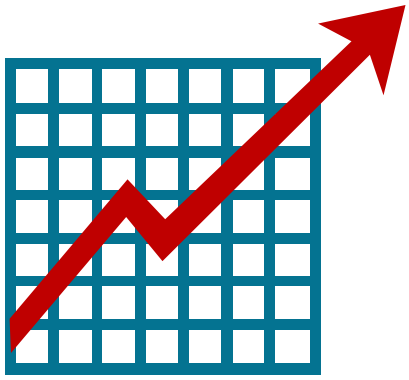

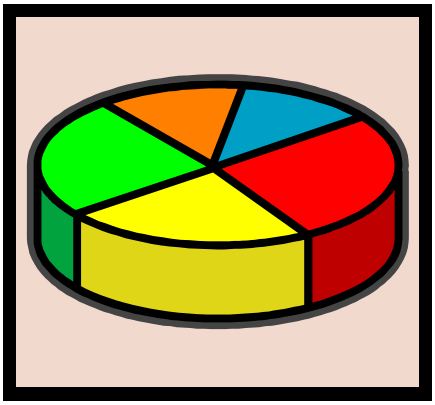

Oregon Workers' Compensation Premium Rate Ranking

Calendar Year 2012

Central Services Division

Information Technology and Research Section

February 2013

Oregon Department of Consumer and Business Services

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2012

Department of Consumer and Business Services
Patrick M. Allen, Director

Central Services Division
Nancy Boysen, Administrator
Sandy Wheeler, CIO

Information Technology and Research Section
Ronni Rachele, Information Analysis Manager
Gary Helmer, Economist
Mike Manley, Research Coordinator
Jay Dotter, Research Analyst

DCBS Communications
Ron Conrad, Designer
Mark Peterson, Editor

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

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Highlights

- Oregon employers pay, on average, the 39th highest workers' compensation premium rates in the nation; i.e., 38 states had higher rates in 2012. Oregon ranked 41st in 2010.
- The premium rate index in Oregon is $1.58. Premium rate indices range from a low of $1.01 per $100 of payroll in North Dakota to a high of $3.01 in Alaska. Since 2004, the range between the highest and lowest-cost states has been narrowing.
- In 2012, the national median rate index was $1.88 per $100 of payroll. The national median rate index peaked in 1994 at $4.35. It is currently at its lowest since the inception of this report.
- Oregon's rate index was 16 percent below the national median in 2012. Oregon's rate index peaked at 49 percent above the median in 1990, then dropped to a low of 21 percent below the national median in 2004 and 2006.
- Oregon's ranking in the 50 Oregon occupational classes used in this study ranged from sixth highest for "Auto Manufacturing and Assembly" to 48th for "Garbage Collection."

Oregon Workers' Compensation Premium Rate Ranking Findings by state Jan. 1, 2012

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, 2012.

Findings

Oregon employers in the voluntary market pay, on average, the 39th highest workers' compensation premium rates in the nation; i.e., 38 states had higher rates in 2012. In this analysis, premium rates include assessments/taxes to cover workers' compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995 and to workplace safety initiatives, Oregon experienced dramatic premium rate decreases over the first half of this study's history. Rates decreased by double digits each year from 1991to1993, and again in 1997 and 1998. Collectively, these cuts contributed to Oregon reducing its premium rate ranking from eighth highest in the nation to 38th highest between 1990 and 1998.

Overall, pure premium rates did not increase in Oregon for 20 years, through 2011. Because of this, Oregon's rank has remained fairly constant for the past 14 years; Oregon was ranked 41st in 2010 and 39th in 2012 (see Table 1).

Oregon's position changed dramatically in relation to another rate benchmark, the study's median rate index. Oregon's rate index was 16 percent below the national median in 2012, compared to a peak of 49 percent above the median in 1990. Oregon's rate index dropped to a low of 21 percent below the national median in 2004 and 2006 (see Figure 4).

Figure 1. 2012 Workers' compensation premium index rates

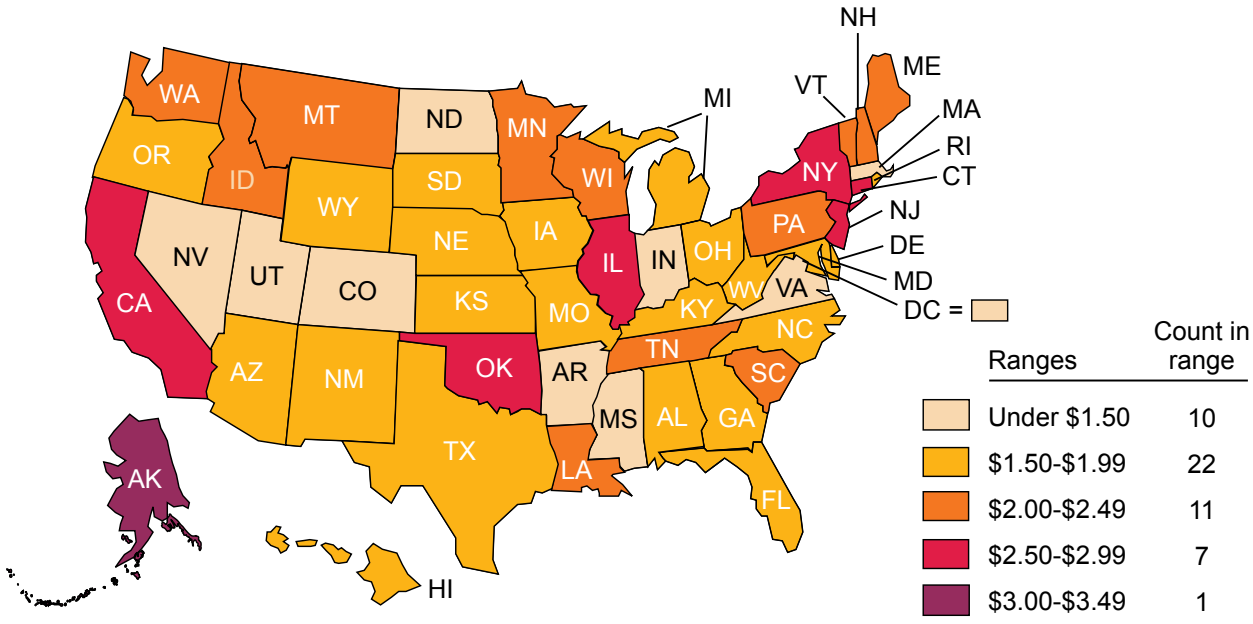


Table 1. Workers' compensation premium rate ranking

2012 ranking	2010 ranking	State	Index rate	Percent of study median	Effective date
1	2	Alaska	3.01	160%	January 1, 2012
2	6	Connecticut	2.99	159%	January 1, 2012
3	5	California	2.92	155%	January 1, 2012
4	3	Illinois	2.83	151%	January 1, 2012
5	13	New York	2.82	150%	October 1, 2011
6	4	Oklahoma	2.77	147%	11/1/11 State Fund, 1/1/12 Private
7	7	New Jersey	2.74	146%	January 1, 2012
8	1	Montana	2.50	133%	July 1, 2011
9	10	New Hampshire	2.40	128%	January 1, 2012
10	8	Maine	2.24	119%	January 1, 2012
12	14	Pennsylvania	2.15	114%	April 1, 2011
12	19	Wisconsin	2.15	114%	October 1, 2011
13	26	Washington	2.11	112%	January 1, 2012
14	18	Vermont	2.07	110%	April 1, 2011
15	25	Louisiana	2.06	110%	October 1, 2011
16	12	South Carolina	2.04	109%	July 1, 2011
17	16	Minnesota	2.03	108%	January 1, 2012
19	20	Tennessee	2.02	107%	November 1, 2011
19	29	Idaho	2.02	107%	January 1, 2012
20	28	Rhode Island	1.99	106%	June 1, 2011
21	10	Alabama	1.97	105%	March 1, 2011
22	15	Kentucky	1.96	104%	October 1, 2011
23	28	South Dakota	1.91	102%	July 1, 2011
25	36	Iowa	1.90	101%	January 1, 2012
25	23	North Carolina	1.90	101%	April 1, 2011
27	24	Georgia	1.88	100%	March 1, 2011
27	32	New Mexico	1.88	100%	January 1, 2012
28	17	Ohio	1.84	98%	July 1, 2011
29	40	Florida	1.82	97%	January 1, 2012
30	34	Delaware	1.77	94%	December 1, 2011
31	37	Wyoming	1.74	92%	January 1, 2012
32	23	Michigan	1.73	92%	January 1, 2012
33	30	Nebraska	1.71	91%	March 1, 2011
34	42	Maryland	1.68	89%	January 1, 2012
35	40	Hawaii	1.66	88%	January 1, 2012
36	33	Missouri	1.62	86%	January 1, 2012
37	38	Arizona	1.61	86%	January 1, 2012
38	12	Texas	1.60	85%	June 1, 2011
39	**41**	**OREGON**	1.58	84%	January 1, 2012
40	35	West Virginia	1.55	82%	November 1, 2011
41	43	Kansas	1.54	82%	January 1, 2012
42	31	Mississippi	1.49	79%	March 1, 2012
43	47	Colorado	1.42	76%	January 1, 2012
44	44	Massachusetts	1.37	73%	September 1, 2011
45	45	Utah	1.35	72%	December 1, 2011
46	21	Nevada	1.33	71%	March 2, 2011
47	48	District of Columbia	1.28	68%	November 1, 2011
48	47	Virginia	1.20	64%	April 1, 2011
49	49	Arkansas	1.19	63%	July 1, 2011
50	50	Indiana	1.16	62%	January 1, 2012
51	51	North Dakota	1.01	53%	July 1, 2011

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

Class code	Occupation	Oregon payroll (policy years 2006-2008)	Oregon ranking
8810	Clerical Office Employees NOC	36,189,640,791	47
8742	Salespersons - Outside	9,933,664,363	47
8868	COLLEGE: Professional Employees & Clerical	7,889,321,542	36
8832	Physician and Clerical	6,390,642,742	39
9079	Restaurant NOC	4,292,932,554	44
8833	Hospital: Professional Employees	3,072,076,229	34
8017	STORE: Retail, NOC	2,677,192,614	43
8380	Automobile Service/Repair Center & Drvrs	1,863,174,698	28
7219	Trucking: NOC - All Employees & Drivers	1,529,528,996	24
8824	Retrmnt Living Cntrs: Health Care Employees	999,330,738	24

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

Premium rate indices (per $100 of payroll) range from $1.01 in North Dakota to $3.01 in Alaska. Oregon's index is $1.58. (see Figure 1). Percent of median, a state's index rate divided by the median index rate, ranged from a low of 53 percent for North Dakota to a high of 160 percent for Alaska. Oregon's 2012 percent of median is 84 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 50 occupational classes used in this study ranged from the 6th highest for "Auto Manufacturing and Assembly" to 48th for "Garbage Collection." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 Oregon classes used in this study. Oregon's rates for 11 classes were higher than the median class rates and one matched the median (see Appendix 4).

Methodology

The goal ofthis study is 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. (Codes of states that do not use the NCCI classification system were converted by having the state select analogous classes.) Of the approximately 450 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 67.9 percent of 2006-2008 Oregon payroll and 60.1 percent of 2006-2008 Oregon losses, as reported by NCCI on a policy-year basis. Appendix 1 lists occupational classes, payroll, and loss information used in this study.

For comparison of average manual rates among states, it is necessary to derive manual rates for states for which only pure premium or advisory loss cost rates are available.

[1]The 50 Oregon codes include 7219 and 9079, both not generally used by other states. These have been replaced in the study with 7228 and 7229 for 7219 and 9058, 9092, 9083, and 9084 for 9070. This brings the number of codes in the study up to 54.

