

**BEFORE THE DIRECTOR OF THE
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
OF THE STATE OF OREGON**

PUBLIC RULEMAKING HEARING

In the Matter of the Amendment of OAR: • 440-045, Premium Assessment	))))	TRANSCRIPT OF TESTIMONY
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The proposed amendment to the rules was announced in the Secretary of State’s September Oregon Bulletin. On September 17, 2026, a virtual public rulemaking hearing was held as announced via video and teleconference. Barb Belcher, from the Workers’ Compensation Division, was the hearing officer. The record will be held open for written comment through September 24, 2026.

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TRANSCRIPT OF PROCEEDINGS

Barb Belcher, Workers’ Compensation Division (WCD):

Hello, everyone. Can everyone hear me OK? Thank you, Elaine.

Great; thank you. Good afternoon and welcome. This is a public rulemaking hearing.

My name is Barb Belcher, and I’ll be the presiding officer for the hearing today.

The time is 3 p.m. on Thursday, September 17, 2026.

We are making an audio recording of today’s hearing and will make a transcript.

This hearing is to receive oral testimony not to answer questions about the proposed rulemaking. If you have questions about this rulemaking, you can send them to dcbs.director@dcbs.oregon.gov.

If you want to present oral testimony today, please add your name and business affiliation to the chat and I will call on you when it is time for public testimony.

Today, the Department of Consumer and Business Services addresses chapter 440 of the Oregon Administrative Rules, specifically: Division 045, regarding Premium Assessment.

The Department of Consumer and Business Services has:

- Filed the notice of proposed rulemaking with the Oregon Secretary of State on August 26, 2026.
- Mailed the notice to its electronic mailing lists;
- Announced the proposed premium assessment rates in a news release dated September 9, 2026

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- And stamped in supporting testimony that is: Exhibit 1, Workers' Compensation Premium Assessment Rate Recommendation for Calendar Year 2027 and Exhibit 2 Assessment Rate Recommendations for the Calendar Year 2027 for the Self-Insured Employer Adjustment Reserve, the Self-Insured Employer Group Adjustment Reserve Public Sector Subaccount and the Self-Insured Employer Group Adjustment Reserve Private Sector Subaccount.

Copies of the notice of proposed rulemaking hearing and testimony are available on the Department's website or will be after this hearing.

The Oregon Secretary of State published the hearing notice in its September 2026 Oregon Bulletin.

This hearing gives the public the opportunity to provide comments about the proposed rules. In addition, we will accept written comments through September 24, 2026, at 5 p.m. and will not make any decisions until all the testimony is considered.

Sean O'Day, the director of the Department of Consumer and Business Services, has provided testimony for today's hearing. I will read an extract of the director's written testimony into the record, which is most of a memo dated today, September 17, 2026:

The workers' compensation premium assessment pays for workers' compensation-related programs and workplace safety and health programs that benefit Oregon employers and workers. The Department of Consumer and Business Services (DCBS) primarily administers these programs, which serve workers and employers by supporting safe workplaces, appropriate benefits for injured workers, fair resolution of disputes, and an economically sustainable and well-regulated system.

Workers' compensation insurers, self-insured employers, and self-insured employer groups pay this assessment to DCBS. Insurers can pass on the cost of the assessment to the employers they cover but must identify that cost as a separate line item on billing statements.

The Oregon workers' compensation system consistently delivers positive results at a low and predictable cost. Oregon's "pure premium" rate (representing costs of claims) is among the lowest in the nation. It will increase an average of 2.1 percent for employers in 2027.

For 2027, our analysts recommend that the premium assessment rate remain at 9.8 percent for all insurers, self-insured employers, and self-insured employer groups, with additional premium assessments to remain at 2026 levels of 0.1 percent for self-insured employers and public self-insured employer groups, and 0.5 percent for private self-insured employer groups.

Our goals are three-fold:

- *Charge the minimum assessment necessary to fund the programs and services needed to carry out our mission and provide a strong workers' compensation system for Oregon workers and employers*
- *Maintain an adequate fund balance to cushion the system against economic fluctuations*

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- *Minimize assessment volatility so that employers can rely on reasonably predictable costs*

That was from the director's testimony. The director's testimony will be posted to the website as Exhibit 3 after today's hearing.

We are ready to receive public testimony.

Is there anyone on the connection today who would like to testify at this time? If you are wanting to provide testimony, you can either raise your hand or put your name and business affiliation in chat.

Hearing no one, we will reassess the hearing at this time, but re adjourned the hearing. Resume the hearing at a later time and check back to see if there's anyone that would like to provide testimony.

For those that just joined, we will resume the hearing in just a few minutes to receive any other additional testimony.

Hi this hearing is resumed at 3:15. Is there any additional parties that would like to come forward and testify? You may raise your hand or put your name in business affiliation in the chat.

Hearing no one, we will recess the hearing, but we will resume the hearing before 4:00 to see if anyone comes forward to provide testimony. OK, the hearing has recessed at 3:55.

Does anyone wish to testify at this time? Please raise your hand or put your name and business affiliation in the chat.

Hearing no one, we will adjourn the meeting in just a minute.

I wanted to say again that the record remains open for written testimony through and including September 24, 2026 at 5 p.m. You may submit testimony in any written form. I encourage you to submit your testimony by email to amy.k.hilgemann@dcbs.oregon.gov or as attachments to email. You may also mail your testimony to PO BOX 14480; Salem, OR 97309 Attn: Amy Hilgemann. To amy.k.kilgamann@dcbs.oregon.gov or as attachments to an e-mail. You may also mail your testimony to PO Box 14480 Salem OR 97309. Attention Amy Hilgeman. The contact information is also in the chat.

This hearing is now adjourned at 3:56 PM. Thank you so much for coming.

Transcribed from a digital audio recording by Barb Belcher, September 17, 2026.