

Oregon Division
of Financial Regulation

2019 Oregon Market Share and Loss Ratio
Line of Business: Workers Compensation

Top 25 Authorized Companies
Zero Premium and Loss 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(1) |
|------|-------------------------------------|-----------|-----|-------------------------|--------------|------------------------|------------------------|---------------|
| 1 | Saif Corp | 36196 | OR | \$487,643 | 71.63% | \$486,420 | \$296,432 | 60.94% |
| 2 | Travelers Prop Cas Co Of Amer | 25674 | CT | \$9,198 | 1.35% | \$10,435 | \$5,080 | 48.68% |
| 3 | Zurich Amer Ins Co | 16535 | NY | \$8,937 | 1.31% | \$9,179 | \$3,739 | 40.74% |
| 4 | LM Ins Corp | 33600 | IL | \$7,526 | 1.11% | \$9,877 | \$11,866 | 120.13% |
| 5 | Ohio Security Ins Co | 24082 | NH | \$7,413 | 1.09% | \$6,969 | \$10,329 | 148.23% |
| 6 | Old Republic Ins Co | 24147 | PA | \$7,197 | 1.06% | \$6,718 | \$3,983 | 59.29% |
| 7 | Charter Oak Fire Ins Co | 25615 | CT | \$6,627 | 0.97% | \$6,726 | \$7,097 | 105.52% |
| 8 | Travelers Cas & Surety Co | 19038 | CT | \$6,253 | 0.92% | \$5,897 | \$3,085 | 52.32% |
| 9 | New Hampshire Ins Co | 23841 | IL | \$5,908 | 0.87% | \$4,969 | \$6,336 | 127.50% |
| 10 | Indemnity Ins Co Of North Amer | 43575 | PA | \$5,361 | 0.79% | \$5,334 | (\$811) | (15.20)% |
| 11 | Hartford Underwriters Ins Co | 30104 | CT | \$5,182 | 0.76% | \$5,290 | \$2,924 | 55.27% |
| 12 | Liberty Ins Corp | 42404 | IL | \$4,723 | 0.69% | \$4,893 | \$2,655 | 54.26% |
| 13 | Ace Amer Ins Co | 22667 | PA | \$4,644 | 0.68% | \$4,423 | \$1,628 | 36.81% |
| 14 | American Zurich Ins Co | 40142 | IL | \$3,891 | 0.57% | \$4,439 | \$1,855 | 41.79% |
| 15 | Twin City Fire Ins Co Co | 29459 | IN | \$3,826 | 0.56% | \$3,622 | \$1,570 | 43.34% |
| 16 | Liberty Mut Fire Ins Co | 23035 | WI | \$3,367 | 0.49% | \$3,162 | \$3,285 | 103.89% |
| 17 | Transportation Ins Co | 20494 | IL | \$3,020 | 0.44% | \$2,679 | \$2,330 | 86.99% |
| 18 | ACIG Ins Co | 19984 | IL | \$2,952 | 0.43% | \$2,952 | \$638 | 21.61% |
| 19 | Hartford Fire Ins Co | 19682 | CT | \$2,847 | 0.42% | \$2,894 | \$1,148 | 39.67% |
| 20 | Farmers Ins Exch | 21652 | CA | \$2,561 | 0.38% | \$2,768 | \$1,330 | 48.05% |
| 21 | Starr Ind & Liab Co | 38318 | TX | \$2,333 | 0.34% | \$1,930 | \$991 | 51.35% |
| 22 | Berkshire Hathaway Homestate Ins Co | 20044 | NE | \$2,304 | 0.34% | \$2,082 | \$1,552 | 74.58% |
| 23 | Technology Ins Co Inc | 42376 | DE | \$2,291 | 0.34% | \$2,419 | \$3,197 | 132.17% |
| 24 | Federal Ins Co | 20281 | IN | \$2,064 | 0.30% | \$2,277 | \$557 | 24.47% |
| 25 | AmTrust Ins Co of KS Inc | 15954 | KS | \$2,027 | 0.30% | \$2,001 | \$1,395 | 69.72% |
| | All 256 Other Companies | | | \$80,679 | 11.85% | \$79,475 | \$19,311 | 24.30% |
| | Totals (Loss Ratio is average) | | | \$680,775 | 100.00% | \$679,826 | \$393,504 | 57.88% |

(1)Excluding all Loss Adjustment Expenses (LAE)