5,534	0.35%	\$5,811	\$2,367	40.7%
American Modern Home Ins Co	23469	OH	\$4	0.00%	\$4	\$19	497.7%
American Modern Prop & Cas Ins Co	42722	OH	\$478	0.03%	\$506	\$81	15.9%
American Natl Prop & Cas Co	28401	NE	\$2,330	0.25%	\$4,076	\$1,952	47.9%
American Standard Ins Co of WI	19283	WI	\$55	0.00%	\$62	\$8	12.4%
Amica Mut Ins Co	19976	RI	\$11,543	0.71%	\$11,762	\$5,037	42.8%
Amica Prop & Cas Ins Co	12287	RI	\$287	0.02%	\$319	\$130	40.8%
AmShield Ins Co	15590	MO	\$1,726	0.11%	\$1,898	\$1,393	73.4%
Artisan & Truckers Cas Co	10194	WI	\$113,055	7.01%	\$116,631	\$70,868	60.8%
Branch Ins Exchange	16825	OH	\$499	0.03%	\$428	\$419	97.9%
California Cas Ind Exch	20117	CA	\$6,082	0.41%	\$6,786	\$1,671	24.6%
Cimarron Ins Co Inc	20400	AZ	\$458	0.03%	\$452	\$1,341	296.8%
Coast Natl Ins Co	25089	CA	\$7,892	0.39%	\$6,403	\$2,811	43.9%
Commerce W Ins Co	13161	CA	\$1,411	0.09%	\$1,495	\$507	33.9%
Country Cas Ins Co	20982	IL	\$991	0.06%	\$1,060	\$476	44.9%
Country Mut Ins Co	20990	IL	\$16,530	1.03%	\$17,121	\$7,480	43.7%
Country Pref Ins Co	21008	IL	\$47,416	2.95%	\$48,980	\$22,189	45.3%
Crestbrook Ins Co	18961	OH	(\$5)	0.00%	\$46	(\$51)	-108.7%
CSAA Fire & Cas Ins Co	10921	IN	\$8,121	0.48%	\$8,023	\$3,915	48.8%
Dairyland Ins Co	21164	WI	\$52	0.00%	\$58	\$44	77.1%
Eagle W Ins Co	12890	CA	\$783	0.05%	\$804	\$325	40.5%
Economy Preferred Ins Co	38067	IL	\$1,781	0.12%	\$1,970	\$902	45.8%
Economy Premier Assur Co	40649	IL	\$338	0.02%	\$357	\$168	46.9%
Encompass Ind Co	15130	IL	(\$1)	0.00%	\$8	\$236	2974.7%
Encompass Ins Co	10358	IL	\$1,542	0.09%	\$1,560	\$703	45.1%
Enumclaw Prop & Cas Ins Co	11232	OR	\$3,622	0.22%	\$3,712	\$1,429	38.5%
Essentia Ins Co	37915	MO	\$6,964	0.40%	\$6,734	\$2,290	34.0%
Esurance Ins Co	25712	IL	\$2,427	0.16%	\$2,581	\$822	31.9%
Executive Risk Ind Inc	35181	DE	\$52	0.00%	\$5	\$1	18.2%
Farmers Cas Ins Co	40169	RI	\$10	0.00%	\$10	\$4	38.5%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$4,444	0.28%	\$4,600	\$1,566	34.0%
Farmers Ins Co Of OR	21636	OR	\$67,084	4.19%	\$69,656	\$27,807	39.9%
Farmers Ins Exch	21652	CA	\$14,605	0.81%	\$13,494	\$6,594	48.9%
Farmers Prop & Cas Ins Co	26298	RI	\$761	0.05%	\$868	\$240	27.7%
Federal Ins Co	20281	IN	\$1,325	0.07%	\$1,212	\$788	65.0%
First Liberty Ins Corp	33588	IL	\$12	0.00%	\$18	\$1	4.7%
Foremost Ins Co Grand Rapids MI	11185	MI	\$7,590	0.45%	\$7,483	\$3,621	48.4%
Foremost Prop & Cas Ins Co	11800	MI	\$58	0.00%	\$61	\$8	13.8%
