

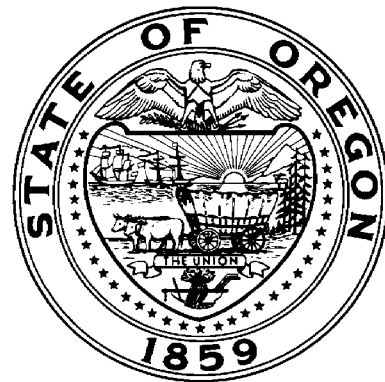
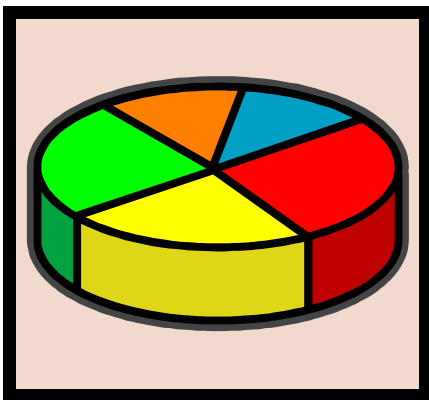
Oregon Workers' Compensation Premium Rate Ranking

Calendar Year 2010

*Information Management
Division*

*Oregon Department of Consumer
& Business Services*

February 2011



Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2010

Department of Consumer and Business Services
Scott L. Harra, Acting Director

Information Management Division
Dorothy Oliver, Administrator

Research & Analysis Section
Ronni Rachele, Manager
Mike Manley, Research Coordinator
Jay Dotter, Research Analyst

DCBS Communications
Kiki Hammond, Designer
Mark Peterson, Editor

350 Winter St. NE, Room 300
P.O. Box 14480
Salem, OR 97309-0405
503-378-8254

February 2011

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Highlights

- ◆ Oregon employers pay, on average, the 41st highest workers' compensation premium rates in the nation (i.e., 40 states had higher rates in 2010). Oregon ranked 39th in 2008.
- ◆ The premium rate index in Oregon is \$1.69. Premium rate indices range from a low of \$1.02 per \$100 of payroll in North Dakota to a high of \$3.33 in Montana. Since 2004, the range between the highest and lowest-cost states has been narrowing.
- ◆ In 2010, the national median rate index was \$2.04 per \$100 of payroll. The national median rate index peaked in 1994 at \$4.35. It is currently at its lowest since the inception of this report.
- ◆ Oregon's rate index was 17 percent below the national median in 2010. Oregon's rate index peaked at 49 percent above the median in 1990, then 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 highest for "Farm: Cattle/Livestock" to 49th for "Farm: Nursery."

Oregon Workers' Compensation Premium Rate Ranking Findings by state, Jan. 1, 2010

Introduction

The comparison of workers' compensation rates by state can be used as a factor in plant relocation, as an indicator of possible differences in benefit levels, or to track changes in workers' compensation premium rates among states over time. The 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, 2010.

Findings

Oregon employers in the voluntary market pay, on average, the 41st highest workers' compensation premium rates in the nation (i.e., 40 states had higher rates in 2010). 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 20 years (through 2010), as additional cuts were made each year from 1994-1996, 1999-2002, and 2007-2010. Collectively, these cuts have contributed to Oregon reducing its premium rate ranking from eighth highest to 41st highest in the nation between 1990 and 2010. 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

Figure 1. 2010 Workers' compensation premium index rates

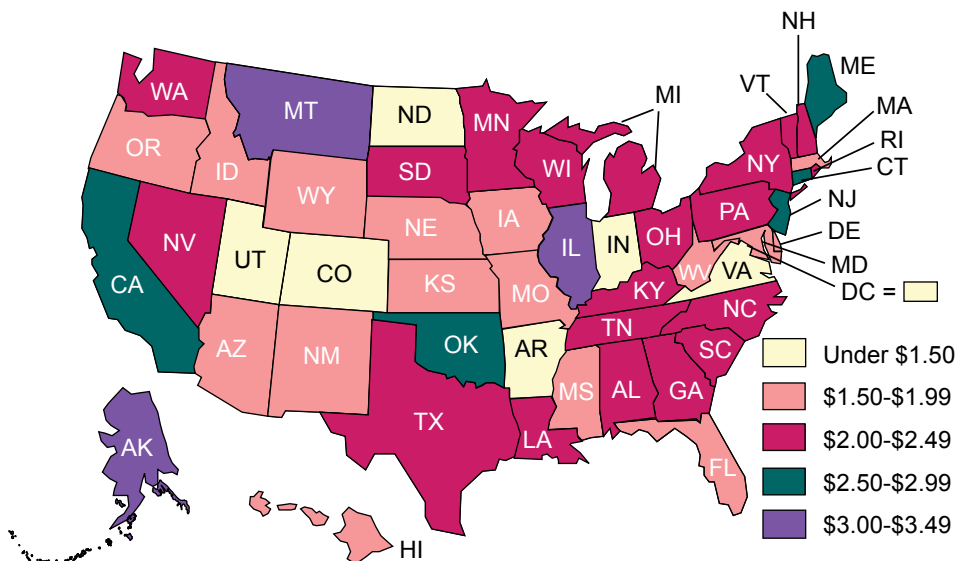


Table 1. Workers' compensation premium rate ranking

2010 ranking	2008 ranking	State	Index rate	Percent of study median	Effective date
1	2	Montana	3.33	163%	July 1, 2009
2	1	Alaska	3.10	152%	January 1, 2010
3	10	Illinois	3.05	149%	January 1, 2010
4	9	Oklahoma	2.87	141%	11/1/09 State Fund, 1/1/10 Private
5	13	California	2.68	131%	January 1, 2010
6	20	Connecticut	2.55	125%	January 1, 2010
7	16	New Jersey	2.53	124%	January 1, 2010
8	5	Maine	2.52	123%	January 1, 2010
10	14	New Hampshire	2.45	120%	January 1, 2010
10	8	Alabama	2.45	120%	March 1, 2009
12	17	Texas	2.38	117%	May 1, 2009
12	12	South Carolina	2.38	117%	July 1, 2009
13	19	New York	2.34	115%	October 1, 2009
14	15	Pennsylvania	2.32	114%	April 1, 2009
15	7	Kentucky	2.29	112%	October 1, 2009
16	24	Minnesota	2.27	111%	January 1, 2010
17	3	Ohio	2.24	110%	July 1, 2009
18	4	Vermont	2.22	109%	April 1, 2009
19	34	Wisconsin	2.21	108%	October 1, 2009
20	21	Tennessee	2.19	108%	November 4, 2009
21	18	Nevada	2.13	104%	3/2/2009
23	32	Michigan	2.12	104%	January 1, 2009
23	22	North Carolina	2.12	104%	April 1, 2009
24	25	Georgia	2.08	102%	July 1, 2009
25	11	Louisiana	2.06	101%	October 1, 2009
26	38	Washington	2.04	100%	January 1, 2010
28	36	South Dakota	2.02	99%	July 1, 2009
28	26	Rhode Island	2.02	99%	January 1, 2010
29	34	Idaho	1.98	97%	January 1, 2010
30	32	Nebraska	1.97	97%	February 1, 2009
31	24	Mississippi	1.96	96%	March 1, 2009
32	32	New Mexico	1.91	94%	January 1, 2010
33	28	Missouri	1.90	93%	January 1, 2010
34	7	Delaware	1.85	91%	December 1, 2009
35	41	West Virginia	1.84	90%	November 1, 2009
36	41	Iowa	1.82	89%	January 1, 2010
37	37	Wyoming	1.79	88%	January 1, 2010
38	45	Arizona	1.71	84%	January 1, 2010
40	36	Hawaii	1.70	83%	January 1, 2010
40	28	Florida	1.70	83%	January 1, 2010
41	39	OREGON	1.69	83%	January 1, 2010
42	44	Maryland	1.63	80%	January 1, 2010
43	42	Kansas	1.55	76%	January 1, 2010
44	49	Massachusetts	1.54	75%	September 1, 2008
45	46	Utah	1.46	71%	December 1, 2009
47	43	Colorado	1.39	68%	January 1, 2010
47	48	Virginia	1.39	68%	April 1, 2009
48	29	District of Columbia	1.32	65%	November 1, 2009
49	47	Arkansas	1.18	58%	July 1, 2009
50	50	Indiana	1.16	57%	January 1, 2010
51	51	North Dakota	1.02	50%	July 1, 2009

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/20/10)

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

Class code	Occupation	Oregon payroll (policy years 2004-2006)	Oregon ranking
8810	Clerical office employees NOC	32,509,647,712	45
8742	Salespersons - outside	9,121,683,301	48
8868	COLLEGE: professional employees and clerical	7,760,670,603	39
8832	Physician and clerical	5,630,489,549	42
9079	Restaurant NOC	3,813,611,205	40
8017	STORE: retail, NOC	2,597,068,915	41
8833	Hospital: professional employees	2,536,098,383	36
8380	Automobile service/repair center and drivers	1,835,400,972	34
7219	Trucking: NOC - all employees and drivers	1,558,413,420	28
8824	Retirement living centers: health care employees	922,545,459	21

Note: To more closely approximate the typical state's coding methodology, state special code 9079 (restaurant NOC and 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 and drivers) and 7229 (Trucking: Long distance hauling - all employees and drivers).

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/2010)

the national median in 2010, compared to a peak 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 \$1.02 in North Dakota to \$3.33 in Montana. Oregon's index is \$1.69. Three jurisdictions have index rates in the \$3.00-\$3.49 range; five are in the \$2.50-\$2.99 range; 20 are in the \$2.00-\$2.49 range; 16 are in the \$1.50-\$1.99 range; and seven have indices under \$1.50. Indices are based on data from 51 jurisdictions for rates in effect as of Jan. 1, 2010 (see Figure 1).

Oregon's ranking in the 50 occupational classes used in this study ranged from the highest for "Farm: Cattle/Livestock" to 49th for "Farm: Nursery." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 Oregon¹ classes used in this study. Oregon's rates for 11 classes were higher than the median class rates and one 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 69.4 percent of 2004-2006 Oregon payroll and 61.9 percent of 2004-2006 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

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 9070. 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 ¹	
Georgia ¹	OREGON¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Texas ¹	
Illinois ¹	South Dakota ¹	Wisconsin	
Iowa	Tennessee ¹		
Kansas ¹	Utah ¹		
Kentucky ¹	Vermont ¹		
Louisiana ¹	Virginia ¹		
Maine ¹	West Virginia ¹		
Maryland ¹			

¹ States with Competitive Rating Laws and effective dates: Arkansas (6/17/81), Oregon (7/1/82), Kentucky (7/15/82), Illinois (8/18/82), Rhode Island (9/1/82), Michigan (1/1/83), Georgia (1/1/84), Minnesota (1/1/84), Vermont (7/1/84), New Mexico (10/1/87), Maryland (1/1/88), Louisiana (9/1/88), Indiana (9/1/89), Connecticut (10/1/89), Hawaii (6/25/90), South Carolina (7/1/90), District of Columbia (1/1/91), Colorado (3/1/91), Alabama (11/1/91), Texas (3/1/92), Utah (5/20/92), Maine (1/1/93), South Dakota (7/1/93), Nebraska (9/1/93), Pennsylvania (12/1/93), Kansas (1/1/94), Missouri (1/1/94), New Hampshire (1/1/94), Oklahoma (1/1/94), Virginia (1/1/94), Delaware (8/1/94), California (1/1/95), North Carolina (7/28/95), Montana (10/1/95), Mississippi (1/1/96), Tennessee (1/1/97), Alaska (1/1/98), Nevada (7/1/99), West Virginia (7/1/06), and New York (1/1/2008).

