

Retro Advisory Committee Quarterly Meeting

September 29th, 2022

Jessica Nau, Program Manager
for Retrospective Rating



Washington State Department of
Labor & Industries

RAC 'virtual meeting' guidelines and expectations

- Upon logging into the meeting List your full name and what company you are with in the participant details.
- To minimize bandwidth issues, we recommend using **audio only** by turning off your camera once Zoom has started.
- Keep your **microphone muted** unless speaking.
- Please *hold questions* until the Q&A period for each topic/speaker (questions can also be submitted through the chat feature).
- Use the '*raise hand*' feature when you have a question or comment, and *wait for a moderator* to recognize you before speaking.
- Unmute, lower your hand, **state your name**, and speak slowly. Using a headset produces the best audio quality.

We ask for your patience and understanding as we work through any technical issues that might occur. Thank you.

Welcome and Introductions

Jessica Nau

*Program Manager
for Retrospective Rating*



RAC Committee members

- **Lauren Gubbe**, Associated General Contractors
- **Victoria Montrose**, Washington Hospitality Association
- **Tim Lundin**, Archbright
- **Maria McClain**, Association of Washington Business
- **Rose Gundersen**, Washington Retail Association
- **Luis Sanchez**, Grant County Public Utility District No. 2
- **Tom Walrath, Jr**, T. E. Walrath Trucking, Inc.
- **John Cichosz**, DJ's Electrical
- **Jessica Nau**, Department of Labor & Industries (*Chair*)

Agenda

Topics and presenters for the day:

<input type="checkbox"/> Welcome & Introductions	Jessica Nau
<input type="checkbox"/> Insurance Services Update	Brenda Heilman
<input type="checkbox"/> Safety Topic	Anthony Felice
<input type="checkbox"/> Application Programming Interface (API)	Matthew Carrithers
<input type="checkbox"/> Stay at Work	Michelle O'Brien
<input type="checkbox"/> Provider Incentive Program	Aaron Hoffman
<input type="checkbox"/> Break	
<input type="checkbox"/> RAC Workgroup Updates	Tim Lundin, Victoria Montrose, Maria McClain
<input type="checkbox"/> Retro Updates	Jessica Nau, Leslie Qunell
<input type="checkbox"/> Trends Affecting Retro	Joshua Ligosky

Insurance Services Update

Brenda Heilman

*Deputy Assistant Director
for Insurance Services*

Safety Topic

Anthony Felice

*Safety & Health Specialist
for Internal Safety & Health*



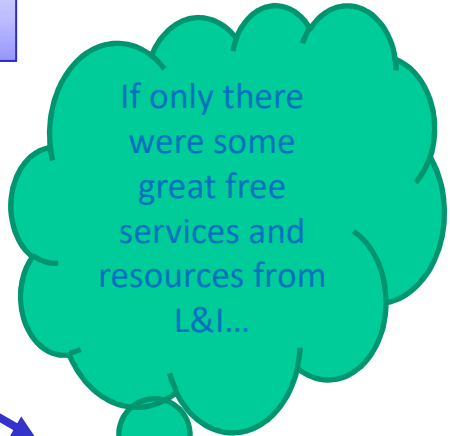
L&I is Here to Help!

Here are some handy and useful free services and resources from L&I to assist Retro members and all other businesses in Washington.



Hello Retro Advisory Committee Members

I was once a Safety Manager at a commercial painting company here in Washington, and I wish I would have known about all of the great free services and resources that are available from the Washington state department of Labor & Industries.



It would have made my job easier!

Free Services & Resources

Keep Washington Safe and Working

PROVIDERS

- Check Patient Claim Status ▶
- Look up a Fee Schedule ▶
- Look up a Self-Insured Employer ▶
- Bill L&I for Services ▶
- Check Network Status ▶
- [MORE FOR PROVIDERS ▶](#)

BUSINESS

- File a Quarterly Report ▶
- Required Workplace Posters ▶
- Look Up a Contractor or Business ▶
- Understand Your Worker's Rights & Benefits ▶
- Injured Worker? What You Need to Know. ▶
- Register or Renew Your Contractor License ▶
- Help for Small Business ▶
- [MORE FOR BUSINESS ▶](#)

WORKERS

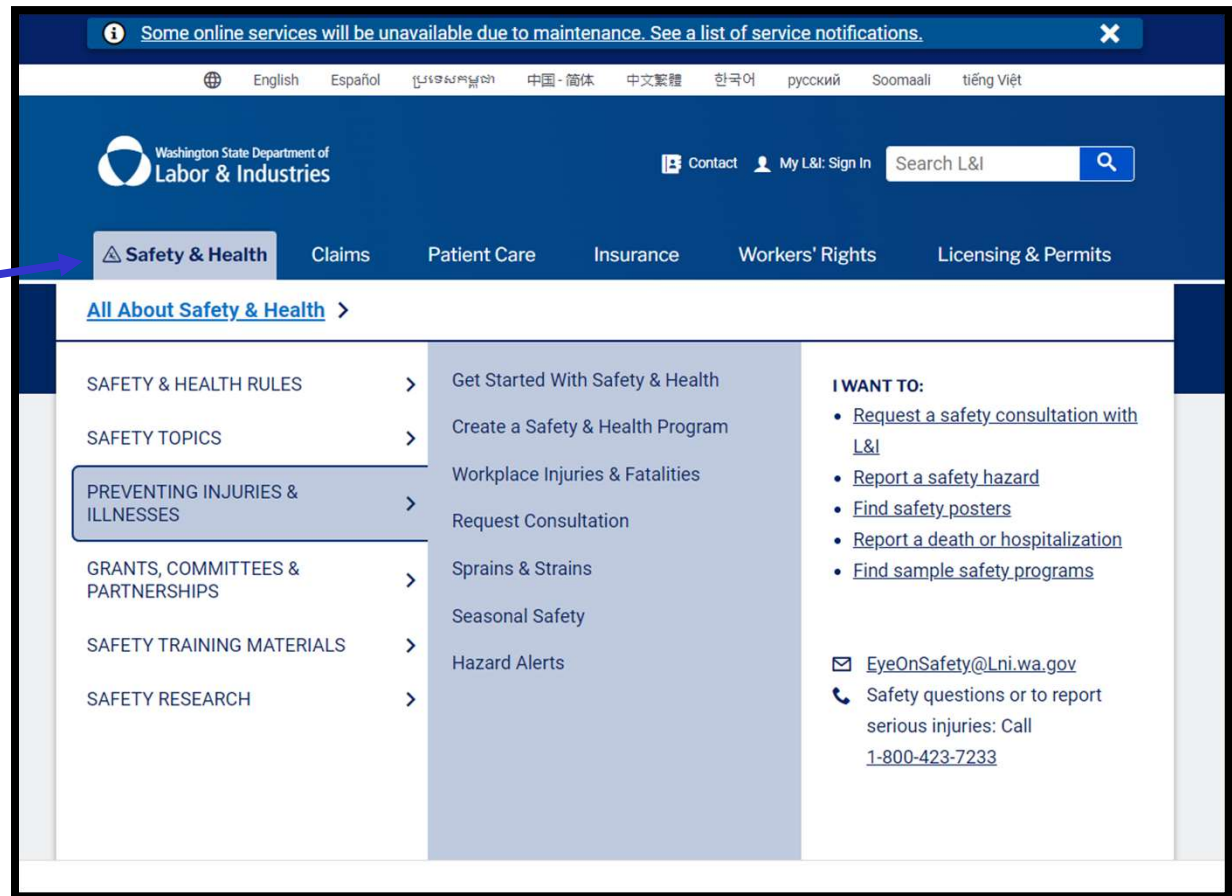
- Are You Injured? ▶
- Check the Status of My Claim ▶
- File a Claim ▶
- Understand Worker Rights & Benefits ▶
- File a Workplace Complaint ▶
- Find a Safety Topic ▶
- [MORE FOR WORKERS ▶](#)

MORE TO EXPLORE



Now, let's take a quick guided tour around the L&I website. We will start at Safety & Health

<https://lni.wa.gov/>



Preventing Injuries & Illness

- ✓ Getting Started with Safety
- ✓ Create a Safety & Health Program
- ✓ Workplace Injuries & Fatalities
- ✓ Request Consultation
- ✓ Sprains & Strains
- ✓ Seasonal Safety

Safety Training Materials

- ✓ Safety Videos
- ✓ Online Safety Training
- ✓ Workshops & Events
- ✓ Safety Posters & Publications
- ✓ Training Kits
- ✓ Toolbox Talks

Questions/Comments/Concerns?

9/29/2022



Application Programming Interface (API) Update

Matthew Carrithers

*Technology Program Manager
for Insurance Services*

API Update

- Recap of last update
 - Data Access Agreement in development – lots of complexities
- Why has this taken so long?
 - Pandemic pause
 - Balancing risk management /administration in Data Access Agreement
- Beta release!
 - Limited Beta release start date
 - Intent of Beta
- Next steps.

Stay at Work

Michelle O'Brien

*Employer Class Services Program Manager
for Insurance Services*

Questions please contact:

- Lori Butterfield, WSAW Supervisor
 - at 360-902-4692 or stayatwork@lni.wa.gov

- Sandee Mills, Outreach Supervisor
 - at 360-902-4915 or stayatwork@lni.wa.gov



Provider Incentive Program

Aaron Hoffman

*Medical Program Specialist 2
for Insurance Services*



OCCUPATIONAL HEALTH **BEST PRACTICES**

WORKING TOGETHER TO KEEP PEOPLE WORKING

Introduction to Occupational Health Best Practice Programs: Provider Incentives Pilots

Team: Jason Fodeman, MD, Noha Gindy, MBA, Aaron Hoffman, MBA

Today's presentation

Make aware. How we are helping workers heal and return to work

Inform. How our Best Practice Programs benefit the employer. Provide more information about upcoming pilots

Engage. Provide an opportunity for employers to provide their feedback on these pilots



OCCUPATIONAL HEALTH **BEST PRACTICES**

WORKING TOGETHER TO KEEP PEOPLE WORKING

Slide 21

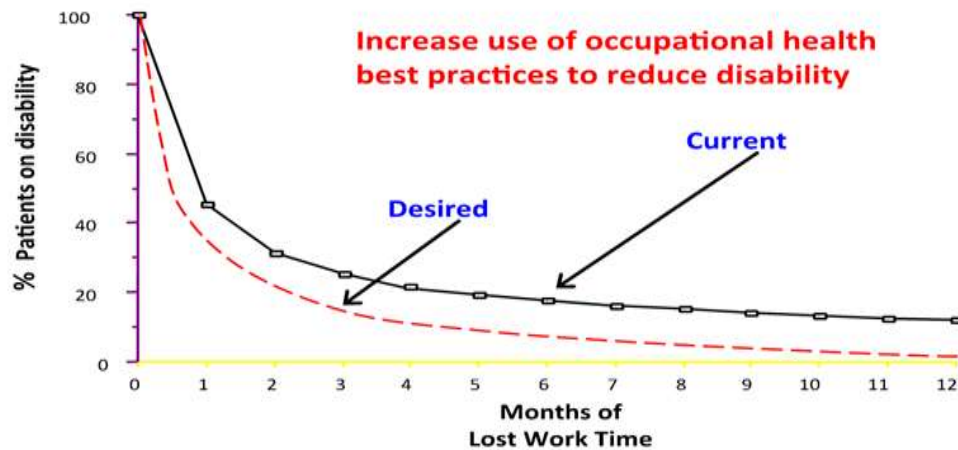
Two approaches



OCCUPATIONAL HEALTH **BEST PRACTICES**

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Workers' compensation reality



8% of claims account for 85% of cost

Cheadle A et al. Factors influencing the duration of work-related disability. Am J Public Health 1994; 84:190-196.



OCCUPATIONAL HEALTH **BEST PRACTICES**

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Best practice innovations



OCCUPATIONAL HEALTH **BEST PRACTICES**

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Best practice programs

➤ How?

- Partnerships with health care systems and providers

➤ What does this do?

- Help providers with workers' compensation care
- Increase the number of best practice providers
- Increase best practice care for workers

➤ Why?

- Reduce long term disability among workers
- Expand access to innovation
- Reduce your business costs in the long term



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What we do gets results!



- Long term disability is down 18.9% since 2012
(defined as a share that received a time-loss payment in the 12 months post injury).
- Fewer claims needing pension

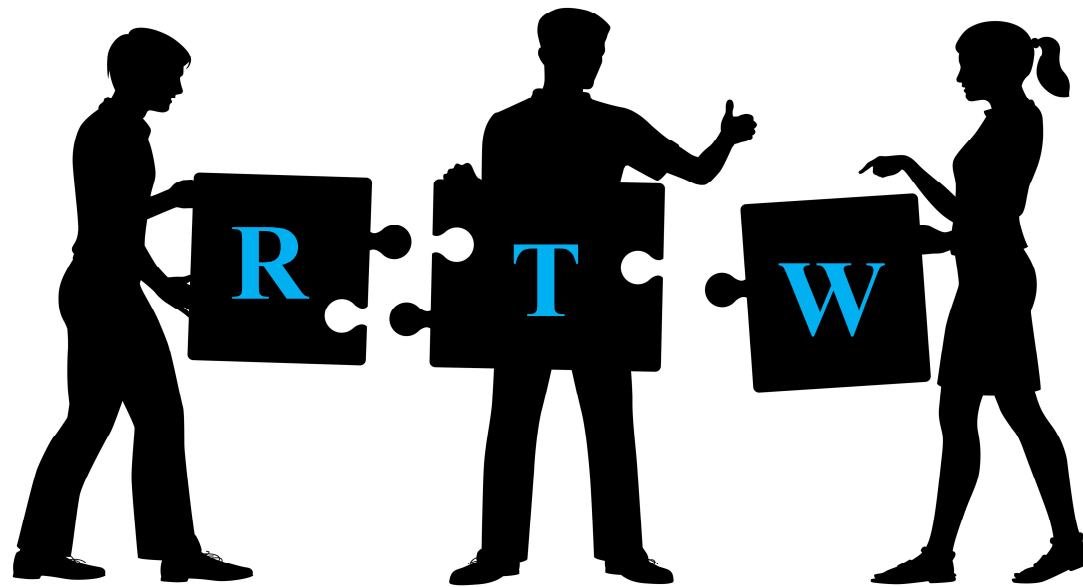


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Slide 26

Working together to keep Washington working



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Best Practice Programs

Program Name	Details
Centers of Occupational Health & Education (COHE)	<ul style="list-style-type: none"> • Primary Occupational health best practices: the 5BPs ROA, APF, Employer/Provider Communication, barriers to recovery, and prescribing • Attending providers • Is involved early the in claim process to get it started on the right path
Provider Recognition Program (PRP)	<ul style="list-style-type: none"> • Primary Occupational health best practices: the 5BPs ROA, APF, Employer/Provider Communication, barriers to recovery, and prescribing • Attending providers • Life of the claim
Surgical Quality Care Program (SQCP)	<ul style="list-style-type: none"> • Surgical occupational health best practices: timely referral, timely surgery, pre/post release-to-work expectations • Muscular-skeletal surgical providers • Surgical referral period



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Best practice program improvements

- ✓ Faster claim adjudication and treatment. Less time away from work
- ✓ Better documentation of a worker's restrictions
- ✓ Documented worker capacities and restrictions so that employers can find modified duty roles
- ✓ Better understanding of the workers' treatment plan and the employer can ask questions
- ✓ Early identification of workers with barriers to recovery
- ✓ Workers get appropriate pain treatment within addiction or impairment



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Slide 29

Best practice program improvements (continued)

- ✓ Coordination between the provider, worker, and employer
- ✓ Timely surgical referrals and assessments
- ✓ Faster surgical assessment, treatment, and recovery
- ✓ Documentation/coordination between the surgeon and the physical therapist
- ✓ More timely utilization review
- ✓ Provider better understanding medical guidelines
- ✓ Ensuring that workers don't fall through the cracks
- ✓ Provider data electronically that claims managers can quickly respond to and can shorten treatment
- ✓ Faster treatment and better outcomes



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Slide 30

Incentives pilot background



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Pilot evaluation

Program specific evaluation:

1. Measure the number of new providers in best practices
2. Measure how many providers increase their adoption of best practices
3. Measure how close the pilot spending matches the forecast spending
4. Survey providers and health services coordinators to assess if they understand the incentives and the role of incentives in their decision making
5. Measure areas of possible unintended consequences (ex: how often providers transfer workers within their practice)
6. Qualitative feedback from providers, employers, and workers



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Slide 32

Employer communication – Feedback Requested

- Contacting State Fund employers/representatives during the pilot on a weekly basis
 - Include Retro employer claims?
 - Create claim list and email it to the Retro group?



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We need you!

- Communicating with employers:
 - Website materials: www.Lni.wa.gov/ProviderIncentives
 - Phone calls for pilot employers
 - Through employer committees and organizations

- Contact Information:

Noha Gindy

Noha.Gindy@Lni.wa.gov
(360) 902-6564

Dr. Jason Fodeman

Jason.Fodeman@Lni.wa.gov
(360) 902-5511

Aaron Hoffman

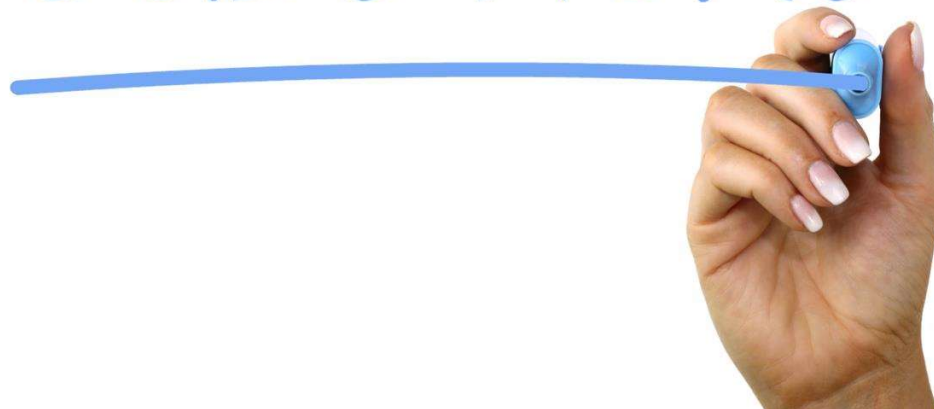
Aaron.Hoffman@Lni.wa.gov
(360) 902-6802



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QUESTIONS



OCCUPATIONAL HEALTH **BEST PRACTICES**

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BREAK ...

RAC Workgroups

Tim Lundin

Archbright

Victoria Montrose

WA Hospitality

Maria McClain

Association of WA Business

Account Balance Workgroup

Victoria Montrose – WA Hospitality	Alicia Milani – L&I Retro Program, Lead
Julie Osterberg – Employer Resources NW	Rose Gundersen – WA Retail Association
Greg Kabacy – Aspire Consulting	Mary DenBoer – Refresh LLC
Cindy Kropp – PITB	Ida Haynes – L&I Employer Services
Sheri Call – WA Trucking Associations	Susan Rusch-Barnett – L&I Collections
Jason Anderson – PABCO Roofing	

Account Balance Workgroup

Victoria Montrose- Washington Hospitality

➤ Goal:

Our goal is to evaluate the policy and bring forward ideas to executive management at the department so that participants can enjoy the benefits of the Retro Program without interruption.

RAC Rule Workgroup

Tim Lundin – Archbright, RAC Lead	Mike Williams – L&I Retro Program, Lead
Lauren Gubbe – Associated General Contractors, RAC Co-Lead	Brian Ducey - SMART Association
Kris Johnson – Building Industry Association of WA	

RAC Rule Workgroup

Tim Lundin – Archbright

➤ Goal:

To review the current rule language regarding common ownership that requires all similar sub accounts to be enrolled, propose recommended changes to the language and partner with the department to implement changes if needed.

Business & Industry Category Guide Workgroup

Maria McClain – Association of WA Business	Rachelle Bohler – L&I Retro Program, Lead
Kris Johnson – Building Industry Association	Shannon Elliott – Archbright
Dan Beaty – Vigilant	Curran Bower – Employer Resources NW
Richard Clyne – WA State Farm Bureau	

Business & Industry Category Guide Workgroup

Maria McClain – Association of WA Business

➤ Goal:

Review the current and previous category guides and make the necessary improvements and updates based on the Retro community's feedback.

RAC Workgroups

Do you want to get involved? Please reach out to the workgroup you are most interested in.

Workgroup	Lead
Account Balance Workgroup	Victoria Montrose, victoriam@wahospitality.org
RAC Rulemaking Workgroup	Tim Lundin, tlundin@archbright.com
Business & Industry Category Guide Index Workgroup	Maria McClain, mariam@forterra-inc.com
Or send your interest to the Retro Inbox: Retro@Lni.wa.gov	

Operational Updates

Jessica Nau

*Program Manager
for Retrospective Rating*

Staffing Updates

- Dan is permanent with the team as an Enrollment Coordinator!

- Hiring the 4th FIC
 - Recruitment will open in the next couple of weeks.

- Hired Operations Manager
 - Tyler Langford!



Meet Tyler Langford

Operations Manager

- Comes to us from the Office of Strategy and Performance (OSP).
- Managing the daily operations of Retro.
 - Including:
 - Supervising the Enrollment Coordinators
 - Rulemaking
 - Contract Management
 - All RAC related duties
- Has an 11 month old daughter named Avery.
- Enjoys wrestling (Not WWE) and dad jokes.

Rulemaking Status Update

Leslie Qunell

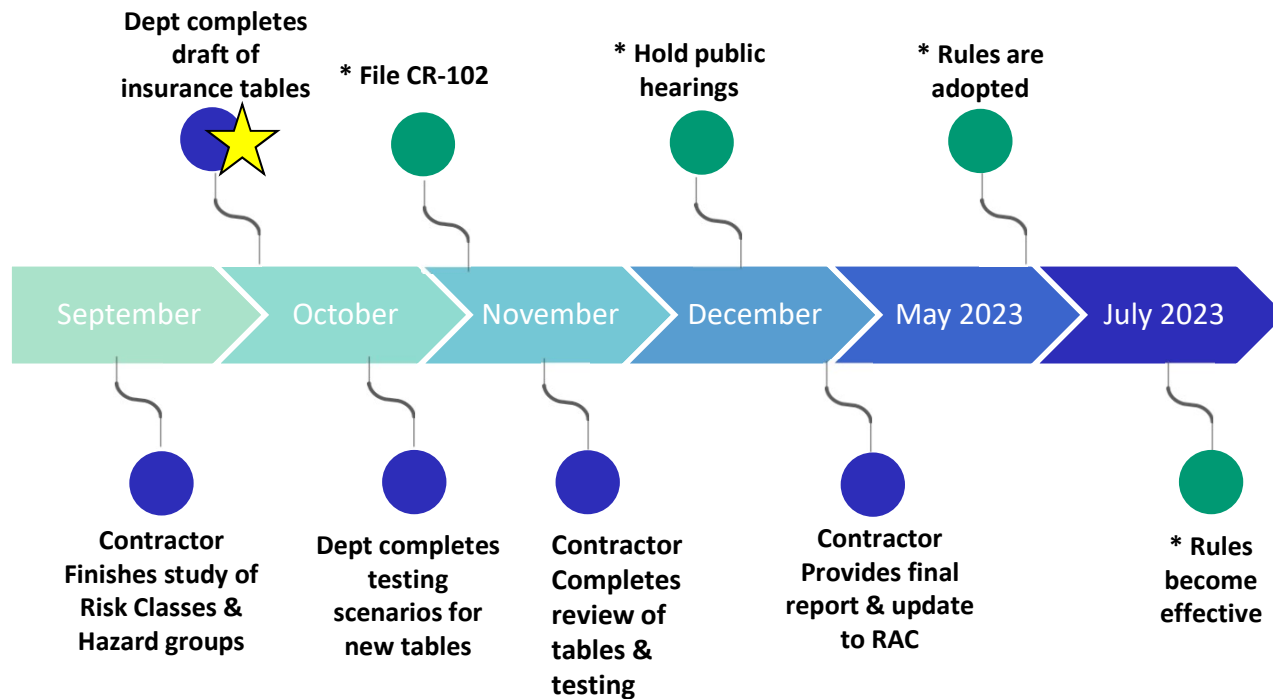
*Financial Incentive Coordinator
for Retrospective Rating*

Insurance Table Study

Why are we doing it?

- When the Retrospective Rating Rules were updated, one of the changes made to Washington Administrative Code (WAC) 296-17B-010 was a requirement to study the Insurance Tables periodically.
- The purpose of the Insurance Tables study is to meet this requirement and to ensure that the results are consistent with the expectation of improved fairness in the distribution of the retrospective rating adjustments (refunds/assessments) among participants.
- Based on the outcome of this study, it may be determined that changes to the Insurance Tables are required and/or beneficial to ensure fairness in the distribution of the retrospective rating adjustments (refunds/assessments) among participants.

Tentative Timeline



Actuarial Work

Rulemaking Process

* (Tentative) subject to change

Completed Items

As of 8/16/2022

➤ April

- CR-101 Filed
- Request For Proposal (RFP) Issued

➤ May

- Proposals for bids due
- Proposal reviews
- Internal selection of apparent successful bidder
- Contract negotiations

➤ June

- Department finished preliminary selection of hazard group/risk classification
- Contract Start Date

➤ August

- Contractor began review of hazard group/ risk classification

➤ September

- Contractor finished review of hazard group and risk classification assignments
- Department finished risk classification & rate analysis

Next Steps

- Oliver Wyman to review frequency and severities.
- Begin reviewing the Insurance Tables.
- The department will develop testing scenarios for the new tables.

Program Trends

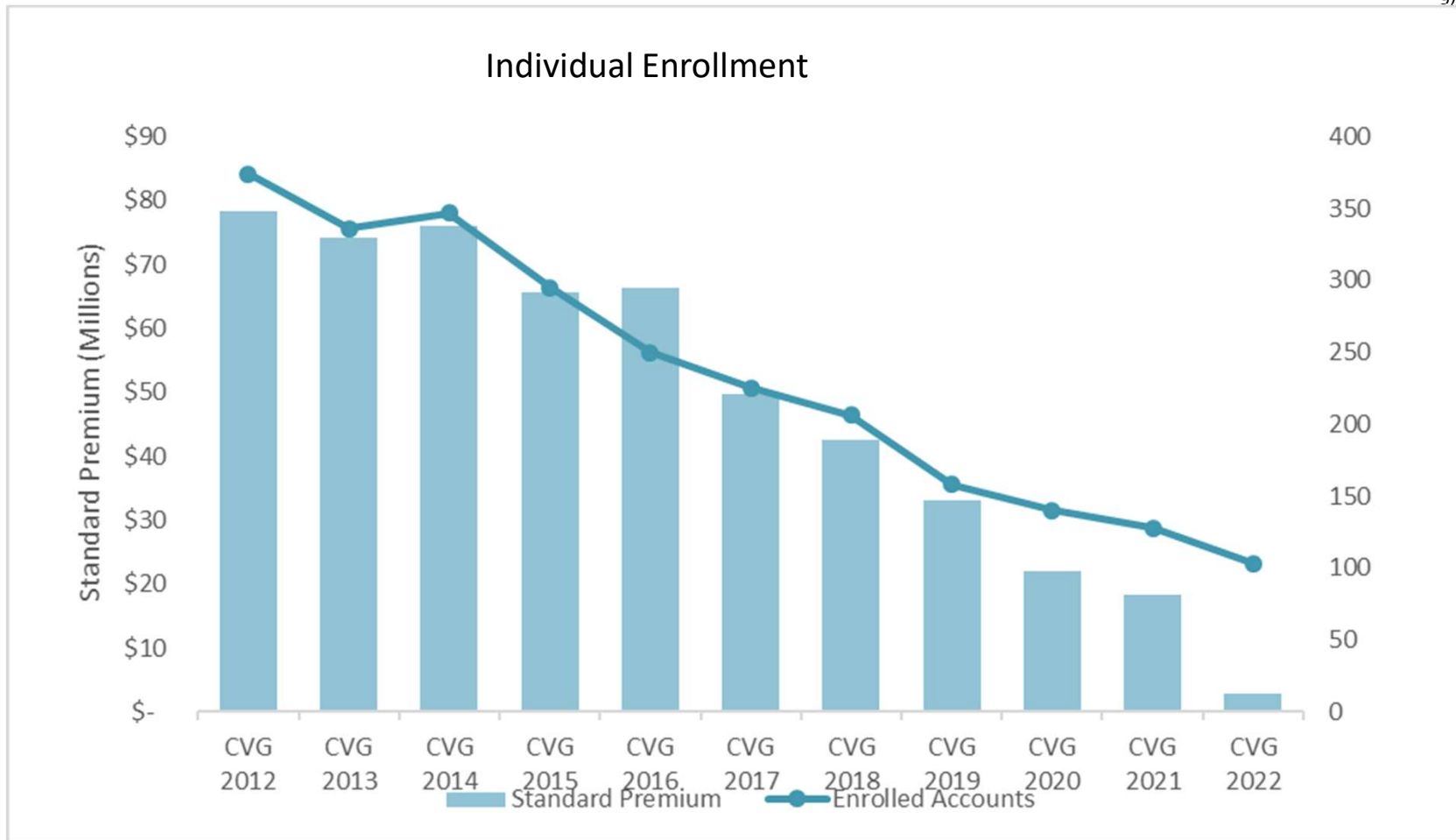
Jessica Nau

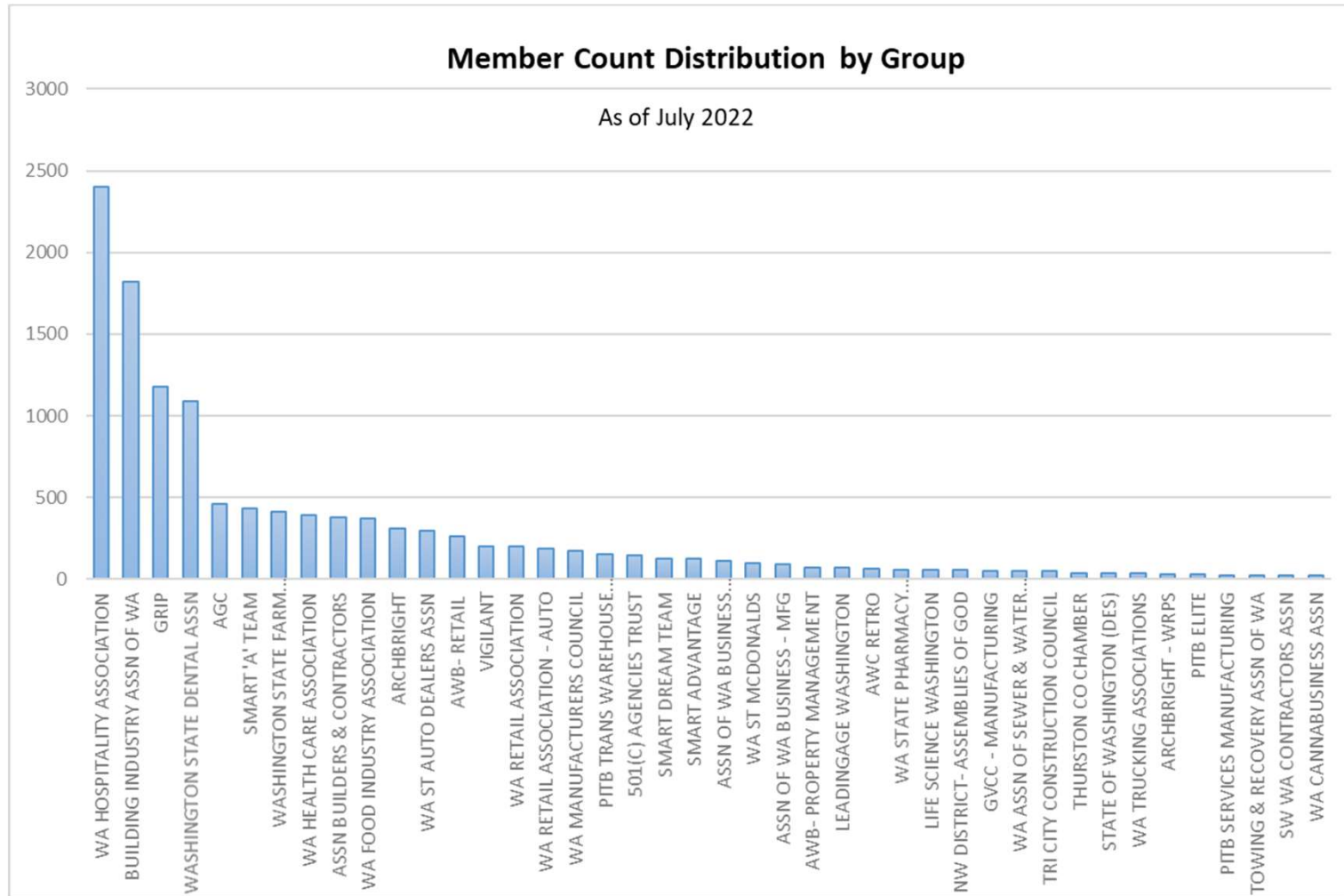
*Program Manager
for Retrospective Rating*

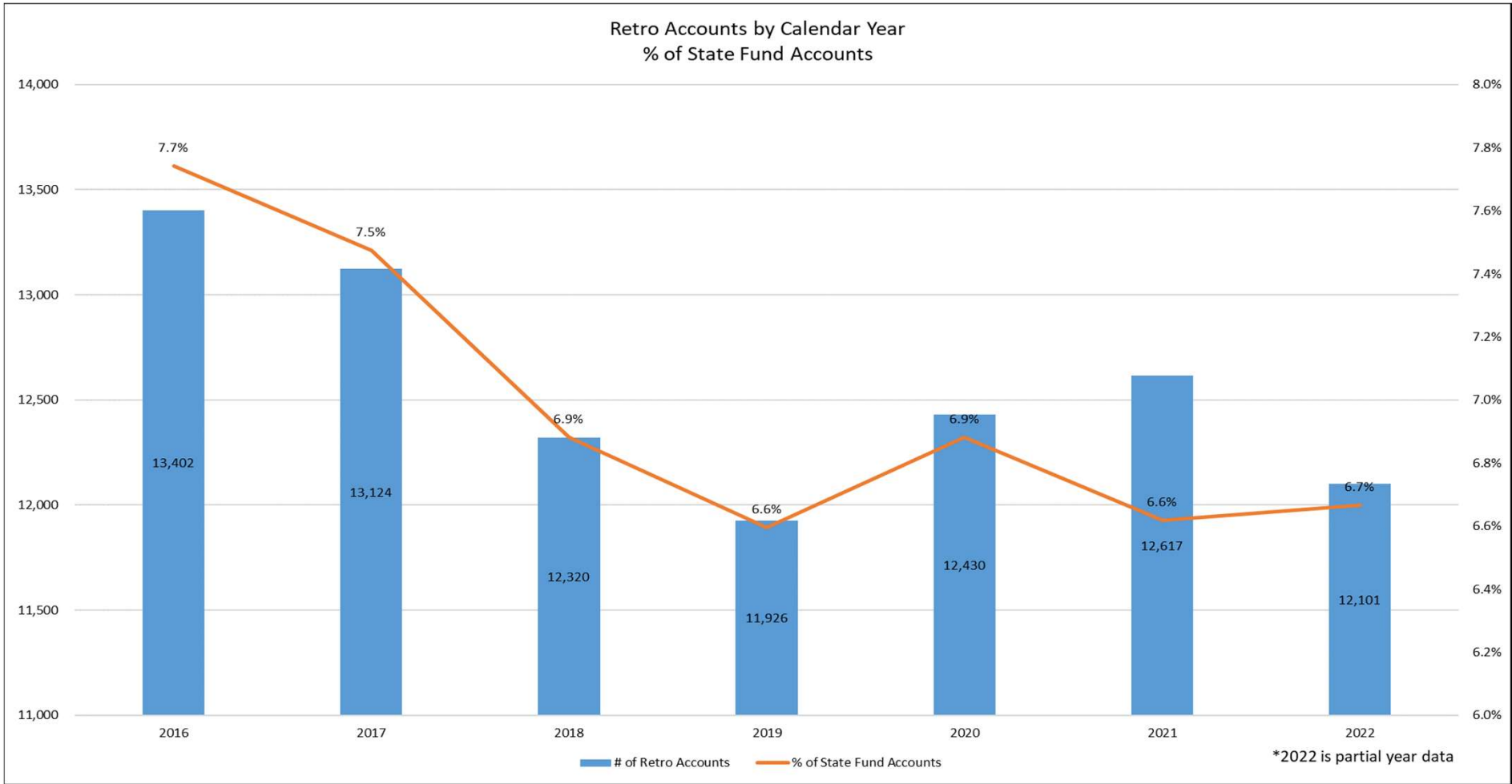
State of Retro

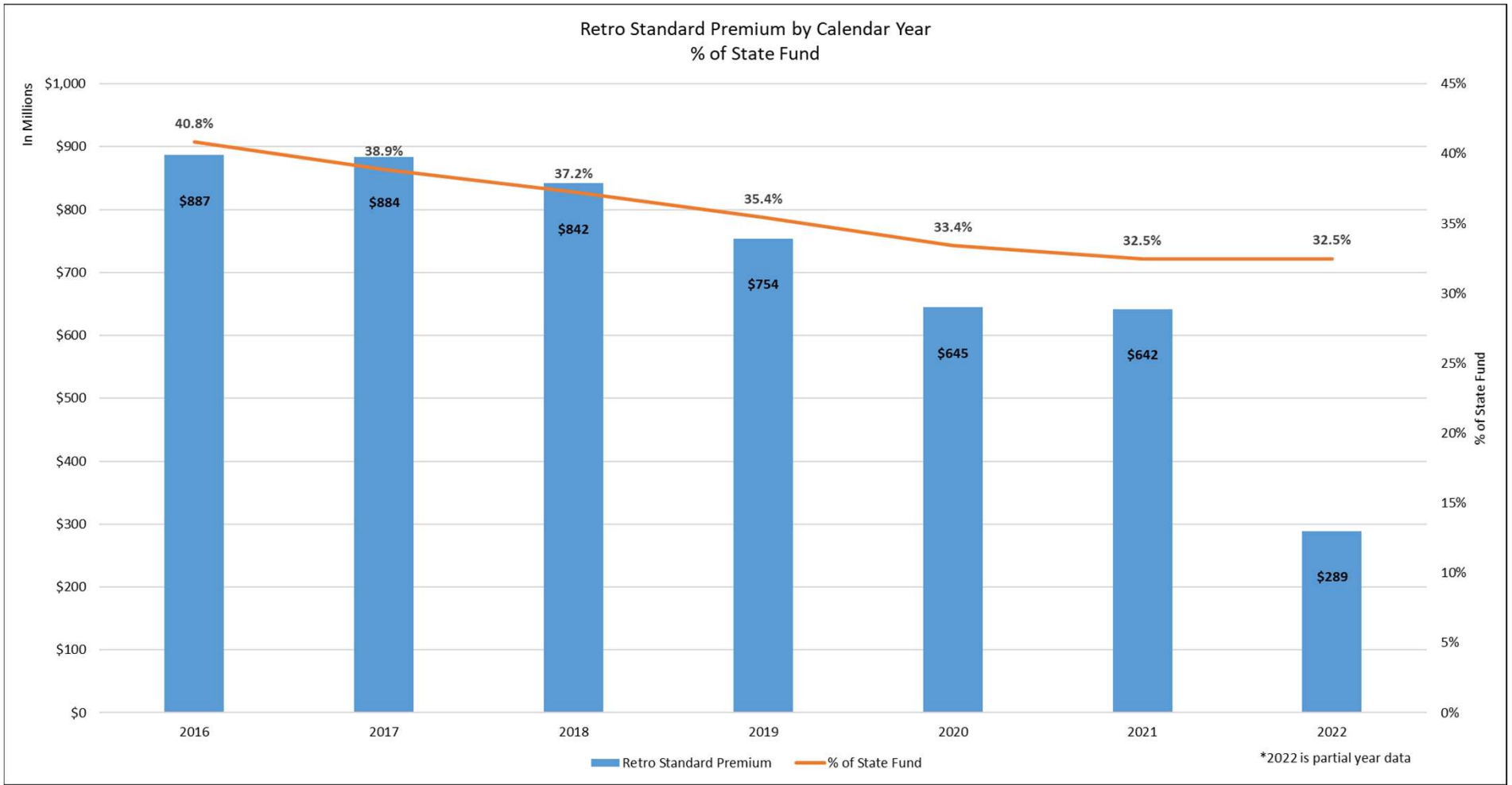
Based on 2021 calendar year

Groups		
# of Groups	# of Enrolled Accounts	Standard Premium
42	12,482	\$621 Million
	% of SF	% of SF
	6.55%	31.40%
Individuals		
# of Individuals	# of Enrolled Accounts	Standard Premium
73	131	\$18 Million
	% of SF	% of SF
	0.07%	0.94%

