

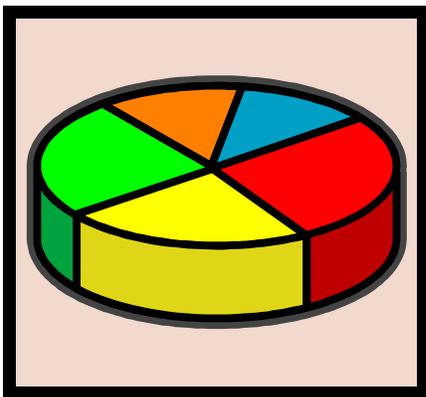
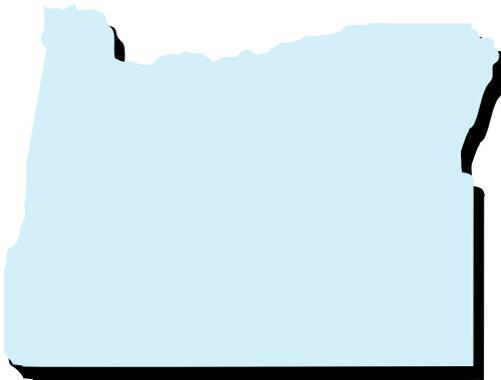
Oregon Workers' Compensation Premium Rate Ranking

Calendar Year 2008

*Information Management
Division*

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& Business Services*

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Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2008

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Highlights

- ◆ Oregon employers pay, on average, the 39th highest workers' compensation premium rates in the nation; i.e., 38 states had higher rates in 2008. Oregon ranked 42nd in 2006.
- ◆ The premium rate index in Oregon is \$1.88. Premium rate indices range from a low of \$1.08 per \$100 of payroll in North Dakota to a high of \$3.97 in Alaska.
- ◆ In 2008, the national median rate index was \$2.26 per \$100 of payroll. The national median rate index peaked in 1994 at \$4.35. Its lowest values occurred in 2000 and 2008.
- ◆ Oregon's rate index was 17 percent below the national median in 2008.
- ◆ Oregon's rate index peaked at 49 percent above the median in 1990. Oregon's rate index dropped to a low of 21 percent below the national median in 2004 and 2006.
- ◆ Oregon's ranking in the 50 Oregon occupational classes used in this study ranged from second highest for "Farm: Cattle/Livestock" to 50th for "Farm: Nursery."

Notice of summary report modification

The rankings in this publication include one important change from the Summary version that was originally published in October 2008. After the publication of the original 2008 Oregon Workers' Compensation Premium Rate Ranking Summary, New Hampshire officials notified us that they had submitted erroneous data that affected the study results. The premium weighted Loss Cost Multiplier (LCM) of 1.53 that New Hampshire submitted in their survey was in error, and should have been submitted with an LCM of 1.37. We performed an independent calculation of the New Hampshire LCM and concurred with their revised value.

Since the full report was not yet published, we decided to revise the ranking, using the New Hampshire LCM of 1.37 for the full report. In the revised ranking, New Hampshire has moved down from fifth to 14th place, causing nine states (the sixth through 14th states in the original summary publication) to move up by one place. Although these nine states moved up by one place in the ranking, their relationship to the study median has not changed. At the time of publication of the full report, the original summary report was republished with the revised rankings.

Oregon Workers' Compensation Premium Rate Ranking Comparison by state, Jan. 1, 2008

Introduction

The comparison of workers' compensation rates by state can be used as a factor in business relocation, as an indicator of possible differences in benefit levels, or to track changes in workers' compensation premium rates among states over time. The Research and Analysis Section in the Information Management Division of 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, 2008.

Findings

Oregon employers in the voluntary market pay, on average, the 39th highest workers' compensation premium rates in the nation; i.e., 38 states had higher rates in 2008. 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 experienced dramatic premium rate decreases over the first half of this study's history. Rates decreased 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 18 years (through 2008), 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 highest to 39th highest in the nation between 1990 and 2008. Oregon was ranked 42nd in 2004 and 2006 (see Table 1).

Oregon's position changed dramatically in relation to another rate benchmark, the study's median rate index. Oregon's rate index was 17 percent below the national median in 2008, compared to a peak

Figure 1. 2008 Workers' compensation premium index rates

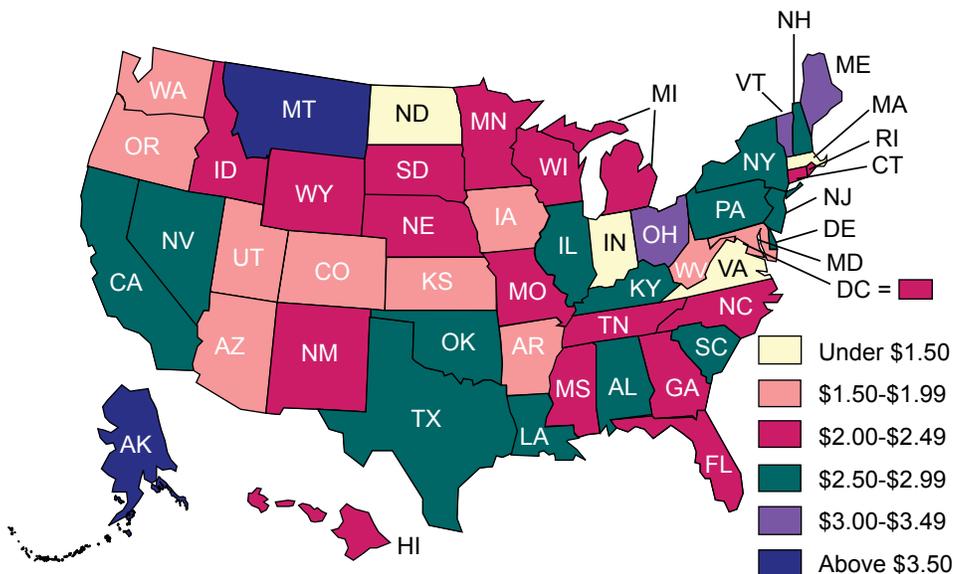


Table 1. Workers' compensation premium rate ranking

2008 ranking	2006 ranking	State	Index rate	Percent of study median	Effective date
1	1	Alaska	3.97	176%	January 1, 2008
2	5	Montana	3.50	155%	July 1, 2007
3	12	Ohio	3.32	147%	July 1, 2007
4	7	Vermont	3.14	139%	April 1, 2007
5	8	Maine	3.04	135%	January 1, 2008
7	3	Delaware	2.96	131%	December 1, 2007
7	4	Kentucky	2.96	131%	October 1, 2007
8	9	Alabama	2.90	129%	March 1, 2007
9	13	Oklahoma	2.89	128%	8/1/07 State Fund, 1/1/08 Private
10	21	Illinois	2.79	124%	January 1, 2008
11	11	Louisiana	2.76	122%	October 1, 2007
12	25	South Carolina	2.74	121%	May 7, 2007
13	2	California	2.72	121%	January 1, 2008
14	19	New Hampshire	2.70	120%	January 1, 2008
15	18	Pennsylvania	2.68	119%	April 1, 2007
16	23	New Jersey	2.66	118%	January 1, 2008
17	17	Texas	2.61	116%	January 1, 2008
18	30	Nevada	2.58	115%	March 1, 2007
19	10	New York	2.55	113%	October 1, 2007
20	14	Connecticut	2.46	109%	January 1, 2008
21	26	Tennessee	2.44	108%	July 1, 2007
22	37	North Carolina	2.43	108%	April 1, 2007
24	21	Minnesota	2.33	103%	January 1, 2008
24	32	Mississippi	2.33	103%	March 1, 2007
25	41	Georgia	2.29	102%	August 3, 2007
26	22	Rhode Island	2.26	100%	February 1, 2007
28	6	Florida	2.20	98%	January 1, 2008
28	25	Missouri	2.20	97%	January 1, 2008
29	16	District of Columbia	2.16	96%	November 1, 2007
32	27	New Mexico	2.15	95%	January 1, 2008
32	39	Michigan	2.15	95%	January 1, 2007
32	33	Nebraska	2.15	95%	February 1, 2007
34	35	Wisconsin	2.12	94%	October 1, 2007
34	32	Idaho	2.12	94%	January 1, 2008
36	15	Hawaii	2.08	92%	January 1, 2008
36	44	South Dakota	2.08	92%	July 1, 2007
37	29	Wyoming	2.06	91%	January 1, 2008
38	37	Washington	1.98	88%	January 1, 2008
39	42	OREGON	1.88	83%	January 1, 2008
41	34	West Virginia	1.86	83%	July 1, 2007
41	45	Iowa	1.86	82%	January 1, 2008
42	43	Kansas	1.77	78%	January 1, 2008
43	29	Colorado	1.76	78%	January 1, 2008
44	40	Maryland	1.72	76%	January 1, 2008
45	46	Arizona	1.67	74%	January 1, 2008
46	38	Utah	1.63	72%	December 1, 2007
47	48	Arkansas	1.61	71%	January 1, 2008
48	49	Virginia	1.43	63%	April 1, 2007
49	47	Massachusetts	1.39	62%	September 1, 2007
50	50	Indiana	1.23	55%	January 1, 2008
51	51	North Dakota	1.08	48%	July 1, 2007

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (10/2008)

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

Class code	Occupation	Oregon payroll (policy years 2002-2004)	Oregon ranking
8810	Clerical office employees NOC	28,999,868,235	49
8742	Salespersons - Outside	8,121,233,435	47
8868	College: Professional employees & clerical	7,363,310,128	40
8832	Physician and clerical	4,826,788,489	38
9079	Restaurant NOC	3,403,706,804	45
8017	Store: Retail, NOC	2,232,100,425	40
8833	Hospital: Professional employees	2,149,672,678	40
8380	Automobile service/repair center & drivers	1,717,281,987	34
7219	Trucking: NOC - All employees & drivers	1,553,372,965	25
8824	Retrmnt, Nrsing, Convlsctn Cntrs: Health Care Employees	832,295,928	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: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (10/2008)

of 49 percent above the median in 1990. Oregon's rate index dropped to a low of 21 percent below the national median in 2004 and 2006 (see Figure 4).

Premium rate indices (per \$100 of payroll) range from \$1.08 in North Dakota to \$3.97 in Alaska. Oregon's index is \$1.88. Two jurisdictions have an index rating above \$3.49; three are in the \$3.00-\$3.49 range; 14 are in the \$2.50-\$2.99 range; 18 are in the \$2.00-\$2.49 range; 10 are in the \$1.50-\$1.99 range; and four have indices under \$1.50. Indices are based on data from 51 jurisdictions, for rates in effect as of Jan. 1, 2008 (see Figure 1).

Oregon's ranking in the 50 occupational classes used in this study ranged from second highest for "Farm: Cattle/Livestock" to 50th for "Farm: Nursery." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 Oregon classes¹ used in this study. Oregon's rates for 13 classes were higher than the median rates and four matched the median (see Appendix 4).

Methodology

The goal of this study is to produce a comparison of premium rates for a comparable set of classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. (Codes of 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 classes represent 68.5 percent of 2002-2004 Oregon payroll and 61.9 percent of 2002-2004 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 is necessary to derive manual rates for states for which only pure premium or advisory loss cost rates are available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management

¹The 50 Oregon codes include 7219 and 9079, both not generally used by other states. These have been replaced in the study with 7228 and 7229 for 7219 and 9058, 9092, 9083, and 9084 for 9079. This brings the number of codes in the study up to 54.

