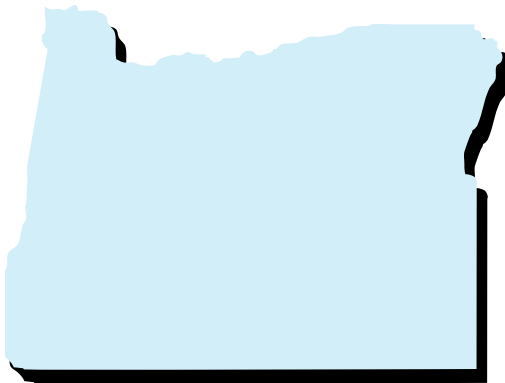


Oregon Workers' Compensation Premium Rate Ranking

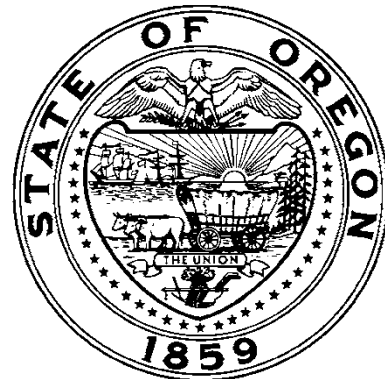
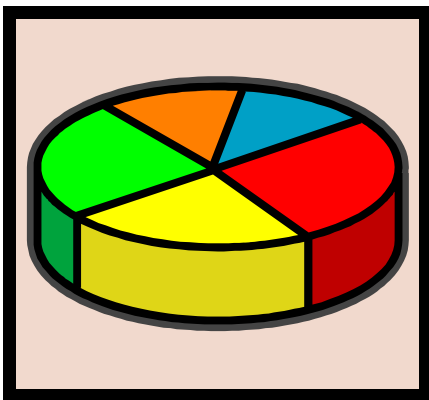
Calendar Year 2016



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Division*

*Information Technology
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December 2016



*Oregon Department of Consumer
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Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2016

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Highlights

- ◆ Oregon employers pay, on average, the 45th highest workers' compensation premium rates in the nation; i.e., just six states had lower rates in 2016. In 2014, Oregon ranked 43rd.
- ◆ The premium rate index in Oregon is \$1.28 per \$100 of payroll. The national median rate index is \$1.84. Premium rate indices range from a low of \$0.89 per \$100 of payroll in North Dakota to a high of \$3.24 in California.
- ◆ The national median rate index is currently at its lowest value since the inception of this study in 1986. It peaked in 1994 at \$4.35.
- ◆ Oregon's rate index is 69 percent of the national median, its lowest recorded level. It was 149 percent of the national median in 1990.
- ◆ From 2004 through 2012, the range between the highest and lowest-cost states narrowed. In 2014, the range widened somewhat, but it narrowed again in 2016. In both 2014 and 2016, there were 21 states within plus or minus 10 percent of the study median. This is a record number of states within this range.
- ◆ Oregon's ranking in the 54 occupational classes used in this study¹ ranged from fifth highest for "Farm: Cattle/Livestock" to the lowest for "Saw Mill."

¹ See Methodology section for explanation of class set substitutions.

Oregon Workers' Compensation Premium Rate Ranking Findings by state Jan. 1, 2016

Introduction

The comparison of workers' compensation rates by state can be used as a factor in plant relocation, as an indicator of possible differences in benefit levels, or to track changes in workers' compensation premium rates among states over time. The Information Technology and Research Section in the Oregon Department of Consumer and Business Services has used the same methodology (with minor enhancements) to examine rates on a biennial basis since 1986. Analysts use this methodology to create a comparable hazard mix across states, thus controlling for interstate differences in industry composition. This edition of the study provides data as of Jan. 1, 2016.

Findings

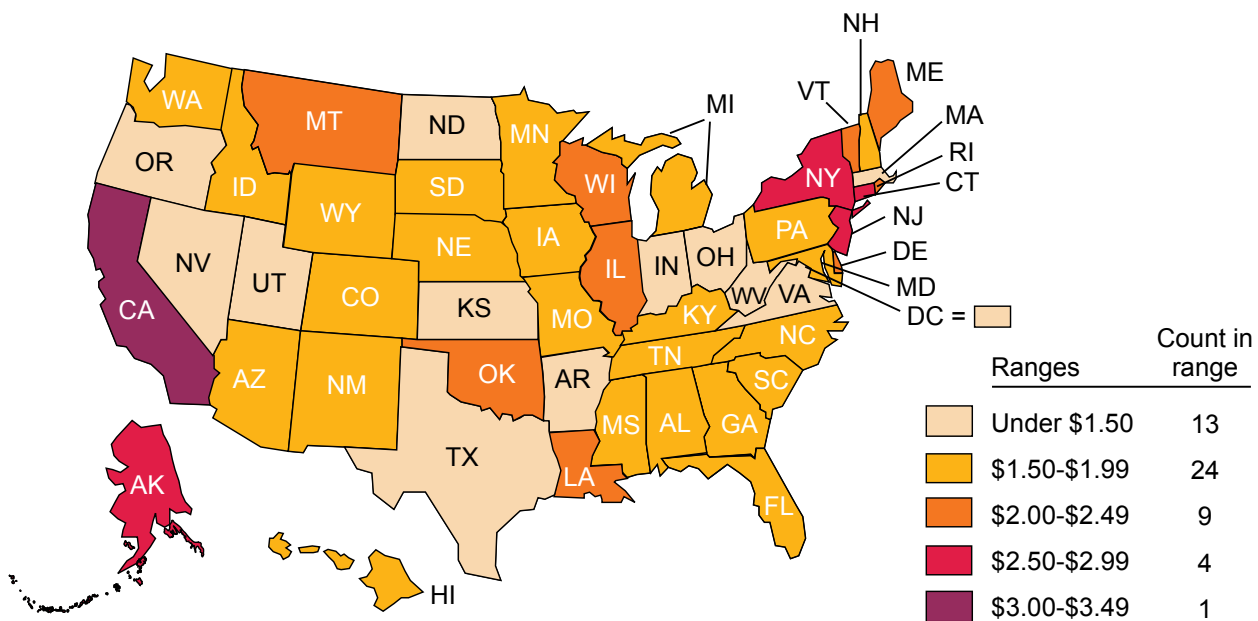
Oregon employers in the voluntary market pay, on average, the 45th highest workers' compensation premium rates in the nation; i.e., only six states have lower rates.

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

Overall, pure premium rates did not increase in Oregon for 21 years, through 2011². This has contributed to a fairly level ranking for the past 20 years; Oregon was ranked 43rd in 2014 and 45th in 2016 (see Table 1). The 2016 Oregon ranking of 45th is the lowest on record.

Oregon's position changed in relation to another of the study's rate benchmarks, the median index rate. Oregon's index rate is 31 percent below the national median in

Figure 1. 2016 Workers' compensation premium index rates



²Subsequent to 2011, Oregon pure premium rates rose slightly, by 1.9 percent in 2012 and 1.7 percent in 2013. This was followed by declines of 7.6 percent in 2014, 5.3 percent in 2015, and 5.3 percent in 2016.

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2016

Table 1. Workers' compensation premium rate ranking

2016 ranking	2014 ranking	State	Index rate	Percent of study median	Effective date	Percent of 2014 study median
1	1	California	3.24	176%	Jan. 1, 2016	188%
2	3	New Jersey	2.92	158%	Jan. 1, 2016	152%
3	4	New York	2.83	154%	Oct. 1, 2015	148%
5	2	Connecticut	2.74	149%	Jan. 1, 2016	155%
5	5	Alaska	2.74	149%	Jan. 1, 2016	145%
6	9	Delaware	2.32	126%	Dec. 1, 2015	125%
8	6	Oklahoma	2.23	121%	Jan. 1, 2016	137%
8	7	Illinois	2.23	121%	Jan. 1, 2015	127%
9	20	Rhode Island	2.20	119%	Aug. 1, 2014	107%
10	10	Louisiana	2.11	115%	Jan. 1, 2016	120%
11	11	Montana	2.10	114%	July 1, 2015	119%
12	23	Wisconsin	2.06	112%	Oct. 1, 2015	104%
14	8	Vermont	2.02	110%	April 1, 2015	125%
14	13	Maine	2.02	110%	April 1, 2015	116%
15	17	Washington	1.97	107%	Jan. 1, 2016	108%
17	27	Hawaii	1.96	107%	Jan. 1, 2016	100%
17	12	New Hampshire	1.96	106%	Jan. 1, 2016	118%
18	17	South Carolina	1.94	105%	Sept. 1, 2015	108%
20	21	Missouri	1.92	104%	Jan. 1, 2016	107%
20	20	New Mexico	1.92	104%	Jan. 1, 2016	108%
22	20	Minnesota	1.91	104%	Jan. 1, 2016	107%
22	27	North Carolina	1.91	103%	April 1, 2015	100%
23	31	Wyoming	1.87	101%	Jan. 1, 2016	95%
24	24	Iowa	1.86	101%	Jan. 1, 2016	101%
25	29	Alabama	1.85	100%	March 1, 2015	97%
26	17	Pennsylvania	1.84	100%	April 1, 2015	108%
27	32	Georgia	1.80	98%	March 1, 2015	95%
28	14	Idaho	1.79	97%	Jan. 1, 2016	109%
29	38	Mississippi	1.70	92%	March 1, 2015	85%
30	22	Tennessee	1.68	91%	March 1, 2015	105%
32	30	Nebraska	1.67	91%	Feb. 1, 2015	96%
32	25	South Dakota	1.67	91%	July 1, 2015	100%
33	28	Florida	1.66	90%	Jan. 1, 2016	98%
34	34	Michigan	1.57	85%	Jan. 1, 2015	91%
35	41	Colorado	1.56	84%	Jan. 1, 2016	81%
36	40	Kentucky	1.52	82%	Oct. 1, 2015	82%
38	37	Arizona	1.50	82%	Jan. 1, 2016	86%
38	35	Maryland	1.50	82%	Jan. 1, 2016	88%
40	36	Texas	1.45	79%	July 1, 2015	87%
40	33	Ohio	1.45	79%	July 1, 2015	94%
41	39	Kansas	1.41	77%	Jan. 1, 2016	83%
42	45	District of Columbia	1.37	74%	Nov. 1, 2015	70%
43	46	Nevada	1.31	71%	March 1, 2015	68%
44	48	Massachusetts	1.29	70%	April 1, 2014	63%
45	43	OREGON	1.28	69%	Jan. 1, 2016	74%
46	45	Utah	1.27	69%	Dec. 1, 2015	71%
47	48	Virginia	1.24	67%	April 1, 2015	63%
48	43	West Virginia	1.22	66%	Nov. 1, 2015	74%
49	49	Arkansas	1.06	57%	July 1, 2015	58%
50	50	Indiana	1.05	57%	Jan. 1, 2016	57%
51	51	North Dakota	0.89	48%	July 1, 2015	47%

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

Class code	Occupation	Oregon payroll (policy years 2010-2012)	Oregon ranking
8810	Clerical Office Employees NOC	36,708,223,064	46
8742	Salespersons - Outside	9,791,077,964	49
8868	COLLEGE: Professional Employees & Clerical	7,518,687,326	41
8832	Physician and Clerical	7,083,940,121	34
9079	Restaurant NOC	4,685,017,094	43
8833	Hospital: Professional Employees	3,637,688,293	45
8017	STORE: Retail, NOC	2,241,806,303	48
8380	Automobile Service/Repair Center & Drivers	1,622,128,033	29
7219	Trucking: NOC - All Employees & Drivers	1,452,011,675	39
8824	Retirement Living Centers: Health Care Employees	1,189,740,277	34

Note: To more closely approximate the typical state's coding methodology, State special code 9079 (Restaurant NOC & Drivers) was split into four codes for the survey: 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club or Tavern). State special code 7219 (Trucking: Local & Long haul - all employees & drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees & drivers) and 7229 (Trucking: Long distance hauling - all employees & drivers).

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

2016, the lowest recorded level (see Figure 5). In 2014, the Oregon index rate was at a former record low of 26 percent below the national median. Historically, the index rate peaked at 49 percent above the median in 1990 and was at previous lows in 2004 and 2006.

