Oregon Workers' Compensation Premium Rate Ranking

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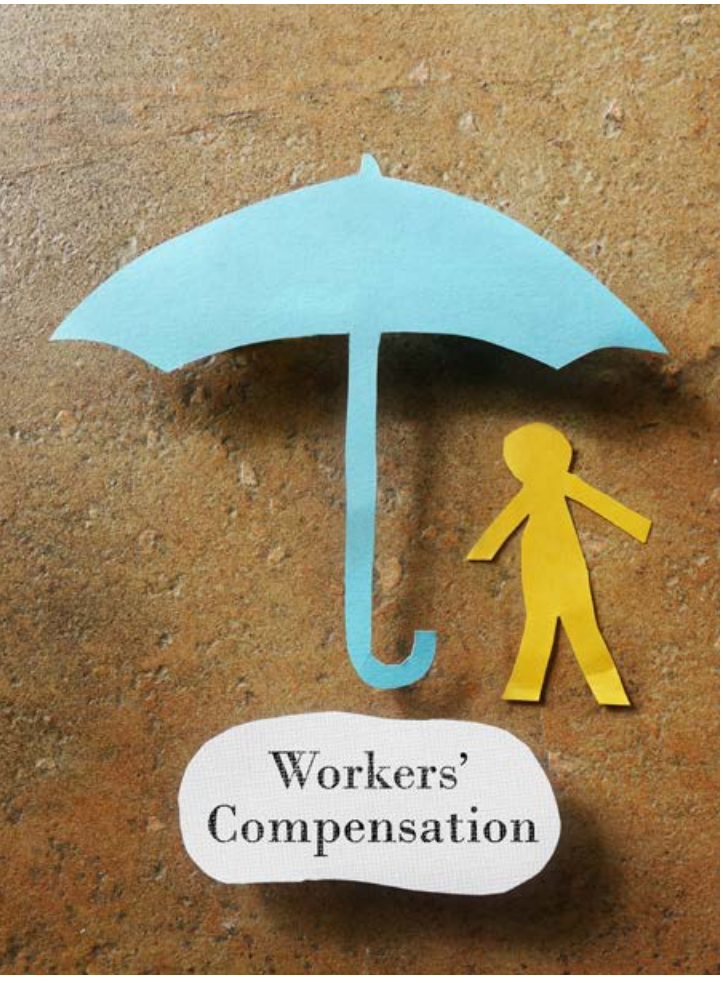

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Highlights

- Oregon employers pay, on average, the seventh lowest workers' compensation premium rates in the nation. In 2018, Oregon rates were the sixth lowest.
- The premium rate index in Oregon is $1.00 per $100 of payroll. The national median rate index is $1.44. Premium rate indices range from a low of $0.67 per $100 of payroll in North Dakota to a high of $2.52 in New Jersey.
- The national median rate index is currently at its lowest value since the inception of this study in 1986. It peaked in 1994 at $4.35 per $100 of payroll.
- Oregon's rate index is 69 percent of the national median, its lowest recorded level. It was 149 percent of the national median in 1990.
- Since the first study, the range between the highest-cost and lowest-cost states has narrowed considerably. In 2020, there were 14 states within plus or minus 10 percent of the study median. This is a drop from the 21 states in 2014 and 2016, but the range from maximum to minimum index rate is the smallest ever at 1.85 with a standard deviation of only .424.
- Oregon's ranking in the occupational classes used in this study[1] ranged from 23rd highest for "Wallboard Installation" to the 50th highest for "Saw Mill."

[1] See the Methodology section for explanation of class set substitutions.

Oregon Workers' Compensation Premium Rate Ranking

Findings by state, Jan. 1, 2020

Introduction

The Information Technology and Research Section in the Oregon Department of Consumer and Business Services has examined workers' compensation rates by state biennially since 1986. Analysts have used the same methodology (with minor enhancements) to create a comparable hazard mix across states, thus controlling for interstate differences in industry composition. This edition of the study provides data as of Jan. 1, 2020.

Findings

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

Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995, and to workplace safety initiatives, Oregon experienced dramatic premium rate decreases over the first decade of this study's history. Rates decreased by double digits in each of the seven years between 1991 and 1998. Collectively, these cuts contributed to Oregon reducing its premium rate ranking between 1990 and 1998 from eighth highest in the nation to 38th highest.

Overall, pure premium rates did not increase in Oregon for 21 years, through 2011. In 2012 and 2013, Oregon experienced small increases in overall premium rates of 1.9 percent and 1.7 percent, respectively, which contributed to a slight increase in the ranking for 2012. From 2014 through 2020, Oregon had seven consecutive years of significant pure premium rate decreases. This has contributed to a gradual decrease in the overall ranking value for the previous three studies. Oregon was ranked 39th in 2012 and has declined one or two places each study year to 46th in 2018. For 2020, Oregon increased to 45th (see Table 1). The 2018 Oregon ranking of 46th is the lowest on record.

Oregon's position also changed in relation to another of the study's rate benchmarks, the median index rate. Oregon's index rate is 31 percent below the national median in 2020, the second-lowest recorded level (see Figure 5). The index rate peaked at 49 percent above the

Figure 1. 2020 Workers' compensation premium index rates

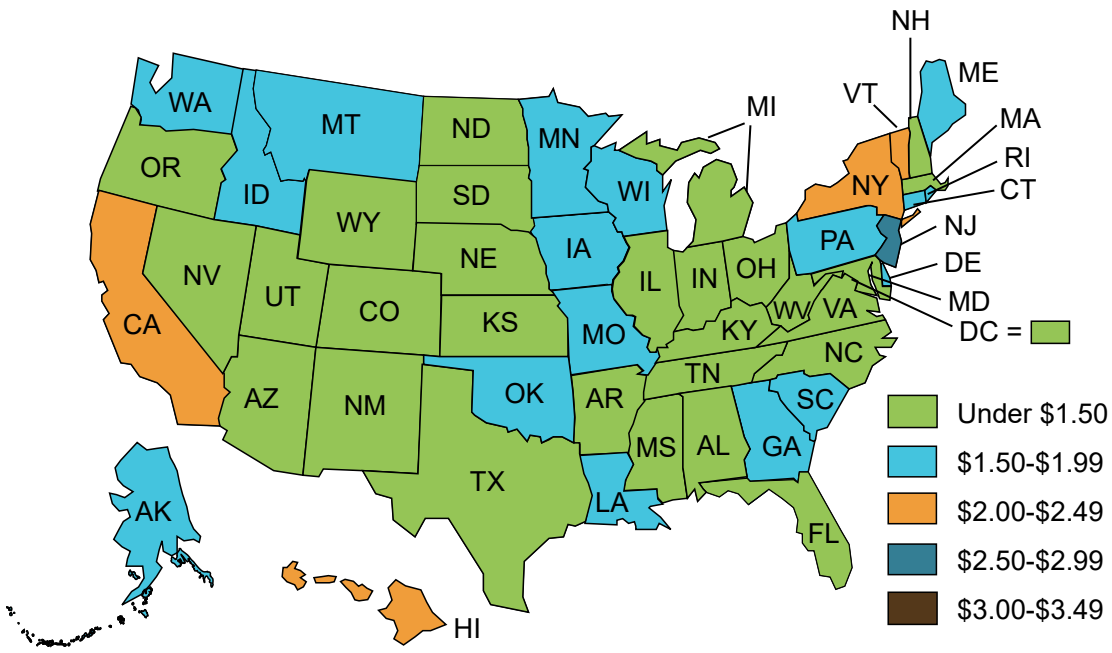


Table 1. Workers' compensation premium rate ranking

2020 Ranking	2018 Ranking	State	Index Rate	Percent of study median	Effective Date	Percent of 2018 study median
1	3	New Jersey	2.52	175%	January 1, 2020	167%
2	1	New York	2.23	155%	October 1, 2019	181%
3	9	Vermont	2.21	153%	April 1, 2019	123%
4	2	California	2.16	150%	January 1, 2020	169%
5	13	Hawaii	2.08	144%	January 1, 2020	118%
6	8	Connecticut	1.99	138%	January 1, 2020	129%
7	4	Delaware	1.97	137%	December 1, 2019	148%
8	10	Louisiana	1.95	135%	January 1, 2019	121%
9	7	Rhode Island	1.93	134%	August 1, 2019	132%
10	5	Alaska	1.86	129%	January 1, 2020	148%
11	12	Wisconsin	1.74	121%	October 1, 2019	119%
12	11	Montana	1.69	117%	July 1, 2019	119%
13	23	Oklahoma	1.66	115%	January 1, 2020	103%
14	25	Missouri	1.65	115%	January 1, 2020	101%
15	6	Georgia	1.64	114%	July 1, 2019	134%
16	19	Maine	1.62	113%	January 1, 2020	108%
17	28	Minnesota	1.61	112%	January 1, 2020	98%
19	21	Idaho	1.56	108%	January 1, 2020	106%
19	14	South Carolina	1.56	108%	April 1, 2019	115%
20	17	Pennsylvania	1.55	108%	April 1, 2019	109%
21	30	Iowa	1.54	107%	January 1, 2020	96%
22	16	Washington	1.53	106%	January 1, 2020	110%
23	24	South Dakota	1.48	103%	July 1, 2019	102%
24	22	Illinois	1.46	101%	January 1, 2020	106%
26	16	Wyoming	1.44	100%	January 1, 2020	110%
26	27	Nebraska	1.44	100%	February 1, 2019	100%
27	21	Florida	1.41	98%	January 1, 2020	106%
28	27	New Hampshire	1.37	95%	January 1, 2020	100%
29	34	New Mexico	1.34	93%	January 1, 2020	88%
30	29	Alabama	1.33	92%	March 1, 2019	97%
31	19	North Carolina	1.31	91%	April 1, 2019	108%
32	41	Virginia	1.28	89%	April 1, 2019	76%
33	35	Colorado	1.25	87%	January 1, 2020	84%
34	31	Mississippi	1.20	83%	March 1, 2019	91%
35	38	Massachusetts	1.17	81%	July 1, 2018	81%
37	37	Michigan	1.14	79%	January 1, 2020	81%
37	39	Maryland	1.14	79%	January 1, 2020	78%
38	33	Kentucky	1.13	78%	October 1, 2019	89%
39	46	Kansas	1.12	78%	January 1, 2020	68%
40	36	Ohio	1.11	77%	July 1, 2019	82%
41	32	Tennessee	1.09	76%	March 1, 2019	89%
42	44	Nevada	1.07	74%	September 1, 2019	70%
43	40	Arizona	1.05	73%	January 1, 2020	78%
44	42	District of Columbia	1.04	72%	November 1, 2019	74%
45	**46**	**Oregon**	**1.00**	**69%**	**January 1, 2020**	**68%**
46	43	Texas	0.98	68%	July 1, 2019	71%
47	47	Utah	0.85	59%	January 1, 2020	62%
48	48	West Virginia	0.79	55%	November 1, 2019	59%
49	50	Indiana	0.77	53%	January 1, 2020	51%
50	49	Arkansas	0.72	50%	July 1, 2019	53%
51	51	North Dakota	0.67	47%	July 1, 2019	48%

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

Class code	Occupation	Oregon payroll (policy years 2014-2016)	Oregon ranking
8810	Clerical office employees noc	44,910,553,239	45
8868	College: professional employees and clerical	13,312,449,124	42
8742	Salespersons or collectors-outside	11,364,183,813	44
8832	Physician and clerical	8,760,017,941	38
9079	Restaurant and drivers	6,217,924,822	40
8833	Hospital: professional employees	4,643,757,686	41
8017	Store: retail noc	2,777,127,712	48
8380	Automobile service or repair center and drivers	2,268,093,688	40
7219	Trucking: noc-all employees and drivers	1,761,546,084	36
8864	Social services organization—all employees and drivers noc	1,663,063,645	37

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

Note: For 8380 there were 3 states, for 7219 there was 1 state, and for 8864 4 states with missing loss costs. Treat as tie with Oregon and drop 8 places for 8864, 1 place for 7219, and 3 places for 8380, and 'noc' = not otherwise coded.

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

median in 1990.

Oregon's premium rate index (premium per $100 of payroll) is $1.00 (see Figure 1). Premium rate indices range from $0.67 in North Dakota to $2.52 in New Jersey.

Percent of median, a state's index rate divided by the median index rate, ranged from a low of 47 percent for North Dakota to a high of 175 percent for New Jersey. Oregon's 2020 percent of median is 69 percent. Seventeen jurisdictions were more than 10 percent above the study median, 14 were between 90 percent and 110 percent, and 20 were below 90 percent (see Table 1).