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	
Georgia ¹	OREGON ¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Texas ¹	
Illinois ¹	South Dakota ¹	Wisconsin	
Iowa	Tennessee 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).

Source: NCCI Annual Statistical Bulletin, 2007 Edition

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 34 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 to create a manual rate. An expense load factor is used to modify each competitive state's rates unless they provide manual rates. For Oregon, the average expense load factor of 29.9 percent was computed based on the loading factors in effect during 2008, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 2007 direct earned premiums. This figure represents

a 1.0 percent increase from the 2006 value. See Table 4 for load factors by state. Between 2006 and 2008, four jurisdictions reported load factor increases, 26 reported decreases, and two reported no change.

In states with competitive rating laws, each carrier determines its own loading factor. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just a direct product of manual rate times payroll. Other factors, such as premium discounts for quantity purchases, experience modification factors, premium reductions on policies carrying deductible features, retrospective rating plans, and dividends, affect the rate an employer pays. Because of the lack of comparable data, and additional time and resources required to quantify such factors, they are not accounted for in this study.

Table 4. Load factors used for competitive states

State	2006 Load Factor	2008 Load Factor	Percent change 2006 to 2008
Alabama	50.0%	33.3%	-11.11%
Alaska	55.8%	52.8%	-1.94%
Arizona	Fully developed rates used	Fully developed rates used	NA
Arkansas	62.5%	43.9%	-11.45%
California	45.0%	50.0%	3.45%
Colorado	41.2%	20.0%	-15.05%
Connecticut	49.1%	25.0%	-16.16%
Delaware	44.3%	35.8%	-5.92%
District of Columbia	73.0%	62.5%	-6.08%
Georgia	35.0%	35.0%	0.00%
Hawaii	61.1%	65.1%	2.47%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	Fully developed rates used	Fully developed rates used	NA
Kansas	53.2%	40.4%	-8.36%
Kentucky	60.7%	45.9%	-9.22%
Louisiana	53.2%	50.0%	-2.11%
Maine	46.2%	42.1%	-2.78%
Maryland	63.7%	54.2%	-5.79%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	97.0%	89.2%	-3.96%
Mississippi ¹	36.3%	36.3%	0.00%
Missouri ²	Avg. manual rate for top insurers	Avg. manual rate for top insurers	NA
Montana	9.1%	7.0%	-1.92%
Nebraska	39.1%	33.0%	-4.35%
New Hampshire	34.0%	37.0%	2.24%
New Mexico	63.7%	56.9%	-4.14%
North Carolina	40.7%	34.7%	-4.26%
Oklahoma	60.4%	55.3%	-3.14%
Oregon	28.6%	29.9%	1.03%
Pennsylvania	47.6%	47.4%	-0.16%
Rhode Island	60.5%	46.0%	-9.03%
South Carolina	83.1%	71.7%	-6.24%
South Dakota	55.0%	51.0%	-2.58%
Tennessee	46.0%	31.6%	-9.86%
Texas	Average manual rates used	Average manual rates used	NA
Utah	49.4%	36.3%	-8.76%
Vermont	49.6%	48.9%	-0.47%
Virginia	54.0%	42.1%	-7.70%

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 Department maintains a Web site that gives the average manual rate for any valid class code entered.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (10/2008)

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 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 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 in effect as of Jan. 1, 2008, 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 2002-2004 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 Oregon 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 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 to all 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 (assigned risk pool) 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.)

Time series

The 2008 study marks the 12th 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 22-year history of these studies.

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2008

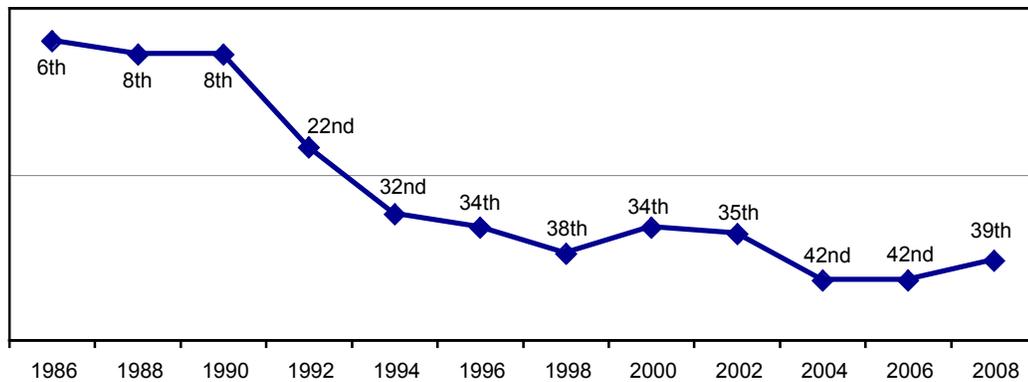
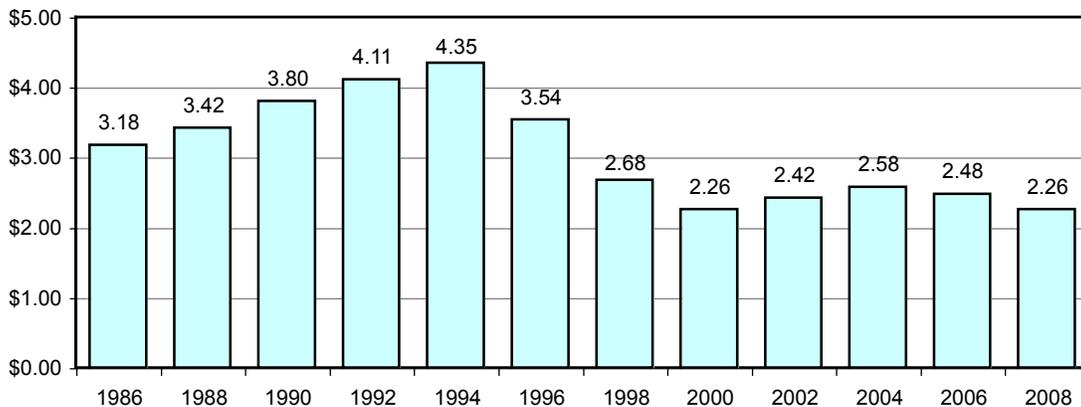


Figure 3. Workers' compensation national median rate index, 1986-2008

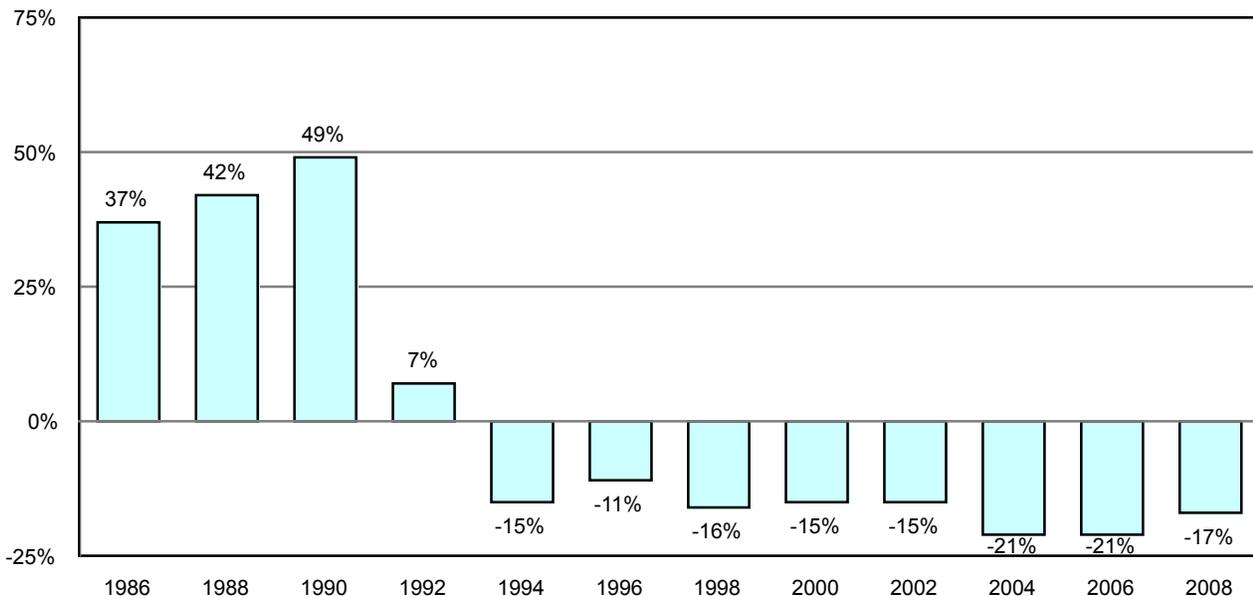


However, the study methodology does impose some limitations on its use as a time series. The set of surveyed classes and associated payroll weights both change over time; thus, index values are not strictly comparable across studies. Changes in a state's index values from one study to the next are less meaningful than changes in its placement relative to other states. To overcome this problem, the median rate index for each study was used 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. Compared to an overall average, use of the median also curtails the influence of outliers at the ends of the scale. Thus, a state's rate index as a percentage of the median can be used as an indicator of its relative cost along with its ranking, and it may be a better indicator than the actual index value 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 lowest point in 2000. Then, there was a rise in 2002 and 2004, followed by declines in both 2006 and 2008. The 2008 rate is as low as the 2000 rate. 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 Statistics² and the National Academy of Social Insurance.³

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 was increasing as a percentage of the median, peaking at 49 percent above

Figure 4. Oregon premium rate index relative to national median value, 1986-2008



²U.S. Bureau of Labor Statistics Employer Costs for Employee Compensation (ECEC) <http://www.bls.gov/ncs/ect/#data>. Workers' compensation costs as a percent of payroll can be derived from the data in this quarterly national survey of employers.

³National Academy of Social Insurance Workers' Compensation: Benefits, Coverage, and Costs, 2006. http://www.nasi.org/usr_doc/NASI_Workers_Comp_Report_2006.pdf. 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

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Oregon	-1.8%	-10.5%	-15.6%	-4.8%	-2.2%	-3.7%	-0.1%	0.0%	0.0%	0.0%	0.0%	-2.1%
Avg. countrywide¹	-6.0%	-8.0%	-5.4%	-2.6%	3.5%	1.2%	4.9%	6.6%	-6.0%	-5.1%	-5.7%	-7.2%

Source: NCCI Annual Statistical Bulletin, 2008 Edition

Note: Oregon 2002 change reflects net effect of Sept. 1, 2001, increase of 2.1 percent and Jan. 1, 2002, decrease of 2.2 percent.

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

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 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 rate index is 17 percent below the national median for 2008.

An 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. In 2004 and 2005, there were slightly more states with increases than decreases in rates, but starting in 2006, decreases have outnumbered increases. Roughly two-fifths of the states that report premium level changes to the NCCI had a net rate increase over the five-year period from Jan. 1, 2004, to Dec. 31, 2008 (see Figure 5). Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2007.

