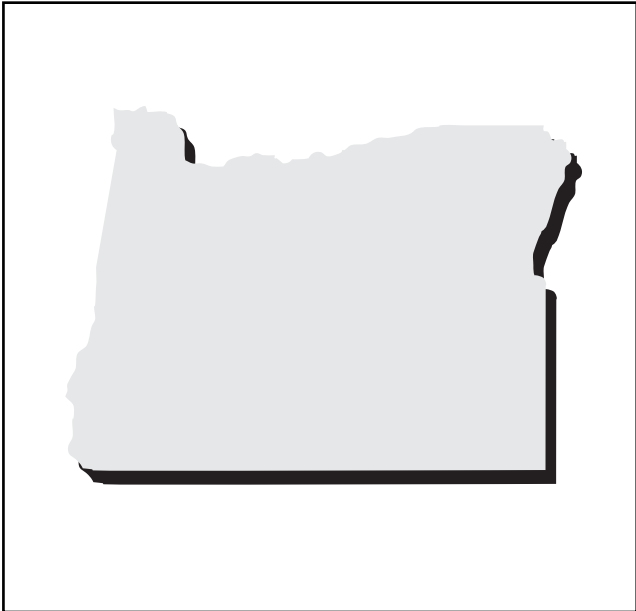


Oregon Workers' Compensation Premium Rate Ranking

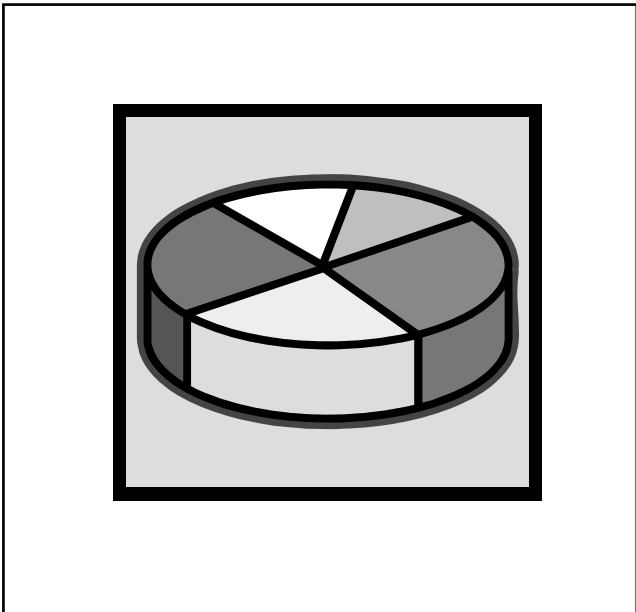
Calendar Year 2006



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*Oregon Department of Consumer
& Business Services*

January 2007



Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2006

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Highlights

- ◆ Oregon employers pay, on average, the 42nd highest workers' compensation premium rates in the nation; i.e. 41 states had higher rates in 2006. Oregon also ranked 42nd in 2004.
- ◆ Premium rate indices range from a low of \$1.10 per \$100 of payroll in North Dakota to a high of \$5.00 in Alaska. The premium rate index in Oregon is \$1.97.
- ◆ Oregon's ranking in the 50 occupational classes used in this study ranged from sixth highest for "Farm: Cattle/Livestock" to 50th for "Carpentry – Shop Only."
- ◆ The loss cost multiplier for Oregon is 28.6 percent. This is an average, based on the loss cost multipliers in effect in 2006 for SAIF and the top 30 private insurers, weighted by 2005 earned premium.
- ◆ The national median rate index peaked in 1994 at \$4.35 per \$100 of payroll, and reached its lowest point in 2000. It decreased to \$2.48 per \$100 of payroll in 2006 after increasing in 2002 and 2004.
- ◆ Oregon's rate index as a percentage of the national median rate index peaked at 49 percent above the median in 1990. Oregon's rate index dropped to a low of 21 percent below the national median in 2004 and remained at that level in 2006.

Oregon Workers' Compensation Premium Rate Ranking Comparison by state, Jan. 1, 2006

Introduction

The comparison of workers' compensation rates by state can be used as a factor in plant relocation, as an indicator of possible differences in benefit levels, and to track changes in workers' compensation premium rates among states over time. The Research & Analysis Section of the Oregon Department of Consumer & Business Services has used the same methodology (with minor enhancements) to examine rates on a biennial basis since 1986. This study updates the one done in 2004.

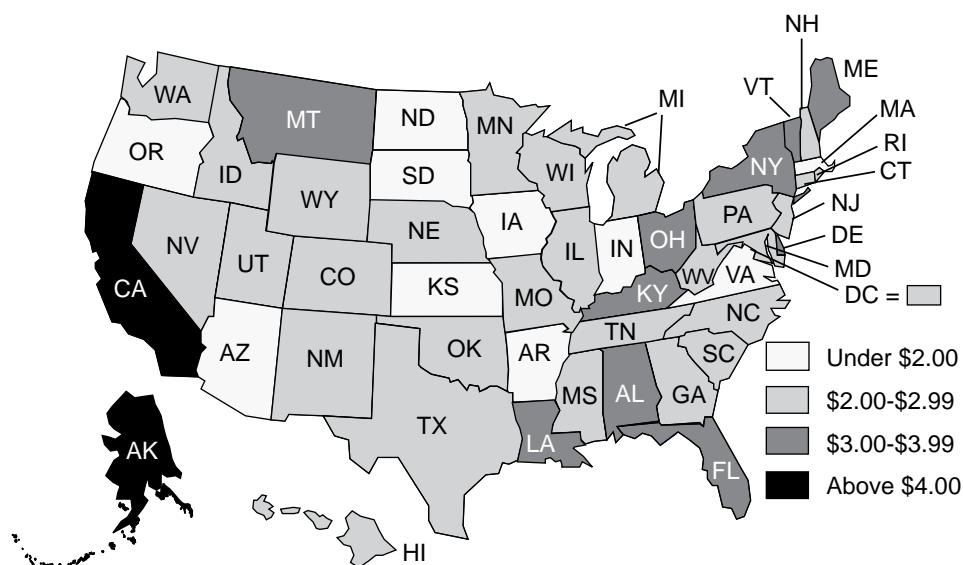
Findings

Oregon employers in the voluntary market pay, on average, the 42nd highest workers' compensation premium rates in the nation; i.e. 41 states had higher rates in 2006. In this analysis, premium rates include assessments to cover workers' compensation regulatory costs. Due primarily to workers' compensation reforms enacted in 1987, 1990, and 1995 and to workplace safety initiatives, Oregon has

experienced dramatic premium rate decreases over the course of this study's history. Rates were cut by double digits each year from 1991-1993, and again in 1997 and 1998. Overall, pure premium rates have not been increased in Oregon for 16 years (through 2006), as additional cuts were made each year from 1994-1996 and 1999-2002. Collectively, these cuts have contributed to Oregon reducing its premium rate ranking from eighth highest to 42nd highest in the nation between 1990 and 2006. Oregon also ranked 42nd in 2004 (see Table 1).

Premium rate indices (per \$100 of payroll) range from \$1.10 in North Dakota to \$5.00 in Alaska. Oregon's index is \$1.97. Two jurisdictions have an index rating above \$4; 10 are in the \$3.00-\$3.99 range; 10 are in the \$2.00-\$2.99 range; and 29 are in the \$1.00-\$1.99 range; and 10 have indices under \$2.00. Indices are based on data from 51 jurisdictions, for rates in effect as of Jan. 1, 2006 (see Figure 1).

Figure 1. 2006 Workers' compensation premium rates



Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2006

Table 1. Workers' compensation premium rate ranking

2006 ranking	2004 ranking	State	Index rate	Percent of study median	Effective date
1	2	Alaska	5.00	201%	January 1, 2006
2	1	California	4.13	166%	January 1, 2006
3	7	Delaware	3.91	158%	December 1, 2005
4	6	Kentucky	3.78	152%	October 1, 2005
5	8	Montana	3.69	149%	July 1, 2005
6	3	Florida	3.32	134%	January 1, 2006
7	17	Vermont	3.24	130%	April 1, 2005
8	13	Maine	3.21	129%	January 1, 2006
9	19	Alabama	3.17	128%	March 1, 2005
10	18	New York	3.15	127%	October 1, 2005
11	9	Louisiana	3.10	125%	September 1, 2005
12	5	Ohio	3.00	121%	July 1, 2005
13	15	Oklahoma	2.96	119%	2/1/06 State Fund, 7/1/05 Private
14	11	Connecticut	2.90	117%	January 1, 2006
15	4	Hawaii	2.89	116%	January 1, 2006
16	10	District of Columbia	2.86	115%	November 1, 2005
17	14	Texas	2.84	114%	January 1, 2006
18	20	Pennsylvania	2.80	113%	April 1, 2005
19	12	New Hampshire	2.75	111%	January 1, 2006
20	23	Illinois	2.69	108%	January 1, 2006
21	21	Minnesota	2.69	108%	January 1, 2006
22	16	Rhode Island	2.68	108%	January 1, 2006
23	29	New Jersey	2.52	102%	January 1, 2006
24	22	Missouri	2.50	101%	January 1, 2006
25	39	South Carolina	2.50	101%	July 1, 2004
26	25	Tennessee	2.48	100%	July 1, 2005
27	27	New Mexico	2.41	97%	January 1, 2006
28	28	Wyoming	2.40	96%	January 1, 2006
29	31	Colorado	2.40	96%	January 1, 2006
30	26	Nevada	2.36	95%	January 1, 2005
31	36	Mississippi	2.29	92%	March 1, 2005
32	34	Idaho	2.29	92%	January 1, 2006
33	38	Nebraska	2.25	91%	February 1, 2005
34	24	West Virginia	2.20	88%	January 1, 2006
35	33	Wisconsin	2.18	88%	October 1, 2005
36	35	Washington	2.17	88%	January 1, 2006
37	32	North Carolina	2.17	87%	April 1, 2005
38	46	Utah	2.06	83%	December 1, 2005
39	30	Michigan	2.05	82%	January 1, 2006
40	40	Maryland	2.03	82%	January 1, 2006
41	37	Georgia	2.02	82%	July 1, 2005
42	42	OREGON	1.97	79%	January 1, 2006
43	44	Kansas	1.84	74%	January 1, 2006
44	41	South Dakota	1.83	74%	July 1, 2005
45	43	Iowa	1.75	71%	January 1, 2006
46	49	Arizona	1.73	70%	October 1, 2005
47	45	Massachusetts	1.70	68%	September 1, 2005
48	48	Arkansas	1.59	64%	July 1, 2005
49	47	Virginia	1.52	61%	November 1, 2005
50	50	Indiana	1.24	50%	January 1, 2006
51	51	North Dakota	1.10	44%	July 1, 2005

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/2006)

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

Class code	Occupation	Oregon payroll (policy years 2000-2002)	Oregon ranking
8810	Clerical office employees NOC	27,829,562,784	48
8742	Salespersons - Outside	7,713,537,484	47
8868	College: Professional employees & clerical	7,271,741,115	45
8832	Physician and clerical	3,868,017,831	32
9079	Restaurant NOC	3,223,182,889	39
8017	Store: Retail, NOC	1,966,472,820	45
8833	Hospital: Professional employees	1,843,225,111	36
8380	Automobile service/repair center & drivers	1,658,592,266	36
7219	Trucking: NOC - All employees & drivers	1,415,746,587	30
5190	Electrical wiring - Within buildings & drivers	831,131,332	49

Note: To more closely approximate the typical state's coding methodology, State special code 9079 (Restaurant NOC & Drivers) was split into four codes for the survey: 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club or Tavern). State special code 7219 (Trucking: Local & Long haul - all employees & drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees & drivers) and 7229 (Trucking: Long distance hauling - all employees & drivers).

