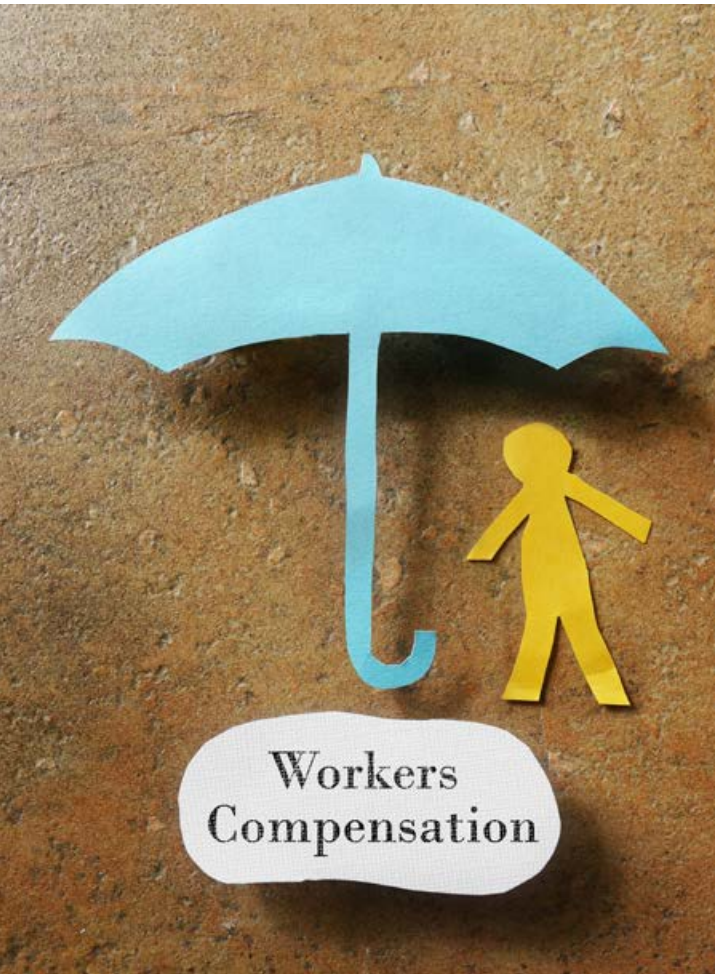


# Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2018

**November 2018**

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Dedicated to **CONSUMER** and **WORKER PROTECTION**



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# Highlights

- Oregon employers pay, on average, the sixth lowest workers' compensation premium rates in the nation. In 2016, Oregon rates were the seventh lowest.
- The premium rate index in Oregon is \$1.15 per \$100 of payroll. The national median rate index is \$1.70. Premium rate indices range from a low of \$0.82 per \$100 of payroll in North Dakota to a high of \$3.08 in New York.
- The national median rate index is currently at its lowest value since the inception of this study in 1986. It peaked in 1994 at \$4.35 per \$100 of payroll.
- Oregon's rate index is 68 percent of the national median, its lowest recorded level. It was 149 percent of the national median in 1990.
- Since the first study, the range between the highest-cost and lowest-cost states has narrowed considerably. In 2018, there were 17 states within plus or minus 10 percent of the study median.
- Oregon's ranking in the occupational classes used in this study<sup>1</sup> ranged from 16th highest for "Carpentry-Dwellings Not Exceeding Three Stories in Height" to the lowest for "Saw Mill."



<sup>1</sup> See the Methodology section for explanation of class set substitutions.

# Oregon Workers' Compensation Premium Rate Ranking

Findings by state, Jan. 1, 2018

## Introduction

The Information Technology and Research Section in the Oregon Department of Consumer and Business Services has examined workers' compensation rates by state biennially since 1986. Analysts have used the same methodology (with minor enhancements) 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, 2018.

## Findings

Oregon employers in the voluntary market pay, on average, the sixth lowest workers' compensation premium rates in the nation.

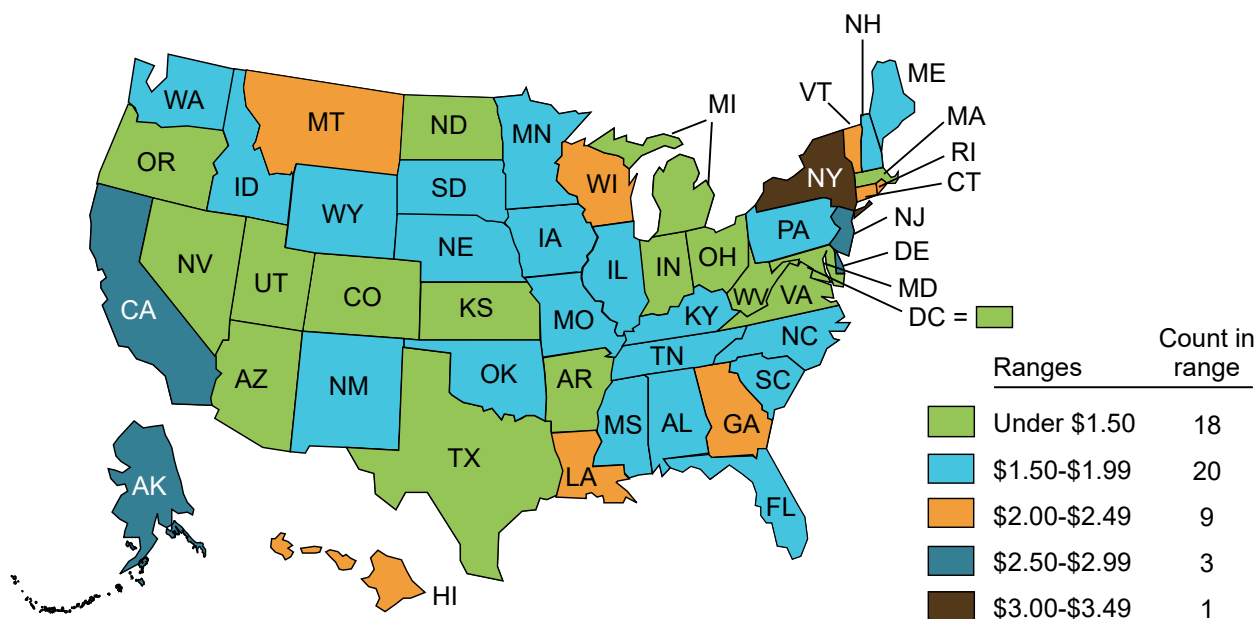
Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995, and to workplace safety initiatives, Oregon experienced dramatic premium rate decreases over the first decade of this study's history. Rates decreased by double digits in five years between 1991

and 1998. Collectively, these cuts contributed to Oregon reducing its premium rate ranking between 1990 and 1998 from eighth highest in the nation to 38th highest.

Overall, pure premium rates did not increase in Oregon for 21 years, through 2011. In 2012 and 2013, Oregon experienced small increases in overall premium rates of 1.9 percent and 1.7 percent, respectively. From 2014 through 2018, Oregon had five consecutive years of significant pure premium rate decreases. This has contributed to a gradual decrease in the overall ranking value for the past three studies. Oregon was ranked 39th in 2012 and has declined one or two places each study year to 46th in 2018 (see Table 1). The 2018 Oregon ranking of 46th is the lowest on record.

Oregon's position also changed in relation to another of the study's rate benchmarks, the median index rate. Oregon's index rate is 32 percent below the national median in 2018, the lowest recorded level (see Figure 5). Historically, the index rate peaked at 49 percent above the median in 1990.

**Figure 1. 2018 Workers' compensation premium index rates**



## Table 1. Workers' compensation premium rate ranking

2018 Ranking	2016 Ranking	State	Index Rate	Percent of study median	Effective Date	Percent of 2016 study median
1	3	New York	3.08	181%	October 1, 2017	154%
2	1	California	2.87	169%	January 1, 2018	176%
3	2	New Jersey	2.84	167%	January 1, 2018	158%
4	5	Alaska	2.51	148%	January 1, 2018	149%
5	6	Delaware	2.50	147%	December 1, 2017	126%
6	27	Georgia	2.27	134%	March 1, 2017	98%
7	5	Connecticut	2.20	129%	January 1, 2018	149%
8	9	Rhode Island	2.19	129%	August 1, 2017	119%
9	14	Vermont	2.09	123%	April 1, 2017	110%
10	10	Louisiana	2.05	121%	January 1, 2018	115%
11	12	Wisconsin	2.02	119%	October 1, 2017	112%
13	17	Hawaii	2.01	118%	January 1, 2018	107%
13	11	Montana	2.01	118%	July 1, 2017	114%
14	18	South Carolina	1.95	115%	September 1, 2016	105%
16	15	Washington	1.87	110%	January 1, 2018	107%
16	23	Wyoming	1.87	110%	January 1, 2018	101%
17	26	Pennsylvania	1.85	109%	April 1, 2017	100%
19	22	North Carolina	1.84	108%	April 1, 2017	103%
19	14	Maine	1.84	108%	April 1, 2017	110%
21	28	Idaho	1.81	106%	January 1, 2018	97%
21	33	Florida	1.81	106%	January 1, 2018	90%
22	8	Illinois	1.80	106%	January 1, 2018	121%
23	32	South Dakota	1.73	102%	July 1, 2017	91%
24	8	Oklahoma	1.71	101%	January 1, 2018	121%
26	17	New Hampshire	1.70	100%	January 1, 2018	106%
26	32	Nebraska	1.70	100%	February 1, 2017	91%
27	20	Missouri	1.68	99%	January 1, 2018	104%
28	22	Minnesota	1.67	98%	January 1, 2018	104%
29	25	Alabama	1.65	97%	March 1, 2017	100%
30	24	Iowa	1.64	96%	January 1, 2018	101%
31	29	Mississippi	1.54	91%	March 1, 2017	92%
32	30	Tennessee	1.52	89%	March 1, 2017	91%
33	36	Kentucky	1.51	89%	October 1, 2017	82%
34	20	New Mexico	1.50	88%	January 1, 2018	104%
35	35	Colorado	1.43	84%	January 1, 2018	84%
36	40	Ohio	1.40	82%	July 1, 2017	79%
37	34	Michigan	1.38	81%	January 1, 2017	85%
38	44	Massachusetts	1.37	81%	July 1, 2016	70%
39	38	Maryland	1.33	78%	January 1, 2018	82%
40	38	Arizona	1.30	76%	January 1, 2018	82%
41	47	Virginia	1.28	75%	April 1, 2017	67%
42	42	District of Columbia	1.25	74%	November 1, 2017	74%
43	40	Texas	1.21	71%	July 1, 2017	79%
44	43	Nevada	1.18	69%	March 1, 2017	71%
46	41	Kansas	1.15	68%	January 1, 2018	77%
<b>46</b>	<b>45</b>	<b>OREGON</b>	<b>1.15</b>	<b>68%</b>	<b>January 1, 2018</b>	<b>69%</b>
47	46	Utah	1.06	62%	December 1, 2017	69%
48	48	West Virginia	1.01	59%	November 1, 2017	66%
49	49	Arkansas	0.90	53%	July 1, 2017	57%
50	50	Indiana	0.87	51%	January 1, 2018	57%
51	51	North Dakota	0.82	48%	July 1, 2017	48%

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

Class code	Occupation	Oregon payroll (policy years 2012-2014)	Oregon ranking
8810	Clerical Office Employees NOC	37,923,339,706	47
8742	Salespersons or Collectors-Outside	10,118,099,801	49
8868	College: Professional Employees & Clerical	9,155,357,516	40
8832	Physician & Clerical	7,682,253,356	39
9079	Restaurant & Drivers	5,330,261,591	43
8833	Hospital: Professional Employees	4,052,756,187	41
8017	Store: Retail NOC	2,415,681,184	47
8380	Automobile Service or Repair Center & Drivers	1,887,520,487	34
7219	Trucking: NOC-All Employees & Drivers	1,565,750,028	37
8824	Retirement Living Centers: Health Care Employees	1,303,589,365	40

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

State special code 7219 (Trucking: Local & Long Haul - All Employees & Drivers) was split into two codes for the survey, 7228 (Trucking: Local Hauling - All Employees & Drivers) and 7229 (Trucking: Long Distance Hauling - All Employees & Drivers).

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (10/2018)

Oregon’s premium rate index (premium per \$100 of payroll) is \$1.15 (see Figure 1). Premium rate indices range from \$0.82 in North Dakota to \$3.08 in New York.

Percent of median, a state’s index rate divided by the median index rate, ranged from a low of 48 percent for North Dakota to a high of 181 percent for New York. Oregon’s 2018 percent of median is 68 percent. Fourteen jurisdictions were more than 10 percent above the study median, 17 were between 90 percent and 110 percent, and 20 were below 90 percent (see Table 1).

