

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2002



Research & Analysis Section
Oregon Department of Consumer
& Business Services



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Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2002

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Table of contents

Highlights	1
Introduction	2
Findings	2
Methodology	4
Historical comparisons	7
Notes about using the rankings	7

Figures

1. 2002 workers' compensation premium rates	2
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Tables

1. Workers' compensation premium rate ranking	3
2. Oregon's ranking in the top 10 of 50 occupational classes	4
3. States by workers' compensation rating organization	5
4. Load factors used for competitive states	6
5. Effect of approved rate changes on premium level in Oregon and countrywide	7

Appendices

1. Occupational classes used for 2002 premium rate ranking	10
2. 2001 assigned risk pool size, by state, for coverages in pools managed by NCCI	11
3. Voluntary premium level changes, 1998-2002	12
4. Premium rate ranking by class, 2002	13

Highlights

- Oregon employers pay, on average, the 35th highest workers' compensation premium rates in the nation.
- Premium rate indices range from a low of \$1.24 per \$100 of payroll in North Dakota to a high of \$5.23 in California. The premium rate index in Oregon is \$2.06.
- Oregon's ranking in the 50 occupational classes used in this study ranged from fifth highest for "Farm: Cattle or Livestock Raising" to 51st for "Fireproof Equipment Manufacturing."
- The loss cost multiplier for Oregon is 18.4 percent. This is an average, based on the loss cost multipliers in effect in 2001 for SAIF and the top 30 private insurers, weighted by 2001 earned premium.
- Effective January 1, 2002, Oregon experienced an overall workers' compensation rate decrease of 2.2 percent. Oregon's 2002 rate decrease followed a rare, mid-term rate increase of 2.1 percent (effective September 1, 2001). A rate decrease of 3.7 percent was effective January 1, 2001.

Oregon Workers' Compensation Premium Rate Ranking

Comparison by state January 1, 2002

Introduction

The comparison of workers' compensation costs by state has many uses: as a factor in plant relocation; as an indicator of possible differences in benefit levels; and to examine the changes through time in workers' compensation premium rates among states. This study updates the one done in 2000 by the Research & Analysis Section of the Oregon Department of Consumer & Business Services and uses essentially the same methodology employed in that study.

Findings

Oregon employers in the voluntary market pay, on average, the 35th highest workers' compensation premium rates in the nation. In this analysis, premium rates include assessments to cover workers' compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995, and to workplace safety initiatives, Oregon has experienced dramatic premium rate decreases over the past several years. Following double-digit rate cuts in the early 1990's, Oregon's

rates dropped 3.2 percent in 1995 and 1.8 percent in 1996. Oregon's rates decreased by double digits again in 1997 and 1998, with rate reductions of 10.5 percent and 15.6 percent, respectively. In 1999, rates decreased by 4.8 percent, which was followed by a 2.2 percent reduction in 2000. Rate cuts of 3.7 percent in 2001 and 2.2 percent in 2002 were interrupted by a mid-term rate increase of 2.1 percent. Collectively, these cuts have contributed to Oregon reducing its premium rate ranking from eighth to 35th highest in the nation between 1990 and 2002. Oregon moved down one position in the ranking, from 34th in 2000 to 35th (see Table 1).

Premium rate indices (per \$100 of payroll) range from \$1.24 in North Dakota to \$5.23 in California. Oregon's index is \$2.06. Two jurisdictions have an index rating above \$4; eight are in the \$3.00-\$3.99 range; 26 are in the \$2.00-\$2.99 range; and 15 have indices under \$2.00. Indices are based on data from 51 jurisdictions, for rates in effect as of January 1, 2002.

Figure 1
2002 Workers' compensation premium rates

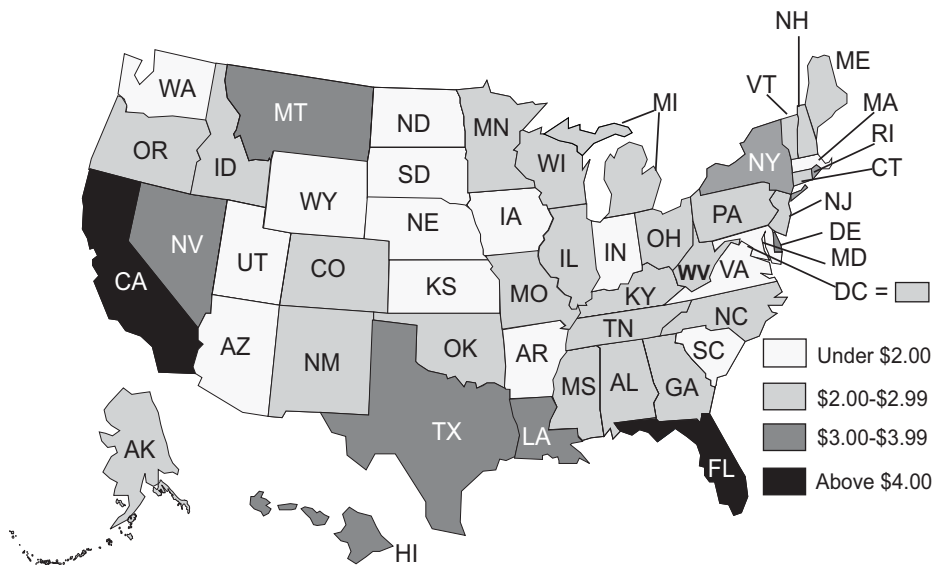


Table 1
Workers' compensation premium rate ranking

2002 ranking	2000 ranking	State	Index rate	Effective date
1	3	California	5.23	January 1, 2002
2	1	Florida	4.50	January 1, 2001
3	8	Hawaii	3.48	July 1, 2001
4	16	Delaware	3.38	December 1, 2001
5	4	Rhode Island	3.29	November 1, 1998
6	7	Texas	3.29	January 1, 2002
7	2	Louisiana	3.19	May 1, 2001
8	6	New York	3.13	October 1, 2001
9	12	Montana	3.04	July 1, 2001
10	5	Nevada	3.02	July 1, 2001
11	18	Alabama	2.96	March 1, 2001
12	17	Connecticut	2.90	January 1, 2002
13	9	Ohio	2.89	July 1, 2001
14	28	Alaska	2.87	January 1, 2002
15	24	Kentucky	2.87	September 1, 2001
16	10	District of Columbia	2.86	June 1, 2001
17	20	New Hampshire	2.85	January 1, 2002
18	11	Oklahoma	2.82	8/1/99 State Fund, 12/1/01 private
19	15	Illinois	2.73	January 1, 2002
20	14	Colorado	2.73	January 1, 2002
21	22	Minnesota	2.60	January 1, 2002
22	25	Pennsylvania	2.57	April 1, 2001
23	13	West Virginia	2.53	July 1, 2001
24	33	Vermont	2.45	April 1, 2001
25	26	Missouri	2.39	January 1, 2002
26	29	Idaho	2.37	January 1, 2002
27	21	Georgia	2.32	November 1, 2001
28	19	Maine	2.30	January 1, 2002
29	31	Tennessee	2.30	March 1, 2000
30	23	Michigan	2.25	January 1, 2002
31	27	New Jersey	2.25	January 1, 2002
32	32	Wisconsin	2.22	January 1, 2002
33	30	Mississippi	2.21	March 1, 2001
34	43	North Carolina	2.17	April 1, 2001
35	34	OREGON	2.06	January 1, 2002
36	42	New Mexico	2.01	January 1, 2002
37	36	Massachusetts	1.98	July 1, 2001
38	39	Wyoming	1.97	January 1, 2002
39	45	Nebraska	1.93	February 1, 2001
40	46	Maryland	1.84	January 1, 2002
41	48	Kansas	1.84	January 1, 2002
42	49	South Carolina	1.82	May 1, 2001
43	41	Iowa	1.74	January 1, 2002
44	47	Utah	1.67	December 1, 2001
45	38	Washington	1.65	January 1, 2002
46	37	Arizona	1.63	October 1, 2001
47	40	Arkansas	1.62	July 1, 2001
48	44	South Dakota	1.61	July 1, 2001
49	51	Virginia	1.50	April 1, 2001
50	50	Indiana	1.37	January 1, 2002
51	35	North Dakota	1.24	July 1, 2001

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (12/2002)

Note: Although some states may appear to have the same index rate, the ranking is based on calculations prior to rounding to two decimal places.

Oregon's ranking by occupational class ranges from fifth highest for class 0083, "Farm: Cattle or Livestock Raising" to 51st for class 3076, "Fireproof Equipment

Manufacturing." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes used in this study.

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

Occupation	Oregon payroll (policy years 1996-1998)	Oregon ranking
Clerical Office Employees NOC	\$ 20,305,452,446	41
COLLEGE: Professional Employees & Clerical	\$ 6,166,591,354	40
Salespersons - Outside	\$ 6,045,681,159	46
Physician and Clerical	\$ 2,844,087,579	24
Automobile Service/Repair Center & Drivers	\$ 1,510,159,505	29
STORE: Retail, NOC	\$ 1,466,105,281	39
Hospital: Professional Employees	\$ 1,255,001,207	31
Electrical Wiring - Within buildings & Drivers	\$ 756,077,377	47
Chauffeurs NOC	\$ 656,847,685	32
Hotel: Restaurant Employees	\$ 643,605,463	28

Source: Research & Analysis Section, Oregon Department of Consumer & Business Services (12/2002)

Methodology

The National Council on Compensation Insurance (NCCI) classification codes were used in this study. (Codes of those states that do not use the NCCI classification system were converted by having the state select analogous classes.) Of the approximately 450 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 represent 66.8 percent of 1996-1998 Oregon payroll, and 62.4 percent of 1996-1998 Oregon losses, as reported by NCCI on a policy year basis. Appendix 1 lists occupational classes, payroll, and loss information used in this study.

For comparison of average manual rates among states, it was necessary to derive manual rates for those states that only had pure premium, or advisory loss cost rates available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each occupational class on the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 33 states and the District of Columbia and provides

advisory ratemaking services to the local rating organization in several other states (see Table 3).

Expense loading factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit. A loss cost multiplier or expense load factor was used to modify each competitive state's rates unless they provided manual rates. For Oregon, the average expense loading factor of 18.4 percent was computed based on the loading factors in effect during 2001, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 2001 direct earned premiums. See Table 4 below for load factors by state.

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;

Table 3
States by workers' compensation rating organization

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

Source: NCCI *Annual Statistical Bulletin, 2002 Edition*

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).

and dividends affect the rate an employer pays. Because of the additional time and resources required to account for such factors, they are not accounted for in this study. Further, the data required to quantify these factors may not be available in all states.