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/2006)

Oregon's ranking in the 50 occupational classes used in this study ranged from sixth highest for "Farm: Cattle/Livestock" to 50th for "Carpentry – Shop Only." Table 2 illustrates Oregon's ranking in the 10 largest (by payroll) of the 50 classes used in this study. Oregon's rates for nine classes were higher than the median rates (see Appendix 4).

Methodology

The goal of this study is to produce a comparison of premium rates for a comparable set of classifications across all states. The study uses the National Council on Compensation Insurance (NCCI) classification codes. (Codes of states that do not use the NCCI classification system were converted by having the state select analogous classes.) Of the approximately 450 active classes in Oregon, 50 were selected based on relative importance as measured by share of losses in Oregon. These 50 classes represent 67.7 percent of 2000-2002 Oregon payroll and 61.7 percent of 2000-2002 Oregon losses, as reported by NCCI on a policy year basis. Appendix 1 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 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 based on aggregate loss information submitted by workers' compensation carriers. NCCI is the ratemaking organization for 33 states and the District of Columbia and provides advisory ratemaking services to the local rating organization in several other states (see Table 3).

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 to create a manual rate. An expense load factor was used to modify each competitive state's rates unless they provided manual rates. For Oregon, the average expense loading factor of 28.6 percent was computed based on the loading factors in effect during 2006, for each of the top 30 private insurers and the State Accident Insurance Fund, weighted by 2005 direct earned premiums. While this figure is virtually unchanged from the average of 28.7 percent in effect during 2004, the 2006 average is 8.6

Table 3. States by workers' compensation rating organization

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

Source: NCCI Annual Statistical Bulletin, 2005 Edition

¹States 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).

percent higher than the same figure for Oregon in 2002. See Table 4 for load factors by state. Between 2004 and 2006, 16 jurisdictions reported load factor increases, 14 reported decreases, and two reported no change.

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. Because of the additional time and resources required to quantify such factors, they are not accounted for in this study.

States differ substantially in the way in which they set and apply their manual rates. Monopolistic states have a state-operated workers' compensation system and set their own manual rates. States with an independent rating bureau fall into two categories, those that use NCCI to prepare their manual rates and those that use their own rating bureau, independent of NCCI. Competitive states 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 3 for states by workers' compensation rating organization.)

Premium rates for the 50 selected classes in effect as of Jan. 1, 2006 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 2000-2002 Oregon payroll to obtain an average manual rate for that state. If a state did not have rates for all 50 classes, its average

Table 4. Load factors used for competitive states

State	2004 Load Factor	2006 Load Factor	Percent change 2004 to 2006
Alabama	38.2%	50.0%	8.55%
Alaska	62.7%	55.8%	-4.20%
Arizona	Fully developed rates used	Fully developed rates used	NA
Arkansas	52.5%	62.5%	6.58%
California	32.0%	45.0%	9.85%
Colorado	22.8%	41.2%	14.99%
Connecticut	54.3%	49.1%	-3.37%
Delaware	50.2%	44.3%	-3.91%
District of Columbia	70.9%	73.0%	1.20%
Georgia	35.0%	35.0%	0.00%
Hawaii	65.3%	61.1%	-2.53%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	Fully developed rates used	Fully developed rates used	NA
Kansas	44.9%	53.2%	5.73%
Kentucky	57.0%	60.7%	2.34%
Louisiana	61.2%	53.2%	-4.94%
Maine	41.1%	46.2%	3.62%
Maryland	69.4%	63.7%	-3.37%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	87.6%	97.0%	5.01%
Mississippi ¹	37.6%	36.3%	-0.94%
Missouri ²	Avg. manual rate for top insurers	Avg. manual rate for top insurers	NA
Montana	16.4%	9.1%	-6.27%
Nebraska	39.3%	39.1%	-0.13%
New Hampshire	37.2%	34.0%	-2.33%
New Mexico	84.1%	63.7%	-11.08%
North Carolina	40.1%	40.7%	0.43%
Oklahoma	55.5%	60.4%	3.12%
Oregon	28.7%	28.6%	-0.05%
Pennsylvania	46.9%	47.6%	0.49%
Rhode Island	57.7%	60.5%	1.78%
South Carolina	67.0%	83.1%	9.64%
South Dakota	65.0%	55.0%	-6.05%
Tennessee	46.0%	46.0%	0.00%
Texas	Average manual rates used	Average manual rates used	NA
Utah	41.8%	49.4%	5.32%
Vermont	52.6%	49.6%	-1.97%
Virginia	49.9%	54.0%	2.74%

¹Mississippi insurers can choose to use loss costs rates from each of the past six years modified by a loss cost multiplier. The multipliers shown here are the premium weighted average applied to the sets of loss costs.

²The Missouri Insurance Dept. maintains a Web site that gives the average manual rate for any valid class code entered.

Source: Research & Analysis Section, Information Management Division, Oregon Department of Consumer & Business Services (9/2006)

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.

Twenty states have contracting classes 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 were divided by a state-specific average-discount offset (offset information was provided by NCCI for most states).

To compensate for any impact the residual market may have on the voluntary market, a residual market adjustment was applied to all states. This adjustment

was calculated by subtracting the state's voluntary-market expense load factor from the countrywide residual market load factor. If a state did not employ an expense load factor, the study's median expense load factor was used. This number was 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 was not available, an estimate of countrywide residual market share (provided by NCCI) was used. This residual market adjustment was 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.)

Time series

The 2006 study marks the 11th biennial study using the same basic methodology, which provides a data series useful for describing rate trends. Figure 2 shows Oregon's rate rankings over the 20-year history of these studies.

However, the study methodology does impose some limitations on its use as a time series. The set of surveyed classes and associated payroll weights both change over time; thus, index values are not strictly comparable across studies. Changes in a state's index values from one study to the next are less meaningful than changes in its placement relative to other states. To overcome this problem, the median rate index for each study was used as a benchmark, creating 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 also curtails the influence of outliers at the ends of the scale. Thus, a state's rate index as a percentage of the median can be used as an indicator of its relative cost along with its ranking, and may be a better indicator than the actual index value from one study to the next.

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2006

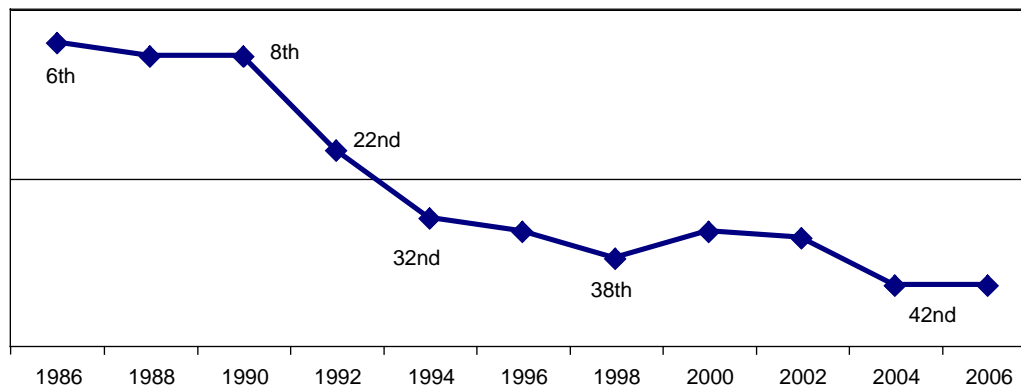
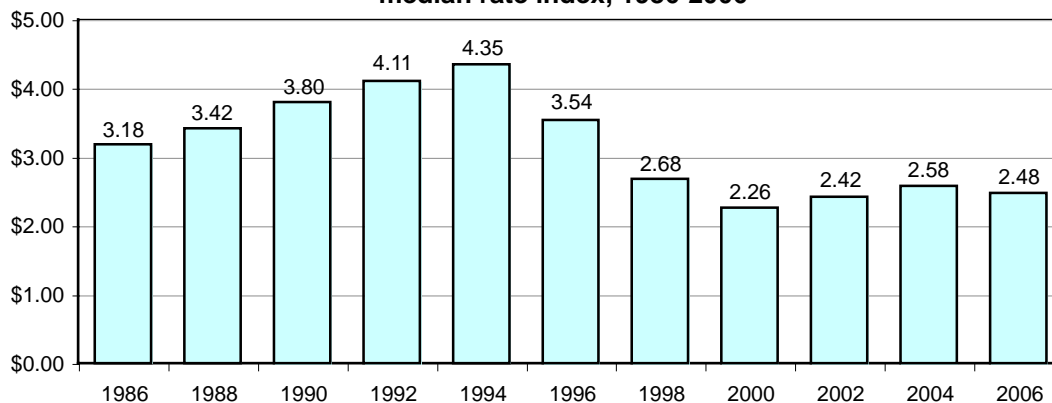


Figure 3. Workers' compensation national median rate index, 1986-2006



As can be seen from Figure 3, national median rates began to drop in the mid-1990s, and reached their lowest point in 2000, before rising in 2002 and 2004 (with a slight decline in 2006). This general trend has also been observed in other, independent data series on national workers' compensation costs, such as those published by the U.S. Bureau of Labor Statistics¹ and the National Academy of Social Insurance.²

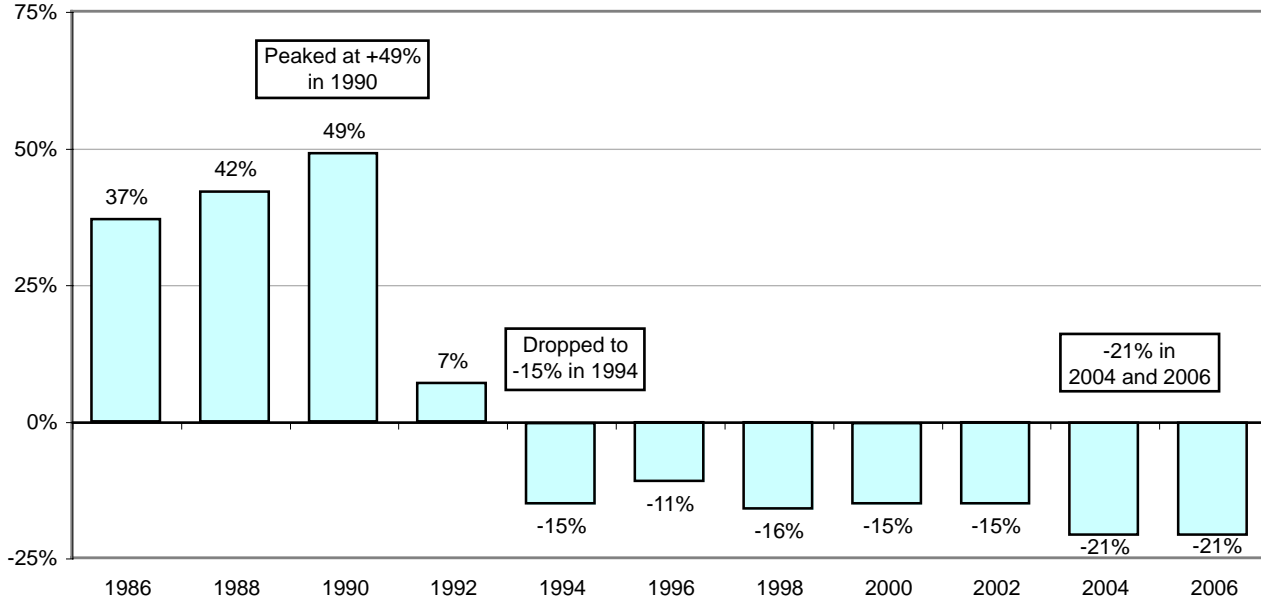
Oregon's rates with respect to the median are shown in Figure 4. This measure shows a somewhat different trend than the rate ranking for Oregon, particularly during the early years of the study. While Oregon's ranking dropped from sixth in the initial study to eighth in 1988 and 1990, the index was increasing as a percentage of the median, peaking at 49 percent above the median in 1990. Oregon's post-1990 rate

reductions occurred when rates were increasing nationally, and the drop in the following two studies was dramatic. By 1994, Oregon's rate index had declined to about 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. Oregon's rate index remains 21 percent below the national median for 2006.

