

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 1996



Research & Analysis Section
Oregon Department of Consumer
& Business Services



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HIGHLIGHTS

- Oregon employers pay, on average, the 34th highest workers' compensation premium rates in the nation.
- Premium rate indices range from a low of \$1.71 per \$100 payroll in Indiana to \$5.75 in Hawaii. The premium rate index in Oregon is \$3.15.
- Oregon's ranking in the 50 occupational classes used in this study ranged from second highest for "Buildings – operation by contractors" to 44th for "Machine shop NOC."
- The expense loading factor for Oregon is 24.1 percent. This is an average, based on the loading factors in effect in 1995, for SAIF and the top 30 private insurers, weighted by 1995 earned premium.
- Effective January 1, 1996, Oregon experienced an overall workers' compensation rate decrease of 1.8 percent. Changes for all states during the first half of 1996 resulted in an average premium level decrease of 1.2 percent. Oregon's 1996 rate decrease followed a 3.2 percent decline effective January 1, 1995.

Oregon workers' compensation premium rate ranking

Comparison by state January 1, 1996

Introduction

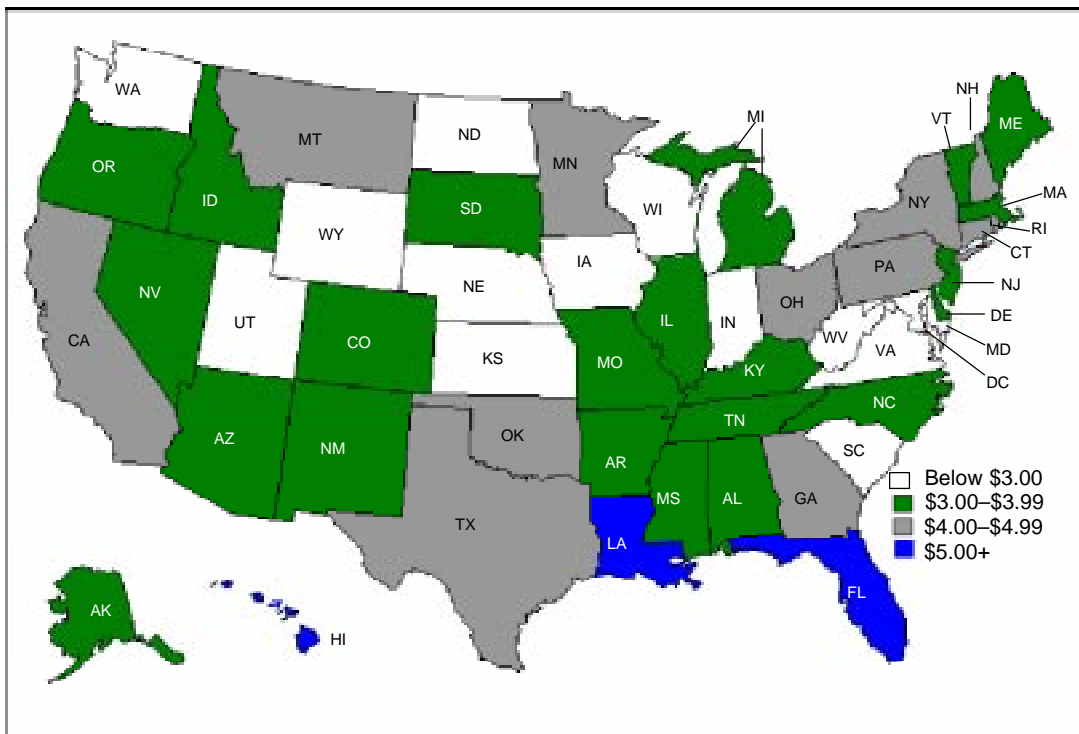
The comparison of workers' compensation costs by state has many uses: as a factor in plant relocations; as an indicator of possible differences in benefit levels; and to examine the changes through time in workers' compensation premium rates among states. This study updates the one done in 1994 by the Research & Analysis Section of the Oregon Department of Consumer & Business Services and uses essentially the same methodology employed in that study.

Findings

Oregon employers in the voluntary market pay, on average, the 34th highest workers' compensation

premium rates in the nation. In this analysis, premium rates include assessments to cover workers' compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987 and 1990 and to workplace safety initiatives, Oregon has experienced dramatic premium rate decreases over the past several years. Oregon's 1994 rate decrease of 4.3 percent followed three consecutive years of double-digit rate cuts. Rates dropped 3.2 percent in 1995 and an additional 1.8 percent in 1996. Oregon has reduced its premium rate ranking from eighth highest to 34th between 1990 and 1996.

Figure 1
1996 Workers' compensation premium rates



Premium rate indices (per \$100 of payroll) range from \$1.71 in Indiana to \$5.75 in Hawaii. Oregon's index is \$3.15. Three jurisdictions have premium rates above \$5.00; 12 are in the \$4.00-\$4.99 range; 23 are in the \$3.00-\$3.99 range; and 13 have rates under \$3.00 (see Figure 1 and Appendix 1). The premium rate indices are based on data from 51 jurisdictions for rates in effect as of January 1, 1996.

Oregon's ranking by occupational class ranges from second highest for class 9014, "Buildings – operation by contractors" to 44th for class 3632, "Machine shop NOC." See Appendix 4 for a complete listing of state workers' compensation premium rate rankings by class. Table 1 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes used in this study.

Methodology

The National Council on Compensation Insurance (NCCI) classification codes were used in this study.

(Codes of those states which do not use the NCCI classification system were converted by having the state select analogous classes.) Of the approximately 554 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 represent 65.9 percent of 1990-1992 Oregon payroll, and 60.5 percent of 1990-1992 Oregon losses, as reported by NCCI on a policy year basis. Appendix 2 lists occupational classes, payroll, and loss information used in this study.

For comparison of average manual rates among states, it was necessary to derive manual rates for those states which only had pure premium, or advisory loss cost rates available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each

**Table 1
Oregon's ranking in the top 10 of 50 occupational classes**

Occupation	Oregon payroll (policy years 1990-1992)	Oregon ranking
Clerical office employees NOC	\$11,756,332,186	31
Salespersons - outside	\$3,983,690,465	34
Restaurant NOC	\$1,769,295,204	16
Trucking: NOC - all employees & drivers	\$ 861,503,927	37
Logging or lumbering & drivers	\$401,350,504	41
Retirement, nursing, convalescent centers: health care employees	\$400,552,196	11
Saw mill	\$375,672,372	43
Carpentry - shop only & drivers	\$324,548,676	38
Plumbing - NOC & drivers	\$301,909,421	28
Carpentry - detached dwellings	\$138,424,011	7

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (11/96).

occupational class on the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 32 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in several other states (see Table 2).

Expense loading factors are the factors by which pure premium rates are multiplied to account for expenses, taxes, and profit. In states with competitive rating laws, each carrier determines its own loading factor. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just a direct product of manual rate times payroll. Other factors, such as premium discounts for quantity purchases; experience

modification factors; premium reductions on policies carrying deductible features; retrospective rating plans; and dividends affect the rate an employer pays.

States differ substantially in the way in which they set and apply their manual rates. **Monopolistic states** have a state-operated workers' compensation system and manual rates are state-set. States with an **Independent Rating Bureau** fall into two categories: those that use the NCCI to prepare their manual rates, and those that use their own rating bureau independent of NCCI. **Competitive states** are those which allow insurers to compete for business by setting their own expense loading factors, which are applied to pure premium rates to produce manual rates. (See Table 2 below for states by workers' compensation rating organization.)

Table 2
States by workers' compensation rating organization

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

¹States with Competitive Rating Laws and effective dates: Arkansas (6/17/81), Oregon(7/1/82), Kentucky (7/15/82), Illinois (8/18/82), Rhode Island (9/1/82), Michigan (1/1/83), Georgia (1/1/84), Minnesota (1/1/84), Vermont (7/1/84), New Mexico (10/1/87), Maryland (1/1/88), Louisiana (9/1/88), Indiana (9/1/89), Connecticut (10/1/89), Hawaii (6/25/90), South Carolina (7/1/90), District of Columbia (1/1/91), Colorado (3/1/91), Alabama (11/1/91), Texas (3/1/92), Utah (5/20/92), Maine (1/1/93), South Dakota (7/1/93), Nebraska (9/1/93), Pennsylvania (12/1/93), Missouri (1/1/94), New Hampshire (1/1/94), Oklahoma (1/1/94), Virginia (1/1/94), Delaware (8/1/94), California (1/1/95), North Carolina (7/28/95), Montana (10/1/95 effective 7/1/96).

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (11/96) and NCCI *Annual Statistical Bulletin*, 1996 edition.

Premium rates for the 50 selected classes were obtained directly from the states via letter, telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers Liability Insurance*. Rates for each state were weighted by 1990-1992 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 classes, its average rate was adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

An additional expense load was added to each competitive state's rates unless they could provide manual rates. For Oregon, the average expense loading factor of 24.1 percent was computed based on the loading factors in effect during 1995, for each of the top 30 private insurers and the State Accident Insurance Fund,

weighted by 1995 direct earned premiums. See Table 3 below for load factors by state.

Historical comparisons

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. Thirty-one states had net rate increases over that period, 14 had net decreases. However, 30 states reported net rate decreases between 1995 and January 1, 1996, the last two years of that period.

Table 4 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1990 through 1996.

Table 3
Load factors used for competitive states

State	1994 load factor	1996 load factor
Alabama ¹	40.9%	37.4%
Arkansas	NCCI advisory rates used	NCCI advisory rates used
California		19.0%
Colorado	37.4%	24.9%
Connecticut	23.1%	19.4%
Delaware		40.0%
District of Columbia		41.0%
Georgia	NCCI advisory rates used	NCCI advisory rates used
Hawaii	30.0%	Assigned risk rates used
Illinois	NCCI advisory rates used	NCCI advisory rates used
Indiana	NCCI advisory rates used	NCCI advisory rates used
Kentucky	61.2%	24.5%
Louisiana	66.5%	50.8%
Maine ²		22.0%
Maryland ³	37.8%	42.6%
Michigan	44.8%	30.0%
Minnesota	70.6%	68.7%
Missouri		Avg. manual rate for top 30 insurers
Montana ⁴		-15.0%
Nebraska		15.0%
New Hampshire		27.8%
New Mexico	Not available	35.0%
North Carolina		NCCI advisory rates used
Oklahoma		34.8%
Oregon	25.7%	24.1%
Pennsylvania		17.5%
Rhode Island ⁵	Assigned risk rates used	Assigned risk rates less 3%
South Carolina	45.5%	51.9%
South Dakota		50.0%
Texas	19.7%	Avg. manual rate for all Texas insurers
Utah		31.4%
Vermont	NCCI advisory rates used	30.0%
Virginia		33.7%

¹Alabama's 1996 load factor is the average for seven large insurers representing 40.9 percent of the market.

