



*State of Tennessee
Advisory Council on Workers' Compensation*

Assigned Risk Plan Data

August 2012

Presented by

Thomas G. Redel, CPCU, ARM, ARe, AIC

Aon Risk Services Central, Inc.

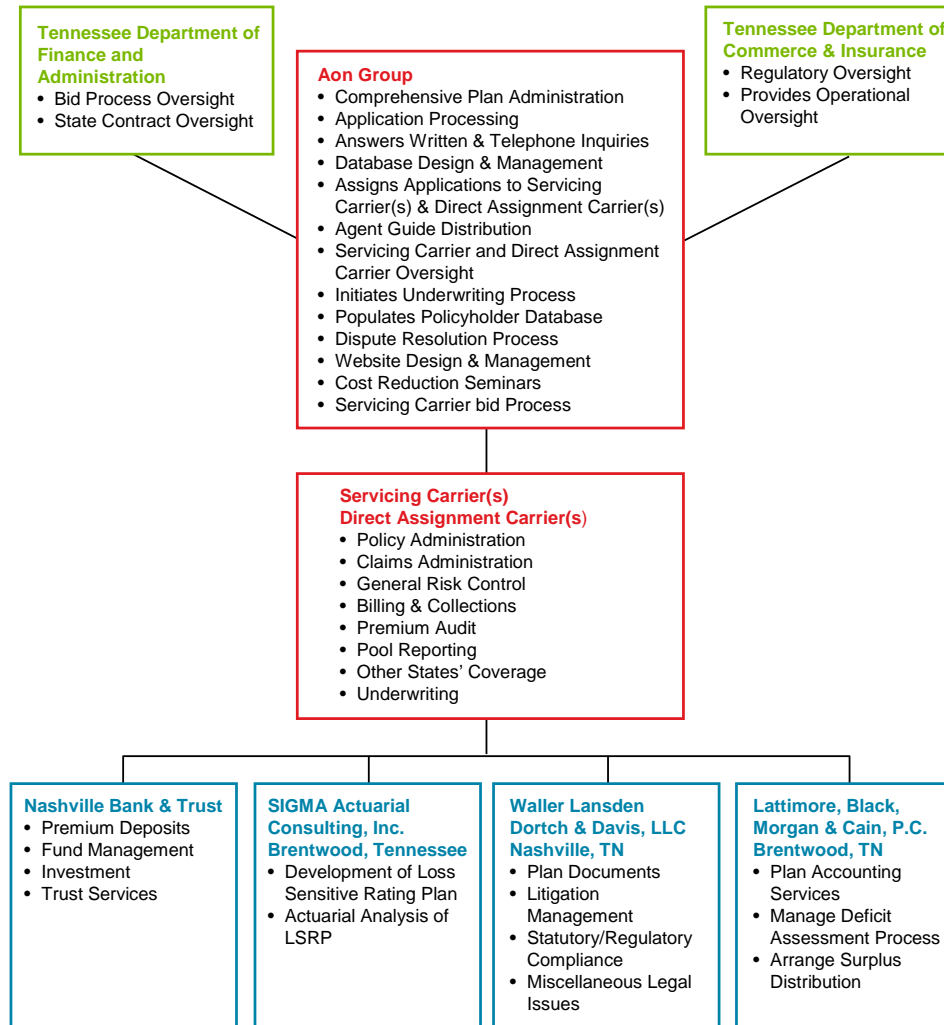
Phone: 816-698-4602

tom.redel@aon.com



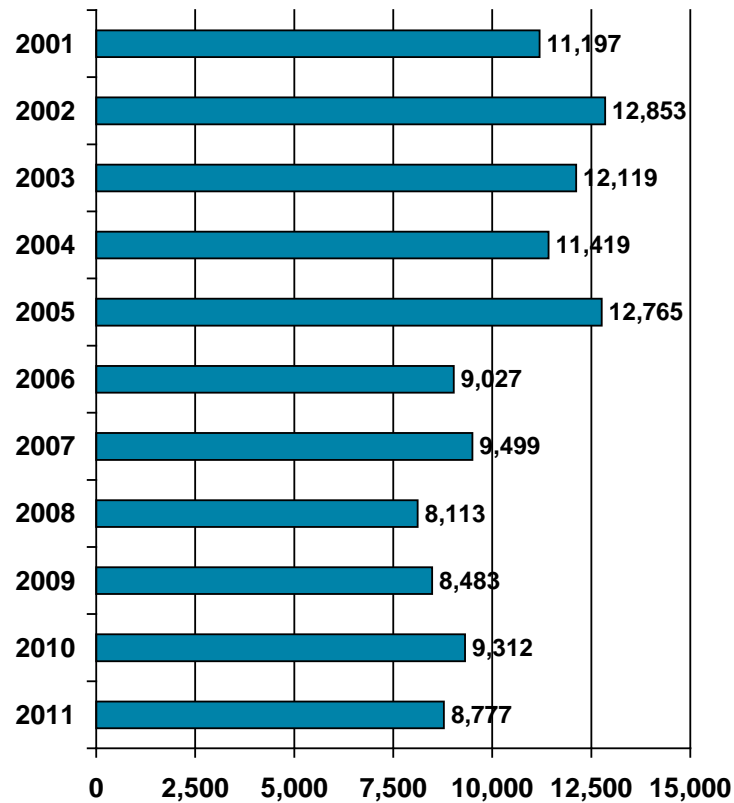
