

Actuarial Committee Agenda

Thursday, March 19, 2009

William Green Building

Level 2, Room 3

2:30 pm– 5:30 pm

Call to Order

Chuck Bryan, Committee Chair

Roll Call

Jill Whitworth, Scribe

Approve Minutes of February 19, 2009 meeting

Chuck Bryan, Committee Chair

Executive Session

Litigation update

Action Items

1. Private Employer Rate Proposal (Possible motion to adopt the rate making methodology and instruct staff to prepare appropriate rules)
John Pedrick, Chief Actuarial Officer
Ray Mazzotta, Chief Operating Officer
Bill Hansen, FCAS, MAAA, Oliver Wyman
Independent Consulting Actuary Report on Rate Proposal
James S. Shoenfelt, ACAS, MAAA
Shoenfelt Consulting, Inc.
2. Discussion on Alternative Discount Program Rule Changes,
Rule 4123-17- 70 Premium Discount Program (First reading, possible motion to waive second reading)
3. Drug Free Program modifications:
Tina Kilmeyer, Chief of Customer Service
4. Rule 4123-17-62 “Application for Group Experience Rating”
Tina Kilmeyer, Chief of Customer Service
5. Group Retrospective Rules, Rule 4123-17-73 (First reading)
Joy Bush, Employer Management Project Manager

Discussion Items*

1. Quarterly reserve update as of 12-31-08
Jeff Scott, FCAS, MAAA
Jeff Scholl, FCAS, MAAA
Oliver Wyman
2. CAO Report
John Pedrick, Chief Actuarial Officer
3. Committee calendar


Adjourn

Chuck Bryan, Committee Chair

Next Meeting: Wednesday, April 29, 2009, 2:00 pm – 4:00 pm

*Not all discussion items have materials included.

3/20/2009 1:54:25 PM



3.1

Group and Non Group Rate Level Recommendations

Since the initial release of board meeting materials roughly two weeks ago there have been a number of meetings with staff and stakeholders to work through the details and mechanics of the rate change. The additional analysis and feedback has resulted in updates and revisions to exhibits 10.2 through 10.4, which are outlined below:

- The impact of adopting the new '77%' credibility table was updated from 8.3% to 9.6%, which is a result of using more current premiums that reflect the proposed uniform off-balance factors.
- Additional columns were added to tables 3, 4 and 5 to show the explicit movement in the base rate off-balance through the different phases of the rate change. This allows for better tracking of how each component contributes to the total.
- The group break even factor has an explicit adjustment to account for the adoption of a uniform base rate off-balance, as the implementation process requires group and non group to have the same base rate off-balance factor.
- The overall target rate change is -12%, instead of -15%. This also translates into a lower selected segment relativity for group of 0.706.

Table 1: Rate Level Indications By Segment--Before Consideration of Base Rate Indications

Segment	[1] Target Segment Relativity	[2] Selected Segment Relativity	[3] Current 2008 EM	[4] Current 2008 Off-Bal	[5] Segment Indicated Change
Non Group	1.300	1.300	[85% Table] 1.115	1.430	-18.5%
Group	0.800	0.706	0.387	1.529	19.5%
Average			0.67	1.49	

Notes:

Column [1] from exhibit 10.1
 Column [2] is selected by BWC staff based on column [1]
 Columns [3] and [4] are from actual 2008 base rates and mods, along with projected payroll
 Column [5] = [2] / ([3] * [4])

Table 2: Rate Level Indications By Segment Combined with the Statewide Base Rate Change

Segment	[1] 2008 Projected Premium	[2] Segment Indicated Change	[3] Segment Change (on balance)	[4] Baseline Indicated Change	[5] Selected Base Rate Change	[6] Overall Selected Change	[7] Dollar Impact	[8] Target Premium Level
Non Group	\$1,270,000,000	-18.5%	-15.1%	-11.8%	-12.0%	-25.3%	-\$320,708,236	\$949,291,764
Group	\$780,000,000	19.5%	24.5%	-11.8%	-12.0%	9.6%	\$74,708,236	\$854,708,236
Total	\$2,050,000,000	-4.0%	0.0%	-11.8%	-12.0%	-12.0%	-\$246,000,000	\$1,804,000,000

Notes:

Column [1] is projected based on actual OBWC 2007 blended premium
 Column [2] is from table 1, column [5]
 Column [3] = (1+[2]) / (1+Total [2]) -1
 Column [4] is from Exhibit 1 - 4.5%
 Column [5] is selected by BWC staff based on Exhibit 1 - 4.5%
 Column [6] = (1+[3]) * (1+[5]) -1
 Column [7] = [1] * [6]
 Column [8] = [1] + [7]

Table 3: Impact of Adopting the 77% Maximum Credibility Table in 2009

	[1]	[2]	[3]	[4]	[5]	[6]	[7]
Segment	2008 Projected Premium	77% Table Adoption	Dollar Impact	Adjusted Premium	Remaining Segment Change	Intermediate Off-Balance	Off-Balance Change
Non Group	\$1,270,000,000	-5.9%	-\$74,708,236	\$1,195,291,764	-20.6%	1.33	-7.0%
Group	\$780,000,000	9.6%	\$74,708,236	\$854,708,236	0.0%	1.42	-7.0%
	\$2,050,000,000	0.0%	\$0	\$2,050,000,000	-12.0%	1.36	-7.0%

Notes:

Column [1] is projected based on actual BWC 2007 blended premium

Column [2] is from Oliver Wyman modeled results

Column [3]=[1] * [2]

Column [4]=[1] + [3]

Column [5]=(1+table 2, col [6])/(1+[2])-1

Column [6] is from Oliver Wyman modeled results

Column [7]=[6] / (table 1, col [4])-1

Table 4: Impact of Adopting Full Non Group Indication and Uniform Base Rate Off-Balance in 2009

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]
Segment	Adjusted Premium	Intermediate Off-Balance	Off-Balance Change	Pure Premium Change	Rate Change by Segment	Dollar Impact	Group Break Even Factor	Dollar Impact	Adjusted Premium	Difference From Target Premium
Non Group	\$1,195,291,764	1.20	-9.8%	-12.0%	-20.6%	-\$246,000,000	1.000	\$0	\$949,291,764	\$0
Group	\$854,708,236	1.20	-15.6%	-12.0%	-25.7%	-\$219,748,905	1.346	\$219,748,905	\$854,708,236	\$0
	\$2,050,000,000	1.20	-12.2%	-12.0%	-22.7%	-\$465,748,905		\$219,748,905	\$1,804,000,000	\$0

Notes:

Column [1] is from table 3, column [4]

Column [2] is from Oliver Wyman modeled results

Column [3]=[2] / (table 3, col [6]) - 1

Column [4] is from table 2, column [5]

Column [5]=(1 + [3]) * (1 + [4]) - 1

Column [6]=[1] * [5]

Column [7]= 1 / ((1 + [3]) * (1 + [4])), group only

Column [8]=([7] - 1) * ([1] + [6])

Column [9]=[1]+[6]+[8]

Column [10]=[9]-table 2, col [8]

Table 5: Impact of Capping Experience Mod Changes

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]
Segment	Adjusted Premium	Estimated Capping Impact	Dollar Impact	Base Rate Adjustment	Final Off-Balance	Dollar Impact	Adjusted Premium	Difference From Target Premium
Non Group	\$949,291,764	-2.6%	-\$25,000,000	1.027	1.23	\$25,000,000	\$949,291,764	\$0
Group	\$854,708,236	0.0%	\$0	1.027	1.23	\$23,117,923	\$877,826,159	\$23,117,923
	\$1,804,000,000	-1.4%	-\$25,000,000		1.23	\$48,117,923	\$1,827,117,923	\$23,117,923

Notes:

Column [1] is from table 4, column [9]
 Column [2]=[3]/[1]
 Column [3] is from Oliver Wyman modeled results
 Column [4]=1/(1+[2])
 Column [5]= [4] * (table 4, col [2])
 Column [6]=([1]+[3])*([4]-1)
 Column [7]=[1]+[3]+[6]
 Column [8]=[7]-table 2, col [8]

Table 6: Capping Base Rate Adjustment Reversed for Group

	[1]	[2]	[3]	[4]	[5]	[6]
Segment	Adjusted Premium	Adjustment Factor	Dollar Impact	New Group Break Even Factor	Adjusted Premium	Difference From Target Premium
Non Group	\$949,291,764	1.000	\$0	1.000	\$949,291,764	\$0
Group	\$877,826,159	0.974	-\$23,117,923	1.311	\$854,708,236	\$0
	\$1,827,117,923		-\$23,117,923		\$1,804,000,000	\$0

Notes:

Column [1] is from table 5, column [7]
 Column [2]=1/(table 5, col [4]), group only
 Column [3] =[1] * ([2]-1)
 Column [4]=[2] * (table 4, col [7])
 Column [5]=[1] + [3]
 Column [6]=[5]-table 2, col [8]

Comprehensive rate reform and July 1, 2009 private employer (PA) rate recommendation

Thursday, March 19, 2009

Goals

- Lower base rates
- Provide actuarially sound rates for non-group employers
- Bring group rate levels closer to their indicated level for July 1, 2009
- Set group rates at the indicated level for July 1, 2010 to achieve full rate equity for the group and non-group segments

July 1, 2009 rate level recommendation

Rate level indications

- Oliver Wyman's analysis of claim costs and trends produced a range of claim cost projections which resulted in a recommended actuarially sound range of overall rate changes:
 - Optimistic (low end of range): -18.1 percent
 - Baseline change: -11.8 percent
 - Conservative (high end of range): -5.5 percent
- Projected claim costs for policy year 2009 indicate that a decrease will produce actuarially sound rates.

