

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2024

June 2025

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Dedicated to CONSUMER and WORKER PROTECTION

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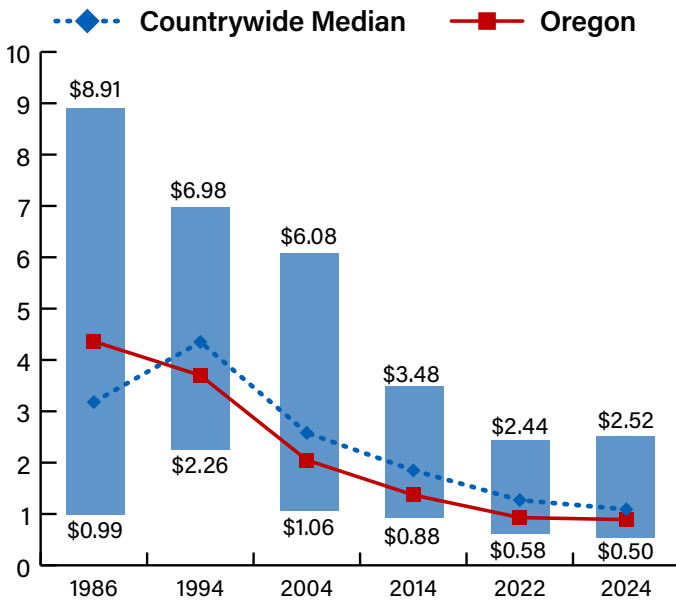
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Highlights

Figure 1. Workers' compensation premium index range and median overview, 1986-2024



Workers' compensation premium index rates¹ have continued to decline nationwide (refer to [Figure 1](#)).

Oregon's position in the national ranking has dropped from 42nd to 38th as its index rate reductions were outpaced by those of other jurisdictions. Oregon employers now pay the 14th lowest workers' compensation rates in the nation.

The national median index rate for 2024 was \$1.09 per \$100 of payroll. This is the lowest median value since the inception of the study in 1986 and is one quarter of the nation's peak median rate, \$4.35, in 1994.

Oregon's index rate was \$0.89 per \$100 of payroll. This is down from \$0.93 in 2022 and represents its lowest point since the inception of the study.

Oregon's index rate is now 82 percent of the national median. Oregon's index rate has ranged from 68 percent of the national median in 2018 to a high of 149 percent in 1990.

The overall range of index rates countrywide has narrowed considerably over time, however, the current range of \$2.02 per \$100 of payroll represents a slight increase from \$1.86 in 2022. North Dakota had the lowest index rate at \$0.50 while Hawaii had the highest at \$2.52.

The middle 50 percent of jurisdictions' index rates remain highly competitive with an average difference of just \$0.02 between ranks.

In memoriam

Our colleague and friend Donald Gallogly unexpectedly passed away in September 2024. Don was a key member of the research team. Among other projects, Don helped to complete the Premium Rate Ranking Study in 2020, 2022, and most of the 2024 study, including providing suggestions for improvements before his passing. Don is greatly missed by the research team and DCBS as a whole.

¹ Premium index rates were created using methods first developed in 1986. Refer to [Methodology](#) section for full details.

Oregon Workers' Compensation Premium Rate Ranking

Jan. 1, 2024

Introduction

Beginning in 1986, the State of Oregon has analyzed workers' compensation (WC) premium rates in all U.S. states and the District of Columbia using a methodology that controls for interjurisdictional differences in industry compositions. The study compares premium rates for a shared set of industry class codes across all jurisdictions, after weighting by Oregon's payroll class code distribution. This results in a normalized premium index rate that reflects the differences in premiums across 51 U.S. jurisdictions. The index rates are not, strictly speaking, the premium rates paid by employers in that jurisdiction but represent the degree to which the premium rates differ from one another countrywide. This edition of the study analyzes premium rates effective through Jan. 1, 2024.

Premium rates across the country may vary for multiple reasons. Each jurisdiction's voluntary WC market differs in its composition (e.g., state funds versus competitive jurisdictions) and residual business mechanisms. Insurers' administrative expenses vary due to state-specific competitiveness and market composition. State-level benefit laws vary widely driving differences in claim costs. Taxes and assessments are imposed at different rates and use different bases. Finally, accidents and illnesses occur at varying rates due to systemic, natural, and random processes. This study attempts to measure the degree of this variation with a consistent and objective statistic: the premium index rate.

Methodology

Identifying focal industry classes: This study is designed to produce a comparison of premium rates for a comparable set of risk classifications across all states. The 446 active National Council on Compensation Insurance (NCCI) industry class codes (classes) in

Oregon were ranked by medical costs and indemnity benefits paid for injuries sustained by workers (i.e., losses). As in prior studies, Oregon's 50 largest classes by share of losses were selected to serve as the industry mix for this year's study.

The 50 largest Oregon classes in 2024 included NCCI code 9079 (Restaurant NOC and Drivers), which is not generally used by other jurisdictions. To provide the most representative set of classes, code 9079 was replaced with 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club, or Tavern). Therefore, the 2024 study used 53 NCCI class codes, which comprised 71 percent of the 2018 to 2020 Oregon payroll and 65 percent of 2018 to 2020 Oregon losses, as reported by NCCI on a policy-year basis. [Appendix 1](#) lists the industry classes, payroll, and loss information used in this study.

Countrywide survey of workers' compensation costs: Once the industry classes were determined, departments of insurance and WC rating bureaus in each jurisdiction were asked to report or confirm information about their contemporary WC market as of Jan. 1, 2024. Specifically, jurisdictions were surveyed for industry rates for each class,² type of rate reported (e.g., loss costs, voluntary rates, and manual rates), premium-weighted average insurer rate multiplier (expense load factor), market characteristics (e.g., residual market share), as well as assessments, surcharges, or other nonstandard components that affect employer costs. Jurisdictions that do not use the NCCI industry classification system were asked to provide analogous classes to enable appropriate comparison.

Jurisdictions differ in the types of industry rates they provide from their ratemaking organization and the rates reported in their surveys.³ The most common types are

2 If a jurisdiction did not have rates for all 53 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 53 classes to Oregon's average rate for the limited classification set.

3 NCCI is the ratemaking organization for 35 states and the District of Columbia, and provides advisory ratemaking services to Indiana and North Carolina (refer to [Appendix 4](#)).

loss costs (pure premiums) and voluntary rates. Pure premiums are the expected amount necessary to pay benefits for claims, excluding any other costs incurred by the insurer. Voluntary rates are the expected amount necessary to cover loss costs plus additional expenses, profits, and taxes. These rates are developed for each industry class based on aggregate loss information submitted by insurers in each jurisdiction.

In jurisdictions with competitive rating laws, each insurer determines their own loss cost multiplier or rate deviation (i.e., expense load factors). In jurisdictions that provide pure premium rates, insurers apply a loss cost multiplier (LCM) to account for the insurers' expenses, taxes, and profits as well as the deviation of an individual insurer's loss experience from the bureau-published loss costs. For jurisdictions that provide voluntary rates, these loss rates are multiplied by a rate deviation factor to account for the deviation on an individual insurer's loss experience from the bureau-published rates.

Typically, these expense load factors are reported by insurers to their regulatory jurisdictions and can be used to calculate an average (premium-weighted) expense load factors. This calculation was done by dividing the total direct premiums earned by the total unloaded premiums earned (i.e., premiums without expense load factors applied). This average expense load factor was calculated for each jurisdiction using the greater of the top 30 insurers (by direct premiums earned) or the insurers representing the top 60 percent of their market share. Specifically, if the top 30 insurers represented less than 60 percent market share in a given jurisdiction, additional insurers were included until the market share reached 60 percent. The number of insurers included in the average expense load factor calculation ranged from 30 to 68 insurers, depending on the jurisdiction. [Appendix 3](#) shows the expense load factors used from each jurisdiction.

Changes to the current study

A few minor changes from past iterations of the Premium Rate Ranking Study were applied in the 2024 version of the study to increase the precision of the index rate estimates. These changes involved the number of insurers included in the calculation of average expense load factors and a review of the taxes and assessments included when calculating manual rates.

Historically, each jurisdictions provided a premium-weighted average load factor from the top 30 insurers ranked by direct premiums earned. This static figure allowed high variation in the market share represented in the average for each jurisdiction and thus the variation in the precision of the multiplier used. In this iteration of the study, we piloted a change in which we asked jurisdictions to provide their top 100 insurers, as ranked by direct premiums earned. Not every jurisdiction had the ability to do so, but from those that could, it was determined that the average load factor stabilized once 60 percent of the market share was represented. Therefore, the current study calculated average expense load factors with insurers covering at least 60 percent of the market share for each jurisdiction.

Each jurisdiction differs in the taxes and assessments applied to insurers as well as the regulation of how these are applied. In some cases, insurers may apply their jurisdiction's taxes and assessments to their lost cost multiplier (LCM). As a result, we validated the use of prior tax and assessment rates reported through individual responses by evaluating insurance company LCM filings in each jurisdiction. Some previously reported tax and assessment values were identified to be included in loss rates established by bureaus or included in an insurer's taxes, licenses, and fees line item in their LCM filing. These identified adjustments were removed from the calculation in this report to avoid double-counting taxes and assessments for a particular jurisdiction. States affected by these changes were Arizona, Delaware, Georgia, Indiana, Illinois, Louisiana, Missouri, Nebraska, Rhode Island, Utah, and Vermont. Generally, taxes and assessments are less than 5.0 percent of the calculated manual rates, and therefore, the removal of these adjustments did not result in a significant effect to a jurisdiction's ranking.

Index rate calculation: Once surveys were received, manual rates were calculated for each class code in each jurisdiction. These calculated manual rates were the product of each class's industry rate, the premium-weighted average expense load factor (if applicable), and any additional adjustments at the state-level, including taxes and assessments not included in insurer's load factors,⁴ individual class code adjustments for the Contracting Classification Premium Adjustment Program,⁵ and adjustments for missing or substituted class codes.

These class level manual rates were used to calculate each jurisdiction's initial index rate. This was done by, first, multiplying each class's manual rate by Oregon's payroll by class divided by \$100 to find the payroll weighted class premium. These payroll weighted class premiums were then totaled and divided by Oregon's total payroll by class divided by \$100 to calculate the index rate, expressed in terms of dollars per \$100 of payroll.

$$\text{Calc. manual rate} \times \frac{\text{Oregon payroll by class}}{\$100} = \text{payroll weighted class premium}$$

Then

$$\frac{\sum \text{payroll weighted class premium}}{\sum \text{Oregon payroll by class} / \$100} = \text{initial index rate}$$

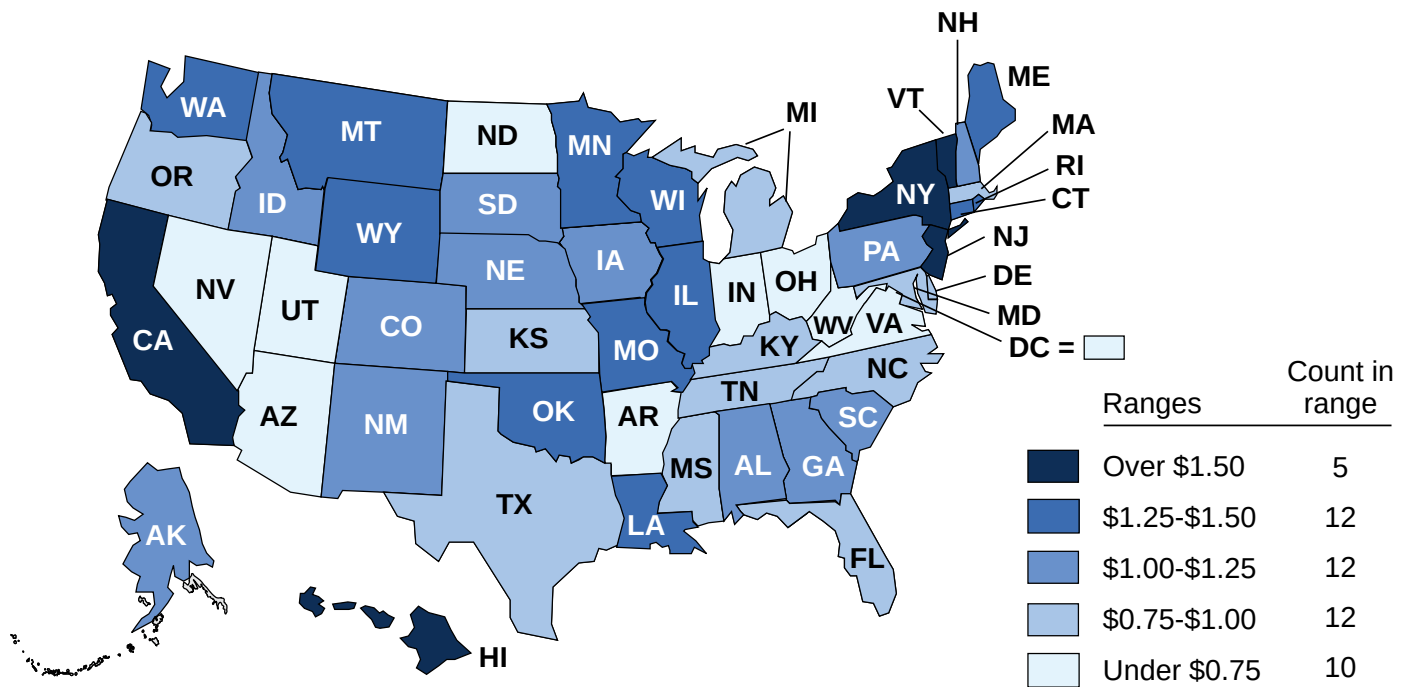
Finally, to account for the effects of higher risk policies on the voluntary market, residual market adjustments were applied to each jurisdiction's index rate. The residual market adjustment was calculated by subtracting the jurisdiction's provided voluntary-market load factor from its residual market derived rate factor (RMDRF; provided by NCCI for 24 jurisdictions), multiplying the difference by the jurisdiction's residual market share (provided by NCCI for 29 jurisdictions; refer to [Appendix 5](#)), and subtracting from 1.

$$1 - [(\text{RMDRF} - \text{voluntary market loading factor}) \times \text{residual market share}] = \text{residual market adjustment}$$

If the jurisdiction's residual loading factor or residual market share was not available, countrywide medians (provided by NCCI) were used. For jurisdictions that did not provide a voluntary market loading factor, the study's median load factor was used. Residual market adjustments ranged from 0.80 to 1.00 with a median adjustment of 0.97. These residual market adjustments were multiplied by each jurisdiction's initial index rate to calculate their final index rate for ranking (refer to [Figure 2](#)).

