

ADDITIONAL INDEX NUMBERS OF COMPENSATION
INSURANCE RATE LEVELS

BY

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Five years ago Mr. Paul Dorweiler and the writer presented tables of Workmen's Compensation insurance rate level indexes in a paper before the Society.* Those tables covered the period from the beginning of relative standardization of rate-making in the earlier Workmen's Compensation states and from the first enactment of Workmen's Compensation laws in many other jurisdictions to January 1, 1934. They gave not only index numbers for each separate state or jurisdiction but also showed the general or average indexes for all jurisdictions. The present addition extends the tables to the date January 1, 1939.

Besides the basic data in Table I, three series of indexes are presented, as previously, of: the actual rate levels in effect on July 1st of each year, Table II; the calendar year average rate levels, Table III; and the policy year average rate levels, Table IV. The calendar year indexes should be of most general interest and are considered to be the principal exhibit. The policy year figures are presented with the thought that they may be of use in the interpretation or adjustment of policy year data, which occupy so important a place in casualty insurance statistics. Both the calendar year and policy year indexes are calculated on the assumption that the exposure is uniformly distributed within each calendar or policy year, as the case may be; that is, each index in each state or jurisdiction in these two Tables, III and IV, represents usually the composite of two or more rate levels weighted together on this assumption.† The indexes of Table II, of the

* P.C.A.S. XX, pp. 302-338.

† The calculation of policy year and calendar year indexes from the basic material of Table I is explained in detail in P.C.A.S. XX, pp. 308-309 and illustrated on page 315.

actual rate levels in effect on July 1st, each year, do not involve this assumption and composition and are thus at once more accurate and much simpler. They serve as a check on Tables III and IV and may themselves be very readily checked with the basic data in Table I. The full fluctuations of the actual rate levels should be represented in the simple indexes of Table II, whereas they may be levelled off a bit in the calendar and policy year figures of Tables III and IV by the effect of adjoining levels.

In every table there are two sets of indexes as before. Those set in roman type and called "Manual Level Indexes" represent the varying realizable premiums for a constant exposure through the years as determined by the changing levels of rates and certain other related items, namely the expense and loss constants and the "off-balance" loadings in rates to true up the variations from manual rate premiums caused by experience rating plans.

In addition to the primary relative numbers of Workmen's Compensation insurance cost per unit of payroll exposure described above, other derived series, termed "Modified Level Indexes," are shown, set in italic type. In the "Modified Level Indexes" the increased (or decreased) cost caused by increases (or decreases) from time to time in the benefits granted by the compensation laws has been thrown off so that the trends and fluctuations caused by industrial conditions and the business cycle may appear more clearly. In the paper to which this is a supplement the term "Effective Level Indexes" was used for these numbers but this term has been thought somewhat confusing.

A great deal of attention has been given by the rating organizations to the emergence of occupational disease as an important element in Workmen's Compensation coverage in the five years from 1934. The specific and general loadings for occupational disease which have been adopted in the period are not reflected in the basic material of this paper and hence not in the indexes given, except for two states. In these states—New York and Delaware—the general loadings are reflected, but in no state is the effect of the specific loadings on certain hazardous classifications reflected. Actually, such loadings, while extremely important in some classifications, have not had a major effect on the rate levels of the states as wholes, it is believed.

It may be noted also that from 1934 a new element was added

in the rate level determination in most states, the contingency factor based on "account current" accruals of calendar year experience. This changed the simple relation of lag between loss trends and rate trends.

In setting down the underlying data in the extension of Table I herewith, the first item of the previous Table I for each jurisdiction has been reprinted from the paper cited, at the top in each case so that the base to which the figures in columns (4) and (6) are referred may be readily had in mind. This base in Table I, it may be well to repeat, is, in each jurisdiction, the first set of rates under relative standardization of rate-making. In many cases it is also the first set of rates under the Workmen's Compensation law, including two states which did not make their appearance in the previous Table I.