An additional historical comparison

As Appendix 3 illustrates, there have been many changes in workers' compensation premium rates among the various states throughout the past five years with no clear trend. Roughly half of the states that report premium level changes to the NCCI had a net rate increase over the five-year period from

Figure 4. Oregon premium rate index relative to national median value, 1986-2006



¹U.S. Bureau of Labor Statistics Employer Costs for Employee Compensation (ECEC) <http://www.bls.gov/ncs/ect/#data>. Workers' compensation costs as a percent of payroll can be derived from the data in this quarterly national survey of employers.

²National Academy of Social Insurance Workers' Compensation: Benefits, Coverage, and Costs, 2004. http://www.nasi.org/usr_doc/NASI_Workers_Comp_2004.pdf. Table 12 of this publication provides a data series for employer cost per \$100 of wages.

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

	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
Oregon	-4.3%	-3.2%	-1.8%	-10.5%	-15.6%	-4.8%	-2.2%	-3.7%	-0.1%	0.0%	0.0%	0.0%
Avg. countrywide¹	-6.4%	-3.2%	-6.0%	-8.0%	-5.4%	-2.6%	3.5%	1.2%	4.9%	6.6%	-6.0%	-6.0%

Source: NCCI Annual Statistical Bulletin, 2006 Edition

Note: Oregon 2002 change reflects net effect of 9/1/01 increase of 2.1% and 1/1/2002 decrease of 2.2%.

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

Jan. 1, 2002 to Dec. 31, 2006. A similarly even split between rate increases (25 states) and decreases (20 states) has been observed since our 2004 study. Table 5 compares premium rate changes in Oregon with premium rate changes nationwide, excluding states with monopolistic state funds, for years 1994 through 2005.

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 separately measured in each state, but that contribute to overall rate level and individual class rates. All of these factors vary from state to state, and it is very difficult to arrive at a totally reliable basis for comparison. 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 may 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 might be somewhat different.
3. Several states use classification systems other than NCCI, and the conversion 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 that 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. Employers in Oregon (and many other states) also have the option to purchase large deductible policies or pay a part (in Oregon, the first \$1,500) of some claims' medical costs to contain expenses and 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.
6. In the competitive rating states, individual insurers may apply different load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that 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.
 - ◆ For Washington, hourly rates had to be converted to payroll rates. The Washington payroll data included overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.
9. The payroll basis may differ by state.
 - ◆ In North Dakota, workers' compensation premium is based on the first \$19,400 of payroll per employee, per year. Anything over \$19,400 is exempt. In order to compare 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 that was subject to a premium computation during fiscal year 2005.

- ◆ Nevada also has a payroll cap: \$36,000 of reportable payroll per employee, per employer, per year. However, no adjustment was made to Nevada's rates to compensate for its payroll limitation on workers' compensation premium.
 - ◆ 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.
10. The premium rates may include more than loss experience and insurer overhead. In some states, assessments are included in the rates to fund state workers' compensation agencies or special funds. For states in which some employer assessment liability exists outside workers' compensation manual rates, assessments are factored into the rates for the purposes of this study, if possible. For example, the Oregon Workers' Compensation Division premium assessment is billed separately to Oregon employers, and is collected by carriers on behalf of the Department of Consumer & Business Services. This assessment is accounted for in Oregon's rate index, but its Workers' Benefit Fund (cents-per-hour assessment) is not. Assessments were also factored into the rates for the following states: California, Connecticut, Georgia, Kentucky, Maine, Massachusetts, Minnesota, Missouri, Nebraska, New Jersey, New York, Ohio, Pennsylvania, and Vermont.
 11. The data exclude self-insurers' experience.
 12. The rates in a state are influenced by the types of employers and employees subject to the law, benefit levels, statutes of limitation, waiting periods, administration of the law, collective bargaining agreements, litigation activity, characteristics of the labor force, wage levels, medical fees, frequency of claims, loss control programs, and other factors.
 13. 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, 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 among private insurers, the state fund, or self-insurance. In some competitive state fund states (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 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. Kentucky, Louisiana, Montana, and Oklahoma provided rates and market share information so that the private market and state fund rates could be weighted to derive overall manual rates. No state fund adjustment was performed for the remaining three states.
 14. 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

Calendar Year 2006 ■ Oregon Workers' Compensation Premium Rate Ranking

Appendix 1. Occupational classes used for 2006 premium rate ranking

Index	Class code	Scope of basic manual classifications	2000 - 2002 Oregon payroll	2000 - 2002 Oregon losses
1	7219	Trucking: NOC - All Employees & Drivers	1,415,746,587	103,899,943
2	2702	Logging or Lumbering & Drivers	385,349,932	103,369,948
3	8810	Clerical Office Employees NOC	27,829,562,784	44,537,133
4	8380	Automobile Service/Repair Center & Drivers	1,658,592,266	42,910,062
5	9079	Restaurant NOC	3,223,182,889	41,228,181
6	8868	College: Professional Employees & Clerical	7,271,741,115	28,246,325
7	5403	Carpentry NOC	333,656,964	25,740,425
8	8232	Lumberyard: All other Employees	448,663,012	24,802,579
9	5645	Carpentry - Detached Dwellings	236,723,343	24,235,217
10	8824	Retrmnt, Nrsing, Convlscnt Cntrs: Health Care Employees	744,763,089	24,162,079
11	8017	Store: Retail, NOC	1,966,472,820	22,716,384
12	8742	Salespersons - Outside	7,713,537,484	22,389,309
13	7380	Chauffeurs NOC	688,592,930	21,921,695
14	7720	Police Officers & Drivers	506,962,412	21,830,827
15	5190	Electrical Wiring - Within buildings & Drivers	831,131,332	19,221,419
16	5183	Plumbing NOC & Drivers	593,625,498	17,330,177
17	5551	Roofing - All kinds & Drivers	122,515,063	17,297,240
18	2731	Planing or Molding Mill	329,441,043	17,255,395
19	8833	Hospital: Professional Employees	1,843,225,111	16,596,524
20	37	Farm: Field Crops & Drivers	261,734,648	16,063,670
21	9015	Buildings NOC - Operation by Owner	646,635,670	16,022,888
22	9101	College: All other Employees	485,995,446	15,360,944
23	3507	Agriculture or Construction Machinery Manufacturing	283,002,977	14,688,115
24	9052	Hotel: All other Employees, Sales & Drivers	549,233,049	14,456,130
25	8018	Store: Wholesale NOC	563,781,966	14,150,656
26	2802	Carpentry - Shop Only & Drivers	393,912,191	14,122,552
27	2710	Saw Mill	218,612,117	13,138,770
28	6217	Excavation NOC & Drivers	266,637,872	12,836,504
29	3724	Machinery/Equip Erection/Repair NOC & Drivers	265,240,902	12,486,098
30	5445	Wallboard Installation & Drivers	134,230,583	12,194,561
31	7600	Telephone or Telegraph Co: All Other Employees & Drivers	440,551,901	11,545,536
32	8033	Store: Meat, Grocery & Provision Combined - Retail NOC	702,427,253	11,516,568
33	9403	Garbage Collection & Drivers	209,234,175	11,198,427
34	5213	Concrete Construction NOC	201,216,208	11,091,867
35	8832	Physician and Clerical	3,868,017,831	10,945,242
36	5474	Painting NOC & Shop, Drivers	191,018,307	10,417,627
37	9102	Park NOC - All employees & Drivers	231,658,986	10,306,490
38	5	Farm: Nursery Employers & Drivers	548,813,621	9,659,449
39	5022	Masonry - NOC	129,276,723	9,472,837
40	3632	Machine Shop NOC	415,199,937	9,435,675
41	83	Farm: Cattle Raising NOC & Drivers	49,977,219	9,100,684
42	5507	Street or Road Const: Subsurface work & Drivers	89,628,982	8,778,196
43	3808	Automobile Manufacturing or Assembly	263,126,464	8,363,518
44	5221	Concrete Work - Floors, Driveways - & Drivers	212,308,851	8,257,429
45	5506	Street or Road Const: Paving or Repaving & Drivers	179,248,858	8,095,099
46	9014	Buildings - Operation by Contractors	294,405,137	7,432,643
47	2812	Cabinet Works - With Power Machinery	283,721,710	7,164,776
48	5538	Sheet Metal Work - NOC & Drivers	168,515,184	7,136,604
49	2915	Veneer Products Manufacturing	236,317,786	7,094,889
50	6325	Conduit Construction - For cables or wires - & Drivers	101,263,887	6,843,594

Note: To more closely approximate the typical state's coding methodology, State special code 9079 (Restaurant NOC & Drivers) was split into four codes for the survey: 9058 (Hotel: Restaurant Employees), 9082 (Restaurant NOC), 9083 (Restaurant: Fast Food), and 9084 (Bar, Discotheque, Lounge, Night Club or Tavern). State special code 7219 (Trucking: Local & Long haul - all employees & drivers) was split into two codes for the survey, 7228 (Trucking: Local hauling - all employees & drivers) and 7229 (Trucking: Long distance hauling - all employees & drivers).

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (6/2006)

**Appendix 2. 2005 assigned risk pool size, by state,
for coverages in pools managed by NCCI**

State	ARP as a percent of direct premiums written	2005 Number of ARP risks
Alabama	7.1%	2,696
Alaska	17.9%	8,850
Arizona	1.2%	449
Arkansas	8.5%	6,093
Connecticut	8.3%	15,393
Delaware	20.3%	3,424
District of Columbia	12.4%	1,875
Georgia	7.6%	28,431
Idaho	1.1%	1,033
Illinois	7.5%	32,122
Indiana	N/A	9,144
Iowa	8.3%	5,397
Kansas	16.9%	15,010
Massachusetts	20.5%	NA
Michigan	8.3%	NA
Nevada	11.3%	7,231
New Hampshire	14.0%	9,264
New Jersey	22.7%	57,232
New Mexico	12.4%	4,433
North Carolina	10.0%	34,287
Oregon	8.2%	13,054
South Carolina	12.1%	16,635
South Dakota	13.5%	3,009
Vermont	11.6%	4,456
Virginia	13.5%	24,157
Partial national average =	11.5%	13,203

NA=Not available

Source: Residual Market Management Summary 2005, NCCI, 2006. This report is now published online.

