

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

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	\$9,317	0.21%	\$8,913	\$5,980	67.1%
AIG Prop Cas Co	19402	IL	\$1,316	0.03%	\$1,360	\$524	38.6%
Allied Prop & Cas Ins Co	42579	IA	\$16,353	0.37%	\$17,505	\$7,444	42.5%
Allstate Fire & Cas Ins Co	29688	IL	\$183,240	4.19%	\$196,638	\$103,904	52.8%
Allstate Ind Co	19240	IL	\$1,895	0.04%	\$2,236	\$588	26.3%
Allstate Ins Co	19232	IL	\$16,750	0.38%	\$17,176	\$8,838	51.5%
Allstate N Amer Ins Co	11110	IL	\$90,415	2.07%	\$76,318	\$62,499	81.9%
Allstate Prop & Cas Ins Co	17230	IL	\$15,474	0.35%	\$15,870	\$9,426	59.4%
Alpha Prop & Cas Ins Co	38156	WI	\$11,011	0.25%	\$14,082	\$6,193	44.0%
Amco Ins Co	19100	IA	\$8,693	0.20%	\$7,509	\$4,364	58.1%
American Bankers Ins Co Of FL	10111	FL	\$57	0.00%	\$56	\$17	29.8%
American Commerce Ins Co	19941	OH	\$1,547	0.04%	\$1,596	\$913	57.2%
American Family Connect Prop & Cas I	29068	WI	\$31,445	0.72%	\$33,044	\$19,469	58.9%
American Family Home Ins Co	23450	FL	\$1,766	0.04%	\$1,640	\$612	37.3%
American Family Ins Co	10386	WI	\$61,676	1.41%	\$64,164	\$35,378	55.1%
American Family Mut Ins Co SI	19275	WI	\$15,670	0.36%	\$16,541	\$7,252	43.8%
American Modern Home Ins Co	23469	OH	\$4	0.00%	\$4	\$19	497.7%
American Modern Prop & Cas Ins Co	42722	OH	\$601	0.01%	\$633	\$104	16.4%
American Natl Prop & Cas Co	28401	NE	\$6,196	0.14%	\$10,708	\$7,530	70.3%
American Standard Ins Co of WI	19283	WI	\$163	0.00%	\$181	\$137	75.8%
Amica Mut Ins Co	19976	RI	\$29,066	0.67%	\$29,571	\$14,340	48.5%
Amica Prop & Cas Ins Co	12287	RI	\$1,025	0.02%	\$1,135	\$997	87.8%
AmShield Ins Co	15590	MO	\$4,710	0.11%	\$5,060	\$3,717	73.5%
Artisan & Truckers Cas Co	10194	WI	\$381,090	8.72%	\$382,382	\$253,221	66.2%
Branch Ins Exchange	16825	OH	\$1,332	0.03%	\$1,131	\$1,117	98.8%
California Cas Ind Exch	20117	CA	\$12,977	0.30%	\$14,426	\$9,245	64.1%
Cimarron Ins Co Inc	20400	AZ	\$1,876	0.04%	\$1,836	\$1,418	77.2%
Coast Natl Ins Co	25089	CA	\$34,452	0.79%	\$27,886	\$16,280	58.4%
Commerce W Ins Co	13161	CA	\$3,545	0.08%	\$3,791	\$1,745	46.0%
Country Cas Ins Co	20982	IL	\$3,549	0.08%	\$3,809	\$3,055	80.2%
Country Mut Ins Co	20990	IL	\$41,211	0.94%	\$41,916	\$25,157	60.0%
Country Pref Ins Co	21008	IL	\$110,670	2.53%	\$112,441	\$64,891	57.7%
Crestbrook Ins Co	18961	OH	(\$12)	0.00%	\$110	\$54	48.6%
CSAA Fire & Cas Ins Co	10921	IN	\$22,432	0.51%	\$22,276	\$11,431	51.3%
Dairyland Ins Co	21164	WI	\$145	0.00%	\$155	\$176	113.5%
Eagle W Ins Co	12890	CA	\$1,692	0.04%	\$1,732	\$1,363	78.7%
Economy Preferred Ins Co	38067	IL	\$4,391	0.10%	\$4,932	\$2,015	40.9%
Economy Premier Assur Co	40649	IL	\$707	0.02%	\$754	\$630	83.5%
Encompass Ind Co	15130	IL	(\$4)	0.00%	\$21	(\$313)	-1517.6%
Encompass Ins Co	10358	IL	\$4,168	0.10%	\$4,238	\$5,056	119.3%
Enumclaw Prop & Cas Ins Co	11232	OR	\$9,404	0.22%	\$9,536	\$6,304	66.1%
Essentia Ins Co	37915	MO	\$12,128	0.28%	\$11,545	\$3,656	31.7%
Esurance Ins Co	25712	IL	\$6,274	0.14%	\$6,784	\$3,261	48.1%
Executive Risk Ind Inc	35181	DE	\$99	0.00%	\$11	\$3	29.5%
Farmers Cas Ins Co	40169	RI	\$27	0.00%	\$28	\$24	87.3%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$10,329	0.24%	\$10,836	\$5,003	46.2%
Farmers Ins Co Of OR	21636	OR	\$179,751	4.11%	\$186,489	\$94,823	50.8%
Farmers Ins Exch	21652	CA	\$46,432	1.06%	\$42,754	\$27,835	65.1%
Farmers Prop & Cas Ins Co	26298	RI	\$2,107	0.05%	\$2,436	\$815	33.5%
Federal Ins Co	20281	IN	\$2,334	0.05%	\$2,155	\$1,546	71.7%
First Liberty Ins Corp	33588	IL	\$28	0.00%	\$43	\$23	53.3%
Foremost Ins Co Grand Rapids MI	11185	MI	\$10,545	0.24%	\$10,430	\$5,341	51.2%
Foremost Prop & Cas Ins Co	11800	MI	\$149	0.00%	\$154	\$23	14.8%
Garrison Prop & Cas Ins Co	21253	TX	\$63,400	1.45%	\$62,023	\$41,407	66.8%

