

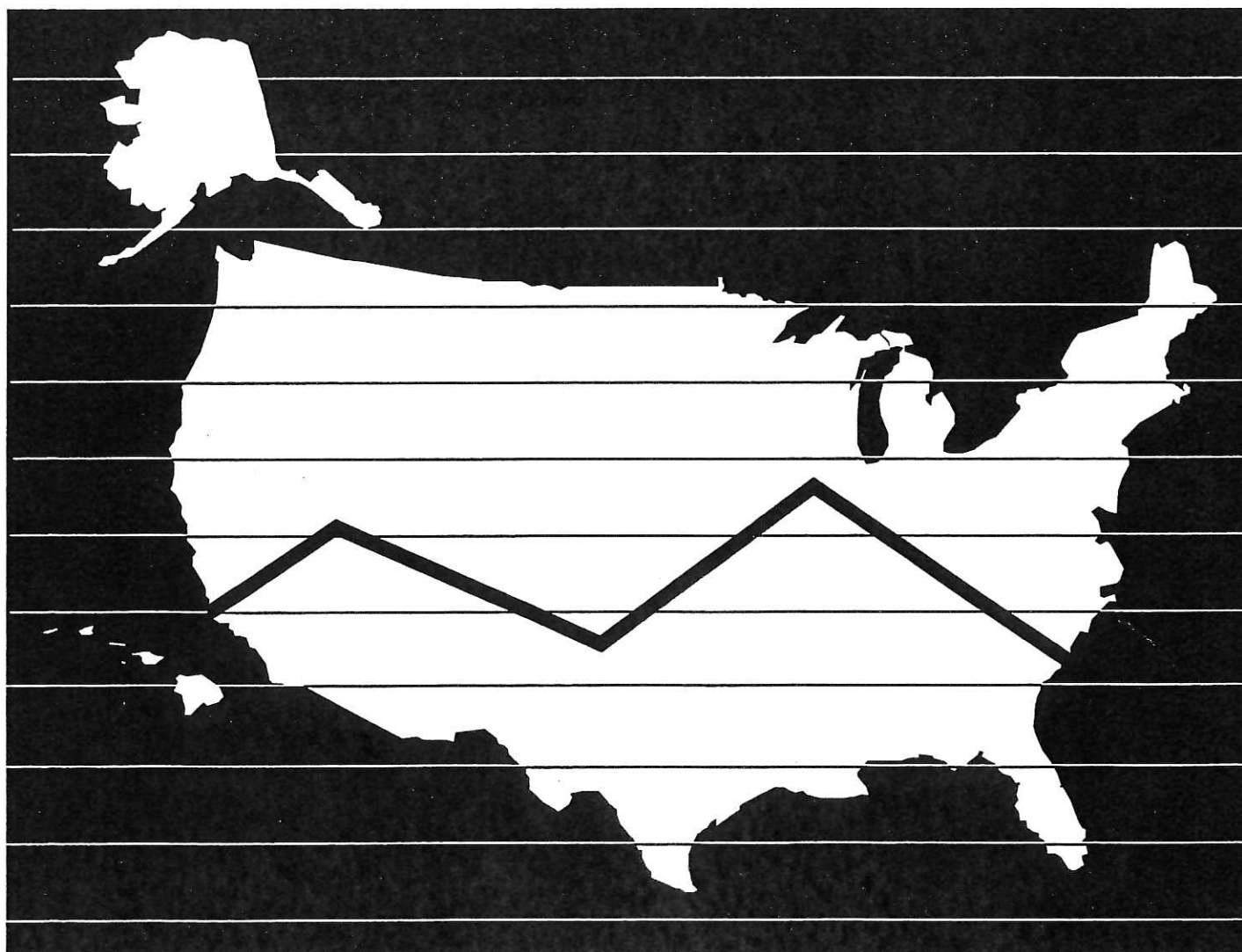
# Oregon Workers' Compensation Premium Rate Ranking

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Calendar Year 1994

Research & Analysis Section  
Oregon Department of Consumer  
& Business Services



February 1995

# **OREGON WORKERS' COMPENSATION PREMIUM RATE RANKING**

**Calendar Year 1994**

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## HIGHLIGHTS

- Oregon employers are paying, on average, the 32nd highest workers' compensation premium rates in the nation.
- Premium rate indices range from a low of \$2.26 per \$100 payroll in Indiana to \$6.98 in Louisiana. The premium rate index in Oregon is \$3.70.
- Oregon's ranking in the 50 occupational classes used in this study ranged from fifth highest for wallboard installation to 47th for the sawmill class.
- The expense loading factor for Oregon is 25.7 percent. This is an average factor, based on the loading factors in effect as of May 1, 1994, for SAIF and the top 30 private insurers, weighted by 1993 earned premium.
- Effective January 1, 1994, Oregon experienced an overall workers' compensation rate decrease of 4.3 percent, while changes for all states during the first half of 1994 resulted in an average premium level decrease of 1.6 percent. Oregon's 1994 rate decrease followed an 11.4 percent decline effective January 1, 1993.

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# OREGON WORKERS' COMPENSATION PREMIUM RATE RANKING

## Comparisons by States Calendar Year 1994

### Introduction

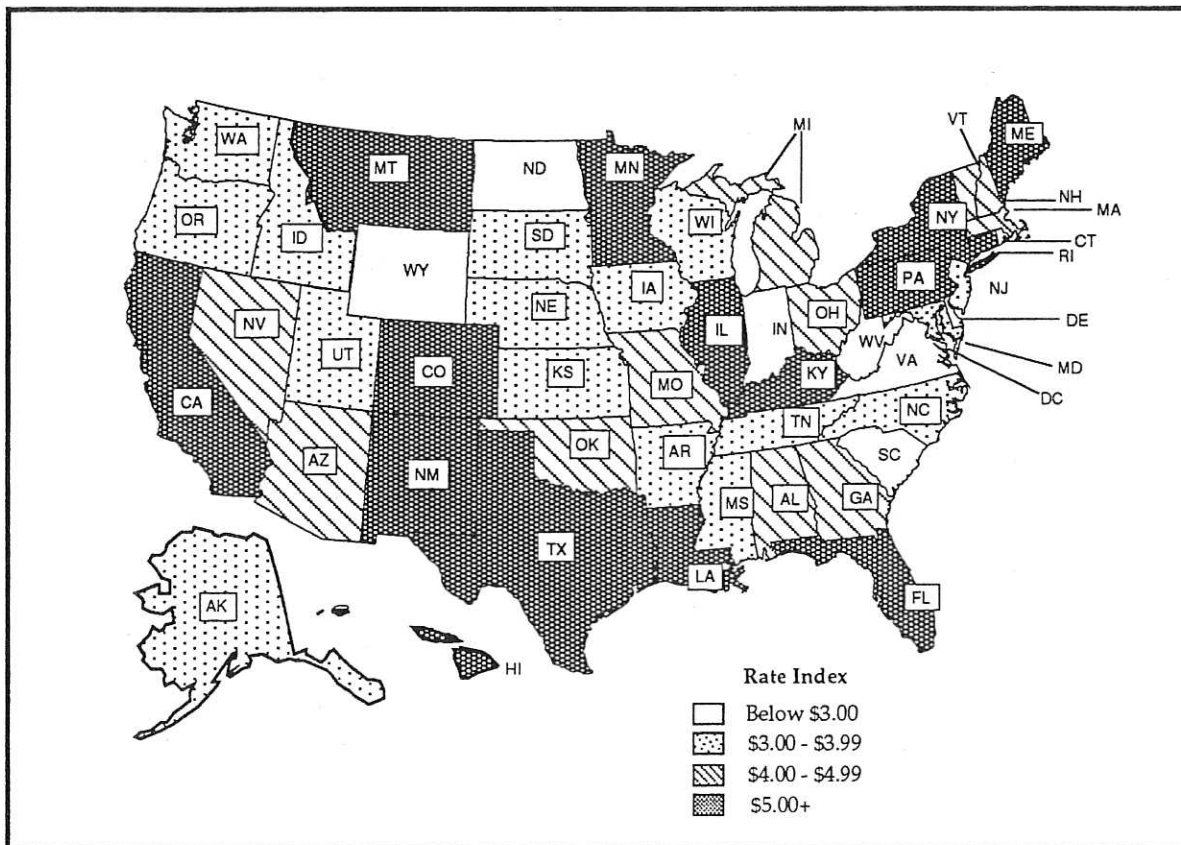
The comparison of workers' compensation costs by state has many uses: as a factor in plant relocations; as an indicator of possible differences in benefit levels; and to examine the changes through time in workers' compensation premium rates among states. This study updates the one done in 1992 by the Research and Analysis Section of the Oregon Department of Consumer & Business Services and uses essentially the same methodology employed in that study.

### Findings

Oregon employers in the voluntary market are paying, on average, the 32nd highest workers' compensation

premium rates in the nation. In this analysis, premium rates include assessments to cover workers' compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987 and 1990 and to workplace safety initiatives, Oregon has experienced dramatic premium rate decreases over the past several years. Oregon's 1994 rate decrease of 4.3 percent followed three consecutive years of double-digit rate cuts. Meanwhile, rates have been rising sharply in several other states, enabling Oregon to reduce its premium rate ranking from eighth highest in 1990 to 22nd in 1992 and 32nd in 1994.

**Figure 1**  
**1994 Workers' Compensation Premium Rates**



Premium rate indices range from a low of \$2.26 per \$100 of payroll in Indiana to \$6.98 in Louisiana. Oregon's index is \$3.70. Sixteen jurisdictions have premium rates above \$5.00 per \$100 payroll; 12 are in the \$4.00-\$4.99 range; 17 are in the \$3.00-\$3.99 range; and six 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 April 1, 1994.

Oregon's ranking by occupational class ranges from fifth highest for wallboard installation to 47th for the sawmill class. 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 classes which were selected for this study.