Impacts of rate level proposal

- The Administrator and staff recommend an overall rate decrease of **12 percent**.
- Claims costs projections show a significant decrease is warranted
- Decrease will be directed entirely to non-group employers
- The change would be distributed as follows:
 - Non-group employers: -25.3 percent
 - Group employers: + 9.6 percent

Impacts of rate level proposal

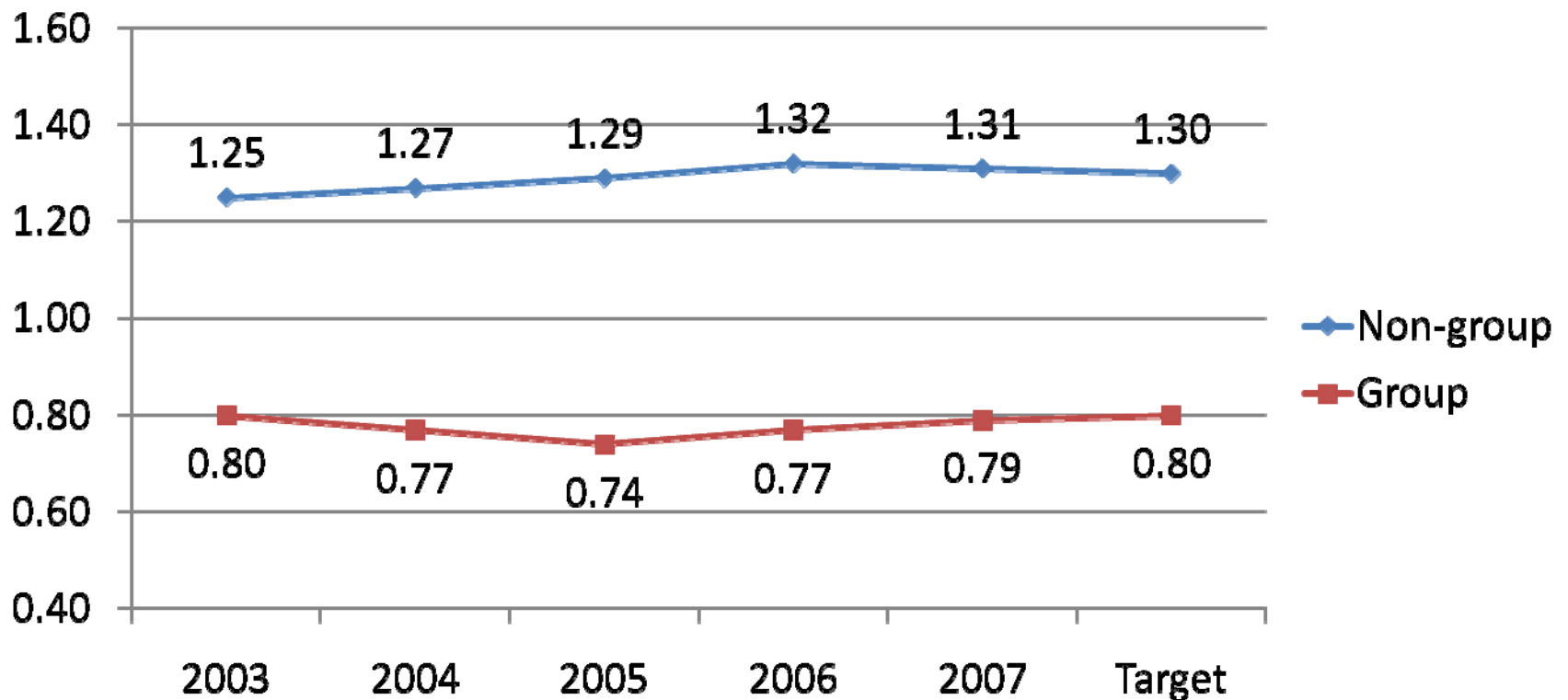
- Recommended changes will not result in an expected shortfall and the resulting pressure on net assets
- Decrease will be directed entirely to non-group employers
- The result will be lower base rates and actuarially sound rates for non-group employers

Comprehensive rate reform proposal

Differentials in claim costs

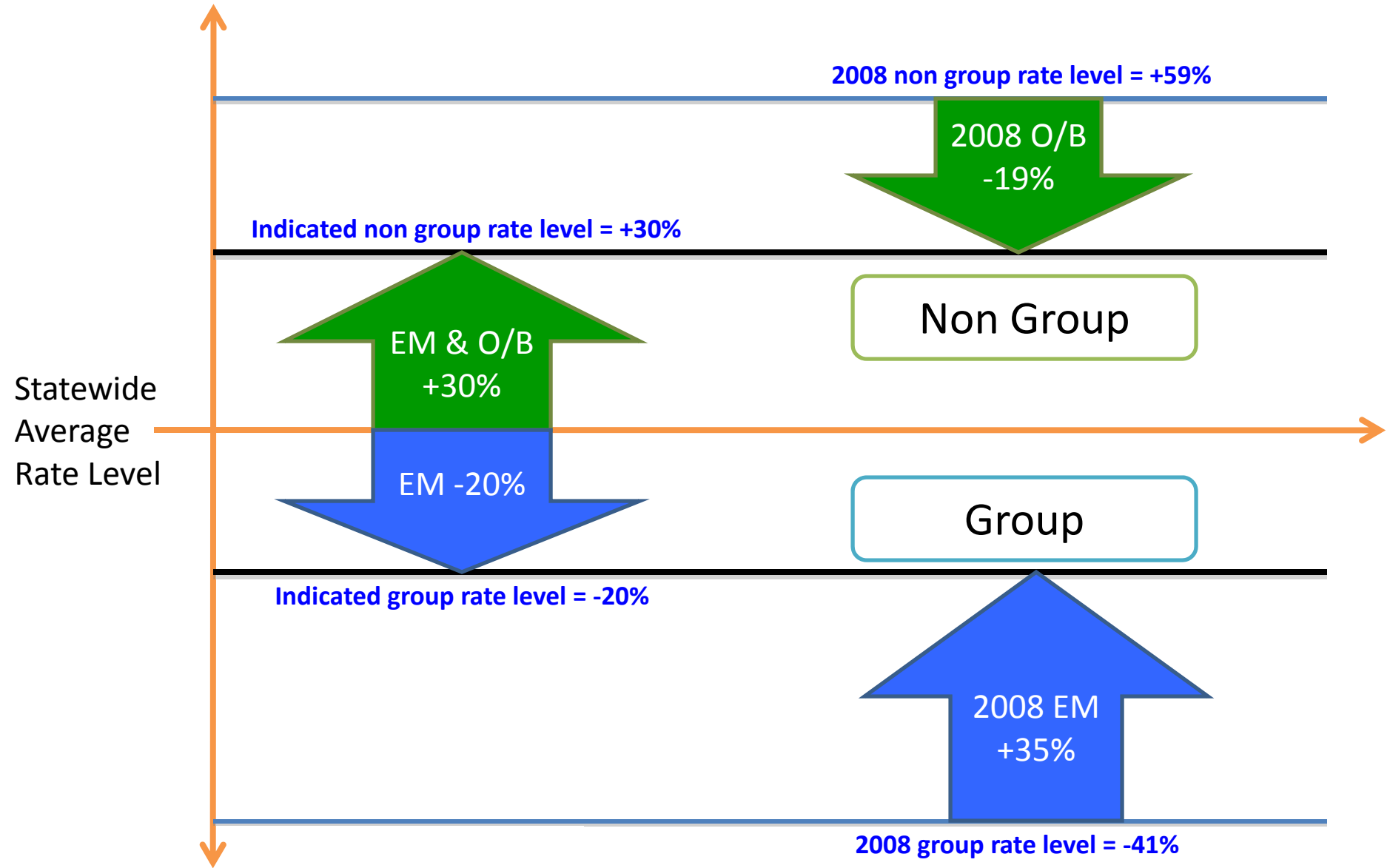
- Last month, BWC showed the actual difference in costs presented by group-rated employers and non-group employers
 - Claim costs for non-group employers are 30 percent higher than average
 - Claim costs for group employers are 20 percent lower than average

Incurred loss differentials: Group and non-group employers



BWC Class Rate level Targets

[EM = experience mod factor; O/B= base rate off-balance factor]



Key conclusions

- Eliminate 500+ varying off-balances averaging 1.49
- Set standard off-balance for non-group employers at 1.23
- Additional base rate decrease of 12 percent brings non-group employers to the target rate level relativity of 1.30
- Published base rates will decline approximately 25 percent

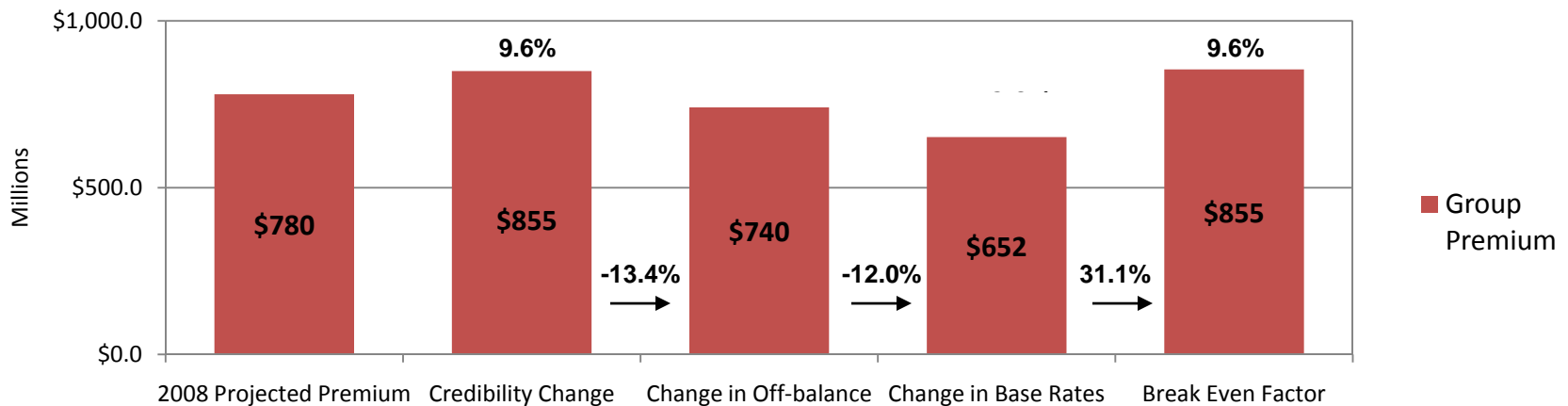
Set group rates closer to indicated levels

- Reduce credibility from 85 percent to 77 percent, which will increase premiums by an average of 9.6 percent for group employers
- Apply base rate reductions
- Institute adjustment factor for group-rated employers to offset base rate reductions
- Eliminate stacking of discounts for group-rated employers

Impacts for group employers

- Preserve the impact of changing to a 77 percent maximum credibility, which increases premiums by an average of 9.6 percent
- Implement a “break-even factor” (group adjustment factor) offsets changes for non-group employers that would otherwise impact group employers

Private Employer Group Projected Premiums 2008 and 2009



Impacts for group employers

- Reduction of maximum credibility to 77 percent increases group rate levels by 9.6 percent. **This remains their target change for July 1, 2009.**
- Mechanism for accomplishing this is a 31 percent assessment factor
- In 2009, group rate level relativity will be 0.71 - midway to the indicated 0.80 level