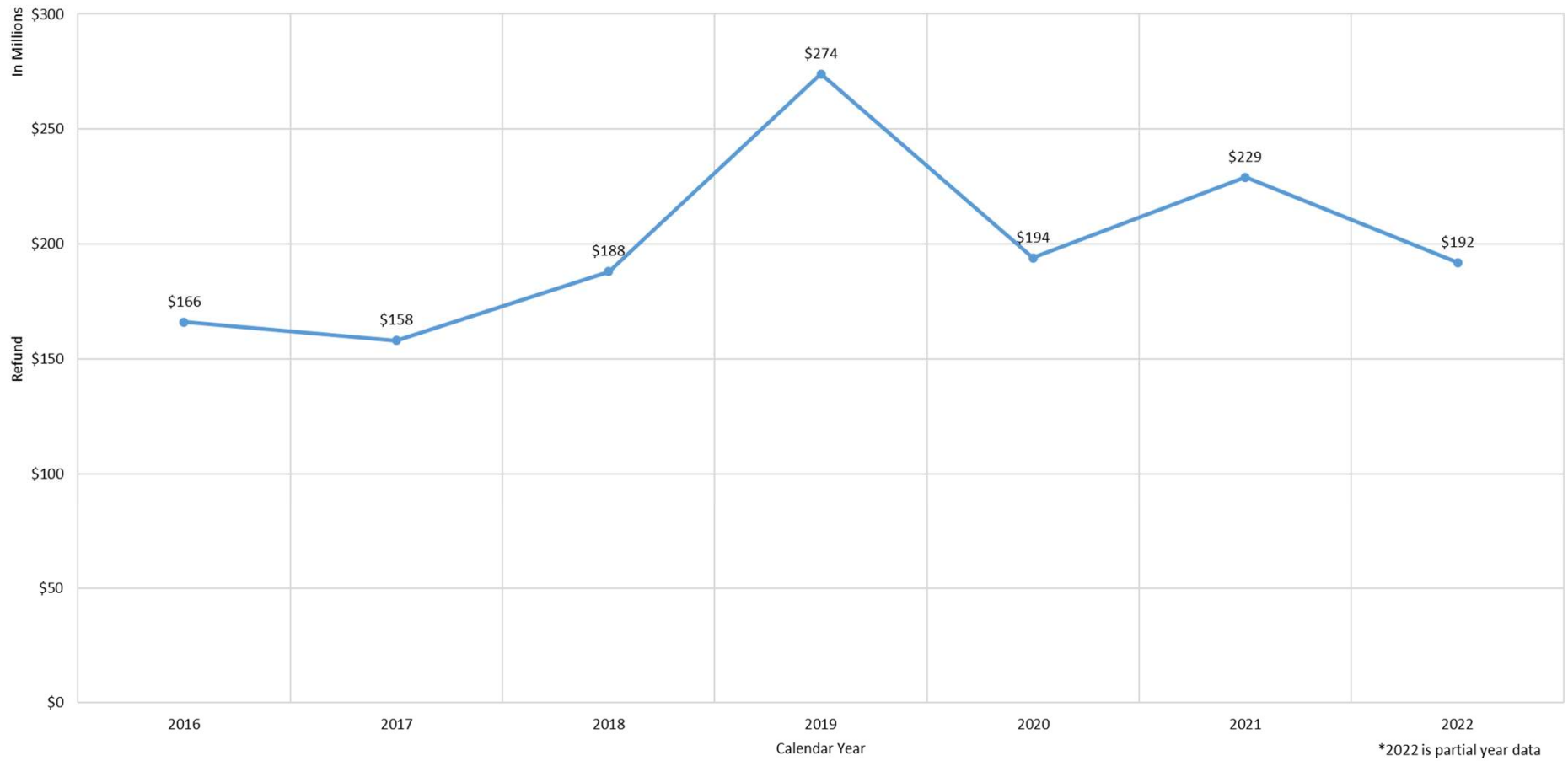




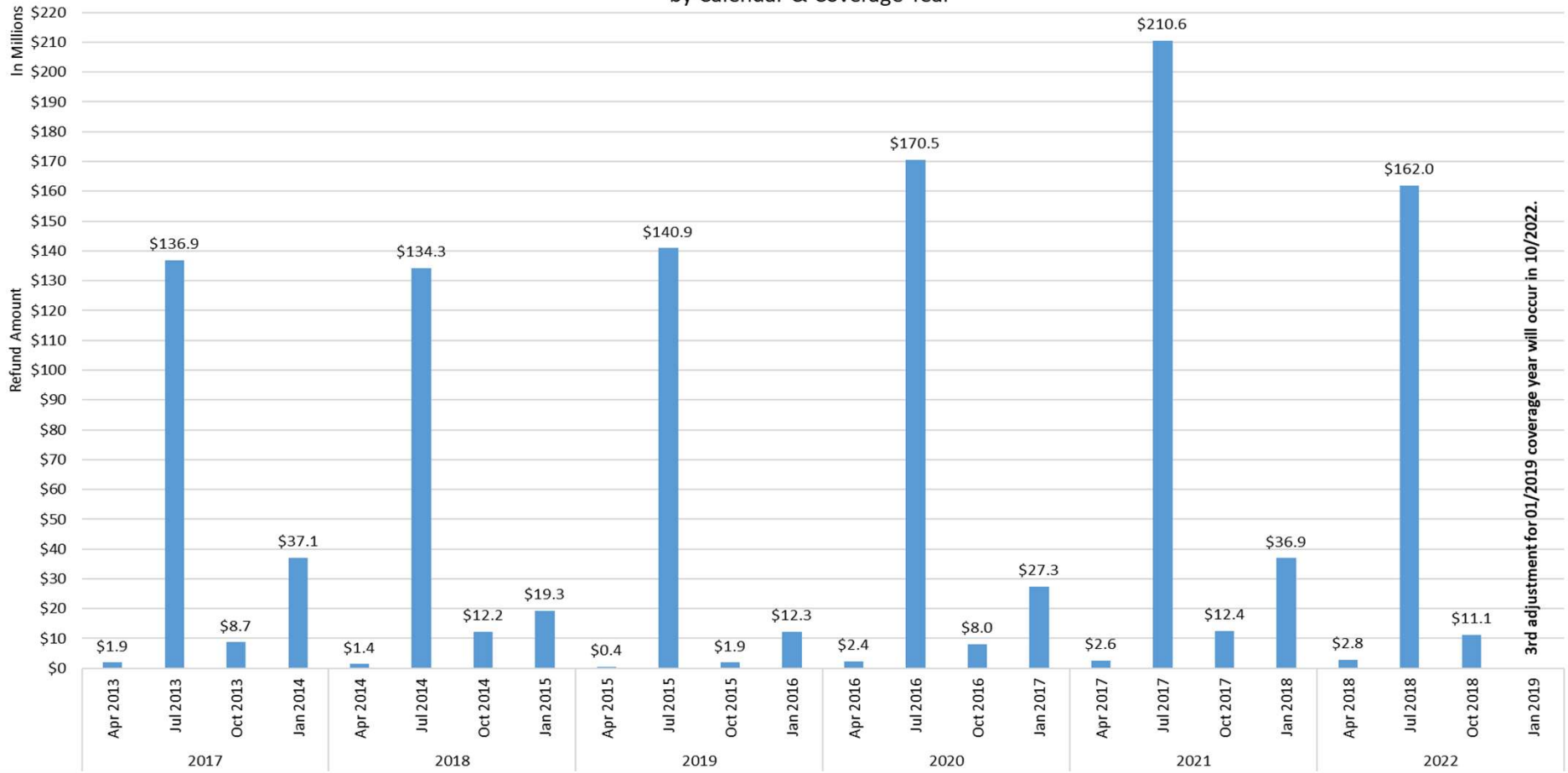




Refunds by Calendar Year

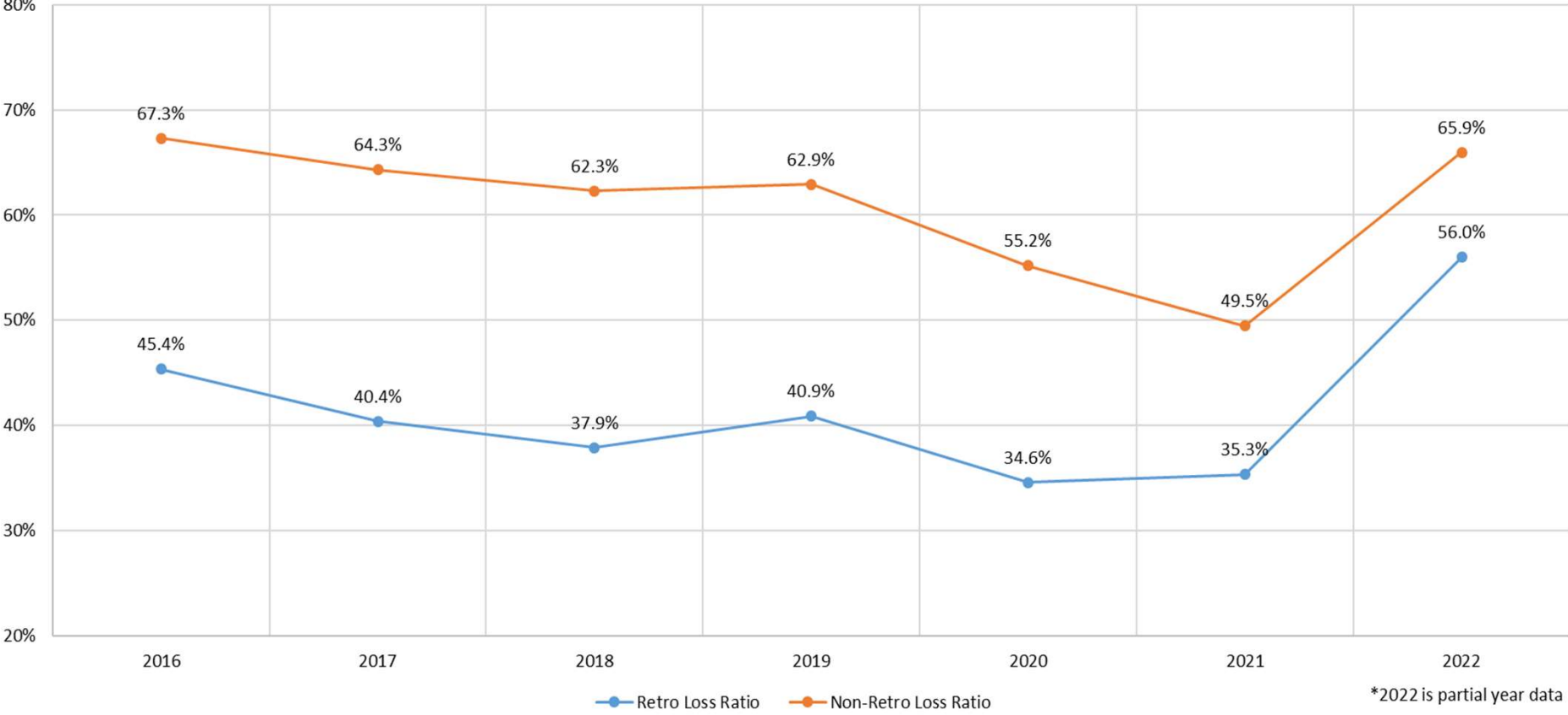


Net 3rd Adjustment Refund by Calendar & Coverage Year



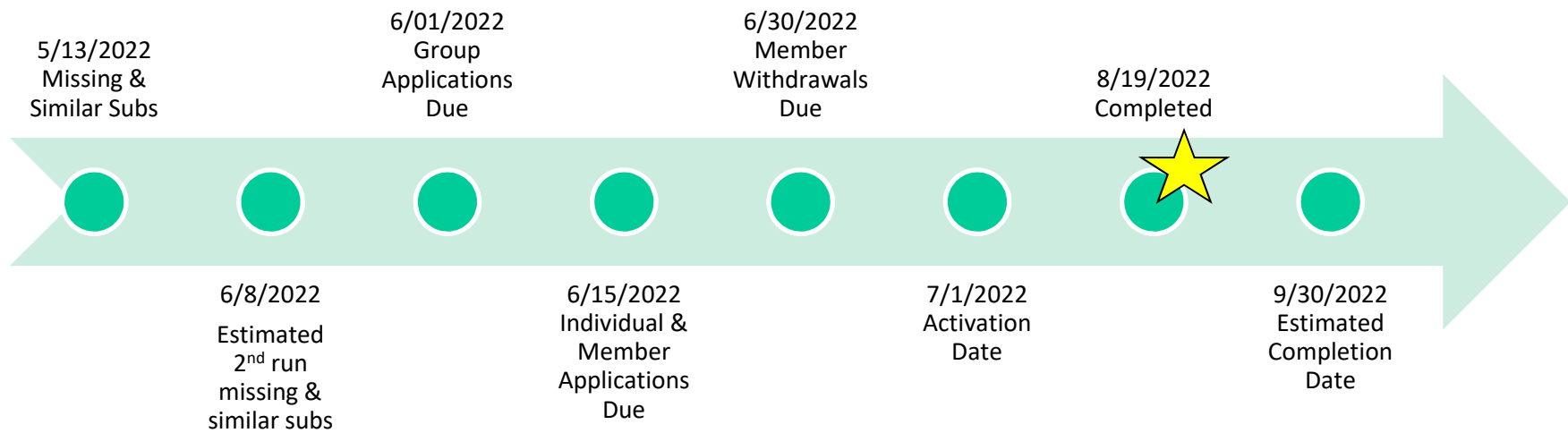
3rd adjustment for 01/2019 coverage year will occur in 10/2022.

Loss Ratios by Calendar Year
Retro vs. Non-Retro



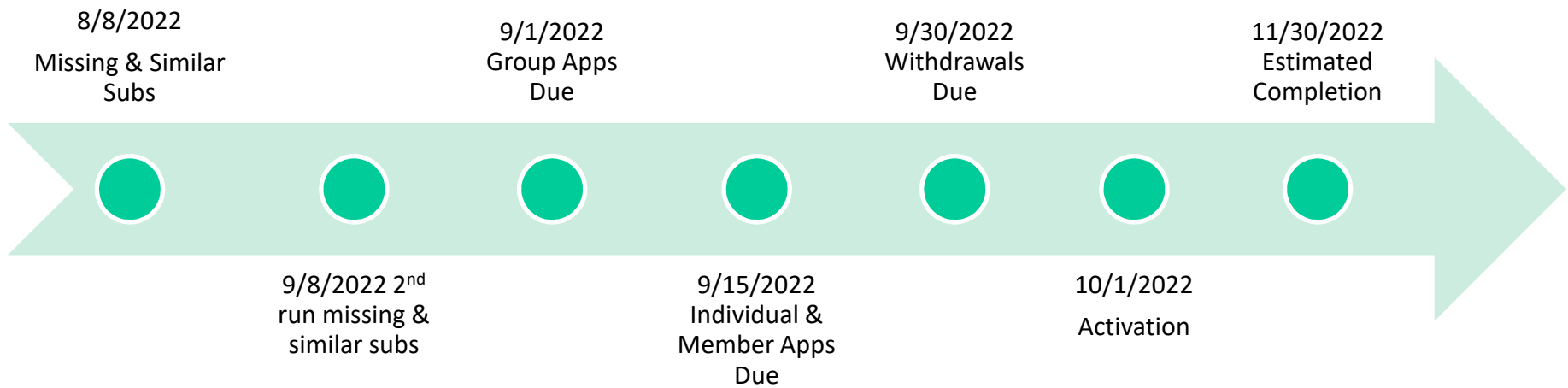
July CY Enrollment

Actual



October CY Enrollment

Estimate



Enrollment Outside Of Enrollment

As of 8/16/2022

➤ April

- 23 applications received
- All 23 applications were completed timely within 30 days.

➤ May

- 9 applications received
- All 5 applications were completed timely within 30 days.

➤ June

- 50 applications received
- All 50 applications were completed timely within 30 days

Enrollment Outside Of Enrollment

As of 8/16/2022

➤ July

- 17 applications received
- All 17 were completed timely within 30 days.

➤ August

- 12 applications received so far
- All 12 have been completed timely within 30 days.

July CY Adjustment Protest

As of 8/29/2022

➤ Adjustment orders ran

- April 29, 2022

➤ Last date to submit protests

- June 28, 2022
- 175 Claims were protested

➤ 90 day Completion date

- September 26, 2022
- Completed September 1, 2022
- 64 Grant, 55 Denied, 56 pends

➤ Total Refunded

- \$5,994,162

October CY Adjustment Protest

As of 9/12/2022

➤ Adjustment Orders Ran

- July 29th 2022

➤ 90 day Completion date

- December 26th 2022

➤ Last date to submit protests

- September 27th 2022

➤ 1 claim protested so far

- Granted & Refunded \$33,748

Q & A

Thank you!

Jessica Nau, Retro Program Manager

Jessica.Nau@Lni.wa.gov

Retro@Lni.wa.gov

Trends affecting Retro Firms as of 6/30/22

Joshua Ligosky

Actuary 3

for Financial Management

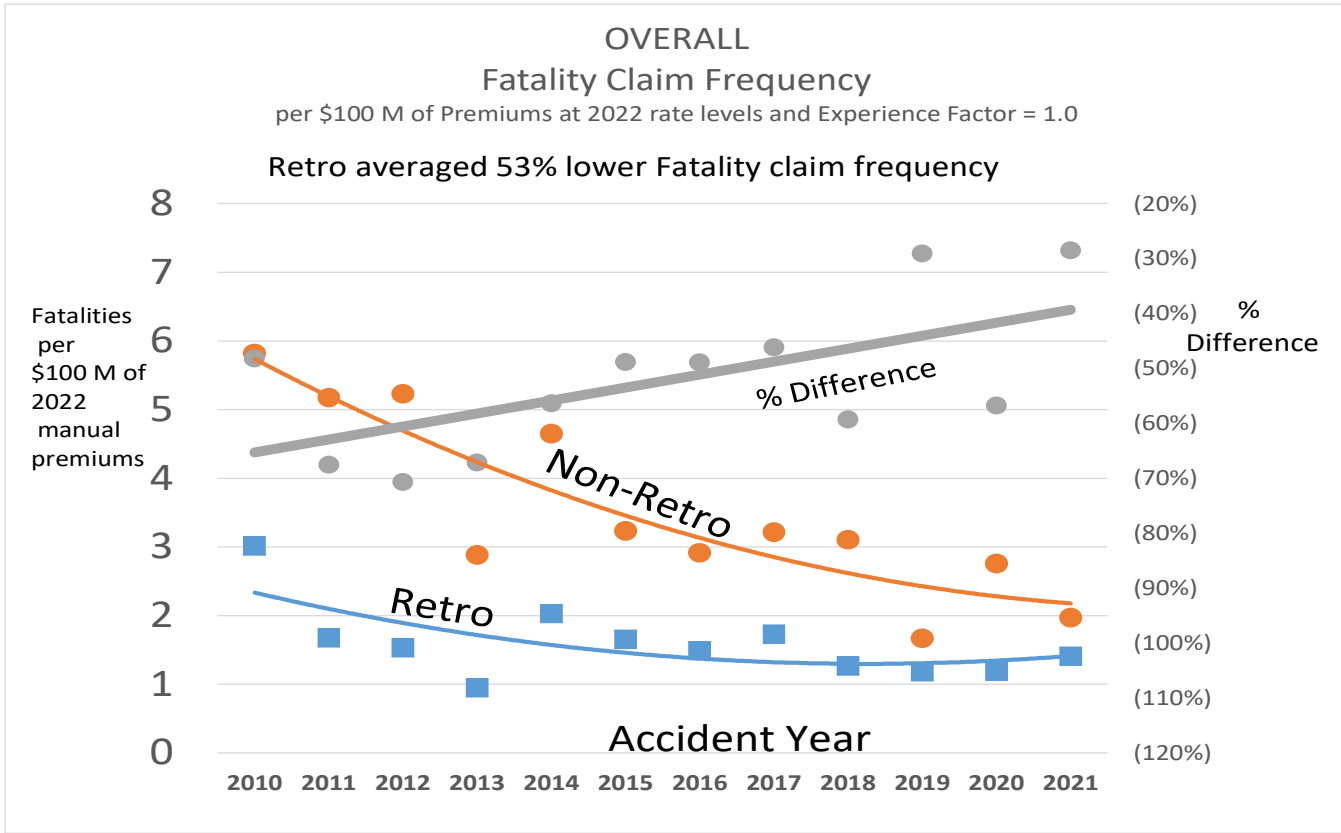
Agenda

- Safety and Claim frequency trends
- Time-loss duration trends
- Stay at Work and KOS trends
- 12 month active time-loss trends
- TPD pension frequency trends
- Experience factor trends

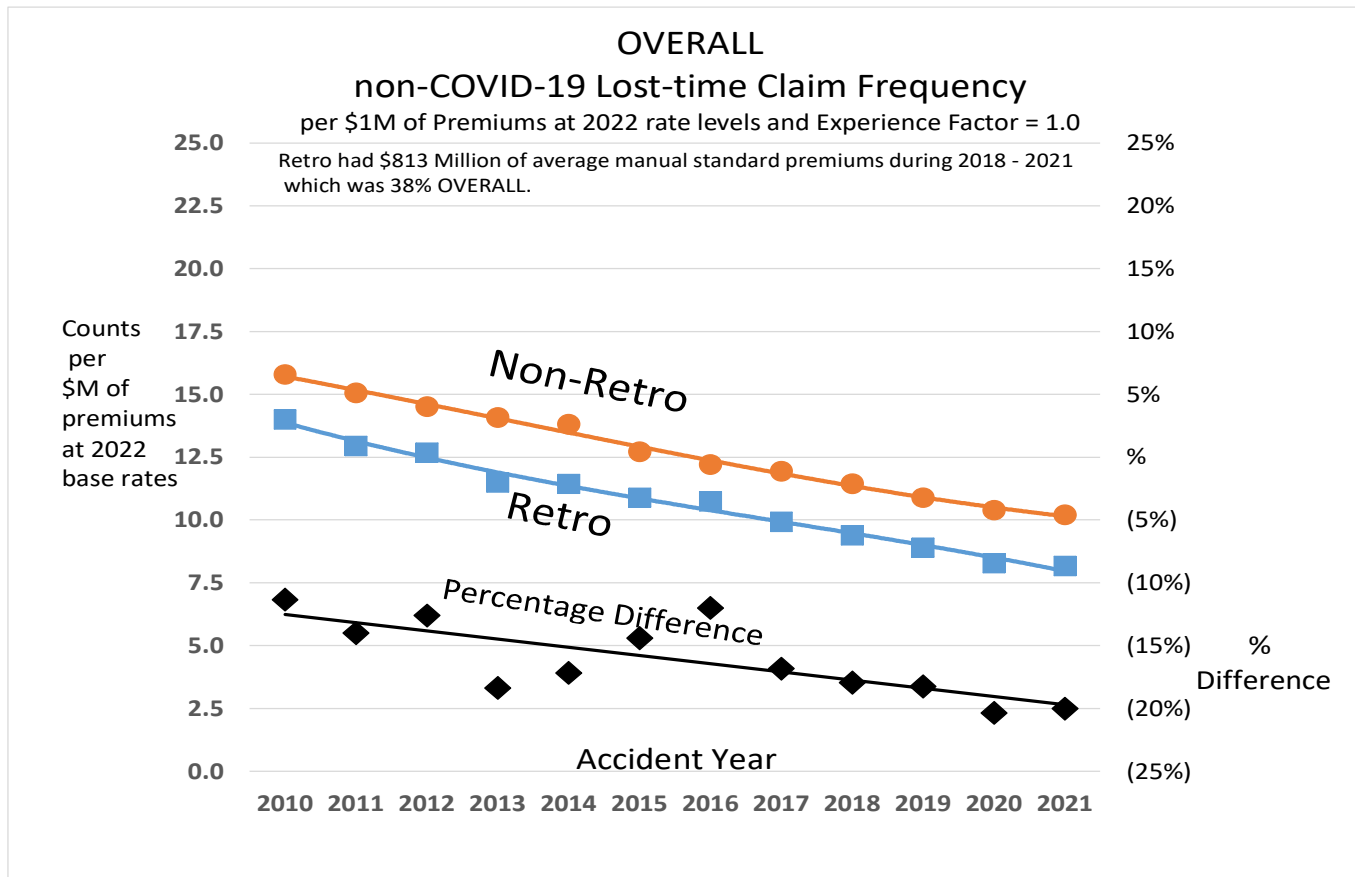
***Note: Non-retro categories excludes:**

- Horse racing classes
- Preferred worker class 7204
- Claims to unassigned employers

Best overall safety trend during the coverage period:



Next best Safety Trend:



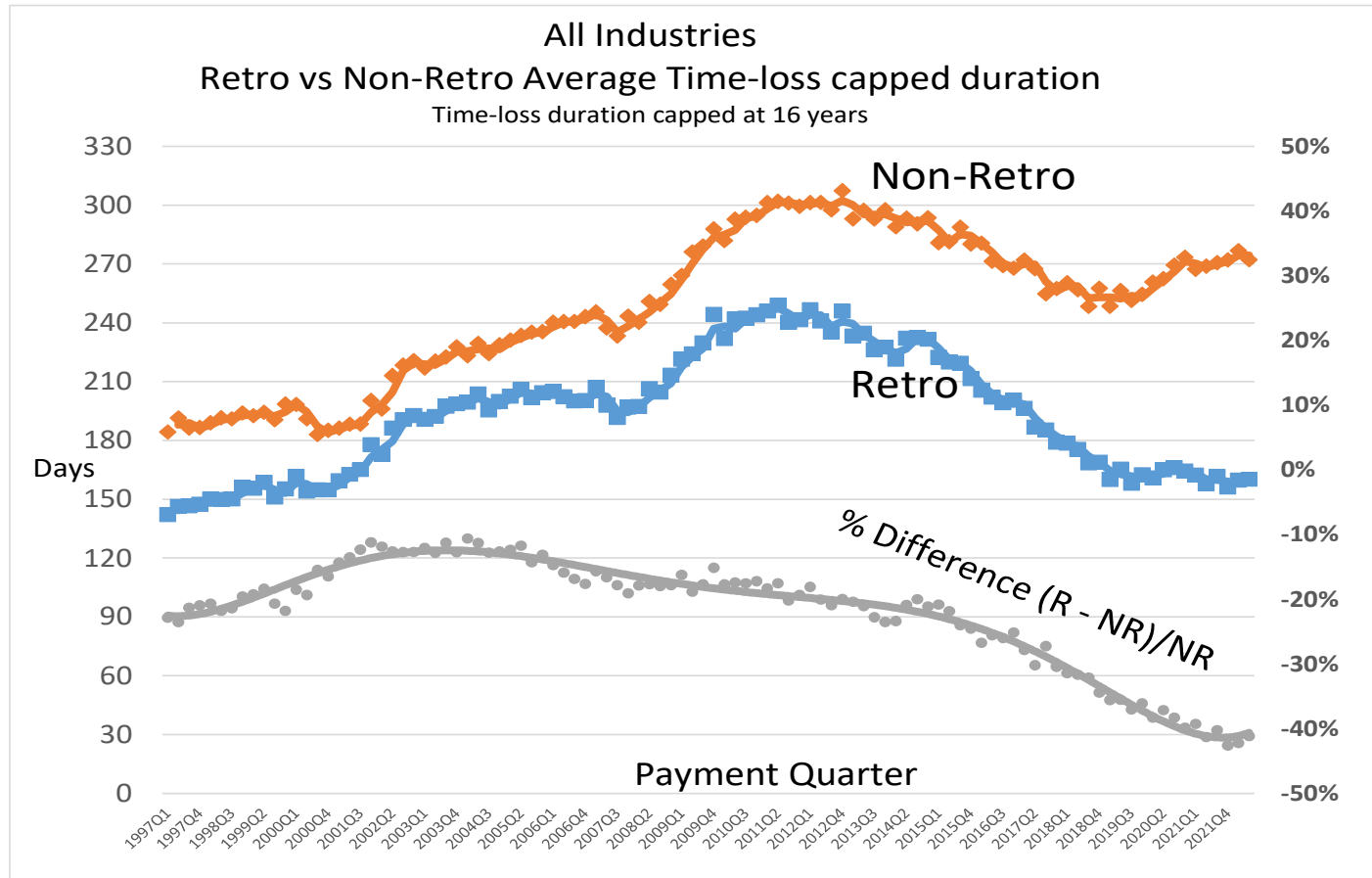
Non-COVID-19 Time-loss Duration Trends

- Average days per lost-time claim
 - by Payment Quarter

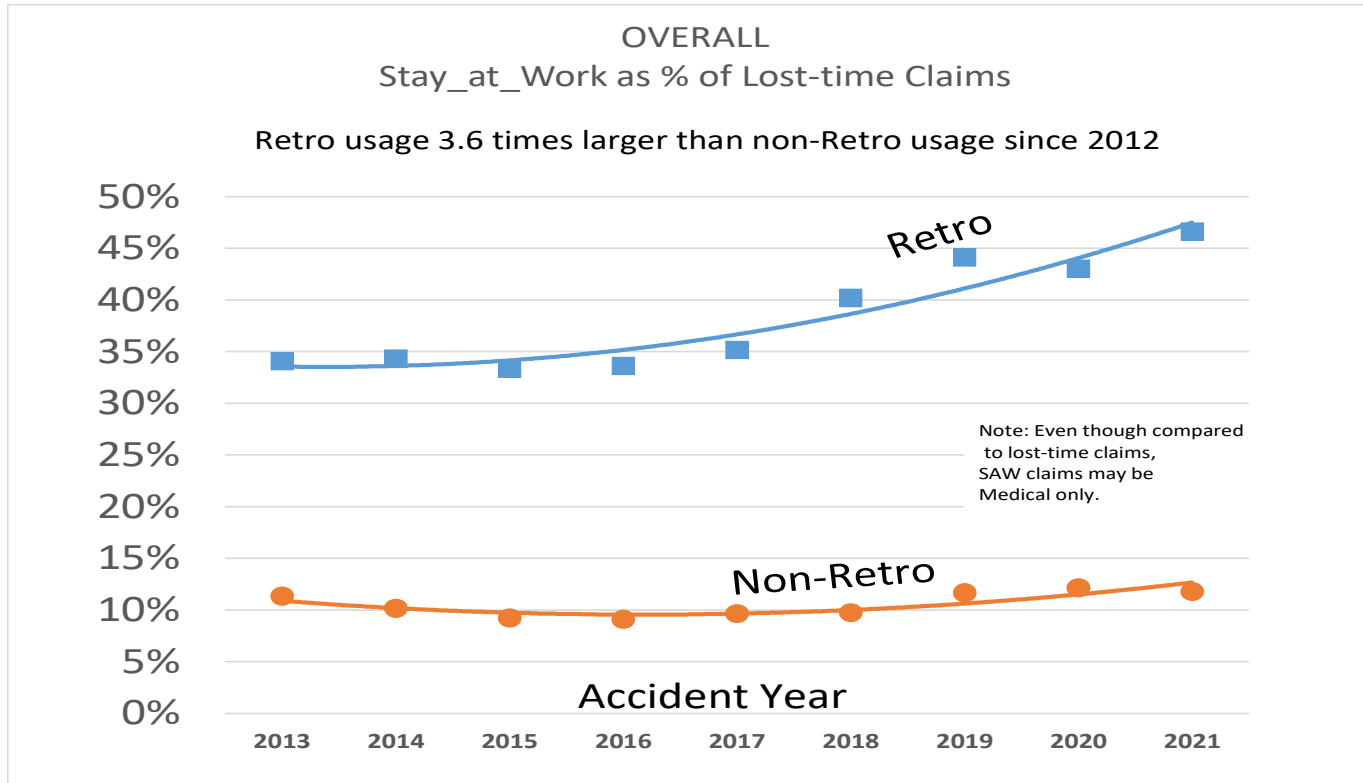
- Partial days included for LEP claims

- Ultimate KOS claims counted as lost-time

- Trends are strongly influenced by
 - Startup of Stay at Work program (2011 reform)
 - Increase usage of KOS

