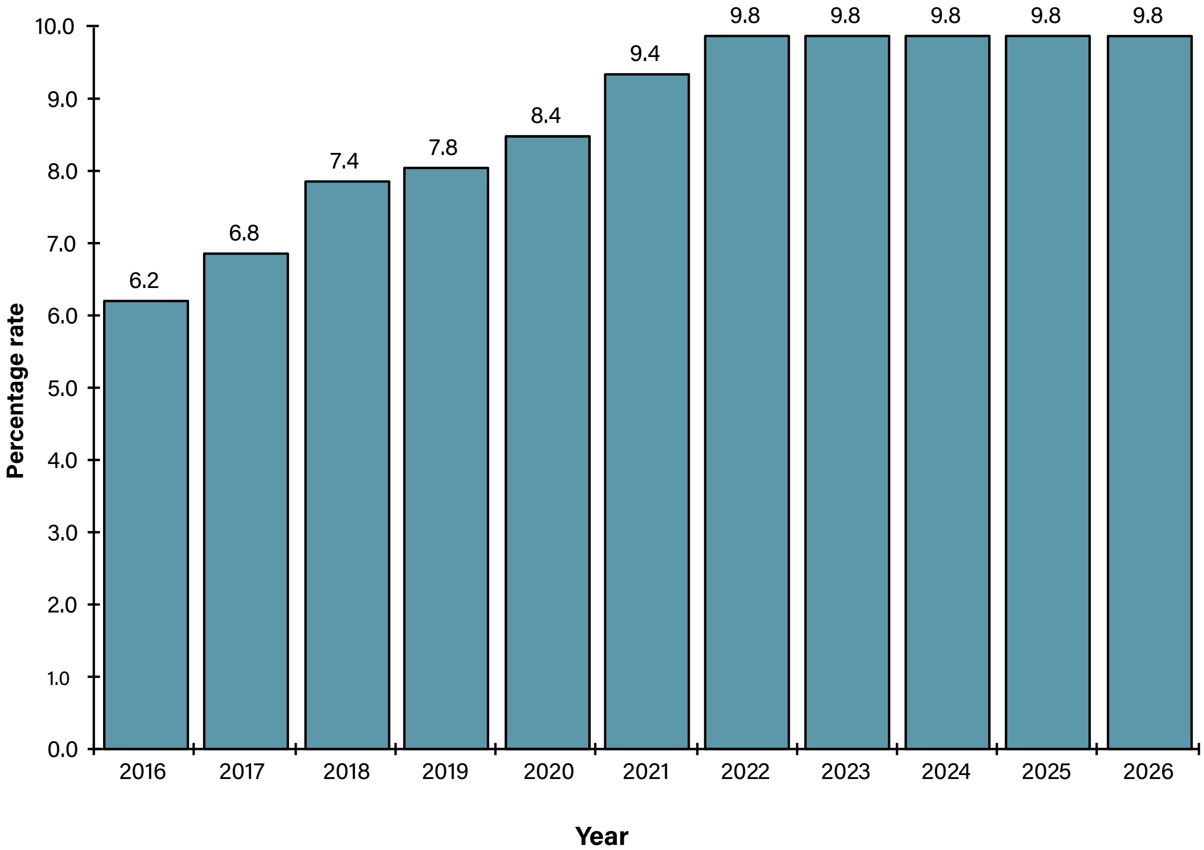
Oregon average pure premium rate changes

** This chart shows pure premium decreased an average of 3.3 percent in 2026 from 2025. Pure premium is the base rate employers pay to their insurance company before adding insurer expenses and profit.*

440-5229c (9/25/COM)

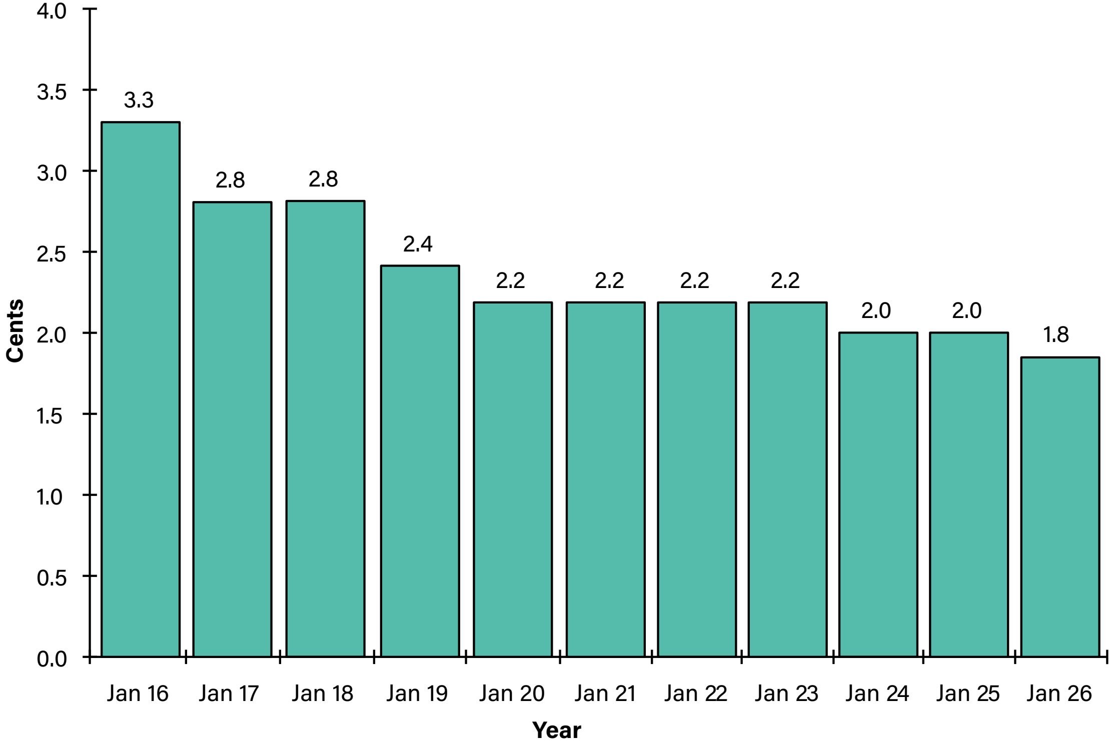
DCBS Department of Consumer and Business Services