²Maine's 1996 load factor is the average for four large insurers representing 71 percent of the market.

³Maryland's 1994 load factor is the average for three large insurers. The 1996 factor is an unweighted average of all companies.

⁴Montana's 1996 factor represents the average amount private insurers deviate from NCCI manual rates. As of July 1, 1996 Montana is converting to NCCI loss costs, an expected rate reduction of 14.6 percent. Montana's State Compensation Insurance Fund Manual rates will decrease 15.4 percent.

⁵In 1996 Rhode Island's assigned risk business was estimated at 80 percent of the market and assigned risk rates were used to represent the workers' compensation market in the state. The 3 percent deduction from these rates is applied to allow the state fund to maintain non-profit status.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services, (11/96)

Table 4
Effect of approved rate changes on premium level in Oregon and countrywide¹

	1990	1991	1992	1993	1994	1995	1st half 1996
Oregon	6.2%	-12.2%	-11.0%	-11.4%	-4.3%	-3.2%	-1.8%
Avg countrywide	12.7%	7.4%	10.0%	2.5%	-1.6%	-3.5%	-1.2%

¹ These changes reflect overall changes in premium level and include increases and decreases to advisory rates, advisory loss costs, and residual market and voluntary market rates. Rate changes in states with monopolistic (exclusive) state funds are not included.

Source: NCCI Memorandum 91-6, 92-1, 93-2, 94-2, 94-131, 96-01 and 96-07.

Notes about using the rankings

Users of this premium rate ranking study should be aware of some of the problems in comparing premium rates among states. There are many factors which cannot be separately measured in each state, but which contribute to overall rate level and individual class rates. All of these factors vary from state to state, and the result is that it is very difficult to arrive at a common base from which proper comparisons can be made. Some of these factors which the users of this report should consider are listed below.

1. Since not all premium classes were included in the study, the actual average premium rate for a state may differ from the weighted premium rate index.
2. If different classes were selected or payroll from another state were used to weight the rates by class, the results might be substantially different.
3. Several states use different classification systems and the conversion to the NCCI system is not perfect. Rates for similar classes were used where possible.
4. In Washington, hourly rates were converted to payroll rates. The payroll data included overtime pay which may overstate the average wage for purposes of premium computation, and thus understate the effective average payroll rate.
5. Many states have unique classes within the NCCI system or do not have rates for all of the classes.

The data were adjusted to account for the classes without rates. When a state had more than one class included in an NCCI class, the rates were averaged.

6. The premium rate listed for a class for a state may not be the rate which an employer in that state would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
7. In the competitive rating states, individual insurers may apply different load factors to the pure premium rate. This results in a range of premium rates which are available to an employer.
8. The premium rates do not reflect any dividends paid to employers.
9. The premium rates used in the study reflect the voluntary market. However, Rhode Island's assigned risk pool (ARP) represented 80 percent of its workers' compensation business in 1995, therefore assigned risk rates were used in the study. Hawaii also provided assigned risk rates. In Hawaii, ARP rates are developed from the same loss experience data used for the voluntary market's advisory loss costs. The ARP rates are modified by the average expense load factor of the servicing carriers, and are close to the median rates used in the voluntary market.
10. The premium rates may include more than loss experience and insurer overhead. In some states, assessments are included in the rates, to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon Workers' Compensation Division premium assessment is billed separately to Oregon employers, and is collected by carriers on

behalf of the Department of Consumer & Business Services. This assessment is accounted for in Oregon's rate index, but its workday assessment is not. Assessments were also factored into the rates for the following states: Connecticut, Kentucky, Maine, Massachusetts, New Jersey, New York, Ohio, Vermont, and Wyoming.

11. The data exclude self-insurers' experience.
12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, attorney activity, quality of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
13. In North Dakota, workers' compensation premium is based on the first \$13,400 of payroll per employee, per year. Anything over \$13,400 is exempt. In order to permit a comparison of North Dakota's index rate with those of other states lacking a payroll limitation, North Dakota's inflated rates were adjusted according to the proportion of its payroll in each classification which was subject to premium computation during fiscal year 1995. Nevada also has a payroll cap: \$36,000 reportable payroll per employee, per employer, per year. However, no adjustment was made in Nevada's rates to compensate for its payroll limitation on workers' compensation premium.
14. Payroll base exclusions (*e.g.*, exclusion of vacation pay) exist in Oregon and South Dakota. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for overtime hours. This study does not account for these differences in treatment of overtime.
15. For those NCCI states with active Contracting/Construction Classification Premium Adjustment Programs, adjustments were made in the manual rates of eligible classifications, when possible, for the purposes of this study. Delaware, Florida, Massachusetts, Missouri, and Oregon have such programs, although no adjustments were made in Delaware's, Massachusetts' or Missouri's rates.
16. States with competitive state funds, as of January 1, 1996, are Arizona, California, Colorado, Idaho, Kentucky, Louisiana, Maine, Maryland, Minnesota, Missouri, Montana, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas and Utah. The state funds in Arizona, California, Colorado, Idaho, Kentucky, Minnesota, New York, Oregon, Pennsylvania, Rhode Island and Utah used the same rates available in the private market. In Louisiana, Montana, Oklahoma, and Texas, the state fund rates were combined with the rates of the private market and weighted by market share to derive manual rates. (No state fund adjustment was performed for the remaining four states.)
17. This study compares rates in the voluntary market. However, in Montana it was not possible to separate the voluntary from the involuntary market, so the index rate is inflated. Montana's rates are a combination of those available in the private market and the State Compensation Insurance Fund (SCIF). The SCIF is the insurer of last resort in Montana, but it has a mix of both voluntary and involuntary business. A rough estimate is that 80 percent of accounts, or 25 percent of premiums in the SCIF are residual. SCIF develops its own rates by credibility weighting between SCIF loss experience and NCCI loss costs, adjusted for equivalence to SCIF circumstances. Therefore, aggregate rate levels reflect inclusion of the residual market, an estimated 10 percent increase.

APPENDIX 1
WORKERS' COMPENSATION PREMIUM RATE RANKING

<u>1996 Ranking</u>	<u>1994 Ranking</u>	<u>State</u>	<u>Index Rate</u>	<u>Effective Date</u>
1	3	Hawaii	5.75	April 5, 1994
2	1	Louisiana	5.47	July 1, 1995
3	8	Florida	5.26	January 1, 1994
4	11	New York	4.90	October 1, 1995
5	6	Rhode Island	4.81	May 18, 1992
6	2	Montana	4.71	January 1, 1996
7	18	Oklahoma	4.65	May 1, 1995
8	12	Connecticut	4.64	July 1, 1995
9	16	Pennsylvania	4.37	December 1, 1995
10	4	Texas	4.19	January 1, 1994
11	21	New Hampshire	4.13	January 1, 1996
12	25	Ohio	4.12	July 1, 1995
13	15	California	4.11	January 1, 1996
14	24	Georgia	4.04	March 1, 1991
15	13	Minnesota	4.03	January 1, 1996
16	22	Nevada	3.96	January 1, 1996
17	5	Maine	3.91	March 1, 1996
18	19	District of Columbia	3.90	April 1, 1993
19	9	Illinois	3.77	January 1, 1996
20	10	Kentucky	3.77	September 1, 1995
21	17	Massachusetts	3.71	January 1, 1995
22	20	Alabama	3.64	January 1, 1996
23	27	Vermont	3.60	July 1, 1995
24	36	Tennessee	3.59	July 1, 1995
25	7	New Mexico	3.55	December 1, 1994
26	43	Delaware	3.54	August 1, 1994
27	26	Missouri	3.45	January 1, 1996
28	29	Alaska	3.41	January 1, 1996
29	28	Arizona	3.38	October 1, 1995
30	14	Colorado	3.34	December 1, 1995
31	33	Mississippi	3.30	September 1, 1992
32	31	South Dakota	3.20	July 1, 1995
33	37	New Jersey	3.20	January 1, 1996
34	32	OREGON	3.15	January 1, 1996
35	23	Michigan	3.05	January 1, 1995
36	40	North Carolina	3.05	January 1, 1994
37	34	Arkansas	3.04	March 1, 1995
38	30	Idaho	3.00	January 1, 1996
39	46	West Virginia	2.91	July 1, 1995
40	48	Wyoming	2.85	January 1, 1996
41	35	Utah	2.64	January 1, 1996
42	38	Kansas	2.64	June 1, 1995
43	41	Washington	2.55	January 1, 1996
44	47	South Carolina	2.38	July 1, 1995
45	50	North Dakota	2.34	July 1, 1995
46	44	Wisconsin	2.34	July 1, 1995
47	45	Maryland	2.23	January 1, 1996
48	39	Iowa	2.17	January 1, 1996
49	42	Nebraska	2.04	January 1, 1996
50	49	Virginia	1.91	January 1, 1996
51	51	Indiana	1.71	January 1, 1996

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (11/96)

