MINUTES OF THE ILLINOIS WORKERS' COMPENSATION COMMISSION
WCMFAB & WORKERS' COMPENSATION ADVISORY BOARD MEETING
JAMES R. THOMPSON CENTER, 100 WEST RANDOLPH STREET – ROOM 9-040
HELD ON NOVEMBER 30, 2011 at 9:00 AM

Present at the meeting were:

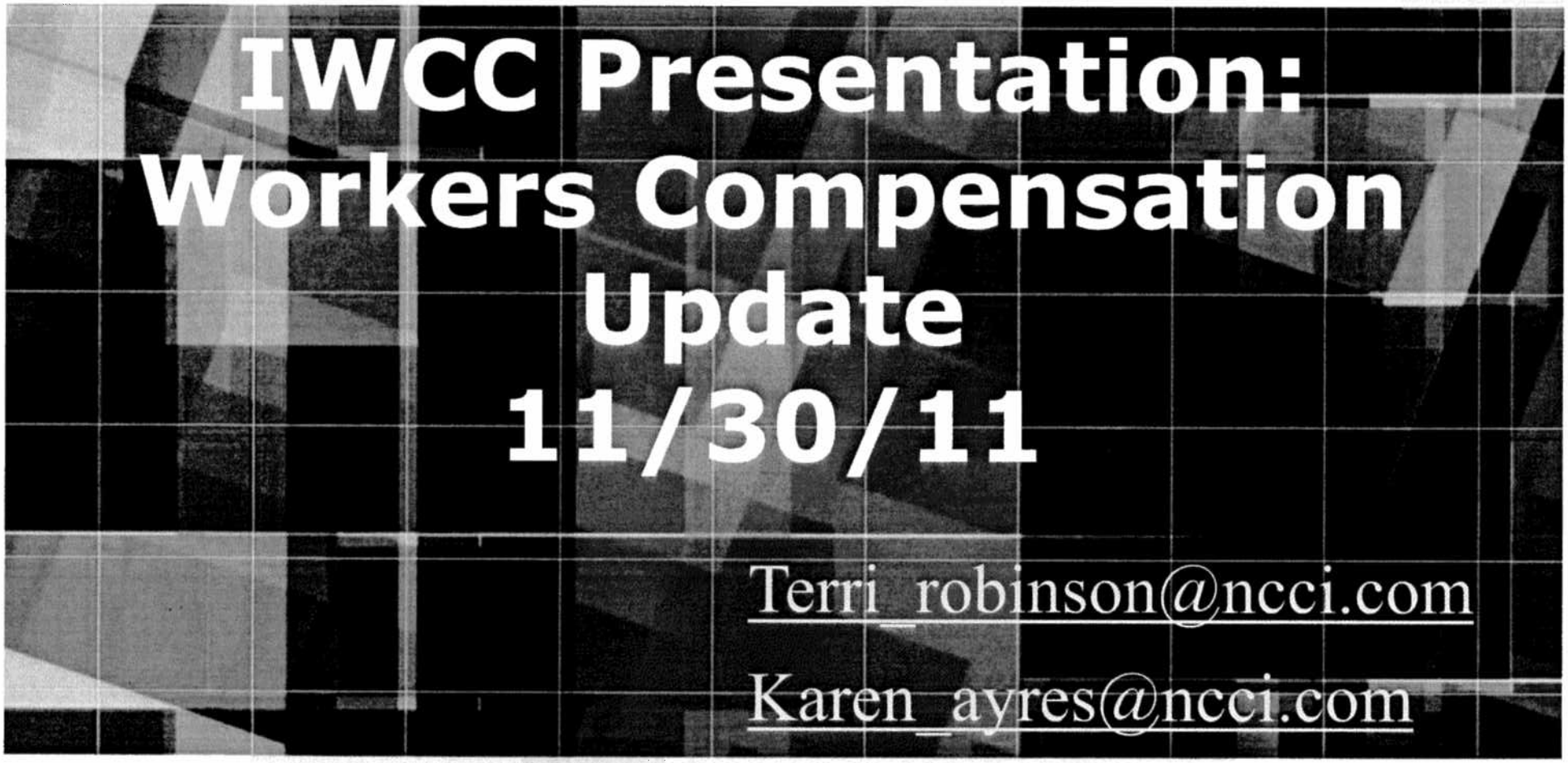
Chairman Mitch Weisz, ex officio member
William Lowry – Nyhan, Bambrick, Kinzie, and Lowry
Michael Carrigan – Illinois AFL-CIO
Richard Aleksy – Corti, Aleksy, and Castenada
Mitchell Abbett – Holten Meat Inc.
Sean Stott – Laborers' International Union

IWCC staff present at the meeting were:

Susan Piha, Manager of Research and Education
Bob Devereaux, Fraud Prevention and Efficiency Controller
Robert Kern, IWCC Fiscal
Kim Janas, Secretary of the Commission
Darrell Widen, Assistant General Counsel
Ronald Rascia, General Counsel

Chairman Mitch Weisz started the joint presentation to the Medical Fee Advisory Board and also the Workers' Compensation Advisory Board at 9:00 am by introducing the presenters, Ms. Terri Robinson and Ms. Karen Ayers, both of National Commission on Compensation Insurance (NCCI). Ms. Robinson and Ms. Ayers then provided a Powerpoint presentation to the Boards. The slides from the presentation are attached to these minutes.

The presentation concluded at 12:00 pm.



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Today's Agenda

NCCI: Who We Are and What We Do

Forces of Change in Workers Compensation Systems

- Legislative Environment
- The State of the Economy

Comparative System Overview

- Where Does Illinois Stand?
- What's Driving Loss Costs?
- Claim Frequency
- Indemnity and Medical Costs
- The Residual Market in Illinois

NCCI Resources

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NCCI's Charter

NCCI was established in 1922 to coordinate the interests of insurers with those of regulators and other public policy makers.

- NCCI is guided by the regulatory agencies in the 36 jurisdictions where we are licensed or designated as a statistical agent
- NCCI operates as a not-for-profit corporation, owned by insurers

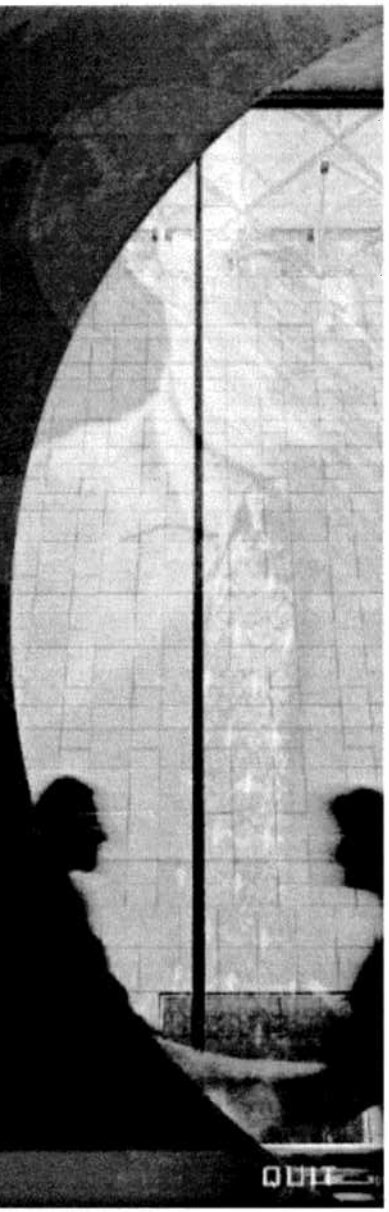
QUIT

NCCI

NCCI's Mission

To foster a healthy workers compensation system by providing high quality information and analytical services that result in:

- **Adequate loss costs/rates**
- **Objective reform evaluation**
- **Self-funded residual markets**
- **Tangible value for stakeholders**



Conceptual Portrait –
A Closer Look at What We Do

NCCI occupies a unique business space within the workers compensation industry

Ratemaking
Reform
Residual market
Ratings
Rules
Reporting

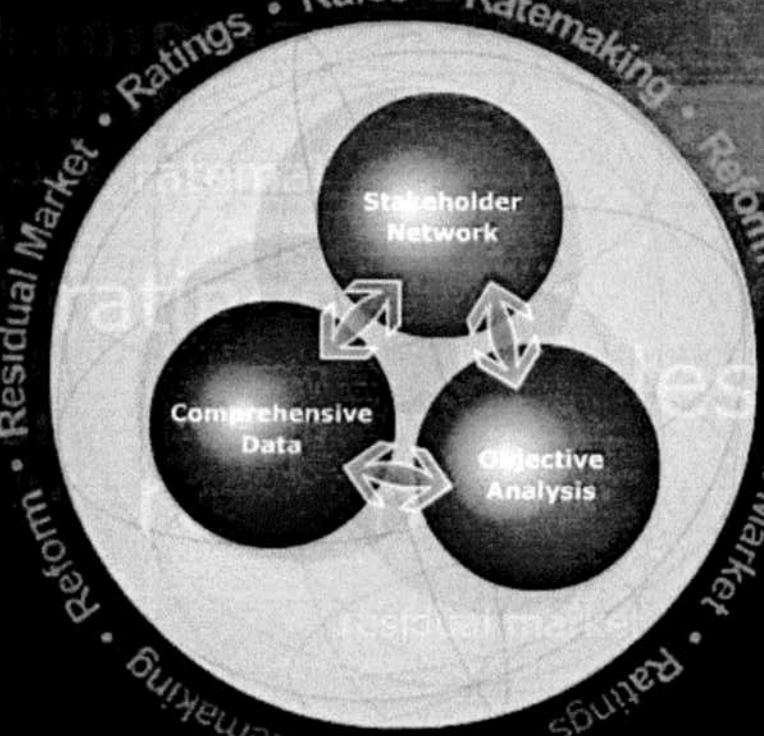
RESTART BACK NEXT QUIT

NCCI

Conceptual Portrait

NCCI's unique competencies

- Gathering comprehensive data
- Objectively analyzing that data
- Sharing information with a stakeholder network

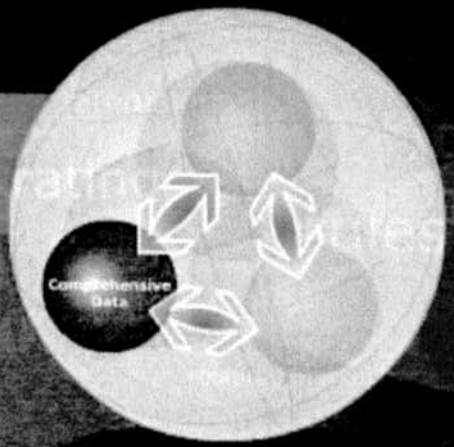


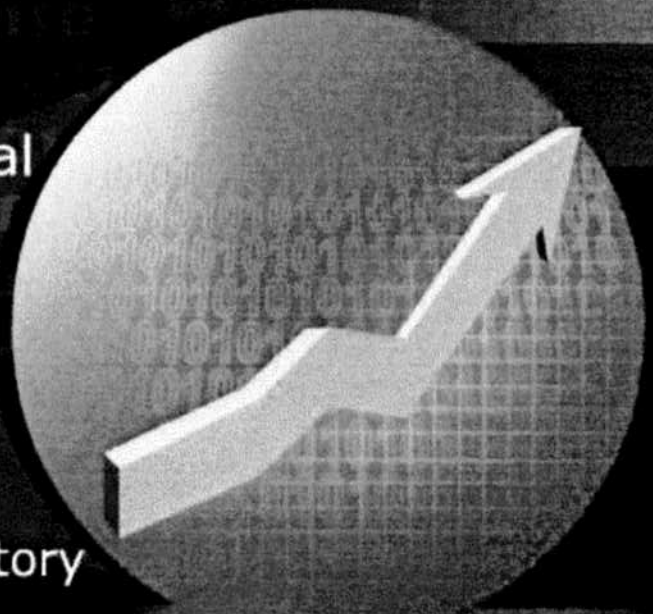
Conceptual Portrait

Comprehensive Data: The foundation for all NCCI activities

NCCI collects workers compensation data from insurers about their:

- Policies
- Claims
- Financial Results





Creating a quality data repository

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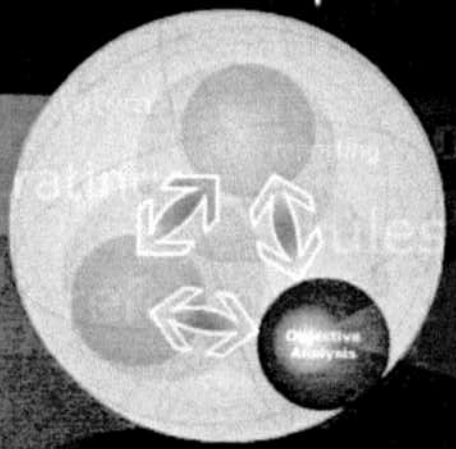
NCCI

Conceptual Portrait

Objective Analysis: Transforming data into valuable information

Analysis is driven by workers compensation specialists

- Generating the value in NCCI's services
- Enabling us to be the nucleus of workers compensation expertise



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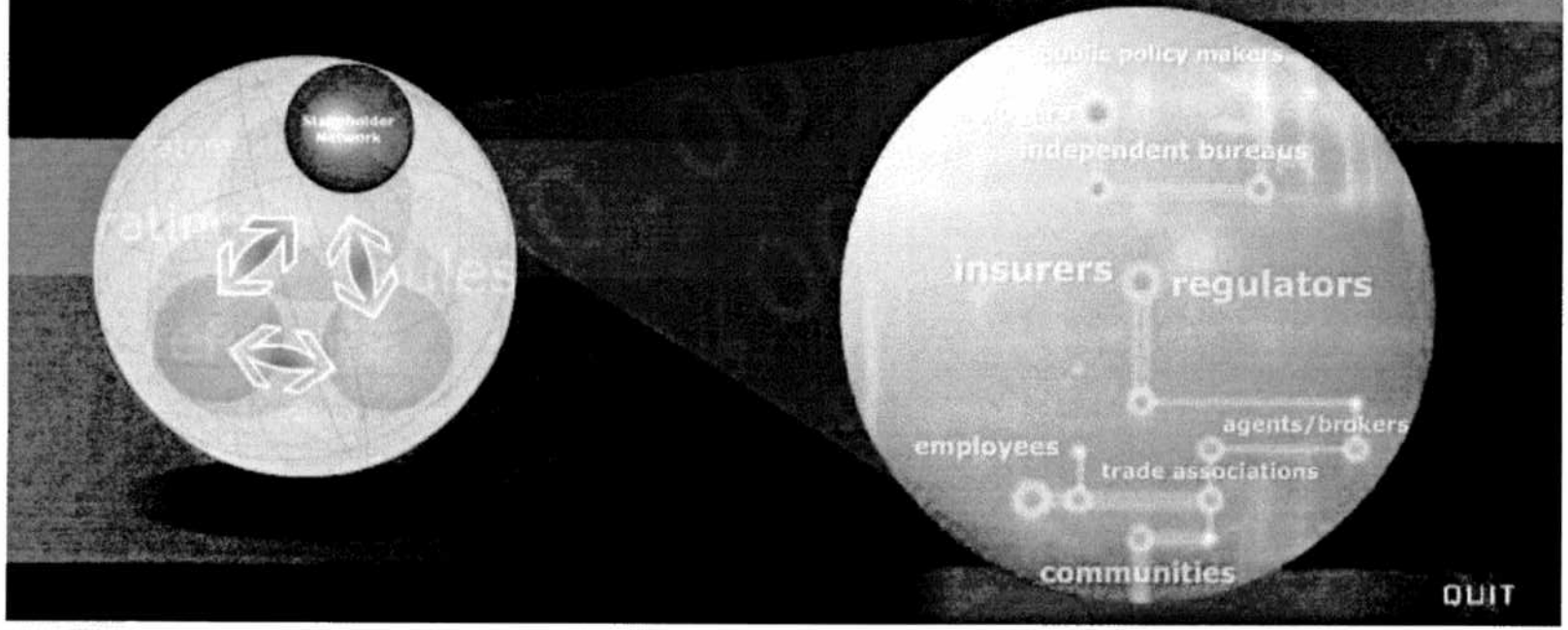
NCCI

Conceptual Portrait

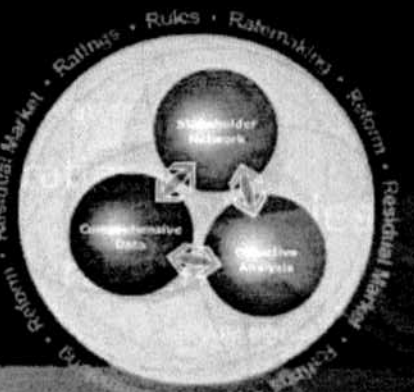
Stakeholder Network: sharing insights and knowledge to help ensure healthy workers compensation system

Audiences include:



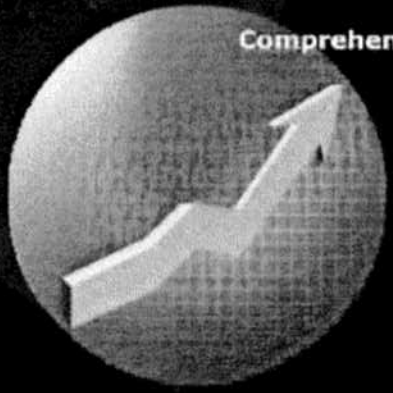
Conceptual Portrait

Complete System: These unique elements allow NCCI to provide unrivaled value to all participants in the workers compensation system.



Stakeholder Network

Objective Analysis



Comprehensive Data

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NCCI Products & Services

Rates
Loss cost filings
Expert testimony
Credible, objective data
Medical costs, frequency, and claims research and analysis
Terrorism and natural catastrophe impact analysis
Independent Bureau support

Ratings
Experience rating
Risk specific tools
Benchmarking tools
Customer response services

Reform
Legislative expertise, research and analysis
Legislative pricing
Communication, relations, and education to regulators and stakeholders
Workplace safety and incentive programs

Residual Market
Plan administration
Pool administration and accounting
Depopulation programs
Application processing
Loss Reserving

Rules
Classification system
Publications and manuals
Item filings
Risk inspections and appeals resolutions
Premium test audits

Reporting
Statistical agent services
Compliance services
* Proof of coverage
* Bureau compliance services
* Transactional reporting

Data tools

RESTART BACK NEXT

NCCI

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Legislative Environment

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Countrywide Legislative Environment

- Budget issues continue to dominate
- Some states have enacted landmark reforms
- Misclassification of employees/independent contractors is an ongoing concern
- Regulatory turnover continues

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Illinois Legislative Activity

HB 1698 (PA 97-0018), effective June 28, 2011

Makes numerous changes concerning the following in relation to workers' compensation: plans by the Department of Central Management Services for State employees, creation of the State Workers' Compensation Program Advisory Board, subpoenas, burden of proof, Commissioner and arbitrator standards of conduct, employee leasing companies, citations, construction employer collective bargaining, negotiated rate, wage differential, preferred provider programs, permanent partial disability, out-of-state fees, fee schedules, electronic claims, utilization review programs, employee intoxication, Commissioner qualifications, the Workers' Compensation Advisory Board, arbitrator appointments, prohibitions on gifts, claims brought by commission employees, carpal tunnel syndrome, fraud, sentencing, **advisory premium rates**, and insurance oversight. Makes other changes.

