

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
<b>GRAND TOTAL</b>	<b><u>889,977,288</u></b>	<b><u>108,631,338</u></b>	<b><u>998,608,626</u></b>	<b><u>736,484,210</u></b>	<b><u>78,338,235</u></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>-</b>
<b>SAIF Corporation</b>	<b><u>538,913,585</u></b>	<b><u>0</u></b>	<b><u>538,913,585</u></b>	<b><u>529,899,645</u></b>	<b><u>74,995,368</u></b>	<b><u>349,199,177</u></b>	<b><u>272,523,860</u></b>	<b><u>2,033,954,040</u></b>	<b><u>51.43</u></b>	<b><u>53.97%</u></b>
<b>TOTAL, Self-Insurers</b>	<b><u>137,900,938</u></b>	<b><u>0</u></b>	<b><u>137,900,938</u></b>	<b><u>0</u></b>	<b><u>0</u></b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b><u>13.81%</u></b>
<b>TOTAL, All Private Insurers</b>	<b><u>213,162,765</u></b>	<b><u>108,631,338</u></b>	<b><u>321,794,103</u></b>	<b><u>206,584,565</u></b>	<b><u>3,342,867</u></b>	<b><u>106,717,108</u></b>	<b><u>125,895,166</u></b>	<b><u>980,596,729</u></b>	<b><u>60.94</u></b>	<b><u>32.22%</u></b>
1 Indemnity Ins Co Of North Amer	4,780,941	14,429,296	19,210,237	4,464,080	0	1,534,476	530,685	11,008,557	11.89	1.92%
2 American Zurich Ins Co	4,026,148	14,589,418	18,615,566	3,842,318	0	1,290,587	-960,912	10,783,609	(25.01)	1.86%
3 Ace Amer Ins Co	7,043,213	10,098,673	17,141,886	6,718,052	0	1,190,154	526,143	11,402,774	7.83	1.72%
4 Old Republic Ins Co	5,245,954	11,487,381	16,733,335	5,084,449	42,966	1,657,658	1,229,985	12,326,440	24.19	1.68%
5 AIU Ins Co	1,956,989	8,732,606	10,689,595	1,858,098	0	189,146	1,357,187	2,021,727	73.04	1.07%
6 Zurich Amer Ins Co	9,320,619	1,350,021	10,670,640	9,041,954	0	5,627,084	5,478,531	22,336,931	60.59	1.07%
7 LM Ins Corp	10,548,935	0	10,548,935	10,347,524	0	5,323,853	8,881,813	44,348,888	85.84	1.06%
8 Twin City Fire Ins Co Co	8,089,150	521,107	8,610,257	8,271,165	25,793	2,504,939	6,174,810	9,849,969	74.65	0.86%
9 Safety Natl Cas Corp	2,264,890	5,982,609	8,247,499	2,560,795	0	378,117	866,495	5,758,441	33.84	0.83%
10 Travelers Prop Cas Co Of Amer	8,015,621	33,713	8,049,334	7,892,691	1,005	3,930,118	21,345,429	81,446,827	270.45	0.81%
11 Hartford Fire Ins Co	2,952,211	3,845,485	6,797,696	2,809,586	3,231	1,125,620	462,635	5,775,440	16.47	0.68%
12 Starr Specialty Ins Co	2,117,202	4,429,663	6,546,865	2,120,878	372,512	609,203	2,241,771	2,640,627	105.70	0.66%
13 Farmington Cas Co	3,993,987	2,403,456	6,397,443	2,736,781	116	1,235,476	2,175,343	5,941,118	79.49	0.64%
14 Travelers Cas & Surety Co	6,332,866	0	6,332,866	6,211,571	16,824	2,226,187	2,736,603	9,710,030	44.06	0.63%
15 XL Ins Amer Inc	1,427,400	4,270,105	5,697,505	1,394,317	0	120,005	1,298,596	4,227,767	93.13	0.57%
16 Sentry Cas Co	1,429,789	4,073,217	5,503,006	1,332,702	0	51,926	13,707,150	14,733,788	1,028.52	0.55%
17 New Hampshire Ins Co	2,276,144	3,143,434	5,419,578	2,196,118	0	2,096,328	883,269	25,522,672	40.22	0.54%
18 Technology Ins Co Inc	5,367,643	0	5,367,643	5,069,071	0	1,622,872	3,211,613	4,543,539	63.36	0.54%
19 Ohio Security Ins Co	4,631,352	0	4,631,352	4,694,309	0	2,986,295	7,322,969	18,055,027	156.00	0.46%
20 Arch Ind Ins Co	1,460,973	3,105,834	4,566,807	1,456,580	0	320,558	824,032	1,845,144	56.57	0.46%
21 Travelers Ind Co	1,147,569	2,659,960	3,807,529	2,007,281	1,158	730,346	944,921	7,699,842	47.07	0.38%
22 XL Specialty Ins Co	877,615	2,922,841	3,800,456	783,836	0	29,777	1,087,678	3,372,708	138.76	0.38%
23 Everest Premier Ins Co	839,393	2,867,758	3,707,151	748,163	0	1,017,688	1,207,180	586,599	161.35	0.37%
24 Starr Ind & Liab Co	1,978,030	1,654,955	3,632,985	2,163,469	0	488,065	581,733	1,363,405	26.89	0.36%
25 Federal Ins Co	3,203,846	163,348	3,367,194	2,860,961	0	631,144	664,180	4,086,358	23.22	0.34%

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26 Fire Ins Exch	3,295,064	0	3,295,064	3,181,660	0	1,078,214	1,388,427	2,244,262	43.64	0.33%
27 Transportation Ins Co	3,148,578	0	3,148,578	2,700,775	407,089	1,927,112	6,426,691	12,793,884	237.96	0.32%
