

# Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2004

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Information Management Division  
Oregon Department of Consumer and Business Services



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## Highlights

Oregon employers pay, on average, the forty-second highest workers' compensation premium rates in the nation. Oregon's ranking dropped from 35th highest in 2002.

Premium rate indices range from a low of \$1.06 per \$100 of payroll in North Dakota to a high of \$6.08 in California. The premium rate index in Oregon is \$2.05.

Oregon's ranking in the 50 occupational classes used in this study ranged from thirteenth highest for "Wallboard Installation" and "Carpentry – Detached Dwellings" to forty-ninth for "Farm: Nursery."

The loss cost multiplier for Oregon is 28.7 percent. This is an average, based on the loss cost multipliers in effect in 2004 for SAIF and the top 30 private insurers, weighted by 2003 earned premium. This average is 8.7 percent higher than the same figure in 2002; many states reported double-digit increases in their average loss cost multiplier.

Oregon has not experienced an overall workers' compensation base rate change since January 1, 2002.

The national median rate index peaked in 1994 at \$4.35 per \$100 of payroll. It reached its lowest point in 2000, before rising in 2002 and 2004.

Oregon's rate index as a percentage of the national median rate index peaked at 49 percent above the median in 1990. Oregon's rate index dropped to an all-time low of 21 percent below the national median in 2004.

Over half of the states had a net rate increase over the five-year period from 2000 to 2004. About two-thirds of the states had rate increases over the past two years.



# Oregon Workers' Compensation Premium Rate Ranking

## Comparison by state January 1, 2004

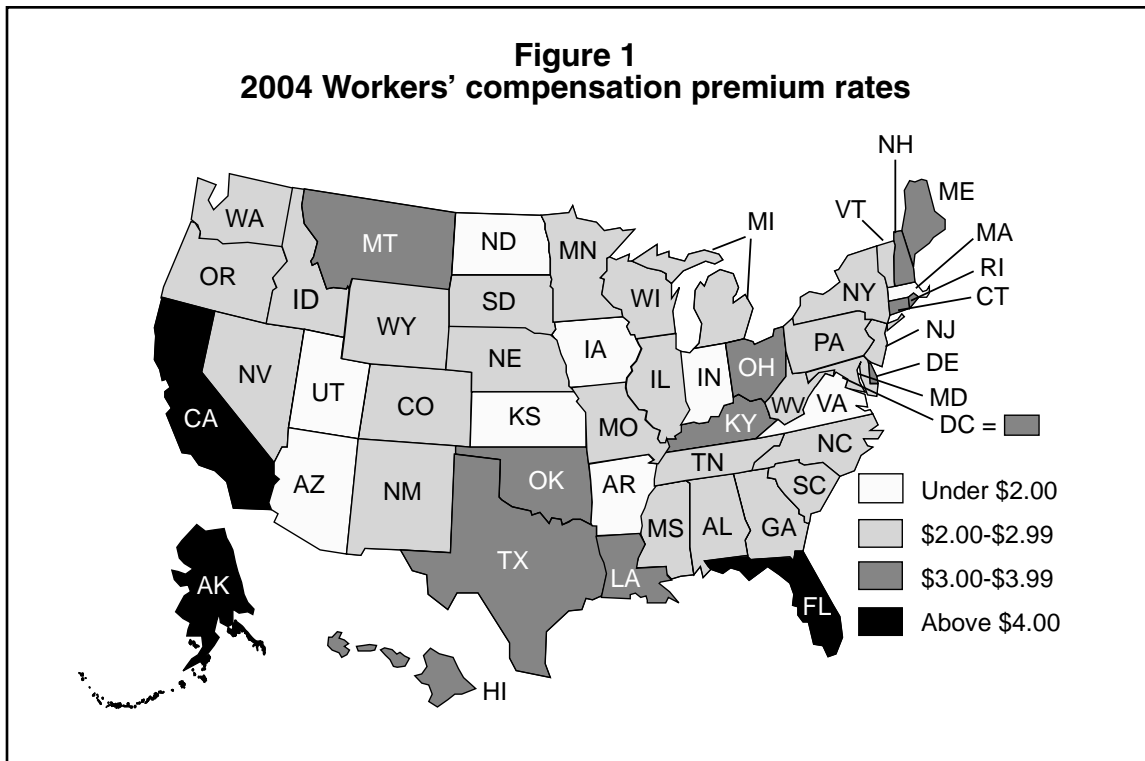
### Introduction

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, and to track changes in workers' compensation premium rates among states over time. The Research & Analysis Section of the Oregon Department of Consumer & Business Services has used the same methodology (with minor enhancements) to examine rates on a biennial basis since 1986. This study updates the one done in 2002.

### Findings

Oregon employers in the voluntary market pay, on average, the forty-second 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, 1990, and 1995 and to workplace safety initiatives, Oregon has experienced dramatic premium rate decreases over the course of this study's history. Rates were cut by double digits each year from 1991-1993, and again in 1997 and 1998. Overall pure premium rates have not been increased in Oregon for 14 years, as additional cuts were made each year from 1994-1996 and 1999-2002. Collectively, these cuts have contributed to Oregon reducing its premium rate ranking from eighth to forty-second highest in the nation between 1990 and 2004.



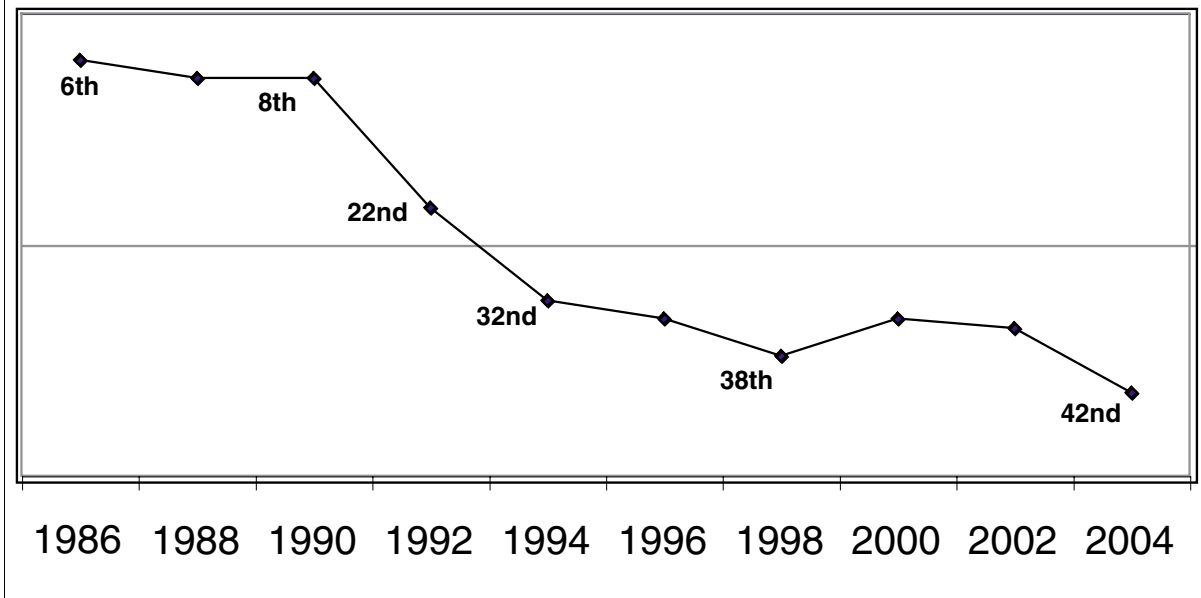
**Table 1  
Workers' Compensation Premium Rate Ranking**

<b>2004 ranking</b>	<b>2002 ranking</b>	<b>State</b>	<b>Index rate</b>	<b>Percent of study median</b>	<b>Effective date</b>
1	1	California	6.08	236%	January 1, 2004
2	15	Alaska	4.39	170%	January 1, 2004
3	2	Florida	4.20	163%	October 1, 2003
4	3	Hawaii	3.73	144%	January 1, 2004
5	14	Ohio	3.59	139%	July 1, 2003
6	16	Kentucky	3.48	135%	September 1, 2003
7	4	Delaware	3.44	133%	December 1, 2003
8	10	Montana	3.41	132%	July 1, 2003
9	7	Louisiana	3.37	131%	January 1, 2004
10	17	District of Columbia	3.26	126%	November 1, 2003
11	13	Connecticut	3.23	125%	January 1, 2004
12	18	New Hampshire	3.19	124%	January 1, 2004
13	8	Maine	3.08	119%	January 1, 2004
14	5	Texas	3.08	119%	January 1, 2003
15	19	Oklahoma	3.07	119%	2/1/02 State Fund, 1/1/04 Private
16	6	Rhode Island	3.01	117%	November 1, 1998
17	25	Vermont	2.99	116%	April 1, 2003
18	9	New York	2.97	115%	December 1, 2003
19	12	Alabama	2.88	112%	March 1, 2004
20	23	Pennsylvania	2.82	109%	April 1, 2003
21	22	Minnesota	2.74	106%	January 1, 2004
22	26	Missouri	2.67	103%	January 1, 2004
23	20	Illinois	2.65	103%	January 1, 2004
24	24	West Virginia	2.64	102%	July 1, 2003
25	29	Tennessee	2.62	102%	March 1, 2003
26	11	Nevada	2.58	100%	January 1, 2004
27	36	New Mexico	2.56	99%	January 1, 2004
28	38	Wyoming	2.43	94%	January 1, 2004
29	31	New Jersey	2.38	92%	January 1, 2004
30	30	Michigan	2.34	91%	January 1, 2004
31	21	Colorado	2.33	90%	January 1, 2004
32	34	North Carolina	2.32	90%	August 29, 2003
33	32	Wisconsin	2.27	88%	October 1, 2003
34	27	Idaho	2.25	87%	January 1, 2004
35	45	Washington	2.20	85%	January 1, 2004
36	33	Mississippi	2.19	85%	March 1, 2003
37	28	Georgia	2.14	83%	November 1, 2001
38	39	Nebraska	2.10	82%	February 1, 2003
39	42	South Carolina	2.08	81%	January 1, 2004
40	40	Maryland	2.06	80%	January 1, 2004
41	48	South Dakota	2.05	80%	July 1, 2003
42	35	OREGON	2.05	79%	January 1, 2004
43	43	Iowa	1.91	74%	January 1, 2004
44	41	Kansas	1.81	70%	January 1, 2004
45	37	Massachusetts	1.70	66%	September 1, 2003
46	44	Utah	1.63	63%	December 1, 2003
47	49	Virginia	1.57	61%	April 1, 2003
48	47	Arkansas	1.57	61%	July 1, 2001
49	46	Arizona	1.49	58%	October 1, 2003
50	50	Indiana	1.24	48%	January 1, 2004
51	51	North Dakota	1.06	41%	July 1, 2003

Note: Although some states may appear to have the same index rate, the ranking and percent of median calculations were based on indices prior to rounding to two decimal places.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (5/2005)

**Figure 2**  
**Oregon's Rate Ranking Among 51 Jurisdictions, 1986-2004**



Oregon has moved down seven positions in the ranking, from 35th in 2002 (see Table 1).

Premium rate indices (per \$100 of payroll) range from \$1.06 in North Dakota to \$6.08 in California. Oregon's index is \$2.05. Three

jurisdictions have an index rating above \$4; 13 are in the \$3.00-\$3.99 range; 26 are in the \$2.00-\$2.99 range; and nine have indices under \$2.00. Indices are based on data from 51 jurisdictions, for rates in effect as of January 1, 2004.

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

<b>Occupation</b>	<b>Oregon payroll (policy years 1998-2000)</b>	<b>Oregon ranking</b>
Clerical Office Employees NOC	25,011,281,427	46
Salespersons - Outside	7,056,699,870	47
College: Professional Employees and Clerical	6,723,435,171	44
Physician and Clerical	3,281,630,866	31
Restaurant NOC* and Drivers	2,948,848,008	37
Store: Retail, NOC	1,763,045,779	43
Hospital: Professional Employees	1,602,947,529	29
Trucking: Local & Long Haul - all employees and drivers*	1,292,992,978	25
Television/Radio/Telephone/Telecommunication Device	870,048,886	45
Electrical Wiring - Within buildings & Drivers	827,312,263	47

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: Research and Analysis Section, Oregon Department of Consumer and Business Services (5/2005)



Oregon's ranking in the 50 occupational classes used in this study ranged from 13th highest for class 5445, "Wallboard Installation" and class 5645, "Carpentry – Detached Dwellings" to 49th for class 0005, "Farm: Nursery." Table 2 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 that do not use the NCCI classification system were converted by having the state select analogous classes.) 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 represent 68.4 percent of 1998-2000 Oregon payroll, and 60.9 percent of 1998-2000 Oregon losses, as reported by NCCI on a policy year basis. Appendix 1 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 that 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 occupational class on the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 33 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in several 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. A loss cost multiplier or expense load factor was used to modify each competitive state's rates unless they provided manual rates. For Oregon, the average expense loading factor of 28.7 percent was computed based on the loading factors in effect during 2004, for each of the top 30 private insurers and the State Accident Insurance Fund (SAIF Corp.), weighted by 2003 direct earned premiums. This average is 8.7 percent higher than the same figure for Oregon in 2002. See Table 4 for load factors by state. Many states witnessed substantial increases in expense loading factors over the two-year period. Ten jurisdictions reported load factor increases up to 10 percent, eleven reported increases between 10 and 20 percent, and nine reported increases of more than 20 percent.