Table 3. States by workers' compensation rating organization

NCCI rating/advisory organization		Independent rating bureau	Monopolistic state funds
Alabama [1]	Mississippi [1]	California [1]	North Dakota
Alaska[1]	Missouri [1]	Delaware [1]	Ohio
Arizona	Montana [1]	Indiana [1]	Washington
Arkansas [1]	Nebraska [1]	Massachusetts	Wyoming
Colorado [1]	Nevada [1]	Michigan [1]	
Connecticut [1]	New Hampshire [1]	Minnesota [1]	
District of Columbia [1]	New Mexico [1]	New Jersey	
Florida	Oklahoma [1]	New York [1]	
Georgia [1]	**OREGON [1]**	North Carolina [1]	
Hawaii [1]	Rhode Island [1]	Pennsylvania [1]	
Idaho	South Carolina [1]	Texas [1, 2]	
Illinois [1]	South Dakota [1]	Wisconsin	
Iowa	Tennessee [1]		
Kansas [1]	Utah [1]		
Kentucky [1]	Vermont [1]		
Louisiana [1]	Virginia [1]		
Maine [1]	West Virginia [1]		
Maryland [1]			

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

[2] Texas started using NCCI in an advisory capacity beginning in 2012.

Source: NCCI Annual Statistical Bulletin, 2011 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 several other states (see Table 3).

Expense loading factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit to create a manual rate. An expense load factor is used to modify each competitive state's rates unless they provide manual rates. For Oregon, the average expense load factor of 25.6 percent was computed based on the loading factors in effect during 2012, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 2011 direct earned premiums. This figure represents a 1.5 percent decrease from the 2010 Oregon value. (See Table 4 for load factors by state.) Between 2010 and 2012, eighteen jurisdictions reported load factor increases, two reported no change, and 16 reported decreases.

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

Table 4. Load factors used for competitive states

State	2010 Load Factor	2012 Load Factor	Percent change 2010 to 2012
Alabama	26.0%	31.8%	4.57%
Alaska	51.6%	51.5%	-0.06%
Arkansas	33.8%	43.8%	7.47%
California	33.0%	38.0%	3.76%
Colorado	21.7%	21.7%	0.00%
Connecticut	29.5%	39.8%	7.95%
Delaware	36.0%	35.5%	-0.39%
District of Columbia	45.8%	47.0%	0.80%
Georgia	40.0%	35.0%	-3.57%
Hawaii	59.4%	55.7%	-2.33%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	33.2%	42.8%	7.21%
Kentucky	34.9%	46.7%	8.78%
Louisiana	54.0%	54.0%	0.00%
Maine	42.8%	43.9%	0.77%
Maryland	46.6%	47.2%	0.39%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	81.0%	77.9%	-1.71%
Mississippi [1]	38.0%	34.7%	-2.40%
Missouri [2]	38.6%	33.9%	-3.39%
Montana	6.5%	18.0%	10.78%
Nebraska	35.1%	35.5%	0.30%
Nevada	42.7%	30.8%	-8.34%
New Hampshire	27.0%	29.7%	2.13%
New Mexico	54.1%	39.6%	-9.40%
New York	28.6%	26.0%	-2.02%
North Carolina	28.1%	31.0%	2.26%
Oklahoma	33.6%	33.7%	0.09%
Oregon	**27.1%**	**25.6%**	-1.17%
Pennsylvania	48.0%	45.1%	-2.01%
Rhode Island	42.5%	38.9%	-2.49%
South Carolina	39.2%	43.7%	3.23%
South Dakota	51.1%	49.0%	-1.39%
Tennessee	30.0%	27.0%	-2.31%
Texas	Average manual rates used	Average manual rates used	NA
Utah	34.2%	33.5%	-0.51%
Vermont	32.5%	34.1%	1.23%
Virginia	36.3%	38.0%	1.25%
West Virginia	17.2%	21.6%	3.73%

[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.

States differ substantially in the way in which they set and apply their manual rates. **Monopolistic states** have a state-operated workers' compensation system and set their own manual rates. States 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 loading factors. These expense loading factors, are then applied to pure premium rates (created by the rating bureau) to produce manual rates.

Premium rates for the 50 selected classes in effect as of Jan. 1, 2012, were obtained directly from the states via e-mail, 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 2006-2008 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 Oregon classes, its average rate was adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

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

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment is applied to all but a few 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, 1986-2012

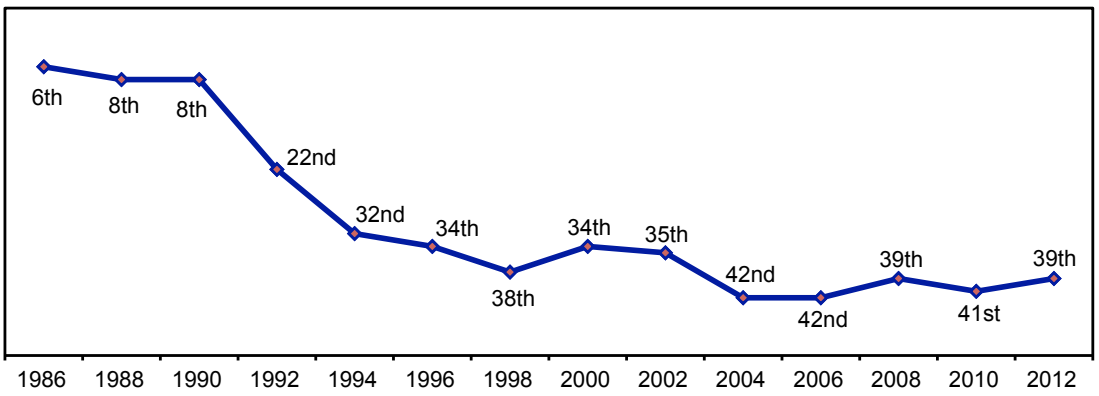
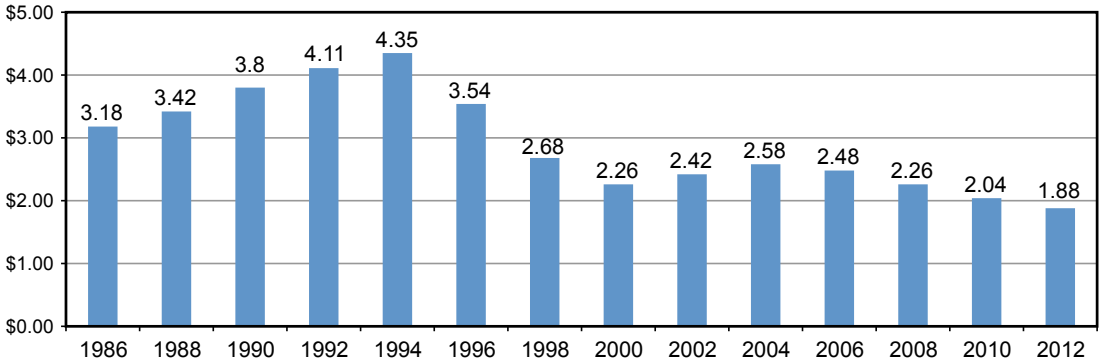


Figure 3. Workers' compensation national median rate index 1986-2012



Time series

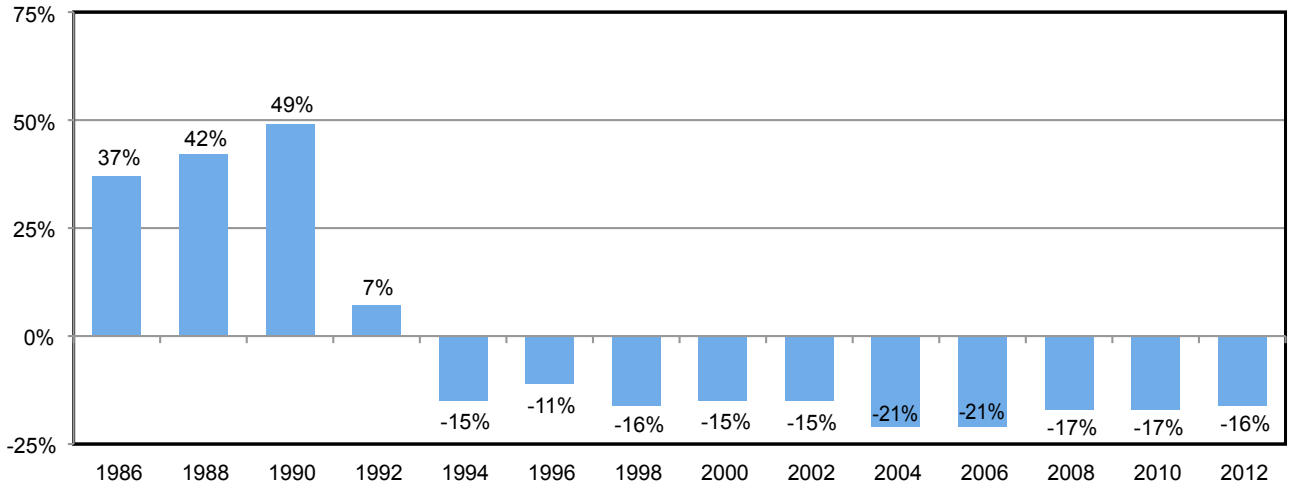
The 2012 study marks the 14th biennial study using the same basic methodology, which provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the 26-year history of these studies.

However, the study methodology does impose some limitations on its usefulness as a time series. The set of surveyed classes and associated payroll weights change over time; thus, index values are not strictly comparable across studies. Changes in a state's index value from one study to the next are less meaningful than changes in its placement relative to other states. To overcome this problem, the median rate index for each study was used as a benchmark, creating a data series of states' rates as a percentage of the median rate index for each study, shown in Table 1. Compared to an overall average, use of the median tends to curtail 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 as an indicator of its relative cost along with its ranking, and it may be a better indicator than the actual index value from one study to the next.

As can be seen from Figure 3, the national median rate began to drop in the mid-1990s, and reached a low point in 2000. The national median rose in 2002 and 2004, followed by declines in 2006 through 2012. The 2012 rate is the lowest yet. This general trend has also been observed in other, independent data series on national workers' compensation costs, such as those published by the U.S. Bureau of Labor Statistics and the National Academy of Social Insurance.

Oregon's rates with respect to the median are shown in Figure 4. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index was increasing as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred while rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to about 15 percent below the national median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the national median. Oregon's rate index is 16 percent below the national median for 2012.

Figure 4. Oregon premium rate index relative to national median value, 1986-2012



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

[3] National Academy of Social Insurance "Workers' Compensation: Benefits, Coverage, and Costs, 2010." http://www.nasi.org/research/2012/report-workers-compensation-benefits-coverage-costs-2010. Table 12 of this publication provides a data series for employer cost per $100 of wages.

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

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Oregon	-2.2%	-3.7%	-0.1%	0.0%	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%	-1.3%	-1.8%
Avg. countrywide[1]	3.5%	1.2%	4.9%	6.6%	-6.0%	-5.1%	-5.7%	-6.6%	-3.4%	-2.4%	-1.0%	0.1%

Source: NCCI Annual Statistical Bulletin, 2012 Edition

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

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

Comparing states' rate trends

This study was first done in 1986, and was originally intended to inform Oregon policymakers of how Oregon's rates ranked nationally on a timely, comprehensive, and comparable basis. In recent studies, the rankings have been closely watched by other states interested in how their rates compare nationally. However, since the start of this series of studies, trends in workers' compensation systems and insurance markets have resulted in declining differences in states' rates, a notable trend between 2004 and 2012. A tighter rate distribution (decreasing difference between maximum and minimum values) makes rank values more volatile from one study to the next, in turn making the numerical ranking somewhat less meaningful for some uses.

The tightening of the rate distribution can be seen in Table 6. The upper part of the table shows the actual index rate maximum, median, and minimum. The lower part of the table shows the difference between the maximum and median values relative to the minimum for each study. The maximum difference in 2004 was 5.02, while in 2012 it was 2.00, a compression of greater than 50 percent between 2004 and 2012. Since index rate values tend to cluster about the median, the effect is that a small difference in index rate can cause a much larger difference in ranking (increased volatility) for states near the middle of the distribution.

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

An additional historical comparison

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. In 2004 and 2005 (see appendix 3 of 2010 study), there were slightly more states with increases than decreases in rates, but starting in 2006, decreases outnumbered increases. Beginning in 2011, there have been similar numbers of decreases and increases.

