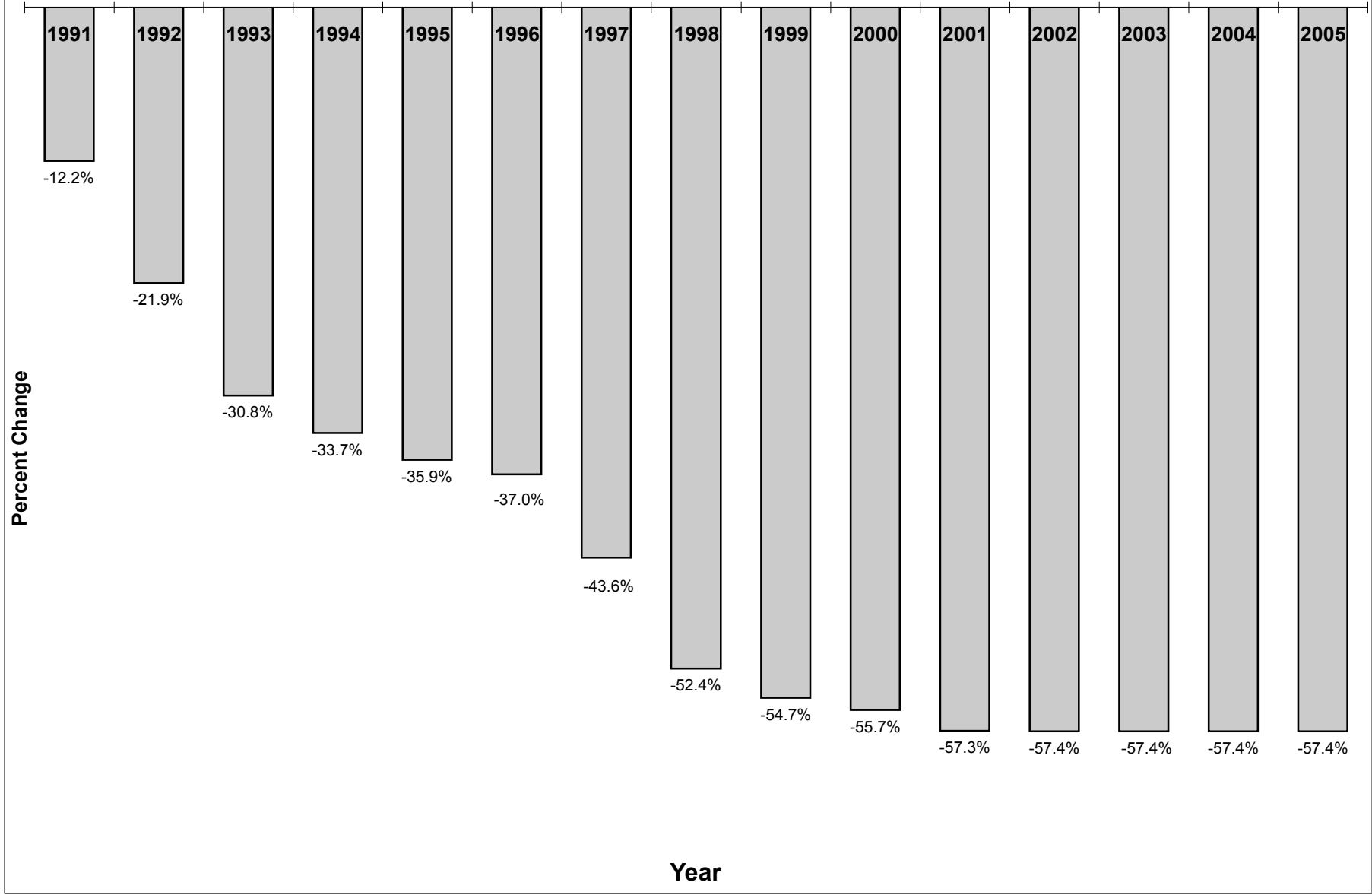
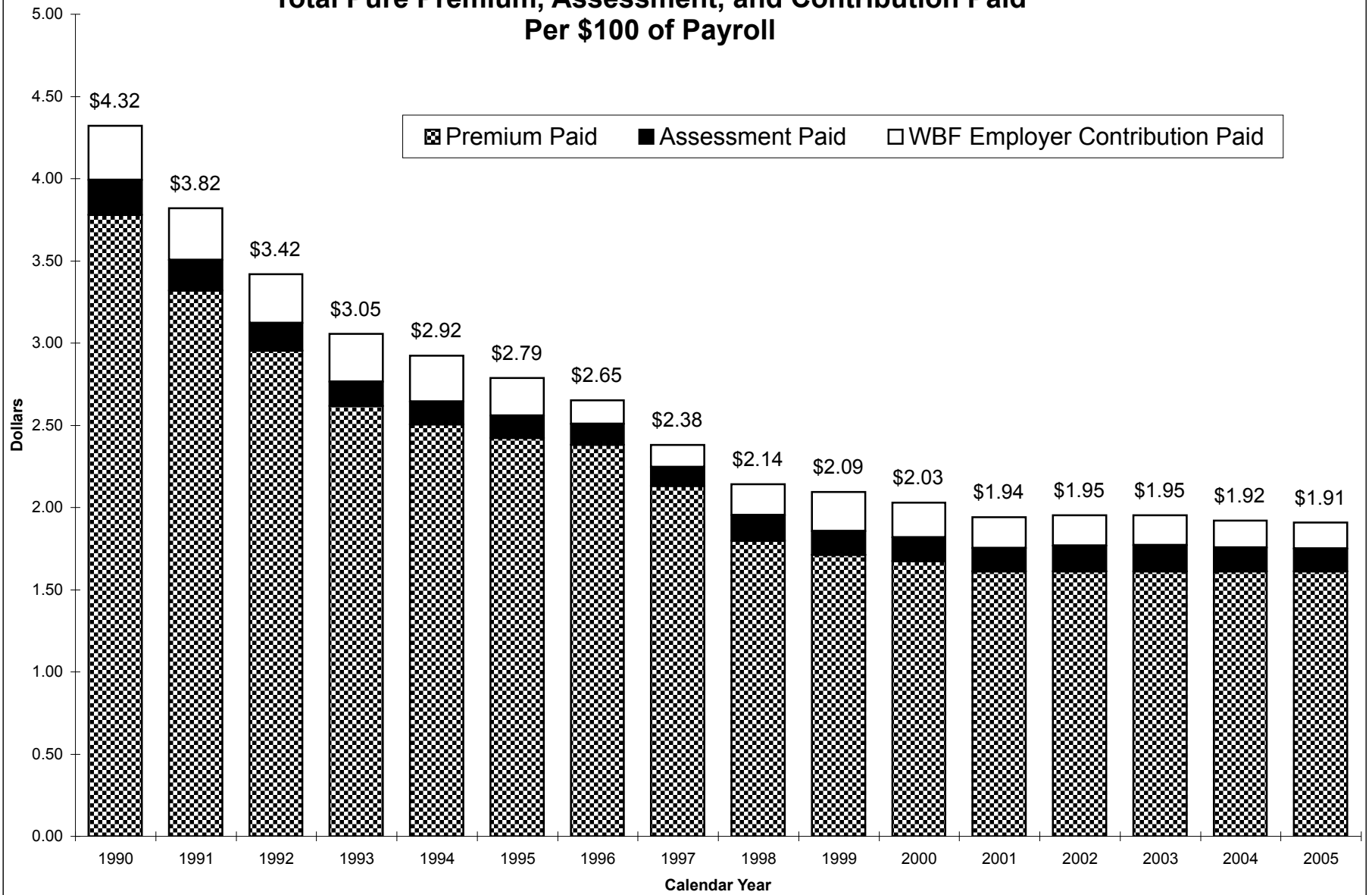


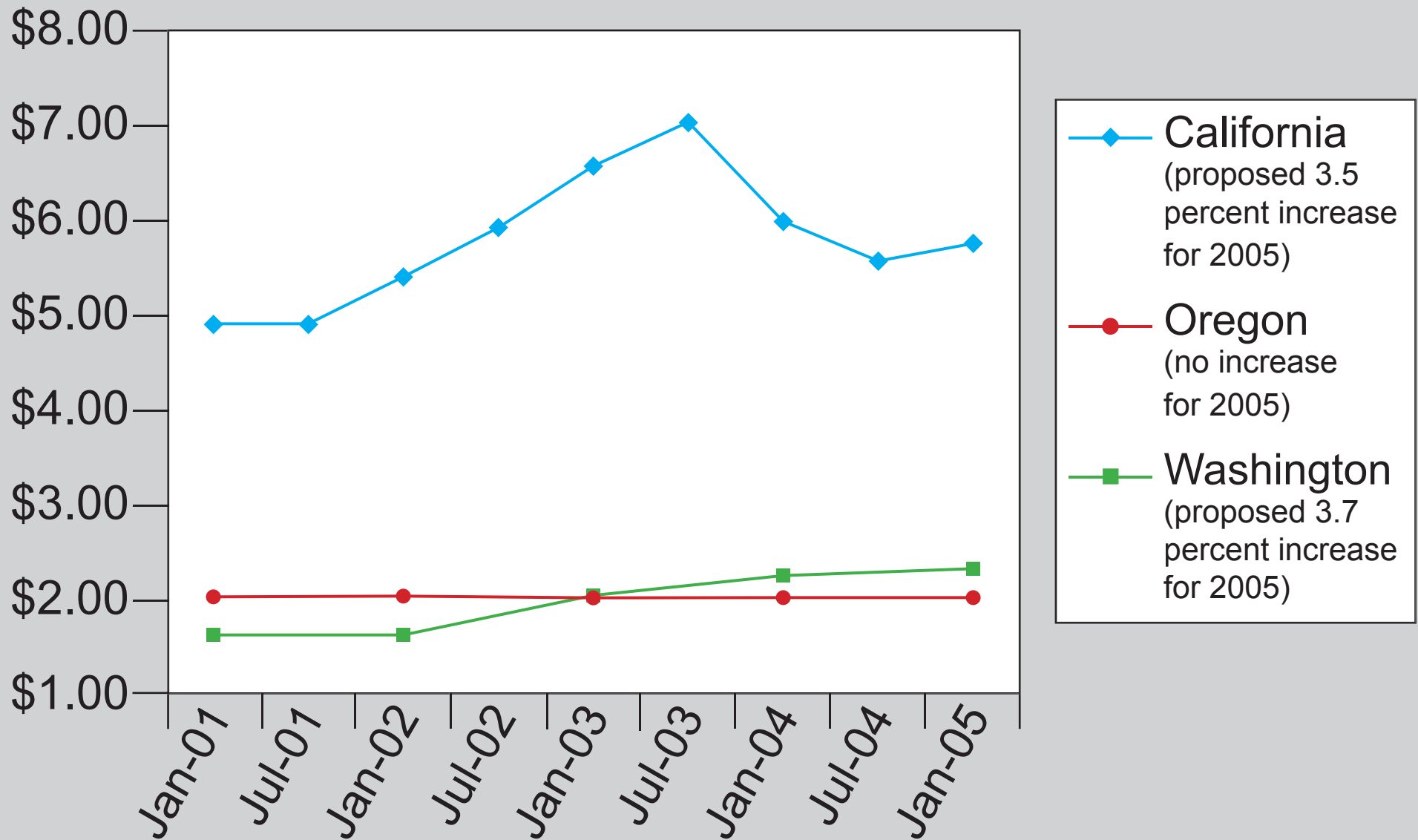
Cumulative Pure Premium Rate Change, 1990-2005



Total Pure Premium, Assessment, and Contribution Paid Per \$100 of Payroll



Workers' compensation insurance premium costs per \$100 of payroll among Oregon and neighbors



The chart above shows how stable workers' compensation rates are giving Oregon a comparative advantage in the cost of doing business at a time when many other states have experienced significant increases. This chart is a specific comparison of workers' compensation insurance premium rate levels in Oregon and its contiguous states. In 2004, Oregon studied rates across the country using a constant set of industry classes and associated payroll. A rate index, or weighted average premium rate per \$100 of payroll, was computed from each state's rates for those classes. The index rate includes administrative assessments. To show the trend in rates by state, we have used approved and filed rate changes in each state to extend the series over the 2001-2005 period.