In states with competitive rating laws, each carrier determines its own loading factor (subject to insurance commissioner's approval, in Oregon). 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 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 of the additional time and resources required to quantify such factors, they are not accounted for in this study.

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 set their own manual rates. States with an

**Table 3**  
**States by Workers' Compensation Rating Organization**

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

Source: NCCI Annual Statistical Bulletin, 2004 Edition

<sup>1</sup> 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)

**independent rating bureau** fall into two categories, those that use NCCI to prepare their manual rates and those that use their own rating bureau, independent of NCCI.

**Competitive states** are those that 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 3 for states by workers' compensation rating organization.)

Premium rates for the 50 selected classes were obtained directly from the states via letter, fax, or telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Rates for each state were weighted by 1998-2000 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.

Twenty states have contracting classes 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 were divided by a state-specific average-discount offset (offset information was provided by NCCI for most states).

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment was applied to all states. This adjustment was calculated

by subtracting the state's voluntary-market expense load factor from the countrywide residual market load factor. If a state did not employ an expense load factor, the study's median expense load factor was used. This number was 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 was not available, an estimate of countrywide residual market share (provided by NCCI) was used. This residual market adjustment was multiplied by the state's index rate to calculate the final index rate. (See Appendix 2 for a comparison of assigned risk by state.)

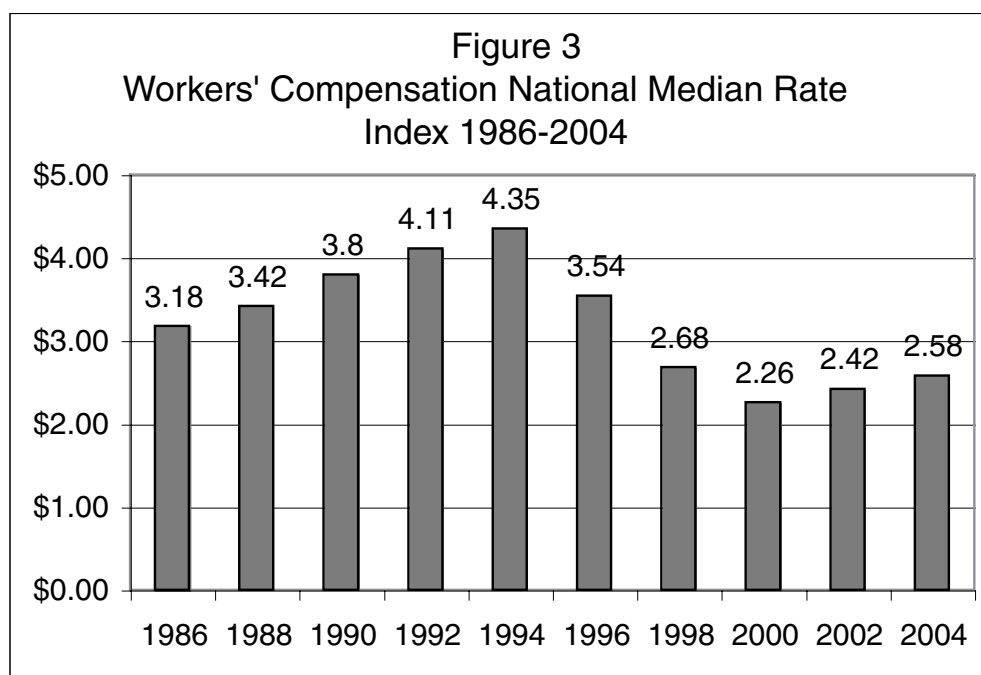
### Time series

The 2004 study marks the tenth biennial study using the same basic methodology, which provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the history of these studies. However, the study methodology does impose some limitations on its use 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. Changes in a state's index values from one study to the next are less meaningful than changes in its placement relative to other states. To overcome this problem, we used the median rate index for each study as a benchmark, creating a data series of states' rates as a percentage of the median rate index for each study, shown in Table 1. Use of the median also curtails the influence of outliers at the ends of the scale.

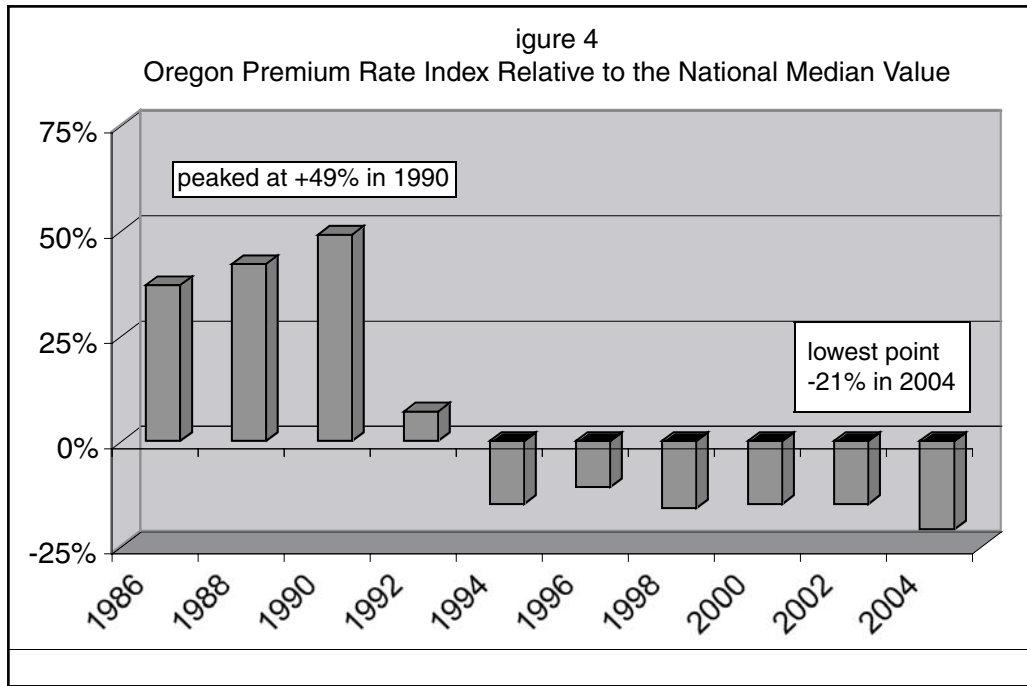
As can be seen from Figure 3, national median rates began to drop in the mid 1990s, and reached their lowest point in 2000, before rising in 2002 and 2004. This trend has also been observed in other national data series on workers' compensation costs, such as those published by the U.S. Bureau of Labor Statistics<sup>1</sup> and the National Academy of Social Insurance<sup>2</sup>.

Oregon's rates with respect to the median are shown in Figure 4. This measure shows



1. BLS Employer Costs for Employee Compensation (ECEC) <http://www.bls.gov/ncs/ect/#data>

2. National Academy of Social Insurance Workers' Compensation: Benefits, Coverage, and Costs, 2002, [http://www.nasi.org/usr\\_doc/Workers\\_Comp\\_2002.pdf](http://www.nasi.org/usr_doc/Workers_Comp_2002.pdf)



a somewhat different trend than the rate ranking, 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 was increasing as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred when rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to about 15 percent below the median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the median.

### Additional historical comparison

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. Over half of the states that report premium level changes to the NCCI had a net rate increase over the five-year period from 2000 to 2004. Roughly two-thirds of the states have experienced rate increases since our 2002 study. Table 5 compares premium rate changes in Oregon

with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2004.

### 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 separately measured in each state, but that contribute to overall rate level and individual class rates. All of these factors vary from state to state, and it is very difficult to arrive at a totally reliable basis for comparison. 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 may differ from the weighted premium rate index, which is based on Oregon's economy.
2. If different classes had been selected or payroll from a state other than Oregon had been used to weight the rates by class, the results might be substantially different.

**Table 4  
Load Factors Used for Competitive States**

<b>State</b>	<b>2002 Load Factor</b>	<b>2004 Load Factor</b>	<b>% change 2002 to 2004</b>
Alabama	10.7%	38.2%	24.8%
Alaska	39.6%	62.7%	16.5%
Arizona	26.0%	Fully developed rates used	NA
Arkansas	17.3%	52.5%	30.0%
California	17.0%	32.0%	12.8%
Colorado	17.0%	22.8%	5.0%
Connecticut	25.0%	54.3%	23.4%
Delaware	35.0%	50.2%	11.3%
District of Columbia	45.0%	70.9%	17.9%
Georgia	35.0%	35.0%	0.0%
Hawaii	52.0%	65.3%	8.8%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	Fully developed rates used	Fully developed rates used	NA
Kansas	36.0%	44.9%	6.5%
Kentucky	51.3%	57.0%	3.8%
Louisiana	32.5%	61.2%	21.7%
Maine	35.7%	41.1%	4.0%
Maryland	25.0%	69.4%	35.5%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	75.6%	87.6%	6.8%
Mississippi <sup>1</sup>	23.0%	37.6%	11.9%
Missouri <sup>2</sup>	Avg. manual rate for top insurers	Avg. manual rate for top insurers	NA
Montana	Average manual rates used	Average manual rates used	NA
Nebraska	29.2%	39.3%	7.8%
New Hampshire	20.0%	37.2%	14.3%
New Mexico	63.4%	84.1%	12.7%
North Carolina	21.8%	40.1%	15.0%
Oklahoma	31.8%	55.5%	18.0%
<b>Oregon</b>	<b>18.4%</b>	<b>28.7%</b>	<b>8.7%</b>
Pennsylvania	21.6%	46.9%	20.8%
Rhode Island	60.5%	57.7%	1.7%
South Carolina	54.0%	67.0%	8.4%
South Dakota	24.5%	65.0%	32.5%
Tennessee	19.0%	46.0%	22.7%
Texas	Average manual rates used	Average manual rates used	NA
Utah	23.4%	41.8%	4.9%
Vermont	25.0%	52.6%	22.1%
Virginia	29.8%	49.9%	15.5%

<sup>1</sup> Mississippi 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.

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

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (5/2005)

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

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
Oregon	-4.3%	-3.2%	-1.8%	-10.5%	-15.6%	-4.8%	-2.2%	-3.7%	-0.1%	0.0%	0.0%
Avg countrywide <sup>1</sup>	-6.4%	-3.2%	-6.0%	-8.0%	-5.4%	-2.6%	3.5%	1.2%	4.9%	6.6%	NA

Source: NCCI Annual Statistical Bulletin, 2004 Edition

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

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

3. Several states use classification systems other than NCCI, and the conversion is not perfect. Rates for similar classes were used wherever possible.
4. 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 a single NCCI class, the rates were averaged.
5. The premium rate listed for a class in any state may not be the rate that 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.
6. 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.
7. The premium rates do not reflect any dividends paid to employers.
8. This study is based on payroll rates.
  - For Washington, hourly rates had to be converted to payroll rates. The Washington payroll data included overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.
9. The payroll basis may differ by state.
  - In North Dakota, workers' compensation premium is based on the first \$18,500 of payroll per employee, per year. Anything over \$18,500 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 rates were adjusted according to the proportion of its payroll in each classification that was subject to a premium computation during fiscal year 2003.
  - Nevada also has a payroll cap: \$36,000 of reportable payroll per employee, per employer, per year. However, no adjustment was made to Nevada's rates to compensate for its payroll limitation on workers' compensation premium.
  - 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.

