

All 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

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	\$2,360	0.11%	\$1,439	\$185	12.84%
Aegis Security Ins Co	33898	PA	\$0	0.00%	\$4	(\$17)	(432.58)%
Affiliated Fm Ins Co	10014	RI	\$4	0.00%	\$3	\$0	0.00%
AIG Prop Cas Co	19402	IL	\$1,798	0.14%	\$1,862	(\$4,054)	(217.71)%
Allied Prop & Cas Ins Co	42579	IA	\$523	0.01%	\$161	\$416	258.76%
Allstate Ind Co	19240	IL	\$13,458	1.05%	\$13,523	\$5,605	41.44%
Allstate Ins Co	19232	IL	\$12,566	1.00%	\$12,925	\$5,239	40.53%
Allstate Prop & Cas Ins Co	17230	IL	\$10,646	0.84%	\$10,828	\$5,490	50.70%
Allstate Vehicle & Prop Ins Co	37907	IL	\$66,400	4.55%	\$58,759	\$38,939	66.27%
Alpha Prop & Cas Ins Co	38156	WI	\$52	0.00%	\$62	\$0	0.00%
Amco Ins Co	19100	IA	\$888	0.10%	\$1,228	\$1,992	162.30%
American Bankers Ins Co Of FL	10111	FL	\$11,474	0.79%	\$10,188	\$5,079	49.85%
American Commerce Ins Co	19941	OH	\$2,261	0.18%	\$2,258	\$784	34.69%
American Family Connect Prop & Cas I	29068	WI	\$9,688	0.73%	\$9,445	\$5,026	53.21%
American Family Home Ins Co	23450	FL	\$0	0.00%	\$0	(\$21)	0.00%
American Family Ins Co	10386	WI	\$14,424	0.95%	\$12,298	\$9,768	79.43%
American Family Mut Ins Co SI	19275	WI	\$21,355	1.56%	\$20,185	\$9,415	46.64%
American Fire & Cas Co	24066	NH	\$0	0.00%	\$0	\$0	0.00%
American Modern Home Ins Co	23469	OH	\$950	0.07%	\$890	\$691	77.60%
American Modern Prop & Cas Ins Co	42722	OH	\$20,022	1.23%	\$15,839	\$8,648	54.60%
American Modern Select Ins Co	38652	OH	\$0	0.00%	\$0	(\$552)	0.00%
American Natl Gen Ins Co	39942	MO	\$0	0.00%	\$1	\$0	(12.34)%
American Natl Prop & Cas Co	28401	MO	\$4,978	0.37%	\$4,750	\$2,557	53.83%
American Reliable Ins Co	19615	AZ	(\$2)	0.00%	(\$2)	(\$20)	866.01%
American Security Ins Co	42978	DE	\$9	0.00%	\$9	\$42	442.71%
American Strategic Ins Corp	10872	FL	\$28,186	1.92%	\$24,735	\$10,544	42.63%
Amquard Ins Co	42390	NE	\$298	0.02%	\$211	\$132	62.37%
Amica Mut Ins Co	19976	RI	\$15,557	1.08%	\$13,993	\$8,216	58.72%
AmShield Ins Co	15590	MO	\$1,465	0.09%	\$1,123	\$721	64.19%
Armed Forces Ins Exch	41459	KS	\$240	0.02%	\$235	(\$132)	(56.01)%
Artisan & Truckers Cas Co	10194	WI	\$199	0.01%	\$137	\$16	11.52%
Aspen Amer Ins Co	43460	TX	(\$1)	0.00%	\$2	\$9	370.97%
Austin Mut Ins Co	13412	MN	(\$11)	0.01%	\$107	(\$1,534)	(1431.73)%
Automobile Ins Co Of Hartford CT	19062	CT	\$1,038	0.08%	\$1,043	(\$218)	(20.88)%
Bankers Standard Ins Co	18279	PA	\$8	0.00%	\$10	(\$194)	(1956.14)%
California Cas Gen Ins Co of OR	35955	OR	\$5,834	0.42%	\$5,438	\$5,711	105.02%
