



Oregon

Kate Brown, Governor

Department of Consumer and Business Services

Workers' Compensation Division

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March 31, 2021

TO: Management-Labor Advisory Committee

FROM: Sally Coen, Administrator

SUBJECT: Follow up information SB 801-1

During the March 26 meeting, several questions were asked about self-insurance. This memo provides answers and also requested data we were able to compile in a short time frame with information we currently have available. Please let us know if you need further explanation on any of the information provided.

Other states' self-insurance laws

You asked whether self-insurance is allowed in other states. According to the US Chamber of Commerce survey of state workers' compensation laws, only one state (North Dakota) completely prohibits self-insurance. All other states allow it in some form. Some states place limits on the types of entities that can self-insure or whether group self-insurance is allowed.

We also asked our colleagues at the International Association of Industrial Accident Boards and Commissions (IAIABC) if any states require a self-insured employer to use a specified claim processor. So far, no states have responded that they do so.

Cost per claim

We were asked if there is data showing the cost per claim for insured employers compared to self-insured employers and groups. The National Council on Compensation Insurance (NCCI) collects claim cost information for insured employers. NCCI's most recent estimates for policy year 2018 reported for disabling claims, the average indemnity cost per claim was \$12,600 and the average medical cost was \$15,500.

Though the division does get some information about self-insured employer and group claim costs, it is not sufficiently detailed to allow a direct comparison to the NCCI cost figures.

Audit results for self-insured employers

During the hearing, Special Districts Association of Oregon reported on their audit results and you asked that we provide similar information for self-insured employers, groups, and insurers for comparison.

The division audits self-insured employers and groups in two major categories - claim processing audits and claim reserve audits. The purpose of each audit type is discussed below and recent audit results are in the appendices. As is the case for the majority of insurers in Oregon, many self-insured employers contract with service companies to process workers' compensation claims on their behalf. Regardless whether they use a service company, insurers and self-insured employers and groups are subject to civil penalties for poor performance.

Claim processing audits

Self-insured employers are subject to annual claim processing audits. The division also conducts focused audits on specific issues, such as the [COVID-19 denied claim audit](#). We included data for two recent focused audits as described below.

The Quarterly Claims Processing Performance (QCPP) annual audit is an automated audit process based on self-reported information from insurers and self-insured employers. The QCPP audit reviews the insurer and self-insured employer reports on key claims processing requirements including: timeliness of claim reporting, first payment of temporary disability, claim acceptance or denial, and notice of closure. A summary report for all companies for results from 2015-2020 is in Appendix A. The division provides insurers and self-insured employers statistical summaries of the QCPP audit for their own use, which allows companies an opportunity to correct any claims processing problems. The accuracy of this self-reported data is audited in the annual claim processing audit described below.

The annual claim processing audit encompasses twelve areas of processing performance, primarily timeliness of benefit payments to workers and of claims processing actions, including validation of self-reported information from the QCPP audit. The audit covers:

- Accurate reimbursements to workers (primarily mileage)
- Timely first payment of temporary disability
- Timely payment of subsequent temporary disability
- Timely reimbursements to workers (primarily mileage)
- Timely payment of Permanent Total Disability benefits
- Timely payment of Fatality benefits
- Timely claim acceptance or denial
- Timely Notice of Closure
- Timely claim reporting (Form 1502 filing)
- Accurate reporting of timeliness of first payment of temporary disability
- Accurate reporting of timeliness of claim acceptance or denial
- Accurate reporting of timeliness of Notices of Closure

The data in Appendix B shows audit results from 2015-2019 for insurers and self-insured employers.

A recent focused audit evaluated performance on processing worker benefits for Permanent Total Disability (PTD), fatality (including burial) benefit payments, along with accuracy of requesting reimbursement from the Worker Benefit Fund (Retroactive benefits). Appendix C shows the results for insurers and self-insured employers.

The Temporary Disability Accuracy audit reviews the accuracy of individual temporary disability payments issued and whether all periods of temporary disability due were paid. An industry-wide audit started in 2017 and is nearly complete (two companies remain). Appendix D shows audit results.

Security deposit reviews and claim reserve audits.

The division ensures that self-insured employers and groups maintain a security deposit sufficient to continue claim payments in the event of insolvency or default. We review the amount of each security deposit annually and may adjust the amounts for changes in a self-insured employer's or group's claim costs, experience rating, and financial viability. Self-insured employers and groups annually submit a "report of losses" that includes all claims incurred over the reporting period, and provides the total paid to date as well as future costs anticipated for each claim.

The division uses the report of losses to audit self-insured employers' and groups' claim reserves, which should adequately cover the long term costs of claims. Claim reserve audits are typically conducted on a three-year cycle. The division determines a threshold rating that compares the difference between the aggregate amount reported by the self-insured employer or group against the aggregate amount determined at audit. If this threshold rating identifies an underreporting on their report of losses of more than 10 percent, a civil penalty may be assessed. A summary of the claim reserve audit results for the past five years is in Appendix E.

Appendix A
Oregon Workers' Compensation Division Quarterly Claims Processing Performance
(QCPP) Audit

The Quarterly Claims Processing Performance (QCPP) annual audit, is an automated audit process based on self-reported information from insurers and self-insured employers. The QCPP audit reviews the insurer and self-insured employer reports on key claims processing requirements including: timeliness of claim reporting, first payment of temporary disability, claim acceptance or denial, and notice of closure.

This report shows a summary of performance for all categories reported.

Questions about this data should be directed to Troy Painter, Senior Auditor,
troy.j.painter@oregon.gov

Insurer	Total	Total	Percent
	Transactions Audited	Correct	Correct
SAIF CORPORATION	43,348	41,364	95%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,093	1,896	91%
NEW HAMPSHIRE INSURANCE COMPANY	1,624	1,509	93%
AMERICAN ZURICH INSURANCE COMPANY	1,344	1,249	93%
LM INSURANCE CORPORATION	1,314	1,198	91%
OLD REPUBLIC INSURANCE COMPANY	895	835	93%
CHARTER OAK FIRE INSURANCE COMPANY	751	644	86%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	750	625	83%
LIBERTY NORTHWEST INSURANCE CORPORATION	677	612	90%
ACE AMERICAN INSURANCE COMPANY	635	599	94%
LIBERTY INSURANCE CORPORATION	575	488	85%
SAFETY NATIONAL CASUALTY CORPORATION	511	471	92%
TRUMBULL INSURANCE COMPANY	474	426	90%
ZURICH AMERICAN INSURANCE COMPANY	347	310	89%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	320	303	95%
XL INSURANCE AMERICA, INC.	318	290	91%
XL SPECIALTY INSURANCE COMPANY	274	249	91%
OHIO SECURITY INSURANCE COMPANY	267	233	87%
ARCH INSURANCE COMPANY	260	246	95%
SENTRY CASUALTY COMPANY	260	253	97%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	255	223	87%
TRANSPORTATION INSURANCE COMPANY	231	212	92%
TRAVELERS CASUALTY AND SURETY COMPANY	226	189	84%
CONTINENTAL DIVIDE INSURANCE COMPANY	212	191	90%
FARMINGTON CASUALTY COMPANY	207	160	77%
SENTRY INSURANCE A MUTUAL COMPANY	202	193	96%
FARMERS INSURANCE EXCHANGE	198	174	88%
ALASKA NATIONAL INSURANCE COMPANY	182	171	94%
TRUCK INSURANCE EXCHANGE	171	144	84%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	164	153	93%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	157	139	89%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	157	140	89%
FEDERAL INSURANCE COMPANY	155	134	86%
TECHNOLOGY INSURANCE COMPANY, INC.	142	119	84%
TWIN CITY FIRE INSURANCE COMPANY	142	120	85%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	137	128	93%
MID-CENTURY INSURANCE COMPANY	128	119	93%
OHIO CASUALTY INSURANCE COMPANY	128	117	91%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	111	93	84%
EMPLOYERS PREFERRED INSURANCE COMPANY	106	93	88%
SENTINEL INSURANCE COMPANY, LTD.	106	93	88%
SECURITY NATIONAL INSURANCE COMPANY	102	88	86%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	99	84	85%
TOKIO MARINE AMERICA INSURANCE COMPANY	99	93	94%
HARTFORD UNDERWRITERS INSURANCE COMPANY	88	73	83%
HARTFORD FIRE INSURANCE COMPANY	84	75	89%
EMPLOYERS ASSURANCE COMPANY	80	62	78%
TRAVELERS INDEMNITY COMPANY (THE)	80	66	83%
SEQUOIA INSURANCE COMPANY	78	72	92%
STARR INDEMNITY AND LIABILITY COMPANY	77	71	92%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	67	59	88%
VANLINER INSURANCE COMPANY	67	57	85%
HARTFORD CASUALTY INSURANCE COMPANY	58	54	93%
COMMERCE AND INDUSTRY INSURANCE COMPANY	56	52	93%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	50	40	80%
WESCO INSURANCE COMPANY	50	42	84%
GRANITE STATE INSURANCE COMPANY	49	46	94%

Insurer	Total	Total	Percent
	Transactions Audited	Correct	Correct
STATE FARM FIRE AND CASUALTY COMPANY	49	41	84%
WEST AMERICAN INSURANCE COMPANY	49	44	90%
TRAVELERS INDEMNITY COMPANY OF AMERICA	48	34	71%
ARGONAUT INSURANCE COMPANY	45	42	93%
PROTECTIVE INSURANCE COMPANY	45	42	93%
VALLEY FORGE INSURANCE COMPANY	45	39	87%
NATIONAL INTERSTATE INSURANCE COMPANY	44	42	95%
PHOENIX INSURANCE COMPANY	43	37	86%
EVEREST NATIONAL INSURANCE COMPANY	43	36	84%
FIRST LIBERTY INSURANCE CORPORATION (THE)	42	36	86%
STAR INSURANCE COMPANY	42	37	88%
CALIFORNIA INSURANCE COMPANY	41	36	88%
PACIFIC INDEMNITY COMPANY	39	35	90%
SOMPO AMERICA INSURANCE COMPANY	37	34	92%
ARGONAUT-MIDWEST INSURANCE COMPANY	36	31	86%
OIGA FOR GUARANTEE INSURANCE COMPANY	35	31	89%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	35	30	86%
AMERICAN FIRE AND CASUALTY COMPANY	33	26	79%
AMERICAN ECONOMY INSURANCE COMPANY	30	22	73%
FEDERATED MUTUAL INSURANCE COMPANY	29	24	83%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	28	27	96%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	26	24	92%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	26	19	73%
CONTINENTAL CASUALTY COMPANY	25	22	88%
NORGUARD INSURANCE COMPANY	25	16	64%
WCF NATIONAL INSURANCE COMPANY	22	20	91%
CHUBB INDEMNITY INSURANCE COMPANY	22	20	91%
LIBERTY MUTUAL INSURANCE COMPANY	22	18	82%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	21	15	71%
CHURCH MUTUAL INSURANCE COMPANY	21	16	76%
SAFETY FIRST INSURANCE COMPANY	21	18	86%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	21	19	90%
EMPLOYERS COMPENSATION INSURANCE COMPANY	20	17	85%
CONTINENTAL INSURANCE COMPANY (THE)	19	19	100%
GREAT WEST CASUALTY COMPANY	19	18	95%
PRAETORIAN INSURANCE COMPANY	19	18	95%
NORTH RIVER INSURANCE COMPANY	19	18	95%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	18	16	89%
FOREMOST SIGNATURE INSURANCE COMPANY	18	17	94%
GREAT DIVIDE INSURANCE COMPANY	18	16	89%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	18	17	94%
GUIDEONE MUTUAL INSURANCE COMPANY	18	17	94%
WAUSAU UNDERWRITERS INSURANCE COMPANY	17	16	94%
FIREMAN'S FUND INSURANCE COMPANY	15	15	100%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	15	10	67%
QBE INSURANCE CORPORATION	15	13	87%
ZENITH INSURANCE COMPANY	15	12	80%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	15	15	100%
AMGUARD INSURANCE COMPANY	14	10	71%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	14	14	100%
REPUBLIC INDEMNITY COMPANY OF AMERICA	12	12	100%
AMERICAN STATES INSURANCE COMPANY	11	11	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	11	10	91%
AMERISURE MUTUAL INSURANCE COMPANY	11	5	45%
TRANS PACIFIC INSURANCE COMPANY	11	11	100%
AMERICAN INSURANCE COMPANY (THE)	10	8	80%
ATLANTIC SPECIALTY INSURANCE COMPANY	10	9	90%

Insurer	Total	Total	Percent
	Transactions Audited	Correct	Correct
OIGA FOR LUMBERMEN'S UNDERWRITING ALLIANCE	10	10	100%
OIGA FOR RELIANCE INSURANCE COMPANY	10	10	100%
ACIG INSURANCE COMPANY	9	9	100%
AIG PROPERTY CASUALTY COMPANY	9	8	89%
HANOVER INSURANCE COMPANY (THE)	9	9	100%
AIG ASSURANCE COMPANY	8	8	100%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	8	6	75%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	8	6	75%
NORTH POINTE INSURANCE COMPANY	8	8	100%
UNITED STATES FIDELITY AND GUARANTY COMPANY	8	7	88%
CLARENDON NATIONAL INSURANCE COMPANY	7	6	86%
ELECTRIC INSURANCE COMPANY	7	6	86%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	7	6	86%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	7	7	100%
GENERAL CASUALTY COMPANY OF WISCONSIN	7	7	100%
HDI GLOBAL INSURANCE COMPANY	7	2	29%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	7	5	71%
UNITED STATES FIRE INSURANCE COMPANY	7	5	71%
BROTHERHOOD MUTUAL INSURANCE COMPANY	6	6	100%
FIDELITY AND GUARANTY INSURANCE COMPANY	6	4	67%
SENTRY SELECT INSURANCE COMPANY	6	6	100%
INSURANCE COMPANY OF THE WEST	5	4	80%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	4	3	75%
AMERICAN HOME ASSURANCE COMPANY	4	4	100%
FLORISTS' MUTUAL INSURANCE COMPANY	4	2	50%
FRANK WINSTON CRUM INSURANCE COMPANY	4	4	100%
MASSACHUSETTS BAY INSURANCE COMPANY	4	4	100%
GREENWICH INSURANCE COMPANY	4	4	100%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	4	1	25%
NATIONWIDE MUTUAL INSURANCE COMPANY	4	4	100%
OBI NATIONAL INSURANCE COMPANY	4	4	100%
PHARMACISTS MUTUAL INSURANCE COMPANY	4	1	25%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	4	4	100%
REGENT INSURANCE COMPANY	4	3	75%
SAFECO INSURANCE COMPANY OF AMERICA	4	2	50%
ASSOCIATED INDEMNITY CORPORATION	3	3	100%
BROOKWOOD INSURANCE COMPANY	3	3	100%
OIGA FOR FREESTONE INSURANCE COMPANY	3	3	100%
DAKOTA TRUCK UNDERWRITERS	3	3	100%
BERKLEY NATIONAL INSURANCE COMPANY	3	2	67%
MITSUI SUMITOMO INSURANCE USA INC.	3	3	100%
OIGA FOR CASTLEPOINT NATIONAL INSURANCE COMPANY	3	2	67%
EMPLOYERS MUTUAL CASUALTY COMPANY	2	2	100%
OIGA FOR WESTERN EMPLOYERS INSURANCE CO	2	1	50%
NATIONAL AMERICAN INSURANCE COMPANY	2	2	100%
PACIFIC EMPLOYERS INSURANCE COMPANY	2	2	100%
ARROWOOD INDEMNITY COMPANY	2	1	50%
WILLIAMSBURG NATIONAL INSURANCE COMPANY	2	2	100%
WAUSAU BUSINESS INSURANCE COMPANY	2	1	50%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1	1	100%
SPARTA INSURANCE COMPANY	1	1	100%
ASHMERE INSURANCE COMPANY	1	1	100%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	1	1	100%
OIGA FOR AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	1	1	100%
CINCINNATI CASUALTY COMPANY (THE)	1	1	100%
STONINGTON INSURANCE COMPANY	1	1	100%
OIGA FOR RED ROCK INSURANCE COMPANY	1	1	100%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
COMPWEST INSURANCE COMPANY	1	1	100%
BEDIVERE INSURANCE COMPANY	1	1	100%
MIDDLESEX INSURANCE COMPANY	1	1	100%
NOVA CASUALTY COMPANY	1	1	100%
OIGA FOR ULLICO CASUALTY COMPANY	1	1	100%
VIGILANT INSURANCE COMPANY	1	1	100%
	63,477	59,445	94%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
PROVIDENCE HEALTH & SERVICES-OREGON	1,811	1,782	98%
FRED MEYER STORES INC	995	943	95%
SAFeway INC.	649	520	80%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	592	585	99%
CIS TRUST	591	521	88%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	501	463	92%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	430	380	88%
ASANTE	413	396	96%
FEDERAL EXPRESS CORPORATION	395	381	96%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	341	332	97%
WAL-MART ASSOCIATES INC	325	307	94%
PRECISION CASTPARTS CORP.	323	313	97%
CITY OF PORTLAND	319	316	99%
NORTH PACIFIC CANNERS & PACKERS, INC.	301	298	99%
COSTCO WHOLESALE CORPORATION	276	263	95%
MULTNOMAH COUNTY OREGON	253	241	95%
MARION COUNTY SCHOOL DISTRICT #24J	239	232	97%
ADVENTIST HEALTH SYSTEM/WEST	235	217	92%
BARRETT BUSINESS SERVICES, INC.	222	204	92%
COCA-COLA REFRESHMENTS USA INC	204	178	87%
LOWE'S HOME CENTERS LLC	204	184	90%
LES SCHWAB WAREHOUSE CENTER, LLC	191	173	91%
CITY OF SALEM	186	182	98%
LABOR READY NORTHWEST, INC.	180	176	98%
UNITED STATES BAKERY	180	170	94%
FOOD SERVICES OF AMERICA, INC.	170	157	92%
CITY OF EUGENE	166	127	77%
LEGACY HEALTH	164	160	98%
OREGON OPERATORS SELF-INSURERS FUND	158	134	85%
PORTLAND GENERAL ELECTRIC COMPANY	156	152	97%
HOME DEPOT USA INC	131	116	89%
COMBINED TRANSPORT INC	130	112	86%
BEAVERTON SCHOOL DISTRICT 48J	127	118	93%
FEDEX FREIGHT INC	124	121	98%
THOR INDUSTRIES, INC.	123	119	97%
TARGET CORPORATION	116	110	95%
LANE COUNTY	104	81	78%
CLACKAMAS COUNTY OREGON	101	75	74%
NORDSTROM, INC.	91	86	95%
YRC INC.	88	80	91%
JELD-WEN INC	84	78	93%
SCHNITZER STEEL INDUSTRIES INC	80	74	93%
RLC INDUSTRIES CO.	79	75	95%
ABM INDUSTRIES INCORPORATED	76	73	96%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	76	75	99%
THE SALVATION ARMY	74	64	86%
BI-MART CORPORATION	73	68	93%
MACY'S INC.	73	60	82%
NORTHWEST NATURAL GAS COMPANY	72	71	99%
DAIMLER TRUCKS NORTH AMERICA LLC	71	64	90%
CITY OF GRESHAM	71	53	75%
FRERES LUMBER CO, INC	67	66	99%
WASHINGTON COUNTY	65	51	78%
NORTH CLACKAMAS SCHOOL DISTRICT 12	64	59	92%
INTEL CORPORATION	62	54	87%
SENECA SAWMILL COMPANY	60	58	97%
DESCHUTES COUNTY	58	57	98%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Correct	Correct
CONAGRA BRANDS INC.	56	42	75%
PORT OF PORTLAND	56	53	95%
FEDEX GROUND PACKAGE SYSTEM, INC.	54	52	96%
THRIFTY PAYLESS, INC.	53	47	89%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	51	44	86%
OREGON EMPLOYERS TRUST, INC.	49	49	100%
PILOT TRAVEL CENTERS LLC	46	44	96%
SKY LAKES MEDICAL CENTER INC	46	45	98%
UNITED AIRLINES INC	46	35	76%
CITY OF HILLSBORO	45	39	87%
ESCO CORPORATION	44	42	95%
HEALTH CARE FOR THE MID-COLUMBIA REGION	43	38	88%
PORTLAND COMMUNITY COLLEGE	40	36	90%
BOISE CASCADE COMPANY	39	31	79%
MARION COUNTY OREGON	39	38	97%
MAY TRUCKING COMPANY	39	38	97%
GORDON TRUCKING INC	35	34	97%
ABF FREIGHT SYSTEM, INC.	33	30	91%
CITY OF BEAVERTON	33	28	85%
DOUGLAS COUNTY	31	28	90%
MARRIOTT INTERNATIONAL, INC.	29	29	100%
INTERSTATE DISTRIBUTOR CO MERGED WITH 1004	28	27	96%
LS TRANSPORT, LLC	27	26	96%
JACKSON COUNTY	25	24	96%
WILLAMETTE VIEW, INC.	25	22	88%
OREGON TRANSFER CO.	21	20	95%
SHERM'S THUNDERBIRD MARKET, INC.	20	19	95%
INTERNATIONAL PAPER COMPANY	19	19	100%
KNIGHT TRANSPORTATION, INC.	19	12	63%
COLUMBIA FOREST PRODUCTS, INC.	17	17	100%
WEYERHAEUSER COMPANY	17	17	100%
MCCORMICK & SCHMICK RESTAURANT CORP	16	14	88%
TRINITY HEALTH CORPORATION	16	14	88%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	15	14	93%
CITY OF ROSEBURG	15	14	93%
CITY OF ASHLAND	14	13	93%
NIKE, INC.	13	11	85%
RSG FOREST PRODUCTS INC	13	13	100%
STIMSON LUMBER COMPANY	13	7	54%
CASCADE CORPORATION	11	11	100%
JH KELLY LLC	10	10	100%
NATIONAL FROZEN FOODS CORPORATION	10	10	100%
TEKTRONIX, INC.	9	9	100%
EVRAZ INC NA	8	8	100%
INGRAM INDUSTRIES INC.	8	7	88%
LOWE'S HIW INC	7	5	71%
CITY OF GRANTS PASS	5	5	100%
OREGON CONTRACTORS WORKERS COMPENSATION TRUST, INC	5	5	100%
RYDER TRUCK RENTAL, INC.	5	4	80%
UNIVAR SOLUTIONS USA INC	5	5	100%
L & W SUPPLY CORPORATION	4	4	100%
OWENS CORNING	4	3	75%
CHEVRON U.S.A. INC.	3	3	100%
COORSTEK INC	3	3	100%
HILTON WORLDWIDE INC	3	1	33%
LAND O'LAKES INC	3	2	67%
SODEXHO, INC.	3	3	100%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
NORTHWEST PERMANENTE, P.C.	3	3	100%
ASH GROVE CEMENT COMPANY	3	3	100%
SAFEWAY STORES INC MERGED WITH AND INTO 1663	3	0	0%
UNITED STATES GYPSUM COMPANY	3	3	100%
FRED MEYER INC MERGED INTO 1311	2	2	100%
NEW ALBERTSON'S LP	2	2	100%
OWENS BROCKWAY GLASS CONTAINER INC	2	1	50%
PENDLETON WOOLEN MILLS, INC.	2	1	50%
HYSTER-YALE GROUP, INC.	1	1	100%
OWENS-ILLINOIS INC	1	0	0%
PARKER-HANNIFIN CORPORATION	1	1	100%
	14,879	13,845	93%
NON COMPLYING EMPLOYER	196	192	98%

