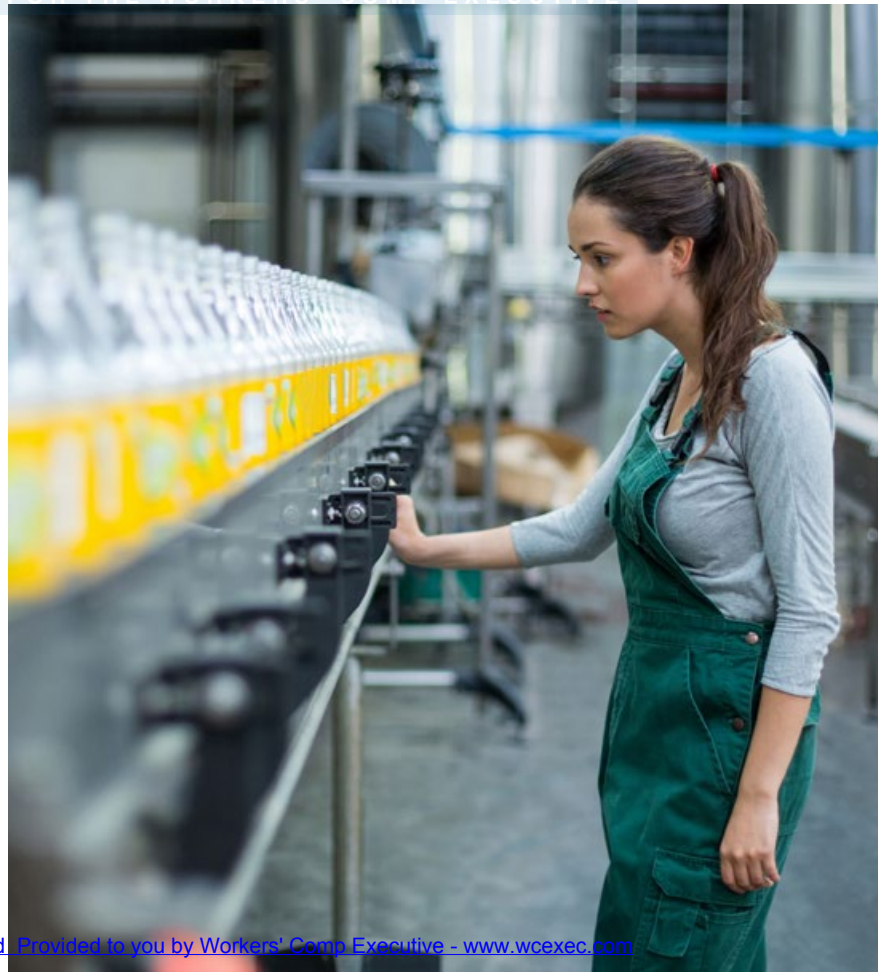
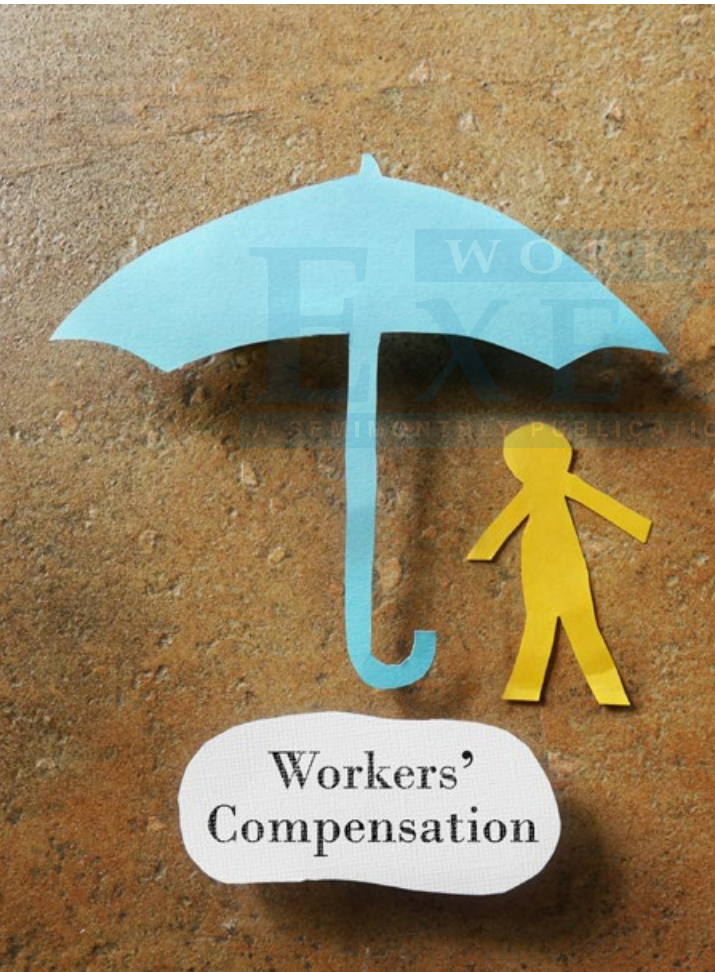


Oregon Workers' Compensation Premium Rate Ranking Calendar Year 2022

October 2022

Donald Gallogly
Amelia Vargas



Dedicated to CONSUMER and WORKER PROTECTION



Table of contents

Highlights.....	1
Introduction	2
Methodology	2
Findings	5
Comparing states' rate trends.....	8
Notes about using the rankings.....	8

Figures

1. Premium rates on the decline	3
2. Oregon's rate ranking among 51 jurisdictions, 1986-2022.....	5
3. Workers' compensation national median index rate, 1986-2022	5
4. Workers' compensation national median rate and BLS survey employer costs, 1996-2022.....	7
5. Oregon premium index rate relative to national median value, 1986-2022.....	7
6. Range of Index Values and Median, 1988-2022.....	8

Tables

1. Load factors used for competitive jurisdictions	4
2. Workers' compensation premium rate ranking	6

Appendices

1. Occupational classes used for 2022 premium rate ranking.....	12
2. Jurisdictions by workers' compensation rating organization.....	13
3. 2021 assigned risk pool size, by state, for coverages in pools managed by NCCI	14
4. Workers' compensation premium rate ranking by class	15



Highlights

Oregon workers' compensation premium rates¹ are ranked the 10th lowest in the nation, down four places from the previous study in 2020. Oregon fell in the ranking despite having a lower premium index rate, because rates in other states dropped more.

The national median index rate is \$1.27 per \$100 of payroll. This is its lowest value since the inception of the study in 1986, after peaking in 1994.

Oregon's index rate is \$0.93 per \$100 of payroll, down from \$1.00 in 2020. This is 73 percent of the national median, its second-lowest recorded level. It was 149 percent of the national median at its highest in 1990.

Since the first study, the range of index rates has narrowed considerably to \$1.86 per \$100 of payroll, from a high of \$2.44 per \$100 of payroll in New Jersey to a low of \$0.58 per \$100 of payroll in North Dakota. However, the number of states within 10 percent of the study median dropped from 21 in 2016, to 14 in 2020 and 2022.

WORKERS' COMPENSATION
EXECUTIVE
SEMIMONTHLY PUBLICATION FOR THE WORKERS' COMP EXECUTIVE



¹Comparable workers' compensation premium rates across the nation are based on a methodology first established in the 1986 study to account for the differences in the mix of industries and markets.

Oregon Workers' Compensation Premium Rate Ranking

Jan. 1, 2022

Introduction

Beginning in 1986, the State of Oregon has analyzed workers' compensation premium rates in all U.S. states and the District of Columbia using a methodology that controls for interjurisdictional differences in industry compositions. The study compares premium rates for the same set of industry classes across all jurisdictions, after weighting by the industry payroll in Oregon, to determine a normalized premium index rate that reflects the differences in premiums. The index rates are not, strictly speaking, the premium rates paid by employers in that jurisdiction; instead, they represent the degree to which the premium rates differ from one another within the group. This edition of the study analyzes premium rates effective through Jan. 1, 2022.

There are many reasons why premium rates vary among jurisdictions: Insurers' administrative costs are constrained by regional market forces; taxes and assessments are imposed at different rates and use different bases; and accidents and illnesses occur at varying rates as natural and random processes. This study attempts to measure the degree of this variation with a consistent and objective statistic: the premium index rate.

Methodology

The 440 active National Council on Compensation Insurance (NCCI) industry class codes in Oregon were ranked on the basis of their share of losses — that is, benefits paid for injuries sustained by workers in that industry. As in prior studies, the top 50 of these served as the industry mix for this year's study.

The top 50 Oregon classes include one NCCI code, 9079 – Restaurant NOC, that is not generally used by other states. To provide the most representative set of classes, code 9079 has been replaced with the codes 9058, 9082, 9083, and 9084. Therefore, the study uses 53 NCCI class codes that comprise 70 percent of 2016 to 2018 Oregon payroll and 63 percent of 2016 to 2018 Oregon losses, as reported by NCCI on a policy-year

basis. [Appendix 1](#) lists the industry classes, payroll, and loss information used in this study.

Not all jurisdictions use the NCCI industry classification system. In these cases, analogous classes were selected from within those systems to enable comparisons to the states served by NCCI.

Pure premium is the amount necessary to pay benefits for claims, excluding any other costs incurred by the insurer. The ratemaking organization for each jurisdiction develops pure premium rates for each industry class based on aggregate loss information submitted by insurers. NCCI is the ratemaking organization for 35 states and the District of Columbia, and provides advisory ratemaking services to Indiana and North Carolina ([see Appendix 2](#)). This study compares the manual rates (i.e., rates for expected claim costs plus factors for insurer administrative expenses and profits).

Some jurisdictions provide pure premium rates by industry class. These are multiplied by expense load factors, also called loss cost multipliers, to account for the insurer's expenses, taxes, and profits to create a manual rate. Typically, expense load factors are reported by insurers to their regulatory jurisdictions. For Oregon, the average expense load factor for each of the top 30 private insurers and the SAIF Corporation was 1.453. This figure represents a 4.0 percent increase from 2020. [Table 1](#) shows expense load factors by state. Between 2020 and 2022, 12 jurisdictions reported load factor increases, and 21 reported decreases.

In jurisdictions with competitive rating laws, each carrier determines its own load factor. Pure premium, increased by the expense load factor, equals the manual rate. These rates are generally expressed in terms of dollars per \$100 of payroll. However, other factors, such as premium discounts for quantity purchases, experience modification factors, premium reductions on policies carrying deductible features, retrospective rating plans, and dividends all affect the rate an employer pays. Because comparable data across states do not exist, not all of these factors can be accounted for in this study.

Jurisdictions differ substantially in how they set and apply their manual rates. Monopolistic jurisdictions have a single, state-operated workers' compensation insurance system and set their own manual rates. (See [Appendix 2](#).) Jurisdictions that allow private insurers to compete for business either contract NCCI to prepare their manual rates or use their own rating bureau. On top of the variation in rating organizations, many jurisdictions allow insurers to set their own expense load factors.

Pure premium rates in effect on Jan 1, 2022, for each of the 53 industry classes were obtained from the NCCI *All States Basic Manual for Workers' Compensation and Employers' Liability Insurance* or from the jurisdictions themselves. Manual rates were calculated by applying the premium-weighted loss cost multipliers and other necessary adjustments. If a jurisdiction did not have rates for all 53 study classes, its average rate was adjusted by the ratio of Oregon's average rate for the 53 classes to Oregon's average rate for the limited classification set. Manual rates were multiplied by Oregon payroll to find the payroll weighted class premium. The ratio of the sum of payroll-weighted class premium to Oregon payroll by class, divided by \$100, equals the index rate used for ranking, expressed in terms of dollars per \$100 of payroll.

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, contracting class premium adjustment average-discount offset provided by NCCI or the state itself.

A residual market adjustment was made by subtracting the jurisdiction's voluntary-market expense load factor from its residual market derived rate factor, provided by NCCI for 29 jurisdictions (see [Appendix 3](#)). For jurisdictions that do not employ a residual market 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 residual market share (countrywide, provided by NCCI) was used. This residual market adjustment was multiplied by the state's index rate to calculate the final index rate.