California Cas Ind Exch	20117	CA	\$0	0.00%	\$0	\$401	494728.40%
Century Natl Ins Co	26905	CA	\$548	0.05%	\$647	(\$2,416)	(373.60)%
Chubb Ind Ins Co	12777	NY	\$0	0.00%	\$0	\$0	37.12%
Chubb Natl Ins Co	10052	IN	\$2	0.00%	\$2	\$1	45.76%
Commerce W Ins Co	13161	CA	\$2,733	0.20%	\$2,591	\$2,399	92.60%

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Continental Ins Co	35289	PA	\$0	0.00%	\$0	\$204	0.00%
Country Cas Ins Co	20982	IL	\$0	0.00%	\$1	\$0	(2.15)%
Country Mut Ins Co	20990	IL	\$56,379	4.21%	\$54,285	\$26,506	48.83%
Country Pref Ins Co	21008	IL	\$13,703	0.80%	\$10,277	\$9,994	97.25%
Crestbrook Ins Co	18961	OH	\$1,874	0.15%	\$1,882	\$450	23.94%
CSAA Fire & Cas Ins Co	10921	IN	\$0	0.00%	\$0	(\$6)	0.00%
CSAA Gen Ins Co	37770	IN	\$6,049	0.42%	\$5,461	\$6,465	118.40%
Depositors Ins Co	42587	IA	\$3,297	0.15%	\$1,940	\$1,251	64.47%
Eagle W Ins Co	12890	CA	\$1,651	0.12%	\$1,561	\$759	48.64%
Economy Fire & Cas Co	22926	IL	\$0	0.00%	\$0	\$0	0.00%
Economy Premier Assur Co	40649	IL	\$931	0.07%	\$958	\$228	23.78%
Electric Ins Co	21261	MA	\$97	0.01%	\$89	\$42	47.78%
Encompass Ind Co	15130	IL	\$820	0.06%	\$722	(\$136)	(18.86)%
Encompass Ins Co Of Amer	10071	IL	\$2	0.00%	\$2	\$1	42.21%
Enumclaw Prop & Cas Ins Co	11232	OR	\$5,978	0.43%	\$5,521	\$4,828	87.45%
Esurance Ins Co	25712	IL	\$128	0.01%	\$144	\$73	51.03%
Esurance Prop & Cas Ins Co	30210	IL	\$844	0.07%	\$887	\$355	40.04%
Executive Risk Ind Inc	35181	DE	\$0	0.00%	\$0	\$0	(25.93)%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$3,313	0.25%	\$3,178	\$1,849	58.18%
Farmers Ins Co Of OR	21636	OR	\$44,236	3.08%	\$39,750	\$4,101	10.32%
Farmers Ins Exch	21652	CA	\$81,593	5.98%	\$77,180	\$21,407	27.74%
Farmers Prop & Cas Ins Co	26298	RI	\$7,042	0.56%	\$7,194	\$1,140	15.85%
Federal Ins Co	20281	IN	\$6,018	0.45%	\$5,786	\$1,429	24.70%
Fidelity & Deposit Co Of MD	39306	IL	\$38	0.00%	\$38	\$6	16.37%
Fire Ins Exch	21660	CA	\$1,365	0.08%	\$984	\$574	58.28%
First Amer Prop & Cas Ins Co	37710	CA	\$0	0.00%	\$0	(\$89)	0.00%
First Liberty Ins Corp	33588	IL	\$40	0.00%	\$41	\$0	(0.62)%
Foremost Ins Co Grand Rapids MI	11185	MI	\$79,071	5.15%	\$66,396	\$18,623	28.05%
Foremost Prop & Cas Ins Co	11800	MI	\$7,488	0.47%	\$6,120	\$1,385	22.63%
Foremost Signature Ins Co	41513	MI	\$0	0.00%	\$0	(\$1)	0.00%
Garrison Prop & Cas Ins Co	21253	TX	\$17,518	1.21%	\$15,567	\$9,677	62.17%
General Cas Co Of WI	24414	WI	\$0	0.00%	\$0	\$0	0.00%
Grange Ins Assn	22101	WA	\$2,961	0.22%	\$2,801	\$1,082	38.65%
Great Northern Ins Co	20303	IN	\$2,200	0.16%	\$2,030	\$843	41.53%