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 manual rates are state-set. States with an **Independent Rating Bureau** fall into two categories: those that use the NCCI to prepare their manual rates, and those that use their own rating bureau independent of NCCI. **Competitive states** are those which allow insurers to compete for business by setting their own expense loading factors, which are applied to pure premium rates to produce manual rates. (See Table 3 for states by workers' compensation rating organization.)

Premium rates for the 50 selected classes were obtained directly from the states via letter, fax, or telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Rates for each state were weighted by 1996-1998 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 classes, its average rate was adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

Alaska, Connecticut, Florida, Hawaii, Illinois, Missouri, Montana, Nebraska, New Mexico, Oklahoma, Oregon, Virginia, and Wisconsin each have Contracting Classes Premium Adjustment Programs. To compensate for these programs, each of these state's contracting classes were divided by a state-specific average discount offset that was provided by NCCI.

Table 4
Load factors used for competitive states

State	2000 load factor	2002 load factor
Alabama ¹	10.7%	10.7%
Alaska	30.9%	39.6%
Arizona	Fully developed rates used	26.0%
Arkansas ¹	17.3%	17.3%
California	Average manual rates used	17.0%
Colorado	15.1%	17.0%
Connecticut	15.0%	25.0%
Delaware	19.2%	35.0%
District of Columbia ¹	45.0%	45.0%
Georgia	28.9%	35.0%
Hawaii	30.0%	52.0%
Illinois	NCCI advisory rates used	NCCI advisory rates used
Indiana	Fully developed rates used	Fully developed rates used
Kansas	23.4%	36.0%
Kentucky	32.5%	51.3%
Louisiana	25.1%	32.5%
Maine	14.5%	Fully developed rates used
Maryland ¹	25.0%	25.0%
Michigan	Average manual rates used	Average manual rates used
Minnesota	58.5%	75.6%
Mississippi ²	11.8%	23.0%
Missouri ³	Avg. manual rate for top 30 insurers	Avg. manual rate for top insurers
Montana	Average manual rates used	Average manual rates used
Nebraska	12.0%	29.2%
New Hampshire	12.3%	20.0%
New Mexico	47.5%	63.4%
North Carolina	14.1%	21.8%
Oklahoma	18.3%	31.8%
Oregon	16.2%	18.4%
Pennsylvania	15.4%	21.6%
Rhode Island ^{1,4}	60.5%	60.5%
South Carolina	28.0%	54.0%
South Dakota	28.4%	24.5%
Tennessee	22.0%	19.0%
Texas	Average manual rates used	Average manual rates used
Utah ¹	23.4%	23.4%
Vermont	20.0%	25.0%
Virginia	19.2%	29.8%

¹ Based on either a specific request, or lack of response, the factors for these states were not changed from 2000 to 2002.

² Mississippi insurers can choose to use loss costs rates from each of the past six years modified by a loss cost multiplier. The multipliers given here are the premium weighted average applied to the sets of loss costs.

³ The Missouri Insurance Dept. now maintains a website that gives the average manual rate for any valid class code entered.

⁴ The load factor used for Rhode Island for both 2000 and 2002 is from the state fund, which represents nearly 70% of the market share.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (12/2002)

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment was made for applicable states. This adjustment was calculated by subtracting the state's voluntary market expense load factor from the countrywide residual market load factor. If a state did not employ an expense load factor, the study's median expense load factor was used. This number was then multiplied by the state's residual market share and subtracted from one to derive the residual market adjustment. If the state's residual market share was not available, an estimate of countrywide residual market share (provided by NCCI) was used. This residual market adjustment was multiplied by the state's index rate to calculate the final index rate. (See

Appendix 2 for a comparison of assigned risk by state.)

Historical Comparisons

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. Of the states that report premium level changes to the NCCI, only four had a net rate increase over the five-year period from January 1, 1998 to December 31, 2002. Sixteen states, however, have experienced rate increases since our 2000 study. Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2002.

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

	1994	1995	1996	1997	1998	1999	2000	2001	2002
Oregon	-4.3%	-3.2%	-1.8%	-10.5%	-15.6%	-4.8%	-2.2%	-3.7%	-0.1%
Avg countrywide	-1.9%	-3.5%	-4.9%	-7.4%	-4.8%	-2.3%	3.3 %	1.2%	NA

Source: NCCI Annual Statistical Bulletin, 2002 Edition

Notes about using the rankings

Users of this premium rate ranking study should be aware of some of the problems in comparing premium rates among states. There are many factors which cannot be separately measured in each state, but which contribute to overall rate level and individual class rates. All of these factors vary from state to state, and the result is that it is very difficult to arrive at a common base from which proper comparisons can be made. Some issues that the users of this report should consider are listed below.

1. Since not all premium classes were included in the study, the actual average premium rate for a state may differ from the weighted premium rate index, which is based on Oregon's economy.
2. If different classes were selected or payroll from another state was used to weight the rates by class, the results might be substantially different.
3. Several states use different classification systems and the conversion to the NCCI system is

not perfect. Rates for similar classes were used wherever possible.

4. Many states have unique classes within the NCCI system or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one class included in a single NCCI class, the rates were averaged.
5. The premium rate listed for a class in any state may not be the rate which an employer in that state would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
6. In the competitive rating states, individual insurers may apply different load factors to the pure premium rate. This results in a range of premium rates which are available to an employer.

7. The premium rates do not reflect any dividends paid to employers.

8. This study is based on payroll rates.

- ◆ In Washington, hourly rates had to be converted to payroll rates. The Washington payroll data included overtime pay which may overstate the average wage for purposes of premium computation, and thus understate the effective average payroll rate.

9. The payroll basis may differ by state.

- ◆ In North Dakota, workers' compensation premium is based on the first \$15,600 of payroll per employee, per year. Anything over \$15,600 is exempt. In order to permit a comparison of North Dakota's index rate with those of other states lacking a payroll limitation, North Dakota's rates were adjusted according to the proportion of its payroll in each classification which was subject to a premium computation during fiscal year 2001.

- ◆ Nevada also has a payroll cap: \$36,000 of reportable payroll per employee, per employer, per year. However, no adjustment was made in Nevada's rates to compensate for its payroll limitation on workers' compensation premium.

- ◆ Payroll base exclusions (*e.g.*, exclusion of vacation pay) exist in Oregon and South Dakota. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for overtime hours. This study does not account for these differences in treatment of overtime.

10. The premium rates may include more than loss experience and insurer overhead. In some states, assessments are included in the rates, to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon Workers' Compensation Division premium assessment is billed separately to Oregon employers, and is collected by carriers

on behalf of the Department of Consumer & Business Services. This assessment is accounted for in Oregon's rate index, but its workday assessment is not. Assessments were also factored into the rates for the following states: California, Connecticut, Georgia, Kentucky, Maine, Massachusetts, Missouri, Nebraska, New Jersey, New York, Ohio, and Vermont.

11. The data exclude self-insurers' experience.

12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, attorney activity, quality of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.

13. States with state funds may operate in one of three ways. In North Dakota and Wyoming, workers' compensation is handled exclusively through a monopoly state fund. Ohio, Washington, and West Virginia allow workers' compensation insurance to be provided either by the state fund or through self-insurance. Competitive state fund states allow employers to choose between private insurers, the state fund, or self-insurance. In some competitive state fund states like Arizona, California, Colorado, Hawaii, Idaho, Minnesota, Missouri, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas, and Utah the funds use the same rates or loss costs that are used by other insurers. Kentucky, Louisiana, Maine, Maryland, Montana, Oklahoma, and South Carolina allow their state funds to set their own rates separate from those used by the private insurers in the state. Kentucky, Louisiana, Montana, and Oklahoma provided rates and market share information so that the private market and state fund rates could be weighted to derive manual rates. No state fund adjustment was performed for the remaining three states.

14. The data used for calculating California's rate index was provided by the California Workers' Compensation Insurance Rating Bureau. While this source differs from the 2000 study, similar ratemaking bureaus provide data for several states not affiliated with NCCI.

