Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

	Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
	GRAND TOTAL	686,738,079	79,984,381	766,722,460	590,604,873	2,869,148	N/A	N/A	N/A	N/A	-
	SAIF Corporation	312,907,874	0	312,907,874	341,704,513	0	278,411,706	302,644,146	2,716,434,810	88.57	40.8%
	TOTAL, Self-Insurers	135,538,108	0	135,538,108	0	0	N/A	N/A	N/A	N/A	17.7%
	TOTAL, All Private Insurers	238,292,097	79,984,381	318,276,478	248,900,360	2,869,148	194,674,071	164,803,572	1,124,842,621	66.21	41.5%
1	Liberty Northwest Ins Corp	74,915,281	0	74,915,281	75,740,711	0	74,955,646	41,399,808	505,624,580	54.66	9.771%
2	Indemnity Ins Co Of North America	5,267,933	16,594,853	21,862,786	5,333,774	0	135,923	2,017,106	4,844,032	37.82	2.851%
3	Liberty Ins Corp	21,526,822	0	21,526,822	22,359,485	3,501	16,261,149	22,377,389	45,237,174	100.08	2.808%
4	Ace American Ins Co	4,353,933	10,631,990	14,985,923	4,488,690	0	145,159	124,105	5,931,769	2.76	1.955%
5	American Zurich Ins Co	3,263,025	9,713,152	12,976,177	3,388,412	0	240,022	1,905,926	6,650,912	56.25	1.692%
6	Travelers Property Casualty Co Of America	11,725,019	0	11,725,019	13,342,778	0	7,757,594	12,958,157	52,664,684	97.12	1.529%
7	Zurich American Ins Co	5,394,959	4,299,889	9,694,848	4,780,423	0	2,835,523	6,734,907	29,861,221	140.89	1.264%
8	Commerce And Industry Ins Co	9,426,338	194,290	9,620,628	12,786,294	0	8,625,564	9,177,555	32,914,580	71.78	1.255%
9	National Union Fire Ins Co Of Pittsburg	2,202,880	6,688,056	8,890,936	3,683,409	0	13,165,483	8,875,603	23,314,127	240.96	1.160%
10	New Hampshire Ins Co	3,903,134	4,968,312	8,871,446	3,997,740	0	164,212	1,183,047	2,668,571	29.59	1.157%
11	Ins Co Of The State Of Pennsylvania	1,833,006	6,033,141	7,866,147	4,555,368	0	1,227,975	91,928	13,565,762	2.02	1.026%
12	Old Republic Ins Co	1,139,559	6,454,249	7,593,808	1,267,719	0	185,095	111,062	4,474,437	8.76	0.990%
13	United States Fidelity And Guaranty Co	6,745,809	0	6,745,809	5,656,575	0	897,296	3,617,144	5,020,507	63.95	0.880%
14	Xl Specialty Ins Co	1,662,195	4,611,301	6,273,496	1,682,846	0	169,899	935,340	2,424,437	55.58	0.818%
15	Arch Ins Co	5,814,439	0	5,814,439	4,133,117	0	926,165	1,869,465	4,498,996	45.23	0.758%
16	Truck Ins Exchange	5,348,198	0	5,348,198	5,905,613	396,234	3,065,135	3,012,325	15,224,413	51.01	0.698%
17	Twin City Fire Ins Co	4,919,964	(8,491)	4,911,473	4,858,875	8,866	2,851,504	3,287,329	8,521,974	67.66	0.641%
18	Travelers Indemnity Co (The)	4,539,006	0	4,539,006	3,603,484	50	2,043,793	4,429,364	11,999,751	122.92	0.592%
19	Wausau Underwriters Ins Co	3,784,789	8,471	3,793,260	3,295,308	16,071	2,087,122	2,849,703	8,550,070	86.48	0.495%
20	Sentry Ins A Mutual Co	1,036,804	2,528,568	3,565,372	1,195,754	-136	2,342,566	14,328,079	16,008,650	1198.25	0.465%
21	Federal Ins Co	2,683,099	708,287	3,391,386	2,829,870	0	818,381	2,204,260	5,134,949	77.89	0.442%
22	Liberty Mutual Fire Ins Co	3,276,064	0	3,276,064	4,403,361	-87	3,634,095	3,391,586	19,161,593	77.02	0.427%
23	Hartford Ins Co Of The Midwest	2,609,467	(24,633)	2,584,834	2,562,373	5,441	1,273,542	949,473	2,639,610	37.05	0.337%
