



*State of Tennessee  
Advisory Council on Workers' Compensation*

## *Assigned Risk Plan Data*

*August 2013*

Presented by

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

**Aon Risk Services Central, Inc.**

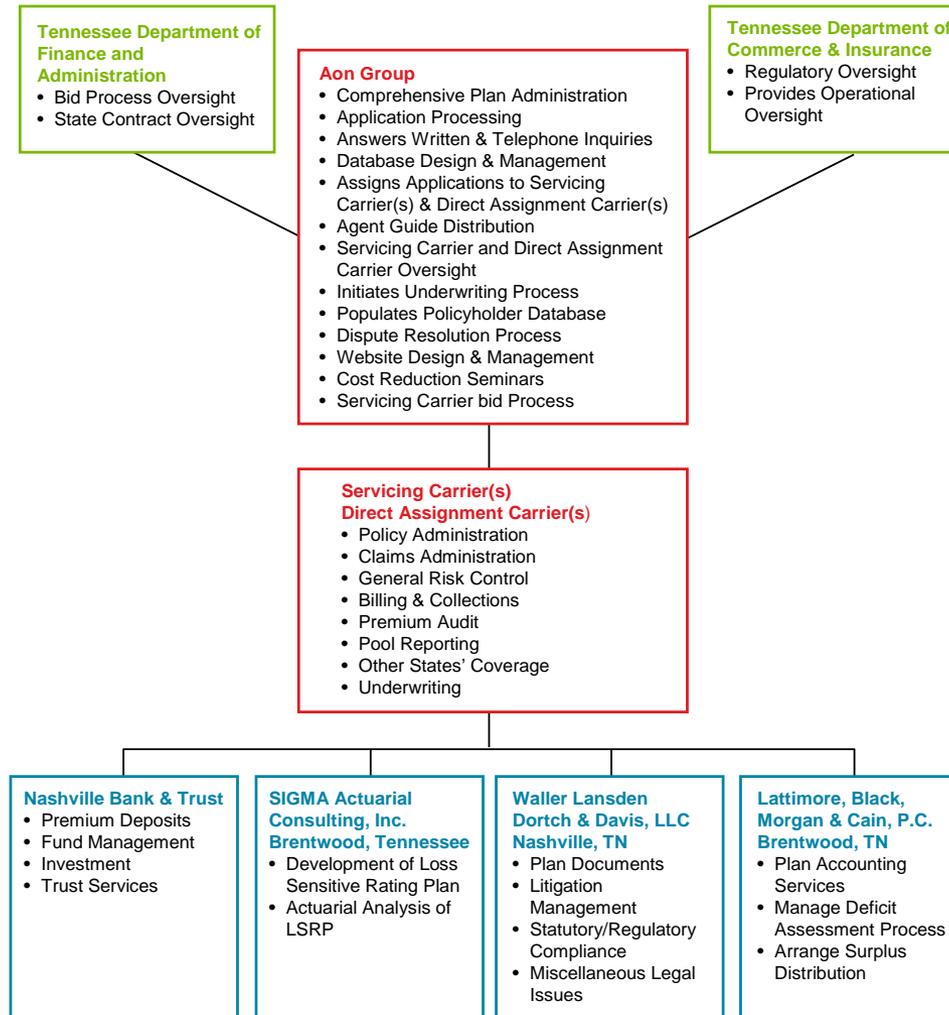
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**[tom.redel@aon.com](mailto:tom.redel@aon.com)**