### 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 classes.) Of the approximately 557 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 represent 63.3 percent of 1988-1990 Oregon payroll, and 61.0 percent of 1988-1990 Oregon losses, as reported by NCCI on a policy year basis. Appendix 2 lists occupational classes, payroll, and loss information used in this study.

For comparison of average manual rates among states, it was necessary to derive manual rates for those states which only had pure premium rates available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each occupational class on

**Table 1**  
**Oregon's Ranking in the Top 10 of 50 Occupational Classes**

Occupation	Oregon Payroll (Policy Years 1988-1990)	Oregon Ranking
Clerical office employees	\$10,040,596,412	27
College: professional employees and clerical	\$4,001,372,422	43
Salespersons - outside	\$3,556,703,440	42
Restaurant NOC	\$1,496,466,804	20
Hospital: professional employees	\$990,111,628	38
Store, retail, NOC	\$736,783,624	22
Trucking: NOC - all employees and drivers	\$670,356,452	26
Logging or lumbering and drivers	\$477,566,212	43
Store: meat, grocery and provision combined	\$448,333,487	33
Saw mill	\$432,554,627	47

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (11/94).

the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 31 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in several other states (see Table 2).

Expense loading factors are the factors by which pure premium rates are multiplied to account for expenses, taxes, and profit. In states with competitive rating laws, each carrier determines its own loading factor. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, 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 setting their own expense loading factors, which are applied to pure premium rates to produce manual rates. (See Table 2 below for states by workers' compensation rating organization.)

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

NCCI Rating /Advisory 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	Texas 1/2/	
Kansas	Tennessee	Wisconsin 2/	
Kentucky 1/2/	Utah		
Louisiana 1/2/	Vermont 1/2/		
Maine	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 Consumer & Business Services (11/94) and NCCI *Annual Statistical Bulletin*, 1994 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*. Rates for each state were weighted by 1988-1990 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 classes, its average rate was adjusted by the ratio of Oregon's average rate for the 50 classes to Oregon's average rate for the limited classification set.

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 25.7 percent was computed based on the loading factors in effect on May 1, 1994, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 1993 direct earned premiums. The ex-

pense loading factor could not be obtained for New Mexico. Maryland's rates and load factors as shown are averages for three large insurers. See Table 3 below for load factors by state.

### Historical Comparisons

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years. Forty-five states had net rate increases over that period, while only two – Oregon and Alaska – experienced net decreases. However, 13 states reported net rate decreases during 1993 and 1994, the last two years of that period.

Table 4 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1990 through 1994.

**Table 3**  
**Load Factors Used For Competitive States**

State	1992 Load Factor	1994 Load Factor
Alabama	39.4%	40.9%
Arkansas	NCCI advisory rates used	NCCI advisory rates used
Colorado	Admin pricing rates used	37.4%
Connecticut	24.1%	23.1%
Georgia	NCCI advisory rates used	NCCI advisory rates used
Hawaii	Admin pricing rates used	30.0%
Illinois	NCCI advisory rates used	NCCI advisory rates used
Indiana	NCCI advisory rates used	NCCI advisory rates used
Kentucky	32.3%*	61.2%
Louisiana	49.3%*	66.5%
Maryland	50.6%*	37.8%**
Michigan	50.3%	44.8%
Minnesota	89.6%	70.6%
New Mexico	12.6%*	Not available
Oregon	26.2%	25.7%
Rhode Island***	Assigned risk rates used	Assigned risk rates used
South Carolina	42.0%	45.5%
Texas	Not available	19.7%
Vermont	NCCI advisory rates used	NCCI advisory rates used

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

\*\* Reflects average load factors for three large insurers.

\*\*\* In 1992 and 1994, Rhode Island's Assigned Risk business was estimated at 85-90 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 Consumer & Business Services, (11/94).



**Table 4**  
**Effect of Approved Rate Changes on Premium**  
**Level in Oregon and Countrywide<sup>1</sup>**

	1990	1991	1992	1993	1st Half 1994
Oregon	6.2%	-12.2%	-11.0%	-11.4%	-4.3%
Avg Countrywide	12.7%	7.4%	10.0%	2.5%	-1.6%

<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.

Source: NCCI Memorandum 91-6, 92-1, 92-103, 94-2, and 94-64; 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 class rates. All of these factors vary from state to state, and the result is that it is very difficult to arrive at a common base from which proper comparisons can be made. Some 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 nearly 88 percent of its workers' compensation business in 1993. 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 Consumer & Business Services. This assessment is accounted for in Oregon's rate index, but its workday assessment is not. Assessments were also factored into the rates for the following states: California, Connecticut, Kentucky, Maine, Massachusetts, New Jersey, Ohio, Rhode Island, and Vermont.

11. The data exclude self-insurers' experience.
12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, attorney activity, quality of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
13. In North Dakota, workers' compensation premium is based on the first \$12,600 of payroll per employee, per year. Anything over \$12,600 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 1994. Nevada also has a payroll cap: \$30,000 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*, 1994 Edition, Missouri became a competitive state effective January 1, 1994. However, Missouri responded to the survey with administered pricing rates, effective September 1, 1992, and these rates were used in the study. Oklahoma also adopted open competition in 1994, but responded to the survey with administered pricing rates, effective September 1, 1992.
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 May 1, 1994, are Arizona, California, Colorado, Idaho, Louisiana, Maryland, Michigan, Minnesota, Montana, New York, Oklahoma, Oregon, Pennsylvania, Rhode Island, Texas 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 11 states.)

APPENDIX 1

WORKERS' COMPENSATION PREMIUM RATE RANKING

<u>1994 Ranking</u>	<u>1992 Ranking</u>	<u>State</u>	<u>Index Rate</u>	<u>Effective Date</u>
1	16	Louisiana	6.98	March 1, 1994
2	3	Montana	6.91	July 1, 1993
3	9	Hawaii	6.06	April 1, 1994
4	2	Texas	5.91	January 1, 1994
5	12	Maine	5.87	January 1, 1993
6	6	Rhode Island	5.75	May 18, 1992
7	19	New Mexico	5.75	December 1, 1993
8	4	Florida	5.72	January 1, 1994
9	14	Illinois	5.48	January 1, 1994
10	27	Kentucky	5.46	July 1, 1992
11	11	New York	5.38	April 1, 1994
12	5	Connecticut	5.34	July 1, 1993
13	7	Minnesota	5.29	January 1, 1994
14	1	Colorado	5.28	November 1, 1991
15	8	California	5.04	November 1, 1991
16	21	Pennsylvania	5.02	December 1, 1993
17	10	Massachusetts	4.98	January 1, 1994
18	26	Oklahoma	4.86	July 1, 1993
19	15	District of Columbia	4.83	April 1, 1993
20	13	Alabama	4.78	November 1, 1991
21	23	New Hampshire	4.73	February 8, 1994
22	20	Nevada	4.55	October 1, 1992
23	18	Michigan	4.54	January 1, 1994
24	17	Georgia	4.52	March 1, 1991
25	30	Ohio	4.42	July 1, 1993
26	31	Missouri	4.35	January 1, 1994
27	39	Vermont	4.21	July 1, 1993
28	25	Arizona	4.18	October 1, 1993
29	24	Alaska	3.92	January 1, 1991
30	29	Idaho	3.88	January 1, 1994
31	33	South Dakota	3.88	June 1, 1993
32	22	OREGON	3.70	January 1, 1994
33	34	Mississippi	3.70	September 1, 1992
34	28	Arkansas	3.69	July 1, 1992
35	42	Utah	3.62	January 1, 1994
36	37	Tennessee	3.60	January 1, 1994
37	38	New Jersey	3.58	January 1, 1994
38	40	Kansas	3.49	June 1, 1993
39	35	Iowa	3.47	January 1, 1993
40	47	North Carolina	3.41	January 1, 1994
41	32	Washington	3.33	January 1, 1994
42	44	Nebraska	3.31	September 1, 1993
43	36	Delaware	3.18	July 1, 1990
44	41	Wisconsin	3.17	January 1, 1994
45	45	Maryland	3.08	January 1, 1994
46	43	West Virginia	2.93	July 1, 1993
47	46	South Carolina	2.91	June 1, 1992
48	50	Wyoming	2.84	March 1, 1994
49	49	Virginia	2.76	January 1, 1994
50	51	North Dakota	2.53	July 1, 1993
51	48	Indiana	2.26	January 1, 1994

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (11/94)

