



## 2009 WORKERS' COMPENSATION MANUAL RATES

Provided by Actuarial & Technical Solutions, Inc.

Effective April 1, 2009

	CLASS CODES - Rates are per \$100 of payroll*				USL&HW FACTOR	Notes
	1320	6235	8227	8810		
Alabama	\$ 6.59	\$ 14.95	\$ 12.10	\$ 0.47	2.29	
Alaska	2.08	9.67	8.20	0.72	1.30	
Arizona	3.37	14.11	9.75	0.27	1.26	
Arkansas	2.47	13.10	2.86	0.22	1.86	
California	4.05	8.81	9.54	0.54	N/A	A
Colorado	5.01	14.57	5.25	0.28	1.57	
Florida	2.80	10.63	5.67	0.28	2.26	
Idaho	2.59	11.07	4.08	0.29	1.23	
Illinois	13.42	48.71	12.81	0.34	1.24	
Indiana	4.38	5.93	4.33	0.20	1.67	
Iowa	3.31	15.40	5.48	0.29	2.11	
Kansas	5.48	25.74	5.06	0.29	1.64	
Kentucky	8.35	40.07	8.84	0.35	1.38	B
Louisiana	4.85	18.09	9.48	0.36	2.26	
Maryland	5.55	15.25	5.09	0.24	1.57	C
Michigan	5.05	15.45	6.57	0.23	1.71	
Mississippi	2.96	23.84	7.52	0.56	2.05	
Missouri	6.20	16.20	5.58	0.30	1.58	
Montana	7.62	29.80	12.41	1.01	2.03	
Nebraska	5.93	16.65	6.58	0.33	1.87	
Nevada	5.96	12.92	6.84	0.61	1.41	
New Jersey	4.04	11.14	7.64	0.28	1.50	
New Mexico	2.28	7.99	8.72	0.40	1.82	
New York	7.38	15.70	9.00	0.30	1.713	
North Carolina	5.13	18.18	7.44	0.45	2.00	
North Dakota +	5.71	12.17	6.45	0.51	N/A	D
Oklahoma	5.40	14.25	8.18	0.55	1.61	
Oregon	3.99	21.81	4.73	0.23	1.90	
Pennsylvania	6.11	13.26	6.11	0.47	1.817	
South Carolina	4.73	19.09	6.12	0.65	1.79	
South Dakota	7.11	12.53	7.92	0.32	1.49	
Texas	5.10	18.34	5.96	0.47	N/A	E
Utah	2.22	11.45	3.45	0.18	1.73	
Virginia	2.52	12.56	5.47	0.18	1.75	
Washington +	1.4515	3.0450	1.4515	0.1360	N/A	F
West Virginia	4.42	14.75	5.84	0.32	2.08	
Wyoming +	1.29	5.77	3.45	0.38	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 Kentucky 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 per \$100 of payroll.
- D North Dakota – Cap of \$22,100 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 Washington 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.**