Projected premium impacts - group

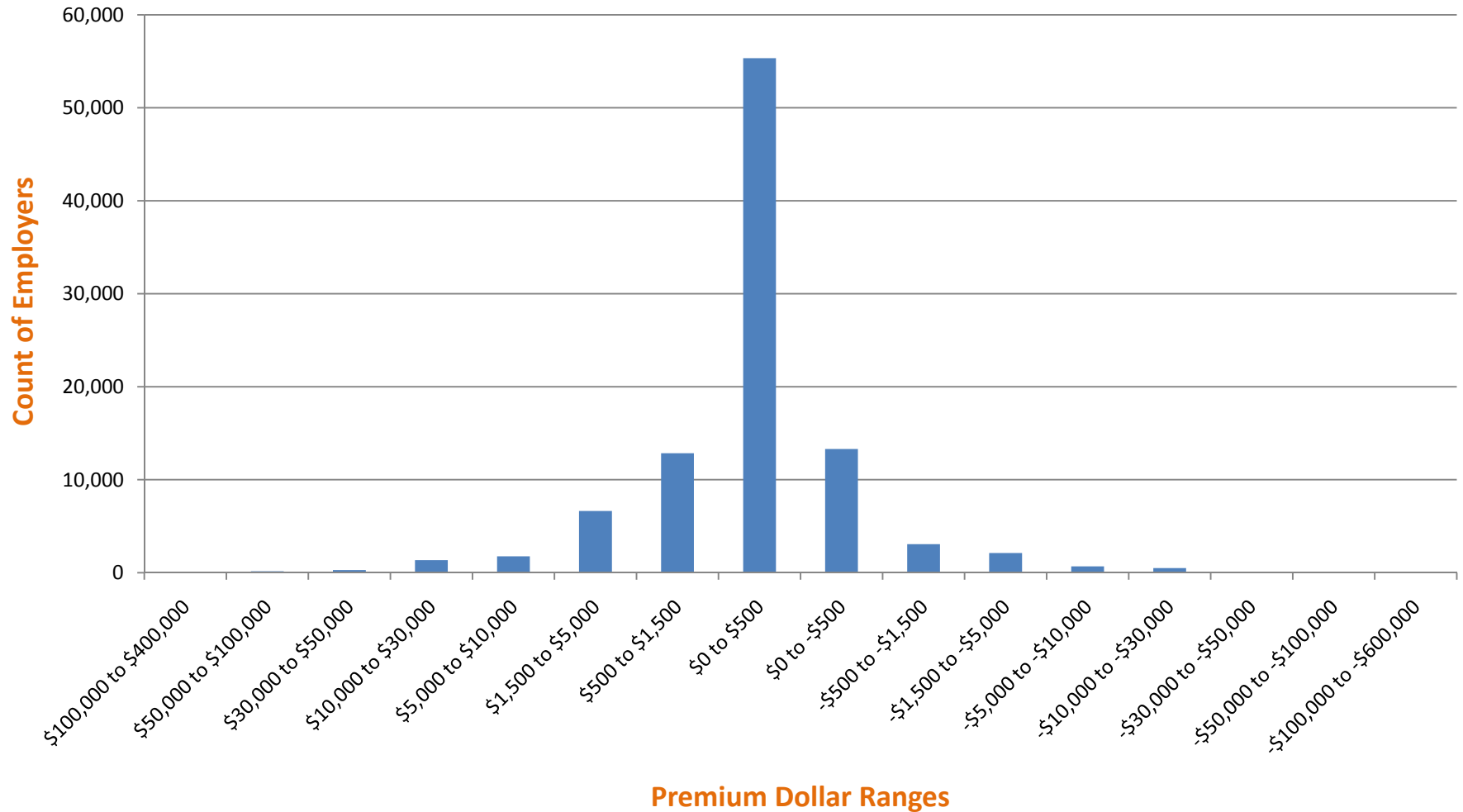
Policy Year 2008 Group Rated Employers

Distribution of premium dollar increase or decrease PY 2008 to 2009 ¹	Total premium dollars in category	Policy Count n category	Percentage of group population	Average premium increase
\$300,000 to \$400,000	\$300,076	1	0.00%	\$300,076
\$200,000 to \$300,000	\$1,208,183	5	0.01%	\$241,637
\$100,000 to \$200,000	\$2,940,497	24	0.02%	\$122,521
\$50,000 to \$100,000	\$9,832,769	150	0.15%	\$65,552
\$30,000 to \$50,000	\$10,542,266	281	0.29%	\$37,517
\$10,000 to \$30,000	\$22,859,834	1,354	1.38%	\$16,883
\$5,000 to \$10,000	\$12,527,136	1,769	1.80%	\$7,081
\$1,500 to \$5,000	\$17,534,876	6,636	6.75%	\$2,642
\$500 to \$1,500	\$11,099,085	12,855	13.08%	\$863
\$0 to \$500	\$7,847,728	55,337	56.31%	\$142
\$0 to -\$500	-\$1,411,688	13,306	13.54%	-\$106
-\$500 to -\$1,500	-\$2,734,041	3,071	3.13%	-\$890
-\$1,500 to -\$5,000	-\$5,824,272	2,116	2.15%	-\$2,752
-\$5,000 to -\$10,000	-\$4,751,471	678	0.69%	-\$7,008
-\$10,000 to -\$30,000	-\$8,204,450	493	0.50%	-\$16,642
-\$30,000 to -\$50,000	-\$3,475,001	93	0.09%	-\$37,366
-\$50,000 to -\$100,000	-\$4,290,389	62	0.06%	-\$69,200
-\$100,000 to -\$200,000	-\$3,211,241	23	0.02%	-\$139,619
-\$200,000 to -\$300,000	-\$2,014,114	8	0.01%	-\$251,764
-\$300,000 to -\$400,000	-\$699,042	2	0.00%	-\$349,521
-\$400,000 to -\$500,000	-\$456,132	1	0.00%	-\$456,132
-\$500,000 to -\$600,000	-\$1,199,826	2	0.00%	-\$599,913

¹Dollar Difference in proposed rating plan using the 77% credibility table, base rates with a standard 1.23 off balance factor and with a group adjustment factor of 1.31.

Projected premium impacts - group

Policy Year 2008 Group Rated Employers



Additional elements

- Modify the 100-percent EM cap
- Without changes, it will become part of a premium strategy – an unintended result
 - Proposed changes:
 - Cap of 100 percent only applies to an employer whose individual experience modifier is 1.01 or greater
 - The employer must actively incorporate safety measures with guidance from BWC or a sponsor
 - Employers not in good standing with BWC are ineligible

Additional elements

- BWC will actively target those employers who aren't selected for group rating and examine other options to help them to mitigate their costs
 - Typically in lower-tier discount groups
 - Approximately 40 percent of these employers will pay less premium in 2009 by being individually rated than they did in group during 2008
 - Because those employers will leave groups, many lower-tier discount groups will cease to exist leaving other employers needing other options
- BWC will also monitor impacts of ELRs on groups and consider revising the assessment if it collects excessive premiums from group-rated employers

Elements of rate reform proposal

- Set accurate non-group rates with standard off-balance at 1.23
- Capture 9.6 percent average premium increase that resulted from moving the credibility table from 85 percent to 77 percent
- Reduce overall rates by 12 percent (but apply to non-group only)
- Implement flat “break-even” factor at 1.31 for all group employers
- Eliminate premium shortfall through “break-even” factor, restricting stacking of discount programs, and overall rate reduction
- Modify 100-percent EM cap to target employers whose individual EM is 1.01 or greater and who are in good standing with BWC

Elements of rate reform proposal

- Sponsoring associations have until April 6 to notify employers they will not be renewed (currently March 30)
- Monitor ELR impacts on groups and consider revising assessment
- Assist with managing employers not selected for group as a result of the assessment
- Implement group rating program in 2010 that creates no shortfall

Outreach

- Met with various audiences to discuss comprehensive proposal with employers, sponsoring associations, and third-party administrators representing both group and non-group employers
 - Business Coalition
 - SAO
 - We've Had Enough
 - Workers' Compensation Forum

Group rating 2010

- Implement comprehensive solution to accurately reflect risk that groups bring to the system:
 - Maintain current infrastructure with continuity and “break-even” factor
 - Convert current group system to group retrospective rating
 - Devise process where groups are submitted to BWC, who will then quote the discount for the group
- Reduce credibility to 65 percent
- Consider modifications to homogeneity, benefits of sponsorship requirements, and other aspects of the program to improve performance
- Provide parameters for multi-split rating plan
- **Target completion date: July 1, 2009**

Comprehensive rate reform and July 1, 2009 private employer (PA) rate recommendation

Thursday, March 19, 2009

Ohio Bureau of Workers' Compensation
Private Employer Preliminary Expected Loss Rates
Policy Year 2008 Compared to Policy year 2009

