

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned large	Total-system written							
Name of insurer	Direct premiums	deductible premium	premium (includes LDPC)	Direct premiums earned	Dividends paid or credited	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio	Total-system written premium	
(Private insurers listed by Total-system premium written)	written (a)	credits (LDPC) (b)	LDPC (a)+(b)	earned (c)	credited (d)	paid (e)	incurred (f)	unpaid (g)	(f/c)*100	premium market share	
GRAND TOTAL	837,172,280	103,034,189	940,206,469	699,671,675	211,053,227	N/A	N/A	N/A	N/A	-	
SAIF Corporation	521,964,312	0	521,964,312	515,867,481	210,008,384	330,590,219	423,144,983	2,110,629,357	82.03	55.52%	
TOTAL, Self-Insurers	127,545,491	0	127,545,491	0	0	N/A	N/A	N/A	N/A	13.57%	
TOTAL, All Private Insurers	187,662,477	103,034,189	290,696,666	183,804,194	1,044,843	102,407,846	100,615,777	961,418,410	54.74	30.92%	
1 American Zurich Ins Co	3,939,106	18,353,237	22,292,343	3,642,677	0	1,704,496	1,026,805	13,035,108	28.19	2.37%	
2 Indemnity Ins Co Of North Amer	4,835,611	13,881,179	18,716,790	5,144,637	0	236,288	1,057,663	12,012,348	20.56	1.99%	
3 Old Republic Ins Co	5,265,235	12,383,492	17,648,727	4,985,121	4,207	2,748,903	3,809,499	12,754,114	76.42	1.88%	
4 Ace Amer Ins Co	5,195,650	12,107,664	17,303,314	5,547,138	0	1,144,702	2,238,306	12,066,785	40.35	1.84%	
5 LM Ins Corp	11,119,935	0	11,119,935	10,611,074	0	5,724,573	10,211,062	40,790,928	96.23	1.18%	
6 Zurich Amer Ins Co	7,668,598	533,895	8,202,493	7,481,846	0	4,544,852	3,289,349	22,485,484	43.96	0.87%	
7 Safety Natl Cas Corp	1,954,844	6,178,927	8,133,771	1,963,579	0	515,287	704,836	5,270,063	35.90	0.87%	
8 AIU Ins Co	1,670,107	6,184,056	7,854,163	1,588,018	0	18,676	746,687	853,686	47.02	0.84%	
9 Travelers Prop Cas Co Of Amer	7,772,937	66,882	7,839,819	8,027,784	1,000	5,408,404	2,440,089	64,031,516	30.40	0.83%	
10 Twin City Fire Ins Co Co	7,237,933	1,988	7,239,921	7,301,734	26,727	1,997,586	145,495	6,180,098	1.99	0.77%	
11 Charter Oak Fire Ins Co	3,171,026	3,569,057	6,740,083	4,318,472	2,454	2,165,601	2,908,422	23,392,002	67.35	0.72%	
12 Travelers Cas & Surety Co	5,241,937	1,180	5,243,117	5,078,953	9,675	2,312,264	2,517,460	9,199,615	49.57	0.56%	
13 Hartford Fire Ins Co	2,127,724	3,097,197	5,224,921	2,209,831	17,102	338,526	1,273,872	6,438,425	57.65	0.56%	
14 Ohio Security Ins Co	4,816,889	0	4,816,889	5,220,588	0	3,318,573	4,407,284	13,718,354	84.42	0.51%	
15 XL Ins Amer Inc	927,617	3,764,624	4,692,241	902,609	0	392,691	202,347	3,049,176	22.42	0.50%	
16 New Hampshire Ins Co	2,140,137	2,251,677	4,391,814	2,305,616	0	1,034,429	7,277,693	26,735,731	315.65	0.47%	
17 Technology Ins Co Inc	4,240,147	0	4,240,147	3,323,921	190	1,129,182	1,937,808	2,954,798	58.30	0.45%	
18 Starr Specialty Ins Co	1,670,047	2,055,824	3,725,871	1,630,467	0	533,953	854,182	1,008,058	52.39	0.40%	
19 XL Specialty Ins Co	700,664	2,650,392	3,351,056	700,511	0	12,383	317,391	2,314,807	45.31	0.36%	
20 Starr Ind & Liab Co	2,387,474	877,365	3,264,839	2,255,192	0	571,733	855,858	1,269,737	37.95	0.35%	
21 Arch Ind Ins Co	1,135,604	2,126,864	3,262,468	1,093,923	0	275,788	653,642	1,341,670	59.75	0.35%	
22 Travelers Ind Co	2,061,506	1,062,590	3,124,096	1,286,074	2,881	793,937	-1,343,325	7,485,266	(104.45)	0.33%	
23 Transportation Ins Co	3,112,593	0	3,112,593	3,149,255	358,235	1,317,999	2,019,597	8,294,305	64.13	0.33%	
24 Federal Ins Co	1,238,469	1,716,429	2,954,898	1,451,948	0	535,265	592,460	4,053,321	40.80	0.31%	
25 Wellfleet NY Ins Co	2,925,337	0	2,925,337	3,114,211	0	837,625	2,614,687	3,838,575	83.96	0.31%	
26 Arch Ins Co	2,678,694	100,497	2,779,191	2,821,957	0	1,001,158	1,221,388	7,648,168	43.28	0.30%	
27 Sentry Cas Co	631,139	2,114,056	2,745,195	671,186	0	43,752	-328,903	1,078,564	(49.00)	0.29%	
28 Farmington Cas Co	1,210,524	1,508,340	2,718,864	1,292,794	0	814,011	1,174,046	5,001,251	90.81	0.29%	