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

- Medical Fee Schedule Changes (9/1/2011)
  - Reduce fee schedule amounts currently in effect by 30%
  - Establish fee schedule for prescriptions filled outside a licensed pharmacy
  - Set maximum reimbursement for surgical implants at 25% above the net manufacturer invoice (plus actual shipping)
  - Revise reimbursements to out-of-state providers

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

- Wage Differential Benefits (9/1/2011)
  - Restricts the duration for which the wage differential benefits will be paid to age 67 or five years from the date the award becomes final, whichever is later

- PPD Claims for Carpal Tunnel Syndrome (6/28/2011)
  - Establishes Carpal Tunnel Syndrome as a scheduled injury with number of weeks of compensation capped

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

Additional Provisions Reviewed:

- Burden of Proof for Obtaining Compensation
  - Injured worker now bears the burden of showing that injury was sustained arising out of and in the course of employment

- Temporary Partial Benefit Changes
  - Changes the calculation of TPD benefits to use current gross wages instead of current net wages

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

- Choice of Healthcare Provider—Preferred Provider Programs (PPP)
  - When an employer has an approved PPP, an employee may decline to use the network providers, although doing so will constitute one of the choices of medical providers to which the employee is entitled

- Determination of PPD Impairment
  - Requires use of current *AMA Guides* in determining the permanent partial disability rating but allows consideration of other factors as well

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

- Utilization Review
  - Strengthens the ability of the employer/insurer to invoke the utilization review process

- Drug Use and Alcohol Intoxication
  - Provides for claim denial if the proximate cause of the injury is the employee's intoxication or the influence of alcohol or narcotics

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HB 1698—Advisory Premium Rate Adjustments on or Before 9/1/2011

- NCCI estimates that HB1698 will reduce overall Illinois workers compensation system costs by 8.8%

Medical Fee Schedule change:	-7.4%
Wage Differential Benefits:	-0.8%
PPD Carpal Tunnel Benefits:	-0.6%
Overall Impact:	-8.8%

- NCCI filed revised rates and loss costs that became effective 9/1/2011 for new, renewal, and outstanding policies

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HB 1698—Future Illinois Regulation

- Medical Fee Schedule Changes effective 1/1/2012 (IWCC)
  - Consolidation of 29 geozip regions to 4 regions for non-hospital fee schedule
  - Consolidation of 29 geozip regions to 14 regions for hospital fee schedules

- Rulemaking for Preferred Provider Programs (IDOI/IWCC)
  - Conditional approval may be granted pending finalization of the rules

- Rulemaking for Insurers on New Data Reporting Requirements (IDOI)
  - Section 29.2(b) lists 18 new data elements to be reported by insurers

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The State of the Economy

"Son, this ain't a dream no more, it's the real thing"

Bob Dylan, *Street Legal*

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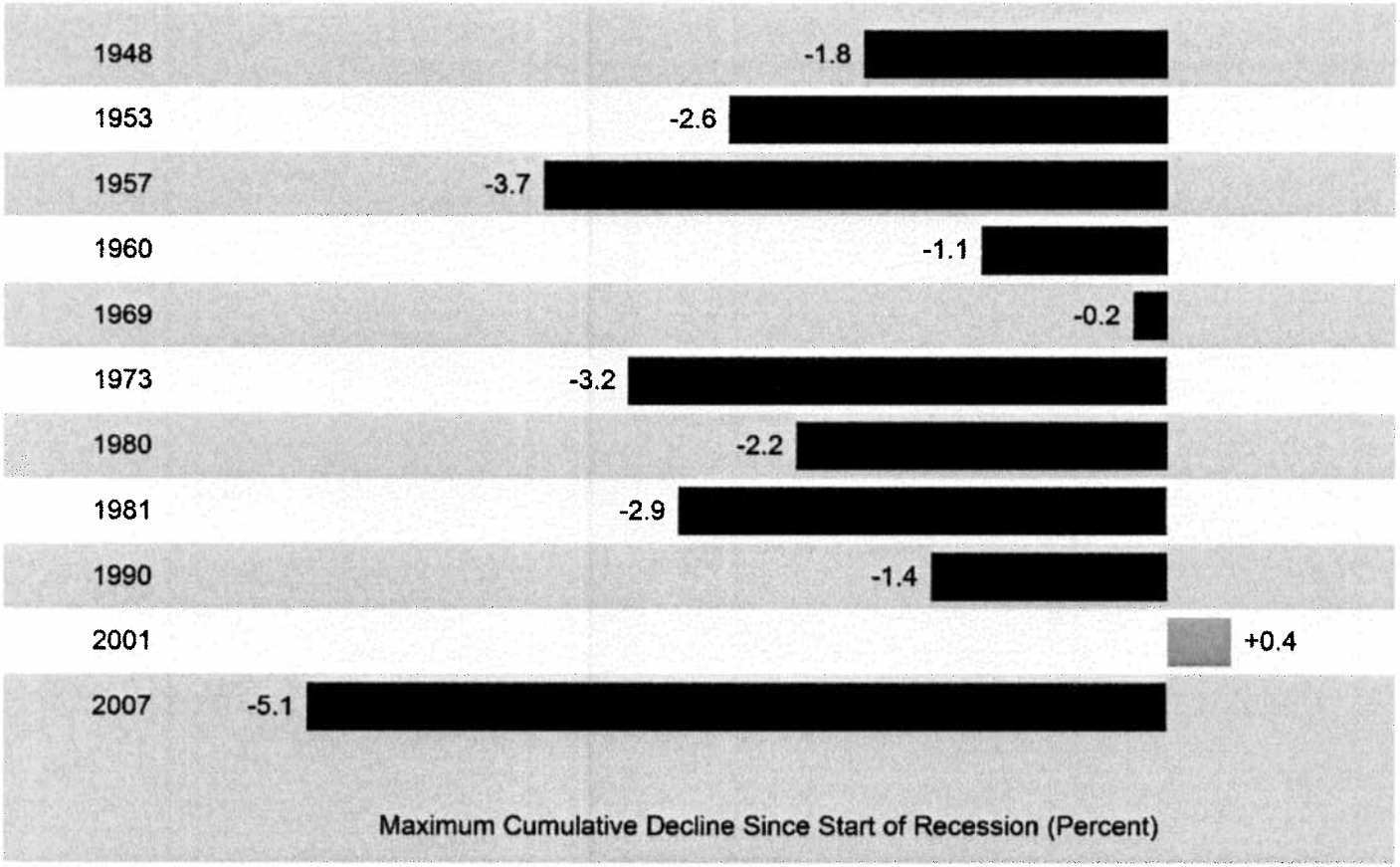
Severity of Recession: Output

The 2007 Recession Was the Most Severe Post-War Contraction



Severity is measured as the maximum cumulative percentage decline from the onset of the recession (peak of economic activity, as defined by the NBER); output is measured as Real GDP, billions of chained 2000 dollars, seasonally adjusted
Recessions are identified by the calendar year in which they started
Frequency of observation: quarterly; latest data point available for consideration: Q2/2011
Sources: BEA, www.bea.gov; NBER, www.nber.org/cycles.html

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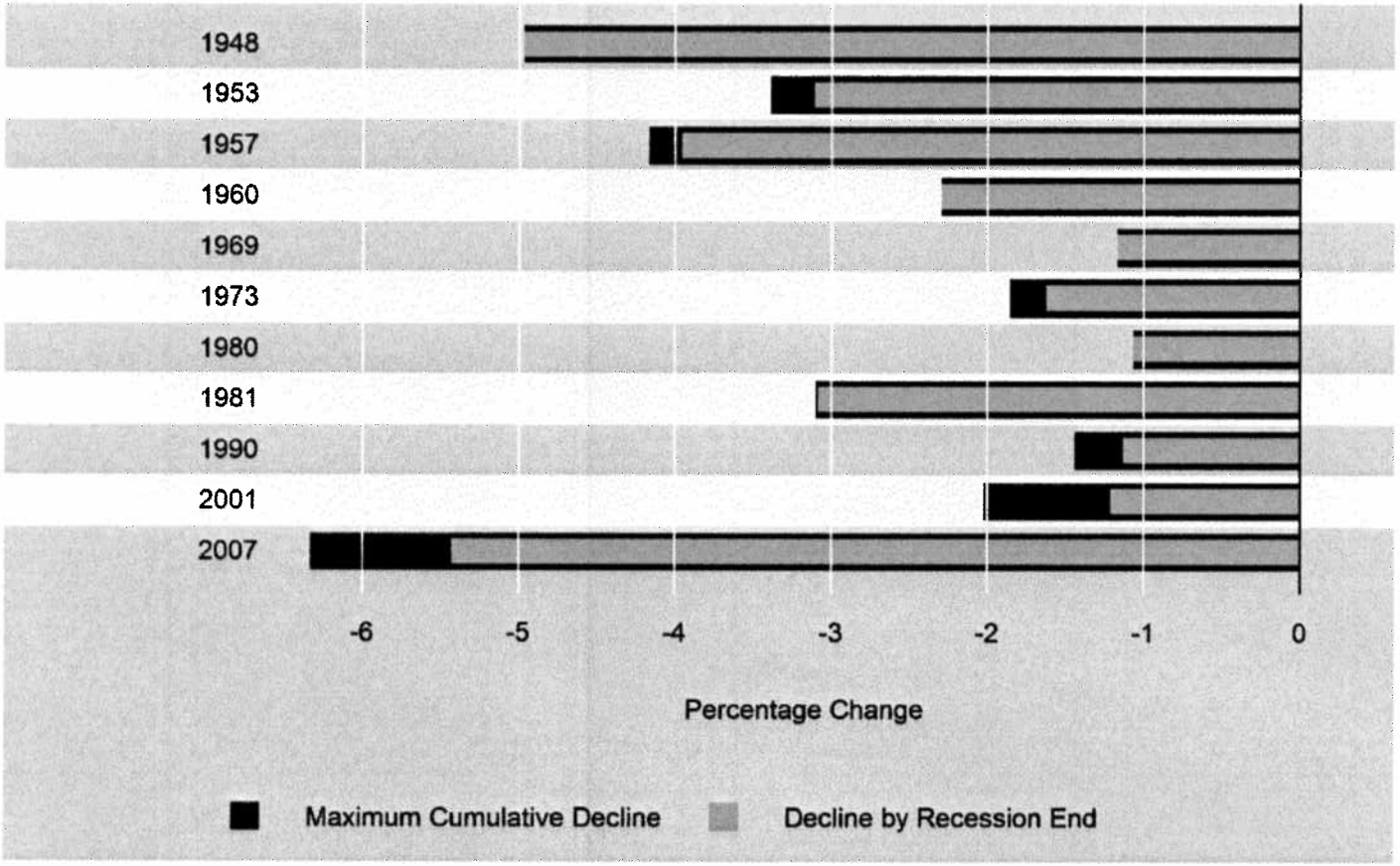
Severity of Recession: Employment

The 2007 Recession Caused Severe Job Losses



Severity is measured as the maximum cumulative percentage decline from the onset of the recession (peak of economic activity, as defined by the NBER); employment is measured as Total Nonfarm, Current Employment Statistics Survey, seasonally adjusted
Recessions are identified by the calendar year in which they started
Frequency of observation: monthly; latest data point available for consideration: August 2011
Sources: US Bureau of Labor Statistics (BLS), www.bls.gov; NBER, www.nber.org/cycles.html

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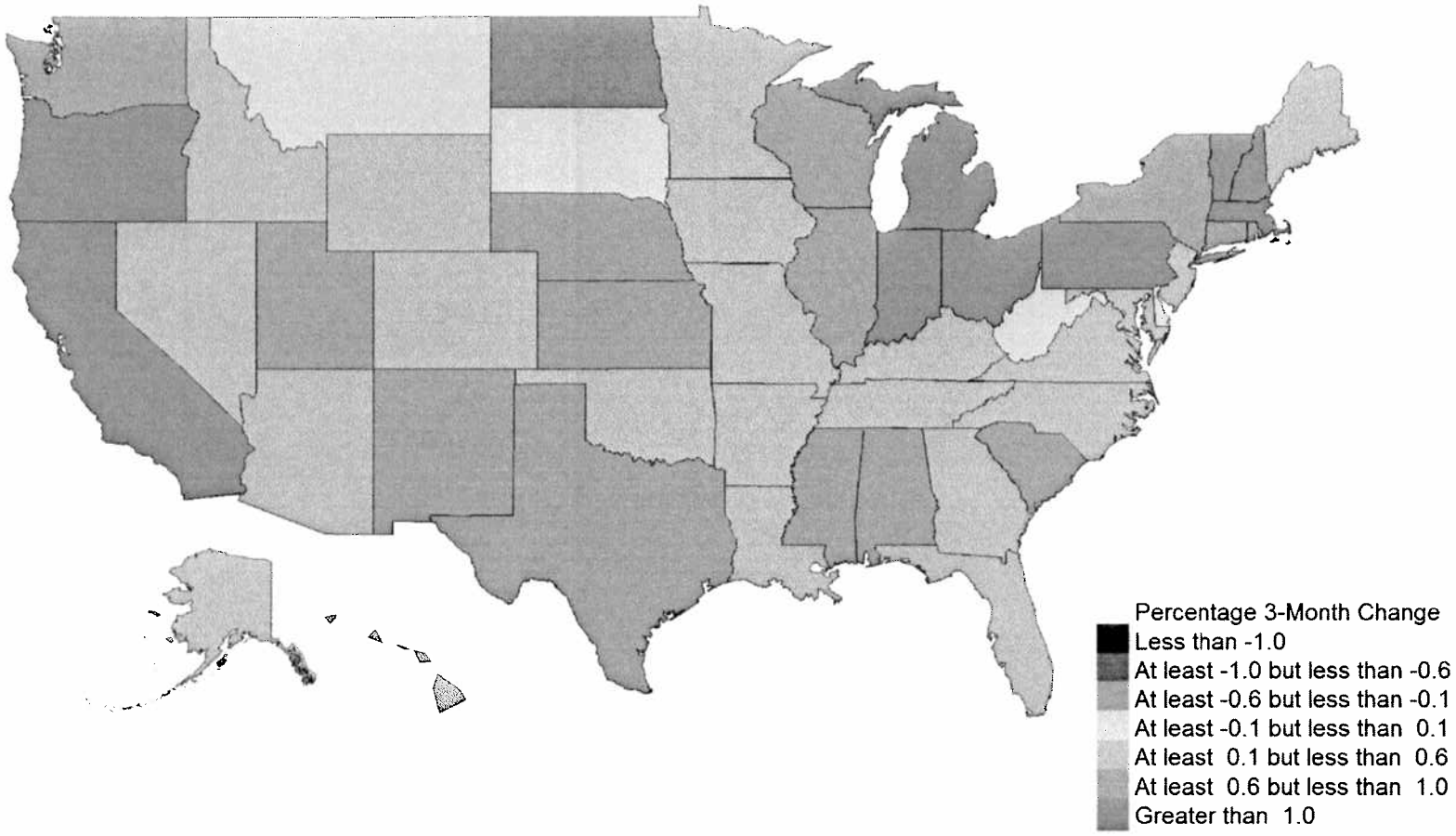
The Economy on the Timeline: February 2011



The map shows state coincidence indexes, which combine four state-level economic measures to summarize current economic conditions in a single statistic; the four data items are nonfarm payroll employment, average hours worked in manufacturing, the unemployment rate, and wage and salary disbursements deflated by the consumer price index (US city average)
Frequency of observation: monthly; latest observation: August 2011
Source: FRB of Philadelphia, www.philadelphiafed.org/research-and-data/regional-economy/indexes/coincident

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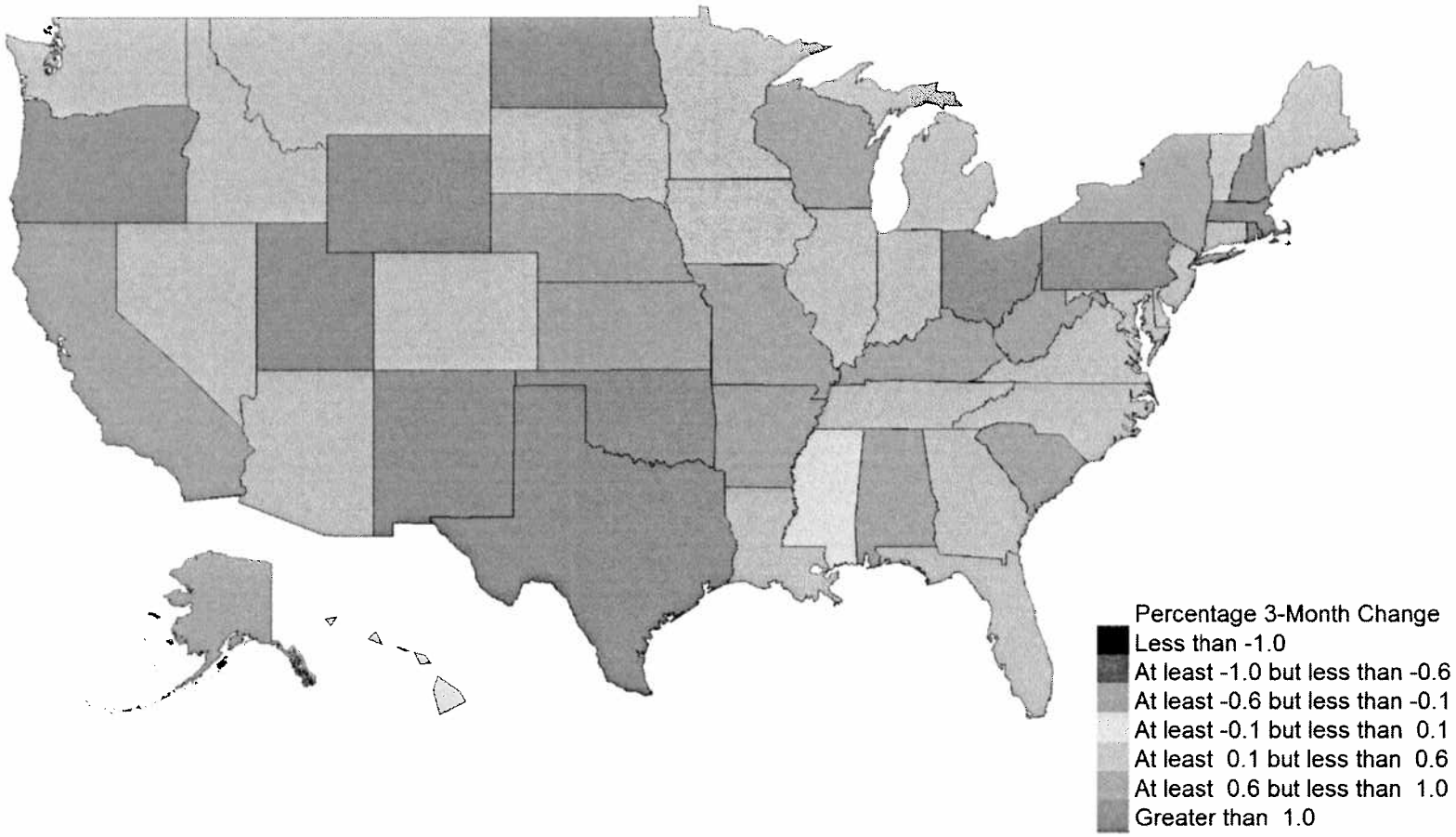
The Economy on the Timeline: May 2011



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Frequency of observation: monthly; latest observation: August 2011
Source: FRB of Philadelphia, www.philadelphiafed.org/research-and-data/regional-economy/indexes/coincident