TWCIP – General Organizational Structure

Tennessee Workers Compensation Insurance Plan - General Organizational Structure



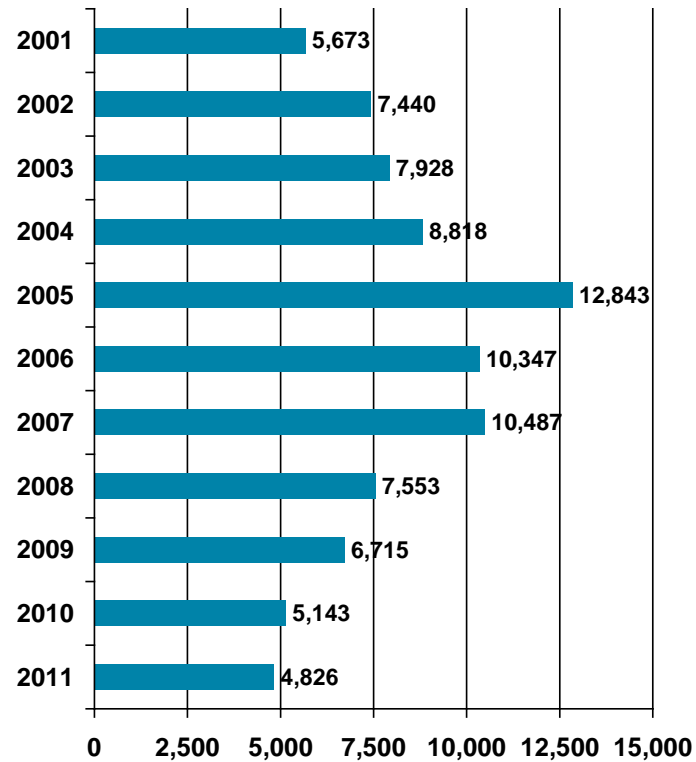
TWCIP – Incoming Phone Calls

Tennessee Workers Compensation Insurance Plan - Phone Call Volume (Incoming Calls Only)