28 Berkshire Hathaway Homestate Ins Co	2,940,761	63,506	3,004,267	2,432,019	0	758,884	1,073,959	2,499,838	44.16	0.30%
29 AmTrust Ins Co	2,980,243	0	2,980,243	2,576,156	0	1,157,178	3,654,038	4,683,099	141.84	0.30%
30 Liberty Ins Corp	2,879,544	0	2,879,544	2,790,175	(3)	630,876	1,253,918	24,143,276	44.94	0.29%
31 Liberty Mut Fire Ins Co	2,817,784	0	2,817,784	2,516,759	240	1,485,204	484,109	16,011,249	19.24	0.28%
32 Wellfleet NY Ins Co	2,708,762	0	2,708,762	2,719,085	0	1,044,280	1,878,704	4,672,999	69.09	0.27%
33 Arch Ins Co	2,499,737	(25,047)	2,474,690	2,550,211	0	1,440,975	615,401	6,822,593	24.13	0.25%
34 Alaska Natl Ins Co	1,767,742	459,826	2,227,568	1,863,870	0	1,082,037	195,963	6,976,771	10.51	0.22%
35 State Farm Fire & Cas Co	2,084,217	0	2,084,217	1,900,902	0	303,033	362,913	1,860,646	19.09	0.21%
36 State Natl Ins Co Inc	1,943,502	0	1,943,502	1,942,727	0	5,882	172,882	227,000	8.90	0.19%
37 Sentry Ins Co	1,171,246	762,750	1,933,996	1,269,136	(51)	1,223,529	680,743	19,642,397	53.64	0.19%
38 Trumbull Ins Co	1,914,546	4,338	1,918,884	1,926,792	3,736	664,890	589,936	5,467,877	30.62	0.19%
39 Hartford Accident & Ind Co	1,905,835	(190)	1,905,645	1,846,428	9,236	1,623,524	-389,933	5,939,679	(21.12)	0.19%
40 Hartford Ins Co Of The Midwest	1,873,374	0	1,873,374	1,742,271	950	974,557	1,129,011	2,709,732	64.80	0.19%
41 National Liab & Fire Ins Co	1,841,607	0	1,841,607	1,501,724	0	423,666	635,271	1,139,581	42.30	0.18%
42 Charter Oak Fire Ins Co	2,231,735	(398,398)	1,833,337	2,434,053	0	1,825,111	-1,513,755	20,053,136	(62.19)	0.18%
43 Farmers Ins Exch	1,778,537	0	1,778,537	1,797,231	0	1,142,529	1,136,966	5,944,652	63.26	0.18%
44 Hartford Underwriters Ins Co	1,587,336	174,800	1,762,136	1,661,308	13,248	1,729,514	259,247	11,492,759	15.60	0.18%
45 WCF Natl Ins Co	1,645,148	6,659	1,651,807	1,181,149	0	639,143	300,818	1,424,341	25.47	0.17%
46 Sentinel Ins Co Ltd	1,635,418	0	1,635,418	1,594,785	4,500	520,282	-2,748,298	3,697,526	(172.33)	0.16%
47 Phoenix Ins Co	1,602,982	0	1,602,982	1,672,409	0	797,485	1,320,898	2,625,268	78.98	0.16%
48 Employers Preferred Ins Co	1,547,431	0	1,547,431	1,450,650	0	497,155	553,816	1,459,559	38.18	0.15%
49 Clear Spring Prop & Cas Co	1,458,693	(1,060)	1,457,633	1,221,780	0	582,585	1,479,914	1,004,277	121.13	0.15%
50 National Union Fire Ins Co of Pittsb	1,386,753	26,661	1,413,414	1,340,198	0	1,530,439	1,642,221	12,325,119	122.54	0.14%
51 Federated Reserve Ins Co	1,386,644	0	1,386,644	1,297,337	0	400,881	780,705	1,384,178	60.18	0.14%
52 Service Amer Ind Co	1,377,196	2,334	1,379,530	758,868	0	128,518	419,054	350,973	55.22	0.14%
53 Norguard Ins Co	1,363,057	0	1,363,057	1,618,853	0	970,107	1,261,525	1,616,537	77.93	0.14%
54 Commerce & Industry Ins Co	977,704	313,785	1,291,489	900,231	0	31,297	-1,255,419	8,735,884	(139.46)	0.13%
55 Employers Ins Co of Wausau	1,291,112	0	1,291,112	1,267,902	22,291	1,088,003	2,540,793	13,467,068	200.39	0.13%
56 Insurance Co Of The State Of PA	1,266,818	16,342	1,283,160	1,249,896	0	83,964	346,239	2,535,300	27.70	0.13%
57 Berkshire Hathaway Direct Ins Co	1,268,310	0	1,268,310	1,012,070	0	288,797	453,580	715,590	44.82	0.13%
58 United WI Ins Co	528,638	630,664	1,159,302	527,404	0	59,967	-20,297	46,068	(3.85)	0.12%
59 Red Shield Ins Co	1,149,629	0	1,149,629	1,149,629	0	1,825,079	1,085,863	5,319,823	94.45	0.12%
60 Benchmark Ins Co	1,127,869	0	1,127,869	1,052,120	0	232,006	513,018	798,538	48.76	0.11%

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Name of insurer  (Private insurers listed by Total-system premium written)	Direct	Earned	Total-system	Direct	Dividends	Direct	Direct	Direct	Loss	Total-system
	premiums written (a)	large deductible premium credits (LDPC) (b)	premium (includes LDPC) (a)+(b)	premiums earned (c)	paid or credited (d)	losses paid (e)	losses incurred (f)	losses unpaid (g)	ratio (f/c)*100	written premium market share