1699	ROCK WOOL MFG	\$3.73	\$3.21	-13.94
1701	CEMENT MFG	\$1.44	\$1.14	-20.83
1710	STONE CRUSHING & DRIVERS	\$4.30	\$2.69	-37.44
1741	FLINT OR SPAR GRINDING & DRIVERS	\$4.63	\$1.76	-61.99
1747	EMERY WORKS & DRIVERS	\$1.17	\$2.11	80.34
1748	ABRASIVE WHEEL MFG & DRIVERS	\$1.26	\$1.08	-14.29
1803	STONE CUTTING OR POLISHING NOC & DRIVERS	\$2.35	\$1.92	-18.30
1852	ASBESTOS GOODS MFG	\$1.66	\$1.27	-23.49
1853	MICA GOODS MFG & MICA PREPARING	\$1.98	\$1.80	-9.09
1860	ABRASIVE PAPER OR CLOTH PREPARATION	\$1.37	\$1.07	-21.90
1924	WIRE DRAWING OR CABLE MFG-NOT IRON OR STEEL	\$2.31	\$1.86	-19.48
1925	DIE CASTING MFG	\$2.03	\$1.64	-19.21
2001	CRACKER MFG	\$2.66	\$2.21	-16.92
2002	MACARONI MFG	\$2.52	\$1.39	-44.84
2003	BAKERY & DRIVERS, ROUTE SUPERVISORS	\$2.31	\$1.37	-40.69
2014	GRAIN OR FEED MILLING	\$2.36	\$1.82	-22.88
2016	CEREAL OR BAR MFG	\$4.27	\$1.87	-56.21
2021	SUGAR REFINING	\$1.50	\$1.31	-12.67
2039	ICE CREAM MFG & DRIVERS	\$2.94	\$2.09	-28.91
2041	CANDY CHOCOLATE & CONFECTION MFG	\$1.70	\$1.20	-29.41
2065	MILK PRODUCTS MFG NOC	\$1.21	\$0.77	-36.36
2070	CREAMERY & ROUTE SUPERVISORS & DRIVERS	\$1.90	\$1.61	-15.26
2081	BUTCHERING	\$4.03	\$2.39	-40.69
2089	PACKING HOUSE-ALL OPERATIONS	\$1.31	\$1.55	18.32
2095	MEAT PRODUCTS MFG NOC	\$2.11	\$1.51	-28.44
2105	FRUIT PACKING	\$1.72	\$2.83	64.53
2110	PICKLE MFG	\$1.93	\$1.47	-23.83
2111	CANNERY NOC	\$1.37	\$0.98	-28.47
2112	FRUIT EVAPORATING OR PRESERVING	\$1.06	\$0.66	-37.74
2114	OYSTERMEN	\$1.66	\$1.27	-23.49
2121	BREWERY & DRIVERS	\$2.67	\$1.74	-34.83
2130	SPIRITUOUS LIQUOR DISTILLERY	\$0.53	\$2.42	356.60
2131	SPIRITUOUS LIQUOR BOTTLING	\$0.81	\$0.39	-51.85
2143	FRUIT JUICE MFG & DRIVERS	\$2.34	\$1.91	-18.38
2157	BOTTLING NOC & ROUTE SUPERVISORS , DRIVERS	\$3.24	\$2.34	-27.78
2172	CIGARETTE MFG	\$1.66	\$1.27	-23.49
2174	TOBACCO REHANDLING OR WAREHOUSING	\$0.00	\$5.37	0.00
2211	COTTON BATTING, WADDING OR WASTE MFG	\$7.38	\$8.40	13.82
2220	YARN OR THREAD MFG-COTTON	\$5.06	\$3.52	-30.43
2286	WOOL SPINNING & WEAVING	\$0.00	\$5.27	0.00
2288	FELTING MFG	\$2.02	\$1.56	-22.77
2300	PLUSH MFG	\$1.66	\$1.27	-23.49
2302	SILK THREAD OR YARN MFG	\$1.07	\$0.77	-28.04
2305	TEXTILE FIBER MFG-SYNTHETIC	\$4.90	\$2.60	-46.94
2361	HOSIERY MFG	\$1.66	\$1.27	-23.49
2362	KNIT GOODS MFG NOC	\$0.47	\$0.13	-72.34

Ohio Bureau of Workers' Compensation
Private Employer Preliminary Expected Loss Rates
Policy Year 2008 Compared to Policy year 2009

2380	WEBBING MFG	\$1.17	\$0.95	-18.80
2386	LACE MFG	\$0.00	\$0.00	0.00
2388	EMBROIDERY MFG	\$0.94	\$0.82	-12.77
2402	CARPET OR RUG MFG NOC	\$0.00	\$0.00	0.00
2413	TEXTILE-BLEACHING, DYEING MERCERIZING, FINISHING	\$3.97	\$2.31	-41.81
2416	YARN DYEING OR FINISHING	\$0.96	\$0.00	-100.00
2417	CLOTH PRINTING	\$1.65	\$1.04	-36.97
2501	CLOTH, CANVAS & RELATED PRODUCTS NOC	\$1.68	\$1.13	-32.74
2503	DRESSMAKING OR TAILORING-CUSTOM EXCLUSIVELY	\$0.37	\$0.27	-27.03
2534	FEATHER OR FLOWER MFG-ARTIFICIAL	\$0.03	\$0.00	-100.00
2570	MATTRESS OR BOX SPRING MFG	\$4.16	\$2.68	-35.58
2585	LAUNDRY NOC & ROUTE SUPERVISORS , DRIVERS	\$2.56	\$1.78	-30.47
2586	CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	\$1.61	\$0.95	-40.99
2587	TOWEL OR TOILET SUPPLY CO & ROUTE SUPERVISORS, DRIVERS	\$2.25	\$1.99	-11.56
2589	LAUNDRY & DRY CLEANING STORE- RETAIL-ROUTE SUPERVISORS, DRV	\$1.36	\$0.96	-29.41
2600	FUR PROCESSING - PREPARING SKINS	\$1.66	\$1.27	-23.49
2623	LEATHER MFG - INCL TANNING, LEATHER EMBOSSEING & WOOL PULLING	\$0.02	\$0.03	50.00
2651	SHOE STOCK MFG	\$0.77	\$0.78	1.30
2660	BOOT OR SHOE MFG NOC	\$1.13	\$1.96	73.45
2670	GLOVE MFG-LEATHER OR TEXTILE	\$57.76	\$26.92	-53.39
2683	LUGGAGE MFG	\$3.12	\$2.99	-4.17
2688	LEATHER GOODS MFG NOC	\$0.59	\$0.33	-44.07
2701	LOGGING OR TREE REMOVAL - LOG HAULING AND DRIVERS	\$3.70	\$2.99	-19.19
2702	LOGGING OR LUMBERING & DRIVERS	\$8.88	\$7.45	-16.10
2709	LOGGING OR TREE REMOVAL - MECHANIZED EQUIPMENT OPERATORS	\$8.88	\$7.24	-18.47
2710	SAWMILL	\$3.68	\$3.18	-13.59
2714	VENEER MFG	\$2.07	\$1.54	-25.60
2731	PLANING OR MOLDING MILL	\$1.98	\$1.60	-19.19
2735	FURNITURE STOCK MFG	\$1.86	\$0.92	-50.54
2759	PALLET, BOX OR BOX SHOOK MFG	\$3.67	\$2.84	-22.62
2790	PATTERN MAKING NOC	\$1.22	\$0.99	-18.85
2802	CARPENTRY-SHOP ONLY-& DRIVERS	\$2.45	\$1.71	-30.20
2812	CABINET WORKS-WITH POWER MACHINERY	\$1.70	\$1.24	-27.06
2835	BRUSH OR BROOM ASSEMBLY	\$4.97	\$5.58	12.27
2836	BRUSH OR BROOM MFG NOC	\$1.03	\$0.72	-30.10
2841	WOODENWARE MANUFACTURING NOC	\$0.76	\$0.36	-52.63
2881	FURNITURE ASSEMBLY-WOOD-FROM MANUFACTURED PARTS	\$1.30	\$0.88	-32.31
2883	FURNITURE MFG-WOOD-NOC	\$1.69	\$1.54	-8.88
2913	RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG	\$2.40	\$1.94	-19.17
2915	VENEER PRODUCTS MFG	\$3.15	\$0.00	-100.00

Ohio Bureau of Workers' Compensation
Private Employer Preliminary Expected Loss Rates
Policy Year 2008 Compared to Policy year 2009

2916	VENEER PRODUCTS MFG-NO VENEER MFG	\$1.81	\$1.53	-15.47
2923	PIANO MFG	\$2.55	\$1.56	-38.82
2942	PENCIL, PENHOLDER OR CRAYON MFG	\$0.96	\$4.45	363.54
2960	WOOD PRESERVING & DRIVERS	\$1.66	\$0.99	-40.36
3004	IRON OR STEEL: MANUFACTURING: STEEL MAKING-& DRIVERS	\$1.88	\$1.45	-22.87
3018	IRON OR STEEL: MANUFACTURING: ROLLING MILL & DRIVERS	\$2.32	\$1.20	-48.28
3022	PIPE OR TUBE MFG NOC & DRIVERS	\$2.20	\$1.90	-13.64
3027	ROLLING MILL NOC & DRIVERS	\$1.39	\$0.95	-31.65
3028	PIPE OR TUBE MFG-IRON OR STEEL- & DRIVERS	\$2.01	\$1.76	-12.44
3030	IRON OR STEEL: FAB IRON OR STEEL WORKS-SHOP-STRUCTURAL-& DRIVERS	\$2.92	\$2.35	-19.52
3040	IRON OR STEEL: FABRICATION: IRON WORKS-SHOP-ORNAMENTAL-& DRIVERS	\$2.64	\$2.01	-23.86
3041	IRON/STEEL:FAB IRON WORKS-SHOP DECOR/ARTISTIC & FOUNDRY,DRIVERS	\$5.01	\$4.57	-8.78
3042	ELEVATOR OR ESCALATOR MFG	\$0.61	\$0.49	-19.67
3064	SIGN MFG-METAL	\$1.98	\$1.72	-13.13
3069	SHEET METAL PRODUCTS MANUFACTURING	\$2.32	\$1.99	-14.22
3076	SHEET METAL PRODUCTS MFG. - SHOP ONLY	\$2.06	\$1.61	-21.84
3081	FOUNDRY-FERROUS-NOC	\$4.30	\$3.73	-13.26
3082	FOUNDRY-STEEL CASTINGS	\$5.25	\$4.10	-21.90
3085	FOUNDRY-NON-FERROUS	\$2.63	\$2.12	-19.39
3110	FORGING WORK-DROP OR MACHINE	\$3.52	\$2.85	-19.03
3111	BLACKSMITH	\$2.32	\$1.51	-34.91
3113	TOOL MFG-NOT DROP OR MACHINE FORGED-NOC	\$0.85	\$0.67	-21.18
3114	TOOL MFG-DROP/MACH FORGED-NOC: MACH/FNSHNG OF TOOL/DIE MAKNG OP	\$1.99	\$1.56	-21.61
3118	SAW MFG	\$1.30	\$0.86	-33.85
3119	NEEDLE MFG	\$1.66	\$1.27	-23.49
3122	CUTLERY MFG NOC	\$1.30	\$0.91	-30.00
3126	TOOL MFG-AGRIC, CONSTRUCTION, LOGGING, MINING, OIL OR ARTESIAN WELL	\$1.68	\$1.35	-19.64
3131	BUTTON FASTENER MFG-METAL	\$0.17	\$0.12	-29.41
3132	NUT OR BOLT MFG	\$1.62	\$1.36	-16.05
3145	SCREW MFG	\$1.40	\$0.94	-32.86
3146	HARDWARE MFG NOC	\$1.59	\$1.06	-33.33
3169	STOVE MFG	\$1.79	\$1.48	-17.32
3175	RADIATOR OR HEATER MFG	\$0.50	\$0.11	-78.00
3179	ELECTRICAL APPARATUS MFG NOC	\$1.03	\$0.91	-11.65
3180	ELECTRIC OR GAS LIGHTING FIXTURES MFG	\$4.12	\$2.48	-39.81
3188	PLUMBERS' SUPPLIES MFG NOC	\$2.92	\$1.58	-45.89
3220	CAN MFG	\$1.23	\$1.24	0.81
3223	LAMP OR PORTABLE LANTERN MFG	\$0.00	\$0.00	0.00
3224	AGATE WARE MFG	\$0.49	\$0.13	-73.47