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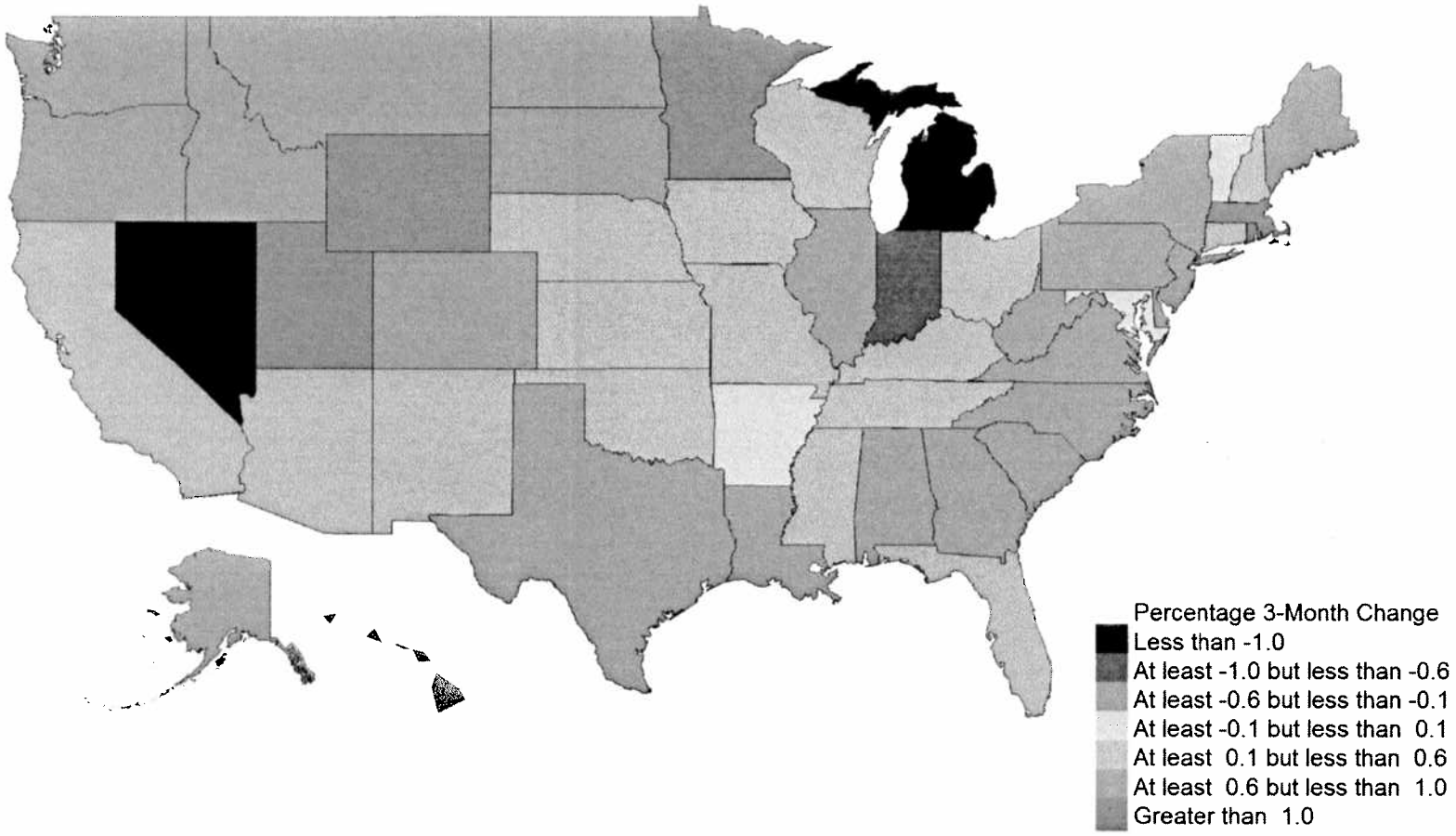
The Economy on the Timeline: August 2011



The map shows state coincidence indexes, which combine four state-level economic measures to summarize current economic conditions in a single statistic; the four data items are nonfarm payroll employment, average hours worked in manufacturing, the unemployment rate, and wage and salary disbursements deflated by the consumer price index (US city average)
Frequency of observation: monthly; latest observation: August 2011
Source: FRB of Philadelphia, www.philadelphiafed.org/research-and-data/regional-economy/indexes/coincident

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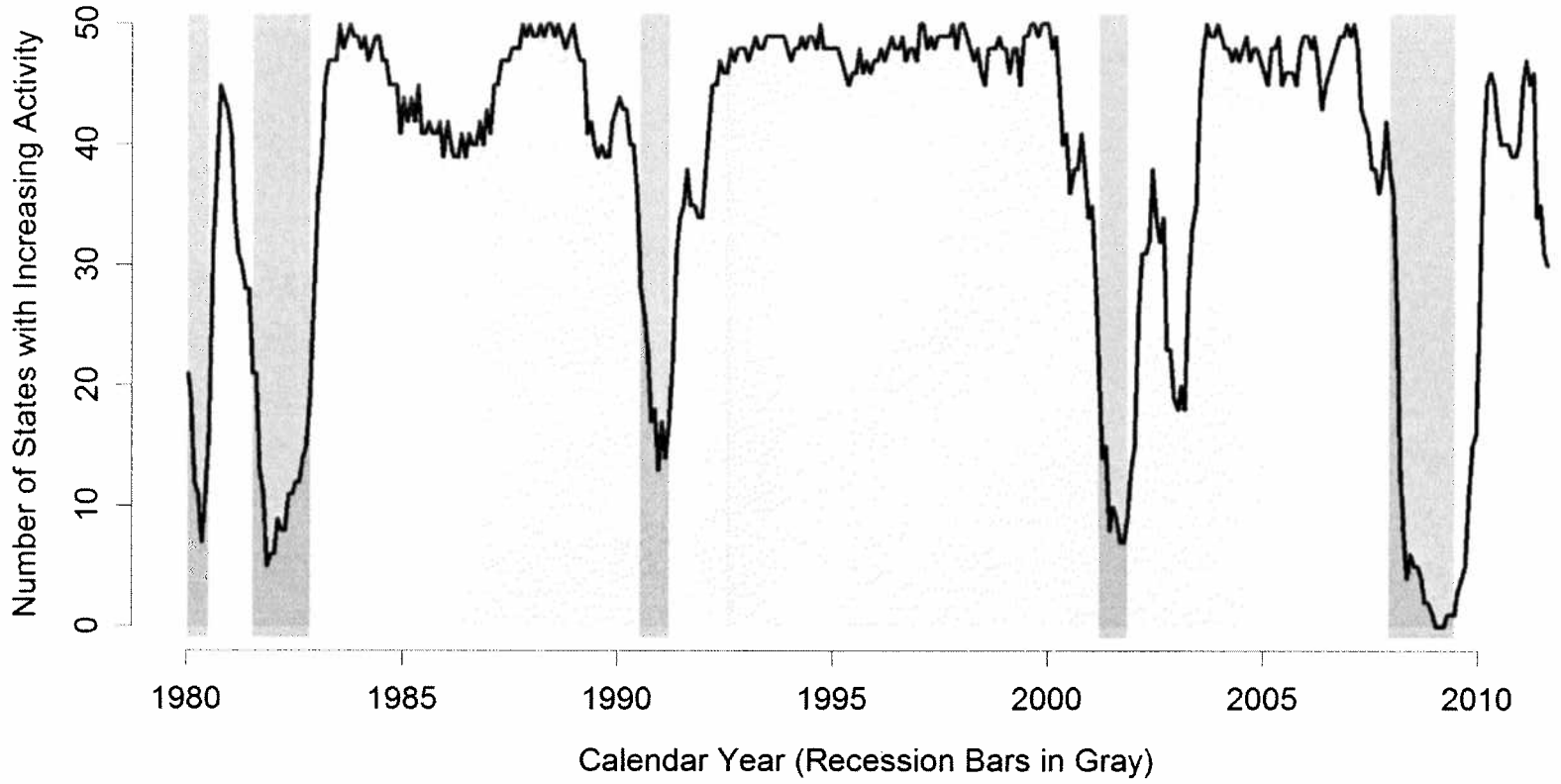
Number of States Expanding

There Is an Elevated Risk of the Current Soft Patch Giving Way to Recession



The chart shows the number of states for which the one-month change in the coincidence index of economic activity indicates an expansion
This index summarizes the state of the economy in a single statistic, using nonfarm payroll employment, average hours worked in manufacturing, the unemployment rate, and wage and salary disbursements deflated by the consumer price index (US city average)
Frequency of observation: monthly; latest observation: August 2011; does not include District of Columbia
Source: FRB of Philadelphia, www.philadelphiafed.org/research-and-data/regional-economy/indexes/coincident

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Frequency and the Business Cycle

The Business Cycle Behavior of Frequency Is Driven by Job Creation

- During recessions, there are many establishments cutting jobs (**job destruction**) and only a few adding jobs (**job creation**).

- Job creation means adding employees, who are typically inexperienced in the new job. Because employees with short tenure are overrepresented among the injured, faster job creation (as is observed during economic recoveries) causes frequency to drop less than it would drop otherwise, or even causes frequency to rise temporarily.

- During recessions, the impact of slowing job creation more than offsets the opportunistic filing of workers compensation claims following layoffs.

For an empirical study on the link between frequency and the business cycle, see Schmid, Frank A. (2009), *Job Flows and Workplace Injuries*, www.ncci.com/Documents/WorkplaceInjuries-0709.pdf

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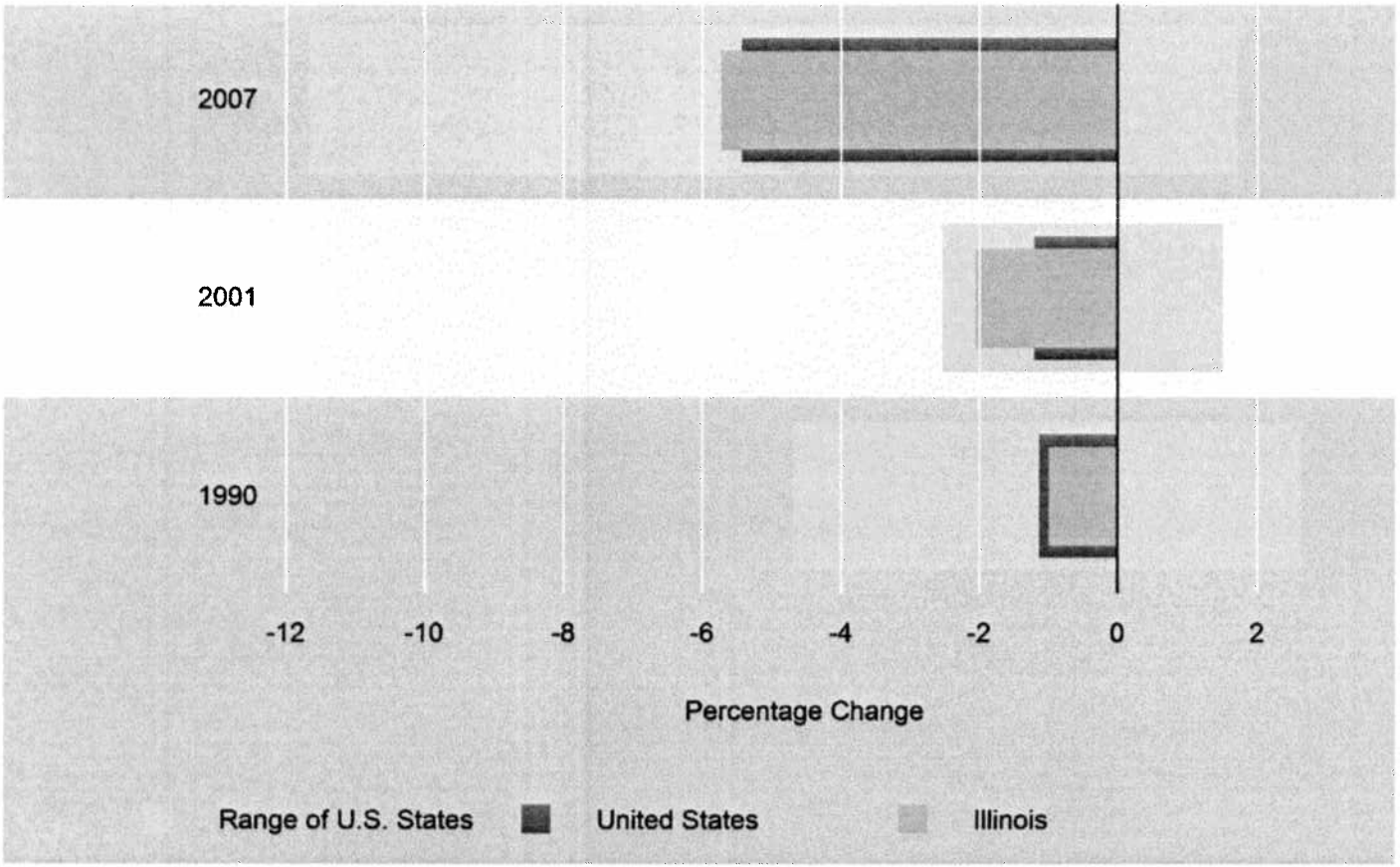
Illinois

Job Losses in the Past Two Recessions Exceeded the National Average



Percentage change from the onset of the recession (peak of economic activity, as defined by the NBER) to the onset of the recovery (trough of economic activity); Current Employment Statistics Survey, seasonally adjusted
Frequency of observation: monthly
Range of US states includes District of Columbia
Source: US Bureau of Labor Statistics (BLS), www.bls.gov/ces

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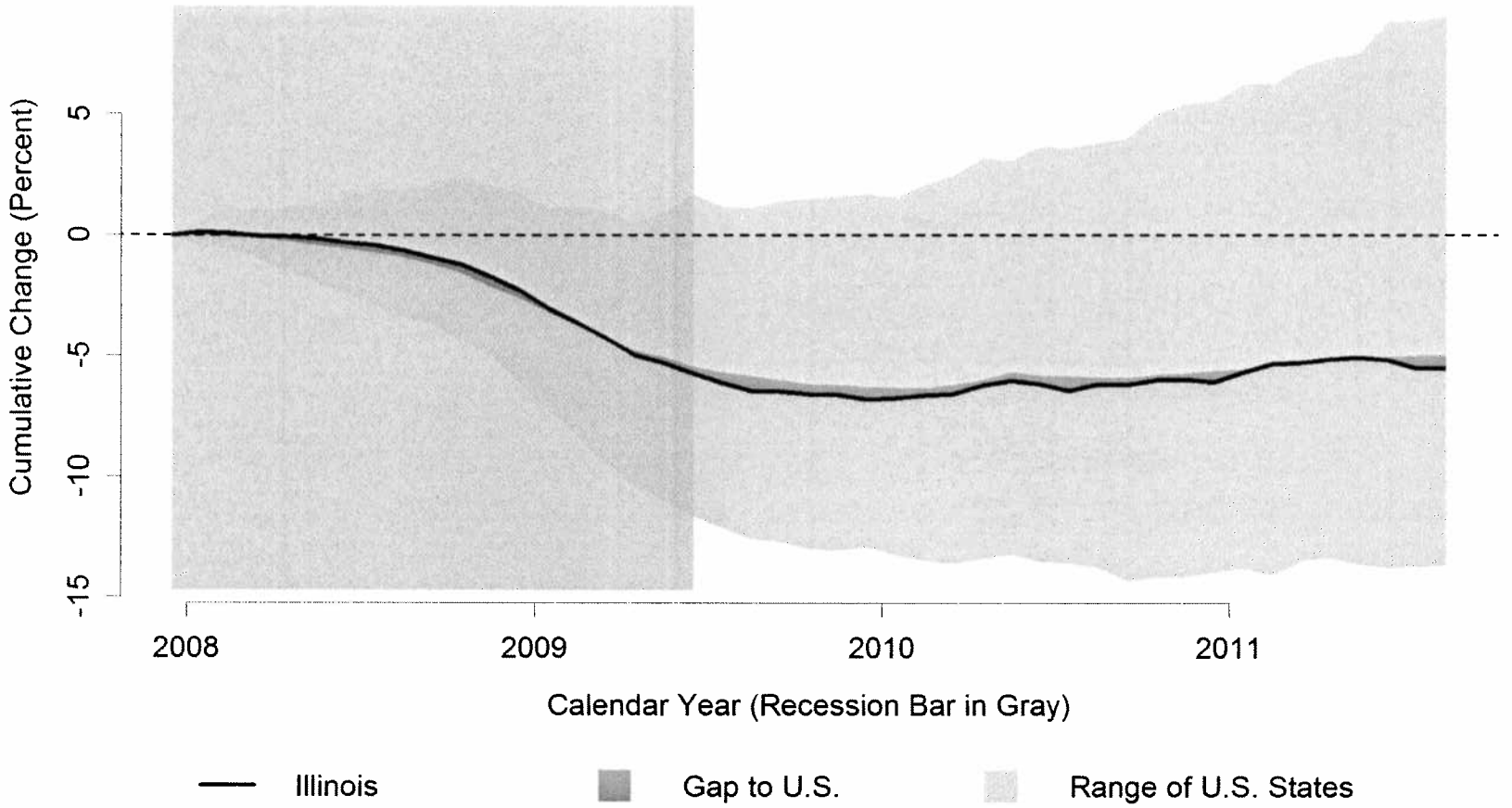
Illinois

Employment Growth Has Been Anemic During This Economic Recovery



Nonfarm Employment, seasonally adjusted
Frequency of observation: monthly; latest available data point: August 2011
Range of US states includes District of Columbia
Tick marks indicate beginning of year
Source: US Bureau of Labor Statistics (BLS), www.bls.gov