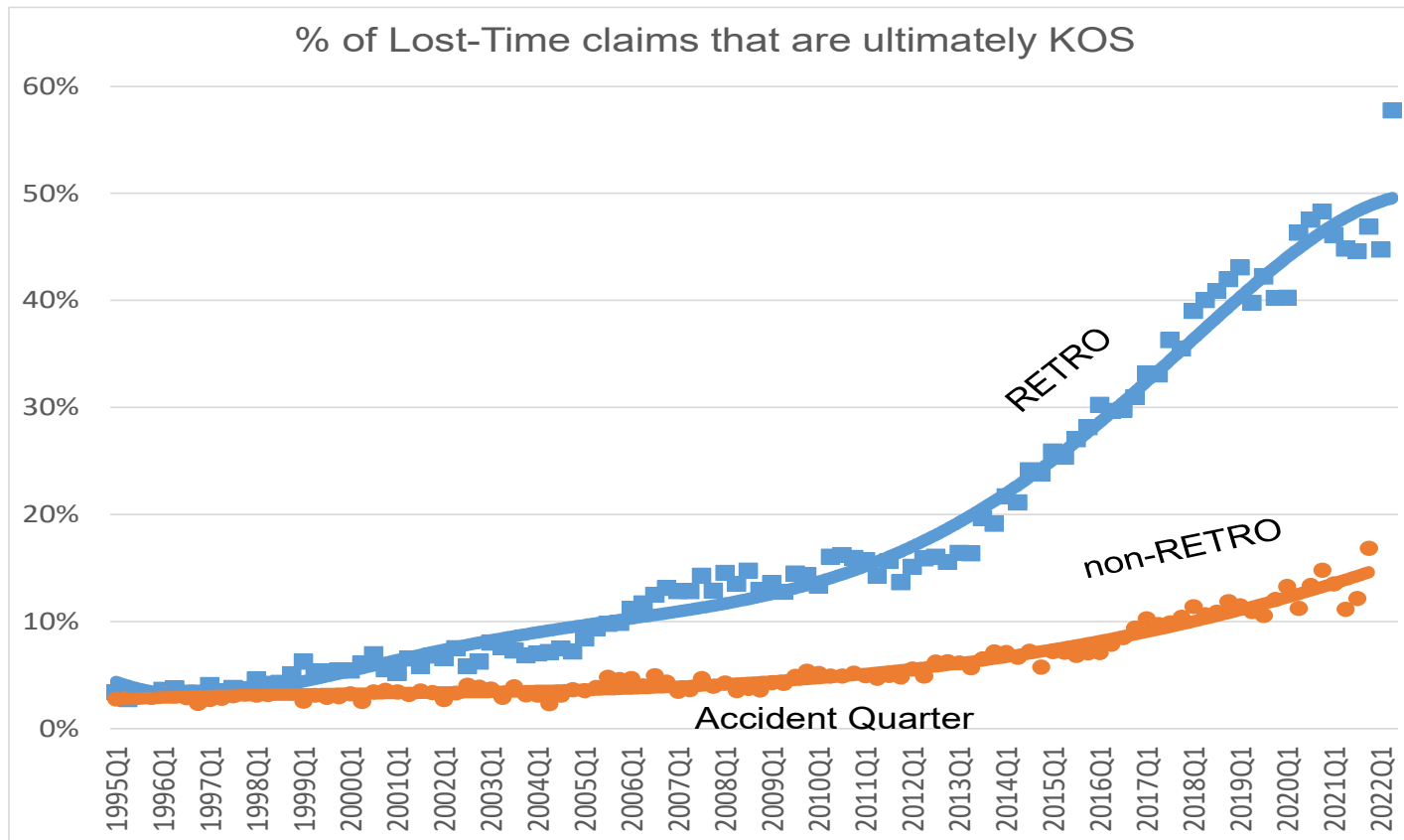


Retro usage of SAW is 360% more than non-Retro

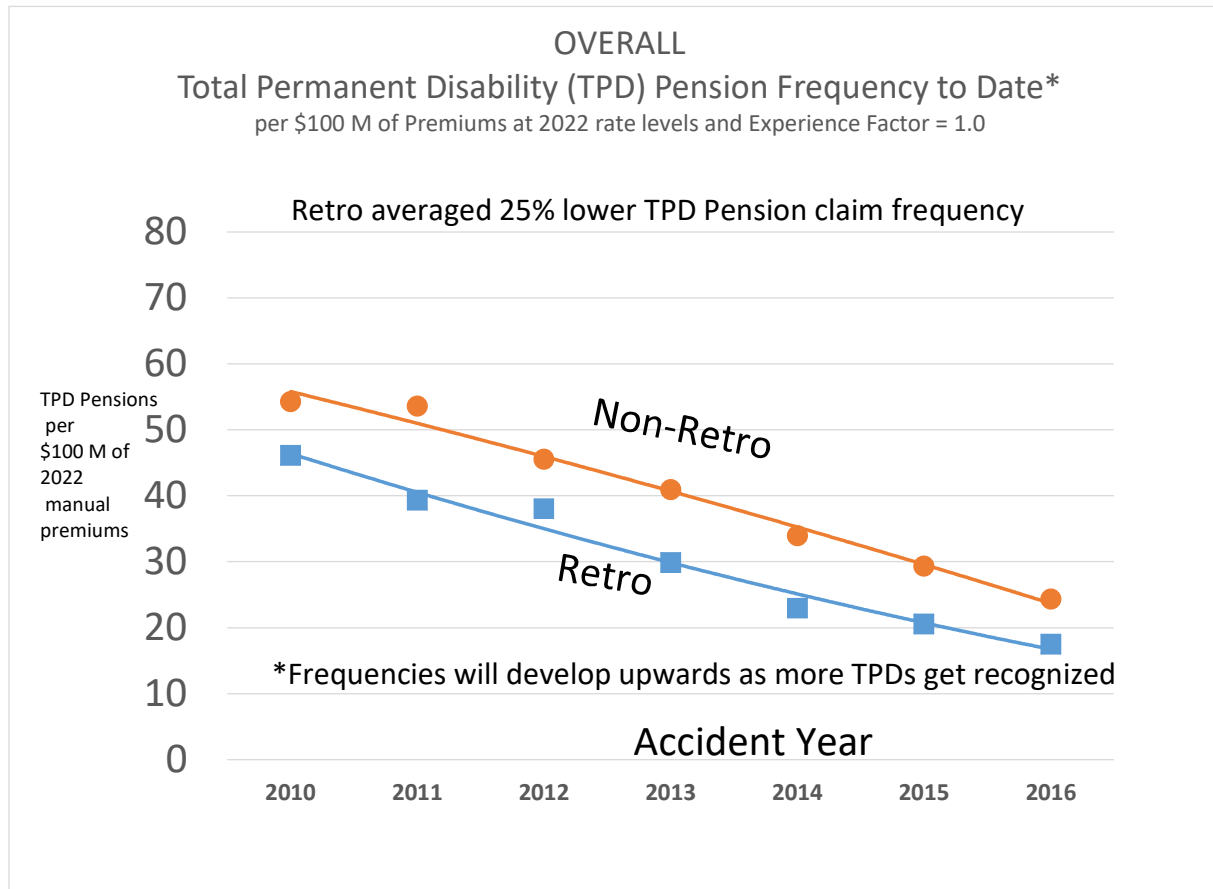


*Note that Retro firms receive SAW reimbursements on top of Retro refunds

Retro KOS usage is now up to the level of Retro SAW usage

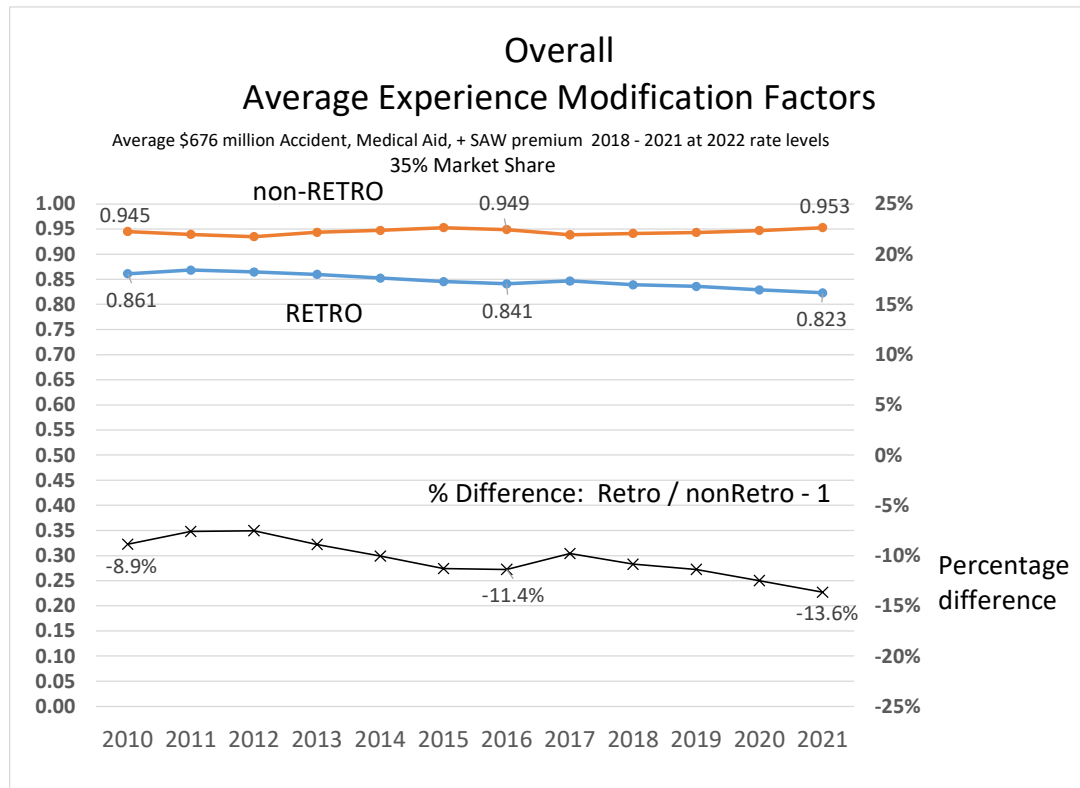


OVERALL: Retro has averaged a (25)% lower TPD claim frequency AYs 2010-2016



Lower experience factors for Retro firms during the coverage period:

Result of prior 3 year good safety cultures and return to work efforts Retro workers and employers pay lower premiums up-front



Appendix

RAC meetings 2022 schedule:

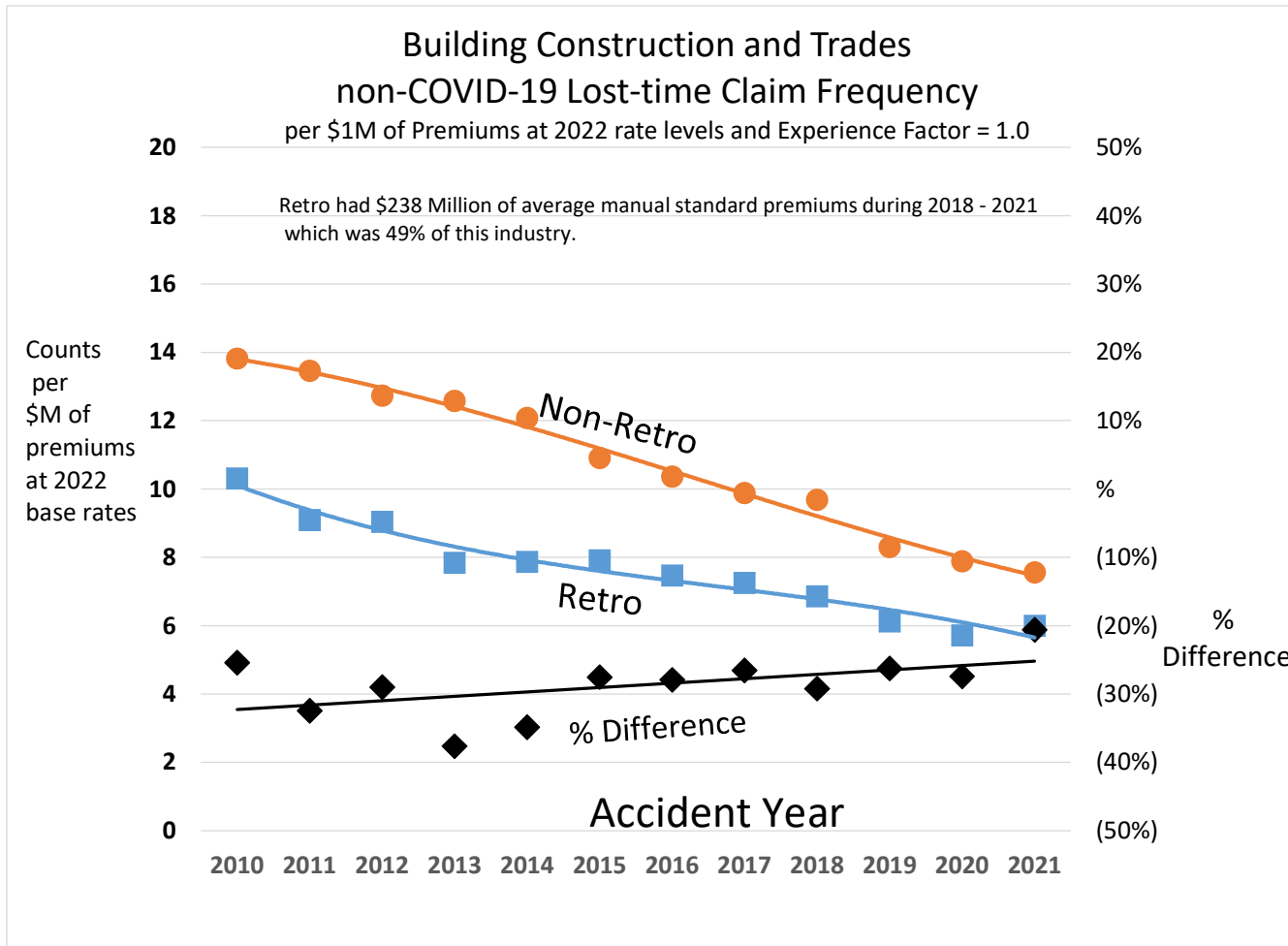
- February 10th, 2022 at 9:30am - 12:00pm
- May 19th, 2022 at 9:30am - 12:00pm
- September 29th, 2022 at 9:30am - 12:00pm
- December 1st, 2022 at 9:30am - 12:00pm

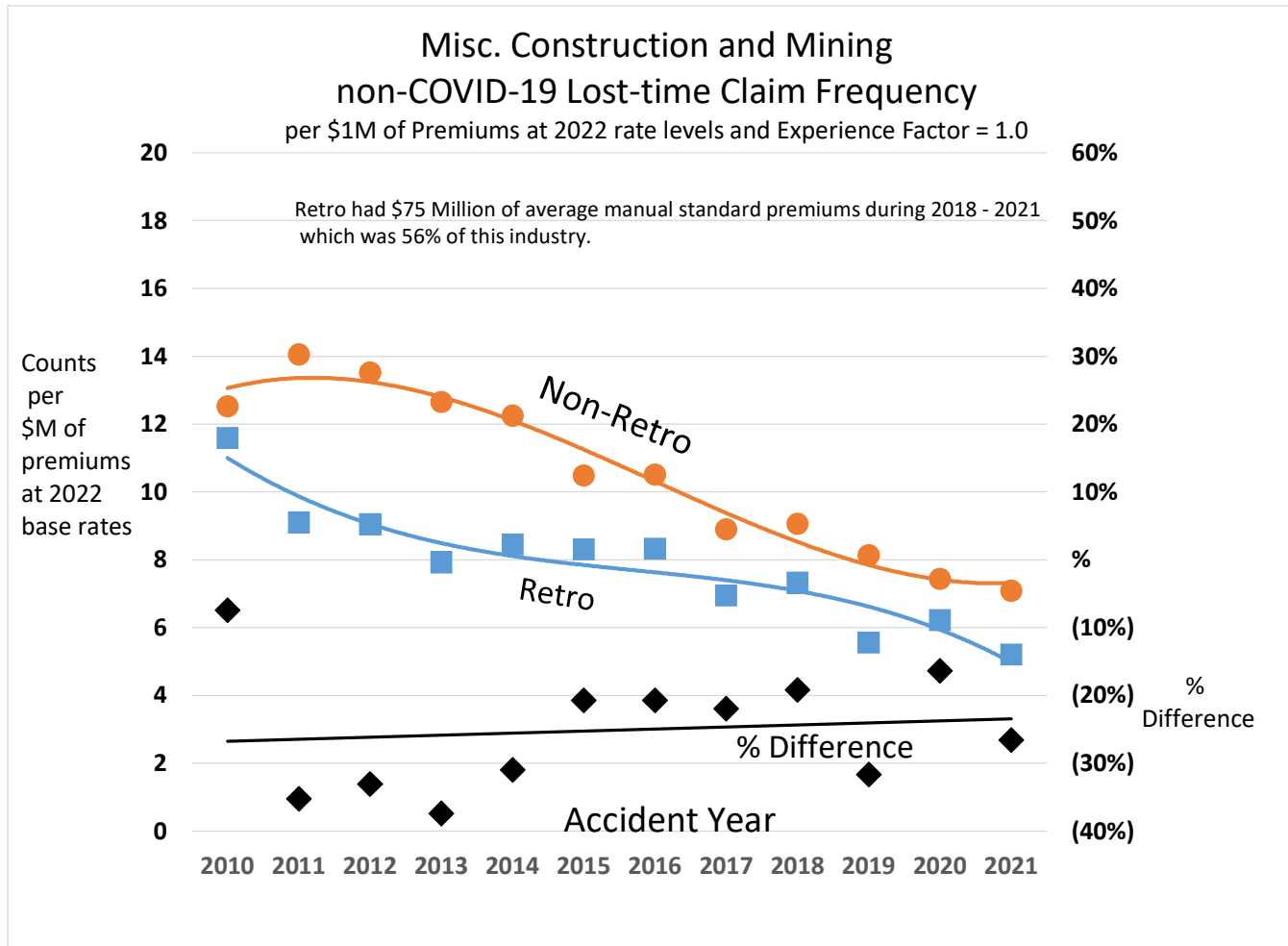
Appendix: Retro Claim Trends by Industry as of 6/30/22

