



*State of Tennessee  
Advisory Council on Workers' Compensation*

# *Assigned Risk Plan Data*

*August 2014*

Presented by

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

**Aon Risk Services Central, Inc.**

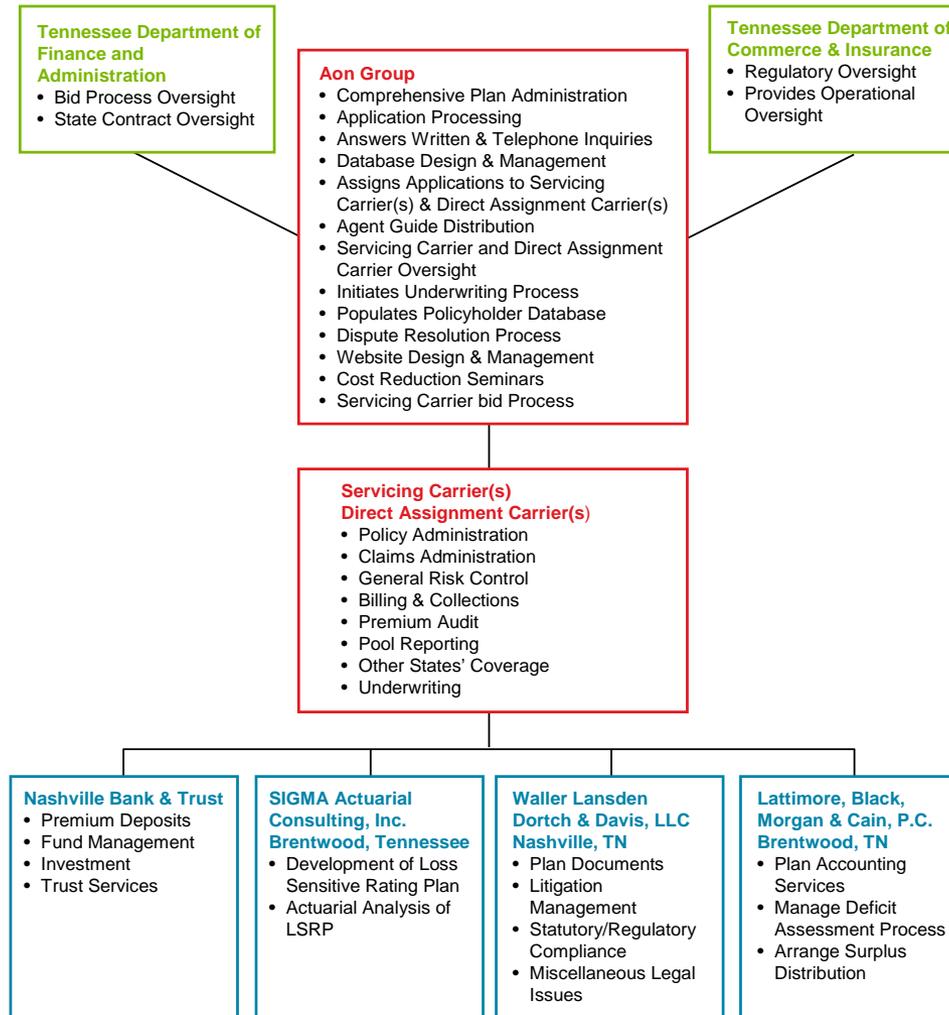
