

Oregon Division of Financial Regulation - 2024 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 <sup>(1)</sup>
1	State Farm Fire & Cas Co	25143	IL	\$343,192	21.12%	\$316,374	\$318,800	100.77%
2	Farmers Ins Exch	21652	CA	87,890	5.71%	85,465	50,489	59.08%
3	Safeco Ins Co of OR	11071	OR	87,875	5.35%	80,069	58,645	73.24%
4	Safeco Ins Co Of IL	39012	IL	91,340	5.08%	76,072	58,395	76.76%
5	Allstate Vehicle & Prop Ins Co	37907	IL	83,869	4.95%	74,206	53,244	71.75%
6	Foremost Ins Co Grand Rapids MI	11185	MI	76,821	4.86%	72,733	25,527	35.10%
7	Homesite Ins Co Of The Midwest	13927	WI	77,406	4.33%	64,845	60,162	92.78%
8	Travelers Personal Ins Co	38130	CT	72,863	4.29%	64,309	47,542	73.93%
9	Country Mut Ins Co	20990	IL	26,833	3.26%	48,771	40,310	82.65%
10	Farmers Ins Co Of OR	21636	OR	52,887	3.23%	48,442	30,025	61.98%
11	USAA Cas Ins Co	25968	TX	42,640	2.65%	39,646	41,319	104.22%
12	Liberty Ins Corp	42404	IL	32,346	2.26%	33,805	27,645	81.78%
13	American Strategic Ins Corp	10872	IN	37,530	2.21%	33,160	17,744	53.51%
14	United Serv Automobile Assn	25941	TX	32,406	2.09%	31,243	38,768	124.08%
15	USAA Gen Ind Co	18600	TX	30,470	1.89%	28,379	20,035	70.60%
16	Country Pref Ins Co	21008	IL	52,508	1.72%	25,752	17,834	69.25%
17	American Modern Prop & Cas Ins Co	42722	OH	29,112	1.62%	24,194	9,688	40.04%
18	American Family Mut Ins Co SI	19275	WI	24,646	1.53%	22,948	19,116	83.30%
19	Garrison Prop & Cas Ins Co	21253	TX	20,109	1.28%	19,175	20,217	105.44%
20	American Family Ins Co	10386	WI	19,722	1.13%	16,963	16,442	96.92%
21	Amica Mut Ins Co	19976	RI	17,336	1.10%	16,407	19,990	121.84%
22	Mutual Of Enumclaw Ins Co	14761	OR	14,481	0.96%	14,443	9,378	64.93%
23	Allstate Ind Co	19240	IL	14,643	0.94%	14,134	7,103	50.26%
24	American Bankers Ins Co Of FL	10111	FL	13,580	0.83%	12,465	6,311	50.63%
25	Allstate Ins Co	19232	IL	12,201	0.82%	12,355	6,897	55.82%
	All 124 Other Companies			\$223,450	14.78%	\$221,441	\$198,640	89.70%
	Totals (Loss Ratio is average)			\$1,618,157	100.00%	\$1,497,798	\$1,220,264	81.47%

Notes

Updated 4/2/2025

(1) Excluding all Loss Adjustment Expenses