

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
GRAND TOTAL	<u>939,828,288</u>	<u>96,782,921</u>	<u>1,036,611,209</u>	<u>779,503,063</u>	<u>137,283,645</u>	N/A	N/A	N/A	N/A	-
SAIF Corporation	<u>582,017,765</u>	<u>0</u>	<u>582,017,765</u>	<u>564,114,897</u>	<u>134,985,691</u>	<u>364,010,371</u>	<u>404,638,521</u>	<u>2,074,582,190</u>	<u>71.73</u>	<u>56.15%</u>
TOTAL, Self-Insurers	<u>135,460,205</u>	<u>0</u>	<u>135,460,205</u>	<u>0</u>	<u>0</u>	N/A	N/A	N/A	N/A	<u>13.07%</u>
TOTAL, All Private Insurers	<u>222,350,318</u>	<u>96,782,921</u>	<u>319,133,239</u>	<u>215,388,166</u>	<u>2,297,954</u>	<u>110,827,935</u>	<u>98,394,115</u>	<u>958,994,022</u>	<u>45.68</u>	<u>30.79%</u>
1 Old Republic Ins Co	5,219,966	13,237,943	18,457,909	5,460,026	62,971	2,848,092	3,119,067	12,597,415	57.13	1.78%
2 Indemnity Ins Co Of North Amer	5,488,867	10,638,555	16,127,422	6,049,861	0	822,574	249,801	10,435,784	4.13	1.56%
3 Zurich Amer Ins Co	13,715,036	1,972,332	15,687,368	12,893,796	0	5,217,411	5,478,766	22,598,286	42.49	1.51%
4 American Zurich Ins Co	3,447,663	11,753,961	15,201,624	3,247,252	61	1,448,943	1,363,885	10,698,552	42.00	1.47%
5 Farmington Cas Co	5,724,113	5,208,371	10,932,484	5,080,144	2,233	1,459,543	2,705,829	7,187,404	53.26	1.05%
6 Safety Natl Cas Corp	2,497,825	8,016,686	10,514,511	2,342,230	0	300,796	297,204	5,754,849	12.69	1.01%
7 AIU Ins Co	2,066,493	8,090,909	10,157,402	1,958,565	0	497,122	669,866	2,194,471	34.20	0.98%
8 Twin City Fire Ins Co Co	9,719,815	(117,871)	9,601,944	8,693,650	36,655	2,940,840	3,340,607	10,249,736	38.43	0.93%
9 Ace Amer Ins Co	6,179,736	2,310,736	8,490,472	5,847,633	0	1,520,498	2,437,693	12,319,969	41.69	0.82%
10 Starr Specialty Ins Co	3,102,723	5,276,749	8,379,472	2,796,574	398,372	1,091,281	1,738,497	3,287,843	62.17	0.81%
11 Travelers Prop Cas Co Of Amer	7,938,596	38,661	7,977,257	7,778,384	439	3,542,273	1,105,570	79,010,124	14.21	0.77%
12 Hartford Fire Ins Co	3,478,210	4,486,954	7,965,164	3,332,222	4,300	1,134,968	1,803,072	6,443,543	54.11	0.77%
13 LM Ins Corp	7,396,233	0	7,396,233	8,348,440	16	5,036,878	2,949,923	42,261,933	35.34	0.71%
14 Arch Ind Ins Co	1,550,731	4,683,145	6,233,876	1,517,868	0	364,982	959,550	2,439,711	63.22	0.60%
15 XL Ins Amer Inc	1,113,680	4,916,972	6,030,652	1,021,045	0	289,990	2,711,921	6,649,697	265.60	0.58%
16 Technology Ins Co Inc	5,834,382	0	5,834,382	5,647,149	370	2,840,943	2,811,756	3,262,189	49.79	0.56%
17 Travelers Cas & Surety Co	5,262,541	4,484	5,267,025	5,498,644	22	2,686,646	2,705,273	9,728,658	49.20	0.51%
18 Transportation Ins Co	4,849,597	0	4,849,597	3,058,492	418,069	2,150,986	-2,621,489	8,021,409	(85.71)	0.47%
19 New Hampshire Ins Co	1,871,032	2,222,240	4,093,272	2,487,619	0	1,616,067	-1,657,251	22,249,353	(66.62)	0.39%
20 XL Specialty Ins Co	1,215,052	2,680,965	3,896,017	1,166,762	0	79,188	518,183	3,811,703	44.41	0.38%
21 AmTrust Ins Co	3,765,075	0	3,765,075	3,339,412	0	1,970,407	1,794,099	4,506,791	53.72	0.36%
22 Berkshire Hathaway Homestate Ins Co	3,635,434	70,426	3,705,860	3,558,542	0	1,407,502	2,100,307	3,192,643	59.02	0.36%
23 Alaska Natl Ins Co	3,193,121	460,290	3,653,411	2,748,589	0	1,126,184	1,193,652	7,044,238	43.43	0.35%
24 Starr Ind & Liab Co	2,148,890	1,466,081	3,614,971	2,127,126	0	1,377,399	3,932,354	3,918,361	184.87	0.35%
25 Ohio Security Ins Co	3,566,707	0	3,566,707	3,876,703	12,962	2,739,155	1,351,217	16,667,089	34.85	0.34%
26 Sentry Cas Co	1,165,730	2,361,128	3,526,858	1,148,371	0	130,521	-1,416,935	13,186,331	(123.39)	0.34%
27 Fire Ins Exch	3,504,162	0	3,504,162	3,403,219	0	1,418,820	3,291,398	4,116,839	96.71	0.34%
