

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 1 American Zurich Ins Co                                                            | 3,821,731                            | 15,280,325                                                        | 19,102,056                                                          | 3,545,819                           | 3,386                                   | 1,711,396                       | 2,854,553                           | 11,841,708                        | 80.50                      | 1.85%                                              |
| 2 Old Republic Ins Co                                                               | 5,931,810                            | 11,789,461                                                        | 17,721,271                                                          | 5,869,534                           | 42,715                                  | 3,330,058                       | 4,618,598                           | 13,885,955                        | 78.69                      | 1.72%                                              |
| 3 Zurich Amer Ins Co                                                                | 13,604,128                           | 2,382,111                                                         | 15,986,239                                                          | 14,306,771                          | 0                                       | 6,261,365                       | 11,347,741                          | 27,684,663                        | 79.32                      | 1.55%                                              |
| 4 Indemnity Ins Co Of North Amer                                                    | 5,283,482                            | 10,372,693                                                        | 15,656,175                                                          | 5,489,915                           | 0                                       | -1,813,087                      | -1,734,309                          | 10,514,563                        | (31.59)                    | 1.52%                                              |
| 5 Ace Amer Ins Co                                                                   | 6,101,804                            | 8,436,551                                                         | 14,538,355                                                          | 6,443,160                           | 0                                       | 2,322,759                       | 2,035,847                           | 12,033,056                        | 31.60                      | 1.41%                                              |
| 6 AIU Ins Co                                                                        | 2,036,461                            | 11,877,545                                                        | 13,914,006                                                          | 2,003,907                           | 0                                       | 124,978                         | 402,947                             | 2,472,439                         | 20.11                      | 1.35%                                              |
| 7 Farmington Cas Co                                                                 | 6,408,924                            | 4,561,080                                                         | 10,970,004                                                          | 6,698,819                           | 1,843                                   | 3,046,332                       | 6,002,975                           | 10,144,047                        | 89.61                      | 1.06%                                              |
| 8 Starr Specialty Ins Co                                                            | 3,833,120                            | 6,873,731                                                         | 10,706,851                                                          | 3,866,507                           | 387,160                                 | 1,421,549                       | 1,532,685                           | 3,398,980                         | 39.64                      | 1.04%                                              |
| 9 Twin City Fire Ins Co Co                                                          | 10,456,948                           | 4,741                                                             | 10,461,689                                                          | 10,228,183                          | 26,571                                  | 3,255,483                       | 6,490,224                           | 13,484,476                        | 63.45                      | 1.01%                                              |
| 10 Safety Natl Cas Corp                                                             | 2,403,429                            | 7,857,547                                                         | 10,260,976                                                          | 2,132,575                           | 0                                       | 451,378                         | -1,685,955                          | 3,617,517                         | (79.06)                    | 1.00%                                              |
| 11 Travelers Prop Cas Co Of Amer                                                    | 8,099,262                            | 489,588                                                           | 8,588,850                                                           | 7,971,901                           | 1,505                                   | 1,011,032                       | -1,385,330                          | 76,613,762                        | (17.38)                    | 0.83%                                              |
| 12 Hartford Fire Ins Co                                                             | 3,020,088                            | 5,486,789                                                         | 8,506,877                                                           | 3,035,055                           | 3,788                                   | 1,467,306                       | 4,377,031                           | 9,353,269                         | 144.22                     | 0.83%                                              |
| 13 LM Ins Corp                                                                      | 7,801,332                            | 0                                                                 | 7,801,332                                                           | 7,989,746                           | 138                                     | 3,899,502                       | 4,403,515                           | 42,765,946                        | 55.11                      | 0.76%                                              |
| 14 XL Ins Amer Inc                                                                  | 1,424,608                            | 5,475,206                                                         | 6,899,814                                                           | 1,254,685                           | 0                                       | 84,061                          | 131,627                             | 6,697,263                         | 10.49                      | 0.67%                                              |
| 15 Technology Ins Co Inc                                                            | 5,504,459                            | 0                                                                 | 5,504,459                                                           | 5,648,825                           | 2,526                                   | 2,753,199                       | 2,970,474                           | 3,479,464                         | 52.59                      | 0.53%                                              |
| 16 Arch Ind Ins Co                                                                  | 2,121,120                            | 2,801,534                                                         | 4,922,654                                                           | 1,913,166                           | 0                                       | 978,672                         | 1,183,943                           | 2,644,983                         | 61.88                      | 0.48%                                              |
| 17 Travelers Cas & Surety Co                                                        | 4,813,036                            | 9,340                                                             | 4,822,376                                                           | 4,695,751                           | 482                                     | 2,576,983                       | 2,269,934                           | 9,421,609                         | 48.34                      | 0.47%                                              |
| 18 New Hampshire Ins Co                                                             | 2,286,660                            | 2,424,329                                                         | 4,710,989                                                           | 2,198,235                           | 0                                       | 1,303,716                       | 2,111,883                           | 23,057,519                        | 96.07                      | 0.46%                                              |
| 19 Starr Ind & Liab Co                                                              | 2,927,749                            | 1,543,419                                                         | 4,471,168                                                           | 3,071,067                           | 0                                       | 763,301                         | 2,789,206                           | 5,944,266                         | 90.82                      | 0.43%                                              |
| 20 Liberty Ins Corp                                                                 | 4,299,495                            | 0                                                                 | 4,299,495                                                           | 4,317,709                           | 4                                       | 1,002,369                       | -13,862                             | 22,996,543                        | (0.32)                     | 0.42%                                              |
| 21 Berkshire Hathaway Homestate Ins Co                                              | 3,632,069                            | 43,535                                                            | 3,675,604                                                           | 3,868,283                           | 0                                       | 1,333,561                       | 2,086,614                           | 3,945,696                         | 53.94                      | 0.36%                                              |
| 22 Transportation Ins Co                                                            | 3,663,199                            | 0                                                                 | 3,663,199                                                           | 3,448,126                           | 994,020                                 | 2,185,444                       | 2,504,664                           | 8,340,629                         | 72.64                      | 0.36%                                              |
| 23 AmTrust Ins Co                                                                   | 3,255,891                            | 0                                                                 | 3,255,891                                                           | 3,796,341                           | 464                                     | 1,737,491                       | 2,061,289                           | 4,830,589                         | 54.30                      | 0.32%                                              |
| 24 Fire Ins Exch                                                                    | 2,889,003                            | 0                                                                 | 2,889,003                                                           | 2,971,932                           | 0                                       | 1,161,468                       | 1,125,611                           | 4,080,983                         | 37.87                      | 0.28%                                              |
| 25 Ohio Security Ins Co                                                             | 2,836,642                            | 0                                                                 | 2,836,642                                                           | 3,075,878                           | 0                                       | 2,939,094                       | 3,055,653                           | 16,783,648                        | 99.34                      | 0.28%                                              |
| 26 Sentry Cas Co                                                                    | 1,029,755                            | 1,775,911                                                         | 2,805,666                                                           | 938,251                             | 0                                       | 313,677                         | -4,938,537                          | 7,934,118                         | (526.36)                   | 0.27%                                              |
| 27 Wellfleet NY Ins Co                                                              | 2,734,056                            | 0                                                                 | 2,734,056                                                           | 2,984,399                           | 0                                       | 1,879,818                       | 692,669                             | 4,171,323                         | 23.21                      | 0.27%                                              |
| 28 Alaska Natl Ins Co                                                               | 2,167,322                            | 538,294                                                           | 2,705,616                                                           | 2,349,696                           | 0                                       | 1,667,344                       | 1,560,244                           | 6,937,138                         | 66.40                      | 0.26%                                              |
| 29 State Farm Fire & Cas Co                                                         | 2,488,053                            | 0                                                                 | 2,488,053                                                           | 2,485,592                           | 0                                       | 747,667                         | 676,639                             | 1,803,934                         | 27.22                      | 0.24%                                              |
| 30 Everest Premier Ins Co                                                           | 598,607                              | 1,789,410                                                         | 2,388,017                                                           | 694,163                             | 0                                       | -578,668                        | -368,549                            | 900,355                           | (53.09)                    | 0.23%                                              |

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(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 31 Carolina Cas Ins Co                                                              | 2,229,074                            | 0                                                                 | 2,229,074                                                           | 1,785,938                           | 0                                       | 532,577                         | 1,035,825                           | 1,137,998                         | 58.00                      | 0.22%                                              |
| 32 Liberty Mut Fire Ins Co                                                          | 2,187,386                            | 0                                                                 | 2,187,386                                                           | 2,290,099                           | (34,961)                                | 1,194,906                       | 550,857                             | 14,167,989                        | 24.05                      | 0.21%                                              |
| 33 Employers Preferred Ins Co                                                       | 2,184,807                            | 0                                                                 | 2,184,807                                                           | 1,932,209                           | 0                                       | 1,070,883                       | 1,622,929                           | 1,930,425                         | 83.99                      | 0.21%                                              |
| 34 Federal Ins Co                                                                   | 2,099,085                            | 0                                                                 | 2,099,085                                                           | 2,160,228                           | 0                                       | 614,511                         | 141,143                             | 3,739,691                         | 6.53                       | 0.20%                                              |
| 35 Clear Spring Prop & Cas Co                                                       | 2,091,479                            | 0                                                                 | 2,091,479                                                           | 2,362,501                           | 0                                       | 1,604,594                       | 8,025,361                           | 8,150,577                         | 339.70                     | 0.20%                                              |
| 36 Arch Ins Co                                                                      | 2,009,876                            | 38,544                                                            | 2,048,420                                                           | 2,033,265                           | 0                                       | 1,153,540                       | 1,081,913                           | 6,583,564                         | 53.21                      | 0.20%                                              |
| 37 Federated Reserve Ins Co                                                         | 2,031,672                            | 0                                                                 | 2,031,672                                                           | 1,809,744                           | 0                                       | 572,129                         | 606,125                             | 1,579,631                         | 33.49                      | 0.20%                                              |
| 38 Sentry Ins Co                                                                    | 1,392,096                            | 574,184                                                           | 1,966,280                                                           | 1,371,834                           | 35                                      | 491,240                         | -667,711                            | 6,868,273                         | (48.67)                    | 0.19%                                              |