Oregon’s ranking in the occupational classes used in this study ranged from the 16th highest for “Carpentry - Dwellings Not Exceeding Three Stories in Height” to 51st for “Saw Mill.” Table 2 illustrates Oregon’s ranking in the 10 largest (by payroll) of the 50 classes this study is based on. Oregon’s rates were higher than the median class rates for only three of the study classes (see Appendix 4).

## Methodology

This study is designed to produce a comparison of premium rates for a comparable set of risk classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. Of the approximately 440 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 66.8

percent of 2012-2014 Oregon payroll and 60.4 percent of 2012-2014 Oregon losses, as reported by NCCI on a policy-year basis. Appendix 1 lists the occupational classes, payroll, and loss information used in this study.

The top 50 Oregon classes include two NCCI codes, 7219 and 9079, that are not generally used by other states. In order to provide the most representative set of classes, the code 7219 has been replaced in the study with the codes 7228 and 7229<sup>2</sup>, and the code 9070 has been replaced with the codes 9058, 9082, 9083, and 9084. Therefore, the study uses 54 NCCI class codes.

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

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

<sup>2</sup> Codes 7228 and 7229 will be discontinued after 2018 and all states using the NCCI classification system will use code 7219.

### Table 3. States by workers' compensation rating organization

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

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

Source: NCCI Annual Statistical Bulletin, 2018 Edition

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 organization in Indiana and North Carolina (see Table 3).

Expense load factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit to create a manual rate. An expense load factor is used to modify each competitive state's rates unless it provides manual rates. For Oregon, the average expense load factor of 1.368 was computed based on the load factors in effect during 2018, for each of the top 30 private insurers and the SAIF Corporation, weighted by 2017 direct earned premiums. This figure represents a 4.7 percent increase from the 2016 Oregon value. (See Table 4 for load factors by state.) Between 2016 and 2018, 18 jurisdictions reported load factor increases and 19 reported decreases.

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

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

### Table 4. Load factors used for competitive states

State	2016 Load Factor	2018 Load Factor	Percent change 2016 to 2018
Alabama	1.394	1.450	3.98%
Alaska	1.554	1.551	-0.19%
Arkansas	1.532	1.440	-6.00%
California	1.126	1.180	4.80%
Colorado	1.296	1.314	1.41%
Connecticut	1.356	1.343	-0.95%
Delaware	1.386	1.407	1.49%
District of Columbia	1.496	1.418	-5.23%
Georgia	1.450	1.652	13.95%
Hawaii	1.648	1.667	1.12%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	1.564	1.424	-8.92%
Kentucky	1.495	1.470	-1.64%
Louisiana	1.641	1.620	-1.27%
Maine	1.475	1.362	-7.66%
Maryland	1.443	1.528	5.89%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	1.890	1.940	2.65%
Mississippi	1.410	1.436	1.87%
Missouri	1.457	1.414	-2.93%
Montana	1.234	1.271	3.02%
Nebraska	1.498	1.525	1.75%
Nevada	1.373	1.352	-1.53%
New Hampshire	1.369	1.363	-0.44%
New Mexico	1.416	1.403	-0.92%
New York	1.290	1.274	-1.24%
North Carolina	1.427	1.439	0.84%
Oklahoma	1.574	1.593	1.18%
<b>OREGON</b>	<b>1.306</b>	<b>1.368</b>	<b>4.69%</b>
Pennsylvania	1.665	1.685	1.21%
Rhode Island	1.402	1.484	5.87%
South Carolina	1.505	1.417	-5.86%
South Dakota	1.700	1.698	-0.11%
Tennessee	1.370	1.385	1.09%
Texas	1.679	1.532	-8.76%
Utah	1.443	1.413	-2.09%
Vermont	1.325	1.322	-0.20%
Virginia	1.396	1.390	-0.43%
West Virginia	1.389	1.410	1.48%

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (10/2018)



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

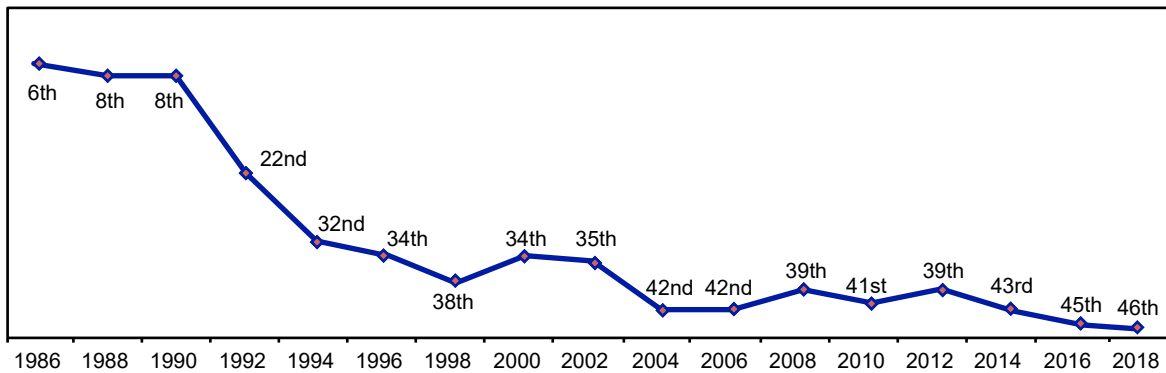
For this study, Oregon analysts obtained premium rates in effect as of Jan. 1, 2018, for the 54 selected classes directly from the states or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Each state's rates were weighted by 2012-2014 Oregon payroll to obtain the state's average manual rate. If a state did not have rates for all 54 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 54 classes to Oregon's average rate for the limited classification set.

Twenty states have contracting class premium adjustment programs: Alaska, Connecticut, Delaware, Florida, Hawaii, Illinois, Maryland, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New Mexico, New York, Oklahoma, Oregon, Pennsylvania, Virginia, and

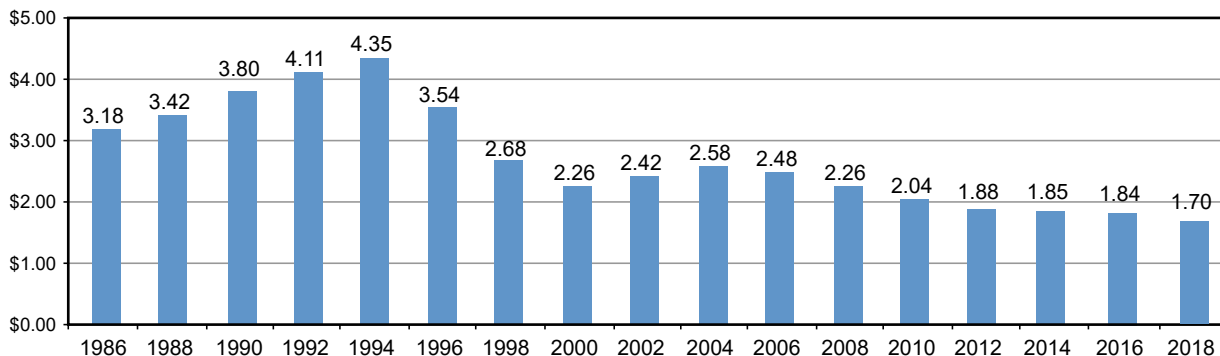
Wisconsin. To compensate for these programs, each state's contracting classes are divided by a state-specific average-discount offset. NCCI provided the offset information for most states.

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

**Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2018**



**Figure 3. Workers' compensation national median index rate, 1986-2018**



## Time series

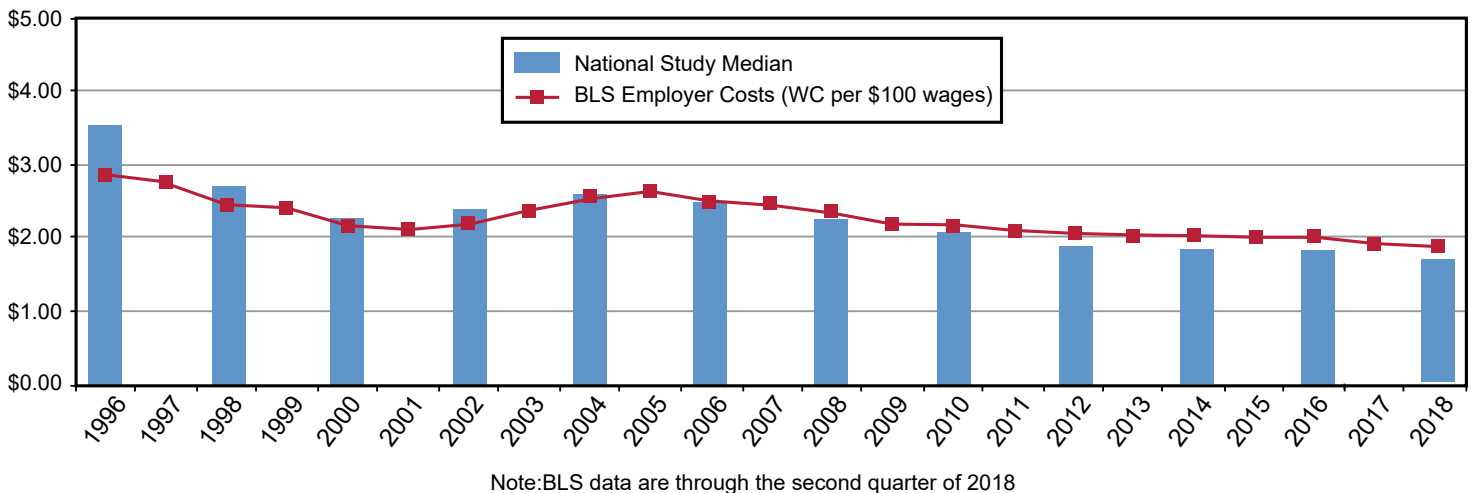
The 2018 study is the 16th biennial study using the same basic methodology. This provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the past 32 years.

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

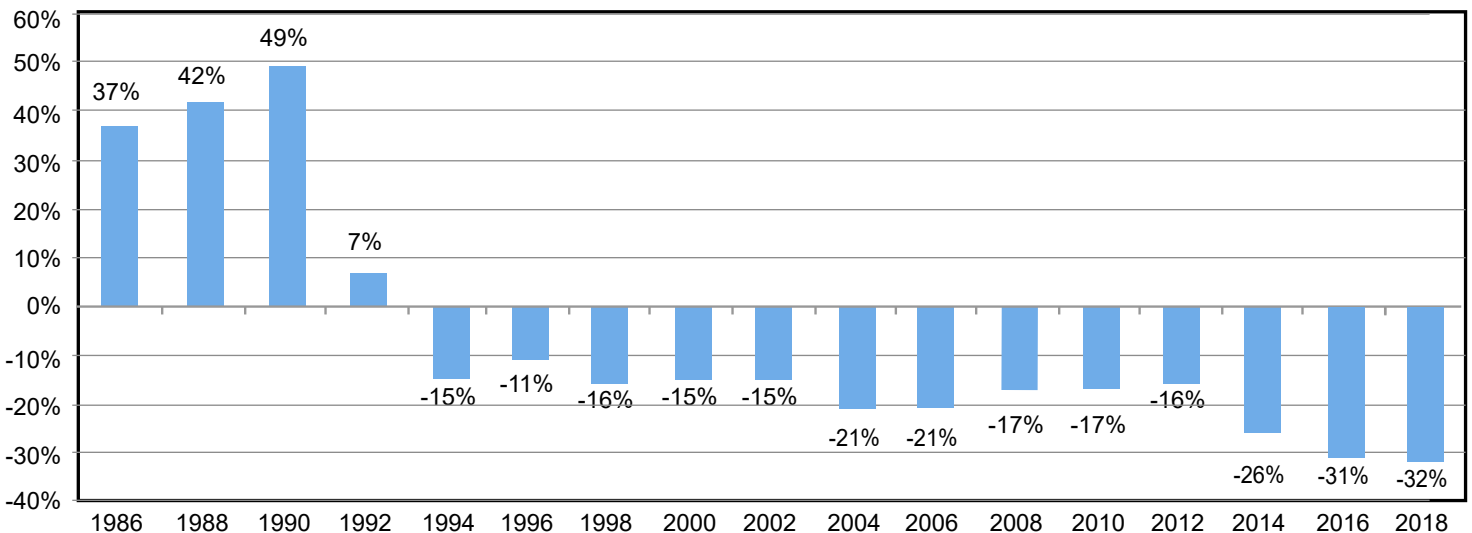
rate index for each study is also used as a benchmark. This creates a data series of states' rates as a percentage of the median rate index for each study (shown in Table 1). Compared to an overall average, use of the median limits the influence of outliers at the ends of the distribution. Thus, a state's rate index as a percentage of the median can be used, along with its ranking, as an indicator of its relative cost. It is a better indicator than the actual index value of changes from one study to the next.

