

**Actuarial Committee
Agenda**

**November 14, 2007
Public Forum, William Green Auditorium, 9:00 am – 11:00 am
Committee Meeting, Level 2, Room 3, 12:30 pm – 3:30 pm**

Call to Order

Chuck Bryan, Chairman

Roll Call

Larry Rhodebeck, Scribe

Approve Minutes of October 25, 2007 meeting

Chuck Bryan

New Business/Action Items

1. Group Rating / Experience Rating Discussion
 - a. Maximum Discount per Board Resolution
 - b. Rule 4123-17-05.1 Credibility Table for Private Employers, Effective July 1, 2008
John Pedrick, Liz Bravender
2. Public Employer Taxing District Base Rate Rules
 - a. 4123-17-33
 - b. 4123-17-34

Discussion Items*

Prioritization of Future Actuarial Discussions

1. Group Rating Methodology
2. Target Net Assets
3. Undiscounted Ultimate Loss Reserves
4. Discount Rate Selection and Application
5. Use of Actuarial Consultants
6. Medical Cost Trend – Measuring and Controlling
7. Use of NCCI Methodologies
8. Dividend Policy and Procedures
9. Data Quality
10. Information Sharing with the Industrial Commission

* Not all discussion items have materials included.

Adjourn

Next Meeting November 20, 2007 2:00 pm – 4:00 pm

**WORKERS' COMPENSATION
BOARD OF DIRECTORS
DRAFT**

ACTUARIAL COMMITTEE

**THURSDAY, OCTOBER 25, 2007, 2:00 P.M.
WILLIAM GREEN BUILDING
THE NEIL SCHULTZ CONFERENCE CENTER
30 WEST SPRING ST., 2nd FLOOR (MEZZANINE)
COLUMBUS, OHIO 43215**

Members Present: Charles Bryan, Chairman
James Hummel
Jim Matesich

Members Absent: None

CALL TO ORDER

Mr. Bryan called the meeting to order at 2 P. M. and the roll call was taken.

MINUTES OF OCTOBER 25, 2007

Mr. Bryan requested the minutes of September 26, 2007, be amended to reflect the correct spelling of the name of William Lhota, Chair, Workers' Compensation Board of Directors. Mr. Hummel moved that the minutes be approved as amended. Mr. Matesich seconded and the amended minutes were approved by a unanimous voice vote.

NEW BUSINESS/ACTION ITEMS

ACTUARIAL COMMITTEE CHARTER

Mr. Bryan tabled action on the Actuarial Committee Charter because of recent amendments to the draft. He requested that members of the committee provide comments to Donald Berno, Board Liaison, or himself before the next meeting.

DISCUSSION ITEMS

RATE RECOMMENDATIONS FOR PUBLIC EMPLOYER TAXING DISTRICTS

Liz Bravender, Actuarial Director, presented a preliminary report on the average collectible rates for Public Employer Taxing Districts for the 2008 policy year. She cautioned that this is the earliest date the rates have been published, are preliminary, and are not final. Ms. Bravender also provided a report on prior rate recommendation ranges for a period of ten years, which Mr. Matesich requested at the September meeting.

GROUP RATING

John Pedrick, Chief Actuary, and Ms. Bravender conducted a training session on group rating. Mr. Pedrick reviewed the timeline of Workers' Compensation Board meetings and Actuarial Committee agenda items in order to implement group rating changes by July 1, 2008. Then, Mr. Pedrick covered provisions of the Ohio Revised Code and Ohio Administrative Code on rates, classifications, and group rating and on actuarial principles and standards of practice. Ms. Bravender continued the presentation, covering base rate and off-balance calculation and used the manual class of carpentry, NCCI 5645, to illustrate the process. Mr. Pedrick concluded the presentation on credibility.

Workers' Compensation Board Directors attending the meeting, asking questions, and making comments included Allison Falls, Philip Fulton, James Harris, Larry Price, and Robert Smith.

Mr. Hummel asked if BWC had entered discussions with the trade groups about group rating problems. Mr. Pedrick replied that BWC had conducted four public meetings this year on group rating at which stakeholders, BWC staff, and actuarial consultants discussed the group rating program. He stated that many in the audience today were at the table, asked questions, and provided input.

Mr. Bryan asked (aside from 80% limit voted by the Workers' Compensation Board at its September meeting) what should the limit be for group rating. Mr. Pedrick reported there had been nine prior studies by actuarial firms and all concurred that the group rating discounts were too liberal. This has led to inappropriately large discounts for employers with no losses and excessive debits for those with losses. All of the studies pointed to a maximum discount much lower than our current 90%. The latest report by Pinnacle recommends a maximum discount of 53% to restore equity to our rates.

Mr. Matesich and Mr. Hummel stated that the Actuarial Committee is not just charged with review of actuarial principles, methodology, group rating, and making a recommendation to the Workers' Compensation Board on the reduction to take effect July 1, but should also consider public policy. Accordingly, they requested that stakeholders affected by the proposed change to group rating be invited to make presentations. Mr. Lhota directed that the November 20 training

session include presentations of stakeholders. Further, the Actuarial Committee should entertain comments from non-group employers.

Mr. Matesich moved to invite stakeholders to the November 14 meeting of the Actuarial Committee to provide reports on the impact of changes to the group rating program. Mr. Hummel seconded the motion and it passed by a unanimous roll call vote.

REVIEW CALENDAR AND FUTURE TOPICS

Mr. Bryan tabled the report on the reserve audit by Oliver Wyman Actuarial Consulting, Inc.

ADJOURNMENT

There was a motion by Mr. Matesich, second by Mr. Hummel, and adjournment by Mr. Bryan.

Prepared by: Larry Rhodebeck, Staff Counsel
H:\Word\ldr\WCB Actrl 1007.doc
October 31, 2007

4123-17-05.1 **Private employer credibility table.**

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to sections 4121.121, 4123.29, and 4123.34 of the Revised Code. The administrator hereby sets the credibility table part A, "credibility and maximum value of a loss," to be effective July 1, 2008, applicable to the payroll reporting period July 1, 2008, through June 30, 2009, for private employers as indicated in the attached appendix A.

**APPENDIX A
TABLE 1
PART A**

Credibility and Maximum Value of a Loss

Credibility Group	Expected Losses	Credibility Percent	Group Maximum Value
1	8,000	4	12,500
2	15,000	8	12,500
3	27,000	12	25,000
4	45,000	16	37,500
5	62,500	20	55,000
6	90,000	24	75,000
7	122,500	28	87,500
8	160,000	32	100,000
9	202,500	36	112,500
10	250,000	40	125,000
11	302,500	44	137,500
12	360,000	48	150,000
13	422,500	52	162,500
14	490,000	56	175,000
15	562,500	60	187,500
16	640,000	64	200,000
17	722,500	68	212,500
18	810,000	72	225,000
19	902,500	76	237,500
20	1,000,000	80	250,000

EXECUTIVE SUMMARY

RATE RECOMMENDATIONS PUBLIC EMPLOYER TAXING DISTRICTS 1/1/2008

Rule 4123-17-34 Public employer taxing districts contribution to the state insurance fund

Rule 4123-17-33 Public employer taxing districts credibility table used for experience rating

Public Employer Taxing Districts are the approximately 3,800 cities, counties, villages, townships, schools, and miscellaneous special districts in Ohio who are provided workers' compensation insurance through the Ohio State Insurance Fund.

At the September Workers' Compensation Board of Directors meeting, the Administrator recommended and the board provided its consent for a 0% change in Public Employer Taxing Districts' overall premium rate level for the January 1, 2008 policy year. This results in no change in the overall average collectible rate. Some categories of employers may have rate increases and some categories may have rate decreases. Individual employers may also have rate changes that are based upon their own loss experience.

Base rates must be approved and filed with the Secretary of State and Legislative Services Commission on or before December 20, 2007, to be effective January 1, 2008. The consent of the Workers' Compensation Board of Directors is necessary for the adoption of premium rates.

Base rates for all manual classifications have been calculated using the change in premium rate level that the Workers' Compensation Board of Directors adopted in September. Base and Expected Loss Rates and the Credibility Table (a technical document supporting experience rating) are being presented in rule form for the consent of the Board of Directors.

1-1-2008 Public Employer Taxing District Rate Summary

Public Employer Taxing District Premium Rates

1. Change in public employer taxing district premium rates at the industry level:

Industry Group	Name	Percent Change	Average Collectible Rate per \$100 Unit of Payroll
1	Counties	-1	\$2.13
2	Cities	0	\$4.11
3	Villages	+7	\$3.50
4	Townships	-2	\$3.60
5	Schools	0	\$0.96
6	Public Works' Relief Employees	+24	\$0.41
7	Contract Coverage	+14	\$28.72
8	Hospitals	-4	\$1.53
20	Transit Authorities	-12	\$4.02
22	Special Districts Excluding Transit Authorities	0	\$2.84
	Total	0.0	\$1.85

2. Projected payroll is \$19.4 billion. Estimated premium is \$359 million.
3. Average assessment for a public employer taxing district per \$100 of reported payroll:

Premium (average collectible base rate)	\$1.85
Administrative Cost- BWC (8.15% based on the 1/1/2007 Admin. Cost Rate)	.1508
Administrative Cost- IC (1.77% based on the 1/1/2007 Admin. Cost Rate)	.0327
Disabled Workers' Relief Fund	.06
Additional Disabled Workers' Relief Fund (.1% of premium at base rate)	.0019
Total Collectible Rate	2.0954

4. Disabled Workers' Relief Fund rate was reduced to \$0.06 per \$100 unit of payroll, effective January 1, 2007.

Miscellaneous Rates and Assessments

- A. Safety & Hygiene loading factor remained at 1% of premium.
- B. Additional Disabled Workers' Relief Fund remained at .1% of premium at base rate.
- C. Administrative Cost Rate is unknown at this time. We have used the 1/1/2007 administrative cost assessment rate for illustration purposes.

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4123-17-33 Public employer taxing districts credibility table used for experience rating

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation ~~oversight commission~~ board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to section 4121.121 of the Revised Code. The administrator hereby sets the credibility table parts A, B, and C to be effective January 1, ~~2007~~ 2008 applicable to the payroll reporting period January 1, ~~2007~~ 2008 through December 31, ~~2007~~ 2008 for public employer taxing districts as indicated in the attached appendixes A, B, and C.

Effective date: January 1, 2008

Certification: _____

Date

Promulgated under: R.C. Sec. 111.15
Rule amplifies: R.C. Sec. 4123.39, 4123.40
Rule authorized by: R.C. Sec. 4121.12, 4121.121
Prior effective dates: 1/1/07, 1/1/06, 1/1/05, 1/1/04, 1/1/03, 1/1/02, 1/1/01, 1/1/00, 1/1/99, 1/1/98, 1/1/97, 3/15/96, 1/1/96 (Emer.), 1/1/95, 1/1/94, 1/1/93, 1/1/92, 1/1/91, 1/1/90

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APPENDIX A TABLE 1 PART A

Credibility and Maximum Value of a Loss

Credibility Group	Expected Losses*	Credibility Percent	Group Maximum Value
1	8,000	05	12,500
2	15,000	09	12,500
3	27,000	14	25,000
4	45,000	18	37,500
5	62,500	23	55,000
6	90,000	27	75,000
7	122,500	32	87,500
8	160,000	36	100,000
9	202,500	41	112,500
10	250,000	45	125,000
11	302,500	50	137,500
12	360,000	54	150,000
13	422,500	59	162,500
14	490,000	63	175,000
15	562,500	68	187,500
16	640,000	72	200,000
17	722,500	77	212,500
18	810,000	81	225,000
19	902,500	86	237,500
20	1,000,000	90	250,000

Catastrophe value equals \$250,000.

*Expected losses are lower limits of credibility groups

Revised 1-1-2008 applicable to 2008 calendar year payroll

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APPENDIX B

TABLE 1

PART B

INDUSTRY GROUP	MANUAL CLASSIFICATIONS
01	9430
02	9431
03	9432
04	9433
05	9434, 9435, 9436, 9437
06	9438
07	9439
08	9440, 9441
20	9442
22	9443

Revised 1-1-2008 applicable to 2008 calendar year payroll

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**APPENDIX C
TABLE 1
PART C
INDUSTRY GROUP
(LLR)**

Credibility Group	1	2	3	4	5	6	7	8	20	22
1	0.3545	0.4228	0.3523	0.4014	0.3881	0.5731	0.2768	0.4168	0.3610	0.3812
2	0.3545	0.4228	0.3523	0.4014	0.3881	0.5731	0.2768	0.4168	0.3610	0.3812
3	0.4998	0.5723	0.4742	0.5231	0.5353	0.7387	0.3851	0.5489	0.5127	0.5350
4	0.6016	0.6662	0.5555	0.6038	0.6348	0.8596	0.4700	0.6524	0.6192	0.6436
5	0.7027	0.7558	0.6432	0.6934	0.7335	0.9670	0.5691	0.7689	0.7218	0.7552
6	0.7820	0.8203	0.7224	0.7669	0.8076	1.0000	0.6582	0.8564	0.8172	0.8377
7	0.8191	0.8497	0.7624	0.8002	0.8409	1.0000	0.7034	0.8850	0.8626	0.8699
8	0.8487	0.8735	0.7979	0.8271	0.8677	1.0000	0.7431	0.9056	0.8976	0.8977
9	0.8725	0.8932	0.8291	0.8508	0.8894	1.0000	0.7767	0.9197	0.9210	0.9230
10	0.8928	0.9103	0.8526	0.8728	0.9078	1.0000	0.8068	0.9338	0.9354	0.9416
11	0.9109	0.9248	0.8754	0.8917	0.9235	1.0000	0.8349	0.9480	0.9443	0.9531
12	0.9267	0.9372	0.8967	0.9081	0.9372	1.0000	0.8603	0.9547	0.9528	0.9628
13	0.9402	0.9482	0.9157	0.9241	0.9493	1.0000	0.8830	0.9604	0.9614	0.9700
14	0.9524	0.9582	0.9318	0.9392	0.9598	1.0000	0.9021	0.9661	0.9700	0.9763
15	0.9631	0.9672	0.9460	0.9528	0.9689	1.0000	0.9193	0.9717	0.9785	0.9811
16	0.9722	0.9753	0.9587	0.9656	0.9769	1.0000	0.9354	0.9774	0.9828	0.9860
17	0.9804	0.9825	0.9708	0.9764	0.9838	1.0000	0.9516	0.9830	0.9871	0.9903
18	0.9876	0.9889	0.9815	0.9851	0.9899	1.0000	0.9677	0.9887	0.9914	0.9936
19	0.9940	0.9947	0.9914	0.9928	0.9952	1.0000	0.9839	0.9943	0.9957	0.9968
20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Effective 1-1-2008 applicable to 2008 calendar year payroll

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4123-17-34 Public employer taxing districts contribution to the state insurance fund

The administrator of workers' compensation, with the advice and consent of the bureau of workers' compensation ~~oversight commission~~ board of directors, has authority to approve contributions made to the state insurance fund by employers pursuant to section 4121.121 of the Revised Code. The administrator hereby sets base rates and expected loss rates to be effective January 1, ~~2007~~ 2008, applicable to the payroll reporting period January 1, ~~2007~~ 2008 through December 31, ~~2007~~ 2008, for public employer taxing districts as indicated in the attached appendix A.

