



## Council of Petroleum Accountants Societies

### 2019 Workers' Compensation Insurance Manual Rates

Many Operators are self-insured, making it difficult to determine the amount the Operator should charge for this assumption of risk, and difficult for auditors to verify. COPAS enlisted the services of an actuarial firm to provide manual rates, which form the upper limit for self-insurance.

Model Form Interpretation #31 states that COPAS will publish, on an annual basis, Workers' Compensation Insurance Manual Rates for certain job classifications. The following 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.

COPAS Fully Loaded Manual Worker's Compensation Rates  
Effective April 1, 2019

	CLASS CODES				USL&HW Factor
	Rates are per \$100 of Payroll*				
Monopolistic	1320	6235	8227	8810	
Alabama	\$ 1.47	\$ 7.95	\$ 4.78	\$ 0.18	2.11
Alaska	\$ 1.08	\$ 3.34	\$ 4.40	\$ 0.37	1.35
Arizona	\$ 1.60	\$ 4.35	\$ 4.84	\$ 0.15	1.12
Arkansas	\$ 1.17	\$ 2.45	\$ 1.91	\$ 0.10	1.62
California	\$ 1.82	\$ 4.37	\$ 6.54	\$ 0.35	N.A.
Colorado	\$ 1.04	\$ 4.72	\$ 2.94	\$ 0.12	1.35
Florida	\$ 1.83	\$ 9.16	\$ 6.82	\$ 0.18	1.93
Georgia	\$ 2.50	\$ 10.26	\$ 9.00	\$ 0.20	1.41
Idaho	\$ 1.69	\$ 5.88	\$ 4.14	\$ 0.23	1.16
Illinois	\$ 9.44	\$ 24.59	\$ 6.77	\$ 0.13	1.27
Indiana	\$ 2.36	\$ 3.36	\$ 2.12	\$ 0.12	1.59
Iowa	\$ 1.86	\$ 6.16	\$ 4.22	\$ 0.22	2.07
Kansas	\$ 2.70	\$ 9.77	\$ 2.95	\$ 0.11	1.52
Kentucky	\$ 3.57	\$ 10.69	\$ 3.84	\$ 0.15	1.28
Louisiana	\$ 2.82	\$ 10.46	\$ 4.75	\$ 0.27	2.08
Maryland	\$ 2.46	\$ 6.12	\$ 5.70	\$ 0.13	1.43
Michigan	\$ 0.97	\$ 5.09	\$ 2.63	\$ 0.09	1.67

Mississippi		\$ 2.10	\$ 7.86	\$ 5.06	\$ 0.25	1.83
Missouri		\$ 2.10	\$ 7.89	\$ 4.21	\$ 0.17	1.47
Montana		\$ 2.03	\$ 5.84	\$ 4.71	\$ 0.41	2.18
Nebraska		\$ 4.65	\$ 7.77	\$ 4.17	\$ 0.16	1.77
Nevada		\$ 4.85	\$ 16.21	\$ 9.83	\$ 0.28	1.12
New Jersey		\$ 2.80	\$ 6.80	\$ 11.59	\$ 0.20	1.50
New Mexico		\$ 1.46	\$ 5.27	\$ 4.21	\$ 0.25	1.64
New York		\$ 9.21	\$ 12.79	\$ 18.99	\$ 0.21	1.778
North Carolina		\$ 1.97	\$ 5.43	\$ 4.59	\$ 0.12	1.92
North Dakota	Y	\$ 3.26	\$ 6.23	\$ 3.15	\$ 0.25	N.A.
Ohio	Y	\$ 2.28	\$ 2.09	\$ 2.09	\$ 0.11	N.A.
Oklahoma		\$ 1.89	\$ 6.05	\$ 3.89	\$ 0.23	1.88
Oregon		\$ 1.86	\$ 4.65	\$ 3.03	\$ 0.14	1.90
Pennsylvania		\$ 3.34	\$ 4.08	\$ 3.34	\$ 0.16	1.6068
South Carolina		\$ 2.36	\$ 8.81	\$ 5.96	\$ 0.21	1.65
South Dakota		\$ 1.82	\$ 5.25	\$ 5.41	\$ 0.23	1.44
Tennessee		\$ 1.46	\$ 8.99	\$ 4.40	\$ 0.14	2.47
Texas		\$ 0.80	\$ 5.07	\$ 1.86	\$ 0.07	1.57
Utah		\$ 1.22	\$ 3.65	\$ 2.40	\$ 0.11	1.54
Virginia		\$ 3.24	\$ 11.71	\$ 5.61	\$ 0.11	1.72
Washington	Y	\$ 1.6739	\$ 3.2572	\$ 1.6739	\$ 0.1504	N.A.
West Virginia		\$ 1.91	\$ 4.14	\$ 2.95	\$ 0.13	1.77
Wyoming	Y	\$ 0.55	\$ 2.48	\$ 1.88	\$ 0.40	N.A.

Class	Description
1320	Oil or Gas Lease Operator – All Operations & Drivers
6235	Oil or Gas Well - Drilling or Redrilling & Drivers
8227	Construction or Erection Permanent Yard
8810	Clerical Office Employees NOC

\* Rates include the following employers liability coverage:

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

**Remarks:**

**California** does not promulgate a USL&HW percentage, but rather leaves that to the discretion of each insurer

**Kentucky** rates include a 6.41% provision for the assessment for the Special Fund, which is outside of the manual rate.

**Maryland** rates include assessment of 1.94 cents per \$100 of payroll

**Michigan** - the approved loss costs do not include trend; the adjustment factor reflects an annual trend factor of -2.8%

**Missouri** - NCCI loss costs including trend were used

**New Jersey** lists codes 1320 and 6235 as "F" classifications

**North Dakota** - Cap of \$35,500 on wages applied

**Ohio** - The fully loaded rates include adjustments for administrative costs (13.35%)

**Washington** rates are per man hour. Private insurance is required for USL&HW coverage

**Wyoming** - Code 211000: Oil & Gas Extraction, Code 213111: Drilling Oil & Gas Wells, Code 213112: Support Activities for Oil and Gas Operations, Code 000010: Clerical Office Occupations

**COPAS has retained Sound Actuarial Consulting, LLC to prepare "fully loaded manual rates" for workers compensation. This report is prepared for use by COPAS and its members. It is not to be distributed for other purposes.**