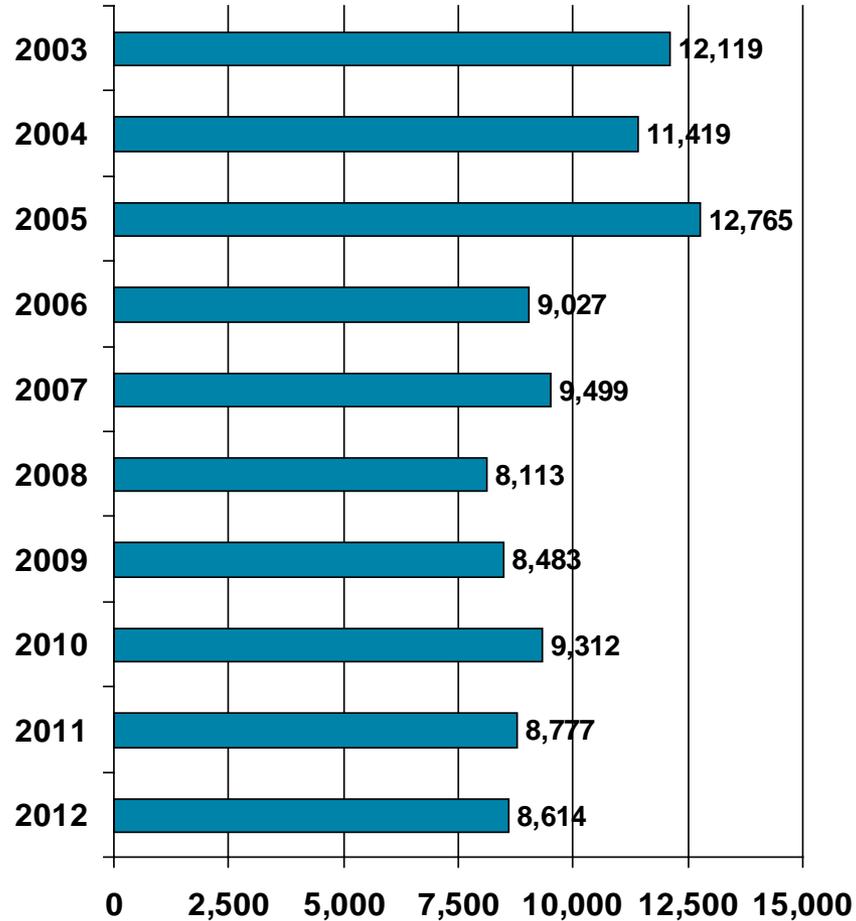


# TWCIP – General Organizational Structure

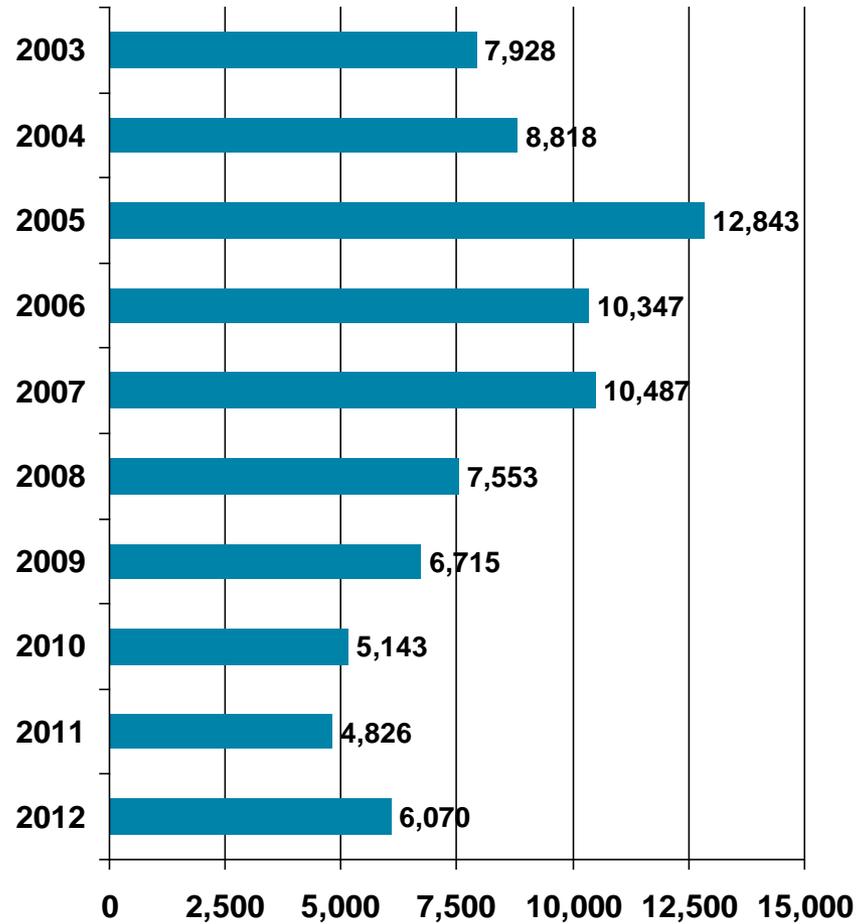
## Tennessee Workers Compensation Insurance Plan - General Organizational Structure