Oregon's ranking in the occupational classes used in this study ranged from the 23rd highest for "Wallboard Installation" to 50th for "Saw Mill." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes on which this study is based. Oregon's rates were higher than the median class rates for only 1 of the 53 study classes (see Appendix 4).

Methodology

This study is designed to produce a comparison of premium rates for a comparable set of risk classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. Of the approximately 440 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 67.4 percent of 2014-2016 Oregon payroll and 62.2 percent of 2014-2016 Oregon losses, as reported by NCCI on a policy-year basis. Appendix 1 lists the occupational classes, payroll, and loss information used in this study.

The top 50 Oregon classes include one NCCI code[2], 9079, that is not generally used by other states. In order to provide the most representative set of classes, the code 9070 has been replaced with the codes 9058, 9082, 9083, and 9084. Therefore, the study uses 53 NCCI class codes.

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

The study compares the average manual rates, rates for expected claim costs plus factors for insurer expense and profit. For comparison of average manual rates, it is necessary to derive manual rates for states for which only pure premium or advisory loss cost rates are available. Pure premium is the amount of premium necessary to pay for workers' compensation claims, excluding all loss adjustment or claim management expenses, other operating expenses, assessments, taxes, and profit allowance. The ratemaking organization for each state develops pure premium rates for each occupational

[2] Codes 7228 and 7229 will be discontinued after 2018 and all states using the NCCI classification system will use code 7219.

Table 3. States by workers' compensation rating organization

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

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

Source: NCCI Annual Statistical Bulletin, 2020 Edition

class based on aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 35 states and the District of Columbia, and provides advisory ratemaking services to the local organization in Indiana and North Carolina (see Table 3).

Expense load factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit to create a manual rate. An expense load factor is used to modify each competitive state's rates unless they provide manual rates. For Oregon, the average expense load factor of 1.423 was computed based on the load factors in effect during 2020, for each of the top 30 private insurers and the SAIF Corporation, weighted by 2019 direct earned premiums. This figure represents a 4.0 percent increase from the 2018 Oregon value. See Table 4 for load factors by state. Between 2018 and 2020, 19 jurisdictions reported load factor increases and 17 reported decreases.

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

States differ substantially in how they set and apply their manual rates. Monopolistic states have a state-operated workers' compensation system and set their own manual rates. States that allow private insurers to compete for business either use NCCI to prepare their manual rates/loss costs or use their own rating bureau. Some state rating bureaus are completely independent of NCCI, while others contract with NCCI for their rate preparation. (See Table 3 for states by workers' compensation rating organization.)

Table 4. Load factors used for competitive states

State	2018 Load Factor	2020 Load Factor	Percent change 2018 to 2020
Alabama	45.0%	44.4%	-0.42%
Alaska	55.1%	57.6%	1.61%
Arkansas	44.0%	41.0%	-2.11%
California	18.0%	23.8%	4.92%
Colorado	31.4%	46.7%	11.61%
Connecticut	34.3%	47.2%	9.59%
Delaware	40.7%	40.4%	-0.23%
District of Columbia	41.8%	41.1%	-0.46%
Georgia	65.2%	40.0%	-15.27%
Hawaii	66.7%	68.0%	0.78%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	42.4%	56.5%	9.89%
Kentucky	47.0%	55.6%	5.84%
Louisiana	62.0%	60.2%	-1.10%
Maine	36.2%	41.9%	4.19%
Maryland	52.8%	48.2%	-3.01%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	94.0%	87.0%	-3.61%
Mississippi 1	43.6%	36.6%	-4.87%
Missouri 2	41.4%	46.4%	3.51%
Montana	27.1%	39.5%	9.73%
Nebraska	52.5%	52.2%	-0.19%
Nevada	35.2%	32.6%	-1.92%
New Hampshire	36.3%	36.3%	0.00%
New Mexico	40.3%	49.6%	6.63%
New York	27.4%	23.8%	-2.83%
North Carolina	43.9%	43.5%	-0.28%
Oklahoma	59.3%	53.1%	-3.85%
OREGON	**36.8%**	**42.3%**	**4.01%**
Pennsylvania	68.5%	75.3%	4.01%
Rhode Island	48.4%	48.8%	0.31%
South Carolina	41.7%	38.2%	-2.45%
South Dakota	69.8%	70.5%	0.40%
Tennessee	38.5%	41.0%	1.81%
Texas	53.2%	113.5%	39.36%
Utah	41.3%	42.5%	0.87%
Vermont	32.2%	50.3%	13.68%
Virginia	39.0%	37.3%	-1.22%
West Virginia	41.0%	39.6%	-0.99%

Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (7/2020)

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

For this study, Oregon analysts obtained premium rates in effect as of Jan. 1, 2020, for the 53 selected classes directly from the states or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Each state's rates were weighted by 2014-2016 Oregon payroll to obtain the state's average manual rate. If a state did not have rates for all 53 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 53 classes to Oregon's average rate for the limited classification set.

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

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment is applied for most states. This adjustment is calculated by subtracting the state's voluntary-market expense load factor from the state's Residual Market Derived Rate Factor (RMDRF), if provided by NCCI. Otherwise, the premium weighted RMDRF is used (this is believed to be more accurate than the countrywide residual load factor used in previous studies). If a state does not employ an expense load factor, the study's median expense load factor is used. This number is multiplied by the state's residual market share and subtracted from one to derive the residual market adjustment. If the state's residual market share is not available, an estimate of countrywide residual market share (provided by NCCI) is used. This residual market adjustment is multiplied by the state's index rate to calculate the final index rate. (See Appendix 2 for a comparison of assigned risk pool size by state.)

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2020

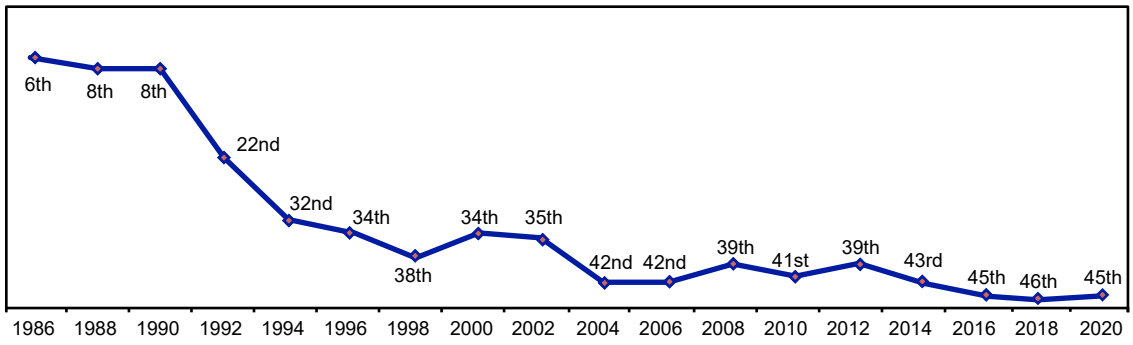
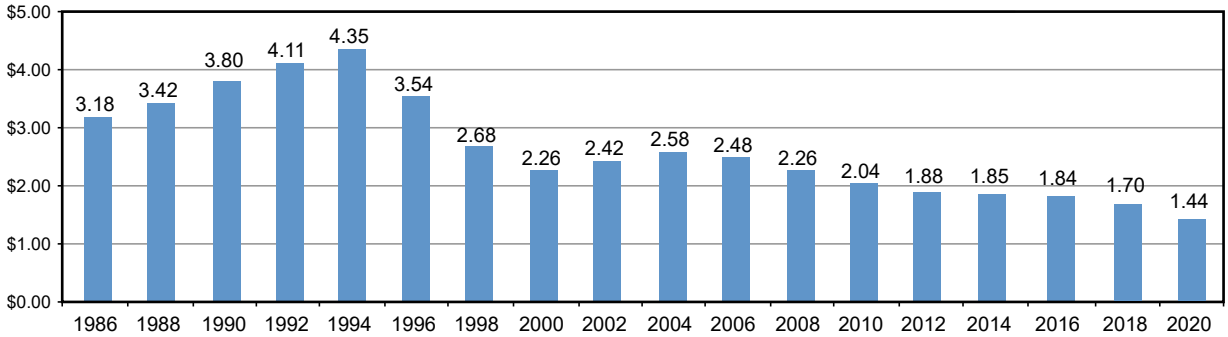


Figure 3. Workers' compensation national median index rate, 1986-2020



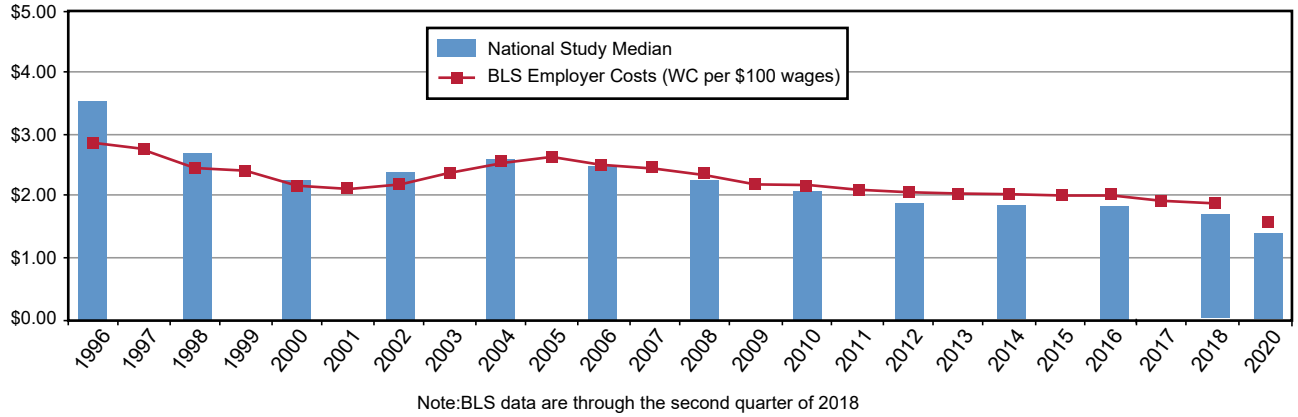
Time series

The 2020 study is the 17th biennial study using the same basic methodology. This provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the past 34 years.

The study methodology lessens its usefulness as a time series. The set of surveyed classes and associated payroll weights change over time. Therefore, the index values are not strictly comparable across studies. This means that a change in a state's index value from one study to the next is less meaningful than the change in its placement relative to other states. To overcome this problem, the median rate index for each study is also used as a benchmark. This creates a data series of states' rates as a percentage of the median rate index for each study (shown in Table 1). Compared to an overall average, use of the median limits the influence of outliers at the ends of the distribution. Thus, a state's rate index as a percentage of the median can be used, along with its ranking, as an indicator of its relative cost. It is a better indicator than the actual index value of changes from one study to the next.

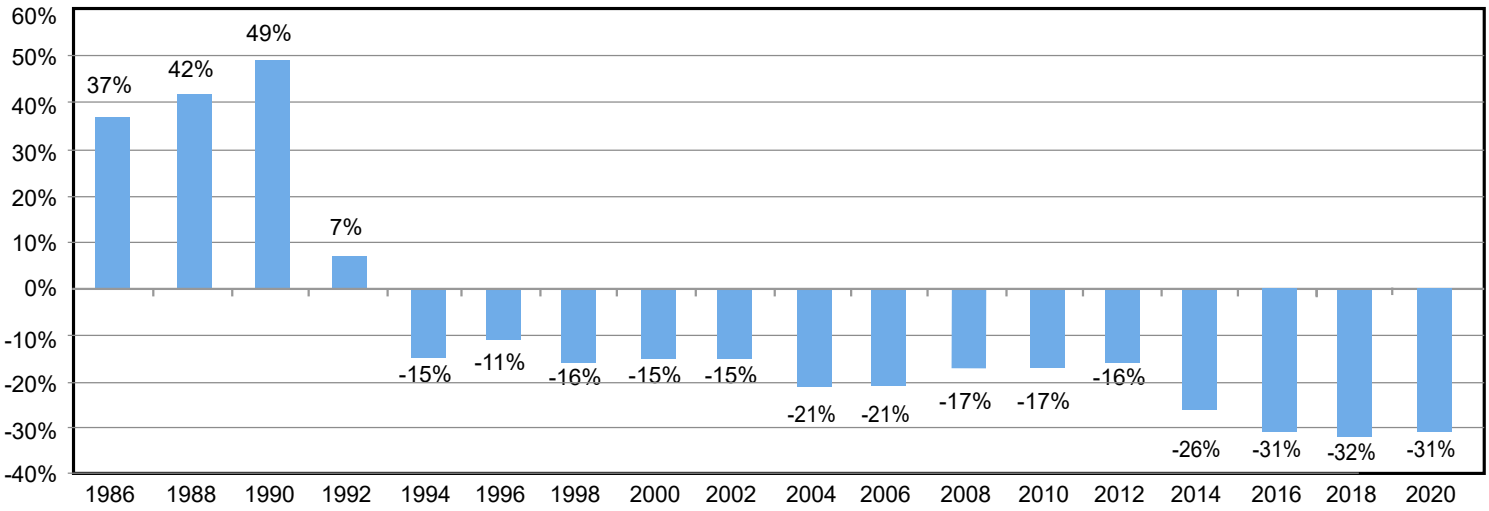
As can be seen from Figure 3, the national median rate began to drop in the mid-1990s and reached its previous low point in 2000. The national median then rose through 2004, followed by declines through 2020. The 2020 rate

Figure 4. Workers' compensation national median rate and BLS survey employer costs, 1996-2020



Note:BLS data are through the second quarter of 2018

Figure 5. Oregon premium index rate relative to national median value, 1986-2020



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

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

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013[2]	2014	2015	2016	2017	2018	2019	2020
Oregon	0.0%	0.0%	0.0%	-2.1%	-2.3%	-5.9%	-1.3%	-1.8%	1.9%	1.4%	-7.6%	-5.3%	-5.3%	-6.6%	-14.0%	-9.7%	-8.4%
Avg countrywide[1]	-2.1%	-3.4%	-5.2%	-5.6%	-5.0%	-2.5%	-1.9%	0.0%	8.3%	2.0%	1.3%	-2.7%	-3.5%	-5.5%	-8.7%	-11.0%	

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

[2] The 2013 Oregon rate change includes impact of Item B-1425 (Employers' Liability Increased Limits Percentages) and the associated offset.

