



2008 WORKERS' COMPENSATION MANUAL RATES

Provided by Actuarial & Technical Solutions, Inc.

Effective April 1, 2008

	CLASS CODES - Rates are per \$100 of payroll*				USL&HW FACTOR	Notes
	1320	6235	8227	8810		
Alabama	\$ 6.84	\$ 20.05	\$ 14.53	\$ 0.61	2.35	
Alaska	1.88	13.41	7.27	0.87	1.30	
Arizona	2.98	11.97	8.31	0.29	1.33	
Arkansas	2.95	11.72	4.50	0.26	1.90	
California	3.28	9.13	8.25	0.56	N/A	A
Colorado	6.38	18.84	6.47	0.34	1.64	
Florida	3.35	12.78	7.02	0.39	2.29	
Idaho	3.09	10.59	4.29	0.37	1.31	
Illinois	13.35	40.20	12.58	0.35	1.26	
Indiana	3.69	5.79	3.75	0.20	1.69	
Iowa	3.30	13.21	5.23	0.33	2.11	
Kansas	4.84	24.17	5.03	0.32	1.67	
Kentucky	7.15	31.80	7.25	0.36	1.39	B
Louisiana	4.77	17.04	10.88	0.44	2.31	
Maryland	4.49	14.70	6.68	0.28	1.61	C
Michigan	5.50	13.40	6.64	0.22	1.77	D
Mississippi	3.37	22.50	8.49	0.52	2.11	
Missouri	5.50	17.12	6.43	0.32	1.62	E
Montana	11.13	39.87	13.78	1.10	2.04	
Nebraska	6.41	13.55	6.04	0.37	1.92	
Nevada	6.75	13.46	6.96	0.63	1.46	
New Jersey	3.91	11.80	8.17	0.30	1.50	F
New Mexico	2.78	12.11	8.83	0.45	1.83	
New York	7.24	19.62	9.16	0.33	1.782	
North Carolina	5.48	16.79	7.40	0.48	2.03	
North Dakota +	5.25	11.85	6.85	0.45	N/A	G
Oklahoma	5.06	12.87	6.97	0.52	1.69	
Oregon	4.83	18.55	5.46	0.24	1.81	
Pennsylvania	7.15	15.17	7.15	0.53	1.817	
South Carolina	4.39	18.13	5.38	0.56	1.97	
South Dakota	6.27	11.99	9.37	0.35	1.50	
Texas	5.15	18.52	6.01	0.48	N/A	H
Utah	2.01	17.94	3.11	0.22	1.77	
Virginia	2.36	11.95	4.62	0.17	1.81	
Washington +	1.3174	2.9368	1.3174	0.1313	N/A	I
West Virginia +	3.85	14.61	5.89	0.33	N/A	J
Wyoming +	1.29	7.29	4.64	0.50	N/A	K

+ 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

2008 WORKERS' COMPENSATION MANUAL RATES

Notes:

- A California does not promulgate a USL&HW percentage but rather leaves that to the discretion of each insurer.
- B Kentucky - The rates include an 6.5% provision for the assessment for the Special Fund which is outside of the manual rate.
- C Maryland - Rates include assessment of 2.2 cents of \$100 of payroll.
- D Michigan - As the approved loss funds had not been trended, the adjustment factor includes trend (-0.6% used for this year's review).
- E Missouri - NCCI loss costs including trend were used.
- F New Jersey list codes 1320 and 6235 as "F" classifications.
- G North Dakota - Cap of \$21,300 on wages applies.
- H 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&HW factor is left to the discretion of each insurer.
- I Washington - Rates are per man hour. Private insurance is required for USL&HW coverage.
- J West Virginia - Brickstreet Mutual replaced State Fund on 1/1/06; rates effective 7/1/07 as derived by NCCI, WV market opens to private carriers on 7/1/08.
- K Wyoming - Oil & Gas Extraction; Drilling Oil & Gas Wells; Support Activities for Oil & Gas Operations; Clerical Office Operations

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.