24	Farmers Ins Exchange	2,472,425	0	2,472,425	2,498,168	39,845	1,022,555	1,060,747	5,765,372	42.46	0.322%
25	Sentinel Ins Co, Ltd.	2,354,280	(3,596)	2,350,684	2,217,846	0	579,059	1,151,164	1,541,195	51.90	0.307%
26	Hartford Accident And Indemnity Co	1,606,773	713,355	2,320,128	915,821	276	447,354	348,547	1,664,989	38.06	0.303%
27	Hartford Underwriters Ins Co	2,185,363	0	2,185,363	2,354,450	5,662	1,736,465	310,565	11,281,926	13.19	0.285%
28	Hartford Fire Ins Co	324,844	1,755,034	2,079,878	937,105	4,513	564,431	1,250,226	3,759,689	133.41	0.271%
29	Farmington Casualty Co (Ct)	1,701,976	0	1,701,976	1,350,310	0	334,276	903,224	1,311,452	66.89	0.222%
30	Hartford Casualty Ins Co	1,655,822	(8,128)	1,647,694	1,677,075	5,848	835,495	133,788	1,863,580	7.98	0.215%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

	Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
31	Liberty Mutual Ins Co	1,606,956	0	1,606,956	1,798,268	2,287	894,414	-26,662	9,519,604	(1.48)	0.210%
32	Chartis Property Casualty Co	-197,354	1,740,720	1,543,366	420,029	0	1,799,965	2,247,952	6,796,526	535.19	0.201%
33	Wausau Business Ins Co	1,366,777	0	1,366,777	1,599,771	3,275	909,016	1,011,653	2,624,187	63.24	0.178%
34	Employers Ins Co Of Wausau	1,363,079	0	1,363,079	1,434,482	60,917	2,318,987	-90,062	16,119,837	(6.28)	0.178%
35	Mid-Century Ins Co	1,266,106	0	1,266,106	1,291,090	119,795	1,273,737	-43,414	5,244,798	(3.36)	0.165%
36	Transportation Ins Co	1,151,738	0	1,151,738	2,185,807	1,946,605	2,627,812	3,886,559	12,364,955	177.81	0.150%
37	Valley Forge Ins Co	1,088,526	0	1,088,526	961,529	238,615	843,569	371,351	2,521,771	38.62	0.142%
38	Seabright Ins Co	1,068,573	0	1,068,573	907,996	0	518,201	47,685	1,894,843	5.25	0.139%
39	Travelers Casualty And Surety Co	1,067,546	0	1,067,546	1,281,028	21	642,894	-270,100	4,040,094	(21.08)	0.139%
40	Springfield Ins Co	1,044,341	0	1,044,341	1,033,945	0	549,536	-33,881	1,347,024	(3.28)	0.136%
41	Travelers Indemnity Co Of America	1,014,191	0	1,014,191	1,148,421	491	271,850	710,598	935,709	61.88	0.132%
42	State Farm Fire And Casualty Co	1,001,697	0	1,001,697	1,028,449	0	394,922	254,925	1,144,835	24.79	0.131%
43	Red Shield Ins Co	918,333	0	918,333	918,333	0	305,836	143,661	4,884,458	15.64	0.120%
44	American Economy Ins Co	882,862	0	882,862	1,045,381	0	557,525	-236,596	2,742,811	(22.63)	0.115%
45	Pacific Indemnity Co	766,814	113,130	879,944	803,986	42,977	119,094	259,557	944,165	32.28	0.115%
46	National Fire Ins Co Of Hartford	848,056	0	848,056	752,772	5	172,649	522,591	987,114	69.42	0.111%
47	Protective Ins Co	846,909	0	846,909	846,909	0	379,561	408,710	690,358	48.26	0.110%
48	Charter Oak Fire Ins Co	830,236	0	830,236	1,055,769	0	348,423	719,336	1,329,788	68.13	0.108%
49	Phoenix Ins Co	809,860	0	809,860	768,730	0	139,096	349,056	510,020	45.41	0.106%
50	American Guarantee And Liability Ins Co	768,510	29,817	798,327	138,690	0	16,469	192,177	609,311	138.57	0.104%
51	Alaska National Ins Co	795,796	0	795,796	809,982	0	813,000	1,177,520	1,393,027	145.38	0.104%
52	American States Ins Co	795,309	0	795,309	898,132	0	459,367	48,509	1,745,594	5.40	0.104%