Rate changes for 2012 (through May) show the start of an upward trend, with 23 increasing, 14 with no change, and 10 decreasing. Roughly three-fourths of the states that report premium level changes to the NCCI had a net rate decrease over the five-year period from Jan. 1, 2008, to approximately May 2012. Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 2000 through 2011.

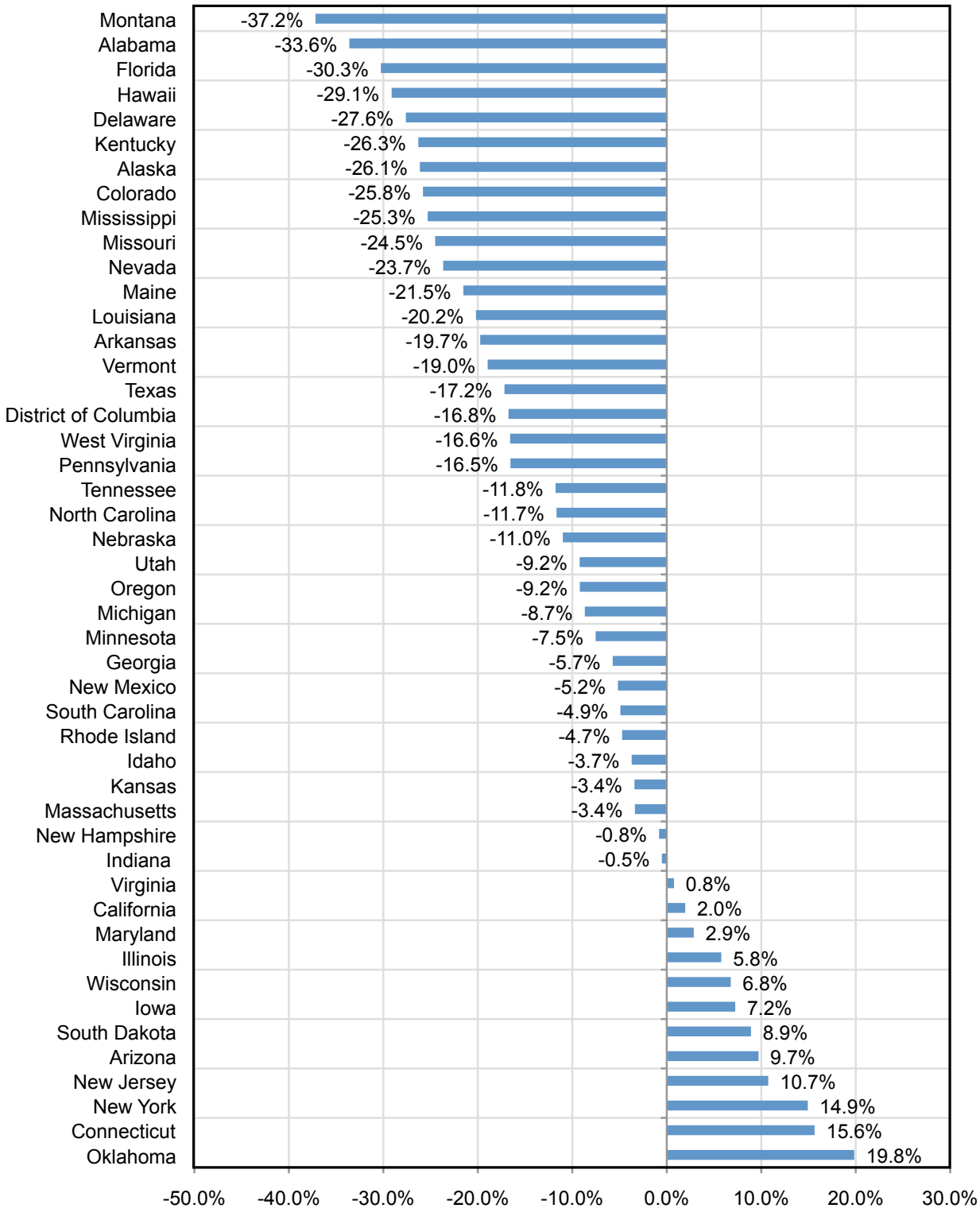
Figure 5 shows the cumulative voluntary premium level change by state for the five-year period 2008 through 2012. Note that these change figures generally do not include load factors that modify pure premium in competitive states. It can be seen from this figure that premium levels decreased in a majority of states over this period.

Table 6: Maximum, median, and minimum index rates comparison, 2004 - 2012

Study Year >	2004	2006	2008	2010	2012
Maximum	6.08	5.00	3.97	3.33	3.01
Median	2.58	2.48	2.26	2.04	1.88
Minimum	1.06	1.10	1.08	1.02	1.01
Absolute Difference relative to Minimum					
Max - Min	5.02	3.90	2.89	2.31	2.00
Median - Min	1.52	1.38	1.18	1.02	0.87

Figure 5. Net five-year voluntary premium level change, 2008-2012

Based on NCCI data



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2012 Edition and Oregon rate filing history. Data do not include changes in residual markets. The 2012 component of change is based upon preliminary listings, which may not reflect rate changes for mid-to late 2012. 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 separately measured in each state, but contribute to overall rate level and individual class rates. These factors vary by state, and it is very difficult to arrive at a totally reliable basis for comparison. Some issues that the users of this report should consider:

1. Because not all premium classes were included in the study, the actual average premium rate for a state 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 wherever possible, based on recommendations of respondents in those states.

4. Many states have unique classes within the NCCI system or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were averaged.

5. The premium rate listed for a class in any state may not be the rate that an employer in that state would pay. Premium rates for an employer can be 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 or pay a part (in Oregon, the first $1,500[2], plus adjustment for inflation) of some claims' medical costs to contain expenses and experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.

7. In the competitive rating states, individual insurers may apply different load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.

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

10. The payroll basis may differ by state.

    • In Nevada and North Dakota, workers' compensation premium is based on the first $36,000 and $25,500 of payroll per employee, per year, respectively. Anything more than $36,000 in Nevada and $25,500 in North Dakota 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 were adjusted according to the proportion of payroll in each classification that was subject to a premium computation during fiscal year 2011. The 2012 study is the first time Nevada's payroll cap has been taken into account, a factor contributing 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 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

[2] This amount was adjusted to $1,600, effective 1-1-09, and will change annually with medical price inflation.

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 were also factored into the rates for the following states: Alaska, Arkansas, California, Connecticut, Georgia, Idaho, Indiana, 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, Kentucky, Missouri, Montana, New York, Oregon, Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers. Louisiana, Maryland, Oklahoma, and South Carolina allow their state funds to set their own rates, separate from those used by the private insurers in the state. The South Carolina state fund is unique in that it only serves its state agencies. 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.

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.

Links to additional 2012 study information:

Interactive 2012 premium index rates map and FAQs (http://www.cbs.state.or.us/external/dir/wc_cost/map.html)

Max, Min, Mean, and 2012 premium index rates for 2004-2012 studies, with multiple sorts (http://www.cbs.state.or.us/external/imd/rasums/2083/12web/2083b.pdf)

Appendices

Appendix 1. Occupational classes used for 2012 premium rate ranking

Index	Class code	Scope of basic manual classifications	2006 - 2008 Oregon payroll	2006 - 2008 Oregon losses
1	7219	Trucking: NOC-All Employees & Drivers	1,529,528,996	107,059,899
2	2702	Logging: Nonmechanized Equip Operations & Drivers	288,796,946	60,382,966
3	9079	Restaurant NOC	4,292,932,554	53,578,346
4	8380	Automobile Service or Repair Center & Drvrs	1,863,174,698	51,800,368
5	8810	Clerical Office Employees NOC	36,189,640,791	48,763,035
6	5645	Carpentry-Detached Dwellings	383,142,210	44,993,116
7	8824	Retrmnt Living Cntrs: Health Care Employees	999,330,738	38,970,958
8	8017	Store: Retail NOC	2,677,192,614	34,419,131
9	8833	Hospital: Professional Employees	3,072,076,229	28,381,950
10	8868	College: Professional Employees & Clerical	7,889,321,542	28,362,782
11	9015	Building or Prop Mngmnt--All Other Employees & Drivers	848,888,282	27,880,634
12	5403	Carpentry NOC	435,411,133	25,660,617
13	8232	Lumberyard: All Other Employees	560,927,301	24,306,060
14	8742	Salespersons or Collectors-Outside	9,933,664,363	24,084,249
15	7380	Drivers, Chauffeurs, Messengers NOC-Commercial	796,664,259	23,982,426
16	5551	Roofing-All Kinds & Drivers	197,507,063	23,671,522
17	5190	Electrical Wiring-Within Buildings & Drivers	841,791,109	21,464,316
18	8033	STORE: Meat, Grocery & Provision Combined-Retail NOC	880,766,442	19,152,900
19	8832	Physician & Clerical	6,390,642,742	19,130,505
20	5474	Painting NOC & Shop Operations, Drivers	313,814,917	18,657,434
21	6217	Excavation & Drivers	423,197,287	17,834,505
22	5183	Plumbing NOC & Drivers	597,359,658	17,804,863
23	2802	Carpentry-Shop Only-& Drivers	456,151,262	17,804,072
24	8018	Store - Vegetable or Fruit - Wholesale	722,017,459	16,621,411
25	9052	HOTEL: All Other Employees & Sales, Drivers	692,194,866	16,437,243
26	2731	Planing or Molding Mill	308,065,581	15,807,894
27	9101	College: All Other Employees	471,256,214	15,759,918
28	0005	Farm: Nursery Employees & Drivers	704,848,394	15,191,396
29	7720	Police Officers & Drivers	583,025,502	14,782,301
30	7600	Telecommunications - Cable or Satellite - All Other Employees	484,692,004	14,449,450
31	9014	Buildings-Operation by Contractors	453,544,545	14,406,997
32	5221	Concrete Work-Floors, Driveways-& Drivers	276,171,299	14,259,210
33	5445	Wallboard, Installation - Within Buildings & Drivers	173,158,573	14,022,153
34	0037	Farm: Field Crops & Drivers	359,091,360	13,430,034
35	3724	Machinery/ Equipment Erection/ Repair NOC & Drivers	314,380,650	12,946,779
36	3507	Construction or Agricultural Machinery Mfg	310,629,444	11,943,193
37	3808	Automobile Mfg or Assembly	214,010,162	11,826,642
38	5213	Concrete Construction Noc	268,489,100	11,643,779
39	0106	Tree Pruning & Drivers	82,349,172	11,331,381
40	9403	Garbage Collection & Drivers	274,357,878	11,313,638
41	2915	Veneer Products Mfg	256,901,671	11,146,333
42	2710	Saw Mill	190,797,313	11,054,265
43	3632	Machine Shop Noc	457,327,607	10,834,545
44	8044	Store: Furniture & Drivers	350,790,711	10,727,895
45	5022	Masonry NOC	165,152,276	10,660,232
46	5506	Street or Road Const: Paving or Repaving & Drvrs	193,493,762	10,567,378
47	2812	Cabinet Works-With Power Machinery	334,452,251	9,589,435
48	8006	Gasoline Station: Self-Serve & Convenience/Grocery-Retail	569,875,654	9,108,907
49	8835	Home, Public, & Traveling Healthcare--All Employees	287,873,567	9,014,521
50	8227	Construction or Erection Permanent Yard	253,487,106	8,945,327

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).

Appendix 2. 2011 assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2011 Number of ARP risks
Alabama	2.9%	1,446
Alaska	12.8%	8,031
Arizona	2.2%	873
Arkansas	5.4%	4,828
Connecticut	3.8%	10,691
Delaware	8.5%	1,500
District of Columbia	4.1%	1,018
Georgia	5.1%	13,838
Idaho	0.6%	498
Illinois	2.7%	21,556
Indiana	NA	6,085
Iowa	4.1%	3,758
Kansas	6.9%	8,082
Massachusetts	13.8%	NA
Michigan	5.2%	13,942
Mississippi	NA	1,862
Nevada	5.9%	3,568
New Hampshire	6.7%	4,603
New Jersey	6.7%	13,470
New Mexico	3.0%	2,135
North Carolina	3.5%	9,898
Oregon	**3.7%**	**7,875**
South Carolina	3.3%	9,690
South Dakota	4.8%	1,396
Vermont	6.8%	2,920
Virginia	4.7%	13,072
West Virginia	2.7%	1325
Partial national average =	5.2%	6,460

N/A=Not available

Source: Residual Market Management Summary 2011, NCCI, 2012. This report is now published online.