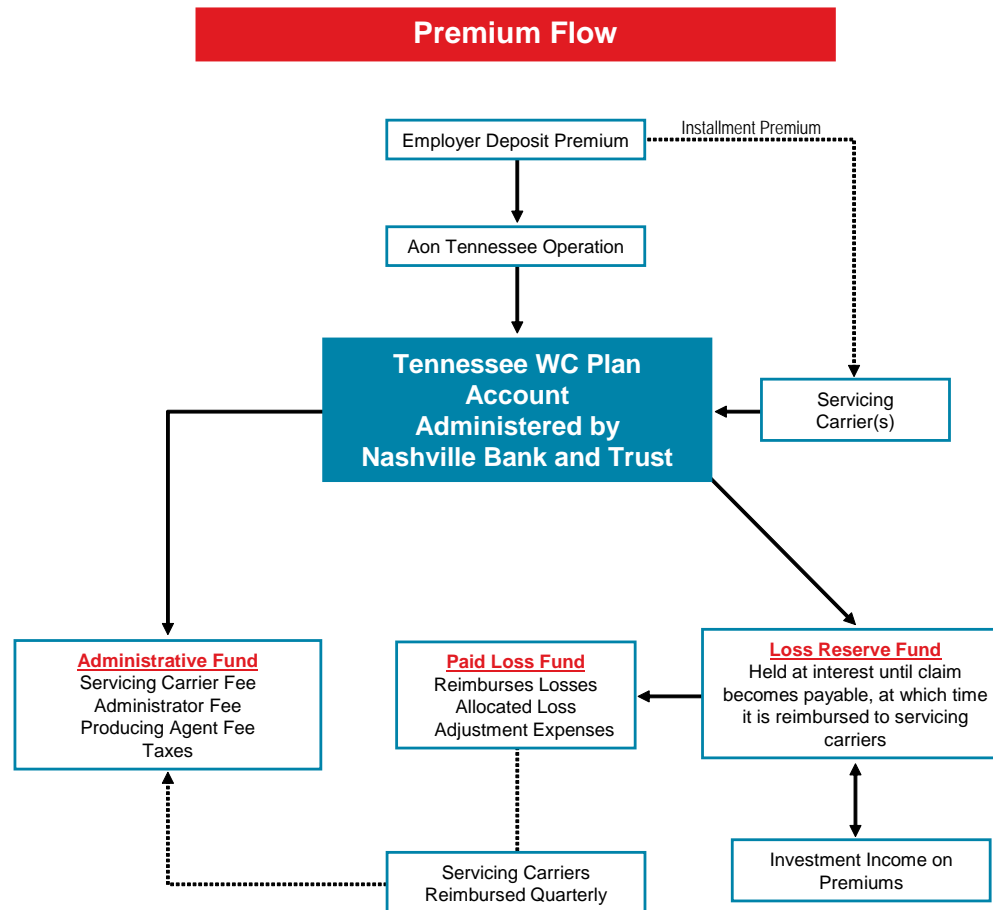


TWCIP – Applications Processed

Tennessee Workers Compensation Insurance Plan - New Applications Processed



TWCIP – Premium Flow



Tennessee Workers Compensation Insurance Plan Report: Assignment Summary Comparison

<i>Service Carrier ? Insurance Company</i>	<i>Written Premium 1/1/10 - 12/31/10</i>	<i>Written Premium 1/1/11 -12/31/11</i>	<i>Premium Variance</i>	<i>Policy Variance</i>
Yes				
Berkley	\$14,433,951.89	\$16,433,347.00	13.9%	-4.9%
Companion P&C	\$5,674,855.00	\$7,164,856.00	26.3%	-0.7%
<i>Summary for two Insurance Companies</i>				
Subtotals	\$20,108,806.89	\$23,598,203.00	17.4%	-3.6%
No				
American Guarantee	\$2,045,564.00	\$1,848,302.00	-9.6%	-38.2%
Cincinnati	\$759,143.00	\$527,648.00	-30.5%	-37.1%
C N A Insurance	\$1,170,284.00	\$846,022.00	-27.7%	-36.4%
Travelers	\$2,722,354.00	\$2,634,402.00	-3.2%	-0.6%
Hartford	\$2,020,596.00	\$2,598,637.00	28.6%	14.1%
ACE American Ins Co	\$1,366,230.00	\$2,271,319.00	66.2%	46.4%
<i>Summary for 9 Insurance Companies</i>				
Subtotals	\$10,084,171.00	\$10,726,330.00	6.4%	-5.5%
Grand Totals	\$30,192,977.89	\$34,324,533.00	13.7%	-4.3%

