

Oregon Workers' Compensation Premium Rate Ranking

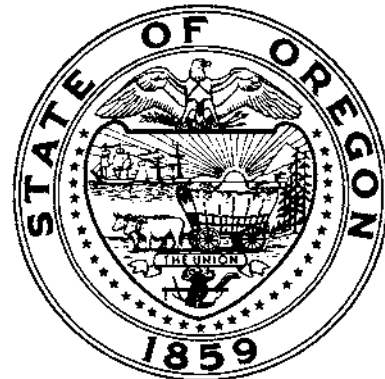
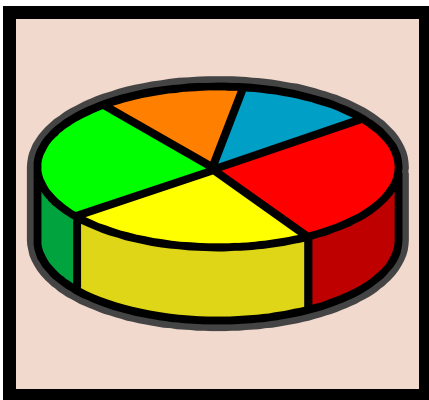
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*Information Technology
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and Business Services*

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2014

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Highlights

- ◆ Oregon employers pay, on average, the 43rd highest workers' compensation premium rates in the nation; i.e., 41 states¹ had higher rates in 2014. Oregon ranked 39th in 2012.
- ◆ The premium index rate in Oregon is \$1.37 per \$100 of payroll. The national median index rate is \$1.85. Premium indices rate range from a low of \$0.88 per \$100 of payroll in North Dakota to a high of \$3.48 in California.
- ◆ The national median index rate is currently at its lowest value since the inception of this study in 1986. It peaked in 1994 at \$4.35.
- ◆ Oregon's index rate is 74 percent of the national median, its lowest recorded level. It peaked at 149 percent of the national median in 1990.
- ◆ From 2004 through 2012, the range between the highest and lowest-rate states narrowed. In 2014, however, this trend reversed somewhat, primarily due to divergence of the highest-rate and lowest-rate states. By other measures, states continued to cluster near the median.
- ◆ Oregon's ranking in the 54 occupational classes used in this study² ranged from fourth highest for "Farm: Cattle/Livestock" to 49th highest for "Store: Auto Parts."

¹ One state was tied with Oregon. In cases of ties, our study practice is to assign the higher numerical rank to both states.

² See Methodology section for explanation of class set substitutions.

Oregon Workers' Compensation Premium Rate Ranking Findings by state

Jan. 1, 2014

Introduction

The comparison of workers' compensation rates by state can be used as a factor in plant relocation, as an indicator of possible differences in benefit levels, or to track changes in workers' compensation premium rates among states over time. The Information Technology and Research Section in the Oregon Department of Consumer and Business Services has used the same methodology (with minor enhancements) to examine rates on a biennial basis since 1986. Analysts use this methodology to create a comparable hazard mix across states, thus controlling for interstate differences in industry composition. This edition of the study provides data as of Jan. 1, 2014.

Findings

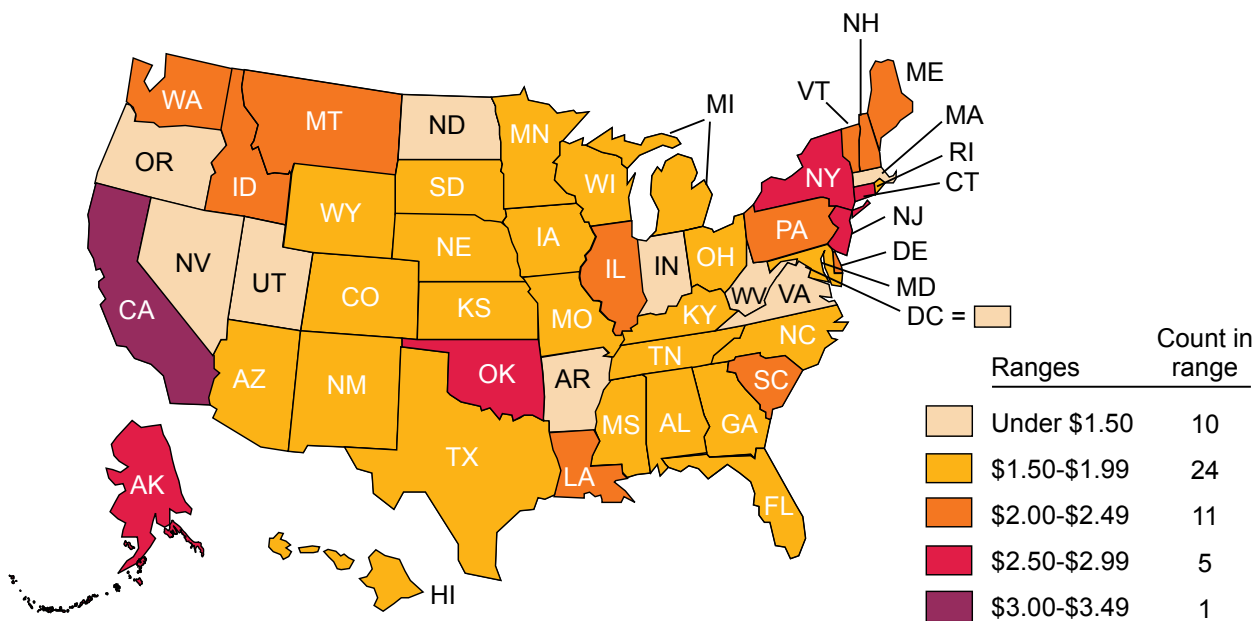
Oregon employers in the voluntary market pay, on average, the 43rd highest workers' compensation premium rates in the nation; i.e., 41 states had higher rates. Oregon and West Virginia tied at 43rd highest.

Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995, and to workplace safety initiatives, Oregon experienced dramatic premium rate decreases over the first half of this study's history. Rates decreased by double digits each year from 1991 to 1993, and again in 1997 and 1998. Collectively, these cuts contributed to Oregon reducing its premium rate ranking from eighth highest in the nation to 38th highest between 1990 and 1998.

Overall, pure premium rates did not increase in Oregon for 20 years, through 2011³. Because of this, Oregon's rank has remained fairly constant for the past 16 years; Oregon was ranked 39th in 2012, and 43rd in 2014 (see Table 1).

Oregon's position changed dramatically in relation to another of the study's rate benchmarks, the median index rate. Oregon's index rate is 26 percent below the national

Figure 1. 2014 Workers' compensation premium index rates



³Subsequent to 2011, Oregon pure premium rates rose slightly, by 1.9 percent in 2012 and 1.7 percent in 2013, followed by a decline of 7.6 percent in 2014.

Table 1. Workers' compensation premium rate ranking

2014 ranking	2012 ranking	State	Index rate	Percent of study median	Effective date
1	3	California	3.48	188%	January 1, 2014
2	2	Connecticut	2.87	155%	January 1, 2014
3	7	New Jersey	2.82	152%	January 1, 2014
4	5	New York	2.75	148%	January 1, 2014
5	1	Alaska	2.68	145%	January 1, 2014
6	6	Oklahoma	2.55	137%	11/1/13 State Fund, 1/1/14 Private
7	4	Illinois	2.35	127%	January 1, 2014
8	14	Vermont	2.33	125%	April 1, 2013
9	30	Delaware	2.31	125%	December 1, 2013
10	15	Louisiana	2.23	120%	January 1, 2014
11	8	Montana	2.21	119%	July 1, 2013
12	9	New Hampshire	2.18	118%	January 1, 2014
13	10	Maine	2.15	116%	April 1, 2013
14	19	Idaho	2.01	109%	January 1, 2014
17	13	Washington	2.00	108%	January 1, 2014
17	16	South Carolina	2.00	108%	September 1, 2013
17	12	Pennsylvania	2.00	108%	April 1, 2013
20	27	New Mexico	1.99	108%	January 1, 2014
20	20	Rhode Island	1.99	107%	July 1, 2013
20	17	Minnesota	1.99	107%	January 1, 2014
21	36	Missouri	1.98	107%	January 1, 2014
22	19	Tennessee	1.95	105%	March 1, 2013
23	12	Wisconsin	1.92	104%	October 1, 2013
24	25	Iowa	1.88	101%	January 1, 2014
25	23	South Dakota	1.86	100%	July 1, 2013
27	35	Hawaii	1.85	100%	January 1, 2014
27	25	North Carolina	1.85	100%	April 1, 2013
28	29	Florida	1.82	98%	January 1, 2014
29	21	Alabama	1.81	97%	March 1, 2013
30	33	Nebraska	1.78	96%	February 1, 2013
31	31	Wyoming	1.76	95%	January 1, 2014
32	27	Georgia	1.75	95%	July 1, 2013
33	28	Ohio	1.74	94%	July 1, 2013
34	32	Michigan	1.68	91%	January 1, 2013
35	34	Maryland	1.64	88%	January 1, 2014
36	38	Texas	1.61	87%	June 1, 2013
37	37	Arizona	1.60	86%	January 1, 2014
38	42	Mississippi	1.59	85%	March 1, 2013
39	41	Kansas	1.55	83%	January 1, 2014
40	22	Kentucky	1.51	82%	October 1, 2013
41	43	Colorado	1.50	81%	January 1, 2014
43	40	West Virginia	1.37	74%	November 1, 2013
43	39	Oregon	1.37	74%	January 1, 2014
45	45	Utah	1.31	71%	December 1, 2013
45	47	District of Columbia	1.31	70%	November 1, 2013
46	46	Nevada	1.26	68%	March 1, 2013
48	44	Massachusetts	1.17	63%	September 1, 2010
48	48	Virginia	1.17	63%	April 1, 2013
49	49	Arkansas	1.08	58%	July 1, 2013
50	50	Indiana	1.06	57%	January 1, 2014
51	51	North Dakota	0.88	47%	July 1, 2013

Table 2. Oregon's ranking in the top 10 of 50 occupational classes

Class code	Occupation	Oregon payroll (policy years 2008-2010)	Oregon ranking
8810	Clerical Office Employees NOC	35,794,077,091	44
8742	Salespersons - Outside	9,651,924,847	46
8868	COLLEGE: Professional Employees & Clerical	7,304,026,745	42
8832	Physician and Clerical	6,737,289,705	37
9079	Restaurant NOC	4,398,201,794	43
8833	Hospital: Professional Employees	3,378,727,495	38
8017	STORE: Retail, NOC	2,199,088,458	41
8380	Automobile Service/Repair Center & Drivers	1,646,509,894	32
7219	Trucking: NOC - All Employees & Drivers	1,462,687,561	37
8824	Retirement Living Centers: Health Care Employees	1,144,962,307	32

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). State special code 7219 (Trucking: Local & Long haul - all employees & drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees & drivers) and 7229 (Trucking: Long distance hauling - all employees & drivers).

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

median in 2014, the lowest recorded level (see Figure 4). The index rate peaked at 49 percent above the median in 1990 and was at previous lows in 2004 and 2006.

Oregon's premium index rate (premium per \$100 of payroll) is \$1.37 (see Figure 1) Premium indices rate range from \$0.88 in North Dakota to \$3.48 in California. Percent of median, a state's index rate divided by the median index rate, ranged from a low of 47 percent for North Dakota to a high of 188 percent for California. Oregon's 2014 percent of median is 74 percent. Thirteen jurisdictions were more than 10 percent above the study median, 21 were between 90 percent and 110 percent, and 17 were below 90 percent (see Table 1).

Oregon's ranking in the 54 occupational classes⁴ used in this study ranged from the 4th highest for "Farm: Cattle/Livestock" to 49th for "Store: Auto Parts." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes this study is based on. Oregon's rates were higher than the median class rates for eight of the 54 study classes (see Appendix 4).

Methodology

This study is designed to produce a comparison of premium rates for a comparable set of risk classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. Of the approximately 450 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 67.9 percent of 2008-2010 Oregon payroll and 59.2 percent of 2008-2010 Oregon losses, as reported by NCCI on a policy-year basis. Appendix 1 lists occupational classes, payroll, and loss information used in this study.

The states that do not use the NCCI classification system are also included in the study. Analysts in these states select analogous classes to the NCCI classes, making it possible to compare these states with the states served by NCCI.

The study compares the average manual rates, rates for expected claim costs plus factors for insurer expense and profit. For comparison of average manual rates, it is necessary to derive manual rates for states for which only pure premium or advisory loss cost rates are available.