Source: NCCI Annual Statistical Bulletin, 2009 Edition

or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each occupational class based on aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 35 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in 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 it provides manual rates. For Oregon, the average expense load factor of 27.1 percent was computed based on the loading factors in effect during 2010 for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by

2009 direct earned premiums. This figure represents a 2.8 percent decrease from the 2008 Oregon value. See Table 4 for load factors by state. Between 2008 and 2010, 12 jurisdictions reported load factor increases and 23 reported decreases.

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	2008 Load Factor	2010 Load Factor	Percent change 2008 to 2010
Alabama	33.3%	26.0%	-5.50%
Alaska	52.8%	51.6%	-0.77%
Arkansas	43.9%	33.8%	-7.02%
California	50.0%	33.0%	-11.33%
Colorado	20.0%	21.7%	1.44%
Connecticut	25.0%	29.5%	3.60%
Delaware	35.8%	36.0%	0.16%
District of Columbia	62.5%	45.8%	-10.24%
Georgia	35.0%	40.0%	3.70%
Hawaii	65.1%	59.4%	-3.45%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	40.4%	33.2%	-5.13%
Kentucky	45.9%	34.9%	-7.55%
Louisiana	50.0%	54.0%	2.67%
Maine	42.1%	42.8%	0.47%
Maryland	54.2%	46.6%	-4.92%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	89.2%	81.0%	-4.33%
Mississippi ¹	36.3%	38.0%	1.22%
Missouri ²	38.8%	38.6%	-0.14%
Montana	7.0%	6.5%	-0.47%
Nebraska	33.0%	35.1%	1.59%
Nevada	42.5%	42.7%	0.14%
New Hampshire	37.0%	27.0%	-7.30%
New Mexico	56.9%	54.1%	-1.79%
New York	N/A	28.6%	NA
North Carolina	34.7%	28.1%	-4.90%
Oklahoma	55.3%	33.6%	-14.00%
Oregon	29.9%	27.1%	-2.21%
Pennsylvania	47.4%	48.0%	0.45%
Rhode Island	46.0%	42.5%	-2.41%
South Carolina	71.7%	39.2%	-18.91%
South Dakota	51.0%	51.1%	0.07%
Tennessee	31.6%	30.0%	-1.22%
Texas	Average manual rates used	Average manual rates used	NA
Utah	36.3%	34.2%	-1.56%
Vermont	48.9%	32.5%	-11.01%
Virginia	42.1%	36.3%	-4.11%
West Virginia	17.0%	17.2%	0.20%

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 website 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 (9/2010)

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, 2010, were obtained directly from the states via e-mail, fax, or telephone call, or from the NCCI

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2010

All States Basic Manual for Workers' Compensation and Employers' Liability Insurance. Rates for each state were weighted by 2004-2006 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 class premium adjustment programs: Alaska, Connecticut, Delaware, Florida, Hawaii, Illinois, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Virginia, and Wisconsin. To compensate for these programs, each state's contracting classes are divided by a state-specific average-discount offset. NCCI provided the offset information for most states.

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

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2010

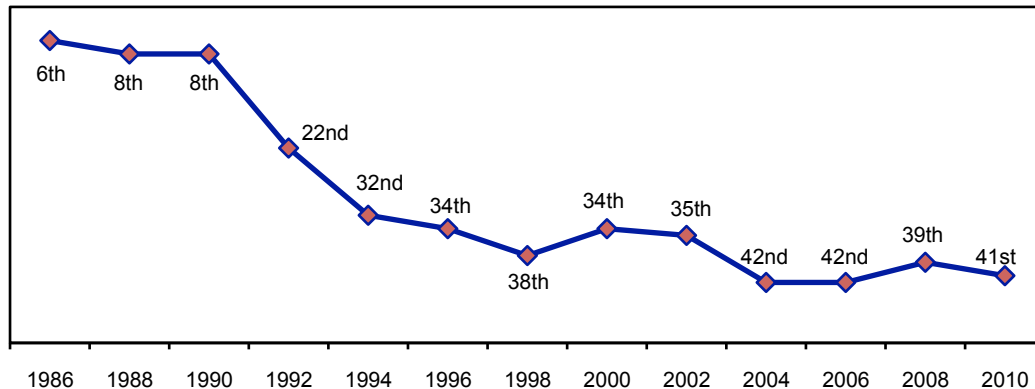
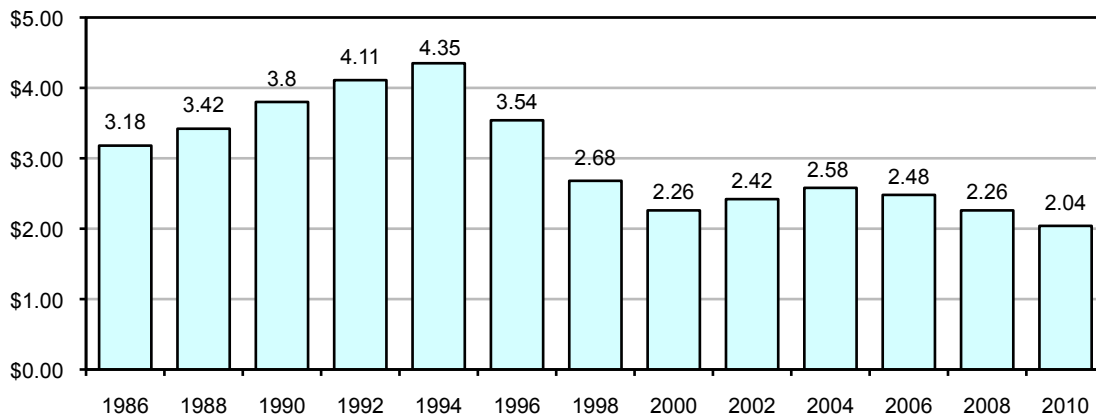


Figure 3. Workers' compensation national median rate index, 1986-2010



Time series

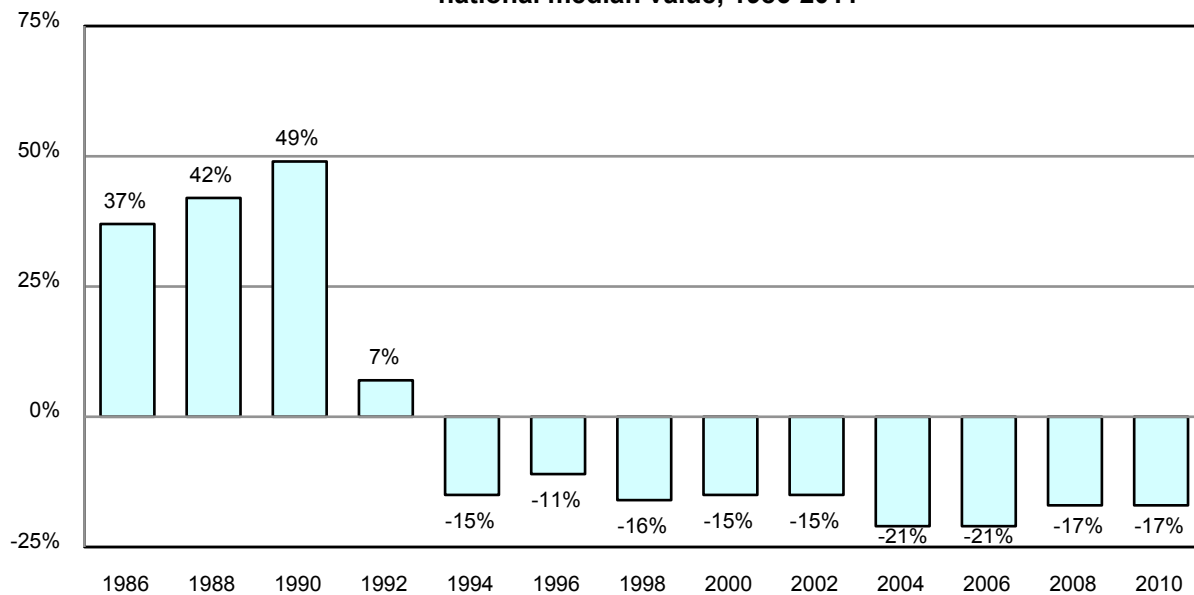
The 2010 study marks the 13th biennial study using the same basic methodology, which provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the 24-year history of these studies.

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, 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 2006 through 2010. The 2010 rate is the lowest yet. 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

Figure 4. Oregon premium rate index relative to national median value, 1986-2011



² U.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.

³ National Academy of Social Insurance “Workers' Compensation: Benefits, Coverage, and Costs, 2008”. <http://www.nasi.org/research/2010/report-workers-compensation-benefits-coverage-costs-2008>. 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

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Oregon	-15.6%	-4.8%	-2.2%	-3.7%	-0.1%	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%
Avg. countrywide¹	-5.4%	-2.6%	3.5%	1.2%	4.9%	6.6%	-6.0%	-5.1%	-5.7%	-6.6%	-3.4%	-2.4%

Source: NCCI Annual Statistical Bulletin, 2010 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.

Comparing states' rate trends

This study was first done in 1986, and was originally intended to inform Oregon policy makers of how Oregon's rates ranked nationally on a timely, comprehensive, and comparable basis. In recent studies, the rankings have been closely watched by other states interested in how their rates compare nationally. However, since the start of this series of studies, trends in workers' compensation systems and insurance markets have resulted in declining differences in states' rates, a notable trend between 2004 and 2010. A tighter rate distribution (decreasing difference between maximum and minimum values) makes rank values more volatile from one study to the next, in turn making the numerical ranking somewhat less meaningful for some uses.

The tightening of the rate distribution can be seen in Table 6. The upper part of the table shows the actual index rate maximum, median, and minimum. The lower part of the table shows the difference between the maximum and median values relative to the minimum for each study. The maximum difference in 2004 was 5.02, while in 2010 it was 2.31, a compression of greater than 50 percent between 2004 and 2010. Since index rate values tend to cluster about the median, the effect is that a small difference in index rate can cause a much larger difference in ranking (increased volatility) for states near the middle of the distribution.

Because rank values have become more volatile, we suggest an alternate benchmark that may be more useful for states wishing to track their relative rates over time. We have found that the median rate in each study tracks very closely with other national measures of workers' compensation costs. In recent studies, we have included a percentage figure for how each state's rates compare to the national median benchmark. This may be a more meaningful indicator than the rank value for gauging a state's rates over multiple studies.

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 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 2010.

