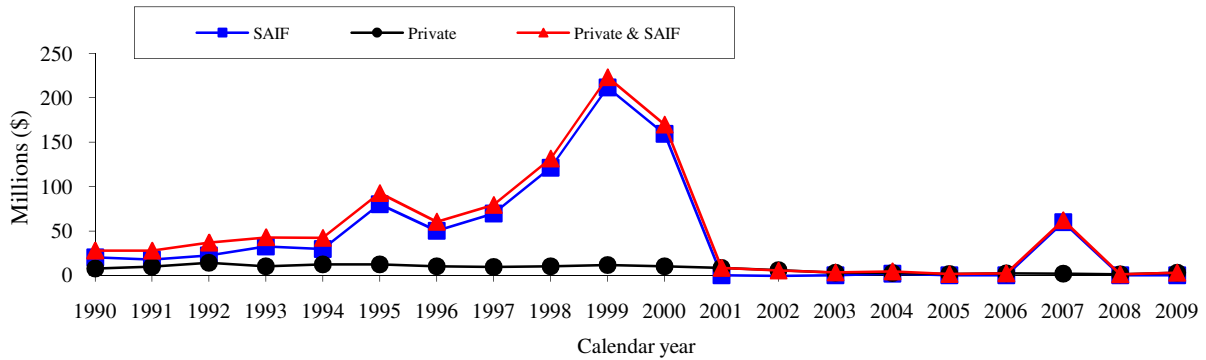


Dividends

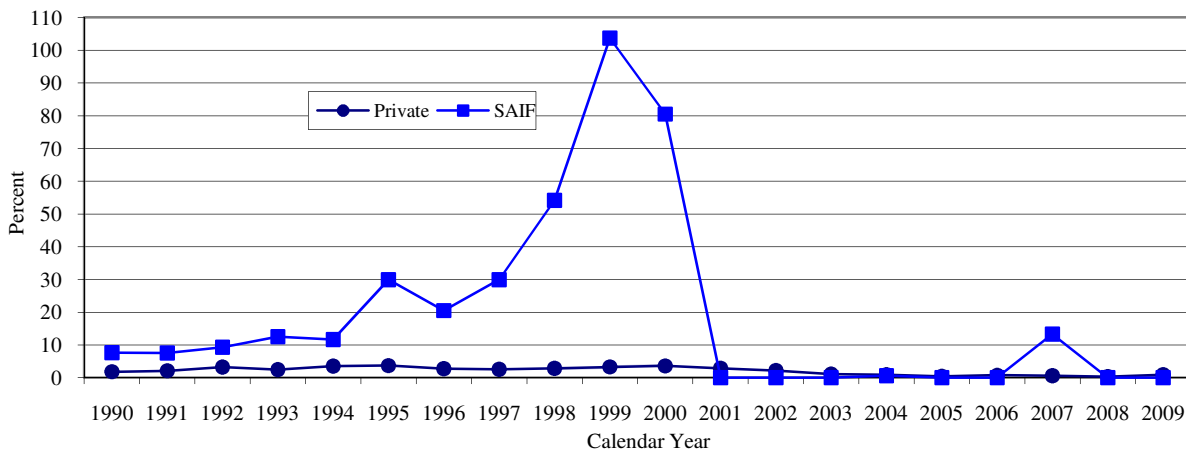
Figure 5: Dividends paid or credited by SAIF and private insurers in Oregon, 1990-2009



Source: Research & Data Analysis Section, Oregon Department of Consumer & Business Services. Last updated 5/2010.

Dividends are largely a function of premiums and profitability from a year or more in the past. For that reason, the ratio of current year's dividends to prior year's premium is worth noting when comparing year to year dividend payouts. (Also see Appendix Table 1a & 1b.)

Figure 6. Dividend Ratio 1990-2009



Source: Research & Data Analysis Section, Oregon Department of Consumer & Business Services. Last updated 5/2010.