53	Work First Casualty Co	727,999	0	727,999	748,310	0	418,830	310,195	818,669	41.45	0.095%
54	Argonaut-Southwest Ins Co	690,660	0	690,660	732,331	0	381,987	384,537	972,344	52.51	0.090%
55	Lumbermen'S Underwriting Alliance	274,807	398,371	673,178	202,629	0	105,143	159,351	508,382	78.64	0.088%
56	Chubb Indemnity Ins Co	635,729	0	635,729	478,988	0	60,669	137,159	248,633	28.64	0.083%
57	American States Ins Co Of Texas	629,249	0	629,249	652,360	0	347,906	184,230	324,957	28.24	0.082%
58	United States Fire Ins Co	553,158	74,759	627,917	604,115	0	310,445	328,075	878,878	54.31	0.082%
59	Employers Compensation Ins Co	619,915	0	619,915	792,601	0	378,459	398,292	546,055	50.25	0.081%
60	Sentry Casualty Co	541,051	66,514	607,565	356,411	0	28,832	213,654	269,106	59.95	0.079%
61	Argonaut Ins Co	571,145	12,318	583,463	608,954	8,135	1,146,429	605,609	7,427,854	99.45	0.076%
62	Onebeacon America Ins Co	568,373	0	568,373	545,536	0	332,188	676,200	1,562,957	123.95	0.074%
63	Safety National Casualty Corp	275,172	288,042	563,214	280,309	0	10,415	306,160	626,506	109.22	0.073%
64	Mitsui Sumitomo Ins Co Of America	431,148	130,137	561,285	404,297	532	54,097	184,121	570,165	45.54	0.073%
65	American Home Assurance Co	434,319	123,851	558,170	496,601	0	1,668,182	-2,188,772	22,782,148	(440.75)	0.073%
66	Ace Fire Underwriters Ins Co	249,638	304,324	553,962	251,995	0	178,492	148,861	755,236	59.07	0.072%
67	Illinois National Ins Co.	243,086	305,051	548,137	261,741	0	430	78,522	273,220	30.00	0.071%
68	Electric Ins Co	506,103	0	506,103	506,103	811	260,365	261,980	249,554	51.76	0.066%
69	Tokio Marine & Nichido Fire Ins Co., Ltd.	240,505	260,194	500,699	90,824	23,782	191,426	-249,462	1,080,519	(274.67)	0.065%
70	Continental Casualty Co	498,597	0	498,597	502,706	0	452,268	597,461	1,518,239	118.85	0.065%
71	American Family Mutual Ins Co	459,812	0	459,812	495,631	0	-6,649	-1,143,673	2,566,575	(230.75)	0.060%
72	Dallas National Ins Co	437,180	11,794	448,974	437,180	0	42,202	202,060	188,768	46.22	0.059%
73	National Interstate Ins Co	432,597	0	432,597	313,728	0	29,861	185,996	178,108	59.29	0.056%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

	Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
74	North River Ins Co	358,008	0	358,008	373,371	0	274,627	549,445	1,125,969	147.16	0.047%
75	Republic Indemnity Co Of America	343,159	0	343,159	351,890	0	250,352	-187,363	139,105	(53.24)	0.045%
76	Advantage Workers Compensation Ins Co	338,006	0	338,006	304,716	0	120,531	-125,513	332,620	(41.19)	0.044%
77	First National Ins Co Of America	326,013	0	326,013	508,580	0	105,235	-449,658	539,428	(88.41)	0.043%
78	Sompo Japan Ins Co Of America	325,752	0	325,752	296,156	0	2,697	305,449	1,288,928	103.14	0.042%
79	Wausau General Ins Co	319,571	0	319,571	262,009	0	87,372	216,243	207,465	82.53	0.042%
80	First Liberty Ins Corp (The)	293,362	0	293,362	234,238	0	24,917	69,222	179,316	29.55	0.038%
81	Vanliner Ins Co	293,009	0	293,009	447,408	0	401,897	377,617	886,629	84.40	0.038%
82	Compwest Ins Co	282,583	0	282,583	273,857	0	88,450	223,510	188,346	81.62	0.037%
83	Chartis Casualty Co	105,497	157,150	262,647	182,312	0	187	4,073	233,378	2.23	0.034%