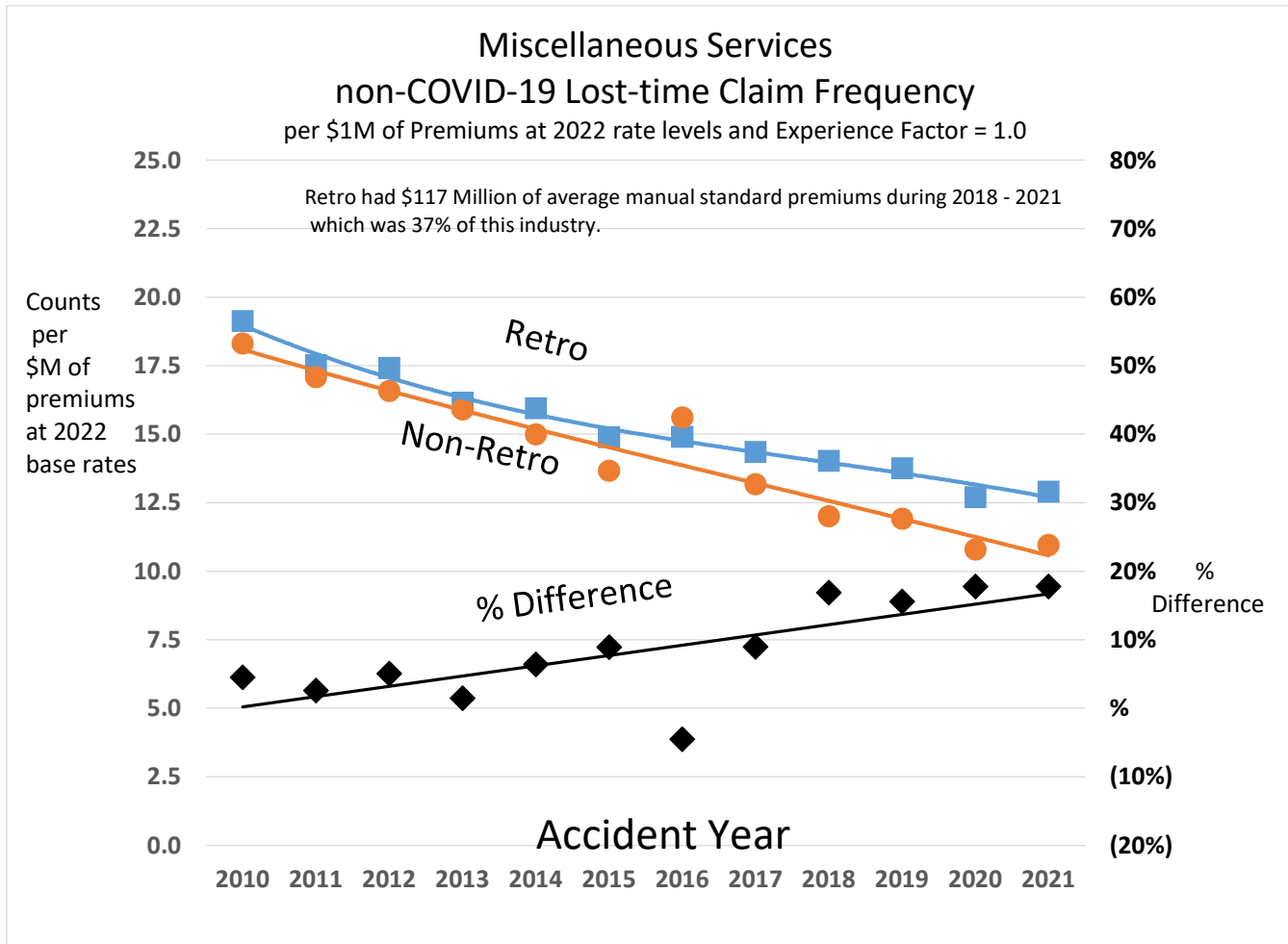
Joshua Ligosky

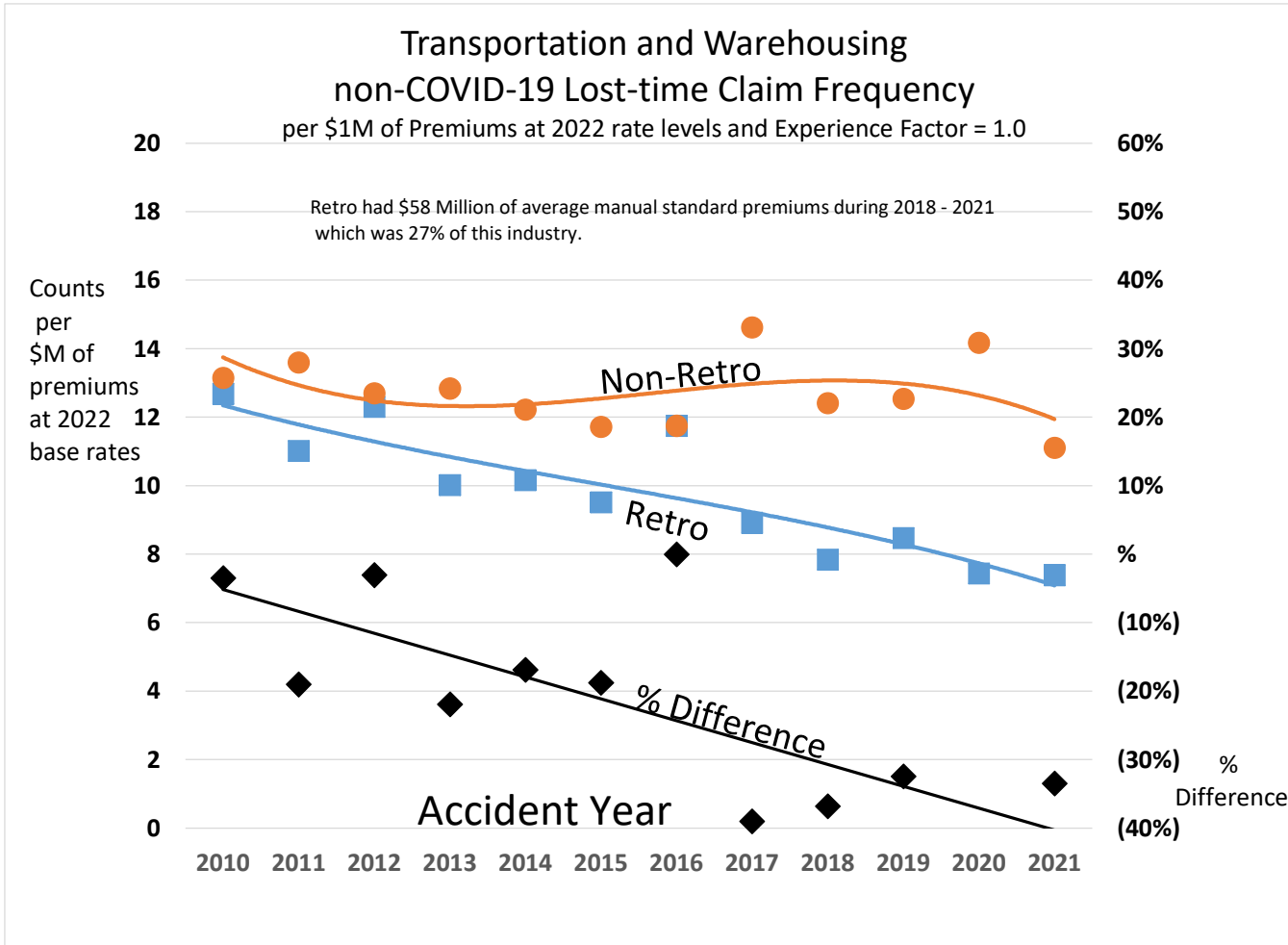
Actuary 3

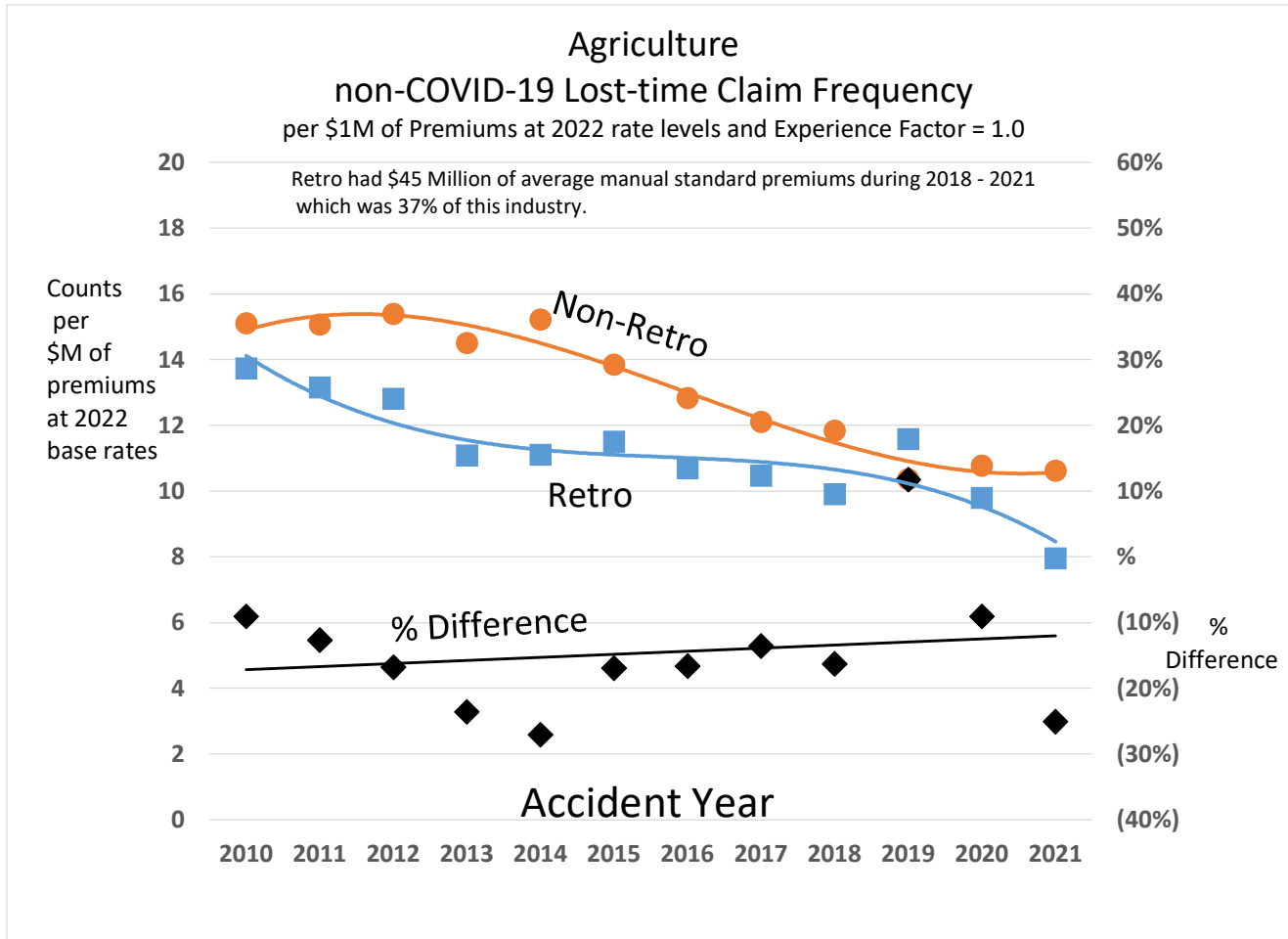
for Financial Services

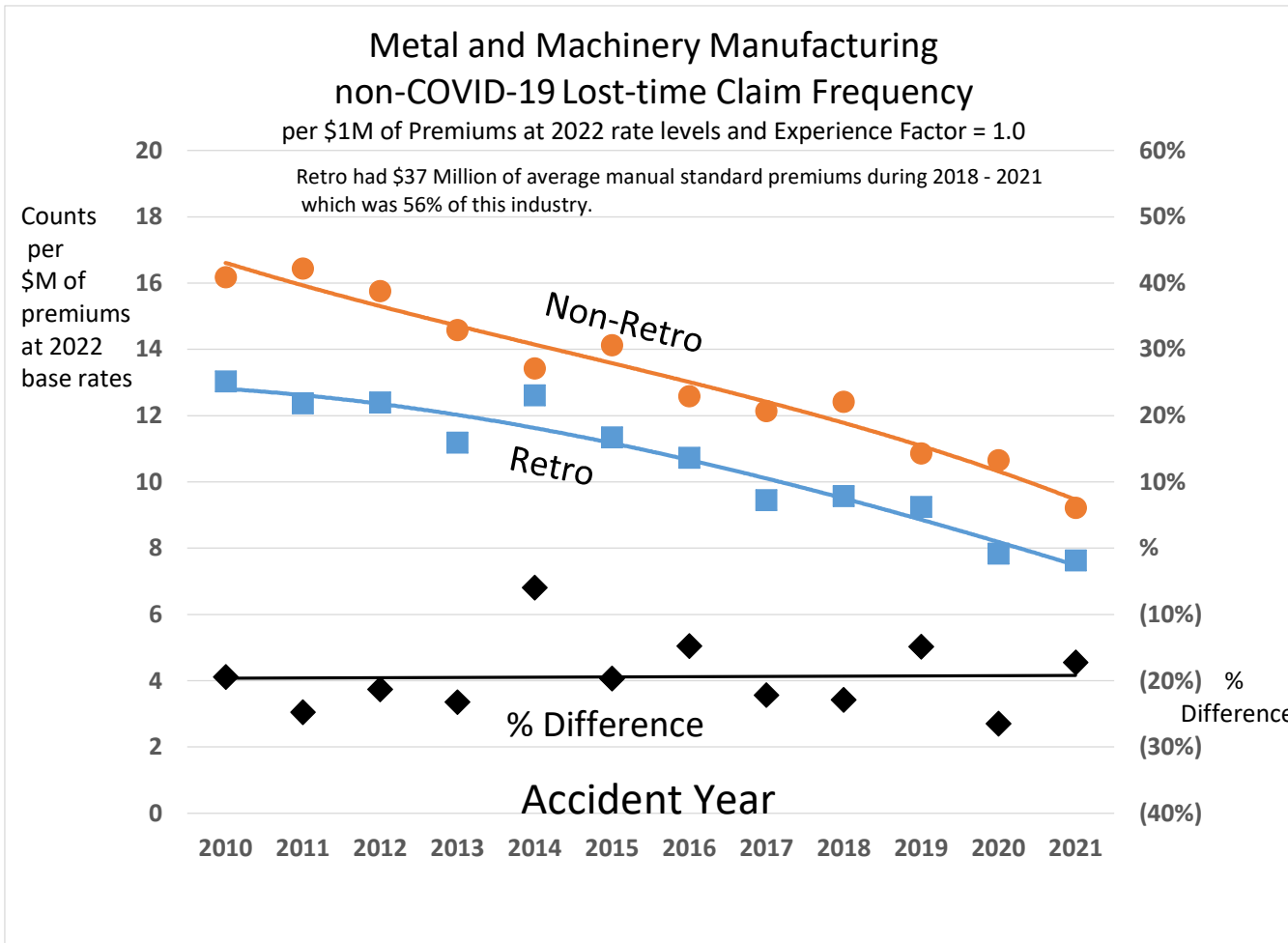


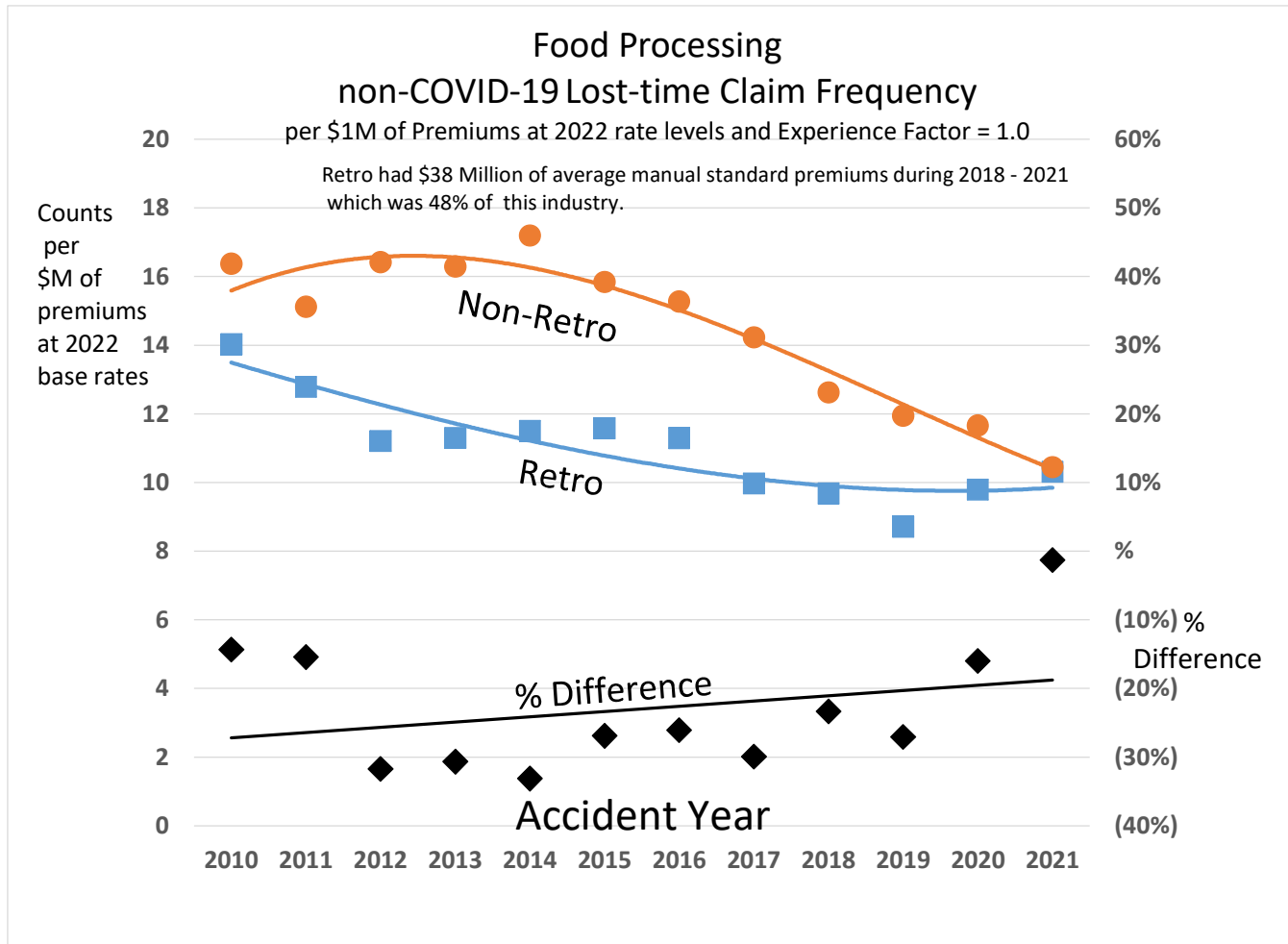


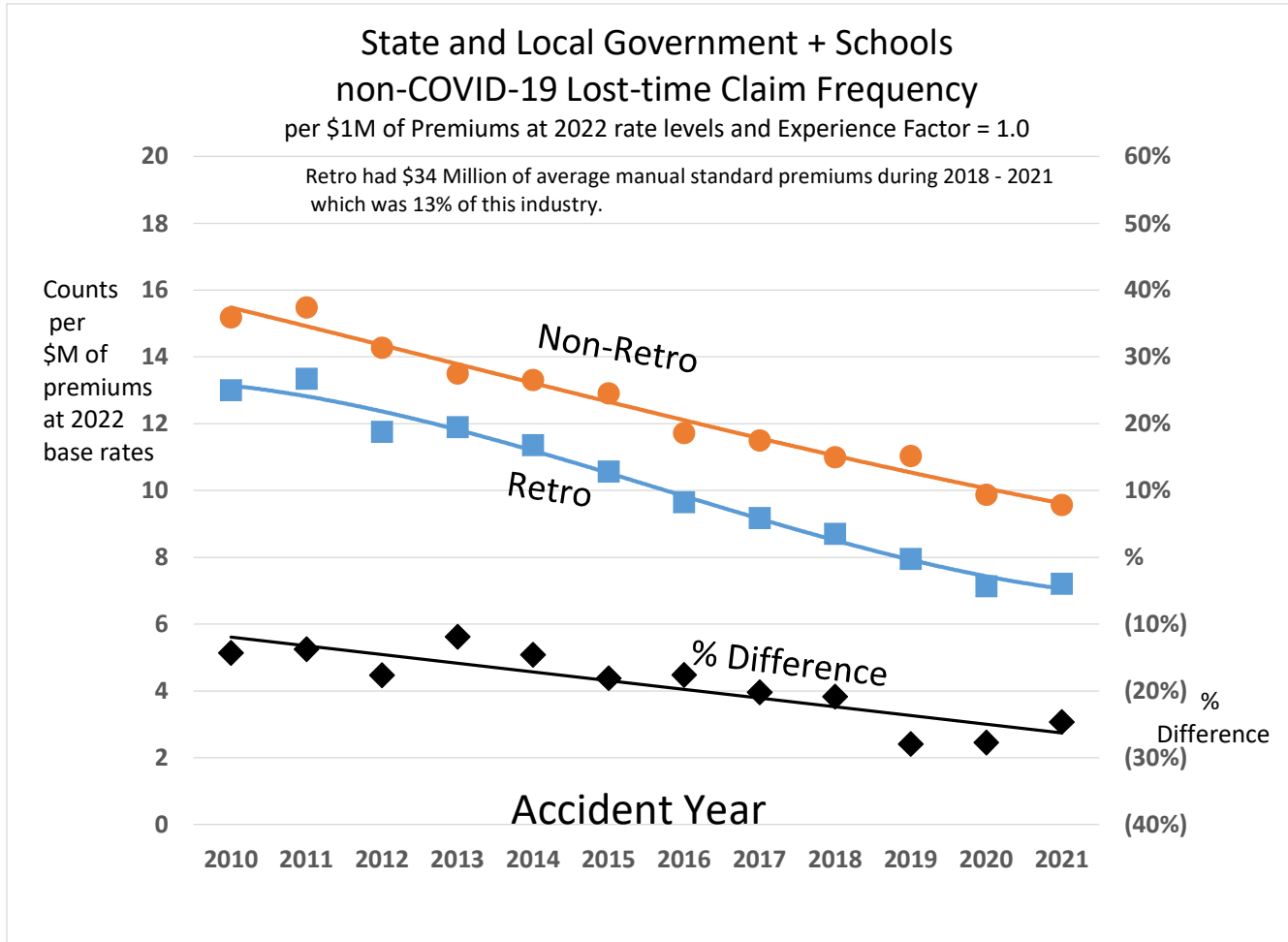


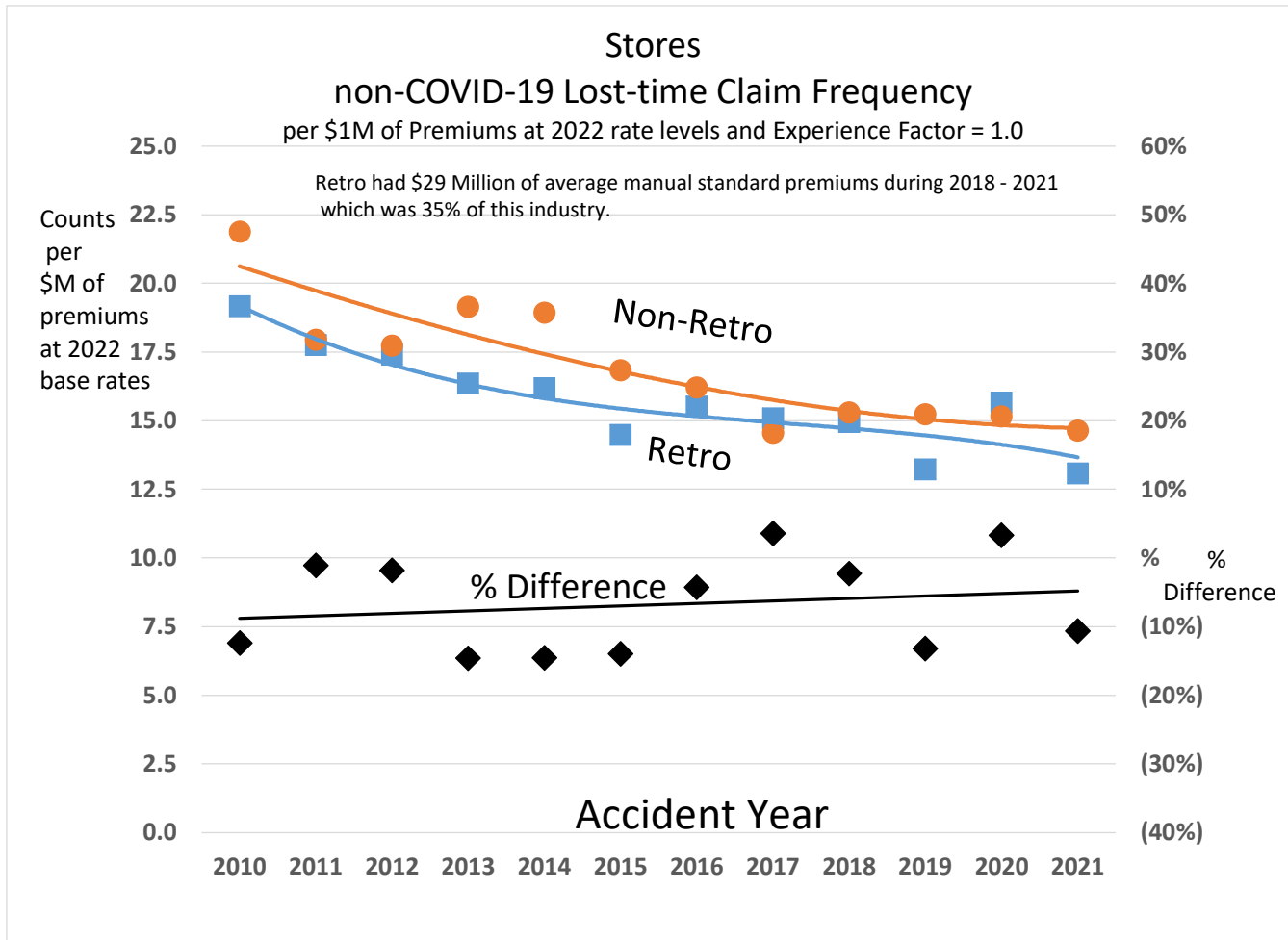


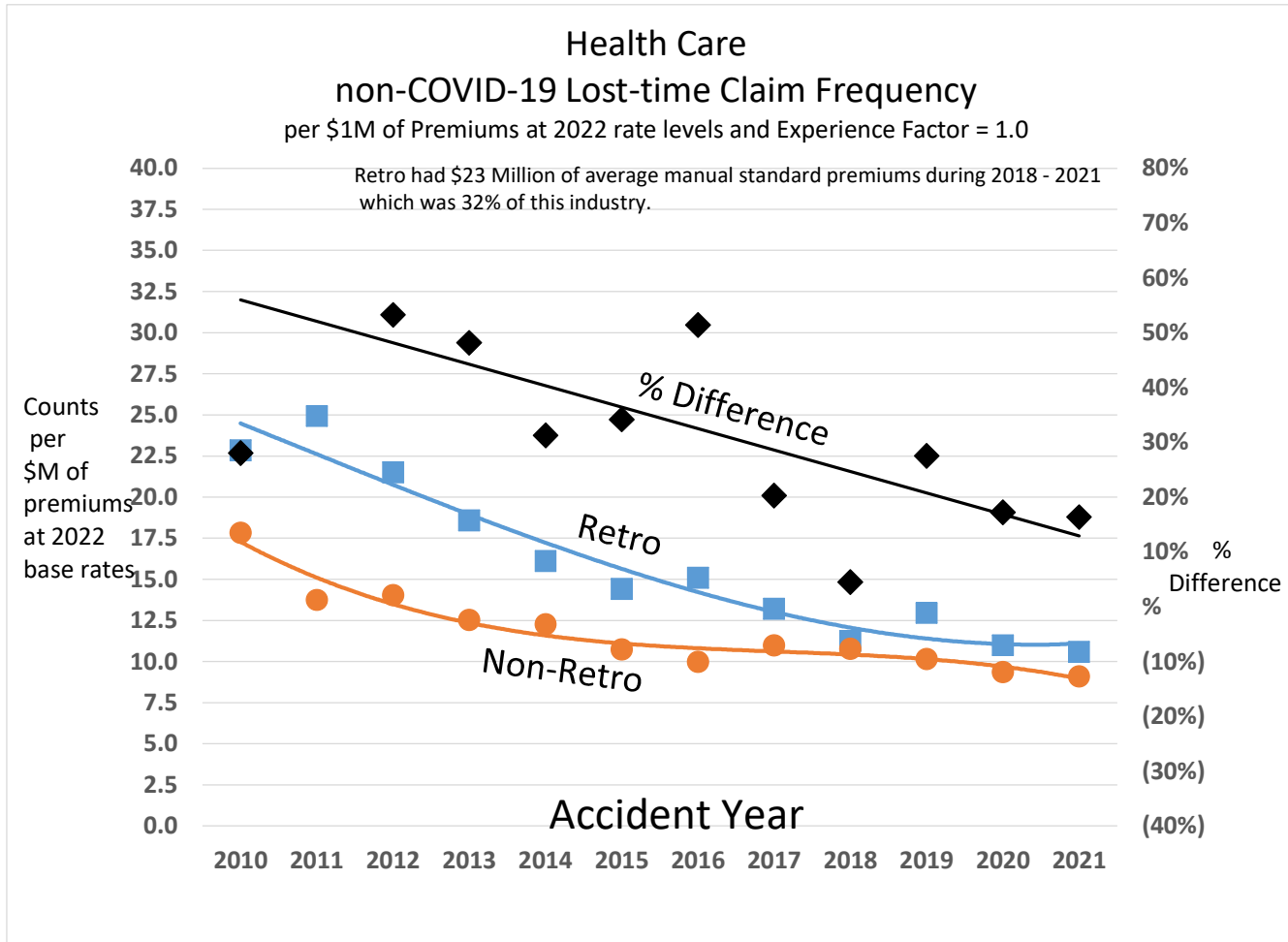


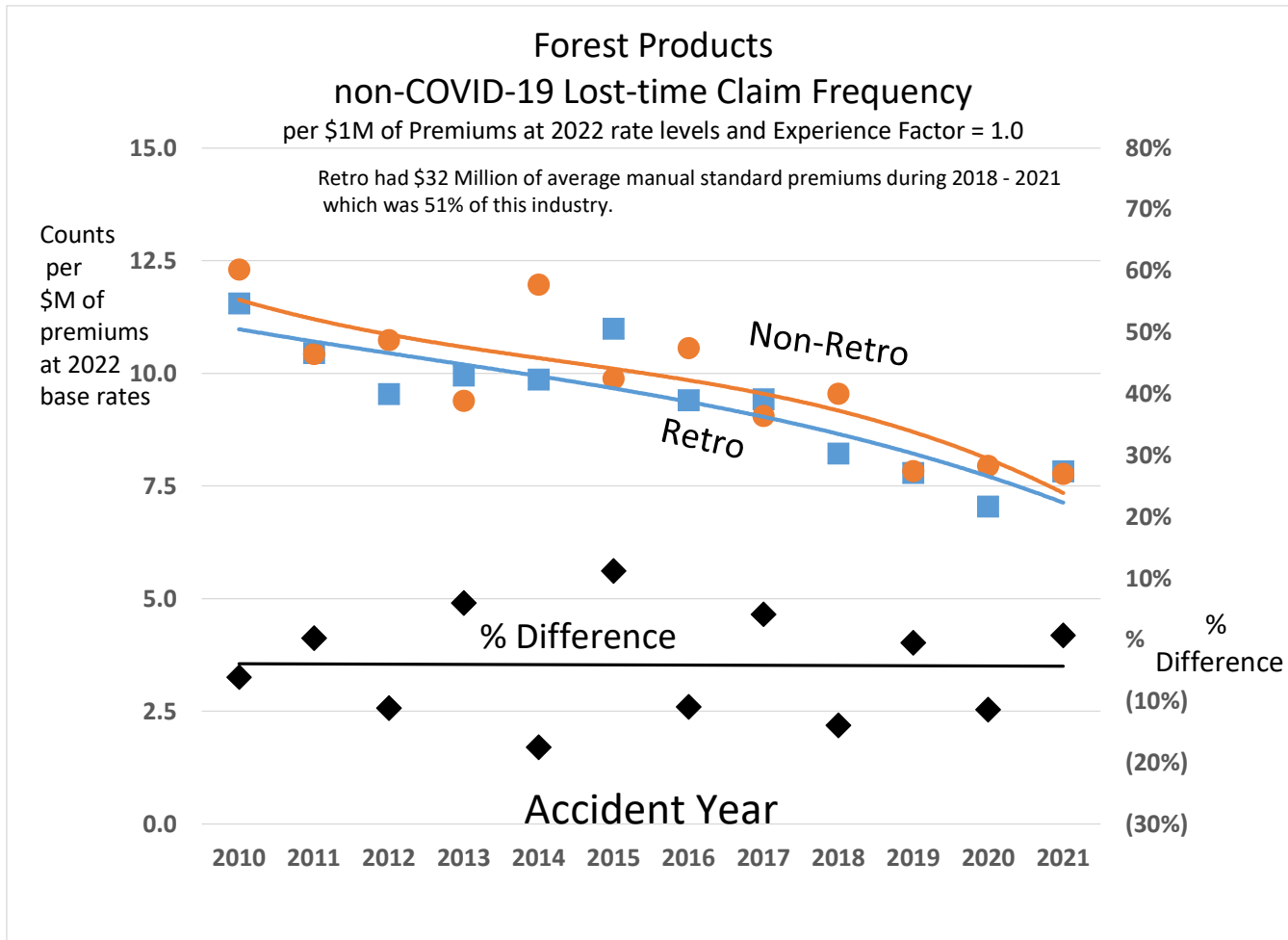








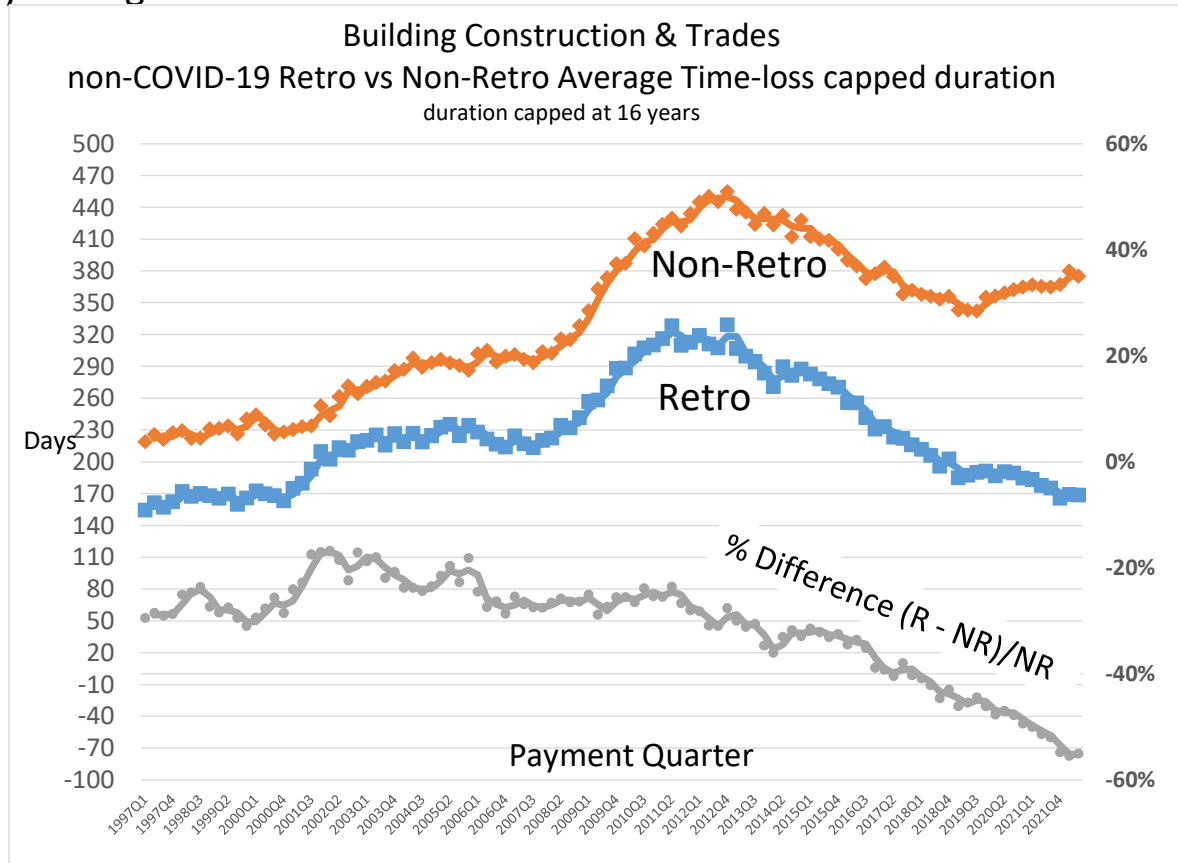




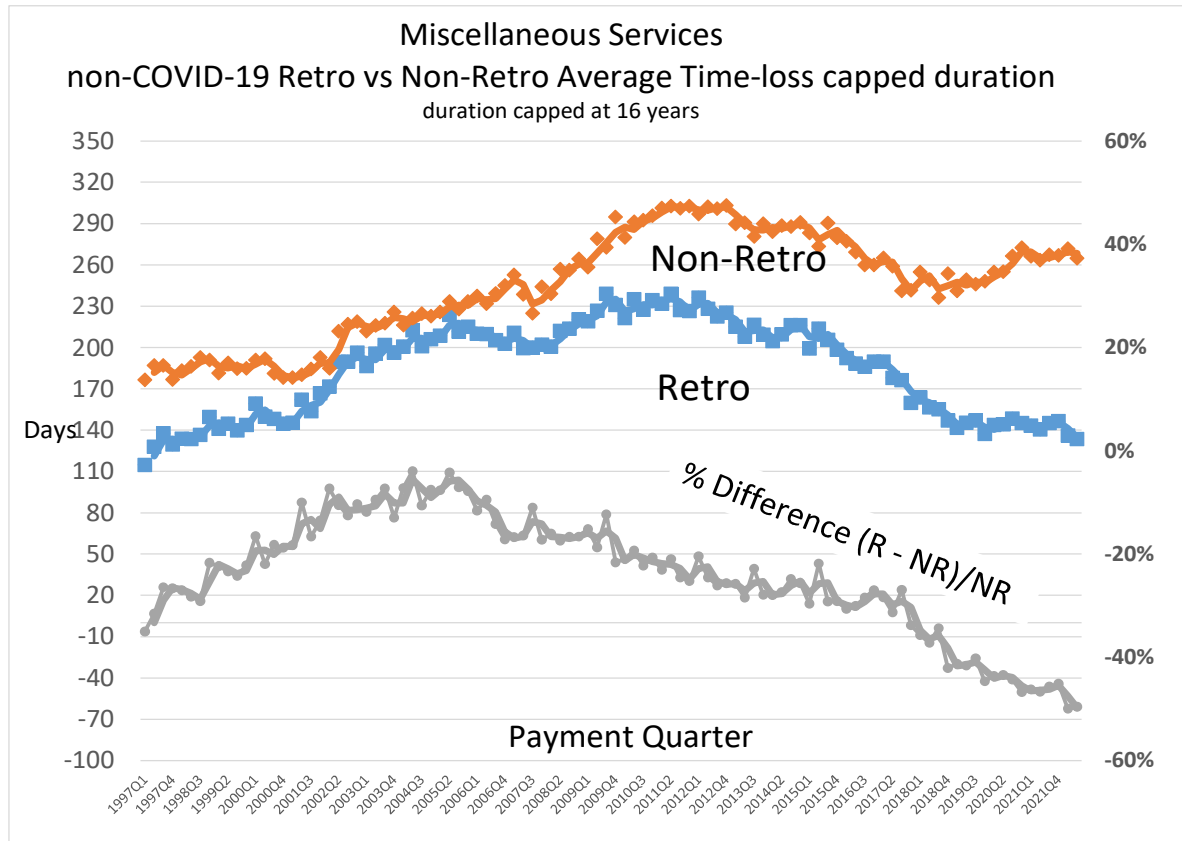
Compensable Claim Frequency % Difference: Retro/NonRetro -1																	
2018-2021	Includes KOS claims													Retro Market Share			
Average														Last	Middle	Recent	
Retro														Four	Four	Four	
Manual														years	years	years	
Premiums	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021					
ALL CLASSIFICATIONS	813 M	(11%)	(14%)	(13%)	(18%)	(17%)	(14%)	(12%)	(17%)	(18%)	(18%)	(20%)	(20%)	43.1%	42.3%	37.7%	
BUILDING CONSTRUCTION AND TRADES	238.2 M	(25%)	(32%)	(29%)	(38%)	(35%)	(28%)	(28%)	(27%)	(29%)	(26%)	(27%)	(21%)	51.8%	50.5%	49.5%	
MISCELLANEOUS SERVICES	117.0 M	5%	3%	5%	1%	6%	9%	(5%)	9%	17%	16%	18%	18%	40.2%	42.1%	36.9%	
GOVERNMENT AND SCHOOLS	34.2 M	(14%)	(14%)	(18%)	(12%)	(15%)	(18%)	(18%)	(20%)	(21%)	(28%)	(28%)	(25%)	18.1%	15.6%	13.3%	
TRANSPORTATION AND WAREHOUSING	58.3 M	(4%)	(19%)	(3%)	(22%)	(17%)	(19%)	(%)	(39%)	(37%)	(32%)	(48%)	(33%)	37.9%	34.6%	27.3%	
MISCELLANEOUS CONSTRUCTION AND MINING	75.2 M	(7%)	(35%)	(33%)	(37%)	(31%)	(21%)	(21%)	(22%)	(19%)	(32%)	(16%)	(27%)	59.4%	57.2%	55.6%	
MISC. PROFESSIONAL AND CLERICAL	16.6 M	(6%)	(7%)	(24%)	(7%)	(20%)	(22%)	(24%)	(%)	(11%)	(21%)	(12%)	(1%)	23.2%	22.7%	17.8%	
AGRICULTURE	45.2 M	(9%)	(13%)	(17%)	(24%)	(27%)	(17%)	(17%)	(14%)	(16%)	12%	(9%)	(25%)	60.7%	57.8%	37.4%	
STORES	29.4 M	(12%)	(1%)	(2%)	(15%)	(15%)	(14%)	(4%)	4%	(2%)	(13%)	3%	(11%)	40.1%	39.1%	34.7%	
HEALTH CARE	22.5 M	28%	81%	53%	48%	31%	34%	51%	20%	4%	28%	17%	16%	34.1%	34.2%	31.6%	
METAL AND MACHINERY MANUFACTURING	36.5 M	(19%)	(25%)	(21%)	(23%)	(6%)	(20%)	(15%)	(22%)	(23%)	(15%)	(26%)	(17%)	61.1%	57.8%	55.8%	
FOREST PRODUCTS	31.6 M	(6%)	%	(11%)	6%	(18%)	11%	(11%)	4%	(14%)	(1%)	(11%)	1%	47.6%	51.9%	50.6%	
DEALERS AND WHOLESALERS	29.1 M	(8%)	(13%)	(6%)	(7%)	(10%)	(8%)	(9%)	(7%)	(25%)	(14%)	(20%)	(%)	46.3%	44.6%	38.9%	
FOOD PROCESSING AND MANUFACTURING	37.5 M	(14%)	(15%)	(32%)	(31%)	(33%)	(27%)	(26%)	(30%)	(23%)	(27%)	(16%)	(1%)	70.1%	63.0%	48.0%	
MISCELLANEOUS MANUFACTURING	26.1 M	(3%)	(26%)	(5%)	(21%)	(23%)	(11%)	(13%)	(19%)	(24%)	(10%)	(27%)	(6%)	60.5%	59.0%	52.2%	
TEMPORARY HELP	11.9 M	(11%)	(20%)	(12%)	(15%)	(24%)	(14%)	(15%)	(21%)	(14%)	(45%)	(20%)	(22%)	40.4%	32.1%	30.3%	
UTILITIES AND COMMUNICATIONS	3.7 M	22%	18%	4%	8%	26%	(4%)	(3%)	(12%)	(23%)	(25%)	(15%)	(28%)	27.3%	30.9%	29.2%	

Retro Non-COVID-19 Time-loss Duration Trends by Industry

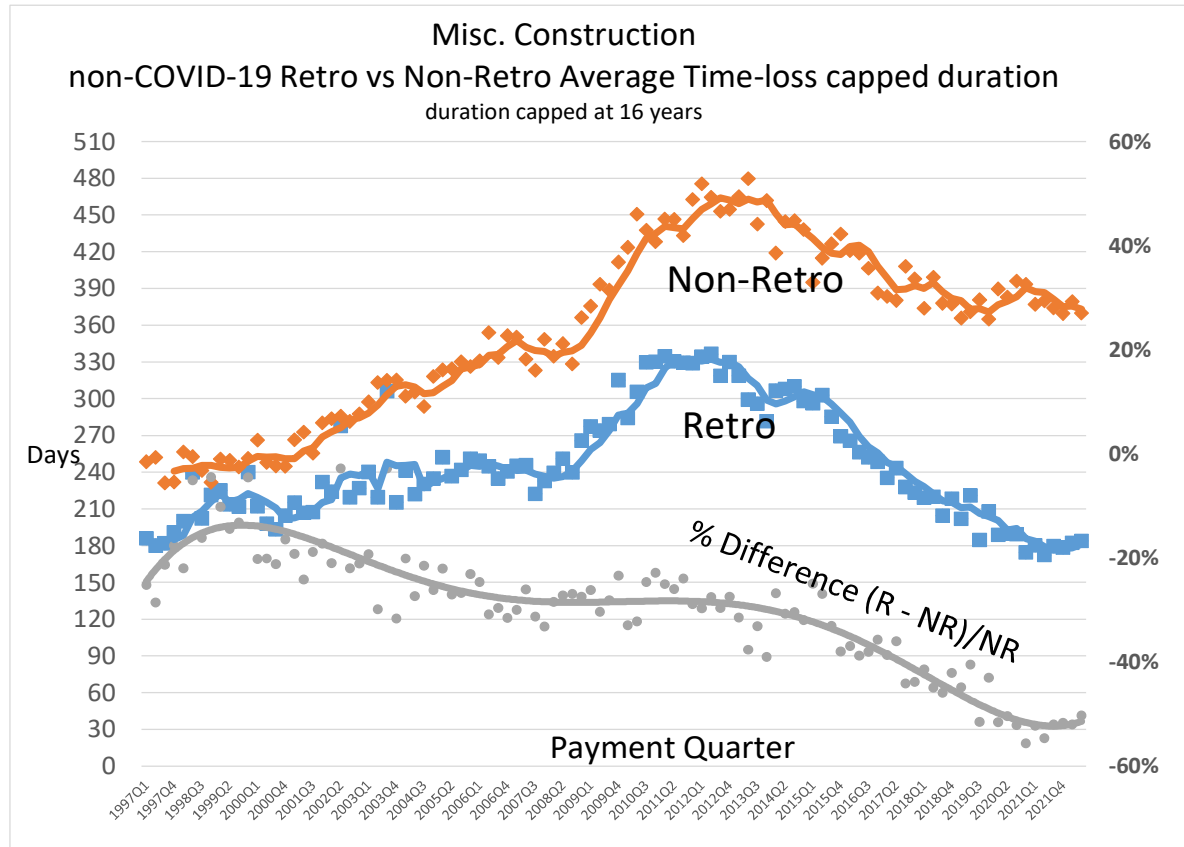
Building Construction & Trades: Retro has recently averaged 54% lower Time-loss duration



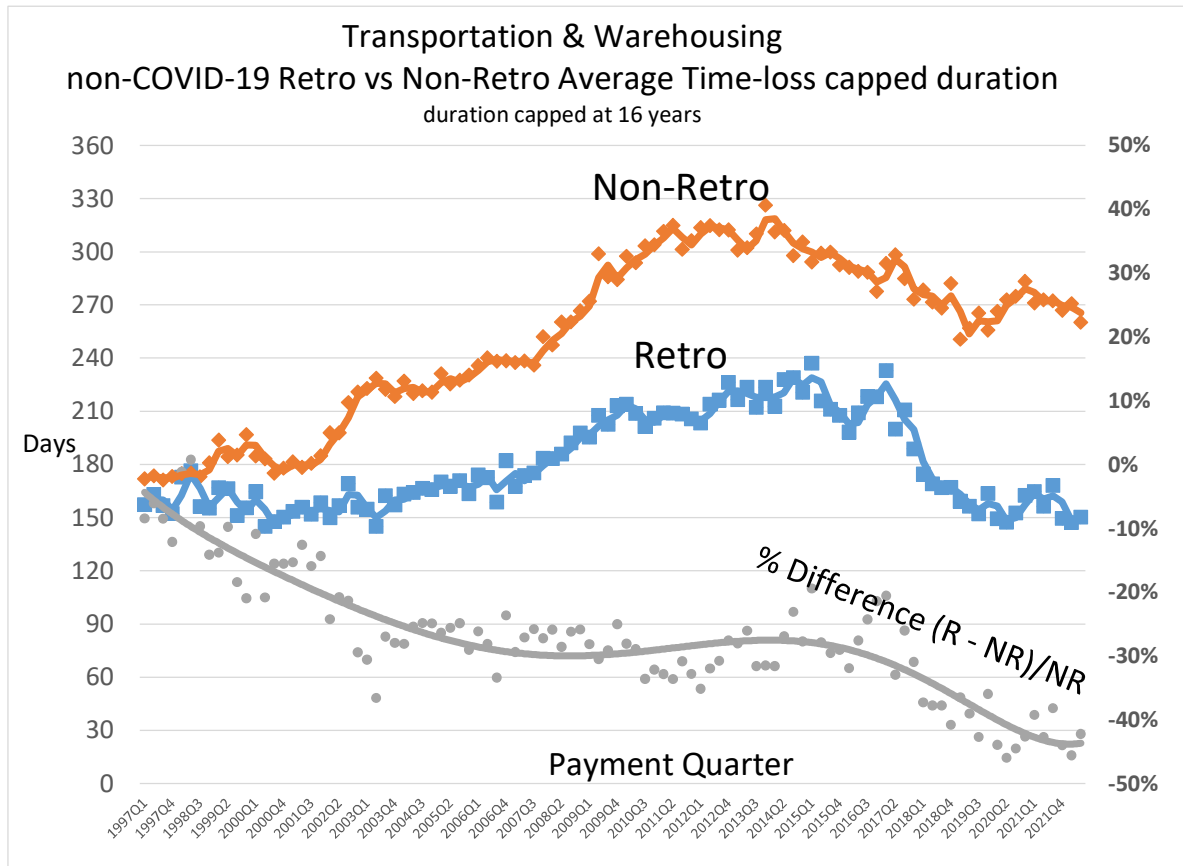
Miscellaneous Services:
Retro has recently averaged 54% lower Time-loss duration



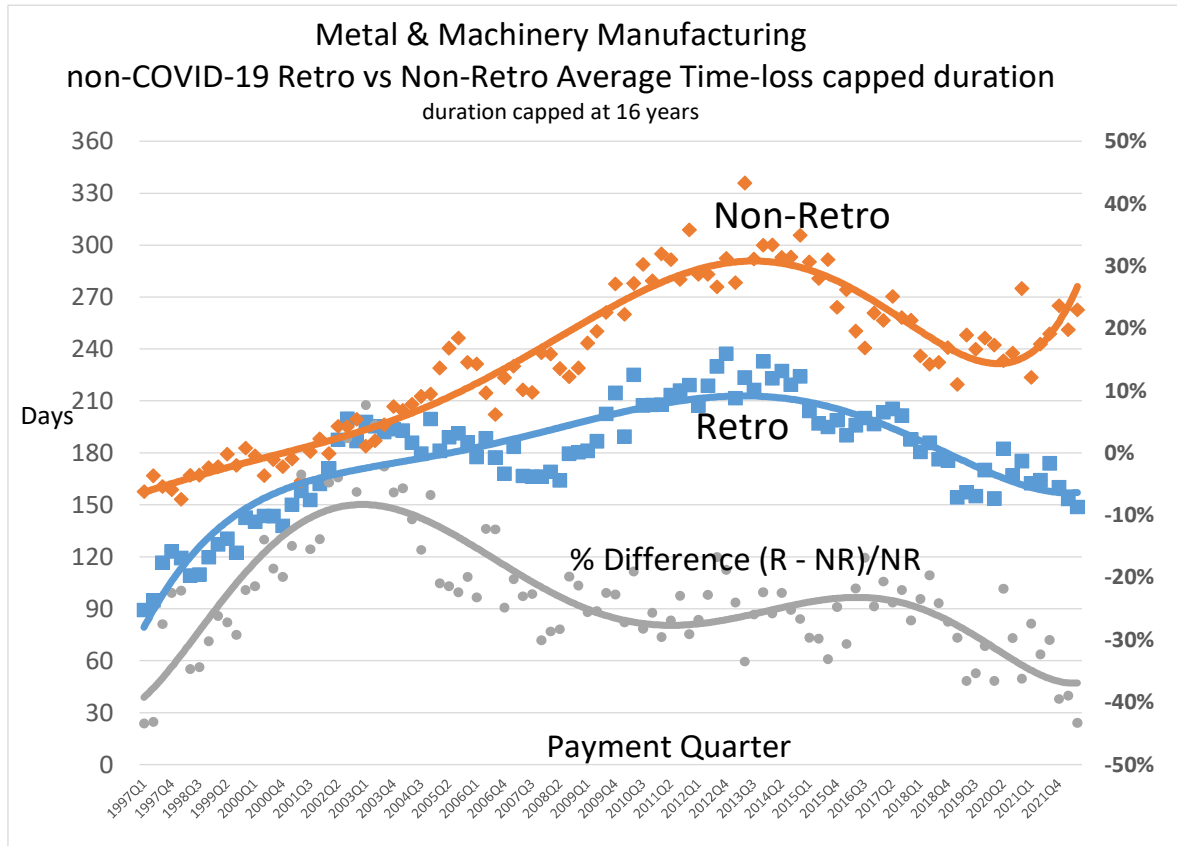
Miscellaneous Construction:
 Retro has recently averaged 51% lower Time-loss duration



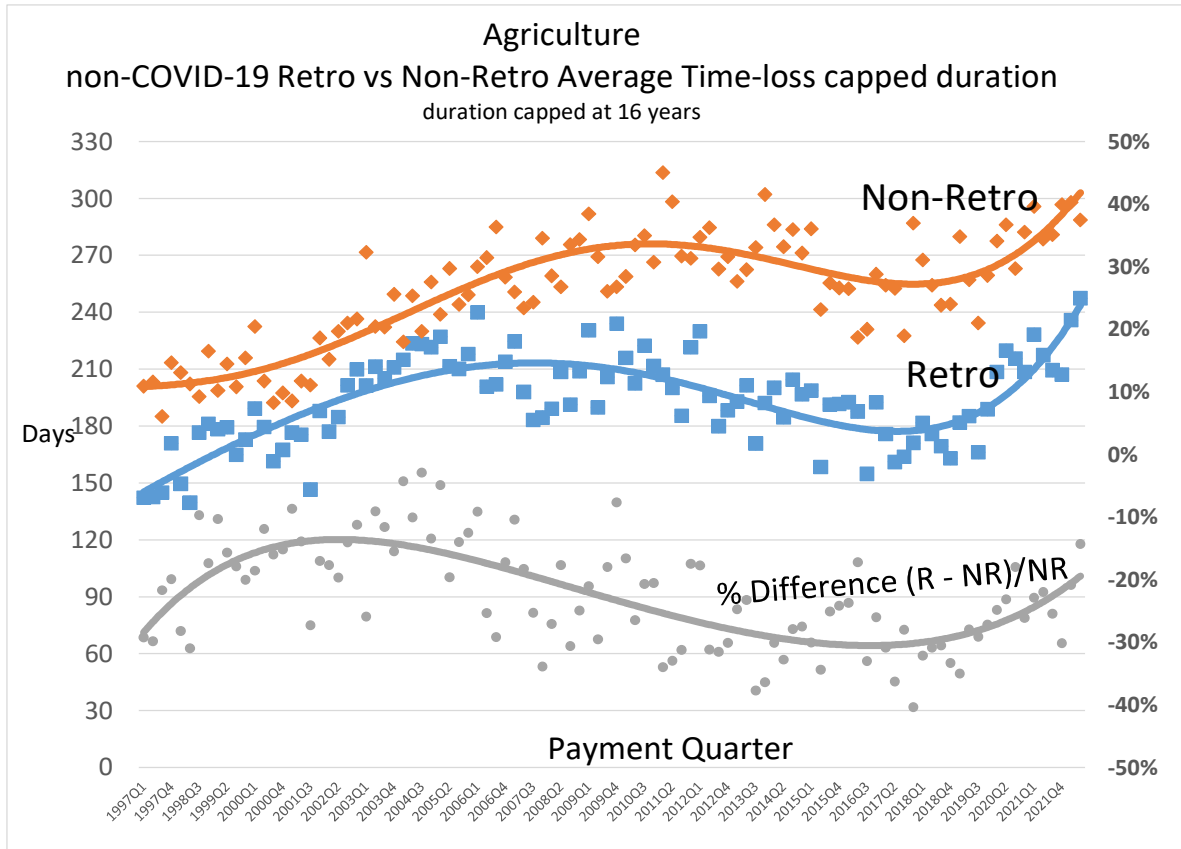
Transportation & Warehousing: Retro has recently averaged 43% lower Time-loss duration



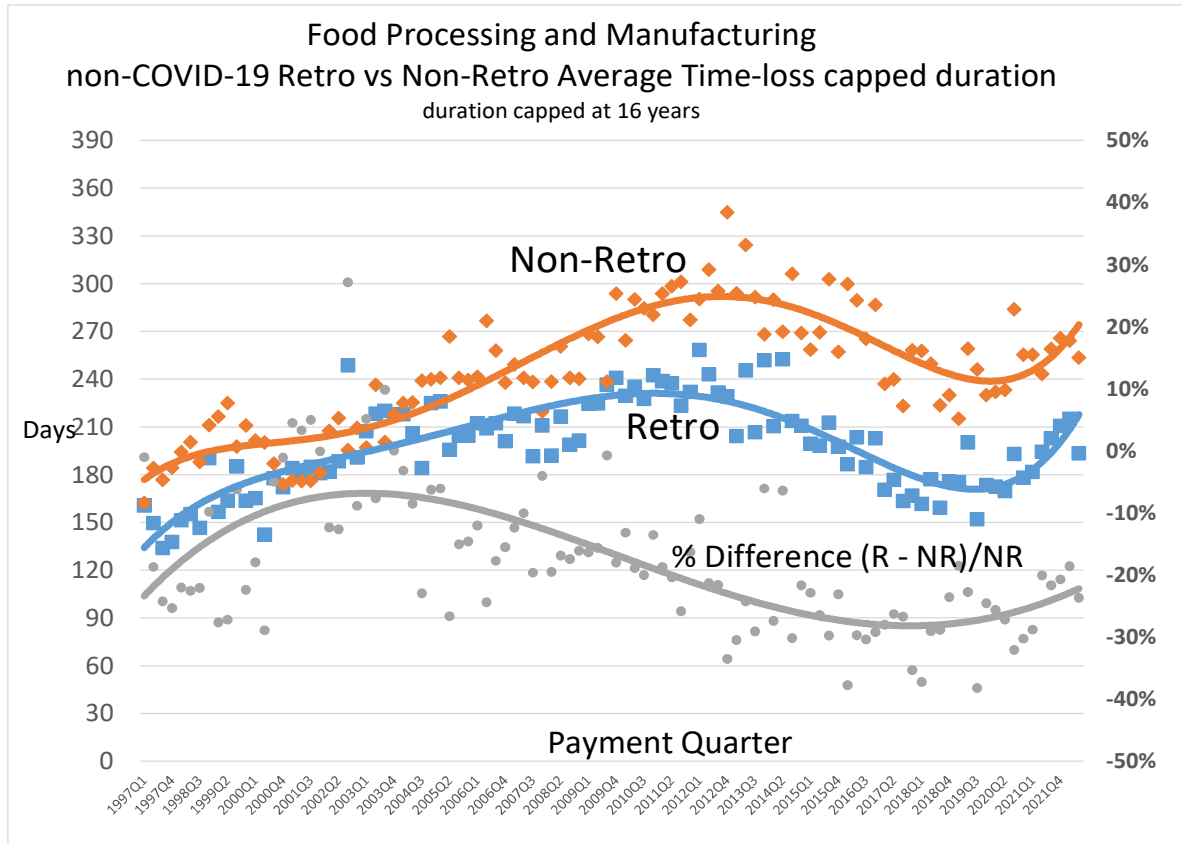
Metal & Machinery Manufacturing: Retro has recently averaged 38% lower Time-loss duration



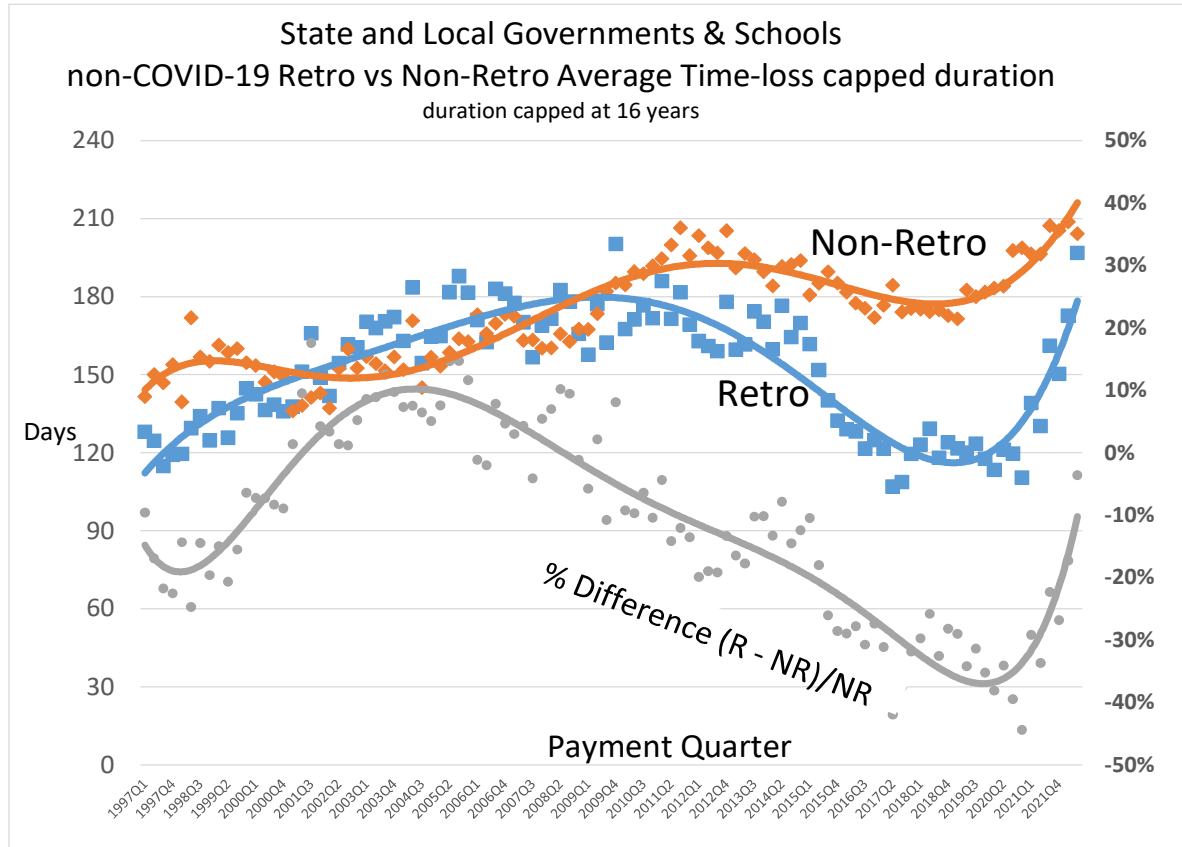
Agriculture:
Time-loss duration has been increasing for 3 years.



