

Oregon Division of Financial Regulation - 2024 Oregon Market Share
Line of Business: Homeowners Multiple Peril

Zero Premium Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Premiums Written	Market Share	Premiums Earned	Losses Incurred ⁽¹⁾	Loss Ratio
AIG Prop Cas Co	19402 IL		\$1,636	0.11%	\$1,704	\$4,119	241.8%
Acuity A Mut Ins Co	14184 WI		\$4,138	0.22%	\$3,329	\$1,841	55.3%
Affiliated Fm Ins Co	10014 RI		\$3	0.00%	\$3	\$0	0.0%
Allied Prop & Cas Ins Co	42579 IA		\$963	0.05%	\$747	\$387	51.8%
Allstate Ind Co	19240 IL		\$14,643	0.94%	\$14,134	\$7,103	50.3%
Allstate Ins Co	19232 IL		\$12,201	0.82%	\$12,355	\$6,897	55.8%
Allstate Prop & Cas Ins Co	17230 IL		\$10,256	0.70%	\$10,438	\$9,028	86.5%
Allstate Vehicle & Prop Ins Co	37907 IL		\$83,869	4.95%	\$74,206	\$53,244	71.8%
Alpha Prop & Cas Ins Co	38156 WI		\$52	0.00%	\$49	\$0	0.0%
AmShield Ins Co	15590 MO		\$2,353	0.13%	\$1,883	\$2,620	139.1%
Amco Ins Co	19100 IA		(\$8)	0.02%	\$325	\$233	71.7%
American Bankers Ins Co Of FL	10111 FL		\$13,580	0.83%	\$12,465	\$6,311	50.6%
American Commerce Ins Co	19941 OH		\$2,161	0.15%	\$2,213	\$1,916	86.6%
American Family Connect Prop & Cas I	29068 WI		\$1,538	0.42%	\$6,276	\$5,767	91.9%
American Family Home Ins Co	23450 FL		\$0	0.00%	\$0	(\$1)	0.0%
American Family Ins Co	10386 WI		\$19,722	1.13%	\$16,963	\$16,442	96.9%
American Family Mut Ins Co SI	19275 WI		\$24,646	1.53%	\$22,948	\$19,116	83.3%
American Fire & Cas Co	24066 NH		\$0	0.00%	\$0	\$0	0.0%
American Modern Home Ins Co	23469 OH		\$1,013	0.07%	\$1,004	\$352	35.0%
American Modern Prop & Cas Ins Co	42722 OH		\$29,112	1.62%	\$24,194	\$9,688	40.0%
American Modern Select Ins Co	38652 OH		\$0	0.00%	\$0	\$6	0.0%
American Natl Gen Ins Co	39942 NE		\$0	0.00%	\$0	(\$0)	0.0%
American Natl Prop & Cas Co	28401 NE		\$4,530	0.32%	\$4,822	\$3,764	78.1%
American Reliable Ins Co	19615 AZ		\$0	0.00%	\$0	\$3	0.0%
American Security Ins Co	42978 DE		\$10	0.00%	\$10	\$0	3.2%
American Strategic Ins Corp	10872 IN		\$37,530	2.21%	\$33,160	\$17,744	53.5%
Amguard Ins Co	42390 NE		\$234	0.02%	\$289	\$337	116.3%
Amica Mut Ins Co	19976 RI		\$17,336	1.10%	\$16,407	\$19,990	121.8%
Armed Forces Ins Exch	41459 KS		\$270	0.02%	\$258	\$61	23.6%
Artisan & Truckers Cas Co	10194 WI		\$320	0.02%	\$246	\$17	6.8%
Aspen Amer Ins Co	43460 TX		\$0	0.00%	\$0	(\$1)	0.0%
Austin Mut Ins Co	13412 MN		\$0	0.00%	\$0	\$60	0.0%
Automobile Ins Co Of Hartford CT	19062 CT		\$897	0.06%	\$949	\$2,407	253.5%
Bankers Standard Ins Co	18279 PA		\$0	0.00%	\$3	(\$16)	-454.3%
