

Oregon Division  
of Financial Regulation

2020 Oregon Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

All Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
Acuity A Mut Ins Co	14184	WI	\$9	0.00%	\$1	\$0	0.00%
Aegis Security Ins Co	33898	PA	\$122	0.01%	\$103	\$276	268.80%
Affiliated Fm Ins Co	10014	RI	\$5	0.00%	\$5	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$2,002	0.21%	\$1,945	\$11,649	598.76%
Allied Prop & Cas Ins Co	42579	IA	\$0	0.00%	\$0	\$0	0.00%
Allstate Ind Co	19240	IL	\$12,337	1.27%	\$12,259	\$23,641	192.85%
Allstate Ins Co	19232	IL	\$11,435	1.18%	\$11,590	\$17,929	154.70%
Allstate Prop & Cas Ins Co	17230	IL	\$10,185	1.05%	\$10,585	\$16,116	152.25%
Allstate Vehicle & Prop Ins Co	37907	IL	\$34,887	3.60%	\$31,624	\$59,390	187.80%
Alpha Prop & Cas Ins Co	38156	WI	\$118	0.01%	\$117	\$1	0.82%
Amco Ins Co	19100	IA	\$1,389	0.14%	\$1,476	\$935	63.37%
American Bankers Ins Co Of FL	10111	FL	\$8,638	0.89%	\$8,231	\$9,888	120.13%
American Commerce Ins Co	19941	OH	\$2,756	0.28%	\$3,061	\$1,865	60.92%
American Family Connect Prop & Cas I	29068	WI	\$6,917	0.71%	\$6,797	\$9,855	144.99%
American Family Home Ins Co	23450	FL	\$620	0.06%	\$622	\$920	147.79%
American Family Ins Co	10386	WI	\$6,740	0.70%	\$5,949	\$4,504	75.70%
American Family Mut Ins Co SI	19275	WI	\$18,877	1.95%	\$19,361	\$29,189	150.76%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$1,024	0.11%	\$957	\$407	42.52%
American Modern Prop & Cas Ins Co	42722	OH	\$180	0.02%	\$15	\$17	107.84%
American Modern Select Ins Co	38652	OH	\$4,825	0.50%	\$4,723	\$11,626	246.17%
American Natl Gen Ins Co	39942	MO	(\$3)	0.00%	\$4	\$6	161.67%
American Natl Prop & Cas Co	28401	MO	\$3,796	0.39%	\$3,529	\$4,506	127.67%
American Reliable Ins Co	19615	AZ	\$885	0.09%	\$1,354	\$1,105	81.58%
American Security Ins Co	42978	DE	\$14	0.00%	\$13	\$2	18.40%
American Strategic Ins Corp	10872	FL	\$18,081	1.86%	\$16,445	\$26,132	158.91%
Amex Assur Co	27928	IL	\$0	0.00%	\$0	(\$4)	0.00%
Amquard Ins Co	42390	PA	\$11	0.00%	\$2	\$23	965.50%
Amica Mut Ins Co	19976	RI	\$10,616	1.09%	\$10,352	\$17,681	170.80%
AmShield Ins Co	15590	MO	\$413	0.04%	\$252	\$327	129.43%
Armed Forces Ins Exch	41459	KS	\$212	0.02%	\$219	\$1,074	491.30%
Aspen Amer Ins Co	43460	TX	\$5	0.00%	\$5	\$0	(1.92)%
Austin Mut Ins Co	13412	MN	\$296	0.03%	\$335	\$3,410	1017.31%
Automobile Ins Co Of Hartford CT	19062	CT	\$992	0.10%	\$1,014	\$4,528	446.49%
Balboa Ins Co	24813	CA	\$0	0.00%	\$0	(\$1)	0.00%
Bankers Standard Ins Co	18279	PA	\$2,945	0.30%	\$2,944	\$548	18.62%
California Cas Gen Ins Co of OR	35955	OR	\$3,979	0.41%	\$3,858	\$6,677	173.07%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	(\$1)	0.00%
Century Natl Ins Co	26905	CA	\$615	0.06%	\$541	\$3,481	643.00%
Chubb Ind Ins Co	12777	NY	\$0	0.00%	\$0	\$0	40.44%
Chubb Natl Ins Co	10052	IN	\$1	0.00%	\$1	\$0	43.75%

