

Oregon Division of Financial Regulation - 2025 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
Acuity A Mut Ins Co	14184	WI	\$4,551	0.26%	\$4,409	\$2,986	67.7%
Affiliated Fm Ins Co	10014	RI	\$3	0.00%	\$3	\$0	0.0%
AIG Prop Cas Co	19402	IL	\$1,827	0.10%	\$1,734	\$464	26.8%
Allied Prop & Cas Ins Co	42579	IA	\$3,577	0.12%	\$2,131	\$4,639	217.7%
Allstate Ind Co	19240	IL	\$14,948	0.86%	\$14,742	\$6,695	45.4%
Allstate Ins Co	19232	IL	\$12,255	0.72%	\$12,262	\$4,202	34.3%
Allstate N Amer Ins Co	11110	IL	\$10,624	0.20%	\$3,412	\$1,332	39.0%
Allstate Prop & Cas Ins Co	17230	IL	\$10,399	0.60%	\$10,315	\$5,298	51.4%
Allstate Vehicle & Prop Ins Co	37907	IL	\$95,025	5.36%	\$91,831	\$46,063	50.2%
Alpha Prop & Cas Ins Co	38156	WI	\$26	0.00%	\$34	\$0	0.0%
American Bankers Ins Co Of FL	10111	FL	\$15,537	0.85%	\$14,649	\$8,721	59.5%
American Commerce Ins Co	19941	OH	\$1,935	0.12%	\$2,055	\$1,744	84.9%
American Family Connect Prop & Cas I	29068	WI	(\$3)	0.01%	\$175	(\$725)	-415.1%
American Family Ins Co	10386	WI	\$22,750	1.23%	\$21,006	\$9,343	44.5%
American Family Mut Ins Co SI	19275	WI	\$25,159	1.47%	\$25,282	\$10,625	42.0%
American Modern Home Ins Co	23469	OH	\$1,342	0.07%	\$1,159	\$495	42.7%
American Modern Prop & Cas Ins Co	42722	OH	\$34,355	1.88%	\$32,180	\$17,137	53.3%
American Natl Prop & Cas Co	28401	NE	\$490	0.20%	\$3,382	\$2,052	60.7%
American Security Ins Co	42978	DE	\$12	0.00%	\$10	\$1	13.7%
American Strategic Ins Corp	10872	IN	\$40,972	2.28%	\$39,072	\$16,893	43.2%
Amguard Ins Co	42390	NE	(\$3)	0.01%	\$97	\$46	47.7%
Amica Mut Ins Co	19976	RI	\$19,216	1.07%	\$18,387	\$7,209	39.2%
AmShield Ins Co	15590	MO	\$3,077	0.16%	\$2,798	\$1,919	68.6%
Armed Forces Ins Exch	41459	KS	\$252	0.02%	\$261	\$103	39.6%
Artisan & Truckers Cas Co	10194	WI	\$393	0.02%	\$360	\$86	23.9%
Automobile Ins Co Of Hartford CT	19062	CT	\$904	0.05%	\$895	\$121	13.5%
Branch Ins Exchange	16825	OH	\$822	0.04%	\$713	\$67	9.4%
California Cas Ind Exch	20117	CA	\$5,561	0.35%	\$5,942	\$2,634	44.3%
Century Natl Ins Co	26905	IL	\$559	0.03%	\$585	\$35	6.0%
Chubb Natl Ins Co	10052	IN	\$53	0.00%	\$5	\$0	6.9%
Commerce W Ins Co	13161	CA	\$3,286	0.18%	\$3,156	\$1,876	59.5%
Country Mut Ins Co	20990	IL	(\$175)	0.42%	\$7,227	\$3,633	50.3%
Country Pref Ins Co	21008	IL	\$88,355	4.50%	\$77,204	\$42,325	54.8%
Crestbrook Ins Co	18961	OH	(\$10)	0.01%	\$118	(\$1,373)	-1166.3%
CSAA Gen Ins Co	37770	IN	\$9,872	0.53%	\$9,141	\$4,303	47.1%
Depositors Ins Co	42587	IA	\$7,016	0.41%	\$7,030	\$2,868	40.8%
Eagle W Ins Co	12890	CA	\$2,038	0.12%	\$2,002	\$684	34.2%
Economy Premier Assur Co	40649	IL	\$907	0.05%	\$904	(\$258)	-28.6%