28 Wellfleet NY Ins Co	3,414,408	0	3,414,408	3,162,606	0	1,268,554	1,954,027	5,358,472	61.79	0.33%
29 Everest Premier Ins Co	805,111	2,460,158	3,265,269	825,798	0	-125,822	-22,186	690,235	(2.69)	0.31%

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30 Arch Ins Co	3,262,313	1,324	3,263,637	3,219,142	0	1,072,838	905,435	6,655,191	28.13	0.31%
31 State Farm Fire & Cas Co	2,432,531	0	2,432,531	2,268,888	0	448,515	462,831	1,874,962	20.40	0.23%
32 Federal Ins Co	2,429,811	0	2,429,811	2,650,233	0	768,277	894,979	4,213,059	33.77	0.23%
33 Phoenix Ins Co	2,148,302	0	2,148,302	1,798,591	9	860,431	652,305	2,417,142	36.27	0.21%
34 Clear Spring Prop & Cas Co	2,123,402	0	2,123,402	2,130,532	0	1,088,486	1,814,019	1,729,810	85.14	0.20%
35 Trumbull Ins Co	1,972,355	0	1,972,355	1,897,923	7,627	925,698	-181,366	4,360,814	(9.56)	0.19%
36 Red Shield Ins Co	1,956,825	0	1,956,825	1,956,825	0	931,163	2,868,547	7,232,207	146.59	0.19%
37 Travelers Ind Co	1,569,702	352,157	1,921,859	1,573,737	(22)	595,202	490,814	7,595,454	31.19	0.19%
38 Sentry Ins Co	1,057,968	848,980	1,906,948	985,666	(4)	603,243	-11,011,929	8,027,224	(1,117.21)	0.18%
39 Liberty Ins Corp	1,901,931	0	1,901,931	1,871,691	3	887,385	756,883	24,012,774	40.44	0.18%
40 Employers Preferred Ins Co	1,798,088	0	1,798,088	1,566,709	0	861,525	780,345	1,378,379	49.81	0.17%
41 National Union Fire Ins Co of Pittsb	1,761,879	28,925	1,790,804	1,596,265	0	3,181,543	-972,358	8,171,218	(60.91)	0.17%
42 National Liab & Fire Ins Co	1,720,380	0	1,720,380	1,732,069	0	926,696	1,144,291	1,357,176	66.06	0.17%
43 Hartford Ins Co Of The Midwest	1,690,035	0	1,690,035	1,743,453	1,319	792,232	1,396,459	3,313,958	80.10	0.16%
44 Norguard Ins Co	1,656,581	0	1,656,581	1,683,526	0	870,903	790,054	1,535,689	46.93	0.16%
45 Federated Reserve Ins Co	1,648,430	0	1,648,430	1,647,568	0	583,760	745,217	1,545,636	45.23	0.16%
46 United WI Ins Co	1,007,088	622,125	1,629,213	966,681	0	42,021	500,627	504,674	51.79	0.16%
47 Farmers Ins Exch	1,559,216	0	1,559,216	1,631,102	0	1,281,406	-218,877	4,444,369	(13.42)	0.15%
48 Employers Ins Co of Wausau	1,507,291	0	1,507,291	1,527,047	1,755	1,274,070	890,792	13,083,790	58.33	0.15%
49 Sequoia Ins Co	1,482,757	0	1,482,757	1,213,305	0	258,219	526,921	513,368	43.43	0.14%
50 Commerce & Industry Ins Co	947,070	483,960	1,431,030	967,618	0	1,170,677	-152,599	7,412,608	(15.77)	0.14%
51 Berkshire Hathaway Direct Ins Co	1,326,558	0	1,326,558	1,318,219	0	209,655	342,817	848,752	26.01	0.13%
52 Carolina Cas Ins Co	1,290,758	0	1,290,758	1,093,400	0	388,545	624,007	634,750	57.07	0.12%
53 Liberty Mut Fire Ins Co	1,275,398	0	1,275,398	1,029,320	578	1,096,685	-102,527	14,812,037	(9.96)	0.12%
54 Hartford Ins Co Of IL	1,248,989	0	1,248,989	1,107,185	1,586	330,348	899,787	955,667	81.27	0.12%
55 Protective Ins Co	1,161,609	70,810	1,232,419	1,108,888	0	622,345	427,629	1,609,863	38.56	0.12%
56 First Liberty Ins Corp	1,223,688	0	1,223,688	1,083,066	0	259,921	582,511	1,696,968	53.78	0.12%
57 QBE Ins Corp	1,210,111	0	1,210,111	612,832	0	79,697	-256,094	1,488,874	(41.79)	0.12%
58 Property & Cas Ins Co Of Hartford	1,096,741	0	1,096,741	1,072,419	4,572	225,816	319,658	1,440,209	29.81	0.11%
59 Continental Ins Co	1,077,789	0	1,077,789	1,053,146	22,799	375,495	8,987,891	1,669,171	853.43	0.10%
60 Hartford Ins Co Of The Southeast	1,063,132	0	1,063,132	753,663	581	158,648	405,723	540,492	53.83	0.10%
61 Employers Assur Co	1,045,965	0	1,045,965	730,173	0	249,773	33,475	452,315	4.58	0.10%
62 American Cas Co Of Reading PA	1,037,963	0	1,037,963	946,669	6,217	510,572	-2,242	1,381,925	(0.24)	0.10%
63 Somp Amer Fire & Mar Ins Co Amer	530,687	494,306	1,024,993	546,882	0	37,347	54,483	426,572	9.96	0.10%