As can be seen from Figure 3, the national median rate began to drop in the mid-1990s and reached its previous low point in 2000. The national median then rose through 2004, followed by declines through 2018. The 2018 rate

**Figure 4. Workers' compensation national median rate and BLS survey employer costs, 1996-2018**



**Figure 5. Oregon premium index rate relative to national median value, 1986-2018**



<sup>3</sup> U.S. Bureau of Labor Statistics "Employer Costs for Employee Compensation (ECEC)" <http://www.bls.gov/news.release/pdf/ecec.pdf>

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Oregon	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%	-1.3%	-1.8%	1.9%	1.4%	-7.6%	-5.3%	-5.3%	-6.6%	-14.0%
Avg countrywide <sup>1</sup>	-2.1%	-3.4%	-5.2%	-5.6%	-5.0%	-2.5%	-1.9%	0.0%	8.3%	2.0%	1.3%	-2.7%	-3.5%	-5.5%	n/a

<sup>1</sup> The average countrywide values have been recalculated by NCCI to reflect additional states.

Source: NCCI Annual Statistical Bulletin, 2018 Edition

is the lowest yet recorded. This general trend has also been observed in an independent data series on national workers' compensation costs published by the U.S. Bureau of Labor Statistics (BLS)<sup>3</sup>. Figure 4 shows the national median rate with the BLS survey data series. The BLS series is a quarterly survey of employers that collects, among other things, the cost of workers' compensation and total payroll. Workers' compensation costs as a percentage of payroll can be derived from this information.

Oregon's rates with respect to the median are shown in Figure 5. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index rate for Oregon increased as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred while rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to 15 percent below the national median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the national median. The index rate fell again in 2016 and 2018, to 31 percent and 32 percent below the national median, respectively. The 2018 median percentage is a record low in the series.

## An additional historical comparison

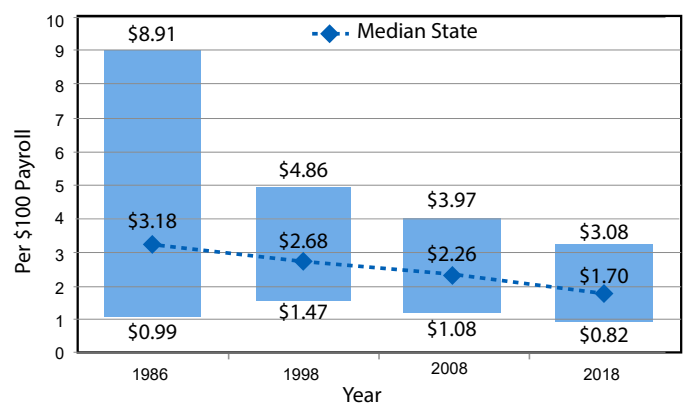
As Appendix 3 illustrates, there have been many changes in states' workers' compensation premium rates over the past five years. For 2014, there were equal number of increases and decreases, but in 2015 through 2018, significantly more decreases were filed.<sup>4</sup> Only three states that report premium level changes to NCCI had a

## Comparing states' rate trends

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

The tightening of the rate distribution can be seen in Figure 6. The range between the highest and lowest index rates has narrowed by more than 70 percent since the first study. In 2018, 17 states were within plus or minus 10 percent of the median. A record number of jurisdictions, 20, were below 90 percent of the median.

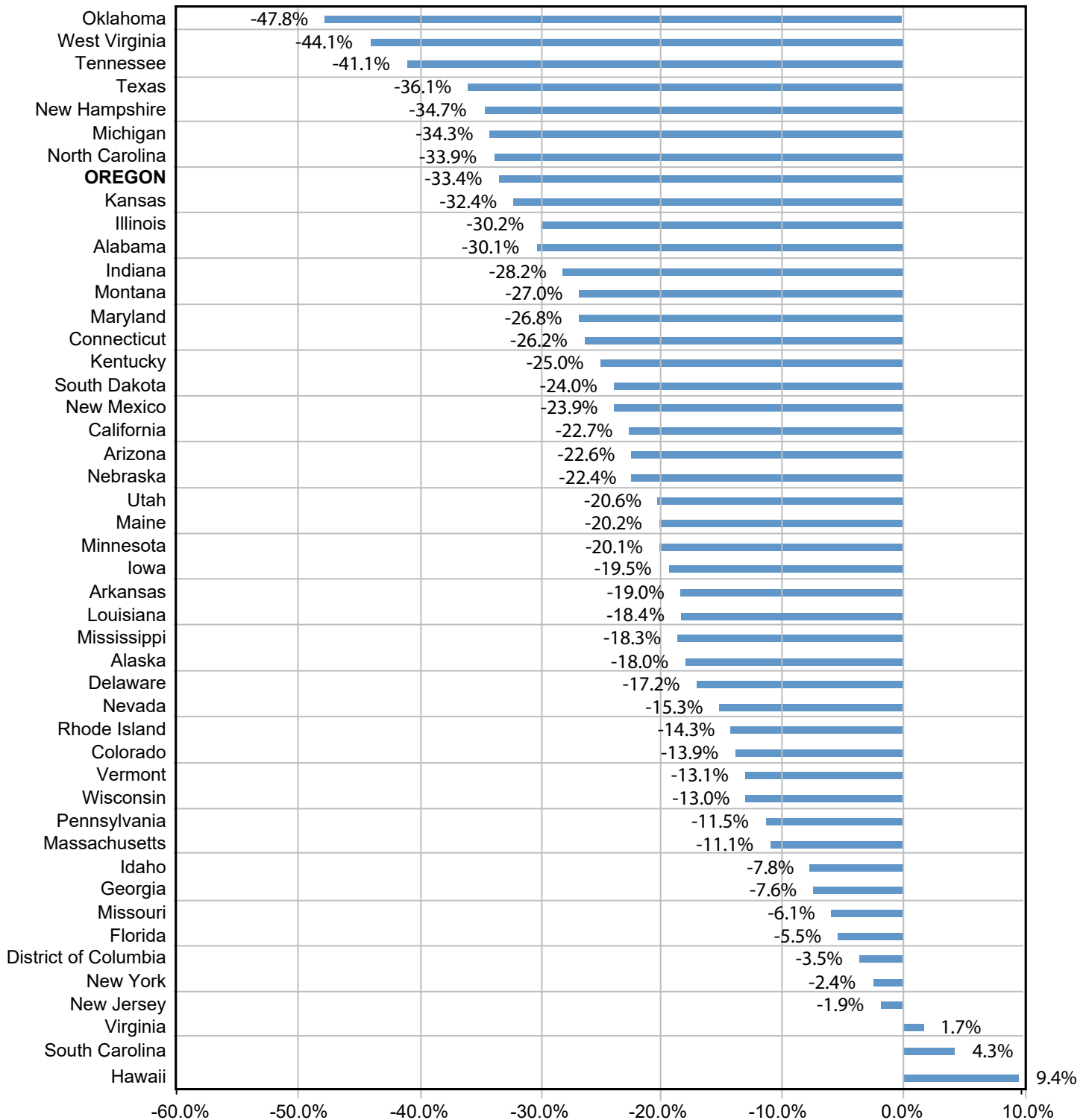
**Figure 6. Range of Index Values and Median, 1986-2018**



<sup>4</sup> The 2018 changes are based upon preliminary listings, which may not reflect rate changes for some states that file later in the year.

<sup>5</sup> Rates in effect as of Jan. 1, 2018, were used in the study.

**Figure 7. Net five-year voluntary premium level change, 1/2014-12/2018**  
**Based on NCCI data**



Note: All data are from the NCCI Annual Statistical Bulletin, Exhibit II, 2018 Edition and Oregon rate filing history.

Data do not include changes in residual markets. The 2018 component of change is based upon preliminary listings, which may not reflect rate changes for late 2018. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

net rate increase over the five-year period from Jan. 1, 2012, to approximately December 2018<sup>5</sup> (see Figure 7). Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 2004 through 2018.

## Notes about using the rankings

Users of this premium rate ranking study should be aware of some of the issues in comparing premium rates among states. There are many factors that cannot be measured in each state, but contribute to overall rate level and individual class rates. These factors vary by state. Some issues that the users of this report should consider:

1. Because not all premium classes were included in the study, the actual average premium rate for a state will differ from the weighted premium rate index, which is based on the characteristics of Oregon's economy.
2. If different classes had been selected, or payroll from a state other than Oregon had been used to weight the rates by class, the results would be somewhat different.
3. Several states use classification systems other than NCCI, and the conversion is not perfect. Rates for similar classes were used, and these classes were based on the recommendations of respondents in those states.
4. Many states have unique classes within the NCCI system<sup>6</sup> or do not have rates for all classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were apportioned by class using available data, otherwise they were averaged.
5. The premium rate listed for a class will often not be the rate that an individual employer would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
6. Employers in Oregon and many other states have the option to purchase large-deductible policies, which may contain expenses, or to pay a part of some claims' medical costs (in Oregon, the first \$2,000<sup>7</sup> of costs) to improve experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.
7. In the competitive rating states, individual insurers may apply different expense load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.
8. The premium rates do not reflect insurer dividends paid to employers.
9. This study is based on payroll rates.  
  
For Washington, hourly rates must be converted to payroll rates. The Washington payroll data include overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.
10. The payroll basis may differ by state.
  - In Nevada and North Dakota, workers' compensation premium is based on the first \$36,000 and \$35,100 of payroll per employee, per year, respectively. Anything more than \$36,000 in Nevada and \$35,100 in North Dakota (down from \$35,600 in 2016) is exempt. In order to compare Nevada's and North Dakota's index rate with those of other states lacking a payroll limitation, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during fiscal year 2018. The 2012 study was the first time Nevada's payroll cap had been taken into account; this contributed to its large drop from the 2010 study.
  - Payroll base exclusions (e.g., exclusion of vacation pay) exist in Oregon and South Dakota. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess

<sup>6</sup> As discussed in the methodology section, the classification set used in this study was expanded from 50 to 54 classes in order to provide classes that were most commonly used nationally.

<sup>7</sup> This value will change annually with medical price inflation. For 2006, this value was set at \$1,500, but had risen to \$2,000 by 2018. Refer to WCD Bulletin 345, [http://wcd.oregon.gov/Bulletins/bul\\_345.pdf](http://wcd.oregon.gov/Bulletins/bul_345.pdf).

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

11. The premium rates may include more than loss experience and insurer overhead. In some states, assessments and taxes are included in the rates to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon workers' compensation premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Consumer and Business Services. This assessment is accounted for in Oregon's rate index, but its Workers' Benefit Fund (cents-per-hour assessment) is not. Assessments/taxes are also factored into the rates for the following states: Alaska, Arkansas, California, Connecticut, District of Columbia, Georgia, Idaho, Indiana, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Texas, Utah, Vermont, and West Virginia.
12. The data exclude self-insurers' experience.
13. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, litigation activity, characteristics of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
14. States with state funds may operate in one of three ways. In North Dakota and Wyoming, workers' compensation is handled exclusively through a monopoly state fund. Ohio and Washington allow workers' compensation insurance to be provided either by the state fund or through self-insurance.

Competitive state fund states allow employers to choose among private insurers, the state fund, or self-insurance. In some competitive state fund states (California, Colorado, Hawaii, Idaho, Mississippi, Missouri, Montana, New York, Oregon, Oklahoma,

Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers.

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

15. Data used for calculating the rate index for California, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, Pennsylvania, and Wisconsin were gathered from independent rating bureaus and similar contacts rather than state regulatory officials.
16. Arizona's index rate does not reflect deviations or schedule rating that insurers in Arizona are allowed to make to the filed NCCI rates.