| 39 Berkshire Hathaway Direct Ins Co                                                 | 1,816,203                            | 0                                                                 | 1,816,203                                                           | 1,671,067                           | 0                                       | 172,764                         | 413,275                             | 1,089,263                         | 24.73                      | 0.18%                                              |
| 40 Red Shield Ins Co                                                                | 1,794,038                            | 0                                                                 | 1,794,038                                                           | 1,794,038                           | 0                                       | 1,428,061                       | 2,064,184                           | 7,868,330                         | 115.06                     | 0.17%                                              |
| 41 Sequoia Ins Co                                                                   | 1,715,843                            | 0                                                                 | 1,715,843                                                           | 1,621,616                           | 3,086                                   | 574,178                         | 1,064,364                           | 1,003,554                         | 65.64                      | 0.17%                                              |
| 42 National Liab & Fire Ins Co                                                      | 1,683,618                            | 0                                                                 | 1,683,618                                                           | 1,639,773                           | 0                                       | 797,872                         | 723,961                             | 1,283,265                         | 44.15                      | 0.16%                                              |
| 43 XL Specialty Ins Co                                                              | 1,220,542                            | 419,412                                                           | 1,639,954                                                           | 1,015,462                           | 0                                       | 102,150                         | -75,643                             | 3,633,910                         | (7.45)                     | 0.16%                                              |
| 44 The Pie Ins Co                                                                   | 1,626,344                            | 0                                                                 | 1,626,344                                                           | 1,031,386                           | 0                                       | 142,598                         | 487,315                             | 786,575                           | 47.25                      | 0.16%                                              |
| 45 National Fire Ins Co Of Hartford                                                 | 1,602,160                            | 64                                                                | 1,602,224                                                           | 756,207                             | 13,959                                  | 460,905                         | -181,749                            | 3,223,785                         | (24.03)                    | 0.16%                                              |
| 46 Phoenix Ins Co                                                                   | 1,566,470                            | 0                                                                 | 1,566,470                                                           | 1,761,876                           | (111)                                   | 1,252,693                       | 996,439                             | 2,160,887                         | 56.56                      | 0.15%                                              |
| 47 United WI Ins Co                                                                 | 980,558                              | 462,827                                                           | 1,443,385                                                           | 936,768                             | 0                                       | 122,334                         | 90,012                              | 472,352                           | 9.61                       | 0.14%                                              |
| 48 Wesco Ins Co                                                                     | 1,437,571                            | 0                                                                 | 1,437,571                                                           | 1,126,773                           | 1,800                                   | 690,731                         | 704,845                             | 961,892                           | 62.55                      | 0.14%                                              |
| 49 Hartford Ins Co Of The Midwest                                                   | 1,434,104                            | 0                                                                 | 1,434,104                                                           | 1,418,539                           | 1,166                                   | 665,998                         | -161,407                            | 2,486,553                         | (11.38)                    | 0.14%                                              |
| 50 Norguard Ins Co                                                                  | 1,433,623                            | 0                                                                 | 1,433,623                                                           | 1,617,854                           | 0                                       | 612,693                         | 488,615                             | 1,411,611                         | 30.20                      | 0.14%                                              |
| 51 Great Amer Alliance Ins Co                                                       | 785,079                              | 623,524                                                           | 1,408,603                                                           | 576,461                             | 0                                       | 13,784                          | 44,704                              | 338,759                           | 7.75                       | 0.14%                                              |
| 52 American Cas Co Of Reading PA                                                    | 1,138,864                            | 261,148                                                           | 1,400,012                                                           | 1,051,979                           | 12,896                                  | 476,706                         | 852,955                             | 1,758,175                         | 81.08                      | 0.14%                                              |
| 53 Commerce & Industry Ins Co                                                       | 1,058,383                            | 278,802                                                           | 1,337,185                                                           | 1,050,716                           | 0                                       | 525,107                         | 2,022,186                           | 8,909,687                         | 192.46                     | 0.13%                                              |
| 54 Hartford Ins Co Of The Southeast                                                 | 1,203,038                            | 0                                                                 | 1,203,038                                                           | 1,137,185                           | 1,734                                   | 881,775                         | 1,301,463                           | 960,180                           | 114.45                     | 0.12%                                              |
| 55 Midvale Ind Co                                                                   | 1,198,217                            | 0                                                                 | 1,198,217                                                           | 1,112,390                           | 0                                       | 726,524                         | 705,455                             | 1,360,805                         | 63.42                      | 0.12%                                              |
| 56 National Union Fire Ins Co of Pittsb                                             | 1,157,218                            | 27,112                                                            | 1,184,330                                                           | 1,188,299                           | 0                                       | 1,913,999                       | 1,129,510                           | 7,386,729                         | 95.05                      | 0.11%                                              |
| 57 Hartford Cas Ins Co                                                              | 1,164,715                            | 0                                                                 | 1,164,715                                                           | 1,230,521                           | 9,489                                   | 646,606                         | 840,607                             | 1,108,956                         | 68.31                      | 0.11%                                              |
| 58 ACIG Ins Co                                                                      | 1,156,924                            | 0                                                                 | 1,156,924                                                           | 1,156,924                           | 0                                       | 312,961                         | 164,579                             | 1,513,522                         | 14.23                      | 0.11%                                              |
| 59 Tri State Ins Co Of MN                                                           | 1,124,314                            | 0                                                                 | 1,124,314                                                           | 1,121,335                           | 0                                       | 399,039                         | 483,578                             | 1,136,403                         | 43.13                      | 0.11%                                              |
| 60 QBE Ins Corp                                                                     | 1,119,210                            | 0                                                                 | 1,119,210                                                           | 1,123,399                           | 0                                       | 427,031                         | 1,295,767                           | 2,357,610                         | 115.34                     | 0.11%                                              |
| 61 Sompo Amer Fire & Mar Ins Co Amer                                                | 650,872                              | 464,515                                                           | 1,115,387                                                           | 651,958                             | 0                                       | 46,200                          | 429,611                             | 809,984                           | 65.90                      | 0.11%                                              |

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| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 62 Hartford Ins Co Of IL                                                            | 1,105,261                            | 0                                                                 | 1,105,261                                                           | 1,091,441                           | 1,295                                   | 723,382                         | 742,446                             | 974,730                           | 68.02                      | 0.11%                                              |
| 63 Continental Ins Co                                                               | 1,039,112                            | 0                                                                 | 1,039,112                                                           | 1,086,115                           | 20,332                                  | 161,473                         | 574,300                             | 2,081,998                         | 52.88                      | 0.10%                                              |
| 64 Trumbull Ins Co                                                                  | 1,038,532                            | 0                                                                 | 1,038,532                                                           | 1,432,567                           | 10,505                                  | 838,744                         | -312,417                            | 3,209,653                         | (21.81)                    | 0.10%                                              |
| 65 WCF Select Ins Co                                                                | 1,032,832                            | 0                                                                 | 1,032,832                                                           | 977,770                             | 0                                       | 416,486                         | 714,820                             | -398,896                          | 73.11                      | 0.10%                                              |
| 66 Pennsylvania Manufacturers Assoc Ins                                             | 592,778                              | 428,899                                                           | 1,021,677                                                           | 527,354                             | 0                                       | 74,202                          | 213,922                             | 754,419                           | 40.57                      | 0.10%                                              |
| 67 Service Amer Ind Co                                                              | 1,014,073                            | 5,460                                                             | 1,019,533                                                           | 1,163,728                           | 0                                       | 703,423                         | 2,497,587                           | 2,529,499                         | 214.62                     | 0.10%                                              |
| 68 Property & Cas Ins Co Of Hartford                                                | 1,011,617                            | 0                                                                 | 1,011,617                                                           | 949,985                             | 1,329                                   | 409,622                         | 1,206,849                           | 2,237,436                         | 127.04                     | 0.10%                                              |
| 69 Hartford Underwriters Ins Co                                                     | 986,163                              | 0                                                                 | 986,163                                                             | 1,039,844                           | 7,545                                   | 1,102,319                       | -2,830,660                          | 8,003,946                         | (272.22)                   | 0.10%                                              |
| 70 Praetorian Ins Co                                                                | 919,835                              | 368                                                               | 920,203                                                             | 864,886                             | 6,582                                   | 155,885                         | -190,960                            | 284,338                           | (22.08)                    | 0.09%                                              |
| 71 Valley Forge Ins Co                                                              | 848,193                              | 0                                                                 | 848,193                                                             | 543,638                             | 122,911                                 | 363,093                         | 772,452                             | 2,990,180                         | 142.09                     | 0.08%                                              |
| 72 Vanliner Ins Co                                                                  | 844,086                              | 0                                                                 | 844,086                                                             | 680,601                             | 0                                       | 355,814                         | 824,153                             | 1,231,616                         | 121.09                     | 0.08%                                              |
| 73 Employers Ins Co of Wausau                                                       | 822,634                              | 0                                                                 | 822,634                                                             | 917,429                             | 501                                     | 1,190,724                       | 435,266                             | 12,328,332                        | 47.44                      | 0.08%                                              |
| 74 Tokio Marine Amer Ins Co                                                         | 648,147                              | 154,075                                                           | 802,222                                                             | 681,585                             | 0                                       | 302,766                         | 315,902                             | 1,513,663                         | 46.35                      | 0.08%                                              |
| 75 Truck Ins Exch                                                                   | 801,318                              | 0                                                                 | 801,318                                                             | 542,803                             | 0                                       | 567,443                         | 346,985                             | 7,075,937                         | 63.92                      | 0.08%                                              |
| 76 Chubb Ind Ins Co                                                                 | 792,338                              | 0                                                                 | 792,338                                                             | 749,215                             | 0                                       | 42,865                          | -32,010                             | 1,280,031                         | (4.27)                     | 0.08%                                              |
