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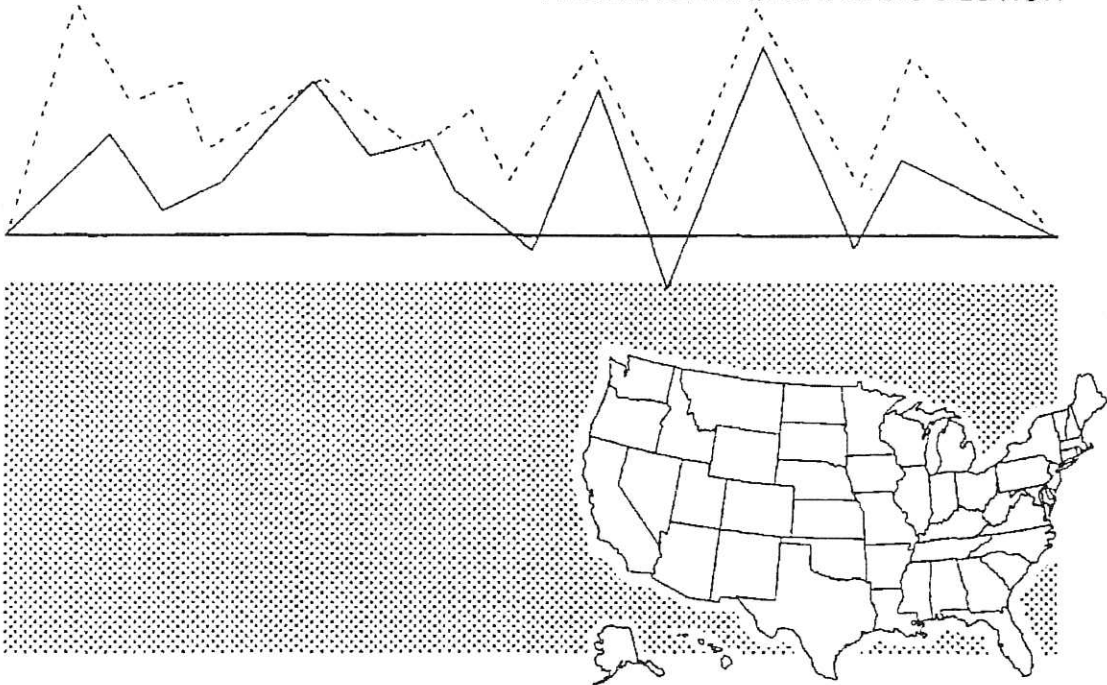
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RESEARCH AND ANALYSIS SECTION



**OREGON WORKERS' COMPENSATION  
PREMIUM RATE RANKING  
CALENDAR YEAR 1992**

FEBRUARY 1993

**OREGON WORKERS' COMPENSATION  
PREMIUM RATE RANKING**

**Calendar Year 1992**

**DEPARTMENT OF INSURANCE & FINANCE**

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Oregon workers' compensation  
premium rate ranking

## TABLE OF CONTENTS

Highlights .....	ii
Introduction .....	1
Findings .....	1
Methodology .....	3
Historical Comparisons .....	4
Notes About Using the Rankings .....	5

## LIST OF FIGURES

1. 1992 Workers' Compensation Premium Rates .....	1
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## LIST OF TABLES

1. Oregon's Ranking in the Top Ten of Fifty Classifications .....	2
2. States by Workers' Compensating Rating Organization .....	3
3. Load Factors Used for Competitive States .....	4
4. Effect of Approved Rate Changes on Premium Level .....	5

## APPENDICES

Appendix 1. Workers' Compensation Premium Rate Ranking .....	7
Appendix 2. Classifications Used for 1992 Premium Rate Ranking .....	8
Appendix 3. Voluntary Premium Level Changes, 1988-1992 .....	9
Appendix 4. Workers' Compensation Premium Rate Ranking by Class .....	10
Appendix 5. 1991 Assigned Risk Pool Size, by State .....	27

## HIGHLIGHTS

- o Oregon employers are paying, on average, the 22nd highest workers' compensation premium rates in the nation.
- o Premium rate indices range from a low of \$1.97 per \$100 payroll in North Dakota to \$6.60 in Colorado. The premium rate index in Oregon is \$4.41.
- o In the Logging or Lumbering classification, Oregon ranked 40th, its lowest ranking among the 50 classifications used in this study; in Sawmills, Oregon ranked 37th in the nation. Oregon's highest ranking among the 50 classifications was in Building Operation by Contractors, where Oregon ranked second.
- o The expense loading factor for Oregon is 26.2 percent. This is an average factor, based on the loading factors in effect as of February 1, 1992, for SAIF and the top 30 private insurers, weighted by 1991 earned premium.
- o Effective January 1, 1992, Oregon experienced an overall workers' compensation rate decrease of 11.0 percent, while the average change for all states was an 8.2 percent increase in premium level over the first three quarters of 1992. Oregon's 1992 rate decrease followed a 12.2 percent decline effective January 1, 1991.



Premium rate indices range from a low of \$1.97 per \$100 of payroll in North Dakota to \$6.60 in Colorado. The premium rate index in Oregon is \$4.41. Fourteen jurisdictions have premium rates above \$5.00 per \$100 payroll; another 14 are in the \$4.00-\$4.99 range; 14 more have rates in the \$3.00-\$3.99 range and nine have rates under \$3.00 (see Figure 1 and Appendix 1). The premium rate indices are based on data from 51 jurisdictions for rates in effect as of February 1, 1992.

Oregon's ranking by classification ranges from second highest for a single class (Building Operation by Con-

tractors) to 40th for the occupational class, Logging or Lumbering. Oregon has the third highest premium rate for four classes (Wallboard Installation, Painting or Paper Hanging, Convalescent or Nursing Home and Hotels). (The class, Convalescent or Nursing Home, All Employees (8829), has been discontinued in Oregon; the rate for Retirement, Nursing, Convalescent Centers, Health Care Employees was substituted.) See Appendix 4 for a complete listing of state workers' compensation premium rate rankings by class. Table 1 illustrates Oregon's ranking in the ten largest (by payroll) of the 50 classifications which were selected for this study.

Table 1  
Oregon's Ranking in the Top Ten of Fifty Classifications

Occupation	Oregon Payroll (Policy Years 1986-1988)	Oregon Ranking
Clerical Office Employees	\$8,372,607,622	9
Colleges or Schools Professional Employees	\$3,489,742,242	29
Salespersons, Collectors Outside	\$3,009,989,291	24
Restaurants	\$1,295,494,296	4
Hospitals Professional Employees	\$949,574,304	33
Store, Retail NOC	\$675,634,243	10
Trucking	\$622,655,644	20
Logging or Lumbering	\$550,775,771	40
Saw Mill	\$483,397,796	37
Store, Retail Meat, Grocery Combined	\$424,564,342	17

Source: Research & Analysis Section, Information Management Division, Oregon Department of Insurance & Finance (7/92).

## Methodology

The National Council on Compensation Insurance (NCCI) classification codes were used in this study. (Codes of those states which do not use the NCCI classification system were converted by having the state select analogous classifications.) Of the approximately 523 active classifications in Oregon, 50 were selected based on relative importance as measured by percent of losses in Oregon. These 50 represent 63.9 percent of 1986-1988 Oregon payroll and 62.5 percent of 1986-1988 Oregon losses, as reported by NCCI on a policy year basis. Appendix 2 lists classifications, payroll, and loss information used in this study.

For comparison of average manual rates among states, it was necessary to derive manual rates for those states which only had pure premium rates available. Pure premium rates are developed on the basis of aggregate loss information collected by NCCI. They are an estimate of the amount needed to pay workers' compensation claims excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowances. Expense loading factors are developed by each carrier. They are the factors by which pure premiums are multiplied in

order to make allowances for expenses, taxes or profit. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, an employer's insurance premium is not a direct product of manual rate times payroll because of other modifying factors: premium discounts for quantity purchases; experience modification factors; premium reductions on policies carrying deductible features; retrospective rating plans; and dividends.

States differ substantially in the way in which they set and apply their manual rates. Monopolistic states have a state-operated workers' compensation system and manual rates are state-set. States with an Independent Rating Bureau fall into two categories: those that use the NCCI to prepare their manual rates, and those that use their own rating bureau independent of NCCI. Competitive states are those which allow insurers to compete for business by varying rates, in which case manual rates are pure premium rates to which insurers have added provisions for expenses, taxes, and profit. (See Table 2 below for states by workers' compensation rating organization).

**Table 2**  
**States by Workers' Compensation Rating Organization**

NCCI Rating Organization		Independent Rating Bureau	Monopolistic State Funds
Alabama 1/2/	Maryland 1/2/	California 2/	Nevada 2/
Alaska	Mississippi	Delaware	N. Dakota 2/
Arizona	Missouri	Hawaii 1/2/	Ohio 2/
Arkansas 1/2/	Montana 2/	Indiana 1/2/	Washington 2/
Colorado 1/2/	Nebraska	Massachusetts	W. Virginia 2/
Connecticut 1/2/	New Hampshire	Michigan 1/2/	Wyoming 2/
Dist. of Columbia	New Mexico 1/2/	Minnesota 1/	
Florida	Oklahoma	New Jersey	
Georgia 1/2/	OREGON 1/2/	New York 2/	
Idaho	Rhode Island 1/2/	N. Carolina 2/	
Illinois 1/2/	S. Carolina 1/2/	Pennsylvania	
Iowa	S. Dakota	Wisconsin 2/	
Kansas	Tennessee		
Kentucky 1/2/	Texas 1/2/		
Louisiana 1/2/	Utah		
Maine	Vermont 1/2/		
	Virginia		

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), South Carolina (7/1/90), Colorado (3/1/91), Alabama (11/1/91), Hawaii (4/91), Texas (3/1/92).

2/ NCCI is qualified as an advisory organization in these states.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Insurance & Finance (7/92) and NCCI *Annual Statistical Bulletin*, 1992 Edition.

