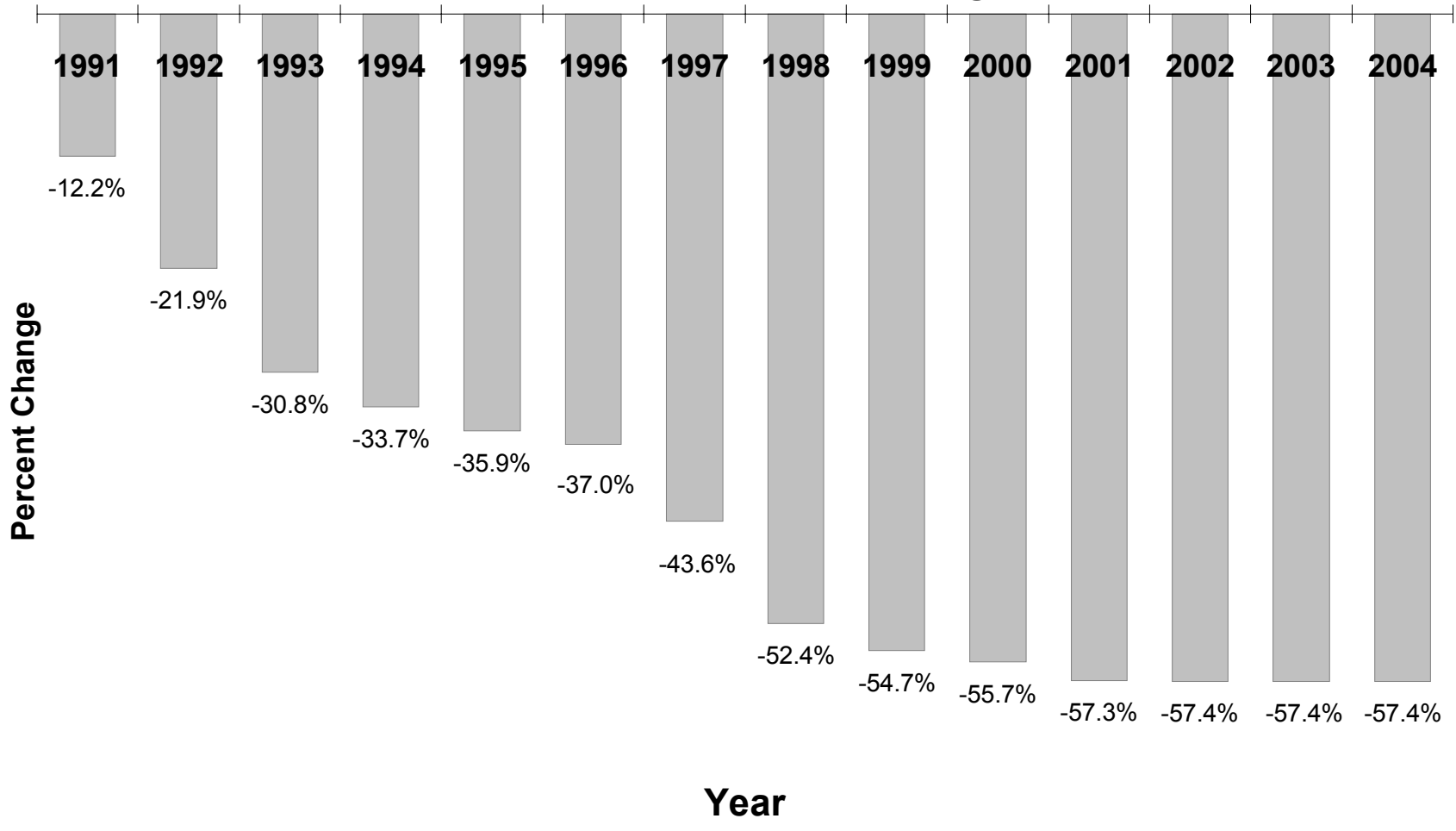
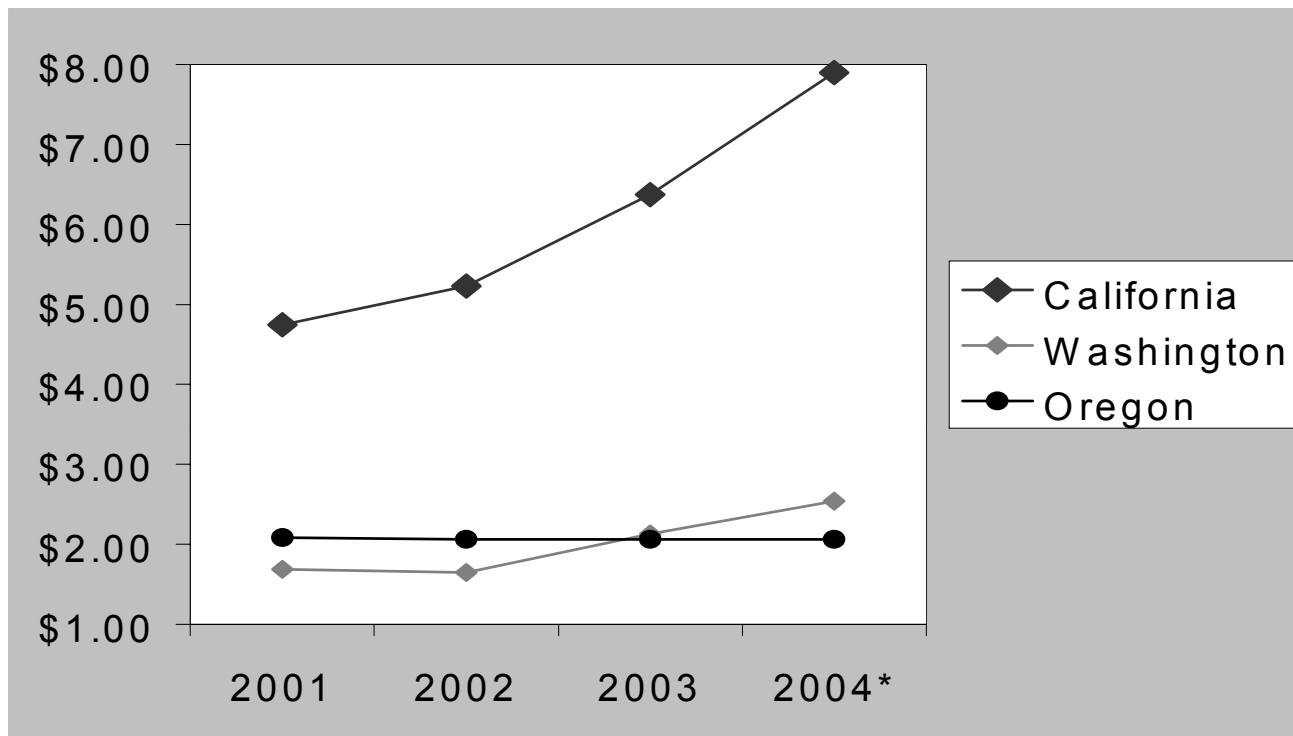


Cumulative Pure Premium Rate Change, 1990-2004



Workers' Compensation Insurance Premium Costs per \$100 of Payroll Among Oregon's Neighbors



The chart above shows how stable Oregon's workers' compensation rates are, giving this state a comparative advantage in the cost of doing business at a time when many other states have experienced significant increases. This chart is a specific comparison of workers' compensation insurance premium rate levels in Oregon and its neighbors north and south. In 2002, 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. To show the trend in rates by state, we have used approved and filed rate changes in each state to extend the series over the 2001-2004 period.

Total Pure Premium, Assessment, and Contribution Paid Per \$100 of Payroll