Encompass Ind Co	15130	IL	(\$2)	0.00%	\$10	(\$452)	-4390.3%
Encompass Ins Co	10358	IL	\$2,305	0.13%	\$2,231	\$316	14.2%
Enumclaw Prop & Cas Ins Co	11232	OR	\$7,549	0.44%	\$7,500	\$3,537	47.2%
Esurance Ins Co	25712	IL	\$60	0.00%	\$67	(\$5)	-7.3%
Esurance Prop & Cas Ins Co	30210	IL	\$753	0.05%	\$774	\$713	92.2%
Executive Risk Ind Inc	35181	DE	\$237	0.00%	\$26	\$6	20.9%
Farmers Direct Prop & Cas Ins Co	25321	RI	\$3,383	0.20%	\$3,358	\$2,807	83.6%
Farmers Ins Co Of OR	21636	OR	\$59,484	3.30%	\$56,523	\$12,108	21.4%
Farmers Ins Exch	21652	CA	\$80,418	4.98%	\$85,335	\$16,652	19.5%
Farmers Prop & Cas Ins Co	26298	RI	\$6,520	0.40%	\$6,792	\$447	6.6%
Federal Ins Co	20281	IN	\$7,813	0.43%	\$7,340	\$3,525	48.0%
Fidelity & Deposit Co Of MD	39306	IL	\$23	0.00%	\$29	\$57	196.6%
Fire Ins Exch	21660	CA	\$3,166	0.16%	\$2,707	\$856	31.6%
First Liberty Ins Corp	33588	IL	\$38	0.00%	\$41	(\$1)	-2.0%
Foremost Ins Co Grand Rapids MI	11185	MI	\$81,115	4.59%	\$78,742	\$26,553	33.7%
Foremost Prop & Cas Ins Co	11800	MI	\$6,174	0.39%	\$6,718	\$3,212	47.8%

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Garrison Prop & Cas Ins Co	21253	TX	\$24,455	1.30%	\$22,227	\$7,234	32.5%
Grange Ins Assn	22101	WA	\$3,564	0.20%	\$3,487	\$1,907	54.7%
Great Northern Ins Co	20303	IN	\$3,659	0.20%	\$3,508	\$178	5.1%
Hartford Accident & Ind Co	22357	CT	\$901	0.05%	\$790	\$76	9.6%
Hartford Fire Ins Co	19682	CT	\$48	0.00%	\$50	\$3	6.0%
Hartford Ins Co Of The Midwest	37478	IN	\$1,280	0.08%	\$1,308	\$1,008	77.1%
Hartford Ins Co Of The Southeast	38261	CT	\$3,636	0.19%	\$3,217	\$2,760	85.8%
Hartford Underwriters Ins Co	30104	CT	\$288	0.02%	\$286	\$83	29.1%
Homeowners of Amer Ins Co	12536	TX	\$231	0.01%	\$174	\$18	10.3%
Homesite Ins Co	17221	WI	\$178	0.04%	\$661	\$86	13.0%
Homesite Ins Co Of The Midwest	13927	WI	\$88,334	4.94%	\$84,673	\$45,851	54.2%
Horace Mann Ins Co	22578	IL	\$967	0.05%	\$917	\$639	69.7%
Integon Ind Corp	22772	NC	\$121	0.01%	\$127	\$186	147.3%
Integon Natl Ins Co	29742	NC	\$1,100	0.10%	\$1,636	\$1,006	61.5%
Lemonade Ins Co	16023	NY	\$10,342	0.59%	\$10,071	\$4,518	44.9%
Liberty Ins Corp	42404	IL	\$27,585	1.76%	\$30,142	\$8,850	29.4%
Liberty Mut Fire Ins Co	23035	WI	\$3,584	0.24%	\$4,083	\$387	9.5%
Liberty Mut Ins Co	23043	MA	\$1,892	0.11%	\$1,873	\$435	23.2%
LM Ins Corp	33600	IL	\$1,751	0.11%	\$1,907	(\$191)	-10.0%
Lyndon Southern Ins Co	10051	DE	\$1,650	0.07%	\$1,208	\$646	53.5%
Markel Amer Ins Co	28932	VA	\$716	0.04%	\$716	\$491	68.6%
Midwest Family Mut Ins Co	23574	IA	\$72	0.00%	\$71	(\$1)	-1.4%
Mutual Of Enumclaw Ins Co	14761	OR	\$12,798	0.81%	\$13,865	\$9,226	66.5%