| 77 Amguard Ins Co                                                                   | 787,616                              | 0                                                                 | 787,616                                                             | 779,092                             | 0                                       | 718,817                         | 47,131                              | 596,321                           | 6.05                       | 0.08%                                              |
| 78 Security Natl Ins Company                                                        | 771,875                              | 0                                                                 | 771,875                                                             | 741,728                             | 2,448                                   | 367,742                         | 463,089                             | 1,022,841                         | 62.43                      | 0.07%                                              |
| 79 Continental Cas Co                                                               | 761,685                              | 9                                                                 | 761,694                                                             | 986,192                             | 288                                     | 213,469                         | 4,999,862                           | 11,047,695                        | 506.99                     | 0.07%                                              |
| 80 National Cas Co                                                                  | 680,412                              | 66,318                                                            | 746,730                                                             | 594,959                             | 0                                       | 20,950                          | 23,768                              | 194,869                           | 3.99                       | 0.07%                                              |
| 81 Nutmeg Ins Co                                                                    | 746,429                              | 0                                                                 | 746,429                                                             | 701,539                             | 7,607                                   | 201,071                         | 342,972                             | 563,601                           | 48.89                      | 0.07%                                              |
| 82 Sompo Amer Ins Co                                                                | 451,845                              | 286,333                                                           | 738,178                                                             | 466,332                             | 0                                       | 99,095                          | -367,241                            | 1,479,492                         | (78.75)                    | 0.07%                                              |
| 83 Oak River Ins Co                                                                 | 720,495                              | 0                                                                 | 720,495                                                             | 474,606                             | 0                                       | 37,737                          | 210,779                             | 256,462                           | 44.41                      | 0.07%                                              |
| 84 Accident Fund Ins Co of Amer                                                     | 714,187                              | 0                                                                 | 714,187                                                             | 565,227                             | 0                                       | 81,031                          | -37,195                             | 332,658                           | (6.58)                     | 0.07%                                              |
| 85 Travelers Ind Co                                                                 | 1,411,950                            | (702,495)                                                         | 709,455                                                             | 1,455,689                           | 9                                       | 1,437,782                       | 1,103,462                           | 7,261,133                         | 75.80                      | 0.07%                                              |
| 86 Ohio Cas Ins Co                                                                  | 681,296                              | 0                                                                 | 681,296                                                             | 632,392                             | 583,751                                 | 474,772                         | 1,131,969                           | -268,464                          | 179.00                     | 0.07%                                              |
| 87 Farmers Ins Exch                                                                 | 666,978                              | 0                                                                 | 666,978                                                             | 1,027,526                           | 0                                       | 617,432                         | 589,389                             | 4,416,326                         | 57.36                      | 0.06%                                              |
| 88 Zenith Ins Co                                                                    | 642,200                              | 2,576                                                             | 644,776                                                             | 638,078                             | 0                                       | 209,575                         | 358,203                             | 969,388                           | 56.14                      | 0.06%                                              |
| 89 Hartford Accident & Ind Co                                                       | 638,010                              | 0                                                                 | 638,010                                                             | 670,414                             | 5,041                                   | 789,603                         | 2,314,767                           | 5,788,068                         | 345.27                     | 0.06%                                              |
| 90 WCF Natl Ins Co                                                                  | 617,744                              | 13,851                                                            | 631,595                                                             | 714,267                             | 0                                       | 493,014                         | 1,054                               | 982,655                           | 0.15                       | 0.06%                                              |
| 91 RiverStone Intl Ins Inc                                                          | 613,234                              | 0                                                                 | 613,234                                                             | 613,234                             | 0                                       | 84,434                          | 623,700                             | 695,786                           | 101.71                     | 0.06%                                              |
| 92 Brotherhood Mut Ins Co                                                           | 600,623                              | 0                                                                 | 600,623                                                             | 616,235                             | 0                                       | 125,412                         | 68,341                              | 71,995                            | 11.09                      | 0.06%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 93 Milford Cas Ins Co                                                               | 585,880                              | 0                                                                 | 585,880                                                             | 615,899                             | 0                                       | 133,378                         | 295,932                             | 313,404                           | 48.05                      | 0.06%                                              |
| 94 Protective Ins Co                                                                | 525,370                              | 55,416                                                            | 580,786                                                             | 540,792                             | 0                                       | 625,562                         | 693,825                             | 1,678,126                         | 128.30                     | 0.06%                                              |
| 95 Great Amer Spirit Ins Co                                                         | 569,523                              | 0                                                                 | 569,523                                                             | 524,917                             | 0                                       | 246,943                         | 259,228                             | 473,651                           | 49.38                      | 0.06%                                              |
| 96 National Specialty Ins Co                                                        | 558,477                              | 0                                                                 | 558,477                                                             | 313,477                             | 0                                       | 78,080                          | 229,080                             | 314,000                           | 73.08                      | 0.05%                                              |
| 97 North River Ins Co                                                               | 279,770                              | 274,825                                                           | 554,595                                                             | 291,546                             | 0                                       | 203,038                         | 434,222                             | 854,861                           | 148.94                     | 0.05%                                              |
| 98 Travelers Ind Co Of Amer                                                         | 531,895                              | 9                                                                 | 531,904                                                             | 493,306                             | 16                                      | 223,241                         | 10,185                              | 1,048,806                         | 2.06                       | 0.05%                                              |
| 99 Great Northern Ins Co                                                            | 529,040                              | 0                                                                 | 529,040                                                             | 446,569                             | 23,775                                  | 178,221                         | 168,712                             | 497,254                           | 37.78                      | 0.05%                                              |
| 100 Chubb Natl Ins Co                                                               | 514,168                              | 0                                                                 | 514,168                                                             | 532,126                             | 0                                       | 34,581                          | 63,423                              | 460,077                           | 11.92                      | 0.05%                                              |
| 101 Mitsui Sumitomo Ins USA Inc                                                     | 491,038                              | 1,024                                                             | 492,062                                                             | 427,971                             | 0                                       | 185,170                         | 355,931                             | 651,439                           | 83.17                      | 0.05%                                              |
| 102 Sentinel Ins Co Ltd                                                             | 477,911                              | 0                                                                 | 477,911                                                             | 387,984                             | 4,945                                   | 177,387                         | -434,211                            | 5,710,248                         | (111.91)                   | 0.05%                                              |
| 103 Insurance Co Of The West                                                        | 469,956                              | 0                                                                 | 469,956                                                             | 411,186                             | 0                                       | 27,664                          | 100,385                             | 219,416                           | 24.41                      | 0.05%                                              |
| 104 Nationwide Agribusiness Ins Co                                                  | 439,208                              | 13,232                                                            | 452,440                                                             | 403,393                             | 9,909                                   | 404,468                         | -2,154                              | 182,099                           | (0.53)                     | 0.04%                                              |
| 105 Charter Oak Fire Ins Co                                                         | 705,138                              | (256,686)                                                         | 448,452                                                             | 477,129                             | 174                                     | -1,276,671                      | -3,163,757                          | 16,507,030                        | (663.08)                   | 0.04%                                              |
| 106 Allmerica Fin Benefit Ins Co                                                    | 428,383                              | 0                                                                 | 428,383                                                             | 478,731                             | 0                                       | 170,167                         | 211,934                             | 388,895                           | 44.27                      | 0.04%                                              |
| 107 Federated Mut Ins Co                                                            | 416,631                              | 0                                                                 | 416,631                                                             | 628,668                             | 0                                       | 410,469                         | 383,031                             | 1,153,382                         | 60.93                      | 0.04%                                              |
| 108 Acuity A Mut Ins Co                                                             | 413,758                              | 0                                                                 | 413,758                                                             | 426,595                             | 13,282                                  | 308,391                         | 536,862                             | 373,726                           | 125.85                     | 0.04%                                              |
| 109 Bankers Standard Ins Co                                                         | 410,294                              | 0                                                                 | 410,294                                                             | 442,085                             | 0                                       | 44,349                          | 52,633                              | 245,333                           | 11.91                      | 0.04%                                              |
| 110 Starnet Ins Co                                                                  | 403,980                              | 0                                                                 | 403,980                                                             | 379,759                             | 0                                       | 187,369                         | 326,477                             | 294,559                           | 85.97                      | 0.04%                                              |
| 111 Employers Assur Co                                                              | 400,581                              | 0                                                                 | 400,581                                                             | 818,131                             | 0                                       | 472,725                         | 396,921                             | 376,510                           | 48.52                      | 0.04%                                              |
| 112 Granite State Ins Co                                                            | 394,524                              | 2,969                                                             | 397,493                                                             | 328,611                             | 0                                       | 967,471                         | -47,598                             | 4,475,765                         | (14.48)                    | 0.04%                                              |
| 113 Ace Fire Underwriters Ins Co                                                    | 352,274                              | 28,488                                                            | 380,762                                                             | 479,122                             | 0                                       | 230,579                         | 192,143                             | 948,508                           | 40.10                      | 0.04%                                              |
| 114 Hanover Amer Ins Co                                                             | 378,933                              | 0                                                                 | 378,933                                                             | 327,741                             | 0                                       | 256,207                         | 481,292                             | 621,115                           | 146.85                     | 0.04%                                              |
| 115 North Pointe Ins Co                                                             | 361,558                              | 0                                                                 | 361,558                                                             | 289,138                             | 0                                       | 15,114                          | 29,899                              | 75,234                            | 10.34                      | 0.04%                                              |