Appendix 3. Voluntary premium level changes, 2008-2012

State	2008 % change	2009 % change	2010 % change	2011 % change	2012 % change[1]	Effective date of latest change
Alabama	(9.5)	(2.3)	(5.8)	(12.2)	(9.2)	3/1/12
Alaska	(10.9)	(7.7)	(10.3)	(2.5)	2.7	1/1/12
Arizona	12.0	0.0	(4.2)	(2.8)	5.2	1/1/12
Arkansas	(10.1)	(7.0)	1.9	(5.8)	0.0	7/1/11
California	0.0	5.0	0.0	0.0	(2.9)	1/1/12
Colorado	(8.8)	(15.9)	(9.7)	3.3	3.7	1/1/12
Connecticut	3.4	(1.4)	2.5	5.8	4.6	1/1/12
Delaware	(28.0)	(8.4)	(2.5)	12.6	0.0	12/1/2011
District of Columbia	(14.4)	(3.3)	(5.3)	6.2	0.0	11/1/11
Florida	(18.4)	(18.2)	(11.0)	7.8	8.9	1/1/12
Georgia	3.2	(7.9)	0.0	(3.7)	3.0	3/1/2012
Hawaii	(19.3)	(11.6)	(4.1)	0.0	3.6	1/1/12
Idaho	(3.7)	(3.8)	(2.6)	3.7	2.9	1/1/12
Illinois	4.0	6.0	0.0	(7.3)	3.5	1/1/12
Indiana	0.4	(3.4)	(1.7)	1.7	2.6	1/1/12
Iowa	(0.3)	(3.8)	2.3	4.7	4.4	1/1/12
Kansas	5.6	0.4	(6.1)	(2.5)	(0.5)	1/1/12
Kentucky	(5.1)	(6.4)	(10.3)	(7.5)	0.0	10/1/11
Louisiana	(8.6)	(17.4)	(4.3)	4.2	6.0	5/1/12
Maine	(2.2)	(7.6)	(7.0)	0.4	(7.0)	1/1/12
Maryland	(1.7)	(5.4)	3.2	5.7	1.4	1/1/12
Massachusetts	(1.1)	0.0	(2.3)	0.0	0.0	9/1/10
Michigan	(4.2)	8.3	(3.1)	(1.9)	(7.4)	1/1/12
Minnesota	(2.6)	1.7	(2.4)	(1.7)	(2.7)	1/1/12
Mississippi	(4.7)	(13.0)	(9.2)	(9.8)	10.0	3/1/12
Missouri	(10.1)	(7.7)	(1.9)	(4.4)	(3.0)	1/1/12
Montana	(4.7)	(2.2)	(6.4)	(28.0)	0.0	7/1/2011
Nebraska	(4.0)	(4.4)	(3.2)	(4.5)	4.9	2/1/12
Nevada [2]	(10.5)	(4.9)	(7.6)	(3.9)	1.0	3/1/12
New Hampshire	(2.8)	(1.9)	0.4	(2.9)	6.7	1/1/12
New Jersey	3.4	(1.0)	(2.6)	3.9	6.9	1/1/12
New Mexico	(4.9)	(6.7)	(4.5)	4.2	7.4	1/1/12
New York	(6.4)	4.5	7.7	9.1	0.0	10/1/11
North Carolina	1.6	(4.4)	(9.6)	0.6	0.0	4/1/11
Oklahoma	7.2	9.1	2.5	1.7	(1.7)	1/1/12
Oregon	**(2.3)**	**(5.9)**	**(1.3)**	**(1.8)**	**1.9**	**1/1/12**
Pennsylvania	(10.2)	(3.0)	0.7	0.9	(5.7)	4/1/12
Rhode Island	(7.2)	0.0	(0.9)	3.6	0.0	6/1/2011
South Carolina	9.8	(0.3)	(9.8)	(3.7)	0.0	7/1/2011
South Dakota	(0.4)	3.5	4.4	1.2	0.0	7/1/11
Tennessee	(10.3)	(3.1)	(0.1)	1.2	0.4	3/1/12
Texas	(7.7)	(10.0)	0.0	0.0	(0.3)	5/1/2012
Utah	(7.8)	(2.8)	(0.2)	1.5	0.0	12/1/11
Vermont	(4.2)	(13.00)	(4.1)	(2.60)	4.1	4/1/12
Virginia	2.5	(1.4)	3.0	(12.4)	10.5	4/1/2012
West Virginia [3]	(1.2)	(3.0)	(5.8)	(7.6)	0.0	11/1/2011
Wisconsin	2.9	0.40	3.4	(0.01)	0.0	10/1/11

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2012 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 2012.

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

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

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		Class 106 Tree Pruning	
1	PA	7.11	OK	11.25	OH	43.54
2	CT	6.92	NH	9.47	CT	28.82
3	MT	6.14	CA	9.40	NV	26.96
4	NH	5.94	ME	8.84	NH	26.38
5	CA	5.89	AK	8.75	NC	26.28
6	AK	5.67	LA	7.76	MS	26.17
7	MN	5.63	NY	7.24	PA	25.92
8	VT	5.57	AZ	6.87	SD	25.87
9	WI	5.53	NE	6.82	NJ	24.04
10	DE	5.39	MT	6.79	OK	23.73
11	OK	5.29	UT	6.70	IL	23.47
12	NJ	5.26	CT	6.53	AZ	23.17
13	IL	5.25	SC	6.48	SC	23.14
14	MI	5.18	WA	6.43	AK	23.11
15	RI	5.10	CO	6.43	TN	21.76
16	WA	5.09	SD	6.24	MI	21.30
17	FL	4.99	KS	6.11	LA	20.81
18	WY	4.95	NV	6.03	CA	20.69
19	MO	4.60	FL	6.01	GA	20.46
20	NM	4.51	ID	6.00	NY	20.22
21	ME	4.47	IL	5.97	DE	19.98
22	IA	4.45	RI	5.96	AL	19.57
23	GA	4.42	MN	5.78	ME	18.88
24	ID	4.41	VT	5.77	VT	18.82
25	TX	4.27	PA	5.72	MD	17.60
26	AL	4.19	GA	5.66	RI	17.10
27	SC	4.18	WY	5.65	**OR**	**16.57**
28	HI	4.16	NM	5.28	WI	16.50
29	SD	4.13	NJ	5.24	MN	16.36
30	NC	4.10	NC	5.19	MA	16.22
31	NY	3.92	AL	5.16	FL	16.11
32	AR	3.88	IA	5.14	IA	15.81
33	LA	3.88	TN	5.03	HI	15.73
34	NE	3.82	MI	4.89	WV	15.58
35	NV	3.77	DE	4.66	MT	15.33
36	KY	3.48	MO	4.63	MO	15.15
37	CO	3.32	**OR**	**4.56**	ID	15.06
38	KS	3.23	MD	4.55	NM	14.72
39	MA	3.12	WI	4.53	NE	13.67
40	IN	3.09	TX	4.51	KY	13.61
41	OH	2.90	VA	4.49	AR	12.53
42	TN	2.88	OH	4.41	CO	12.52
43	MS	2.79	WV	4.18	KS	11.67
44	WV	2.77	DC	4.04	VA	11.21
45	AZ	2.75	KY	3.80	IN	10.70
46	**OR**	**2.70**	IN	3.33	UT	10.66
47	DC	2.62	MS	3.23	DC	9.54
48	VA	2.54	AR	3.16	TX	9.17
49	UT	2.39	HI	2.69	WA	9.03
50	MD	2.25	MA	2.60	ND	5.03
51	ND	2.12	ND	1.51	WY	4.23

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values before rounding to two decimal places, unlike Table 1, which shows ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically.
N/A = Not Applicable.

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

	Class 2702 Logging or Lumbering		Class 2710 Saw Mill		Class 2731 Planing/Molding Mill	
1	IL	95.85	AK	23.67	MT	12.01
2	TN	87.96	IL	23.21	AK	11.36
3	KY	71.92	CT	19.16	CT	10.28
4	NY	59.97	SD	17.24	ME	10.23
5	AK	45.70	MN	16.12	MN	8.97
6	LA	42.27	OK	15.73	ID	8.94
7	CT	39.23	NJ	15.47	IL	8.52
8	PA	39.16	KY	15.37	VT	8.52
9	WI	36.38	MO	14.64	DE	8.32
10	MS	35.45	WI	14.29	MI	8.18
11	OH	33.27	ME	13.96	OK	8.18
12	GA	31.03	NE	13.30	NJ	8.13
13	MO	30.86	NC	13.10	WA	8.12
14	DE	30.85	MT	13.07	WI	7.92
15	UT	30.57	SC	12.89	RI	7.68
16	NH	29.78	RI	12.77	NE	7.66
17	WV	28.93	NH	12.48	CA	7.41
18	RI	28.76	NY	12.39	FL	7.39
19	NJ	28.01	NM	12.15	NY	7.33
20	SD	27.10	TN	12.09	AL	7.09
21	CA	26.80	VT	12.00	WY	7.06
22	**OR**	**25.49**	OH	11.56	**OR**	**6.52**
23	MT	25.39	AL	11.54	AZ	6.49
24	VT	25.18	ID	11.21	PA	6.47
25	IA	24.00	KS	11.10	LA	6.34
26	MD	23.60	GA	10.97	SC	5.98
27	ME	23.58	CO	10.04	NH	5.93
28	AR	23.47	FL	9.96	MD	5.92
29	HI	23.36	WV	9.86	SD	5.56
30	VA	22.91	LA	9.73	KS	5.38
31	IN	22.19	WA	9.70	MA	5.34
32	ID	21.81	HI	9.67	HI	5.32
33	NM	21.78	CA	9.65	NC	5.27
34	NE	21.59	IA	9.52	NM	5.25
35	AZ	21.15	AZ	8.89	GA	4.97
36	MI	20.88	VA	8.47	CO	4.69
37	WA	20.47	MD	8.42	NV	4.57
38	SC	20.05	PA	8.34	OH	4.50
39	KS	19.58	UT	8.27	WV	4.45
40	OK	18.84	MI	8.18	TN	4.34
41	DC	18.76	**OR**	**7.99**	AR	4.34
42	AL	17.63	IN	7.64	IA	4.32
43	NC	17.46	ND	7.39	UT	4.21
44	NV	17.23	MA	7.31	MS	4.12
45	MA	17.16	MS	7.30	MO	4.07
46	TX	16.44	DC	7.20	TX	4.05
47	FL	13.52	DE	6.88	VA	3.86
48	CO	13.18	TX	6.62	DC	3.74
49	MN	11.83	WY	6.51	IN	3.71
50	WY	11.05	AR	6.31	KY	3.57
51	ND	7.39	NV	6.05	ND	3.35

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 before rounding to two decimal places, unlike Table 1, which shows ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically.
N/A = Not Applicable.