Twenty states have contracting class premium

Figure 1. Premium rates on the decline
Index rates, 1994-2022

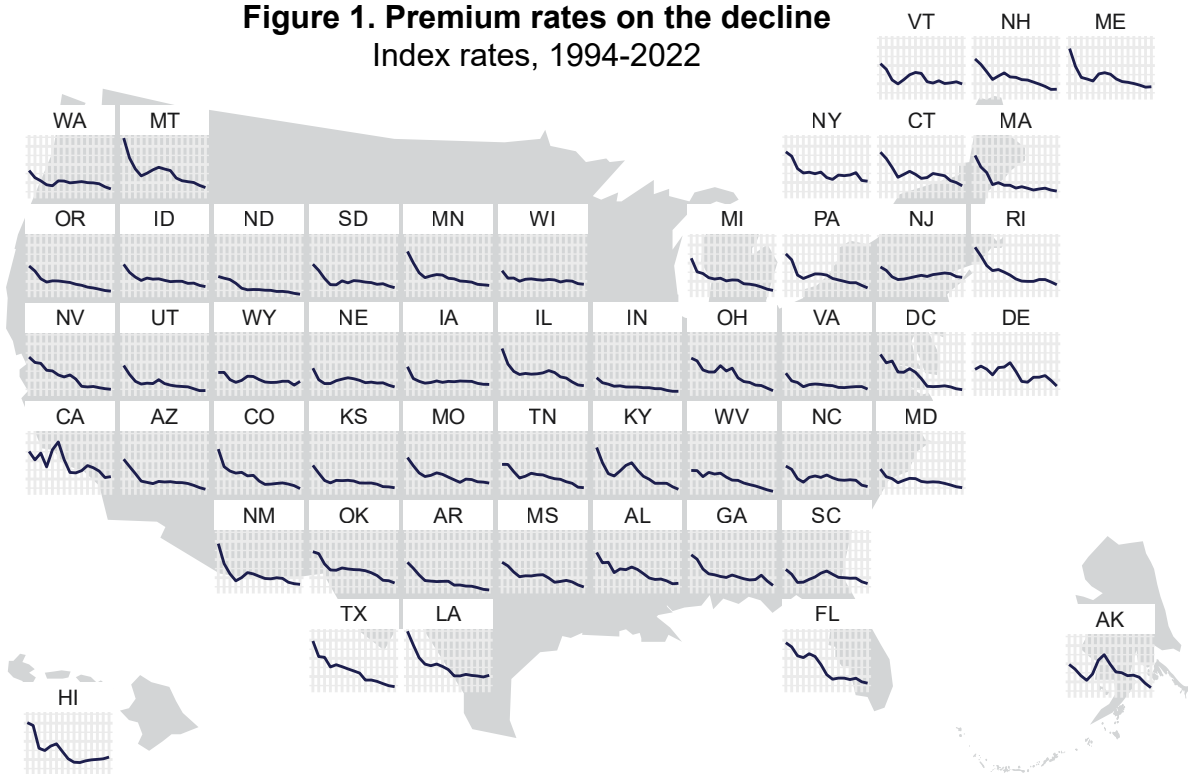


Table 1. Load factors used for competitive jurisdictions

State	2020 Load Factor	2022 Load Factor	% change 2020-2022
Alabama	44.4%	44.9%	0.38%
Alaska	57.6%	62.4%	3.03%
Arizona	Average manual rates used	Average manual rates used	NA
Arkansas	41.0%	43.3%	1.68%
California	Average manual rates used	Average manual rates used	NA
Colorado	46.7%	32.1%	-9.97%
Connecticut	47.2%	43.6%	-2.45%
Delaware	40.4%	36.6%	-2.68%
District of Columbia	41.1%	49.2%	5.73%
Georgia	40.0%	64.2%	17.26%
Hawaii	68.0%	72.2%	2.51%
Illinois	NCCI advisory rates used	NCCI advisory rates used	NA
Indiana	NCCI advisory rates used	NCCI advisory rates used	NA
Kansas	56.5%	43.2%	-8.49%
Kentucky	55.6%	51.4%	-2.72%
Louisiana	60.2%	80.2%	12.50%
Maine	41.9%	46.0%	2.89%
Maryland	48.2%	70.2%	14.81%
Michigan	Average manual rates used	Average manual rates used	NA
Minnesota	87.0%	83.0%	-2.14%
Mississippi 1	36.6%	36.5%	-0.07%
Missouri 2	46.4%	52.6%	4.24%
Montana	39.5%	51.7%	8.78%
Nebraska	52.2%	49.6%	-1.70%
Nevada	32.6%	35.9%	2.49%
New Hampshire	NCCI advisory rates used	NCCI advisory rates used	NA
New Mexico	49.6%	44.9%	-3.14%
New York	23.8%	24.0%	0.16%
North Carolina	43.5%	45.2%	1.18%
Oklahoma	53.1%	57.5%	2.87%
Oregon	42.3%	45.3%	2.13%
Pennsylvania	75.3%	60.6%	-8.36%
Rhode Island	48.8%	55.8%	4.69%
South Carolina	38.2%	45.0%	4.93%
South Dakota	70.5%	65.4%	-2.95%
Tennessee	41.0%	58.0%	12.06%
Texas	113.5%	110.1%	-1.59%
Utah	42.5%	71.4%	20.27%
Vermont	50.3%	55.8%	3.64%
Virginia	37.3%	48.0%	7.79%
West Virginia	39.6%	33.2%	-4.62%

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

Findings

Ranking by the premium index rate shows that Oregon employers in the voluntary market pay the 10th-lowest workers' compensation premium rates in the nation. Changes in the ranking over time indicate that a jurisdiction's premiums are rising or falling relative to the group. Oregon's rank among the 51 jurisdictions fell four places despite its premium index rate falling to a record low ([See Table 2](#)).

Due to regulatory reforms enacted in 1987, 1990, and 1995, and to workplace safety initiatives, Oregon experienced dramatic premium rate decreases during the 1990s, a period when most of the country was also experiencing rapid decreases in premium rates ([see Figure 1](#)). Rates decreased each year between 1991 and 1998. Collectively, these changes contributed to Oregon reducing its premium rate between 1990 and 1998 from eighth highest in the nation to 38th highest. [Figure 2](#) shows Oregon's rate rankings over the past 36 years. Oregon has experienced increases in premium rates on four occasions since the study began: in 2000, 2008, 2012, and 2020.

In 2022, Oregon's premium index rate is \$0.93 per \$100 of payroll. Premium index rates ranged from \$0.58 in North Dakota to \$2.44 in New Jersey. Because there are 51 jurisdictions, the median index rate is that of the jurisdiction ranked 26th. The median index rate has ranged from a high of \$4.35 per \$100 of payroll in 1994 to the current low of \$1.27 per \$100 of payroll in 2022 ([see Figure 3](#)).

Likewise, the percent of median (i.e., each jurisdiction's index rate divided by the median index rate), gives a measure of the variability among the jurisdictions. In 2022, this ranged from a low of 45 percent for North Dakota to a high of 192 percent for New Jersey ([see Table 2](#)).

Oregon's index rate is 73 percent of the national median in 2022 ([see Figure 4](#)). Oregon's index rate peaked at 149 percent of the median in 1990 and was lowest in 2018 at 68 percent of the median.

Because the surveyed classes and payroll weights change over time, the index rates themselves are not strictly comparable across studies. A change in

Figure 2. Oregon's rate ranking among 51 jurisdictions, 1986-2022

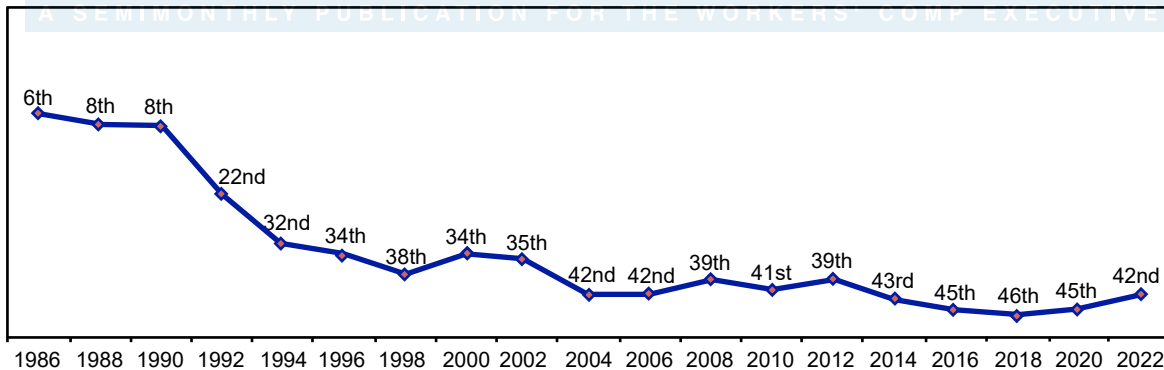


Figure 3. Workers' compensation national median index rate, 1986-2022

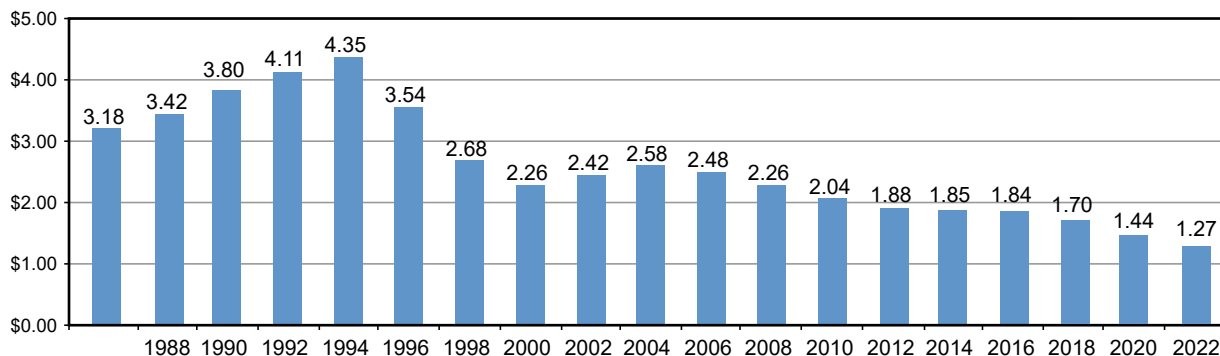


Table 2. Workers' compensation premium rate ranking

2022 Rank	2020 Rank	State	Index Rate	Percent of Study Median	Effective Date
1	1	New Jersey	2.44	192%	January 1, 2022
2	5	Hawaii	2.27	178%	January 1, 2021
3	4	California	2.26	178%	September 1, 2021
4	2	New York	2.15	169%	October 1, 2021
5	8	Louisiana	2.13	167%	May 1, 2021
6	3	Vermont	1.98	156%	April 1, 2021
7	26	Wyoming	1.86	146%	January 1, 2022
8	11	Wisconsin	1.67	132%	October 1, 2021
9	16	Maine	1.67	131%	April 1, 2021
10	6	Connecticut	1.64	129%	January 1, 2022
11	9	Rhode Island	1.62	128%	August 1, 2021
12	17	Minnesota	1.55	122%	January 1, 2022
13	14	Missouri	1.54	121%	January 1, 2022
14	21	Iowa	1.52	120%	January 1, 2022
15	12	Montana	1.46	115%	July 1, 2021
16	19	Idaho	1.43	112%	January 1, 2022
17	13	Oklahoma	1.41	111%	January 1, 2022
18	28	New Hampshire	1.39	109%	January 1, 2022
19	24	Illinois	1.39	109%	January 1, 2022
20	30	Alabama	1.38	108%	March 1, 2021
21	10	Alaska	1.37	107%	January 1, 2022
22	19	South Carolina	1.35	106%	April 1, 2021
23	7	Delaware	1.34	106%	December 1, 2021
24	22	Washington	1.31	103%	January 1, 2022
25	23	South Dakota	1.30	102%	July 1, 2021
26	20	Pennsylvania	1.27	100%	April 1, 2021
27	29	New Mexico	1.27	99%	January 1, 2022
28	27	Florida	1.26	99%	January 1, 2022
29	26	Nebraska	1.25	98%	February 1, 2021
30	31	North Carolina	1.16	91%	April 2, 2021
31	15	Georgia	1.15	90%	March 1, 2021
32	35	Massachusetts	1.05	83%	July 1, 2020
33	37	Maryland	1.04	81%	January 1, 2022
34	41	Tennessee	1.03	81%	March 1, 2021
35	39	Kansas	1.02	80%	January 1, 2022
36	32	Virginia	1.01	79%	April 1, 2021
37	42	Nevada	1.00	79%	March 1, 2021
38	37	Michigan	1.00	78%	January 1, 2021
39	34	Mississippi	0.98	77%	March 1, 2021
40	44	District of Columbia	0.95	75%	January 1, 2021
41	33	Colorado	0.93	73%	January 1, 2022
42	45	Oregon	0.93	73%	January 1, 2022
43	46	Texas	0.88	69%	July 1, 2021
44	43	Arizona	0.87	69%	January 1, 2022
46	38	Kentucky	0.86	67%	January 1, 2022
47	40	Ohio	0.83	66%	July 1, 2021
48	49	Indiana	0.77	60%	January 1, 2022
45	47	Utah	0.86	68%	January 1, 2022
49	50	Arkansas	0.65	51%	July 1, 2021
50	48	West Virginia	0.63	50%	January 1, 2021
51	51	North Dakota	0.58	45%	July 1, 2021

a jurisdiction's index rate from one study to the next is less meaningful than the change in its placement relative to other states. In order to evaluate changes in index rates over time, the median index rate for each study is used. A jurisdiction's index rate as a percentage of the median is an indicator of its relative cost. These are shown in the fifth column of [Table 2](#).