Source: NCCI Annual Statistical Bulletin, 2020 Edition

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

Oregon's rates with respect to the median are shown in Figure 5. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index rate for Oregon increased as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate reductions occurred while rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to 15 percent below the national median. This relationship was fairly stable until 2004, when Oregon's index rate dropped further, to 21 percent below the national median. The index rate fell again in 2016 through 2020, to 31 percent and 32 percent below the national median. The 2018 median percentage is a record low in the series.

An additional historical comparison

As Appendix 3 illustrates, there have been many changes in states' workers' compensation premium rates over the past six years. For 2014, there were equal numbers of increases and decreases, but in 2015 through 2020, significantly more decreases were filed[4]. Only one state that reported premium level changes to NCCI had a net rate increase over the five-year period from Jan 1, 2016, to approximately December 2020[5] (see Figure 7). Table 5 compares premium rate changes in Oregon with

Comparing states' rate trends

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

The tightening of the rate distribution can be seen in Figure 6. The range between the highest and lowest index rates has narrowed by more than 65 percent since the second study. In 2020, 14 states were within plus or minus 10 percent of the median. A record number of jurisdictions (20) were below 90 percent of the median.

Figure 6. Range of Index Values and Median, 1988-2020

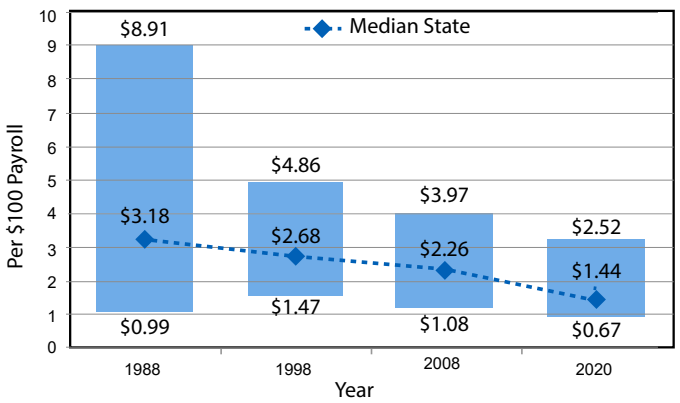
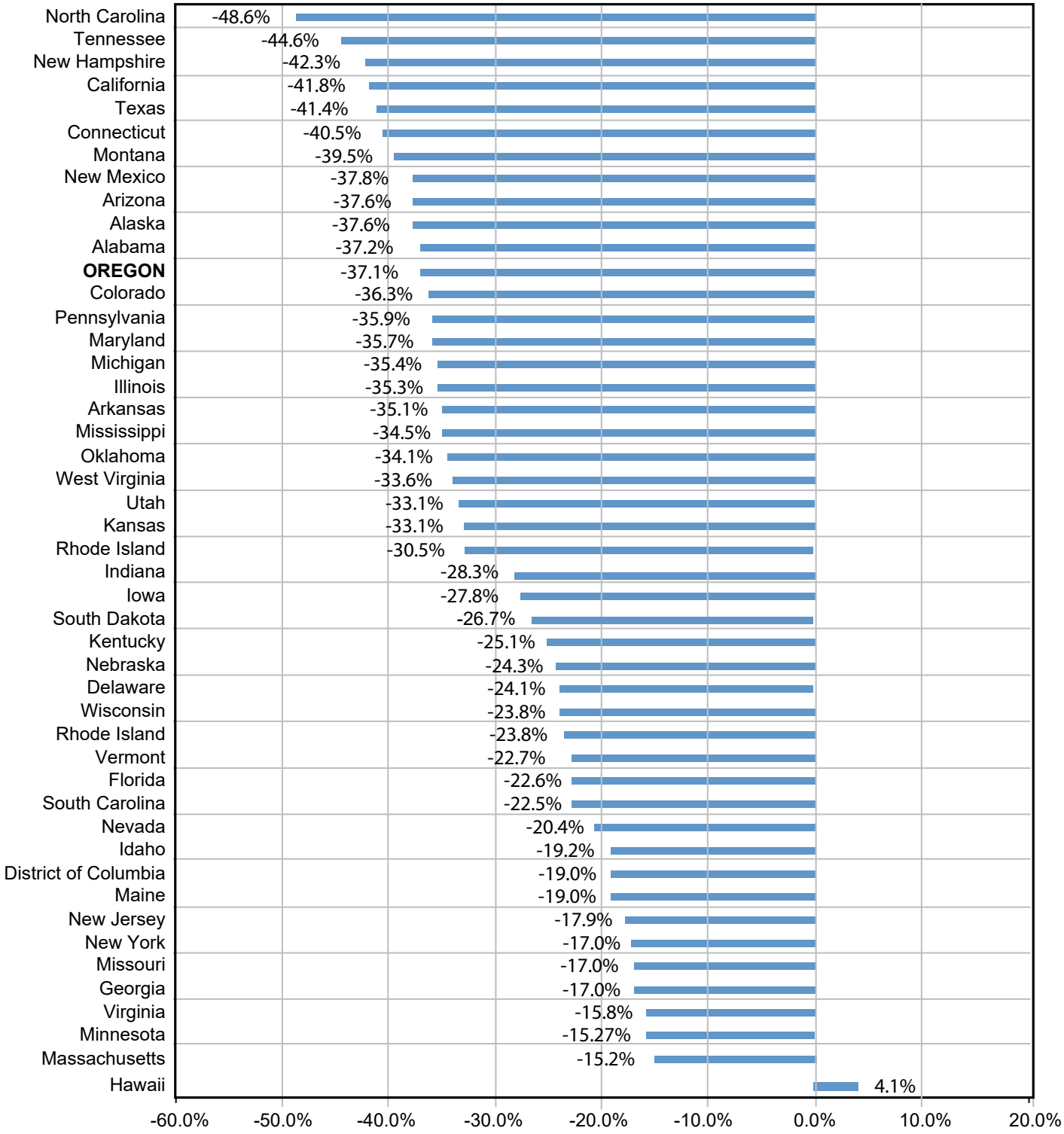


Figure 7. Net five-year voluntary premium level change, 1/2016-12/2020
Based on NCCI data



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

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

premium rate changes nationwide, excluding states with monopolistic state funds, for years 2004 through 2020.

Notes about using the rankings

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

1. Because not all premium classes were included in the study, the actual average premium rate for a state will differ from the weighted premium rate index, which is based on the characteristics of Oregon's economy.

2. If different classes had been selected, or payroll from a state other than Oregon had been used to weight the rates by class, the results would be somewhat different.

3. Several states use classification systems other than NCCI, and the conversion is not perfect. Rates for similar classes were used, and these classes were based on the recommendations of respondents in those states.

4. Many states have unique classes within the NCCI system[6], or do not have rates for all classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were apportioned by class using available data, otherwise they were averaged.

5. The premium rate listed for a class will often not be the rate that an individual employer would pay. Premium rates for an employer are adjusted based on the employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, schedule rating plans, and other modification plans.

6. Employers in Oregon and many other states have the option to purchase large deductible policies, which may contain expenses, or to pay a part of some claims' medical costs (in Oregon, the first $2,300[7] of costs) to improve experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.

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

8. The premium rates do not reflect insurer dividends paid to employers.

9. This study is based on payroll rates.

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

10. The payroll basis may differ by state.

    In Nevada and North Dakota, workers' compensation premium is based on the first $36,000 and $36,400 of payroll per employee, per year, respectively. Anything over $36,000 in Nevada and $36,400 in North Dakota (up from $35,100 in 2018) is exempt. In order to compare Nevada's and North Dakota's index rate with those of other states lacking a payroll limitation, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during fiscal year 2018. The 2012 study was the first time Nevada's payroll cap had been taken into account; this contributed to their large drop from the 2010 study.

    Payroll base exclusions (e.g., exclusion of vacation pay) exist in Oregon and South Dakota. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for

[4] The 2020 changes are based upon preliminary listings, which may not reflect rate changes for some states that file later in the year.
[5] Rates in effect as of Jan. 1, 2020, were used in the study.
[6] As discussed in the methodology section, the classification set used in this study was expanded from 50 to 53 classes in order to provide classes that were most commonly used nationally.
[7] This value will change annually with medical price inflation. For 2006, this value was set at $1,500 but had risen to $2,300 by 2020. Refer to WCD Bulletin 345, http://wcd.oregon.gov/Bulletins/bul_345.pdf.

overtime hours. This study does not account for these differences in treatment of overtime.

11. The premium rates may include more than loss experience and insurer overhead. In some states, assessments and taxes are included in the rates to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible.

    For example, the Oregon workers' compensation premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Consumer and Business Services. This assessment is accounted for in Oregon's rate index, but its Workers' Benefit Fund (cents-per-hour assessment) is not. Assessments and taxes are also factored into the rates for the following states: Alaska, Arkansas, California, Connecticut, District of Columbia, Georgia, Idaho, Indiana, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Texas, Utah, Vermont, and West Virginia.

12. The data exclude self-insurers' experience.

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

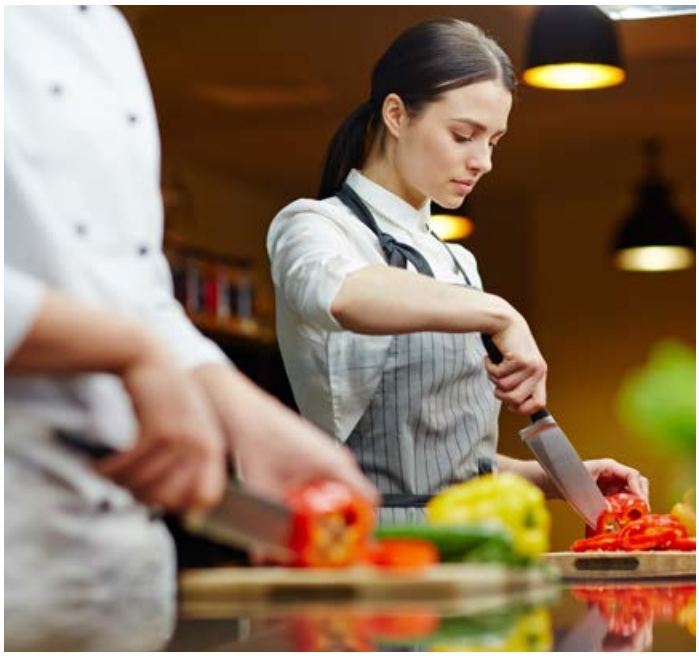
14. States with state funds may operate in one of three ways. In North Dakota and Wyoming, workers' compensation is handled exclusively through a monopoly state fund. Ohio and Washington allow workers' compensation insurance to be provided either by the state fund or through self-insurance.

    Competitive state fund states allow employers to choose among private insurers, the state fund, or self-insurance. In some competitive state fund states (California, Colorado, Hawaii, Idaho, Mississippi, Missouri, Montana, New York, Oregon, Oklahoma, Pennsylvania, Rhode Island, Texas, and Utah), the funds use the same rates or loss costs used by other insurers.