Garrison Prop & Cas Ins Co	21253	TX	\$26,853	1.58%	\$26,320	\$12,950	49.2%

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GEICO Advantage Ins Co	14138	NE	\$6,315	0.18%	\$2,965	\$3,159	106.5%
Geico Cas Co	41491	NE	\$47,444	3.03%	\$50,361	\$24,232	48.1%
GEICO Choice Ins Co	14139	NE	\$5,346	0.32%	\$5,388	\$4,527	84.0%
Geico Gen Ins Co	35882	NE	\$7,970	0.49%	\$8,096	\$3,505	43.3%
Geico Ind Co	22055	NE	\$4,089	0.27%	\$4,446	\$1,159	26.1%
GEICO Marine Ins Co	37923	NE	\$1,744	0.05%	\$765	\$553	72.3%
GEICO Secure Ins Co	14137	NE	\$51,016	3.16%	\$52,560	\$34,641	65.9%
Government Employees Ins Co	22063	NE	\$2,376	0.15%	\$2,420	\$1,102	45.5%
Grange Ins Assn	22101	WA	\$1,336	0.09%	\$1,415	\$634	44.8%
Great Northern Ins Co	20303	IN	\$1,532	0.08%	\$1,383	\$525	37.9%
Hartford Cas Ins Co	29424	IN	\$28	0.00%	\$30	\$29	98.0%
Hartford Ins Co Of The Midwest	37478	IN	\$914	0.06%	\$982	\$171	17.4%
Hartford Ins Co Of The Southeast	38261	CT	\$3,987	0.23%	\$3,819	\$1,863	48.8%
Hartford Underwriters Ins Co	30104	CT	\$6,453	0.43%	\$7,154	\$2,640	36.9%
Horace Mann Ins Co	22578	IL	\$1,139	0.07%	\$1,163	\$460	39.6%
Horace Mann Prop & Cas Ins Co	22756	IL	\$307	0.02%	\$322	\$168	52.2%
Integon Ind Corp	22772	NC	\$9,668	0.60%	\$9,986	\$4,170	41.8%
Integon Natl Ins Co	29742	NC	\$11	0.00%	\$38	\$59	152.4%
Liberty Mut Fire Ins Co	23035	WI	\$620	0.05%	\$756	\$68	9.0%
Liberty Mut Ins Co	23043	MA	\$8	0.00%	\$11	\$0	1.3%
Liberty Mut Personal Ins Co	12484	NH	\$13,940	0.93%	\$15,543	\$8,451	54.4%
LM Gen Ins Co	36447	IL	\$4,849	0.37%	\$6,170	\$1,396	22.6%
LM Ins Corp	33600	IL	\$69	0.01%	\$86	\$21	24.0%
Markel Amer Ins Co	28932	VA	\$26	0.00%	\$30	\$6	20.4%
Metromile Ins Co	16187	DE	\$1,675	0.10%	\$1,607	\$1,082	67.3%
MGA Ins Co Inc	40150	TX	\$739	0.04%	\$683	\$423	61.9%
Mid Century Ins Co	21687	CA	\$1	0.00%	\$1	\$1	91.2%
Midvale Ind Co	27138	WI	\$994	0.03%	\$534	\$506	94.8%
Midwest Family Mut Ins Co	23574	IA	\$45	0.00%	\$45	\$13	27.7%
Mutual Of Enumclaw Ins Co	14761	OR	\$6,975	0.48%	\$7,992	\$2,818	35.3%
National Gen Assur Co	42447	IL	\$172	0.01%	\$183	\$33	18.2%
National Gen Ins Co	23728	IL	\$62	0.00%	\$58	\$35	59.5%
National General Ins Online Inc	11044	IL	\$1,038	0.07%	\$1,104	\$272	24.6%
National Specialty Ins Co	22608	TX	\$137	0.01%	\$136	\$60	44.4%
Nationwide Gen Ins Co	23760	OH	\$2,843	0.19%	\$3,173	\$1,702	53.7%
Nationwide Mut Ins Co	23787	OH	\$14	0.00%	\$15	\$69	458.8%
Pacific Ind Co	20346	DE	\$2,439	0.14%	\$2,361	\$1,037	43.9%