29 Fire Ins Exch	2,638,371	0	2,638,371	2,461,291	0	634,421	895,350	1,934,049	36.38	0.28%	

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			Earned	Total-system							
			large	written							
Name of insurer	Direct	deductible	premium	Direct	Dividends	Direct	Direct	Direct	Direct	Loss	Total-system
	premiums	premium	(includes	premiums	paid or	losses	losses	losses	losses	ratio	written
(Private insurers listed by	written	credits (LDPC)	LDPC)	earned	credited	paid	incurred	unpaid	ratio		premium
Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100		market share
30	Liberty Ins Corp	2,548,626	0	2,548,626	986,576	4	1,724,269	60,920	23,520,233	6.17	0.27%
31	Norguard Ins Co	2,422,561	0	2,422,561	2,376,958	0	1,018,286	474,094	1,325,119	19.95	0.26%
32	Liberty Mut Fire Ins Co	2,407,993	0	2,407,993	1,793,113	213	1,888,312	883,383	17,012,343	49.27	0.26%
33	Berkshire Hathaway Homestate Ins Co	2,360,974	0	2,360,974	2,144,029	0	1,061,943	705,013	2,184,762	32.88	0.25%
34	Everest Premier Ins Co	659,818	1,661,102	2,320,920	648,462	0	148,856	246,571	397,107	38.02	0.25%
35	Alaska Natl Ins Co	1,845,468	414,371	2,259,839	1,793,359	0	846,529	362,074	7,862,845	20.19	0.24%
36	AmTrust Ins Co	1,968,433	0	1,968,433	1,777,813	0	730,791	1,219,600	2,186,239	68.60	0.21%
37	Trumbull Ins Co	1,914,631	126	1,914,757	1,921,398	5,877	1,164,639	-801,659	5,542,831	(41.72)	0.20%
38	Sentry Ins Co	1,004,751	730,677	1,735,428	959,067	(3)	2,160,180	-288,908	20,185,183	(30.12)	0.18%
39	Farmers Ins Exch	1,670,635	0	1,670,635	1,887,805	0	1,120,022	1,136,499	5,950,215	60.20	0.18%
40	Ace Fire Underwriters Ins Co	641,296	978,230	1,619,526	690,910	0	6,972	65,261	1,226,162	9.45	0.17%
41	State Farm Fire & Cas Co	1,467,934	0	1,467,934	1,360,377	0	375,135	266,892	1,800,766	19.62	0.16%
42	Hartford Underwriters Ins Co	1,453,146	8,781	1,461,927	895,115	11,339	655,206	-787,967	12,963,026	(88.03)	0.16%
43	Hartford Accident & Ind Co	1,396,707	78	1,396,785	1,340,150	2,260	838,524	1,963,911	7,953,136	146.54	0.15%
44	Hartford Ins Co Of The Midwest	1,364,723	0	1,364,723	1,392,965	6,023	554,597	963,397	2,555,278	69.16	0.15%
45	ACIG Ins Co	1,307,985	0	1,307,985	1,307,985	0	292,320	-215,965	1,605,657	(16.51)	0.14%
46	American Cas Co Of Reading PA	1,299,270	0	1,299,270	1,082,071	6,158	399,703	480,961	2,508,846	44.45	0.14%
47	Sentinel Ins Co Ltd	1,291,279	0	1,291,279	1,263,652	2,702	408,712	-531,092	6,966,106	(42.03)	0.14%
48	National Union Fire Ins Co Of Pitts	1,236,943	33,653	1,270,596	1,187,833	0	1,634,629	2,633,729	12,213,337	221.73	0.14%
49	Greenwich Ins Co	438,163	804,489	1,242,652	181,584	0	0	165,505	189,626	91.15	0.13%
50	Valley Forge Ins Co	1,234,139	0	1,234,139	1,249,697	13,124	387,884	568,208	2,882,530	45.47	0.13%
51	Phoenix Ins Co	1,178,828	0	1,178,828	1,182,103	514	500,598	600,034	2,101,855	50.76	0.13%
52	Employers Preferred Ins Co	1,172,251	0	1,172,251	1,141,113	0	593,334	593,807	1,402,898	52.04	0.12%
53	Federated Reserve Ins Co	1,151,903	0	1,151,903	1,034,602	0	249,817	882,581	1,004,354	85.31	0.12%
54	Property & Cas Ins Co Of Hartford	1,127,303	701	1,128,004	991,123	3,490	346,517	801,410	2,216,804	80.86	0.12%
55	Red Shield Ins Co	1,113,895	0	1,113,895	1,113,895	0	261,873	-28,367	6,059,039	(2.55)	0.12%
56	Amguard Ins Co	1,079,353	0	1,079,353	1,001,428	0	536,947	747,522	883,026	74.65	0.11%
57	Zenith Ins Co	1,005,559	0	1,005,559	1,019,416	0	739,589	644,868	1,346,687	63.26	0.11%
58	WCF Natl Ins Co	984,136	5,876	990,012	1,008,643	0	738,772	993,863	1,762,666	98.53	0.11%
59	Ohio Cas Ins Co	981,378	0	981,378	1,080,324	0	825,305	1,182,162	-434,427	109.43	0.10%
60	Benchmark Ins Co	959,927	0	959,927	902,186	0	409,498	600,501	517,527	66.56	0.10%
61	Employers Ins Co of Wausau	913,879	0	913,879	867,324	(2,048)	1,386,664	1,424,246	12,014,278	164.21	0.10%
62	Wesco Ins Co	913,731	0	913,731	835,972	0	395,120	683,951	896,074	81.82	0.10%