TO BE AMENDED

Appendix A

NCCI Classification Code	NCCI Classification Description	Base Rate Per \$100 of Payroll		Expected Loss Rate Per \$100 of Payroll	
		2.43	<u>2.45</u>	0.84	<u>0.79</u>
9430	County employees: all employees & clerical, clerical telecommuter, salespersons, drivers	2.43	<u>2.45</u>	0.84	<u>0.79</u>
9431	City employees: all employees & clerical, clerical telecommuter, salespersons, drivers	4.56	<u>4.71</u>	1.55	<u>1.47</u>
9432	Village employees: all employees & clerical, clerical telecommuter, salespersons, drivers	6.10	<u>6.60</u>	1.27	<u>1.28</u>
9433	Township employees: all employees & clerical, clerical telecommuter, salespersons, drivers	6.02	<u>5.97</u>	1.20	<u>1.10</u>
9434	Local school districts: all employees & clerical, clerical telecommuter, salespersons, drivers	1.18	<u>1.17</u>	0.37	<u>0.34</u>
9435	Public libraries: all employees & clerical, clerical telecommuter, salespersons, drivers	1.18	<u>1.17</u>	0.37	<u>0.34</u>

NCCI Classification Code	NCCI Classification Description	Base Rate Per \$100 of Payroll		Expected Loss Rate Per \$100 of Payroll	
9436	Special public universities: all employees & clerical, clerical telecommuter, salespersons, drivers	1.18	<u>1.17</u>	0.37	<u>0.34</u>
9437	Joint vocational schools: all employees & clerical, clerical telecommuter, salespersons, drivers	1.18	<u>1.17</u>	0.37	<u>0.34</u>
9438	Public work-relief Employees	0.39	<u>0.50</u>	0.11	<u>0.20</u>
9439	Public employer emergency services organizations: contract coverage (See note below)	48.23	<u>56.02</u>	8.67	<u>9.43</u>
9440	Public hospitals: all employees & clerical, clerical telecommuter, salespersons, drivers	2.01	<u>2.07</u>	0.57	<u>0.52</u>
9441	Special public institutions: all employees & clerical, clerical telecommuter, salespersons, drivers	2.01	<u>2.07</u>	0.57	<u>0.52</u>
9442	Public transit authorities: all employees & clerical, clerical telecommuter, salespersons, drivers	5.28	<u>4.39</u>	1.82	<u>1.51</u>
9443	Special public authorities: all employees & clerical, clerical telecommuter, salespersons, drivers	4.15	<u>4.06</u>	1.11	<u>1.02</u>

(Revised January 1, ~~2007~~ 2008, applicable to the payroll reporting period January 1, ~~2007~~ 2008 through December 31, ~~2007~~ 2008)

Note: for classification code 9439, contract coverage, actual payroll is to be reported with a minimum of three hundred dollars (\$300.00) per enrolled person per year, with a minimum reportable payroll of \$4,500.00.

Note: the bureau shall assign claims for emergency management workers occurring due to a disaster or an emergency as provided under sections 4123.031 to 4123.037 of the Revised Code to the risk of the public employer taxing district that administered the loyalty oath. The bureau shall charge all of the costs of such claims to the surplus fund. There is no payroll to be reported or premium charged for this coverage.

Effective Date: January 1, 2008

Certification:

Date

Promulgated Under: R.C. Sec. 111.15
Rule Amplifies: R.C. Sec. 4123.39, 4123.40
Rule Authorized By: R.C. Sec. 4121.12, 4121.121
Prior Effective Date: 1/1/07, 1/1/06, 1/1/05, 1/1/04, 1/1/03, 1/1/02, 1/1/01,
1/1/00, 1/1/99, 1/1/98, 1/1/97, 3/15/96, 1/1/96 (Emer.),
5/15/95, 1/1/95, 1/1/94, 1/1/93, 1/1/92, 1/1/91, 1/1/90

Policy Year 7-1-2007

NCCI Manual Classification 90% Credibility Base Rates and 80% Credibility Base Rates

Includes all class costs and factors*

Manual Number	Manual Description	Filed Base Rate Using 90% Credibility Table	Base Rate Using 80% Credibility Table	Change in Base Rate Using 80% Credibility Table
2174	TOBACCO REHANDLING OR WAREHOUSING	64.23	64.23	0%
3223	LAMP OR PORTABLE LANTERN MFG	11.44	11.44	0%
2660	BOOT OR SHOE MFG NOC	26.26	26.26	0%
8103	WOOL MERCHANT	29.99	29.99	0%
2623	LEATHER MFG - INCL TANNING, LEATHER EMBOSSING & WOOL PULLING	28.57	19.81	-31%
2286	WOOL SPINNING & WEAVING	35.45	23.20	-35%
2361	HOSIERY MFG	15.04	13.36	-11%
3270	EYELET MFG	9.98	9.98	0%
0251	IRRIGATION WORKS OPERATION & DRIVERS	8.54	8.54	0%
6882	SHIP REPAIR CONVERSION - ALL OPERATIONS & DRIVERS	8.39	8.39	0%
6260	TUNNELING-PNEUMATIC-ALL OPERATIONS	69.13	69.13	0%
0016	FARM: ORCHARD & DRIVERS	35.91	27.68	-23%
6005	JETTY OR BREAKWATER CONSTRUCTION ALL OPERATION TO COMPLETION & DRV	31.86	31.86	0%
3385	WATCH MFG	3.46	2.86	-17%
5402	HOTHOUSE ERECTION-ALL OPERATIONS	30.58	23.77	-22%
4111	GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	13.39	11.03	-18%
5491	PAPERHANGING & DRIVERS	25.45	20.31	-20%
1654	QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	7.96	7.75	-3%
0037	FARM: FIELD CROPS & DRIVERS	13.76	11.21	-19%
4038	PLASTER STATUARY OR ORNAMENT MFG	6.20	6.20	0%
2942	PENCIL, PENHOLDER OR CRAYON MFG	23.67	23.67	0%
1322	OIL/GAS WELL CLEAN WELL PRV PRD GAS/OIL-BY CONTR-NO DRILLING & DRIVERS	40.09	32.75	-18%
7710	FIREFIGHTERS AND DRIVERS	38.09	38.09	0%
7711	FIREFIGHTERS AND DRIVERS - VOLUNTEERS	38.09	31.62	-17%
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	5.04	4.16	-17%
4133	CATHEDRAL OR ART GLASS WINDOW MFG	7.32	6.08	-17%
4683	OIL MFG-VEGETABLE-NOC	2.77	2.77	0%
0079	FARM: BERRY/VINEYARD & DRIVERS	6.53	5.46	-16%
7421	AVIATION: TRANSPORT OF PERSONNEL FOR EMPLOYER BUSINESS - FLYING CREW	11.16	9.34	-16%
0036	FARM: DAIRY & DRIVERS	12.35	8.68	-30%
5443	LATHING & DRIVERS	45.64	45.64	0%
5069	IRON/STEEL: EREC-CONSTR OF DWELLINGS NOT OVER 2 STORIES IN HGT	49.25	49.25	0%
2702	LOGGING OR LUMBERING & DRIVERS	47.15	39.96	-15%
2709	LOGGING OR TREE REMOVAL - MECHANIZED EQUIP OPERATORS	47.15	39.96	-15%
2841	WOODENWARE MANUFACTURING NOC	8.77	7.42	-15%
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	17.64	15.05	-15%
9620	FUNERAL DIRECTOR & DRIVERS	1.88	1.59	-15%
3642	BATTERY MFG-DRY	2.44	2.44	0%
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	5.06	4.34	-14%

3515	TEXTILE MACHINERY MFG	6.96	6.96	0%
2380	WEBBING MFG	4.85	4.85	0%
3042	ELEVATOR OR ESCALATOR MFG	5.65	4.86	-14%
4113	GLASS MFG-CUT	12.04	10.52	-13%
6836	MARINA & DRIVERS	9.51	8.28	-13%
1165	MINING NOC-NOT COAL-SURFACE & DRIVERS	19.50	19.50	0%
0170	FARM: ANIMAL RAISING & DRIVERS	7.30	6.38	-13%
4751	SYNTHETIC RUBBER MFG	2.48	2.05	-17%
8045	STORE: DRUG RETAIL	1.28	1.03	-20%
1748	ABRASIVE WHEEL MFG & DRIVERS	12.19	9.79	-20%
2362	KNIT GOODS MFG NOC	11.89	10.48	-12%
3240	WIRE ROPE MFG-IRON OR STEEL	8.15	8.15	0%
8279	STABLE/BREEDING FARM & DRIVERS	18.48	16.32	-12%
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	12.38	10.93	-12%
2014	GRAIN OR FEED MILLING	11.52	10.16	-12%
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	21.10	18.66	-12%
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	2.77	2.46	-11%
2302	SILK THREAD OR YARN MFG	11.36	10.05	-12%
2089	PACKING HOUSE-ALL OPERATIONS	19.96	18.30	-8%
8601	ARCHITECT OR ENGINEER-CONSULTING	1.06	0.94	-11%
1463	ASPHALT WORKS & DRIVERS	11.25	9.94	-12%
2883	FURNITURE MFG-WOOD-NOC	7.49	7.49	0%
8606	GEOPHYSICAL EXPLORATION SEISMIC- ALL EMPLOYEES & DRIVERS	8.56	7.49	-13%
2002	MACARONI MFG	13.54	12.05	-11%
3830	AIRPLANE MFG	2.35	2.35	0%
2710	SAWMILL	19.02	16.86	-11%
6003	PILE DRIVING	19.06	16.82	-12%
1472	DISTILLATION-WOOD-& DRIVERS	9.81	7.44	-24%
9600	TAXIDERMIST	3.11	2.86	-8%
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	6.24	5.57	-11%
8820	ATTORNEY-ALL EMPLOYEES & CLERICAL MESSENGERS & DRIVERS	0.47	0.42	-11%
8102	SEED MERCHANT	1.89	1.89	0%
6400	FENCE ERECTION-METAL	11.04	9.87	-11%
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	12.37	11.03	-11%
0917	DOMESTIC SERVICE CONTRACTOR - INSIDE POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND &	16.79	14.96	-11%
4061	MOLDED OR CAST	9.30	8.31	-11%
4923	PHOTOGRAPHIC SUPPLY MFG	4.39	4.39	0%
0035	FARM: FLORIST & DRIVERS LAUNDRY & DRY CLEANING STORE- RETAIL-ROUTE SUPERVISORS,	6.33	5.66	-11%
2589	DRV	6.32	5.66	-10%
7425	AVIATION: NOC - HELICOPTERS - FLYING CREW	4.09	3.65	-11%
0042	LANDSCAPE GARDENING & DRIVERS	14.66	13.13	-10%
4114	GLASSWARE MFG NOC	5.17	4.63	-10%
5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES	29.23	26.24	-10%
1701	CEMENT MFG PAINTNG: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-&	9.90	8.94	-10%
5037	DRIVERS	35.66	35.66	0%
2417	CLOTH PRINTING	7.44	7.44	0%
4351	PHOTO ENGRAVING	2.49	2.26	-9%
5437	CARPENTRY-INSTALL OF CABINET WORK OR INTERIOR TRIM	8.52	7.71	-10%
4740	OIL REFINING-PETROLEUM-& DRIVERS	5.69	5.12	-10%
2688	LEATHER GOODS MFG NOC	3.48	3.37	-3%
1320	OIL OR GAS LEASE OPERATOR, ALL OPERATIONS & DRIVERS	10.30	9.35	-9%
5478	FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET & LAMINATE FLOORING	12.99	11.78	-9%

9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS & DRIVERS	5.10	4.62	-9%
8803	AUDITORS, ACCNT OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING	0.15	0.13	-13%
6204	DRILLING NOC & DRIVERS	13.38	12.14	-9%
5610	CLEANER-DEBRIS REMOVAL	34.59	31.48	-9%
4439	LACQUER OR SPIRIT VARNISH MFG	19.50	19.50	0%
5221	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS/SIDEWALKS-& DRV	9.99	9.11	-9%
2835	BRUSH OR BROOM ASSEMBLY	6.18	6.18	0%
7431	AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	3.98	3.76	-6%
8721	REAL ESTATE APPRAISAL COMPANY OUTSIDE EMPLOYEES	0.56	0.51	-9%
6237	OIL OR GAS WELL: INSTRUMENT LOGGNGOR SURVEY WORK & DRIVERS	3.80	3.47	-9%
2731	PLANING OR MOLDING MILL	10.61	9.66	-9%
3365	WELDING OR CUTTING NOC & DRIVERS	15.01	13.73	-9%
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	7.86	7.22	-8%
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	4.10	3.75	-9%
5551	ROOFING-ALL KINDS & YARD EMPLOYEES & DRIVERS	31.63	29.03	-8%
8748	AUTOMOBILE SALESPERSONS	0.88	0.81	-8%
4470	CABLE MFG-INSULATED ELECTRICAL	6.83	5.34	-22%
2701	LOGGING OR TREE REMOVAL - LOG HAULING AND DRIVERS	21.32	19.51	-8%
7228	TRUCKING- LOCAL HAULING ONLY- ALL EMPLOYEES AND DRIVERS	21.32	19.51	-8%
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMPLOYEES & DRIVERS	21.52	21.52	0%
0005	FARM: NURSERY EMPLOYEES & DRIVERS	5.89	5.41	-8%
3004	IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	6.64	6.64	0%
5403	CARPENTRY NOC	11.68	10.71	-8%
5183	PLUMBING NOC & DRIVERS	6.99	6.41	-8%
6217	EXCAVATION & DRIVERS	8.70	8.00	-8%
8831	HOSPITAL-VETERINARY & DRIVERS	2.83	2.61	-8%
5479	INSULATION WORK NOC & DRIVERS	16.94	15.54	-8%
4828	CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS	5.89	5.40	-8%
5223	SWIMMING POOL CONSTR NOT IRON OR STEEL & DRIVERS	10.75	9.87	-8%
0106	TREE PRUNING SPRAYING REPAIRING - ALL OPERATIONS & DRIVERS	50.65	46.62	-8%
3821	AUTOMOBILE RECYCLING & DRIVERS	14.26	13.14	-8%
6834	BOAT BUILDING OR REPAIR & DRIVERS	9.25	8.51	-8%
4360	MOTION PICTURE: DEVELOPMENT OF NEG, PRINT & ALL SUBSEQNT OPER	11.62	11.62	0%
3373	GALVANIZING OR TINNING-NOT ELECTROLYTIC	5.72	5.29	-8%
2121	BREWERY & DRIVERS	12.62	11.58	-8%
8832	PHYSICIAN & CLERICAL	0.69	0.63	-9%
5507	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	5.90	5.90	0%
5605	CONSTRUCTION OR ERECTION ESTIMATORS	2.33	0.58	-75%
8013	STORE: JEWELRY	0.77	0.71	-8%
0050	FARM MACHINERY OPERATION - BY CONTRACTOR & DRIVERS	13.10	12.10	-8%
5651	CARPENTRY-DWELLINGS-THREE STORIES OR LESS	11.04	10.18	-8%
5472	ASBESTOS CONTRACTOR-PIPE & BOILER WORK EXCLUSIVELY & DRIVERS	12.53	10.77	-14%
4000	SAND OR GRAVEL DIGGING & DRIVERS	9.59	8.86	-8%
4352	ENGRAVING	2.74	2.74	0%
2388	EMBROIDERY MFG	4.79	4.43	-8%
7520	WATERWORKS OPERATION & DRIVERS	6.71	6.21	-7%
7611	TELEPHONE/CABLE TV LINE INST CONTRACTORS, UNDERGROUND & DRIVER	13.17	12.61	-4%
3635	GEAR MFG OR GRINDING	4.59	4.35	-5%