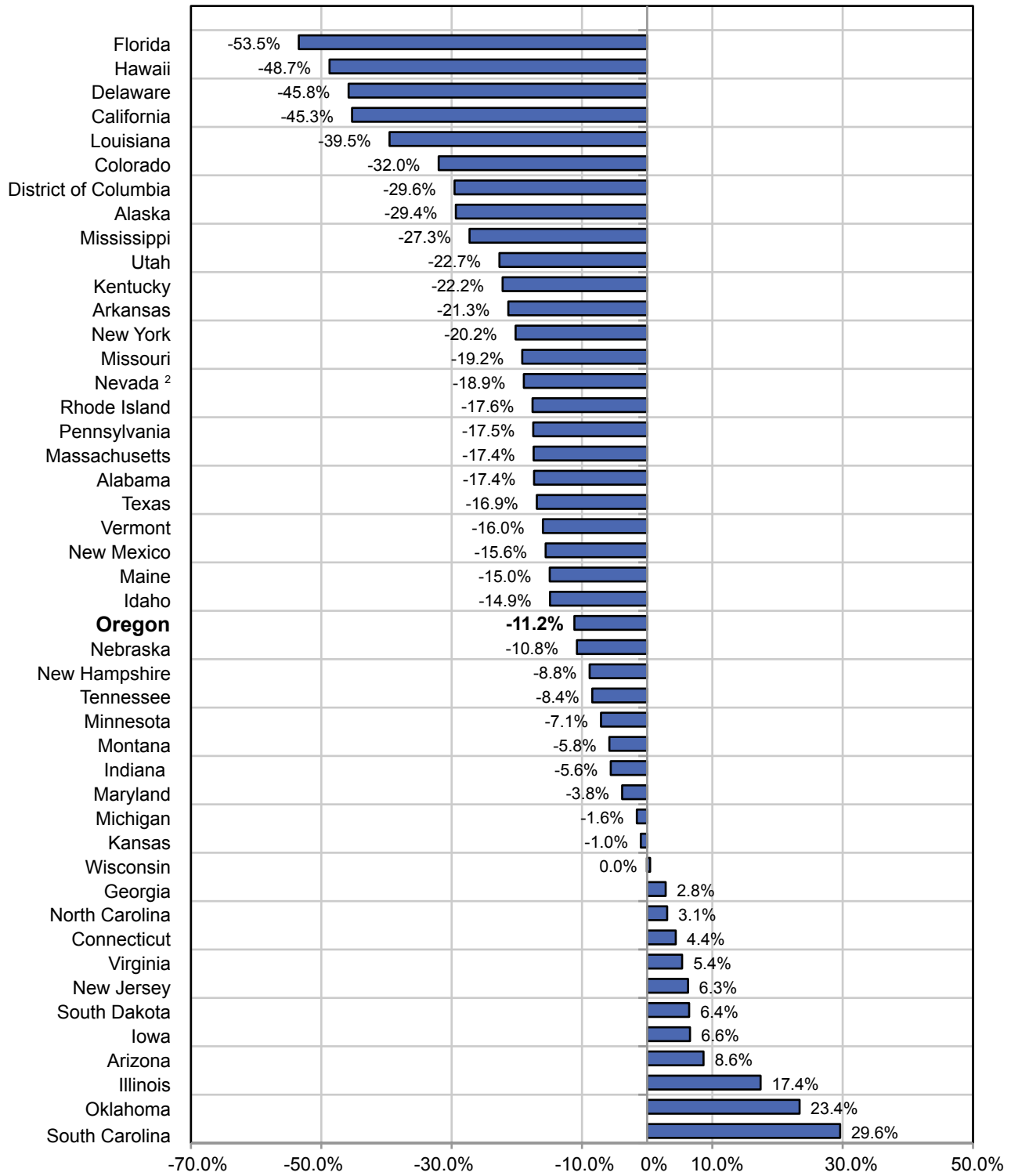
An additional historical comparison

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. Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2007.

Table 6: Maximum, median, and minimum index rates comparison, 2004 - 2010

	2004	2006	2008	2010
Maximum	6.08	5.00	3.97	3.33
Median	2.58	2.48	2.26	2.04
Minimum	1.06	1.10	1.08	1.02
Absolute difference relative to minimum				
Maximum - Minimum	5.02	3.90	2.89	2.31
Median - Minimum	1.52	1.38	1.18	1.02

Figure 5. Net five-year voluntary premium level change, 2006-2010
Based on NCCI data



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2010 Edition, and Oregon rate filing history. Data do not include changes in residual markets. The 2010 component of change is based upon preliminary listings, which may not reflect rate changes for mid- to late 2010. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

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 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 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, based on recommendations of respondents in those states.
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. 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 \$23,700 of payroll per employee, per year. Anything over \$23,700 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 2009.
 - ◆ 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 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.

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, 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 and Washington allow workers' compensation insurance to be provided either by the state fund or through self-insurance.

Competitive state fund states allow employers to choose among private insurers, the state fund, or self-insurance. In some competitive state fund states (Arizona, California, Colorado, Hawaii, Idaho, Kentucky, Maine, 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, Oklahoma, and South Carolina allow their state funds to set their own rates separate from those used by the private insurers in the state. Louisiana and Oklahoma provided rates and market share information so that the private market and state fund rates could be weighted to derive overall manual rates.

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 regulatory officials.

Appendices

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2010

Appendix 1. Occupational classes used for 2010 premium rate ranking

Index	Class code	Scope of basic manual classifications	2004 - 2006 Oregon payroll	2004 - 2006 Oregon losses
1	7219	Trucking: NOC - All Employees and Drivers	1,558,413,420	106,757,287
2	2702	Logging: Non-Mechanized Equip Operations and Drivers	347,466,029	68,156,401
3	9079	Restaurant NOC	3,813,611,205	49,700,113
4	5645	Carpentry - Detached Dwellings	431,974,527	48,701,347
5	8380	Automobile Service/Repair Center and Drivers	1,835,400,972	47,318,789
6	8810	Clerical Office Employees NOC	32,509,647,712	45,084,733
7	8017	STORE: Retail, NOC	2,597,068,915	36,356,441
8	8824	Retirement Living Centers: Health Care Employees	922,545,459	34,504,876
9	8868	COLLEGE: Professional Employees and Clerical	7,760,670,603	28,399,288
10	8833	Hospital: Professional Employees	2,536,098,383	28,131,983
11	5403	Carpentry NOC	377,643,341	27,767,937
12	8232	Lumberyard: All other Employees	588,236,049	24,604,192
13	5551	Roofing - All kinds and Drivers	177,215,802	23,554,393
14	7380	Drivers, Chauffeurs, Messengers NOC - Commercial	719,972,146	22,404,373
15	9015	Buildings NOC - Operation by Owner	773,829,775	21,320,018
16	8742	Salespersons - Outside	9,121,683,301	21,065,690
17	5190	Electrical Wiring - Within buildings and Drivers	828,735,107	20,678,215
18	2731	Planing or Molding Mill	379,284,590	20,537,176
19	6217	Excavation NOC and Drivers	383,610,194	18,375,653
20	5474	Painting or Paperhanging NOC and Shop Drivers	285,664,899	18,043,130
21	8832	Physician and Clerical	5,630,489,549	18,014,019
22	2802	Carpentry - Shop Only and Drivers	513,542,330	16,317,890
23	3808	Automobile Manufacturing or Assembly	307,195,330	16,216,938
24	8033	STORE: Meat, Grocery and Provision Combined - Retail NOC	819,445,997	15,797,697
25	8018	STORE: Wholesale NOC	659,986,441	15,413,375
26	2710	Saw Mill	242,605,898	15,330,848
27	5183	Plumbing NOC and Drivers	568,323,542	14,795,919
28	3724	Machinery/Equipment Erection/Repair NOC and Drivers	306,426,627	14,671,763
29	9101	College: All other Employees	467,110,614	14,541,896
30	2812	Cabinet Works - With Power Machinery	398,211,275	14,427,509
31	5	FARM: Nursery Employers and Drivers	702,113,777	14,186,195
32	9014	Buildings - Operation by Contractors	381,269,061	13,635,231
33	9052	Hotel: All other Employees, Sales and Drivers	639,200,774	13,388,743
34	2915	Veneer Products Manufacturing	288,441,365	13,226,628
35	7720	Police Officers and Drivers	529,949,188	13,139,263
36	37	FARM: Field Crops and Drivers	318,397,820	12,730,918
37	3507	Agriculture or Construction Machinery Mfg.	305,191,653	12,725,021
38	5213	Concrete Construction NOC	246,357,870	12,678,663
39	5445	Wallboard Installation and Drivers	172,804,570	12,420,895
40	5506	Street or Road Const.: Paving or Repaving and Drivers	206,804,016	12,410,282
41	3632	Machine Shop NOC	453,436,260	11,705,944
42	5221	Concrete Work - Floors, Driveways and Drivers	268,967,983	11,061,537
43	9403	Garbage Collection and Drivers	244,865,295	10,459,296
44	7600	Telephone or Telegraph Co: All Other Employees and Drivers	419,035,353	10,124,381
45	7403	Aviation: All Other Employees and Drivers	376,962,922	9,674,411
46	83	FARM: Cattle Raising NOC and Drivers	56,965,112	9,341,519
47	5022	Masonry - NOC	153,471,638	9,273,342
48	106	Tree Pruning and Drivers	69,397,262	9,192,606
49	8044	STORE: Furniture and Drivers	352,254,160	9,025,954
50	7539	Electric Power Co NOC - All Employees and Drivers	340,466,296	8,780,816

Note: To more closely approximate the typical state's coding methodology, State special code 9079 (Restaurant NOC and 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 and Long haul - all employees and drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees and drivers) and 7229 (Trucking: Long distance hauling - all employees and drivers).

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (2/2010)

**Appendix 2. 2009 assigned risk pool size, by state,
for coverages in pools managed by NCCI**

State	ARP as a percent of direct premiums written	2009 Number of ARP risks
Alabama	2.6%	1,755
Alaska	11.8%	8,024
Arizona	0.7%	363
Arkansas	4.5%	4,667
Connecticut	4.3%	11,102
Delaware	6.6%	1,498
District of Columbia	4.8%	1,311
Georgia	3.4%	16,687
Idaho	0.6%	613
Illinois	2.7%	23,436
Indiana	NA	6,056
Iowa	4.4%	3,717
Kansas	8.4%	9,829
Massachusetts	13.6%	NA
Michigan	4.8%	14,886
Mississippi	NA	2,132
Nevada	4.6%	4,284
New Hampshire	6.0%	5,285
New Jersey	8.7%	21,144
New Mexico	2.9%	2,392
North Carolina	4.3%	19,565
Oregon	4.5%	9,242
South Carolina	3.9%	11,213
South Dakota	5.1%	1,655
Vermont	5.7%	2,969
Virginia	5.3%	14,881
West Virginia	0.8%	298
Partial national average =	5.0%	7,654

N/A=Not available

Source: Residual Market Management Summary 2009, NCCI, 2010. This report is now published online.