| 116 Pennsylvania Manufacturers Ind Co                                               | 353,008                              | 4,880                                                             | 357,888                                                             | 304,150                             | 0                                       | 313,274                         | 317,348                             | 345,532                           | 104.34                     | 0.03%                                              |
| 117 American Guar & Liab Ins                                                        | 352,262                              | 0                                                                 | 352,262                                                             | 124,151                             | 2,927                                   | 1,648                           | -19,145                             | 63,689                            | (15.42)                    | 0.03%                                              |
| 118 Massachusetts Bay Ins Co                                                        | 348,259                              | 0                                                                 | 348,259                                                             | 341,390                             | 0                                       | 161,628                         | 194,514                             | 304,996                           | 56.98                      | 0.03%                                              |
| 119 Pacific Ind Co                                                                  | 345,892                              | 0                                                                 | 345,892                                                             | 491,584                             | 31,222                                  | 243,637                         | -149,170                            | 1,574,576                         | (30.34)                    | 0.03%                                              |
| 120 Manufacturers Alliance Ins Co                                                   | 331,834                              | (54)                                                              | 331,780                                                             | 305,060                             | 0                                       | 83,189                          | 162,771                             | 386,447                           | 53.36                      | 0.03%                                              |
| 121 First Liberty Ins Corp                                                          | 331,445                              | 0                                                                 | 331,445                                                             | 477,238                             | 0                                       | 524,559                         | 412,895                             | 1,585,304                         | 86.52                      | 0.03%                                              |
| 122 Accident Fund Gen Ins Co                                                        | 330,209                              | 0                                                                 | 330,209                                                             | 121,850                             | 0                                       | 113,679                         | 46,424                              | 512,185                           | 38.10                      | 0.03%                                              |
| 123 Southern Ins Co                                                                 | 323,494                              | 0                                                                 | 323,494                                                             | 333,834                             | 0                                       | 190,379                         | 368,667                             | 248,339                           | 110.43                     | 0.03%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 124 West Amer Ins Co                                                                | 316,364                              | 0                                                                 | 316,364                                                             | 330,411                             | 0                                       | 771,895                         | 1,293,766                           | 455,460                           | 391.56                     | 0.03%                                              |
| 125 Safety First Ins Co                                                             | 107,047                              | 208,230                                                           | 315,277                                                             | 107,899                             | 0                                       | 0                               | -67,665                             | 197,015                           | (62.71)                    | 0.03%                                              |
| 126 Sagamore Ins Co                                                                 | 313,508                              | 0                                                                 | 313,508                                                             | 559,317                             | 0                                       | 408,549                         | 503,021                             | 688,773                           | 89.93                      | 0.03%                                              |
| 127 Berkley Regional Ins Co                                                         | 313,363                              | 0                                                                 | 313,363                                                             | 268,977                             | 0                                       | 92,407                          | 86,415                              | 155,109                           | 32.13                      | 0.03%                                              |
| 128 Amerisure Mut Ins Co                                                            | 262,260                              | 41,263                                                            | 303,523                                                             | 250,595                             | 4,960                                   | 42,087                          | 56,430                              | 149,077                           | 22.52                      | 0.03%                                              |
| 129 Great West Cas Co                                                               | 281,312                              | 19,698                                                            | 301,010                                                             | 263,469                             | 0                                       | 48,683                          | 85,261                              | 151,077                           | 32.36                      | 0.03%                                              |
| 130 Argonaut Ins Co                                                                 | 295,973                              | 0                                                                 | 295,973                                                             | 361,158                             | 0                                       | 323,883                         | 241,307                             | 1,581,294                         | 66.81                      | 0.03%                                              |
| 131 Berkley Cas Co                                                                  | 292,542                              | 0                                                                 | 292,542                                                             | 275,873                             | 0                                       | 37,247                          | 101,675                             | 126,216                           | 36.86                      | 0.03%                                              |
| 132 National Interstate Ins Co                                                      | 285,302                              | 0                                                                 | 285,302                                                             | 240,399                             | 0                                       | 153,207                         | 83,377                              | 195,293                           | 34.68                      | 0.03%                                              |
| 133 Mid Century Ins Co                                                              | 273,209                              | 0                                                                 | 273,209                                                             | 284,555                             | 0                                       | 502,241                         | 335,986                             | 3,676,448                         | 118.07                     | 0.03%                                              |
| 134 Benchmark Ins Co                                                                | 267,194                              | 0                                                                 | 267,194                                                             | 289,228                             | 0                                       | 350,805                         | -265,971                            | 339,755                           | (91.96)                    | 0.03%                                              |
| 135 Florists Mut Ins Co                                                             | 265,885                              | 0                                                                 | 265,885                                                             | 189,585                             | 0                                       | 30,078                          | -106,004                            | 35,604                            | (55.91)                    | 0.03%                                              |
| 136 Intrepid Ins Co                                                                 | 264,806                              | 0                                                                 | 264,806                                                             | 254,987                             | 0                                       | 125,763                         | 29,029                              | 172,259                           | 11.38                      | 0.03%                                              |
| 137 StarStone Natl Ins Co                                                           | 255,067                              | 0                                                                 | 255,067                                                             | 275,753                             | 0                                       | 580,380                         | 289,441                             | 155,208                           | 104.96                     | 0.02%                                              |
| 138 Everest Natl Ins Co                                                             | 175,996                              | 72,194                                                            | 248,190                                                             | 161,401                             | 0                                       | 558,458                         | 516,193                             | 877,904                           | 319.82                     | 0.02%                                              |
| 139 Employers Compensation Ins Co                                                   | 232,571                              | 0                                                                 | 232,571                                                             | 258,489                             | 0                                       | 157,238                         | 221,730                             | 346,731                           | 85.78                      | 0.02%                                              |
| 140 Berkley Natl Ins Co                                                             | 232,566                              | 0                                                                 | 232,566                                                             | 243,415                             | 0                                       | 39,957                          | 42,297                              | 74,828                            | 17.38                      | 0.02%                                              |
| 141 Zurich Amer Ins Co Of IL                                                        | 231,408                              | 0                                                                 | 231,408                                                             | 210,411                             | 0                                       | 356,372                         | 143,924                             | 168,900                           | 68.40                      | 0.02%                                              |
| 142 Mitsui Sumitomo Ins Co of Amer                                                  | 107,580                              | 107,807                                                           | 215,387                                                             | 117,497                             | 3,116                                   | 214,500                         | 151,394                             | 979,416                           | 128.85                     | 0.02%                                              |
| 143 Crum & Forster Ind Co                                                           | 213,884                              | 0                                                                 | 213,884                                                             | 146,243                             | 0                                       | 48,833                          | 169,365                             | 232,522                           | 115.81                     | 0.02%                                              |
| 144 Hanover Ins Co                                                                  | 208,663                              | 0                                                                 | 208,663                                                             | 249,390                             | 107                                     | 53,520                          | 55,222                              | 299,952                           | 22.14                      | 0.02%                                              |
| 145 The Cincinnati Ind Co                                                           | 207,195                              | 0                                                                 | 207,195                                                             | 174,547                             | 0                                       | 86,277                          | 179,724                             | 273,564                           | 102.97                     | 0.02%                                              |
| 146 Midwest Employers Cas Co                                                        | 204,434                              | 0                                                                 | 204,434                                                             | 180,589                             | 0                                       | 64,489                          | 52,015                              | 113,289                           | 28.80                      | 0.02%                                              |
| 147 Church Mut Ins Co S I                                                           | 195,008                              | 0                                                                 | 195,008                                                             | 452,981                             | 10,627                                  | 455,354                         | 112,267                             | 374,327                           | 24.78                      | 0.02%                                              |
| 148 State Natl Ins Co Inc                                                           | 189,577                              | 0                                                                 | 189,577                                                             | 191,577                             | 0                                       | 28,903                          | 42,903                              | 75,000                            | 22.39                      | 0.02%                                              |
| 149 Continental Ind Co                                                              | 182,312                              | 0                                                                 | 182,312                                                             | 182,312                             | 0                                       | 59,402                          | 101,207                             | 171,904                           | 55.51                      | 0.02%                                              |
| 150 Greenwich Ins Co                                                                | 175,381                              | 6,529                                                             | 181,910                                                             | 59,837                              | 0                                       | 0                               | -53,277                             | 222,729                           | (89.04)                    | 0.02%                                              |
| 151 Vigilant Ins Co                                                                 | 181,685                              | 0                                                                 | 181,685                                                             | 188,423                             | 3,236                                   | 129,757                         | 127,482                             | 598,472                           | 67.66                      | 0.02%                                              |
| 152 Imperium Ins Co                                                                 | 177,650                              | 0                                                                 | 177,650                                                             | 173,776                             | 0                                       | 54,348                          | 119,981                             | 270,118                           | 69.04                      | 0.02%                                              |
| 153 Wellfleet Ins Co                                                                | 176,995                              | 0                                                                 | 176,995                                                             | 161,409                             | 0                                       | 22,257                          | 10,952                              | 80,006                            | 6.79                       | 0.02%                                              |