61 National Fire Ins Co Of Hartford	1,110,384	0	1,110,384	917,125	553	207,358	1,446,048	3,744,839	157.67	0.11%
62 Tri State Ins Co Of MN	1,098,263	0	1,098,263	1,075,594	0	408,705	686,693	1,236,068	63.84	0.11%
63 Carolina Cas Ins Co	1,059,862	0	1,059,862	879,767	0	260,991	388,895	399,288	44.20	0.11%
64 Ohio Cas Ins Co	1,003,062	0	1,003,062	995,393	(3,035)	596,979	181,758	-849,648	18.26	0.10%
65 Chubb Ind Ins Co	999,734	0	999,734	1,035,178	0	170,171	50,775	1,350,319	4.90	0.10%
66 Continental Ins Co	959,437	0	959,437	927,448	19,638	276,345	-8,271,143	-6,943,225	(891.82)	0.10%
67 Midvale Ind Co	952,656	0	952,656	905,032	0	231,455	279,454	447,986	30.88	0.10%
68 Wesco Ins Co	941,308	0	941,308	973,489	0	655,411	890,350	1,131,014	91.46	0.09%
69 Hartford Cas Ins Co	938,111	0	938,111	721,394	9,323	350,388	426,518	667,832	59.12	0.09%
70 Zenith Ins Co	843,746	79,652	923,398	845,762	0	654,226	362,702	1,055,163	42.88	0.09%
71 Pennsylvania Manufacturers Assoc Ins	819,030	101,299	920,329	476,713	0	398,597	414,954	599,677	87.04	0.09%
72 Tokio Marine Amer Ins Co	764,040	144,415	908,455	738,826	426	144,738	2,466,009	2,078,749	333.77	0.09%
73 Sompo Amer Ins Co	306,066	594,952	901,018	314,358	0	1,013,951	-124,635	2,160,394	(39.65)	0.09%
74 National Specialty Ins Co	897,363	0	897,363	1,064,363	0	210,798	434,798	255,000	40.85	0.09%
75 Property & Cas Ins Co Of Hartford	880,230	0	880,230	939,743	3,316	439,456	-430,981	1,346,367	(45.86)	0.09%
76 ACIG Ins Co	860,115	0	860,115	860,115	0	243,036	6,616	1,369,236	0.77	0.09%
77 StarStone Natl Ins Co	855,737	0	855,737	910,752	0	342,595	586,489	653,612	64.40	0.09%
78 Amguard Ins Co	852,045	0	852,045	1,014,153	0	351,772	601,016	1,132,270	59.26	0.09%
79 Security Natl Ins Co	837,358	0	837,358	932,307	0	480,762	149,639	965,937	16.05	0.08%
80 Sequoia Ins Co	817,244	0	817,244	678,022	0	165,675	280,097	244,666	41.31	0.08%
81 Greenwich Ins Co	8,037	792,068	800,105	269,677	0	0	117,224	306,850	43.47	0.08%
82 Protective Ins Co	704,284	46,171	750,455	849,555	0	599,319	136,856	1,804,579	16.11	0.08%
83 Praetorian Ins Co	749,324	0	749,324	708,494	12,470	64,509	25,990	577,944	3.67	0.08%
84 Argonaut Midwest Ins Co	737,909	0	737,909	846,514	0	255,217	299,381	2,016,474	35.37	0.07%
85 Everest Natl Ins Co	483,697	248,224	731,921	455,410	0	262,531	82,489	931,721	18.11	0.07%
86 First Liberty Ins Corp	727,188	0	727,188	770,310	0	360,429	493,970	1,374,377	64.13	0.07%
87 Hartford Ins Co Of IL	713,370	0	713,370	692,214	143	292,483	495,999	386,227	71.65	0.07%
88 Sompo Amer Fire & Mar Ins Co Amer	380,811	321,577	702,388	374,548	0	12,628	-4,839	409,436	(1.29)	0.07%
89 West Amer Ins Co	700,921	0	700,921	698,044	0	276,477	86,237	-341,985	12.35	0.07%
90 Church Mut Ins Co S I	668,088	0	668,088	623,931	11,931	166,019	124,070	437,085	19.89	0.07%
91 Vanliner Ins Co	655,739	0	655,739	557,972	0	239,331	109,630	577,522	19.65	0.07%
92 Great Amer Alliance Ins Co	316,834	319,728	636,562	280,814	0	84,727	75,398	319,064	26.85	0.06%
93 Hanover Ins Co	624,169	0	624,169	498,023	0	251,692	233,096	434,064	46.80	0.06%
94 Mitsui Sumitomo Ins Co of Amer	430,403	180,016	610,419	426,696	1,948	221,550	401,817	1,209,097	94.17	0.06%
95 Truck Ins Exch	605,360	0	605,360	642,264	0	680,513	774,308	7,374,271	120.56	0.06%

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96 Continental Cas Co	566,003	0	566,003	556,235	1,141	262,616	4,909,846	6,713,476	882.69	0.06%
97 American Cas Co Of Reading PA	560,741	0	560,741	784,259	13,651	544,374	-69,733	1,894,739	(8.89)	0.06%
98 Brotherhood Mut Ins Co	550,511	0	550,511	553,108	0	123,708	160,549	260,071	29.03	0.06%
99 Mid Century Ins Co	547,528	0	547,528	622,665	0	452,785	261,596	3,012,738	42.01	0.05%
100 Hartford Ins Co Of The Southeast	540,383	0	540,383	490,447	303	93,893	251,947	293,417	51.37	0.05%