⁴The top 50 Oregon classes include codes 7219 and 9079, codes that are not generally used by other states. In order to provide the most representative set of classes, these have been replaced in the study with 7228 and 7229 for 7219, and 9058, 9092, 9083, and 9084 for 9070. This brings the number of codes in the study up to 54 NCCI class codes.

Table 3. States 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	Texas ¹	
Illinois ¹	South Dakota ¹	Wisconsin	
Iowa	Tennessee ¹		
Kansas ¹	Utah ¹		
Kentucky ¹	Vermont ¹		
Louisiana ¹	Virginia ¹		
Maine ¹	West Virginia ¹		
Maryland ¹			

¹ States 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), Kansas (1/1/94), 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), Mississippi (1/1/96), Tennessee (1/1/97), Alaska (1/1/98), Nevada (7/1/99), West Virginia (7/1/06), New York (1/1/2008)

Source: NCCI Annual Statistical Bulletin, 2013 Edition

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 occupational class based on aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 35 states and the District of Columbia, and provides advisory ratemaking services to the local rating organization in three other states (see Table 3).

Expense loading factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit to create a manual rate. An expense loading factor is used to modify each competitive state's rates unless they provide manual rates. For Oregon, the average expense loading factor of 26.8 percent was computed based on the loading factors in effect during 2014, for each of the top 30 private insurers and the SAIF Corporation, weighted

by 2013 direct earned premiums. This figure represents a 1.0 percent increase from the 2012 Oregon value. See Table 4 for load factors by state. Between 2012 and 2014, 31 jurisdictions reported load factor increases and five reported decreases.

In states with competitive rating laws, each carrier determines its own loading factor. Pure premium, increased by the expense loading factor, represents the manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just the manual rate multiplied by 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. Because comparable data across states do not exist, these factors are not accounted for in this study.

States differ substantially in the way in which they set and apply their manual rates. **Monopolistic states**

Table 4. Load factors used for competitive states

State	2012 Load Factor	2014 Load Factor	Percent change 2012 to 2014
Alabama	31.8%	39.0%	5.50%
Alaska	51.5%	54.7%	2.08%
Arkansas	43.8%	54.2%	7.23%
California	38.0%	11.9%	-18.91%
Colorado	21.7%	25.6%	3.24%
Connecticut	39.8%	35.5%	-3.08%
Delaware	35.5%	39.5%	2.97%
District of Columbia	47.0%	52.2%	3.51%
Georgia	35.0%	40.0%	3.70%
Hawaii	55.7%	62.9%	4.63%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	42.8%	45.3%	1.72%
Kentucky	46.7%	39.0%	-5.25%
Louisiana	54.0%	64.9%	7.09%
Maine	43.9%	48.5%	3.20%
Maryland	47.2%	45.8%	-0.90%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	77.9%	92.0%	7.93%
Mississippi ¹	34.7%	36.5%	1.35%
Missouri ²	33.9%	43.6%	7.25%
Montana	18.0%	19.7%	1.45%
Nebraska	35.5%	44.8%	6.82%
Nevada	30.8%	36.1%	4.05%
New Hampshire	29.7%	36.5%	5.24%
New Mexico	39.6%	42.4%	1.99%
New York	26.0%	30.0%	3.17%
North Carolina	31.0%	35.3%	3.28%
Oklahoma	33.7%	48.6%	11.18%
Oregon	25.6%	26.8%	0.97%
Pennsylvania	45.1%	56.8%	8.11%
Rhode Island	38.9%	32.3%	-4.80%
South Carolina	43.7%	46.9%	2.25%
South Dakota	49.0%	61.2%	8.18%
Tennessee	27.0%	37.0%	7.87%
Texas	Average manual rates used	Average manual rates used	NA
Utah	33.5%	42.6%	6.80%
Vermont	34.1%	47.7%	10.12%
Virginia	38.0%	40.0%	1.46%
West Virginia	21.6%	35.8%	11.71%

¹Mississippi insurers can choose to use loss costs rates from each of the past six years modified by a loss cost multiplier. The multipliers shown here are the premium weighted average applied to the sets of loss costs.

²The Missouri Insurance Dept. maintains a Web site that gives the average manual rate for any valid class code entered.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (7/2014)

have a state-operated workers' compensation system and set their own manual rates. States that allow private insurers to compete for business either use NCCI to prepare their manual rates/loss costs or use their own rating bureau. Some state rating bureaus are completely independent of NCCI, while others contract with NCCI for their rate preparation (See Table 3 for states by

workers' compensation rating organization). On top of the variation in rating organizations, many states allow insurers to compete for business by setting their own expense loading factors. These expense loading factors, also called loss cost modifiers, are then applied to pure premium rates to produce manual rates.

Oregon analysts obtained premium rates in effect as of Jan. 1, 2014, for the 54 selected classes directly from the states or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Each state's rates were weighted by 2008-2010 Oregon payroll to obtain the state's average manual rate. If a state did not have rates for all 54 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 54 classes to Oregon's average rate for the limited classification set.

Twenty states have contracting class premium adjustment programs: Alaska, Connecticut, Delaware, Florida, Hawaii, Illinois, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Virginia, and Wisconsin. To compensate for these programs, each state's contracting classes are divided by a state-specific average-discount offset. NCCI provided the offset information for most states.

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment is applied for most states. This adjustment is calculated by subtracting the state's voluntary-market expense load factor from the countrywide residual market load factor. If a state does not employ an expense load factor, the study's median expense load factor is used. This number is multiplied by the state's residual market share and subtracted from one to derive the residual market adjustment. If the state's residual market share is not available, an estimate of countrywide residual market share (provided by NCCI) is used. This residual market adjustment is multiplied by the state's index rate to calculate the final index rate. (See Appendix 2 for a comparison of assigned risk pool size by state.)

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2014

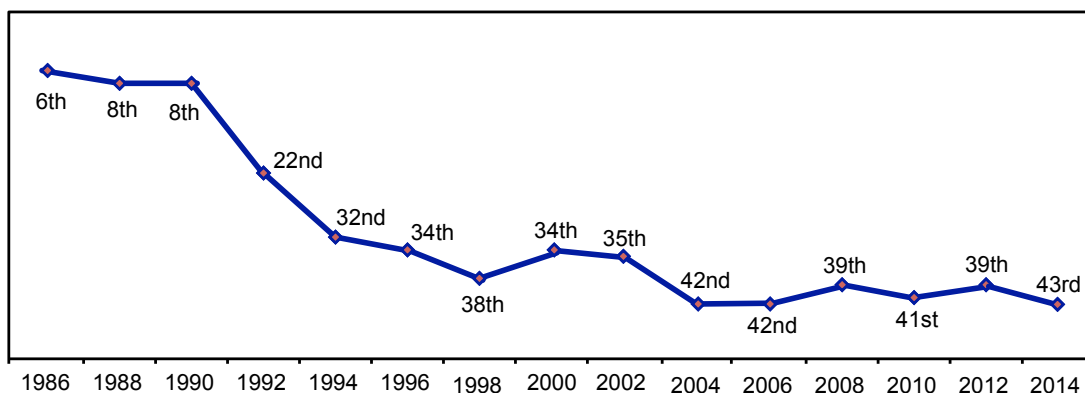
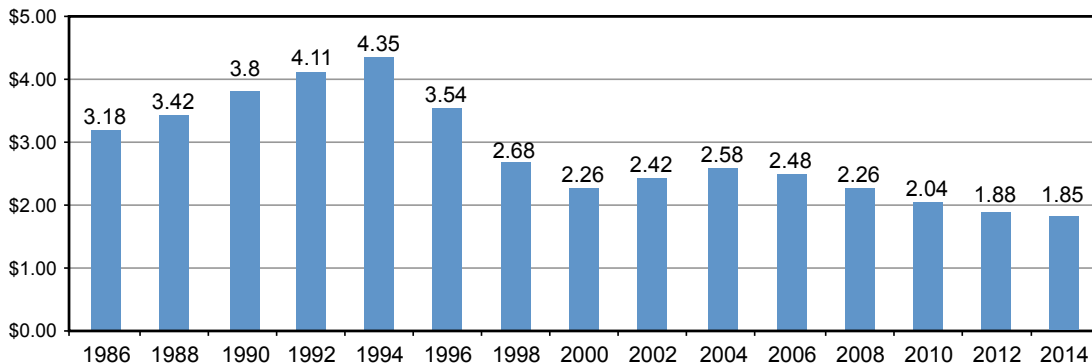


Figure 3. Workers' compensation national median index rate, 1986-2014



Time series

The 2014 study marks the 15th biennial study using the same basic methodology. This provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the past 28 years.

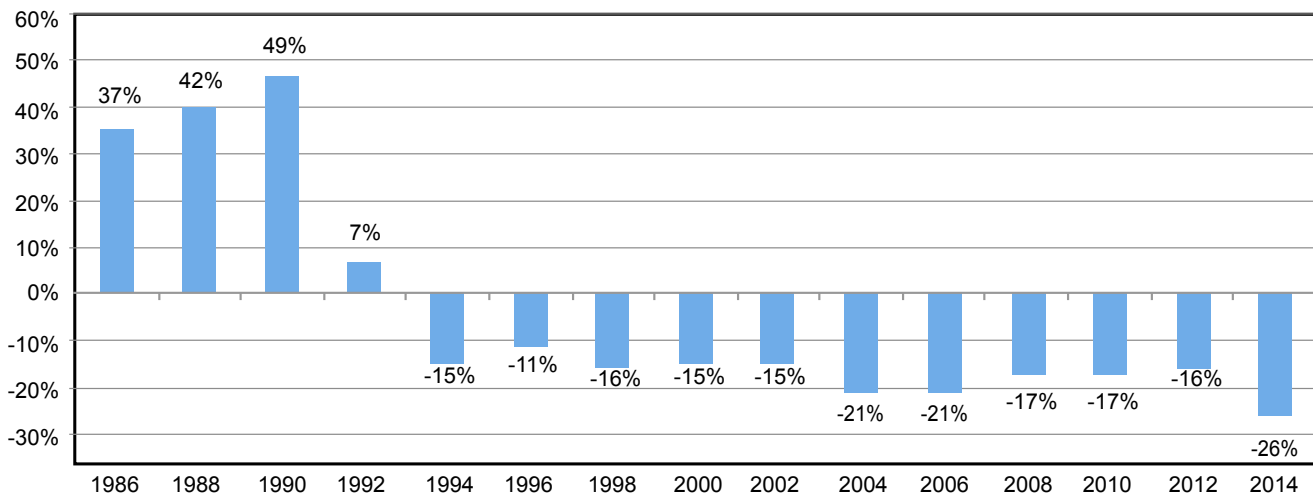
The study methodology imposes some limitations on its usefulness as a time series. The set of surveyed classes and associated payroll weights both change over time; thus, index values are not strictly comparable across studies. This means that a change in a state's index values from one study to the next are less meaningful than the change in its placement relative to other states. To overcome this problem, the median index rate for each study is also used as a benchmark. This creates a data series of states' rates as a percentage of the median index rate for each study (shown in Table 1). Compared to an overall average, use of the median tends to curtail the influence of outliers at the ends of the distribution. Thus, a state's index rate as a percentage of the median can be used, along with its ranking, as an indicator of its relative cost. It may be a better indicator than the actual index value

of changes from one study to the next.

As can be seen from Figure 3, the national median rate began to drop in the mid-1990s and reached its previous low point in 2000. The national median then rose in 2002 and 2004, followed by declines through 2014. The 2014 rate is the lowest yet recorded. This general trend has also been observed in other, independent data series on national workers' compensation costs, such as those published by the U.S. Bureau of Labor Statistics⁵ and the National Academy of Social Insurance⁶.

Oregon's rates with respect to the median are shown in Figure 4. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index rate for Oregon was increasing as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred while rates were increasing nationally, and the drop in the following

Figure 4. Oregon premium index rate relative to national median value, 1986-2014



⁵ U.S. Bureau of Labor Statistics "Employer Costs for Employee Compensation (ECEC)" <http://www.bls.gov/news.release/ecec.toc.htm>

Workers' compensation costs as a percent of payroll can be derived from the data in this quarterly national survey of employers.

⁶ National Academy of Social Insurance "Workers' Compensation: Benefits, Coverage, and Costs, 2012". <http://www.nasi.org/research/2014/report-workers-compensation-benefits-coverage-costs-2012>

<http://www.nasi.org/research/2012/report-workers-compensation-benefits-coverage-costs-2010>. Table 12 of this publication provides a data series for employer cost per \$100 of wages.