| 154 Middlesex Ins Co                                                                | 174,668                              | 0                                                                 | 174,668                                                             | 177,840                             | 0                                       | 34,177                          | -3,867                              | 52,902                            | (2.17)                     | 0.02%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 155 Pharmacists Mut Ins Co                                                          | 173,263                              | 0                                                                 | 173,263                                                             | 194,301                             | 0                                       | 83557                           | 59691                               | 421446                            | 30.72                      | 0.02%                                              |
| 156 Westchester Fire Ins Co                                                         | 172,055                              | 0                                                                 | 172,055                                                             | 235,990                             | 0                                       | 23,504                          | 98,356                              | 1,006,362                         | 41.68                      | 0.02%                                              |
| 157 Markel Ins Co                                                                   | 171,102                              | 0                                                                 | 171,102                                                             | 61,474                              | 0                                       | 907                             | 26,793                              | 25,887                            | 43.58                      | 0.02%                                              |
| 158 Compwest Ins Co                                                                 | 164,133                              | 0                                                                 | 164,133                                                             | 240,502                             | 0                                       | 193,157                         | 328,689                             | 230,205                           | 136.67                     | 0.02%                                              |
| 159 Insurance Co Of The State Of PA                                                 | 147,902                              | 15,364                                                            | 163,266                                                             | 136,806                             | 0                                       | 142,886                         | 153,296                             | 1,814,980                         | 112.05                     | 0.02%                                              |
| 160 American Fire & Cas Co                                                          | 156,469                              | 0                                                                 | 156,469                                                             | 152,827                             | 0                                       | 49,256                          | 467,885                             | -223,489                          | 306.15                     | 0.02%                                              |
| 161 Republic Ind Co Of Amer                                                         | 155,424                              | 0                                                                 | 155,424                                                             | 160,578                             | 0                                       | 59,114                          | -105,113                            | 219,555                           | (65.46)                    | 0.02%                                              |
| 162 American Automobile Ins Co                                                      | 148,446                              | 0                                                                 | 148,446                                                             | 179,928                             | 0                                       | 53,826                          | -50,540                             | 270,417                           | (28.09)                    | 0.01%                                              |
| 163 Great Amer Ins Co                                                               | 141,997                              | 6                                                                 | 142,003                                                             | 107,190                             | 0                                       | -57,386                         | -52,543                             | 323,245                           | (49.02)                    | 0.01%                                              |
| 164 Accident Fund Natl Ins Co                                                       | 139,640                              | 0                                                                 | 139,640                                                             | 99,757                              | 0                                       | 64,352                          | 148,180                             | 167,348                           | 148.54                     | 0.01%                                              |
| 165 Federated Rural Electric Ins Exch                                               | 133,225                              | 0                                                                 | 133,225                                                             | 133,680                             | 0                                       | 48219                           | -12,832                             | 14,613                            | (9.60)                     | 0.01%                                              |
| 166 CorePointe Ins Co                                                               | 131,108                              | 0                                                                 | 131,108                                                             | 41,197                              | 0                                       | 35873                           | 73040                               | 55849                             | 177.29                     | 0.01%                                              |
| 167 Employers Mut Cas Co                                                            | 122,518                              | 7,487                                                             | 130,005                                                             | 117,377                             | 0                                       | 41,249                          | 46,418                              | 108,679                           | 39.55                      | 0.01%                                              |
| 168 Allmerica Fin Alliance Ins Co                                                   | 122,531                              | 0                                                                 | 122,531                                                             | 98,185                              | 0                                       | 19,730                          | 41,724                              | 61,800                            | 42.50                      | 0.01%                                              |
| 169 Cherokee Ins Co                                                                 | 117,854                              | 0                                                                 | 117,854                                                             | 117,854                             | 0                                       | 50,665                          | -88,838                             | 48,566                            | (75.38)                    | 0.01%                                              |
| 170 GuideOne Ins Co                                                                 | 111,827                              | 0                                                                 | 111,827                                                             | 110,467                             | 0                                       | 60,661                          | -238,390                            | 106,310                           | (215.80)                   | 0.01%                                              |
| 171 SiriusPoint Amer Ins Co                                                         | 109,163                              | 0                                                                 | 109,163                                                             | 353,098                             | 0                                       | 69556                           | 1,048,488                           | 1,513,985                         | 296.94                     | 0.01%                                              |
| 172 Citizens Ins Co Of Amer                                                         | 109,129                              | 0                                                                 | 109,129                                                             | 109,619                             | 0                                       | 29,518                          | 37,687                              | 127,396                           | 34.38                      | 0.01%                                              |
| 173 RLI Ins Co                                                                      | 103,588                              | 0                                                                 | 103,588                                                             | 105,567                             | 0                                       | 45,703                          | 46,506                              | 97,858                            | 44.05                      | 0.01%                                              |
| 174 Atlantic Specialty Ins Co                                                       | 102,521                              | 0                                                                 | 102,521                                                             | 119,748                             | 0                                       | 164,351                         | 171,279                             | 1,067,197                         | 143.03                     | 0.01%                                              |
| 175 New York Marine & Gen Ins Co                                                    | 100,586                              | 0                                                                 | 100,586                                                             | 107,107                             | 0                                       | -7364                           | -44,327                             | 77,945                            | (41.39)                    | 0.01%                                              |
| 176 Sentry Select Ins Co                                                            | 98,632                               | 0                                                                 | 98,632                                                              | 132,125                             | 0                                       | 51545                           | -316                                | 74,814                            | (0.24)                     | 0.01%                                              |
| 177 Great Amer Assur Co                                                             | 76,027                               | 21,935                                                            | 97,962                                                              | 53,022                              | 0                                       | 13,915                          | 9,065                               | 45,639                            | 17.10                      | 0.01%                                              |
| 178 MEMIC Ind Co                                                                    | 94,955                               | 382                                                               | 95,337                                                              | 70,592                              | 169                                     | 5,345                           | 44,473                              | 143,530                           | 63.00                      | 0.01%                                              |
| 179 United Fire & Cas Co                                                            | 94,512                               | 0                                                                 | 94,512                                                              | 19,651                              | 0                                       | 0                               | -24                                 | 903                               | (0.12)                     | 0.01%                                              |
| 180 BITCO Gen Ins Corp                                                              | 83,411                               | 0                                                                 | 83,411                                                              | 82,615                              | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.01%                                              |
| 181 American Alt Ins Corp                                                           | 80,869                               | 0                                                                 | 80,869                                                              | 72,896                              | 0                                       | 0                               | -9449                               | 51668                             | (12.96)                    | 0.01%                                              |
| 182 Triumphe Cas Co                                                                 | 76,718                               | 0                                                                 | 76,718                                                              | 82,525                              | 0                                       | 46,638                          | 51,506                              | 108,216                           | 62.41                      | 0.01%                                              |
| 183 Service Lloyds Ins Co                                                           | 73,618                               | 0                                                                 | 73,618                                                              | 62,009                              | 0                                       | 6,368                           | -4,727                              | -12800                            | (7.62)                     | 0.01%                                              |
| 184 Emcasco Ins Co                                                                  | 69,828                               | 0                                                                 | 69,828                                                              | 58,925                              | 0                                       | 49,358                          | 63,015                              | 21,913                            | 106.94                     | 0.01%                                              |
| 185 American Interstate Ins Co                                                      | 69,629                               | 0                                                                 | 69,629                                                              | 49,284                              | 0                                       | 251                             | 6,100                               | 125,517                           | 12.38                      | 0.01%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 186 American Family Mut Ins Co SI                                                   | 69,027                               | 0                                                                 | 69,027                                                              | 119,883                             | 0                                       | 39,893                          | 42,077                              | 268,273                           | 35.10                      | 0.01%                                              |
| 187 Nova Cas Co                                                                     | 68,281                               | 0                                                                 | 68,281                                                              | 87,408                              | 0                                       | 7,657                           | -98,987                             | 139,910                           | (113.25)                   | 0.01%                                              |
| 188 National Surety Corp                                                            | 67,500                               | 0                                                                 | 67,500                                                              | 68,385                              | 0                                       | 51,282                          | 84,854                              | 662,530                           | 124.08                     | 0.01%                                              |
| 189 OBI Natl Ins Co                                                                 | 64,850                               | 0                                                                 | 64,850                                                              | 80,127                              | 0                                       | 117,591                         | 74,849                              | 128,127                           | 93.41                      | 0.01%                                              |
| 190 United States Fire Ins Co                                                       | 32,689                               | 30,246                                                            | 62,935                                                              | 54,310                              | 0                                       | 64,946                          | -2,360                              | 167,075                           | (4.35)                     | 0.01%                                              |
| 191 Nationwide Ins Co Of Amer                                                       | 61,302                               | 0                                                                 | 61,302                                                              | 60,555                              | 0                                       | 526                             | 243                                 | 461                               | 0.40                       | 0.01%                                              |
| 192 Frank Winston Crum Ins Co                                                       | 23,577                               | 37,581                                                            | 61,158                                                              | 27,130                              | 0                                       | 0                               | 1,875                               | 1,875                             | 6.91                       | 0.01%                                              |
