

All 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

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	\$572	0.05%	\$336	\$148	44.09%
Aegis Security Ins Co	33898	PA	\$12	0.00%	\$93	\$48	52.10%
Affiliated Fm Ins Co	10014	RI	\$2	0.00%	\$4	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$1,921	0.16%	\$1,953	\$5,526	282.96%
Allstate Ind Co	19240	IL	\$13,557	1.13%	\$13,039	\$10,189	78.14%
Allstate Ins Co	19232	IL	\$13,144	1.09%	\$12,603	\$7,772	61.67%
Allstate Prop & Cas Ins Co	17230	IL	\$10,890	0.91%	\$10,640	\$5,631	52.93%
Allstate Vehicle & Prop Ins Co	37907	IL	\$52,896	4.41%	\$47,894	\$40,324	84.19%
Alpha Prop & Cas Ins Co	38156	WI	\$84	0.01%	\$86	\$0	0.00%
Amco Ins Co	19100	IA	\$1,282	0.11%	\$1,284	\$219	17.03%
American Bankers Ins Co Of FL	10111	FL	\$10,089	0.84%	\$9,761	\$4,297	44.03%
American Commerce Ins Co	19941	OH	\$2,227	0.19%	\$2,304	(\$98)	(4.26)%
American Economy Ins Co	19690	IN	\$0	0.00%	\$0	\$2	0.00%
American Family Connect Prop & Cas I	29068	WI	\$9,169	0.76%	\$8,485	\$8,027	94.60%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$15	\$14	91.00%
American Family Ins Co	10386	WI	\$10,736	0.89%	\$9,610	\$7,630	79.40%
American Family Mut Ins Co SI	19275	WI	\$19,285	1.61%	\$18,666	\$14,626	78.36%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$883	0.07%	\$882	\$473	53.66%
American Modern Prop & Cas Ins Co	42722	OH	\$11,414	0.95%	\$9,063	\$5,346	58.98%
American Modern Select Ins Co	38652	OH	(\$5)	0.00%	\$116	(\$110)	(95.19)%
American Natl Gen Ins Co	39942	MO	\$2	0.00%	\$3	(\$11)	(434.10)%
American Natl Prop & Cas Co	28401	MO	\$4,651	0.39%	\$4,260	\$3,449	80.95%
American Reliable Ins Co	19615	AZ	\$391	0.03%	\$883	\$0	(0.01)%
American Security Ins Co	42978	DE	\$10	0.00%	\$11	\$8	72.14%
American Strategic Ins Corp	10872	FL	\$21,840	1.82%	\$21,019	\$10,957	52.13%
Amguard Ins Co	42390	PA	\$117	0.01%	\$90	(\$18)	(20.41)%
Amica Mut Ins Co	19976	RI	\$12,309	1.03%	\$11,641	\$6,596	56.66%
AmShield Ins Co	15590	MO	\$929	0.08%	\$830	\$870	104.78%
Armed Forces Ins Exch	41459	KS	\$226	0.02%	\$216	\$504	233.41%
Artisan & Truckers Cas Co	10194	WI	\$66	0.01%	\$20	\$1	5.35%
Aspen Amer Ins Co	43460	TX	\$4	0.00%	\$6	\$1	17.51%
Austin Mut Ins Co	13412	MN	\$229	0.02%	\$240	\$1,335	555.43%
Automobile Ins Co Of Hartford CT	19062	CT	\$1,003	0.08%	\$945	(\$453)	(47.93)%
Bankers Standard Ins Co	18279	PA	(\$9)	0.00%	\$775	\$431	55.67%
California Cas Gen Ins Co of OR	35955	OR	\$4,948	0.41%	\$4,536	\$3,488	76.91%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	\$0	327.03%
Century Natl Ins Co	26905	CA	\$776	0.06%	\$729	\$754	103.39%
Chubb Ind Ins Co	12777	NY	\$0	0.00%	\$0	\$0	6.98%
Chubb Natl Ins Co	10052	IN	\$2	0.00%	\$2	\$0	13.53%
Commerce W Ins Co	13161	CA	\$2,335	0.19%	\$2,136	\$220	10.29%