Table 5. Effect of approved rate changes on premium level in Oregon and countrywide

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Oregon	-0.1%	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%	-1.3%	-1.8%	1.9%	1.4%
Avg. countrywide¹	4.9%	6.6%	-6.0%	-5.1%	-5.7%	-6.6%	-3.4%	-2.4%	-1.0%	0.0%	8.4%	2.2%

Source: NCCI Annual Statistical Bulletin, 2014 Edition.

Note: Oregon 2002 change reflects net effect of 9/1/01 increase of 2.1% and 1/1/2002 decrease of 2.2%.

¹The average countrywide values have been recalculated by NCCI to reflect additional states.

Comparing states' rate trends

This study was first done in 1986, and was originally intended to inform Oregon policy makers of how Oregon's rates ranked nationally on a timely, comprehensive, and comparable basis. In recent studies, the rankings have been closely watched by other states interested in how their rates compare nationally. Since the start of this series of studies, trends in workers' compensation systems and insurance markets have resulted in declining differences in states' rates, a notable trend between 2004 and 2014. A tighter rate distribution (decreasing difference between maximum and minimum values) makes rank values more volatile from one study to the next, in turn making the numerical ranking less meaningful.

The tightening of the rate distribution can be seen in Table 6. The maximum range narrowed by more than half between 2004 and 2012. Although the 2014 range increased from the 2012 value, it continued to tighten in other ways, as evidenced a record number of states (21) that fell within plus or minus 10 percent of the study median.

Table 6: Maximum, median, and minimum index rates comparison, 2006 - 2014

Study Year >	2006	2008	2010	2012	2014
Maximum	5.00	3.97	3.33	3.01	3.48
Median	2.48	2.26	2.04	1.88	1.85
Minimum	1.10	1.08	1.02	1.01	0.88
Absolute Difference relative to Minimum					
Max - Min	3.90	2.89	2.31	2.00	2.60
Median - Min	1.38	1.18	1.02	0.87	0.97

two studies was dramatic. By 1994, Oregon's index rate had declined to 15 percent below the national median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the national median. Oregon's index rate is 26 percent below the national median for 2014.

An additional historical comparison

As Appendix 3 illustrates, there have been many changes in states' workers' compensation premium rates over the past five years. In 2010, decreases outnumbered increases. For 2011, there were similar numbers of decreases and increases, while in 2012 and 2013, the increases outnumbered the decreases. This trend appears to have reversed: as of mid-2014 there were equal numbers of increases and decreases in 2014, but nine states show no change⁷. Roughly three-fifths of the states that report premium level changes to the NCCI had a net rate decrease over the five-year period from Jan. 1, 2010, to approximately May 2014⁸. Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 2002 through 2013.

Notes about using the rankings

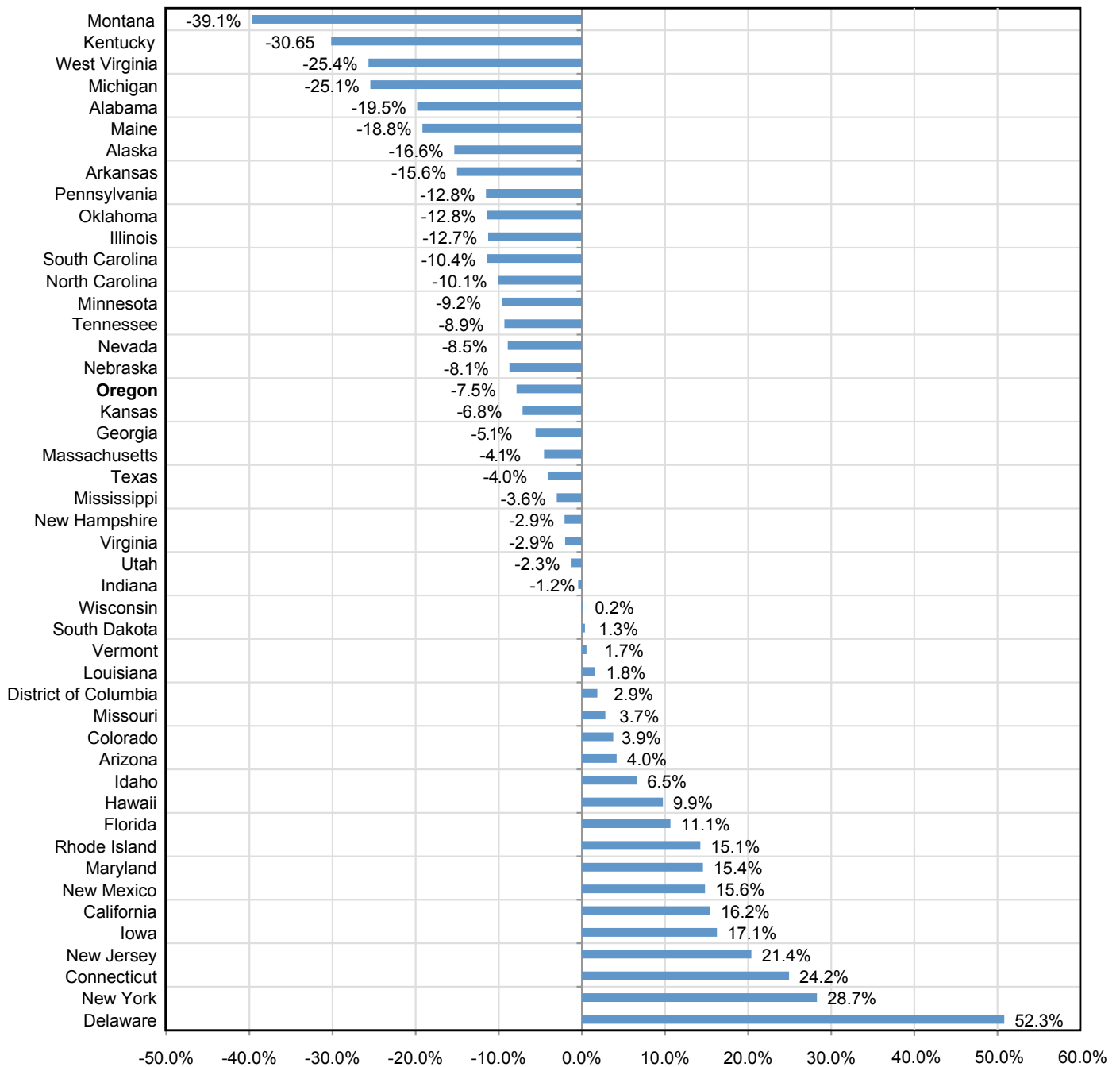
Users of this premium rate ranking study should be aware of some of the issues in comparing premium rates among states. There are many factors that cannot be measured in each state but contribute to overall rate level and individual class rates. These factors vary by state. Some issues that the users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

1. Because not all premium classes were included in the study, the actual average premium rate for a state will differ from the weighted premium index rate, which is based on the characteristics of Oregon's economy.

⁷These 9 are all states that usually review rate changes, if any, in the last half of the calendar year.

⁸Rates in effect as of 1-1-2014 were used in the study.

Figure 5. Net five-year voluntary premium level change, 2010-2014
Based on NCCI data



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2014 Edition and Oregon rate filing history. Data do not include changes in residual markets. The 2014 component of change is based upon preliminary listings, which may not reflect rate changes for mid-to-late 2014. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

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 would be somewhat different.
3. Several states use classification systems other than NCCI, and the conversion is not perfect. Rates for similar classes were used, and these classes were based on the recommendations of respondents in those states.
4. Many states have unique classes within the NCCI system⁹, 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 substitute class included in a single NCCI class, the rates were apportioned by class using available data, otherwise they were averaged.
5. The premium rate listed for a class in any state will often not be the rate that an individual 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.
6. Employers in Oregon and many other states have the option to purchase large deductible policies, or to pay a part of some claims' medical costs (in Oregon, the first \$1,800¹⁰ of costs) to contain expenses and improve experience ratings. These cost-saving measures are not reflected in the indices rate 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 expense loading factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.
8. The premium rates do not reflect any insurer dividends paid to employers.
9. This study is based on payroll rates.

For Washington, hourly rates must be converted to payroll rates. The Washington payroll data include 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, workers' compensation premium is based on the first \$36,000 and \$31,800 of payroll per employee, per year, respectively. Anything more than \$36,000 in Nevada and \$31,800 in North Dakota (up from \$25,000 in 2012) is exempt. In order to compare Nevada's and North Dakota's index rate with those of other states lacking a payroll limitation, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during fiscal year 2013. The 2012 study was the first time Nevada's payroll cap had been taken into account; this contributed to their large drop from the 2010 study.
 - 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.
11. The premium rates may include more than loss experience and insurer overhead. In some states, assessments and taxes 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.

⁹ As discussed above, the classification set used in this study was expanded from 50 to 54 classes in order to provide classes that were most commonly used nationally.

¹⁰ This value will change annually with medical price inflation. Originally this value was set at \$1,500 but had risen to \$1,800 by 2014.

For example, the Oregon Workers' Compensation premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Consumer and Business Services. This assessment is accounted for in Oregon's index rate, but its Workers' Benefit Fund (cents-per-hour assessment) is not.

Assessments/taxes are also factored into the rates for the following states: Alaska, Arkansas, California, Connecticut, Georgia, Idaho, Indiana, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Texas, Utah, Vermont, and West Virginia.

12. The data exclude self-insurers' experience.
13. 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, litigation activity, characteristics of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
14. States with state funds may operate in one of three ways. In North Dakota and Wyoming, workers' compensation is handled exclusively through a monopoly state fund. Ohio and Washington allow workers' compensation insurance to be provided either by the state fund or through self-insurance.

Competitive state-fund states allow employers to choose among private insurers, the state fund, or self-insurance. In some competitive state fund states (California, Colorado, Hawaii, Idaho, Mississippi, Missouri, Montana, New York, Oregon, Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers.

Kentucky, Louisiana, Maryland, Oklahoma, and South Carolina allow their state funds to set their own rates, separate from those used by the private insurers in the state. Louisiana and Oklahoma provided rates and market share information so that the private market and state fund rates could be weighted to derive overall manual rates. The South Carolina state fund is unique in that it only serves state government agencies.