Oregon's premium rate index (premium per \$100 of payroll) is \$1.28 (see Figure 1) Premium rate indices range from \$0.89 in North Dakota to \$3.24 in California. Percent of median, a state's index rate divided by the median index rate, ranged from a low of 48 percent for North Dakota to a high of 176 percent for California. Oregon's 2016 percent of median is 69 percent. Twelve jurisdictions were more than 10 percent above the study median, 21 were between 90 percent and 110 percent, and 18 were below 90 percent (see Table 1).

Oregon's ranking in the 54 occupational classes³ used in this study ranged from the fifth highest for "Farm: Cattle/Livestock" to 51st for "Store: Auto Parts." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes this study is based on. Oregon's rates were higher than the median class rates for six of the 54 study classes (see Appendix 4).

Methodology

This study is designed to produce a comparison of premium rates for a comparable set of risk classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. Of the approximately 450 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 66.2 percent of 2010-2012 Oregon payroll and 59.0 percent of 2010-2012 Oregon losses, as reported by NCCI on a policy-year basis. Appendix 1 lists the occupational classes, payroll, and loss information used in this study.

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

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

³The top 50 Oregon classes include codes 7219 and 9079, codes that are not generally used by other states. In order to provide the most representative set of classes, these have been replaced in the study with 7228 and 7229 for 7219, and 9058, 9092, 9083, and 9084 for 9070. This brings the number of codes in the study up to 54 NCCI class codes.

Table 3. States by workers' compensation rating organization

NCCI rating/advisory organization		Independent rating bureau	Monopolistic state funds
Alabama ¹	Mississippi ¹	California ¹	North Dakota
Alaska ¹	Missouri ¹	Delaware ¹	Ohio
Arizona	Montana ¹	Indiana ¹	Washington
Arkansas ¹	Nebraska ¹	Massachusetts	Wyoming
Colorado ¹	Nevada ¹	Michigan ¹	
Connecticut ¹	New Hampshire ¹	Minnesota ¹	
District of Columbia ¹	New Mexico ¹	New Jersey	
Florida	Oklahoma ¹	New York ¹	
Georgia ¹	OREGON¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Wisconsin	
Illinois ¹	South Dakota ¹		
Iowa	Texas ¹		
Kansas ¹	Tennessee ¹		
Kentucky ¹	Utah ¹		
Louisiana ¹	Vermont ¹		
Maine ¹	Virginia ¹		
Maryland ¹	West Virginia ¹		

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

Source: NCCI Annual Statistical Bulletin, 2016 Edition

Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each occupational class based on aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 35 states and the District of Columbia, and provides advisory ratemaking services to the local rating organization in three other states (see Table 3).

Expense load 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 1.306 was computed based on the load factors in effect during 2016, for each of the top 30 private insurers and the SAIF Corporation, weighted by 2015 direct earned

premiums. This figure represents a 3.0 percent increase from the 2014 Oregon value. See Table 4 for load factors by state. Between 2014 and 2016, 24 jurisdictions reported load factor increases, 12 reported decreases, and one state had no change.

In states with competitive rating laws, each carrier determines its own load factor. Pure premium, increased by the expense load factor, represents the manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just the manual rate multiplied by payroll. Other factors, such as premium discounts for quantity purchases, experience modification factors, premium reductions on policies carrying deductible features, retrospective rating plans, and dividends, affect the rate an employer pays. Because comparable data across states do not exist, these factors are not accounted for in this study.

States differ substantially in the way in which they set and apply their manual rates. Monopolistic states have a state-

Table 4. Load factors used for competitive states

State	2014 Load Factor	2016 Load Factor	Percent change 2014 to 2016
Alabama	1.390	1.394	0.30%
Alaska	1.547	1.554	0.47%
Arkansas	1.542	1.532	-0.65%
California	1.119	1.126	0.63%
Colorado	1.256	1.296	3.15%
Connecticut	1.355	1.356	0.07%
Delaware	1.395	1.386	-0.65%
District of Columbia	1.522	1.496	-1.71%
Georgia	1.400	1.450	3.57%
Hawaii	1.629	1.648	1.18%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	1.453	1.564	7.64%
Kentucky	1.390	1.495	7.52%
Louisiana	1.649	1.641	-0.52%
Maine	1.485	1.475	-0.67%
Maryland	1.458	1.443	-1.03%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	1.920	1.890	-1.56%
Mississippi 1	1.365	1.410	3.30%
Missouri 2	1.436	1.457	1.46%
Montana	1.197	1.234	3.06%
Nebraska	1.448	1.498	3.50%
Nevada	1.361	1.373	0.88%
New Hampshire	1.365	1.369	0.29%
New Mexico	1.424	1.416	-0.56%
New York	1.300	1.290	-0.77%
North Carolina	1.353	1.427	5.47%
Oklahoma	1.486	1.574	5.89%
Oregon	1.268	1.306	3.04%
Pennsylvania	1.568	1.665	6.17%
Rhode Island	1.323	1.402	5.98%
South Carolina	1.469	1.505	2.40%
South Dakota	1.612	1.700	5.44%
Tennessee	1.370	1.370	0.00%
Texas	1.810	1.679	-7.24%
Utah	1.426	1.443	1.21%
Vermont	1.477	1.325	-10.30%
Virginia	1.400	1.396	-0.30%
West Virginia	1.358	1.389	2.28%

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

² The Missouri Insurance Department maintains a website that gives the average manual rate for any valid class code entered.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

rating organization). On top of the variation in rating organizations, many states allow insurers to compete for business by setting their own expense load factors.

For this study, Oregon analysts obtained premium rates in effect as of Jan. 1, 2016, for the 54 selected classes directly from the states or from the NCCI *All States Basic Manual*

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2016

for Workers' Compensation and Employers' Liability Insurance. Each state's rates were weighted by 2010-2012 Oregon payroll to obtain the state's average manual rate. If a state did not have rates for all 54 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 54 classes to Oregon's average rate for the limited classification set.

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

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

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2016

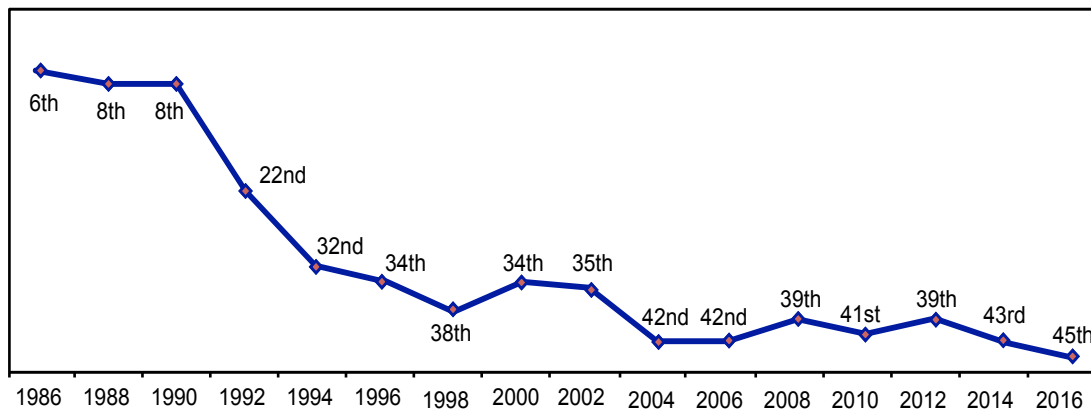
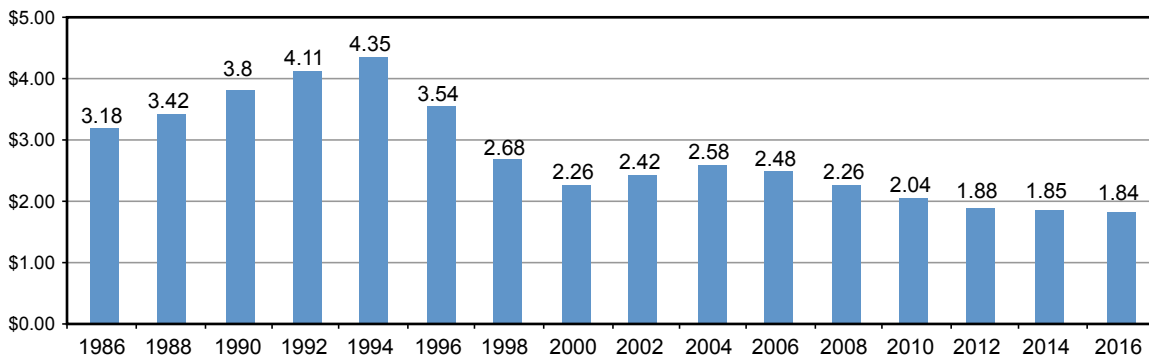


Figure 3. Workers' compensation national median index rate, 1986-2016



Time series

The 2016 study is the 16th biennial study using the same basic methodology. This provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the past 30 years.

The study methodology limits its usefulness as a time series. The set of surveyed classes and associated payroll weights both change over time. Therefore, the index values are not strictly comparable across studies. This means that a change in a state's index values from one study to the next are less meaningful than the change in its placement relative to other states. To overcome this problem, the median rate index for each study is also used as a benchmark. This creates 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 curtails the influence of

outliers at the ends of the distribution. Thus, a state's rate index as a percentage of the median can be used, along with its ranking, as an indicator of its relative cost. It is a better indicator than the actual index value of changes from one study to the next.

As can be seen from Figure 3, the national median rate began to drop in the mid-1990s and reached its previous low point in 2000. The national median then rose in 2002 and 2004, followed by declines through 2016. The 2016 rate is the lowest yet recorded. This general trend has also been observed in an independent data series on national workers' compensation costs published by the U.S. Bureau of Labor Statistics (BLS)⁴. Figure 4 shows the national median rate and the BLS survey data series. The BLS series is a quarterly survey of employers that collects, among other things, the

Figure 4. Workers' compensation national median rate and BLS survey employer costs, 1996-2016

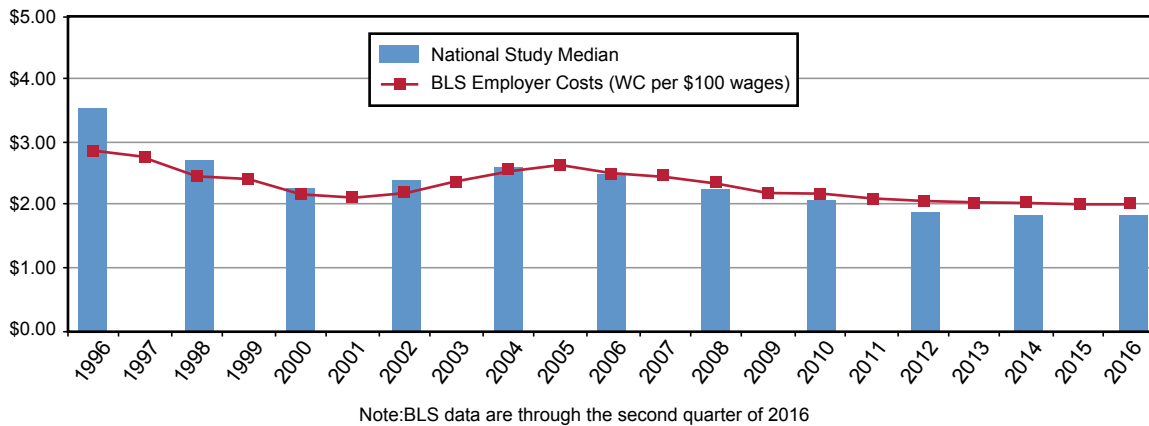
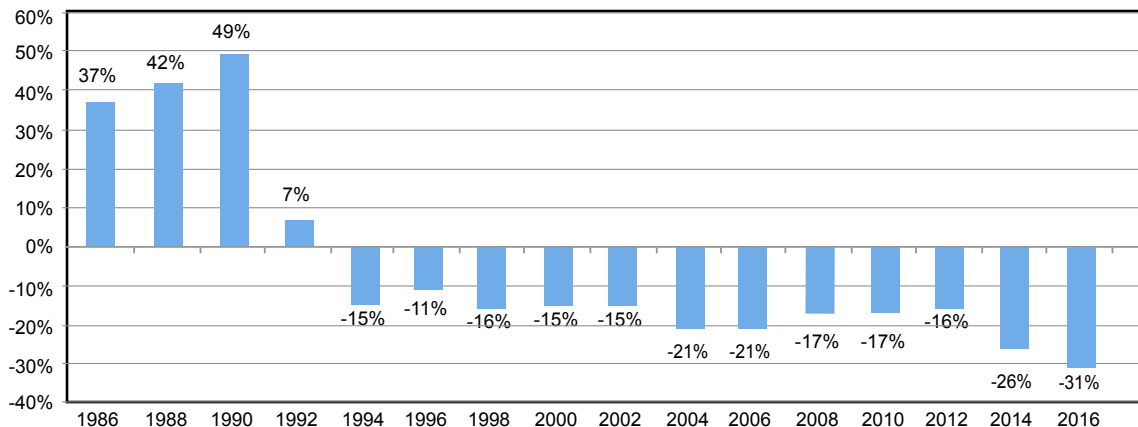


Figure 5. Oregon premium index rate relative to national median value, 1986-2016



⁴ U.S. Bureau of Labor Statistics "Employer Costs for Employee Compensation (ECEC)" <http://www.bls.gov/news.release/pdf/ecec.pdf>.