Premium rates for the 50 selected classes were obtained directly from the states via letter, telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers Liability Insurance*. Once rates were obtained for all states, they were weighted by 1986-1988 Oregon payroll to obtain an average manual rate for each state; any state which did not have rates for all 50 classifications had its average rate adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

An additional expense load was added to each competitive state's rates unless they could provide manual rates. For Oregon, the average expense loading factor of 26.2 percent was computed based on the loading factors in effect on February 1, 1992, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 1991 direct earned premiums. Ex-

pense loading factors could not be obtained for Kentucky, Louisiana, Maryland, and New Mexico; factors for these states were derived from expense data submitted with NCCI's Assigned Risk rate filings. See Table 3 below for load factors by state.

### Historical Comparisons

The previous five years have been ones of substantial changes in workers' compensation premium rates throughout the nation, as Appendix 3 illustrates. While 16 states have had decreases in at least one year, the majority of changes have been premium rate increases.

Table 4 shows annual summary increases in workers' compensation premium levels which became effective during calendar year 1990 through the first three quarters of 1992.

Table 3  
Load Factors Used For Competitive States

State	1990 Load Factor	1992 Load Factor
Alabama	N/A	39.4%
Arkansas	NCCI Advisory Rates Used	NCCI Advisory Rates Used
Colorado	N/A	Admin Pricing Rates Used
Connecticut	26%	24.1%
Georgia*	NCCI Advisory Rates Used	NCCI Advisory Rates Used
Hawaii	N/A	Admin Pricing Rates Used
Illinois	NCCI Advisory Rates Used	NCCI Advisory Rates Used
Indiana	NCCI Advisory Rates Used	NCCI Advisory Rates Used
Kentucky	35%	32.3%**
Louisiana	Not Available	49.3%**
Maryland	40%	50.6%**
Michigan	Not Available	50.3%
Minnesota	80.4%	89.6%
New Mexico	Not Available	12.6%**
Oregon	25.7%	26.2%
Rhode Island***	Assigned Risk Rates Used	Assigned Risk Rates Used
South Carolina	N/A	42%
Vermont	NCCI Advisory Rates Used	NCCI Advisory Rates Used

\* In 1990 study, NCCI Advisory Rates for Georgia were reduced by 13 percent.

\*\* Derived from NCCI Assigned Risk rate filing, in effect as of February 1, 1992.

\*\*\* In 1990, Assigned Risk rates for Rhode Island were reduced by 10 percent and used in the study. In 1992, Rhode Island's Assigned Risk business was estimated at 90 percent of the market and Assigned Risk rates were used to represent the workers' compensation market in the state.

N/A = Not Applicable.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Insurance & Finance, (7/92).



Table 4  
Effect of Approved Rate Changes on Premium Level<sup>1</sup>

	Three Quarters		
	1990	1991	1992
Avg of All NCCI States	+13.0%	+6.4%	NA
Avg of All Non-NCCI States	+12.3%	+8.7%	NA
Avg Countrywide	+12.7%	+7.4%	+8.2% <sup>2</sup>

<sup>1</sup> These changes reflect overall changes in premium level and include increases and decreases to advisory rates, advisory loss costs, and residual market and voluntary market rates. Rate changes in states with Monopolistic (Exclusive) State Funds are not included. NA = Not available.

<sup>2</sup> Thirty-four states had premium level revisions effective during the first three quarters of 1992; no rate change is assumed in the remaining 11 states with independent rating systems.

Source: NCCI Memorandum 91-6, 92-1, and 92-103, NCCI, 750 Park of Commerce Drive, Boca Raton, Florida 33487.

### Notes About Using the Rankings

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

1. Since not all premium classes were included in the study, the actual average premium rate for a state may differ from the weighted premium rate index.
2. If different classes were selected or payroll from another state were used to weight the rates by class, the results might be substantially different.
3. Several states use different classification systems and the conversion to the NCCI system is not perfect. Rates for similar classes were used where possible.
4. In Washington, hourly rates were converted to payroll rates. The payroll data included overtime pay which may overstate the average wage for purposes of premium computation, and thus understate the effective average payroll rate.

5. Many states have unique classes within the NCCI system or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one class included in an NCCI class, the rates were averaged.
6. The premium rate listed for a class for a state may not be the rate which an employer in that state would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.
7. In the competitive rating states, individual insurers may apply different load factors to the pure premium rate. This results in a range of premium rates for a class which is available to an employer.
8. The premium rates do not reflect any dividends paid to employers.
9. The premium rates used in the study do not reflect what employers in an assigned risk pool would pay. Some states' assigned risk pools account for a large share of their total premiums. (See Appendix 5.) Rhode Island's assigned risk market represented greater than 85 percent of workers' compensation business in 1991, and was estimated at a 90 percent share in 1992; Rhode Island was the only state for which Assigned Risk rates were used in the study.
10. The premium rates may include more than loss experience and insurer overhead. In some states, assessments are included in the rates, to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon Workers' Compensation Division premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Insurance & Finance. This assessment is accounted for in Oregon's rate index, but its workday assessment is not. Assessments were also factored into the rates for the following states: Alaska, California, Connecticut, Kentucky, Maine, New Jersey, and Wyoming.

11. The data exclude self-insurers' experience.
12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, attorney activity, quality of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
13. In North Dakota, workers' compensation premium is based on the first \$3,600 of payroll per employee, per year. Anything over \$3,600 is exempt. In order to permit a comparison of North Dakota's index rate with those of other states lacking a payroll limitation, North Dakota's inflated rates were adjusted according to the proportion of its payroll in each classification which was subject to premium computation during fiscal year 1991. Nevada also has a payroll cap: \$24,000 reportable payroll per employee, per employer, per year. However, no adjustment was made in Nevada's rates to compensate for its payroll limitation on workers' compensation premium.
14. Payroll base exclusions (e.g., exclusion of vacation pay) exist in Oregon, Minnesota, and South Dakota. Manual rates in these three 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.
15. According to NCCI's *Annual Statistical Bulletin*, 1992 Edition, Colorado became a competitive state effective March 1, 1991. However, Colorado responded to the survey with administered pricing rates, effective June 1, 1990, and these rates were used in the study. Hawaii also adopted open competition in 1991, but responded to the survey with administered pricing rates, effective October 1, 1989.
16. For those NCCI states with active Contracting/Construction Classification Premium Adjustment Programs, adjustments were made in the manual rates of eligible classifications, when possible, for the purposes of this study. Delaware, Florida, Massachusetts, Missouri, and Oregon have such programs, although no adjustments were made in Delaware's, Massachusetts' or Missouri's rates. Under the Workers' Compensation Rating Bureau of California, dual classifications by wage level exist for selected construction industry classes; this study derives an average rate for these classes, weighted by payroll, where available.
17. States with competitive State Funds, as of February 1, 1992, are Arizona, California, Colorado, Idaho, Louisiana, Maryland, Michigan, Minnesota, Montana, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island and Utah. The State Fund rates of Michigan, Minnesota, Montana, Oklahoma, and Oregon were factored into the rates of the private market to derive manual rates for these states. (No State Fund adjustment was performed for the remaining ten states.)

## APPENDIX 1

### WORKERS' COMPENSATION PREMIUM RATE RANKING

1992	1990	State	Index Rate	Effective
1	5	Colorado	6.60	June 1, 1990
2	2	Texas	6.51	January 1, 1991
3	3	Montana	6.34	January 1, 1992
4	4	Florida	6.22	January 1, 1992
5	10	Connecticut	6.21	January 1, 1992
6	7	Rhode Island	6.19	June 22, 1989
7	1	Minnesota	6.18	January 1, 1992
8	9	California	5.96	January 1, 1992
9	6	Hawaii	5.52	October 1, 1989
10	13	Massachusetts	5.40	January 1, 1991
11	30	New York	5.36	July 1, 1991
12	12	Maine	5.05	July 1, 1991
13	31	Alabama	5.04	November 1, 1991
14	17	Illinois	5.03	January 1, 1992
15	11	Dist. of Columbia	4.99	April 1, 1991
16	16	Louisiana	4.96	February 1, 1992
17	27	Georgia	4.77	March 1, 1991
18	20	Michigan	4.75	January 1, 1992
19	14	New Mexico	4.63	February 15, 1991
20	25	Nevada	4.61	October 1, 1991
21	21	Pennsylvania	4.60	January 1, 1991
22	8	Oregon	4.41	January 1, 1992
23	18	New Hampshire	4.40	September 1, 1991
24	15	Alaska	4.35	January 1, 1992
25	23	Arizona	4.34	October 1, 1991
26	28	Oklahoma	4.11	July 1, 1991
27	34	Kentucky	4.04	August 1, 1991
28	29	Arkansas	4.04	March 1, 1991
29	26	Idaho	3.90	January 1, 1992
30	19	Ohio	3.83	July 1, 1991
31	41	Missouri	3.63	September 1, 1991
32*	24*	Washington	3.54	January 1, 1992
33	37	South Dakota	3.42	May 1, 1991
34	39	Mississippi	3.41	July 1, 1991
35	36	Iowa	3.37	January 1, 1992
36	33	Delaware	3.35	July 1, 1990
37	32	Tennessee	3.33	July 1, 1991
38	43	New Jersey	3.13	January 1, 1992
39	40	Vermont	3.11	February 1, 1992
40	45	Kansas	3.10	June 1, 1991
41	38	Wisconsin	3.02	January 1, 1992
42	46	Utah	3.00	January 1, 1992
43	48	West Virginia	2.99	July 1, 1991
44	47	Nebraska	2.92	July 1, 1991
45	42	Maryland	2.86	January 1, 1992
46	35	South Carolina	2.71	July 1, 1991
47	51	North Carolina	2.56	January 1, 1992
48	50	Indiana	2.29	January 1, 1992
49	49	Virginia	2.28	November 1, 1990
50	44	Wyoming	2.12	January 1, 1992
51	22**	North Dakota	1.97	July 1, 1991

\* The 1990 study included Washington's Supplemental Pension Fund assessment. This assessment was excluded in the 1992 study.  
 \*\* In 1990, no adjustment was made for North Dakota's payroll limit of \$3,600 per employee per year.  
 Source: Research and Analysis Section, Oregon Department of Insurance and Finance (7/92).