3822	AUTOMOBILE, BUS, TRUCK OR TRAILERBODY MFG: DIE-PRESSED STEEL	15.86	15.57	-2%
1803	STONE CUTTING OR POLISHING NOC & DRIVERS	12.34	11.42	-7%
5348	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK CONCRETE WORK-INCIDENTAL TO THE CONSTR OF PRIVATE RESIDENCE	9.60	8.88	-7%
5215	FLINT OR SPAR GRINDING & DRIVERS	13.53	12.52	-7%
1741	BOWLING LANE	13.94	12.89	-8%
9093	CLUB NOC & CLERICAL	3.55	3.29	-7%
9061	DOOR, DOOR FRAME/SASH ERECTION- METAL OR METAL COVERED ELECTRICAL HOUSEHOLD & COMM APPLIANCES - INSTALL, SERVICE OR REPAIR & DRIVERS	4.51	4.18	-7%
5102	SHOE STOCK MFG	7.59	7.04	-7%
9519	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS	8.68	8.06	-7%
2651	DAM OR LOCK CONSTRUCTION: CONCRETEWORK-ALL OPERATIONS LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	4.22	3.90	-8%
5705	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPER & DRV	65.25	65.25	0%
6017	OIL OR GAS WELL: SPECLTY TOOL OPERNOC-BY CONTR-ALL EMPS & DRIVERS	9.55	8.86	-7%
6045	OPER & DRV	9.55	8.86	-7%
6018	OIL OR GAS WELL: SPECLTY TOOL OPERNOC-BY CONTR-ALL EMPS & DRIVERS	9.86	9.14	-7%
6213	ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	9.86	9.14	-7%
5190	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	6.14	5.69	-7%
8380	PARK NOC-ALL EMPLOYEES & DRIVERS	5.26	4.89	-7%
9102	WIRE DRAWING-IRON OR STEEL	5.94	5.52	-7%
3241	CANDY CHOCOLATE & CONFECTION MFG	14.25	13.35	-6%
2041	OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS	9.64	8.94	-7%
6216	PAINTING: SHOP ONLY & DRIVERS	10.53	10.08	-4%
9501	CONTRACTOR-PROJECT MGR, CONST EXEC, CONST MGR OR CONST SUPT	5.56	5.17	-7%
5606	ELEVATOR ERECTION OR REPAIR	0.97	0.88	-9%
5160	SOAP OR SYNTHETIC DETERGENT MFG	3.69	3.45	-7%
4720	IRON OR STEEL: ERECTION NOC	6.88	6.83	-1%
5057	BARBER SHOP	16.59	15.43	-7%
9586	CABINET WORKS-WITH POWER MACHINERY	1.48	1.38	-7%
2812	EMERY WORKS & DRIVERS	6.86	6.38	-7%
1747	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	4.70	4.37	-7%
5508	RAILROAD OPERATION: NOC - ALL EMPLOYERS AND DRIVERS	31.21	23.65	-24%
7133	BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	4.63	4.63	0%
9084	STORE: FLORIST & DRIVERS	3.94	3.67	-7%
8001	MASONRY NOC CROSS-REF	4.64	4.33	-7%
5022	BOILER INSTALL OR REPAIR-STEAM	12.71	11.82	-7%
3726	STORE: MEAT, FISH OR POULTRY- RETAIL	7.48	6.95	-7%
8031	STORE: HARDWARE	6.88	6.48	-6%
8010	CONCRETE CONSTR NOC	3.47	3.24	-7%
5213	TELEPHONE OR CABLE TV LINE INST CONTRACTORS, OVERHEAD & DRIVERS	12.33	11.49	-7%
7612	ICE MFG OR DISTRIBUTION & DRIVERS	10.96	10.20	-7%
8203	AUTOMOBILE BODY REPAIR	9.11	8.46	-7%
8393	AUTOMATIC SPRINKLER INSTALL & DRIVERS	3.34	3.12	-7%
5188	FURNITURE/FIXTURES INSTALL - PORTABLE - NOC	5.77	5.36	-7%
5146	TV, RADIO, TELEPHONE/TELECOMMUNICATION DEVICE MFG NOC	11.94	11.16	-7%
3681	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	2.63	2.46	-6%
4021	HVAC & REFRIG SYSTEMS - INSTALL, SVC & REPAIR & DRIVERS	11.52	10.74	-7%
5537	PIANO MFG	6.97	6.52	-6%
2923	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	2.91	2.91	0%
6233		9.41	8.76	-7%

8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	6.21	5.81	-6%
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DRIVERS	4.47	4.19	-6%
8044	STORE: FURNITURE & DRIVERS	6.03	5.65	-6%
9180	AMUSEMENT DEVICE OPERATION NOC- NOT TRAVELING-& DRIVERS	8.27	7.76	-6%
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	2.71	2.54	-6%
3336	TYPE FOUNDRY	5.21	4.88	-6%
1624	QUARRY NOC & DRIVERS	7.06	6.62	-6%
5020	CEILING INSTALL-SUSPENDED ACOUSTICAL GRID TYPE	14.15	13.27	-6%
8381	GASOLINE STATION-RETAIL-SELF- SERVICE	4.91	4.61	-6%
9101	COLLEGE: ALL OTHER EMPLOYEES	4.07	4.07	0%
4665	RENDERING WORKS NOC & DRIVERS	17.08	17.08	0%
4692	DENTAL LABORATORY	1.40	1.32	-6%
7610	RADIO/TV BROADCASTING STATION- ALL EMPLOYEES & CLERICAL, DRIVERS	0.69	0.65	-6%
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAIRING & DRIVERS	8.23	7.74	-6%
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE ALL OTHER EMPLOYEES	7.88	7.41	-6%
8288	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	4.95	4.95	0%
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	4.58	4.31	-6%
3648	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	4.09	3.85	-6%
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.73	0.69	-5%
2802	CARPENTRY-SHOP ONLY-& DRIVERS	8.91	8.40	-6%
5192	MACHINES-VEND OR COIN OP-INSTALL, SRVC OR REPAIR & SALESPRSNS, DRIVRS	9.01	8.49	-6%
3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	10.81	10.19	-6%
2881	FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS	4.08	3.85	-6%
3064	SIGN MFG-METAL	6.46	6.09	-6%
2759	PALLET, BOX OR BOX SHOOK MFG	13.92	13.11	-6%
3685	INSTRUMENT MFG NOC	1.68	1.59	-5%
3851	MOTORCYCLE MFG OR ASSEMBLY	38.10	38.10	0%
9186	CARNIVAL, CIRCUS/AMUSEMENT DEVICE OPER-TRVL-ALL EMPS & DRIVERS	22.70	21.42	-6%
3634	VALVE MFG	3.42	3.29	-4%
8072	STORE:BOOK, RECORD, DISC, SOFTWARE,VIDEO OR AUDIO CASSETTE RETAIL	1.94	1.83	-6%
3632	MACHINE SHOP NOC	4.78	4.52	-5%
3030	IRON OR STEEL: FAB IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	10.73	10.13	-6%
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION NO MFG OF INGRED.	2.05	1.94	-5%
4263	FIBER GOODS MFG	8.00	7.57	-5%
9059	CHILD DAY CARE CENTER: ALL OTHER EMPLOYEES AND DRIVERS	2.26	2.14	-5%
4299	PRINTING	3.61	3.42	-5%
3145	SCREW MFG	4.71	4.46	-5%
5191	OFFICE MACHINE OR APPLIANCE INSTALL, INSPECT, ADJUST OR REPAIR	2.18	2.07	-5%
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	2.12	2.00	-6%
8227	CONSTRUCTION OR ERECTION PERMANENTYARD	4.71	4.46	-5%
3559	CONFECTION MACHINE MFG	3.51	2.63	-25%
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	6.44	6.11	-5%
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	4.39	4.16	-5%
8006	STORE: GROCERY RETAIL	5.26	4.98	-5%
3574	COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	3.00	2.85	-5%

2790	PATTERN MAKING NOC	4.43	4.19	-5%
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMPLOYEES & DRIVERS	3.42	3.42	0%
8871	CLERICAL TELECOMMUTER EMPLOYEES	0.86	0.82	-5%
9012	BUILDING OP. - BY OWNER, LESSEE, REAL ESTATE MANGT. FIRM: PROFESS	0.80	0.75	-6%
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	3.82	3.62	-5%
8015	QUICK PRINTING-COPYING/DUP SERV-ALL EMPS/CLERICAL, SALESPRSNS DRV	1.28	1.21	-5%
5059	IRON OR STEEL: ERECTION-FRAME STRUCT NOT OVER TWO STORIES IN HGT	12.79	12.14	-5%
3027	ROLLING MILL NOC & DRIVERS	3.38	3.38	0%
8232	LUMBERYRD NEW MTRLS ONLY: ALL OTH EMP & YARD, WAREHOUSE, DRV	8.51	8.08	-5%
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	3.07	2.91	-5%
9044	CASINO GAMBLING-HOTEL - ALL EMP.CLERICAL, SALESPERSONS & DRIVERS	3.07	2.91	-5%
5445	WALLBOARD INSTALL BUILDINGS & DRIVERS	8.12	7.71	-5%
2413	TEXTILE-BLEACHING, DYEING MERCERIZING, FINISHING	7.01	6.18	-12%
3126	TOOL MFG-AGRIC, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL	5.16	5.16	0%
9154	THEATER NOC: ALL OTHER EMPLOYEES	3.31	3.15	-5%
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	17.11	16.23	-5%
4130	GLASS MERCHANT	7.73	7.34	-5%
4511	ANALYTICAL CHEMIST	1.41	1.34	-5%
0400	COTTON COMPRESSING & DRIVERS	4.49	4.27	-5%
0401	COTTON GIN OPERATION & LOCAL MANAGERS & DRIVERS	4.49	4.27	-5%
3114	TOOL MFG-DROP/MACH FORGED-NOC: MACH/FNSHNG OF TOOL/DIE MAKNG OP	5.00	4.77	-5%
2836	BRUSH OR BROOM MFG NOC	3.85	3.18	-17%
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	4.12	4.12	0%
9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	3.07	3.07	0%
9220	CEMETERY OPERATION & DRIVERS	10.30	9.81	-5%
8033	STORE: MEAT, GROCERY & PROVISION STORES COMBINED-RETAIL NOC	4.59	4.37	-5%
1925	DIE CASTING MFG	7.83	7.44	-5%
7855	RR CNST LAY/RELY TRCKS/MAINT OF WAY CONTR-NO WORK ON ELEV RR-DRV	14.95	14.24	-5%
3076	FIREPROOF EQUIPMENT MFG	7.36	7.32	-1%
3629	PRECISION MACHINED PARTS MFG NOC	2.64	2.52	-5%
5473	ASBESTOS CONTR-NOC & DRIVERS	12.51	11.93	-5%
8742	SALESPERSONS OR COLLECTORS - OUTSIDE	0.42	0.40	-5%
9554	SIGN ISTALL, MAINT., REPAIR, REMOVAL OR REPLACEMENT: NOC & DRIVERS	12.43	11.85	-5%
2570	MATTRESS OR BOX SPRING MFG	10.84	10.84	0%
1438	SMELTING, SINTERING OR REFINING METALS-NOT IRON/LEAD-NOC & DRIVERS	10.54	10.02	-5%
2587	TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS	11.81	11.29	-4%
7422	AVIATION: NOC - OTHER THAN HELICOPTERS - FLYING CREW	5.25	5.25	0%
2211	COTTON BATTING, WADDING OR WASTE MFG	5.04	4.80	-5%
1452	ORE MILLING & DRIVERS	7.23	6.86	-5%
2916	VENEER PRODUCTS MFG-NO VENEER MFG	7.00	6.65	-5%
3808	AUTOMOBILE MFG OR ASSEMBLY	7.88	7.51	-5%
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	15.28	14.58	-5%
3069	SHEET METAL PRODUCTS MFG	10.69	10.23	-4%
5535	SHEET METAL WORK - INSTALLATION AND DRIVERS	10.69	10.23	-4%
3111	BLACKSMITH	6.84	6.84	0%
4829	CHEMICAL MFG. NOC ALL OPERATIONS & DRIVERS	2.39	2.28	-5%

9402	STREET CLEANING & DRIVERS	6.03	5.77	-4%
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	4.83	4.62	-4%
2070	CREAMERY & ROUTE SUPERVISORS & DRIVERS	7.53	7.20	-4%
8810	CLERICAL OFFICE EMPLOYEES NOC	0.26	0.25	-4%
8017	STORE: RETAIL NOC	2.90	2.78	-4%
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	4.46	4.27	-4%
9082	RESTAURANT NOC	3.39	3.24	-4%
2081	BUTCHERING	13.26	12.80	-3%
8235	SASH, DOOR/ASSEMBLED MILLWORK DEALER & DRIVERS	6.63	6.35	-4%
1430	SMELTING, SINTERING OR REFINING, LEAD & DRIVERS	37.28	37.28	0%
9052	HOTEL: ALL OTHER EMPS & SALESPERSONS, DRIVERS	5.66	5.41	-4%
2402	CARPET OR RUG MFG NOC	8.42	8.42	0%
3334	TIN FOIL MFG	3.45	3.45	0%
4207	PULP MFG-CHEMICAL PROCESS	22.13	22.13	0%
1852	ASBESTOS GOODS MFG	5.50	5.25	-5%
2114	OYSTERMEN	5.50	5.25	-5%
2172	CIGARETTE MFG	5.50	5.25	-5%
2300	PLUSH MFG	5.50	5.25	-5%
2416	YARN DYEING OR FINISHING	5.14	4.91	-4%
2600	FUR PROCESSING - PREPARING SKINS	5.50	5.25	-5%
3119	NEEDLE MFG	5.50	5.25	-5%
4206	PULP MFG-GROUND WOOD PROCESS	5.50	5.25	-5%
4282	DRESS PATTERN MFG-PAPER	5.50	5.25	-5%
4431	MAGNETIC AND OPTICAL MEDIA MFG	5.50	5.25	-5%
4581	PHOSPHATE WORKS & DRIVERS	5.50	5.25	-5%
4670	COTTONSEED OIL MFG-MECHANICAL & DRIVERS	5.50	5.25	-5%
4703	CORN PRODUCTS MFG	5.50	5.25	-5%
4717	BUTTER SUBSTITUTE MFG	5.50	5.25	-5%
5951	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	5.50	5.25	-5%
6854	SHIP BUILDING-IRON OR STEEL- NOC &DRIVERS	38.14	38.14	0%
6884	PAINTING: SHIP HULLS	5.50	5.25	-5%
4034	CONCRETE PRODUCTS MFG & DRIVERS	8.35	7.99	-4%
3826	AIRCRAFT ENGINE MFG	1.11	1.06	-5%
9089	BILLIARD HALL	2.15	2.06	-4%
3548	PRINTING OR BOOKBINDING MACHINE MFG	1.66	1.58	-5%
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	7.07	6.76	-4%
2095	MEAT PRODUCTS MFG NOC	7.35	7.03	-4%
8755	LABOR UNION-ALL EMPLOYEES	0.89	0.85	-4%
2735	FURNITURE STOCK MFG	2.80	2.67	-5%
9083	RESTAURANT: FAST FOOD	3.57	3.42	-4%
2501	CLOTH, CANVAS & RELATED PRODUCTS NOC	5.58	5.35	-4%
1699	ROCK WOOL MFG	8.80	8.38	-5%
7540	ELEC LIGHT/POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRV	4.03	3.88	-4%
6252	SHAFT SINKING-ALL OPERATIONS	5.84	5.84	0%
4304	NEWSPAPER PUBLISHING	6.09	5.86	-4%
2585	LAUNDRY NOC & ROUTE SUPERVISORS , DRIVERS	8.27	7.94	-4%
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	8.21	7.89	-4%
4150	OPTICAL GOODS MFG NOC	2.90	2.78	-4%
8047	STORE: DRUG-WHOLESALE	4.20	4.03	-4%
4557	INK MFG	3.64	3.49	-4%
7772	LONGSHOREMAN & HARBOR WORKERS CONCURRENT JURISDICTION	7.11	6.84	-4%
9534	MOBILE CRANE & HOIST SRVC CONTRS- NOC-ALL OP-INCL YARD EMPS & DRV	5.54	5.32	-4%