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 Workers' Benefit Fund (cents-per-hour assessment) is not. Assessments were also factored into the rates for the following states: California, Connecticut, Georgia, Kentucky, Maine, Massachusetts, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, and Vermont.
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, characteristics of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
13. 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, Washington, and West Virginia allow workers' compensation insurance to be provided either by the state fund or through self-insurance. Competitive state fund states allow employers to choose between private insurers, the state fund, or self-insurance. In some competitive state fund states (Arizona, California, Colorado, Hawaii, Idaho, Minnesota, Missouri, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers. Kentucky, Louisiana, Maine, Maryland, Montana, Oklahoma, and South Carolina allow their state funds to set their own rates separate from those used by the private insurers in the state. Kentucky, Louisiana, Montana, and Oklahoma provided rates and market share information so that the private market and state fund rates could be weighted to derive manual rates. No state fund adjustment was performed for the remaining three states.
14. Data used for calculating the rate index 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 officials.

# Appendices



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: Research and Analysis Section, Oregon Department of Consumer and Business Services (5/2005)

# Appendix 1

## Occupational Classes Used For 2004 Premium Rate Ranking

<b>Class Code</b>	<b>Scope of Basic Manual Classifications</b>	<b>1998-2000 Oregon Payroll</b>	<b>1998-2000 Oregon Losses</b>
7219	Trucking: Local & Long Haul - all employees & drivers*	1,292,992,978	99,896,317
2702	Logging or Lumbering & Drivers	363,647,354	78,486,809
8380	Automobile Service/Repair Center & Drivers	1,652,475,814	49,176,214
9079	Restaurant NOC*	2,948,848,008	39,516,400
8810	Clerical Office Employees NOC	25,011,281,427	39,069,926
8232	Lumberyard: All other Employees	464,252,127	25,625,699
5645	Carpentry - Detached Dwellings	223,194,866	24,895,727
5403	Carpentry NOC	329,526,175	24,033,018
7380	Chauffeurs NOC	691,221,347	21,874,831
8824	Retirement, Nursing, Convalescent Centers: Health Care Employees	677,849,609	20,750,098
2731	Planing or Molding Mill	341,459,273	19,435,823
8017	Store: Retail, NOC	1,763,045,779	18,994,410
8742	Salespersons - Outside	7,056,699,870	18,876,470
8868	College: Professional Employees & Clerical	6,723,435,171	18,153,200
0037	Farm: Field Crops & Drivers	283,519,788	18,146,335
8833	Hospital: Professional Employees	1,602,947,529	17,883,180
2710	Saw Mill	234,699,386	17,144,214
9101	College: All other Employees	459,566,282	16,615,914
2802	Carpentry - Shop Only & Drivers	429,074,327	16,587,833
5190	Electrical Wiring - Within Buildings & Drivers	827,312,263	16,584,066
5183	Plumbing NOC & Drivers	573,214,733	16,107,822
5213	Concrete Construction NOC	212,154,192	16,067,706
9015	Buildings NOC - Operation by Owner	580,166,272	15,567,443
5551	Roofing - All kinds & Drivers	120,663,413	15,200,093
3724	Machinery/Equip Erection/Repair NOC & Drivers	235,339,178	14,694,843
7720	Police Officers & Drivers	441,280,975	14,411,965
5445	Wallboard Installation & Drivers	140,706,623	14,387,129
8018	Store: Wholesale NOC	548,355,098	14,051,643
3632	Machine Shop NOC	472,678,475	13,889,262
6217	Excavation NOC & Drivers	284,217,030	13,499,044
8033	Store: Meat, Grocery & Provision Combined - Retail NOC	642,965,955	12,991,686
9052	Hotel: All other Employees, Sales & Drivers	499,711,359	10,999,130
5022	Masonry - NOC	130,763,148	10,741,636
9403	Garbage Collection & Drivers	190,080,719	10,718,474
7600	Telephone or Telegraph Co: All Other Employees & Drivers	406,125,801	10,373,531
5474	Painting NOC & Shop, Drivers	185,398,792	10,362,980
5538	Sheet Metal Work - NOC & Drivers	203,457,589	9,995,390
8832	Physician and Clerical	3,281,630,866	9,914,996
5221	Concrete Work - Floors, Driveways - & Drivers	215,935,836	9,821,336
5506	Street or Road Construction: Paving or Repaving & Drivers	183,215,031	9,573,664
5437	Carpentry - Installation of Cabinet Work or Interior Trim	171,767,789	9,248,979
2915	Veneer Products Manufacturing	264,660,716	8,967,190
3507	Agriculture or Construction Machinery Mfg	334,544,385	8,917,307
3808	Automobile Manufacturing or Assembly	248,987,685	8,754,015
0016	Farm: Orchard & Drivers	138,618,161	8,700,807
3681	Television/Radio/Telephone/Telecommunication Device Mfg NOC	870,048,886	8,318,063
8010	Store: Hardware	355,376,778	8,145,597
0005	Farm: Nursery Employees & Drivers	492,606,785	7,903,393
2812	Cabinet Works - With Power Machinery	225,528,865	7,751,894
4299	Printing	368,774,357	7,431,124

See note at left.

## Appendix 2

### 2003 Assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2003 Number of ARP risks
Alabama	10.3%	2,862
Alaska	20.3%	9,111
Arizona	0.6%	240
Arkansas	10.9%	5,588
Connecticut	10.1%	13,042
Delaware	19.5%	2,659
District of Columbia	14.6%	1,461
Georgia	8.6%	22,245
Idaho	1.0%	600
Illinois	10.3%	30,350
Indiana	8.9%	8,657
Iowa	11.1%	5,643
Kansas	19.4%	14,697
Massachusetts	19.6%	NA
Michigan	8.1%	NA
Nevada	10.8%	6,027
New Hampshire	15.6%	10,229
New Jersey	20.6%	38,815
New Mexico	12.6%	4,296
North Carolina	11.1%	27,420
<b>Oregon</b>	<b>9.4%</b>	<b>12,421</b>
South Carolina	8.6%	12,250
South Dakota	13.2%	3,113
Vermont	18.5%	5,754
Virginia	15.7%	20,032
<b>Partial National Average =</b>	<b>12.4%</b>	<b>11,196</b>

NA=Not available

Source: Residual Market Management Summary 2003, NCCI, published in 2004. This report is now published online.

## Appendix 3

### Voluntary premium level changes 2000-2004

State	2000 % change	2001 % change	2002 % change	2003 % change	2004 % change <sup>1</sup>	Effective date of latest change	2-year net change <sup>1</sup>	5-year net change <sup>1</sup>
Alabama	4.4	0.0	(7.6)	(7.4)	5.2	3/1/04	-2.6%	-6.0%
Alaska	7.9	0.0	10.2	3.5	21.2	1/1/04	25.4%	49.2%
Arizona	(7.8)	(6.4)	(4.3)	0.6	2.4	10/1/04	3.0%	-14.9%
Arkansas	(4.5)	(7.5)	(4.5)	1.8	(1.5)	7/1/04	0.3%	-15.4%
California	18.4	10.1	21.3	18.5	(14.9)	1/1/04	0.8%	59.4%
Colorado	0.0	0.0	(18.7)	0.0	(6.1)	1/1/04	-6.1%	-23.6%
Connecticut	(4.4)	0.0	(3.5)	2.2	(3.5)	1/1/04	-1.4%	-9.0%
Delaware	0.0	7.0	6.2	(6.7)	0.0	12/1/03	-6.7%	6.0%
District of Columbia	(0.4)	(6.7)	(5.4)	0.8	(1.8)	11/1/04	-1.0%	-13.0%
Florida	2.5	0.0	2.7	(2.2)	0.0	10/1/03	-2.2%	2.9%
Georgia	0.0	(12.9)	0.0	(1.0)	0.0	12/1/03	-1.0%	-13.8%
Hawaii	(8.9)	3.5	4.6	8.0	(1.3)	1/1/04	6.6%	5.1%
Idaho	(1.7)	6.3	(1.1)	(2.7)	7.2	1/1/04	4.3%	7.8%
Illinois	1.2	0.0	(0.2)	6.7	2.4	1/1/04	9.3%	10.4%
Indiana	3.7	1.5	(7.4)	(2.2)	(1.8)	1/1/04	-4.0%	-6.4%
Iowa	0.0	(3.8)	8.0	8.6	6.3	1/1/04	14.8%	19.9%
Kansas	(0.5)	3.3	(4.4)	1.8	1.0	1/1/04	2.8%	1.0%
Kentucky	3.1	(3.2)	11.8	13.1	6.3	9/1/04	20.2%	34.1%
Louisiana	0.0	(11.5)	1.3	4.0	(1.9)	5/1/04	2.0%	-8.5%
Maine	10.3	1.9	(3.4)	2.9	(3.3)	1/1/04	-0.5%	8.0%
Maryland	(3.4)	7.6	1.3	1.6	(6.1)	1/1/04	-4.6%	0.5%
Massachusetts	0.0	2.1	0.0	(2.7)	0.0	9/1/03	-2.7%	-0.7%
Michigan	(2.7)	(2.6)	(4.8)	1.8	1.4	1/1/04	3.2%	-6.9%
Minnesota	(3.8)	(5.0)	1.4	5.9	(0.3)	1/1/04	5.6%	-2.2%
Mississippi	0.0	(5.3)	(3.7)	(2.1)	7.2	3/1/04	4.9%	-4.3%
Missouri	(2.0)	(0.5)	(0.4)	13.8	(1.4)	1/1/04	12.2%	9.0%
Montana	(2.4)	1.5	(0.4)	13.2	0.0	7/1/04	13.2%	11.7%
Nebraska	4.9	0.0	(0.8)	8.0	7.0	2/1/04	15.6%	20.3%
Nevada <sup>2</sup>	4.4	(6.0)	1.5	0.0	(12.3)	1/1/04	-12.3%	-16.3%
New Hampshire	0.0	0.9	(6.7)	1.3	0.5	1/1/04	1.8%	-4.2%
New Jersey	(2.4)	(2.3)	2.2	9.6	6.7	1/1/04	16.9%	14.0%
New Mexico	(22.8)	3.0	1.0	9.5	7.9	1/1/04	18.1%	-5.1%
New York	(2.5)	0.0	0.0	1.7	0.0	12/1/03	1.7%	-0.8%
North Carolina	0.0	4.6	(1.4)	0.0	(1.0)	4/1/04	-1.0%	2.1%
Oklahoma	0.0	(15.6)	(5.1)	3.8	0.0	1/1/04	3.8%	-16.9%
<b>Oregon</b>	<b>(2.2)</b>	<b>(3.7)</b>	<b>(0.1)</b>	<b>0.0</b>	<b>0.0</b>	<b>1/1/04</b>	<b>0.0%</b>	<b>-5.9%</b>
Pennsylvania	4.5	(1.6)	2.1	(2.4)	3.3	4/1/04	0.8%	5.8%
Rhode Island	0.0	0.0	0.0	0.0	0.0	11/1/98	0.0%	0.0%
South Carolina	0.0	(10.4)	0.0	17.5	11.4	7/1/04	30.9%	17.3%
South Dakota	0.0	(4.3)	(2.7)	5.5	(2.0)	7/1/04	3.4%	-3.7%
Tennessee	7.0	0.0	1.4	0.0	7.9	3/1/04	7.9%	17.1%
Texas	0.0	0.0	0.0	0.0	0.0	1/1/03	0.0%	0.0%
Utah	0.0	0.0	(7.0)	5.9	11.2	12/1/04	17.8%	9.5%
Vermont	4.3	10.2	(2.3)	9.95	0.0	4/1/04	9.9%	23.5%
Virginia	1.1	2.2	(1.6)	1.5	(6.7)	4/1/04	-5.3%	-3.7%
Wisconsin	(2.61)	4.03	11.4	4.37	0.0	10/1/03	4.4%	17.8%

NA=Not available

<sup>1</sup> Preliminary Listing. May not reflect rate changes scheduled for mid- to late 2004.