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Oregon	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%	-1.3%	-1.8%	1.9%	1.4%	-7.6%	-5.3%	-5.3%
Avg. countrywide¹	-6.0%	-5.1%	-5.7%	-6.6%	-3.4%	-2.4%	-1.0%	0.0%	8.4%	2.2%	0.5%	-3.8%	n/a

Source: NCCI Annual Statistical Bulletin, 2016 Edition

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

2. The 2013 Oregon rate change includes impact of Item B-1425 (Employers' Liability Increased Limits Percentages) and the associated offset.

Comparing states' rate trends

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

The tightening of the rate distribution can be seen in Table 6. The maximum range narrowed by more than half between 2004 and 2012 and the median has been decreasing each year. Also, the standard deviation, a mathematical measure of how spread out the numbers are, has been decreasing since 2004 and has leveled off in the last few studies. These measures provide evidence that the index rates have become much closer over time.

Table 6: Maximum, median, minimum, and standard deviation of index rates comparison, 2000 - 2016

Study Year >	2000	2004	2008	2012	2016
Maximum	4.08	6.08	3.97	3.01	3.24
Median	2.26	2.58	2.26	1.88	1.84
Minimum	1.27	1.06	1.08	1.01	0.89
St. dev.	0.61	0.87	0.58	0.50	0.49

cost of workers' compensation and total payroll. Workers' compensation costs as a percentage of payroll can be derived from this information.

Oregon's rates with respect to the median are shown in Figure 5. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index rate for Oregon was increasing as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred while rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to 15 percent below the national median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the national median. The index rate fell again in 2014 and 2016, to 26 percent and 31 percent below the national median, respectively. The 2016 median percentage is a record low in the series.

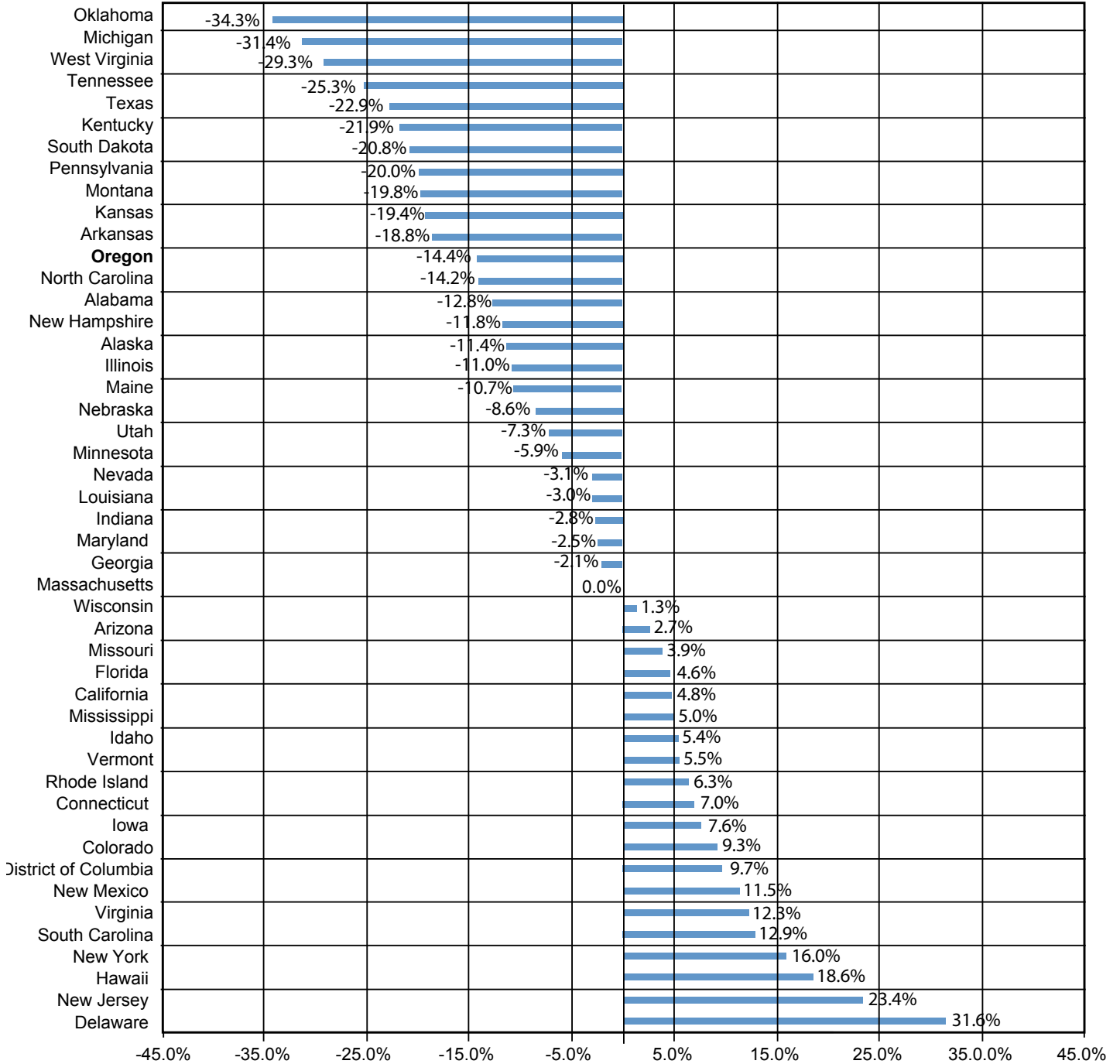
An additional historical comparison

As Appendix 3 illustrates, there have been many changes in states' workers' compensation premium rates over the past five years. In 2012 and 2013, the increases outnumbered the decreases. For 2014, there were equal number of increases and decreases, but in 2015 through mid-2016, significantly more decreases were filed. Ten states reported no changes so far in 2016⁵. Slightly more than half of the states that report premium level changes to the NCCI had a net rate decrease over the five-year period from Jan. 1, 2012, to approximately May 2016⁶ (see Figure 6). Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 2004 through 2016.

⁵ Except for Illinois, which filed no changes for 2016, these 10 are all states that usually file rate changes, if any, in the last half of the calendar year.

⁶ Rates in effect as of 1-1-2016 were used in the study.

Figure 6. Net five-year voluntary premium level change, 1/2012-12/2016
Based on NCCI data



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2016 Edition and Oregon rate filing history. Data do not include changes in residual markets. The 2016 component of change is based upon preliminary listings, which may not reflect rate changes for mid-to-late 2016. Data are not available for North Dakota, Ohio, Washington, 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 measured in each state, but contribute to overall rate level and individual class rates. These factors vary by state. Some issues that the users of this report should consider:

1. Because not all premium classes were included in the study, the actual average premium rate for a state will differ from the weighted premium 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, and these classes were based on the recommendations of respondents in those states.
4. Many states have unique classes within the NCCI system⁷, or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were apportioned by class using available data, otherwise they were averaged.
5. The premium rate listed for a class in any state will often not be the rate that an individual employer in that state would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
6. Employers in Oregon and many other states have the option to purchase large deductible policies, which may contain expenses, or to pay a part of some claims' medical costs (in Oregon, the first \$1,900⁸ of costs) to improve 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.

7. In the competitive rating states, individual insurers may apply different expense load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.
8. The premium rates do not reflect any insurer dividends paid to employers.
9. This study is based on payroll rates.

For Washington, hourly rates must be converted to payroll rates. The Washington payroll data include overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.

10. The payroll basis may differ by state.

- In Nevada and North Dakota, workers' compensation premium is based on the first \$36,000 and \$35,600 of payroll per employee, per year, respectively. Anything more than \$36,000 in Nevada and \$35,600 in North Dakota (up from \$31,800 in 2014) is exempt. In order to compare Nevada's and North Dakota's index rate with those of other states lacking a payroll limitation, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during fiscal year 2016. The 2012 study was the first time Nevada's payroll cap had been taken into account; this contributed to its large drop from the 2010 study.

- Payroll base exclusions (e.g., exclusion of vacation pay) exist in Oregon and South Dakota. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some

⁷ As discussed above, the classification set used in this study was expanded from 50 to 54 classes in order to provide classes that were most commonly used nationally.

⁸ This value will change annually with medical price inflation. For 2006, this value was set at \$1,500 but had risen to \$1,900 by 2016. Refer to WCD Bulletin 345, http://wcd.oregon.gov/Bulletins/bul_345.pdf.

states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for overtime hours. This study does not account for these differences in treatment of overtime.

11. The premium rates may include more than loss experience and insurer overhead. In some states, assessments and taxes are included in the rates to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible.

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

12. The data exclude self-insurers' experience.
13. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, litigation activity, characteristics of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.

14. States with state funds may operate in one of three ways. In North Dakota and Wyoming, workers' compensation is handled exclusively through a monopoly state fund. Ohio and Washington allow workers' compensation insurance to be provided either by the state fund or through self-insurance.

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

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

15. 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 2016

Appendix 1. Occupational classes used for 2016 premium rate ranking

Index	Class code	Scope of basic manual classifications	2010 - 2012 Oregon payroll	2010 - 2012 Oregon losses
1	7219	Trucking: Noc-All Employees & Drivers	1,452,011,675	84,288,695
2	9079	Restaurant & Drivers	4,685,017,094	55,919,813
3	2702	Logging Operations - Nonmechanized Equipment Operations & Drivers	272,515,808	47,548,326
4	8380	Automobile Service Or Repair Center & Drivers	1,622,128,033	41,107,798
5	8810	Clerical Office Employees Noc	36,708,223,064	39,144,992
6	8824	Retirement Living Centers: Health Care Employees	1,189,740,277	33,450,425
7	8833	Hospital: Professional Employees	3,637,688,293	28,039,382
8	8868	College: Professional Employees & Clerical	7,518,687,326	27,928,814
9	7380	Drivers, Chauffeurs, Messengers And Their Helpers Noc-Commercial	782,103,597	25,555,096
10	5645	Carpentry - Dwellings Not Exceeding Three Stories In Height	209,609,982	25,329,748
11	8832	Physician & Clerical	7,083,940,121	21,317,071
12	9015	Buildings - Operation By Owner Or Lessee & Drivers	873,542,564	20,396,501
13	8017	Store: Retail Noc	2,241,806,303	19,829,062
14	0037	Farm: Field Crops & Drivers	434,779,194	18,099,340
15	8232	Lumberyard-New Or Used Materials-All Other Employees And Yard, Warehouse	406,505,467	18,094,837
16	5551	Roofing-All Kinds & Drivers	170,665,110	17,760,163
17	8033	Store: Meat, Grocery And Provision Stores Combined-Retail Noc	966,209,118	17,166,392
18	8742	Salespersons Or Collectors-Outside	9,791,077,964	16,797,185
19	9014	Chimney Cleaning - Residential & Drivers	490,876,763	16,079,374
20	9052	Hotel: All Other Employees & Salespersons, Drivers	774,565,451	16,070,832
21	5403	Carpentry Noc	334,800,675	15,162,984
22	5190	Electrical Wiring-Within Buildings & Drivers	829,486,518	14,705,435
23	0005	Farm: Nursery Employees & Drivers	567,428,135	13,859,839
24	7720	Police Officers & Drivers	648,177,535	12,488,478
25	8018	Store - Vegetable Or Fruit - Wholesale	722,766,164	12,365,533
26	5474	Painting Noc & Shop Operations, Drivers	245,808,580	11,598,782
27	9101	College: All Other Employees	434,893,545	11,263,833
28	0016	Farm - Orchard Or Grove & Drivers	246,067,189	10,873,022
29	8006	Gasoline Station: Self-Service And Convenience/Grocery-Retail	662,145,849	10,710,717
30	8842	Mental Health Group Care Homes--All Employees & Drivers	478,821,979	10,702,484
31	5183	Plumbing Noc & Drivers	586,867,214	10,607,235
32	5445	Wallboard, Installation - Within Buildings & Drivers	108,595,333	10,021,619
33	8835	Home, Public, And Traveling Healthcare--All Employees	384,469,888	9,651,366
34	7600	Telecommunications Co. - Cable Tv Or Satellite - All Other Employees &	416,692,554	9,620,272
35	9403	Garbage, Ashes Or Refuse Collection & Drivers	272,856,558	9,463,266
36	2731	Planing Or Molding Mill	210,395,127	9,282,542
37	5506	Street Or Road Construction: Paving Or Repaving & Drivers	178,792,710	9,160,311
38	7403	Aviation: All Other Employees & Drivers	379,104,178	9,036,968
39	3724	Machinery Or Equipment Erection Or Repair Noc & Drivers	377,670,250	8,973,203
40	6217	Excavation & Drivers	295,330,465	8,292,405
41	3632	Machine Shop Noc	425,228,864	7,959,505
42	5213	Concrete Construction Noc	211,552,624	7,798,057
43	2710	Saw Mill	189,482,040	7,657,485
44	0106	Tree Pruning, Spraying, Repairing -- All Operations & Drivers	94,616,418	7,416,178
45	7539	Electric Light Or Power Co. Noc-All Employees & Drivers	429,243,816	7,177,856
46	0083	Farm: Cattle Or Livestock Raising Noc & Drivers	62,623,814	7,087,364
47	2802	Carpentry-Shop Only-& Drivers	210,881,601	7,013,660
48	3030	Iron Or Steel: Fabrication: Iron Or Steel Works-Shop-Structural-& Drivers	153,562,732	6,997,488
49	8393	Automobile Body Repair And Drivers	287,583,777	6,932,797
50	5221	Concrete Or Cement Work-Floors, Driveways, Yards Or Sidewalks-& Drivers	190,795,995	6,929,397