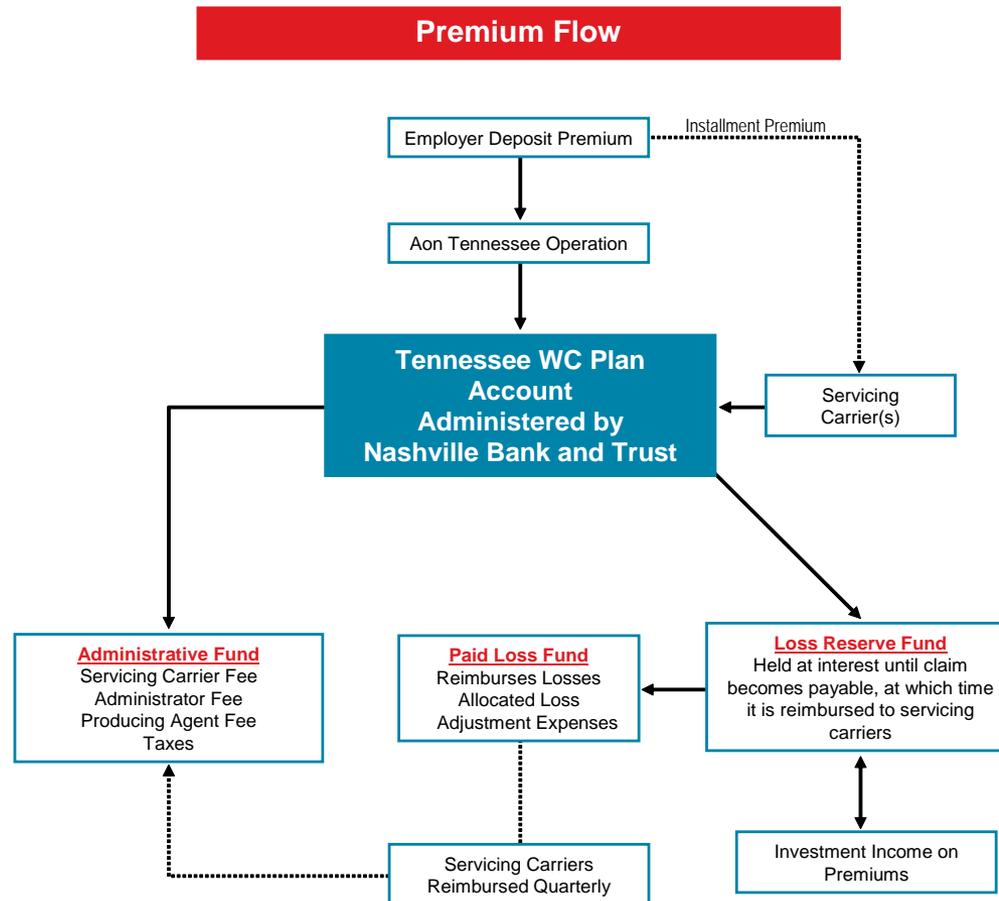
# TWCIP – Incoming Phone Calls



# TWCIP – Applications Processed



# TWCIP – Premium Flow



# Tennessee Workers Compensation Insurance Plan Report: Assignment Summary Comparison

<i>Service Carrier ? Insurance Company</i>	<i>Written Premium 1/1/11 - 12/31/11</i>	<i>Written Premium 1/1/12 -12/31/12</i>	<i>Premium Variance</i>	<i>Policy Variance</i>
<i>Yes</i>				
Berkley	\$16,468,850.57	\$27,452,501.00	66.7%	11.9%
Companion P&C	\$7,164,107.00	\$3,905.00	-99.9%	n/a
Technology Insurance	\$0.00	\$8,931,987.78	n/a	10.3%
<i>Summary for two Insurance Companies</i>				
<b>Subtotals</b>	\$23,632,957.57	\$36,388,393.78	54.0%	11.4%
<i>No</i>				
American Guarantee	\$1,848,302.00	\$2,423,656.00	31.1%	-14.5%
Cincinnati	\$526,765.00	\$728,310.00	38.3%	-8.6%
C N A Insurance	\$847,891.00	\$858,216.00	1.2%	-31.6%
Travelers	\$2,639,272.00	\$4,374,764.00	65.8%	-4.3%
Hartford	\$2,700,239.00	\$3,917,839.00	45.1%	14.7%
ACE American Ins Co	\$2,272,228.00	\$2,625,100.00	15.5%	-26.1%
<i>Summary for 9 Insurance Companies</i>				
<b>Subtotals</b>	\$10,834,697.00	\$14,927,885.00	37.8%	-8.7%
<b>Grand Totals</b>	<b>\$34,467,654.57</b>	<b>\$51,316,278.78</b>	<b>48.9%</b>	<b>4.5%</b>