84	American Ins Co (The)	253,905	0	253,905	190,252	481	177,159	154,042	918,307	80.97	0.033%
85	Brotherhood Mutual Ins Co	251,322	0	251,322	242,554	0	73,682	102,558	261,721	42.28	0.033%
86	Federated Rural Electric Ins Exchange	243,968	0	243,968	269,417	0	121,078	252,577	207,949	93.75	0.032%
87	Ace Property And Casualty Ins Co	230,680	0	230,680	159,833	0	588,269	-9,257,912	5,295,251	N/M	0.030%
88	Star Ins Co	214,608	0	214,608	238,405	281	87,600	109,038	179,176	45.74	0.028%
89	Maryland Casualty Co	209,569	0	209,569	194,999	0	480,507	1,092,440	1,025,960	560.23	0.027%
90	Pennsylvania Manufacturers Indemnity Co	209,362	0	209,362	115,199	0	3,419	17,201	82,541	14.93	0.027%
91	Manufacturers Alliance Ins Co	205,823	0	205,823	222,635	0	33,520	126,233	144,422	56.70	0.027%
92	Xl Ins America, Inc.	199,951	0	199,951	205,458	0	13,097	81,770	132,429	39.80	0.026%
93	National Surety Corp	192,578	0	192,578	55,616	0	38,949	47,850	903,318	86.04	0.025%
94	Great American Ins Co Of New York	186,434	0	186,434	188,383	0	110,531	107,520	688,185	57.08	0.024%
95	Tower Ins Co Of New York	182,305	0	182,305	142,028	0	7,442	59,731	54,023	42.06	0.024%
96	Arrowood Indemnity Co	172,126	0	172,126	172,126	0	3,249,068	1,116,523	25,269,108	648.67	0.022%
97	Vigilant Ins Co	171,352	0	171,352	180,416	14,026	98,745	202,464	241,080	112.22	0.022%
98	Republic Indemnity Co Of California	169,338	0	169,338	173,835	0	250,166	155,086	301,602	89.21	0.022%
99	Employers Fire Ins Co	165,174	0	165,174	276,355	0	49,159	112,971	230,223	40.88	0.022%
100	Argonaut-Midwest Ins Co	164,638	0	164,638	107,526	0	2,140,098	50,698	1,874,333	47.15	0.021%
101	Pennsylvania Manufacturers' Association Ins Co	151,256	10,366	161,622	153,916	0	120,710	88,621	221,878	57.58	0.021%
102	Great Divide Ins Co	160,566	0	160,566	140,049	0	51,705	108,164	188,754	77.23	0.021%
103	Guideone Mutual Ins Co	150,486	0	150,486	145,879	0	93,848	146,291	467,975	100.28	0.020%
104	Greenwich Ins Co	140,487	0	140,487	36,730	0	1,222	22,271	22,895	60.63	0.018%
105	Transguard Ins Co Of America, Inc.	140,267	0	140,267	133,816	0	25,296	66,111	311,450	49.40	0.018%
106	American Hardware Mutual Ins Co	136,281	0	136,281	142,811	17,548	107,475	-165,109	1,519,140	(115.61)	0.018%
107	Brookwood Ins Co	133,603	0	133,603	66,215	0	523	56,657	166,296	85.57	0.017%
108	Great West Casualty Co	129,640	3,282	132,922	104,204	0	58,870	60,515	60,821	58.07	0.017%
109	Amerisure Mutual Ins Co	131,721	0	131,721	139,196	1,014	55,272	53,068	112,251	38.12	0.017%
110	Westport Ins Corp	131,105	0	131,105	128,268	0	141,911	101,628	140,573	79.23	0.017%
111	Cincinnati Ins Co (The)	129,491	0	129,491	115,422	0	12,426	-9,507	126,653	(8.24)	0.017%
112	Church Mutual Ins Co	125,702	0	125,702	126,519	225	52,017	82,696	88,908	65.36	0.016%
113	Pacific Employers Ins Co	120,126	0	120,126	201,578	0	265,517	507,129	3,724,915	251.58	0.016%
114	Everest National Ins Co	116,111	0	116,111	149,517	0	98,920	202,907	309,383	135.71	0.015%
115	Pharmacists Mutual Ins Co	114,983	0	114,983	173,555	3,869	418,162	275,830	251,531	158.93	0.015%
116	Sparta Ins Co	109,234	0	109,234	81,974	0	0	50,071	51,005	61.08	0.014%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

	Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
117	Imperial Casualty And Indemnity Co	31,006	74,841	105,847	31,006	0	0	-56,325	4,209	(181.66)	0.014%
118	North American Specialty Ins Co (Nh)	105,547	0	105,547	142,924	0	41,311	107,399	154,350	75.14	0.014%
119	Williamsburg National Ins Co	103,441	0	103,441	100,995	0	68,566	95,034	90,206	94.10	0.013%
120	Companion Property And Casualty Ins Co	97,455	0	97,455	15,208	0	790	5,237	7,248	34.44	0.013%
121	American Fire And Casualty Co	95,590	0	95,590	65,555	0	48,054	100,713	53,020	153.63	0.012%
122	California Ins Co	95,136	0	95,136	95,136	0	48,562	-6,045	240,750	(6.35)	0.012%
123	American Automobile Ins Co	93,685	0	93,685	87,086	33	71,103	68,171	460,733	78.28	0.012%
124	Mitsui Sumitomo Ins Usa Inc.	91,976	11	91,987	93,732	0	83,168	177,502	334,268	189.37	0.012%
125	Sentry Select Ins Co	91,705	0	91,705	84,920	0	136,526	70,830	198,417	83.41	0.012%
126	Granite State Ins Co	68,276	21,554	89,830	70,598	0	20,790	83,034	120,313	117.62	0.012%
127	Lm Ins Corp	87,511	0	87,511	166,533	0	100,741	-151,532	537,715	(90.99)	0.011%
128	Accident Fund Ins Co Of America	72,818	0	72,818	79,262	0	14,834	42,728	77,336	53.91	0.009%
129	Trans Pacific Ins Co	64,943	0	64,943	105,143	0	-31,940	-189,880	190,153	(180.59)	0.008%
130	American Manufacturers Mutual Ins Co	62,936	0	62,936	62,936	-11,471	143,785	14,440	1,280,402	22.94	0.008%
131	Employers Mutual Casualty Co	62,659	0	62,659	45,785	0	7,005	13,020	17,623	28.44	0.008%
132	Majestic Ins Co	62,315	0	62,315	-11,547	0	132,618	-1,677	1,457,128	14.52	0.008%
133	Old Republic General Ins Corp	59,648	0	59,648	100,940	48	48,019	2,054	204,789	2.03	0.008%
134	Great Northern Ins Co	57,559	0	57,559	35,153	5,250	2,074	510	32,626	1.45	0.008%
135	American Alternative Ins Corp	53,610	0	53,610	45,045	0	9,111	56,325	89,557	125.04	0.007%
136	Assurance Co Of America	52,642	0	52,642	40,281	0	34,285	48,292	95,874	119.89	0.007%
137	Argonaut Great Central Ins Co	45,381	0	45,381	62,795	0	9,075	813	50,731	1.29	0.006%
138	Northern Ins Co Of New York	45,309	0	45,309	63,212	0	11,639	-125,512	117,640	(198.56)	0.006%
139	Zenith Ins Co	45,295	0	45,295	73,968	0	283,403	110,489	333,122	149.37	0.006%
140	Florists' Mutual Ins Co	44,620	0	44,620	36,071	0	1,845	93,824	91,978	260.11	0.006%
141	Continental Western Ins Co	42,106	0	42,106	41,376	1,076	2,182	5,600	3,418	13.53	0.005%
142	Companion Commercial Ins Co	41,627	0	41,627	21,882	0	0	3,644	3,644	16.65	0.005%
143	American Motorists Ins Co	41,074	0	41,074	41,074	-7,318	532,798	-1,130,366	5,331,021	(2752.02)	0.005%
144	Nova Casualty Co	32,059	0	32,059	21,126	0	0	9,505	10,382	44.99	0.004%
145	Bancinsure, Inc.	30,649	0	30,649	76,106	0	105,863	97,192	114,250	127.71	0.004%
146	Great American Alliance Ins Co	30,222	0	30,222	33,595	0	660	122,225	275,346	363.82	0.004%
147	Regent Ins Co	28,770	0	28,770	26,672	2,523	9,724	-2,911	8,404	(10.91)	0.004%
148	Discover Property & Casualty Ins Co	28,528	0	28,528	18,760	0	25,852	7,097	164,822	37.83	0.004%
149	Technology Ins Co, Inc.	23,060	0	23,060	8,017	0	0	407	407	5.08	0.003%