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Commerce W Ins Co	13161	CA	\$2,185	0.23%	\$2,401	\$3,067	127.72%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$26	0.00%
Country Cas Ins Co	20982	IL	\$1	0.00%	\$2	\$0	(8.28)%
Country Mut Ins Co	20990	IL	\$48,698	5.02%	\$48,770	\$63,698	130.61%
Country Pref Ins Co	21008	IL	\$117	0.01%	\$123	\$79	63.64%
Crestbrook Ins Co	18961	OH	\$1,398	0.14%	\$1,335	\$1,539	115.28%
CSAA Fire & Cas Ins Co	10921	IN	(\$21)	0.00%	\$559	\$214	38.18%
CSAA Gen Ins Co	37770	IN	\$4,581	0.47%	\$4,136	\$10,551	255.10%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$3	(\$220)	(6610.06)%
Depositors Ins Co	42587	IA	\$2,135	0.22%	\$2,375	\$3,805	160.20%
Eagle W Ins Co	12890	CA	\$1,420	0.15%	\$1,510	\$5,639	373.38%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$0	(14.99)%
Economy Premier Assur Co	40649	IL	\$1,156	0.12%	\$1,157	\$8,350	721.97%
Electric Ins Co	21261	MA	\$73	0.01%	\$68	\$10	14.73%
Encompass Ind Co	15130	IL	\$749	0.08%	\$784	\$1,630	207.84%
Encompass Ins Co Of Amer	10071	IL	\$16	0.00%	\$39	(\$2)	(4.94)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,175	0.53%	\$5,362	\$14,526	270.91%
Esurance Ins Co	25712	IL	\$233	0.02%	\$243	\$125	51.49%
Esurance Prop & Cas Ins Co	30210	IL	\$1,171	0.12%	\$1,227	\$2,226	181.45%
Executive Risk Ind Inc	35181	DE	\$0	0.00%	\$0	\$0	(525.00)%
Farmers Ins Co Of OR	21636	OR	\$32,878	3.39%	\$33,705	\$79,898	237.05%
Farmers Ins Exch	21652	CA	\$60,234	6.21%	\$58,552	\$144,995	247.63%
Federal Ins Co	20281	IN	\$4,642	0.48%	\$4,645	\$6,335	136.37%
Fidelity & Deposit Co Of MD	39306	IL	\$41	0.00%	\$43	(\$1)	(1.41)%
Firemans Fund Ins Co	21873	CA	\$0	0.00%	\$0	\$8	0.00%
First Amer Prop & Cas Ins Co	37710	CA	\$2,354	0.24%	\$2,308	\$3,281	142.16%
First Liberty Ins Corp	33588	IL	\$39	0.00%	\$50	\$34	68.89%
Foremost Ins Co Grand Rapids MI	11185	MI	\$48,528	5.01%	\$46,680	\$145,167	310.98%
Foremost Prop & Cas Ins Co	11800	MI	\$4,786	0.49%	\$4,760	\$24,872	522.48%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	\$12	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$10,687	1.10%	\$9,939	\$8,208	82.58%
Grange Ins Assn	22101	WA	\$2,642	0.27%	\$2,610	\$4,476	171.45%
Great Northern Ins Co	20303	IN	\$1,104	0.11%	\$1,018	\$3,186	312.78%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$1	0.00%
Guideone Mut Ins Co	15032	IA	\$0	0.00%	\$0	\$0	0.00%
Hartford Accident & Ind Co	22357	CT	\$123	0.01%	\$128	\$6	4.87%
Hartford Cas Ins Co	29424	IN	\$117	0.01%	\$121	\$836	693.51%
Hartford Fire Ins Co	19682	CT	\$57	0.01%	\$55	\$40	73.12%
Hartford Ins Co Of The Midwest	37478	IN	\$1,581	0.16%	\$1,645	\$705	42.84%
Hartford Underwriters Ins Co	30104	CT	\$261	0.03%	\$276	\$45	16.30%
Homesite Ins Co	17221	WI	\$6	0.00%	\$0	\$0	5.80%