Notes about using the rankings

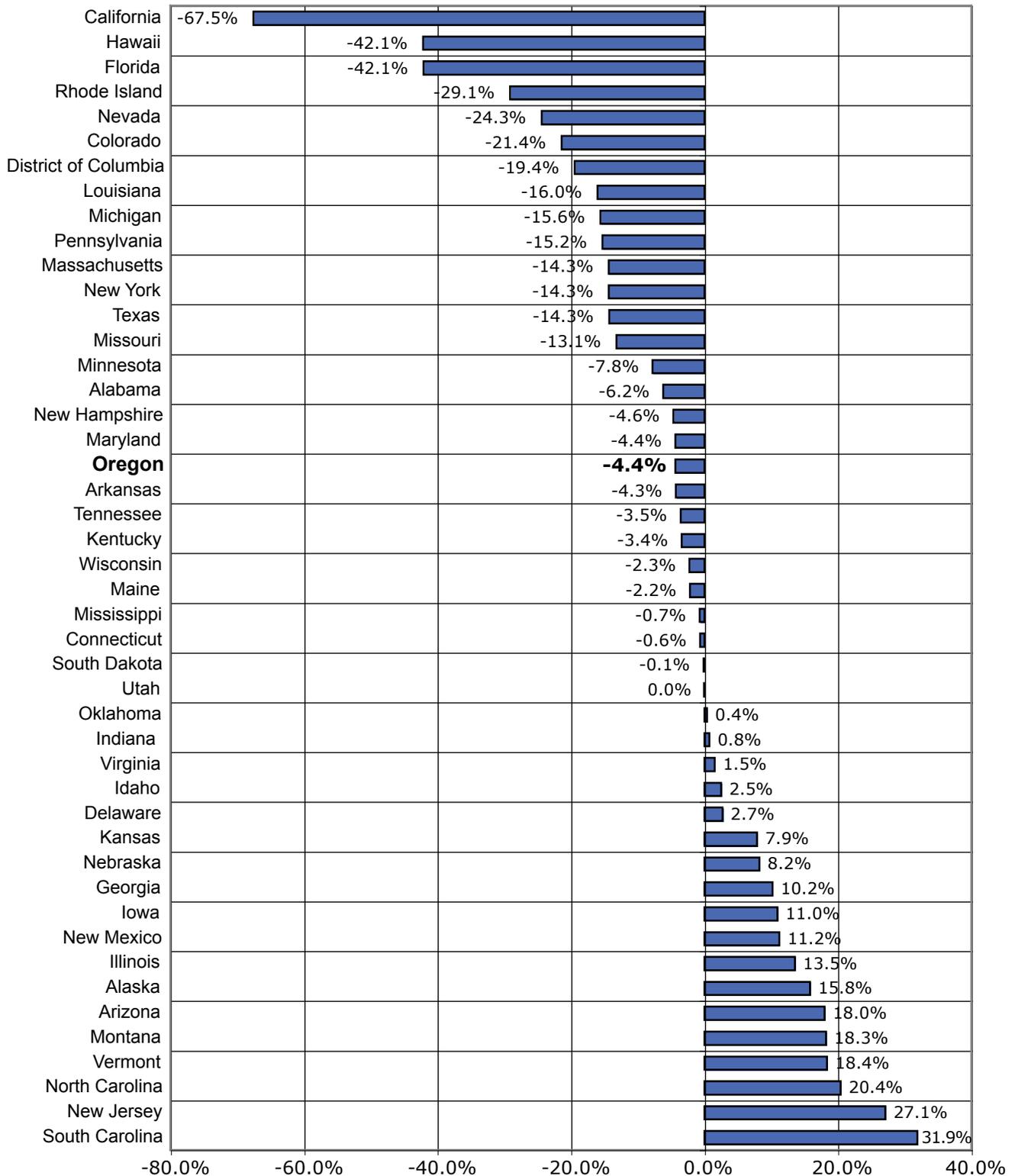
Users of this premium rate ranking study should be aware of some of the issues in comparing premium rates among states. There are many factors that cannot be separately measured in each state, but that contribute to overall rate level and individual class rates. These factors vary by state, and it is very difficult to arrive at a totally reliable basis for comparison. Some issues that the users of this report should consider:

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

2. If different classes had been selected, or payroll from a state other than Oregon had been used to weight the rates by class, the results 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 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. Employers in Oregon (and many other states) also have the option to purchase large deductible policies or pay a part (in Oregon, the first \$1,500) of some claims' medical costs to contain expenses and experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.
6. In the competitive rating states, individual insurers may apply different load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.
7. The premium rates do not reflect any dividends paid to employers.
8. The data exclude self-insurers' experience.

Figure 5. Net five-year voluntary premium level change, 2004-2008

Based on NCCI data



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2008 Edition and Oregon rate filing history. Data do not include changes in residual markets. The 2008 component of change is based upon preliminary listings, which may not reflect rate changes for mid- to late 2008. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

9. 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.

10. The payroll basis may differ by state.

- ◆ In North Dakota, workers' compensation premium is based on the first \$21,300 of payroll per employee, per year. Anything over \$21,300 is exempt. In order to compare 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 2007.
- ◆ Nevada also has a payroll cap: \$36,000 of reportable payroll per employee, per employer, per year. However, no rate adjustment was provided by Nevada 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.

11. 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 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 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, Vermont, and West Virginia.

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, litigation 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 (changed to competitive state July 1, 2008) 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 (Arizona, California, Colorado, Hawaii, Idaho, Kentucky, Maine, Minnesota, Missouri, Montana, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers.

Louisiana, Maryland, and South Carolina allow their state funds to set their own rates separate from those used by the private insurers in the state. Louisiana provided rates and market share information so that the private market and state fund rates could be weighted to derive overall manual rates.

14. Data used for calculating the rate index for California, Delaware, Indiana, 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 2008 premium rate ranking

Index	Class code	Scope of basic manual classifications	2002 - 2004 Oregon payroll	2002 - 2004 Oregon losses
1	7219	Trucking: NOC - All Employees & Drivers	1,553,372,965	131,801,781
2	2702	Logging or Lumbering & Drivers	400,024,656	88,098,553
3	8380	Automobile Service/Repair Center & Drvrs	1,717,281,987	46,131,131
4	8810	Clerical Office Employees NOC	28,999,868,235	45,441,183
5	9079	Restaurant NOC	3,403,706,803	45,161,277
6	5645	Carpentry - Detached Dwellings	303,193,025	36,221,944
7	8232	Lumberyard: All other Employees	513,635,570	33,874,338
8	8017	STORE: Retail, NOC	2,232,100,425	32,108,074
9	8824	Retrmnt, Nrsing, Convlscnt Cntrs: Health Care Employees	832,295,928	30,370,934
10	7380	Chauffeurs NOC	658,746,322	28,366,946
11	8868	COLLEGE: Professional Employees & Clerical	7,363,310,128	25,860,185
12	5403	Carpentry NOC	338,740,658	24,257,737
13	5190	Electrical Wiring - Within buildings & Drivers	730,378,978	23,221,878
14	8833	Hospital: Professional Employees	2,149,672,678	23,100,017
15	2731	Planing or Molding Mill	356,583,337	22,824,364
16	9015	Buildings NOC - Operation by Owner	713,977,418	19,628,609
17	8742	Salespersons - Outside	8,121,233,435	17,889,183
18	2802	Carpentry - Shop Only & Drivers	423,976,214	15,876,100
19	37	FARM: Field Crops & Drivers	309,031,213	15,811,803
20	2710	Saw Mill	237,174,229	15,769,961
21	5551	Roofing - All kinds & Drivers	140,062,043	14,917,700
22	6217	Excavation NOC & Drivers	288,853,040	14,852,063
23	2812	Cabinet Works - With Power Machinery	340,325,381	14,675,408
24	9101	College: All other Employees	477,294,690	14,475,565
25	7720	Police Officers & Drivers	528,631,793	14,275,667
26	3808	Automobile Manufacturing or Assembly	306,719,061	14,109,383
27	2915	Veneer Products Manufacturing	241,601,194	13,974,043
28	3724	Machinery/Equip Erection/Repair NOC & Drivers	269,368,353	13,506,339
29	5506	Street or Road Const: Paving or Repaving & Dvrs	199,553,232	13,451,238
30	9052	Hotel: All other Employees, Sales & Drivers	583,263,914	13,440,475
31	3632	Machine Shop NOC	413,979,979	13,383,820
32	5213	Concrete Construction NOC	200,949,107	13,353,638
33	8832	Physician and Clerical	4,826,788,489	13,110,183
34	5183	Plumbing NOC & Drivers	513,713,627	12,803,794
35	9403	Garbage Collection & Drivers	241,534,440	12,224,245
36	5474	Painting NOC & Shop, Drivers	217,888,636	11,856,839
37	83	FARM: Cattle Raising NOC & Drivers	54,376,036	11,770,027
38	5	FARM: Nursery Employers & Drivers	629,646,987	11,374,465
39	8033	STORE: Meat, Grocery & Provision Combined - Retail NOC	762,366,761	11,364,203
40	7600	Telephone or Telegraph Co: All Other Employees & Drivers	417,129,577	11,026,611
41	8018	STORE: Wholesale NOC	577,223,010	11,012,387
42	9014	Buildings - Operation by Contractors	342,437,880	10,808,304
43	7403	Aviation - All Employees & Drivers	253,953,791	10,792,564
44	106	Tree Pruning & Drivers	61,256,085	10,150,594
45	8044	STORE: Furniture & Drivers	303,329,726	9,808,862
46	5445	Wallboard Installation & Drivers	138,840,934	9,787,019
47	5022	Masonry - NOC	133,142,217	9,281,646
48	3507	Agriculture or Construction Machinery Mfg	269,297,172	9,046,066
49	7539	Electric Power Co NOC - All Employees & Drivers	287,797,612	8,673,140
50	9102	Park NOC - All employees & Drivers	232,660,885	8,453,475

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, Information Management Division, Oregon Department of Consumer and Business Services (10/2008)

**Appendix 2. 2007 assigned risk pool size, by state,
for coverages in pools managed by NCCI**

State	ARP as a percent of direct premiums written	2007 Number of ARP risks
Alabama	5.0%	2,873
Alaska	13.7%	8,357
Arizona	0.7%	424
Arkansas	6.6%	6,125
Connecticut	7.3%	14,347
Delaware	10.8%	2,254
District of Columbia	8.2%	1,648
Georgia	6.2%	28,139
Idaho	0.9%	1,014
Illinois	4.7%	27,389
Iowa	4.9%	4,343
Kansas	13.9%	12,314
Massachusetts	16.7%	N/A
Michigan	6.2%	N/A
Nevada	7.3%	6,271
New Hampshire	9.5%	7,311
New Jersey	12.7%	37,900
New Mexico	6.5%	3,521
North Carolina	7.9%	33,388
Oregon	5.8%	12,023
South Carolina	7.7%	16,768
South Dakota	6.7%	2,109
Vermont	7.8%	3,797
Virginia	9.5%	22,281
Partial national average =	7.8%	11,573

N/A=Not available

Source: Residual Market Management Summary 2007, NCCI, 2008.