150	Cherokee Ins Co	20,597	0	20,597	20,597	0	0	0	0	0.00	0.003%
151	Ins Co Of The West	20,588	0	20,588	18,323	0	11,239	49,179	97,068	268.40	0.003%
152	Associated Indemnity Corp	17,942	0	17,942	17,253	-22	78,484	-62,230	2,250,281	(360.69)	0.002%
153	Ullico Casualty Co	16,897	0	16,897	16,389	0	1,563	24,076	23,639	146.90	0.002%
154	Ohio Casualty Ins Co	16,885	0	16,885	17,401	0	4,893	3,003	44,769	17.26	0.002%
155	Fireman'S Fund Ins Co	16,494	0	16,494	12,542	-13	130,955	720,298	3,755,356	5743.09	0.002%
156	Acig Ins Co	13,922	0	13,922	13,922	0	968,065	-304,191	2,364,470	(2184.97)	0.002%
157	American Interstate Ins Co	13,461	0	13,461	11,094	0	232	-232	4,448	(2.09)	0.002%
158	Great American Assurance Co	10,921	0	10,921	11,344	0	447	34,661	65,078	305.54	0.001%
159	General Casualty Co Of Wisconsin	8,357	0	8,357	7,767	0	0	-413	5,344	(5.32)	0.001%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
160 Nipponkoa Ins Co, Limited	7,887	0	7,887	7,796	0	196	5,172	15,360	66.34	0.001%
161 Amtrust Ins Co Of Kansas, Inc.	7,037	0	7,037	6,439	0	3,330	22,898	19,569	355.61	0.001%
162 West American Ins Co	6,078	0	6,078	1,947	0	0	526	526	27.02	0.001%
163 Explorer Ins Co	5,935	0	5,935	6,378	0	20,576	204,193	245,571	3201.52	0.001%
164 Accident Fund General Ins Co	5,519	0	5,519	5,519	0	274	274	0	4.96	0.001%
165 Nationwide Agribusiness Ins Co	4,602	0	4,602	4,770	10	0	-1,104	1,983	(23.14)	0.001%
166 T.H.E. Ins Co	4,166	0	4,166	3,483	0	2,629	21,726	19,120	623.77	0.001%
167 Universal Underwriters Ins Co	3,853	0	3,853	3,853	0	93,473	-846,880	999,599	N/M	0.001%
168 Aiu Ins Co	3,297	0	3,297	3,297	0	11,479	126,039	143,402	3822.84	0.000%
169 American Casualty Co Of Reading, Pennsylvania	3,143	0	3,143	18,052	0	11,790	-89,870	337,863	(497.84)	0.000%
170 Clarendon National Ins Co	2,649	0	2,649	2,649	0	198,599	370,729	142,582	N/M	0.000%
171 Sequoia Ins Co	2,052	0	2,052	281	0	0	110	110	39.15	0.000%
172 Onebeacon Ins Co	1,824	0	1,824	532	0	19,799	34,422	200,850	N/M	0.000%
173 Fidelity And Deposit Co Of Maryland	1,495	0	1,495	403	0	44,170	-12,593	41,567	N/M	0.000%
174 Accident Fund National Ins Co	1,283	0	1,283	606	0	0	-608	0	(100.33)	0.000%
175 Middlesex Ins Co	640	0	640	709	0	0	-73	454	(10.30)	0.000%
176 Bituminous Casualty Corp	551	0	551	319	18	0	400	500	125.39	0.000%
177 Memic Indemnity Co	453	0	453	452	0	0	294	874	65.04	0.000%
178 Bankers Standard Ins Co	257	0	257	262	0	0	-1,205	51,434	(459.92)	0.000%
179 Federated Service Ins Co	222	0	222	128	0	0	37	37	28.91	0.000%
180 Indiana Lumbermens Mutual Ins Co	162	0	162	202	0	0	-3,732	0	(1847.52)	0.000%
181 Tower National Ins Co	142	0	142	0	0	0	19	19	N/A	0.000%
182 Standard Fire Ins Co (The)	73	0	73	73	0	630,220	-1,323,038	10,376,503	N/M	0.000%
183 Nationwide Mutual Fire Ins Co	31	0	31	7	0	2,423	-2,544	127,348	N/M	0.000%
184 Midwest Employers Casualty Co	29	0	29	-48	0	0	-484	882	1008.33	0.000%
185 Affiliated Fm Ins Co	0	0	0	0	0	14,433	-5,925	79,677	N/A	0.000%
186 St. Paul Protective Ins Co	0	0	0	0	0	0	10,096	13,064	N/A	0.000%
187 Allstate Ins Co	0	0	0	0	0	39,448	93,018	191,668	N/A	0.000%
188 Chrysler Ins Co	0	0	0	0	0	423	423	0	N/A	0.000%
189 Centennial Ins Co	0	0	0	0	0	176	-31,427	38,000	N/A	0.000%