APPENDIX 2

CLASSIFICATIONS USED FOR 1996 PREMIUM RATE RANKING

Class code	Scope of Basic Manual Classifications	1990-1992 Oregon Payroll	1990-1992 Oregon Losses
2702	Logging or Lumbering & Drivers	\$401,350,504	\$77,965,341
7219	Trucking: NOC - All Employees & Drivers	861,503,927	77,106,138
9079	Restaurant NOC	1,769,295,204	57,683,051
8810	Clerical Office Employees NOC	11,756,332,186	36,483,135
2710	Saw Mill	375,672,372	28,949,944
8824	Retrmnt, Nrsing, Convlscont Cntrs: Health Care Employees	400,552,196	23,949,336
8742	Salespersons - Outside	3,983,690,465	22,029,190
5645	Carpentry - Detached Dwellings	138,424,011	21,398,319
2802	Carpentry - Shop Only & Drivers	324,548,676	20,392,269
5183	Plumbing NOC & Drivers	301,909,421	19,908,851
5403	Carpentry NOC	145,108,369	19,661,851
7380	Chauffeurs NOC	460,480,226	19,316,445
37	FARM: Field Crops & Drivers	190,984,366	19,264,423
9015	Buildings NOC - Operation by Owner	314,746,062	19,098,815
2731	Planing or Molding Mill	269,258,389	18,627,608
9101	College: All other Employees	346,311,038	17,424,118
8232	Lumberyard: All other Employees	334,745,471	17,266,178
3724	Machinery/Equip Erection/Repair NOC & Drivers	171,532,784	17,233,077
5190	Electrical Wiring - Within buildings & Drivers	364,316,260	16,981,685
5551	Roofing - All kinds & Drivers	55,105,264	16,943,725
8868	COLLEGE: Professional Employees & Clerical	4,609,634,973	15,953,762
8017	STORE: Retail, NOC	876,409,563	14,861,007
8833	Hospital: Professional Employees	1,149,650,073	13,192,374
6217	Excavation NOC & Drivers	125,098,593	13,097,740
8033	STORE: Meat, Grocery & Provision Combined - Retail NOC	500,476,301	12,944,021
5445	Wallboard Installation & Drivers	76,498,349	11,888,777
5538	Sheet Metal Work - NOC & Drivers	156,475,567	11,888,486
5474	Painting NOC & Shop, Drivers	84,435,334	11,775,211
5213	Concrete Construction NOC	111,657,684	11,684,523
9052	Hotel: All other Employees, Sales & Drivers	270,251,094	11,470,204
3632	Machine Shop NOC	351,506,247	11,278,023
8018	STORE: Wholesale NOC	343,079,745	11,095,273
7720	Police Officers & Drivers	249,230,523	10,653,623
5	FARM: Nursery Employers & Drivers	248,576,578	10,292,475
83	FARM: Cattle Raising NOC & Drivers	54,346,960	10,191,573
1438	Smelting - Metals - Not Iron or Lead - NOC & Drivers	168,651,585	10,140,264
2111	Cannery NOC	151,154,419	9,871,021
5506	Street or Road Construction: Paving or Repaving & Drivers	159,424,946	9,439,329
8832	Physician and Clerical	1,565,245,096	9,231,732
9014	Buildings - Operation by Contractors	104,547,468	9,097,306
3507	Agriculture or Construction Machinery Mfg	236,102,605	9,046,565
8107	Machinery Dealer NOC & Drivers	119,297,141	8,867,266
4299	Printing	296,984,733	8,712,028
2915	Veneer Products Manufacturing	173,770,919	7,946,439
16	FARM: Orchard & Drivers	98,273,845	7,830,545
5221	Concrete Work - Floors, Driveways - & Drivers	89,597,150	7,605,378
4484	Plastics Manufacturing: Molded Products NOC	140,563,518	7,426,045
2812	Cabinet Works - With Power Machinery	149,089,460	7,163,136
8008	STORE: Clothing, Wrng Appar. or Dry Goods - Retail	369,820,160	7,143,570
9040	Hospital: All Other Employees	209,914,000	6,844,940

Source: NCCI

APPENDIX 3

VOLUNTARY PREMIUM LEVEL CHANGES 1992-1996

State	1992 % Change	1993 % Change	1994 % Change	1995 % Change	1/1/1996 % Change
Alabama	(1.0)	0.0	0.0	0.0	(7.2)
Alaska	(3.2)	(8.5)	2.4	2.6	(7.1)
Arizona	1.6	2.8	0.1	(11.5)	0.0
Arkansas	17.5	0.0	0.0	(12.4)	0.0
California	7.9	(6.5)	(28.7)	(0.5)	11.3
Colorado	0.0	0.0	(5.9)	(18.2)	0.0
Connecticut	9.2	(4.7)	(6.2)	(4.1)	0.0
Delaware	12.5	NA	20.9	NA	NA
District of Columbia	3.8	(3.2)	0.0	0.0	0.0
Florida	21.2	7.2	(10.6)	0.0	0.0
Georgia	0.0	0.0	0.0	0.0	0.0
Hawaii	7.5	0.0	20.4	0.0	0.0
Idaho	7.0	3.5	0.2	(4.0)	(7.8)
Illinois	9.1	5.7	9.6	(6.7)	(13.6)
Indiana	13.4	7.8	2.8	(3.4)	(5.9)
Iowa	6.7	8.9	0.0	(10.6)	(12.3)
Kansas	21.7	0.0	(1.9)	(6.9)	0.0
Kentucky	16.3	17.7	5.2	(15.9)	0.0
Louisiana	16.2	19.3	6.4	0.0	0.0
Maine	8.9	9.5	(3.8)	(12.5)	0.0
Maryland	5.8	8.4	9.3	(5.6)	(12.8)
Massachusetts	0.0	6.7	(14.0)	(16.5)	0.0
Michigan	11.5	4.0	7.2	(5.5)	(15.7)
Minnesota	6.5	1.6	1.3	(5.6)	(15.6)
Mississippi	13.0	0.0	0.0	0.0	0.0
Missouri	12.5	0.0	19.4	(4.0)	(5.4)
Montana	10.5	13.2	(1.9)	(20.0)	0.0
Nebraska	17.9	5.4	(1.2)	(14.6)	(2.7)
Nevada	NA	NA	NA	NA	NA
New Hampshire	14.6	0.0	2.0	(2.6)	(7.1)
New Jersey	9.8	24.3	7.2	6.0	(3.6)
New Mexico	5.2	(5.7)	(15.8)	0.0	(6.9)
New York	15.6	14.4	(14.0)	(8.4)	0.0
North Carolina	15.8	33.1	9.3	NA	0.0
North Dakota ¹	17.4	10.0	NA	NA	NA
Ohio ¹	3.5	NA	NA	NA	NA
Oklahoma	28.5	(0.2)	0.0	0.0	0.0
Oregon	(11.0)	(11.4)	(4.3)	(3.2)	(1.8)
Pennsylvania	24.3	(2.0)	0.0	0.0	0.0
Rhode Island	0.0	0.0	0.0	0.0	0.0
South Carolina	12.0	0.0	0.0	(13.9)	0.0
South Dakota	9.5	19.0	0.0	(2.0)	0.0
Tennessee	0.0	9.8	9.8	9.2	0.0
Texas	NA	NA	NA	NA	NA
Utah	17.9	19.5	12.6	(8.2)	(10.1)
Vermont	20.9	17.6	9.2	(6.5)	0.0
Virginia	12.4	0.0	2.6	(5.0)	(13.1)
Washington ¹	1.0	2.5	0.0	NA	NA
West Virginia	NA	NA	NA	NA	NA
Wisconsin	11.5	2.7	(8.2)	(11.1)	0.0
Wyoming	NA	NA	NA	NA	NA

Source: NCCI Annual Statistical Bulletin, 1996 Edition. Does not include changes in residual markets.

NA = Not available

¹ Alternate sources: North Dakota Workers' Compensation Bureau; Ohio State Workers' Compensation Division; Washington Industrial Insurance State Fund. Washington's premium level changes have been converted from hours worked to a payroll basis.

Note: Nevada premium is based on the first \$36,000 of reportable payroll per employee per employer per year. The limit increased from \$30,000 to \$33,000 on 1/1/95 and from \$33,000 to \$36,000 on 1/1/96. North Dakota premium is based on the first \$13,400 of payroll per employee per employer per year.