Insurer	Total	Total	Percent
	Transactions Audited	Correct	Correct
SAIF CORPORATION	44,388	42,615	96%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,232	2,018	90%
NEW HAMPSHIRE INSURANCE COMPANY	1,431	1,323	92%
AMERICAN ZURICH INSURANCE COMPANY	1,139	1,055	93%
LM INSURANCE CORPORATION	1,057	948	90%
OLD REPUBLIC INSURANCE COMPANY	889	843	95%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	831	673	81%
CHARTER OAK FIRE INSURANCE COMPANY	731	628	86%
TRUMBULL INSURANCE COMPANY	626	562	90%
ZURICH AMERICAN INSURANCE COMPANY	572	525	92%
LIBERTY INSURANCE CORPORATION	525	438	83%
ACE AMERICAN INSURANCE COMPANY	486	445	92%
SAFETY NATIONAL CASUALTY CORPORATION	441	404	92%
OHIO SECURITY INSURANCE COMPANY	387	342	88%
LIBERTY NORTHWEST INSURANCE CORPORATION	369	317	86%
ARCH INSURANCE COMPANY	366	312	85%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	359	345	96%
XL INSURANCE AMERICA, INC.	350	313	89%
XL SPECIALTY INSURANCE COMPANY	329	307	93%
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TWIN CITY FIRE INSURANCE COMPANY	152	135	89%
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SECURITY NATIONAL INSURANCE COMPANY	148	124	84%
FEDERAL INSURANCE COMPANY	139	119	86%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	132	122	92%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	130	118	91%
SENTRY INSURANCE A MUTUAL COMPANY	123	117	95%
EMPLOYERS PREFERRED INSURANCE COMPANY	111	94	85%
WEST AMERICAN INSURANCE COMPANY	108	99	92%
HARTFORD FIRE INSURANCE COMPANY	106	98	92%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	104	91	88%
OHIO CASUALTY INSURANCE COMPANY	104	95	91%
MID-CENTURY INSURANCE COMPANY	102	95	93%
TRUCK INSURANCE EXCHANGE	101	98	97%
HARTFORD CASUALTY INSURANCE COMPANY	99	91	92%
EMPLOYERS ASSURANCE COMPANY	96	72	75%
HARTFORD UNDERWRITERS INSURANCE COMPANY	96	85	89%
TOKIO MARINE AMERICA INSURANCE COMPANY	91	85	93%
RIVERPORT INSURANCE COMPANY	89	54	61%
COMMERCE AND INDUSTRY INSURANCE COMPANY	85	71	84%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	80	66	83%
CALIFORNIA INSURANCE COMPANY	77	74	96%
SENTINEL INSURANCE COMPANY, LTD.	66	61	92%
WESCO INSURANCE COMPANY	66	53	80%
FIRST LIBERTY INSURANCE CORPORATION (THE)	65	58	89%
OIGA FOR GUARANTEE INSURANCE COMPANY	65	59	91%
PACIFIC INDEMNITY COMPANY	62	57	92%
ARGONAUT INSURANCE COMPANY	60	57	95%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
PHOENIX INSURANCE COMPANY	59	50	85%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	59	51	86%
TRAVELERS INDEMNITY COMPANY OF AMERICA	56	50	89%
PRAETORIAN INSURANCE COMPANY	53	49	92%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	51	46	90%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	47	40	85%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	47	35	74%
STATE FARM FIRE AND CASUALTY COMPANY	45	44	98%
ARGONAUT-MIDWEST INSURANCE COMPANY	38	35	92%
CHURCH MUTUAL INSURANCE COMPANY	38	33	87%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	38	34	89%
NATIONAL INTERSTATE INSURANCE COMPANY	36	35	97%
TRAVELERS INDEMNITY COMPANY (THE)	36	28	78%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	35	32	91%
AIG PROPERTY CASUALTY COMPANY	35	32	91%
PROTECTIVE INSURANCE COMPANY	34	22	65%
ZENITH INSURANCE COMPANY	34	34	100%
SOMPO AMERICA INSURANCE COMPANY	33	26	79%
REPUBLIC INDEMNITY COMPANY OF AMERICA	31	27	87%
FEDERATED MUTUAL INSURANCE COMPANY	30	28	93%
CONTINENTAL CASUALTY COMPANY	29	25	86%
NORGUARD INSURANCE COMPANY	29	22	76%
EVEREST NATIONAL INSURANCE COMPANY	29	25	86%
UNITED STATES FIRE INSURANCE COMPANY	28	25	89%
AMERICAN FIRE AND CASUALTY COMPANY	27	26	96%
GREAT DIVIDE INSURANCE COMPANY	27	24	89%
VANLINER INSURANCE COMPANY	27	27	100%
CHUBB INDEMNITY INSURANCE COMPANY	26	19	73%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	26	24	92%
ACIG INSURANCE COMPANY	23	20	87%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	23	18	78%
GRANITE STATE INSURANCE COMPANY	21	17	81%
SAFETY FIRST INSURANCE COMPANY	20	17	85%
ELECTRIC INSURANCE COMPANY	19	16	84%
GENERAL CASUALTY COMPANY OF WISCONSIN	17	15	88%
AMERISURE MUTUAL INSURANCE COMPANY	17	12	71%
NORTH RIVER INSURANCE COMPANY	17	16	94%
STAR INSURANCE COMPANY	17	15	88%
FRANK WINSTON CRUM INSURANCE COMPANY	16	15	94%
WCF NATIONAL INSURANCE COMPANY	15	13	87%
EMPLOYERS COMPENSATION INSURANCE COMPANY	15	13	87%
TRANS PACIFIC INSURANCE COMPANY	15	15	100%
AMERICAN ECONOMY INSURANCE COMPANY	14	7	50%
AMGUARD INSURANCE COMPANY	14	10	71%
BROTHERHOOD MUTUAL INSURANCE COMPANY	13	12	92%
QBE INSURANCE CORPORATION	13	11	85%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	12	12	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	12	9	75%
GREAT WEST CASUALTY COMPANY	12	12	100%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	11	10	91%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	11	7	64%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	11	10	91%
VALLEY FORGE INSURANCE COMPANY	11	11	100%
AIG ASSURANCE COMPANY	10	10	100%
ATLANTIC SPECIALTY INSURANCE COMPANY	10	9	90%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	10	10	100%
MASSACHUSETTS BAY INSURANCE COMPANY	10	8	80%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
CONTINENTAL INSURANCE COMPANY (THE)	9	9	100%
INSURANCE COMPANY OF THE WEST	9	6	67%
NOVA CASUALTY COMPANY	9	6	67%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	9	9	100%
SEQUOIA INSURANCE COMPANY	9	8	89%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	8	4	50%
STONINGTON INSURANCE COMPANY	8	8	100%
EASTGUARD INSURANCE COMPANY	8	7	88%
ILLINOIS NATIONAL INSURANCE CO.	8	8	100%
MIDDLESEX INSURANCE COMPANY	8	7	88%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	8	7	88%
BERKLEY NATIONAL INSURANCE COMPANY	8	5	63%
WAUSAU UNDERWRITERS INSURANCE COMPANY	8	7	88%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	7	7	100%
FIREMAN'S FUND INSURANCE COMPANY	7	6	86%
MEMIC INDEMNITY COMPANY	7	6	86%
GUIDEONE MUTUAL INSURANCE COMPANY	7	6	86%
mitsui SUMITOMO INSURANCE USA INC.	7	5	71%
AMERICAN INSURANCE COMPANY (THE)	6	5	83%
LIBERTY MUTUAL INSURANCE COMPANY	6	5	83%
NATIONAL SURETY CORPORATION	6	5	83%
CHEROKEE INSURANCE COMPANY	5	4	80%
OIGA FOR FREMONT INDEMNITY COMPANY	5	5	100%
HDI GLOBAL INSURANCE COMPANY	5	4	80%
NORTH POINTE INSURANCE COMPANY	5	5	100%
PACIFIC EMPLOYERS INSURANCE COMPANY	5	4	80%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	4	2	50%
AMERICAN HOME ASSURANCE COMPANY	4	4	100%
AMERICAN STATES INSURANCE COMPANY	4	3	75%
CONTINENTAL WESTERN INSURANCE COMPANY	4	4	100%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	4	3	75%
SENTRY SELECT INSURANCE COMPANY	4	4	100%
IMPERIUM INSURANCE COMPANY	4	4	100%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	4	4	100%
REGENT INSURANCE COMPANY	4	3	75%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	4	3	75%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	4	3	75%
COMPWEST INSURANCE COMPANY	3	3	100%
HANOVER INSURANCE COMPANY (THE)	3	2	67%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	3	3	100%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	2	2	100%
OIGA FOR AMERICAN MOTORISTS INSURANCE COMPANY	2	2	100%
OIGA FOR LEGION INSURANCE COMPANY	2	2	100%
OIGA FOR LUMBERMENS MUTUAL CASUALTY COMPANY	2	2	100%
OIGA FOR LUMBERMEN'S UNDERWRITING ALLIANCE	2	2	100%
OIGA FOR MISSION INSURANCE COMPANY	2	2	100%
OIGA FOR RELIANCE INSURANCE COMPANY	2	2	100%
ARROWOOD INDEMNITY COMPANY	2	1	50%
VIGILANT INSURANCE COMPANY	2	1	50%
ASSOCIATED INDEMNITY CORPORATION	1	1	100%
CLARENDON NATIONAL INSURANCE COMPANY	1	1	100%
OIGA FOR CASTLEPOINT NATIONAL INSURANCE COMPANY	1	1	100%
WAUSAU GENERAL INSURANCE COMPANY	1	1	100%
WORK FIRST CASUALTY COMPANY	1	1	100%
	64,156	60,296	94%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Correct	Correct
PROVIDENCE HEALTH & SERVICES-OREGON	1,656	1,623	98%
FRED MEYER STORES INC	1,252	1,170	93%
SAFEWAY INC.	1,120	894	80%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	599	588	98%
CIS TRUST	528	480	91%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	498	410	82%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	450	411	91%
ASANTE	414	401	97%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	359	348	97%
FEDERAL EXPRESS CORPORATION	356	341	96%
CITY OF PORTLAND	350	344	98%
WAL-MART ASSOCIATES INC	349	327	94%
MARION COUNTY SCHOOL DISTRICT #24J	348	332	95%
BARRETT BUSINESS SERVICES, INC.	344	313	91%
COSTCO WHOLESALE CORPORATION	320	292	91%
NORTH PACIFIC CANNERS & PACKERS, INC.	270	263	97%
MULTNOMAH COUNTY OREGON	249	233	94%
UNITED STATES BAKERY	232	220	95%
LOWE'S HOME CENTERS LLC	231	212	92%
PRECISION CASTPARTS CORP.	231	227	98%
BI-MART CORPORATION	229	211	92%
ADVENTIST HEALTH SYSTEM/WEST	201	183	91%
FOOD SERVICES OF AMERICA, INC.	193	182	94%
HOME DEPOT USA INC	189	175	93%
LES SCHWAB WAREHOUSE CENTER, LLC	187	164	88%
THOR INDUSTRIES, INC.	175	166	95%
OREGON OPERATORS SELF-INSURERS FUND	165	129	78%
PORTLAND GENERAL ELECTRIC COMPANY	147	147	100%
JELD-WEN INC	138	121	88%
FEDEX GROUND PACKAGE SYSTEM, INC.	138	110	80%
LEGACY HEALTH	136	132	97%
BEAVERTON SCHOOL DISTRICT 48J	135	123	91%
LABOR READY NORTHWEST, INC.	133	131	98%
DAIMLER TRUCKS NORTH AMERICA LLC	129	117	91%
CITY OF EUGENE	117	93	79%
CITY OF SALEM	110	104	95%
RLC INDUSTRIES CO.	106	91	86%
CONAGRA BRANDS INC.	101	67	66%
NORTH CLACKAMAS SCHOOL DISTRICT 12	101	92	91%
COMBINED TRANSPORT INC	101	98	97%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	100	99	99%
COCA-COLA REFRESHMENTS USA INC	99	97	98%
ABM INDUSTRIES INCORPORATED	89	84	94%
CLACKAMAS COUNTY OREGON	86	63	73%
TARGET CORPORATION	83	76	92%
WASHINGTON COUNTY	83	62	75%
YRC INC.	83	70	84%
NORDSTROM, INC.	82	76	93%
MACY'S INC.	71	65	92%
FRERES LUMBER CO, INC	71	71	100%
LANE COUNTY	70	60	86%
FEDEX FREIGHT INC	69	63	91%
NORTHWEST NATURAL GAS COMPANY	67	65	97%
CITY OF GRESHAM	63	47	75%
CITY OF HILLSBORO	62	44	71%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	60	58	97%
WEYERHAEUSER COMPANY	58	56	97%

Self-Insured Employer	Total		
	Transactions Audited	Total Correct	Percent Correct
INTERNATIONAL PAPER COMPANY	54	52	96%
BOISE CASCADE COMPANY	53	49	92%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	52	49	94%
THE SALVATION ARMY	51	40	78%
INTEL CORPORATION	47	36	77%
MARION COUNTY OREGON	47	45	96%
INTERSTATE DISTRIBUTOR CO MERGED WITH 1004	46	44	96%
SCHNITZER STEEL INDUSTRIES INC	45	42	93%
GORDON TRUCKING INC	43	39	91%
LS TRANSPORT, LLC	40	38	95%
NATIONAL FROZEN FOODS CORPORATION	39	37	95%
THRIFTY PAYLESS, INC.	39	36	92%
PORTLAND COMMUNITY COLLEGE	37	36	97%
UNITED AIRLINES INC	34	27	79%
ABF FREIGHT SYSTEM, INC.	33	32	97%
DESCHUTES COUNTY	33	30	91%
PILOT TRAVEL CENTERS LLC	32	31	97%
PORT OF PORTLAND	31	27	87%
COLUMBIA FOREST PRODUCTS, INC.	30	29	97%
MAY TRUCKING COMPANY	30	28	93%
MARRIOTT INTERNATIONAL, INC.	29	28	97%
WILLAMETTE VIEW, INC.	29	27	93%
SENECA SAWMILL COMPANY	28	25	89%
SKY LAKES MEDICAL CENTER INC	26	24	92%
MCCORMICK & SCHMICK RESTAURANT CORP	24	23	96%
RSG FOREST PRODUCTS INC	23	22	96%
JACKSON COUNTY	22	21	95%
KNIGHT TRANSPORTATION, INC.	18	16	89%
CITY OF BEAVERTON	16	13	81%
SHERM'S THUNDERBIRD MARKET, INC.	16	16	100%
ESCO CORPORATION	15	15	100%
STIMSON LUMBER COMPANY	15	15	100%
EVRAZ INC NA	13	10	77%
RYDER TRUCK RENTAL, INC.	13	9	69%
DOUGLAS COUNTY	12	10	83%
LOWE'S HIW INC	10	10	100%
CITY OF ASHLAND	9	7	78%
CASCADE CORPORATION	9	9	100%
PEOPLEREADY, INC.	9	9	100%
TRINITY HEALTH CORPORATION	9	8	89%
OREGON EMPLOYERS TRUST, INC.	9	9	100%
HYSTER-YALE GROUP, INC.	8	7	88%
MARVIN LUMBER AND CEDAR COMPANY	7	6	86%
OWENS CORNING	7	6	86%
TEKTRONIX, INC.	6	6	100%
COORSTEK INC	4	3	75%
INGRAM INDUSTRIES INC.	4	3	75%
JH KELLY LLC	4	4	100%
NORTHWEST PERMANENTE, P.C.	4	4	100%
AVISTA CORPORATION (DBA AVISTA UTILITIES)	3	2	67%
FLEETWOOD ENTERPRISES INC	3	2	67%
LAND O'LAKES INC	3	2	67%
ASH GROVE CEMENT COMPANY	3	3	100%
OREGON TRANSFER CO.	3	2	67%
UNIVAR SOLUTIONS USA INC	3	3	100%
NEW ALBERTSON'S LP	2	2	100%
CITY OF ROSEBURG	2	2	100%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
CHEVRON U.S.A. INC.	1	1	100%
HILTON WORLDWIDE INC	1	1	100%
NIKE, INC.	1	1	100%
PENDLETON WOOLEN MILLS, INC.	1	1	100%
UNITED STATES GYPSUM COMPANY	1	1	100%
	15,624	14,356	92%
NON COMPLYING EMPLOYER	206	197	96%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
SAIF CORPORATION	42,891	40,846	95%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,320	2,072	89%
NEW HAMPSHIRE INSURANCE COMPANY	1,614	1,478	92%
AMERICAN ZURICH INSURANCE COMPANY	1,300	1,186	91%
OLD REPUBLIC INSURANCE COMPANY	986	900	91%
LM INSURANCE CORPORATION	971	874	90%
CHARTER OAK FIRE INSURANCE COMPANY	835	716	86%
ACE AMERICAN INSURANCE COMPANY	618	544	88%
TRUMBULL INSURANCE COMPANY	609	558	92%
SAFETY NATIONAL CASUALTY CORPORATION	593	540	91%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	570	476	84%
LIBERTY INSURANCE CORPORATION	565	500	88%
ZURICH AMERICAN INSURANCE COMPANY	550	487	89%
XL SPECIALTY INSURANCE COMPANY	444	381	86%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	425	414	97%
OHIO SECURITY INSURANCE COMPANY	394	356	90%
ARCH INSURANCE COMPANY	385	328	85%
XL INSURANCE AMERICA, INC.	339	293	86%
LIBERTY NORTHWEST INSURANCE CORPORATION	338	291	86%
FARMINGTON CASUALTY COMPANY	301	257	85%
TRAVELERS CASUALTY AND SURETY COMPANY	277	232	84%
SENTRY CASUALTY COMPANY	277	263	95%
RIVERPORT INSURANCE COMPANY	235	168	71%
ALASKA NATIONAL INSURANCE COMPANY	194	182	94%
NON COMPLYING EMPLOYER	181	173	96%
TRANSPORTATION INSURANCE COMPANY	180	161	89%
CONTINENTAL DIVIDE INSURANCE COMPANY	177	137	77%
SECURITY NATIONAL INSURANCE COMPANY	161	143	89%
MID-CENTURY INSURANCE COMPANY	157	143	91%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	154	131	85%
FEDERAL INSURANCE COMPANY	153	136	89%
STARR INDEMNITY AND LIABILITY COMPANY	150	132	88%
TECHNOLOGY INSURANCE COMPANY, INC.	143	132	92%
EMPLOYERS PREFERRED INSURANCE COMPANY	140	117	84%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	132	117	89%
SENTRY INSURANCE A MUTUAL COMPANY	128	123	96%
SENTINEL INSURANCE COMPANY, LTD.	124	109	88%
HARTFORD UNDERWRITERS INSURANCE COMPANY	124	111	90%
TWIN CITY FIRE INSURANCE COMPANY	123	112	91%
FARMERS INSURANCE EXCHANGE	121	112	93%
HARTFORD FIRE INSURANCE COMPANY	112	106	95%
EMPLOYERS ASSURANCE COMPANY	102	89	87%
WEST AMERICAN INSURANCE COMPANY	95	80	84%
EVEREST NATIONAL INSURANCE COMPANY	94	71	76%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	91	80	88%
TOKIO MARINE AMERICA INSURANCE COMPANY	88	80	91%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	87	77	89%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	85	82	96%
HARTFORD CASUALTY INSURANCE COMPANY	83	72	87%
OIGA FOR GUARANTEE INSURANCE COMPANY	80	71	89%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	75	69	92%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	75	71	95%
WESCO INSURANCE COMPANY	74	62	84%
CALIFORNIA INSURANCE COMPANY	65	57	88%
OHIO CASUALTY INSURANCE COMPANY	65	59	91%
ARGONAUT INSURANCE COMPANY	63	56	89%
FIRST LIBERTY INSURANCE CORPORATION (THE)	63	58	92%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
TRAVELERS INDEMNITY COMPANY OF AMERICA	63	54	86%
PROTECTIVE INSURANCE COMPANY	59	37	63%
FEDERATED MUTUAL INSURANCE COMPANY	58	55	95%
PACIFIC INDEMNITY COMPANY	57	55	96%
TRUCK INSURANCE EXCHANGE	56	45	80%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	53	50	94%
AMGUARD INSURANCE COMPANY	50	44	88%
TRAVELERS INDEMNITY COMPANY (THE)	49	40	82%
ARGONAUT-MIDWEST INSURANCE COMPANY	47	45	96%
STATE FARM FIRE AND CASUALTY COMPANY	46	43	93%
ACIG INSURANCE COMPANY	45	42	93%
PHOENIX INSURANCE COMPANY	45	39	87%
SAFETY FIRST INSURANCE COMPANY	45	40	89%
SOMPO AMERICA INSURANCE COMPANY	42	38	90%
GRANITE STATE INSURANCE COMPANY	40	37	93%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	38	27	71%
AIG PROPERTY CASUALTY COMPANY	38	36	95%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	36	33	92%
PRAETORIAN INSURANCE COMPANY	36	35	97%
VANLINER INSURANCE COMPANY	36	28	78%
AMERICAN FIRE AND CASUALTY COMPANY	35	31	89%
CHURCH MUTUAL INSURANCE COMPANY	34	31	91%
EMPLOYERS COMPENSATION INSURANCE COMPANY	34	24	71%
mitsui sumitomo insurance company of america	33	29	88%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	32	28	88%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	30	21	70%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	25	23	92%
GREAT DIVIDE INSURANCE COMPANY	25	21	84%
NORTH RIVER INSURANCE COMPANY	25	22	88%
ZENITH INSURANCE COMPANY	25	25	100%
CONTINENTAL CASUALTY COMPANY	23	21	91%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	21	19	90%
CHEROKEE INSURANCE COMPANY	19	17	89%
BENCHMARK INSURANCE COMPANY	19	14	74%
CHUBB INDEMNITY INSURANCE COMPANY	18	14	78%
NORGUARD INSURANCE COMPANY	18	14	78%
HDI GLOBAL INSURANCE COMPANY	18	14	78%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	18	16	89%
AMERICAN ECONOMY INSURANCE COMPANY	15	9	60%
HANOVER AMERICAN INSURANCE COMPANY (THE)	15	11	73%
WCF NATIONAL INSURANCE COMPANY	14	12	86%
AMERICAN HOME ASSURANCE COMPANY	14	14	100%
COMMERCE AND INDUSTRY INSURANCE COMPANY	14	14	100%
ELECTRIC INSURANCE COMPANY	14	14	100%
BROTHERHOOD MUTUAL INSURANCE COMPANY	13	11	85%
NATIONAL INTERSTATE INSURANCE COMPANY	13	13	100%
TRANS PACIFIC INSURANCE COMPANY	13	13	100%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	12	11	92%
REPUBLIC INDEMNITY COMPANY OF AMERICA	12	10	83%
STATE NATIONAL INSURANCE COMPANY, INC.	12	7	58%
VALLEY FORGE INSURANCE COMPANY	12	10	83%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	11	7	64%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	11	9	82%
INSURANCE COMPANY OF THE WEST	10	9	90%
PHARMACISTS MUTUAL INSURANCE COMPANY	10	7	70%
QBE INSURANCE CORPORATION	10	9	90%
BERKLEY REGIONAL INSURANCE COMPANY	9	7	78%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	9	6	67%
ATLANTIC SPECIALTY INSURANCE COMPANY	9	8	89%
CONTINENTAL INSURANCE COMPANY (THE)	9	7	78%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	9	8	89%
UNITED STATES FIRE INSURANCE COMPANY	9	8	89%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	8	7	88%
AIG ASSURANCE COMPANY	8	8	100%
COMPWEST INSURANCE COMPANY	8	8	100%
EMPLOYERS MUTUAL CASUALTY COMPANY	8	7	88%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	8	8	100%
IMPERIUM INSURANCE COMPANY	8	5	63%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	8	6	75%
BERKLEY NATIONAL INSURANCE COMPANY	8	7	88%
STAR INSURANCE COMPANY	8	8	100%
T.H.E. INSURANCE COMPANY	8	7	88%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	7	7	100%
CONTINENTAL WESTERN INSURANCE COMPANY	7	7	100%
FIDELITY AND GUARANTY INSURANCE COMPANY	7	4	57%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	7	7	100%
MITSUI SUMITOMO INSURANCE USA INC.	7	7	100%
FIREMAN'S FUND INSURANCE COMPANY	6	6	100%
FRANK WINSTON CRUM INSURANCE COMPANY	6	3	50%
LIBERTY MUTUAL INSURANCE COMPANY	6	3	50%
AMERISURE MUTUAL INSURANCE COMPANY	6	3	50%
NATIONAL SURETY CORPORATION	6	5	83%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	6	4	67%
ACCIDENT FUND GENERAL INSURANCE COMPANY	5	3	60%
GREAT WEST CASUALTY COMPANY	5	5	100%
EASTGUARD INSURANCE COMPANY	5	4	80%
OIGA FOR LUMBERMEN'S UNDERWRITING ALLIANCE	5	5	100%
NATIONAL CASUALTY COMPANY	5	4	80%
GUIDEONE MUTUAL INSURANCE COMPANY	5	5	100%
ARROWOOD INDEMNITY COMPANY	5	5	100%
VIGILANT INSURANCE COMPANY	5	4	80%
STONINGTON INSURANCE COMPANY	4	2	50%
MASSACHUSETTS BAY INSURANCE COMPANY	4	2	50%
STARNET INSURANCE COMPANY	4	2	50%
TRIUMPHE CASUALTY COMPANY	4	3	75%
GREAT AMERICAN ASSURANCE COMPANY	3	2	67%
CAROLINA CASUALTY INSURANCE COMPANY	3	1	33%
CINCINNATI INDEMNITY CO (THE)	3	2	67%
FIRE INSURANCE EXCHANGE	3	3	100%
NOVA CASUALTY COMPANY	3	3	100%
NORTH POINTE INSURANCE COMPANY	3	3	100%
PACIFIC EMPLOYERS INSURANCE COMPANY	3	3	100%
UNITED WISCONSIN INSURANCE COMPANY	3	3	100%
ARGONAUT-SOUTHWEST INSURANCE COMPANY	2	2	100%
OIGA FOR FREMONT INDEMNITY COMPANY	2	1	50%
UNITED STATES FIDELITY AND GUARANTY COMPANY	2	2	100%
WAUSAU UNDERWRITERS INSURANCE COMPANY	2	2	100%
AMERICAN STATES INSURANCE COMPANY	1	0	0%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	1	0	0%
ASSOCIATED INDEMNITY CORPORATION	1	1	100%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1	1	100%
MEMIC INDEMNITY COMPANY	1	1	100%
REGENT INSURANCE COMPANY	1	1	100%
SEQUOIA INSURANCE COMPANY	1	1	100%