64 Midvale Ind Co	1,016,385	0	1,016,385	1,012,660	0	554,616	1,488,503	1,381,873	146.99	0.10%
65 Wesco Ins Co	1,011,969	0	1,011,969	860,353	0	562,374	379,139	947,779	44.07	0.10%
66 Hartford Cas Ins Co	999,303	0	999,303	1,019,524	373	444,410	691,532	914,955	67.83	0.10%
67 Service Amer Ind Co	991,062	4,079	995,141	1,178,300	0	541,326	925,688	735,335	78.56	0.10%

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68 WCF Natl Ins Co	979,354	5,387	984,741	1,242,635	0	925,408	975,681	1,474,615	78.52	0.09%
69 Church Mut Ins Co S I	977,534	0	977,534	995,732	7,158	548,880	829,210	717,415	83.28	0.09%
70 Hartford Accident & Ind Co	970,356	0	970,356	1,404,703	16,154	943,322	-733,452	4,262,904	(52.21)	0.09%
71 Continental Cas Co	944,165	0	944,165	761,762	1,778	195,817	-256,356	6,261,303	(33.65)	0.09%
72 National Fire Ins Co Of Hartford	878,511	0	878,511	968,640	3,151	237,866	359,466	3,866,439	37.11	0.08%
73 National Specialty Ins Co	866,769	0	866,769	926,769	0	245,956	153,956	163,000	16.61	0.08%
74 Federated Mut Ins Co	854,247	0	854,247	689,370	0	585,849	431,749	1,180,820	62.63	0.08%
75 Praetorian Ins Co	829,333	517	829,850	910,939	7,420	362,334	415,574	631,183	45.62	0.08%
76 Amguard Ins Co	801,410	0	801,410	791,600	0	428,569	564,306	1,268,007	71.29	0.08%
77 WCF Select Ins Co	781,246	0	781,246	315,093	0	374,078	901,656	-697,230	286.16	0.08%
78 Vanliner Ins Co	775,032	0	775,032	762,483	0	250,996	436,750	763,276	57.28	0.07%
79 ACIG Ins Co	773,903	0	773,903	773,903	0	287,193	579,859	1,661,903	74.93	0.07%
80 Security Natl Ins Company	763,368	0	763,368	705,745	0	226,409	187,966	927,495	26.63	0.07%
81 Tokio Marine Amer Ins Co	549,747	205,985	755,732	530,096	0	121,446	-456,776	1,500,526	(86.17)	0.07%
82 Great Amer Alliance Ins Co	372,238	375,185	747,423	359,126	0	36,742	25,518	307,840	7.11	0.07%
83 Pennsylvania Manufacturers Assoc Ins	353,287	386,157	739,444	536,794	0	72,166	87,188	614,699	16.24	0.07%
84 Accident Fund Ins Co of Amer	730,064	0	730,064	757,750	0	85,024	257,812	450,884	34.02	0.07%
85 StarStone Natl Ins Co	718,880	0	718,880	624,467	0	364,512	157,046	446,147	25.15	0.07%
86 Sompo Amer Ins Co	460,396	243,884	704,280	356,538	0	379,262	164,696	1,945,828	46.19	0.07%
87 Zenith Ins Co	700,528	1,910	702,438	692,796	10,430	260,520	26,117	820,760	3.77	0.07%
88 Sagamore Ins Co	686,420	0	686,420	610,395	0	400,137	236,855	594,301	38.80	0.07%
89 Mitsui Sumitomo Ins Co of Amer	485,028	187,634	672,662	483,315	1,105	281,090	114,515	1,042,522	23.69	0.06%
90 Argonaut Ins Co	671,741	0	671,741	557,553	0	470,031	132,517	1,663,870	23.77	0.06%
91 Nutmeg Ins Co	649,122	0	649,122	553,137	10,104	211,100	307,397	421,700	55.57	0.06%
92 Chubb Ind Ins Co	635,714	0	635,714	646,846	0	45,158	49,745	1,354,906	7.69	0.06%
93 Chubb Natl Ins Co	635,286	0	635,286	588,492	0	89,104	181,231	431,235	30.80	0.06%
94 Ohio Cas Ins Co	606,552	0	606,552	731,632	914,357	960,767	884,753	-925,662	120.93	0.06%
95 SiriusPoint Amer Ins Co	594,807	0	594,807	515,280	0	60,608	452,415	535,053	87.80	0.06%
96 West Amer Ins Co	578,191	0	578,191	661,783	0	330,767	606,341	-66,411	91.62	0.06%
97 North River Ins Co	276,375	296,866	573,241	270,185	0	258,443	240,580	623,677	89.04	0.06%
98 Brotherhood Mut Ins Co	564,201	0	564,201	559,153	0	145,660	14,655	129,066	2.62	0.05%
99 Pacific Ind Co	547,942	0	547,942	552,666	85,108	423,303	357,985	1,967,383	64.77	0.05%
100 Truck Ins Exch	532,805	0	532,805	555,665	0	709,980	632,104	7,296,395	113.76	0.05%
101 Valley Forge Ins Co	526,021	0	526,021	324,118	115,855	128,110	68,675	2,580,821	21.19	0.05%
102 Sentinel Ins Co Ltd	514,699	0	514,699	1,031,815	4,862	935,517	3,559,837	6,321,846	345.01	0.05%
