

Oregon Division of Financial Regulation - 2024 Oregon Market Share
Line of Business: Workers Compensation
Top 25 Authorized Companies

Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio ⁽¹⁾
1	Saif Corp	36196	OR	\$567,780	72.67%	\$576,890	\$459,966	79.73%
2	Zurich Amer Ins Co	16535	NY	13,604	1.80%	14,307	11,348	79.32%
3	Twin City Fire Ins Co Co	29459	IN	10,457	1.29%	10,228	6,490	63.45%
4	LM Ins Corp	33600	IL	7,801	1.01%	7,990	4,404	55.11%
5	Travelers Prop Cas Co Of Amer	25674	CT	8,099	1.00%	7,972	-1,385	-17.38%
6	Farmington Cas Co	41483	CT	6,409	0.84%	6,699	6,003	89.61%
7	Ace Amer Ins Co	22667	PA	6,102	0.81%	6,443	2,036	31.60%
8	Old Republic Ins Co	24147	PA	5,932	0.74%	5,870	4,619	78.69%
9	Technology Ins Co Inc	42376	DE	5,504	0.71%	5,649	2,970	52.59%
10	Indemnity Ins Co Of North Amer	43575	PA	5,283	0.69%	5,490	-1,734	-31.59%
11	Travelers Cas & Surety Co	19038	CT	4,813	0.59%	4,696	2,270	48.34%
12	Liberty Ins Corp	42404	IL	4,299	0.54%	4,318	-14	-0.32%
13	Berkshire Hathaway Homestate Ins Co	20044	NE	3,632	0.49%	3,868	2,087	53.94%
14	AmTrust Ins Co	15954	DE	3,256	0.48%	3,796	2,061	54.30%
15	American Zurich Ins Co	40142	IL	3,822	0.45%	3,546	2,855	80.50%
16	Transportation Ins Co	20494	IL	3,663	0.43%	3,448	2,505	72.64%
17	Ohio Security Ins Co	24082	NH	2,837	0.39%	3,076	3,056	99.34%
18	Starr Ind & Liab Co	38318	TX	2,928	0.39%	3,071	2,789	90.82%
19	Hartford Fire Ins Co	19682	CT	3,020	0.38%	3,035	4,377	144.22%
20	Wellfleet NY Ins Co	20931	NY	2,734	0.38%	2,984	693	23.21%
21	Fire Ins Exch	21660	CA	2,889	0.37%	2,972	1,126	37.87%
22	State Farm Fire & Cas Co	25143	IL	2,488	0.31%	2,486	677	27.22%
23	Clear Spring Prop & Cas Co	15563	IN	2,091	0.30%	2,363	8,025	339.70%
24	Alaska Natl Ins Co	38733	AK	2,167	0.30%	2,350	1,560	66.40%
25	Liberty Mut Fire Ins Co	23035	WI	2,187	0.29%	2,290	551	24.05%
	All 281 Other Companies			\$101,267	12.35%	\$98,020	\$31,771	32.41%
	Totals (Loss Ratio is average)			\$785,066	100.00%	\$793,855	\$561,103	70.68%

Notes

(1) Excluding all Loss Adjustment Expenses

Updated 4/2/2025