Insurer	Total Transactions Audited	Total Correct	Percent Correct
WILLIAMSBURG NATIONAL INSURANCE COMPANY	1 63,693	0 59,315	0% 93%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Correct	Correct
PROVIDENCE HEALTH & SERVICES-OREGON	1,499	1,440	96%
FRED MEYER STORES INC	1,491	1,398	94%
SAFeway INC.	1,436	1,354	94%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	539	523	97%
CIS TRUST	519	476	92%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	479	429	90%
BARRETT BUSINESS SERVICES, INC.	458	420	92%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	388	373	96%
WAL-MART ASSOCIATES INC	388	352	91%
FEDERAL EXPRESS CORPORATION	382	365	96%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	375	337	90%
NORTH PACIFIC CANNERS & PACKERS, INC.	372	369	99%
ASANTE	356	340	96%
LOWE'S HOME CENTERS LLC	348	323	93%
CITY OF PORTLAND	304	289	95%
LEGACY HEALTH	286	278	97%
COSTCO WHOLESale CORPORATION	264	253	96%
LES SCHWAB WAREHOUSE CENTER, LLC	260	248	95%
MARION COUNTY SCHOOL DISTRICT #24J	241	232	96%
MULTNOMAH COUNTY OREGON	235	225	96%
UNITED STATES BAKERY	199	187	94%
BI-MART CORPORATION	195	178	91%
FOOD SERVICES OF AMERICA, INC.	191	176	92%
OREGON OPERATORS SELF-INSURERS FUND	187	166	89%
FEDEX GROUND PACKAGE SYSTEM, INC.	177	149	84%
PRECISION CASTPARTS CORP.	172	159	92%
HOME DEPOT USA INC	166	162	98%
ADVENTIST HEALTH SYSTEM/WEST	165	152	92%
THOR INDUSTRIES, INC.	160	153	96%
PORTLAND GENERAL ELECTRIC COMPANY	154	151	98%
TARGET CORPORATION	127	107	84%
PEOPLEREADY, INC.	114	108	95%
BEAVERTON SCHOOL DISTRICT 48J	113	111	98%
NORTH CLACKAMAS SCHOOL DISTRICT 12	112	107	96%
WASHINGTON COUNTY	110	89	81%
CITY OF EUGENE	102	83	81%
JELD-WEN INC	98	84	86%
INTEL CORPORATION	88	79	90%
LANE COUNTY	88	70	80%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	87	87	100%
YRC INC.	87	74	85%
CITY OF SALEM	86	84	98%
RLC INDUSTRIES CO.	85	81	95%
SCHNITZER STEEL INDUSTRIES INC	84	78	93%
FEDEX FREIGHT INC	84	77	92%
COMBINED TRANSPORT INC	83	73	88%
THE SALVATION ARMY	75	63	84%
CLACKAMAS COUNTY OREGON	71	55	77%
DAIMLER TRUCKS NORTH AMERICA LLC	71	65	92%
NORTHWEST NATURAL GAS COMPANY	71	70	99%
CITY OF HILLSBORO	66	52	79%
FRERES LUMBER CO, INC	65	61	94%
INTERNATIONAL PAPER COMPANY	65	56	86%
CITY OF GRESHAM	64	52	81%
NORDSTROM, INC.	59	55	93%
SKY LAKES MEDICAL CENTER INC	57	55	96%
THRIFTY PAYLESS, INC.	55	49	89%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Correct	
MACY'S INC.	50	38	76%
DESCHUTES COUNTY	46	44	96%
NATIONAL FROZEN FOODS CORPORATION	45	40	89%
ABM INDUSTRIES INCORPORATED	42	40	95%
CONAGRA BRANDS INC.	42	26	62%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	42	40	95%
BOISE CASCADE COMPANY	41	38	93%
JACKSON COUNTY	40	37	93%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	39	37	95%
MARION COUNTY OREGON	39	34	87%
LS TRANSPORT, LLC	38	35	92%
PILOT TRAVEL CENTERS LLC	38	33	87%
WEYERHAEUSER COMPANY	37	33	89%
MAY TRUCKING COMPANY	33	30	91%
RSG FOREST PRODUCTS INC	33	30	91%
HEARTLAND EXPRESS INC OF IOWA	32	32	100%
MCCORMICK & SCHMICK RESTAURANT CORP	32	31	97%
PORTLAND COMMUNITY COLLEGE	32	30	94%
MARRIOTT INTERNATIONAL, INC.	31	30	97%
WILLAMETTE VIEW, INC.	29	28	97%
RYDER TRUCK RENTAL, INC.	28	26	93%
PORT OF PORTLAND	27	26	96%
SENECA SAWMILL COMPANY	25	21	84%
UNITED AIRLINES INC	25	18	72%
INTERSTATE DISTRIBUTOR CO MERGED WITH 1004	23	21	91%
SHERM'S THUNDERBIRD MARKET, INC.	16	16	100%
CITY OF ASHLAND	14	12	86%
DOUGLAS COUNTY	14	13	93%
TEKTRONIX, INC.	13	11	85%
KNIGHT TRANSPORTATION, INC.	12	10	83%
COLUMBIA FOREST PRODUCTS, INC.	11	10	91%
LABOR READY NORTHWEST, INC.	11	10	91%
CITY OF BEAVERTON	10	9	90%
CASCADE CORPORATION	10	9	90%
ESCO CORPORATION	10	9	90%
TRINITY HEALTH CORPORATION	9	9	100%
CITY OF ROSEBURG	9	9	100%
MARVIN LUMBER AND CEDAR COMPANY	7	6	86%
GORDON TRUCKING INC	6	6	100%
ARMSTRONG WORLD INDUSTRIES, INC.	4	2	50%
CHEVRON U.S.A. INC.	4	3	75%
COCA-COLA REFRESHMENTS USA INC	4	3	75%
LOWE'S HIW INC	4	4	100%
OWENS BROCKWAY GLASS CONTAINER INC	4	4	100%
HP INC	3	2	67%
HYSTER-YALE GROUP, INC.	3	3	100%
EVRAZ INC NA	2	1	50%
OWENS CORNING	2	2	100%
OREGON EMPLOYERS TRUST, INC.	2	2	100%
AVISTA CORPORATION (DBA AVISTA UTILITIES)	1	1	100%
HEALTH CARE FOR THE MID-COLUMBIA REGION	1	1	100%
OREGON CONTRACTORS WORKERS COMPENSATION TRUST, INC	1	1	100%
PENDLETON WOOLEN MILLS, INC.	1	1	100%
	15,730	14,649	93%
ABF FREIGHT SYSTEM, INC.	81	74	91%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
SAIF CORPORATION	42,248	40,365	96%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,438	2,096	86%
NEW HAMPSHIRE INSURANCE COMPANY	1,554	1,403	90%
AMERICAN ZURICH INSURANCE COMPANY	1,225	1,110	91%
LM INSURANCE CORPORATION	989	874	88%
OLD REPUBLIC INSURANCE COMPANY	903	775	86%
SAFETY NATIONAL CASUALTY CORPORATION	716	643	90%
CHARTER OAK FIRE INSURANCE COMPANY	679	585	86%
ACE AMERICAN INSURANCE COMPANY	562	496	88%
LIBERTY INSURANCE CORPORATION	554	514	93%
HARTFORD FIRE INSURANCE COMPANY	501	455	91%
XL SPECIALTY INSURANCE COMPANY	477	423	89%
ZURICH AMERICAN INSURANCE COMPANY	454	413	91%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	414	342	83%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	398	368	92%
ARCH INSURANCE COMPANY	388	341	88%
OHIO SECURITY INSURANCE COMPANY	366	331	90%
XL INSURANCE AMERICA, INC.	333	296	89%
TRUMBULL INSURANCE COMPANY	238	219	92%
FARMINGTON CASUALTY COMPANY	237	205	86%
TRAVELERS CASUALTY AND SURETY COMPANY	216	182	84%
LIBERTY NORTHWEST INSURANCE CORPORATION	207	185	89%
TECHNOLOGY INSURANCE COMPANY, INC.	199	175	88%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	190	169	89%
STARR INDEMNITY AND LIABILITY COMPANY	185	144	78%
TRANSPORTATION INSURANCE COMPANY	173	140	81%
SENTRY CASUALTY COMPANY	172	156	91%
ALASKA NATIONAL INSURANCE COMPANY	166	153	92%
TWIN CITY FIRE INSURANCE COMPANY	155	142	92%
HARTFORD UNDERWRITERS INSURANCE COMPANY	142	130	92%
EMPLOYERS PREFERRED INSURANCE COMPANY	139	125	90%
FARMERS INSURANCE EXCHANGE	129	115	89%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	128	113	88%
CONTINENTAL DIVIDE INSURANCE COMPANY	125	93	74%
FEDERAL INSURANCE COMPANY	114	104	91%
MID-CENTURY INSURANCE COMPANY	114	104	91%
SENTINEL INSURANCE COMPANY, LTD.	112	99	88%
HARTFORD CASUALTY INSURANCE COMPANY	99	88	89%
WEST AMERICAN INSURANCE COMPANY	98	91	93%
EMPLOYERS ASSURANCE COMPANY	97	79	81%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	92	80	87%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	92	84	91%
SECURITY NATIONAL INSURANCE COMPANY	85	64	75%
RIVERPORT INSURANCE COMPANY	84	69	82%
SENTRY INSURANCE A MUTUAL COMPANY	75	69	92%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	73	64	88%
EVEREST NATIONAL INSURANCE COMPANY	73	56	77%
BENCHMARK INSURANCE COMPANY	68	46	68%
FIRE INSURANCE EXCHANGE	68	63	93%
OHIO CASUALTY INSURANCE COMPANY	67	56	84%
TRAVELERS INDEMNITY COMPANY OF AMERICA	65	57	88%
TRUCK INSURANCE EXCHANGE	60	51	85%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	58	55	95%
WESCO INSURANCE COMPANY	58	49	84%
SOMPO AMERICA INSURANCE COMPANY	58	51	88%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	55	53	96%
AMGUARD INSURANCE COMPANY	53	43	81%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
CALIFORNIA INSURANCE COMPANY	52	48	92%
FEDERATED MUTUAL INSURANCE COMPANY	51	42	82%
PHOENIX INSURANCE COMPANY	48	40	83%
VANLINER INSURANCE COMPANY	48	45	94%
ARGONAUT INSURANCE COMPANY	46	43	93%
PACIFIC INDEMNITY COMPANY	46	41	89%
SAFETY FIRST INSURANCE COMPANY	44	42	95%
EMPLOYERS COMPENSATION INSURANCE COMPANY	42	35	83%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	42	36	86%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	41	37	90%
AMERICAN FIRE AND CASUALTY COMPANY	41	39	95%
ARGONAUT-MIDWEST INSURANCE COMPANY	38	36	95%
ACIG INSURANCE COMPANY	37	33	89%
GRANITE STATE INSURANCE COMPANY	37	36	97%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	37	35	95%
CHUBB INDEMNITY INSURANCE COMPANY	36	31	86%
NORGUARD INSURANCE COMPANY	34	28	82%
PROTECTIVE INSURANCE COMPANY	34	24	71%
TOKIO MARINE AMERICA INSURANCE COMPANY	34	30	88%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	33	29	88%
CHURCH MUTUAL INSURANCE COMPANY	32	24	75%
GUIDEONE MUTUAL INSURANCE COMPANY	30	27	90%
ZENITH INSURANCE COMPANY	30	28	93%
FIRST LIBERTY INSURANCE CORPORATION (THE)	29	28	97%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	29	25	86%
STATE NATIONAL INSURANCE COMPANY, INC.	29	22	76%
STATE FARM FIRE AND CASUALTY COMPANY	28	20	71%
GREAT DIVIDE INSURANCE COMPANY	27	22	81%
NORTH RIVER INSURANCE COMPANY	27	25	93%
NATIONAL INTERSTATE INSURANCE COMPANY	26	21	81%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	25	17	68%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	25	23	92%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	22	17	77%
BROTHERHOOD MUTUAL INSURANCE COMPANY	21	16	76%
OIGA FOR GUARANTEE INSURANCE COMPANY	21	15	71%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	21	19	90%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	20	17	85%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	19	14	74%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	19	16	84%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	18	17	94%
AMERICAN HOME ASSURANCE COMPANY	18	16	89%
ATLANTIC SPECIALTY INSURANCE COMPANY	18	15	83%
MASSACHUSETTS BAY INSURANCE COMPANY	18	14	78%
VALLEY FORGE INSURANCE COMPANY	18	14	78%
WCF NATIONAL INSURANCE COMPANY	17	14	82%
NATIONAL CASUALTY COMPANY	16	14	88%
TRANS PACIFIC INSURANCE COMPANY	16	16	100%
UNITED STATES FIRE INSURANCE COMPANY	16	11	69%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	15	13	87%
AIG PROPERTY CASUALTY COMPANY	15	14	93%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	15	15	100%
CHEROKEE INSURANCE COMPANY	13	11	85%
ARCH INDEMNITY INSURANCE COMPANY	12	12	100%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	12	7	58%
AMERISURE MUTUAL INSURANCE COMPANY	12	6	50%
MIDDLESEX INSURANCE COMPANY	12	11	92%
PHARMACISTS MUTUAL INSURANCE COMPANY	12	10	83%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
FIREMAN'S FUND INSURANCE COMPANY	11	9	82%
COMMERCE AND INDUSTRY INSURANCE COMPANY	10	10	100%
TRAVELERS INDEMNITY COMPANY (THE)	10	10	100%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	9	9	100%
REPUBLIC INDEMNITY COMPANY OF AMERICA	9	7	78%
BERKLEY NATIONAL INSURANCE COMPANY	9	9	100%
STARNET INSURANCE COMPANY	9	8	89%
QBE INSURANCE CORPORATION	9	5	56%
ACCIDENT FUND GENERAL INSURANCE COMPANY	8	5	63%
CONTINENTAL INSURANCE COMPANY (THE)	8	8	100%
UNITED WISCONSIN INSURANCE COMPANY	8	5	63%
FLORISTS' MUTUAL INSURANCE COMPANY	7	7	100%
FRANK WINSTON CRUM INSURANCE COMPANY	7	7	100%
IMPERIUM INSURANCE COMPANY	7	6	86%
STAR INSURANCE COMPANY	7	7	100%
AMERICAN ECONOMY INSURANCE COMPANY	6	4	67%
BERKLEY CASUALTY COMPANY	6	6	100%
CINCINNATI CASUALTY COMPANY (THE)	6	5	83%
ELECTRIC INSURANCE COMPANY	6	6	100%
WELLFLEET NEW YORK INSURANCE COMPANY	6	4	67%
INSURANCE COMPANY OF THE WEST	6	5	83%
AMERICAN AUTOMOBILE INSURANCE COMPANY	5	5	100%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	5	5	100%
CONTINENTAL CASUALTY COMPANY	5	5	100%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	5	5	100%
NATIONAL SURETY CORPORATION	5	5	100%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	5	5	100%
PACIFIC EMPLOYERS INSURANCE COMPANY	5	5	100%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	5	3	60%
CAROLINA CASUALTY INSURANCE COMPANY	4	3	75%
ASSOCIATED INDEMNITY CORPORATION	4	3	75%
COMPWEST INSURANCE COMPANY	4	4	100%
DAKOTA TRUCK UNDERWRITERS	4	4	100%
GREAT WEST CASUALTY COMPANY	4	4	100%
MEMIC INDEMNITY COMPANY	4	4	100%
AMERISURE INSURANCE COMPANY	4	4	100%
MIDWEST EMPLOYERS CASUALTY COMPANY	4	4	100%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	4	4	100%
T.H.E. INSURANCE COMPANY	4	3	75%
TRIUMPHE CASUALTY COMPANY	4	4	100%
UTICA MUTUAL INSURANCE COMPANY	4	3	75%
VIGILANT INSURANCE COMPANY	4	3	75%
AIG ASSURANCE COMPANY	3	3	100%
FIDELITY AND GUARANTY INSURANCE COMPANY	3	3	100%
HANOVER INSURANCE COMPANY (THE)	3	2	67%
PRAETORIAN INSURANCE COMPANY	3	1	33%
NOVA CASUALTY COMPANY	3	3	100%
WAUSAU UNDERWRITERS INSURANCE COMPANY	3	3	100%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	2	2	100%
OIGA FOR RELIANCE INSURANCE COMPANY	2	2	100%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	1	1	100%
AMERICAN FAMILY HOME INSURANCE COMPANY	1	0	0%
BERKLEY REGIONAL INSURANCE COMPANY	1	1	100%
CINCINNATI INDEMNITY CO (THE)	1	1	100%
CONTINENTAL WESTERN INSURANCE COMPANY	1	1	100%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	1	1	100%
SENTRY SELECT INSURANCE COMPANY	1	1	100%

Insurer	Total Transactions Audited	Total Correct	Percent Correct
NORTH POINTE INSURANCE COMPANY	1	1	100%
	61,678	57,460	93%

	Total		
	Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
PROVIDENCE HEALTH & SERVICES-OREGON	1,310	1,269	97%
FRED MEYER STORES INC	1,235	1,035	84%
SAFeway INC.	1,083	1,036	96%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	473	445	94%
BARRETT BUSINESS SERVICES, INC.	445	388	87%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	444	430	97%
CIS TRUST	432	389	90%
WAL-MART ASSOCIATES INC	402	375	93%
FEDERAL EXPRESS CORPORATION	375	348	93%
LEGACY HEALTH	367	349	95%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	356	315	88%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	324	319	98%
LOWE'S HOME CENTERS LLC	312	276	88%
CITY OF PORTLAND	312	297	95%
ASANTE	311	300	96%
COSTCO WHOLESALE CORPORATION	297	291	98%
FEDEX GROUND PACKAGE SYSTEM, INC.	289	235	81%
MARION COUNTY SCHOOL DISTRICT #24J	283	267	94%
NORTH PACIFIC CANNERS & PACKERS, INC.	280	272	97%
OREGON OPERATORS SELF-INSURERS FUND	223	207	93%
FOOD SERVICES OF AMERICA, INC.	214	202	94%
BEAVERTON SCHOOL DISTRICT 48J	211	201	95%
UNITED STATES BAKERY	207	200	97%
LES SCHWAB WAREHOUSE CENTER, LLC	204	192	94%
BI-MART CORPORATION	200	190	95%
PRECISION CASTPARTS CORP.	185	174	94%
MULTNOMAH COUNTY OREGON	184	158	86%
ADVENTIST HEALTH SYSTEM/WEST	179	163	91%
CITY OF EUGENE	171	138	81%
HOME DEPOT USA INC	152	145	95%
TARGET CORPORATION	128	98	77%
INTEL CORPORATION	123	110	89%
NORTHWEST NATURAL GAS COMPANY	120	116	97%
PEOPLEREADY, INC.	113	103	91%
THOR INDUSTRIES, INC.	104	103	99%
NORTH CLACKAMAS SCHOOL DISTRICT 12	95	92	97%
JELD-WEN INC	91	79	87%
PORTLAND GENERAL ELECTRIC COMPANY	86	84	98%
WASHINGTON COUNTY	82	63	77%
CITY OF SALEM	81	74	91%
FEDEX FREIGHT INC	79	69	87%
YRC INC.	77	74	96%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	72	66	92%
RLC INDUSTRIES CO.	72	65	90%
COMBINED TRANSPORT INC	69	59	86%
CLACKAMAS COUNTY OREGON	68	49	72%
NATIONAL FROZEN FOODS CORPORATION	68	63	93%
CITY OF HILLSBORO	66	51	77%
BOISE CASCADE COMPANY	59	58	98%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	59	56	95%
LANE COUNTY	58	44	76%
ABF FREIGHT SYSTEM, INC.	56	51	91%
WEYERHAEUSER COMPANY	55	49	89%
ABM INDUSTRIES INCORPORATED	53	49	92%
CITY OF GRESHAM	52	41	79%
LS TRANSPORT, LLC	51	47	92%
WILLAMETTE VIEW, INC.	51	49	96%