103 Mitsui Sumitomo Ins USA Inc	453,796	48,987	502,783	441,728	0	152,210	338,167	480,678	76.56	0.05%
104 Hartford Underwriters Ins Co	679,425	(180,824)	498,601	852,208	37,500	1,248,444	1,692,611	11,936,926	198.61	0.05%
105 Tri State Ins Co Of MN	477,168	0	477,168	443,548	0	382,942	198,737	1,051,864	44.81	0.05%

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106 Travelers Ind Co Of Amer	482,806	(6,166)	476,640	524,016	17	523,170	390,553	1,261,863	74.53	0.05%
107 Ace Fire Underwriters Ins Co	346,245	122,883	469,128	417,792	0	105,223	-32,387	986,943	(7.75)	0.05%
108 Allmerica Fin Benefit Ins Co	467,168	0	467,168	459,137	0	174,107	217,943	347,127	47.47	0.05%
109 Benchmark Ins Co	435,570	0	435,570	661,724	0	235,574	393,566	956,530	59.48	0.04%
110 Starnet Ins Co	434,575	0	434,575	344,788	0	83,534	72,617	155,452	21.06	0.04%
111 Milford Cas Ins Co	414,706	0	414,706	286,227	0	72,001	184,032	150,855	64.30	0.04%
112 Southern Ins Co	391,864	0	391,864	266,885	0	7,920	75,874	70,050	28.43	0.04%
113 Key Risk Ins Co	384,115	0	384,115	307,090	0	52,456	187,867	178,004	61.18	0.04%
114 Bankers Standard Ins Co	376,368	0	376,368	348,653	0	151,723	79,293	237,049	22.74	0.04%
115 Accident Fund Gen Ins Co	375,976	0	375,976	315,836	0	191,308	588,545	579,440	186.35	0.04%
116 Houston Specialty Ins Co	352,511	0	352,511	352,511	0	0	236,226	236,226	67.01	0.03%
117 Acuity A Mut Ins Co	343,797	0	343,797	285,729	21,031	66,420	201,736	145,255	70.60	0.03%
118 Great Northern Ins Co	341,810	0	341,810	327,313	28,432	69,444	195,754	506,763	59.81	0.03%
119 Nationwide Agribusiness Ins Co	335,704	0	335,704	359,995	7,450	307,948	636,891	588,721	176.92	0.03%
120 Compwest Ins Co	318,953	0	318,953	392,736	0	189,731	123,354	94,673	31.41	0.03%
121 Great Amer Spirit Ins Co	316,007	(4)	316,003	361,489	0	233,986	163,212	461,366	45.15	0.03%
122 Continental Divide Ins Co	312,099	0	312,099	369,716	0	387,250	336,971	3,042,381	91.14	0.03%
123 Charter Oak Fire Ins Co	908,326	(598,161)	310,165	531,356	0	760,277	-898,743	18,394,116	(169.14)	0.03%
124 Hanover Amer Ins Co	309,396	0	309,396	288,181	0	242,845	260,613	396,030	90.43	0.03%
125 Berkley Regional Ins Co	305,706	0	305,706	359,878	0	60,773	118,310	161,101	32.88	0.03%
126 Employers Compensation Ins Co	299,740	0	299,740	292,333	0	211,157	-72,003	282,239	(24.63)	0.03%
127 Insurance Co Of The West	293,271	0	293,271	294,724	0	44,839	71,582	146,695	24.29	0.03%
128 OBI Natl Ins Co	291,071	0	291,071	425,708	0	259,941	334,406	170,868	78.55	0.03%
129 Pennsylvania Manufacturers Ind Co	278,060	11,477	289,537	276,936	0	162,256	167,810	341,458	60.60	0.03%
130 Berkley Natl Ins Co	283,729	0	283,729	271,663	0	63,008	44,250	72,487	16.29	0.03%
131 Intrepid Ins Co	277,197	0	277,197	226,966	0	228,446	375,648	268,994	165.51	0.03%
132 Mid Century Ins Co	276,981	0	276,981	317,530	0	458,021	1,287,985	3,842,702	405.63	0.03%
133 Continental Ind Co	276,430	0	276,430	276,430	0	161,229	-12,671	130,099	(4.58)	0.03%
134 General Cas Co Of WI	274,771	0	274,771	455,963	0	101,153	281,698	625,433	61.78	0.03%
135 Oak River Ins Co	273,531	0	273,531	267,365	0	4,753	86,093	83,420	32.20	0.03%
136 Safety First Ins Co	99,471	168,196	267,667	95,397	0	1,506	108,285	264,680	113.51	0.03%
137 Massachusetts Bay Ins Co	266,742	0	266,742	263,238	0	105,181	16,461	272,110	6.25	0.03%
138 Atlantic Specialty Ins Co	253,690	0	253,690	259,833	0	234,159	118,744	1,060,270	45.70	0.02%
139 Everest Natl Ins Co	63,182	189,649	252,831	192,969	0	436,258	424,705	920,168	220.09	0.02%
140 Manufacturers Alliance Ins Co	238,392	(12)	238,380	196,121	0	114,646	114,573	306,865	58.42	0.02%
141 Vigilant Ins Co	225,021	0	225,021	232,737	28,890	69,134	87,506	600,747	37.60	0.02%
