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MICHAEL KAPLAN
DEPUTY SECRETARY OF STATE

ARCHIVES DIVISION
STEPHANIE CLARK
DIRECTOR

800 SUMMER STREET NE
SALEM, OR 97310
503-373-0701

PERMANENT ADMINISTRATIVE ORDER

DO 1-2026

CHAPTER 440
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
DIRECTOR'S OFFICE

FILED: 10/05/2026 3:17 PM
ARCHIVES DIVISION SECRETARY OF STATE & LEGISLATIVE COUNSEL

FILING CAPTION: 2027 Workers' Compensation Premium Assessment Rates

EFFECTIVE DATE: 01/01/2027

AGENCY APPROVED DATE: 10/05/2026

CONTACT:
Amy Hilgemann
503-947-7872
Amy.K.Hilgemann@dcbs.oregon.gov
350 Winter Street NE
PO Box 14480
Salem, OR 97301

Filed By:
Amy Hilgemann
Rules Coordinator

RULES:
440-045-0020, 440-045-0025

AMEND: 440-045-0020

RULE TITLE: Assessment Rate

NOTICE FILED DATE: 08/26/2026

RULE SUMMARY: Rule 0020 sets the premium assessment rate to be levied against insurers, self-insured employers and self-insured employer groups. The assessment rate to be levied against insurers for Calendar Year 2027 will remain at the current (2026) level of 9.8 percent of direct earned premium and the direct earned premium self-insured employers and self-insured employer groups would pay if they were insured employers.

RULE TEXT:
The assessment to be levied against insurers, self-insured employers and self-insured employer groups for Calendar Year 2027 shall be 9.8 percent of direct earned premium and the direct earned premium self-insured employers and self-insured employer groups would have paid had they been insured employers.

STATUTORY/OTHER AUTHORITY: ORS 656.612, 656.726, 705.135

STATUTES/OTHER IMPLEMENTED: ORS 656.612, 656.614

AMEND: 440-045-0025

RULE TITLE: Adjustment Reserve Rate

NOTICE FILED DATE: 08/26/2026

RULE SUMMARY: Rule 0025 maintains additional assessments at current (2026) levels for Calendar Year 2027:
- 0.01 percent for self-insured employers to fund the Self-Insured Employer Adjustment Reserve;
- 0.01 percent for public self-insured employers groups to fund the Self-Insured Employer Group Adjustment Reserve; and
- 0.05 percent for the private self-insured employer groups to fund the Self-Insured Employer Group Adjustment Reserve.

RULE TEXT:
In addition to the assessments established in OAR 440-045-0020, self-insured employers for the Calendar Year 2027 shall be assessed an additional 0.1 percent to fund the Self-Insured Employer Adjustment Reserve. Public self-insured employer groups for the Calendar Year 2027 shall be assessed an additional 0.1 percent to fund the Self-Insured Employer Group Adjustment Reserve. Private self-insured employer groups for the Calendar Year 2027 shall be assessed an additional 0.5 percent to fund the Self-Insured Employer Group Adjustment Reserve.

STATUTORY/OTHER AUTHORITY: ORS 656.612, 656.726, 705.135

STATUTES/OTHER IMPLEMENTED: ORS 656.612, 656.614