101 Valley Forge Ins Co	497,684	0	497,684	646,171	97,665	215,851	-26,422	2,640,256	(4.09)	0.05%
102 Employers Assur Co	495,557	0	495,557	387,571	0	258,975	326,750	668,613	84.31	0.05%
103 Accident Fund Ins Co of Amer	495,300	0	495,300	460,176	0	278,687	148,810	278,096	32.34	0.05%
104 Federated Mut Ins Co	477,240	(18)	477,222	638,344	0	624,591	267,585	1,334,921	41.92	0.05%
105 Nutmeg Ins Co	460,326	0	460,326	473,186	0	107,870	173,330	325,403	36.63	0.05%
106 Chubb Natl Ins Co	435,791	0	435,791	420,548	0	28,571	98,278	339,107	23.37	0.04%
107 Pacific Ind Co	416,370	0	431,370	416,124	288,583	192,863	-381,669	2,032,701	(91.72)	0.04%
108 Continental Divide Ins Co	428,154	0	428,154	476,008	0	252,534	-90,326	3,092,660	(18.98)	0.04%
109 Travelers Ind Co Of Amer	401,885	20,931	422,816	507,577	10	329,016	205,424	1,394,480	40.47	0.04%
110 Mitsui Sumitomo Ins USA Inc	374,114	43,105	417,219	366,260	0	95,650	123,910	294,721	33.83	0.04%
111 Sagamore Ins Co	408,992	0	408,992	475,510	0	173,892	484,236	757,583	101.84	0.04%
112 Great Amer Spirit Ins Co	404,745	16	404,761	416,517	0	180,915	499,923	532,139	120.02	0.04%
113 Ace Fire Underwriters Ins Co	192,277	211,551	403,828	216,436	0	110,991	9,383	1,124,554	4.34	0.04%
114 Continental Ind Co	393,670	0	393,670	393,670	0	339,490	370,485	303,999	94.11	0.04%
115 Massachusetts Bay Ins Co	383,463	0	383,463	356,131	0	151,634	141,941	360,830	39.86	0.04%
116 Pennsylvania Manufacturers Ind Co	314,575	55,708	370,283	286,086	0	178,502	216,420	335,904	75.65	0.04%
117 Nationwide Agribusiness Ins Co	360,719	0	360,719	336,454	16,935	362,599	403,392	259,778	119.90	0.04%
118 North River Ins Co	184,612	165,043	349,655	193,705	0	121,482	217,158	641,540	112.11	0.04%
119 Atlantic Specialty Ins Co	347,905	0	347,905	574,737	0	521,489	363,572	1,175,685	63.26	0.03%
120 OBI Natl Ins Co	346,390	0	346,390	193,952	0	17,003	76,532	96,403	39.46	0.03%
121 Liberty Northwest Ins Corp	333,834	0	333,834	167,953	1,890,035	8,551,369	-1,700,806	299,188,776	(1,012.67)	0.03%
122 Allmerica Fin Benefit Ins Co	323,157	0	323,157	312,173	0	75,083	79,476	303,291	25.46	0.03%
123 Pharmacists Mut Ins Co	307,089	0	307,089	289,720	0	101,348	246,894	415,230	85.22	0.03%
124 General Cas Co Of WI	296,093	0	296,093	239,818	0	29,480	70,934	444,888	29.58	0.03%
125 Zurich Amer Ins Co Of IL	294,663	0	294,663	295,713	0	291,964	-165,127	471,118	(55.84)	0.03%
126 Bankers Standard Ins Co	292,842	0	292,842	256,866	0	198,394	418,813	309,479	163.05	0.03%
127 SiriusPoint Amer Ins Co	290,658	0	290,658	126,249	0	0	143,245	143,245	113.46	0.03%
128 Hanover Amer Ins Co	288,834	0	288,834	305,990	0	88,406	164,344	378,263	53.71	0.03%
129 Compwest Ins Co	274,537	0	274,537	230,324	0	239,459	15,499	161,050	6.73	0.03%
130 Insurance Co Of The West	273,749	0	273,749	255,096	0	147,078	130,448	119,953	51.14	0.03%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct	Earned	Total-system	Direct	Dividends	Direct	Direct	Direct	Loss	Total-system
	premiums written (a)	large deductible premium credits (LDPC) (b)	written premium (includes LDPC) (a)+(b)	premiums earned (c)	paid or credited (d)	losses paid (e)	losses incurred (f)	losses unpaid (g)	ratio (f/c)*100	written premium market share
131 Berkley Cas Co	271,576	0	271,576	156,864	0	6,435	42,822	42,202	27.30	0.03%
132 GuideOne Ins Co	268,803	0	268,803	266,148	0	360,655	85,753	303,971	32.22	0.03%
133 Berkley Regional Ins Co	268,369	0	268,369	181,173	0	54467	99,983	103,564	55.19	0.03%
134 Nova Cas Co	264,550	0	264,550	286,880	0	133,750	245,550	304,760	85.59	0.03%
135 Great West Cas Co	182,587	80,192	262,779	106,971	0	2,813	-74,756	84,000	(69.88)	0.03%
136 Argonaut Ins Co	257,432	0	257,432	282,785	0	1,519,226	72,443	2,001,384	25.62	0.03%
137 Manufacturers Alliance Ins Co	235,340	272	235,612	232,184	0	-18,403	-58,113	306,938	(25.03)	0.02%
138 Great Northern Ins Co	231,126	0	231,126	308,678	24,575	65,452	112,059	380,453	36.30	0.02%