[Figure 3](#) shows the median index rate over the history of the study. After climbing in the late 1980s and early 1990s, the median has generally been on a downward trend. This trend is also apparent in an independent data series on national workers' compensation costs published by the U.S. Bureau of Labor Statistics (BLS)²

([Figure 4](#)). The BLS study is a quarterly survey of employers that collects, among other things, the cost of workers' compensation insurance and total payroll.

Oregon's index rates from all studies as a percent of the median are shown in [Figure 5](#). While Oregon's ranking dropped from sixth in the initial study in 1986 to eighth in 1988 and 1990, the index rate for Oregon increased as a percentage of the median, peaking at 49 percent above the median in 1990. This shows that as premiums were decreasing in Oregon, they were falling faster in the nation as a whole. Oregon's post-1990 rate reductions occurred while rates were increasing nationally.

Figure 4. Workers' compensation national median rate and BLS survey employer costs, 1996-2022

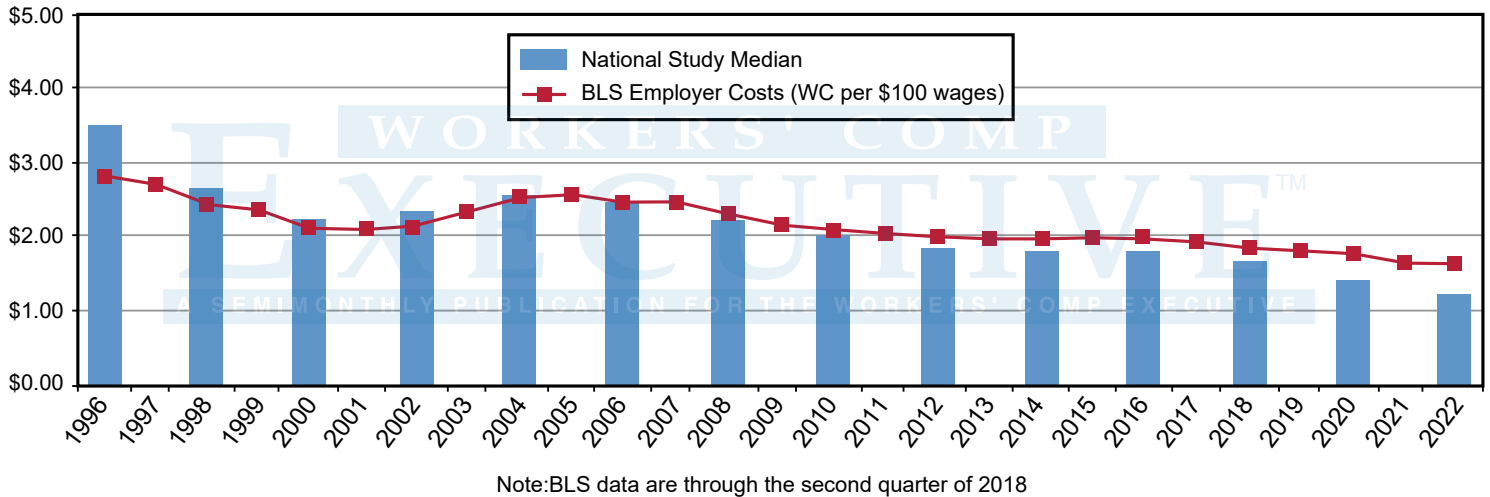
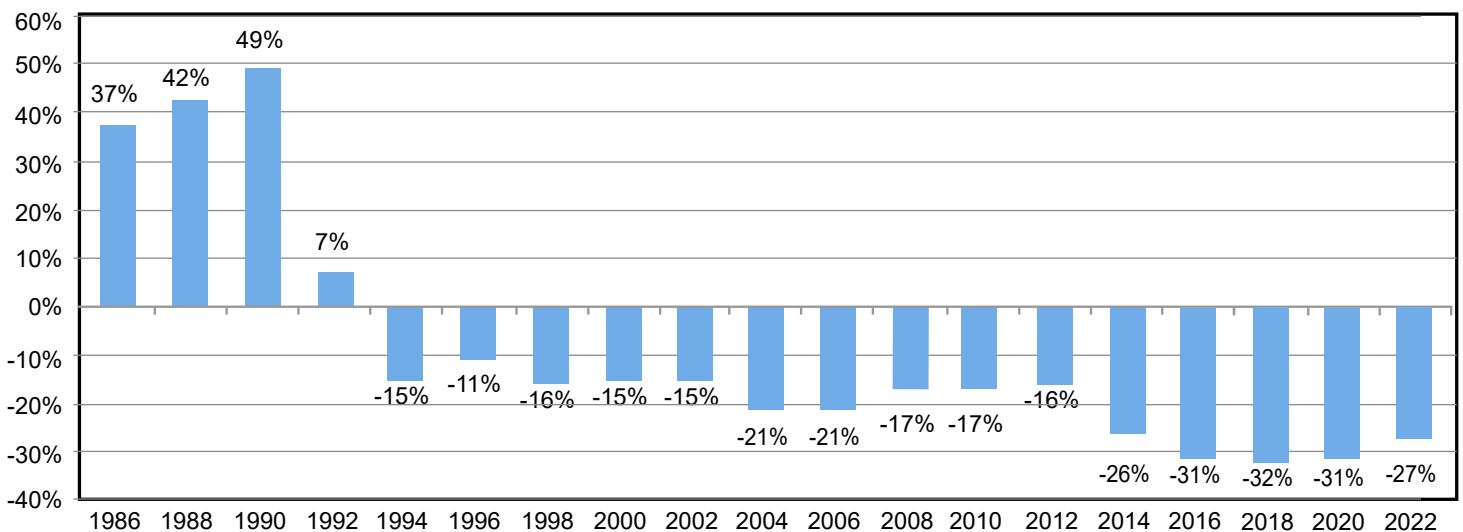


Figure 5. Oregon premium index rate relative to national median value, 1986-2022

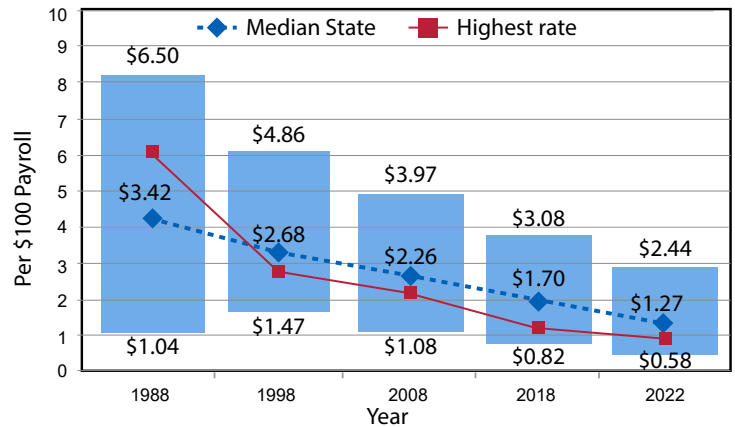


Notes about using the rankings

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

1. The actual average premium rate for a jurisdiction will differ from the weighted premium rate index, which is based on the characteristics of Oregon's economy.
2. If different classes had been selected, or payroll from a state other than Oregon had been used to weight the rates by class, the results may be different.
3. Some states use classification systems other than NCCI's. Rates for analogous classes were used based partly on the recommendations of respondents in those states. The jurisdictions without NCCI industry rate data are: California, Delaware, Massachusetts, Michigan, Minnesota, North Dakota, New Jersey, New York, Ohio, Pennsylvania, Texas, Washington, Wisconsin, and Wyoming.
4. Sixteen states have unique classes within the NCCI system³, or do not have rates for all classes. The data were adjusted to account for the classes without rates. When a state had more than one substitute class included in a single NCCI class, the rates were apportioned by class using available data, otherwise they were averaged. No state had more than two missing classes. States with missing classes are: Alaska, Arizona, California, Delaware, Hawaii, Louisiana, Missouri, Montana, Nevada, New York, Oklahoma, Pennsylvania, Rhode Island, Texas, Utah and Virginia.
5. The premium rate listed for a class will often differ from the rate that an individual employer would pay. Premium rates for an employer are adjusted based on the factors including the

Figure 6. Range of Index Values and Median, 1988-2022



Comparing states' rate trends

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

The narrowing of the distribution can be seen in [Figure 6](#). The range between the highest and lowest index rates has narrowed by more than 65 percent since the second study. In 2022, 14 states were within 10 percent of the median. A record number of jurisdictions (20) were below 90 percent of the median.

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

employer's experience rating, premium discounts, premium reductions associated with deductibles, retrospective rating, insurer deviations, and schedule rating plans.

6. Employers in Oregon and many other states have the option to purchase large deductible policies that may contain expenses, or to pay a part of some claims' medical costs (in Oregon, the first \$2,400⁴ of costs in 2022) to improve experience ratings. These cost-saving measures are not reflected in the rate indices used in this study, as the full effects of losses are reported and reflected in class rates during the ratemaking process.
7. In the competitive rating states, individual insurers may apply different expense load factors (loss cost multipliers) to the pure premium rate. This results in a range of premium rates that are available to an employer.
8. The premium rates are not adjusted for insurer dividends paid to employers.
9. With the exception of Washington state, the study is based on payroll rates. For Washington, hourly rates must be converted to payroll rates. The Washington payroll data includes overtime pay that may overstate the average wage for purposes of premium computation, thus understating the effective average payroll rate.
10. The payroll basis may differ by state.
 - In Nevada and North Dakota, the workers' compensation premium is capped on a payroll per employee, per year basis. Salary in excess of the cap is exempt. To compare Nevada's and North Dakota's index rate with those of other states lacking a payroll cap, their rates are adjusted according to the proportion of payroll in each classification that is subject to a premium computation during the previous fiscal year.
 - 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, states differ in their treatment of overtime hours. This study does not account for these differences.

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

Assessments and taxes are factored into the rates for the following states: Alaska, Arkansas, California, Connecticut, Delaware, District of Columbia, Georgia, Idaho, Indiana, Illinois, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Rhode Island, South Carolina, Tennessee, Utah, Vermont, and West Virginia.

12. The jurisdictions vary in the way they regulate self-insurance. Because self-insurers do not pay premiums and do not report their costs for administering their coverage, the effects of self-insurance programs are very difficult to ascertain. Therefore, this study does not attempt to account for self-insurance.
13. Jurisdictions differ in the way they operate their state funds. In North Dakota and Wyoming, workers' compensation insurance is administered exclusively through a monopoly state fund. Ohio and Washington allow self-insurance in addition to workers' compensation insurance to be provided either by the state fund. Competitive state fund states allow employers to choose among the state fund, private insurers, or self-insurance.
14. Data used for calculating the rate index for California, Connecticut, 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.