APPENDIX 2

CLASSIFICATIONS USED FOR 1992 PREMIUM RATE RANKING

Class Code	Scope of Basic Manual Classification	1986-1988 Oregon Payroll	1986-1988 Oregon Losses
8810	Clerical Office Employees NOC	\$8,372,607,622	\$ 42,802,870
8868	College: Professional Employees & Clerical	3,489,742,242	17,100,785
8742	Salespersons - Outside	3,009,989,291	24,691,380
9079	Restaurant NOC	1,295,494,296	76,865,820
8833	Hospital: Professional Employees	949,574,304	12,270,248
8017	Store: Retail, NOC	675,634,243	17,625,411
7219	Trucking: NOC - All Employees & Drivers	622,655,644	85,682,586
2702	Logging or Lumbering & Drivers	550,775,771	127,776,323
2710	Sawmill	483,397,796	48,827,769
8033	Store: Meat, Grocery & Provision Combined - Retail NOC	424,564,342	19,001,949
2915	Veneer Products Manufacturing	381,635,875	27,590,076
7380	Chauffeurs NOC	356,037,984	24,423,094
8829	Convalescent Home - All Employees	350,015,916	45,915,907
2731	Planing or Molding Mill	320,236,658	27,101,863
8008	Store: Clothing, Wrng Appar. or Dry Goods - Retail	315,222,178	8,148,270
3632	Machine Shop NOC	311,170,175	14,310,645
8232	Lumberyard: All Other Employees	297,524,333	19,276,742
2802	Carpentry - Shop Only & Drivers	293,788,621	20,914,652
9101	College: All Other Employees	291,708,033	19,069,830
8018	Store: Wholesale NOC	275,539,795	17,186,194
4299	Printing	230,480,330	7,490,153
5190	Electrical Wiring - Within Buildings & Drivers	229,908,674	10,971,347
8010	Store: Hardware	217,793,635	7,236,126
5183	Plumbing NOC & Drivers	202,561,020	16,822,612
7720	Police Officers & Drivers	201,417,131	9,960,994
9015	Buildings NOC - Operation by Owner	197,964,857	17,153,523
9052	Hotel: All Other Employees, Sales & Drivers	184,977,868	17,684,284
3507	Machinery Manufacturing, Agricultural	178,803,435	11,180,269
5	Farm: Nursery Employers & Drivers	154,125,033	14,585,971
9040	Hospital: All Other Employees	147,663,312	9,988,945
5403	Carpentry NOC	144,390,633	25,621,858
2916	Veneer Products Manufacturing - No Veneer Mfg.	142,056,149	12,584,219
37	Farm: Field Crops & Drivers	139,340,363	14,611,324
8006	Store: Grocery, Retail	138,942,909	8,258,390
3724	Millwright Work NOC & Drivers	135,239,416	14,698,132
2111	Cannery NOC	127,097,760	8,440,313
5506	Street or Road Const: Paving or Repaving & Drivers	125,217,451	10,158,924
5538	Sheet Metal Work - NOC & Drivers	107,638,373	9,399,583
6217	Excavation NOC & Drivers	90,760,082	9,094,094
8021	Store: Meat, Fish or Poultry Dealer - Wholesale	87,154,615	12,320,182
5221	Concrete Work - Floors, Driveways & Drivers	85,500,168	8,332,554
16	Farm: Orchard & Drivers	85,043,940	7,680,236
2812	Cabinet Works - With Power Machinery	84,509,313	10,000,540
9014	Buildings - Operation by Contractors	81,555,446	8,601,926
5645	Carpentry - Detached Dwellings	76,229,331	14,251,167
5213	Concrete Construction NOC	68,688,172	10,926,579
5474	Painting or Paper Hanging NOC & Drivers	57,127,787	11,359,218
5445	Wallboard Installation & Drivers	44,567,410	9,503,422
83	Farm: Cattle Raising NOC & Drivers	42,993,478	6,838,001
5551	Roofing - All Kinds & Drivers	37,477,223	9,468,506

Source: NCCI

APPENDIX 3

VOLUNTARY PREMIUM LEVEL CHANGES 1988-1992

State	1988 % Change	1989 % Change	1990 % Change	1991 % Change	1992 (Three Quarters) % Change
Alabama	7.5	0.0	9.0	53.4	P
Alaska	18.0	0.0	-4.1	-6.2	-3.2
Arizona	3.8	9.4	1.7	9.9	P
Arkansas	9.0	0.0	3.5	15.0	18.5
California	3.3	-1.0	5.9	5.8	8.0
Colorado	0.0	13.8	14.3	0.0	0.0
Connecticut	0.0	10.7	22.1	2.6	9.2
Delaware	2.4	0.0	0.0	0.0	12.5
District of Columbia	-6.3	3.8	2.7	-1.3	3.8
Florida	12.9	26.2	-3.3	0.0	21.2
Georgia	20.0	2.7	9.4	9.2	P
Hawaii	-3.2	-5.8	0.0	0.0	7.5
Idaho	12.5	-2.9	7.2	1.3	7.0
Illinois	15.0	3.0	10.0	8.5	9.1
Indiana	27.4	0.0	23.3	4.9	13.4
Iowa	18.2	0.0	9.8	4.1	6.7
Kansas	5.5	0.0	5.6	24.0	21.7
Kentucky	17.0	13.2	0.0	24.2	16.3
Louisiana	0.0	20.0	0.0	10.0	16.2
Maine	25.0	22.5	4.0	-5.3	P
Maryland	-4.0	6.2	-8.4	-5.0	5.8
Massachusetts	19.9	14.2	26.2	11.3	0.0
Michigan	-8.2	-5.5	21.0	-3.2	11.5
Minnesota	10.7	2.6	2.7	-2.8	6.5
Mississippi	23.9	0.0	13.0	12.0	13.0
Missouri	5.6	7.2	14.0	18.9	12.5
Montana	13.3	9.9	-3.4	8.5	10.5
Nebraska	12.0	14.9	12.4	16.5	17.9
Nevada*	13.9	14.5	7.1	11.4	P
New Hampshire	0.0	15.9	9.6	5.7	P
New Jersey	9.6	-13.6	4.0	4.8	10.1
New Mexico	0.0	-1.5	0.0	27.1	5.2
New York	11.1	15.5	29.4	15.3	15.6
North Carolina	15.9	0.0	9.0	18.9	15.8
North Dakota*	10.0	60.0	35.0	39.0	17.4
Ohio*	NA	NA	0.0	4.5	3.5
Oklahoma	23.8	0.0	2.8	22.8	27.8
Oregon	0.0	5.2	6.2	-12.2	-11.0
Pennsylvania	8.67	0.0	16.63	13.2	0.0
Rhode Island	15.7	41.0	0.0	0.0	P
South Carolina	9.9	0.0	0.9	2.0	12.0
South Dakota	16.5	12.8	15.6	8.0	9.5
Tennessee	2.3	5.9	14.3	14.6	P
Texas	25.0	18.7	22.0	0.5	0.0
Utah	9.1	3.0	12.5	11.3	17.9
Vermont	7.0	14.9	7.6	0.0	22.0
Virginia	5.7	0.0	2.9	0.0	12.4
Washington*	-3.5	-3.8	3.8	1.4	0.0
West Virginia	NA	NA	NA	NA	NA
Wisconsin	7.4	9.6	-1.4	9.7	11.7
Wyoming	NA	NA	NA	NA	NA

Sources: NCCI Annual Statistical Bulletin, 1992 Edition and NCCI Memorandum, Report on the Effect of Rate Level Changes on Premium, 1990-1992. Does not include changes in residual markets.

P = pending rate increase.

NA = not available.

\*Alternate sources: Nevada Industrial Insurance System; North Dakota Workers' Compensation Bureau; Ohio State Workers' Compensation Division; Washington Industrial Insurance State Fund. Washington's premium level changes have been converted from hours worked basis to payroll basis.

Note: North Dakota workers' compensation premium is based on the first \$3,600 of payroll per employee per year. Anything over \$3,600 is exempt. Effective 7/1/92, payroll limit increased to 70% of average annual salary (\$12,200). Nevada workers' compensation premium is based on the first \$24,000 of reportable payroll per employee per employer per year. Anything over \$24,000 is exempt.