Appendix 3. Voluntary premium level changes, 2004-2008

State	2004 % change	2005 % change	2006 % change	2007 % change	2008 % change ¹	Effective date of latest change
Alabama	5.2	(0.7)	5.0	(5.5)	(9.5)	3/1/08
Alaska	21.2	12.0	7.0	(10.5)	(10.9)	1/1/08
Arizona	2.4	9.3	(3.1)	4.5	4.1	1/1/08
Arkansas	0.5	(1.5)	(0.5)	(5.4)	2.7	1/1/08
California	(21.9)	(20.2)	(31.7)	(23.7)	0.0	1/1/08
Colorado	(6.1)	(6.5)	(1.8)	0.0	(8.8)	1/1/08
Connecticut	(3.5)	(0.3)	0.8	(0.9)	3.4	1/1/08
Delaware	16.7	7.1	0.0	(17.8)	0.0	1/1/07
District of Columbia	(1.8)	(3.6)	(7.9)	(7.6)	0.0	11/1/07
Florida	0.0	(5.1)	(13.5)	(13.5)	(18.4)	1/1/08
Georgia	0.0	(1.3)	0.0	8.2	3.2	5/1/08
Hawaii	(1.3)	(3.0)	(18.2)	(8.4)	(19.3)	1/1/08
Idaho	7.2	5.3	0.0	(5.7)	(3.7)	1/1/08
Illinois	2.4	0.1	6.5	0.0	4.0	1/1/08
Indiana	(1.8)	3.2	2.2	(3.1)	0.4	1/1/08
Iowa	6.4	(3.7)	1.8	6.7	(0.3)	1/1/08
Kansas	1.0	1.7	(2.0)	1.5	5.6	1/1/08
Kentucky	6.3	3.7	(6.7)	(6.1)	0.0	10/1/07
Louisiana	(1.9)	2.3	(0.6)	(15.8)	0.0	5/1/07
Maine	(3.3)	2.2	1.2	0.0	(2.2)	1/1/08
Maryland	(6.1)	3.4	5.7	(5.2)	(1.7)	1/1/08
Massachusetts	0.0	2.6	0.0	(16.5)	0.0	9/1/07
Michigan	1.4	(11.2)	(6.5)	4.7	(4.2)	1/1/08
Minnesota	(0.3)	(1.2)	(0.3)	(3.6)	(2.6)	1/1/08
Mississippi	7.2	0.6	(1.9)	(1.5)	(4.7)	3/1/08
Missouri	(1.4)	(1.3)	0.0	(0.7)	(10.1)	1/1/08
Montana	7.5	12.1	2.4	(1.3)	(2.9)	2/1/08
Nebraska	7.0	4.9	4.4	(3.8)	(4.0)	2/1/08
Nevada ²	(12.3)	(6.5)	(0.3)	3.4	(10.5)	3/1/08
New Hampshire	0.5	2.5	(3.9)	(0.9)	(2.8)	1/1/08
New Jersey	6.7	8.4	4.6	1.3	3.7	1/1/08
New Mexico	7.9	8.8	4.0	(4.2)	(4.9)	1/1/08
New York	0.0	5.0	0.0	(18.4)	0.0	10/1/07
North Carolina	(1.0)	2.0	9.4	7.3	1.6	4/1/08
Oklahoma	0.0	(5.0)	0.0	(1.4)	7.2	1/1/08
Oregon	0.0	0.0	0.0	(2.1)	(2.3)	1/1/08
Pennsylvania	3.3	(2.9)	(8.6)	3.0	(10.2)	4/1/08
Rhode Island	0.0	(20.2)	(4.2)	(7.3)	0.0	2/1/07
South Carolina	11.4	0.0	18.4	0.0	0.0	12/1/06
South Dakota	(2.0)	(1.3)	4.3	(1.0)	0.0	7/1/07
Tennessee	1.6	(3.0)	1.6	3.8	(7.2)	3/1/08
Texas	0.0	(7.1)	0.0	0.0	(7.7)	1/1/08
Utah	11.2	4.2	(6.0)	(8.2)	0.0	12/1/07
Vermont	10.3	6.50	1.4	(0.60)	0.0	4/1/07
Virginia	(6.7)	4.9	9.9	(7.9)	2.5	4/1/08
Wisconsin	(4.1)	5.33	(0.8)	(2.47)	0.0	10/1/07

Note: All data are from the NCCI Annual Statistical Bulletin, 2008 Edition, and Oregon rate filing history. Data do not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

¹Preliminary listing. May not reflect rate changes scheduled for mid- to late 2008.

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

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		Class 83 Farm: Cattle/Livestock	
1	ME	10.18	OH	15.97	MT	20.08
2	MT	9.02	AK	12.36	OR	19.16
3	AK	8.66	LA	10.98	AK	15.13
4	PA	8.47	OK	10.49	OH	14.38
5	MO	8.30	SC	9.06	AL	13.96
6	FL	7.66	NH	9.06	VT	13.80
7	DE	7.17	AL	8.85	RI	13.43
8	RI	7.15	AZ	8.56	NV	13.07
9	CA	7.07	DE	8.56	ID	12.72
10	OH	6.89	KS	8.51	SC	12.58
11	KY	6.49	NV	8.34	WA	12.43
12	MN	6.35	VT	8.31	NM	12.13
13	LA	6.25	ME	8.30	AZ	11.98
14	IL	6.01	CA	7.94	UT	11.94
15	OK	5.87	MT	7.81	ME	11.75
16	NV	5.84	NY	7.63	CA	11.65
17	NE	5.82	WY	7.52	IL	10.76
18	VT	5.74	RI	7.36	KY	10.64
19	TX	5.68	IL	7.23	DE	10.12
20	CT	5.34	NJ	7.22	FL	9.90
21	AL	5.31	MN	7.05	CO	9.73
22	NM	5.26	NE	6.99	LA	9.62
23	NY	5.23	MS	6.90	TN	9.61
24	HI	5.12	GA	6.72	TX	9.30
25	GA	4.96	TN	6.65	OK	9.23
26	NJ	4.92	OR	6.63	PA	9.22
27	AR	4.91	PA	6.59	WY	9.13
28	WA	4.83	CO	6.14	GA	8.95
29	NH	4.67	MO	6.09	HI	8.82
30	MI	4.55	DC	5.92	CT	8.81
31	SC	4.48	ID	5.90	NH	8.80
32	WY	4.48	TX	5.68	DC	8.56
33	WI	4.38	WA	5.66	AR	8.50
34	ID	4.10	FL	5.55	NE	7.99
35	IA	4.06	NM	5.54	MS	7.89
36	MS	3.95	SD	5.47	WV	7.85
37	CO	3.71	WI	5.18	NY	7.63
38	DC	3.67	NC	5.15	VA	7.62
39	SD	3.56	CT	5.08	IA	7.52
40	WV	3.50	WV	4.95	MO	7.22
41	KS	3.43	MI	4.94	NJ	7.22
42	NC	3.27	KY	4.72	MN	7.05
43	VA	3.24	UT	4.57	MD	6.49
44	MA	3.03	AR	4.50	NC	6.40
45	TN	2.95	MD	4.44	ND	5.93
46	IN	2.80	HI	4.14	SD	5.78
47	UT	2.77	VA	3.92	WI	5.18
48	ND	2.75	IA	3.89	KS	4.93
49	MD	2.59	IN	2.63	IN	4.56
50	OR	2.19	MA	2.04	MA	4.31
51	AZ	2.06	ND	1.57	MI	4.00

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 106 Tree Pruning		Class 2702 Logging or Lumbering		Class 2710 Saw Mill	
1	OH	58.52	KY	122.00	AK	31.45
2	SD	36.80	TN	63.71	VT	24.03
3	NC	35.51	OH	54.49	MO	22.29
4	AK	34.50	AK	52.79	MN	22.09
5	MS	32.91	UT	51.06	OH	22.04
6	LA	31.22	IL	50.36	IL	20.21
7	SC	30.21	NV	49.70	ME	20.09
8	DE	30.13	DE	47.91	SD	16.64
9	PA	28.91	SD	47.29	TN	16.58
10	HI	28.50	PA	45.35	NV	15.76
11	CT	26.75	NC	43.95	MT	15.31
12	ME	26.29	MO	42.19	LA	15.10
13	MT	25.99	MS	41.79	NM	15.05
14	NV	25.07	LA	38.87	NE	14.59
15	OK	24.89	NH	38.76	NH	14.43
16	CA	24.60	GA	38.33	KY	14.42
17	IL	24.20	CT	35.67	RI	13.93
18	NH	23.28	MI	35.55	OK	13.85
19	GA	22.98	NY	35.37	NC	13.75
20	NY	22.54	VT	35.17	SC	13.25
21	MI	21.63	RI	33.95	WI	12.69
22	VT	21.28	WV	33.55	HI	12.32
23	RI	20.70	WI	32.82	DE	12.19
24	AL	19.48	DC	32.77	CT	12.14
25	NJ	19.05	AL	32.40	NJ	12.06
26	CO	18.70	OR	31.91	KS	11.25
27	TN	18.67	HI	31.01	IA	10.83
28	AZ	18.13	NJ	29.71	WV	10.71
29	WI	17.07	ME	29.60	NY	10.45
30	WV	17.06	MT	29.31	DC	10.35
31	MO	16.32	NE	27.78	TX	10.30
32	OR	16.26	AR	27.72	AL	10.24
33	NM	15.99	IN	25.84	PA	10.09
34	FL	15.96	AZ	25.54	CO	10.09
35	MA	15.64	NM	25.47	FL	9.87
36	ID	15.57	TX	24.38	MD	9.82
37	VA	15.55	KS	23.98	CA	9.77
38	IA	14.96	IA	23.88	AZ	9.71
39	AR	14.42	SC	23.48	OR	9.53
40	KY	14.26	CO	22.18	GA	9.46
41	NE	14.10	ID	20.93	ID	9.41
42	DC	13.79	CA	20.63	UT	9.38
43	TX	13.68	OK	20.10	VA	9.07
44	KS	13.67	VA	19.94	WA	8.87
45	IN	11.12	MA	18.99	MS	8.71
46	MD	10.81	MD	17.44	AR	8.53
47	UT	8.45	WY	15.12	MI	8.42
48	WA	8.12	WA	13.02	ND	7.77
49	ND	8.00	FL	10.63	MA	6.97
50	MN	7.05	ND	7.77	IN	5.96
51	WY	5.01	MN	7.22	WY	5.76

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 2731 Planing/Molding Mill		Class 2802 Carpentry-Shop Only		Class 2812 Cabinet Work-Pwr. Mach.	
1	DE	13.43	AK	17.91	LA	9.75
2	OH	12.34	MT	17.85	MT	9.64
3	RI	11.53	DE	13.43	NE	9.31
4	MT	10.30	RI	13.10	AL	8.80
5	AK	10.10	OK	12.22	OK	8.35
6	MD	9.19	SD	11.10	AK	8.22
7	NJ	9.15	NY	10.80	VT	8.13
8	CA	9.13	CA	10.73	OH	8.01
9	FL	9.07	IL	10.65	ME	7.90
10	WY	8.97	OH	10.38	IL	7.68
11	VT	8.72	MI	10.06	SC	7.45
12	ID	8.58	LA	9.66	ID	7.36
13	OK	8.57	CT	9.66	CA	7.21
14	MI	8.42	NJ	9.15	DE	7.13
15	NY	8.37	MS	9.00	NH	7.12
16	OR	8.27	VT	8.96	NJ	6.89
17	WI	7.84	ID	8.91	TN	6.82
18	PA	7.74	AL	8.81	TX	6.74
19	WA	7.73	HI	8.60	MO	6.35
20	CT	7.51	NH	8.32	MS	6.34
21	SC	7.47	MO	8.29	FL	6.16
22	NH	7.38	GA	8.27	GA	6.14
23	IL	7.16	KS	8.26	CT	6.05
24	NC	6.99	FL	8.15	NV	5.87
25	GA	6.97	KY	8.14	WA	5.86
26	LA	6.95	SC	8.07	NY	5.83
27	MN	6.71	ME	8.00	WI	5.58
28	NV	6.60	WA	7.90	KS	5.28
29	NE	6.32	PA	7.74	KY	5.27
30	ME	6.25	NE	7.65	HI	5.22
31	AZ	6.16	IA	7.38	PA	5.21
32	HI	6.11	NV	7.37	OR	5.21
33	CO	5.64	NC	7.00	MN	5.19
34	NM	5.45	TX	6.74	NC	5.13
35	AL	5.36	AR	6.63	RI	4.98
36	MO	5.31	AZ	6.60	MI	4.80
37	KS	5.17	MN	6.41	WV	4.64
38	WV	4.97	NM	6.40	VA	4.55
39	KY	4.89	TN	6.33	MA	4.53
40	DC	4.87	CO	6.02	NM	4.47
41	MA	4.84	MD	5.83	AR	4.45
42	SD	4.82	WV	5.64	AZ	4.31
43	TX	4.79	WI	5.30	ND	4.12
44	IA	4.50	OR	5.17	IA	3.96
45	VA	4.46	DC	4.92	MD	3.87
46	MS	4.38	MA	4.53	CO	3.86
47	ND	4.12	VA	4.42	WY	3.42
48	UT	4.09	IN	4.40	DC	3.32
49	TN	3.90	UT	4.31	SD	3.25
50	AR	3.76	ND	4.12	UT	3.01
51	IN	3.35	WY	3.65	IN	2.72

