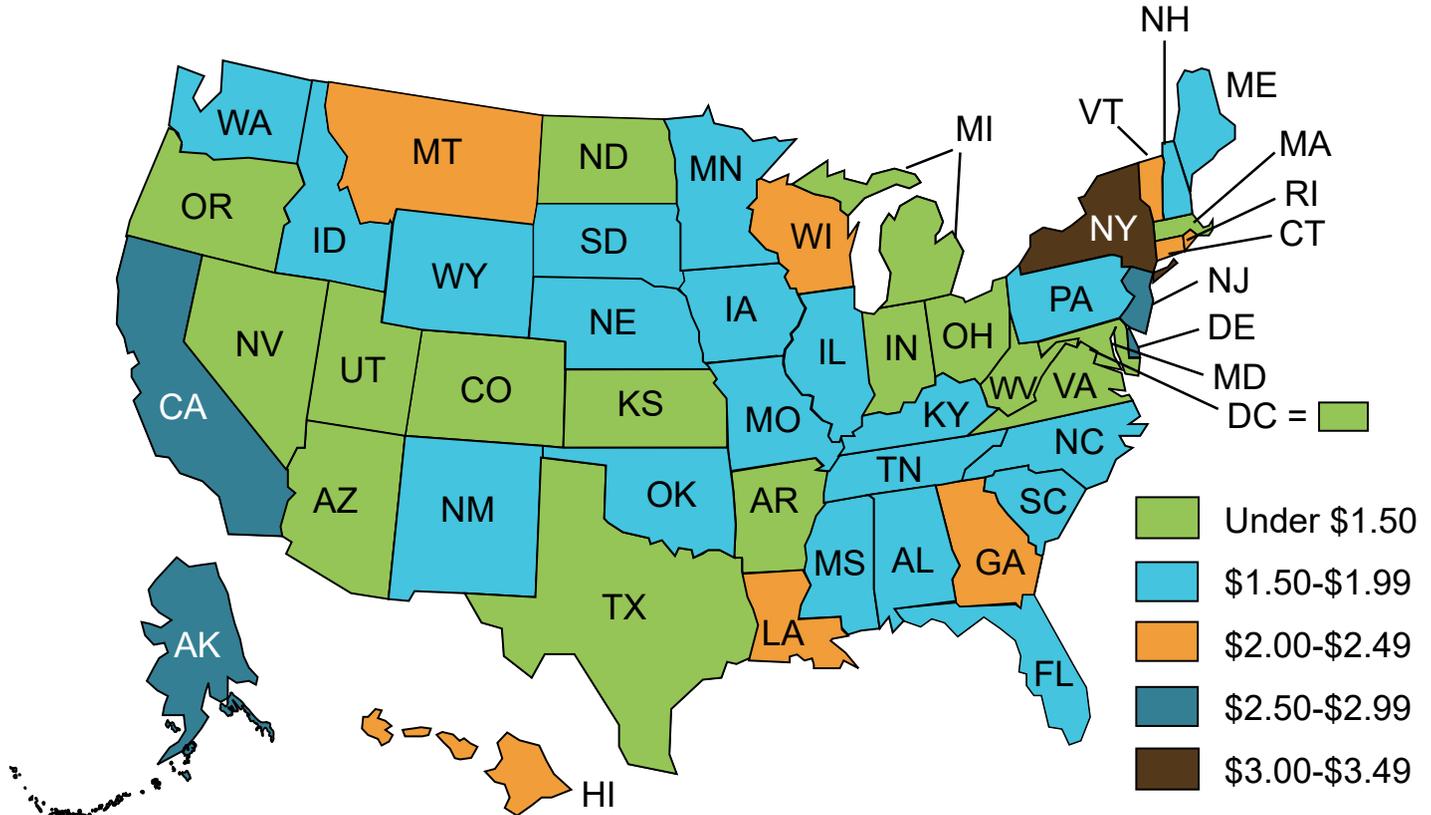