Tennessee Workers Compensation Insurance Plan
 Report: Premium Size Comparison

Report: Premium Size Comparison

Low Premium	High Premium	Policy Count 1/1/10-12/31/10	Policy Count 1/1/11-12/31/11	Policy Variance	Est. Annual Premium 1/1/10 to 12/31/10	Est. Annual Premium 1/1/11 to 12/31/11	Premium Variance
\$0.00	\$2,499.99	7,682	6,905	-10.1%	\$7,229,333.67	\$6,821,173.00	-5.6%
\$2,500.00	\$4,999.99	994	1,141	14.8%	\$3,459,380.22	\$4,033,297.00	16.6%
\$5,000.00	\$9,999.99	562	643	14.4%	\$3,822,688.00	\$4,411,939.00	15.4%
\$10,000.00	\$24,999.99	388	470	21.1%	\$5,738,862.00	\$6,953,799.00	21.2%
\$25,000.00	\$49,999.99	102	131	28.4%	\$3,488,994.00	\$4,444,106.00	27.4%
\$50,000.00	\$99,999.99	39	52	33.3%	\$2,772,292.00	\$3,558,435.00	28.4%
\$100,000.00	\$249,999.99	14	19	35.7%	\$2,016,687.00	\$2,393,079.00	18.7%
\$250,000.00	\$499,999.99	5	5	0.0%	\$1,664,741.00	\$1,708,705.00	2.6%
\$500,000.00	and up	0	0	#DIV/0!	\$0.00	\$0.00	#DIV/0!
Totals		9,786	9,366	-4.3%	\$30,192,977.89	\$34,324,533.00	13.7%



Tennessee Workers Compensation Insurance Plan

Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2011 to 12/31/2011

By Policy Count					
Rank '11	Rank '10	Code	Description	Policy Count	Premium
1	1	5645	Carpentry (one or two family dwellings)	1133	\$2,073,771.00
2	4	5551	Roofing	619	\$2,590,635.00
3	3	5474	Painting or Paperhanging	417	\$636,071.00
4	5	5403	Carpentry NOC	414	\$736,651.00
5	2	5437	Carpentry (cabinets or interior trim)	412	\$586,352.00
6	6	8810	Clerical	388	\$1,140,713.00
7	7	9014	Buildings - Operations by Contractors	272	\$452,105.00
8	9	5606	Contractors - Executive Supervisor	235	\$645,384.00
9	12	5445	Wallboard Installation Within Buildings	204	\$449,165.00
10	8	5022	Masonry NOC	198	\$352,056.00
11	17	8742	Salespersons, Collectors Or Messengers	188	\$391,201.00
12	15	7711	Firefighters-Volunteer and Drivers	186	\$567,992.00
13	10	6217	Excavation & Drivers	185	\$502,112.00
14	11	5478	Carpet, Linoleum, Vinyl, Asphalt, or Rubber	170	\$205,744.00
15	14	0042	Landscape Gardening & Drivers	169	\$398,804.00
16	13	5190	Electrical Wiring - Within Buildings	167	\$349,952.00
17	18	8835	Nursing-Home Health, Public and Traveling	165	\$865,831.00
18	21	5221	Concrete or Cement Work - Floors, Driveways	121	\$265,192.00
19	24	0106	Tree Pruning, Spraying, Repairing & Drivers	120	\$1,006,918.00
20	19	5183	Plumbing NOC & Drivers	120	\$166,809.00