The index numbers in Tables II, III and IV have been calculated as before with the rate levels in effect on January 1, 1934 taken as 100. This base date may have no particular merit now, having been selected as a convenient and recent date at the time of the paper. To accomplish the addition of the new states, Florida and South Carolina, on this basis, that is January 1, 1934 levels, a hypothetical January 1, 1934 level might be worked out from the average trend of all states; however, they were based on their original 1935 levels. In the calculation of indexes of all states combined in Tables II, III and IV, that is the last two rows of each table, the previous weights (page 316, P.C.A.S. XX) were used with the addition of \$5,000,000 for Florida and \$2,500,000 for South Carolina as estimated premium for two years. A better system of weighting the states together could be readily devised, say taking into consideration the varying premiums in the individual years but it is doubtful if the refinement would affect the results appreciably as we deal with relatively homogeneous items when we are averaging rate trends in the states, and this fact minimizes the importance of weights.

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TABLE I

COMPENSATION RATE LEVELS BY STATES
FROM JANUARY 2, 1934 TO JANUARY 1, 1939

Column (2)

A—Revision applied to All policies. Other changes apply to New and Renewal policies only. Where two changes appear at same date, the increase in () applies to outstanding policies to adjust for law, the other represents a general revision for new and renewal policies, including amendment.

Column (3) Adjustment Factors

E—Expense Constant Offset Factor.

L—Loss Constant Offset Factor.

B—Factor for unrealized portion of Balance Factor for Experience Rating Off-Balance.

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Alabama</i>					
*1- 1-20	....	{.994 B	1.000		1.000
12-31-34	1.061	}.968 L	1.248		1.248
1- 1-36	{(1.150)	1.006 B	(1.435)	1.150	(1.248)
5- 1-36	1.067		1.323		1.151
1- 1-37	1.000		1.323	a	1.151
1- 1-37	.808		1.069		.930
1- 1-38	.977	1.018 B	1.026		.892
<i>Alaska</i>					
8- 4-23	....		1.000		1.000
6-12-35	1.350 A		1.702	1.100	1.278
6-10-37	1.000		1.702	1.104 b	1.158
<i>Arizona</i>					
**11- 3-25	....		1.000		1.000
		No revisions	1934-1938		
<i>California</i>					
11-12-17	....		1.000		1.000
9-14-35	1.000		1.274	1.000 b	1.158
4-1-37	.983	.995 B	1.259		1.144
8-27-37	1.000		1.259	1.000 b	1.144
4- 1-38	.888	.999 B	1.119		1.017
<i>Colorado</i>					
6- 1-17	....		1.000		
3- 1-35	1.068	1.011 B	1.485		.932
7- 5-35	1.000		1.485	a b	.932
3- 1-36	1.091	.994 B	1.630		1.023
12-10-36	1.000		1.630	1.050 b	.974
3- 1-37	.905	.990 B	1.490		.891
5-29-37	1.000		1.490	1.000 b	.891
8-13-37	1.000		1.490	1.000 b	.891
5- 1-38	1.038	1.004 B	1.541		.921

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Connecticut</i>					
5- 1-17	....		1.000		1.000
1-31-34	1.000		1.319		.998
2-28-35	.972		1.282		.970
7- 1-35	1.000		1.282	1.009	.961
3-31-36	.990		1.270		.952
3-31-37	1.005		1.276		.957
7- 1-37	1.000		1.276	1.004 b	.953
3-31-38	.943		1.203		.898
<i>Delaware</i>					
*1- 1-18	....		1.000		1.000
12-31-35	.970 A	.960 E	1.212		.840
12-31-36	.955 A	.977 E	1.184		.821
5-19-37	1.000		1.184	h	.821
12-31-38	.992	1.010 B E	1.163		.806
<i>District of Columbia</i>					
*7- 1-28	....	.960 E	1.000		1.000
5-26-34	1.000		1.333	a	1.333
7- 1-35	1.079	1.005 B	1.431		1.431
7- 1-36	1.044	.997 B	1.499		1.499
7- 1-37	.956	1.002 B	1.430		1.430
6-15-38	1.000		1.430	1.000	1.430
6-25-38	1.000		1.430	1.000 b	1.430
7- 1-38	.880	1.002 B	1.256		1.256
<i>Florida</i>					
*7- 1-35	....		1.000		1.000
1- 1-37	1.000	.964 L	1.037		1.037
7- 1-37	1.000		1.037	1.141 b	.909
5- 1-38	.825 A	1.012 B	.846		.741
<i>Georgia</i>					
*3- 1-21	....		1.000		1.000
4- 1-34	1.043	.976	1.678		1.686
4-10-35	1.000		1.678	1.000 b	1.686
4-30-35	1.007	.955 L	1.769		1.777
3- 1-36	.878	1.002 B	1.550		1.557
12-31-36	.898	1.009 B	1.379		1.386
3-30-37	1.029		1.419	1.029 b	1.386
3-31-38	1.125	1.011 B	1.580		1.542
<i>Hawaii</i>					
9- 1-23	....		1.000		1.000
4-23-35	1.000		1.515	1.000 b	1.515
3- 1-36	1.082		1.639		1.639
4-23-37	1.000		1.639	1.008	1.626
5- 3-37	1.000		1.639	1.000 b	1.626

