

Oregon Division  
of Financial Regulation

2021 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	\$234,373	22.20%	\$219,149	\$140,187	63.97%
2	Safeco Ins Co of OR	11071	OR	\$68,405	6.48%	\$69,416	\$33,667	48.50%
3	Farmers Ins Exch	21652	CA	\$64,883	6.14%	\$62,384	\$42,974	68.89%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$52,194	4.94%	\$49,975	\$28,771	57.57%
5	Country Mut Ins Co	20990	IL	\$49,291	4.67%	\$48,914	\$30,565	62.49%
6	Allstate Vehicle & Prop Ins Co	37907	IL	\$42,715	4.05%	\$38,110	\$32,366	84.93%
7	Homesite Ins Co Of The Midwest	13927	WI	\$39,387	3.73%	\$35,446	\$18,533	52.28%
8	Safeco Ins Co Of IL	39012	IL	\$32,749	3.10%	\$24,754	\$10,712	43.27%
9	Farmers Ins Co Of OR	21636	OR	\$31,351	2.97%	\$32,090	\$13,945	43.46%
10	Travelers Personal Ins Co	38130	CT	\$29,757	2.82%	\$24,941	\$21,445	85.98%
11	USAA Cas Ins Co	25968	TX	\$29,616	2.80%	\$28,460	\$18,072	63.50%
12	Liberty Ins Corp	42404	IL	\$27,275	2.58%	\$26,020	\$14,543	55.89%
13	United Serv Automobile Assn	25941	TX	\$24,339	2.31%	\$23,838	\$13,642	57.23%
14	American Strategic Ins Corp	10872	FL	\$20,446	1.94%	\$19,236	\$7,108	36.95%
15	American Family Mut Ins Co SI	19275	WI	\$18,470	1.75%	\$18,689	\$13,465	72.05%
16	USAA Gen Ind Co	18600	TX	\$18,195	1.72%	\$17,365	\$11,613	66.87%
17	Allstate Ind Co	19240	IL	\$12,560	1.19%	\$12,374	\$6,958	56.23%
18	Garrison Prop & Cas Ins Co	21253	TX	\$12,227	1.16%	\$11,354	\$7,970	70.19%
19	Allstate Ins Co	19232	IL	\$11,984	1.13%	\$11,588	\$7,912	68.28%
20	Mutual Of Enumclaw Ins Co	14761	OR	\$11,307	1.07%	\$11,023	\$5,013	45.48%
21	Amica Mut Ins Co	19976	RI	\$11,140	1.06%	\$10,770	\$9,963	92.51%
22	Travelers Home & Marine Ins Co	27998	CT	\$10,752	1.02%	\$11,352	\$8,736	76.95%
23	Pemco Mut Ins Co	24341	WA	\$10,479	0.99%	\$10,011	\$8,659	86.49%
24	Allstate Prop & Cas Ins Co	17230	IL	\$10,334	0.98%	\$10,145	\$5,246	51.70%
25	Oregon Mut Ins Co	14907	OR	\$9,837	0.93%	\$9,756	\$11,007	112.82%
	All 134 Other Companies			\$171,832	16.27%	\$166,338	\$84,105	50.56%
	Totals (Loss Ratio is average)			\$1,055,897	100.00%	\$1,003,501	\$607,175	60.51%

(1)Excluding all Loss Adjustment Expenses (LAE)