Tennessee Workers Compensation Insurance Plan

Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2010 to 12/31/2010

By Policy Count					
Rank '10	Rank '09	Code	Description	Policy Count	Premium
1	1	5645	Carpentry (one or two family dwellings)	1361	\$1,950,940.00
2	2	5437	Carpentry (cabinets or interior trim)	507	\$605,378.00
3	3	5474	Painting or Paperhanging	494	\$767,177.00
4	4	5551	Roofing	484	\$1,500,579.00
5	5	5403	Carpentry NOC	394	\$680,729.00
6	7	8810	Clerical	316	\$569,684.00
7	6	9014	Buildings - Operations by Contractors	270	\$405,850.00
8	9	5022	Masonry NOC	260	\$496,399.00
9	10	5606	Contractors - Executive Supervisors	239	\$319,821.00
10	8	6217	Excavation & Drivers	237	\$755,042.00
11	12	5478	Carpet, Linoleum, Vinyl, Asphalt	237	\$250,426.00
12	11	5445	Wallboard Installation Within Buildings	225	\$526,871.00
13	14	5190	Electrical Wiring - Within Buildings	205	\$284,860.00
14	13	0042	Landscape Gardening & Drivers	180	\$376,029.00
15	16	7711	Firefighters & Drivers	177	\$423,752.00
16	15	7219	Trucking NOC	173	\$890,323.00
17	18	8742	Salespersons, Collectors or Messengers	171	\$269,675.00
18	17	8835	Nursing-Home Health, Public and Travel	160	\$808,401.00
19	20	5183	Plumbing NOC & Drivers	147	\$177,506.00
20	19	5348	Stone, Mosaic or Terrazzo / Ceramic T	127	\$127,709.00



Tennessee Workers Compensation Insurance Plan

Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2011 to 12/31/2011

By Premium					
Rank '11	Rank '10	Code	Description	Policy Count	Premium
1	2	5551	Roofing-All Kinds & Yard Employees	619	\$2,590,635.00
2	1	5645	Carpentry (one or two family dwellings)	1133	\$2,073,771.00
3	11	8810	Clerical	388	\$1,140,713.00
4	7	0106	Tree Pruning, Spraying, Repairing & Drivers	120	\$1,006,918.00
5	4	8835	Nursing-Home Health, Public and Travel	165	\$865,831.00
6	8	5403	Carpentry NOC	414	\$736,651.00
7	n/a	7229	Trucking: Long Distance Hauling - All Employees	72	\$717,853.00
8	14	7720	Police Officers & Drivers	77	\$686,816.00
9	24	5606	Contractor-Executive Supervisor	235	\$645,384.00
10	5	5474	Painting or Paperhanging	417	\$636,071.00
11	9	5437	Carpentry (cabinets or interior trim)	412	\$586,352.00
12	18	7711	Firefighters & Drivers	186	\$567,992.00
13	6	6217	Excavation & Drivers	185	\$502,112.00
14	13	9180	Amusement Device Operation NOC-Not Travelling	47	\$498,355.00
15	138	7538	Electric Light or Power Line Construction	4	\$492,193.00
16	23	7705	Ambulance or Rescue Workers & Drivers	24	\$470,089.00
17	20	9014	Buildings-Operations by Contractors	272	\$452,105.00
18	12	5445	Wallboard Installation Within Buildings	204	\$449,165.00
19	n/a	2501	Clothing Manufacturing	1	\$421,507.00
20	36	8018	Store: Wholesale NOC	9	\$419,501.00