CSAA Fire & Cas Ins Co	10921 IN		\$0	0.00%	\$0	\$4	0.0%
CSAA Gen Ins Co	37770 IN		\$8,292	0.48%	\$7,116	\$6,590	92.6%
California Cas Gen Ins Co of OR	35955 OR		\$3,330	0.42%	\$6,312	\$2,892	45.8%
California Cas Ind Exch	20117 CA		\$3,196	0.00%	(\$74)	\$629	-853.6%
Century Natl Ins Co	26905 CA		\$550	0.04%	\$552	\$366	66.3%
Chubb Ind Ins Co	12777 NY		\$0	0.00%	\$0	(\$0)	-26.9%
Chubb Natl Ins Co	10052 IN		(\$0)	0.00%	\$1	(\$0)	-3.1%
Commerce W Ins Co	13161 CA		\$2,968	0.19%	\$2,846	\$3,901	137.1%
Continental Ins Co	35289 PA		\$0	0.00%	\$0	(\$49)	0.0%
Country Cas Ins Co	20982 IL		\$1	0.00%	\$1	\$0	0.2%
Country Mut Ins Co	20990 IL		\$26,833	3.26%	\$48,771	\$40,310	82.7%
Country Pref Ins Co	21008 IL		\$52,508	1.72%	\$25,752	\$17,834	69.3%
Crestbrook Ins Co	18961 OH		\$550	0.09%	\$1,387	\$5,641	406.6%
Depositors Ins Co	42587 IA		\$7,115	0.38%	\$5,676	\$2,671	47.1%
Eagle W Ins Co	12890 CA		\$1,985	0.12%	\$1,841	\$1,503	81.7%
Economy Fire & Cas Co	22926 IL		\$0	0.00%	\$0	\$0	0.0%
Economy Premier Assur Co	40649 IL		\$915	0.06%	\$944	\$763	80.8%
Encompass Ind Co	15130 IL		\$52	0.03%	\$485	\$895	184.6%
Encompass Ins Co	10358 IL		\$2,101	0.06%	\$972	\$457	47.0%
Encompass Ins Co Of Amer	10071 IL		\$0	0.00%	\$1	(\$0)	-54.0%

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Enumclaw Prop & Cas Ins Co	11232 OR		\$7,369	0.45%	\$6,777	\$3,042	44.9%
Esurance Ins Co	25712 IL		\$90	0.01%	\$98	\$45	45.4%
Esurance Prop & Cas Ins Co	30210 IL		\$782	0.05%	\$811	\$909	112.2%
Executive Risk Ind Inc	35181 DE		\$0	0.00%	\$0	(\$0)	0.0%
Farmers Direct Prop & Cas Ins Co	25321 RI		\$3,367	0.23%	\$3,375	\$4,869	144.3%
Farmers Ins Co Of OR	21636 OR		\$52,887	3.23%	\$48,442	\$30,025	62.0%
Farmers Ins Exch	21652 CA		\$87,890	5.71%	\$85,465	\$50,489	59.1%
Farmers Prop & Cas Ins Co	26298 RI		\$7,036	0.47%	\$7,058	\$5,506	78.0%
Federal Ins Co	20281 IN		\$6,935	0.43%	\$6,384	\$9,412	147.4%
Fidelity & Deposit Co Of MD	39306 IL		\$30	0.00%	\$35	\$0	1.2%
Fire Ins Exch	21660 CA		\$2,247	0.12%	\$1,771	\$861	48.6%
First Amer Prop & Cas Ins Co	37710 CA		\$0	0.00%	\$0	\$76	0.0%
First Liberty Ins Corp	33588 IL		\$43	0.00%	\$42	\$1	1.8%
Foremost Ins Co Grand Rapids MI	11185 MI		\$76,821	4.86%	\$72,733	\$25,527	35.1%
Foremost Prop & Cas Ins Co	11800 MI		\$7,064	0.44%	\$6,606	\$2,570	38.9%
Garrison Prop & Cas Ins Co	21253 TX		\$20,109	1.28%	\$19,175	\$20,217	105.4%
General Cas Co Of WI	24414 WI		\$0	0.00%	\$0	(\$24)	0.0%
Grange Ins Assn	22101 WA		\$3,392	0.21%	\$3,180	\$2,636	82.9%
Great Northern Ins Co	20303 IN		\$3,113	0.18%	\$2,652	\$5,810	219.1%