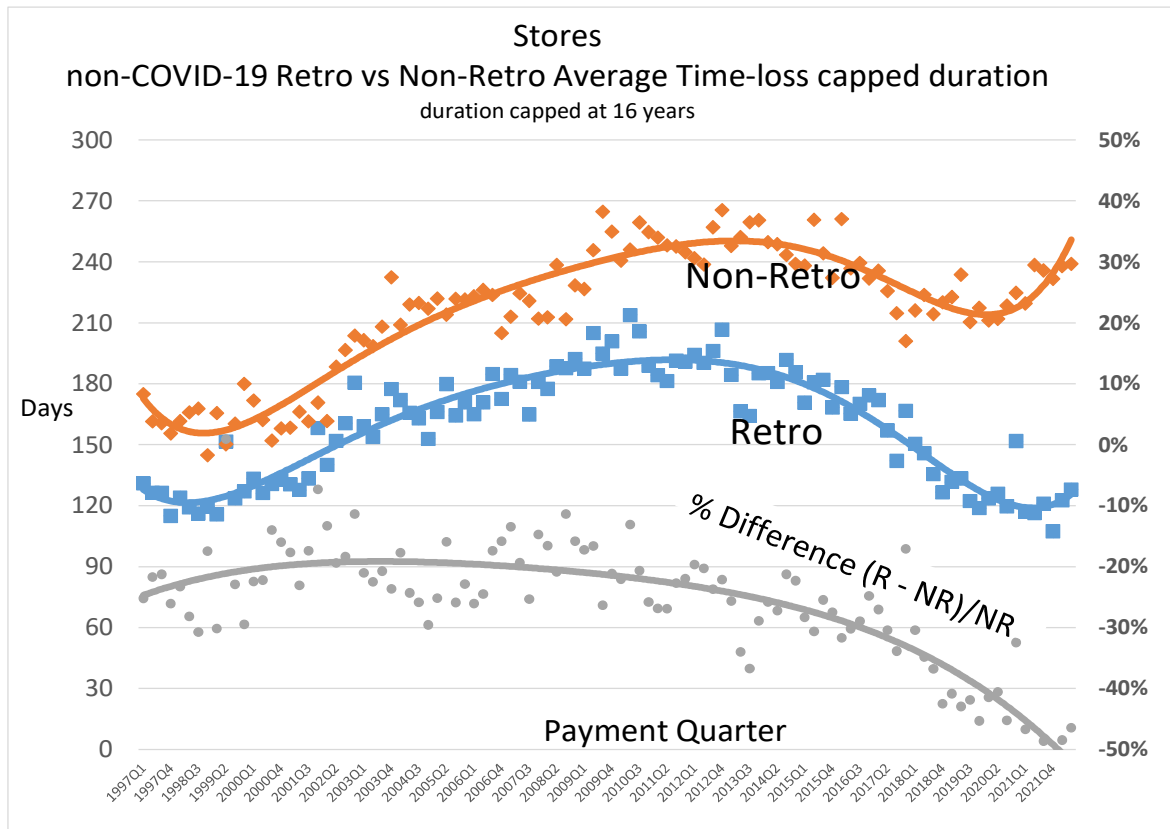
Food Processing and Manufacturing: Time-loss duration has increased recently



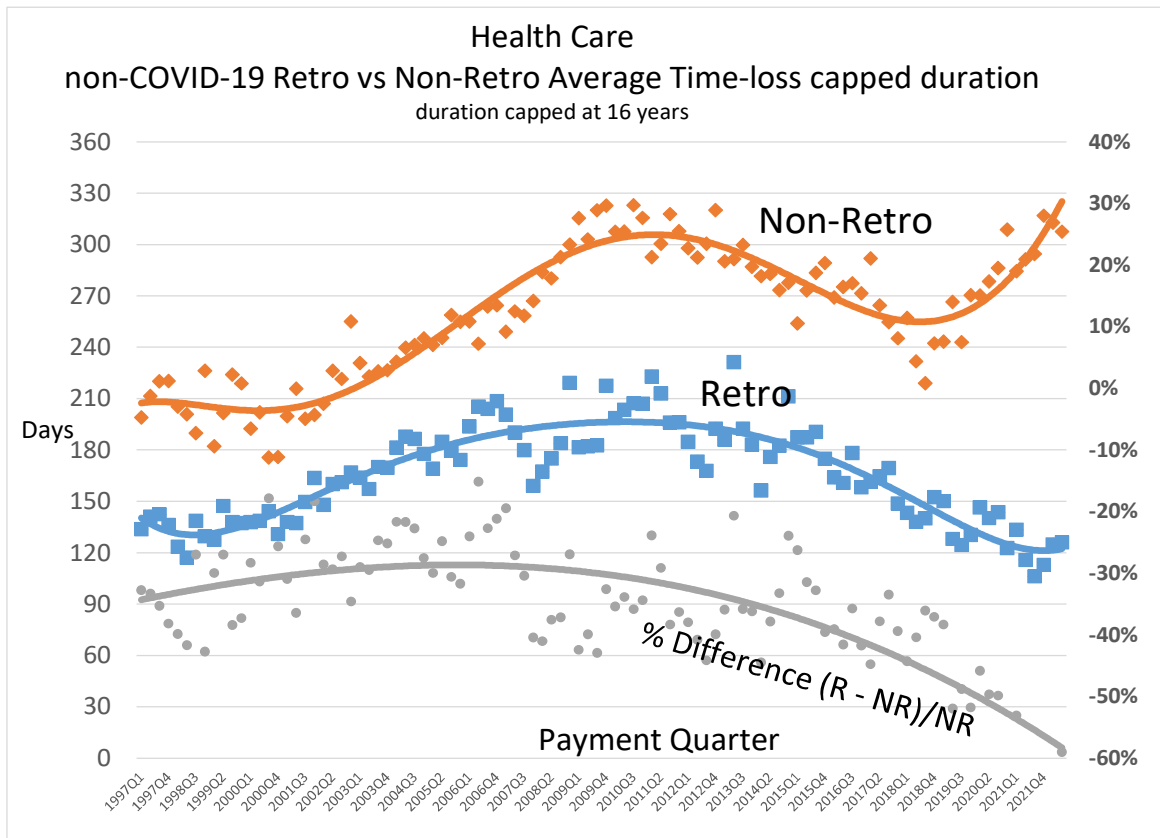
Government & Schools: Duration has recently increased.
 Retro has recently averaged 18% lower Time-loss duration



Stores: Non-Retro duration has recently increased
 Retro has recently averaged 49% lower Time-loss duration

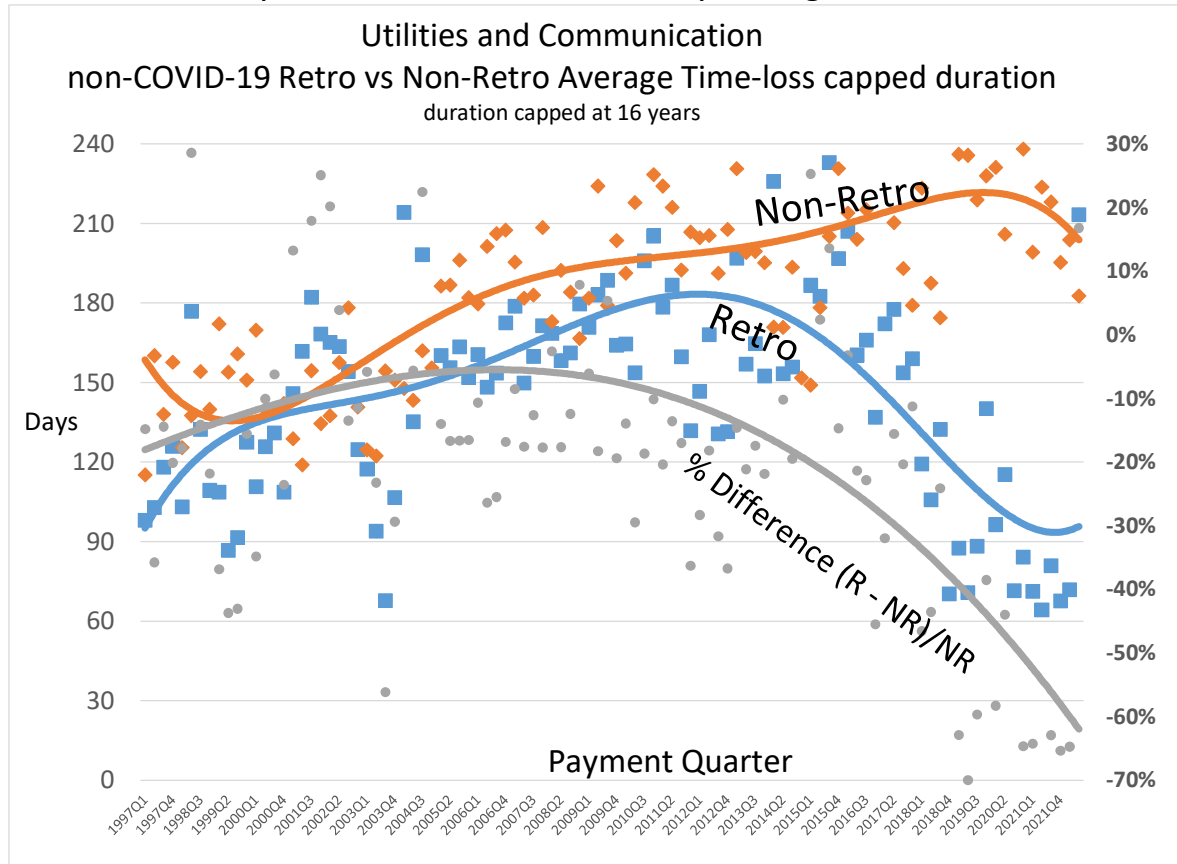


Health Care: Non-Retro duration has recently increased
 Retro has recently averaged 62% lower Time-loss duration



Utilities & Communication:

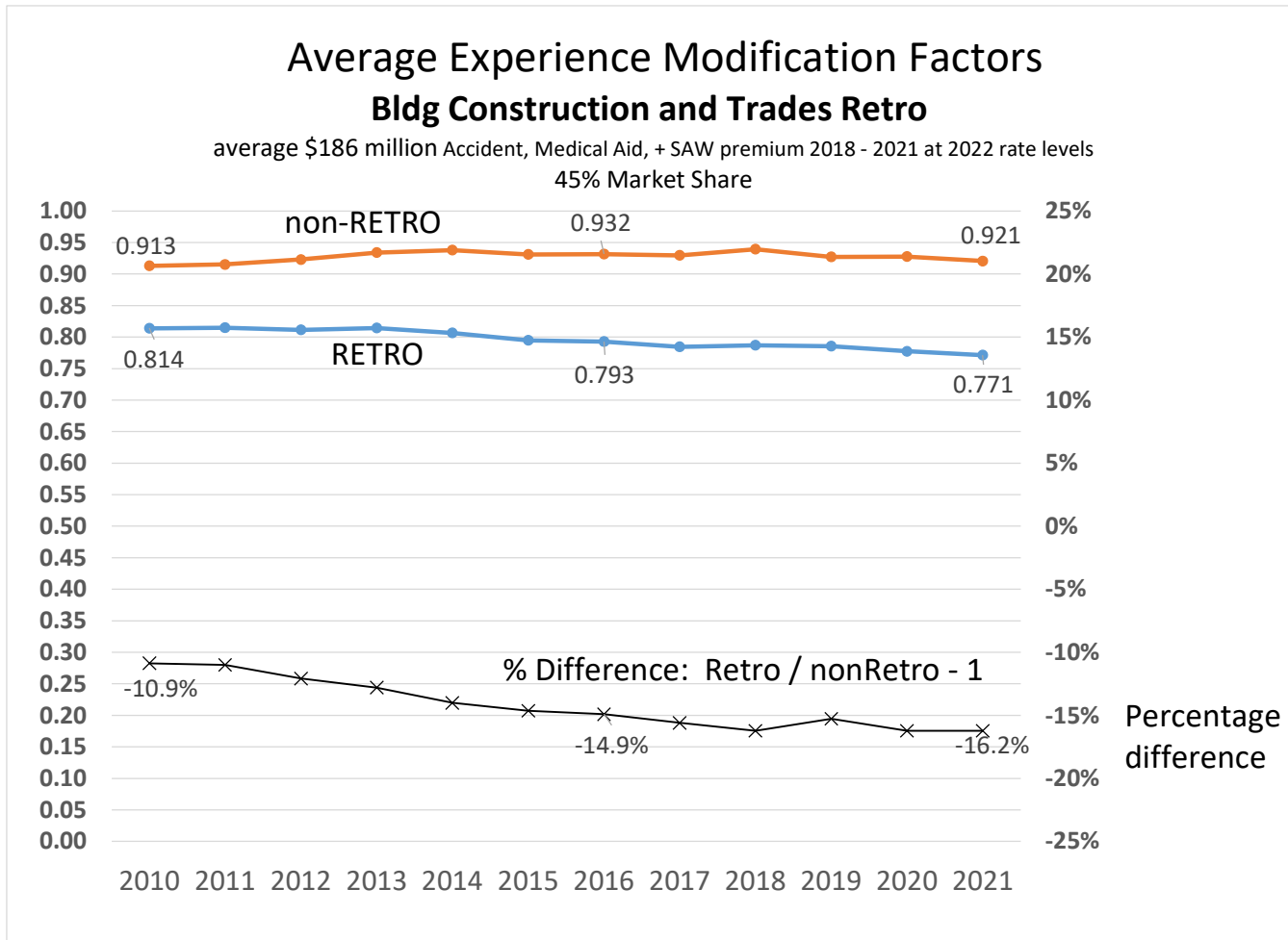
Non-Retro duration has recently increased Retro has recently averaged 44% lower Time-loss duration



Non-COVID-19 Time-loss Duration Comparison By Industry: Last four quarters

Comparison (R-NR)/NR	2021Q3	2021Q4	2022Q1	2022Q2	4 Quarter Average	Retro Duration	nonRetro Duration
Agriculture	-25%	-30%	-21%	-14%	-23%	225	291
Building Construction	-56%	-58%	-57%	-58%	-57%	174	408
Dealers and Wholesalers	-39%	-45%	-35%	-45%	-41%	148	251
Food Processing and Manufacturing	-22%	-21%	-19%	-24%	-21%	206	261
Forest Products	-45%	-54%	-54%	-53%	-52%	151	312
Government	-24%	-30%	-22%	-7%	-21%	177	224
Health Care	-64%	-64%	-60%	-59%	-62%	118	308
Metal and Machinery Manufacturing	-30%	-39%	-39%	-43%	-38%	159	257
Misc. Professional and Clerical	-37%	-40%	-35%	-38%	-38%	141	226
Miscellaneous Construction	-52%	-52%	-52%	-50%	-51%	181	373
Miscellaneous Manufacturing	-40%	-42%	-43%	-44%	-42%	164	285
Miscellaneous Services	-46%	-45%	-50%	-50%	-48%	140	268
Schools	-25%	-30%	-11%	-13%	-20%	136	170
Stores	-49%	-54%	-48%	-46%	-49%	120	236
Temporary Help	-54%	-46%	-40%	-40%	-45%	134	243
Trades	-47%	-51%	-53%	-51%	-50%	165	333
Transportation and Warehousing	-38%	-44%	-46%	-42%	-43%	154	268
Utilities and Communications	-63%	-65%	-65%	17%	-44%	108	200
ALL	-40%	-43%	-42%	-41%	-42%	159	273

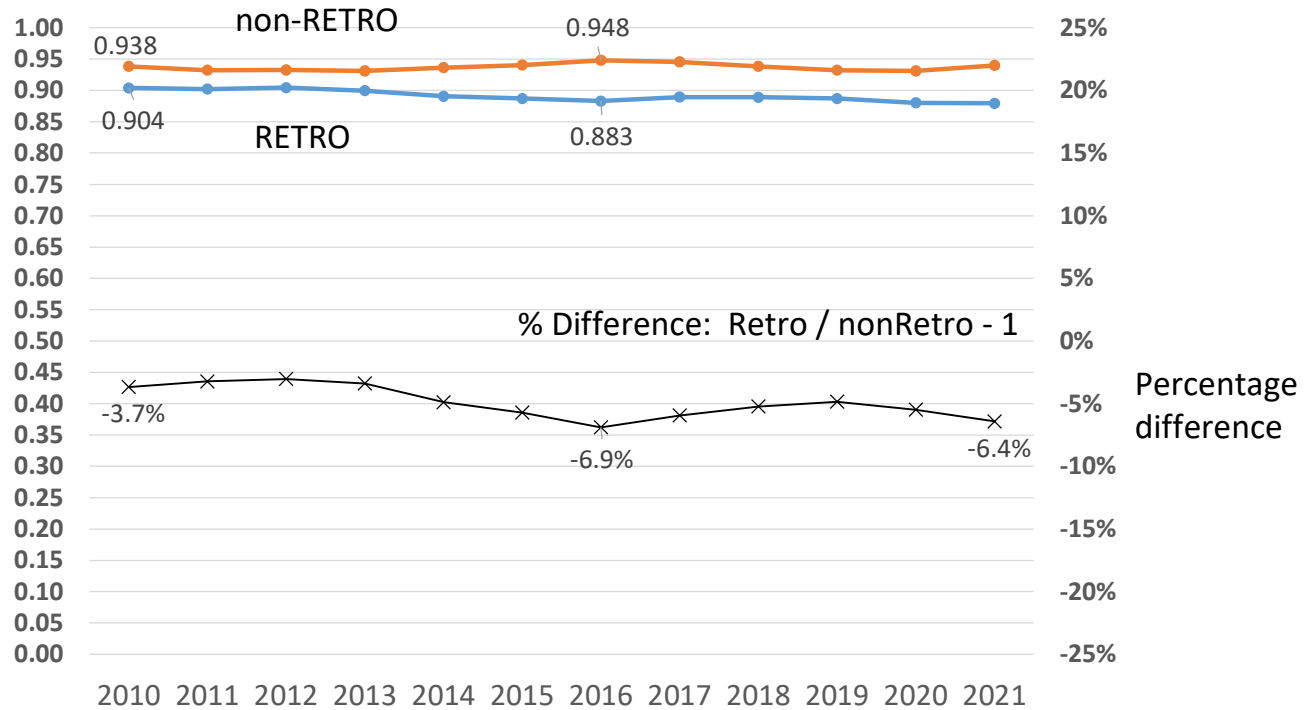
Retro Experience Rating Trends by Industry



Average Experience Modification Factors

Misc. Services Retro

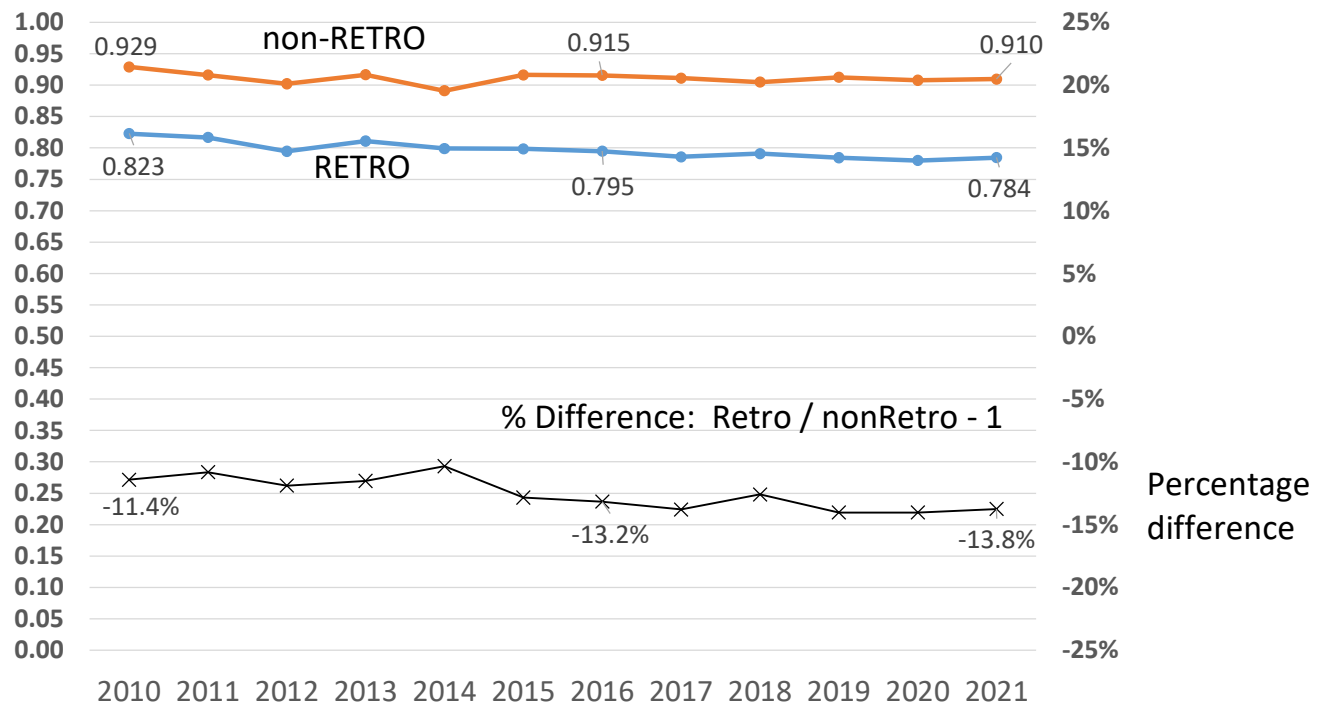
average \$104 million Accident, Medical Aid, + SAW premium 2018 - 2021 at 2022 rate levels
36% Market Share

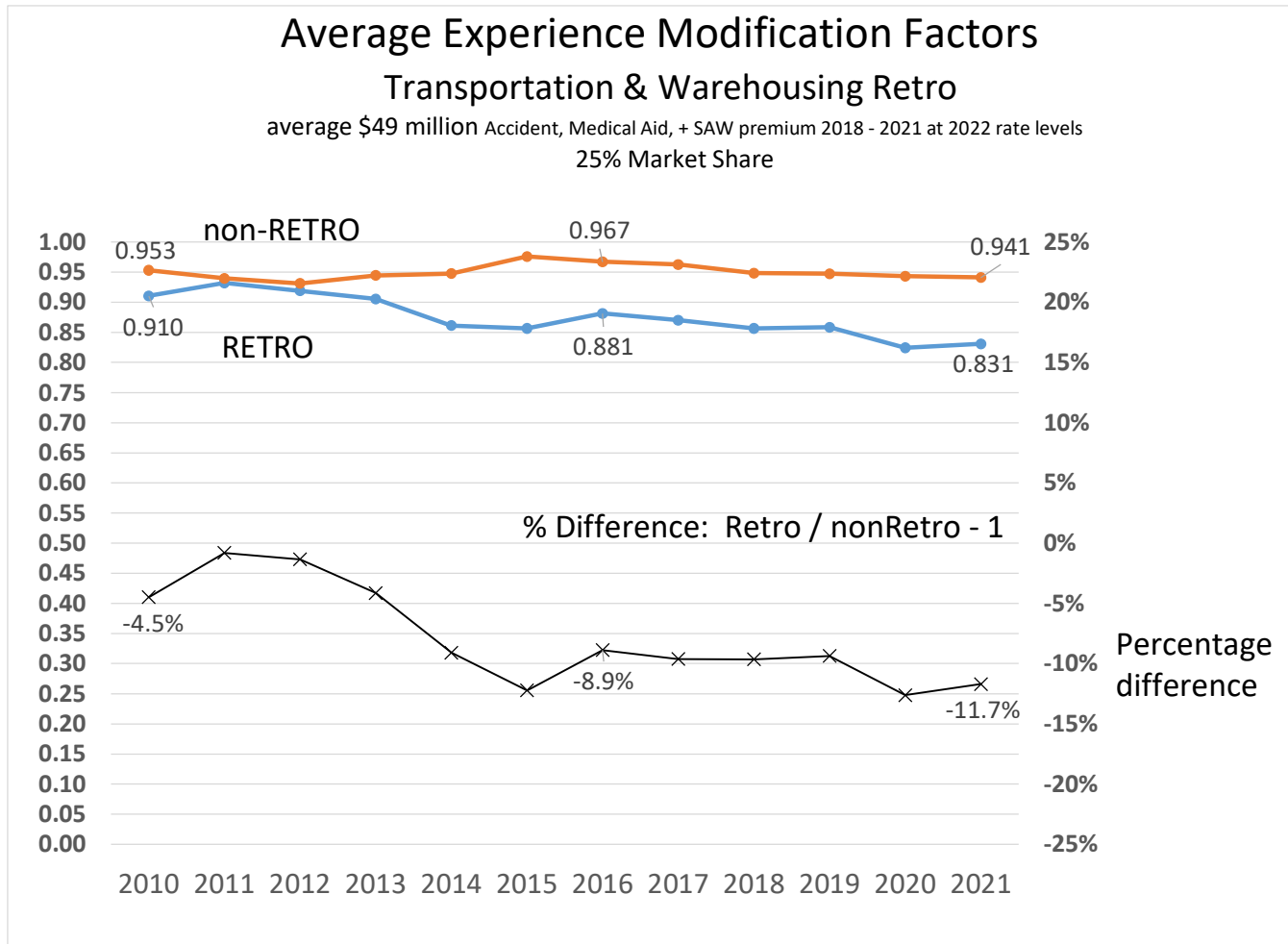


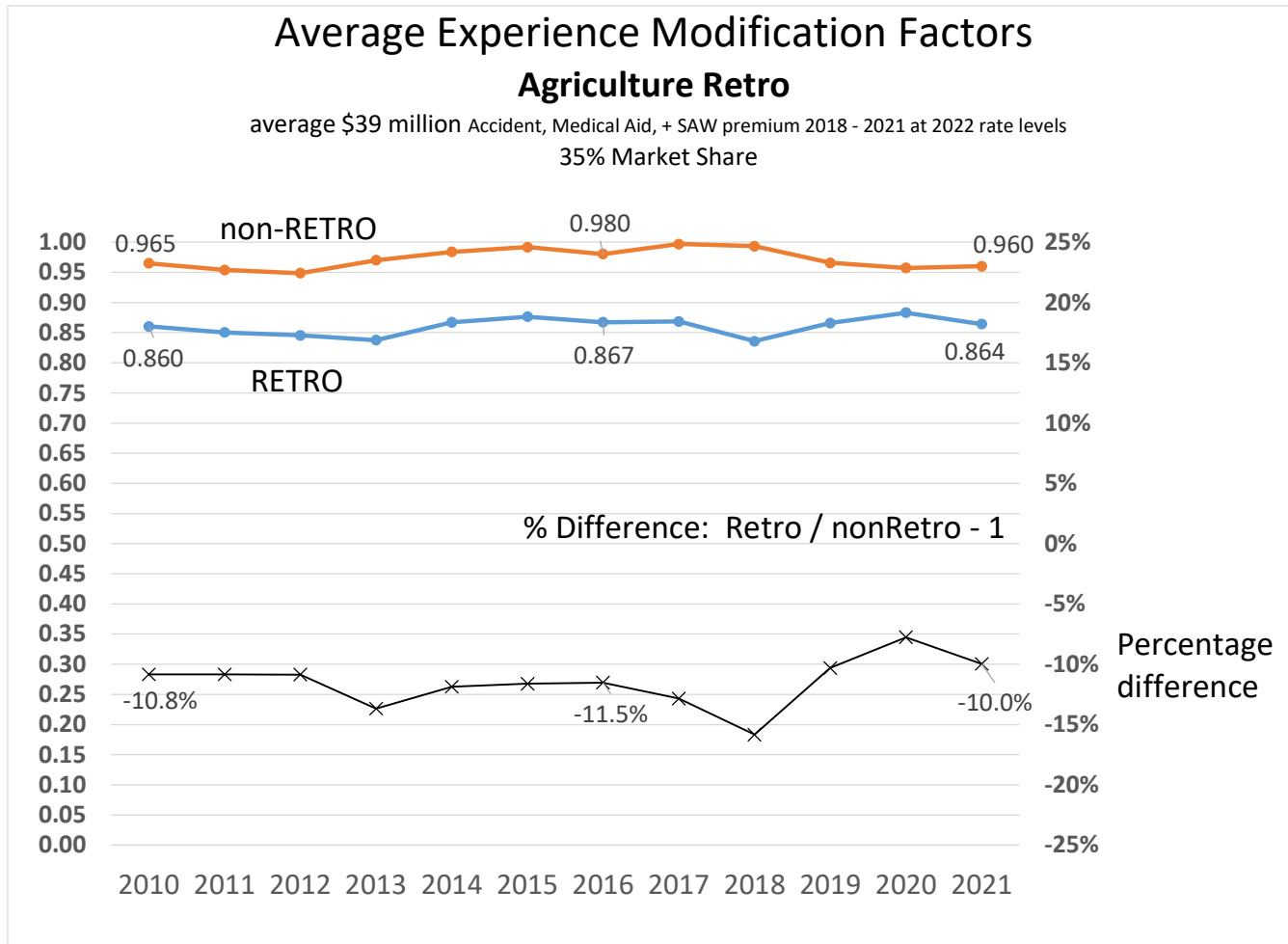
Average Experience Modification Factors

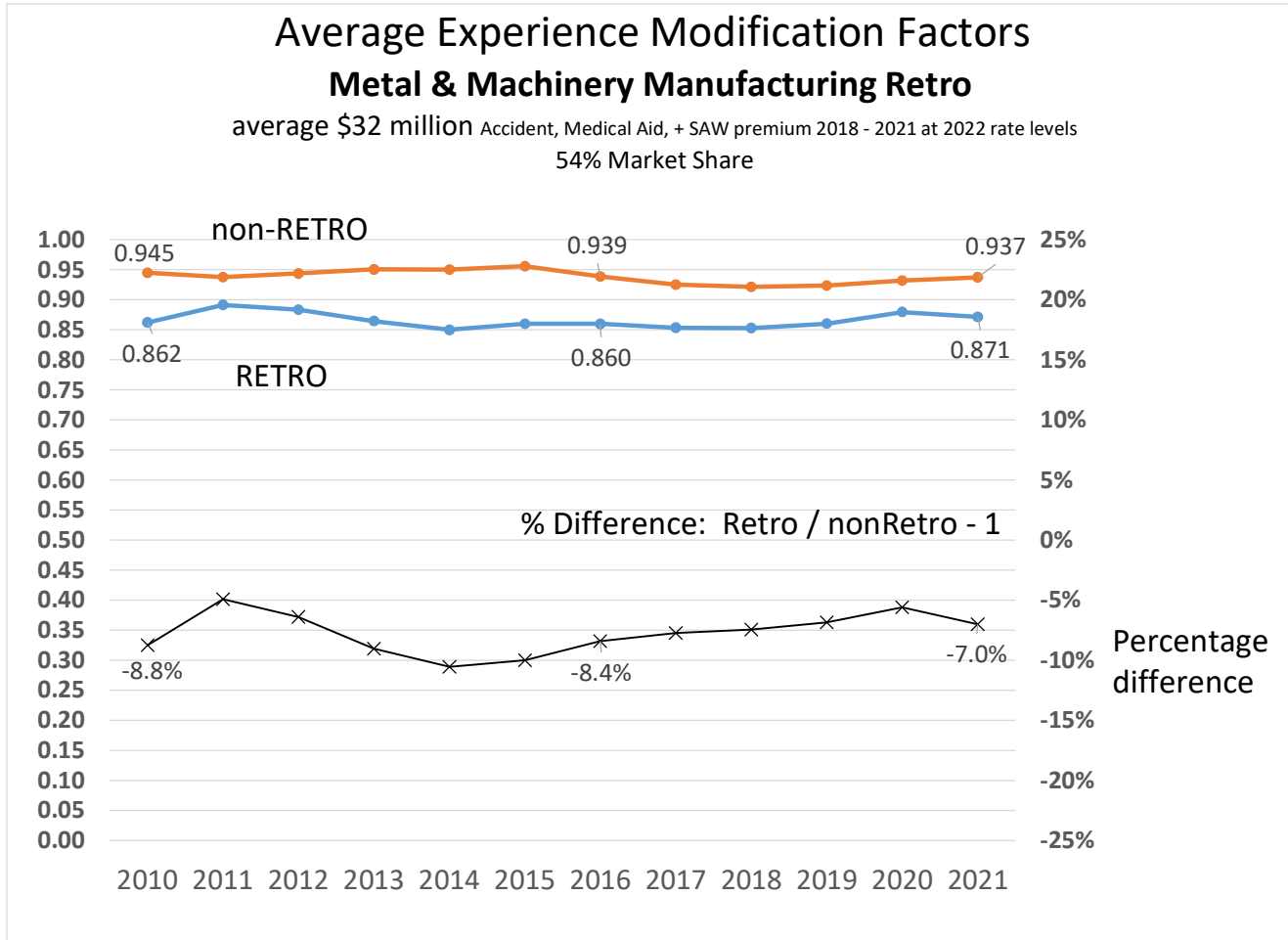
Misc. Construction & Mining Retro

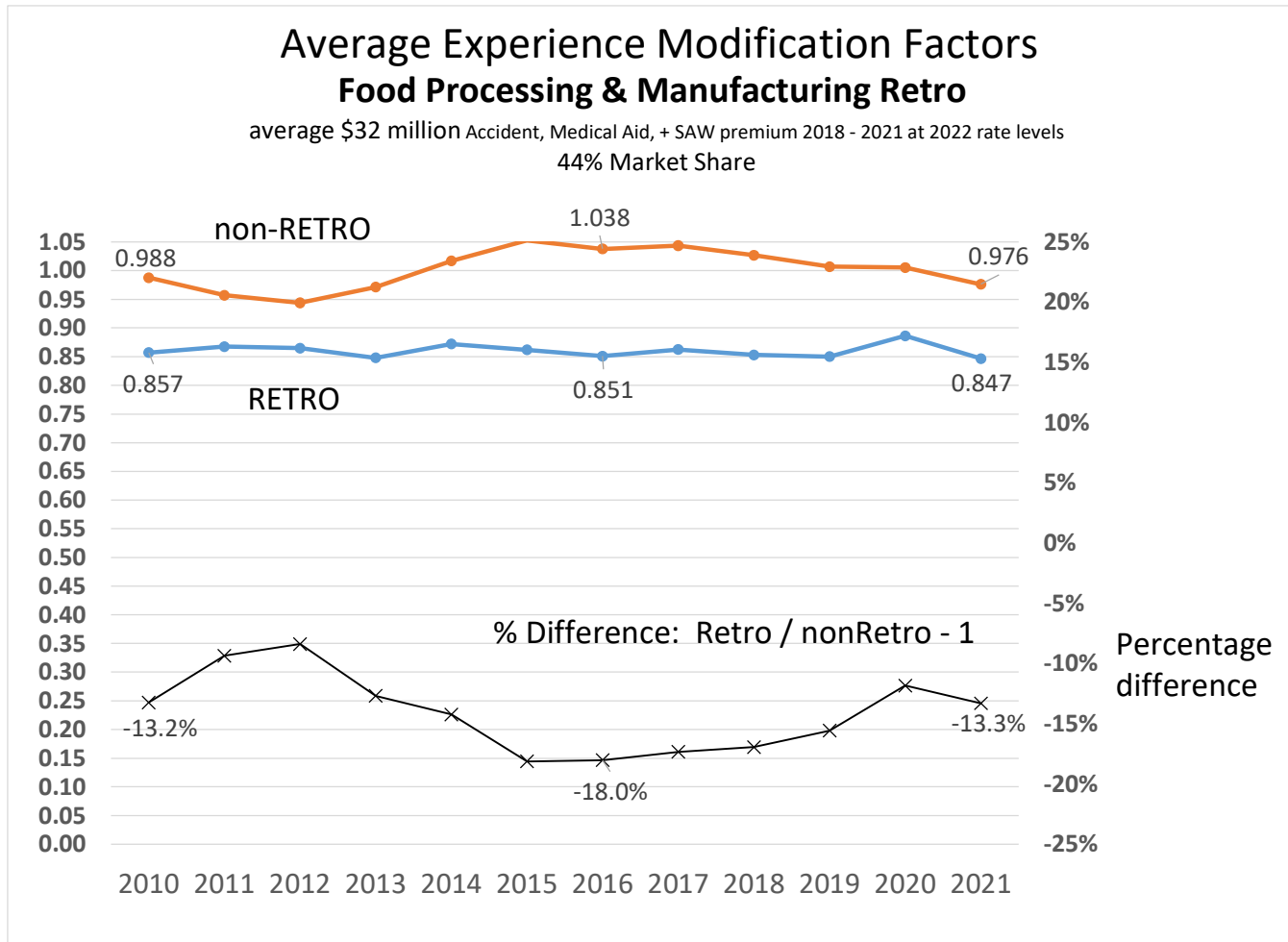
average \$59 million Accident, Medical Aid, + SAW premium 2018 - 2021 at 2022 rate levels
52% Market Share