139 QBE Ins Corp	225,349	0	225,349	280,638	10,096	106,058	156,277	1,824,666	55.69	0.02%
140 Everest Denali Ins Co	214,087	0	214,087	217,289	0	98,764	70,406	171,490	32.40	0.02%
141 Acuity A Mut Ins Co	207,446	0	207,446	117,563	105	4,448	14,387	9,939	12.24	0.02%
142 Sentry Select Ins Co	206,875	0	206,875	163,545	0	16,890	21,015	58,922	12.85	0.02%
143 Safety First Ins Co	39,954	166,073	206,027	44,137	0	37,301	13,458	157,901	30.49	0.02%
144 Berkley Natl Ins Co	196,753	0	196,753	180,124	0	12,465	17,928	91,246	9.95	0.02%
145 Crum & Forster Ind Co	195,660	0	195,660	191,798	0	70,285	103,171	124,243	53.79	0.02%
146 Intrepid Ins Co	189,526	0	189,526	143,428	0	217062	294,517	121,792	205.34	0.02%
147 Citizens Ins Co Of Amer	187,978	0	187,978	134,051	0	12,322	63,449	103,107	47.33	0.02%
148 Regent Ins Co	186,352	0	186,352	130,105	0	10,163	119,663	286,314	91.97	0.02%
149 Employers Compensation Ins Co	185,447	0	185,447	233,597	0	316,794	107,982	565,399	46.23	0.02%
150 Amerisure Mut Ins Co	130,577	54,081	184,658	179,864	3,929	83,514	8,144	130,232	4.53	0.02%
151 National Interstate Ins Co	169,280	0	169,280	207,365	0	46,301	75,217	383,173	36.27	0.02%
152 American Fire & Cas Co	166,744	0	166,744	162,526	0	170,784	-425,093	-597,661	(261.55)	0.02%
153 Florists Mut Ins Co	150,964	0	150,964	169,995	0	47,577	53,924	77,824	31.72	0.02%
154 The Cincinnati Ind Co	137,654	0	137,654	150,947	0	14,151	67,498	76,060	44.72	0.01%
155 Federated Rural Electric Ins Exch	136,288	0	136,288	133,014	0	14292	81785	103074	61.49	0.01%
156 Starnet Ins Co	134,667	0	134,667	182,005	0	50,553	87,870	166,368	48.28	0.01%
157 White Pine Ins Co	134,420	0	134,420	120,980	0	103,889	89,684	15,705	74.13	0.01%
158 Electric Ins Co	124,827	0	124,827	124,827	0	92,914	164,099	229,245	131.46	0.01%
159 The Cincinnati Cas Co	123,201	0	123,201	128,149	0	170,871	-157,867	219,640	(123.19)	0.01%
160 Republic Ind Co Of Amer	121,295	0	121,295	121,152	0	59,606	138,307	276,439	114.16	0.01%
161 Granite State Ins Co	117,084	2,041	119,125	162,784	0	1,047,118	692,823	3,787,244	425.61	0.01%
162 Middlesex Ins Co	115,116	0	115,116	120,359	0	9,691	-7,249	17,781	(6.02)	0.01%
163 Trans Pacific Ins Co	105,922	3,808	109,730	105,882	0	125,319	301,330	604,466	284.59	0.01%
164 RLI Ins Co	109,573	0	109,573	94,143	0	934	6,872	81,848	7.30	0.01%
165 Accident Fund Natl Ins Co	103,187	0	103,187	148,164	0	69371	86,698	41,679	58.51	0.01%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
166 Employers Mut Cas Co	87,791	11,916	99,707	93,695	0	110,487	151,686	132,674	161.89	0.01%
167 Star Ins Co	98,750	0	98,750	121,300	0	42,356	66,909	165,997	55.16	0.01%
168 American Family Mut Ins Co SI	98,059	0	98,059	161,344	0	30,197	-27,790	315,757	(17.22)	0.01%
169 Imperium Ins Co	95,029	0	95,029	96,200	0	12,562	-953,942	1,420	(991.62)	0.01%
170 National Cas Co	90,668	0	90,668	370,654	0	15,803	67,912	174,301	18.32	0.01%
171 Nationwide Mut Ins Co	90,311	0	90,311	32,101	0	0	686	9,648	2.14	0.01%
172 Wellfleet Ins Co	89,221	0	89,221	83,438	0	22,664	51,089	90,770	61.23	0.01%
173 New York Marine & Gen Ins Co	88,220	0	88,220	103,615	0	44,624	37,745	89,163	36.43	0.01%
174 Amerisure Ins Co	52,542	34,977	87,519	50,502	16	61,811	21,953	53,761	43.47	0.01%
175 Federated Serv Ins Co	86,474	0	86,474	72,931	0	2158	1,235	86,620	1.69	0.01%
176 United States Fire Ins Co	76,591	9,525	86,116	77,164	0	2019	-123,273	-105,801	(159.75)	0.01%
177 Milford Cas Ins Co	85,293	0	85,293	65,826	0	9,088	47,909	38,821	72.78	0.01%
178 American Interstate Ins Co	79,287	0	79,287	71,516	0	42,495	-28,212	117,060	(39.45)	0.01%
179 Republic Ind Co of CA	78,291	0	78,291	77,474	0	61,352	215,530	163,945	278.20	0.01%
180 Frank Winston Crum Ins Co	42,426	34,272	76,698	41,023	0	0	-16,870	0	(41.12)	0.01%
181 T H E Ins Co	76,624	0	76,624	72,924	0	4,753	-24,248	25,173	(33.25)	0.01%
182 Stonington Ins Co	76,428	(3,125)	73,303	63,227	0	52,684	67,565	24,595	106.86	0.01%
