

Oregon Division of Financial Regulation - 2025 Oregon Market Share
Line of Business: Workers Compensation
Top 25 Authorized Companies

Zero Premium 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	\$580,159	72.2%	\$567,142	\$390,609	68.9%
2	Zurich Amer Ins Co	16535	NY	10,715	1.4%	11,090	5,825	52.5%
3	Twin City Fire Ins Co Co	29459	IN	9,917	1.3%	9,985	4,137	41.4%
4	LM Ins Corp	33600	IL	7,471	1.0%	8,206	3,353	40.9%
5	Travelers Prop Cas Co Of Amer	25674	CT	8,064	1.0%	7,868	252	3.2%
6	Old Republic Ins Co	24147	PA	6,425	0.8%	6,056	5,993	99.0%
7	Ace Amer Ins Co	22667	PA	5,395	0.7%	5,663	2,393	42.3%
8	Technology Ins Co Inc	42376	DE	5,620	0.7%	5,575	2,716	48.7%
9	Farmington Cas Co	41483	CT	5,014	0.7%	5,407	4,836	89.4%
10	Indemnity Ins Co Of North Amer	43575	PA	4,979	0.6%	5,039	381	7.6%
11	American Zurich Ins Co	40142	IL	5,152	0.6%	4,793	2,892	60.3%
12	Travelers Cas & Surety Co	19038	CT	4,273	0.6%	4,475	2,254	50.4%
13	Arch Ins Co	11150	MO	4,347	0.5%	3,864	2,871	74.3%
14	New Hampshire Ins Co	23841	IL	4,494	0.5%	3,618	-1,509	-41.7%
15	Berkshire Hathaway Homestate Ins Co	20044	NE	3,269	0.4%	3,522	1,524	43.3%
16	Hartford Fire Ins Co	19682	CT	3,450	0.4%	3,257	-138	-4.2%
17	Starr Specialty Ins Co	16109	TX	3,407	0.4%	3,081	1,066	34.6%
18	Starr Ind & Liab Co	38318	TX	2,916	0.4%	2,868	776	27.1%
19	AmTrust Ins Co	15954	DE	3,342	0.4%	2,865	317	11.1%
20	Fire Ins Exch	21660	CA	2,691	0.3%	2,735	1,720	62.9%
21	Alaska Natl Ins Co	38733	AK	1,820	0.3%	2,728	1,603	58.8%
22	Ohio Security Ins Co	24082	NH	2,294	0.3%	2,490	2,346	94.2%
23	Arch Ind Ins Co	30830	MO	2,943	0.3%	2,398	1,530	63.8%
24	State Farm Fire & Cas Co	25143	IL	2,113	0.3%	2,271	609	26.8%
25	ACIG Ins Co	19984	IL	2,173	0.3%	2,173	1,319	60.7%
All 300 Other Companies				\$109,399	13.6%	\$106,483	\$28,803	27.0%
Totals (Loss Ratio is average)				\$801,842	100%	\$785,652	\$468,478	59.6%

Notes

Updated 6/10/2026

(1) Excluding all Loss Adjustment Expenses