

State of Oregon  
Office of Insurance Commissioner

2007 Oregon Market Share and Loss Ratio  
Line of Business: Total Private Passenger Auto

Top 25 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom				Losses Incurred	
1	State Farm Mut Auto Ins Co	25178	IL	\$345,152	17.37%	\$344,702	\$232,157	67.35%
2	Farmers Ins Co Of OR	21636	OR	\$281,458	14.17%	\$274,531	\$172,164	62.71%
3	Safeco Ins Co of OR	11071	OR	\$141,543	7.12%	\$143,064	\$87,525	61.18%
4	Allstate Ins Co	19232	IL	\$79,799	4.02%	\$82,477	\$39,956	48.44%
5	American Family Mut Ins Co	19275	WI	\$77,727	3.91%	\$76,668	\$52,259	68.16%
6	Progressive Universal Ins Co	21727	WI	\$71,323	3.59%	\$70,258	\$40,671	57.89%
7	Mid Century Ins Co	21687	CA	\$63,243	3.18%	\$62,819	\$43,068	68.56%
8	Allstate Prop & Cas Ins Co	17230	IL	\$52,970	2.67%	\$54,425	\$29,690	54.55%
9	Geico Gen Ins Co	35882	MD	\$48,716	2.45%	\$47,892	\$31,105	64.95%
10	Progressive Classic Ins Co	42994	WI	\$41,995	2.11%	\$24,698	\$17,489	70.81%
11	Country Mut Ins Co	20990	IL	\$40,820	2.05%	\$41,202	\$25,776	62.56%
12	Nationwide Ins Co Of Amer	25453	WI	\$33,892	1.71%	\$26,374	\$18,911	71.70%
13	Allstate Fire & Cas Ins Co	29688	IL	\$30,544	1.54%	\$25,752	\$18,312	71.11%
14	Liberty Mut Fire Ins Co	23035	WI	\$29,413	1.48%	\$28,691	\$16,980	59.18%
15	USAA Cas Ins Co	25968	TX	\$29,157	1.47%	\$28,987	\$20,841	71.90%
16	State Farm Fire And Cas Co	25143	IL	\$27,788	1.40%	\$27,487	\$21,114	76.82%
17	USAA	25941	TX	\$27,412	1.38%	\$27,313	\$21,020	76.96%
18	Country Pref Ins Co	21008	IL	\$27,276	1.37%	\$26,706	\$14,203	53.18%
19	Progressive Cas Ins Co	24260	OH	\$26,435	1.33%	\$39,024	\$23,378	59.91%
20	Property & Cas Ins Co Of Hartford	34690	IN	\$23,622	1.19%	\$21,898	\$15,158	69.22%
21	Progressive Northern Ins Co	38628	WI	\$21,019	1.06%	\$23,899	\$12,098	50.62%
22	Mutual Of Enumclaw Ins Co	14761	WA	\$19,674	0.99%	\$18,788	\$9,067	48.26%
23	American Standard Ins Co of WI	19283	WI	\$19,057	0.96%	\$18,889	\$13,253	70.16%
24	American Commerce Ins Co	19941	OH	\$18,247	0.92%	\$17,654	\$12,180	68.99%
25	Geico Ind Co	22055	MD	\$17,240	0.87%	\$16,211	\$11,350	70.01%
	All 227 Other Companies			\$391,079	19.69%	\$398,851	\$231,873	58.14%
	Totals (Loss Ratio is average)			\$1,986,604	100.00%	\$1,969,259	\$1,231,600	62.54%