Appendix 3. Voluntary premium level changes, 2002-2006

State	2002 % change	2003 % change	2004 % change	2005 % change	2006 % change ¹	Effective date of latest change
Alabama	(7.6)	(7.4)	5.2	(0.7)	5.0	3/1/06
Alaska	10.2	3.5	21.2	12.0	7.0	1/1/06
Arizona	(4.3)	0.6	2.4	9.3	(3.1)	10/1/06
Arkansas	(4.5)	1.8	0.5	(1.5)	(1.8)	7/1/06
California	21.3	18.5	(20.9)	(19.8)	(15.3)	1/1/06
Colorado	(17.1)	0.0	(6.1)	(6.5)	(1.8)	1/1/06
Connecticut	(3.5)	2.2	(3.5)	(0.3)	0.8	1/1/06
Delaware	6.2	(6.7)	16.7	7.1	0.0	12/1/05
District of Columbia	(5.4)	0.8	(1.8)	(3.6)	(7.9)	11/1/06
Florida	2.7	(2.2)	0.0	(5.1)	(13.5)	1/1/06
Georgia	0.0	(1.0)	0.0	(1.3)	0.0	7/1/05
Hawaii	4.6	8.0	(1.3)	(3.0)	(18.2)	1/1/06
Idaho	(1.1)	(2.7)	7.2	5.3	0.0	1/1/05
Illinois	(0.2)	6.7	2.4	0.1	6.5	1/1/06
Indiana	(7.4)	(1.9)	(1.8)	3.2	2.2	1/1/06
Iowa	8.0	8.6	6.4	(3.7)	1.8	1/1/06
Kansas	(4.4)	1.8	1.0	1.7	(2.0)	1/1/06
Kentucky	11.8	13.1	6.3	3.7	2.6	2/15/06
Louisiana	1.3	4.0	(1.9)	2.3	(0.6)	5/1/06
Maine	(3.4)	2.9	(3.3)	2.2	1.2	1/1/06
Maryland	1.3	1.6	(6.1)	3.4	5.7	1/1/06
Massachusetts	0.0	(2.7)	0.0	2.6	0.0	9/1/05
Michigan	(4.8)	1.8	1.4	(11.2)	(6.5)	1/1/06
Minnesota	1.4	5.9	(0.3)	(1.2)	(0.3)	1/1/06
Mississippi	(3.7)	(2.1)	7.2	0.6	(1.9)	3/1/06
Missouri	(0.4)	13.8	(1.4)	(1.3)	0.0	1/1/06
Montana	(0.4)	13.2	7.5	12.1	2.4	7/1/06
Nebraska	(0.8)	8.0	7.0	4.9	4.4	2/1/06
Nevada ²	1.5	0.0	(12.3)	(6.5)	(0.3)	3/1/06
New Hampshire	(6.7)	1.3	0.5	2.5	(3.9)	1/1/06
New Jersey	2.2	9.6	6.7	8.4	4.6	1/1/06
New Mexico	1.0	9.5	7.9	8.8	4.0	1/1/06
New York	0.0	1.7	0.0	4.4	0.0	10/1/05
North Carolina	(1.4)	0.0	(1.0)	2.0	9.4	4/1/06
Oklahoma	(5.1)	3.8	0.0	(5.6)	0.0	7/1/05
Oregon	(0.1)	0.0	0.0	0.0	0.0	1/1/06
Pennsylvania	2.1	(2.4)	3.3	(2.9)	(8.6)	4/1/06
Rhode Island	0.0	0.0	0.0	(20.2)	(4.2)	1/1/06
South Carolina	0.0	17.5	11.4	0.0	18.4	12/1/06
South Dakota	(2.7)	5.5	(2.0)	(1.3)	4.3	7/1/06
Tennessee	1.4	0.0	1.1	(3.3)	1.6	3/1/06
Texas	0.0	0.0	0.0	(7.1)	0.0	1/1/06
Utah	(7.0)	5.9	11.2	4.2	0.0	12/1/05
Vermont	(2.3)	9.95	10.3	6.50	1.4	4/1/06
Virginia	(1.6)	1.5	(6.7)	4.9	9.9	4/1/06
Wisconsin	11.4	4.37	(4.1)	5.33	0.0	10/1/05

NA=Not available

Note: All data are from the NCCI Annual Statistical Bulletin, 2006 Edition and Oregon rate filing history. Data does not include changes in residual markets. Data are not available for North Dakota, Ohio, Washington, West Virginia, and Wyoming.

¹Preliminary listing. May not reflect rate changes scheduled for mid- to late 2006.

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

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 37 Farm: Field Crops		Class 83 Farm: Cattle/Livestock	
1	ME	12.00	OH	16.29	AK	19.76
2	MT	11.79	CA	14.99	NM	18.22
3	AK	10.88	AK	14.85	RI	17.16
4	KY	10.66	LA	13.63	CA	17.15
5	DE	9.67	DE	13.55	KY	17.08
6	PA	9.62	FL	10.36	OR	16.35
7	FL	9.55	ME	10.29	MT	16.21
8	OH	8.69	AL	9.47	UT	15.98
9	RI	8.33	VT	9.06	OH	15.16
10	HI	7.55	KS	8.70	ID	14.82
11	VT	7.25	OK	8.56	HI	14.47
12	NE	7.19	NV	8.54	WA	13.90
13	CT	7.10	RI	8.39	FL	13.67
14	MN	6.90	CO	8.26	DE	13.55
15	LA	6.82	MT	8.18	AL	12.98
16	CA	6.65	SC	8.11	AZ	12.65
17	NY	6.30	MN	7.91	VT	12.62
18	IL	6.20	WY	7.90	ME	12.27
19	MO	5.94	KY	7.84	CO	11.95
20	ID	5.58	TN	7.83	LA	11.75
21	WI	5.48	MS	7.69	TX	10.84
22	OK	5.27	NY	7.53	TN	10.59
23	WA	5.14	NH	7.52	CT	10.39
24	NH	5.05	DC	7.40	WY	10.11
25	WY	5.05	PA	7.03	DC	10.03
26	NJ	4.91	NE	6.99	IL	10.00
27	MI	4.87	MO	6.96	PA	9.81
28	SC	4.74	ID	6.87	SC	9.72
29	CO	4.70	NM	6.78	NH	9.58
30	NM	4.70	OR	6.76	OK	9.51
31	TX	4.66	TX	6.14	NV	9.17
32	AL	4.59	IL	6.10	NE	8.68
33	NV	4.58	GA	5.95	MS	8.49
34	AR	4.44	AZ	5.93	IA	8.28
35	GA	4.39	WA	5.93	AR	8.08
36	DC	4.31	HI	5.61	GA	7.91
37	IA	4.23	MI	5.37	MN	7.91
38	SD	4.11	WI	5.33	MD	7.90
39	MA	4.01	CT	5.30	VA	7.82
40	MS	3.95	NC	5.26	MO	7.74
41	TN	3.93	AR	4.91	NJ	7.54
42	VA	3.68	MD	4.80	NY	7.53
43	UT	3.57	WV	4.76	KS	5.96
44	MD	3.45	VA	4.45	NC	5.80
45	KS	3.37	UT	4.36	ND	5.71
46	WV	2.95	SD	4.07	WI	5.33
47	NC	2.77	IA	3.52	SD	4.93
48	IN	2.59	NJ	2.88	WV	4.76
49	OR	2.47	IN	2.52	IN	4.20
50	AZ	2.47	MA	2.40	MA	4.09
51	ND	2.43	ND	1.61	MI	N/A

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 2702 Logging or Lumbering		Class 2710 Saw Mill		Class 2731 Planing/Molding Mill	
1	KY	139.94	AK	31.82	DE	17.44
2	DE	61.85	MN	29.22	CA	17.32
3	AK	59.07	VT	28.24	AK	14.80
4	UT	58.90	ME	26.50	RI	13.26
5	OH	55.14	TN	23.32	NY	12.61
6	LA	51.03	OH	21.43	OH	12.55
7	NH	49.82	MO	19.77	CT	11.68
8	IL	48.80	IL	18.00	FL	10.57
9	TN	47.17	HI	17.76	HI	10.43
10	PA	45.87	LA	16.69	MT	9.73
11	MO	44.83	RI	16.47	ID	9.33
12	NC	40.80	WI	16.38	VT	9.31
13	CT	39.94	NH	15.88	OK	9.13
14	NY	38.51	DE	15.88	KY	8.93
15	NV	38.50	CO	15.85	NJ	8.83
16	WV	38.42	CA	15.19	PA	8.78
17	HI	37.98	KY	15.03	MI	8.75
18	NM	37.31	UT	14.82	AZ	8.64
19	RI	36.79	NY	14.65	WA	8.41
20	SD	36.71	FL	14.57	MD	8.35
21	DC	36.43	NM	14.45	NM	8.04
22	OR	35.11	MT	14.28	LA	8.03
23	VT	34.70	NE	13.82	AL	7.98
24	GA	33.94	IA	13.66	NH	7.69
25	MT	32.59	NV	13.22	NC	7.60
26	AR	32.13	CT	13.21	OR	7.42
27	MS	32.03	OK	12.32	WI	7.25
28	WI	31.14	NJ	12.24	CO	7.13
29	CO	30.69	KS	11.87	ME	6.92
30	NJ	29.83	AZ	11.62	NV	6.65
31	NE	29.28	DC	11.59	SC	6.52
32	AL	28.23	SD	11.35	IL	6.51
33	AZ	27.69	PA	11.34	MN	6.49
34	ME	25.31	ID	11.21	GA	6.20
35	SC	25.05	MS	11.06	DC	6.04
36	ID	22.77	NC	10.10	NE	5.99
37	CA	22.70	MD	9.89	WY	5.93
38	MD	22.41	SC	9.87	MS	5.92
39	KS	21.46	VA	9.58	KS	5.56
40	IA	21.13	WA	9.57	MA	5.50
41	IN	21.00	AL	9.50	MO	5.43
42	OK	20.51	MA	9.45	UT	5.38
43	VA	20.50	OR	8.83	WV	5.35
44	TX	18.85	MI	8.75	IA	5.12
45	WY	17.78	AR	8.55	TX	4.85
46	FL	16.81	GA	8.39	VA	4.42
47	MA	16.79	WV	8.34	AR	4.36
48	WA	14.86	TX	8.25	SD	4.35
49	MI	13.33	ND	8.21	TN	4.31
50	MN	12.43	IN	7.18	ND	4.05
51	ND	8.21	WY	5.93	IN	3.05

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 2802 Carpentry-Shop Only		Class 2812 Cabinet Work-Pwr. Mach.		Class 2915 Veneer Products Mfg.	
1	DE	17.44	CA	11.20	DE	17.44
2	AK	16.91	LA	10.29	AK	11.70
3	FL	14.75	AL	10.07	AZ	10.84
4	NY	14.57	NE	9.72	WI	10.47
5	MT	14.17	FL	9.64	OH	10.14
6	RI	14.04	VT	9.12	CA	9.95
7	CA	13.23	NH	8.87	NH	9.76
8	HI	11.81	DE	8.63	KY	9.73
9	CT	11.32	AK	8.55	OK	9.59
10	LA	11.21	MT	8.47	NJ	8.83
11	VT	11.04	OK	8.35	PA	8.78
12	OK	10.37	SC	8.06	FL	8.53
13	OH	10.18	NY	7.88	HI	8.20
14	CO	9.77	ID	7.83	VT	8.17
15	ID	9.61	IL	7.79	RI	8.14
16	MI	9.53	OH	7.68	CT	8.10
17	IL	9.09	HI	7.13	LA	7.83
18	MO	8.97	TN	7.07	NY	7.67
19	NJ	8.83	RI	7.03	CO	7.56
20	PA	8.78	MS	6.98	WA	7.44
21	AL	8.75	NJ	6.98	IL	7.35
22	NM	8.59	WV	6.97	TN	7.05
23	KY	8.58	CT	6.95	MT	6.93
24	ME	8.58	MO	6.93	NC	6.92
25	WA	8.49	ME	6.88	MO	6.82
26	KS	7.74	KY	6.72	SC	6.81
27	MD	7.66	TX	6.48	VA	6.56
28	TX	7.65	PA	6.22	NV	6.53
29	SD	7.57	WA	6.18	TX	6.48
30	SC	7.42	NV	6.07	NM	6.42
31	GA	7.33	MN	6.04	NE	6.38
32	WY	7.12	MA	5.98	AL	6.38
33	TN	7.05	WI	5.95	ME	6.22
34	AR	7.02	WY	5.52	WY	5.93
35	IA	6.92	NC	5.47	GA	5.92
36	NC	6.74	GA	5.44	KS	5.70
37	MS	6.60	KS	5.30	ID	5.21
38	NE	6.38	CO	5.11	DC	5.17
39	UT	6.21	DC	4.96	OR	5.12
40	AZ	6.20	NM	4.86	MD	5.06
41	NH	6.18	MI	4.72	IA	5.03
42	NV	6.11	OR	4.67	MN	5.03
43	WI	6.09	VA	4.62	MS	4.91
44	MA	5.98	AR	4.47	AR	4.34
45	MN	5.83	AZ	4.46	SD	4.32
46	DC	5.64	UT	4.11	IN	4.23
47	WV	5.35	ND	4.05	MI	4.10
48	IN	5.31	SD	3.99	ND	4.05
49	VA	5.25	MD	3.86	UT	3.54
50	OR	5.11	IA	3.84	WV	3.47
51	ND	4.05	IN	3.23	MA	N/A

