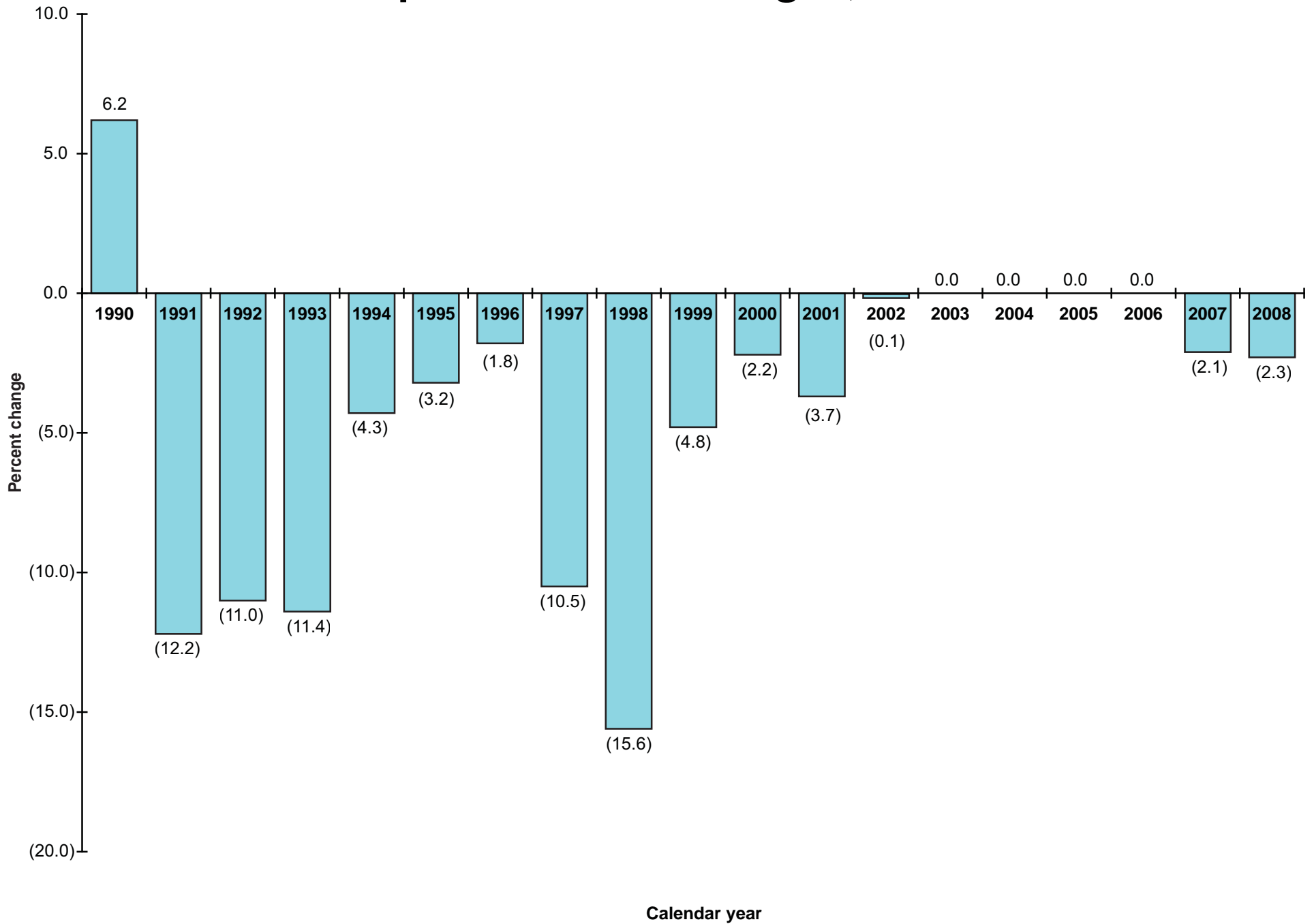
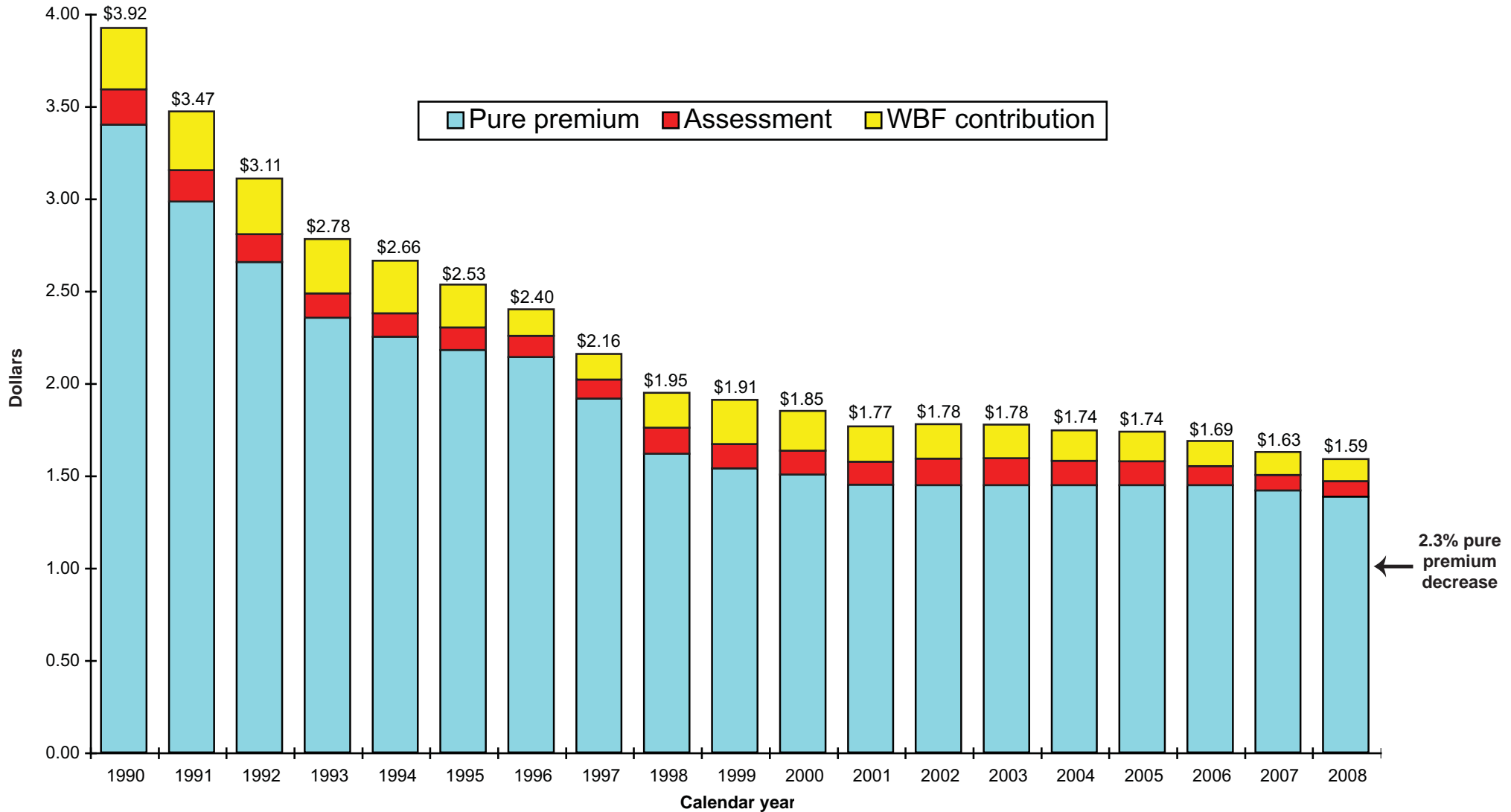