Self-Insured Employer	Total		
	Transactions Audited	Total Correct	Percent Correct
MACY'S INC.	50	41	82%
PORTLAND COMMUNITY COLLEGE	49	44	90%
DAIMLER TRUCKS NORTH AMERICA LLC	44	25	57%
JACKSON COUNTY	44	42	95%
MARRIOTT INTERNATIONAL, INC.	39	38	97%
NORDSTROM, INC.	37	36	97%
THRIFTY PAYLESS, INC.	36	32	89%
MAY TRUCKING COMPANY	34	32	94%
THE SALVATION ARMY	34	23	68%
SCHNITZER STEEL INDUSTRIES INC	34	31	91%
DESCHUTES COUNTY	31	27	87%
COLUMBIA FOREST PRODUCTS, INC.	30	28	93%
MARION COUNTY OREGON	30	27	90%
SKY LAKES MEDICAL CENTER INC	29	27	93%
SENECA SAWMILL COMPANY	27	25	93%
KNIGHT TRANSPORTATION, INC.	27	22	81%
PILOT TRAVEL CENTERS LLC	24	24	100%
SHERM'S THUNDERBIRD MARKET, INC.	24	24	100%
HEARTLAND EXPRESS INC OF IOWA	21	20	95%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	21	20	95%
UNITED AIRLINES INC	20	16	80%
RSG FOREST PRODUCTS INC	17	17	100%
HYSTER-YALE GROUP, INC.	16	16	100%
DOUGLAS COUNTY	15	14	93%
FRERES LUMBER CO, INC	14	12	86%
PORT OF PORTLAND	14	13	93%
RYDER TRUCK RENTAL, INC.	13	11	85%
ESCO CORPORATION	12	8	67%
TEKTRONIX, INC.	11	11	100%
THE AMALGAMATED SUGAR COMPANY LLC	9	8	89%
EVRAZ INC NA	9	4	44%
INTERNATIONAL PAPER COMPANY	9	7	78%
MARVIN LUMBER AND CEDAR COMPANY	9	9	100%
TRINITY HEALTH CORPORATION	9	9	100%
MCCORMICK & SCHMICK RESTAURANT CORP	8	7	88%
LOUISIANA-PACIFIC CORPORATION	7	5	71%
OWENS BROCKWAY GLASS CONTAINER INC	7	6	86%
CASCADE CORPORATION	6	3	50%
CHEVRON U.S.A. INC.	6	4	67%
JH KELLY LLC	4	4	100%
OREGON CONTRACTORS WORKERS COMPENSATION TRUST, INC	4	2	50%
OWENS CORNING	4	4	100%
CITY OF ROSEBURG	4	4	100%
CITY OF ASHLAND	3	3	100%
CITY OF BEAVERTON	3	3	100%
CONAGRA BRANDS INC.	3	2	67%
INTERSTATE DISTRIBUTOR CO MERGED WITH 1004	3	3	100%
UNITED STATES GYPSUM COMPANY	3	3	100%
COCA-COLA REFRESHMENTS USA INC	2	1	50%
STATES INDUSTRIES, INC.	2	0	0%
OREGON EMPLOYERS TRUST, INC.	2	1	50%
ARMSTRONG WORLD INDUSTRIES, INC.	1	0	0%
GEORGIA-PACIFIC CORPORATION	1	1	100%
ASH GROVE CEMENT COMPANY	1	1	100%
OREGON TRANSFER CO.	1	1	100%
PUGET SOUND FREIGHT LINES, INC.	1	0	0%
STIMSON LUMBER COMPANY	1	1	100%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
GORDON TRUCKING INC	1 14,468	0 13,270	0% 92%
NON COMPLYING EMPLOYER	200	188	94%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
SAIF CORPORATION	47,598	45,661	96%
ACCIDENT FUND GENERAL INSURANCE COMPANY	27	22	81%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	7	6	86%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	47	38	81%
TRAVELERS CASUALTY AND SURETY COMPANY	303	258	85%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	461	447	97%
WCF NATIONAL INSURANCE COMPANY	61	53	87%
ALASKA NATIONAL INSURANCE COMPANY	117	101	86%
ACE AMERICAN INSURANCE COMPANY	632	569	90%
AMERICAN AUTOMOBILE INSURANCE COMPANY	7	7	100%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	21	19	90%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	39	37	95%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	12	12	100%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	17	10	59%
AMERICAN FIRE AND CASUALTY COMPANY	55	49	89%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	4	1	25%
AMERICAN HOME ASSURANCE COMPANY	8	8	100%
AIG ASSURANCE COMPANY	8	7	88%
OIGA FOR AMERICAN MOTORISTS INSURANCE COMPANY	1	0	0%
BERKLEY REGIONAL INSURANCE COMPANY	2	2	100%
CAROLINA CASUALTY INSURANCE COMPANY	8	5	63%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	4	4	100%
CIMARRON INSURANCE COMPANY, INC.	4	4	100%
CINCINNATI CASUALTY COMPANY (THE)	14	10	71%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	7	5	71%
ACIG INSURANCE COMPANY	62	61	98%
AMERICAN ZURICH INSURANCE COMPANY	3,250	2,995	92%
ARGONAUT INSURANCE COMPANY	56	47	84%
ARGONAUT-MIDWEST INSURANCE COMPANY	24	22	92%
ARCH INDEMNITY INSURANCE COMPANY	182	162	89%
ARCH INSURANCE COMPANY	124	97	78%
BANKERS STANDARD INSURANCE COMPANY	4	4	100%
ATLANTIC SPECIALTY INSURANCE COMPANY	25	23	92%
AIG PROPERTY CASUALTY COMPANY	23	23	100%
CHEROKEE INSURANCE COMPANY	6	6	100%
BENCHMARK INSURANCE COMPANY	6	6	100%
BROTHERHOOD MUTUAL INSURANCE COMPANY	10	6	60%
CALIFORNIA INSURANCE COMPANY	33	31	94%
CHARTER OAK FIRE INSURANCE COMPANY	1,021	875	86%
HARTFORD CASUALTY INSURANCE COMPANY	48	46	96%
COMMERCE AND INDUSTRY INSURANCE COMPANY	10	9	90%
CHUBB INDEMNITY INSURANCE COMPANY	41	37	90%
CHURCH MUTUAL INSURANCE COMPANY	29	25	86%
CONTINENTAL CASUALTY COMPANY	18	18	100%
CONTINENTAL DIVIDE INSURANCE COMPANY	89	69	78%
COMPWEST INSURANCE COMPANY	13	13	100%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	91	78	86%
CONTINENTAL WESTERN INSURANCE COMPANY	3	3	100%
CONTINENTAL INSURANCE COMPANY (THE)	15	14	93%
ELECTRIC INSURANCE COMPANY	5	4	80%
WELLFLEET NEW YORK INSURANCE COMPANY	25	20	80%
EMPLOYERS COMPENSATION INSURANCE COMPANY	62	52	84%
EMPLOYERS PREFERRED INSURANCE COMPANY	96	72	75%
EMPLOYERS ASSURANCE COMPANY	87	69	79%
EVEREST DENALI INSURANCE COMPANY	7	6	86%
EVEREST PREMIER INSURANCE COMPANY	9	8	89%
EMPLOYERS MUTUAL CASUALTY COMPANY	27	27	100%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
EMPLOYERS INSURANCE COMPANY OF WAUSAU	58	53	91%
FARMERS INSURANCE EXCHANGE	132	127	96%
FARMINGTON CASUALTY COMPANY	346	297	86%
FEDERAL INSURANCE COMPANY	136	118	87%
FEDERATED MUTUAL INSURANCE COMPANY	52	36	69%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	5	2	40%
FIDELITY AND GUARANTY INSURANCE COMPANY	5	4	80%
FIRE INSURANCE EXCHANGE	164	148	90%
FIREMAN'S FUND INSURANCE COMPANY	11	9	82%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	14	12	86%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	1	1	100%
FIRST LIBERTY INSURANCE CORPORATION (THE)	21	21	100%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	9	4	44%
FLORISTS' MUTUAL INSURANCE COMPANY	7	7	100%
SENTRY SELECT INSURANCE COMPANY	8	8	100%
SENTRY CASUALTY COMPANY	170	155	91%
FRANK WINSTON CRUM INSURANCE COMPANY	3	2	67%
FEDERATED RESERVE INSURANCE COMPANY	12	9	75%
SENTINEL INSURANCE COMPANY, LTD.	61	54	89%
GENERAL INSURANCE COMPANY OF AMERICA	1	0	0%
GRANITE STATE INSURANCE COMPANY	47	42	89%
GREAT WEST CASUALTY COMPANY	9	9	100%
OIGA FOR GUARANTEE INSURANCE COMPANY	2	1	50%
GREAT DIVIDE INSURANCE COMPANY	11	11	100%
GRAY INSURANCE COMPANY (THE)	4	4	100%
MASSACHUSETTS BAY INSURANCE COMPANY	8	7	88%
AMGUARD INSURANCE COMPANY	56	36	64%
EASTGUARD INSURANCE COMPANY	8	7	88%
NORGUARD INSURANCE COMPANY	52	38	73%
HANOVER INSURANCE COMPANY (THE)	1	1	100%
HANOVER AMERICAN INSURANCE COMPANY (THE)	11	9	82%
SENTRY INSURANCE A MUTUAL COMPANY	90	85	94%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	67	64	96%
HARTFORD FIRE INSURANCE COMPANY	672	604	90%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	83	75	90%
IMPERIUM INSURANCE COMPANY	4	3	75%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,602	2,281	88%
PRAETORIAN INSURANCE COMPANY	8	4	50%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	98	88	90%
INSURANCE COMPANY OF THE WEST	7	5	71%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	17	12	71%
XL SPECIALTY INSURANCE COMPANY	516	457	89%
XL INSURANCE AMERICA, INC.	362	316	87%
INTREPID INSURANCE COMPANY	11	10	91%
LM INSURANCE CORPORATION	1,073	959	89%
LIBERTY INSURANCE CORPORATION	612	577	94%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	205	190	93%
LIBERTY NORTHWEST INSURANCE CORPORATION	78	65	83%
LIBERTY MUTUAL INSURANCE COMPANY	4	4	100%
MIDVALE INDEMNITY COMPANY	7	6	86%
AMERISURE PARTNERS INSURANCE COMPANY	3	3	100%
AMERISURE MUTUAL INSURANCE COMPANY	16	13	81%
MID-CENTURY INSURANCE COMPANY	67	59	88%
MIDDLESEX INSURANCE COMPANY	7	6	86%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	2	2	100%
NATIONAL INTERSTATE INSURANCE COMPANY	7	6	86%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	9	8	89%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
NATIONAL SURETY CORPORATION	14	12	86%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	15	14	93%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	68	61	90%
NATIONWIDE MUTUAL INSURANCE COMPANY	11	10	91%
NEW HAMPSHIRE INSURANCE COMPANY	1,944	1,776	91%
HARTFORD UNDERWRITERS INSURANCE COMPANY	274	250	91%
NOVA CASUALTY COMPANY	33	28	85%
NORTH RIVER INSURANCE COMPANY	52	51	98%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	4	4	100%
OHIO CASUALTY INSURANCE COMPANY	82	75	91%
OHIO SECURITY INSURANCE COMPANY	259	232	90%
OLD REPUBLIC INSURANCE COMPANY	1,575	1,392	88%
PACIFIC INDEMNITY COMPANY	36	31	86%
PHARMACISTS MUTUAL INSURANCE COMPANY	23	18	78%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	21	20	95%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	18	17	94%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	18	17	94%
PHOENIX INSURANCE COMPANY	62	51	82%
EVEREST NATIONAL INSURANCE COMPANY	67	54	81%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	47	42	89%
GUIDEONE MUTUAL INSURANCE COMPANY	46	41	89%
PROTECTIVE INSURANCE COMPANY	22	15	68%
RLI INSURANCE COMPANY	1	1	100%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	12	11	92%
STARR INDEMNITY AND LIABILITY COMPANY	179	159	89%
STARR SPECIALTY INSURANCE COMPANY	21	19	90%
BERKLEY NATIONAL INSURANCE COMPANY	1	0	0%
RIVERPORT INSURANCE COMPANY	14	10	71%
STARNET INSURANCE COMPANY	12	9	75%
SAFETY NATIONAL CASUALTY CORPORATION	952	836	88%
SAFETY FIRST INSURANCE COMPANY	59	56	95%
SAGAMORE INSURANCE COMPANY	19	13	68%
SECURITY NATIONAL INSURANCE COMPANY	59	48	81%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	112	94	84%
TECHNOLOGY INSURANCE COMPANY, INC.	248	221	89%
WESCO INSURANCE COMPANY	15	13	87%
STATE NATIONAL INSURANCE COMPANY, INC.	11	8	73%
STATE FARM FIRE AND CASUALTY COMPANY	67	54	81%
MITSUI SUMITOMO INSURANCE USA INC.	34	32	94%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	25	23	92%
TOKIO MARINE AMERICA INSURANCE COMPANY	47	36	77%
T.H.E. INSURANCE COMPANY	1	1	100%
TRUMBULL INSURANCE COMPANY	115	101	88%
TRANS PACIFIC INSURANCE COMPANY	6	6	100%
TRANSPORTATION INSURANCE COMPANY	155	148	95%
TRAVELERS INDEMNITY COMPANY (THE)	72	61	85%
TRAVELERS INDEMNITY COMPANY OF AMERICA	48	40	83%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	495	392	79%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	3	3	100%
TRIUMPHE CASUALTY COMPANY	2	2	100%
TRUCK INSURANCE EXCHANGE	62	58	94%
TWIN CITY FIRE INSURANCE COMPANY	167	154	92%
UNITED STATES FIRE INSURANCE COMPANY	7	7	100%
UNITED WISCONSIN INSURANCE COMPANY	48	45	94%
VALLEY FORGE INSURANCE COMPANY	37	35	95%
VANLINER INSURANCE COMPANY	65	52	80%
QBE INSURANCE CORPORATION	15	14	93%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
WEST AMERICAN INSURANCE COMPANY	80	70	88%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	13	13	100%
SOMPO AMERICA INSURANCE COMPANY	39	37	95%
ZENITH INSURANCE COMPANY	25	23	92%
ZURICH AMERICAN INSURANCE COMPANY	557	512	92%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	35	33	94%
	71,643	67,058	94%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
PROVIDENCE HEALTH & SERVICES-OREGON	1,724	1,662	96%
FRED MEYER STORES INC	1,459	1,291	88%
SAFEWAY INC.	1,245	1,198	96%
LEGACY HEALTH	556	536	96%
WAL-MART ASSOCIATES INC	507	492	97%
BARRETT BUSINESS SERVICES, INC.	483	432	89%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	462	417	90%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	439	414	94%
CIS TRUST	434	393	91%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	428	416	97%
LOWE'S HOME CENTERS LLC	364	321	88%
CITY OF PORTLAND	344	335	97%
FEDERAL EXPRESS CORPORATION	339	322	95%
ASANTE	333	329	99%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	330	318	96%
COSTCO WHOLESALE CORPORATION	308	304	99%
MARION COUNTY SCHOOL DISTRICT #24J	290	273	94%
BEAVERTON SCHOOL DISTRICT 48J	278	270	97%
LES SCHWAB WAREHOUSE CENTER, LLC	277	265	96%
UNITED STATES BAKERY	275	257	93%
BI-MART CORPORATION	268	261	97%
FEDEX GROUND PACKAGE SYSTEM, INC.	228	166	73%
MULTNOMAH COUNTY OREGON	221	198	90%
CITY OF EUGENE	218	180	83%
FOOD SERVICES OF AMERICA, INC.	192	184	96%
TARGET CORPORATION	189	155	82%
PRECISION CASTPARTS CORP.	188	179	95%
OREGON OPERATORS SELF-INSURERS FUND	174	157	90%
NORTH PACIFIC CANNERS & PACKERS, INC.	174	170	98%
HOME DEPOT USA INC	168	155	92%
INTEL CORPORATION	164	150	91%
ADVENTIST HEALTH SYSTEM/WEST	157	134	85%
WASHINGTON COUNTY	131	99	76%
CLACKAMAS COUNTY OREGON	121	93	77%
NORTH CLACKAMAS SCHOOL DISTRICT 12	119	116	97%
ABM INDUSTRIES INCORPORATED	115	109	95%
DAIMLER TRUCKS NORTH AMERICA LLC	115	88	77%
PORTLAND GENERAL ELECTRIC COMPANY	112	112	100%
CITY OF SALEM	100	97	97%
NORTHWEST NATURAL GAS COMPANY	92	90	98%
WEYERHAEUSER COMPANY	89	77	87%
JELD-WEN INC	87	77	89%
FEDEX FREIGHT INC	87	83	95%
COMBINED TRANSPORT INC	86	86	100%
LANE COUNTY	82	60	73%
ABF FREIGHT SYSTEM, INC.	77	70	91%
PEOPLEREADY, INC.	77	71	92%
LS TRANSPORT, LLC	74	71	96%
YRC INC.	74	69	93%
THOR INDUSTRIES, INC.	73	72	99%
CITY OF GRESHAM	63	49	78%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	63	63	100%
RLC INDUSTRIES CO.	62	61	98%
NORDSTROM, INC.	59	53	90%
SKY LAKES MEDICAL CENTER INC	59	57	97%
NATIONAL FROZEN FOODS CORPORATION	58	55	95%
CITY OF HILLSBORO	50	42	84%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
THRIFTY PAYLESS, INC.	50	44	88%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	47	47	100%
MACY'S INC.	42	39	93%
DESCHUTES COUNTY	38	37	97%
THE SALVATION ARMY	38	37	97%
SHERM'S THUNDERBIRD MARKET, INC.	38	38	100%
JACKSON COUNTY	37	35	95%
SCHNITZER STEEL INDUSTRIES INC	37	36	97%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	36	32	89%
MARION COUNTY OREGON	35	32	91%
TRINITY HEALTH CORPORATION	33	29	88%
PORTLAND COMMUNITY COLLEGE	33	33	100%
BOISE CASCADE COMPANY	32	30	94%
WILLAMETTE VIEW, INC.	29	29	100%
RYDER TRUCK RENTAL, INC.	28	25	89%
HEARTLAND EXPRESS INC OF IOWA	26	24	92%
MAY TRUCKING COMPANY	26	22	85%
DOUGLAS COUNTY	20	18	90%
PILOT TRAVEL CENTERS LLC	20	20	100%
PORT OF PORTLAND	20	19	95%
CITY OF BEAVERTON	19	14	74%
KNIGHT TRANSPORTATION, INC.	19	18	95%
COLUMBIA FOREST PRODUCTS, INC.	17	14	82%
OWENS BROCKWAY GLASS CONTAINER INC	17	17	100%
RSG FOREST PRODUCTS INC	17	16	94%
JH KELLY LLC	16	16	100%
SENECA SAWMILL COMPANY	15	14	93%
MCCORMICK & SCHMICK RESTAURANT CORP	14	14	100%
EVRAZ INC NA	13	10	77%
TEKTRONIX, INC.	12	11	92%
OWENS CORNING	10	10	100%
CITY OF ASHLAND	8	6	75%
KIEWIT CORPORATION	7	6	86%
MARVIN LUMBER AND CEDAR COMPANY	6	6	100%
UNITED AIRLINES INC	6	3	50%
CASCADE CORPORATION	5	2	40%
CHEVRON U.S.A. INC.	5	5	100%
INTERNATIONAL PAPER COMPANY	5	5	100%
ESCO CORPORATION	4	3	75%
INGRAM INDUSTRIES INC.	4	4	100%
NIKE, INC.	4	4	100%
UNIVAR SOLUTIONS USA INC	4	4	100%
PARKER-HANNIFIN CORPORATION	3	3	100%
HOLMAN DISTRIBUTION CENTER OF OREGON INC	2	2	100%
MARRIOTT INTERNATIONAL, INC.	2	2	100%
CITY OF ROSEBURG	2	1	50%
OREGON EMPLOYERS TRUST, INC.	2	2	100%
AVISTA CORPORATION (DBA AVISTA UTILITIES)	1	1	100%
COCA-COLA REFRESHMENTS USA INC	1	1	100%
FMC CORPORATION	1	0	0%
FRERES LUMBER CO, INC	1	0	0%
GEORGIA-PACIFIC CORPORATION	1	1	100%
LOWE'S HIW INC	1	1	100%
GORDON TRUCKING INC	1	1	100%
	16,251	15,097	93%
NON COMPLYING EMPLOYER	193	184	95%

Insurer	Total		Percent Correct
	Transactions Audited	Total Correct	
SAIF CORPORATION	47,073	45,499	97%
AMERICAN ZURICH INSURANCE COMPANY	3,025	2,811	93%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2,452	2,235	91%
NEW HAMPSHIRE INSURANCE COMPANY	1,707	1,568	92%
OLD REPUBLIC INSURANCE COMPANY	1,186	1,095	92%
LM INSURANCE CORPORATION	1,135	1,045	92%
SAFETY NATIONAL CASUALTY CORPORATION	912	839	92%
CHARTER OAK FIRE INSURANCE COMPANY	794	690	87%
ACE AMERICAN INSURANCE COMPANY	641	579	90%
HARTFORD FIRE INSURANCE COMPANY	454	399	88%
LIBERTY INSURANCE CORPORATION	423	400	95%
ZURICH AMERICAN INSURANCE COMPANY	346	320	92%
XL INSURANCE AMERICA, INC.	333	300	90%
XL SPECIALTY INSURANCE COMPANY	311	278	89%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	308	265	86%
TRAVELERS CASUALTY AND SURETY COMPANY	282	245	87%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	278	263	95%
OHIO SECURITY INSURANCE COMPANY	211	191	91%
SENTRY CASUALTY COMPANY	184	169	92%
GUIDEONE MUTUAL INSURANCE COMPANY	181	155	86%
TRANSPORTATION INSURANCE COMPANY	178	165	93%
TECHNOLOGY INSURANCE COMPANY, INC.	171	151	88%
ARCH INDEMNITY INSURANCE COMPANY	164	148	90%
FARMINGTON CASUALTY COMPANY	163	135	83%
CIMARRON INSURANCE COMPANY, INC.	150	126	84%
ALASKA NATIONAL INSURANCE COMPANY	144	135	94%
TWIN CITY FIRE INSURANCE COMPANY	144	134	93%
SENTRY INSURANCE A MUTUAL COMPANY	143	125	87%
NORGUARD INSURANCE COMPANY	139	118	85%
EVEREST PREMIER INSURANCE COMPANY	138	113	82%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	124	111	90%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	123	109	89%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	122	96	79%
FIRE INSURANCE EXCHANGE	120	104	87%
HARTFORD UNDERWRITERS INSURANCE COMPANY	119	107	90%
FEDERAL INSURANCE COMPANY	107	94	88%
ARCH INSURANCE COMPANY	104	86	83%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	103	92	89%
STARR INDEMNITY AND LIABILITY COMPANY	96	80	83%
FARMERS INSURANCE EXCHANGE	87	77	89%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	87	73	84%
ZENITH INSURANCE COMPANY	86	73	85%
WELLFLEET NEW YORK INSURANCE COMPANY	79	44	56%
CONTINENTAL DIVIDE INSURANCE COMPANY	76	61	80%
SECURITY NATIONAL INSURANCE COMPANY	75	62	83%
STARR SPECIALTY INSURANCE COMPANY	72	65	90%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	69	63	91%
ARGONAUT INSURANCE COMPANY	63	50	79%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	63	55	87%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	61	57	93%
TRUMBULL INSURANCE COMPANY	61	56	92%
EVEREST NATIONAL INSURANCE COMPANY	60	48	80%
TOKIO MARINE AMERICA INSURANCE COMPANY	58	54	93%
VANLINER INSURANCE COMPANY	58	55	95%
WCF NATIONAL INSURANCE COMPANY	57	49	86%
TRAVELERS INDEMNITY COMPANY (THE)	57	49	86%
GRANITE STATE INSURANCE COMPANY	56	53	95%
UNITED WISCONSIN INSURANCE COMPANY	55	47	85%

Insurer	Total	Total	Percent
	Transactions Audited	Correct	Correct
SAFETY FIRST INSURANCE COMPANY	54	49	91%
PHOENIX INSURANCE COMPANY	53	47	89%
WEST AMERICAN INSURANCE COMPANY	53	43	81%
ACIG INSURANCE COMPANY	52	50	96%
SENTINEL INSURANCE COMPANY, LTD.	52	50	96%
EMPLOYERS PREFERRED INSURANCE COMPANY	49	42	86%
MID-CENTURY INSURANCE COMPANY	49	41	84%
STATE NATIONAL INSURANCE COMPANY, INC.	45	39	87%
ATLANTIC SPECIALTY INSURANCE COMPANY	44	39	89%
SOMPO AMERICA INSURANCE COMPANY	44	36	82%
WESCO INSURANCE COMPANY	42	35	83%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	42	37	88%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	41	39	95%
EMPLOYERS ASSURANCE COMPANY	41	28	68%
STATE FARM FIRE AND CASUALTY COMPANY	41	39	95%
TRAVELERS INDEMNITY COMPANY OF AMERICA	40	35	88%
AMGUARD INSURANCE COMPANY	39	33	85%
ARGONAUT-MIDWEST INSURANCE COMPANY	37	26	70%
OHIO CASUALTY INSURANCE COMPANY	37	32	86%
MITSUI SUMITOMO INSURANCE USA INC.	37	32	86%
EMPLOYERS COMPENSATION INSURANCE COMPANY	36	24	67%
FEDERATED MUTUAL INSURANCE COMPANY	36	28	78%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	36	29	81%
HARTFORD CASUALTY INSURANCE COMPANY	35	34	97%
PACIFIC INDEMNITY COMPANY	35	30	86%
FIRST LIBERTY INSURANCE CORPORATION (THE)	34	32	94%
GENERAL CASUALTY COMPANY OF WISCONSIN	33	30	91%
TRUCK INSURANCE EXCHANGE	32	28	88%
NORTH RIVER INSURANCE COMPANY	31	30	97%
PROTECTIVE INSURANCE COMPANY	30	21	70%
AIU INSURANCE COMPANY	29	28	97%
LIBERTY NORTHWEST INSURANCE CORPORATION	29	27	93%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	29	26	90%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	29	28	97%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	27	18	67%
SAGAMORE INSURANCE COMPANY	25	15	60%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	24	21	88%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	24	20	83%
CONTINENTAL INSURANCE COMPANY (THE)	23	20	87%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	23	19	83%
PHARMACISTS MUTUAL INSURANCE COMPANY	23	20	87%
MIDVALE INDEMNITY COMPANY	22	22	100%
CALIFORNIA INSURANCE COMPANY	20	16	80%
FEDERATED RESERVE INSURANCE COMPANY	20	17	85%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	19	17	89%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	19	16	84%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	19	15	79%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	18	16	89%
AMERICAN FIRE AND CASUALTY COMPANY	17	15	88%
GREAT DIVIDE INSURANCE COMPANY	16	14	88%
PRAETORIAN INSURANCE COMPANY	16	12	75%
CINCINNATI CASUALTY COMPANY (THE)	15	12	80%
CHUBB INDEMNITY INSURANCE COMPANY	15	13	87%
WHITE PINE INSURANCE COMPANY	15	11	73%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	14	11	79%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	14	14	100%
VALLEY FORGE INSURANCE COMPANY	14	12	86%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	13	12	92%

Insurer	Total		
	Transactions Audited	Total Correct	Percent Correct
BROTHERHOOD MUTUAL INSURANCE COMPANY	12	10	83%
NATIONAL CASUALTY COMPANY	12	8	67%
NOVA CASUALTY COMPANY	12	10	83%
CAROLINA CASUALTY INSURANCE COMPANY	11	11	100%
MIDWEST EMPLOYERS CASUALTY COMPANY	11	11	100%
ACCIDENT FUND GENERAL INSURANCE COMPANY	10	10	100%
MASSACHUSETTS BAY INSURANCE COMPANY	10	10	100%
AIG PROPERTY CASUALTY COMPANY	9	7	78%
CHURCH MUTUAL INSURANCE COMPANY	9	6	67%
FIREMAN'S FUND INSURANCE COMPANY	9	8	89%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	8	8	100%
HARTFORD INSURANCE COMPANY OF ILLINOIS	8	7	88%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	8	8	100%
AMERICAN AUTOMOBILE INSURANCE COMPANY	7	5	71%
AIG ASSURANCE COMPANY	7	7	100%
AMERICAN INTERSTATE INSURANCE COMPANY	7	5	71%
CONTINENTAL CASUALTY COMPANY	7	7	100%
NATIONAL SURETY CORPORATION	7	5	71%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	6	6	100%
COMPWEST INSURANCE COMPANY	6	6	100%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	6	5	83%
FLORISTS' MUTUAL INSURANCE COMPANY	6	5	83%
FRANK WINSTON CRUM INSURANCE COMPANY	6	6	100%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	6	6	100%
QBE INSURANCE CORPORATION	6	6	100%
BERKLEY REGIONAL INSURANCE COMPANY	5	4	80%
INTREPID INSURANCE COMPANY	5	5	100%
RIVERPORT INSURANCE COMPANY	5	3	60%
TRIUMPHE CASUALTY COMPANY	5	5	100%
UNITED STATES FIRE INSURANCE COMPANY	5	5	100%
BANKERS STANDARD INSURANCE COMPANY	4	4	100%
CHEROKEE INSURANCE COMPANY	4	4	100%
COMMERCE AND INDUSTRY INSURANCE COMPANY	4	4	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	4	2	50%
HANOVER INSURANCE COMPANY (THE)	4	2	50%
CLEAR SPRING PROPERTY AND CASUALTY	4	4	100%
REGENT INSURANCE COMPANY	4	4	100%
SERVICE AMERICAN INDEMNITY COMPANY	4	4	100%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	3	2	67%
EMPLOYERS' FIRE INS CO MERGED INTO 0310 BEDIVERE INS	3	2	67%
AMERISURE MUTUAL INSURANCE COMPANY	3	2	67%
AMERISURE INSURANCE COMPANY	3	3	100%
NATIONAL INTERSTATE INSURANCE COMPANY	3	3	100%
PACIFIC EMPLOYERS INSURANCE COMPANY	3	2	67%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	3	3	100%
STARNET INSURANCE COMPANY	3	3	100%
SEQUOIA INSURANCE COMPANY	3	3	100%
STARSTONE NATIONAL INSURANCE COMPANY	3	2	67%
WORK FIRST CASUALTY COMPANY	3	3	100%
CONTINENTAL WESTERN INSURANCE COMPANY	2	2	100%
ELECTRIC INSURANCE COMPANY	2	0	0%
FIDELITY AND GUARANTY INSURANCE COMPANY	2	2	100%
GREAT AMERICAN INSURANCE COMPANY	2	2	100%
MEMIC INDEMNITY COMPANY	2	2	100%
PREFERRED PROFESSIONAL INSURANCE COMPANY	2	2	100%
TRANS PACIFIC INSURANCE COMPANY	2	2	100%
UNITED STATES FIDELITY AND GUARANTY COMPANY	2	2	100%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	1	1	100%

Insurer	Total Transactions Audited	Total Correct	Percent Correct
BERKLEY CASUALTY COMPANY	1	1	100%
AMERICAN HOME ASSURANCE COMPANY	1	1	100%
BENCHMARK INSURANCE COMPANY	1	0	0%
LAMORAK INS CO MERGED INTO 0310 BEDIVERE INS	1	0	0%
EVEREST DENALI INSURANCE COMPANY	1	1	100%
MAJESTIC INSURANCE COMPANY	1	1	100%
AMERISURE PARTNERS INSURANCE COMPANY	1	1	100%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	1	1	100%
REPUBLIC INDEMNITY COMPANY OF AMERICA	1	0	0%
BERKLEY NATIONAL INSURANCE COMPANY	1	1	100%
NUTMEG INSURANCE COMPANY	1	1	100%
	68,193	64,495	95%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
PROVIDENCE HEALTH & SERVICES-OREGON	1,479	1,447	98%
FRED MEYER STORES INC	1,373	1,222	89%
SAFWAY INC.	967	944	98%
FEDEX GROUND PACKAGE SYSTEM, INC.	610	569	93%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	562	549	98%
LEGACY HEALTH	521	502	96%
BARRETT BUSINESS SERVICES, INC.	449	424	94%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	445	428	96%
WAL-MART ASSOCIATES INC	439	380	87%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	421	355	84%
CIS TRUST	367	331	90%
ASANTE	357	344	96%
TARGET CORPORATION	319	282	88%
LOWE'S HOME CENTERS LLC	282	231	82%
FEDERAL EXPRESS CORPORATION	265	240	91%
CITY OF PORTLAND	262	255	97%
MULTNOMAH COUNTY OREGON	257	228	89%
COSTCO WHOLESALE CORPORATION	248	244	98%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	236	231	98%
ADVENTIST HEALTH SYSTEM/WEST	226	202	89%
LES SCHWAB WAREHOUSE CENTER, LLC	223	212	95%
INTEL CORPORATION	219	203	93%
UNITED STATES BAKERY	210	174	83%
BI-MART CORPORATION	199	192	96%
CITY OF EUGENE	169	138	82%
PRECISION CASTPARTS CORP.	160	155	97%
OREGON OPERATORS SELF-INSURERS FUND	148	136	92%
HOME DEPOT USA INC	144	142	99%
BEAVERTON SCHOOL DISTRICT 48J	141	139	99%
THOR INDUSTRIES, INC.	139	132	95%
CITY OF SALEM	118	115	97%
CLACKAMAS COUNTY OREGON	100	72	72%
MARION COUNTY SCHOOL DISTRICT #24J	97	92	95%
ABM INDUSTRIES INCORPORATED	86	80	93%
NATIONAL FROZEN FOODS CORPORATION	82	80	98%
PEOPLEREADY, INC.	79	76	96%
DAIMLER TRUCKS NORTH AMERICA LLC	76	67	88%
PORTLAND GENERAL ELECTRIC COMPANY	75	75	100%
FEDEX FREIGHT INC	75	62	83%
WASHINGTON COUNTY	73	54	74%
JELD-WEN INC	70	55	79%
YRC INC.	65	58	89%
ABF FREIGHT SYSTEM, INC.	63	58	92%
NORTH CLACKAMAS SCHOOL DISTRICT 12	61	57	93%
COMBINED TRANSPORT INC	61	58	95%
LS TRANSPORT, LLC	60	58	97%
MACY'S INC.	53	45	85%
NORTHWEST NATURAL GAS COMPANY	52	52	100%
WEYERHAEUSER COMPANY	52	45	87%
NORTH PACIFIC CANNERS & PACKERS, INC.	51	50	98%
THRIFTY PAYLESS, INC.	50	45	90%
DESCHUTES COUNTY	49	47	96%
LANE COUNTY	49	43	88%
CITY OF GRESHAM	48	38	79%
RLC INDUSTRIES CO.	46	46	100%
CITY OF HILLSBORO	44	34	77%
SKY LAKES MEDICAL CENTER INC	43	42	98%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	41	39	95%

	Total Transactions Audited	Total Correct	Percent Correct
Self-Insured Employer			
SENECA SAWMILL COMPANY	41	41	100%
THE SALVATION ARMY	40	37	93%
EVRAZ INC NA	38	31	82%
PORTLAND COMMUNITY COLLEGE	35	32	91%
WILLAMETTE VIEW, INC.	35	33	94%
SHERM'S THUNDERBIRD MARKET, INC.	29	28	97%
MARION COUNTY OREGON	26	26	100%
PORT OF PORTLAND	26	26	100%
DOUGLAS COUNTY	25	24	96%
RYDER TRUCK RENTAL, INC.	23	18	78%
COLUMBIA FOREST PRODUCTS, INC.	21	17	81%
MAY TRUCKING COMPANY	21	19	90%
PILOT TRAVEL CENTERS LLC	21	19	90%
RSG FOREST PRODUCTS INC	21	20	95%
SCHNITZER STEEL INDUSTRIES INC	20	19	95%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	20	20	100%
JACKSON COUNTY	17	16	94%
MCCORMICK & SCHMICK RESTAURANT CORP	17	14	82%
CITY OF BEAVERTON	16	13	81%
BOISE CASCADE COMPANY	16	14	88%
HEARTLAND EXPRESS INC OF IOWA	15	15	100%
NORDSTROM, INC.	15	14	93%
OWENS BROCKWAY GLASS CONTAINER INC	15	15	100%
CITY OF ASHLAND	11	11	100%
FOOD SERVICES OF AMERICA, INC.	10	10	100%
TRINITY HEALTH CORPORATION	10	10	100%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	9	9	100%
MARRIOTT INTERNATIONAL, INC.	9	8	89%
KNIGHT TRANSPORTATION, INC.	9	9	100%
CONAGRA BRANDS INC.	8	6	75%
OWENS CORNING	8	8	100%
CHEVRON U.S.A. INC.	6	4	67%
JH KELLY LLC	6	6	100%
CASCADE CORPORATION	4	4	100%
INGRAM INDUSTRIES INC.	4	4	100%
LOWE'S HIW INC	4	3	75%
TEXTRON INC.	3	3	100%
GEORGIA-PACIFIC CORPORATION	3	3	100%
UNITED AIRLINES INC	3	3	100%
UNIVAR SOLUTIONS USA INC	3	3	100%
ESCO CORPORATION	2	2	100%
OREGON CONTRACTORS WORKERS COMPENSATION TRUST, INC	2	1	50%
OREGON EMPLOYERS TRUST, INC.	2	2	100%
NORTHWEST PERMANENTE, P.C.	1	1	100%
PARKER-HANNIFIN CORPORATION	1	1	100%
TEKTRONIX, INC.	1	1	100%
	14,328	13,297	93%
NON COMPLYING EMPLOYER	144	140	97%

Appendix B

Oregon Workers' Compensation Division Annual Audit - Summary Report (2015-2019)

The data shows the total number of transactions audited across all areas, the number found to be incorrect (late or inaccurate), and the percent correct for each company for each audit year. Not all insurance companies and self-insured companies are audited every year. In odd-numbered years, all companies with auditable activity are audited. In even-numbered years, only companies with below-standard performance in the prior year are audited.