Tennessee Workers Compensation Insurance Plan

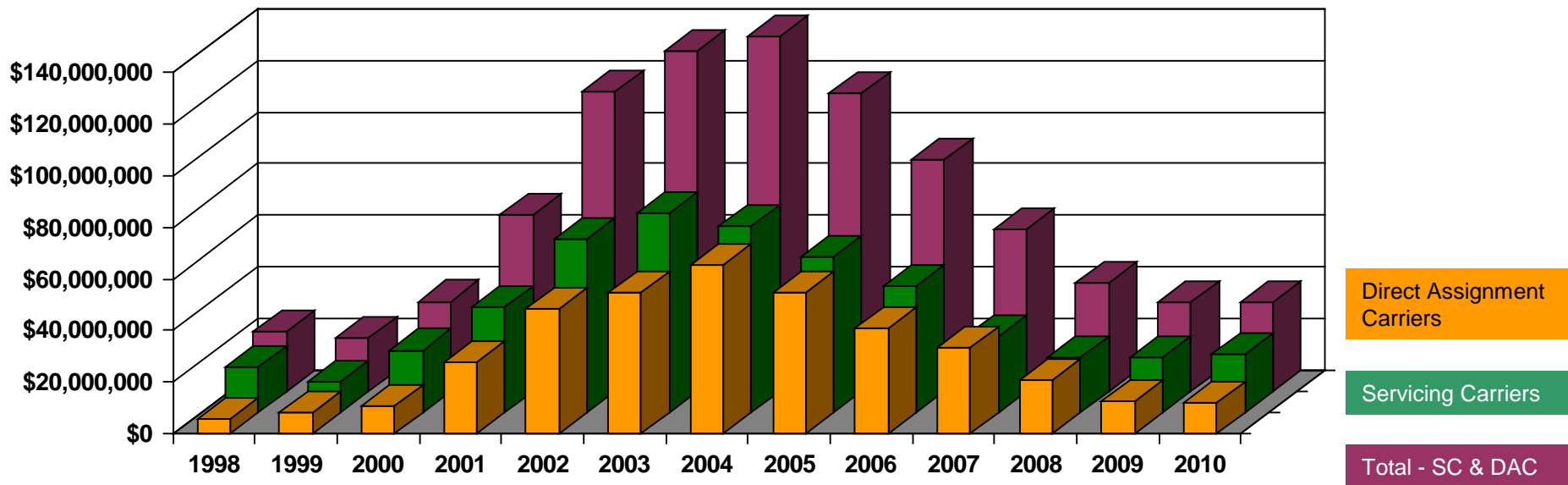
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2	3	5551	Roofing-All Kinds & Yard Employees	484	\$1,500,579.00
3	4	7219	Trucking NOC	173	\$890,323.00
4	8	8835	Nursing-Home Health, Public and Trav	160	\$808,401.00
5	7	5474	Painting or Paperhanging	494	\$767,177.00
6	11	6217	Excavation & Drivers	237	\$755,042.00
7	6	0106	Tree Pruning, Spraying, Repairing & Drivers	91	\$728,770.00
8	9	5403	Carpentry NOC	394	\$680,729.00
9	10	5437	Carpentry-Installation of Cabinet Work or Interior	507	\$605,378.00
10	14	7370	Taxicab: All Other Employees	14	\$591,366.00
11	12	8810	Clerical	316	\$569,684.00
12	21	5445	Wallboard Installation Within Buildings	225	\$526,871.00
13	16	9180	Amusement Device Operation NOC-Not Travelling	53	\$515,496.00
14	2	7720	Police Officers & Drivers	88	\$505,470.00
15	36	8864	Social Services Organization	66	\$504,105.00
16	15	5022	Masonry NOC	260	\$496,399.00
17	65	7539	Electric Light or Power Company - NOC	4	\$485,754.00
18	24	7711	Firefighters - Volunteer	177	\$423,752.00
19	28	4611	Drug Medicine or Pharmaceutical Preparaton-NO M	4	\$409,134.00
20	18	9014	Buildings-Operations by Contractors	270	\$405,850.00



