

Oregon Workers' Compensation Premium Rate Ranking Calendar Year 1998



Research & Analysis Section
Oregon Department of Consumer
& Business Services



April 1999

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April 1999

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HIGHLIGHTS

- Oregon employers pay, on average, the 38th highest workers' compensation premium rates in the nation.
- Premium rate indices range from a low of \$1.47 per \$100 of payroll in South Carolina to \$4.86 in California. The premium rate index in Oregon is \$2.27.
- Oregon's ranking in the 50 occupational classes used in this study ranged from second highest for "Farm: Cattle or Livestock Raising" to 50th for "Garbage, Ashes or Refuse Collection."
- The loss cost multiplier for Oregon is 20.4 percent. This is an average, based on the loss cost multipliers in effect in 1997 for SAIF and the top 30 private insurers, weighted by 1997 earned premium.
- Effective January 1, 1998, Oregon experienced an overall workers' compensation rate decrease of 15.6 percent. Changes for all states during 1998 resulted in an average premium level decrease of 4.8 percent. Oregon's 1998 rate decrease followed a 10.5 percent decline effective January 1, 1997.

Oregon Workers' Compensation Premium Rate Ranking

Comparison by state January 1, 1998

Introduction

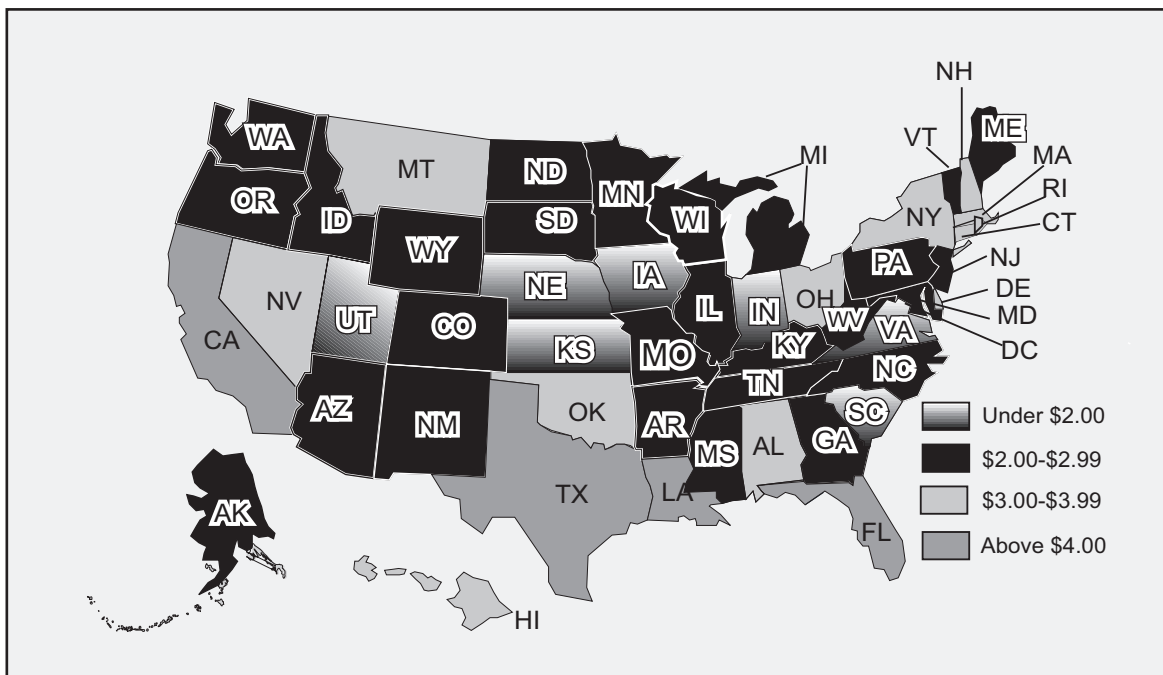
The comparison of workers' compensation costs by state has many uses: as a factor in plant relocation; as an indicator of possible differences in benefit levels; and to examine the changes through time in workers' compensation premium rates among states. This study updates the one done in 1996 by the Research & 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 pay, on average, the 38th 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. Rates dropped 3.2 percent in 1995 and 1.8 percent in 1996. Oregon returned to the double digit cuts in 1997, with a rate decrease of 10.5 percent, followed by a 15.6 percent decline in 1998. Oregon has reduced its premium rate ranking from eighth to 38th highest in the nation between 1990 and 1998.

Figure 1.
1998 Workers' compensation premium rates



Premium rate indices (per \$100 of payroll) range from \$1.47 in South Carolina to \$4.86 in California. Oregon's index is \$2.27. Five jurisdictions have index rates above \$4.00; 12 are in the \$3.00-\$3.99 range; 27 have index rates between \$2.00 and \$2.99; and 7 have rates under \$2.00 (see Figure 1 and Appendix 1). The premium rate indices are based on data from 51 jurisdictions for rates in effect as of January 1, 1998.

Oregon's ranking by occupational class ranges from second highest for class 0083, "Farm: Cattle or Livestock Raising" to 50th for class 9403, "Garbage, Ashes, or Refuse Collection." See Appendix 4 for a complete listing of state workers' compensation premium rate rankings by class. Table 1 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes used in this study.

Methodology

The National Council on Compensation Insurance (NCCI) classification codes were used in this study. (Codes of those states that do not use the NCCI classification system were converted by having the state

select analogous classes.) Of the approximately 452 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 represent 65.3 percent of 1992-1994 Oregon payroll, and 59.8 percent of 1992-1994 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 that only had pure premium, or advisory loss cost 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 the basis of aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 32 states and the District of Columbia and provides advisory

Table 1
Oregon's ranking in the top 10 of 50 occupational classes

Occupation	Oregon payroll (policy years 1992-1994)	Oregon ranking
Clerical office employees NOC	\$13,549,229,522	31
College: Professional employees & clerical	5,079,256,514	42
Salespersons - outside	4,495,078,184	42
Physician and clerical	2,003,102,489	22
Restaurant NOC	1,989,295,018	29
Hospital: Professional employees	1,329,372,355	41
Store: Retail, NOC	1,067,315,875	37
Trucking: NOC - all employees & drivers	841,309,177	36
Chauffeurs NOC	533,199,784	38
Store: Meat, grocery & provision combined - retail NOC	532,275,884	35

Note: This table presents the top 10 classes based on Oregon payroll. Table 1 in the *1998 Oregon Workers' Compensation Premium Rate Ranking - Executive Summary* contains the top 10 classes based on Oregon losses.

ratemaking services to the local rating organization in several other states (see Table 2).

Expense loading factors, or loss cost multipliers, are the factors by which pure premium rates are multiplied to account for the insurer's expenses, taxes, and profit. A loss cost multiplier or expense load factor was used to modify each competitive state's rates unless they provided manual rates. In states with competitive rating laws, each carrier determines its own loading factor. Pure premium increased by the expense loading factor represents an equivalent manual rate per \$100 of earnings for each employee. However, the insurance premium paid by an employer is not just a direct product of manual rate times payroll. Other factors, such as premium discounts for quantity purchases; experience modification factors; premium reductions on policies carrying deductible features; retrospective rating plans; and dividends affect the rate an employer pays. For Oregon,

the average expense loading factor of 20.4 percent was computed based on the loading factors in effect during 1997, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 1997 direct earned premiums. See Table 3 for load factors by state.

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	Maryland ¹	California ¹	Nevada
Alaska	Mississippi ¹	Delaware ¹	North Dakota
Arizona	Missouri ¹	Indiana ¹	Ohio
Arkansas ¹	Montana ¹	Massachusetts	Washington
Colorado ¹	Nebraska ¹	Michigan ¹	West Virginia
Connecticut ¹	New Hampshire ¹	Minnesota ¹	Wyoming
District of Columbia ¹	New Mexico ¹	New Jersey	
Florida	Oklahoma ¹	New York	
Georgia ¹	OREGON ¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Texas ¹	
Illinois ¹	South Dakota ¹	Wisconsin	
Iowa	Tennessee ¹		
Kansas ¹	Utah ¹		
Kentucky ¹	Vermont ¹		
Louisiana ¹	Virginia ¹		
Maine 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).

Source: NCCI *Annual Statistical Bulletin*, 1997 edition.

Premium rates for the 50 selected classes were obtained directly from the states via letter, fax, or telephone call, or from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance*. Rates for each state were weighted by 1992-1994 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.

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. Of the states

that report premium level changes to the NCCI, only one had a net rate increase over the five year period from January 1, 1994, to December 31, 1998. Eight states; Arizona, Maine, Massachusetts, Minnesota, Montana, New Mexico, New York and Rhode Island, had rate decreases of more than 40 percent in the same period. In the last two years, 11 states: Arizona, Maine, Minnesota, Missouri, Montana, Nebraska, New Mexico, Oregon, South Dakota, Utah and Vermont reported net rate decreases of over 20 percent, and only two have reported net increases.

Table 4 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1992 through 1998.

Table 3. Load factors used for competitive states

State	1996 load factor	1998 load factor
Alabama ¹	37.4%	43.3%
Arkansas	NCCI advisory rates used	24.0%
California ²	19.0%	42.4%
Colorado	24.9%	15.0%
Connecticut	19.4%	23.0%
Delaware	40.0%	20.2%
District of Columbia	41.0%	61.5%
Georgia	NCCI advisory rates used	45.0%
Hawaii	Assigned risk rates used	30.0%
Illinois	NCCI advisory rates used	NCCI advisory rates used
Indiana	NCCI advisory rates used	Fully developed rates used
Kansas	36.0%	23.7%
Kentucky	24.5%	30.6%
Louisiana	50.8%	36.4%
Maine ³	22.0%	10.0%
Maryland ⁴	42.6%	42.0%
Michigan	30.0%	Average manual rates used
Minnesota	68.7%	67.6%
Mississippi ⁵	Became competitive January 1, 1996	22.5%
Missouri	Avg. manual rate for top 30 insurers	Avg. manual rate for top 30 insurers
Montana	Average manual rates used	Average manual rates used
Nebraska	15.0%	11.0%
New Hampshire	27.8%	23.6%
New Mexico	35.0%	28.0%
North Carolina	NCCI advisory rates used	24.0%
Oklahoma	34.8%	22.0%
Oregon	24.1%	20.4%
Pennsylvania	17.5%	10.4%
Rhode Island ⁶	Assigned risk rates less 3%	57.7%
South Carolina ⁷	51.9%	40.0%
South Dakota	50.0%	30.8%
Tennessee	Became competitive January 1, 1997	25.8%
Texas	Average manual rates used	Average manual rates used
Utah	31.4%	27.1%
Vermont	30.0%	20.0%
Virginia	33.7%	25.9%

¹ Alabama's 1996 load factor is the average for seven large insurers representing 40.9 percent of the market. The 1998 load factor is the premium weighted average of the top 30 insurers.