15. Data used for calculating the index rate for California, 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.

Appendices

Appendix 1. Occupational classes used for 2014 premium rate ranking

Index	Class code	Scope of basic manual classifications	2008 - 2010 Oregon payroll	2008 - 2010 Oregon losses
1	7219	Trucking: NOC-All Employees & Drivers	1,462,687,561	93,030,870
2	9079	Restaurant & Drivers	4,398,201,794	56,395,435
3	2702	Logging: Nonmechanized Equip. Operations & Drivers	240,155,126	51,166,632
4	8810	Clerical Office Employees NOC	35,794,077,091	49,611,142
5	8380	Automobile Service or Repair Center & Drivers	1,646,509,894	45,020,283
6	8824	Retirement Living Centers: Health Care Employees	1,144,962,307	36,167,272
7	8833	Hospital: Professional Employees	3,378,727,495	30,792,456
8	5645	Carpentry - Dwellings Not Exceeding Three Stories In Height	237,682,763	27,971,995
9	7380	Drivers, Chauffeurs, Messengers NOC-Commercial	786,379,574	26,793,316
10	9015	Buildings - Operation by Owner or Lessee & Drivers	883,841,251	25,605,397
11	8868	College: Professional Employees & Clerical	7,304,026,745	25,518,040
12	8832	Physician & Clerical	6,737,289,705	23,261,013
13	8017	Store: Retail NOC	2,199,088,458	22,906,354
14	8742	Salespersons or Collectors-Outside	9,651,924,847	21,829,997
15	8232	Lumberyard: All Other Employees	426,558,410	19,634,344
16	5551	Roofing-All Kinds & Drivers	159,857,913	18,226,825
17	8033	STORE: Meat, Grocery & Provision Combined-Retail NOC	904,954,351	17,791,786
18	9052	Hotel: All Other Employees & Salespersons, Drivers	725,779,614	17,146,613
19	9014	Chimney Cleaning - Residential & Drivers	461,599,225	16,170,406
20	0005	Farm: Nursery Employees & Drivers	600,429,064	15,280,927
21	0037	Farm: Field Crops & Drivers	391,290,131	14,337,124
22	7720	Police Officers & Drivers	603,829,451	14,076,004
23	5403	Carpentry NOC	331,693,099	14,037,920
24	9403	Garbage, Ashes or Refuse Collection & Drivers	304,643,133	13,907,111
25	9101	College: All Other Employees	430,841,712	13,779,388
26	5190	Electrical Wiring-Within Buildings & Drivers	720,339,585	13,734,167
27	8018	Store - Vegetable or Fruit - Wholesale	693,281,649	13,626,004
28	5183	Plumbing NOC & Drivers	498,118,880	13,003,298
29	7600	Telecommunications - Cable or Satellite - All Other Employees	405,755,279	12,256,269
30	5474	Painting NOC & Shop Operations, Drivers	236,205,793	12,134,723
31	3724	Machinery or Equipment Erection or Repair NOC & Drivers	311,044,818	11,171,830
32	3632	Machine Shop NOC	411,348,503	10,610,524
33	2802	Carpentry-Shop Only-& Drivers	300,624,053	10,424,465
34	8835	Home, Public, and Traveling Healthcare--All Employees	333,952,339	10,350,453
35	6217	Excavation & Drivers	319,337,616	10,334,414
36	8006	Gasoline Station: Self-Serve & Convenience/Grocery-Retail	616,331,232	9,357,559
37	2731	Planing or Molding Mill	223,401,748	9,019,045
38	5506	Street or Road Construction: Paving or Repaving & Drivers	192,459,684	8,960,822
39	0083	Farm: Cattle or Livestock Raising Noc & Drivers	61,241,320	8,715,936
40	5213	Concrete Construction NOC	212,880,906	8,558,877
41	2915	Veneer Products Mfg	231,039,695	8,545,797
42	5445	Wallboard, Installation - Within Buildings & Drivers	112,450,862	8,257,301
43	0106	Tree Pruning, Spraying, Repairing -- All Operations & Drivers	86,655,180	8,151,582
44	0016	Farm - Orchard or Grove & Drivers	221,311,587	8,008,035
45	5221	Concrete Construction NOC	195,296,620	7,996,062
46	7403	Aviation: All Other Employees & Drivers	406,704,001	7,955,971
47	8842	Mental Health Group Care Homes--All Employees & Drivers	392,580,819	7,558,370
48	7382	Bus Co.: All Other Employees & Drivers	213,368,451	7,418,488
49	7539	Electric Light or Power Co. Noc-All Employees & Drivers	406,658,124	7,412,872
50	8046	Store: Automobile Parts & Accessories- NOC & Drivers	494,553,624	7,271,497

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).

State special code 7219 (Trucking: Local & Long haul - all employees & drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees & drivers) and 7229 (Trucking: Long distance hauling - all employees & drivers).

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (2/2014)

Appendix 2. 2013 assigned risk pool size, by state,
for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2013 Number of ARP risks
Alabama	4.3%	1,618
Alaska	15.3%	8,273
Arizona	6.6%	3,648
Arkansas	10.1%	6,405
Connecticut	6.5%	12,355
Delaware	16.0%	2,402
District of Columbia	6.2%	1,240
Georgia	5.5%	16,596
Idaho	0.6%	596
Illinois	5.3%	27,344
Indiana	NA	8,028
Iowa	6.3%	4,546
Kansas	10.7%	8,944
Massachusetts	19.9%	NA
Michigan	6.8%	NA
Mississippi	NA	2,574
Nevada	9.5%	4,417
New Hampshire	10.3%	5,367
New Jersey	12.0%	35,844
New Mexico	5.6%	2,657
North Carolina	5.3%	20,732
Oregon	6.8%	8,794
South Carolina	5.6%	10,293
South Dakota	6.3%	1,609
Vermont	11.1%	3,615
Virginia	7.1%	14,346
West Virginia	5.4%	2,149
Partial national average =	8.2%	8,576

N/A=Not available

Source: Residual Market Management Summary 2013, NCCI, 2014.

Appendix 3. Voluntary premium level changes, 2010-2014

State	2010 % change	2011 % change	2012 % change	2013 % change	2014 % change ¹	Effective date of latest change
Alabama	(5.8)	(12.4)	(9.2)	4.0	3.3	3/1/14
Alaska	(10.3)	(2.5)	2.7	(4.7)	(2.6)	1/1/14
Arizona	(4.2)	(2.8)	5.2	2.9	3.2	1/1/14
Arkansas	1.9	(5.8)	(4.1)	(8.3)	(1.4)	7/1/13
California	0.0	0.0	0.4	7.6	7.6	1/1/14
Colorado	(9.7)	3.3	3.7	4.3	3.0	1/1/14
Connecticut	2.5	5.8	4.6	6.1	3.2	1/1/14
Delaware	(2.5)	12.6	21.7	14.0	0.0	12/1/13
District of Columbia	(5.3)	6.2	0.4	1.9	0.0	11/1/13
Florida	(11.0)	7.8	8.9	5.6	0.7	1/1/14
Georgia	0.0	(3.7)	3.0	(6.5)	2.3	3/1/14
Hawaii	(4.1)	0.0	3.6	4.2	6.2	1/1/14
Idaho	(2.6)	3.7	2.9	3.4	(0.9)	1/1/14
Illinois	0.0	(7.3)	3.5	(4.7)	(4.5)	1/1/14
Indiana	(1.7)	1.7	2.6	4.4	(7.7)	1/1/14
Iowa	2.3	4.7	4.4	6.9	(2.0)	1/1/14
Kansas	(6.1)	(2.5)	(0.5)	1.4	0.9	1/1/14
Kentucky	(10.3)	(7.5)	(7.9)	(9.0)	0.0	10/1/13
Louisiana	(4.3)	4.2	6.0	1.5	(5.1)	5/1/14
Maine	(7.0)	0.4	(7.0)	1.3	(7.7)	4/1/14
Maryland	3.2	5.7	1.4	2.9	1.4	1/1/14
Massachusetts	(2.3)	0.0	0.0	0.0	(1.8)	4/1/14
Michigan	(3.1)	(1.9)	(7.4)	(7.2)	(8.3)	1/1/14
Minnesota	(2.4)	(1.7)	(2.7)	(0.8)	(2.0)	1/1/14
Mississippi	(9.2)	(9.8)	10.0	3.1	3.8	3/1/14
Missouri	(1.9)	(4.4)	(3.0)	2.1	11.6	1/1/14
Montana	(6.4)	(28.0)	(6.2)	(3.6)	(3.6)	7/1/13
Nebraska	(3.2)	(4.5)	4.9	(0.4)	(4.8)	2/1/14
Nevada ²	(7.6)	(3.9)	1.0	(1.1)	3.2	3/1/14
New Hampshire	0.4	(2.9)	6.7	(0.2)	(6.5)	1/1/14
New Jersey	(2.6)	3.9	6.9	8.3	3.6	1/1/14
New Mexico	(4.5)	4.2	7.4	4.0	4.0	1/1/14
New York	7.7	9.1	0.0	9.5	0.0	10/1/13
North Carolina	(9.6)	0.6	0.0	(1.4)	0.3	4/1/14
Oklahoma	2.5	1.7	(1.7)	(0.3)	(14.6)	1/1/14
Oregon	(1.3)	(1.8)	1.9	1.4	(7.6)	1/1/14
Pennsylvania	0.7	0.9	(5.7)	(4.0)	(5.2)	4/1/14
Rhode Island	(0.9)	3.6	5.3	6.5	0.0	8/1/13
South Carolina	(9.8)	(3.7)	3.0	0.2	0.0	9/1/13
South Dakota	4.4	1.2	(0.2)	(3.9)	(8.3)	7/1/13
Tennessee	(0.1)	1.2	(4.7)	1.6	(12.9)	3/1/14
Texas	0.0	0.0	(0.3)	(3.8)	0.1	6/1/14
Utah	(0.2)	1.5	(1.6)	(2.0)	0.0	12/1/13
Vermont	(4.1)	(2.60)	4.1	3.40	1.2	4/1/14
Virginia	3.0	(12.4)	10.5	(6.4)	4.1	4/1/14
West Virginia	(5.8)	(7.6)	(7.6)	(7.2)	0.0	11/1/13
Wisconsin	3.4	(0.01)	(1.4)	(1.73)	0.0	10/1/13

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2014 Edition and Oregon rate filing history. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

¹ Preliminary Listing. May not reflect rate changes scheduled for mid- to late 2014.

² Nevada premium is based on the first \$36,000 of reportable payroll per employee per employer per year.

Calendar Year 2014 ■ Oregon Workers' Compensation Premium Rate Ranking

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 16 Farm: Orchard/Grove		Class 37 Farm: Field Crops	
1	CT	7.93	NC	11.99	CA	11.49
2	DE	7.62	CA	11.97	NH	10.33
3	NJ	7.46	ID	11.77	OK	9.71
4	MN	7.30	FL	11.24	ME	9.40
5	CA	6.84	OK	10.65	LA	8.38
6	PA	6.63	VT	10.35	NY	8.09
7	WI	6.01	MT	9.22	AK	7.91
8	FL	5.85	WI	9.22	UT	7.86
9	ID	5.79	AZ	9.15	CO	6.85
10	VT	5.72	CT	9.05	DE	6.59
11	RI	5.66	ME	8.74	AZ	6.55
12	AK	5.51	RI	8.70	ID	6.53
13	WY	5.51	NM	8.53	MT	6.46
14	WA	5.50	MO	8.43	SC	6.45
15	IA	5.49	AL	8.27	CT	6.34
16	MT	5.39	MD	8.06	NE	6.34
17	MO	5.33	IA	8.03	NM	6.29
18	IL	5.28	LA	8.02	WA	6.26
19	NH	5.13	NH	8.00	SD	6.21
20	ME	4.96	AK	7.91	MN	6.20
21	OK	4.90	KS	7.79	FL	6.17
22	MI	4.81	IL	7.74	MO	6.10
23	NM	4.76	SD	7.67	TX	5.99
24	HI	4.30	TX	7.66	VT	5.84
25	SC	4.26	NY	7.12	PA	5.81
26	NE	4.19	TN	6.99	IA	5.62
27	NC	4.13	MN	6.85	WY	5.50
28	NV	4.11	MS	6.72	GA	5.43
29	CO	4.10	NE	6.35	MD	5.37
30	SD	4.03	UT	6.15	KS	5.23
31	GA	4.02	HI	6.14	RI	5.20
32	KS	3.91	NJ	6.07	TN	5.19
33	LA	3.84	GA	5.98	WV	5.16
34	OH	3.75	KY	5.88	MI	4.91
35	TX	3.62	SC	5.88	WI	4.90
36	AL	3.46	DC	5.78	IL	4.75
37	TN	3.34	CO	5.73	NC	4.75
38	NY	3.33	WY	5.51	AL	4.71
39	AZ	3.22	WV	5.39	OR	4.60
40	KY	3.16	DE	5.26	NV	4.49
41	MA	3.06	NV	5.21	VA	4.27
42	IN	2.83	WA	5.20	DC	3.94
43	DC	2.78	VA	5.04	MS	3.92
44	OR	2.75	OR	4.67	OH	3.90
45	WV	2.61	IN	4.43	KY	3.46
46	MS	2.59	PA	4.39	HI	3.37
47	MD	2.55	MI	4.33	IN	3.22
48	UT	2.47	MA	3.81	AR	3.00
49	AR	2.37	AR	3.80	NJ	2.89
50	VA	2.32	OH	3.72	MA	2.55
51	ND	1.90	ND	1.44	ND	1.44