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

15. Data used for calculating the rate index for California, Delaware, Indiana, Massachusetts, Michigan, Minnesota, New Jersey, New York, Pennsylvania, and Wisconsin were gathered from independent rating bureaus and similar contacts rather than state regulatory officials.

Appendices



Appendix 1. Occupational classes used for 2020 premium rate ranking

Index	Class code	Scope of basic manual classifications	2014 - 2016 Oregon payroll	2014 - 2016 Oregon losses
1	7219	Trucking: Noc-All Employees & Drivers	1,761,546,084	68,418,427
2	9079	Restaurant & Drivers	6,217,924,822	42,353,263
3	2702	Logging Operations - Nonmechanized Equipment Operations & Drivers	334,703,761	35,866,611
4	8380	Automobile Service Or Repair Center & Drivers	2,268,093,688	28,230,398
5	8810	Clerical Office Employees Noc	44,910,553,239	26,032,269
6	8868	College: Professional Employees & Clerical	13,312,449,124	24,316,543
7	5403	Carpentry Noc	691,489,474	22,780,617
8	5645	Carpentry - Dwellings Not Exceeding Three Stories In Height	375,459,343	22,779,049
9	7380	Drivers, Chauffeurs, Messengers And Their Helpers Noc-Commercial	945,370,276	21,375,496
10	8833	Hospital: Professional Employees	4,643,757,686	21,343,821
11	7720	Police Officers & Drivers	1,144,604,055	20,459,546
12	8824	Retirement Living Centers: Health Care Employees	1,486,261,716	20,401,965
13	8864	Social Services Organization--All Employees & Drivers Noc	1,663,063,645	18,508,264
14	5551	Roofing-All Kinds & Drivers	265,754,711	17,569,416
15	9015	Buildings - Operation By Owner Or Lessee & Drivers	899,061,258	16,361,294
16	8017	Store: Retail Noc	2,777,127,712	15,874,852
17	8033	Store: Meat, Grocery And Provision Stores Combined-Retail Noc	1,259,956,919	15,602,373
18	9052	Hotel: All Other Employees & Salespersons, Drivers	994,771,647	15,404,478
19	5474	Painting Noc & Shop Operations, Drivers	420,713,224	15,210,418
20	0037	Farm: Field Crops & Drivers	543,579,007	14,836,468
21	8232	Lumberyard-New Or Used Materials-All Other Employees And Yard, Warehouse,Drivers	562,566,511	14,377,280
22	8742	Salespersons Or Collectors-Outside	11,364,183,813	13,940,287
23	5190	Electrical Wiring-Within Buildings & Drivers	1,168,036,678	13,903,468
24	0005	Farm: Nursery Employees & Drivers	676,233,717	13,578,445
25	8832	Physician & Clerical	8,760,017,941	13,449,107
26	5183	Plumbing Noc & Drivers	900,211,577	12,989,286
27	9101	College: All Other Employees	808,569,365	12,557,303
28	8018	Store: Wholesale Noc	923,975,355	12,487,068
29	7600	Telecommunications Co. - Cable Tv Or Satellite - All Other Employees &Drivers	482,334,094	12,319,113
30	9014	Chimney Cleaning - Residential & Drivers	640,174,843	12,250,973
31	5537	Air Conditioning, Heating And Refrigeration Systems-Installation, Service and Repair & Drivers	636,751,487	11,539,577
32	6504	Food Products Mfg. Noc	800,065,000	11,216,556
33	0106	Tree Pruning, Spraying, Repairing -- All Operations & Drivers	137,979,367	9,379,978
34	0016	Farm - Orchard Or Grove & Drivers	305,016,996	9,279,133
35	8350	Gasoline Dealer & Drivers	152,351,434	8,913,761
36	5213	Concrete Construction Noc	289,416,348	8,218,653
37	3632	Machine Shop Noc	477,156,882	7,895,376
38	8006	Gasoline Station: Self-Service And Convenience/Grocery-Retail	838,116,508	7,860,647
39	7710	Firefighters & Drivers	374,669,663	7,778,032
40	5445	Wallboard, Installation - Within Buildings & Drivers	182,890,093	7,679,956
41	8835	Home, Public, And Traveling Healthcare--All Employees	676,015,959	7,635,462
42	2802	Carpentry-Shop Only-& Drivers	275,243,690	7,509,088
43	5506	Street Or Road Construction: Paving Or Repaving & Drivers	293,213,701	7,295,424
44	3724	Machinery Or Equipment Erection Or Repair Noc & Drivers	483,845,707	7,273,940
45	7403	Aviation: All Other Employees & Drivers	449,712,993	7,268,387
46	2710	Saw Mill	314,598,619	7,231,388
47	6217	Excavation & Drivers	413,015,704	7,153,272
48	9403	Garbage, Ashes Or Refuse Collection & Drivers	333,660,311	7,121,150
49	3507	Construction Or Agricultural Machinery Mfg	413,112,952	7,088,500
50	9102	Park Noc-All Employees & Drivers	409,964,656	6,960,110

Appendix 2. 2019 assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2019 Number of ARP risks
Alabama	3.4%	1,686
Alaska	14.2%	7,127
Arizona	4.5%	5,995
Arkansas	8.9%	6,699
Connecticut	4.7%	13,189
Delaware	5.8%	2,042
District of Columbia	3.4%	963
Georgia	7.8%	24,418
Idaho	1.1%	1,826
Illinois	3.6%	30,860
Indiana	NA	9,681
Iowa	3.9%	3,994
Kansas	6.3%	7,781
Massachusetts	16.8%	NA
Michigan	5.6%	N/A
Mississippi	4.3%	2,349
Nevada	7.1%	4,967
New Hampshire	6.9%	3,805
New Jersey	8.5%	49,215
New Mexico	3.8%	1,734
North Carolina	5.9%	27,039
OREGON	**4.2%**	**7,487**
South Carolina	5.4%	13,144
South Dakota	3.4%	1,025
Tennessee	7.4%	12,990
Vermont	7.9%	3,030
Virginia	6.0%	15,576
West Virginia	4.5%	2,003
Wisconsin	4.2%	N/A
Partial National Average =	6.1%	10,024

NA=Not available

Source: Residual Market Management Summary 2019, NCCI, 2020. This report is now published online.

Appendix 3. Voluntary premium level changes, 2016-2020

State	2016 % change	2017 % change	2018 % change	2019 % change	2020 % change[1]	Effective date of latest change
Alabama	(8.2)	(12.1)	(13.9)	(6.4)	(3.4)	3/1/2020
Alaska	(6.3)	(1.6)	(7.9)	(14.8)	(13.7)	1/1/2020
Arizona	(2.2)	(12.8)	(11.1)	(7.9)	(10.7)	1/1/2020
Arkansas	(4.3)	(8.4)	(15.4)	(3.4)	(9.4)	7/1/2020
California	(7.0)	(13.4)	(13.3)	(8.4)	(9.0)	1/1/2020
Colorado	(1.9)	(2.4)	(12.7)	(16.7)	(8.5)	1/1/2020
Connecticut	(3.8)	(10.9)	(14.1)	(16.8)	(2.9)	1/1/2020
Delaware	0.0	(3.0)	(10.0)	(13.3)	0.0	12/1/2019
District of Columbia	(3.7)	(3.0)	(3.7)	(10.0)	0.0	11/1/2019
Florida	9.8	0.0	(11.6)	(13.8)	(7.5)	1/1/2020
Georgia	2.8	(0.5)	(8.7)	(5.4)	(6.0)	3/1/2020
Hawaii	1.4	1.3	(1.7)	4.7	(1.5)	1/1/2020
Idaho	0.2	(1.2)	(9.2)	(4.2)	(6.2)	1/1/2020
Illinois	0.0	(13.4)	(14.0)	(8.5)	(5.1)	1/1/2020
Indiana	1.9	(9.3)	(12.8)	(7.6)	(6.7)	1/1/2020
Iowa	2.2	(8.6)	(10.6)	(11.5)	(3.0)	1/1/2020
Kansas	(11.6)	(8.4)	(7.6)	(6.4)	(4.5)	1/1/2020
Kentucky	(5.0)	1.0	(16.1)	(9.0)	0.0	10/1/2019
Louisiana	(2.7)	(9.8)	0.4	(5.6)	(8.4)	5/1/2020
Maine	0.1	(4.3)	(12.0)	(7.5)	3.9	1/1/2020
Maryland	(5.3)	(9.9)	(13.0)	(6.9)	(7.0)	1/1/2020
Massachusetts	1.8	0.0	(11.1)	0.0	(6.3)	7/1/2020
Michigan	(6.9)	(9.3)	(9.3)	(8.3)	(8.0)	1/1/2020
Minnesota	2.0	(12.1)	(6.7)	1.2	(0.4)	1/1/2020
Mississippi	(7.9)	(6.1)	(6.0)	(10.7)	(10.1)	3/1/2020
Missouri	(2.4)	(7.7)	(3.0)	(3.5)	(1.6)	1/1/2020
Montana	(3.4)	(7.8)	(10.7)	(17.2)	(8.1)	7/1/2020
Nebraska	(1.2)	(4.0)	(7.6)	(8.1)	(7.0)	2/1/2020
Nevada[2]	(5.5)	(10.7)	2.4	(4.8)	(3.2)	3/1/2020
New Hampshire	(5.9)	(9.0)	(13.3)	(14.0)	(9.6)	1/1/2020
New Jersey	0.0	(3.0)	(5.1)	(5.3)	(5.8)	1/1/2020
New Mexico	(6.2)	(9.0)	(16.2)	(5.0)	(8.5)	1/1/2020
New York	9.3	(4.5)	(11.7)	(10.0)	0.0	10/1/2019
North Carolina	(10.2)	(14.4)	(11.3)	(15.9)	(10.3)	4/1/2020
Oklahoma	(11.8)	(10.2)	(16.3)	4.1	(5.1)	1/1/2020
OREGON	**(5.3)**	**(6.6)**	**(14.0)**	**(9.7)**	**(8.4)**	**1/1/2020**
Pennsylvania	(0.9)	(6.2)	6.8	(28.2)	(10.1)	4/1/2020
Rhode Island	(7.5)	(4.5)	(5.3)	(8.1)	(13.0)	8/1/2020
South Carolina	2.5	0.0	(7.0)	(9.2)	(10.5)	4/1/2020
South Dakota	(1.3)	(1.0)	(7.0)	(11.9)	(9.8)	7/1/2020
Tennessee	(3.6)	(12.6)	(12.6)	(19.0)	(7.1)	3/1/2020
Texas	(9.9)	(7.8)	(13.7)	(12.4)	(6.7)	7/1/2020
Utah	(8.8)	(9.4)	0.0	(8.1)	(12.5)	1/1/2020
Vermont	2.6	(7.9)	(3.7)	(5.1)	(11.6)	4/1/2020
Virginia	3.4	(5.5)	(0.9)	(2.6)	(10.7)	4/1/2020
West Virginia	(14.6)	(8.7)	(13.0)	(2.8)	0.0	11/1/2019
Wisconsin	(3.2)	(8.5)	(6.0)	(8.8)	0.0	10/1/2019

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2020 Edition and Oregon rate filing history. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, and Wyoming.

[1] Preliminary Listing. May not reflect rate changes scheduled for late 2020.
[2] Nevada premium is based on the first $36,000 and North Dakota premium is based on the first $36,400 of reportable payroll per employee per employer per year.

