

THE INCIDENT REPORT

...a monthly newsletter from Districts Mutual Insurance

December 2008

Volume 4 - Issue 6

THE DEC PAGE: Benchmarking Worker Compensation Premium Rates

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The Oregon Department of Consumer and Business Services conducts a bi-ennial national study on worker compensation rates. The study (2008 Oregon Worker Compensation Premium Rate Ranking Summary) utilizes 50 classification codes from the National Council on Compensation Insurance for comparison. The study found that Alaska had the highest Worker Compensation rates, Montana was ranked number two. Rounding out the top ten were Ohio, Vermont, New Hampshire, Maine, Delaware, Kentucky, Alabama, and Oklahoma. The lowest rates were found in North Dakota. In the 2008 study Wisconsin ranked 34th. In the 2006 study Wisconsin was ranked 35th.

The report shows that national premium rate indices ranged from a low of \$1.08/\$100 of payroll in North Dakota to a high of \$3.97/\$100 of payroll in Alaska. The median value is \$2.26/\$100 of payroll. The Wisconsin ranking of 34th is 94% of the study median, that is good news for Wisconsin worker compensation policy holders. The Wisconsin state rates are below the national median. The report results reflect the performance of the worker compensation system. Paying less for worker compensation coverage means premium savings to the policy holder and that's good news in the tight budgetary times we live in.



BRIGHT IDEAS: Home Security - For the Holidays and Beyond

In a National survey conducted by State Farm Insurance results revealed that 9 out of 10 American homes are vulnerable to break-ins. According to the study, in 2007 the average paid claim for stolen personal property was more than \$5,000. The survey indicates that Americans are putting their personal properties at risk because they often leave key entry points unprotected: less than half lock their front door at all times; nearly half have left their windows open; 33% have left their back doors unlocked; nearly 3 in 10 leave a key outside their house (such as under a doormat); 22% have left their garage doors unlocked. According to this survey the most important thing people can do is to make sure that all home entrances are locked at all times. The second most important thing that people can do is to ensure that doors have good quality locks that have deadbolts.

According to the website No Nonsense Self-Defense there are 15 main things that you can do to "burglar-proof" your home - they state that although people worry more about being victimized while on vacation getting burglarized is just as likely to happen while you are away at work. To learn more about what you can do to prevent crime at home (and at work) visit No Nonsense Self-Defense.

Insuring Risk - Sharing Rewards

News, Announcements, etc...

News / Announcements:

From Risk and Insurance Magazine – December 2008. This chart reflects the relative risk* from US Metro Areas or 1M+ Inhabitants.

Metro Area	Hurricane	Earthquake	Severe T'storm	Winter Storm	Wild Fire	Terrorism
Atlanta	Low	Low	Medium	Medium	Medium	Low
Boston	Medium	Low	Medium	High	Low	High
Chicago	Low	Low	Medium	Low	Low	High
Dallas	Low	Low	High	Medium	Medium	Medium
Denver	Low	Low	High	Medium	Medium	Medium
Detroit	Low	Low	Medium	Medium	Low	Medium
Las Vegas	Low	Medium	Low	Low	Low	Medium
Los Angeles	Low	High	Low	Low	High	Medium
Miami	High	Low	Medium	Medium	Low	Medium
Milwaukee	Low	Low	Medium	Low	Low	Low
Minn/St.Paul	Low	Low	High	Medium	Low	Low
New Orleans	High	Low	Medium	Low	Low	Low
New York	Medium	Low	Medium	Medium	Low	High
Orlando	High	Low	Medium	Medium	Medium	Low
Philadelphia	Low	Low	Medium	Medium	Low	Medium
Portland	Low	High	Medium	High	Medium	Medium
San Diego	Low	Medium	Low	Low	High	Medium
San Francisco	Low	High	Low	Medium	Medium	High
Seattle	Low	High	Medium	High	Medium	High
Wash. D.C.	Low	Low	Medium	Medium	Low	High

*This is relative potential insured losses.

5 Safe Driving Practices

1. Drive Defensively – Be prepared for the unexpected.
2. Leave at least a 2 second space between you and the vehicle in front of you – in hazardous conditions increase this distance.
3. If you're too tired to drive safely – DON'T!
4. Have your vision checked routinely.
5. Never drive under the influence of alcohol or drugs.

DMI Holiday Wishes and Office Hours

At this time of joy and celebration we would like to echo a simple and heartfelt Happy Holidays and a most joyous New Year to each and every one of you!

The DMI office Holiday Hours will be as follows:

Monday, December 22 – 8am – 5pm	Tuesday, December 23 – 8am – 5pm	
Wednesday, December 24 – Closed	Thursday, December 25 – Closed	Friday, December 26 – Closed
Monday, December 29 – 8am – 5pm	Tuesday, December 30 – 8am -5pm	
Wednesday, December 31 – Closed	Thursday, January 1 – Closed	Friday, January 2 – Closed

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