- 4 In some states, assessments and taxes are included in the rates to fund state workers' compensation agencies or special funds. In these cases assessments are factored into the rates for the purposes of this study, if possible. Assessments and taxes are factored into the rates for the following states: Alaska, California, Connecticut, Georgia, Illinois, Indiana, Kentucky, Maine, Massachusetts, Minnesota, Missouri, Montana, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, and West Virginia.
- 5 Nineteen states have a contracting class premium adjustment program that adjusts contracting wages downward to account for qualifying contractors paying employees more than the average wage. To compensate for these programs, each state's contracting classes are divided by a state-specific, contracting class premium adjustment average-discount offset provided by NCCI or the state itself.

Figure 2. Workers' compensation premium index rates



Findings

Oregon: In 2024, Oregon's payroll-weighted pure premium rate across the top 53 class codes decreased to \$0.63 per \$100 payroll. This was a 9.9 percent decrease from 2022 and represents its lowest point since the inception of the study. This was in line with the continued downward trend in countrywide premium rates through 2024 (refer to [Appendix 2](#) for average industry rate changes).

Oregon's average LCM was calculated from the top 30 private insurers including the SAIF Corporation. These insurers comprised 89 percent of Oregon's market share. Their premium-weighted average LCM was 1.533; a 5.5 percent increase from 2022. This increase was higher than the majority of other jurisdictions, that on average saw little to no change from 2022 (refer to [Appendix 3](#) for comparative changes).

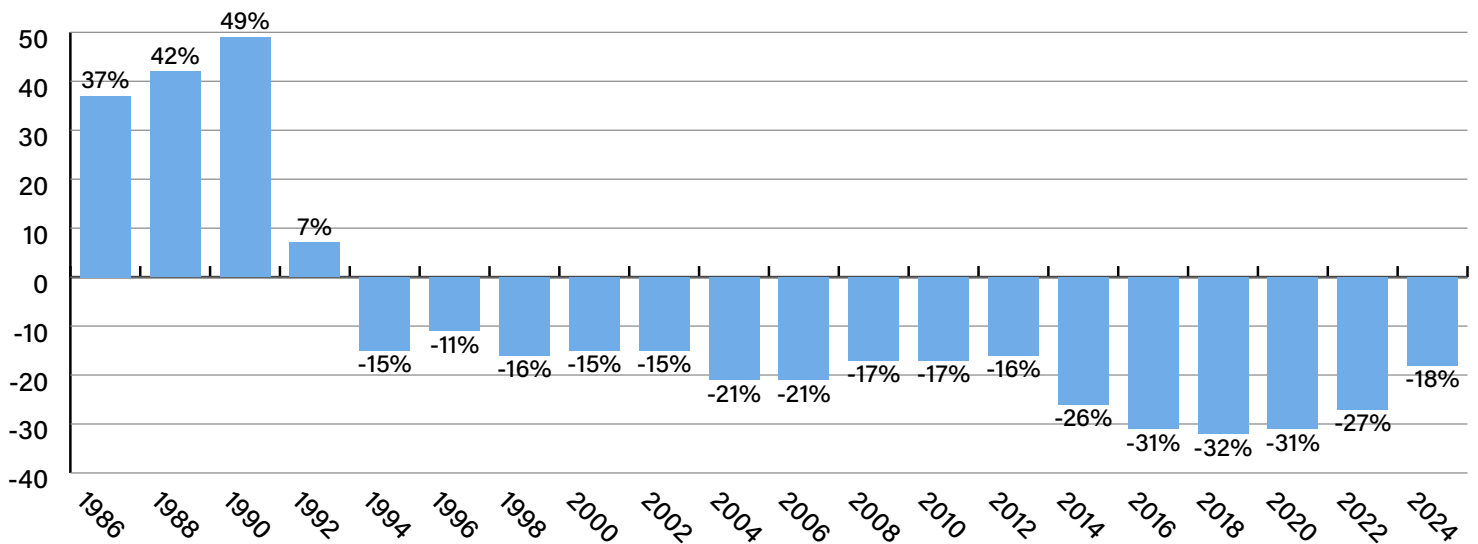
Oregon's index rate fell 4.3 percent from \$0.93 per \$100 of payroll in 2022 to \$0.89 in 2024 (refer to [Table 1](#)). This was a product of decreasing pure premiums with an increasing average LCM resulting in an overall index rate decrease for Oregon in 2024. However, because the surveyed classes and payroll weights change over

time, individual jurisdictions' index rates themselves are not strictly comparable across studies. A change in a jurisdiction's index rate from one study to the next may be less meaningful than the change in its placement relative to other jurisdictions.

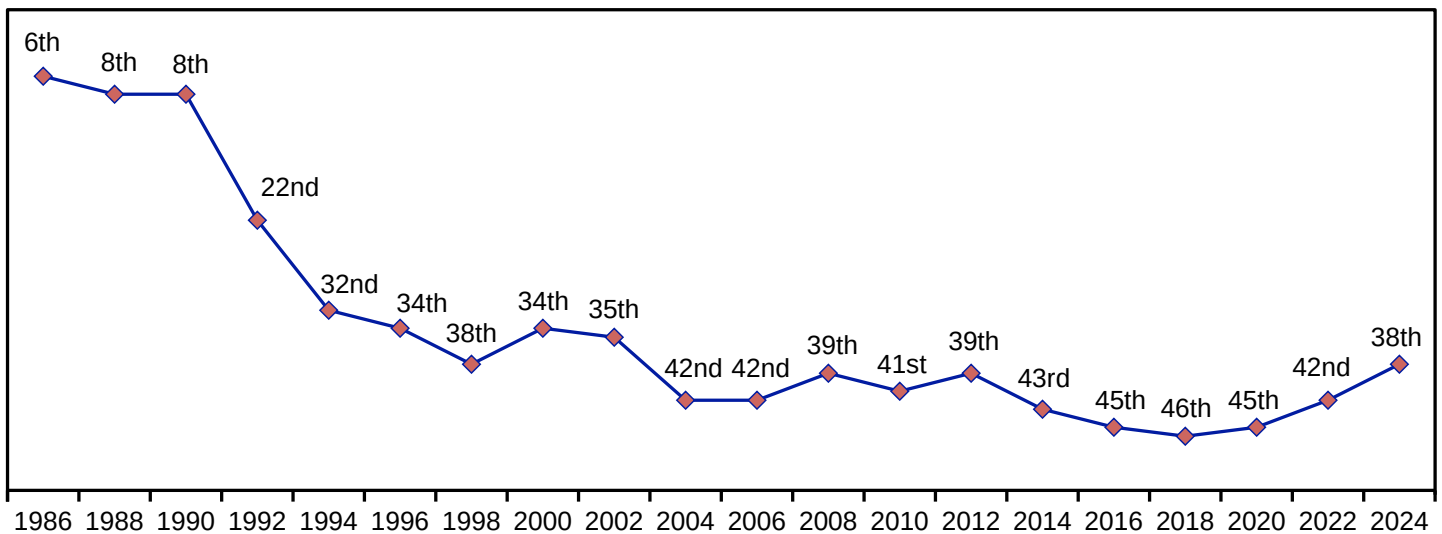
In 2024, Oregon's index rate was 82 percent of the national median. Oregon's index rate peaked at 149 percent of the median in 1990 and was lowest in 2018 at 68 percent. Since then, it has slowly increased from 69 percent in 2020 to 73 percent in 2022, to its current level. [Figure 3](#) presents Oregon's index relative to the national median through the history of the study.

This increase in relative index rate coincides with Oregon's change in ranking. Oregon is now ranked 38th in the national premium rate ranking. Oregon employers in the voluntary market pay the 14th lowest rates in the nation. [Figure 4](#) presents Oregon's rate rankings over the past 38 years and shows rank decreases on six occasions since the study began in 2000, 2008, 2012, 2020, 2022; and now in 2024. These change in ranking do not reflect increases in workers' compensation costs in Oregon, as its index rates have continually dropped since 2002; however, overall rates across the country have begun to decrease at a faster pace.

**Figure 3. Oregon premium index rate
relative to national median value, 1986-2024**



**Figure 4. Oregon's rate ranking
among 51 jurisdictions, 1986-2024**



Countrywide: From 2022 to 2024, payroll-weighted industry rates decreased by a median of 14.3 percent with decreases observed in all but two states (Hawaii and Washington). Refer to [Appendix 2](#) for comparative changes from 2022. In contrast, average load factors remained virtually unchanged in this time frame. When looking at individual jurisdictions between 2022 and 2024, we observed 20 jurisdictions that reported load factor increases (average 4.5 percent) and 16 that reported decreases (average 5.5 percent) for an overall

average increase of 0.1 percent (refer to [Appendix 3](#)). Advisory rates and expense load factors have the largest influence on each jurisdiction's index rate, thus this combination led to an overall decrease in index rates.

In 2024, the median index rate (the rate of the jurisdiction ranked 26th; Georgia) was \$1.09 per \$100 of payroll. This is the lowest median in the history of this study and represents a 14.2 percent decrease from the previous low of \$1.27 in 2022. [Figure 5](#) shows the median index rate over the history of the study. After climbing in the

late 1980s and early 1990s to a high of \$4.35 per \$100 of payroll in 1994, the median has generally trended downward. Figure 6 shows that this trend is also apparent in an independent data series on national workers' compensation costs published by the U.S. Bureau of Labor Statistics (BLS).⁶

Countrywide workers' compensation market variability can be assessed by viewing the variation in percent of median. This is simply a jurisdiction's index rate divided by the median index rate. This can be more informative than the index rates alone as it normalizes each year

to the median value. For example, a \$0.50 difference is much larger in a scenario where the median index rate was \$1.00 compared to \$4.00. In 2024, the range of index rates expressed as a percentage of the median was 186 percent between the highest ranked state, Hawaii (\$2.52; 231 percent of median) and lowest ranked state (\$0.50; 45 percent of median). This was an increase from the overall range of 145 percent (45 percent to 190 percent) in 2022. It also represents a much more variable overall market than the low point in 2012 where the percent median range was 107 percent (53 percent to 160 percent). These changes in overall range have largely

Figure 5. Workers' compensation national median index rate, 1986-2024

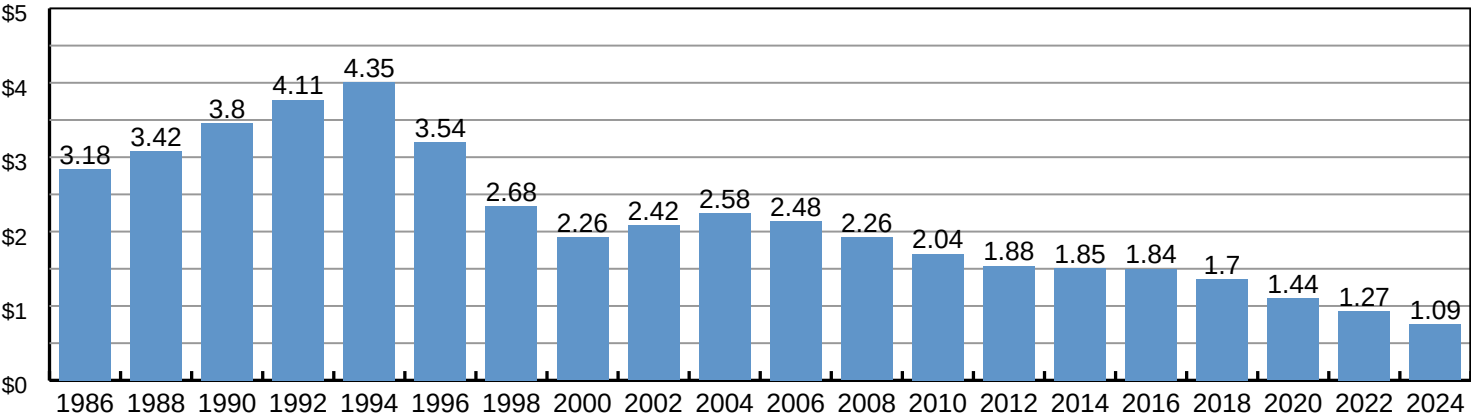
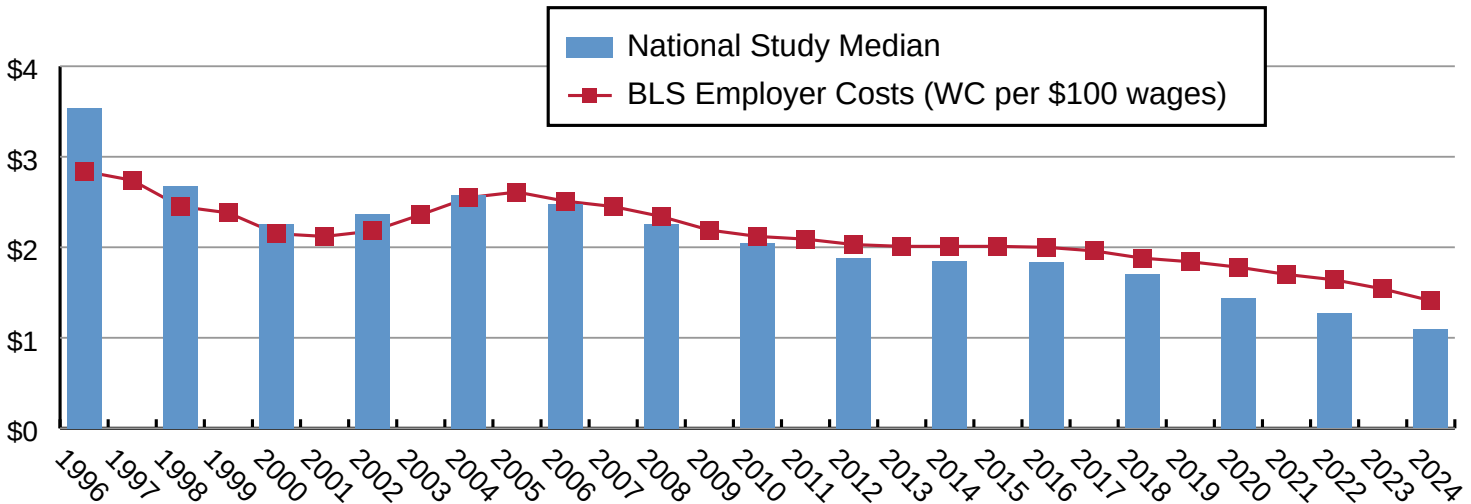


Figure 6. Workers' compensation national median rate and BLS survey employer costs, 1996-2024



Note: BLS data are through the second quarter of 2018

6 U.S. Bureau of Labor Statistics "Employer Costs for Employee Compensation (Ecec)," a quarterly survey of employers that collects, among other things, the cost of workers' compensation insurance and total payroll (<http://www.bls.gov/news.release/pdf/ecec.pdf>).

been driven by jurisdictions with higher index rates. Rates on the low end have a de facto floor (i.e., workers' compensation costs can never be zero), so if overall rates continue to decrease the lower percent of median will be restricted. On the other hand, as the median rates continue to decrease, higher rates that decrease more slowly will increase the gap between the lowest and highest values, resulting in greater countrywide variation. However, these conclusions only apply in a decreasing market.

