

Top 25 Authorized Companies  
Zero Premium and Loss Companies Excluded

2023 Oregon Market Share and Loss Ratio  
Line of Business: Workers Compensation

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	\$582,018	73.35%	\$564,115	\$404,639	71.73%
2	Zurich Amer Ins Co	16535	NY	\$13,715	1.68%	\$12,894	\$5,479	42.49%
3	Twin City Fire Ins Co Co	29459	IN	\$9,720	1.13%	\$8,694	\$3,341	38.43%
4	LM Ins Corp	33600	IL	\$7,396	1.09%	\$8,348	\$2,950	35.34%
5	Travelers Prop Cas Co Of Amer	25674	CT	\$7,939	1.01%	\$7,778	\$1,106	14.21%
6	Indemnity Ins Co Of North Amer	43575	PA	\$5,489	0.79%	\$6,050	\$250	4.13%
7	Ace Amer Ins Co	22667	PA	\$6,180	0.76%	\$5,848	\$2,438	41.69%
8	Technology Ins Co Inc	42376	DE	\$5,834	0.73%	\$5,647	\$2,812	49.79%
9	Travelers Cas & Surety Co	19038	CT	\$5,263	0.71%	\$5,499	\$2,705	49.20%
10	Old Republic Ins Co	24147	PA	\$5,220	0.71%	\$5,460	\$3,119	57.13%
11	Farmington Cas Co	41483	CT	\$5,724	0.66%	\$5,080	\$2,706	53.26%
12	Ohio Security Ins Co	24082	NH	\$3,567	0.50%	\$3,877	\$1,351	34.85%
13	Berkshire Hathaway Homestate Ins Co	20044	NE	\$3,635	0.46%	\$3,559	\$2,100	59.02%
14	Fire Ins Exch	21660	CA	\$3,504	0.44%	\$3,403	\$3,291	96.71%
15	AmTrust Ins Co	15954	DE	\$3,765	0.43%	\$3,339	\$1,794	53.72%
16	Hartford Fire Ins Co	19682	CT	\$3,478	0.43%	\$3,332	\$1,803	54.11%
17	American Zurich Ins Co	40142	IL	\$3,448	0.42%	\$3,247	\$1,364	42.00%
18	Arch Ins Co	11150	MO	\$3,262	0.42%	\$3,219	\$905	28.13%
19	Wellfleet NY Ins Co	20931	NY	\$3,414	0.41%	\$3,163	\$1,954	61.79%
20	Transportation Ins Co	20494	IL	\$4,850	0.40%	\$3,058	(\$2,621)	(85.71)%
21	Alaska Natl Ins Co	38733	AK	\$3,193	0.36%	\$2,749	\$1,194	43.43%
22	Federal Ins Co	20281	IN	\$2,430	0.34%	\$2,650	\$895	33.77%
23	Safety Natl Cas Corp	15105	MO	\$2,498	0.30%	\$2,342	\$297	12.69%
24	State Farm Fire & Cas Co	25143	IL	\$2,433	0.30%	\$2,269	\$463	20.40%
25	Starr Ind & Liab Co	38318	TX	\$2,149	0.28%	\$2,127	\$3,932	184.87%
	All 268 Other Companies			\$93,006	11.73%	\$91,353	\$47,342	51.82%
	Totals (Loss Ratio is average)			\$793,129	100.00%	\$769,100	\$497,608	64.70%

(1)Excluding all Loss Adjustment Expenses (LAE)