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3227	ALUMINUM WARE MFG	\$2.92	\$2.01	-31.16
3240	WIRE ROPE MFG-IRON OR STEEL	\$0.79	\$1.00	26.58
3241	WIRE DRAWING-IRON OR STEEL	\$2.58	\$2.21	-14.34
3255	WIRE CLOTH MFG	\$0.57	\$0.44	-22.81
3257	WIRE GOODS MFG NOC	\$1.80	\$1.25	-30.56
3270	EYELET MFG	\$6.87	\$5.94	-13.54
3300	BED SPRING OR WIRE MATTRESS MFG	\$3.36	\$2.11	-37.20
3303	SPRING MFG	\$4.95	\$3.45	-30.30
3307	HEAT-TREATING-METAL	\$1.88	\$1.38	-26.60
3315	BRASS OR COPPER GOODS MFG	\$0.87	\$0.26	-70.11
3334	TIN FOIL MFG	\$0.00	\$1.27	0.00
3336	TYPE FOUNDRY	\$2.27	\$1.80	-20.70
3365	WELDING OR CUTTING NOC & DRIVERS	\$3.38	\$2.48	-26.63
3372	ELECTROPLATING	\$1.90	\$1.59	-16.32
3373	GALVANIZING OR TINNING-NOT ELECTROLYTIC	\$1.10	\$0.72	-34.55
3383	JEWELRY MFG	\$1.58	\$0.91	-42.41
3385	WATCH MFG	\$0.28	\$0.33	17.86
3400	METAL GOODS MFG-NOC	\$2.17	\$1.74	-19.82
3507	CONSTRUCTION OR AGRICULTURAL MACHINERY MFG	\$1.23	\$0.99	-19.51
3515	TEXTILE MACHINERY MFG	\$1.17	\$1.15	-1.71
3548	PRINTING OR BOOKBINDING MACHINE MFG	\$0.42	\$0.36	-14.29
3559	CONFECTION MACHINE MFG	\$0.38	\$0.46	21.05
3574	COMPUTING, RECORDING OR OFFICE MACHINE MFG NOC	\$0.61	\$0.43	-29.51
3581	CARBURETOR MFG	\$0.90	\$0.46	-48.89
3612	PUMP MFG	\$1.10	\$0.90	-18.18
3620	BOILERMAKING	\$2.26	\$1.72	-23.89
3629	PRECISION MACHINED PARTS MFG NOC	\$0.71	\$0.60	-15.49
3632	MACHINE SHOP NOC	\$1.37	\$1.15	-16.06
3634	VALVE MFG	\$0.90	\$0.57	-36.67
3635	GEAR MFG OR GRINDING	\$1.20	\$0.78	-35.00
3638	BALL OR ROLLER BEARING MFG	\$1.83	\$1.36	-25.68
3642	BATTERY MFG-DRY	\$0.33	\$0.22	-33.33
3643	ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG	\$1.06	\$0.79	-25.47
3647	BATTERY MFG-STORAGE	\$1.34	\$1.56	16.42
3648	AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS MFG NOC	\$1.14	\$1.02	-10.53
3681	TV, RADIO, TELEPHONE/TELECOMMUNICATION DEVICE MFG NOC	\$0.72	\$0.57	-20.83
3685	INSTRUMENT MFG NOC	\$0.37	\$0.29	-21.62
3719	OIL STILL ERECTION OR REPAIR	\$0.97	\$0.82	-15.46
3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR NOC & DRIVERS	\$2.37	\$1.76	-25.74
3726	BOILER INSTALL OR REPAIR-STEAM	\$1.08	\$0.66	-38.89
3803	AUTOMOBILE WHEEL MFG- METAL- NOT CAST	\$6.39	\$3.59	-43.82
3807	AUTOMOBILE RADIATOR MFG	\$6.29	\$4.06	-35.45

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3808	AUTOMOBILE MFG OR ASSEMBLY	\$2.56	\$2.52	-1.56
3821	AUTOMOBILE RECYCLING & DRIVERS	\$3.52	\$2.65	-24.72
3822	AUTOMOBILE, BUS, TRUCK OR TRAILERBODY MFG: DIE-PRESSED STEEL	\$2.80	\$2.14	-23.57
3824	AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG: NOC	\$2.16	\$1.94	-10.19
3826	AIRCRAFT ENGINE MFG	\$0.14	\$0.14	0.00
3827	AUTOMOBILE ENGINE MFG	\$0.39	\$0.23	-41.03
3830	AIRPLANE MFG	\$0.97	\$0.39	-59.79
3851	MOTORCYCLE MFG OR ASSEMBLY	\$0.03	\$0.00	-100.00
3865	BABY CARRIAGE MFG	\$3.46	\$3.70	6.94
3881	CAR MFG-RAILROAD-& DRIVERS	\$3.28	\$2.73	-16.77
4000	SAND OR GRAVEL DIGGING & DRIVERS	\$2.16	\$1.61	-25.46
4021	BRICK OR CLAY PRODUCTS MFG NOC & DRIVERS	\$3.07	\$1.66	-45.93
4024	REFRACTORY PRODUCTS MFG & DRIVERS	\$2.02	\$1.55	-23.27
4034	CONCRETE PRODUCTS MFG & DRIVERS	\$2.60	\$2.15	-17.31
4036	PLASTER BOARD OR PLASTER BLOCK MFG & DRIVERS	\$1.78	\$1.58	-11.24
4038	PLASTER STATUARY OR ORNAMENT MFG	\$0.26	\$0.34	30.77
4053	POTTERY MFG: CHINA OR TABLEWARE	\$3.06	\$2.79	-8.82
4061	POTTERY MFG: EARTHENWARE-GLAZED OR PORCELAIN-HAND & MOLDED OR CAST	\$1.56	\$0.89	-42.95
4062	POTTERY MFG: PORCELAIN WARE- MECHANICAL PRESS FORMING	\$1.39	\$1.01	-27.34
4101	GLASS MFG-& DRIVERS	\$3.82	\$2.36	-38.22
4111	GLASSWARE MFG-NO AUTOMATIC BLOWING MACHINES	\$2.90	\$2.58	-11.03
4112	INCANDESCENT LAMP MFG	\$1.36	\$0.83	-38.97
4113	GLASS MFG-CUT	\$1.83	\$2.33	27.32
4114	GLASSWARE MFG NOC	\$0.21	\$0.18	-14.29
4130	GLASS MERCHANT	\$1.98	\$1.76	-11.11
4131	MIRROR MFG	\$2.32	\$0.71	-69.40
4133	CATHEDRAL OR ART GLASS WINDOW MFG	\$0.81	\$0.64	-20.99
4150	OPTICAL GOODS MFG NOC	\$0.60	\$0.29	-51.67
4206	PULP MFG-GROUND WOOD PROCESS	\$1.66	\$1.27	-23.49
4207	PULP MFG-CHEMICAL PROCESS	\$1.66	\$1.27	-23.49
4239	PAPER MFG	\$2.28	\$1.79	-21.49
4240	BOX MFG-SET-UP PAPER	\$2.23	\$1.61	-27.80
4243	BOX MFG-FOLDING PAPER-NOC	\$1.86	\$1.36	-26.88
4244	CORRUGATED OR FIBER BOARD CONTAINER MFG	\$2.02	\$1.40	-30.69
4250	PAPER COATING	\$1.19	\$0.84	-29.41
4251	STATIONERY MFG	\$1.44	\$1.10	-23.61
4263	FIBER GOODS MFG	\$1.41	\$2.46	74.47
4273	BAG MFG-PAPER	\$1.36	\$0.87	-36.03
4279	PAPER GOODS MFG NOC	\$2.35	\$1.53	-34.89
4282	DRESS PATTERN MFG-PAPER	\$1.66	\$1.27	-23.49
4283	BUILDINGS OR ROOFING PAPER OR FELT PREPARATION -NO INSTALL	\$0.79	\$1.28	62.03
4299	PRINTING	\$0.96	\$0.72	-25.00

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4304	NEWSPAPER PUBLISHING	\$1.75	\$1.51	-13.71
4307	BOOKBINDING	\$1.24	\$0.57	-54.03
4351	PHOTO ENGRAVING	\$0.64	\$0.17	-73.44
4352	ENGRAVING	\$1.25	\$1.29	3.20
4360	MOTION PICTURE: DEVELOPMENT OF NEG, PRINT & ALL SUBSEQNT OPER	\$0.03	\$0.00	-100.00
4361	PHOTOGRAPHER-ALL EMPLOYEES & CLERICAL, SALESPERSONS, DRIVERS	\$0.54	\$0.37	-31.48
4362	MOTION PICTURE: FILM EXCHANGE & PROJECTION ROOMS, CLERICAL	\$0.72	\$0.23	-68.06
4410	RUBBER GOODS MFG NOC	\$1.92	\$1.50	-21.88
4420	RUBBER TIRE MFG	\$3.80	\$2.57	-32.37
4431	MAGNETIC AND OPTICAL MEDIA MFG	\$0.00	\$0.00	0.00
4432	FOUNTAIN PEN MFG	\$0.38	\$0.24	-36.84
4439	LACQUER OR SPIRIT VARNISH MFG	\$0.07	\$0.07	0.00
4452	PLASTICS MFG: FABRICATED PRODUCTS NOC	\$2.11	\$1.50	-28.91
4459	PLASTICS MFG: SHEETS, RODS/TUBES	\$1.82	\$1.24	-31.87
4470	CABLE MFG-INSULATED ELECTRICAL	\$0.87	\$0.37	-57.47
4484	PLASTICS MFG MOLDED PRODUCTS NOC	\$1.95	\$1.51	-22.56
4493	FABRIC COATING OR IMPREGNATING NOC	\$3.26	\$2.90	-11.04
4511	ANALYTICAL CHEMIST	\$0.32	\$0.26	-18.75
4557	INK MFG	\$1.17	\$0.82	-29.91
4558	PAINT MFG	\$1.23	\$0.80	-34.96
4561	VARNISH MFG-OLEO-RESINOUS	\$0.23	\$0.16	-30.43
4568	SALT, BORAX/POTASH PRODUCING OR REFINING & DRIVERS	\$0.51	\$0.49	-3.92
4581	PHOSPHATE WORKS & DRIVERS	\$1.66	\$1.27	-23.49
4583	FERTILIZER MFG & DRIVERS	\$1.93	\$1.78	-7.77
4611	DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION NO MFG OF INGRED.	\$0.59	\$0.46	-22.03
4635	OXYGEN OR HYDROGEN MFG & DRIVERS	\$1.09	\$0.67	-38.53
4653	GLUE MFG & DRIVERS	\$2.17	\$1.99	-8.29
4665	RENDERING WORKS NOC & DRIVERS	\$6.01	\$4.76	-20.80
4670	COTTONSEED OIL MFG-MECHANICAL & DRIVERS	\$1.66	\$1.27	-23.49
4683	OIL MFG-VEGETABLE-NOC	\$0.51	\$0.44	-13.73
4686	VEGETABLE-SOLVENT EXTRACTION PROCESS	\$0.13	\$0.12	-7.69
4692	DENTAL LABORATORY	\$0.27	\$0.17	-37.04
4693	PHARMACEUTICAL OR SURGICAL GOODS MFG NOC	\$1.05	\$0.88	-16.19
4703	CORN PRODUCTS MFG	\$1.66	\$0.00	-100.00
4717	BUTTER SUBSTITUTE MFG	\$1.66	\$1.27	-23.49
4720	SOAP OR SYNTHETIC DETERGENT MFG	\$1.98	\$1.45	-26.77
4740	OIL REFINING-PETROLEUM-& DRIVERS	\$1.40	\$0.77	-45.00
4741	ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	\$1.02	\$1.61	57.84
4751	SYNTHETIC RUBBER MFG	\$0.64	\$0.46	-28.13
4771	EXPLOSIVES OR AMMUNITION MFG: NOC & DRIVERS	\$0.70	\$0.64	-8.57
4777	EXPLOSIVES DISTIBUTORS & DRIVERS	\$1.22	\$3.44	181.97