Greenwich Ins Co	22322 DE		\$0	0.00%	\$0	\$0	0.0%
Hanover Ins Co	22292 NH		\$0	0.00%	\$0	\$19	0.0%
Hartford Accident & Ind Co	22357 CT		\$639	0.03%	\$487	(\$230)	-47.2%
Hartford Cas Ins Co	29424 IN		\$0	0.00%	\$0	(\$3)	0.0%
Hartford Fire Ins Co	19682 CT		\$48	0.00%	\$53	(\$5)	-8.6%
Hartford Ins Co Of The Midwest	37478 IN		\$1,323	0.09%	\$1,350	\$187	13.9%
Hartford Ins Co Of The Southeast	38261 CT		\$2,668	0.14%	\$2,025	\$755	37.3%
Hartford Underwriters Ins Co	30104 CT		\$257	0.02%	\$237	(\$216)	-91.1%
Homeowners of Amer Ins Co	12536 TX		\$154	0.01%	\$166	\$178	107.3%
Homesite Ins Co	17221 WI		\$1,360	0.10%	\$1,514	\$620	40.9%
Homesite Ins Co Of The Midwest	13927 WI		\$77,406	4.33%	\$64,845	\$60,162	92.8%
Horace Mann Ins Co	22578 IL		\$869	0.05%	\$768	\$607	79.1%
Integon Ind Corp	22772 NC		\$120	0.01%	\$108	\$1	1.4%
Integon Natl Ins Co	29742 NC		\$1,816	0.12%	\$1,805	\$592	32.8%
LM Ins Corp	33600 IL		\$1,978	0.14%	\$2,063	\$851	41.2%
Liberty Ins Corp	42404 IL		\$32,346	2.26%	\$33,805	\$27,645	81.8%
Liberty Mut Fire Ins Co	23035 WI		\$4,552	0.31%	\$4,706	\$1,519	32.3%
Liberty Mut Ins Co	23043 MA		\$1,789	0.12%	\$1,746	\$942	53.9%
Lyndon Southern Ins Co	10051 DE		\$331	0.00%	\$63	\$26	41.4%
MS Transverse Ins Co	21075 TX		\$0	0.00%	\$0	\$0	0.0%
Markel Amer Ins Co	28932 VA		\$650	0.04%	\$654	\$163	24.9%
Midwest Family Mut Ins Co	23574 IA		\$73	0.00%	\$73	\$39	53.0%
Mutual Of Enumclaw Ins Co	14761 OR		\$14,481	0.96%	\$14,443	\$9,378	64.9%
Nationwide Affinity Co of Amer	26093 OH		(\$15)	0.02%	\$355	\$301	84.8%
Nationwide Gen Ins Co	23760 OH		\$9,471	0.63%	\$9,378	\$10,338	110.2%
Nationwide Ins Co Of Amer	25453 OH		(\$38)	0.05%	\$738	\$1,234	167.3%
Nationwide Mut Ins Co	23787 OH		\$0	0.00%	\$0	\$58	0.0%
North Pacific Ins Co	23892 OR		\$0	0.00%	\$0	(\$4)	0.0%
Ohio Cas Ins Co	24074 NH		\$0	0.00%	\$0	\$0	0.0%
Oregon Mut Ins Co	14907 OR		\$0	0.00%	\$0	(\$316)	0.0%
Pacific Ind Co	20346 DE		\$8,240	0.52%	\$7,841	\$13,757	175.4%
Peerless Ind Ins Co	18333 IL		\$5,003	0.23%	\$3,504	\$2,314	66.1%
Pemco Mut Ins Co	24341 WA		\$11,413	0.77%	\$11,532	\$13,041	113.1%
Pharmacists Mut Ins Co	13714 IA		(\$0)	0.00%	\$1	(\$2)	-249.5%
Point Specialty Ins Co	25747 WI		\$0	0.00%	\$0	(\$0)	0.0%

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Praetorian Ins Co	37257 PA		\$295	0.02%	\$363	(\$545)	-150.2%
Privilege Underwriters Recp Exch	12873 FL		\$6,158	0.36%	\$5,450	\$11,104	203.8%
Progressive Classic Ins Co	42994 WI		\$430	0.03%	\$393	(\$170)	-43.2%
Property & Cas Ins Co Of Hartford	34690 IN		\$4,252	0.29%	\$4,324	\$2,067	47.8%