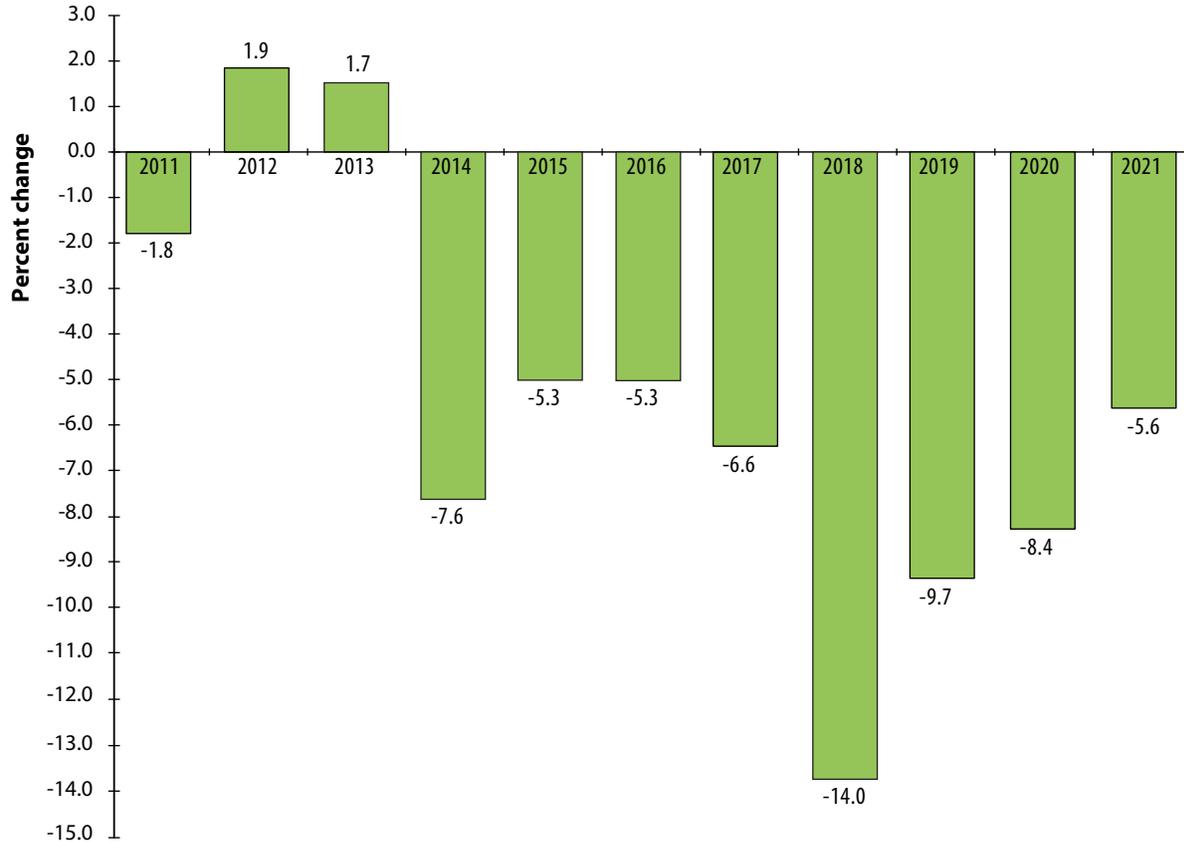


