

EXHIBIT 2
(OAR 836-060-0031)

Critical Period Disability Factors

Conversion factors developed according to OAR 836-060-0031(1)(g)

Multiply the factor times the appropriate retroactive or nonretroactive prima facie rates from Tables 1 through 4.

14-Day Factors

<u>Loan Mo.</u>	<u>Maximum Benefit Period (in months)</u>				
	<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
12	1.0000				
18	0.9405				
24	0.8613	1.0000			
30	0.7943	0.9823			
36	0.7393	0.9489	1.0000		
42	0.6938	0.9124	0.9914		
48	0.6555	0.8770	0.9728	1.0000	
54	0.6227	0.8439	0.9501	0.9949	
60	0.5942	0.8134	0.9261	0.9830	1.0000
66	0.5692	0.7853	0.9021	0.9675	0.9966
72	0.5470	0.7596	0.8787	0.9502	0.9883
78	0.5271	0.7360	0.8564	0.9322	0.9770
84	0.5093	0.7143	0.8352	0.9141	0.9641
90	0.4931	0.6943	0.8152	0.8963	0.9503
96	.04785	0.6760	0.7964	0.8792	0.9363
102	0.4652	0.6592	0.7790	0.8629	0.9224
108	0.4532	0.6438	0.7628	0.8475	0.9089
114	0.4423	0.6297	0.7480	0.8331	0.8960
120	0.4325	0.6170	0.7345	0.8199	0.8841

30-Day Factors

12	1.0000				
18	0.9445				
24	0.8703	1.0000			
30	0.8067	0.9834			
36	0.7541	0.9519	1.0000		
42	0.7102	0.9173	0.9919		
48	0.6730	0.8835	0.9742	1.0000	
54	0.6410	0.8517	0.9526	0.9952	
60	0.6131	0.8223	0.9296	0.9838	1.0000
66	0.5884	0.7952	0.9066	0.9690	0.9968
72	0.5665	0.7702	0.8841	0.9524	0.9888
78	0.5468	0.7473	0.8625	0.9351	0.9780
84	0.5291	0.7261	0.8420	0.9177	0.9656
90	0.5130	0.7067	0.8227	0.9006	0.9525
96	0.4984	0.6888	0.8046	0.8841	0.9390
102	0.4853	0.6724	0.7878	0.8685	0.9258
108	0.4734	0.6576	0.7724	0.8540	0.9132
114	0.4327	0.6441	0.7583	0.8405	0.9013
120	0.4532	0.6322	0.7458	0.8285	0.8905