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DCBS releases national study on workers' compensation rates

Oregon premium rates continue to be among lowest in nation

(Salem) — The Oregon Department of Consumer and Business Services today released its biennial study on national workers' compensation premium rates.

Oregon's rates continue to be well below the national average. In the new study, based on rates that were in effect Jan. 1, 2010, Oregon ranks 41st, which means Oregon's workers' compensation rates are the 11th lowest in the nation in 2010. Oregon ranked 39th (or 13th lowest) in 2008. Oregon employers will see premium rates drop an additional 1.8 percent in 2011 – marking the fifth straight year for a rate decrease and the 21st consecutive year with no increase.

The study ranks all 50 states and the District of Columbia according to their workers' compensation premium rates. The median index rate, a benchmark for rates nationally, dropped to \$2.04 for 2010, 10 percent below the 2008 median value. Oregon's index rate, at \$1.69, was 17 percent below the 2010 median.

Montana had the highest 2010 workers' compensation rates, and Alaska's rates were the second highest. North Dakota had the lowest rates. Oregon neighbors California, Washington, and Idaho were fifth, 26th, and 29th highest, respectively.

Low workers' compensation costs are an important factor in creating a favorable business climate. Since 1990, Oregon's workers' compensation costs have declined more than 60 percent, saving Oregon employers \$18.2 billion. Workplace injury and illness rates in the state have declined more than 24 percent since 2004 and more than 58 percent since the late 1980s.

The rate ranking study is updated by DCBS research analysts every two years and reported to the Oregon Legislature as a measure of workers' compensation system performance. The first report, based on 1986 data, showed Oregon with the sixth-highest rates in the nation. The state's rank has improved since then, due to reforms of the workers' compensation system and improvements in workplace safety and health.

To read the summary report, go to <http://bit.ly/b13rI1>

To read earlier reports and summaries, go to <http://bit.ly/9mG3hs>

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The Department of Consumer and Business Services is Oregon's largest business regulatory and consumer protection agency. For more information, go to www.dcbs.oregon.gov.