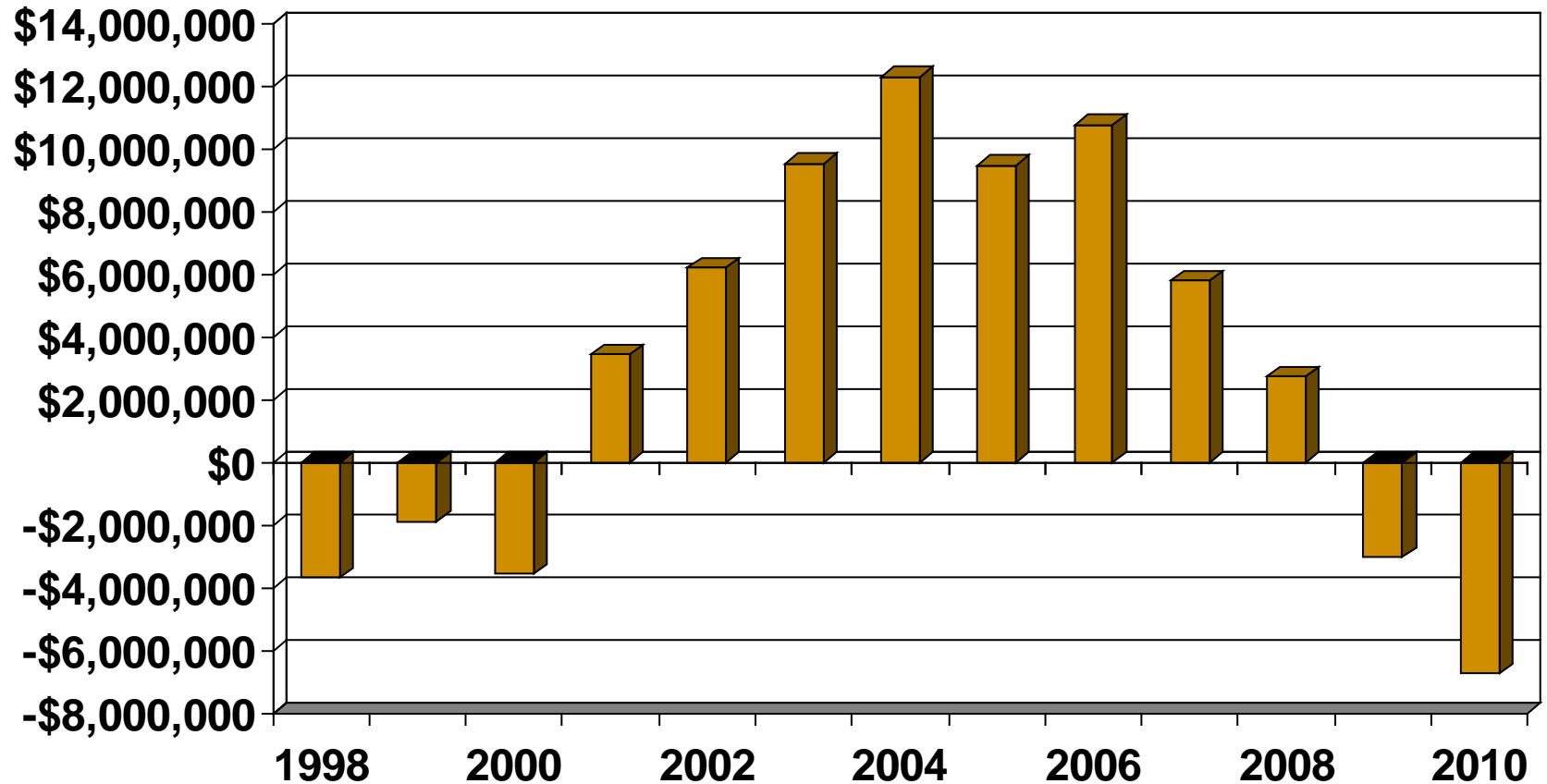
Servicing Carrier and Direct Assignment Carrier Written Premium Report – All Plan Years as of 03/31/2012