Tennessee Workers Compensation Insurance Plan  
 Report: Premium Size Comparison

**Report: Premium Size Comparison**

Low Premium	High Premium	Policy Count 1/1/11-12/31/11	Policy Count 1/1/12-12/31/12	Policy Variance	Est. Annual Premium 1/1/11 to 12/31/11	Est. Annual Premium 1/1/12 to 12/31/12	Premium Variance
\$0.00	\$2,499.99	6,914	6,697	-3.1%	\$6,831,927.00	\$6,871,232.30	0.6%
\$2,500.00	\$4,999.99	1,143	1,313	14.9%	\$4,041,906.57	\$4,642,019.27	14.8%
\$5,000.00	\$9,999.99	643	836	30.0%	\$4,411,939.00	\$5,788,387.00	31.2%
\$10,000.00	\$24,999.99	470	619	31.7%	\$6,953,799.00	\$9,328,880.28	34.2%
\$25,000.00	\$49,999.99	132	183	38.6%	\$4,471,800.00	\$6,342,447.93	41.8%
\$50,000.00	\$99,999.99	53	95	79.2%	\$3,655,249.00	\$6,439,960.00	76.2%
\$100,000.00	\$249,999.99	19	52	173.7%	\$2,393,079.00	\$7,827,533.00	227.1%
\$250,000.00	\$499,999.99	5	8	60.0%	\$1,708,705.00	\$2,583,848.00	51.2%
\$500,000.00	and up	0	1	#DIV/0!	\$0.00	\$1,491,971.00	#DIV/0!
<b>Totals</b>		<b>9,379</b>	<b>9,804</b>	<b>4.5%</b>	<b>\$34,468,404.57</b>	<b>\$51,316,278.78</b>	<b>48.9%</b>



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

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

<b>By Policy Count</b>					
<b>Rank '12</b>	<b>Rank '11</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5645	Carpentry (one or two family dwellings)	973	\$1,769,906.00
2	2	5551	Roofing	647	\$3,120,007.00
3	6	8810	Clerical	542	\$3,061,770.00
4	3	5474	Painting or Paperhanging	465	\$1,010,230.00
5	5	5437	Carpentry (cabinets or interior trim)	425	\$776,665.00
6	4	5403	Carpentry NOC	412	\$936,241.00
7	7	9014	Buildings - Operations by Contractors	278	\$571,927.00
8	8	5606	Contractors - Executive Supervisors	226	\$448,551.00
9	10	5022	Masonry NOC	223	\$484,104.00
10	11	8742	Salespersons, Collectors or Messengers	194	\$675,041.00
11	9	5445	Wallboard Installation Within Buildings	193	\$442,032.00
12	12	7711	Firefighters-Volunteer and Drivers	186	\$585,978.00
13	14	5478	Carpet, Linoleum, Vinyl, Asphalt or Rubber	184	\$258,147.00
14	16	5190	Electrical Wiring - Within Buildings	174	\$651,541.00
15	15	0042	Landscape Gardening & Drivers	163	\$560,890.00
16	13	6217	Excavation & Drivers	160	\$464,475.00
17	17	8835	Nursing-Home Health, Public and Travel	159	\$1,312,402.00
18	18	5221	Concrete or Cement Work - Floors, Drivewa	133	\$459,235.00
19	19	0106	Tree Pruning, Spraying, Repairing & Driver	125	\$1,028,360.00
20	24	7229	Trucking	119	\$1,623,455.00



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

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

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



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

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

<b>By Premium</b>						
<b>Rank '12</b>	<b>Rank '11</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>	
1	1	5551	Roofing-All Kinds & Yard Employees	647	\$2,590,635.00	
2	3	8810	Clerical	542	\$3,061,770.00	
3	8	7720	Police Officers & Drivers	84	\$1,194,781.00	
4	2	5645	Carpentry (one or two family dwellings)	973	\$1,769,905.77	
5	n/a	7229	Trucking: Long Distance Hauling - All Employees	119	\$1,623,455.24	
6	5	8835	Nursing-Home Health, Public and Traveling	159	\$1,312,402.00	
7	34	8842	Mental Health Group Care Homes	36	\$1,105,131.00	
8	4	0106	Tree Pruning, Spraying, Repairing & Drivers	125	\$1,028,359.50	
9	10	5474	Painting or Paperhanging	465	\$1,010,230.30	
10	6	5403	Carpentry NOC	412	\$936,241.00	
11	20	8018	Store: Wholesale NOC	9	\$874,839.00	
12	11	5437	Carpentry (cabinets or interior trim)	425	\$776,665.00	
13	30	7228	Trucking: Local Hauling Only	104	\$762,494.28	
14	23	8742	Salesperson, Collectors or Messengers	194	\$675,041.00	
15	28	5190	Electrical Wiring - Within Buildings	174	\$651,541.00	
16	14	9180	Amusement Device Operation NOC-Not Traveling	50	\$649,043.00	
17	16	7705	Ambulance or Rescue Workers & Drivers	25	\$644,817.00	
18	49	8829	Convalescent or Nursing Home-All Employees	14	\$589,718.00	
19	12	7711	Firefighters & Drivers	186	\$585,975.00	
20	17	9014	Buildings-Operations by Contractors	278	\$571,927.00	