The list is separated by insurance company and self-insured company and is sorted largest to smallest by the number of transactions audited. Percentages for companies with few transactions audited may not be meaningful because of the small sample size.

A few companies are not included in the 2018 data because their audit reports are not yet final. Many companies, mostly insurance companies with claims at multiple locations, are not included in the 2019 data for the same reason.

Questions about this data should be directed to Troy Painter, Senior Auditor,
troy.j.painter@oregon.gov

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
SAIF CORPORATION	14558	303	98%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2236	168	92%
NEW HAMPSHIRE INSURANCE COMPANY	2180	150	93%
LIBERTY NORTHWEST INSURANCE CORPORATION	1859	185	90%
AMERICAN ZURICH INSURANCE COMPANY	1667	74	96%
OLD REPUBLIC INSURANCE COMPANY	1521	114	93%
CHARTER OAK FIRE INSURANCE COMPANY	1302	116	91%
LIBERTY INSURANCE CORPORATION	1243	152	88%
ACE AMERICAN INSURANCE COMPANY	1236	42	97%
LM INSURANCE CORPORATION	1190	93	92%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1148	81	93%
SAFETY NATIONAL CASUALTY CORPORATION	1095	74	93%
TRUMBULL INSURANCE COMPANY	1010	83	92%
ZURICH AMERICAN INSURANCE COMPANY	878	55	94%
TRANSPORTATION INSURANCE COMPANY	783	33	96%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	781	58	93%
ARCH INSURANCE COMPANY	764	57	93%
XL INSURANCE AMERICA, INC.	729	56	92%
XL SPECIALTY INSURANCE COMPANY	694	56	92%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	679	33	95%
TRAVELERS CASUALTY AND SURETY COMPANY	674	52	92%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	671	33	95%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	642	53	92%
FARMINGTON CASUALTY COMPANY	603	104	83%
FARMERS INSURANCE EXCHANGE	595	59	90%
OHIO SECURITY INSURANCE COMPANY	589	108	82%
TRUCK INSURANCE EXCHANGE	588	48	92%
SENTRY CASUALTY COMPANY	563	17	97%
SENTRY INSURANCE A MUTUAL COMPANY	562	22	96%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	475	32	93%
CONTINENTAL DIVIDE INSURANCE COMPANY	474	58	88%
TWIN CITY FIRE INSURANCE COMPANY	462	37	92%
EMPLOYERS PREFERRED INSURANCE COMPANY	461	42	91%
ALASKA NATIONAL INSURANCE COMPANY	438	35	92%
FEDERAL INSURANCE COMPANY	428	59	86%
MID-CENTURY INSURANCE COMPANY	411	32	92%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	409	38	91%
HARTFORD UNDERWRITERS INSURANCE COMPANY	384	29	92%
TRAVELERS INDEMNITY COMPANY (THE)	364	28	92%
ARGONAUT INSURANCE COMPANY	362	7	98%
SENTINEL INSURANCE COMPANY, LTD.	359	22	94%
OHIO CASUALTY INSURANCE COMPANY	342	72	79%
WAUSAU UNDERWRITERS INSURANCE COMPANY	334	15	96%
TOKIO MARINE AMERICA INSURANCE COMPANY	322	17	95%
LIBERTY MUTUAL INSURANCE COMPANY	314	36	89%
EMPLOYERS ASSURANCE COMPANY	298	28	91%
COMMERCE AND INDUSTRY INSURANCE COMPANY	295	18	94%
TECHNOLOGY INSURANCE COMPANY, INC.	270	31	89%
SECURITY NATIONAL INSURANCE COMPANY	265	31	88%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	254	35	86%
STARR INDEMNITY AND LIABILITY COMPANY	253	16	94%
HARTFORD CASUALTY INSURANCE COMPANY	230	6	97%
EVEREST NATIONAL INSURANCE COMPANY	216	34	84%
HARTFORD FIRE INSURANCE COMPANY	210	12	94%
VANLINER INSURANCE COMPANY	192	35	82%
STATE FARM FIRE AND CASUALTY COMPANY	187	11	94%

Insurer	Total		
	Transactions Audited	Total Incorrect	Percent Correct
VALLEY FORGE INSURANCE COMPANY	186	5	97%
CONTINENTAL CASUALTY COMPANY	185	2	99%
ARGONAUT-MIDWEST INSURANCE COMPANY	184	6	97%
GRANITE STATE INSURANCE COMPANY	184	12	93%
PACIFIC INDEMNITY COMPANY	175	9	95%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	173	16	91%
STAR INSURANCE COMPANY	173	17	90%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	167	21	87%
NATIONAL INTERSTATE INSURANCE COMPANY	163	16	90%
PHOENIX INSURANCE COMPANY	160	15	91%
PROTECTIVE INSURANCE COMPANY	160	26	84%
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	147	0	100%
EMPLOYERS COMPENSATION INSURANCE COMPANY	146	8	95%
FIRST LIBERTY INSURANCE CORPORATION (THE)	146	18	88%
TRAVELERS INDEMNITY COMPANY OF AMERICA	144	12	92%
ARROWOOD INDEMNITY COMPANY	140	6	96%
WESCO INSURANCE COMPANY	139	22	84%
FIREMAN'S FUND INSURANCE COMPANY	136	11	92%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	135	43	68%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	134	32	76%
SAFECO INSURANCE COMPANY OF AMERICA	132	32	76%
SOMPO AMERICA INSURANCE COMPANY	132	9	93%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	130	15	88%
GUARANTEE INSURANCE COMPANY	128	11	91%
AIG ASSURANCE COMPANY	124	1	99%
GREAT WEST CASUALTY COMPANY	121	3	98%
CALIFORNIA INSURANCE COMPANY	119	12	90%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	115	5	96%
AMERICAN ECONOMY INSURANCE COMPANY	115	19	83%
CONTINENTAL INSURANCE COMPANY (THE)	115	0	100%
ASSOCIATED INDEMNITY CORPORATION	114	11	90%
PACIFIC EMPLOYERS INSURANCE COMPANY	113	3	97%
QBE INSURANCE CORPORATION	113	8	93%
WEST AMERICAN INSURANCE COMPANY	111	14	87%
NORGUARD INSURANCE COMPANY	109	10	91%
NORTH RIVER INSURANCE COMPANY	108	3	97%
AMERICAN HOME ASSURANCE COMPANY	107	0	100%
FEDERATED MUTUAL INSURANCE COMPANY	105	10	90%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	104	22	79%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	100	9	91%
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	92	12	87%
STANDARD FIRE INSURANCE COMPANY (THE)	92	0	100%
PRAETORIAN INSURANCE COMPANY	91	5	95%
SAFETY FIRST INSURANCE COMPANY	91	8	91%
AMERICAN FIRE AND CASUALTY COMPANY	84	13	85%
REPUBLIC INDEMNITY COMPANY OF AMERICA	79	4	95%
CHUBB INDEMNITY INSURANCE COMPANY	77	20	74%
FIDELITY AND GUARANTY INSURANCE COMPANY	76	13	83%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	74	26	65%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	72	1	99%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	72	6	92%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	69	9	87%
ATLANTIC SPECIALTY INSURANCE COMPANY	69	7	90%
FOREMOST SIGNATURE INSURANCE COMPANY	69	8	88%
INSURANCE COMPANY OF NORTH AMERICA	65	1	98%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	60	2	97%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
BROTHERHOOD MUTUAL INSURANCE COMPANY	58	2	97%
GUIDEONE MUTUAL INSURANCE COMPANY	58	11	81%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	57	1	98%
ZENITH INSURANCE COMPANY	55	3	95%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	51	4	92%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	49	0	100%
UNITED STATES FIDELITY AND GUARANTY COMPANY	48	3	94%
SENTRY SELECT INSURANCE COMPANY	42	0	100%
CHURCH MUTUAL INSURANCE COMPANY	41	3	93%
AMERICAN STATES INSURANCE COMPANY	40	6	85%
AIG PROPERTY CASUALTY COMPANY	40	5	88%
ACIG INSURANCE COMPANY	39	2	95%
AMERICAN AUTOMOBILE INSURANCE COMPANY	38	3	92%
GREAT DIVIDE INSURANCE COMPANY	37	2	95%
SEQUOIA INSURANCE COMPANY	37	1	97%
WILLIAMSBURG NATIONAL INSURANCE COMPANY	33	0	100%
TRANS PACIFIC INSURANCE COMPANY	33	3	91%
ELECTRIC INSURANCE COMPANY	32	2	94%
AMGUARD INSURANCE COMPANY	31	4	87%
GENERAL CASUALTY COMPANY OF WISCONSIN	27	3	89%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	26	0	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	26	3	88%
NORTH PACIFIC INSURANCE COMPANY	26	0	100%
WESTCHESTER FIRE INSURANCE COMPANY	25	0	100%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	24	0	100%
ARGONAUT-SOUTHWEST INSURANCE COMPANY	24	0	100%
SELECT MARKETS INSURANCE COMPANY	24	1	96%
NATIONAL SURETY CORPORATION	23	2	91%
ACCIDENT FUND GENERAL INSURANCE COMPANY	22	1	95%
FLORISTS' MUTUAL INSURANCE COMPANY	22	3	86%
MASSACHUSETTS BAY INSURANCE COMPANY	20	2	90%
HANOVER INSURANCE COMPANY (THE)	20	0	100%
UNITED STATES FIRE INSURANCE COMPANY	20	3	85%
STONINGTON INSURANCE COMPANY	19	0	100%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	19	0	100%
AMERICAN INSURANCE COMPANY (THE)	17	2	88%
VIGILANT INSURANCE COMPANY	17	0	100%
GREENWICH INSURANCE COMPANY	16	0	100%
SUSSEX INSURANCE COMPANY	15	2	87%
AMERISURE MUTUAL INSURANCE COMPANY	15	4	73%
OBI NATIONAL INSURANCE COMPANY	15	0	100%
TOWER INSURANCE COMPANY OF NEW YORK (MERGED INTO 0905)	15	6	60%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	14	1	93%
NORTH POINTE INSURANCE COMPANY	14	0	100%
SEABRIGHT INSURANCE COMPANY	14	0	100%
BERKLEY NATIONAL INSURANCE COMPANY	14	1	93%
MITSUI SUMITOMO INSURANCE USA INC.	14	1	93%
HDI GLOBAL INSURANCE COMPANY	13	5	62%
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	13	0	100%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	13	2	85%
GREAT AMERICAN INSURANCE COMPANY	12	0	100%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	11	1	91%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	11	4	64%
REGENT INSURANCE COMPANY	10	1	90%
INSURANCE COMPANY OF THE WEST	9	2	78%
WAUSAU BUSINESS INSURANCE COMPANY	9	1	89%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
FARMLAND MUTUAL INSURANCE COMPANY	8	0	100%
FRANK WINSTON CRUM INSURANCE COMPANY	8	0	100%
PHARMACISTS MUTUAL INSURANCE COMPANY	7	1	86%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	7	3	57%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	7	0	100%
GENERAL INSURANCE COMPANY OF AMERICA	6	2	67%
MIDDLESEX INSURANCE COMPANY	6	0	100%
BROOKWOOD INSURANCE COMPANY	5	2	60%
DAKOTA TRUCK UNDERWRITERS	5	0	100%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	5	2	60%
SPARTA INSURANCE COMPANY	4	0	100%
ASHMERE INSURANCE COMPANY	2	0	100%
CINCINNATI CASUALTY COMPANY (THE)	2	0	100%
COMPWEST INSURANCE COMPANY	2	0	100%
EMPLOYERS MUTUAL CASUALTY COMPANY	2	0	100%
ILLINOIS NATIONAL INSURANCE CO.	2	0	100%
MEMIC INDEMNITY COMPANY	2	0	100%
WAUSAU GENERAL INSURANCE COMPANY	2	0	100%
	60322	4040	93%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
PROVIDENCE HEALTH & SERVICES-OREGON	2000	61	97%
FRED MEYER STORES INC	1519	94	94%
CIS TRUST	1202	37	97%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	1178	36	97%
SAFEWAY INC.	1157	187	84%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	1053	98	91%
CITY OF PORTLAND	909	17	98%
FEDERAL EXPRESS CORPORATION	849	44	95%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	831	53	94%
ASANTE	826	85	90%
WAL-MART ASSOCIATES INC	789	67	92%
PRECISION CASTPARTS CORP.	729	20	97%
MULTNOMAH COUNTY OREGON	703	27	96%
COSTCO WHOLESALE CORPORATION	657	72	89%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	628	9	99%
NORPAC FOODS, INC.	623	3	100%
BARRETT BUSINESS SERVICES, INC.	594	18	97%
MARION COUNTY SCHOOL DISTRICT #24J	571	19	97%
UNITED STATES BAKERY	542	21	96%
LES SCHWAB WAREHOUSE CENTER INC	535	44	92%
ADVENTIST HEALTH SYSTEM/WEST	529	29	95%
PORTLAND GENERAL ELECTRIC COMPANY	527	11	98%
LOWE'S HOME CENTERS LLC	516	65	87%
COCA-COLA REFRESHMENTS USA INC	509	52	90%
THOR INDUSTRIES, INC.	508	5	99%
LEGACY HEALTH	491	6	99%
WEYERHAEUSER COMPANY	486	11	98%
FOOD SERVICES OF AMERICA, INC.	460	65	86%
COMBINED TRANSPORT INC	440	26	94%
RLC INDUSTRIES CO.	419	16	96%
CITY OF EUGENE	417	17	96%
LABOR READY NORTHWEST, INC.	414	9	98%
SCHNITZER STEEL INDUSTRIES INC	405	16	96%
CITY OF SALEM	394	26	93%
NORDSTROM, INC.	352	9	97%
HOME DEPOT USA INC	348	50	86%
OREGON OPERATORS SELF-INSURERS FUND	344	34	90%
JELD-WEN INC	340	35	90%
TARGET CORPORATION	339	34	90%
FEDEX FREIGHT INC	334	18	95%
DAIMLER TRUCKS NORTH AMERICA LLC	319	61	81%
YRC INC.	316	20	94%
BEAVERTON SCHOOL DISTRICT 48J	303	32	89%
INTEL CORPORATION	297	37	88%
NORTHWEST NATURAL GAS COMPANY	275	9	97%
BI-MART CORPORATION	262	23	91%
INTERNATIONAL PAPER COMPANY	252	12	95%
OREGON EMPLOYERS TRUST, INC.	244	9	96%
FRERES LUMBER CO, INC	237	8	97%
BOISE CASCADE COMPANY	234	24	90%
THE SALVATION ARMY	230	18	92%
ABM INDUSTRIES INCORPORATED	229	21	91%
PORTLAND COMMUNITY COLLEGE	228	3	99%
MACY'S INC.	217	23	89%
CONAGRA BRANDS INC.	206	19	91%
EVRAZ INC NA	204	8	96%
NORTH CLACKAMAS SCHOOL DISTRICT 12	204	15	93%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
CITY OF GRESHAM	202	5	98%
CLACKAMAS COUNTY OREGON	197	5	97%
ABF FREIGHT SYSTEM, INC.	195	5	97%
LANE COUNTY	191	10	95%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	186	3	98%
CITY OF ROSEBURG	182	8	96%
FEDEX GROUND PACKAGE SYSTEM, INC.	180	6	97%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	179	13	93%
SENECA SAWMILL COMPANY	178	7	96%
UNITED AIRLINES INC	178	3	98%
PILOT TRAVEL CENTERS LLC	171	17	90%
THRIFTY PAYLESS, INC.	170	8	95%
PORT OF PORTLAND	168	12	93%
ESCO CORPORATION	156	2	99%
MARION COUNTY OREGON	154	1	99%
SKY LAKES MEDICAL CENTER INC	150	7	95%
DOUGLAS COUNTY	143	13	91%
DESCHUTES COUNTY	138	2	99%
TRINITY HEALTH CORPORATION	137	11	92%
GORDON TRUCKING INC	131	1	99%
WASHINGTON COUNTY	129	8	94%
JACKSON COUNTY	123	1	99%
INTERSTATE DISTRIBUTOR CO	122	10	92%
MAY TRUCKING COMPANY	106	12	89%
NEW ALBERTSON'S INC	95	8	92%
MARRIOTT INTERNATIONAL, INC.	89	0	100%
RSG FOREST PRODUCTS INC	86	2	98%
CITY OF HILLSBORO	81	2	98%
CITY OF BEAVERTON	76	0	100%
KNIGHT TRANSPORTATION, INC.	70	8	89%
JH KELLY LLC	69	5	93%
COLUMBIA FOREST PRODUCTS, INC.	68	5	93%
QWEST CORPORATION	66	2	97%
SHERM'S THUNDERBIRD MARKET, INC.	65	4	94%
WILLAMETTE VIEW, INC.	65	4	94%
PENDLETON WOOLEN MILLS, INC.	61	6	90%
LS TRANSPORT, INC.	60	2	97%
CAVENHAM FOREST INDUSTRIES INC	50	1	98%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	43	3	93%
MCCORMICK & SCHMICK RESTAURANT CORP	40	5	88%
OREGON TRANSFER CO.	38	4	89%
CASCADE CORPORATION	37	4	89%
CHEVRON CORPORATION	31	0	100%
HERCULES INCORPORATED	30	1	97%
NATIONAL FROZEN FOODS CORPORATION	28	5	82%
CITY OF ASHLAND	26	2	92%
ASH GROVE CEMENT COMPANY	23	0	100%
COORSTEK INC	20	5	75%
INGRAM INDUSTRIES INC.	20	1	95%
NABISCO, INC.	20	0	100%
MARVIN LUMBER AND CEDAR COMPANY	19	1	95%
TEKTRONIX, INC.	16	4	75%
RYDER SYSTEM, INC.	13	5	62%
UNIVAR USA INC	10	2	80%
CITY OF GRANTS PASS	9	0	100%
OWENS-ILLINOIS, INC.	8	2	75%
UNITED STATES GYPSUM COMPANY	8	0	100%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
OWENS CORNING	7	1	86%
KEYCORP	6	0	100%
KIEWIT CORPORATION	6	0	100%
HYSTER-YALE GROUP, INC.	5	0	100%
NORTHWEST PERMANENTE, P.C.	5	0	100%
LAND O'LAKES INC	4	0	100%
OREGON CONTRACTORS WORKERS COMPENSATION TRUST, INC	3	0	100%
TEXTRON INC.	2	0	100%
PARKER-HANNIFIN CORPORATION	2	0	100%
	36070	2152	94%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
LIBERTY NORTHWEST INSURANCE CORPORATION	3132	94	97%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2252	169	92%
NEW HAMPSHIRE INSURANCE COMPANY	1720	104	94%
AMERICAN ZURICH INSURANCE COMPANY	1543	127	92%
LM INSURANCE CORPORATION	1500	135	91%
OLD REPUBLIC INSURANCE COMPANY	1470	93	94%
CHARTER OAK FIRE INSURANCE COMPANY	1245	104	92%
LIBERTY INSURANCE CORPORATION	1131	151	87%
TRUMBULL INSURANCE COMPANY	1108	74	93%
ZURICH AMERICAN INSURANCE COMPANY	1091	84	92%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1084	94	91%
SAFETY NATIONAL CASUALTY CORPORATION	910	91	90%
ARCH INSURANCE COMPANY	859	93	89%
XL SPECIALTY INSURANCE COMPANY	837	63	92%
XL INSURANCE AMERICA, INC.	828	78	91%
OHIO SECURITY INSURANCE COMPANY	806	90	89%
TRAVELERS CASUALTY AND SURETY COMPANY	724	54	93%
TRANSPORTATION INSURANCE COMPANY	695	32	95%
FARMINGTON CASUALTY COMPANY	673	71	89%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	602	29	95%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	602	46	92%
ARROWOOD INDEMNITY COMPANY	573	5	99%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	555	31	94%
CONTINENTAL DIVIDE INSURANCE COMPANY	551	40	93%
ALASKA NATIONAL INSURANCE COMPANY	532	40	92%
FARMERS INSURANCE EXCHANGE	476	35	93%
ARGONAUT INSURANCE COMPANY	464	6	99%
FEDERAL INSURANCE COMPANY	461	27	94%
EMPLOYERS PREFERRED INSURANCE COMPANY	456	52	89%
TWIN CITY FIRE INSURANCE COMPANY	430	37	91%
TRUCK INSURANCE EXCHANGE	427	22	95%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	421	18	96%
OIGA FOR FREMONT INDEMNITY COMPANY	413	0	100%
MID-CENTURY INSURANCE COMPANY	405	24	94%
SECURITY NATIONAL INSURANCE COMPANY	396	45	89%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	389	22	94%
TECHNOLOGY INSURANCE COMPANY, INC.	381	27	93%
STARR INDEMNITY AND LIABILITY COMPANY	380	44	88%
HARTFORD UNDERWRITERS INSURANCE COMPANY	350	21	94%
OHIO CASUALTY INSURANCE COMPANY	345	69	80%
EMPLOYERS ASSURANCE COMPANY	344	53	85%
HARTFORD FIRE INSURANCE COMPANY	342	10	97%
COMMERCE AND INDUSTRY INSURANCE COMPANY	325	15	95%
TOKIO MARINE AMERICA INSURANCE COMPANY	305	14	95%
WEST AMERICAN INSURANCE COMPANY	286	58	80%
HARTFORD CASUALTY INSURANCE COMPANY	284	23	92%
SENTINEL INSURANCE COMPANY, LTD.	277	21	92%
WAUSAU UNDERWRITERS INSURANCE COMPANY	260	27	90%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	254	25	90%
PHOENIX INSURANCE COMPANY	232	13	94%
RIVERPORT INSURANCE COMPANY	230	63	73%
FIRST LIBERTY INSURANCE CORPORATION (THE)	223	38	83%
PACIFIC INDEMNITY COMPANY	215	10	95%
CALIFORNIA INSURANCE COMPANY	213	2	99%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	212	28	87%
LIBERTY MUTUAL INSURANCE COMPANY	212	2	99%
TRAVELERS INDEMNITY COMPANY OF AMERICA	212	12	94%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
ARGONAUT-MIDWEST INSURANCE COMPANY	210	14	93%
TRAVELERS INDEMNITY COMPANY (THE)	210	13	94%
AIG PROPERTY CASUALTY COMPANY	192	4	98%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	191	20	90%
WESCO INSURANCE COMPANY	190	26	86%
STATE FARM FIRE AND CASUALTY COMPANY	166	7	96%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	161	21	87%
PROTECTIVE INSURANCE COMPANY	155	37	76%
NORGUARD INSURANCE COMPANY	145	26	82%
COUNTRY MUTUAL INS CO	137	2	99%
EVEREST NATIONAL INSURANCE COMPANY	126	13	90%
SAFETY FIRST INSURANCE COMPANY	119	13	89%
FEDERATED MUTUAL INSURANCE COMPANY	107	6	94%
NATIONAL INTERSTATE INSURANCE COMPANY	107	8	93%
VANLINER INSURANCE COMPANY	102	5	95%
VALLEY FORGE INSURANCE COMPANY	99	1	99%
FIREMAN'S FUND INSURANCE COMPANY	98	1	99%
SOMPO AMERICA INSURANCE COMPANY	92	11	88%
OIGA FOR AMERICAN MOTORISTS INSURANCE COMPANY	89	2	98%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	87	7	92%
STAR INSURANCE COMPANY	87	5	94%
GRANITE STATE INSURANCE COMPANY	86	8	91%
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	84	3	96%
EMPLOYERS COMPENSATION INSURANCE COMPANY	81	8	90%
TRANS PACIFIC INSURANCE COMPANY	81	7	91%
CHUBB INDEMNITY INSURANCE COMPANY	77	19	75%
UNITED STATES FIRE INSURANCE COMPANY	74	2	97%
OIGA FOR HOME INSURANCE COMPANY (THE)	72	0	100%
ATLANTIC SPECIALTY INSURANCE COMPANY	69	5	93%
BROTHERHOOD MUTUAL INSURANCE COMPANY	67	1	99%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	64	11	83%
AMERICAN FIRE AND CASUALTY COMPANY	63	8	87%
OIGA FOR LUMBERMENS MUTUAL CASUALTY COMPANY	63	0	100%
ASSOCIATED INDEMNITY CORPORATION	61	0	100%
QBE INSURANCE CORPORATION	53	8	85%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	51	12	76%
AMERICAN ECONOMY INSURANCE COMPANY	50	11	78%
UNITED STATES FIDELITY AND GUARANTY COMPANY	49	3	94%
OIGA FOR WESTERN EMPLOYERS INSURANCE CO	48	0	100%
OIGA FOR ENTERPRISE INSURANCE COMPANY	40	0	100%
GREAT WEST CASUALTY COMPANY	37	2	95%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	34	9	74%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	34	9	74%
HDI GLOBAL INSURANCE COMPANY	32	11	66%
OIGA FOR RELIANCE INSURANCE COMPANY	28	0	100%
OIGA FOR AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	27	0	100%
OIGA FOR LEGION INSURANCE COMPANY	26	1	96%
OIGA FOR MISSION INSURANCE COMPANY	26	0	100%
SAFECO INSURANCE COMPANY OF AMERICA	24	1	96%
GUIDEONE MUTUAL INSURANCE COMPANY	21	5	76%
ALLSTATE INSURANCE COMPANY	19	2	89%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	16	1	94%
OIGA FOR ULLICO CASUALTY COMPANY	15	0	100%
FIDELITY AND GUARANTY INSURANCE COMPANY	14	3	79%
EASTGUARD INSURANCE COMPANY	14	1	93%
OIGA FOR AMERICAN MUTUAL LIABILITY INS. CO.	12	0	100%
OIGA FOR LUMBERMEN'S UNDERWRITING ALLIANCE	12	0	100%