Pemco Mut Ins Co	24341	WA	\$7,118	0.48%	\$8,048	\$2,316	28.8%
Philadelphia Ind Ins Co	18058	PA	\$826	0.05%	\$821	\$204	24.8%
Privilege Underwriters Recp Exch	12873	FL	\$2,122	0.12%	\$1,938	\$1,099	56.7%
Progressive Universal Ins Co	21727	WI	\$180,033	10.86%	\$180,664	\$114,722	63.5%
Property & Cas Ins Co Of Hartford	34690	IN	\$1,716	0.11%	\$1,832	\$562	30.7%
Response Ins Co	43044	IL	\$530	0.01%	\$242	\$201	83.1%
Response Worldwide Ins Co	26050	IL	\$64	0.00%	\$29	\$17	57.0%
Riverport Ins Co	36684	IA	\$21	0.00%	\$19	(\$0)	-0.3%
Root Ins Co	10974	OH	\$3,517	0.21%	\$3,517	\$2,077	59.1%
Safeco Ins Co Of Amer	24740	NH	\$8	0.00%	\$8	\$97	1182.3%
Safeco Ins Co Of IL	39012	IL	\$21,532	0.92%	\$15,265	\$7,357	48.2%
Safeco Ins Co of OR	11071	OR	\$63,613	4.40%	\$73,150	\$24,174	33.0%
Sentry Select Ins Co	21180	WI	\$450	0.03%	\$485	\$217	44.8%
Spinnaker Ins Co	24376	IL	\$495	0.03%	\$486	\$225	46.3%
Standard Fire Ins Co	19070	CT	\$44,066	2.61%	\$43,432	\$22,822	52.5%
State Farm Classic Ins Co	17133	IL	\$37	0.00%	\$2	\$1	32.7%
State Farm Fire & Cas Co	25143	IL	\$18,119	1.18%	\$19,546	\$10,680	54.6%

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State Farm Mut Auto Ins Co	25178	IL	\$384,064	23.58%	\$392,150	\$214,160	54.6%
State Natl Ins Co Inc	12831	TX	\$59,679	3.36%	\$55,814	\$26,526	47.5%
Stillwater Prop & Cas Ins Co	16578	NY	\$456	0.03%	\$535	\$198	37.0%
Sublimity Ins Co	26824	OR	(\$192)	0.10%	\$1,628	\$601	36.9%
Tesla Gen Ins Inc	24848	AZ	\$5,181	0.30%	\$5,045	\$2,495	49.5%
The Cincinnati Cas Co	28665	OH	\$4,355	0.23%	\$3,907	\$2,044	52.3%
The Cincinnati Ins Co	10677	OH	\$1,564	0.10%	\$1,645	\$683	41.5%
The Gen Automobile Ins Co Inc	13703	WI	\$2,066	0.13%	\$2,099	\$1,073	51.1%
Toggle Ins Co	44245	DE	\$475	0.03%	\$537	\$440	82.0%
Trumbull Ins Co	27120	CT	\$409	0.03%	\$418	\$153	36.5%
United Serv Automobile Assn	25941	TX	\$28,518	1.70%	\$28,314	\$15,218	53.7%
Unitrin Safeguard Ins Co	40703	WI	(\$1)	0.00%	\$4	(\$16)	-426.7%
USAA Cas Ins Co	25968	TX	\$43,818	2.59%	\$43,033	\$22,411	52.1%
USAA Gen Ind Co	18600	TX	\$31,838	1.89%	\$31,413	\$17,838	56.8%
Valley Prop & Cas Ins Co	10698	OR	(\$0)	0.00%	\$4	\$5	117.7%
Viking Ins Co Of WI	13137	WI	\$3,220	0.19%	\$3,114	\$1,601	51.4%
Warner Ins Co	26085	IL	\$138	0.00%	\$63	\$48	75.9%
Wawanesa Gen Ins Co	10683	CA	\$943	0.08%	\$1,408	\$694	49.3%
Totals (Loss Ratio is average)			\$1,635,696	100.00%	\$1,662,853	\$862,477	51.9%

(1) Excluding all Loss Adjustment Expenses (LAE)