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 16 Farm: Orchard		Class 37 Farm: Field Crops		Class 106 Farm: Tree Pruning		Class 2702 Logging Nonmech	
1	NJ	7.14	ID	11.66	MT	7.97	OH	29.64	LA	68.13
2	CA	6.63	WI	10.83	RI	7.39	NJ	22.43	TN	64.36
3	HI	6.01	VT	9.99	CA	7.24	ME	21.57	WI	61.69
4	VT	5.92	RI	9.58	ME	7.07	RI	21.46	RI	46.90
5	DE	5.52	OK	9.08	VT	7.06	DE	20.87	VT	38.77
6	RI	5.13	LA	8.17	LA	6.58	NV	18.25	KY	37.53
7	AK	4.91	FL	8.15	DE	6.25	VT	18.17	CT	34.11
8	WI	4.85	MO	8.14	CT	6.20	LA	17.71	DE	32.40
9	FL	4.84	MT	7.97	AK	5.99	GA	16.48	AK	32.30
10	CT	4.78	HI	7.73	MN	5.69	NC	15.83	HI	31.43
11	WA	4.68	CT	7.64	GA	5.69	WA	15.69	NJ	26.74
12	MN	4.57	CA	7.34	FL	5.64	IL	14.64	MO	24.87
13	ID	4.49	NH	7.15	ID	5.62	HI	14.40	CA	24.17
14	MO	4.45	NJ	7.13	SC	5.60	PA	14.31	MD	24.03
15	NE	4.37	AZ	7.01	OK	5.51	AZ	14.13	IL	23.62
16	IL	4.20	ME	6.97	NH	5.12	AK	13.73	PA	23.56
17	GA	4.14	SD	6.85	AZ	5.00	SC	13.60	MS	22.76
18	SC	3.99	NC	6.82	PA	4.96	CT	13.45	WV	22.65
19	LA	3.98	IL	6.81	CO	4.93	CA	12.64	IA	22.23
20	OH	3.90	AL	6.63	HI	4.92	NE	12.37	OH	21.55
21	IA	3.85	NE	6.50	AL	4.91	AL	12.18	GA	21.30
22	MT	3.84	SC	6.33	NM	4.88	SD	11.59	NC	20.18
23	PA	3.80	GA	6.27	WA	4.86	MT	11.22	KS	20.16
24	OK	3.77	VA	6.21	MO	4.73	MO	11.16	NE	19.54
25	ME	3.69	AK	5.99	KS	4.32	NY	10.93	VA	19.33
26	MI	3.66	IA	5.80	VA	4.27	MA	10.92	OK	18.87
27	NM	3.59	MN	5.69	**OR**	**4.25**	FL	10.90	NH	18.58
28	NH	3.58	AR	5.52	WI	4.24	WI	10.71	MT	18.34
29	NV	3.53	MS	5.41	NJ	4.05	IA	10.70	SC	17.56
30	CO	3.46	NM	5.37	IL	3.98	VA	10.64	ID	17.18
31	NC	3.44	KS	5.12	IA	3.94	NM	10.59	NM	17.17
32	SD	3.32	MD	4.92	NC	3.93	MS	10.37	SD	17.06
33	VA	3.19	CO	4.90	NY	3.88	OK	10.23	ME	17.06
34	NY	3.08	TX	4.83	MD	3.85	MD	10.03	NY	16.88
35	WY	3.08	NV	4.81	NE	3.83	ID	9.97	**OR**	**16.52**
36	AZ	3.03	DC	4.74	SD	3.78	MN	9.86	UT	15.18
37	**OR**	**2.92**	TN	4.60	MS	3.55	**OR**	**9.69**	NV	15.11
38	AL	2.89	KY	4.40	DC	3.47	NH	9.54	DC	14.96
39	KS	2.86	WA	4.32	UT	3.29	CO	8.65	MN	14.87
40	DC	2.78	**OR**	**4.17**	WY	3.08	KS	8.23	CO	14.70
41	MD	2.50	DE	3.93	TX	2.92	KY	7.80	MA	13.92
42	KY	2.43	MA	3.87	ND	2.85	MI	7.56	IN	13.34
43	MS	2.43	IN	3.61	KY	2.85	DC	7.17	AR	13.00
44	UT	2.37	UT	3.32	MI	2.73	UT	6.95	AZ	12.92
45	TX	2.24	WV	3.28	NV	2.58	TN	6.59	WA	12.78
46	MA	2.20	OH	3.16	IN	2.53	WV	6.33	AL	12.44
47	IN	2.06	WY	3.08	TN	2.36	AR	5.72	TX	12.06
48	TN	2.04	PA	2.96	MA	2.34	IN	5.50	MI	10.80
49	AR	1.79	ND	2.85	WV	2.32	TX	4.72	FL	8.76
50	WV	1.71	NY	2.64	AR	2.29	ND	3.52	WY	6.68
51	ND	1.09	MI	2.28	OH	2.26	WY	3.20	ND	5.84

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 2710 Saw Mill		Class 2802 Carpentry/Shop only		Class 3507 Construction/Agric Mrg		Class 3632 Machine Shop		Class 3724 Machine/Equip Repair	
1	MO	19.54	NY	9.92	RI	5.78	DE	6.30	CT	6.97
2	MI	16.59	CT	8.95	CT	5.20	NY	5.18	NJ	6.92
3	IL	15.80	CA	8.61	DE	5.07	VT	4.75	NY	6.82
4	NE	14.93	MT	7.97	CA	5.04	NJ	4.75	HI	5.98
5	VT	14.10	MS	7.90	NY	5.01	MN	4.49	MN	5.96
6	HI	13.56	NJ	7.80	NJ	4.77	MO	4.39	MA	5.69
7	MT	13.26	DE	7.73	VT	4.69	CT	3.88	VT	5.60
8	CT	12.92	MO	7.71	MN	4.47	AK	3.88	WY	5.45
9	AZ	12.54	OK	7.70	HI	4.17	ME	3.79	DE	5.39
10	RI	12.53	LA	7.57	IA	4.11	HI	3.71	WI	5.17
11	AK	12.23	VT	7.50	ME	4.07	IL	3.67	IA	5.14
12	NJ	11.76	HI	7.42	MO	4.03	LA	3.58	IL	5.11
13	LA	11.61	FL	7.15	MT	3.94	CA	3.57	RI	4.92
14	VA	11.56	RI	6.75	IL	3.87	FL	3.57	SC	4.77
15	WI	11.56	WA	6.58	WI	3.71	WA	3.56	CA	4.62
16	MN	11.46	ID	6.57	CO	3.62	ID	3.55	MO	4.59
17	CO	10.87	AK	6.49	KS	3.61	GA	3.55	MD	4.36
18	OK	10.80	KS	6.34	WA	3.56	IA	3.52	LA	4.35
19	FL	10.41	CO	5.93	NE	3.47	OK	3.48	MT	4.29
20	KS	10.36	ME	5.92	ID	3.47	NE	3.46	NE	4.22
21	DE	10.15	IL	5.86	OK	3.45	SC	3.43	WA	4.20
22	ID	9.89	WI	5.81	AK	3.39	MT	3.38	PA	4.13
23	IA	9.86	NE	5.61	VA	3.38	RI	3.36	ID	3.97
24	ME	9.54	AL	5.50	SC	3.36	WI	3.25	SD	3.82
25	MS	9.48	GA	5.45	LA	3.29	KS	2.97	NH	3.82
26	TN	8.85	SD	5.40	NM	3.23	PA	2.89	VA	3.80
27	NM	8.81	IA	5.32	FL	3.20	SD	2.81	MI	3.72
28	SD	8.69	SC	5.24	AL	3.03	MI	2.76	GA	3.71
29	GA	8.43	NH	5.07	ND	2.95	VA	2.70	OK	3.67
30	SC	8.31	PA	5.03	PA	2.89	TN	2.69	OH	3.65
31	NY	8.24	NC	5.01	GA	2.88	NC	2.66	ME	3.57
32	NC	8.20	MN	5.01	SD	2.78	AL	2.64	NC	3.56
33	WY	7.90	MD	4.79	NH	2.70	CO	2.63	NM	3.54
34	CA	7.78	AZ	4.73	MA	2.63	MS	2.60	AK	3.51
35	KY	7.78	NV	4.69	MD	2.61	NM	2.54	KY	3.43
36	NH	7.45	NM	4.55	NV	2.38	TX	2.46	FL	3.39
37	AL	7.22	**OR**	**4.17**	TX	2.37	MD	2.25	MS	3.36
38	MD	7.20	TX	4.10	**OR**	**2.33**	**OR**	**2.20**	AL	3.26
39	PA	6.98	MA	3.99	NC	2.20	KY	2.17	DC	3.26
40	MA	6.93	KY	3.94	DC	2.17	NH	2.11	WV	2.90
41	WA	6.77	MI	3.71	OH	2.15	NV	2.09	TX	2.82
42	NV	6.52	VA	3.62	AZ	2.12	WV	1.99	TN	2.76
43	DC	6.19	DC	3.60	UT	2.06	DC	1.98	AZ	2.66
44	ND	5.84	WY	3.44	MS	2.01	ND	1.93	KS	2.63
45	IN	5.45	TN	3.42	MI	1.96	AR	1.70	AR	2.58
46	UT	5.29	UT	3.32	WV	1.93	OH	1.70	NV	2.57
47	WV	4.91	IN	3.27	KY	1.89	AZ	1.67	CO	2.54
48	AR	4.89	AR	3.25	TN	1.87	MA	1.65	**OR**	**2.53**
49	TX	4.85	OH	2.63	IN	1.64	WY	1.63	UT	2.36
50	**OR**	**4.59**	WV	2.46	AR	1.64	UT	1.51	IN	2.15
51	OH	3.42	ND	2.01	WY	1.63	IN	1.38	ND	1.77

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Construct		Class 5403 Carpentry NOC		Class 5445 Wallboard Install	
1	NY	9.58	NY	6.75	NY	24.28	NY	19.57	GA	17.54
2	CT	5.85	SC	4.86	MA	13.42	NJ	18.17	VT	12.93
3	NJ	5.82	NJ	4.60	NJ	12.37	CT	12.83	NY	12.43
4	VT	5.72	FL	4.32	VT	11.96	VT	12.60	ME	12.39
5	ME	5.47	DE	4.21	CT	10.80	WA	11.51	NC	11.04
6	DE	5.36	VT	4.20	PA	9.72	LA	11.30	NJ	10.45
7	AK	5.05	PA	4.00	GA	8.90	IA	10.83	NH	10.25
8	RI	4.80	LA	3.94	FL	8.82	MT	9.79	LA	9.69
9	SD	4.77	WI	3.92	RI	8.63	ID	9.32	WA	9.08
10	PA	4.69	IL	3.90	IL	8.59	RI	9.31	DE	9.04
11	CA	4.61	NC	3.89	AK	8.55	MN	9.27	SC	8.98
12	GA	4.60	OK	3.88	NH	8.55	WI	9.25	PA	8.91
13	ID	4.31	CT	3.82	NE	8.54	IL	9.06	RI	8.71
14	HI	4.23	MT	3.70	LA	8.33	SD	9.05	CT	8.47
15	OK	4.16	GA	3.70	IA	8.26	CA	8.89	ID	8.37
16	NE	4.13	RI	3.64	NC	8.11	MA	8.56	AL	8.36
17	MN	4.13	ID	3.60	WI	8.09	NH	8.55	MT	8.07
18	NV	4.01	SD	3.60	MN	7.94	MI	8.47	NE	7.48
19	WA	3.99	MO	3.59	ID	7.90	GA	8.14	OK	7.40
20	WI	3.97	NH	3.51	MD	7.77	FL	8.09	MD	7.31
21	MT	3.97	MN	3.50	MO	7.74	AZ	7.91	SD	7.16
22	VA	3.91	HI	3.31	DE	7.61	PA	7.80	MS	7.08
23	SC	3.88	ME	3.21	DC	7.49	SC	7.79	**OR**	**7.01**
24	FL	3.86	CA	3.20	ME	7.29	DE	7.78	IA	6.99
25	IL	3.86	NM	3.15	MT	7.25	OK	7.69	MN	6.97
26	MO	3.80	NE	3.15	OK	7.11	AK	7.67	MA	6.81
27	NM	3.78	AK	3.13	SD	6.85	ME	7.22	FL	6.81
28	NC	3.74	AL	3.09	WA	6.67	MO	7.15	KS	6.71
29	NH	3.66	TX	3.07	HI	6.60	NE	7.03	WI	6.49
30	MI	3.60	MD	3.06	VA	6.54	HI	7.03	NM	6.32
31	MD	3.56	AZ	2.95	AL	6.29	KY	6.79	MO	6.29
32	WY	3.44	MS	2.94	MI	6.15	MS	6.78	AK	6.19
33	LA	3.30	IA	2.78	NV	5.83	NM	6.71	VA	6.16
34	CO	3.29	VA	2.76	AZ	5.53	NC	6.69	IL	6.08
35	MA	3.28	DC	2.57	MS	5.51	VA	6.68	HI	5.74
36	AL	3.06	KY	2.53	CA	5.49	AL	6.31	CO	5.59
37	DC	2.98	WA	2.50	SC	5.44	DC	5.93	KY	5.22
38	AZ	2.82	MA	2.43	TN	5.29	NV	5.72	ND	5.14
39	TX	2.80	CO	2.41	NM	5.29	MD	5.70	TN	5.14
40	IA	2.77	TN	2.35	CO	4.99	KS	5.65	CA	5.08
41	MS	2.75	MI	2.34	KY	4.70	CO	5.54	MI	4.90
42	KY	2.52	OH	2.32	KS	4.66	TX	5.29	DC	4.76
43	KS	2.38	KS	2.30	**OR**	**4.39**	TN	5.28	UT	4.74
44	OH	2.24	**OR**	**1.85**	UT	4.23	**OR**	**5.15**	TX	4.36
45	**OR**	**2.17**	UT	1.83	TX	4.08	UT	5.10	NV	4.32
46	UT	2.14	NV	1.82	OH	3.78	ND	4.36	WV	4.05
47	TN	1.90	WV	1.66	AR	3.63	WV	3.96	AZ	3.99
48	ND	1.84	IN	1.49	ND	3.52	AR	3.88	OH	3.78
49	WV	1.55	AR	1.41	WV	3.25	OH	3.75	AR	3.60
50	AR	1.50	ND	1.34	IN	2.79	WY	3.44	WY	3.44
51	IN	1.41	WY	1.04	WY	2.39	IN	3.09	IN	2.91