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 2915 Veneer Products Mfg.		Class 3507 Ag/Constr. Mach. Mfg.		Class 3632 Machine Shop NOC	
1	DE	13.43	IL	8.99	AK	10.96
2	OH	12.04	AK	8.79	AL	7.77
3	AK	9.58	CT	7.84	VT	7.69
4	WI	9.16	NJ	7.81	TN	7.22
5	NJ	9.15	VT	7.66	DE	7.10
6	OK	8.93	CA	6.96	IL	6.99
7	MT	8.74	OK	6.71	OK	6.85
8	PA	7.74	FL	6.58	KY	6.54
9	NC	7.61	TN	6.38	LA	6.37
10	VT	7.57	ID	6.36	GA	6.13
11	NH	7.47	OR	6.20	NV	5.87
12	IL	7.26	RI	6.09	WY	5.87
13	AZ	7.20	IA	5.91	OH	5.61
14	CA	7.04	AL	5.89	FL	5.46
15	CT	6.99	TX	5.87	PA	5.35
16	WA	6.95	MT	5.85	DC	5.29
17	TX	6.74	ME	5.74	TX	5.21
18	GA	6.70	MI	5.70	MN	5.19
19	RI	6.67	DE	5.62	ID	5.18
20	MO	6.35	SD	5.57	NY	5.15
21	SC	6.32	NH	5.49	MO	5.07
22	NY	6.10	KS	5.49	MT	5.02
23	NV	5.97	MS	5.47	NH	4.96
24	HI	5.88	WI	5.43	CA	4.95
25	LA	5.84	MD	5.40	SC	4.88
26	NE	5.79	OH	5.38	WA	4.84
27	ME	5.74	MO	5.23	ME	4.71
28	TN	5.71	HI	5.13	CO	4.68
29	CO	5.57	NE	5.07	IA	4.65
30	KS	5.55	SC	5.03	NJ	4.59
31	VA	5.50	NY	4.96	MI	4.59
32	OR	5.48	CO	4.79	NC	4.38
33	KY	5.47	NC	4.70	NE	4.37
34	IA	5.38	WA	4.69	RI	4.23
35	NM	5.13	PA	4.51	HI	4.23
36	ID	4.94	GA	4.48	CT	4.22
37	MD	4.76	MN	4.47	NM	4.08
38	WV	4.74	NV	4.45	WV	4.06
39	MS	4.62	KY	4.16	MS	3.84
40	SD	4.61	DC	4.16	OR	3.77
41	DC	4.38	NM	4.08	WI	3.74
42	MI	4.30	AZ	3.91	KS	3.69
43	FL	4.14	WV	3.90	SD	3.37
44	MN	4.14	ND	3.61	MD	3.28
45	ND	4.12	LA	3.55	AR	3.17
46	AR	3.94	WY	3.37	VA	3.13
47	AL	3.71	MA	3.25	AZ	2.91
48	UT	3.15	AR	2.99	UT	2.79
49	IN	3.07	VA	2.80	ND	2.42
50	WY	2.46	IN	2.76	IN	2.41
51	MA	0.00	UT	2.63	MA	2.00

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 3724 Machine/Equip. Repair		Class 3808 Auto Mfg./Assem.		Class 5022 Masonry NOC	
1	ME	13.67	VT	14.25	AK	44.94
2	MT	13.00	NM	11.42	NH	20.70
3	OH	12.57	OH	9.19	NY	18.82
4	MN	12.51	TX	8.77	CT	18.12
5	NH	12.32	NY	7.66	IL	17.76
6	IL	12.13	AK	7.62	AL	16.89
7	AK	11.76	TN	7.26	MT	16.40
8	AL	11.01	CO	7.23	VT	15.55
9	TN	10.50	OK	7.19	WI	14.94
10	NY	10.15	MO	6.90	ME	14.89
11	KY	9.97	MN	6.71	OH	14.76
12	WI	9.30	MT	6.05	RI	14.31
13	VT	9.24	IL	5.91	MN	14.06
14	SC	8.60	WY	5.87	NJ	13.58
15	CT	8.45	RI	5.77	LA	13.45
16	IA	8.39	GA	5.68	WA	13.06
17	NC	8.31	ME	5.56	TN	12.27
18	OK	8.28	OR	5.31	PA	12.10
19	PA	8.19	NV	5.09	KY	11.98
20	MI	7.97	KY	5.03	NE	11.56
21	MO	7.86	ID	5.00	MI	11.37
22	NJ	7.74	IA	4.89	OK	11.33
23	LA	7.43	WA	4.84	GA	11.30
24	OR	7.31	MI	4.72	FL	11.14
25	NE	7.23	HI	4.56	MA	11.13
26	DC	7.22	CT	4.52	TX	10.91
27	MD	7.05	SC	4.38	MO	10.79
28	GA	7.02	NE	4.36	MD	10.15
29	AR	6.86	AZ	4.23	SC	10.15
30	WV	6.86	DE	4.13	DC	10.00
31	DE	6.85	SD	4.12	CO	9.93
32	MS	6.82	KS	4.03	IA	9.61
33	TX	6.70	NC	3.72	NM	9.39
34	CA	6.66	NH	3.71	OR	9.23
35	FL	6.59	PA	3.68	HI	9.00
36	WA	6.58	FL	3.64	WV	8.83
37	ID	6.53	LA	3.62	NC	8.70
38	RI	6.37	WV	3.62	CA	8.64
39	VA	6.03	ND	3.61	MS	8.52
40	MA	5.84	MD	3.53	UT	8.10
41	SD	5.81	CA	3.51	ID	7.97
42	NM	5.60	WI	3.47	SD	7.85
43	UT	5.42	DC	3.29	NV	7.44
44	NV	5.40	VA	3.23	VA	7.23
45	HI	5.37	MS	3.05	KS	6.91
46	WY	5.37	AL	3.00	AZ	6.51
47	AZ	5.16	MA	2.87	AR	6.46
48	CO	4.56	AR	2.81	DE	6.16
49	KS	4.55	IN	2.66	WY	5.87
50	IN	4.18	UT	2.51	ND	5.42
51	ND	2.19	NJ	0.00	IN	4.84

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 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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Constr. NOC	
1	ME	10.65	AK	9.06	IL	24.51
2	MT	10.44	IL	8.87	NH	22.78
3	AK	10.36	SC	8.62	ME	21.16
4	IL	10.20	NC	8.16	VT	20.37
5	SC	9.05	MT	7.62	CT	20.20
6	VT	8.87	AL	7.31	MA	20.08
7	CT	8.73	OH	7.18	NY	18.82
8	DC	8.67	NY	7.09	SD	17.74
9	NH	8.62	OK	6.72	NJ	16.61
10	OK	8.39	VT	6.56	NE	16.10
11	OH	8.16	FL	6.54	MI	15.23
12	SD	8.15	MD	6.39	FL	15.07
13	NY	8.08	ME	6.36	MT	14.74
14	MN	8.01	CT	6.26	OH	14.32
15	DE	7.88	TX	6.15	PA	14.26
16	AL	7.68	PA	6.04	RI	14.10
17	PA	7.47	LA	6.01	NC	13.08
18	KY	7.22	NH	5.91	KY	12.43
19	MS	7.04	KY	5.90	MO	12.36
20	MD	6.96	DE	5.90	OK	12.30
21	MO	6.90	WI	5.87	MD	12.27
22	NC	6.88	WY	5.87	IA	12.12
23	TX	6.75	NV	5.77	SC	11.85
24	FL	6.64	TN	5.67	LA	11.84
25	IA	6.46	NE	5.65	ID	11.81
26	NJ	6.40	GA	5.62	TN	11.65
27	TN	6.37	WV	5.36	DE	11.51
28	WA	6.29	RI	5.27	AK	11.49
29	NV	6.27	DC	5.02	WI	10.88
30	GA	6.24	IA	4.96	NM	10.62
31	WI	6.09	NJ	4.94	AL	10.13
32	NE	6.03	MO	4.84	NV	10.09
33	CA	5.92	NM	4.60	WV	9.65
34	WY	5.87	AZ	4.59	MS	9.60
35	LA	5.86	MN	4.59	WA	9.24
36	WV	5.65	MS	4.55	TX	9.00
37	ID	5.61	HI	4.45	OR	8.89
38	MI	5.29	CA	4.40	AZ	8.56
39	CO	5.27	WA	4.31	GA	8.30
40	AZ	5.24	VA	4.22	CO	8.21
41	NM	4.98	ID	3.89	HI	8.20
42	KS	4.84	SD	3.84	DC	8.07
43	RI	4.73	CO	3.74	VA	7.97
44	VA	4.59	MI	3.68	AR	7.91
45	UT	4.46	OR	3.64	CA	7.49
46	MA	4.10	KS	3.37	KS	7.19
47	OR	3.70	UT	3.30	UT	7.07
48	HI	3.58	MA	3.29	MN	6.96
49	AR	3.35	AR	3.27	WY	5.87
50	ND	3.13	IN	2.84	IN	5.10
51	IN	2.91	ND	2.08	ND	5.01