183 Employers Ins Co Of NV	60,705	0	60,705	31,578	0	25,484	119,090	97,547	377.13	0.01%
184 Ace Prop & Cas Ins Co	59,868	0	59,868	43,780	0	5,060	-125,319	159,968	(286.25)	0.01%
185 Allmerica Fin Alliance Ins Co	51,844	0	51,844	48,452	0	5,321	-154,109	36,734	(318.07)	0.01%
186 Amerisure Partners Ins Co	50,825	0	50,825	42,580	0	12	5,396	24,844	12.67	0.01%
187 Cherokee Ins Co	49,266	0	49,266	49,266	0	9,907	17,731	25,812	35.99	0.00%
188 Midwest Employers Cas Co	49,025	0	49,025	53,647	0	308,039	288,964	168,117	538.64	0.00%
189 GuideOne Specialty Ins Co	48,659	0	48,659	56,570	0	16,595	-1,406	9,199	(2.49)	0.00%
190 Midwest Family Advantage Ins Co	48,254	0	48,254	17,592	0	0	1,075	1,075	6.11	0.00%
191 Southern Ins Co	42,619	0	42,619	20,652	0	1,423	3,519	2,096	17.04	0.00%
192 The Cincinnati Ins Co	42,487	0	42,487	41,109	0	0	5,795	87,786	14.10	0.00%
193 Oak River Ins Co	40,203	0	40,203	7,329	0	0	2,079	2,079	28.37	0.00%
194 West Bend Mut Ins Co	36,204	0	36,204	14,840	0	0	559	1,335	3.77	0.00%
195 Great Amer Ins Co	35,256	0	35,256	29,788	0	-108,147	-321,074	12,073	(1,077.86)	0.00%
196 CorePointe Ins Co	34,733	0	34,733	9,056	0	0	528	528	5.83	0.00%
197 MEMIC Ind Co	32,303	280	32,583	51,681	65	1629	29,450	73,270	56.98	0.00%
198 Old Republic Gen Ins Corp	(28,143)	59,640	31,497	(4,546)	0	0	-52,083	368,937	1,145.69	0.00%
199 Great Amer Assur Co	8,463	22,001	30,464	8,144	0	0	-6,543	58,146	(80.34)	0.00%
200 Firemans Fund Ins Co	30,165	0	30,165	21,914	721	233,533	172,045	442,378	785.09	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
201 Wausau Business Ins Co	30,053	0	30,053	29,943	0	22,514	3,326	774,875	11.11	0.00%
202 Nationwide Prop & Cas Ins Co	27,839	0	27,839	49,212	0	3285	6,120	3,723	12.44	0.00%
203 Westchester Fire Ins Co	25,004	0	25,004	22,981	0	2,161	-24,483	980,309	(106.54)	0.00%
204 Key Risk Ins Co	24,985	0	24,985	19,901	0	23148	53,569	42,593	269.18	0.00%
205 BITCO Gen Ins Corp	23,791	0	23,791	23,645	0	0	-9,035	0	(38.21)	0.00%
206 Pacific Employers Ins Co	23,180	0	23,180	26,169	0	39,263	738,442	1,075,745	2,821.82	0.00%
207 Midwest Family Mut Ins Co	22,406	0	22,406	39,232	0	3922	2,847	0	7.26	0.00%
208 Utica Mut Ins Co	19,801	0	19,801	17,401	0	0	2,859	155,871	16.43	0.00%
209 Guideone Elite Ins Co	17,144	0	17,144	13,873	0	0	276	1,136	1.99	0.00%
210 Emc Prop & Cas Ins Co	16,787	0	16,787	809	0	0	3001	3,012	370.95	0.00%
211 Service Lloyds Ins Co	15,799	0	15,799	10,838	0	22196	30916	8,720	285.26	0.00%
212 HDI Global Ins Co	12,956	0	12,956	13,092	0	0	8,669	84,654	66.22	0.00%
213 Midwest Builders Cas Mut Co	11,054	0	11,054	8,592	0	0	10,000	10,000	116.39	0.00%
214 Eastguard Ins Co	10,917	0	10,917	34,882	0	13342	9,209	29,279	26.40	0.00%
215 Great Divide Ins Co	10,181	0	10,181	(159,135)	0	61301	51,899	486,621	(32.61)	0.00%
216 Work First Cas Co	9,017	0	9,017	7,758	0	2947	-167,514	162,226	(2,159.24)	0.00%
217 American Family Home Ins Co	8,955	0	8,955	5,829	0	0	7143	14365	122.54	0.00%
218 Dakota Truck Underwriters	8,076	0	8,076	14,546	0	0	-4,346	900	(29.88)	0.00%
219 American Automobile Ins Co	6,630	0	6,630	41,947	0	99828	26,436	402,193	63.02	0.00%
220 Chiron Ins Co	4,705	0	4,705	4,573	0	0	1,250	1,670	27.33	0.00%
221 United Fire & Cas Co	4,494	0	4,494	2,844	0	0	247	247	8.68	0.00%
222 Crestbrook Ins Co	4,384	0	4,384	4,561	0	0	422	598	9.25	0.00%
223 American Guar & Liab Ins	4,030	184	4,214	31,955	248	25,042	-99,206	119,267	(310.46)	0.00%
224 Transguard Ins Co Of Amer Inc	3,515	0	3,515	3,888	0	0	-198	3,035	(5.09)	0.00%
225 Samsung Fire & Marine Ins Co Ltd	3,047	0	3,047	3,037	0	0	-866	915	(28.51)	0.00%
226 Cimarron Ins Co Inc	2,329	0	2,329	2,329	0	182316	464,865	685,247	19,959.85	0.00%
227 Illinois Natl Ins Co	(9,750)	11,931	2,181	(9,648)	0	0	-26,322	11,224	272.82	0.00%
228 Emcasco Ins Co	1,896	0	1,896	1,926	0	0	-15	252	(0.78)	0.00%
229 MAG Mut Ins Co	1,780	0	1,780	1,448	0	0	0	0	0.00	0.00%