Insurer	Total		Percent
	Transactions Audited	Total Incorrect	
CASTLEPOINT NATIONAL INSURANCE COMPANY	12	2	83%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	5	2	60%
COUNTRY CASUALTY INSURANCE COMPANY	2	0	100%
BENCHMARK INSURANCE COMPANY	1	0	100%
HANOVER AMERICAN INSURANCE COMPANY (THE)	1	0	100%
	42158	3252	92%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
FRED MEYER STORES INC	1551	125	92%
SAFEWAY INC.	1545	205	87%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	955	111	88%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	931	69	93%
WAL-MART ASSOCIATES INC	926	59	94%
ASANTE	845	81	90%
BARRETT BUSINESS SERVICES, INC.	825	81	90%
FEDERAL EXPRESS CORPORATION	754	63	92%
COSTCO WHOLESALE CORPORATION	730	63	91%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	707	36	95%
PRECISION CASTPARTS CORP.	614	19	97%
MULTNOMAH COUNTY OREGON	607	49	92%
UNITED STATES BAKERY	584	17	97%
LES SCHWAB WAREHOUSE CENTER INC	558	46	92%
BI-MART CORPORATION	544	74	86%
LOWE'S HOME CENTERS LLC	540	72	87%
WEYERHAEUSER COMPANY	538	7	99%
FOOD SERVICES OF AMERICA, INC.	522	26	95%
ADVENTIST HEALTH SYSTEM/WEST	520	34	93%
HOME DEPOT USA INC	474	36	92%
COMBINED TRANSPORT INC	406	9	98%
FEDEX GROUND PACKAGE SYSTEM, INC.	399	84	79%
OREGON OPERATORS SELF-INSURERS FUND	397	51	87%
BEAVERTON SCHOOL DISTRICT 48J	379	30	92%
JELD-WEN INC	373	41	89%
DAIMLER TRUCKS NORTH AMERICA LLC	368	35	90%
CONAGRA BRANDS INC.	358	70	80%
NORDSTROM, INC.	317	8	97%
CITY OF EUGENE	315	24	92%
YRC INC.	306	14	95%
SCHNITZER STEEL INDUSTRIES INC	304	7	98%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	303	10	97%
INTERNATIONAL PAPER COMPANY	301	26	91%
TARGET CORPORATION	298	23	92%
NORTH CLACKAMAS SCHOOL DISTRICT 12	273	29	89%
COCA-COLA REFRESHMENTS USA INC	262	13	95%
CITY OF SALEM	262	18	93%
FEDEX FREIGHT INC	253	27	89%
ABM INDUSTRIES INCORPORATED	232	13	94%
INTEL CORPORATION	232	32	86%
BOISE CASCADE COMPANY	225	21	91%
SENECA SAWMILL COMPANY	207	12	94%
MACY'S INC.	199	27	86%
THE SALVATION ARMY	181	17	91%
LANE COUNTY	174	11	94%
UNITED AIRLINES INC	153	4	97%
GEORGIA-PACIFIC CORPORATION	148	2	99%
CITY OF GRESHAM	147	4	97%
THRIFTY PAYLESS, INC.	140	9	94%
SKY LAKES MEDICAL CENTER INC	133	18	86%
WASHINGTON COUNTY	132	12	91%
INTERSTATE DISTRIBUTOR CO	122	12	90%
PORT OF PORTLAND	121	9	93%
WILLAMETTE VIEW, INC.	116	6	95%
STIMSON LUMBER COMPANY	99	8	92%
COLUMBIA FOREST PRODUCTS, INC.	98	11	89%
PILOT TRAVEL CENTERS LLC	94	10	89%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
TRINITY HEALTH CORPORATION	85	8	91%
MAY TRUCKING COMPANY	73	4	95%
DOUGLAS COUNTY	69	6	91%
KNIGHT TRANSPORTATION, INC.	57	5	91%
XPO CNW, INC.	50	0	100%
EDWARD HINES LUMBER CO OF OREGON	48	0	100%
SEARS ROEBUCK & CO	47	1	98%
NEW ALBERTSON'S INC	31	1	97%
HEALTH CARE FOR THE MID-COLUMBIA REGION	27	8	70%
ALBERTSON'S, INC.	22	3	86%
JAMES RIVER CORPORATION OF NEVADA	14	0	100%
WESTROCK CP LLC	14	5	64%
COORSTEK INC	12	1	92%
DENNYS INC	12	0	100%
HIRE CALLING INC	12	0	100%
FORT JAMES CORPORATION	12	0	100%
STONE CONTAINER CORP OF NEVADA	12	0	100%
NIKE, INC.	6	0	100%
AVISTA CORPORATION (DBA AVISTA UTILITIES)	5	0	100%
FMC CORPORATION	2	0	100%
HILTON WORLDWIDE INC	2	0	100%
	24709	2072	92%

Insurer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
SAIF CORPORATION	14107	308	98%
LIBERTY NORTHWEST INSURANCE CORPORATION	3140	138	96%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2360	167	93%
NEW HAMPSHIRE INSURANCE COMPANY	1954	121	94%
OLD REPUBLIC INSURANCE COMPANY	1638	122	93%
AMERICAN ZURICH INSURANCE COMPANY	1581	93	94%
LM INSURANCE CORPORATION	1556	135	91%
CHARTER OAK FIRE INSURANCE COMPANY	1456	120	92%
ACE AMERICAN INSURANCE COMPANY	1280	100	92%
LIBERTY INSURANCE CORPORATION	1261	122	90%
SAFETY NATIONAL CASUALTY CORPORATION	1217	98	92%
TRUMBULL INSURANCE COMPANY	1148	62	95%
ZURICH AMERICAN INSURANCE COMPANY	1125	61	95%
XL SPECIALTY INSURANCE COMPANY	986	110	89%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	941	48	95%
ARCH INSURANCE COMPANY	895	84	91%
FARMINGTON CASUALTY COMPANY	844	85	90%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	840	18	98%
OHIO SECURITY INSURANCE COMPANY	836	69	92%
XL INSURANCE AMERICA, INC.	791	67	92%
TRAVELERS CASUALTY AND SURETY COMPANY	761	50	93%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	697	64	91%
TRANSPORTATION INSURANCE COMPANY	612	35	94%
SENTRY CASUALTY COMPANY	601	26	96%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	524	15	97%
ARROWOOD INDEMNITY COMPANY	518	11	98%
CONTINENTAL DIVIDE INSURANCE COMPANY	472	85	82%
FEDERAL INSURANCE COMPANY	461	28	94%
HARTFORD UNDERWRITERS INSURANCE COMPANY	456	17	96%
MID-CENTURY INSURANCE COMPANY	450	43	90%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	445	25	94%
EMPLOYERS PREFERRED INSURANCE COMPANY	436	42	90%
TWIN CITY FIRE INSURANCE COMPANY	431	24	94%
RIVERPORT INSURANCE COMPANY	428	85	80%
SECURITY NATIONAL INSURANCE COMPANY	421	24	94%
SENTRY INSURANCE A MUTUAL COMPANY	399	6	98%
ALASKA NATIONAL INSURANCE COMPANY	395	19	95%
TECHNOLOGY INSURANCE COMPANY, INC.	395	38	90%
FARMERS INSURANCE EXCHANGE	390	10	97%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	388	11	97%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	385	15	96%
OIGA FOR FREMONT INDEMNITY COMPANY	381	1	100%
ARGONAUT INSURANCE COMPANY	367	9	98%
STARR INDEMNITY AND LIABILITY COMPANY	356	39	89%
HARTFORD FIRE INSURANCE COMPANY	354	20	94%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	347	17	95%
SENTINEL INSURANCE COMPANY, LTD.	338	23	93%
TRUCK INSURANCE EXCHANGE	330	21	94%
TOKIO MARINE AMERICA INSURANCE COMPANY	314	26	92%
EMPLOYERS ASSURANCE COMPANY	305	17	94%
PROTECTIVE INSURANCE COMPANY	293	54	82%
EVEREST NATIONAL INSURANCE COMPANY	290	48	83%
OHIO CASUALTY INSURANCE COMPANY	281	26	91%
FIRST LIBERTY INSURANCE CORPORATION (THE)	280	21	93%
HARTFORD CASUALTY INSURANCE COMPANY	275	28	90%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	274	12	96%

Insurer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
TRAVELERS INDEMNITY COMPANY (THE)	274	12	96%
WESCO INSURANCE COMPANY	241	18	93%
WAUSAU UNDERWRITERS INSURANCE COMPANY	222	7	97%
PACIFIC INDEMNITY COMPANY	219	6	97%
OIGA FOR GUARANTEE INSURANCE COMPANY	212	11	95%
ARGONAUT-MIDWEST INSURANCE COMPANY	209	10	95%
TRAVELERS INDEMNITY COMPANY OF AMERICA	207	15	93%
PHOENIX INSURANCE COMPANY	196	13	93%
LIBERTY MUTUAL INSURANCE COMPANY	189	9	95%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	186	5	97%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	183	10	95%
AMGUARD INSURANCE COMPANY	181	10	94%
COMMERCE AND INDUSTRY INSURANCE COMPANY	174	2	99%
AIG PROPERTY CASUALTY COMPANY	172	3	98%
STATE FARM FIRE AND CASUALTY COMPANY	160	10	94%
FEDERATED MUTUAL INSURANCE COMPANY	159	3	98%
WEST AMERICAN INSURANCE COMPANY	150	18	88%
SOMPO AMERICA INSURANCE COMPANY	143	12	92%
COUNTRY MUTUAL INS CO	142	2	99%
NORGUARD INSURANCE COMPANY	141	10	93%
GRANITE STATE INSURANCE COMPANY	140	4	97%
ACIG INSURANCE COMPANY	126	8	94%
CONTINENTAL CASUALTY COMPANY	126	4	97%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	126	4	97%
SAFETY FIRST INSURANCE COMPANY	126	13	90%
SAFECO INSURANCE COMPANY OF AMERICA	111	8	93%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	108	15	86%
PACIFIC EMPLOYERS INSURANCE COMPANY	107	2	98%
EMPLOYERS COMPENSATION INSURANCE COMPANY	106	12	89%
CONTINENTAL INSURANCE COMPANY (THE)	105	3	97%
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	105	0	100%
AIG ASSURANCE COMPANY	101	3	97%
VANLINER INSURANCE COMPANY	100	13	87%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	96	10	90%
AMERICAN FIRE AND CASUALTY COMPANY	94	6	94%
AMERICAN HOME ASSURANCE COMPANY	93	5	95%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	92	6	93%
CHURCH MUTUAL INSURANCE COMPANY	91	7	92%
FIREMAN'S FUND INSURANCE COMPANY	89	4	96%
NORTH RIVER INSURANCE COMPANY	88	5	94%
ZENITH INSURANCE COMPANY	88	4	95%
OIGA FOR AMERICAN MOTORISTS INSURANCE COMPANY	84	0	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	84	22	74%
VALLEY FORGE INSURANCE COMPANY	79	0	100%
TRANS PACIFIC INSURANCE COMPANY	78	6	92%
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	76	13	83%
CHEROKEE INSURANCE COMPANY	76	27	64%
AMERICAN ECONOMY INSURANCE COMPANY	72	11	85%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	72	3	96%
GENERAL INSURANCE COMPANY OF AMERICA	71	4	94%
AMERICAN STATES INSURANCE COMPANY	70	1	99%
QBE INSURANCE CORPORATION	69	11	84%
BROTHERHOOD MUTUAL INSURANCE COMPANY	68	5	93%
ATLANTIC SPECIALTY INSURANCE COMPANY	66	5	92%
ELECTRIC INSURANCE COMPANY	66	5	92%
PRAETORIAN INSURANCE COMPANY	65	5	92%

Insurer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
ASSOCIATED INDEMNITY CORPORATION	64	0	100%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	63	15	76%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	62	5	92%
STANDARD FIRE INSURANCE COMPANY (THE)	62	1	98%
OIGA FOR HOME INSURANCE COMPANY (THE)	60	0	100%
GREAT DIVIDE INSURANCE COMPANY	59	6	90%
UNITED STATES FIDELITY AND GUARANTY COMPANY	58	6	90%
CHUBB INDEMNITY INSURANCE COMPANY	55	6	89%
OIGA FOR LUMBERMENS MUTUAL CASUALTY COMPANY	52	0	100%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	50	0	100%
INSURANCE COMPANY OF NORTH AMERICA	50	3	94%
NATIONAL INTERSTATE INSURANCE COMPANY	49	12	76%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	49	1	98%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	48	5	90%
HDI GLOBAL INSURANCE COMPANY	48	10	79%
OIGA FOR WESTERN EMPLOYERS INSURANCE CO	48	0	100%
GREAT WEST CASUALTY COMPANY	45	1	98%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	44	2	95%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	43	10	77%
BENCHMARK INSURANCE COMPANY	42	11	74%
HANOVER AMERICAN INSURANCE COMPANY (THE)	42	11	74%
AMERISURE MUTUAL INSURANCE COMPANY	42	0	100%
BERKLEY NATIONAL INSURANCE COMPANY	41	7	83%
BERKLEY REGIONAL INSURANCE COMPANY	40	7	83%
REPUBLIC INDEMNITY COMPANY OF AMERICA	40	8	80%
OIGA FOR AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	36	1	97%
STAR INSURANCE COMPANY	34	6	82%
AMERICAN AUTOMOBILE INSURANCE COMPANY	28	1	96%
MITSUI SUMITOMO INSURANCE USA INC.	27	3	89%
OIGA FOR MISSION INSURANCE COMPANY	26	0	100%
GUIDEONE MUTUAL INSURANCE COMPANY	26	6	77%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	24	0	100%
PHARMACISTS MUTUAL INSURANCE COMPANY	23	3	87%
T.H.E. INSURANCE COMPANY	23	1	96%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	22	1	95%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	22	2	91%
FIDELITY AND GUARANTY INSURANCE COMPANY	21	3	86%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	21	2	90%
UNITED STATES FIRE INSURANCE COMPANY	21	1	95%
AMERICAN FAMILY HOME INSURANCE COMPANY	20	3	85%
AMERICAN STATES INSURANCE COMPANY OF TEXAS	20	2	90%
HANOVER INSURANCE COMPANY (THE)	20	0	100%
OIGA FOR LEGION INSURANCE COMPANY	20	0	100%
OIGA FOR RELIANCE INSURANCE COMPANY	20	0	100%
ARGONAUT-SOUTHWEST INSURANCE COMPANY	19	0	100%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	19	1	95%
GREAT AMERICAN ASSURANCE COMPANY	18	2	89%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	18	1	94%
STATE NATIONAL INSURANCE COMPANY, INC.	18	9	50%
EMPLOYERS MUTUAL CASUALTY COMPANY	17	2	88%
FRANK WINSTON CRUM INSURANCE COMPANY	17	3	82%
NATIONAL SURETY CORPORATION	17	4	76%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	16	0	100%
INSURANCE COMPANY OF THE WEST	16	1	94%
VIGILANT INSURANCE COMPANY	15	1	93%
COMPWEST INSURANCE COMPANY	14	2	86%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
CONTINENTAL WESTERN INSURANCE COMPANY	13	2	85%
AMERICAN INSURANCE COMPANY (THE)	12	0	100%
OIGA FOR AMERICAN MUTUAL LIABILITY INS. CO.	12	0	100%
SELECT MARKETS INSURANCE COMPANY	12	0	100%
OIGA FOR ENTERPRISE INSURANCE COMPANY	12	0	100%
OIGA FOR LUMBERMEN'S UNDERWRITING ALLIANCE	12	0	100%
CLEAR SPRING PROPERTY AND CASUALTY	12	2	83%
SEQUOIA INSURANCE COMPANY	12	3	75%
ACCIDENT FUND GENERAL INSURANCE COMPANY	10	2	80%
NATIONAL CASUALTY COMPANY	10	1	90%
STONINGTON INSURANCE COMPANY	9	1	89%
EASTGUARD INSURANCE COMPANY	9	1	89%
UNITED WISCONSIN INSURANCE COMPANY	9	1	89%
FLORISTS' MUTUAL INSURANCE COMPANY	8	1	88%
MASSACHUSETTS BAY INSURANCE COMPANY	8	3	63%
NORTH POINTE INSURANCE COMPANY	8	1	88%
OIGA FOR ULLICO CASUALTY COMPANY	8	0	100%
STARNET INSURANCE COMPANY	7	2	71%
TRIUMPHE CASUALTY COMPANY	7	0	100%
CAROLINA CASUALTY INSURANCE COMPANY	5	2	60%
FIRE INSURANCE EXCHANGE	5	0	100%
GREAT AMERICAN INSURANCE COMPANY	4	0	100%
COUNTRY CASUALTY INSURANCE COMPANY	2	0	100%
SENTRY SELECT INSURANCE COMPANY	2	0	100%
LOGGERS' ASSURANCE COMPANY, INC.	2	0	100%
MEMIC INDEMNITY COMPANY	2	0	100%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	2	0	100%
NOVA CASUALTY COMPANY	2	0	100%
WILLIAMSBURG NATIONAL INSURANCE COMPANY	2	1	50%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1	0	100%
	64013	3814	94%

Self-Insured Employer	Total	Total	Percent
	Transactions Audited	Incorrect	Correct
SAFEWAY INC.	2009	126	94%
PROVIDENCE HEALTH & SERVICES-OREGON	1923	109	94%
FRED MEYER STORES INC	1840	77	96%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	1128	27	98%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	984	70	93%
CIS TRUST	975	25	97%
WAL-MART ASSOCIATES INC	929	55	94%
BARRETT BUSINESS SERVICES, INC.	921	46	95%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	857	81	91%
CITY OF PORTLAND	849	46	95%
FEDERAL EXPRESS CORPORATION	800	32	96%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	788	7	99%
LES SCHWAB WAREHOUSE CENTER INC	788	35	96%
LOWE'S HOME CENTERS LLC	764	35	95%
NORPAC FOODS, INC.	721	11	98%
ASANTE	714	21	97%
COSTCO WHOLESALE CORPORATION	658	68	90%
MARION COUNTY SCHOOL DISTRICT #24J	640	21	97%
LEGACY HEALTH	573	18	97%
MULTNOMAH COUNTY OREGON	556	26	95%
UNITED STATES BAKERY	543	15	97%
PORTLAND GENERAL ELECTRIC COMPANY	535	6	99%
WEYERHAEUSER COMPANY	516	5	99%
FOOD SERVICES OF AMERICA, INC.	510	25	95%
HOME DEPOT USA INC	506	29	94%
THOR INDUSTRIES, INC.	496	14	97%
FEDEX GROUND PACKAGE SYSTEM, INC.	493	57	88%
BI-MART CORPORATION	491	52	89%
ADVENTIST HEALTH SYSTEM/WEST	471	34	93%
OREGON OPERATORS SELF-INSURERS FUND	462	30	94%
PRECISION CASTPARTS CORP.	445	30	93%
TARGET CORPORATION	408	38	91%
RLC INDUSTRIES CO.	402	12	97%
COMBINED TRANSPORT INC	367	31	92%
SCHNITZER STEEL INDUSTRIES INC	357	13	96%
JELD-WEN INC	350	30	91%
INTERNATIONAL PAPER COMPANY	347	15	96%
CITY OF EUGENE	332	42	87%
BEAVERTON SCHOOL DISTRICT 48J	329	46	86%
ABF FREIGHT SYSTEM, INC.	319	7	98%
INTEL CORPORATION	315	22	93%
NORTH CLACKAMAS SCHOOL DISTRICT 12	309	7	98%
YRC INC.	294	14	95%
PEOPLEREADY, INC.	292	8	97%
NORDSTROM, INC.	286	18	94%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	278	3	99%
MACY'S INC.	266	25	91%
DAIMLER TRUCKS NORTH AMERICA LLC	265	14	95%
NORTHWEST NATURAL GAS COMPANY	262	12	95%
CITY OF SALEM	260	14	95%
FEDEX FREIGHT INC	258	32	88%
CONAGRA BRANDS INC.	234	28	88%
THE SALVATION ARMY	232	42	82%
HEARTLAND EXPRESS INC OF IOWA	227	10	96%
SKY LAKES MEDICAL CENTER INC	226	6	97%
DESCHUTES COUNTY	193	8	96%
BOISE CASCADE COMPANY	192	15	92%

	Total		
	Transactions Audited	Total Incorrect	Percent Correct
Self-Insured Employer			
FRERES LUMBER CO, INC	186	9	95%
CLACKAMAS COUNTY OREGON	177	3	98%
LANE COUNTY	171	12	93%
WASHINGTON COUNTY	166	7	96%
THRIFTY PAYLESS, INC.	162	7	96%
NATIONAL FROZEN FOODS CORPORATION	161	20	88%
MARION COUNTY OREGON	160	12	93%
UNITED AIRLINES INC	159	0	100%
ABM INDUSTRIES INCORPORATED	156	12	92%
LS TRANSPORT, INC.	153	10	93%
RYDER TRUCK RENTAL, INC.	147	3	98%
GEORGIA-PACIFIC CORPORATION	142	4	97%
JACKSON COUNTY	140	13	91%
CITY OF HILLSBORO	139	9	94%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	129	2	98%
CITY OF GRESHAM	127	6	95%
PILOT TRAVEL CENTERS LLC	127	11	91%
PORT OF PORTLAND	119	6	95%
EVRAZ INC NA	118	12	90%
RSG FOREST PRODUCTS INC	115	3	97%
WILLAMETTE VIEW, INC.	114	17	85%
PORTLAND COMMUNITY COLLEGE	110	8	93%
ESCO CORPORATION	108	19	82%
MCCORMICK & SCHMICK RESTAURANT CORP	103	13	87%
DOUGLAS COUNTY	100	2	98%
MARRIOTT INTERNATIONAL, INC.	98	2	98%
SENECA SAWMILL COMPANY	98	14	86%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	96	4	96%
XPO CNW, INC.	93	2	98%
MAY TRUCKING COMPANY	88	6	93%
SHERM'S THUNDERBIRD MARKET, INC.	86	1	99%
KNIGHT TRANSPORTATION, INC.	86	14	84%
TRINITY HEALTH CORPORATION	81	6	93%
QWEST CORPORATION	69	3	96%
CITY OF ROSEBURG	63	0	100%
COLUMBIA FOREST PRODUCTS, INC.	60	8	87%
EDWARD HINES LUMBER CO OF OREGON	47	0	100%
TEKTRONIX, INC.	46	5	89%
COCA-COLA REFRESHMENTS USA INC	45	2	96%
INTERSTATE DISTRIBUTOR CO	43	2	95%
CITY OF BEAVERTON	35	0	100%
HYSTER-YALE GROUP, INC.	33	0	100%
CITY OF ASHLAND	32	2	94%
CASCADE CORPORATION	32	1	97%
NORTHWEST PERMANENTE, P.C.	30	3	90%
ASH GROVE CEMENT COMPANY	28	4	86%
MARVIN LUMBER AND CEDAR COMPANY	26	1	96%
NABISCO, INC.	26	3	88%
SEARS ROEBUCK & CO	26	1	96%
CHEVRON U.S.A. INC.	19	1	95%
HEALTH CARE FOR THE MID-COLUMBIA REGION	16	0	100%
CAVENHAM FOREST INDUSTRIES INC	14	0	100%
DENNYS INC	12	0	100%
NEW ALBERTSON'S LP	12	3	75%
STIMSON LUMBER COMPANY	12	0	100%
HIRE CALLING INC	11	0	100%
LAND O'LAKES INC	10	0	100%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
OWENS CORNING	8	1	88%
OWENS-ILLINOIS, INC.	8	2	75%
JAMES RIVER CORPORATION OF NEVADA	6	1	83%
NIKE, INC.	6	0	100%
HP INC	5	3	40%
JH KELLY LLC	3	1	67%
AVISTA CORPORATION (DBA AVISTA UTILITIES)	2	0	100%
FMC CORPORATION	2	0	100%
INGRAM INDUSTRIES INC.	2	1	50%
PENDLETON WOOLEN MILLS, INC.	2	0	100%
WESTROCK CP LLC	2	0	100%
OREGON NONPROFIT EMPLOYERS TRUST	2	1	50%
THE AMALGAMATED SUGAR COMPANY LLC	1	0	100%
	37496	2063	94%