³ As discussed in the methodology section, the classification set used in this study was expanded from 50 to 53 classes to provide classes that were most commonly used nationally.

⁴ This value will change annually with medical price inflation. For 2006, this value was set at \$1,500. Refer to WCD Bulletin 345, http://wcd.oregon.gov/Bulletins/bul_345.pdf.

WORKERS' COMP
EXECUTIVE™
A SEMIMONTHLY PUBLICATION FOR THE WORKERS' COMP EXECUTIVE

Appendices



Appendix 1. Occupational classes used for 2022 premium rate ranking

Rank	Class code	Scope of basic manual classifications	2016 - 2018 Oregon payroll	2016 - 2018 Oregon losses
6	8810	Clerical Office Employees NOC	\$51,424,936,887	\$25,327,695
5	8868	College: Professional Employees & Clerical	\$15,316,862,615	\$28,863,501
18	8742	Salespersons or Collectors-Outside	\$12,841,088,121	\$15,372,980
23	8832	Physician & Clerical	\$9,910,745,977	\$14,218,047
14	8833	Hospital: Professional Employees	\$5,344,606,265	\$17,584,855
33	9082	Restaurant NOC	\$3,964,794,251	\$11,219,218
20	8017	Store: Retail NOC	\$3,230,270,682	\$15,022,345
4	8380	Automobile Service or Repair Center & Drivers	\$2,641,917,640	\$30,143,007
34	9083	Restaurant: Fast Food	\$2,638,470,418	\$11,219,218
11	8864	Social Services Organization--All Employees & Drivers NOC	\$2,027,385,704	\$21,175,940
1	7219	Trucking: NOC-All Employees & Drivers	\$1,923,335,030	\$64,328,324
9	8824	Retirement Living Centers: Health Care Employees	\$1,711,900,167	\$21,554,105
22	5190	Electrical Wiring-Within Buildings & Drivers	\$1,470,324,106	\$14,389,289
13	7720	Police Officers & Drivers	\$1,307,935,420	\$17,639,438
26	8033	Store: Meat, Grocery and Provision Stores Combined-Retail NOC	\$1,212,131,320	\$13,445,198
24	9052	Hotel: All Other Employees & Salespersons, Drivers	\$1,194,879,963	\$14,025,790
12	8018	Store: Wholesale NOC	\$1,109,823,010	\$17,675,986
8	7380	Drivers, Chauffeurs, Messengers and their Helpers NOC-Commercial	\$1,093,058,737	\$22,274,827
16	6504	Food Products Mfg. NOC	\$1,065,938,515	\$15,929,604
19	9015	Buildings - Operation by Owner or Lessee & Drivers	\$1,032,723,532	\$15,277,459
45	8826	Retirement Living Centers: All Other Employees, Salespersons & Drivers	\$1,025,899,996	\$7,350,046
41	5183	Plumbing NOC & Drivers	\$1,022,329,458	\$8,657,725
46	8006	Gasoline Station: Self-Service and Convenience/Grocery-Retail	\$956,702,658	\$7,296,287
25	9101	College: All Other Employees	\$899,406,170	\$13,944,156
7	5403	Carpentry NOC	\$890,265,209	\$22,976,249
40	8835	Home, Public, and Traveling Healthcare--All Employees	\$802,649,576	\$8,669,576
29	5537	Air Conditioning, Heating and Refrigeration Systems-Installation, Service and Repair & Drivers	\$785,072,003	\$11,788,128
30	5	Farm: Nursery Employees & Drivers	\$744,288,423	\$11,333,849
28	9014	Chimney Cleaning - Residential & Drivers	\$731,573,721	\$11,801,554
48	8046	Store: Automobile Parts & Accessories- NOC & Drivers	\$691,475,204	\$7,188,552
21	8232	Lumberyard-New or Used Materials-All Other Employees and Yard, Warehouse, Drivers	\$678,251,910	\$14,973,416
17	37	Farm: Field Crops & Drivers	\$651,833,492	\$15,606,597
27	7710	Firefighters & Drivers	\$585,451,959	\$11,875,188
47	3724	Machinery or Equipment Erection or Repair NOC & Drivers	\$568,547,611	\$7,288,698
31	6217	Excavation & Drivers	\$562,918,118	\$11,302,147
39	9102	Park NOC-All Employees & Drivers	\$546,409,515	\$8,762,746
42	7403	Aviation: All Other Employees & Drivers	\$529,665,381	\$8,643,404
15	5474	Painting NOC & Shop Operations, Drivers	\$521,449,862	\$16,163,558
3	5645	Carpentry - Dwellings Not Exceeding Three Stories in Height	\$500,555,513	\$30,936,612
37	7600	Telecommunications Co. - Cable TV or Satellite - All Other Employees & Drivers	\$490,304,044	\$9,873,205
49	3507	Construction or Agricultural Machinery Mfg	\$483,265,610	\$7,074,951
32	9058	Hotel - Restaurant Employees	\$473,093,972	\$11,219,218
38	5213	Concrete Construction NOC	\$438,934,450	\$9,749,893
53	2915	Veneer Products Mfg	\$410,185,974	\$6,858,628
43	5437	Carpentry-Installation of Cabinet Work or Interior Trim	\$370,275,678	\$8,345,707
36	9403	Garbage, Ashes or Refuse Collection & Drivers	\$367,565,095	\$10,054,906
10	5551	Roofing-All Kinds & Drivers	\$355,993,026	\$21,300,493
2	2702	Logging Operations - Nonmechanized Equipment Operations & Drivers	\$341,095,931	\$36,012,966
50	5506	Street or Road Construction: Paving or Repaving & Drivers	\$321,237,686	\$7,041,151
52	2731	Planing or Molding Mill	\$272,403,286	\$6,869,834
51	5445	Wallboard, Installation - Within Buildings & Drivers	\$245,168,535	\$6,950,958
35	9084	Bar, Discotheque, Lounge, Nightclub or Tavern	\$187,404,395	\$11,219,218
44	106	Tree Pruning, Spraying, Repairing -- All Operations & Drivers	\$153,921,540	\$8,070,901

Appendix 2. Jurisdictions by workers' compensation rating organization

NCCI rating/advisory organization		Independent rating bureau	Monopolistic state funds
Alabama ¹	Mississippi ¹	California ¹	North Dakota
Alaska ¹	Missouri ¹	Delaware ¹	Ohio
Arizona	Montana ¹	Indiana ¹	Washington
Arkansas ¹	Nebraska ¹	Massachusetts	Wyoming
Colorado ¹	Nevada ¹	Michigan ¹	
Connecticut ¹	New Hampshire ¹	Minnesota ¹	
District of Columbia ¹	New Mexico ¹	New Jersey	
Florida	Oklahoma ¹	New York ¹	
Georgia ¹	Oregon¹	North Carolina ¹	
Hawaii ¹	Rhode Island ¹	Pennsylvania ¹	
Idaho	South Carolina ¹	Wisconsin	
Illinois ¹	South Dakota ¹		
Iowa	Texas ¹		
Kansas ¹	Tennessee ¹		
Kentucky ¹	Utah ¹		
Louisiana ¹	Vermont ¹		
Maine ¹	Virginia ¹		
Maryland ¹	West Virginia ¹		

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

Source: NCCI Annual Statistical Bulletin, 2022 Edition

Appendix 3. 2021 assigned risk pool size, by state, for coverages in pools managed by NCCI

State	ARP as a percent of direct premiums written	2021 Number of ARP risks
Alabama	2.6%	1,711
Alaska	13.7%	6,426
Arizona	4.5%	4,981
Arkansas	8.6%	6,163
Connecticut	4.7%	12,539
Delaware	5.8%	1,654
District of Columbia	2.4%	802
Georgia	8.8%	22,267
Idaho	1.6%	3,136
Illinois	3.5%	27,827
Indiana	4.5%	9,015
Iowa	3.8%	3,894
Kansas	5.5%	5,712
Massachusetts	17.5%	N/A
Michigan	5.5%	N/A
Mississippi	3.6%	2,079
Nevada	5.2%	3,958
New Hampshire	6.6%	3,878
New Jersey	5.7%	56,758
New Mexico	2.0%	743
North Carolina	5.7%	25,571
Oregon	3.8%	6,158
South Carolina	5.9%	12,231
South Dakota	3.3%	964
Tennessee	7.1%	10,457
Vermont	8.5%	2,888
Virginia	5.4%	14,622
West Virginia	5.9%	1,921
Wisconsin	4.2%	N/A
Partial National Average =	5.4%	9,552

N/A=Not available

Source: Residual Market Management Summary 2021, NCCI, 2022. This report is now published online.

Appendix 4. Workers' compensation premium rate ranking by class

	Class 5 Farm: Nursery		Class 16 Farm: Orchard		Class 37 Farm: Field Crops		Class 106 Farm: Tree Pruning		Class 2702 Logging Nonmech	
1	NJ	5.67	ID	5.39	MT	8.95	OH	13.48	LA	4.90
2	CA	5.50	WI	4.18	RI	16.24	NJ	28.24	TN	3.09
3	HI	7.04	VT	6.91	CA	13.36	ME	20.29	WI	4.56
4	VT	4.94	RI	6.36	ME	18.26	RI	29.74	RI	5.54
5	DE	3.32	OK	5.51	VT	14.24	DE	20.66	VT	7.47
6	RI	5.00	LA	6.20	LA	15.03	NV	21.16	KY	2.51
7	AK	3.28	FL	5.25	DE	12.61	VT	31.80	CT	5.14
8	WI	4.53	MO	4.61	CT	10.58	LA	69.09	DE	5.10
9	FL	4.31	MT	0.00	AK	9.48	GA	22.80	AK	4.42
10	CT	3.59	HI	5.75	MN	10.17	NC	20.61	HI	7.80
11	WA	4.18	CT	5.08	GA	15.81	WA	10.97	NJ	7.94
12	MN	4.08	CA	6.61	FL	9.01	IL	29.46	MO	4.87
13	ID	3.92	NH	5.06	ID	10.36	HI	35.92	CA	5.93
14	MO	4.11	NJ	3.72	SC	13.09	PA	18.48	MD	3.34
15	NE	3.54	AZ	4.81	OK	7.07	AZ	12.23	IL	4.70
16	IL	3.77	ME	7.58	NH	9.43	AK	28.04	PA	4.25
17	GA	4.11	SD	3.47	AZ	9.51	SC	13.85	MS	3.28
18	SC	3.91	NC	3.47	PA	10.58	CT	26.30	WV	1.61
19	LA	3.82	IL	4.09	CO	6.38	CA	20.35	IA	4.70
20	OH	2.41	AL	4.48	HI	15.17	NE	18.89	OH	1.63
21	IA	3.77	NE	4.35	AL	13.08	AL	13.53	GA	4.21
22	MT	3.59	SC	4.80	NM	8.80	SD	16.63	NC	3.77
23	PA	2.80	GA	5.49	WA	11.31	MT	17.24	KS	3.83
24	OK	3.29	VA	3.66	MO	9.58	MO	23.99	NE	4.52
25	ME	4.09	AK	4.17	KS	7.26	NY	12.98	VA	3.85
26	MI	3.31	IA	4.00	VA	8.08	MA	11.94	OK	4.44
27	NM	3.33	MN	4.81	OR	6.29	FL	7.55	NH	3.94
28	NH	3.53	AR	2.27	WI	8.54	WI	82.00	MT	6.51
29	NV	3.17	MS	3.06	NJ	19.64	IA	23.81	SC	4.43
30	CO	2.40	NM	4.04	IL	11.44	VA	18.32	ID	5.51
31	NC	2.99	KS	4.03	IA	10.15	NM	17.66	NM	4.33
32	SD	3.29	MD	3.47	NC	15.40	MS	10.58	SD	3.36
33	VA	2.46	CO	3.96	NY	7.87	OK	15.15	ME	5.29
34	NY	2.35	TX	2.90	MD	8.93	MD	23.14	NY	5.53
35	WY	3.88	NV	2.80	NE	10.39	ID	16.77	OR	2.43
36	AZ	2.59	DC	3.25	SD	8.74	MN	13.62	UT	2.62
37	OR	1.66	TN	2.62	MS	7.73	OR	10.62	NV	2.59
38	AL	3.35	KY	2.06	DC	6.58	NH	18.37	DC	2.77
39	KS	2.64	WA	4.31	UT	7.81	CO	12.18	MN	4.79
40	DC	2.42	OR	2.57	WY	4.85	KS	16.57	CO	3.20
41	MD	2.11	DE	4.24	TX	4.24	KY	24.54	MA	2.86
42	KY	1.81	MA	2.46	ND	4.00	MI	11.48	IN	2.52
43	MS	2.42	IN	2.59	KY	5.71	DC	15.08	AR	1.86
44	UT	2.57	UT	3.42	MI	6.51	UT	15.65	AZ	2.97
45	TX	2.21	WV	2.22	NV	14.47	TN	59.11	WA	5.17
46	MA	2.23	OH	1.20	IN	5.19	WV	18.22	AL	3.68
47	IN	2.17	WY	5.03	TN	7.21	AR	13.20	TX	2.46
48	TN	2.28	PA	4.07	MA	9.48	IN	14.98	MI	3.92
49	AR	1.83	ND	3.50	WV	4.29	TX	9.06	FL	4.21
50	WV	1.44	NY	0.00	AR	5.37	ND	7.07	WY	7.43
51	ND	1.11	MI	2.23	OH	13.20	WY	3.48	ND	1.13