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5		Class 16		Class 37	
	Farm: Nursery		Farm: Orchard		Farm: Field Crops	
1	PA	25.98	AK	22.74	AK	22.74
2	AK	13.49	RI	17.31	LA	19.08
3	MT	12.77	FL	17.11	DC	18.74
4	MN	11.88	OK	14.56	DE	17.58
5	MS	11.63	LA	14.16	FL	16.60
6	FL	11.50	MT	13.87	MT	14.19
7	HI	11.33	OH	12.77	GA	13.76
8	VT	10.43	NY	12.59	RI	13.66
9	TN	10.38	DC	12.35	HI	13.66
10	WY	10.21	CA	12.08	TN	13.49
11	LA	10.15	TX	10.88	OK	13.05
12	AR	9.95	CO	10.87	SD	12.69
13	RI	9.85	VT	10.63	NY	11.98
14	OK	8.43	WY	10.21	TX	11.79
15	SD	8.41	MO	10.18	ME	11.19
16	WA	8.35	HI	10.15	MO	10.68
17	DC	7.98	IL	10.12	WY	10.21
18	KY	7.72	MS	10.08	CA	10.06
19	MO	7.72	TN	10.03	AZ	9.91
20	NY	7.55	MI	9.97	IL	9.71
21	CA	7.47	Oregon	8.97	Oregon	9.65
22	TX	7.35	AR	8.83	VT	9.57
23	MA	7.02	SD	8.63	AL	9.33
24	GA	7.00	MN	8.30	CT	9.19
25	NV	7.00	AL	8.12	KY	8.47
26	OH	6.92	ME	8.11	NH	8.36
27	KS	6.76	UT	7.83	NM	8.34
28	AL	6.54	NM	7.80	MN	8.30
29	CO	6.45	GA	7.71	NJ	8.13
30	CT	6.36	NV	7.67	NC	7.99
31	Oregon	6.25	KY	7.44	AR	7.72
32	NM	6.22	NC	7.17	NV	7.65
33	ND	6.13	CT	7.16	CO	7.45
34	ID	6.12	AZ	6.87	ID	7.14
35	NH	6.01	ND	6.76	WA	7.12
36	NE	5.89	ID	6.69	KS	7.02
37	ME	5.85	DE	6.66	MI	6.77
38	IL	5.68	MA	6.50	ND	6.76
39	WI	5.36	NJ	6.24	MS	6.55
40	MI	5.25	NH	6.19	MA	6.50
41	NJ	4.74	KS	5.54	SC	6.16
42	WV	4.65	WI	5.29	OH	5.92
43	NC	4.57	IN	5.26	VA	5.75
44	MD	4.56	NE	5.11	NE	5.35
45	AZ	4.40	WV	4.65	UT	5.31
46	IA	4.23	VA	4.41	IA	4.73
47	SC	4.21	MD	4.29	WV	4.65
48	UT	3.68	SC	4.27	MD	3.99
49	VA	3.25	IA	4.22	IN	3.40
50	IN	3.19	WA	4.14	PA	-
51	DE	-	PA	-	WI	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 83 Farm: Cattle		Class 1438 Smelting - Metals		Class 2111 Cannery NOC	
1	HI	21.46	NY	15.72	RI	11.92
2	LA	20.68	PA	13.88	MT	11.76
3	MT	17.74	DE	13.87	NY	11.58
4	RI	17.68	GA	11.59	MA	10.22
5	Oregon	17.03	OH	10.95	LA	10.17
6	CA	16.49	HI	10.49	NM	10.02
7	OK	16.45	RI	10.09	NV	8.92
8	AK	15.72	NJ	10.08	CO	8.72
9	MO	15.35	WA	9.63	OK	8.70
10	AZ	15.23	MI	9.26	DE	8.69
11	FL	14.47	FL	8.64	IA	8.38
12	DC	13.86	CT	8.39	NH	8.32
13	OH	12.77	IL	8.27	CA	8.28
14	MS	12.33	CA	8.04	FL	7.99
15	AL	12.11	WV	7.86	GA	7.73
16	NY	11.98	KS	7.82	MN	7.56
17	TX	11.79	OK	7.00	WA	7.34
18	NM	11.66	DC	6.97	DC	7.21
19	ME	11.62	AL	6.83	VT	7.17
20	GA	11.58	ME	6.76	KS	7.09
21	MA	11.33	MA	6.60	Oregon	7.05
22	DE	11.19	NH	6.07	CT	6.94
23	ID	10.85	MN	5.99	NJ	6.77
24	NV	10.57	WY	5.95	KY	6.68
25	TN	10.40	MT	5.94	ME	6.65
26	WA	10.30	UT	5.90	PA	6.42
27	SD	10.23	ND	5.89	HI	6.40
28	KY	10.21	WI	5.84	IL	6.40
29	CO	9.66	Oregon	5.81	AK	6.36
30	NH	9.65	VT	5.77	AZ	6.33
31	CT	9.64	MO	5.49	AL	6.16
32	NC	9.55	KY	5.40	TX	6.07
33	VT	9.41	AK	5.39	MS	6.07
34	WY	9.33	MS	5.25	OH	5.85
35	IL	9.29	CO	4.95	WY	5.67
36	KS	8.80	LA	4.93	ID	5.64
37	MN	8.30	NV	4.85	SD	5.59
38	NJ	8.13	AZ	4.74	UT	5.38
39	SC	8.02	NC	4.72	MO	5.03
40	MD	7.84	SD	4.69	MI	4.98
41	MI	7.66	AR	4.51	MD	4.75
42	VA	7.11	TN	4.20	TN	4.65
43	AR	7.02	TX	4.06	WV	4.65
44	NE	6.98	ID	3.98	ND	4.61
45	ND	6.76	NE	3.38	WI	4.45
46	UT	6.60	NM	3.27	SC	4.33
47	IA	5.31	IA	3.22	NC	4.17
48	WV	4.65	IN	3.16	VA	3.54
49	IN	4.61	MD	3.08	NE	3.52
50	PA	-	SC	2.70	AR	3.06
51	WI	-	VA	1.87	IN	2.90

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 2702</u> <u>Logging or Lumbering</u>		<u>Class 2710</u> <u>Saw Mill</u>		<u>Class 2731</u> <u>Planing/Molding Mill</u>	
1	HI	75.76	HI	38.92	RI	17.36
2	RI	75.05	RI	31.75	HI	17.20
3	LA	69.09	MN	29.15	NY	15.20
4	CT	66.70	LA	29.13	CT	14.87
5	MT	62.14	OH	25.58	NV	14.60
6	IL	60.28	MO	24.18	OK	14.16
7	KY	59.19	ND	22.22	OH	13.69
8	NY	52.89	OK	21.80	MT	13.12
9	DE	51.25	TN	21.61	VT	12.61
10	MO	50.80	NY	19.96	MA	12.25
11	DC	48.29	MT	19.49	IL	10.89
12	MN	46.58	FL	19.20	PA	10.88
13	MS	44.95	IL	19.17	GA	10.86
14	OK	43.67	AL	19.05	LA	10.73
15	ME	42.58	KY	17.91	FL	10.71
16	WV	42.46	KS	17.46	MI	10.24
17	PA	42.28	MA	17.12	CA	9.76
18	UT	41.39	SD	17.03	ID	9.64
19	AL	41.05	CO	16.84	CO	9.56
20	NH	41.01	DC	16.78	AL	9.51
21	GA	40.34	ME	16.51	WY	9.48
22	SD	40.07	NJ	16.26	TN	9.45
23	NC	39.91	CA	15.96	DC	9.40
24	NJ	38.19	GA	15.23	TX	9.17
25	IA	37.25	PA	15.18	NJ	9.11
26	NM	35.29	NV	14.60	WA	8.75
27	VT	35.14	TX	14.18	Oregon	8.70
28	AK	35.00	DE	13.44	MO	8.68
29	FL	33.21	AR	13.35	SD	8.07
30	MD	33.17	NH	13.34	ME	8.06
31	MI	33.09	NM	13.23	KY	7.95
32	MA	32.63	NE	13.05	MN	7.73
33	CO	32.30	CT	12.98	NH	7.54
34	AR	30.08	VT	12.91	WI	7.36
35	AZ	29.41	ID	12.72	NM	7.33
36	TN	28.37	MD	12.69	DE	7.27
37	ID	28.23	WV	12.59	ND	7.24
38	TX	26.70	MS	12.12	AZ	7.15
39	WI	26.44	AK	11.71	AR	6.74
40	CA	26.31	NC	10.50	NC	6.28
41	Oregon	25.67	MI	10.24	KS	6.24
42	VA	25.66	WI	9.90	AK	6.24
43	OH	25.58	Oregon	9.67	WV	5.76
44	IN	24.54	WA	9.64	VA	5.16
45	SC	23.54	WY	9.48	UT	4.63
46	KS	22.81	IA	9.38	NE	4.52
47	NE	22.54	VA	8.88	IA	4.44
48	WA	22.50	AZ	8.87	SC	4.44
49	ND	22.22	UT	7.77	MS	4.37
50	NV	16.55	SC	7.49	IN	3.86
51	WY	14.00	IN	7.35	MD	3.18

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 2802		Class 2812		Class 2915	
	Carpentry - Shop Only		Cabinet Work - Power Mach		Veneer Products Mfg	
1	GA	19.74	OK	14.58	NH	20.29
2	OK	18.18	FL	13.53	NY	18.71
3	FL	18.12	TX	13.01	LA	18.59
4	TX	17.47	NY	11.87	RI	13.95
5	LA	16.76	HI	11.26	HI	13.11
6	WV	15.43	NV	11.15	NM	12.38
7	CO	14.93	KY	10.96	CT	12.26
8	NH	14.90	TN	10.47	CA	11.73
9	NY	14.46	MT	10.42	OK	11.48
10	MT	14.39	RI	10.37	MT	11.30
11	DC	13.71	CT	10.33	KS	11.22
12	OH	13.69	AL	10.03	NV	11.15
13	NM	13.61	CA	9.62	TN	10.44
14	HI	13.49	GA	9.55	NC	10.04
15	AZ	12.94	DC	9.49	WA	9.56
16	TN	11.84	NH	9.23	ID	9.19
17	RI	11.75	MA	9.19	NJ	9.11
18	AR	11.71	NJ	9.11	KY	9.07
19	ME	11.57	ID	8.89	VT	8.89
20	NV	11.15	LA	8.71	IL	8.80
21	PA	10.88	AZ	8.41	AK	8.65
22	AK	10.77	SD	7.91	MO	8.54
23	MI	10.75	Oregon	7.70	DC	8.47
24	ID	10.69	NM	7.60	MN	8.47
25	IL	10.45	MO	7.43	GA	8.09
26	VT	10.20	MN	7.37	ME	8.07
27	CT	10.15	ND	7.24	Oregon	8.05
28	KY	9.99	CO	7.21	FL	7.83
29	SD	9.93	AK	7.12	MI	7.57
30	AL	9.73	AR	7.11	AZ	7.48
31	MA	9.67	IL	7.05	CO	7.42
32	CA	9.62	SC	6.96	TX	7.35
33	UT	9.33	ME	6.95	ND	7.24
34	NJ	9.11	NC	6.95	WY	7.11
35	WA	8.75	DE	6.93	AR	7.04
36	WY	8.75	WA	6.92	SD	6.99
37	MO	8.66	NE	6.83	OH	6.70
38	Oregon	8.61	PA	6.76	IN	6.66
39	NC	8.25	OH	6.34	VA	6.51
40	MS	7.80	VT	6.10	UT	6.34
41	DE	7.27	KS	5.86	PA	6.16
42	ND	7.24	WV	5.76	AL	5.87
43	SC	7.17	MS	5.73	DE	5.82
44	KS	7.00	WI	5.28	WV	5.76
45	WI	5.79	UT	5.26	MD	5.59
46	IN	5.57	MI	5.23	WI	5.50
47	VA	5.19	WY	4.17	IA	5.46
48	MN	4.99	IA	3.71	SC	4.95
49	MD	4.99	VA	3.68	MS	4.92
50	NE	4.83	IN	3.67	NE	4.69
51	IA	4.68	MD	3.04	MA	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 3507 Ag/Constr Machinery Mfg			Class 3632 Machine Shop NOC		Class 3724 Machine/Equipment Repair	
1	LA	11.90	HI	10.83	ME	24.77
2	HI	11.77	DC	10.43	OH	24.43
3	RI	11.69	LA	9.90	VT	20.67
4	NY	11.14	TX	8.50	FL	18.19
5	MT	9.97	AL	8.42	AL	16.92
6	OK	9.88	FL	8.21	NY	15.44
7	CA	9.71	OK	8.13	IL	15.22
8	NH	9.55	MI	7.75	NV	15.15
9	GA	9.49	NY	7.48	MN	15.05
10	TX	9.37	RI	7.28	CT	14.66
11	FL	8.89	TN	7.26	NH	14.44
12	NJ	8.84	MT	6.74	LA	14.39
13	IL	8.71	PA	6.69	MT	13.66
14	DE	8.55	NM	6.64	Oregon	13.37
15	MI	8.44	IL	6.62	NM	13.20
16	DC	8.25	DE	6.41	RI	13.15
17	AR	7.50	GA	6.30	AZ	12.66
18	MO	7.50	MS	6.29	KY	12.58
19	AL	7.45	MO	5.99	OK	12.55
20	ID	7.37	NV	5.95	TN	11.74
21	MS	6.77	ID	5.94	SC	11.65
22	MA	6.74	CO	5.93	NC	11.59
23	CT	6.70	WV	5.87	PA	11.39
24	PA	6.69	SD	5.62	HI	10.96
25	TN	6.58	CT	5.61	MO	10.90
26	CO	6.38	OH	5.58	GA	10.62
27	OH	6.30	WY	5.50	MI	10.41
28	MD	6.27	KY	5.29	AK	9.90
29	VT	6.26	CA	5.20	MA	9.82
30	NM	6.25	ME	5.14	SD	9.74
31	ND	5.89	AK	5.06	CO	9.36
32	ME	5.76	MN	4.99	CA	8.91
33	Oregon	5.69	WA	4.89	KS	8.85
34	AZ	5.68	AR	4.71	WY	8.75
35	KY	5.67	VT	4.70	AR	8.66
36	WA	5.61	NJ	4.63	IA	8.65
37	SC	5.56	NH	4.54	MS	8.62
38	MN	5.53	MA	4.52	TX	8.42
39	SD	5.50	ND	4.42	ID	7.51
40	WY	5.50	AZ	4.31	WA	7.49
41	NV	5.41	NC	4.25	ND	7.46
42	WI	5.32	KS	3.86	WI	7.14
43	AK	5.12	NE	3.82	NJ	6.78
44	NE	4.96	Oregon	3.82	DE	6.75
45	WV	4.91	UT	3.71	NE	6.69
46	UT	4.90	SC	3.62	DC	6.26
47	KS	4.65	WI	3.44	IN	6.08
48	NC	4.49	IA	3.27	UT	6.01
49	IA	4.03	MD	2.84	MD	5.96
50	VA	3.97	VA	2.73	VA	5.95
51	IN	2.92	IN	2.39	WV	4.91