Appendix 3. Voluntary premium level changes, 2006-2010

State	2006 % change	2007 % change	2008 % change	2009 % change	2010 % change ¹	Effective date of latest change
Alabama	5.0	(5.5)	(9.5)	(2.3)	(5.8)	3/1/10
Alaska	7.0	(10.5)	(10.9)	(7.7)	(10.3)	1/1/10
Arizona	(3.1)	4.5	12.0	0.0	(4.2)	1/1/10
Arkansas	(0.5)	(5.4)	(10.1)	(7.0)	0.0	7/1/09
California	(31.7)	(23.7)	0.0	5.0	0.0	1/1/10
Colorado	(1.8)	0.0	(8.8)	(15.9)	(9.7)	1/1/10
Connecticut	0.8	(0.9)	3.4	(1.4)	2.5	1/1/10
Delaware	0.0	(17.8)	(28.0)	(8.4)	0.0	12/1/2009
District of Columbia	(7.9)	(7.6)	(14.4)	(3.3)	0.0	11/1/09
Florida	(13.5)	(13.5)	(18.4)	(18.2)	(6.8)	1/1/10
Georgia	0.0	8.2	3.2	(7.9)	0.0	7/1/2009
Hawaii	(18.2)	(8.4)	(19.3)	(11.6)	(4.1)	1/1/10
Idaho	0.0	(5.7)	(3.7)	(3.8)	(2.6)	1/1/10
Illinois	6.5	0.0	4.0	6.0	0.0	1/1/10
Indiana	2.2	(3.1)	0.4	(3.4)	(1.7)	1/1/10
Iowa	1.8	6.7	(0.3)	(3.8)	2.3	1/1/10
Kansas	(2.0)	1.5	5.6	0.4	(6.1)	1/1/10
Kentucky	(6.7)	(6.1)	(5.1)	(6.4)	0.0	10/1/09
Louisiana	(0.6)	(15.8)	(8.6)	(17.4)	(4.3)	5/1/10
Maine	1.2	0.0	(2.2)	(7.6)	(7.0)	1/1/10
Maryland	5.7	(5.2)	(1.7)	(5.4)	3.2	1/1/10
Massachusetts	0.0	(16.5)	(1.1)	0.0	0.0	9/1/08
Michigan	(6.5)	4.7	(4.2)	8.3	(3.1)	1/1/10
Minnesota	(0.3)	(3.6)	(2.6)	1.7	(2.4)	1/1/10
Mississippi	(1.9)	(1.5)	(4.7)	(13.0)	(9.2)	3/1/10
Missouri	0.0	(0.7)	(10.1)	(7.7)	(1.9)	1/1/10
Montana	2.4	(1.3)	(4.7)	(2.2)	0.0	7/1/2009
Nebraska	4.4	(3.8)	(4.0)	(4.4)	(3.2)	2/1/10
Nevada ²	(0.3)	3.4	(10.5)	(4.9)	(7.6)	3/1/10
New Hampshire	(3.9)	(0.9)	(2.8)	(1.9)	0.4	1/1/10
New Jersey	4.6	1.3	3.7	(0.7)	(2.6)	1/1/10
New Mexico	4.0	(4.2)	(4.9)	(6.7)	(4.5)	1/1/10
New York	0.0	(18.4)	(6.4)	4.5	0.0	10/1/09
North Carolina	9.4	7.3	1.6	(4.4)	(9.6)	4/1/10
Oklahoma	0.0	(1.4)	7.2	9.1	7.0	1/1/10
Oregon	0.0	(2.1)	(2.3)	(5.9)	(1.3)	1/1/10
Pennsylvania	(8.6)	3.0	(10.2)	(3.0)	0.7	4/1/10
Rhode Island	(4.2)	(7.3)	(7.2)	0.0	0.0	6/1/2008
South Carolina	18.4	0.0	9.8	(0.3)	0.0	7/1/2009
South Dakota	4.3	(1.0)	(0.4)	3.5	0.0	7/1/09
Tennessee	1.6	3.8	(10.3)	(3.1)	(0.1)	3/1/10
Texas	0.0	0.0	(7.7)	(10.0)	0.0	5/1/2009
Utah	(6.0)	(8.2)	(7.8)	(2.8)	0.0	12/1/09
Vermont	1.4	(0.60)	(4.2)	(13.00)	0.0	4/1/09
Virginia	9.9	(7.9)	2.5	(1.4)	3.0	4/1/2010
West Virginia ³	N/A	N/A	(1.2)	(3.0)	0.0	11/1/2009
Wisconsin	(0.8)	(2.47)	2.9	0.40	0.0	10/1/09

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2010 Edition and Oregon rate filing history. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

¹ Preliminary Listing. May not reflect rate changes scheduled for mid- to late 2010.

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

³ West Virginia's monopoly status ceased starting in 2008.

Calendar Year 2010 ■ Oregon Workers' Compensation Premium Rate Ranking

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		Class 83 Farm: Cattle/Livestock	
1	MT	8.50	OK	12.33	OR	19.46
2	MN	7.47	AK	10.86	AK	18.83
3	PA	7.35	CA	8.87	MT	17.90
4	AK	7.29	NH	8.80	NV	16.85
5	ME	6.44	MN	8.26	CA	13.39
6	MO	6.34	LA	8.18	ME	13.36
7	RI	6.23	AZ	8.07	WA	11.96
8	CT	6.21	NV	7.82	AZ	11.60
9	OK	6.05	MT	7.81	SC	11.60
10	AL	5.95	ME	7.66	ID	11.50
11	IL	5.81	OH	7.14	IL	11.42
12	NH	5.78	SC	6.96	RI	10.39
13	CA	5.36	IL	6.96	NM	9.94
14	TX	5.33	WY	6.72	AL	9.71
15	NM	5.29	RI	6.67	LA	9.70
16	WI	5.18	KS	6.50	TX	9.59
17	MI	5.10	GA	6.48	CT	8.80
18	DE	5.02	WA	6.34	VT	8.68
19	NJ	4.88	SD	6.33	MN	8.26
20	AR	4.86	NE	6.31	WY	8.25
21	WA	4.75	CT	6.29	OK	8.06
22	SC	4.73	NM	6.21	NH	7.94
23	HI	4.65	AL	6.16	UT	7.89
24	VT	4.62	NY	6.04	PA	7.76
25	GA	4.58	FL	6.00	CO	7.59
26	NV	4.41	MO	6.00	OH	7.42
27	NE	4.37	VT	5.93	NE	7.40
28	FL	4.35	TN	5.85	GA	7.22
29	NC	4.32	PA	5.75	HI	7.17
30	NY	4.30	CO	5.44	MS	7.13
31	LA	4.23	ID	5.43	IA	6.99
32	WY	4.21	MI	5.34	FL	6.94
33	KY	4.08	NC	5.15	NY	6.82
34	IA	4.08	OR	5.06	NJ	6.62
35	SD	3.99	IA	5.04	MD	6.54
36	ID	3.64	WI	5.03	MO	6.50
37	OH	3.55	TX	5.00	AR	6.42
38	MS	3.51	DE	4.91	KY	6.39
39	MA	3.41	UT	4.82	DE	6.26
40	KS	3.34	NJ	4.74	WV	6.05
41	CO	3.31	WV	4.69	TN	5.86
42	WV	3.26	MD	4.57	SD	5.70
43	VA	3.20	DC	4.46	VA	5.56
44	IN	3.04	VA	4.46	DC	5.31
45	DC	2.80	AR	4.31	KS	5.27
46	TN	2.54	MS	4.02	IN	5.22
47	MD	2.51	KY	4.01	WI	5.03
48	AZ	2.48	HI	3.52	MA	4.98
49	OR	2.33	IN	3.05	ND	4.90
50	UT	2.28	MA	2.44	NC	4.28
51	ND	2.24	ND	0.99	MI	3.97

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.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (09/10)

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	47.21	TN	82.71	AK	23.46
2	SD	34.18	KY	80.90	SD	22.77
3	MS	31.38	IL	73.84	IL	22.74
4	SC	29.93	UT	50.26	MI	19.72
5	CT	28.67	MS	42.92	MO	17.63
6	NV	26.67	PA	40.01	MT	16.80
7	NC	26.07	WV	37.45	KY	16.79
8	PA	25.56	MI	36.84	WI	16.29
9	IL	25.14	SD	35.83	OK	15.74
10	OK	23.82	LA	35.29	NC	15.49
11	AZ	22.97	NY	34.32	ME	15.13
12	AK	22.89	AK	33.81	MN	14.73
13	NH	22.40	NV	33.75	SC	13.53
14	RI	22.08	WI	33.40	NE	13.48
15	MI	21.78	MO	32.08	CT	13.48
16	AL	21.46	NH	32.07	NM	13.02
17	NY	21.07	RI	31.70	VT	12.72
18	TN	20.94	GA	31.03	RI	12.54
19	LA	19.81	DE	30.88	NJ	12.24
20	DE	19.59	CT	29.44	NV	11.70
21	HI	19.56	CA	27.52	AL	11.57
22	GA	19.10	OH	27.47	NH	11.53
23	MT	18.45	OR	27.37	OH	11.50
24	ME	18.02	AZ	25.92	LA	11.17
25	NJ	17.86	TX	25.88	MD	11.04
26	VT	17.62	NJ	25.82	WV	10.93
27	CA	17.24	VT	25.36	TN	10.84
28	WI	17.11	NE	24.99	GA	10.22
29	WV	16.84	ME	24.98	AZ	9.86
30	MO	16.18	AL	24.73	VA	9.83
31	OR	16.17	MT	24.43	HI	9.74
32	KY	15.60	HI	23.45	ID	9.59
33	MA	15.16	NM	21.96	KS	9.54
34	ID	14.82	VA	21.86	WA	9.38
35	CO	14.52	IN	21.62	CA	9.38
36	MD	14.23	AR	21.25	TX	9.14
37	IA	14.02	IA	21.14	NY	9.12
38	KS	14.00	MA	20.66	IA	8.99
39	NE	13.65	MD	20.64	PA	8.54
40	FL	13.31	ID	19.76	CO	7.87
41	TX	13.13	OK	19.67	DE	7.86
42	VA	12.76	DC	19.43	IN	7.72
43	NM	12.13	KS	18.91	OR	7.57
44	AR	10.49	WA	16.96	MS	7.40
45	IN	10.03	SC	16.52	FL	7.38
46	DC	9.32	NC	16.46	UT	7.18
47	UT	8.76	CO	14.81	ND	7.17
48	MN	8.26	WY	11.94	DC	7.04
49	WA	8.02	FL	9.67	MA	6.86
50	ND	6.66	MN	8.23	AR	5.63
51	WY	4.23	ND	7.17	WY	5.50

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 (09/10)

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	MT	16.41	AK	14.25	MT	8.95
2	MN	9.78	OK	13.82	CA	8.29
3	IL	9.67	SD	12.68	OK	8.15
4	DE	9.09	CT	11.67	IL	7.92
5	RI	8.99	MT	11.18	AK	7.82
6	AK	8.85	RI	10.71	NJ	7.64
7	ME	8.71	IL	10.39	AL	7.46
8	OK	8.30	AL	9.97	NE	7.37
9	NJ	8.12	CA	9.53	ME	7.29
10	MI	7.97	DE	9.09	ID	6.63
11	WY	7.91	NH	9.07	TX	6.40
12	ID	7.81	ME	8.83	CT	6.26
13	CA	7.62	NE	8.34	VT	6.10
14	NE	7.57	KY	8.17	WA	6.03
15	VT	7.53	NJ	8.12	LA	5.86
16	WA	7.50	WA	7.82	NV	5.75
17	SC	7.28	ID	7.69	SC	5.71
18	OR	7.20	KS	7.39	NC	5.69
19	CT	7.12	LA	7.34	NY	5.59
20	NY	6.88	MI	7.19	MN	5.36
21	MD	6.68	IA	7.15	GA	5.36
22	PA	6.63	MS	6.97	NM	5.30
23	NV	6.52	NY	6.87	NH	5.27
24	FL	6.42	TX	6.72	WI	5.22
25	NH	6.40	PA	6.63	DE	5.11
26	NC	6.29	FL	6.53	OH	5.01
27	LA	6.29	AZ	6.47	AZ	4.95
28	AL	6.06	TN	6.37	MA	4.88
29	WI	5.85	MO	6.30	MO	4.86
30	MA	5.35	OH	6.28	OR	4.74
31	OH	5.33	HI	6.22	RI	4.73
32	HI	5.21	GA	6.16	TN	4.71
33	KS	5.10	VT	5.95	FL	4.65
34	NM	5.10	SC	5.78	MI	4.50
35	GA	4.98	NM	5.73	KS	4.42
36	TX	4.87	WV	5.61	MS	4.40
37	WV	4.79	NC	5.59	WY	4.39
38	SD	4.78	CO	4.95	HI	4.38
39	MS	4.77	UT	4.92	IA	4.30
40	MO	4.77	NV	4.91	PA	4.29
41	AZ	4.72	MA	4.88	WV	4.27
42	KY	4.68	WI	4.80	MD	4.18
43	CO	4.50	WY	4.77	KY	3.97
44	VA	4.24	MN	4.72	ND	3.76
45	IA	4.19	MD	4.63	VA	3.57
46	UT	3.93	OR	4.41	AR	3.45
47	ND	3.76	AR	4.36	UT	3.09
48	DC	3.68	IN	4.25	SD	3.02
49	AR	3.52	VA	4.03	CO	2.90
50	TN	3.48	ND	3.76	IN	2.34
51	IN	3.24	DC	3.37	DC	2.23