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4825	DRUG, MEDICINE OR PHARMACY PREP MFG & INCID MFG OF INGRED	\$0.31	\$0.16	-48.39
4828	CHEMICAL BLENDING OR MIXING NOC ALL OPERATIONS & DRIVERS	\$1.45	\$0.95	-34.48
4829	CHEMICAL MFG. NOC ALL OPERATIONS & DRIVERS	\$0.74	\$0.59	-20.27
4902	SPORTING GOODS MFG NOC	\$0.85	\$1.80	111.76
4923	PHOTOGRAPHIC SUPPLY MFG	\$0.83	\$0.48	-42.17
5020	CEILING INSTALL-SUSPENDED ACOUSTICAL GRID TYPE	\$3.49	\$2.95	-15.47
5022	MASONRY NOC CROSS-REF	\$2.88	\$2.18	-24.31
5037	PAINTNG: METAL STRUCTURES-OVER TWO STORIES IN HEIGHT- & DRIVERS	\$22.76	\$17.17	-24.56
5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES	\$4.41	\$3.63	-17.69
5057	IRON OR STEEL: ERECTION NOC	\$3.14	\$2.15	-31.53
5059	IRON OR STEEL: ERECTION-FRAME STRUCT NOT OVER TWO STORIES IN HGT	\$3.88	\$2.64	-31.96
5069	IRON/STEEL: EREC-CONSTR OF DWELLINGS NOT OVER 2 STORIES IN HGT	\$0.83	\$0.85	2.41
5102	DOOR, DOOR FRAME/SASH ERECTION- METAL OR METAL COVERED	\$1.84	\$1.81	-1.63
5146	FURNITURE/FIXTURES INSTALL - PORTABLE - NOC	\$3.05	\$2.21	-27.54
5160	ELEVATOR ERECTION OR REPAIR	\$0.61	\$0.58	-4.92
5183	PLUMBING NOC & DRIVERS	\$1.37	\$1.10	-19.71
5188	AUTOMATIC SPRINKLER INSTALL & DRIVERS	\$1.04	\$1.31	25.96
5190	ELECTRICAL WIRING-WITHIN BUILDINGS & DRIVERS	\$1.40	\$1.07	-23.57
5191	OFFICE MACHINE OR APPLIANCE INSTALL, INSPECT, ADJUST OR REPAIR	\$0.64	\$0.59	-7.81
5192	MACHINES-VEND OR COIN OP-INSTALL, SRVC OR REPAIR & SALESPRSNS, DRIVRS	\$2.12	\$1.82	-14.15
5213	CONCRETE CONSTR NOC	\$2.34	\$1.94	-17.09
5215	CONCRETE WORK-INCIDENTAL TO THE CONSTR OF PRIVATE RESIDENCE	\$2.36	\$1.73	-26.69
5221	CONCRETE OR CEMENT WORK-FLOORS, DRIVEWAYS, YARDS/SIDEWALKS-& DRV	\$2.31	\$1.58	-31.60
5222	CONCRETE CONSTR IN CONNECTION WITH BRIDGES OR CULVERTS	\$3.38	\$2.18	-35.50
5223	SWIMMING POOL CONSTR NOT IRON OR STEEL & DRIVERS	\$3.58	\$2.57	-28.21
5348	CERAMIC TILE, INDOOR STONE, MARBLE OR MOSAIC WORK	\$2.41	\$1.72	-28.63
5402	HOTHOUSE ERECTION-ALL OPERATIONS	\$2.84	\$1.32	-53.52
5403	CARPENTRY NOC	\$2.48	\$1.90	-23.39
5437	CARPENTRY-INSTALL OF CABINET WORK OR INTERIOR TRIM	\$1.71	\$1.35	-21.05
5443	LATHING & DRIVERS	\$5.75	\$8.26	43.65
5445	WALLBOARD INSTALL BUILDINGS & DRIVERS	\$2.03	\$1.64	-19.21
5462	GLAZIER-AWAY FROM SHOP & DRIVERS	\$2.06	\$2.30	11.65

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5472	ASBESTOS CONTRACTOR-PIPE & BOILER WORK EXCLUSIVELY & DRIVERS	\$1.04	\$1.77	70.19
5473	ASBESTOS CONTR-NOC & DRIVERS	\$2.84	\$2.46	-13.38
5474	PAINTING OR PAPERHANGING NOC & SHOP OPERATIONS, DRIVERS	\$2.65	\$2.12	-20.00
5478	FLOOR COVERING INSTALLATION-RESILIENT FLOORING-CARPET & LAMINATE FLOORING	\$2.06	\$1.89	-8.25
5479	INSULATION WORK NOC & DRIVERS	\$3.40	\$2.00	-41.18
5480	PLASTERING NOC & DRIVERS	\$2.78	\$2.59	-6.83
5491	PAPERHANGING & DRIVERS	\$0.06	\$0.06	0.00
5506	STREET OR ROAD CONSTRUCTION: PAVING OR REPAIRING & DRIVERS	\$2.62	\$2.07	-20.99
5507	STREET OR ROAD CONSTRUCTION: SUBSURFACE WORK & DRIVERS	\$1.16	\$1.03	-11.21
5508	STREET OR ROAD CONSTRUCTION: ROCK EXCAVATION & DRIVERS	\$0.53	\$0.53	0.00
5535	SHEET METAL WORK - INSTALLATION AND DRIVERS	\$2.33	\$2.03	-12.88
5537	HVAC & REFRIG SYSTEMS - INSTALL, SVC & REPAIR & DRIVERS	\$1.60	\$1.37	-14.38
5538	SHEET METAL WORK-SHOP & OUTSIDE- NOC & DRIVERS	\$2.33	\$2.07	-11.16
5551	ROOFING-ALL KINDS & YARD EMPLOYEES & DRIVERS	\$6.17	\$4.56	-26.09
5605	CONSTRUCTION OR ERECTION ESTIMATORS	\$0.30	\$0.29	-3.33
5606	CONTRACTOR-PROJECT MGR, CONST EXEC, CONST MGR OR CONST SUPT	\$0.49	\$0.35	-28.57
5610	CLEANER-DEBRIS REMOVAL	\$8.26	\$2.35	-71.55
5645	CARPENTRY-DETACHED ONE OR TWO FAMILY DWELLINGS	\$3.61	\$2.80	-22.44
5651	CARPENTRY-DWELLINGS-THREE STORIES OR LESS	\$3.22	\$2.48	-22.98
5703	BUILDING RAISING OR MOVING	\$8.15	\$1.77	-78.28
5705	SALVAGE OPERATION-NO WRECKING OR ANY STRUCTURAL OPERATIONS	\$22.32	\$22.32	0.00
5951	SERUM, ANTI-TOXIN OR VIRUS MFG & DRIVERS	\$0.00	\$0.00	0.00
6003	PILE DRIVING	\$0.56	\$0.63	12.50
6005	JETTY OR BREAKWATER CONSTRUCTION ALL OPERATION TO COMPLETION & DRV	\$0.13	\$0.13	0.00
6017	DAM OR LOCK CONSTRUCTION: CONCRETEWORK-ALL OPERATIONS	\$2.17	\$1.68	-22.58
6018	DAM OR LOCK CONSTRUCTION: EARTH MOVING OR PLACING-ALL OPER & DRV	\$2.17	\$1.68	-22.58
6045	LEVEE CONSTRUCTION-ALL OPERATIONS TO COMPLETION & DRIVERS	\$2.17	\$1.68	-22.58
6204	DRILLING NOC & DRIVERS	\$3.17	\$2.64	-16.72
6206	OIL OR GAS WELL: CEMENTING & DRIVERS	\$0.01	\$0.00	-100.00
6213	OIL OR GAS WELL: SPECIALTY TOOL OPER-NOC-BY CONTR-ALL EMPS & DRIVERS	\$2.17	\$0.00	-100.00