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

Note: All data are from the NCCI Annual Statistical Bulletin, 2004 Edition. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 0005			Class 0016			Class 0037		
Farm: Nursery			Farm: Orchard			Farm: Field Crops		
1	OH	14.11	1	OH	22.57	1	OH	20.82
2	MT	12.52	2	FL	16.44	2	CA	19.75
3	HI	11.64	3	CA	15.18	3	LA	16.00
4	FL	11.14	4	HI	14.13	4	FL	15.59
5	CA	10.23	5	AK	13.09	5	AK	13.09
6	PA	9.59	6	ID	12.52	6	DE	11.40
7	ME	9.24	7	LA	10.68	7	MS	8.96
8	AK	8.82	8	MT	10.42	8	VT	8.90
9	CT	8.72	9	RI	10.14	9	OK	8.85
10	RI	8.50	10	OK	9.99	10	CO	8.60
11	DE	8.19	11	KY	9.31	11	MT	8.58
12	VT	7.61	12	ME	8.93	12	ME	8.35
13	WI	7.03	13	NV	8.52	13	RI	8.33
14	NY	6.78	14	NM	8.39	14	AL	8.31
15	TX	6.42	15	NC	8.21	15	NV	8.17
16	NE	6.31	16	MS	7.90	16	HI	8.13
17	AR	6.27	17	CT	7.82	17	KS	8.00
18	KY	6.20	18	TX	7.80	18	DC	7.86
19	MO	5.95	19	MN	7.77	19	MN	7.77
20	SD	5.87	20	IL	7.73	20	MO	7.59
21	OK	5.66	21	DC	7.71	21	TX	7.42
22	IL	5.65	22	TN	7.53	22	NH	7.37
23	MI	5.52	23	AL	7.46	23	KY	7.35
24	LA	5.41	24	SD	7.45	24	TN	7.07
25	MN	5.31	25	VT	7.29	25	GA	7.05
26	CO	5.16	26	MO	7.28	26	NY	7.02
27	ID	5.15	27	KS	7.04	27	NM	6.87
28	WA	4.99	28	MD	6.79	28	SC	6.65
29	NM	4.95	29	DE	6.68	29	PA	6.54
30	NJ	4.93	30	NE	6.65	30	OR	6.52
31	NH	4.88	31	WI	6.62	31	ID	6.26
32	DC	4.79	32	CO	6.47	32	IL	6.10
33	TN	4.61	33	NY	6.45	33	NE	5.80
34	NV	4.56	34	OR	6.41	34	CT	5.70
35	WY	4.43	35	NH	6.20	35	WI	5.62
36	GA	4.43	36	AR	5.84	36	NC	5.60
37	AL	4.24	37	PA	5.80	37	WA	5.58
38	MA	4.24	38	GA	5.45	38	VA	5.29
39	ND	4.20	39	IA	5.27	39	WV	5.17
40	MS	4.03	40	WV	5.17	40	SD	5.13
41	KS	3.98	41	SC	4.94	41	AR	5.02
42	SC	3.89	42	NJ	4.82	42	IA	4.86
43	IA	3.74	43	WA	4.61	43	MI	4.66
44	VA	3.73	44	MI	4.58	44	AZ	4.61
45	MD	3.68	45	MA	4.49	45	MD	4.59
46	NC	3.28	46	WY	4.43	46	WY	4.43
47	WV	2.88	47	UT	4.27	47	UT	4.24
48	AZ	2.76	48	ND	4.20	48	ND	4.20
49	OR	2.61	49	IN	4.01	49	IN	2.90
50	UT	2.50	50	VA	3.55	50	NJ	2.79
51	IN	2.40	51	AZ	3.23	51	MA	2.37

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 2702 Logging or Lumbering			Class 2710 Saw Mill			Class 2731 Planing/Molding Mill		
1	KY	120.44	1	OH	33.61	1	CA	21.07
2	NH	76.97	2	VT	25.03	2	OH	17.89
3	NC	63.06	3	CA	23.77	3	DE	15.23
4	OH	62.32	4	AK	23.39	4	AK	14.02
5	MO	52.92	5	MN	22.74	5	FL	12.50
6	WV	52.20	6	KY	20.04	6	CT	12.18
7	NM	51.20	7	HI	19.54	7	HI	11.92
8	HI	50.17	8	FL	19.41	8	NY	10.77
9	DE	46.64	9	MO	19.01	9	MI	10.53
10	LA	44.99	10	TN	18.22	10	MN	10.51
11	AK	42.23	11	NH	17.60	11	RI	10.31
12	PA	40.72	12	RI	17.35	12	LA	10.07
13	TN	39.29	13	NE	16.86	13	OK	9.52
14	CA	39.20	14	IL	16.68	14	PA	8.84
15	CT	38.55	15	ME	16.04	15	VT	8.70
16	DC	38.17	16	CT	14.64	16	WA	8.07
17	MT	38.13	17	WI	14.56	17	MD	7.99
18	IL	37.64	18	DE	13.99	18	ID	7.92
19	NV	37.47	19	IA	13.65	19	NJ	7.85
20	VT	35.76	20	LA	13.60	20	NM	7.84
21	RI	34.95	21	NM	13.57	21	ME	7.47
22	SD	34.73	22	UT	13.42	22	IL	7.38
23	NY	33.76	23	OK	13.40	23	OR	7.34
24	GA	32.15	24	NV	12.24	24	MT	7.23
25	UT	30.91	25	KS	12.22	25	KY	7.02
26	OR	30.80	26	MD	12.18	26	NH	6.60
27	MD	30.72	27	DC	12.09	27	WI	6.59
28	NJ	29.51	28	CO	11.95	28	AL	6.49
29	MS	27.75	29	PA	11.71	29	NV	6.32
30	AR	27.57	30	NJ	11.55	30	GA	6.26
31	WI	25.84	31	VA	11.30	31	DC	6.22
32	IA	24.96	32	MT	11.12	32	NC	6.21
33	ME	24.90	33	ID	10.96	33	IA	5.96
34	AZ	24.29	34	SD	10.86	34	WV	5.80
35	CO	24.09	35	NY	10.84	35	MO	5.78
36	FL	23.99	36	ND	10.82	36	WY	5.77
37	NE	23.76	37	MS	10.75	37	AZ	5.55
38	ID	22.64	38	MI	10.53	38	MS	5.42
39	MN	22.45	39	WA	10.23	39	CO	5.42
40	AL	22.18	40	TX	10.14	40	TX	5.41
41	OK	21.29	41	AL	9.85	41	SC	5.34
42	SC	20.52	42	WV	9.84	42	KS	5.26
43	KS	20.49	43	MA	9.42	43	NE	5.04
44	VA	19.13	44	OR	8.61	44	SD	5.01
45	IN	18.46	45	NC	8.53	45	MA	4.61
46	WA	18.42	46	GA	8.13	46	VA	4.53
47	TX	16.18	47	SC	8.08	47	UT	4.41
48	MI	15.43	48	IN	7.93	48	AR	4.31
49	WY	14.70	49	AR	7.88	49	TN	4.09
50	MA	14.06	50	AZ	7.01	50	ND	3.50
51	ND	10.82	51	WY	5.77	51	IN	2.97

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 2802 Carpentry-Shop Only			Class 2812 Cabinet Work-Pwr Mach			Class 2915 Veneer Products Mfg		
1	CA	18.87	1	CA	14.11	1	DE	15.23
2	FL	16.39	2	FL	11.15	2	CA	14.07
3	MT	15.76	3	LA	10.51	3	AK	13.55
4	DE	15.23	4	OH	9.91	4	WI	12.90
5	OH	14.09	5	AK	9.66	5	HI	12.31
6	AK	13.14	6	NE	9.29	6	FL	12.00
7	HI	12.81	7	VT	9.18	7	KY	11.27
8	MI	12.42	8	OK	8.90	8	NH	11.25
9	NY	12.29	9	NH	8.75	9	LA	10.96
10	RI	11.94	10	AL	8.39	10	CT	10.47
11	CT	11.34	11	HI	8.22	11	OK	10.47
12	LA	11.22	12	DC	8.10	12	RI	10.22
13	TX	10.36	13	NY	7.92	13	WY	10.13
14	OK	10.25	14	KY	7.89	14	PA	8.84
15	NM	9.48	15	ME	7.53	15	IL	8.63
16	VT	9.32	16	DE	7.51	16	VT	8.47
17	ID	8.98	17	RI	7.51	17	NM	8.28
18	AR	8.90	18	WY	7.49	18	NV	7.99
19	PA	8.84	19	CT	7.47	19	NJ	7.85
20	WA	8.75	20	MT	7.30	20	NY	7.60
21	ME	8.66	21	TX	7.25	21	WA	7.56
22	MO	8.62	22	IL	7.22	22	MO	7.49
23	IL	8.54	23	TN	7.18	23	NC	7.44
24	CO	8.29	24	ID	6.94	24	CO	7.43
25	NJ	7.85	25	SC	6.60	25	DC	7.35
26	WY	7.49	26	GA	6.36	26	TX	7.25
27	AL	7.35	27	MO	6.35	27	MI	7.20
28	KS	7.30	28	MS	6.35	28	VA	7.18
29	NH	7.27	29	PA	6.30	29	IN	7.12
30	KY	7.26	30	NV	6.25	30	KS	7.07
31	TN	7.17	31	MN	6.13	31	NE	7.02
32	GA	7.07	32	WA	6.04	32	ME	6.99
33	NC	6.89	33	NC	5.91	33	TN	6.91
34	IA	6.69	34	NM	5.84	34	OR	6.65
35	NE	6.66	35	WV	5.80	35	GA	6.53
36	SD	6.54	36	SD	5.69	36	IA	6.52
37	WI	6.23	37	NJ	5.59	37	MT	6.52
38	NV	6.10	38	AR	5.21	38	MD	6.49
39	MA	6.10	39	KS	5.03	39	AL	6.36
40	SC	6.08	40	WI	4.95	40	AZ	6.34
41	DC	5.88	41	OR	4.90	41	OH	6.21
42	AZ	5.82	42	MI	4.84	42	SD	5.97
43	MS	5.81	43	MD	4.78	43	WV	5.80
44	WV	5.80	44	CO	4.77	44	MN	5.71
45	VA	5.73	45	VA	4.63	45	SC	5.58
46	MN	5.33	46	UT	4.33	46	ID	5.48
47	OR	5.29	47	IA	4.17	47	MS	4.78
48	IN	5.21	48	AZ	3.99	48	AR	4.18
49	MD	5.01	49	ND	3.50	49	UT	4.06
50	UT	4.48	50	IN	3.36	50	ND	3.50
51	ND	3.50	51	MA	N/A	51	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 may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 3507 Ag/Constr Mach Mfg			Class 3632 Machine Shop NOC			Class 3681 TV/Radio Mfg NOC		
1	CA	14.59	1	AK	10.83	1	HI	5.03
2	AK	11.13	2	FL	9.55	2	VT	5.01
3	FL	10.69	3	CA	9.15	3	WV	4.93
4	HI	10.65	4	DC	8.38	4	WY	4.87
5	IL	9.46	5	DE	8.29	5	AK	4.23
6	TN	8.61	6	TN	7.61	6	CA	4.19
7	DE	8.29	7	AL	7.52	7	OH	3.99
8	NJ	8.22	8	RI	7.40	8	KY	3.68
9	ME	8.14	9	TX	7.24	9	MO	3.46
10	VT	7.71	10	VT	7.20	10	OK	3.44
11	TX	7.59	11	LA	6.94	11	NY	3.41
12	KY	7.54	12	OK	6.69	12	DE	3.35
13	NM	7.33	13	MT	6.66	13	TX	3.31
14	CT	7.24	14	CT	6.37	14	CT	3.07
15	LA	7.22	15	MO	6.31	15	RI	3.06
16	OK	7.18	16	OH	6.24	16	MI	3.05
17	MO	6.86	17	IL	6.16	17	PA	2.72
18	MT	6.56	18	KY	6.09	18	NV	2.67
19	AL	6.43	19	NY	5.99	19	ME	2.66
20	RI	6.40	20	ME	5.74	20	MT	2.60
21	ID	6.33	21	NH	5.73	21	NH	2.58
22	NE	6.25	22	HI	5.70	22	NE	2.56
23	WY	6.10	23	PA	5.64	23	IA	2.55
24	OH	6.09	24	WV	5.49	24	FL	2.53
25	NY	5.91	25	ID	5.14	25	MS	2.52
26	MI	5.73	26	MN	5.08	26	MN	2.46
27	WA	5.71	27	CO	5.04	27	LA	2.41
28	PA	5.64	28	MI	4.96	28	SD	2.40
29	MN	5.61	29	NV	4.94	29	TN	2.26
30	DC	5.52	30	WA	4.83	30	IL	2.12
31	NH	5.45	31	WY	4.68	31	GA	2.10
32	WI	5.38	32	NE	4.66	32	ND	2.08
33	GA	5.31	33	KS	4.58	33	WI	2.02
34	NV	5.29	34	NM	4.51	34	CO	1.93
35	KS	5.17	35	NC	4.44	35	NJ	1.90
36	OR	5.07	36	GA	4.41	36	NC	1.77
37	IA	5.04	37	IA	4.19	37	IN	1.73
38	MA	5.00	38	VA	4.18	38	AR	1.71
39	CO	4.96	39	OR	3.97	39	KS	1.68
40	WV	4.93	40	WI	3.91	40	AL	1.63
41	AR	4.73	41	NJ	3.86	41	NM	1.62
42	SD	4.51	42	MD	3.73	42	SC	1.47
43	SC	4.44	43	AR	3.72	43	UT	1.46
44	MD	4.20	44	MS	3.45	44	DC	1.30
45	MS	3.90	45	SC	3.09	45	OR	1.29
46	NC	3.82	46	AZ	3.07	46	VA	1.18
47	UT	3.57	47	UT	2.88	47	WA	1.09
48	VA	3.39	48	SD	2.73	48	MA	1.08
49	AZ	2.99	49	MA	2.46	49	MD	0.97
50	ND	2.92	50	ND	2.46	50	AZ	0.68
51	IN	2.68	51	IN	2.38	51	ID	0.59