APPENDIX 2

OCCUPATIONAL CLASSES USED FOR 1994 PREMIUM RATE RANKING

Class Code	Scope of Basic Manual Classifications	1988-1990 Oregon Payroll	1988-1990 Oregon Losses
2702	Logging or Lumbering & Drivers	\$ 477,566,212	\$ 106,857,047
7219	Trucking: NOC -- All Employees & Drivers	670,356,452	77,535,178
9079	Restaurant NOC	1,496,466,804	62,339,008
8810	Clerical Office Employees NOC	10,040,596,412	43,512,694
8824	Retirement Living Centers: Health Care employees	393,655,321	36,457,181
2710	Sawmill	432,554,627	32,363,236
2802	Carpentry -- Shop Only -- & Drivers	329,731,209	25,072,843
2731	Planing or Molding Mill	296,215,195	21,972,838
5403	Carpentry NOC	159,359,246	21,948,066
8232	Lumberyard: All Other Empl. & Yard, Warehouse, Drivers	331,726,740	21,713,049
8742	Salespersons, Collectors, or Messengers	3,556,703,440	20,813,053
7380	Drivers, Chauffeurs & Their Helpers NOC -- Commercial	409,243,818	19,769,327
5645	Carpentry -- Detached one or Two Family Dwellings	113,183,374	19,681,585
2915	Veneer Products Mfg.	273,086,194	19,159,146
3724	Machinery / Equipment Erection or Repair NOC & Drivers	159,613,881	17,702,062
9101	College: All other Employees	313,309,010	15,744,773
8033	Store: Meat, Grocery, Provision Combined -- Retail NOC	448,333,487	15,405,486
5183	Plumbing NOC & Drivers	281,880,848	15,123,100
9052	Hotel: All Other Employees & Salespersons, Drivers	229,578,878	15,119,201
9015	Buildings -- Operation by Owner or Lessee	251,294,233	14,783,776
8833	Hospitals: Professional Employees	990,111,628	14,536,615
8868	College: Professional Employees & Clerical	4,001,372,422	14,437,217
8018	Store: Wholesale NOC	303,331,689	14,290,160
37	Farm: Field Crops & Drivers	170,299,302	13,913,475
8017	Store: Retail NOC	736,783,624	13,730,399
5213	Concrete Construction NOC	110,552,002	12,784,547
5190	Electrical Wiring -- Within Buildings & Drivers	337,590,764	12,748,724
5445	Wallboard Installation Within buildings & Drivers	71,779,337	12,052,636
5	Farm: Nursery Employees & Drivers	204,525,570	11,926,702
5506	Street/Road Construction: Paving or Repaving & Drivers	139,539,497	11,794,954
3507	Construction or Agricultural Machinery Mfg.	235,672,482	11,616,167
5474	Painting/Paperhanging NOC & Shop Operations, Drivers	75,284,761	10,678,524
5551	Roofing -- All Kinds and Yard Employees, Drivers	46,313,315	10,561,546
3632	Machine Shop NOC	351,773,186	10,528,384
5538	Sheet Metal Work -- Shop and Outside -- NOC & Drivers	134,135,673	10,145,946
1438	Smelting -- Metals -- Not Iron Or Lead -- NOC & Drivers	182,497,179	9,901,798
9040	Hospital: All Other Employees	189,229,800	9,790,770
6217	Excavation & Drivers	110,305,336	9,519,379
2111	Cannery NOC	160,158,812	9,175,762
8021	Store: Meat, Fish or Poultry Dealer -- Wholesale	95,212,194	9,116,315
2812	Cabinet Works -- With Power Machinery	134,848,065	8,538,016
4484	Plastics Manufacturing: Molded Products NOC	122,370,713	8,535,446
9014	Buildings -- Operation by Contractors	91,477,968	8,429,824
8107	Machinery Dealer NOC -- Store or Yard -- & Drivers	121,794,787	8,388,029
16	Farm: Orchards & Drivers	94,818,390	8,220,690
2916	Veneer Products Mfg. -- No Veneer Mfg.	116,042,209	8,117,989
7720	Police Officers & Drivers	211,549,376	7,947,478
3681	Television/Radio/Telephone /Telecomm. Device Mfg NOC	305,943,526	7,002,248
8008	Store: Clothing, Wearing Apparel or Dry Goods -- Retail	353,077,838	6,775,530
8006	Store: Grocery Retail	170,153,090	6,392,393

Source: NCCI

APPENDIX 3

VOLUNTARY PREMIUM LEVEL CHANGES 1990-1994

State	1990 % Change	1991 % Change	1992 % Change	1993 % Change	1st Half 1994 % Change
Alabama	9.0	53.4	(1.0)	0.0	0.0
Alaska	(4.1)	(6.2)	(3.2)	(8.5)	2.4
Arizona	1.7	9.9	1.6	2.8	0.0
Arkansas	3.5	15.0	17.3	0.0	0.0
California	5.9	5.8	8.0	(6.5)	(12.7)
Colorado	14.3	0.0	0.0	0.0	(5.9)
Connecticut	22.1	2.6	9.2	(6.9)	0.0
Delaware	0.0	0.0	0.0	0.0	0.0
District of Columbia	2.7	(1.3)	3.8	(3.2)	0.0
Florida	(3.3)	0.0	21.2	7.2	(10.6)
Georgia	9.4	9.2	0.0	0.0	0.0
Hawaii	0.0	0.0	7.5	0.0	20.4
Idaho	7.2	1.3	7.0	3.5	0.2
Illinois	10.0	8.5	9.1	5.7	9.6
Indiana	23.3	4.9	13.4	7.8	2.8
Iowa	9.8	4.1	6.7	8.9	0.0
Kansas	5.6	24.0	21.7	0.0	(1.9)
Kentucky	0.0	24.2	16.3	17.7	0.0
Louisiana	0.0	10.0	16.2	19.3	6.4
Maine	4.0	(5.3)	8.9	9.5	(3.8)
Maryland	(8.4)	(5.0)	5.8	8.4	9.3
Massachusetts	26.2	11.3	0.0	6.7	(14.0)
Michigan	21.0	(3.2)	11.5	4.0	7.2
Minnesota	2.7	(2.8)	6.5	1.6	1.3
Mississippi	13.0	12.0	13.0	0.0	0.0
Missouri	14.0	18.9	12.5	0.0	19.4
Montana	(3.4)	8.5	10.5	13.2	0.0
Nebraska	12.4	16.5	17.9	5.4	0.0
Nevada *	7.1	11.4	NA	NA	NA
New Hampshire	9.6	5.7	14.6	0.0	12.1
New Jersey	4.0	4.8	9.8	24.3	7.2
New Mexico	0.0	27.1	5.2	(5.7)	0.0
New York	29.4	15.3	15.6	14.4	(4.0)
North Carolina	9.0	18.9	15.8	33.1	9.3
North Dakota *	35.0	39.0	17.4	10.0	10.0
Ohio *	0.0	4.5	3.5	0.0	0.0
Oklahoma	2.8	22.8	27.8	(0.2)	0.0
OREGON	6.2	(12.2)	(11.0)	(11.4)	(4.3)
Pennsylvania	16.6	13.2	24.3	(2.0)	0.0
Rhode Island	0.0	0.0	0.0	0.0	0.0
South Carolina	0.9	2.0	12.0	0.0	0.0
South Dakota	15.6	8.0	9.5	19.0	0.0
Tennessee	14.3	14.6	0.0	9.9	8.0
Texas	22.0	0.5	NA	NA	NA
Utah	12.5	11.3	17.9	19.5	8.4
Vermont	7.6	0.0	22.0	17.6	0.0
Virginia	2.9	0.0	12.4	0.4	2.6
Washington *	3.8	1.4	1.0	2.5	2.5
West Virginia	NA	NA	NA	NA	NA
Wisconsin	(1.4)	9.7	11.7	2.8	1.3
Wyoming	NA	NA	NA	NA	NA

Sources: NCCI Annual Statistical Bulletin, 1994 Edition, and NCCI Memorandum, Report on the Effect of Rate Level Changes on Premium, 1993 and 1994. Does not include changes in residual markets. 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 to a payroll basis.

Note: Nevada premium is based on the first \$30,000 of reportable payroll per employee per employer per year. The limit increased from \$24,000 to \$27,000 on 1/1/93. North Dakota premium is based on the first \$12,600 of payroll per employee per employer per year, effective 7/1/94. The limit increased from \$3,600 to \$12,000 on 7/1/92.

APPENDIX 4

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 5 Farm: Nursery		Class 16 Farm: Orchard		Class 37 Farm: Field Crops	
1	MT	21.08	AK	23.11	ME	25.09
2	KY	12.84	MT	19.31	AK	23.11
3	ME	12.22	RI	18.27	DC	20.67
4	MS	11.63	FL	17.11	LA	20.50
5	FL	11.50	LA	15.79	MT	18.51
6	AR	11.04	UT	15.63	FL	16.60
7	LA	11.03	CA	15.04	CA	16.50
8	NE	10.89	ME	14.67	TX	15.02
9	RI	10.39	OK	14.29	SD	14.76
10	HI	10.37	TX	13.86	RI	14.42
11	AK	10.36	CO	13.69	AL	14.09
12	PA	9.86	DC	13.62	NM	13.88
13	MO	9.68	KY	13.04	GA	13.76
14	MN	9.47	AR	12.90	DE	13.43
15	NM	9.39	IL	12.77	MO	12.68
16	TX	9.37	NY	12.51	HI	12.51
17	TN	9.33	NM	12.33	IL	12.32
18	VT	9.11	MN	11.90	TN	12.12
19	NY	8.87	OH	11.75	KY	11.92
20	DC	8.80	AL	11.61	OH	11.75
21	NV	8.41	VT	11.52	VT	11.36
22	SD	8.39	NH	11.50	OK	11.31
23	CA	8.35	MI	11.44	AZ	11.28
24	WA	8.28	MO	11.26	UT	11.25
25	OK	8.00	SD	10.10	CO	10.69
26	MA	7.97	MS	10.08	KS	10.58
27	CO	7.65	HI	9.30	AR	10.44
28	KS	7.64	CT	9.07	NJ	10.36
29	WI	7.49	NV	9.02	NH	10.15
30	Oregon	7.26	TN	9.02	NY	9.97
31	GA	7.00	PA	8.60	PA	9.94
32	IA	6.90	Oregon	8.50	WA	9.56
33	AL	6.78	AZ	8.45	Oregon	9.24
34	ID	6.67	NE	8.13	NV	8.96
35	NH	6.62	WI	8.05	NE	8.40
36	IL	6.53	ID	7.99	CT	8.17
37	SC	6.50	KS	7.98	ID	8.07
38	UT	6.29	ND	7.91	NC	7.99
39	CT	6.28	GA	7.71	ND	7.91
40	OH	6.23	NJ	7.63	MA	7.12
41	AZ	6.17	NC	7.17	IA	7.07
42	MI	5.93	MA	7.12	MS	6.55
43	WY	5.65	IA	6.87	SC	6.27
44	ND	5.27	SC	6.37	WY	6.19
45	NC	4.57	WY	6.19	VA	6.19
46	NJ	4.33	WA	6.09	MI	5.53
47	DE	4.25	DE	5.23	MD	5.28
48	MD	4.19	MD	5.04	IN	5.24
49	IN	4.07	IN	5.03	MN	4.67
50	VA	4.06	VA	4.96	WV	4.52
51	WV	2.46	WV	4.52	WI	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 1438 Smelting - Metals		Class 2111 Cannery NOC		Class 2702 Logging or Lumbering	
1	NY	21.15	CO	17.33	IL	83.39
2	PA	15.82	MT	14.53	RI	79.21
3	CT	15.35	MA	14.15	LA	75.63
4	NJ	14.00	NM	13.51	HI	69.36
5	MI	12.80	RI	12.58	IA	66.72
6	ME	12.09	MN	12.13	CO	64.51
7	DE	12.04	KY	10.98	MT	57.38
8	CA	11.88	LA	10.95	MO	54.11
9	GA	11.59	NH	10.58	NY	53.53
10	RI	10.65	CT	9.76	DC	53.26
11	OH	9.71	ME	9.73	KY	51.64
12	HI	9.61	CA	9.14	AL	50.54
13	WA	9.24	NY	9.10	CT	47.91
14	IL	9.01	AL	9.09	ME	47.72
15	FL	8.64	OK	8.80	NM	47.24
16	KY	8.44	WA	8.71	SD	46.91
17	MA	8.02	NV	8.39	PA	45.94
18	NH	7.77	FL	7.99	MI	45.26
19	AL	7.69	DC	7.95	MS	44.95
20	DC	7.68	IA	7.82	VT	43.52
21	CO	7.30	TX	7.75	NH	43.18
22	MN	7.25	GA	7.73	MA	43.04
23	OK	7.11	MI	7.63	MN	42.24
24	KS	6.98	PA	7.17	MD	41.74
25	MO	6.83	IL	7.16	GA	40.34
26	WV	6.66	NJ	6.93	OK	40.24
27	VT	6.16	MO	6.87	NC	39.91
28	WI	6.01	AK	6.64	NJ	39.59
29	UT	5.70	DE	6.61	DE	39.18
30	LA	5.64	Oregon	6.53	WV	35.98
31	MT	5.63	KS	6.44	VA	35.14
32	AK	5.40	AZ	6.37	TX	34.01
33	MS	5.25	VT	6.31	FL	33.21
34	NV	5.18	MS	6.07	AK	33.20
35	TX	5.18	OH	6.01	ID	33.11
36	Oregon	5.16	SD	5.98	KS	30.95
37	NM	5.10	WI	5.97	WA	30.72
38	NE	4.89	HI	5.86	UT	30.58
39	ND	4.88	UT	5.84	IN	29.51
40	ID	4.82	SC	5.57	NE	29.34
41	SD	4.74	ID	5.32	OH	28.98
42	NC	4.72	VA	5.25	CA	28.27
43	IN	4.28	NE	4.80	Oregon	27.89
44	MD	4.22	ND	4.60	TN	25.49
45	AZ	4.15	WV	4.52	SC	25.38
46	LA	4.14	WY	4.37	WI	25.13
47	AR	3.93	NC	4.17	AR	24.86
48	TN	3.77	TN	4.17	AZ	24.35
49	VA	2.67	MD	3.90	ND	20.84
50	SC	2.63	AR	3.22	NV	16.36
51	WY	1.89	IN	3.03	WY	8.50