2039	ICE CREAM MFG & DRIVERS	12.76	12.23	-4%
6704	RAILROAD CONST ALL OPER INCLUD CLERICAL, SALESPERSONS & DRIV	10.60	10.16	-4%
7222	TRUCKING: OIL FIELD EQUIPMENT- ALL EMPLOYEES & DRIVERS	10.60	10.16	-4%
3132	NUT OR BOLT MFG	6.90	6.62	-4%
4361	PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	1.99	1.91	-4%
9182	ATHLETIC TEAM/PARK: OPERATION & DRIVERS	4.84	4.65	-4%
4112	INCANDESCENT LAMP MFG	6.48	6.25	-4%
8826	RETIREMENT LIVING CENTERS ALL OTHER EMPS, SALESPERSONS & DRV	4.71	4.53	-4%
3179	ELECTRICAL APPARATUS MFG NOC	3.34	3.21	-4%
6306	SEWER CONSTR-ALL OPERATIONS & DRIVERS	5.23	5.03	-4%
9058	HOTEL: RESTAURANT EMPLOYEES	4.51	4.34	-4%
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL	2.16	2.08	-4%
3085	FOUNDRY-NON-FERROUS	8.40	8.10	-4%
8021	STORE: MEAT, FISH OR POULTRY DEALER WHOLESALE	5.07	4.88	-4%
4307	BOOKBINDING	3.83	3.70	-3%
4240	BOX MFG-SET-UP PAPER	8.02	7.71	-4%
8046	STORE: AUTO ACCESSORY-RETAIL NOC & DRIVERS	3.97	3.83	-4%
8835	HOME - PUBLIC & TRAVELING HEALTHCARE - ALL EMPLOYEES	6.08	5.86	-4%
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	19.79	19.07	-4%
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	8.37	8.06	-4%
3620	BOILERMAKING	8.97	8.61	-4%
4250	PAPER COATING	3.70	3.58	-3%
3307	HEAT-TREATING-METAL	5.85	5.64	-4%
8304	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	3.91	3.78	-3%
4825	DRUG, MEDICINE OR PHARMACY PREP MFG & INCID MFG OF INGRED	1.08	1.04	-4%
8107	MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	4.62	4.46	-3%
7605	BURGLAR ALARM INSTALL OR REPAIR & DRIVERS	4.02	3.88	-3%
4459	PLASTICS MFG: SHEETS, RODS/TUBES	5.42	5.23	-4%
8500	METAL SCRAP DEALER & DRIVERS	8.85	8.53	-4%
3372	ELECTROPLATING	5.56	5.37	-3%
9014	BUILDINGS-OPERATION BY CONTRACTORS	6.42	6.20	-3%
9170	JANITORIAL SERVICES BY CONTRACTORS	6.42	6.20	-3%
7380	DRIVERS, CHAUFFEURS, MESSENGERS & HELPERS NOC - COMMERCIAL	9.90	9.56	-3%
2110	PICKLE MFG	5.98	5.76	-4%
4558	PAINT MFG	3.40	3.28	-4%
8106	IRON OR STEEL MERCHANT & DRIVERS	6.75	6.51	-4%
3188	PLUMBERS' SUPPLIES MFG NOC	6.45	6.20	-4%
8861	CHARITABLE/WELFARE ORGANIZATION PROFESSIONAL EMPLOYEES & CLERICAL	2.81	2.72	-3%
4024	REFRACTORY PRODUCTS MFG & DRIVERS	4.79	4.62	-4%
3118	SAW MFG	4.57	4.41	-4%
9088	ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS	5.15	5.10	-1%
6325	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES	5.80	5.49	-5%
8869	CHILD DAY CARE CENTER: PROFESS EMPLOYEES & CLERICAL SALESPERSONS	2.18	2.11	-3%
7232	TRCKNG: MAIL PARCEL/PKG DLV-CNTCT U S POST SERV-ALL EMPS & DRV	8.39	8.39	0%
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS	9.58	9.24	-4%
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	8.42	8.11	-4%
6214	OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS	7.30	7.02	-4%
3315	BRASS OR COPPER GOODS MFG	5.83	5.64	-3%

1005	COAL MINING-SURFACE & DRIVERS	4.15	4.00	-4%
8350	GASOLINE DEALER & DRIVERS	5.54	5.35	-3%
8745	NEWS AGNT/DIST OF MAG/OTH PERIDS NOT RETL DEALRS & SALSPRSNS,DRV	5.57	5.39	-3%
4484	PLASTICS MFG MOLDED PRODUCTS NOC	5.51	5.34	-3%
8825	RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	4.46	4.32	-3%
4771	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	2.79	2.75	-1%
4279	PAPER GOODS MFG NOC	7.45	7.22	-3%
3028	PIPE OR TUBE MFG-IRON OR STEEL- & DRIVERS	6.10	5.90	-3%
6235	OIL OR GAS WELL: DRILLING OR RE-DRILLING & DRIVERS	27.59	27.59	0%
7360	FREIGHT HANDLING NOC	13.19	12.79	-3%
3041	IRON/STEEL:FAB IRON WORKS-SHOP DECOR/ARTISTIC & FOUNDRY,DRIVERS	5.99	5.68	-5%
4410	RUBBER GOODS MFG NOC	5.63	5.46	-3%
4251	STATIONERY MFG	4.65	4.51	-3%
7720	POLICE OFFICERS & DRIVERS	5.05	4.90	-3%
0034	FARM: POULTRY OR EGG PRODUCER & DRIVERS	5.12	4.96	-3%
7538	ELECTRIC LIGHT OR POWER LINE CONTRACTOR & DRIVERS	14.21	13.80	-3%
3022	PIPE OR TUBE MFG NOC & DRIVERS	8.67	8.40	-3%
2131	SPIRITUOUS LIQUOR BOTTLING	3.03	2.93	-3%
7229	TRUCKING- LONG DISTANCE HAULING- ALL EMPLOYEES AND DRIVERS	8.92	8.66	-3%
3400	METAL GOODS MFG-NOC	5.49	5.33	-3%
1860	ABRASIVE PAPER OR CLOTH PREPARATION	5.17	5.03	-3%
8824	RETIREMENT LIVING CENTERS: HEALTHCARE EMPLOYEES	7.12	6.92	-3%
8392	AUTO STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SVC, CASHIERS, COUNTER AND DRIVERS	6.37	6.37	0%
7231	MAIL, PARCEL OR PCKG DELIVERY & COURIER OR MESSENGER SVC - ALL EMPS & DRIVERS	16.84	16.37	-3%
5703	BUILDING RAISING OR MOVING	17.42	17.42	0%
3612	PUMP MFG	3.17	3.09	-3%
4273	BAG MFG-PAPER	3.85	3.74	-3%
3881	CAR MFG-RAILROAD-& DRIVERS	8.11	8.11	0%
1710	STONE CRUSHING & DRIVERS	15.72	15.27	-3%
3581	CARBURETOR MFG	3.14	3.08	-2%
3220	CAN MFG	4.87	4.73	-3%
8008	STORE: CLOTHING, WEARING APPAREL/DRY GOODS-RETAIL	2.52	2.45	-3%
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	4.27	4.15	-3%
9505	PAINTING: AUTOMOBILE OR CARRIAGE BODIES	2.25	2.19	-3%
7613	TELEPHONE/CABLE TV LINE INST CONT. SERV. LINE & CONN. & DRIVERS	15.05	15.05	0%
4902	SPORTING GOODS MFG NOC	4.73	4.73	0%
6504	FOOD SUNDRIES MFG NOC-CEREAL MILLING	5.05	4.93	-2%
7370	TAXICAB CO : ALL OTHER EMPLOEES & DRIVERS	11.26	10.98	-2%
7705	AMBULANCE SERVICE COMPANIES AND EMS AND DRIVERS	11.26	10.98	-2%
2111	CANNERY NOC	5.44	5.29	-3%
7403	AVIATION: ALL OTHER EMPLOYEES & DRIVERS	4.80	4.68	-3%
3110	FORGING WORK-DROP OR MACHINE	10.73	10.43	-3%
4244	CORRUGATED OR FIBER BOARD CONTAINER MFG	5.13	5.00	-3%
8263	JUNK DEALER & DRIVERS	15.93	15.93	0%
7590	GARBAGE WORKS	8.73	8.54	-2%
2714	VENEER MFG	5.88	5.71	-3%
3300	BED SPRING OR WIRE MATTRESS MFG	6.20	6.20	0%
4131	MIRROR MFG	8.24	8.24	0%
4283	BUILDINGS OR ROOFING PAPER OR FELT PREPARATION -NO INSTALL	3.17	3.09	-3%
3303	SPRING MFG	8.22	8.22	0%

4243	BOX MFG-FOLDING PAPER-NOC	5.26	5.19	-1%
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.53	1.50	-2%
4239	PAPER MFG	6.08	5.94	-2%
3257	WIRE GOODS MFG NOC	4.53	4.43	-2%
3824	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	6.82	6.68	-2%
4101	GLASS MFG-& DRIVERS	7.79	7.62	-2%
8018	STORE: WHOLESALE NOC	4.31	4.23	-2%
8291	STORAGE WAREHOUSE-COLD	7.34	7.18	-2%
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	1.97	1.92	-3%
3122	CUTLERY MFG NOC	4.36	4.28	-2%
8292	STORAGE WAREHOUSE NOC	6.58	6.45	-2%
5480	PLASTERING NOC & DRIVERS	3.28	3.28	0%
6206	OIL OR GAS WELL: CEMENTING & DRIVERS	7.72	7.54	-2%
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	10.73	10.48	-2%
8039	STORE: DEPARTMENT-RETAIL	5.45	5.45	0%
5222	CONCRETE CONSTR IN CONNECTION WITH BRIDGES OR CULVERTS	9.39	9.18	-2%
3081	FOUNDRY-FERROUS-NOC	11.34	11.11	-2%
4583	FERTILIZER MFG & DRIVERS	6.03	5.90	-2%
8209	VEGETABLE PACKING & DRIVERS	3.26	3.26	0%
4036	PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	4.26	4.26	0%
3018	IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS	7.72	7.55	-2%
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	25.51	25.51	0%
4062	POTTERY MFG: PORCELAIN WARE- MECHANICAL PRESS FORMING	4.28	4.20	-2%
8264	BOTTLE DEALER-USED & DRIVERS	9.92	9.74	-2%
8989	DOMESTIC WORKERS - RESIDENCES	2.77	2.72	-2%
7382	BUS CO : ALL OTHER EMPLOYEES & DRIVERS	8.43	8.28	-2%
3227	ALUMINUM WARE MFG	8.43	8.28	-2%
2157	BOTTLING NOC & ROUTE SUPERVISORS , DRIVERS	7.83	7.83	0%
3647	BATTERY MFG-STORAGE	2.80	2.27	-19%
9522	UPHOLSTERING	2.26	2.26	0%
7405	AVIATION: AIR CARRIER - SCHEDULED, COMMUTER, SUPPLEMENTAL - FLYING CREW	2.01	1.98	-1%
3082	FOUNDRY-STEEL CASTINGS	18.00	17.69	-2%
3827	AUTOMOBILE ENGINE MFG	1.20	1.18	-2%
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	5.29	4.75	-10%
1853	MICA GOODS MFG & MICA PREPARING	8.34	8.17	-2%
4653	GLUE MFG & DRIVERS	3.80	3.75	-1%
9984	ATOMIC ENERGY: PROJECT WORK	1.24	1.22	-2%
8105	STORE: HIDE OR LEATHER DEALER	12.24	12.00	-2%
2065	MILK PRODUCTS MFG NOC	3.23	3.18	-2%
3146	HARDWARE MFG NOC	4.95	4.87	-2%
1016	COAL MINING-NOC	5.60	5.27	-6%
4053	POTTERY MFG: CHINA OR TABLEWARE	28.23	27.84	-1%
9516	RADIO, TV, VIDEO & AUDIO EQUIP. INSTALL, SERVICE OR REPAIR & DRV	5.07	5.07	0%
8799	MAILING OR ADDRESSING CO OR LETTER SERVICE SHOP - CLERICAL	2.03	2.01	-1%
8800	MAILING OR ADDRESSING CO & CLERICAL	2.03	2.01	-1%
2021	SUGAR REFINING	4.94	4.94	0%
2156	BOTTLING-NOT CARB LIQUIDS/SPIRITUOUS LIQUORS-& RTE SUPERVRSRS, DRV	6.08	6.00	-1%
8829	CONVALESCENT OR NURSING HOME ALL EMPLOYEES	5.36	5.29	-1%
7420	AVIATION: STUNT FLYING, RACING, PARACHUTE JUMPING - FLYING CREW	2.91	2.91	0%
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	11.92	11.79	-1%
6236	OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS	6.38	6.31	-1%

