

Workers' Compensation Cost Summary: Effective Jan. 1, 2026

| WHAT | PAYS FOR | COST/CHANGE | RECENT RATE HISTORY |
|---|---|---|--|
| Pure premium | Medical costs and benefits for lost wages. Excludes insurer expenses and profit. | Average 3.3 percent decrease from 2025. | <ul style="list-style-type: none"> ■ 2025: 3.2 percent decrease ■ 2024: 6.7 percent decrease ■ 2023: 3.2 percent decrease ■ 2022: 5.8 percent decrease ■ 2021: 5.6 percent decrease |
| Premium assessment | State regulatory costs to administer workers' compensation and workplace safety programs. | ■ 9.8 percent of premiums for insured employers. | This amount is unchanged from 2025, 2024, 2023, and 2022. The rate was increased by 0.4 percentage point in 2022 and 1.0 percentage point in 2021. |
| Self-insured employer and self-insured employer group premium assessment | Self-insured employers and self-insured employer groups pay the premium assessment, plus an additional amount to fund reserves that ensure prompt payment of claims in the event of insolvencies. | <ul style="list-style-type: none"> ■ 0.1 percent for self-insured employers. ■ 0.1 percent for public-sector self-insured groups. ■ 0.5 percent for private-sector self-insured employer groups. | These amounts are unchanged from 2025. |
| Workers' Benefit Fund (Payroll assessment) | Special benefits for certain injured workers and their families, and return-to-work programs. | 1.8 cents per hour worked. Employers and employees split the cost. | The rate was 2.0 cents per hour in 2025 and 2024. |

Written testimony will be accepted through 5 p.m. Thursday, Sept. 25, by the Director's Office of the Department of Consumer and Business Services, P.O. Box 14480, Salem, OR 97309-0405.