142 Pharmacists Mut Ins Co	220,077	0	220,077	243,453	0	120,281	150,363	445,312	61.76	0.02%
143 Regent Ins Co	198,535	0	198,535	149,941	3,820	67,876	115,977	334,414	77.35	0.02%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
144 Great Divide Ins Co	194,063	0	194,063	209,223	0	223,590	155,234	418,265	74.20	0.02%
145 National Interstate Ins Co	187,001	0	187,001	144,955	0	85,759	-32,290	265,124	(22.28)	0.02%
146 Republic Ind Co Of Amer	186,146	0	186,146	179,322	0	51,114	158,457	383,782	88.36	0.02%
147 American Automobile Ins Co	185,648	0	185,648	146,708	0	72,514	45,104	374,784	30.74	0.02%
148 Star Ins Co	185,052	0	185,052	176,599	0	32,634	37,564	170,927	21.27	0.02%
149 Great West Cas Co	176,950	3,978	180,928	184,828	0	1,600	32,100	114,500	17.37	0.02%
150 Middlesex Ins Co	179,991	0	179,991	158,666	0	24,629	97,794	90,946	61.64	0.02%
151 Nova Cas Co	171,114	0	171,114	175,636	0	115,759	57,552	246,553	32.77	0.02%
152 American Family Mut Ins Co SI	168,617	0	168,617	163,768	0	55,632	5,964	266,088	3.64	0.02%
153 The Cincinnati Ind Co	167,580	0	167,580	169,977	0	29,055	133,112	180,117	78.31	0.02%
154 Amerisure Ins Co	126,131	33,830	159,961	112,350	183	64,530	74,053	63,284	65.91	0.02%
155 The Cincinnati Cas Co	157,204	0	157,204	151,694	0	1,671	1,290	219,259	0.85	0.02%
156 National Cas Co	155,286	0	155,286	108,264	0	90,175	107,925	192,051	99.69	0.01%
157 Wellfleet Ins Co	153,358	0	153,358	121,938	0	43,492	44,033	91,311	36.11	0.01%
158 North Pointe Ins Co	149,436	0	149,436	66,167	1,228	0	50,173	60,448	75.83	0.01%
159 Dakota Truck Underwriters	145,690	0	145,690	61,219	0	3,063	19,282	17,119	31.50	0.01%
160 Sentry Select Ins Co	143,388	0	143,388	179,780	0	53,903	121,656	126,675	67.67	0.01%
161 American Guar & Liab Ins	140,637	832	141,469	140,725	3,808	187	-34,599	84,482	(24.59)	0.01%
162 Trans Pacific Ins Co	135,836	3,772	139,608	115,152	0	570,516	741,019	774,968	643.51	0.01%
163 Zurich Amer Ins Co Of IL	137,636	0	137,636	146,472	0	150,694	60,923	381,347	41.59	0.01%
164 Hanover Ins Co	135,390	0	135,390	383,527	12	188,374	52,560	298,250	13.70	0.01%
165 GuideOne Ins Co	134,928	0	134,928	219,027	0	249,633	350,979	405,317	160.24	0.01%
166 Employers Mut Cas Co	122,623	10,448	133,071	118,246	0	420,191	12,848	103,510	10.87	0.01%
167 Federated Rural Electric Ins Exch	129,036	0	129,036	132,030	0	9,645	-17,765	75,664	(13.46)	0.01%
168 Granite State Ins Co	127,621	964	128,585	190,208	0	353,657	2,057,247	5,490,834	1,081.58	0.01%
169 American Fire & Cas Co	128,352	0	128,352	126,429	0	404,000	359,543	-642,118	284.38	0.01%
170 Florists Mut Ins Co	126,652	0	126,652	148,932	0	52,430	146,292	171,686	98.23	0.01%
171 Midwest Employers Cas Co	126,084	0	126,084	68,517	0	51,975	9,620	125,763	14.04	0.01%
172 Imperium Ins Co	123,151	0	123,151	123,156	0	24,282	47,012	24,149	38.17	0.01%
173 Insurance Co Of The State Of PA	96,375	22,667	119,042	113,838	0	45,404	-685,325	1,804,571	(602.02)	0.01%
174 Electric Ins Co	117,585	0	117,585	117,585	0	148,998	76,274	156,521	64.87	0.01%
175 Crum & Forster Ind Co	114,465	0	114,465	113,841	0	161,464	149,211	111,990	131.07	0.01%
176 Amerisure Mut Ins Co	129,143	(16,340)	112,803	109,436	4,126	161,270	165,772	134,733	151.48	0.01%
177 Cherokee Ins Co	109,382	0	109,382	109,382	0	52,911	215,167	188,068	196.71	0.01%
178 Triumphe Cas Co	103,483	0	103,483	107,013	0	10,014	34,483	103,348	32.22	0.01%
179 Citizens Ins Co Of Amer	103,149	0	103,149	152,361	0	30,864	46,984	119,227	30.84	0.01%
180 RLI Ins Co	101,431	0	101,431	102,933	0	5,420	20,627	97,056	20.04	0.01%