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 5403 Carpentry NOC		Class 5445 Wallboard Installation		Class 5474 Painting NOC	
1	ME	28.81	AK	20.13	AK	22.80
2	KY	28.06	ME	18.58	AL	16.17
3	MT	26.91	NH	16.30	KY	15.30
4	MN	26.55	VT	16.25	DE	15.18
5	AL	25.32	MS	13.54	NH	15.11
6	LA	24.03	CT	12.78	LA	14.84
7	CT	23.45	MT	12.66	OH	14.37
8	SD	20.54	WA	12.42	CT	14.36
9	IL	19.15	MD	12.35	PA	13.55
10	AK	18.10	GA	11.52	SC	13.29
11	MS	17.62	OR	11.44	ME	12.85
12	SC	16.33	AL	11.15	WI	12.71
13	NH	16.07	DE	11.14	NJ	12.36
14	TN	15.98	OK	11.08	VT	12.31
15	MI	15.48	LA	11.01	NE	11.79
16	AZ	15.40	PA	10.98	NY	11.62
17	NY	14.89	RI	10.80	MT	11.46
18	NJ	14.88	MN	10.40	RI	11.26
19	VT	14.74	IL	10.11	MI	10.88
20	RI	14.38	SC	9.89	GA	10.85
21	GA	14.27	FL	9.82	IL	10.71
22	FL	14.16	KY	9.74	MS	10.65
23	WI	14.10	NM	9.73	OK	10.63
24	OH	13.57	NC	9.63	MN	9.96
25	HI	12.93	TN	9.57	FL	9.58
26	CA	12.92	OH	9.47	NC	9.44
27	OK	12.90	WI	9.26	TX	8.98
28	NE	12.61	NY	9.13	ID	8.87
29	NM	12.30	NE	9.10	TN	8.73
30	WA	12.12	TX	8.89	WV	8.60
31	NC	12.03	MI	8.33	NV	8.59
32	WV	11.96	NJ	8.26	MO	8.27
33	PA	11.85	ND	7.83	CA	7.89
34	MA	11.80	ID	7.76	MD	7.83
35	DE	11.49	WV	7.66	KS	7.57
36	TX	11.25	CA	7.11	WA	7.55
37	ID	10.87	NV	7.04	AR	7.48
38	OR	10.66	MA	6.90	OR	7.45
39	AR	10.58	CO	6.61	HI	7.22
40	IA	10.34	MO	6.59	NM	7.12
41	KS	9.88	SD	6.31	VA	6.84
42	MO	9.86	IA	6.06	IA	6.65
43	NV	9.49	AZ	6.00	SD	6.61
44	UT	9.35	WY	5.87	CO	6.54
45	CO	8.75	UT	5.75	AZ	6.33
46	MD	8.69	HI	5.69	DC	6.28
47	DC	8.51	VA	5.57	UT	6.04
48	ND	7.83	DC	5.55	WY	5.87
49	IN	7.29	KS	5.25	ND	5.24
50	VA	6.60	AR	4.91	MA	4.93
51	WY	5.87	IN	4.01	IN	4.72

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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	AK	22.83	AL	45.12	AL	33.92
2	MT	22.57	MT	44.84	LA	24.93
3	NY	17.82	VT	42.96	OH	24.44
4	DE	17.28	NH	41.87	KY	24.42
5	IL	15.27	MN	39.20	GA	23.51
6	NM	14.58	NJ	39.18	SC	22.63
7	AL	14.13	LA	38.79	TN	22.14
8	ME	13.47	SC	37.77	IL	19.76
9	PA	12.15	OH	36.58	FL	19.72
10	VT	11.27	AK	36.47	ME	19.47
11	OK	10.97	WI	36.45	AK	18.35
12	CT	10.74	MI	33.49	NC	17.19
13	MN	10.42	CT	32.77	NH	16.99
14	NJ	10.36	ID	31.78	OK	16.80
15	LA	10.26	NY	30.67	MS	16.61
16	MD	10.12	MS	30.04	OR	16.58
17	MI	10.08	KY	30.03	NM	16.16
18	GA	9.94	IL	28.63	MN	15.97
19	HI	9.79	PA	28.11	CT	15.59
20	KY	9.60	DE	26.75	MT	15.47
21	OH	9.59	GA	25.52	WI	15.31
22	NC	9.51	MA	23.88	WV	15.22
23	TX	9.41	OK	23.78	DE	15.18
24	NE	9.40	ME	23.07	NJ	14.88
25	OR	9.14	IA	22.58	NY	14.45
26	DC	8.99	NM	22.25	VT	14.03
27	NV	8.99	MO	21.94	NV	13.61
28	FL	8.93	FL	21.84	PA	13.32
29	NH	8.80	CA	21.19	CO	13.22
30	AZ	8.75	WA	20.32	ID	12.96
31	SC	8.34	WV	20.12	CA	12.92
32	RI	8.25	TX	19.59	HI	12.23
33	VA	8.16	RI	19.42	MI	12.21
34	MO	8.15	NE	19.35	KS	11.96
35	IA	7.87	MD	19.29	NE	11.94
36	TN	7.78	NC	19.22	UT	11.91
37	WI	7.77	TN	18.70	AR	11.90
38	ID	7.68	CO	18.49	MO	11.45
39	WV	7.60	UT	18.02	AZ	11.30
40	WA	7.10	ND	17.72	VA	11.10
41	MS	7.09	OR	16.93	WA	10.92
42	CO	6.78	DC	16.04	MD	10.80
43	KS	6.61	VA	15.71	RI	10.18
44	SD	6.60	HI	15.17	SD	9.26
45	CA	6.31	KS	15.05	IA	9.25
46	MA	5.98	AR	15.02	DC	8.88
47	WY	5.87	SD	14.39	ND	7.83
48	IN	5.66	NV	13.79	MA	7.00
49	AR	4.59	AZ	13.38	IN	6.94
50	ND	3.37	IN	10.88	WY	5.87
51	UT	0.00	WY	5.87	TX	2.43

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 6217 Excavation NOC		Class 7228 Trucking (Local)		Class 7229 Trucking (Long Dist.)	
1	MT	18.53	DC	41.56	ME	20.18
2	VT	13.56	OH	24.69	AK	18.23
3	AK	12.61	ME	20.03	MT	17.78
4	NH	12.34	AK	18.23	SC	16.65
5	OK	11.68	MT	17.78	MN	16.64
6	CT	10.52	VT	16.90	DC	15.71
7	DC	10.47	KY	15.52	NC	15.42
8	SC	10.42	LA	14.72	CT	14.83
9	OH	10.14	OK	14.52	OK	14.72
10	KY	10.02	IL	14.19	LA	14.72
11	LA	9.95	NJ	14.02	AL	14.52
12	NE	9.87	DE	13.88	NJ	14.02
13	AL	9.87	NV	13.62	DE	13.88
14	GA	9.75	TX	13.25	NH	13.88
15	NY	9.74	CT	12.91	VT	13.79
16	DE	9.33	NC	12.89	TX	13.25
17	IL	9.27	PA	12.84	KY	12.93
18	TN	9.26	NY	12.82	NV	12.90
19	NV	9.25	SC	12.65	PA	12.84
20	RI	9.15	WI	12.33	NY	12.82
21	ME	9.13	NH	12.07	NE	11.95
22	NC	9.01	FL	11.91	FL	11.91
23	NJ	8.66	MI	11.62	IL	11.78
24	MI	8.65	MN	11.32	OR	11.00
25	TX	8.54	MS	11.13	GA	10.45
26	PA	8.40	OR	11.00	WI	10.44
27	UT	8.36	AL	10.75	OH	10.39
28	WA	8.31	RI	10.73	MO	10.31
29	MS	8.29	HI	10.71	HI	10.30
30	FL	8.17	WA	10.26	CA	10.24
31	MD	8.03	CA	10.24	WA	10.22
32	WI	7.99	ID	10.06	ID	10.06
33	MN	7.85	TN	9.90	TN	9.90
34	SD	7.64	NM	9.85	WV	9.89
35	CO	7.33	MO	9.79	RI	9.69
36	WV	6.91	GA	9.62	MS	9.69
37	MO	6.86	MD	9.47	IA	9.62
38	NM	6.85	VA	9.42	SD	9.24
39	OR	6.66	WV	9.12	NM	9.02
40	IA	6.27	KS	8.97	VA	8.93
41	CA	6.18	IA	8.66	CO	8.91
42	ID	6.01	CO	8.52	KS	8.75
43	WY	5.87	NE	8.13	UT	8.40
44	VA	5.23	AR	8.07	MI	8.05
45	HI	5.09	UT	7.71	AR	8.03
46	AR	5.05	AZ	7.68	AZ	7.96
47	AZ	4.90	MA	7.52	MA	7.52
48	IN	4.87	WY	6.63	MD	7.17
49	KS	4.41	SD	6.01	WY	6.63
50	MA	4.31	IN	5.37	IN	6.39
51	ND	4.00	ND	4.87	ND	4.87

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 7380 Chauffeurs NOC		Class 7403 Aviation		Class 7539 Electric Power NOC	
1	ME	11.91	CA	9.38	AK	10.91
2	OH	11.52	NJ	7.81	MO	6.35
3	AL	11.13	IL	7.53	AR	6.35
4	NJ	10.68	TX	7.12	ME	5.88
5	IL	10.36	WI	6.93	IL	5.28
6	CT	9.80	MT	6.81	DE	4.60
7	NY	9.01	NH	6.80	GA	4.55
8	TX	8.84	VT	6.76	NV	4.50
9	RI	8.35	NM	6.18	KS	4.38
10	MN	8.29	SC	5.91	MT	4.38
11	AK	8.24	HI	5.84	NJ	4.24
12	VT	7.82	LA	5.74	TN	4.16
13	LA	7.65	OH	5.64	AL	4.03
14	MT	7.51	ME	5.63	OK	3.99
15	NC	7.33	PA	5.63	SD	3.97
16	SC	7.16	MI	5.22	VT	3.93
17	OK	7.08	UT	5.19	NE	3.92
18	FL	7.04	NV	5.19	NC	3.80
19	NH	6.99	ID	5.10	OR	3.34
20	NE	6.72	MS	5.07	TX	3.21
21	MI	6.64	RI	5.02	KY	3.20
22	TN	6.62	NY	4.90	NH	3.17
23	MA	6.56	CO	4.88	NM	3.08
24	MO	6.14	CT	4.79	WI	3.04
25	GA	6.13	NC	4.75	IA	2.96
26	WV	5.57	MN	4.75	MI	2.89
27	KY	5.56	MO	4.74	WA	2.89
28	HI	5.51	SD	4.71	MN	2.89
29	NM	5.51	WA	4.65	LA	2.65
30	MD	5.47	FL	4.50	CT	2.64
31	WA	5.43	TN	4.38	HI	2.56
32	WI	5.26	MA	4.28	OH	2.55
33	CO	5.24	AZ	4.20	CA	2.47
34	ID	5.24	IA	4.17	AZ	2.37
35	WY	5.04	OR	3.77	MS	2.36
36	KS	4.93	NE	3.64	RI	2.29
37	VA	4.90	WY	3.55	CO	2.29
38	SD	4.86	AL	3.32	WV	2.28
39	OR	4.84	KY	3.31	NY	2.19
40	IA	4.83	GA	3.29	SC	2.15
41	MS	4.53	WV	3.25	ID	2.11
42	DC	4.30	DC	3.14	DC	2.06
43	AR	4.27	OK	3.12	UT	2.00
44	UT	3.97	KS	3.06	FL	1.80
45	IN	3.42	DE	2.99	VA	1.69
46	ND	2.58	AR	2.94	MA	1.69
47	AZ	0.00	VA	2.90	PA	1.61
48	CA	0.00	MD	2.74	IN	1.36
49	DE	0.00	IN	2.29	WY	1.31
50	NV	0.00	ND	1.59	MD	1.28
51	PA	0.00	AK	0.00	ND	0.82