**Phone: 816-698-4602**

**[tom.redel@aon.com](mailto:tom.redel@aon.com)**

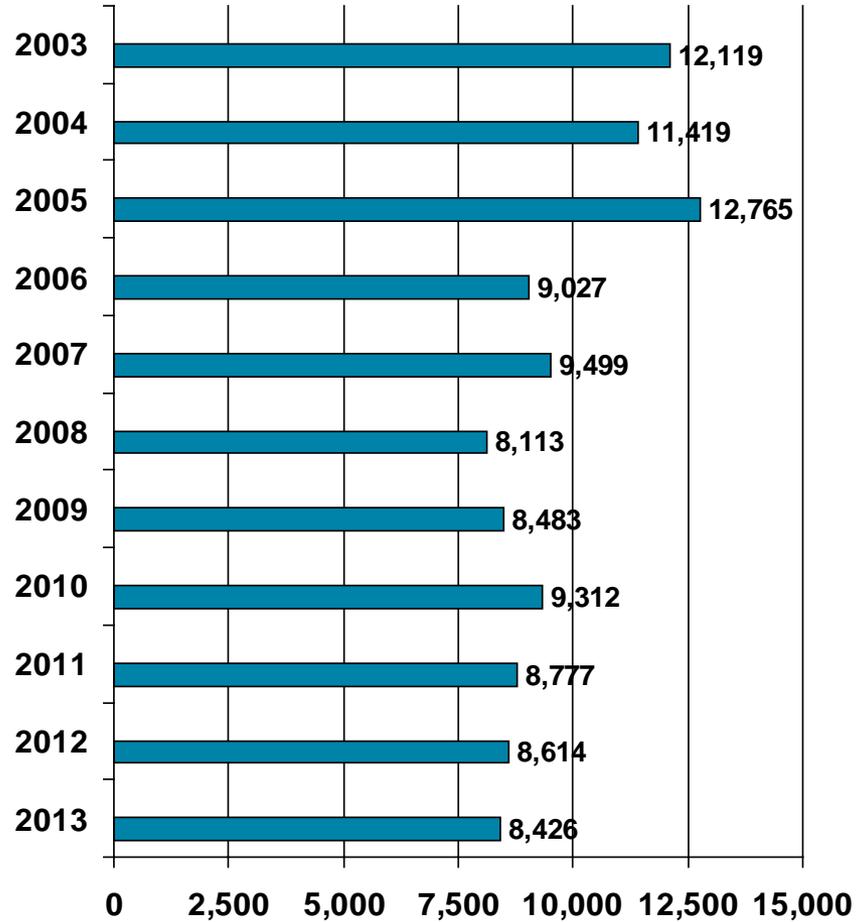


# TWCIP – General Organizational Structure

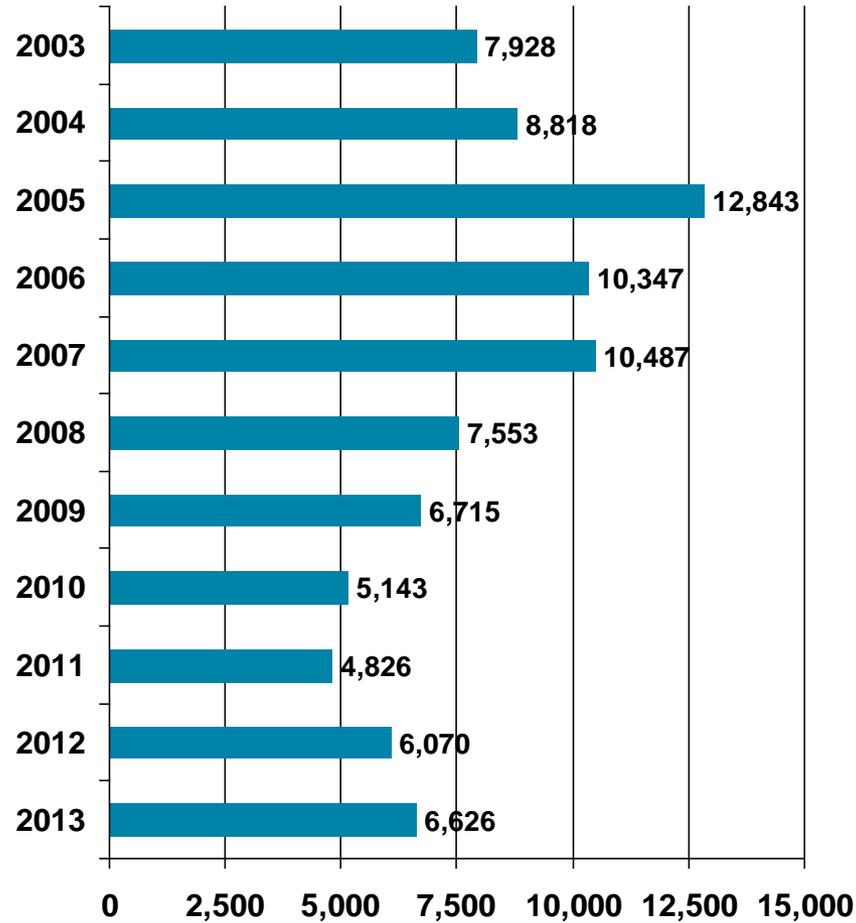
## Tennessee Workers Compensation Insurance Plan - General Organizational Structure