# Tennessee Workers Compensation Insurance Plan

## Report: Classifications Rank -- 1 to 20

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

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



# Tennessee Workers Compensation Insurance Plan

## 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>Rank '11</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5645	Carpentry (one or two family dwellings)	973	\$1,769,906.00
2	2	5551	Roofing	647	\$3,120,007.00
3	3	5474	Painting or Paperhanging	465	\$1,010,230.00
4	5	5437	Carpentry (cabinets or interior trim)	425	\$776,665.00
5	4	5403	Carpentry NOC	412	\$936,241.00
6	6	5606	Contractors - Executive Supervisors	226	\$448,551.00
7	8	5022	Masonry NOC	223	\$484,104.00
8	7	5445	Wallboard Installation Within Buildings	193	\$442,032.00
9	11	5478	Carpet, Linoleum, Vinyl, Asphalt or Rubl	184	\$258,147.00
10	12	5190	Electrical Wiring - Within Buildings	174	\$651,541.00
11	10	0042	Landscape Gardening & Drivers	163	\$560,890.00
12	9	6217	Excavation & Drivers	160	\$464,475.00
13	13	5221	Concrete or Cement Work - Floors, Dri	133	\$459,235.00
14	14	5183	Plumbing NOC & Drivers	117	\$192,370.00
15	18	5537	Heating, Ventilation, Air-Cond & Refrig	102	\$195,541.00
16	16	5535	Sheet Metal Work - Installation & Driver	98	\$353,174.00
17	17	5348	Ceramic Tile, Indoor Stone, Marble	95	\$132,425.00
18	15	5651	Carpentry-Dwellings-3 Stories or Less	92	\$233,822.00
19	19	5604	Superintendent-No Labor	80	\$153,876.00
20	20	3724	Machinery or Equip Erection or Repair	65	\$289,580.00



# Tennessee Workers Compensation Insurance Plan

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

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

<b>By Policy Count</b>					
<b>Rank '11</b>	<b>Rank '10</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5645	Carpentry (one or two family dwellings)	1133	\$2,075,884.00
2	4	5551	Roofing	620	\$2,593,056.00
3	3	5474	Painting or Paperhanging	419	\$641,262.00
4	5	5403	Carpentry NOC	415	\$755,260.00
5	2	5437	Carpentry (cabinets or interior trim)	414	\$588,399.00
6	7	5606	Contractors - Executive Supervisors	236	\$646,576.00
7	10	5445	Wallboard Installation Within Buildings	204	\$449,165.00
8	6	5022	Masonry NOC	199	\$375,534.00
9	9	6217	Excavation & Drivers	185	\$502,112.00
10	12	0042	Landscape Gardening & Drivers	171	\$401,871.00
11	8	5478	Carpet, Linoleum, Vinyl, Asphalt, or Ruk	171	\$208,336.00
12	11	5190	Electrical Wiring - Within Buildings	167	\$349,952.00
13	15	5221	Concrete or Cement Work - Floors	121	\$265,192.00
14	13	5183	Plumbing NOC & Drivers	120	\$166,809.00
15	17	5651	Carpentry-Dwellings-3 Stories or Less	100	\$203,518.00
16	18	5535	Sheet Metal Work - Installation & Driver	97	\$197,582.00
17	14	5348	Ceramic Tile, Indoor Stone, Marble	94	\$114,051.00
18	16	5537	Heating, Ventilation, Air-Cond & Refrig	94	\$177,462.00
19	26	5604	Superintendent-No Labor	63	\$65,098.00
20	19	3724	Machinery or Equip Erection or Repair	61	\$161,671.00