| 193 General Cas Co Of WI                                                            | 59,069                               | 0                                                                 | 59,069                                                              | 115,146                             | 0                                       | 77,009                          | -185,023                            | 363,402                           | (160.69)                   | 0.01%                                              |
| 194 Eastguard Ins Co                                                                | 58,528                               | 0                                                                 | 58,528                                                              | 46,681                              | 0                                       | 1835                            | 20148                               | 27,954                            | 43.16                      | 0.01%                                              |
| 195 Pacific Employers Ins Co                                                        | 57,994                               | 0                                                                 | 57,994                                                              | 41,537                              | 0                                       | 68,010                          | 226,168                             | 800,390                           | 544.50                     | 0.01%                                              |
| 196 Waypoint Mut                                                                    | 54,628                               | 0                                                                 | 54,628                                                              | 53,016                              | 150                                     | 1,257                           | 1,256                               | 0                                 | 2.37                       | 0.01%                                              |
| 197 Star Ins Co                                                                     | 53,652                               | 0                                                                 | 53,652                                                              | 74,018                              | 0                                       | 81,164                          | 157,160                             | 246,923                           | 212.33                     | 0.01%                                              |
| 198 Federated Serv Ins Co                                                           | 53,524                               | 0                                                                 | 53,524                                                              | 46,486                              | 0                                       | 141,425                         | 124,101                             | 195,031                           | 266.96                     | 0.01%                                              |
| 199 Stonington Ins Co                                                               | 52,164                               | 414                                                               | 52,578                                                              | 56,238                              | 0                                       | 453                             | -53,532                             | 18,671                            | (95.19)                    | 0.01%                                              |
| 200 Great Divide Ins Co                                                             | 51,479                               | 0                                                                 | 51,479                                                              | 227,854                             | 0                                       | 154,311                         | 81,714                              | 345,667                           | 35.86                      | 0.00%                                              |
| 201 GuideOne Specialty Ins Co                                                       | 48,646                               | 0                                                                 | 48,646                                                              | 48,253                              | 0                                       | 33,076                          | -590                                | 46,570                            | (1.22)                     | 0.00%                                              |
| 202 The Cincinnati Cas Co                                                           | 47,685                               | 0                                                                 | 47,685                                                              | 51,396                              | 0                                       | 22,467                          | -2,035                              | 194,758                           | (3.96)                     | 0.00%                                              |
| 203 The Cincinnati Ins Co                                                           | 46,602                               | 0                                                                 | 46,602                                                              | 49,640                              | 0                                       | 6,841                           | 10,502                              | 105,065                           | 21.16                      | 0.00%                                              |
| 204 Everest Denali Ins Co                                                           | 44,427                               | 0                                                                 | 44,427                                                              | 62,513                              | 0                                       | 71,396                          | 29,556                              | 117,203                           | 47.28                      | 0.00%                                              |
| 205 Chiron Ins Co                                                                   | 40,591                               | 0                                                                 | 40,591                                                              | 11,976                              | 0                                       | 0                               | 3,500                               | 5,400                             | 29.23                      | 0.00%                                              |
| 206 Bearing Midwest Cas Co                                                          | 39,764                               | 0                                                                 | 39,764                                                              | 40,971                              | 0                                       | 17,410                          | 34,048                              | 16,716                            | 83.10                      | 0.00%                                              |
| 207 Ace Prop & Cas Ins Co                                                           | 36,974                               | 0                                                                 | 36,974                                                              | 45,211                              | 0                                       | -515,123                        | -570,651                            | 83,016                            | (1,262.20)                 | 0.00%                                              |
| 208 Work First Cas Co                                                               | 34,226                               | 0                                                                 | 34,226                                                              | 35,922                              | 0                                       | 2,118                           | 12,984                              | 166,098                           | 36.14                      | 0.00%                                              |
| 209 Key Risk Ins Co                                                                 | 32,071                               | 0                                                                 | 32,071                                                              | 102,159                             | 0                                       | 227,863                         | 233,782                             | 183,923                           | 228.84                     | 0.00%                                              |
| 210 Regent Ins Co                                                                   | 29,815                               | 0                                                                 | 29,815                                                              | 148,972                             | 0                                       | 90,516                          | -182,799                            | 61,100                            | (122.71)                   | 0.00%                                              |
| 211 Amerisure Ins Co                                                                | 24,221                               | 2,959                                                             | 27,180                                                              | 23,851                              | 1,034                                   | 23,694                          | -22,078                             | 17,513                            | (92.57)                    | 0.00%                                              |
| 212 Trans Pacific Ins Co                                                            | 26,475                               | 344                                                               | 26,819                                                              | 43,278                              | 0                                       | 219,318                         | -72,134                             | 483,516                           | (166.68)                   | 0.00%                                              |
| 213 Midwest Family Mut Ins Co                                                       | 23,163                               | 0                                                                 | 23,163                                                              | 20,537                              | 0                                       | 2,089                           | 3,164                               | 1,075                             | 15.41                      | 0.00%                                              |
| 214 Continental Divide Ins Co                                                       | 20,048                               | 0                                                                 | 20,048                                                              | 115,835                             | 0                                       | 222,132                         | -765,344                            | 2,054,906                         | (660.72)                   | 0.00%                                              |
| 215 Wausau Business Ins Co                                                          | 19,141                               | 0                                                                 | 19,141                                                              | 18,765                              | 0                                       | 21,184                          | -38,136                             | 711,183                           | (203.23)                   | 0.00%                                              |
| 216 Ascot Ins Co                                                                    | 19,135                               | 0                                                                 | 19,135                                                              | 13,996                              | 0                                       | 0                               | 1,214                               | 1,221                             | 8.67                       | 0.00%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 217 American Home Assur Co                                                          | 4,038                                | 14,784                                                            | 18,822                                                              | 3,918                               | 0                                       | 453610                          | -8071512                            | 2748833                           | (206,011.03)               | 0.00%                                              |
| 218 West Bend Ins Co                                                                | 18,124                               | 0                                                                 | 18,124                                                              | 19,867                              | 0                                       | 0                               | 5,980                               | 5,980                             | 30.10                      | 0.00%                                              |
| 219 HDI Global Ins Co                                                               | 18,055                               | 0                                                                 | 18,055                                                              | 15,957                              | 0                                       | 0                               | 5,799                               | 60,408                            | 36.34                      | 0.00%                                              |
| 220 Riverport Ins Co                                                                | 17,727                               | 0                                                                 | 17,727                                                              | 18,152                              | 0                                       | 138                             | -14,657                             | 1,075                             | (80.75)                    | 0.00%                                              |
| 221 Illinois Natl Ins Co                                                            | 815                                  | 13,410                                                            | 14,225                                                              | 1,631                               | 0                                       | 736                             | 119320                              | 140731                            | 7,315.76                   | 0.00%                                              |
| 222 Republic Ind Co of CA                                                           | 14,139                               | 0                                                                 | 14,139                                                              | 11,375                              | 0                                       | 13119                           | -41,191                             | 0                                 | (362.12)                   | 0.00%                                              |
| 223 Guideone Elite Ins Co                                                           | 12,566                               | 0                                                                 | 12,566                                                              | 12,023                              | 0                                       | 0                               | 800                                 | 2,389                             | 6.65                       | 0.00%                                              |
| 224 AIG Prop Cas Co                                                                 | 2,442                                | 9,333                                                             | 11,775                                                              | 2,546                               | 0                                       | 59,350                          | -7,607                              | 604,723                           | (298.78)                   | 0.00%                                              |
| 225 Amerisure Partners Ins Co                                                       | 10,527                               | 0                                                                 | 10,527                                                              | 45,723                              | 0                                       | 43,563                          | 44,934                              | 26,644                            | 98.27                      | 0.00%                                              |
| 226 Nationwide Mut Ins Co                                                           | 9,084                                | 0                                                                 | 9,084                                                               | 25,137                              | 0                                       | 9916                            | 15,824                              | 113,344                           | 62.95                      | 0.00%                                              |
| 227 National Amer Ins Co                                                            | 8,656                                | 0                                                                 | 8,656                                                               | 6,433                               | 0                                       | 0                               | -388                                | 9,472                             | (6.03)                     | 0.00%                                              |
| 228 Executive Risk Ind Inc                                                          | 8,178                                | 0                                                                 | 8,178                                                               | 5,877                               | 0                                       | 0                               | 1,308                               | 1,315                             | 22.26                      | 0.00%                                              |
| 229 Firemans Fund Ins Co                                                            | 7,462                                | 0                                                                 | 7,462                                                               | 13,443                              | 0                                       | 115344                          | 198775                              | 314500                            | 1,478.65                   | 0.00%                                              |
| 230 Union Ins Co                                                                    | 7,041                                | 0                                                                 | 7,041                                                               | 5,305                               | 0                                       | 0                               | 1207                                | 1207                              | 22.75                      | 0.00%                                              |