Note: To more closely approximate the typical state's coding methodology, State special code 9079 (Restaurant NOC & Drivers) was split into four codes for the survey: 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club or Tavern).

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

**Appendix 2. 2015 assigned risk pool size, by state,
for coverages in pools managed by NCCI**

State	ARP as a percent of direct premiums written	2015 Number of ARP risks
Alabama	4.0%	1,600
Alaska	13.9%	7,942
Arizona	6.3%	6,065
Arkansas	10.1%	6,754
Connecticut	6.1%	14,367
Delaware	9.3%	2,507
District of Columbia	4.7%	1,407
Georgia	6.6%	19,679
Idaho	0.6%	721
Illinois	4.6%	33,414
Indiana	NA	9,052
Iowa	5.9%	4,665
Kansas	8.5%	8,914
Massachusetts	18.9%	NA
Michigan	6.6%	N/A
Mississippi	NA	2,690
Nevada	7.2%	4,698
New Hampshire	10.9%	5,774
New Jersey	12.3%	39,248
New Mexico	6.0%	2,923
North Carolina	5.7%	23,615
Oregon	6.8%	9,383
South Carolina	5.5%	11,690
South Dakota	6.3%	1,762
Vermont	11.1%	4,116
Virginia	8.0%	15,719
West Virginia	5.3%	2,520
Partial national average =	7.6%	9,649

N/A=Not available

Source: *Residual Market Management Summary 2015*, NCCI, 2016.

Appendix 3. Voluntary premium level changes, 2012-2016

State	2012 % change	2013 % change	2014 % change ¹	2015 % change	2016 % change	Effective date of latest change
Alabama	(9.2)	4.0	3.3	(2.6)	(8.2)	3/1/2016
Alaska	2.7	(4.7)	(2.6)	(0.8)	(6.3)	1/1/2016
Arizona	5.2	2.9	3.2	(6.0)	(2.2)	1/1/2016
Arkansas	(4.1)	(8.3)	(1.4)	(2.1)	(4.3)	7/1/2016
California	0.4	7.6	7.6	(8.0)	(2.0)	1/1/2016
Colorado	3.7	4.3	3.0	0.0	(1.9)	1/1/2016
Connecticut	4.6	6.1	3.2	(2.9)	(3.8)	1/1/2016
Delaware	21.7	14.0	(11.5)	7.2	0.0	12/1/2015
District of Columbia	0.4	1.9	6.8	0.4	0.0	11/1/2015
Florida	8.9	5.6	0.7	(5.2)	(4.7)	1/1/2016
Georgia	3.0	(6.5)	2.3	(3.3)	2.8	3/1/2016
Hawaii	3.6	4.2	6.2	2.0	1.4	1/1/2016
Idaho	2.9	3.4	(0.9)	(0.2)	0.2	1/1/2016
Illinois	3.5	(4.7)	(4.5)	(5.5)	0.0	1/1/2015
Indiana	2.6	4.4	(7.7)	(3.5)	1.9	1/1/2016
Iowa	4.4	6.9	(2.0)	(3.7)	2.2	1/1/2016
Kansas	(0.5)	1.4	0.9	(10.4)	(11.6)	1/1/2016
Kentucky	(7.9)	(9.0)	(3.5)	(3.4)	0.0	10/1/2015
Louisiana	6.0	1.5	(5.1)	(2.4)	(2.7)	5/1/2016
Maine	(7.0)	1.3	(7.7)	2.6	0.1	4/1/2016
Maryland	1.4	2.9	1.4	(2.7)	(5.3)	1/1/2016
Massachusetts	0.0	0.0	(1.8)	0.0	1.8	4/1/2016
Michigan	(7.4)	(7.2)	(8.3)	(6.5)	(6.9)	1/1/2016
Minnesota	(2.7)	(0.8)	(2.0)	(2.5)	2.0	1/1/2016
Mississippi	10.0	3.1	3.8	(3.2)	(7.9)	3/1/2016
Missouri	(3.0)	2.1	11.6	(3.7)	(2.4)	1/1/2016
Montana	(6.2)	(3.6)	(3.6)	(4.8)	(3.4)	7/1/2016
Nebraska	4.9	(0.4)	(4.8)	(7.0)	(1.2)	2/1/2016
Nevada ²	1.0	(1.1)	3.2	(0.5)	(5.5)	3/1/2016
New Hampshire	6.7	(0.2)	(6.5)	(5.9)	(5.9)	1/1/2016
New Jersey	6.9	8.3	3.6	2.9	0.0	1/1/2016
New Mexico	7.4	4.0	4.0	2.3	(6.2)	1/1/2016
New York	0.0	9.5	0.0	5.9	0.0	10/1/2015
North Carolina	0.0	(1.4)	0.3	(3.4)	(10.2)	4/1/2016
Oklahoma	(1.7)	(0.3)	(14.6)	(7.8)	(14.8)	1/1/2016
Oregon	1.9	1.4	(7.6)	(5.3)	(5.3)	1/1/2016
Pennsylvania	(5.7)	(4.0)	(5.2)	(6.0)	(0.9)	4/1/2016
Rhode Island	5.3	6.5	2.5	0.0	(7.5)	8/1/2016
South Carolina	3.0	0.2	7.4	1.9	0.0	9/1/2015
South Dakota	(0.2)	(3.9)	(8.2)	(8.9)	(1.3)	7/1/2016
Tennessee	(4.7)	1.6	(12.9)	(8.2)	(3.6)	8/28/2016
Texas	(0.3)	(3.8)	0.1	(10.9)	(9.9)	7/1/2016
Utah	(1.6)	(2.0)	(1.4)	(2.5)	0.0	12/1/2015
Vermont	4.1	3.40	1.2	(5.60)	2.6	4/1/2016
Virginia	10.5	(6.4)	4.1	0.9	3.4	4/1/2016
West Virginia	(7.6)	(7.2)	(7.3)	(11.1)	0.0	11/1/2015
Wisconsin	(1.4)	(1.73)	3.2	1.24	0.0	10/1/2015

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2016 Edition and Oregon rate filing history. Data do not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

¹ Preliminary Listing. May not reflect rate changes scheduled for mid-to-late 2016.

² Nevada 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 16 Farm: Orchard/Grove		Class 37 Farm: Field Crops	
1	MN	8.88	WI	14.82	CA	11.47
2	NJ	8.16	OK	12.44	ME	9.18
3	WI	7.59	CA	11.83	AK	9.03
4	DE	7.49	FL	11.45	OK	8.77
5	CA	7.44	MO	10.60	LA	7.85
6	CT	7.23	ID	10.28	NM	7.70
7	ID	6.50	RI	10.25	NH	7.54
8	WY	6.18	NC	9.96	UT	7.47
9	WA	5.95	MT	9.76	NY	7.41
10	MO	5.91	CT	9.70	CT	7.38
11	PA	5.82	AL	9.56	AZ	7.35
12	RI	5.75	AZ	9.34	MO	6.99
13	FL	5.72	ME	9.28	DE	6.90
14	IA	5.72	AK	9.03	MN	6.77
15	AK	5.58	VT	8.82	MT	6.64
16	IL	5.48	IA	8.40	ID	6.41
17	OK	5.08	NH	8.31	GA	6.21
18	MT	5.07	MD	7.95	WY	6.18
19	VT	4.80	SD	7.70	RI	6.16
20	HI	4.75	NE	7.69	SC	6.09
21	GA	4.60	NM	7.67	IA	6.05
22	CO	4.59	HI	7.60	TX	6.02
23	NE	4.43	LA	7.46	CO	5.95
24	ME	4.41	IL	7.36	FL	5.93
25	NH	4.37	MS	7.13	AL	5.93
26	MI	4.37	KS	7.13	WA	5.86
27	NY	4.25	TN	7.10	PA	5.79
28	KY	4.24	MN	6.77	SD	5.74
29	NM	4.13	NV	6.73	NC	5.61
30	AZ	4.06	DC	6.72	MD	5.35
31	NV	3.95	GA	6.71	TN	5.29
32	SD	3.94	CO	6.53	NE	5.21
33	AL	3.92	NY	6.52	VT	5.17
34	LA	3.72	KY	6.50	WI	5.14
35	OH	3.64	SC	6.26	MS	5.13
36	SC	3.60	TX	6.19	WV	5.02
37	NC	3.47	WY	6.18	OR	4.91
38	KS	3.41	WV	6.12	KS	4.75
39	DC	3.25	NJ	6.02	IL	4.54
40	TX	3.13	UT	5.88	DC	4.48
41	IN	3.11	IN	5.41	MI	4.34
42	MD	3.09	WA	5.36	NV	4.32
43	OR	3.07	OR	5.19	KY	4.12
44	TN	3.06	VA	5.17	VA	3.73
45	UT	2.92	AR	5.07	IN	3.59
46	MA	2.88	DE	5.02	OH	3.55
47	VA	2.65	OH	4.45	HI	3.43
48	MS	2.40	MA	4.27	NJ	3.33
49	WV	2.32	PA	3.82	AR	2.87
50	AR	2.26	MI	3.31	MA	2.71
51	ND	1.80	ND	1.78	ND	1.78