63	StarStone Natl Ins Co	901,040	0	901,040	648,842	0	144,343	191,164	409,719	29.46	0.10%
64	American Home Assur Co	874,894	403	875,297	892,847	0	171,355	489,386	4,621,937	54.81	0.09%
65	Travelers Ind Co Of Amer	825,427	32,891	858,318	822,129	15	406,783	421,130	1,518,073	51.22	0.09%
66	Chubb Ind Ins Co	848,906	(632)	848,274	889,509	0	231,131	636,800	1,469,715	71.59	0.09%
67	National Specialty Ins Co	837,656	0	837,656	411,656	0	27,047	58,047	31,000	14.10	0.09%

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			large	written							
Name of insurer	Direct	deductible	premium	Direct	Dividends	Direct	Direct	Direct	Total-system		
	premiums	premium	(includes	premiums	paid or	losses	losses	losses	Loss	written	
(Private insurers listed by	written	credits (LDPC)	LDPC)	earned	credited	paid	incurred	unpaid	ratio	premium	
Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share	
68	Protective Ins Co	834,890	(376)	834,514	916,296	0	1,121,351	2,060,725	2,267,042	224.90	0.09%
69	National Liab & Fire Ins Co	816,881	0	816,881	773,465	0	142,305	281,991	927,976	36.46	0.09%
70	Compwest Ins Co	812,610	0	812,610	816,990	0	203,777	239,544	385,010	29.32	0.09%
71	Security Natl Ins Co	810,942	0	810,942	716,367	0	480,241	288,338	1,297,060	40.25	0.09%
72	Midvale Ind Co	801,735	0	801,735	740,649	0	254,673	308,999	399,988	41.72	0.09%
73	Sompo Amer Ins Co	352,651	423,166	775,817	333,898	0	156,791	2,625,608	3,298,979	786.35	0.08%
74	Federated Mut Ins Co	762,031	2	762,033	800,553	0	414,265	585,341	1,691,927	73.12	0.08%
75	Church Mut Ins Co S I	729,387	0	729,387	711,922	5,842	187,562	259,723	479,034	36.48	0.08%
76	Tri State Ins Co Of MN	719,959	0	719,959	704,930	0	233,805	551,216	958,080	78.19	0.08%
77	Mid Century Ins Co	701,726	0	701,726	811,111	0	676,440	456,692	3,203,926	56.30	0.07%
78	Continental Ins Co	686,421	0	686,421	714,862	27,423	321,081	392,218	1,604,263	54.87	0.07%
79	Hartford Cas Ins Co	681,358	66	681,424	683,726	3,132	271,288	357,971	591,702	52.36	0.07%
80	Sagamore Ins Co	672,784	0	672,784	711,543	0	83,562	5,211	447,239	0.73	0.07%
81	Carolina Cas Ins Co	660,674	0	660,674	634,493	0	187,699	246,384	271,383	38.83	0.07%
82	Continental Cas Co	659,978	0	659,978	541,593	12,977	335,264	78,146	2,066,246	14.43	0.07%
83	First Liberty Ins Corp	643,669	0	643,669	972,821	0	139,906	607,717	1,240,837	62.47	0.07%
84	Commerce & Industry Ins Co	586,008	34,896	620,904	530,172	0	524,158	372,189	10,022,600	70.20	0.07%
85	Truck Ins Exch	609,573	0	609,573	673,789	0	662,439	783,548	7,280,476	116.29	0.06%
86	National Fire Ins Co Of Hartford	609,067	0	609,067	645,010	17,872	286,799	117,602	2,506,149	18.23	0.06%
87	Berkshire Hathaway Direct Ins Co	599,481	0	599,481	504,312	0	153,251	324,358	550,807	64.32	0.06%
88	Continental Divide Ins Co	592,959	0	592,959	900,121	0	1,134,007	-1,273,805	3,435,520	(141.51)	0.06%
89	Cimarron Ins Co Inc	591,739	0	591,739	831,721	0	910,023	659,473	402,697	79.29	0.06%
90	Zurich Amer Ins Co Of IL	587,401	0	587,401	747,354	0	388,323	742,259	928,209	99.32	0.06%
91	Accident Fund Gen Ins Co	578,820	0	578,820	566,466	0	234,308	173,609	126,049	30.65	0.06%
92	Nutmeg Ins Co	571,715	0	571,715	506,352	0	235,409	395,539	259,942	78.12	0.06%
93	West Amer Ins Co	563,648	0	563,648	754,355	0	268,995	-40,452	-151,745	(5.36)	0.06%
94	Atlantic Specialty Ins Co	562,946	0	562,946	415,949	0	246,013	1,222,013	1,333,601	293.79	0.06%
95	Mitsui Sumitomo Ins Co of Amer	439,305	98,184	537,489	441,023	2,402	139,627	15,053	1,028,830	3.41	0.06%
96	Brotherhood Mut Ins Co	537,303	0	537,303	523,039	0	156,559	80,160	223,229	15.33	0.06%
97	Clear Spring Prop & Cas Co	531,208	0	531,208	396,945	0	56,219	107,216	106,948	27.01	0.06%
98	Continental Ind Co	531,080	0	531,080	531,080	0	309,849	499,229	273,004	94.00	0.06%
99	North River Ins Co	277,644	235,778	513,422	273,780	0	235,357	83,044	545,864	30.33	0.05%