| 231 Emc Prop & Cas Ins Co                                                           | 5,200                                | 0                                                                 | 5,200                                                               | 211                                 | 0                                       | 698                             | -12961                              | 530                               | (6,142.65)                 | 0.00%                                              |
| 232 Samsung Fire & Marine Ins Co Ltd                                                | 5,013                                | 0                                                                 | 5,013                                                               | 4,428                               | 0                                       | 0                               | 202                                 | 1430                              | 4.56                       | 0.00%                                              |
| 233 Transguard Ins Co Of Amer Inc                                                   | 4,525                                | 0                                                                 | 4,525                                                               | 4,533                               | 0                                       | 0                               | 1,135                               | 7,091                             | 25.04                      | 0.00%                                              |
| 234 Utica Mut Ins Co                                                                | 4,398                                | 0                                                                 | 4,398                                                               | 7,911                               | 0                                       | 0                               | -14955                              | 141610                            | (189.04)                   | 0.00%                                              |
| 235 Argonaut Midwest Ins Co                                                         | 4,142                                | 0                                                                 | 4,142                                                               | 6,198                               | 0                                       | 64924                           | -19,705                             | 1,444,177                         | (317.93)                   | 0.00%                                              |
| 236 Rockwood Cas Ins Co                                                             | 4,111                                | 0                                                                 | 4,111                                                               | 3,509                               | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.00%                                              |
| 237 Cimarron Ins Co Inc                                                             | 3,423                                | 0                                                                 | 3,423                                                               | 1,377                               | 0                                       | 228,129                         | 375,859                             | 333,063                           | 27,295.50                  | 0.00%                                              |
| 238 Nationwide Assur Co                                                             | 3,288                                | 0                                                                 | 3,288                                                               | 2,600                               | 0                                       | 0                               | 18                                  | 43                                | 0.69                       | 0.00%                                              |
| 239 Union Ins Co Of Providence                                                      | 2,310                                | (0)                                                               | 2,310                                                               | 1,887                               | 0                                       | 0                               | -119                                | 502                               | (6.31)                     | 0.00%                                              |
| 240 Nationwide Gen Ins Co                                                           | 2,132                                | 0                                                                 | 2,132                                                               | 1,255                               | 0                                       | 0                               | -15                                 | 114                               | (1.20)                     | 0.00%                                              |
| 241 OBI Amer Ins Co                                                                 | 2,020                                | 0                                                                 | 2,020                                                               | 1,865                               | 0                                       | 0                               | 109                                 | 733                               | 5.84                       | 0.00%                                              |
| 242 MAG Mut Ins Co                                                                  | 1,633                                | 0                                                                 | 1,633                                                               | 1,595                               | 0                                       | 0                               | 1207                                | 1207                              | 75.67                      | 0.00%                                              |
| 243 Accredited Surety & Cas Co Inc                                                  | 1,179                                | 0                                                                 | 1,179                                                               | 1,114                               | 0                                       | 0                               | 186                                 | 501                               | 16.70                      | 0.00%                                              |
| 244 Midwest Family Advantage Ins Co                                                 | 1,142                                | 0                                                                 | 1,142                                                               | 23,145                              | 0                                       | 4,772                           | 4,772                               | 0                                 | 20.62                      | 0.00%                                              |
| 245 Continental Western Ins Co                                                      | 876                                  | 0                                                                 | 876                                                                 | 1,267                               | 0                                       | 176                             | -177                                | 440                               | (13.97)                    | 0.00%                                              |
| 246 Travelers Ind Co Of CT                                                          | 597                                  | 0                                                                 | 597                                                                 | 597                                 | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.00%                                              |
| 247 American Family Ins Co                                                          | 534                                  | 0                                                                 | 534                                                                 | 868                                 | 0                                       | 0                               | -480                                | 2627                              | (55.30)                    | 0.00%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 248 Crestbrook Ins Co                                                               | 356                                  | 0                                                                 | 356                                                                 | 1,155                               | 0                                       | 0                               | 118                                 | 723                               | 10.22                      | 0.00%                                              |
| 249 AmFed Cas Ins Co                                                                | 345                                  | 0                                                                 | 345                                                                 | 1                                   | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.00%                                              |
| 250 Gray Ins Co                                                                     | 239                                  | 47                                                                | 286                                                                 | 239                                 | 0                                       | 0                               | 47                                  | 132                               | 19.67                      | 0.00%                                              |
| 251 AIG Assur Co                                                                    | 259                                  | 0                                                                 | 259                                                                 | 259                                 | 0                                       | -6                              | 456,086                             | 1,696,656                         | 176,094.98                 | 0.00%                                              |
| 252 Selective Ins Co Of SC                                                          | 231                                  | 0                                                                 | 231                                                                 | 10                                  | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.00%                                              |
| 253 AmFed Natl Ins Co                                                               | 197                                  | 0                                                                 | 197                                                                 | 50                                  | 0                                       | 0                               | 0                                   | 0                                 | 0.00                       | 0.00%                                              |
| 254 Acadia Ins Co                                                                   | 74                                   | 0                                                                 | 74                                                                  | 71                                  | 0                                       | 0                               | 9                                   | 9                                 | 12.68                      | 0.00%                                              |
| 255 Pacific Ins Co Ltd                                                              | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 15901                           | 38,500                              | 22,599                            | N/A                        | 0.00%                                              |
| 256 Munich Reins Amer Inc                                                           | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 118                                 | -1564                             | N/A                        | 0.00%                                              |
| 257 BHHC Special Risks Ins Co                                                       | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -947                                | 1,387                             | N/A                        | 0.00%                                              |
| 258 Foremost Ins Co Grand Rapids MI                                                 | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -5,334                              | 24,792                            | N/A                        | 0.00%                                              |
| 259 Foremost Prop & Cas Ins Co                                                      | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -4,988                              | 32,646                            | N/A                        | 0.00%                                              |
| 260 T H E Ins Co                                                                    | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -31,618                             | 0                                 | N/A                        | 0.00%                                              |
| 261 Motorists Commercial Mut Ins Co                                                 | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 78979                           | 186522                              | 821878                            | N/A                        | 0.00%                                              |
| 262 Starr Surplus Lines Ins Co                                                      | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -279,343                            | 0                                 | N/A                        | 0.00%                                              |
| 263 National Farmers Union Prop & Cas                                               | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 1544                            | -450                                | 1,382                             | N/A                        | 0.00%                                              |
| 264 Travelers Cas Ins Co Of Amer                                                    | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 691                             | -2,714                              | 109,382                           | N/A                        | 0.00%                                              |
| 265 Automobile Ins Co Of Hartford CT                                                | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 7,322                           | 0                                   | 35,554                            | N/A                        | 0.00%                                              |
| 266 Standard Fire Ins Co                                                            | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 75685                           | -1,985,652                          | 1,810,048                         | N/A                        | 0.00%                                              |
| 267 St Paul Protective Ins Co                                                       | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 358                                 | 22,708                            | N/A                        | 0.00%                                              |
| 268 Allstate Ins Co                                                                 | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 176                                 | 2,738                             | N/A                        | 0.00%                                              |
| 269 American Economy Ins Co                                                         | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 188969                          | 49,965                              | 3217241                           | N/A                        | 0.00%                                              |
| 270 American States Ins Co                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | -11,281                         | -128,547                            | 968,587                           | N/A                        | 0.00%                                              |
| 271 American States Ins Co Of TX                                                    | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 22000                           | -24,600                             | 169,572                           | N/A                        | 0.00%                                              |
| 272 Trinity Universal Ins Co                                                        | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -2                                  | 1                                 | N/A                        | 0.00%                                              |
| 273 Clarendon Natl Ins Co                                                           | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 78515                           | -198641                             | 548,372                           | N/A                        | 0.00%                                              |
| 274 Century Ind Co                                                                  | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 9,482                           | 899,190                             | 1,248,607                         | N/A                        | 0.00%                                              |
| 275 21st Century Premier Ins Co                                                     | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -43113                              | 141749                            | N/A                        | 0.00%                                              |
| 276 Country Cas Ins Co                                                              | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 10,819                          | 44,729                              | 173,800                           | N/A                        | 0.00%                                              |
| 277 Country Mut Ins Co                                                              | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 77576                           | 124,476                             | 1,415,950                         | N/A                        | 0.00%                                              |
| 278 Great Amer Ins Co of NY                                                         | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 10030                           | -15555                              | 243,294                           | N/A                        | 0.00%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| 279 National Amer Ins Co of CA                                                      | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 47853                           | -33,351                             | 326,545                           | N/A                        | 0.00%                                              |
| 280 North Pacific Ins Co                                                            | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | -70215                          | -504986                             | 778922                            | N/A                        | 0.00%                                              |