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 4299</u>		<u>Class 4484</u>		<u>Class 5183</u>	
	Printing		Plastics Mfg: Molded NOC		Plumbing NOC	
1	HI	8.53	HI	14.24	DC	17.13
2	NY	6.73	MT	11.44	CT	16.33
3	FL	6.68	TX	11.44	MN	15.79
4	RI	6.40	OK	10.89	FL	14.02
5	PA	5.82	NV	10.14	IL	13.20
6	CT	5.41	NY	10.03	NY	12.78
7	CA	5.15	NM	9.90	LA	11.68
8	NV	5.00	FL	9.58	NV	11.30
9	IL	4.89	KS	8.54	VT	10.97
10	MN	4.81	MI	8.50	NH	10.51
11	TX	4.71	PA	8.32	CA	10.28
12	NH	4.36	LA	8.09	MA	10.26
13	CO	4.32	RI	8.01	TX	10.18
14	MT	4.32	DC	7.98	ME	10.14
15	DC	4.29	MO	7.81	PA	9.86
16	GA	4.13	AZ	7.64	MT	9.81
17	VT	4.02	GA	7.28	CO	9.68
18	DE	3.93	ID	7.22	AZ	9.52
19	MI	3.91	AL	7.17	KY	9.21
20	MA	3.86	MA	7.06	OK	8.90
21	OK	3.84	DE	7.06	AL	8.88
22	ME	3.80	NH	6.84	TN	8.77
23	KY	3.77	TN	6.82	WY	8.75
24	LA	3.77	Oregon	6.82	SD	8.47
25	AL	3.63	CT	6.80	OH	8.29
26	OH	3.61	CO	6.71	HI	8.12
27	AZ	3.59	OH	6.65	NC	8.01
28	MO	3.57	VT	6.61	Oregon	7.76
29	KS	3.56	MN	6.02	WA	7.49
30	Oregon	3.47	AR	6.02	WV	7.40
31	NJ	3.38	KY	5.97	NM	7.34
32	NE	3.24	ME	5.91	MS	7.27
33	ID	3.19	CA	5.71	MI	6.90
34	TN	3.19	IL	5.49	MO	6.78
35	NM	3.16	AK	5.44	ID	6.73
36	SD	3.01	WA	5.22	IA	6.63
37	MS	2.88	SD	5.19	SC	6.53
38	IA	2.84	MS	4.94	KS	6.50
39	WY	2.76	NJ	4.91	GA	6.44
40	AK	2.73	UT	4.53	AR	6.26
41	WI	2.63	NC	4.47	NE	6.20
42	SC	2.61	SC	4.36	RI	6.04
43	MD	2.50	IA	4.20	DE	6.01
44	NC	2.43	WV	4.08	NJ	5.93
45	WA	2.33	WY	3.90	UT	5.78
46	AR	2.31	WI	3.59	WI	5.74
47	UT	2.05	MD	3.52	VA	5.66
48	VA	1.68	NE	3.07	MD	5.59
49	IN	1.67	IN	2.75	AK	5.57
50	WV	1.52	VA	2.33	ND	4.74
51	ND	1.07	ND	1.27	IN	3.21

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 5190</u>		<u>Class 5213</u>		<u>Class 5221</u>	
	<u>Elec Wiring within bldgs</u>		<u>Concrete Constr NOC</u>		<u>Concrete-Floors/Driveways</u>	
1	FL	12.26	MA	43.53	PA	23.95
2	DC	11.49	FL	36.34	RI	21.24
3	HI	11.22	VT	35.65	WV	20.87
4	NY	10.71	NH	33.78	NY	19.41
5	NC	9.64	IL	31.73	MN	18.69
6	CT	9.36	NY	29.63	MA	18.53
7	LA	9.07	MI	27.21	MT	18.01
8	IL	9.00	CT	26.95	FL	17.79
9	AZ	8.96	MN	25.07	CT	16.71
10	NV	8.82	LA	24.13	TX	15.53
11	WY	8.75	PA	23.95	LA	14.67
12	CA	8.70	ME	23.46	NH	14.63
13	TX	8.42	AZ	22.16	NM	13.89
14	RI	8.00	TX	21.23	HI	13.69
15	KY	7.63	DC	21.22	CO	13.18
16	OK	7.62	UT	19.85	VT	13.09
17	MT	7.60	MT	19.72	OH	13.07
18	PA	7.58	RI	19.09	NV	12.86
19	NH	7.40	CO	18.25	IL	11.99
20	AL	7.23	MD	18.18	WA	11.81
21	TN	7.08	NM	17.87	OK	11.56
22	MA	6.95	HI	17.81	MI	11.08
23	MS	6.89	AR	17.73	CA	11.04
24	GA	6.80	AL	17.31	ND	10.96
25	OH	6.48	KY	17.25	GA	10.87
26	CO	6.41	SD	16.99	TN	10.35
27	SC	6.32	Oregon	16.40	DC	10.28
28	ME	6.25	KS	16.22	MO	9.72
29	MN	6.14	OK	16.19	DE	9.56
30	DE	6.09	MS	15.74	Oregon	9.52
31	MD	6.07	TN	15.21	AL	9.41
32	UT	6.06	GA	13.67	AZ	9.37
33	KS	5.73	WV	13.27	NJ	9.06
34	Oregon	5.72	VA	13.25	UT	8.96
35	MO	5.57	MO	13.08	ME	8.78
36	VT	5.56	OH	13.07	WY	8.75
37	AK	5.54	NV	12.86	ID	8.45
38	SD	5.50	IA	12.39	AK	8.33
39	WA	5.10	ID	12.03	KS	8.16
40	AR	5.05	NJ	11.72	WI	8.14
41	WV	5.01	WA	11.70	NC	7.97
42	ID	4.98	NE	11.56	KY	7.91
43	WI	4.98	NC	11.41	MS	7.63
44	NM	4.82	ND	10.19	AR	7.48
45	NJ	4.58	AK	10.16	SD	7.41
46	MI	4.55	DE	9.56	SC	7.40
47	VA	4.40	CA	9.41	NE	6.79
48	IA	4.34	SC	9.34	MD	6.77
49	ND	3.71	WI	8.85	VA	5.91
50	NE	3.60	WY	8.75	IA	5.39
51	IN	2.95	IN	7.44	IN	3.64