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Country Cas Ins Co	20982	IL	\$1	0.00%	\$1	\$0	(1.63)%
Country Mut Ins Co	20990	IL	\$51,671	4.30%	\$49,601	\$28,875	58.21%
Country Pref Ins Co	21008	IL	\$7,196	0.60%	\$4,274	\$3,372	78.91%
Crestbrook Ins Co	18961	OH	\$1,817	0.15%	\$1,677	\$936	55.84%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	(\$18)	0.00%
CSAA Gen Ins Co	37770	IN	\$5,038	0.42%	\$4,741	\$2,909	61.35%
Depositors Ins Co	42587	IA	\$1,696	0.14%	\$1,809	\$1,201	66.39%
Eagle W Ins Co	12890	CA	\$1,463	0.12%	\$1,389	\$1,977	142.40%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$0	0.00%
Economy Premier Assur Co	40649	IL	\$1,006	0.08%	\$1,010	\$719	71.13%
Electric Ins Co	21261	MA	\$83	0.01%	\$78	\$46	58.61%
Encompass Ind Co	15130	IL	\$653	0.05%	\$654	\$693	105.88%
Encompass Ins Co Of Amer	10071	IL	\$2	0.00%	\$7	\$0	(5.93)%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,073	0.42%	\$4,962	\$2,954	59.54%
Esurance Ins Co	25712	IL	\$185	0.02%	\$189	\$332	175.87%
Esurance Prop & Cas Ins Co	30210	IL	\$923	0.08%	\$951	\$573	60.21%
Executive Risk Ind Inc	35181	DE	\$0	0.00%	\$0	\$0	14.49%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$3,058	0.25%	\$3,007	\$1,533	50.99%
Farmers Ins Co Of OR	21636	OR	\$35,370	2.95%	\$32,433	\$12,103	37.32%
Farmers Ins Exch	21652	CA	\$72,295	6.02%	\$67,474	\$37,539	55.63%
Farmers Prop & Cas Ins Co	26298	RI	\$7,406	0.62%	\$7,360	\$5,013	68.11%
Federal Ins Co	20281	IN	\$5,536	0.46%	\$5,194	\$2,746	52.87%
Fidelity & Deposit Co Of MD	39306	IL	\$37	0.00%	\$38	\$2	5.41%
Fire Ins Exch	21660	CA	\$588	0.05%	\$211	\$125	59.26%
First Amer Prop & Cas Ins Co	37710	CA	(\$10)	0.00%	\$116	\$331	285.95%
First Liberty Ins Corp	33588	IL	\$40	0.00%	\$39	\$8	19.62%
Foremost Ins Co Grand Rapids MI	11185	MI	\$62,205	5.18%	\$56,530	\$20,418	36.12%
Foremost Prop & Cas Ins Co	11800	MI	\$5,605	0.47%	\$5,163	\$2,635	51.03%
Garrison Prop & Cas Ins Co	21253	TX	\$14,073	1.17%	\$13,161	\$9,102	69.16%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Grange Ins Assn	22101	WA	\$2,661	0.22%	\$2,598	\$2,718	104.62%
Great Northern Ins Co	20303	IN	\$1,890	0.16%	\$1,734	(\$739)	(42.63)%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	(\$3)	0.00%
Hanover Ins Co	22292	NH	\$0	0.00%	\$0	\$13	0.00%
Hartford Accident & Ind Co	22357	CT	\$360	0.03%	\$299	(\$481)	(160.66)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$27	(\$145)	(543.20)%
Hartford Fire Ins Co	19682	CT	\$62	0.01%	\$59	\$2	2.75%
Hartford Ins Co Of The Midwest	37478	IN	\$1,407	0.12%	\$1,415	\$3,075	217.25%
Hartford Underwriters Ins Co	30104	CT	\$223	0.02%	\$220	\$34	15.31%
Homeowners of Amer Ins Co	12536	TX	\$66	0.01%	\$24	\$0	0.00%
Homesite Ins Co	17221	WI	\$668	0.06%	\$242	\$187	76.96%