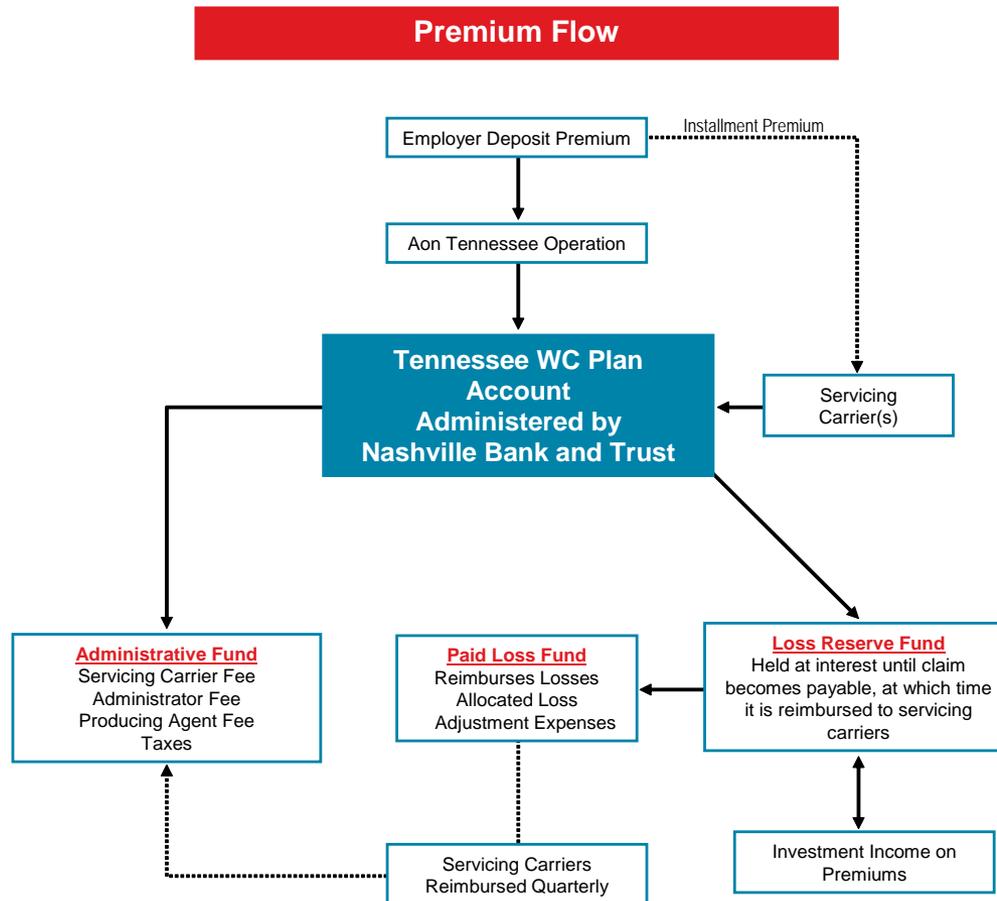
# TWCIP – Incoming Phone Calls



# TWCIP – Applications Processed



# TWCIP – Premium Flow



# Tennessee Workers Compensation Insurance Plan Report: Assignment Summary Comparison

<i>Service Carrier ? Insurance Company</i>	<i>Written Premium 1/1/12 - 12/31/12</i>	<i>Written Premium 1/1/13 -12/31/13</i>	<i>Premium Variance</i>	<i>Policy Variance</i>
Yes				
Berkley	\$27,460,715.00	\$31,799,930.00	15.8%	16.6%
Technology Insurance	\$8,938,325.00	\$10,848,976.00	21.4%	21.8%
<b>Subtotals</b>	\$36,399,040.00	\$42,648,906.00	17.2%	18.2%
No				
American Guarantee	\$2,423,656.00	\$2,835,315.00	17.0%	79.0%
Cincinnati	\$728,310.00	\$789,922.00	8.5%	44.5%
C N A Insurance	\$858,216.00	\$921,994.00	7.4%	2.5%
Travelers	\$4,374,764.00	\$5,403,186.00	23.5%	-3.6%
Hartford	\$3,905,220.00	\$4,528,726.00	16.0%	1.4%
ACE American Ins Co	\$2,647,498.00	\$2,158,983.00	-18.5%	-31.6%
<b>Subtotals</b>	\$14,937,664.00	\$16,638,126.00	11.4%	5.1%
<b>Grand Totals</b>	<b>\$51,336,704.00</b>	<b>\$59,287,032.00</b>	<b>15.5%</b>	<b>14.2%</b>

*Tennessee Workers Compensation Insurance Plan  
Report: Premium Size Comparison*

**Report: Premium Size Comparison**

<i>Low Premium</i>	<i>High Premium</i>	<i>Policy Count 1/1/12-12/31/12</i>	<i>Policy Count 1/1/13-12/31/13</i>	<i>Policy Variance</i>	<i>Est. Annual Premium 1/1/12 to 12/31/12</i>	<i>Est. Annual Premium 1/1/13 to 12/31/13</i>	<i>Premium Variance</i>
\$0.00	\$2,499.99	6,702	7,382	10.1%	\$6,874,542.00	\$7,663,227.00	11.5%
\$2,500.00	\$4,999.99	1,316	1,606	22.0%	\$4,651,321.00	\$5,735,234.00	23.3%
\$5,000.00	\$9,999.99	837	1,039	24.1%	\$5,793,715.00	\$7,199,939.00	24.3%
\$10,000.00	\$24,999.99	619	776	25.4%	\$9,331,366.00	\$11,637,153.00	24.7%
\$25,000.00	\$49,999.99	183	221	20.8%	\$6,342,448.00	\$7,424,237.00	17.1%
\$50,000.00	\$99,999.99	95	119	25.3%	\$6,439,960.00	\$8,085,692.00	25.6%
\$100,000.00	\$249,999.99	52	59	13.5%	\$7,827,533.00	\$8,678,508.00	10.9%
\$250,000.00	\$499,999.99	8	7	-12.5%	\$2,583,848.00	\$2,295,387.00	-11.2%
\$500,000.00	and up	1	1	0.0%	\$1,491,971.00	\$567,655.00	-62.0%
<b>Totals</b>		<b>9,813</b>	<b>11,210</b>	<b>14.2%</b>	<b>\$51,336,704.00</b>	<b>\$59,287,032.00</b>	<b>15.5%</b>