230 OBI Amer Ins Co	1,375	0	1,375	1,278	0	0	242	384	18.94	0.00%
231 Continental Western Ins Co	1,302	0	1,302	1,224	0	16936	10548	57081	861.76	0.00%
232 Union Ins Co Of Providence	1,176	29	1,205	627	0	0	65	65	10.37	0.00%
233 National Amer Ins Co	963	0	963	1,693	0	0	-262	9,147	(15.48)	0.00%
234 Rockwood Cas Ins Co	444	0	444	119	0	0	0	0	0.00	0.00%
235 Petroleum Cas Co	289	0	289	289	0	0	0	0	0.00	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
236 Gray Ins Co	194	0	194	194	0	0	-139	47	(71.65)	0.00%
237 Liberty Mut Ins Co	88	0	88	(28,986)	0	118,013	185,691	3,123,451	(640.62)	0.00%
238 BHHC Special Risks Ins Co	0	0	0	0	0	0	-3,474	4,760	N/A	0.00%
239 Foremost Ins Co Grand Rapids MI	0	0	0	0	0	0	-7,573	41,258	N/A	0.00%
240 Foremost Prop & Cas Ins Co	0	0	0	0	0	0	-10,701	52,882	N/A	0.00%
241 Motorists Commercial Mut Ins Co	0	0	0	0	0	145,664	-130,310	979,992	N/A	0.00%
242 Starr Surplus Lines Ins Co	0	0	0	0	0	2577	-4499	279343	N/A	0.00%
243 National Farmers Union Prop & Cas	0	0	0	0	0	-12701	48,295	60,996	N/A	0.00%
244 Travelers Cas Ins Co Of Amer	0	0	0	0	0	71	1,218	123,465	N/A	0.00%
245 Automobile Ins Co Of Hartford CT	0	0	0	0	0	5,807	0	45,938	N/A	0.00%
246 Standard Fire Ins Co	0	0	0	0	0	239,391	-123,002	4151849	N/A	0.00%
247 St Paul Protective Ins Co	0	0	0	0	0	0	764	22895	N/A	0.00%
248 Allstate Ins Co	0	0	0	0	0	4,800	13,086	10,924	N/A	0.00%
249 American Economy Ins Co	0	0	0	0	0	121,049	133,080	3,406,261	N/A	0.00%
250 American States Ins Co	0	0	0	0	0	-10310	-12451	1075221	N/A	0.00%
251 American States Ins Co Of TX	0	0	0	0	0	349	-7,827	211,759	N/A	0.00%
252 American Alt Ins Corp	0	0	0	0	0	0	-1682	8,601	N/A	0.00%
253 Argonaut Great Central Ins Co	0	0	0	0	0	0	-589	0	N/A	0.00%
254 Trinity Universal Ins Co	0	0	0	0	0	0	-9	2	N/A	0.00%
255 Century Ind Co	0	0	0	0	0	33358	-123,583	509,973	N/A	0.00%
256 21st Century Premier Ins Co	0	0	0	0	0	0	-19454	199841	N/A	0.00%
257 Country Cas Ins Co	0	0	0	0	0	17,679	-81	231,270	N/A	0.00%
258 Country Mut Ins Co	0	0	0	0	0	93,850	-82,400	1,815,740	N/A	0.00%
259 American Ins Co	0	0	0	0	0	82,281	44,628	320,266	N/A	0.00%
260 WCF Select Ins Co	0	0	0	0	0	163774	-1,607,176	-1,224,809	N/A	0.00%
261 Great Amer Ins Co of NY	0	0	0	0	0	19155	-17511	234193	N/A	0.00%
262 National Amer Ins Co of CA	0	0	0	0	0	29994	-625,633	600,171	N/A	0.00%
263 Nationwide Mut Fire Ins Co	0	0	0	0	0	-1152	-220	6,736	N/A	0.00%
264 North Pacific Ins Co	0	0	0	0	0	69771	288,856	1,199,125	N/A	0.00%
265 Oregon Automobile Ins Co	0	0	0	0	(95)	0	3,655	394,933	N/A	0.00%
266 Netherlands Ins Co The	0	0	0	0	0	0	30	87	N/A	0.00%
267 Arrowood Ind Co	0	0	0	0	0	746,488	-1,317,746	7,891,728	N/A	0.00%
268 General Ins Co Of Amer	0	0	0	0	0	218,313	208,750	4,891,228	N/A	0.00%
269 Safeco Ins Co Of Amer	0	0	0	0	0	98328	20,038	4675626	N/A	0.00%
270 St Paul Fire & Marine Ins Co	0	0	0	0	0	53,004	-2,692	1,848,736	N/A	0.00%



**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
271 St Paul Guardian Ins Co	0	0	0	0	0	0	-2,989	57,313	N/A	0.00%
272 St Paul Mercury Ins Co	0	0	0	0	0	964	-2,873	163,846	N/A	0.00%
273 TIG Ins Co	0	0	0	0	0	-25012	-28566	364,792	N/A	0.00%
274 Point Specialty Ins Co	0	0	0	0	0	0	-2	-79	N/A	0.00%
275 Williamsburg Natl Ins Co	0	0	0	0	0	0	-9330	15495	N/A	0.00%
276 Wausau Gen Ins Co	0	0	0	0	0	0	964	105,604	N/A	0.00%
277 Swiss Re Corp Solutions Amer Ins Co	0	0	0	0	0	0	-7,588	0	N/A	0.00%
278 Repwest Ins Co	0	0	0	0	0	0	3513	150,816	N/A	0.00%
279 Travelers Cas & Surety Co Of Amer	0	0	0	0	0	0	2,861	62,361	N/A	0.00%
280 Acadia Ins Co	0	0	0	0	0	0	-275	76	N/A	0.00%
281 Colonial Amer Cas & Surety Co	0	0	0	0	0	0	-7	22	N/A	0.00%
282 Centre Ins Co	0	0	0	0	0	6,663	-43,348	352,500	N/A	0.00%
283 Travelers Cas Co Of CT	0	0	0	0	0	0	-450	6,177	N/A	0.00%
284 Preferred Professional Ins Co	0	0	0	0	0	7517	273,255	707,598	N/A	0.00%
285 Discover Prop & Cas Ins Co	0	0	0	0	0	0	-5,840	71,532	N/A	0.00%