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 5403</u> <u>Carpentry NOC</u>		<u>Class 5445</u> <u>Wallboard Installation</u>		<u>Class 5474</u> <u>Painting NOC</u>	
1	HI	45.33	NH	45.28	FL	31.86
2	MN	42.28	FL	32.34	LA	26.78
3	FL	33.93	Oregon	21.32	MT	26.05
4	ME	33.21	MA	20.82	RI	23.01
5	MA	31.85	ME	20.68	NY	20.61
6	CT	30.33	NV	20.58	MA	18.91
7	MT	29.53	MT	19.94	UT	18.41
8	AZ	28.05	CT	19.40	NH	18.21
9	LA	26.56	NY	17.30	MN	18.17
10	KY	22.21	WA	16.78	PA	17.88
11	NH	21.70	LA	16.60	CA	17.78
12	AL	20.79	MN	16.50	CT	17.67
13	GA	20.73	OH	15.97	OH	17.61
14	TX	20.63	AZ	15.52	Oregon	17.23
15	IL	20.28	AL	15.50	OK	16.97
16	SD	20.10	WV	15.43	WV	16.88
17	NY	19.99	OK	15.18	NV	16.56
18	Oregon	19.14	MS	15.10	TX	15.43
19	OK	19.07	TX	14.93	KY	15.36
20	NC	18.51	KY	14.34	AL	14.95
21	DC	18.02	TN	14.08	AZ	14.43
22	SC	17.54	UT	14.05	CO	14.38
23	VT	16.94	VT	14.01	ME	13.93
24	PA	16.88	NC	13.66	ID	13.80
25	ID	16.70	CO	13.40	IL	13.68
26	TN	16.67	ID	13.20	AK	13.59
27	NM	16.19	PA	13.12	WA	13.09
28	WI	16.18	AK	13.09	DE	13.09
29	MI	15.94	NM	11.75	MI	12.79
30	RI	15.86	HI	11.64	TN	12.62
31	CO	15.49	SD	11.43	MS	12.48
32	WV	15.43	RI	11.03	NJ	12.43
33	UT	14.67	GA	10.56	GA	12.36
34	MS	14.19	AR	10.01	AR	11.79
35	KS	13.16	ND	9.96	HI	11.64
36	OH	12.77	IL	9.95	MO	11.22
37	IA	12.45	DC	9.40	SD	11.03
38	AR	12.31	MI	8.93	WI	10.97
39	AK	12.04	IA	8.84	NM	10.95
40	WA	12.00	MD	8.78	NC	10.86
41	NV	11.72	WY	8.75	MD	10.17
42	NJ	11.25	SC	8.67	VT	10.04
43	DE	11.20	WI	8.48	KS	9.63
44	MO	11.13	DE	8.40	ND	9.54
45	ND	10.19	KS	8.00	DC	9.50
46	NE	9.71	NE	7.62	WY	8.75
47	VA	9.32	VA	7.25	IA	8.61
48	MD	9.17	NJ	7.08	SC	8.54
49	WY	8.75	MO	6.76	VA	7.92
50	CA	8.06	IN	5.28	NE	6.64
51	IN	7.68	CA	-	IN	4.84

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 5506</u>		<u>Class 5538</u>		<u>Class 5551</u>	
	<u>Street/Road Constr</u>		<u>Sheet Metal Work NOC</u>		<u>Roofing-All kinds</u>	
1	CT	25.10	OH	22.71	NH	75.01
2	FL	24.43	NY	22.26	MA	71.01
3	LA	23.81	FL	21.14	MN	63.06
4	MA	22.84	LA	19.64	MT	52.19
5	PA	22.65	TX	17.92	FL	48.05
6	NY	19.63	AL	17.47	OK	42.47
7	RI	18.83	NH	16.37	HI	41.95
8	TX	18.57	CT	16.03	LA	41.95
9	NH	16.73	MA	16.03	RI	40.26
10	OK	16.64	IL	15.71	TX	39.83
11	MI	16.11	AZ	14.41	CT	38.29
12	DE	14.98	DC	13.92	NY	36.39
13	TN	13.96	TN	13.34	PA	35.37
14	GA	13.89	MN	12.72	MI	34.00
15	NM	13.82	MS	12.69	IL	33.93
16	MT	13.48	KY	12.69	MD	33.88
17	OH	13.07	OK	12.28	KS	33.66
18	DC	12.96	HI	12.13	ME	33.41
19	IL	12.60	VT	12.06	DC	33.40
20	AZ	12.50	CO	11.94	NM	32.75
21	MS	12.30	NV	11.59	NJ	31.82
22	MN	12.23	ME	11.04	Oregon	31.76
23	WV	12.14	GA	11.02	CO	31.48
24	KY	12.10	AR	10.56	SD	31.18
25	NC	11.93	MT	10.53	KY	30.98
26	HI	11.73	SD	10.51	AL	30.73
27	NV	11.29	ID	10.23	GA	28.45
28	SD	10.90	NC	10.04	WI	28.25
29	CO	10.68	Oregon	9.94	TN	28.14
30	WA	10.67	NE	9.81	ID	27.59
31	NJ	10.42	SC	9.51	UT	26.81
32	MD	9.88	MI	9.45	WA	26.81
33	AK	9.80	MO	8.92	NV	25.86
34	ME	9.77	PA	8.92	OH	25.74
35	Oregon	9.72	AK	8.91	VT	25.54
36	SC	9.72	RI	8.75	DE	25.24
37	MO	9.44	WY	8.75	MO	24.34
38	CA	9.35	NM	8.60	ND	23.59
39	VT	9.33	KS	8.53	AZ	23.34
40	AL	8.68	DE	8.53	NE	21.68
41	ND	8.03	VA	8.32	SC	21.60
42	KS	7.72	UT	7.75	NC	21.19
43	WY	7.58	WI	7.70	AR	20.90
44	AR	7.54	WV	7.33	IA	20.39
45	IA	7.44	MD	7.22	CA	18.68
46	VA	6.91	NJ	6.71	VA	18.08
47	NE	6.44	WA	6.53	AK	18.04
48	ID	5.73	IA	6.45	MS	14.88
49	IN	4.90	CA	5.25	IN	12.88
50	UT	-	IN	4.80	WV	12.04
51	WI	-	ND	4.74	WY	8.75

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 5645</u>		<u>Class 6217</u>		<u>Class 7219</u>	
	<u>Carpentry-Det Dwellings</u>		<u>Excavation NOC</u>		<u>Trucking NOC</u>	
1	FL	32.56	LA	19.95	FL	25.17
2	CA	26.69	MT	17.61	LA	23.78
3	HI	25.36	ME	17.29	CT	21.91
4	MT	23.88	OK	17.17	HI	21.60
5	LA	22.52	RI	16.60	DC	21.22
6	AZ	21.08	NH	16.12	OK	20.87
7	Oregon	20.99	FL	15.11	AL	20.85
8	MN	20.85	GA	14.05	NY	20.13
9	TX	20.63	TX	13.97	PA	18.12
10	OK	19.37	MN	13.85	KY	17.76
11	AL	19.17	CO	13.08	OH	16.97
12	CT	19.12	OH	13.07	ME	16.72
13	NH	18.67	CT	12.96	MT	16.29
14	TN	18.61	MA	12.82	NH	16.23
15	NY	18.61	DC	12.69	MN	15.82
16	GA	17.57	AL	12.62	AR	15.59
17	IL	16.55	Oregon	12.33	IL	15.47
18	AK	16.30	NY	11.68	GA	14.41
19	CO	16.19	SD	11.53	SD	14.37
20	NM	16.05	TN	11.43	MA	14.06
21	MA	16.05	KY	11.15	AK	13.94
22	KY	15.51	HI	11.15	CA	13.92
23	WV	15.43	AZ	11.13	RI	13.91
24	NV	15.40	AK	11.03	DE	13.89
25	UT	14.67	NC	10.63	NJ	13.62
26	DE	14.22	NV	10.62	NM	13.61
27	AR	14.17	MI	10.54	AZ	13.57
28	ID	13.76	MS	10.30	NV	13.56
29	NC	13.76	MO	10.28	NC	13.39
30	SC	13.55	WA	10.19	TX	13.35
31	KS	13.00	PA	10.15	UT	13.25
32	PA	12.90	IL	9.98	VT	13.24
33	OH	12.77	VT	9.84	MO	12.91
34	WA	12.57	DE	9.27	TN	12.66
35	SD	12.34	WV	9.14	MI	12.65
36	DC	12.06	CA	9.10	MS	12.37
37	MS	12.03	WY	8.75	Oregon	12.00
38	RI	12.00	NJ	8.60	ID	11.86
39	WI	11.90	AR	8.59	KS	11.30
40	MO	11.88	NM	7.92	CO	11.27
41	MI	11.56	NE	7.45	WI	11.25
42	VT	11.26	SC	7.29	WA	11.09
43	NJ	11.25	UT	7.10	SC	10.44
44	ME	10.26	ND	6.81	MD	10.12
45	ND	10.19	VA	6.56	ND	9.85
46	VA	9.84	ID	6.41	VA	9.55
47	NE	9.35	WI	5.78	IA	9.17
48	WY	8.75	KS	5.68	NE	8.05
49	IA	7.95	MD	5.59	WY	7.81
50	MD	7.02	IA	5.17	IN	7.75
51	IN	6.98	IN	4.35	WV	5.64

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 7380</u>		<u>Class 7720</u>		<u>Class 8008</u>	
	<u>Chauffeurs NOC</u>		<u>Police Officers</u>		<u>Store: Clothing/Dry Goods</u>	
1	PA	15.97	OK	9.93	NM	7.47
2	CT	13.13	NV	9.82	CA	3.93
3	NY	12.86	LA	9.79	LA	3.34
4	FL	11.93	CA	9.58	WY	3.29
5	CA	11.77	FL	9.35	PA	3.22
6	NV	11.70	HI	9.03	RI	3.05
7	OH	11.03	RI	8.59	NY	3.05
8	RI	11.02	DE	7.92	GA	2.92
9	LA	10.44	GA	7.48	MS	2.76
10	NH	10.20	PA	7.41	TX	2.75
11	HI	9.77	TX	7.29	Oregon	2.35
12	MA	9.64	CT	6.80	NH	2.34
13	GA	9.50	IL	6.23	MA	2.28
14	NJ	9.25	MT	6.03	ME	2.27
15	ME	8.96	TN	5.85	FL	2.16
16	MT	8.68	AK	5.68	NV	2.14
17	OK	8.49	AZ	5.48	NJ	2.06
18	IL	8.16	AL	5.43	AZ	2.05
19	TX	7.91	KY	5.33	MT	2.05
20	AL	7.64	MO	5.25	OH	2.01
21	NM	7.47	MA	5.24	HI	2.00
22	MI	7.29	Oregon	5.08	MO	1.96
23	TN	7.27	MN	5.08	KY	1.95
24	DC	7.04	UT	5.07	WV	1.88
25	KY	6.93	OH	5.04	CT	1.88
26	MN	6.92	NM	4.97	MN	1.87
27	VT	6.86	MS	4.66	TN	1.83
28	CO	6.72	MI	4.43	VT	1.78
29	WA	6.61	NH	4.37	DE	1.75
30	MO	6.33	NJ	4.30	ND	1.74
31	NC	6.28	CO	4.28	OK	1.71
32	MS	5.71	SC	4.16	AK	1.65
33	MD	5.68	NY	4.03	AL	1.58
34	AR	5.66	ME	4.00	DC	1.55
35	WY	5.66	NC	3.94	MI	1.51
36	Oregon	5.49	VT	3.86	ID	1.49
37	SD	5.46	WY	3.54	CO	1.49
38	WI	5.42	IA	3.28	NC	1.47
39	AK	5.39	SD	3.18	SC	1.47
40	WV	5.34	AR	3.17	AR	1.44
41	UT	5.20	KS	3.17	IN	1.43
42	ID	5.18	NE	3.16	KS	1.43
43	SC	4.66	ID	3.12	IL	1.41
44	IA	4.58	WI	3.06	UT	1.26
45	KS	4.50	WA	2.91	MD	1.17
46	NE	4.01	VA	2.75	WA	1.14
47	VA	3.52	MD	2.70	SD	1.10
48	ND	3.23	DC	2.58	WI	0.97
49	IN	2.82	ND	2.58	NE	0.90
50	AZ	-	IN	2.33	VA	0.82
51	DE	-	WV	0.67	IA	0.59