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2012 to 12/31/2012

### By Policy Count

Rank	Code	Description	Policy Count	Premium
1	5645	Carpentry (one or two family dwellings)	1051	\$1,858,400.00
2	5551	Roofing	694	\$3,176,095.00
3	5474	Painting or Paperhanging	465	\$998,266.00
4	5437	Carpentry (cabinets or interior trim)	433	\$783,097.00
5	5403	Carpentry NOC	410	\$946,955.00
6	9014	Buildings - Operations by Contractors	292	\$622,537.00
7	8810	Clerical	262	\$755,051.00
8	5606	Contractors - Executive Supervisor	244	\$504,044.00
9	5022	Masonry NOC	223	\$476,581.00
10	5445	Wallboard Installation Within Buildings	189	\$441,122.00
11	7711	Firefighters-Volunteer and Drivers	188	\$588,759.00
12	5478	Carpet, Linoleum, Vinyl, Asphalt, or Rubber	184	\$262,653.00
13	5190	Electrical Wiring - Within Buildings	174	\$602,345.00
14	6217	Excavation & Drivers	174	\$497,309.00
15	8835	Nursing-Home Health, Public and Traveling	168	\$1,425,074.00
16	0042	Landscape Gardening & Drivers	160	\$583,895.00
17	5221	Concrete or Cement Work - Floors, Driveways	136	\$471,024.00
18	8742	Salespersons, Collectors or Messengers	133	\$238,933.00
19	0106	Tree Pruning, Spraying, Repairing & Drivers	130	\$1,057,410.00
20	7229	Trucking	121	\$1,623,423.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2013 to 12/31/2013

<b>By Policy Count</b>					
<b>Rank '13</b>	<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5645	Carpentry (one or two family dwellings)	1220	\$2,785,150.00
2	2	5551	Roofing	633	\$3,073,974.00
3	3	5474	Painting or Paperhanging	596	\$1,296,066.00
4	4	5437	Carpentry (cabinets or interior trim)	503	\$893,722.00
5	5	5403	Carpentry NOC	401	\$971,177.00
6	6	9014	Buildings - Operations by Contractors	384	\$1,048,538.00
7	7	8810	Clerical	348	\$1,334,785.00
8	8	5606	Contractors - Executive Supervisors	261	\$811,781.00
9	10	5445	Wallboard Installation Within Buildings	259	\$624,322.00
10	9	5022	Masonry NOC	246	\$715,506.00
11	12	5478	Carpet, Linoleum, Vinyl, Asphalt or Rub	207	\$290,282.00
12	14	6217	Excavation & Drivers	193	\$568,200.00
13	13	5190	Electrical Wiring - Within Buildings	185	\$418,197.00
14	11	7711	Firefighters-Volunteer and Drivers	185	\$453,460.00
15	17	5221	Concrete or Cement Work - Floors, Dri	182	\$379,427.00
16	13	0042	Landscape Gardening & Drivers	171	\$506,207.00
17	17	8835	Nursing-Home Health, Public and Travel	169	\$1,484,050.00
18	15	5221	Concrete or Cement Work - Floors, Dri	133	\$459,235.00
19	20	7229	Trucking	147	\$2,125,325.00
20	21	7228	Trucking: Local Hauling Only	147	\$1,283,057.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2012 to 12/31/2012

<b>By Premium</b>				
<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	5551	Roofing-All Kinds & Yard Employees	694	\$3,176,095.00
2	7720	Police Officers & Drivers	88	\$2,037,745.00
3	5645	Carpentry (one or two family dwellings)	1051	\$1,858,400.00
4	7229	Trucking: Long Distance Hauling - All Employees	121	\$1,623,423.00
5	8835	Nursing-Home Health, Public and Traveling	168	\$1,425,074.00
6	8842	Mental Health Group Care Homes	38	\$1,108,855.00
7	0106	Tree Pruning, Spraying, Repairing & Drivers	130	\$1,057,410.00
8	5474	Painting or Paperhanging	465	\$998,266.00
9	5403	Carpentry NOC	410	\$946,955.00
10	8018	Store: Wholesale NOC	17	\$943,426.00
11	7228	Trucking: Local Hauling Only	109	\$819,668.00
12	5437	Carpentry (cabinets or interior trim)	433	\$783,097.00
13	7705	Ambulance or Rescue Workers & Drivers	27	\$766,860.00
14	8810	Clerical	262	\$755,051.00
15	8380	Automobile Service or Repair Center	65	\$654,399.00
16	9180	Amusement Device Operation NOC-Not Traveling	49	\$637,490.00
17	9403	Garbage, Ashes or Refuse	25	\$634,549.00
18	9014	Buildings-Operations by Contractors	292	\$622,537.00
19	5190	Electrical Wiring-Within Buildings	174	\$602,345.00
20	8829	Convalescent or Nursing Home	14	\$589,718.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