181 United States Fire Ins Co	65,261	31,903	97,164	81,312	0	24,195	364,377	234,381	448.12	0.01%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
182 Westchester Fire Ins Co	96,482	0	96,482	42,570	0	26,719	-22,081	931,509	(51.87)	0.01%
183 Everest Denali Ins Co	94,375	0	94,375	115,042	0	40,192	27,745	159,042	24.12	0.01%
184 Nationwide Mut Ins Co	93,127	0	93,127	127,510	0	11,718	102,769	107,436	80.60	0.01%
185 New York Marine & Gen Ins Co	84,370	0	84,370	82,908	0	46,254	71,999	114,908	86.84	0.01%
186 Great Amer Ins Co	79,508	118	79,626	69,743	0	148,805	455,134	318,402	652.59	0.01%
187 The Pie Ins Co	78,198	0	78,198	10,342	0	93,551	147,489	374,204	1,426.12	0.01%
188 Federated Serv Ins Co	73,654	0	73,654	91,896	0	12,452	138,186	212,354	150.37	0.01%
189 Frank Winston Crum Ins Co	44,336	28,188	72,524	46,854	0	3,487	3,487	0	7.44	0.01%
190 Allmerica Fin Alliance Ins Co	71,815	0	71,815	73,107	0	21,704	24,776	39,806	33.89	0.01%
191 Midwest Builders Cas Mut Co	71,423	0	71,423	45,030	0	0	-10,000	0	(22.21)	0.01%
192 Employers Ins Co Of NV	70,812	0	70,812	69,034	0	38,368	-38,290	20,889	(55.47)	0.01%
193 T H E Ins Co	70,212	0	70,212	85,010	0	0	6,445	31,618	7.58	0.01%
194 National Surety Corp	70,190	0	70,190	54,657	0	4,483	16,364	628,958	299.40	0.01%
195 Accident Fund Natl Ins Co	67,864	0	67,864	107,505	0	50,882	92,723	83,520	86.25	0.01%
196 MEMIC Ind Co	66,132	425	66,557	57,580	109	5,142	36,275	104,403	63.00	0.01%
197 Service Lloyds Ins Co	59,396	0	59,396	40,098	0	14,519	4,094	-1,704	10.21	0.01%
198 Berkley Cas Co	56,630	0	56,630	151,724	0	14,803	34,389	61,788	22.67	0.01%
199 Bearing Midwest Cas Co	56,595	0	56,595	36,426	0	312	389	78	1.07	0.01%
200 BITCO Gen Ins Corp	55,637	0	55,637	15,314	0	0	0	0	0.00	0.01%
201 Emcasco Ins Co	53,160	0	53,160	30,605	0	1,848	9,852	8,257	32.19	0.01%
202 Ace Prop & Cas Ins Co	52,442	0	52,442	57,190	0	3,930	17,882	138,544	31.27	0.01%
203 The Cincinnati Ins Co	51,514	0	51,514	51,366	0	34,465	48,083	101,405	93.61	0.00%
204 West Bend Mut Ins Co	40,768	0	40,768	41,330	0	0	-1,335	0	(3.23)	0.00%
205 Eastguard Ins Co	40,717	0	40,717	19,023	0	6,643	46,796	9,641	246.00	0.00%
206 GuideOne Specialty Ins Co	40,028	0	40,028	72,205	0	63,952	134,989	80,236	186.95	0.00%
207 Midwest Family Advantage Ins Co	39,049	0	39,049	47,521	0	1,120	45	0	0.09	0.00%
208 American Alt Ins Corp	36,414	0	36,414	18,306	0	0	52,516	61,117	286.88	0.00%
209 Mobilitas Ins Co	36,042	0	36,042	23,816	0	0	65,635	65,635	275.59	0.00%
210 Work First Cas Co	35,857	0	35,857	35,293	0	5,301	-1,693	155,232	(4.80)	0.00%
211 AIG Prop Cas Co	33,777	2,003	35,780	38,406	0	-20,502	-11,889	671,680	(309.57)	0.00%
212 Pacific Employers Ins Co	35,165	0	35,165	19,513	0	680,540	247,028	642,232	1,265.97	0.00%
213 Nationwide Ins Co Of Amer	31,893	0	31,893	5,733	0	0	745	745	12.99	0.00%
214 Great Amer Assur Co	7,404	23,450	30,854	7,306	0	0	-7,656	50,489	(104.79)	0.00%
215 Firemans Fund Ins Co	29,650	0	29,650	32,839	0	9,954	-111,768	231,070	(340.35)	0.00%
216 White Pine Ins Co	28,305	0	28,305	68,255	0	3,969	37,211	13,224	54.52	0.00%
217 American Home Assur Co	9,328	11,658	20,986	9,378	0	15,945	70,758	112,739	75,451.30	0.00%
218 Amerisure Partners Ins Co	20,959	0	20,959	31,436	0	10,977	11,407	25,274	36.29	0.00%
219 Stonington Ins Co	15,006	4,948	19,954	28,105	0	33,164	81,225	72,656	289.01	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
220 Utica Mut Ins Co	19,101	0	19,101	17,177	0	0	694	156,564	4.04	0.00%
221 Illinois Natl Ins Co	2,048	13,931	15,979	1,579	0	0	10923	22147	691.77	0.00%
222 Emc Prop & Cas Ins Co	15,607	0	15,607	31,562	0	1357	12,537	14,189	39.72	0.00%
223 Guideone Elite Ins Co	13,459	0	13,459	14,882	0	0	453	1,589	3.04	0.00%