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 8017</u>		<u>Class 8018</u>		<u>Class 8033</u>	
	<u>Store: Retail NOC</u>		<u>Store: Wholesale NOC</u>		<u>Store: Meat/Grocery Retail</u>	
1	TX	5.16	LA	10.27	OH	10.37
2	WY	5.04	VT	9.84	DC	8.76
3	CA	4.70	CT	9.82	CA	7.39
4	OH	4.31	DC	9.43	PA	7.36
5	NV	3.90	NH	9.38	NY	7.10
6	RI	3.84	PA	9.32	TX	6.76
7	PA	3.80	HI	8.69	LA	5.98
8	FL	3.73	NY	8.50	ND	5.89
9	LA	3.62	FL	8.29	CT	5.86
10	HI	3.58	MA	7.96	MT	5.54
11	NY	3.56	CA	7.59	FL	5.50
12	DE	3.46	ME	7.50	CO	5.23
13	OK	3.14	AK	7.46	NJ	5.17
14	NJ	3.03	TX	7.36	AZ	5.06
15	GA	3.00	OK	7.27	IL	4.99
16	CT	2.96	OH	6.77	HI	4.73
17	NH	2.80	NV	6.77	RI	4.71
18	NM	2.79	NM	6.72	NV	4.65
19	TN	2.70	SD	6.64	DE	4.59
20	MO	2.66	MI	6.55	GA	4.56
21	MA	2.57	CO	6.40	OK	4.52
22	AZ	2.52	MO	6.32	MD	4.46
23	IL	2.48	DE	6.30	WY	4.36
24	AK	2.44	TN	6.12	NM	4.32
25	AL	2.43	IL	6.06	ID	4.08
26	MS	2.43	MT	6.04	MA	4.07
27	MT	2.39	GA	6.02	NH	4.00
28	NC	2.15	RI	5.94	MN	3.95
29	MN	2.14	MN	5.70	MO	3.71
30	CO	2.14	AL	5.65	ME	3.67
31	ID	2.12	AR	5.49	Oregon	3.66
32	Oregon	2.12	AZ	5.36	NC	3.59
33	DC	2.10	NJ	5.03	VT	3.57
34	ME	1.97	MD	4.92	KY	3.56
35	KY	1.97	MS	4.91	MI	3.55
36	VT	1.96	KS	4.87	WA	3.53
37	MI	1.91	NE	4.83	AK	3.49
38	AR	1.89	NC	4.82	MS	3.49
39	WV	1.88	KY	4.74	KS	3.45
40	SC	1.79	Oregon	4.71	WI	3.27
41	SD	1.77	ID	4.53	AL	3.09
42	KS	1.75	WI	3.92	TN	2.87
43	MD	1.73	IA	3.79	VA	2.86
44	WI	1.62	UT	3.79	AR	2.71
45	NE	1.51	WY	3.20	UT	2.60
46	UT	1.49	ND	3.11	SC	2.46
47	VA	1.30	WA	2.99	SD	2.45
48	ND	1.29	IN	2.97	NE	2.09
49	IN	1.18	WV	2.90	IN	2.06
50	WA	1.12	VA	2.70	WV	1.88
51	IA	1.08	SC	2.69	IA	1.45

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8107		Class 8232		Class 8742	
	Machinery Dealer		Lumberyard: Other Emp		Salespersons-Outside	
1	DC	16.58	LA	16.17	HI	1.75
2	RI	11.49	HI	13.85	LA	1.58
3	NY	10.49	CT	13.43	FL	1.40
4	LA	10.21	NY	13.20	RI	1.37
5	HI	10.15	TX	12.36	VT	1.30
6	FL	8.78	TN	11.92	MN	1.25
7	GA	8.50	MT	11.52	ME	1.21
8	Oregon	8.00	RI	11.11	OK	1.20
9	IL	7.99	GA	10.82	CT	1.19
10	CT	7.76	FL	10.67	NY	1.16
11	MS	7.68	PA	10.43	WV	1.16
12	AZ	7.65	NM	10.08	AK	1.15
13	NV	7.58	AZ	9.98	NV	1.15
14	MT	7.46	CA	9.50	AL	1.13
15	TX	7.36	NV	9.46	GA	1.04
16	OK	7.24	OK	9.46	OH	1.01
17	AK	7.02	KY	9.45	MS	1.01
18	KY	6.76	MA	9.02	NH	1.01
19	DE	6.75	IL	8.82	TX	0.98
20	AL	6.58	NC	8.74	PA	0.96
21	OH	6.40	DC	8.62	NC	0.95
22	MO	6.30	MS	8.27	DE	0.92
23	MA	6.29	NJ	8.18	NM	0.92
24	NH	6.10	DE	8.18	MT	0.91
25	NM	5.98	CO	7.91	TN	0.91
26	AR	5.93	SD	7.71	CA	0.86
27	NC	5.73	VT	7.70	AR	0.84
28	SC	5.73	OH	7.67	SC	0.84
29	ID	5.69	AL	7.61	MO	0.83
30	ME	5.68	AR	7.37	KY	0.81
31	MN	5.57	NH	7.34	AZ	0.74
32	VT	5.39	MO	7.19	NE	0.74
33	TN	5.24	WY	7.11	IA	0.73
34	MI	5.11	MN	6.88	Oregon	0.73
35	MD	5.06	Oregon	6.83	SD	0.72
36	VA	4.96	AK	6.11	CO	0.71
37	NE	4.88	SC	5.97	IL	0.71
38	NJ	4.72	ID	5.87	NJ	0.69
39	WA	4.61	WI	5.66	UT	0.68
40	CO	4.57	ME	5.54	WI	0.68
41	CA	4.57	MI	5.53	MA	0.65
42	KS	4.34	KS	5.30	WY	0.65
43	WI	4.04	WV	4.70	ID	0.64
44	UT	3.65	UT	4.57	MI	0.62
45	IA	3.53	VA	4.32	KS	0.61
46	WY	3.21	MD	4.16	DC	0.55
47	WV	3.17	WA	3.88	VA	0.52
48	SD	2.98	IA	3.86	ND	0.52
49	ND	2.60	NE	3.52	MD	0.51
50	IN	2.51	IN	3.37	IN	0.44
51	PA	-	ND	3.31	WA	0.42

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8810		Class 8824		Class 8832	
	Clerical Office Employees		Retirement Health Care		Physician and Clerical	
1	HI	0.92	MT	16.46	CA	1.77
2	ME	0.91	NV	14.71	OH	1.53
3	OH	0.86	OK	13.73	RI	1.42
4	CA	0.76	PA	13.17	HI	1.18
5	LA	0.76	LA	12.53	NV	1.17
6	FL	0.71	TX	11.92	ME	0.91
7	WV	0.67	GA	10.17	AZ	0.84
8	GA	0.66	FL	9.97	NY	0.82
9	NV	0.65	TN	9.65	AK	0.80
10	OK	0.62	ID	8.91	FL	0.80
11	NY	0.62	Oregon	8.89	CT	0.80
12	NH	0.56	NM	8.82	OK	0.74
13	AK	0.56	VT	8.78	NH	0.72
14	MT	0.54	RI	8.74	CO	0.67
15	DE	0.53	MS	8.52	Oregon	0.65
16	VT	0.51	ME	8.44	WY	0.63
17	TN	0.51	MN	8.40	LA	0.62
18	RI	0.51	NH	8.12	MT	0.61
19	CT	0.50	OH	8.09	PA	0.60
20	SD	0.47	CA	7.93	MA	0.59
21	NM	0.47	CO	7.75	ID	0.59
22	PA	0.47	KY	7.45	TX	0.56
23	AZ	0.47	NY	7.43	MN	0.54
24	TX	0.47	AZ	7.38	WV	0.53
25	AR	0.46	MO	7.26	NM	0.53
26	ID	0.46	AL	7.26	VT	0.51
27	MS	0.46	AR	7.07	DC	0.51
28	MO	0.44	WV	6.87	DE	0.50
29	CO	0.44	WY	6.48	ND	0.49
30	WY	0.44	CT	6.43	GA	0.49
31	Oregon	0.42	MI	6.34	NC	0.48
32	NJ	0.40	WA	6.19	WA	0.48
33	KY	0.39	KS	6.19	MI	0.46
34	AL	0.38	MA	5.99	NJ	0.45
35	NC	0.37	AK	5.64	IL	0.43
36	IL	0.34	SD	5.53	AL	0.43
37	MI	0.34	DE	5.46	KY	0.42
38	MN	0.34	IL	4.79	MS	0.41
39	KS	0.33	UT	4.59	TN	0.40
40	DC	0.32	NJ	4.47	SD	0.39
41	IA	0.32	DC	4.39	AR	0.38
42	SC	0.32	WI	4.31	MO	0.36
43	MA	0.31	NE	4.12	SC	0.36
44	UT	0.30	NC	4.06	WI	0.34
45	NE	0.30	IA	3.46	MD	0.33
46	WI	0.27	SC	3.46	KS	0.33
47	IN	0.26	IN	3.02	VA	0.28
48	MD	0.26	VA	2.87	IA	0.28
49	ND	0.22	MD	2.61	UT	0.28
50	VA	0.21	ND	1.94	NE	0.23
51	WA	0.21	HI	-	IN	0.20