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)



# Appendix 4

## Workers' compensation premium rate ranking by class

Class 3724 Machine/Equip Repai			Class 3808 Auto Mfg./Assem			Class 4299 Printing		
1	KY	16.16	1	VT	11.86	1	CA	9.71
2	OH	15.95	2	OH	11.14	2	RI	6.54
3	MT	15.89	3	AK	10.20	3	VT	5.58
4	VT	15.52	4	MO	10.06	4	DE	5.54
5	CA	14.33	5	WI	9.59	5	FL	5.28
6	ME	13.61	6	FL	8.94	6	KY	5.04
7	FL	13.16	7	NJ	8.45	7	OH	4.98
8	IL	12.66	8	RI	7.81	8	IL	4.91
9	NH	12.53	9	CA	7.58	9	TX	4.87
10	CT	12.11	10	NY	7.52	10	NH	4.80
11	MN	11.54	11	TX	7.32	11	NE	4.63
12	NY	11.28	12	TN	7.10	12	MN	4.56
13	RI	11.17	13	NM	7.05	13	PA	4.54
14	AK	11.07	14	HI	7.01	14	OK	4.35
15	AL	11.00	15	ID	6.91	15	AK	4.34
16	WV	10.89	16	WV	6.80	16	CT	4.29
17	TN	10.51	17	KS	6.61	17	NY	4.25
18	WI	10.38	18	ME	6.41	18	NV	4.20
19	IA	10.23	19	LA	6.39	19	ME	3.94
20	MO	10.10	20	AL	6.36	20	HI	3.90
21	MI	10.07	21	IL	6.19	21	MT	3.86
22	OR	9.46	22	CO	6.10	22	DC	3.86
23	OK	9.26	23	KY	5.93	23	AL	3.73
24	HI	9.19	24	MT	5.83	24	MO	3.69
25	NM	9.02	25	OK	5.70	25	LA	3.68
26	LA	8.81	26	MI	5.66	26	CO	3.48
27	DE	8.48	27	CT	5.59	27	TN	3.40
28	NV	8.44	28	MN	5.51	28	NJ	3.36
29	NE	8.38	29	OR	5.49	29	IA	3.34
30	DC	7.91	30	NH	4.98	30	MI	3.34
31	PA	7.90	31	IA	4.83	31	ID	3.28
32	SC	7.85	32	DC	4.82	32	OR	3.11
33	NC	7.66	33	NV	4.78	33	WI	3.04
34	MS	7.64	34	AZ	4.77	34	KS	3.01
35	MD	7.63	35	MD	4.62	35	NM	2.95
36	SD	7.46	36	SD	4.62	36	MD	2.81
37	GA	7.08	37	DE	4.52	37	MS	2.75
38	WA	7.00	38	WA	4.47	38	WA	2.64
39	TX	6.84	39	VA	4.33	39	MA	2.50
40	KS	6.81	40	GA	4.06	40	SC	2.40
41	NJ	6.77	41	WY	4.05	41	GA	2.35
42	UT	6.48	42	MS	3.84	42	NC	2.27
43	AR	6.43	43	UT	3.59	43	WV	2.24
44	MA	5.85	44	NE	3.54	44	SD	2.04
45	VA	5.83	45	PA	3.49	45	WY	2.00
46	CO	5.80	46	NC	3.12	46	VA	1.86
47	ID	5.74	47	ND	2.92	47	AZ	1.84
48	IN	5.13	48	AR	2.91	48	AR	1.83
49	WY	4.93	49	SC	2.79	49	IN	1.67
50	AZ	4.39	50	MA	2.57	50	UT	1.62
51	ND	2.91	51	IN	1.97	51	ND	0.77

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 5022 Masonry NOC			Class 5183 Plumbing NOC			Class 5190 Electrical Wiring		
1	RI	24.66	1	AK	12.05	1	AK	12.97
2	AK	24.66	2	CA	11.13	2	FL	10.87
3	CT	23.79	3	FL	10.84	3	CA	10.53
4	FL	23.49	4	DC	10.50	4	KY	9.07
5	ME	22.63	5	MT	10.43	5	IL	8.01
6	NH	22.47	6	CT	9.57	6	CT	7.87
7	NY	21.50	7	NY	9.55	7	MD	7.52
8	AL	20.58	8	ME	9.41	8	WY	7.49
9	DC	18.87	9	IL	9.22	9	TX	7.36
10	HI	18.43	10	NH	9.19	10	DE	7.24
11	WI	18.05	11	VT	8.82	11	NY	7.08
12	KY	17.75	12	OH	8.50	12	LA	6.78
13	CA	17.09	13	DE	8.48	13	PA	6.66
14	VT	17.07	14	RI	8.37	14	NC	6.63
15	MT	17.03	15	HI	8.30	15	OH	6.61
16	LA	16.92	16	TN	8.18	16	OK	6.54
17	IL	15.56	17	TX	8.06	17	SC	6.50
18	MI	15.30	18	MD	7.96	18	MT	6.47
19	MN	14.57	19	AL	7.89	19	TN	6.29
20	OH	14.45	20	KY	7.63	20	AL	6.09
21	TX	13.68	21	OK	7.57	21	WV	5.86
22	WA	13.63	22	WY	7.49	22	HI	5.61
23	OK	13.49	23	NV	7.48	23	DC	5.50
24	MA	13.25	24	CO	7.47	24	NH	5.42
25	DE	13.14	25	MN	7.40	25	MO	5.38
26	NJ	12.63	26	PA	7.39	26	VT	5.33
27	TN	12.28	27	MO	7.32	27	NV	5.18
28	MD	12.21	28	SD	7.08	28	GA	5.12
29	PA	12.00	29	WA	7.00	29	WI	5.06
30	OR	12.00	30	NC	6.95	30	NM	5.03
31	GA	11.94	31	NJ	6.42	31	MN	5.01
32	WV	11.94	32	NE	6.34	32	ID	5.01
33	CO	11.77	33	GA	6.33	33	MS	5.00
34	MO	11.73	34	NM	6.33	34	NE	4.72
35	NE	10.49	35	LA	6.25	35	CO	4.67
36	NM	10.03	36	SC	6.10	36	SD	4.51
37	NV	9.53	37	MI	6.06	37	NJ	4.41
38	MS	9.48	38	WI	6.00	38	RI	4.35
39	SC	9.15	39	IA	5.92	39	AR	4.22
40	ID	9.01	40	KS	5.56	40	MI	4.19
41	IA	8.79	41	MS	5.51	41	AZ	4.18
42	NC	8.11	42	WV	5.48	42	IA	4.18
43	AR	7.84	43	VA	5.00	43	WA	4.02
44	KS	7.68	44	ID	4.67	44	ME	3.86
45	WY	7.49	45	MA	4.62	45	KS	3.84
46	UT	7.36	46	OR	4.60	46	MA	3.75
47	SD	6.64	47	AR	3.93	47	OR	3.64
48	VA	6.63	48	AZ	3.77	48	UT	3.53
49	AZ	6.40	49	UT	3.65	49	VA	3.44
50	ND	5.48	50	ND	3.15	50	IN	2.64
51	IN	5.07	51	IN	2.70	51	ND	2.29

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 5213 Concrete Constr NOC			Class 5221 Concrete-Firs/Driveways			Class 5403 Carpentry NOC		
1	NH	32.24	1	WV	27.37	1	MN	33.55
2	FL	30.63	2	DC	17.62	2	FL	31.48
3	VT	29.83	3	RI	15.96	3	LA	30.06
4	IL	27.94	4	FL	15.23	4	ME	29.26
5	CT	27.44	5	NY	15.19	5	CT	28.66
6	WV	27.37	6	CA	13.57	6	CA	25.54
7	ME	25.68	7	OH	12.29	7	KY	23.47
8	KY	22.28	8	CT	12.24	8	NH	22.40
9	NY	19.21	9	MT	11.64	9	AL	22.25
10	MA	18.24	10	AK	11.43	10	MT	19.99
11	RI	17.91	11	WI	11.08	11	WI	18.88
12	CA	17.54	12	LA	10.88	12	HI	18.25
13	MI	17.52	13	MN	10.82	13	NY	17.81
14	NE	16.22	14	HI	10.81	14	RI	17.76
15	LA	15.58	15	WA	10.53	15	TN	17.51
16	MT	15.06	16	VT	10.49	16	VT	17.01
17	SD	14.93	17	DE	10.49	17	IL	16.60
18	DC	14.70	18	IL	10.40	18	MA	16.35
19	TN	14.53	19	NH	9.99	19	MI	16.13
20	MD	14.32	20	NV	9.69	20	NC	15.51
21	DE	13.91	21	KY	9.23	21	OK	15.20
22	PA	13.89	22	PA	9.21	22	AK	14.14
23	OH	13.81	23	ME	9.12	23	GA	13.84
24	OK	13.55	24	TX	8.85	24	DE	13.79
25	HI	13.07	25	MI	8.55	25	SC	13.73
26	CO	12.60	26	NJ	8.30	26	MS	13.70
27	IA	12.55	27	MA	8.23	27	NM	13.69
28	NM	12.52	28	MO	8.15	28	ID	13.42
29	WI	12.47	29	WY	7.49	29	TX	13.25
30	AK	12.33	30	TN	7.45	30	WA	13.15
31	TX	12.10	31	OK	7.44	31	DC	13.11
32	MO	12.10	32	MD	7.30	32	PA	12.64
33	MN	12.00	33	NM	6.89	33	AZ	12.63
34	NC	11.29	34	AL	6.85	34	MO	12.39
35	WA	10.73	35	IA	6.82	35	NJ	12.30
36	VA	10.71	36	GA	6.82	36	WV	12.30
37	OR	10.58	37	CO	6.74	37	OR	12.13
38	NJ	10.27	38	OR	6.58	38	SD	12.07
39	AR	9.51	39	KS	6.56	39	NE	11.88
40	GA	9.44	40	MS	6.35	40	AR	11.74
41	SC	9.32	41	UT	6.03	41	OH	11.65
42	NV	8.85	42	ID	5.87	42	MD	11.34
43	AL	8.79	43	NC	5.70	43	NV	11.04
44	ID	8.40	44	NE	5.47	44	KS	10.80
45	MS	7.96	45	SC	5.38	45	CO	10.73
46	WY	7.49	46	SD	5.26	46	IA	10.47
47	KS	7.35	47	VA	5.26	47	VA	9.42
48	UT	6.51	48	AR	4.59	48	UT	8.52
49	AZ	6.33	49	ND	4.27	49	WY	7.49
50	IN	5.18	50	AZ	3.44	50	IN	7.02
51	ND	4.27	51	IN	3.17	51	ND	6.81