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 2710 Saw Mill		Class 2802 Carpentry/Shop only		Class 3507 Construction/Agric Mrg		Class 3632 Machine Shop		Class 3724 Machine/Equip Repair	
1	MO	4.78	NY	4.82	RI	4.19	DE	3.83	CT	3.54
2	MI	2.46	CT	4.49	CT	5.57	NY	8.92	NJ	4.98
3	IL	4.18	CA	5.08	DE	3.72	VT	4.93	NY	6.55
4	NE	3.33	MT	3.25	CA	4.82	NJ	6.07	HI	3.97
5	VT	5.15	MS	1.77	NY	5.99	MN	3.71	MN	3.92
6	HI	5.96	NJ	4.11	NJ	6.56	MO	3.65	MA	2.24
7	MT	3.92	DE	3.36	VT	4.94	CT	4.47	VT	3.50
8	CT	4.36	MO	3.79	MN	6.26	AK	3.71	WY	2.01
9	AZ	2.17	OK	2.84	HI	6.57	ME	4.84	DE	3.00
10	RI	4.75	LA	3.48	IA	4.66	HI	4.51	WI	3.39
11	AK	3.09	VT	4.08	ME	3.73	IL	4.06	IA	2.57
12	NJ	7.51	HI	4.74	MO	4.65	LA	2.91	IL	3.74
13	LA	3.43	FL	2.93	MT	4.21	CA	4.22	RI	2.83
14	VA	2.07	RI	3.85	IL	4.92	FL	3.70	SC	3.94
15	WI	4.18	WA	2.87	WI	5.17	WA	3.28	CA	2.86
16	MN	3.92	ID	2.84	CO	2.03	ID	3.88	MO	3.28
17	CO	2.64	AK	2.58	KS	2.42	GA	3.71	MD	2.99
18	OK	3.53	KS	3.05	WA	3.91	IA	2.97	LA	3.60
19	FL	2.70	CO	2.60	NE	3.67	OK	3.49	MT	3.12
20	KS	3.16	ME	4.59	ID	3.70	NE	3.26	NE	2.70
21	DE	4.32	IL	3.25	OK	3.43	SC	3.54	WA	2.18
22	ID	3.37	WI	3.58	AK	3.16	MT	4.04	PA	2.97
23	IA	3.76	NE	2.64	VA	3.00	RI	3.91	ID	3.09
24	ME	4.42	AL	2.75	SC	4.21	WI	3.39	SD	3.24
25	MS	3.15	GA	2.62	LA	4.49	KS	2.34	NH	3.46
26	TN	2.26	SD	2.60	NM	3.72	PA	3.86	VA	2.01
27	NM	3.20	IA	3.43	FL	3.35	SD	3.84	MI	1.96
28	SD	2.91	SC	2.88	AL	3.16	MI	3.06	GA	3.25
29	GA	3.59	NH	2.67	ND	1.90	VA	2.56	OK	3.18
30	SC	4.22	PA	2.22	PA	3.33	TN	1.78	OH	1.96
31	NY	4.36	NC	1.94	GA	3.51	NC	3.30	ME	3.24
32	NC	2.92	MN	3.94	SD	3.29	AL	2.96	NC	3.14
33	WY	7.43	MD	2.14	NH	3.77	CO	2.65	NM	3.17
34	CA	6.18	AZ	1.86	MA	5.02	MS	2.33	AK	2.81
35	KY	2.14	NV	2.41	MD	3.24	NM	3.46	KY	2.12
36	NH	3.05	NM	3.13	NV	2.51	TX	2.29	FL	4.13
37	AL	3.85	OR	1.48	TX	2.73	MD	3.34	MS	2.55
38	MD	2.77	TX	2.04	OR	1.59	OR	1.19	AL	3.56
39	PA	3.44	MA	2.55	NC	3.30	KY	1.78	DC	2.13
40	MA	3.12	KY	1.57	DC	2.89	NH	3.62	WV	1.30
41	WA	5.11	MI	1.70	OH	2.63	NV	2.78	TX	2.50
42	NV	2.35	VA	2.41	AZ	2.92	WV	1.17	TN	2.52
43	DC	2.24	DC	1.85	UT	2.50	DC	2.25	AZ	2.61
44	ND	1.13	WY	1.78	MS	2.61	ND	1.41	KS	1.95
45	IN	2.39	TN	1.65	MI	3.16	AR	1.45	AR	1.33
46	UT	1.93	UT	1.87	WV	2.21	OH	1.80	NV	1.90
47	WV	1.54	IN	1.54	KY	2.74	AZ	2.69	CO	1.85
48	AR	1.36	AR	1.39	TN	2.71	MA	3.08	OR	1.16
49	TX	2.77	OH	1.54	IN	2.30	WY	3.48	UT	1.82
50	OR	1.89	WV	1.41	AR	2.38	UT	2.00	IN	1.37
51	OH	0.72	ND	3.13	WY	2.40	IN	1.37	ND	1.35

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 5183 Plumbing NOC		Class 5190 Electrical Wiring		Class 5213 Concrete Construct		Class 5403 Carpentry NOC		Class 5445 Wallboard Install	
1	NY	27.86	NY	18.60	NY	9.50	NY	12.47	GA	12.23
2	CT	10.26	SC	6.08	MA	4.19	NJ	8.83	VT	8.36
3	NJ	12.59	NJ	17.09	NJ	11.44	CT	6.55	NY	13.20
4	VT	9.44	FL	6.17	VT	7.55	VT	11.00	ME	7.55
5	ME	7.27	DE	5.35	CT	7.86	WA	7.19	NC	6.91
6	DE	5.17	VT	9.04	PA	7.06	LA	9.84	NJ	12.59
7	AK	7.36	PA	6.28	GA	8.98	IA	5.61	NH	7.28
8	RI	6.26	LA	8.82	FL	6.23	MT	7.04	LA	6.92
9	SD	5.87	WI	8.67	RI	8.14	ID	7.87	WA	5.48
10	PA	8.29	IL	7.85	IL	9.75	RI	7.86	DE	7.08
11	CA	5.71	NC	5.81	AK	6.16	MN	6.42	SC	8.43
12	GA	7.26	OK	6.16	NH	6.79	WI	5.63	PA	8.35
13	ID	7.14	CT	10.09	NE	4.91	IL	5.84	RI	8.10
14	HI	7.41	MT	7.22	LA	9.60	SD	5.66	CT	7.97
15	OK	6.27	GA	6.21	IA	5.71	CA	4.84	ID	8.85
16	NE	6.54	RI	6.63	NC	5.48	MA	6.11	AL	5.55
17	MN	7.63	ID	8.63	WI	10.03	NH	10.13	MT	8.23
18	NV	4.76	SD	6.93	MN	11.75	MI	4.28	NE	6.08
19	WA	5.51	MO	6.67	ID	6.58	GA	16.58	OK	6.27
20	WI	7.69	NH	8.45	MD	5.50	FL	5.52	MD	4.16
21	MT	6.50	MN	9.11	MO	5.96	AZ	3.36	SD	5.15
22	VA	4.70	HI	7.99	DE	5.00	PA	6.94	MS	4.33
23	SC	5.22	ME	8.09	DC	5.45	SC	7.70	OR	3.62
24	FL	8.20	CA	8.46	ME	6.61	DE	6.08	IA	6.62
25	IL	9.47	NM	5.85	MT	6.91	OK	5.60	MN	7.87
26	MO	6.91	NE	5.72	OK	6.37	AK	5.33	MA	4.05
27	NM	4.95	AK	5.70	SD	5.71	ME	10.51	FL	7.14
28	NC	6.25	AL	5.61	WA	4.67	MO	5.09	KS	4.03
29	NH	8.45	TX	4.39	HI	6.03	NE	5.76	WI	7.66
30	MI	3.80	MD	5.62	VA	5.46	HI	6.04	NM	5.38
31	MD	6.11	AZ	6.38	AL	6.14	KY	4.40	MO	6.70
32	WY	3.48	MS	4.46	MI	5.66	MS	5.28	AK	5.90
33	LA	7.89	IA	9.12	NV	4.80	NM	5.62	VA	4.67
34	CO	3.43	VA	4.89	AZ	4.05	NC	8.48	IL	5.97
35	MA	11.37	DC	4.88	MS	6.14	VA	5.12	HI	7.48
36	AL	6.51	KY	5.26	CA	5.62	AL	8.30	CO	4.60
37	DC	5.88	WA	9.32	SC	8.26	DC	4.45	KY	4.00
38	AZ	4.16	MA	8.48	TN	3.93	NV	4.16	ND	2.54
39	TX	3.30	CO	4.20	NM	5.93	MD	6.19	TN	4.42
40	IA	7.30	TN	4.67	CO	4.74	KS	5.79	CA	7.98
41	MS	4.96	MI	6.80	KY	3.87	CO	3.88	MI	5.12
42	KY	4.21	OH	2.68	KS	4.55	TX	3.55	DC	3.52
43	KS	4.15	KS	4.66	OR	2.50	TN	4.92	UT	4.37
44	OH	2.99	OR	3.14	UT	4.39	OR	3.42	TX	2.96
45	OR	2.70	UT	5.17	TX	3.55	UT	4.65	NV	4.57
46	UT	4.04	NV	3.59	OH	3.32	ND	3.61	WV	3.10
47	TN	5.16	WV	2.46	AR	3.26	WV	3.08	AZ	4.87
48	ND	1.93	IN	2.78	ND	3.73	AR	2.76	OH	3.93
49	WV	3.05	AR	3.43	WV	2.74	OH	3.22	AR	2.81
50	AR	2.92	ND	2.69	IN	2.83	WY	3.48	WY	3.48
51	IN	2.90	WY	3.48	WY	3.48	IN	2.64	IN	2.60