For Effective Date from 1/1/2013 to 12/31/2013

<b>By Premium</b>					
<b>Rank '13</b>	<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5551	Roofing-All Kinds & Yard Employees	633	\$3,073,974.00
2	3	5645	Carpentry (one or two family dwellings)	1220	\$2,785,150.00
3	4	7229	Trucking: Long Distance Hauling - All Employees	147	\$2,125,325.00
4	5	8835	Nursing-Home Health, Public and Travel	169	\$1,484,050.00
5	14	8810	Clerical	348	\$1,334,785.00
6	8	5474	Painting or Paperhanging	596	\$1,296,066.00
7	11	7228	Trucking: Local Hauling Only	147	\$1,283,057.00
8	18	9014	Buildings-Operations by Contractors	384	\$1,048,538.00
9	15	8380	Automobile Service or Repair	97	\$1,029,250.00
10	7	0106	Tree Pruning, Spraying, Repairing & Drivers	137	\$978,841.00
11	9	5403	Carpentry NOC	401	\$971,177.00
12	12	5437	Carpentry (cabinets or interior trim)	503	\$893,722.00
13	2	7720	Police Officers & Drivers	95	\$876,301.00
14	10	8018	Store: Wholesale NOC	24	\$869,566.00
15	26	5606	Contractors-Executive Supervisor or Construction	261	\$811,781.00
16	13	7705	Ambulance or Rescue Workers & Drivers	261	\$811,781.00
17	6	8842	Mental Health Group Care Homes	35	\$737,087.00
18	54	3632	Machine Shop NOC	11	\$730,837.00
19	30	5022	Masonry NOC	246	\$715,506.00
20	29	8864	Adult Day Care Centers	40	\$684,536.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20 (**CONSTRUCTION ONLY**)

For Effective Date from 1/1/2012 to 12/31/2012

<b>By Policy Count</b>				
<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	5645	Carpentry (one or two family dwellings)	1051	\$1,858,400.00
2	5551	Roofing	694	\$3,176,095.00
3	5474	Painting or Paperhanging	465	\$988,266.00
4	5437	Carpentry (cabinets or interior trim)	433	\$783,097.00
5	5403	Carpentry NOC	410	\$946,955.00
6	5606	Contractors - Executive Supervisors	244	\$504,044.00
7	5022	Masonry NOC	223	\$476,581.00
8	5445	Wallboard Installation Within Buildings	189	\$441,122.00
9	5478	Carpet, Linoleum, Vinyl, Asphalt or Rub	184	\$262,653.00
10	5190	Electrical Wiring - Within Buildings	174	\$602,345.00
11	6217	Excavation & Drivers	174	\$497,309.00
12	0042	Landscape Gardening & Drivers	160	\$583,895.00
13	5221	Concrete or Cement Work - Floors, Dri	136	\$471,024.00
14	5537	Heating, Ventilation, Air-Cond & Refrig	108	\$212,620.00
15	5183	Plumbing NOC & Drivers	106	\$172,264.00
16	5535	Sheet Metal Work - Installation & Driver	104	\$513,133.00
17	5651	Carpentry-Dwellings-3 Stories or Less	96	\$248,008.00
18	5348	Ceramic Tile, Indoor Stone, Marble	94	\$131,901.00
19	5604	Superintendent-No Labor	80	\$172,701.00
20	3724	Machinery or Equip Erection or Repair	67	\$294,391.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20 (**CONSTRUCTION ONLY**)

For Effective Date from 1/1/2013 to 12/31/2013

<b>By Policy Count</b>					
<b>Rank '13</b>	<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5645	Carpentry (one or two family dwellings)	1220	\$2,785,150.00
2	2	5551	Roofing	633	\$3,073,974.00
3	3	5474	Painting or Paperhanging	596	\$1,296,066.00
4	4	5437	Carpentry (cabinets or interior trim)	503	\$893,722.00
5	5	5403	Carpentry NOC	401	\$971,177.00
6	6	5606	Contractors - Executive Supervisors	261	\$811,781.00
7	8	5445	Wallboard Installation Within Buildings	259	\$624,322.00
8	7	5022	Masonry NOC	246	\$715,506.00
9	9	5478	Carpent, Linoleum, Vinyl, Asphalt or Ru	184	\$262,653.00
10	11	6217	Excavation & Drivers	193	\$568,200.00
11	10	5190	Electrical Wiring - Within Buildings	185	\$418,197.00
12	13	5221	Concrete or Cement Work - Floors	182	\$379,427.00
13	12	0042	Landscape Gardening & Drivers	171	\$506,207.00
14	14	5537	Heating, Ventilation, Air-Cond & Refrig	142	\$339,685.00
15	18	5348	Ceramic Tile, Indoor Stone, Marble	109	\$157,281.00
16	16	5535	Sheet Metal Work - Installation & Driver	106	\$535,010.00
17	20	3724	Machinery or Equip Erection or Repair	100	\$491,543.00
18	15	5183	Plumbing NOC & Drivers	99	\$229,537.00
19	19	5604	Superintendent-No Labor	96	\$238,628.00
20	22	5102	Door, Door Frame or Sash Erection	56	\$251,850.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20 (**CONSTRUCTION ONLY**)