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 83 Farm: Cattle/Livestock		Class 106 Tree Pruning		Class 2702 Logging or Lumbering	
1	CA	21.79	OH	44.00	TN	101.67
2	ID	15.03	NC	30.18	KY	72.33
3	AZ	14.94	DE	29.21	LA	61.29
4	AK	13.70	CA	25.22	NY	58.82
5	OR	13.35	CT	25.16	WI	53.48
6	CT	11.88	SC	24.68	IL	51.64
7	NV	11.61	LA	24.67	CT	51.01
8	WA	11.43	AL	23.71	MO	47.48
9	MT	10.92	ME	23.31	KS	45.24
10	CO	10.91	MS	23.04	DE	42.94
11	NJ	10.48	PA	22.91	AK	42.40
12	NM	10.39	NJ	22.76	WV	40.29
13	LA	9.84	NV	21.94	VT	39.53
14	IA	8.89	GA	21.71	MS	34.48
15	IL	8.78	IL	21.47	CA	34.36
16	WY	8.74	AZ	21.34	PA	33.54
17	NH	8.73	VT	20.60	RI	32.60
18	SC	8.44	AK	20.42	NJ	31.83
19	RI	8.42	WV	20.34	HI	30.82
20	DE	8.30	MD	19.67	OH	30.39
21	AL	8.20	HI	19.22	GA	30.15
22	FL	8.12	NH	19.19	NH	27.65
23	MO	8.00	OK	18.48	NC	26.98
24	HI	7.91	RI	18.46	AR	26.89
25	VT	7.86	NM	17.74	MD	26.73
26	TN	7.78	MT	17.74	NM	26.51
27	SD	7.60	MA	17.53	OR	24.49
28	NE	7.52	NY	16.14	IA	24.22
29	ME	7.42	CO	15.86	NE	24.20
30	NY	7.41	WI	15.74	VA	23.42
31	KY	7.11	NE	15.59	MT	22.90
32	GA	7.09	SD	14.97	SC	21.23
33	MN	6.77	FL	14.54	UT	20.92
34	OK	6.74	ID	13.73	TX	20.84
35	MD	6.67	WA	13.64	DC	20.81
36	PA	6.57	MN	13.20	OK	20.70
37	OH	6.00	TN	12.84	SD	20.50
38	VA	5.86	UT	12.73	ME	19.70
39	DC	5.82	VA	12.61	CO	19.17
40	TX	5.80	MI	12.36	ID	18.93
41	MA	5.63	IA	12.09	NV	18.83
42	MS	5.46	KY	12.06	AZ	17.99
43	NC	5.32	OR	11.27	MA	17.66
44	UT	5.14	MO	11.15	AL	17.11
45	WI	5.14	DC	9.73	IN	16.79
46	KS	5.11	KS	9.21	WA	16.66
47	WV	4.82	AR	9.08	MN	14.59
48	IN	4.52	IN	8.89	MI	14.35
49	MI	3.64	TX	7.58	FL	14.11
50	ND	3.40	WY	6.94	WY	12.64
51	AR	3.39	ND	3.96	ND	7.48

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

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

Calendar Year 2016 ■ Oregon Workers' Compensation Premium Rate Ranking

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

	Class 2710 Saw Mill		Class 2731 Planing/Molding Mill		Class 2802 Carpentry-Shop Only	
1	IL	29.87	DE	10.73	CT	12.52
2	NE	26.83	NJ	10.13	CA	10.80
3	NJ	26.67	WI	9.77	NY	10.76
4	AK	22.67	ID	9.77	DE	10.73
5	MO	22.20	NY	9.73	OK	10.38
6	CT	15.97	AK	9.48	NJ	10.13
7	MN	14.82	OK	8.89	AL	9.90
8	RI	13.88	VT	8.72	AK	9.48
9	MT	13.76	CT	8.67	LA	9.37
10	FL	13.20	WA	8.50	MS	9.08
11	ME	13.11	LA	8.23	IL	8.92
12	CO	12.97	NM	7.62	WA	8.71
13	TN	12.88	CA	7.56	MO	8.62
14	WI	12.68	RI	7.37	KS	8.32
15	OK	12.57	MT	7.31	ID	8.26
16	GA	12.39	NH	7.27	RI	7.93
17	LA	12.04	WY	7.25	CO	7.44
18	IA	12.03	IL	6.71	NH	7.35
19	NY	12.03	MI	6.25	MT	7.22
20	NC	12.03	AZ	6.09	IA	7.17
21	AZ	11.93	PA	6.01	FL	7.15
22	UT	11.90	HI	5.70	NM	7.12
23	KS	11.90	NE	5.68	SD	6.93
24	NM	11.60	OR	5.60	WI	6.93
25	HI	11.34	ME	5.55	ME	6.88
26	DE	11.28	MO	5.50	NC	6.51
27	KY	11.23	TX	5.26	SC	6.46
28	ID	11.10	CO	5.17	VT	6.38
29	NH	10.98	SC	5.16	AZ	6.32
30	MD	10.85	SD	5.10	MI	6.22
31	VT	10.83	NC	4.98	PA	6.01
32	MS	10.63	FL	4.98	TX	5.90
33	SC	10.61	NV	4.93	GA	5.85
34	CA	10.02	IA	4.91	HI	5.84
35	VA	9.94	MN	4.81	NE	5.77
36	WA	9.22	KS	4.75	MD	5.50
37	WV	8.75	AL	4.67	NV	5.30
38	AL	8.59	MA	4.54	AR	4.96
39	SD	8.55	VA	4.50	UT	4.86
40	PA	8.29	MS	4.48	TN	4.77
41	DC	8.14	GA	4.36	OR	4.62
42	IN	7.92	IN	4.32	KY	4.51
43	ND	7.48	MD	4.30	DC	4.48
44	WY	7.25	TN	4.22	WV	4.42
45	MA	7.17	DC	3.82	MA	4.36
46	AR	6.85	OH	3.59	IN	4.15
47	TX	6.68	ND	3.31	WY	4.02
48	OH	6.59	UT	3.22	MN	3.92
49	NV	6.52	AR	3.06	VA	3.42
50	MI	6.25	KY	2.68	ND	3.31
51	OR	5.50	WV	2.61	OH	2.66

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 3030 Iron or Steel Works		Class 3632 Machine Shop NOC		Class 3724 Machine/Equip Repair	
1	CT	18.89	DE	7.15	CT	10.52
2	VT	17.42	AK	6.83	MN	8.41
3	NJ	17.42	IL	6.13	IL	8.38
4	NY	14.29	RI	5.90	HI	8.30
5	RI	14.00	IA	5.83	NJ	8.23
6	DE	13.54	CT	5.64	NY	7.82
7	CA	12.65	NY	5.43	WI	7.80
8	AK	12.60	NJ	5.42	SD	7.61
9	IL	11.93	OK	5.23	IA	7.31
10	MD	10.38	CA	5.21	NH	7.23
11	MN	10.04	MN	5.11	CA	7.17
12	NH	9.87	LA	4.90	DE	7.08
13	WI	9.83	AL	4.82	NE	7.05
14	AZ	9.62	MO	4.80	MO	6.55
15	FL	9.15	FL	4.75	RI	6.52
16	MI	8.84	SC	4.62	AK	6.47
17	MO	8.73	VT	4.54	MS	6.40
18	NM	8.44	GA	4.48	AL	6.33
19	SD	8.36	ID	4.47	DC	6.13
20	ME	8.07	WA	4.41	WA	5.75
21	MA	8.03	WI	4.36	MD	5.74
22	KY	7.99	NE	4.30	VT	5.67
23	CO	7.97	ME	4.26	MT	5.52
24	GA	7.83	MT	4.25	NC	5.51
25	OK	7.79	TN	4.18	MA	5.48
26	KS	7.77	CO	4.08	ID	5.46
27	NC	7.65	MS	4.06	GA	5.44
28	WA	7.50	NC	3.91	ME	5.40
29	ID	7.47	MI	3.81	MI	5.35
30	HI	7.40	HI	3.77	TN	5.26
31	PA	7.19	TX	3.60	LA	5.24
32	SC	7.16	PA	3.59	PA	5.18
33	NV	7.14	NH	3.52	SC	5.16
34	IA	7.12	WV	3.51	WV	5.10
35	MT	7.11	NM	3.44	VA	4.98
36	AL	6.94	KS	3.17	AZ	4.95
37	NE	6.60	SD	3.11	OK	4.80
38	VA	6.55	OR	3.08	NM	4.68
39	OH	6.33	MD	3.03	OH	4.61
40	OR	6.27	KY	2.89	KY	4.42
41	TN	6.25	VA	2.83	FL	4.13
42	TX	5.85	UT	2.83	OR	4.09
43	LA	5.57	WY	2.74	TX	4.02
44	WV	5.34	ND	2.68	WY	4.02
45	MS	5.17	DC	2.60	CO	3.85
46	DC	5.07	AZ	2.49	NV	3.75
47	AR	4.81	AR	2.30	KS	3.58
48	UT	4.46	OH	2.26	UT	3.56
49	IN	4.32	NV	2.26	AR	3.31
50	ND	3.56	IN	2.22	IN	2.90
51	WY	3.36	MA	1.89	ND	1.87

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

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Constr NOC	
1	NY	10.98	NY	8.29	NY	24.27
2	CT	9.30	SC	6.89	CT	22.15
3	SD	8.04	NC	6.52	IL	19.89
4	AK	7.53	NJ	6.26	MA	18.83
5	RI	7.52	OK	5.96	NJ	18.56
6	NJ	7.34	CT	5.77	NH	17.92
7	CA	7.07	IL	5.57	RI	16.90
8	DE	6.83	FL	5.24	ME	16.48
9	ME	6.80	CA	5.05	OK	12.86
10	IL	6.65	MT	5.03	MI	12.74
11	NC	6.65	DE	5.01	IA	12.04
12	DC	6.37	WI	4.93	PA	11.77
13	WA	6.33	GA	4.85	VT	11.73
14	MD	6.28	PA	4.82	MD	11.52
15	OK	6.20	RI	4.76	WI	11.18
16	MT	5.96	MS	4.74	FL	11.02
17	VT	5.90	AK	4.70	DC	10.69
18	NH	5.83	NH	4.56	DE	10.51
19	MN	5.81	TX	4.50	NE	10.47
20	PA	5.76	ME	4.46	CA	10.13
21	WI	5.71	LA	4.34	NC	10.10
22	HI	5.69	AZ	4.29	WA	9.95
23	IA	5.65	MD	4.19	MN	9.32
24	MO	5.51	ID	4.15	NV	9.31
25	ID	5.49	MN	4.07	MO	9.19
26	FL	5.10	WY	4.02	MT	9.11
27	MI	5.07	MO	4.02	GA	8.92
28	CO	5.07	NE	4.00	ID	8.90
29	SC	4.97	NM	4.00	AK	8.46
30	NE	4.89	VT	3.83	TN	8.06
31	GA	4.81	DC	3.82	SD	7.82
32	NM	4.69	IA	3.79	LA	7.78
33	NV	4.57	MI	3.76	SC	7.55
34	AZ	4.57	AL	3.72	NM	7.38
35	MS	4.39	HI	3.67	AL	7.37
36	LA	4.35	WA	3.60	AZ	6.90
37	TX	4.28	SD	3.57	VA	6.83
38	AL	4.27	TN	3.56	KS	6.63
39	WY	4.02	VA	3.42	WV	6.57
40	VA	3.92	CO	3.28	UT	6.56
41	KY	3.72	KY	3.20	MS	6.51
42	TN	3.71	KS	3.05	CO	6.25
43	KS	3.69	OH	3.01	TX	5.90
44	UT	3.68	MA	2.95	OH	5.66
45	MA	3.50	UT	2.70	OR	5.29
46	OR	3.21	OR	2.67	AR	5.29
47	ND	3.04	NV	2.58	HI	5.16
48	OH	2.87	IN	2.54	KY	4.86
49	AR	2.83	WV	2.27	IN	4.57
50	WV	2.10	AR	2.04	ND	4.38
51	IN	1.83	ND	1.99	WY	4.02

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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	17.37	NY	20.17	ME	17.11
2	CT	13.77	NJ	19.60	GA	15.52
3	WA	12.41	CT	19.16	WA	15.33
4	NJ	11.69	RI	16.90	CT	15.15
5	AK	11.47	IA	16.32	NH	14.25
6	IL	10.43	NH	15.94	NY	13.51
7	MT	10.39	SD	15.50	VT	12.62
8	CA	10.27	MN	15.41	NC	12.36
9	RI	10.17	WA	15.33	WI	12.24
10	DE	9.88	IL	14.75	DE	11.97
11	MN	9.82	LA	14.47	MT	11.43
12	ME	9.77	MT	14.34	OR	11.01
13	VT	9.69	WI	13.92	AL	10.48
14	NH	9.36	CA	13.41	SD	10.30
15	WI	8.90	MI	13.33	MD	10.14
16	PA	8.68	GA	12.21	MS	10.03
17	MI	8.42	ID	11.89	IL	9.86
18	IA	8.42	VT	11.69	SC	9.86
19	MO	7.31	ME	11.34	NJ	9.77
20	ID	7.26	NM	11.28	RI	9.73
21	CO	7.01	AK	10.92	NE	9.68
22	FL	7.01	AZ	10.80	OK	9.56
23	DC	6.92	MA	10.61	PA	9.49
24	MA	6.89	MS	10.42	LA	9.26
25	LA	6.84	DE	10.42	ID	9.01
26	MD	6.81	OK	10.31	MN	8.70
27	SC	6.80	NE	10.30	IA	8.59
28	KS	6.65	PA	9.87	TN	8.58
29	OK	6.50	FL	9.68	MA	7.99
30	UT	6.35	NC	9.49	CA	7.98
31	GA	6.32	SC	9.25	CO	7.96
32	NE	6.30	MO	9.20	AK	7.96
33	NC	6.18	TN	9.04	MI	7.77
34	SD	6.08	AL	9.03	FL	7.48
35	AZ	6.03	KY	8.74	MO	7.36
36	AL	5.63	KS	8.68	AZ	7.17
37	OR	5.61	NV	7.87	NM	7.09
38	MS	5.58	HI	7.59	UT	6.95
39	TN	5.52	MD	7.58	ND	6.87
40	OH	5.51	CO	7.57	KY	6.70
41	NM	5.33	WV	7.46	NV	6.48
42	KY	5.12	UT	7.22	KS	6.36
43	VA	5.10	DC	6.49	DC	5.78
44	HI	5.06	AR	6.33	VA	5.69
45	TX	5.02	ND	6.18	OH	5.59
46	ND	4.38	OR	6.09	AR	5.51
47	AR	4.17	VA	6.04	TX	5.37
48	WY	4.02	TX	5.90	HI	5.01
49	NV	4.00	IN	5.50	WV	4.74
50	IN	3.45	OH	5.48	WY	4.02
51	WV	3.40	WY	4.02	IN	3.78

