

Oregon Division
of Financial Regulation

2019 Oregon Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 25 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire & Cas Co	25143	IL	\$198,280	21.63%	\$195,486	\$126,674	64.80%
2	Safeco Ins Co of OR	11071	OR	\$77,957	8.50%	\$80,524	\$50,164	62.30%
3	Farmers Ins Exch	21652	CA	\$57,221	6.24%	\$55,601	\$31,186	56.09%
4	Country Mut Ins Co	20990	IL	\$48,133	5.25%	\$46,630	\$19,460	41.73%
5	Foremost Ins Co Grand Rapids MI	11185	MI	\$45,388	4.95%	\$43,715	\$22,883	52.35%
6	Farmers Ins Co Of OR	21636	OR	\$34,510	3.76%	\$35,423	\$14,438	40.76%
7	Allstate Vehicle & Prop Ins Co	37907	IL	\$29,059	3.17%	\$25,867	\$19,715	76.22%
8	USAA Cas Ins Co	25968	TX	\$25,528	2.78%	\$24,152	\$13,675	56.62%
9	Homesite Ins Co Of The Midwest	13927	WI	\$25,299	2.76%	\$21,718	\$12,486	57.49%
10	Liberty Ins Corp	42404	IL	\$23,872	2.60%	\$23,026	\$12,888	55.97%
11	United Serv Automobile Assn	25941	TX	\$23,085	2.52%	\$22,415	\$10,016	44.69%
12	American Family Mut Ins Co SI	19275	WI	\$19,777	2.16%	\$20,222	\$10,341	51.14%
13	USAA Gen Ind Co	18600	TX	\$15,105	1.65%	\$14,348	\$9,706	67.65%
14	American Strategic Ins Corp	10872	FL	\$14,716	1.61%	\$12,921	\$5,433	42.05%
15	Travelers Home & Marine Ins Co	27998	CT	\$13,564	1.48%	\$14,417	\$6,103	42.33%
16	Travelers Personal Ins Co	38130	CT	\$12,449	1.36%	\$9,212	\$4,298	46.66%
17	Allstate Ind Co	19240	IL	\$12,226	1.33%	\$12,385	\$7,558	61.02%
18	Allstate Ins Co	19232	IL	\$11,545	1.26%	\$11,736	\$8,698	74.12%
19	Allstate Prop & Cas Ins Co	17230	IL	\$10,893	1.19%	\$11,352	\$7,205	63.47%
20	Mutual Of Enumclaw Ins Co	14761	OR	\$10,456	1.14%	\$10,142	\$5,785	57.04%
21	Amica Mut Ins Co	19976	RI	\$10,074	1.10%	\$9,672	\$4,452	46.04%
22	Oregon Mut Ins Co	14907	OR	\$9,794	1.07%	\$9,618	\$6,706	69.72%
23	Pemco Mut Ins Co	24341	WA	\$9,705	1.06%	\$9,561	\$4,844	50.67%
24	Garrison Prop & Cas Ins Co	21253	TX	\$9,395	1.02%	\$8,723	\$3,800	43.56%
25	American Bankers Ins Co Of FL	10111	FL	\$7,886	0.86%	\$7,602	\$3,592	47.25%
	All 124 Other Companies			\$160,781	17.54%	\$155,339	\$83,573	53.80%
	Totals (Loss Ratio is average)			\$916,699	100.00%	\$891,806	\$505,680	56.70%

(1)Excluding all Loss Adjustment Expenses (LAE)