² California's 1996 load factor is an unweighted average of all companies.

³ Maine's 1996 load factor is the average for four large insurers representing 71 percent of the market.

⁴ Maryland's 1996 load factor is an unweighted average of all companies.

⁵ Mississippi insurers can choose to use pure premium rates from 9/1/92, or loss costs from 3/1/96, 3/1/97, or 3/1/98 modified by a loss cost multiplier. The multiplier given here is the premium weighted average applied to the three sets of loss costs.

⁶ In 1996, Rhode Island's assigned risk business was estimated at 80 percent of the market and assigned risk rates were used to represent the workers' compensation market in the state. The 3 percent deduction from these rates was applied to allow the state fund to maintain non-profit status.

⁷ South Carolina's loss cost multiplier was included in the rates they submitted both in 1996 and in 1998. In 1996, the multiplier was inadvertently applied to the rates a second time, elevating the index rate for the state. The rate listed for South Carolina in 1996 was \$2.38, the correct index should have been \$1.56, placing South Carolina 51st in the ranking instead of the listed 44th.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services, (12/98)

Table 4
Effect of approved rate changes on premium level in Oregon and countrywide¹

	1992	1993	1994	1995	1996	1997	1998
Oregon	-11.0%	-11.4%	-4.3%	-3.2%	-1.8%	-10.5%	-15.6%
Avg Countrywide	10.0%	2.5%	-1.9%	-3.5%	-4.9%	-7.4%	-4.8%

¹ 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, NCCI 93-2, NCCI-94-2, NCCI 94-131, ACT-96-01, ACT-97-01, NCCI *Report on the Effect of Rate Level Changes on Premium Fourth Quarter 1997 and 1998*.

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 issues 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, which is based on Oregon's economy.
2. If different classes were selected or payroll from another state was 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 wherever possible.
4. Many states have unique classes within the NCCI system or do not have rates for all of the classes. The data were adjusted to account for the classes without rates. When a state had more than one class included in a single NCCI class, the rates were averaged.
5. The premium rate listed for a class in any state may not be the rate 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.
6. 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 which are available to an employer.
7. The premium rates do not reflect any dividends paid to employers
8. This study is based on payroll rates. In **Washington**, hourly rates had to be converted to payroll rates. The Washington payroll data included overtime pay which may overstate the average wage for purposes of premium computation, and thus understate the effective average payroll rate.
9. The payroll basis may differ by state. In **North Dakota**, workers' compensation premium is based on the first \$14,800 of payroll per employee, per year. Anything over \$14,800 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 rates were adjusted according to the proportion of its payroll in each classification which was subject to a premium computation during fiscal year 1997. **Nevada** also has a payroll cap: \$36,000 of 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.
10. Payroll base exclusions (e.g., exclusion of vacation pay) exist in **Oregon** and **South Dakota**. Manual rates in these states have been reduced to reflect NCCI's estimate of the effect of these payroll exclusions on premium rates. Additionally, some states assess overtime at the full overtime wage, but most states use the normal hourly wage as the payroll basis for overtime hours. This study does not account for these differences in treatment of overtime.
11. The premium rates may include more than loss experience and insurer overhead. In some states, assessments 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, Georgia, Kentucky, Maine, Massachusetts, Nebraska, New Jersey, New York, Ohio, and Vermont.**

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, attorney activity, quality 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. **Nevada, Ohio, Washington, and West Virginia** allow workers' compensation insurance to be provided either by the state fund or through self-insurance. Competitive state fund states allow employers to choose between private insurers, the state fund, or self-insurance. In some competitive state fund states like **Arizona, California, Colorado, Hawaii, Idaho, Minnesota, Missouri, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Texas** and **Utah** the funds use the same rates or loss costs that are used by other insurers. **Kentucky, Louisiana, Maine, Maryland, Montana, Oklahoma, and South Carolina** allow their state funds to set their own rates separate from those used by the private insurers in the state. **Louisiana, Montana, and Oklahoma** provided rates and market share information so that the private market and state fund rates could be weighted to derive manual rates. No state fund adjustment was performed for the remaining four states.

15. The premium rates used in the study reflect the voluntary market. However, in some states, the residual market could not be entirely eliminated from the study. When a state fund that served as an insurer of last resort, also operated in the voluntary market, it was not possible to determine a loss cost multiplier that was applied only to voluntary policies. **California's** loss cost multiplier for 1998 is more than twice the reported 1996 multiplier. The difference does not reflect an actual increase however, but the effect of using a premium weighted average multiplier, consistent with the methodology of the study, as opposed to a straight average in 1996. The premium weighted lost cost multiplier includes California's state fund which serves 20 percent of the market, both as a voluntary insurer and as the insurer of last resort, and has a loss cost multiplier of 1.743. It is not possible to separate out only the state fund's voluntary business. The state fund insures small employers with premiums under \$1,000 per year. Those employers pay rates based on the 1.743 rate, but larger employers are granted credits which reduce the effective multiplier. In fact, for the total market in 1998, California's Actual Price Level Factor, the ratio of final insurer aggregate rates to pure premium rates, was .96. For consistency, this study does not include any credits granted to employers on an individual basis, and thus can reflect only the premium weighted average loss cost multiplier of 1.424. It was also not possible to separate the voluntary from the involuntary market in **Montana**. Montana's rates are a combination of those available in the private market and the State Compensation Insurance Fund (SCIF). The SCIF is the insurer of last resort in Montana, but it has a mix of both voluntary and involuntary business. A rough estimate is that 80 percent of accounts, or 25 percent of premiums in the SCIF are residual. SCIF develops its own rates by credibility weighting between SCIF loss experience and NCCI loss costs, adjusted for equivalence to SCIF circumstances. Therefore, aggregate rate levels reflect inclusion of the residual market, an estimated 10 percent increase.

Appendices

**APPENDIX 1
WORKERS' COMPENSATION PREMIUM RATE RANKING**

<u>1998 ranking</u>	<u>1996 ranking</u>	<u>State</u>	<u>Index rate</u>	<u>Effective date</u>
1	13	California	4.86	January 1, 1998
2	3	Florida	4.28	January 1, 1998
3	10	Texas	4.11	January 1, 1998
4	18	District of Columbia	4.10	April 1, 1996
5	2	Louisiana	4.06	January 1, 1998
6	16	Nevada	3.86	January 1, 1996
7	5	Rhode Island	3.74	November 8, 1996
8	22	Alabama	3.70	March 1, 1997
9	8	Connecticut	3.67	January 1, 1998
10	4	New York	3.53	October 1, 1997
11	7	Oklahoma	3.51	12/1/97 State Fund, 4/1/97 private
12	6	Montana	3.50	July 1, 1997
13	11	New Hampshire	3.32	January 1, 1998
14	1	Hawaii	3.24	November 1, 1997
15	26	Delaware	3.20	August 1, 1997
16	12	Ohio	3.12	July 1, 1997
17	21	Massachusetts	3.10	May 1, 1996
18	19	Illinois	2.96	January 1, 1998
19	14	Georgia	2.95	January 1, 1997
20	15	Minnesota	2.94	January 1, 1998
21	30	Colorado	2.87	December 1, 1996
22	35	Michigan	2.86	January 1, 1998
23	24	Tennessee	2.79	January 1, 1997
24	28	Alaska	2.70	January 1, 1998
25	17	Maine	2.69	January 1, 1998
26	9	Pennsylvania	2.69	February 1, 1997
27	27	Missouri	2.65	January 1, 1996
28	31	Mississippi	2.62	9/1/92, 3/1/96, 3/1/97, 3/1/98
29	29	Arizona	2.60	October 1, 1997
30	20	Kentucky	2.58	September 1, 1997
31	33	New Jersey	2.49	January 1, 1998
32	38	Idaho	2.48	January 1, 1998
33	25	New Mexico	2.43	January 1, 1998
34	23	Vermont	2.41	July 1, 1997
35	46	Wisconsin	2.36	July 1, 1997
36	32	South Dakota	2.31	July 1, 1997
37	37	Arkansas	2.29	April 1, 1997
38	34	OREGON	2.27	January 1, 1998
39	39	West Virginia	2.26	July 1, 1997
40	43	Washington	2.20	January 1, 1998
41	45	North Dakota	2.19	1997-1998
42	40	Wyoming	2.05	January 1, 1998
43	47	Maryland	2.03	January 1, 1998
44	36	North Carolina	2.02	April 1, 1997
45	41	Utah	1.88	December 1, 1997
46	48	Iowa	1.87	January 1, 1997
47	42	Kansas	1.82	January 1, 1998
48	50	Virginia	1.74	January 1, 1997
49	49	Nebraska	1.62	January 1, 1998
50	51	Indiana	1.55	January 1, 1998
51	44	South Carolina	1.47	January 1, 1997

Source: Research & Analysis Section, Oregon Department of Consumer & Business Services