Appendices

**APPENDIX 1
OCCUPATIONAL CLASSES USED FOR 2002 PREMIUM RATE RANKING**

Class code	Scope of basic manual classifications	1996-1998 Oregon payroll	1996-1998 Oregon losses
7219	Trucking: NOC - All Employees & Drivers	\$ 1,109,781,468	\$ 97,856,739
2702	Logging or Lumbering & Drivers	\$ 349,986,161	\$ 78,855,080
9079	Restaurant NOC	\$ 2,574,421,851	\$ 43,343,939
8380	Automobile Service/Repair Center & Drvrs	\$ 1,510,159,505	\$ 41,303,032
8810	Clerical Office Employees NOC	\$ 20,305,452,446	\$ 34,553,649
5403	Carpentry NOC	\$ 312,021,623	\$ 26,608,040
5645	Carpentry - Detached Dwellings	\$ 220,739,779	\$ 25,069,855
5190	Electrical Wiring - Within buildings & Drivers	\$ 756,077,377	\$ 21,806,261
7380	Chauffeurs NOC	\$ 656,847,685	\$ 21,380,296
8232	Lumberyard: All other Employees	\$ 455,689,473	\$ 19,254,785
2731	Planing or Molding Mill	\$ 332,497,440	\$ 18,508,495
6217	Excavation NOC & Drivers	\$ 301,327,285	\$ 17,782,265
8868	COLLEGE: Professional Employees & Clerical	\$ 6,166,591,354	\$ 17,694,292
37	FARM: Field Crops & Drivers	\$ 255,798,956	\$ 16,806,960
2802	Carpentry - Shop Only & Drivers	\$ 411,788,025	\$ 16,588,664
9015	Buildings NOC - Operation by Owner	\$ 506,865,961	\$ 16,021,606
8824	Retrmt, Nrsing, Convlsctn Cntrs: Health Care Employees	\$ 557,600,749	\$ 15,965,345
5183	Plumbing NOC & Drivers	\$ 579,904,389	\$ 15,922,120
8742	Salespersons - Outside	\$ 6,045,681,159	\$ 15,668,325
2915	Veneer Products Manufacturing	\$ 272,691,923	\$ 15,429,923
8017	STORE: Retail, NOC	\$ 1,466,105,281	\$ 15,019,764
5213	Concrete Construction NOC	\$ 218,179,876	\$ 14,662,628
8833	Hospital: Professional Employees	\$ 1,255,001,207	\$ 14,513,701
5022	Masonry - NOC	\$ 123,525,519	\$ 13,750,407
7720	Police Officers & Drivers	\$ 376,690,999	\$ 13,652,810
3507	Agriculture or Construction Machinery Mfg	\$ 370,621,976	\$ 13,651,472
5551	Roofing - All kinds & Drivers	\$ 124,731,476	\$ 13,426,350
9101	College: All other Employees	\$ 429,997,021	\$ 13,116,966
3632	Machine Shop NOC	\$ 500,477,217	\$ 12,971,609
5474	Painting NOC & Shop, Drivers	\$ 162,579,122	\$ 12,219,212
5538	Sheet Metal Work - NOC & Drivers	\$ 198,156,541	\$ 12,007,325
8018	STORE: Wholesale NOC	\$ 511,032,756	\$ 11,877,320
2710	Saw Mill	\$ 236,127,944	\$ 11,863,669
5445	Wallboard Installation & Drivers	\$ 142,644,914	\$ 11,751,380
8832	Physician and Clerical	\$ 2,844,087,579	\$ 10,668,580
3724	Machinery/Equip Erection/Repair NOC & Drivers	\$ 207,363,799	\$ 10,296,738
9052	Hotel: All other Employees, Sales & Drivers	\$ 425,438,215	\$ 9,835,522
16	FARM: Orchard & Drivers	\$ 132,972,065	\$ 9,429,720
8033	STORE: Meat, Grocery & Provision Combined - Retail NOC	\$ 592,235,993	\$ 9,413,972
9403	Garbage Collection & Drivers	\$ 168,489,106	\$ 8,399,471
5221	Concrete Work - Floors, Driveways - & Drivers	\$ 221,242,563	\$ 8,365,692
8107	Machinery Dealer NOC & Drivers	\$ 176,200,555	\$ 8,167,806
5	FARM: Nursery Employers & Drivers	\$ 402,188,152	\$ 8,167,364
4000	Sand Digging & Drivers	\$ 77,262,833	\$ 8,010,928
5437	Carpentry - Inst. Cabinet Work Inter. Trim	\$ 156,196,906	\$ 7,895,228
4299	Printing	\$ 342,566,877	\$ 7,870,223
2812	Cabinet Works - With Power Machinery	\$ 274,239,493	\$ 7,392,825
7538	Electric Power Line Construction & Drivers	\$ 38,170,672	\$ 7,259,493
83	FARM: Cattle Raising NOC & Drivers	\$ 56,410,578	\$ 7,142,366
3076	Fireproof Equipment Manufacturing	\$ 360,967,905	\$ 6,758,560

Note: NOC = Not otherwise classified.

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (12/2002). Revised (6/2003).

**APPENDIX 2
2001 ASSIGNED RISK POOL SIZE, BY STATE,
FOR COVERAGES IN POOLS MANAGED BY NCCI**

<u>State</u>	<u>ARP as % of direct premiums written</u>	<u>2001 Number of ARP risks</u>
Alabama	2.1%	635
Alaska	16.8%	7,805
Arizona	0.3%	76
Arkansas	5.7%	3,594
Connecticut	5.0%	7,243
Delaware	3.9%	1,173
District of Columbia	6.1%	966
Georgia	3.4%	9,068
Idaho	0.6%	506
Illinois	6.1%	18,679
Indiana	5.7%	5,440
Iowa	5.5%	3,897
Kansas	10.4%	9,676
Massachusetts	4.7%	NA
Michigan	5.2%	NA
Mississippi	5.3%	2,421
Nevada	2.9%	2,732
New Hampshire	9.3%	6,976
New Mexico	8.8%	2,238
North Carolina	5.1%	NA
Oregon	4.9%	8,316
South Carolina	0.5%	7,189
South Dakota	7.6%	2,182
Tennessee	2.1%	8,909
Vermont	9.9%	3,363
Virginia	8.8%	11,755
Partial National Average =	5.6%	5,428

NA=Not available

Source: *Management Summary 2001*, NCCI, 2002. This report is now published on-line.

**APPENDIX 3
VOLUNTARY PREMIUM LEVEL CHANGES 1998-2002**

State	1998 % change	1999 % change	2000 % change	2001 % change	2002' % change	Effective date of latest change
Alabama	2.5	(1.0)	4.4	0.0	(7.6)	3/1/02
Alaska	(8.4)	(8.5)	7.9	0.0	10.2	1/1/02
Arizona	(16.5)	(12.7)	(7.8)	(6.4)	0.0	10/1/01
Arkansas	(9.1)	(4.1)	(4.5)	(7.5)	0.0	7/1/01
California	(2.5)	0.0	18.4	10.1	10.2	1/1/02
Colorado	(0.1)	3.4	0.0	0.0	(7.4)	1/1/02
Connecticut	(10.0)	(7.8)	(4.4)	0.0	(3.5)	1/1/02
Delaware	(15.0)	0.9	0.0	8.6	0.0	12/1/01
District of Columbia	(5.2)	(15.2)	(0.4)	(6.7)	0.0	7/1/01
Florida	(1.7)	1.6	2.5	0.0	0.0	1/1/01
Georgia	(4.5)	0.0	0.0	(12.9)	0.0	11/1/01
Hawaii	0.0	0.0	(8.9)	3.5	0.0	7/31/01
Idaho	(10.0)	(6.0)	(1.7)	6.3	(1.1)	1/1/02
Illinois	(7.9)	(0.2)	1.2	0.0	(0.2)	1/1/02
Indiana	(4.2)	0.2	3.7	1.4	(7.4)	1/1/02
Iowa	0.0	(0.5)	0.0	(3.8)	5.4	1/1/02
Kansas	(12.7)	(4.0)	(0.5)	3.3	(4.4)	1/1/02
Kentucky	(3.7)	(2.0)	3.1	(3.2)	0.0	9/1/01
Louisiana	0.0	(4.0)	0.0	(11.5)	0.0	5/1/01
Maine	(10.6)	(3.5)	10.3	1.9	(3.4)	1/1/02
Maryland	(9.8)	0.0	(3.4)	7.6	1.3	1/1/02
Massachusetts	(13.0)	(18.0)	0.0	2.1	0.0	7/1/01
Michigan	(2.7)	(4.0)	(2.7)	(2.6)	(4.8)	1/1/02
Minnesota	(14.3)	(2.8)	(3.8)	(5.0)	1.4	1/1/02
Mississippi	3.0	(6.7)	0.0	(5.3)	(3.7)	3/1/02
Missouri	(12.2)	(4.5)	(2.0)	(0.5)	(0.4)	1/1/02
Montana	(12.8)	(7.4)	(2.4)	1.5	0.0	7/1/01
Nebraska	(11.8)	2.4	4.9	0.0	(0.8)	2/1/02
Nevada ²	NA	(8.0)	4.5	(6.0)	0.0	7/1/01
New Hampshire	(10.7)	(3.1)	0.0	0.9	(6.7)	1/1/02
New Jersey	(9.3)	(5.2)	(2.4)	(2.3)	2.2	1/1/02
New Mexico	(14.8)	(15.1)	(22.8)	3.0	1.0	1/1/02
New York	(3.1)	0.0	(2.5)	0.0	0.0	10/1/00
North Carolina	(1.1)	0.0	0.0	4.6	(1.4)	4/1/02
Oklahoma	(11.0)	5.0	0.0	(16.0)	(5.1)	1/1/02
Oregon	(15.6)	(4.8)	(2.2)	(3.7)	(0.1)	1/1/02
Pennsylvania	(6.9)	(5.3)	4.5	(1.6)	2.1	4/1/02
Rhode Island	(9.4)	0.0	0.0	0.0	0.0	11/1/98
South Carolina	0.0	(11.7)	0.0	(10.4)	0.0	12/1/01
South Dakota	(12.7)	(9.5)	0.0	(4.3)	0.0	7/1/01
Tennessee	(7.0)	(9.0)	7.0	1.4	0.0	3/1/01
Texas	0.0	(30.0)	0.0	0.0	0.0	1/1/99
Utah	(9.6)	0.0	0.0	0.0	0.0	12/1/98
Vermont	(10.0)	0.0	4.3	10.2	0.0	4/1/01
Virginia	(1.8)	(9.5)	1.1	2.2	0.0	4/1/01
Wisconsin	(4.13)	(1.16)	(2.61)	4.03	3.1	1/1/02

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2002 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. Does not reflect rate changes scheduled for mid- to late 2002.

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		Class 16		Class 37	
	Farm: Nursery		Farm: Orchard		Farm: Field Crops	
1	FL	13.07	FL	17.89	OH	16.58
2	OH	10.06	OH	13.48	FL	16.34
3	HI	9.96	CA	13.06	CA	15.49
4	MT	9.61	LA	12.14	LA	13.07
5	RI	8.66	HI	11.81	DE	10.92
6	PA	7.58	NM	11.24	VT	10.25
7	DE	7.11	RI	10.32	AL	9.19
8	CA	6.89	NV	8.84	NV	9.00
9	MN	6.78	OK	8.61	RI	8.47
10	CO	6.69	AK	8.47	AK	8.47
11	VT	6.63	CO	7.93	CO	8.15
12	LA	6.45	MS	7.93	TX	8.09
13	NY	6.38	MN	7.92	MN	7.92
14	TX	6.23	MT	7.84	MT	7.79
15	WY	5.85	TX	7.53	OK	7.71
16	MO	5.74	ID	7.48	DC	7.50
17	AK	5.72	IL	7.29	HI	7.46
18	MI	5.69	DC	6.97	MS	7.18
19	CT	5.69	KY	6.76	GA	7.00
20	NE	5.52	NE	6.72	NY	6.86
21	ME	5.47	VT	6.62	ME	6.74
22	WI	5.37	MO	6.39	KS	6.50
23	ID	5.11	CT	6.32	TN	6.38
24	KY	5.04	DE	6.21	ID	6.32
25	IL	4.98	KS	6.19	OR	6.18
26	AR	4.82	TN	6.15	KY	6.15
27	MS	4.78	OR	6.13	MO	6.07
28	NV	4.66	NC	5.65	NH	6.06
29	OK	4.54	ME	5.60	NJ	5.96
30	WV	4.52	AL	5.45	IL	5.52
31	TN	4.44	GA	5.40	WI	5.50
32	GA	4.39	NH	5.38	PA	5.44
33	DC	4.32	WI	5.24	CT	5.35
34	NH	4.20	NY	5.16	IA	5.28
35	AL	4.18	SD	4.99	MI	5.28
36	SD	4.16	PA	4.96	NE	4.77
37	NJ	4.15	MD	4.77	NC	4.75
38	KS	4.11	MI	4.72	NM	4.74
39	MA	4.08	NJ	4.58	SD	4.62
40	NC	3.79	WV	4.52	AZ	4.52
41	SC	3.74	IA	4.51	WV	4.52
42	NM	3.37	ND	4.36	AR	4.47
43	IA	3.33	AR	4.27	ND	4.36
44	MD	3.12	MA	4.06	SC	4.25
45	WA	3.02	AZ	3.87	UT	4.20
46	AZ	2.82	SC	3.77	VA	3.97
47	OR	2.77	UT	3.73	WA	3.82
48	VA	2.45	VA	3.54	IN	3.42
49	IN	2.33	IN	3.50	WY	3.32
50	ND	2.14	WY	3.32	MD	3.17
51	UT	2.12	WA	2.94	MA	2.75

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking 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.