# 2018 Workers' compensation premium index rates

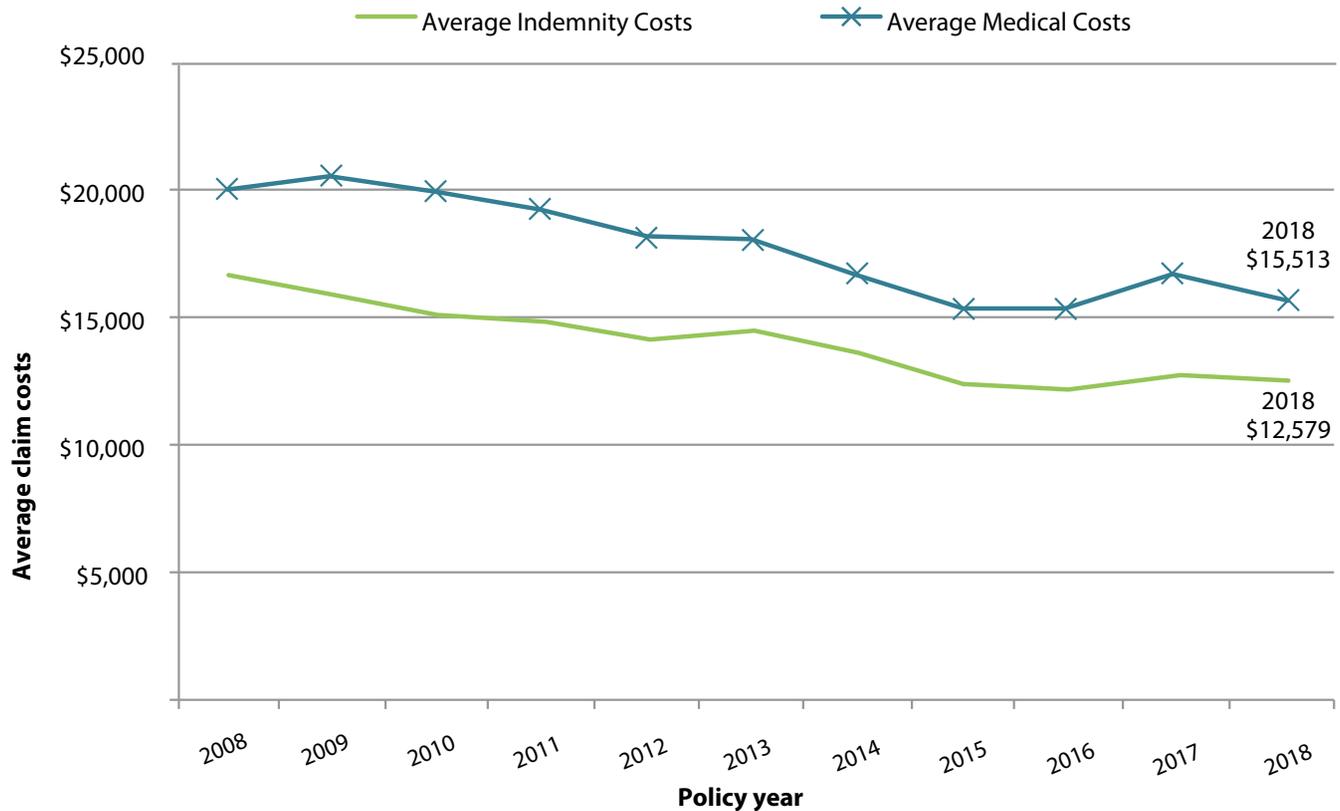


# Oregon average pure premium rate changes



*\* This chart shows pure premium will decrease an average of -5.6 percent in 2021 from 2020. Pure premium is the base rate employers pay to their insurance company before adding insurer expenses and profit. The rate is subject to approval by the director.*

# Changes in average medical and indemnity costs



\* Indemnity costs cover wage replacement and permanent disability for lost-time claims. Average medical costs are the total medical costs, including costs for medical-only claims, divided by the number of lost-time claims. Average costs have been adjusted for wage inflation. Source: National Council on Compensation Insurance (NCCI).

## Oregon fatality claims and rate per 100,000 workers

Year	Claims	Rate
2009	31	1.9
2010	17	1.0
2011	28	1.7
2012	30	1.8
2013	30	1.8
2014	31	1.8
2015	27	1.5
2016	29	1.6
2017	35	1.8
2018	35	1.8
2019	41	2.1

*\* This chart shows that the number of fatalities per 100,000 workers has increased from 1.9 in 2009 to 2.1 in 2019.*

## Oregon occupational injury and illness rate per 100 workers

Year	Rate
2009	4.4
2010	4.0
2011	3.8
2012	3.9
2013	4.1
2014	3.9
2015	3.7
2016	4.0
2017	3.8
2018	3.6
2019	Not available

*\* This chart shows a downward trend in the rate of workplace injuries and illnesses. The figures are from an annual survey DCBS conducts with the Bureau of Labor Statistics.*

## Oregon disabling claims and rates per 100 workers

Year	Claims	Rate
2009	18,949	1.2
2010	18,010	1.1
2011	18,690	1.1
2012	18,644	1.1
2013	18,627	1.1
2014	19,716	1.1
2015	19,567	1.1
2016	20,455	1.1
2017	20,989	1.1
2018	21,008	1.1
2019	22,410	1.1

*\* This chart shows the rate of disability claims dropped from 1.2 in 2009 to 1.1 in 2019. An injury is disabling if it causes the worker temporary disability (time loss), permanent disability, or death.*

**Average days of paid temporary disability**

.....