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 5437 Carpentry- Cabinet/Int			Class 5445 Wallboard Installation			Class 5474 Painting NOC		
1	FL	21.99	1	NH	30.16	1	RI	23.70
2	LA	17.04	2	MT	28.96	2	FL	21.64
3	CT	16.98	3	ME	27.76	3	LA	19.95
4	MN	16.06	4	FL	21.13	4	AL	19.15
5	AK	15.06	5	CT	19.14	5	CT	18.03
6	ME	13.82	6	KY	15.68	6	DE	17.98
7	OH	13.60	7	HI	15.59	7	OH	17.97
8	CA	13.26	8	WI	15.48	8	CA	17.97
9	NH	12.98	9	AK	15.35	9	KY	17.14
10	IL	12.69	10	CA	14.26	10	AK	16.64
11	MT	12.61	11	RI	13.58	11	NY	15.40
12	WV	12.30	12	LA	13.10	12	ME	14.56
13	SC	11.86	13	OR	12.91	13	NH	14.15
14	KY	11.68	14	WA	12.65	14	WI	14.09
15	RI	11.45	15	AL	12.64	15	MT	14.05
16	TX	11.33	16	TN	12.44	16	MN	13.60
17	HI	10.71	17	WV	12.30	17	PA	13.43
18	TN	10.57	18	DE	12.20	18	WV	12.35
19	WI	10.32	19	OK	11.60	19	WA	12.08
20	MS	10.03	20	VT	11.54	20	MI	11.77
21	VT	9.91	21	MD	11.34	21	SC	11.34
22	DE	9.83	22	TX	11.33	22	OK	11.08
23	OK	9.60	23	PA	11.22	23	TN	10.92
24	GA	9.52	24	NY	11.17	24	IL	10.68
25	NC	9.23	25	MN	10.90	25	MO	10.48
26	MD	9.21	26	GA	10.55	26	SD	10.47
27	AL	9.13	27	CO	9.94	27	HI	10.37
28	NJ	9.09	28	MI	9.82	28	GA	10.37
29	PA	8.96	29	IL	9.48	29	NJ	10.11
30	MO	8.87	30	NE	9.40	30	OR	9.99
31	KS	8.68	31	OH	9.30	31	TX	9.89
32	DC	8.58	32	ID	9.02	32	CO	9.44
33	CO	8.04	33	NC	8.77	33	NM	9.22
34	NY	7.98	34	NM	8.62	34	MD	9.11
35	MI	7.91	35	SC	8.42	35	VT	9.10
36	AR	7.61	36	MS	8.35	36	NV	8.90
37	OR	7.52	37	NV	8.33	37	DC	8.89
38	WY	7.49	38	MA	8.31	38	MS	8.86
39	WA	7.44	39	IA	8.23	39	VA	8.43
40	ND	6.81	40	MO	8.16	40	UT	8.24
41	VA	6.66	41	DC	7.64	41	NC	8.24
42	ID	6.50	42	WY	7.49	42	IA	7.73
43	NV	6.50	43	VA	7.31	43	MA	7.66
44	NE	6.22	44	KS	7.27	44	WY	7.49
45	MA	6.17	45	UT	6.94	45	ID	7.40
46	SD	6.03	46	AR	6.86	46	AR	7.26
47	NM	5.89	47	ND	6.81	47	NE	6.99
48	IA	5.80	48	SD	6.69	48	KS	6.25
49	UT	5.55	49	NJ	6.53	49	AZ	5.23
50	AZ	5.37	50	AZ	6.20	50	ND	4.80
51	IN	4.50	51	IN	4.30	51	IN	4.48

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 5506 Street/Road Construc			Class 5538 Sheet Metal Work NOC			Class 5551 Roofing-All Kinds		
1	AK	28.51	1	NY	19.56	1	MT	66.81
2	CT	22.73	2	AL	18.70	2	MN	61.87
3	DE	20.16	3	FL	18.32	3	NH	54.78
4	NY	17.12	4	KY	15.68	4	KY	52.59
5	FL	16.80	5	NV	15.22	5	CT	47.40
6	CA	16.69	6	CA	14.84	6	FL	46.73
7	MI	15.64	7	TX	14.58	7	AL	45.69
8	DC	14.10	8	LA	14.40	8	CA	42.75
9	MT	13.93	9	CT	13.74	9	WI	41.42
10	LA	13.92	10	MS	13.57	10	MD	40.55
11	IL	13.27	11	IL	13.52	11	ME	40.49
12	MN	13.15	12	NH	12.98	12	AK	39.23
13	ME	13.07	13	AK	12.39	13	NY	35.60
14	OK	12.89	14	DE	11.42	14	MI	34.52
15	VT	12.67	15	HI	11.37	15	RI	33.32
16	PA	12.58	16	MD	11.08	16	HI	31.10
17	HI	12.37	17	VT	11.03	17	NJ	30.96
18	KY	12.13	18	MT	11.03	18	LA	30.08
19	TN	12.10	19	CO	10.62	19	SC	29.76
20	MD	12.08	20	OH	10.51	20	ID	29.72
21	NM	11.78	21	MO	10.48	21	DE	29.70
22	TX	11.62	22	TN	10.47	22	TN	28.73
23	RI	11.13	23	ME	10.45	23	IL	26.67
24	WV	10.89	24	RI	10.11	24	PA	26.65
25	NV	10.81	25	OK	9.50	25	OH	26.48
26	WI	9.85	26	MN	9.48	26	VT	25.11
27	OH	9.54	27	ID	9.37	27	MO	24.70
28	NJ	9.44	28	WA	9.32	28	NM	23.48
29	CO	9.03	29	NC	9.26	29	WA	23.46
30	AL	9.02	30	MI	9.01	30	OK	23.19
31	GA	8.72	31	NM	8.59	31	TX	22.80
32	MO	8.67	32	GA	8.47	32	GA	22.59
33	NH	8.56	33	OR	8.20	33	NC	22.08
34	UT	8.47	34	SD	8.00	34	MS	22.04
35	ID	8.41	35	DC	7.85	35	CO	21.47
36	MS	7.91	36	PA	7.63	36	KS	21.34
37	IA	7.77	37	WI	7.61	37	NE	20.83
38	WA	7.75	38	MA	7.59	38	IA	18.71
39	SD	7.73	39	SC	7.55	39	VA	18.58
40	WY	7.60	40	WY	7.49	40	OR	18.17
41	MA	7.29	41	UT	7.42	41	NV	18.05
42	NE	7.29	42	NE	7.40	42	DC	17.93
43	KS	7.26	43	IA	7.17	43	SD	17.64
44	NC	7.13	44	AR	7.11	44	AR	15.17
45	AZ	6.92	45	NJ	7.00	45	WV	14.63
46	OR	6.80	46	WV	6.99	46	UT	14.38
47	VA	6.23	47	KS	6.97	47	AZ	11.96
48	AR	5.84	48	VA	6.60	48	IN	10.93
49	SC	5.68	49	AZ	4.71	49	WY	7.49
50	IN	4.24	50	IN	4.03	50	ND	6.81
51	ND	3.95	51	ND	3.15	51	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 may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 5645 Carpentry-Det Dwellings			Class 6217 Excavation NOC			Class 7228 Trucking (Local)		
1	FL	38.37	1	MT	20.09	1	DC	58.56
2	AL	34.93	2	AK	19.96	2	CA	22.13
3	KY	28.90	3	NH	15.44	3	ME	21.52
4	LA	28.09	4	KY	15.37	4	FL	19.81
5	AK	26.20	5	FL	13.96	5	OH	18.60
6	CA	25.54	6	ME	13.03	6	AK	18.02
7	TN	23.65	7	LA	12.86	7	LA	17.36
8	CT	21.20	8	MN	12.30	8	NH	17.07
9	MT	19.93	9	CA	11.92	9	HI	16.22
10	ME	19.44	10	HI	11.88	10	MT	16.11
11	HI	19.09	11	OH	11.65	11	NV	14.82
12	GA	18.05	12	NY	11.22	12	KY	14.74
13	OR	17.44	13	SD	10.98	13	OK	14.69
14	NH	17.16	14	OK	10.71	14	DE	14.50
15	OH	16.77	15	DE	10.70	15	CT	14.04
16	SC	16.45	16	SC	10.64	16	VT	13.42
17	VT	16.44	17	TN	10.53	17	CO	13.29
18	DE	16.42	18	TX	10.49	18	IL	13.25
19	IL	16.30	19	CT	10.32	19	RI	13.23
20	OK	16.16	20	WA	10.31	20	TX	13.23
21	MN	16.06	21	RI	10.20	21	AL	12.95
22	RI	15.93	22	MI	10.20	22	MO	12.83
23	NC	15.90	23	AL	10.06	23	NY	12.62
24	AR	15.46	24	IL	9.88	24	PA	12.60
25	NY	15.33	25	NV	9.39	25	MN	12.27
26	NM	14.73	26	VT	9.27	26	WA	11.56
27	CO	14.26	27	CO	9.16	27	OR	11.47
28	WI	14.07	28	WV	8.90	28	WI	11.46
29	PA	13.65	29	DC	8.72	29	NM	10.86
30	MO	13.32	30	GA	8.29	30	NJ	10.86
31	TX	13.25	31	PA	8.15	31	TN	10.15
32	ID	12.90	32	NJ	8.10	32	AR	9.73
33	VA	12.52	33	MS	7.63	33	NC	9.64
34	NJ	12.30	34	WY	7.60	34	MS	9.19
35	MI	12.30	35	OR	7.58	35	ID	9.00
36	WV	12.30	36	MO	7.49	36	MI	8.67
37	WA	11.80	37	NC	7.26	37	VA	8.50
38	MS	11.80	38	NE	6.92	38	SC	8.45
39	MD	11.64	39	NM	6.85	39	GA	8.39
40	DC	11.40	40	UT	6.84	40	IA	8.33
41	NV	10.97	41	MA	6.59	41	MA	7.81
42	KS	10.68	42	MD	6.53	42	KS	7.64
43	UT	10.34	43	AR	6.51	43	MD	7.50
44	MA	10.09	44	WI	6.41	44	AZ	7.34
45	AZ	9.43	45	ID	6.24	45	WY	7.02
46	IA	9.04	46	VA	6.14	46	NE	6.88
47	NE	8.62	47	IA	5.98	47	UT	6.78
48	SD	8.43	48	KS	4.88	48	SD	6.78
49	WY	7.49	49	AZ	4.83	49	IN	5.74
50	IN	7.03	50	IN	4.17	50	ND	5.28
51	ND	6.81	51	ND	3.89	51	WV	4.94

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 may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 7229 Trucking (Long Dist.)			Class 7380 Chauffeurs NOC			Class 7600 Phone/Telegraph Emps.		
1	DC	34.38	1	CA	24.27	1	CA	10.65
2	CA	22.13	2	FL	12.87	2	LA	7.29
3	FL	19.81	3	OH	12.72	3	FL	6.92
4	AK	18.02	4	NY	10.23	4	TN	6.89
5	LA	17.36	5	ME	10.08	5	RI	6.59
6	AL	16.24	6	CT	10.04	6	VT	6.13
7	MT	16.11	7	TX	9.62	7	AL	5.69
8	TX	15.94	8	RI	9.45	8	ME	5.59
9	MN	15.78	9	LA	9.41	9	DC	5.54
10	ME	15.34	10	IL	9.34	10	AK	5.40
11	CT	15.25	11	NJ	9.27	11	NY	5.26
12	OK	15.14	12	AK	9.11	12	MI	4.79
13	NV	14.73	13	HI	9.06	13	NJ	4.76
14	DE	14.50	14	KY	9.02	14	MN	4.74
15	NH	14.35	15	VT	8.41	15	MO	4.72
16	VT	13.24	16	AL	8.06	16	MS	4.68
17	RI	13.23	17	MN	7.83	17	TX	4.66
18	HI	13.17	18	OK	7.78	18	KY	4.52
19	NY	12.62	19	MI	7.53	19	NM	4.38
20	PA	12.60	20	TN	7.36	20	NV	4.30
21	NC	12.23	21	NH	7.29	21	HI	4.25
22	OR	11.47	22	MA	7.16	22	CT	4.09
23	KY	11.38	23	WY	7.12	23	NE	3.69
24	WV	11.35	24	NM	7.09	24	CO	3.68
25	WA	11.26	25	WA	7.05	25	MD	3.68
26	NM	11.10	26	WI	6.63	26	GA	3.64
27	MO	11.08	27	GA	6.62	27	AR	3.61
28	WI	10.91	28	CO	6.56	28	OK	3.51
29	NJ	10.86	29	MO	6.47	29	OR	3.49
30	IL	10.84	30	NC	6.35	30	UT	3.43
31	SC	10.39	31	MD	6.23	31	SC	3.41
32	NE	10.28	32	DC	6.22	32	MT	3.40
33	TN	10.15	33	MT	6.20	33	NH	3.24
34	UT	9.67	34	WV	5.68	34	IL	3.21
35	OH	9.47	35	NE	5.60	35	MA	3.18
36	CO	9.37	36	MS	5.51	36	VA	3.18
37	GA	9.29	37	AR	5.40	37	WI	3.16
38	MS	9.25	38	SC	5.19	38	DE	3.08
39	MD	9.01	39	IA	5.10	39	WV	3.07
40	ID	9.00	40	OR	5.02	40	NC	3.05
41	SD	8.91	41	UT	4.89	41	OH	2.80
42	IA	8.84	42	ID	4.83	42	ID	2.79
43	MI	8.69	43	SD	4.74	43	SD	2.59
44	AR	8.65	44	VA	4.65	44	IA	2.55
45	MA	7.81	45	KS	4.04	45	PA	2.32
46	VA	7.72	46	IN	3.28	46	AZ	2.05
47	WY	7.02	47	ND	2.03	47	KS	1.88
48	KS	6.53	48	AZ	N/A	48	WA	1.74
49	IN	5.43	49	DE	N/A	49	IN	1.46
50	ND	5.28	50	NV	N/A	50	WY	1.00
51	AZ	5.23	51	PA	N/A	51	ND	0.92