100	Praetorian Ins Co	510,569	0	510,569	369,896	6,398	150,084	272,452	616,462	73.66	0.05%
101	Pacific Ind Co	494,246	0	494,246	573,491	421,759	163,285	142,352	2,607,233	24.82	0.05%
102	Great Northern Ins Co	471,648	0	471,648	375,384	4,270	25,482	75,964	333,846	20.24	0.05%
103	Hartford Ins Co Of IL	450,297	0	450,297	315,403	8	87,014	202,442	182,711	64.19	0.05%
104	Hanover Ins Co	442,646	0	442,646	364,765	0	135,030	226,056	452,660	61.97	0.05%
105	Sequoia Ins Co	434,762	0	434,762	315,190	0	33,482	87,316	130,244	27.70	0.05%

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	premiums	premium	(includes	premiums	paid or	paid or	losses	losses	losses	ratio	written
(Private insurers listed by	written	credits (LDPC)	LDPC)	earned	credited	credited	paid	incurred	unpaid	ratio	premium
Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	(f/c)*100	market share
106	Argonaut Midwest Ins Co	424,560	0	424,560	460,487	0	333,955	44,318	1,972,311	9.62	0.05%
107	United WI Ins Co	222,314	192,933	415,247	222,761	0	81,626	51,907	126,332	23.30	0.04%
108	Sompo Amer Fire & Mar Ins Co Amer	265,983	138,316	404,299	269,224	0	50,145	208,403	426,903	77.41	0.04%
109	Vanliner Ins Co	388,585	0	388,585	439,380	0	321,783	151,714	707,223	34.53	0.04%
110	Chubb Natl Ins Co	385,466	0	385,466	370,409	0	16,976	128,511	269,401	34.69	0.04%
111	National Cas Co	379,390	0	379,390	220,194	0	43,520	95,423	122,191	43.34	0.04%
112	Service Amer Ind Co	367,850	1,231	369,081	263,056	0	37,901	98,338	60,437	37.38	0.04%
113	Employers Assur Co	369,055	0	369,055	409,804	0	363,176	433,253	600,838	105.72	0.04%
114	Mitsui Sumitomo Ins USA Inc	308,901	51,076	359,977	312,654	0	58,402	88,276	266,461	28.23	0.04%
115	Nationwide Agribusiness Ins Co	357,284	0	357,284	333,512	2,226	34,287	-53,024	218,985	(15.90)	0.04%
116	General Cas Co Of WI	351,619	0	351,619	310,577	0	80811	269,495	403,434	86.77	0.04%
117	Hartford Ins Co Of The Southeast	344,755	0	344,755	285,968	54	-28,338	50,893	135,363	17.80	0.04%
118	Insurance Co Of The State Of PA	267,334	71,626	338,960	319,900	0	112,535	-725,629	2,273,025	(226.83)	0.04%
119	Manufacturers Alliance Ins Co	336,442	209	336,651	496,463	0	431,030	444,071	346,648	89.45	0.04%
120	Accident Fund Ins Co of Amer	331,895	0	331,895	672,909	0	163,792	344,641	407,973	51.22	0.04%
121	Allmerica Fin Benefit Ins Co	316,810	0	316,810	305,809	0	203,815	174,137	298,898	56.94	0.03%
122	Great Amer Spirit Ins Co	312,677	0	312,677	388,155	0	40,040	217,936	213,131	56.15	0.03%
123	Granite State Ins Co	281,583	79	281,662	581,211	0	802,757	858,209	4,141,539	147.66	0.03%
124	Pharmacists Mut Ins Co	280,480	0	280,480	266,073	0	143,259	138,085	269,684	51.90	0.03%
125	Pennsylvania Manufacturers Assoc Ins	191,410	79,394	270,804	122,226	0	174,767	136,178	583,320	111.41	0.03%
126	GuideOne Ins Co	267,351	0	267,351	674,651	0	352726	259,925	578,873	38.53	0.03%
127	Starnet Ins Co	266,324	0	266,324	247,779	0	15,321	75,058	129,051	30.29	0.03%
128	National Interstate Ins Co	258,596	0	258,596	264,105	0	151,322	216,849	354,256	82.11	0.03%
129	Everest Natl Ins Co	182,351	74,128	256,479	307,802	0	175,662	-79,166	1,111,763	(25.72)	0.03%
130	Great Amer Alliance Ins Co	250,764	0	250,764	224,524	0	31,003	4,251	328,394	1.89	0.03%
131	Pennsylvania Manufacturers Ind Co	233,235	6,376	239,611	120,400	0	17,599	-20,470	297,986	(17.00)	0.03%
132	Hanover Amer Ins Co	233,089	0	233,089	220,833	0	87,625	127,312	302,324	57.65	0.02%
133	QBE Ins Corp	215,646	0	215,646	295,095	6,398	110449	-41,435	1,774,447	(14.04)	0.02%
134	Employers Compensation Ins Co	212,344	0	212,344	167,242	0	436,314	252,377	774,211	150.91	0.02%
135	Crum & Forster Ind Co	204,142	0	204,142	174,229	0	31,772	113,155	91,357	64.95	0.02%
136	Insurance Co Of The West	203,849	0	203,849	173,829	0	252,766	173,954	136,583	100.07	0.02%
137	Berkley Natl Ins Co	194,887	0	194,887	208,193	0	0	-75,001	85,782	(36.02)	0.02%