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8833		Class 8868		Class 9014	
	Hospital: Professional		College: Professional/Clerical		Bldgs-Operation by Contr	
1	NV	4.08	CA	2.03	HI	16.44
2	MT	3.93	NV	1.76	Oregon	11.05
3	FL	3.67	OH	1.68	ID	10.79
4	WY	3.39	WY	1.52	RI	10.30
5	HI	3.29	HI	1.35	MT	10.28
6	OK	3.12	FL	1.19	LA	9.85
7	CA	2.98	NY	1.18	WV	9.78
8	DE	2.90	MN	1.08	TX	9.60
9	RI	2.83	PA	1.05	FL	9.59
10	LA	2.64	NH	0.95	NY	9.25
11	VT	2.63	AR	0.93	NV	9.19
12	AL	2.60	CT	0.91	PA	8.93
13	OH	2.58	TX	0.90	NH	8.86
14	PA	2.55	NJ	0.87	VT	8.81
15	NY	2.45	DE	0.83	OK	8.42
16	ME	2.30	NM	0.81	GA	8.35
17	AZ	2.24	MA	0.81	MN	7.64
18	MN	2.16	ME	0.80	AZ	7.34
19	KY	2.16	KY	0.79	MA	7.29
20	AK	2.15	TN	0.77	ME	7.15
21	MI	2.15	LA	0.77	NM	6.90
22	ID	2.05	AK	0.73	IL	6.80
23	MA	2.03	AL	0.70	KY	6.70
24	NM	2.01	RI	0.69	AR	6.66
25	ND	1.94	VT	0.68	OH	6.48
26	TX	1.90	NC	0.67	TN	6.46
27	CO	1.87	WA	0.67	CO	6.36
28	SD	1.80	GA	0.66	WA	6.31
29	NH	1.78	IL	0.66	DE	6.29
30	GA	1.76	WV	0.64	ND	6.08
31	CT	1.75	MT	0.63	MI	6.06
32	TN	1.70	SC	0.62	NJ	5.81
33	NJ	1.63	CO	0.61	MS	5.64
34	MS	1.63	OK	0.60	WY	5.61
35	MO	1.63	AZ	0.55	MO	5.53
36	Oregon	1.59	MO	0.54	AL	5.48
37	IL	1.52	SD	0.51	AK	5.36
38	WV	1.52	MS	0.49	IA	5.26
39	WA	1.48	ID	0.46	KS	5.24
40	AR	1.36	ND	0.46	CT	4.95
41	KS	1.32	KS	0.45	NC	4.87
42	SC	1.31	Oregon	0.44	SD	4.65
43	NC	1.25	MD	0.40	IN	4.61
44	IA	1.19	DC	0.39	WI	4.47
45	DC	1.16	VA	0.39	NE	4.42
46	NE	1.02	NE	0.38	DC	4.34
47	UT	1.01	MI	0.38	UT	3.82
48	WI	1.01	WI	0.30	SC	3.69
49	MD	0.96	IA	0.28	MD	3.14
50	VA	0.95	IN	0.27	VA	2.87
51	IN	0.59	UT	0.20	CA	0.54

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 9015</u>		<u>Class 9040</u>		<u>Class 9052</u>	
	<u>Bldgs-Operation by Owner</u>		<u>Hospital: Other Emp</u>		<u>Hotel: Other Emp</u>	
1	RI	10.32	HI	11.30	TX	10.57
2	LA	10.13	TX	10.98	OK	10.54
3	NV	10.04	MT	10.57	CA	9.75
4	OK	9.96	AZ	10.25	NV	7.79
5	WV	9.78	LA	9.83	MT	7.73
6	HI	9.34	NM	9.54	PA	7.70
7	FL	9.18	NY	9.39	FL	7.38
8	PA	8.93	GA	9.01	HI	7.27
9	CA	8.75	FL	8.85	NM	7.06
10	TX	8.72	OK	8.51	Oregon	6.60
11	AZ	8.67	VT	8.13	MS	6.59
12	CT	8.62	NH	6.98	LA	6.38
13	GA	8.52	MA	6.90	NH	6.01
14	AK	7.92	DC	6.82	VT	5.98
15	MN	7.64	CO	6.52	ID	5.91
16	NH	7.51	TN	6.42	SD	5.86
17	OH	7.44	AK	6.11	TN	5.83
18	Oregon	7.29	AL	5.79	GA	5.78
19	MT	7.05	Oregon	5.55	OH	5.61
20	ME	6.93	IL	5.52	MO	5.49
21	ID	6.92	MS	5.52	AK	5.32
22	MS	6.76	RI	5.51	NY	5.32
23	KY	6.64	AR	5.45	WY	5.29
24	CO	6.55	ME	5.34	CT	5.09
25	MA	6.53	KY	5.31	DC	5.06
26	SD	6.43	ID	5.26	AZ	5.05
27	AL	6.43	MO	5.12	WA	4.99
28	AR	6.43	UT	4.88	KY	4.97
29	MO	6.25	WI	4.65	CO	4.96
30	TN	6.24	NC	4.64	AR	4.93
31	NM	6.18	SD	4.56	IL	4.93
32	VT	6.18	MN	4.44	RI	4.79
33	ND	6.08	MI	4.24	MI	4.77
34	NC	6.06	NV	4.08	DE	4.61
35	MI	6.06	IA	4.06	ME	4.38
36	WY	5.61	KS	4.01	MA	4.38
37	NJ	5.44	MD	3.61	KS	4.28
38	WA	5.26	CT	3.53	WV	4.28
39	UT	5.11	WY	3.39	ND	4.17
40	IL	4.93	CA	2.98	NJ	3.85
41	NY	4.92	DE	2.90	MN	3.81
42	SC	4.50	SC	2.75	UT	3.81
43	WI	4.31	IN	2.72	AL	3.81
44	KS	4.27	OH	2.58	NE	3.19
45	DC	3.69	NE	2.58	NC	3.05
46	MD	3.37	PA	2.55	WI	3.00
47	IA	3.28	VA	2.22	IN	2.79
48	IN	3.12	ND	1.94	SC	2.76
49	NE	2.93	NJ	1.63	IA	2.72
50	VA	2.91	WV	1.52	MD	2.62
51	DE	-	WA	1.48	VA	2.26

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 9079		Class 9101	
	Restaurant NOC		College: Other Emp	
1	TX	7.40	DC	8.97
2	HI	6.57	NY	7.86
3	FL	6.55	HI	7.82
4	OK	6.42	TX	7.77
5	GA	6.09	LA	7.30
6	CA	6.08	CT	6.90
7	NV	5.19	FL	6.88
8	MT	5.09	OK	6.71
9	PA	4.97	MT	6.67
10	TN	4.93	GA	6.58
11	MS	4.84	RI	6.45
12	AK	4.50	CA	6.12
13	NY	4.47	NJ	6.06
14	RI	4.36	VT	5.92
15	WY	4.36	AZ	5.90
16	Oregon	4.33	Oregon	5.83
17	DE	4.21	CO	5.71
18	NJ	4.18	IL	5.34
19	NH	4.10	ID	5.15
20	MO	3.99	MN	4.84
21	CO	3.85	NH	4.75
22	OH	3.84	MO	4.72
23	NM	3.83	TN	4.27
24	MN	3.81	SD	4.23
25	VT	3.77	MA	4.21
26	ID	3.76	NM	4.19
27	CT	3.73	NC	4.12
28	AZ	3.70	ME	4.02
29	KY	3.69	UT	3.96
30	MA	3.56	AR	3.83
31	ME	3.41	MS	3.83
32	NC	3.39	MI	3.80
33	WV	3.26	KY	3.79
34	WA	3.01	AK	3.69
35	AR	2.96	WI	3.67
36	SD	2.91	AL	3.63
37	KS	2.91	KS	3.29
38	MI	2.83	IA	3.06
39	LA	2.83	VA	2.78
40	SC	2.64	SC	2.76
41	ND	2.63	NE	2.74
42	UT	2.56	WY	2.61
43	DC	2.54	IN	2.20
44	WI	2.31	MD	2.02
45	IN	2.09	NV	1.76
46	AL	-	OH	1.68
47	IL	-	PA	1.05
48	IA	-	DE	0.83
49	MD	-	WA	0.68
50	NE	-	WV	0.64
51	VA	-	ND	0.46

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (11/96)

APPENDIX TABLE 5

**1995 ASSIGNED RISK POOL SIZE, BY STATE
FOR COVERAGES IN POOLS MANAGED BY NCCI**

<u>State</u>	<u>ARP as % of Direct Premiums Written</u>	<u>Number of ARP Risks as of 12/31/95</u>
Alabama	30.7%	11,270
Alaska	15.0%	7,708
Arizona	0.5%	220
Arkansas	26.2%	11,797
Connecticut	9.3%	12,582
Delaware	16.6%	NA
District of Columbia	12.6%	2,196
Georgia	21.4%	26,566
Hawaii	47.5%	10,738
Idaho	2.3%	756
Illinois	7.8%	33,481
Indiana	6.4%	9,911
Iowa	9.8%	6,035
Kansas	24.9%	15,954
Kentucky	34.9%	17,156
Massachusetts	27.8%	NA
Michigan	8.7%	NA
Mississippi	25.0%	6,878
Missouri	17.3%	16,494
Nebraska	11.0%	3,916
New Hampshire	27.1%	12,969
New Mexico	21.4%	5,219
North Carolina	18.2%	NA
Oregon	7.9%	17,982
South Carolina	26.3%	18,241
South Dakota	15.4%	2,737
Tennessee	42.7%	35,042
Vermont	24.9%	6,908
Virginia	24.3%	25,759

NA=Not available

Source: Management Summary 1995, NCCI, 1996.