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 83 Farm: Cattle/Livestock		Class 106 Tree Pruning		Class 2702 Logging or Lumbering	
1	CA	22.21	OH	50.97	TN	108.79
2	AK	16.25	NC	31.19	KY	80.02
3	AZ	15.98	CT	30.92	IL	74.83
4	OR	15.72	CA	30.69	NY	64.18
5	ID	13.95	DE	29.10	LA	55.96
6	WA	12.00	NH	27.16	AK	50.82
7	CT	11.99	MS	26.79	CT	50.38
8	MT	11.75	PA	26.33	WI	49.12
9	NM	10.71	SC	26.27	MO	45.80
10	CO	10.64	NV	25.98	OH	45.25
11	LA	10.63	LA	25.63	DE	43.50
12	NV	9.36	VT	24.92	WV	38.18
13	ME	9.03	GA	24.21	PA	38.08
14	IL	9.02	MD	23.70	VT	32.79
15	SD	9.01	NJ	23.41	GA	32.57
16	NE	8.99	AK	23.21	KS	32.35
17	IA	8.91	AZ	22.78	MS	32.27
18	NH	8.90	OK	21.53	CA	30.42
19	VT	8.90	IL	21.48	NJ	30.17
20	NJ	8.36	WV	20.55	AR	29.72
21	DE	8.34	SD	20.10	RI	29.30
22	MD	8.27	NY	19.82	HI	28.40
23	WY	8.14	TN	19.76	NM	27.30
24	NY	8.09	FL	19.09	IA	27.14
25	OK	7.97	ME	18.93	OR	26.58
26	RI	7.95	AL	17.75	MD	25.96
27	SC	7.83	NE	16.92	NH	25.85
28	GA	7.56	NM	16.90	NE	25.47
29	MO	7.41	MI	16.37	MT	25.01
30	FL	7.36	HI	15.98	AZ	24.14
31	OH	7.32	MA	15.90	WA	24.14
32	HI	7.30	OR	15.70	ID	23.57
33	AL	7.20	ID	15.24	SD	23.44
34	PA	7.19	MT	15.00	VA	23.33
35	TN	7.18	RI	14.88	NC	22.35
36	KY	6.56	WI	14.83	ME	21.36
37	UT	6.49	MO	14.21	UT	21.33
38	TX	6.42	AR	13.66	OK	20.26
39	KS	6.30	IA	13.34	DC	19.60
40	MN	6.20	MN	13.34	IN	17.74
41	MS	5.66	CO	12.59	SC	17.46
42	MA	5.65	KY	12.26	NV	17.30
43	DC	5.31	UT	12.16	TX	17.24
44	VA	4.94	VA	11.29	MA	16.82
45	WI	4.90	WA	10.34	MI	16.64
46	WV	4.82	KS	10.28	CO	16.63
47	NC	4.74	DC	10.17	MN	15.62
48	ND	3.99	IN	10.17	FL	14.47
49	IN	3.98	TX	8.87	AL	13.40
50	MI	3.87	WY	5.10	WY	9.82
51	AR	3.32	ND	3.81	ND	7.16

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 2731 Planing/Molding Mill		Class 2802 Carpentry-Shop Only		Class 2915 Veneer Products Mfg	
1	DE	12.92	CA	15.55	DE	12.92
2	ID	11.08	DE	12.92	CA	10.63
3	AK	10.65	CT	12.53	WI	9.95
4	VT	10.55	OK	10.72	NJ	8.72
5	MT	9.87	NY	9.31	WA	7.83
6	WI	9.52	VT	8.87	WY	7.28
7	CT	9.25	NJ	8.72	CT	7.02
8	OK	8.87	IL	8.67	NY	7.01
9	NE	8.77	AK	8.59	AK	6.55
10	AZ	8.74	ID	8.55	PA	6.55
11	NJ	8.72	WA	8.49	RI	6.47
12	ME	8.68	LA	8.47	VT	6.07
13	CA	8.55	AL	8.27	IL	6.03
14	NY	8.42	KS	8.24	CO	5.39
15	WA	8.22	FL	7.91	MT	5.06
16	RI	7.43	NH	7.90	MO	5.01
17	IL	7.18	IA	7.48	KS	4.88
18	NH	7.13	RI	7.48	ME	4.84
19	MI	7.05	NM	7.46	IA	4.80
20	LA	6.60	MO	7.41	OR	4.80
21	PA	6.55	SD	7.30	NH	4.80
22	FL	6.14	ME	7.26	OK	4.72
23	NM	6.12	MT	7.15	HI	4.64
24	AL	6.03	SC	7.11	SD	4.63
25	OR	5.96	NE	6.63	NE	4.61
26	WY	5.82	MI	6.59	SC	4.58
27	HI	5.69	PA	6.55	NM	4.57
28	SD	5.69	MS	6.39	TN	4.55
29	SC	5.57	TX	6.29	TX	4.35
30	MD	5.42	TN	6.04	GA	4.34
31	MA	5.23	CO	5.93	LA	4.31
32	CO	5.13	AZ	5.74	MD	4.29
33	KS	5.07	WV	5.67	OH	4.06
34	NC	5.02	HI	5.65	ID	4.01
35	GA	4.84	UT	5.25	NC	3.77
36	TN	4.84	GA	5.21	AL	3.73
37	MN	4.68	NC	5.13	MN	3.66
38	OH	4.67	MA	5.03	VA	3.58
39	MO	4.63	MD	5.02	NV	3.36
40	TX	4.58	KY	4.82	AZ	3.35
41	MS	4.50	WI	4.78	ND	3.29
42	IA	4.41	OR	4.39	WV	3.26
43	NV	4.35	NV	4.28	MI	3.15
44	VA	4.16	AR	4.13	MS	3.13
45	AR	4.00	WY	4.13	KY	2.88
46	IN	3.98	DC	3.99	DC	2.84
47	UT	3.92	IN	3.50	FL	2.76
48	DC	3.62	MN	3.42	UT	2.59
49	ND	3.29	ND	3.29	IN	2.54
50	WV	3.14	VA	3.26	AR	1.86
51	KY	2.60	OH	3.05	MA	N/A

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2014

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 3632 Machine Shop NOC		Class 3724 Machine/Equip Repair		Class 5183 Plumbing NOC	
1	IL	6.65	CT	11.60	NY	10.89
2	DE	6.59	NJ	9.64	CT	10.03
3	NY	6.51	IL	9.22	CA	9.02
4	TN	6.18	MN	9.03	NJ	7.99
5	CA	5.94	NY	8.79	NH	7.51
6	CT	5.93	CA	8.43	SD	7.22
7	RI	5.93	HI	8.31	VT	7.18
8	AK	5.91	SD	8.20	IL	7.15
9	IA	5.79	WI	7.74	DE	6.96
10	OK	5.78	IA	7.63	MD	6.81
11	AL	5.53	AK	7.50	RI	6.76
12	VT	5.42	MD	7.48	NC	6.64
13	MO	5.39	NH	7.36	WA	6.51
14	LA	5.34	ME	7.17	ME	6.43
15	GA	5.24	VT	7.09	OK	6.35
16	ID	5.17	MT	7.04	MT	6.31
17	NJ	5.16	DE	6.98	MO	6.23
18	SC	5.04	TN	6.77	MN	6.08
19	MT	4.97	NE	6.69	DC	6.03
20	HI	4.81	MO	6.57	PA	5.95
21	MN	4.76	SC	6.49	WI	5.79
22	WA	4.68	WA	6.45	AK	5.78
23	FL	4.57	AL	6.31	IA	5.72
24	MS	4.52	RI	6.30	FL	5.65
25	NE	4.50	LA	6.21	ID	5.58
26	NM	4.39	MI	6.20	SC	5.54
27	CO	4.36	MS	6.18	AZ	5.39
28	ME	4.29	OK	6.10	HI	5.39
29	TX	4.25	AZ	6.06	MI	5.38
30	WI	4.22	NC	6.01	NE	5.14
31	MI	4.08	DC	5.93	GA	5.12
32	PA	3.96	GA	5.93	MS	5.06
33	SD	3.93	WV	5.85	CO	4.80
34	WV	3.68	MA	5.77	TN	4.70
35	NH	3.56	PA	5.73	TX	4.60
36	NC	3.48	OH	5.68	NM	4.47
37	KS	3.37	ID	5.64	AL	4.30
38	MD	3.24	FL	5.51	NV	4.22
39	ND	3.21	VA	5.34	KS	4.20
40	WY	3.15	OR	5.29	LA	4.15
41	UT	3.00	KS	5.08	WY	4.13
42	OR	2.99	TX	4.97	UT	3.90
43	AR	2.80	NM	4.94	OR	3.76
44	AZ	2.79	CO	4.61	MA	3.68
45	OH	2.76	KY	4.36	VA	3.66
46	KY	2.63	AR	4.23	KY	3.63
47	DC	2.56	WY	4.13	OH	3.45
48	VA	2.52	NV	3.89	ND	3.36
49	NV	2.51	UT	3.65	AR	3.34
50	IN	2.22	IN	3.49	WV	2.58
51	MA	2.17	ND	2.10	IN	2.20

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 5190 Electrical Wiring		Class 5213 Concrete Constr NOC		Class 5221 Concrete Work floors	
1	NY	8.99	NY	24.70	NY	17.20
2	SC	7.11	NH	21.94	CT	14.65
3	NC	6.53	IL	21.91	NJ	13.66
4	CT	6.23	CT	20.90	NH	12.90
5	FL	6.07	MA	19.84	AK	11.54
6	NJ	5.99	NJ	18.09	WA	11.26
7	OK	5.97	ME	17.88	VT	11.25
8	IL	5.81	RI	14.73	IL	10.87
9	CA	5.72	OK	13.73	CA	10.71
10	MT	5.62	VT	13.23	RI	10.59
11	AK	5.55	FL	12.73	MN	10.30
12	ME	5.18	MI	12.65	DE	9.64
13	TX	5.07	PA	12.65	ME	9.44
14	ID	5.05	ID	12.61	MT	9.40
15	TN	4.99	SD	11.61	IA	9.07
16	WI	4.95	WI	11.10	PA	8.79
17	MD	4.93	DE	10.95	MI	8.77
18	DE	4.86	NE	10.74	MO	8.19
19	GA	4.81	AK	10.45	WI	7.93
20	PA	4.78	WA	10.03	SD	7.56
21	NE	4.73	NC	9.97	OK	7.27
22	AZ	4.56	IA	9.78	LA	6.79
23	NH	4.53	TN	9.73	OH	6.78
24	MO	4.43	MD	9.10	NE	6.60
25	LA	4.37	MT	8.82	MA	6.57
26	AL	4.36	CA	8.68	ID	6.51
27	RI	4.26	DC	8.63	OR	6.43
28	VT	4.26	GA	8.54	TN	6.43
29	IA	4.25	MN	8.04	FL	6.36
30	WY	4.13	NV	7.94	SC	6.19
31	KS	4.10	AZ	7.91	MD	6.18
32	MI	4.10	LA	7.82	CO	6.17
33	WA	4.02	MO	7.73	GA	6.07
34	HI	4.00	VA	7.62	NC	5.76
35	NM	3.90	SC	7.60	KS	5.71
36	MN	3.87	CO	7.54	AZ	5.68
37	MS	3.84	NM	7.38	UT	5.55
38	OH	3.76	WV	7.29	KY	5.54
39	KY	3.75	TX	6.88	TX	5.31
40	SD	3.66	AL	6.78	NM	5.11
41	DC	3.39	KS	6.67	AL	5.10
42	CO	3.30	UT	6.59	DC	5.09
43	VA	3.26	HI	6.07	VA	4.17
44	OR	3.18	OH	6.01	HI	4.14
45	MA	2.99	MS	5.95	MS	4.14
46	AR	2.95	OR	5.83	WY	4.13
47	UT	2.89	KY	5.50	WV	3.95
48	WV	2.60	AR	4.86	ND	3.94
49	IN	2.46	IN	4.25	NV	3.86
50	NV	2.38	WY	4.13	IN	3.76
51	ND	2.09	ND	3.94	AR	3.75

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 5403 Carpentry NOC		Class 5445 Wallboard Installation		Class 5474 Painting NOC	
1	CT	25.08	ME	19.69	CT	18.12
2	MN	23.71	VT	15.75	NH	16.18
3	NJ	20.17	NH	15.29	DE	14.61
4	NY	17.77	WA	13.92	ME	13.55
5	ME	17.62	GA	13.71	NJ	13.50
6	NH	16.07	CT	12.89	NY	13.34
7	RI	15.87	NY	12.56	GA	13.23
8	IL	15.70	DE	11.03	MT	12.78
9	IA	15.22	NC	10.78	MN	12.64
10	MI	15.16	OR	10.43	AK	12.11
11	WI	15.13	IL	10.10	CA	11.89
12	WA	14.85	OK	9.84	IL	11.81
13	MT	14.84	SD	9.70	SC	11.43
14	SD	14.67	CA	9.69	WI	11.33
15	LA	14.66	WI	9.68	MI	11.22
16	ID	13.76	ID	9.53	PA	11.09
17	AZ	13.72	AL	9.52	FL	11.01
18	VT	13.40	NE	9.36	LA	10.14
19	CA	13.17	TN	9.32	MO	9.91
20	NE	12.66	IA	9.28	NM	9.90
21	AL	12.09	SC	9.23	ID	9.72
22	FL	11.92	PA	9.08	RI	9.70
23	NM	11.59	MT	8.99	AZ	9.66
24	GA	11.36	AK	8.72	OK	9.30
25	OK	11.06	LA	8.72	OH	9.14
26	AK	10.86	NJ	8.62	KY	9.11
27	DE	10.84	MI	8.55	NC	8.71
28	SC	10.77	MN	8.34	VT	8.54
29	TN	10.44	RI	8.19	WA	8.17
30	KY	10.27	MS	8.18	SD	8.09
31	MA	10.11	FL	7.98	AL	7.83
32	PA	10.10	MA	7.62	MD	7.74
33	MD	9.90	CO	7.21	IA	7.72
34	NC	9.76	MO	7.12	CO	7.71
35	HI	9.21	UT	7.07	NE	7.66
36	MO	9.14	MD	7.03	TN	7.49
37	NV	8.80	OH	6.64	KS	7.42
38	KS	8.66	ND	6.61	OR	6.93
39	TX	8.57	TX	6.47	MS	6.83
40	MS	8.27	AZ	6.46	VA	6.46
41	WV	7.12	NM	6.25	TX	6.34
42	OR	7.01	KY	6.04	UT	6.12
43	AR	6.74	KS	5.81	HI	5.75
44	UT	6.73	DC	5.71	NV	5.38
45	CO	6.68	AR	5.15	MA	5.36
46	ND	6.61	VA	4.55	WV	5.21
47	VA	6.43	WV	4.49	AR	5.19
48	IN	5.86	NV	4.35	IN	4.57
49	OH	5.83	HI	4.21	ND	4.31
50	DC	5.79	WY	4.13	WY	4.13
51	WY	4.13	IN	3.84	DC	4.08