138	Accident Fund Natl Ins Co	183,662	0	183,662	110,267	0	13,138	1,126	24,352	1.02	0.02%
139	Berkley Regional Ins Co	176,140	0	176,140	178,258	0	16,542	3,297	58,048	1.85	0.02%
140	Republic Ind Co of CA	174,243	0	174,243	199,945	0	17,905	-48,846	9,767	(24.43)	0.02%
141	Intrepid Ins Co	172,801	0	172,801	136,313	0	28,789	58,398	44,338	42.84	0.02%
142	Florists Mut Ins Co	164,839	0	164,839	150,661	0	118,877	-78,319	71,477	(51.98)	0.02%
143	The Cincinnati Cas Co	155,390	0	155,390	143,816	0	279,636	338,724	548,377	235.53	0.02%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned	Total-system							
			large	written							
Name of insurer	Direct	Direct	deductible	premium	Direct	Dividends	Direct	Direct	Direct	Loss	Total-system
	premiums	premium	premium	(includes	premiums	paid or	losses	losses	losses	ratio	written
(Private insurers listed by	written	credits (LDPC)	LDPC)	earned	credited	paid	incurred	unpaid	ratio	premium	
Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share	
144	White Pine Ins Co	154,520	0	154,520	160,176	0	69,718	53,889	29,910	33.64	0.02%
145	Argonaut Ins Co	154,194	0	154,194	285,997	0	827,574	26,439	3,448,168	9.24	0.02%
146	American Automobile Ins Co	151,659	0	151,659	176,409	0	112070	75,738	475,586	42.93	0.02%
147	United States Fire Ins Co	134,947	10,936	145,883	136,316	0	144,421	126,016	19,491	92.44	0.02%
148	Triumphe Cas Co	145,748	0	145,748	144,966	0	3,506	25,605	135,064	17.66	0.02%
149	Middlesex Ins Co	144,242	0	144,242	131,288	0	5,469	21,256	34,721	16.19	0.02%
150	Bankers Standard Ins Co	142,150	0	142,150	127,585	0	13,699	50,515	89,060	39.59	0.02%
151	Nova Cas Co	141,697	0	141,697	151,716	0	35,226	74,000	192,959	48.78	0.02%
152	Everest Denali Ins Co	137,523	0	137,523	254,616	0	53,882	179,883	199,848	70.65	0.01%
153	Vigilant Ins Co	135,361	0	135,361	146,154	23,197	376	-20,731	871,671	(14.18)	0.01%
154	Federated Rural Electric Ins Exch	135,185	0	135,185	133,712	0	56,504	2,765	35,581	2.07	0.01%
155	Electric Ins Co	129,012	0	129,012	129,012	0	45196	17391	158059	13.48	0.01%
156	Sentry Select Ins Co	124,956	0	124,956	93,132	0	3,720	14,104	54,797	15.14	0.01%
157	American Fire & Cas Co	120,492	0	120,492	173,968	0	870,792	865,427	-1,783	497.46	0.01%
158	Trans Pacific Ins Co	115,414	2,695	118,109	110,919	0	94,664	632,651	428,455	570.37	0.01%
159	Massachusetts Bay Ins Co	112,303	0	112,303	99,774	0	189,600	-37,236	370,522	(37.32)	0.01%
160	State Natl Ins Co Inc	106,032	0	106,032	105,547	0	31,519	-53,135	60,000	(50.34)	0.01%
161	Cherokee Ins Co	101,307	0	101,307	101,307	0	7,680	-56,684	17,989	(55.95)	0.01%
162	New York Marine & Gen Ins Co	93,036	0	93,036	75,413	0	12,472	-28,888	96,042	(38.31)	0.01%
163	Star Ins Co	91,373	0	91,373	67,178	122	21,810	46,943	141,444	69.88	0.01%
164	The Cincinnati Ind Co	88,508	0	88,508	61,052	0	0	3,479	22,713	5.70	0.01%
165	Frank Winston Crum Ins Co	53,344	34,003	87,347	50,232	0	8638	25,508	16,870	50.78	0.01%
166	American Guar & Liab Ins	86,329	0	86,329	58,955	425	-60425	-38231	243515	(64.85)	0.01%
167	Great Divide Ins Co	82,127	0	82,127	35,823	0	238,512	-272,278	496,024	(760.06)	0.01%
168	Federated Serv Ins Co	81,904	0	81,904	86,156	0	2,613	15,218	87,543	17.66	0.01%
169	American Family Mut Ins Co SI	81,266	0	81,266	111,585	0	39,660	-19,320	373,744	(17.31)	0.01%
170	Regent Ins Co	78,338	0	78,338	79,782	0	262	112,724	176,559	141.29	0.01%
171	Citizens Ins Co Of Amer	77,808	0	77,808	71,579	0	549	30,500	51,980	42.61	0.01%
172	RLI Ins Co	77,071	0	77,071	73,686	0	21,114	13,856	75,910	18.80	0.01%
173	Amerisure Mut Ins Co	21,799	51,199	72,998	17,695	3,182	128,449	248,856	205,602	1,406.36	0.01%
174	Amerisure Ins Co	36,131	34,629	70,760	37,103	75	715	47,522	93,619	128.08	0.01%
175	MEMIC Ind Co	70,170	69	70,239	48,006	148	0	-30,466	45,449	(63.46)	0.01%
176	Imperium Ins Co	68,448	0	68,448	42,560	0	2860	184273	967,924	432.97	0.01%
177	National Surety Corp	65,570	0	65,570	65,348	0	46,694	104,652	454,178	160.15	0.01%