As workers' compensation rates have continued to decline over the last decade, the "dollar" variation in index rates between jurisdictions has shrunk. This is especially noticeable when looking in the middle 50 percent of the rank chart (26 jurisdictions; ranks 13 to 39) as it is not as affected by extreme values. This middle 50 percent range can be seen in [Figure 7](#) with the extreme values and median rate marked for reference. In 2024, index rates here varied from a high of \$1.34 to a low of \$0.80 for a difference of \$0.54 per \$100 of payroll. This is on par with the previous two iterations of the study (\$0.54 and \$0.60) but down significantly from the 20-year high in 1994, when the central indexes ranged \$1.82. This

recent compression of rates in the central rankings leads to more competitive changes in rank. Indeed, we see the average difference between each rank in the middle 26 jurisdictions was only \$0.02. Thus, minor changes in workers' compensation rates can affect a jurisdiction's overall ranking.

Taken together, these results indicate a workers' compensation market where rates are decreasing across most jurisdictions. As index rates begin to fall below \$1.00 per \$100 of payroll (e.g., \$0.50 in North Dakota), and the range between jurisdictions constricts, we are reaching a point where there is less room for jurisdictions to reduce costs. This produces an environment with volatile rank changes where minor shifts in jurisdiction's workers' compensation rates can result in disproportionately large changes in rank. Therefore, to better understand a jurisdictions place in the countrywide market, we encourage evaluation of not only a jurisdiction's rank, but rather a jurisdiction's absolute position as a percent of the study's median index rate ([Table 1](#) Column 5). Additionally, those interested in rankings for individual classes, can refer to [Appendix 6](#) for rankings for each of the 53 included class codes.

Figure 7. Premium rate index middle 50 percent range, 1994-2024

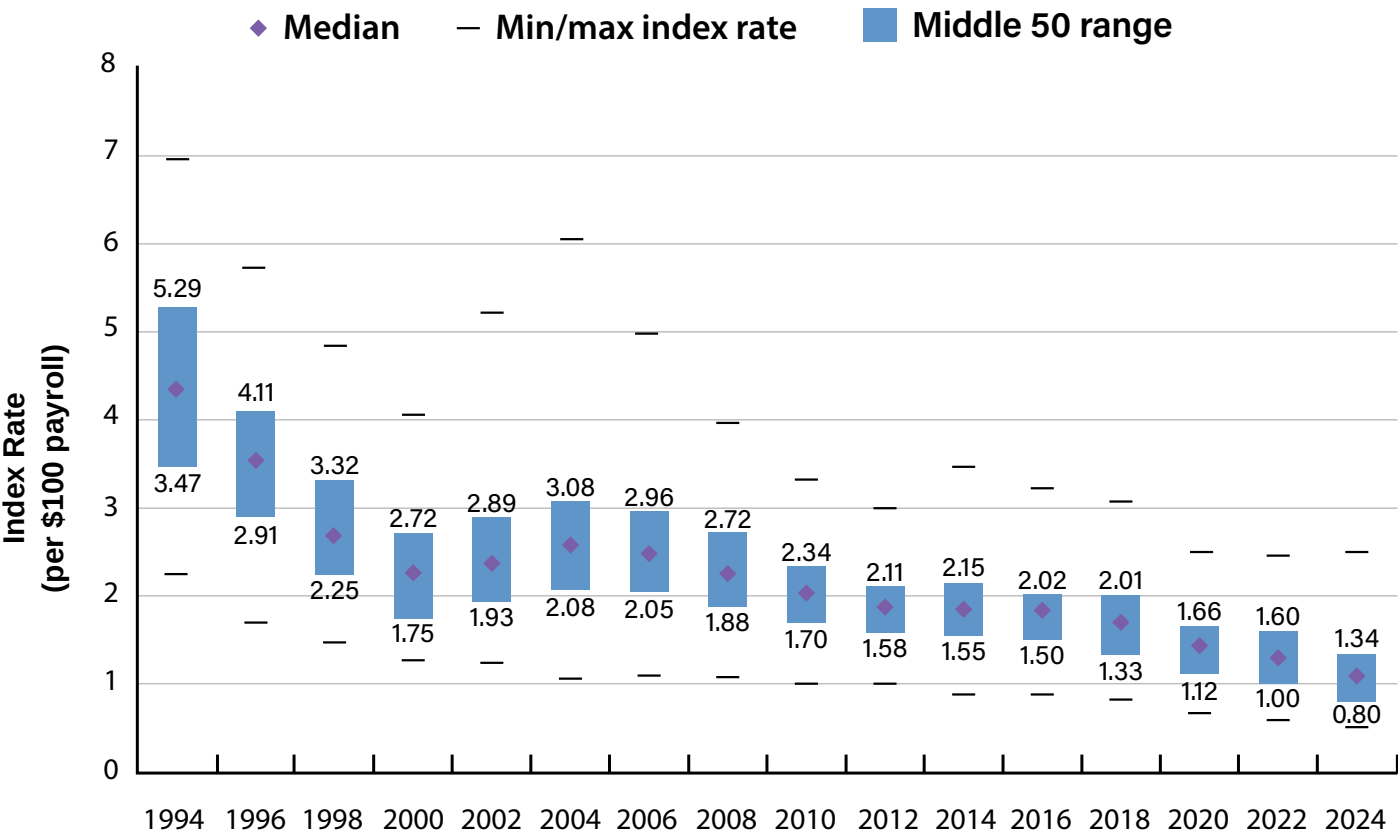


Table 1. Workers' compensation premium rate ranking

2024 rank	2022 rank	State	Index rate	Percent of study median	Effective date
1	2	Hawaii	2.52	231%	Jan. 1, 2023
2	1	New Jersey	2.16	198%	Jan. 1, 2024
3	4	New York	1.98	182%	Oct. 1, 2023
4	3	California	1.86	170%	Sept. 1, 2023
5	6	Vermont	1.60	147%	April 1, 2023
6	10	Connecticut	1.48	135%	Jan. 1, 2024
7	8	Wisconsin	1.42	130%	Oct. 1, 2023
8	7	Wyoming	1.41	130%	Jan. 1, 2024
9	5	Louisiana	1.41	129%	May 1, 2023
10	11	Rhode Island	1.38	127%	Aug. 1, 2023
11	9	Maine	1.37	125%	April 1, 2023
12	24	Washington	1.35	123%	Jan. 1, 2024
13	19	Illinois	1.34	123%	Jan. 1, 2024
14	15	Montana	1.34	122%	July 1, 2023
15	17	Oklahoma	1.33	122%	Jan. 1, 2023
16	13	Missouri	1.31	120%	Jan. 1, 2024
17	12	Minnesota	1.25	114%	Jan. 1, 2024
18	18	New Hampshire	1.22	112%	Jan. 1, 2023
19	14	Iowa	1.21	110%	Jan. 1, 2024
20	21	Alaska	1.16	106%	Jan. 1, 2024
21	26	Pennsylvania	1.14	105%	April 1, 2023
22	25	South Dakota	1.13	103%	July 1, 2023
23	29	Nebraska	1.12	103%	Feb. 1, 2023
24	20	Alabama	1.11	101%	March 1, 2023
25	16	Idaho	1.10	101%	Jan. 1, 2024
26	31	Georgia	1.09	100%	March 1, 2023
27	27	New Mexico	1.05	96%	Jan. 1, 2024
28	41	Colorado	1.05	96%	Jan. 1, 2024

Table 1. Workers' compensation premium rate ranking

2024 rank	2022 rank	State	Index rate	Percent of study median	Effective date
29	22	South Carolina	1.03	94%	April 1, 2023
30	28	Florida	1.00	92%	Jan. 1, 2024
31	32	Massachusetts	0.97	89%	July 1, 2023
32	23	Delaware	0.97	89%	Dec. 1, 2023
33	30	North Carolina	0.95	87%	April 1, 2023
34	39	Mississippi	0.94	86%	March 1, 2023
35	35	Kansas	0.91	83%	Jan. 1, 2024
36	38	Michigan	0.90	82%	Jan. 1, 2023
37	33	Maryland	0.89	82%	Jan. 1, 2024
38	42	Oregon	0.89	82%	Jan. 1, 2024
39	34	Tennessee	0.80	73%	March 1, 2023
40	43	Texas	0.78	72%	July 1, 2023
41	46	Kentucky	0.76	70%	Jan. 1, 2024
42	37	Nevada	0.73	67%	Sept. 1, 2023
43	40	District of Columbia	0.73	67%	Nov. 1, 2023
44	36	Virginia	0.73	67%	April 1, 2023
45	48	Indiana	0.71	65%	Jan. 1, 2024
46	44	Arizona	0.70	64%	Jan. 1, 2024
47	47	Ohio	0.68	63%	July 1, 2023
48	45	Utah	0.63	57%	Jan. 1, 2024
49	50	West Virginia	0.54	49%	Nov. 1, 2023
50	49	Arkansas	0.53	48%	July 1, 2023
51	51	North Dakota	0.50	45%	July 1, 2023

Notes about using the rankings

Users of this premium rate ranking study should be aware of some of the issues in comparing premium rates among states. There are factors that cannot be measured in each state that contribute to overall rate level and individual class rates. These factors vary by state. Here are some issues that the users of this report should consider:

1. The actual average premium rate for a jurisdiction will differ from the weighted premium rate index, which is based on the characteristics of Oregon's economy.
2. If different classes had been selected, or payroll from a state other than Oregon had been used to weight the rates by class, the results may be different.
3. Some states use classification systems other than NCCI's. Rates for analogous classes were used based partly on the recommendations of respondents in those states. The jurisdictions without NCCI industry rate data are California, Delaware, Massachusetts, Michigan, Minnesota, North Dakota, New Jersey, New York, Ohio, Pennsylvania, Washington, Wisconsin, and Wyoming.
4. Thirteen states have unique classes within the NCCI system,⁷ or do not have rates for all classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were apportioned by class using available payroll data, otherwise they were averaged. No state had more than two missing classes. States with missing classes are Alaska, Arizona, Delaware, Hawaii, Louisiana, Missouri, Nevada, Oklahoma, Pennsylvania, Rhode Island, Texas, Utah, and Virginia.
5. The premium rate listed for a class will often differ from the rate that an individual employer would pay. Premium rates for an employer are adjusted based on the factors including the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, and schedule rating plans.
6. Employers in Oregon and many other states have the option to purchase large deductible policies that may contain expenses, or to pay a part of some claims' medical costs (in Oregon, the first \$2,400⁸ of costs in 2024) to improve experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.
7. In the competitive rating states, individual insurers may apply different load factors (loss cost multipliers or rate deviations) to loss costs or loss rates. This results in a range of premium rates that are available to an employer.
8. The premium rates are not adjusted for insurer dividends paid to employers.
9. With the exception of Washington state, the study is based on payroll rates. For Washington, hourly rates must be converted to payroll rates. The Washington payroll data includes overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.
10. The payroll basis may differ by state.
 - In Nevada and North Dakota, the workers' compensation premium is capped on a payroll per employee, per year basis. Salary in excess of the cap is exempt. To compare Nevada's and North Dakota's index rate with those of other states lacking a payroll cap, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during the previous fiscal year.
 - Payroll base exclusions (e.g., exclusion of vacation pay) exist in Oregon. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, states differ in their treatment of overtime hours. This study does not account for these differences.

7 As discussed in the methodology section, the classification set used in this study was expanded from 50 to 53 classes to provide classes that were most commonly used nationally.

8 This value will change annually with medical price inflation. For 2006, this value was set at \$1,500. Refer to WCD Bulletin 345, http://wcd.oregon.gov/Bulletins/bul_345.pdf.

