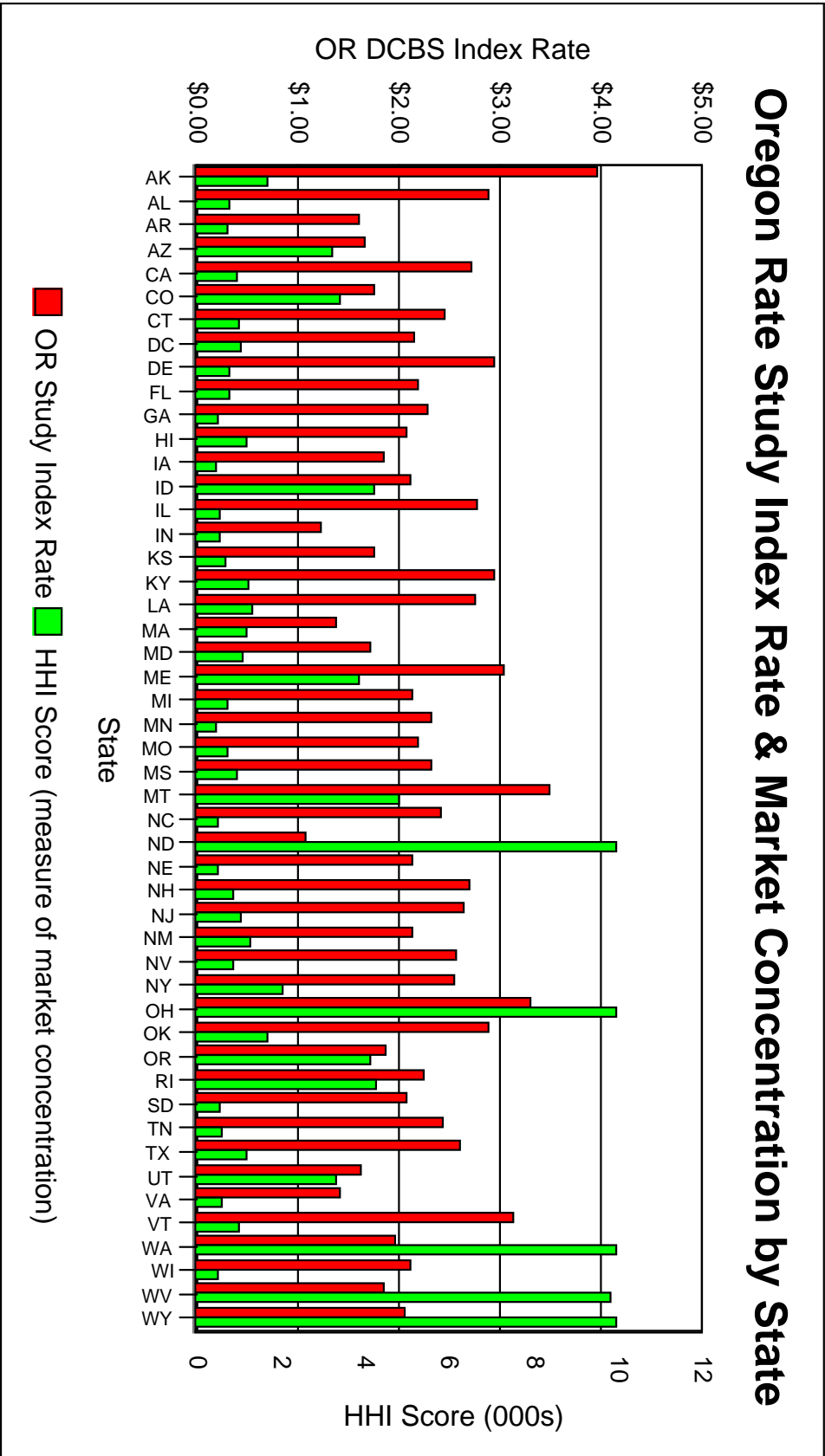


There does not appear to be any correlation between market concentration and rate level.



Herfindal-Hirshman Index (HHI) versus Oregon DCBS 2008 Index Rate

HHI: Pinnacle Actuarial Resources publication, Jan. 2010

Oregon DCBS Workers' Compensation Premium Rate Ranking Index - Calendar Year 2008

State	Abrev.	HHI Value	OR DCBS Index Rate
Alaska	AK	1,683	3.97
Alabama	AL	770	2.90
Arkansas	AR	734	1.61
Arizona	AZ	3,232	1.67
California	CA	972	2.72
Colorado	CO	3,416	1.76
Connecticut	CT	1,032	2.46
District of Columbia	DC	1,082	2.16
Delaware	DE	799	2.96
Florida	FL	802	2.20
Georgia	GA	524	2.29
Hawaii	HI	1,203	2.08
Iowa	IA	472	1.86
Idaho	ID	4,225	2.12
Illinois	IL	583	2.79
Indiana	IN	546	1.23
Kansas	KS	684	1.77
Kentucky	KY	1,259	2.96
Louisiana	LA	1,349	2.76
Massachusetts	MA	1,218	1.39
Maryland	MD	1,118	1.72
Maine	ME	3,861	3.04
Michigan	MI	729	2.15
Minnesota	MN	486	2.33
Missouri	MO	726	2.20
Mississippi	MS	953	2.33
Montana	MT	4,807	3.50
North Carolina	NC	537	2.43
North Dakota	ND	10,000	1.08
Nebraska	NE	506	2.15
New Hampshire	NH	894	2.70
New Jersey	NJ	1,049	2.66
New Mexico	NM	1,309	2.15
Nevada	NV	883	2.58
New York	NY	2,069	2.55
Ohio	OH	10,000	3.32
Oklahoma	OK	1,717	2.89
OREGON	OR	4,134	1.88
Rhode Island	RI	4,286	2.26
South Dakota	SD	551	2.08
Tennessee	TN	622	2.44
Texas	TX	1,181	2.61
Utah	UT	3,315	1.63
Virginia	VA	612	1.43
Vermont	VT	1,005	3.14
Washington	WA	10,000	1.98
Wisconsin	WI	524	2.12
West Virginia	WV	9,829	1.86
Wyoming	WY	10,000	2.06
<u>HHI Score Not Available</u>			
South Carolina	SC	NA	2.74
Pennsylvania	PA	NA	2.68