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 3507 Ag./Constr. Mach. Mfg.		Class 3632 Machine Shop NOC		Class 3724 Machine/Equip. Repair	
1	CA	14.14	AK	11.97	MT	16.72
2	AK	11.45	FL	9.82	AK	16.39
3	IL	8.78	DE	9.11	ME	15.82
4	NJ	8.65	NY	7.83	AL	15.03
5	CT	8.59	AL	7.70	KY	14.52
6	DE	8.42	VT	7.48	VT	13.77
7	VT	8.38	TN	7.17	OH	12.45
8	HI	8.31	CA	7.12	IL	12.20
9	MT	8.23	LA	6.98	CT	12.19
10	TN	8.19	KY	6.76	NH	12.03
11	KY	8.00	TX	6.65	MN	11.86
12	NY	7.98	OK	6.65	NY	11.34
13	ME	7.83	MT	6.58	UT	10.07
14	FL	7.60	DC	6.54	MO	9.90
15	AL	7.11	NH	6.51	DC	9.86
16	ID	6.78	IL	6.40	SC	9.59
17	OK	6.77	MO	6.28	TN	9.45
18	TX	6.56	PA	6.22	DE	9.43
19	NE	6.44	MN	5.71	WI	9.25
20	RI	6.44	CO	5.59	FL	9.24
21	MO	6.12	HI	5.54	OR	9.20
22	WI	6.00	GA	5.43	OK	8.78
23	CO	5.83	OH	5.40	RI	8.73
24	NM	5.81	CT	5.32	PA	8.66
25	IA	5.72	ID	5.26	MI	8.43
26	PA	5.69	WA	5.06	IA	8.37
27	WY	5.45	NE	5.04	LA	8.32
28	SC	5.42	RI	4.99	NC	8.29
29	WA	5.32	NV	4.78	NE	8.23
30	MN	5.30	MI	4.69	NV	8.11
31	LA	5.28	WY	4.56	CA	8.05
32	KS	5.27	NM	4.55	MD	7.56
33	OH	5.14	ME	4.46	NJ	7.47
34	WV	5.05	NJ	4.41	WA	7.38
35	DC	4.98	WV	4.39	TX	7.33
36	OR	4.84	NC	4.33	WY	7.12
37	AR	4.81	KS	4.27	MS	7.08
38	MI	4.80	IA	4.16	MA	7.03
39	MS	4.80	SC	3.77	HI	6.93
40	NH	4.74	WI	3.69	ID	6.90
41	NV	4.68	MD	3.67	AR	6.78
42	MA	4.59	UT	3.66	NM	6.77
43	SD	4.52	MS	3.57	VA	6.42
44	NC	4.47	AR	3.54	GA	6.23
45	MD	4.30	VA	3.51	KS	6.05
46	GA	3.96	OR	3.40	SD	5.22
47	AZ	3.80	AZ	3.22	CO	5.08
48	UT	3.76	SD	2.93	WV	4.89
49	ND	3.40	IN	2.53	IN	4.02
50	VA	3.22	MA	2.48	AZ	3.59
51	IN	2.60	ND	2.46	ND	2.75

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

Oregon Workers' Compensation Premium Rate Ranking ■ Calendar Year 2006

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

	Class 3808 Auto Mfg./Assem.		Class 5022 Masonry NOC		Class 5183 Plumbing NOC	
1	VT	16.88	AK	36.15	MT	13.54
2	NJ	11.42	CT	23.63	AK	12.25
3	NY	10.17	ME	21.53	DC	12.11
4	AK	9.93	RI	21.07	ME	11.28
5	OH	9.86	KY	19.57	DE	10.41
6	NM	9.27	MT	19.42	FL	9.97
7	MO	8.95	NH	19.07	CT	9.65
8	CO	8.61	VT	18.82	VT	9.52
9	TN	8.18	NY	18.76	IL	9.29
10	ID	7.70	AL	17.82	KY	9.29
11	MN	7.17	FL	17.36	MN	9.11
12	RI	7.03	IL	17.07	NH	9.02
13	WV	6.97	WI	16.47	AL	8.96
14	ME	6.73	DE	16.14	NY	8.76
15	TX	6.64	LA	16.04	TN	8.44
16	MT	6.49	DC	15.31	SD	8.19
17	FL	6.36	MN	14.46	MD	8.07
18	HI	6.35	WA	13.84	OK	7.73
19	KY	6.24	NJ	13.59	OH	7.61
20	CA	6.20	HI	13.44	PA	7.51
21	OK	6.12	OH	13.22	SC	7.43
22	WI	5.80	NE	13.08	CA	7.33
23	KS	5.78	PA	12.76	MO	7.29
24	AZ	5.73	TN	12.72	CO	7.15
25	MD	5.58	MI	12.55	WY	7.12
26	IL	5.54	MD	12.45	WA	7.08
27	CT	5.51	TX	12.38	TX	6.92
28	LA	5.23	CA	12.23	MS	6.89
29	DE	5.17	CO	12.09	NC	6.70
30	AL	5.16	OR	11.45	LA	6.51
31	WA	5.06	OK	11.22	NJ	6.48
32	GA	5.05	MO	11.22	HI	6.34
33	OR	4.94	SC	11.17	NE	6.30
34	NE	4.91	UT	10.05	NV	6.17
35	SD	4.70	NM	10.02	NM	6.09
36	NV	4.65	GA	9.98	ID	5.99
37	MI	4.56	ID	9.91	RI	5.87
38	DC	4.34	IA	8.91	KS	5.87
39	IA	4.12	WV	8.70	GA	5.54
40	NH	4.07	KS	8.47	WI	5.53
41	WY	4.07	NV	8.37	MI	5.44
42	PA	3.82	MS	8.33	VA	5.15
43	NC	3.56	NC	7.96	IA	5.08
44	VA	3.51	VA	7.45	MA	4.90
45	MS	3.44	AR	7.44	UT	4.62
46	SC	3.41	WY	7.12	OR	4.47
47	UT	3.06	ND	5.76	WV	4.25
48	MA	2.98	IN	5.64	AZ	4.15
49	AR	2.97	AZ	5.46	AR	4.00
50	IN	2.46	SD	5.43	ND	3.30
51	ND	1.79	MA	4.70	IN	2.94

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

Calendar Year 2006 ■ Oregon Workers' Compensation Premium Rate Ranking

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

	Class 5190 Electrical Wiring		Class 5213 Concrete Constr. NOC		Class 5221 Concrete-Firs./Driveways	
1	AK	14.05	VT	29.32	RI	16.10
2	KY	10.59	NH	27.20	AK	14.62
3	FL	8.85	ME	26.20	NY	13.46
4	IL	8.67	IL	24.51	VT	12.68
5	MT	8.63	KY	24.49	MT	12.65
6	DE	8.45	MA	22.80	DE	12.39
7	NY	7.99	CT	22.48	OH	11.85
8	MD	7.97	FL	21.71	MN	11.63
9	SC	7.93	NY	20.54	DC	11.56
10	TX	7.70	WV	19.92	CT	11.29
11	CT	7.39	MT	18.21	IL	10.56
12	WY	7.12	AK	16.32	PA	10.44
13	NC	7.06	SD	16.19	FL	10.30
14	LA	6.88	MI	16.18	NH	10.26
15	PA	6.78	RI	15.68	WA	10.23
16	VT	6.62	DE	15.59	KY	9.91
17	OK	6.57	NE	15.59	LA	9.59
18	AL	6.50	PA	15.11	MA	9.38
19	MN	6.39	WI	14.29	NJ	9.26
20	OH	6.32	OH	13.31	WI	8.92
21	NH	6.00	LA	12.88	CA	8.63
22	RI	6.00	OK	12.75	MO	8.35
23	TN	5.97	NM	12.66	MD	8.31
24	CA	5.79	MD	12.60	HI	8.29
25	HI	5.77	MO	12.58	WV	7.92
26	ME	5.69	NJ	12.56	AL	7.65
27	MO	5.56	TX	11.97	MI	7.55
28	NE	5.39	TN	11.87	ME	7.50
29	ID	5.25	CO	11.67	TN	7.27
30	NV	5.22	MN	11.41	TX	7.27
31	DC	5.14	SC	11.37	NE	7.23
32	GA	4.98	IA	11.35	WY	7.12
33	WI	4.90	ID	10.64	OK	7.03
34	WV	4.89	NC	10.55	NM	6.94
35	NJ	4.71	OR	10.50	UT	6.86
36	NM	4.54	HI	10.45	OR	6.78
37	WA	4.53	DC	10.29	NV	6.75
38	CO	4.38	WA	10.11	SC	6.57
39	UT	4.38	VA	9.66	MS	6.41
40	VA	4.32	CA	9.26	CO	6.31
41	MA	4.27	MS	8.89	IA	6.29
42	IA	4.24	KS	8.59	ID	5.99
43	MS	4.13	AL	8.54	SD	5.86
44	AZ	4.05	AR	8.30	NC	5.84
45	MI	3.90	NV	8.11	KS	5.61
46	AR	3.79	GA	7.35	GA	5.51
47	KS	3.72	UT	7.13	AR	4.86
48	SD	3.61	WY	7.12	ND	4.71
49	OR	3.28	AZ	6.37	VA	4.46
50	IN	2.66	IN	5.08	IN	3.27
51	ND	2.26	ND	4.71	AZ	3.21

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 5403 Carpentry NOC		Class 5445 Wallboard Installation		Class 5474 Painting NOC	
1	MN	33.91	ME	26.86	AK	25.70
2	ME	30.63	MT	24.98	KY	24.54
3	LA	28.81	AK	22.71	AL	24.42
4	KY	25.18	NH	19.66	DE	20.75
5	MT	24.74	FL	16.59	LA	17.44
6	FL	24.57	CT	15.77	ME	16.69
7	AL	24.02	KY	15.13	FL	16.66
8	CT	23.82	WA	14.72	RI	16.52
9	RI	19.16	DE	14.36	CT	15.88
10	IL	18.65	VT	13.82	MN	14.64
11	NH	18.00	OR	13.06	PA	14.45
12	VT	17.81	AL	12.72	SC	13.86
13	TN	17.42	WI	11.96	OH	13.45
14	MS	17.33	RI	11.88	WI	13.39
15	AK	17.05	MS	11.73	NH	12.52
16	MA	16.83	PA	11.58	NY	12.44
17	SC	16.77	MN	11.55	NJ	11.84
18	MI	16.11	LA	11.51	VT	11.22
19	CA	15.91	NE	11.17	MI	11.03
20	WI	15.59	MD	10.94	MT	11.02
21	DE	15.52	HI	10.75	IL	10.74
22	HI	15.36	SC	10.29	MO	10.61
23	NY	14.81	GA	10.20	NE	10.02
24	SD	14.00	IL	9.96	HI	9.85
25	NJ	13.97	OK	9.54	NM	9.84
26	ID	13.47	CA	9.32	GA	9.62
27	OK	13.46	NY	9.23	OK	9.39
28	WA	13.45	NC	9.22	MS	9.20
29	TX	13.44	MA	9.09	TX	9.08
30	NM	13.36	TN	9.08	TN	9.02
31	PA	12.87	WV	8.96	WV	8.99
32	NE	12.80	MI	8.94	CA	8.95
33	GA	12.67	ID	8.74	ID	8.88
34	OR	12.15	OH	8.39	CO	8.70
35	MO	12.08	CO	8.28	DC	8.42
36	NC	11.96	MO	8.15	OR	8.38
37	MD	11.95	NM	8.10	VA	8.37
38	AZ	11.57	UT	7.72	NC	8.08
39	KS	11.20	NJ	7.17	MD	8.07
40	OH	11.11	WY	7.12	UT	7.98
41	CO	10.79	NV	6.89	IA	7.85
42	AR	10.74	IA	6.76	NV	7.64
43	DC	9.91	AR	6.70	AR	7.61
44	IA	9.43	KS	6.60	WA	7.57
45	NV	9.15	VA	6.55	SD	7.53
46	UT	9.02	DC	6.40	WY	7.12
47	WV	8.96	ND	6.37	MA	7.00
48	VA	8.72	AZ	5.27	KS	6.65
49	ND	7.87	SD	4.90	IN	5.54
50	IN	7.58	IN	4.34	AZ	4.99
51	WY	7.12	TX	N/A	ND	4.94

