

**Oregon Department of Consumer and Business Services  
Workers' Compensation Facts: September 27, 2006**

**"Pure premium" average change**

-2.1%, effective 1-1-2007 (pure premium is basic premium reflecting the actual cost of illness and injury claims, before insurer administrative expenses and profit are added into the rates).

**Average change by industry group**

While the overall average change is -2.1%, the rate for individual industry groups may be higher or lower, depending on the experience rating for each group.

|                            |       |  |                    |       |
|----------------------------|-------|--|--------------------|-------|
| Manufacturing              | -1.1% |  | Goods and services | -1.1% |
| Contracting (construction) | +0.5% |  | Miscellaneous *    | -5.5% |
| Office and clerical        | -2.2% |  |                    |       |

\*Miscellaneous includes logging, mining, trucking, utility companies, state agencies

**Economic impact**

Savings Since 1990: \$12.8 billion

Employees affected: 1.682 million    Employers affected: 87,150

*Total premium paid:*

|      |               |  |      |                               |
|------|---------------|--|------|-------------------------------|
| 1989 | \$792 million |  | 1998 | \$676 million                 |
| 1990 | \$825 million |  | 1999 | \$599 million                 |
| 1991 | \$796 million |  | 2000 | \$612 million                 |
| 1992 | \$802 million |  | 2001 | \$648 million                 |
| 1993 | \$737 million |  | 2002 | \$724 million                 |
| 1994 | \$722 million |  | 2003 | \$751 million                 |
| 1995 | \$737 million |  | 2004 | \$848 million                 |
| 1996 | \$727 million |  | 2005 | \$891 million (historic high) |
| 1997 | \$714 million |  | 2006 | \$927 million (projected)     |

**Occupational injury and illness rate (per 100 workers)**

|             |             |  |             |                 |
|-------------|-------------|--|-------------|-----------------|
| <i>Year</i> | <i>Rate</i> |  | <i>Year</i> | <i>Rate</i>     |
| 1988        | 11.1        |  | 1997        | 7.8             |
| 1989        | 10.6        |  | 1998        | 6.9             |
| 1990        | 10.1        |  | 1999        | 7.0             |
| 1991        | 9.1         |  | 2000        | 6.3             |
| 1992        | 9.1         |  | 2001        | 6.2             |
| 1993        | 9.0         |  | 2002        | 6.0             |
| 1994        | 8.7         |  | 2003        | 5.6             |
| 1995        | 8.8         |  | 2004        | 5.8             |
| 1996        | 7.8         |  | 2005        | 5.4 (projected) |

## Workers' Compensation Facts, Continued, 9/27/06

### Average time loss days-paid

| <i>Year</i> | <i>Days</i> |  | <i>Year</i> | <i>Days</i> |
|-------------|-------------|--|-------------|-------------|
| 1988        | 80          |  | 1997        | 55          |
| 1989        | 87          |  | 1998        | 55          |
| 1990        | 92          |  | 1999        | 55          |
| 1991        | 85          |  | 2000        | 54          |
| 1992        | 74          |  | 2001        | 57          |
| 1993        | 68          |  | 2002        | 60          |
| 1994        | 63          |  | 2003        | 60          |
| 1995        | 61          |  | 2004        | 62          |
| 1996        | 57          |  | 2005        | 64          |

### Accepted disabling claims and rate (per 100 workers)

| <i>Year</i> | <i>Claims</i> | <i>Rate</i> |  | <i>Year</i> | <i>Claims</i> | <i>Rate</i> |
|-------------|---------------|-------------|--|-------------|---------------|-------------|
| 1988        | 43,660        | 3.8         |  | 1997        | 27,922        | 1.8         |
| 1989        | 39,170        | 3.2         |  | 1998        | 27,049        | 1.7         |
| 1990        | 35,857        | 2.8         |  | 1999        | 25,802        | 1.6         |
| 1991        | 31,479        | 2.5         |  | 2000        | 25,365        | 1.6         |
| 1992        | 30,786        | 2.4         |  | 2001        | 24,645        | 1.5         |
| 1993        | 30,741        | 2.3         |  | 2002        | 23,482        | 1.5         |
| 1994        | 31,530        | 2.3         |  | 2003        | 21,832        | 1.4         |
| 1995        | 30,564        | 2.1         |  | 2004        | 22,325        | 1.4         |
| 1996        | 28,389        | 1.9         |  | 2005        | 22,114        | 1.3         |

### Injury and illness resulting in days away from work (per 100 full-time employees)

| <i>Year</i> | <i>Rate</i> |  | <i>Year</i> | <i>Rate</i>     |
|-------------|-------------|--|-------------|-----------------|
| 1988        | 4.9         |  | 1997        | 2.3             |
| 1989        | 4.3         |  | 1998        | 2.1             |
| 1990        | 3.9         |  | 1999        | 2.1             |
| 1991        | 3.4         |  | 2000        | 1.9             |
| 1992        | 3.3         |  | 2001        | 1.9             |
| 1993        | 3.3         |  | 2002        | 1.9             |
| 1994        | 3.0         |  | 2003        | 1.9             |
| 1995        | 2.9         |  | 2004        | 1.9             |
| 1996        | 2.6         |  | 2005        | 1.7 (projected) |

## Workers' Compensation Facts, Continued, 9/27/06

### Accepted fatality claims and rate (per 100,000 workers)

| <i>Year</i> | <i>Claims</i> | <i>Rate</i> |  | <i>Year</i> | <i>Claims</i> | <i>Rate</i> |
|-------------|---------------|-------------|--|-------------|---------------|-------------|
| 1988        | 81            | 7.0         |  | 1997        | 43            | 2.8         |
| 1989        | 75            | 6.2         |  | 1998        | 52            | 3.3         |
| 1990        | 64            | 5.1         |  | 1999        | 47            | 2.9         |
| 1991        | 65            | 5.2         |  | 2000        | 45            | 2.8         |
| 1992        | 63            | 4.9         |  | 2001        | 34            | 2.1         |
| 1993        | 64            | 4.9         |  | 2002        | 52            | 3.3         |
| 1994        | 55            | 4.0         |  | 2003        | 41            | 2.6         |
| 1995        | 48            | 3.4         |  | 2004        | 46            | 2.8         |
| 1996        | 54            | 3.6         |  | 2005        | 31            | 1.8         |