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 (09/10)

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	OH	15.41	IL	7.98	IL	7.86
2	MT	10.03	MT	7.87	AL	7.48
3	AK	9.11	OK	7.52	AK	7.41
4	DE	9.09	AK	7.37	OK	6.56
5	WI	8.65	NJ	7.18	MT	6.30
6	IL	8.38	VT	7.09	TN	5.98
7	NJ	8.12	CA	6.97	NY	5.61
8	WY	7.91	CT	6.92	VT	5.47
9	NC	7.66	RI	5.76	SC	5.41
10	CT	7.31	WI	5.75	LA	5.18
11	OK	7.07	IA	5.61	WA	5.09
12	VT	7.05	TN	5.53	ID	4.98
13	RI	7.02	ID	5.40	GA	4.95
14	CA	7.01	TX	5.39	MO	4.87
15	WA	6.85	MD	5.26	DE	4.86
16	VA	6.77	SC	5.09	IA	4.83
17	PA	6.63	MO	5.05	TX	4.78
18	TX	6.40	OR	5.01	ME	4.69
19	NH	6.32	NE	4.95	NV	4.68
20	NE	6.05	NH	4.86	WI	4.61
21	GA	5.96	AL	4.76	CA	4.43
22	MO	5.68	ME	4.69	OH	4.41
23	NV	5.65	KS	4.68	NM	4.30
24	OR	5.45	SD	4.64	MN	4.28
25	IA	5.44	MS	4.64	NH	4.24
26	NY	5.42	WA	4.59	KY	4.21
27	SD	5.38	MI	4.52	PA	4.15
28	ME	5.37	HI	4.51	CT	4.14
29	KS	5.26	NM	4.45	NJ	4.13
30	TN	5.17	NV	4.40	HI	4.06
31	MD	5.12	KY	4.33	WV	3.95
32	HI	5.09	FL	4.26	MI	3.91
33	ID	5.06	MN	4.19	NC	3.86
34	NM	5.04	GA	4.12	SD	3.81
35	LA	5.03	OH	4.09	FL	3.78
36	AZ	4.98	CO	3.92	RI	3.65
37	WV	4.87	WV	3.91	NE	3.63
38	SC	4.82	DE	3.87	OR	3.54
39	KY	4.55	PA	3.76	KS	3.52
40	MN	4.17	AZ	3.74	MS	3.49
41	MS	4.13	VA	3.63	CO	3.43
42	MI	4.12	NC	3.57	AR	3.13
43	CO	3.94	ND	3.54	DC	3.06
44	ND	3.76	NY	3.32	WY	2.99
45	FL	3.45	MA	3.13	MD	2.98
46	DC	3.24	DC	3.06	ND	2.84
47	AR	3.14	WY	3.03	AZ	2.78
48	UT	3.11	IN	2.93	VA	2.54
49	AL	3.09	LA	2.93	UT	2.31
50	IN	2.77	UT	2.80	MA	2.24
51	MA	0.00	AR	2.54	IN	2.23

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 (09/10)

Calendar Year 2010 ■ Oregon Workers' Compensation Premium Rate Ranking

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	MN	12.17	OH	10.74	CT	20.17
2	MT	11.34	IL	8.69	AK	19.60
3	IL	10.84	NM	8.55	IL	18.51
4	AK	10.28	VT	8.25	NH	16.54
5	WI	9.92	OK	8.21	NY	16.08
6	ME	9.65	TX	7.20	WI	14.52
7	AL	9.61	CT	6.62	AL	14.39
8	TN	8.71	AK	6.35	MA	13.67
9	CT	8.59	MT	6.16	WA	13.48
10	NH	8.17	OR	6.05	NJ	13.28
11	MA	7.99	MO	5.85	MN	13.18
12	NJ	7.72	SC	5.71	VT	12.72
13	IA	7.72	MN	5.48	MT	12.56
14	KY	7.26	NY	5.42	OK	12.16
15	NE	7.22	ME	5.12	NE	12.05
16	OH	7.19	WA	5.09	ME	11.63
17	NY	7.17	CO	4.99	GA	11.61
18	OK	7.15	RI	4.99	MI	11.48
19	SD	7.01	KY	4.81	RI	11.34
20	GA	6.97	TN	4.56	PA	10.84
21	NC	6.89	NH	4.55	TN	10.45
22	MO	6.82	GA	4.41	TX	10.31
23	MI	6.80	ID	4.39	MS	9.96
24	OR	6.68	LA	4.20	SC	9.60
25	PA	6.57	CA	4.09	CA	9.57
26	WA	6.50	IA	3.92	KY	9.11
27	CA	6.46	WY	3.89	OH	8.80
28	WV	6.46	MD	3.88	MO	8.76
29	MD	6.44	VA	3.71	FL	8.69
30	SC	6.43	HI	3.68	DE	8.66
31	TX	6.01	MI	3.64	NM	8.40
32	MS	5.87	MA	3.59	IA	8.37
33	VA	5.66	FL	3.58	LA	8.34
34	ID	5.65	ND	3.54	OR	8.28
35	LA	5.61	NV	3.47	SD	8.27
36	NM	5.49	WV	3.46	MD	8.20
37	KS	5.27	NE	3.42	WV	8.09
38	FL	5.03	SD	3.38	NC	8.01
39	RI	5.03	PA	3.37	AZ	7.81
40	DC	4.93	NC	3.27	CO	7.41
41	AZ	4.91	AZ	3.10	HI	7.40
42	NV	4.84	WI	3.04	ID	6.95
43	WY	4.77	DE	2.88	DC	6.74
44	AR	4.72	KS	2.74	UT	6.63
45	UT	4.56	IN	2.69	NV	6.49
46	DE	4.48	UT	2.68	KS	6.46
47	VT	4.47	AL	2.65	VA	6.41
48	HI	4.38	MS	2.39	WY	4.77
49	IN	3.65	DC	2.36	ND	4.65
50	CO	3.43	AR	2.06	AR	4.27
51	ND	1.91	NJ	0.00	IN	3.99

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 (09/10)

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

	Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Constr. NOC	
1	IL	10.10	IL	8.20	IL	26.24
2	MT	9.51	NC	7.58	MA	25.24
3	ME	8.48	SC	7.32	NH	19.85
4	NY	8.25	MT	7.03	CT	19.70
5	NH	7.84	OK	6.86	NY	19.08
6	SD	7.77	AK	6.86	SD	17.95
7	CT	7.70	WI	6.39	MT	15.47
8	OK	7.70	AL	6.17	NJ	14.89
9	SC	7.34	NY	5.99	ME	14.54
10	AK	7.24	CT	5.80	OK	14.43
11	MN	7.04	TX	5.76	NE	14.40
12	NE	6.89	ME	5.62	IA	14.33
13	NC	6.69	KY	5.47	MI	13.10
14	VT	6.57	NV	5.41	NC	12.93
15	PA	6.43	NE	5.39	RI	12.82
16	AL	6.14	NH	5.23	PA	12.66
17	MO	6.07	PA	5.23	MD	12.21
18	WI	6.03	WV	5.11	AK	11.96
19	MD	5.90	RI	5.03	WI	11.55
20	TX	5.88	GA	5.02	LA	11.15
21	IA	5.86	MD	4.95	TN	10.97
22	GA	5.85	TN	4.91	ID	10.80
23	NJ	5.85	VT	4.84	FL	10.58
24	WA	5.83	WY	4.77	KY	10.45
25	TN	5.76	FL	4.67	VT	9.69
26	KY	5.72	MS	4.62	WV	9.57
27	MS	5.67	LA	4.49	MO	9.44
28	CA	5.59	OH	4.46	AL	9.16
29	NV	5.41	NJ	4.45	TX	9.00
30	WV	5.41	NM	4.43	VA	8.73
31	MI	5.30	IA	4.42	GA	8.60
32	DC	5.10	CA	4.38	NV	8.49
33	DE	5.03	MO	4.04	WA	8.48
34	OH	4.78	MN	3.98	SC	8.38
35	AZ	4.77	WA	3.96	MN	8.14
36	WY	4.77	AZ	3.84	DC	7.93
37	FL	4.70	SD	3.79	AZ	7.78
38	MA	4.57	VA	3.79	DE	7.76
39	KS	4.48	MI	3.75	OH	7.68
40	NM	4.46	DC	3.75	MS	7.65
41	VA	4.33	MA	3.73	UT	7.62
42	RI	4.32	KS	3.65	CA	7.57
43	LA	4.23	OR	3.62	OR	7.35
44	ID	4.16	ID	3.58	NM	7.28
45	CO	3.85	HI	3.50	HI	7.06
46	UT	3.56	DE	3.40	KS	6.54
47	OR	3.43	AR	2.88	CO	5.81
48	AR	3.30	IN	2.84	AR	4.96
49	HI	3.28	UT	2.78	WY	4.77
50	ND	3.23	CO	2.73	IN	4.70
51	IN	2.59	ND	2.08	ND	3.85

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

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (09/10)

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

	Class 5221 Concrete Work floors		Class 5403 Carpentry NOC		Class 5445 Wallboard Installation	
1	NY	14.09	MT	29.52	ME	16.68
2	MT	13.69	MN	23.89	NH	12.36
3	MN	10.98	ME	21.95	GA	12.32
4	IL	10.65	AL	20.35	AK	12.26
5	AK	10.25	IL	20.18	CT	12.24
6	CT	10.12	KY	19.40	VT	12.21
7	RI	10.04	WI	17.41	OK	11.95
8	ME	9.90	CT	16.47	WI	11.44
9	NJ	9.61	LA	16.11	WA	11.29
10	PA	9.28	NY	16.01	IL	11.09
11	NH	9.23	MI	15.85	NC	10.86
12	WI	8.51	AZ	15.80	NE	10.51
13	WA	8.20	SD	15.55	OR	9.80
14	NE	7.83	NJ	15.27	NY	9.78
15	MA	7.79	SC	15.03	MN	9.60
16	IA	7.45	NH	14.72	MT	9.59
17	GA	7.36	AK	14.47	RI	9.49
18	OK	7.30	MA	14.03	LA	9.11
19	MI	7.28	VT	13.97	PA	9.00
20	NV	7.25	WA	13.36	MD	8.41
21	TX	7.06	OK	12.67	TX	8.39
22	SC	6.96	GA	12.46	MA	8.39
23	KY	6.89	MS	12.34	TN	8.24
24	CA	6.35	WV	11.78	SC	8.19
25	DE	6.34	IA	11.58	MI	8.12
26	MO	6.24	NE	11.49	MS	8.10
27	ID	6.18	NC	11.44	NJ	7.80
28	OH	6.17	HI	11.44	KY	7.39
29	NC	5.87	NV	11.32	AL	7.36
30	VT	5.79	TN	11.02	WV	7.35
31	AL	5.73	RI	10.70	ND	7.32
32	TN	5.72	FL	10.62	DE	7.29
33	UT	5.66	ID	10.57	ID	7.23
34	DC	5.66	NM	10.39	IA	7.20
35	MS	5.53	PA	10.01	FL	7.03
36	NM	5.53	OR	9.63	SD	6.78
37	LA	5.41	TX	9.17	NM	6.76
38	OR	5.26	CA	8.65	OH	6.73
39	FL	5.26	KS	8.31	NV	6.04
40	SD	5.23	AR	8.31	CA	5.98
41	KS	5.00	MD	8.25	MO	5.57
42	MD	4.95	UT	8.04	KS	5.47
43	WV	4.89	OH	7.83	CO	5.45
44	WY	4.77	MO	7.70	AZ	5.26
45	CO	4.39	DE	7.41	UT	4.79
46	AZ	4.09	ND	7.32	WY	4.77
47	HI	4.02	VA	6.96	VA	4.19
48	AR	4.00	IN	6.57	IN	4.01
49	VA	3.94	CO	6.51	HI	3.96
50	ND	3.85	DC	5.86	DC	3.94
51	IN	3.30	WY	4.77	AR	3.84