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 83</u>		<u>Class 2702</u>		<u>Class 2710</u>	
	<u>Farm: Cattle</u>		<u>Logging or Lumbering</u>		<u>Saw Mill</u>	
1	CA	16.58	KY	79.97	OH	32.06
2	FL	16.42	HI	78.75	MN	22.46
3	OH	15.86	UT	51.34	CA	21.97
4	MT	15.50	MO	49.03	KY	18.60
5	OR	14.82	NV	48.45	FL	18.34
6	NM	14.53	WV	48.35	RI	17.66
7	LA	12.88	NC	45.92	IL	17.39
8	CO	12.47	NH	43.57	MO	14.67
9	ID	12.13	CA	43.38	VT	13.55
10	RI	11.86	MD	42.22	AK	13.19
11	AZ	11.25	DE	41.49	NE	13.02
12	HI	11.07	IL	39.82	OK	12.97
13	NV	10.59	OH	38.17	WI	12.26
14	AK	10.44	RI	35.57	HI	12.24
15	DE	10.37	PA	34.67	DE	12.16
16	TX	10.24	CT	34.17	CT	12.02
17	NH	9.28	TN	33.87	ND	11.53
18	DC	8.85	DC	33.47	IA	11.34
19	VT	8.75	LA	32.81	TN	11.29
20	PA	8.61	NY	32.05	NV	11.05
21	NY	8.48	WI	31.94	KS	10.99
22	OK	8.47	GA	31.90	CO	10.55
23	CT	8.33	MT	31.73	TX	10.46
24	TN	8.25	AK	31.51	ME	10.23
25	ME	8.17	NJ	27.51	DC	10.22
26	WA	8.11	OR	26.90	LA	10.10
27	KS	7.97	MN	26.60	MD	10.05
28	MN	7.92	CO	26.14	NJ	10.00
29	IL	7.86	AZ	26.08	NH	9.83
30	WY	7.30	VT	25.60	ID	9.52
31	SC	7.25	MS	25.56	SD	9.50
32	MO	7.18	ID	25.20	AL	9.49
33	MS	7.03	FL	23.86	PA	9.39
34	WI	6.99	NM	23.46	NM	9.10
35	GA	6.86	WA	21.32	MS	9.06
36	AL	6.69	SD	21.27	MA	9.03
37	AR	6.41	KS	20.75	IN	8.75
38	NE	6.40	IN	19.48	NY	8.64
39	MA	6.29	MA	19.03	VA	8.61
40	UT	5.97	AR	18.92	WV	8.58
41	NJ	5.96	IA	18.72	MT	8.43
42	IA	5.89	SC	18.14	NC	8.25
43	MI	5.88	VA	17.64	GA	8.07
44	KY	5.83	OK	17.58	WA	7.35
45	MD	5.50	MI	17.58	UT	6.70
46	SD	5.40	NE	17.12	OR	6.70
47	VA	5.39	AL	16.15	AR	5.57
48	NC	4.84	TX	15.69	SC	5.21
49	WV	4.52	ME	13.80	AZ	4.53
50	ND	4.36	ND	11.53	WY	4.46
51	IN	3.89	WY	10.24	MI	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 2731		Class 2802		Class 2812	
	Planing/Molding Mill		Carpentry-Shop Only		Cabinet Work-Pwr Mach	
1	OH	15.56	CA	21.73	DC	12.09
2	CA	13.64	FL	14.74	WV	12.00
3	DE	12.07	MT	12.36	CA	11.88
4	FL	11.79	RI	12.15	FL	11.15
5	RI	10.50	DE	12.07	OK	8.87
6	NY	10.27	WV	12.00	LA	8.75
7	MI	10.15	NY	11.50	OH	7.96
8	AK	9.02	LA	11.49	NY	7.93
9	MN	8.78	TX	11.13	WY	7.88
10	OK	8.26	AK	10.41	VT	7.80
11	IL	7.95	ID	9.66	RI	7.64
12	PA	7.62	OK	9.45	HI	7.63
13	LA	7.43	MI	9.03	AK	7.62
14	NV	6.95	OH	8.86	NE	7.49
15	CT	6.88	CT	8.82	TX	7.32
16	HI	6.69	HI	8.45	ID	7.26
17	OR	6.60	CO	8.42	AL	7.18
18	NJ	6.60	AR	8.26	IL	7.16
19	VT	6.39	IL	7.64	MS	7.03
20	NH	6.29	PA	7.62	NV	7.02
21	ID	6.28	NV	7.41	MT	6.85
22	GA	6.22	VT	7.25	DE	6.43
23	IA	6.07	ME	7.06	GA	6.31
24	CO	6.06	GA	7.01	CO	6.19
25	NE	6.02	NH	7.00	NH	6.00
26	NC	5.96	AL	6.96	CT	5.86
27	MT	5.77	KY	6.88	ME	5.74
28	DC	5.74	MO	6.66	SC	5.36
29	MA	5.47	NJ	6.60	PA	5.35
30	WV	5.42	NC	6.57	KY	5.20
31	WA	5.39	TN	6.49	WI	5.13
32	ME	5.38	KS	6.24	MO	5.10
33	WI	5.29	NM	6.13	NC	5.04
34	SC	5.16	AZ	5.68	NJ	4.92
35	NM	5.11	IA	5.62	TN	4.89
36	MO	4.97	MA	5.56	MN	4.79
37	TX	4.96	DC	5.52	KS	4.77
38	AL	4.59	NE	5.22	NM	4.44
39	TN	4.49	MS	5.14	WA	4.38
40	WY	4.46	IN	5.03	MI	4.35
41	KS	4.45	OR	5.02	AZ	4.27
42	MD	4.36	WA	4.95	SD	4.18
43	MS	4.17	WI	4.92	AR	4.13
44	KY	4.05	SD	4.91	OR	3.80
45	VA	3.96	SC	4.91	MD	3.75
46	AZ	3.94	MD	4.67	ND	3.74
47	ND	3.74	VA	4.53	VA	3.58
48	IN	3.55	MN	4.27	IA	3.54
49	SD	3.36	ND	3.74	IN	3.24
50	AR	3.00	UT	3.30	UT	2.95
51	UT	2.86	WY	2.91	MA	-

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 2915		Class 3076		Class 3507	
	Veneer Products Mfg		Fireproof Equipment Mfg		Ag/Constr Mach Mfg	
1	CA	13.90	CA	9.32	DE	13.81
2	DE	12.07	NV	8.62	CA	12.41
3	RI	10.40	DE	7.77	FL	9.09
4	HI	10.37	TX	7.59	IL	8.82
5	LA	9.54	FL	7.32	TX	7.70
6	FL	9.53	LA	7.24	PA	6.98
7	NY	9.48	HI	6.69	NJ	6.94
8	WI	9.20	NY	6.37	RI	6.52
9	AK	8.73	AK	6.28	MI	6.38
10	CT	8.54	VT	6.28	ID	6.34
11	OK	8.52	NJ	5.98	NV	6.31
12	WY	7.88	MT	5.95	CT	6.19
13	NV	7.82	IL	5.95	LA	6.00
14	IL	7.68	ID	5.76	CO	5.97
15	PA	7.62	PA	5.59	OK	5.88
16	TX	7.32	OK	5.49	MO	5.85
17	CO	7.03	CT	5.44	TN	5.69
18	TN	6.93	AL	5.25	OH	5.52
19	NH	6.92	OH	5.23	VT	5.46
20	MI	6.83	MO	4.66	AK	5.46
21	NJ	6.60	NH	4.66	HI	5.43
22	OR	6.57	MI	4.65	ME	5.33
23	IN	6.56	WV	4.29	AL	5.30
24	DC	6.54	MA	4.20	GA	5.27
25	GA	6.48	MN	4.20	MA	5.24
26	ME	6.32	KS	4.19	MN	5.06
27	KY	6.27	WI	4.11	NY	5.06
28	KS	6.24	DC	4.07	MT	5.04
29	VA	6.23	CO	4.04	OR	4.98
30	VT	6.15	GA	3.89	KS	4.92
31	MO	6.05	TN	3.87	NM	4.92
32	AL	6.01	NM	3.84	NH	4.88
33	NM	5.74	MS	3.73	DC	4.86
34	IA	5.63	KY	3.64	WY	4.53
35	OH	5.61	RI	3.53	NE	4.47
36	MN	5.44	ME	3.50	KY	4.39
37	NE	5.44	IA	3.44	WV	4.29
38	WV	5.42	NC	3.40	WI	4.11
39	WA	5.36	IN	3.34	WA	4.09
40	ID	4.88	SC	3.11	SC	3.97
41	MD	4.87	AZ	2.98	MD	3.72
42	MT	4.54	ND	2.96	IA	3.63
43	NC	4.28	MD	2.89	MS	3.59
44	SC	4.11	UT	2.75	UT	3.22
45	AZ	4.07	VA	2.65	SD	3.17
46	SD	3.92	WA	2.63	VA	3.08
47	MS	3.85	WY	2.56	ND	2.96
48	ND	3.74	NE	2.44	AR	2.91
49	AR	3.40	SD	2.42	AZ	2.78
50	UT	3.33	AR	2.33	NC	2.58
51	MA	-	OR	2.28	IN	2.40