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 5506 Street/Road Paving		Class 5507 Street/Road Subsurface		Class 5538 Sheet Metal Work NOC	
1	AK	31.78	DE	16.07	KY	18.88
2	DE	23.44	MT	13.63	NV	18.25
3	MT	21.01	MN	12.88	TX	16.57
4	NY	17.67	VT	12.12	AL	16.47
5	DC	17.47	KY	11.44	NY	15.28
6	NM	15.79	CT	10.97	LA	15.08
7	IL	14.65	MD	10.94	FL	14.80
8	VT	14.64	LA	10.75	CT	14.54
9	CT	13.41	CO	10.06	MS	14.45
10	AL	13.25	TN	9.97	MT	13.74
11	FL	12.87	FL	9.93	IL	13.54
12	ME	12.84	RI	9.73	AK	13.36
13	PA	12.80	WI	9.71	DE	12.98
14	MN	12.66	SC	9.61	NH	12.38
15	NV	12.51	MS	9.56	VT	12.30
16	LA	11.72	NY	9.54	ME	12.03
17	HI	11.69	NJ	9.49	RI	11.49
18	MI	11.59	WA	9.34	TN	10.80
19	TX	10.97	AL	9.12	MN	10.77
20	KY	10.96	OR	8.92	OH	10.72
21	OK	10.81	PA	8.37	GA	10.54
22	RI	10.03	MI	8.25	MD	10.45
23	CA	9.89	MA	8.08	NC	10.33
24	WI	9.71	OK	8.07	CA	9.96
25	CO	9.70	GA	7.24	MO	9.90
26	NJ	9.37	ME	7.21	NE	9.78
27	NE	9.37	NH	7.20	OK	9.44
28	TN	9.34	WY	7.12	CO	9.43
29	MS	9.16	AR	7.05	SD	9.27
30	MO	9.13	NM	7.02	AR	9.26
31	MD	8.84	NE	6.87	SC	9.23
32	GA	8.82	NV	6.57	ID	9.11
33	NC	8.62	HI	6.51	HI	9.08
34	ID	8.62	NC	6.39	UT	9.04
35	OR	8.31	IL	6.30	MI	8.83
36	OH	8.28	AZ	6.04	PA	8.31
37	WA	8.04	DC	5.93	WA	7.75
38	NH	8.03	CA	5.63	NM	7.70
39	UT	8.01	OH	5.44	KS	7.60
40	WV	7.92	IA	5.27	IA	7.56
41	VA	7.71	VA	5.15	OR	7.38
42	KS	7.60	ID	4.62	WY	7.12
43	SD	7.52	SD	4.59	DC	7.02
44	MA	7.43	KS	4.32	WI	6.87
45	WY	7.12	ND	4.15	MA	6.86
46	IA	6.94	WV	3.03	AZ	6.83
47	SC	6.94	IN	2.31	VA	6.58
48	AZ	6.10	AK	N/A	NJ	6.25
49	AR	5.41	MO	N/A	WV	6.12
50	IN	4.98	TX	N/A	IN	4.60
51	ND	4.15	UT	N/A	ND	3.30

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N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 5551 Roofing-All Kinds		Class 5645 Carpentry-Det Dwellings		Class 6217 Excavation NOC	
1	MN	53.85	AL	38.45	MT	23.36
2	AL	49.40	FL	34.88	AK	21.21
3	AK	48.59	KY	28.76	NH	14.81
4	NH	48.39	LA	27.47	DE	12.43
5	MT	43.12	AK	24.91	RI	12.33
6	KY	41.48	TN	22.91	LA	12.18
7	LA	41.29	GA	20.79	KY	11.88
8	SC	36.34	SC	20.09	MN	11.47
9	NY	35.56	DE	19.93	VT	11.13
10	DE	35.38	OH	19.22	ME	11.10
11	NJ	35.27	MT	19.15	FL	11.04
12	FL	35.15	IL	18.62	OK	10.40
13	CT	34.53	ME	17.83	CT	10.36
14	VT	34.43	CT	17.17	NE	10.24
15	MA	34.37	NH	17.07	SC	10.05
16	WI	33.99	AR	16.88	NY	10.00
17	MI	33.57	VT	16.61	AL	9.80
18	ME	33.36	OR	16.08	WA	9.66
19	MD	32.02	OK	16.07	IL	9.56
20	ID	29.54	CA	15.91	HI	9.48
21	IL	28.60	WI	15.27	TN	9.46
22	PA	28.53	MN	15.18	SD	9.39
23	CA	28.05	NM	14.96	OH	9.35
24	OH	27.90	NC	14.90	NV	9.12
25	RI	27.35	CO	14.57	MI	9.12
26	MS	27.31	UT	14.03	DC	9.05
27	HI	25.34	NJ	13.97	NJ	8.92
28	MO	24.46	HI	13.85	MS	8.77
29	WA	23.48	NY	13.71	CO	8.76
30	OK	23.11	ID	13.70	TX	8.65
31	GA	22.63	MS	13.47	GA	8.63
32	NE	21.76	TX	13.44	PA	8.59
33	TN	21.27	RI	13.43	MD	8.28
34	NM	20.44	MO	13.04	WV	7.80
35	CO	20.25	NV	12.97	OR	7.61
36	UT	19.97	VA	12.66	NC	7.54
37	TX	19.68	MD	12.47	CA	7.39
38	NC	19.47	MI	12.23	UT	7.22
39	ND	18.33	WA	12.13	MO	7.13
40	OR	18.21	NE	11.57	WY	7.12
41	KS	17.36	KS	11.18	NM	7.03
42	IA	16.80	DC	10.64	WI	6.93
43	VA	16.32	AZ	9.76	ID	6.90
44	DC	15.98	MA	9.22	AR	6.53
45	AR	15.75	IA	8.83	MA	6.21
46	NV	15.35	WV	8.43	VA	5.85
47	SD	13.63	ND	7.87	IA	5.17
48	AZ	12.64	IN	7.23	KS	4.87
49	IN	11.82	WY	7.12	IN	4.64
50	WV	11.01	SD	6.87	ND	4.57
51	WY	7.12	PA	5.05	AZ	4.56

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 6325 Conduit Construc.		Class 7228 Trucking (Local)		Class 7229 Trucking (Long Dist.)	
1	MT	16.77	DC	53.14	DC	31.19
2	AL	15.96	ME	21.78	AK	20.04
3	DE	14.32	OH	20.91	MT	19.47
4	NC	13.49	AK	20.04	FL	17.78
5	FL	12.71	MT	19.47	ME	17.71
6	AK	12.16	FL	17.78	DE	17.32
7	OK	11.89	KY	17.58	MN	17.16
8	MN	11.69	DE	17.32	CT	17.11
9	CT	11.62	LA	16.65	AL	16.85
10	WI	11.41	TX	15.80	LA	16.65
11	LA	11.00	CA	15.46	TX	15.80
12	OH	10.95	VT	14.96	CA	15.46
13	NV	10.82	NY	14.64	VT	15.31
14	SC	10.62	HI	14.63	NY	14.64
15	PA	10.18	IL	14.45	OK	14.26
16	MO	9.79	OK	14.39	NH	14.02
17	MI	9.42	CT	14.27	KY	13.90
18	GA	9.35	NV	13.29	HI	13.34
19	VT	9.25	PA	13.28	PA	13.28
20	ME	9.09	NH	13.24	NJ	12.73
21	NM	9.06	NJ	12.73	NV	12.72
22	NY	9.05	MN	12.69	SC	12.67
23	KY	8.86	MO	12.25	RI	12.47
24	TN	8.82	WA	11.92	CO	12.43
25	IL	8.72	WI	11.91	UT	12.10
26	OR	8.61	NC	11.90	WA	11.87
27	UT	8.41	AL	11.79	MO	11.57
28	RI	8.20	CO	11.62	IL	11.56
29	WA	7.87	OR	11.17	NC	11.44
30	DC	7.73	RI	10.74	NE	11.32
31	CA	7.68	AR	10.64	OR	11.17
32	WY	7.12	MD	10.64	NM	10.92
33	NH	7.12	SC	10.31	MD	10.64
34	MS	6.95	MI	10.22	WI	10.62
35	MD	6.85	ID	9.89	ID	9.89
36	NE	6.75	NM	9.69	TN	9.48
37	NJ	6.70	TN	9.48	GA	9.23
38	ID	6.59	MS	9.23	AR	9.07
39	SD	6.41	UT	8.96	MS	8.97
40	WV	6.35	WV	8.96	WV	8.96
41	HI	6.29	VA	8.82	IA	8.69
42	IA	5.55	AZ	8.74	MA	8.58
43	CO	5.39	KS	8.73	KS	8.56
44	AR	5.38	MA	8.58	VA	8.44
45	KS	5.29	GA	8.50	OH	7.88
46	VA	5.26	NE	7.82	SD	7.73
47	IN	4.87	IA	7.64	WY	7.64
48	AZ	4.14	WY	7.64	AZ	7.16
49	MA	3.54	SD	5.79	MI	7.10
50	ND	2.26	IN	5.48	IN	6.41
51	TX	N/A	ND	5.19	ND	5.19