11. The jurisdictions vary in the way they regulate self-insurance. Because self-insurers do not pay premiums and do not report their costs for administering their coverage, the effects of self-insurance programs are very difficult to ascertain. Therefore, this study only reflects the workers' compensation costs to employers that purchase insurance from insurance companies.
12. Jurisdictions differ in the way they operate their state funds. In North Dakota and Wyoming, workers' compensation insurance is administered exclusively through a monopoly state fund. Ohio and Washington allow self-insurance in addition to workers' compensation insurance to be provided by the state fund. Competitive state fund states allow employers to choose among the state fund, private insurers, or self-insurance.
13. Data used for calculating the rate index for California, Connecticut, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, Pennsylvania, and Wisconsin were gathered from independent rating bureaus and similar contacts rather than state regulatory officials.
14. There are other factors that affect the final premium rates paid by insurers that are not accounted for in

this study. This is due to a lack of comparable data across all jurisdictions. These factors include but are not limited to:

- Premium discounts that reflect lower expense costs for larger policies
- Experience modification factors that reflect an individual insured's loss experience relative to the rating plan's expectation
- Schedule rating credits and debits that reflect insured characteristics not otherwise fully captured in the rating process
- Premium reductions on policies carrying deductible features
- Retrospective rating plans that adjust premiums for a policy upward or downward by evaluating actual loss experience associated with the policy

Appendixes



Appendix 1. Occupational classes used for 2024 premium rate ranking

Rank	Class code	Scope of basic manual classifications	2018-2020 Oregon payroll	2018-2020 Oregon losses
1	7219	Trucking: NOC-All Employees and Drivers	\$2,147,068,229	\$67,423,102
2	2702	Logging Operations – Nonmechanized Equipment Operations and Drivers	\$352,369,662	\$30,780,799
3	8018	Store: Wholesale NOC	\$1,558,206,720	\$29,455,512
4	8380	Automobile Service or Repair Center and Drivers	\$2,901,717,912	\$28,198,550
5	5645	Carpentry – Dwellings Not Exceeding Three Stories in Height	\$566,904,169	\$25,568,770
6	5403	Carpentry NOC	\$998,824,534	\$25,528,870
7	8810	Clerical Office Employees NOC	\$59,218,428,446	\$24,958,992
8	7380	Drivers, Chauffeurs, Messengers and their Helpers NOC-Commercial	\$1,167,799,326	\$24,609,983
9	5551	Roofing-All Kinds and Drivers	\$439,315,711	\$24,415,197
10	8833	Hospital: Professional Employees	\$5,988,356,676	\$23,141,438
11	8824	Retirement Living Centers: Health Care Employees	\$1,983,135,056	\$22,439,837
12	8868	College: Professional Employees and Clerical	\$15,920,714,303	\$21,641,621
13	7720	Police Officers and Drivers	\$1,486,594,994	\$20,049,662
14	8864	Social Services Organization – All Employees and Drivers NOC	\$2,312,759,052	\$17,683,320
15	8232	Lumberyard-New or Used Materials-All Other Employees and Yard, Warehouse, Drivers	\$755,491,731	\$17,014,164
16	5474	Painting NOC and Shop Operations, Drivers	\$600,596,221	\$16,781,501
17	7710	Firefighters and Drivers	\$656,821,522	\$16,243,850
18	8832	Physician and Clerical	\$11,047,571,355	\$15,923,348
19	8017	Store: Retail NOC	\$3,440,352,160	\$15,619,167
20	9015	Buildings – Operation by Owner or Lessee and Drivers	\$1,144,127,092	\$15,484,187
21	37	Farm: Field Crops and Drivers	\$776,257,665	\$14,845,941
22	6504	Food Products Mfg. NOC	\$1,147,707,519	\$14,822,948
23	8033	Store: Meat, Grocery and Provision Stores Combined-Retail NOC	\$1,317,121,409	\$14,235,090
24	5190	Electrical Wiring-Within Buildings and Drivers	\$1,806,299,563	\$13,715,177
25	9052	Hotel: All Other Employees and Salespersons, Drivers	\$1,215,066,542	\$13,189,274
26	5537	Air Conditioning, Heating and Refrigeration Systems-Installation, Service and Repair and Drivers	\$858,381,372	\$12,979,945
27	6217	Excavation and Drivers	\$672,305,381	\$12,596,614
28	9014	Chimney Cleaning – Residential and Drivers	\$843,181,830	\$12,155,001

Appendix 1. Occupational classes used for 2024 premium rate ranking

Rank	Class code	Scope of basic manual classifications	2018-2020 Oregon payroll	2018-2020 Oregon losses
29	5	Farm: Nursery Employees and Drivers	\$821,746,303	\$11,337,191
30	9101	College: All Other Employees	\$886,851,495	\$10,931,756
31	7600	Telecommunications Co. – Cable TV or Satellite – All Other Employees and Drivers	\$531,459,867	\$10,836,453
32	7231	Mail, Parcel or Package Delivery and Courier or Messenger Service Companies – All Employees and Drivers	\$247,744,199	\$10,531,734
33	8835	Home, Public, and Traveling Healthcare – All Employees	\$963,555,060	\$10,369,371
34	8742	Salespersons or Collectors-Outside	\$13,682,097,636	\$10,242,352
35	5437	Carpentry-Installation of Cabinet Work or Interior Trim	\$418,697,343	\$10,139,493
36	7403	Aviation: All Other Employees and Drivers	\$556,401,270	\$10,096,014
37	5183	Plumbing NOC and Drivers	\$1,253,772,165	\$10,073,064
38	9058	Hotel – Restaurant Employees	\$376,647,535	\$9,834,730
39	9082	Restaurant NOC	\$3,795,953,476	\$9,834,730
40	9083	Restaurant: Fast Food	\$2,846,301,411	\$9,834,730
41	9084	Bar, Discotheque, Lounge, Nightclub or Tavern	\$185,690,878	\$9,834,730
42	5213	Concrete Construction NOC	\$526,910,939	\$8,927,247
43	9102	Park NOC-All Employees and Drivers	\$596,825,133	\$8,719,182
44	8006	Gasoline Station: Self-Service and Convenience/Grocery-Retail	\$1,096,470,679	\$8,673,059
45	3724	Machinery or Equipment Erection or Repair NOC and Drivers	\$638,002,325	\$8,445,333
46	2731	Planing or Molding Mill	\$307,245,324	\$8,170,545
47	2915	Veneer Products Mfg	\$450,367,892	\$7,848,291
48	8826	Retirement Living Centers: All Other Employees, Salespersons and Drivers	\$1,181,863,902	\$7,768,364
49	2710	Saw Mill	\$315,622,663	\$7,659,178
50	9403	Garbage, Ashes or Refuse Collection and Drivers	\$380,553,665	\$7,657,212
51	5221	Concrete or Cement Work-Floors, Driveways, Yards or Sidewalks-and Drivers	\$469,402,133	\$7,630,415
52	2003	Bakery and Drivers, Route Supervisors	\$383,868,848	\$7,397,520
53	5506	Street or Road Construction: Paving or Repaving and Drivers	\$347,393,282	\$7,220,837

Note: To more closely approximate the typical state's coding methodology, state special code 9079 (Restaurant NOC & Drivers) was split into four codes for the survey: 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club or Tavern).

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 2. Payroll-weighted average industry rate.

State	2022 weighted industry rates	2024 weighted industry rates	% change 2022-2024
Alabama	0.98	0.78	-20.4%
Alaska	0.86	0.72	-16.3%
Arizona	0.89	0.72	-19.1%
Arkansas	0.46	0.39	-15.2%
California	1.79	1.59	-11.2%
Colorado	0.74	0.67	-9.5%
Connecticut	1.11	0.98	-11.7%
Delaware	0.98	0.72	-26.5%
District of Columbia	0.64	0.52	-18.8%
Florida	1.31	1.03	-21.4%
Georgia	0.97	0.74	-23.7%
Hawaii	1.32	1.55	17.4%
Idaho	1.46	1.12	-23.3%
Illinois	1.49	0.80	-46.3%
Indiana	0.76	0.44	-42.1%
Iowa	1.56	1.27	-18.6%
Kansas	0.68	0.62	-8.8%
Kentucky	0.55	0.47	-14.5%
Louisiana	1.09	0.86	-21.1%
Maine	1.15	0.90	-21.7%
Maryland	0.62	0.56	-9.7%
Massachusetts	1.08	0.97	-10.2%
Michigan	1.03	0.92	-10.7%
Minnesota	0.80	0.78	-2.5%
Mississippi	0.74	0.64	-13.5%
Missouri	0.98	0.86	-12.2%
Montana	0.94	0.94	0.0%
Nebraska	0.85	0.76	-10.6%

Appendix 2. Payroll-weighted average industry rate.

State	2022 weighted industry rates	2024 weighted industry rates	% change 2022-2024
Nevada	1.08	0.88	-18.5%
New Hampshire	1.39	1.23	-11.5%
New Jersey	2.43	2.17	-10.7%
New Mexico	0.90	0.72	-20.0%
New York	1.63	1.50	-8.0%
North Carolina	0.74	0.67	-9.5%
North Dakota	0.91	0.78	-14.3%
Ohio	0.66	0.55	-16.7%
Oklahoma	0.90	0.84	-6.7%
Oregon	0.63	0.56	-11.1%
Pennsylvania	0.77	0.70	-9.1%
Rhode Island	1.00	0.88	-12.0%
South Carolina	1.02	0.84	-17.6%
South Dakota	0.79	0.69	-12.7%
Tennessee	0.64	0.54	-15.6%
Texas	0.41	0.35	-14.6%
Utah	0.50	0.43	-14.0%
Vermont	1.23	1.11	-9.8%
Virginia	0.63	0.50	-20.6%
Washington	1.35	1.39	3.0%
West Virginia	0.46	0.38	-17.4%
Wisconsin	1.72	1.46	-15.1%
Wyoming	1.92	1.46	-24.0%

Note: Industry rates for 53 class codes reported by each jurisdiction were weighted against Oregon's payroll to calculate payroll-weighted average. Rounded values reported here. Actual values used in index rate calculation included six digits after the decimal.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 3. Expense load factors used for competitive jurisdictions

State	2022 load factor	2024 load factor	% change 2022-2024
Alabama	1.449	1.465	1.1%
Alaska	1.624	1.615	-0.6%
Arizona	Average manual rates used	Average manual rates used	NA
Arkansas	1.433	1.408	-1.8%
California	Average manual rates used	Average manual rates used	NA
Colorado	1.321	1.599	21.1%
Connecticut	1.436	1.452	1.1%
Delaware	1.366	1.367	0.1%
District of Columbia	1.492	1.424	-4.6%
Georgia	1.642	1.818	10.7%
Hawaii	1.722	1.649	-4.3%
Illinois	NCCI advisory rates used	1.778	NA
Indiana	NCCI advisory rates used	1.610	NA
Kansas	1.432	1.479	3.3%
Kentucky	1.514	1.573	3.9%
Louisiana	1.802	1.533	-15.0%
Maine	1.460	1.530	4.8%
Maryland	1.702	1.637	-3.8%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	1.830	1.592	-13.0%
Mississippi	1.365	1.499	9.8%
Missouri	1.526	1.511	-1.0%
Montana	1.517	1.444	-4.8%
Nebraska	1.496	1.520	1.6%
Nevada	1.359	1.413	4.0%
New Hampshire	1.397	1.430	2.4%
New Mexico	1.449	1.506	4.0%
New York	1.240	1.245	0.4%
North Carolina	1.452	1.532	5.5%
Oklahoma	1.575	1.582	0.5%
Oregon	1.453	1.533	5.5%
Pennsylvania	1.606	1.595	-0.7%
Rhode Island	1.558	1.597	2.5%
South Carolina	1.450	1.425	-1.7%
South Dakota	1.654	1.648	-0.4%
Tennessee	1.580	1.462	-7.4%
Texas	2.101	2.239	6.6%
Utah	1.715	1.495	-12.9%
Vermont	1.558	1.440	-7.6%
Virginia	1.480	1.354	-8.5%
West Virginia	1.332	1.359	2.1%

Note: Florida, Idaho, Massachusetts, New Jersey, North Dakota, Ohio, Washington, Wisconsin, and Wyoming do not have expense load factors applied as they reported manual or advisory pure premium rates.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 4. Jurisdictions by workers' compensation rating organization

NCCI rating/advisory organization		Independent rating bureau	Monopolistic state funds
Alabama ¹	Mississippi ¹	California ¹	North Dakota
Alaska ¹	Missouri ¹	Delaware ¹	Ohio
Arizona	Montana ¹	Indiana ¹	Washington
Arkansas ¹	Nebraska ¹	Massachusetts	Wyoming
Colorado ¹	Nevada ¹	Michigan ¹	
Connecticut ¹	New Hampshire ¹	Minnesota ¹	
District of Columbia ¹	New Mexico ¹	New Jersey	
Florida	Oklahoma ¹	New York ¹	
Georgia ¹	Oregon¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Wisconsin	
Illinois ¹	South Dakota ¹		
Iowa	Texas ¹		
Kansas ¹	Tennessee ¹		
Kentucky ¹	Utah ¹		
Louisiana ¹	Vermont ¹		
Maine ¹	Virginia ¹		
Maryland ¹	West Virginia ¹		

¹ States with competitive rating laws and effective dates: Arkansas (June 17, 1981), Oregon (July 1, 1982), Kentucky (July 15, 1982), Illinois (Aug. 18, 1982), Rhode Island (Sept. 1, 1982), Michigan (Jan. 1, 1983), Georgia (Jan. 1, 1984), Minnesota (Jan. 1, 1984), Vermont (July 1, 1984), New Mexico (Oct. 1, 1987), Maryland (Jan. 1, 1988), Louisiana (Sept. 1, 1988), Indiana (Sept. 1, 1989), Connecticut (Oct. 1, 1989), Hawaii (June 25, 1990), South Carolina (July 1, 1990), District of Columbia (Jan. 1, 1991), Colorado (March 1, 1991), Alabama (Nov. 1, 1991), Texas (March 1, 1992), Utah (May 20, 1992), Maine (Jan. 1, 1993), South Dakota (July 1, 1993), Nebraska (Sept. 1, 1993), Pennsylvania (Dec. 1, 1993), Kansas (Jan. 1, 1994), Missouri (Jan. 1, 1994), New Hampshire (Jan. 1, 1994), Oklahoma (Jan. 1, 1994), Virginia (Jan. 1, 1994), Delaware (Aug. 1, 1994), California (Jan. 1, 1995), North Carolina (July 28, 1995), Montana (Oct. 1, 1995), Mississippi (Jan. 1, 1996), Tennessee (Jan. 1, 1997), Alaska (Jan. 1, 1998), Nevada (July 1, 1999), West Virginia (July 1, 2006), New York (Jan. 1, 2008)