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 3632		Class 3724		Class 4000	
	Machine Shop NOC		Machine/Equip Repair		Sand/Gravel Digging	
1	FL	8.66	OH	14.37	FL	15.77
2	DE	7.87	FL	13.60	MN	15.61
3	RI	7.53	ME	12.30	AL	13.80
4	TX	7.34	MT	12.15	CA	13.71
5	LA	7.29	AL	11.48	MT	12.97
6	AK	7.19	RI	11.36	CT	12.70
7	CA	6.94	KY	10.92	KS	11.59
8	AL	6.86	IL	10.82	OR	11.58
9	DC	6.53	MN	10.80	MO	11.40
10	HI	6.34	NY	10.51	CO	11.29
11	VT	6.08	MI	10.45	NV	10.98
12	TN	5.90	IA	10.40	AK	10.93
13	MT	5.83	NH	10.26	IA	10.78
14	NY	5.82	MO	9.95	LA	10.77
15	IL	5.74	VT	9.93	IL	10.62
16	OK	5.65	CA	9.56	HI	10.43
17	NV	5.35	OK	9.25	WI	9.92
18	ID	5.27	MS	9.22	DC	9.58
19	OH	5.09	CO	8.89	DE	9.45
20	WV	4.89	WI	8.83	NY	9.30
21	MO	4.86	NV	8.82	NH	9.13
22	CO	4.82	AK	8.33	OH	8.97
23	CT	4.72	OR	8.29	TX	8.95
24	PA	4.55	TN	7.97	MI	8.57
25	WY	4.53	DE	7.80	ID	8.51
26	MN	4.48	HI	7.71	RI	8.44
27	KY	4.45	CT	7.57	AR	8.41
28	GA	4.38	LA	7.42	KY	8.24
29	ME	4.12	KS	7.37	GA	8.13
30	KS	4.03	NE	7.25	NM	7.78
31	NH	3.90	GA	7.03	NJ	7.63
32	MS	3.85	SC	7.02	OK	7.55
33	IA	3.75	NM	6.70	MA	7.54
34	MI	3.73	PA	6.67	VT	7.05
35	VA	3.71	MA	6.58	WV	6.94
36	WI	3.60	NC	6.39	PA	6.77
37	NC	3.56	TX	6.34	MS	6.68
38	NE	3.44	DC	6.26	NE	6.66
39	NM	3.30	IN	5.84	MD	6.52
40	NJ	3.25	NJ	5.79	ME	6.49
41	OR	3.16	UT	5.67	AZ	6.45
42	MD	3.14	AZ	5.63	UT	6.36
43	AR	2.97	VA	5.53	NC	6.15
44	WA	2.88	WA	5.41	SD	5.74
45	ND	2.65	ID	5.34	IN	5.52
46	MA	2.53	SD	5.07	TN	5.51
47	IN	2.48	AR	4.89	SC	5.50
48	SC	2.37	MD	4.76	WA	4.47
49	AZ	2.36	WY	4.53	VA	4.21
50	UT	2.12	WV	4.29	ND	4.15
51	SD	2.05	ND	3.26	WY	2.01

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 4299		Class 5022		Class 5183	
	Printing		Masonry NOC		Plumbing NOC	
1	RI	6.66	FL	26.13	FL	10.75
2	CA	6.14	RI	25.10	CA	10.52
3	DE	5.02	NY	23.45	NH	9.76
4	FL	5.00	CT	22.07	NV	9.68
5	NY	4.52	HI	20.17	NY	9.61
6	TX	4.45	ME	20.14	IL	9.00
7	IL	4.42	NH	20.05	CT	8.68
8	AL	4.28	AL	18.74	RI	8.52
9	NH	4.08	CA	16.63	DC	8.16
10	NE	4.03	WI	16.23	TX	8.13
11	PA	3.81	IL	15.53	MT	7.85
12	NV	3.73	TX	15.20	DE	7.77
13	MN	3.72	MA	15.12	AL	7.58
14	OK	3.62	MT	14.69	HI	7.54
15	OH	3.58	DC	14.65	OK	7.50
16	VT	3.50	MI	14.20	MN	7.45
17	CO	3.50	KY	14.07	CO	7.29
18	CT	3.48	AK	14.02	OH	7.28
19	DC	3.29	OK	13.75	AK	7.20
20	MI	3.22	LA	13.68	WI	6.80
21	MO	3.18	CO	13.31	PA	6.60
22	LA	3.17	VT	13.21	WY	6.38
23	AK	3.11	NJ	12.11	GA	6.28
24	ID	3.07	DE	12.05	MO	6.19
25	HI	2.93	MN	11.92	VT	5.75
26	ME	2.88	GA	11.85	WA	5.75
27	KY	2.79	MO	11.66	NE	5.67
28	KS	2.79	WV	11.57	KY	5.62
29	WI	2.78	OH	10.77	MS	5.55
30	IA	2.70	MS	10.76	MI	5.54
31	NM	2.70	TN	10.69	LA	5.48
32	NJ	2.61	WA	10.36	TN	5.45
33	OR	2.55	PA	10.27	ME	5.41
34	MA	2.45	NV	10.09	NJ	5.40
35	TN	2.33	OR	9.80	MA	5.33
36	MT	2.33	NM	9.62	SD	5.23
37	GA	2.33	MD	9.50	MD	4.95
38	MS	2.32	ID	8.78	SC	4.94
39	NC	2.20	IA	8.26	VA	4.88
40	SC	2.19	UT	8.21	NM	4.87
41	MD	2.07	NE	8.04	WV	4.77
42	WA	2.00	NC	8.00	KS	4.72
43	WV	1.95	KS	7.82	IA	4.63
44	IN	1.70	AZ	7.34	NC	4.56
45	WY	1.59	SC	6.85	ID	4.47
46	SD	1.51	WY	6.38	AZ	4.39
47	AR	1.45	ND	6.17	UT	4.18
48	AZ	1.41	VA	6.13	OR	3.96
49	VA	1.39	SD	5.95	AR	3.86
50	UT	1.20	IN	5.90	ND	3.37
51	ND	0.79	AR	5.68	IN	2.92

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5190		Class 5213		Class 5221	
	Elec Wiring within bldgs		Concrete Constr NOC		Concrete-Flrs/Driveways	
1	FL	10.50	FL	33.02	WV	23.80
2	CA	9.45	IL	25.51	RI	16.24
3	TX	8.22	VT	24.58	FL	15.37
4	AK	7.71	NH	24.52	NY	14.72
5	IL	7.36	WV	23.80	DC	13.78
6	NV	7.14	CT	22.85	CT	11.52
7	NY	6.93	NY	22.10	LA	11.36
8	CT	6.79	DC	21.71	CA	11.34
9	HI	6.73	ME	20.92	MT	10.56
10	AL	6.44	MA	18.68	AL	10.47
11	WY	6.38	RI	18.23	IL	10.08
12	DE	6.17	MI	17.28	MN	9.96
13	NC	6.15	LA	16.94	MA	9.78
14	OK	6.05	NE	15.92	WI	9.40
15	KY	5.91	TX	15.47	TX	9.19
16	NH	5.89	HI	15.18	DE	9.14
17	LA	5.85	CO	14.19	OH	9.10
18	PA	5.61	PA	14.15	CO	8.81
19	CO	5.48	MT	13.67	PA	8.56
20	DC	5.45	OH	13.43	NH	8.54
21	MS	5.36	AL	13.36	MI	8.53
22	MT	5.29	KY	13.12	HI	8.03
23	OH	5.19	MD	13.08	NV	7.98
24	WV	5.13	MN	12.77	AK	7.82
25	GA	5.08	CA	12.66	MO	7.66
26	MO	5.04	DE	12.57	ID	7.57
27	SC	5.04	IA	12.31	OK	7.52
28	ID	4.96	OK	12.10	NJ	7.30
29	MD	4.74	AK	11.98	NE	7.13
30	TN	4.68	TN	11.40	WA	7.04
31	VT	4.65	SD	11.07	TN	7.03
32	WI	4.64	MO	11.02	GA	6.77
33	RI	4.43	NC	10.90	OR	6.66
34	NE	4.41	ID	10.40	VT	6.58
35	MN	4.28	NJ	10.12	KS	6.46
36	AR	4.23	WI	10.07	WY	6.38
37	SD	4.06	MS	10.06	IA	6.05
38	KS	4.03	NV	9.45	MD	5.92
39	AZ	3.94	GA	9.37	NM	5.78
40	MA	3.86	SC	9.24	UT	5.67
41	MI	3.81	OR	8.90	KY	5.62
42	NJ	3.80	KS	8.54	MS	5.53
43	NM	3.77	VA	8.49	ME	5.51
44	IA	3.65	WA	8.35	NC	5.18
45	UT	3.59	AR	8.27	ND	4.64
46	ME	3.57	NM	7.75	AZ	4.48
47	OR	3.44	AZ	7.70	SC	4.45
48	VA	3.02	UT	6.53	VA	4.09
49	WA	2.77	IN	6.11	AR	4.02
50	IN	2.76	WY	5.91	SD	3.60
51	ND	2.40	ND	4.64	IN	3.10

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5403		Class 5437		Class 5445	
	Carpentry NOC		Carpentry- Cabinet/Int		Wallboard Installation	
1	LA	29.69	FL	25.48	FL	24.25
2	FL	28.80	CA	22.74	MT	23.40
3	CT	26.16	LA	15.81	NH	20.28
4	HI	25.78	MN	14.29	CT	20.07
5	MN	25.18	CT	13.23	ME	16.93
6	CA	22.74	WV	12.00	AL	14.99
7	WI	21.01	AK	11.87	RI	13.82
8	MT	20.56	RI	11.65	CA	13.74
9	ME	19.64	NH	11.47	TN	12.96
10	RI	18.07	IL	11.45	WI	12.95
11	MA	17.38	TX	11.33	LA	12.76
12	AL	17.33	OH	10.47	WA	12.36
13	IL	17.09	HI	10.37	NY	12.34
14	NY	16.76	WI	9.59	OR	12.27
15	KY	15.62	KY	9.56	WV	12.00
16	ID	14.88	GA	9.45	NV	11.49
17	OK	14.87	SC	9.35	CO	11.37
18	NH	14.83	ME	9.34	TX	11.33
19	TX	14.31	MT	9.28	OK	11.16
20	DC	14.08	TN	9.14	KY	11.12
21	SC	13.81	AL	8.88	MA	10.96
22	MI	13.74	MS	8.87	DE	10.92
23	GA	13.73	CO	8.76	MS	10.66
24	CO	13.10	DE	8.36	MN	10.52
25	AZ	13.00	VT	8.35	GA	10.47
26	NC	12.98	OK	8.11	HI	10.37
27	MS	12.93	NC	8.06	PA	9.75
28	DE	12.35	NJ	7.77	AK	9.70
29	OR	12.33	MO	7.74	VT	9.67
30	VT	12.06	NV	7.58	NC	9.48
31	WV	12.00	KS	7.49	MI	8.61
32	IA	11.53	NY	7.46	ID	8.46
33	MO	11.43	DC	7.41	DC	8.45
34	TN	11.39	PA	7.29	IL	8.23
35	AK	11.31	MA	7.29	OH	8.10
36	NJ	11.03	MI	7.16	IA	7.98
37	NV	10.96	MD	7.01	NE	7.94
38	PA	10.91	ND	6.90	SC	7.73
39	SD	10.88	UT	6.70	AZ	7.03
40	NE	10.53	OR	6.59	KS	7.02
41	KS	10.15	WY	6.38	MO	7.01
42	NM	9.56	NE	6.37	ND	6.90
43	MD	9.46	ID	6.31	WY	6.76
44	OH	9.17	AR	5.74	MD	6.64
45	WA	9.03	NM	5.67	VA	6.61
46	AR	8.86	VA	5.45	NJ	6.40
47	UT	8.73	IA	4.98	UT	6.25
48	VA	7.58	WA	4.78	SD	6.04
49	ND	6.90	AZ	4.66	NM	5.55
50	IN	6.88	SD	4.65	AR	5.40
51	WY	6.38	IN	4.22	IN	4.41