Year	Days
2009	77
2010	77
2011	74
2012	70
2013	72
2014	68
2015	67
2016	66
2017	67
2018	65
2019	64

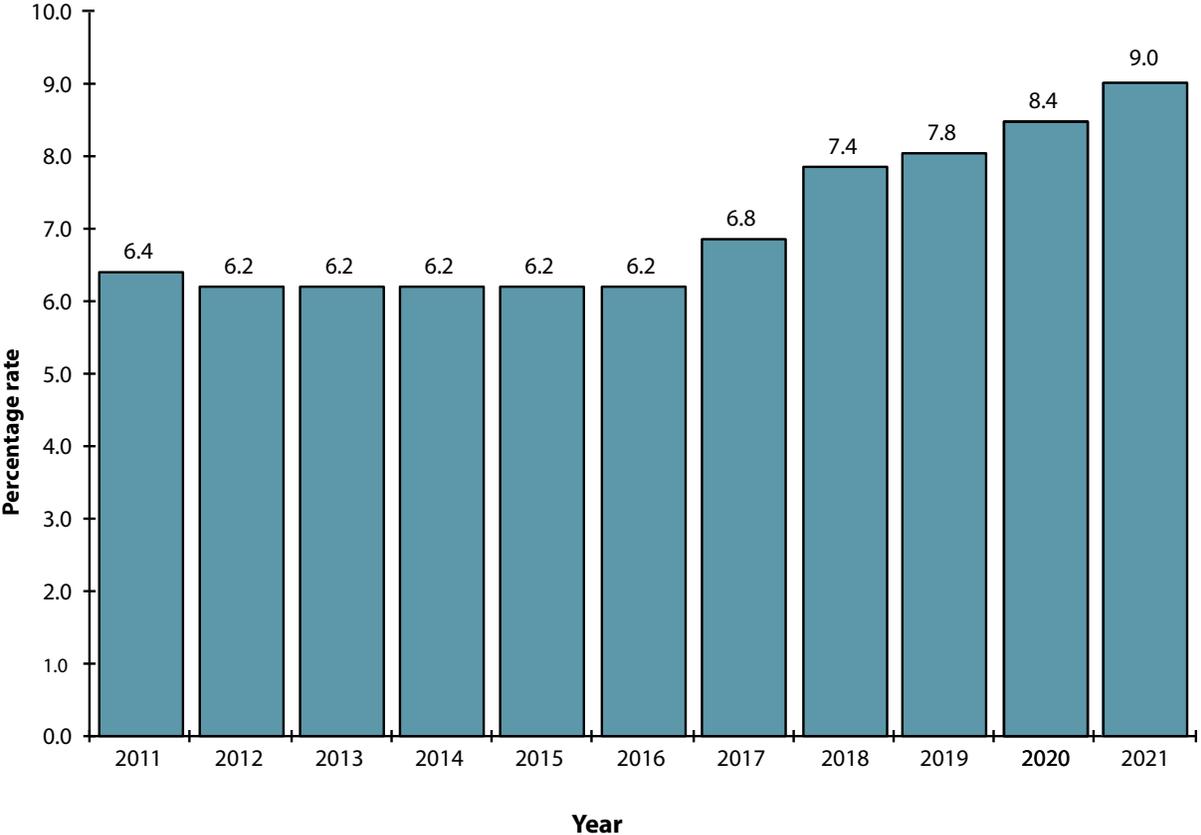
*\* This chart shows that, on average, employees with disabling claims were paid benefits for 64 days away from work in 2019.*

## Oregon total premium written (\$ millions)

Year	Premium
2009	\$766.7
2010	729.1
2011	813.1
2012	847.2
2013	880.1
2014	903.7
2015	907.6
2016	930.4
2017	937.8
2018	919.8
2019	900.4