Source: NCCI Annual Statistical Bulletin, 2024 Edition

Appendix 5. 2023 assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2023 Number of ARP risks
Alabama ¹	3.2%	1,654
Alaska ¹	13.9%	5,737
Arizona ¹	3.8%	4,421
Arkansas ¹	7.7%	5,317
Connecticut ¹	4.0%	12,068
Delaware	4.7%	1,573
District of Columbia ¹	2.1%	672
Georgia ¹	6.5%	20,336
Idaho ¹	1.7%	3,250
Illinois ¹	3.1%	26,317
Indiana ¹	5.5% ²	8,520
Iowa ¹	3.1%	3,566
Kansas ¹	4.6%	4,920
Massachusetts	15.2%	N/A
Michigan	4.6%	N/A
Mississippi ¹	N/A	1,858
Nevada ¹	3.9%	3,605
New Hampshire ¹	6.2%	3,717
New Jersey	5.2%	62,474
New Mexico ¹	2.3%	796
North Carolina ¹	5.2%	23,832
Oregon¹	2.4%	5,106
South Carolina ¹	7.2%	11,951
South Dakota ¹	3.1%	897
Tennessee ¹	4.9%	7,880
Vermont ¹	7.8%	2,772
Virginia ¹	4.4%	13,213
West Virginia ¹	4.0%	2,042
Wisconsin	N/A	N/A
Partial National Average =	5.2%	9,173

N/A=Not available

¹ States with provided NCCI residual market derived rate factor

² Assigned Risk Pool size reported by state directly rather than NCCI

Source: Residual Market Management Summary 2023, NCCI. This report is published online.

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		2003 Bakery & Drivers		Class 2702 Logging Nonmech		Class 2710 Saw Mill	
1	HI	6.48	MT	7.04	NY	6.60	WI	77.46	HI	20.46
2	CA	5.38	CA	6.53	CA	6.55	HI	45.14	LA	19.73
3	NJ	4.39	HI	6.40	NJ	6.15	LA	41.78	MO	14.63
4	WA	4.12	ME	6.20	HI	5.92	TN	40.33	MI	14.02
5	RI	3.90	VT	5.57	CT	4.78	IL	35.48	NE	10.06
6	WI	3.71	RI	5.40	IL	4.65	VT	28.48	IL	9.66
7	VT	3.53	OK	5.06	MO	4.58	NJ	28.43	WI	9.53
8	GA	3.41	GA	4.96	RI	4.57	RI	25.54	NM	9.42
9	MO	3.41	LA	4.89	MT	4.45	CT	21.65	MT	9.07
10	MT	3.37	WA	4.81	ME	4.40	GA	20.32	OK	8.80
11	IL	3.36	ID	4.59	VT	4.32	AK	19.88	RI	8.67
12	IA	3.29	CT	4.52	MN	4.13	CA	19.83	NJ	8.66
13	NH	3.27	NH	4.48	IA	3.96	MO	19.59	VT	8.47
14	ME	3.16	CO	4.38	CO	3.85	NE	19.57	CT	8.28
15	OK	3.13	MO	4.30	PA	3.77	ME	18.42	ME	8.14
16	MN	3.04	NE	4.29	NE	3.69	NC	18.15	AK	8.13
17	WY	3.03	IL	4.27	WI	3.62	KY	17.93	CA	8.00
18	ID	2.96	SC	4.26	DE	3.58	KS	17.07	WY	7.76
19	CT	2.91	PA	4.07	OK	3.51	NH	16.55	CO	7.45
20	FL	2.88	MN	3.90	MD	3.45	NV	16.45	FL	7.27
21	SC	2.79	WI	3.73	WY	3.36	MT	16.44	KS	7.13
22	SD	2.75	AZ	3.65	KS	3.27	MD	16.32	IA	6.94
23	CO	2.75	NM	3.65	SC	3.24	IA	16.11	KY	6.80
24	MI	2.70	AK	3.64	GA	3.12	PA	16.03	ID	6.69
25	AK	2.67	SD	3.58	NM	3.09	SD	15.97	SD	6.45
26	NM	2.61	AL	3.57	SD	3.08	OK	15.00	MN	6.41
27	AL	2.59	FL	3.51	NH	3.07	OR	14.82	NH	6.05

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		2003 Bakery & Drivers		Class 2702 Logging Nonmech		Class 2710 Saw Mill	
28	LA	2.58	OR	3.34	OR	2.98	AL	14.81	VA	6.03
29	NE	2.49	KS	3.31	MA	2.95	NM	14.81	NC	5.99
30	KS	2.35	IA	3.25	MS	2.91	MS	14.66	IN	5.98
31	PA	2.33	DE	3.21	ID	2.89	DE	14.18	AZ	5.93
32	NC	2.33	NJ	3.07	LA	2.85	VA	13.68	SC	5.86
33	OR	2.26	WY	3.03	FL	2.82	MA	13.65	MS	5.67
34	MS	2.23	TX	3.02	IN	2.81	WV	13.28	GA	5.59
35	MA	2.22	ND	2.94	AK	2.74	ID	12.89	TN	5.37
36	DE	2.17	MS	2.92	AL	2.61	CO	12.58	AL	5.33
37	UT	2.08	MD	2.83	WA	2.60	AR	12.18	MD	5.24
38	TX	1.97	NC	2.70	OH	2.36	NY	12.08	MA	5.18
39	IN	1.95	VA	2.65	TX	2.33	IN	12.01	NV	5.07
40	NV	1.94	DC	2.59	AZ	2.29	DC	11.80	DE	4.99
41	AZ	1.90	IN	2.48	NC	2.16	MN	11.15	PA	4.86
42	DC	1.84	UT	2.41	VA	2.10	WA	10.71	WA	4.52
43	NY	1.80	NY	2.30	NV	2.10	UT	10.70	ND	4.37
44	MD	1.78	TN	2.29	TN	1.91	MI	10.57	UT	4.24
45	TN	1.76	WV	2.28	DC	1.91	SC	10.32	DC	4.10
46	AR	1.66	AR	2.08	MI	1.84	AZ	9.59	NY	4.04
47	KY	1.61	MA	2.03	KY	1.61	OH	8.93	AR	3.94
48	VA	1.57	NV	2.00	AR	1.51	TX	8.91	OR	3.81
49	OH	1.47	MI	1.90	ND	1.48	FL	6.37	TX	3.72
50	WV	1.26	KY	1.88	WV	1.48	ND	6.07	OH	3.60
51	ND	1.07	OH	1.34	UT	1.36	WY	5.48	WV	3.27

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 2731 Planing/Molding Mill		Class 2915 Veneer Products		Class 3724 Machine/Equip Repair		Class 5183 Plumbing NOC		Class 5190 Electrical Wiring	
1	HI	8.75	WY	7.76	HI	8.45	NY	7.68	NY	5.96
2	WY	7.76	NJ	6.57	NJ	6.41	NJ	5.25	NJ	4.75
3	NJ	6.83	HI	5.89	CT	5.00	HI	5.19	HI	4.46
4	CA	5.90	CA	5.27	NY	4.97	CA	4.17	IL	3.38
5	MT	5.47	WA	4.65	MN	4.81	CT	4.14	WY	3.32
6	RI	5.22	WI	4.25	CA	4.61	VT	4.06	FL	3.23
7	CT	4.79	NY	4.01	IL	4.59	MT	3.92	MT	3.22
8	VT	4.74	DE	3.77	VT	4.48	IL	3.69	CT	3.21
9	WA	4.64	PA	3.69	WI	4.38	RI	3.56	SC	3.09
10	NY	4.57	MO	3.49	MO	4.36	PA	3.52	VT	3.04
11	IL	4.45	CT	3.44	WA	4.09	ME	3.49	NH	2.97
12	ME	4.38	IL	3.39	MA	3.75	MO	3.33	GA	2.93
13	MO	4.20	VT	3.37	IA	3.75	WY	3.32	AL	2.93
14	OK	4.10	RI	3.37	NE	3.69	WA	3.31	OK	2.87
15	OR	4.06	ME	3.30	MT	3.60	NH	3.20	CA	2.78
16	ID	4.00	MT	3.23	ME	3.57	SD	3.15	LA	2.75
17	NE	3.83	OK	2.96	NH	3.40	OK	3.09	PA	2.72
18	DE	3.77	MN	2.90	RI	3.38	CO	3.09	NC	2.71
19	PA	3.69	NE	2.72	AK	3.35	FL	2.97	MN	2.67
20	WI	3.58	OR	2.61	SC	3.34	MN	2.96	ME	2.63
21	NM	3.42	IA	2.59	WY	3.32	MA	2.94	MO	2.56
22	IA	3.41	GA	2.56	OK	3.25	NE	2.93	WI	2.53
23	SC	3.38	MA	2.55	ID	3.18	GA	2.82	TX	2.51
24	AK	3.35	MS	2.52	AL	3.18	NM	2.80	SD	2.51
25	GA	3.32	CO	2.51	LA	3.12	WI	2.76	RI	2.41
26	LA	3.27	SC	2.44	NC	3.05	AK	2.70	NM	2.37
27	MI	3.24	KS	2.43	SD	2.98	DE	2.69	MD	2.35

Appendix 6. Workers' compensation premium rate ranking by class

	Class 2731 Planing/Molding Mill		Class 2915 Veneer Products		Class 3724 Machine/Equip Repair		Class 5183 Plumbing NOC		Class 5190 Electrical Wiring	
28	CO	3.21	NM	2.40	GA	2.95	MI	2.66	MS	2.28
29	KS	3.11	AK	2.38	FL	2.88	NC	2.60	AK	2.23
30	MN	3.09	AL	2.37	PA	2.86	SC	2.58	NE	2.22
31	NH	3.05	NH	2.30	AZ	2.58	MD	2.55	ID	2.11
32	NC	3.02	ID	2.30	TX	2.57	ID	2.52	DE	2.09
33	MS	2.95	TX	2.26	MI	2.57	LA	2.42	WA	2.07
34	FL	2.95	SD	2.24	MD	2.57	IA	2.35	CO	2.06
35	AL	2.78	MI	2.15	DE	2.56	AL	2.34	MA	2.02
36	SD	2.77	LA	2.09	DC	2.51	KS	2.22	TN	2.00
37	VA	2.68	NC	2.02	NM	2.49	TX	2.13	AZ	1.81
38	KY	2.58	FL	2.02	CO	2.43	AZ	2.03	KS	1.78
39	MA	2.52	MD	1.95	MS	2.43	NV	2.02	IA	1.76
40	MD	2.47	NV	1.88	OR	2.39	VA	1.95	MI	1.73
41	TN	2.32	IN	1.82	KY	2.36	MS	1.93	KY	1.73
42	IN	2.30	KY	1.73	VA	2.32	DC	1.87	OH	1.59
43	AZ	2.21	AZ	1.63	NV	2.22	TN	1.67	OR	1.56
44	TX	2.19	DC	1.54	OH	2.18	KY	1.59	NV	1.53
45	DC	2.12	TN	1.48	KS	2.12	OR	1.56	DC	1.52
46	NV	1.88	VA	1.42	IN	2.08	OH	1.54	VA	1.38
47	UT	1.84	UT	1.29	TN	2.05	UT	1.48	IN	1.23
48	AR	1.56	AR	1.17	AR	2.00	AR	1.31	UT	1.21
49	WV	1.33	WV	1.13	ND	1.98	IN	1.23	AR	1.17
50	OH	0.90	ND	0.99	UT	1.85	ND	1.15	ND	0.99
51	ND	0.78	OH	0.45	WV	1.79	WV	0.96	WV	0.98

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5213 Concrete Construct		Class 5221 Concrete/Cement		Class 5403 Carpentry NOC		Class 5437 Carpentry Cabinet/Trim		Class 5474 Painting NOC	
1	NY	25.87	NY	15.38	NY	17.93	MN	10.11	NY	13.84
2	NJ	10.13	NJ	7.56	NJ	15.99	NJ	9.71	NJ	13.83
3	CT	9.88	MN	6.44	HI	9.23	WI	8.67	GA	11.37
4	IL	9.08	CA	6.37	WA	8.95	IL	8.47	HI	7.94
5	VT	8.31	CT	5.92	CA	8.41	NY	8.28	OH	7.83
6	HI	7.86	MA	5.90	CT	8.08	GA	7.12	ME	7.83
7	MA	7.66	HI	5.69	MA	7.42	MT	6.96	CA	7.41
8	AK	7.51	PA	5.66	IL	6.66	LA	6.72	CT	7.34
9	MN	7.27	IL	5.50	WI	6.63	HI	6.69	SC	7.06
10	PA	7.24	WI	5.26	ID	6.62	RI	6.61	MN	6.86
11	NH	7.12	WA	5.17	VT	6.41	PA	6.59	MT	6.76
12	ME	6.97	VT	5.13	ME	6.41	SC	6.36	FL	6.68
13	GA	6.77	ME	4.95	NH	6.36	NH	6.35	NH	6.65
14	NE	6.67	GA	4.87	MN	6.33	CT	6.32	RI	6.47
15	OK	6.48	MO	4.62	MT	6.10	ME	6.11	VT	6.23
16	FL	6.44	NE	4.46	IA	5.82	VT	6.00	LA	6.10
17	MT	6.23	NH	4.36	MI	5.65	OK	5.57	WI	6.03
18	IA	6.04	FL	4.25	LA	5.64	CA	5.42	ID	5.99
19	AL	5.82	RI	4.18	PA	5.56	MO	5.37	TX	5.80
20	RI	5.78	AK	4.15	NE	5.51	AK	5.21	MO	5.73
21	MO	5.48	CO	4.14	OK	5.49	MI	5.13	OK	5.63
22	WI	5.42	LA	4.10	SD	5.34	SD	5.01	IL	5.50
23	SD	5.36	MI	4.09	RI	5.09	CO	4.94	WA	5.50
24	MD	5.33	MT	4.09	AK	5.05	MS	4.84	NC	5.44
25	WA	5.23	OK	3.94	MD	4.85	AL	4.79	IA	5.34
26	NC	5.19	MD	3.89	MO	4.58	WA	4.75	PA	5.08
27	CA	5.09	IA	3.84	NM	4.58	ID	4.54	IN	4.96

