



Council of Petroleum Accountants Societies

2021 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.

**2021 Workers' Compensation Manual Rates
 Provided by Sound Actuarial Consulting, LLC
 Subject to COPAS Approval
 April 1, 2021**

	CLASS CODES				USL&HW Factor
	Rates are per \$100 of Payroll*				
Monopolistic	1320	6235	8227	8810	
Alabama	\$ 1.43	\$ 6.18	\$ 4.45	\$ 0.16	1.32
Alaska	\$ 0.79	\$ 2.75	\$ 2.91	\$ 0.26	1.32
Arizona	\$ 1.05	\$ 3.26	\$ 3.21	\$ 0.09	1.58
Arkansas	\$ 1.10	\$ 2.19	\$ 1.67	\$ 0.07	1.85
California	\$ 2.04	\$ 4.07	\$ 5.42	\$ 0.28	N.A.
Colorado	\$ 0.87	\$ 3.95	\$ 2.56	\$ 0.11	1.85
Florida	\$ 1.46	\$ 5.76	\$ 5.91	\$ 0.16	1.58
Georgia	\$ 2.05	\$ 7.89	\$ 6.22	\$ 0.16	1.50
Idaho	\$ 1.53	\$ 5.30	\$ 3.99	\$ 0.17	1.82
Illinois	\$ 6.15	\$ 21.73	\$ 6.47	\$ 0.11	1.50
Indiana	\$ 1.70	\$ 3.34	\$ 2.20	\$ 0.12	1.84
Iowa	\$ 1.71	\$ 5.12	\$ 3.53	\$ 0.19	1.32
Kansas	\$ 2.45	\$ 8.75	\$ 2.53	\$ 0.10	2.11
Kentucky	\$ 2.43	\$ 5.88	\$ 3.19	\$ 0.14	1.50
Louisiana	\$ 2.85	\$ 8.43	\$ 4.35	\$ 0.22	1.24

Maryland		\$ 2.02	\$ 4.99	\$ 4.43	\$ 0.12	1.50
Michigan		\$ 0.92	\$ 2.88	\$ 2.10	\$ 0.08	1.67
Mississippi		\$ 1.54	\$ 5.04	\$ 3.64	\$ 0.19	1.82
Missouri		\$ 2.00	\$ 7.31	\$ 4.09	\$ 0.16	1.85
Montana		\$ 1.45	\$ 4.63	\$ 3.68	\$ 0.26	1.85
Nebraska		\$ 3.98	\$ 5.06	\$ 3.56	\$ 0.14	1.59
Nevada		\$ 3.59	\$ 11.19	\$ 6.60	\$ 0.29	1.32
New Jersey		\$ 2.07	\$ 5.44	\$ 10.84	\$ 0.19	1.50
New Mexico		\$ 1.40	\$ 4.64	\$ 3.68	\$ 0.21	1.58
New York		\$ 6.83	\$ 9.82	\$ 19.16	\$ 0.18	1.748
North Carolina		\$ 1.54	\$ 4.20	\$ 3.38	\$ 0.10	1.59
North Dakota	Y	\$ 2.60	\$ 4.54	\$ 2.98	\$ 0.24	N.A.
Ohio	Y	\$ 1.18	\$ 2.36	\$ 1.67	\$ 0.10	N.A.
Oklahoma		\$ 1.62	\$ 5.73	\$ 3.68	\$ 0.18	1.75
Oregon		\$ 1.55	\$ 4.08	\$ 2.61	\$ 0.12	1.87
Pennsylvania		\$ 2.50	\$ 2.77	\$ 2.50	\$ 0.12	1.6068
South Carolina		\$ 1.93	\$ 6.26	\$ 4.41	\$ 0.19	1.25
South Dakota		\$ 1.47	\$ 4.35	\$ 3.81	\$ 0.16	1.50
Tennessee		\$ 1.22	\$ 4.98	\$ 3.05	\$ 0.10	2.11
Texas		\$ 0.64	\$ 3.98	\$ 1.37	\$ 0.07	2.11
Utah		\$ 1.15	\$ 2.66	\$ 1.92	\$ 0.08	1.84
Virginia		\$ 2.25	\$ 7.05	\$ 4.00	\$ 0.10	1.32
Washington	Y	\$ 1.6250	\$ 2.6433	\$ 1.6250	\$ 0.1696	N.A.
West Virginia		\$ 1.88	\$ 3.88	\$ 2.51	\$ 0.13	2.11
Wyoming	Y	\$ 0.49	\$ 2.33	\$ 1.75	\$ 0.32	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 7.02% provision for the assessment for the Special Fund, which is outside of the manual rate.

Maryland rates include assessment of 2.03 cents per \$100 of payroll

Michigan - the approved loss costs do not include trend; the adjustment factor reflects an annual trend factor of -3.7%

Missouri - NCCI loss costs including trend were used

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

North Dakota - Cap of \$37,900 on wages applied

Ohio - The fully loaded rates include adjustments for administrative costs (20.32%)

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