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 7380 Chauffeurs NOC		Class 7600 Phone/Telegraph Emps.		Class 7720 Police Officers	
1	NY	12.79	ME	6.52	AZ	17.59
2	AL	11.54	NY	6.25	CA	10.63
3	ME	11.09	AL	5.94	DE	10.44
4	AK	10.64	CA	5.81	NV	8.89
5	NJ	10.37	LA	5.51	OK	6.40
6	FL	10.18	KY	5.45	NM	6.38
7	RI	9.97	TN	5.36	KY	6.00
8	KY	9.84	VT	5.30	VT	5.86
9	CT	9.42	MS	5.03	NH	5.82
10	MT	9.37	NE	4.89	MT	5.77
11	IL	9.31	AK	4.74	PA	5.74
12	TX	9.22	TX	4.64	NE	5.32
13	VT	9.07	FL	4.55	LA	5.18
14	LA	8.77	NV	4.49	OR	5.15
15	OH	8.65	HI	4.45	FL	5.08
16	HI	7.81	IL	4.43	TX	5.07
17	OK	7.48	MN	4.31	NJ	4.93
18	MN	7.48	MO	4.22	MO	4.87
19	MA	7.44	SC	4.16	AL	4.83
20	NM	7.42	MI	4.11	SC	4.74
21	TN	7.24	NM	4.03	MS	4.72
22	CO	7.12	NJ	3.99	CT	4.66
23	WA	7.04	AR	3.95	AK	4.63
24	NE	7.02	NC	3.88	CO	4.55
25	MO	6.70	CT	3.76	OH	4.51
26	NC	6.68	MD	3.73	TN	4.31
27	MI	6.60	DE	3.44	HI	4.28
28	NH	6.55	UT	3.41	RI	4.27
29	SC	6.35	DC	3.39	AR	4.10
30	WI	6.33	OK	3.34	ID	3.82
31	UT	5.99	WI	3.30	MN	3.56
32	WV	5.83	RI	3.27	ME	3.47
33	WY	5.73	MT	3.22	WA	3.35
34	MS	5.70	CO	3.19	NC	3.28
35	MD	5.52	MA	3.17	MD	3.18
36	GA	5.43	OR	3.14	IL	3.16
37	DC	5.29	PA	3.04	MI	3.15
38	ID	5.21	WV	3.04	WI	3.09
39	OR	5.15	GA	2.88	WV	3.03
40	AR	5.10	ID	2.80	UT	3.02
41	IA	4.80	NH	2.65	KS	2.99
42	VA	4.65	OH	2.53	SD	2.94
43	KS	4.34	SD	2.44	GA	2.93
44	SD	3.86	IA	2.27	NY	2.89
45	IN	3.54	VA	2.26	IA	2.57
46	ND	2.22	KS	1.87	IN	2.43
47	AZ	N/A	AZ	1.83	WY	2.33
48	CA	N/A	WA	1.81	VA	2.29
49	DE	N/A	IN	1.28	DC	2.18
50	NV	N/A	WY	1.07	MA	2.07
51	PA	N/A	ND	0.80	ND	1.99

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 8017 Store: Retail NOC		Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc. Retail	
1	CA	5.53	VT	10.32	CA	9.63
2	DE	4.94	CA	9.63	DE	7.98
3	TX	4.79	AK	8.82	AK	7.23
4	AK	4.30	PA	7.99	DC	6.40
5	MT	3.51	TX	7.88	NY	6.14
6	OH	3.33	ME	7.47	MT	5.48
7	PA	3.28	DE	7.33	NJ	5.47
8	HI	3.14	MN	7.19	TX	5.12
9	NH	3.02	HI	7.03	OH	4.94
10	NM	2.95	NH	6.50	MD	4.71
11	AL	2.85	FL	6.40	OK	4.71
12	FL	2.83	NY	6.33	CO	4.56
13	OK	2.79	MT	6.33	RI	4.53
14	NY	2.78	RI	6.08	VT	4.31
15	WY	2.64	LA	5.79	PA	4.31
16	SC	2.64	OK	5.76	WY	4.28
17	NJ	2.63	NJ	5.31	LA	4.22
18	MS	2.63	IL	5.27	FL	4.03
19	KY	2.61	KY	5.12	AL	3.81
20	LA	2.61	CT	4.93	MN	3.79
21	CT	2.59	CO	4.89	CT	3.79
22	IL	2.52	OH	4.83	IL	3.68
23	WV	2.52	NM	4.80	GA	3.62
24	RI	2.44	DC	4.64	WA	3.59
25	VT	2.40	KS	4.63	ID	3.54
26	CO	2.36	MO	4.57	MS	3.49
27	ID	2.32	NE	4.55	KY	3.42
28	GA	2.30	AL	4.50	HI	3.40
29	ME	2.27	MA	4.49	NV	3.31
30	MO	2.21	MD	4.44	NM	3.26
31	NC	2.19	WI	4.31	TN	3.14
32	MD	2.08	MI	4.27	SC	3.13
33	UT	2.08	ID	4.22	KS	3.09
34	KS	2.02	MS	4.06	WV	3.03
35	NV	2.01	NV	3.97	NC	2.97
36	TN	1.96	TN	3.96	ME	2.96
37	NE	1.89	GA	3.86	MO	2.95
38	AR	1.87	AR	3.79	VA	2.82
39	WI	1.85	UT	3.70	AZ	2.78
40	MN	1.81	SC	3.50	WI	2.67
41	MI	1.77	WY	3.45	OR	2.65
42	WA	1.73	AZ	3.41	UT	2.64
43	IA	1.65	NC	3.32	NH	2.64
44	AZ	1.59	WA	3.31	NE	2.62
45	OR	1.58	SD	3.28	MI	2.62
46	MA	1.55	OR	3.17	MA	2.53
47	DC	1.47	IA	3.13	AR	2.05
48	VA	1.37	WV	2.95	IA	2.01
49	SD	1.34	IN	2.38	SD	1.78
50	IN	1.24	VA	2.31	IN	1.71
51	ND	0.99	ND	1.74	ND	0.99

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 8232 Lumberyard: Other Emp.		Class 8380 Auto Service/Repair		Class 8742 Salespersons-Outside	
1	MT	13.44	AK	9.58	DE	1.53
2	AK	13.34	CA	8.96	AK	1.28
3	CA	12.87	KY	7.26	AL	1.23
4	DE	12.80	DE	7.14	CA	1.15
5	NY	11.32	ME	6.99	VT	1.14
6	DC	10.19	NY	6.86	LA	1.11
7	HI	9.48	OK	6.69	HI	1.10
8	PA	9.44	AL	6.48	MS	1.05
9	NJ	9.15	DC	6.04	WY	1.04
10	MO	8.90	VT	5.95	PA	1.01
11	AL	8.75	MN	5.87	FL	1.00
12	KY	8.55	OH	5.79	MT	0.99
13	TX	8.44	MT	5.75	KY	0.98
14	OK	8.40	NH	5.68	MN	0.97
15	FL	8.24	SC	5.68	OK	0.95
16	RI	7.99	FL	5.66	SC	0.88
17	VT	7.98	NJ	5.61	MO	0.85
18	OH	7.83	CT	5.57	NM	0.80
19	CT	7.67	PA	5.51	NC	0.80
20	LA	7.59	IL	5.10	TX	0.79
21	OR	7.27	NV	4.97	TN	0.79
22	IL	7.17	WV	4.92	NV	0.78
23	NV	6.96	TX	4.91	SD	0.77
24	SC	6.96	MI	4.89	NE	0.72
25	MN	6.88	WA	4.75	ME	0.71
26	TN	6.86	HI	4.72	CT	0.69
27	WI	6.55	WI	4.71	ID	0.69
28	AR	6.27	TN	4.51	IA	0.69
29	MA	6.06	GA	4.31	NY	0.68
30	NE	6.01	ID	4.24	CO	0.66
31	ME	6.01	NC	4.22	OH	0.65
32	MD	5.84	MS	4.08	WV	0.64
33	GA	5.81	CO	4.01	UT	0.61
34	MI	5.69	MO	3.96	WI	0.61
35	NM	5.61	AR	3.84	NH	0.60
36	CO	5.56	OR	3.82	IL	0.60
37	KS	5.25	NM	3.75	AR	0.59
38	NH	5.20	NE	3.70	MI	0.57
39	MS	5.17	IA	3.65	NJ	0.56
40	SD	4.95	UT	3.60	RI	0.53
41	ID	4.84	KS	3.58	GA	0.51
42	NC	4.83	MD	3.26	MD	0.49
43	UT	4.71	WY	3.13	KS	0.49
44	IA	4.43	MA	3.12	AZ	0.44
45	WA	4.18	SD	3.05	VA	0.39
46	WV	4.02	VA	2.79	IN	0.37
47	AZ	3.64	IN	2.37	OR	0.36
48	VA	3.57	AZ	2.35	ND	0.34
49	IN	3.51	ND	1.86	MA	0.30
50	WY	3.45	LA	1.82	WA	0.30
51	ND	2.27	RI	N/A	DC	0.22

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 8810 Clerical Office Employees		Class 8824 Retirement Health Care		Class 8832 Physician and Clerical	
1	AK	1.32	AK	17.06	CA	2.55
2	CA	1.08	CA	12.95	AK	1.98
3	DE	0.89	WY	8.71	WY	1.10
4	MT	0.74	MT	8.44	DE	1.01
5	WV	0.69	TX	8.41	MT	0.95
6	AL	0.68	VT	8.37	HI	0.92
7	HI	0.67	FL	7.98	ME	0.89
8	OK	0.67	ME	7.80	FL	0.87
9	ME	0.66	OH	7.57	CT	0.81
10	WY	0.61	AL	7.28	OK	0.78
11	FL	0.58	CO	6.74	NY	0.75
12	NM	0.52	RI	6.64	TX	0.75
13	LA	0.51	NH	6.43	CO	0.75
14	VT	0.51	ID	6.41	OH	0.74
15	PA	0.50	OK	6.29	KY	0.74
16	MS	0.49	NY	5.98	RI	0.74
17	TX	0.46	NM	5.83	NM	0.74
18	ID	0.45	LA	5.11	AL	0.71
19	KY	0.45	MI	5.10	MN	0.70
20	NV	0.44	WA	5.02	PA	0.68
21	SC	0.44	KY	4.97	LA	0.68
22	TN	0.44	NJ	4.91	VT	0.68
23	NY	0.43	HI	4.86	WA	0.61
24	NH	0.43	SC	4.74	MO	0.59
25	MO	0.42	PA	4.70	NV	0.58
26	OH	0.42	GA	4.69	MS	0.56
27	RI	0.40	TN	4.58	NH	0.55
28	NE	0.40	WI	4.48	TN	0.54
29	CO	0.38	KS	4.47	NE	0.51
30	CT	0.36	NV	4.43	SC	0.49
31	KS	0.35	CT	4.40	MI	0.49
32	NC	0.35	OR	4.40	OR	0.49
33	MN	0.35	NE	4.33	NJ	0.49
34	SD	0.35	IL	4.30	IL	0.48
35	IL	0.34	UT	4.27	NC	0.48
36	IA	0.32	DE	4.26	DC	0.47
37	DC	0.31	MS	4.09	ID	0.46
38	MD	0.31	DC	4.08	ND	0.46
39	UT	0.30	MO	4.05	WV	0.46
40	MI	0.29	WV	4.01	KS	0.43
41	WI	0.29	MN	3.98	AZ	0.41
42	NJ	0.29	NC	3.90	MD	0.41
43	AR	0.28	AR	3.72	MA	0.41
44	GA	0.28	IA	3.58	GA	0.38
45	AZ	0.26	MD	3.54	IA	0.35
46	IN	0.24	VA	2.97	SD	0.35
47	ND	0.23	IN	2.85	WI	0.33
48	OR	0.22	AZ	2.66	AR	0.33
49	WA	0.20	ND	2.51	VA	0.31
50	VA	0.17	SD	2.38	UT	0.28
51	MA	0.16	MA	N/A	IN	0.21