Nationwide Gen Ins Co	23760	OH	\$9,731	0.56%	\$9,568	\$4,925	51.5%
Obsidian Ins Co	35602	OH	\$9	0.00%	\$2	\$0	1.3%
Pacific Ind Co	20346	DE	\$8,093	0.48%	\$8,206	\$1,352	16.5%
Peerless Ind Ins Co	18333	IL	\$9,486	0.43%	\$7,312	\$2,624	35.9%
Pemco Mut Ins Co	24341	WA	\$10,641	0.65%	\$11,124	\$4,452	40.0%
Praetorian Ins Co	37257	PA	\$258	0.02%	\$292	\$152	52.0%
Privilege Underwriters Recp Exch	12873	FL	\$7,128	0.39%	\$6,770	\$2,687	39.7%
Progressive Classic Ins Co	42994	WI	\$518	0.03%	\$477	\$48	10.0%
Progressive Universal Ins Co	21727	WI	\$25	0.00%	\$5	\$0	7.9%
Property & Cas Ins Co Of Hartford	34690	IN	\$4,179	0.25%	\$4,224	\$1,904	45.1%
Rock Ridge Ins Co	11089	TX	\$7,925	0.43%	\$7,372	\$4,516	61.2%
Safeco Ins Co Of IL	39012	IL	\$115,345	6.11%	\$104,694	\$40,871	39.0%
Safeco Ins Co of OR	11071	OR	\$86,711	5.17%	\$88,620	\$24,895	28.1%
Spinnaker Ins Co	24376	IL	\$5,089	0.27%	\$4,683	\$1,402	29.9%
Standard Fire Ins Co	19070	CT	\$602	0.03%	\$599	\$20	3.3%
State Farm Fire & Cas Co	25143	IL	\$396,437	21.47%	\$368,143	\$195,536	53.1%
State Natl Ins Co Inc	12831	TX	\$28	0.00%	\$42	\$107	256.4%
Stillwater Prop & Cas Ins Co	16578	NY	\$5,045	0.30%	\$5,183	\$2,198	42.4%
Sublimity Ins Co	26824	OR	(\$384)	0.19%	\$3,271	\$1,981	60.6%
Teachers Ins Co	22683	IL	\$1,749	0.09%	\$1,563	\$1,070	68.5%
The Cincinnati Cas Co	28665	OH	\$7,668	0.38%	\$6,446	\$1,276	19.8%
The Cincinnati Ins Co	10677	OH	\$2,661	0.16%	\$2,714	\$637	23.5%
Toggle Ins Co	44245	DE	\$79	0.01%	\$109	\$3	3.0%
Travelers Commercial Ins Co	36137	CT	\$1,283	0.07%	\$1,268	\$217	17.1%
Travelers Home & Marine Ins Co	27998	CT	\$11,603	0.66%	\$11,374	\$3,324	29.2%
Travelers Ind Co Of Amer	25666	CT	\$493	0.03%	\$487	\$129	26.6%
Travelers Personal Ins Co	38130	CT	\$86,240	4.70%	\$80,515	\$32,027	39.8%
Trisura Ins Co	22225	OK	\$526	0.03%	\$515	\$7	1.3%
Truck Ins Exch	21709	CA	\$5	0.00%	\$2	\$0	6.6%
Trumbull Ins Co	27120	CT	\$4,992	0.31%	\$5,293	\$2,342	44.2%
United Heritage Prop & Cas Co	18939	ID	(\$44)	0.05%	\$904	\$736	81.4%

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United Serv Automobile Assn	25941	TX	\$36,533	1.99%	\$34,103	\$17,599	51.6%
Unitrin Safeguard Ins Co	40703	WI	(\$0)	0.00%	\$6	\$191	2989.7%
USAA Cas Ins Co	25968	TX	\$47,071	2.59%	\$44,448	\$18,521	41.7%
USAA Gen Ind Co	18600	TX	\$34,237	1.89%	\$32,405	\$12,802	39.5%
Valley Prop & Cas Ins Co	10698	OR	(\$0)	0.00%	\$19	(\$440)	-2271.1%
Wawanesa Gen Ins Co	10683	CA	\$18	0.00%	\$39	\$13	32.9%
Totals (Loss Ratio is average)			\$1,788,067	100.00%	\$1,714,650	\$740,100	43.2%

(1) Excluding all Loss Adjustment Expenses (LAE)