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 5506 Street/Road Paving		Class 5551 Roofing-All Kinds		Class 5645 Carpentry-Det Dwellings	
1	NY	24.01	CT	55.17	GA	27.48
2	CT	20.36	MN	51.20	CT	25.82
3	DE	16.53	NJ	42.75	SC	23.53
4	OK	14.39	MT	40.15	NH	21.36
5	SD	12.94	GA	37.23	TN	20.51
6	CA	12.51	SC	36.03	NJ	20.17
7	MT	12.40	MI	35.63	IL	19.88
8	RI	11.96	NH	35.08	NC	18.64
9	NJ	11.95	NY	32.42	NM	18.58
10	LA	11.75	DE	30.02	LA	17.36
11	NM	11.73	MD	28.30	AL	16.74
12	NE	11.33	IL	28.17	NY	16.67
13	NH	10.93	RI	27.66	AZ	16.51
14	AZ	10.92	CA	27.29	FL	16.26
15	IA	10.92	MO	27.21	AK	16.16
16	IL	10.81	ID	27.07	KY	15.85
17	MD	10.55	AL	26.91	WI	15.85
18	KY	9.97	TN	26.88	MI	15.31
19	MN	9.95	WA	26.50	MO	15.31
20	SC	9.92	VT	26.28	VT	15.27
21	PA	9.91	WI	26.10	MN	15.20
22	ME	9.71	LA	25.65	SD	15.04
23	GA	9.66	MA	25.29	OK	15.01
24	WV	9.45	PA	24.83	ID	14.87
25	FL	9.30	ME	24.82	OR	14.50
26	MI	9.17	SD	24.79	MS	14.11
27	MO	8.91	UT	23.77	MT	13.83
28	TX	8.48	NM	23.71	WV	13.74
29	NC	8.42	IA	23.40	DE	13.68
30	NV	8.41	NC	21.91	KS	13.45
31	TN	8.32	AZ	21.54	ME	13.35
32	VT	7.96	NE	20.68	UT	13.34
33	VA	7.92	AK	20.65	CA	13.17
34	MA	7.42	OK	19.86	WA	13.03
35	ID	7.34	MS	19.60	NE	12.85
36	WA	7.26	HI	19.40	PA	12.44
37	AL	7.23	OH	19.16	MD	12.38
38	HI	7.17	VA	18.81	IA	12.19
39	DC	7.08	KY	18.69	RI	10.28
40	OR	6.62	FL	18.56	VA	10.04
41	KS	6.42	CO	17.51	CO	9.86
42	AK	6.40	WV	17.26	AR	9.39
43	OH	6.30	KS	17.24	MA	9.13
44	MS	6.07	OR	15.44	OH	8.66
45	CO	5.82	TX	14.11	TX	8.57
46	AR	5.64	DC	13.82	HI	8.40
47	IN	5.54	NV	11.84	IN	7.85
48	WY	3.53	AR	11.76	NV	7.39
49	ND	2.84	IN	10.88	DC	6.85
50	WI	2.29	ND	10.20	ND	6.61
51	UT	N/A	WY	4.13	WY	6.13

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 6217 Excavation NOC		Class 7228 Trucking (Local)		Class 7229 Trucking (Long Dist.)	
1	ME	13.43	NJ	18.30	CT	19.67
2	CT	12.21	NY	16.10	NJ	18.30
3	NY	11.96	LA	13.97	NY	16.10
4	NJ	11.43	CT	13.85	IL	15.75
5	VT	11.42	MI	13.47	CA	15.62
6	NH	11.00	IL	13.46	ME	15.26
7	WA	10.89	OH	13.24	NC	14.75
8	NE	10.24	VT	13.04	RI	14.13
9	MT	10.16	WA	12.76	LA	13.97
10	MI	9.96	AK	12.56	OK	13.93
11	NC	9.54	DE	12.15	MI	13.47
12	OK	9.36	CA	11.58	MO	12.87
13	TN	9.10	OK	11.30	VT	12.72
14	CA	9.08	PA	11.06	AK	12.56
15	IL	8.88	NC	11.04	WA	12.39
16	AK	8.79	IA	10.85	SC	12.28
17	SC	8.79	HI	10.31	DE	12.15
18	KY	8.73	SC	10.30	MD	11.84
19	IA	8.46	ID	10.24	MN	11.82
20	DE	8.44	TX	10.11	HI	11.57
21	WI	8.41	NM	10.05	IA	11.18
22	AL	8.08	WI	10.05	PA	11.06
23	MN	7.92	MO	9.94	NE	10.77
24	FL	7.78	RI	9.83	WI	10.67
25	RI	7.75	MD	9.61	SD	10.49
26	LA	7.74	MT	9.56	OH	10.31
27	ID	7.29	NE	9.44	AL	10.24
28	PA	7.19	NH	9.27	ID	10.24
29	SD	7.03	TN	9.26	TX	10.11
30	GA	6.96	MN	9.13	NM	9.95
31	DC	6.94	MA	8.99	GA	9.69
32	MD	6.94	FL	8.98	MT	9.56
33	TX	6.51	OR	8.94	UT	9.46
34	UT	6.43	ME	8.83	KY	9.37
35	MO	6.29	DC	8.40	TN	9.26
36	CO	6.23	GA	7.79	NH	9.09
37	AZ	6.12	SD	7.66	KS	9.01
38	MS	5.88	WV	7.51	MA	8.99
39	NV	5.79	AL	7.34	FL	8.98
40	WV	5.39	MS	7.29	OR	8.94
41	VA	5.36	KS	7.18	AZ	8.85
42	OR	5.19	AZ	6.98	VA	8.39
43	KS	5.13	VA	6.55	CO	8.09
44	NM	5.08	UT	6.23	AR	8.04
45	AR	5.00	NV	6.16	DC	7.41
46	OH	4.84	CO	6.06	NV	7.01
47	MA	4.58	WY	5.96	MS	7.00
48	HI	4.54	ND	5.70	IN	6.26
49	WY	4.13	IN	5.10	WY	5.96
50	IN	3.42	AR	4.80	ND	5.70
51	ND	2.88	KY	2.84	WV	5.57

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 7380 Chauffeurs NOC		Class 7382 Bus Co.: All Other		Class 7403 Aviation: All Other	
1	NY	14.48	CA	13.20	CA	12.17
2	CT	14.09	DE	11.33	IL	11.65
3	NJ	13.83	OK	9.88	NJ	8.59
4	CA	13.20	PA	9.83	NY	8.20
5	IL	11.58	NY	9.54	VT	8.18
6	MN	9.58	NJ	9.49	PA	8.08
7	AK	9.34	TX	9.45	MN	7.89
8	NH	8.87	AK	9.25	ME	7.70
9	VT	8.74	OH	9.08	MO	7.70
10	OK	8.51	WY	8.83	NM	7.70
11	RI	8.19	SC	8.70	MD	7.63
12	NM	7.49	ID	7.90	RI	7.43
13	LA	7.33	MD	7.63	CT	7.41
14	OH	7.15	NC	7.62	WI	7.23
15	ME	7.13	CT	7.52	CO	7.19
16	MD	7.09	GA	7.25	TX	7.14
17	WI	6.98	VT	7.24	NH	7.13
18	TX	6.82	LA	7.12	AZ	6.44
19	MO	6.61	RI	6.90	IA	6.38
20	NE	6.59	NH	6.70	HI	6.35
21	IA	6.57	NM	6.61	NC	6.21
22	TN	6.52	MT	6.56	FL	6.06
23	WA	6.48	SD	6.53	SC	6.02
24	SC	6.44	NE	6.42	MT	5.95
25	FL	6.42	AL	6.38	LA	5.48
26	NC	6.36	WI	6.33	MA	5.14
27	HI	6.21	IL	6.05	AK	5.05
28	MA	6.20	HI	5.93	MI	5.01
29	MT	6.08	MO	5.85	UT	4.87
30	AL	6.07	ME	5.80	SD	4.82
31	MI	5.98	FL	5.68	TN	4.71
32	GA	5.86	IA	5.66	NV	4.69
33	KY	5.78	CO	5.63	OK	4.69
34	ID	5.68	DC	5.61	VA	4.52
35	CO	5.57	UT	5.42	DC	4.19
36	SD	5.29	WA	5.38	WA	4.13
37	DC	5.28	MN	5.08	NE	4.08
38	WY	5.10	TN	4.97	MS	3.78
39	KS	5.06	NV	4.83	OH	3.70
40	MS	4.71	KY	4.80	IN	3.66
41	UT	4.45	KS	4.79	GA	3.60
42	OR	4.28	OR	4.79	ID	3.37
43	WV	4.26	VA	4.72	WV	3.33
44	AR	4.00	MS	4.60	KS	3.22
45	VA	3.98	MA	4.44	WY	3.15
46	IN	3.66	WV	4.18	AR	3.13
47	ND	3.16	AZ	4.10	OR	2.98
48	AZ	N/A	IN	3.55	DE	2.87
49	DE	N/A	MI	3.19	AL	2.82
50	NV	N/A	ND	3.16	KY	2.26
51	PA	N/A	AR	2.78	ND	1.56

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 7539 Elect. Light/Power Co		Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers	
1	MO	5.74	CT	16.52	DE	6.79
2	AK	5.30	CA	10.36	PA	6.50
3	IA	4.90	NJ	8.79	CA	6.07
4	ME	4.84	NY	8.20	OK	5.67
5	AL	4.56	IL	7.81	MT	5.42
6	NC	4.41	NC	7.23	VT	5.32
7	OK	4.37	LA	6.37	AL	5.07
8	VT	4.35	NM	5.94	SD	5.01
9	NH	3.88	TN	5.92	MO	4.88
10	SC	3.81	VT	5.62	NE	4.84
11	DE	3.79	AK	5.57	SC	4.69
12	TN	3.79	MN	5.49	LA	4.52
13	KS	3.69	PA	5.48	OH	4.44
14	CT	3.68	OH	5.39	IA	4.43
15	NE	3.66	MD	5.05	FL	4.42
16	NM	3.18	OK	4.99	ME	4.40
17	IL	3.12	SC	4.95	AK	4.37
18	CA	3.08	SD	4.95	NM	4.33
19	FL	3.06	RI	4.73	RI	4.33
20	OR	2.88	MO	4.69	ID	4.13
21	RI	2.85	DE	4.62	HI	4.12
22	MT	2.77	NH	4.61	WI	4.02
23	WA	2.76	FL	4.56	AZ	3.87
24	KY	2.70	AL	4.50	CO	3.86
25	LA	2.65	GA	4.35	CT	3.79
26	ID	2.63	AZ	4.19	NH	3.79
27	AZ	2.46	NE	4.18	NV	3.72
28	GA	2.44	MS	4.12	TX	3.68
29	NY	2.44	IA	4.09	IL	3.55
30	SD	2.27	WI	4.08	TN	3.43
31	WI	2.12	MI	4.07	MD	3.40
32	NJ	2.08	HI	4.02	NC	3.36
33	OH	1.94	UT	3.87	OR	3.30
34	VA	1.92	ID	3.86	UT	3.11
35	MS	1.90	MT	3.84	KS	3.08
36	HI	1.89	TX	3.81	NJ	3.06
37	WV	1.88	KY	3.80	WV	3.05
38	MN	1.79	OR	3.68	MI	3.01
39	TX	1.79	ME	3.62	MN	2.95
40	MI	1.77	DC	3.57	GA	2.78
41	DC	1.72	MA	3.51	IN	2.63
42	CO	1.70	KS	3.38	MS	2.53
43	IN	1.68	IN	3.03	WA	2.53
44	PA	1.66	VA	2.94	KY	2.42
45	MD	1.60	CO	2.88	DC	2.30
46	UT	1.44	WV	2.78	WY	2.12
47	MA	1.28	AR	2.43	AR	2.05
48	NV	1.23	NV	2.42	NY	1.94
49	AR	1.21	WA	1.61	MA	1.88
50	WY	1.08	WY	1.35	ND	1.88
51	ND	0.75	ND	0.43	VA	1.85