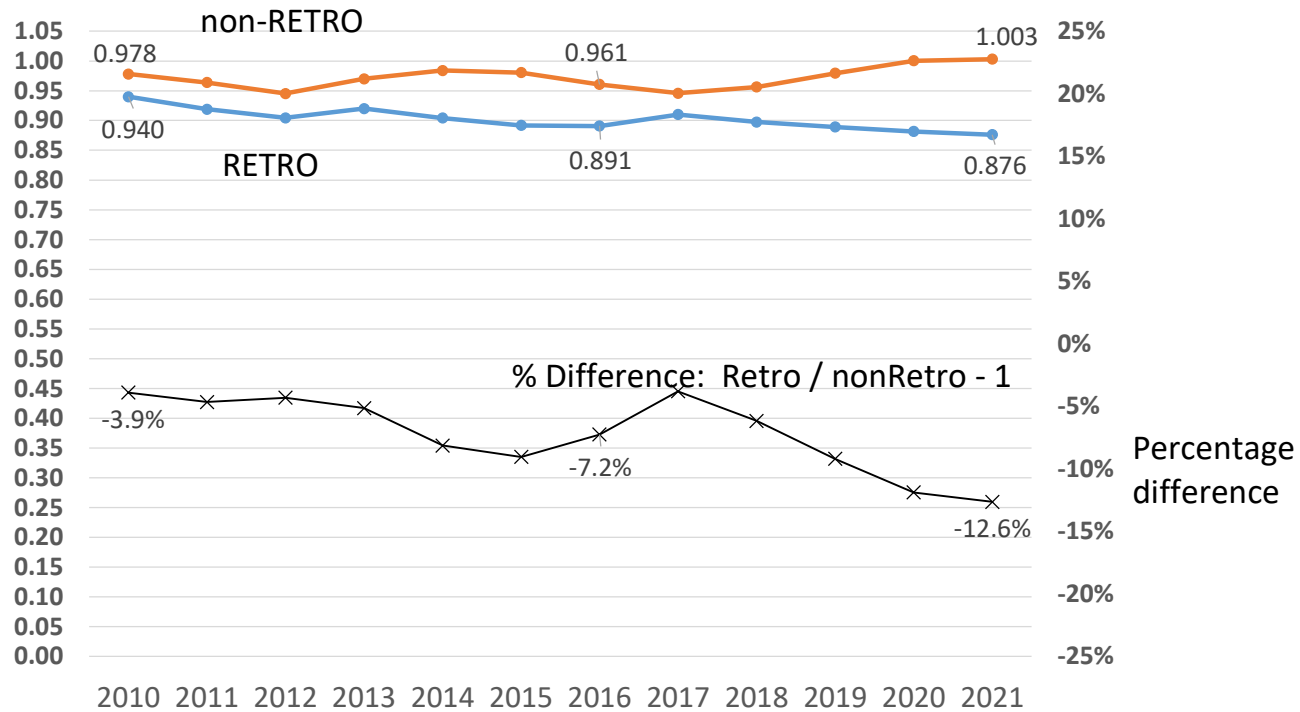


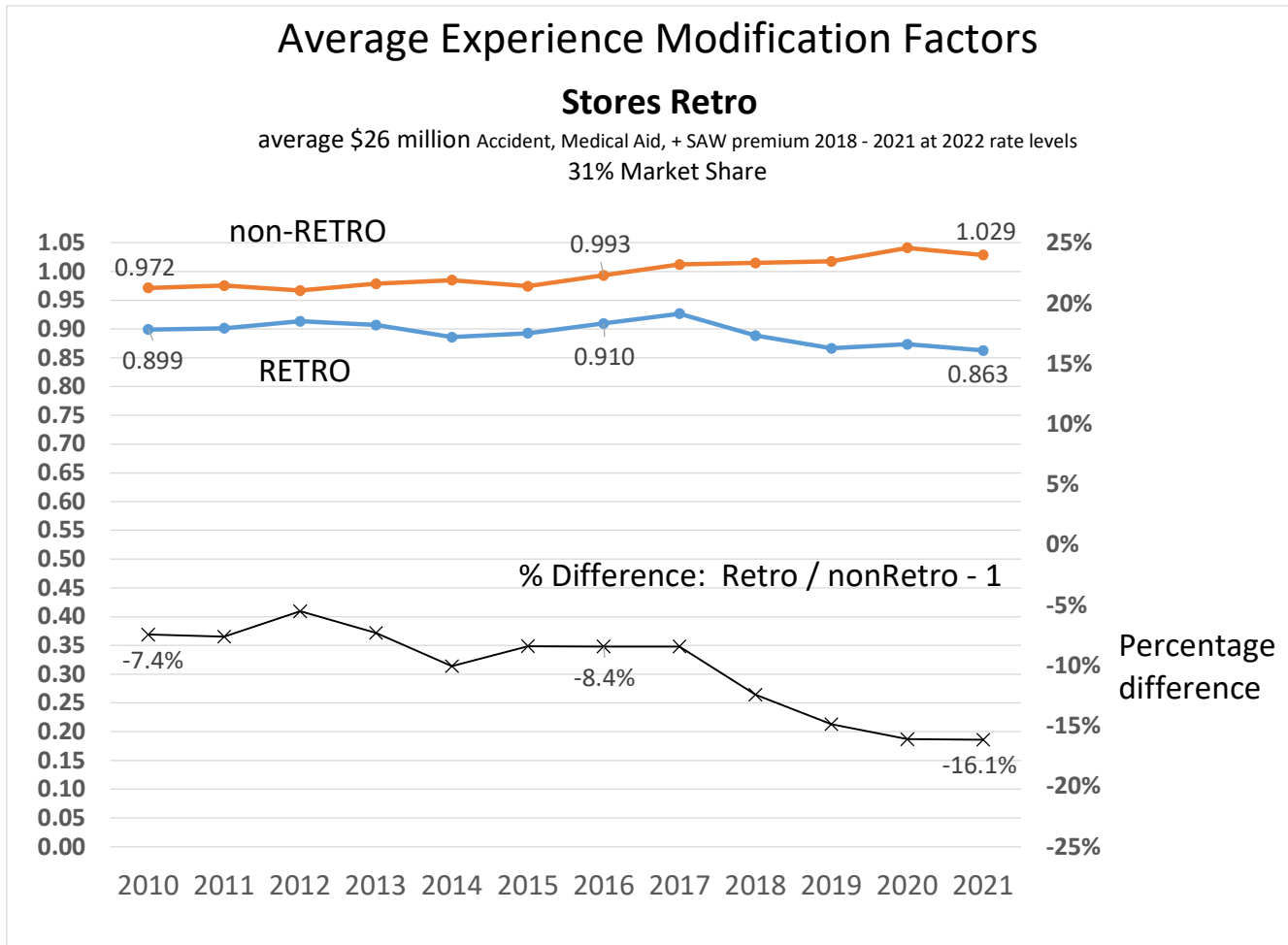




Average Experience Modification Factors Government and Schools Retro

average \$30 million Accident, Medical Aid, + SAW premium 2018 - 2021 at 2022 rate levels
12% Market Share

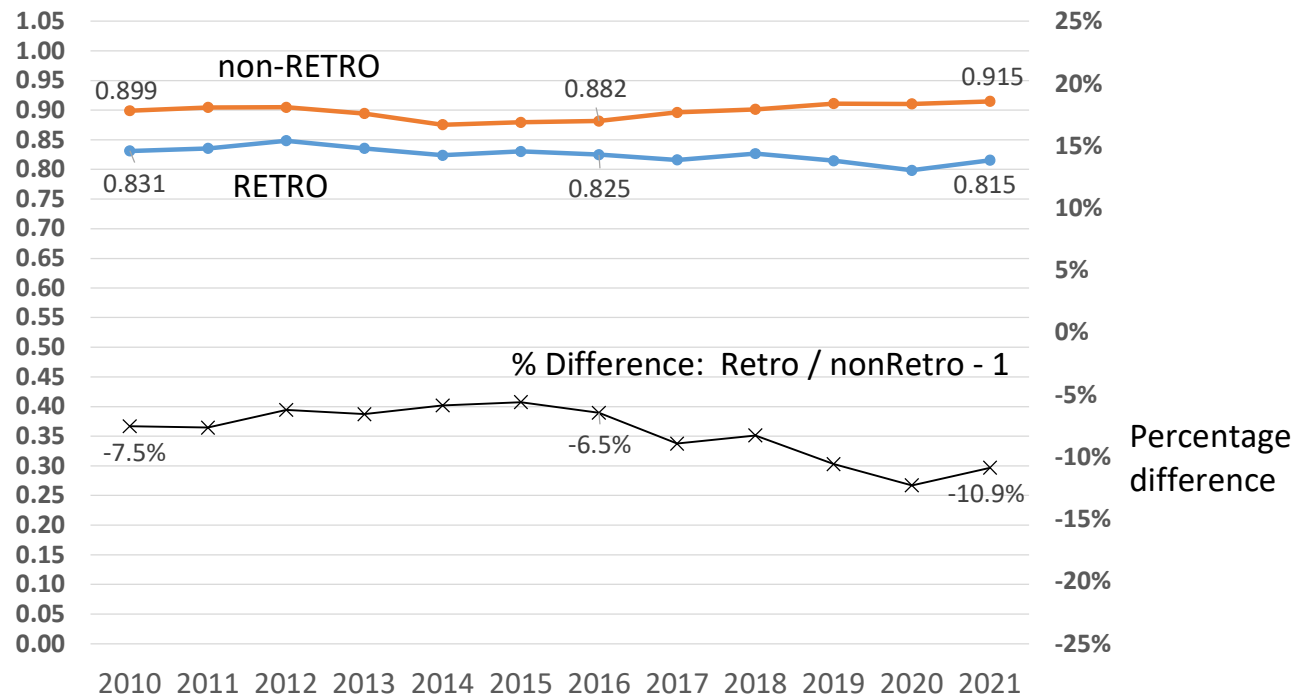


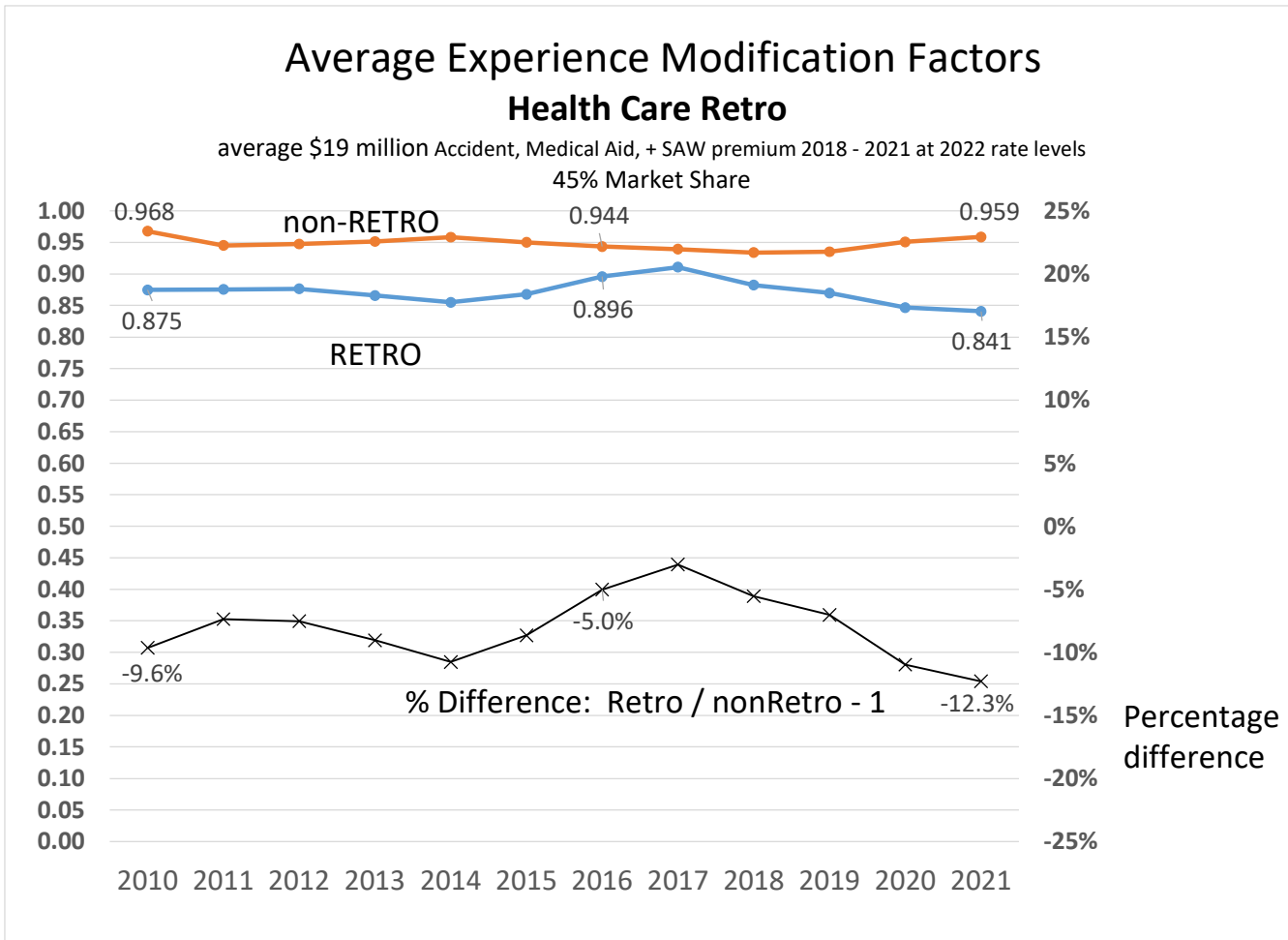


Average Experience Modification Factors

Forest Products Retro

average \$26 million Accident, Medical Aid, + SAW premium 2018 - 2021 at 2022 rate levels
48% Market Share





Experience Factor % Difference: Retro/NonRetro -1													
2018-2021													
Average Retro Standard													
Prem	iums	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
ALL CLASSIFICATIONS	676 M	-9%	-8%	-8%	-9%	-10%	-11%	-11%	-10%	-11%	-11%	-12%	-14%
BUILDING CONSTRUCTION AND TRADES	185.9 M	-11%	-11%	-12%	-13%	-14%	-15%	-15%	-16%	-16%	-15%	-16%	-16%
MISCELLANEOUS SERVICES	103.5 M	-4%	-3%	-3%	-3%	-5%	-6%	-7%	-6%	-5%	-5%	-5%	-6%
GOVERNMENT AND SCHOOLS	30.3 M	-4%	-5%	-4%	-5%	-8%	-9%	-7%	-4%	-6%	-9%	-12%	-13%
TRANSPORTATION AND WAREHOUSING	49.1 M	-4%	-1%	-1%	-4%	-9%	-12%	-9%	-10%	-10%	-9%	-13%	-12%
MISCELLANEOUS CONSTRUCTION AND MINING	59.0 M	-11%	-11%	-12%	-12%	-10%	-13%	-13%	-14%	-13%	-14%	-14%	-14%
MISC. PROFESSIONAL AND CLERICAL	14.0 M	-6%	-4%	-4%	-6%	-6%	-8%	-11%	-8%	-8%	-9%	-9%	-10%
AGRICULTURE	38.9 M	-11%	-11%	-11%	-14%	-12%	-12%	-12%	-13%	-16%	-10%	-8%	-10%
STORES	25.6 M	-7%	-8%	-6%	-7%	-10%	-8%	-8%	-8%	-12%	-15%	-16%	-16%
HEALTH CARE	19.4 M	-10%	-7%	-8%	-9%	-11%	-9%	-5%	-3%	-6%	-7%	-11%	-12%
METAL AND MACHINERY MANUFACTURING	31.6 M	-9%	-5%	-6%	-9%	-11%	-10%	-8%	-8%	-7%	-7%	-6%	-7%
FOREST PRODUCTS	25.7 M	-8%	-8%	-6%	-7%	-6%	-6%	-6%	-9%	-8%	-11%	-12%	-11%
DEALERS AND WHOLESALERS	24.9 M	-7%	-7%	-6%	-5%	-5%	-7%	-4%	-6%	-8%	-9%	-7%	-9%
FOOD PROCESSING AND MANUFACTURING	32.2 M	-13%	-9%	-8%	-13%	-14%	-18%	-18%	-17%	-17%	-16%	-12%	-13%
MISCELLANEOUS MANUFACTURING	23.0 M	-7%	-4%	-4%	-6%	-5%	-7%	-6%	-7%	-7%	-6%	-8%	-8%
TEMPORARY HELP	9.9 M	-7%	-5%	-14%	-7%	-1%	-14%	-9%	-1%	-5%	-12%	-21%	-23%
UTILITIES AND COMMUNICATIONS	3.3 M	2%	-4%	-5%	-9%	-7%	-12%	-6%	-7%	-7%	-9%	-9%	-14%

Premium Hour Trends

Bill Vasek

*Senior Actuary
for Financial Management*

Risk Class	Examples of Businesses within the Class	Standard Premiums (thousands)			% chg	% chg
		2019	2020	2021	2019 to 2020	2019 to 2021
ALL CLASSIFICATIONS		2,126,470	1,929,881	1,980,998	-9%	-7%
AGRICULTURE		105,990	105,951	104,217	0%	-2%
4802	Vegetable Farms - Machine Harvest	9,303	9,312	9,948	0%	7%
4803	Orchards	43,691	44,199	44,074	1%	1%
4804	Poultry Farms	2,159	2,089	2,311	-3%	7%
4805	Nurseries	7,589	6,312	6,429	-17%	-15%
4806	Berry Picking	497	522	514	5%	3%
4808	Diversified Field Crops	10,053	9,744	9,355	-3%	-7%
4809	Greenhouses	6,135	6,159	5,528	0%	-10%
4810	Vegetable Farms - Hand Harvest	2,697	2,636	2,819	-2%	5%
4811	Hop and Mint Farms	6,480	7,103	5,910	10%	-9%
4812	Fish Hatcheries	513	440	350	-14%	-32%
4813	Vineyards	3,252	2,799	2,708	-14%	-17%
4814	Farms: Internship program	4	3	2	-28%	-30%
4815	Farms: Internship program	1	1	2	26%	124%
4816	Farms: Internship program	6	1	1	-91%	-91%
7301	Dairy Farms	9,652	10,830	10,971	12%	14%
7302	Livestock Farms	3,665	3,491	3,012	-5%	-18%
7307	Christmas Tree Farms	293	309	284	6%	-3%

FOREST PRODUCTS	56,255	50,896	51,249	-10%	-9%
1002 Sawmills and Automated Shake and Shingle Mills	5,091	4,350	4,048	-15%	-20%
1003 Pole Yards	616	658	544	7%	-12%
1004 Log Storage or Sorting Yards	127	82	93	-36%	-27%
1005 Shake and Shingle Mills - Non-Automated	0	0	0	0%	0%
2401 Pulp and Paper Goods Manufacturing, N.O.C.	6,997	4,934	4,971	-29%	-29%
2903 Wood Products Manufacturing, N.O.C.	14,751	13,656	13,239	-7%	-10%
2904 Plywood and Veneer Manufacturing	1,091	1,028	1,007	-6%	-8%
2905 Furniture and Casket Manufacturing - Wood	799	619	626	-23%	-22%
2907 Cabinet and Countertop Manufacturing - Wood	7,089	6,167	6,343	-13%	-11%
2909 Woodenware Products Manufacturing	138	121	165	-12%	20%
5001 Logging Operations, N.O.C.	2,016	2,778	2,633	38%	31%
5002 Log Booming and Rafting	0	1	1	3466%	2786%
5003 Log Hauling	4,509	4,424	4,689	-2%	4%
5004 Forestry and Timberland Services - Manual Labor	1,801	1,979	2,473	10%	37%
5005 Mechanized Logging	3,248	3,217	3,522	-1%	8%
5006 Forestry/Timberland Services - Machine Operations	232	335	685	44%	195%
5551 LSI - Tier 1 - 5% Discount of 5001	96	209	516	117%	435%
5552 LSI - Tier 2 - 10% Discount of 5001	335	421	228	26%	-32%
5553 LSI - Tier 3 - 20% Discount of 5001	6,184	4,933	4,564	-20%	-26%
6902 Log Road Construction	1,135	984	903	-13%	-20%

MISCELLANEOUS CONSTRUCTION	129,161	117,800	121,597	-9%	-6%
101 Excavation and Grading, N.O.C.	29,141	26,118	28,642	-10%	-2%
103 Drilling and Geophysical Exploration, N.O.C.	1,982	1,745	1,744	-12%	-12%
104 Dredging, N.O.C.	24	44	36	85%	54%
105 Fence Erection, N.O.C.	4,084	3,679	4,213	-10%	3%
106 Tree services	8,511	7,847	8,126	-8%	-5%
107 Utility Line & Pipelaying Const., Underground N.O.C.	11,541	10,316	10,256	-11%	-11%
108 Sewer and Septic System Construction	6,681	6,290	6,723	-6%	1%
112 Sand and Gravel Production Including Dealers	3,720	3,557	3,560	-4%	-4%
201 Bridge, Bulkhead and Tunnel Construction	2,577	3,511	4,312	36%	67%
202 Pile Driving with Water Hazard	3,266	3,768	3,499	15%	7%
210 Asphalt Paving - Streets and Roads	1,636	1,369	1,452	-16%	-11%
212 Asphalt Paving, N.O.C.	2,585	2,036	1,956	-21%	-24%
214 Concrete Work - Streets and Roads	6,312	5,685	5,624	-10%	-11%
217 Concrete Work - Foundations and Sidewalks	19,449	16,575	17,048	-15%	-12%
219 Guardrails, Street Signs and Traffic Lights Installation	2,531	2,030	1,834	-20%	-28%
403 Sign Erection	1,361	1,058	1,078	-22%	-21%
508 Structural Steel Erection - Towers, Tanks, and Cranes	3,931	3,707	2,450	-6%	-38%
509 Overhead Power and Transmission Lines Construction	1,504	1,580	1,536	5%	2%
701 Dam Construction	5	1	2	-73%	-72%
1702 Underground Mines	407	28	134	-93%	-67%
1703 Surface Mines	225	143	178	-37%	-21%
1704 Quarries	1,024	1,002	1,074	-2%	5%
3506 Mobile Crane and Hoisting Services	2,147	2,053	2,116	-4%	-1%
4900 Construction Project or Site Superintendent/Manager	4,142	3,685	3,922	-11%	-5%
4911 Construction Estimator	1,318	1,211	1,271	-8%	-4%
5206 Construction or Logging Contractors - Permanent Yard	9,057	8,760	8,812	-3%	-3%

BUILDING CONSTRUCTION AND TRADES	463,419	402,018	424,896	-13%	-8%
301 Landscape Construction and Renovation	15,620	15,140	16,645	-3%	7%
302 Masonry Construction	11,611	9,604	9,621	-17%	-17%
303 Plastering, Stuccoing and Lathing: Buildings	2,361	1,931	1,882	-18%	-20%
306 Plumbing	26,076	21,298	21,909	-18%	-16%
307 HVAC Systems, Installation, Service and Repair	26,064	22,371	23,239	-14%	-11%
308 Lawn Care Maintenance	15,983	14,968	15,469	-6%	-3%
502 Floor Covering Installation	8,788	6,541	6,253	-26%	-29%
504 Painting: Building and Structures - Exterior Work	18,010	14,165	17,328	-21%	-4%
507 Roofing Work - Construction and Repair	37,557	33,936	37,922	-10%	1%
510 Wood Frame Building Construction	68,530	61,641	62,644	-10%	-9%
511 Glass Installation: Buildings	9,571	7,510	7,825	-22%	-18%
512 Insulation Installation and Asbestos Abatement Work	11,143	9,075	9,120	-19%	-18%
513 Interior Finish Carpentry	19,912	17,701	18,242	-11%	-8%
514 Garage Door Installation	3,793	3,127	3,075	-18%	-19%
516 Carpentry, N.O.C.	52,116	46,294	51,419	-11%	-1%
517 Factory Built Home Set-Up By Contractor/Manufacturer	484	387	404	-20%	-17%
518 Non Wood Frame Building Construction	36,535	31,556	31,175	-14%	-15%
519 Sheet Metal Siding, Gutters and Downspout Installation	5,192	4,517	4,900	-13%	-6%
521 Painting: Buildings - Interior Work	10,778	10,338	12,313	-4%	14%
540 Wallboard Installation - Discounted Rate	9,371	7,279	6,430	-22%	-31%
541 Wallboard Taping - Discounted Rate	3,673	2,866	2,741	-22%	-25%
550 Wallboard Installation - Undiscounted Rate	9,291	6,932	7,397	-25%	-20%
551 Wallboard Taping - Undiscounted Rate	4,275	3,059	2,981	-28%	-30%
601 Electrical Wiring: Buildings and Structures	25,175	22,022	23,792	-13%	-5%
602 Elevator Installation, Service and Repair	2,389	1,895	2,016	-21%	-16%
603 Machinery Installation, Service and Repair	9,627	8,697	9,778	-10%	2%
606 Vending Machine Installation, Service and Repair	2,202	1,813	1,878	-18%	-15%
607 Household Appliance Installation, Service and Repair	11,271	9,869	10,720	-12%	-5%
608 Telephone and Electrical Alarm System Installation	6,019	5,487	5,777	-9%	-4%

FOOD PROCESSING AND MANUFACTURING	75,554	73,436	70,322	-3%	-7%
2101 Grain, Feed and Flour Mills	3,352	3,446	3,522	3%	5%
2104 Fruit & Vegetable Packing - Fresh	21,931	21,932	20,689	0%	-6%
3304 Meat, Fish and Poultry Dealers - Wholesale	10,100	10,312	10,469	2%	4%
3702 Breweries, Wineries and Beverage Bottling	6,224	5,350	5,197	-14%	-17%
3902 Fruit/Vegetable Canneries/Food Product Mfg., N.O.C.	21,956	21,289	19,199	-3%	-13%
3903 Sugar Refining	17	5	1	-73%	-94%
3906 Bakeries - Wholesale, N.O.C.	5,757	5,504	5,961	-4%	4%
4301 Meat Products Mfg./Slaughter and Packing Houses	4,581	3,817	3,882	-17%	-15%
4302 Custom Meat Cutting	514	557	591	8%	15%
4304 Feed Lots and Stock Yards	1,122	1,224	812	9%	-28%

METAL AND MACHINERY MANUFACTURING	68,393	57,261	55,067	-16%	-19%
1701 Ore Reduction	0	0	0	0%	0%
1801 Lead Smelting, Rolling Mills and Metal Recovery	340	223	229	-34%	-32%
1802 Aluminum Smelting	35	25	23	-28%	-35%
3402 Machine Shops and Machinery Mfg., N.O.C.	19,866	17,661	17,114	-11%	-14%
3403 Aircraft Manufacturing	976	634	659	-35%	-32%
3404 Metal Goods Manufacturing, N.O.C. - Under 9 Gauge	11,559	9,925	9,936	-14%	-14%
3405 Aircraft Parts Manufacturing, N.O.C.	13,316	9,370	8,289	-30%	-38%
3603 Electroplating and Detinning, N.O.C.	3,738	2,742	2,284	-27%	-39%
3604 Galvanizing or Tinning, N.O.C.	268	259	180	-3%	-33%
3605 Truck Manufacturing	0	0	0	0%	0%
5101 Pipe Manufacturing - Iron or Steel	648	351	237	-46%	-63%
5103 Foundries, N.O.C.	2,729	2,383	2,330	-13%	-15%
5106 Blacksmithing and Forging Works	197	192	170	-3%	-14%
5108 Cable or Wire Rope Manufacturing	330	262	319	-21%	-3%
5109 Heavy Machinery Manufacturing	3,055	2,592	2,340	-15%	-23%
5201 Electric Equipment Manufacturing	691	697	652	1%	-6%
5204 Railroad Car Manufacturing	1,175	1,070	961	-9%	-18%
5208 Iron Works - Shop	5,778	5,524	5,581	-4%	-3%
5209 Metal Goods Manufacturing, N.O.C. - 9 Gauge or More	3,693	3,350	3,762	-9%	2%

MISCELLANEOUS MANUFACTURING	49,911	44,431	44,597	-11%	-11%
901 Shipbuilding or Repair, N.O.C.	93	108	72	17%	-22%
2906 Pattern or Model Manufacturing; Wood Instrument Mfg.	1,618	1,508	1,635	-7%	1%
2908 Factory Built Housing Manufacturing	1,069	944	991	-12%	-7%
3102 Rock Wool Insulation Manufacturing	54	45	34	-15%	-36%
3103 Cement Manufacturing	177	123	101	-30%	-43%
3104 Stone Cutting and Monument Dealers	2,932	2,665	2,611	-9%	-11%
3105 Concrete Products Manufacturing	3,067	3,323	3,677	8%	20%
3501 Brick or Clay Product Manufacturing, N.O.C.	81	30	4	-63%	-95%
3503 Pottery and Glass Product Manufacturing	1,271	1,061	1,068	-17%	-16%
3509 Statuary and Ornament Manufacturing	113	109	123	-3%	9%
3510 Plastic Goods Mfg., N.O.C.	11,301	8,592	7,902	-24%	-30%
3511 Fiberglass Products Manufacturing, N.O.C.	2,266	1,948	2,082	-14%	-8%
3512 Plastic - Cutting, Bending and Milling	2,765	2,819	3,140	2%	14%
3513 Rubber Goods Manufacturing N.O.C.	686	539	472	-21%	-31%
3602 Electronic Products and Jewelry Mfg./Dental Labs	3,569	3,406	3,447	-5%	-3%
3701 Chemical Mixing and Manufacturing	7,158	6,867	6,736	-4%	-6%
3708 Textile Good Manufacturing, N.O.C.	3,145	2,730	2,875	-13%	-9%
3802 Garments and Handbag Manufacturing	2,430	2,044	2,221	-16%	-9%
3808 Upholstery Work, N.O.C.	627	531	565	-15%	-10%
4101 Printing	2,867	2,257	2,156	-21%	-25%
6604 Optical Goods Manufacturing	227	183	207	-19%	-9%
6908 Paper Products Manufacturing	2,399	2,598	2,476	8%	3%

UTILITIES AND COMMUNICATIONS	13,577	12,309	11,847	-9%	-13%
1301 Electric Power Plants	4,181	3,856	3,762	-8%	-10%
1303 Telephone Companies - All Other Employees, N.O.C.	1,538	1,555	1,544	1%	0%
1304 Telephone Companies - Office and Admin. Staff	822	863	772	5%	-6%
1305 TV Cable Companies - All Other Employees, N.O.C.	1,134	1,041	956	-8%	-16%
1507 Waterworks Operations, Repair and Maintenance	3,629	2,863	2,571	-21%	-29%
3408 Natural Gas Companies	467	482	561	3%	20%
4103 Newspaper Publishing	532	388	353	-27%	-34%
4501 Radio or Television - Field Employees	101	75	72	-26%	-29%
4502 Radio or Television - All Other Employees	1,174	1,187	1,256	1%	7%

TRANSPORTATION AND WAREHOUSING	221,839	220,322	234,404	-1%	6%
1101 Parcel and Package Delivery Service	54,482	53,090	54,132	-3%	-1%
1102 Trucking, N.O.C.	62,370	58,908	58,512	-6%	-6%
1105 Septic Tank Pumping and Street Sweeping Services	4,458	3,586	4,306	-20%	-3%
1109 Auto Towing Services	4,405	4,071	4,554	-8%	3%
1401 Taxi Cab Companies	182	126	159	-30%	-13%
1404 Cabulance and Paratransit	2,371	1,743	1,823	-26%	-23%
1405 Ambulance Service	4,918	4,021	3,649	-18%	-26%
1407 Bus Companies - Private	3,784	2,083	2,291	-45%	-39%
2002 Freight Handling Services	8,811	7,319	6,670	-17%	-24%
2007 Grain, Bean and Pea Elevators or Warehouses	1,536	1,518	1,329	-1%	-13%
2008 Field Bonded Warehouses	4	3	3	-31%	-12%
2102 Warehouses, N.O.C., Grocery Dist, & Recycle Centers	24,028	42,506	13,224	77%	-45%
2103 Fulfillment centers	0	0	41,667	0%	0%
2105 Beer, Wine and Soft Drink Distributors	8,944	8,841	9,241	-1%	3%
4305 Solid Waste Collection Services/Landfill Operations	11,955	10,347	9,304	-13%	-22%
4404 Cold Storage Warehouse	2,740	2,625	2,659	-4%	-3%
6801 Scheduled Airlines - Flight Crew	5,630	3,995	4,024	-29%	-29%
6802 Scheduled Airlines - Flight Crew	6,705	4,131	5,260	-38%	-22%
6803 Non Scheduled Airlines - Flight Crew	1,381	1,405	1,551	2%	12%
6804 Nonscheduled Airlines - Ground Crew	5,523	3,829	3,685	-31%	-33%
6903 Aerial Spraying, Seeding and Crop Dusting	1,025	764	681	-25%	-34%
6907 Moving and Storage Companies	6,588	5,409	5,682	-18%	-14%