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

	Class 2802 Carpentry-Shop Only		Class 2812 Cabinet Work-Pwr Mach		Class 2915 Veneer Products Mfg	
1	CT	15.03	OK	8.66	WI	11.80
2	AK	12.80	NJ	8.62	DE	8.32
3	OK	12.29	AK	7.98	NJ	8.13
4	CA	10.86	CA	7.92	AK	8.13
5	IL	10.28	IL	7.79	WA	7.72
6	NH	9.83	ID	7.64	CT	7.38
7	SD	9.61	CT	7.39	IL	7.25
8	MT	9.59	NY	7.01	WY	7.06
9	ID	8.99	ME	6.87	CA	6.89
10	RI	8.48	NH	6.84	RI	6.88
11	WA	8.38	WA	6.44	NY	6.50
12	DE	8.32	MT	6.36	PA	6.47
13	NY	8.13	WI	6.02	VT	6.43
14	NJ	8.13	TN	5.98	MT	5.96
15	AL	8.02	FL	5.93	NH	5.77
16	IA	7.67	NE	5.85	**OR**	**5.51**
17	NM	7.55	AL	5.84	OK	5.23
18	KS	7.51	VT	5.76	IA	5.11
19	NE	7.49	NM	5.74	KS	5.06
20	FL	7.26	HI	5.71	SD	5.05
21	ME	7.00	GA	5.58	NE	4.88
22	MI	7.00	RI	5.35	NC	4.86
23	LA	6.78	SC	5.19	GA	4.83
24	PA	6.47	MA	5.13	VA	4.75
25	VT	6.47	KS	5.06	MD	4.56
26	MS	6.46	DE	5.01	NM	4.51
27	TN	6.20	LA	4.95	LA	4.51
28	KY	6.17	IA	4.76	HI	4.42
29	HI	6.12	MI	4.56	ID	4.42
30	AZ	6.11	NC	4.40	TN	4.41
31	SC	6.11	MS	4.39	ME	4.34
32	UT	5.78	MD	4.39	MI	4.33
33	MO	5.67	OH	4.30	MO	4.32
34	TX	5.64	MO	4.28	TX	4.27
35	GA	5.59	TX	4.27	CO	4.26
36	CO	5.55	**OR**	**4.18**	OH	4.14
37	MA	5.13	PA	3.99	SC	4.08
38	NC	5.10	WY	3.98	MN	3.94
39	AR	5.02	SD	3.95	KY	3.85
40	WI	4.87	KY	3.80	NV	3.79
41	WV	4.64	WV	3.79	WV	3.73
42	**OR**	**4.54**	NV	3.54	AZ	3.73
43	MD	4.28	UT	3.49	ND	3.35
44	MN	4.16	CO	3.44	AL	3.23
45	WY	4.08	ND	3.35	FL	3.15
46	NV	4.07	AR	3.08	MS	3.08
47	OH	4.06	IN	2.97	DC	2.94
48	IN	3.83	VA	2.77	UT	2.87
49	DC	3.81	DC	2.58	IN	2.68
50	VA	3.52	AZ	N/A	AR	2.64
51	ND	3.35	MN	N/A	MA	N/A

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N/A = Not Applicable.

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

	Class 3507 Ag/Constr Mach Mfg		Class 3632 Machine Shop NOC		Class 3724 Machine/Equip Repair	
1	CT	9.35	IL	7.81	CT	11.24
2	AK	9.01	AK	7.20	IL	9.96
3	MT	8.71	NY	6.53	MT	9.39
4	IL	8.14	OK	6.30	NY	9.31
5	CA	7.75	TN	6.01	AK	9.26
6	NJ	7.31	CA	5.62	NJ	9.19
7	OK	7.15	ID	5.40	WI	8.82
8	RI	6.48	IA	5.31	MN	8.71
9	WI	6.44	GA	5.31	NH	8.21
10	IA	6.28	MT	5.30	AL	8.05
11	ID	6.21	AL	5.22	TN	7.56
12	VT	6.16	LA	5.19	IA	7.50
13	ME	5.37	WA	5.18	ME	7.45
14	MD	5.36	CT	4.79	SD	7.26
15	FL	5.23	VT	4.76	KY	7.05
16	**OR**	**5.16**	RI	4.67	WA	6.89
17	WA	5.07	WI	4.65	RI	6.78
18	AL	5.05	SC	4.63	MD	6.74
19	TN	4.86	NJ	4.60	GA	6.56
20	NY	4.85	MO	4.56	OK	6.54
21	NE	4.84	MN	4.46	SC	6.52
22	WV	4.74	NM	4.45	KS	6.05
23	NH	4.72	FL	4.40	NC	6.05
24	SD	4.65	DE	4.31	LA	6.05
25	MO	4.60	HI	4.27	NE	6.02
26	MN	4.58	SD	4.20	PA	6.00
27	HI	4.34	NH	3.89	FL	5.99
28	KS	4.33	ME	3.88	**OR**	**5.97**
29	DE	4.30	PA	3.87	MI	5.90
30	CO	4.24	MI	3.86	MA	5.77
31	NM	4.23	WV	3.83	ID	5.74
32	SC	4.04	NE	3.83	VT	5.73
33	KY	3.93	TX	3.82	CA	5.72
34	MA	3.83	CO	3.82	WV	5.62
35	PA	3.81	KY	3.68	MO	5.50
36	MS	3.81	NC	3.52	AZ	5.45
37	VA	3.80	KS	3.44	HI	5.43
38	AZ	3.79	AR	3.38	VA	5.29
39	OH	3.78	ND	3.33	OH	5.28
40	LA	3.72	OH	3.32	MS	5.12
41	TX	3.61	MS	3.29	DC	4.99
42	MI	3.54	**OR**	**3.20**	NM	4.91
43	GA	3.54	AZ	3.12	DE	4.83
44	ND	3.45	WY	3.07	AR	4.47
45	UT	3.37	UT	3.04	UT	4.46
46	NV	3.35	MD	2.85	TX	4.27
47	DC	3.12	DC	2.73	CO	4.17
48	NC	3.09	VA	2.62	WY	4.08
49	AR	3.08	MA	2.22	IN	3.97
50	IN	2.93	IN	2.17	NV	3.75
51	WY	2.70	NV	2.10	ND	2.06

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N/A = Not Applicable.

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

	Class 3808 Auto Mfg./Assem		Class 5022 Masonry NOC		Class 5183 Plumbing NOC	
1	OH	14.54	CT	23.74	NY	11.03
2	IL	8.77	NY	21.65	CT	9.13
3	AK	7.61	IL	18.19	IL	8.70
4	OK	7.25	NJ	17.82	NH	8.59
5	CT	7.18	WA	15.63	NJ	7.19
6	**OR**	**6.94**	WI	15.07	VT	7.03
7	RI	6.54	NH	14.47	AK	6.85
8	VT	6.21	AK	14.40	SD	6.76
9	NY	6.18	MI	13.15	OK	6.68
10	NH	6.08	OK	12.38	CA	6.68
11	CA	6.08	GA	12.25	MT	6.66
12	NM	5.96	AL	11.78	WA	6.55
13	LA	5.88	VT	11.16	IA	6.44
14	SC	5.58	MA	11.10	ME	6.39
15	TN	5.46	MT	11.10	PA	6.39
16	TX	5.41	ME	11.00	MD	6.36
17	WA	5.18	TN	10.74	WI	6.29
18	WY	5.14	PA	10.55	NC	5.90
19	CO	5.12	IA	10.32	RI	5.86
20	KY	5.10	NE	10.04	SC	5.81
21	ME	5.07	MN	9.88	ID	5.48
22	ID	4.81	ID	9.86	MN	5.42
23	MT	4.77	SC	9.74	MI	5.34
24	MN	4.62	FL	9.67	FL	5.26
25	GA	4.55	CA	9.53	DE	5.24
26	MO	4.50	MD	9.15	DC	5.24
27	VA	4.47	DE	9.13	NE	5.23
28	HI	4.41	RI	9.09	MS	5.23
29	MA	4.40	**OR**	**9.01**	GA	5.20
30	FL	4.16	NM	8.76	MO	5.13
31	MD	4.12	MO	8.62	TN	5.00
32	MI	3.98	SD	8.37	AZ	4.82
33	SD	3.92	LA	8.26	AL	4.80
34	IA	3.91	CO	8.20	KY	4.60
35	KS	3.78	OH	8.05	KS	4.40
36	WV	3.69	AZ	8.00	CO	4.36
37	PA	3.62	KY	7.78	WV	4.22
38	ND	3.45	MS	7.65	TX	4.21
39	NE	3.41	NC	7.58	OH	4.14
40	AZ	3.19	WV	7.10	WY	4.08
41	AL	3.16	DC	6.84	HI	4.06
42	WI	2.96	UT	6.64	**OR**	**4.00**
43	DC	2.95	HI	6.59	NM	3.99
44	AR	2.83	TX	6.43	LA	3.84
45	UT	2.79	KS	6.24	NV	3.74
46	DE	2.78	AR	5.30	MA	3.68
47	IN	2.55	IN	5.14	ND	3.62
48	NC	2.54	VA	4.95	VA	3.50
49	NV	2.42	NV	4.83	AR	3.21
50	MS	2.10	ND	4.69	UT	3.16
51	NJ	N/A	WY	4.08	IN	2.66

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N/A = Not Applicable.

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

	Class 5190 Electrical Wiring		Class 5213 Concrete Constr NOC		Class 5221 Concrete Work floors	
1	NY	8.00	IL	25.52	NY	17.48
2	SC	6.94	NY	24.17	CT	11.78
3	IL	6.87	NH	20.31	NJ	11.61
4	AK	6.71	MA	19.84	NH	11.00
5	NC	6.30	CT	18.91	IL	10.71
6	OK	6.23	ME	16.22	RI	10.68
7	CT	6.20	NJ	14.96	AK	10.46
8	MT	5.60	SD	14.65	WA	9.24
9	FL	5.59	RI	13.39	MN	9.20
10	WI	5.40	ID	12.93	PA	8.84
11	MD	5.32	OK	12.65	ME	8.61
12	NJ	5.25	PA	12.31	IA	8.44
13	TN	5.00	MI	11.80	MT	8.30
14	ME	4.96	FL	11.76	WI	8.29
15	PA	4.96	NC	11.37	MI	7.46
16	KY	4.80	IA	11.29	CA	7.21
17	CA	4.65	WI	11.25	OK	7.09
18	NH	4.59	MD	11.16	VT	7.03
19	AL	4.59	AK	10.74	DE	6.83
20	AZ	4.54	NE	10.53	NE	6.68
21	IA	4.42	TN	10.46	KY	6.64
22	GA	4.39	MT	9.69	MA	6.57
23	TX	4.34	DC	9.30	GA	6.45
24	NE	4.32	VT	9.25	**OR**	**6.43**
25	WV	4.25	WA	9.21	SC	6.08
26	NM	4.24	CA	8.80	SD	6.05
27	WA	4.19	KY	8.72	NM	6.01
28	RI	4.18	GA	8.64	MO	5.89
29	KS	4.13	DE	8.11	OH	5.74
30	WY	4.08	LA	7.83	FL	5.66
31	ID	4.07	AZ	7.78	ID	5.60
32	OH	4.03	NV	7.74	LA	5.55
33	MN	3.94	WV	7.57	KS	5.36
34	MI	3.92	MN	7.53	NV	5.27
35	LA	3.92	NM	7.09	MD	5.20
36	VT	3.58	SC	7.01	UT	5.12
37	MO	3.50	CO	6.96	TN	5.11
38	DE	3.44	AL	6.92	NC	5.10
39	HI	3.43	KS	6.80	DC	4.97
40	SD	3.41	VA	6.71	CO	4.93
41	**OR**	**3.36**	TX	6.60	AL	4.93
42	CO	3.21	**OR**	**6.58**	TX	4.73
43	VA	3.10	MO	6.48	AZ	4.67
44	MA	2.99	MS	6.02	WV	4.24
45	IN	2.97	UT	5.89	WY	4.08
46	AR	2.95	HI	5.78	AR	3.76
47	**UT**	2.89	OH	5.46	IN	3.69
48	MS	2.83	IN	4.84	ND	3.65
49	DC	2.80	AR	4.37	MS	3.41
50	NV	2.60	WY	4.08	VA	3.39
51	ND	2.12	ND	3.65	HI	3.25

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N/A = Not Applicable.