224 National Amer Ins Co	12,069	0	12,069	9,623	0	0	713	9,860	7.41	0.00%
225 Republic Ind Co of CA	11,753	0	11,753	13,027	0	49,433	-60,202	54,310	(462.13)	0.00%
226 American Interstate Ins Co	11,530	0	11,530	11,112	0	2281	4,889	119,668	44.00	0.00%
227 HDI Global Ins Co	11,090	0	11,090	11,314	0	0	-30,045	54,609	(265.56)	0.00%
228 Greenwich Ins Co	8,849	90	8,939	8,595	0	0	-30,844	276,006	(358.86)	0.00%
229 Union Ins Co Of Providence	8,456	(39)	8,417	9,603	0	0	557	621	5.80	0.00%
230 United Fire & Cas Co	6,484	0	6,484	6,598	0	0	680	927	10.31	0.00%
231 CorePointe Ins Co	6,191	0	6,191	30,496	0	5782	23936	18683	78.49	0.00%
232 Nationwide Prop & Cas Ins Co	5,994	0	5,994	11,064	0	0	-957	2766	(8.65)	0.00%
233 Samsung Fire & Marine Ins Co Ltd	4,363	0	4,363	4,005	0	0	313	1,228	7.82	0.00%
234 Old Republic Gen Ins Corp	3,556	0	3,556	5,629	0	-1277	-74079	296135	(1,316.02)	0.00%
235 Midwest Family Mut Ins Co	3,484	0	3,484	14,793	0	356	356	0	2.41	0.00%
236 Crestbrook Ins Co	3,275	0	3,275	2,974	0	0	6	605	0.20	0.00%
237 Continental Western Ins Co	3,102	0	3,102	2,839	0	99,005	42,716	793	1,504.61	0.00%
238 MAG Mut Ins Co	2,529	0	2,529	2,511	0	0	0	0	0.00	0.00%
239 Chiron Ins Co	2,355	0	2,355	2,412	0	0	230	1,900	9.54	0.00%
240 Petroleum Cas Co	2,120	0	2,120	2,120	0	0	1,500	1,500	70.75	0.00%
241 OBI Amer Ins Co	1,994	0	1,994	1,813	0	0	240	623	13.24	0.00%
242 Accredited Surety & Cas Co Inc	1,239	0	1,239	1,239	0	0	315	315	25.42	0.00%
243 Nationwide Gen Ins Co	1,236	0	1,236	722	0	0	129	129	17.87	0.00%
244 Transguard Ins Co Of Amer Inc	1,169	0	1,169	4,861	0	348	3,269	5,956	67.25	0.00%
245 American Family Ins Co	1,068	0	1,068	1,291	0	0	170	3,107	13.17	0.00%
246 Nationwide Assur Co	464	0	464	454	0	0	25	25	5.51	0.00%
247 Executive Risk Ind Inc	415	0	415	19	0	0	7	7	36.84	0.00%
248 Rockwood Cas Ins Co	390	0	390	381	0	0	0	0	0.00	0.00%
249 Ascot Ins Co	325	0	325	39	0	0	7	7	17.95	0.00%
250 Gray Ins Co	273	3	276	273	0	0	39	85	14.29	0.00%
251 Travelers Ind Co Of CT	218	0	218	218	0	0	0	0	0.00	0.00%
252 Fidelity & Guar Ins Underwriters Inc	193	0	193	193	0	8,994	-20855	345,815	(10,805.70)	0.00%
253 Liberty Mut Ins Co	19	0	19	51,486	3	524488	694019	3,292,982	1,347.98	0.00%
254 Munich Reins Amer Inc	0	0	0	0	0	0	-1,682	-1,682	N/A	0.00%
255 BHHC Special Risks Ins Co	0	0	0	0	0	0	-2,426	2,334	N/A	0.00%
256 Foremost Ins Co Grand Rapids MI	0	0	0	0	0	0	-11131	30126	N/A	0.00%
257 Foremost Prop & Cas Ins Co	0	0	0	0	0	0	-15,247	37,634	N/A	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
258 Motorists Commercial Mut Ins Co	0	0	0	0	0	131,756	-133,900	714,336	N/A	0.00%
259 Starr Surplus Lines Ins Co	0	0	0	0	0	0	0	279,343	N/A	0.00%
260 National Farmers Union Prop & Cas	0	0	0	0	0	-3171	-60,791	3,376	N/A	0.00%
261 Travelers Cas Ins Co Of Amer	0	0	0	0	0	6490	-4188	112787	N/A	0.00%
262 Automobile Ins Co Of Hartford CT	0	0	0	0	0	3062	0	42,876	N/A	0.00%
263 Standard Fire Ins Co	0	0	0	0	0	280836	372	3,871,385	N/A	0.00%
264 St Paul Protective Ins Co	0	0	0	0	0	0	-546	22,349	N/A	0.00%
265 Allstate Ins Co	0	0	0	0	0	0	-8,362	2,562	N/A	0.00%
266 American Economy Ins Co	0	0	0	0	0	85852	35,835	3,356,245	N/A	0.00%
267 American States Ins Co	0	0	0	0	0	25,413	36,045	1,085,853	N/A	0.00%
268 American States Ins Co Of TX	0	0	0	0	0	0	4,413	216,172	N/A	0.00%
269 Trinity Universal Ins Co	0	0	0	0	0	0	1	3	N/A	0.00%
270 Cimarron Ins Co Inc	0	0	0	0	0	262,305	-237,608	185,333	N/A	0.00%
271 Clarendon Natl Ins Co	0	0	0	0	0	69763	123,336	825,528	N/A	0.00%
272 Century Ind Co	0	0	0	0	0	128332	-22,742	358,899	N/A	0.00%
273 21st Century Premier Ins Co	0	0	0	0	0	0	-14979	184,862	N/A	0.00%
274 Country Cas Ins Co	0	0	0	0	0	31,355	-60,025	139,890	N/A	0.00%