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 5474 Painting NOC		Class 5506 Street/Road Construct		Class 5537 Air Cond/Heating/Refrig		Class 5551 Roofing-All kinds		Class 5645 Carpentry-Dwellings Low	
1	NY	17.62	NY	8.16	NY	24.55	GA	43.42	GA	5.02
2	GA	7.53	DE	4.29	LA	23.06	MT	9.85	SC	5.22
3	NJ	8.03	VT	5.85	MT	26.81	NJ	17.09	CT	4.82
4	DE	8.99	CT	5.14	VT	21.25	SC	21.48	NC	4.72
5	PA	6.17	SC	5.11	NJ	26.50	MN	11.44	NJ	7.58
6	VT	9.31	RI	4.88	SC	25.68	CT	17.17	IL	5.40
7	MT	6.31	LA	6.08	DE	18.43	DE	9.06	FL	5.21
8	RI	8.55	NJ	6.56	RI	17.39	VT	11.50	AL	4.65
9	CT	9.47	OK	4.40	CT	21.18	LA	17.76	WI	4.79
10	WI	5.52	GA	5.03	NE	11.05	AK	9.78	ID	5.21
11	SC	7.48	PA	3.91	ID	17.25	WI	13.07	LA	6.76
12	ID	5.69	NE	4.54	NC	16.40	MI	10.27	NM	3.97
13	FL	5.07	IA	4.31	IL	14.50	RI	9.03	OK	5.49
14	MN	6.89	HI	4.17	MO	17.67	NC	16.73	MO	4.05
15	NC	6.27	DC	2.55	GA	34.85	NY	11.47	VA	3.55
16	LA	9.26	NC	4.49	OK	16.76	PA	9.50	VT	7.88
17	AK	0.00	IL	5.19	FL	11.41	AL	14.07	NY	8.03
18	NH	5.84	MN	4.79	ME	14.10	MO	12.48	MI	4.15
19	CA	5.30	FL	4.63	AK	14.62	SD	10.29	SD	4.75
20	ME	6.73	WV	2.04	NH	15.24	HI	10.60	TN	3.61
21	MO	6.37	VA	2.97	SD	15.30	KY	9.81	DE	4.75
22	OK	6.79	NM	4.56	MN	32.12	OK	13.80	MT	4.65
23	HI	8.59	MT	5.02	NM	14.08	ID	12.93	PA	3.86
24	NE	7.24	MO	4.74	AL	17.63	WA	8.20	AK	4.60
25	IA	7.20	ME	5.14	CA	14.45	NM	12.78	AZ	2.34
26	CO	4.20	WI	4.39	PA	16.54	IA	9.65	KY	4.45
27	MI	2.87	MS	3.22	IA	15.07	VA	9.73	KS	2.85
28	VA	5.74	ID	4.62	WA	13.97	NH	9.54	OR	2.08
29	SD	5.63	NV	3.63	VA	14.87	CA	8.46	MN	5.65
30	NM	5.76	SD	3.97	WI	21.28	FL	12.61	WA	4.81
31	WA	3.55	NH	5.10	NV	6.43	ME	10.58	RI	4.83
32	IL	7.59	CA	4.22	MA	10.91	TN	12.84	NE	5.55
33	MS	4.81	AL	4.88	MS	10.47	IL	19.23	MS	3.37
34	OR	2.55	MA	4.24	AZ	7.43	MS	9.19	CO	3.21
35	AZ	3.83	MD	3.22	MD	10.57	UT	9.89	ME	8.12
36	KY	4.61	TX	2.56	HI	19.03	NE	9.15	IA	4.69
37	AL	6.00	KY	2.82	MI	21.41	MA	6.93	NH	5.62
38	MD	5.07	CO	2.88	KS	11.54	CO	7.40	UT	2.98
39	KS	4.06	AK	3.98	CO	9.34	KS	10.53	HI	4.37
40	MA	4.73	TN	2.59	WY	3.48	MD	7.23	CA	4.65
41	OH	2.85	AZ	3.41	KY	12.03	DC	7.06	NV	3.64
42	UT	0.00	OR	1.75	DC	8.65	OR	6.70	MD	3.55
43	NV	5.65	KS	2.73	TX	8.74	AR	6.33	DC	4.28
44	TN	4.69	WA	3.72	OR	6.64	WV	5.72	MA	4.32
45	DC	5.43	OH	2.12	OH	8.97	OH	4.59	WV	2.00
46	WV	6.04	MI	3.25	TN	13.53	TX	4.39	AR	2.88
47	TX	4.29	IN	2.25	UT	9.68	AZ	10.17	OH	2.83
48	AR	2.94	AR	2.14	WV	7.35	ND	3.51	IN	1.96
49	IN	3.92	ND	1.59	AR	8.28	NV	7.89	ND	1.46
50	WY	2.01	WY	3.48	IN	5.79	IN	5.56	TX	3.80
51	ND	2.81	UT	2.71	ND	6.35	WY	4.31	WY	3.48

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 6217 Excavation&Drivers		Class 6504 Food Products Mfg		Class 7219 Trucking: All		Class 7380 Drivers, Chauffeurs		Class 7403 Aviation: All Other	
1	NY	5.67	CA	8.20	NJ	13.96	NJ	5.66	IL	7.95
2	VT	4.20	NY	13.72	NY	11.45	NY	7.94	HI	6.60
3	NE	3.04	DE	7.72	VT	8.86	CT	4.24	NY	10.74
4	ME	4.54	NJ	15.11	HI	8.56	VT	6.22	RI	6.07
5	NJ	5.44	WA	8.73	DE	0.00	RI	6.77	VT	8.63
6	LA	3.69	RI	9.62	WA	4.57	CA	6.88	NJ	8.85
7	CT	3.77	VT	12.16	CT	9.03	LA	4.33	WI	7.02
8	MN	3.75	ME	10.48	LA	8.11	IL	6.68	CA	11.60
9	DE	3.72	PA	6.88	ME	6.74	HI	8.70	CO	2.43
10	NC	2.75	NM	6.69	RI	7.66	MN	5.28	MO	4.97
11	AL	3.00	KS	5.50	MO	6.89	MO	5.76	NC	5.24
12	FL	3.09	CT	9.09	AK	4.43	MA	3.96	CT	6.98
13	GA	3.32	MN	8.38	OK	4.96	OK	2.21	MN	6.18
14	SC	2.78	AK	7.32	NC	5.41	WI	7.57	WY	1.53
15	KY	1.70	HI	14.05	MN	7.30	MD	4.02	SC	5.25
16	NH	2.42	IL	8.41	IL	7.98	ME	4.74	MA	3.46
17	WA	3.68	WY	6.25	MA	5.79	SC	5.11	MD	3.42
18	WI	2.72	MO	9.23	CA	7.98	MT	3.52	NM	4.64
19	AK	2.91	LA	10.05	OH	4.49	NE	3.60	FL	4.48
20	SD	2.86	MT	7.36	SC	6.32	WY	2.48	IA	3.81
21	VA	2.03	ID	6.77	MT	5.27	NH	4.14	UT	2.69
22	OK	0.00	SD	7.40	PA	0.00	GA	3.46	LA	6.63
23	MI	1.73	NE	7.42	SD	4.15	AK	0.00	SD	3.04
24	IL	4.05	SC	8.56	NE	5.42	OH	2.42	ME	6.15
25	IA	2.91	FL	6.25	MD	6.02	FL	3.76	NH	4.46
26	ID	3.81	GA	7.30	WI	6.22	NC	5.06	PA	2.68
27	PA	3.42	WI	7.60	IA	5.14	WA	2.89	AZ	2.39
28	MO	3.30	IA	7.44	ID	4.19	NM	4.12	NE	4.06
29	MT	3.53	MA	8.25	GA	5.57	CO	3.91	MT	3.17
30	RI	4.03	TX	6.41	NH	5.67	VA	3.34	DC	4.07
31	CA	7.83	AL	7.93	DC	3.86	IA	4.36	VA	2.68
32	NM	4.22	NC	8.60	NM	4.74	AL	2.38	ID	3.69
33	DC	2.28	CO	5.08	AL	5.06	MI	2.86	GA	3.96
34	MD	2.01	AZ	4.71	FL	5.15	KS	2.79	TN	4.21
35	MA	2.56	NH	7.52	CO	3.95	ID	3.50	TX	2.35
36	MS	2.40	MS	4.90	OR	2.33	SD	3.97	WA	1.97
37	TX	2.46	VA	0.00	TX	3.42	KY	1.60	MS	2.96
38	HI	4.89	NV	5.22	WY	4.85	DC	4.04	MI	3.42
39	TN	1.77	OR	3.83	KS	4.06	TN	3.81	NV	3.98
40	CO	2.10	MD	7.39	MS	3.56	MS	2.54	OR	2.30
41	UT	1.54	DC	6.95	UT	3.09	TX	2.73	OH	2.13
42	NV	2.52	OH	6.18	KY	4.24	OR	1.81	OK	3.36
43	OH	1.74	ND	3.39	NV	0.00	UT	3.78	KS	2.67
44	OR	1.58	KY	4.53	AR	2.44	IN	2.38	DE	3.49
45	KS	3.98	MI	4.30	AZ	0.00	AR	2.29	IN	2.66
46	AR	1.18	TN	4.85	TN	3.76	ND	1.66	WV	2.03
47	AZ	2.17	IN	3.84	MI	4.17	WV	1.82	AR	2.13
48	WY	3.83	WV	2.91	ND	1.57	DE	1.78	KY	3.80
49	WV	1.31	UT	6.04	WV	1.97	PA	3.16	AL	4.22
50	IN	1.98	AR	4.40	IN	2.94	NV	4.09	AK	3.78
51	ND	1.78	OK	7.40	VA	3.79	AZ	2.60	ND	0.97

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 7600 Telecommunications		Class 7710 Firefighters & Drivers		Class 7720 Police Officers		Class 8006 Gasoline station		Class 8017 Store: Retail NOC	
1	NJ	7.42	IA	3.40	DE	3.13	DE	2.59	DE	3.48
2	NY	4.86	SD	2.70	CT	2.85	WI	1.90	CA	6.66
3	IL	5.02	VT	5.03	OK	2.22	WY	2.98	NJ	5.91
4	CT	4.60	NE	2.93	NJ	2.83	CT	2.28	OK	2.96
5	CA	6.21	MI	2.14	VT	2.74	NJ	3.37	HI	7.11
6	VT	11.61	MD	2.38	PA	2.16	CA	3.20	CT	4.19
7	WI	3.72	NJ	5.05	AK	1.82	HI	2.70	RI	3.58
8	RI	5.11	LA	4.20	HI	3.72	RI	2.37	PA	3.49
9	LA	6.65	ME	3.34	LA	2.94	MT	1.40	LA	3.50
10	SC	4.65	RI	3.34	MO	2.48	VT	1.93	MO	3.64
11	HI	6.66	MO	4.05	RI	3.01	OK	2.91	NY	4.59
12	ME	5.59	MT	2.87	NV	1.38	LA	2.11	AK	2.97
13	MN	4.38	VA	1.98	AL	2.32	GA	1.80	VT	4.83
14	AK	3.95	CA	3.37	FL	2.03	ID	1.42	IA	3.36
15	NC	3.73	HI	4.87	WY	3.95	NH	1.54	MN	3.81
16	NM	3.41	OH	2.96	NY	2.05	NY	1.79	NE	2.61
17	DE	3.53	OK	4.71	ID	2.35	AK	1.40	WI	3.33
18	AL	3.56	SC	2.82	CA	3.90	NC	1.43	SC	2.85
19	MO	6.52	DE	3.53	CO	1.43	PA	1.94	WY	3.43
20	FL	5.18	CT	3.98	MT	2.29	MO	1.86	ME	4.35
21	KY	2.75	IL	2.05	OH	1.25	SC	1.69	NM	3.01
22	NH	4.00	FL	3.36	SD	1.74	IL	1.44	AL	2.97
23	GA	3.72	AK	3.36	IA	2.39	IA	1.83	GA	3.49
24	NE	7.07	NY	4.69	MN	2.18	AL	1.84	IL	3.66
25	OK	4.65	PA	3.46	ME	2.55	NE	1.68	ID	2.59
26	TN	2.87	WA	2.15	GA	2.77	ME	1.75	MT	2.48
27	DC	3.03	MN	2.81	WI	3.42	WA	1.03	FL	2.91
28	IA	46.79	WI	2.89	OR	0.86	MN	1.81	NC	2.64
29	MI	6.96	NH	2.42	SC	2.17	KS	1.21	CO	2.27
30	ID	4.14	NC	2.78	MD	1.51	VA	1.15	NH	2.84
31	MS	3.62	ID	3.52	NE	2.00	FL	1.41	SD	2.60
32	SD	18.56	NV	3.25	NM	1.83	NM	1.42	MS	2.05
33	OR	2.24	AZ	1.80	NC	2.30	CO	1.14	KS	3.11
34	MT	0.00	GA	2.85	MS	1.61	OH	0.95	VA	2.16
35	MD	5.70	CO	2.59	NH	2.63	NV	1.10	TX	2.35
36	PA	3.46	KS	2.45	KS	2.01	SD	1.31	WA	2.66
37	MA	2.88	MS	2.05	WA	1.91	KY	0.76	MD	3.01
38	VA	5.43	NM	2.43	VA	1.66	TX	1.11	OH	2.12
39	KS	3.48	TX	1.81	KY	1.39	MS	1.27	NV	2.28
40	CO	2.85	WY	1.94	TN	1.63	TN	1.11	AZ	1.90
41	OH	4.09	TN	2.28	AZ	1.22	DC	0.85	TN	1.78
42	AZ	3.16	KY	1.99	IL	2.25	OR	0.53	UT	2.10
43	WV	1.71	DC	1.86	UT	1.44	MD	1.04	KY	1.97
44	TX	4.24	OR	1.58	MI	1.20	AZ	1.04	IN	2.16
45	NV	2.94	AL	3.49	WV	0.84	MI	0.76	MA	3.44
46	UT	2.53	MA	1.40	DC	1.58	IN	1.05	MI	1.68
47	IN	2.77	ND	1.30	TX	1.49	UT	0.94	DC	3.77
48	WA	4.36	IN	1.76	IN	1.29	MA	0.91	OR	1.52
49	AR	2.17	AR	1.34	MA	1.75	AR	0.66	ND	1.94
50	WY	1.94	UT	2.22	AR	1.00	WV	0.56	AR	1.24
51	ND	1.92	WV	1.52	ND	0.51	ND	0.67	WV	1.33

