

# Workers' Compensation Cost Summary: Effective Jan. 1, 2025

WHAT	PAYS FOR	COST/CHANGE	RECENT RATE HISTORY
<b>Pure premium</b>	Medical costs and benefits for lost wages. Excludes insurer expenses and profit.	Average 3.2 percent decrease from 2024.	<ul style="list-style-type: none"> <li>■ 2024: 6.7 percent decrease</li> <li>■ 2023: 3.2 percent decrease</li> <li>■ 2022: 5.8 percent decrease</li> <li>■ 2021: 5.6 percent decrease</li> <li>■ 2020: 8.4 percent decrease</li> </ul>
<b>Premium assessment*</b>	State regulatory costs to administer workers' compensation and workplace safety programs.	■ 9.8 percent of premiums for insured employers.	This amount is unchanged from 2024, 2023, and 2022. The rate was increased by 0.4 percentage points in 2022 and 1.0 percentage points in 2021.
<b>Self-insured employer and employer group premium assessment*</b>	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"> <li>■ 0.1 percent for self-insured employers.</li> <li>■ 0.1 percent for public-sector self-insured groups.</li> <li>■ 0.5 percent for private-sector self-insured employer groups.</li> </ul>	These amounts are unchanged from 2024.
<b>Workers' Benefit Fund (Payroll assessment)</b>	Special benefits for certain injured workers and their families, and return-to-work programs.	2.0 cents per hour worked. Employers and employees split the cost.	The rate was 2.0 cents per hour in 2024.

Written testimony will be accepted through 5 p.m. Thursday, Sept. 28, 2024, by the Director's Office of the Department of Consumer and Business Services, 350 Winter St. NE, P.O. Box 14480, Salem, OR 97309-0405.