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Idaho</i>					
*1- 1-18	.....		1.000		1.000
1-31-34	1.016		2.058		1.623
5- 6-35	1.000		2.058	1.000 b	1.623
3-31-36	.808		1.663		1.312
3-31-37	.831		1.382		1.090
5- 6-37	1.000		1.382	1.005 b	1.084
3-31-38	1.086		1.500		1.178
<i>Illinois</i>					
5- 1-17	.....		1.000		1.000
7-10-35	1.000		1.076	a	.836
7- 1-36	1.000		1.076	1.001	.835
10- 1-36	.986		1.061	1.000 h	.823
7- 1-37	1.000		1.061	1.000 b h	.823
7- 2-37	1.000		1.061	1.003	.821
10- 1-37	.902		.957		.740
10-31-38	.885		.847		.655
<i>Indiana</i>					
5- 1-17	.....		1.000		1.000
7- 1-35	.993	.980 B	1.045	1.000 b	.884
7- 1-36	.926	1.012 B	.956		.809
6- 7-37	1.000		.956	1.012 b h	.800
7- 1-37	.851		.814		.681
7- 1-38	.928		.755		.632
<i>Iowa</i>					
5- 1-17	.....		1.000		1.000
1-31-34	1.000		1.336		.940
2-28-35	.967		1.292		.909
7- 4-35	1.000		1.292	1.000 b	.909
4-30-36	.988		1.276		.898
7- 4-37	{(1.036)		(1.322)	1.036	(.898)
	{ 1.012		1.292		.877
6-30-38	.839		1.084		.736
<i>Kansas</i>					
6- 1-17	.....		1.000		1.000
4- 1-34	1.074		.964		.777
4- 1-35	.994	.977 L	.981		.791
5-15-35	1.000		.981	1.000 b	.791
4-30-36	1.023		1.003		.809
5-31-37	.938	1.002 B	.939		.757
6-30-37	1.000		.939	1.000 b	.757
4-30-38	1.000		.939	1.000 b	.757
5-31-38	.913	{ .999 B 1.011 L	.849		.684

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Kentucky</i>					
5- 1-17	.....		1.000		1.000
6-14-34	1.000		1.176	a	1.052
3-31-35	1.069	{.994 B .966 L	1.309		1.172
3- 7-36	1.000		1.309	1.000 b	1.172
6-30-36	.954	.997 B	1.253		1.121
4-16-37	1.044 A		1.308	1.044 b	1.121
6-30-37	.783	.993 B	1.031		.884
4-20-38	1.000		1.031	1.000	.884
6-30-38	1.042	{1.007 B 1.008 L	1.058		.907
<i>Louisiana</i>					
5- 1-17	.....		1.000		1.000
8- 1-34	1.000		1.834	1.000 b	1.296
1-31-35	.907	{.986 B .970 L	1.739		1.228
3-31-36	.859	1.023 B	1.460		1.032
7-28-36	1.000		1.460	1.000 b	1.032
3-31-37	.935	1.008 B	1.354		.957
3-31-38	1.014	{.997 B 1.020 L	1.350		.954
7-27-38	1.000		1.350	1.000 b	.954
<i>Maine</i>					
5- 1-17	.....		1.000		1.000
3- 1-36	1.039	1.013 B	1.655		1.052
10-31-37	.961	.996 B	1.597		1.015
10-31-38	.938		1.498		.952
<i>Maryland</i>					
6- 1-17	.....		1.000		1.000
2-28-35	.883	.979 L	1.252		.818
6- 1-35	1.000		1.252	a	.818
4-30-36	.939		1.175		.768
5-31-37	.941	.991 B	1.116		.729
6- 1-37	1.000		1.116	1.005 b	.726
5-31-38	.965	{.996 B 1.008 L	1.072		.697