190 General Ins Co Of America	0	0	0	26,305	0	204,654	-276,383	7,034,331	(1050.69)	0.000%
191 Ins Co Of North America	0	0	0	-6,401	0	-43,339	-120,078	1,634,567	1875.93	0.000%
192 Aig Premier Ins Co	0	0	0	0	0	0	-26,511	438,558	N/A	0.000%
193 North Pacific Ins Co	0	0	0	0	0	207,635	1,900,792	3,686,720	N/A	0.000%
194 Northwestern Pacific Indemnity Co	0	0	0	4,584	0	6,400	7,605	2,724	165.90	0.000%
195 Oregon Automobile Ins Co	0	0	0	0	0	-17,274	641,180	908,608	N/A	0.000%
196 Providence Washington Ins Co	0	0	0	0	0	77,133	-36,291	210,012	N/A	0.000%
197 Safeco Ins Co Of America	0	0	0	36,640	0	423,176	-721,278	5,995,211	(1968.55)	0.000%
198 St. Paul Mercury Ins Co	0	0	0	4	0	86,503	-61,394	203,259	N/M	0.000%
199 Tig Ins Co	0	0	0	0	0	258,756	-222,984	2,803,637	N/A	0.000%
200 Westchester Fire Ins Co	0	0	0	0	0	0	0	1	N/A	0.000%
201 Nationwide Mutual Ins Co	0	0	0	0	0	0	599	8,582	N/A	0.000%
202 Century Indemnity Co	0	0	0	0	0	26,439	-26,390	582,416	N/A	0.000%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
203 Select Ins Co	0	0	0	0	0	0	25	52	N/A	0.000%
204 Automobile Ins Co Of Hartford, Connecticut	0	0	0	0	0	594	20,423	25,764	N/A	0.000%
205 Ace Indemnity Ins Co	0	0	0	-108	0	63,855	45,387	399,476	N/M	0.000%
206 St. Paul Guardian Ins Co	0	0	0	2	0	0	9,975	79,862	N/M	0.000%
207 Great American Ins Co	0	0	0	0	0	69,629	-35,915	533,364	N/A	0.000%
208 Travelers Casualty And Surety Co Of America	0	0	0	0	0	0	10,774	178,362	N/A	0.000%
209 Transport Ins Co	0	0	0	0	0	7,973	-32,372	39,941	N/A	0.000%
210 Allianz Global Risks Us Ins Co	0	0	0	0	0	12,008	-377,627	705,241	N/A	0.000%
211 Centre Ins Co	0	0	0	0	0	59,646	119,821	197,869	N/A	0.000%
212 Travelers Casualty Ins Co Of America	0	0	0	0	0	12,910	296,514	829,046	N/A	0.000%
213 Geico General Ins Co	0	0	0	0	0	0	0	3,345	N/A	0.000%
214 Republic Western Ins Co	0	0	0	0	0	8,386	149,053	260,791	N/A	0.000%
215 American International Pacific Ins Co	0	0	0	0	0	130,388	130,388	105,641	N/A	0.000%
216 National American Ins Co Of California	0	0	0	0	0	27,817	200,180	424,504	N/A	0.000%
217 Public Service Mutual Ins Co	0	0	0	0	0	0	0	2,367	N/A	0.000%
218 Houston General Ins Co	0	0	0	0	0	8,855	13,374	42,115	N/A	0.000%
219 Northbrook Indemnity Co	0	0	0	0	0	353	353	0	N/A	0.000%
220 Nationwide Property And Casualty Ins Co	0	0	0	0	0	0	-13	95	N/A	0.000%
221 Athena Assurance Co	0	0	0	0	0	0	112	360	N/A	0.000%
222 Genesis Ins Co	0	0	0	0	0	0	-1,000	0	N/A	0.000%
223 Safeco Ins Co Of Illinois	0	0	0	0	0	33,221	91,934	1,693,189	N/A	0.000%
224 Dentists Benefits Ins Co	0	0	0	0	0	563	-50,711	1,195	N/A	0.000%
225 Redland Ins Co	0	0	0	27	0	0	-3,400	4	N/M	0.000%
226 Country Casualty Ins Co	0	0	0	0	0	56,698	173,798	1,782,690	N/A	0.000%
227 Country Mutual Ins Co	0	0	0	0	0	222,326	647,776	3,763,200	N/A	0.000%
228 Northern Assurance Co Of America (The)	0	0	0	0	0	0	-555	5,917	N/A	0.000%
229 Farmland Mutual Ins Co	0	0	0	0	0	0	-340	848	N/A	0.000%
230 Travelers Casualty Co Of Connecticut	0	0	0	0	0	0	2,143	15,453	N/A	0.000%
231 American Fuji Fire And Marine Ins Co	0	0	0	0	0	0	-902	1,007	N/A	0.000%
232 Allied World ReIns Co	0	0	0	0	0	0	-12,733	0	N/A	0.000%
