

Top 25 Authorized Companies
Zero Premium and Loss Companies Excluded

2023 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	\$290,142	21.32%	\$275,086	\$167,490	60.89%
2	Farmers Ins Exch	21652	CA	\$81,593	5.98%	\$77,180	\$21,407	27.74%
3	Safeco Ins Co of OR	11071	OR	\$73,387	5.60%	\$72,292	\$30,889	42.73%
4	Foremost Ins Co Grand Rapids MI	11185	MI	\$79,071	5.15%	\$66,396	\$18,623	28.05%
5	Safeco Ins Co Of IL	39012	IL	\$66,565	4.58%	\$59,112	\$39,127	66.19%
6	Allstate Vehicle & Prop Ins Co	37907	IL	\$66,400	4.55%	\$58,759	\$38,939	66.27%
7	Country Mut Ins Co	20990	IL	\$56,379	4.21%	\$54,285	\$26,506	48.83%
8	Homesite Ins Co Of The Midwest	13927	WI	\$54,251	3.80%	\$48,977	\$33,282	67.95%
9	Travelers Personal Ins Co	38130	CT	\$56,285	3.74%	\$48,273	\$33,064	68.49%
10	Farmers Ins Co Of OR	21636	OR	\$44,236	3.08%	\$39,750	\$4,101	10.32%
11	USAA Cas Ins Co	25968	TX	\$37,085	2.69%	\$34,661	\$20,657	59.60%
12	Liberty Ins Corp	42404	IL	\$34,339	2.63%	\$33,884	\$11,411	33.68%
13	United Serv Automobile Assn	25941	TX	\$29,743	2.15%	\$27,676	\$15,915	57.51%
14	American Strategic Ins Corp	10872	FL	\$28,186	1.92%	\$24,735	\$10,544	42.63%
15	USAA Gen Ind Co	18600	TX	\$25,888	1.75%	\$22,548	\$11,035	48.94%
16	American Family Mut Ins Co SI	19275	WI	\$21,355	1.56%	\$20,185	\$9,415	46.64%
17	American Modern Prop & Cas Ins Co	42722	OH	\$20,022	1.23%	\$15,839	\$8,648	54.60%
18	Garrison Prop & Cas Ins Co	21253	TX	\$17,518	1.21%	\$15,567	\$9,677	62.17%
19	Mutual Of Enumclaw Ins Co	14761	OR	\$14,311	1.09%	\$14,102	\$4,731	33.55%
20	Amica Mut Ins Co	19976	RI	\$15,557	1.08%	\$13,993	\$8,216	58.72%
21	Allstate Ind Co	19240	IL	\$13,458	1.05%	\$13,523	\$5,605	41.44%
22	Allstate Ins Co	19232	IL	\$12,566	1.00%	\$12,925	\$5,239	40.53%
23	American Family Ins Co	10386	WI	\$14,424	0.95%	\$12,298	\$9,768	79.43%
24	Pemco Mut Ins Co	24341	WA	\$11,843	0.90%	\$11,643	\$11,202	96.21%
25	Country Pref Ins Co	21008	IL	\$13,703	0.80%	\$10,277	\$9,994	97.25%
	All 126 Other Companies			\$214,203	15.38%	\$206,185	\$98,941	47.99%
	Totals (Loss Ratio is average)			\$1,392,507	100.00%	\$1,290,150	\$664,425	51.50%

(1)Excluding all Loss Adjustment Expenses (LAE)