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Massachusetts</i>					
7- 1-17	.....		1.000		1.000
8-30-34	1.000		1.395	1.001	1.120
9-24-34	1.000		1.395	1.000 b	1.120
9- 3-35	1.000		1.395	1.025 b	1.093
5- 1-36	.960	1.001 B 1.021 L	1.309		1.027
6-22-36	1.000		1.309	1.002	1.024
9-24-36	1.000		1.309	1.000 b	1.024
5-28-37	1.000		1.309	1.000 b	1.024
8-27-37	1.000		1.309	1.037 b	.988
12-31-37	.917		1.201		.906
6-28-38	1.000		1.201	1.000 h	.906
8-31-38	1.000		1.201	1.000 b	.906
12-31-38	.935		1.123		.847
<i>Michigan</i>					
5- 1-17	.....		1.000		1.000
3-28-34	1.000		1.222	1.000 b	.676
9-21-35	1.000		1.222	a	.676
12-31-36	.972	.993 B	1.196		.661
10-29-37	1.000		1.196	1.000 b h	.661
12-31-37	.957	1.018 B	1.124		.622
12-31-38	.926	.994 B	1.047		.579
<i>Minnesota</i>					
6- 1-17	.....		1.000		1.000
12-27-33	1.000		1.475	1.002	.958
12- 1-34	1.095	1.002 B	1.612		1.047
7- 1-35	1.000		1.612	a b	1.047
12- 1-35	.989	1.004 B	1.588		1.031
1-18-36	1.000		1.588	1.002	1.029
1- 1-37	.917		1.456		.944
7- 1-37	1.000		1.456	1.000 b	.944
1- 1-38	.846		1.232		.798
1- 1-39	.936	1.001 B	1.152		.747
<i>Missouri</i>					
*1- 9-27	.....		1.000		1.000
12-31-34	.989	{.994 B {.972 L	1.328		1.315
12-31-35	.987		1.311		1.298
12-31-36	.991	1.007 B	1.290		1.277
12-31-37	1.004		1.295		1.282
12-31-38	.972	.999 B	1.260		1.248

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TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Montana</i>					
5- 1-17	....		1.000		1.000
1-31-34	1.078	1.001 B	2.305		1.402
2-28-35	1.043	{ 1.001 B .964 L	2.492		1.515
3-22-35	1.000		2.492	1.000 b	1.515
3-31-36	1.067	.999 B	2.661		1.618
2-23-37	1.000		2.661	a	1.618
3-16-37	1.000		2.661	1.000 b	1.618
3-31-37	.889		2.366		1.439
3-31-38	1.109	{ 1.001 B 1.027 L	2.552		1.552
<i>Nebraska</i>					
5- 1-17	....		1.000		1.000
1-31-34	1.013		2.332		1.389
5-25-35	1.000		2.332	.990 h	1.403
6-30-35	1.039		2.423		1.458
6-30-36	.884		2.141		1.289
6-30-37	.837		1.792		1.079
8-14-37	1.000		1.792	1.000 h	1.079
6-30-38	.997		1.787		1.075
<i>New Hampshire</i>					
10- 1-17	....		1.000		1.000
3-31-37	.987		1.404		.672
6-30-37	1.000		1.404	1.009 b	.666
7-15-37	1.000		1.404	1.000 b	.666
5-31-38	.981	.993 B	1.387		.658
<i>New Jersey</i>					
5- 1-17	....		1.000		1.000
6-30-34	1.000		2.229		1.139
5-31-35	1.000		2.229	1.000 b	1.139
6-30-35	.975		2.173		1.111
6-24-36	1.000		2.173	1.000 b	1.111
6-30-36	.970		2.107		1.077
12-31-36	.980		2.065		1.056
6- 3-37	1.000		2.065	1.000 b	1.056
6-30-37	.970		2.003		1.024
12-31-37	.970		1.943		.993
3-28-38	1.000		1.943	1.000 b	.993
5-18-38	1.000		1.943	1.000 b	.993
6-30-38	1.000		1.943		.993
7- 4-38	1.000		1.943	1.000 b	.993