APPENDIX 4

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5 Farm: Nursery Employees			Class 16 Farm: Orchard		Class 37 Farm: Field Crops	
1	MT	22.89	FL	20.44	ME	21.36
2	FL	12.86	CO	20.15	FL	21.28
3	MN	11.25	AK	19.49	AK	19.49
4	Oregon	10.71	RI	17.74	CA	18.45
5	ME	10.40	MN	16.98	TX	17.08
6	RI	10.09	CA	16.21	DC	16.93
7	NE	9.98	MT	16.02	MT	15.82
8	CA	9.89	DC	15.59	SD	14.83
9	MS	9.31	UT	13.84	RI	14.00
10	WA	9.31	TX	12.90	AL	13.94
11	DC	9.12	ME	12.49	GA	13.76
12	NV	9.03	IL	12.44	DE	13.43
13	NY	8.92	OK	12.10	LA	12.35
14	OH	8.78	CT	11.91	Oregon	11.98
15	TX	8.72	AL	11.49	HI	11.53
16	HI	8.54	NH	11.46	CO	11.29
17	CO	8.25	NM	11.16	AZ	10.89
18	PA	8.05	MI	10.96	NH	10.85
19	MA	7.91	LA	10.81	WA	10.63
20	TN	7.86	Oregon	10.44	MO	10.46
21	AK	7.78	WI	10.19	TN	10.20
22	CT	7.65	AR	9.78	AR	10.16
23	AR	7.59	NV	9.52	IL	10.13
24	KY	7.58	KY	9.40	NE	10.07
25	MO	7.16	NY	9.16	UT	9.96
26	GA	7.00	ID	9.04	NV	8.82
27	LA	6.93	NJ	8.90	KY	8.78
28	ID	6.86	SD	8.80	OH	8.78
29	NH	6.79	OH	8.78	OK	8.73
30	AL	6.71	AZ	8.72	NY	8.69
31	OK	6.52	MO	8.54	NJ	8.67
32	SD	6.41	MS	8.25	NM	8.49
33	IL	6.11	KS	7.97	CT	8.46
34	AZ	5.91	GA	7.71	KS	8.37
35	MI	5.70	VT	7.60	VT	8.21
36	UT	5.66	TN	7.59	PA	8.11
37	WY	5.66	NE	7.32	ID	7.15
38	NM	5.55	WA	7.11	MS	6.37
39	IA	5.51	IA	6.98	ND	6.33
40	VT	5.50	PA	6.83	WI	6.20
41	WI	5.15	HI	6.49	MA	6.15
42	NJ	5.09	ND	6.33	SC	6.11
43	KS	4.78	MA	6.15	IN	6.10
44	SC	4.36	MD	5.95	IA	6.00
45	DE	4.25	NC	5.90	MD	5.83
46	IN	3.80	SC	5.47	VA	5.73
47	MD	3.80	DE	5.23	MI	5.70
48	NC	3.22	IN	4.70	NC	5.04
49	VA	3.16	WV	4.52	WV	4.52
50	ND	2.86	VA	4.26	WY	3.06
51	WV	2.18	WY	3.64	MN	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 83 Farm: Cattle/Livestock		Class 2111 Cannery NOC		Class 2702 Logging or Lumbering	
1	CA	26.42	MA	17.73	CO	95.00
2	NV	21.48	CO	15.09	RI	76.90
3	AZ	20.98	NH	13.60	HI	70.77
4	RI	18.11	MN	12.39	IL	65.08
5	Oregon	18.03	RI	12.21	AR	64.24
6	FL	17.98	NM	11.49	DC	60.02
7	TX	17.55	MI	10.58	NY	56.07
8	AK	17.29	CT	10.36	MT	54.16
9	MN	16.98	CA	10.13	CT	53.82
10	DC	16.86	WA	9.06	IA	53.54
11	HI	16.25	AL	8.99	MI	52.21
12	MT	14.62	NV	8.56	MN	51.11
13	AL	14.34	FL	8.50	AL	50.00
14	CT	14.27	DC	8.29	LA	46.82
15	NY	13.91	AZ	8.11	SD	46.68
16	CO	13.90	ME	7.80	KY	42.39
17	ME	13.88	GA	7.73	MA	40.69
18	LA	13.54	OK	7.69	GA	40.34
19	WA	13.51	KS	7.59	DE	39.18
20	NH	13.01	MT	7.44	ME	38.08
21	WI	12.32	TX	7.21	MO	37.52
22	MO	11.76	UT	7.10	NM	37.21
23	GA	11.58	IA	7.08	TX	36.77
24	OK	11.48	AK	7.07	PA	36.15
25	NM	11.02	KY	7.03	MS	35.97
26	IL	10.79	LA	6.91	CA	34.06
27	SD	10.72	Oregon	6.91	FL	33.80
28	MI	10.42	DE	6.61	NJ	33.04
29	ID	10.34	IL	6.41	WV	32.47
30	PA	9.89	PA	6.36	IN	31.74
31	MS	9.87	NY	5.89	NH	31.47
32	VT	9.83	HI	5.82	AK	30.49
33	UT	9.72	MO	5.77	ID	29.62
34	SC	9.39	NJ	5.32	OK	29.58
35	DE	9.38	WI	5.27	WA	28.77
36	KY	8.92	MS	4.86	KS	28.63
37	OH	8.78	SC	4.81	AZ	27.92
38	MA	8.74	ID	4.73	NC	27.79
39	NJ	8.67	WV	4.52	OH	27.43
40	TN	7.88	VT	4.35	Oregon	26.97
41	NE	7.76	SD	4.35	MD	26.82
42	MD	7.65	OH	3.86	NE	26.80
43	NC	7.49	TN	3.51	UT	26.58
44	KS	7.41	NE	3.45	TN	26.29
45	ND	6.33	VA	3.44	VT	26.24
46	AR	6.25	MD	3.39	WI	25.25
47	VA	6.15	NC	3.36	VA	24.61
48	IA	5.90	IN	2.97	SC	23.29
49	WV	4.52	AR	2.88	NV	15.15
50	IN	4.51	WY	2.16	ND	11.66
51	WY	3.60	ND	-	WY	7.28

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 2710 Saw Mill			Class 2731 Planing or Molding Mill		Class 2802 Carpentry-Shop Only	
1	MT	46.76	MA	21.27	TX	23.56
2	RI	32.13	MT	18.84	CO	20.17
3	MN	29.15	RI	17.79	NV	20.15
4	HI	28.57	NV	16.71	GA	19.74
5	OH	27.43	CT	15.23	FL	18.50
6	LA	25.71	CA	14.87	NY	18.05
7	NY	25.53	MN	14.37	OK	15.57
8	CO	25.52	HI	13.68	MT	15.32
9	MA	24.00	TX	12.63	NH	14.68
10	MO	23.58	MI	12.49	ME	13.65
11	CT	22.24	FL	11.74	NM	13.31
12	TX	21.97	AL	11.65	WV	12.95
13	FL	21.79	ID	11.52	MI	12.86
14	ME	21.43	DC	11.33	AZ	12.74
15	DC	21.31	PA	11.25	CT	12.18
16	CA	20.95	WA	11.02	RI	12.04
17	KY	20.46	GA	10.86	AL	11.75
18	IL	19.11	NY	10.46	IL	11.71
19	OK	18.85	CO	10.36	DC	11.60
20	AL	18.53	VT	10.02	LA	11.53
21	NM	18.17	OK	9.81	PA	11.25
22	NV	16.71	ME	9.69	WA	11.02
23	TN	16.35	MO	9.61	KY	10.74
24	PA	16.19	Oregon	9.52	ID	10.30
25	AZ	15.29	IL	8.78	MA	9.24
26	GA	15.23	AK	8.72	VT	9.21
27	NH	14.72	NM	8.59	AK	9.17
28	WA	14.20	AZ	8.34	TN	8.96
29	KS	13.59	OH	8.32	HI	8.43
30	ID	13.39	KY	7.80	Oregon	8.00
31	VT	13.28	NH	7.58	MS	7.97
32	AK	13.27	LA	7.30	UT	7.96
33	WV	12.59	WY	7.28	MO	7.70
34	MI	12.49	NJ	7.16	AR	7.47
35	NE	12.09	TN	7.16	WY	7.28
36	ND	11.66	WI	7.12	NJ	7.16
37	Oregon	11.46	VA	6.60	NC	6.93
38	MD	11.05	KS	6.54	KS	6.70
39	DE	10.90	ND	6.02	MD	6.64
40	NJ	10.60	DE	5.98	SD	6.48
41	IA	10.52	SD	5.89	MN	6.19
42	SD	10.21	NE	5.77	OH	6.12
43	AR	10.12	IA	5.63	ND	6.02
44	WI	10.07	UT	5.20	NE	5.99
45	MS	9.84	MD	5.08	DE	5.98
46	UT	8.49	AR	5.05	SC	5.64
47	VA	8.35	WV	4.88	WI	5.59
48	NC	8.02	SC	4.70	VA	4.93
49	WY	7.28	IN	4.60	IN	4.83
50	SC	6.89	NC	4.03	IA	4.44
51	IN	6.49	MS	3.50	CA	-



APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

		Class 2812	Class 2915		Class 2916	
		<u>Cabinet Works-w/Machinery</u>	<u>Veneer Products Mfg</u>		<u>Veneer Prod-No Veneer Mfg</u>	
1	TX	16.57	ME	18.15	CT	25.81
2	CA	14.49	NY	17.29	FL	18.44
3	MN	13.65	CA	15.90	NY	17.29
4	Oregon	13.37	CT	15.48	CA	15.90
5	WV	12.95	RI	14.29	RI	15.03
6	NV	12.87	NV	12.87	NV	12.87
7	CO	12.06	PA	11.25	ME	11.57
8	DC	12.02	MN	10.63	AL	11.49
9	FL	11.87	WA	10.55	WA	11.02
10	NH	11.68	LA	10.44	CO	10.87
11	AZ	11.56	DC	9.56	HI	10.33
12	OK	11.46	CO	9.38	GA	10.23
13	MT	10.86	TX	9.38	NM	10.22
14	AK	10.82	AK	9.30	AK	10.01
15	ID	10.76	OK	8.63	DC	9.96
16	CT	10.72	FL	8.58	TX	9.38
17	AL	10.71	MI	8.57	NH	9.20
18	RI	10.63	HI	8.40	UT	9.19
19	LA	10.09	IL	8.38	Oregon	9.15
20	NM	10.07	NH	8.31	MN	8.91
21	GA	9.55	Oregon	8.17	LA	8.90
22	ME	9.51	GA	8.09	KY	8.78
23	MA	9.24	AZ	8.06	MI	8.57
24	NY	8.99	WI	8.06	OK	8.53
25	MI	8.73	AL	7.99	OH	8.32
26	KY	8.54	NM	7.94	VT	8.28
27	IL	8.04	TN	7.91	IL	8.18
28	TN	7.93	OH	7.66	ID	7.83
29	SD	7.79	NJ	7.16	AZ	7.41
30	WA	7.61	NC	7.04	NJ	7.16
31	WY	7.28	KY	6.91	TN	7.07
32	NJ	7.16	MD	6.88	MO	7.05
33	HI	7.04	ID	6.77	PA	7.02
34	PA	6.98	AR	6.53	NE	6.93
35	AR	6.74	MO	6.47	KS	6.51
36	UT	6.70	ND	6.02	IA	6.11
37	OH	6.12	DE	5.98	ND	6.02
38	MO	6.05	IA	5.78	MD	5.87
39	ND	6.02	UT	5.57	MS	5.57
40	KS	6.01	MS	5.29	SD	5.50
41	NE	5.85	MT	5.27	WI	5.39
42	VT	5.85	KS	5.22	AR	5.13
43	SC	5.24	VA	5.11	DE	4.99
44	WI	5.19	IN	4.98	WV	4.88
45	DE	4.86	VT	4.98	IN	4.84
46	MS	4.59	WV	4.88	NC	4.17
47	NC	4.58	NE	4.76	SC	3.52
48	MD	4.08	SD	4.66	VA	3.49
49	IN	3.56	SC	3.88	WY	2.43
50	IA	3.29	WY	2.43	MT	-
51	VA	1.87	MA	-	MA	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 3507			Class 3632		Class 3724	
Agricultural Mach Mfg			Machine Shop NOC		Millwright Work NOC	
1	TX	12.90	TX	12.36	ME	23.76
2	CA	12.85	MI	9.56	MN	21.94
3	RI	11.98	DC	8.88	IL	20.76
4	NY	11.74	FL	8.73	CT	19.76
5	MA	11.01	CO	8.42	AK	19.34
6	MN	10.46	HI	8.37	MT	18.91
7	ME	10.39	MT	8.33	FL	17.75
8	CO	9.51	AK	8.32	OH	17.24
9	GA	9.49	ID	7.68	AL	15.35
10	DC	9.21	CA	7.59	NV	14.74
11	FL	8.76	RI	7.46	MA	13.73
12	AL	8.57	NY	7.38	RI	13.47
13	NM	8.13	AL	7.23	TX	13.47
14	MT	8.07	NV	7.10	MI	13.30
15	Oregon	7.90	IL	7.08	AZ	12.97
16	CT	7.73	MN	7.08	NH	12.31
17	IL	7.65	LA	7.05	Oregon	12.27
18	MI	7.62	CT	7.00	IA	12.12
19	LA	7.60	NM	6.63	NY	11.93
20	AK	7.52	ME	6.41	CA	11.73
21	NH	7.48	PA	6.35	NM	11.73
22	KY	7.42	GA	6.30	CO	11.49
23	MD	7.38	OK	6.04	GA	10.62
24	HI	7.36	MA	5.82	OK	10.47
25	OK	7.27	DE	5.72	LA	10.33
26	ID	6.98	KY	5.64	KS	10.24
27	AZ	6.70	MS	5.56	WI	10.21
28	NV	6.44	TN	5.49	VT	10.09
29	PA	6.35	AZ	5.39	SC	9.94
30	NJ	6.34	Oregon	5.22	PA	9.92
31	DE	5.72	WV	5.13	KY	9.40
32	AR	5.69	MO	4.96	TN	8.89
33	MS	5.67	WA	4.91	AR	8.80
34	WI	5.43	AR	4.29	ID	8.60
35	WA	5.29	OH	4.22	MO	8.60
36	OH	5.16	UT	4.08	HI	7.81
37	IA	5.07	NH	3.98	WY	7.28
38	TN	4.97	SD	3.85	WA	7.23
39	MO	4.95	NE	3.74	MS	7.01
40	NE	4.94	MD	3.63	UT	6.95
41	KS	4.88	NJ	3.58	NC	6.89
42	VT	4.71	WI	3.51	SD	6.73
43	WV	4.09	SC	3.31	DE	6.39
44	UT	4.05	KS	3.07	MD	6.22
45	SD	3.98	IA	2.99	NE	6.07
46	ND	3.97	VT	2.98	NJ	6.06
47	SC	3.54	VA	2.76	VA	5.72
48	NC	3.36	WY	2.65	IN	5.45
49	VA	2.81	NC	2.60	WV	5.01
50	IN	2.45	IN	2.48	DC	4.67
51	WY	0.93	ND	1.79	ND	4.06