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5213 Concrete Construct		Class 5221 Concrete/Cement		Class 5403 Carpentry NOC		Class 5437 Carpentry Cabinet/Trim		Class 5474 Painting NOC	
28	LA	5.08	SC	3.68	GA	4.56	FL	4.48	NE	4.92
29	DC	4.76	NM	3.63	FL	4.54	NM	4.46	CO	4.85
30	ID	4.75	ID	3.63	OR	4.49	MD	4.40	OR	4.82
31	MS	4.63	AL	3.54	NC	4.46	NC	4.38	AK	4.72
32	NM	4.37	SD	3.41	KS	4.35	NE	4.30	MI	4.60
33	SC	4.23	WY	3.32	AZ	4.31	OR	4.09	AL	4.60
34	KY	4.19	DE	3.24	CO	4.16	IA	3.97	DC	4.56
35	KS	4.10	DC	3.19	KY	4.14	DC	3.89	NM	4.49
36	VA	3.87	NC	3.17	SC	4.09	KS	3.88	SD	4.29
37	NV	3.86	KS	3.12	AL	4.09	VA	3.76	DE	4.19
38	DE	3.80	OR	2.87	DE	3.91	DE	3.74	MA	4.03
39	CO	3.73	KY	2.72	TN	3.62	KY	3.52	MS	3.85
40	MI	3.70	NV	2.69	TX	3.52	WY	3.32	MD	3.74
41	OR	3.37	MS	2.67	DC	3.46	UT	3.27	AR	3.67
42	AZ	3.31	TX	2.64	MS	3.45	NV	3.26	AZ	3.67
43	TX	3.25	OH	2.59	UT	3.38	TN	3.15	ND	3.43
44	TN	3.15	VA	2.59	NV	3.33	MA	3.07	KY	3.37
45	IN	3.02	TN	2.49	WY	3.32	TX	2.93	WY	3.32
46	OH	2.90	UT	2.29	VA	2.98	AZ	2.90	KS	3.30
47	UT	2.76	AZ	2.21	ND	2.91	ND	2.78	TN	3.28
48	WV	2.58	IN	2.21	IN	2.71	AR	2.76	UT	3.20
49	AR	2.58	AR	2.01	AR	2.63	OH	2.41	VA	3.18
50	WY	2.10	WV	1.81	OH	2.06	IN	2.32	NV	3.11
51	ND	1.68	ND	1.53	WV	1.95	WV	1.99	WV	2.35

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5506 Street/Road Construct		Class 5537 Air Cond/Heating/ Refrig		Class 5551 Roofing-All Kinds		Class 5645 Carpentry- Dwellings Low		Class 6217 Excavation & Drivers	
1	NY	17.50	NY	6.76	GA	28.84	GA	38.79	NJ	15.99
2	NJ	10.43	DE	6.15	NY	23.22	MN	28.00	ID	10.31
3	HI	8.36	ME	6.06	CT	18.34	NJ	25.89	MN	9.56
4	PA	7.61	MT	5.94	HI	18.02	MT	18.44	FL	9.38
5	CT	6.96	NJ	5.94	WI	17.81	IL	16.91	MT	9.18
6	ME	6.94	MN	5.33	SC	17.19	CT	16.38	ME	9.16
7	MT	6.81	IL	5.18	CA	15.68	MI	15.85	MI	8.94
8	ID	6.60	PA	5.15	MO	15.16	SC	15.78	PA	8.25
9	MN	6.52	LA	5.02	VT	15.04	LA	15.09	NY	7.10
10	IL	6.38	HI	4.86	RI	14.86	PA	14.71	DE	6.59
11	RI	6.31	VT	4.82	OK	13.96	ID	14.13	DC	6.58
12	VT	6.26	WI	4.56	NC	13.50	DE	12.85	LA	6.40
13	LA	6.00	CT	4.53	WA	13.46	NC	12.59	VT	6.15
14	OK	5.95	ID	4.21	IL	13.44	OK	12.16	OK	5.16
15	GA	5.81	CA	4.17	LA	12.83	HI	12.01	NH	5.08
16	NE	5.65	NH	4.16	NH	12.83	AL	11.03	HI	5.08
17	MO	5.43	RI	4.15	AK	12.45	NM	10.92	AR	5.01
18	IA	5.39	TX	4.12	SD	11.52	ME	10.65	WA	4.88
19	FL	5.13	FL	4.07	IA	11.18	WI	9.75	IL	4.65
20	NH	5.08	OK	4.02	NM	10.83	MO	9.70	RI	4.44
21	CO	4.89	DC	3.87	AL	10.71	MS	9.55	IN	4.36
22	DE	4.86	NE	3.81	MD	10.23	VT	9.23	CT	4.34
23	AL	4.75	GA	3.76	OR	10.09	SD	9.15	WI	4.16
24	MA	4.62	MO	3.66	CO	10.03	NY	8.95	CO	4.11
25	WI	4.61	SD	3.63	KS	9.67	OR	8.83	SC	4.11
26	WV	4.61	IN	3.60	NE	9.64	TN	8.71	SD	4.10
27	SC	4.53	NM	3.57	TN	9.63	NE	8.65	CA	4.10

Appendix 6. Workers' compensation premium rate ranking by class

	Class 5506 Street/Road Construct		Class 5537 Air Cond/Heating/ Refrig		Class 5551 Roofing-All Kinds		Class 5645 Carpentry- Dwellings Low		Class 6217 Excavation & Drivers	
28	SD	4.52	WA	3.55	MA	9.42	NH	8.65	GA	4.02
29	CA	4.38	SC	3.55	VA	8.79	CO	8.62	OH	3.96
30	MD	4.35	AL	3.54	MS	8.39	KS	8.51	IA	3.94
31	NC	4.24	NC	3.51	KY	8.31	CA	8.41	NE	3.92
32	NM	4.16	IA	3.48	NJ	6.41	AZ	8.25	MA	3.87
33	MI	4.16	MA	3.41	UT	6.17	FL	8.24	AK	3.82
34	MS	4.00	CO	3.36	NV	5.43	WA	8.17	AL	3.78
35	KY	3.92	WY	3.32	AZ	5.39	UT	7.97	MO	3.60
36	WA	3.90	AK	3.30	WV	4.94	AK	7.79	NC	3.60
37	OR	3.77	OH	3.10	MT	4.31	RI	7.62	KY	3.55
38	VA	3.72	MS	2.91	MN	4.24	ND	7.34	TX	3.52
39	KS	3.20	NV	2.78	ME	4.20	MD	7.11	OR	3.37
40	TN	3.11	OR	2.64	PA	3.43	OH	7.10	MS	3.36
41	NV	3.07	KY	2.60	FL	3.40	IA	7.02	WY	3.32
42	ND	2.80	AZ	2.53	WY	3.32	KY	6.84	NM	3.28
43	OH	2.71	MD	2.48	ID	3.09	VA	6.70	MD	3.10
44	DC	2.71	MI	2.48	DE	2.87	TX	6.40	ND	2.78
45	AZ	2.52	KS	2.31	MI	2.76	NV	6.15	KS	2.57
46	TX	2.42	AR	2.29	TX	2.57	AR	5.98	NV	2.52
47	IN	2.37	TN	2.22	DC	2.06	DC	5.91	TN	2.49
48	AR	2.27	VA	2.03	OH	1.90	MA	5.91	VA	2.49
49	WY	2.10	ND	1.94	IN	1.82	IN	5.48	AZ	2.31
50	AK	0.02	UT	1.88	AR	1.62	WV	4.78	UT	2.11
51	UT	N/A	WV	1.68	ND	1.18	WY	3.68	WV	1.61

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 6504 Food Products Mfg		Class 7219 Trucking: All		Class 7231 Mail/Parcel/ Package Delivery		Class 7380 Drivers, Chauffeurs		Class 7403 Aviation: All Other	
1	CA	7.34	HI	17.56	HI	13.98	NJ	12.92	HI	8.84
2	NJ	6.79	NY	12.80	NJ	12.89	NY	10.61	NY	7.77
3	HI	6.66	VT	9.16	NY	12.39	HI	9.83	CA	6.18
4	ME	5.61	CT	8.66	RI	11.97	CT	8.80	IL	6.09
5	MT	5.29	IL	8.33	CT	10.76	WY	8.72	RI	5.78
6	NY	4.67	CA	7.94	CA	10.45	VT	8.52	WI	5.61
7	MN	4.26	WA	7.79	MO	10.43	CA	7.82	MO	4.70
8	WA	4.18	MO	7.58	MA	10.00	IL	7.29	VT	4.68
9	ID	3.98	RI	7.38	VT	9.90	MO	7.02	ME	4.29
10	IL	3.90	SC	7.27	IL	9.77	RI	6.64	NJ	4.26
11	VT	3.63	NC	6.96	WY	9.38	NH	6.13	MN	4.10
12	DC	3.57	WI	6.63	LA	9.35	LA	6.07	CO	3.95
13	PA	3.56	MD	6.57	GA	9.17	MN	5.89	WA	3.72
14	MI	3.50	NE	6.55	ME	8.83	MA	5.86	NC	3.62
15	LA	3.48	MA	6.55	WI	8.80	ME	5.67	SC	3.54
16	DE	3.43	SD	6.35	SC	8.75	WI	5.43	CT	3.49
17	WY	3.36	OK	6.31	MD	8.32	GA	5.35	NM	3.39
18	CT	3.35	NH	6.22	OK	8.01	MD	5.34	SD	3.26
19	RI	3.30	AL	6.21	AL	7.92	NE	5.24	PA	2.99
20	FL	3.29	LA	5.97	WA	7.90	WA	4.96	NH	2.97
21	TX	3.25	GA	5.96	CO	7.71	SC	4.95	LA	2.92
22	KS	3.17	IA	5.91	NH	7.58	CO	4.72	NE	2.86
23	NM	3.12	CO	5.79	NC	7.57	OK	4.67	MA	2.85
24	GA	2.77	NM	5.75	NE	6.99	AL	4.57	FL	2.82
25	MO	2.74	WY	5.72	OR	6.60	NC	4.55	MD	2.82
26	MS	2.71	AK	5.64	MT	6.58	MT	4.51	IA	2.78
27	NE	2.60	OR	5.60	MN	6.50	NM	4.47	MT	2.73

Appendix 6. Workers' compensation premium rate ranking by class

	Class 6504 Food Products Mfg		Class 7219 Trucking: All		Class 7231 Mail/Parcel/ Package Delivery		Class 7380 Drivers, Chauffeurs		Class 7403 Aviation: All Other	
28	AK	2.53	NJ	5.15	MS	6.36	IA	4.30	OR	2.71
29	CO	2.53	KS	4.70	KS	6.23	FL	4.17	WY	2.70
30	IA	2.39	MS	4.51	PA	6.19	SD	3.96	DC	2.68
31	AL	2.34	UT	4.50	DE	5.99	OH	3.91	GA	2.68
32	SD	2.32	KY	4.34	IA	5.97	KY	3.91	UT	2.63
33	WI	2.32	AZ	3.95	NM	5.86	AK	3.87	TN	2.58
34	OR	2.29	TN	3.75	SD	5.79	KS	3.65	ID	2.47
35	NC	2.27	ME	3.63	AK	5.66	OR	3.61	TX	2.22
36	MA	2.26	NV	3.62	TX	5.64	ID	3.58	MS	2.19
37	AR	2.25	MT	3.25	ID	5.36	MI	3.54	KS	2.10
38	SC	2.22	WV	3.23	OH	5.20	MS	3.49	AZ	1.98
39	NH	2.09	PA	3.00	FL	4.90	TN	3.24	VA	1.98
40	OH	2.06	MN	2.95	DC	4.84	VA	3.17	IN	1.91
41	NV	1.99	ID	2.86	VA	4.64	DC	3.09	OK	1.90
42	IN	1.93	FL	2.80	NV	4.25	TX	3.05	OH	1.88
43	AZ	1.80	DE	2.75	TN	4.23	IN	2.79	NV	1.83
44	MD	1.75	TX	2.31	UT	4.21	UT	2.71	MI	1.80
45	KY	1.64	OH	1.75	AZ	3.74	AR	2.55	AR	1.76
46	VA	1.58	DC	1.71	IN	3.70	WV	1.74	AL	1.73
47	ND	1.58	IN	1.69	WV	3.69	ND	1.57	KY	1.51
48	TN	1.53	ND	1.35	MI	3.54	AZ	N/A	WV	1.29
49	WV	1.18	MI	1.33	AR	3.51	DE	N/A	DE	1.28
50	UT	1.17	AR	0.97	KY	3.49	NV	N/A	ND	1.13
51	OK	N/A	VA	N/A	ND	2.86	PA	N/A	AK	0.02