QBE Ins Corp	39217 PA		(\$1)	0.00%	\$32	(\$470)	-1461.3%
Regent Ins Co	24449 WI		\$0	0.00%	\$0	(\$7)	0.0%
RiverStone Intl Ins Inc	21261 MA		(\$18)	0.00%	\$42	\$171	403.8%
Rock Ridge Ins Co	11089 TX		\$7,026	0.40%	\$5,988	\$6,184	103.3%
Safeco Ins Co Of IL	39012 IL		\$91,340	5.08%	\$76,072	\$58,395	76.8%
Safeco Ins Co of OR	11071 OR		\$87,875	5.35%	\$80,069	\$58,645	73.2%
Sentinel Ins Co Ltd	11000 CT		\$0	0.00%	\$0	(\$5)	0.0%
Spinnaker Ins Co	24376 IL		\$4,384	0.27%	\$4,094	\$2,102	51.3%
Standard Fire Ins Co	19070 CT		\$596	0.04%	\$642	(\$31)	-4.8%
Standard Guar Ins Co	42986 DE		\$0	0.00%	\$0	(\$0)	0.0%
State Farm Fire & Cas Co	25143 IL		\$343,192	21.12%	\$316,374	\$318,800	100.8%
State Natl Ins Co Inc	12831 TX		\$31	0.00%	\$34	\$36	104.9%
Stillwater Prop & Cas Ins Co	16578 NY		\$5,281	0.35%	\$5,183	\$6,211	119.8%
Sublimity Ins Co	26824 OR		\$8,547	0.65%	\$9,730	\$6,002	61.7%
Teachers Ins Co	22683 IL		\$1,386	0.08%	\$1,207	\$647	53.6%
The Cincinnati Cas Co	28665 OH		\$5,056	0.22%	\$3,309	\$3,221	97.3%
The Cincinnati Ins Co	10677 OH		\$2,832	0.19%	\$2,816	\$1,652	58.7%
Toggle Ins Co	44245 DE		\$126	0.01%	\$129	\$27	21.1%
Travelers Commercial Ins Co	36137 CT		\$1,241	0.09%	\$1,274	\$828	65.0%
Travelers Home & Marine Ins Co	27998 CT		\$11,053	0.76%	\$11,406	\$9,300	81.5%
Travelers Ind Co Of Amer	25666 CT		\$479	0.03%	\$518	\$366	70.7%
Travelers Personal Ins Co	38130 CT		\$72,863	4.29%	\$64,309	\$47,542	73.9%
Trisura Ins Co	22225 OK		\$537	0.03%	\$474	\$323	68.2%
Truck Ins Exch	21709 CA		\$0	0.00%	\$0	(\$0)	0.0%
Trumbull Ins Co	27120 CT		\$5,599	0.39%	\$5,805	\$3,032	52.2%
Twin City Fire Ins Co Co	29459 IN		\$0	0.00%	\$0	(\$2)	0.0%
USAA Cas Ins Co	25968 TX		\$42,640	2.65%	\$39,646	\$41,319	104.2%
USAA Gen Ind Co	18600 TX		\$30,470	1.89%	\$28,379	\$20,035	70.6%
United Heritage Prop & Cas Co	18939 ID		\$2,364	0.30%	\$4,434	\$3,086	69.6%
United Serv Automobile Assn	25941 TX		\$32,406	2.09%	\$31,243	\$38,768	124.1%
Unitrin Auto & Home Ins Co	16063 NY		\$0	0.00%	\$0	(\$3)	0.0%
Unitrin Direct Prop & Cas Co	10915 IL		(\$0)	0.00%	\$0	\$0	16.5%
Unitrin Safeguard Ins Co	40703 WI		\$28	0.03%	\$507	\$29	5.8%
Valley Prop & Cas Ins Co	10698 OR		\$127	0.04%	\$660	\$1,825	276.4%
Vigilant Ins Co	20397 NY		\$0	0.00%	\$0	(\$0)	-43.5%
Wawanesa Gen Ins Co	10683 CA		\$53	0.00%	\$60	\$17	27.8%
West Amer Ins Co	44393 IN		\$0	0.00%	\$0	\$0	0.0%
Totals (Loss Ratio is average)			\$1,618,157	100.00%	\$1,497,798	\$1,220,264	81.5%

(1) Excluding all Loss Adjustment Expenses (LAE)