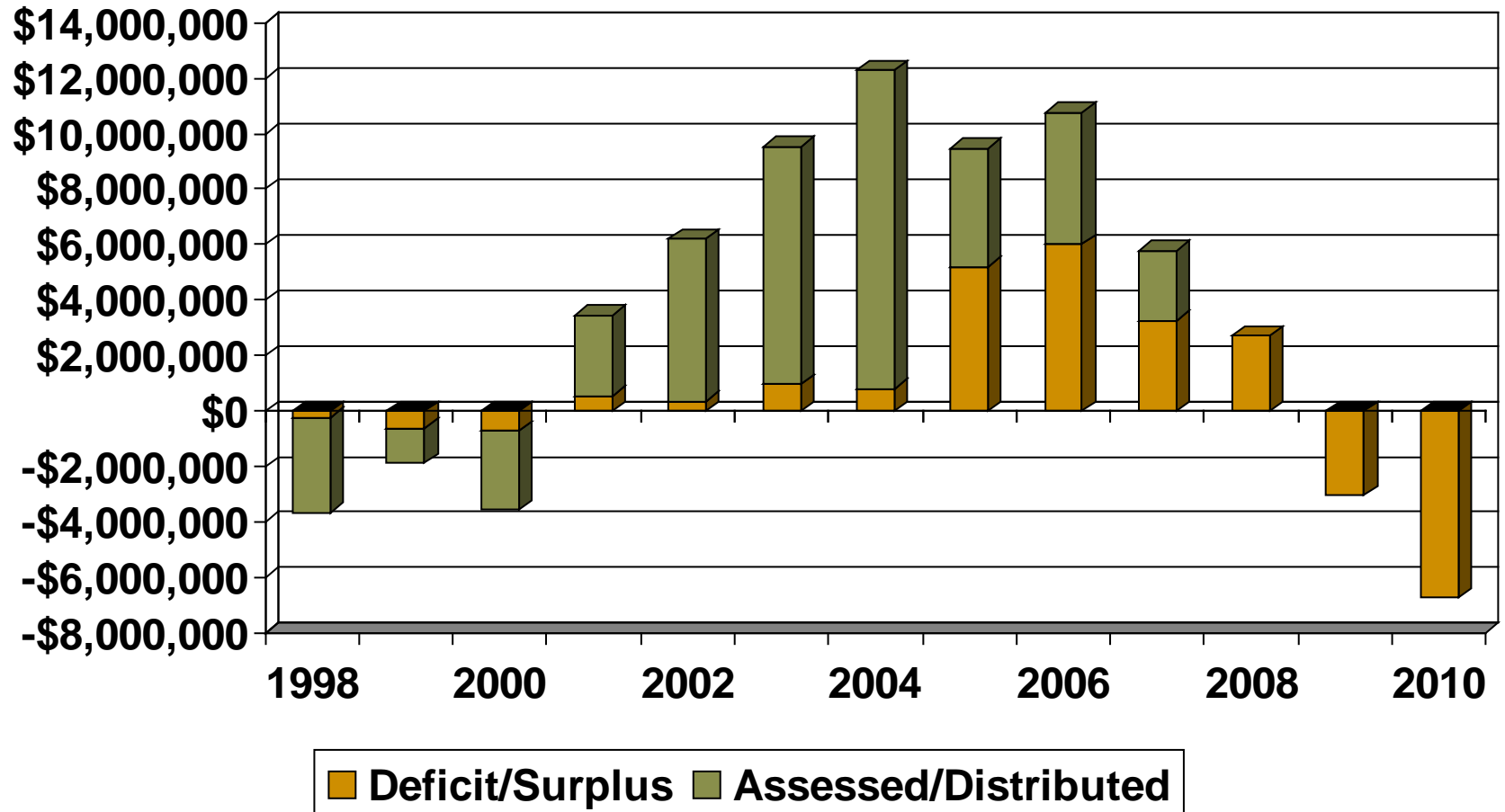
Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
DAC	\$27,928,022	\$48,553,973	\$54,437,336	\$65,176,450	\$54,941,266	\$40,744,156	\$33,410,456	\$20,775,453	\$12,652,393	\$12,003,117
SC	\$40,687,333	\$67,294,519	\$77,471,871	\$72,295,598	\$60,409,558	\$49,224,759	\$29,395,353	\$21,397,263	\$21,621,664	\$22,668,050
Total	\$68,615,355	\$115,848,492	\$131,909,207	\$137,472,048	\$115,350,824	\$89,968,915	\$62,805,809	\$42,172,716	\$34,274,057	\$34,671,167



Deficit/Surplus All Plan Years



Deficit Assessments and Surplus Distributions All Plan Years





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*Assigned Risk Plan Data
August 2012*

Questions?