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 4299 Printing		Class 5183 Plumbing NOC		Class 5190 Electrical Wiring w/i Bldgs	
1	MN	8.26	DC	16.60	FL	12.15
2	CA	6.87	CT	16.27	AK	11.95
3	RI	6.56	FL	14.51	TX	11.60
4	HI	6.26	IL	14.24	DC	10.68
5	CT	6.25	MN	13.98	ME	10.40
6	FL	6.18	ME	13.01	AZ	10.39
7	PA	5.82	TX	12.88	CT	10.29
8	TX	5.59	MT	12.15	IL	9.56
9	NY	5.57	AL	11.70	NV	9.30
10	CO	5.42	CO	11.54	MN	9.06
11	MA	5.21	NV	11.30	HI	8.89
12	IL	5.01	MA	10.89	MT	8.64
13	NV	4.98	NH	10.77	RI	8.20
14	ME	4.70	NM	10.37	AL	8.18
15	NH	4.52	NY	9.46	MA	8.05
16	MT	4.20	LA	9.35	MS	7.91
17	GA	4.13	PA	9.30	NY	7.85
18	MI	4.04	Oregon	9.10	SC	7.70
19	KS	4.03	CA	8.90	WY	7.28
20	AZ	3.99	WA	8.67	CA	7.26
21	NM	3.78	SD	8.64	LA	7.11
22	KY	3.63	MI	8.40	NC	7.09
23	AL	3.44	AK	8.12	UT	7.05
24	Oregon	3.37	AZ	7.96	PA	6.97
25	ID	3.34	ID	7.65	MI	6.94
26	DC	3.27	WY	7.28	GA	6.80
27	NE	3.27	IA	7.14	NM	6.64
28	AK	3.12	MD	6.87	NH	6.62
29	WI	3.11	KY	6.86	CO	6.56
30	DE	3.07	WI	6.68	AR	6.48
31	OH	3.05	TN	6.65	ID	6.07
32	MO	2.82	GA	6.44	MD	5.99
33	NJ	2.65	UT	6.41	Oregon	5.83
34	WA	2.64	AR	6.23	DE	5.82
35	AR	2.60	RI	6.19	WI	5.71
36	LA	2.52	OH	6.09	KY	5.48
37	MD	2.45	OK	6.07	TN	5.37
38	IA	2.44	NC	5.90	IA	5.33
39	TN	2.42	MS	5.82	OK	5.27
40	SD	2.41	KS	5.77	WA	5.26
41	MS	2.39	VT	5.68	WV	5.01
42	OK	2.38	DE	5.41	MO	4.56
43	NC	1.90	HI	5.36	SD	4.50
44	VA	1.85	WV	5.33	OH	4.41
45	VT	1.81	SC	5.24	KS	4.33
46	SC	1.79	NE	5.07	NE	4.20
47	UT	1.67	MO	5.02	VA	4.19
48	IN	1.46	VA	4.94	VT	3.91
49	WV	1.27	NJ	4.30	NJ	3.70
50	WY	0.91	ND	3.86	IN	2.70
51	ND	0.71	IN	2.66	ND	2.23

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5213			Class 5221		Class 5403	
Concrete Const NOC			Concrete Work-Floors,etc		Carpentry NOC	
1	MA	38.80	MN	22.44	MN	45.32
2	FL	38.19	RI	21.76	ME	41.90
3	MN	32.23	MA	20.02	HI	39.81
4	IL	29.97	TX	19.49	MA	38.79
5	NM	28.69	MT	18.88	CT	33.67
6	DC	27.46	FL	16.54	FL	33.50
7	NH	26.13	CT	16.47	MT	29.10
8	TX	25.59	NH	15.95	TX	28.29
9	CT	25.54	AK	15.52	AZ	26.53
10	ME	25.11	CO	15.13	AL	24.40
11	MD	25.03	IL	14.09	Oregon	21.86
12	ID	22.99	NY	14.04	NH	21.77
13	MI	22.55	WV	13.85	CO	20.95
14	CO	20.96	Oregon	13.79	GA	20.73
15	PA	20.57	WA	13.19	CA	20.55
16	MT	20.42	MI	13.15	IL	20.06
17	VT	19.71	NV	12.32	ID	19.45
18	Oregon	19.68	ME	11.63	NV	18.92
19	RI	19.56	NM	11.47	SC	18.36
20	IA	18.04	OH	11.25	LA	17.65
21	AZ	17.77	AZ	11.09	WI	17.51
22	UT	17.68	GA	10.87	MI	16.87
23	AK	17.59	CA	10.55	NM	16.37
24	AR	16.86	PA	10.11	RI	16.25
25	KS	16.14	LA	10.05	WA	15.82
26	NY	15.67	OK	10.03	AR	15.44
27	AL	15.57	AL	9.93	NY	15.21
28	LA	14.15	DC	9.82	DC	15.13
29	HI	13.93	WI	9.58	OK	15.06
30	WV	13.85	NE	9.21	PA	15.05
31	GA	13.67	MO	9.06	MS	14.10
32	WA	13.26	HI	9.03	KY	13.95
33	CA	13.20	KY	8.70	SD	13.92
34	MS	13.13	KS	8.47	AK	13.07
35	NE	13.06	ND	8.28	IA	13.05
36	KY	12.96	MS	8.15	WV	12.95
37	OK	12.71	UT	7.99	VT	12.64
38	WI	12.43	TN	7.83	TN	12.61
39	NV	12.32	SD	7.56	DE	11.56
40	TN	11.52	WY	7.28	NC	11.56
41	SD	10.39	ID	7.06	UT	11.17
42	VA	10.36	VT	6.81	KS	11.08
43	OH	10.32	IA	6.78	OH	10.32
44	SC	10.21	AR	6.56	NE	9.54
45	MO	9.75	NJ	6.32	VA	9.44
46	DE	9.28	SC	6.32	MO	9.14
47	NC	8.39	DE	6.29	NJ	8.75
48	NJ	8.24	MD	6.20	IN	7.61
49	ND	7.53	NC	4.88	ND	7.53
50	WY	7.28	VA	4.16	MD	7.39
51	IN	6.81	IN	3.95	WY	7.28