286 California Ins Co	0	0	0	0	0	249,373	171,332	1578233	N/A	0.00%
287 Genesis Ins Co	0	0	0	0	0	0	-3,000	11,000	N/A	0.00%
288 Chubb Custom Ins Co	0	0	0	0	0	2,961	2,961	0	N/A	0.00%
289 Safeco Ins Co Of IL	0	0	0	0	0	33771	20982	262302	N/A	0.00%
290 Fidelity & Deposit Co Of MD	0	0	0	0	0	0	-897	2,339	N/A	0.00%
291 Westport Ins Corp	0	0	0	0	0	9259	-2,003	87,699	N/A	0.00%
292 Explorer Ins Co	0	0	0	0	0	2,085	0	75,553	N/A	0.00%
293 AIG Assur Co	0	0	0	0	0	50935	-214587	1213180	N/A	0.00%
294 Virginia Surety Co Inc	0	0	0	0	0	0	0	-6	N/A	0.00%
295 Universal Underwriters Ins Co	0	0	0	0	0	5,485	-6,795	145,333	N/A	0.00%
296 Foremost Signature Ins Co	0	0	0	0	0	0	-5,986	27,537	N/A	0.00%
297 First Natl Ins Co Of Amer	0	0	0	(580)	0	19,479	-51,176	365,647	8,823.45	0.00%
298 Insurance Co of N Amer	0	0	0	(1,144)	0	25,855	-27,367	315,700	2,392.22	0.00%
299 Wausau Underwriters Ins Co	(252)	0	(252)	(82)	0	286137	128,125	5,087,007	(156,250.00)	0.00%
300 North Pointe Ins Co	(312)	0	(312)	409	2,437	0	4,937	10,276	1,207.09	0.00%
301 American Family Ins Co	(456)	0	(456)	15	0	0	361	2,937	2,406.67	0.00%
302 Fidelity & Guar Ins Underwriters Inc	(2,483)	0	(2,483)	(2,483)	0	14,355	13,974	375,664	(562.79)	0.00%
303 Clarendon Natl Ins Co	(12,010)	0	(12,010)	(12,010)	0	61,306	(62,682)	771,956	521.92	0.00%
304 Riverport Ins Co	(14,248)	0	(14,248)	(16,043)	0	728	(175,056)	96,271	1,091.17	0.00%
305 Triumphe Cas Co	(18,693)	0	(18,693)	(5,712)	0	22,443	(33,742)	78,879	590.72	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2022  
(excludes workers' compensation premium assessment)**

Name of insurer  (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
<b>306</b> Accident Fund Gen Ins Co	(27,281)	0	(27,281)	146,246	0	251,196	307,350	182,203	210.16	0.00%
<b>307</b> National Surety Corp	(37,135)	0	(37,135)	(25,602)	0	62,350	118,318	510,146	(462.14)	0.00%
<b>308</b> United States Fidelity & Guar Co	(71,410)	0	(71,410)	(71,410)	0	113,582	183,524	2,869,523	(257.00)	-0.01%
<b>309</b> American Home Assur Co	(140,808)	15,847	(124,961)	(141,264)	0	179,725	(84,628)	4,357,583	59.91	-0.01%
<b>310</b> AIG Prop Cas Co	(134,077)	1,106	(132,971)	(133,644)	0	55	(625,412)	585,545	467.97	-0.01%
<b>311</b> Fidelity & Guar Ins Co	(215,049)	0	(215,049)	(215,049)	0	136,198	(248,119)	3,831,632	115.38	-0.02%
<b>312</b> Vigilant Ins Co	(283,955)	0	(283,955)	(287,519)	10,893	18,587	(270,708)	582,376	94.15	-0.03%

Note: Data from Annual Statements filed by insurance companies are shown for private insurers and SAIF Corp. Amounts include assigned risk business. Loss ratios were calculated from columns c and f. Net simulated premium shown for self-insured employers is based either on the individual insured's experience modification rate or, for insurers on the Retrospective Plan, 80% of the Standard Premium. Totals shown include Longshore and Harbor Worker's Compensation Act and Jones Act experience. Excess coverage for self-insured employers is reflected in the earned premium for private insurers and SAIF. Figures may also include adjustments for prior years and are subject to future retrospective adjustments. Total-system written premium market share is based on share of direct premium written plus LDPC, including self-insurers' simulated premium.

Sources: Annual Statements filed by insurance companies with the National Association of Ins Commissioners (NAIC). Data on self-insurers are from Quarterly Payroll and Assessment Reports from Oregon self-insurers to the Financial Services Section, Central Services Division of the Department of Consumer and Business Services. Data on earned large deductible premium credits are from the Department's Premium Assessment Depository System. Data compiled by Information Technology and Research Section, Central Services Division, Department of Consumer and Business Services, 4/18/2023.

N/A = not available N/M = not meaningful Cas. = Casualty