# Appendices



## Appendix 1. Occupational classes used for 2018 premium rate ranking

Index	Class code	Scope of basic manual classifications	2012 - 2014 Oregon payroll	2012 - 2014 Oregon losses
1	7219	Trucking: NOC-All Employees & Drivers	1,565,750,028	76,237,336
2	9079	Restaurant & Drivers	5,330,261,591	42,427,732
3	2702	Logging Operations - Nonmechanized Equipment Operations & Drivers	317,952,803	38,424,697
4	8380	Automobile Service or Repair Center & Drivers	1,887,520,487	33,327,994
5	8810	Clerical Office Employees NOC	37,923,339,706	29,540,480
6	8833	Hospital: Professional Employees	4,052,756,187	25,355,895
7	8824	Retirement Living Centers: Health Care Employees	1,303,589,365	24,588,401
8	5645	Carpentry - Dwellings Not Exceeding Three Stories in Height	263,041,224	24,023,645
9	8868	College: Professional Employees & Clerical	9,155,357,516	22,675,930
10	7380	Drivers, Chauffeurs, Messengers & Their Helpers NOC-Commercial	837,913,627	21,166,454
11	5403	Carpentry NOC	485,206,040	18,321,524
12	5551	Roofing - All Kinds & Drivers	201,251,899	17,470,896
13	8033	Store: Meat, Grocery & Provision Stores Combined-Retail NOC	1,213,779,688	17,255,469
14	8017	Store: Retail NOC	2,415,681,184	17,140,421
15	9015	Buildings - Operation by Owner or Lessee & Drivers	797,353,977	16,106,343
16	0037	Farm: Field Crops & Drivers	497,190,095	16,064,727
17	8232	Lumberyard - New or Used Materials - All Other Employees & Yard, Warehouse,	464,978,624	15,699,829
18	8832	Physician & Clerical	7,682,253,356	15,431,572
19	9052	Hotel: All Other Employees & Salespersons, Drivers	853,262,274	15,367,788
20	7720	Police Officers & Drivers	694,767,473	14,179,834
21	5474	Painting NOC & Shop Operations, Drivers	312,601,910	13,915,029
22	9014	Chimney Cleaning - Residential & Drivers	558,308,352	13,566,893
23	0005	Farm: Nursery Employees & Drivers	608,878,579	13,428,414
24	5190	Electrical Wiring-Within Buildings & Drivers	1,069,851,590	12,974,156
25	9101	College: All Other Employees	545,824,961	12,283,962
26	5183	Plumbing NOC & Drivers	848,310,725	12,093,817
27	8742	Salespersons or Collectors-Outside	10,118,099,801	11,841,241
28	8018	Store: Wholesale NOC	774,632,214	10,697,980
29	7403	Aviation: All Other Employees & Drivers	392,167,584	10,446,729
30	7600	Telecommunications Co. - Cable TV or Satellite - All Other Employees	455,660,509	9,713,890
31	2710	Saw Mill	270,564,657	9,554,458
32	3724	Machinery or Equipment Erection or Repair NOC & Drivers	448,292,519	9,000,719
33	5506	Street or Road Construction: Paving or Repaving & Drivers	202,983,687	8,985,424
34	8835	Home, Public, & Traveling Healthcare - All Employees	510,139,428	8,930,210
35	8006	Gasoline Station: Self-Service & Convenience/Grocery-Retail	749,260,462	8,551,222
36	0016	Farm - Orchard or Grove & Drivers	286,795,829	8,500,403
37	5213	Concrete Construction NOC	262,121,817	8,121,127
38	0106	Tree Pruning, Spraying, Repairing - All Operations & Drivers	114,072,577	8,057,285
39	2915	Veneer Products Mfg	317,876,023	7,943,952
40	6217	Excavation & Drivers	331,915,832	7,880,319
41	5445	Wallboard, Installation - Within Buildings & Drivers	135,506,147	7,734,191
42	2731	Planing or Molding Mill	245,401,860	7,729,510
43	0008	Farm: Gardening-Market or Truck-& Drivers	353,914,165	7,446,117
44	9403	Garbage, Ashes or Refuse Collection & Drivers	305,143,289	7,330,285
45	3632	Machine Shop NOC	440,877,166	7,032,388
46	8842	Mental Health Group Care Homes - All Employees & Drivers	434,885,665	6,587,893
47	8044	Store: Furniture & Drivers	319,561,691	6,496,938
48	8826	Retirement Living Centers: All Other Employees, Salespersons & Drivers	466,974,500	6,148,594
49	8046	Store: Automobile Parts & Accessories - NOC & Drivers	551,829,465	6,090,690
50	3030	Iron or Steel: Fabrication: Iron or Steel Works-Shop-Structural-& Drivers	166,855,570	5,931,433



## Appendix 2. 2017 assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2017 Number of ARP risks
Alabama	3.0%	1,634
Alaska	16.1%	7,468
Arizona	5.1%	5,951
Arkansas	9.6%	6,803
Connecticut	5.6%	15,031
Delaware	7.4%	2,159
District of Columbia	3.9%	1,119
Georgia	6.0%	22,502
Idaho	0.6%	929
Illinois	4.5%	34,268
Indiana	NA	9,076
Iowa	4.6%	4,402
Kansas	8.6%	9,001
Massachusetts	18.5%	NA
Michigan	5.3%	NA
Mississippi	NA	2,592
Nevada	7.6%	5,248
New Hampshire	7.8%	4,944
New Jersey	10.0%	41,948
New Mexico	4.0%	1,926
North Carolina	5.4%	24,941
<b>OREGON</b>	<b>6.1%</b>	<b>9,058</b>
South Carolina	6.8%	13,729
South Dakota	4.8%	1,449
Tennessee	8.7%	12,978
Vermont	10.3%	3,838
Virginia	7.2%	16,276
West Virginia	6.4%	2,386
Partial National Average =	7.1%	10,064

NA=Not available

Source: Residual Market Management Summary 2017, NCCI, 2018.

## Appendix 3. Voluntary premium level changes, 2014-2018

State	2014 % change	2015 % change	2016 % change	2017 % change	2018 % change <sup>1</sup>	Effective date of latest change
Alabama	3.3	(2.6)	(8.2)	(12.1)	(13.9)	3/1/2018
Alaska	(2.6)	(0.8)	(6.3)	(1.6)	(7.9)	1/1/2018
Arizona	3.2	(6.0)	(2.2)	(12.8)	(6.4)	1/1/2018
Arkansas	(1.4)	(2.1)	(4.3)	(4.3)	(8.4)	7/1/2018
California	7.6	(8.0)	(7.0)	(13.4)	(3.0)	1/1/2018
Colorado	3.0	0.0	(1.9)	(2.4)	(12.7)	1/1/2018
Connecticut	3.2	(2.9)	(3.8)	(10.9)	(14.1)	1/1/2018
Delaware	(11.5)	7.2	0.0	(3.0)	(10.0)	12/1/2018
District of Columbia	6.8	0.4	(3.7)	(3.0)	(3.7)	11/1/2018
Florida	0.7	(5.2)	9.8	0.0	(9.8)	1/1/2018
Georgia	2.3	(3.3)	2.8	(0.5)	(8.7)	3/1/2018
Hawaii	6.2	2.0	1.4	1.3	(1.7)	1/1/2018
Idaho	(0.9)	(0.2)	0.2	(1.2)	(5.8)	1/1/2018
Illinois	(4.5)	(5.5)	0.0	(13.4)	(10.7)	1/1/2018
Indiana	(7.7)	(3.5)	1.9	(9.3)	(12.8)	1/1/2018
Iowa	(2.0)	(3.7)	2.2	(8.6)	(8.7)	1/1/2018
Kansas	0.9	(10.4)	(11.6)	(8.4)	(7.6)	1/1/2018
Kentucky	(3.5)	(3.4)	(5.0)	1.0	(16.1)	10/1/2018
Louisiana	(5.1)	(2.4)	(2.7)	(9.8)	0.4	5/1/2018
Maine	(7.7)	2.6	0.1	(4.3)	(12.0)	4/1/2018
Maryland	1.4	(2.7)	(5.3)	(9.9)	(13.0)	1/1/2018
Massachusetts	(1.8)	0.0	1.8	0.0	(11.1)	4/1/2018
Michigan	(8.3)	(6.5)	(6.9)	(9.3)	(9.3)	1/1/2018
Minnesota	(2.0)	(2.5)	2.0	(12.1)	(6.7)	1/1/2018
Mississippi	3.8	(3.2)	(7.9)	(6.1)	(6.0)	3/1/2018
Missouri	11.6	(3.7)	(2.4)	(7.7)	(3.0)	1/1/2018
Montana	(3.6)	(4.8)	(3.4)	(7.8)	(10.7)	7/1/2018
Nebraska	(4.8)	(7.0)	(1.2)	(4.0)	(7.6)	2/1/2018
Nevada <sup>2</sup>	3.2	(0.5)	(5.5)	(10.7)	(2.3)	3/1/2018
New Hampshire	(6.5)	(5.9)	(5.9)	(9.0)	(13.3)	1/1/2018
New Jersey	3.6	2.9	0.0	(3.0)	(5.1)	1/1/2018
New Mexico	4.0	2.3	(6.2)	(9.0)	(16.2)	1/1/2018
New York	0.0	5.9	9.3	(4.5)	(11.7)	10/1/2018
North Carolina	0.3	(3.4)	(10.2)	(14.4)	(11.3)	4/1/2018
Oklahoma	(14.6)	(7.8)	(11.8)	(10.2)	(16.3)	1/1/2018
<b>OREGON</b>	<b>(7.6)</b>	<b>(5.3)</b>	<b>(5.3)</b>	<b>(6.6)</b>	<b>(14.0)</b>	<b>1/1/2018</b>
Pennsylvania	(5.2)	(6.0)	(0.9)	(6.2)	6.8	4/1/2018
Rhode Island	2.5	0.0	(7.5)	(4.5)	(5.3)	8/1/2018
South Carolina	7.4	1.9	2.5	0.0	(7.0)	4/1/2018
South Dakota	(8.2)	(8.9)	(1.3)	(1.0)	(7.0)	7/1/2018
Tennessee	(12.9)	(8.2)	(3.6)	(12.6)	(12.6)	3/1/2018
Texas	0.1	(10.9)	(9.9)	(7.8)	(13.7)	7/1/2018
Utah	(1.4)	(2.5)	(8.8)	(9.4)	0.0	12/1/2017
Vermont	1.2	(5.60)	2.6	(7.9)	(3.7)	4/1/2018
Virginia	4.1	0.9	3.4	(5.5)	(0.9)	4/1/2018
West Virginia	(7.3)	(11.1)	(14.6)	(8.7)	(13.0)	11/1/2018
Wisconsin	3.2	1.24	(3.2)	(8.46)	(6.0)	10/1/2018

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2018 Edition and Oregon rate filing history. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

<sup>1</sup> Preliminary Listing. May not reflect rate changes scheduled for late 2018.

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

## Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 8 Farm: Gardening		Class 16 Farm: Orchard		Class 37 Farm: Field Crops		Class 106 Tree Pruning	
1	DE	7.53	DE	7.55	WI	14.92	CA	9.00	OH	34.40
2	CA	7.20	AK	6.72	OK	11.50	AK	8.21	DE	28.84
3	NJ	7.04	CA	6.27	FL	11.22	GA	7.93	NC	25.77
4	WI	6.66	KY	5.97	RI	11.13	DE	7.55	GA	24.36
5	AK	6.53	NY	5.79	VT	10.98	RI	7.31	RI	24.04
6	FL	6.13	PA	5.76	CA	10.38	ME	7.29	ME	23.61
7	ID	5.92	WI	5.14	MO	10.35	SC	7.20	NJ	21.49
8	MN	5.92	WY	5.04	ID	10.26	LA	7.17	AK	21.10
9	WA	5.85	FL	4.73	GA	9.38	CT	6.61	VT	20.77
10	RI	5.82	ID	4.71	AZ	8.71	ID	6.58	SC	20.72
11	NE	5.56	HI	4.63	LA	8.67	FL	6.55	NV	19.99
12	VT	5.51	CT	4.62	AL	8.58	AZ	6.43	PA	19.57
13	PA	5.29	RI	4.46	ME	8.41	AL	6.41	CA	19.35
14	CT	5.16	MO	4.28	SD	8.39	NH	6.27	LA	18.79
15	IL	5.07	IA	4.21	NH	8.27	NM	5.84	AL	18.56
16	MO	5.06	NH	4.08	AK	8.21	PA	5.76	SD	18.13
17	WY	5.04	ME	4.04	IL	7.95	OK	5.46	AZ	17.84
18	GA	4.99	GA	3.96	NE	7.92	MN	5.45	IL	16.89
19	MT	4.84	MT	3.85	CT	7.65	WA	5.42	CT	16.46
20	NY	4.77	MI	3.73	NC	7.56	SD	5.28	NY	16.41
21	HI	4.77	MN	3.65	IA	7.42	VT	5.26	WA	16.35
22	IA	4.54	VT	3.65	HI	7.07	CO	5.17	HI	15.68
23	NC	4.41	MS	3.62	TN	7.00	MO	5.05	MS	15.30
24	LA	4.17	CO	3.43	AR	6.68	WY	5.04	MD	15.01
25	CO	4.13	SD	3.41	MS	6.61	UT	5.00	MA	14.96
26	SC	4.12	AL	3.41	VA	6.49	NC	4.99	NM	14.89
27	OH	4.08	NJ	3.32	SC	6.45	KS	4.77	MT	14.53
28	SD	4.04	NC	3.31	DC	6.15	IA	4.69	NE	13.15
29	NH	4.04	OK	3.30	TX	6.09	WI	4.59	FL	12.80
30	MI	4.00	NE	3.30	NV	5.97	<b>OR</b>	<b>4.57</b>	WI	12.72
31	ME	3.92	SC	3.24	CO	5.89	NY	4.47	VA	12.15
32	AZ	3.91	WA	3.23	KY	5.81	TX	4.40	NH	12.07
33	OK	3.89	TX	3.19	KS	5.75	MS	4.31	ID	11.63
34	NV	3.55	TN	3.15	WV	5.65	VA	4.31	WV	11.46
35	AL	3.54	LA	3.09	OH	5.64	NE	4.30	IA	11.19
36	NM	3.37	NM	3.06	NM	5.54	MD	4.11	CO	10.97
37	KS	3.13	IL	2.95	MD	5.47	DC	4.05	OK	10.50
38	DC	3.12	UT	2.93	MN	5.45	KY	3.70	<b>OR</b>	<b>10.47</b>
39	VA	3.09	MD	2.69	NJ	5.38	HI	3.65	TN	10.39
40	<b>OR</b>	<b>2.98</b>	NV	2.69	DE	5.09	TN	3.62	MI	9.86
41	KY	2.97	MA	2.65	WY	5.04	MI	3.50	KY	9.80
42	TN	2.93	<b>OR</b>	<b>2.62</b>	WA	4.81	IL	3.40	MN	9.71
43	MA	2.68	VA	2.59	MA	4.74	ND	3.33	MO	9.45
44	UT	2.65	DC	2.58	IN	4.61	NJ	3.32	KS	7.99
45	TX	2.59	KS	2.28	NY	4.42	OH	3.19	UT	7.92
46	MD	2.58	IN	2.24	<b>OR</b>	<b>4.36</b>	WV	3.15	DC	7.78
47	IN	2.41	WV	2.00	UT	4.24	IN	3.00	TX	6.50
48	MS	2.41	ND	1.64	PA	3.64	NV	2.96	IN	6.19
49	AR	2.02	OH	1.62	ND	3.33	MA	2.65	AR	5.79
50	WV	2.00	AR	1.62	MI	2.47	AR	2.39	WY	4.82
51	ND	1.42	AZ	0.00	MT	0.00	MT	0.00	ND	3.49