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5445			Class 5474		Class 5506	
	<u>Wallboard Inst w/i Bldgs</u>		<u>Painting or Paperhang NOC</u>		<u>Street or Road Construction</u>	
1	CO	33.60	FL	30.42	MA	29.25
2	FL	26.95	MT	30.06	CT	24.86
3	Oregon	24.64	Oregon	24.63	MT	24.04
4	MT	24.27	RI	23.58	TX	23.60
5	NH	21.64	CO	21.85	MI	21.89
6	TX	18.95	MN	21.33	FL	21.40
7	MN	18.91	KY	19.05	PA	20.07
8	AZ	18.24	LA	18.75	RI	19.29
9	NV	17.92	ME	18.43	MN	17.99
10	AK	17.86	TX	18.29	LA	17.57
11	MA	17.62	CT	18.12	NY	17.20
12	CT	17.24	MA	17.32	CO	16.74
13	WA	16.18	ID	16.98	DC	16.70
14	ME	16.03	MI	16.82	NH	15.61
15	PA	14.69	NV	16.25	SC	15.12
16	MI	14.68	PA	16.09	DE	14.64
17	AL	14.40	IL	15.86	IL	14.61
18	NM	13.32	CA	15.79	GA	13.89
19	WV	12.95	AL	15.78	ME	13.69
20	ID	12.20	AZ	15.73	OK	12.49
21	MS	12.08	NH	15.42	KY	12.16
22	LA	12.05	UT	15.29	AL	11.64
23	CA	11.83	OH	14.87	CA	11.58
24	OH	11.82	WA	14.39	WA	11.56
25	IL	11.59	WV	13.85	HI	11.37
26	WI	11.40	DE	13.41	OH	11.25
27	UT	11.30	WI	13.19	NM	11.16
28	RI	11.30	AK	12.38	WV	10.58
29	OK	11.15	GA	12.36	MS	10.57
30	TN	10.65	NM	12.01	TN	10.56
31	GA	10.56	DC	11.68	SD	10.44
32	DC	10.44	OK	11.59	AZ	10.39
33	KY	10.39	NE	11.26	NV	10.27
34	NE	9.92	IA	11.16	WI	9.20
35	NY	9.08	NY	11.01	IA	9.12
36	SD	9.06	AR	10.54	Oregon	9.08
37	KS	8.71	MS	9.99	MD	9.01
38	NC	8.43	TN	9.56	AK	8.86
39	MD	7.97	NJ	9.55	KS	7.61
40	AR	7.90	KS	9.32	NJ	7.60
41	VT	7.86	SC	9.13	MO	7.38
42	DE	7.70	SD	8.61	AR	7.36
43	HI	7.68	MD	8.36	ID	7.05
44	WY	7.28	MO	8.09	UT	7.01
45	IA	7.25	HI	7.68	NE	6.97
46	SC	6.77	NC	7.28	WY	6.33
47	IN	6.32	WY	7.28	NC	6.17
48	VA	6.24	ND	7.14	ND	5.86
49	MO	5.90	VA	6.79	VT	5.37
50	NJ	5.36	VT	6.79	IN	5.21
51	ND	4.64	IN	4.83	VA	4.36

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5538 Sheet Metal Work			Class 5551 Roofing		Class 5645 Carpentry-Detached Dwelling	
1	NV	32.15	MN	82.27	FL	32.06
2	TX	22.92	NH	65.45	CO	30.89
3	FL	22.14	MA	64.89	MN	29.26
4	CT	21.30	CO	59.10	TX	24.46
5	AL	20.12	CT	53.02	AZ	22.16
6	MA	18.18	MT	48.29	HI	21.70
7	IL	17.09	FL	48.05	Oregon	21.62
8	ME	16.88	TX	47.24	CA	20.55
9	AZ	16.32	CA	42.02	AL	20.46
10	NY	16.29	DC	41.63	CT	20.15
11	LA	14.48	RI	41.25	IL	18.49
12	MN	13.55	IL	40.78	MT	18.33
13	NH	13.30	HI	40.64	NM	17.67
14	MT	13.18	MI	39.43	GA	17.57
15	CO	12.54	ME	37.53	MA	16.67
16	MI	11.50	WI	35.84	NV	16.50
17	NE	11.39	AL	34.85	WA	15.54
18	ID	11.38	Oregon	33.80	OK	15.03
19	NM	11.34	LA	33.32	LA	14.84
20	MD	11.28	NM	33.03	MI	14.72
21	MS	11.19	NY	32.02	KY	14.69
22	PA	11.18	PA	31.61	AK	14.55
23	GA	11.02	NV	29.91	NH	14.18
24	CA	10.76	OK	28.61	TN	14.09
25	Oregon	10.60	GA	28.45	SC	14.04
26	DC	10.48	MD	28.13	DE	13.83
27	DE	10.29	WA	28.02	ID	13.52
28	AK	10.19	ID	27.87	PA	13.08
29	KY	10.15	KS	27.37	NY	12.83
30	TN	10.08	AZ	27.22	RI	12.29
31	SC	9.94	UT	26.27	ME	12.27
32	AR	9.88	NE	26.05	AR	12.22
33	VT	9.81	IA	25.42	WI	11.75
34	OK	9.62	SD	23.39	NE	11.70
35	WI	9.05	DE	22.89	UT	11.17
36	RI	8.97	AK	22.70	MS	10.94
37	KS	8.77	MO	21.49	KS	10.93
38	WA	8.52	TN	21.31	OH	10.32
39	HI	8.32	OH	20.80	MO	9.44
40	IA	8.24	NJ	20.33	WV	9.36
41	MO	7.86	KY	20.32	DC	8.98
42	NC	7.54	AR	19.82	NC	8.87
43	SD	7.36	VA	19.27	NJ	8.75
44	WY	7.28	SC	17.47	MD	8.00
45	VA	6.75	NC	14.84	VA	7.70
46	UT	6.30	MS	14.63	IA	7.59
47	WV	6.25	VT	13.96	SD	7.55
48	OH	6.09	IN	13.47	ND	7.53
49	NJ	5.19	WV	12.04	WY	7.28
50	IN	4.86	ND	11.74	VT	7.27
51	ND	3.86	WY	7.28	IN	7.03

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 6217 Excavation		Class 7219 Trucking NOC		Class 7380 Drivers, Chauffeurs NOC	
1	MT	23.52	CT	27.19	MN	13.57
2	MN	19.20	MN	26.28	CT	13.54
3	TX	18.16	FL	24.77	FL	12.54
4	FL	17.47	MT	22.22	TX	12.25
5	RI	17.01	AK	21.61	MA	11.94
6	LA	16.78	MA	20.75	NV	11.39
7	DC	16.09	AL	20.23	RI	11.29
8	CO	15.99	MI	19.26	CO	9.98
9	CT	15.27	TX	18.38	NH	9.90
10	MI	15.09	PA	18.14	NY	9.80
11	AL	14.41	IL	17.97	MI	9.59
12	ME	14.07	CA	17.82	GA	9.50
13	GA	14.05	CO	17.71	ME	9.34
14	OK	13.11	DC	17.56	DC	8.91
15	NH	12.88	NH	17.47	OH	8.58
16	Oregon	12.40	ME	17.29	IL	8.45
17	NY	12.39	LA	17.26	AL	8.18
18	NM	11.99	NM	16.73	NM	8.16
19	AK	11.95	OH	16.06	AK	7.74
20	WA	11.56	Oregon	15.98	NJ	7.21
21	PA	11.42	OK	15.58	Oregon	7.12
22	OH	11.25	NY	15.56	LA	7.00
23	MA	11.21	NV	15.37	OK	6.70
24	IL	11.14	GA	14.41	HI	6.57
25	NV	11.14	RI	14.25	WY	6.23
26	AZ	11.05	HI	14.11	MD	6.16
27	MS	10.90	AR	13.81	KY	6.03
28	HI	10.81	ID	13.58	ID	5.91
29	AR	10.13	AZ	13.14	MT	5.71
30	KY	9.71	WA	12.68	UT	5.67
31	WV	9.14	UT	12.32	VT	5.62
32	ID	9.09	KY	11.86	MO	5.58
33	WI	8.81	WI	11.79	WA	5.56
34	TN	8.65	DE	11.75	NE	5.53
35	CA	8.62	IA	11.54	TN	5.50
36	NC	8.56	KS	11.40	SD	5.44
37	DE	8.54	MO	11.40	SC	5.40
38	NE	8.48	NE	11.24	WV	5.34
39	IA	7.58	NJ	10.91	MS	5.11
40	MO	7.48	MD	10.86	IA	4.84
41	MD	7.32	SD	10.57	KS	4.78
42	WY	7.28	MS	10.52	AR	4.73
43	VT	7.23	WV	9.92	VA	4.04
44	NJ	7.19	TN	9.58	NC	3.94
45	SD	7.05	SC	9.32	WI	3.92
46	VA	6.82	NC	9.24	IN	3.03
47	UT	6.38	IN	9.09	ND	2.05
48	SC	6.23	ND	8.94	AZ	-
49	ND	5.93	VA	8.55	DE	-
50	KS	5.57	WY	7.28	CA	-
51	IN	5.34	VT	6.18	PA	-

## APPENDIX 4 (cont.)

## WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 7720 Police Officers		Class 8006 Store: Grocery Retail		Class 8008 Store: Clothing, Dry Goods	
1	VT	17.54	TX	16.25	CA	3.92
2	CA	13.43	FL	12.27	TX	3.59
3	CT	9.43	CO	8.76	MA	3.41
4	TX	9.25	GA	8.71	RI	3.13
5	FL	9.05	AL	7.71	GA	2.92
6	NH	8.80	LA	7.66	Oregon	2.78
7	RI	8.80	MT	7.40	MS	2.74
8	OK	8.70	NM	7.21	LA	2.46
9	MT	8.57	Oregon	7.02	PA	2.33
10	NM	8.50	MS	6.42	NY	2.31
11	PA	8.02	MA	6.38	MN	2.25
12	NV	8.00	RI	6.33	DC	2.24
13	GA	7.48	CT	5.85	AZ	2.23
14	IL	7.02	CA	5.59	FL	2.20
15	LA	6.76	HI	5.58	NH	2.04
16	AL	6.66	PA	5.09	CO	2.03
17	MN	6.36	AR	5.02	AL	1.90
18	AZ	6.22	AK	5.01	CT	1.82
19	ME	6.22	MN	4.81	MI	1.81
20	Oregon	6.04	ID	4.74	MT	1.80
21	DE	6.00	OK	4.74	KY	1.65
22	HI	5.78	MO	4.70	NV	1.64
23	MA	5.75	TN	4.70	ID	1.62
24	OH	5.61	NY	4.65	ME	1.62
25	MI	5.42	SC	4.64	NJ	1.54
26	MO	5.19	NC	4.30	UT	1.47
27	AK	5.01	WA	4.28	OH	1.44
28	KS	4.95	SD	4.13	IL	1.43
29	CO	4.75	NV	4.09	MO	1.43
30	MS	4.57	IL	3.93	AK	1.41
31	NY	4.55	UT	3.87	TN	1.39
32	NJ	4.45	ME	3.80	NM	1.38
33	TN	4.43	NJ	3.79	VT	1.35
34	DC	3.94	MD	3.73	HI	1.32
35	MD	3.92	MI	3.73	DE	1.29
36	SC	3.88	NH	3.69	WV	1.25
37	AR	3.74	VA	3.65	IN	1.23
38	UT	3.74	OH	3.64	SD	1.14
39	SD	3.73	AZ	3.61	SC	1.14
40	KY	3.69	DC	3.55	NC	1.10
41	NC	3.62	NE	3.43	MD	1.10
42	WI	3.31	KS	3.41	OK	1.10
43	ID	3.18	IA	3.38	KS	1.06
44	WA	3.18	DE	3.34	AR	1.05
45	IA	3.06	KY	2.91	WA	1.05
46	NE	2.93	WI	2.91	WY	0.96
47	ND	2.88	VT	2.90	VA	0.95
48	IN	2.62	IN	2.17	WI	0.95
49	VA	2.48	WY	2.17	ND	0.85
50	WV	2.28	WV	1.84	NE	0.84
51	WY	1.44	ND	0.85	IA	0.73



APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 8010 Store: Hardware			Class 8017 Store: Retail NOC			Class 8018 Store: Wholesale NOC		
1	TX	6.43	TX	6.45	CT	12.82		
2	MA	4.81	CA	5.59	CA	10.26		
3	GA	4.68	RI	3.93	MN	10.12		
4	MN	4.56	OH	3.64	FL	9.90		
5	NV	4.46	FL	3.58	NM	9.80		
6	RI	4.33	AK	3.07	NH	9.43		
7	PA	4.22	GA	3.00	CO	9.27		
8	CT	4.02	AZ	2.99	TX	9.24		
9	AK	3.95	NV	2.99	MA	9.16		
10	FL	3.73	Oregon	2.97	PA	8.35		
11	IL	3.72	ID	2.92	MI	8.10		
12	CO	3.70	PA	2.91	VT	7.90		
13	AZ	3.69	DE	2.83	LA	7.67		
14	LA	3.51	NY	2.68	AL	7.05		
15	NY	3.50	CT	2.54	DC	7.03		
16	Oregon	3.29	MA	2.47	ME	6.77		
17	MT	3.23	LA	2.46	Oregon	6.72		
18	DC	3.13	AL	2.41	NY	6.60		
19	AL	3.11	HI	2.40	NV	6.45		
20	ID	3.03	MN	2.34	NE	6.19		
21	TN	2.99	MI	2.34	RI	6.09		
22	WY	2.99	CO	2.32	MD	6.05		
23	NH	2.82	MS	2.32	GA	6.02		
24	MO	2.79	MT	2.27	IL	5.96		
25	MI	2.78	OK	2.27	AR	5.80		
26	KY	2.67	NJ	2.22	OH	5.74		
27	MD	2.62	NM	2.21	HI	5.56		
28	NJ	2.51	IL	2.16	MT	5.47		
29	NM	2.50	DC	2.07	MO	5.44		
30	OH	2.48	ME	2.06	ID	5.26		
31	OK	2.43	TN	2.05	AZ	5.15		
32	ME	2.32	MO	2.00	IA	5.00		
33	HI	2.28	UT	1.99	AK	4.95		
34	WI	2.28	WY	1.96	WA	4.93		
35	SD	2.07	AR	1.90	KS	4.87		
36	KS	2.03	MD	1.90	DE	4.85		
37	AR	1.98	KY	1.86	KY	4.74		
38	MS	1.84	KS	1.71	OK	4.72		
39	VT	1.77	NH	1.69	SD	4.65		
40	DE	1.76	SD	1.62	WI	4.64		
41	UT	1.75	SC	1.53	TN	4.63		
42	WA	1.67	WI	1.52	MS	4.62		
43	IA	1.52	IA	1.46	NJ	4.18		
44	SC	1.52	NE	1.41	NC	3.43		
45	NC	1.46	WA	1.41	SC	3.11		
46	NE	1.44	NC	1.27	VA	3.08		
47	VA	1.38	WV	1.25	IN	2.69		
48	WV	1.25	VT	1.16	UT	2.49		
49	ND	1.18	VA	1.13	ND	2.18		
50	IN	1.17	IN	1.10	WV	2.18		
51	CA	-	ND	0.85	WY	2.12		

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 8021		Class 8033		Class 8232		
Store: Meat,Fish-Wholesale		Store: Meat,Grocery-Retail		Lumberyard New Materials		
1	CA	19.49	TX	8.35	TX	19.41
2	TX	18.51	AZ	7.62	CT	19.40
3	CT	18.38	NY	6.80	CO	15.94
4	MA	17.62	DC	6.53	MN	15.39
5	RI	16.20	MA	6.38	FL	13.71
6	Oregon	15.99	NM	6.19	AZ	13.11
7	DC	13.60	MT	6.02	HI	12.92
8	MI	13.44	FL	5.98	NY	11.80
9	CO	13.00	CA	5.59	LA	11.51
10	FL	12.60	IL	5.43	RI	11.38
11	MN	12.25	CT	5.26	AL	11.35
12	ME	12.23	CO	5.14	CA	11.29
13	OK	12.04	MN	5.14	GA	10.82
14	LA	11.72	PA	5.09	MA	10.66
15	AZ	11.43	RI	4.83	MT	10.38
16	NH	11.14	ID	4.77	NM	10.36
17	WA	11.09	Oregon	4.72	PA	10.36
18	PA	10.39	MD	4.70	KY	9.81
19	NM	10.18	MI	4.61	NH	9.63
20	SD	10.03	GA	4.56	AK	9.46
21	GA	10.01	LA	4.55	ME	9.32
22	TN	9.14	ME	4.14	TN	9.03
23	NY	8.98	ND	4.12	NV	8.80
24	MT	8.47	NV	4.09	MI	8.62
25	HI	8.05	OH	3.64	IL	8.49
26	ID	8.04	AK	3.57	AR	8.12
27	MO	7.78	NJ	3.56	OK	8.04
28	NV	7.33	WI	3.52	DC	7.68
29	OH	7.31	WA	3.50	WI	7.47
30	WI	7.26	DE	3.34	Oregon	7.42
31	KS	7.16	MS	3.13	MO	6.64
32	KY	7.00	AL	3.02	OH	6.42
33	NJ	6.94	HI	3.02	NJ	6.41
34	IL	6.65	KY	3.01	VT	6.39
35	AL	6.45	NH	2.95	SD	6.34
36	IA	6.40	OK	2.88	WA	6.21
37	AK	6.39	VA	2.85	UT	6.20
38	DE	6.36	UT	2.85	KS	6.19
39	VT	6.23	MO	2.76	ID	6.07
40	MS	6.21	KS	2.43	DE	5.63
41	UT	5.89	SC	2.41	NC	5.54
42	NE	5.40	AR	2.39	SC	5.20
43	IN	4.77	TN	2.18	VA	5.14
44	AR	4.61	WY	2.17	NE	4.76
45	ND	4.12	SD	2.09	MD	4.53
46	NC	3.11	NC	2.08	IN	4.40
47	MD	3.01	NE	2.03	IA	3.95
48	SC	2.94	VT	1.96	WV	3.29
49	VA	2.86	IN	1.91	WY	2.81
50	WV	2.18	WV	1.84	MS	2.78
51	WY	2.17	IA	1.83	ND	2.73

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 8742 Salespersons-Outside			Class 8810 Clerical Office Employees		Class 8829 Convalescent or Nursing Home	
1	FL	1.48	CA	0.94	TX	21.07
2	RI	1.40	HI	0.86	MT	18.24
3	CA	1.34	FL	0.72	Oregon	14.92*
4	LA	1.34	GA	0.66	CO	14.27
5	TX	1.34	LA	0.64	CA	12.80
6	HI	1.32	TX	0.64	NV	12.51
7	CT	1.30	NM	0.63	PA	12.08
8	AL	1.30	PA	0.59	ID	11.47
9	ME	1.22	Oregon	0.59	MN	10.87
10	MN	1.21	NV	0.57	FL	10.59
11	PA	1.13	MT	0.57	AZ	10.30
12	NE	1.11	CT	0.55	GA	10.17
13	NM	1.08	NY	0.55	RI	8.96
14	WV	1.08	AL	0.53	LA	8.88
15	VT	1.08	SC	0.53	OK	8.73
16	MS	1.07	AZ	0.52	WA	8.64
17	GA	1.04	AK	0.52	NH	8.44
18	NY	1.02	RI	0.52	OH	8.43
19	AR	1.00	WV	0.51	MI	8.43
20	KY	0.99	CO	0.49	AL	8.10
21	NH	0.99	ME	0.49	AR	7.79
22	AK	0.97	OK	0.47	TN	7.31
23	OK	0.97	NH	0.46	KY	7.23
24	Oregon	0.94	MS	0.46	MO	7.07
25	MI	0.91	SD	0.46	NM	6.99
26	MT	0.91	DC	0.45	MA	6.88
27	NV	0.89	ID	0.43	MS	6.82
28	ID	0.85	MI	0.43	ME	6.73
29	SC	0.82	VT	0.43	NY	6.73
30	CO	0.81	AR	0.41	AK	6.48
31	KS	0.80	KY	0.40	CT	6.06
32	WY	0.80	DE	0.39	IL	5.93
33	UT	0.80	MN	0.39	DC	5.78
34	IL	0.79	TN	0.38	UT	5.73
35	SD	0.77	KS	0.37	KS	5.68
36	WI	0.77	MA	0.37	SD	5.54
37	MA	0.75	NJ	0.37	WI	5.39
38	AZ	0.71	MO	0.37	NE	5.07
39	NC	0.71	IL	0.36	VT	4.71
40	IA	0.69	UT	0.35	DE	4.62
41	MO	0.69	IA	0.30	WV	4.56
42	TN	0.69	NE	0.29	HI	4.50
43	MD	0.65	WI	0.29	IA	4.04
44	DE	0.60	NC	0.28	NJ	3.66
45	NJ	0.60	WY	0.28	IN	3.54
46	DC	0.59	MD	0.27	MD	3.48
47	VA	0.59	VA	0.26	SC	3.18
48	IN	0.58	OH	0.24	VA	2.91
49	ND	0.49	IN	0.23	NC	2.83
50	OH	0.45	WA	0.18	WY	2.07
51	WA	0.44	ND	0.12	ND	1.94

\* The class, Convalescent or Nursing Home, All Employees (8829) has been discontinued in Oregon. The rate for Retirement, Nursing, Convalescent Centers, Health Care Employees (8824) was substituted.