DEALERS AND WHOLESALERS	71,952	66,803	66,387	-7%	-8%
604 Scrap Metal Dealers and Processors	2,326	2,168	2,143	-7%	-8%
1103 Solid Fuel, Topsoil, Firewood and Pallet Dealers	3,044	2,888	2,598	-5%	-15%
1104 Auto Wrecking	1,719	1,415	1,428	-18%	-17%
1106 Rental Stores NOC, Truck canopy sales	1,504	1,059	1,161	-30%	-23%
1108 Glass Merchants	3,113	2,683	2,633	-14%	-15%
2004 Iron and Steel Merchants	2,628	2,370	2,284	-10%	-13%
2009 Lumber Yards and Building Material Dealers	11,451	10,528	9,982	-8%	-13%
2106 Fertilizer Dealer	2,745	2,977	2,911	8%	6%
3101 Redi-Mix Concrete Dealers	2,830	2,690	2,678	-5%	-5%
3309 Golf cart, motorcycle, and motorized sport vehicle dealers	1,012	975	1,122	-4%	11%
3407 Gas or Oil Dealers	7,887	7,229	7,531	-8%	-5%
4401 Cold Storage Lockers	38	31	32	-20%	-17%
4402 Ice Dealers	271	218	205	-20%	-25%
6405 Tire Sales and Service Centers	4,975	4,865	4,767	-2%	-4%
6407 Wholesale Stores, N.O.C.	10,206	9,831	10,265	-4%	1%
6408 Farm Machinery Dealers	1,669	1,823	1,679	9%	1%
6409 Dealers: Service/repair garages, machinery, equipment N.O.C	12,994	11,689	11,693	-10%	-10%
6410 Janitorial Supply Dealers	253	252	247	-1%	-3%
6603 Auction Sales	1,286	1,114	1,029	-13%	-20%

STORES	88,040	79,181	81,110	-10%	-8%
3303 Meat, Fish and Poultry Dealers - Retail	831	791	831	-5%	0%
3410 Convenience Grocery Store - with Self Service Gas	6,529	6,538	6,511	0%	0%
3901 Bakeries - Retail	2,347	1,873	2,137	-20%	-9%
6304 Department Stores	0	0	0	0%	0%
6305 Clothing and Shoe Stores	5,141	3,648	4,160	-29%	-19%
6306 Furniture Stores	10,131	8,272	8,751	-18%	-14%
6308 Jewelry Stores	571	419	444	-27%	-22%
6309 Hardware, Auto Parts and Sporting Good Stores	15,574	14,008	15,797	-10%	1%
6402 Supermarkets	14,523	16,269	15,040	12%	4%
6403 Convenience Grocery Stores - No Gas	10,014	9,235	9,286	-8%	-7%
6404 Florists	1,523	1,372	1,421	-10%	-7%
6406 Retail Stores, N.O.C.	14,646	12,981	12,605	-11%	-14%
6411 Retail stores -small scale merchandise	1,738	1,160	1,172	-33%	-33%
6504 Charitable and Welfare Stores	4,100	2,413	2,711	-41%	-34%
6506 Photography Studios and Film Print Shops	371	203	243	-45%	-35%

MISCELLANEOUS SERVICES	328,110	267,480	278,208	-18%	-15%
2201 Laundry & Dry Cleaning Services	1,405	811	836	-42%	-40%
2202 Carpet Cleaning	1,323	1,025	1,037	-22%	-22%
2203 Laundries - Commercial	2,613	1,995	2,148	-24%	-18%
2204 Laundries - Coin Operated	227	220	257	-3%	13%
3406 Gas Stations-Full Service, Car Washes and Detailers	4,873	3,838	3,952	-21%	-19%
3409 Gas Stations-Self Service - No Groceries	66	63	60	-5%	-10%
3411 Automobile Dealers, Rentals and Service Shops	39,865	35,482	35,066	-11%	-12%
3412 Automobile Body Repair Centers Repair	9,997	8,313	8,559	-17%	-14%
3414 Boat Dealers, Marinas and Boat Houses	3,253	2,845	3,257	-13%	0%
3415 Factory Built Housing Dealers	510	502	580	-1%	14%
3905 Restaurants and Taverns	74,461	51,689	59,779	-31%	-20%
3909 Catering Services	3,141	1,475	1,994	-53%	-37%
4504 Movie and Live Theaters	1,681	861	849	-49%	-49%
4905 Motels and Hotels	24,159	13,905	14,557	-42%	-40%
4910 Property and Building Management Services	38,695	35,986	34,268	-7%	-11%
5207 Bowling Centers and Skating Rinks	807	349	486	-57%	-40%
6201 Mortuaries	1,033	1,082	1,180	5%	14%
6202 Cemeteries	810	763	743	-6%	-8%
6203 YMCA, YWCA, Boys and Girls Clubs	1,639	1,049	1,047	-36%	-36%
6204 Health Clubs and Exercise Facilities	3,893	2,209	2,753	-43%	-29%
6205 Fraternal Clubs	2,551	1,667	1,765	-35%	-31%
6206 Golf Courses	1,473	1,256	1,440	-15%	-2%
6207 Carnivals	352	42	166	-88%	-53%
6208 Amusement Parks	1,847	935	1,333	-49%	-28%
6209 Campgrounds	2,559	1,654	1,886	-35%	-26%
6509 Boarding Homes and Retirement Centers	30,392	29,204	27,033	-4%	-11%

6510 Domestic Servants	1,840	1,523	1,367	-17%	-26%
6511 Chore Services	19,014	18,503	17,930	-3%	-6%
6512 Home care services/consumer directed employer program	9,124	9,935	10,994	9%	20%
6602 Janitorial Service	30,260	27,425	28,674	-9%	-5%
6607 Card Rooms, Bingo Parlors and Recreational Centers	1,995	1,085	1,298	-46%	-35%
6704 Parking Lot Operations	835	538	466	-36%	-44%
6705 Ski Facilities	2,444	2,276	2,507	-7%	3%
6706 Athletic Teams - Care of team, gear and facilities	575	235	260	-59%	-55%
6707 Contact Sports, N.O.C.	500	143	426	-71%	-15%
6708 Auto & Boat Racing-Per Race	1	7	12	612%	1127%
6709 Sheltered Workshops	3,556	2,900	2,561	-18%	-28%
6809 Baseball, Basketball & Soccer Teams	501	522	894	4%	78%
7203 Community Service Workers	80	30	22	-62%	-73%
7204 Preferred Workers	0	0	0	0%	0%
7308 Pet Grooming/Boarding Services/Animal Shelters	3,667	3,088	3,537	-16%	-4%
7309 Work Activity Centers	92	53	229	-42%	150%

HEALTH CARE	73,777	66,527	64,046	-10%	-13%
6105 Hospitals, N.O.C.	3,877	4,217	4,047	9%	4%
6108 Nursing Homes	21,504	17,918	13,633	-17%	-37%
6109 Physicians & Medical Clinics	35,998	33,826	35,777	-6%	-1%
6110 Home Health Services and Nursing Care, N.O.C.	7,678	5,955	5,680	-22%	-26%
6120 Acute Care Hospitals with Safe Patient Handling	3,108	2,902	2,814	-7%	-9%
6121 Acute Care Hospitals without Safe Patient Handling	1,612	1,708	2,096	6%	30%

MISCELLANEOUS PROFESSIONAL AND CLERICAL	94,217	87,498	88,821	-7%	-6%
1006 Land surveying services, N.O.C.	757	727	684	-4%	-10%
1007 Grading, Inspection Bureaus/Forestry Services, N.O.C.	3,263	3,323	3,601	2%	10%
4107 Business Machines-Installation, Service and Repair	4,150	4,082	4,255	-2%	3%
4108 Mailing Services	350	269	267	-23%	-24%
4109 Sign Painting - In Shop and Buildings	306	264	287	-14%	-6%
4901 Consulting Engineers and Architectural Services	3,362	3,217	3,351	-4%	0%
4903 Insurance Inspection Services	446	424	441	-5%	-1%
4904 Clerical Office, N.O.C.	16,004	14,671	14,366	-8%	-10%
5301 Accounting, Law and Service Companies	11,572	11,577	11,037	0%	-5%
5302 Software Design & Engineering and Internet Service Providers	4,111	4,326	4,561	5%	11%
5308 Community Action Orgs - Professionals & Admin Field	1,983	1,902	1,959	-4%	-1%
6107 Veterinary Services	4,672	4,498	4,851	-4%	4%
6301 Sales Personnel - Vehicles and Boats	4,472	3,649	4,120	-18%	-8%
6303 Sales Personnel - Outside, N.O.C.	12,649	11,325	10,587	-10%	-16%
6501 Barbers, Beauty Salons and Tanning Parlors	4,413	2,928	3,486	-34%	-21%
6502 Banks and Financial Institutions	5,103	5,028	4,812	-1%	-6%
6503 Labor Unions	511	472	479	-8%	-6%
6601 Detective Agencies	7,261	7,053	6,952	-3%	-4%
6605 Actors, Entertainers and Musicians, N.O.C.	475	205	262	-57%	-45%
6608 Motion Picture Production	407	252	566	-38%	39%
6620 Entertainers & Dancers	33	7	33	-79%	2%
6909 Medical and Testing Labs/Blood Banks	5,119	4,759	5,432	-7%	6%

7100 Exempt Limited Liability Members, N.O.C.	13	8	8	-39%	-42%
7101 Executive Officers, N.O.C.	145	126	112	-13%	-23%
7202 Real Estate Agencies	2,640	2,406	2,312	-9%	-12%
GOVERNMENT AND SCHOOLS	246,026	244,194	247,546	-1%	1%
803 Cities - All Other Employees, N.O.C.	11,689	10,296	10,803	-12%	-8%
1501 County and Tribal Councils-All Other Employees, N.O.C.	22,579	20,827	21,818	-8%	-3%
4201 Port Districts	2,304	2,377	2,489	3%	8%
4902 State Government - Office and Admin. Employees	8,802	8,579	9,233	-3%	5%
4906 Colleges & Universities	31,409	30,926	29,115	-2%	-7%
4907 Inmates - Prison Industries	587	461	347	-21%	-41%
4908 Inmates - Adult Camps	74	58	87	-22%	17%
4909 Inmates - Juvenile Camps	1	1	0	-37%	-79%
5300 State Government - Admin. Field Personnel	5,582	5,624	5,540	1%	-1%
5305 Cities - Office and Admin. Employees	1,117	1,002	948	-10%	-15%
5306 Counties - Office and Admin. Employees	2,086	1,999	1,920	-4%	-8%
5307 State Government - All Other Employees, N.O.C.	26,216	27,857	28,580	6%	9%

6103 Schools, Churches and Day Care - Prof./Clerical Staff	20,549	17,594	18,327	-14%	-11%
6104 Schools, Churches and Day Care - All Other Staff	11,311	8,583	9,175	-24%	-19%
6505 Special Work Experience Programs	562	357	324	-36%	-42%
6901 Volunteers	355	181	228	-49%	-36%
6904 County and City Fire Fighters - Salaried	27,189	28,923	23,820	6%	-12%
6905 County and City Law Enforcement Officers	12,601	13,661	14,485	8%	15%
6906 Volunteer Law Enforcement Officers	31	15	14	-51%	-55%
6991 FIIRE Review Qtr - 5% Disc	0	0	2,444	0%	0%
6992 FIIRE Pilot program - 10% Disc.	0	0	3,485	0%	0%
7103 State Government - Law Enforcement Officers	20,722	22,452	21,772	8%	5%
7200 State Acute Health Care Facilities w/Safe Patient Handling	17,030	19,632	19,192	15%	13%
7201 State Patient or Health Care Personnel, N.O.C.	23,230	22,789	23,401	-2%	1%

TEMPORARY HELP	40,247	33,775	36,685	-16%	-9%
7104 Temporary Help - Administrative Staff	401	351	367	-13%	-9%
7105 Temporary Help - Office Services	885	746	766	-16%	-14%
7106 Temporary Help - Store Services	481	288	378	-40%	-22%
7107 Temporary Help - Food Services	640	341	332	-47%	-48%
7108 Temporary Help - Warehousing	3,228	2,757	3,098	-15%	-4%
7109 Temporary Help - Tech. Services	458	414	324	-10%	-29%
7110 Temporary Help - Field Services	957	824	962	-14%	0%
7111 Temporary Help - Health Care	4,765	4,764	7,557	0%	59%
7112 Temporary Help - Agricultural Services	620	527	531	-15%	-14%
7113 Temporary Help - Maintenance	1,231	985	1,122	-20%	-9%
7114 Temporary Help - Assembly	5,944	5,228	5,234	-12%	-12%
7115 Temporary Help - Food Processing	2,763	2,909	2,423	5%	-12%
7116 Temporary Help - Utility Work	829	889	1,042	7%	26%
7117 Temporary Help - Machine Operation	5,270	3,673	3,697	-30%	-30%
7118 Temporary Help - Construction	7,442	5,793	5,481	-22%	-26%
7119 Temporary Help - Vehicle Operation	2,073	1,480	1,631	-29%	-21%
7120 Temporary Help - Hazardous Waste	0	0	4	0%	0%
7121 Temporary Help - Logging	12	18	19	46%	51%
7122 Temporary Help - Laborers For Manufacturing	2,245	1,788	1,718	-20%	-23%

Risk Class	Examples of Businesses within the Class	Hours (thousands)			% chg 2019 to 2020	% chg 2019 to 2021
		2019	2020	2021		
ALL CLASSIFICATIONS		4,063,010	3,817,352	4,010,384	-6%	-1%
AGRICULTURE		144,107	138,827	136,998	-4%	-5%
4802	Vegetable Farms - Machine Harvest	12,293	12,109	12,410	-1%	1%
4803	Orchards	66,498	62,448	60,531	-6%	-9%
4804	Poultry Farms	1,679	1,649	2,010	-2%	20%
4805	Nurseries	9,583	8,567	8,973	-11%	-6%
4806	Berry Picking	2,292	2,245	2,094	-2%	-9%
4808	Diversified Field Crops	11,227	10,799	10,625	-4%	-5%
4809	Greenhouses	9,271	10,152	10,632	9%	15%
4810	Vegetable Farms - Hand Harvest	5,909	5,951	6,371	1%	8%
4811	Hop and Mint Farms	6,427	6,797	5,945	6%	-8%
4812	Fish Hatcheries	433	372	356	-14%	-18%
4813	Vineyards	7,278	6,494	6,246	-11%	-14%
4814	Farms: Internship program	12	10	11	-18%	-11%
4815	Farms: Internship program	2	2	5	43%	188%
4816	Farms: Internship program	9	1	1	-91%	-90%
7301	Dairy Farms	8,657	8,779	8,452	1%	-2%
7302	Livestock Farms	2,223	2,149	2,039	-3%	-8%
7307	Christmas Tree Farms	315	302	299	-4%	-5%

FOREST PRODUCTS	40,990	36,103	37,324	-12%	-9%
1002 Sawmills and Automated Shake and Shingle Mills	4,067	3,730	3,328	-8%	-18%
1003 Pole Yards	492	628	560	28%	14%
1004 Log Storage or Sorting Yards	176	133	143	-25%	-19%
1005 Shake and Shingle Mills - Non-Automated	0	0	0	0%	0%
2401 Pulp and Paper Goods Manufacturing, N.O.C.	8,398	5,621	5,735	-33%	-32%
2903 Wood Products Manufacturing, N.O.C.	11,271	10,809	11,250	-4%	0%
2904 Plywood and Veneer Manufacturing	856	880	888	3%	4%
2905 Furniture and Casket Manufacturing - Wood	930	723	693	-22%	-26%
2907 Cabinet and Countertop Manufacturing - Wood	8,438	7,268	7,951	-14%	-6%
2909 Woodenware Products Manufacturing	185	182	237	-2%	28%
5001 Logging Operations, N.O.C.	140	177	166	27%	19%
5002 Log Booming and Rafting	0	1	1	3800%	3567%
5003 Log Hauling	1,228	1,197	1,230	-2%	0%
5004 Forestry and Timberland Services - Manual Labor	1,207	1,284	1,477	6%	22%
5005 Mechanized Logging	2,218	2,164	2,188	-2%	-1%
5006 Forestry/Timberland Services - Machine Operations	106	169	347	59%	227%
5551 LSI - Tier 1 - 5% Discount of 5001	8	18	38	128%	383%
5552 LSI - Tier 2 - 10% Discount of 5001	25	33	20	34%	-18%
5553 LSI - Tier 3 - 20% Discount of 5001	585	471	448	-20%	-23%
6902 Log Road Construction	660	615	622	-7%	-6%

MISCELLANEOUS CONSTRUCTION	99,100	97,984	103,915	-1%	5%
101 Excavation and Grading, N.O.C.	16,224	15,593	17,162	-4%	6%
103 Drilling and Geophysical Exploration, N.O.C.	818	858	864	5%	6%
104 Dredging, N.O.C.	13	25	21	101%	63%
105 Fence Erection, N.O.C.	1,994	1,948	2,372	-2%	19%
106 Tree services	1,755	1,754	2,129	0%	21%
107 Utility Line & Pipelaying Const., Underground N.O.C.	7,444	7,067	7,258	-5%	-3%
108 Sewer and Septic System Construction	3,832	4,098	4,300	7%	12%
112 Sand and Gravel Production Including Dealers	2,964	2,926	3,012	-1%	2%
201 Bridge, Bulkhead and Tunnel Construction	780	976	1,158	25%	49%
202 Pile Driving with Water Hazard	846	1,152	1,137	36%	34%
210 Asphalt Paving - Streets and Roads	1,210	1,001	1,046	-17%	-14%
212 Asphalt Paving, N.O.C.	1,384	1,362	1,452	-2%	5%
214 Concrete Work - Streets and Roads	2,324	2,147	2,121	-8%	-9%
217 Concrete Work - Foundations and Sidewalks	8,742	8,392	9,180	-4%	5%
219 Guardrails, Street Signs and Traffic Lights Installation	1,504	1,362	1,367	-9%	-9%
403 Sign Erection	414	362	378	-13%	-9%
508 Structural Steel Erection - Towers, Tanks, and Cranes	1,774	1,776	1,298	0%	-27%
509 Overhead Power and Transmission Lines Construction	939	1,074	1,080	14%	15%
701 Dam Construction	2	0	0	-73%	-74%
1702 Underground Mines	172	13	83	-92%	-52%

Risk Class	Examples of Businesses within the Class	Hours (thousands)			% chg	% chg
		2019	2020	2021	2019 to 2020	2019 to 2021
1703	Surface Mines	156	96	115	-38%	-26%
1704	Quarries	790	758	799	-4%	1%
3506	Mobile Crane and Hoisting Services	1,499	1,414	1,542	-6%	3%
4900	Construction Project or Site Superintendent/Manager	17,813	18,496	20,025	4%	12%
4911	Construction Estimator	12,207	11,875	12,252	-3%	0%
5206	Construction or Logging Contractors - Permanent Yard	11,501	11,460	11,761	0%	2%

BUILDING CONSTRUCTION AND TRADES	237,633	217,782	238,222	-8%	0%
301 Landscape Construction and Renovation	10,496	10,244	11,452	-2%	9%
302 Masonry Construction	3,023	2,610	2,756	-14%	-9%
303 Plastering, Stuccoing and Lathing: Buildings	648	626	676	-3%	4%
306 Plumbing	18,583	16,937	18,172	-9%	-2%
307 HVAC Systems, Installation, Service and Repair	16,579	15,437	16,703	-7%	1%
308 Lawn Care Maintenance	14,437	14,128	15,231	-2%	5%
502 Floor Covering Installation	4,002	3,664	4,058	-8%	1%
504 Painting: Building and Structures - Exterior Work	5,015	4,519	5,269	-10%	5%
507 Roofing Work - Construction and Repair	7,476	7,383	8,622	-1%	15%
510 Wood Frame Building Construction	16,905	15,964	17,182	-6%	2%
511 Glass Installation: Buildings	3,689	3,270	3,717	-11%	1%
512 Insulation Installation and Asbestos Abatement Work	4,869	4,227	4,542	-13%	-7%
513 Interior Finish Carpentry	12,432	11,295	12,681	-9%	2%
514 Garage Door Installation	1,463	1,425	1,573	-3%	8%
516 Carpentry, N.O.C.	20,576	19,073	21,843	-7%	6%
517 Factory Built Home Set-Up By Contractor/Manufacturer	149	125	150	-16%	0%
518 Non Wood Frame Building Construction	18,545	16,446	17,155	-11%	-7%
519 Sheet Metal Siding, Gutters and Downspout Installation	2,367	2,325	2,475	-2%	5%
521 Painting: Buildings - Interior Work	11,957	10,780	12,206	-10%	2%
540 Wallboard Installation - Discounted Rate	1,871	1,625	1,650	-13%	-12%
541 Wallboard Taping - Discounted Rate	1,884	1,642	1,651	-13%	-12%
550 Wallboard Installation - Undiscounted Rate	1,121	912	1,044	-19%	-7%
551 Wallboard Taping - Undiscounted Rate	1,176	958	1,108	-19%	-6%
601 Electrical Wiring: Buildings and Structures	30,113	27,132	29,310	-10%	-3%
602 Elevator Installation, Service and Repair	1,931	1,698	1,798	-12%	-7%
603 Machinery Installation, Service and Repair	8,095	6,865	7,307	-15%	-10%
606 Vending Machine Installation, Service and Repair	2,058	1,742	1,834	-15%	-11%
607 Household Appliance Installation, Service and Repair	7,692	7,124	7,919	-7%	3%
608 Telephone and Electrical Alarm System Installation	8,481	7,603	8,139	-10%	-4%

FOOD PROCESSING AND MANUFACTURING	83,521	80,718	82,297	-3%	-1%
2101 Grain, Feed and Flour Mills	3,071	3,087	3,147	1%	2%
2104 Fruit & Vegetable Packing - Fresh	32,128	31,077	30,243	-3%	-6%
3304 Meat, Fish and Poultry Dealers - Wholesale	8,287	8,289	8,515	0%	3%
3702 Breweries, Wineries and Beverage Bottling	7,440	6,887	7,362	-7%	-1%
3902 Fruit/Vegetable Canneries/Food Product Mfg., N.O.C.	22,616	22,476	23,345	-1%	3%
3903 Sugar Refining	8	7	2	-20%	-80%
3906 Bakeries - Wholesale, N.O.C.	6,121	5,873	6,484	-4%	6%
4301 Meat Products Mfg./Slaughter and Packing Houses	2,963	2,012	2,244	-32%	-24%
4302 Custom Meat Cutting	342	413	477	21%	40%
4304 Feed Lots and Stock Yards	545	597	477	10%	-12%

METAL AND MACHINERY MANUFACTURING	81,355	68,897	67,957	-15%	-16%
1701 Ore Reduction	0	0	0	0%	0%
1801 Lead Smelting, Rolling Mills and Metal Recovery	439	272	259	-38%	-41%
1802 Aluminum Smelting	26	23	24	-12%	-8%
3402 Machine Shops and Machinery Mfg., N.O.C.	22,066	19,662	20,099	-11%	-9%
3403 Aircraft Manufacturing	3,669	2,558	2,685	-30%	-27%
3404 Metal Goods Manufacturing, N.O.C. - Under 9 Gauge	13,907	12,401	12,285	-11%	-12%
3405 Aircraft Parts Manufacturing, N.O.C.	22,706	17,475	16,121	-23%	-29%
3603 Electroplating and Detinning, N.O.C.	3,615	2,712	2,507	-25%	-31%
3604 Galvanizing or Tinning, N.O.C.	138	149	130	7%	-6%
3605 Truck Manufacturing	0	0	0	0%	0%
5101 Pipe Manufacturing - Iron or Steel	302	200	142	-34%	-53%
5103 Foundries, N.O.C.	1,774	1,560	1,544	-12%	-13%
5106 Blacksmithing and Forging Works	104	107	112	2%	7%
5108 Cable or Wire Rope Manufacturing	188	179	222	-5%	18%
5109 Heavy Machinery Manufacturing	2,766	2,516	2,408	-9%	-13%
5201 Electric Equipment Manufacturing	1,125	1,184	1,279	5%	14%
5204 Railroad Car Manufacturing	679	519	452	-24%	-33%
5208 Iron Works - Shop	4,569	4,375	4,417	-4%	-3%
5209 Metal Goods Manufacturing, N.O.C. - 9 Gauge or More	3,282	3,006	3,272	-8%	0%

MISCELLANEOUS MANUFACTURING	83,750	75,606	77,663	-10%	-7%
901 Shipbuilding or Repair, N.O.C.	48	52	32	8%	-33%
2906 Pattern or Model Manufacturing; Wood Instrument Mfg.	1,755	1,429	1,422	-19%	-19%
2908 Factory Built Housing Manufacturing	612	577	660	-6%	8%
3102 Rock Wool Insulation Manufacturing	76	66	65	-13%	-14%
3103 Cement Manufacturing	255	227	207	-11%	-19%
3104 Stone Cutting and Monument Dealers	2,475	2,359	2,500	-5%	1%
3105 Concrete Products Manufacturing	2,151	2,143	2,381	0%	11%
3501 Brick or Clay Product Manufacturing, N.O.C.	36	24	5	-33%	-86%
3503 Pottery and Glass Product Manufacturing	2,209	1,926	2,032	-13%	-8%
3509 Statuary and Ornament Manufacturing	154	128	131	-17%	-15%
3510 Plastic Goods Mfg., N.O.C.	15,348	12,359	11,642	-19%	-24%
3511 Fiberglass Products Manufacturing, N.O.C.	1,563	1,308	1,387	-16%	-11%
3512 Plastic - Cutting, Bending and Milling	3,757	4,195	4,829	12%	29%
3513 Rubber Goods Manufacturing N.O.C.	816	671	609	-18%	-25%
3602 Electronic Products and Jewelry Mfg./Dental Labs	20,824	18,814	18,605	-10%	-11%
3701 Chemical Mixing and Manufacturing	11,098	11,252	12,290	1%	11%
3708 Textile Good Manufacturing, N.O.C.	2,574	2,412	2,539	-6%	-1%
3802 Garments and Handbag Manufacturing	6,538	5,346	5,759	-18%	-12%
3808 Upholstery Work, N.O.C.	904	744	744	-18%	-18%
4101 Printing	5,598	4,772	4,735	-15%	-15%
6604 Optical Goods Manufacturing	1,625	1,393	1,663	-14%	2%
6908 Paper Products Manufacturing	3,334	3,411	3,427	2%	3%

UTILITIES AND COMMUNICATIONS	41,572	41,532	42,168	0%	1%
1301 Electric Power Plants	3,545	3,334	3,411	-6%	-4%
1303 Telephone Companies - All Other Employees, N.O.C.	1,875	2,032	2,216	8%	18%
1304 Telephone Companies - Office and Admin. Staff	20,687	21,342	21,057	3%	2%
1305 TV Cable Companies - All Other Employees, N.O.C.	946	892	918	-6%	-3%
1507 Waterworks Operations, Repair and Maintenance	3,307	3,006	3,005	-9%	-9%
3408 Natural Gas Companies	1,018	1,033	994	1%	-2%
4103 Newspaper Publishing	492	387	331	-21%	-33%
4501 Radio or Television - Field Employees	304	227	221	-25%	-27%
4502 Radio or Television - All Other Employees	9,398	9,277	10,015	-1%	7%

TRANSPORTATION AND WAREHOUSING	125,537	125,395	130,940	0%	4%
1101 Parcel and Package Delivery Service	26,646	25,960	26,693	-3%	0%
1102 Trucking, N.O.C.	20,890	19,911	20,997	-5%	1%
1105 Septic Tank Pumping and Street Sweeping Services	3,082	2,818	3,143	-9%	2%
1109 Auto Towing Services	1,641	1,479	1,609	-10%	-2%
1401 Taxi Cab Companies	357	244	296	-32%	-17%
1404 Cabulance and Paratransit	1,722	1,345	1,380	-22%	-20%
1405 Ambulance Service	3,437	3,650	3,581	6%	4%
1407 Bus Companies - Private	3,425	1,795	1,771	-48%	-48%
2002 Freight Handling Services	5,416	5,161	5,081	-6%	-6%
2007 Grain, Bean and Pea Elevators or Warehouses	1,159	1,131	983	-2%	-15%
2008 Field Bonded Warehouses	6	4	6	-27%	-5%
2102 Warehouses, N.O.C., Grocery Dist, & Recycle Centers	20,492	29,746	11,041	45%	-46%
2103 Fulfillment centers	0	0	21,069	0%	0%
2105 Beer, Wine and Soft Drink Distributors	7,001	6,689	6,600	-4%	-3%
4305 Solid Waste Collection Services/Landfill Operations	4,947	4,584	3,936	-7%	-20%
4404 Cold Storage Warehouse	3,057	3,340	3,010	9%	-2%
6801 Scheduled Airlines - Flight Crew	3,699	3,010	3,086	-19%	-17%
6802 Scheduled Airlines - Flight Crew	3,936	2,550	3,706	-35%	-6%
6803 Non-Scheduled Airlines - Flight Crew	1,194	1,330	1,424	11%	19%
6804 Nonscheduled Airlines - Ground Crew	9,740	7,359	7,532	-24%	-23%
6903 Aerial Spraying, Seeding and Crop Dusting	93	96	101	4%	8%

Risk Class	Examples of Businesses within the Class	Hours (thousands)			% chg 2019 to 2020	% chg 2019 to 2021
		2019	2020	2021		
	6907 Moving and Storage Companies	3,599	3,191	3,695	-11%	3%
	DEALERS AND WHOLESALEERS	78,678	74,494	76,810	-5%	-2%
	604 Scrap Metal Dealers and Processors	1,213	1,113	1,209	-8%	0%
	1103 Solid Fuel, Topsoil, Firewood and Pallet Dealers	1,466	1,496	1,522	2%	4%
	1104 Auto Wrecking	1,493	1,341	1,368	-10%	-8%
	1106 Rental Stores N.O.C. Truck canopy sales	2,351	1,717	1,883	-27%	-20%
	1108 Glass Merchants	3,622	3,441	3,494	-5%	-4%
	2004 Iron and Steel Merchants	2,555	2,213	2,151	-13%	-16%
	2009 Lumber Yards and Building Material Dealers	15,948	15,343	14,908	-4%	-7%
	2106 Fertilizer Dealer	2,683	3,015	2,930	12%	9%
	3101 Red-Mix Concrete Dealers	2,105	2,043	2,136	-3%	1%
	3309 Golf cart, motorcycle, and motorized sport vehicle dealers	1,205	1,195	1,458	-1%	21%
	3407 Gas or Oil Dealers	5,335	5,217	5,462	-2%	2%
	4401 Cold Storage Lockers	53	53	53	1%	0%
	4402 Ice Dealers	194	178	195	-8%	1%
	6405 Tire Sales and Service Centers	4,793	4,748	4,944	-1%	3%
	6407 Wholesale Stores, N.O.C.	18,711	17,471	19,073	-7%	2%
	6408 Farm Machinery Dealers	1,667	1,668	1,593	0%	-4%
	6409 Dealers: Service/repair garages, machinery, equipment N.O.C.	10,618	10,004	10,243	-6%	-4%
	6410 Janitorial Supply Dealers	438	445	469	2%	7%
	6603 Auction Sales	2,228	1,794	1,720	-19%	-23%

STORES	245,002	220,882	238,499	-10%	-3%
3303 Meat, Fish and Poultry Dealers - Retail	1,192	1,206	1,322	1%	11%
3410 Convenience Grocery Store - with Self Service Gas	19,580	19,833	20,848	1%	6%
3901 Bakeries - Retail	8,378	6,595	8,062	-21%	-4%
6304 Department Stores	0	0	0	0%	0%
6305 Clothing and Shoe Stores	26,366	19,111	22,552	-28%	-14%
6306 Furniture Stores	16,439	13,760	14,595	-16%	-11%
6308 Jewelry Stores	5,197	3,975	4,353	-24%	-16%
6309 Hardware, Auto Parts and Sporting Good Stores	39,103	37,050	40,107	-5%	3%
6402 Supermarkets	26,968	28,602	28,851	6%	7%
6403 Convenience Grocery Stores - No Gas	29,724	29,249	31,233	-2%	5%
6404 Florists	2,564	2,289	2,535	-11%	-1%
6406 Retail Stores, N.O.C.	46,654	41,803	43,202	-10%	-7%
6411 Retail stores -small scale merchandise	14,732	12,046	14,096	-18%	-4%
6504 Charitable and Welfare Stores	6,597	4,406	5,613	-33%	-15%
6506 Photography Studios and Film Print Shops	1,507	958	1,130	-36%	-25%

MISCELLANEOUS SERVICES	694,020	563,241	618,600	-19%	-11%
2201 Laundry & Dry Cleaning Services	2,147	1,337	1,301	-38%	-39%
2202 Carpet Cleaning	1,105	940	953	-15%	-14%
2203 Laundries - Commercial	2,664	2,276	2,336	-15%	-12%
2204 Laundries - Coin Operated	428	378	401	-12%	-6%
3406 Gas Stations-Full Service, Car Washes and Detailers	9,072	7,683	8,324	-15%	-8%
3409 Gas Stations-Self Service - No Groceries	201	191	192	-5%	-5%
3411 Automobile Dealers, Rentals and Service Shops	41,114	36,080	38,244	-12%	-7%
3412 Automobile Body Repair Centers Repair	8,401	7,402	7,397	-12%	-12%
3414 Boat Dealers, Marinas and Boat Houses	2,432	2,228	2,441	-8%	0%
3415 Factory Built Housing Dealers	324	314	298	-3%	-8%
3905 Restaurants and Taverns	292,004	208,795	244,809	-28%	-16%
3909 Catering Services	5,941	2,590	3,717	-56%	-37%
4504 Movie and Live Theaters	6,757	3,035	3,513	-55%	-48%
4905 Motels and Hotels	30,538	18,835	21,990	-38%	-28%
4910 Property and Building Management Services	42,971	42,074	40,844	-2%	-5%
5207 Bowling Centers and Skating Rinks	2,611	1,178	1,707	-55%	-35%
6201 Mortuaries	1,120	1,152	1,198	3%	7%
6202 Cemeteries	476	458	459	-4%	-4%
6203 YMCA, YWCA, Boys and Girls Clubs	7,215	4,920	5,165	-32%	-28%
6204 Health Clubs and Exercise Facilities	13,685	7,790	9,663	-43%	-29%
6205 Fraternal Clubs	6,405	4,356	5,095	-32%	-20%
6206 Golf Courses	3,939	3,315	3,762	-16%	-4%
6207 Carnivals	194	23	118	-88%	-39%

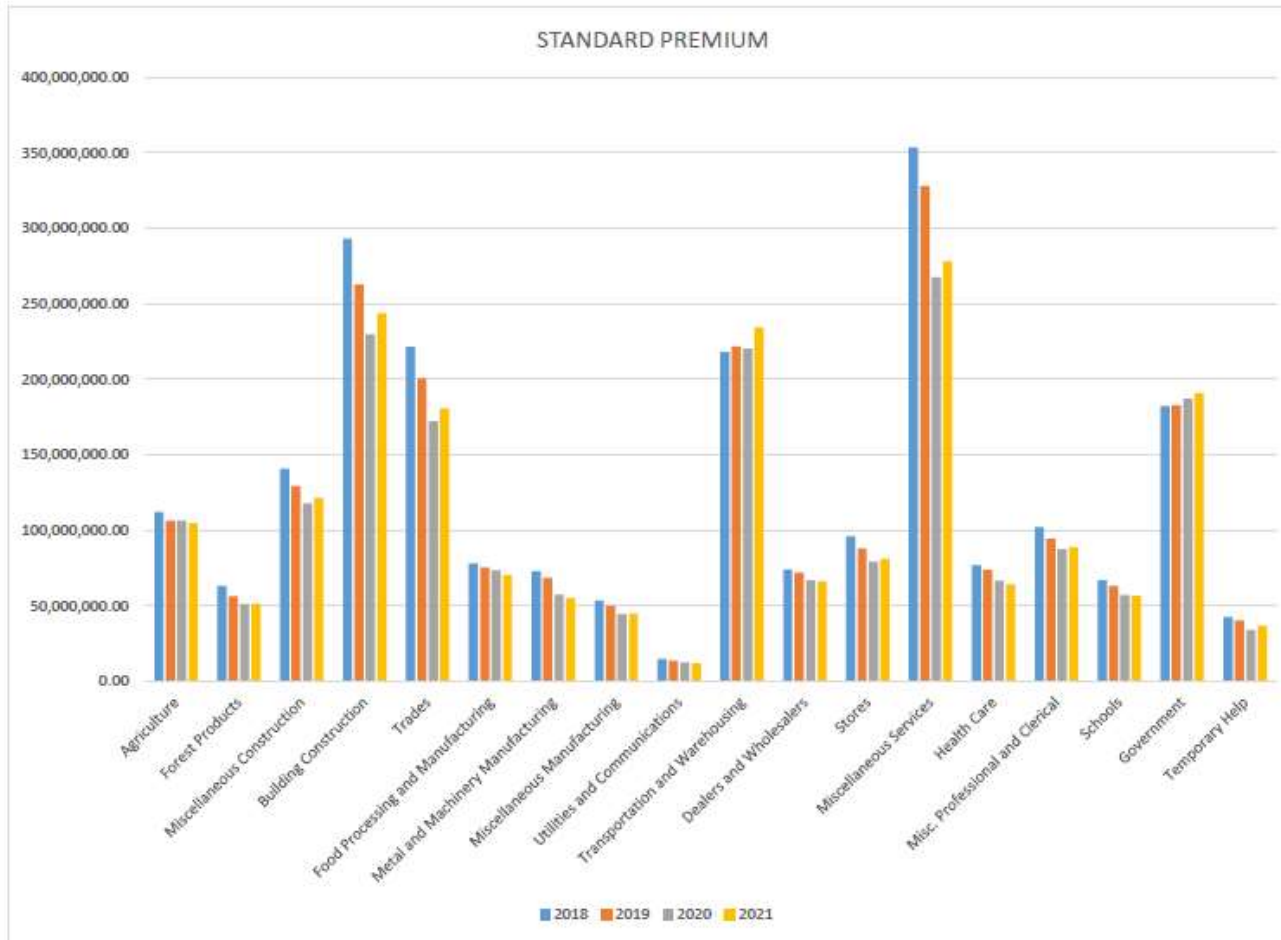
Risk Class	Examples of Businesses within the Class	Hours (thousands)			% chg 2019 to 2020	% chg 2019 to 2021
		2019	2020	2021		
6208	Amusement Parks	3,730	1,823	2,810	-51%	-25%
6209	Campgrounds	4,518	2,915	3,572	-35%	-21%
6509	Boarding Homes and Retirement Centers	55,235	57,724	57,023	5%	3%
6510	Domestic Servants	2,085	1,868	1,855	-10%	-11%
6511	Chore Services	34,055	34,610	35,365	2%	4%
6512	Home care services/consumer directed employer program	55,778	59,478	61,523	7%	10%
6602	Janitorial Service	28,254	26,467	28,217	-6%	0%
6607	Card Rooms, Bingo Parlors and Recreational Centers	8,249	5,154	7,174	-38%	-13%
6704	Parking Lot Operations	3,122	2,036	1,923	-35%	-38%
6705	Ski Facilities	1,771	1,600	1,883	-10%	6%
6706	Athletic Teams - Care of team, gear and facilities	947	413	566	-56%	-40%
6707	Contact Sports, N.O.C.	24	8	23	-65%	-3%
6708	Auto & Boat Racing-Per Race	0	0	1	789%	1706%
6709	Sheltered Workshops	6,586	5,115	4,448	-22%	-32%
6809	Baseball, Basketball & Soccer Teams	65	79	120	21%	84%
7203	Community Service Workers	293	122	98	-58%	-66%
7204	Preferred Workers	377	444	423	18%	12%
7308	Pet Grooming/Boarding Services/Animal Shelters	6,987	5,906	7,041	-15%	1%
7309	Work Activity Centers	201	130	606	-35%	201%