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, unlike Table 1, which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 2702 Logging or Lumbering		Class 2710 Saw Mill		Class 2731 Planing/Molding Mill		Class 2915 Veneer Products		Class 3030 Iron or Steel Works	
1	TN	82.86	NE	29.83	WY	11.45	WY	11.45	VT	21.36
2	KY	71.08	IL	27.13	VT	10.69	NJ	10.49	NY	18.74
3	LA	63.81	MO	23.12	NJ	10.49	DE	10.00	CT	17.26
4	WI	61.03	NJ	21.14	DE	10.00	CA	9.40	NJ	15.61
5	VT	44.23	AK	17.40	NY	9.51	NY	8.38	AK	13.10
6	CT	43.93	AZ	16.31	WA	8.16	WA	6.92	CA	12.70
7	DE	42.96	CO	15.43	AK	7.80	WI	5.69	DE	12.60
8	RI	42.45	MT	15.18	WI	7.43	RI	5.63	RI	11.31
9	AK	39.90	FL	14.70	MT	7.42	PA	5.52	GA	10.84
10	NY	35.62	RI	13.53	ID	7.39	AK	5.16	SD	10.83
11	KS	33.82	CT	13.16	LA	7.22	CT	4.78	HI	10.18
12	GA	32.17	GA	12.90	OK	6.88	VT	4.65	NH	9.91
13	WV	31.18	WI	12.66	CA	6.57	OH	4.64	FL	9.14
14	CA	30.91	NY	12.64	RI	6.29	IL	4.38	MN	8.70
15	IL	30.83	MN	12.57	CT	6.03	MO	4.37	NM	8.54
16	MO	30.74	DE	12.24	SC	5.92	HI	4.30	WI	8.39
17	PA	29.81	LA	12.19	NM	5.71	GA	4.29	KY	8.31
18	HI	28.40	TN	12.17	NE	5.61	IA	4.20	MD	8.07
19	MD	28.03	KS	12.02	PA	5.52	CO	3.93	ME	7.91
20	MS	27.48	IA	11.90	AZ	5.45	MT	3.92	IL	7.86
21	NJ	27.10	HI	11.73	IL	5.41	AL	3.67	ID	7.62
22	OH	26.90	ID	11.67	MO	5.37	<b>OR</b>	<b>3.55</b>	TN	7.60
23	NC	25.84	VT	11.56	HI	5.37	ME	3.53	AZ	7.57
24	NH	24.83	VA	11.38	MN	5.17	NE	3.50	MI	7.48
25	MT	23.88	OK	11.21	NH	5.10	SC	3.48	IA	7.07
26	NE	22.76	MS	11.06	GA	5.06	MS	3.48	NV	6.98
27	SC	22.41	KY	10.88	<b>OR</b>	<b>4.90</b>	TX	3.43	SC	6.98
28	IA	21.16	SC	10.70	MI	4.89	MA	3.39	PA	6.93
29	SD	20.85	ME	10.68	NV	4.89	ID	3.32	NC	6.90
30	ID	20.36	NC	10.28	NC	4.75	FL	3.27	WA	6.84
31	UT	19.88	SD	9.98	MD	4.74	MD	3.24	MT	6.81
32	<b>OR</b>	<b>19.86</b>	NH	9.33	FL	4.55	SD	3.19	MA	6.76
33	OK	19.17	WY	8.93	CO	4.52	KS	3.13	CO	6.76
34	VA	19.08	NM	8.87	ME	4.42	MN	3.12	KS	6.68
35	AR	18.86	CA	8.84	SD	4.40	NM	3.11	OK	6.64
36	NM	17.92	WA	8.31	IA	4.35	NH	3.09	MO	6.32
37	ME	17.75	AL	8.15	MS	4.34	NC	3.08	LA	5.97
38	CO	17.57	PA	7.71	KS	4.04	NV	3.05	VA	5.92
39	MA	17.07	DC	7.64	TN	3.97	LA	2.98	NE	5.79
40	DC	17.03	MD	7.60	VA	3.93	OK	2.96	<b>OR</b>	<b>5.36</b>
41	NV	16.53	TX	7.59	TX	3.87	TN	2.79	OH	5.29
42	TX	15.95	MA	7.56	MA	3.82	ND	2.69	AL	5.18
43	IN	15.33	UT	7.00	AL	3.46	KY	2.64	MS	4.81
44	AL	15.15	ND	6.99	DC	3.36	MI	2.63	DC	4.73
45	AZ	14.94	IN	6.58	IN	3.26	DC	2.56	TX	4.68
46	MI	14.52	NV	6.28	UT	2.86	AZ	2.56	WV	4.62
47	MN	13.93	WV	6.28	OH	2.74	VA	2.43	UT	4.42
48	FL	13.42	AR	5.79	ND	2.69	WV	2.15	IN	4.10
49	WA	13.08	MI	4.89	KY	2.66	UT	2.03	AR	3.31
50	WY	10.62	OH	4.87	AR	2.63	IN	1.96	ND	3.23
51	ND	6.99	<b>OR</b>	<b>4.85</b>	WV	2.32	AR	1.31	WY	3.07

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, unlike Table 1, which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 3632 Machine Shop NOC		Class 3724 Machine/Equip Repair		Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Constr NOC	
1	DE	7.70	NY	8.37	NY	11.57	NY	9.32	NY	28.55
2	NY	6.03	NJ	7.55	AK	7.68	SC	6.28	MA	17.65
3	AK	5.89	CT	7.49	CT	7.14	NC	5.90	CT	13.72
4	NJ	5.00	WY	7.48	NJ	6.79	NJ	5.83	RI	13.32
5	GA	4.84	HI	7.26	DE	6.76	FL	5.50	IL	13.23
6	FL	4.71	DE	6.97	CA	6.68	DE	5.19	NJ	13.15
7	MO	4.69	MN	6.82	SD	6.67	GA	5.18	VT	13.04
8	MT	4.60	SD	6.23	ME	6.48	PA	4.84	ME	11.88
9	SC	4.50	WI	6.19	GA	6.24	CT	4.69	NH	11.75
10	IA	4.43	CA	6.16	VT	5.75	WI	4.64	FL	11.49
11	MN	4.36	IA	6.08	ID	5.74	OK	4.48	NE	11.22
12	IL	4.34	IL	5.94	PA	5.58	MT	4.47	AK	11.08
13	ID	4.29	NE	5.87	WA	5.55	CA	4.47	PA	10.97
14	WA	4.28	RI	5.87	NC	5.33	RI	4.38	NC	10.96
15	VT	4.28	MA	5.70	FL	5.23	VT	4.37	GA	10.64
16	CA	4.22	VT	5.55	RI	5.10	ID	4.37	IA	10.56
17	ME	4.21	NH	5.51	IL	4.99	IL	4.34	DE	10.10
18	LA	4.13	MO	5.37	MT	4.98	LA	4.26	WI	9.74
19	RI	4.11	SC	5.37	NH	4.86	SD	4.09	MT	9.24
20	AL	4.10	GA	5.26	NE	4.78	AK	3.99	DC	9.22
21	NE	4.03	MD	5.25	HI	4.78	TX	3.93	CA	9.05
22	CT	3.90	AL	5.10	OK	4.72	NH	3.80	MI	8.93
23	OK	3.87	DC	5.08	SC	4.67	MS	3.71	MO	8.70
24	WI	3.78	PA	5.06	MN	4.56	MO	3.60	MD	8.63
25	HI	3.73	AK	5.00	MD	4.52	ME	3.54	LA	8.62
26	TN	3.70	MI	4.81	WI	4.34	AZ	3.54	WA	8.59
27	PA	3.66	MS	4.78	CO	4.26	MD	3.46	ID	8.33
28	NC	3.62	WA	4.77	MO	4.23	NE	3.43	OK	8.19
29	SD	3.48	MT	4.72	NV	4.22	MN	3.39	SC	7.81
30	MI	3.25	OH	4.42	MI	4.18	HI	3.37	MN	7.34
31	CO	3.18	ID	4.42	NM	4.14	IA	3.30	NV	7.30
32	MS	3.15	WV	4.39	DC	4.12	DC	3.30	TN	7.14
33	KS	2.76	TN	4.34	WY	4.08	WA	3.18	VA	7.12
34	TX	2.70	ME	4.27	VA	4.05	AL	3.15	SD	7.10
35	WV	2.69	NC	4.19	MA	3.94	NM	3.12	AL	7.02
36	VA	2.64	LA	4.19	IA	3.86	MA	2.98	AZ	6.86
37	NH	2.64	VA	4.12	LA	3.78	MI	2.97	KY	6.16
38	KY	2.61	FL	4.00	MS	3.52	OH	2.95	MS	5.89
39	NM	2.60	KY	3.97	AL	3.51	KY	2.92	NM	5.75
40	NV	2.57	OK	3.74	AZ	3.36	VA	2.92	CO	5.53
41	WY	2.50	AZ	3.65	TX	3.33	TN	2.90	HI	5.51
42	MD	2.48	NM	3.54	KY	3.27	CO	2.63	KS	5.48
43	OR	2.36	NV	3.22	OH	3.08	NV	2.27	OH	5.13
44	ND	2.31	OR	3.18	TN	2.80	KS	2.24	AR	5.04
45	OH	2.27	CO	3.17	KS	2.78	OR	2.07	UT	4.90
46	DC	2.21	AR	3.10	ND	2.54	WV	2.05	OR	4.60
47	UT	2.09	TX	3.02	UT	2.51	UT	1.98	TX	4.56
48	AZ	2.02	UT	2.61	OR	2.36	IN	1.89	ND	3.95
49	AR	2.00	KS	2.52	AR	2.08	ND	1.75	WV	3.81
50	MA	1.81	IN	2.51	WV	1.69	WY	1.70	IN	3.54
51	IN	1.68	ND	2.03	IN	1.47	AR	1.59	WY	2.70

