

Oregon Division
of Financial Regulation

2021 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	\$521,964	74.16%	\$515,867	\$423,145	82.03%
2	LM Ins Corp	33600	IL	\$11,120	1.58%	\$10,611	\$10,211	96.23%
3	Travelers Prop Cas Co Of Amer	25674	CT	\$7,773	1.10%	\$8,028	\$2,440	30.40%
4	Zurich Amer Ins Co	16535	NY	\$7,669	1.09%	\$7,482	\$3,289	43.96%
5	Twin City Fire Ins Co Co	29459	IN	\$7,238	1.03%	\$7,302	\$145	1.99%
6	Old Republic Ins Co	24147	PA	\$5,265	0.75%	\$4,985	\$3,809	76.42%
7	Travelers Cas & Surety Co	19038	CT	\$5,242	0.74%	\$5,079	\$2,517	49.57%
8	Ace Amer Ins Co	22667	PA	\$5,196	0.74%	\$5,547	\$2,238	40.35%
9	Indemnity Ins Co Of North Amer	43575	PA	\$4,836	0.69%	\$5,145	\$1,058	20.56%
10	Ohio Security Ins Co	24082	NH	\$4,817	0.68%	\$5,221	\$4,407	84.42%
11	Technology Ins Co Inc	42376	DE	\$4,240	0.60%	\$3,324	\$1,938	58.30%
12	American Zurich Ins Co	40142	IL	\$3,939	0.56%	\$3,643	\$1,027	28.19%
13	Charter Oak Fire Ins Co	25615	CT	\$3,171	0.45%	\$4,318	\$2,908	67.35%
14	Transportation Ins Co	20494	IL	\$3,113	0.44%	\$3,149	\$2,020	64.13%
15	Wellfleet NY Ins Co	20931	NY	\$2,925	0.42%	\$3,114	\$2,615	83.96%
16	Arch Ins Co	11150	MO	\$2,679	0.38%	\$2,822	\$1,221	43.28%
17	Fire Ins Exch	21660	CA	\$2,638	0.37%	\$2,461	\$895	36.38%
18	Liberty Ins Corp	42404	IL	\$2,549	0.36%	\$987	\$61	6.17%
19	Norquard Ins Co	31470	PA	\$2,423	0.34%	\$2,377	\$474	19.95%
20	Liberty Mut Fire Ins Co	23035	WI	\$2,408	0.34%	\$1,793	\$883	49.27%
21	Starr Ind & Liab Co	38318	TX	\$2,387	0.34%	\$2,255	\$856	37.95%
22	Berkshire Hathaway Homestate Ins Co	20044	NE	\$2,361	0.34%	\$2,144	\$705	32.88%
23	New Hampshire Ins Co	23841	IL	\$2,140	0.30%	\$2,306	\$7,278	315.65%
24	Hartford Fire Ins Co	19682	CT	\$2,128	0.30%	\$2,210	\$1,274	57.65%
25	Travelers Ind Co	25658	CT	\$2,062	0.29%	\$1,286	(\$1,343)	(104.45)%
	All 256 Other Companies			\$81,567	11.59%	\$80,717	\$44,617	55.28%
Totals (Loss Ratio is average)				\$703,849	100.00%	\$694,172	\$520,690	75.01%

(1)Excluding all Loss Adjustment Expenses (LAE)