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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	CT	16.82	NY	25.05	CT	50.84
2	NJ	16.44	DE	16.38	MN	46.95
3	NY	14.92	CA	13.70	GA	43.49
4	WI	14.48	RI	13.37	MT	37.67
5	DE	14.26	NJ	13.06	MI	36.27
6	GA	13.93	CT	12.68	NJ	35.03
7	CA	12.29	SC	12.25	RI	34.30
8	AK	12.08	LA	12.08	SC	33.96
9	PA	11.44	OK	11.97	DE	31.13
10	SC	11.29	AZ	11.01	NH	30.34
11	MT	11.21	DC	10.60	CA	29.76
12	NH	11.18	IL	9.96	NY	29.15
13	FL	11.00	WV	9.72	LA	28.86
14	RI	10.91	NH	9.69	IA	28.36
15	ME	10.73	NM	9.58	WI	26.72
16	IL	10.54	PA	9.49	IL	25.91
17	MO	10.34	IA	9.27	WA	25.88
18	MI	9.77	FL	9.23	MA	25.63
19	NC	9.28	HI	9.15	AL	24.83
20	NM	9.24	NE	9.00	ID	24.64
21	MN	9.16	ME	8.77	AK	24.61
22	SD	9.04	NC	8.68	SD	24.59
23	AZ	8.78	TX	8.59	NC	24.32
24	OK	8.61	GA	8.54	MO	24.31
25	LA	8.54	SD	8.43	ME	24.04
26	VT	8.43	KY	8.42	PA	23.97
27	ID	8.36	VT	8.31	TN	23.48
28	CO	8.33	MT	8.18	UT	22.08
29	KY	8.28	MN	7.99	NM	21.99
30	WA	8.24	MO	7.92	MS	21.73
31	IA	8.16	MS	7.90	VT	21.12
32	MS	7.92	MI	7.83	MD	20.02
33	NE	7.70	WI	7.79	FL	18.56
34	UT	7.63	NV	7.79	NE	18.35
35	TN	7.49	TN	7.73	HI	18.01
36	AL	7.44	MD	7.65	KY	17.11
37	KS	7.41	MA	7.63	CO	16.82
38	OH	7.02	OR	7.24	OK	16.73
39	OR	6.98	VA	7.20	AZ	16.67
40	VA	6.86	CO	6.96	WV	16.46
41	MD	6.62	AK	6.95	VA	16.08
42	NV	5.85	WA	6.85	OH	15.69
43	HI	5.72	AL	6.80	OR	15.44
44	AR	5.63	ID	6.68	KS	14.09
45	MA	5.62	IN	5.75	DC	13.86
46	DC	5.04	KS	5.19	AR	13.65
47	WV	4.99	OH	4.61	TX	12.98
48	IN	4.93	AR	4.37	NV	11.27
49	TX	4.86	ND	3.37	IN	10.40
50	WY	4.02	WY	2.78	ND	10.31
51	ND	3.78	UT	0.00	WY	4.02

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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	30.81	ME	12.23	NJ	19.17
2	CT	26.59	NY	11.37	NY	18.26
3	SC	23.76	AL	10.53	CT	15.11
4	IL	21.71	CT	10.08	CA	14.73
5	NC	20.35	MI	9.56	AK	13.22
6	NJ	19.60	KY	9.41	MI	13.09
7	NH	18.33	SC	9.19	WA	12.67
8	MS	17.94	NJ	9.18	IL	12.59
9	NM	17.90	MN	9.11	DE	12.55
10	WI	17.84	NC	9.06	LA	12.19
11	NY	17.18	WA	8.86	HI	11.87
12	FL	16.89	NH	8.76	VT	11.38
13	SD	16.72	NE	8.67	OH	11.23
14	AZ	16.66	VT	8.52	IA	11.10
15	AL	16.66	IL	8.48	PA	10.90
16	LA	16.59	DE	8.44	NC	10.79
17	OR	16.34	WI	8.38	MT	10.24
18	KY	16.24	MT	8.30	MO	10.10
19	ID	16.21	GA	8.26	MA	10.10
20	TN	15.76	AK	7.96	RI	10.08
21	AK	15.58	IA	7.94	ME	9.96
22	MN	15.26	CA	7.77	OK	9.87
23	MO	14.99	RI	7.76	SC	9.75
24	MI	14.55	FL	7.56	WI	9.49
25	MT	14.52	LA	7.08	NH	9.49
26	OK	14.29	OK	6.77	NE	9.29
27	UT	14.18	MO	6.68	TX	9.06
28	DE	13.99	MD	6.61	ID	8.76
29	WA	13.73	TN	6.58	GA	8.67
30	CA	13.41	CO	6.35	NM	8.54
31	IA	13.21	SD	6.31	MN	8.47
32	WV	12.77	VA	6.23	AL	8.42
33	VT	12.69	PA	6.21	MD	8.23
34	PA	12.53	NM	6.09	OR	8.11
35	VA	12.52	ID	6.06	MS	7.66
36	NE	12.31	DC	5.97	FL	7.35
37	KS	12.13	MS	5.81	VA	7.34
38	ME	11.82	TX	5.55	DC	7.18
39	CO	11.46	UT	5.40	TN	7.08
40	RI	11.28	HI	5.29	NV	6.92
41	MD	10.64	MA	4.80	WY	6.85
42	DC	9.69	OR	4.76	CO	6.74
43	HI	9.56	AZ	4.75	AZ	6.50
44	NV	9.02	AR	4.70	SD	6.49
45	AR	8.92	NV	4.60	KS	6.32
46	MA	8.67	KS	4.58	UT	6.04
47	OH	8.14	OH	4.11	ND	5.98
48	IN	8.08	WY	4.02	WV	5.55
49	WY	6.25	WV	3.86	AR	4.83
50	ND	6.18	IN	3.34	IN	4.68
51	TX	5.90	ND	2.53	KY	3.58

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

Calendar Year 2016 ■ Oregon Workers' Compensation Premium Rate Ranking

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

	Class 7229 Trucking (Long Dist.)		Class 7380 Chauffeurs NOC		Class 7403 Aviation: All Other	
1	NJ	19.17	CT	15.02	CA	11.86
2	NY	18.26	NJ	15.01	IL	10.75
3	CT	16.11	NY	14.72	NY	9.29
4	NC	15.83	CA	13.12	NJ	8.40
5	RI	15.58	IL	10.79	WI	8.40
6	ME	15.34	AK	10.65	VT	8.28
7	CA	14.73	RI	8.81	MO	8.27
8	IL	14.35	LA	8.24	MN	8.07
9	VT	14.01	OK	8.24	CO	8.02
10	AK	13.22	MN	8.14	RI	7.88
11	SC	13.20	VT	7.98	NM	6.97
12	MI	13.09	NM	7.72	NC	6.85
13	MO	12.84	MD	7.09	PA	6.84
14	MD	12.82	NC	7.04	HI	6.68
15	HI	12.59	MT	6.96	TX	6.35
16	DE	12.55	HI	6.92	MD	6.25
17	MN	12.29	NH	6.89	ME	6.06
18	WA	12.29	MA	6.85	NH	6.05
19	LA	12.19	WI	6.84	AZ	5.96
20	NM	11.44	WA	6.82	FL	5.86
21	OK	11.39	ME	6.82	SC	5.85
22	IA	10.98	MO	6.76	SD	5.59
23	WI	10.94	AL	6.57	CT	5.54
24	NE	10.93	OH	6.54	MA	5.47
25	PA	10.90	IA	6.30	IA	5.27
26	MT	10.24	GA	6.27	UT	5.10
27	MA	10.10	SC	6.18	MT	4.94
28	AL	9.90	NE	6.11	OK	4.85
29	GA	9.57	CO	6.10	NV	4.76
30	KY	9.56	FL	6.10	DC	4.49
31	TX	9.06	TX	5.95	LA	4.42
32	AZ	9.03	MI	5.75	VA	4.38
33	OH	9.00	WY	5.56	WY	4.15
34	TN	8.84	TN	5.52	MI	3.98
35	ID	8.76	VA	5.40	WA	3.94
36	UT	8.75	KY	5.25	TN	3.93
37	CO	8.70	DC	5.10	NE	3.57
38	VA	8.68	MS	4.95	IN	3.46
39	AR	8.63	ID	4.72	MS	3.44
40	SD	8.31	SD	4.62	WV	3.40
41	MS	8.29	KS	4.58	AK	3.38
42	NH	8.26	OR	4.44	GA	3.28
43	DC	8.19	UT	4.26	OH	3.26
44	OR	8.11	ND	4.07	AR	3.20
45	NV	7.85	IN	3.62	ID	3.17
46	KS	7.44	AR	3.42	DE	3.01
47	FL	7.35	WV	3.32	OR	2.92
48	WY	6.85	AZ	0.00	KS	2.71
49	WV	6.57	DE	0.00	AL	2.31
50	IN	6.53	NV	0.00	KY	1.99
51	ND	5.98	PA	0.00	ND	1.53

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

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 7539 Elect. Light/Power Co		Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers	
1	AK	7.51	CT	17.53	DE	7.08
2	MO	4.82	NJ	11.03	CA	5.91
3	ME	4.79	CA	10.89	PA	5.86
4	IA	4.29	NY	9.93	AK	5.34
5	VT	4.19	IL	9.11	OK	5.25
6	OK	4.17	NC	8.01	AL	5.24
7	DE	4.05	AK	7.72	VT	4.91
8	AL	3.95	NM	6.83	RI	4.88
9	NC	3.18	TN	6.62	MT	4.74
10	KS	3.06	LA	6.59	LA	4.73
11	CT	3.06	WI	6.16	MO	4.62
12	TN	2.88	SC	6.14	NV	4.61
13	SC	2.83	KY	5.55	IA	4.59
14	NE	2.72	VT	5.39	CT	4.51
15	RI	2.70	AL	5.31	HI	4.47
16	IL	2.69	MS	5.30	ME	4.29
17	WA	2.64	GA	5.26	NM	4.22
18	CA	2.58	FL	5.17	FL	4.15
19	NY	2.58	MO	5.17	CO	4.15
20	NJ	2.57	DE	5.15	SC	4.06
21	DC	2.57	IA	4.92	SD	4.03
22	GA	2.55	PA	4.84	WI	3.85
23	NH	2.52	OK	4.75	NE	3.84
24	MT	2.48	OH	4.73	ID	3.82
25	LA	2.47	RI	4.69	OH	3.63
26	KY	2.43	NH	4.67	NH	3.46
27	NM	2.34	ME	4.63	NJ	3.43
28	FL	2.27	MN	4.61	WV	3.40
29	OR	2.25	MD	4.56	NC	3.40
30	AZ	2.25	NE	4.46	AZ	3.31
31	ID	2.02	HI	4.45	MD	3.26
32	VA	2.01	SD	4.40	MS	3.26
33	MS	2.00	MI	4.29	IL	3.25
34	UT	1.86	MT	4.07	TX	3.24
35	SD	1.85	DC	3.96	TN	3.22
36	HI	1.81	MA	3.93	UT	3.06
37	CO	1.79	ID	3.84	MN	3.03
38	PA	1.76	UT	3.83	GA	2.95
39	MN	1.66	AZ	3.67	OR	2.79
40	WI	1.65	TX	3.63	MI	2.79
41	MD	1.47	OR	3.55	WA	2.75
42	IN	1.47	CO	3.54	IN	2.61
43	TX	1.46	IN	3.28	DC	2.60
44	WV	1.45	WV	3.28	KS	2.60
45	MA	1.44	AR	3.01	KY	2.59
46	MI	1.38	NV	2.96	NY	2.48
47	AR	1.23	KS	2.89	MA	2.11
48	NV	1.22	VA	2.62	ND	2.08
49	OH	1.16	WA	2.08	WY	2.01
50	WY	0.86	WY	1.32	VA	1.91
51	ND	0.78	ND	0.60	AR	1.91