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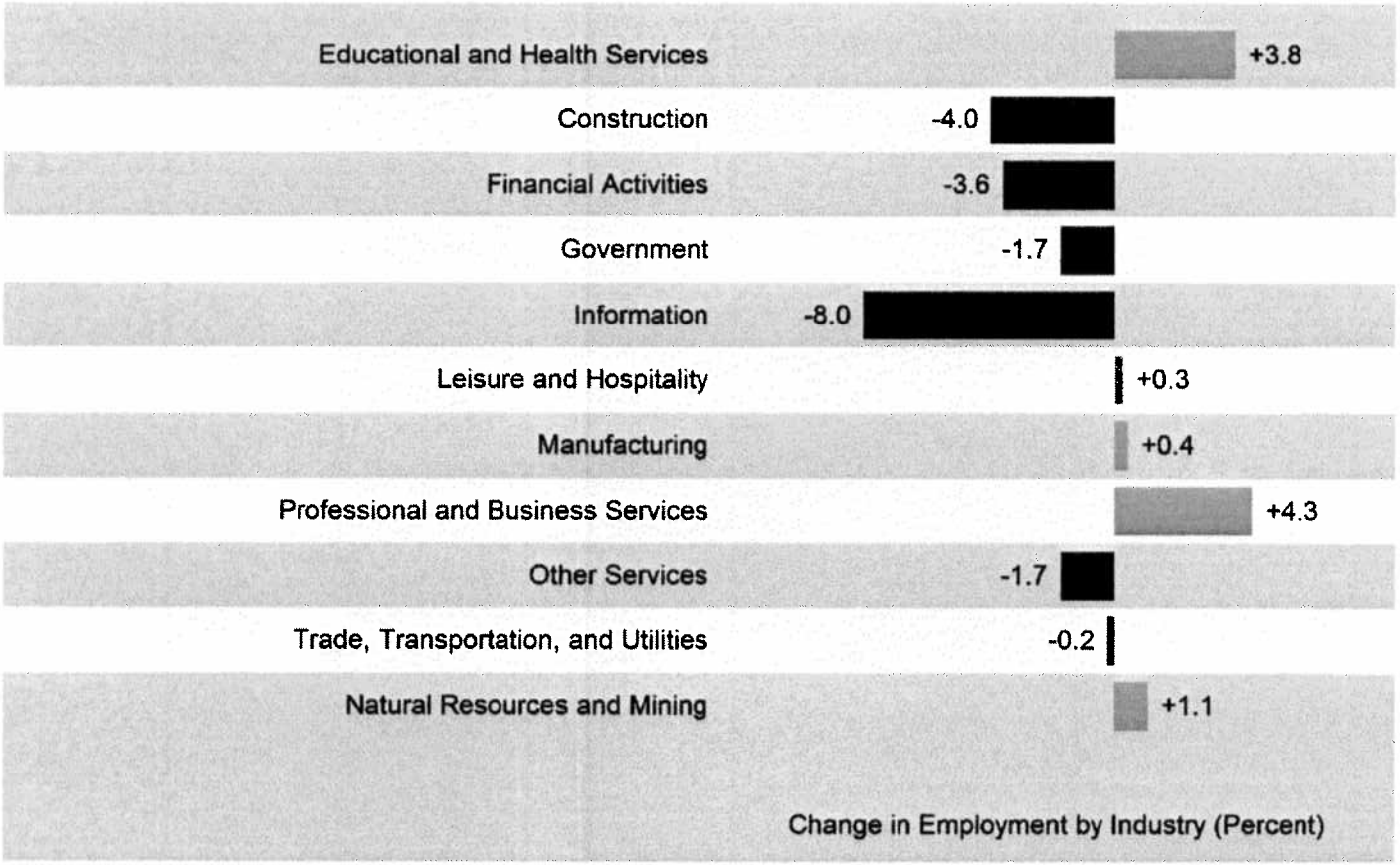
Illinois

A Few Sectors Have Added Jobs Since the Onset of the Recovery



Percentage change since the onset of the recovery (trough of economic activity, June 2009); Current Employment Statistics Survey, seasonally adjusted
Frequency of observation: monthly; latest observed data point: August 2011
Source: US Bureau of Labor Statistics (BLS), www.bls.gov/ces

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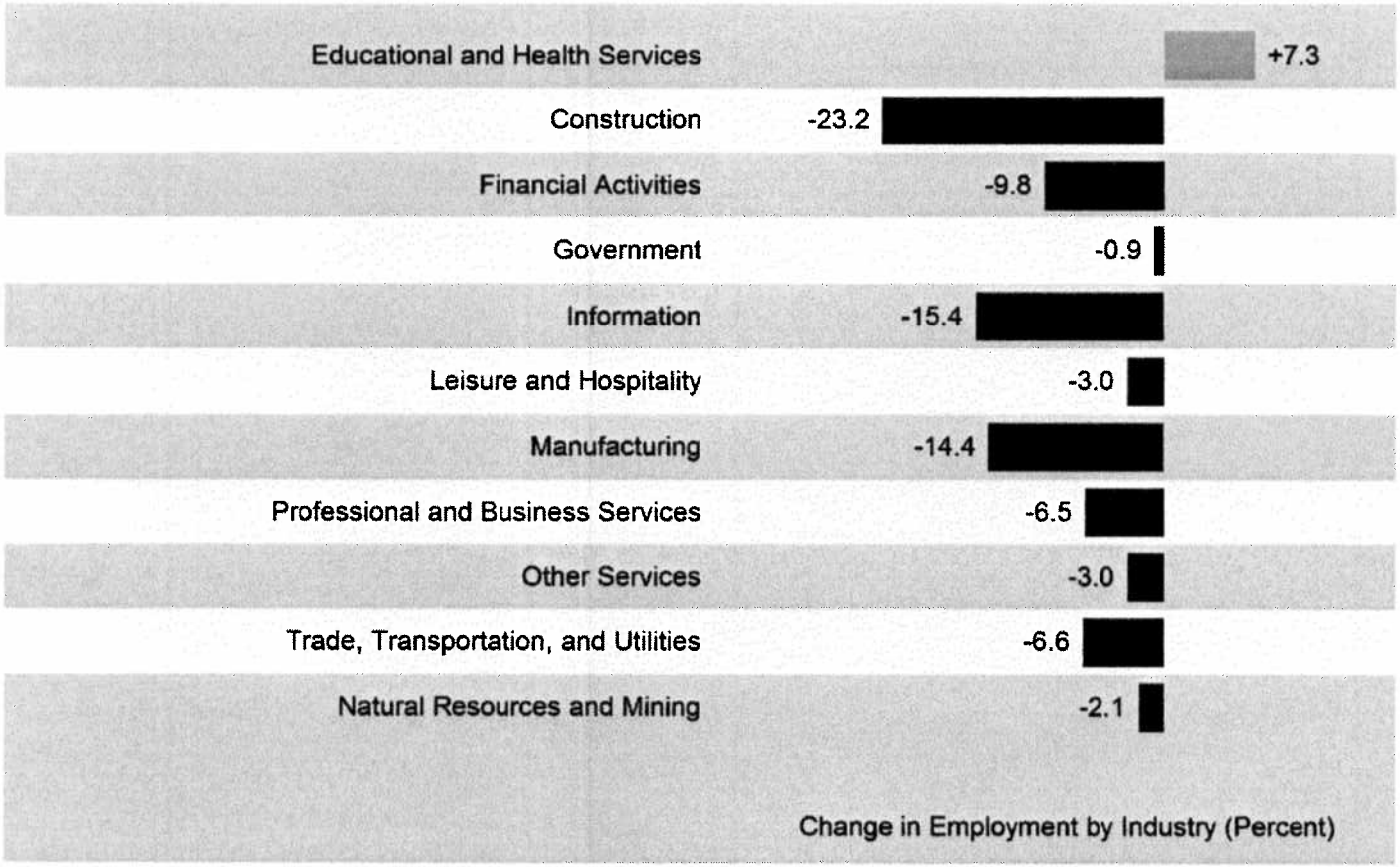
Employment Has Yet to Recover From the Recession in Most Industries



Percentage change since the onset of the recession (peak of economic activity, December 2007); Current Employment Statistics Survey, seasonally adjusted
Frequency of observation: monthly; latest observed data point: August 2011
Source: US Bureau of Labor Statistics (BLS), www.bls.gov/ces

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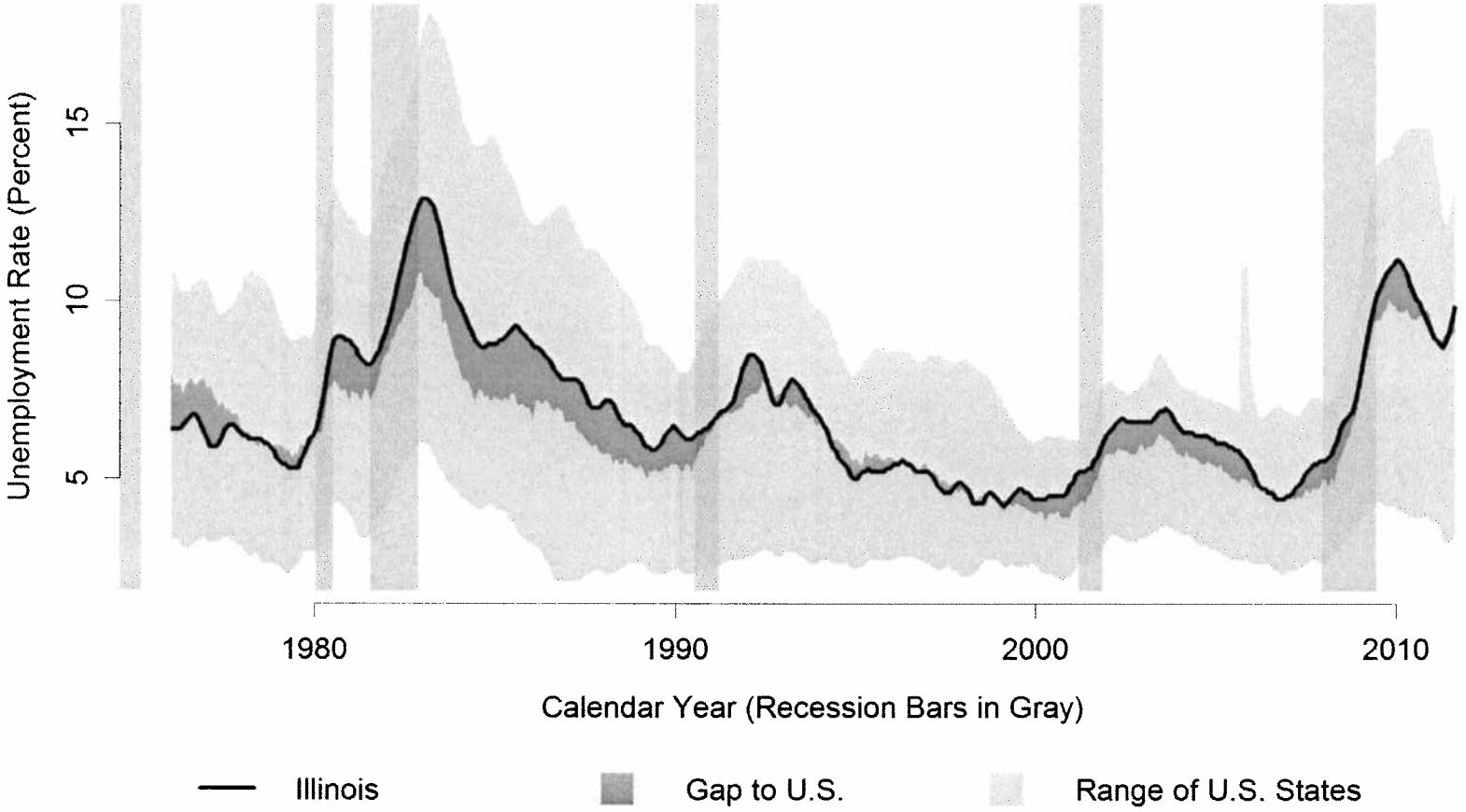
The Unemployment Rate Is About Equal to the National Average



Unemployment rate, seasonally adjusted
Range of US states includes District of Columbia
Frequency of observation: monthly; latest available data point: August 2011
Source: US Bureau of Labor Statistics (BLS), www.bls.gov

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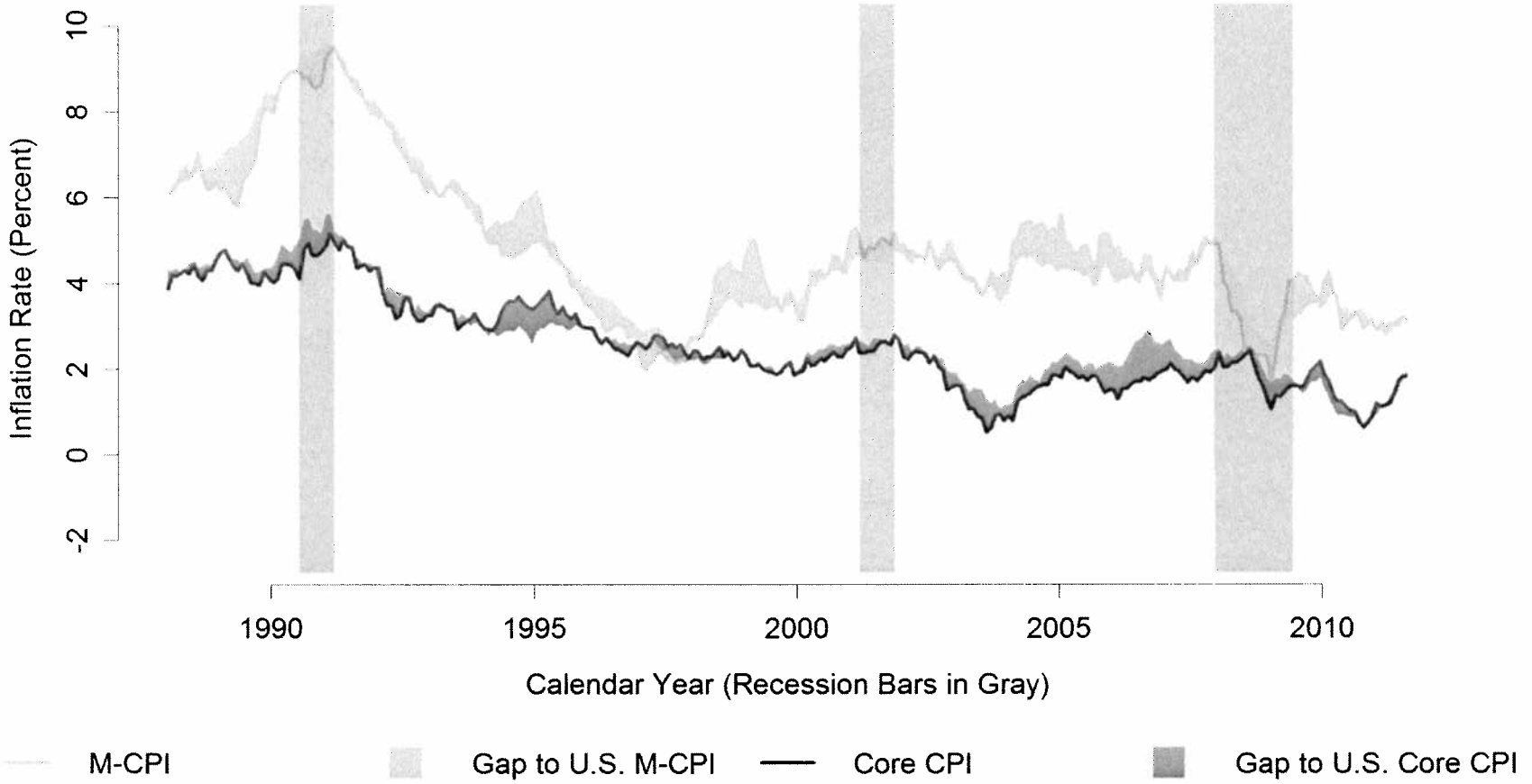
Midwest Region Inflation Rates

The Rate of Inflation Is Picking Up, Albeit From a Low Level



The Medical Care CPI is defined as the Medical Care component of the Consumer Price Index for all Urban Consumers (CPI-U)
The Core CPI is defined as the CPI-U, all items less food and energy
All values are for the Midwest Region, which is composed of IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, SD, and WI
Inflation rates are year-over-year
Not seasonally adjusted
Frequency of observation: monthly; latest available data point: August 2011
Sources: FRED, www.research.stlouisfed.org/fred2; US Bureau of Labor Statistics (BLS), www.bls.gov

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Implications for Workers Compensation

- Economic growth is slow and is likely to remain sub-par for several years into the future
  - Job creation is tepid (and is likely to remain so)
  - As a consequence, upward pressure on frequency is limited
- Inflationary forces are weak, due to significant excess industrial capacity and high unemployment
  - Medical care price inflation and wage inflation are likely to be muted

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Comparative System Overview

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Illinois Workers Compensation System— An Overview

- Premium decline in Illinois has moderated
- Accident year combined ratios remain high
- Lost-time claim frequency was unchanged in the latest year
- Indemnity and medical loss ratios have been relatively stable
- Impacts from legislative reforms will emerge

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State of the Workers Compensation Market— "Deteriorating"

- Calendar year and accident year combined ratios continue to deteriorate
- Decline in lost-time claim frequency stopped in 2010
- More increases proposed in latest NCCI filing cycle
- Impact of healthcare reform and federal involvement in insurance remains uncertain

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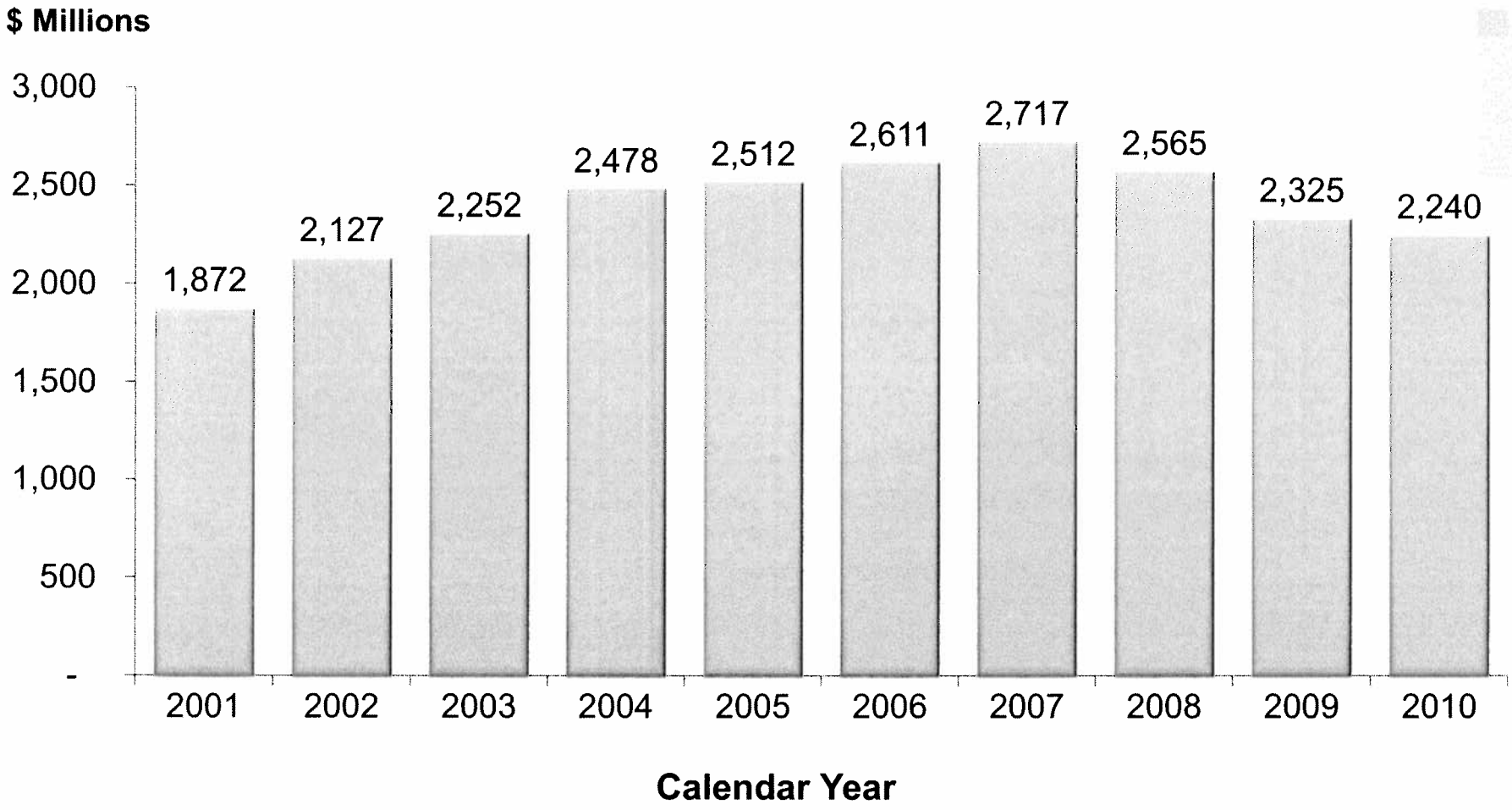
Illinois Workers Compensation Premium Volume