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GEICO Advantage Ins Co	14138	NE	\$23,702	0.54%	\$11,192	\$10,620	94.9%
Geico Cas Co	41491	NE	\$132,737	3.04%	\$140,981	\$73,096	51.8%
GEICO Choice Ins Co	14139	NE	\$18,792	0.43%	\$19,184	\$15,552	81.1%
Geico Gen Ins Co	35882	NE	\$19,927	0.46%	\$20,286	\$9,408	46.4%
Geico Ind Co	22055	NE	\$8,803	0.20%	\$9,268	\$5,526	59.6%
GEICO Marine Ins Co	37923	NE	\$5,916	0.14%	\$2,629	\$2,350	89.4%
GEICO Secure Ins Co	14137	NE	\$167,947	3.84%	\$174,028	\$118,207	67.9%
Government Employees Ins Co	22063	NE	\$5,672	0.13%	\$5,780	\$3,518	60.9%
Grange Ins Assn	22101	WA	\$3,328	0.08%	\$3,446	\$3,351	97.2%
Great Northern Ins Co	20303	IN	\$2,750	0.06%	\$2,507	\$1,151	45.9%
Hartford Cas Ins Co	29424	IN	\$69	0.00%	\$76	\$32	42.5%
Hartford Ins Co Of The Midwest	37478	IN	\$1,865	0.04%	\$2,005	\$361	18.0%
Hartford Ins Co Of The Southeast	38261	CT	\$11,132	0.25%	\$10,699	\$8,200	76.6%
Hartford Underwriters Ins Co	30104	CT	\$18,238	0.42%	\$20,429	\$6,663	32.6%
Horace Mann Ins Co	22578	IL	\$3,048	0.07%	\$3,087	\$1,842	59.7%
Horace Mann Prop & Cas Ins Co	22756	IL	\$839	0.02%	\$879	\$351	39.9%
Integon Ind Corp	22772	NC	\$34,473	0.79%	\$36,714	\$17,787	48.4%
Integon Natl Ins Co	29742	NC	\$42	0.00%	\$134	(\$71)	-53.1%
Liberty Mut Fire Ins Co	23035	WI	\$1,548	0.04%	\$1,889	\$379	20.0%
Liberty Mut Ins Co	23043	MA	\$88	0.00%	\$102	\$24	23.4%
Liberty Mut Personal Ins Co	12484	NH	\$43,494	1.00%	\$48,444	\$30,732	63.4%
LM Gen Ins Co	36447	IL	\$14,362	0.33%	\$18,505	\$4,046	21.9%
LM Ins Corp	33600	IL	\$229	0.01%	\$286	(\$14)	-5.0%
Markel Amer Ins Co	28932	VA	\$49	0.00%	\$57	\$37	64.8%
Metromile Ins Co	16187	DE	\$7,950	0.18%	\$7,556	\$3,290	43.5%
MGA Ins Co Inc	40150	TX	\$5,674	0.13%	\$5,018	\$3,569	71.1%
Mid Century Ins Co	21687	CA	\$3	0.00%	\$3	\$5	166.6%
Midvale Ind Co	27138	WI	\$2,967	0.07%	\$1,610	\$1,667	103.6%
Midwest Family Mut Ins Co	23574	IA	\$110	0.00%	\$109	\$2	1.5%
Mutual Of Enumclaw Ins Co	14761	OR	\$16,421	0.38%	\$18,058	\$7,897	43.7%
National Gen Assur Co	42447	IL	\$364	0.01%	\$383	\$38	9.8%
National Gen Ins Co	23728	IL	\$107	0.00%	\$98	\$81	82.4%
National General Ins Online Inc	11044	IL	\$1,892	0.04%	\$2,017	\$658	32.6%
National Specialty Ins Co	22608	TX	\$137	0.00%	\$136	\$60	44.4%
Nationwide Gen Ins Co	23760	OH	\$7,213	0.17%	\$8,099	\$4,543	56.1%
Nationwide Mut Ins Co	23787	OH	\$40	0.00%	\$44	\$638	1447.0%
Pacific Ind Co	20346	DE	\$4,399	0.10%	\$4,317	\$2,166	50.2%
Pemco Mut Ins Co	24341	WA	\$20,280	0.46%	\$21,830	\$16,518	75.7%
Philadelphia Ind Ins Co	18058	PA	\$923	0.02%	\$918	\$392	42.7%
Privilege Underwriters Recp Exch	12873	FL	\$3,294	0.08%	\$2,993	\$3,156	105.4%
Progressive Universal Ins Co	21727	WI	\$594,406	13.61%	\$581,498	\$382,684	65.8%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,385	0.10%	\$4,733	\$1,259	26.6%
Response Ins Co	43044	IL	\$4,343	0.10%	\$1,958	\$1,632	83.3%
Response Worldwide Ins Co	26050	IL	\$408	0.01%	\$191	\$126	66.1%
Riverport Ins Co	36684	IA	\$23	0.00%	\$22	(\$0)	-0.7%
Root Ins Co	10974	OH	\$15,345	0.35%	\$15,559	\$9,042	58.1%
Safeco Ins Co Of Amer	24740	NH	\$16	0.00%	\$17	\$439	2589.4%
Safeco Ins Co Of IL	39012	IL	\$52,765	1.21%	\$37,829	\$22,063	58.3%
Safeco Ins Co of OR	11071	OR	\$160,211	3.67%	\$178,463	\$81,561	45.7%
Sentry Select Ins Co	21180	WI	\$847	0.02%	\$899	\$757	84.3%
Spinnaker Ins Co	24376	IL	\$566	0.01%	\$556	\$236	42.4%
Standard Fire Ins Co	19070	CT	\$109,888	2.52%	\$108,788	\$58,205	53.5%
State Farm Classic Ins Co	17133	IL	\$63	0.00%	\$4	\$9	213.6%
State Farm Fire & Cas Co	25143	IL	\$49,013	1.12%	\$51,798	\$41,676	80.5%