Great Northwest Ins Co	26654	MN	\$0	0.00%	\$0	\$0	0.00%
Greenwich Ins Co	22322	DE	\$0	0.00%	\$0	\$0	0.00%
Hanover Ins Co	22292	NH	\$0	0.00%	\$0	(\$31)	0.00%
Hartford Accident & Ind Co	22357	CT	\$384	0.03%	\$365	(\$94)	(25.87)%
Hartford Cas Ins Co	29424	IN	\$0	0.00%	\$0	(\$144)	0.00%
Hartford Fire Ins Co	19682	CT	\$60	0.00%	\$60	\$45	74.82%
Hartford Ins Co Of The Midwest	37478	IN	\$1,334	0.11%	\$1,386	\$1,343	96.93%

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Hartford Underwriters Ins Co	30104	CT	\$212	0.02%	\$214	\$590	275.47%
Homeowners of Amer Ins Co	12536	TX	\$177	0.01%	\$125	\$98	78.64%
Homesite Ins Co	17221	WI	\$1,402	0.09%	\$1,129	\$261	23.10%
Homesite Ins Co Of The Midwest	13927	WI	\$54,251	3.80%	\$48,977	\$33,282	67.95%
Horace Mann Ins Co	22578	IL	\$678	0.05%	\$667	\$395	59.28%
Integon Ind Corp	22772	NC	\$61	0.00%	\$37	\$0	0.00%
Integon Natl Ins Co	29742	NC	\$1,762	0.12%	\$1,529	\$1,778	116.27%
Liberty Ins Corp	42404	IL	\$34,339	2.63%	\$33,884	\$11,411	33.68%
Liberty Mut Fire Ins Co	23035	WI	\$4,786	0.37%	\$4,749	\$850	17.89%
Liberty Mut Ins Co	23043	MA	\$1,658	0.11%	\$1,464	\$702	47.99%
LM Ins Corp	33600	IL	\$2,089	0.16%	\$2,110	\$736	34.89%
Markel Amer Ins Co	28932	VA	\$469	0.04%	\$469	\$195	41.48%
Merastar Ins Co	31968	IL	\$0	0.00%	\$0	\$0	0.00%
Midwest Family Mut Ins Co	23574	IA	\$65	0.00%	\$54	\$7	13.36%
Mutual Of Enumclaw Ins Co	14761	OR	\$14,311	1.09%	\$14,102	\$4,731	33.55%
Nationwide Affinity Co of Amer	26093	OH	\$968	0.11%	\$1,482	\$1,030	69.50%
Nationwide Gen Ins Co	23760	OH	\$9,433	0.73%	\$9,397	\$7,183	76.44%
Nationwide Ins Co Of Amer	25453	OH	\$2,114	0.23%	\$2,985	\$1,093	36.61%
Nationwide Mut Ins Co	23787	OH	\$0	0.00%	\$0	\$108	0.00%
North Pacific Ins Co	23892	OR	\$0	0.00%	\$0	(\$4)	0.00%
Ohio Cas Ins Co	24074	NH	\$0	0.00%	\$0	\$0	0.00%
Oregon Mut Ins Co	14907	OR	(\$906)	0.33%	\$4,306	\$4,830	112.16%
Pacific Ind Co	20346	WI	\$7,530	0.57%	\$7,327	\$3,591	49.01%
Peerless Ind Ins Co	18333	IL	\$2,413	0.07%	\$942	\$338	35.86%
Pemco Mut Ins Co	24341	WA	\$11,843	0.90%	\$11,643	\$11,202	96.21%
Pharmacists Mut Ins Co	13714	IA	\$8	0.00%	\$22	(\$1)	(2.89)%
Point Specialty Ins Co	25747	WI	\$0	0.00%	\$0	(\$3)	0.00%
Praetorian Ins Co	37257	PA	\$421	0.03%	\$411	\$1,049	255.47%
Privilege Underwriters Recp Exch	12873	FL	\$4,885	0.34%	\$4,421	\$2,892	65.43%
Progressive Classic Ins Co	42994	WI	\$380	0.03%	\$388	\$150	38.70%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,348	0.34%	\$4,396	\$641	14.57%
QBE Ins Corp	39217	PA	\$223	0.07%	\$871	\$461	52.99%