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>New Mexico</i>					
*6- 8-17	.....		1.000		1.000
1-31-34	1.000		2.013		1.335
3-31-36	1.103		2.220		1.472
3-31-37	.748	.999 B	1.662		1.102
6-12-37	1.134 A		1.885	1.134 b	1.102
3-31-38	.963	.999 B	1.817		1.063
<i>New York</i>					
3-31-17	.....		1.000		1.000
5-21-34	1.000		1.620	a	1.208
7- 1-34	1.103		1.787	a	1.332
9- 1-34	1.000		1.787	a	1.332
7- 1-35	{ (1.040)		(1.859)	1.028 i	(1.348)
	{ 1.068		1.909		1.386
9- 1-35	1.000		1.909	1.000 h	1.386
3-31-36	1.000		1.909	1.000 b	1.386
5-25-36	1.000		1.909	1.000 b	1.386
6- 6-36	1.000		1.909	1.000 h	1.386
7- 1-36	.986		1.882		1.365
7- 1-37	.981	.973 L	1.897	1.000 b h	1.376
9- 1-37	1.000		1.897	1.000 b	1.376
4-11-38	1.000		1.897	1.000 b h	1.376
7- 1-38	1.010	.993 L	1.930	1.000 b	1.400
<i>North Carolina</i>					
*7- 1-29	.....		1.000		1.000
11- 1-34	.997	.954 L	1.237		1.237
3-26-35	1.000		1.237	1.000 h	1.237
4-24-35	1.000		1.237	1.000 b	1.237
6-30-35	1.007		1.245		1.245
6-30-36	.909		1.132		1.132
6-30-37	.889	1.009 L	.997		.997
10- 1-38	.965		.962		.962
<i>Oklahoma</i>					
6-29-19	.....		1.000		1.000
2-15-36	1.220	.977 L	2.596		2.289
2- 1-37	.925	1.015 B	2.365		2.086
5-14-37	1.000		2.365	1.000 b	2.086
8-10-37	1.000		2.365	1.000 b	2.086
5- 1-38	.903	{ 1.001 B 1.013 L	2.106		1.857
<i>Pennsylvania</i>					
8- 1-17	.....		1.000		1.000
12-31-34	.963 A		1.798		1.200
12-31-35	1.048 A	.960 E	1.963		1.310
12-31-36	.978 A	.977 E	1.965		1.311
6- 1-37	1.045 A		2.053		1.370
12-31-37	1.452 A		2.981	1.700	1.170
12-31-38	1.004		2.993		1.175

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TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Porto Rico</i>					
*8-12-28	....		1.000		1.000
7- 1-34	.985		1.989		1.989
<i>Rhode Island</i>					
5- 1-17	....		1.000		1.000
1-31-34	1.000		1.040		.788
4-10-34	1.000		1.040	1.000 b	.788
2-28-35	.972		1.011	1.000 b	.766
3-31-36	1.002		1.013		.768
9-15-36	1.347 A		1.364	1.347 h	.768
4-27-37	1.000		1.364	a	.768
10- 1-37	.897		1.224		.689
10- 1-38	.913		1.117		.629
<i>South Carolina</i>					
*9- 1-35	....		1.000		1.000
7- 1-37	1.036 A		1.036	1.144 b	.906
9- 1-38	.958	{ 1.014 B .995 L	.984		.860
<i>South Dakota</i>					
*7- 1-17	....		1.000		1.000
4-30-34	1.005		1.247		.954
5-31-35	1.068		1.331		1.019
5-31-36	.852		1.134		.868
5-31-37	.849		.963		.737
5-31-38	1.007		.970		.742
<i>Tennessee</i>					
*7- 1-19	....		1.000		1.000
3- 1-34	1.133	.991 B	1.523		1.318
1- 1-36	.965	{ .997 B .966 L	1.526		1.321
7- 1-37	.821	.992 B	1.263		1.093
7- 1-38	.982	{ 1.010 B 1.017 L	1.208		1.046
<i>Texas</i>					
5- 1-17	....		1.000		1.000
3- 1-36	1.010		1.622		1.434
3- 5-37	1.000		1.622	1.000 b	1.434
5- 5-37	1.000		1.622	1.000 b	1.434
1- 1-38	1.000		1.622	1.000 b	1.434
5- 1-38	1.005		1.630		1.441

