

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Homeowners Multiple Peril
Top 25 Authorized Companies

Zero Premium 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	\$396,437	21.5%	\$368,143	\$195,536	53.1%
2	Safeco Ins Co Of IL	39012	IL	115,345	6.1%	104,694	40,871	39.0%
3	Allstate Vehicle & Prop Ins Co	37907	IL	95,025	5.4%	91,831	46,063	50.2%
4	Safeco Ins Co of OR	11071	OR	86,711	5.2%	88,620	24,895	28.1%
5	Farmers Ins Exch	21652	CA	80,418	5.0%	85,335	16,652	19.5%
6	Homesite Ins Co Of The Midwest	13927	WI	88,334	4.9%	84,673	45,851	54.2%
7	Travelers Personal Ins Co	38130	CT	86,240	4.7%	80,515	32,027	39.8%
8	Foremost Ins Co Grand Rapids MI	11185	MI	81,115	4.6%	78,742	26,553	33.7%
9	Country Pref Ins Co	21008	IL	88,355	4.5%	77,204	42,325	54.8%
10	Farmers Ins Co Of OR	21636	OR	59,484	3.3%	56,523	12,108	21.4%
11	USAA Cas Ins Co	25968	TX	47,071	2.6%	44,448	18,521	41.7%
12	American Strategic Ins Corp	10872	IN	40,972	2.3%	39,072	16,893	43.2%
13	United Serv Automobile Assn	25941	TX	36,533	2.0%	34,103	17,599	51.6%
14	USAA Gen Ind Co	18600	TX	34,237	1.9%	32,405	12,802	39.5%
15	American Modern Prop & Cas Ins Co	42722	OH	34,355	1.9%	32,180	17,137	53.3%
16	Liberty Ins Corp	42404	IL	27,585	1.8%	30,142	8,850	29.4%
17	American Family Mut Ins Co SI	19275	WI	25,159	1.5%	25,282	10,625	42.0%
18	Garrison Prop & Cas Ins Co	21253	TX	24,455	1.3%	22,227	7,234	32.5%
19	American Family Ins Co	10386	WI	22,750	1.2%	21,006	9,343	44.5%
20	Amica Mut Ins Co	19976	RI	19,216	1.1%	18,387	7,209	39.2%
21	Allstate Ind Co	19240	IL	14,948	0.9%	14,742	6,695	45.4%
22	American Bankers Ins Co Of FL	10111	FL	15,537	0.9%	14,649	8,721	59.5%
23	Mutual Of Enumclaw Ins Co	14761	OR	12,798	0.8%	13,865	9,226	66.5%
24	Allstate Ins Co	19232	IL	12,255	0.7%	12,262	4,202	34.3%
25	Travelers Home & Marine Ins Co	27998	CT	11,603	0.7%	11,374	3,324	29.2%
All 128 Other Companies				\$231,126	13.5%	\$232,225	\$98,880	42.6%
Totals (Loss Ratio is average)				\$1,788,064	100.0%	\$1,714,649	\$740,142	43.2%

Notes

Updated 6/10/2026

(1) Excluding all Loss Adjustment Expenses