

Top 25 Authorized Companies
Zero Premium and Loss Companies Excluded

2022 Oregon Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

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	\$261,794	21.81%	\$248,679	\$167,737	67.45%
2	Farmers Ins Exch	21652	CA	\$72,295	6.02%	\$67,474	\$37,539	55.63%
3	Safeco Ins Co of OR	11071	OR	\$70,173	5.84%	\$68,645	\$36,000	52.44%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$62,205	5.18%	\$56,530	\$20,418	36.12%
5	Allstate Vehicle & Prop Ins Co	37907	IL	\$52,896	4.41%	\$47,894	\$40,324	84.19%
6	Country Mut Ins Co	20990	IL	\$51,671	4.30%	\$49,601	\$28,875	58.21%
7	Safeco Ins Co Of IL	39012	IL	\$49,663	4.14%	\$40,515	\$30,098	74.29%
8	Homesite Ins Co Of The Midwest	13927	WI	\$44,506	3.71%	\$42,157	\$27,805	65.96%
9	Travelers Personal Ins Co	38130	CT	\$40,662	3.39%	\$35,155	\$28,481	81.02%
10	Farmers Ins Co Of OR	21636	OR	\$35,370	2.95%	\$32,433	\$12,103	37.32%
11	USAA Cas Ins Co	25968	TX	\$32,687	2.72%	\$31,187	\$19,579	62.78%
12	Liberty Ins Corp	42404	IL	\$32,483	2.71%	\$29,462	\$12,891	43.76%
13	United Serv Automobile Assn	25941	TX	\$25,988	2.16%	\$25,206	\$15,388	61.05%
14	American Strategic Ins Corp	10872	FL	\$21,840	1.82%	\$21,019	\$10,957	52.13%
15	USAA Gen Ind Co	18600	TX	\$19,976	1.66%	\$19,078	\$14,667	76.88%
16	American Family Mut Ins Co SI	19275	WI	\$19,285	1.61%	\$18,666	\$14,626	78.36%
17	Garrison Prop & Cas Ins Co	21253	TX	\$14,073	1.17%	\$13,161	\$9,102	69.16%
18	Allstate Ind Co	19240	IL	\$13,557	1.13%	\$13,039	\$10,189	78.14%
19	Allstate Ins Co	19232	IL	\$13,144	1.09%	\$12,603	\$7,772	61.67%
20	Mutual Of Enumclaw Ins Co	14761	OR	\$12,814	1.07%	\$12,017	\$4,675	38.90%
21	Amica Mut Ins Co	19976	RI	\$12,309	1.03%	\$11,641	\$6,596	56.66%
22	American Modern Prop & Cas Ins Co	42722	OH	\$11,414	0.95%	\$9,063	\$5,346	58.98%
23	Travelers Home & Marine Ins Co	27998	CT	\$11,271	0.94%	\$11,029	\$8,805	79.84%
24	Pemco Mut Ins Co	24341	WA	\$11,233	0.94%	\$10,868	\$8,976	82.59%
25	Allstate Prop & Cas Ins Co	17230	IL	\$10,890	0.91%	\$10,640	\$5,631	52.93%
	All 127 Other Companies			\$196,393	16.36%	\$185,120	\$119,817	64.72%
	Totals (Loss Ratio is average)			\$1,200,596	100.00%	\$1,122,882	\$704,396	62.73%

(1)Excluding all Loss Adjustment Expenses (LAE)