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 (09/10)

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

	Class 5474 Painting NOC		Class 5506 Street/Road Paving		Class 5551 Roofing-All Kinds	
1	NH	20.03	MT	27.21	MN	45.12
2	CT	14.23	AK	18.35	MT	43.19
3	AK	13.51	IL	16.24	NJ	40.11
4	KY	13.15	NY	15.73	NY	34.66
5	AL	12.93	MN	12.67	NH	33.97
6	ME	12.76	CT	12.55	CT	33.61
7	WI	12.34	OK	12.45	WI	33.37
8	MI	12.02	NM	12.08	MI	32.82
9	GA	12.01	KY	12.02	IL	31.96
10	IL	11.67	DE	11.08	AK	30.49
11	NY	11.65	AL	10.86	GA	30.42
12	PA	11.58	PA	10.63	KY	29.35
13	MN	10.89	NH	10.15	AL	26.28
14	SC	10.80	NV	9.73	MA	26.14
15	NJ	10.62	NC	9.72	SC	24.92
16	OK	10.06	ME	9.71	ID	24.90
17	DE	10.03	WI	9.68	PA	24.71
18	TN	10.02	MD	9.66	MS	24.59
19	NE	9.64	MI	9.44	MD	23.47
20	OH	9.16	GA	9.43	ME	21.74
21	MS	9.12	TX	9.42	WA	21.35
22	LA	9.06	SD	9.02	MO	20.83
23	RI	9.05	LA	8.92	IA	20.63
24	WV	8.56	AZ	8.90	NM	20.50
25	MT	8.43	NE	8.83	TN	20.45
26	TX	8.18	SC	8.42	VT	20.43
27	ID	8.14	OR	8.28	NE	20.33
28	NC	8.08	MA	8.19	OH	19.99
29	WA	7.94	OH	8.18	WV	19.88
30	CA	7.89	WV	8.17	UT	19.78
31	OR	7.81	RI	8.12	TX	19.42
32	SD	7.43	IA	8.12	CA	19.36
33	FL	7.43	NJ	7.83	SD	19.03
34	AZ	7.11	TN	7.64	NC	18.66
35	VA	6.94	MO	7.57	OK	17.89
36	MD	6.86	FL	7.50	AZ	17.80
37	KS	6.67	VA	7.49	FL	17.67
38	NV	6.66	VT	7.38	DE	17.67
39	IA	6.58	WA	7.05	OR	17.21
40	VT	6.53	HI	6.86	ND	16.67
41	MO	6.40	ID	6.85	VA	16.23
42	NM	6.25	CA	6.35	RI	14.46
43	HI	5.98	DC	6.14	KS	13.47
44	MA	5.89	IN	5.77	CO	13.41
45	UT	5.80	KS	5.73	DC	11.77
46	ND	5.77	MS	5.23	NV	11.33
47	AR	5.61	CO	5.15	AR	10.53
48	CO	5.32	WY	4.77	HI	10.51
49	WY	4.77	ND	4.30	IN	9.92
50	IN	4.64	AR	3.76	LA	8.83
51	DC	4.13	UT	0.00	WY	4.77

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Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (09/10)

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

	Class 5645 Carpentry-Det Dwellings		Class 6217 Excavation NOC		Class 7228 Trucking (Local)	
1	GA	28.02	MT	15.06	DC	18.36
2	TN	24.27	TN	11.28	IL	14.27
3	AL	24.00	OK	10.99	AK	14.21
4	SC	21.69	AK	10.52	MT	13.72
5	IL	21.06	VT	10.13	NC	13.69
6	KY	19.41	NY	10.12	NJ	13.00
7	NC	18.09	CT	10.01	OK	12.98
8	CT	17.89	IL	9.68	ME	12.79
9	AK	16.87	ME	9.67	OH	12.36
10	LA	16.62	KY	9.28	LA	12.32
11	MT	15.88	NH	8.83	TX	12.23
12	MN	15.77	NE	8.80	SC	11.92
13	NH	15.71	MI	8.80	PA	11.54
14	WI	15.66	MN	8.63	CT	11.46
15	OK	15.64	NC	8.38	WA	11.23
16	WV	15.57	WA	8.26	NY	11.10
17	OR	15.27	NJ	8.25	WI	11.02
18	NJ	15.27	WI	8.17	NH	10.58
19	NY	14.76	MS	7.98	NV	10.55
20	ME	14.64	SC	7.92	VT	10.34
21	NM	14.35	TX	7.88	CA	10.33
22	ID	14.08	GA	7.83	RI	10.30
23	FL	13.82	LA	7.75	MN	10.06
24	MS	13.21	IA	7.61	MI	9.81
25	MI	13.04	PA	7.55	AL	9.80
26	AZ	12.65	MD	7.46	OR	9.26
27	UT	12.59	RI	7.32	DE	9.18
28	PA	12.14	WV	6.92	TN	9.15
29	NE	11.86	NV	6.86	ID	9.09
30	VA	11.75	SD	6.78	MO	9.03
31	KS	11.72	ID	6.76	GA	8.97
32	OH	11.40	OR	6.47	FL	8.83
33	MO	11.11	MO	6.44	MS	8.82
34	WA	10.92	UT	6.28	WV	8.75
35	NV	10.82	AL	6.17	NE	8.68
36	CA	10.23	VA	5.92	MA	8.61
37	IA	10.13	DE	5.87	HI	8.51
38	VT	10.05	OH	5.85	NM	8.37
39	CO	9.97	FL	5.72	IA	8.34
40	DE	9.87	CO	5.38	MD	8.33
41	SD	9.81	DC	5.35	VA	8.21
42	MD	9.65	CA	5.25	AZ	7.57
43	TX	9.17	AZ	4.98	KS	7.13
44	MA	8.82	MA	4.91	CO	6.77
45	RI	8.48	WY	4.77	KY	6.19
46	HI	8.08	KS	4.54	WY	6.09
47	ND	7.32	NM	4.53	SD	6.03
48	IN	7.29	HI	4.42	UT	5.86
49	AR	7.16	IN	4.37	AR	5.51
50	DC	6.56	AR	3.93	IN	4.81
51	WY	4.77	ND	3.17	ND	4.53

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 (09/10)

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

	Class 7229 Trucking (Long Dist.)		Class 7380 Chauffeurs NOC		Class 7403 Aviation	
1	ME	16.65	IL	11.39	CA	10.82
2	IL	15.64	NJ	10.36	IL	10.45
3	MI	15.48	CT	10.30	NJ	8.53
4	CT	15.17	CA	10.22	WI	7.61
5	OK	14.94	AL	9.48	TX	7.52
6	AK	14.21	ME	8.66	MI	7.06
7	MN	13.78	NY	8.55	MN	7.03
8	MT	13.72	OH	8.11	PA	6.91
9	NJ	13.00	OK	7.69	NH	6.73
10	SC	12.72	RI	7.51	SC	6.53
11	VT	12.69	MT	7.38	NM	6.52
12	NC	12.46	TX	7.32	ME	6.40
13	TX	12.33	NE	7.10	NY	6.35
14	LA	12.32	NH	7.04	UT	6.14
15	KY	12.30	KY	6.87	CT	6.14
16	NH	12.19	MN	6.71	WA	5.85
17	PA	11.54	SC	6.65	RI	5.54
18	WA	11.18	NC	6.51	MT	5.52
19	NY	11.10	LA	6.48	AZ	5.49
20	NE	11.07	MI	6.40	NC	5.38
21	OH	10.57	AK	6.31	MA	5.29
22	CA	10.33	MA	6.23	HI	5.10
23	GA	10.06	MO	6.03	MO	4.92
24	WI	9.68	WA	5.94	OH	4.87
25	RI	9.55	TN	5.92	VT	4.87
26	MO	9.49	FL	5.67	TN	4.72
27	SD	9.47	VT	5.63	NV	4.59
28	HI	9.33	MD	5.63	SD	4.58
29	OR	9.26	WV	5.45	MS	4.54
30	DE	9.18	ID	5.42	FL	4.45
31	TN	9.15	GA	5.36	MD	4.41
32	ID	9.09	WI	5.34	LA	4.38
33	WV	9.07	IA	5.27	IA	4.32
34	AL	9.00	NM	5.19	CO	4.31
35	IA	8.88	SD	5.00	KY	4.08
36	AZ	8.83	HI	4.51	WV	3.63
37	FL	8.83	KS	4.50	GA	3.63
38	MA	8.61	OR	4.29	WY	3.55
39	MD	8.55	MS	4.28	ID	3.54
40	NM	8.52	VA	4.24	OR	3.52
41	VA	8.51	WY	4.23	OK	3.51
42	NV	8.45	CO	3.97	NE	3.46
43	UT	7.50	DC	3.79	DC	3.37
44	KS	7.25	UT	3.76	VA	3.28
45	MS	7.25	AR	3.28	KS	3.01
46	CO	7.23	IN	3.13	AR	2.69
47	DC	6.96	ND	2.83	IN	2.62
48	WY	6.09	AZ	0.00	AL	2.61
49	AR	5.50	DE	0.00	DE	1.93
50	IN	5.47	NV	0.00	ND	1.41
51	ND	4.53	PA	0.00	AK	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 (09/10)