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Homesite Ins Co Of The Midwest	13927	WI	\$44,506	3.71%	\$42,157	\$27,805	65.96%
Horace Mann Ins Co	22578	IL	\$662	0.06%	\$666	\$605	90.74%
Integon Natl Ins Co	29742	NC	\$1,195	0.10%	\$979	\$420	42.91%
Liberty Ins Corp	42404	IL	\$32,483	2.71%	\$29,462	\$12,891	43.76%
Liberty Mut Fire Ins Co	23035	WI	\$4,637	0.39%	\$4,381	\$576	13.15%
Liberty Mut Ins Co	23043	MA	\$1,358	0.11%	\$1,177	\$632	53.68%
LM Ins Corp	33600	IL	\$2,066	0.17%	\$2,001	\$422	21.09%
Markel Amer Ins Co	28932	VA	\$338	0.03%	\$334	\$182	54.52%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Midwest Family Mut Ins Co	23574	IA	\$33	0.00%	\$23	\$52	229.00%
Mutual Of Enumclaw Ins Co	14761	OR	\$12,814	1.07%	\$12,017	\$4,675	38.90%
National Surety Corp	21881	IL	\$0	0.00%	\$0	\$0	0.00%
Nationwide Affinity Co of Amer	26093	OH	\$1,696	0.14%	\$1,898	\$1,052	55.40%
Nationwide Gen Ins Co	23760	OH	\$8,431	0.70%	\$7,612	\$7,224	94.89%
Nationwide Ins Co Of Amer	25453	OH	\$3,128	0.26%	\$3,160	\$2,364	74.82%
Nationwide Mut Fire Ins Co	23779	OH	\$0	0.00%	\$0	\$4	(3265.77)%
Nationwide Mut Ins Co	23787	OH	\$0	0.00%	\$0	(\$30)	0.00%
Nationwide Prop & Cas Ins Co	37877	OH	\$0	0.00%	\$0	\$0	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$3)	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	\$10,353	0.86%	\$10,228	\$7,118	69.60%
Pacific Ind Co	20346	WI	\$7,096	0.59%	\$6,576	\$1,712	26.04%
Peerless Ind Ins Co	18333	IL	\$2	0.00%	\$1	\$1	73.80%
Pemco Mut Ins Co	24341	WA	\$11,233	0.94%	\$10,868	\$8,976	82.59%
Pharmacists Mut Ins Co	13714	IA	\$30	0.00%	\$33	\$18	55.21%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$58)	0.00%
Praetorian Ins Co	37257	PA	\$415	0.03%	\$407	\$109	26.87%
Privilege Underwriters Recp Exch	12873	FL	\$3,954	0.33%	\$3,495	\$1,605	45.92%
Progressive Classic Ins Co	42994	WI	\$376	0.03%	\$388	\$429	110.42%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,477	0.37%	\$4,491	\$1,276	28.40%
QBE Ins Corp	39217	PA	\$1,327	0.11%	\$1,387	\$675	48.63%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$1	0.00%
Rock Ridge Ins Co	11089	TX	\$1,510	0.13%	\$800	\$568	70.97%
Safeco Ins Co Of IL	39012	IL	\$49,663	4.14%	\$40,515	\$30,098	74.29%
Safeco Ins Co of OR	11071	OR	\$70,173	5.84%	\$68,645	\$36,000	52.44%
Sentinel Ins Co Ltd	11000	CT	(\$1)	0.00%	\$35	\$6	16.66%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Spinnaker Ins Co	24376	IL	\$3,070	0.26%	\$2,849	\$707	24.82%
Standard Fire Ins Co	19070	CT	\$681	0.06%	\$658	\$393	59.68%
Standard Guar Ins Co	42986	DE	\$10	0.00%	\$9	\$1	12.25%

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State Farm Fire & Cas Co	25143	IL	\$261,794	21.81%	\$248,679	\$167,737	67.45%
State Natl Ins Co Inc	12831	TX	\$49	0.00%	\$92	\$21	22.43%
Stillwater Prop & Cas Ins Co	16578	NY	\$4,328	0.36%	\$4,073	\$5,079	124.69%
Sublimity Ins Co	26824	OR	\$7,697	0.64%	\$7,357	\$2,807	38.15%
Sutter Ins Co	32107	CA	\$0	0.00%	\$0	\$8	(6048.39)%
Sutton National Ins Co	25798	OK	\$0	0.00%	\$0	\$0	0.00%
Teachers Ins Co	22683	IL	\$912	0.08%	\$893	\$700	78.43%
The Cincinnati Cas Co	28665	OH	\$651	0.05%	\$333	\$566	170.00%
The Cincinnati Ins Co	10677	OH	\$2,649	0.22%	\$2,669	\$5,390	201.97%
Toggle Ins Co	44245	DE	\$119	0.01%	\$123	\$218	177.62%
Travelers Commercial Ins Co	36137	CT	\$1,260	0.10%	\$1,210	\$825	68.16%
Travelers Home & Marine Ins Co	27998	CT	\$11,271	0.94%	\$11,029	\$8,805	79.84%
Travelers Ind Co Of Amer	25666	CT	\$562	0.05%	\$531	\$132	24.77%
Travelers Personal Ins Co	38130	CT	\$40,662	3.39%	\$35,155	\$28,481	81.02%
Trisura Ins Co	22225	OK	\$41	0.00%	\$16	\$4	26.52%
Trumbull Ins Co	27120	CT	\$6,280	0.52%	\$6,359	\$2,627	41.31%
Twin City Fire Ins Co Co	29459	IN	(\$1)	0.00%	\$43	\$1	2.10%
United Heritage Prop & Cas Co	18939	ID	\$5,164	0.43%	\$5,105	\$2,259	44.25%
United Serv Automobile Assn	25941	TX	\$25,988	2.16%	\$25,206	\$15,388	61.05%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$1)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$4	0.00%	\$5	(\$1)	(13.00)%
Unitrin Safeguard Ins Co	40703	WI	\$979	0.08%	\$999	\$1,162	116.32%
Universal N Amer Ins Co	10759	TX	\$0	0.00%	\$0	\$6	0.00%
USAA Cas Ins Co	25968	TX	\$32,687	2.72%	\$31,187	\$19,579	62.78%
USAA Gen Ind Co	18600	TX	\$19,976	1.66%	\$19,078	\$14,667	76.88%
Valley Prop & Cas Ins Co	10698	OR	\$1,390	0.12%	\$1,540	\$438	28.45%
Vigilant Ins Co	20397	NY	\$2	0.00%	\$2	\$0	3.79%
Wawanesa Gen Ins Co	10683	CA	\$75	0.01%	\$82	\$16	19.88%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)			\$1,200,596	100.00%	\$1,122,882	\$704,396	62.73%

(1)Excluding all Loss Adjustment Expenses (LAE)