# 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>Rank '11</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
1	1	5551	Roofing	647	\$3,120,007.00
2	2	5645	Carpentry-Detached One or Two Family	973	\$1,769,905.77
3	5	5474	Painting or Paperhanging	465	\$1,010,230.00
4	3	5403	Carpentry NOC	412	\$936,241.00
5	6	5437	Carpentry-Installation of Cabinet Work	425	\$776,665.00
6	13	5190	Electrical Wiring - Within Buildings	174	\$651,541.00
7	10	0042	Landscape Gardening & Drivers	163	\$560,890.00
8	11	5022	Masonry NOC	223	\$484,104.00
9	7	6217	Excavation & Drivers	160	\$464,475.00
10	15	5221	Concrete or Cement Work - Floors, Dri	133	\$459,235.00
11	4	5606	Superintendent	226	\$448,551.00
12	9	5445	Wallboard Installation Within Buildings	193	\$442,032.00
13	18	5535	Sheet Metal Work - Installation & Driver	98	\$353,174.00
14	21	3724	Machinery or Equip Erection or Repair	65	\$289,580.00
15	27	7612	Telephone or Cable TV Line-Cont. Overl	45	\$258,646.00
16	16	5478	Floor Covering Installation-Resiliant Floc	184	\$258,147.00
17	17	5651	Carpentry-Dwellings-3 Stories or Less	92	\$233,822.00
18	19	5537	Heating, Ventiation, Air-Cond. & Refrig	102	\$195,541.00
19	20	5183	Plumbing NOC & Drivers	117	\$192,370.00
20	30	5506	Street or Road Const-Paving or Repavir	14	\$191,447.00



# Tennessee Workers Compensation Insurance Plan

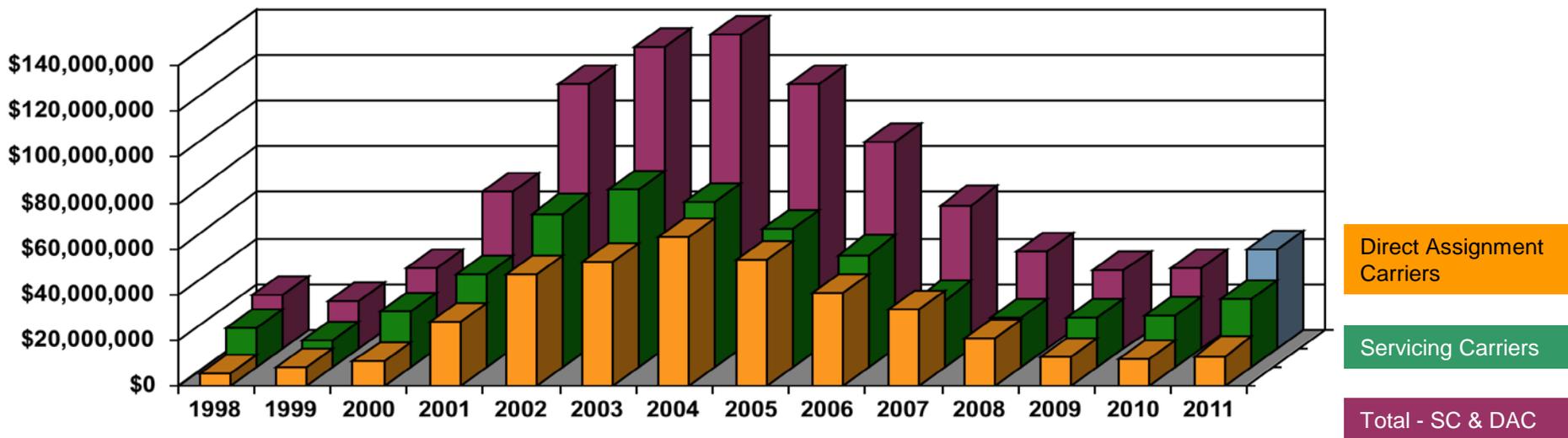
## Report: Classifications Rank -- 1 to 20 (**CONSTRUCTION ONLY**)

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

<b>By Premium</b>					
<b>Rank '11</b>	<b>Rank '10</b>	<b>Code</b>	<b>Description</b>	<b>Policy Count</b>	<b>Premium</b>
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2	1	5645	Carpentry-Detached One or Two Family	1133	\$2,075,884.00
3	5	5403	Carpentry NOC	415	\$755,260.00
4	10	5606	Superintendent	236	\$646,576.00
5	3	5474	Painting or Paperhanging NOC Shop	419	\$641,262.00
6	6	5437	Carpentry-Installation of Cabinet Work	414	\$588,399.00
7	4	6217	Excavation & Drivers	185	\$502,112.00
8	29	7538	Electric Light or Power Line Const	4	\$492,193.00
9	9	5445	Wallboard Installation Within Buildings	204	\$449,165.00
10	8	0042	Landscape Gardening & Drivers	171	\$401,871.00
11	7	5022	Masonry NOC	199	\$375,534.00
12	46	7605	Burglar Alarm Installation or Repair	27	\$352,892.00
13	11	5190	Electrical Wiring-Within Buildings & Dri	167	\$349,952.00
14	17	7612	Telephone or Cable TV Line-Cont. Overl	34	\$267,255.00
15	12	5221	Concrete or Cement Work-Floors, Drive	121	\$265,192.00
16	13	5478	Floor Covering Installation-Resilient Floc	171	\$208,336.00
17	19	5651	Carpentry-Dwellings-3 Stories or Less	100	\$203,518.00
18	21	5535	Sheet Metal Work - Installation & Driver	97	\$197,582.00
19	15	5537	Heating, Ventilation, Air-Cond. & Refrig	94	\$177,462.00
20	16	5183	Plumbing NOC & Drivers	120	\$166,809.00