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 8018 Store: Wholesale NOC		Class 8033 Store: Meat/Groc Retail		Class 8232 Lumberyard-New/Used		Class 8350 Gasoline Dealer		Class 8380 Auto Service/Repair	
1	HI	5.37	CA	3.64	NJ	8.31	NY	3.87	NJ	0.44
2	CA	6.14	NJ	4.86	HI	8.82	VT	3.79	NY	0.37
3	NJ	5.93	HI	4.13	VT	6.75	NJ	5.78	LA	0.53
4	VT	2.96	NY	3.68	CT	7.22	RI	0.00	VT	0.60
5	DE	3.13	DE	3.07	MO	7.64	CT	3.29	CA	0.42
6	CT	2.71	IL	2.94	NY	7.23	ME	4.29	ME	0.45
7	NY	4.66	WY	2.43	DE	5.02	MO	0.00	AK	0.44
8	DC	1.69	VT	3.27	CA	6.86	HI	0.00	WA	0.11
9	ME	2.76	LA	3.30	RI	7.22	SC	3.14	CT	0.30
10	AK	2.05	CT	3.77	LA	6.68	GA	2.75	MT	0.46
11	PA	2.16	WI	3.16	OK	5.72	OK	0.00	MN	0.33
12	MN	2.37	RI	3.99	AK	4.81	NC	2.09	WI	0.42
13	LA	3.23	WA	1.64	GA	6.69	KY	1.75	AL	0.38
14	RI	2.27	AK	2.31	SC	5.93	PA	1.80	MI	0.17
15	GA	2.32	SC	3.15	MA	5.55	NH	2.96	SC	0.39
16	IA	1.43	ME	2.94	IL	5.78	VA	2.18	IL	0.27
17	IL	3.23	NM	2.12	MT	5.27	OH	1.80	VA	0.18
18	MO	2.28	MN	2.04	NE	4.84	MT	3.30	HI	0.90
19	WA	2.34	MT	2.40	NH	5.53	FL	2.35	WY	4.85
20	MA	1.47	OK	2.44	SD	4.42	NE	2.37	NH	0.29
21	OK	2.24	PA	3.06	IA	4.64	CO	1.73	GA	0.27
22	SC	2.30	CO	1.69	MN	4.49	AK	3.04	IA	0.42
23	WI	2.64	ID	2.98	CO	4.44	MN	3.41	ID	0.35
24	FL	1.55	MD	1.91	MS	3.67	DE	1.82	DE	0.46
25	MD	2.45	MO	3.30	NM	4.75	IL	3.16	FL	0.32
26	VA	1.63	GA	3.10	VA	3.76	OR	1.20	NE	0.40
27	NH	2.04	MS	1.83	FL	4.90	NM	2.07	SD	0.48
28	SD	1.90	AL	2.64	NV	4.47	IA	2.80	MA	0.11
29	KS	1.55	NH	2.86	PA	4.10	MA	2.54	NC	0.28
30	NM	2.41	IN	1.65	OH	3.74	WI	3.56	KY	0.26
31	OH	1.28	NV	1.63	ID	4.43	AL	3.20	MS	0.31
32	ID	2.08	TX	1.37	KS	4.78	LA	0.00	MD	0.26
33	NE	1.79	AZ	1.63	NC	4.32	MD	1.96	NM	0.43
34	CO	1.94	VA	2.01	TX	4.41	CA	3.83	PA	0.28
35	MT	2.09	DC	1.61	AL	4.55	ID	2.58	CO	0.18
36	TX	1.72	SD	2.05	KY	3.09	SD	2.25	OH	0.14
37	NC	1.66	OR	1.05	WI	4.59	DC	1.97	OR	0.12
38	AL	2.01	NE	2.24	AZ	4.25	AZ	1.46	KS	0.23
39	MS	1.94	FL	3.20	MI	3.29	KS	1.92	DC	0.13
40	AZ	1.66	MI	1.09	DC	3.61	WV	1.17	TN	0.25
41	KY	1.28	NC	2.13	ME	6.15	MS	1.98	ND	0.18
42	NV	1.56	MA	1.95	OR	2.30	TX	1.37	AZ	0.21
43	MI	1.48	KY	1.51	WA	3.11	TN	2.03	NV	0.43
44	OR	1.16	OH	1.92	TN	3.51	WA	3.31	UT	0.23
45	UT	1.32	KS	2.53	MD	3.40	MI	2.40	TX	0.19
46	IN	2.00	IA	2.48	AR	3.06	NV	1.04	AR	0.16
47	TN	1.27	UT	1.74	WY	3.18	UT	1.56	IN	0.17
48	ND	0.61	TN	1.44	IN	2.81	AR	1.39	WV	0.20
49	WV	0.85	AR	1.28	UT	3.30	IN	1.44	MO	0.39
50	WY	2.75	WV	1.01	WV	2.04	ND	1.13	RI	0.38
51	AR	1.08	ND	0.61	ND	1.34	WY	2.88	OK	0.39

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 8742 Salespersons-Outside		Class 8810 Clerical Office Employ		Class 8824 Retirement Living Cent		Class 8832 Physician & Clerical		Class 8833 Hospital: Professional	
1	WY	0.38	HI	4.70	SC	2.44	CA	0.81	WA	4.15
2	HI	0.41	AK	2.48	VT	3.54	DE	0.59	RI	1.53
3	VT	0.21	WY	4.14	RI	3.47	HI	0.76	NY	1.56
4	DE	0.14	MT	4.08	LA	2.89	AK	0.52	LA	1.61
5	SD	0.17	ME	3.57	NJ	4.85	MT	0.50	CA	7.83
6	MT	0.27	CA	3.97	CT	2.59	NY	0.51	VT	1.55
7	AK	0.26	VT	4.70	GA	2.72	WA	0.46	MO	1.55
8	LA	0.20	NM	2.70	MT	2.43	CT	0.48	AL	1.74
9	NM	0.20	OK	2.73	CA	3.97	ME	0.54	AK	1.23
10	NE	0.17	LA	3.33	ID	2.33	NJ	0.51	HI	1.79
11	IA	0.20	ID	3.57	WI	3.06	VT	0.50	OK	1.15
12	WI	0.19	MS	1.73	DE	2.81	PA	0.38	SC	1.31
13	NJ	0.18	IA	2.08	HI	4.13	LA	0.37	MT	1.27
14	OK	0.17	SC	2.65	MN	2.98	OK	0.36	WY	1.33
15	SC	0.19	SD	2.35	ME	3.06	MN	0.39	CT	1.01
16	RI	0.16	RI	4.39	WY	4.14	CO	0.28	NM	1.19
17	ID	0.18	WI	3.31	FL	2.43	RI	0.38	NJ	1.25
18	CA	0.27	NJ	4.85	NY	4.35	ID	0.39	ME	1.38
19	ME	0.25	NE	2.46	AK	2.61	AL	0.38	NH	1.23
20	NY	0.16	DE	2.81	MS	1.77	NM	0.38	DC	0.95
21	CT	0.12	NY	4.35	OK	2.33	IA	0.31	MN	1.24
22	NV	0.11	MO	2.70	AL	3.00	WI	0.31	MA	1.10
23	MO	0.18	FL	3.10	NE	2.29	MO	0.32	NC	0.97
24	MS	0.18	AL	2.48	NH	2.18	NC	0.29	ID	1.13
25	MN	0.14	CT	3.75	NM	2.07	WY	0.61	PA	1.02
26	AL	0.17	NV	1.67	CO	1.88	GA	0.32	GA	0.96
27	PA	0.13	KY	1.42	OH	1.42	SC	0.34	FL	1.00
28	FL	0.16	PA	1.97	WA	2.18	FL	0.32	DE	0.67
29	NC	0.12	NH	3.10	MO	2.85	NH	0.34	VA	0.83
30	GA	0.13	ND	0.56	NC	1.90	IL	0.29	CO	0.74
31	KY	0.13	GA	2.47	SD	2.02	NE	0.27	OH	0.82
32	NH	0.14	NC	2.16	NV	2.13	SD	0.28	MS	0.78
33	IL	0.11	TN	1.57	MI	4.17	VA	0.21	NE	0.84
34	MD	0.09	MN	3.55	TN	1.57	OH	0.22	WI	0.86
35	TN	0.12	WV	1.38	VA	1.52	MA	0.27	IA	0.74
36	KS	0.11	IN	1.41	IL	2.39	MS	0.25	MI	0.74
37	CO	0.09	AZ	1.42	PA	1.97	NV	0.28	SD	0.73
38	VA	0.09	OH	2.14	IA	2.25	OR	0.16	KY	0.65
39	AZ	0.10	MI	2.61	OR	0.79	AZ	0.25	TN	0.79
40	WV	0.11	CO	2.06	TX	1.49	DC	0.22	IL	0.73
41	MI	0.10	IL	2.21	DC	1.66	MD	0.24	OR	0.41
42	UT	0.09	VA	1.78	KS	1.81	ND	0.22	AZ	0.61
43	TX	0.08	KS	1.78	AZ	1.37	KS	0.21	KS	0.57
44	OR	0.06	TX	2.04	KY	1.28	MI	0.20	MD	0.60
45	IN	0.13	OR	1.28	WV	1.02	KY	0.18	UT	0.61
46	OH	0.08	UT	1.61	MD	1.51	TX	0.19	AR	0.52
47	AR	0.09	AR	1.02	AR	1.18	TN	0.20	NV	0.50
48	ND	0.10	MD	1.63	UT	1.44	IN	0.20	IN	0.54
49	DC	0.09	DC	1.66	MA	1.40	UT	0.19	ND	0.42
50	WA	0.05	MA	1.77	IN	1.47	WV	0.13	TX	0.50
51	MA	0.07	WA	2.30	ND	0.84	AR	0.15	WV	0.39

