



2005 WORKERS' COMPENSATION MANUAL RATES

Provided by Actuarial & Technical Solutions, Inc.

Effective April 1, 2005

| | CLASS CODES - Rates are per \$100 of payroll* | | | | USL&HW FACTOR | Notes |
|-----------------|---|----------|----------|---------|------------------|-------|
| | 1320 | 6235 | 8227 | 8810 | | |
| Alabama | \$ 6.60 | \$ 22.64 | \$ 13.93 | \$ 0.58 | 2.51 | |
| Alaska | 1.47 | 13.75 | 11.21 | 1.09 | 1.30 | |
| Arizona | 2.71 | 14.05 | 5.78 | 0.24 | 1.49 | |
| Arkansas | 3.09 | 8.50 | 5.44 | 0.25 | 2.03 | |
| California | 5.32 | 18.57 | 14.52 | 1.37 | N/A | A |
| Colorado | 5.57 | 19.53 | 5.83 | 0.38 | 1.77 | |
| Connecticut | 4.49 | 27.26 | 7.65 | 0.34 | 1.26 | |
| Florida | 4.68 | 22.28 | 9.32 | 0.64 | 2.42 | |
| Georgia | 4.52 | 20.10 | 6.85 | 0.36 | 1.83 | |
| Idaho | 3.54 | 13.73 | 5.06 | 0.43 | 1.40 | |
| Illinois | 11.68 | 29.51 | 10.13 | 0.31 | 1.34 | |
| Indiana | 3.60 | 8.21 | 3.59 | 0.23 | 1.82 | |
| Iowa | 3.16 | 14.31 | 4.60 | 0.32 | 2.24 | |
| Kansas | 3.47 | 18.75 | 4.54 | 0.33 | 1.87 | |
| Kentucky | 7.60 | 54.21 | 11.72 | 0.38 | 1.45 | B |
| Louisiana | 7.08 | 30.39 | 11.46 | 0.56 | 2.40 | |
| Maine | 4.92 | 24.24 | 9.00 | 0.64 | 1.50 | |
| Maryland | 3.10 | 15.84 | 7.75 | 0.29 | 1.41 | C |
| Michigan | 3.44 | 12.53 | 4.48 | 0.19 | 1.81 | |
| Mississippi | 4.63 | 21.67 | 7.50 | 0.52 | 2.20 | |
| Missouri | 4.37 | 13.37 | 7.16 | 0.40 | 1.73 | |
| Montana | 6.93 | 30.13 | 8.91 | 0.83 | 2.18 | |
| Nebraska | 3.23 | 16.50 | 4.93 | 0.34 | 2.00 | |
| Nevada | 6.17 | 16.14 | 7.18 | 0.43 | 1.54 | |
| New Jersey | 3.32 | 12.82 | 6.73 | 0.29 | 1.50 | |
| New Mexico | 3.61 | 14.20 | 6.00 | 0.38 | 1.97 | |
| New York | 8.29 | 35.22 | 12.81 | 0.40 | 1.913 | |
| North Carolina | 4.28 | 14.34 | 4.59 | 0.34 | 2.10 | |
| North Dakota + | 5.58 | 13.83 | 4.53 | 0.34 | N/A | D |
| Oklahoma | 4.84 | 15.23 | 7.55 | 0.60 | 1.51 | |
| Oregon | 4.33 | 18.30 | 5.15 | 0.27 | 1.96 | |
| Pennsylvania | 8.25 | 16.19 | 8.25 | 0.53 | 1.793 | |
| South Carolina | 3.87 | 17.47 | 5.95 | 0.37 | 1.99 | |
| South Dakota | 4.02 | 12.37 | 8.12 | 0.38 | 1.53 | |
| Texas | 4.15 | 20.65 | 8.95 | 0.54 | N/A | E |
| Utah | 2.93 | 15.93 | 3.91 | 0.28 | 1.87 | |
| Virginia | 2.67 | 17.37 | 3.02 | 0.13 | 1.88 | |
| Washington + | 1.2671 | 2.8941 | 1.2671 | 0.1306 | N/A | F |
| West Virginia + | 5.42 | 10.85 | 3.56 | 0.68 | N/A | |
| Wyoming + | 1.18 | 9.34 | 6.17 | 0.58 | N/A | |

+ Indicates Monopolistic State

* Includes the following employer's liability coverage:

| | |
|----------------------------|---------------------------|
| Bodily Injury by Accident: | \$100,000 - each accident |
| Bodily Injury by Disease: | \$100,000 - each employee |
| Bodily Injury by Disease: | \$500,000 - policy limit |

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Notes:

- A** California does not promulgate a USL&H percentage but rather leaves that to the discretion of each insurer.
- B** The rates include an 9.0% provision for the assessment for the Special Fund which is outside of the manual rate.
- C** Rates include assessment of 2.6 cents of \$100 of payroll.
- D** Cap of \$18,500 on wages applies.
- E** Texas last promulgated a USL&HW factor of 1.61 in 1990. Since open rating was introduced on 1/1/91, the selection of a USL&H factor is left to the discretion of each insurer.
- F** Rates are per man hour. Private insurance is required for USL&H coverage.

The rates included herein should be used in conjunction with COPAS MFI-31 (formerly Interpretation No. 24). These rates were calculated by a third party on behalf of COPAS. COPAS believes these rates were compiled in accordance with MFI-31, and are published only as a convenience to the industry. However, COPAS or its agents accept no responsibility for the accuracy of the rates or how the rates are actually utilized by various companies in their billing practices.