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

	Class 7539 Electric Power NOC		Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers	
1	AK	8.61	IL	6.33	NV	9.16
2	MO	6.14	CA	6.28	MT	5.81
3	IL	6.04	MN	6.08	OK	5.81
4	ME	5.44	NY	5.82	PA	5.79
5	NE	5.22	CT	5.80	OH	5.38
6	NC	4.70	NC	5.35	NH	5.05
7	AL	4.44	AZ	4.58	DE	4.92
8	OH	4.24	ME	4.58	AL	4.86
9	IA	4.15	SC	4.36	CA	4.74
10	TN	4.12	TN	4.32	ME	4.72
11	NV	3.95	NJ	4.24	NE	4.63
12	KS	3.89	MS	4.21	TX	4.58
13	OK	3.76	TX	4.19	NJ	4.22
14	NH	3.42	AL	4.07	AZ	4.07
15	GA	3.35	KY	4.04	SC	3.95
16	SD	3.29	NV	4.01	MO	3.88
17	OR	3.25	WI	3.93	AK	3.87
18	VT	3.17	NM	3.91	VT	3.84
19	TX	3.05	LA	3.88	MI	3.73
20	NJ	2.93	MI	3.86	KY	3.72
21	CA	2.91	VT	3.71	ID	3.72
22	DE	2.80	OH	3.52	MN	3.70
23	WA	2.73	MT	3.49	MS	3.66
24	SC	2.70	AK	3.46	KS	3.53
25	NM	2.67	MA	3.40	FL	3.52
26	RI	2.56	OK	3.36	CT	3.44
27	AR	2.52	WV	3.25	NM	3.36
28	CT	2.49	CO	3.20	IA	3.30
29	MS	2.48	SD	3.04	IL	3.29
30	WV	2.48	OR	3.03	OR	3.28
31	AZ	2.42	NE	2.98	NC	3.18
32	MI	2.41	NH	2.90	TN	3.12
33	LA	2.34	GA	2.89	HI	3.09
34	MN	2.33	FL	2.83	RI	2.96
35	MT	2.31	PA	2.79	WV	2.95
36	KY	2.28	MO	2.74	WI	2.89
37	HI	2.17	MD	2.54	UT	2.87
38	NY	2.00	IA	2.48	CO	2.80
39	ID	1.94	RI	2.46	GA	2.75
40	WI	1.87	HI	2.45	MD	2.67
41	FL	1.81	DC	2.26	SD	2.66
42	MD	1.74	IN	2.11	LA	2.56
43	CO	1.66	ID	2.05	IN	2.49
44	UT	1.60	DE	1.74	WA	2.37
45	MA	1.52	UT	1.70	WY	1.99
46	DC	1.50	VA	1.70	AR	1.98
47	VA	1.50	AR	1.65	DC	1.91
48	IN	1.43	KS	1.64	VA	1.88
49	PA	1.39	WA	1.29	MA	1.68
50	WY	1.31	WY	1.07	NY	1.53
51	ND	0.74	ND	0.42	ND	1.48

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 (09/10)

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

	Class 8017 Store: Retail NOC		Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail	
1	TX	4.34	VT	6.96	CA	6.87
2	CA	3.86	TX	6.79	AK	6.75
3	AL	3.73	CA	6.46	NJ	5.34
4	OK	3.41	NH	6.36	MT	5.04
5	IL	3.16	AK	6.06	TX	4.79
6	NJ	3.09	IL	5.97	OK	4.36
7	AK	3.02	AL	5.85	OH	4.16
8	MT	2.98	OK	5.78	IL	3.93
9	PA	2.97	NJ	5.66	MD	3.93
10	NH	2.78	PA	5.55	DE	3.89
11	CT	2.68	HI	5.52	WY	3.81
12	OH	2.68	OH	5.24	RI	3.63
13	SC	2.52	CT	5.23	GA	3.58
14	GA	2.52	MN	5.02	NY	3.56
15	NM	2.40	MT	4.99	WA	3.46
16	MS	2.36	RI	4.84	AZ	3.41
17	NC	2.36	WI	4.45	VT	3.38
18	DE	2.35	DC	4.36	CT	3.36
19	ID	2.31	NY	4.33	HI	3.33
20	LA	2.29	ME	4.30	PA	3.17
21	WY	2.28	NV	4.20	ID	3.12
22	RI	2.21	ID	3.92	KY	3.00
23	MD	2.18	GA	3.84	AL	3.00
24	KY	2.06	MA	3.80	NV	2.98
25	WI	2.06	MI	3.69	ME	2.86
26	VT	2.05	LA	3.66	WI	2.86
27	ME	2.02	FL	3.64	MN	2.73
28	SD	1.99	NE	3.60	SC	2.60
29	MN	1.97	WA	3.58	NM	2.59
30	WA	1.96	SC	3.49	FL	2.55
31	WV	1.90	AZ	3.45	NC	2.50
32	NY	1.87	NM	3.39	MI	2.45
33	MO	1.86	MO	3.39	MO	2.42
34	AZ	1.76	IA	3.24	NH	2.39
35	NE	1.75	DE	3.24	TN	2.35
36	IA	1.75	MD	3.11	WV	2.35
37	NV	1.74	NC	3.05	LA	2.34
38	KS	1.72	MS	3.01	MS	2.29
39	HI	1.71	WY	3.00	KS	2.28
40	TN	1.70	KS	2.89	MA	2.24
41	OR	1.69	KY	2.86	CO	2.23
42	CO	1.68	WV	2.86	OR	2.21
43	MI	1.58	TN	2.80	IN	2.12
44	FL	1.56	UT	2.78	NE	2.07
45	UT	1.53	OR	2.72	IA	1.99
46	VA	1.42	SD	2.52	SD	1.96
47	DC	1.27	CO	2.43	DC	1.95
48	IN	1.25	VA	2.22	VA	1.95
49	MA	1.22	IN	2.18	AR	1.74
50	ND	1.13	AR	1.99	UT	1.70
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 (09/10)

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

	Class 8044 Store: Furniture		Class 8232 Lumberyard: Other Emp		Class 8380 Auto Service/Repair	
1	TX	9.50	MT	12.33	MT	6.81
2	CT	7.36	OK	10.20	CA	6.21
3	PA	7.13	IL	9.28	AL	6.02
4	RI	6.84	AK	8.93	NJ	5.98
5	OK	6.47	NJ	8.63	AK	5.85
6	ME	6.38	TX	8.41	NH	5.68
7	LA	6.37	VT	8.32	IL	5.59
8	IL	6.35	NY	8.03	ME	5.27
9	NJ	6.20	SD	7.99	SC	5.09
10	MT	5.84	MO	7.84	NY	4.97
11	CA	5.67	SC	7.80	VT	4.80
12	AK	5.61	CA	7.74	MN	4.74
13	NH	5.59	PA	7.37	CT	4.70
14	MN	5.52	OH	7.22	MI	4.66
15	SC	5.36	CT	7.05	PA	4.51
16	NC	5.25	NV	6.99	OH	4.12
17	VT	5.04	TN	6.79	WA	4.11
18	DE	4.90	AL	6.54	WI	4.07
19	NY	4.88	LA	6.36	NC	3.96
20	WI	4.81	DE	6.34	KY	3.96
21	AL	4.76	RI	6.33	TX	3.79
22	KY	4.69	MN	6.31	NV	3.74
23	ID	4.64	NH	6.27	IA	3.62
24	OH	4.63	KY	6.26	GA	3.59
25	SD	4.11	MI	6.15	MS	3.46
26	MO	3.97	ID	6.11	NE	3.43
27	TN	3.95	WI	6.10	WV	3.38
28	GA	3.93	ME	5.96	TN	3.26
29	MA	3.83	OR	5.52	ID	3.23
30	NE	3.76	AZ	5.47	SD	3.22
31	WV	3.75	MA	5.46	OR	3.22
32	OR	3.53	GA	5.41	LA	3.21
33	FL	3.51	MD	5.25	FL	3.02
34	IA	3.51	WV	5.11	NM	2.90
35	MS	3.48	NC	5.03	HI	2.89
36	MD	3.42	MS	4.98	KS	2.88
37	NM	3.41	AR	4.86	ND	2.84
38	NV	3.38	IA	4.84	AR	2.81
39	HI	3.30	NM	4.70	MA	2.78
40	WY	3.09	FL	4.69	VA	2.67
41	AZ	3.07	HI	4.64	MD	2.67
42	WA	3.07	DC	4.42	AZ	2.61
43	MI	2.93	NE	4.31	DE	2.55
44	KS	2.66	KS	4.22	UT	2.40
45	CO	2.57	VA	4.14	IN	2.25
46	UT	2.51	WA	4.11	CO	2.18
47	VA	2.45	CO	3.66	WY	2.15
48	DC	2.42	IN	3.46	DC	2.09
49	IN	2.35	UT	3.42	MO	0.00
50	AR	2.10	WY	3.39	OK	0.00
51	ND	2.04	ND	1.48	RI	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 (09/10)

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

	Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care	
1	MT	1.04	MT	0.75	MT	9.39
2	WY	1.04	AK	0.68	CA	7.82
3	OK	0.98	OK	0.64	AK	7.69
4	AK	0.97	NV	0.64	ID	7.51
5	SD	0.94	SC	0.54	OH	7.26
6	AL	0.91	CA	0.51	OK	7.05
7	MS	0.81	ME	0.50	TX	6.91
8	NV	0.81	MS	0.43	NH	6.65
9	LA	0.80	NM	0.42	AL	6.64
10	PA	0.76	PA	0.41	CT	6.06
11	WI	0.74	VT	0.40	WY	5.94
12	NH	0.74	WY	0.38	VT	5.83
13	KY	0.71	AL	0.38	GA	5.79
14	SC	0.70	TN	0.38	SC	5.35
15	WV	0.69	NC	0.37	ME	5.34
16	MN	0.68	NH	0.34	WA	5.16
17	TN	0.68	DE	0.34	MN	4.95
18	ME	0.67	TX	0.34	TN	4.80
19	NM	0.65	OH	0.32	WI	4.74
20	NC	0.64	HI	0.32	OR	4.70
21	IA	0.64	NE	0.32	KY	4.69
22	IL	0.63	RI	0.31	MI	4.66
23	CA	0.61	IL	0.31	NC	4.65
24	CT	0.57	MO	0.30	RI	4.62
25	VT	0.56	LA	0.30	NM	4.56
26	MI	0.55	NY	0.30	IL	4.56
27	NJ	0.55	ID	0.29	FL	4.54
28	TX	0.54	IA	0.29	NJ	4.31
29	MO	0.53	SD	0.29	UT	4.08
30	DE	0.53	WV	0.28	PA	4.03
31	NE	0.51	WI	0.28	NY	3.99
32	ID	0.50	KY	0.27	NV	3.84
33	HI	0.49	CT	0.27	NE	3.71
34	FL	0.46	GA	0.26	CO	3.69
35	NY	0.46	FL	0.26	DE	3.69
36	OH	0.45	MI	0.26	WV	3.65
37	KS	0.44	NJ	0.26	IA	3.62
38	GA	0.41	ND	0.25	MO	3.27
39	RI	0.41	MN	0.25	LA	3.26
40	AZ	0.39	KS	0.24	MS	3.22
41	UT	0.39	AZ	0.22	KS	3.01
42	AR	0.39	MD	0.22	HI	3.00
43	MD	0.37	CO	0.21	SD	2.87
44	IN	0.34	IN	0.20	AZ	2.73
45	CO	0.34	OR	0.19	VA	2.73
46	WA	0.33	AR	0.19	MD	2.65
47	VA	0.33	WA	0.18	DC	2.33
48	OR	0.32	UT	0.17	IN	2.30
49	MA	0.22	VA	0.16	AR	1.85
50	ND	0.22	MA	0.13	ND	1.67
51	DC	0.15	DC	0.13	MA	0.00

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Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (09/10)