178	OBI Natl Ins Co	63,095	0	63,095	67,050	0	0	4,785	36,874	7.14	0.01%
179	Amerisure Partners Ins Co	62,085	0	62,085	27,505	46	16,674	-11,206	19,460	(40.74)	0.01%
180	Wellfleet Ins Co	61,378	0	61,378	60,757	0	15,394	47,048	62,346	77.44	0.01%
181	GuideOne Specialty Ins Co	54,561	0	54,561	71,535	0	7872	27588	27200	38.57	0.01%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned	Total-system							
			large	written							
Name of insurer	Direct	Direct	premium	premium	Direct	Dividends	Direct	Direct	Direct	Loss	Total-system
	premiums	premium	(includes	premiums	paid or	losses	losses	losses	losses	ratio	written
(Private insurers listed by	written	credits (LDPC)	LDPC)	earned	credited	paid	incurred	unpaid	ratio	premium	
Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share	
182	Employers Mut Cas Co	37,736	15,965	53,701	48,955	0	47,769	74,074	91,475	151.31	0.01%
183	Republic Ind Co Of Amer	52,013	0	52,013	54,409	0	44,395	-73,620	197,737	(135.31)	0.01%
184	Allmerica Fin Alliance Ins Co	49,604	0	49,604	51,263	0	62,092	267,941	244,060	522.68	0.01%
185	AIG Prop Cas Co	31,465	12,444	43,909	51,594	0	32,395	826,164	1,211,013	1,601.28	0.00%
186	Eastguard Ins Co	43,670	0	43,670	49,563	0	122,836	-188,329	33,412	(379.98)	0.00%
187	Nationwide Prop & Cas Ins Co	41,159	0	41,159	14,612	0	0	888	888	6.08	0.00%
188	Ace Prop & Cas Ins Co	37,289	0	37,289	43,358	0	-3,634	102,739	290,346	236.96	0.00%
189	Dakota Truck Underwriters	35,402	0	35,402	34,045	0	5,387	9,433	5,246	27.71	0.00%
190	Westchester Fire Ins Co	35,076	0	35,076	30,393	0	37,059	-33,588	1,006,953	(110.51)	0.00%
191	Acuity A Mut Ins Co	34,202	0	34,202	18,541	0	0	0	0	0.00	0.00%
192	The Cincinnati Ins Co	31,161	0	31,161	28,047	0	55	-7,510	81,991	(26.78)	0.00%
193	Midwest Family Mut Ins Co	29,721	0	29,721	46,910	0	3,078	4,153	1,075	8.85	0.00%
194	Great Amer Ins Co	27,186	0	27,186	15,914	0	-13,614	-4,742	225,000	(29.80)	0.00%
195	Great West Cas Co	97,222	(70,856)	26,366	105,690	0	0	-20,000	161,570	(18.92)	0.00%
196	Work First Cas Co	25,798	0	25,798	26,317	0	412	-87,635	332,686	(333.00)	0.00%
197	Old Republic Gen Ins Corp	(42,611)	65,747	23,136	135	0	1,315	-32,291	421,021	(23,919.26)	0.00%
198	American Interstate Ins Co	22,657	0	22,657	35,178	0	61,510	42,097	187,766	119.67	0.00%
199	T H E Ins Co	22,291	0	22,291	30,342	0	212	-140,225	54,175	(462.15)	0.00%
200	Stonington Ins Co	17,519	4,444	21,963	16,748	0	2,694	-13,519	9,714	(80.72)	0.00%
201	North Pointe Ins Co	21,843	0	21,843	21,017	3,031	0	-24,425	5,339	(116.22)	0.00%
202	Great Amer Assur Co	21,539	0	21,539	26,138	0	0	-20,728	64,689	(79.30)	0.00%
203	Nationwide Mut Ins Co	19,290	0	19,290	26,458	0	0	4,845	8,962	18.31	0.00%
204	Berkley Cas Co	15,892	0	15,892	18,122	0	102,961	73,365	5,816	404.84	0.00%
205	Tokio Marine Amer Ins Co	(118,981)	134,848	15,867	(126,875)	10,211	67,940	-1,320,400	-242,522	1,040.71	0.00%
206	Safety First Ins Co	(53,003)	68,726	15,723	(54,589)	0	12,027	-109,535	181,744	200.65	0.00%
207	HDI Global Ins Co	15,649	0	15,649	15,710	0	549	-20,650	75,985	(131.44)	0.00%
208	Firemans Fund Ins Co	14,300	0	14,300	15,327	1,158	230,393	-471,418	503,865	(3,075.74)	0.00%
209	Key Risk Ins Co	13,077	0	13,077	12,857	0	20,864	25,708	12,171	199.95	0.00%
210	Riverport Ins Co	11,628	0	11,628	43,092	0	165,706	-158,466	272,055	(367.74)	0.00%
211	Liberty Northwest Ins Corp	11,338	0	11,338	(128,673)	20,343	100,300,35	578,960	309,440,951	(449.95)	0.00%
212	Pacific Employers Ins Co	11,196	0	11,196	(21,086)	0	14,317	-688,718	376,566	3,266.23	0.00%
213	West Bend Mut Ins Co	9,890	0	9,890	10,512	0	344	-2,447	776	(23.28)	0.00%
214	Employers Ins Co Of NV	8,830	0	8,830	4,437	0	734	2,627	3,941	59.21	0.00%
215	AIG Assur Co	8,105	0	8,105	8,105	0	102,710	48,881	1,478,702	603.10	0.00%
216	Wausau Business Ins Co	8,016	0	8,016	7,988	0	19,432	-11,111	794,062	(139.10)	0.00%