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 2710 Saw Mill		Class 2731 Planing/Molding Mill		Class 2802 Carpentry-Shop Only	
1	MN	37.53	RI	18.32	TX	22.26
2	HI	35.63	MA	16.96	CA	21.48
3	LA	34.10	VT	16.61	NM	20.59
4	RI	33.09	NV	16.60	GA	19.74
5	MT	32.18	CT	16.38	FL	18.12
6	OH	28.98	MT	16.08	LA	17.93
7	MO	28.96	HI	15.74	OK	17.80
8	ME	25.50	KY	14.33	CO	17.45
9	KY	25.13	MI	13.34	ME	16.81
10	NM	23.13	PA	13.25	MT	16.81
11	OK	21.54	OK	12.30	NY	15.66
12	NY	21.42	ID	11.96	KY	15.62
13	CT	20.85	CO	11.89	NH	15.51
14	ND	20.84	OH	11.86	DC	15.11
15	MA	20.67	AL	11.78	IL	14.55
16	CO	20.39	TX	11.68	WV	13.34
17	IL	19.44	ME	11.49	MI	13.29
18	TN	19.42	LA	11.40	PA	13.25
19	FL	19.20	NY	11.29	AZ	13.03
20	PA	18.99	IL	11.26	CT	12.98
21	NE	18.74	NM	11.25	NV	12.89
22	AL	18.73	MO	10.97	RI	12.40
23	DC	18.50	GA	10.86	HI	12.35
24	TX	18.07	WI	10.86	AL	11.88
25	CA	17.72	CA	10.76	ID	11.87
26	VT	17.09	FL	10.71	OH	11.64
27	KS	16.81	MN	10.52	VT	11.55
28	NV	16.60	DC	10.37	MO	10.78
29	SD	16.39	WA	10.00	TN	10.64
30	GA	15.23	SD	9.45	MA	10.54
31	ID	14.62	NJ	8.84	AR	10.19
32	UT	14.60	Oregon	8.69	AK	10.16
33	NJ	14.00	AZ	8.62	WA	10.00
34	AZ	13.92	TN	8.50	UT	9.69
35	AR	13.78	WY	8.50	SD	9.66
36	WA	13.57	KS	7.89	KS	9.29
37	MI	13.34	NH	7.63	NJ	8.84
38	WV	12.59	AK	7.11	WY	8.50
39	AK	12.31	NE	7.07	NC	8.25
40	MS	12.12	UT	7.04	Oregon	7.88
41	NH	11.68	AR	6.92	SC	7.84
42	WI	11.18	ND	6.78	MS	7.80
43	VA	11.12	NC	6.28	WI	7.55
44	DE	10.90	IA	6.17	MD	6.89
45	IA	10.87	VA	6.08	VA	6.80
46	NC	10.50	DE	5.98	ND	6.78
47	Oregon	9.55	IN	5.33	IN	6.16
48	MD	9.47	WV	4.88	DE	5.98
49	IN	8.62	SC	4.63	NE	5.86
50	WY	8.50	MD	4.41	MN	4.93
51	SC	6.76	MS	4.37	IA	4.30



APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 2812			Class 2915		Class 2916	
Cabinet Work-Power Mach			Veneer Products Mfg		Veneer Prod-NO Ven Mfg	
1	TX	16.58	ME	21.52	CT	19.58
2	LA	15.96	LA	18.69	NY	16.86
3	CO	13.84	NY	16.86	MT	16.49
4	KY	13.82	CA	15.41	NM	15.80
5	FL	13.53	CT	15.00	RI	15.48
6	ME	13.43	RI	14.72	CA	15.41
7	OK	13.11	NH	13.90	ME	15.05
8	MT	13.05	PA	13.25	HI	14.27
9	NV	12.89	NV	12.89	FL	13.88
10	AZ	12.26	HI	12.00	MN	12.91
11	NM	11.95	NM	11.40	LA	12.91
12	CA	11.85	WA	10.56	NV	12.89
13	RI	10.95	KY	10.47	KY	12.35
14	AL	10.82	IL	10.42	OK	12.00
15	NH	10.77	MN	10.29	AL	11.61
16	MA	10.54	OK	10.28	CO	11.02
17	DC	10.47	NC	10.04	UT	10.80
18	ID	10.39	CO	10.03	NE	10.52
19	CT	10.34	TN	9.39	VT	10.41
20	HI	10.31	TX	9.37	NH	10.37
21	GA	9.55	DC	9.35	GA	10.23
22	Oregon	9.46	MT	8.97	DC	10.20
23	TN	9.41	MI	8.89	WA	10.00
24	SD	9.26	NJ	8.84	TX	9.37
25	NY	9.13	MO	8.83	MO	9.16
26	AK	8.93	AK	8.81	AK	9.13
27	MN	8.71	WY	8.50	IL	9.04
28	AR	8.69	ID	8.36	KS	8.98
29	WY	8.50	KS	8.27	MI	8.89
30	IL	8.46	VT	8.26	NJ	8.84
31	WA	8.24	AZ	8.22	Oregon	8.75
32	KS	8.18	GA	8.09	ID	8.61
33	NE	7.97	AL	8.07	WY	8.50
34	MO	7.70	OH	7.86	TN	8.40
35	UT	7.59	FL	7.83	OH	7.86
36	VT	7.24	Oregon	7.82	SD	7.60
37	PA	7.22	UT	7.70	PA	7.36
38	SC	6.97	WI	7.66	WI	7.35
39	NC	6.95	MD	6.84	MS	6.96
40	VA	6.80	ND	6.78	AZ	6.94
41	ND	6.78	SD	6.74	ND	6.78
42	WI	6.60	IA	6.37	IA	6.77
43	NJ	6.58	NE	6.33	AR	6.69
44	OH	6.34	AR	6.29	MD	6.20
45	MI	6.28	DE	5.98	NC	6.16
46	MS	5.73	IN	5.40	IN	5.37
47	MD	4.95	VA	4.93	DE	4.99
48	WV	4.88	MS	4.92	WV	4.88
49	DE	4.86	WV	4.88	VA	4.63
50	IA	4.40	SC	4.80	SC	4.54
51	IN	3.78	MA	-	MA	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 3507 <u>Agricultural Mach Mfg</u>		Class 3632 <u>Machine Shops NOC</u>		Class 3681 <u>TV/Radio/Phone Mfg NOC</u>	
1	MT	13.48	DC	11.51	TX	9.32
2	ME	12.67	LA	10.97	NV	7.10
3	LA	12.48	TX	10.83	KY	6.63
4	CA	12.34	MT	10.15	HI	6.38
5	RI	12.34	HI	9.92	MI	6.06
6	NH	12.02	MI	9.86	WI	5.97
7	TX	11.94	NY	8.78	NY	5.86
8	NY	11.22	ME	8.40	MO	5.80
9	KY	10.99	FL	8.21	OK	4.67
10	HI	10.78	IL	8.21	MN	4.41
11	IL	9.83	ID	8.12	CT	4.28
12	OK	9.71	KY	7.89	DE	4.26
13	NM	9.67	RI	7.68	WV	4.16
14	GA	9.49	NM	7.64	DC	4.09
15	MN	9.14	OK	7.63	ME	4.05
16	DC	9.10	AL	7.31	PA	3.99
17	FL	8.89	NV	7.04	IA	3.67
18	MI	8.82	PA	7.04	NM	3.64
19	MA	8.79	CT	7.00	RI	3.55
20	AL	8.67	CO	6.73	NH	3.48
21	MD	8.64	MO	6.69	FL	3.39
22	NJ	7.80	MN	6.57	GA	3.38
23	AR	7.79	TN	6.52	OH	3.33
24	UT	7.79	CA	6.49	AL	3.33
25	CO	7.60	GA	6.30	CO	3.31
26	NE	7.38	MS	6.29	MT	3.30
27	MO	7.14	AK	5.92	KS	3.13
28	PA	7.04	DE	5.72	IL	3.12
29	ID	6.95	MA	5.57	WY	3.00
30	CT	6.85	AZ	5.57	NE	2.99
31	MS	6.77	WV	5.49	AK	2.85
32	VT	6.66	NE	5.47	IN	2.69
33	Oregon	6.47	AR	5.41	Oregon	2.66
34	KS	6.43	SD	5.41	MA	2.60
35	WI	6.38	OH	5.23	AZ	2.46
36	NV	6.28	WY	5.22	VT	2.41
37	AZ	6.20	WA	5.19	CA	2.27
38	WA	6.05	KS	4.97	MS	2.06
39	OH	5.99	VT	4.90	LA	1.97
40	AK	5.98	WI	4.75	TN	1.95
41	TN	5.91	ND	4.55	NJ	1.87
42	DE	5.72	NJ	4.49	SD	1.83
43	SD	5.54	NH	4.38	SC	1.80
44	IA	5.44	UT	4.26	WA	1.51
45	WY	5.20	NC	4.25	NC	1.45
46	VA	4.98	Oregon	4.01	MD	1.42
47	SC	4.90	SC	3.81	UT	1.38
48	ND	4.88	MD	3.65	ID	1.32
49	NC	4.49	IA	3.55	AR	1.31
50	WV	4.16	VA	3.07	VA	1.06
51	IN	2.87	IN	2.86	ND	0.90