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 5474 Painting NOC		Class 5506 Street/Road Construct		Class 5537 Air Cond/Heating/Refrig		Class 5551 Roofing-All kinds		Class 5645 Carpentry-Dwellings Low	
1	NY	13.42	NY	19.33	NY	9.22	GA	38.12	GA	43.03
2	GA	12.90	DE	12.84	LA	7.22	MT	33.73	SC	22.95
3	NJ	12.85	VT	12.54	MT	7.02	NJ	29.26	CT	18.28
4	DE	10.24	CT	11.68	VT	6.95	SC	28.81	NC	18.27
5	PA	10.05	SC	10.93	NJ	6.92	MN	27.18	NJ	18.17
6	VT	9.88	RI	10.92	SC	6.58	CT	26.36	IL	18.08
7	MT	9.87	LA	10.54	DE	6.46	DE	25.96	FL	15.15
8	RI	9.47	NJ	9.39	RI	6.41	VT	23.09	AL	14.58
9	CT	9.42	OK	8.41	CT	6.04	LA	22.75	WI	14.53
10	WI	9.06	GA	8.38	NE	5.74	AK	22.54	ID	14.52
11	SC	8.65	PA	8.13	ID	5.69	WI	21.69	LA	14.41
12	ID	8.47	NE	8.12	NC	5.62	MI	21.65	NM	13.94
13	FL	8.32	IA	8.05	IL	5.50	RI	21.11	OK	13.43
14	MN	8.16	HI	7.90	MO	5.50	NC	20.01	MO	13.19
15	NC	7.81	DC	7.69	GA	5.46	NY	19.97	VA	12.76
16	LA	7.37	NC	7.59	OK	5.46	PA	19.82	VT	12.43
17	AK	7.36	IL	7.47	FL	5.34	AL	19.66	NY	12.43
18	NH	7.36	MN	7.25	ME	5.22	MO	19.63	MI	12.40
19	CA	7.06	FL	7.23	AK	5.21	SD	19.23	SD	12.09
20	ME	7.04	WV	7.17	NH	5.16	HI	19.03	TN	12.03
21	MO	6.79	VA	6.93	SD	4.91	KY	18.97	DE	12.00
22	OK	6.75	NM	6.83	MN	4.83	OK	18.57	MT	11.85
23	HI	6.72	MT	6.82	NM	4.81	ID	17.30	PA	11.74
24	NE	6.63	MO	6.72	AL	4.81	WA	16.89	AK	11.68
25	IA	6.33	ME	6.69	CA	4.61	NM	16.81	AZ	11.55
26	CO	6.28	WI	6.52	PA	4.61	IA	16.79	KY	11.29
27	MI	6.27	MS	6.52	IA	4.60	VA	16.47	KS	11.25
28	VA	6.20	ID	6.33	WA	4.56	NH	15.42	**OR**	**11.06**
29	SD	6.09	NV	6.30	VA	4.39	CA	15.32	MN	10.54
30	NM	6.05	SD	6.12	WI	4.37	FL	14.78	WA	10.29
31	WA	5.91	NH	5.91	NV	4.31	ME	14.73	RI	10.17
32	IL	5.68	CA	5.89	MA	4.28	TN	14.36	NE	10.09
33	MS	5.67	AL	5.89	MS	4.21	IL	14.28	MS	10.08
34	**OR**	**5.66**	MA	5.83	AZ	4.01	MS	13.70	CO	9.96
35	AZ	5.59	MD	5.81	MD	3.90	UT	13.48	ME	9.92
36	KY	5.30	TX	5.70	HI	3.88	NE	13.36	IA	9.90
37	AL	5.21	KY	5.66	MI	3.77	MA	12.82	NH	9.65
38	MD	5.02	CO	5.54	KS	3.71	CO	12.59	UT	9.37
39	KS	4.80	AK	5.24	CO	3.48	KS	12.53	HI	9.34
40	MA	4.76	TN	5.05	WY	3.44	MD	12.27	CA	8.89
41	OH	4.71	AZ	4.99	KY	3.43	DC	11.30	NV	8.21
42	UT	4.64	**OR**	**4.75**	DC	3.15	**OR**	**10.95**	MD	8.14
43	NV	4.46	KS	4.32	TX	3.14	AR	10.89	DC	7.99
44	TN	4.45	WA	4.21	**OR**	**3.02**	WV	10.79	MA	7.96
45	DC	4.08	OH	4.09	OH	2.93	OH	10.74	WV	7.11
46	WV	3.78	MI	3.80	TN	2.91	TX	9.84	AR	6.81
47	TX	3.14	IN	3.77	UT	2.87	AZ	8.99	OH	6.06
48	AR	3.14	AR	3.33	WV	2.73	ND	7.51	IN	5.63
49	IN	3.12	ND	2.75	AR	2.72	NV	7.43	ND	4.36
50	WY	3.03	WY	2.39	IN	2.59	IN	5.52	TX	4.10
51	ND	2.27	UT	0.00	ND	1.84	WY	4.23	WY	3.44

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'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 6217 Excavation&Drivers		Class 6504 Food Products Mfg		Class 7219 Trucking: All		Class 7380 Drivers, Chauffeurs		Class 7403 Aviation: All Other	
1	NY	9.66	CA	7.58	NJ	17.50	NJ	14.26	IL	8.41
2	VT	8.62	NY	5.76	NY	13.54	NY	12.47	HI	8.20
3	NE	7.86	DE	5.75	VT	12.51	CT	10.20	NY	8.18
4	ME	7.79	NJ	4.85	HI	11.99	VT	9.09	RI	8.08
5	NJ	7.49	WA	4.78	DE	10.84	RI	8.52	VT	7.71
6	LA	7.04	RI	4.70	WA	10.73	CA	8.34	NJ	7.66
7	CT	6.98	VT	4.69	CT	10.48	LA	7.86	WI	7.43
8	MN	6.78	ME	4.58	LA	10.31	IL	7.74	CA	7.36
9	DE	6.49	PA	4.34	ME	10.29	HI	7.71	CO	6.09
10	NC	5.88	NM	4.29	RI	10.19	MN	6.80	MO	6.08
11	AL	5.85	KS	4.24	MO	10.08	MO	6.68	NC	5.81
12	FL	5.84	CT	4.22	AK	9.68	MA	6.47	CT	5.68
13	GA	5.83	MN	4.17	OK	9.40	OK	6.45	MN	5.67
14	SC	5.78	AK	4.10	NC	9.28	WI	6.37	WY	5.24
15	KY	5.70	HI	4.00	MN	9.25	MD	6.31	SC	5.09
16	NH	5.68	IL	3.84	IL	9.16	ME	6.28	MA	5.01
17	WA	5.64	WY	3.76	MA	9.13	SC	6.25	MD	4.97
18	WI	5.57	MO	3.59	CA	8.87	MT	6.19	NM	4.86
19	AK	5.44	LA	3.56	OH	8.86	NE	6.07	FL	4.78
20	SD	5.44	MT	3.50	SC	8.84	WY	6.01	IA	4.41
21	VA	5.39	ID	3.48	MT	8.54	NH	5.74	UT	4.36
22	OK	5.36	SD	3.48	PA	8.51	GA	5.72	LA	4.35
23	MI	5.36	NE	3.47	SD	8.37	AK	5.61	SD	4.26
24	IL	5.24	SC	3.41	NE	8.18	OH	5.59	ME	4.20
25	IA	4.97	FL	3.40	MD	7.90	FL	5.47	NH	4.18
26	ID	4.95	GA	3.39	WI	7.79	NC	5.47	PA	4.12
27	PA	4.90	WI	2.99	IA	7.69	WA	5.30	AZ	4.11
28	MO	4.88	IA	2.99	ID	7.66	NM	5.21	NE	4.07
29	MT	4.83	MA	2.93	GA	7.65	CO	5.00	MT	3.96
30	RI	4.80	TX	2.90	NH	7.60	VA	4.93	DC	3.92
31	CA	4.66	AL	2.77	DC	7.22	IA	4.90	VA	3.89
32	NM	4.62	NC	2.71	NM	7.06	AL	4.82	ID	3.66
33	DC	4.44	CO	2.70	AL	7.03	MI	4.63	GA	3.55
34	MD	4.40	AZ	2.45	FL	6.85	KS	4.32	TN	3.45
35	MA	4.38	NH	2.45	CO	6.48	ID	4.30	TX	3.42
36	MS	4.35	MS	2.42	**OR**	**6.38**	SD	4.30	WA	3.27
37	TX	4.27	VA	2.40	TX	6.17	KY	4.29	MS	3.22
38	HI	4.26	NV	2.36	WY	5.94	DC	4.06	MI	3.17
39	TN	4.11	**OR**	**2.23**	KS	5.90	TN	3.97	NV	3.17
40	CO	3.87	MD	2.21	MS	5.85	MS	3.85	**OR**	**3.09**
41	UT	3.79	DC	2.02	UT	5.67	TX	3.69	OH	3.08
42	NV	3.42	OH	1.90	KY	5.60	**OR**	**3.62**	OK	3.03
43	OH	3.41	ND	1.89	NV	5.51	UT	3.06	KS	2.90
44	**OR**	**3.21**	KY	1.79	AR	5.27	IN	2.76	DE	2.65
45	KS	3.13	MI	1.79	AZ	5.18	AR	2.38	IN	2.43
46	AR	2.93	TN	1.78	TN	5.15	ND	2.27	WV	2.42
47	AZ	2.53	IN	1.76	MI	4.80	WV	2.23	AR	2.38
48	WY	2.39	WV	1.66	ND	4.27	DE	0.00	KY	2.10
49	WV	2.30	UT	1.30	WV	4.05	PA	0.00	AL	2.01
50	IN	2.10	AR	1.15	IN	3.92	NV	0.00	AK	1.66
51	ND	1.42	OK	0.00	VA	0.00	AZ	0.00	ND	1.26