TABLE I (Continued)
 COMPENSATION RATE LEVELS BY STATES
 FROM JANUARY 2, 1934 TO JANUARY 1, 1939

STATE Effective Date (1)	Manual Rates Ratio (2)	Adjustment Factors (3)	Manual Level Index (4)	Law Amendment Factor (5)	Modified Level Index (6)
<i>Utah</i>					
*7- 1-17	....		1.000		1.000
1- 1-36	1.039		2.257		1.560
5-11-37	1.000		2.257	1.044 b	1.494
1- 1-38	1.120	1.035 B	2.443		1.617
1- 1-39	.936	1.007 B	2.270		1.503
<i>Vermont</i>					
5- 1-17	....		1.000		1.000
1-31-35	.925	{1.002 B .946 L	1.222		.969
4-10-35	1.000		1.222	1.000 b	.969
1-31-36	1.064		1.300		1.031
2-28-37	.906		1.178		.934
6- 1-37	1.028		1.210	1.028 b	.934
6- 1-38	.943	{.999 B 1.029 L	1.110		.857
<i>Virginia</i>					
*1- 1-19	....		1.000		1.000
3- 1-34	1.007		1.260		.939
6-19-34	1.000		1.260	a	.939
4- 1-35	.995	1.007 B	1.245		.927
4- 1-36	1.021	1.008 B	1.261		.939
6-19-36	1.000		1.261	1.000 b	.939
4- 1-37	.907		1.144		.852
4- 1-38	.985	.999 B	1.128		.840
6-21-38	1.000		1.128	1.007 b	.834
<i>Wisconsin</i>					
9- 1-17	....		1.000		1.000
11- 1-34	1.05		1.599		.943
9-25-35	1.000		1.599	1.062 b	.888
11- 1-35	1.000		1.599		.888
11- 1-36	.900		1.439		.799
5-28-37	1.000		1.439	1.007 b h	.794
6- 9-37	1.000		1.439	1.000 b	.794
11- 1-37	.900		1.296		.714
11- 1-38}	1.000		1.296		.714
12-31-38}					

a—Effect of amendment negligible.

b—Indicates change in policy of administration.

h—Indicates occupational disease provisions added or altered; such changes are noted but cannot be valued from the accident table; any factor shown of same date are for other changes.

i—This law amendment factor for New York includes estimated effect of certain occupational disease provisions. Guarantee Fund provision required additional 1.2% increase in rates.

*—Indicates effective date of first compensation law.

**—New law in Arizona, not comparable to old.

COMPENSATION RATE LEVEL INDEX TABLES

a—Indexes on line "a" are for manual levels.

b—Indexes on line "b" are for modified levels—i.e., manual levels modified to eliminate effect of law amendments.

TABLE II
JULY 1ST LEVELS

State	Base*	Rate Level Index as of July 1st of					
		1938	1937	1936	1935	1934	
ALABAMA	a	100	91	94	117	110	100
	b	100	79	82	102	110	100
ALASKA	a	100	135	135	135	135	100
	b	100	111	111	123	123	100
ARIZONA	a	100	100	100	100	100	100
	b	100	100	100	100	100	100
CALIFORNIA	a	100	88	99	100	100	100
	b	100	88	99	100	100	100
COLORADO	a	100	110	106	116	106	100
	b	100	104	101	116	106	100
CONNECTICUT	a	100	91	97	96	97	100
	b	100	90	95	95	96	100
DELAWARE	a	100	99	99	101	100	100
	b	100	99	99	101	100	100
DISTRICT OF C.	a	100	94	107	112	107	100
	b	100	94	107	112	107	100
FLORIDA	a	100	85	104	100	100	—
	b	100	74	91	100	100	—
GEORGIA	a	100	101	90	99	113	107
	b	100	98	88	99	113	107
HAWAII	a	100	108	108	108	100	100
	b	100	107	107	108	100	100
IDAHO	a	100	74	68	82	102	102
	b	100	74	68	82	102	102
ILLINOIS	a	100	89	99	100	100	100
	b	100	89	99	100	100	100
INDIANA	a	100	73	79	93	101	100
	b	100	72	78	93	101	100
IOWA	a	100	81	96	96	97	100
	b	100	78	96	96	97	100