For Effective Date from 1/1/2012 to 12/31/2012

<b>By Premium</b>				
<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	5551	Roofing	694	\$3,176,095.00
2	5645	Carpentry-Detached One or Two Family	1051	\$1,858,400.00
3	5474	Painting or Paperhanging	465	\$988,266.00
4	5403	Carpentry NOC	410	\$946,955.00
5	5437	Carpentry-Installation of Cabinet Work	433	\$783,097.00
6	5190	Electrical Wiring - Within Buildings	174	\$602,345.00
7	0042	Landscape Gardening & Drivers	160	\$583,895.00
8	5535	Sheet Metal Work - Installation & Driver	104	\$513,113.00
9	5606	Superintendent	244	\$504,044.00
10	6217	Excavation & Drivers	174	\$497,309.00
11	5022	Masonry NOC	223	\$476,581.00
12	5221	Concrete or Cement Work-Floors, Drive	136	\$471,024.00
13	5445	Wallboard Installation Within Buildings	189	\$441,122.00
14	7612	Telephone or Cable TV Line-Cont. Over	49	\$338,804.00
15	3724	Machinery or Equipment Erection or Re	67	\$294,391.00
16	5478	Floor Covering Installation-Resilient Floc	184	\$262,653.00
17	5651	Carpentry-Dwellings-3 Stories or Less	96	\$248,008.00
18	8227	Construction Erection Permanent Yard	14	\$235,312.00
19	5537	Heating, Ventilation, Air-Cond. & Refrigi	108	\$212,620.00
20	5213	Concrete Construction NOC	27	\$197,040.00



# Tennessee Workers Compensation Insurance Plan

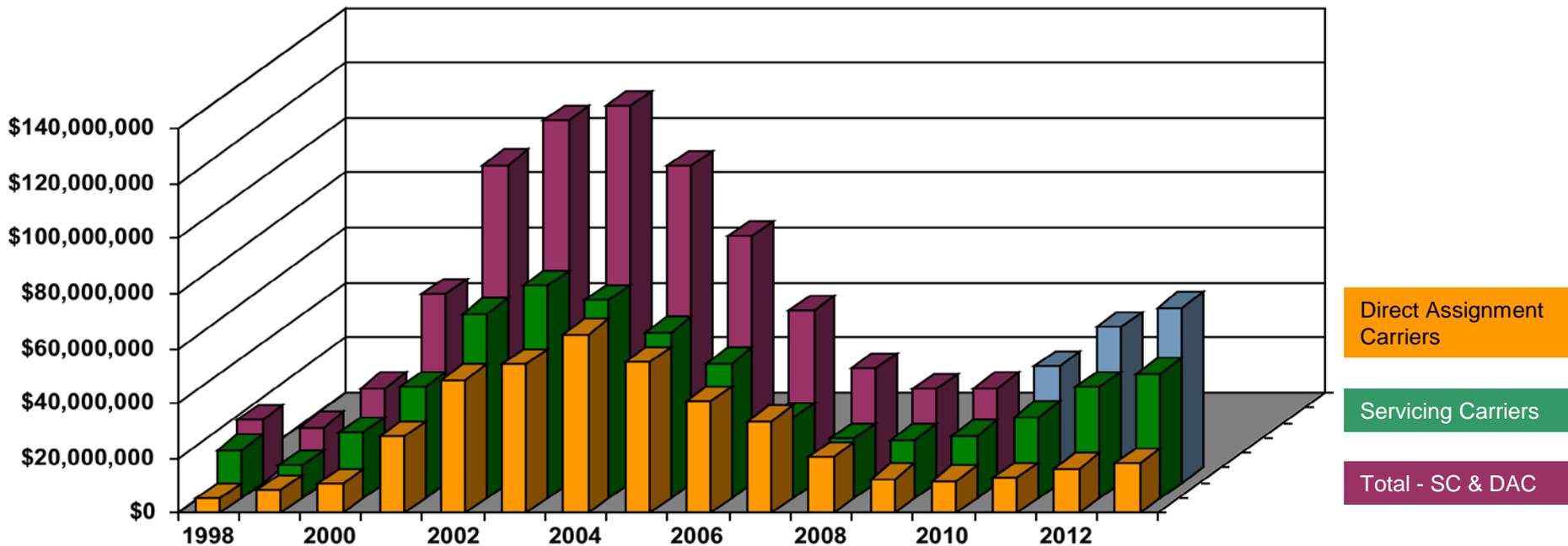
## Report: Classifications Rank -- 1 to 20 (**CONSTRUCTION ONLY**)