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 7720 Police Officers			Class 8010 Store: Hardware			Class 8017 Store: Retail NOC		
1	CA	14.03	1	CA	8.12	1	CA	8.12
2	NV	10.44	2	HI	5.74	2	WY	4.38
3	DE	8.77	3	OH	5.38	3	DE	4.15
4	OK	6.50	4	PA	5.37	4	TX	4.06
5	MT	6.43	5	DE	5.26	5	HI	3.97
6	FL	6.41	6	WY	4.64	6	AK	3.86
7	VT	6.16	7	AK	4.44	7	OH	3.66
8	PA	6.15	8	FL	4.11	8	FL	3.32
9	NM	5.91	9	TX	4.06	9	PA	3.25
10	WV	5.57	10	NY	3.92	10	RI	3.19
11	CT	5.42	11	KY	3.89	11	NH	3.00
12	TX	5.25	12	AL	3.65	12	MT	2.98
13	LA	5.20	13	IL	3.57	13	OK	2.75
14	KY	5.20	14	LA	3.51	14	LA	2.68
15	OH	5.18	15	TN	3.47	15	KY	2.68
16	HI	5.11	16	CT	3.47	16	NM	2.63
17	MO	5.01	17	NV	3.46	17	CT	2.59
18	OR	4.91	18	OK	3.43	18	WV	2.50
19	AL	4.68	19	MT	3.26	19	MS	2.45
20	TN	4.64	20	NM	3.13	20	NJ	2.38
21	AK	4.38	21	ID	3.00	21	NV	2.35
22	NJ	4.21	22	NJ	2.94	22	NY	2.31
23	GA	4.03	23	CO	2.91	23	IL	2.22
24	MS	4.01	24	VT	2.82	24	GA	2.18
25	NH	3.97	25	NH	2.81	25	MO	2.16
26	ME	3.91	26	RI	2.81	26	SC	2.15
27	SC	3.87	27	WI	2.64	27	AL	2.14
28	WI	3.70	28	ME	2.61	28	NC	2.12
29	RI	3.66	29	WV	2.50	29	ID	2.11
30	ID	3.65	30	MO	2.41	30	KS	2.04
31	CO	3.60	31	SD	2.40	31	TN	1.99
32	NE	3.57	32	UT	2.40	32	CO	1.93
33	SD	3.40	33	GA	2.35	33	VT	1.90
34	AR	3.29	34	OR	2.33	34	MD	1.90
35	MI	3.27	35	NE	2.32	35	ME	1.86
36	IL	3.21	36	DC	2.22	36	NE	1.78
37	NC	3.18	37	WA	2.15	37	MN	1.74
38	MN	3.09	38	KS	2.13	38	WA	1.70
39	NY	2.98	39	NC	2.12	39	AR	1.69
40	IA	2.88	40	SC	2.09	40	MI	1.68
41	WA	2.70	41	MI	1.98	41	WI	1.65
42	KS	2.64	42	MD	1.93	42	UT	1.56
43	MD	2.56	43	IA	1.92	43	OR	1.55
44	DC	2.55	44	MN	1.84	44	VA	1.50
45	VA	2.49	45	MS	1.76	45	DC	1.45
46	AZ	2.37	46	MA	1.75	46	IA	1.37
47	UT	2.10	47	AR	1.69	47	MA	1.36
48	MA	2.09	48	IN	1.57	48	SD	1.36
49	IN	2.08	49	VA	1.51	49	AZ	1.28
50	WY	1.94	50	AZ	1.51	50	IN	1.10
51	ND	1.80	51	ND	0.63	51	ND	0.86

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)



# Appendix 4

## Workers' compensation premium rate ranking by class

Class 8018			Class 8033			Class 8232		
Store: Wholesale NOC			Store: Meat/Groc Retail			Lumberyard: Other Emp		
1	CA	14.14	1	CA	11.33	1	CA	17.06
2	TX	11.54	2	DC	10.65	2	MT	12.13
3	HI	8.99	3	DE	6.55	3	FL	11.63
4	VT	8.95	4	AK	5.76	4	HI	11.46
5	AK	8.41	5	MT	5.66	5	DC	10.72
6	NH	8.14	6	OH	5.52	6	NY	10.57
7	FL	8.09	7	TX	5.52	7	DE	10.44
8	PA	7.52	8	RI	5.38	8	AK	10.26
9	RI	7.49	9	OK	4.93	9	KY	9.68
10	DC	7.42	10	NY	4.91	10	PA	9.64
11	ME	6.64	11	FL	4.82	11	OK	8.81
12	MN	6.60	12	NJ	4.72	12	TX	8.66
13	LA	6.52	13	HI	4.71	13	MO	8.60
14	DE	6.22	14	LA	4.53	14	OH	8.31
15	OK	5.93	15	PA	4.23	15	CT	8.07
16	NY	5.80	16	CO	4.18	16	RI	7.93
17	MI	5.72	17	VT	4.12	17	IL	7.51
18	OH	5.37	18	MD	4.00	18	MN	7.50
19	NV	5.25	19	WY	3.96	19	NV	7.28
20	CT	5.24	20	WA	3.87	20	LA	7.27
21	KY	5.11	21	NV	3.84	21	WI	7.15
22	IL	5.10	22	CT	3.79	22	TN	7.14
23	MO	4.91	23	ID	3.54	23	NJ	7.03
24	MT	4.80	24	AL	3.32	24	GA	6.74
25	NJ	4.54	25	TN	3.27	25	AL	6.66
26	CO	4.42	26	NM	3.26	26	OR	6.44
27	NE	4.36	27	KY	3.17	27	MI	6.34
28	SD	4.34	28	IL	3.12	28	NC	6.28
29	KS	4.33	29	ME	3.11	29	NM	6.26
30	NM	4.25	30	MS	3.08	30	AR	6.10
31	AL	4.19	31	WI	2.98	31	VT	5.93
32	MA	4.11	32	MI	2.96	32	NH	5.93
33	MD	4.08	33	MO	2.90	33	SD	5.83
34	ID	4.08	34	NC	2.82	34	SC	5.69
35	WI	4.06	35	NH	2.81	35	KS	5.68
36	TN	3.97	36	MN	2.80	36	ID	5.67
37	AR	3.95	37	GA	2.79	37	MA	5.65
38	GA	3.63	38	WV	2.73	38	ME	5.51
39	MS	3.61	39	OR	2.68	39	CO	5.42
40	OR	3.44	40	KS	2.64	40	NE	5.28
41	IA	3.43	41	SC	2.57	41	MS	5.09
42	WY	3.36	42	VA	2.46	42	MD	4.64
43	AZ	3.28	43	MA	2.44	43	AZ	4.25
44	UT	3.21	44	SD	2.32	44	WV	4.03
45	NC	3.18	45	UT	2.13	45	WA	3.95
46	WA	3.12	46	AZ	2.11	46	IA	3.90
47	WV	2.88	47	AR	2.10	47	VA	3.72
48	SC	2.87	48	NE	2.10	48	UT	3.57
49	IN	2.52	49	IA	2.10	49	IN	3.40
50	VA	2.13	50	IN	1.66	50	WY	3.38
51	ND	1.63	51	ND	0.86	51	ND	1.75

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 8380			Class 8742			Class 8810		
Auto Service/Repair			Salespersons-Outside			Clerical Office Employees		
1	CA	10.80	1	CA	1.58	1	CA	1.38
2	AK	7.81	2	HI	1.57	2	AK	1.09
3	FL	7.17	3	AL	1.49	3	HI	0.91
4	OH	6.70	4	DE	1.35	4	MT	0.71
5	HI	6.63	5	FL	1.21	5	DE	0.71
6	DE	6.61	6	LA	1.15	6	WV	0.68
7	DC	6.24	7	KY	1.10	7	ME	0.64
8	NY	6.07	8	AK	1.04	8	OK	0.63
9	PA	6.06	9	OK	0.99	9	FL	0.62
10	KY	6.00	10	PA	0.98	10	OH	0.57
11	OK	5.91	11	OH	0.96	11	LA	0.55
12	MT	5.87	12	VT	0.92	12	AL	0.54
13	NV	5.87	13	TX	0.91	13	WY	0.53
14	CT	5.79	14	WY	0.89	14	TX	0.52
15	TX	5.61	15	NM	0.88	15	VT	0.47
16	MN	5.59	16	MS	0.88	16	RI	0.47
17	ME	5.58	17	WV	0.88	17	MS	0.47
18	AL	5.22	18	MO	0.87	18	TN	0.47
19	NH	5.21	19	MN	0.87	19	NM	0.46
20	MI	5.07	20	TN	0.86	20	NV	0.45
21	LA	5.04	21	MT	0.79	21	NH	0.45
22	WV	4.80	22	NV	0.77	22	ID	0.44
23	IL	4.77	23	NH	0.75	23	PA	0.44
24	NJ	4.66	24	NE	0.74	24	MO	0.43
25	SC	4.64	25	NC	0.73	25	KY	0.42
26	TN	4.60	26	RI	0.73	26	NY	0.40
27	WA	4.53	27	ID	0.72	27	CT	0.38
28	NC	4.20	28	SC	0.72	28	CO	0.37
29	MO	4.15	29	ME	0.71	29	NC	0.36
30	MS	4.09	30	SD	0.69	30	MI	0.36
31	WI	4.05	31	IA	0.67	31	SD	0.36
32	NM	4.03	32	NY	0.66	32	SC	0.35
33	OR	4.00	33	CT	0.65	33	NE	0.34
34	ID	3.96	34	AR	0.63	34	IA	0.34
35	IA	3.86	35	MI	0.61	35	KS	0.33
36	VT	3.85	36	CO	0.60	36	GA	0.31
37	GA	3.72	37	WI	0.57	37	IL	0.30
38	CO	3.68	38	IL	0.55	38	MN	0.30
39	WY	3.61	39	UT	0.54	39	WI	0.28
40	AR	3.55	40	NJ	0.52	40	NJ	0.28
41	MD	3.47	41	GA	0.51	41	AR	0.27
42	SD	3.40	42	KS	0.46	42	DC	0.27
43	KS	3.19	43	MD	0.46	43	MD	0.25
44	NE	3.07	44	AZ	0.42	44	UT	0.24
45	MA	3.06	45	VA	0.40	45	IN	0.24
46	VA	2.91	46	IN	0.37	46	OR	0.24
47	UT	2.87	47	OR	0.37	47	WA	0.22
48	IN	2.19	48	ND	0.35	48	AZ	0.21
49	AZ	1.95	49	WA	0.32	49	ND	0.18
50	ND	1.66	50	MA	0.28	50	MA	0.18
51	RI	N/A	51	DC	0.26	51	VA	0.16