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State Farm Mut Auto Ins Co	25178	IL	\$948,113	21.70%	\$942,839	\$661,908	70.2%
State Natl Ins Co Inc	12831	TX	\$59,679	1.37%	\$55,814	\$26,526	47.5%
Stillwater Prop & Cas Ins Co	16578	NY	\$937	0.02%	\$1,103	\$657	59.6%
Sublimity Ins Co	26824	OR	(\$476)	-0.01%	\$3,948	\$2,855	72.3%
Tesla Gen Ins Inc	24848	AZ	\$9,364	0.21%	\$9,177	\$6,737	73.4%
The Cincinnati Cas Co	28665	OH	\$8,672	0.20%	\$7,874	\$5,974	75.9%
The Cincinnati Ins Co	10677	OH	\$3,557	0.08%	\$3,719	\$1,615	43.4%
The Gen Automobile Ins Co Inc	13703	WI	\$14,572	0.33%	\$13,532	\$8,444	62.4%
Toggle Ins Co	44245	DE	\$1,593	0.04%	\$1,811	\$1,761	97.3%
Trumbull Ins Co	27120	CT	\$1,105	0.03%	\$1,150	\$291	25.3%
United Serv Automobile Assn	25941	TX	\$60,708	1.39%	\$59,770	\$40,360	67.5%
Unitrin Safeguard Ins Co	40703	WI	(\$1)	0.00%	\$11	(\$93)	-825.0%
USAA Cas Ins Co	25968	TX	\$94,468	2.16%	\$92,819	\$64,278	69.3%
USAA Gen Ind Co	18600	TX	\$72,910	1.67%	\$71,657	\$51,959	72.5%
Valley Prop & Cas Ins Co	10698	OR	(\$0)	0.00%	\$14	(\$243)	-1774.6%
Viking Ins Co Of WI	13137	WI	\$30,758	0.70%	\$28,542	\$16,630	58.3%
Warner Ins Co	26085	IL	\$1,089	0.02%	\$474	\$542	114.2%
Wawanesa Gen Ins Co	10683	CA	\$2,470	0.06%	\$3,692	\$1,173	31.8%
Totals (Loss Ratio is average)			\$4,368,243	100.00%	\$4,377,056	\$2,735,742	62.5%

(1) Excluding all Loss Adjustment Expenses (LAE)