Direct Written Premium



Source: NAIC Annual Statement Data

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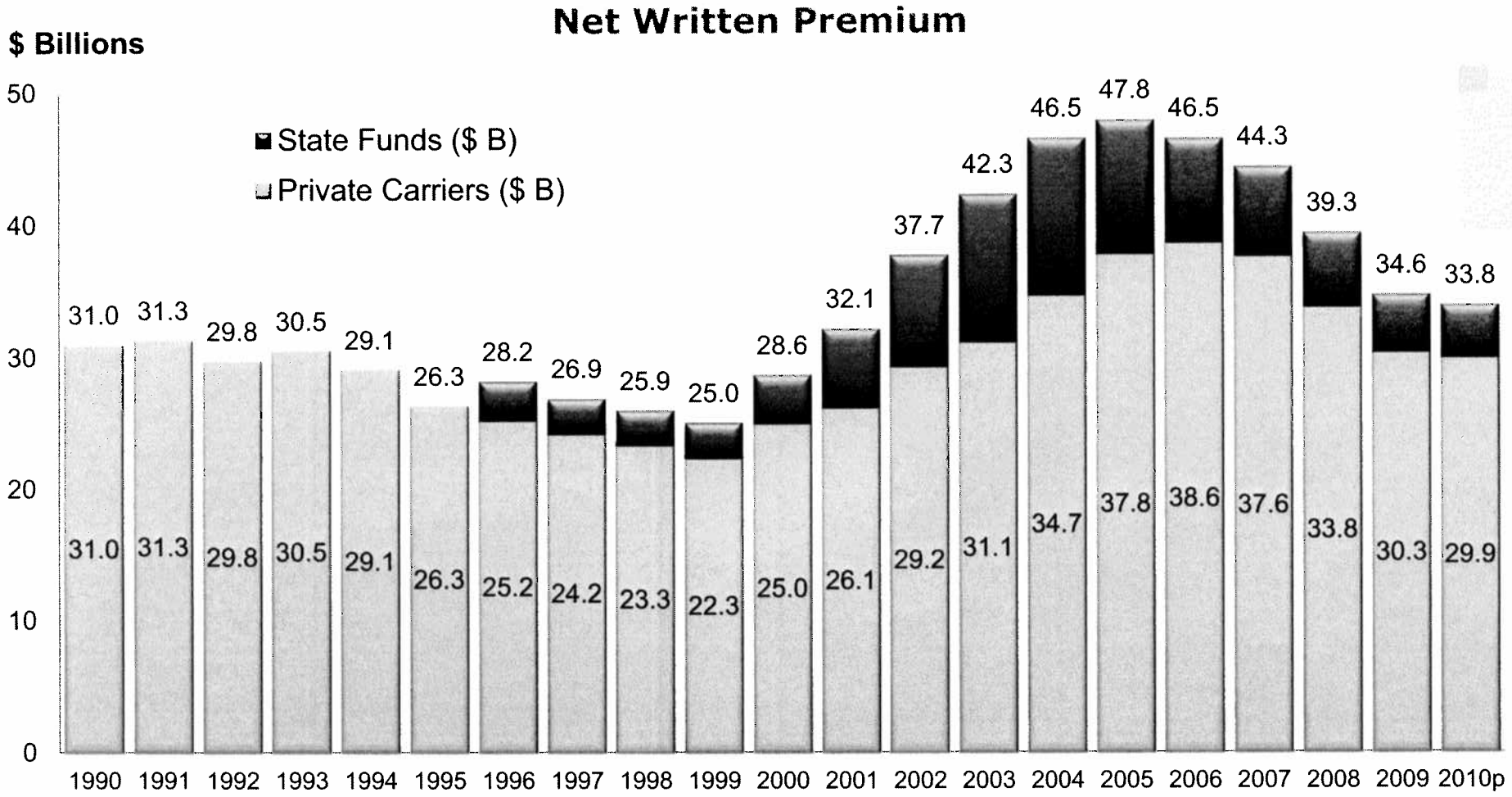
Workers Compensation Premium Decline Moderates



p Preliminary
Source: 1990–2009 Private Carriers, Annual Statement Data; 2010p, NCCI
1996–2010p State Funds: AZ, CA, CO, HI, ID, KY, LA, MD, MO, MT, NM, OK, OR, RI, TX, UT Annual Statements
State Funds available for 1996 and subsequent

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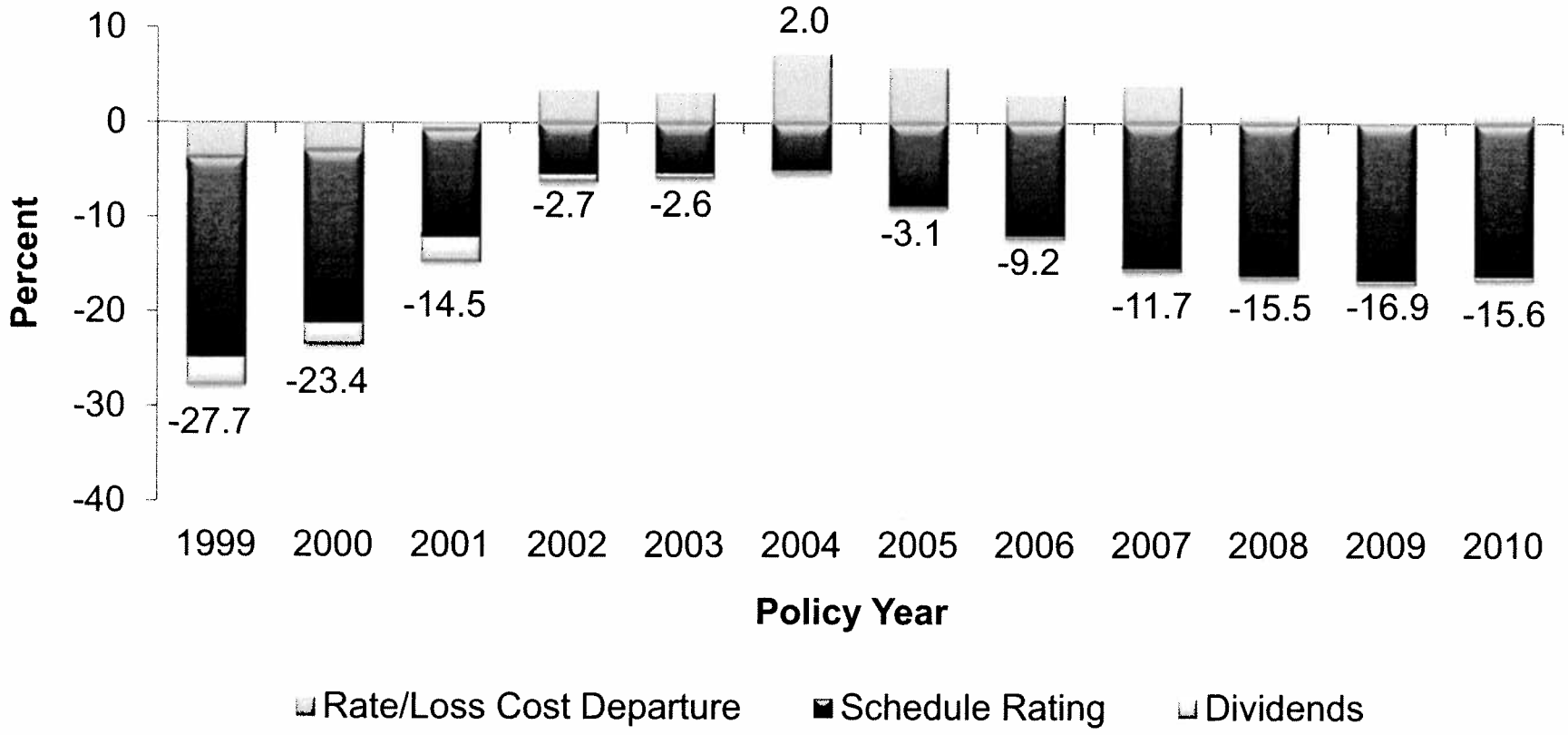
The Impact on Premium of Rate/ Loss Cost Departures, Schedule Rating, and Dividends in Illinois



Based on data through 12/31/2010
Dividend ratios are based on calendar year statistics

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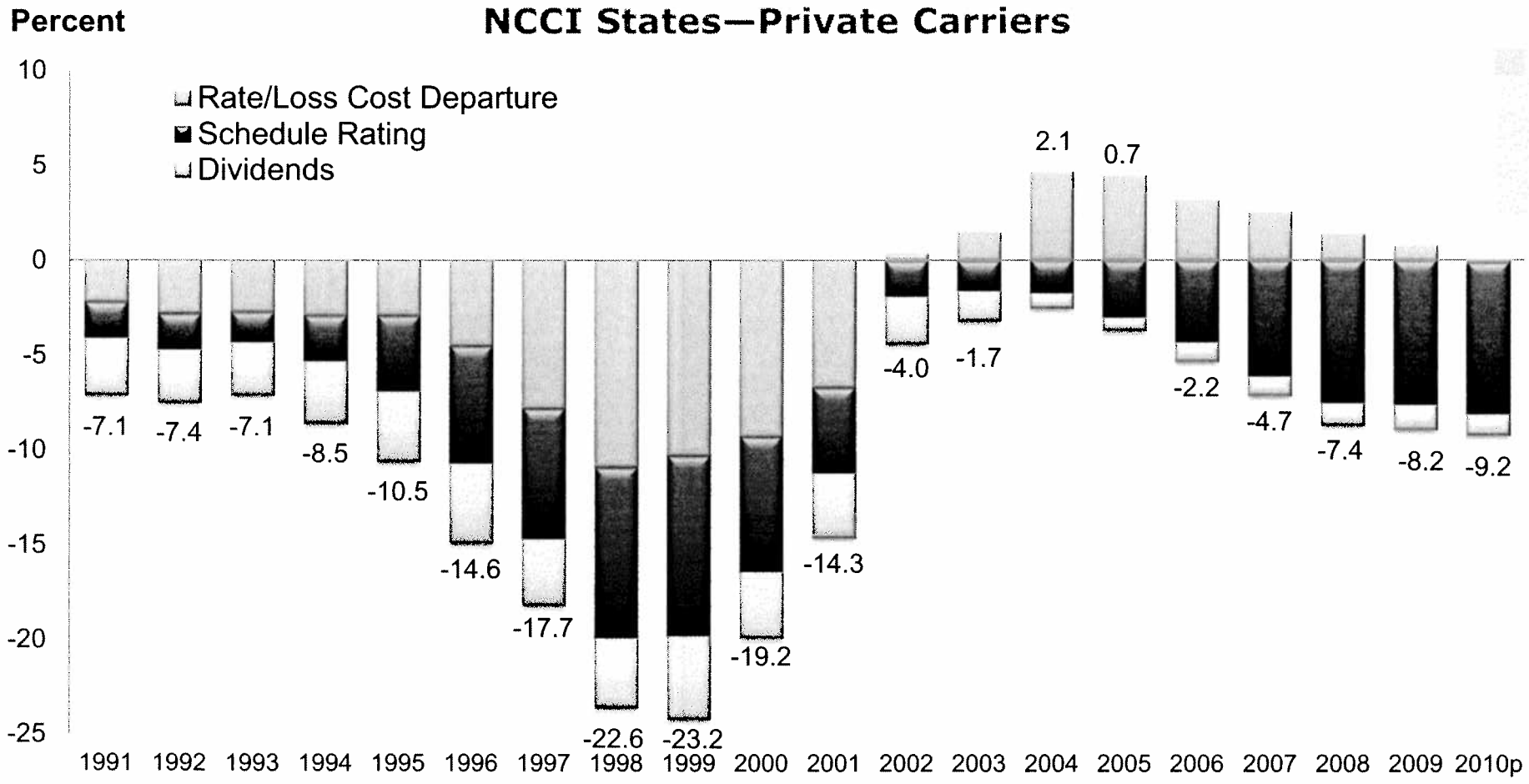
Countrywide Impact of Discounting on Workers Compensation Premium



p Preliminary
Dividend ratios are based on calendar year statistics
NCCI benchmark level does not include an underwriting contingency provision
Based on data through 12/31/2010 for the states where NCCI provides ratemaking services

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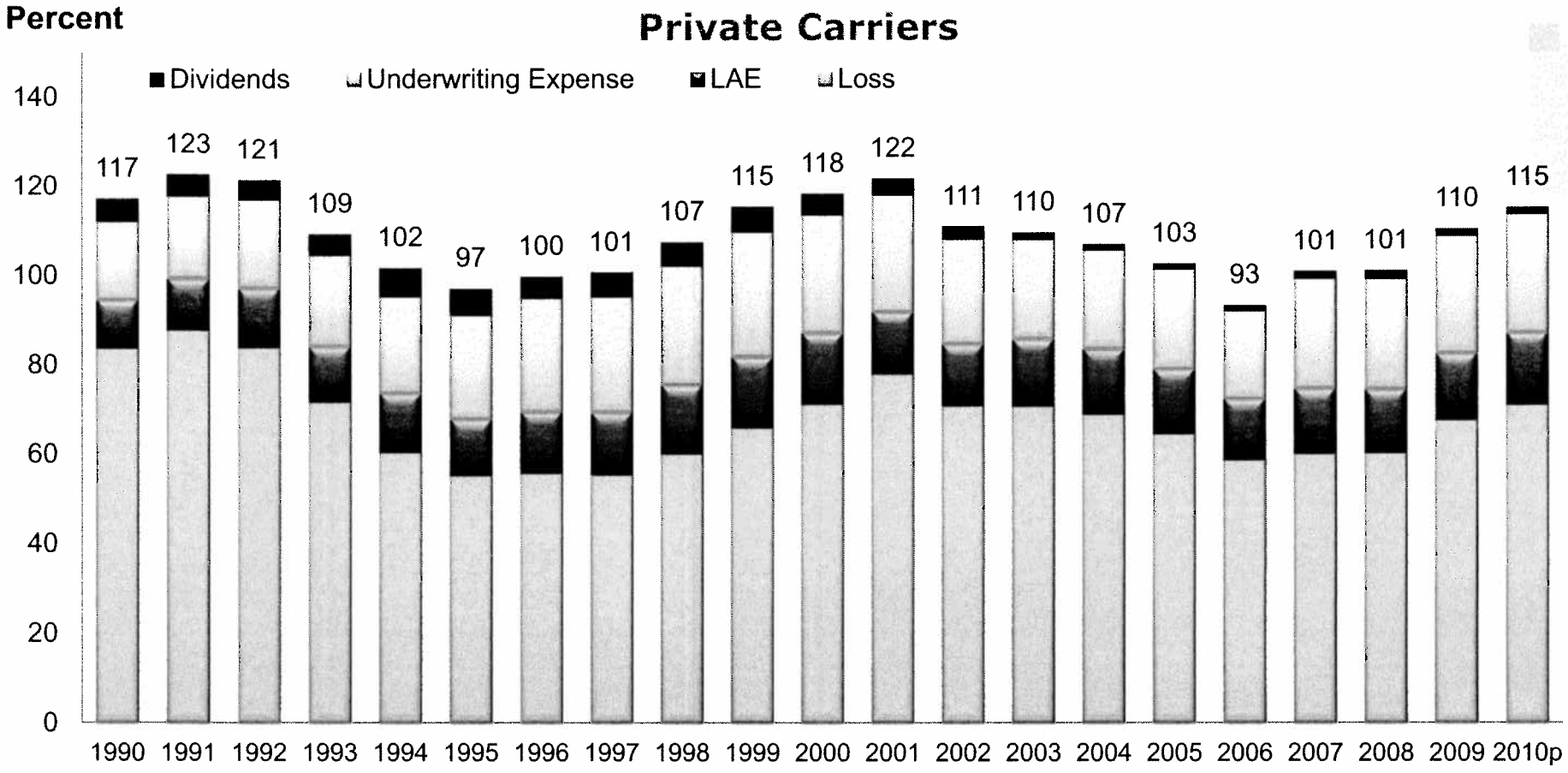
Countrywide Workers Compensation Calendar Year Combined Ratio Continues to Deteriorate



p Preliminary
Source: 1990–2009, Annual Statement Data; 2010p, NCCI

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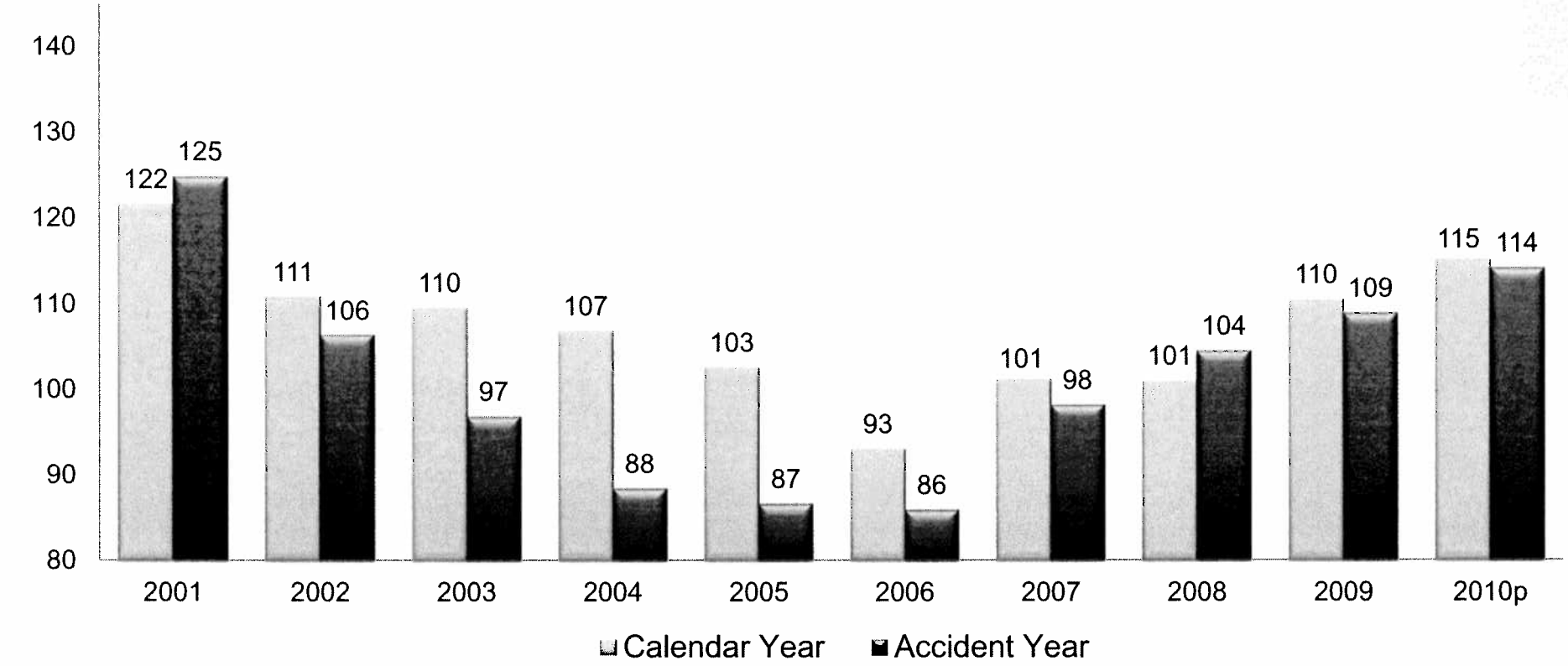
Countrywide Accident Year Combined Ratios