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 3724			Class 4484		Class 5183	
	Millwright Work NOC		Plastics Mfg: Molded NOC		Plumbing NOC	
1	ME	29.24	MT	15.57	DC	18.89
2	IL	22.71	TX	14.58	IL	17.25
3	MN	22.65	NV	13.78	CT	17.18
4	NM	21.36	NM	13.28	MN	16.92
5	MT	21.02	MI	13.10	MT	15.70
6	CT	19.47	HI	13.04	NV	14.20
7	FL	18.19	KS	10.59	FL	14.02
8	NV	17.46	OK	10.53	LA	13.81
9	LA	16.82	CA	10.27	CO	13.79
10	VT	16.73	MO	10.23	ME	13.05
11	NH	16.70	PA	10.13	NY	13.04
12	OH	16.69	FL	9.58	TX	12.96
13	AL	15.51	ID	9.57	KY	12.41
14	KY	15.04	ME	9.54	MA	11.99
15	MI	14.18	NY	9.47	AL	11.82
16	RI	13.87	NH	9.07	NM	11.04
17	AK	13.71	KY	8.87	PA	10.71
18	UT	13.54	DC	8.80	NH	10.30
19	Oregon	13.28	LA	8.78	MI	10.25
20	AZ	13.28	AZ	8.72	AZ	10.09
21	NY	13.26	MN	8.69	SD	9.90
22	CO	13.19	RI	8.46	VT	9.41
23	PA	12.57	CO	8.37	WA	9.05
24	SC	12.55	Oregon	8.20	UT	8.89
25	MA	12.39	CT	7.60	NE	8.57
26	KS	12.09	MA	7.37	WY	8.50
27	MO	11.92	GA	7.28	ID	8.32
28	OK	11.85	OH	7.01	IA	8.20
29	IA	11.61	WA	6.75	OK	8.11
30	NC	11.59	VT	6.60	NC	8.01
31	AR	11.21	IA	6.39	TN	7.89
32	TX	10.73	AR	6.38	KS	7.71
33	GA	10.62	IL	6.28	WI	7.51
34	TN	10.55	AK	6.18	CA	7.51
35	NE	10.27	TN	6.13	HI	7.44
36	WI	10.09	SD	6.08	Oregon	7.42
37	HI	10.04	AL	5.95	MS	7.27
38	CA	9.50	UT	5.69	OH	7.23
39	SD	9.38	DE	5.51	VA	6.81
40	MS	8.62	NJ	5.40	MD	6.70
41	ID	8.08	NE	5.11	WV	6.61
42	VA	7.58	SC	4.96	AK	6.52
43	MD	7.23	MS	4.94	MO	6.52
44	WA	7.16	WI	4.69	GA	6.44
45	NJ	7.05	NC	4.47	RI	6.38
46	ND	6.91	MD	3.86	AR	6.35
47	DC	6.90	WV	3.46	SC	6.33
48	DE	6.39	IN	3.23	NJ	5.73
49	IN	6.19	VA	3.14	DE	5.41
50	WY	4.21	WY	1.73	ND	4.80
51	WV	0.90	ND	0.90	IN	3.23

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 5190 Elec Wiring Within Bldgs		Class 5213 Concrete Constr NOC		Class 5403 Carpentry NOC	
1	DC	12.67	MA	46.02	ME	51.17
2	FL	12.26	IL	39.19	MT	45.04
3	ME	11.76	MI	37.59	HI	41.50
4	IL	11.59	FL	36.34	MN	39.26
5	AZ	11.40	MT	32.52	MA	38.74
6	NV	11.00	NM	31.31	FL	33.93
7	TX	10.73	ME	28.51	CT	30.56
8	HI	10.27	VT	28.35	LA	28.66
9	LA	10.12	TX	27.06	AZ	28.24
10	KY	10.12	PA	26.06	TX	26.28
11	NC	9.64	LA	24.95	NM	25.22
12	CT	9.20	MD	24.71	NH	24.96
13	MT	9.12	CT	23.90	IL	24.80
14	WY	8.50	DC	23.40	AL	24.66
15	RI	8.45	UT	23.06	KY	23.06
16	AL	8.27	MN	22.49	SD	21.90
17	MN	8.26	KS	22.10	SC	21.85
18	NY	8.16	KY	21.37	CO	21.39
19	MA	7.68	AR	21.37	ID	20.80
20	NM	7.53	AZ	20.93	GA	20.73
21	CO	7.39	NH	20.75	MI	20.43
22	UT	7.39	CO	20.38	DC	19.87
23	SC	7.32	RI	20.15	UT	18.52
24	AK	7.25	NY	19.77	NC	18.51
25	PA	7.21	ID	19.53	PA	18.35
26	NH	7.17	NE	18.35	OK	18.32
27	MS	6.89	WV	17.69	WI	17.66
28	MD	6.87	Oregon	17.15	Oregon	17.39
29	MI	6.82	SD	16.35	VT	16.94
30	OK	6.81	HI	16.30	RI	16.74
31	GA	6.80	VA	16.15	NY	16.56
32	WI	6.65	IA	16.11	IA	16.03
33	KS	6.63	MS	15.74	CA	15.45
34	MO	6.39	AL	15.74	NV	15.25
35	TN	6.37	OK	14.49	WA	15.11
36	CA	6.22	MO	14.06	TN	14.98
37	SD	6.10	NV	13.79	AR	14.82
38	ID	6.09	GA	13.67	NE	14.72
39	IA	5.94	TN	13.67	MS	14.19
40	DE	5.82	WA	13.39	WV	13.34
41	VT	5.67	SC	13.37	KS	13.33
42	VA	5.61	WI	13.00	AK	12.71
43	AR	5.55	AK	12.63	OH	11.64
44	OH	5.50	OH	11.64	DE	11.56
45	WA	5.31	NC	11.41	VA	11.25
46	Oregon	5.22	CA	10.98	MO	11.15
47	NJ	5.02	NJ	10.98	NJ	10.69
48	WV	5.01	ND	9.44	ND	9.44
49	NE	4.78	DE	9.28	MD	9.02
50	ND	3.34	WY	8.50	WY	8.50
51	IN	3.08	IN	7.83	IN	8.44