**APPENDIX 2
OCCUPATIONAL CLASSES USED FOR 1998 PREMIUM RATE RANKING**

<u>Class code</u>	<u>Scope of basic manual classifications</u>	<u>1992-1994 Oregon payroll</u>	<u>1992-1994 Oregon losses</u>
7219	Trucking: NOC - All Employees & Drivers	\$841,309,177	\$61,977,456
2702	Logging or Lumbering & Drivers	386,873,904	60,212,481
9079	Restaurant NOC	1,989,295,018	45,671,849
8810	Clerical Office Employees NOC	13,549,229,522	35,837,576
2710	Saw Mill	341,257,870	22,455,715
5645	Carpentry - Detached Dwellings	165,199,747	21,732,457
2802	Carpentry - Shop Only & Drivers	350,947,958	19,405,862
8742	Salespersons - Outside	4,495,078,184	18,910,680
5403	Carpentry NOC	171,360,550	18,580,079
2731	Planing or Molding Mill	281,559,659	17,870,925
7380	Chauffeurs NOC	533,199,784	17,804,108
8868	COLLEGE: Professional Employees & Clerical	5,079,256,514	16,878,629
5551	Roofing - All Kinds & Drivers	71,611,080	16,438,575
8824	Retrmt, Nrsing, Convlscnt Cntrs: Health Care Employees	377,781,480	15,606,249
8232	Lumberyard: All Other Employees	386,257,201	14,871,121
8017	STORE: Retail, NOC	1,067,315,875	14,722,238
9101	College: All Other Employees	369,793,204	14,595,671
9015	Buildings NOC - Operation by Owner	365,341,753	14,071,467
2915	Veneer Products Manufacturing	245,944,406	13,750,952
5183	Plumbing NOC & Drivers	344,230,796	13,100,438
3724	Machinery/Equip Erection/Repair NOC & Drivers	172,636,364	12,703,138
0037	FARM: Field Crops & Drivers	204,775,498	12,076,121
8833	Hospital: Professional Employees	1,329,372,355	11,824,170
8033	STORE: Meat, Grocery & Provision Combined - Retail NOC	532,275,884	11,810,850
5190	Electrical Wiring - Within Buildings & Drivers	421,434,383	11,367,499
3507	Agriculture or Construction Machinery Mfg	284,872,604	11,276,011
6217	Excavation NOC & Drivers	163,245,439	10,653,191
8018	STORE: Wholesale NOC	379,663,318	10,176,051
9052	Hotel: All Other Employees, Sales & Drivers	308,841,669	10,010,596
3632	Machine Shop NOC	380,325,221	9,388,079
5538	Sheet Metal Work - NOC & Drivers	141,073,344	9,115,240
5445	Wallboard Installation & Drivers	82,459,320	8,758,665
0005	FARM: Nursery Employees & Drivers	283,320,544	8,323,258
5213	Concrete Construction NOC	120,948,773	7,997,085
0083	FARM: Cattle Raising NOC & Drivers	57,235,364	7,718,565
2812	Cabinet Works - With Power Machinery	171,204,367	7,674,744
5506	Street or Road Const: Paving or Repaving & Dvrs	171,503,652	7,654,202
5221	Concrete Work - Floors, Driveways & Drivers	115,575,482	7,390,253
5474	Painting NOC & Shop, Drivers	94,489,654	7,059,311
8832	Physician and Clerical	2,003,102,489	6,729,166
7720	Police Officers & Drivers	262,823,543	6,676,345
9014	Buildings - Operation by Contractors	120,528,157	6,624,865
4299	Printing	326,359,639	6,365,288
7600	Telephone or Telegraph Co: All Other Employees & Dvrs	173,782,616	6,084,355
8107	Machinery Dealer NOC & Drivers	143,947,671	5,716,486
9403	Garbage Collection & Drivers	140,511,171	5,666,419
4484	Plastics Manufacturing: Molded Products NOC	168,019,163	5,545,475
8044	STORE: Furniture & Drivers	188,483,635	5,219,048
7538	Electric Power Line Construction & Drivers	48,199,185	5,042,129
8393	Automobile Body Repair	191,053,875	5,019,239

Source: NCCI

APPENDIX 3
VOLUNTARY PREMIUM LEVEL CHANGES 1994-1998

<u>State</u>	<u>1994</u> <u>% change</u>	<u>1995</u> <u>% change</u>	<u>1996</u> <u>% change</u>	<u>1997</u> <u>% change</u>	<u>1/1/1998</u> <u>% change³</u>	<u>Changes after</u> <u>1/1/1998</u> <u>% change³</u>
Alabama	0.0	0.0	(7.2)	0.0 ¹	0.0	2.5
Alaska	2.4	2.6	(7.1)	(10.3) ¹	(8.3)	0.0
Arizona	0.1	(11.6)	(10.4) ¹	(15.3) ²	0.0	(16.5)
Arkansas	0.0	(12.4)	(8.0)	(4.7) ¹	0.0	(9.1)
California	(28.7)	(0.5)	11.3	(6.2) ¹	(2.5)	0.0
Colorado	(5.9)	(18.2)	(1.5) ¹	0.0	0.0	(0.1)
Connecticut	(6.2)	(4.1)	0.0	(10.3) ¹	(10.0)	0.0
Delaware	20.9	NA	NA	NA	NA	NA
District of Columbia	0.0	0.0	(5.2) ¹	0.0	0.0	(5.2)
Florida	(10.6)	0.0	0.0	(11.3) ¹	(1.7)	0.0
Georgia	0.0	0.0	(8.5)	(15.0) ¹	0.0	(4.5)
Hawaii	20.4	0.0	(27.3) ¹	(10.5) ²	0.0	0.0
Idaho	0.2	(4.0)	(7.8)	(5.5) ¹	(10.0)	0.0
Illinois	9.6	(6.7)	(13.6)	(10.0) ¹	(7.9)	0.0
Indiana	2.8	(3.4)	(5.9)	(3.6) ^{1,2}	(4.2)	0.0
Iowa	0.0	(10.6)	(12.3)	(9.7) ¹	0.0	0.0
Kansas	(1.9)	(6.9)	(10.4) ¹	0.0	(12.7)	0.0
Kentucky	5.2	(15.9)	(17.8)	(11.4) ¹	0.0	(3.7)
Louisiana	6.4	0.0	(11.6)	(11.7) ¹	0.0	0.0
Maine	(3.8)	(12.5)	(10.9)	(12.5) ¹	(10.6)	0.0
Maryland	9.3	(5.6)	(12.8) ¹	0.0	(9.8)	0.0
Massachusetts	(14.0)	(16.5)	(12.2) ¹	0.0	0.0	(13.0)
Michigan	7.2	(5.5)	(15.7)	(8.4) ¹	(2.7)	0.0
Minnesota	1.3	(5.6)	(15.6)	(14.8) ¹	(14.3)	0.0
Mississippi	0.0	0.0	(11.3)	3.3 ¹	0.0	3.0
Missouri	19.4	(4.0)	(5.4)	(10.0) ¹	(12.2)	0.0
Montana	(1.9)	(20.0)	(14.6) ¹	(8.4) ²	0.0	(12.8)
Nebraska	(1.2)	(14.6)	(2.7)	(10.8) ¹	(11.8)	0.0
Nevada ⁴	NA	NA	NA	NA	NA	(22.0) ⁴
New Hampshire	2.0	(2.6)	(7.1)	(6.6) ¹	(10.7)	0.0
New Jersey	7.2	6.0	(3.6)	(11.2) ¹	(9.3)	0.0
New Mexico	(15.8)	0.0	(6.9)	(16.4) ¹	(14.8)	0.0
New York	(14.0)	(8.4)	(18.0) ¹	(7.5) ²	0.0	(6.0)
North Carolina	9.3	0.0	(15.3)	(13.7) ¹	0.0	(1.1)
North Dakota ⁵	NA	NA	NA	NA	NA	NA
Ohio	NA	NA	NA	NA	NA	NA
Oklahoma	0.0	0.0	(4.5)	(10.1) ¹	0.0	(2.5)
Oregon	(4.3)	(3.2)	(1.8)	(10.5) ¹	(15.6)	0.0
Pennsylvania	NA	NA	NA	NA	NA	NA
Rhode Island	0.0	0.0	(34.6) ¹	0.0	0.0	(8.8)
South Carolina	0.0	(13.9)	0.0	(3.3) ¹	0.0	0.0
South Dakota	0.0	(2.0)	(6.0) ¹	(8.5)	0.0	(12.7)
Tennessee	9.8	9.2	0.0	(8.2) ¹	0.0	(7.0)
Texas	NA	NA	NA	NA	NA	NA
Utah	12.6	(8.2)	(10.1)	(11.9) ¹	0.0	(9.6)
Vermont	9.2	(6.5)	(8.1) ¹	(14.0) ²	0.0	(10.0)
Virginia	2.6	(5.0)	(13.1)	(4.7) ¹	0.0	(1.8)
Washington	NA	NA	NA	NA	NA	NA
West Virginia	NA	NA	NA	NA	NA	NA
Wisconsin	(8.2)	(11.1)	1.36 ¹	(4.07) ²	0.0	(4.1)
Wyoming	NA	NA	NA	NA	NA	NA

NA=Not available

¹ All data for this state, up to this point, is from the NCCI Annual Statistical Bulletin, 1997 Edition. Does not include changes in residual markets.

² Rate filings approved in 1997 from NCCI *Report on the Effect of Rate Level Changes on Premium Calendar Year 1997*.

³ Rate filings approved in 1998 from NCCI *Report on the Effect of Rate Level Changes on Premium Fourth Quarter 1998*.

⁴ Nevada premium is based on the first \$36,000 of reportable payroll per employee per employer per year. The limit increased from \$30,000 to \$33,000 on 1/1/95 and from \$33,000 to \$36,000 on 1/1/96.

⁵ North Dakota premium is based on the first \$14,800 of payroll per employee per employer per year.

**APPENDIX 4
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 5		Class 37		Class 83	
	Farm: Nursery		Farm: Field crops		Farm: Cattle	
1	PA	17.10	DC	23.63	CA	20.54
2	MN	14.15	FL	16.48	Oregon	15.52
3	FL	12.21	CA	15.34	DC	15.45
4	RI	9.62	LA	13.24	LA	15.03
5	MS	8.74	DE	13.23	MT	14.92
6	AK	8.16	MT	11.51	NM	13.93
7	MT	8.00	OK	11.33	TX	13.43
8	HI	7.90	OH	10.49	RI	12.82
9	TX	7.83	WI	10.46	FL	11.70
10	LA	7.82	RI	10.01	AL	10.99
11	DC	7.67	TX	9.96	MA	10.87
12	AR	7.22	AK	9.79	NV	10.57
13	CA	7.11	CT	9.04	WI	10.46
14	OH	7.02	VT	8.78	OK	10.42
15	NV	7.00	ME	8.67	ID	10.16
16	TN	6.95	NY	8.64	AK	10.14
17	GA	6.74	TN	8.53	MO	10.08
18	OK	6.55	AL	8.48	DE	10.07
19	VT	6.47	MI	8.25	GA	9.70
20	NH	6.29	GA	8.19	HI	9.62
21	AL	6.25	MO	7.99	WA	9.60
22	DE	6.22	AZ	7.73	TN	9.34
23	NY	6.16	NV	7.65	CO	9.28
24	WA	6.13	SD	7.55	OH	9.28
25	CT	6.10	HI	7.48	MI	9.03
26	MA	6.09	NM	7.40	CT	8.79
27	MI	5.89	Oregon	7.37	VT	8.77
28	CO	5.81	MN	7.17	NH	8.76
29	WY	5.68	KY	7.13	NY	8.64
30	MO	5.49	IL	7.12	MS	8.03
31	SD	5.43	NJ	7.06	SD	7.76
32	ND	5.26	NH	6.56	VA	7.74
33	ID	5.20	WA	6.51	ME	7.50
34	IL	4.88	ND	6.36	AR	7.39
35	NM	4.85	CO	6.23	PA	7.38
36	WI	4.69	KS	6.06	WY	7.35
37	MD	4.66	AR	5.54	MN	7.17
38	NJ	4.37	NC	5.54	NJ	7.06
39	ME	4.34	MA	5.44	IL	6.88
40	AZ	4.33	VA	5.25	KY	6.49
41	KY	4.10	WY	5.24	ND	6.36
42	KS	3.88	ID	5.21	MD	5.88
43	IN	3.79	MS	5.16	IN	5.42
44	Oregon	3.79	NE	5.16	UT	5.16
45	IA	3.77	PA	4.75	SC	5.16
46	NC	3.76	UT	4.59	KS	5.16
47	NE	3.69	IA	4.38	NC	5.13
48	SC	2.92	SC	3.69	IA	4.95
49	WV	2.90	MD	3.54	NE	4.90
50	VA	2.90	IN	2.72	WV	4.65
51	UT	2.62	WV	-	AZ	-