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers		Class 8017 Store: Retail NOC	
1	CA	6.20	NV	8.07	TX	4.78
2	NY	6.07	DE	7.79	CA	4.10
3	ME	6.00	NH	7.70	DE	3.72
4	MN	5.72	OK	6.56	OH	3.45
5	IL	5.46	MT	6.56	PA	3.33
6	TN	5.16	AL	6.07	AK	3.33
7	AL	5.13	OH	5.93	AL	3.28
8	NC	5.11	PA	5.80	OK	3.26
9	VT	5.01	NJ	5.60	MT	3.24
10	MS	4.99	VT	5.16	SC	2.94
11	CT	4.88	TX	5.01	IL	2.83
12	NV	4.69	NE	4.95	NH	2.80
13	KY	4.44	OR	4.80	NJ	2.72
14	LA	4.42	CA	4.63	MS	2.59
15	TX	4.31	MO	4.61	GA	2.57
16	SC	4.21	LA	4.56	NM	2.54
17	NM	4.14	SC	4.53	LA	2.54
18	NJ	4.13	NM	4.44	ID	2.51
19	MI	4.07	ID	4.14	WY	2.45
20	OH	4.04	AK	4.13	MD	2.34
21	WI	3.89	ME	4.11	RI	2.34
22	HI	3.73	TN	3.92	ME	2.28
23	FL	3.71	MI	3.92	NC	2.26
24	AK	3.56	MS	3.87	VT	2.12
25	NE	3.42	CO	3.80	HI	2.11
26	OR	3.35	FL	3.77	CT	2.03
27	MA	3.30	UT	3.72	NY	2.02
28	CO	3.28	NC	3.69	MO	1.93
29	GA	3.26	MN	3.68	FL	1.92
30	WV	3.25	KY	3.65	CO	1.91
31	MT	3.24	AZ	3.52	NV	1.90
32	OK	3.24	HI	3.52	TN	1.90
33	AR	3.08	GA	3.30	WV	1.88
34	MO	2.96	CT	3.30	KS	1.87
35	PA	2.93	KS	3.27	WA	1.82
36	NH	2.90	IA	3.19	KY	1.82
37	SD	2.76	WI	3.12	WI	1.80
38	AZ	2.71	RI	3.11	DC	1.78
39	RI	2.70	WV	3.09	IA	1.77
40	DE	2.57	IL	2.97	OR	1.75
41	MD	2.53	AR	2.85	NE	1.72
42	IA	2.52	IN	2.69	SD	1.71
43	DC	2.48	MD	2.56	MI	1.67
44	UT	2.18	SD	2.39	AZ	1.66
45	ID	2.01	WY	2.29	MN	1.60
46	VA	1.81	VA	2.19	UT	1.55
47	IN	1.74	NY	2.04	VA	1.44
48	KS	1.59	WA	2.02	IN	1.25
49	WA	1.24	DC	2.01	MA	1.24
50	WY	1.07	ND	1.89	AR	1.24
51	ND	0.57	MA	1.53	ND	1.10

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 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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc. Retail		Class 8044 Store: Furniture	
1	VT	11.17	CA	6.52	TX	10.73
2	AK	7.35	MT	6.26	PA	7.98
3	TX	7.18	AK	6.22	LA	7.67
4	PA	7.09	DE	5.91	RI	7.49
5	CA	6.90	NJ	5.69	OH	7.06
6	MT	6.08	TX	5.41	CT	7.04
7	NJ	5.95	OH	5.39	DE	7.00
8	OK	5.70	OK	4.86	KY	6.93
9	DC	5.64	VT	4.47	ME	6.79
10	IL	5.53	MD	4.29	MT	6.68
11	RI	5.39	IL	4.21	MN	6.37
12	HI	5.37	GA	4.09	OK	6.22
13	DE	5.31	WY	4.04	NJ	6.10
14	NH	5.30	RI	3.94	VT	6.03
15	ME	5.24	NY	3.85	AK	5.94
16	AL	5.20	PA	3.79	IL	5.32
17	NY	5.11	MN	3.74	NY	5.12
18	MN	5.09	AL	3.71	SC	5.10
19	OH	5.07	HI	3.62	CA	5.08
20	LA	4.92	AZ	3.61	NH	4.92
21	CT	4.84	ME	3.51	NV	4.92
22	FL	4.79	SC	3.48	GA	4.69
23	GA	4.34	WA	3.43	WI	4.67
24	MS	4.31	NV	3.35	NC	4.59
25	MI	4.23	LA	3.26	ID	4.39
26	WI	4.19	MS	3.26	TN	4.30
27	NE	4.17	DC	3.24	FL	4.13
28	ID	3.99	CT	3.22	AL	3.77
29	NV	3.95	ID	3.20	MO	3.71
30	NM	3.91	FL	3.18	WY	3.58
31	SC	3.88	KY	3.14	HI	3.55
32	TN	3.87	NC	3.13	OR	3.55
33	KY	3.79	TN	2.97	MS	3.54
34	MO	3.71	CO	2.86	MD	3.45
35	MD	3.67	MO	2.71	NE	3.43
36	MA	3.65	WV	2.70	WV	3.43
37	NC	3.49	WI	2.65	IA	3.39
38	IA	3.46	KS	2.61	MA	3.39
39	KS	3.44	NE	2.47	AR	3.32
40	WA	3.37	VA	2.39	SD	3.32
41	WY	3.33	NM	2.35	CO	3.14
42	CO	3.24	MI	2.35	WA	3.13
43	WV	3.13	NH	2.25	NM	3.12
44	AZ	3.06	OR	2.13	KS	3.06
45	OR	3.04	IA	2.04	MI	3.06
46	SD	3.04	AR	2.03	VA	2.87
47	AR	2.78	IN	2.00	DC	2.82
48	UT	2.75	MA	1.98	UT	2.77
49	VA	2.53	UT	1.70	AZ	2.51
50	IN	2.39	SD	1.63	IN	2.39
51	ND	1.81	ND	1.10	ND	2.30

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 8232 Lumberyard: Other Emp.		Class 8380 Auto Service/Repair		Class 8742 Salespersons-Outside	
1	MT	13.86	AK	6.78	MT	1.17
2	AK	13.09	ME	6.38	SD	1.12
3	VT	10.66	VT	6.35	VT	1.06
4	DE	10.10	OH	6.17	WY	1.04
5	OH	9.92	AL	6.05	AL	1.04
6	AL	9.40	MT	5.95	MS	1.01
7	TX	9.11	NJ	5.93	AK	0.98
8	NJ	9.09	DE	5.88	DE	0.98
9	OK	9.01	SC	5.85	LA	0.96
10	CA	8.93	NH	5.71	SC	0.94
11	NY	8.62	PA	5.50	PA	0.92
12	DC	8.54	NY	5.49	OK	0.90
13	PA	8.37	IL	5.36	NC	0.89
14	MO	8.11	KY	5.33	NV	0.88
15	IL	8.04	NV	5.22	TN	0.86
16	SC	7.81	MN	5.15	KY	0.82
17	TN	7.76	GA	4.88	NH	0.74
18	OR	7.63	CA	4.72	CA	0.73
19	LA	7.38	NC	4.66	HI	0.73
20	RI	7.26	MI	4.66	MN	0.71
21	NV	7.00	LA	4.47	MO	0.71
22	ID	6.98	DC	4.36	WI	0.68
23	SD	6.95	TX	4.33	ME	0.67
24	ME	6.76	CT	4.17	CT	0.66
25	AR	6.69	FL	4.01	NM	0.66
26	GA	6.54	TN	3.99	ID	0.65
27	KY	6.42	MS	3.94	FL	0.64
28	CT	6.41	WA	3.93	IA	0.64
29	NE	6.30	WI	3.77	TX	0.63
30	MS	6.27	NE	3.73	NE	0.62
31	MI	5.77	IA	3.71	IL	0.62
32	NC	5.67	AR	3.66	OH	0.58
33	MN	5.66	ID	3.60	WV	0.58
34	WI	5.57	OR	3.53	GA	0.57
35	NH	5.54	WV	3.52	NJ	0.57
36	HI	5.51	KS	3.47	MI	0.56
37	WV	5.30	NM	3.23	NY	0.54
38	FL	5.15	SD	3.07	AR	0.53
39	MD	5.06	UT	2.96	RI	0.50
40	MA	5.04	CO	2.90	KS	0.46
41	KS	4.90	MD	2.88	CO	0.46
42	NM	4.35	HI	2.79	UT	0.44
43	IA	4.34	VA	2.70	MD	0.43
44	AZ	4.14	MA	2.66	VA	0.38
45	WA	4.05	WY	2.54	AZ	0.37
46	CO	4.02	AZ	2.51	IN	0.34
47	UT	3.84	ND	2.42	OR	0.32
48	WY	3.66	IN	2.39	ND	0.29
49	VA	3.62	MO	0.00	WA	0.26
50	IN	3.40	OK	0.00	MA	0.21
51	ND	2.02	RI	0.00	DC	0.18

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care		Class 8832 Physician and Clerical	
1	AK	0.95	AK	11.00	CA	1.77
2	MT	0.85	MT	9.89	AK	1.31
3	OK	0.64	VT	9.03	MT	1.16
4	NV	0.64	OH	8.31	WY	1.10
5	CA	0.64	TX	8.30	OH	0.90
6	SC	0.62	AL	7.87	DE	0.84
7	DE	0.61	NH	7.73	NV	0.81
8	ME	0.60	ME	7.32	NM	0.75
9	AL	0.57	ID	7.21	ME	0.75
10	VT	0.55	OK	7.09	OK	0.73
11	NM	0.52	WY	6.99	VT	0.72
12	MS	0.50	FL	6.16	NY	0.68
13	WY	0.50	DE	5.68	MN	0.65
14	PA	0.50	MI	5.41	HI	0.64
15	HI	0.46	SC	5.30	RI	0.64
16	TN	0.46	GA	5.28	TX	0.63
17	NC	0.46	CA	5.23	CO	0.61
18	NH	0.44	NM	5.18	LA	0.61
19	LA	0.40	NV	5.16	PA	0.60
20	OH	0.40	RI	5.11	WA	0.60
21	TX	0.39	WA	5.07	CT	0.59
22	ID	0.39	LA	5.05	KY	0.59
23	FL	0.37	NJ	4.99	FL	0.57
24	NE	0.37	TN	4.96	NC	0.57
25	MO	0.35	NY	4.95	SC	0.55
26	KY	0.34	CT	4.84	MO	0.55
27	IL	0.34	CO	4.82	NH	0.53
28	SD	0.33	MN	4.75	IL	0.53
29	IA	0.33	NC	4.71	AL	0.52
30	NY	0.33	IL	4.69	ID	0.51
31	WV	0.32	WI	4.58	TN	0.51
32	KS	0.32	OR	4.48	NJ	0.51
33	RI	0.32	UT	4.43	SD	0.50
34	GA	0.32	PA	4.39	MS	0.49
35	CT	0.29	NE	4.22	MI	0.48
36	MI	0.29	KS	4.14	NE	0.46
37	CO	0.29	WV	3.99	GA	0.43
38	NJ	0.29	KY	3.99	OR	0.43
39	WI	0.27	MS	3.95	KS	0.39
40	AR	0.26	HI	3.83	DC	0.39
41	MN	0.26	MO	3.67	MD	0.39
42	ND	0.25	IA	3.26	AZ	0.38
43	MD	0.25	DC	3.15	IA	0.37
44	AZ	0.24	AR	2.95	WV	0.36
45	IN	0.21	VA	2.87	WI	0.35
46	UT	0.20	AZ	2.85	AR	0.29
47	DC	0.20	SD	2.76	UT	0.29
48	WA	0.20	MD	2.76	MA	0.28
49	OR	0.19	IN	2.55	VA	0.27
50	VA	0.17	ND	2.26	ND	0.26
51	MA	0.13	MA	0.00	IN	0.23