For Effective Date from 1/1/2013 to 12/31/2013

<b>By Premium</b>					
<b>Rank '13</b>	<b>Rank '12</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5551	Roofing	633	\$3,073,974.00
2	2	5645	Carpentry-Detached One or Two Family	1220	\$2,785,150.00
3	3	5474	Painting or Paperhanging NOC Shop	596	\$1,296,066.00
4	4	5403	Carpentry NOC	401	\$971,177.00
5	5	5437	Carpentry-Installation of Cabinet Work	503	\$893,722.00
6	9	5606	Superintendent	261	\$811,781.00
7	11	5022	Masonry NOC	246	\$715,506.00
8	13	5445	Wallboard Installation Within Buildings	259	\$624,322.00
9	10	6217	Excavation & Drivers	193	\$568,200.00
10	8	5535	Sheet Metal Work - Installation & Drivers	106	\$535,010.00
11	7	0042	Landscape Gardening & Drivers	171	\$506,207.00
12	15	3724	Machinery or Equipment Erection or	100	\$491,543.00
13	6	5190	Electrical Wiring-Within Buildings & Drivers	185	\$418,197.00
14	12	5221	Concrete or Cement Work-Floors, Drives	182	\$379,427.00
15	19	5537	Heating, Ventilation, Air-Cond. & Refrig	142	\$339,685.00
16	16	5478	Floor Covering Installation-Resilient Floor	207	\$290,282.00
17	32	7855	Railroad Construction: Laying or Relaying	9	\$269,738.00
18	21	5102	Door, Door Frame or Sash Erection	56	\$251,850.00
19	29	5537	Heating, Ventilation, Air-Cond. & Refrig	94	\$177,462.00
20	24	5183	Plumbing NOC & Drivers	99	\$229,537.00



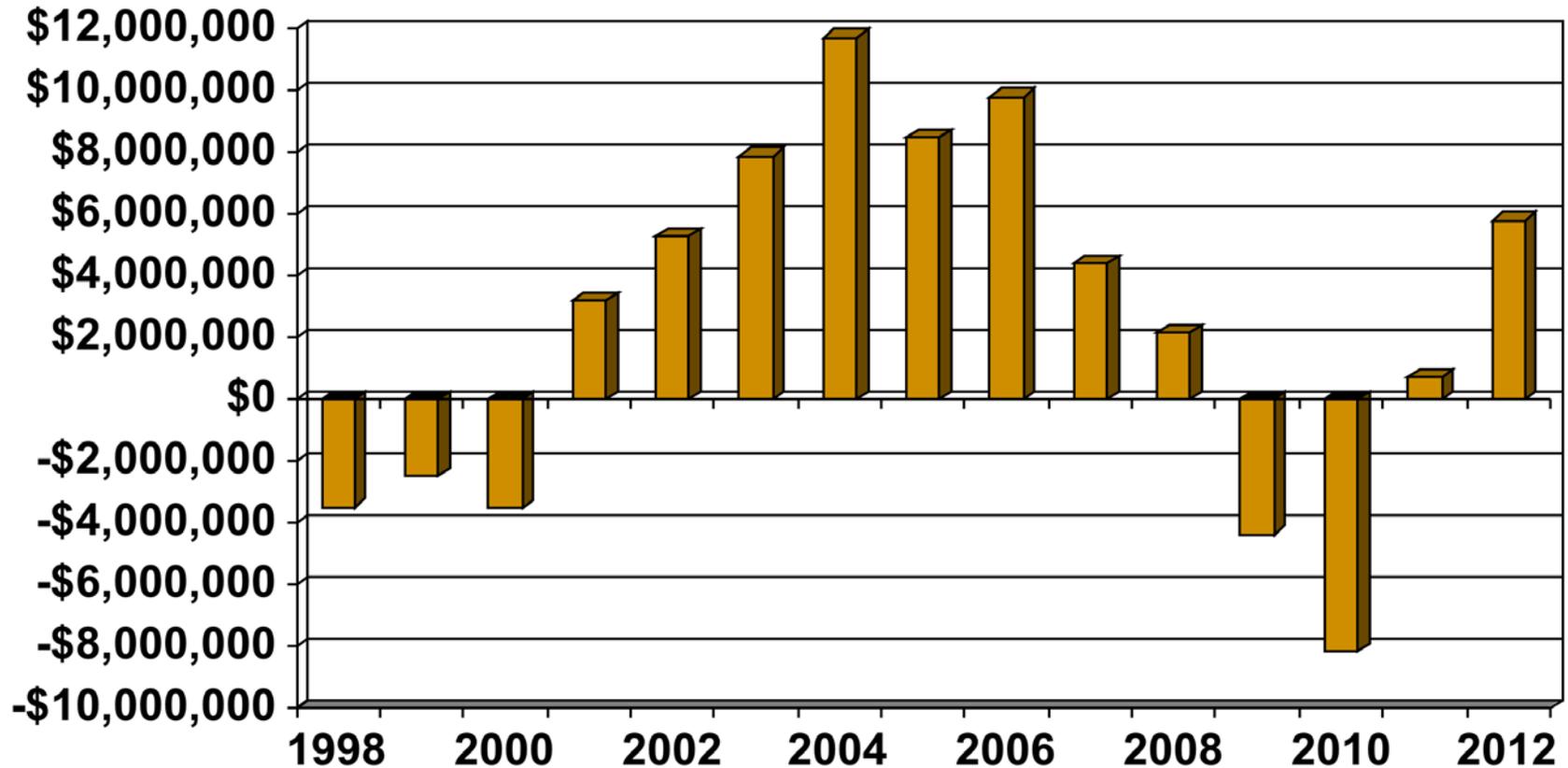
# Servicing Carrier and Direct Assignment Carrier Written Premium Report – All Plan Years as of 06/30/2014