233 Preferred Professional Ins Co	0	0	0	0	0	171,484	155,974	2,391,233	N/A	0.000%
234 Security National Ins Co	0	0	0	0	0	0	0	4	N/A	0.000%
235 Trinity Universal Ins Co	0	0	0	0	0	0	-12	33	N/A	0.000%
236 Cornhusker Casualty Co	0	0	0	0	0	0	-18,574	37,577	N/A	0.000%
237 Fairfield Ins Co	0	0	0	0	0	0	-1,000	84,000	N/A	0.000%
238 Alea North America Ins Co	0	0	0	0	0	0	11,046	56,876	N/A	0.000%
239 Danielson National Ins Co	0	0	0	0	0	4,475	261,365	292,868	N/A	0.000%
240 Nlc Mutual Ins Co	0	0	0	0	0	128,641	0	2,819,562	N/A	0.000%
241 Zurich American Ins Co Of Illinois	0	0	0	0	0	0	-27	57	N/A	0.000%
242 Northwest Physicians Ins Co	0	0	0	0	0	14,795	17,500	2,705	N/A	0.000%
243 Unigard Ins Co	-1	0	-1	-1	0	0	0	0	0.00	0.000%
244 Continental Ins Co (The)	-23	0	-23	-5,340	0	149,217	694,108	2,584,438	N/M	0.000%
245 Safety First Ins Co	-149	55	-94	-149	0	0	-7,334	12,166	N/M	0.000%

Appendix Table 1a: Summary of Oregon workers' compensation insurance business by type of insurer for calendar year 2009 (excludes workers' compensation premium assessment)

Name of insurer (Private insurers listed by direct premium written)	Direct premiums written (a)	Earned large deductible premium credits (LDPC) (b)	Total-system written premium (includes LDPC) (a)+(b)	Direct premiums earned (c)	Dividends paid or credited (d)	Direct losses paid (e)	Direct losses incurred (f)	Direct losses unpaid (g)	Loss ratio ((f/c)*100)	Total-system written premium market share
246 Atlantic Specialty Ins Co	-110	0	-110	-67	0	112,772	-217,701	57,884	N/M	0.000%
247 United Wisconsin Ins Co	-481	0	-481	-715	0	0	-130	0	18.18	0.000%
248 Colonial American Casualty And Surety Co	-1,035	0	-1,035	-1,110	0	0	-318	205	28.65	0.000%
249 Utica Mutual Ins Co	-2,348	0	-2,348	-1,056	20	4,657	77,332	103,279	N/M	0.000%
250 Petroleum Casualty Co	-2,902	0	-2,902	-2,902	0	0	-2,753	0	94.87	0.000%
251 Atlantic Mutual Ins Co	-4,822	0	-4,822	-4,822	0	11,687	-4,004	145,155	83.04	-0.001%
252 National American Ins Co	-5,758	0	-5,758	-5,758	0	0	-7,077	23,123	122.91	-0.001%
253 Crum & Forster Indemnity Co	-8,969	0	-8,969	13,793	0	7,658	10,055	31,116	72.90	-0.001%
254 Praetorian Ins Co	-10,263	0	-10,263	-2,809	0	16,818	-7,485	24,389	266.46	-0.001%
255 Select Markets Ins Co	-10,409	0	-10,409	27,142	0	48,229	244,563	847,890	901.05	-0.001%
256 Virginia Surety Co, Inc.	-22,159	0	-22,159	-22,159	0	61,824	15,684	111,277	(70.78)	-0.003%
257 Lumbermens Mutual Casualty Co	-66,099	0	-66,099	-66,099	-92,782	331,632	-442,287	2,978,152	669.13	-0.009%
258 St. Paul Fire And Marine Ins Co	-73,788	0	-73,788	-73,850	0	72,465	364,705	2,741,331	(493.85)	-0.010%
259 Fidelity And Guaranty Ins Underwriters, Inc	-349,322	0	-349,322	-349,316	0	29,788	-73,284	689,315	20.98	-0.046%
260 Fidelity And Guaranty Ins Co	-2,685,329	0	-2,685,329	-1,966,387	0	2,851,859	-1,010,745	10,838,821	51.40	-0.350%

N/A = not available   N/M = not meaningful

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 Fiscal Services Section 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 Research & Analysis Section, Information Management Division, Department of Consumer and Business Services, 5/2010.