217	Transguard Ins Co Of Amer Inc	4,447	0	4,447	3,203	0	4,500	2,309	3,233	72.09	0.00%
218	Guideone Elite Ins Co	3,969	0	3,969	3,822	0	0	359	859	9.39	0.00%
219	Samsung Fire & Marine Ins Co Ltd	3,941	0	3,941	3,806	0	0	-322	1,781	(8.46)	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned large	Total-system written							
Name of insurer	Direct premiums	deductible premium	(includes LDPC)	Direct premiums earned	Dividends paid or credited	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio	Total-system written premium	
(Private insurers listed by Total-system premium written)	written (a)	credits (LDPC) (b)	LDPC (a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share	
220 National Amer Ins Co	3,023	0	3,023	3,391	0	0	-553	9,409	(16.31)	0.00%	
221 BITCO Gen Ins Corp	2,725	0	2,725	3,491	0	0	4337	9035	124.23	0.00%	
222 Crestbrook Ins Co	2,489	0	2,489	2,341	0	0	108	176	4.61	0.00%	
223 American Family Home Ins Co	2,349	0	2,349	2,094	0	0	-1,913	7,222	(91.36)	0.00%	
224 Continental Western Ins Co	2,165	0	2,165	1,887	0	37,040	71,274	63,470	3,777.11	0.00%	
225 Utica Mut Ins Co	1,882	0	1,882	5,526	0	0	-4,653	153,012	(84.20)	0.00%	
226 Service Lloyds Ins Co	1,836	0	1,836	182	0	0	0	0	0.00	0.00%	
227 Chiron Ins Co	1,551	0	1,551	1,430	0	0	420	420	29.37	0.00%	
228 Emcasco Ins Co	982	0	982	687	0	0	-1,039	267	(151.24)	0.00%	
229 MAG Mut Ins Co	958	0	958	952	0	0	0	0	0.00	0.00%	
230 Great Amer Ins Co of NY	825	0	825	3,780	0	5905	-104623	270859	(2,767.80)	0.00%	
231 Gray Ins Co	760	0	760	760	0	0	186	186	24.47	0.00%	
232 OBI Amer Ins Co	677	0	677	487	0	0	81	141	16.63	0.00%	
233 American Family Ins Co	560	0	560	2,765	0	0	-1,468	2,576	(53.09)	0.00%	
234 Argonaut Great Central Ins Co	393	0	393	1,222	0	0	-12240	589	(1,001.64)	0.00%	
235 American Economy Ins Co	356	0	356	325	0	176977	290,638	3,394,230	89,427.08	0.00%	
236 Petroleum Cas Co	350	0	350	350	0	0	0	0	0.00	0.00%	
237 Midwest Family Advantage Ins Co	332	0	332	139	0	0	0	0	0.00	0.00%	
238 Union Ins Co Of Providence	6	11	17	2	0	0	0	0	0.00	0.00%	
239 BHHC Special Risks Ins Co	0	0	0	0	0	0	-1,821	8,233	N/A	0.00%	
240 Foremost Ins Co Grand Rapids MI	0	0	0	0	0	908	-13,336	48,830	N/A	0.00%	
241 Foremost Prop & Cas Ins Co	0	0	0	0	0	0	-17,692	63,582	N/A	0.00%	
242 Motorists Commercial Mut Ins Co	0	0	0	0	0	-151819	-386853	1255965	N/A	0.00%	
243 Starr Surplus Lines Ins Co	0	0	0	0	0	-2298	3,657	286,420	N/A	0.00%	
244 Travelers Cas Ins Co Of Amer	0	0	0	0	0	0	5,776	122,318	N/A	0.00%	
245 Automobile Ins Co Of Hartford CT	0	0	0	0	0	3,572	-23,788	51,745	N/A	0.00%	
246 Standard Fire Ins Co	0	0	0	0	0	218,095	53,587	4514242	N/A	0.00%	
247 St Paul Protective Ins Co	0	0	0	0	0	0	-2388	22131	N/A	0.00%	
248 Allstate Ins Co	0	0	0	0	0	0	-54	2,637	N/A	0.00%	
249 American States Ins Co	0	0	0	0	0	30,179	131,519	1,077,363	N/A	0.00%	
250 American States Ins Co Of TX	0	0	0	0	0	2201	-26437	219935	N/A	0.00%	
251 Trinity Universal Ins Co	0	0	0	0	0	0	0	11	N/A	0.00%	
252 Century Ind Co	0	0	0	0	0	112,013	64442	666,914	N/A	0.00%	
253 21st Century Premier Ins Co	0	0	0	0	0	0	-11991	219,295	N/A	0.00%	
254 Country Cas Ins Co	0	0	0	0	0	6,818	-330,182	249,030	N/A	0.00%	
255 Country Mut Ins Co	0	0	0	0	0	14439	-17,351	1,991,990	N/A	0.00%	
256 American Ins Co	0	0	0	0	0	86448	116141	357918	N/A	0.00%	
257 Associated Ind Corp	0	0	0	0	0	216,116	209,605	546,141	N/A	0.00%	

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned large	Total-system written premium	Direct premiums earned	Dividends paid or credited	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio	Total-system written premium
	Name of insurer	Direct premiums written	deductible premium credits (LDPC)	(includes LDPC)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share
	(Private insurers listed by Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share
258	National Amer Ins Co of CA	0	0	0	0	0	23,579	-45,074	1,255,799	N/A	0.00%
259	Nationwide Mut Fire Ins Co	0	0	0	0	0	1,306	16,019	5,804	N/A	0.00%