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Homesite Ins Co Of The Midwest	13927	WI	\$32,544	3.36%	\$28,900	\$22,247	76.98%
Horace Mann Ins Co	22578	IL	\$675	0.07%	\$695	\$1,451	208.62%
Integon Natl Ins Co	29742	NC	\$536	0.06%	\$414	\$1,750	422.98%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$25,327	2.61%	\$24,584	\$43,376	176.44%
Liberty Mut Fire Ins Co	23035	WI	\$4,465	0.46%	\$4,828	\$3,737	77.40%
Liberty Mut Ins Co	23043	MA	\$930	0.10%	\$746	\$925	124.01%
LM Ins Corp	33600	IL	\$2,133	0.22%	\$2,270	\$5,823	256.55%
Markel Amer Ins Co	28932	VA	\$163	0.02%	\$163	\$187	114.32%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Metropolitan Drt Prop & Cas Ins Co	25321	RI	\$3,137	0.32%	\$3,145	\$2,847	90.50%
Metropolitan Prop & Cas Ins Co	26298	RI	\$7,612	0.79%	\$7,545	\$11,572	153.38%
Midwest Family Mut Ins Co	23574	IA	\$4	0.00%	\$3	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$10,952	1.13%	\$10,698	\$28,031	262.02%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$4	0.00%
Nationwide Affinity Co of Amer	26093	OH	\$2,190	0.23%	\$2,358	\$6,645	281.82%
Nationwide Gen Ins Co	23760	OH	\$5,631	0.58%	\$4,923	\$4,569	92.82%
Nationwide Ins Co Of Amer	25453	OH	\$3,422	0.35%	\$3,601	\$4,358	121.04%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	(\$84)	107987.18%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$1)	0.00%
Northland Ins Co	24015	CT	\$0	0.00%	\$0	\$0	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$9,819	1.01%	\$9,836	\$18,711	190.23%
Pacific Ind Co	20346	WI	\$4,437	0.46%	\$4,185	\$2,310	55.19%
Pacific Specialty Ins Co	37850	CA	\$11	0.00%	\$33	\$32	98.39%
Peerless Ind Ins Co	18333	IL	(\$1)	0.00%	\$1	\$0	5.19%
Pemco Mut Ins Co	24341	WA	\$9,844	1.02%	\$9,822	\$17,150	174.62%
Pharmacists Mut Ins Co	13714	IA	\$30	0.00%	\$28	\$2	6.16%
Phoenix Ins Co	25623	CT	\$0	0.00%	\$0	(\$1)	0.00%
Praetorian Ins Co	37257	PA	\$371	0.04%	\$377	\$41	10.82%
Privilege Underwriters Recp Exch	12873	FL	\$2,398	0.25%	\$2,188	\$1,975	90.26%
Progressive Classic Ins Co	42994	WI	\$431	0.04%	\$440	\$441	100.11%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,941	0.51%	\$5,142	\$7,473	145.32%
QBE Ins Corp	39217	PA	\$1,332	0.14%	\$1,327	\$759	57.16%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	(\$2)	0.00%
Safeco Ins Co Of IL	39012	IL	\$18,244	1.88%	\$11,982	\$40,573	338.62%
Safeco Ins Co of OR	11071	OR	\$71,516	7.38%	\$74,803	\$162,828	217.68%
Sentinel Ins Co Ltd	11000	CT	\$120	0.01%	\$128	\$2	1.69%
Sentry Ins A Mut Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Spinnaker Ins Co	24376	IL	\$1,329	0.14%	\$1,042	\$597	57.31%

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Standard Fire Ins Co	19070	CT	\$671	0.07%	\$691	\$1,320	191.10%
Standard Guar Ins Co	42986	DE	\$1	0.00%	\$1	\$0	0.44%
State Farm Fire & Cas Co	25143	IL	\$207,676	21.42%	\$202,075	\$442,183	218.82%
State Natl Ins Co Inc	12831	TX	\$97	0.01%	\$115	\$826	720.81%
Stillwater Prop & Cas Ins Co	16578	NY	\$3,238	0.33%	\$3,142	\$2,204	70.13%
Sublimity Ins Co	26824	OR	\$6,970	0.72%	\$7,019	\$24,573	350.10%
Sutter Ins Co	32107	CA	\$78	0.01%	\$106	\$1,353	1276.96%
Teachers Ins Co	22683	IL	\$852	0.09%	\$830	\$1,336	160.84%
The Cincinnati Ins Co	10677	OH	\$2,845	0.29%	\$2,930	\$7,880	269.00%
Toggle Ins Co	44245	DE	\$131	0.01%	\$79	\$82	103.72%
Travelers Commercial Ins Co	36137	CT	\$1,325	0.14%	\$1,398	\$1,445	103.30%
Travelers Home & Marine Ins Co	27998	CT	\$12,191	1.26%	\$12,914	\$19,937	154.39%
Travelers Ind Co Of Amer	25666	CT	\$555	0.06%	\$581	\$2,243	385.91%
Travelers Personal Ins Co	38130	CT	\$20,925	2.16%	\$16,273	\$31,179	191.60%
Trumbull Ins Co	27120	CT	\$5,975	0.62%	\$5,812	\$9,864	169.74%
Twin City Fire Ins Co Co	29459	IN	\$168	0.02%	\$174	\$139	79.49%
United Heritage Prop & Cas Co	18939	ID	\$5,193	0.54%	\$5,172	\$5,911	114.28%
United Serv Automobile Assn	25941	TX	\$23,708	2.45%	\$23,406	\$33,773	144.30%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$2)	(382.10)%
Unitrin Direct Prop & Cas Co	10915	IL	\$10	0.00%	\$10	(\$1)	(11.20)%
Unitrin Safeguard Ins Co	40703	WI	\$824	0.08%	\$738	\$4,026	545.82%
USAA Cas Ins Co	25968	TX	\$27,580	2.84%	\$26,494	\$25,571	96.52%
USAA Gen Ind Co	18600	TX	\$16,644	1.72%	\$15,841	\$26,512	167.36%
Valley Prop & Cas Ins Co	10698	OR	\$2,197	0.23%	\$2,527	\$9,812	388.33%
Vigilant Ins Co	20397	NY	\$2	0.00%	\$2	\$1	39.04%
Wawanesa Gen Ins Co	10683	CA	\$87	0.01%	\$76	\$18	23.70%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	(\$80)	0.00%
Totals (Loss Ratio is average)			\$969,580	100.00%	\$941,533	\$1,847,495	196.22%

(1)Excluding all Loss Adjustment Expenses (LAE)