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 8006 Gasoline station		Class 8017 Store: Retail NOC		Class 8018 Store: Veg/Fruit Wholesale	
1	NJ	6.08	CA	5.00	NY	10.24
2	CA	5.96	NJ	4.30	NJ	9.75
3	WY	5.32	DE	4.28	CA	9.65
4	WI	5.15	AK	3.12	DC	9.38
5	DE	4.88	PA	3.00	DE	7.82
6	CT	4.87	RI	2.99	CT	7.21
7	MT	4.85	IL	2.98	HI	6.33
8	OK	4.43	OK	2.96	PA	5.99
9	NC	4.41	CT	2.95	VT	5.59
10	NY	3.98	NM	2.87	AK	5.52
11	NH	3.96	LA	2.87	IL	5.40
12	AL	3.88	HI	2.55	OK	4.99
13	IA	3.72	ME	2.45	WA	4.25
14	SC	3.72	NH	2.35	ME	4.23
15	LA	3.58	MS	2.34	NH	4.20
16	TX	3.50	NC	2.34	TX	4.14
17	VT	3.49	TX	2.31	WY	4.00
18	IL	3.44	MT	2.31	LA	4.00
19	WA	3.44	SC	2.29	MD	4.00
20	RI	3.40	MO	2.27	GA	3.97
21	NM	3.40	NY	2.24	NM	3.94
22	MN	3.34	IA	2.23	SC	3.81
23	FL	3.30	AL	2.11	WI	3.68
24	NE	3.19	ID	2.10	FL	3.67
25	KS	3.19	GA	2.10	IA	3.62
26	AK	3.11	WI	2.04	AL	3.61
27	PA	3.05	FL	2.00	MO	3.50
28	MS	3.03	MN	1.97	ID	3.47
29	HI	2.93	SD	1.95	RI	3.43
30	TN	2.93	CO	1.93	OH	3.42
31	ID	2.91	NE	1.89	MT	3.38
32	MO	2.87	WA	1.83	MN	3.24
33	NV	2.70	VT	1.83	MA	3.23
34	ME	2.65	MD	1.79	MS	3.19
35	CO	2.64	AZ	1.73	NC	3.18
36	MD	2.47	VA	1.68	AZ	3.14
37	GA	2.41	KS	1.67	MI	3.08
38	VA	2.40	OH	1.67	KS	2.96
39	KY	2.37	WY	1.65	TN	2.93
40	SD	2.33	TN	1.58	CO	2.90
41	AZ	2.29	KY	1.48	SD	2.80
42	OH	2.22	UT	1.46	VA	2.78
43	UT	2.13	IN	1.35	NE	2.71
44	AR	2.07	NV	1.31	KY	2.59
45	MI	2.06	MI	1.27	UT	2.49
46	IN	2.02	ND	1.25	IN	2.46
47	OR	2.01	MA	1.24	NV	2.37
48	DC	1.83	OR	1.22	OR	2.36
49	MA	1.74	DC	1.19	WV	1.96
50	WV	1.46	WV	1.00	AR	1.74
51	ND	1.25	AR	0.99	ND	1.70

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 8033 Store: Meat/Groc Retail		Class 8232 Lumberyard: Oth Emp		Class 8380 Auto Service/Repair	
1	CA	7.54	NJ	11.90	NJ	8.21
2	NJ	6.63	NY	11.30	CA	7.69
3	NY	6.01	CA	10.08	AK	7.59
4	DE	5.84	MO	9.77	AL	6.47
5	RI	4.57	DE	9.36	NY	6.39
6	HI	4.53	HI	9.28	CT	6.24
7	OK	4.20	IL	8.58	IL	5.24
8	MD	4.20	CT	8.53	VT	5.13
9	TX	4.04	OK	8.17	MT	4.95
10	MT	3.92	IA	8.13	WA	4.90
11	CT	3.86	RI	7.87	LA	4.88
12	NM	3.85	LA	7.61	ME	4.78
13	WI	3.80	VT	7.59	NH	4.74
14	WY	3.71	AK	7.39	WI	4.69
15	IL	3.67	SC	7.04	MI	4.49
16	WA	3.66	KY	6.83	SC	4.45
17	DC	3.61	MT	6.78	MN	4.21
18	AK	3.53	NH	6.76	HI	4.19
19	LA	3.50	GA	6.48	MS	4.15
20	AL	3.49	MS	6.27	GA	4.07
21	AZ	3.29	NC	6.21	IA	3.99
22	NH	3.23	PA	6.16	SD	3.84
23	ID	3.18	NE	6.14	MD	3.74
24	MS	3.17	SD	6.07	NC	3.67
25	CO	3.01	TN	6.04	NE	3.60
26	VT	2.96	ID	5.95	FL	3.57
27	PA	2.91	MN	5.93	ID	3.53
28	MN	2.88	CO	5.91	DC	3.41
29	SC	2.87	WI	5.88	OR	3.33
30	ME	2.87	TX	5.83	KY	3.19
31	MO	2.80	MI	5.71	VA	3.17
32	GA	2.65	AL	5.70	CO	3.11
33	NC	2.64	OR	5.66	NM	3.10
34	OH	2.47	OH	5.65	OH	3.08
35	FL	2.45	DC	5.59	WY	3.05
36	NV	2.43	ME	5.58	MA	2.98
37	MI	2.39	FL	5.34	AZ	2.98
38	KY	2.37	AZ	5.33	TN	2.96
39	VA	2.35	MA	5.27	AR	2.89
40	OR	2.32	WV	5.25	DE	2.84
41	NE	2.18	NM	5.24	NV	2.83
42	MA	2.14	UT	5.04	KS	2.77
43	IN	2.14	VA	4.90	WV	2.75
44	SD	2.06	KS	4.83	TX	2.70
45	UT	1.94	AR	4.56	ND	2.68
46	TN	1.93	MD	4.29	IN	2.39
47	KS	1.86	WA	4.28	UT	2.31
48	IA	1.81	NV	4.25	OK	2.09
49	WV	1.72	WY	3.50	PA	1.90
50	AR	1.70	IN	3.25	MO	0.00
51	ND	1.25	ND	2.43	RI	0.00

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N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 8393 Automobile Body Repair		Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employees	
1	NY	6.39	WY	1.38	AK	0.65
2	CA	5.67	AK	0.90	CA	0.55
3	WA	5.25	DE	0.78	MT	0.53
4	PA	4.82	HI	0.74	ME	0.44
5	NJ	4.74	NM	0.74	NM	0.42
6	DE	4.71	CA	0.69	OK	0.41
7	WI	4.65	SC	0.65	WY	0.37
8	AK	4.50	MS	0.62	MS	0.34
9	RI	4.40	AL	0.61	DE	0.33
10	CT	4.36	WI	0.61	HI	0.33
11	IL	4.28	LA	0.61	RI	0.31
12	MN	4.21	MT	0.61	LA	0.31
13	WY	4.08	OK	0.60	IA	0.31
14	NH	3.23	VT	0.59	SD	0.31
15	HI	3.15	IA	0.59	NJ	0.30
16	MI	3.15	ME	0.57	VT	0.30
17	VT	3.12	MO	0.57	SC	0.29
18	AL	3.04	SD	0.56	ID	0.29
19	NM	2.95	NC	0.56	AL	0.28
20	ME	2.90	NE	0.54	CT	0.26
21	IA	2.90	MN	0.54	MO	0.25
22	TX	2.70	NJ	0.54	WI	0.25
23	ND	2.68	PA	0.52	NY	0.25
24	OR	2.62	RI	0.52	NV	0.25
25	MO	2.60	CT	0.52	NH	0.25
26	LA	2.56	NY	0.51	PA	0.24
27	OK	2.55	ID	0.49	TN	0.23
28	SC	2.44	NV	0.48	AZ	0.23
29	NC	2.41	NH	0.45	FL	0.23
30	MT	2.41	FL	0.45	NC	0.23
31	MD	2.38	IL	0.44	NE	0.23
32	KY	2.38	KY	0.44	WV	0.22
33	FL	2.29	TN	0.44	MN	0.21
34	ID	2.29	AZ	0.40	IL	0.20
35	SD	2.23	WV	0.40	TX	0.20
36	DC	2.22	GA	0.39	ND	0.20
37	GA	2.17	MD	0.38	GA	0.19
38	IN	2.15	MI	0.36	KS	0.19
39	MA	2.11	CO	0.36	CO	0.18
40	OH	2.05	KS	0.36	OH	0.18
41	TN	2.04	UT	0.34	KY	0.17
42	UT	1.95	IN	0.33	UT	0.16
43	VA	1.86	TX	0.33	MI	0.16
44	MS	1.85	WA	0.32	IN	0.16
45	NE	1.82	ND	0.31	AR	0.16
46	AZ	1.81	OH	0.29	OR	0.14
47	CO	1.80	AR	0.25	MD	0.14
48	NV	1.73	VA	0.25	WA	0.13
49	KS	1.72	OR	0.25	VA	0.13
50	WV	1.72	MA	0.18	DC	0.12
51	AR	1.28	DC	0.17	MA	0.09

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N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 8824 Retirement Health Care		Class 8832 Physician and Clerical		Class 8833 Hospital: Professional	
1	ID	7.10	CA	1.72	WA	5.40
2	VT	7.00	AK	1.28	OK	3.32
3	NH	6.98	DE	1.01	NY	2.77
4	CA	6.90	HI	0.84	AK	2.52
5	MT	6.71	MT	0.83	CA	2.44
6	CT	6.57	NY	0.83	RI	2.24
7	AK	6.56	CT	0.79	NC	2.05
8	OK	6.56	WY	0.78	MT	2.03
9	WY	6.53	ME	0.73	NM	1.98
10	NY	6.27	WA	0.70	WY	1.86
11	SC	6.23	NJ	0.68	HI	1.85
12	WI	6.22	NM	0.65	AL	1.84
13	RI	6.13	OK	0.65	LA	1.83
14	NJ	6.09	MN	0.62	CT	1.82
15	LA	5.84	AL	0.61	MN	1.78
16	IL	5.55	PA	0.58	NH	1.77
17	NM	5.51	NC	0.54	VT	1.76
18	ME	5.41	IL	0.54	ID	1.75
19	GA	5.41	VT	0.52	SC	1.75
20	NV	5.35	RI	0.52	ME	1.71
21	MN	5.19	CO	0.52	MO	1.64
22	DE	5.17	LA	0.50	DC	1.62
23	AL	5.09	NH	0.49	NJ	1.61
24	OH	4.99	MO	0.49	CO	1.56
25	CO	4.87	IA	0.46	DE	1.41
26	NE	4.86	WI	0.46	MI	1.40
27	WA	4.81	SC	0.45	KY	1.39
28	MS	4.71	ID	0.45	IL	1.37
29	FL	4.62	GA	0.43	FL	1.36
30	NC	4.50	AZ	0.42	OH	1.33
31	MO	4.30	FL	0.42	PA	1.32
32	IA	4.12	OH	0.42	MA	1.31
33	TN	3.90	KY	0.41	IA	1.29
34	OR	3.71	OR	0.41	TN	1.29
35	SD	3.69	DC	0.40	AZ	1.26
36	TX	3.66	TX	0.39	WI	1.24
37	KS	3.64	TN	0.38	NE	1.21
38	UT	3.58	SD	0.37	MS	1.20
39	MI	3.56	MS	0.37	GA	1.20
40	HI	3.54	NE	0.36	SD	1.17
41	AZ	3.48	KS	0.36	AR	1.12
42	PA	3.28	MI	0.35	UT	1.12
43	VA	3.25	MD	0.35	KS	1.09
44	WV	3.08	VA	0.34	ND	1.08
45	KY	3.04	UT	0.30	OR	1.05
46	MD	2.87	IN	0.28	NV	1.03
47	DC	2.80	MA	0.27	VA	1.01
48	AR	2.56	WV	0.25	MD	0.98
49	IN	2.52	NV	0.25	TX	0.92
50	MA	1.75	AR	0.25	WV	0.87
51	ND	1.49	ND	0.18	IN	0.86