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 7600 Telecommunications		Class 7710 Firefighters and Drivers		Class 7720 Police Officers		Class 8006 Gasoline station		Class 8017 Store: Retail NOC	
1	HI	9.27	IA	40.88	HI	5.42	CA	3.95	CA	3.05
2	CA	8.91	SD	13.06	OK	4.84	WY	3.56	NJ	2.99
3	NY	8.79	HI	8.33	VT	4.74	HI	3.45	OK	2.67
4	VT	7.44	VT	8.15	NJ	4.50	WI	2.47	HI	2.62
5	IL	7.25	CA	7.61	NY	3.90	NJ	2.44	WY	2.12
6	NJ	6.87	NJ	7.54	MO	3.70	CT	2.42	RI	2.08
7	CT	6.86	MI	7.53	CT	3.60	DE	2.32	PA	1.92
8	ME	6.25	MO	6.16	ME	3.57	RI	2.28	DE	1.90
9	RI	6.21	NE	5.91	CA	3.32	PA	2.18	CT	1.81
10	WI	5.58	NY	5.71	PA	3.30	LA	2.13	VT	1.74
11	NH	5.08	MT	5.69	AL	3.30	GA	2.12	WI	1.69
12	LA	4.90	MD	5.29	NE	3.18	OK	2.10	ME	1.66
13	MN	4.86	LA	5.15	ID	3.06	AL	2.08	GA	1.62
14	NC	4.58	WA	5.12	CO	3.04	MT	2.07	MO	1.56
15	SC	4.50	CT	5.10	LA	3.01	ME	2.07	NY	1.55
16	AL	4.23	IL	4.88	RI	3.00	IL	2.07	LA	1.54
17	MO	4.14	ME	4.75	MD	2.91	VT	2.02	AL	1.49
18	KY	3.99	RI	4.66	MT	2.67	MO	1.98	MN	1.46
19	NM	3.93	OK	4.51	DE	2.64	MN	1.94	NH	1.43
20	MA	3.92	TX	4.43	FL	2.63	NY	1.88	IL	1.40
21	NE	3.86	VA	4.37	AK	2.59	NH	1.82	SC	1.37
22	FL	3.86	AK	3.96	WA	2.50	NC	1.81	IA	1.28
23	OR	3.48	FL	3.96	NV	2.49	IA	1.80	MT	1.28
24	AK	3.37	ID	3.92	SD	2.47	NE	1.76	NE	1.25
25	OK	3.29	OR	3.84	OH	2.46	KS	1.76	MS	1.23
26	GA	3.27	NH	3.75	IA	2.45	SC	1.68	FL	1.20
27	MS	3.25	MN	3.67	KS	2.44	AK	1.64	SD	1.17

Appendix 6. Workers' compensation premium rate ranking by class

	Class 7600 Telecommunications		Class 7710 Firefighters and Drivers		Class 7720 Police Officers		Class 8006 Gasoline station		Class 8017 Store: Retail NOC	
28	DC	3.25	NV	3.63	WI	2.42	ID	1.63	AK	1.15
29	MT	3.19	MS	3.63	NC	2.41	WA	1.63	CO	1.15
30	TN	3.15	CO	3.52	OR	2.35	FL	1.59	NC	1.09
31	IA	2.96	MA	3.49	SC	2.35	SD	1.57	ID	1.06
32	MD	2.90	GA	3.36	GA	2.29	MS	1.56	NM	1.05
33	ID	2.79	SC	3.31	WY	2.25	NM	1.49	WA	1.05
34	SD	2.79	PA	3.30	MN	2.14	TX	1.48	TX	0.99
35	MI	2.76	NM	3.28	NM	2.11	CO	1.47	KS	0.98
36	DE	2.74	WI	3.27	NH	2.06	MD	1.34	VA	0.96
37	CO	2.69	AL	3.18	MI	1.97	OR	1.34	IN	0.92
38	IN	2.66	KS	3.09	MS	1.93	TN	1.32	AZ	0.89
39	KS	2.50	IN	3.08	TN	1.89	IN	1.26	TN	0.88
40	PA	2.29	OH	3.01	IL	1.89	DC	1.14	MA	0.87
41	TX	2.24	NC	3.00	KY	1.84	VA	1.14	MD	0.84
42	AZ	2.11	AZ	2.65	IN	1.73	MA	1.11	OR	0.77
43	WA	2.08	DE	2.64	TX	1.70	NV	1.11	NV	0.76
44	UT	2.06	KY	2.60	UT	1.66	MI	1.10	KY	0.74
45	NV	2.01	DC	2.49	ND	1.66	AZ	1.08	OH	0.72
46	AR	1.99	WY	2.25	DC	1.54	KY	1.06	UT	0.70
47	OH	1.96	TN	2.07	VA	1.45	OH	0.97	DC	0.68
48	VA	1.92	AR	1.94	MA	1.41	UT	0.94	MI	0.59
49	WV	1.89	UT	1.88	AZ	1.33	AR	0.76	ND	0.59
50	WY	1.49	ND	1.79	AR	1.17	WV	0.69	WV	0.56
51	ND	0.55	WV	1.59	WV	1.12	ND	0.59	AR	0.55

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail		Class 8232 Lumberyard-New/ Used		Class 8380 Auto Service/ Repair		Class 8742 Salespersons- Outside	
1	HI	7.73	HI	5.65	HI	9.81	NJ	5.19	LA	1.19
2	CA	6.26	NJ	5.40	NJ	7.70	ME	3.38	HI	1.01
3	NJ	4.86	CA	5.21	MO	6.94	NY	3.28	WY	0.47
4	NY	4.53	NY	3.95	NY	6.87	VT	3.17	VT	0.42
5	CT	4.29	IL	2.91	VT	6.65	WA	3.15	MT	0.40
6	VT	3.74	WY	2.54	CT	6.29	CA	3.11	NJ	0.40
7	IL	3.59	WA	2.35	RI	6.19	MT	3.10	OK	0.36
8	RI	3.56	DE	2.32	CA	5.89	WI	3.03	AK	0.36
9	ME	3.52	LA	2.25	NH	5.58	IL	2.93	SD	0.36
10	PA	3.51	CT	2.24	GA	5.33	CT	2.80	NM	0.36
11	MN	3.47	PA	2.18	IL	5.23	AL	2.61	ME	0.36
12	MA	3.28	ME	2.15	OK	5.14	MN	2.61	NY	0.34
13	GA	3.27	VT	2.15	ME	5.12	NH	2.60	SC	0.34
14	WI	3.21	OK	2.10	MT	4.91	AK	2.46	CA	0.34
15	NH	3.07	WI	2.08	CO	4.86	SC	2.44	WI	0.33
16	OK	3.02	MN	2.06	LA	4.74	WY	2.39	RI	0.32
17	MO	2.99	MT	2.04	SC	4.38	GA	2.31	NE	0.32
18	OR	2.84	MD	2.00	SD	4.29	IA	2.29	NV	0.32
19	MT	2.82	RI	1.98	AL	4.26	MA	2.12	DE	0.31
20	CO	2.81	NM	1.90	NM	4.16	NE	2.11	IA	0.31
21	WA	2.81	CO	1.89	NE	4.12	ID	1.96	MO	0.28
22	LA	2.81	MO	1.88	AK	4.08	PA	1.92	AL	0.28
23	DE	2.76	GA	1.85	MA	4.05	CO	1.92	CT	0.28
24	FL	2.73	NH	1.77	FL	4.01	SD	1.90	MS	0.27
25	KS	2.68	OR	1.76	TX	3.99	MI	1.84	MN	0.27
26	SC	2.59	AK	1.74	IA	3.86	MS	1.81	IL	0.25
27	IA	2.59	ID	1.72	NC	3.83	FL	1.76	FL	0.25

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail		Class 8232 Lumberyard-New/ Used		Class 8380 Auto Service/ Repair		Class 8742 Salespersons- Outside	
28	DC	2.52	TX	1.70	OR	3.72	KS	1.72	ID	0.25
29	MD	2.51	MS	1.63	DE	3.70	OR	1.66	PA	0.25
30	NE	2.46	IN	1.61	KS	3.70	NC	1.62	GA	0.24
31	AK	2.45	SC	1.60	WI	3.67	NM	1.60	TN	0.23
32	NM	2.43	SD	1.58	PA	3.63	MD	1.59	NH	0.21
33	ID	2.33	AL	1.49	MS	3.61	OH	1.57	NC	0.21
34	AL	2.33	KS	1.45	AZ	3.59	IN	1.49	KY	0.20
35	NC	2.30	NE	1.43	MN	3.55	VA	1.48	KS	0.19
36	SD	2.27	NC	1.36	ID	3.41	DC	1.47	CO	0.19
37	OH	2.17	AZ	1.32	WA	3.24	TN	1.43	MD	0.18
38	TX	2.13	MI	1.27	MD	3.16	KY	1.42	TX	0.18
39	IN	2.09	MA	1.25	OH	3.11	DE	1.38	UT	0.16
40	MS	2.07	DC	1.21	DC	3.06	AZ	1.22	IN	0.16
41	ND	1.81	FL	1.20	WY	3.06	TX	1.21	OR	0.16
42	KY	1.79	VA	1.16	KY	2.97	LA	1.14	ND	0.16
43	MI	1.75	OH	1.16	VA	2.88	AR	1.10	AZ	0.16
44	VA	1.72	IA	1.13	NV	2.83	WV	1.08	MI	0.15
45	UT	1.72	KY	1.12	TN	2.80	UT	1.08	WV	0.14
46	NV	1.71	NV	1.07	MI	2.78	ND	0.92	WA	0.13
47	WY	1.60	TN	1.03	IN	2.76	NV	0.76	AR	0.13
48	AZ	1.50	UT	0.91	UT	2.57	HI	N/A	VA	0.11
49	TN	1.41	AR	0.79	AR	2.45	MO	N/A	OH	0.10
50	WV	1.28	WV	0.69	WV	1.94	OK	N/A	DC	0.10
51	AR	1.06	ND	0.59	ND	1.00	RI	N/A	MA	0.09

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8810 Clerical Office Employ		Class 8824 Retirement: Health Care Empl.		Class 8826 Retirement: Other Employees		Class 8832 Physician & Clerical		Class 8833 Hospital: Professional	
1	HI	0.48	HI	4.93	NJ	4.67	HI	0.96	WA	4.64
2	WY	0.40	NJ	4.67	NY	4.42	CA	0.71	HI	2.04
3	AK	0.25	NY	4.42	WY	3.85	WY	0.57	CA	1.62
4	CA	0.24	WY	3.85	HI	3.63	NY	0.56	NY	1.59
5	MT	0.22	MT	3.70	MI	3.54	WA	0.56	AL	1.55
6	LA	0.21	RI	3.56	CA	3.20	NJ	0.52	NJ	1.31
7	ME	0.20	CA	3.44	RI	2.95	AK	0.48	WY	1.27
8	VT	0.19	VT	3.43	WI	2.51	ME	0.47	ME	1.25
9	NY	0.18	CT	3.23	VT	2.51	VT	0.46	VT	1.25
10	WI	0.17	ME	3.07	ME	2.46	MT	0.46	MO	1.23
11	NJ	0.17	MN	3.04	MN	2.39	DE	0.44	LA	1.16
12	NM	0.17	ID	2.81	CT	2.31	CT	0.43	MT	1.10
13	MS	0.16	NH	2.67	OK	2.29	RI	0.35	RI	1.09
14	SD	0.16	OK	2.66	AL	2.26	PA	0.34	SC	1.08
15	IA	0.16	CO	2.57	GA	2.20	IL	0.34	OK	1.06
16	OK	0.16	WI	2.51	WA	2.06	OK	0.33	NH	1.06
17	SC	0.16	FL	2.39	FL	2.05	SC	0.33	AK	1.04
18	RI	0.14	MI	2.39	IL	2.05	NM	0.32	MN	1.03
19	MO	0.14	NM	2.32	MT	2.04	NH	0.31	NM	1.02
20	NE	0.14	MO	2.27	DE	2.01	CO	0.30	MA	0.99
21	AL	0.13	AK	2.20	LA	1.98	LA	0.30	ID	0.92
22	FL	0.13	SD	2.19	MO	1.98	ID	0.30	CT	0.92
23	ID	0.13	NE	2.19	NH	1.94	MN	0.30	DC	0.91
24	KY	0.12	WA	2.14	AK	1.86	MO	0.30	PA	0.90
25	MN	0.12	IL	2.07	PA	1.76	AL	0.29	GA	0.89
26	NH	0.11	GA	2.03	SC	1.72	WI	0.28	FL	0.82
27	IN	0.11	DE	2.01	NE	1.72	GA	0.28	MS	0.79

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8810 Clerical Office Employ		Class 8824 Retirement: Health Care Empl.		Class 8826 Retirement: Other Employees		Class 8832 Physician & Clerical		Class 8833 Hospital: Professional	
28	GA	0.11	SC	2.00	NM	1.72	OR	0.27	CO	0.78
29	TN	0.11	OR	1.90	CO	1.66	NE	0.27	NC	0.77
30	CT	0.11	MA	1.83	ID	1.66	IA	0.27	WI	0.76
31	KS	0.10	AL	1.83	IA	1.61	FL	0.25	IL	0.75
32	PA	0.10	PA	1.76	OH	1.60	SD	0.25	NE	0.71
33	CO	0.10	OH	1.73	SD	1.60	NC	0.25	MI	0.70
34	NC	0.09	MS	1.72	MS	1.59	MA	0.23	SD	0.69
35	IL	0.09	TX	1.70	NC	1.41	MS	0.22	OH	0.68
36	NV	0.09	IA	1.69	KS	1.39	TX	0.20	KY	0.67
37	WV	0.09	NC	1.69	MA	1.35	KY	0.20	TN	0.65
38	DE	0.08	KS	1.66	NV	1.33	MD	0.20	VA	0.65
39	MD	0.08	LA	1.64	DC	1.27	IN	0.19	OR	0.65
40	MI	0.08	DC	1.45	TX	1.23	MI	0.19	IN	0.58
41	AZ	0.08	MD	1.44	IN	1.22	AZ	0.19	IA	0.57
42	ND	0.07	KY	1.36	TN	1.19	DC	0.19	TX	0.51
43	AR	0.07	AZ	1.35	KY	1.16	NV	0.18	MD	0.51
44	VA	0.07	IN	1.25	MD	1.13	OH	0.18	AZ	0.50
45	TX	0.07	VA	1.21	OR	1.10	KS	0.18	DE	0.49
46	OH	0.06	TN	1.15	VA	1.00	TN	0.17	KS	0.47
47	OR	0.06	UT	1.12	AZ	0.96	ND	0.15	UT	0.46
48	UT	0.06	WV	1.09	AR	0.89	UT	0.15	AR	0.42
49	DC	0.06	NV	1.08	UT	0.88	VA	0.15	NV	0.38
50	MA	0.04	AR	0.96	ND	0.73	AR	0.13	WV	0.34
51	WA	0.04	ND	0.48	WV	0.70	WV	0.10	ND	0.33