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 5474		Class 5538		Class 5551	
	Painting NOC		Sheet Metal Work NOC		Roofing-All kinds	
1	RI	24.12	AL	17.88	AL	53.41
2	FL	23.62	NY	17.11	FL	53.17
3	LA	15.75	FL	16.89	MN	53.05
4	MT	15.74	TX	14.28	MT	51.54
5	DE	15.40	NV	13.76	NH	45.29
6	NY	14.75	LA	13.17	LA	39.64
7	AL	14.64	CO	12.82	WI	38.71
8	NH	14.58	IL	12.82	KY	38.54
9	CT	14.49	MS	12.32	CT	36.31
10	CA	14.09	CA	12.02	MD	34.68
11	OH	13.55	HI	11.35	RI	33.91
12	MN	12.91	MT	11.29	CA	33.64
13	PA	12.27	CT	11.24	HI	33.55
14	KY	12.13	DE	10.91	MI	30.25
15	WV	12.00	KY	10.51	NJ	29.01
16	OK	11.84	NH	10.38	NY	28.60
17	WI	11.15	RI	10.29	DE	28.17
18	TX	10.55	NM	9.97	CO	27.97
19	HI	10.55	MA	9.20	IL	27.16
20	AK	10.53	OH	9.01	TX	26.21
21	MI	10.49	MO	8.99	TN	26.05
22	CO	10.46	ID	8.72	AK	25.94
23	GA	10.29	GA	8.40	ME	25.70
24	ME	10.11	VT	8.39	ID	24.81
25	OR	10.08	OR	8.38	MO	23.64
26	TN	9.96	TN	8.32	PA	23.46
27	MO	9.80	OK	8.31	OK	23.24
28	SD	9.47	SC	8.19	NC	22.84
29	IL	9.13	MI	8.13	GA	22.41
30	NV	8.91	AK	7.75	NE	22.19
31	MS	8.79	NC	7.69	SC	20.81
32	WA	8.65	NE	7.45	KS	20.33
33	MA	8.65	WI	7.29	NV	20.19
34	NC	8.50	MN	7.16	OH	20.07
35	NE	8.38	PA	7.06	VT	20.03
36	NJ	8.35	DC	7.03	UT	19.54
37	SC	8.02	ME	7.02	NM	19.51
38	ID	7.80	AR	6.90	WA	18.83
39	IA	7.76	MD	6.89	DC	18.68
40	MD	7.57	NJ	6.40	IA	17.46
41	DC	7.25	WY	6.38	MS	16.94
42	VT	7.23	KS	6.24	OR	16.85
43	VA	7.06	UT	6.11	AR	16.53
44	KS	6.51	WV	6.08	VA	16.20
45	WY	6.38	IA	6.06	SD	14.21
46	AR	6.36	VA	5.88	WV	13.44
47	NM	6.08	AZ	5.78	IN	12.26
48	UT	5.78	SD	4.99	AZ	12.09
49	IN	5.08	IN	4.07	ND	6.90
50	ND	4.93	WA	3.95	WY	6.38
51	AZ	4.48	ND	3.37	MA	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5645		Class 6217		Class 7228	
	Carpentry-Det Dwellings		Excavation NOC		Trucking (Local)	
1	FL	41.89	MT	17.60	DC	34.22
2	AL	32.99	KY	14.90	FL	19.67
3	LA	23.31	FL	14.27	CA	18.25
4	CA	22.74	AL	13.91	NH	16.28
5	MT	22.25	NH	13.51	CO	15.37
6	HI	20.44	AK	13.18	NV	15.28
7	KY	19.77	CO	11.01	DE	13.78
8	CT	18.71	CA	10.86	HI	13.53
9	AK	17.92	OK	10.78	RI	13.47
10	GA	17.91	TX	10.74	LA	13.44
11	CO	17.30	CT	10.66	CT	13.22
12	TN	17.08	LA	10.50	TX	12.80
13	NC	16.70	RI	10.38	OK	12.75
14	NY	16.47	DE	9.91	OH	12.65
15	RI	16.21	NY	9.84	KY	12.59
16	OR	16.18	MN	9.73	IL	12.43
17	NH	15.67	NV	9.45	MT	12.36
18	OK	15.26	SC	9.30	AL	12.30
19	IL	15.16	ME	9.06	NY	12.11
20	DE	14.59	MI	9.05	ME	11.60
21	SC	14.57	HI	8.97	OR	11.07
22	TX	14.31	UT	8.59	PA	11.05
23	MN	14.29	IL	8.29	MO	10.97
24	NM	13.40	GA	8.22	MS	10.82
25	NV	13.13	OH	8.09	NC	10.40
26	WI	13.08	WA	8.05	MI	10.17
27	OH	12.84	TN	8.01	MN	10.06
28	VT	12.45	WV	7.74	WI	10.05
29	MO	12.31	WI	7.69	ID	9.28
30	WV	12.00	OR	7.66	VT	9.23
31	ME	11.80	MO	7.42	MA	9.10
32	UT	11.78	DC	7.29	AR	8.90
33	ID	11.60	MS	7.27	NJ	8.85
34	MA	11.12	VT	7.19	NM	8.74
35	MS	11.05	NC	7.02	AZ	8.35
36	NJ	11.03	PA	6.86	GA	8.33
37	PA	10.66	SD	6.73	WA	8.10
38	AR	10.56	MA	6.71	KS	8.02
39	MI	10.52	WY	6.38	VA	7.66
40	KS	10.42	VA	6.11	TN	7.52
41	VA	10.32	NJ	6.10	SC	7.52
42	WA	10.24	NE	5.97	NE	6.76
43	AZ	10.22	KS	5.71	IA	6.48
44	DC	9.82	ID	5.64	IN	5.98
45	IA	8.83	AR	5.63	MD	5.85
46	MD	8.57	IA	5.55	UT	5.68
47	NE	8.39	AZ	5.17	ND	5.57
48	SD	7.31	NM	4.84	WY	5.20
49	IN	7.21	MD	4.84	SD	5.09
50	ND	6.90	ND	3.97	WV	4.38
51	WY	6.76	IN	3.32	AK	-

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 7229		Class 7380		Class 7538	
	Trucking (Long Dist.)		Chauffeurs NOC		Elec Pwr Line Construct	
1	DC	20.08	CA	15.89	IL	35.94
2	FL	19.67	FL	12.96	OK	29.26
3	CA	18.25	NY	10.41	MO	29.12
4	TX	15.66	CT	9.62	NH	28.63
5	NV	15.28	RI	9.61	FL	26.76
6	DE	13.78	TX	9.01	KY	26.14
7	RI	13.47	IL	8.54	CO	25.34
8	LA	13.44	ME	8.22	TX	23.96
9	HI	13.07	LA	8.21	LA	23.87
10	AL	13.03	OH	8.10	NV	20.65
11	NH	12.94	NJ	7.63	AL	20.39
12	OK	12.89	AL	7.37	IA	20.00
13	CT	12.33	MA	7.27	CA	19.83
14	MT	12.18	VT	6.77	VA	19.01
15	NY	12.11	MI	6.61	GA	18.63
16	CO	11.99	GA	6.57	CT	18.48
17	ME	11.34	AK	6.35	RI	17.51
18	MN	11.10	CO	6.32	ME	16.48
19	OR	11.07	DC	6.25	MN	16.42
20	PA	11.05	HI	6.24	DE	16.36
21	MS	10.82	KY	6.18	HI	16.21
22	NC	10.40	OK	5.85	NC	16.16
23	MI	10.17	MN	5.65	MT	15.91
24	WV	9.87	MO	5.59	DC	15.54
25	VT	9.79	NC	5.47	OR	14.29
26	NE	9.79	TN	5.22	AK	13.62
27	WI	9.50	WY	5.20	NE	13.44
28	UT	9.39	NM	5.19	TN	13.10
29	ID	9.28	NH	5.18	SC	12.54
30	IL	9.23	MD	5.16	PA	12.29
31	KY	9.22	WI	5.07	MD	12.18
32	GA	9.22	OR	5.02	WI	12.18
33	MA	9.10	WV	4.98	OH	12.08
34	OH	8.92	WA	4.73	NY	11.49
35	MO	8.91	ID	4.65	NM	11.36
36	NJ	8.85	MT	4.63	VT	11.22
37	WA	8.16	MS	4.54	AR	11.04
38	NM	7.83	VA	4.28	MI	10.46
39	VA	7.65	NE	4.26	SD	10.10
40	TN	7.52	SD	4.19	MS	9.57
41	SC	7.52	AR	3.89	AZ	9.05
42	KS	7.11	KS	3.85	ID	8.95
43	AZ	6.57	IA	3.84	MA	8.49
44	IA	6.56	SC	3.73	IN	8.06
45	AR	6.49	UT	3.54	NJ	8.05
46	SD	6.26	IN	3.36	UT	7.33
47	MD	5.85	ND	2.07	KS	7.14
48	IN	5.80	AZ	-	ND	7.07
49	ND	5.57	DE	-	WY	5.91
50	WY	5.20	NV	-	WA	3.80
51	AK	-	PA	-	WV	2.67