TABLE III
CALENDAR YEAR LEVELS

Rate Level Index for Calendar Year				
1938	1937	1936	1935	1934
93	106	122	105	98
81	92	106	105	98
135	135	135	120	100
111	116	123	113	100
100	100	100	100	100
100	100	100	100	100
96	100	100	100	99
96	100	100	100	99
107	112	109	102	98
102	107	109	102	98
95	96	97	99	100
94	95	96	98	100
99	99	101	100	100
99	99	101	100	100
106	111	107	101	99
106	111	107	101	99
87	100	100	100	—
77	94	100	100	—
93	94	108	108	102
91	92	108	108	102
108	108	103	100	100
107	107	103	100	100
70	79	96	102	101
70	79	96	102	101
92	99	100	100	100
91	99	100	100	100
80	92	100	100	99
79	92	100	100	99
95	97	96	99	100
92	96	96	99	100

TABLE IV
POLICY YEAR LEVELS

Rate Level Index for Policy Year				
1937	1936	1935	1934	1933
94	117	119	100	96
82	102	110	100	96
135	135	132	105	100
122	121	120	103	100
100	100	100	100	100
100	100	100	100	100
99	100	100	100	99
99	100	100	100	99
108	114	105	100	96
103	111	105	100	96
97	96	98	100	100
95	95	97	100	100
99	100	101	100	98
99	100	101	100	98
110	110	104	100	100
110	110	104	100	100
96	100	100	—	—
85	98	100	—	—
90	101	111	105	100
87	100	111	105	100
108	107	100	100	99
107	107	100	100	99
72	87	102	101	100
71	87	102	101	100
96	100	100	100	100
96	100	100	100	100
86	97	101	100	99
85	97	101	100	99
97	96	97	100	100
94	96	97	100	100

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COMPENSATION RATE LEVEL INDEX TABLES

TABLE II
JULY 1ST LEVELS

State		Base*	Rate Level Index as of July 1st of				
			1938	1937	1936	1935	1934
KANSAS	a	100	94	105	112	109	107
	b	100	94	105	112	109	107
KENTUCKY	a	100	90	88	107	111	100
	b	100	86	84	107	111	100
LOUISIANA	a	100	74	74	80	95	100
	b	100	74	74	80	95	100
MAINE	a	100	99	103	103	100	100
	b	100	99	103	103	100	100
MARYLAND	a	100	77	80	85	90	100
	b	100	77	80	85	90	100
MASSACHUSETTS	a	100	85	93	93	100	100
	b	100	80	90	90	100	100
MICHIGAN	a	100	92	98	100	100	100
	b	100	92	98	100	100	100
MINNESOTA	a	100	84	99	108	109	100
	b	100	83	98	107	109	100
MISSOURI	a	100	100	99	101	102	100
	b	100	100	99	101	102	100
MONTANA	a	100	119	111	124	116	108
	b	100	119	111	124	116	108
NEBRASKA	a	100	78	78	93	105	101
	b	100	78	79	94	106	101
NEW HAMPSHIRE	a	100	98	99	100	100	100
	b	100	97	98	100	100	100
NEW JERSEY	a	100	87	90	95	98	100
	b	100	87	90	95	98	100
NEW MEXICO	a	100	90	94	110	100	100
	b	100	80	83	110	100	100
NEW YORK	a	100	118	117	116	118	110
	b	100	115	113	112	113	110

TABLE III
CALENDAR YEAR LEVELS

Rate Level Index for Calendar Year					
1938	1937	1936	1935	1934	
103	110	110	108	102	
103	110	110	108	102	
91	107	110	103	97	
87	104	110	103	97	
74	78	91	98	97	
74	78	91	98	97	
100	103	101	100	97	
100	103	101	100	97	
80	84	89	97	100	
80	84	89	97	100	
89	93	98	100	100	
83	89	96	100	100	
95	99	100	100	98	
95	99	100	100	98	
91	103	108	105	97	
91	103	108	105	97	
100	100	102	101	99	
100	100	102	101	99	
113	120	118	111	103	
113	120	118	111	103	
80	93	103	102	101	
81	94	104	102	101	
99	100	100	100	98	
98	99	100	100	98	
89	94	97	100	100	
89	94	97	100	100	
93	100	103	100	100	
82	94	103	100	100	
116	115	116	111	101	
113	112	113	109	101	

