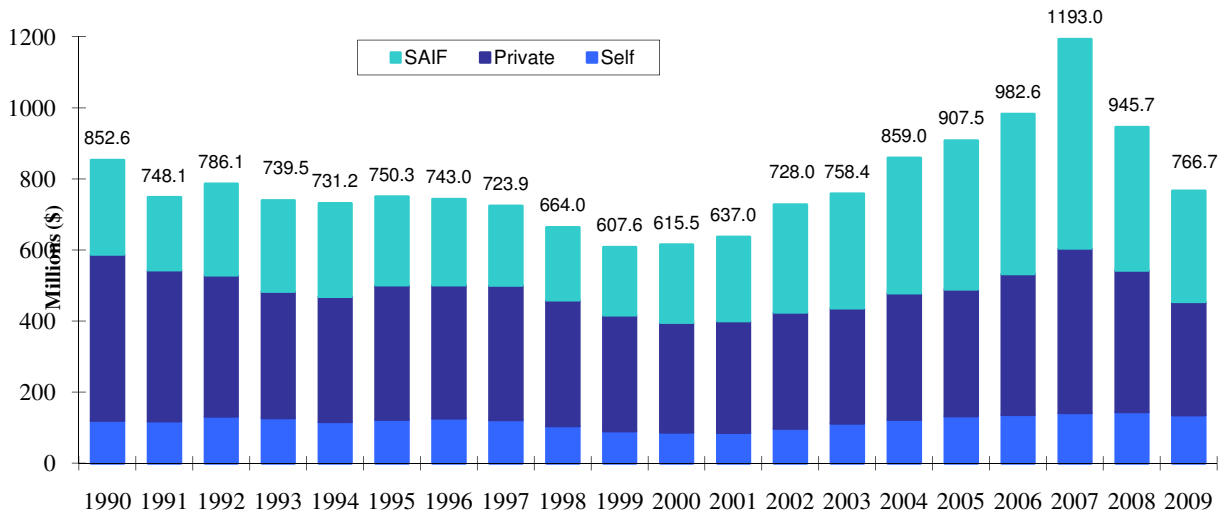


Market Share

Figure 1 shows annual workers' compensation total-system premium volumes in Oregon from 1990-2009. Total-system market share information (for SAIF, private insurers, and self-insurers) is detailed in the table of data below Figure 1 and is displayed by the use of color in the figure.

Figure 1. Total-system written premium and market share by type of insurer, Oregon, 1990-2009*



Self	14.1	15.8	16.7	17.2	15.9	16.3	17.0	16.8	15.8	14.9	14.0	13.5	13.4	14.7	14.3	14.6	13.9	11.9	15.2	17.7
Private	54.8	56.9	50.5	48.0	48.1	50.4	50.4	52.3	53.2	53.7	50.2	49.3	44.9	42.8	41.4	39.3	40.4	38.7	42.1	41.5
SAIF	31.1	27.3	32.7	34.7	36.0	33.2	32.6	30.9	31.0	33.1	35.7	37.2	41.7	42.5	44.3	46.1	45.8	49.4	42.6	40.8

1. Excludes premium assessment. Direct premium written is shown for private insurers and SAIF Corporation, estimated simulated net premium is shown for self-insurers. Includes Large Deductible Premium Credits.

2. Includes SAIF Corporation premium adjustment: transfer of \$30 million from 1990 to 1989.

Note: Estimates of net premium take into account premium discounts for those self-insurers not electing the retrospective rating plan method of premium calculation. Due to rounding, sum of percents may not equal 100 percent.

Source: Private and SAIF Corporation data from Annual Statements filed with the National Association of Insurance Commissioners. Self-insurer data from quarterly Payroll and Assessment Reports to Workers' Compensation Assessment Section. Earned Large Deductible Premium Credit amounts as reported by insurers on quarterly premium assessment remittance forms.

Data compiled by the Research & Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services. Updated 5/2010