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6214	OIL OR GAS WELL: PERFORATING OF CASING-ALL EMPLOYEES & DRIVERS	\$0.37	\$7.25	1,859.46
6216	OIL OR GAS LEASE WORK NOC-BY CONTRACTOR & DRIVERS	\$3.02	\$2.02	-33.11
6217	EXCAVATION & DRIVERS	\$2.03	\$1.50	-26.11
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION & DRIVERS	\$2.75	\$1.70	-38.18
6233	OIL OR GAS PIPELINE CONSTRUCTION & DRIVERS	\$1.62	\$1.60	-1.23
6235	OIL OR GAS WELL: DRILLING OR RE-DRILLING & DRIVERS	\$9.72	\$9.30	-4.32
6236	OIL OR GAS WELL: INSTALLATION OR RECOVERY OF CASING & DRIVERS	\$0.70	\$2.30	228.57
6237	OIL OR GAS WELL: INSTRUMENT LOGGING OR SURVEY WORK & DRIVERS	\$0.02	\$0.09	350.00
6251	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS	\$5.58	\$3.91	-29.93
6252	SHAFT SINKING-ALL OPERATIONS	\$2.58	\$1.64	-36.43
6260	TUNNELING-PNEUMATIC-ALL OPERATIONS	\$0.08	\$0.06	-25.00
6306	SEWER CONSTR-ALL OPERATIONS & DRIVERS	\$1.70	\$1.34	-21.18
6319	GAS MAIN OR CONNECTION CONSTRUCTION & DRIVERS	\$2.39	\$1.92	-19.67
6325	CONDUIT CONSTRUCTION-FOR CABLES OR WIRES	\$2.80	\$2.60	-7.14
6400	FENCE ERECTION-METAL	\$1.78	\$1.51	-15.17
6504	FOOD SUNDRIES MFG NOC-CEREAL MILLING	\$1.94	\$1.44	-25.77
6704	RAILROAD CONST ALL OPER INCLUD CLERICAL, SALESPERSONS & DRIV	\$2.92	\$2.30	-21.23
6811	BOAT BUILDING-WOOD-NOC & DRIVERS	\$4.39	\$2.13	-51.48
6834	BOAT BUILDING OR REPAIR & DRIVERS	\$1.46	\$0.98	-32.88
6836	MARINA & DRIVERS	\$2.13	\$2.13	0.00
6854	SHIP BUILDING-IRON OR STEEL- NOC & DRIVERS	\$26.77	\$1.27	-95.26
6882	SHIP REPAIR CONVERSION - ALL OPERATIONS & DRIVERS	\$0.53	\$0.08	-84.91
6884	PAINTING: SHIP HULLS	\$1.66	\$1.27	-23.49
7133	RAILROAD OPERATION: NOC - ALL EMPLOYERS AND DRIVERS	\$1.42	\$2.47	73.94
7222	TRUCKING: OIL FIELD EQUIPMENT- ALL EMPLOYEES & DRIVERS	\$2.92	\$0.00	-100.00
7228	TRUCKING- LOCAL HAULING ONLY- ALL EMPLOYEES AND DRIVERS	\$3.70	\$2.99	-19.19
7229	TRUCKING- LONG DISTANCE HAULING- ALL EMPLOYEES AND DRIVERS	\$3.20	\$2.61	-18.44
7230	TRUCKING: PARCEL OR PACKAGE DELIVERY- ALL EMPLOYEES & DRIVERS	\$5.43	\$4.48	-17.50
7231	MAIL, PARCEL OR PCKG DELIVERY & COURIER OR MESSENGER SVC - ALL EMPS & DRIVERS	\$5.61	\$4.34	-22.64
7232	TRCKNG: MAIL PARCEL/PKG DLV-CNTCT U S POST SERV-ALL EMPS & DRV	\$2.80	\$2.69	-3.93
7360	FREIGHT HANDLING NOC	\$3.87	\$2.94	-24.03
7370	TAXICAB CO : ALL OTHER EMPLOEES & DRIVERS	\$3.30	\$2.35	-28.79

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7380	DRIVERS, CHAUFFEURS, MESSENGERS & HELPERS NOC - COMMERCIAL	\$2.67	\$1.95	-26.97
7382	BUS CO : ALL OTHER EMPLOYEES & DRIVERS	\$2.69	\$1.99	-26.02
7390	BEER OR ALE DEALER-WHOLESALE & DRIVERS	\$2.91	\$2.29	-21.31
7403	AVIATION: ALL OTHER EMPLOYEES & DRIVERS	\$1.64	\$1.26	-23.17
7405	AVIATION: AIR CARRIER - SCHEDULED, COMMUTER, SUPPLEMENTAL - FLYING CREW	\$1.10	\$0.80	-27.27
7420	AVIATION: STUNT FLYING, RACING, PARACHUTE JUMPING - FLYING CREW	\$16.12	\$20.39	26.49
7421	AVIATION: TRANSPORT OF PERSONNEL FOR EMPLOYER BUSINESS - FLYING CREW	\$0.35	\$0.21	-40.00
7422	AVIATION: NOC - OTHER THAN HELICOPTERS - FLYING CREW	\$1.06	\$0.97	-8.49
7425	AVIATION: NOC - HELICOPTERS - FLYING CREW	\$0.30	\$0.08	-73.33
7431	AVIATION: AIR CHARTER OR AIR TAXI - FLYING CREW	\$1.05	\$0.79	-24.76
7502	GAS COMPANY: GAS CO-NATURAL GAS-LOCAL DISTRIBUTION & DRIVERS	\$0.55	\$0.54	-1.82
7515	OIL OR GAS PIPELINE OPERATION & DRIVERS	\$1.02	\$0.89	-12.75
7520	WATERWORKS OPERATION & DRIVERS	\$1.61	\$1.11	-31.06
7538	ELECTRIC LIGHT OR POWER LINE CONTRACTOR & DRIVERS	\$5.03	\$3.85	-23.46
7539	ELECTRIC LIGHT OR POWER CO NOC- ALL EMPLOYEES & DRIVERS	\$1.29	\$1.04	-19.38
7540	ELEC LIGHT/POWER COOPERATIVE-REA PROJECT ONLY-ALL EMPLOYEES & DRV	\$1.44	\$1.48	2.78
7580	SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	\$0.98	\$0.78	-20.41
7590	GARBAGE WORKS	\$2.96	\$2.14	-27.70
7600	TELEPHONE OR TELEGRAPH CO: ALL OTHER EMPLOYEES & DRIVERS	\$1.01	\$0.87	-13.86
7601	TELEPHONE, TELEGRAPH OR FIRE ALARM LINE CONSTRUCTION & DRIVERS	\$2.10	\$1.77	-15.71
7605	BURGLAR ALARM INSTALL OR REPAIR & DRIVERS	\$1.24	\$1.01	-18.55
7610	RADIO/TV BROADCASTING STATION- ALL EMPLOYEES & CLERICAL, DRIVERS	\$0.20	\$0.17	-15.00
7611	TELEPHONE/CABLE TV LINE INST CONTRACTORS, UNDERGROUND & DRIVER	\$3.58	\$2.95	-17.60
7612	TELEPHONE OR CABLE TV LINE INST CONTRACTORS, OVERHEAD & DRIVERS	\$2.89	\$2.32	-19.72
7613	TELEPHONE/CABLE TV LINE INST CONT. SERV. LINE & CONN. & DRIVERS	\$6.88	\$5.00	-27.33
7704	FIREFIGHTERS & DRIVERS	\$3.82	\$2.04	-46.60
7705	AMBULANCE SERVICE COMPANIES AND EMS AND DRIVERS	\$3.30	\$3.59	8.79
7710	FIREFIGHTERS AND DRIVERS	\$3.82	\$2.16	-43.46
7711	FIREFIGHTERS AND DRIVERS - VOLUNTEER	\$3.82	\$2.04	-46.60
7720	POLICE OFFICERS & DRIVERS	\$1.61	\$1.35	-16.15

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7855	RR CNST LAY/RELY TRCKS/MAINT OF WAY CONTR-NO WORK ON ELEV RR-DRV	\$3.40	\$2.15	-36.76
8001	STORE: FLORIST & DRIVERS	\$1.18	\$1.16	-1.69
8002	AUTOMOBILE RENTAL CO:ALL OTHER EMPLOYEES & COUNTER PERSONNEL, DRV	\$2.01	\$1.68	-16.42
8006	STORE: GROCERY RETAIL	\$1.55	\$1.16	-25.16
8008	STORE: CLOTHING, WEARING APPAREL/DRY GOODS-RETAIL	\$0.95	\$0.66	-30.53
8010	STORE: HARDWARE	\$0.94	\$0.75	-20.21
8013	STORE: JEWELRY	\$0.18	\$0.16	-11.11
8015	QUICK PRINTING-COPYING/DUP SERV-ALL EMPS/CLERICAL, SALESPRSNS DRV	\$0.34	\$0.32	-5.88
8017	STORE: RETAIL NOC	\$0.84	\$0.68	-19.05
8018	STORE: WHOLESALE NOC	\$1.75	\$1.36	-22.29
8021	STORE: MEAT, FISH OR POULTRY DEALER WHOLESALE	\$1.26	\$1.04	-17.46
8031	STORE: MEAT, FISH OR POULTRY- RETAIL	\$1.70	\$1.16	-31.76
8032	STORE: CLOTHING, WEARING APPAREL OR DRY GOODS-WHOLESALE	\$1.53	\$1.19	-22.22
8033	STORE: MEAT, GROCERY & PROVISION STORES COMBINED-RETAIL NOC	\$1.32	\$1.05	-20.45
8039	STORE: DEPARTMENT-RETAIL	\$2.98	\$1.66	-44.30
8044	STORE: FURNITURE & DRIVERS	\$1.57	\$1.21	-22.93
8045	STORE: DRUG RETAIL	\$0.16	\$0.18	12.50
8046	STORE: AUTO ACCESSORY-RETAIL NOC & DRIVERS	\$1.19	\$0.91	-23.53
8047	STORE: DRUG-WHOLESALE	\$0.82	\$0.87	6.10
8058	BUILDING MATERIAL DEALER-NEW MATERIALS ONLY: STORE EMPLOYEES	\$1.69	\$0.86	-49.11
8072	STORE:BOOK, RECORD, DISC, SOFTWARE,VIDEO OR AUDIO CASSETTE RETAIL	\$0.67	\$0.49	-26.87
8102	SEED MERCHANT	\$0.79	\$0.57	-27.85
8103	WOOL MERCHANT	\$0.08	\$0.16	100.00
8105	STORE: HIDE OR LEATHER DEALER	\$1.53	\$1.99	30.07
8106	IRON OR STEEL MERCHANT & DRIVERS	\$2.04	\$1.71	-16.18
8107	MACHINERY DEALER NOC-STORE OR YARD-& DRIVERS	\$1.30	\$1.11	-14.62
8111	PLUMBERS' SUPPLIES DEALER & DRIVERS	\$1.38	\$1.30	-5.80
8116	FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	\$0.59	\$0.47	-20.34
8203	ICE MFG OR DISTRIBUTION & DRIVERS	\$1.90	\$2.39	25.79
8204	BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	\$1.85	\$0.73	-60.54
8209	VEGETABLE PACKING & DRIVERS	\$1.17	\$1.01	-13.68
8215	HAY, GRAIN OR FEED DEALER & LOCAL MANAGERS, DRIVERS	\$1.37	\$1.09	-20.44
8227	CONSTRUCTION OR ERECTION PERMANENTYARD	\$1.57	\$1.11	-29.30
8232	LUMBERYRD NEW MTRLS ONLY: ALL OTH EMP & YARD, WAREHOUSE, DRV	\$2.51	\$1.91	-23.90
8233	COAL MERCHANT & LOCAL MANAGERS, DRIVERS	\$2.44	\$2.11	-13.52