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 8835 Home/Public Healthcare		Class 8842 Mental Health Homes		Class 8868 College:Profess/Clerical	
1	CA	8.98	CA	6.97	WY	3.38
2	NY	6.83	WY	6.58	NJ	1.80
3	DE	5.23	NJ	6.09	CA	1.40
4	OK	5.14	CT	6.05	AK	1.38
5	PA	5.13	OK	5.66	CT	0.96
6	CT	5.01	MT	5.18	HI	0.87
7	RI	4.90	WA	4.81	NY	0.86
8	WA	4.86	NH	4.74	PA	0.83
9	MT	4.76	CO	4.70	OK	0.80
10	NH	4.76	KY	4.54	DE	0.79
11	ID	4.56	WI	4.51	WA	0.76
12	AK	4.49	DE	4.51	MA	0.74
13	ME	4.22	AK	4.39	CO	0.74
14	HI	4.17	AL	4.32	TX	0.74
15	VT	4.17	NM	4.18	MT	0.73
16	AL	4.00	LA	4.17	VT	0.71
17	SC	3.97	OH	4.02	NM	0.68
18	GA	3.72	MI	3.96	MN	0.68
19	NC	3.71	ID	3.91	NC	0.67
20	MO	3.67	KS	3.77	ID	0.65
21	TX	3.66	TX	3.66	NE	0.64
22	OH	3.52	SC	3.63	NH	0.62
23	MI	3.49	IL	3.62	MO	0.61
24	OR	3.38	GA	3.59	ME	0.60
25	WI	3.35	NY	3.48	SC	0.60
26	IA	3.34	HI	3.35	WI	0.60
27	NJ	3.10	RI	3.31	AL	0.60
28	NM	3.03	ME	3.24	LA	0.59
29	TN	3.03	PA	3.22	IA	0.56
30	MN	3.01	AZ	3.16	MS	0.55
31	CO	2.99	MS	3.09	SD	0.53
32	VA	2.99	NC	3.08	OH	0.52
33	LA	2.98	IA	3.00	NV	0.51
34	NE	2.78	IN	2.99	FL	0.51
35	SD	2.63	VT	2.85	MI	0.51
36	IL	2.54	SD	2.70	RI	0.51
37	MD	2.50	TN	2.69	AZ	0.48
38	FL	2.44	MD	2.67	IL	0.47
39	IN	2.36	OR	2.65	GA	0.47
40	UT	2.27	MN	2.64	KS	0.47
41	WV	2.26	NE	2.62	OR	0.46
42	KY	2.25	FL	2.41	TN	0.45
43	AZ	2.18	UT	2.22	ND	0.37
44	MA	2.17	WV	2.21	IN	0.36
45	AR	2.10	DC	2.14	VA	0.35
46	KS	1.99	MA	2.12	MD	0.33
47	MS	1.90	AR	1.67	AR	0.33
48	DC	1.76	ND	1.19	UT	0.31
49	NV	1.60	MO	0.00	DC	0.31
50	ND	1.08	NV	0.00	KY	0.30
51	WY	0.78	VA	0.00	WV	0.29

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 9014 Janitorial Services by Contractors		Class 9015 Bldgs-Oper by Owner		Class 9052 Hotel: Other Emp	
1	CA	15.20	NJ	9.21	CA	11.89
2	WA	8.32	CA	8.55	WA	6.40
3	MT	8.28	AK	7.77	NY	5.99
4	NY	8.00	OK	6.85	AK	5.85
5	NJ	7.12	CT	6.44	CT	5.47
6	NH	5.94	RI	6.24	DE	5.14
7	AK	5.80	HI	6.23	NJ	5.12
8	DE	5.79	DE	5.79	RI	4.87
9	VT	5.71	NY	5.69	NH	4.65
10	WY	5.56	AL	5.66	PA	4.37
11	IL	5.48	OH	5.61	WY	4.35
12	RI	5.39	WI	5.49	IL	4.27
13	IA	5.36	IA	5.44	OK	4.22
14	WI	5.35	NH	5.22	VT	4.21
15	GA	5.29	MT	5.19	MT	4.16
16	CT	5.25	MN	5.19	ID	3.90
17	MN	5.19	CO	5.16	MN	3.82
18	PA	5.08	PA	5.08	GA	3.64
19	HI	4.90	MS	5.01	WI	3.57
20	NM	4.87	SC	4.97	SC	3.55
21	ID	4.82	LA	4.96	CO	3.54
22	FL	4.77	NC	4.94	LA	3.53
23	OK	4.65	ID	4.85	FL	3.48
24	AL	4.59	FL	4.83	IA	3.40
25	MI	4.54	NE	4.81	TX	3.38
26	ME	4.41	SD	4.79	SD	3.37
27	CO	4.39	VT	4.76	MS	3.19
28	LA	4.30	MO	4.74	AL	3.14
29	UT	4.18	ME	4.70	NC	3.11
30	OR	4.16	AZ	4.63	MO	2.95
31	SC	4.03	MI	4.54	OH	2.86
32	TX	3.96	WA	4.42	HI	2.84
33	NC	3.88	UT	4.26	OR	2.75
34	MO	3.83	GA	4.19	ME	2.74
35	AZ	3.78	IL	4.18	NM	2.72
36	NE	3.47	KS	4.17	MI	2.70
37	OH	3.41	NV	4.07	NV	2.63
38	SD	3.40	MD	3.84	AZ	2.63
39	KS	3.30	NM	3.72	KS	2.49
40	NV	3.24	TX	3.64	TN	2.45
41	MD	3.23	IN	3.49	DC	2.41
42	KY	3.07	TN	3.44	UT	2.37
43	TN	3.07	KY	3.44	NE	2.30
44	MA	2.95	WY	3.38	KY	2.22
45	MS	2.88	MA	3.32	IN	2.19
46	VA	2.83	OR	3.29	VA	2.08
47	DC	2.67	WV	2.96	MD	2.02
48	WV	2.59	VA	2.79	WV	1.92
49	IN	2.54	AR	2.51	ND	1.88
50	ND	2.41	DC	2.48	MA	1.75
51	AR	2.00	ND	2.41	AR	1.44

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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	CA	6.11	CA	6.11	CA	6.11
2	DE	4.84	AK	4.31	NJ	4.13
3	WY	4.35	NJ	4.13	DE	3.40
4	OK	4.27	RI	3.12	NY	3.39
5	NJ	4.13	NY	3.06	RI	3.15
6	NH	4.12	WY	2.87	OK	2.99
7	AK	3.98	CT	2.72	CT	2.88
8	PA	3.94	DE	2.68	WY	2.87
9	CT	3.91	NH	2.60	AK	2.68
10	NY	3.86	OK	2.59	NH	2.46
11	MN	3.82	AL	2.45	GA	2.36
12	RI	3.33	WI	2.45	LA	2.29
13	NE	3.22	HI	2.42	FL	2.27
14	LA	3.04	IL	2.39	WA	2.24
15	SC	2.72	MN	2.26	PA	2.18
16	MO	2.68	SC	2.26	IL	2.18
17	VT	2.66	PA	2.25	MN	2.18
18	WI	2.59	MS	2.24	ID	2.07
19	AL	2.48	GA	2.22	VT	2.07
20	WA	2.48	FL	2.22	NM	2.04
21	IL	2.46	LA	2.19	WI	2.02
22	ME	2.43	WA	2.19	HI	1.99
23	IA	2.40	ID	2.19	MT	1.99
24	ID	2.38	MT	2.16	SC	1.97
25	MT	2.36	VT	2.06	CO	1.92
26	OH	2.35	MO	2.05	NC	1.90
27	NM	2.35	SD	2.01	AL	1.87
28	FL	2.33	ME	1.98	IA	1.85
29	TX	2.30	CO	1.97	TX	1.75
30	HI	2.24	NM	1.93	SD	1.73
31	WV	2.15	NC	1.88	MS	1.71
32	KS	2.05	IA	1.84	NE	1.70
33	CO	1.97	NE	1.83	MO	1.69
34	GA	1.94	TX	1.75	ME	1.68
35	NC	1.91	TN	1.63	DC	1.67
36	MS	1.90	AZ	1.62	AZ	1.56
37	KY	1.86	MI	1.54	MI	1.54
38	TN	1.77	MD	1.52	KY	1.53
39	MA	1.75	OR	1.50	KS	1.50
40	SD	1.72	IN	1.46	OR	1.50
41	AZ	1.71	OH	1.44	NV	1.50
42	VA	1.62	KS	1.42	OH	1.48
43	DC	1.60	KY	1.40	TN	1.47
44	MI	1.54	VA	1.35	VA	1.47
45	MD	1.50	DC	1.34	MD	1.46
46	OR	1.50	UT	1.30	UT	1.31
47	NV	1.47	MA	1.28	MA	1.28
48	IN	1.42	ND	1.18	IN	1.27
49	AR	1.36	AR	1.09	ND	1.18
50	UT	1.25	WV	1.00	WV	1.02
51	ND	1.18	NV	0.99	AR	0.88

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)

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

	Class 9084 Bar, Nightclub, Tavern		Class 9101 College: Other Emp		Class 9403 Garbage Collection	
1	CA	6.11	NJ	12.37	NY	20.35
2	AK	4.85	CA	9.07	CT	19.52
3	NJ	4.13	CT	7.74	NJ	15.11
4	AZ	3.50	IA	7.68	IL	14.32
5	ME	3.30	OK	6.60	OK	13.68
6	MN	3.26	HI	6.54	MS	13.66
7	VT	3.17	NY	6.25	DC	13.11
8	OK	3.07	AK	6.23	DE	12.82
9	CT	3.02	SD	6.17	VT	12.76
10	SD	2.97	RI	6.09	HI	12.49
11	CO	2.97	ME	6.00	LA	12.26
12	WY	2.87	WI	5.80	AK	11.98
13	RI	2.82	IL	5.74	CA	11.80
14	NM	2.82	VT	5.73	NC	11.72
15	WI	2.76	MN	5.69	AL	11.71
16	NH	2.64	ID	5.69	NM	11.50
17	ID	2.59	CO	5.46	SC	11.48
18	FL	2.58	MO	5.37	SD	11.34
19	GA	2.57	KS	5.29	WI	11.26
20	IL	2.57	AZ	5.19	ME	11.16
21	DE	2.50	NH	5.19	RI	11.00
22	OH	2.47	MT	5.14	GA	10.59
23	MO	2.36	GA	5.01	MO	10.55
24	IA	2.34	NE	5.01	MT	10.55
25	SC	2.32	SC	4.92	NE	10.38
26	NY	2.29	NM	4.83	MD	10.32
27	WA	2.28	LA	4.67	PA	9.76
28	TN	2.23	FL	4.59	WA	9.62
29	AL	2.23	NC	4.58	MA	9.48
30	LA	2.08	DC	4.46	IA	9.47
31	MT	2.08	TX	4.39	WV	8.79
32	PA	2.06	AL	4.20	KS	8.77
33	HI	1.99	IN	4.07	FL	8.52
34	UT	1.97	WV	4.04	OH	8.21
35	NE	1.92	MS	3.88	TN	7.96
36	KY	1.84	KY	3.72	KY	7.88
37	VA	1.79	MA	3.71	NH	7.83
38	NC	1.78	OR	3.50	AR	7.70
39	KS	1.75	WY	3.38	CO	7.58
40	TX	1.75	MI	3.25	MN	7.41
41	MS	1.73	OH	3.23	VA	7.37
42	MD	1.65	VA	3.00	TX	7.03
43	AR	1.56	MD	2.97	AZ	6.94
44	NV	1.56	TN	2.95	NV	6.90
45	MI	1.54	UT	2.89	ID	6.57
46	OR	1.50	AR	2.70	UT	5.74
47	IN	1.46	NV	2.57	OR	5.12
48	DC	1.41	WA	1.58	MI	5.00
49	MA	1.28	PA	0.83	IN	4.52
50	ND	1.18	DE	0.79	ND	4.31
51	WV	1.13	ND	0.37	WY	2.78

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking after rounding to two decimal places, as in Table 1, which show ties as equal rank. If the states have the same calculated manual rate, they are ranked alphabetically.

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Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (12/2016)



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