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

	Class 5403 Carpentry NOC		Class 5445 Wallboard Installation		Class 5474 Painting NOC	
1	CT	26.79	ME	17.59	NH	20.49
2	MN	23.22	NH	14.32	CT	15.85
3	NY	20.26	CT	13.78	NY	14.55
4	ME	19.13	NY	12.99	ME	13.74
5	MT	18.97	WA	12.41	WI	12.86
6	IL	18.62	GA	12.12	KY	12.41
7	KY	17.90	VT	11.30	GA	12.31
8	NJ	17.59	IL	10.73	AK	12.16
9	WI	16.32	OK	10.73	NJ	11.50
10	AZ	16.22	**OR**	**10.27**	MN	11.25
11	MI	15.36	WI	10.13	IL	11.25
12	NH	14.95	NC	9.92	PA	10.95
13	WA	14.84	MT	9.68	MI	10.46
14	LA	13.89	IA	8.93	SC	10.32
15	AL	13.36	PA	8.86	DE	10.29
16	SD	13.14	LA	8.60	ID	10.21
17	IA	13.10	SD	8.55	MT	10.10
18	SC	12.73	AK	8.54	LA	9.80
19	RI	12.62	TN	8.46	RI	9.63
20	VT	12.60	SC	8.45	OK	9.49
21	AK	12.59	ID	8.43	OH	9.45
22	HI	12.28	NJ	8.17	CA	9.26
23	OK	11.98	RI	8.02	AL	8.99
24	ID	11.88	AL	7.93	FL	8.77
25	GA	11.60	NE	7.92	MD	8.43
26	FL	11.37	MN	7.90	WA	8.30
27	NM	11.33	MI	7.77	**OR**	**8.16**
28	NE	11.24	DE	7.71	TN	7.99
29	NC	10.94	MA	7.62	AZ	7.92
30	MD	10.20	ND	7.36	IA	7.75
31	MA	10.11	FL	7.21	NC	7.73
32	PA	9.79	CA	6.69	VT	7.23
33	CA	9.73	CO	6.68	SD	7.08
34	TN	9.44	KY	6.60	WV	7.05
35	**OR**	**8.78**	NM	6.56	KS	6.95
36	NV	8.08	OH	6.27	NM	6.54
37	MS	8.04	MD	6.21	MO	6.50
38	KS	8.01	WV	6.13	CO	6.47
39	WV	7.80	TX	6.01	NE	6.19
40	DE	7.66	KS	5.68	TX	6.17
41	UT	7.52	MS	5.59	AR	6.07
42	AR	7.48	UT	5.57	UT	6.04
43	TX	7.42	AZ	5.47	VA	5.98
44	ND	7.36	MO	5.07	MS	5.87
45	MO	7.29	AR	4.90	HI	5.76
46	IN	6.53	DC	4.61	MA	5.36
47	OH	6.43	IN	4.21	IN	4.66
48	CO	6.38	WY	4.08	NV	4.53
49	VA	5.93	NV	4.04	ND	4.40
50	DC	5.56	HI	3.87	DC	4.10
51	WY	4.08	VA	3.78	WY	4.08

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N/A = Not Applicable.

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

	Class 5506 Street/Road Paving		Class 5551 Roofing-All Kinds		Class 5645 Carpentry-Det Dwellings	
1	AK	22.47	MN	47.98	GA	28.96
2	NY	20.32	CT	41.17	SC	22.39
3	CT	18.77	MT	40.24	CT	22.10
4	MT	17.59	NJ	37.41	IL	21.27
5	OK	13.64	NY	34.93	TN	20.52
6	IL	13.18	MI	33.67	AL	18.50
7	NH	12.50	GA	32.08	KY	18.46
8	DE	11.66	NH	31.35	AK	17.91
9	NM	11.51	KY	30.67	NH	17.85
10	SD	11.28	IL	30.62	NJ	17.59
11	RI	11.12	SC	30.11	NC	17.49
12	MD	10.78	AK	28.24	NY	17.32
13	AL	10.75	WI	26.71	OK	17.00
14	KY	10.74	TN	26.68	WI	16.37
15	PA	10.44	MD	26.11	LA	15.24
16	NJ	10.08	AL	25.92	**OR**	**14.63**
17	NC	9.75	MA	25.29	ID	14.56
18	GA	9.57	PA	24.59	WV	14.45
19	NV	9.54	WA	24.50	FL	14.40
20	ME	9.50	ME	23.64	NM	14.27
21	MN	9.49	ID	23.51	MI	14.22
22	NE	9.31	NC	23.03	AZ	13.84
23	AZ	9.26	IA	22.92	SD	13.29
24	FL	9.11	SD	21.89	MN	13.25
25	IA	9.00	LA	21.86	ME	13.19
26	WI	8.94	NM	21.68	UT	12.57
27	LA	8.81	OK	21.58	PA	12.47
28	MI	8.65	CA	21.35	WA	12.39
29	TN	8.15	VT	21.21	KS	12.01
30	**OR**	**7.95**	MO	20.92	MT	11.91
31	WV	7.89	DE	20.41	NE	11.33
32	WA	7.77	MS	20.31	MD	11.24
33	SC	7.62	RI	19.68	MO	11.20
34	TX	7.54	WV	19.42	IA	10.92
35	MA	7.42	NE	18.79	MS	10.73
36	CA	7.20	UT	18.79	VT	10.43
37	VA	7.16	AZ	18.65	CO	10.15
38	ID	6.95	OH	17.18	VA	9.83
39	MO	6.85	VA	17.03	DE	9.81
40	KS	6.55	FL	16.93	CA	9.73
41	VT	6.44	**OR**	**16.86**	RI	9.28
42	OH	6.31	CO	16.39	MA	9.13
43	HI	6.15	KS	13.68	AR	9.01
44	DC	5.79	TX	13.60	OH	8.97
45	AR	5.76	NV	13.59	IN	7.81
46	IN	5.39	ND	13.47	NV	7.67
47	CO	5.35	HI	12.43	TX	7.42
48	WY	4.74	AR	11.64	ND	7.36
49	MS	4.09	DC	10.94	HI	7.11
50	ND	2.77	IN	10.60	DC	6.43
51	UT	N/A	WY	4.08	WY	5.50

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N/A = Not Applicable.

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

	Class 6217 Excavation NOC		Class 7228 Trucking (Local)		Class 7229 Trucking (Long Dist.)	
1	MN	17.56	NY	15.22	CT	22.60
2	NY	12.39	NJ	15.21	IL	15.78
3	CT	12.22	IL	14.28	NY	15.22
4	MT	11.78	VT	13.05	NJ	15.21
5	ME	10.60	WA	12.93	OK	14.27
6	OK	10.39	AK	12.87	NC	14.04
7	TN	10.39	DC	12.25	MN	13.61
8	NJ	10.34	LA	12.10	ME	13.59
9	NH	10.17	CT	12.02	AK	12.87
10	WA	10.15	OK	11.90	CA	12.80
11	IL	9.44	OH	11.59	WA	12.55
12	MI	9.36	NC	11.41	LA	12.10
13	AK	9.32	PA	11.39	KY	11.94
14	NC	8.91	RI	11.30	SD	11.52
15	RI	8.69	WI	10.86	SC	11.42
16	NE	8.44	CA	10.35	PA	11.39
17	VT	8.42	ME	10.21	RI	11.26
18	SC	8.18	ID	9.87	IA	10.36
19	KY	7.98	SC	9.69	WI	10.33
20	WI	7.88	NH	9.55	VT	10.32
21	MD	7.41	**OR**	**9.36**	MD	10.32
22	ID	7.27	MT	9.24	HI	9.93
23	PA	7.25	NM	9.23	ID	9.87
24	LA	7.17	MA	9.17	NH	9.60
25	IA	7.13	FL	9.14	MO	9.55
26	GA	6.96	DE	9.01	GA	9.38
27	FL	6.52	IA	9.01	**OR**	**9.36**
28	SD	6.44	TN	8.76	NM	9.26
29	WV	6.38	TX	8.73	NE	9.25
30	UT	6.37	MD	8.73	MT	9.24
31	AL	6.36	AL	8.23	OH	9.24
32	CA	6.32	HI	8.19	MA	9.17
33	DC	6.31	GA	8.10	FL	9.14
34	**OR**	**6.14**	MO	7.68	DE	9.01
35	DE	6.05	NE	7.49	AZ	8.93
36	MS	6.02	MN	7.28	TN	8.76
37	TX	5.88	VA	7.09	TX	8.73
38	NV	5.86	AZ	7.09	UT	8.42
39	MO	5.67	WV	6.91	AL	8.39
40	CO	5.65	SD	6.87	KS	8.01
41	OH	5.59	CO	6.35	WV	7.80
42	AZ	5.48	KS	6.34	CO	7.75
43	VA	5.02	WY	6.13	VA	7.60
44	IN	4.65	MS	5.97	DC	6.60
45	AR	4.61	UT	5.93	AR	6.55
46	MA	4.58	NV	5.71	WY	6.13
47	HI	4.32	MI	5.59	NV	6.00
48	NM	4.16	AR	5.14	MS	5.86
49	KS	4.10	IN	5.03	MI	5.59
50	WY	4.08	ND	4.90	IN	5.35
51	ND	2.76	KY	3.02	ND	4.90

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 before rounding to two decimal places, unlike Table 1, which shows ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically.
N/A = Not Applicable.

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

	Class 7380 Chauffeurs NOC		Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers	
1	CT	12.85	CT	10.64	PA	6.07
2	IL	11.88	CA	10.48	OK	6.04
3	NY	11.72	NY	7.39	MT	5.35
4	CA	11.52	IL	7.39	AL	4.86
5	NJ	11.41	NC	7.01	CA	4.86
6	OK	8.48	PA	6.50	DE	4.77
7	NH	8.33	NJ	6.21	VT	4.65
8	AK	8.11	OK	5.29	NH	4.40
9	OH	7.29	MN	5.19	ME	4.27
10	ME	7.15	AK	5.14	OH	4.24
11	KY	6.84	LA	4.99	FL	4.21
12	WA	6.80	TN	4.76	SC	4.17
13	WI	6.57	NM	4.41	AK	4.00
14	MD	6.55	SC	4.38	ID	4.00
15	RI	6.54	VT	4.31	LA	3.95
16	LA	6.49	AZ	4.29	RI	3.83
17	MN	6.47	NH	4.25	NV	3.82
18	AL	6.46	AL	4.19	IA	3.80
19	ID	6.42	KY	3.96	AZ	3.72
20	MT	6.41	WI	3.91	WI	3.72
21	MA	6.33	DE	3.85	CT	3.70
22	FL	6.26	OH	3.82	NE	3.64
23	VT	6.01	RI	3.74	MO	3.63
24	IA	5.96	SD	3.73	SD	3.61
25	NE	5.85	IA	3.63	HI	3.60
26	MI	5.77	**OR**	**3.61**	NC	3.59
27	NM	5.77	MD	3.59	TX	3.53
28	SC	5.65	MA	3.58	NM	3.52
29	NC	5.63	FL	3.49	KS	3.50
30	MO	5.51	MS	3.46	**OR**	**3.45**
31	TN	5.36	ME	3.45	NJ	3.41
32	GA	5.34	DC	3.39	IL	3.37
33	TX	5.31	GA	3.39	CO	3.35
34	HI	4.95	MT	3.38	TN	3.15
35	DC	4.84	WV	3.27	KY	3.09
36	WV	4.78	TX	3.26	MN	2.97
37	KS	4.64	NE	3.11	MD	2.90
38	CO	4.62	ID	3.07	UT	2.75
39	AR	4.31	MO	3.02	MI	2.75
40	WY	4.23	KS	2.90	WV	2.71
41	SD	4.19	MI	2.85	GA	2.71
42	**OR**	**4.09**	CO	2.74	IN	2.70
43	UT	4.09	HI	2.72	MS	2.52
44	VA	3.96	UT	2.70	WY	2.50
45	MS	3.76	IN	2.64	WA	2.34
46	IN	3.48	VA	2.15	NY	2.18
47	ND	3.16	AR	2.09	DC	2.17
48	AZ	N/A	NV	1.93	AR	2.12
49	DE	N/A	WA	1.34	MA	1.92
50	NV	N/A	WY	1.33	ND	1.78
51	PA	N/A	ND	0.38	VA	1.67

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N/A = Not Applicable.