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 8835 Home Healthcare		Class 8864 Social Serv Org		Class 8868 College: Professional		Class 9014 Chimney Cleaning		Class 9015 Buildings-Operation	
1	NJ	4.62	NY	4.22	WY	1.96	CA	10.08	NJ	6.44
2	NY	5.38	WI	3.52	NJ	1.43	DE	5.74	AK	3.62
3	CA	3.86	WA	3.50	AK	0.68	NY	6.16	VT	4.20
4	DE	3.20	HI	3.94	CA	0.85	PA	5.37	HI	5.20
5	VT	3.74	OK	2.71	HI	0.84	WA	5.13	RI	4.41
6	RI	3.42	CT	2.68	MA	0.70	NJ	5.66	DE	3.58
7	HI	4.44	MA	3.39	PA	0.63	VT	4.49	CA	5.82
8	PA	2.53	CO	2.13	VT	0.64	HI	5.29	SD	3.77
9	MT	2.89	AK	2.14	MT	0.57	GA	4.73	WI	4.50
10	ID	2.92	MI	2.28	ID	0.64	RI	4.04	NY	4.14
11	CT	2.34	MN	2.20	DE	0.40	MT	3.53	PA	3.57
12	ME	3.34	LA	2.14	OK	0.66	ID	3.64	CT	3.92
13	AK	2.21	RI	2.05	NY	0.56	WI	4.12	LA	3.99
14	SC	2.59	NH	2.26	MO	0.58	AK	3.23	SC	3.82
15	GA	2.72	MT	2.02	WA	0.48	CT	3.39	MO	4.24
16	OK	2.54	ID	1.99	NM	0.55	MN	3.61	OK	3.50
17	NH	2.99	GA	1.91	CT	0.45	LA	3.88	ID	4.21
18	AL	2.75	SC	1.86	LA	0.61	OK	3.25	MN	3.61
19	WY	3.10	AL	1.94	MN	0.57	SC	3.55	ME	4.23
20	NC	2.19	VT	2.05	WI	0.50	CO	2.73	NE	3.33
21	MO	2.70	ME	2.31	CO	0.42	MO	3.42	FL	3.64
22	MI	2.28	OH	1.54	NC	0.45	ME	3.99	AL	3.59
23	OH	1.80	NJ	1.43	IA	0.53	FL	3.34	MT	3.12
24	WA	1.93	IA	1.64	ME	0.46	IA	3.15	GA	3.71
25	IA	2.16	NM	1.55	KS	0.43	IL	3.22	IA	3.03
26	VA	1.67	NE	1.80	TX	0.42	SD	2.98	NM	3.59
27	LA	2.18	MD	1.62	SD	0.46	MI	3.12	MS	2.44
28	SD	2.00	SD	1.47	FL	0.40	NC	2.82	OH	2.79
29	TX	0.50	IL	1.49	GA	0.40	NH	3.17	NH	3.38
30	NE	2.09	OR	1.05	NH	0.42	NM	2.88	CO	2.51
31	WI	1.62	FL	1.50	MS	0.38	OR	1.75	WA	2.76
32	CO	1.55	KS	1.61	AL	0.51	AL	2.85	MI	2.76
33	MA	1.77	MS	1.84	NE	0.40	OH	2.07	NV	2.67
34	FL	1.88	AZ	1.05	RI	0.39	NE	2.58	MA	2.94
35	MN	1.61	TN	1.30	SC	0.40	VA	1.91	AZ	2.29
36	OR	1.09	NC	1.14	OH	0.30	KS	2.41	KS	2.87
37	IL	1.75	KY	0.86	MI	0.32	NV	2.27	NC	2.51
38	NM	1.81	WV	0.81	NV	0.36	MA	2.19	IL	2.89
39	TN	1.86	DC	0.90	AZ	0.31	AZ	2.00	OR	1.69
40	MS	1.65	ND	0.96	VA	0.27	DC	1.94	MD	2.02
41	MD	1.43	WY	2.79	KY	0.26	MD	1.97	KY	1.85
42	KY	1.21	IN	1.05	OR	0.20	MS	2.05	UT	2.10
43	IN	1.57	UT	0.97	IL	0.30	TX	1.85	WV	1.76
44	KS	1.33	AR	0.81	IN	0.31	KY	1.70	VA	1.78
45	UT	1.37	CA	0.00	AR	0.28	WY	4.85	IN	1.84
46	AZ	1.16	MO	0.00	MD	0.26	ND	2.09	ND	2.09
47	AR	1.14	DE	0.00	ND	0.27	UT	1.75	DC	1.84
48	DC	1.13	PA	0.00	TN	0.26	TN	1.81	TX	1.91
49	WV	1.01	VA	0.00	DC	0.25	IN	1.67	TN	1.93
50	NV	0.80	NV	0.00	WV	0.20	WV	1.20	AR	1.39
51	ND	0.42	TX	0.00	UT	0.21	AR	1.34	WY	2.92

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 9052 Hotel:Other Employees		Class 9058 Hotel:Restaurant		Class 9082 Restaurant NOC		Class 9083 Restaurant:Fast Food		Class 9084 Bar,Lounge,Tavern	
1	CA	7.79	NY	6.61	CA	3.29	CA	3.29	CA	3.29
2	NJ	4.78	DE	2.74	NJ	3.05	NJ	3.05	NJ	3.05
3	NY	4.29	WY	1.80	HI	2.93	NY	2.43	VT	1.92
4	DE	2.74	CA	7.79	NY	2.25	DE	1.57	HI	2.62
5	WA	3.17	NJ	3.05	AK	1.61	VT	2.08	AK	1.49
6	WY	3.77	PA	2.29	DE	1.50	HI	2.39	CT	1.88
7	RI	2.81	HI	3.10	RI	1.74	WY	1.80	RI	1.84
8	HI	4.03	MN	2.26	VT	1.68	OK	1.54	OK	1.80
9	PA	2.57	VT	2.51	WY	1.80	LA	1.75	WI	1.91
10	VT	3.16	RI	2.12	WI	1.83	RI	1.76	DE	1.24
11	CT	2.94	CT	1.99	GA	1.73	PA	1.43	ID	2.05
12	AK	2.09	SC	2.14	FL	1.56	CT	1.34	WY	1.80
13	LA	2.58	LA	1.99	ME	1.86	GA	1.68	MN	1.75
14	GA	2.60	AK	1.70	MO	1.67	FL	1.53	FL	1.53
15	OK	2.43	NH	2.18	ID	1.62	MN	1.31	CO	1.27
16	ID	2.64	OK	1.84	LA	1.77	SC	1.44	LA	1.73
17	FL	2.49	WI	2.03	OK	1.43	AK	1.10	SC	1.66
18	CO	1.99	MT	1.87	SC	1.58	AL	1.71	MO	1.75
19	MT	2.43	ME	2.31	PA	1.40	NH	1.51	VA	1.30
20	MN	2.26	MO	2.14	MN	1.51	ME	1.65	SD	1.52
21	MO	2.44	ID	1.97	AL	1.65	CO	1.11	GA	1.61
22	WI	2.27	GA	2.05	CT	1.30	WA	1.24	ME	1.81
23	IL	2.52	FL	1.72	NH	1.55	WI	1.58	NM	1.49
24	SD	2.23	IL	1.72	SD	1.31	ID	1.25	NY	1.39
25	NH	2.56	VA	1.49	CO	1.06	MO	1.49	AL	1.75
26	ME	2.58	CO	1.35	IL	1.39	MT	1.19	IL	1.36
27	SC	2.05	NE	1.51	NM	1.28	NE	1.33	NH	1.54
28	OR	1.29	SD	1.56	WA	1.22	IA	1.32	MT	1.32
29	NE	2.01	MS	1.50	MS	1.09	VA	1.02	WA	1.26
30	NM	2.19	AL	1.77	MT	1.16	IL	1.20	PA	1.07
31	AL	2.25	IA	1.81	NE	1.30	NM	1.04	NC	1.21
32	IA	1.99	WA	1.36	VA	1.20	MS	1.02	NE	1.28
33	OH	1.39	DC	1.51	KS	1.20	NC	1.11	AZ	1.09
34	NC	1.59	NM	1.51	NC	1.09	SD	1.09	MS	1.12
35	MS	1.69	NC	1.45	IA	1.23	MA	1.00	MI	0.96
36	NV	1.88	MA	1.37	AZ	0.99	KS	1.00	IA	1.28
37	VA	1.57	TX	1.70	MA	1.00	TX	0.88	KS	1.16
38	TX	1.45	KS	1.29	TX	0.88	DC	0.97	NV	1.16
39	AZ	1.57	KY	1.07	MD	0.90	OR	0.65	UT	1.09
40	KS	1.61	OH	1.09	OR	0.65	AZ	0.81	MD	0.99
41	DC	1.55	AZ	1.15	DC	0.87	OH	0.82	KY	0.84
42	MA	1.45	MD	1.23	UT	1.02	MI	0.98	MA	1.00
43	MD	1.38	IN	1.18	MI	1.05	MD	0.85	TX	0.88
44	MI	1.28	UT	1.15	KY	0.71	KY	0.74	TN	0.99
45	KY	1.18	NV	1.00	IN	0.93	NV	1.05	OR	0.65
46	TN	1.27	TN	1.17	TN	0.84	UT	0.87	DC	0.97
47	UT	1.25	OR	0.65	NV	0.76	TN	0.91	AR	0.84
48	IN	1.20	WV	0.80	ND	0.76	IN	0.88	IN	0.93
49	WV	0.89	MI	0.85	OH	0.64	ND	0.76	OH	0.63
50	AR	0.96	AR	0.78	AR	0.61	WV	0.52	ND	0.76
51	ND	0.84	ND	0.76	WV	0.57	AR	0.56	WV	0.63

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

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)

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

	Class 9101 College: Other		Class 9102 Park NOC		Class 9403 Garbage, Refuse Collect	
1	NJ	13.10	NJ	5.55	NJ	18.54
2	HI	6.84	DE	3.53	HI	18.27
3	ID	5.80	HI	5.13	NY	14.21
4	CA	5.17	RI	4.06	VT	15.22
5	VT	5.51	NY	3.99	CT	10.46
6	RI	5.01	AK	3.69	RI	9.45
7	CT	4.24	VT	4.20	LA	11.91
8	IA	4.73	MT	4.02	MO	9.92
9	MO	4.74	FL	3.62	DE	6.63
10	MN	5.38	GA	3.86	IL	8.75
11	SD	3.77	MN	3.71	GA	9.11
12	WI	4.56	CT	3.29	SC	8.56
13	OK	4.40	ID	3.91	MA	9.55
14	GA	4.09	MO	3.66	WI	9.62
15	AK	3.30	LA	4.08	NE	7.98
16	LA	4.49	ME	4.29	SD	7.21
17	NE	3.88	NE	3.33	ME	9.29
18	NY	3.80	NH	3.60	IA	9.75
19	MT	3.88	IA	3.56	MD	7.73
20	FL	3.67	IL	3.34	OH	6.21
21	ME	4.53	OK	2.77	NC	7.38
22	CO	2.81	NC	3.20	CA	7.83
23	SC	3.66	SC	3.12	OK	6.62
24	NH	3.60	NM	2.85	MN	7.42
25	KS	3.13	MI	2.48	DC	7.28
26	NM	3.33	WI	2.70	VA	6.14
27	MS	3.09	VA	2.31	WA	5.90
28	IL	3.23	SD	2.80	AL	7.26
29	VA	2.56	OR	1.69	ID	7.79
30	DC	2.92	AL	2.84	MS	2.38
31	MA	3.39	MA	2.20	MT	7.35
32	NC	2.92	NV	3.08	NV	9.55
33	AZ	2.46	CO	2.03	AK	5.18
34	WV	2.46	PA	2.02	CO	5.35
35	AL	3.10	WA	2.33	FL	5.78
36	TX	2.33	DC	2.27	PA	5.09
37	KY	1.99	MS	1.87	KY	4.56
38	OR	1.52	KY	1.91	NM	5.78
39	MI	2.36	KS	2.45	NH	6.10
40	IN	2.55	MD	2.26	KS	6.34
41	TN	2.51	OH	2.54	TN	5.30
42	MD	2.04	AZ	1.90	TX	4.75
43	OH	1.63	WY	3.04	ND	5.09
44	UT	2.00	UT	2.12	WV	4.96
45	WY	1.96	TN	2.24	UT	4.96
46	NV	2.75	TX	1.95	AZ	4.62
47	AR	1.65	IN	2.38	MI	4.05
48	WA	0.89	WV	1.45	AR	5.09
49	PA	0.63	ND	1.45	OR	2.76
50	DE	0.40	AR	1.52	IN	4.38
51	ND	0.27	CA	0.00	WY	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, unlike Table 1 which show ties as equal rank. If the states have exactly the same calculated manual rate, they are ranked alphabetically. N/A = Not Applicable.

Source: Information Technology and Research Section, Central Services Division, Oregon Department of Consumer and Business Services (October 2022)



In compliance with the Americans with Disabilities Act (ADA), this publication is available in alternative formats.

Information Technology and Research Section
Central Services Division
350 Winter St. NE, Room 300
P.O. Box 14480
Salem, OR 97309-0405
503-378-8254



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