WCRB AND THE WORKERS COMPENSATION CLASSIFICATION SYSTEM

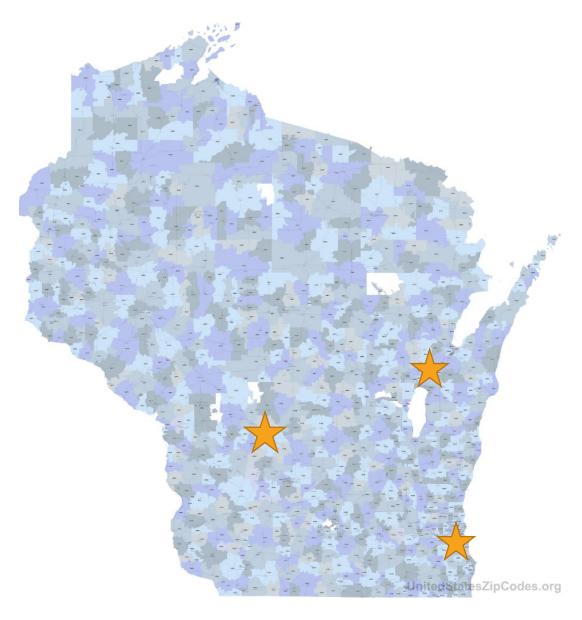


- 532 total codes currently
- 5 industry groups
- Basis of premium = payroll
- Premium = Rate for class/\$100 of payroll

- Inspections
- Notice to Carrier letters
- Policy and Unit Statistical Report review

WORKERS COMPENSATION CLASSIFICATION OVERSIGHT





- External request vs. internal request
- Approximately 600 conducted per year
- Communication of results

INSPECTION DETAILS

SCOPE OF INSPECTIONS

What it is	What it is not
Interview	A premium audit
Tour	Determination of employee vs. independent contractor status
Determination of class codes	

DISPUTE RESOLUTION PROCESS

Direct appeal to the WCRB

Hearing before the WCRB's Rating Committee

Appeal to the Office of the Commissioner of Insurance



QUESTIONS?