260	North Pacific Ins Co	0	0	0	0	0	0	10,339	980,039	N/A	0.00%
261	Oregon Automobile Ins Co	0	0	0	0	0	0	2996	391279	N/A	0.00%
262	Netherlands Ins Co The	0	0	0	0	0	0	30	57	N/A	0.00%
263	Arrowood Ind Co	0	0	0	0	0	941074	474,159	9,955,963	N/A	0.00%
264	General Ins Co Of Amer	0	0	0	0	0	166373	2,086,899	4,900,791	N/A	0.00%
265	Safeco Ins Co Of Amer	0	0	0	0	0	68,523	1,779,886	4,753,917	N/A	0.00%
266	St Paul Fire & Marine Ins Co	0	0	0	0	0	57580	148,604	1,904,432	N/A	0.00%
267	St Paul Guardian Ins Co	0	0	0	0	0	0	-277	60,302	N/A	0.00%
268	St Paul Mercury Ins Co	0	0	0	0	0	662	70	167,683	N/A	0.00%
269	TIG Ins Co	0	0	0	0	0	21436	126,753	368346	N/A	0.00%
270	Dairyland Amer Ins Co	0	0	0	0	0	0	-397	-77	N/A	0.00%
271	Fidelity & Guar Ins Underwriters Inc	0	0	0	0	0	7471	4,139	376,044	N/A	0.00%
272	Wausau Gen Ins Co	0	0	0	0	0	0	-5,882	104,640	N/A	0.00%
273	North Amer Specialty Ins Co	0	0	0	0	0	0	-6995	7,588	N/A	0.00%
274	Repwest Ins Co	0	0	0	0	0	0	-3,261	147,303	N/A	0.00%
275	Travelers Cas & Surety Co Of Amer	0	0	0	0	0	0	-8606	59501	N/A	0.00%
276	Acadia Ins Co	0	0	0	0	0	0	-403	350	N/A	0.00%
277	Colonial Amer Cas & Surety Co	0	0	0	0	0	0	-2	28	N/A	0.00%
278	Centre Ins Co	0	0	0	0	0	7138	264067	402,512	N/A	0.00%
279	Travelers Cas Co Of CT	0	0	0	0	0	0	-1,429	6,627	N/A	0.00%
280	Preferred Professional Ins Co	0	0	0	0	0	6555	44093	441860	N/A	0.00%
281	Discover Prop & Cas Ins Co	0	0	0	0	0	-2,528	-16,137	77,371	N/A	0.00%
282	Genesis Ins Co	0	0	0	0	0	0	-3,000	14,000	N/A	0.00%
283	Chubb Custom Ins Co	0	0	0	0	0	-23658	-23,658	0	N/A	0.00%
284	Safeco Ins Co Of IL	0	0	0	0	0	1847	189,611	275,092	N/A	0.00%
285	Fidelity & Deposit Co Of MD	0	0	0	0	0	0	-167	3,237	N/A	0.00%
286	Westport Ins Corp	0	0	0	0	0	11,555	93,858	98961	N/A	0.00%
287	Explorer Ins Co	0	0	0	0	0	1,081	0	77,638	N/A	0.00%
288	Virginia Surety Co Inc	0	0	0	0	0	0	0	-6	N/A	0.00%
289	Universal Underwriters Ins Co	0	0	0	0	0	115228	94808	157613	N/A	0.00%
290	Foremost Signature Ins Co	0	0	0	0	0	3322	-5,603	33,522	N/A	0.00%
291	Insurance Co of N Amer	0	0	0	(2,353)	0	11052	-642,246	368,922	27,294.77	0.00%
292	Wausau Underwriters Ins Co	0	0	0	(4,607)	0	120,689	-307,951	5,245,019	6,684.42	0.00%
293	Liberty Mut Ins Co	(9)	0	(9)	(318,153)	5	333957	149445	3055772	(46.97)	0.00%
294	Emc Prop & Cas Ins Co	(40)	0	(40)	51	0	0	-54	11	(105.88)	0.00%
295	American Alt Ins Corp	(1,045)	0	(1,045)	(970)	0	0	-5	10,284	0.52	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2021
(excludes workers' compensation premium assessment)**

			Earned large deductible premium credits (LDPC)	Total-system written premium (includes LDPC)	Direct premiums earned	Dividends paid or credited	Direct losses paid	Direct losses incurred	Direct losses unpaid	Loss ratio	Total-system written premium market share
	Name of insurer	Direct premiums written	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	
	(Private insurers listed by Total-system premium written)	(a)	(b)	(a)+(b)	(c)	(d)	(e)	(f)	(g)	(f/c)*100	market share
296	Williamsburg Natl Ins Co	(1,612)	0	(1,612)	(1,612)	0	0	10,784	24,825	(668.98)	0.00%
297	Illinois Natl Ins Co	(6,540)	4,085	(2,455)	2,059	0	601	7,494	37,546	363.96	0.00%
298	Clarendon Natl Ins Co	(11,411)	0	(11,411)	(11,411)	0	59,028	-53,653	895,943	470.19	0.00%
299	First Natl Ins Co Of Amer	(14,419)	0	(14,419)	(14,121)	0	2977	180,730	436,302	(1,279.87)	0.00%
300	California Ins Co	(15,799)	0	(15,799)	(15,799)	0	398,583	-34,517	1,656,274	218.48	0.00%
301	Midwest Employers Cas Co	(50,331)	0	(50,331)	198,700	0	171,432	259,807	187,192	130.75	-0.01%
302	United States Fidelity & Guar Co	(94,151)	0	(94,151)	(94,151)	0	16,979	-177,100	2,799,581	188.10	-0.01%
303	Fidelity & Guar Ins Co	(284,197)	0	(284,197)	(284,197)	0	42,790	(395,453)	4,215,949	139.15	-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, 5/3/2022.

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