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

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 5403 Carpentry NOC		Class 5445 Wallboard Installation		Class 5474 Painting NOC		Class 5506 Street/Road Paving		Class 5551 Roofing-All Kinds	
1	NY	24.49	GA	20.88	GA	17.38	NY	23.41	GA	53.86
2	NJ	19.57	NY	14.83	NY	16.45	DE	15.94	MN	40.67
3	CT	15.65	ME	14.09	NJ	15.64	DC	13.61	MT	36.97
4	WA	14.94	NC	14.05	DE	13.50	SC	13.33	CT	34.37
5	SD	14.25	WA	12.78	WI	12.01	NJ	12.47	NJ	32.75
6	MT	13.12	NH	11.92	PA	11.79	CT	12.12	DE	32.42
7	VT	13.00	VT	11.60	RI	11.11	RI	11.96	SC	30.85
8	GA	12.63	DE	11.59	CT	10.80	LA	11.62	MI	29.64
9	LA	12.62	NJ	11.51	CA	10.58	VT	10.82	AK	29.54
10	NH	12.59	MT	11.45	FL	10.52	FL	10.56	WI	28.70
11	IA	12.58	SC	11.23	MT	10.40	GA	10.48	NY	27.77
12	MA	12.56	AL	11.10	AK	10.36	NE	9.65	NC	24.97
13	RI	12.37	LA	10.85	SC	10.36	PA	9.62	RI	24.62
14	CA	12.15	MS	10.18	ME	10.13	NC	9.32	LA	24.50
15	WI	12.12	PA	9.91	NC	10.13	OK	9.14	PA	23.33
16	FL	11.95	SD	9.76	ID	9.98	CA	9.07	AL	22.85
17	ID	11.42	<b>OR</b>	<b>9.75</b>	MN	9.49	HI	9.01	KY	22.33
18	IL	11.30	NE	9.65	NH	9.42	IA	8.95	WA	22.06
19	MI	10.94	CT	9.64	VT	8.73	IL	8.43	CA	21.83
20	DE	10.25	MD	9.41	SD	8.63	NM	8.22	IA	21.75
21	AK	9.98	ID	9.31	NE	8.05	WV	8.00	NH	21.64
22	PA	9.82	FL	9.25	MI	7.89	MA	7.82	MO	21.22
23	MN	9.68	RI	8.76	AZ	7.82	MN	7.71	SD	21.12
24	NE	9.67	OK	8.52	MO	7.67	TN	7.69	ID	21.04
25	AZ	9.51	WI	8.38	WA	7.66	MT	7.64	VT	21.02
26	KY	8.94	IA	8.26	CO	7.36	AZ	7.58	FL	20.33
27	ME	8.91	IL	7.98	LA	7.30	WI	7.50	NM	20.06
28	NC	8.88	MA	7.88	IL	7.06	SD	7.47	ME	18.99
29	SC	8.50	CA	7.80	NM	7.03	MS	7.45	TN	18.86
30	OK	8.34	MN	7.18	OK	6.99	ID	7.34	UT	18.54
31	MS	7.99	ND	6.78	MS	6.95	ME	7.28	HI	17.98
32	MO	7.71	CO	6.69	OH	6.93	VA	7.25	OK	16.50
33	TN	7.61	AK	6.68	VA	6.85	AK	6.98	IL	16.27
34	NV	7.40	KY	6.55	KY	6.75	<b>OR</b>	<b>6.95</b>	OH	16.04
35	AL	7.03	TN	6.53	IA	6.70	CO	6.78	MD	15.97
36	HI	6.79	KS	6.48	TN	6.59	MO	6.74	NE	15.71
37	KS	6.68	MO	6.46	<b>OR</b>	<b>6.50</b>	KY	6.70	MA	15.62
38	CO	6.68	AZ	6.34	MA	6.46	TX	6.69	VA	15.57
39	MD	6.61	MI	6.34	HI	6.27	NV	6.45	MS	14.71
40	VA	6.54	NM	6.24	KS	6.18	NH	6.44	CO	14.44
41	NM	6.40	OH	6.11	UT	5.91	AL	6.26	DC	14.18
42	UT	6.21	VA	6.04	NV	5.87	MI	5.63	AR	14.09
43	<b>OR</b>	<b>6.19</b>	HI	6.03	MD	5.81	WA	5.57	WV	13.43
44	DC	6.16	UT	5.69	AL	5.62	MD	5.04	<b>OR</b>	<b>13.30</b>
45	WV	5.78	DC	5.21	DC	4.95	OH	4.81	AZ	12.96
46	ND	5.23	AR	5.18	TX	4.26	IN	4.60	KS	12.42
47	AR	5.16	TX	4.82	WY	4.08	KS	4.59	TX	10.12
48	OH	5.00	WV	4.63	AR	3.98	AR	3.84	ND	9.15
49	TX	4.98	NV	4.19	WV	3.95	ND	3.29	NV	7.14
50	WY	4.08	WY	4.08	IN	3.92	WY	2.70	IN	6.67
51	IN	3.78	IN	3.38	ND	2.77	UT	0.00	WY	5.68

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, unlike Table 1, which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 5645 Carpentry- Dwellings		Class 6217 Excavation NOC		Class 7228 Trucking (Local)		Class 7229 Trucking (Long Dist.)		Class 7380 Chauffeurs NOC	
1	GA	47.97	NY	13.29	NJ	19.70	NJ	19.70	NJ	15.25
2	SC	23.47	ME	10.24	NY	19.07	NY	19.10	NY	14.72
3	NC	21.08	KY	9.11	DE	13.00	NC	14.71	CT	11.46
4	CT	20.64	GA	8.99	AK	12.88	VT	14.63	CA	10.92
5	FL	19.77	SC	8.87	WA	12.50	SC	13.25	IL	9.16
6	NJ	19.57	NE	8.68	CA	12.40	RI	13.09	AK	8.35
7	IL	19.15	NJ	8.59	MI	11.72	DE	13.00	RI	8.16
8	TN	17.53	DE	8.47	RI	11.20	AK	12.88	LA	7.94
9	ID	17.29	AL	8.41	CT	11.10	ME	12.82	VT	7.87
10	SD	17.22	VT	8.35	HI	10.87	CA	12.40	GA	7.79
11	WI	16.53	LA	8.20	ME	10.83	WA	12.16	OK	7.36
12	KY	16.36	NC	8.00	MA	10.72	MI	11.72	MD	7.20
13	AL	15.79	CT	7.90	LA	10.68	CT	11.10	MT	7.02
14	MT	14.82	FL	7.84	NC	10.48	GA	10.91	FL	6.79
15	AZ	14.43	MN	7.81	VT	10.47	HI	10.87	NC	6.78
16	<b>OR</b>	<b>14.24</b>	WA	7.51	IL	10.25	MA	10.72	ME	6.69
17	NM	14.14	MT	7.45	PA	10.05	LA	10.68	MA	6.67
18	LA	14.10	NH	7.35	OH	10.01	NE	10.64	HI	6.67
19	MS	14.03	MI	7.18	MT	9.94	IL	10.25	MO	6.65
20	DE	13.96	CA	7.08	MO	9.92	PA	10.05	OH	6.54
21	MI	13.71	WI	6.96	SC	9.66	SD	10.02	WA	6.53
22	OK	13.65	AK	6.86	WI	9.33	OH	10.01	NE	6.50
23	VA	13.61	SD	6.72	MN	9.21	MT	9.94	MN	6.47
24	AK	13.43	IL	6.66	GA	9.17	MO	9.92	WI	6.42
25	NH	13.37	MD	6.23	OK	9.08	WI	9.33	NH	6.25
26	PA	13.27	MO	5.85	IA	9.00	MN	9.21	NM	6.22
27	WA	13.17	PA	5.82	NH	8.94	OK	9.08	SC	6.20
28	MO	12.97	MS	5.80	NE	8.87	IA	9.00	AL	5.93
29	UT	12.91	RI	5.77	MD	8.77	NH	8.94	WY	5.89
30	MN	12.86	IA	5.67	ID	8.04	MD	8.77	CO	5.65
31	CA	12.15	VA	5.58	FL	7.90	VA	8.55	TN	5.56
32	NY	11.93	TN	5.48	SD	7.73	AL	8.28	IA	5.54
33	CO	11.74	OK	5.28	NM	7.52	ID	8.04	KY	5.48
34	IA	11.70	ID	5.26	<b>OR</b>	<b>7.26</b>	AR	7.95	VA	5.30
35	NE	11.37	MA	5.17	TX	7.20	FL	7.90	MI	5.11
36	RI	11.17	NM	5.08	CO	7.11	KY	7.61	MS	4.96
37	VT	11.15	HI	4.96	VA	7.08	MS	7.54	SD	4.75
38	ME	10.33	CO	4.77	AL	7.00	NM	7.52	TX	4.56
39	KS	10.18	TX	4.70	WY	6.88	TN	7.36	DC	4.54
40	MA	9.26	DC	4.53	UT	6.68	<b>OR</b>	<b>7.26</b>	ID	4.33
41	HI	9.18	UT	4.51	DC	6.63	TX	7.20	KS	4.16
42	WV	8.86	OH	4.15	MS	6.62	CO	7.11	<b>OR</b>	<b>4.11</b>
43	DC	8.80	AR	4.09	AZ	6.45	WY	6.88	ND	3.48
44	OH	8.65	NV	3.80	TN	6.31	NV	6.71	UT	3.37
45	MD	8.45	<b>OR</b>	<b>3.74</b>	KS	5.77	UT	6.68	IN	2.91
46	NV	8.24	AZ	3.36	NV	5.73	DC	6.63	WV	2.89
47	AR	8.14	KS	3.18	KY	5.44	AZ	6.45	AR	2.80
48	IN	6.79	WV	2.94	ND	5.34	KS	5.77	DE	0.00
49	ND	5.23	WY	2.70	WV	4.79	ND	5.34	AZ	0.00
50	TX	4.98	IN	2.33	IN	4.49	WV	4.79	NV	0.00
51	WY	4.08	ND	2.01	AR	3.87	IN	4.49	PA	0.00

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Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 7403 Aviation: All Other		Class 7600 Telecommunications Co. Elect. Light/Power Co		Class 7720 Police Officers		Class 8006 Gasoline station		Class 8017 Store: Retail NOC	
1	CA	10.30	NJ	13.04	DE	7.09	CA	5.93	DE	4.67
2	IL	10.27	NY	11.48	PA	5.88	DE	5.10	CA	4.62
3	NY	9.33	CT	10.27	AK	5.54	WI	5.08	NJ	4.08
4	NJ	8.90	IL	10.10	OK	4.94	WY	5.07	RI	3.01
5	VT	8.74	WI	8.00	CT	4.82	NJ	4.86	AK	2.82
6	RI	8.44	CA	7.66	LA	4.61	CT	4.54	PA	2.69
7	CO	7.44	AK	7.51	HI	4.53	MT	4.49	HI	2.62
8	HI	7.40	NC	7.05	NV	4.43	NC	3.97	OK	2.60
9	WI	7.11	SC	6.57	VT	4.30	RI	3.92	NY	2.57
10	MO	6.73	VT	6.21	AL	4.28	NY	3.52	CT	2.48
11	NC	6.70	GA	6.15	FL	4.24	NH	3.31	GA	2.42
12	FL	6.18	NM	6.06	CA	4.07	AL	3.29	LA	2.23
13	PA	6.00	LA	6.04	NJ	4.04	IA	3.29	NC	2.20
14	MA	5.76	AL	5.97	MO	3.95	GA	3.27	MO	2.16
15	MN	5.64	DE	5.90	GA	3.89	OK	3.26	ME	2.14
16	NM	5.63	ME	5.82	RI	3.89	AK	3.26	MT	2.12
17	MD	5.55	RI	5.77	ID	3.71	SC	3.26	IA	2.11
18	SC	5.35	KY	5.69	IA	3.67	VT	3.20	NE	2.09
19	AZ	5.28	TN	5.67	WY	3.67	HI	3.17	FL	2.09
20	NH	5.25	FL	5.45	SD	3.67	PA	3.09	NM	2.08
21	UT	5.19	NH	5.37	SC	3.65	FL	3.08	IL	2.07
22	SD	5.18	MO	4.80	NY	3.53	IL	2.99	ID	2.06
23	CT	5.10	OH	4.77	ME	3.44	LA	2.98	WI	2.04
24	WY	5.01	MN	4.58	MT	3.44	ID	2.98	SC	2.04
25	ME	4.73	MS	4.55	CO	3.39	NE	2.91	MS	2.00
26	MT	4.72	MI	4.39	NE	3.34	WA	2.87	AL	1.99
27	IA	4.66	MA	4.36	MS	3.25	TX	2.53	NH	1.93
28	TX	4.60	HI	4.32	MD	3.24	TN	2.49	SD	1.83
29	OK	4.28	DC	4.18	WI	3.16	MO	2.48	WY	1.80
30	NE	4.20	NE	4.13	NC	3.04	MN	2.47	VT	1.78
31	GA	4.11	MD	4.06	MN	2.92	MS	2.43	MN	1.78
32	WA	4.06	PA	4.04	OH	2.87	NV	2.35	WA	1.76
33	VA	3.95	OK	4.00	NH	2.86	ME	2.31	TX	1.71
34	TN	3.75	SD	3.94	TN	2.86	SD	2.29	CO	1.63
35	<b>OR</b>	<b>3.69</b>	ID	3.80	<b>OR</b>	<b>2.86</b>	KY	2.28	VA	1.58
36	LA	3.68	IA	3.69	NM	2.72	KS	2.28	MD	1.51
37	DC	3.54	MT	3.61	WV	2.65	NM	2.20	OH	1.43
38	MI	3.48	CO	3.34	WA	2.59	VA	2.13	KS	1.42
39	OH	3.43	AZ	3.27	AZ	2.55	DC	2.10	AZ	1.41
40	MS	3.36	<b>OR</b>	<b>3.18</b>	IL	2.38	OH	2.03	KY	1.30
41	ID	3.32	WV	3.05	KY	2.38	CO	1.93	TN	1.29
42	NV	3.27	TX	3.04	MI	2.30	AZ	1.80	NV	1.23
43	WV	3.15	UT	2.77	TX	2.27	UT	1.78	UT	1.21
44	DE	3.12	IN	2.68	DC	2.26	<b>OR</b>	<b>1.76</b>	MA	1.17
45	IN	2.63	NV	2.60	UT	2.22	MI	1.74	MI	1.14
46	AR	2.40	VA	2.60	VA	2.13	MD	1.70	IN	1.11
47	KS	2.35	KS	2.41	IN	1.90	AR	1.60	<b>OR</b>	<b>1.07</b>
48	AK	2.31	AR	2.27	KS	1.88	MA	1.57	ND	0.98
49	KY	2.03	WA	1.94	MA	1.88	IN	1.55	DC	0.94
50	AL	1.83	WY	1.36	AR	1.85	WV	1.32	WV	0.82
51	ND	1.41	ND	0.66	ND	1.78	ND	0.98	AR	0.79