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. If the states have exactly the same calculated manual rate, they are ranked alphabetically. Where other class codes are shown in parentheses, the class is an Oregon state special code that has been divided into two or more new codes. In every state, the new codes' rates are still based on experience from the former single code and are the same.

Source: Research & Analysis Section, Oregon Department of Consumer & Business Services (12/98)

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 2702</u> <u>Logging or lumbering</u>		<u>Class 2710</u> <u>Saw mill</u>		<u>Class 2731</u> <u>Planing/molding mill</u>	
1	HI	61.04	MN	25.81	NV	14.60
2	LA	53.87	OH	25.09	OK	12.79
3	CT	49.88	LA	22.95	RI	12.58
4	DC	47.93	CA	22.06	OH	11.92
5	KY	45.05	ND	20.37	NY	11.88
6	DE	43.84	TN	20.01	CA	11.24
7	RI	43.81	RI	19.35	MI	10.10
8	WV	43.44	FL	17.95	MT	9.62
9	NY	41.80	AL	17.69	DC	9.43
10	IL	40.12	IL	17.30	AL	8.83
11	AL	39.11	OK	17.14	ID	8.76
12	UT	38.80	MO	17.09	MA	8.75
13	MT	38.67	DC	16.77	FL	8.69
14	NH	37.69	SD	15.66	CT	8.46
15	MS	34.45	MI	15.55	TX	8.43
16	CA	34.18	KS	15.13	DE	8.26
17	ME	34.15	CT	15.01	IL	8.13
18	GA	33.72	NV	14.60	CO	7.88
19	MO	33.69	TX	14.52	LA	7.53
20	MN	33.22	CO	14.28	Oregon	7.41
21	MD	32.65	MA	14.16	NJ	6.91
22	MI	32.64	KY	13.40	ND	6.90
23	WI	32.13	MT	13.19	WA	6.81
24	NJ	31.20	NJ	13.17	TN	6.81
25	AR	31.06	DE	13.01	AK	6.74
26	MA	30.11	WV	12.59	HI	6.63
27	NM	29.02	NY	12.54	GA	6.57
28	AZ	28.41	HI	12.40	PA	6.52
29	IA	28.18	AK	11.90	NH	6.41
30	PA	27.69	NH	11.52	AZ	6.02
31	IN	27.24	MD	10.99	MO	5.97
32	AK	26.42	MS	10.32	WY	5.95
33	TN	25.98	ID	10.17	MN	5.95
34	CO	25.66	WI	9.86	WV	5.76
35	SD	25.37	ME	9.68	WI	5.55
36	ID	25.28	NM	9.51	NC	5.06
37	OK	24.86	NE	9.41	VT	4.99
38	VT	24.43	GA	9.02	NE	4.92
39	TX	23.30	IA	8.66	SD	4.83
40	VA	22.94	PA	8.60	NM	4.70
41	OH	22.54	AR	8.54	ME	4.57
42	WA	21.42	AZ	8.45	KS	4.42
43	Oregon	21.26	NC	8.32	VA	4.41
44	ND	20.37	WA	8.15	AR	4.32
45	FL	20.00	Oregon	7.34	IA	4.23
46	NE	18.15	VA	7.23	SC	3.56
47	NV	16.88	VT	7.12	MS	3.51
48	KS	16.30	IN	6.98	KY	3.27
49	SC	13.75	WY	5.95	IN	3.23
50	WY	10.43	UT	5.40	MD	3.10
51	NC	-	SC	4.92	UT	2.86

APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 2802</u>		<u>Class 2812</u>		<u>Class 2915</u>	
	<u>Carpentry - Shop Only</u>		<u>Cabinet Work - Power Mach</u>		<u>Veneer Products Mfg</u>	
1	CA	22.55	OK	12.15	NY	15.62
2	TX	19.57	DC	12.12	OH	14.24
3	DC	15.61	NV	11.15	RI	12.58
4	OK	13.56	FL	10.52	LA	11.80
5	NY	13.04	AL	10.00	CA	11.44
6	FL	12.75	CA	9.51	NV	11.15
7	RI	12.43	MT	9.47	DC	9.59
8	AR	11.98	LA	9.14	NH	9.50
9	NH	11.53	TX	8.63	KY	9.50
10	LA	11.18	CT	8.59	OK	9.40
11	NV	11.15	ID	8.29	CT	9.13
12	CO	10.93	NH	8.11	WA	8.97
13	GA	10.61	RI	7.57	MT	8.40
14	MT	10.34	TN	7.55	DE	8.26
15	MI	10.31	KY	7.32	HI	7.70
16	AL	9.87	NY	7.19	MI	7.69
17	ID	9.73	GA	7.12	TN	7.57
18	AZ	9.39	OH	7.08	VA	7.31
19	TN	8.53	HI	7.06	ID	7.24
20	MA	8.52	AZ	7.05	GA	7.23
21	DE	8.26	ND	6.90	KS	7.19
22	HI	8.22	AK	6.45	TX	7.15
23	IL	8.00	WA	6.28	IL	6.96
24	SD	7.89	MS	6.28	NJ	6.91
25	OH	7.51	CO	6.15	ND	6.90
26	CT	7.40	DE	5.85	AK	6.89
27	KY	7.38	WY	5.84	FL	6.81
28	NM	7.26	AR	5.74	WI	6.67
29	AK	7.13	MO	5.62	Oregon	6.40
30	MO	6.95	NC	5.49	MN	6.30
31	NJ	6.91	Oregon	5.46	IN	6.23
32	ND	6.90	IL	5.45	AR	6.05
33	ME	6.67	SD	5.42	CO	6.05
34	WA	6.64	MN	5.41	WY	5.84
35	PA	6.52	WI	5.38	AL	5.80
36	Oregon	6.44	ME	5.29	MO	5.73
37	NC	5.96	VT	5.28	SD	5.47
38	UT	5.94	NE	5.26	AZ	5.46
39	MS	5.85	MI	5.01	NM	5.43
40	WI	5.51	SC	5.01	ME	5.38
41	VT	5.43	NJ	4.92	NC	5.26
42	IA	4.90	NM	4.79	MS	5.00
43	MD	4.86	KS	4.03	VT	4.94
44	IN	4.58	PA	3.99	IA	4.71
45	KS	4.37	UT	3.81	MD	4.54
46	SC	4.36	IA	3.39	UT	3.95
47	VA	4.24	IN	3.31	NE	3.81
48	NE	3.94	VA	3.27	PA	3.64
49	MN	3.72	MD	3.04	SC	3.07
50	WY	2.37	MA	-	MA	-
51	WV	-	WV	-	WV	-

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 3507</u> <u>Ag/constr machinery mfg</u>		<u>Class 3632</u> <u>Machine shop NOC</u>		<u>Class 3724</u> <u>Machine/equipment repair</u>	
1	DC	8.33	DC	8.77	CA	22.89
2	CA	8.16	FL	8.29	AL	16.71
3	TX	8.07	AL	8.01	FL	15.19
4	GA	7.99	TX	7.43	NV	15.15
5	RI	7.89	RI	7.13	MT	14.23
6	LA	7.83	MI	6.99	ME	13.15
7	MI	7.76	LA	6.91	RI	12.28
8	NH	7.11	NY	6.72	NH	12.11
9	AL	7.11	OK	6.65	OH	12.10
10	MT	6.90	DE	6.41	NY	11.89
11	IL	6.78	NV	5.95	LA	11.42
12	ID	6.65	WV	5.87	IL	11.16
13	FL	6.49	TN	5.72	AK	10.98
14	NY	6.45	GA	5.58	CT	10.86
15	OK	6.41	NM	5.48	VT	10.70
16	DE	6.41	HI	5.47	NM	10.70
17	MO	6.26	IL	5.45	KY	10.68
18	NJ	6.19	OH	5.44	MI	10.56
19	CT	6.02	AK	5.24	MN	10.29
20	WA	5.75	ID	4.96	TN	10.27
21	CO	5.60	CT	4.95	Oregon	10.11
22	NV	5.41	MT	4.92	MO	9.70
23	TN	5.37	CA	4.89	OK	9.63
24	MA	5.36	CO	4.84	TX	9.33
25	ND	5.33	MS	4.71	GA	8.76
26	HI	5.29	KY	4.66	CO	8.71
27	MS	5.12	PA	4.27	MA	8.54
28	WV	4.91	ND	4.26	AZ	8.41
29	OH	4.81	MO	4.25	IA	8.21
30	Oregon	4.60	WA	4.06	ID	8.06
31	SD	4.48	VT	4.04	MS	8.04
32	VT	4.42	AR	3.97	WI	7.95
33	WI	4.39	NH	3.89	DC	7.59
34	AR	4.32	MN	3.87	NC	7.34
35	PA	4.27	SD	3.86	AR	7.15
36	AK	4.14	NC	3.83	PA	7.12
37	SC	4.10	MA	3.74	DE	7.10
38	MN	4.04	NJ	3.70	WA	6.85
39	MD	3.96	WY	3.65	SD	6.80
40	AZ	3.94	Oregon	3.45	ND	6.63
41	NM	3.93	WI	3.38	HI	6.49
42	WY	3.65	IA	3.21	SC	6.43
43	KY	3.43	ME	3.02	NJ	5.64
44	ME	3.41	AZ	2.91	VA	5.63
45	NE	3.35	NE	2.86	KS	5.58
46	UT	3.28	VA	2.77	IN	5.55
47	VA	3.19	KS	2.75	NE	5.27
48	KS	3.17	UT	2.61	MD	5.11
49	IA	3.13	IN	2.38	WV	5.01
50	NC	2.80	MD	2.31	UT	4.16
51	IN	2.76	SC	2.30	WY	3.65