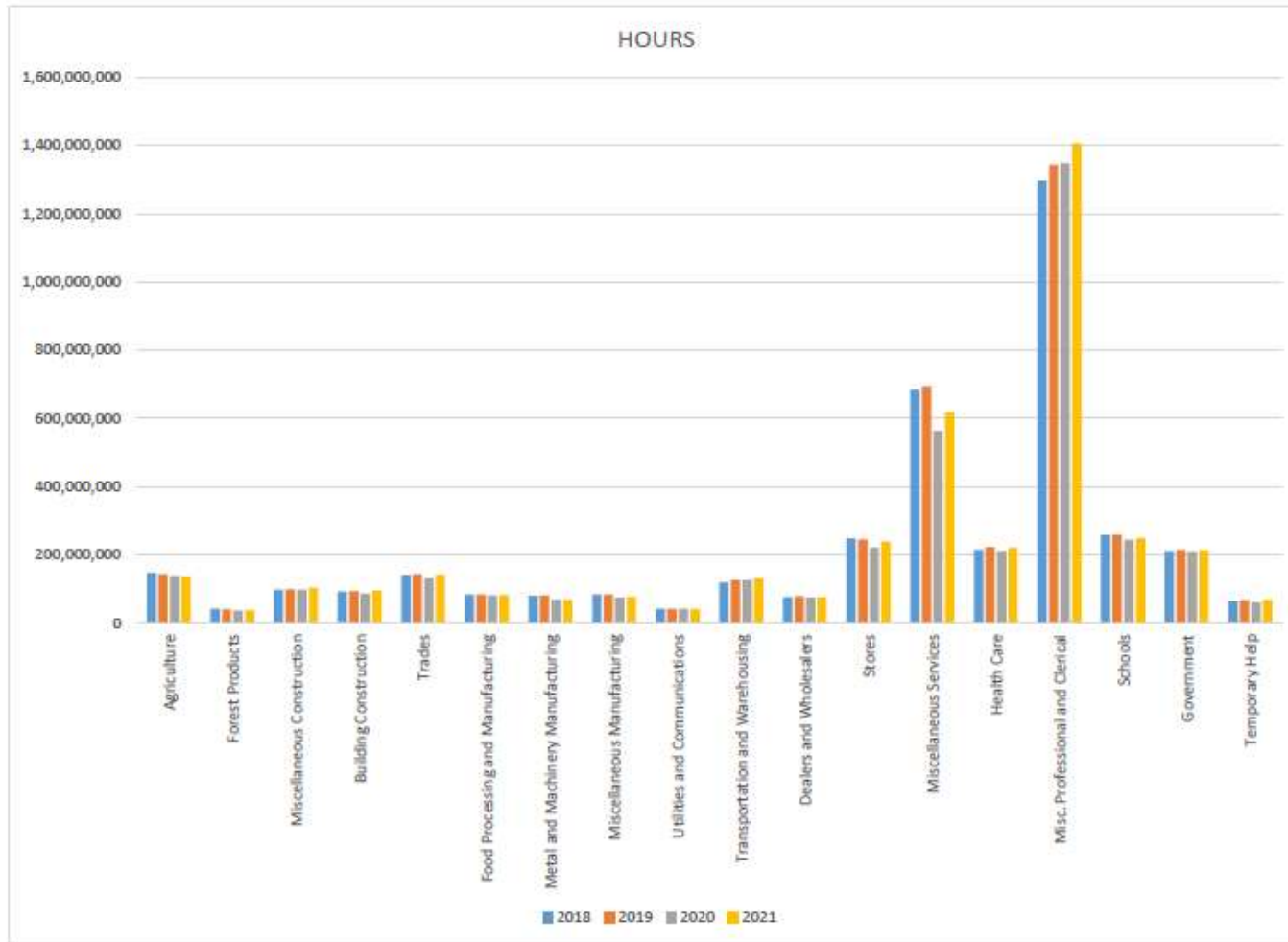
HEALTH CARE	221,810	211,548	221,355	-5%	0%
6105 Hospitals, N.O.C.	3,927	4,014	3,865	2%	-2%
6108 Nursing Homes	33,265	30,602	26,967	-8%	-19%
6109 Physicians & Medical Clinics	169,259	162,438	176,082	-4%	4%
6110 Home Health Services and Nursing Care, N.O.C.	7,485	7,056	7,229	-6%	-3%
6120 Acute Care Hospitals with Safe Patient Handling	5,337	4,970	4,972	-7%	-7%
6121 Acute Care Hospitals without Safe Patient Handling	2,535	2,469	2,240	-3%	-12%

MISCELLANEOUS PROFESSIONAL AND CLERICAL	1,343,132	1,347,993	1,406,344	0%	5%
1006 Land surveying services, N.O.C.	2,039	1,938	1,926	-5%	-6%
1007 Grading, Inspection Bureaus/Forestry Services, N.O.C.	5,885	6,071	6,335	3%	8%
4107 Business Machines-Installation, Service and Repair	10,932	11,183	11,931	2%	9%
4108 Mailing Services	1,304	969	947	-26%	-27%
4109 Sign Painting - In Shop and Buildings	779	686	790	-12%	1%
4901 Consulting Engineers and Architectural Services	42,565	42,526	42,220	0%	-1%
4903 Insurance Inspection Services	1,417	1,314	1,407	-7%	-1%
4904 Clerical Office, N.O.C.	474,547	471,136	486,297	-1%	2%
5301 Accounting, Law and Service Companies	185,355	182,726	189,110	-1%	2%
5302 Software Design & Engineering and Internet Service Providers	252,170	274,199	294,233	9%	17%
5308 Community Action Orgs - Professionals & Admin Field	10,206	10,022	10,405	-2%	2%
6107 Veterinary Services	16,131	17,071	18,129	6%	12%
6301 Sales Personnel - Vehicles and Boats	19,211	15,826	17,345	-18%	-10%
6303 Sales Personnel - Outside, N.O.C.	111,266	107,859	108,248	-3%	-3%
6501 Barbers, Beauty Salons and Tanning Parlors	22,083	14,567	17,869	-34%	-19%
6502 Banks and Financial Institutions	88,680	91,522	93,952	3%	6%
6503 Labor Unions	3,137	3,067	3,160	-2%	1%
6601 Detective Agencies	19,702	21,131	22,980	7%	17%
6605 Actors, Entertainers and Musicians, N.O.C.	810	331	436	-59%	-46%
6608 Motion Picture Production	365	235	568	-36%	56%
6620 Entertainers & Dancers	5	1	7	-80%	22%
6909 Medical and Testing Labs/Blood Banks	21,357	21,328	23,695	0%	11%
7100 Exempt Limited Liability Members, N.O.C.	223	205	208	-8%	-7%
7101 Executive Officers, N.O.C.	3,077	2,798	2,620	-9%	-15%
7202 Real Estate Agencies	49,883	49,282	51,528	-1%	3%

GOVERNMENT AND SCHOOLS	475,359	454,656	462,691	-4%	-3%
803 Cities - All Other Employees, N.O.C.	11,021	9,571	10,051	-13%	-9%
1501 County and Tribal Councils-All Other Employees, N.O.C.	14,301	13,230	13,854	-7%	-3%
4201 Port Districts	1,481	1,428	1,555	-4%	5%
4902 State Government - Office and Admin. Employees	47,932	49,042	50,938	2%	6%
4906 Colleges & Universities	141,586	139,821	137,669	-1%	-3%
4907 Inmates - Prison Industries	3,813	3,136	2,660	-18%	-30%
4908 Inmates - Adult Camps	572	484	606	-15%	6%
4909 Inmates - Juvenile Camps	28	17	6	-38%	-79%
5300 State Government - Admin. Field Personnel	27,800	27,025	27,902	-3%	0%
5305 Cities - Office and Admin. Employees	10,407	10,269	10,165	-1%	-2%
5306 Counties - Office and Admin. Employees	22,902	23,582	24,351	3%	6%
5307 State Government - All Other Employees, N.O.C.	22,390	21,746	22,083	-3%	-1%
6103 Schools, Churches and Day Care - Prof./Clerical Staff	105,682	94,230	99,265	-11%	-6%
6104 Schools, Churches and Day Care - All Other Staff	12,519	10,525	11,732	-16%	-6%
6505 Special Work Experience Programs	2,146	1,517	1,410	-29%	-34%
6901 Volunteers	6,282	3,317	3,796	-47%	-40%
6904 County and City Fire Fighters - Salaried	12,337	12,803	10,508	4%	-15%
6905 County and City Law Enforcement Officers	7,890	7,865	7,759	0%	-2%
6906 Volunteer Law Enforcement Officers	71	35	31	-51%	-57%
6991 FIRE Review Qtr - 5% Disc	0	0	1,037	0%	0%
6992 FIRE Pilot program - 10% Disc.	0	0	1,581	0%	0%
7103 State Government - Law Enforcement Officers	12,239	12,734	12,122	4%	-1%
7200 State Acute Health Care Facilities w/Safe Patient Handling	4,712	4,825	4,448	2%	-6%
7201 State Patient or Health Care Personnel, N.O.C.	7,246	7,452	7,161	3%	-1%

TEMPORARY HELP	67,444	61,694	68,602	-9%	2%
7104 Temporary Help - Administrative Staff	7,666	7,596	8,196	-1%	7%
7105 Temporary Help - Office Services	24,053	22,395	23,569	-7%	-2%
7106 Temporary Help - Store Services	944	607	743	-36%	-21%
7107 Temporary Help - Food Services	938	455	392	-51%	-58%
7108 Temporary Help - Warehousing	6,642	5,528	5,855	-17%	-12%
7109 Temporary Help - Tech. Services	1,826	1,697	1,570	-7%	-14%
7110 Temporary Help - Field Services	1,297	1,137	1,327	-12%	2%
7111 Temporary Help - Health Care	6,825	7,111	11,309	4%	66%
7112 Temporary Help - Agricultural Services	410	441	455	7%	11%
7113 Temporary Help - Maintenance	1,455	1,231	1,438	-15%	-1%
7114 Temporary Help - Assembly	3,792	3,353	3,570	-12%	-6%
7115 Temporary Help - Food Processing	2,412	2,734	2,338	13%	-3%
7116 Temporary Help - Utility Work	947	1,035	1,141	9%	21%
7117 Temporary Help - Machine Operation	2,243	1,647	1,855	-27%	-17%
7118 Temporary Help - Construction	2,496	2,032	2,019	-19%	-19%
7119 Temporary Help - Vehicle Operation	713	476	557	-33%	-22%
7120 Temporary Help - Hazardous Waste	0	0	0	0%	0%
7121 Temporary Help - Logging	1	1	1	33%	39%
7122 Temporary Help - Laborers For Manufacturing	2,784	2,216	2,265	-20%	-19%





STANDARD PREMIUM

	2018	2019	2020	2021
Agriculture	112,071,768.01	106,446,606.97	106,391,435.85	104,564,917.00
Forest Products	63,227,735.07	56,254,993.10	50,895,827.67	51,248,711.88
Miscellaneous Construction	140,666,394.96	129,160,819.35	117,799,727.40	121,597,139.18
Building Construction	293,085,338.04	262,842,670.87	229,907,059.84	244,053,896.00
Trades	221,586,497.04	200,576,630.33	172,110,589.65	180,841,726.22
Food Processing and Manufacturing	77,892,581.87	75,554,399.55	73,436,119.63	70,322,270.05
Metal and Machinery Manufacturing	72,843,337.29	68,393,044.12	57,261,170.38	55,067,170.48
Miscellaneous Manufacturing	53,527,945.55	49,911,443.62	44,430,805.21	44,596,502.24
Utilities and Communications	14,628,949.15	13,577,461.80	12,309,255.40	11,846,715.11
Transportation and Warehousing	217,993,004.88	221,838,801.52	220,322,086.14	234,403,975.62
Dealers and Wholesalers	73,938,895.72	71,951,924.85	66,802,772.28	66,387,093.59
Stores	95,892,438.05	88,039,995.16	79,180,931.38	81,109,691.02
Miscellaneous Services	353,725,439.85	328,110,356.76	267,479,707.20	278,208,182.76
Health Care	76,833,700.49	73,776,777.26	66,527,249.90	64,046,226.85
Misc. Professional and Clerical	102,005,573.97	94,217,263.52	87,498,159.87	88,821,317.77
Schools	66,624,919.87	63,268,500.58	57,102,742.77	56,616,811.76
Government	182,187,675.56	182,757,576.56	187,090,850.37	190,928,812.05
Temporary Help	42,418,039.93	40,246,946.80	33,774,517.09	36,684,968.84

HOURS

	2018	2019	2020	2021
Agriculture	147,525,866	144,256,863	138,974,209	137,100,042
Forest Products	42,130,568	40,990,086	36,103,391	37,324,036
Miscellaneous Construction	97,254,056	99,099,964	97,983,907	103,914,733
Building Construction	92,492,749	93,486,628	86,052,754	95,208,508
Trades	140,735,039	144,145,957	131,729,384	143,013,469
Food Processing and Manufacturing	83,864,455	83,520,989	80,717,859	82,296,591
Metal and Machinery Manufacturing	79,331,124	81,355,089	68,896,840	67,956,831
Miscellaneous Manufacturing	83,288,395	83,749,644	75,606,031	77,662,821
Utilities and Communications	41,216,605	41,572,257	41,531,754	42,167,675
Transportation and Warehousing	119,326,560	125,537,076	125,395,152	130,939,950
Dealers and Wholesalers	76,917,308	78,677,672	74,494,308	76,810,328
Stores	247,526,755	245,002,242	220,882,138	238,499,261
Miscellaneous Services	683,814,008	694,020,057	563,241,203	618,599,625
Health Care	214,911,067	221,810,224	211,547,592	221,355,408
Misc. Professional and Clerical	1,295,437,836	1,343,132,131	1,347,993,344	1,406,343,668
Schools	258,395,383	259,787,278	244,575,496	248,664,840
Government	211,030,593	215,571,237	210,080,018	214,026,535
Temporary Help	64,879,698	67,443,851	61,694,019	68,601,532

Annual Review of Loss Development Factor Relativities

Bill Vasek

*Senior Actuary
for Financial Management*

Loss Development by Claim Type

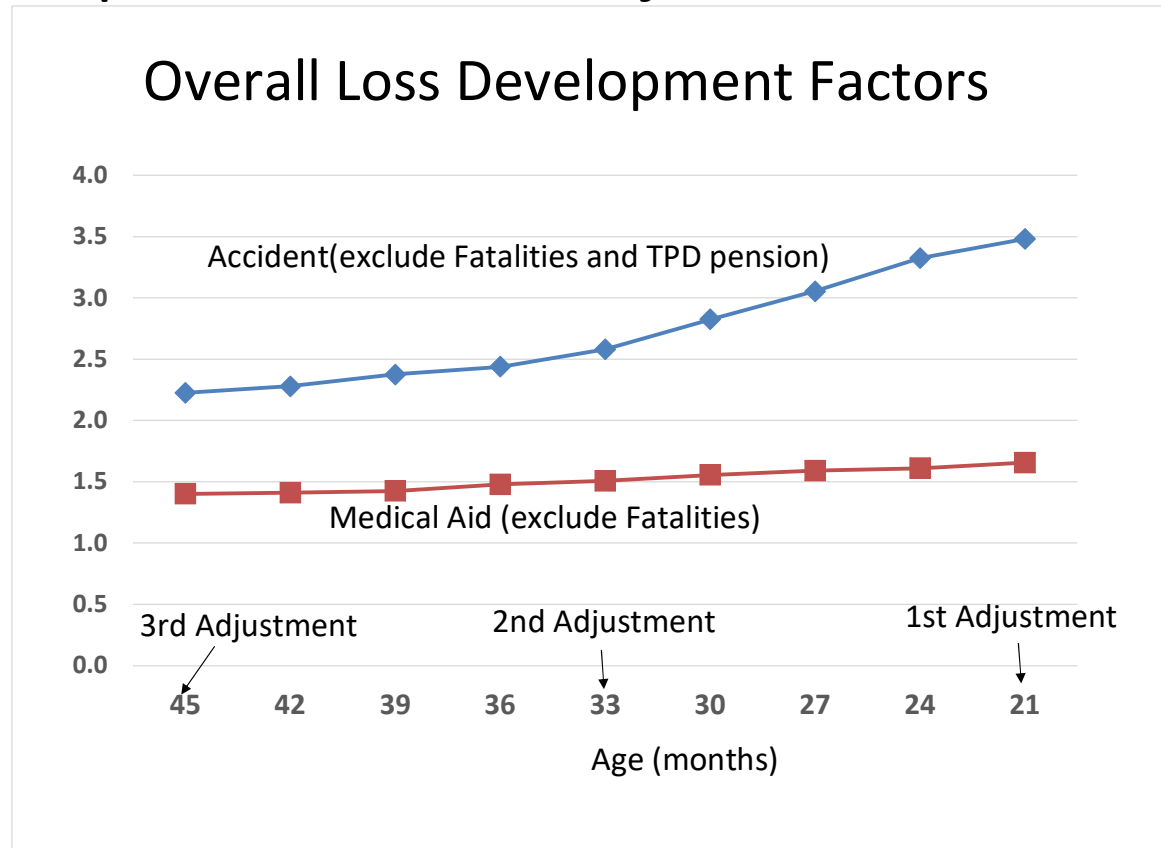
- Relativity approach developed in response to a 1998 JLARC audit recommendation
- Considers both the changes in cost as claims mature and the likelihood of claims switching types (e.g. a PPD claim becoming a pension)
- Implemented beginning in 2005 class rating, 2008 retro enrollments
- Updated annually with study performed in June, based on data as of March 31

Annual LDF Relativity Study

Actuarial study tracking how claims have developed over time:

- Case incurred costs through 7 years (paid + outstanding estimate)
- Change in type of claim
- Paid development beyond 7 years
- Reflect the time value of money
- Separately for Accident and Medical Aid funds

From the April 2022 Retro adjustments



Example Application of New Relativities

Example 1: Med only, 3rd Adjustment, July 2018 enrollment, case incurred claim cost = \$2,000

$$\left(\begin{array}{c} \text{Case Incurred} \\ \text{Claim Cost} \end{array} \right) \times \left(\begin{array}{c} \text{Overall Average} \\ \text{Medical Aid LDF} \end{array} \right) \times \left(\begin{array}{c} \text{Medical Only} \\ \text{LDF Relativity} \end{array} \right) = \left(\begin{array}{c} \text{Developed} \\ \text{Claim Cost} \end{array} \right)$$

$$\begin{array}{ccccccc} \downarrow & & \downarrow & & \downarrow & & \downarrow \\ \$2,000 & \times & 1.4015 & \times & 0.8602 & = & \$2,411 \end{array}$$

Relativity is less than 1.0
because medical only claims
develop less than other claim
types

Example Application of New Relativities

Example 2: PPD, 3rd Adjustment, July 2018 enrollment, Case incurred Accident = \$20,000 Medical Aid = \$30,000

$$\begin{array}{ccccccc}
 \left(\begin{array}{c} \text{Case Incurred} \\ \text{Claim Cost} \end{array} \right) & \times & \left(\begin{array}{c} \text{Overall Avg Accident} \\ \text{or Medical Aid LDF} \end{array} \right) & \times & \left(\begin{array}{c} \text{PPD LDF} \\ \text{Relativity} \end{array} \right) & = & \left(\begin{array}{c} \text{Developed} \\ \text{Claim Cost} \end{array} \right) \\
 \downarrow & & \downarrow & & \downarrow & & \downarrow \\
 \$20,000 & \times & 2.2249 & \times & 1.0004 & = & \$44,516 \\
 \$30,000 & \times & 1.4015 & \times & 1.0488 & = & \$44,094 \\
 & & & & \text{Total Developed Claim Cost} & = & \$88,610
 \end{array}$$

PPD relativities are typically high, because they develop more than timeloss claims beyond the final third adjustment.

New LDF Relativities

Retro Discounted LDF Relativities*									ABSOLUTE DEVELOPMENT		
Adjustm	TPD	PPD		Timeloss		Misc. Accident		Med Only	Fatalities		TPD
	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	AF
Third	1.2824	1.0004	1.0488	0.9245	0.9495	20.0424	1.1730	0.8602	1.0000	1.0000	0.9476
Second	1.1923	0.9787	1.0488	0.9469	0.9785	31.0447	1.2014	0.8592	1.0000	1.0000	0.9471
First	1.0740	0.9400	1.0208	1.0628	1.0173	46.8326	1.3499	0.9133	1.0000	1.0000	0.9475

Claims recognized as severe (TPD medical & PPD) have more development than less severe claim types (Timeloss & Med only).

Misc. AF relativities are capped at 9.000.

TPD Accident LDF is close to 0.947 to mainly account for discounting to time of claim allowance

*AF factors are relative to the non-pension claims average LDFs.
MAF factors are relative to the non-fatality claims average LDFs.

		Prior Retro LDF Relativities*							ABSOLUTE LDFs					
		TPD		PPD		Timeloss		Misc. Accident		MedOnly		Fatalities		TPD
Adjustment	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	MAF	AF	MAF	AF
Third	1.344	1.000	1.052	0.910	0.932	25.952	1.169	0.842	1.000	1.000	0.947			
Second	1.227	0.980	1.056	0.946	0.958	36.505	1.208	0.843	1.000	1.000	0.948			
First	1.094	0.945	1.028	1.062	1.000	47.771	1.390	0.910	1.000	1.000	0.949			

		% Change from Prior LDF Relativities							Change in Absolute Devt.					
		TPD		PPD		Timeloss		Misc. Accident		Med Only		Fatalities		TPD
Adjustment	MAF	AF	MAF	AF	MAF	AF	MAF	MAF	AF	MAF	MAF	AF	MAF	AF
Third	-4.6%	0.0%	-0.3%	1.6%	1.9%	NA	0.4%	2.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Second	-2.9%	-0.2%	-0.7%	0.1%	2.1%	NA	-0.6%	1.9%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%
First	-1.9%	-0.6%	-0.7%	0.1%	1.7%	NA	-2.9%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.2%

TPD, PPD, and Misc. Accident relativities have mostly decreased.

Misc. Accident AF changes are N/A because they are capped.

Time-loss and Med Only relativities have increased.

*AF factors are relative to the non-pension claims average LDFs. MAF factors are relative to the non-fatality claims average LDFs.

Retrospective Rating:

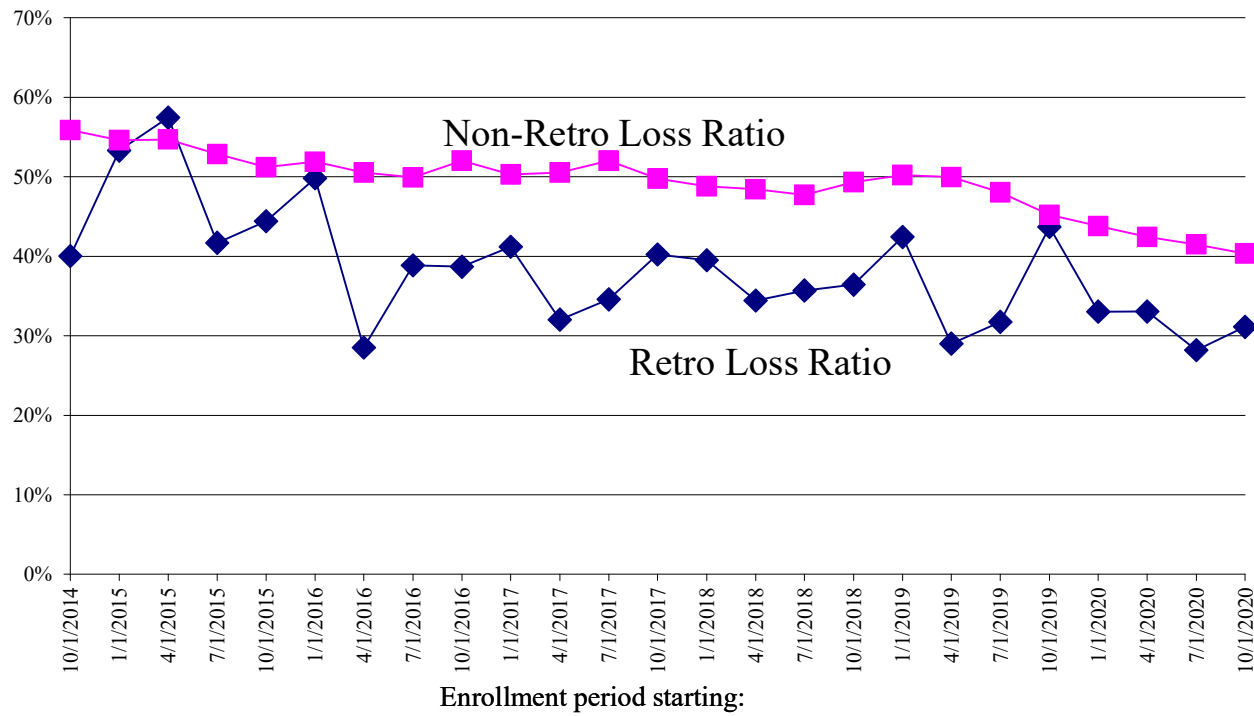
Performance Adjusted Refunds for October Enrollments as of
July 2022

Nichole Runnels

Actuarial Analyst

for Financial Management

Equalizing the Loss Ratios



Retrospective Rating Goal and Performance Adjusted Refund

- **GOAL: Retro and Non-Retro firms pay proportional share of insurance costs**
 - Goal is met when Retro and Non-Retro firms have Equal overall ratio of Losses to Premiums (after refunds)
 - Performance Adjusted Refund (PAR) amounts are designed to meet this goal at the time of each annual adjustment
 - PAR = **Targeted sum** of net retrospective refunds less additional assessments per enrollment period

Calculate the % Loss Ratio Difference

For each of 4 consecutive enrollment quarters leading up to and including October enrollment. Example:

Quarter 4: Enrollment beginning 10/1/20:		
	Retro	Non-retro
Losses Case Incurred	14,621,991	535,017,767
Standard Premium	46,978,307	1,325,657,821
Loss Ratio	31.12%	40.36%
Percentage Difference	22.88%	

	Retro Enrollment	Standard Premium	Loss Ratio Percentage Difference
Quarter 1	1/1/2020	110,696,212	24.56%
Quarter 2	4/1/2020	8,746,505	22.06%
Quarter 3	7/1/2020	480,137,317	32.06%
Quarter 4	10/1/2020	46,978,307	22.88%
Total		646,558,341	29.97%

$$=100\% - 31.12\% \div 40.36\%$$

4 Quarter Weighted Average

Performance Adjusted Refund

Target Refund % X 4 Quarter Standard Refund

	Retro Enrollment	Standard Premium
Quarter 1	1/1/2020	110,661,778
Quarter 2	4/1/2020	8,744,166
Quarter 3	7/1/2020	479,833,610
Quarter 4	10/1/2020	46,310,395
Total		645,549,949
X		X
Performance adjusted refund %		30.61%
=		=
Performance Adjusted Refund		\$197,610,524

Calculating the October 2020 PAF

Hit the PAR target for October 2020 enrollment

			Difference from Target
Target Refund:			197,610,524
If We Tried Q4 PAF =	1.0000	Then the Refund Would Have Been	\$237,131,309
This refund would be too large. We need to use a larger PAF.			-\$39,520,785
Quarter 4 PAF=	1.1063		
	Retro Enrollment	Current PAF	Current Refund
Quarter 1	1/1/2020	1.1063	31,262,523
Quarter 2	4/1/2020	1.1063	1,796,594
Quarter 3	7/1/2020	1.1063	155,810,238
Quarter 4	10/1/2020	1.1063	8,754,548
Using this PAF we obtain			197,623,903
			-\$13,379
If We Tried Q4 PAF =	1.1064	Then the Refund Would Have Been	\$197,586,777
			\$23,747
If We Tried Q4 PAF =	1.1062	Then the Refund Would Have Been	\$197,661,046
			-\$50,522

Refunds are calculated per enrollment period using the PAF shown above for estimation purposes only.

**Washington State Department of Labor And Industries
Retrospective Rating**

**Enrollment Period Beginning:
10/1/2020
First Evaluation**

Report Date: 7/21/2022 PAF: 1.1063

Association Name	Standard Premium	After ELRF & PAF		Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net	Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
		Developed Losses	Loss Ratio										Insurance Charge after PAF			
Subtotal - 9 Firms with Refunds	1,931,556	264,731	14%								83,056	421,675	503,190	1,007,921	923,635	48%
Subtotal - 8 Firms with Assessments	3,747,562	4,687,761	125%								161,144	3,384,345	1,314,232	4,859,721	(1,112,159)	(30%)
Subtotal - 17 Individual Firms	5,679,118	4,952,492	87%								244,200	3,806,020	1,817,422	5,867,642	(188,524)	(3%)
Average Firm Size	334,066															
501(C) Agencies Trust	8,487,197	5,073,327	60%	L	3	72	\$550K	0.916	0.00	0.0584	364,949	5,529,926	323,208	6,218,083	2,269,114	27%
Association of WA Business - Facilities & Property Management	12,546,793	7,872,699	63%	L	6	73	\$550K	1.000	0.00	0.0327	539,512	8,581,241	280,933	9,401,686	3,145,107	25%
Association of WA Business - Retail, Wholesale, Services	13,860,611	9,202,286	66%	L	4	73	\$550K	1.000	0.00	0.0212	596,006	10,030,492	213,068	10,839,566	3,021,045	22%
Association of WA Business - Hospitality	3,921,417	3,200,495	82%	L	3	70	\$550K	1.000	0.60	0.0650	168,621	3,488,540	226,626	3,883,787	37,630	1%
Thurston County Chamber of Commerce	814,258	420,210	52%	L	3	62	UNLIMITED	0.929	0.60	0.1375	35,013	532,525	73,228	640,766	173,492	21%
Towing & Recovery Association of Washington	1,001,001	161,171	16%	P	7	63	\$500K	0.850	0.40	0.2246	43,043	436,436	224,825	704,304	296,697	30%
Subtotal - Associations	40,631,277	25,930,188	64%								1,747,144	28,599,160	1,341,888	31,688,192	8,943,085	22%
Total Enrollment	46,310,395	30,882,680	67%								1,991,344	32,405,180	3,159,310	37,555,834	8,754,561	19%

**Washington State Department of Labor And Industries
Retrospective Rating**

**Enrollment Period Beginning:
10/1/2019
Second Evaluation**

Report Date: 7/21/2022

PAF: 1.0892

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge		Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
												Charge after PAF	after PAF			
Subtotal - 10 Firms with Refunds	2,339,684	354,806	15%							100,607	476,121	596,431	1,173,159	1,166,525	50%	
Subtotal - 8 Firms with Assessments	4,160,053	4,426,398	106%							178,882	3,918,391	1,309,482	5,406,755	(1,246,702)	(30%)	
Subtotal - 18 Individual Firms	6,499,737	4,781,204	74%							279,489	4,394,512	1,905,913	6,579,914	(80,177)	(1%)	
Average Firm Size	361,097															
501(C) Agencies Trust	9,234,562	5,972,321	65%	L	3	72 \$550K	0.916	0.00	0.0584	397,086	6,509,830	380,480	7,287,396	1,947,166	21%	
Association of WA Business - Facilities & Property Management	11,950,083	8,812,868	74%	L	6	73 \$500K	1.000	0.00	0.0404	513,854	9,606,026	387,757	10,507,637	1,442,446	12%	
Association of WA Business - Retail, Wholesale, Services	13,578,116	8,959,176	66%	L	4	73 \$500K	1.000	0.00	0.0261	583,859	9,765,503	254,509	10,603,871	2,974,245	22%	
Association of WA Business - Hospitality	4,918,020	3,129,177	64%	L	2	71 \$500K	1.000	0.00	0.0406	211,475	3,410,803	138,421	3,760,699	1,157,321	24%	
Thurston County Chamber of Commerce	879,588	765,141	87%	L	3	62 UNLIMITED	0.929	0.60	0.1375	37,822	834,004	114,685	986,511	(106,923)	(12%)	
Towing & Recovery Association of Washington	1,032,225	1,470,983	143%	P	7	63 \$500K	0.850	0.40	0.2246	44,386	956,356	231,838	1,232,580	(200,355)	(19%)	
Subtotal - Associations	41,592,594	29,109,666	70%							1,788,482	31,082,522	1,507,690	34,378,694	7,213,900	17%	
Total Enrollment	48,092,331	33,890,870	70%							2,067,971	35,477,034	3,413,603	40,958,608	7,133,723	15%	

**Washington State Department of Labor And Industries
Retrospective Rating**

**Enrollment Period Beginning:
10/1/2018
Third Evaluation**

Report Date: 7/21/2022

PAF: 1.1104

Association Name	Standard Premium	After ELRF & PAF Developed Losses	Standard Loss Ratio	Hazard Plan	Size Group	Single Loss Limit	Max Loss Ratio	Min Loss Ratio	Net Insurance Charge%	Policy Admin Expense	Incurred Loss & Expense after PAF	Net Insurance Charge		Retrospective Premium Indicated	Cumulative Refund/ (Assessment)	Ratio Refunded (Assessed)
												after PAF	after PAF			
Subtotal - 9 Firms with Refunds	2,158,655	294,545	14%							92,822	342,347	549,636	984,805	1,173,850	54%	
Subtotal - 9 Firms with Assessments	4,334,162	3,996,157	92%							186,369	3,449,848	1,429,518	5,065,735	(731,573)	(17%)	
Subtotal - 18 Individual Firms	6,492,817	4,290,702	66%							279,191	3,792,195	1,979,154	6,050,540	442,277	7%	
Average Firm Size	360,712															
501(C) Agencies Trust	10,410,282	6,162,740	59%	L	3	72 \$500K	0.925	0.00	0.0554	447,642	6,717,387	372,016	7,537,045	2,873,237	28%	
Association of WA Business - Facilities & Property Management	13,528,402	8,121,411	60%	L	5	73 \$500K	1.000	0.00	0.0318	581,721	8,852,338	281,318	9,715,377	3,813,025	28%	
Association of WA Business - Retail, Wholesale, Services	16,224,987	11,045,849	68%	L	4	73 \$500K	1.000	0.00	0.0261	697,674	12,039,975	313,786	13,051,435	3,173,552	20%	
Association of WA Business - Hospitality	6,615,792	4,577,494	69%	L	3	71 \$500K	1.000	0.00	0.0496	284,479	4,989,468	247,717	5,521,664	1,094,128	17%	
Thurston County Chamber of Commerce	1,424,540	1,528,457	107%	L	4	65 UNLIMITED	0.837	0.20	0.2859	61,255	1,299,651	371,578	1,732,484	(307,944)	(22%)	
Towing & Recovery Association of Washington	1,102,762	646,090	59%	P	7	63 \$500K	0.850	0.40	0.2246	47,419	781,986	247,680	1,077,085	25,677	2%	
Subtotal - Associations	49,306,765	32,082,041	65%							2,120,190	34,680,805	1,834,095	38,635,090	10,671,675	22%	
Total Enrollment	55,799,582	36,372,743	65%							2,399,381	38,473,000	3,813,249	44,685,630	11,113,952	20%	

Questions?