| 281 Oregon Automobile Ins Co                                                        | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 3,292                               | 402,441                           | N/A                        | 0.00%                                              |
| 282 Netherlands Ins Co The                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 34                                  | 154                               | N/A                        | 0.00%                                              |
| 283 First Natl Ins Co Of Amer                                                       | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 57032                           | -64,753                             | 218,784                           | N/A                        | 0.00%                                              |
| 284 General Ins Co Of Amer                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 190975                          | -312,820                            | 3,688,361                         | N/A                        | 0.00%                                              |
| 285 Safeco Ins Co Of Amer                                                           | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 156,883                         | -230,773                            | 3,419,547                         | N/A                        | 0.00%                                              |
| 286 St Paul Fire & Marine Ins Co                                                    | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 48,672                          | -230,032                            | 1517283                           | N/A                        | 0.00%                                              |
| 287 St Paul Guardian Ins Co                                                         | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -7,038                              | 44,311                            | N/A                        | 0.00%                                              |
| 288 St Paul Mercury Ins Co                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 829                             | -5,629                              | 155,359                           | N/A                        | 0.00%                                              |
| 289 TIG Ins Co                                                                      | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 1838                            | -25320                              | 317431                            | N/A                        | 0.00%                                              |
| 290 Point Specialty Ins Co                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 0                                   | -2,385                            | N/A                        | 0.00%                                              |
| 291 Williamsburg Natl Ins Co                                                        | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -2,230                              | 9,125                             | N/A                        | 0.00%                                              |
| 292 Wausau Gen Ins Co                                                               | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -14,057                             | 91,072                            | N/A                        | 0.00%                                              |
| 293 Swiss Re Corp Solutions Amer Ins Co                                             | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 0                                   | 3                                 | N/A                        | 0.00%                                              |
| 294 Repwest Ins Co                                                                  | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -64,531                             | 8,015                             | N/A                        | 0.00%                                              |
| 295 Travelers Cas & Surety Co Of Amer                                               | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -4,517                              | 54,514                            | N/A                        | 0.00%                                              |
| 296 Colonial Amer Cas & Surety Co                                                   | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -19                                 | 0                                 | N/A                        | 0.00%                                              |
| 297 Centre Ins Co                                                                   | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 7,601                           | 700                                 | 341,077                           | N/A                        | 0.00%                                              |
| 298 Travelers Cas Co Of CT                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -134                                | 4,305                             | N/A                        | 0.00%                                              |
| 299 Preferred Professional Ins Co                                                   | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 5905                            | -81,152                             | 587,462                           | N/A                        | 0.00%                                              |
| 300 TravCo Personal Ins Co                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -10,201                             | 51,155                            | N/A                        | 0.00%                                              |
| 301 Genesis Ins Co                                                                  | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | -2,000                              | 6,000                             | N/A                        | 0.00%                                              |
| 302 Safeco Ins Co Of IL                                                             | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 1,615                           | 6,070                               | 185,776                           | N/A                        | 0.00%                                              |
| 303 Fidelity & Deposit Co Of MD                                                     | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | (1,219)                             | 1,178                             | N/A                        | 0.00%                                              |
| 304 Westport Ins Corp                                                               | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 9,702                           | (589)                               | 71,470                            | N/A                        | 0.00%                                              |
| 305 Explorer Ins Co                                                                 | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 1,281                               | 81,757                            | N/A                        | 0.00%                                              |
| 306 Virginia Surety Co Inc                                                          | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | 0                                   | (6)                               | N/A                        | 0.00%                                              |
| 307 Universal Underwriters Ins Co                                                   | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 72,681                          | 72,552                              | 131,321                           | N/A                        | 0.00%                                              |
| 308 Foremost Signature Ins Co                                                       | 0                                    | 0                                                                 | 0                                                                   | 0                                   | 0                                       | 0                               | (1,950)                             | 17,212                            | N/A                        | 0.00%                                              |
| 309 Insurance Co of N Amer                                                          | 0                                    | 0                                                                 | 0                                                                   | (302)                               | 0                                       | 21,967                          | (154,181)                           | 98,840                            | 51,053.31                  | 0.00%                                              |

**Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2024  
(excludes workers' compensation premium assessment)**

| Name of insurer<br><br>(Private insurers listed by<br>Total-system premium written) | Direct<br>premiums<br>written<br>(a) | Earned<br>large<br>deductible<br>premium<br>credits (LDPC)<br>(b) | Total-system<br>written<br>premium<br>(includes<br>LDPC)<br>(a)+(b) | Direct<br>premiums<br>earned<br>(c) | Dividends<br>paid or<br>credited<br>(d) | Direct<br>losses<br>paid<br>(e) | Direct<br>losses<br>incurred<br>(f) | Direct<br>losses<br>unpaid<br>(g) | Loss<br>ratio<br>(f/c)*100 | Total-system<br>written<br>premium<br>market share |
|-------------------------------------------------------------------------------------|--------------------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------|-------------------------------------|-----------------------------------------|---------------------------------|-------------------------------------|-----------------------------------|----------------------------|----------------------------------------------------|
| <b>GRAND TOTAL</b>                                                                  | <b>924,959,006</b>                   | <b>105,952,782</b>                                                | <b>1,030,911,788</b>                                                | <b>800,496,597</b>                  | <b>62,291,411</b>                       | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>-</b>                                           |
| <b>SAIF Corporation</b>                                                             | <b>567,779,882</b>                   | <b>0</b>                                                          | <b>567,779,882</b>                                                  | <b>576,890,190</b>                  | <b>59,937,949</b>                       | <b>384,903,036</b>              | <b>459,966,010</b>                  | <b>2,149,645,164</b>              | <b>79.73</b>               | <b>55.08%</b>                                      |
| <b>TOTAL, Self-Insurers</b>                                                         | <b>133,195,672</b>                   | <b>0</b>                                                          | <b>133,195,672</b>                                                  | <b>0</b>                            | <b>0</b>                                | <b>N/A</b>                      | <b>N/A</b>                          | <b>N/A</b>                        | <b>N/A</b>                 | <b>12.92%</b>                                      |
| <b>TOTAL, All Private Insurers</b>                                                  | <b>223,983,452</b>                   | <b>105,952,782</b>                                                | <b>329,936,234</b>                                                  | <b>223,606,407</b>                  | <b>2,353,462</b>                        | <b>110,541,900</b>              | <b>102,749,543</b>                  | <b>951,213,477</b>                | <b>45.95</b>               | <b>32.00%</b>                                      |
| <b>310</b> Liberty Mut Ins Co                                                       | (103)                                | 0                                                                 | (103)                                                               | 1,418                               | (26)                                    | 201,109                         | 183,079                             | 3,274,952                         | 12,911.07                  | 0.00%                                              |
| <b>311</b> Wausau Underwriters Ins Co                                               | (297)                                | 0                                                                 | (297)                                                               | (521)                               | 0                                       | 196,303                         | (179,086)                           | 4,176,264                         | 34,373.51                  | 0.00%                                              |
| <b>312</b> California Ins Co                                                        | (312)                                | 0                                                                 | (312)                                                               | (312)                               | 0                                       | 36,515                          | 495,895                             | 1,893,466                         | (158,940.71)               | 0.00%                                              |
| <b>313</b> Petroleum Cas Co                                                         | (1,260)                              | 0                                                                 | (1,260)                                                             | (1,260)                             | 0                                       | 259                             | (1,241)                             | 0                                 | 98.49                      | 0.00%                                              |
| <b>314</b> Nationwide Prop & Cas Ins Co                                             | (1,572)                              | 0                                                                 | (1,572)                                                             | (2,376)                             | 0                                       | 2,520                           | 3,921                               | 4,167                             | (165.03)                   | 0.00%                                              |
| <b>315</b> Fidelity & Guar Ins Underwriters Inc                                     | (2,433)                              | 0                                                                 | (2,433)                                                             | (2,433)                             | 0                                       | 6,682                           | (33,119)                            | 306,014                           | 1,361.24                   | 0.00%                                              |
| <b>316</b> American Family Home Ins Co                                              | (4,812)                              | 0                                                                 | (4,812)                                                             | (4,991)                             | 0                                       | 0                               | (3,222)                             | 6,167                             | 64.56                      | 0.00%                                              |
| <b>317</b> Employers Ins Co Of NV                                                   | (5,845)                              | 0                                                                 | (5,845)                                                             | 30,417                              | 0                                       | 11,370                          | (790)                               | 8,729                             | (2.60)                     | 0.00%                                              |
| <b>318</b> White Pine Ins Co                                                        | (8,823)                              | 0                                                                 | (8,823)                                                             | (6,232)                             | 0                                       | 4,233                           | (8,991)                             | 0                                 | 144.27                     | 0.00%                                              |
| <b>319</b> United States Fidelity & Guar Co                                         | (12,009)                             | 0                                                                 | (12,009)                                                            | (12,009)                            | 0                                       | 80,238                          | (470,229)                           | 1,558,156                         | 3,915.64                   | 0.00%                                              |
| <b>320</b> Mobilitas Ins Co                                                         | (12,662)                             | 0                                                                 | (12,662)                                                            | (436)                               | 0                                       | 0                               | (65,257)                            | 378                               | 14,967.20                  | 0.00%                                              |
| <b>321</b> Old Republic Gen Ins Corp                                                | (27,112)                             | 0                                                                 | (27,112)                                                            | (27,112)                            | 0                                       | 0                               | (65,142)                            | 230,994                           | 240.27                     | 0.00%                                              |
| <b>322</b> Dakota Truck Underwriters                                                | (28,318)                             | 0                                                                 | (28,318)                                                            | 45,391                              | 0                                       | 33,330                          | 61,590                              | 45,379                            | 135.69                     | 0.00%                                              |
| <b>323</b> Fidelity & Guar Ins Co                                                   | (147,565)                            | 0                                                                 | (147,565)                                                           | (147,565)                           | 0                                       | 149,365                         | (252,520)                           | 2,726,903                         | 171.12                     | -0.01%                                             |
| <b>324</b> Liberty Northwest Ins Corp                                               | (151,653)                            | 0                                                                 | (151,653)                                                           | (183,029)                           | 0                                       | 9,995,366                       | (542,924)                           | 282,346,099                       | 296.63                     | -0.01%                                             |

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, 05/07/2025.

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