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

	Class 8006 Gasoline station		Class 8017 Store: Retail NOC		Class 8018 Store: Wholesale NOC	
1	CA	6.68	CA	4.59	NJ	7.97
2	NJ	5.59	NJ	3.86	CA	7.96
3	MT	4.83	OK	3.60	NY	7.69
4	NY	4.54	PA	3.47	PA	7.33
5	OK	4.48	AK	3.34	DC	6.28
6	WY	4.32	IL	3.22	CT	6.19
7	IL	4.29	TX	3.21	OK	6.05
8	WA	4.24	CT	3.19	AK	6.05
9	WI	4.17	NH	2.93	NH	6.03
10	CT	4.03	LA	2.85	DE	5.92
11	DE	3.98	DE	2.85	HI	5.89
12	TX	3.95	RI	2.48	IL	5.77
13	OH	3.88	MN	2.42	VT	5.45
14	AK	3.79	NM	2.40	TX	4.70
15	NH	3.76	ID	2.38	MN	4.53
16	NC	3.58	AL	2.37	WA	4.35
17	LA	3.45	NC	2.34	OH	4.32
18	SC	3.35	GA	2.29	FL	4.12
19	VT	3.33	WI	2.23	ME	4.10
20	ID	3.31	MT	2.21	ID	4.02
21	FL	3.25	MD	2.21	WI	4.00
22	KS	3.24	VT	2.14	LA	3.94
23	IA	3.24	SC	2.13	RI	3.92
24	AL	3.12	MS	2.09	MD	3.71
25	GA	3.12	OH	2.07	SC	3.69
26	PA	3.10	WA	2.00	NM	3.67
27	AZ	3.08	ME	1.99	MT	3.66
28	HI	2.90	NY	1.97	AL	3.64
29	MN	2.88	WY	1.95	GA	3.61
30	RI	2.74	KY	1.93	MA	3.48
31	TN	2.71	CO	1.89	AZ	3.46
32	MO	2.69	SD	1.88	KS	3.43
33	CO	2.63	IA	1.87	IA	3.26
34	NV	2.62	TN	1.87	MI	3.18
35	SD	2.62	NE	1.85	NE	3.17
36	NE	2.61	KS	1.84	MO	3.08
37	MS	2.52	FL	1.84	WY	3.01
38	NM	2.51	AZ	1.80	NC	3.00
39	UT	2.50	MO	1.73	TN	2.98
40	MD	2.44	HI	1.73	SD	2.85
41	ME	2.35	UT	1.72	CO	2.76
42	WV	2.32	WV	1.71	**OR**	**2.73**
43	VA	2.28	**OR**	**1.67**	UT	2.71
44	DC	2.28	NV	1.51	KY	2.59
45	**OR**	**2.09**	MI	1.50	WV	2.59
46	KY	2.01	DC	1.40	MS	2.59
47	IN	1.96	VA	1.37	NV	2.27
48	MI	1.93	IN	1.33	IN	2.26
49	MA	1.68	MA	1.27	VA	2.26
50	AR	1.66	AR	1.26	AR	2.09
51	ND	1.17	ND	1.17	ND	1.85

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N/A = Not Applicable.

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

	Class 8033 Store: Meat/Groc Retail		Class 8044 Store: Furniture		Class 8227 Construction/Erection	
1	CA	10.26	CT	8.69	NY	16.11
2	AK	6.13	CA	7.38	IL	11.66
3	NJ	6.10	NJ	6.91	CT	11.06
4	OK	4.95	TX	6.64	ME	9.83
5	NY	4.66	RI	6.36	AZ	9.50
6	MT	4.66	IL	6.31	NM	9.50
7	MD	4.46	OK	6.18	RI	8.05
8	DE	3.98	VT	5.91	WI	7.90
9	IL	3.87	AK	5.90	NH	7.48
10	NM	3.80	PA	5.87	IA	7.44
11	WA	3.71	LA	5.87	ND	7.36
12	CT	3.69	ME	5.75	CA	7.30
13	RI	3.68	NH	5.60	SD	7.11
14	TX	3.63	MT	5.55	NC	7.10
15	HI	3.36	NY	5.42	FL	7.09
16	ID	3.26	NC	5.33	NJ	6.97
17	LA	3.18	SC	5.12	GA	6.84
18	AZ	3.14	TN	4.85	LA	6.70
19	PA	3.10	AL	4.85	NE	6.64
20	OH	3.01	WI	4.77	WV	6.57
21	WI	2.97	MN	4.66	AL	6.47
22	DC	2.92	ID	4.41	MT	6.42
23	GA	2.90	KY	4.35	AK	6.35
24	ME	2.82	GA	4.30	MN	6.10
25	SD	2.64	OH	4.11	MD	6.09
26	AL	2.64	MD	4.09	NV	5.97
27	KY	2.62	DE	4.08	KY	5.92
28	VT	2.61	MO	3.94	VT	5.85
29	FL	2.59	IA	3.90	SC	5.82
30	SC	2.57	FL	3.85	ID	5.81
31	**OR**	**2.54**	**OR**	**3.70**	TN	5.79
32	CO	2.53	SD	3.68	OK	5.72
33	MI	2.52	MS	3.66	MI	5.71
34	NH	2.50	NM	3.63	HI	5.25
35	NC	2.50	NE	3.61	MS	4.93
36	WY	2.49	WV	3.57	MO	4.72
37	TN	2.44	MA	3.55	**OR**	**4.67**
38	NV	2.43	HI	3.53	UT	4.64
39	KS	2.36	AZ	3.32	IN	4.54
40	MN	2.22	WY	3.29	WY	4.53
41	NE	2.21	WA	3.27	KS	4.23
42	MO	2.19	CO	3.23	VA	4.18
43	MS	2.15	DC	3.10	DC	4.16
44	IN	2.14	KS	2.98	MA	4.14
45	MA	2.11	MI	2.80	OH	3.64
46	WV	2.10	NV	2.67	CO	3.57
47	UT	1.94	UT	2.52	AR	3.21
48	IA	1.93	AR	2.39	TX	2.51
49	AR	1.91	IN	2.36	WA	2.40
50	VA	1.45	VA	2.30	DE	N/A
51	ND	1.17	ND	1.57	PA	N/A

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N/A = Not Applicable.

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

	Class 8232 Lumberyard: Other Emp		Class 8380 Auto Service/Repair		Class 8742 Salespersons-Outside	
1	IL	10.27	NJ	6.89	WY	1.23
2	NJ	10.16	AK	6.35	AK	0.97
3	OK	10.07	CT	6.15	NH	0.84
4	AK	9.96	OK	6.08	AL	0.78
5	CA	9.94	NY	6.01	WI	0.77
6	CT	8.78	CA	6.01	OK	0.74
7	NY	8.30	AL	5.96	MT	0.74
8	MT	7.87	IL	5.62	SD	0.72
9	VT	7.66	NH	5.54	SC	0.66
10	LA	7.34	MT	5.49	ME	0.65
11	MO	7.24	ME	4.96	PA	0.65
12	TN	7.10	WA	4.86	KY	0.64
13	NH	7.09	VT	4.49	CA	0.63
14	PA	7.05	MI	4.24	NM	0.63
15	DE	6.86	MN	4.22	MS	0.62
16	SC	6.85	IA	4.17	CT	0.60
17	WI	6.79	WI	4.14	NY	0.59
18	RI	6.50	SC	4.05	LA	0.59
19	SD	6.39	LA	4.00	IL	0.59
20	ID	6.25	OH	3.75	IA	0.59
21	TX	6.22	SD	3.67	VT	0.57
22	MI	6.20	ID	3.60	TN	0.57
23	WV	6.19	TN	3.59	NJ	0.56
24	MN	6.11	HI	3.58	ID	0.55
25	KY	6.02	NC	3.54	HI	0.54
26	OH	5.82	GA	3.48	MN	0.53
27	IA	5.80	PA	3.47	FL	0.53
28	ME	5.63	**OR**	**3.43**	NC	0.52
29	NC	5.55	MD	3.38	NE	0.51
30	MD	5.43	KY	3.38	WV	0.50
31	AL	5.36	NE	3.36	DE	0.49
32	HI	5.34	ND	3.33	MI	0.48
33	GA	5.29	NM	3.28	KS	0.47
34	AZ	5.27	FL	3.22	MO	0.46
35	FL	5.17	KS	3.11	AZ	0.46
36	**OR**	**5.10**	WV	3.06	RI	0.44
37	NE	5.05	MS	3.03	NV	0.44
38	MS	5.01	AR	2.87	MD	0.43
39	AR	4.95	MA	2.71	GA	0.39
40	MA	4.91	AZ	2.68	WA	0.38
41	DC	4.79	TX	2.65	OH	0.38
42	WA	4.72	CO	2.54	UT	0.37
43	KS	4.54	WY	2.52	CO	0.35
44	NV	4.36	IN	2.46	IN	0.35
45	NM	4.31	DE	2.43	TX	0.35
46	UT	4.15	UT	2.37	AR	0.33
47	CO	4.09	VA	2.35	**OR**	**0.30**
48	VA	3.68	DC	2.25	VA	0.28
49	WY	3.54	NV	2.24	ND	0.26
50	IN	3.29	MO	N/A	MA	0.17
51	ND	1.54	RI	N/A	DC	0.17

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

	Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care		Class 8832 Physician and Clerical	
1	AK	0.64	CA	9.12	CA	1.45
2	OK	0.60	MT	8.05	AK	1.41
3	MT	0.58	AK	7.49	MT	0.82
4	CA	0.56	ID	7.49	WY	0.81
5	ME	0.49	OK	7.48	CT	0.81
6	VT	0.41	NH	7.47	OK	0.73
7	NM	0.40	CT	7.17	WA	0.72
8	SC	0.37	OH	6.12	NY	0.70
9	WY	0.36	WY	6.00	HI	0.67
10	SD	0.36	NM	5.82	ME	0.65
11	PA	0.34	VT	5.64	DE	0.64
12	NV	0.34	WA	5.62	NM	0.63
13	NH	0.32	GA	5.60	PA	0.59
14	MS	0.32	IL	5.56	ID	0.59
15	TN	0.32	ME	5.53	NJ	0.58
16	RI	0.31	WI	5.41	VT	0.57
17	IA	0.31	SC	5.35	IL	0.57
18	AL	0.30	LA	5.13	SC	0.56
19	LA	0.30	NY	5.12	NH	0.56
20	WI	0.30	KY	5.05	MN	0.55
21	WV	0.29	TN	4.94	OH	0.52
22	CT	0.29	FL	4.88	AL	0.49
23	OH	0.28	IA	4.83	CO	0.47
24	ID	0.28	**OR**	**4.75**	RI	0.47
25	HI	0.28	NJ	4.74	IA	0.47
26	NE	0.28	AL	4.72	TN	0.47
27	NC	0.28	MN	4.62	MI	0.46
28	NY	0.27	RI	4.57	NC	0.46
29	FL	0.27	NC	4.53	DC	0.45
30	KY	0.27	TX	4.26	GA	0.45
31	IL	0.26	NV	4.16	KS	0.44
32	NJ	0.26	UT	4.09	WI	0.44
33	DE	0.26	NE	3.82	NE	0.43
34	ND	0.25	PA	3.78	MO	0.42
35	KS	0.24	CO	3.76	FL	0.42
36	MO	0.24	DE	3.62	AZ	0.41
37	MN	0.24	KS	3.60	KY	0.41
38	TX	0.23	MI	3.58	TX	0.40
39	GA	0.22	WV	3.58	**OR**	**0.40**
40	MI	0.22	MO	3.50	LA	0.40
41	AZ	0.21	SD	3.40	SD	0.37
42	MD	0.21	HI	3.32	MD	0.35
43	IN	0.20	AZ	3.11	WV	0.35
44	CO	0.19	VA	2.98	MS	0.34
45	AR	0.19	MD	2.88	UT	0.29
46	UT	0.19	MS	2.87	VA	0.28
47	**OR**	**0.17**	DC	2.59	IN	0.26
48	WA	0.17	IN	2.50	AR	0.25
49	VA	0.14	AR	2.15	MA	0.24
50	DC	0.12	ND	1.47	NV	0.23
51	MA	0.10	MA	N/A	ND	0.19

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N/A = Not Applicable.