9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	2.89	2.85	-1%
3169	STOVE MFG	4.63	4.58	-1%
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	12.55	12.46	-1%
9110	CHARITABLE OR WELFARE ORGANIZATIONAL OTHER EMP'S & DRIVERS	4.06	4.03	-1%
4362	MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS, CLERICAL	2.56	2.36	-8%
4561	VARNISH MFG-OLEO-RESINOUS	8.74	8.65	-1%
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	5.78	5.73	-1%
8385	BUS CO : GARAGE EMPLOYEES	4.60	4.60	0%
2016	CEREAL OR BAR MFG	13.10	12.97	-1%
3224	AGATE WARE MFG	3.86	3.84	-1%
9040	HOSPITAL: ALL OTHER EMPLOYEES	3.86	3.84	-1%
2143	FRUIT JUICE MFG & DRIVERS	5.97	5.94	-1%
2112	FRUIT EVAPORATING OR PRESERVING	3.42	3.39	-1%
2001	CRACKER MFG	6.34	6.32	0%
2288	FELTING MFG	4.87	4.84	-1%
8720	INSPECTION OF RISKS FOR INSUR OR VALUATION PURPOSES NOC	3.19	3.17	-1%
2220	YARN OR THREAD MFG-COTTON	8.18	8.18	0%
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	2.39	2.38	0%
1642	LIME MFG	2.64	2.62	-1%
3131	BUTTON FASTENER MFG-METAL	1.50	1.50	0%
7390	BEER OR ALE DEALER-WHOLESALE & DRIVERS	7.77	7.76	0%
7539	ELECTRIC LIGHT OR POWER CO NOC- ALL EMPLOYEES & DRIVERS	2.12	2.11	0%
7515	OIL OR GAS PIPELINE OPERATION & & DRIVERS	2.33	2.23	-4%
4493	FABRIC COATING OR IMPREGNATING NOC	6.66	6.66	0%
3803	AUTOMOBILE WHEEL MFG- METAL- NOT CAST	3.64	3.64	0%
1164	MINING NOC-NOT COAL-UNDERGROUND & DRIVERS	50.94	50.94	0%
2386	LACE MFG	3.60	3.61	0%
2915	VENEER PRODUCTS MFG	10.35	10.35	0%
4568	SALT, BORAX/POTASH PRODUCING OR REFINING & DRIVERS	1.11	1.11	0%
6811	BOAT BUILDING-WOOD-NOC & DRIVERS	3.60	3.61	0%
9985	ATOMIC ENERGY: RADIATION EXPOSURE NOC	3.49	3.36	-4%
2683	LUGGAGE MFG	6.89	6.89	0%
4686	VEGETABLE-SOLVENT EXTRACTION PROCESS	2.39	1.96	-18%
2913	RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG	8.03	6.18	-23%
8901	TELEPHONE OR TELEGRAPH CO: OFFICE EXCHANGE EMPLOYEES & CLERICAL	0.15	0.15	0%
4420	RUBBER TIRE MFG	7.99	7.97	0%
3638	BALL OR ROLLER BEARING MFG	3.47	3.49	1%
8002	AUTOMOBILE RENTAL CO:ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRV	3.42	3.44	1%
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	2.37	2.38	0%
3807	AUTOMOBILE RADIATOR MFG	13.75	13.84	1%
3865	BABY CARRIAGE MFG	5.51	5.56	1%
0113	FARM: HATCHERY & DRIVERS	3.63	3.66	1%
4777	EXPLOSIVES DISTRIBUTORS & DRIVERS	11.57	11.11	-4%
2105	FRUIT PACKING	6.07	6.15	1%
3383	JEWELRY MFG	3.35	3.41	2%
3255	WIRE CLOTH MFG	8.22	4.21	-49%
2960	WOOD PRESERVING & DRIVERS	7.88	3.99	-49%
2130	SPIRITUOUS LIQUOR DISTILLERY	3.40	3.15	-7%
2670	GLOVE MFG-LEATHER OR TEXTILE	6.23	6.23	0%
9179	ATHLETIC TEAM/PARK: CONTACT SPORTS	29.12	30.08	3%
1655	QUARRY-SURFACE-& DRIVERS	2.61	2.73	5%
4432	FOUNTAIN PEN MFG	4.55	4.74	4%

3719	OIL STILL ERECTION OR REPAIR	4.00	3.31	-17%
2305	TEXTILE FIBER MFG-SYNTHETIC	5.99	4.54	-24%
3175	RADIATOR OR HEATER MFG	2.88	1.66	-42%

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NCCI Manual Classifications Base Rate and Off-Balance Factors

*includes all class costs and factors

Manual Number	Manual Description	Base Rate	Off Balance Factor	Base Rate Before Off-Balance
2174	TOBACCO REHANDLING OR WAREHOUSING	64.23	10.000000	6.42
3223	LAMP OR PORTABLE LANTERN MFG	11.44	10.000000	1.14
2660	BOOT OR SHOE MFG NOC	26.26	9.090909	2.89
8103	WOOL MERCHANT	29.99	8.796978	3.41
2623	LEATHER MFG - INCL TANNING, LEATHER EMBOSING & WOOL PULLING	28.57	7.967826	3.59
2286	WOOL SPINNING & WEAVING	35.45	5.764075	6.15
2361	HOSIERY MFG	15.04	5.555556	2.71
3270	EYELET MFG	9.98	4.652962	2.14
0251	IRRIGATION WORKS OPERATION & DRIVERS	8.54	4.492472	1.90
6882	SHIP REPAIR CONVERSION - ALL OPERATIONS & DRIVERS	8.39	3.703704	2.27
6260	TUNNELING-PNEUMATIC-ALL OPERATIONS	128.39	3.695273	34.74
0016	FARM: ORCHARD & DRIVERS	35.91	3.693603	9.72
6005	JETTY OR BREAKWATER CONSTRUCCION ALL OPERATION TO COMPLETION & DRV	31.86	3.546096	8.98
3385	WATCH MFG	3.46	3.460809	1.00
5402	HOTHOUSE ERECTION-ALL OPERATIONS	30.58	3.448728	8.87
4111	GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	13.39	3.338027	4.01
5491	PAPERHANGING & DRIVERS	25.45	3.306614	7.70
1654	QUARRY-CEMENT ROCK-SURFACE-& DRIVERS	7.96	3.222844	2.47
0037	FARM: FIELD CROPS & DRIVERS	13.76	3.066137	4.49
4038	PLASTER STATUARY OR ORNAMENT MFG	6.20	3.043845	2.04
2942	PENCIL, PENHOLDER OR CRAYON MFG	23.67	3.030303	7.81
1322	OIL/GAS WELL CLEAN WELL PRV PRD GAS/OIL-BY CONTR-NO DRILLING & DRIVERS	40.09	3.018571	13.28
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	5.04	2.888267	1.74
4133	CATHEDRAL OR ART GLASS WINDOW MFG	7.32	2.850647	2.57
4683	OIL MFG-VEGETABLE-NOC	2.77	2.824116	0.98
0079	FARM: BERRY/VINEYARD & DRIVERS	6.53	2.787707	2.34
7421	AVIATION: TRANSPORT OF PERSONNEL FOR EMPLOYER BUSINESS - FLYING CREW	11.16	2.786568	4.00
0036	FARM: DAIRY & DRIVERS	12.35	2.774625	4.45
5443	LATHING & DRIVERS	45.64	2.709546	16.84
5069	IRON/STEEL: EREC-CONSTR OF DWELLINGS NOT OVER 2 STORIES IN HGT	101.48	2.667530	38.04
2702	LOGGING OR LUMBERING & DRIVERS	47.15	2.649457	17.80
2841	WOODENWARE MANUFACTURING NOC	8.77	2.645295	3.32
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	17.64	2.636684	6.69
9620	FUNERAL DIRECTOR & DRIVERS	1.88	2.613230	0.72
3642	BATTERY MFG-DRY	2.44	2.557843	0.95
0008	FARM: GARDENING-MARKET OR TRUCK & DRIVERS	5.06	2.524095	2.00
3515	TEXTILE MACHINERY MFG	6.96	2.472554	2.81
2380	WEBBING MFG	4.85	2.459357	1.97
3042	ELEVATOR OR ESCALATOR MFG	5.65	2.444403	2.31

*Factors include Safety & Hygiene; Premium Payment Security Factor; Catastrophe Factor and Rate Change Factor

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NCCI Manual Classifications Base Rate and Off-Balance Factors

*includes all class costs and factors

4113	GLASS MFG-CUT	12.04	2.416969	4.98
6836	MARINA & DRIVERS	9.51	2.340812	4.06
1165	MINING NOC-NOT COAL-SURFACE & DRIVERS	19.50	2.339948	8.33
0170	FARM: ANIMAL RAISING & DRIVERS	7.30	2.284652	3.20
4751	SYNTHETIC RUBBER MFG	2.48	2.284420	1.09
8045	STORE: DRUG RETAIL	1.28	2.278005	0.56
1748	ABRASIVE WHEEL MFG & DRIVERS	12.19	2.266073	5.38
2362	KNIT GOODS MFG NOC	11.89	2.261978	5.26
3240	WIRE ROPE MFG-IRON OR STEEL	8.15	2.204864	3.70
8279	STABLE/BREEDING FARM & DRIVERS	18.48	2.198459	8.41
0083	FARM: CATTLE OR LIVESTOCK RAISING NOC & DRIVERS	12.38	2.197251	5.63
2014	GRAIN OR FEED MILLING	11.52	2.196195	5.25
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	21.10	2.195938	9.61
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	2.77	2.193311	1.26
2302	SILK THREAD OR YARN MFG	11.36	2.192572	5.18
2089	PACKING HOUSE-ALL OPERATIONS	19.96	2.187194	9.13
8601	ARCHITECT OR ENGINEER-CONSULTING	1.06	2.181865	0.49
1463	ASPHALT WORKS & DRIVERS	11.25	2.171645	5.18
2883	FURNITURE MFG-WOOD-NOC	7.49	2.162867	3.46
8606	GEOPHYSICAL EXPLORATION SEISMIC- ALL EMPLOYEES & DRIVERS	8.56	2.160606	3.96
2002	MACARONI MFG	13.54	2.160237	6.27
3830	AIRPLANE MFG	2.35	2.159658	1.09
2710	SAWMILL	19.02	2.159052	8.81
6003	PILE DRIVING	19.06	2.158897	8.83
1472	DISTILLATION-WOOD-& DRIVERS	9.81	2.156562	4.55
2709	LOGGING OR TREE REMOVAL - MECHANIZED EQUIP OPERATORS	47.15	2.155571	21.87
9600	TAXIDERMIST	3.11	2.131979	1.46
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	6.24	2.130992	2.93
8820	ATTORNEY-ALL EMPLOYEES & CLERICAL MESSENGERS & DRIVERS	0.47	2.127761	0.22
8102	SEED MERCHANT	1.89	2.119923	0.89
6400	FENCE ERECTION-METAL	11.04	2.119628	5.21
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	12.37	2.114688	5.85
0917	DOMESTIC SERVICE CONTRACTOR - INSIDE	16.79	2.113487	7.94
4061	POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND & MOLDED OR CAST	9.30	2.111201	4.41
4923	PHOTOGRAPHIC SUPPLY MFG	4.39	2.103412	2.09
0035	FARM: FLORIST & DRIVERS	6.33	2.088773	3.03
2589	LAUNDRY & DRY CLEANING STORE- RETAIL-ROUTE SUPERVISORS, DRV	6.32	2.076696	3.04
7425	AVIATION: NOC - HELICOPTERS - FLYING CREW	4.09	2.075192	1.97
0042	LANDSCAPE GARDENING & DRIVERS	14.66	2.063168	7.11
4114	GLASSWARE MFG NOC	5.17	2.056393	2.51
5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES	29.23	2.021205	14.46
1701	CEMENT MFG	9.90	2.019591	4.90

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5037	PAINTNG: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT-& DRIVERS	35.66	1.979112	18.02
2417	CLOTH PRINTING	7.44	1.968607	3.78
4351	PHOTO ENGRAVING	2.49	1.966176	1.27
5437	CARPENTRY-INSTALL OF CABINET WORK OR INTERIOR TRIM	8.52	1.964857	4.34
4740	OIL REFINING-PETROLEUM-& DRIVERS	5.69	1.954589	2.91
2688	LEATHER GOODS MFG NOC	3.48	1.950980	1.78
1320	OIL OR GAS LEASE OPERATOR, ALL OPERATIONS & DRIVERS	10.30	1.949203	5.28
5478	FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET & LAMINATE FLOORING	12.99	1.945977	6.68
9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS & DRIVERS	5.10	1.937885	2.63
8803	AUDITORS, ACCNT OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING	0.15	1.934779	0.08
6204	DRILLING NOC & DRIVERS	13.38	1.927440	6.94
5610	CLEANER-DEBRIS REMOVAL	34.59	1.911166	18.10
4439	LACQUER OR SPIRIT VARNISH MFG	19.50	1.911050	10.20
5221	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS/SIDEWALKS-& DRV	9.99	1.897854	5.26
2835	BRUSH OR BROOM ASSEMBLY	6.18	1.895850	3.26
7431	AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	3.98	1.887092	2.11
8721	REAL ESTATE APPRAISAL COMPANY OUTSIDE EMPLOYEES	0.56	1.885053	0.30
6237	OIL OR GAS WELL: INSTRUMENT LOGGNGOR SURVEY WORK & DRIVERS	3.80	1.877338	2.02
2731	PLANING OR MOLDING MILL	10.61	1.870474	5.67
3365	WELDING OR CUTTING NOC & DRIVERS	15.01	1.859720	8.07
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	7.86	1.859403	4.23
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	4.10	1.859156	2.21
5551	ROOFING-ALL KINDS & YARD EMPLOYEES & DRIVERS	31.63	1.852376	17.08
8748	AUTOMOBILE SALESPERSONS	0.88	1.851648	0.48
4470	CABLE MFG-INSULATED ELECTRICAL	6.83	1.850620	3.69
7228	TRUCKING- LOCAL HAULING ONLY- ALL EMPLOYEES AND DRIVERS	21.32	1.850544	11.52
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMPLOYEES & DRIVERS	21.52	1.849227	11.64
0005	FARM: NURSERY EMPLOYEES & DRIVERS	5.89	1.845610	3.19
3004	IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	6.64	1.830499	3.63
5403	CARPENTRY NOC	11.68	1.829977	6.38
5183	PLUMBING NOC & DRIVERS	6.99	1.823568	3.83
6217	EXCAVATION & DRIVERS	8.70	1.819864	4.78
8831	HOSPITAL-VETERINARY & DRIVERS	2.83	1.819020	1.56
5479	INSULATION WORK NOC & DRIVERS	16.94	1.818165	9.32
4828	CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS	5.89	1.811259	3.25
5223	SWIMMING POOL CONSTR NOT IRON OR STEEL & DRIVERS	10.75	1.809081	5.94
0106	TREE PRUNING SPRAYING REPAIRING - ALL OPERATIONS & DRIVERS	50.65	1.800387	28.13
3821	AUTOMOBILE RECYCLING & DRIVERS	14.26	1.798909	7.93
6834	BOAT BUILDING OR REPAIR & DRIVERS	9.25	1.794668	5.15