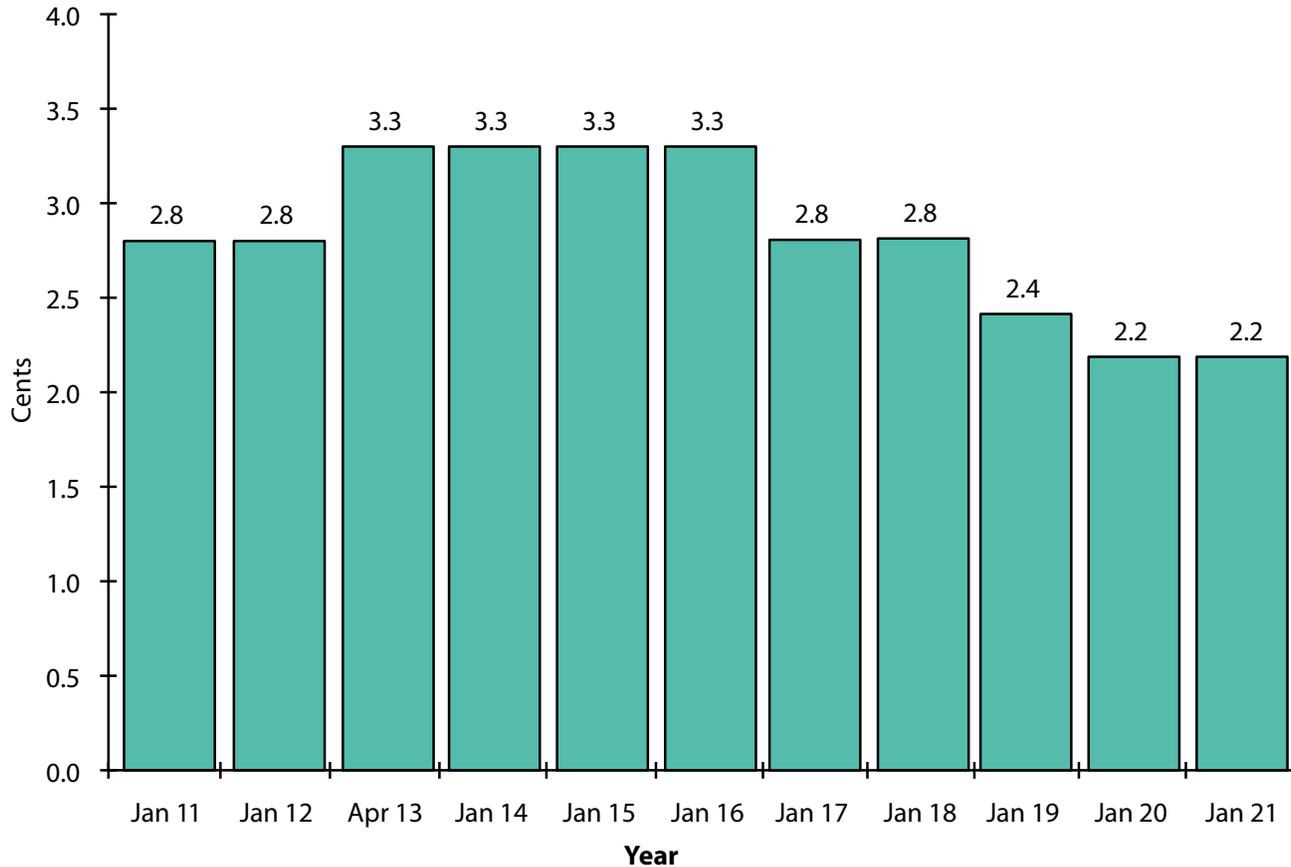
*\* This chart shows that workers' compensation was a \$900 million business in Oregon in 2019. This includes premium from private insurers, SAIF Corporation, and self-insured employers.*

# Oregon workers' compensation premium assessment rate



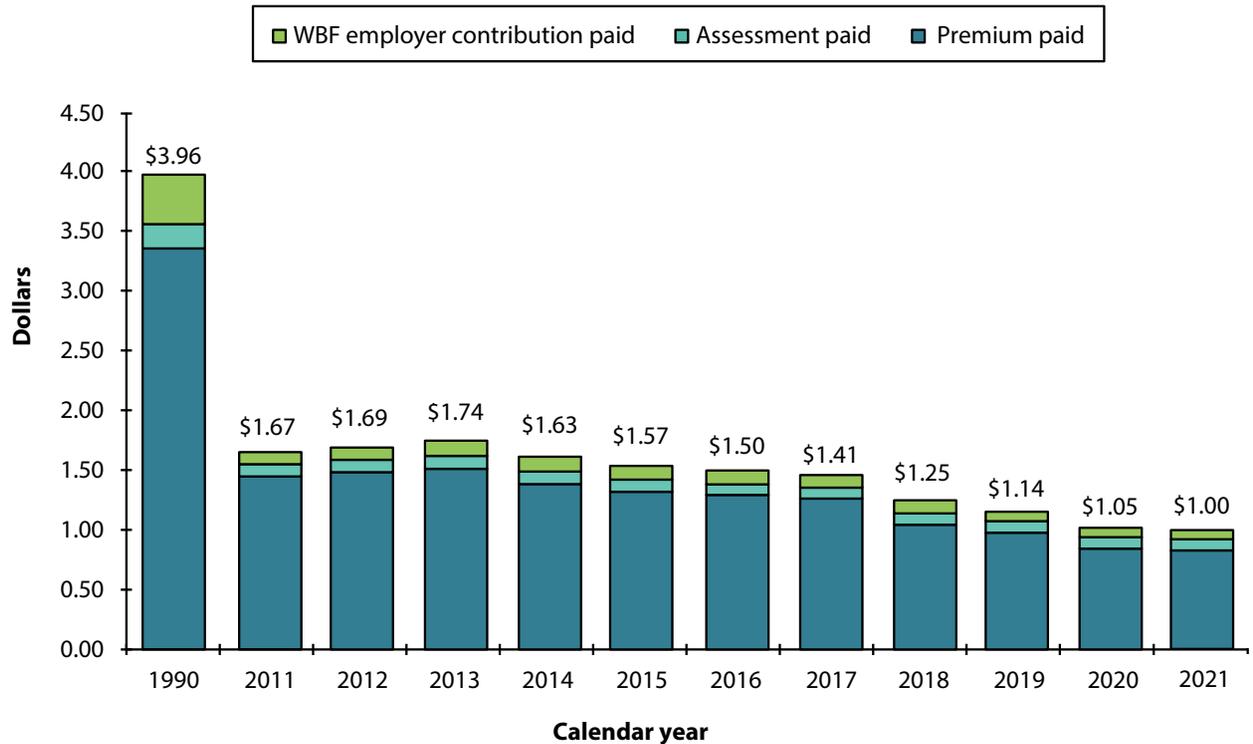
*\* This graph shows that, if approved by the director, employers will pay 9.0 percent of their workers' compensation premiums for state administration of workers' compensation programs.*