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8235	SASH, DOOR/ASSEMBLED MILLWORK DEALER & DRIVERS	\$1.81	\$1.36	-24.86
8263	JUNK DEALER & DRIVERS	\$6.26	\$4.74	-24.28
8264	BOTTLE DEALER-USED & DRIVERS	\$3.36	\$2.57	-23.51
8265	IRON OR STEEL SCRAP DEALER & DRIVERS	\$4.17	\$3.45	-17.27
8279	STABLE/BREEDING FARM & DRIVERS	\$4.13	\$3.41	-17.43
8288	LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSONS, DRIVERS	\$2.28	\$3.57	56.58
8291	STORAGE WAREHOUSE-COLD	\$2.25	\$1.69	-24.89
8292	STORAGE WAREHOUSE NOC	\$2.42	\$1.91	-21.07
8293	STORAGE WAREHOUSE-FURNITURE & DRIVERS	\$4.61	\$3.41	-26.03
8304	GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	\$1.82	\$1.69	-7.14
8350	GASOLINE DEALER & DRIVERS	\$2.16	\$1.74	-19.44
8380	AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	\$1.32	\$1.05	-20.45
8381	GASOLINE STATION-RETAIL-SELF- SERVICE	\$1.10	\$1.33	20.91
8385	BUS CO : GARAGE EMPLOYEES	\$1.79	\$1.14	-36.31
8392	AUTO STORAGE GARAGE, PARKING LOT OR PARKING STATION, VALET SVC, CASHIERS, COUNTER AND DRIVERS	\$2.95	\$2.36	-20.00
8393	AUTOMOBILE BODY REPAIR	\$0.94	\$0.78	-17.02
8500	METAL SCRAP DEALER & DRIVERS	\$3.20	\$2.32	-27.50
8601	ARCHITECT OR ENGINEER-CONSULTING	\$0.23	\$0.16	-30.43
8606	GEOLOGICAL EXPLORATION SEISMIC- ALL EMPLOYEES & DRIVERS	\$0.31	\$0.18	-41.94
8720	INSPECTION OF RISKS FOR INSUR OR VALUATION PURPOSES NOC	\$1.52	\$1.11	-26.97
8721	REAL ESTATE APPRAISAL COMPANY OUTSIDE EMPLOYEES	\$0.11	\$0.09	-18.18
8742	SALESPERSONS OR COLLECTORS - OUTSIDE	\$0.13	\$0.09	-30.77
8745	NEWS AGNT/DIST OF MAG/OTH PERIODS NOT RETL DEALRS & SALESPERSONS, DRV	\$1.64	\$1.07	-34.76
8748	AUTOMOBILE SALESPERSONS	\$0.20	\$0.16	-20.00
8755	LABOR UNION-ALL EMPLOYEES	\$0.18	\$0.19	5.56
8799	MAILING OR ADDRESSING COMPANY OR LETTER SERVICE SHOP - CLERICAL	\$0.56	\$0.46	-17.86
8800	MAILING OR ADDRESSING CO & CLERICAL	\$0.56	\$0.48	-14.29
8803	AUDITORS, ACCNT OR FACTORY COST OR OFFICE SYSTEMATIZER-TRAVELING	\$0.04	\$0.03	-25.00
8810	CLERICAL OFFICE EMPLOYEES NOC	\$0.08	\$0.06	-25.00
8820	ATTORNEY-ALL EMPLOYEES & CLERICAL MESSENGERS & DRIVERS	\$0.10	\$0.07	-30.00
8824	RETIREMENT LIVING CENTERS: HEALTHCARE EMPLOYEES	\$2.36	\$1.94	-17.80
8825	RETIREMENT LIVING CENTERS: FOOD SERVICE EMPLOYEES	\$1.35	\$1.04	-22.96
8826	RETIREMENT LIVING CENTERS ALL OTHER EMPLOYEES, SALESPERSONS & DRV	\$1.52	\$1.06	-30.26
8829	CONVALESCENT OR NURSING HOME ALL EMPLOYEES	\$2.00	\$1.50	-25.00
8831	HOSPITAL-VETERINARY & DRIVERS	\$0.73	\$0.49	-32.88

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8832	PHYSICIAN & CLERICAL	\$0.18	\$0.14	-22.22
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	\$0.60	\$0.46	-23.33
8835	HOME - PUBLIC & TRAVELING HEALTHCARE - ALL EMPLOYEES	\$1.68	\$1.27	-24.40
8842	GROUP HOMES ALL EMPLOYEES AND SALESPERSONS, DRIVERS	\$1.28	\$0.97	-24.22
8864	SOCIAL SERVICES ORGANIZATION ALL EMPLOYEES AND SALESPERSONS, DRIVERS	\$1.28	\$0.97	-24.22
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	\$0.19	\$0.15	-21.05
8869	CHILD DAY CARE CENTER: PROFESS EMPLOYEES & CLERICAL SALESPERSONS	\$0.71	\$0.59	-16.90
8871	CLERICAL TELECOMMUTER EMPLOYEES	\$0.05	\$0.01	-80.00
8901	TELEPHONE OR TELEGRAPH CO: OFFICE EXCHANGE EMPLOYEES & CLERICAL	\$0.08	\$0.06	-25.00
8989	DOMESTIC WORKERS - RESIDENCES	\$1.44	\$1.25	-13.19
9012	BUILDING OP. - BY OWNER, LESSEE, REAL ESTATE MANGT. FIRM: PROFESS	\$0.31	\$0.25	-19.35
9014	BUILDINGS-OPERATION BY CONTRACTORS	\$2.29	\$1.75	-23.58
9015	BUILDINGS-OPERATION BY OWNER OR LESSEE ALL OTHER EMPLOYEES	\$2.22	\$1.67	-24.77
9016	AMUSEMENT PARK OR EXHIBITION OPERATION & DRIVERS	\$1.53	\$1.61	5.23
9019	BRIDGE OR VEHICULAR TUNNEL OPERATION & DRIVERS	\$0.89	\$0.67	-24.72
9033	HOUSING AUTHORITY & CLERICAL, SALESPERSONS, DRIVERS	\$1.13	\$0.98	-13.27
9040	HOSPITAL: ALL OTHER EMPLOYEES	\$1.61	\$1.33	-17.39
9044	CASINO GAMBLING-HOTEL - ALL EMP.CLERICAL, SALESPERSONS & DRIVERS	\$0.89	\$0.67	-24.72
9052	HOTEL: ALL OTHER EMPS & SALESPERSONS, DRIVERS	\$1.57	\$1.20	-23.57
9058	HOTEL: RESTAURANT EMPLOYEES	\$1.37	\$1.07	-21.90
9059	CHILD DAY CARE CENTER: ALL OTHER EMPLOYEES AND DRIVERS	\$0.78	\$0.57	-26.92
9060	CLUB-COUNTRY, GOLF, FISHING OR YACHT & CLERICAL	\$0.75	\$0.51	-32.00
9061	CLUB NOC & CLERICAL	\$1.30	\$1.05	-19.23
9062	CASINO GAMBLING-ALL EMPLOYEES & CLERICAL, SALESPERSONS & DRIVERS	\$1.07	\$6.77	532.71
9063	YMCA, YWCA, YMHA OR YWHA, INSTITUTION-ALL EMPS & CLERICAL	\$0.59	\$0.43	-27.12
9082	RESTAURANT NOC	\$0.99	\$0.74	-25.25
9083	RESTAURANT: FAST FOOD	\$1.02	\$0.74	-27.45
9084	BAR, DISCOTHEQUE, LOUNGE, NIGHT CLUB OR TAVERN	\$1.16	\$0.86	-25.86
9088	ROCKET OR MISSILE TESTING OR LAUNCHING & DRIVERS	\$1.61	\$1.27	-21.12
9089	BILLIARD HALL	\$0.11	\$0.12	9.09
9093	BOWLING LANE	\$0.90	\$0.80	-11.11
9101	COLLEGE: ALL OTHER EMPLOYEES	\$1.08	\$0.83	-23.15
9102	PARK NOC-ALL EMPLOYEES & DRIVERS	\$1.42	\$1.03	-27.46

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9154	THEATER NOC: ALL OTHER EMPLOYEES	\$1.10	\$0.81	-26.36
9156	THEATER NOC: PLAYERS, ENTERTAINERS OR MUSICIANS	\$0.69	\$0.44	-36.23
9170	JANITORIAL SERVICES BY CONTRACTORS	\$2.29	\$1.71	-25.33
9178	ATHLETIC TEAM OR PARK: NON-CONTACT SPORTS	\$7.98	\$7.50	-6.02
9179	ATHLETIC TEAM/PARK: CONTACT SPORTS	\$23.82	\$17.86	-25.02
9180	AMUSEMENT DEVICE OPERATION NOC- NOT TRAVELING-& DRIVERS	\$1.76	\$0.99	-43.75
9182	ATHLETIC TEAM/PARK: OPERATION & DRIVERS	\$2.03	\$1.71	-15.76
9186	CARNIVAL, CIRCUS/AMUSEMENT DEVICE OPER-TRVL-ALL EMPS & DRIVERS	\$3.16	\$2.70	-14.56
9220	CEMETERY OPERATION & DRIVERS	\$3.40	\$2.60	-23.53
9402	STREET CLEANING & DRIVERS	\$2.26	\$2.09	-7.52
9403	GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS	\$4.33	\$3.40	-21.48
9501	PAINTING: SHOP ONLY & DRIVERS	\$1.47	\$1.11	-24.49
9505	PAINTING: AUTOMOBILE OR CARRIAGE BODIES	\$0.83	\$0.56	-32.53
9516	RADIO, TV, VIDEO & AUDIO EQUIP. INSTALL, SERVICE OR REPAIR & DRV	\$2.31	\$2.04	-11.69
9519	ELECTRICAL HOUSEHOLD & COMM L APPLIANCES - INSTALL, SERVICE OR REPAIR & DRIVERS	\$2.31	\$1.35	-41.56
9521	HOUSE FURNISHINGS INSTALLATION NOC & UPHOLSTERING	\$1.83	\$1.37	-25.14
9522	UPHOLSTERING	\$1.37	\$0.93	-32.12
9534	MOBILE CRANE & HOIST SRVC CONTRS- NOC-ALL OP-INCL YARD EMPS & DRV	\$1.26	\$1.05	-16.67
9554	SIGN INSTALL, MAINT., REPAIR, REMOVAL OR REPLACEMENT: NOC & DRIVERS	\$3.47	\$2.71	-21.90
9586	BARBER SHOP	\$0.40	\$0.29	-27.50
9600	TAXIDERMIST	\$4.05	\$1.17	-71.11
9620	FUNERAL DIRECTOR & DRIVERS	\$0.34	\$0.28	-17.65
9984	ATOMIC ENERGY: PROJECT WORK	\$0.53	\$0.31	-41.51
9985	ATOMIC ENERGY: RADIATION EXPOSURE NOC	\$0.00	\$0.00	0.00