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, unlike Table 1, which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)



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

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail		Class 8044 Store: Furniture		Class 8046 Store" Automobile Parts		Class 8232 Lumberyard	
1	DC	8.58	CA	8.32	LA	7.76	RI	7.09	NY	11.14
2	CA	7.57	NY	6.18	CA	7.75	NY	6.32	NJ	10.65
3	NJ	7.21	DE	5.92	RI	7.47	NJ	5.74	DE	9.54
4	HI	7.10	NJ	5.87	CT	6.03	DE	4.88	CA	8.94
5	NY	6.43	HI	5.43	VT	5.72	CA	4.73	MO	8.24
6	DE	5.75	WY	4.29	NY	5.60	PA	4.57	HI	8.10
7	AK	5.47	IL	4.26	GA	5.54	CT	4.51	RI	8.08
8	ME	5.29	RI	3.48	MT	5.35	GA	4.16	GA	7.93
9	CT	5.28	AK	3.48	DE	5.29	FL	4.04	VT	7.91
10	VT	5.03	WI	3.47	PA	5.21	AK	4.00	CT	7.72
11	PA	4.98	MT	3.40	AL	4.90	VT	3.98	AK	7.70
12	GA	4.81	MS	3.39	AK	4.87	LA	3.78	SD	7.47
13	MN	4.28	WA	3.30	HI	4.80	NH	3.70	LA	7.33
14	WA	4.10	LA	3.13	WI	4.70	WI	3.65	MT	7.28
15	IL	4.01	CT	3.10	NC	4.63	ID	3.48	IL	7.13
16	IA	3.80	VT	3.06	IL	4.47	ME	3.44	IA	6.86
17	MD	3.76	ID	3.04	NJ	4.36	SC	3.43	NC	6.64
18	SC	3.75	TX	3.03	MA	4.35	VA	3.42	NE	6.64
19	FL	3.74	GA	3.03	MD	4.26	MO	3.33	SC	6.59
20	RI	3.73	ME	2.90	ME	4.23	MT	3.30	OK	6.50
21	LA	3.70	PA	2.90	SC	4.22	AL	3.16	NH	6.25
22	TX	3.59	AL	2.88	TX	4.12	IL	3.10	CO	6.15
23	MA	3.30	OK	2.85	CO	4.06	HI	3.10	ME	6.07
24	MO	3.29	SC	2.83	NH	4.04	IA	3.08	MA	6.07
25	OK	3.28	NM	2.82	NE	4.02	NE	3.03	AL	6.00
26	WI	3.28	MD	2.74	FL	3.70	NC	3.03	KY	5.97
27	AL	3.15	MN	2.66	MS	3.69	SD	2.87	MS	5.77
28	NE	3.13	NH	2.63	OK	3.65	CO	2.87	FL	5.60
29	OH	3.12	CO	2.60	MO	3.56	OH	2.83	PA	5.52
30	SD	3.11	AZ	2.53	KY	3.42	MD	2.72	TX	5.47
31	NH	2.99	DC	2.49	ID	3.39	OK	2.60	ID	5.42
32	ID	2.96	FL	2.41	SD	3.34	MN	2.53	OH	5.30
33	MT	2.92	MO	2.39	MN	3.31	WY	2.45	VA	5.25
34	VA	2.85	NC	2.21	WA	3.28	MS	2.37	MN	5.17
35	NC	2.82	NV	2.20	IA	3.11	MA	2.25	NM	5.09
36	AZ	2.80	OH	2.16	OH	3.08	NM	2.24	DC	4.98
37	NM	2.71	MI	2.15	WY	3.07	TN	2.22	MI	4.96
38	CO	2.60	VA	2.14	VA	2.93	KS	2.22	WI	4.90
39	KS	2.52	MA	2.12	NV	2.85	WA	2.12	<b>OR</b>	<b>4.90</b>
40	TN	2.50	SD	2.04	NM	2.74	AZ	2.09	AZ	4.85
41	MS	2.47	IN	2.03	AZ	2.72	TX	2.05	NV	4.80
42	NV	2.46	<b>OR</b>	<b>2.01</b>	<b>OR</b>	<b>2.70</b>	KY	2.02	AR	4.76
43	MI	2.43	NE	1.94	TN	2.68	IN	1.81	TN	4.54
44	KY	2.36	KY	1.94	MI	2.67	DC	1.79	KS	4.51
45	UT	2.19	TN	1.75	DC	2.60	NV	1.66	MD	4.22
46	<b>OR</b>	<b>2.04</b>	IA	1.57	IN	2.00	UT	1.63	WA	4.21
47	WV	2.03	UT	1.47	WV	2.00	<b>OR</b>	<b>1.52</b>	WY	4.08
48	IN	2.03	KS	1.45	UT	1.93	WV	1.48	UT	3.31
49	ND	1.72	WV	1.29	AR	1.91	MI	1.45	WV	2.97
50	WY	1.55	AR	1.23	KS	1.69	AR	1.41	IN	2.75
51	AR	1.35	ND	0.98	ND	1.48	ND	0.95	ND	2.46

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, unlike Table 1, which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 8380 Automobile Service		Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care		Class 8826 Retirement All Other	
1	NJ	7.49	WY	1.42	AK	0.57	ID	7.12	CA	8.51
2	NY	6.16	DE	0.83	CA	0.43	GA	6.98	NJ	5.40
3	AK	5.95	HI	0.77	WY	0.43	SC	6.30	NY	5.36
4	CA	5.88	VT	0.72	MT	0.43	NY	6.26	DE	5.30
5	CT	4.96	AK	0.65	ME	0.35	RI	6.10	GA	4.88
6	LA	4.83	SC	0.62	HI	0.32	VT	6.10	VT	4.80
7	VT	4.71	NE	0.59	DE	0.30	CA	6.03	RI	4.60
8	ME	4.69	NM	0.58	MS	0.29	WY	5.74	CT	4.33
9	WA	4.68	MT	0.57	VT	0.28	LA	5.74	AL	4.29
10	AL	4.65	CA	0.56	NM	0.28	MT	5.61	WI	4.23
11	SC	4.53	LA	0.56	ID	0.28	NJ	5.40	IA	3.90
12	MT	4.40	SD	0.54	SD	0.27	AK	5.38	AK	3.86
13	GA	4.31	WI	0.53	LA	0.27	WI	5.37	WA	3.82
14	IL	4.21	NY	0.51	SC	0.25	DE	5.30	MN	3.77
15	WI	4.16	IA	0.51	OK	0.25	CT	5.21	WY	3.69
16	MN	4.06	NC	0.49	IA	0.25	OH	4.69	NC	3.65
17	NH	3.91	AL	0.48	RI	0.24	NH	4.57	NV	3.64
18	SD	3.82	MS	0.47	NJ	0.23	FL	4.54	SC	3.63
19	MI	3.68	ID	0.47	FL	0.23	MS	4.54	MT	3.52
20	FL	3.59	NJ	0.46	NY	0.23	OK	4.48	HI	3.52
21	DE	3.52	RI	0.46	AL	0.22	NE	4.47	FL	3.36
22	NC	3.48	FL	0.45	GA	0.22	MN	4.46	NH	3.20
23	ID	3.48	ME	0.45	WI	0.21	HI	4.40	OK	3.14
24	NE	3.43	NV	0.43	NE	0.20	AL	4.36	NE	3.13
25	HI	3.43	GA	0.43	MO	0.20	ME	4.34	ID	3.11
26	MA	3.38	OK	0.43	NV	0.19	NC	4.23	IL	3.08
27	WY	3.36	MO	0.43	PA	0.19	CO	4.02	DC	3.01
28	IA	3.29	CT	0.42	TN	0.19	NM	3.97	ME	2.99
29	VA	3.16	MN	0.41	NH	0.18	WA	3.96	PA	2.97
30	MS	3.12	PA	0.41	WV	0.18	SD	3.70	LA	2.77
31	KY	3.11	KY	0.39	KY	0.17	TN	3.68	OH	2.77
32	OH	2.91	TN	0.38	AZ	0.17	NV	3.62	TX	2.75
33	MD	2.81	NH	0.36	CT	0.17	MO	3.61	MD	2.72
34	OR	2.72	IL	0.31	NC	0.17	IA	3.52	NM	2.67
35	CO	2.64	WV	0.31	ND	0.16	IL	3.47	MO	2.65
36	PA	2.61	MD	0.31	OH	0.15	AZ	3.12	SD	2.63
37	TN	2.50	CO	0.29	CO	0.14	VA	3.11	AZ	2.55
38	DC	2.40	AZ	0.28	IL	0.14	TX	3.01	CO	2.51
39	AZ	2.33	MI	0.27	IN	0.14	PA	2.97	KY	2.41
40	ND	2.31	VA	0.26	MN	0.14	OR	2.96	KS	2.18
41	NM	2.29	KS	0.26	TX	0.14	MI	2.81	MS	2.14
42	NV	2.19	TX	0.26	MI	0.14	UT	2.74	TN	2.14
43	AR	2.08	OH	0.25	UT	0.13	KS	2.65	VA	2.13
44	TX	2.05	UT	0.25	KS	0.13	KY	2.59	MA	1.98
45	WV	2.00	IN	0.23	MD	0.12	WV	2.50	OR	1.83
46	UT	1.94	WA	0.23	AR	0.12	DC	2.39	WV	1.60
47	KS	1.94	ND	0.21	OR	0.11	MD	2.31	UT	1.56
48	IN	1.78	AR	0.21	VA	0.11	AR	2.26	ND	1.55
49	MO	0.00	OR	0.20	DC	0.10	IN	2.03	AR	1.45
50	OK	0.00	MA	0.18	WA	0.09	MA	1.98	IN	1.42
51	RI	0.00	DC	0.16	MA	0.08	ND	1.55	MI	1.28