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 8824			Class 8832			Class 8833		
Retirement Health Care			Physician and Clerical			Hospital: Professional		
1	AK	13.94	1	CA	4.58	1	CA	6.78
2	CA	11.22	2	AK	1.48	2	WA	5.24
3	WY	9.86	3	HI	1.04	3	OK	4.14
4	FL	9.65	4	FL	0.95	4	AK	3.22
5	OH	7.96	5	WY	0.93	5	FL	2.76
6	TX	7.89	6	TX	0.86	6	NV	2.62
7	WV	7.68	7	CT	0.83	7	WY	2.59
8	ME	7.50	8	NV	0.81	8	KY	2.54
9	MT	7.25	9	AL	0.80	9	AL	2.47
10	ID	6.94	10	OK	0.80	10	TX	2.46
11	CO	6.93	11	ME	0.78	11	DE	2.45
12	NM	6.74	12	MT	0.77	12	VT	2.27
13	DC	6.68	13	RI	0.74	13	HI	2.22
14	OK	6.57	14	OH	0.69	14	LA	2.15
15	MI	6.50	15	NY	0.67	15	MI	2.13
16	DE	6.34	16	PA	0.66	16	ID	2.05
17	NH	6.24	17	DE	0.65	17	ME	1.99
18	RI	6.10	18	MN	0.63	18	MN	1.92
19	HI	5.93	19	NH	0.63	19	TN	1.91
20	LA	5.46	20	WA	0.62	20	PA	1.86
21	VT	5.41	21	CO	0.61	21	MT	1.86
22	NY	5.39	22	NM	0.61	22	NH	1.85
23	KS	5.26	23	VT	0.60	23	WV	1.84
24	CT	5.20	24	LA	0.59	24	MO	1.82
25	WA	5.08	25	MI	0.55	25	NE	1.80
26	PA	4.98	26	MO	0.53	26	NM	1.77
27	TN	4.82	27	KY	0.53	27	DC	1.76
28	KY	4.74	28	DC	0.50	28	NY	1.70
29	AL	4.73	29	MS	0.50	29	OR	1.63
30	GA	4.63	30	ID	0.49	30	IA	1.63
31	MN	4.52	31	OR	0.48	31	OH	1.55
32	NJ	4.41	32	NJ	0.47	32	CO	1.50
33	IL	4.41	33	TN	0.47	33	RI	1.50
34	NV	4.38	34	NE	0.45	34	CT	1.48
35	NE	4.32	35	WV	0.44	35	MA	1.48
36	WI	4.24	36	NC	0.43	36	SC	1.44
37	MO	4.19	37	AZ	0.42	37	AZ	1.43
38	MS	4.13	38	IL	0.42	38	NJ	1.40
39	OR	4.01	39	SC	0.40	39	SD	1.39
40	SC	3.89	40	MA	0.39	40	AR	1.36
41	IA	3.85	41	KS	0.39	41	MS	1.31
42	MD	3.74	42	SD	0.39	42	NC	1.29
43	MA	3.57	43	IA	0.36	43	IL	1.25
44	NC	3.50	44	MD	0.36	44	GA	1.25
45	AR	3.26	45	GA	0.34	45	KS	1.22
46	VA	3.25	46	WI	0.30	46	UT	1.13
47	UT	3.12	47	VA	0.30	47	MD	1.02
48	SD	2.96	48	AR	0.29	48	WI	1.01
49	AZ	2.93	49	ND	0.28	49	ND	0.96
50	IN	2.45	50	UT	0.26	50	VA	0.94
51	ND	2.05	51	IN	0.19	51	IN	0.64

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 8868			Class 9015			Class 9052		
College:Profess/Clerical			Bldgs-Oper by Owner			Hotel: Other Emp		
1	CA	3.79	1	CA	12.86	1	CA	16.76
2	WY	2.52	2	AK	11.39	2	TX	7.10
3	AK	1.43	3	FL	10.07	3	OH	6.96
4	TX	1.11	4	MT	8.36	4	AK	6.83
5	FL	1.08	5	PA	8.16	5	FL	6.32
6	PA	0.96	6	OK	8.14	6	OK	6.05
7	HI	0.89	7	DE	7.60	7	WA	5.58
8	NY	0.88	8	HI	7.52	8	DE	5.48
9	NJ	0.88	9	VT	6.85	9	MT	5.48
10	DE	0.87	10	OH	6.70	10	PA	5.47
11	OH	0.85	11	LA	6.65	11	HI	5.32
12	CT	0.82	12	AL	6.59	12	VT	5.13
13	NH	0.73	13	NH	6.17	13	NY	4.87
14	MA	0.71	14	TX	6.14	14	RI	4.83
15	NV	0.70	15	CT	5.92	15	WY	4.79
16	WA	0.69	16	MN	5.75	16	CT	4.77
17	CO	0.69	17	TN	5.74	17	KY	4.66
18	NM	0.68	18	NV	5.60	18	WV	4.41
19	MO	0.68	19	MI	5.51	19	AL	4.27
20	MN	0.67	20	MS	5.41	20	MI	4.16
21	SC	0.65	21	ID	5.32	21	ID	4.08
22	TN	0.64	22	MO	5.16	22	NH	4.02
23	LA	0.63	23	NM	5.15	23	ME	3.97
24	DC	0.63	24	RI	5.01	24	MN	3.79
25	WV	0.62	25	KY	4.95	25	MO	3.78
26	MT	0.61	26	GA	4.94	26	LA	3.72
27	NC	0.60	27	NJ	4.93	27	CO	3.68
28	ID	0.57	28	WI	4.81	28	NM	3.63
29	IL	0.57	29	WY	4.79	29	SD	3.53
30	RI	0.57	30	CO	4.77	30	NJ	3.51
31	MS	0.56	31	ME	4.75	31	MS	3.43
32	OK	0.56	32	SC	4.69	32	TN	3.31
33	ME	0.55	33	WA	4.59	33	IL	3.28
34	AL	0.54	34	KS	4.46	34	NC	3.12
35	KY	0.53	35	WV	4.46	35	OR	3.07
36	GA	0.52	36	SD	4.35	36	GA	2.93
37	SD	0.52	37	AR	4.27	37	KS	2.84
38	VT	0.52	38	NE	4.15	38	SC	2.81
39	AR	0.49	39	IL	4.12	39	NE	2.80
40	NE	0.48	40	OR	4.09	40	NV	2.75
41	KS	0.46	41	DC	4.05	41	DC	2.72
42	VA	0.43	42	UT	3.70	42	IA	2.48
43	AZ	0.43	43	NC	3.56	43	UT	2.38
44	OR	0.39	44	IA	3.50	44	AR	2.35
45	IA	0.39	45	MA	3.42	45	MD	2.34
46	MD	0.39	46	MD	3.20	46	WI	2.18
47	MI	0.36	47	NY	3.18	47	MA	2.16
48	WI	0.35	48	AZ	3.15	48	AZ	2.15
49	UT	0.27	49	VA	2.79	49	ND	1.96
50	ND	0.27	50	IN	2.65	50	IN	1.87
51	IN	0.26	51	ND	0.35	51	VA	1.78

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N/A = Not Applicable.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 9058			Class 9082			Class 9083		
Hotel: Restaurant Emp.			Restaurant NOC			Restaurant: Fast Food		
1	CA	8.23	1	CA	8.23	1	CA	8.23
2	TX	5.90	2	FL	5.91	2	AK	5.61
3	DE	5.77	3	AK	5.61	3	DE	5.15
4	OK	4.88	4	DE	5.30	4	TX	4.73
5	AK	4.65	5	TX	4.73	5	OH	4.56
6	PA	4.63	6	OH	4.32	6	FL	4.55
7	FL	4.42	7	OK	4.32	7	OK	4.27
8	OH	4.42	8	HI	4.31	8	HI	4.05
9	WV	4.41	9	MT	4.02	9	MT	4.02
10	LA	4.14	10	RI	3.86	10	RI	3.86
11	MS	3.84	11	PA	3.62	11	VT	3.66
12	MN	3.79	12	NH	3.54	12	WY	3.52
13	HI	3.55	13	WY	3.52	13	NJ	3.51
14	WY	3.52	14	NJ	3.51	14	NH	3.43
15	CT	3.52	15	LA	3.50	15	PA	3.23
16	NJ	3.51	16	AL	3.40	16	NY	3.13
17	ID	3.47	17	ME	3.25	17	LA	3.11
18	MT	3.45	18	NY	3.13	18	WV	3.08
19	AL	3.44	19	WV	3.08	19	ME	3.01
20	RI	3.25	20	CT	3.07	20	WA	3.00
21	NH	3.18	21	MO	2.88	21	AL	2.89
22	TN	3.11	22	TN	2.79	22	DC	2.75
23	CO	3.11	23	VT	2.77	23	GA	2.73
24	KY	3.08	24	MI	2.71	24	MI	2.71
25	NY	2.99	25	MS	2.70	25	TN	2.70
26	VT	2.91	26	GA	2.68	26	MO	2.57
27	WA	2.91	27	KY	2.64	27	SC	2.56
28	ME	2.76	28	IL	2.58	28	CT	2.52
29	MO	2.75	29	CO	2.57	29	NV	2.46
30	MI	2.71	30	ID	2.56	30	CO	2.42
31	SC	2.45	31	NM	2.50	31	MN	2.38
32	SD	2.44	32	WA	2.49	32	IL	2.36
33	WI	2.38	33	SD	2.44	33	KY	2.35
34	NM	2.32	34	NV	2.41	34	MD	2.32
35	NE	2.30	35	SC	2.40	35	OR	2.27
36	OR	2.27	36	DC	2.31	36	NC	2.24
37	NV	2.26	37	NC	2.28	37	NM	2.21
38	IL	2.20	38	OR	2.27	38	NE	2.19
39	IA	2.19	39	KS	2.23	39	MS	2.16
40	KS	2.19	40	MN	2.20	40	ID	2.12
41	MD	2.18	41	WI	2.17	41	IA	1.97
42	MA	2.16	42	MD	2.15	42	KS	1.93
43	GA	2.10	43	NE	1.96	43	MA	1.92
44	AR	2.04	44	AR	1.92	44	WI	1.83
45	NC	1.84	45	MA	1.92	45	SD	1.67
46	IN	1.82	46	UT	1.80	46	AR	1.62
47	DC	1.78	47	AZ	1.80	47	IN	1.54
48	AZ	1.56	48	IA	1.78	48	UT	1.52
49	ND	1.51	49	VA	1.74	49	ND	1.51
50	UT	1.49	50	IN	1.55	50	VA	1.48
51	VA	1.45	51	ND	1.51	51	AZ	1.26

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Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)

# Appendix 4

## Workers' compensation premium rate ranking by class

Class 9084			Class 9101			Class 9403		
Bar, Nightclub, Tavern			College: Other Emp			Garbage Collection		
1	CA	8.23	1	CA	10.15	1	HI	24.68
2	AK	5.61	2	TX	9.06	2	FL	24.14
3	FL	5.35	3	FL	8.14	3	RI	24.10
4	OK	5.10	4	NJ	6.72	4	CA	20.75
5	TX	4.73	5	VT	6.05	5	AK	17.34
6	OH	4.66	6	NY	6.05	6	NH	15.82
7	DE	4.13	7	HI	5.90	7	NY	15.70
8	MT	4.02	8	MT	5.82	8	DE	15.61
9	RI	3.86	9	AK	5.79	9	MO	15.53
10	HI	3.52	10	OK	5.79	10	AL	15.24
11	WY	3.52	11	CO	5.63	11	CT	14.84
12	NJ	3.51	12	LA	5.62	12	OK	14.60
13	MO	3.50	13	IL	5.30	13	LA	14.22
14	AL	3.48	14	ME	5.24	14	DC	13.86
15	CO	3.45	15	MO	5.19	15	PA	13.44
16	CT	3.42	16	DC	5.08	16	ME	12.91
17	ME	3.38	17	WI	5.03	17	MT	12.83
18	LA	3.30	18	NH	4.93	18	VT	12.67
19	GA	3.15	19	RI	4.90	19	AR	12.46
20	VT	3.13	20	CT	4.87	20	TX	12.37
21	NY	3.11	21	ID	4.80	21	KY	11.94
22	NC	3.08	22	MS	4.75	22	NJ	11.51
23	WV	3.08	23	MN	4.74	23	NE	11.38
24	PA	3.01	24	GA	4.37	24	NC	11.29
25	ID	3.00	25	OR	4.36	25	NV	11.17
26	MN	2.95	26	SD	4.31	26	GA	11.15
27	NM	2.95	27	IA	4.29	27	MS	11.12
28	TN	2.93	28	KY	4.27	28	NM	10.81
29	NV	2.93	29	NE	4.09	29	WA	10.39
30	KY	2.84	30	TN	3.94	30	IL	10.17
31	NH	2.74	31	NM	3.79	31	SC	10.05
32	MI	2.71	32	KS	3.74	32	OH	9.93
33	SC	2.69	33	AZ	3.47	33	UT	9.63
34	IL	2.63	34	NC	3.29	34	SD	9.53
35	WA	2.41	35	AL	3.26	35	MN	9.00
36	MS	2.37	36	MA	3.18	36	CO	8.90
37	SD	2.28	37	MI	3.09	37	ID	8.71
38	OR	2.27	38	SC	3.01	38	WV	8.71
39	UT	2.27	39	UT	2.81	39	MA	8.52
40	AR	2.24	40	VA	2.79	40	WI	8.16
41	DC	2.10	41	AR	2.64	41	IA	8.09
42	KS	1.99	42	IN	2.61	42	MI	7.91
43	MA	1.92	43	MD	2.54	43	TN	7.53
44	NE	1.80	44	NV	2.53	44	OR	7.39
45	WI	1.80	45	WY	2.52	45	VA	7.20
46	AZ	1.79	46	OH	1.77	46	AZ	7.14
47	MD	1.78	47	WA	1.00	47	MD	6.98
48	IA	1.59	48	PA	0.96	48	IN	6.17
49	IN	1.57	49	DE	0.87	49	KS	6.16
50	VA	1.54	50	WV	0.62	50	ND	3.94
51	ND	1.51	51	ND	0.27	51	WY	1.21

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Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (1/05)



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