Pure premium rate changes, 1990-2008



Total pure premium, assessment, and contribution per \$100 of payroll*



* This chart does not include insurer costs, known as expense loading factors. Historic figures are adjusted to reflect the 2006 mix of employment and payroll.

Source: Research & Analysis Section, Information Management Division, Dept. of Consumer and Business Services

Workers' compensation insurance premium costs per \$100 of payroll among Oregon's neighbors

	2007	2008
Montana	3.78	3.73
California	3.12	2.79*
Nevada	2.35	2.43
Washington	2.13	2.19*
Idaho	2.16	2.08
Oregon	1.93	1.88

*These rates are pending review.

The table above shows how low, stable workers' compensation rates are giving Oregon a comparative advantage in the cost of doing business at a time when many other states have experienced significant changes. This table is a specific comparison of workers' compensation insurance premium rate levels in Oregon and other states in the region. In 2006, Oregon studied rates across the country using a constant set of industry classes and associated payroll. A rate index, or weighted average premium rate per \$100 of payroll, was computed from each state's rates for those classes. The index rate includes administrative assessments charged by the states, and expense loading factors added by insurers, but does not include charges such as Oregon's Workers Benefit Fund assessment that are based on hours worked rather than premium. To show the trend in rates by state, we have used approved and filed rate changes in each state to extend the series to January 2008.

Source: Research & Analysis Section, Information Management Division, Dept. of Consumer and Business Services