

Oregon Division  
of Financial Regulation

All Authorized Companies  
Zero Premium and Loss Companies Excluded

2021 Oregon Market Share and Loss Ratio  
Line of Business: Homeowners Multiple Peril

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	\$169	0.02%	\$78	\$0	0.00%
Aegis Security Ins Co	33898	PA	\$161	0.02%	\$137	\$49	35.98%
Affiliated Fm Ins Co	10014	RI	\$6	0.00%	\$6	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$1,923	0.18%	\$1,952	(\$6,570)	(336.62)%
Allied Prop & Cas Ins Co	42579	IA	\$0	0.00%	\$0	\$0	0.00%
Allstate Ind Co	19240	IL	\$12,560	1.19%	\$12,374	\$6,958	56.23%
Allstate Ins Co	19232	IL	\$11,984	1.13%	\$11,588	\$7,912	68.28%
Allstate Prop & Cas Ins Co	17230	IL	\$10,334	0.98%	\$10,145	\$5,246	51.70%
Allstate Vehicle & Prop Ins Co	37907	IL	\$42,715	4.05%	\$38,110	\$32,366	84.93%
Alpha Prop & Cas Ins Co	38156	WI	\$85	0.01%	\$84	\$0	0.00%
Amco Ins Co	19100	IA	\$1,293	0.12%	\$1,341	\$261	19.45%
American Bankers Ins Co Of FL	10111	FL	\$9,316	0.88%	\$9,055	\$5,304	58.57%
American Commerce Ins Co	19941	OH	\$2,390	0.23%	\$2,588	\$2,010	77.65%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$7	0.00%
American Family Connect Prop & Cas I	29068	WI	\$7,727	0.73%	\$7,243	(\$299)	(4.12)%
American Family Home Ins Co	23450	FL	\$115	0.01%	\$417	\$413	98.97%
American Family Ins Co	10386	WI	\$8,623	0.82%	\$7,639	\$5,209	68.19%
American Family Mut Ins Co SI	19275	WI	\$18,470	1.75%	\$18,689	\$13,465	72.05%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Ins Co	21857	OH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$922	0.09%	\$997	\$807	81.01%
American Modern Prop & Cas Ins Co	42722	OH	\$6,407	0.61%	\$2,707	\$1,106	40.87%
American Modern Select Ins Co	38652	OH	\$855	0.08%	\$3,224	\$1,339	41.53%
American Natl Gen Ins Co	39942	MO	\$3	0.00%	\$3	\$4	172.57%
American Natl Prop & Cas Co	28401	MO	\$4,176	0.40%	\$3,825	\$1,726	45.12%
American Reliable Ins Co	19615	AZ	\$960	0.09%	\$470	(\$42)	(8.91)%
American Security Ins Co	42978	DE	\$11	0.00%	\$12	(\$3)	(22.85)%
American Strategic Ins Corp	10872	FL	\$20,446	1.94%	\$19,236	\$7,108	36.95%
Amguard Ins Co	42390	PA	\$63	0.01%	\$31	(\$17)	(55.26)%
Amica Mut Ins Co	19976	RI	\$11,140	1.06%	\$10,770	\$9,963	92.51%
AmShield Ins Co	15590	MO	\$731	0.07%	\$563	\$255	45.37%
Armed Forces Ins Exch	41459	KS	\$210	0.02%	\$210	\$160	76.34%
Aspen Amer Ins Co	43460	TX	\$6	0.00%	\$6	\$1	13.50%
Austin Mut Ins Co	13412	MN	\$250	0.02%	\$276	\$365	132.31%
Automobile Ins Co Of Hartford CT	19062	CT	\$907	0.09%	\$947	\$418	44.17%
Bankers Standard Ins Co	18279	PA	\$2,007	0.19%	\$2,767	\$969	35.01%
California Cas Gen Ins Co of OR	35955	OR	\$4,236	0.40%	\$4,103	\$4,914	119.75%
California Cas Ind Exch	20117	CA	\$2	0.00%	\$2	\$0	(18.34)%
Century Natl Ins Co	26905	CA	\$668	0.06%	\$640	\$829	129.44%
Chubb Ind Ins Co	12777	NY	\$0	0.00%	\$0	\$0	25.00%
Chubb Natl Ins Co	10052	IN	\$2	0.00%	\$2	\$0	32.05%