Insurer	Total Transactions Audited	Total Incorrect	Percent Correct
LIBERTY NORTHWEST INSURANCE CORPORATION	2822	120	96%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	2449	198	92%
NEW HAMPSHIRE INSURANCE COMPANY	1948	127	93%
AMERICAN ZURICH INSURANCE COMPANY	1661	96	94%
OLD REPUBLIC INSURANCE COMPANY	1650	133	92%
SAFETY NATIONAL CASUALTY CORPORATION	1359	111	92%
CHARTER OAK FIRE INSURANCE COMPANY	1258	87	93%
ACE AMERICAN INSURANCE COMPANY	1196	90	92%
LIBERTY INSURANCE CORPORATION	1128	85	92%
HARTFORD FIRE INSURANCE COMPANY	1122	81	93%
ZURICH AMERICAN INSURANCE COMPANY	1053	50	95%
XL SPECIALTY INSURANCE COMPANY	1044	111	89%
LM INSURANCE CORPORATION	956	93	90%
ARCH INSURANCE COMPANY	942	111	88%
XL INSURANCE AMERICA, INC.	868	99	89%
OHIO SECURITY INSURANCE COMPANY	797	82	90%
TRUMBULL INSURANCE COMPANY	765	55	93%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	730	39	95%
TRANSPORTATION INSURANCE COMPANY	680	55	92%
FARMINGTON CASUALTY COMPANY	677	93	86%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	676	56	92%
TRAVELERS CASUALTY AND SURETY COMPANY	654	53	92%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	562	38	93%
TECHNOLOGY INSURANCE COMPANY, INC.	503	34	93%
TWIN CITY FIRE INSURANCE COMPANY	493	38	92%
STARR INDEMNITY AND LIABILITY COMPANY	489	73	85%
HARTFORD UNDERWRITERS INSURANCE COMPANY	461	23	95%
EMPLOYERS PREFERRED INSURANCE COMPANY	444	26	94%
ALASKA NATIONAL INSURANCE COMPANY	441	25	94%
SENTRY CASUALTY COMPANY	437	30	93%
CONTINENTAL DIVIDE INSURANCE COMPANY	424	78	82%
FARMERS INSURANCE EXCHANGE	412	27	93%
MID-CENTURY INSURANCE COMPANY	404	26	94%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	383	25	93%
SENTINEL INSURANCE COMPANY, LTD.	381	21	94%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	369	35	91%
ARGONAUT INSURANCE COMPANY	356	6	98%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	334	13	96%
RIVERPORT INSURANCE COMPANY	321	26	92%
HARTFORD CASUALTY INSURANCE COMPANY	309	45	85%
EMPLOYERS ASSURANCE COMPANY	306	42	86%
SECURITY NATIONAL INSURANCE COMPANY	285	33	88%
FEDERAL INSURANCE COMPANY	259	22	92%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	249	23	91%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	245	13	95%
CALIFORNIA INSURANCE COMPANY	235	22	91%
EVEREST NATIONAL INSURANCE COMPANY	229	43	81%
TRUCK INSURANCE EXCHANGE	227	15	93%
WEST AMERICAN INSURANCE COMPANY	224	14	94%
WESCO INSURANCE COMPANY	210	16	92%
ARGONAUT-MIDWEST INSURANCE COMPANY	209	11	95%
TRAVELERS INDEMNITY COMPANY OF AMERICA	207	29	86%
OHIO CASUALTY INSURANCE COMPANY	202	20	90%
WAUSAU UNDERWRITERS INSURANCE COMPANY	197	9	95%
PHOENIX INSURANCE COMPANY	194	19	90%
TRAVELERS INDEMNITY COMPANY (THE)	194	3	98%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	189	21	89%
NORGUARD INSURANCE COMPANY	186	23	88%
AMGUARD INSURANCE COMPANY	173	13	92%
LIBERTY MUTUAL INSURANCE COMPANY	171	8	95%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	170	11	94%

Insurer	Total Transactions Audited	Total Incorrect	Percent Correct
SAFETY FIRST INSURANCE COMPANY	165	21	87%
mitsui sumitomo insurance company of america	152	25	84%
TOKIO MARINE AMERICA INSURANCE COMPANY	149	17	89%
SOMPO AMERICA INSURANCE COMPANY	146	9	94%
AMERICAN FIRE AND CASUALTY COMPANY	134	18	87%
ACIG INSURANCE COMPANY	131	8	94%
FIRST LIBERTY INSURANCE CORPORATION (THE)	130	14	89%
PROTECTIVE INSURANCE COMPANY	126	33	74%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	124	15	88%
VANLINER INSURANCE COMPANY	121	17	86%
FIREMAN'S FUND INSURANCE COMPANY	119	6	95%
EMPLOYERS COMPENSATION INSURANCE COMPANY	117	15	87%
STATE FARM FIRE AND CASUALTY COMPANY	110	27	75%
ATLANTIC SPECIALTY INSURANCE COMPANY	106	13	88%
FEDERATED MUTUAL INSURANCE COMPANY	106	15	86%
SAFECO INSURANCE COMPANY OF AMERICA	103	3	97%
WCF NATIONAL INSURANCE COMPANY	98	8	92%
GUIDEONE MUTUAL INSURANCE COMPANY	96	11	89%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	91	11	88%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	90	8	91%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	85	20	76%
PACIFIC INDEMNITY COMPANY	81	7	91%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	80	15	81%
STATE NATIONAL INSURANCE COMPANY, INC.	80	26	68%
ZENITH INSURANCE COMPANY	80	10	88%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	79	9	89%
CHUBB INDEMNITY INSURANCE COMPANY	76	10	87%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	74	11	85%
NATIONAL INTERSTATE INSURANCE COMPANY	67	14	79%
ELECTRIC INSURANCE COMPANY	66	7	89%
CHURCH MUTUAL INSURANCE COMPANY	62	10	84%
GREAT DIVIDE INSURANCE COMPANY	60	7	88%
CHEROKEE INSURANCE COMPANY	58	5	91%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	56	4	93%
QBE INSURANCE CORPORATION	49	6	88%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	44	4	91%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	41	3	93%
NATIONAL SURETY CORPORATION	33	2	94%
FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN	32	0	100%
BERKLEY NATIONAL INSURANCE COMPANY	30	0	100%
HANOVER AMERICAN INSURANCE COMPANY (THE)	28	4	86%
PRAETORIAN INSURANCE COMPANY	26	1	96%
REPUBLIC INDEMNITY COMPANY OF AMERICA	26	2	92%
MIDDLESEX INSURANCE COMPANY	24	1	96%
BERKLEY CASUALTY COMPANY	18	3	83%
COMPWEST INSURANCE COMPANY	16	1	94%
IMPERIUM INSURANCE COMPANY	14	2	86%
ARCH INDEMNITY INSURANCE COMPANY	12	0	100%
CLEAR SPRING PROPERTY AND CASUALTY	12	1	92%
STAR INSURANCE COMPANY	12	0	100%
BERKLEY REGIONAL INSURANCE COMPANY	7	0	100%
DAKOTA TRUCK UNDERWRITERS	7	0	100%
UTICA MUTUAL INSURANCE COMPANY	7	1	86%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	4	0	100%
SAFECO INSURANCE COMPANY OF ILLINOIS	4	0	100%
AMERICAN FAMILY HOME INSURANCE COMPANY	2	1	50%
OBI NATIONAL INSURANCE COMPANY	2	0	100%
GENERAL CASUALTY COMPANY OF WISCONSIN	1	0	100%
	42388	3505	92%

Self-Insured Employer	Total Transactions Audited	Total Incorrect	Percent Correct
PROVIDENCE HEALTH & SERVICES-OREGON	1759	94	95%
SAFEMART INC.	1476	73	95%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	973	38	96%
WAL-MART ASSOCIATES INC	936	43	95%
BARRETT BUSINESS SERVICES, INC.	911	57	94%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	790	85	89%
CITY OF PORTLAND	771	21	97%
FEDERAL EXPRESS CORPORATION	759	31	96%
MARION COUNTY SCHOOL DISTRICT #24J	754	54	93%
COSTCO WHOLESALE CORPORATION	738	38	95%
LOWE'S HOME CENTERS LLC	711	60	92%
FEDEX GROUND PACKAGE SYSTEM, INC.	638	100	84%
BI-MART CORPORATION	602	22	96%
PRECISION CASTPARTS CORP.	576	37	94%
BEAVERTON SCHOOL DISTRICT 48J	539	47	91%
FOOD SERVICES OF AMERICA, INC.	501	37	93%
OREGON OPERATORS SELF-INSURERS FUND	499	30	94%
ADVENTIST HEALTH SYSTEM/WEST	491	38	92%
CITY OF EUGENE	447	39	91%
MULTNOMAH COUNTY OREGON	443	41	91%
HOME DEPOT USA INC	440	37	92%
RLC INDUSTRIES CO.	398	25	94%
TARGET CORPORATION	386	58	85%
INTEL CORPORATION	382	47	88%
JELD-WEN INC	333	44	87%
FEDEX FREIGHT INC	316	7	98%
NORTH CLACKAMAS SCHOOL DISTRICT 12	303	15	95%
COMBINED TRANSPORT INC	296	28	91%
BOISE CASCADE COMPANY	257	20	92%
YRC INC.	241	9	96%
LS TRANSPORT, LLC	225	9	96%
NATIONAL FROZEN FOODS CORPORATION	222	21	91%
SCHNITZER STEEL INDUSTRIES INC	217	9	96%
CITY OF SALEM	204	5	98%
ABF FREIGHT SYSTEM, INC.	189	5	97%
WILLAMETTE VIEW, INC.	187	19	90%
INTERNATIONAL PAPER COMPANY	173	12	93%
MACY'S INC.	172	30	83%
ABM INDUSTRIES INCORPORATED	168	6	96%
CLACKAMAS COUNTY OREGON	166	9	95%
COLUMBIA FOREST PRODUCTS, INC.	155	7	95%
WASHINGTON COUNTY	154	12	92%
SENECA SAWMILL COMPANY	151	5	97%
JACKSON COUNTY	150	19	87%
CITY OF HILLSBORO	141	11	92%
THRIFTY PAYLESS, INC.	140	7	95%
THE SALVATION ARMY	120	20	83%
DESCHUTES COUNTY	115	12	90%
LANE COUNTY	115	1	99%
KNIGHT TRANSPORTATION, INC.	111	26	77%
EVRAZ INC NA	110	13	88%
ESCO CORPORATION	107	9	92%
MARION COUNTY OREGON	104	2	98%
CONAGRA BRANDS INC.	80	2	98%
TRINITY HEALTH CORPORATION	68	1	99%
RSG FOREST PRODUCTS INC	66	2	97%
TEKTRONIX, INC.	60	8	87%
PILOT TRAVEL CENTERS LLC	59	3	95%
FRERES LUMBER CO, INC	54	12	78%
MCCORMICK & SCHMICK RESTAURANT CORP	41	8	80%
FORT JAMES CORPORATION	23	0	100%

Self-Insured Employer	Total Transactions Audited	Total Incorrect	Percent Correct
NABISCO, INC.	18	3	83%
LOUISIANA-PACIFIC CORPORATION	11	3	73%
ASH GROVE CEMENT COMPANY	10	1	90%
NEW ALBERTSON'S LP	7	0	100%
GORDON TRUCKING INC	7	1	86%
KIEWIT CORPORATION	6	0	100%
UNITED STATES GYPSUM COMPANY	5	0	100%
	22777	1588	93%

Insurer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
HARTFORD UNDERWRITERS INSURANCE COMPANY	723	58	92%
TWIN CITY FIRE INSURANCE COMPANY	499	39	92%
EMPLOYERS PREFERRED INSURANCE COMPANY	314	65	79%
ALASKA NATIONAL INSURANCE COMPANY	308	50	84%
NORGUARD INSURANCE COMPANY	287	33	89%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	283	16	94%
EMPLOYERS ASSURANCE COMPANY	249	14	94%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	243	17	93%
NORTH RIVER INSURANCE COMPANY	227	5	98%
EVEREST NATIONAL INSURANCE COMPANY	221	33	85%
AMGUARD INSURANCE COMPANY	213	39	82%
STATE FARM FIRE AND CASUALTY COMPANY	212	33	84%
EMPLOYERS COMPENSATION INSURANCE COMPANY	202	26	87%
GRANITE STATE INSURANCE COMPANY	190	9	95%
SENTINEL INSURANCE COMPANY, LTD.	189	18	90%
WCF NATIONAL INSURANCE COMPANY	174	16	91%
HARTFORD CASUALTY INSURANCE COMPANY	172	17	90%
SOMPO AMERICA INSURANCE COMPANY	161	18	89%
GUIDEONE MUTUAL INSURANCE COMPANY	152	9	94%
PROTECTIVE INSURANCE COMPANY	151	9	94%
COMMERCE AND INDUSTRY INSURANCE COMPANY	150	4	97%
ZENITH INSURANCE COMPANY	111	5	95%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	110	11	90%
AMERICAN HOME ASSURANCE COMPANY	110	2	98%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	107	16	85%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	107	4	96%
MASSACHUSETTS BAY INSURANCE COMPANY	104	9	91%
PACIFIC INDEMNITY COMPANY	104	8	92%
UNITED WISCONSIN INSURANCE COMPANY	97	6	94%
FIREMAN'S FUND INSURANCE COMPANY	93	6	94%
ACCIDENT FUND GENERAL INSURANCE COMPANY	91	10	89%
MITSUI SUMITOMO INSURANCE USA INC.	91	3	97%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	82	7	91%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	77	2	97%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	74	4	95%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	71	17	76%
ELECTRIC INSURANCE COMPANY	69	12	83%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	65	2	97%
CHURCH MUTUAL INSURANCE COMPANY	59	5	92%
ASSOCIATED INDEMNITY CORPORATION	58	0	100%
STARR SPECIALTY INSURANCE COMPANY	57	2	96%
NATIONAL SURETY CORPORATION	50	4	92%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	43	7	84%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	42	1	98%
QBE INSURANCE CORPORATION	42	3	93%
STATE NATIONAL INSURANCE COMPANY, INC.	39	7	82%
AMERICAN AUTOMOBILE INSURANCE COMPANY	36	0	100%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	36	2	94%
PRAETORIAN INSURANCE COMPANY	34	10	71%
SAGAMORE INSURANCE COMPANY	32	10	69%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	31	3	90%
CHEROKEE INSURANCE COMPANY	28	0	100%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	26	8	69%
HANOVER AMERICAN INSURANCE COMPANY (THE)	25	3	88%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	24	8	67%
COMPWEST INSURANCE COMPANY	23	0	100%

Insurer	Total		
	Transactions Audited	Total Incorrect	Percent Correct
CINCINNATI CASUALTY COMPANY (THE)	22	4	82%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	22	2	91%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	21	1	95%
EASTGUARD INSURANCE COMPANY	17	1	94%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	16	1	94%
HANOVER INSURANCE COMPANY (THE)	16	0	100%
AIG ASSURANCE COMPANY	14	1	93%
BENCHMARK INSURANCE COMPANY	14	1	93%
EVEREST PREMIER INSURANCE COMPANY	14	3	79%
T.H.E. INSURANCE COMPANY	14	2	86%
MIDVALE INDEMNITY COMPANY	13	0	100%
AMERICAN INSURANCE COMPANY (THE)	12	0	100%
LAMORAK INSURANCE COMPANY	12	0	100%
GRAY INSURANCE COMPANY (THE)	12	2	83%
RLI INSURANCE COMPANY	10	1	90%
IMPERIUM INSURANCE COMPANY	7	1	86%
GENERAL CASUALTY COMPANY OF WISCONSIN	5	0	100%
BERKLEY REGIONAL INSURANCE COMPANY	4	0	100%
BERKLEY NATIONAL INSURANCE COMPANY	3	1	67%
CIMARRON INSURANCE COMPANY, INC.	2	0	100%
REGENT INSURANCE COMPANY	2	0	100%
	7820	746	90%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
PROVIDENCE HEALTH & SERVICES-OREGON	1984	127	94%
FRED MEYER STORES INC	1774	102	94%
SAFEWAY INC.	1481	80	95%
WAL-MART ASSOCIATES INC	1113	51	95%
LEGACY HEALTH	1000	29	97%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	936	73	92%
BARRETT BUSINESS SERVICES, INC.	907	53	94%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	860	31	96%
LOWE'S HOME CENTERS LLC	763	53	93%
LES SCHWAB WAREHOUSE CENTER, LLC	746	29	96%
FEDERAL EXPRESS CORPORATION	705	49	93%
WEYERHAEUSER COMPANY	670	20	97%
MARION COUNTY SCHOOL DISTRICT #24J	663	31	95%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	659	47	93%
BI-MART CORPORATION	639	29	95%
UNITED STATES BAKERY	620	26	96%
MULTNOMAH COUNTY OREGON	555	44	92%
FEDEX GROUND PACKAGE SYSTEM, INC.	541	79	85%
TARGET CORPORATION	522	56	89%
INTEL CORPORATION	478	42	91%
CITY OF EUGENE	475	27	94%
ADVENTIST HEALTH SYSTEM/WEST	391	51	87%
COMBINED TRANSPORT INC	344	16	95%
RLC INDUSTRIES CO.	328	12	96%
JELD-WEN INC	321	22	93%
FEDEX FREIGHT INC	312	13	96%
DAIMLER TRUCKS NORTH AMERICA LLC	309	47	85%
THOR INDUSTRIES, INC.	301	8	97%
LS TRANSPORT, LLC	277	10	96%
CITY OF SALEM	255	6	98%
YRC INC.	244	10	96%
WASHINGTON COUNTY	242	13	95%
BOISE CASCADE COMPANY	225	2	99%
CITY OF GRESHAM	203	1	100%
MACY'S INC.	183	7	96%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	178	3	98%
PORTLAND COMMUNITY COLLEGE	160	9	94%
JACKSON COUNTY	151	1	99%
THE SALVATION ARMY	149	5	97%
NEW ALBERTSON'S LP	149	7	95%
MAY TRUCKING COMPANY	145	3	98%
HEARTLAND EXPRESS INC OF IOWA	136	5	96%
INTERNATIONAL PAPER COMPANY	132	5	96%
LANE COUNTY	132	6	95%
EVRAZ INC NA	117	17	85%
MARION COUNTY OREGON	91	1	99%
XPO CNW, INC.	85	0	100%
ESCO CORPORATION	85	9	89%
MCCORMICK & SCHMICK RESTAURANT CORP	75	6	92%
UNITED AIRLINES INC	75	3	96%
SENECA SAWMILL COMPANY	70	4	94%
DOUGLAS COUNTY	69	3	96%
COLUMBIA FOREST PRODUCTS, INC.	67	17	75%
KNIGHT TRANSPORTATION, INC.	66	8	88%
QWEST CORPORATION	55	0	100%
NORTHWEST PERMANENTE, P.C.	53	3	94%
KIEWIT CORPORATION	45	3	93%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
OWENS CORNING	44	3	93%
CHEVRON U.S.A. INC.	40	2	95%
FRERES LUMBER CO, INC	38	5	87%
EDWARD HINES LUMBER CO OF OREGON	35	0	100%
OWENS BROCKWAY GLASS CONTAINER INC	31	0	100%
SEARS ROEBUCK & CO	27	1	96%
CASCADE CORPORATION	22	3	86%
MARVIN LUMBER AND CEDAR COMPANY	19	1	95%
UNIVAR SOLUTIONS USA INC	15	4	73%
DENNYS INC	12	0	100%
HIRE CALLING INC	12	0	100%
H.J. HEINZ COMPANY	12	1	92%
LAMB-WESTON, INC. MERGED INTO 1184	12	0	100%
LAND O'LAKES INC	12	0	100%
NIKE, INC.	9	1	89%
NABISCO, INC.	6	1	83%
WESTROCK CP LLC	6	4	33%
HOLMAN DISTRIBUTION CENTER OF OREGON INC	3	0	100%
CAVENHAM FOREST INDUSTRIES INC	2	0	100%
CONAGRA BRANDS INC.	2	0	100%
FMC CORPORATION	2	0	100%
ASH GROVE CEMENT COMPANY	2	0	100%
GORDON TRUCKING INC	2	0	100%
	24676	1440	94%

Appendix C

Oregon Workers' Compensation Division Permanent and Total Disability and Fatal Benefits Focused Audit

The Permanent Total Disability (PTD), Fatality, and Retroactive Fund audit reviewed accuracy of PTD and fatality (including burial) benefit payments to workers, along with accuracy of requesting reimbursement from the Worker Benefit Fund (Retroactive benefits).

Transactions were audited from January 1, 2015, through the date of each audit conducted during 2016.

The data shows the total number of transactions audited across all areas, the number found to be inaccurate, and the percent correct for each company audited.

Questions about this data should be directed to Troy Painter, Senior Auditor,
troy.j.painter@oregon.gov

Insurer	Total Audited	Total Incorrect	Percent Correct
SAIF CORPORATION	7746	2	100%
LIBERTY NORTHWEST INSURANCE CORPORATION	2329	120	95%
ARROWOOD INDEMNITY COMPANY	733	14	98%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	664	24	96%
OIGA FOR FREMONT INDEMNITY COMPANY	658	22	97%
ARGONAUT INSURANCE COMPANY	444	3	99%
PACIFIC EMPLOYERS INSURANCE COMPANY	298	4	99%
LIBERTY MUTUAL INSURANCE COMPANY	274	6	98%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	268	18	93%
COUNTRY MUTUAL INS CO	238	0	100%
WAUSAU UNDERWRITERS INSURANCE COMPANY	220	19	91%
TRAVELERS INDEMNITY COMPANY (THE) (fka: METLIFE INSURANCE COMPANY OF CONNECT	171	0	100%
CONTINENTAL INSURANCE COMPANY (THE)	162	1	99%
AMERICAN MOTORISTS INSURANCE COMPANY	152	0	100%
INSURANCE COMPANY OF NORTH AMERICA	146	0	100%
ARGONAUT-MIDWEST INSURANCE COMPANY	141	2	99%
TRANSPORT INSURANCE COMPANY	133	4	97%
STANDARD FIRE INSURANCE COMPANY (THE)	132	0	100%
TRANSPORTATION INSURANCE COMPANY	132	3	98%
OIGA FOR HOME INSURANCE COMPANY (THE)	130	0	100%
HARTFORD UNDERWRITERS INSURANCE COMPANY	127	6	95%
TRUCK INSURANCE EXCHANGE	125	21	83%
ASSOCIATED INDEMNITY CORPORATION	120	15	88%
GENERAL INSURANCE COMPANY OF AMERICA	114	5	96%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.	112	1	99%
ST. PAUL FIRE AND MARINE INSURANCE COMPANY	109	0	100%
SAFECO INSURANCE COMPANY OF AMERICA	108	1	99%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	107	1	99%
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	105	20	81%
FIREMAN'S FUND INSURANCE COMPANY	102	1	99%
CONTINENTAL CASUALTY COMPANY	98	11	89%
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	95	0	100%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	89	0	100%
MID-CENTURY INSURANCE COMPANY	86	2	98%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	85	2	98%
TRAVELERS INDEMNITY COMPANY (THE)	84	4	95%
LIBERTY INSURANCE CORPORATION	78	7	91%
OIGA FOR WESTERN EMPLOYERS INSURANCE CO	76	0	100%
LUMBERMENS MUTUAL CASUALTY COMPANY	76	0	100%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	72	0	100%
ACE AMERICAN INSURANCE COMPANY	72	0	100%
WESTCHESTER FIRE INSURANCE COMPANY	69	1	99%
AMERICAN HOME ASSURANCE COMPANY	68	8	88%
AIG PROPERTY CASUALTY COMPANY	63	0	100%
COMMERCE AND INDUSTRY INSURANCE COMPANY	63	2	97%
TWIN CITY FIRE INSURANCE COMPANY	61	8	87%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	60	1	98%
XL SPECIALTY INSURANCE COMPANY	55	0	100%
LM INSURANCE CORPORATION	49	0	100%
TIG INSURANCE COMPANY	42	0	100%
VALLEY FORGE INSURANCE COMPANY	42	0	100%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	41	0	100%
ARGONAUT-SOUTHWEST INSURANCE COMPANY	40	0	100%
GREAT AMERICAN INSURANCE COMPANY	39	15	62%
FARMINGTON CASUALTY COMPANY	38	0	100%
FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC	38	0	100%
OIGA FOR MISSION INSURANCE COMPANY	38	0	100%
NORTH PACIFIC INSURANCE COMPANY	38	2	95%
UNITED STATES FIDELITY AND GUARANTY COMPANY	38	0	100%
ONEBEACON AMERICA INSURANCE CO.	36	3	92%
NATIONAL SURETY CORPORATION	36	0	100%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	35	0	100%