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 5445			Class 5474			Class 5506		
<u>Wallboard Installation</u>			<u>Painting/Paperhanging NOC</u>			<u>Street/Road Constr</u>		
1	MT	34.37	MT	37.62	MA	27.87		
2	FL	32.34	FL	31.86	MI	26.90		
3	NH	31.89	LA	29.18	MT	26.15		
4	CO	28.77	RI	24.29	LA	25.50		
5	Oregon	23.42	KY	23.90	PA	25.44		
6	NV	22.35	MN	22.13	FL	24.43		
7	MA	20.91	PA	20.40	TX	23.66		
8	MN	20.33	ID	20.23	CT	21.93		
9	TX	19.03	UT	19.92	KY	20.48		
10	LA	18.42	MA	19.85	NM	20.33		
11	CT	18.38	TX	19.65	RI	19.87		
12	NM	18.20	NH	18.88	NY	19.19		
13	AZ	18.08	ME	18.87	MN	17.37		
14	AK	18.05	NV	18.49	CO	16.96		
15	ME	16.69	Oregon	18.47	IL	16.57		
16	WA	15.90	IL	18.15	NH	16.45		
17	ID	15.55	AZ	17.03	OK	16.05		
18	KY	15.16	NM	16.41	DE	14.64		
19	OK	15.11	CO	16.13	SC	14.36		
20	MS	15.10	AK	16.04	DC	14.29		
21	AL	14.55	AL	15.95	GA	13.89		
22	UT	14.45	OK	15.70	ME	13.74		
23	NC	13.66	WV	15.65	AZ	12.77		
24	NY	13.35	CT	14.96	TN	12.54		
25	PA	13.12	WI	14.93	MS	12.30		
26	OH	13.11	MI	14.83	WV	12.14		
27	SD	13.08	OH	14.83	SD	11.96		
28	VT	13.04	CA	13.48	NC	11.93		
29	IL	12.81	DE	13.41	AL	11.77		
30	TN	12.65	NY	13.36	WA	11.69		
31	MI	12.18	MS	12.48	OH	11.60		
32	NE	11.92	GA	12.36	NV	10.77		
33	RI	11.64	AR	12.12	HI	10.74		
34	CA	11.01	IA	11.74	UT	10.64		
35	WI	10.79	WA	11.73	MO	10.15		
36	HI	10.66	MO	11.66	Oregon	10.07		
37	GA	10.56	TN	11.35	MD	9.62		
38	DC	10.37	NE	11.19	CA	9.22		
39	VA	10.07	NJ	11.17	NJ	9.15		
40	MD	9.93	SD	11.15	AK	9.07		
41	ND	9.87	NC	10.86	NE	8.96		
42	AR	9.30	MD	10.82	VT	8.88		
43	SC	9.19	ND	10.80	KS	8.69		
44	WY	8.50	HI	10.66	VA	8.56		
45	IA	8.08	DC	10.48	IA	8.37		
46	KS	7.89	VT	9.82	WY	7.63		
47	DE	7.70	KS	9.30	AR	7.31		
48	IN	7.29	VA	8.99	ND	7.05		
49	NJ	6.97	SC	8.67	IN	5.82		
50	MO	6.73	WY	8.50	ID	5.35		
51	WV	6.36	IN	4.92	WI	-		

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 5538		Class 5551		Class 5645	
	Sheet Metal Work NOC		Roofing-All Kinds		Carpentry-Det Dwellings	
1	NY	25.55	MN	83.80	FL	32.56
2	TX	22.83	MT	76.00	MT	28.03
3	FL	21.14	MA	69.32	TX	26.28
4	LA	21.03	NH	61.66	CO	25.25
5	ME	20.78	NM	53.08	LA	24.05
6	AL	20.33	TX	50.75	AZ	23.89
7	MA	20.25	FL	48.05	NM	23.87
8	IL	20.10	LA	46.43	MN	23.25
9	KY	18.77	CO	44.96	HI	23.22
10	CT	17.39	UT	43.38	KY	23.13
11	NH	16.50	IL	42.95	Oregon	21.02
12	AZ	15.85	RI	42.49	AL	20.68
13	MN	15.80	MI	40.16	IL	20.38
14	DC	15.35	CT	40.07	AK	19.34
15	NE	14.85	PA	40.05	NV	19.28
16	CO	14.39	OK	38.79	CA	18.66
17	NM	13.66	HI	38.40	MA	18.54
18	NV	13.11	ME	37.65	UT	18.52
19	MS	12.69	DC	36.84	CT	17.84
20	ID	12.06	KS	36.80	GA	17.57
21	MT	12.01	CA	36.66	OK	17.18
22	TN	11.98	SD	36.50	TN	16.73
23	PA	11.64	NY	35.38	NH	16.30
24	AR	11.62	AL	35.23	SC	15.87
25	MI	11.53	WI	34.22	NY	15.56
26	OK	11.43	MD	32.61	AR	14.95
27	VT	11.38	ID	31.90	WA	14.88
28	UT	11.22	NE	31.30	MI	14.68
29	HI	11.10	NV	30.05	PA	14.61
30	GA	11.02	AZ	28.94	KS	14.34
31	SC	10.85	Oregon	28.84	ME	13.96
32	MD	10.78	NJ	28.47	ID	13.87
33	SD	10.62	GA	28.45	NE	13.87
34	DE	10.29	KY	28.37	DE	13.83
35	MO	10.24	WA	27.87	NC	13.76
36	NC	10.04	VA	25.51	WI	13.35
37	IA	9.72	OH	25.49	DC	13.30
38	KS	9.70	TN	25.29	RI	12.66
39	VA	9.55	MO	25.02	MO	12.56
40	Oregon	9.41	IA	24.37	MS	12.03
41	CA	9.33	AK	23.99	SD	11.87
42	RI	9.24	SC	23.71	OH	11.64
43	WI	9.18	DE	22.89	VT	11.17
44	WA	9.10	NC	21.19	VA	10.82
45	AK	8.94	VT	20.02	NJ	10.69
46	WY	8.50	ND	19.53	IA	9.94
47	OH	8.19	IN	18.09	ND	9.44
48	NJ	6.85	AR	17.87	WV	9.36
49	WV	6.36	MS	14.88	WY	8.50
50	IN	5.15	WV	12.04	IN	8.05
51	ND	4.80	WY	8.50	MD	8.05

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 6217 Excavation NOC			Class 7219 Trucking NOC		Class 7380 Chauffeurs NOC	
1	MT	31.46	MT	31.60	ME	13.09
2	LA	22.55	LA	25.60	NV	12.05
3	NH	17.81	CT	25.58	MA	12.04
4	TX	17.80	FL	25.17	CT	11.99
5	CO	17.79	DC	23.40	FL	11.93
6	RI	17.52	PA	23.05	RI	11.63
7	ME	17.32	MN	20.93	LA	11.39
8	OK	17.32	IL	20.47	NY	11.23
9	MN	17.06	AL	20.44	IL	10.92
10	FL	15.11	ME	20.31	OH	10.85
11	AL	14.57	MA	20.28	MN	10.41
12	MI	14.19	HI	19.77	TX	10.09
13	CT	14.14	OK	19.77	NM	10.06
14	GA	14.05	NH	19.05	MI	9.80
15	DC	14.00	NM	19.02	GA	9.50
16	MA	13.77	KY	18.30	NH	9.21
17	IL	13.22	AK	18.02	HI	8.94
18	AK	13.15	MI	17.65	NJ	8.86
19	NY	13.14	NY	17.28	CO	8.77
20	NE	13.09	AR	17.07	MT	8.67
21	NM	12.69	TX	17.01	WY	8.50
22	KY	12.64	CO	16.16	AL	8.27
23	AZ	12.31	OH	16.03	KY	8.15
24	NV	12.00	ID	15.93	VT	7.95
25	PA	11.78	NV	15.63	OK	7.93
26	WA	11.69	Oregon	15.62	DC	7.76
27	OH	11.60	UT	15.39	MO	7.30
28	SD	11.09	CA	15.00	Oregon	6.99
29	ID	10.91	AZ	14.94	AR	6.88
30	NC	10.63	SD	14.84	MD	6.68
31	VT	10.62	RI	14.68	TN	6.53
32	Oregon	10.53	MO	14.49	SD	6.38
33	MS	10.30	GA	14.41	UT	6.29
34	TN	10.27	NJ	13.50	NC	6.28
35	HI	10.21	NC	13.39	WI	5.99
36	UT	10.20	WI	13.39	AK	5.95
37	AR	9.85	WA	13.24	NE	5.86
38	MO	9.51	MD	12.95	MS	5.71
39	WV	9.14	IA	12.39	SC	5.70
40	DE	8.54	MS	12.37	ID	5.63
41	WY	8.50	KS	12.33	IA	5.62
42	NJ	8.48	DE	11.75	WV	5.34
43	SC	8.46	VA	11.67	KS	4.97
44	KS	8.32	NE	11.53	WA	4.74
45	CA	8.10	TN	11.38	VA	4.22
46	MD	7.90	SC	10.50	IN	3.17
47	ND	7.74	VT	10.24	ND	2.57
48	WI	7.74	IN	9.99	AZ	-
49	VA	7.12	WV	9.92	CA	-
50	IA	6.28	ND	9.75	DE	-
51	IN	5.51	WY	8.28	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	CA	11.93	TX	17.46	LA	3.64
2	LA	10.58	LA	12.25	TX	3.51
3	MT	10.00	FL	10.91	CA	3.23
4	NV	9.86	NM	10.41	RI	3.22
5	OK	9.74	CO	9.66	MT	3.04
6	FL	9.35	GA	8.71	KY	2.93
7	PA	9.33	MT	8.26	GA	2.92
8	TX	9.29	AL	7.79	PA	2.84
9	RI	9.06	MS	7.44	MA	2.80
10	NM	8.28	CT	6.54	MS	2.76
11	HI	8.27	RI	6.52	UT	2.68
12	IL	8.02	PA	6.46	NY	2.42
13	GA	7.48	OK	6.45	Oregon	2.34
14	ME	7.31	TN	5.58	NM	2.29
15	AL	6.74	SC	5.53	NH	2.28
16	MN	6.71	HI	5.47	ME	2.27
17	CT	6.68	NJ	5.25	FL	2.16
18	NH	6.47	MA	5.24	OH	2.13
19	MA	6.24	DC	5.24	AZ	2.11
20	AZ	6.04	ID	5.23	MO	2.06
21	DE	6.00	KS	5.22	MN	2.03
22	MO	5.95	AZ	5.16	NV	2.01
23	MI	5.95	AR	5.16	AL	1.92
24	KY	5.85	MO	5.14	NJ	1.91
25	Oregon	5.65	Oregon	5.05	HI	1.83
26	OH	5.63	AK	5.03	WY	1.82
27	VT	5.35	ME	5.02	MI	1.74
28	AK	5.30	CA	4.95	KS	1.72
29	TN	5.26	NV	4.92	DC	1.71
30	NJ	5.14	UT	4.92	IL	1.69
31	MS	4.66	MI	4.84	CO	1.68
32	CO	4.53	NY	4.79	ND	1.67
33	NY	4.26	NH	4.75	CT	1.66
34	UT	4.17	NC	4.68	TN	1.65
35	NE	3.98	SD	4.64	ID	1.63
36	NC	3.94	KY	4.42	VT	1.63
37	SC	3.90	VA	4.41	IN	1.62
38	MD	3.87	IL	4.35	WV	1.59
39	KS	3.86	OH	4.20	AR	1.52
40	AR	3.84	VT	4.09	OK	1.49
41	SD	3.72	WY	3.78	SC	1.48
42	VA	3.68	NE	3.73	NC	1.47
43	ND	3.61	IA	3.71	AK	1.38
44	ID	3.49	MD	3.68	DE	1.29
45	WY	3.38	WI	3.59	SD	1.28
46	WA	3.20	MN	3.53	WA	1.22
47	IA	3.18	DE	3.34	MD	1.14
48	WI	3.07	WV	2.35	WI	1.09
49	WV	2.92	IN	2.31	NE	1.07
50	DC	2.85	WA	1.22	VA	1.00
51	IN	2.59	ND	1.21	IA	0.88



APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8017		Class 8018		Class 8021	
	Store: Retail NOC		Store: Wholesale NOC		Store: Meat/Fish Wholesale	
1	TX	6.56	LA	12.34	CT	17.22
2	CA	4.95	VT	11.14	NM	17.20
3	RI	4.05	CT	10.78	MT	17.15
4	LA	3.96	PA	10.60	ME	17.14
5	FL	3.73	DC	10.40	CA	17.01
6	NM	3.73	NH	10.30	RI	16.69
7	NV	3.71	MA	10.05	MA	16.66
8	PA	3.58	MI	9.79	LA	16.59
9	NY	3.39	MN	9.64	TX	16.12
10	HI	3.28	NM	9.53	OK	15.22
11	GA	3.00	TX	9.38	CO	14.92
12	AZ	2.98	MT	9.26	PA	13.19
13	MT	2.93	CA	8.93	MN	12.57
14	OK	2.84	NY	8.45	KY	12.34
15	DE	2.83	CO	8.31	Oregon	11.98
16	IL	2.75	FL	8.29	DC	11.83
17	NJ	2.74	HI	7.96	HI	11.53
18	MA	2.72	NE	7.95	FL	11.41
19	CO	2.67	ME	7.94	AZ	11.04
20	MO	2.55	NV	7.63	TN	10.85
21	ME	2.52	AL	7.13	WA	10.85
22	Oregon	2.49	AR	7.09	UT	10.73
23	CT	2.46	MO	6.97	OH	10.34
24	MI	2.45	IL	6.81	MO	10.11
25	ID	2.44	AK	6.64	MI	10.04
26	AL	2.44	SD	6.61	GA	10.01
27	MS	2.43	OH	6.51	SD	9.99
28	TN	2.43	OK	6.42	ID	9.90
29	NH	2.41	KY	6.36	NY	9.79
30	WY	2.40	RI	6.27	VT	9.73
31	KY	2.37	GA	6.02	NH	9.28
32	AK	2.36	AZ	5.90	KS	9.06
33	MN	2.33	TN	5.50	NE	8.73
34	DC	2.32	Oregon	5.48	NJ	8.56
35	UT	2.25	KS	5.48	IA	8.50
36	AR	2.20	NJ	5.37	NV	7.96
37	NC	2.15	IA	5.31	MS	7.63
38	OH	2.13	MD	5.26	AK	7.11
39	KS	2.07	WI	4.95	IL	7.06
40	MD	2.01	MS	4.91	AR	6.70
41	NE	1.99	ID	4.89	AL	6.52
42	WI	1.79	DE	4.85	IN	6.32
43	SD	1.72	NC	4.82	DE	6.17
44	VT	1.64	WA	4.24	WI	6.06
45	SC	1.60	SC	3.62	ND	5.52
46	WV	1.59	VA	3.60	NC	5.32
47	VA	1.58	UT	3.50	SC	3.87
48	WA	1.50	IN	3.20	MD	3.65
49	IA	1.46	WY	3.14	VA	3.33
50	IN	1.38	ND	2.87	WY	2.82
51	ND	1.21	WV	2.46	WV	2.46

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8033		Class 8107		Class 8232	
	Store:Meat/Grocery Retail		Machinery Dealer NOC		Lumberyard: Other Emp	
1	OH	10.34	DC	18.29	LA	17.87
2	DC	9.66	KY	12.53	NM	17.16
3	TX	8.62	LA	12.23	CT	17.03
4	CA	8.15	RI	12.12	TX	15.75
5	NY	7.29	AZ	11.62	KY	15.04
6	AZ	7.19	IL	10.53	CO	14.69
7	LA	6.58	NY	10.12	NY	14.15
8	MT	6.50	NM	9.49	MT	13.21
9	PA	6.46	TX	9.38	PA	13.13
10	NM	6.03	HI	9.30	HI	12.68
11	CO	5.91	AL	8.99	RI	11.72
12	IL	5.79	MT	8.96	AL	11.47
13	CT	5.59	FL	8.78	MN	11.36
14	ND	5.52	GA	8.50	MA	11.28
15	ME	5.50	CT	8.32	ME	10.95
16	FL	5.50	ME	8.14	AZ	10.84
17	MA	5.24	AR	8.04	GA	10.82
18	WY	5.04	NV	8.03	TN	10.72
19	RI	4.97	PA	7.85	FL	10.67
20	MD	4.93	SC	7.85	NV	10.03
21	NV	4.92	MS	7.68	CA	9.99
22	NJ	4.83	MA	7.60	NH	9.98
23	WI	4.62	CA	7.48	AR	9.96
24	GA	4.56	NH	7.41	IL	9.96
25	NH	4.40	OK	7.09	DC	9.50
26	MI	4.36	MI	6.96	OK	9.38
27	HI	4.33	Oregon	6.96	VT	9.02
28	MN	4.31	ID	6.95	SD	9.01
29	KY	4.29	OH	6.81	NC	8.74
30	WA	4.10	UT	6.76	NJ	8.43
31	KS	4.03	MN	6.28	MS	8.27
32	ID	4.02	AK	6.19	MI	8.13
33	Oregon	3.98	CO	6.11	OH	7.99
34	MO	3.97	NE	6.07	AK	7.90
35	OK	3.92	MO	6.04	MO	7.84
36	NC	3.59	VA	6.01	UT	7.82
37	VA	3.56	VT	5.95	KS	7.44
38	MS	3.49	SD	5.93	WI	7.15
39	AK	3.43	MD	5.75	Oregon	7.13
40	AR	3.36	DE	5.74	ID	6.65
41	DE	3.34	NC	5.73	SC	6.28
42	VT	3.24	WA	5.23	VA	6.23
43	AL	3.06	NJ	4.87	DE	5.63
44	UT	3.03	KS	4.79	MD	4.66
45	SD	2.85	WI	4.78	IN	4.61
46	SC	2.79	IA	4.76	IA	4.39
47	NE	2.67	TN	4.72	NE	4.19
48	TN	2.58	IN	3.52	WA	4.15
49	IN	2.16	WV	2.69	WY	4.06
50	IA	1.96	ND	2.60	WV	3.98
51	WV	1.59	WY	2.40	ND	3.35

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care	
1	LA	1.91	LA	0.92	MT	20.51
2	ME	1.70	HI	0.85	LA	13.77
3	VT	1.61	OH	0.82	TX	13.47
4	HI	1.60	CA	0.79	OK	11.88
5	MN	1.46	NM	0.72	NM	11.83
6	RI	1.44	FL	0.71	Oregon	11.78
7	FL	1.40	ME	0.69	CO	11.29
8	AL	1.31	NV	0.67	KY	11.14
9	NM	1.30	MT	0.67	CA	11.10
10	CT	1.30	GA	0.66	ID	10.31
11	KY	1.26	KY	0.62	GA	10.17
12	TX	1.24	TX	0.60	FL	9.97
13	NH	1.19	AR	0.58	MN	9.77
14	MT	1.17	NY	0.58	NV	9.65
15	CA	1.13	NH	0.58	AZ	9.59
16	OK	1.13	WV	0.57	ME	9.43
17	AR	1.10	OK	0.57	OH	9.33
18	NV	1.09	RI	0.54	RI	9.23
19	WV	1.08	AL	0.54	AR	9.16
20	AK	1.04	VT	0.53	WA	8.93
21	GA	1.04	AK	0.52	NH	8.82
22	OH	1.03	AZ	0.51	TN	8.67
23	MS	1.01	CO	0.49	MO	8.56
24	WY	0.99	ID	0.49	MS	8.52
25	NE	0.97	SC	0.49	MI	8.45
26	NC	0.95	PA	0.48	AL	8.19
27	MI	0.94	Oregon	0.47	VT	7.76
28	NY	0.94	CT	0.47	UT	7.72
29	PA	0.93	SD	0.47	KS	7.20
30	SC	0.93	MS	0.46	PA	6.97
31	UT	0.93	MO	0.45	MA	6.70
32	WI	0.93	TN	0.45	AK	6.58
33	ID	0.92	UT	0.43	SD	6.47
34	IL	0.92	MI	0.42	IL	6.19
35	CO	0.87	IL	0.42	CT	6.08
36	MO	0.86	KS	0.42	WV	5.82
37	TN	0.82	NJ	0.41	WI	5.74
38	SD	0.79	WY	0.40	NE	5.51
39	AZ	0.79	MN	0.40	DC	4.84
40	IA	0.78	DE	0.39	IA	4.44
41	KS	0.78	NC	0.37	NJ	4.37
42	Oregon	0.75	NE	0.36	NC	4.06
43	MA	0.74	DC	0.36	SC	3.88
44	NJ	0.71	IA	0.35	MD	3.86
45	MD	0.70	MD	0.34	DE	3.75
46	VA	0.66	MA	0.34	IN	3.52
47	ND	0.61	WI	0.32	VA	3.34
48	DC	0.61	IN	0.27	ND	2.14
49	DE	0.60	VA	0.23	WY	1.65
50	IN	0.53	WA	0.21	HI	-
51	WA	0.47	ND	0.18	NY	-