**APPENDIX 4 (CONT.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 4299</u>		<u>Class 4484</u>		<u>Class 5183</u>	
	<u>Printing</u>		<u>Plastics Mfg: Molded NOC</u>		<u>Plumbing NOC</u>	
1	RI	6.77	NV	10.14	DC	15.10
2	CA	6.05	OK	8.42	FL	13.37
3	NY	5.29	NY	8.28	CT	12.72
4	TX	5.05	TX	7.94	CA	12.55
5	NV	5.00	MT	7.53	NV	11.30
6	FL	4.89	DC	7.51	TX	10.53
7	DC	4.50	AL	7.37	IL	10.49
8	DE	4.49	DE	7.34	NY	9.84
9	NH	4.26	MI	7.29	AL	8.81
10	IL	4.24	RI	7.16	MA	8.81
11	AL	4.23	FL	6.94	MN	8.36
12	CO	4.03	OH	6.48	CO	7.92
13	MT	3.95	HI	6.25	OK	7.87
14	CT	3.95	LA	6.19	OH	7.45
15	OH	3.94	NH	5.98	MT	7.40
16	OK	3.92	AZ	5.97	WV	7.40
17	LA	3.57	CA	5.93	NH	7.29
18	PA	3.52	ID	5.90	LA	7.13
19	MI	3.48	TN	5.89	AZ	7.10
20	MA	3.37	GA	5.77	RI	7.05
21	MO	3.16	MO	5.76	NM	6.87
22	NE	3.14	CO	5.46	WA	6.87
23	GA	2.99	MA	5.36	SD	6.86
24	AK	2.94	CT	5.14	VT	6.77
25	MN	2.93	KS	5.13	TN	6.66
26	ID	2.92	WA	5.04	DE	6.62
27	TN	2.89	Oregon	5.00	GA	6.60
28	Oregon	2.81	PA	4.98	PA	6.56
29	NJ	2.75	MN	4.88	WY	6.36
30	ME	2.74	VT	4.76	MS	6.36
31	HI	2.72	NM	4.70	MO	6.31
32	AZ	2.71	SD	4.52	HI	6.12
33	VT	2.70	IL	4.49	KY	6.02
34	WI	2.68	ME	4.37	WI	5.95
35	KY	2.53	KY	4.30	MI	5.93
36	IA	2.50	MS	4.11	ME	5.85
37	SD	2.37	AK	4.11	Oregon	5.82
38	MS	2.31	WV	4.08	IA	5.81
39	KS	2.19	IA	3.98	AR	5.64
40	NM	2.15	NJ	3.94	NC	5.64
41	WA	2.03	AR	3.93	MD	5.48
42	NC	1.98	WI	3.42	ID	5.04
43	MD	1.92	MD	3.14	KS	5.03
44	SC	1.77	ND	2.97	ND	4.91
45	WY	1.67	NC	2.84	NJ	4.80
46	AR	1.64	WY	2.72	AK	4.79
47	IN	1.60	NE	2.64	VA	4.75
48	WV	1.52	IN	2.57	UT	4.17
49	UT	1.45	SC	2.56	SC	4.09
50	VA	1.40	UT	2.39	NE	3.82
51	ND	1.04	VA	1.96	IN	3.02

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 5190</u>		<u>Class 5213</u>		<u>Class 5221</u>	
	<u>Elec wiring within bldgs</u>		<u>Concrete constr NOC</u>		<u>Concrete-floors/driveways</u>	
1	CA	10.92	MA	40.88	MA	17.43
2	FL	10.51	NH	32.12	FL	16.15
3	TX	9.84	FL	29.92	NY	15.97
4	DC	9.62	IL	28.71	PA	15.62
5	NV	8.82	NY	26.55	RI	15.11
6	IL	7.67	VT	25.48	CT	14.71
7	LA	7.58	TX	23.45	MT	13.75
8	AL	6.98	MI	23.40	DC	13.08
9	CT	6.94	DC	22.72	NV	12.86
10	NY	6.63	WV	21.91	LA	12.53
11	MT	6.56	RI	21.48	TX	12.34
12	NC	6.51	CT	21.26	OH	11.46
13	MA	6.37	AL	20.75	AL	11.29
14	WY	6.36	LA	20.21	WA	11.25
15	MS	6.28	MN	19.02	IL	11.09
16	AZ	6.26	ME	16.50	CO	11.07
17	CO	6.19	CO	16.42	MN	10.56
18	DE	6.01	SD	15.63	CA	9.90
19	HI	5.94	PA	15.62	NH	9.68
20	GA	5.82	MT	14.86	VT	9.53
21	NH	5.74	TN	14.22	ND	9.51
22	WI	5.73	OK	13.68	MI	9.49
23	OH	5.70	MD	13.36	ID	9.04
24	RI	5.69	AZ	12.94	GA	8.96
25	MD	5.68	NV	12.86	OK	8.90
26	OK	5.64	CA	12.85	HI	8.81
27	ID	5.37	MS	12.46	WI	8.50
28	AK	5.18	HI	12.43	TN	8.37
29	TN	5.16	GA	12.25	DE	8.10
30	KY	5.08	MO	11.95	Oregon	7.97
31	WV	5.01	VA	11.82	NJ	7.72
32	MO	4.95	UT	11.66	AZ	7.63
33	PA	4.91	NE	11.47	NM	7.62
34	AR	4.64	NC	11.28	MO	7.24
35	UT	4.59	WA	11.21	UT	7.14
36	MN	4.54	KS	11.21	MS	7.07
37	WA	4.28	NM	11.19	AK	6.88
38	SD	4.13	OH	11.18	KS	6.83
39	MI	4.08	Oregon	11.05	MD	6.59
40	KS	4.07	IA	10.78	SD	6.53
41	ME	3.99	KY	10.61	WY	6.36
42	Oregon	3.97	NJ	10.56	ME	6.27
43	VT	3.91	AK	10.24	NE	5.88
44	SC	3.88	DE	10.14	AR	5.75
45	NM	3.61	ND	9.51	KY	5.75
46	NE	3.61	ID	9.46	NC	5.74
47	ND	3.58	AR	9.41	IA	5.65
48	NJ	3.58	WI	8.91	VA	4.97
49	VA	3.58	IN	7.15	SC	4.58
50	IA	3.50	SC	5.86	IN	3.63
51	IN	3.16	WY	5.70	WV	-

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 5403 Carpentry NOC</u>		<u>Class 5445 Wallboard installation</u>		<u>Class 5474 Painting NOC</u>	
1	CA	32.89	NH	40.78	FL	28.92
2	FL	29.09	FL	25.52	MT	23.49
3	MN	27.25	CT	21.48	LA	22.84
4	TX	26.96	WA	20.74	CT	19.56
5	HI	26.79	NV	20.58	RI	19.29
6	CT	25.00	MT	18.11	WV	16.94
7	AL	24.94	MA	18.08	AL	16.83
8	MA	23.69	TX	17.71	TX	16.80
9	ME	23.53	AL	15.62	NV	16.56
10	LA	23.07	ME	15.36	OH	16.13
11	AZ	20.31	Oregon	14.88	MA	15.52
12	DC	20.21	MS	14.79	NH	14.99
13	WI	19.98	OH	14.64	OK	14.00
14	GA	19.38	MN	14.10	ME	13.80
15	MT	18.42	WI	13.48	DE	13.78
16	RI	18.23	TN	13.32	NY	13.73
17	NH	17.17	DC	13.30	DC	13.08
18	IL	17.00	LA	12.57	CO	12.78
19	KY	16.99	RI	12.03	GA	12.56
20	ID	16.29	NY	11.78	TN	12.56
21	WV	15.43	AZ	11.59	MI	12.53
22	OK	15.32	CO	11.43	Oregon	12.43
23	MS	15.31	ID	11.27	MN	12.10
24	NY	15.28	OK	10.78	WI	12.10
25	SD	15.11	GA	10.50	MS	12.02
26	MI	14.09	KY	9.53	MD	11.94
27	Oregon	13.63	HI	9.43	PA	11.59
28	CO	13.60	ND	9.41	IL	11.45
29	NC	13.18	DE	9.11	UT	11.34
30	TN	13.05	NM	9.09	KY	10.92
31	VT	12.41	NC	9.01	WA	10.77
32	IA	12.12	MD	8.76	AK	10.50
33	NV	11.72	UT	8.73	MO	10.17
34	NM	11.62	VT	8.65	NJ	10.06
35	WA	11.22	PA	8.60	NM	9.75
36	PA	11.00	AK	8.52	AZ	9.73
37	DE	10.78	AR	8.35	SD	9.57
38	AR	10.60	CA	8.29	CA	9.53
39	MO	10.57	IL	8.23	AR	8.95
40	NJ	10.54	MI	8.13	ID	8.83
41	OH	10.38	SD	8.07	ND	8.38
42	AK	10.26	IA	7.97	HI	8.00
43	UT	10.16	VA	7.25	KS	7.97
44	SC	10.14	NJ	6.49	NC	7.76
45	MD	9.83	WY	6.49	NE	6.98
46	ND	9.67	SC	6.41	VA	6.67
47	KS	9.34	MO	6.23	VT	6.59
48	NE	8.30	KS	5.42	WY	6.36
49	VA	8.02	NE	5.40	IA	6.27
50	IN	6.96	IN	4.89	SC	5.95
51	WY	6.36	WV	-	IN	5.56

APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	Class 5506		Class 5538		Class 5551	
	Street/road constr		Sheet metal work NOC		Roofing-all kinds	
1	CT	20.68	NV	29.24	NH	60.64
2	DC	17.53	TX	21.45	FL	53.20
3	FL	17.37	AL	20.38	MN	47.67
4	MA	16.98	CA	18.94	CA	46.75
5	MI	16.13	FL	17.12	MT	41.91
6	DE	16.10	LA	17.06	LA	38.72
7	LA	15.36	CT	14.47	AL	36.85
8	OK	15.07	DC	14.27	CT	35.29
9	MT	14.19	NH	13.92	MI	34.81
10	TX	14.02	MA	13.70	TX	34.21
11	PA	13.51	IL	12.54	HI	31.30
12	RI	13.39	NY	12.53	MD	31.11
13	NY	13.31	TN	12.02	CO	30.89
14	NH	13.26	MS	11.77	NY	30.81
15	WV	12.75	CO	11.63	IL	30.39
16	NM	12.14	GA	11.05	NJ	30.36
17	TN	11.98	OH	10.82	OK	30.18
18	GA	11.46	DE	10.82	WI	29.35
19	CO	11.34	RI	10.22	RI	28.64
20	NV	11.29	NM	9.51	Oregon	27.23
21	CA	10.81	VT	9.30	DC	26.85
22	MN	10.53	MT	9.26	DE	26.17
23	IL	10.45	OK	8.91	ME	26.02
24	AZ	10.09	AZ	8.88	MO	25.97
25	AL	9.99	WI	8.64	NV	25.86
26	OH	9.56	Oregon	8.51	KS	25.22
27	MS	9.25	SD	8.20	OH	25.03
28	NJ	8.86	MI	8.19	NM	24.68
29	NC	8.66	NC	8.18	WA	24.51
30	MD	8.48	HI	7.98	GA	24.13
31	HI	8.33	AR	7.96	TN	23.00
32	WA	8.32	ID	7.76	PA	22.99
33	AK	8.25	WV	7.33	VT	22.90
34	KY	7.83	MN	7.29	ID	21.34
35	WI	7.70	AK	7.23	SD	21.23
36	SD	7.59	MO	6.89	NC	20.31
37	ND	7.35	KY	6.85	KY	19.63
38	UT	7.09	NE	6.71	AR	19.33
39	VA	6.94	ME	6.64	NE	18.88
40	MO	6.92	WY	6.36	MS	18.84
41	VT	6.83	VA	6.36	UT	18.79
42	ME	6.81	IA	6.20	IA	17.97
43	IA	6.70	KS	6.19	ND	16.20
44	Oregon	6.60	SC	6.11	AZ	15.75
45	SC	6.43	WA	6.03	AK	14.75
46	NE	5.90	MD	5.96	SC	14.59
47	WY	5.70	UT	5.85	VA	14.45
48	KS	5.67	NJ	5.68	IN	12.13
49	AR	5.63	PA	5.30	WV	12.04
50	ID	5.21	ND	4.91	WY	6.36
51	IN	4.83	IN	4.44	MA	-

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 5645</u> <u>Carpentry-det dwellings</u>		<u>Class 6217</u> <u>Excavation NOC</u>		<u>Class 7219 (7228 & 7229)</u> <u>Trucking NOC</u>	
1	FL	38.29	DC	16.90	DC	26.98
2	CA	32.89	MT	15.91	AL	21.61
3	TX	26.96	FL	15.27	FL	19.20
4	AL	22.99	LA	14.10	LA	17.56
5	LA	21.11	AL	13.41	CT	16.34
6	CT	18.86	TX	12.42	TX	15.28
7	HI	18.51	NH	12.22	CA	15.01
8	OK	18.28	RI	11.81	OK	14.81
9	TN	18.04	GA	11.59	ME	14.33
10	GA	18.00	CO	11.14	OH	14.20
11	AZ	17.77	MA	11.13	RI	14.18
12	MT	17.73	NY	10.78	MT	13.86
13	NY	16.55	OK	10.74	NV	13.56
14	Oregon	16.40	NV	10.62	DE	13.50
15	MA	15.83	WA	10.45	NY	13.23
16	IL	15.57	MN	10.19	MN	13.09
17	NH	15.44	Oregon	10.08	IL	12.48
18	NV	15.40	MI	9.96	AZ	12.42
19	CO	14.88	TN	9.94	MA	12.32
20	DE	14.16	OH	9.78	KY	12.30
21	MN	13.98	DE	9.67	GA	12.07
22	RI	13.74	WV	9.14	NH	11.89
23	AR	13.42	MO	8.98	AK	11.81
24	MS	13.16	CT	8.74	MI	11.48
25	OH	13.11	AK	8.62	MS	11.47
26	WI	12.73	ME	8.53	AR	11.12
27	WA	12.62	SD	8.47	WV	11.07
28	NC	12.55	MS	8.10	PA	10.99
29	ID	12.13	KY	7.97	NJ	10.77
30	KY	12.06	VT	7.86	CO	10.44
31	NM	11.89	AZ	7.67	WA	10.30
32	DC	11.41	IL	7.60	HI	10.10
33	SD	11.34	AR	7.06	MO	9.98
34	AK	11.22	WI	7.00	VT	9.86
35	MI	10.98	ID	6.87	TN	9.79
36	MO	10.90	ND	6.71	Oregon	9.76
37	NJ	10.54	NC	6.65	WI	9.72
38	KS	10.37	PA	6.59	ND	9.30
39	UT	10.16	UT	6.53	MD	9.26
40	ND	9.67	HI	6.41	NM	9.25
41	SC	9.54	CA	6.38	NC	9.21
42	VA	9.12	NJ	6.37	VA	9.20
43	VT	8.67	WY	6.36	SD	9.12
44	PA	8.54	NM	6.23	UT	8.43
45	ME	8.00	VA	6.02	ID	8.07
46	MD	7.30	MD	5.40	IA	7.61
47	IA	6.90	SC	4.77	KS	7.37
48	IN	6.85	IA	4.56	IN	6.85
49	NE	6.66	NE	4.30	SC	6.24
50	WY	6.49	KS	4.19	NE	6.18
51	WV	-	IN	3.96	WY	5.23

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	<u>Class 7380</u> <u>Chauffeurs NOC</u>		<u>Class 7538</u> <u>Electric light/power line const</u>		<u>Class 7600</u> <u>Telephone or telegraph co.</u>	
1	CA	12.93	MN	35.15	NY	10.64
2	CT	11.46	NH	30.58	RI	9.30
3	PA	10.54	LA	28.59	CT	8.51
4	NY	10.50	CO	27.65	NH	7.53
5	FL	9.83	NV	27.12	DC	7.04
6	MA	9.03	IL	25.83	AZ	6.70
7	RI	8.50	CA	25.35	NJ	5.50
8	TX	8.49	NC	24.99	AL	5.45
9	LA	8.38	FL	24.72	MS	5.43
10	NJ	7.99	OK	24.46	LA	5.38
11	AL	7.85	RI	22.54	MI	5.33
12	ME	7.63	CT	21.98	CO	5.32
13	IL	7.29	DC	20.89	ME	5.02
14	DC	7.06	TX	20.62	IL	5.00
15	NH	6.75	GA	18.64	OH	4.76
16	GA	6.74	IA	18.56	FL	4.63
17	MI	6.64	SD	18.44	MT	4.53
18	OK	6.36	MI	18.23	VT	4.29
19	HI	6.24	AL	17.94	GA	4.18
20	CO	6.12	DE	17.58	CA	4.07
21	WA	6.07	HI	17.50	NC	4.05
22	VT	5.96	KY	17.24	MO	3.94
23	MT	5.92	WV	17.21	KY	3.80
24	MO	5.36	ME	17.11	OK	3.70
25	TN	5.35	MO	17.08	MD	3.55
26	WY	5.23	MA	16.23	WV	3.48
27	NM	5.09	VA	16.15	MA	3.44
28	OH	5.01	AR	14.83	TN	3.31
29	SD	5.00	TN	14.42	Oregon	3.21
30	ID	4.89	NM	13.39	TX	3.19
31	AK	4.86	AK	13.36	ID	3.17
32	WI	4.76	Oregon	12.90	AK	3.11
33	NC	4.67	NY	12.37	MN	3.02
34	MD	4.39	WI	12.20	HI	2.90
35	KY	4.39	MD	12.06	VA	2.88
36	MN	4.34	AZ	12.01	NM	2.87
37	MS	4.33	PA	11.68	UT	2.77
38	Oregon	4.27	MT	11.40	SD	2.53
39	AR	4.14	OH	11.36	SC	2.43
40	IA	3.64	NJ	10.88	AR	2.37
41	VA	3.56	KS	10.51	WI	2.17
42	UT	3.55	IN	10.35	DE	1.93
43	NE	3.01	MS	10.09	IA	1.90
44	KS	2.93	ID	10.01	KS	1.82
45	ND	2.91	VT	9.41	NE	1.65
46	SC	2.85	NE	8.51	NV	1.62
47	IN	2.74	UT	8.33	PA	1.54
48	AZ	-	SC	8.26	IN	1.41
49	DE	-	WY	5.70	ND	1.32
50	NV	-	WA	4.43	WA	1.07
51	WV	-	ND	3.02	WY	0.82

APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS

	<u>Class 7720</u>		<u>Class 8017</u>		<u>Class 8018</u>	
	<u>Police officers</u>		<u>Store: Retail NOC</u>		<u>Store: Wholesale NOC</u>	
1	NV	9.82	TX	5.58	DC	11.29
2	CA	8.32	CA	5.21	VT	8.73
3	MT	7.96	NV	3.90	TX	8.10
4	DE	7.51	RI	3.86	CA	7.76
5	FL	7.22	DE	3.35	NH	7.69
6	TX	7.22	FL	3.20	NV	7.38
7	OK	7.02	OK	3.02	MA	7.05
8	LA	6.38	CT	2.79	LA	6.80
9	CT	5.97	NJ	2.78	FL	6.45
10	AL	5.90	HI	2.77	RI	6.43
11	GA	5.80	NY	2.72	CT	6.30
12	AZ	5.68	LA	2.71	MI	6.21
13	OH	5.49	GA	2.66	NY	6.19
14	RI	5.01	WY	2.60	OK	6.10
15	AK	4.52	AK	2.55	HI	6.08
16	MA	4.48	PA	2.53	AL	6.01
17	PA	4.44	NM	2.50	PA	6.00
18	IL	4.37	AL	2.36	DE	5.90
19	TN	4.37	MT	2.32	AK	5.90
20	MO	4.23	MO	2.30	CO	5.90
21	NH	4.18	NH	2.29	MO	5.71
22	MI	4.16	OH	2.24	OH	5.69
23	Oregon	4.11	DC	2.23	ME	5.67
24	CO	4.09	MS	2.15	NM	5.17
25	ME	3.89	CO	2.15	TN	5.06
26	HI	3.78	TN	2.13	IL	4.80
27	MN	3.75	IL	2.11	GA	4.76
28	DC	3.65	MA	2.06	ID	4.58
29	MS	3.48	AZ	1.99	MT	4.52
30	WV	3.45	WV	1.88	AZ	4.40
31	VT	3.38	MN	1.84	SD	4.28
32	NJ	3.29	MI	1.81	MS	3.81
33	UT	3.24	ME	1.77	NJ	3.72
34	AR	3.14	KY	1.72	AR	3.70
35	ID	3.07	ID	1.65	MN	3.62
36	WI	3.07	VT	1.63	MD	3.61
37	KY	3.05	Oregon	1.62	KY	3.55
38	IA	2.96	KS	1.60	KS	3.51
39	MD	2.85	NC	1.56	WI	3.46
40	NC	2.68	SD	1.56	IA	3.36
41	SD	2.66	WI	1.48	Oregon	3.32
42	NE	2.49	MD	1.38	UT	3.28
43	WA	2.45	AR	1.29	NE	3.23
44	KS	2.45	SC	1.27	NC	3.00
45	NM	2.41	VA	1.18	WV	2.90
46	ND	2.34	ND	1.17	IN	2.76
47	SC	2.32	IN	1.15	ND	2.68
48	IN	2.22	UT	1.14	WY	2.57
49	WY	2.21	NE	1.13	WA	2.49
50	NY	2.15	IA	1.09	VA	2.34
51	VA	2.06	WA	0.95	SC	1.64

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 8033		Class 8044		Class 8107	
	Store: Meat/grocery retail		Store: Furniture		Machinery dealer	
1	DC	11.14	TX	10.35	DC	19.86
2	CA	9.13	RI	8.41	FL	8.15
3	TX	8.44	LA	7.87	CT	8.11
4	ND	5.61	CA	7.05	RI	7.70
5	NY	5.47	NH	6.47	NV	7.58
6	CO	5.23	NV	6.32	TX	7.57
7	RI	5.01	OK	5.97	DE	7.19
8	DE	4.85	FL	5.86	NY	7.16
9	NV	4.65	HI	5.62	LA	6.60
10	PA	4.43	MA	5.43	HI	6.36
11	LA	4.26	OH	5.31	AK	6.21
12	OH	4.24	CT	5.28	OH	5.98
13	NJ	4.17	AL	5.00	AL	5.98
14	FL	4.06	MT	4.97	KY	5.94
15	CT	4.05	GA	4.87	CA	5.84
16	OK	3.77	NY	4.59	NM	5.84
17	MA	3.73	PA	4.55	IL	5.65
18	MT	3.68	CO	4.11	AZ	5.58
19	MI	3.65	IL	4.05	MA	5.57
20	IL	3.64	TN	3.88	Oregon	5.57
21	MD	3.61	MO	3.73	NH	5.46
22	NH	3.58	DE	3.69	MO	5.20
23	ID	3.52	AK	3.67	MI	5.11
24	WA	3.41	NJ	3.60	MN	4.94
25	HI	3.19	DC	3.54	GA	4.89
26	AK	3.16	ID	3.51	OK	4.87
27	AL	3.12	MS	3.50	MS	4.72
28	WY	3.12	VT	3.49	TN	4.69
29	MO	3.07	ME	3.39	ID	4.58
30	GA	3.05	NM	3.29	VA	4.46
31	AZ	2.98	WI	3.26	WA	4.39
32	WI	2.89	MI	3.23	MT	4.36
33	VT	2.87	Oregon	3.20	CO	4.36
34	MS	2.82	MN	3.07	VT	4.26
35	Oregon	2.77	AR	3.05	MD	4.10
36	VA	2.66	ND	3.05	ME	4.03
37	MN	2.65	WA	2.94	NC	4.03
38	TN	2.58	KY	2.89	NJ	3.98
39	KY	2.53	AZ	2.82	WI	3.88
40	KS	2.40	NC	2.50	IA	3.70
41	NM	2.33	WY	2.37	AR	3.68
42	ME	2.25	SD	2.30	SD	3.39
43	SD	2.24	VA	2.20	KS	3.28
44	AR	2.15	KS	2.10	UT	3.24
45	NC	2.10	IN	2.09	SC	3.20
46	IN	1.86	SC	2.07	WV	3.17
47	UT	1.79	IA	2.01	NE	2.92
48	SC	1.55	MD	1.96	IN	2.88
49	NE	1.48	UT	1.55	ND	2.57
50	IA	1.40	NE	1.54	WY	2.41
51	WV	-	WV	-	PA	-

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

<u>Class 8232</u> <u>Lumberyard-new materials</u>			<u>Class 8393 (8380 &8393)</u> <u>Automobile repair</u>		<u>Class 8742</u> <u>Salespersons-outside</u>	
1	CA	12.66	NV	9.29	LA	1.16
2	LA	11.62	TX	7.11	WV	1.16
3	FL	11.56	RI	6.09	NV	1.15
4	TX	10.87	NY	5.74	AL	1.15
5	NY	10.12	LA	5.51	FL	1.10
6	NV	9.46	CA	5.41	CA	1.04
7	CT	9.43	WV	5.34	TX	1.01
8	MA	8.72	DE	5.08	OK	0.94
9	RI	8.37	FL	5.05	NY	0.91
10	GA	8.03	AL	4.96	DE	0.91
11	DE	8.02	CT	4.95	CT	0.87
12	AL	8.00	NH	4.73	HI	0.85
13	DC	7.96	OH	4.69	MT	0.84
14	MT	7.88	DC	4.63	NH	0.83
15	OK	7.87	MA	4.62	MS	0.82
16	IL	7.78	PA	4.52	VT	0.81
17	OH	7.55	MN	4.02	ME	0.81
18	TN	7.54	MT	4.02	RI	0.80
19	CO	7.36	OK	3.74	TN	0.79
20	MN	7.01	NC	3.71	AK	0.79
21	NJ	6.84	AZ	3.68	MN	0.79
22	WI	6.71	ID	3.49	IA	0.70
23	AZ	6.48	HI	3.42	MO	0.70
24	PA	6.47	GA	3.30	CO	0.67
25	NH	6.30	WY	3.30	OH	0.66
26	HI	6.07	WA	3.29	SD	0.65
27	NM	5.91	TN	3.26	GA	0.64
28	MS	5.89	VT	3.22	PA	0.64
29	WY	5.84	Oregon	3.19	MI	0.64
30	AR	5.80	MS	3.08	WI	0.64
31	AK	5.65	ME	3.04	NC	0.62
32	MO	5.43	MI	3.04	NJ	0.62
33	KY	5.40	KS	3.03	NM	0.59
34	ID	5.36	AK	3.02	DC	0.58
35	MI	5.35	MO	2.99	WY	0.58
36	NC	4.89	CO	2.98	AR	0.57
37	Oregon	4.83	NJ	2.94	KY	0.56
38	WV	4.70	SD	2.93	MA	0.55
39	VT	4.61	IL	2.88	IL	0.55
40	SD	4.61	NM	2.78	AZ	0.53
41	KS	4.28	KY	2.73	ID	0.53
42	UT	4.13	ND	2.57	Oregon	0.53
43	MD	4.03	AR	2.54	UT	0.52
44	SC	3.87	WI	2.53	NE	0.51
45	NE	3.85	IA	2.24	ND	0.50
46	VA	3.69	IN	2.13	SC	0.50
47	WA	3.59	VA	2.01	MD	0.48
48	IN	3.45	SC	1.93	VA	0.47
49	ME	3.44	UT	1.63	KS	0.45
50	IA	3.35	NE	1.59	IN	0.38
51	ND	3.20	MD	1.53	WA	0.36

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

<u>Class 8810</u>			<u>Class 8824 (8824 & 8829)</u>			<u>Class 8832</u>		
<u>Clerical office employees</u>			<u>Retirement health care</u>			<u>Physician and clerical</u>		
1	CA	0.90	OK	11.45	CA	1.99		
2	WV	0.67	MT	11.33	NV	1.17		
3	NV	0.65	NV	8.68	HI	0.95		
4	HI	0.64	LA	8.38	RI	0.84		
5	ME	0.63	FL	8.15	FL	0.81		
6	MT	0.57	RI	8.11	OH	0.79		
7	OH	0.56	CA	7.85	TX	0.76		
8	FL	0.56	TX	7.84	AK	0.73		
9	OK	0.54	PA	7.74	ME	0.73		
10	AK	0.54	AL	7.04	AZ	0.69		
11	LA	0.52	TN	7.02	OK	0.64		
12	TX	0.52	CO	6.90	CT	0.63		
13	DE	0.49	VT	6.65	CO	0.62		
14	RI	0.49	ID	6.53	NH	0.62		
15	NY	0.47	GA	6.51	NY	0.61		
16	CT	0.44	NM	6.12	DC	0.57		
17	ID	0.43	MS	5.86	WY	0.56		
18	NH	0.42	AK	5.77	WV	0.53		
19	AZ	0.41	OH	5.74	MN	0.52		
20	CO	0.40	NH	5.65	MT	0.51		
21	AL	0.40	DC	5.57	LA	0.50		
22	MS	0.40	WA	5.53	Oregon	0.50		
23	WY	0.39	CT	5.51	DE	0.49		
24	MO	0.39	MO	5.49	MA	0.49		
25	GA	0.38	Oregon	5.46	AL	0.47		
26	NM	0.37	NY	5.36	ID	0.47		
27	TN	0.36	DE	5.00	PA	0.46		
28	SD	0.35	AR	4.97	MI	0.46		
29	VT	0.35	KY	4.88	WA	0.45		
30	MI	0.35	SD	4.71	IL	0.44		
31	Oregon	0.33	KS	4.54	ND	0.43		
32	DC	0.32	MI	4.46	MS	0.43		
33	PA	0.32	MN	4.39	MO	0.43		
34	IL	0.30	HI	4.24	VT	0.39		
35	WI	0.30	AZ	4.05	NC	0.38		
36	NJ	0.30	WI	3.94	NM	0.38		
37	AR	0.30	IL	3.85	WI	0.38		
38	MA	0.29	ND	3.74	NJ	0.37		
39	IA	0.29	NJ	3.62	TN	0.36		
40	NC	0.27	NE	3.62	SD	0.35		
41	KY	0.27	ME	3.18	AR	0.35		
42	MD	0.26	IA	3.16	GA	0.35		
43	MN	0.25	WY	3.13	KS	0.33		
44	NE	0.25	UT	2.92	MD	0.33		
45	UT	0.23	MD	2.90	KY	0.28		
46	KS	0.22	NC	2.85	VA	0.28		
47	IN	0.21	VA	2.71	IA	0.27		
48	ND	0.21	IN	2.68	SC	0.26		
49	SC	0.19	SC	2.34	NE	0.25		
50	VA	0.19	MA	-	UT	0.20		
51	WA	0.17	WV	-	IN	0.17		