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8833		Class 8868		Class 9014	
	Hospital: Prof Employees		College: Prof Emp & Clerical		Bldgs-Oper by Contractors	
1	MT	4.20	CA	2.45	CO	12.26
2	CA	4.01	NV	1.71	Oregon	11.98
3	NV	3.41	WY	1.58	CA	11.57
4	FL	3.30	TX	1.25	TX	11.38
5	HI	3.06	FL	1.22	FL	10.68
6	CO	2.93	OH	1.17	RI	10.55
7	RI	2.90	CT	1.06	HI	10.50
8	AZ	2.72	PA	1.03	ID	10.28
9	MA	2.49	HI	0.97	MN	10.02
10	PA	2.49	NY	0.90	MT	9.96
11	NY	2.48	KY	0.86	MA	9.06
12	ID	2.44	AR	0.82	NM	9.03
13	TX	2.44	MN	0.80	PA	8.53
14	MN	2.37	AL	0.75	GA	8.35
15	AL	2.34	RI	0.71	NV	7.94
16	VT	2.27	NM	0.70	ME	7.85
17	NH	2.24	CO	0.68	IL	7.39
18	CT	2.19	AK	0.67	NH	7.30
19	DE	2.13	NH	0.67	MI	7.27
20	MI	2.13	NJ	0.67	OK	7.19
21	LA	2.08	GA	0.66	NY	7.14
22	WY	2.07	AZ	0.65	OH	7.11
23	NM	2.06	DE	0.63	LA	6.96
24	OK	2.06	ME	0.63	AZ	6.80
25	ME	2.00	IL	0.60	DC	6.67
26	OH	1.95	MA	0.60	KS	6.57
27	ND	1.94	TN	0.58	WA	6.30
28	WA	1.90	WA	0.58	NE	6.20
29	KY	1.82	Oregon	0.56	KY	5.88
30	GA	1.76	DC	0.55	UT	5.83
31	MS	1.62	SC	0.54	AL	5.63
32	IL	1.52	LA	0.52	MS	5.51
33	Oregon	1.48	MI	0.50	VT	5.35
34	NJ	1.45	MS	0.46	CT	5.31
35	DC	1.36	WV	0.46	DE	5.24
36	TN	1.29	ID	0.45	AR	5.22
37	AK	1.26	MO	0.43	SD	5.07
38	MO	1.26	NC	0.43	AK	4.99
39	SD	1.26	MT	0.43	MO	4.89
40	WI	1.25	SD	0.43	TN	4.89
41	WV	1.24	OK	0.43	WI	4.82
42	IA	1.17	VT	0.41	ND	4.77
43	KS	1.12	IA	0.40	IA	4.62
44	NE	1.02	NE	0.39	NJ	4.50
45	AR	1.00	MD	0.38	IN	4.27
46	UT	1.00	KS	0.37	WV	4.13
47	MD	0.99	ND	0.30	SC	3.78
48	NC	0.98	WI	0.29	NC	3.74
49	SC	0.97	VA	0.26	MD	3.00
50	VA	0.83	UT	0.21	VA	2.78
51	IN	0.52	IN	0.19	WY	2.45

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 9015		Class 9040		Class 9052		
<u>Bldgs-Oper by Owner/Lessee</u>		<u>Hospital: All Other Emp</u>		<u>Hotel: All Other Emp, Sales</u>		
1	CA	11.57	TX	15.12	CA	12.80
2	TX	10.61	AK	10.58	TX	12.54
3	RI	10.57	NM	10.09	Oregon	10.69
4	CT	10.38	GA	9.01	FL	8.75
5	FL	10.28	HI	8.98	MT	8.42
6	MN	10.02	MN	8.41	ID	8.15
7	NH	9.98	FL	8.25	OK	8.04
8	Oregon	8.94	CO	8.20	NV	6.94
9	AZ	8.81	Oregon	7.65	WA	6.81
10	HI	8.73	AZ	7.59	CO	6.71
11	PA	8.53	NY	7.36	PA	6.58
12	GA	8.52	CT	7.32	NM	6.38
13	CO	8.14	MA	7.25	OH	6.26
14	NM	7.97	MT	7.11	AZ	6.25
15	MA	7.86	LA	7.00	MA	5.96
16	NV	7.80	ME	6.99	AL	5.83
17	MS	7.53	ID	6.53	GA	5.78
18	OK	7.44	NH	5.97	KY	5.47
19	MT	7.23	DC	5.66	MS	5.43
20	MI	7.27	RI	5.65	AK	5.32
21	OH	7.11	UT	5.64	MI	5.24
22	LA	6.90	AR	5.55	CT	5.18
23	ME	6.63	MI	5.55	HI	5.16
24	ID	6.44	VT	5.43	NY	5.12
25	AK	6.30	OK	5.42	MO	5.06
26	SD	6.23	IL	5.41	MN	4.93
27	AR	5.94	AL	5.17	RI	4.91
28	NY	5.56	TN	4.86	LA	4.73
29	AL	5.52	MO	4.60	IL	4.65
30	DE	5.24	KY	4.54	NH	4.65
31	MO	5.24	MS	4.42	ME	4.60
32	IL	5.14	KS	4.24	DC	4.51
33	WI	4.89	SD	4.16	TN	4.41
34	ND	4.77	CA	4.01	AR	4.15
35	TN	4.72	WI	3.96	SD	4.15
36	WA	4.68	NC	3.93	KS	3.89
37	KS	4.56	IA	3.77	IA	3.79
38	NJ	4.43	NV	3.41	VT	3.66
39	VT	4.34	MD	3.33	IN	3.63
40	KY	4.31	SC	3.31	NE	3.51
41	IA	4.15	NE	3.27	WI	3.50
42	SC	4.15	VA	3.13	UT	3.46
43	NC	4.14	IN	2.72	WY	3.42
44	WV	4.13	PA	2.49	MD	3.40
45	MD	3.93	DE	2.13	NJ	3.36
46	NE	3.82	WY	2.07	WV	3.21
47	UT	3.82	OH	1.95	DE	2.97
48	DC	3.67	ND	1.94	NC	2.51
49	IN	3.65	WA	1.90	SC	2.43
50	VA	3.21	NJ	1.45	VA	2.22
51	WY	2.45	WV	1.24	ND	0.77

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 9079			Class 9101		
Restaurant NOC			College: All Other Emp		
1	TX	8.77	TX	10.79	
2	CA	7.89	CA	9.45	
3	FL	7.61	CO	9.16	
4	Oregon	6.37	MT	7.81	
5	GA	6.09	NM	7.65	
6	AK	5.26	Oregon	7.46	
7	CO	5.25	NY	7.40	
8	MT	5.16	FL	7.21	
9	AZ	5.05	DC	6.68	
10	OK	5.02	RI	6.61	
11	AL	4.99	GA	6.58	
12	MN	4.93	HI	6.20	
13	MA	4.82	CT	6.09	
14	LA	4.81	ID	5.98	
15	NV	4.72	AZ	5.94	
16	RI	4.47	MN	5.89	
17	HI	4.46	LA	5.84	
18	NY	4.46	NJ	5.61	
19	PA	4.40	IL	5.60	
20	ID	4.30	ME	5.59	
21	CT	4.24	MA	5.38	
22	MS	4.23	NH	5.00	
23	NM	4.21	MI	4.88	
24	KY	4.18	OK	4.87	
25	OH	3.77	MO	4.74	
26	TN	3.73	SD	4.45	
27	MI	3.66	KY	4.24	
28	IL	3.61	KS	4.18	
29	MO	3.59	AL	4.14	
30	ME	3.55	AR	3.93	
31	WA	3.48	WI	3.91	
32	DC	3.42	MS	3.66	
33	UT	3.22	IA	3.45	
34	NJ	3.15	TN	3.24	
35	KS	3.06	VT	3.15	
36	AR	2.99	MD	2.98	
37	NH	2.99	UT	2.97	
38	DE	2.86	AK	2.92	
39	VT	2.81	SC	2.83	
40	SC	2.81	NE	2.46	
41	WV	2.72	IN	2.43	
42	WI	2.56	NC	2.27	
43	NC	2.51	VA	2.13	
44	NE	2.48	NV	1.71	
45	SD	2.47	WY	1.58	
46	IA	2.42	OH	1.17	
47	IN	2.39	PA	1.03	
48	MD	2.35	DE	0.63	
49	ND	2.17	WA	0.58	
50	VA	1.99	WV	0.46	
51	WY	1.96	ND	0.30	

APPENDIX TABLE 5

1991 ASSIGNED RISK POOL SIZE, BY STATE  
FOR COVERAGES IN POOLS MANAGED BY NCCI

State	ARP as % of Direct Premiums Written	Number of ARP Risks as of 12/31/91
Alabama	36.3%	12,267
Alaska	13.1%	5,429
Arizona	3.3%	688
Arkansas	41.8%	13,144
Connecticut	13.0%	12,499
Delaware	11.7%	1,638
D.C.	16.0%	2,330
Florida	21.5%	60,803
Georgia	20.4%	14,626
Hawaii	11.4%	5,271
Illinois	15.3%	33,299
Indiana	17.6%	10,638
Iowa	17.6%	6,304
Kansas	30.0%	13,071
Kentucky	29.3%	15,496
Louisiana	79.9%	33,986
Maine	76.8%	21,745
Massachusetts	50.4%	58,490
Michigan	10.6%	23,165
Mississippi	40.3%	8,228
Missouri	33.1%	21,801
Nebraska	25.2%	5,243
New Hampshire	29.7%	11,899
New Jersey	10.9%	43,464
New Mexico	45.9%	8,441
North Carolina	21.1%	23,881
Oregon	11.4%	11,970
Rhode Island	85.2%	10,088
South Carolina	33.5%	12,927
South Dakota	23.9%	3,835
Tennessee	32.2%	20,328
Vermont	32.4%	7,056
Virginia	19.1%	20,503
TOTAL	25.9%	554,553

Notes: Effective August 20, 1990, Idaho developed a full, formal workers' compensation insurance plan, reinsurable under the National Pool. The National Pool provides limited coverage in California, Colorado, Maryland, Montana, Ohio, Oklahoma, Pennsylvania, Utah, Washington, West Virginia, and Wyoming. Independent assigned risk plans exist in Minnesota, Texas, and Wisconsin but information is not readily available.

Source: *Management Summary 1991 - The Workers' Compensation Reinsurance Pools*, NCCI, 1992.



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