275 Country Mut Ins Co	0	0	0	0	0	241691	-204999	1369050	N/A	0.00%
276 Great Amer Ins Co of NY	0	0	0	0	0	18,975	53,662	268,879	N/A	0.00%
277 National Amer Ins Co of CA	0	0	0	0	0	12674	-179,747	407,750	N/A	0.00%
278 North Pacific Ins Co	0	0	0	0	0	444	15013	1,213,694	N/A	0.00%
279 Oregon Automobile Ins Co	0	0	0	0	0	0	4,216	399,149	N/A	0.00%
280 Netherlands Ins Co The	0	0	0	0	0	0	33	120	N/A	0.00%
281 First Natl Ins Co Of Amer	0	0	0	0	0	114	-24,964	340,569	N/A	0.00%
282 General Ins Co Of Amer	0	0	0	0	0	173,186	-525,887	4,192,156	N/A	0.00%
283 Safeco Ins Co Of Amer	0	0	0	0	0	186273	-682,150	3,807,203	N/A	0.00%
284 St Paul Guardian Ins Co	0	0	0	0	0	0	-5,965	51,349	N/A	0.00%
285 St Paul Mercury Ins Co	0	0	0	0	0	598	-1,431	161,817	N/A	0.00%
286 TIG Ins Co	0	0	0	0	0	-4,817	-25,020	344589	N/A	0.00%
287 Point Specialty Ins Co	0	0	0	0	0	0	-2,306	-2,385	N/A	0.00%
288 Williamsburg Natl Ins Co	0	0	0	0	0	0	-4,140	11,355	N/A	0.00%
289 Wausau Gen Ins Co	0	0	0	0	0	0	-475	105129	N/A	0.00%
290 Swiss Re Corp Solutions Amer Ins Co	0	0	0	0	0	0	2	2	N/A	0.00%
291 Repwest Ins Co	0	0	0	0	0	0	-78,270	72,545	N/A	0.00%
292 Travelers Cas & Surety Co Of Amer	0	0	0	0	0	0	-3,330	59,031	N/A	0.00%
293 Acadia Ins Co	0	0	0	0	0	0	-76	0	N/A	0.00%
294 Colonial Amer Cas & Surety Co	0	0	0	0	0	0	-3	19	N/A	0.00%
295 Centre Ins Co	0	0	0	0	0	4,523	0	347,978	N/A	0.00%

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2023
(excludes workers' compensation premium assessment)**

Name of insurer (Private insurers listed by Total-system premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio (f/c)*100	Total-system written premium market share
296 Travelers Cas Co Of CT	0	0	0	0	0	0	-1,738	4,439	N/A	0.00%
297 Preferred Professional Ins Co	0	0	0	0	0	4,013	-29,066	674,519	N/A	0.00%
298 TravCo Personal Ins Co	0	0	0	0	0	0	-10,175	61,356	N/A	0.00%
299 California Ins Co	0	0	0	0	0	82956	-61,191	1,434,086	N/A	0.00%
300 Genesis Ins Co	0	0	0	0	0	0	-3,000	8,000	N/A	0.00%
301 Safeco Ins Co Of IL	0	0	0	0	0	34,358	-46,624	181,320	N/A	0.00%
302 Fidelity & Deposit Co Of MD	0	0	0	0	0	0	59	2,398	N/A	0.00%
303 Westport Ins Corp	0	0	0	0	0	9,009	3,071	81,761	N/A	0.00%
304 Explorer Ins Co	0	0	0	0	0	573	5,496	80,476	N/A	0.00%
305 Virginia Surety Co Inc	0	0	0	0	0	0	0	(6)	N/A	0.00%
306 Universal Underwriters Ins Co	0	0	0	0	0	33,046	19,164	131,451	N/A	0.00%
307 Foremost Signature Ins Co	0	0	0	0	0	0	(8,376)	19,161	N/A	0.00%
308 Wausau Business Ins Co	0	0	0	(219)	0	20,875	16,503	770,503	(7,535.62)	0.00%
309 Insurance Co of N Amer	0	0	0	(1,830)	0	12,365	(28,347)	274,988	1,549.02	0.00%
310 Wausau Underwriters Ins Co	0	0	0	(15,436)	0	303,531	(231,824)	4,551,653	1,501.84	0.00%
311 St Paul Fire & Marine Ins Co	(622)	0	(622)	(622)	0	44,881	(7,868)	1,795,987	1,264.95	0.00%
312 American Family Home Ins Co	(2,280)	0	(2,280)	1,473	0	0	(4,975)	9,390	(337.75)	0.00%
313 AIG Assur Co	(3,750)	0	(3,750)	(3,750)	0	17,817	45,200	1,240,563	(1,205.33)	0.00%
314 Riverport Ins Co	(6,388)	0	(6,388)	(7,040)	0	349	(80,052)	15,869	1,137.10	0.00%
315 United States Fidelity & Guar Co	(8,164)	0	(8,164)	(8,164)	0	33,077	(727,823)	2,108,623	8,915.03	0.00%
316 Argonaut Midwest Ins Co	(32,043)	0	(32,043)	45,551	0	467,675	(19,993)	1,528,805	(43.89)	0.00%
317 Fidelity & Guar Ins Co	(44,821)	0	(44,821)	(44,821)	0	(58,338)	(761,181)	3,128,789	1,698.27	0.00%
318 Liberty Northwest Ins Corp	(79,240)	0	(79,240)	32,263	0	6,031,452	(272,934)	292,884,390	(845.97)	-0.01%
319 State Natl Ins Co Inc	(1,630,146)	0	(1,630,146)	(1,636,146)	0	(47,557)	(213,557)	61,000	13.05	-0.16%

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, 05/07/2024.

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