

OPT OUT STATES

Premium Comparison

State	Opt Out Year	Opt Out Year Premium *	Inflationary Adjustment**	2020 Premium	Difference
1. Alaska	2003	3,251	4,573	3,344	-\$1,229 (-38%)
2. Arizona	2020	7,751	7,751	7,751	0 (0%)
3. California	2009	9,093	10,970	7,729	-\$3,241 (-30%)
4. Colorado	2010	4,863	5,772	4,620	-\$1,152 (-20%)
5. Idaho	2002	4,626	6,655	5,088	-\$1,567 (-24%)
6. Iowa	2001	3,711	5,426	2,983	-\$2,443 (-45%)
7. Kansas	2003	1,853	2,606	2,037***	-\$569 (-22%)
8. Kentucky	2012	4,317	4,866	4,317	-\$549 (-11%)
9. Minnesota	2002	1,517	2,182	1,668	-\$514 (-24%)
10. Montana	2005	3,153	4,178	3,082	-\$1,096 (-26%)
11. Nebraska	2002	2,775	3,992	2,822	-\$1,170 (-29%)
12. New Hampshire	2002	4,978	7,162	5,473	-\$1,689 (-24%)
13. New Mexico	2002	5,553	7,989	6,195	-\$1,794 (-22%)
14. North Dakota	2003	2,133	3,000	2,344	-\$656 (-22%)
15. Oklahoma	2020	5,558	5,558	5,558	0 (0%)
16. Oregon	2003	4,804	6,757	5,018	-\$1,739 (-26%)
17. South Dakota	2005	2,480	3,286	2,496	-\$790 (-24%)
18. Washington	2003	4,242	5,967	4,175	-\$1,792 (-30%)
19. Wisconsin	2005	2,331	3,089	2,418	-\$671 (-22%)

*Fifth-year, claims-made premiums for policies with limits of \$1,000,000/\$3,000,000.

**www.usinflationcalculator.com

***Kansas has a Patient Compensation Fund, so the premiums for Kansas reflect limits of \$200,000/\$600,000.