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 7600 Telecommunications		Class 7710 Firefighters & Drivers		Class 7720 Police Officers		Class 8006 Gasoline station		Class 8017 Store: Retail NOC	
1	NJ	9.51	IA	42.28	DE	5.38	DE	4.67	DE	3.85
2	NY	9.36	SD	20.10	CT	5.14	WI	4.27	CA	3.74
3	IL	8.70	VT	14.24	OK	5.07	WY	4.16	NJ	3.62
4	CT	8.62	NE	10.27	NJ	4.58	CT	4.08	OK	2.86
5	CA	8.28	MI	7.25	VT	4.55	NJ	4.03	HI	2.64
6	VT	7.65	MD	6.86	PA	4.50	CA	3.85	CT	2.50
7	WI	7.41	NJ	6.81	AK	4.36	HI	3.43	RI	2.44
8	RI	6.81	LA	6.63	HI	4.35	RI	3.36	PA	2.37
9	LA	6.53	ME	6.50	LA	4.00	MT	3.25	LA	2.17
10	SC	6.25	RI	6.42	MO	3.97	VT	3.20	MO	2.05
11	HI	5.93	MO	6.40	RI	3.94	OK	2.94	NY	1.97
12	ME	5.83	MT	6.31	NV	3.86	LA	2.94	AK	1.95
13	MN	5.54	VA	6.16	AL	3.59	GA	2.66	VT	1.93
14	AK	5.51	CA	6.10	FL	3.43	ID	2.66	IA	1.92
15	NC	5.49	HI	5.76	WY	3.38	NH	2.66	MN	1.88
16	NM	5.16	OH	5.64	NY	3.35	NY	2.64	NE	1.88
17	DE	5.10	OK	5.48	ID	3.34	AK	2.58	WI	1.86
18	AL	4.84	SC	5.43	CA	3.24	NC	2.56	SC	1.80
19	MO	4.77	DE	5.38	CO	3.15	PA	2.52	WY	1.78
20	FL	4.65	CT	5.33	MT	3.12	MO	2.48	ME	1.72
21	KY	4.52	IL	5.25	OH	3.12	SC	2.47	NM	1.69
22	NH	4.51	FL	5.19	SD	3.10	IL	2.46	AL	1.67
23	GA	4.35	AK	4.78	IA	3.06	IA	2.46	GA	1.66
24	NE	4.20	NY	4.54	MN	2.97	AL	2.43	IL	1.63
25	OK	4.15	PA	4.50	ME	2.93	NE	2.35	ID	1.62
26	TN	4.12	WA	4.43	GA	2.92	ME	2.29	MT	1.62
27	DC	4.08	MN	4.32	WI	2.85	WA	2.23	FL	1.56
28	IA	3.86	WI	4.11	**OR**	**2.82**	MN	2.23	NC	1.56
29	MI	3.85	NH	4.04	SC	2.74	KS	2.14	CO	1.55
30	ID	3.81	NC	4.01	MD	2.71	VA	2.10	NH	1.55
31	MS	3.66	ID	3.96	NE	2.67	FL	2.09	SD	1.50
32	SD	3.51	NV	3.91	NM	2.57	NM	2.06	MS	1.48
33	**OR**	**3.46**	AZ	3.79	NC	2.56	CO	2.01	KS	1.44
34	MT	3.43	GA	3.77	MS	2.56	OH	2.01	VA	1.40
35	MD	3.33	CO	3.68	NH	2.45	NV	1.98	TX	1.32
36	PA	3.26	KS	3.57	KS	2.44	SD	1.94	WA	1.24
37	MA	3.21	MS	3.54	WA	2.43	KY	1.94	MD	1.22
38	VA	3.14	NM	3.49	VA	2.28	TX	1.88	OH	1.21
39	KS	2.99	TX	3.44	KY	2.17	MS	1.87	NV	1.17
40	CO	2.96	WY	3.38	TN	2.16	TN	1.83	AZ	1.10
41	OH	2.93	TN	3.38	AZ	2.12	DC	1.82	TN	1.05
42	AZ	2.83	KY	3.26	IL	2.11	**OR**	**1.55**	UT	1.00
43	WV	2.79	DC	3.22	UT	2.05	MD	1.53	KY	0.99
44	TX	2.54	**OR**	**3.21**	MI	2.01	AZ	1.49	IN	0.98
45	NV	2.53	AL	2.96	WV	1.98	MI	1.39	MA	0.96
46	UT	2.49	MA	2.63	DC	1.89	IN	1.37	MI	0.95
47	IN	2.43	ND	2.55	TX	1.84	UT	1.36	DC	0.92
48	WA	2.26	IN	2.51	IN	1.71	MA	1.27	**OR**	**0.90**
49	AR	1.92	AR	2.31	MA	1.46	AR	1.21	ND	0.75
50	WY	1.36	UT	2.27	AR	1.32	WV	1.07	AR	0.67
51	ND	0.66	WV	2.02	ND	1.26	ND	0.75	WV	0.64

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail		Class 8232 Lumberyard-New/Used		Class 8350 Gasoline Dealer		Class 8380 Auto Service/Repair	
1	HI	6.64	CA	5.97	NJ	8.98	NY	11.96	NJ	5.99
2	CA	6.43	NJ	5.93	HI	8.55	VT	11.19	NY	4.61
3	NJ	6.42	HI	5.16	VT	8.38	NJ	10.76	LA	4.60
4	VT	5.68	NY	5.03	CT	8.36	RI	9.74	VT	4.34
5	DE	4.94	DE	4.67	MO	7.84	CT	9.65	CA	4.26
6	CT	4.85	IL	3.73	NY	7.79	ME	8.63	ME	4.23
7	NY	4.78	WY	3.57	DE	7.54	MO	8.34	AK	4.18
8	DC	4.66	VT	3.43	CA	7.40	HI	8.25	WA	4.06
9	ME	4.64	LA	3.24	RI	7.31	SC	8.17	CT	4.05
10	AK	4.31	CT	3.23	LA	7.00	GA	7.50	MT	3.99
11	PA	4.18	WI	3.01	OK	6.88	OK	7.44	MN	3.92
12	MN	4.11	RI	2.89	AK	6.43	NC	7.11	WI	3.71
13	LA	3.84	WA	2.84	GA	6.39	KY	7.02	AL	3.65
14	RI	3.70	AK	2.65	SC	6.37	PA	6.87	MI	3.59
15	GA	3.58	SC	2.63	MA	6.31	NH	6.87	SC	3.57
16	IA	3.55	ME	2.62	IL	6.00	VA	6.82	IL	3.49
17	IL	3.46	NM	2.62	MT	5.84	OH	6.68	VA	3.10
18	MO	3.43	MN	2.61	NE	5.70	MT	6.67	HI	3.09
19	WA	3.34	MT	2.60	NH	5.60	FL	6.65	WY	3.03
20	MA	3.21	OK	2.59	SD	5.57	NE	6.55	NH	3.00
21	OK	3.15	PA	2.52	IA	5.38	CO	6.50	GA	2.98
22	SC	3.15	CO	2.51	MN	5.26	AK	6.45	IA	2.91
23	WI	2.96	ID	2.47	CO	5.22	MN	6.17	ID	2.86
24	FL	2.93	MD	2.45	MS	5.18	DE	6.11	DE	2.82
25	MD	2.91	MO	2.37	NM	5.18	IL	6.04	FL	2.80
26	VA	2.90	GA	2.30	VA	5.16	**OR**	**6.03**	NE	2.77
27	NH	2.87	MS	2.28	FL	5.13	NM	6.00	SD	2.76
28	SD	2.85	AL	2.27	NV	4.96	IA	5.93	MA	2.70
29	KS	2.74	NH	2.06	PA	4.96	MA	5.92	NC	2.49
30	NM	2.74	IN	2.02	OH	4.93	WI	5.91	KY	2.40
31	OH	2.73	NV	2.01	ID	4.92	AL	5.86	MS	2.35
32	ID	2.72	TX	2.01	KS	4.90	LA	5.86	MD	2.33
33	NE	2.67	AZ	2.00	NC	4.64	MD	5.80	NM	2.32
34	CO	2.61	VA	1.98	TX	4.59	CA	5.64	PA	2.28
35	MT	2.58	DC	1.98	AL	4.45	ID	5.60	CO	2.27
36	TX	2.54	SD	1.93	KY	4.39	SD	5.57	OH	2.27
37	NC	2.52	**OR**	**1.89**	WI	4.37	DC	5.02	**OR**	**2.10**
38	AL	2.51	NE	1.89	AZ	4.24	AZ	4.62	KS	2.07
39	MS	2.24	FL	1.83	MI	4.17	KS	4.62	DC	2.05
40	AZ	2.18	MI	1.81	DC	4.16	WV	4.54	TN	1.95
41	KY	2.15	NC	1.73	ME	3.98	MS	4.41	ND	1.93
42	NV	2.08	MA	1.73	**OR**	**3.89**	TX	4.36	AZ	1.81
43	MI	2.05	KY	1.59	WA	3.65	TN	4.21	NV	1.75
44	**OR**	**1.99**	OH	1.57	TN	3.60	WA	4.19	UT	1.58
45	UT	1.99	KS	1.55	MD	3.54	MI	3.86	TX	1.54
46	IN	1.99	IA	1.45	AR	3.49	NV	3.74	AR	1.51
47	TN	1.74	UT	1.35	WY	3.03	UT	3.28	IN	1.47
48	ND	1.64	TN	1.35	IN	2.93	AR	2.96	WV	1.32
49	WV	1.60	AR	1.15	UT	2.80	IN	2.86	MO	0.00
50	WY	1.53	WV	1.04	WV	2.48	ND	1.97	RI	0.00
51	AR	1.22	ND	0.75	ND	1.85	WY	1.14	OK	0.00

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employ		Class 8824 Retirement Living Cent		Class 8832 Physician & Clerical		Class 8833 Hospital: Professional	
1	WY	1.22	HI	0.39	SC	5.54	CA	0.92	WA	4.26
2	HI	0.81	AK	0.36	VT	5.48	DE	0.76	RI	1.95
3	VT	0.77	WY	0.35	RI	5.38	HI	0.69	NY	1.75
4	DE	0.66	MT	0.31	LA	5.22	AK	0.67	LA	1.74
5	SD	0.58	ME	0.29	NJ	4.97	MT	0.58	CA	1.68
6	MT	0.54	CA	0.29	CT	4.88	NY	0.56	VT	1.65
7	AK	0.52	VT	0.24	GA	4.82	WA	0.54	MO	1.63
8	LA	0.50	NM	0.24	MT	4.60	CT	0.53	AL	1.62
9	NM	0.49	OK	0.23	CA	4.60	ME	0.52	AK	1.62
10	NE	0.48	LA	0.23	ID	4.56	NJ	0.52	HI	1.60
11	IA	0.47	ID	0.22	WI	4.24	VT	0.50	OK	1.49
12	WI	0.45	MS	0.22	DE	4.17	PA	0.48	SC	1.46
13	NJ	0.44	IA	0.21	HI	4.13	LA	0.43	MT	1.43
14	OK	0.43	SC	0.21	MN	3.96	OK	0.43	WY	1.37
15	SC	0.43	SD	0.20	ME	3.95	MN	0.42	CT	1.32
16	RI	0.42	RI	0.20	WY	3.89	CO	0.41	NM	1.30
17	ID	0.42	WI	0.19	FL	3.62	RI	0.41	NJ	1.27
18	CA	0.41	NJ	0.19	NY	3.60	ID	0.40	ME	1.25
19	ME	0.41	NE	0.18	AK	3.60	AL	0.39	NH	1.24
20	NY	0.40	DE	0.18	MS	3.54	NM	0.39	DC	1.23
21	CT	0.39	NY	0.18	OK	3.51	IA	0.38	MN	1.22
22	NV	0.38	MO	0.17	AL	3.39	WI	0.37	MA	1.21
23	MO	0.38	FL	0.17	NE	3.18	MO	0.36	NC	1.20
24	MS	0.37	AL	0.16	NH	3.14	NC	0.36	ID	1.20
25	MN	0.36	CT	0.16	NM	3.05	WY	0.35	PA	1.16
26	AL	0.36	NV	0.16	CO	3.01	GA	0.35	GA	1.11
27	PA	0.36	KY	0.15	OH	2.96	SC	0.35	FL	1.10
28	FL	0.35	PA	0.14	WA	2.96	FL	0.34	DE	1.05
29	NC	0.32	NH	0.14	MO	2.95	NH	0.34	VA	1.04
30	GA	0.32	ND	0.14	NC	2.95	IL	0.31	CO	1.04
31	KY	0.31	GA	0.14	SD	2.93	NE	0.31	OH	0.99
32	NH	0.30	NC	0.14	NV	2.87	SD	0.31	MS	0.98
33	IL	0.29	TN	0.13	MI	2.86	VA	0.30	NE	0.92
34	MD	0.27	MN	0.13	TN	2.74	OH	0.30	WI	0.91
35	TN	0.26	WV	0.13	VA	2.69	MA	0.29	IA	0.89
36	KS	0.25	IN	0.12	IL	2.48	MS	0.29	MI	0.88
37	CO	0.25	AZ	0.12	PA	2.39	NV	0.28	SD	0.85
38	VA	0.25	OH	0.12	IA	2.35	**OR**	**0.28**	KY	0.83
39	AZ	0.24	MI	0.12	**OR**	**2.32**	AZ	0.27	TN	0.80
40	WV	0.23	CO	0.12	TX	2.28	DC	0.25	IL	0.79
41	MI	0.21	IL	0.11	DC	2.07	MD	0.25	**OR**	**0.78**
42	UT	0.20	VA	0.11	KS	2.00	ND	0.25	AZ	0.70
43	TX	0.19	KS	0.11	AZ	1.93	KS	0.23	KS	0.67
44	**OR**	**0.19**	TX	0.11	KY	1.92	MI	0.23	MD	0.65
45	IN	0.18	**OR**	**0.10**	WV	1.92	KY	0.23	UT	0.61
46	OH	0.18	UT	0.10	MD	1.85	TX	0.21	AR	0.61
47	AR	0.17	AR	0.10	AR	1.77	TN	0.20	NV	0.58
48	ND	0.16	MD	0.09	UT	1.71	IN	0.18	IN	0.56
49	DC	0.16	DC	0.08	MA	1.62	UT	0.18	ND	0.56
50	WA	0.14	MA	0.08	IN	1.44	WV	0.16	TX	0.51
51	MA	0.13	WA	0.07	ND	1.08	AR	0.16	WV	0.50