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 8833 Hospital: Professional		Class 8868 College:Profess./Clerical		Class 9014 Bldgs.-Oper. by Contract	
1	WA	5.95	WY	2.59	MT	9.02
2	OK	4.21	NJ	1.32	VT	7.81
3	MT	3.25	CA	1.23	OH	7.51
4	AK	2.77	TX	1.11	PA	7.19
5	CA	2.73	AK	1.05	ME	7.18
6	ME	2.72	OH	0.94	AK	7.03
7	VT	2.62	MT	0.93	DE	6.99
8	KY	2.50	PA	0.92	TX	6.69
9	NV	2.42	DE	0.88	OK	6.29
10	MN	2.34	SC	0.82	NJ	6.08
11	WY	2.26	NY	0.81	WA	5.90
12	AL	2.21	VT	0.81	LA	5.62
13	MI	2.20	NV	0.80	NV	5.53
14	NC	2.11	NC	0.73	SC	5.27
15	NH	2.03	AL	0.72	HI	5.23
16	ID	2.03	MN	0.69	CA	5.20
17	TN	1.95	OK	0.67	RI	5.20
18	NM	1.91	GA	0.65	NH	5.18
19	SC	1.91	NM	0.64	FL	5.17
20	RI	1.90	IL	0.63	MN	5.17
21	OH	1.86	HI	0.63	WY	5.04
22	NY	1.80	CO	0.62	ID	4.99
23	TX	1.76	NH	0.62	GA	4.96
24	PA	1.71	MO	0.61	MI	4.86
25	GA	1.68	CT	0.61	WI	4.86
26	LA	1.65	WA	0.60	IL	4.84
27	NE	1.60	SD	0.59	MO	4.59
28	KS	1.54	LA	0.58	NC	4.38
29	IA	1.53	MS	0.57	CT	4.25
30	CO	1.52	TN	0.55	AL	4.19
31	DE	1.52	IA	0.55	TN	4.17
32	MO	1.49	ID	0.55	NE	4.02
33	HI	1.49	MA	0.54	IA	3.87
34	IL	1.47	ME	0.53	NM	3.86
35	FL	1.43	NE	0.50	OR	3.57
36	DC	1.43	KS	0.49	CO	3.56
37	NJ	1.40	KY	0.48	KY	3.56
38	WV	1.38	FL	0.48	SD	3.46
39	AZ	1.37	DC	0.47	KS	3.45
40	OR	1.37	OR	0.46	MS	3.45
41	SD	1.27	WV	0.46	DC	3.34
42	MS	1.27	AZ	0.45	WV	3.24
43	WI	1.25	WI	0.45	MD	3.18
44	MA	1.24	MI	0.44	UT	3.08
45	AR	1.17	RI	0.42	ND	3.02
46	CT	1.16	AR	0.42	AZ	2.59
47	UT	1.14	VA	0.40	VA	2.57
48	ND	1.08	MD	0.39	IN	2.47
49	VA	1.05	UT	0.30	AR	2.43
50	MD	1.03	ND	0.28	MA	2.20
51	IN	0.74	IN	0.27	NY	0.00

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 9015 Bldgs-Oper. by Owner		Class 9052 Hotel: Other Emp.		Class 9058 Hotel: Restaurant Emp.	
1	MT	11.67	CA	6.96	DE	5.39
2	AK	9.84	AK	6.81	OH	5.30
3	OH	9.19	TX	6.80	AK	4.42
4	NH	7.60	OH	6.63	NJ	4.41
5	OK	7.47	MT	6.35	OK	4.13
6	DE	7.38	WA	5.64	PA	4.03
7	PA	6.85	PA	5.36	MT	3.98
8	CA	6.54	OK	5.22	TX	3.92
9	VT	6.46	VT	4.84	CA	3.90
10	NJ	6.41	WY	4.69	MN	3.76
11	MS	6.19	NJ	4.41	WY	3.30
12	TX	5.86	DE	4.37	NH	3.21
13	AL	5.51	NY	4.36	LA	3.14
14	NV	5.49	NH	4.21	MS	2.90
15	ME	5.30	IL	3.98	ID	2.90
16	SC	5.27	FL	3.84	WA	2.84
17	ID	5.23	AL	3.83	WI	2.72
18	MN	5.17	MN	3.76	NM	2.71
19	FL	5.06	CT	3.73	NY	2.68
20	LA	5.00	ME	3.69	SC	2.64
21	RI	4.99	ID	3.59	AL	2.63
22	MI	4.86	MI	3.55	FL	2.60
23	KS	4.70	RI	3.55	NV	2.54
24	NE	4.69	LA	3.53	HI	2.53
25	NC	4.69	KY	3.36	CT	2.52
26	WA	4.65	SD	3.32	VT	2.48
27	WI	4.62	OR	3.30	IA	2.48
28	KY	4.61	SC	3.28	RI	2.45
29	CT	4.56	HI	3.27	CO	2.42
30	TN	4.50	MO	3.21	GA	2.31
31	SD	4.45	CO	3.08	MI	2.28
32	NM	4.38	NC	3.04	MO	2.27
33	HI	4.28	DC	3.04	ME	2.22
34	GA	4.20	GA	3.02	IL	2.22
35	IL	4.19	TN	2.99	KS	2.19
36	MO	3.94	MS	2.99	TN	2.07
37	CO	3.85	NM	2.86	AZ	2.04
38	MD	3.70	NV	2.72	SD	1.90
39	AZ	3.60	ND	2.68	NE	1.82
40	OR	3.57	NE	2.66	NC	1.80
41	NY	3.49	IA	2.63	KY	1.79
42	IA	3.46	AZ	2.57	AR	1.78
43	UT	3.42	WI	2.57	IN	1.75
44	WV	3.36	KS	2.36	MD	1.74
45	WY	3.23	WV	2.29	MA	1.72
46	ND	3.02	MD	2.22	OR	1.72
47	AR	2.88	IN	2.16	WV	1.59
48	IN	2.84	UT	2.13	VA	1.55
49	MA	2.84	AR	1.83	DC	1.51
50	DC	2.63	VA	1.82	ND	1.33
51	VA	2.35	MA	1.72	UT	1.28

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food		Class 9084 Bar, Nightclub, Tavern	
1	AK	4.83	AK	4.83	AK	4.83
2	TX	4.17	OH	4.22	OH	4.64
3	DE	4.02	TX	4.17	ID	4.38
4	OH	4.01	DE	4.10	OK	4.38
5	CA	3.90	CA	3.90	KY	4.12
6	OK	3.69	OK	3.68	MT	3.92
7	MT	3.60	SC	3.61	CA	3.90
8	NJ	3.36	NJ	3.36	SC	3.43
9	VT	3.35	WY	3.30	AZ	3.41
10	WY	3.30	LA	3.29	NJ	3.36
11	PA	3.18	RI	3.14	FL	3.35
12	LA	3.17	MT	3.11	WY	3.30
13	FL	3.13	NH	3.08	DE	3.14
14	AL	3.00	PA	2.93	MN	3.13
15	SC	2.99	VT	2.87	GA	3.11
16	NH	2.89	FL	2.81	VT	2.84
17	IL	2.83	AL	2.76	NV	2.82
18	RI	2.79	GA	2.73	TX	2.78
19	GA	2.74	WA	2.49	TN	2.74
20	MS	2.70	IL	2.45	IL	2.72
21	HI	2.56	ME	2.44	PA	2.72
22	ID	2.51	NC	2.41	LA	2.69
23	TN	2.50	NY	2.40	MS	2.66
24	KY	2.47	KY	2.31	KS	2.63
25	WA	2.47	MO	2.28	AL	2.61
26	MO	2.44	MI	2.28	ME	2.60
27	SD	2.40	MS	2.24	WA	2.48
28	NY	2.40	DC	2.21	NH	2.41
29	NC	2.37	TN	2.20	NY	2.40
30	NM	2.31	CT	2.19	CO	2.36
31	MI	2.28	ID	2.18	MI	2.28
32	WI	2.23	NM	2.10	RI	2.25
33	CT	2.20	KS	2.02	NE	2.23
34	NE	2.17	HI	1.95	MO	2.22
35	ME	2.11	NE	1.93	AR	2.12
36	IA	2.08	NV	1.92	CT	2.11
37	MN	2.06	MN	1.92	NM	2.09
38	KS	1.99	IA	1.88	NC	2.06
39	MD	1.94	CO	1.87	WI	1.97
40	NV	1.94	WI	1.87	WV	1.94
41	CO	1.92	WV	1.84	MD	1.93
42	DC	1.91	OR	1.72	UT	1.91
43	WV	1.85	MD	1.62	HI	1.90
44	AZ	1.79	SD	1.56	IA	1.81
45	OR	1.72	AR	1.53	SD	1.77
46	AR	1.71	IN	1.44	OR	1.72
47	IN	1.56	VA	1.35	DC	1.58
48	UT	1.50	AZ	1.33	IN	1.45
49	VA	1.41	ND	1.33	VA	1.45
50	ND	1.33	MA	1.20	ND	1.33
51	MA	1.20	UT	1.10	MA	1.20

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 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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)

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

	Class 9101 College: Other Emp.		Class 9102 Park NOC		Class 9403 Garbage Collection	
1	AK	9.03	DE	8.15	NV	20.81
2	TX	8.22	AL	8.03	HI	20.52
3	NJ	7.95	MT	7.52	ME	20.06
4	VT	7.37	OK	7.42	VT	18.81
5	MT	7.20	OH	6.95	MT	17.57
6	OK	6.55	MS	6.75	CT	16.01
7	LA	6.29	TX	6.65	OK	15.78
8	KS	6.14	LA	6.29	TX	15.63
9	IA	6.02	AK	6.11	DE	14.72
10	CA	6.01	NH	5.92	ID	14.35
11	NY	5.84	KY	5.86	FL	14.17
12	MS	5.74	CA	5.72	NJ	14.12
13	IL	5.56	VT	5.32	OH	13.85
14	ID	5.44	ID	5.15	PA	13.71
15	WI	5.16	SD	5.01	NY	13.68
16	ME	5.06	MO	4.94	LA	13.34
17	CO	4.91	NE	4.88	AL	12.85
18	NM	4.80	FL	4.86	WI	12.83
19	OH	4.79	RI	4.80	NE	12.62
20	NE	4.79	CT	4.80	IL	12.44
21	SC	4.76	GA	4.77	AK	12.44
22	GA	4.71	OR	4.68	NC	12.00
23	NH	4.66	MI	4.43	NH	11.89
24	NC	4.65	NV	4.42	SC	11.69
25	CT	4.63	NJ	4.41	MI	11.68
26	MO	4.58	NM	4.33	RI	11.08
27	MN	4.45	UT	4.31	DC	10.76
28	RI	4.44	ME	4.29	TN	10.63
29	FL	4.38	TN	4.24	KY	10.63
30	SD	4.26	KS	4.02	MO	10.61
31	KY	4.24	HI	4.01	MN	10.43
32	OR	4.23	SC	4.00	IA	10.39
33	DC	3.76	IL	3.92	KS	10.14
34	NV	3.69	PA	3.85	MS	9.82
35	AZ	3.67	NC	3.80	GA	9.64
36	MI	3.61	CO	3.74	WA	9.54
37	HI	3.42	DC	3.69	CA	9.12
38	TN	3.34	WA	3.54	SD	9.11
39	MD	3.31	IA	3.45	MD	9.04
40	AR	3.18	WV	3.39	NM	8.94
41	IN	3.08	NY	3.13	WV	8.07
42	MA	3.04	AR	3.12	CO	7.63
43	AL	2.96	AZ	3.01	OR	7.58
44	WV	2.93	MN	3.01	UT	7.24
45	UT	2.88	WY	2.94	MA	7.01
46	WY	2.59	WI	2.80	AR	6.72
47	VA	2.29	VA	2.74	VA	6.04
48	PA	0.92	IN	2.40	IN	5.77
49	DE	0.88	MA	2.34	AZ	5.70
50	WA	0.85	MD	2.13	ND	4.66
51	ND	0.28	ND	1.63	WY	1.43

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (12/08)



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