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 8006 Gasoline station		Class 8017 Store: Retail NOC		Class 8018 Store: Wholesale NOC	
1	CA	7.72	CA	5.37	CA	9.64
2	NJ	6.06	NJ	4.29	NJ	9.38
3	WY	5.15	DE	4.28	DC	8.32
4	DE	4.81	PA	3.61	NY	8.15
5	OK	4.74	OK	3.45	DE	8.11
6	CT	4.49	LA	3.33	HI	7.54
7	MT	4.44	CT	3.31	PA	6.86
8	NY	4.35	IL	3.25	VT	6.77
9	NH	4.26	NM	3.03	CT	6.47
10	NC	4.05	TX	2.97	AK	5.97
11	WI	3.99	NH	2.78	OK	5.86
12	SC	3.95	AK	2.73	MN	5.78
13	WA	3.88	RI	2.65	IL	5.70
14	VT	3.85	MS	2.46	NH	5.26
15	IA	3.84	NC	2.46	TX	4.89
16	KS	3.83	MN	2.42	LA	4.85
17	TX	3.82	VT	2.40	WA	4.31
18	LA	3.75	ME	2.31	ID	4.25
19	FL	3.73	ID	2.28	MD	4.14
20	IL	3.72	GA	2.27	ME	4.13
21	MO	3.63	AL	2.25	SC	4.10
22	NE	3.60	MO	2.25	OH	3.98
23	OH	3.59	MT	2.25	FL	3.97
24	NM	3.56	SC	2.25	GA	3.83
25	MN	3.44	CO	2.21	MT	3.77
26	ID	3.34	NE	2.19	MO	3.68
27	AK	3.31	NY	2.17	NM	3.66
28	HI	3.26	IA	2.16	AL	3.63
29	TN	3.23	HI	2.13	WY	3.58
30	MS	3.15	FL	2.11	NC	3.49
31	CO	3.13	MD	2.10	IA	3.46
32	PA	3.11	TN	2.04	MA	3.41
33	AL	3.10	KS	2.02	TN	3.40
34	AZ	2.94	OH	2.02	WI	3.39
35	NV	2.82	WI	2.01	KS	3.34
36	UT	2.78	WA	1.95	AZ	3.29
37	GA	2.74	SD	1.77	RI	3.29
38	RI	2.70	AZ	1.76	MI	3.23
39	MD	2.67	UT	1.69	MS	3.17
40	SD	2.56	WY	1.56	SD	3.16
41	ME	2.45	OR	1.52	CO	3.13
42	VA	2.45	KY	1.51	NE	2.91
43	KY	2.05	VA	1.51	OR	2.67
44	DC	1.96	NV	1.49	VA	2.58
45	OR	1.96	IN	1.38	UT	2.56
46	IN	1.92	MI	1.33	KY	2.51
47	MI	1.89	ND	1.26	NV	2.29
48	AR	1.81	WV	1.26	IN	2.25
49	WV	1.80	MA	1.25	AR	2.02
50	MA	1.65	DC	1.21	WV	1.99
51	ND	1.26	AR	1.11	ND	1.66

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 8033		Class 8046		Class 8232	
	Store: Meat/Groc Retail		Store: Auto Parts		Lumberyard: Other Emp	
1	CA	11.82	NY	6.45	NJ	12.05
2	NJ	6.88	RI	6.37	CA	10.76
3	DE	5.73	CA	6.34	LA	9.84
4	NY	5.50	NJ	5.90	MO	9.69
5	MD	5.07	CT	5.44	OK	9.64
6	OK	5.04	VT	5.09	DE	8.91
7	RI	4.36	PA	4.99	VT	8.90
8	AK	4.31	IL	4.79	NY	8.88
9	MT	4.31	WI	4.61	IL	8.79
10	DC	4.27	LA	4.59	CT	8.68
11	CT	4.16	DE	4.58	AK	7.53
12	NM	4.14	AK	4.55	RI	7.48
13	TX	4.05	ID	4.40	HI	7.41
14	LA	3.97	OK	4.40	TN	7.40
15	WY	3.84	SC	4.28	IA	7.21
16	HI	3.75	NH	4.01	NH	7.06
17	IL	3.75	NC	3.91	PA	6.94
18	WA	3.55	GA	3.74	SC	6.85
19	ID	3.52	ME	3.73	WI	6.84
20	WI	3.28	FL	3.57	MI	6.71
21	SC	3.19	MD	3.49	MT	6.61
22	AL	3.14	AL	3.48	MS	6.42
23	CO	3.09	OH	3.45	KY	6.29
24	PA	3.04	MT	3.33	OH	6.28
25	NH	3.02	HI	3.31	WV	6.28
26	MO	3.01	NM	3.29	ME	6.27
27	AZ	2.97	IA	3.10	GA	6.01
28	OH	2.96	TN	3.03	TX	5.98
29	VT	2.95	MN	2.97	MN	5.90
30	ME	2.94	MO	2.97	ID	5.89
31	NE	2.81	SD	2.89	NC	5.87
32	GA	2.76	CO	2.85	DC	5.61
33	FL	2.75	MS	2.84	AL	5.60
34	NC	2.71	KS	2.80	NE	5.49
35	MS	2.68	TX	2.76	SD	5.30
36	TN	2.56	WY	2.74	FL	5.29
37	OR	2.53	NE	2.73	OR	5.27
38	MI	2.49	AZ	2.60	AZ	5.21
39	SD	2.48	MA	2.57	KS	5.14
40	MN	2.44	UT	2.52	UT	5.14
41	KY	2.42	KY	2.51	MD	4.84
42	UT	2.30	WA	2.47	MA	4.81
43	NV	2.29	NV	2.31	WA	4.72
44	KS	2.22	VA	2.30	NM	4.67
45	MA	2.06	WV	2.22	CO	4.61
46	AR	2.05	IN	2.13	NV	4.44
47	IN	2.01	MI	1.97	VA	4.24
48	IA	1.98	DC	1.91	AR	3.88
49	VA	1.93	OR	1.87	WY	3.82
50	WV	1.66	AR	1.56	IN	3.18
51	ND	1.26	ND	1.07	ND	1.84

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

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Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 8380 Auto Service/Repair		Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employees	
1	CA	8.23	WY	1.22	CA	0.63
2	NJ	7.70	AK	0.90	AK	0.59
3	AK	7.16	CA	0.79	OK	0.57
4	CT	6.84	DE	0.77	MT	0.55
5	AL	6.37	ME	0.72	ME	0.47
6	NY	6.35	AL	0.71	NM	0.46
7	VT	5.86	MS	0.71	VT	0.43
8	IL	5.47	SC	0.71	SD	0.40
9	NH	5.32	OK	0.69	DE	0.38
10	WA	5.31	MT	0.69	LA	0.35
11	MO	5.17	SD	0.69	MS	0.35
12	MT	5.03	NM	0.68	SC	0.35
13	ME	4.90	HI	0.67	NH	0.33
14	MI	4.52	LA	0.67	WY	0.32
15	WI	4.51	WI	0.67	AL	0.31
16	LA	4.49	MO	0.65	HI	0.31
17	HI	4.46	NJ	0.64	IA	0.31
18	IA	4.37	NY	0.64	RI	0.31
19	MN	4.27	NH	0.63	ID	0.30
20	SC	4.23	CT	0.61	NE	0.30
21	SD	4.22	IA	0.61	NY	0.30
22	ID	3.99	WV	0.61	TN	0.30
23	TN	3.89	PA	0.60	WV	0.30
24	MS	3.88	VT	0.60	NV	0.29
25	MD	3.86	NE	0.59	CT	0.28
26	GA	3.76	TN	0.59	MO	0.28
27	NE	3.74	ID	0.57	NJ	0.27
28	OH	3.68	MN	0.57	PA	0.27
29	FL	3.66	NC	0.53	WI	0.27
30	NC	3.59	FL	0.52	FL	0.26
31	WV	3.47	KY	0.50	KS	0.25
32	OR	3.40	AZ	0.47	AZ	0.24
33	NM	3.35	IL	0.47	MN	0.24
34	AZ	3.25	NV	0.47	NC	0.24
35	DE	3.24	KS	0.45	ND	0.24
36	ND	3.21	RI	0.45	TX	0.24
37	KS	3.20	MI	0.42	OH	0.23
38	DC	3.03	GA	0.40	CO	0.21
39	KY	2.97	UT	0.40	GA	0.21
40	CO	2.93	CO	0.38	IL	0.21
41	PA	2.92	MD	0.38	MI	0.20
42	VA	2.77	TX	0.38	IN	0.19
43	TX	2.76	IN	0.33	KY	0.19
44	WY	2.74	OH	0.32	OR	0.18
45	AR	2.72	WA	0.29	UT	0.18
46	MA	2.66	OR	0.28	MD	0.17
47	NV	2.60	VA	0.28	AR	0.16
48	IN	2.44	AR	0.27	WA	0.16
49	UT	2.31	ND	0.27	DC	0.14
50	OK	2.22	DC	0.16	VA	0.13
51	RI	N/A	MA	0.16	MA	0.10

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 8824 Retirement Health Care		Class 8832 Physician and Clerical		Class 8833 Hospital: Professional	
1	CA	12.25	CA	1.71	WA	5.20
2	MT	8.17	AK	1.40	OK	4.19
3	NH	8.15	DE	0.88	AK	2.95
4	OK	7.69	MT	0.80	CA	2.64
5	VT	7.54	NY	0.80	MT	2.46
6	ID	7.53	CT	0.78	NY	2.35
7	CT	7.24	HI	0.78	NC	2.18
8	AK	7.18	WY	0.74	NM	2.04
9	NM	6.75	ME	0.73	WY	2.02
10	ME	6.38	OK	0.72	ID	1.93
11	WY	6.34	NJ	0.71	LA	1.92
12	LA	6.02	NM	0.71	RI	1.92
13	GA	5.86	WA	0.69	CT	1.84
14	IL	5.86	MN	0.67	MN	1.83
15	RI	5.84	VT	0.60	VT	1.83
16	OH	5.72	IL	0.58	OH	1.78
17	SC	5.61	PA	0.58	ME	1.77
18	NJ	5.55	ID	0.57	HI	1.74
19	NY	5.55	CO	0.52	NJ	1.73
20	NV	5.49	MO	0.51	MI	1.72
21	TN	5.43	NH	0.51	NH	1.69
22	WA	5.29	SC	0.51	MO	1.68
23	FL	5.12	LA	0.50	AL	1.67
24	WI	5.06	AL	0.49	TN	1.58
25	DE	4.99	NC	0.49	SC	1.57
26	NC	4.97	IA	0.48	DE	1.56
27	CO	4.76	RI	0.48	FL	1.53
28	IA	4.65	DC	0.47	IL	1.47
29	MO	4.53	OH	0.47	KS	1.44
30	WV	4.42	AZ	0.46	SD	1.40
31	UT	4.39	FL	0.46	PA	1.38
32	OR	4.25	TN	0.45	AZ	1.37
33	MN	4.25	TX	0.45	IA	1.37
34	NE	4.16	MI	0.42	NE	1.36
35	TX	4.13	WI	0.42	CO	1.34
36	KS	4.11	OR	0.41	DC	1.30
37	MS	4.04	NE	0.41	UT	1.28
38	AL	3.92	KS	0.41	OR	1.25
39	SD	3.87	GA	0.40	KY	1.24
40	HI	3.75	MD	0.39	GA	1.23
41	PA	3.67	SD	0.39	MA	1.16
42	AZ	3.64	KY	0.37	MD	1.11
43	MI	3.56	MS	0.35	TX	1.11
44	VA	3.42	WV	0.33	AR	1.10
45	MD	3.35	VA	0.32	MS	1.08
46	KY	3.15	UT	0.28	WI	1.03
47	DC	3.00	NV	0.27	VA	1.01
48	AR	2.43	IN	0.26	WV	0.86
49	IN	2.42	AR	0.24	ND	0.85
50	ND	1.35	MA	0.24	IN	0.78
51	MA	N/A	ND	0.17	NV	0.70