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'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 8835 Home Healthcard		Class 8864 Social Serv Org		Class 8868 College: Professional		Class 9014 Chimney Cleaning		Class 9015 Buildings-Operation	
1	NJ	5.50	NY	4.25	WY	2.12	CA	10.87	NJ	6.60
2	NY	5.07	WI	4.22	NJ	1.51	DE	8.69	AK	5.94
3	CA	4.93	WA	3.87	AK	0.89	NY	8.53	VT	5.57
4	DE	4.54	HI	3.75	CA	0.82	PA	6.62	HI	5.48
5	VT	4.39	OK	3.41	HI	0.74	WA	5.86	RI	5.45
6	RI	4.08	CT	3.35	MA	0.74	NJ	5.81	DE	5.41
7	HI	3.96	MA	3.10	PA	0.66	VT	5.37	CA	5.29
8	PA	3.62	CO	3.10	VT	0.65	HI	5.11	SD	5.25
9	MT	3.50	AK	2.91	MT	0.64	GA	4.95	WI	4.95
10	ID	3.48	MI	2.62	ID	0.62	RI	4.86	NY	4.93
11	CT	3.48	MN	2.40	DE	0.62	MT	4.84	PA	4.72
12	ME	3.30	LA	2.34	OK	0.61	ID	4.44	CT	4.68
13	AK	3.29	RI	2.31	NY	0.60	WI	4.41	LA	4.59
14	SC	3.11	NH	2.29	MO	0.60	AK	4.39	SC	4.31
15	GA	3.09	MT	2.26	WA	0.59	CT	4.30	MO	4.17
16	OK	3.06	ID	2.25	NM	0.58	MN	4.07	OK	4.12
17	NH	3.02	GA	2.16	CT	0.57	LA	4.06	ID	4.11
18	AL	2.97	SC	2.10	LA	0.56	OK	3.97	MN	4.07
19	WY	2.93	AL	2.09	MN	0.53	SC	3.87	ME	4.07
20	NC	2.83	VT	2.08	WI	0.53	CO	3.83	NE	3.95
21	MO	2.76	ME	2.03	CO	0.53	MO	3.81	FL	3.89
22	MI	2.62	OH	1.91	NC	0.49	ME	3.76	AL	3.88
23	OH	2.53	NJ	1.89	IA	0.49	FL	3.76	MT	3.79
24	WA	2.52	IA	1.80	ME	0.47	IA	3.72	GA	3.76
25	IA	2.49	NM	1.80	KS	0.45	IL	3.66	IA	3.59
26	VA	2.35	NE	1.77	TX	0.45	SD	3.60	NM	3.55
27	LA	2.33	MD	1.76	SD	0.44	MI	3.38	MS	3.50
28	SD	2.30	SD	1.74	FL	0.44	NC	3.22	OH	3.43
29	TX	2.28	IL	1.73	GA	0.43	NH	3.21	NH	3.42
30	NE	2.27	**OR**	**1.70**	NH	0.42	NM	3.07	CO	3.42
31	WI	2.21	FL	1.59	MS	0.42	**OR**	**2.98**	WA	3.29
32	CO	2.13	KS	1.53	AL	0.42	AL	2.86	MI	3.21
33	MA	2.04	MS	1.38	NE	0.42	OH	2.85	NV	3.17
34	FL	2.00	AZ	1.33	RI	0.41	NE	2.75	MA	3.14
35	MN	2.00	TN	1.30	SC	0.40	VA	2.72	AZ	3.09
36	**OR**	**1.98**	NC	1.24	OH	0.39	KS	2.61	KS	3.04
37	IL	1.97	KY	1.21	MI	0.36	NV	2.51	NC	2.88
38	NM	1.91	WV	1.13	NV	0.35	MA	2.48	IL	2.82
39	TN	1.87	DC	1.03	AZ	0.33	AZ	2.35	**OR**	**2.66**
40	MS	1.86	ND	0.95	VA	0.32	DC	2.34	MD	2.36
41	MD	1.67	WY	0.94	KY	0.31	MD	2.34	KY	2.35
42	KY	1.59	IN	0.94	**OR**	**0.31**	MS	2.34	UT	2.21
43	IN	1.52	UT	0.94	IL	0.29	TX	2.26	WV	2.20
44	KS	1.52	AR	0.84	IN	0.29	KY	2.20	VA	2.17
45	UT	1.45	CA	0.00	AR	0.29	WY	2.11	IN	2.12
46	AZ	1.38	MO	0.00	MD	0.28	ND	2.10	ND	2.10
47	AR	1.37	DE	0.00	ND	0.28	UT	1.92	DC	2.07
48	DC	1.34	PA	0.00	TN	0.26	TN	1.73	TX	2.07
49	WV	1.26	VA	0.00	DC	0.25	IN	1.72	TN	1.94
50	NV	1.08	NV	0.00	WV	0.21	WV	1.60	AR	1.58
51	ND	0.56	TX	0.00	UT	0.20	AR	1.45	WY	0.53

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'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 9052 Hotel:Other Employees		Class 9058 Hotel: Restaurant		Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food		Class 9084 Bar,Lounge,Tavern	
1	CA	8.31	NY	6.01	CA	3.60	CA	3.60	CA	3.60
2	NJ	4.87	DE	4.01	NJ	3.38	NJ	3.38	NJ	3.38
3	NY	4.35	WY	3.85	HI	2.79	NY	2.86	VT	2.44
4	DE	4.31	CA	3.60	NY	2.56	DE	2.54	HI	2.44
5	WA	4.23	NJ	3.38	AK	2.36	VT	2.29	AK	2.41
6	WY	3.85	PA	2.91	DE	2.29	HI	2.23	CT	2.24
7	RI	3.66	HI	2.82	RI	2.09	WY	1.98	RI	2.23
8	HI	3.61	MN	2.70	VT	2.02	OK	1.96	OK	2.22
9	PA	3.53	VT	2.70	WY	1.98	LA	1.94	WI	2.18
10	VT	3.52	RI	2.69	WI	1.92	RI	1.94	DE	2.04
11	CT	3.43	CT	2.56	GA	1.83	PA	1.86	ID	2.02
12	AK	3.22	SC	2.49	FL	1.80	CT	1.76	WY	1.98
13	LA	2.96	LA	2.45	ME	1.76	GA	1.75	MN	1.96
14	GA	2.94	AK	2.36	MO	1.74	FL	1.74	FL	1.87
15	OK	2.91	NH	2.21	ID	1.74	MN	1.64	CO	1.86
16	ID	2.83	OK	2.17	LA	1.74	SC	1.56	LA	1.84
17	FL	2.78	WI	2.17	OK	1.73	AK	1.55	SC	1.82
18	CO	2.77	MT	2.16	SC	1.71	AL	1.53	MO	1.76
19	MT	2.77	ME	2.10	PA	1.71	NH	1.53	VA	1.74
20	MN	2.70	MO	2.09	MN	1.68	ME	1.52	SD	1.74
21	MO	2.68	ID	2.06	AL	1.62	CO	1.51	GA	1.72
22	WI	2.66	GA	2.02	CT	1.60	WA	1.47	ME	1.69
23	IL	2.62	FL	1.93	NH	1.57	WI	1.46	NM	1.65
24	SD	2.61	IL	1.93	SD	1.48	ID	1.45	NY	1.63
25	NH	2.59	VA	1.87	CO	1.47	MO	1.43	AL	1.57
26	ME	2.45	CO	1.82	IL	1.45	MT	1.36	IL	1.56
27	SC	2.45	NE	1.69	NM	1.45	NE	1.35	NH	1.55
28	**OR**	**2.27**	SD	1.67	WA	1.45	IA	1.35	MT	1.53
29	NE	2.27	MS	1.67	MS	1.43	VA	1.35	WA	1.51
30	NM	2.27	AL	1.66	MT	1.43	IL	1.29	PA	1.48
31	AL	2.25	IA	1.66	NE	1.41	NM	1.29	NC	1.47
32	IA	2.18	WA	1.63	VA	1.39	MS	1.28	NE	1.46
33	OH	2.13	DC	1.62	KS	1.27	NC	1.25	AZ	1.46
34	NC	2.05	NM	1.60	NC	1.25	SD	1.21	MS	1.39
35	MS	1.99	NC	1.52	IA	1.25	MA	1.12	MI	1.33
36	NV	1.97	MA	1.50	AZ	1.17	KS	1.08	IA	1.33
37	VA	1.95	TX	1.47	MA	1.12	TX	1.07	KS	1.24
38	TX	1.92	KS	1.44	TX	1.07	DC	1.06	NV	1.15
39	AZ	1.85	KY	1.37	MD	1.07	**OR**	**1.05**	UT	1.14
40	KS	1.82	OH	1.33	**OR**	**1.05**	AZ	1.01	MD	1.13
41	DC	1.66	AZ	1.32	DC	1.00	OH	1.00	KY	1.13
42	MA	1.62	MD	1.29	UT	1.00	MI	0.96	MA	1.12
43	MD	1.57	IN	1.21	MI	0.98	MD	0.95	TX	1.07
44	MI	1.54	UT	1.10	KY	0.96	KY	0.93	TN	1.05
45	KY	1.49	NV	1.08	IN	0.94	NV	0.91	**OR**	**1.05**
46	TN	1.39	TN	1.08	TN	0.88	UT	0.86	DC	1.03
47	UT	1.35	**OR**	**1.05**	NV	0.86	TN	0.85	AR	0.97
48	IN	1.25	WV	1.04	ND	0.80	IN	0.84	IN	0.97
49	WV	1.14	MI	1.03	OH	0.77	ND	0.80	OH	0.84
50	AR	1.12	AR	0.84	AR	0.65	WV	0.64	ND	0.80
51	ND	1.08	ND	0.80	WV	0.64	AR	0.62	WV	0.76

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

'Source: Information Technology & Research Section, Central Services Division, Oregon Department of Consumer and Business Services (1/2021)

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

	Class 9101 College: Other		Class 9102 Park NOC		Class 9403 Garbage, Refuse Collect	
1	NJ	11.43	NJ	5.52	NJ	18.91
2	HI	6.57	DE	5.33	HI	17.27
3	ID	5.89	HI	5.01	NY	16.04
4	CA	5.87	RI	5.00	VT	15.03
5	VT	5.36	NY	4.64	CT	13.11
6	RI	5.28	AK	4.56	RI	12.30
7	CT	4.99	VT	4.42	LA	11.75
8	IA	4.97	MT	4.34	MO	10.65
9	MO	4.91	FL	4.13	DE	10.19
10	MN	4.89	GA	4.11	IL	9.65
11	SD	4.77	MN	4.00	GA	9.54
12	WI	4.60	CT	3.96	SC	9.51
13	OK	4.43	ID	3.94	MA	9.46
14	GA	4.32	MO	3.92	WI	9.39
15	AK	4.31	LA	3.90	NE	9.08
16	LA	4.07	ME	3.85	SD	9.03
17	NE	4.04	NE	3.69	ME	8.97
18	NY	4.04	NH	3.65	IA	8.62
19	MT	3.97	IA	3.55	MD	8.51
20	FL	3.95	IL	3.40	OH	8.38
21	ME	3.85	OK	3.37	NC	8.31
22	CO	3.84	NC	3.30	CA	8.27
23	SC	3.77	SC	3.26	OK	8.18
24	NH	3.65	NM	3.13	MN	8.00
25	KS	3.61	MI	3.12	DC	7.72
26	NM	3.61	WI	3.10	VA	7.63
27	MS	3.20	VA	3.09	WA	7.63
28	IL	3.15	SD	3.03	AL	7.43
29	VA	3.14	**OR**	**2.76**	ID	7.26
30	DC	3.13	AL	2.76	MS	7.16
31	MA	3.10	MA	2.70	MT	7.15
32	NC	3.05	NV	2.69	NV	7.08
33	AZ	2.84	CO	2.68	AK	7.06
34	WV	2.83	PA	2.61	CO	7.06
35	AL	2.79	WA	2.60	FL	6.67
36	TX	2.73	DC	2.48	PA	6.57
37	KY	2.70	MS	2.46	KY	6.49
38	**OR**	**2.59**	KY	2.43	NM	6.36
39	MI	2.53	KS	2.43	NH	6.18
40	IN	2.41	MD	2.42	KS	6.09
41	TN	2.22	OH	2.37	TN	5.56
42	MD	2.12	AZ	2.35	TX	5.44
43	OH	2.12	WY	2.23	ND	5.36
44	UT	1.99	UT	2.20	WV	5.29
45	WY	1.84	TN	2.19	UT	5.21
46	NV	1.78	TX	2.14	AZ	5.00
47	AR	1.77	IN	2.12	MI	4.88
48	WA	1.09	WV	1.76	AR	4.55
49	PA	0.66	ND	1.57	**OR**	**4.05**
50	DE	0.62	AR	1.47	IN	3.94
51	ND	0.28	CA	0.00	WY	2.86

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

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In memoriam

Our colleague and friend Chris Day died in June 2020. Among a multitude of projects, he completed the 2016, 2018, and much of the 2020 premium rate ranking studies. We miss him dearly.

Visit the DCBS website **dcbs.oregon.gov** and select the "Statistical Reports" link at the bottom of the page for additional claims data and statistical reports, or call 503-378-8254.

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