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 8833		Class 8868		Class 9014	
	Hospital: Professional		College: Professional/clerical		Bldgs-Operation by contr	
1	NV	4.08	CA	2.18	CA	11.99
2	CA	3.46	WY	2.08	TX	10.09
3	AL	3.02	NV	1.76	ND	9.67
4	OK	2.79	TX	1.08	RI	9.62
5	MT	2.73	FL	1.07	NV	9.19
6	DE	2.60	MN	0.99	MT	9.12
7	WY	2.31	OH	0.94	FL	7.89
8	FL	2.20	NY	0.86	NY	7.48
9	MI	2.20	DE	0.84	ID	7.44
10	AK	2.11	MA	0.80	OH	7.30
11	RI	2.07	NH	0.78	LA	7.23
12	TX	2.02	NJ	0.76	HI	7.23
13	MN	1.89	AL	0.75	OK	7.02
14	NH	1.89	HI	0.72	MA	6.87
15	HI	1.86	RI	0.71	NH	6.70
16	OH	1.84	CT	0.70	Oregon	6.62
17	LA	1.83	TN	0.68	VT	6.24
18	AZ	1.79	LA	0.68	DE	6.10
19	MA	1.79	PA	0.65	NM	6.07
20	ND	1.76	AK	0.63	GA	6.02
21	ID	1.73	AR	0.62	PA	6.01
22	CO	1.73	NC	0.61	MI	5.84
23	KY	1.71	ME	0.60	TN	5.69
24	DC	1.65	NM	0.59	MN	5.61
25	NM	1.59	MT	0.57	CO	5.59
26	PA	1.58	GA	0.57	WA	5.57
27	VT	1.56	CO	0.56	AK	5.45
28	ME	1.51	WA	0.55	MS	5.35
29	MO	1.50	MO	0.55	MO	5.28
30	NY	1.49	KY	0.54	IL	5.27
31	MS	1.45	IL	0.54	CT	5.21
32	TN	1.45	OK	0.52	AL	5.16
33	IL	1.43	AZ	0.51	DC	4.97
34	WA	1.42	VT	0.48	NJ	4.93
35	SD	1.42	DC	0.48	WV	4.87
36	NJ	1.33	ND	0.41	AZ	4.73
37	GA	1.30	VA	0.40	ME	4.65
38	CT	1.26	MS	0.40	IA	4.21
39	AR	1.17	ID	0.40	SD	4.04
40	IA	1.13	SC	0.40	IN	4.00
41	Oregon	1.13	MD	0.40	WI	3.92
42	NE	1.10	Oregon	0.38	KS	3.91
43	WI	1.08	SD	0.34	WY	3.86
44	NC	1.05	WI	0.33	UT	3.65
45	MD	0.99	MI	0.30	KY	3.53
46	SC	0.97	KS	0.30	AR	3.50
47	KS	0.95	NE	0.29	MD	3.49
48	VA	0.84	IA	0.27	NE	3.30
49	UT	0.70	IN	0.24	NC	3.16
50	IN	0.65	UT	0.18	SC	2.43
51	WV	-	WV	-	VA	2.37

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 9015		Class 9052		Class 9079 (9058&9082-9084)	
	Bldgs-Operation by owner		Hotel: Other emp		Restaurant NOC	
1	CA	11.99	CA	10.25	TX	6.65
2	ND	9.67	OK	8.03	CA	6.01
3	NV	9.59	TX	7.84	FL	5.57
4	FL	8.92	NV	7.79	NV	5.19
5	OK	8.03	FL	6.65	OK	5.02
6	MT	7.88	MT	5.67	LA	4.56
7	LA	7.75	DC	5.33	MT	4.45
8	TX	7.43	PA	5.01	GA	4.23
9	NH	7.30	NH	4.99	DE	4.01
10	CT	6.97	RI	4.89	AL	3.86
11	AL	6.85	OH	4.76	RI	3.77
12	RI	6.50	DE	4.66	TN	3.59
13	GA	6.16	TN	4.66	AK	3.53
14	DE	6.10	MS	4.63	CT	3.52
15	PA	6.01	ID	4.55	OH	3.46
16	ID	5.98	GA	4.54	NJ	3.41
17	MS	5.95	WA	4.51	CO	3.40
18	OH	5.92	VT	4.50	MA	3.37
19	AZ	5.85	MI	4.46	NY	3.36
20	MO	5.81	MO	4.40	PA	3.32
21	MI	5.80	CO	4.31	NH	3.32
22	VT	5.78	WV	4.28	MS	3.30
23	MN	5.61	LA	4.23	WV	3.26
24	TN	5.60	AK	4.19	HI	3.25
25	MA	5.54	Oregon	4.11	MO	3.14
26	AK	5.51	CT	4.11	ID	3.11
27	ME	5.39	NM	4.07	DC	3.04
28	CO	5.30	IL	3.92	WY	3.02
29	AR	5.06	AL	3.83	Oregon	2.93
30	Oregon	5.00	HI	3.82	IL	2.86
31	NM	4.95	MA	3.79	AZ	2.81
32	HI	4.95	SD	3.74	NM	2.78
33	SD	4.95	ND	3.74	KY	2.73
34	KY	4.77	NY	3.54	WA	2.70
35	DC	4.62	AR	3.53	MI	2.57
36	WA	4.56	KY	3.49	VT	2.57
37	NJ	4.23	AZ	3.40	ND	2.37
38	WI	4.05	MN	3.28	NC	2.34
39	IL	3.98	NJ	3.20	ME	2.34
40	NY	3.94	WI	2.90	WI	2.31
41	WY	3.86	KS	2.89	SD	2.26
42	UT	3.85	ME	2.84	MN	2.20
43	KS	3.59	UT	2.66	AR	2.19
44	NC	3.58	IA	2.63	KS	2.13
45	IA	3.38	MD	2.40	MD	2.03
46	MD	3.29	IN	2.33	UT	1.92
47	IN	3.02	WY	2.31	IN	1.88
48	SC	2.69	NC	2.13	VA	1.74
49	VA	2.51	NE	2.00	SC	1.72
50	NE	2.44	VA	1.99	IA	1.68
51	WV	-	SC	1.87	NE	1.49

**APPENDIX 4 (cont.)
WORKERS' COMPENSATION PREMIUM RATE RANKING BY CLASS**

	Class 9101		Class 9403	
	College: Other emp		Garbage collection	
1	DC	9.41	RI	25.53
2	TX	8.18	LA	21.05
3	CA	7.71	HI	20.22
4	FL	7.60	DC	19.96
5	CT	6.11	NV	17.27
6	NY	6.03	FL	16.11
7	ND	5.50	NY	15.57
8	LA	5.46	MI	15.46
9	GA	5.33	OK	15.38
10	AZ	5.25	GA	14.35
11	OK	5.18	DE	13.80
12	MT	5.16	NH	13.57
13	CO	4.86	MO	13.11
14	ID	4.72	AL	12.96
15	RI	4.62	CA	12.86
16	Oregon	4.60	TX	12.58
17	NH	4.46	CO	12.56
18	HI	4.39	CT	12.48
19	IL	4.32	SD	12.33
20	MO	4.14	KY	11.96
21	VT	4.11	PA	11.86
22	WI	4.09	AZ	11.74
23	MA	4.07	OH	11.58
24	TN	3.82	WI	11.48
25	MS	3.73	MA	11.10
26	AL	3.73	MS	10.97
27	MN	3.64	NJ	10.39
28	MI	3.62	MN	9.96
29	NM	3.61	IL	9.68
30	AK	3.59	ID	9.56
31	KY	3.57	AR	9.46
32	SD	3.54	MT	9.01
33	IA	3.25	AK	8.62
34	AR	3.01	TN	8.51
35	UT	3.01	WV	8.38
36	ME	2.95	MD	8.32
37	KS	2.77	ND	8.18
38	NE	2.67	NE	8.12
39	VA	2.63	VT	7.68
40	NC	2.55	VA	7.62
41	MD	2.26	KS	7.52
42	IN	2.20	ME	7.41
43	WY	2.08	WA	7.31
44	SC	1.82	NC	7.07
45	NV	1.76	NM	6.52
46	WV	1.52	IA	6.49
47	OH	1.07	IN	5.90
48	DE	0.84	UT	5.72
49	NJ	0.76	WY	5.23
50	PA	0.65	Oregon	5.03
51	WA	0.59	SC	5.01

APPENDIX 5
1997 ASSIGNED RISK POOL SIZE, BY STATE,
FOR COVERAGES IN POOLS MANAGED BY NCCI

<u>State</u>	<u>ARP as % of direct premiums written</u>	<u>1997 Number of ARP risks</u>
Alabama	8.5%	5,681
Alaska	13.5%	7,267
Arizona	0.1%	105
Arkansas	11.6%	8,306
Connecticut	4.4%	10,152
Delaware	6.7%	1,280
District of Columbia	6.9%	1,738
Georgia	6.1%	13,820
Hawaii	13.5%	NA
Idaho	2.1%	760
Illinois	4.3%	26,725
Indiana	3.7%	7,373
Iowa	5.2%	4,768
Kansas	12.2%	12,823
Massachusetts	11.5%	NA
Michigan	4.4%	NA
Mississippi	8.3%	4,102
Nebraska	4.6%	NA
New Hampshire	12.8%	9,036
New Mexico	5.6%	2,804
North Carolina	8.7%	NA
Oregon	4.2%	12,771
South Carolina	11.2%	12,591
South Dakota	6.3%	2,422
Tennessee	15.7%	21,357
Vermont	9.3%	3,864
Virginia	9.9%	19,986

NA=Not available

Source: *Management Summary 1997*, NCCI, 1998.



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