Insurer	Total Audited	Total Incorrect	Percent Correct
ZURICH AMERICAN INSURANCE COMPANY	35	7	80%
OIGA FOR AMERICAN MANUFACTURERS MUTUAL INSURANCE COMPANY	34	0	100%
NEW HAMPSHIRE INSURANCE COMPANY	21	0	100%
NORTH RIVER INSURANCE COMPANY	21	0	100%
STATE FARM FIRE AND CASUALTY COMPANY	21	0	100%
SELECT MARKETS INS	20	0	100%
ELECTRIC INSURANCE COMPANY	20	0	100%
HARTFORD FIRE INSURANCE COMPANY	20	0	100%
NATIONAL FARMERS UNION PROPERTY AND CASUALTY COMPANY	20	1	95%
OHIO CASUALTY INSURANCE COMPANY	20	10	50%
PROVIDENCE WASHINGTON INSURANCE COMPANY	20	0	100%
SAFETY NATIONAL CASUALTY CORPORATION	20	0	100%
OIGA FOR AMERICAN MUTUAL LIABILITY INS. CO.	19	0	100%
ARCH INSURANCE COMPANY	19	0	100%
OIGA FOR ENTERPRISE INSURANCE COMPANY	19	0	100%
LUMBERMENS MUTUAL CASUALTY COMPANY	19	0	100%
SEABRIGHT INSURANCE COMPANY	19	0	100%
PROTECTIVE INSURANCE COMPANY	19	0	100%
OIGA FOR RELIANCE INSURANCE COMPANY	19	0	100%
AMERICAN ECONOMY INSURANCE COMPANY	18	0	100%
AMERICAN INSURANCE COMPANY (THE)	18	0	100%
AMERICAN STATES INSURANCE COMPANY	18	0	100%
GRANITE STATE INSURANCE COMPANY	17	2	88%
TRAVELERS CASUALTY AND SURETY COMPANY	12	0	100%
	18688	399	98%

Self-Insured Employer	Total Audited	Total Incorrect	Percent Correct
WEYERHAEUSER COMPANY	593	31	95%
GEORGIA-PACIFIC CORPORATION	245	0	100%
CITY OF PORTLAND	180	4	98%
INTERNATIONAL PAPER COMPANY	169	1	99%
BOISE CASCADE COMPANY	141	32	77%
RLC INDUSTRIES CO.	140	21	85%
PORTLAND GENERAL ELECTRIC COMPANY	101	0	100%
CON-WAY INC	94	0	100%
QWEST CORPORATION	90	14	84%
EDWARD HINES LUMBER CO OF OREGON	84	9	89%
PACIFIC MOTOR TRUCKING CO	84	0	100%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	84	3	96%
EVRAZ INC NA	75	14	81%
SAFEWAY INC.	74	0	100%
SCHNITZER STEEL INDUSTRIES INC	60	0	100%
COMBINED TRANSPORT INC	59	0	100%
ESCO CORPORATION	57	0	100%
NORTHWEST NATURAL GAS COMPANY	44	7	84%
CHEVRON U.S.A. INC.	42	0	100%
SEARS ROEBUCK & CO	42	0	100%
CROMAN CORP.	40	0	100%
CLACKAMAS COUNTY OREGON	39	0	100%
LES SCHWAB WAREHOUSE CENTER, LLC	39	1	97%
DOLE FOOD COMPANY INC	38	0	100%
CAVENHAM FOREST INDUSTRIES INC	38	0	100%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	38	0	100%
BEAVERTON SCHOOL DISTRICT 48J	36	0	100%
BARRETT BUSINESS SERVICES, INC.	35	2	94%
STONE CONTAINER CORP OF NEVADA	35	2	94%
CIS WORKERS COMPENSATION GROUP	30	3	90%
NABISCO, INC.	29	0	100%
CONTAINER CORP OF AMERICA	22	0	100%
CHEF FRANCISCO INC	21	0	100%
CONOCO INC	21	0	100%
HIRE CALLING INC	21	0	100%
MARRIOTT INTERNATIONAL, INC.	21	0	100%
MULTNOMAH COUNTY OREGON	21	0	100%
FOOD SERVICES OF AMERICA, INC.	21	0	100%
THE SALVATION ARMY	21	1	95%
STIMSON LUMBER COMPANY	21	0	100%
UNION OIL COMPANY OF CALIFORNIA	21	0	100%
CASCADE STEEL ROLLING MILLS	20	0	100%
DENNYS INC	20	0	100%
CITY OF EUGENE	20	0	100%
JELD-WEN INC	20	0	100%
LAND O'LAKES INC	20	0	100%
ORE-IDA FOODS INC	20	0	100%
PRECISION CASTPARTS CORP.	20	0	100%
SKY LAKES MEDICAL CENTER INC	20	0	100%
PROVIDENCE HEALTH & SERVICES-OREGON	20	0	100%
UNITED STATES BAKERY	20	0	100%
AMERICAN CAN CO	19	0	100%
KAISER FOUNDATION HEALTH PLAN	19	0	100%
MARION COUNTY OREGON	19	0	100%
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	19	0	100%
US BANCORP	19	0	100%
WINCO FOODS INC	19	1	95%
CASCADE CORPORATION	18	0	100%
RSG FOREST PRODUCTS INC	18	0	100%
PILOT TRAVEL CENTERS LLC	17	0	100%
FRERES LUMBER CO, INC	16	0	100%
NEW ALBERTSON'S LP	16	0	100%

Self-Insured Employer	Total Audited	Total Incorrect	Percent Correct
K MART	11	0	100%
KIMCO REALTY CORPORATION	8	0	100%
	3484	146	96%

Appendix D
Oregon Workers' Compensation Division Temporary Disability Accuracy Audit

The Temporary Disability Accuracy audit reviews the accuracy of individual temporary disability payments issued and whether all periods of temporary disability due were paid.

Transactions were audited for claims filed approximately six months prior to the start of each audit. Audits began in late 2017 and continue currently; however, all but two companies have been audited and are included.

The data shows the total number of transactions audited across all areas, the number found to be incorrect (late or inaccurate), and the percent correct for each company audited.

The list is separated by insurance company and self-insured company and is sorted largest to smallest by the number of transactions audited. Percentages for companies with few transactions audited may not be meaningful because of the small sample size.

Questions about this data should be directed to Troy Painter, Senior Auditor,
troy.j.painter@oregon.gov

Insurer	Total Transactions Audited	Total Incorrect	Percent Correct
SAIF CORPORATION	1007	118	88%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	971	350	64%
NEW HAMPSHIRE INSURANCE COMPANY	627	181	71%
AMERICAN ZURICH INSURANCE COMPANY	559	207	63%
OLD REPUBLIC INSURANCE COMPANY	520	209	60%
CHARTER OAK FIRE INSURANCE COMPANY	483	100	79%
SAFETY NATIONAL CASUALTY CORPORATION	475	182	62%
ACE AMERICAN INSURANCE COMPANY	405	84	79%
LM INSURANCE CORPORATION	390	116	70%
TRUMBULL INSURANCE COMPANY	329	75	77%
LIBERTY INSURANCE CORPORATION	284	94	67%
TRAVELERS CASUALTY AND SURETY COMPANY	282	68	76%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	242	66	73%
XL INSURANCE AMERICA, INC.	234	95	59%
HARTFORD FIRE INSURANCE COMPANY	223	69	69%
OHIO SECURITY INSURANCE COMPANY	198	66	67%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	195	38	81%
XL SPECIALTY INSURANCE COMPANY	193	48	75%
ZURICH AMERICAN INSURANCE COMPANY	166	40	76%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	143	46	68%
EMPLOYERS PREFERRED INSURANCE COMPANY	142	25	82%
TWIN CITY FIRE INSURANCE COMPANY	135	27	80%
CIMARRON INSURANCE COMPANY	129	16	88%
FIRE INSURANCE EXCHANGE	127	41	68%
TECHNOLOGY INSURANCE COMPANY, INC.	114	61	46%
FEDERAL INSURANCE COMPANY	108	39	64%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	108	32	70%
FARMINGTON CASUALTY COMPANY	107	21	80%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	94	18	81%
STARR INDEMNITY AND LIABILITY COMPANY	89	9	90%
HARTFORD UNDERWRITERS INSURANCE COMPANY	84	19	77%
FARMERS INSURANCE EXCHANGE	82	6	93%
HARTFORD CASUALTY INSURANCE COMPANY	75	17	77%
SENTINEL INSURANCE COMPANY, LTD.	74	25	66%
ARCH INSURANCE COMPANY	69	11	84%
PHARMACISTS MUTUAL INSURANCE COMPANY	69	32	54%
TRANSPORTATION INSURANCE COMPANY	64	42	34%
CALIFORNIA INSURANCE COMPANY	60	4	93%
TRUCK INSURANCE EXCHANGE	60	8	87%
TRAVELERS INDEMNITY COMPANY OF AMERICA	59	18	69%
ARCH INDEMNITY INSURANCE COMPANY	58	28	52%
HARTFORD ACCIDENT AND INDEMNITY COMPANY	57	25	56%
AMTRUST INSURANCE COMPANY OF KANSAS, INC.	52	27	48%
SAFETY FIRST INSURANCE COMPANY	50	7	86%
GRANITE STATE INSURANCE COMPANY	48	17	65%
SECURITY NATIONAL INSURANCE COMPANY	46	29	37%
SENTRY CASUALTY COMPANY	44	14	68%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	43	20	53%
EMPLOYERS ASSURANCE COMPANY	41	18	56%
NEW YORK MARINE AND GENERAL INSURANCE COMPANY	41	1	98%
AMERICAN FIRE AND CASUALTY COMPANY	40	12	70%
GUIDEONE MUTUAL INSURANCE COMPANY	38	17	55%
ADVANTAGE WORKERS COMPENSATION INSURANCE COMPANY	37	15	59%
CONTINENTAL DIVIDE INSURANCE COMPANY	35	8	77%
EVEREST NATIONAL INSURANCE COMPANY	34	19	44%
OHIO CASUALTY INSURANCE COMPANY	32	14	56%
ARGONAUT INSURANCE COMPANY	31	14	55%

Insurer	Total Transactions Audited	Total Incorrect	Percent Correct
STARR SPECIALTY INSURANCE COMPANY	31	24	23%
WEST AMERICAN INSURANCE COMPANY	31	3	90%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	30	8	73%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	30	7	77%
PHOENIX INSURANCE COMPANY	30	5	83%
SENTRY INSURANCE A MUTUAL COMPANY	28	4	86%
AMERISURE MUTUAL INSURANCE COMPANY	27	8	70%
ARGONAUT-MIDWEST INSURANCE COMPANY	26	12	54%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	26	13	50%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE	25	4	84%
VANLINER INSURANCE COMPANY	22	9	59%
ACIG INSURANCE COMPANY	21	0	100%
STATE NATIONAL INSURANCE COMPANY, INC.	21	0	100%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	20	11	45%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	19	3	84%
EMPLOYERS COMPENSATION INSURANCE COMPANY	19	3	84%
ATLANTIC SPECIALTY INSURANCE COMPANY	18	9	50%
TRANS PACIFIC INSURANCE COMPANY	18	2	89%
SOMPO AMERICA INSURANCE COMPANY	18	3	83%
ZENITH INSURANCE COMPANY	18	2	89%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	18	4	78%
UNITED WISCONSIN INSURANCE COMPANY	17	6	65%
WESCO INSURANCE COMPANY	15	10	33%
FIRST LIBERTY INSURANCE CORPORATION (THE)	14	2	86%
GENERAL CASUALTY COMPANY OF WISCONSIN	14	2	86%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	14	0	100%
TOKIO MARINE AMERICA INSURANCE COMPANY	14	2	86%
AMERICAN AUTOMOBILE INSURANCE COMPANY	13	5	62%
NOVA CASUALTY COMPANY	13	5	62%
AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA	12	0	100%
CONTINENTAL WESTERN INSURANCE COMPANY	12	1	92%
PACIFIC INDEMNITY COMPANY	12	3	75%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	11	1	91%
UNITED STATES FIRE INSURANCE COMPANY	11	1	91%
CHURCH MUTUAL INSURANCE COMPANY	10	1	90%
FIREMAN'S FUND INSURANCE COMPANY	10	3	70%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	10	1	90%
CAROLINA CASUALTY INSURANCE COMPANY	9	2	78%
CHUBB INDEMNITY INSURANCE COMPANY	9	0	100%
EMPLOYERS MUTUAL CASUALTY COMPANY	9	4	56%
FEDERATED MUTUAL INSURANCE COMPANY	8	4	50%
FRANK WINSTON CRUM INSURANCE COMPANY	8	1	88%
NORGUARD INSURANCE COMPANY	8	5	38%
MID-CENTURY INSURANCE COMPANY	8	4	50%
NATIONWIDE MUTUAL INSURANCE COMPANY	8	4	50%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	7	5	29%
EASTGUARD INSURANCE COMPANY	7	1	86%
NATIONAL SURETY CORPORATION	6	1	83%
TRI-STATE INSURANCE COMPANY OF MINNESOTA	6	2	67%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	6	5	17%
ACCIDENT FUND GENERAL INSURANCE COMPANY	5	1	80%
CINCINNATI CASUALTY COMPANY (THE)	5	0	100%
BROTHERHOOD MUTUAL INSURANCE COMPANY	5	4	20%
AMGUARD INSURANCE COMPANY	5	3	40%
NORTH RIVER INSURANCE COMPANY	5	0	100%
AIU INSURANCE COMPANY	4	0	100%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	4	1	75%

Insurer	Total Transactions Audited	Total Incorrect	Percent Correct
SENTRY SELECT INSURANCE COMPANY	4	2	50%
FEDERATED RESERVE INSURANCE COMPANY	4	1	75%
QBE INSURANCE CORPORATION	4	1	75%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	3	0	100%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	3	1	67%
AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	3	1	67%
GREAT DIVIDE INSURANCE COMPANY	3	1	67%
MASSACHUSETTS BAY INSURANCE COMPANY	3	2	33%
LIBERTY MUTUAL INSURANCE COMPANY	3	2	33%
MIDDLESEX INSURANCE COMPANY	3	1	67%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	3	2	33%
PACIFIC EMPLOYERS INSURANCE COMPANY	3	1	67%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	2	0	100%
COMPWEST INSURANCE COMPANY	2	0	100%
EVEREST PREMIER INSURANCE COMPANY	2	0	100%
GREAT WEST CASUALTY COMPANY	2	1	50%
HANOVER AMERICAN INSURANCE COMPANY (THE)	2	0	100%
PRAETORIAN INSURANCE COMPANY	2	0	100%
MIDVALE INDEMNITY COMPANY	2	0	100%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	2	1	50%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	2	0	100%
	11389	3249	71%

	Total		Percent Correct
	Transactions Audited	Total Incorrect	
Self-Insured Employer			
PROVIDENCE HEALTH & SERVICES-OREGON	626	123	80%
SAFeway INC.	611	77	87%
FRED MEYER STORES INC	577	67	88%
LOWE'S HOME CENTERS LLC	316	137	57%
CIS TRUST	293	54	82%
FEDEX GROUND PACKAGE SYSTEM, INC.	263	62	76%
LEGACY HEALTH	250	33	87%
FEDERAL EXPRESS CORPORATION	247	94	62%
TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	237	49	79%
KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	231	43	81%
WAL-MART ASSOCIATES INC	227	72	68%
CITY OF PORTLAND	217	19	91%
BARRETT BUSINESS SERVICES, INC.	213	36	83%
LES SCHWAB WAREHOUSE CENTER INC	206	99	52%
NORPAC FOODS, INC.	190	9	95%
PRECISION CASTPARTS CORP.	179	40	78%
COSTCO WHOLESALE CORPORATION	164	94	43%
OREGON OPERATORS SELF-INSURERS FUND	158	45	72%
UNITED STATES BAKERY	156	65	58%
BI-MART CORPORATION	145	39	73%
FOOD SERVICES OF AMERICA, INC.	134	51	62%
BEAVERTON SCHOOL DISTRICT 48J	134	12	91%
MULTNOMAH COUNTY SCHOOL DISTRICT #1	128	49	62%
INTEL CORPORATION	125	20	84%
MULTNOMAH COUNTY OREGON	124	20	84%
COMBINED TRANSPORT INC	116	30	74%
JELD-WEN INC	108	11	90%
FEDEX FREIGHT INC	102	64	37%
ASANTE	101	19	81%
NORTH CLACKAMAS SCHOOL DISTRICT 12	98	17	83%
YRC INC.	98	40	59%
ADVENTIST HEALTH SYSTEM/WEST	95	22	77%
TARGET CORPORATION	89	50	44%
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION	88	23	74%
PEOPLEREADY, INC.	88	13	85%
PORTLAND GENERAL ELECTRIC COMPANY	87	3	97%
THOR INDUSTRIES, INC.	87	2	98%
WEYERHAEUSER COMPANY	87	4	95%
ABF FREIGHT SYSTEM, INC.	86	61	29%
MACY'S INC.	86	6	93%
MARION COUNTY SCHOOL DISTRICT #24J	81	2	98%
PILOT TRAVEL CENTERS LLC	79	32	59%
HOME DEPOT USA INC	78	16	79%
DAIMLER TRUCKS NORTH AMERICA LLC	76	40	47%
INTERNATIONAL PAPER COMPANY	68	28	59%
SCHNITZER STEEL INDUSTRIES INC	67	20	70%
NORTHWEST NATURAL GAS COMPANY	66	19	71%
LS TRANSPORT, INC.	49	26	47%
SKY LAKES MEDICAL CENTER INC	48	14	71%
BOISE CASCADE COMPANY	47	23	51%
NATIONAL FROZEN FOODS CORPORATION	40	7	83%
CITY OF SALEM	39	6	85%
THE SALVATION ARMY	37	22	41%
SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	34	6	82%
INTERSTATE DISTRIBUTOR CO	33	0	100%
ABM INDUSTRIES INCORPORATED	31	9	71%
MAY TRUCKING COMPANY	30	0	100%
JACKSON COUNTY	29	2	93%

Self-Insured Employer	Total		Percent Correct
	Transactions Audited	Total Incorrect	
RLC INDUSTRIES CO.	27	0	100%
CITY OF EUGENE	26	1	96%
ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	25	3	88%
THRIFTY PAYLESS, INC.	22	6	73%
MARION COUNTY OREGON	21	1	95%
TRINITY HEALTH CORPORATION	21	10	52%
MARRIOTT INTERNATIONAL, INC.	18	1	94%
MCCORMICK & SCHMICK RESTAURANT CORP	17	0	100%
CLACKAMAS COUNTY OREGON	15	0	100%
PORT OF PORTLAND	15	4	73%
DOUGLAS COUNTY	14	3	79%
CITY OF GRESHAM	13	3	77%
WILLAMETTE VIEW, INC.	13	0	100%
RYDER TRUCK RENTAL, INC.	12	0	100%
CITY OF HILLSBORO	11	0	100%
OWENS-ILLINOIS, INC.	11	1	91%
NORDSTROM, INC.	10	1	90%
UNITED AIRLINES INC	8	0	100%
UNIVAR SOLUTIONS USA INC	8	6	25%
CASCADE CORPORATION	7	1	86%
ESCO CORPORATION	7	0	100%
MARVIN LUMBER AND CEDAR COMPANY	7	0	100%
HYSTER-YALE GROUP, INC.	7	0	100%
PARKER-HANNIFIN CORPORATION	7	1	86%
PORTLAND COMMUNITY COLLEGE	7	0	100%
SHERM'S THUNDERBIRD MARKET, INC.	7	3	57%
SENECA SAWMILL COMPANY	7	1	86%
KNIGHT TRANSPORTATION, INC.	7	0	100%
WASHINGTON COUNTY	6	0	100%
RSG FOREST PRODUCTS INC	5	2	60%
LANE COUNTY	4	3	25%
DESCHUTES COUNTY	3	0	100%
INGRAM INDUSTRIES INC.	3	0	100%
CITY OF BEAVERTON	2	0	100%
LOWE'S HIW INC	1	0	100%
	8893	2097	76%

Appendix E

Self-Insured Employers with Claims Reserve Audit Thesholds in Violation of 10% Allowable Variance

OAR 436-050-0175(6)(b)

2016	2017	2018	2019	2020
FRED MEYER STORES INC MULTNOMAH COUNTY OREGON	WILLAMETTE VIEW, INC.	ADVENTIST HEALTH SYSTEM/WEST CLACKAMAS COUNTY OREGON	KIEWIT CORPORATION	MULTNOMAH COUNTY SCHOOL DISTRICT #1 OWENS BROCKWAY GLASS CONTAINER, INC.
PORTLAND COMMUNITY COLLEGE		DAIMLER TRUCKS NORTH AMERICA LLC LANE COUNTY		
		OWENS CORNING		

Self-Insured Employers Meeting Claims Reserve Audit Threshold

2016	2017	2018	2019	2020
ABM INDUSTRIES INCORPORATED	BARRETT BUSINESS SERVICES, INC.	ABF FREIGHT SYSTEM, INC.	ABM INDUSTRIES INCORPORATED	ADVENTIST HEALTH SYSTEM/WEST
BARRETT BUSINESS SERVICES, INC.	BI-MART CORPORATION	BARRETT BUSINESS SERVICES, INC.	BARRETT BUSINESS SERVICES, INC.	AVISTA CORPORATION (DBA AVISTA UTILITIES)
BOISE CASCADE COMPANY CASCADE CORPORATION	CITY OF ASHLAND CITY OF HILLSBORO	BEAVERTON SCHOOL DISTRICT 48J CHEVRON USA INC	CASCADE CORPORATION CITY OF BEAVERTON	BI-MART CORPORATION CITY OF HILLSBORO
CITY OF BEAVERTON	COSTCO WHOLESALE CORPORATION	CIS TRUST	CITY OF PORTLAND	DOUGLAS COUNTY
CITY OF PORTLAND	DOUGLAS COUNTY	CITY OF EUGENE	CITY OF ROSEBURG	FEDEX GROUND PACKAGE SYSTEM, INC.
CITY OF ROSEBURG	FEDEX GROUND PACKAGE SYSTEM, INC.	CITY OF GRESHAM	COLUMBIA FOREST PRODUCTS, INC.	HEARTLAND EXPRESS INC, OF IOWA
COLUMBIA FOREST PRODUCTS, INC.	KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST	CITY OF SALEM	DESCHUTES COUNTY	INTEL CORPORATION
DESCHUTES COUNTY	LOWE'S HOME CENTERS LLC	FEDERAL EXPRESS CORPORATION	EVRAZ INC NA	KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST
EVRAZ INC NA	MACY'S INC.	HOME DEPOT USA INC	FEDEX FREIGHT INC	MARION COUNTY OREGON
FEDEX FREIGHT INC	MARION COUNTY OREGON	INGRAM INDUSTRIES INC.	FRED MEYER STORES INC	MAY TRUCKING COMPANY
INTEL CORPORATION	MAY TRUCKING COMPANY	JELD-WEN INC	JACKSON COUNTY	NORTHWEST NATURAL GAS COMPANY
JACKSON COUNTY	MULTNOMAH COUNTY SCHOOL DISTRICT #1	LES SCHWAB WAREHOUSE CENTER INC	KNIGHT TRANSPORTATION, INC.	OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST
KIEWIT CORPORATION	NORTHWEST NATURAL GAS COMPANY	MARION COUNTY SCHOOL DISTRICT #24J	LEGACY HEALTH	OREGON OPERATORS SELF- INSURERS FUND
KNIGHT TRANSPORTATION, INC.	OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	MARRIOTT INTERNATIONAL, INC.	LS TRANSPORT, INC.	PEOPLEREADY, INC
LEGACY HEALTH	OREGON OPERATORS SELF- INSURERS FUND	MCCORMICK & SCHMICK RESTAURANT CORP	MACY'S INC.	PRECISION CASTPARTS CORP.
LS TRANSPORT, INC.	OWENS BROCKWAY GLASS CONTAINER, INC.	NATIONAL FROZEN FOODS CORPORATION	MULTNOMAH COUNTY OREGON	RLC INDUSTRIES CO.
MACY'S INC.	PORTLAND GENERAL ELECTRIC COMPANY	NORTHWEST PERMANENTE, P.C.	NORDSTROM, INC.	SCHNITZER STEEL INDUSTRIES INC
NORDSTROM, INC.	PRECISION CASTPARTS CORP.	PORT OF PORTLAND	NORTH CLACKAMAS SCHOOL DIST 12	SKY LAKES MEDICAL CENTER, INC
NORTH CLACKAMAS SCHOOL DIST 12	RLC INDUSTRIES CO.	PORTLAND COMMUNITY COLLEGE	PARKER-HANNIFIN CORPORATION	SWIFT TRANSPORTATION CO. OF ARIZONA, LLC
OREGON EDUCATIONAL EMPLOYERS WORKERS COMPENSATION TRUST	SAFEWAY INC.	PROVIDENCE HEALTH & SERVICES-OREGON	PILOT TRAVEL CENTERS LLC	THOR INDUSTRIES, INC.
OREGON OPERATORS SELF- INSURERS FUND	SCHNITZER STEEL INDUSTRIES INC	ROMAN CATHOLIC ARCHBISHOP OF PORTLAND IN OREGON	SENECA SAWMILL	TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON
PARKER-HANNIFIN CORPORATION	SKY LAKES MEDICAL CENTER, INC	RSG FOREST PRODUCTS INC	TARGET CORPORATION	UNITED STATES BAKERY
PILOT TRAVEL CENTERS LLC	SPECIAL DISTRICTS INSURANCE SERVICES TRUST	RYDER TRUCK RENTAL, INC	TEKTRONIX, INC.	UNIVAR SOLUTIONS USA INC
PORTLAND GENERAL ELECTRIC COMPANY	SWIFT TRANSPORTATION CO. OF ARIZONA, LLC	SHERM'S THUNDERBIRD MARKET, INC.	WAL-MART ASSOCIATES INC	
SENECA SAWMILL	THOR INDUSTRIES, INC.	THE AMALGAMATED SUGAR COMPANY LLC	WASHINGTON COUNTY	

2016	2017	2018	2019	2020
SPECIAL DISTRICTS INSURANCE SERVICES TRUST	TRI-COUNTY METROPOLITAN TRANSPORTATION DISTRICT OF OREGON	THRIFTY PAYLESS, INC. TRINITY HEALTH CORPORATION	WEYERHAEUSER COMPANY	
TARGET CORPORATION	UNITED STATES BAKERY			
TEKTRONIX, INC. TEXTRON INC.	UNIVAR SOLUTIONS USA INC	WILLAMETTE VIEW, INC. YRC INC.		
WAL-MART ASSOCIATES INC				
WASHINGTON COUNTY WEYERHAEUSER COMPANY				