TABLE IV
POLICY YEAR LEVELS

Rate Level Index for Policy Year					
1937	1936	1935	1934	1933	
108	111	109	106	99	
108	111	109	106	99	
99	110	109	100	93	
95	109	109	100	93	
75	83	95	100	94	
75	83	95	100	94	
102	102	100	100	94	
102	102	100	100	94	
82	87	92	100	101	
82	87	92	100	101	
93	95	100	100	99	
88	92	99	100	99	
98	100	100	100	96	
98	100	100	100	96	
99	108	109	100	90	
98	107	109	100	90	
99	101	102	100	98	
99	101	102	100	98	
114	122	115	107	100	
114	122	115	107	100	
85	99	103	101	100	
86	100	104	101	100	
99	100	100	100	93	
98	100	100	100	93	
91	96	99	100	98	
91	96	99	100	98	
95	105	100	100	100	
85	104	100	100	100	
115	116	115	105	100	
112	113	112	105	100	

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COMPENSATION RATE LEVEL INDEX TABLES

TABLE II
JULY 1ST LEVELS

State		Base*
NORTH CAROLINA	a	100
	b	100
OKLAHOMA	a	100
	b	100
PENNSYLVANIA	a	100
	b	100
PORTO RICO	a	100
	b	100
RHODE ISLAND	a	100
	b	100
SOUTH CAROLINA	a	100
	b	100
SOUTH DAKOTA	a	100
	b	100
TENNESSEE	a	100
	b	100
TEXAS	a	100
	b	100
UTAH	a	100
	b	100
VERMONT	a	100
	b	100
VIRGINIA	a	100
	b	100
WISCONSIN	a	100
	b	100
TOTAL	a	100
	b	100

Rate Level Index as of July 1st of					
1938	1937	1936	1935	1934	
84	84	96	105	100	
84	84	96	105	100	
102	114	125	100	100	
102	114	125	100	100	
160	110	105	96	100	
94	105	105	96	100	
99	99	99	99	99	
99	99	99	99	99	
118	131	97	97	100	
87	97	97	97	100	
104	104	100	—	—	
91	91	100	—	—	
78	78	91	107	101	
78	78	91	107	101	
91	95	115	114	114	
91	95	115	114	114	
102	101	101	100	100	
102	101	101	100	100	
112	104	104	100	100	
108	100	104	100	100	
89	97	104	98	100	
86	94	104	98	100	
90	91	101	99	101	
90	91	101	99	101	
85	94	105	105	100	
80	88	99	105	100	
107	105	105	106	103	
98	102	103	104	103	

TABLE III
CALENDAR YEAR LEVELS

Rate Level Index for Calendar Year					
1938	1937	1936	1935	1934	
86	95	104	103	99	
86	95	104	103	99	
111	120	110	100	100	
111	120	110	100	100	
160	108	105	96	100	
94	105	105	96	100	
99	99	99	99	100	
99	99	99	99	100	
121	131	107	99	100	
90	97	97	99	100	
103	102	100	100	—	
90	95	100	100	—	
79	90	104	102	100	
79	90	104	102	100	
96	112	114	114	105	
96	112	114	114	105	
101	101	100	100	100	
101	101	100	100	100	
108	104	102	100	97	
104	101	102	100	97	
95	101	100	99	98	
93	99	100	99	98	
91	98	100	100	100	
91	98	100	100	100	
88	98	105	103	99	
83	92	99	102	99	
109	105	106	103	100	
99	103	104	103	100	

TABLE IV
POLICY YEAR LEVELS

Rate Level Index for Policy Year					
1937	1936	1935	1934	1933	
90	101	105	101	97	
90	101	105	101	97	
115	122	100	100	100	
115	122	100	100	100	
134	106	101	98	95	
100	105	101	98	95	
99	99	99	99	94	
99	99	99	99	94	
127	127	98	100	100	
94	97	98	100	100	
103	100	100	—	—	
92	99	100	—	—	
83	98	105	100	100	
83	98	105	100	100	
105	115	114	112	100	
105	115	114	112	100	
101	101	100	100	100	
101	101	100	100	100	
104	104	100	100	95	
100	103	100	100	95	
97	103	98	100	95	
95	103	98	100	95	
94	100	100	101	99	
94	100	100	101	99	
93	103	105	101	96	
87	97	101	101	96	
107	106	106	102	98	
102	105	105	102	98	