Workers Compensation Calendar Year vs. Ultimate Accident Year
Private Carriers



p Preliminary
Accident Year data is evaluated as of 12/31/2010 and developed to ultimate
Source: Calendar Years 2001–2009, Annual Statement Data;
Calendar Year 2010p and Accident Years 2001–2010, NCCI analysis based on Annual Statement Data
Includes dividends to policyholders

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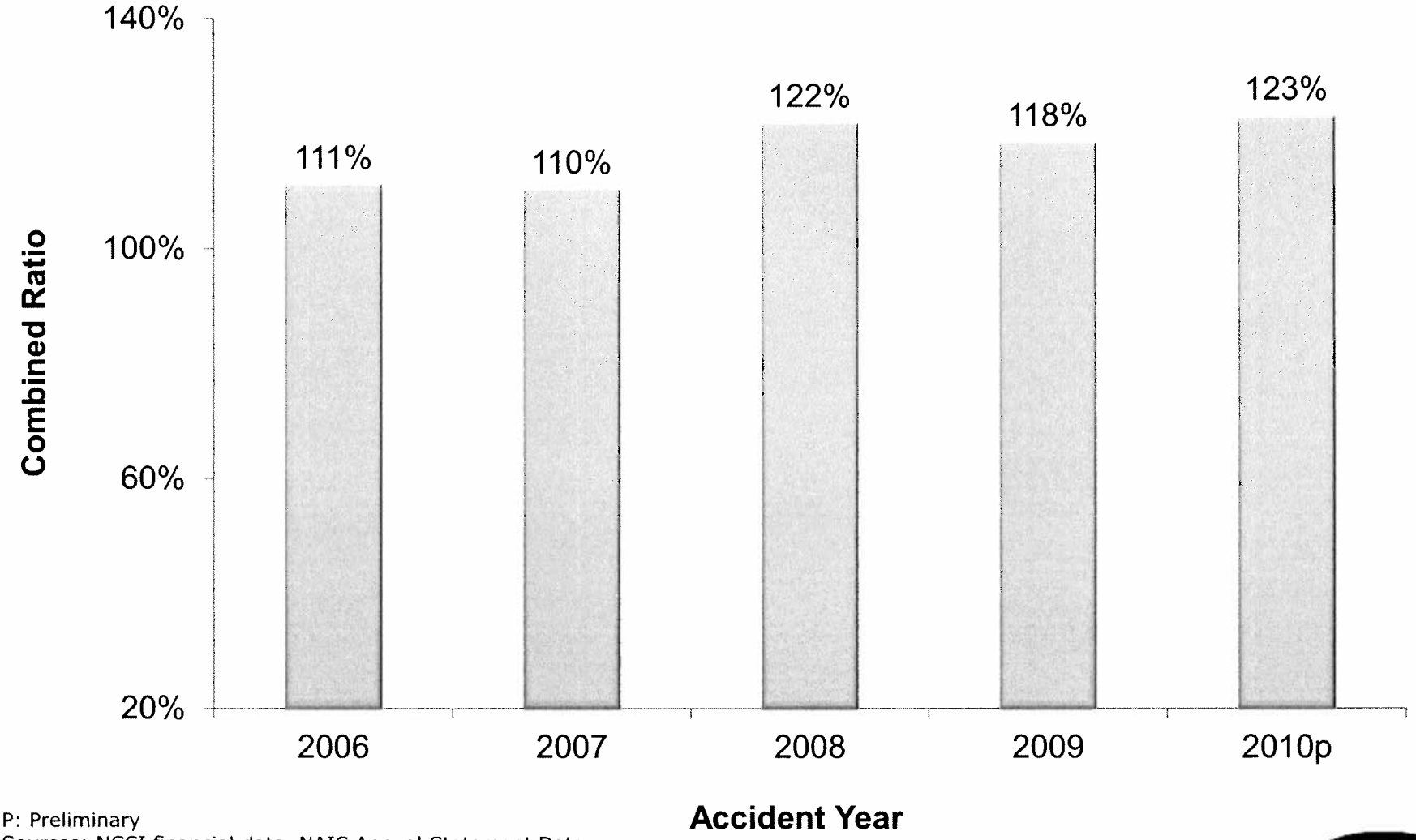
Illinois Accident Year Combined Ratios



P: Preliminary
Sources: NCCI financial data, NAIC Annual Statement Data
Data is evaluated as of 12/31/2010

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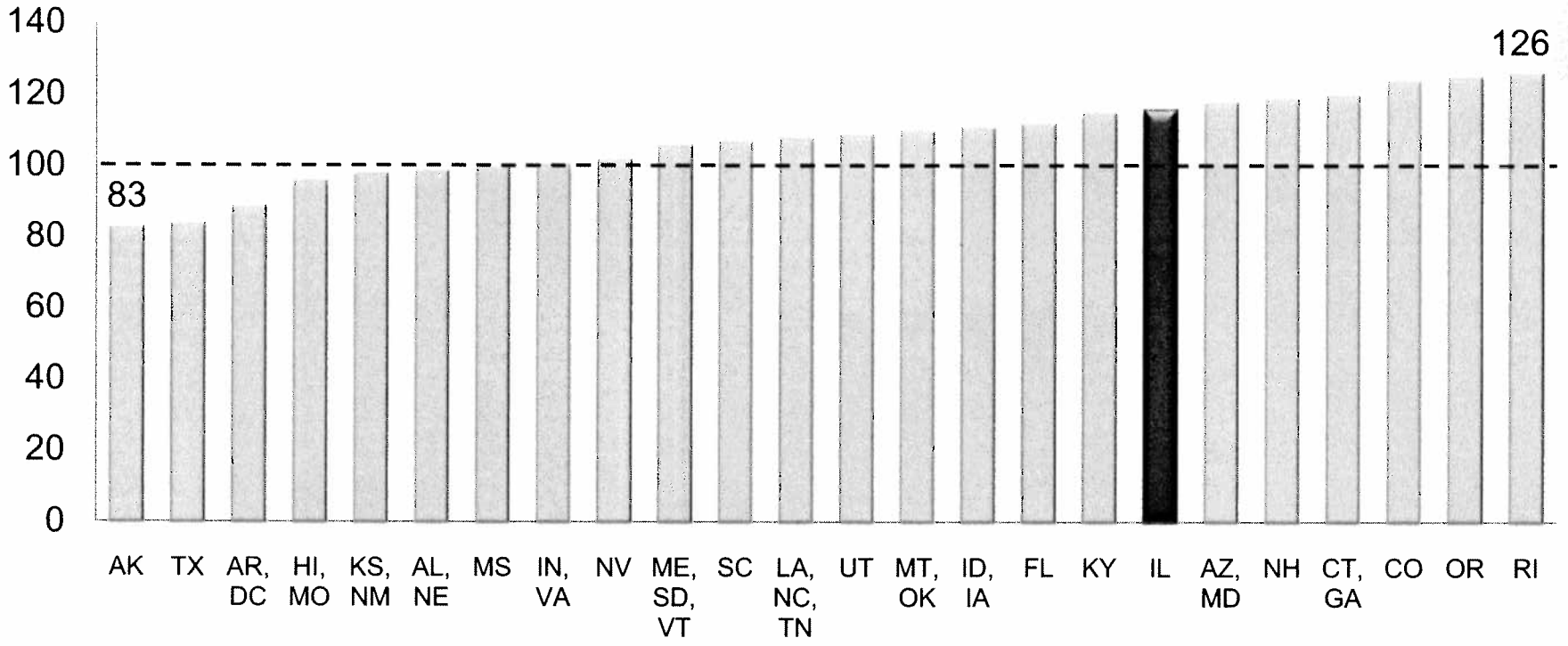
Results Vary From State to State

Accident Year 2009 Combined Ratios



Data is evaluated as of 12/31/2009

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Where Does Illinois Stand?

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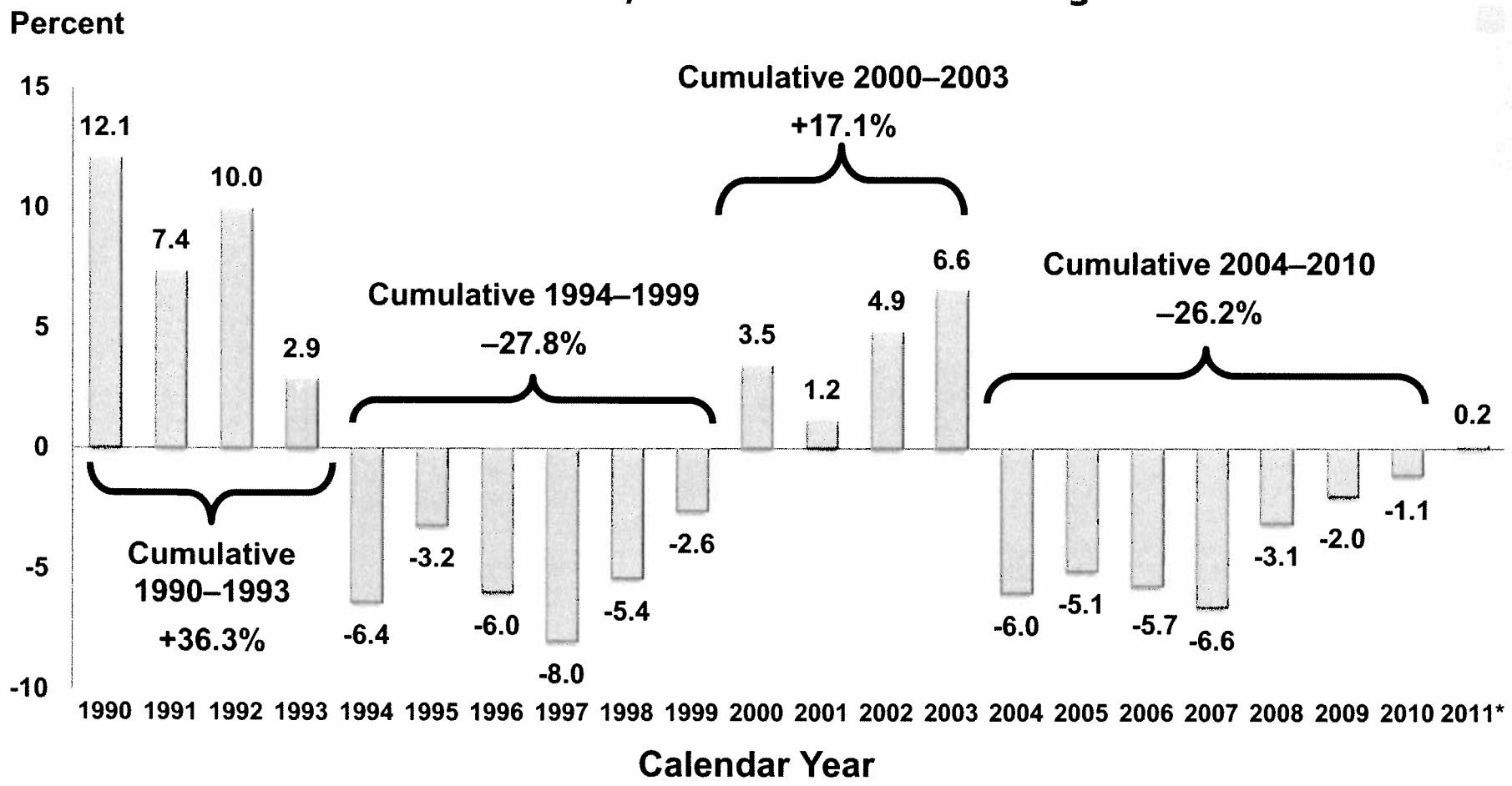
Countrywide Average Approved Bureau Rates/Loss Costs

History of Average Workers Compensation Bureau Rate/Loss Cost Level Changes



* Preliminary

Countrywide approved changes in advisory rates, loss costs, and assigned risk rates as filed by the applicable rating organization

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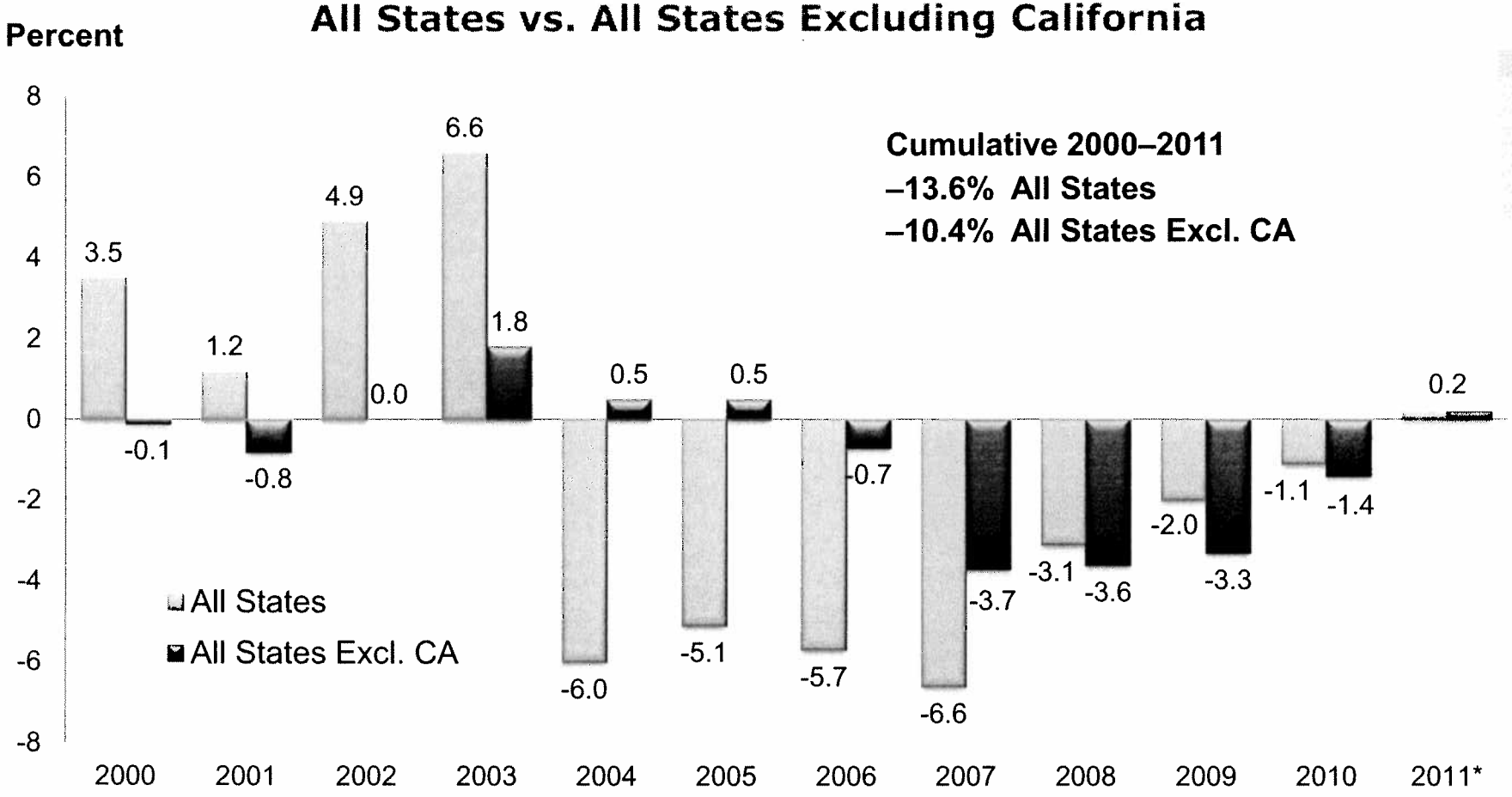
Countrywide Average Approved Bureau Rates/Loss Costs



* Preliminary

Countrywide approved changes in advisory rates, loss costs, and assigned risk rates as filed by the applicable rating organization

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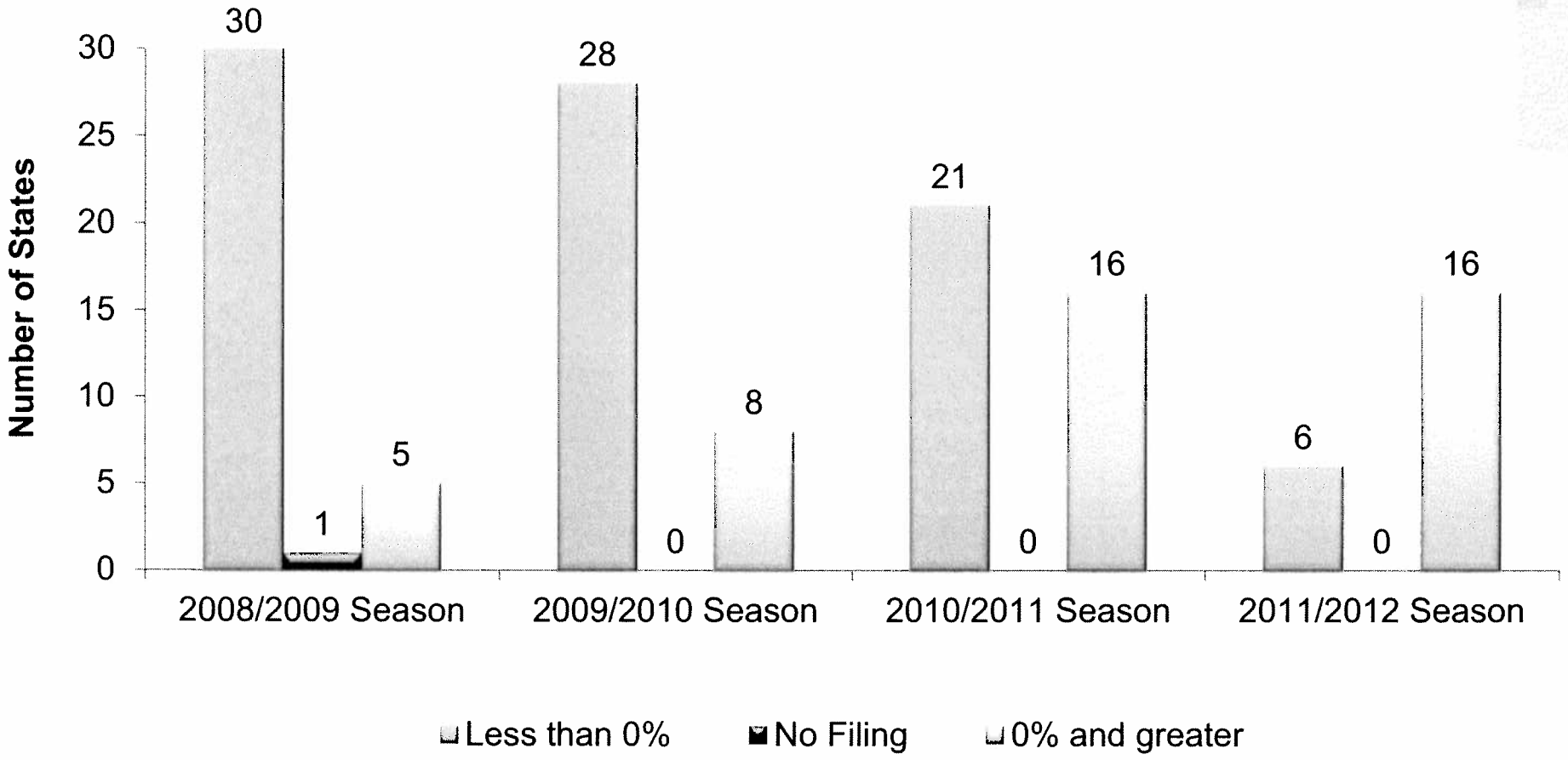
Status of NCCI Filing Activity

Voluntary Market Filings



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2011/2012 Filing Cycle

NCCI Voluntary Market Filing Activity

- Data for 22 states has been reviewed
  - 16 states have filed a change of 0% or greater
  - 6 states have filed decreases
- Range of voluntary filings: -9.3% to +10.5%

Based on data evaluated as of 12/31/2010.