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8835 Home Healthcare		Class 8864 Social Serv Org		Class 8868 College: Professional		Class 9014 Chimney Cleaning		Class 9015 Buildings- Operation	
1	HI	4.58	WA	3.60	WY	2.15	CA	7.90	NJ	5.85
2	NJ	4.30	NY	3.56	NJ	1.32	NY	5.90	HI	5.37
3	CA	3.34	HI	3.41	HI	0.92	WA	5.29	CA	4.39
4	VT	3.05	MA	3.32	MA	0.66	HI	4.98	NY	4.11
5	NY	2.83	CA	2.84	CA	0.64	NJ	4.92	RI	4.06
6	RI	2.71	WI	2.59	OK	0.63	PA	4.74	MO	3.66
7	ME	2.58	WY	2.55	PA	0.56	DE	4.07	OK	3.43
8	OK	2.53	OK	2.28	AK	0.56	GA	3.82	WI	3.40
9	DE	2.48	CT	2.01	MT	0.53	VT	3.50	PA	3.40
10	MT	2.42	MI	1.98	ID	0.52	RI	3.40	ID	3.36
11	MO	2.38	MT	1.82	WA	0.52	WY	3.32	CT	3.34
12	NH	2.36	ME	1.79	VT	0.52	WI	3.24	ME	3.26
13	ID	2.27	CO	1.77	NY	0.51	CT	3.11	VT	3.07
14	GA	2.27	RI	1.71	MO	0.48	ME	3.04	GA	3.01
15	AL	2.18	NH	1.70	NH	0.46	OK	3.01	LA	3.01
16	CT	2.10	AK	1.69	MN	0.45	MN	2.99	MN	2.99
17	PA	2.07	VT	1.57	SD	0.45	IL	2.93	AL	2.96
18	WA	2.06	GA	1.53	LA	0.44	MT	2.90	NM	2.91
19	SC	2.02	LA	1.50	NM	0.44	ID	2.79	WA	2.90
20	MI	1.98	ID	1.48	CO	0.43	CO	2.70	NH	2.89
21	AK	1.83	NE	1.46	AL	0.41	SC	2.68	SD	2.88
22	NE	1.75	MN	1.44	WI	0.41	LA	2.67	SC	2.81
23	IA	1.71	AL	1.39	ME	0.41	FL	2.61	MT	2.79
24	SD	1.70	OR	1.39	MS	0.40	AK	2.59	AK	2.75
25	MS	1.65	SC	1.37	NE	0.40	MO	2.54	FL	2.74
26	OR	1.64	IL	1.36	IA	0.38	NM	2.50	CO	2.73
27	CO	1.62	KS	1.35	CT	0.38	NH	2.45	NE	2.71

Appendix 6. Workers' compensation premium rate ranking by class

	Class 8835 Home Healthcare		Class 8864 Social Serv Org		Class 8868 College: Professional		Class 9014 Chimney Cleaning		Class 9015 Buildings- Operation	
28	LA	1.61	NJ	1.32	KS	0.37	OR	2.39	DE	2.66
29	NC	1.59	NM	1.24	NC	0.37	AL	2.30	IL	2.62
30	IL	1.56	SD	1.20	TX	0.36	NE	2.28	OH	2.62
31	OH	1.55	IA	1.19	GA	0.35	SD	2.26	MI	2.52
32	FL	1.53	OH	1.19	FL	0.35	NC	2.24	MA	2.51
33	TX	1.52	FL	1.11	IN	0.34	IA	2.23	KS	2.43
34	NM	1.48	MS	1.06	RI	0.34	MI	2.19	IA	2.30
35	MA	1.45	MD	1.02	SC	0.33	KS	2.10	OR	2.21
36	TN	1.43	TN	0.97	DE	0.30	MS	2.02	MS	2.13
37	IN	1.41	IN	0.88	MI	0.29	MA	1.82	NC	1.98
38	MN	1.28	NC	0.86	IL	0.29	OH	1.79	NV	1.86
39	VA	1.19	DC	0.75	OR	0.27	ND	1.70	MD	1.78
40	WI	1.17	AZ	0.73	NV	0.26	TX	1.66	KY	1.74
41	KS	1.17	ND	0.73	OH	0.25	MD	1.64	AZ	1.71
42	MD	1.15	KY	0.70	AZ	0.23	IN	1.59	IN	1.70
43	KY	1.06	UT	0.64	ND	0.23	NV	1.59	ND	1.70
44	UT	1.05	AR	0.63	MD	0.23	DC	1.54	TX	1.66
45	DC	0.91	WV	0.60	VA	0.22	VA	1.45	UT	1.49
46	AZ	0.90	DE	N/A	TN	0.21	KY	1.44	TN	1.47
47	WY	0.88	MO	N/A	KY	0.20	TN	1.40	DC	1.47
48	AR	0.86	NV	N/A	AR	0.20	AZ	1.38	WV	1.41
49	WV	0.79	PA	N/A	DC	0.19	UT	1.37	VA	1.22
50	NV	0.55	TX	N/A	WV	0.17	WV	1.13	AR	1.10
51	ND	0.33	VA	N/A	UT	0.16	AR	1.10	WY	0.40

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 9052 Hotel: Other Employees		Class 9058 Hotel: Restaurant		Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food		Class 9084 Bar, Lounge, Tavern	
1	CA	7.18	NY	5.41	CA	3.11	CA	3.11	CA	3.11
2	NJ	4.41	CA	3.11	HI	2.79	HI	2.64	HI	2.67
3	HI	4.11	HI	3.07	NJ	2.54	NJ	2.54	NJ	2.54
4	NY	4.10	NJ	2.54	NY	1.81	NY	1.87	WI	1.63
5	WA	3.20	DE	2.04	WY	1.48	RI	1.68	RI	1.55
6	WY	3.15	PA	2.03	WI	1.46	VT	1.63	OK	1.52
7	VT	2.56	VT	1.93	ME	1.46	WY	1.48	ME	1.50
8	CT	2.36	MN	1.91	RI	1.45	OK	1.42	CT	1.48
9	IL	2.35	NH	1.86	GA	1.44	GA	1.38	ID	1.48
10	RI	2.35	RI	1.85	MO	1.43	LA	1.38	WY	1.48
11	PA	2.26	ME	1.82	AK	1.41	ME	1.38	VT	1.47
12	OK	2.23	MO	1.79	AL	1.41	NH	1.29	MO	1.45
13	MT	2.16	MT	1.75	VT	1.38	WI	1.26	AL	1.42
14	ME	2.15	OK	1.72	OK	1.36	PA	1.25	NH	1.34
15	CO	2.09	WI	1.71	NH	1.36	MO	1.24	AK	1.33
16	GA	1.99	CT	1.64	ID	1.30	FL	1.24	GA	1.31
17	ID	1.99	GA	1.62	PA	1.30	AL	1.23	MT	1.29
18	NH	1.99	LA	1.59	IL	1.29	NE	1.22	LA	1.28
19	MO	1.96	TX	1.59	LA	1.26	WA	1.19	MN	1.26
20	MN	1.91	IL	1.56	SC	1.24	CO	1.18	IL	1.26
21	DE	1.89	WY	1.48	FL	1.22	MN	1.18	SC	1.24
22	LA	1.87	AK	1.43	MN	1.19	SC	1.14	CO	1.23
23	FL	1.84	SC	1.43	WA	1.17	DE	1.12	WA	1.22
24	AK	1.83	AL	1.42	CO	1.10	MI	1.11	SD	1.22
25	OR	1.81	ID	1.42	MT	1.10	CT	1.10	NM	1.18
26	AL	1.79	CO	1.38	DE	1.09	MT	1.09	NY	1.14
27	SD	1.71	IA	1.36	SD	1.09	IL	1.08	FL	1.12

Appendix 6. Workers' compensation premium rate ranking by class

	Class 9052 Hotel: Other Employees		Class 9058 Hotel: Restaurant		Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food		Class 9084 Bar, Lounge, Tavern	
28	WI	1.70	MS	1.32	CT	1.09	IA	1.05	NE	1.06
29	NM	1.69	MA	1.30	NE	1.06	AK	0.99	PA	1.00
30	MS	1.60	FL	1.30	KS	1.04	SD	0.99	MS	0.99
31	NE	1.53	WA	1.28	NM	1.01	ID	0.97	IA	0.98
32	SC	1.43	SD	1.27	IA	0.99	OR	0.92	VA	0.95
33	IA	1.41	NE	1.25	MS	0.99	MS	0.91	NC	0.93
34	MA	1.32	NM	1.18	OR	0.92	KS	0.90	OR	0.92
35	KS	1.32	DC	1.17	NC	0.87	NC	0.86	AZ	0.88
36	NV	1.30	KS	1.09	VA	0.87	NM	0.84	KS	0.87
37	MD	1.24	NC	1.09	MI	0.82	TX	0.81	MI	0.87
38	DC	1.21	OH	1.03	TX	0.81	MA	0.81	MD	0.85
39	TX	1.19	IN	1.02	MA	0.81	VA	0.74	DE	0.85
40	NC	1.16	VA	1.02	IN	0.78	DC	0.74	TX	0.81
41	AZ	1.15	MD	0.95	AZ	0.74	IN	0.73	MA	0.81
42	OH	1.11	OR	0.92	DC	0.74	OH	0.72	IN	0.76
43	VA	1.07	AZ	0.86	UT	0.72	TN	0.71	UT	0.75
44	IN	1.04	TN	0.86	MD	0.70	ND	0.68	DC	0.74
45	MI	1.03	KY	0.85	KY	0.69	UT	0.66	TN	0.72
46	UT	1.00	UT	0.78	ND	0.68	NV	0.65	NV	0.69
47	KY	0.97	MI	0.76	TN	0.65	MD	0.64	ND	0.68
48	TN	0.91	NV	0.69	OH	0.59	KY	0.64	KY	0.64
49	WV	0.73	ND	0.68	NV	0.55	AZ	0.61	AR	0.63
50	ND	0.73	WV	0.63	WV	0.53	AR	0.46	OH	0.52
51	AR	0.70	AR	0.62	AR	0.48	WV	0.42	WV	0.49

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2024-2025)

Appendix 6. Workers' compensation premium rate ranking by class

	Class 9101 College: Other		Class 9102 Park NOC		Class 9403 Garbage, Refuse Collect	
1	NJ	11.13	CA	6.07	HI	21.23
2	HI	6.99	NJ	5.49	NJ	16.66
3	ID	4.96	HI	5.08	NY	11.98
4	VT	4.66	RI	3.96	VT	11.22
5	CA	4.59	NY	3.59	MA	10.35
6	MN	4.25	VT	3.47	CT	9.58
7	MT	4.22	MT	3.41	RI	9.07
8	OK	4.21	ME	3.40	NV	8.92
9	WI	3.96	CT	3.14	LA	8.77
10	RI	3.96	AK	3.06	ME	8.75
11	CT	3.81	GA	2.97	MO	8.64
12	IA	3.75	MO	2.96	WI	8.62
13	ME	3.68	ID	2.94	IL	8.13
14	MO	3.53	NE	2.93	NE	7.93
15	MA	3.32	IL	2.93	MT	7.79
16	NE	3.22	LA	2.87	MD	7.58
17	NY	3.21	MN	2.82	CA	7.47
18	NH	3.17	FL	2.81	GA	7.31
19	LA	3.15	OK	2.71	IA	7.23
20	SD	3.12	KS	2.66	SC	7.07
21	GA	2.99	AL	2.56	WA	6.90
22	CO	2.97	NH	2.52	MN	6.87
23	SC	2.89	DE	2.52	AL	6.78
24	MS	2.89	IA	2.50	OK	6.47
25	IL	2.86	OR	2.50	SD	6.43
26	NM	2.76	WA	2.45	CO	6.41
27	AK	2.75	CO	2.45	DC	6.27

Appendix 6. Workers' compensation premium rate ranking by class

	Class 9101 College: Other		Class 9102 Park NOC		Class 9403 Garbage, Refuse Collect	
28	KS	2.74	NM	2.43	NC	5.97
29	FL	2.71	SD	2.42	KS	5.96
30	AL	2.48	NC	2.39	NH	5.79
31	DC	2.46	WI	2.36	ID	5.56
32	MI	2.43	SC	2.32	MS	5.43
33	NC	2.36	MA	2.16	NM	5.33
34	IN	2.27	MI	2.07	AK	5.06
35	TX	2.24	IN	2.03	FL	5.01
36	OR	2.21	MS	2.01	PA	4.99
37	WY	2.15	OH	1.96	KY	4.91
38	AZ	2.00	MD	1.93	OH	4.86
39	WV	1.95	KY	1.86	DE	4.80
40	VA	1.88	DC	1.85	AR	4.60
41	TN	1.84	NV	1.82	OR	4.24
42	KY	1.73	PA	1.81	WV	4.12
43	MD	1.72	TX	1.68	TN	4.06
44	UT	1.51	AZ	1.65	ND	4.04
45	AR	1.34	TN	1.63	IN	3.96
46	NV	1.31	UT	1.63	TX	3.92
47	OH	1.30	VA	1.60	VA	3.82
48	WA	0.99	AR	1.39	AZ	3.42
49	PA	0.56	WY	1.25	UT	3.35
50	DE	0.30	WV	1.23	WY	3.24
51	ND	0.23	ND	1.12	MI	2.85

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

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