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4360	MOTION PICTURE: DEVELOPMENT OF NEG, PRINT & ALL SUBSEQNT OPER	11.62	1.793769	6.48
3373	GALVANIZING OR TINNING-NOT ELECTROLYTIC	5.72	1.793295	3.19
2121	BREWERY & DRIVERS	12.62	1.790099	7.05
8832	PHYSICIAN & CLERICAL	0.69	1.789647	0.39
5507	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	5.90	1.788708	3.30
5605	CONSTRUCTION OR ERECTION ESTIMATORS	2.33	1.787923	1.30
8013	STORE: JEWELRY	0.77	1.786138	0.43
0050	FARM MACHINERY OPERATION - BY CONTRACTOR & DRIVERS	13.10	1.783435	7.35
5651	CARPENTRY-DWELLINGS-THREE STORIES OR LESS	11.04	1.776100	6.22
5472	ASBESTOS CONTRACTOR-PIPE & BOILER WORK EXCLUSIVELY & DRIVERS	12.53	1.761635	7.11
4000	SAND OR GRAVEL DIGGING & DRIVERS	9.59	1.761086	5.45
4352	ENGRAVING	2.74	1.759535	1.56
2388	EMBROIDERY MFG	4.79	1.751945	2.73
7520	WATERWORKS OPERATION & DRIVERS	6.71	1.751192	3.83
7611	TELEPHONE/CABLE TV LINE INST CONTRACTORS, UNDERGROUND & DRIVER	13.17	1.744253	7.55
3635	GEAR MFG OR GRINDING	4.59	1.741881	2.64
3822	AUTOMOBILE, BUS, TRUCK OR TRAILERBODY MFG: DIE-PRESSED STEEL	15.86	1.741730	9.11
1803	STONE CUTTING OR POLISHING NOC & DRIVERS	12.34	1.733523	7.12
5348	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK	9.60	1.732519	5.54
5215	CONCRETE WORK-INCIDENTAL TO THE CONSTR OF PRIVATE RESIDENCE	13.53	1.731971	7.81
1741	FLINT OR SPAR GRINDING & DRIVERS	13.94	1.731006	8.05
9093	BOWLING LANE	3.55	1.728378	2.05
9061	CLUB NOC & CLERICAL	4.51	1.726775	2.61
5102	DOOR, DOOR FRAME/SASH ERECTION- METAL OR METAL COVERED	7.59	1.726361	4.40
9519	ELECTRICAL HOUSEHOLD & COMML APPLIANCES - INSTALL, SERVICE OR REPAIR & DRIVERS	8.68	1.726344	5.03
2651	SHOE STOCK MFG	4.22	1.723935	2.45
3069	SHEET METAL PRODUCTS MFG	10.69	1.719731	6.22
5535	SHEET METAL WORK - INSTALLATION AND DRIVERS	10.69	1.719731	6.22
5705	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS	121.17	1.719731	70.46
6017	DAM OR LOCK CONSTRUCTION: CONCRETEWORK-ALL OPERATIONS	9.55	1.719731	5.55
6018	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPER & DRV	9.86	1.719731	5.73
6045	LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	9.55	1.719731	5.55
6213	OIL OR GAS WELL: SPECLTY TOOL OPERNOC-BY CONTR-ALL EMPS & DRIVERS	9.86	1.719731	5.73
5190	ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	6.14	1.714650	3.58
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	5.26	1.710565	3.08
9102	PARK NOC-ALL EMPLOYEES & DRIVERS	5.94	1.707709	3.48
3241	WIRE DRAWING-IRON OR STEEL	14.25	1.705739	8.35
2041	CANDY CHOCOLATE & CONFECTION MFG	9.64	1.705088	5.65

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6216	OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS	10.53	1.704708	6.18
9501	PAINTING: SHOP ONLY & DRIVERS	5.56	1.699354	3.27
5606	CONTRACTOR-PROJECT MGR, CONST EXEC, CONST MGR OR CONST SUPT	0.97	1.696489	0.57
5160	ELEVATOR ERECTION OR REPAIR	3.69	1.696329	2.18
4720	SOAP OR SYNTHETIC DETERGENT MFG	6.88	1.696017	4.06
5057	IRON OR STEEL: ERECTION NOC	16.59	1.695797	9.78
9586	BARBER SHOP	1.48	1.694337	0.87
2812	CABINET WORKS-WITH POWER MACHINERY	6.86	1.688798	4.06
1747	EMERY WORKS & DRIVERS	4.70	1.687509	2.79
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	31.21	1.686218	18.51
7133	RAILROAD OPERATION: NOC - ALL EMPLOYERS AND DRIVERS	4.63	1.684928	2.75
9084	BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	3.94	1.683786	2.34
8001	STORE: FLORIST & DRIVERS	4.64	1.681308	2.76
5022	MASONRY NOC CROSS-REF	12.71	1.680039	7.57
3726	BOILER INSTALL OR REPAIR-STEAM	7.48	1.678011	4.46
8031	STORE: MEAT, FISH OR POULTRY- RETAIL	6.88	1.676090	4.10
8010	STORE: HARDWARE	3.47	1.672442	2.07
5213	CONCRETE CONSTR NOC	12.33	1.672260	7.37
7612	TELEPHONE OR CABLE TV LINE INST CONTRACTORS, OVERHEAD & DRIVERS	10.96	1.670737	6.56
8203	ICE MFG OR DISTRIBUTION & DRIVERS	9.11	1.668788	5.46
8393	AUTOMOBILE BODY REPAIR	3.34	1.661024	2.01
5188	AUTOMATIC SPRINKLER INSTALL & DRIVERS	5.77	1.660255	3.48
5146	FURNITURE/FIXTURES INSTALL - PORTABLE - NOC	11.94	1.657101	7.21
3681	TV, RADIO, TELEPHONE/TELECOMMUNICATION DEVICE MFG NOC	2.63	1.650202	1.59
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	11.52	1.647498	6.99
5537	HVAC & REFRIG SYSTEMS - INSTALL, SVC & REPAIR & DRIVERS	6.97	1.642857	4.24
2923	PIANO MFG	2.91	1.641327	1.77
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	9.41	1.638003	5.74
8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	6.21	1.633560	3.80
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DRIVERS	4.47	1.633110	2.74
8044	STORE: FURNITURE & DRIVERS	6.03	1.630559	3.70
9180	AMUSEMENT DEVICE OPERATION NOC- NOT TRAVELING-& DRIVERS	8.27	1.626355	5.08
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	2.71	1.617080	1.68
3336	TYPE FOUNDRY	5.21	1.610567	3.23
1624	QUARRY NOC & DRIVERS	7.06	1.609169	4.39
5020	CEILING INSTALL-SUSPENDED ACOUSTICAL GRID TYPE	14.15	1.607149	8.80
8381	GASOLINE STATION-RETAIL-SELF- SERVICE	4.91	1.606563	3.06
9101	COLLEGE: ALL OTHER EMPLOYEES	4.07	1.601641	2.54
4665	RENDERING WORKS NOC & DRIVERS	17.08	1.599813	10.68
4692	DENTAL LABORATORY	1.40	1.598622	0.88
7610	RADIO/TV BROADCASTING STATION- ALL EMPLOYEES & CLERICAL, DRIVERS	0.69	1.593682	0.43
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAIRING &	8.23	1.590562	5.17

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	DRIVERS			
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE ALL OTHER EMPLOYEES	7.88	1.587028	4.97
8288	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	4.95	1.583344	3.13
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	4.58	1.577426	2.90
3648	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	4.09	1.571235	2.60
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	0.73	1.570544	0.46
2802	CARPENTRY-SHOP ONLY-& DRIVERS	8.91	1.569150	5.68
5192	MACHINES-VEND OR COIN OP-INSTALL, SRVC OR REPAIR & SALESPRSNS, DRIVRS	9.01	1.564307	5.76
3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	10.81	1.563691	6.91
2881	FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS	4.08	1.563579	2.61
3064	SIGN MFG-METAL	6.46	1.563506	4.13
2759	PALLET, BOX OR BOX SHOOK MFG	13.92	1.562736	8.91
3685	INSTRUMENT MFG NOC	1.68	1.562607	1.08
3851	MOTORCYCLE MFG OR ASSEMBLY	70.76	1.557042	45.45
9186	CARNIVAL, CIRCUS/AMUSEMENT DEVICE OPER-TRVL-ALL EMPS & DRIVERS	22.70	1.555748	14.59
3634	VALVE MFG	3.42	1.550296	2.21
8072	STORE:BOOK, RECORD, DISC, SOFTWARE,VIDEO OR AUDIO CASSETTE RETAIL	1.94	1.547609	1.25
3632	MACHINE SHOP NOC	4.78	1.543561	3.10
3030	IRON OR STEEL: FAB IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	10.73	1.541552	6.96
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION NO MFG OF INGRED.	2.05	1.539172	1.33
4263	FIBER GOODS MFG	8.00	1.534456	5.21
9059	CHILD DAY CARE CENTER: ALL OTHER EMPLOYEES AND DRIVERS	2.26	1.532072	1.48
4299	PRINTING	3.61	1.531558	2.36
3145	SCREW MFG	4.71	1.529476	3.08
5191	OFFICE MACHINE OR APPLIANCE INSTALL, INSPECT, ADJUST OR REPAIR	2.18	1.528927	1.43
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	2.12	1.526929	1.39
8227	CONSTRUCTION OR ERECTION PERMANENTYARD	4.71	1.525425	3.09
3559	CONFECTION MACHINE MFG	3.51	1.519992	2.31
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	6.44	1.519065	4.24
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	4.39	1.517908	2.89
8006	STORE: GROCERY RETAIL	5.26	1.517105	3.47
3574	COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	3.00	1.515287	1.98
2790	PATTERN MAKING NOC	4.43	1.515153	2.92
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMPLOYEES & DRIVERS	3.42	1.514316	2.26
8871	CLERICAL TELECOMMUTER EMPLOYEES	0.86	1.512763	0.57
9012	BUILDING OP. - BY OWNER, LESSEE, REAL ESTATE MANGT. FIRM: PROFESS	0.80	1.511135	0.53

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3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	3.82	1.505535	2.54
8015	QUICK PRINTING-COPYING/DUP SERV-ALL EMPS/CLERICAL, SALESPRSNS DRV	1.28	1.505097	0.85
5059	IRON OR STEEL: ERECTION-FRAME STRUCT NOT OVER TWO STORIES IN HGT	12.79	1.504928	8.50
3027	ROLLING MILL NOC & DRIVERS	3.38	1.504836	2.25
8232	LUMBERYRD NEW MTRLS ONLY: ALL OTH EMP & YARD, WAREHOUSE, DRV	8.51	1.500274	5.67
8799	MAILING OR ADDRESSING CO OR LETTER SERVICE SHOP - CLERICAL	2.03	1.494149	1.36
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	3.07	1.494149	2.05
9044	CASINO GAMBLING-HOTEL - ALL EMP.CLERICAL, SALESPERSONS & DRIVERS	3.07	1.494149	2.05
9170	JANITORIAL SERVICES BY CONTRACTORS	6.42	1.494149	4.30
5445	WALLBOARD INSTALL BUILDINGS & DRIVERS	8.12	1.493372	5.44
2413	TEXTILE-BLEACHING, DYEING MERCERIZING, FINISHING	7.01	1.493089	4.69
3126	TOOL MFG-AGRIC, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL	5.16	1.491021	3.46
9154	THEATER NOC: ALL OTHER EMPLOYEES	3.31	1.490821	2.22
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	17.11	1.488705	11.49
4130	GLASS MERCHANT	7.73	1.486866	5.20
4511	ANALYTICAL CHEMIST	1.41	1.484128	0.95
0400	COTTON COMPRESSING & DRIVERS	4.49	1.482955	3.03
0401	COTTON GIN OPERATION & LOCAL MANAGERS & DRIVERS	4.49	1.482955	3.03
3114	TOOL MFG-DROP/MACH FORGED-NOC: MACH/FNSHNG OF TOOL/DIE MAKNG OP	5.00	1.479851	3.38
2836	BRUSH OR BROOM MFG NOC	3.85	1.479329	2.60
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	4.12	1.477234	2.79
9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	3.07	1.474623	2.08
9220	CEMETERY OPERATION & DRIVERS	10.30	1.474096	6.99
8033	STORE: MEAT, GROCERY & PROVISION STORES COMBINED-RETAIL NOC	4.59	1.472846	3.12
1925	DIE CASTING MFG	7.83	1.471260	5.32
7855	RR CNST LAY/RELY TRCKS/MAINT OF WAY CONTR-NO WORK ON ELEV RR-DRV	14.95	1.469646	10.17
3076	FIREPROOF EQUIPMENT MFG	7.36	1.469204	5.01
3629	PRECISION MACHINED PARTS MFG NOC	2.64	1.469141	1.80
5473	ASBESTOS CONTR-NOC & DRIVERS	12.51	1.468672	8.52
8742	SALESPERSONS OR COLLECTORS - OUTSIDE	0.42	1.466294	0.29
9554	SIGN INSTALL, MAINT., REPAIR, REMOVAL OR REPLACEMENT: NOC & DRIVERS	12.43	1.466236	8.48
2570	MATTRESS OR BOX SPRING MFG	10.84	1.463398	7.41
1438	SMELTING, SINTERING OR REFINING METALS-NOT IRON/LEAD-NOC & DRIVERS	10.54	1.461345	7.21
2587	TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS	11.81	1.460790	8.08
7422	AVIATION: NOC - OTHER THAN HELICOPTERS - FLYING CREW	5.25	1.460136	3.60
2211	COTTON BATTING, WADDING OR WASTE MFG	5.04	1.459757	3.45
2916	VENEER PRODUCTS MFG-NO VENEER MFG	7.00	1.458920	4.80
3808	AUTOMOBILE MFG OR ASSEMBLY	7.88	1.457074	5.41
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	15.28	1.456659	10.49

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3111	BLACKSMITH	6.84	1.453693	4.71
4829	CHEMICAL MFG. NOC ALL OPERATIONS & DRIVERS	2.39	1.453370	1.64
9402	STREET CLEANING & DRIVERS	6.03	1.451172	4.16
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	4.83	1.450099	3.33
2070	CREAMERY & ROUTE SUPERVISORS & DRIVERS	7.53	1.446539	5.21
8810	CLERICAL OFFICE EMPLOYEES NOC	0.26	1.443712	0.18
8017	STORE: RETAIL NOC	2.90	1.436508	2.02
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	4.46	1.435637	3.11
9082	RESTAURANT NOC	3.39	1.435472	2.36
2081	BUTCHERING	13.26	1.431548	9.26
8235	SASH, DOOR/ASSEMBLED MILLWORK DEALER & DRIVERS	6.63	1.429352	4.64
1430	SMELTING, SINTERING OR REFINING, LEAD & DRIVERS	37.28	1.428571	26.10
9052	HOTEL: ALL OTHER EMPS & SALESPERSONS, DRIVERS	5.66	1.425490	3.97
1852	ASBESTOS GOODS MFG	5.50	1.425489	3.86
2114	OYSTERMEN	5.50	1.425489	3.86
2172	CIGARETTE MFG	5.50	1.425489	3.86
2300	PLUSH MFG	5.50	1.425489	3.86
2402	CARPET OR RUG MFG NOC	8.42	1.425489	5.91
2416	YARN DYEING OR FINISHING	5.14	1.425489	3.61
2600	FUR PROCESSING - PREPARING SKINS	5.50	1.425489	3.86
3119	NEEDLE MFG	5.50	1.425489	3.86
3334	TIN FOIL MFG	3.45	1.425489	2.42
4206	PULP MFG-GROUND WOOD PROCESS	5.50	1.425489	3.86
4207	PULP MFG-CHEMICAL PROCESS	22.13	1.425489	15.52
4282	DRESS PATTERN MFG-PAPER	5.50	1.425489	3.86
4431	MAGNETIC AND OPTICAL MEDIA MFG	5.50	1.425489	3.86
4581	PHOSPHATE WORKS & DRIVERS	5.50	1.425489	3.86
4670	COTTONSEED OIL MFG-MECHANICAL & DRIVERS	5.50	1.425489	3.86
4703	CORN PRODUCTS MFG	5.50	1.425489	3.86
4717	BUTTER SUBSTITUTE MFG	5.50	1.425489	3.86
5951	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	5.50	1.425489	3.86
6854	SHIP BUILDING-IRON OR STEEL- NOC &DRIVERS	38.14	1.425489	26.76
6884	PAINTING: SHIP HULLS	5.50	1.425489	3.86
4034	CONCRETE PRODUCTS MFG & DRIVERS	8.35	1.422483	5.87
3826	AIRCRAFT ENGINE MFG	1.11	1.422330	0.78
9089	BILLIARD HALL	2.15	1.422123	1.51
3548	PRINTING OR BOOKBINDING MACHINE MFG	1.66	1.421505	1.17
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	7.07	1.420544	4.98
2095	MEAT PRODUCTS MFG NOC	7.35	1.419048	5.18
8755	LABOR UNION-ALL EMPLOYEES	0.89	1.417455	0.63
2735	FURNITURE STOCK MFG	2.80	1.415955	1.98
9083	RESTAURANT: FAST FOOD	3.57	1.415215	2.52
2501	CLOTH, CANVAS & RELATED PRODUCTS NOC	5.58	1.412340	3.95
1699	ROCK WOOL MFG	8.80	1.411454	6.23
7540	ELEC LIGHT/POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRV	4.03	1.409836	2.86