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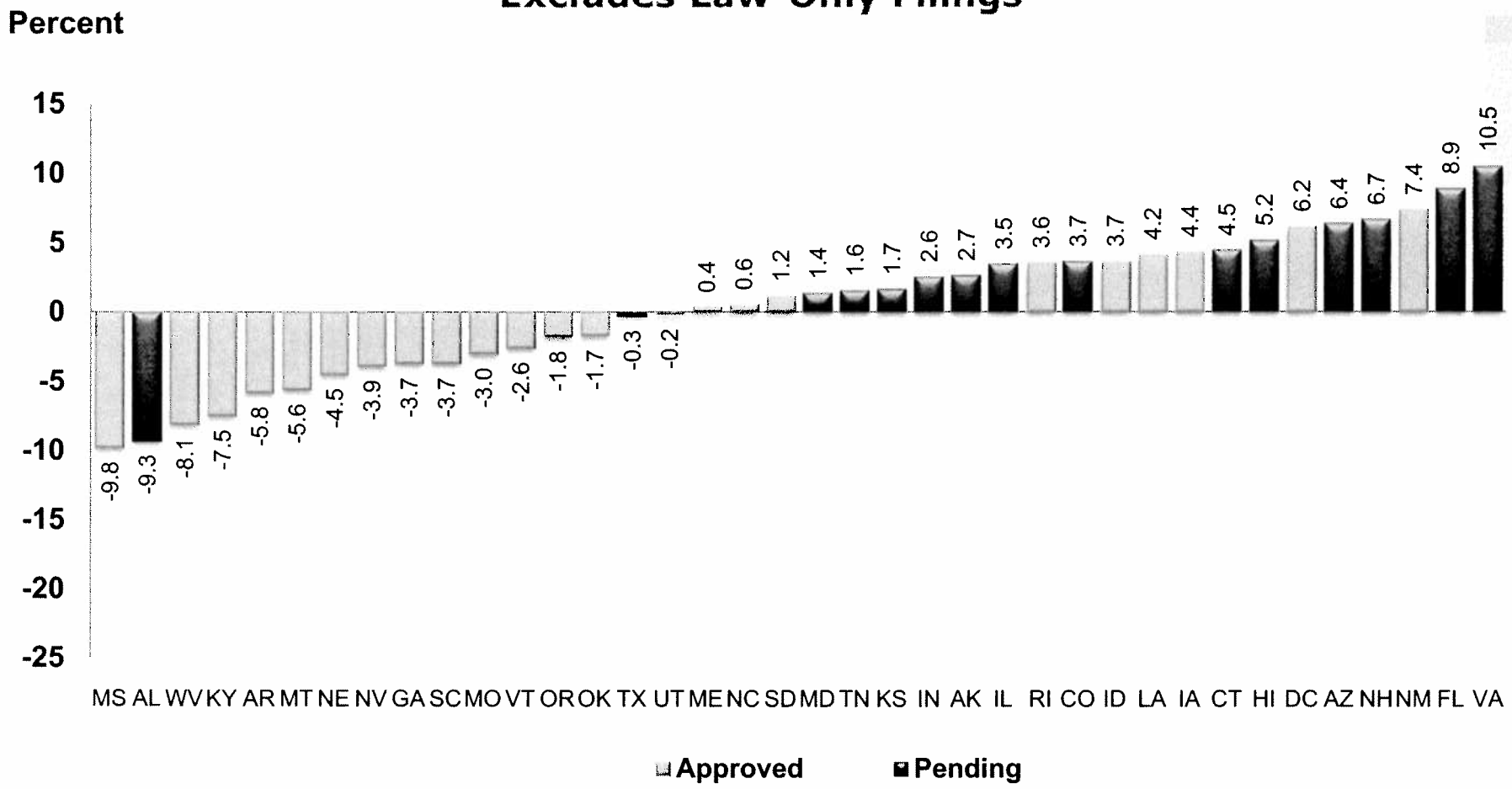
Current NCCI Voluntary Market Filed Rate/Loss Cost Changes

Excludes Law-Only Filings



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Voluntary Market Filed Rates/Loss Costs

Illinois*	1/1/2012	+3.5%
Indiana*	1/1/2012	+2.6%
Iowa	1/1/2012	+4.4%
Missouri	1/1/2012	-3.0%

* Pending

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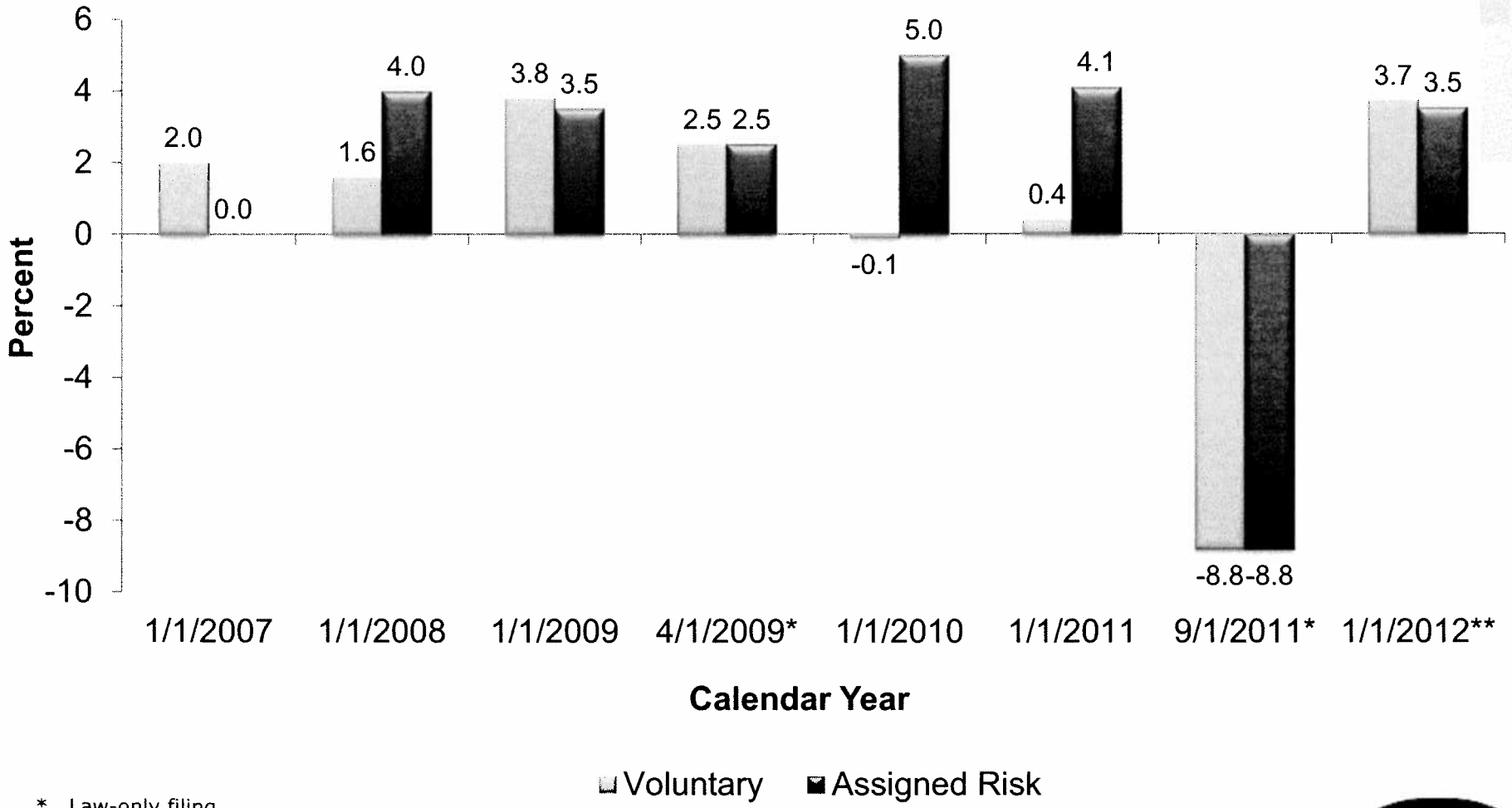
Illinois Filing Activity

Voluntary Loss Cost and Assigned Risk Rate Changes



* Law-only filing
** Pending

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Illinois January 1, 2012
Proposed Filing Summary

Indicated Change in Experience, Trend, and Benefits	+3.7%
Change in Loss-Based Expenses	-0.6%
Change in Production and General Expenses	+0.4%
Overall Voluntary Rate Change	+3.5%

Change in the Assigned Risk Expense	-3.0%
Factor to Achieve Proposed AR Differential	+2.9%
Overall Assigned Risk Rate Change	+3.5%

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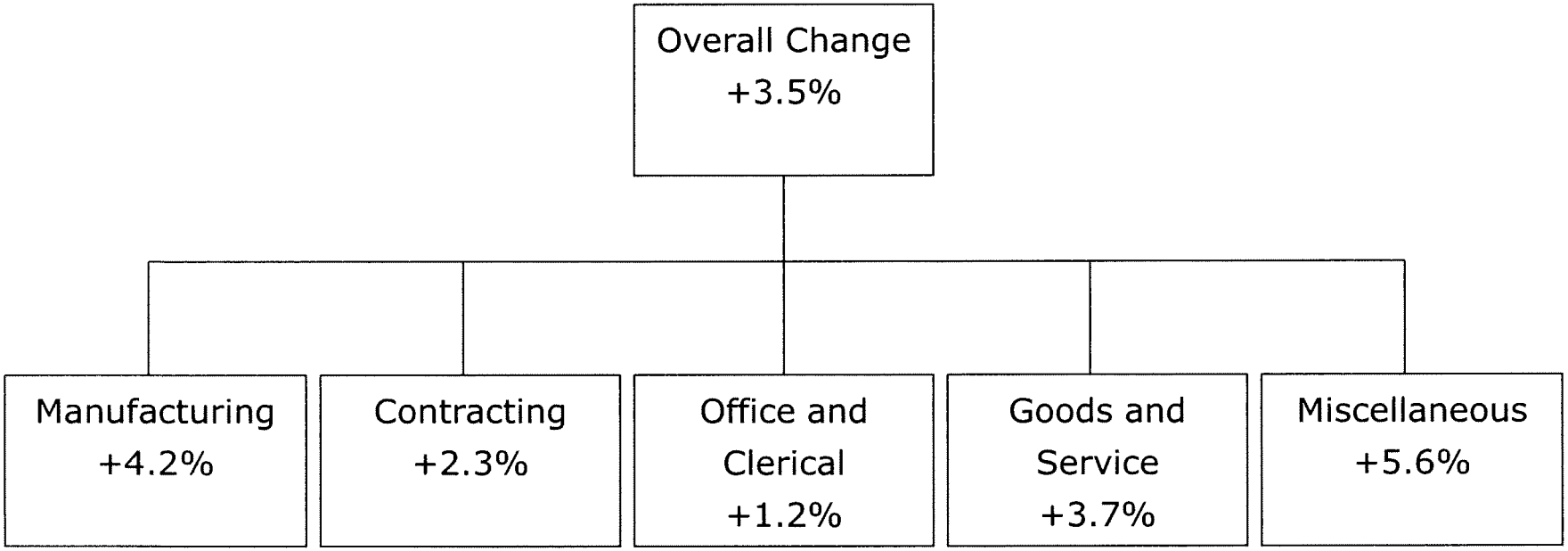
Illinois January 1, 2012 Filing
Average Changes by Industry Group



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NCCI National Council on Compensation Insurance, Inc.

What's Driving the Loss Cost Change?

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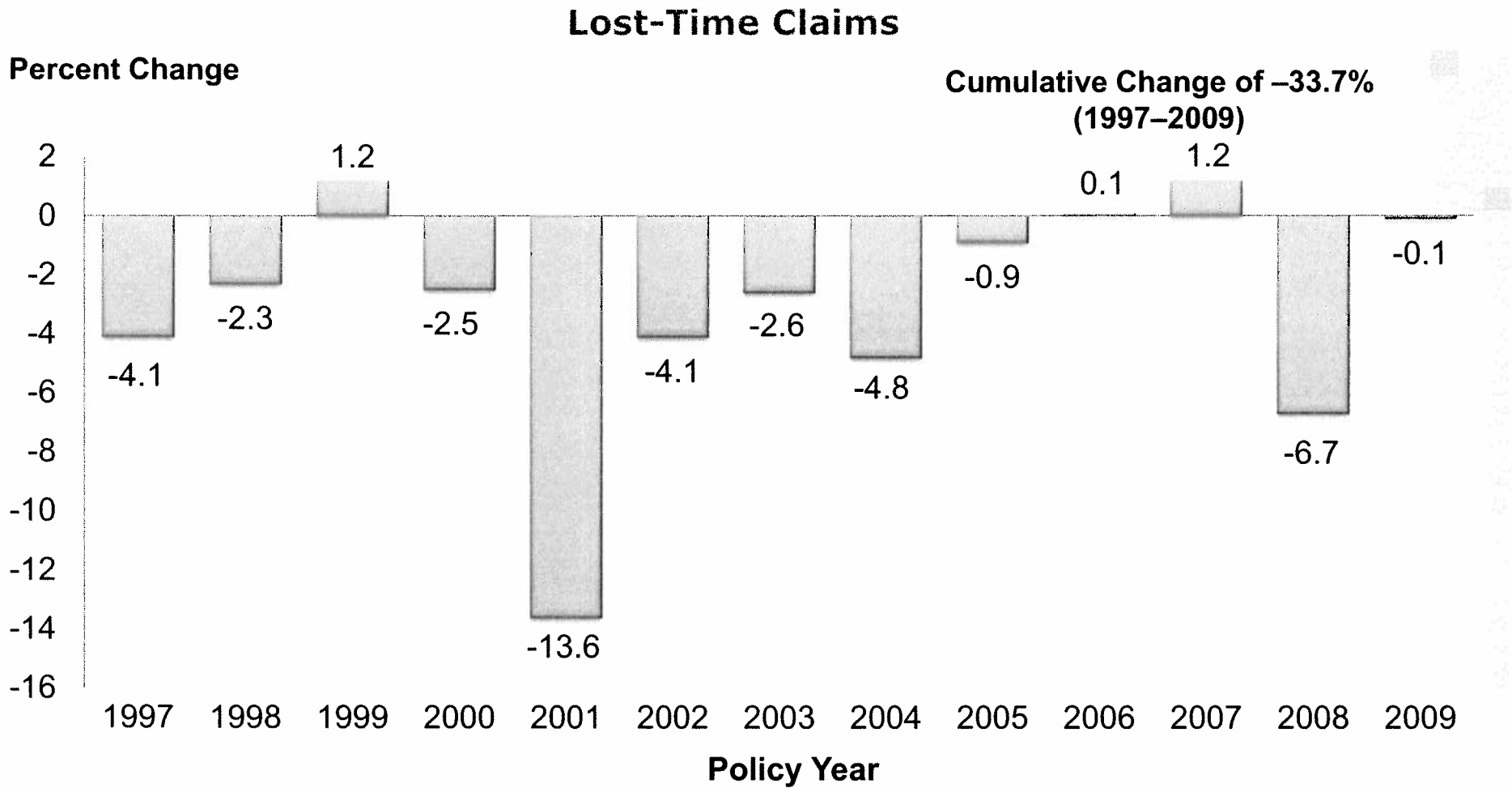
Illinois Workers Compensation
Lost-Time Claim Frequency



Based on data through 12/31/2010, developed to ultimate

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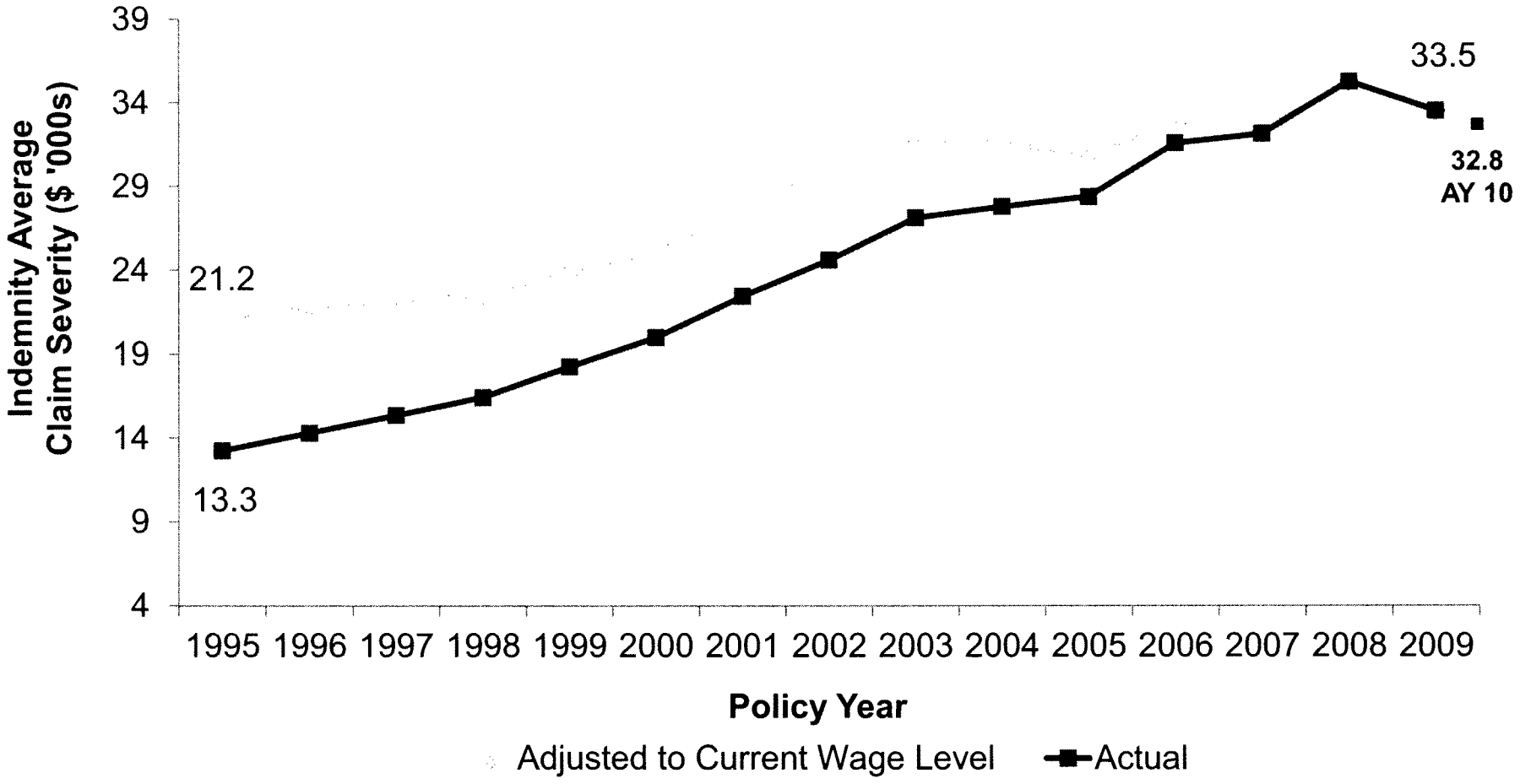
Illinois Average Indemnity Severity