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 7720		Class 8017		Class 8018	
	Police Officers		Store: Retail NOC		Store: Wholesale NOC	
1	CA	11.20	CA	5.84	TX	11.80
2	NV	9.25	DE	3.91	CA	10.41
3	DE	8.37	TX	3.90	VT	8.39
4	FL	7.61	FL	3.29	RI	7.62
5	MT	6.59	RI	3.24	FL	6.99
6	OK	6.12	HI	3.01	HI	6.80
7	TX	5.56	OK	2.89	NH	6.74
8	PA	5.24	PA	2.68	AK	6.52
9	AL	5.08	NV	2.56	PA	6.36
10	OR	4.72	LA	2.56	LA	6.29
11	VT	4.63	NJ	2.48	DE	6.10
12	HI	4.62	OH	2.47	NY	6.06
13	NM	4.46	NH	2.46	DC	5.66
14	MO	4.25	NY	2.36	NV	5.62
15	CT	4.23	MS	2.35	OK	5.45
16	LA	4.03	AK	2.33	MI	5.15
17	TN	4.02	MT	2.25	MN	4.93
18	GA	4.00	NM	2.20	IL	4.86
19	OH	3.92	WV	2.18	CO	4.83
20	KY	3.85	GA	2.16	MA	4.29
21	CO	3.73	KY	2.12	MO	4.26
22	RI	3.72	CO	2.05	AL	4.21
23	AK	3.60	CT	1.95	ID	3.99
24	MS	3.48	IL	1.94	ME	3.98
25	ID	3.47	WY	1.93	NE	3.97
26	MI	3.44	TN	1.90	OH	3.97
27	NJ	3.37	AL	1.90	NJ	3.91
28	IL	3.34	KS	1.78	TN	3.82
29	KS	3.18	MO	1.78	CT	3.81
30	WI	3.12	NC	1.74	MD	3.62
31	NH	3.04	VT	1.72	GA	3.60
32	ME	2.99	ME	1.72	MT	3.59
33	NE	2.78	ID	1.70	KY	3.54
34	MD	2.72	MI	1.63	KS	3.50
35	WV	2.57	SC	1.52	IA	3.41
36	MA	2.57	AZ	1.48	MS	3.37
37	SC	2.48	DC	1.46	NM	3.37
38	DC	2.33	NE	1.46	WI	3.10
39	SD	2.32	OR	1.44	AZ	3.09
40	AR	2.28	MN	1.40	AR	3.09
41	NC	2.27	MA	1.32	NC	3.07
42	NY	2.25	MD	1.27	SD	2.90
43	IA	2.25	UT	1.26	OR	2.85
44	AZ	2.22	WI	1.25	WY	2.85
45	WY	2.21	VA	1.22	UT	2.72
46	VA	2.21	IA	1.18	IN	2.69
47	IN	2.09	IN	1.16	WV	2.51
48	MN	2.07	SD	1.05	SC	2.31
49	WA	2.01	AR	1.04	WA	2.01
50	ND	1.85	ND	0.88	VA	1.98
51	UT	1.85	WA	0.70	ND	1.60

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8033		Class 8107		Class 8232	
	Store: Meat/Groc Retail		Mach Dealer NOC		Lumberyard: Other Emp	
1	DC	11.80	CA	8.79	CA	14.65
2	CA	8.18	FL	8.11	FL	12.71
3	DE	6.05	DE	7.63	NY	9.54
4	RI	5.47	HI	6.55	TX	9.45
5	TX	5.31	IL	6.40	DE	9.29
6	NY	5.30	NY	6.30	NV	8.76
7	FL	5.18	TX	6.14	AL	8.59
8	AK	4.48	CT	6.12	MT	8.44
9	CO	4.34	LA	5.92	RI	8.07
10	NV	4.11	RI	5.79	WY	7.88
11	OK	4.05	CO	5.73	CT	7.35
12	MT	3.90	NV	5.50	OK	7.34
13	LA	3.83	TN	5.46	IL	7.27
14	NJ	3.80	OR	5.39	LA	7.25
15	AL	3.73	AL	5.26	PA	7.23
16	VT	3.60	DC	5.10	AK	7.06
17	PA	3.53	MN	5.09	DC	6.87
18	MD	3.45	AK	5.01	MN	6.83
19	ID	3.38	OH	4.95	GA	6.69
20	OH	3.30	NH	4.93	CO	6.58
21	WY	3.13	PA	4.83	MO	6.50
22	KY	3.02	OK	4.72	WI	6.25
23	IL	3.00	KY	4.69	NJ	6.16
24	NH	2.96	AR	4.50	NH	6.14
25	HI	2.94	GA	4.50	TN	6.02
26	CT	2.93	UT	4.49	HI	5.80
27	WI	2.79	IA	4.42	KS	5.77
28	GA	2.77	MI	4.42	OH	5.74
29	TN	2.70	NC	4.41	MI	5.73
30	MI	2.61	VT	4.35	ID	5.62
31	MO	2.52	MD	4.27	MA	5.44
32	MA	2.50	NJ	4.22	NC	5.20
33	WA	2.44	ID	4.15	KY	5.12
34	MN	2.42	ME	4.15	OR	5.08
35	MS	2.41	NM	4.03	AR	4.94
36	OR	2.40	MO	3.99	NE	4.63
37	NM	2.38	VA	3.90	AZ	4.50
38	NC	2.36	WI	3.78	VT	4.50
39	ND	2.21	MS	3.77	NM	4.48
40	WV	2.18	MT	3.77	SD	4.41
41	AZ	2.12	SC	3.71	SC	4.27
42	VA	2.09	WA	3.67	MD	4.24
43	KS	2.00	NE	3.50	MS	3.79
44	ME	1.98	AZ	3.20	VA	3.77
45	UT	1.95	KS	3.17	WV	3.51
46	SD	1.80	WV	2.99	IA	3.48
47	NE	1.79	MA	2.98	IN	3.40
48	SC	1.79	SD	2.91	ME	3.40
49	AR	1.69	IN	2.64	UT	2.83
50	IN	1.57	WY	2.54	WA	2.62
51	IA	1.26	ND	1.77	ND	1.81

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 8380		Class 8742		Class 8810	
	Auto Service/Repair		Salespersons-Outside		Clerical Office Employees	
1	CA	7.28	CA	1.35	CA	1.10
2	DC	7.18	AL	1.23	HI	0.70
3	FL	6.99	FL	1.10	WV	0.61
4	DE	6.09	DE	1.04	AK	0.60
5	NY	5.77	TX	0.96	FL	0.59
6	TX	5.71	LA	0.93	MT	0.58
7	AL	5.22	VT	0.92	DE	0.54
8	NV	5.10	PA	0.90	OH	0.53
9	AK	5.01	MS	0.87	TX	0.52
10	KY	4.97	HI	0.87	OK	0.49
11	OH	4.95	WV	0.83	NV	0.49
12	PA	4.80	KY	0.81	RI	0.48
13	MT	4.64	NV	0.80	ME	0.47
14	CO	4.48	ID	0.80	NY	0.45
15	LA	4.43	OK	0.79	LA	0.44
16	HI	4.32	OH	0.75	AL	0.43
17	IL	4.30	CT	0.74	ID	0.43
18	NH	4.24	RI	0.74	WY	0.39
19	CT	4.18	MT	0.72	NM	0.39
20	WV	4.18	AK	0.71	CO	0.39
21	MN	4.18	ME	0.71	MS	0.37
22	NJ	4.13	NY	0.69	VT	0.37
23	ID	4.05	MO	0.68	PA	0.36
24	MS	4.01	WY	0.68	NH	0.36
25	TN	3.87	MN	0.67	TN	0.36
26	OK	3.86	TN	0.65	MI	0.33
27	ME	3.83	CO	0.63	NC	0.33
28	GA	3.69	SC	0.60	CT	0.32
29	OR	3.51	NH	0.60	KY	0.32
30	NC	3.39	NC	0.58	MO	0.32
31	SC	3.34	NM	0.58	SD	0.31
32	VT	3.34	AR	0.56	GA	0.31
33	MI	3.33	NE	0.55	IL	0.30
34	WI	3.33	MI	0.55	AZ	0.27
35	MA	3.13	NJ	0.54	NE	0.26
36	WA	3.02	WI	0.53	IA	0.26
37	WY	3.02	IA	0.52	NJ	0.26
38	IA	3.00	GA	0.51	WI	0.25
39	KS	2.91	IL	0.50	MN	0.25
40	AR	2.82	MD	0.49	KS	0.24
41	NE	2.78	SD	0.46	OR	0.24
42	NM	2.69	KS	0.44	DC	0.23
43	ND	2.65	UT	0.41	IN	0.22
44	SD	2.47	IN	0.40	SC	0.22
45	UT	2.41	VA	0.39	MD	0.21
46	VA	2.33	OR	0.38	AR	0.21
47	MD	2.29	ND	0.36	UT	0.21
48	AZ	2.11	AZ	0.34	MA	0.19
49	IN	2.10	MA	0.30	ND	0.18
50	MO	-	WA	0.26	VA	0.16
51	RI	-	DC	0.23	WA	0.14

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8824		Class 8832		Class 8833	
	Retirement Health Care		Physician and Clerical		Hospital: Professional	
1	FL	9.65	CA	3.26	CA	5.05
2	CA	9.35	HI	1.03	OK	3.65
3	AK	8.00	NV	1.01	AL	2.75
4	TX	7.65	AK	0.91	NV	2.37
5	MT	6.79	FL	0.88	MI	2.35
6	WV	6.68	TX	0.82	TX	2.35
7	CO	6.65	CO	0.77	FL	2.22
8	OK	6.35	RI	0.75	DE	2.13
9	RI	6.21	ME	0.68	WY	2.10
10	DE	6.01	OH	0.66	AK	2.08
11	NY	5.93	NY	0.63	HI	1.98
12	ID	5.90	CT	0.63	ID	1.91
13	LA	5.32	OK	0.61	CO	1.85
14	NH	5.08	MT	0.60	LA	1.76
15	MN	5.04	NH	0.59	NE	1.68
16	VT	4.99	WY	0.57	NY	1.68
17	NM	4.87	AL	0.56	MN	1.65
18	TN	4.78	ID	0.55	WV	1.60
19	OH	4.73	PA	0.52	MT	1.59
20	CT	4.69	MN	0.51	WA	1.58
21	KS	4.61	DE	0.50	KY	1.54
22	GA	4.59	MI	0.49	RI	1.52
23	HI	4.55	LA	0.48	PA	1.50
24	PA	4.36	OR	0.47	VT	1.48
25	AL	4.32	VT	0.44	NM	1.47
26	NE	4.26	NM	0.44	NH	1.45
27	MS	4.19	MS	0.43	MO	1.44
28	IL	4.16	DC	0.41	TN	1.43
29	MO	4.01	MO	0.40	DC	1.39
30	DC	3.96	IL	0.39	AZ	1.35
31	OR	3.93	WA	0.39	OR	1.32
32	NV	3.90	WV	0.39	ME	1.30
33	ME	3.68	KY	0.39	MA	1.30
34	IA	3.52	NJ	0.38	IA	1.26
35	WA	3.47	MA	0.38	MS	1.24
36	NJ	3.47	NC	0.37	GA	1.24
37	WI	3.45	AZ	0.35	IL	1.22
38	MD	3.26	GA	0.34	NC	1.22
39	WY	3.25	TN	0.33	SD	1.20
40	MI	3.22	IA	0.33	NJ	1.20
41	NC	3.00	NE	0.33	OH	1.19
42	KY	2.80	KS	0.33	CT	1.07
43	SC	2.76	WI	0.31	ND	1.07
44	AZ	2.70	MD	0.30	SC	1.00
45	IN	2.69	ND	0.29	KS	0.99
46	SD	2.69	SD	0.28	AR	0.97
47	VA	2.67	SC	0.28	MD	0.95
48	UT	2.31	VA	0.23	WI	0.91
49	AR	2.25	AR	0.22	UT	0.73
50	ND	2.24	IN	0.19	IN	0.71
51	MA	-	UT	0.19	VA	0.67