Regent Ins Co	24449	WI	\$0	0.00%	\$0	\$7	0.00%
Rock Ridge Ins Co	11089	TX	\$4,603	0.24%	\$3,078	\$2,204	71.61%
Safeco Ins Co Of IL	39012	IL	\$66,565	4.58%	\$59,112	\$39,127	66.19%
Safeco Ins Co of OR	11071	OR	\$73,387	5.60%	\$72,292	\$30,889	42.73%
Sentinel Ins Co Ltd	11000	CT	\$0	0.00%	\$0	(\$21)	0.00%
Sentry Ins Co	24988	WI	\$0	0.00%	\$0	\$0	0.00%
Spinnaker Ins Co	24376	IL	\$3,814	0.27%	\$3,453	\$2,024	58.62%
Standard Fire Ins Co	19070	CT	\$698	0.05%	\$704	\$839	119.17%
Standard Guar Ins Co	42986	DE	\$0	0.00%	\$3	(\$1)	(46.58)%

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State Farm Fire & Cas Co	25143	IL	\$290,142	21.32%	\$275,086	\$167,490	60.89%
State Natl Ins Co Inc	12831	TX	\$40	0.00%	\$10	(\$3)	(24.76)%
Stillwater Prop & Cas Ins Co	16578	NY	\$4,855	0.36%	\$4,597	\$3,060	66.57%
Sublimity Ins Co	26824	OR	\$9,155	0.65%	\$8,352	\$4,713	56.44%
Teachers Ins Co	22683	IL	\$1,017	0.08%	\$970	\$512	52.78%
The Cincinnati Cas Co	28665	OH	\$2,031	0.09%	\$1,189	\$282	23.75%
The Cincinnati Ins Co	10677	OH	\$2,702	0.21%	\$2,659	\$70	2.63%
Toggle Ins Co	44245	DE	\$123	0.01%	\$125	\$150	119.85%
Travelers Commercial Ins Co	36137	CT	\$1,310	0.10%	\$1,295	\$238	18.34%
Travelers Home & Marine Ins Co	27998	CT	\$11,822	0.90%	\$11,646	\$5,809	49.88%
Travelers Ind Co Of Amer	25666	CT	\$582	0.05%	\$589	\$151	25.61%
Travelers Personal Ins Co	38130	CT	\$56,285	3.74%	\$48,273	\$33,064	68.49%
Trisura Ins Co	22225	OK	\$375	0.02%	\$214	\$58	26.94%
Truck Ins Exch	21709	CA	\$2	0.00%	\$2	\$0	0.00%
Trumbull Ins Co	27120	CT	\$6,018	0.48%	\$6,174	\$308	4.99%
Twin City Fire Ins Co Co	29459	IN	\$0	0.00%	\$0	\$1	276.19%
United Heritage Prop & Cas Co	18939	ID	\$5,738	0.42%	\$5,434	\$3,076	56.60%
United Serv Automobile Assn	25941	TX	\$29,743	2.15%	\$27,676	\$15,915	57.51%
Unitrin Auto & Home Ins Co	16063	NY	\$0	0.00%	\$0	(\$1)	0.00%
Unitrin Direct Prop & Cas Co	10915	IL	\$2	0.00%	\$3	\$0	0.00%
Unitrin Safeguard Ins Co	40703	WI	\$981	0.08%	\$998	(\$119)	(11.96)%
Universal N Amer Ins Co	10759	TX	\$0	0.00%	\$0	(\$4)	0.00%
USAA Cas Ins Co	25968	TX	\$37,085	2.69%	\$34,661	\$20,657	59.60%
USAA Gen Ind Co	18600	TX	\$25,888	1.75%	\$22,548	\$11,035	48.94%
Valley Prop & Cas Ins Co	10698	OR	\$1,202	0.10%	\$1,303	\$274	21.06%
Vigilant Ins Co	20397	NY	\$1	0.00%	\$2	\$1	33.00%
Wawanesa Gen Ins Co	10683	CA	\$62	0.01%	\$70	(\$4)	(5.62)%
West Amer Ins Co	44393	IN	\$0	0.00%	\$0	\$0	0.00%
Totals (Loss Ratio is average)			\$1,392,507	100.00%	\$1,290,150	\$664,425	51.50%

(1)Excluding all Loss Adjustment Expenses (LAE)