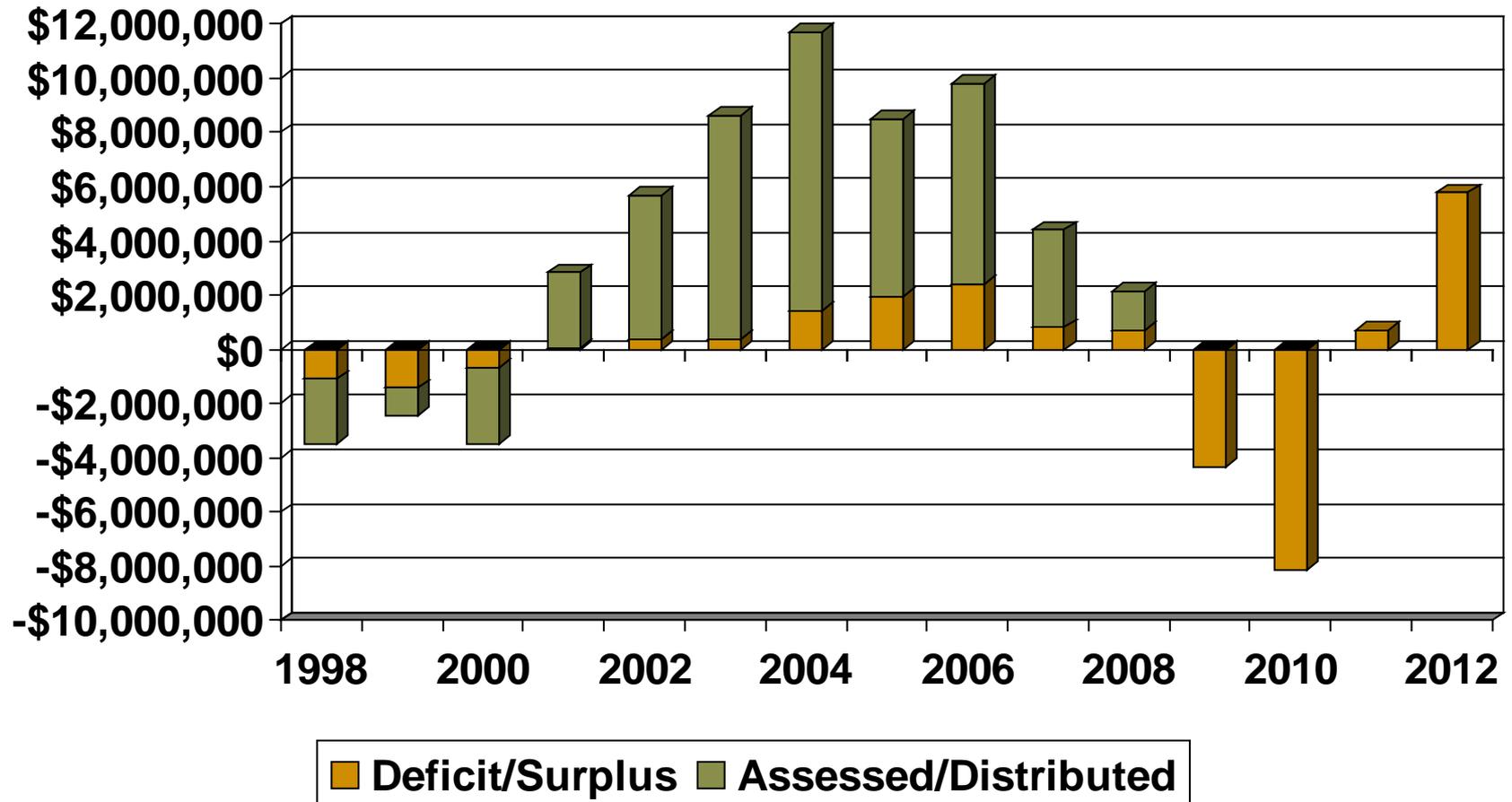
Year	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
DAC	\$65,152,766	\$54,880,408	\$40,890,371	\$33,521,132	\$20,542,117	\$12,656,520	\$11,729,647	\$13,140,386	\$16,292,595	\$18,378,513
SC	\$72,293,415	\$60,394,996	\$49,242,441	\$29,328,871	\$21,490,527	\$21,408,321	\$22,879,565	\$29,541,489	\$40,738,000	\$45,515,979
Total	\$137,446,181	\$115,275,404	\$90,132,812	\$62,850,003	\$42,032,644	\$34,064,841	\$34,609,212	\$42,681,875	\$57,030,595	\$63,894,492



# Deficit/Surplus All Plan Years



# Deficit Assessments and Surplus Distributions All Plan Years





*State of Tennessee  
Advisory Council on Workers' Compensation*

*Assigned Risk Plan Data  
August 2014*

# Questions?