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Commerce W Ins Co	13161	CA	\$2,058	0.19%	\$2,132	\$1,626	76.28%
Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$0	0.00%
Country Cas Ins Co	20982	IL	\$1	0.00%	\$1	\$0	(3.55)%
Country Mut Ins Co	20990	IL	\$49,291	4.67%	\$48,914	\$30,565	62.49%
Country Pref Ins Co	21008	IL	\$1,237	0.12%	\$249	\$115	46.31%
Crestbrook Ins Co	18961	OH	\$1,554	0.15%	\$1,465	\$3,686	251.50%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	\$8	0.00%
CSAA Gen Ins Co	37770	IN	\$4,501	0.43%	\$4,486	\$2,366	52.75%
Dairyland Amer Ins Co	25747	WI	\$0	0.00%	\$0	(\$40)	0.00%
Depositors Ins Co	42587	IA	\$1,894	0.18%	\$2,025	\$675	33.33%
Eagle W Ins Co	12890	CA	\$1,337	0.13%	\$1,361	\$1,353	99.42%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$0	0.00%
Economy Premier Assur Co	40649	IL	\$1,011	0.10%	\$1,073	(\$318)	(29.65)%
Electric Ins Co	21261	MA	\$74	0.01%	\$69	\$26	37.45%
Encompass Ind Co	15130	IL	\$662	0.06%	\$703	(\$354)	(50.41)%
Encompass Ins Co Of Amer	10071	IL	\$7	0.00%	\$17	\$1	8.24%
Enumclaw Prop & Cas Ins Co	11232	OR	\$4,851	0.46%	\$4,948	\$538	10.88%
Esurance Ins Co	25712	IL	\$199	0.02%	\$205	\$291	142.32%
Esurance Prop & Cas Ins Co	30210	IL	\$980	0.09%	\$1,059	\$702	66.29%
Executive Risk Ind Inc	35181	DE	\$0	0.00%	\$0	\$0	21.67%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$3,004	0.28%	\$3,047	\$1,162	38.12%
Farmers Ins Co Of OR	21636	OR	\$31,351	2.97%	\$32,090	\$13,945	43.46%
Farmers Ins Exch	21652	CA	\$64,883	6.14%	\$62,384	\$42,974	68.89%
Farmers Prop & Cas Ins Co	26298	RI	\$7,420	0.70%	\$7,505	\$5,276	70.30%
Federal Ins Co	20281	IN	\$4,736	0.45%	\$4,589	\$2,825	61.56%
Fidelity & Deposit Co Of MD	39306	IL	\$39	0.00%	\$40	\$0	(0.97)%
Firemans Fund Ins Co	21873	IL	\$0	0.00%	\$0	\$0	0.00%
First Amer Prop & Cas Ins Co	37710	CA	\$578	0.05%	\$1,689	\$2,894	171.30%
First Liberty Ins Corp	33588	IL	\$45	0.00%	\$43	\$27	63.03%
Foremost Ins Co Grand Rapids MI	11185	MI	\$52,194	4.94%	\$49,975	\$28,771	57.57%
Foremost Prop & Cas Ins Co	11800	MI	\$4,791	0.45%	\$4,762	\$3,975	83.47%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$3)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$12,227	1.16%	\$11,354	\$7,970	70.19%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$24	0.00%
Grange Ins Assn	22101	WA	\$2,573	0.24%	\$2,583	\$2,290	88.66%
Great Northern Ins Co	20303	IN	\$1,500	0.14%	\$1,271	\$586	46.07%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	(\$2)	0.00%
Hanover Ins Co	22292	NH	\$0	0.00%	\$0	\$0	0.00%
Hartford Accident & Ind Co	22357	CT	\$177	0.02%	\$122	\$1,905	1566.73%
Hartford Cas Ins Co	29424	IN	\$74	0.01%	\$106	(\$54)	(50.85)%
Hartford Fire Ins Co	19682	CT	\$59	0.01%	\$60	\$24	39.57%