# Oregon Workers' Benefit Fund (cents-per-hour) assessment rate



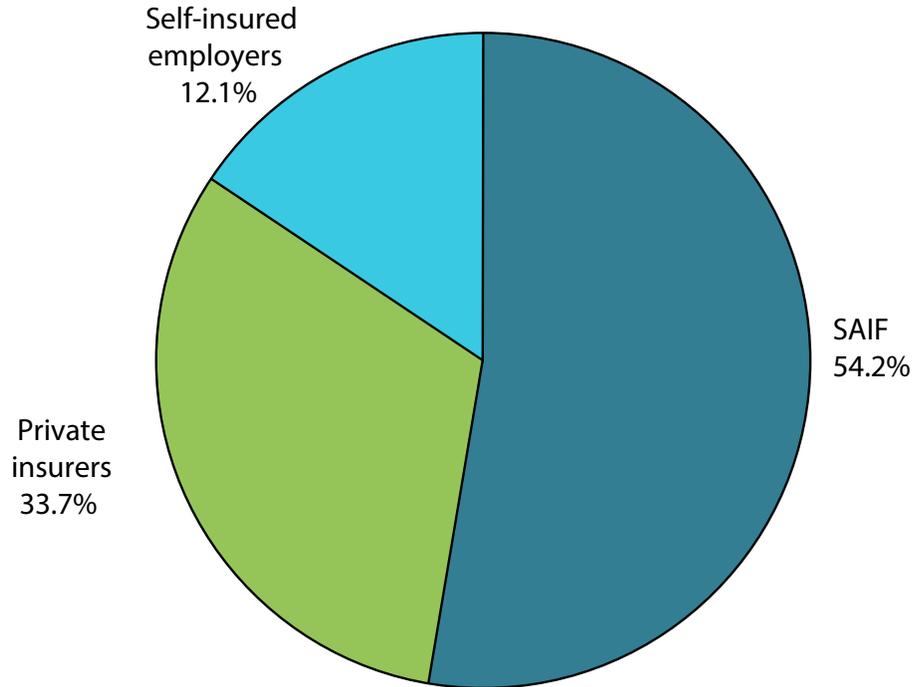
*\* This graph shows the hourly assessment remains at 2.2 cents in 2021. This cost is split equally between employers and employees. The rate is subject to approval by the director.*

# Total loaded pure premium, premium assessment, and WBF assessment paid per \$100 of payroll



*Total employer costs per \$100 payroll for loaded pure premium, premium assessment, and Workers' Benefit Fund cents-per-hour assessment. Loaded pure premium includes insurer costs, known as expense loading factors. Historic figures are adjusted to reflect the 2020 mix of employment and payroll.*

# Workers' compensation premium by insurer type, CY 2019



*\* Total system written premiums is SAIF written premium, private insurer written premium and large-deductible premium credits, and self-insurer simulated premium.*

*Although self-insured employers do not pay premiums, the department calculates a simulated premium for each self-insurer. Figures here include these simulated premiums.*

*They also include large-deductible premium credits for private insurers. Earned large-deductible premium credits are credits on employers' workers' compensation premium. Participating employers repay insurers their claims costs up to the deductible amounts.*