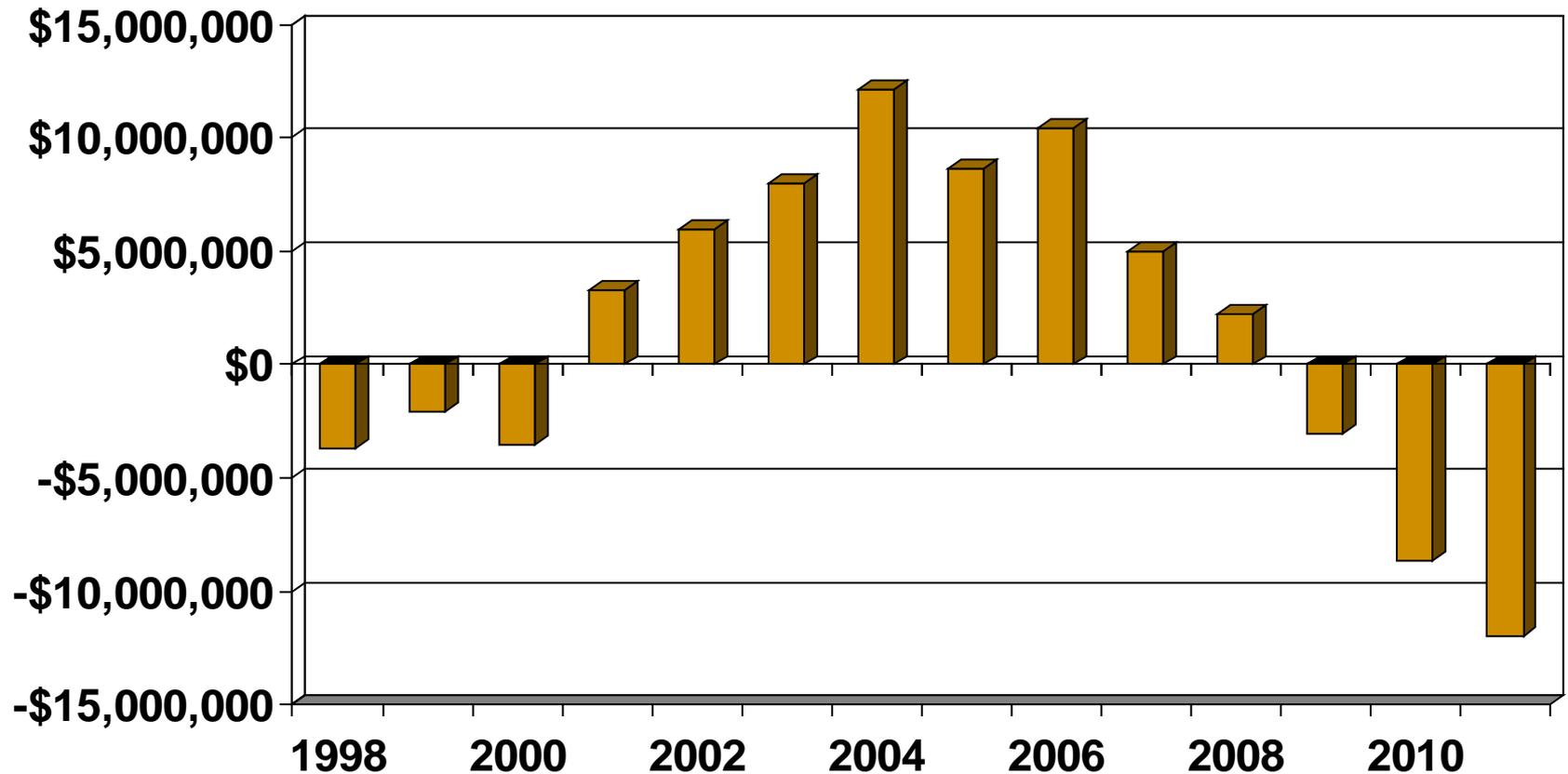
# Servicing Carrier and Direct Assignment Carrier Written Premium Report – All Plan Years as of 06/30/2013