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 8835 Home/Public Healthcare		Class 8842 Mental Health Homes		Class 8868 College: Profess/Clerical	
1	CA	9.29	CA	8.61	WY	3.36
2	MT	7.26	OK	6.33	NJ	1.85
3	NH	6.48	CT	5.68	CA	1.62
4	PA	5.93	NJ	5.55	AK	1.23
5	OK	5.83	WY	5.34	CT	0.99
6	NY	5.81	MT	5.33	PA	0.89
7	DE	5.50	WA	5.29	NY	0.86
8	ME	5.18	AK	5.04	MT	0.84
9	WA	5.09	CO	4.87	VT	0.84
10	ID	4.99	OH	4.54	OK	0.82
11	CT	4.63	NM	4.43	HI	0.80
12	OH	4.42	DE	4.30	TX	0.79
13	HI	4.33	LA	4.16	CO	0.78
14	AK	4.20	KY	4.12	DE	0.75
15	RI	4.09	NH	4.01	WA	0.73
16	SC	3.98	WI	3.90	MN	0.69
17	VT	3.93	ID	3.79	NM	0.68
18	IA	3.89	TN	3.70	SC	0.68
19	OR	3.85	IL	3.56	ID	0.67
20	LA	3.82	KS	3.53	MA	0.66
21	TN	3.70	ME	3.50	NH	0.66
22	MN	3.62	AL	3.34	LA	0.65
23	MI	3.61	PA	3.33	ME	0.64
24	GA	3.59	VT	3.31	NE	0.63
25	MO	3.52	HI	3.24	MO	0.61
26	NM	3.52	AZ	3.22	NC	0.61
27	NC	3.48	SC	3.20	FL	0.60
28	WI	3.48	SD	3.00	AL	0.58
29	AL	3.38	MN	2.99	SD	0.58
30	SD	3.21	NY	2.94	IA	0.56
31	CO	3.15	IA	2.91	AZ	0.55
32	WV	3.08	IN	2.86	IL	0.55
33	NJ	3.02	MD	2.80	OH	0.54
34	VA	2.97	NE	2.76	TN	0.52
35	NE	2.85	NC	2.75	WI	0.52
36	FL	2.74	MS	2.74	KS	0.51
37	IL	2.68	WV	2.72	MS	0.51
38	KS	2.67	GA	2.67	MI	0.50
39	IN	2.53	OR	2.65	GA	0.49
40	KY	2.50	RI	2.63	RI	0.49
41	AZ	2.31	TX	2.49	NV	0.47
42	MD	2.23	FL	1.99	OR	0.45
43	MS	2.21	DC	1.93	AR	0.38
44	MA	2.20	UT	1.90	ND	0.37
45	UT	2.16	MI	1.72	MD	0.36
46	AR	1.83	AR	1.53	WV	0.36
47	DC	1.66	ND	1.19	IN	0.33
48	NV	1.46	MA	N/A	UT	0.32
49	TX	1.11	MO	N/A	VA	0.32
50	ND	0.85	NV	N/A	DC	0.31
51	WY	0.74	VA	N/A	KY	0.27

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 9014 Bldgs-Oper by Contract		Class 9015 Bldgs-Oper by Owner		Class 9052 Hotel: Other Emp	
1	CA	15.54	CA	8.95	CA	11.66
2	MT	8.07	NJ	8.57	WA	6.24
3	WA	7.92	OK	8.27	NY	5.87
4	VT	7.69	CT	7.24	AK	5.86
5	NJ	7.24	AK	7.07	CT	5.54
6	NY	7.19	SD	6.21	NJ	5.40
7	DE	6.14	DE	6.14	NH	5.30
8	AK	6.10	OH	6.10	OK	5.29
9	MN	6.08	MN	6.08	DE	4.80
10	NH	6.02	RI	5.77	VT	4.72
11	OK	5.65	AL	5.66	ID	4.55
12	PA	5.58	PA	5.58	PA	4.51
13	IL	5.40	NE	5.49	WY	4.37
14	ID	5.23	NY	5.40	MT	4.36
15	CT	5.22	MO	5.17	RI	4.35
16	FL	5.21	FL	5.14	IL	4.14
17	WI	5.13	MT	5.13	OH	3.85
18	WY	5.10	HI	5.10	FL	3.83
19	ME	5.07	WI	5.06	IA	3.83
20	IA	5.04	NH	5.01	TX	3.58
21	MI	4.98	KS	4.98	AL	3.53
22	RI	4.98	MI	4.98	MN	3.46
23	NM	4.94	SC	4.83	ME	3.41
24	HI	4.87	LA	4.81	CO	3.39
25	OH	4.83	VT	4.78	LA	3.37
26	GA	4.65	IA	4.76	WI	3.37
27	AL	4.56	WA	4.75	SD	3.32
28	LA	4.50	UT	4.68	GA	3.25
29	AZ	4.40	CO	4.65	AZ	3.20
30	MO	4.39	ID	4.54	MO	3.18
31	TX	4.38	AZ	4.49	KS	3.17
32	NE	3.97	IL	4.36	MS	2.98
33	OR	3.96	MS	4.27	NM	2.98
34	SC	3.91	TX	4.18	SC	2.88
35	CO	3.87	ME	4.17	HI	2.85
36	SD	3.82	KY	4.14	OR	2.85
37	UT	3.80	NC	4.14	MI	2.81
38	NC	3.77	NM	4.06	MD	2.73
39	TN	3.73	GA	3.88	NC	2.64
40	MS	3.63	WY	3.84	TN	2.56
41	KS	3.53	MD	3.78	NE	2.42
42	MD	3.46	TN	3.71	DC	2.25
43	NV	3.23	OR	3.60	NV	2.23
44	DC	2.69	IN	3.36	IN	2.22
45	MA	2.69	NV	3.26	KY	2.22
46	WV	2.64	MA	2.95	WV	2.19
47	KY	2.60	WV	2.94	UT	2.13
48	ND	2.52	VA	2.77	ND	1.85
49	IN	2.48	DC	2.58	VA	1.85
50	VA	2.39	ND	2.52	MA	1.62
51	AR	1.89	AR	2.35	AR	1.33

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 9058 Hotel: Restaurant Emp.		Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food	
1	CA	5.75	CA	5.75	CA	5.75
2	DE	4.63	AK	4.71	NJ	3.95
3	OK	4.58	NJ	3.95	OK	3.56
4	AK	4.31	ID	3.49	DE	3.54
5	PA	4.12	OK	3.35	NY	3.31
6	NH	4.07	NY	3.02	AK	3.15
7	NJ	3.95	DE	2.94	CT	2.87
8	CT	3.62	RI	2.72	RI	2.82
9	MN	3.46	CT	2.70	FL	2.74
10	NE	3.34	IL	2.58	NH	2.65
11	NY	3.11	VT	2.58	MT	2.64
12	VT	2.85	FL	2.55	VT	2.59
13	LA	2.82	NH	2.55	LA	2.51
14	MT	2.80	PA	2.49	WY	2.47
15	OH	2.71	LA	2.47	GA	2.47
16	SC	2.69	WY	2.47	SC	2.42
17	MO	2.65	AL	2.38	IL	2.40
18	WA	2.65	SC	2.34	PA	2.35
19	RI	2.64	SD	2.32	WA	2.33
20	NM	2.58	WA	2.30	ID	2.28
21	FL	2.54	MO	2.27	MN	2.28
22	IL	2.49	MS	2.27	AL	2.18
23	IA	2.47	WI	2.23	HI	2.13
24	ID	2.47	MT	2.18	OH	2.11
25	WY	2.47	HI	2.17	MO	2.05
26	HI	2.44	GA	2.15	NM	2.02
27	ME	2.31	ME	2.15	CO	2.01
28	TX	2.20	NM	2.15	NE	2.01
29	SD	2.13	MN	2.14	ME	1.98
30	NC	2.11	NE	2.14	TX	1.98
31	WI	2.11	TN	2.00	IA	1.95
32	KS	2.09	TX	1.98	MD	1.95
33	AL	2.06	IA	1.95	KS	1.93
34	TN	2.03	CO	1.85	WI	1.92
35	WV	2.02	NC	1.85	NC	1.85
36	CO	1.95	AZ	1.83	SD	1.85
37	MS	1.87	OH	1.80	NV	1.78
38	GA	1.82	MI	1.71	TN	1.77
39	MI	1.71	MD	1.68	MI	1.71
40	AZ	1.69	KS	1.66	AZ	1.67
41	KY	1.67	OR	1.59	KY	1.60
42	MD	1.66	IN	1.56	OR	1.59
43	MA	1.62	KY	1.51	DC	1.58
44	VA	1.60	VA	1.50	WV	1.52
45	OR	1.59	DC	1.37	MS	1.50
46	AR	1.56	ND	1.32	IN	1.39
47	NV	1.54	UT	1.31	UT	1.38
48	DC	1.48	WV	1.20	VA	1.34
49	UT	1.35	MA	1.16	ND	1.32
50	IN	1.33	AR	1.10	MA	1.16
51	ND	1.32	NV	1.06	AR	0.94

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)

Appendix 4. Workers' compensation premium rate ranking by class, cont.

	Class 9084 Bar, Nightclub, Tavern		Class 9101 College: Other Emp		Class 9403 Garbage Collection	
1	CA	5.75	NJ	11.34	CT	22.88
2	AK	5.02	CT	8.51	VT	19.24
3	NJ	3.95	CA	8.51	NY	18.71
4	OK	3.52	SD	8.29	LA	15.72
5	ME	3.49	IA	8.13	OK	15.16
6	ID	3.28	OK	7.69	IL	15.11
7	OH	3.20	NY	6.91	NJ	14.66
8	SD	3.19	VT	6.80	NM	14.08
9	CT	3.12	AK	6.61	MD	14.04
10	VT	3.04	AZ	6.33	DC	13.68
11	MN	2.85	MT	6.33	DE	12.98
12	FL	2.75	KS	6.19	MT	12.92
13	NH	2.72	MO	6.13	ME	12.62
14	TN	2.69	ID	6.08	AK	12.57
15	CO	2.68	LA	5.96	HI	12.43
16	RI	2.67	IL	5.92	MO	12.28
17	IL	2.60	CO	5.83	SC	12.20
18	SC	2.59	MN	5.82	MS	12.11
19	AZ	2.55	RI	5.69	NE	11.95
20	WY	2.47	ME	5.59	WI	11.86
21	DE	2.43	NM	5.53	CA	11.37
22	WI	2.41	NH	5.39	IA	11.27
23	GA	2.39	WI	5.25	AL	11.06
24	WA	2.37	SC	5.25	PA	10.99
25	NM	2.34	HI	5.07	OH	10.90
26	IA	2.27	FL	4.99	FL	10.84
27	MO	2.27	WV	4.77	NC	10.73
28	NE	2.20	NE	4.74	SD	10.49
29	LA	2.16	GA	4.31	ID	10.33
30	KS	2.15	MS	4.30	KS	10.33
31	AL	2.14	TX	4.18	GA	10.07
32	PA	2.09	DC	4.08	NH	9.77
33	NY	1.98	NC	4.02	AR	9.42
34	TX	1.98	KY	3.94	RI	9.28
35	MT	1.96	AL	3.93	WV	9.14
36	UT	1.96	OR	3.85	WA	8.87
37	HI	1.92	IN	3.74	MA	8.44
38	DC	1.86	MA	3.44	AZ	8.36
39	MS	1.79	MI	3.43	TX	8.33
40	MD	1.72	OH	3.40	TN	8.22
41	MI	1.71	TN	3.37	KY	7.77
42	NC	1.69	WY	3.36	MN	7.30
43	NV	1.62	MD	2.87	CO	7.26
44	OR	1.59	UT	2.71	MI	6.50
45	IN	1.53	VA	2.41	OR	6.48
46	KY	1.46	AR	2.29	VA	6.40
47	VA	1.43	NV	2.29	UT	5.84
48	AR	1.35	WA	1.50	NV	5.78
49	ND	1.32	PA	0.89	IN	5.01
50	WV	1.24	DE	0.75	ND	2.67
51	MA	1.16	ND	0.37	WY	2.25

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 after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (8/2014)



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