Oregon workers' compensation premium assessment rate



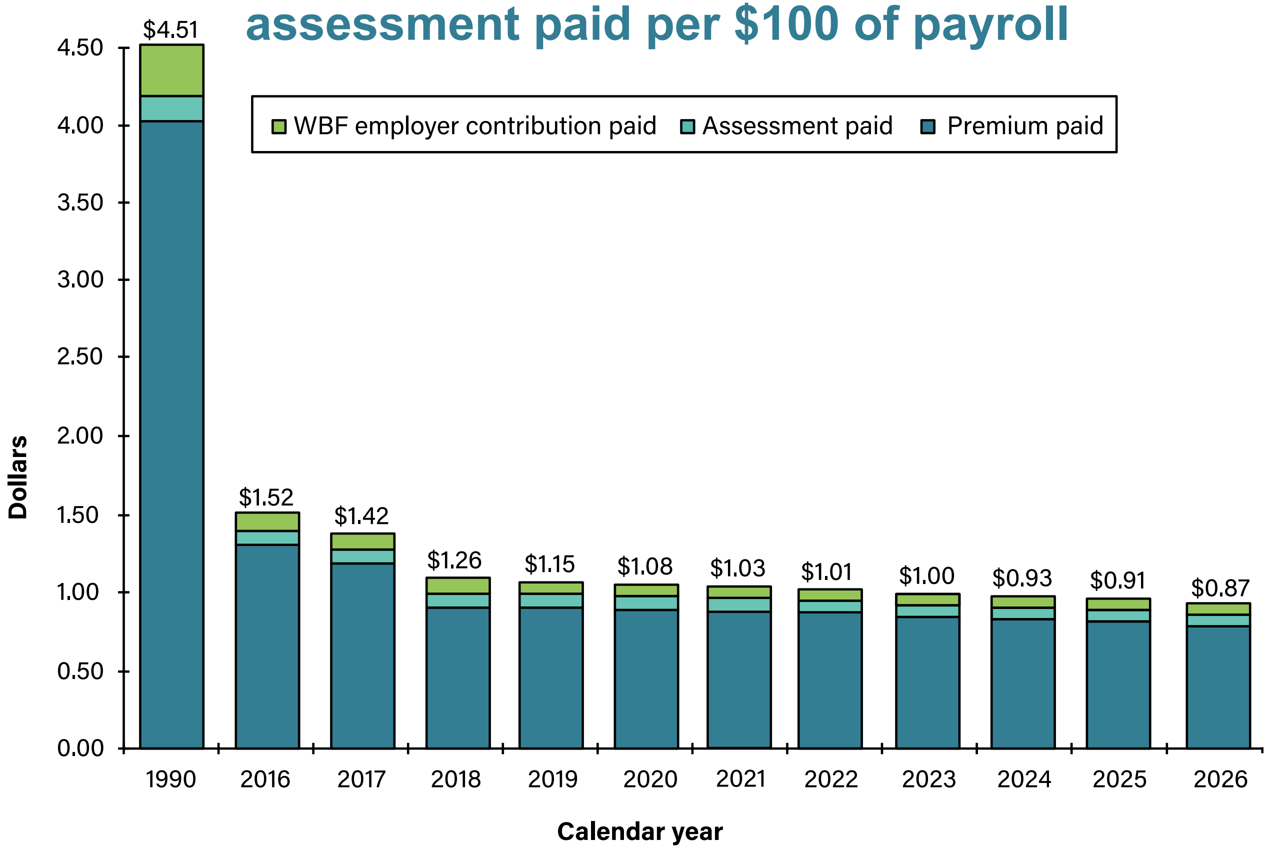
** This graph shows that employers pay 9.8 percent of their workers' compensation premiums in 2026 for state administration of workers' compensation programs.*

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



** This graph shows the hourly assessment decreased to 1.8 cents in 2026. Employers must pay at least half of this cost.*

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 2025 mix of employment and payroll.