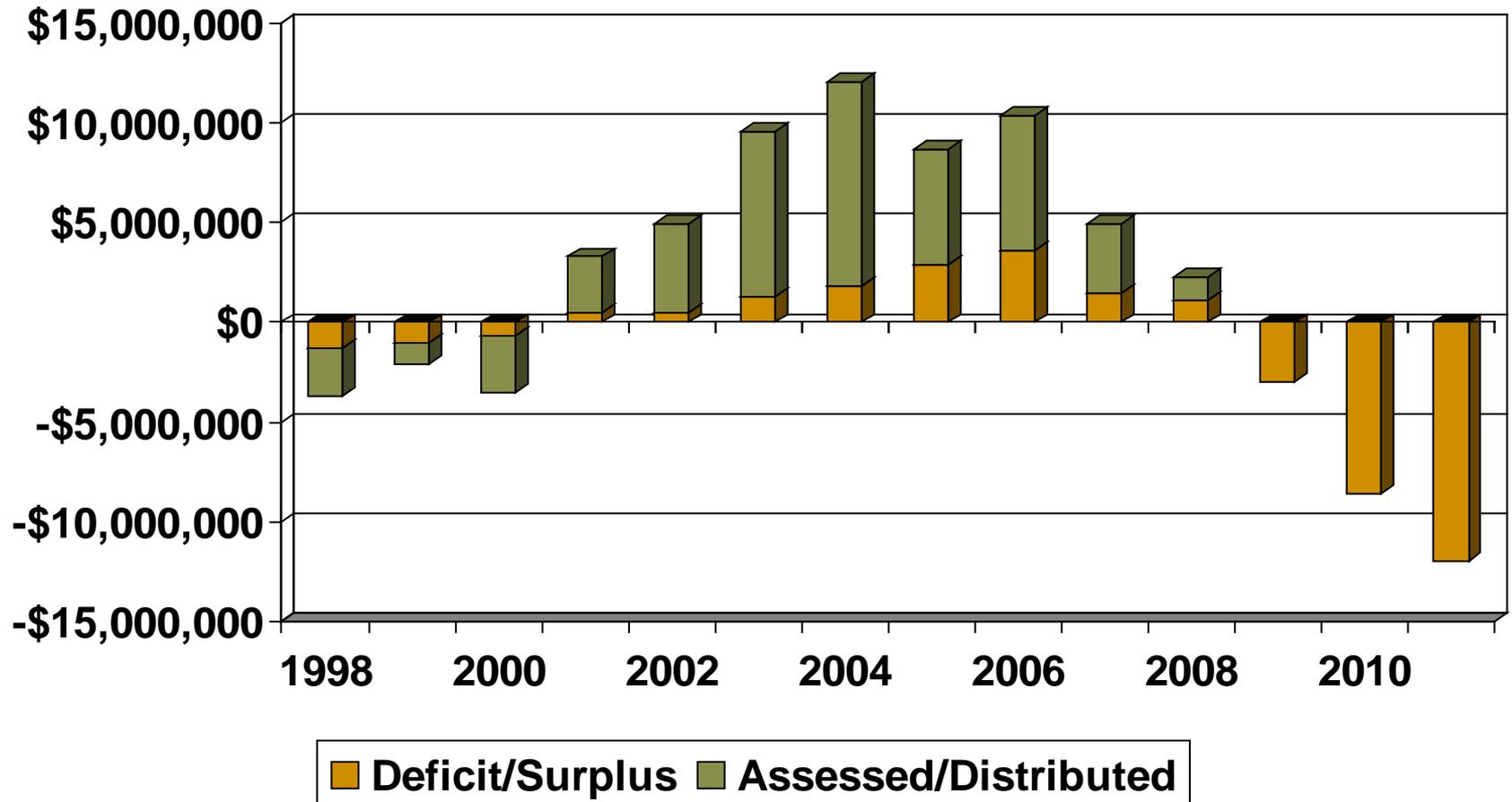
Year	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
<b>DAC</b>	\$48,554,238	\$54,394,963	\$65,153,949	\$54,904,095	\$40,749,076	\$33,384,050	\$20,526,312	\$12,648,017	\$11,818,796	\$13,194,599
<b>SC</b>	\$67,291,852	\$77,443,809	\$72,286,513	\$60,401,863	\$49,239,058	\$29,318,858	\$21,512,810	\$21,423,972	\$22,880,420	\$29,653,402
<b>Total</b>	\$115,848,492	\$115,848,492	\$137,440,462	\$115,305,958	\$89,988,134	\$62,702,908	\$62,805,809	\$34,071,989	\$34,699,216	\$42,848,001



# 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 2013*

# Questions?