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Hartford Ins Co Of The Midwest	37478	IN	\$1,467	0.14%	\$1,521	\$753	49.52%
Hartford Underwriters Ins Co	30104	CT	\$210	0.02%	\$229	\$80	34.76%
Homeowners of Amer Ins Co	12536	TX	\$0	0.00%	\$0	\$0	0.00%
Homesite Ins Co	17221	WI	\$69	0.01%	\$41	\$18	45.42%
Homesite Ins Co Of The Midwest	13927	WI	\$39,387	3.73%	\$35,446	\$18,533	52.28%
Horace Mann Ins Co	22578	IL	\$651	0.06%	\$657	\$638	97.19%
Indemnity Ins Co Of North Amer	43575	PA	\$0	0.00%	\$0	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$816	0.08%	\$664	(\$155)	(23.28)%
Kemper Independence Ins Co	10914	IL	\$0	0.00%	\$0	\$0	0.00%
Liberty Ins Corp	42404	IL	\$27,275	2.58%	\$26,020	\$14,543	55.89%
Liberty Mut Fire Ins Co	23035	WI	\$4,166	0.39%	\$4,241	\$408	9.61%
Liberty Mut Ins Co	23043	MA	\$1,079	0.10%	\$988	\$377	38.14%
LM Ins Corp	33600	IL	\$2,013	0.19%	\$2,046	(\$2,152)	(105.15)%
Markel Amer Ins Co	28932	VA	\$209	0.02%	\$207	\$56	26.91%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Midwest Family Mut Ins Co	23574	IA	\$8	0.00%	\$4	\$0	0.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$11,307	1.07%	\$11,023	\$5,013	45.48%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$2	0.00%
Nationwide Affinity Co of Amer	26093	OH	\$1,989	0.19%	\$2,087	\$385	18.46%
Nationwide Gen Ins Co	23760	OH	\$6,929	0.66%	\$6,189	\$4,038	65.24%
Nationwide Ins Co Of Amer	25453	OH	\$3,231	0.31%	\$3,337	\$2,918	87.43%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$9	0.00%
Nationwide Mut Ins Co	23787	OH	\$0	0.00%	\$0	(\$24)	0.00%
Nationwide Prop & Cas Ins Co	37877	OH	(\$4)	0.00%	(\$4)	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$1)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	\$9,837	0.93%	\$9,756	\$11,007	112.82%
Pacific Employers Ins Co	22748	PA	\$0	0.00%	\$0	\$0	0.00%
Pacific Ind Co	20346	WI	\$5,617	0.53%	\$4,695	\$3,840	81.80%
Pacific Specialty Ins Co	37850	CA	\$0	0.00%	\$3	\$0	0.00%
Peerless Ind Ins Co	18333	IL	\$0	0.00%	\$1	\$0	(3.46)%
Pemco Mut Ins Co	24341	WA	\$10,479	0.99%	\$10,011	\$8,659	86.49%
Pharmacists Mut Ins Co	13714	IA	\$32	0.00%	\$31	\$11	35.39%
Praetorian Ins Co	37257	PA	\$398	0.04%	\$389	\$72	18.41%
Privilege Underwriters Recp Exch	12873	FL	\$3,060	0.29%	\$2,700	\$906	33.55%
Progressive Classic Ins Co	42994	WI	\$415	0.04%	\$427	\$64	15.02%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,530	0.43%	\$4,714	\$3,553	75.37%
QBE Ins Corp	39217	PA	\$1,408	0.13%	\$1,350	\$1,102	81.65%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	(\$1)	0.00%
Rock Ridge Ins Co	11089	IN	\$123	0.01%	\$21	\$4	18.25%
Safeco Ins Co Of Amer	24740	NH	\$0	0.00%	\$0	(\$331)	0.00%