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

	Class 8832 Physician and Clerical		Class 8833 Hospital: Professional		Class 8868 College:Profess/Clerical	
1	CA	1.43	WA	5.28	WY	2.29
2	AK	1.03	MT	4.76	NJ	1.49
3	MT	1.02	OK	4.09	MT	1.30
4	WY	0.93	AK	2.59	CA	1.12
5	OK	0.73	NC	2.50	AK	1.08
6	CT	0.71	CA	2.31	TX	1.03
7	NV	0.70	VT	2.11	PA	0.79
8	WA	0.67	WY	2.06	CT	0.77
9	ME	0.66	MI	1.99	SC	0.77
10	MN	0.63	KY	1.98	NY	0.74
11	NY	0.62	ME	1.95	OK	0.74
12	HI	0.62	AL	1.86	IL	0.69
13	NM	0.62	MN	1.84	OH	0.69
14	OH	0.61	OH	1.83	VT	0.68
15	VT	0.60	RI	1.77	NV	0.67
16	SC	0.60	NH	1.75	MN	0.64
17	IL	0.59	ID	1.73	WA	0.64
18	DE	0.56	SC	1.70	NM	0.63
19	TX	0.55	NE	1.65	NC	0.63
20	PA	0.55	NM	1.63	MA	0.61
21	ID	0.54	NV	1.61	SD	0.59
22	RI	0.53	LA	1.61	ID	0.59
23	NH	0.52	IL	1.56	AL	0.58
24	KY	0.51	HI	1.53	DE	0.57
25	NJ	0.50	IA	1.53	HI	0.56
26	NC	0.50	TN	1.52	LA	0.56
27	CO	0.49	GA	1.51	MS	0.55
28	KS	0.48	KS	1.51	CO	0.55
29	AL	0.48	MO	1.49	NH	0.55
30	MO	0.48	TX	1.48	GA	0.54
31	MI	0.47	NJ	1.47	MO	0.52
32	SD	0.45	SD	1.45	WI	0.51
33	NE	0.44	AZ	1.45	AZ	0.50
34	IA	0.44	CT	1.44	ME	0.50
35	GA	0.43	WV	1.42	KS	0.49
36	TN	0.43	OR	1.39	NE	0.48
37	LA	0.42	PA	1.35	IA	0.48
38	AZ	0.42	MA	1.33	TN	0.47
39	MS	0.41	FL	1.16	OR	0.45
40	WI	0.41	MS	1.16	KY	0.43
41	FL	0.40	WI	1.13	WV	0.43
42	OR	0.39	NY	1.13	MI	0.42
43	WV	0.38	CO	1.11	FL	0.40
44	MD	0.37	VA	1.05	VA	0.40
45	DC	0.32	UT	1.03	AR	0.35
46	VA	0.27	MD	1.00	RI	0.33
47	MA	0.27	DE	0.98	MD	0.32
48	IN	0.24	ND	0.93	IN	0.29
49	UT	0.24	DC	0.86	UT	0.27
50	AR	0.23	IN	0.79	DC	0.25
51	ND	0.20	AR	0.74	ND	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 (09/10)

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

	Class 9014 Bldgs-Oper by Contract		Class 9015 Bldgs-Oper by Owner		Class 9052 Hotel: Other Emp	
1	MT	10.16	OK	9.49	CA	6.58
2	CA	9.59	MT	8.92	MT	5.92
3	OH	6.61	CA	6.45	WA	5.82
4	OK	6.43	PA	6.38	AK	5.78
5	NJ	6.28	NJ	6.22	TX	5.63
6	TX	6.19	NH	6.16	OK	5.42
7	AK	6.08	OH	6.08	MN	4.97
8	WA	5.97	AL	5.75	OH	4.66
9	PA	5.79	LA	5.49	NJ	4.61
10	IL	5.51	AK	5.49	PA	4.58
11	VT	5.44	WI	5.47	CT	4.54
12	MN	5.25	TX	5.42	IL	4.48
13	NH	5.22	SD	5.35	NY	4.33
14	WI	4.94	MN	5.25	VT	4.19
15	ME	4.93	MI	5.13	WY	4.17
16	NV	4.74	RI	4.94	NH	3.96
17	ID	4.71	DE	4.92	WI	3.63
18	DE	4.64	NV	4.91	AL	3.63
19	RI	4.60	KY	4.85	MI	3.39
20	CT	4.41	MS	4.84	ID	3.35
21	AL	4.30	IL	4.81	RI	3.23
22	MI	4.29	ME	4.80	ME	3.14
23	GA	4.29	CT	4.79	SD	3.05
24	SC	4.27	ID	4.70	MO	3.00
25	SD	4.26	WA	4.58	DE	2.98
26	WY	4.23	SC	4.47	FL	2.97
27	FL	4.15	KS	4.38	GA	2.93
28	NC	4.06	NE	4.36	NM	2.88
29	HI	4.05	VT	4.24	KY	2.87
30	OR	4.05	IA	4.16	AZ	2.75
31	MO	4.04	NY	4.14	OR	2.71
32	IA	3.98	FL	3.88	SC	2.70
33	LA	3.93	NC	3.87	NE	2.69
34	NE	3.76	NM	3.85	NC	2.68
35	KS	3.74	MO	3.85	IA	2.66
36	NM	3.65	HI	3.84	HI	2.63
37	TN	3.47	GA	3.81	CO	2.62
38	MD	3.37	AZ	3.63	DC	2.61
39	UT	3.37	TN	3.60	LA	2.57
40	AZ	3.33	WV	3.52	TN	2.56
41	KY	3.26	OR	3.39	MD	2.36
42	WV	3.05	MA	3.30	KS	2.28
43	CO	2.91	CO	3.27	WV	2.18
44	MS	2.82	MD	3.22	MS	2.15
45	MA	2.80	UT	3.03	NV	2.05
46	DC	2.68	VA	2.66	IN	2.05
47	ND	2.48	IN	2.51	ND	2.04
48	IN	2.38	WY	2.50	MA	1.76
49	VA	2.28	ND	2.48	VA	1.73
50	AR	1.91	DC	2.25	UT	1.70
51	NY	0.00	AR	2.03	AR	1.15

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 (09/10)

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

	Class 9058		Class 9082		Class 9083	
	Hotel: Restaurant Emp.		Restaurant NOC		Restaurant: Fast Food	
1	OH	4.25	AK	4.62	OK	3.69
2	MT	4.06	CA	3.59	CA	3.59
3	OK	3.75	OK	3.54	TX	3.41
4	PA	3.64	TX	3.41	NJ	3.33
5	AK	3.61	NJ	3.33	NH	3.28
6	MN	3.60	MT	3.25	MT	3.06
7	CA	3.59	WY	2.86	OH	2.93
8	DE	3.44	AL	2.84	AK	2.93
9	TX	3.39	IL	2.79	WY	2.86
10	NJ	3.33	OH	2.78	AL	2.81
11	NH	3.07	PA	2.65	NY	2.80
12	WA	2.95	SC	2.59	SC	2.80
13	MS	2.91	SD	2.58	RI	2.71
14	WY	2.86	MS	2.58	IL	2.52
15	CT	2.70	WA	2.56	WA	2.52
16	NY	2.60	RI	2.49	PA	2.49
17	IL	2.56	NY	2.46	GA	2.47
18	IA	2.56	VT	2.41	LA	2.46
19	GA	2.55	NH	2.40	DE	2.39
20	HI	2.50	ID	2.39	CT	2.32
21	SC	2.39	FL	2.30	VT	2.31
22	ID	2.29	KY	2.30	ID	2.19
23	RI	2.27	DE	2.29	KY	2.19
24	LA	2.21	GA	2.23	FL	2.18
25	NM	2.19	CT	2.17	NC	2.01
26	WI	2.09	MO	2.15	MO	1.93
27	VT	2.09	WI	2.10	ME	1.92
28	KS	2.08	LA	2.09	NE	1.87
29	AL	2.07	NC	2.09	NV	1.84
30	FL	2.01	IA	2.03	WI	1.84
31	ME	2.00	ME	2.01	NM	1.83
32	MI	1.99	TN	1.99	MN	1.82
33	AZ	1.84	HI	1.94	WV	1.75
34	MO	1.83	NM	1.93	IA	1.73
35	SD	1.80	MN	1.88	MS	1.73
36	MA	1.76	MD	1.88	TN	1.72
37	KY	1.75	WV	1.86	MI	1.68
38	NC	1.73	AZ	1.79	OR	1.65
39	NE	1.68	NE	1.78	SD	1.62
40	OR	1.65	MI	1.68	AZ	1.59
41	VA	1.64	OR	1.65	MD	1.58
42	CO	1.59	KS	1.63	CO	1.53
43	MD	1.54	CO	1.53	HI	1.50
44	IN	1.53	IN	1.51	KS	1.43
45	WV	1.50	NV	1.46	IN	1.37
46	NV	1.48	VA	1.44	AR	1.32
47	TN	1.47	DC	1.44	VA	1.31
48	UT	1.27	UT	1.29	ND	1.25
49	ND	1.25	ND	1.25	DC	1.24
50	DC	1.05	AR	1.24	MA	1.23
51	AR	1.04	MA	1.23	UT	1.19

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 (09/10)

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

	Class 9084 Bar, Nightclub, Tavern		Class 9101 College: Other Emp		Class 9403 Garbage Collection	
1	OK	4.20	NJ	7.80	HI	17.06
2	AZ	3.78	TX	7.26	NV	17.00
3	AK	3.64	OK	7.17	CT	16.55
4	MT	3.61	AK	7.02	OK	16.07
5	CA	3.59	CA	6.67	IL	16.03
6	ID	3.57	MT	6.29	ME	15.18
7	TX	3.41	IA	6.12	NJ	14.65
8	NJ	3.33	IL	6.01	TX	14.22
9	OH	3.23	NY	5.68	WI	13.79
10	MN	3.11	CT	5.56	VT	13.59
11	SC	3.08	LA	5.50	KY	13.16
12	WY	2.86	SC	5.47	AL	13.14
13	AL	2.72	WI	5.36	NY	12.92
14	IL	2.68	KS	5.33	MT	12.78
15	KY	2.63	VT	5.30	OH	12.64
16	WA	2.53	SD	4.99	PA	12.39
17	CT	2.52	ID	4.95	ID	12.21
18	ME	2.46	NH	4.85	AK	11.37
19	VT	2.42	MO	4.57	NE	11.03
20	MS	2.40	CO	4.45	MD	10.94
21	GA	2.30	NE	4.41	MI	10.87
22	SD	2.30	ME	4.34	FL	10.74
23	PA	2.29	MN	4.30	IA	10.65
24	NH	2.29	MS	4.28	RI	10.61
25	MO	2.26	AZ	4.18	NH	10.44
26	RI	2.18	NM	4.13	MO	10.40
27	FL	2.11	GA	4.12	NC	10.29
28	KS	2.10	NC	4.07	SC	10.05
29	NE	2.10	RI	4.06	CA	10.00
30	WI	2.08	NV	3.85	MN	9.93
31	NY	2.05	FL	3.73	DE	9.78
32	TN	2.00	OR	3.64	LA	9.61
33	NV	1.91	MA	3.60	KS	9.58
34	NM	1.91	KY	3.49	GA	9.37
35	WV	1.90	HI	3.49	TN	9.13
36	DE	1.89	AL	3.26	WA	9.11
37	CO	1.86	MI	3.26	SD	9.01
38	NC	1.81	OH	3.25	WV	8.67
39	IA	1.75	IN	3.22	DC	8.18
40	LA	1.72	WV	2.88	CO	7.13
41	MI	1.68	DC	2.80	MA	7.03
42	OR	1.65	TN	2.80	AZ	6.92
43	MD	1.63	MD	2.61	NM	6.89
44	HI	1.59	UT	2.59	MS	6.40
45	VA	1.50	WY	2.29	UT	6.32
46	AR	1.47	AR	2.27	OR	6.24
47	UT	1.46	VA	2.17	VA	6.09
48	DC	1.43	WA	0.84	AR	5.82
49	IN	1.36	PA	0.79	ND	5.45
50	ND	1.25	DE	0.57	IN	5.32
51	MA	1.23	ND	0.23	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 (09/10)



DEPARTMENT OF
CONSUMER
& BUSINESS
SERVICES

Information Management Division
350 Winter St. NE, Room 300
P.O. Box 14480
Salem, Oregon 97309-0405
503-378-8254