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8833		Class 8868		Class 9014	
	Hospital: Professional		College: Professn/Cler		Bldgs-Operation by Contr	
1	MT	6.39	WY	2.38	HI	15.05
2	FL	3.67	CA	2.13	TX	12.23
3	NV	3.64	OH	1.86	NH	11.82
4	CA	3.43	NV	1.80	MT	11.52
5	VT	3.38	KY	1.27	NM	11.02
6	NM	3.36	HI	1.24	ME	11.00
7	WY	3.21	FL	1.19	RI	10.87
8	KY	3.13	TX	1.15	PA	10.83
9	HI	3.02	MN	1.11	LA	10.59
10	RI	2.99	AR	1.07	CA	10.18
11	LA	2.97	NM	1.05	MN	9.73
12	AZ	2.90	NY	1.01	Oregon	9.71
13	ME	2.80	PA	1.00	FL	9.59
14	OK	2.80	CT	0.89	ID	9.57
15	PA	2.74	LA	0.85	KY	9.37
16	OH	2.74	NJ	0.83	CO	9.36
17	MI	2.70	NH	0.83	MI	8.83
18	ID	2.60	ME	0.82	NV	8.80
19	TX	2.41	AK	0.77	MA	8.38
20	AL	2.37	MA	0.76	VT	8.37
21	ND	2.14	AL	0.76	GA	8.35
22	DE	2.13	IL	0.74	KS	8.22
23	CO	2.12	RI	0.73	IL	8.13
24	MA	2.12	MT	0.71	OH	8.09
25	NY	2.07	TN	0.69	NY	8.03
26	WA	2.00	NC	0.67	AZ	7.99
27	MN	1.98	VT	0.66	OK	7.97
28	CT	1.92	GA	0.66	NE	7.49
29	AK	1.83	SC	0.64	AR	7.43
30	IL	1.79	WA	0.64	WA	7.43
31	GA	1.76	DE	0.63	WI	6.80
32	SD	1.74	AZ	0.62	ND	6.32
33	NJ	1.71	KS	0.60	IA	6.13
34	MO	1.66	CO	0.59	TN	5.81
35	NH	1.65	SD	0.58	UT	5.75
36	MS	1.63	OK	0.55	AL	5.69
37	IA	1.55	MO	0.54	MS	5.64
38	Oregon	1.53	WV	0.54	MO	5.54
39	NE	1.53	ID	0.52	SD	5.43
40	TN	1.53	MS	0.49	AK	5.27
41	KS	1.40	NE	0.47	CT	5.25
42	AR	1.37	MD	0.46	NJ	5.25
43	WV	1.29	Oregon	0.44	DE	5.24
44	DC	1.28	DC	0.44	NC	4.87
45	SC	1.27	VA	0.42	IN	4.79
46	NC	1.25	MI	0.41	DC	4.79
47	VA	1.23	ND	0.41	SC	4.31
48	MD	1.22	IA	0.37	WV	4.13
49	UT	1.12	WI	0.36	VA	4.01
50	WI	1.09	IN	0.23	MD	3.64
51	IN	0.54	UT	0.21	WY	2.33

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 8833		Class 8868		Class 9014	
	<u>Hospital: Professional</u>		<u>College: Professnl/Cler</u>		<u>Bldgs-Operation by Contr</u>	
1	MT	6.39	WY	2.38	HI	15.05
2	FL	3.67	CA	2.13	TX	12.23
3	NV	3.64	OH	1.86	NH	11.82
4	CA	3.43	NV	1.80	MT	11.52
5	VT	3.38	KY	1.27	NM	11.02
6	NM	3.36	HI	1.24	ME	11.00
7	WY	3.21	FL	1.19	RI	10.87
8	KY	3.13	TX	1.15	PA	10.83
9	HI	3.02	MN	1.11	LA	10.59
10	RI	2.99	AR	1.07	CA	10.18
11	LA	2.97	NM	1.05	MN	9.73
12	AZ	2.90	NY	1.01	Oregon	9.71
13	ME	2.80	PA	1.00	FL	9.59
14	OK	2.80	CT	0.89	ID	9.57
15	PA	2.74	LA	0.85	KY	9.37
16	OH	2.74	NJ	0.83	CO	9.36
17	MI	2.70	NH	0.83	MI	8.83
18	ID	2.60	ME	0.82	NV	8.80
19	TX	2.41	AK	0.77	MA	8.38
20	AL	2.37	MA	0.76	VT	8.37
21	ND	2.14	AL	0.76	GA	8.35
22	DE	2.13	IL	0.74	KS	8.22
23	CO	2.12	RI	0.73	IL	8.13
24	MA	2.12	MT	0.71	OH	8.09
25	NY	2.07	TN	0.69	NY	8.03
26	WA	2.00	NC	0.67	AZ	7.99
27	MN	1.98	VT	0.66	OK	7.97
28	CT	1.92	GA	0.66	NE	7.49
29	AK	1.83	SC	0.64	AR	7.43
30	IL	1.79	WA	0.64	WA	7.43
31	GA	1.76	DE	0.63	WI	6.80
32	SD	1.74	AZ	0.62	ND	6.32
33	NJ	1.71	KS	0.60	IA	6.13
34	MO	1.66	CO	0.59	TN	5.81
35	NH	1.65	SD	0.58	UT	5.75
36	MS	1.63	OK	0.55	AL	5.69
37	IA	1.55	MO	0.54	MS	5.64
38	Oregon	1.53	WV	0.54	MO	5.54
39	NE	1.53	ID	0.52	SD	5.43
40	TN	1.53	MS	0.49	AK	5.27
41	KS	1.40	NE	0.47	CT	5.25
42	AR	1.37	MD	0.46	NJ	5.25
43	WV	1.29	Oregon	0.44	DE	5.24
44	DC	1.28	DC	0.44	NC	4.87
45	SC	1.27	VA	0.42	IN	4.79
46	NC	1.25	MI	0.41	DC	4.79
47	VA	1.23	ND	0.41	SC	4.31
48	MD	1.22	IA	0.37	WV	4.13
49	UT	1.12	WI	0.36	VA	4.01
50	WI	1.09	IN	0.23	MD	3.64
51	IN	0.54	UT	0.21	WY	2.33

APPENDIX 4 (cont.)

WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

Class 9079			Class 9101		
Restaurant NOC			College: All Other Emp		
1	TX	9.43	TX	9.90	
2	LA	7.20	DC	9.89	
3	CA	6.68	CA	9.77	
4	FL	6.55	MT	9.59	
5	OK	6.15	LA	8.61	
6	MT	6.14	NY	8.19	
7	GA	6.09	CO	7.46	
8	NM	6.07	NM	7.44	
9	HI	6.02	HI	7.16	
10	KY	5.87	FL	6.88	
11	CO	5.67	RI	6.81	
12	PA	5.58	GA	6.58	
13	AL	5.04	ME	6.58	
14	ME	4.98	IL	6.51	
15	MN	4.94	AZ	6.50	
16	NV	4.94	NJ	6.44	
17	NY	4.92	CT	6.32	
18	OH	4.87	OK	6.30	
19	MS	4.84	KY	6.28	
20	Oregon	4.82	MN	6.05	
21	AZ	4.74	Oregon	5.95	
22	RI	4.60	AR	5.69	
23	MO	4.59	MI	5.62	
24	AK	4.54	ID	5.62	
25	TN	4.43	NH	5.59	
26	WY	4.40	MO	5.34	
27	MA	4.19	VT	5.21	
28	NH	4.18	SD	4.72	
29	NJ	4.14	MA	4.50	
30	ID	4.03	WI	4.30	
31	VT	3.98	AL	4.18	
32	IL	3.96	NC	4.12	
33	WA	3.92	TN	3.84	
34	MI	3.88	MS	3.83	
35	AR	3.88	UT	3.78	
36	CT	3.81	NE	3.72	
37	KS	3.47	KS	3.57	
38	NC	3.39	IA	3.37	
39	UT	3.34	AK	3.31	
40	SD	3.33	VA	3.30	
41	SC	3.11	SC	2.72	
42	NE	3.05	IN	2.70	
43	DE	2.86	MD	2.45	
44	DC	2.80	WY	2.38	
45	MD	2.78	OH	1.86	
46	WV	2.76	NV	1.80	
47	WI	2.71	PA	1.00	
48	ND	2.68	WA	0.64	
49	IA	2.63	DE	0.63	
50	VA	2.56	WV	0.54	
51	IN	2.46	ND	0.41	

Source: Research and Analysis Section, Oregon Department of Consumer and Business Services (11/94)

APPENDIX 5

1993 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 12/31/93
Alabama	42.3%	15,030
Alaska	17.0%	7,413
Arizona	3.3%	793
Arkansas	34.9%	16,488
Connecticut	12.0%	14,798
Delaware	18.2%	NA
District of Columbia	19.1%	2,757
Florida	34.8%	48,353
Georgia	29.5%	26,093
Hawaii	20.3%	NA
Idaho	2.6%	737
Illinois	13.4%	39,079
Indiana	14.7%	11,787
Iowa	18.6%	7,382
Kansas	41.6%	19,288
Kentucky	45.2%	20,080
Louisiana *	78.5%	NA
Maine *	82.6%	NA
Massachusetts	64.3%	NA
Michigan	15.4%	NA
Mississippi	44.6%	9,737
Missouri	36.1%	30,316
Nebraska	19.7%	5,594
New Hampshire	38.8%	14,515
New Jersey	21.6%	NA
New Mexico	46.9%	9,312
North Carolina	28.9%	NA
OREGON	8.0%	16,056
Rhode Island *	87.9%	NA
South Carolina	48.0%	18,575
South Dakota	23.5%	4,577
Tennessee	55.0%	33,797
Vermont	43.5%	8,730
Virginia	33.8%	29,155

\* ARP as % of Direct Premiums Written was not available for 1993, so 1992 data are shown instead.

NA = not available.

Source: Management Summary 1993, NCCI, 1994.



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