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6252	SHAFT SINKING-ALL OPERATIONS	5.84	1.401749	4.17
4304	NEWSPAPER PUBLISHING	6.09	1.400485	4.35
2585	LAUNDRY NOC & ROUTE SUPERVISORS , DRIVERS	8.27	1.399427	5.91
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	8.21	1.398816	5.87
4150	OPTICAL GOODS MFG NOC	2.90	1.396940	2.08
8047	STORE: DRUG-WHOLESALE	4.20	1.392079	3.02
4557	INK MFG	3.64	1.390653	2.62
7772	LONGSHOREMAN & HARBOR WORKERS CONCURRENT JURISDICTION	7.11	1.387627	5.12
9534	MOBILE CRANE & HOIST SRVC CONTRS- NOC-ALL OP-INCL YARD EMPS & DRV	5.54	1.384459	4.00
2039	ICE CREAM MFG & DRIVERS	12.76	1.384237	9.22
2701	LOGGING OR TREE REMOVAL - LOG HAULING AND DRIVERS	21.32	1.384013	15.40
6704	RAILROAD CONST ALL OPER INCLUD CLERICAL, SALESPERSONS & DRIV	10.60	1.384013	7.66
7222	TRUCKING: OIL FIELD EQUIPMENT- ALL EMPLOYEES & DRIVERS	10.60	1.384013	7.66
7705	AMBULANCE SERVICE COMPANIES AND EMS AND DRIVERS	11.26	1.384013	8.14
3132	NUT OR BOLT MFG	6.90	1.379068	5.00
4361	PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	1.99	1.376813	1.45
9182	ATHLETIC TEAM/PARK: OPERATION & DRIVERS	4.84	1.374564	3.52
4112	INCANDESCENT LAMP MFG	6.48	1.374248	4.72
8826	RETIREMENT LIVING CENTERS ALL OTHER EMPS, SALESPERSONS & DRV	4.71	1.373308	3.43
3179	ELECTRICAL APPARATUS MFG NOC	3.34	1.373174	2.43
6306	SEWER CONSTR-ALL OPERATIONS & DRIVERS	5.23	1.371010	3.81
9058	HOTEL: RESTAURANT EMPLOYEES	4.51	1.370844	3.29
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL	2.16	1.369018	1.58
3085	FOUNDRY-NON-FERROUS	8.40	1.364326	6.16
8021	STORE: MEAT, FISH OR POULTRY DEALER WHOLESALE	5.07	1.363203	3.72
4307	BOOKBINDING	3.83	1.362696	2.81
4240	BOX MFG-SET-UP PAPER	8.02	1.359274	5.90
8046	STORE: AUTO ACCESSORY-RETAIL NOC & DRIVERS	3.97	1.358973	2.92
8835	HOME - PUBLIC & TRAVELING HEALTHCARE - ALL EMPLOYEES	6.08	1.357563	4.48
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	19.79	1.355902	14.60
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	8.37	1.354248	6.18
3620	BOILERMAKING	8.97	1.353077	6.63
4250	PAPER COATING	3.70	1.352095	2.74
3307	HEAT-TREATING-METAL	5.85	1.351698	4.33
8304	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	3.91	1.350717	2.89
4825	DRUG, MEDICINE OR PHARMACY PREP MFG & INCID MFG OF INGRED	1.08	1.348808	0.80
8107	MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	4.62	1.348218	3.43
7605	BURGLAR ALARM INSTALL OR REPAIR & DRIVERS	4.02	1.348004	2.98
4459	PLASTICS MFG: SHEETS, RODS/TUBES	5.42	1.347658	4.02
8500	METAL SCRAP DEALER & DRIVERS	8.85	1.346826	6.57

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3372	ELECTROPLATING	5.56	1.345779	4.13
9014	BUILDINGS-OPERATION BY CONTRACTORS	6.42	1.342133	4.78
7380	DRIVERS, CHAUFFEURS, MESSENGERS & HELPERS NOC - COMMERCIAL	9.90	1.342017	7.38
2110	PICKLE MFG	5.98	1.340794	4.46
4558	PAINT MFG	3.40	1.340435	2.54
8106	IRON OR STEEL MERCHANT & DRIVERS	6.75	1.338903	5.04
3188	PLUMBERS' SUPPLIES MFG NOC	6.45	1.338048	4.82
8861	CHARITABLE/WELFARE ORGANIZATION PROFESSIONAL EMPLOYEES & CLERICAL	2.81	1.334049	2.11
4024	REFRACTORY PRODUCTS MFG & DRIVERS	4.79	1.333409	3.59
3118	SAW MFG	4.57	1.330407	3.44
7710	FIREFIGHTERS AND DRIVERS	38.09	1.329181	28.66
7711	FIREFIGHTERS AND DRIVERS - VOLUNTEERS	38.09	1.329181	28.66
9088	ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS	5.15	1.329181	3.87
6325	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES	5.80	1.329028	4.36
8869	CHILD DAY CARE CENTER: PROFESS EMPLOYEES & CLERICAL SALESPERSONS	2.18	1.326983	1.64
7232	TRCKNG: MAIL PARCEL/PKG DLV-CNTCT U S POST SERV-ALL EMPS & DRV	8.39	1.323787	6.34
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS	9.58	1.323524	7.24
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	8.42	1.320399	6.38
6214	OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS	7.30	1.320087	5.53
3315	BRASS OR COPPER GOODS MFG	5.83	1.319525	4.42
1005	COAL MINING-SURFACE & DRIVERS	4.15	1.316690	3.15
8350	GASOLINE DEALER & DRIVERS	5.54	1.315834	4.21
8745	NEWS AGNT/DIST OF MAG/OTH PERIDS NOT RETL DEALRS & SALSPRSNS,DRV	5.57	1.312175	4.24
4484	PLASTICS MFG MOLDED PRODUCTS NOC	5.51	1.305635	4.22
8825	RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	4.46	1.305433	3.42
4771	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	2.79	1.303449	2.14
4279	PAPER GOODS MFG NOC	7.45	1.300478	5.73
3028	PIPE OR TUBE MFG-IRON OR STEEL- & DRIVERS	6.10	1.300047	4.69
6235	OIL OR GAS WELL: DRILLING OR RE-DRILLING & DRIVERS	27.59	1.299911	21.22
7360	FREIGHT HANDLING NOC	13.19	1.298611	10.16
3041	IRON/STEEL:FAB IRON WORKS-SHOP DECOR/ARTISTIC & FOUNDRY,DRIVERS	5.99	1.295196	4.62
4410	RUBBER GOODS MFG NOC	5.63	1.294309	4.35
4251	STATIONERY MFG	4.65	1.292565	3.60
7720	POLICE OFFICERS & DRIVERS	5.05	1.291783	3.91
0034	FARM: POULTRY OR EGG PRODUCER & DRIVERS	5.12	1.286950	3.98
7538	ELECTRIC LIGHT OR POWER LINE CONTRACTOR & DRIVERS	14.21	1.286748	11.04
3022	PIPE OR TUBE MFG NOC & DRIVERS	8.67	1.282315	6.76
2131	SPIRITUOUS LIQUOR BOTTLING	3.03	1.279536	2.37
7229	TRUCKING- LONG DISTANCE HAULING- ALL EMPLOYEES AND DRIVERS	8.92	1.275099	7.00
3400	METAL GOODS MFG-NOC	5.49	1.273727	4.31

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1860	ABRASIVE PAPER OR CLOTH PREPARATION	5.17	1.273238	4.06
8824	RETIREMENT LIVING CENTERS: HEALTHCARE EMPLOYEES	7.12	1.272098	5.60
8392	AUTO STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SVC, CASHIERS, COUNTER AND DRIVERS	6.37	1.271473	5.01
7231	MAIL, PARCEL OR PCKG DELIVERY & COURIER OR MESSENGER SVC - ALL EMPS & DRIVERS	16.84	1.270751	13.25
5703	BUILDING RAISING OR MOVING	17.42	1.270376	13.71
3612	PUMP MFG	3.17	1.268803	2.50
4273	BAG MFG-PAPER	3.85	1.265978	3.04
3881	CAR MFG-RAILROAD-& DRIVERS	8.11	1.265484	6.41
1710	STONE CRUSHING & DRIVERS	15.72	1.265466	12.42
3581	CARBURETOR MFG	3.14	1.265082	2.48
3220	CAN MFG	4.87	1.257537	3.87
8008	STORE: CLOTHING, WEARING APPAREL/DRY GOODS-RETAIL	2.52	1.255763	2.01
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	4.27	1.254483	3.40
9505	PAINTING: AUTOMOBILE OR CARRIAGE BODIES	2.25	1.250438	1.80
7613	TELEPHONE/CABLE TV LINE INST CONT. SERV. LINE & CONN. & DRIVERS	15.05	1.248859	12.05
4902	SPORTING GOODS MFG NOC	4.73	1.248846	3.79
6504	FOOD SUNDRIES MFG NOC-CEREAL MILLING	5.05	1.248671	4.04
7370	TAXICAB CO : ALL OTHER EMPLOEES & DRIVERS	11.26	1.247201	9.03
2111	CANNERY NOC	5.44	1.246104	4.37
7403	AVIATION: ALL OTHER EMPLOYEES & DRIVERS	4.80	1.245678	3.85
3110	FORGING WORK-DROP OR MACHINE	10.73	1.243259	8.63
4244	CORRUGATED OR FIBER BOARD CONTAINER MFG	5.13	1.242077	4.13
8263	JUNK DEALER & DRIVERS	15.93	1.241881	12.83
7590	GARBAGE WORKS	8.73	1.241446	7.03
2714	veneer MFG	5.88	1.241151	4.74
3300	BED SPRING OR WIRE MATTRESS MFG	6.20	1.232869	5.03
4131	MIRROR MFG	8.24	1.232684	6.68
4283	BUILDINGS OR ROOFING PAPER OR FELT PREPARATION -NO INSTALL	3.17	1.232211	2.57
3303	SPRING MFG	8.22	1.230519	6.68
4243	BOX MFG-FOLDING PAPER-NOC	5.26	1.226577	4.29
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	1.53	1.223676	1.25
4239	PAPER MFG	6.08	1.222874	4.97
3257	WIRE GOODS MFG NOC	4.53	1.220562	3.71
3824	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	6.82	1.217210	5.60
4101	GLASS MFG-& DRIVERS	7.79	1.213643	6.42
8018	STORE: WHOLESALE NOC	4.31	1.212712	3.55
8291	STORAGE WAREHOUSE-COLD	7.34	1.212452	6.05
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	1.97	1.211608	1.63
3122	CUTLERY MFG NOC	4.36	1.211547	3.60
8292	STORAGE WAREHOUSE NOC	6.58	1.206709	5.45
5480	PLASTERING NOC & DRIVERS	3.28	1.206401	2.72
6206	OIL OR GAS WELL: CEMENTING & DRIVERS	7.72	1.205747	6.40
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	10.73	1.204668	8.91

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8039	STORE: DEPARTMENT-RETAIL	5.45	1.203735	4.53
5222	CONCRETE CONSTR IN CONNECTION WITH BRIDGES OR CULVERTS	9.39	1.198937	7.83
3081	FOUNDRY-FERROUS-NOC	11.34	1.198673	9.46
4583	FERTILIZER MFG & DRIVERS	6.03	1.193830	5.05
8209	VEGETABLE PACKING & DRIVERS	3.26	1.191195	2.74
4036	PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	4.26	1.190864	3.58
3018	IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS	7.72	1.190522	6.48
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	25.51	1.185354	21.52
4062	POTTERY MFG: PORCELAIN WARE- MECHANICAL PRESS FORMING	4.28	1.184766	3.61
8264	BOTTLE DEALER-USED & DRIVERS	9.92	1.184045	8.38
8989	DOMESTIC WORKERS - RESIDENCES	2.77	1.179400	2.35
7382	BUS CO : ALL OTHER EMPLOYEES & DRIVERS	8.43	1.176548	7.17
3227	ALUMINUM WARE MFG	8.43	1.176037	7.17
2157	BOTTLING NOC & ROUTE SUPERVISORS , DRIVERS	7.83	1.175676	6.66
3647	BATTERY MFG-STORAGE	2.80	1.173161	2.39
9522	UPHOLSTERING	2.26	1.171467	1.93
7405	AVIATION: AIR CARRIER - SCHEDULED, COMMUTER, SUPPLEMENTAL - FLYING CREW	2.01	1.166487	1.72
3082	FOUNDRY-STEEL CASTINGS	18.00	1.164179	15.46
3827	AUTOMOBILE ENGINE MFG	1.20	1.163949	1.03
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	5.29	1.162000	4.55
1853	MICA GOODS MFG & MICA PREPARING	8.34	1.159717	7.19
4653	GLUE MFG & DRIVERS	3.80	1.154347	3.29
9984	ATOMIC ENERGY: PROJECT WORK	1.24	1.150189	1.08
8105	STORE: HIDE OR LEATHER DEALER	12.24	1.147911	10.66
2065	MILK PRODUCTS MFG NOC	3.23	1.146653	2.82
3146	HARDWARE MFG NOC	4.95	1.136196	4.36
1016	COAL MINING-NOC	5.60	1.134517	4.94
4053	POTTERY MFG: CHINA OR TABLEWARE	28.23	1.131704	24.94
9516	RADIO, TV, VIDEO & AUDIO EQUIP. INSTALL, SERVICE OR REPAIR & DRV	5.07	1.131263	4.48
8800	MAILING OR ADDRESSING CO & CLERICAL	2.03	1.131204	1.79
2021	SUGAR REFINING	4.94	1.130193	4.37
2156	BOTTLING-NOT CARB LIQUIDS/SPIRITUOUS LIQUORS-& RTE SUPERVSRS, DRV	6.08	1.126649	5.40
8829	CONVALESCENT OR NURSING HOME ALL EMPLOYEES	5.36	1.124924	4.76
7420	AVIATION: STUNT FLYING, RACING, PARACHUTE JUMPING - FLYING CREW	2.91	1.122648	2.59
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	11.92	1.113453	10.71
6236	OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS	6.38	1.112979	5.73
9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	2.89	1.109786	2.60
3169	STOVE MFG	4.63	1.109358	4.17
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	12.55	1.098040	11.43
9110	CHARITABLE OR WELFARE ORGANIZATIONAL OTHER EMPS & DRIVERS	4.06	1.095356	3.71
4362	MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS,	2.56	1.086843	2.36

