

State of Oregon
Office of Insurance Commissioner
2007 Oregon Market Share and Loss Ratio
Line of Business: Workers Compensation

Top 25 Authorized Companies
Zero Premium and Loss 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	Saif Corp	36196	OR	\$588,877	61.73%	\$453,757	\$392,053	86.40%
2	Liberty Northwest Ins Corp	41939	OR	\$117,404	12.31%	\$117,467	\$104,643	89.08%
3	American Home Assur Co	19380	NY	\$34,181	3.58%	\$33,391	\$13,617	40.78%
4	Liberty Ins Corp	42404	IL	\$29,299	3.07%	\$30,453	\$14,820	48.67%
5	National Union Fire Ins Co Of Pitts	19445	PA	\$21,985	2.30%	\$21,771	\$5,306	24.37%
6	Commerce & Industry Ins Co	19410	NY	\$19,352	2.03%	\$20,332	\$14,572	71.67%
7	Travelers Property Cas Co Of Amer	25674	CT	\$14,773	1.55%	\$15,174	\$11,303	74.49%
8	Zurich American Ins Co	16535	NY	\$12,558	1.32%	\$8,949	\$6,685	74.71%
9	Ace Amer Ins Co	22667	PA	\$7,299	0.77%	\$5,677	\$1,057	18.61%
10	Truck Ins Exch	21709	CA	\$7,243	0.76%	\$7,047	\$7,651	108.57%
11	Insurance Co Of The State Of PA	19429	PA	\$5,732	0.60%	\$5,133	\$3,689	71.88%
12	Twin City Fire Ins Co Co	29459	IN	\$5,711	0.60%	\$5,941	\$2,937	49.43%
13	Transportation Ins Co	20494	IL	\$4,579	0.48%	\$4,569	\$2,162	47.31%
14	Liberty Mut Fire Ins Co	23035	WI	\$4,536	0.48%	\$2,304	(\$682)	(29.60)%
15	Hartford Underwriters Ins Co	30104	CT	\$4,295	0.45%	\$4,508	\$3,016	66.91%
16	Indemnity Ins Co Of North Amer	43575	PA	\$3,578	0.38%	\$3,509	(\$496)	(14.13)%
17	Fidelity & Guar Ins Co	35386	IA	\$3,370	0.35%	\$2,585	\$7,504	290.25%
18	ACIG Ins Co	19984	IL	\$3,367	0.35%	\$3,367	\$2,140	63.54%
19	American Zurich Ins Co	40142	IL	\$2,914	0.31%	\$2,095	\$2,018	96.31%
20	Federal Ins Co	20281	IN	\$2,866	0.30%	\$2,755	\$1,164	42.25%
21	Wausau Underwriters Ins Co	26042	WI	\$2,682	0.28%	\$2,443	\$1,371	56.10%
22	Hartford Ins Co Of The Midwest	37478	IN	\$2,606	0.27%	\$2,541	\$1,307	51.43%
23	Farmers Ins Exch	21652	CA	\$2,288	0.24%	\$2,317	\$2,014	86.89%
24	Employers Ins of Wausau	21458	WI	\$2,146	0.22%	\$2,206	(\$110)	(4.99)%
25	Wausau Business Ins Co	26069	WI	\$1,969	0.21%	\$1,666	\$1,446	86.79%
	All 232 Other Companies			\$48,356	5.07%	\$46,656	\$38,142	81.75%
	Totals (Loss Ratio is average)			\$953,967	100.00%	\$808,612	\$639,328	79.06%

(1)Excluding all Loss Adjustment Expenses (LAE)