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

	Class 8833 Hospital: Professional		Class 8835 Home/Public Healthcare		Class 8868 College:Profess/Clerical	
1	WA	4.73	MT	9.15	WY	2.86
2	OK	4.10	NH	7.21	NJ	1.66
3	MT	2.78	CA	7.06	CA	1.38
4	AK	2.67	PA	6.09	AK	1.32
5	CA	2.51	OK	6.07	MT	1.00
6	NC	2.10	WA	5.33	OK	0.87
7	WY	2.09	ME	5.11	CT	0.86
8	LA	1.80	ID	4.91	NY	0.83
9	CT	1.80	CT	4.82	PA	0.81
10	HI	1.77	DE	4.78	TX	0.74
11	ID	1.76	AK	4.65	WA	0.70
12	NM	1.76	OH	4.32	MA	0.68
13	NJ	1.75	NY	4.12	CO	0.67
14	MN	1.74	AL	3.89	NM	0.66
15	RI	1.74	GA	3.81	VT	0.64
16	OH	1.69	KY	3.79	SC	0.63
17	NY	1.67	WI	3.77	LA	0.62
18	AL	1.65	LA	3.76	IL	0.62
19	MI	1.64	MN	3.76	ID	0.62
20	ME	1.62	**OR**	**3.73**	HI	0.61
21	SC	1.57	NM	3.70	AL	0.61
22	TN	1.56	RI	3.66	NH	0.60
23	KY	1.56	MI	3.63	MN	0.57
24	IL	1.55	SD	3.47	OH	0.56
25	VT	1.54	SC	3.42	NC	0.55
26	IA	1.54	IA	3.39	ME	0.55
27	KS	1.53	VT	3.34	AZ	0.54
28	NH	1.48	VA	3.33	IA	0.54
29	SD	1.40	NC	3.26	SD	0.54
30	MO	1.39	IL	3.03	WI	0.53
31	PA	1.37	CO	2.92	FL	0.52
32	NE	1.37	MD	2.87	DE	0.51
33	AZ	1.35	WV	2.87	GA	0.51
34	**OR**	**1.32**	KS	2.83	NE	0.50
35	GA	1.31	TN	2.79	TN	0.50
36	WV	1.26	HI	2.77	**OR**	**0.49**
37	FL	1.25	NJ	2.71	MI	0.46
38	MA	1.19	FL	2.62	MS	0.46
39	WI	1.17	IN	2.55	KS	0.46
40	MD	1.16	MO	2.55	MO	0.45
41	CO	1.14	NE	2.54	NV	0.44
42	UT	1.06	UT	2.28	AR	0.40
43	TX	1.04	MA	2.25	WV	0.38
44	DE	1.03	NV	2.18	RI	0.37
45	VA	1.01	AR	2.12	MD	0.35
46	DC	0.98	MS	2.07	KY	0.34
47	ND	0.91	AZ	2.07	IN	0.34
48	AR	0.90	DC	1.69	VA	0.33
49	MS	0.90	TX	1.04	ND	0.32
50	IN	0.78	ND	0.91	DC	0.30
51	NV	0.76	WY	0.81	UT	0.28

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N/A = Not Applicable.

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

	Class 9014 Bldgs-Oper by Contract		Class 9015 Bldgs-Oper by Owner		Class 9052 Hotel: Other Emp	
1	CA	11.10	CA	8.49	CA	8.68
2	WA	7.65	OK	8.13	WA	6.20
3	MT	7.17	NJ	7.21	CT	5.46
4	NY	6.89	AK	6.60	OK	5.38
5	NJ	6.65	CT	6.43	NH	5.30
6	OK	6.21	NH	6.38	AK	5.29
7	NH	6.19	SD	6.24	NY	5.12
8	PA	5.87	LA	6.24	NJ	4.84
9	VT	5.73	PA	6.18	WY	4.64
10	AK	5.53	MT	5.94	PA	4.49
11	IL	5.48	OH	5.65	MT	4.32
12	CT	5.43	MN	5.21	IL	4.32
13	WI	5.37	KY	5.19	OH	4.18
14	OH	5.35	RI	5.09	VT	4.16
15	MN	5.21	MI	5.03	ID	3.79
16	ID	5.20	WA	5.03	WI	3.63
17	MI	5.03	NY	5.03	TX	3.63
18	ME	4.99	WI	5.02	AL	3.50
19	FL	4.78	IA	4.94	IA	3.47
20	IA	4.70	IL	4.93	RI	3.44
21	RI	4.69	DE	4.74	FL	3.42
22	AL	4.64	KS	4.71	ME	3.23
23	TX	4.63	NE	4.62	DE	3.18
24	HI	4.61	FL	4.53	MN	3.12
25	DE	4.57	AL	4.48	GA	3.03
26	GA	4.34	ID	4.42	AZ	3.01
27	SD	4.25	ME	4.21	SD	2.98
28	WY	4.23	HI	4.11	**OR**	**2.89**
29	UT	4.15	SC	3.98	MI	2.86
30	**OR**	**4.13**	MO	3.95	CO	2.86
31	NM	4.06	TX	3.91	KS	2.83
32	LA	3.96	NC	3.88	NM	2.82
33	NV	3.94	NM	3.81	MD	2.71
34	SC	3.74	VT	3.81	LA	2.64
35	AZ	3.72	**OR**	**3.76**	NC	2.63
36	NE	3.71	NV	3.71	HI	2.63
37	KS	3.68	CO	3.69	NE	2.63
38	MO	3.66	TN	3.68	KY	2.60
39	TN	3.64	GA	3.66	SC	2.54
40	NC	3.41	AZ	3.60	MO	2.50
41	MD	3.34	MS	3.49	DC	2.46
42	DC	3.21	UT	3.43	TN	2.36
43	CO	3.19	MD	3.22	IN	2.26
44	KY	3.13	WV	3.16	WV	2.11
45	WV	2.85	WY	3.12	NV	2.03
46	IN	2.83	IN	3.09	MS	2.02
47	MA	2.75	MA	3.01	ND	1.89
48	MS	2.72	ND	2.69	UT	1.73
49	ND	2.69	VA	2.48	VA	1.73
50	VA	2.17	AR	2.46	MA	1.65
51	AR	2.03	DC	2.34	AR	1.41

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N/A = Not Applicable.

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

	Class 9058 Hotel: Restaurant Emp.		Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food	
1	CA	4.16	AK	4.58	CA	4.16
2	AK	4.11	CA	4.16	OK	3.66
3	OK	3.96	NJ	3.60	NJ	3.60
4	NH	3.70	OK	3.50	NY	3.33
5	PA	3.69	NY	2.68	AK	3.18
6	NJ	3.60	RI	2.63	NH	3.03
7	DE	3.35	IL	2.62	MT	2.99
8	NY	3.26	NH	2.61	RI	2.70
9	CT	3.18	CT	2.49	CT	2.66
10	MN	3.12	PA	2.48	FL	2.62
11	MT	3.03	FL	2.47	VT	2.55
12	OH	2.96	WA	2.43	OH	2.49
13	WA	2.85	VT	2.43	WA	2.45
14	IL	2.70	LA	2.41	DE	2.44
15	LA	2.52	AL	2.37	PA	2.41
16	IA	2.50	ID	2.36	GA	2.36
17	HI	2.37	MT	2.29	ID	2.35
18	WY	2.26	WI	2.29	IL	2.35
19	FL	2.21	SC	2.28	AL	2.32
20	TX	2.19	WY	2.26	WY	2.26
21	RI	2.17	OH	2.22	SC	2.26
22	SC	2.16	SD	2.21	LA	2.25
23	VT	2.14	DE	2.18	TX	2.14
24	ID	2.14	TX	2.14	WI	2.05
25	ME	2.11	MS	2.11	MN	2.00
26	WI	2.08	GA	2.11	ME	1.99
27	GA	2.05	ME	2.08	NV	1.95
28	KS	2.04	IA	2.04	MD	1.94
29	NM	2.02	TN	1.99	IA	1.93
30	SD	1.98	MO	1.93	KY	1.90
31	MD	1.96	NM	1.93	NC	1.86
32	AL	1.95	KY	1.92	NE	1.85
33	NE	1.94	NE	1.89	HI	1.82
34	MO	1.79	MN	1.87	TN	1.80
35	TN	1.77	NC	1.83	MI	1.75
36	AZ	1.76	HI	1.82	CO	1.73
37	MI	1.75	MD	1.78	MO	1.72
38	KY	1.75	AZ	1.76	SD	1.70
39	NC	1.72	MI	1.75	AZ	1.61
40	MS	1.66	IN	1.64	NM	1.59
41	MA	1.65	CO	1.63	**OR**	**1.56**
42	CO	1.63	WV	1.61	WV	1.55
43	**OR**	**1.56**	KS	1.59	MS	1.52
44	WV	1.50	DC	1.58	IN	1.49
45	ND	1.38	**OR**	**1.56**	KS	1.46
46	IN	1.37	ND	1.38	ND	1.38
47	VA	1.37	VA	1.38	UT	1.32
48	AR	1.36	UT	1.33	VA	1.26
49	UT	1.36	AR	1.29	DC	1.22
50	NV	1.33	MA	1.19	AR	1.20
51	DC	1.22	NV	1.12	MA	1.19

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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	AK	5.00	NJ	9.36	CT	21.00
2	CA	4.16	OK	7.89	NY	17.45
3	OK	4.07	CT	7.17	NJ	15.81
4	NJ	3.60	CA	7.13	AK	15.71
5	ID	3.53	IA	7.10	VT	14.86
6	ME	3.48	NY	7.01	IL	14.67
7	AZ	3.04	SD	6.76	HI	14.39
8	CT	3.00	AK	6.63	OK	13.92
9	OH	2.90	MT	6.13	WI	13.43
10	NH	2.67	IL	6.07	LA	12.57
11	IL	2.66	LA	5.71	MD	12.07
12	SC	2.51	VT	5.69	PA	11.56
13	WA	2.50	ID	5.55	MT	11.54
14	MN	2.48	KS	5.33	IA	11.40
15	FL	2.47	NH	5.18	ME	11.39
16	AL	2.45	WI	5.15	SC	11.27
17	VT	2.40	MN	5.06	DC	11.12
18	MT	2.37	SC	4.99	ID	11.11
19	SD	2.35	CO	4.97	FL	11.03
20	TN	2.35	RI	4.94	NC	10.64
21	CO	2.30	ME	4.79	NM	10.56
22	GA	2.27	MO	4.70	AL	10.54
23	WI	2.26	FL	4.62	CA	10.52
24	WY	2.26	AZ	4.57	NE	10.48
25	RI	2.19	TX	4.40	KY	10.38
26	TX	2.14	NM	4.30	OH	10.16
27	NM	2.14	GA	4.19	RI	10.11
28	PA	2.13	**OR**	**4.16**	MO	9.89
29	NE	2.12	NC	4.09	NH	9.88
30	NY	2.06	NE	3.91	WA	9.74
31	IA	2.02	MS	3.91	DE	9.59
32	DC	1.94	KY	3.84	KS	9.31
33	LA	1.92	HI	3.72	TX	9.26
34	KS	1.91	MA	3.51	SD	9.13
35	MO	1.91	WV	3.50	NV	8.99
36	KY	1.89	IN	3.49	TN	8.70
37	MS	1.76	AL	3.27	MA	8.61
38	DE	1.76	OH	3.07	WV	8.42
39	MI	1.75	UT	3.07	GA	8.38
40	NC	1.72	MD	2.99	MN	8.38
41	NV	1.69	MI	2.94	AR	8.36
42	WV	1.64	WY	2.86	AZ	7.80
43	UT	1.60	TN	2.86	MS	7.23
44	IN	1.56	DC	2.70	MI	7.02
45	**OR**	**1.56**	NV	2.51	CO	7.00
46	HI	1.54	AR	2.49	VA	6.29
47	MD	1.49	VA	2.14	UT	6.09
48	ND	1.38	WA	1.38	**OR**	**5.70**
49	AR	1.38	PA	0.81	IN	5.28
50	VA	1.30	DE	0.51	ND	4.35
51	MA	1.19	ND	0.32	WY	1.79

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N/A = Not Applicable.

DEPARTMENT OF CONSUMER & BUSINESS SERVICES

Central Services Division
Information Technology and Research Section
350 Winter St. NE, Room 300
P.O. Box 14480
Salem, Oregon 97309-0405
503-378-8254