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	CLERICAL			
4561	VARNISH MFG-OLEO-RESINOUS	8.74	1.082334	8.08
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	5.78	1.074674	5.38
8385	BUS CO : GARAGE EMPLOYEES	4.60	1.074637	4.28
2016	CEREAL OR BAR MFG	13.10	1.072692	12.21
3224	AGATE WARE MFG	3.86	1.071373	3.60
9040	HOSPITAL: ALL OTHER EMPLOYEES	3.86	1.067639	3.62
2143	FRUIT JUICE MFG & DRIVERS	5.97	1.066650	5.60
2112	FRUIT EVAPORATING OR PRESERVING	3.42	1.065890	3.21
2001	CRACKER MFG	6.34	1.064148	5.96
2288	FELTING MFG	4.87	1.059784	4.60
8720	INSPECTION OF RISKS FOR INSUR OR VALUATION PURPOSES NOC	3.19	1.057769	3.02
2220	YARN OR THREAD MFG-COTTON	8.18	1.053664	7.76
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	2.39	1.051142	2.27
1642	LIME MFG	2.64	1.042679	2.53
3131	BUTTON FASTENER MFG-METAL	1.50	1.039058	1.44
7390	BEER OR ALE DEALER-WHOLESALE & DRIVERS	7.77	1.035422	7.50
7539	ELECTRIC LIGHT OR POWER CO NOC- ALL EMPLOYEES & DRIVERS	2.12	1.014818	2.09
7515	OIL OR GAS PIPELINE OPERATION & & DRIVERS	2.33	1.009147	2.31
4493	FABRIC COATING OR IMPREGNATING NOC	6.66	1.004230	6.63
3803	AUTOMOBILE WHEEL MFG- METAL- NOT CAST	3.64	1.002755	3.63
1164	MINING NOC-NOT COAL-UNDERGROUND & DRIVERS	94.60	1.000000	94.60
1452	ORE MILLING & DRIVERS	30.20	1.000000	30.20
2386	LACE MFG	3.60	1.000000	3.60
2915	VENEER PRODUCTS MFG	10.35	1.000000	10.35
4568	SALT, BORAX/POTASH PRODUCING OR REFINING & DRIVERS	1.11	1.000000	1.11
6811	BOAT BUILDING-WOOD-NOC & DRIVERS	3.60	1.000000	3.60
9985	ATOMIC ENERGY: RADIATION EXPOSURE NOC	3.49	1.000000	3.49
2683	LUGGAGE MFG	6.89	0.998321	6.90
4686	VEGETABLE-SOLVENT EXTRACTION PROCESS	2.39	0.996623	2.40
2913	RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG	8.03	0.996447	8.06
8901	TELEPHONE OR TELEGRAPH CO: OFFICE EXCHANGE EMPLOYEES & CLERICAL	0.15	0.995643	0.15
4420	RUBBER TIRE MFG	7.99	0.991558	8.06
3638	BALL OR ROLLER BEARING MFG	3.47	0.983266	3.53
8002	AUTOMOBILE RENTAL CO:ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRV	3.42	0.980860	3.49
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS- WHOLESALE	2.37	0.966257	2.45
3807	AUTOMOBILE RADIATOR MFG	13.75	0.947481	14.51
3865	BABY CARRIAGE MFG	5.51	0.941013	5.86
0113	FARM: HATCHERY & DRIVERS	3.63	0.929443	3.91
4777	EXPLOSIVES DISTIBUTORS & DRIVERS	11.57	0.916997	12.62
2105	FRUIT PACKING	6.07	0.903678	6.72
3383	JEWELRY MFG	3.35	0.885984	3.78
3255	WIRE CLOTH MFG	8.22	0.869565	9.45

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2960	WOOD PRESERVING & DRIVERS	7.88	0.864085	9.12
2130	SPIRITUOUS LIQUOR DISTILLERY	3.40	0.862069	3.94
2670	GLOVE MFG-LEATHER OR TEXTILE	6.23	0.847458	7.35
9179	ATHLETIC TEAM/PARK: CONTACT SPORTS	29.12	0.731097	39.83
1655	QUARRY-SURFACE-& DRIVERS	2.61	0.645161	4.05
4432	FOUNTAIN PEN MFG	4.55	0.629150	7.23
3719	OIL STILL ERECTION OR REPAIR	4.00	0.577471	6.93
2305	TEXTILE FIBER MFG-SYNTHETIC	5.99	0.487805	12.28
3175	RADIATOR OR HEATER MFG	2.88	0.431034	6.68

*Factors include Safety & Hygiene; Premium Payment Security Factor; Catastrophe Factor and Rate Change Factor

Ohio Bureau of Worker's Compensation
Actuarial Committee

Group Rating
Summary of Consideration

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November 14, 2007

7/1/2007 Current Mark-Up Distribution

Off-balance factor (Mark-up) Ranges	Count of Manual Classes	Percentage of Manual Classes	Cumulative Percent
Greater than 400 %	7	1.3%	1.3%
Less than 390 % and greater than 100 %	74	13.9%	15.2%
Less than 90 % and greater than 50 %	159	29.8%	45%
Less than 49 % and greater than 1 %	263	49.3%	94.2%
No Change in Base Rate	7	1.3%	95.5%
Mark-down of a negative 1% or greater	24	4.5%	100%
Total	534	100%	

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More than 94% of the NCCI manual classifications have a “mark-up” of greater than 1%.

Two classes have an off-balance of 10.00.

-2174 Tobacco Rehandling or warehousing – 3 employers; 1 in group; 2 non-group.

-3223 Lamp or Portable Lantern Mfg – 4 employers; 2 in group; 2 non-group.

Mark-up prior to the implementation of the group rating plan was approximately 1% to 2%.

“Mark-Up” is the amount applied to the base rate to achieve the needed premium amount after applying debits and credits.

The number of manual classes that have an off-balance of less than 2% is 67 classes.

Measuring Performance With Loss Ratios

- Loss ratio is a comparison of premiums to the losses
 - ❑ **Right Rate for the Right Risk**
- Loss ratio = Total Incurred Loss ÷ Premium
- Rates are equitable when:
 - ❑ Population A's (or group) loss ratio is very close to Population B's (or non-group) loss ratio
 - ❑ Ratio's should be within a 5 point spread and the results should vary from year to year
 - ❑ No one population or group's loss ratio should be predominately one sided (of the total loss ratio) year after year when compared to other populations

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Loss ratio analysis is an Actuarial and Insurance Industry standard measure of premium adequacy and rate equity.

Loss Ratio = Losses divided by premium

Measuring Performance With Loss Ratios – ideal loss ratio

- All Ratios within 5 point spread
- Results for any given populations should vary from year to year
- No discernible trend in one population's loss ratios
- Loss Ratios demonstrate equity in premium pricing
- Regardless of how employers are segregated, loss ratios should remain similar
 - Group vs. Non-group
 - Large vs. Small Payroll size
 - Industry class 1 vs. industry class 2

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The class loss ratio varies each year such that neither one is having consistently better results.

Loss ratios not required to equal one.

Loss ratios early in the development of losses are always less than one and get closer to one or greater as the losses reach full maturation. BWC average duration of a lost-time claim is between 9 and 10 years.

Newer years are under-developed or under-reserved due to both the incurred but not reported claims (IBNR) and lack of development on known claims. BWC allows 2 years from date of injury to file a claim.

**Current Loss Ratios
as of March 31, 2007**

Policy Year July 1	Actuarial Incurred Loss Ratio		Point Difference (should be 5 or less)
	Group	Non- Group	
1991	108%	70%	38
1992	94%	60%	34
1993	92%	60%	32
1994	76%	50%	26
1995	78%	51%	27
1996	85%	52%	33
1997	102%	55%	47
1998	116%	63%	53

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The premium collected led to an inequity – where non-group employers paid more premiums relative to their losses. Data is from Oliver Wyman's Group Rating Analysis updated in October 2007.

Losses are evaluated as of 3/31/07

MCO and Safety/Hygiene fees excluded from premiums.
This data excludes the effect of dividends.

Current data is not fully developed. Policy year 2006 runs from July 1, 2006 through June 30, 2007. This data is as of March 31, 2007 and does not include all claim that have happen/reported. Claims average duration is close to 10 years of payments.

Loss ratios do not show right risk for right premium.

Current Loss Ratios as of March 31, 2007

Policy Year July 1	Actuarial Incurred Loss Ratio		Point Difference (should be 5 or less)
	Group	Non-Group	
1999	115%	65%	50
2000	135%	63%	72
2001	142%	67%	75
2002	132%	66%	66
2003	87%	50%	37
2004	78%	43%	35
2005	82%	45%	37
2006	52%	33%	19

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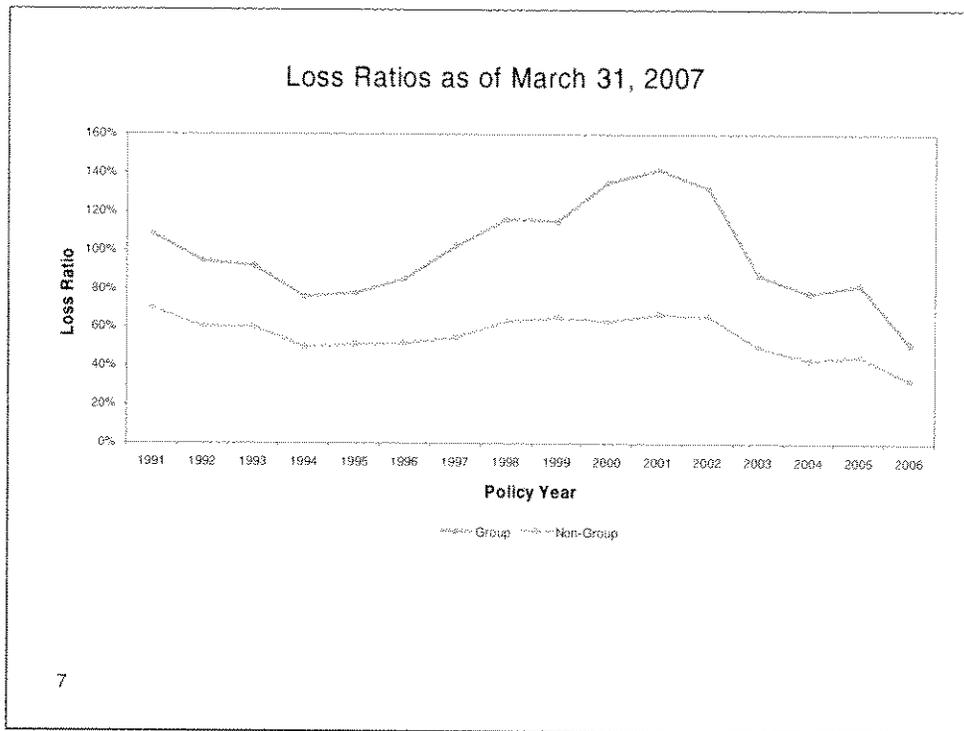
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Loss ratios do not show right risk for right premium.



Loss ratios for group and non-group are clearly not within 5 percentage points.

Loss Ratios Applying Various Credibility Maximums

2005 Policy Year Experience - Restated with Changing Credibility Standards						
Class	Actual Policy Year 2005 Incurred Loss Ratio at 95%	Incurred Loss Ratio at 90%	Incurred Loss Ratio at 80%	Incurred Loss Ratio at 70%	Incurred Loss Ratio at 60%	NCCI Plan with estimated Parameters - Incurred Loss Ratio
Group	82%	78%	67%	60%	54%	53%
Non-Group	45%	46%	49%	52%	55%	55%
Loss Ratio Point Spread	37	32	18	12	1	2

Loss ratios should be within 5 percentage points

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This chart shows that as the maximum credibility amounts change downward, the loss ratios become closer to each other. It is only when the credibility maximum is reduced to 60% that the loss ratio spread is 5 or less.

The NCCI plan (last column) applied to Ohio data shows very similar results to the 60% maximum credibility amount.

Includes a decrease in base rate and changes in off balances.

The base rate for 5645 at 60% would decrease to \$12.26

Premium impact to Groups using an 80% Maximum Credibility Table

Premium Change Range	Policy Count	Percentage of Policy Count
\$100,000 +	2	0%
\$99,999 - \$50,000	15	0%
\$49,999 - \$25,000	112	0%
\$24,999 - \$10,000	729	1%
\$9,999 - \$5,000	1,855	2%
\$4,999 - \$2,500	4,110	5%
\$2,499 - \$500	23,602	27%
\$499 - \$0	53,217	62%
(-\$1) - (-\$1,000)	2,146	2%
(-\$1,001) - (-\$5,000)	457	1%
(-\$5,001) - (-\$19,385)	57	0%
Totals	86,302	100%

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Cumulatively, 97% of the group employers will see a premium increase.

Those employers (62%) who will have less than a \$500 increase in premium equates to \$42.00 increase per month.

Those employers (89%) who will have less than a \$2,500 increase in premium equates to \$208.00 increase per month.

Three to four percent will have a premium decrease.

A major step towards dropping the base rate (average of 4% to 5%) for all employers. A first step towards achieving actuarial principles and economic vitality in the state and will respond to the Inspector General and previous actuarial studies from past 17 years.

**Premium impact to Non-Groups using an 80%
Maximum Credibility Table**

Premium Range	Policy Count	Percentage of Policy Count
(-\$100,000) +	14	0%
(-\$99,999) - (-\$50,000)	56	0%
(-\$49,999) - (-\$25,000)	182	0%
(-\$24,999) - (-\$10,000)	787	1%
(-\$9,999) - (-\$5,000)	1,324	1%
(-\$4,999) - (-\$2,500)	1,993	2%
(-\$2,499) - (-\$500)	8,170	7%
(-\$499) - \$0	97,561	87%
\$1 - \$500	1,085	1%
\$501 - \$2,500	494	0%
\$2,501 - \$5,000	103	0%
\$5,001 - \$10,000	41	0%
\$10,001 - \$25,000	37	0%
\$25,001 - \$50,000	14	0%
\$50,001 - \$100,000	10	0%
\$100,001 - \$316,380	3	0%
Totals	111,874	100%

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99% of the non-group employers will see premium relief.

One employer will have premium relief of \$2.5 Million.

1,787 employer will have a premium increase, less than 1.6% of the population.

Combined Impact to Ohio Private Employers

Employer Type	Policy Count	Average Premium Change
Group	85,558	\$903
Non Group	196,633	(\$268)
Total Policies	282,191	

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Overall impact to employers is group employers premiums will increase on average \$903 and non-group policies will decrease on average \$268.

Actuarial Conclusions

- Nine separate studies
- 14 Credentialed Actuaries opining
- All draw the same conclusion
 - ❑ Group rated credits are too extreme
 - ❑ Ohio BWC must correct to have Actuarially sound premium rates
- Loss Ratios are similar at a 60% maximum credibility table or NCCI plan
- Credibility table maximum credit reductions draw all employers premium rate closer to the base rate
- Ohio Inspector General
 - ❑ Report stated that “it is long past time for BWC to adopt the findings of its own actuarial consultants with regard to the huge premium discounts the Bureau has granted to employers in its group-rated programs.”

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BWC has fiduciary responsibility to ensure rates are fair and equitable to all employers per the Actuarial Standards and the Ohio Revised Code.

The BWC must also respond to the Inspector General addressing all allegations and implementation of corrective measures.

Proposed Strategy

- 2007
 - September - Workers' Compensation Board considers reducing credibility table/group rating and refers to Actuarial Committee for review
 - November 14 -- Actuarial Committee to make recommendation to Workers' Compensation Board on credibility table/group rating
 - November 20 - Board to make final decision on credibility change
- 2008
 - Implement November 2007 decision for the July 1, 2008 policy year (Premiums due February 2009)
 - Adopt Group Rating participation rule changes
- 2009
 - Implement additional steps to correct group rating premium inequity based upon Board consent
 - Adopt Group Rating participation rule changes
- 2010
 - Credibility table changed to actuarial defined maximum
 - Possibly implement NCCI methodology
 - Adopt Group Rating participation rule changes

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