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 8833 Hospital: Professional		Class 8868 College:Profess./Clerical		Class 9014 Bldgs.-Oper. by Contract	
1	WA	6.18	CA	2.64	CA	15.40
2	OK	4.56	WY	2.62	VT	9.82
3	CA	4.14	AK	1.89	DE	9.08
4	AK	3.74	NJ	1.11	AK	8.94
5	MT	2.92	TX	1.09	ME	8.83
6	ME	2.72	DE	1.05	NY	8.27
7	KY	2.68	NY	0.99	PA	8.19
8	AL	2.60	PA	0.96	HI	7.94
9	WY	2.55	MT	0.84	FL	7.76
10	DE	2.54	NV	0.83	OK	7.04
11	VT	2.52	SC	0.81	MT	6.90
12	FL	2.31	OH	0.80	TX	6.89
13	MI	2.22	CO	0.79	OH	6.61
14	RI	2.21	MN	0.78	LA	6.52
15	NV	2.19	FL	0.77	WY	5.73
16	ID	2.14	WV	0.75	CT	5.62
17	MN	2.12	VT	0.75	WA	5.57
18	LA	2.11	AL	0.74	KY	5.54
19	PA	2.00	HI	0.73	RI	5.42
20	NY	1.97	CT	0.73	MN	5.40
21	NH	1.97	WA	0.67	WI	5.30
22	TX	1.96	MA	0.67	NJ	5.11
23	TN	1.94	MO	0.66	SC	5.04
24	WV	1.88	NM	0.65	NH	5.00
25	HI	1.84	NH	0.64	AL	4.97
26	NC	1.79	TN	0.64	MO	4.87
27	MO	1.77	DC	0.64	CO	4.86
28	SC	1.76	OK	0.64	NM	4.71
29	NE	1.69	NC	0.63	NV	4.61
30	NM	1.69	LA	0.61	IL	4.57
31	MA	1.63	IL	0.60	MS	4.55
32	CO	1.62	ID	0.57	TN	4.45
33	OH	1.62	AR	0.57	GA	4.39
34	DC	1.59	GA	0.57	NE	4.33
35	UT	1.52	SD	0.56	WV	4.30
36	OR	1.51	ME	0.56	MI	4.12
37	GA	1.49	KY	0.55	ID	4.09
38	IA	1.48	MS	0.55	IA	3.96
39	AR	1.46	NE	0.54	NC	3.86
40	AZ	1.39	KS	0.52	DC	3.58
41	CT	1.36	RI	0.51	OR	3.53
42	NJ	1.34	AZ	0.46	ND	3.50
43	IL	1.33	IA	0.46	UT	3.48
44	KS	1.29	MD	0.46	KS	3.46
45	MS	1.24	OR	0.44	AR	3.33
46	WI	1.20	MI	0.42	MD	3.31
47	SD	1.19	VA	0.42	SD	2.95
48	VA	1.06	WI	0.39	MA	2.77
49	ND	1.04	UT	0.33	IN	2.68
50	MD	0.88	ND	0.28	AZ	2.59
51	IN	0.67	IN	0.27	VA	2.46

Note: The rates listed for each state are calculated manual rates and may include loss cost multipliers and assessments. Where states appear to have the same rate for a class, the ranking may be done based on the values prior to rounding to two decimal places. If the states have exactly the same calculated manual rate, they are ranked alphabetically.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 9015 Bldgs-Oper. by Owner		Class 9052 Hotel: Other Emp.		Class 9058 Hotel: Restaurant Emp.	
1	MT	13.38	CA	11.99	DE	7.04
2	AK	12.89	AK	8.52	CA	6.15
3	CA	9.72	TX	6.87	AK	5.64
4	DE	9.17	NY	6.43	WY	5.05
5	PA	8.26	MT	6.31	OH	4.91
6	OK	7.82	OH	6.06	OK	4.70
7	FL	7.70	DE	6.03	TX	4.29
8	OH	7.63	WA	5.65	LA	4.22
9	VT	7.46	OK	5.64	FL	4.16
10	NH	6.69	FL	5.46	PA	4.09
11	LA	6.65	PA	5.43	WV	4.01
12	AL	6.62	KY	5.16	NY	3.87
13	HI	6.21	WY	5.05	MT	3.82
14	MS	6.20	VT	4.88	MN	3.67
15	RI	6.18	HI	4.48	MS	3.64
16	KY	6.07	AL	4.41	AL	3.62
17	SC	5.73	ID	4.40	NJ	3.54
18	TX	5.63	CT	4.26	ID	3.30
19	ID	5.58	NH	4.22	RI	3.24
20	CT	5.54	NJ	4.19	CT	3.11
21	NJ	5.53	WV	4.01	HI	3.01
22	ME	5.44	CO	4.00	SC	3.00
23	MN	5.40	ME	4.00	WA	3.00
24	TN	5.37	RI	3.93	CO	2.98
25	CO	5.18	LA	3.80	KY	2.91
26	NV	5.17	IL	3.71	VT	2.73
27	MI	5.06	MN	3.67	NM	2.72
28	NM	5.03	MO	3.66	NH	2.61
29	MO	4.99	MI	3.57	TN	2.60
30	WI	4.83	NM	3.55	ME	2.60
31	WA	4.76	SC	3.44	MO	2.56
32	KS	4.72	DC	3.23	MI	2.36
33	NE	4.62	OR	3.18	IL	2.20
34	WV	4.30	MS	2.96	NE	2.20
35	NY	4.27	NE	2.92	NV	2.18
36	WY	4.22	KS	2.90	WI	2.15
37	IL	4.14	NC	2.87	GA	2.07
38	UT	4.06	TN	2.79	MA	2.05
39	AR	3.95	NV	2.72	SD	2.03
40	MD	3.83	GA	2.68	OR	2.02
41	GA	3.73	UT	2.66	AZ	2.02
42	OR	3.57	SD	2.56	AR	2.00
43	NC	3.50	AZ	2.55	MD	1.93
44	ND	3.50	WI	2.48	KS	1.92
45	SD	3.42	ND	2.47	IN	1.90
46	MA	3.33	IA	2.44	IA	1.90
47	AZ	3.31	AR	2.41	VA	1.74
48	DC	3.27	MD	2.39	UT	1.66
49	IA	3.01	MA	2.05	ND	1.53
50	IN	2.93	VA	1.99	DC	1.52
51	VA	2.62	IN	1.83	NC	1.41

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 9082 Restaurant NOC		Class 9083 Restaurant: Fast Food		Class 9084 Bar, Nightclub, Tavern	
1	AK	6.44	AK	6.44	AK	6.44
2	DE	6.28	CA	6.15	CA	6.15
3	CA	6.15	DE	6.09	FL	4.96
4	FL	5.12	TX	4.52	OK	4.83
5	WY	5.05	NY	4.13	TX	4.52
6	TX	4.52	OK	4.03	DE	4.42
7	NY	4.13	OH	4.01	MT	4.19
8	OK	4.12	FL	3.82	NY	4.13
9	AL	4.01	AL	3.74	KY	4.04
10	OH	3.97	WY	3.73	OH	3.85
11	HI	3.70	VT	3.71	WY	3.73
12	MT	3.69	RI	3.66	NJ	3.54
13	NJ	3.54	NJ	3.54	ID	3.48
14	PA	3.49	LA	3.50	SC	3.28
15	LA	3.37	MT	3.38	CO	3.28
16	VT	3.23	WV	3.15	AL	3.26
17	WV	3.15	SC	3.11	WV	3.15
18	RI	3.15	PA	3.00	TN	3.11
19	NH	3.12	HI	2.96	VT	3.11
20	MS	3.04	ME	2.93	LA	2.99
21	SC	2.93	DC	2.84	ME	2.99
22	MO	2.87	TN	2.70	MN	2.97
23	TN	2.83	MO	2.58	MO	2.91
24	KY	2.80	CO	2.57	PA	2.91
25	NM	2.77	WA	2.57	UT	2.85
26	ID	2.70	NH	2.47	RI	2.79
27	IL	2.70	NC	2.43	GA	2.76
28	CT	2.68	GA	2.42	NV	2.72
29	CO	2.64	KY	2.39	NM	2.67
30	SD	2.59	MN	2.39	NC	2.66
31	WA	2.55	MS	2.39	AR	2.65
32	GA	2.44	MI	2.36	HI	2.57
33	NE	2.37	IL	2.33	WA	2.55
34	MI	2.36	NE	2.33	CT	2.53
35	ME	2.34	NM	2.32	MS	2.51
36	MD	2.32	CT	2.29	KS	2.47
37	KS	2.27	MD	2.19	NH	2.47
38	NC	2.24	ID	2.19	IL	2.45
39	AR	2.23	IA	2.07	MI	2.36
40	MN	2.20	OR	2.02	AZ	2.24
41	DC	2.18	NV	2.01	OR	2.02
42	NV	2.07	KS	1.96	NE	2.00
43	WI	2.05	AR	1.85	DC	1.87
44	OR	2.02	WI	1.83	WI	1.82
45	AZ	1.99	UT	1.81	MD	1.73
46	UT	1.99	MA	1.67	MA	1.67
47	IA	1.91	IN	1.60	IA	1.64
48	MA	1.67	ND	1.53	VA	1.62
49	IN	1.67	VA	1.45	SD	1.61
50	VA	1.65	SD	1.39	ND	1.53
51	ND	1.53	AZ	1.29	IN	1.31

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)

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

	Class 9101 College: Other Emp.		Class 9102 Park NOC		Class 9403 Garbage Collection	
1	TX	8.10	DE	10.49	HI	22.98
2	NJ	8.03	MS	9.07	NY	20.06
3	VT	7.90	KY	8.12	DE	18.84
4	AK	7.46	CA	8.11	MT	18.17
5	CA	7.24	MT	8.10	AK	17.45
6	NY	7.10	WY	7.91	FL	17.22
7	CO	6.71	AK	7.64	ME	17.08
8	MT	6.66	HI	7.28	CA	16.20
9	KY	6.60	OK	7.15	CT	16.07
10	LA	6.05	FL	6.76	TX	15.33
11	OK	5.96	CT	6.61	VT	14.73
12	ME	5.90	AL	6.39	LA	14.62
13	FL	5.85	MO	6.37	MO	14.31
14	MS	5.66	LA	6.04	PA	13.98
15	NH	5.59	TX	6.04	RI	13.98
16	CT	5.46	NE	5.92	NH	13.87
17	IL	5.36	NM	5.86	OK	13.57
18	ID	5.19	RI	5.81	NV	13.51
19	KS	5.07	OH	5.73	NJ	12.73
20	MO	5.04	VT	5.45	DC	12.70
21	RI	4.91	ID	5.16	UT	12.40
22	WI	4.86	TN	5.04	AL	12.39
23	NE	4.84	AR	4.96	NE	12.36
24	IA	4.80	OR	4.85	MS	12.31
25	MN	4.70	WA	4.69	SC	12.27
26	OR	4.45	WV	4.59	IL	11.35
27	DC	4.34	NJ	4.42	KY	11.30
28	AL	4.22	NY	4.31	ID	11.26
29	GA	4.20	NV	4.28	AR	10.74
30	NM	4.13	MI	4.26	WA	10.61
31	AZ	4.08	NH	4.25	OH	10.40
32	TN	3.97	GA	4.23	MD	10.13
33	MI	3.96	ME	4.22	SD	9.83
34	SD	3.68	SD	4.00	NC	9.69
35	SC	3.68	SC	3.95	WI	9.63
36	HI	3.60	CO	3.90	MN	9.40
37	NC	3.48	MN	3.85	NM	9.40
38	AR	3.41	IA	3.76	MA	8.87
39	UT	3.41	IL	3.72	MI	8.56
40	MA	3.02	PA	3.72	GA	8.56
41	IN	2.89	UT	3.66	TN	8.53
42	OH	2.85	DC	3.58	IA	8.52
43	NV	2.68	VA	3.13	CO	8.43
44	WY	2.62	NC	3.12	AZ	8.36
45	VA	2.62	KS	3.11	OR	8.36
46	MD	2.60	MD	3.08	WV	8.04
47	WV	1.88	AZ	2.78	KS	7.89
48	WA	1.14	WI	2.77	VA	6.90
49	DE	1.05	IN	2.67	IN	5.86
50	PA	0.96	MA	2.64	ND	4.40
51	ND	0.28	ND	1.56	WY	1.43

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.

N/A = Not Applicable.

Source: Research and Analysis Section, Information Management Division, Oregon Department of Consumer and Business Services (9/06)



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