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Safeco Ins Co Of IL	39012	IL	\$32,749	3.10%	\$24,754	\$10,712	43.27%
Safeco Ins Co of OR	11071	OR	\$68,405	6.48%	\$69,416	\$33,667	48.50%
Sentinel Ins Co Ltd	11000	CT	\$73	0.01%	\$95	\$43	45.78%
Spinnaker Ins Co	24376	IL	\$2,592	0.25%	\$1,821	\$1,103	60.56%
Standard Fire Ins Co	19070	CT	\$647	0.06%	\$657	\$478	72.82%
Standard Guar Ins Co	42986	DE	\$1	0.00%	\$1	\$0	0.43%
State Farm Fire & Cas Co	25143	IL	\$234,373	22.20%	\$219,149	\$140,187	63.97%
State Farm Gen Ins Co	25151	IL	\$0	0.00%	\$0	\$0	0.00%
State Natl Ins Co Inc	12831	TX	\$64	0.01%	\$77	(\$599)	(779.32)%
Stillwater Prop & Cas Ins Co	16578	NY	\$3,775	0.36%	\$3,415	\$2,271	66.50%
Sublimity Ins Co	26824	OR	\$7,056	0.67%	\$6,970	\$5,883	84.40%
Sutter Ins Co	32107	CA	(\$1)	0.00%	\$29	(\$34)	(118.04)%
Sutton National Ins Co	25798	OK	\$0	0.00%	\$0	\$0	0.00%
Teachers Ins Co	22883	IL	\$871	0.08%	\$860	\$447	51.93%
The Cincinnati Cas Co	28665	OH	\$89	0.01%	\$13	\$0	1.34%
The Cincinnati Ins Co	10677	OH	\$2,697	0.26%	\$2,761	\$758	27.45%
Toggle Ins Co	44245	DE	\$125	0.01%	\$133	\$143	108.16%
Travelers Commercial Ins Co	36137	CT	\$1,176	0.11%	\$1,240	\$955	77.01%
Travelers Home & Marine Ins Co	27998	CT	\$10,752	1.02%	\$11,352	\$8,736	76.95%
Travelers Ind Co Of Amer	25666	CT	\$513	0.05%	\$531	\$908	170.94%
Travelers Personal Ins Co	38130	CT	\$29,757	2.82%	\$24,941	\$21,445	85.98%
Trinity Universal Ins Co	19887	TX	\$0	0.00%	\$0	\$39	0.00%
Trisura Ins Co	22225	OK	\$7	0.00%	\$1	\$1	85.71%
Trumbull Ins Co	27120	CT	\$6,243	0.59%	\$6,094	\$348	5.72%
Twin City Fire Ins Co Co	29459	IN	\$118	0.01%	\$153	\$56	36.65%
United Heritage Prop & Cas Co	18939	ID	\$5,052	0.48%	\$5,099	\$3,138	61.54%
United Serv Automobile Assn	25941	TX	\$24,339	2.31%	\$23,838	\$13,642	57.23%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$1)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$6	0.00%	\$7	\$1	12.57%
Unitrin Safeguard Ins Co	40703	WI	\$1,000	0.09%	\$920	\$146	15.84%
USAA Cas Ins Co	25968	TX	\$29,616	2.80%	\$28,460	\$18,072	63.50%
USAA Gen Ind Co	18600	TX	\$18,195	1.72%	\$17,365	\$11,613	66.87%
Valley Prop & Cas Ins Co	10698	OR	\$1,635	0.15%	\$1,898	\$523	27.58%
Vigilant Ins Co	20397	NY	\$2	0.00%	\$2	\$0	24.53%
Wawanesa Gen Ins Co	10683	CA	\$89	0.01%	\$90	\$108	119.92%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)			\$1,055,897	100.00%	\$1,003,501	\$607,175	60.51%

(1)Excluding all Loss Adjustment Expenses (LAE)