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 8868		Class 9015		Class 9052	
	College:Profess/Clerical		Bldgs-Oper by Owner		Hotel: Other Emp	
1	CA	2.93	CA	12.41	CA	11.72
2	WY	1.95	FL	9.07	FL	6.91
3	FL	1.22	MT	7.63	TX	6.67
4	TX	1.03	NV	7.29	OK	5.51
5	NY	0.95	PA	7.25	DE	5.41
6	DE	0.93	DE	7.11	RI	5.10
7	NV	0.85	OK	6.59	AL	4.55
8	NJ	0.78	TX	6.52	PA	4.52
9	CO	0.74	LA	6.39	NY	4.47
10	PA	0.73	AK	5.93	VT	4.28
11	MA	0.70	HI	5.88	OH	4.18
12	HI	0.69	NH	5.78	CO	4.17
13	AK	0.68	CO	5.56	AK	4.12
14	MN	0.67	AL	5.45	WA	4.06
15	NH	0.65	CT	5.35	NH	4.02
16	CT	0.60	VT	5.28	HI	3.97
17	LA	0.59	ID	5.26	LA	3.87
18	OH	0.59	MI	5.25	MI	3.86
19	RI	0.58	MN	5.23	MT	3.84
20	ME	0.57	RI	5.10	WV	3.84
21	KY	0.56	TN	4.94	NV	3.70
22	NC	0.55	GA	4.90	ID	3.54
23	TN	0.55	OH	4.88	TN	3.51
24	AL	0.54	WI	4.83	MS	3.49
25	WV	0.54	MO	4.75	IL	3.34
26	NM	0.53	KY	4.68	MN	3.34
27	GA	0.52	MS	4.62	KY	3.33
28	IL	0.51	OR	4.32	MO	3.25
29	SC	0.51	NJ	4.15	CT	3.14
30	MO	0.50	WY	4.10	OR	3.14
31	ID	0.50	ME	4.07	GA	2.91
32	WA	0.48	SD	3.93	NM	2.91
33	AR	0.47	WV	3.88	NJ	2.84
34	OK	0.46	IL	3.87	KS	2.57
35	MS	0.44	MA	3.81	IA	2.54
36	NE	0.42	KS	3.78	SD	2.52
37	VT	0.42	NM	3.77	ME	2.46
38	VA	0.40	DC	3.64	MA	2.43
39	DC	0.39	AR	3.61	DC	2.41
40	OR	0.39	NC	3.41	NC	2.20
41	AZ	0.38	ND	3.40	NE	2.19
42	MT	0.38	WA	3.37	AZ	2.11
43	KS	0.35	SC	3.31	SC	2.11
44	MD	0.35	NE	3.29	WY	2.10
45	MI	0.33	MD	3.27	WI	2.09
46	SD	0.33	NY	3.24	ND	2.05
47	IA	0.32	AZ	3.11	AR	2.04
48	ND	0.28	IA	2.88	MD	2.01
49	WI	0.28	UT	2.88	IN	1.95
50	IN	0.25	IN	2.84	UT	1.81
51	UT	0.20	VA	2.41	VA	1.54

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 9058		Class 9082		Class 9083	
	Hotel: Restaurant Emp.		Restaurant NOC		Restaurant: Fast Food	
1	CA	6.12	CA	6.12	CA	6.12
2	TX	5.36	FL	4.99	FL	4.98
3	DE	5.32	TX	4.63	TX	4.63
4	FL	5.02	DE	4.49	DE	4.59
5	OK	4.69	RI	3.93	RI	3.93
6	AL	4.17	MT	3.69	MT	3.69
7	WV	3.84	LA	3.59	HI	3.47
8	PA	3.64	HI	3.47	NH	3.42
9	LA	3.57	NY	3.37	NY	3.37
10	ID	3.48	OK	3.35	LA	3.24
11	HI	3.47	PA	3.24	VT	3.15
12	MS	3.36	NJ	3.11	OK	3.14
13	MN	3.34	NH	3.11	NJ	3.11
14	RI	3.31	WY	3.04	WY	3.04
15	CO	3.30	NV	3.02	OH	2.96
16	AK	3.22	OH	2.87	PA	2.75
17	NJ	3.11	CO	2.85	CO	2.74
18	NH	3.08	WV	2.68	WV	2.68
19	NV	3.06	GA	2.66	NV	2.68
20	WY	3.04	TN	2.52	GA	2.65
21	CT	3.02	MO	2.49	TN	2.52
22	MT	2.93	IL	2.44	AL	2.44
23	NY	2.92	AL	2.44	OR	2.31
24	OH	2.65	ID	2.39	MI	2.30
25	TN	2.56	KY	2.38	MA	2.29
26	MA	2.43	CT	2.33	SC	2.20
27	WI	2.39	OR	2.31	DC	2.16
28	OR	2.31	MI	2.30	CT	2.15
29	MI	2.30	MA	2.29	MO	2.08
30	SC	2.28	VT	2.26	WA	2.08
31	KS	2.23	SC	2.20	ID	2.07
32	VT	2.20	ME	2.11	IL	2.07
33	IL	2.19	WI	2.02	ME	2.03
34	NM	2.17	NM	1.94	KY	2.00
35	MO	2.15	MS	1.91	MS	1.97
36	KY	2.14	SD	1.84	WI	1.84
37	GA	2.08	NC	1.83	NC	1.83
38	SD	2.08	WA	1.82	KS	1.78
39	AR	2.01	DC	1.81	NE	1.62
40	ME	1.93	MN	1.77	MD	1.60
41	IN	1.87	AZ	1.76	ND	1.60
42	WA	1.82	KS	1.74	IN	1.56
43	NE	1.77	AR	1.65	MN	1.53
44	IA	1.73	UT	1.62	NM	1.52
45	NC	1.71	ND	1.60	SD	1.51
46	MD	1.67	MD	1.56	IA	1.42
47	ND	1.60	NE	1.56	AZ	1.35
48	DC	1.57	VA	1.53	AR	1.33
49	VA	1.51	IN	1.53	VA	1.19
50	UT	1.49	IA	1.45	UT	1.16
51	AZ	1.44	AK	-	AK	-

APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 9084		Class 9101		Class 9403	
	Bar, Nightclub, Tavern		College: Other Emp		Garbage Collection	
1	CA	6.12	TX	8.90	RI	24.52
2	FL	5.46	CA	8.48	HI	21.96
3	TX	4.63	FL	8.38	FL	20.24
4	OK	4.30	CO	6.59	CA	19.64
5	DE	4.08	NY	6.50	NY	18.59
6	OH	3.98	NJ	5.98	AL	16.26
7	RI	3.93	DC	5.84	DC	15.83
8	MT	3.69	RI	4.99	KY	14.01
9	CO	3.50	VT	4.69	DE	13.78
10	HI	3.47	OK	4.62	LA	13.63
11	NY	3.37	HI	4.47	CT	13.36
12	AL	3.33	IL	4.45	MO	13.25
13	LA	3.26	LA	4.44	OK	13.02
14	CT	3.14	GA	4.33	TX	12.98
15	GA	3.12	MO	4.29	AK	12.83
16	NJ	3.11	WI	4.24	MT	12.74
17	WY	3.04	ID	4.09	NV	12.71
18	ID	2.94	OR	4.07	NH	12.71
19	MO	2.83	MS	3.92	MS	11.96
20	VT	2.82	AK	3.84	MA	11.55
21	IL	2.72	CT	3.73	AR	11.13
22	WV	2.68	IA	3.67	GA	11.07
23	MN	2.60	KY	3.66	PA	11.02
24	TN	2.52	MA	3.62	VT	10.93
25	PA	2.51	MN	3.62	NE	10.46
26	NH	2.48	MI	3.61	NC	10.35
27	OR	2.31	KS	3.51	CO	10.28
28	MI	2.30	NE	3.48	MI	9.91
29	MA	2.29	ME	3.42	WI	9.73
30	MD	2.26	NH	3.34	NJ	9.64
31	NV	2.24	TN	3.28	IL	9.62
32	SC	2.20	AZ	3.26	OH	9.51
33	MS	2.19	MT	3.19	ID	9.45
34	ME	2.17	AL	3.10	MN	8.99
35	KY	2.05	NM	3.04	IN	8.45
36	NM	1.98	NV	2.91	ME	8.37
37	UT	1.91	NC	2.66	VA	8.32
38	AZ	1.84	SD	2.65	IA	7.94
39	NC	1.83	VA	2.58	WV	7.58
40	SD	1.80	AR	2.50	UT	7.53
41	DC	1.77	IN	2.42	MD	7.44
42	KS	1.71	MD	2.22	SC	7.36
43	IN	1.68	SC	2.13	WA	6.98
44	WA	1.67	UT	2.04	KS	6.73
45	WI	1.62	WY	1.95	SD	6.66
46	ND	1.60	OH	1.20	OR	6.64
47	AR	1.58	DE	0.93	TN	6.59
48	NE	1.53	PA	0.73	NM	6.18
49	VA	1.47	WV	0.54	AZ	5.41
50	IA	1.46	WA	0.48	WY	5.20
51	AK	-	ND	0.28	ND	4.15