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Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 8832 Physician and Clerical		Class 8833 Hospital: Professional		Class 8835 Home Healthcare		Class 8842 Mental Health Care		Class 8868 College: Professional	
1	CA	1.27	WA	5.65	NY	7.59	WY	6.78	WY	3.10
2	DE	1.01	NY	2.54	CA	6.39	NJ	5.40	NJ	1.62
3	AK	1.00	RI	2.34	NJ	5.83	DE	5.21	AK	1.42
4	NY	0.79	CA	2.18	DE	5.38	CA	5.18	CA	1.08
5	HI	0.78	AK	1.98	RI	4.64	CT	5.13	MA	0.87
6	MT	0.78	SC	1.91	PA	4.55	MT	5.08	HI	0.83
7	ME	0.73	NC	1.84	AK	4.54	OK	5.03	NY	0.81
8	WA	0.64	MT	1.84	GA	4.45	WI	4.69	PA	0.81
9	CT	0.61	HI	1.78	ID	4.24	GA	4.57	MT	0.79
10	PA	0.57	LA	1.77	NH	4.22	AK	4.33	DE	0.79
11	NJ	0.54	OK	1.77	CT	4.18	LA	4.32	WA	0.72
12	OK	0.53	AL	1.71	VT	3.94	WA	4.04	NC	0.68
13	AL	0.52	DC	1.69	ME	3.81	RI	4.00	CT	0.66
14	GA	0.52	ME	1.60	MT	3.80	AL	4.00	ID	0.66
15	NC	0.51	WY	1.56	SC	3.73	ID	3.89	CO	0.63
16	ID	0.50	ID	1.55	WA	3.67	NH	3.84	VT	0.63
17	LA	0.48	MO	1.54	NC	3.64	SC	3.81	OK	0.59
18	VT	0.48	GA	1.52	WY	3.62	HI	3.73	WI	0.58
19	RI	0.47	NH	1.51	HI	3.62	OH	3.66	MO	0.57
20	CO	0.46	NM	1.49	AL	3.61	CO	3.63	NM	0.56
21	MN	0.45	MN	1.48	OK	3.36	ME	3.54	SD	0.56
22	NH	0.43	FL	1.46	OH	3.20	PA	3.53	NE	0.55
23	FL	0.43	MA	1.45	MI	3.07	KY	3.53	LA	0.54
24	WY	0.43	NJ	1.44	TX	3.01	MI	3.40	FL	0.54
25	IA	0.42	VT	1.41	MO	2.98	VT	3.26	GA	0.54
26	SC	0.41	DE	1.41	WI	2.89	IL	3.22	TX	0.53
27	WI	0.41	CT	1.34	IA	2.83	KS	3.18	IA	0.52
28	NM	0.41	PA	1.33	VA	2.68	IA	3.16	MS	0.52
29	IL	0.40	CO	1.31	CO	2.68	NY	3.14	NH	0.52
30	SD	0.39	MS	1.21	OR	2.58	TX	3.01	MN	0.51
31	MO	0.38	WI	1.17	NE	2.57	FL	2.86	SC	0.51
32	MS	0.37	TN	1.16	TN	2.56	NM	2.81	ME	0.49
33	OH	0.36	NE	1.14	SD	2.51	NE	2.80	OH	0.46
34	DC	0.36	MI	1.11	FL	2.47	NC	2.74	NV	0.46
35	KY	0.36	VA	1.10	LA	2.47	SD	2.73	RI	0.46
36	AZ	0.34	KY	1.09	IL	2.32	IN	2.65	KS	0.44
37	TN	0.34	OH	1.09	MN	2.31	MD	2.60	AL	0.43
38	VA	0.33	IA	1.07	MA	2.23	TN	2.46	MI	0.43
39	OR	0.32	SD	1.07	NM	2.13	OR	2.34	AZ	0.41
40	NE	0.32	UT	0.98	MD	2.00	MN	2.27	OR	0.41
41	MA	0.31	OR	0.97	KY	1.94	MS	2.26	TN	0.35
42	MD	0.29	IL	0.94	MS	1.85	AZ	2.21	VA	0.35
43	MI	0.29	AR	0.89	IN	1.81	WV	2.02	KY	0.34
44	NV	0.28	AZ	0.89	AR	1.78	MA	1.98	IL	0.34
45	TX	0.28	ND	0.88	UT	1.76	DC	1.97	AR	0.34
46	KS	0.24	MD	0.72	WV	1.73	UT	1.84	ND	0.31
47	UT	0.23	WV	0.71	AZ	1.64	AR	1.57	MD	0.31
48	ND	0.23	KS	0.70	KS	1.52	ND	1.02	IN	0.29
49	WV	0.21	NV	0.66	NV	1.38	MO	0.00	UT	0.25
50	IN	0.20	IN	0.65	DC	1.36	NV	0.00	WV	0.24
51	AR	0.19	TX	0.65	ND	0.88	VA	0.00	DC	0.23

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Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 9014 Chimney Cleaning		Class 9015 Buildings: Operation		Class 9052 Hotel: Other Employees		Class 9058 Hotel: Restaurant Employees		Class 9082 Restaurant: NOC	
1	NY	34.66	CA	8.96	CA	10.58	NY	5.60	CA	4.88
2	CA	13.34	AK	8.48	NY	5.70	DE	4.95	NJ	3.73
3	DE	11.14	NJ	7.51	WA	5.58	CA	4.88	AK	3.24
4	PA	7.76	RI	6.32	DE	5.33	WY	4.25	NY	3.22
5	WA	7.51	SD	6.20	NJ	4.79	RI	3.84	RI	2.73
6	MT	7.43	NY	6.18	AK	4.64	NJ	3.73	DE	2.70
7	GA	6.78	HI	5.97	RI	4.63	PA	3.52	HI	2.67
8	NJ	6.34	DE	5.73	PA	4.29	CT	3.45	WY	2.63
9	RI	5.66	NE	5.56	WY	4.25	AK	3.24	GA	2.57
10	AK	5.38	WI	5.55	GA	4.07	NH	3.10	WI	2.29
11	VT	5.38	GA	5.35	CT	4.02	MN	2.92	FL	2.28
12	HI	5.02	OH	5.28	VT	3.83	LA	2.91	NH	2.22
13	FL	5.01	CT	5.21	MT	3.71	SC	2.82	PA	2.16
14	WI	4.94	MT	5.09	ID	3.67	OK	2.68	AL	2.13
15	ID	4.93	PA	5.05	NH	3.59	HI	2.62	ID	2.07
16	IA	4.82	IA	4.99	FL	3.51	WI	2.59	SC	2.07
17	NH	4.64	SC	4.86	SC	3.41	FL	2.50	MT	2.00
18	CT	4.54	FL	4.80	CO	3.26	MT	2.48	MS	2.00
19	IL	4.45	LA	4.78	WI	3.19	VT	2.48	VT	1.90
20	CO	4.35	VT	4.73	LA	3.19	GA	2.46	IL	1.85
21	ME	4.28	ID	4.72	SD	3.12	ID	2.43	LA	1.83
22	MN	4.26	AL	4.62	IL	3.08	MO	2.31	WA	1.82
23	AL	4.13	NH	4.51	HI	2.95	ME	2.24	MN	1.82
24	LA	4.03	MS	4.44	MN	2.92	IL	2.05	MO	1.80
25	SD	3.97	ME	4.37	OK	2.87	WA	2.05	OK	1.80
26	OK	3.95	CO	4.34	TX	2.75	NC	2.05	CT	1.78
27	SC	3.91	MN	4.26	IA	2.72	OH	2.03	SD	1.75
28	NC	3.80	AZ	4.10	MS	2.70	AL	2.00	ME	1.72
29	MI	3.73	WA	4.09	NC	2.69	NE	1.99	CO	1.64
30	MO	3.53	OK	4.03	ME	2.67	TX	1.85	NC	1.62
31	OR	3.43	NC	3.92	AL	2.67	IA	1.85	NE	1.56
32	AZ	3.35	MO	3.91	OH	2.66	MS	1.84	IA	1.50
33	MA	3.30	MI	3.73	MO	2.63	CO	1.83	TX	1.43
34	NM	3.28	NV	3.56	NV	2.49	VA	1.81	NM	1.42
35	OH	3.22	MA	3.48	OR	2.42	DC	1.76	AZ	1.38
36	TX	3.18	IL	3.47	NE	2.36	KY	1.75	VA	1.38
37	KY	3.06	NM	3.34	TN	2.28	SD	1.71	KY	1.28
38	NE	3.00	KS	3.32	NM	2.26	KS	1.67	MI	1.28
39	UT	2.84	TN	3.14	DC	2.23	MA	1.65	DC	1.26
40	VA	2.82	KY	2.98	AZ	2.21	WV	1.60	TN	1.25
41	WY	2.82	MD	2.89	MI	2.11	AZ	1.57	OR	1.24
42	DC	2.75	UT	2.87	VA	2.03	NM	1.56	MD	1.24
43	MD	2.67	TX	2.85	MA	1.98	TN	1.54	MA	1.20
44	KS	2.62	OR	2.77	UT	1.94	IN	1.38	KS	1.18
45	NV	2.59	IN	2.74	KY	1.94	MD	1.28	OH	1.17
46	TN	2.56	WV	2.53	KS	1.88	MI	1.28	IN	1.10
47	MS	2.47	VA	2.39	MD	1.77	OR	1.24	ND	1.07
48	ND	2.35	ND	2.35	WV	1.60	UT	1.18	UT	1.06
49	WV	2.21	DC	2.34	ND	1.55	NV	1.18	NV	0.96
50	IN	2.06	AR	2.02	IN	1.51	ND	1.07	AR	0.90
51	AR	1.59	WY	0.52	AR	1.35	AR	1.02	WV	0.84

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

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)

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

	Class 9083 Restaurant: Fast Food		Class 9084 Bar, Lounge, or Tavern		Class 9101 College: All Other		Class 9403 Garbage Collection	
1	CA	4.88	CA	4.88	NJ	11.17	NY	21.38
2	NY	3.75	AK	4.03	CA	6.86	NJ	17.42
3	NJ	3.73	NJ	3.73	HI	6.68	CT	16.04
4	DE	3.42	VT	2.98	ID	6.15	HI	14.10
5	WY	2.63	RI	2.68	IA	6.08	RI	13.93
6	GA	2.48	ID	2.65	SD	6.06	DE	13.10
7	RI	2.40	DE	2.63	GA	5.96	GA	12.52
8	PA	2.24	WY	2.63	RI	5.84	SD	12.51
9	AK	2.21	GA	2.60	CT	5.75	VT	11.82
10	FL	2.18	CT	2.58	NY	5.57	LA	11.70
11	OK	2.15	FL	2.49	AK	5.44	SC	10.96
12	CT	2.14	SD	2.46	WI	5.35	MA	10.76
13	LA	2.04	AZ	2.45	MO	5.28	NC	10.74
14	NH	1.98	MN	2.41	MN	4.85	DC	10.71
15	HI	1.97	CO	2.29	SC	4.76	IL	10.57
16	VT	1.92	SC	2.28	CO	4.61	WI	10.14
17	ID	1.90	NM	2.24	VT	4.56	NE	10.06
18	SC	1.87	WI	2.22	NE	4.53	ME	9.94
19	WA	1.86	OK	2.18	FL	4.49	CA	9.52
20	AL	1.84	HI	2.15	ME	4.46	MO	9.48
21	MN	1.78	ME	2.14	MT	4.31	MS	9.44
22	NC	1.76	AL	2.13	LA	4.27	WA	9.41
23	CO	1.75	MT	2.11	OK	4.22	AK	9.35
24	WI	1.74	NY	2.00	NH	4.15	OK	8.98
25	NM	1.66	MO	1.99	NC	4.04	FL	8.93
26	MT	1.64	LA	1.98	DC	4.04	AL	8.89
27	IL	1.64	PA	1.95	IL	3.82	KY	8.73
28	IA	1.61	IL	1.93	KS	3.75	MD	8.73
29	MS	1.58	NH	1.93	TX	3.60	PA	8.71
30	ME	1.53	OH	1.93	WV	3.53	IA	8.59
31	NE	1.52	NC	1.91	AL	3.51	OH	8.49
32	SD	1.46	IA	1.90	NM	3.47	VA	8.45
33	MO	1.44	WA	1.88	MS	3.45	MT	8.26
34	TX	1.43	NE	1.86	AZ	3.44	CO	7.58
35	VA	1.40	TN	1.84	KY	3.23	TN	7.54
36	TN	1.34	VA	1.83	VA	3.21	MN	7.36
37	MI	1.28	MS	1.80	MA	3.18	WV	7.31
38	DC	1.27	UT	1.66	OH	3.16	ID	6.63
39	OR	1.24	KY	1.63	OR	3.08	NV	6.49
40	OH	1.24	TX	1.43	IN	2.92	NM	5.98
41	AZ	1.23	MD	1.34	MI	2.77	KS	5.95
42	KY	1.20	NV	1.31	TN	2.57	NH	5.88
43	MA	1.20	KS	1.30	WY	2.33	TX	5.84
44	KS	1.13	MI	1.28	UT	2.29	AZ	5.80
45	ND	1.07	AR	1.25	MD	2.25	UT	5.79
46	MD	1.05	OR	1.24	AR	2.23	AR	5.77
47	NV	1.04	MA	1.20	NV	2.08	MI	5.37
48	UT	0.99	DC	1.16	WA	1.44	ND	5.15
49	IN	0.99	IN	1.16	PA	0.81	OR	4.11
50	WV	0.79	ND	1.07	DE	0.79	IN	3.98
51	AR	0.68	WV	0.98	ND	0.31	WY	2.86

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

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (11/2018)



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