Based on NCCI's financial data for lost-time claims at current benefit level and developed to ultimate

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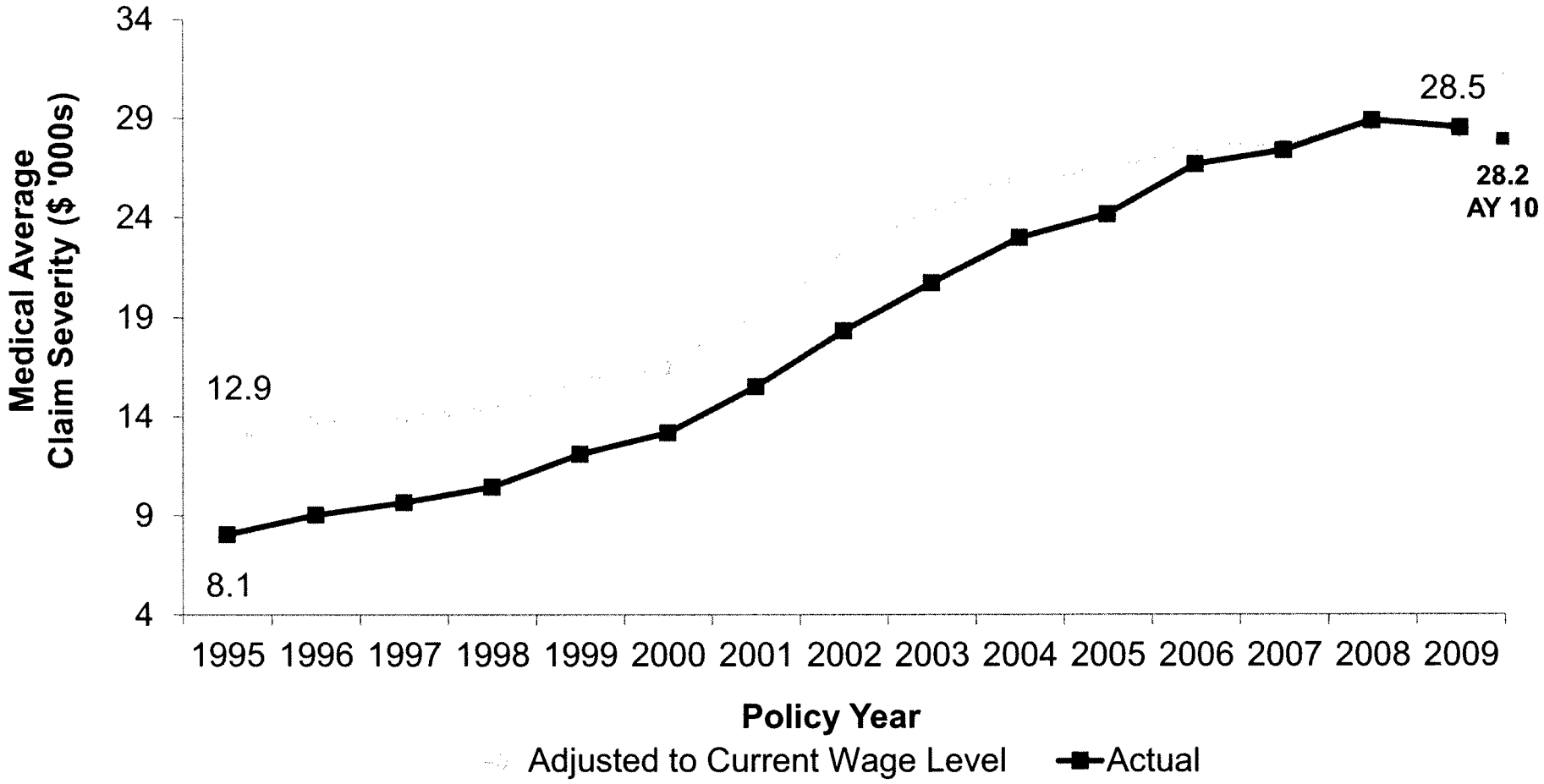
Illinois Average Medical Severity



Based on NCCI's financial data for lost-time claims at current benefit level and developed to ultimate

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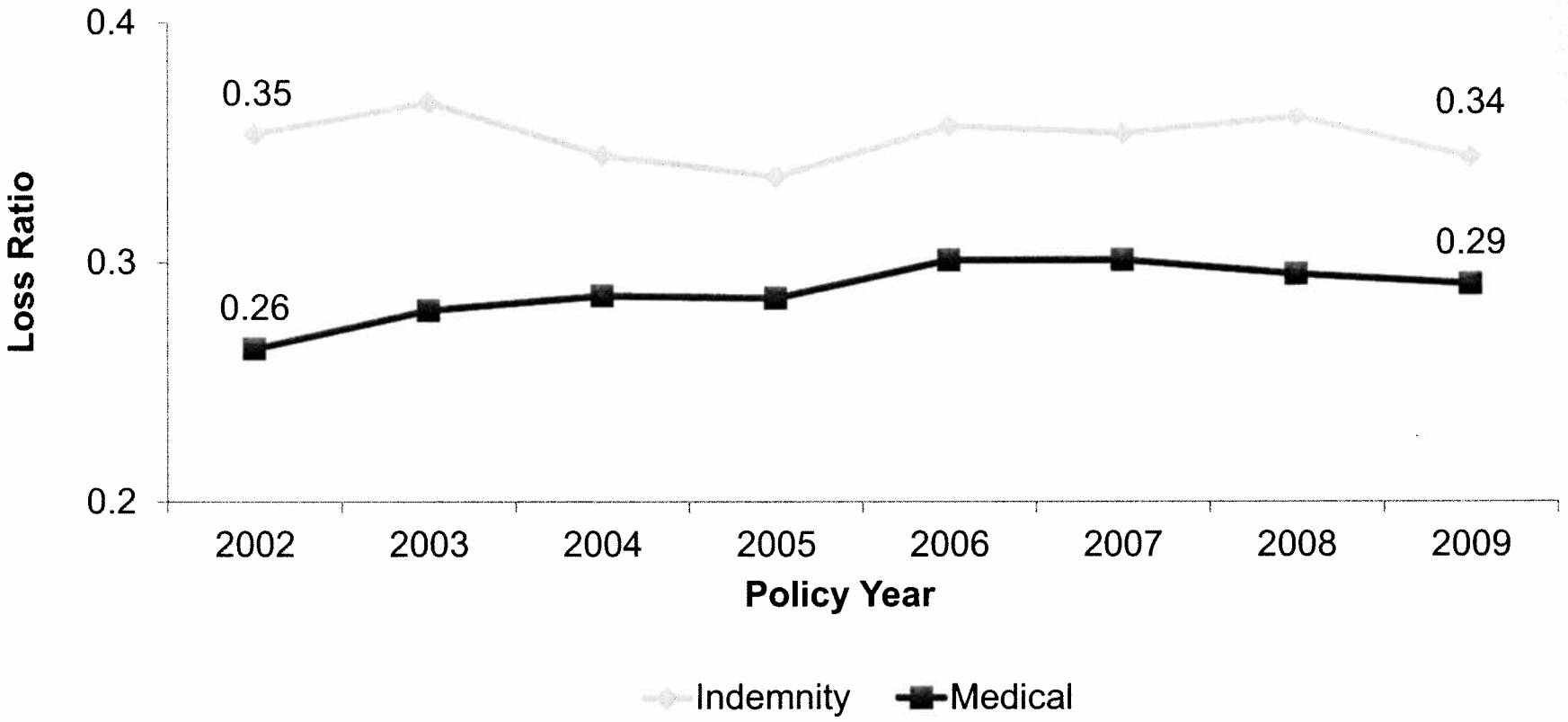
Illinois Indemnity and Medical Loss Ratios



Based on NCCI's financial data at current benefit level and developed to ultimate

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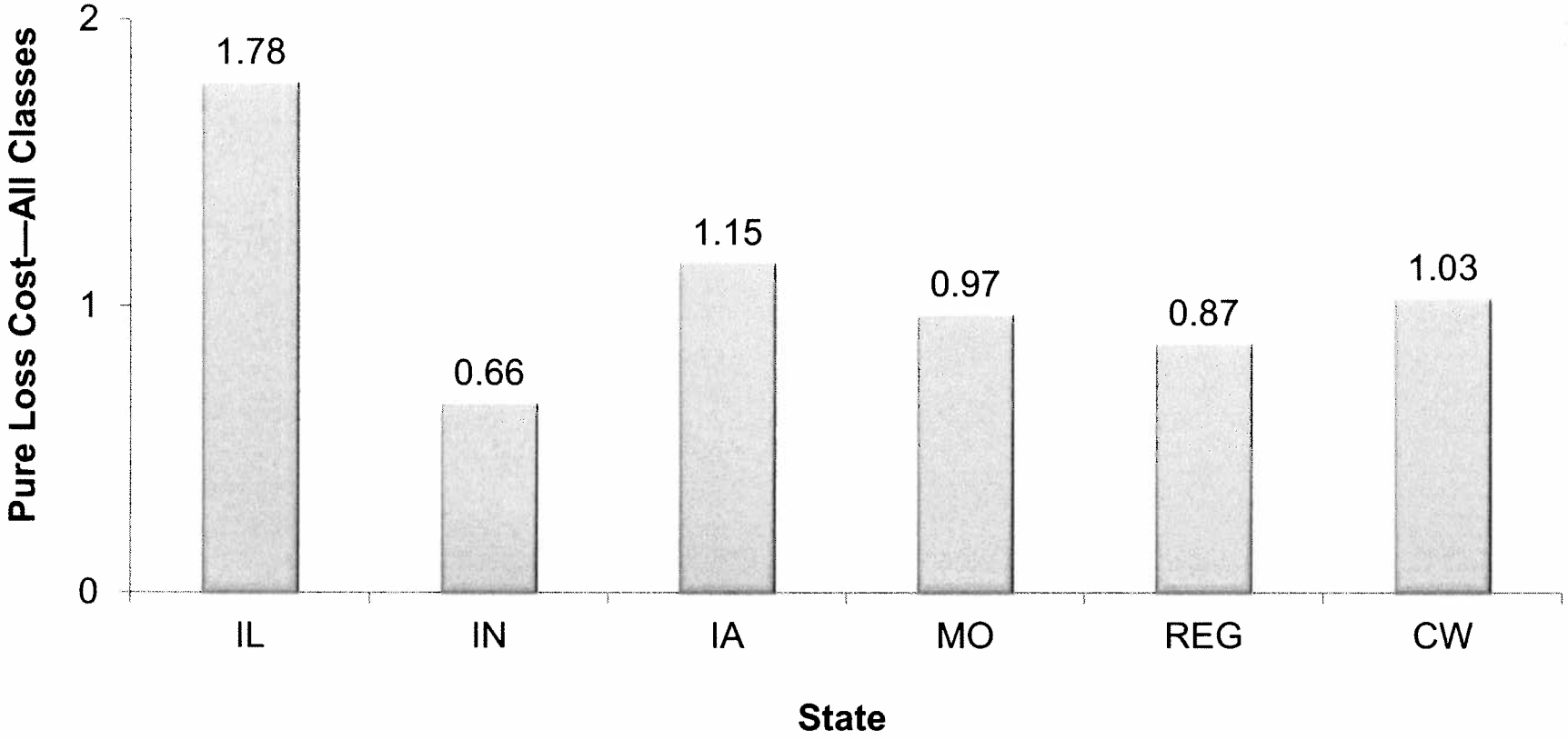
Current Average Voluntary Pure Loss Costs Using Illinois Payroll Distribution



Based on the latest NCCI approved rates and loss costs in the various states

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Claim Frequency

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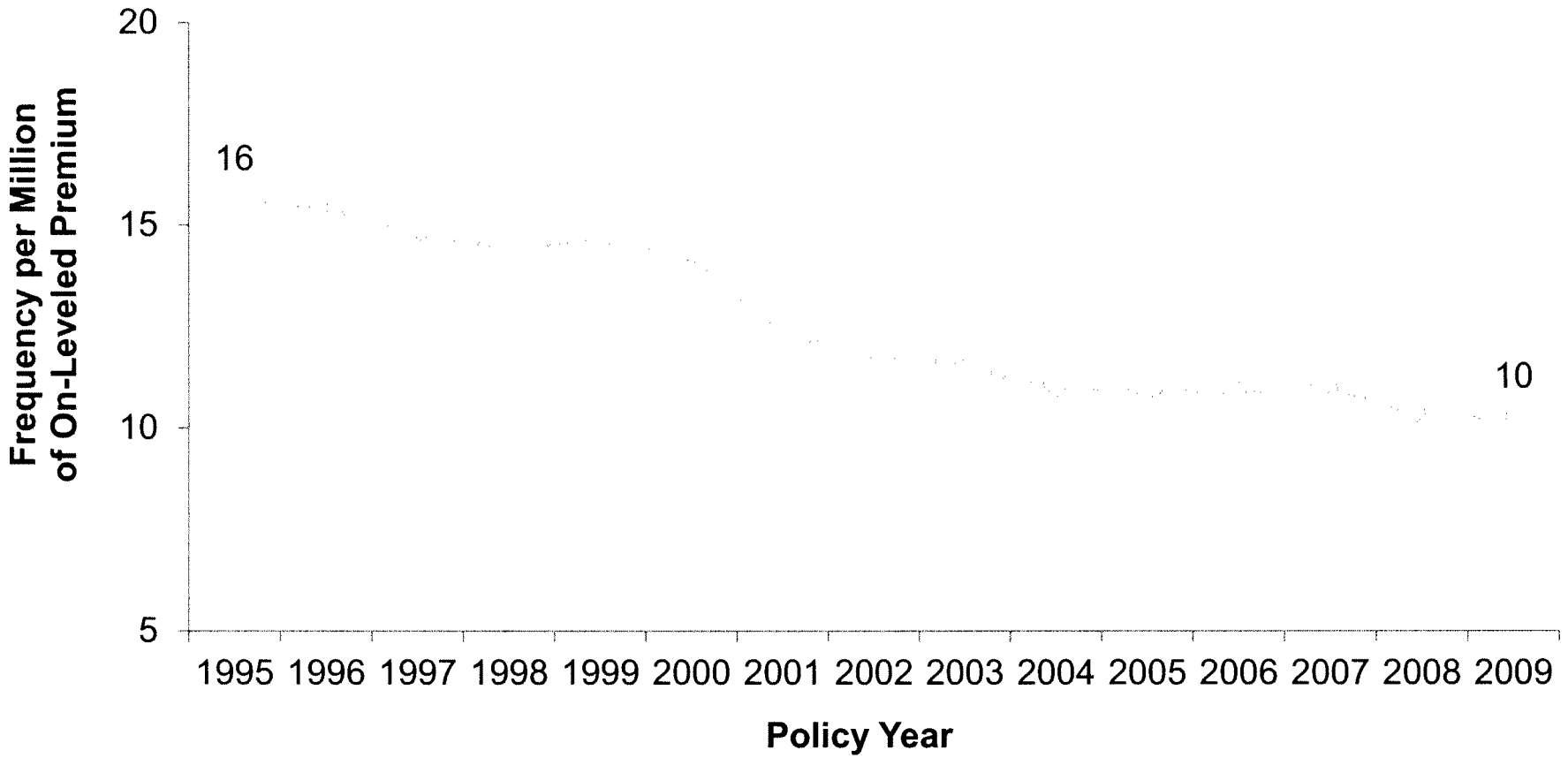
Illinois Claim Frequency



Based on NCCI's financial data
Frequency of lost-time claims

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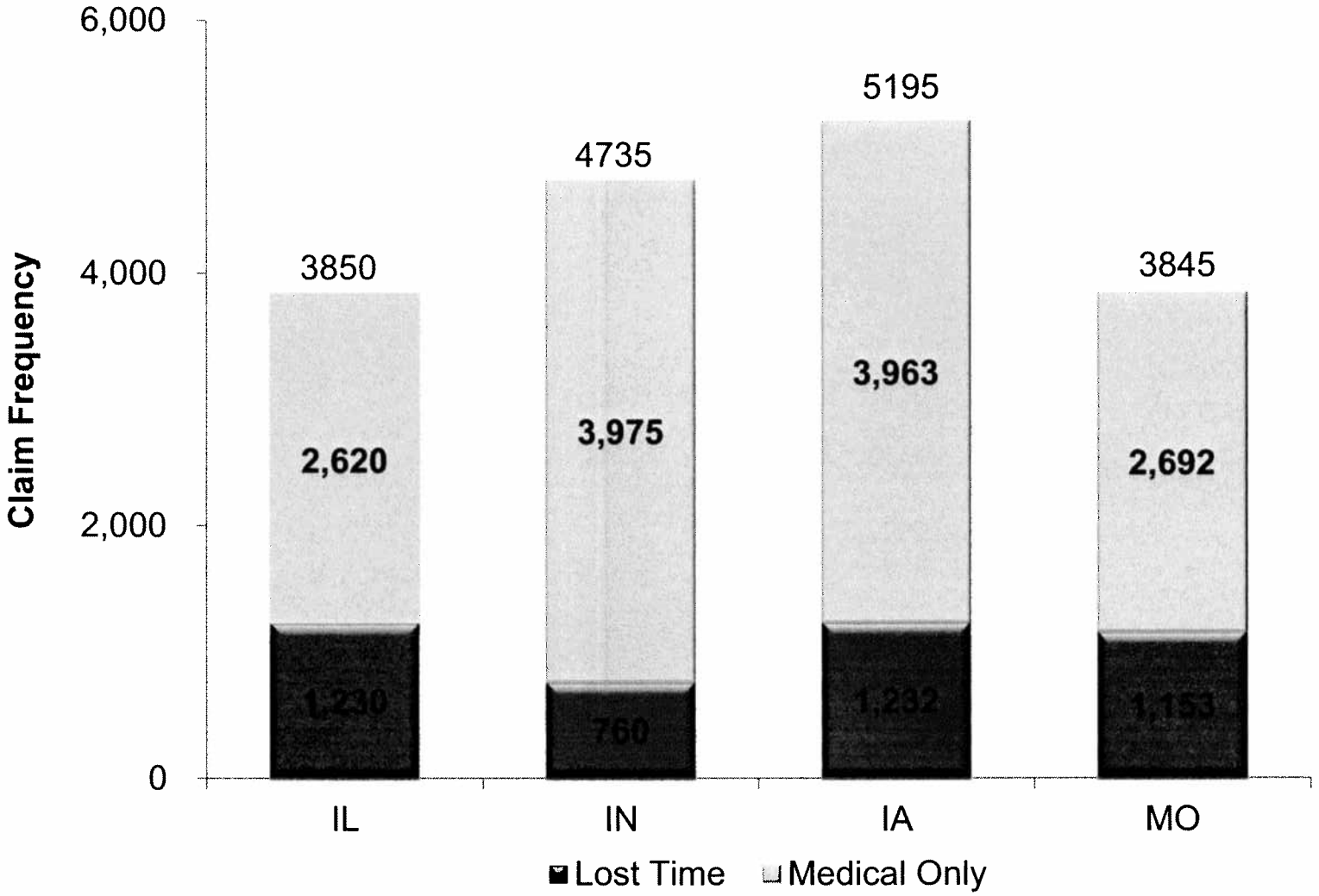
Illinois Average Claim Frequency

Frequency per 100,000 Workers—All Claims



Based on NCCI's ***Statistical Plan*** data

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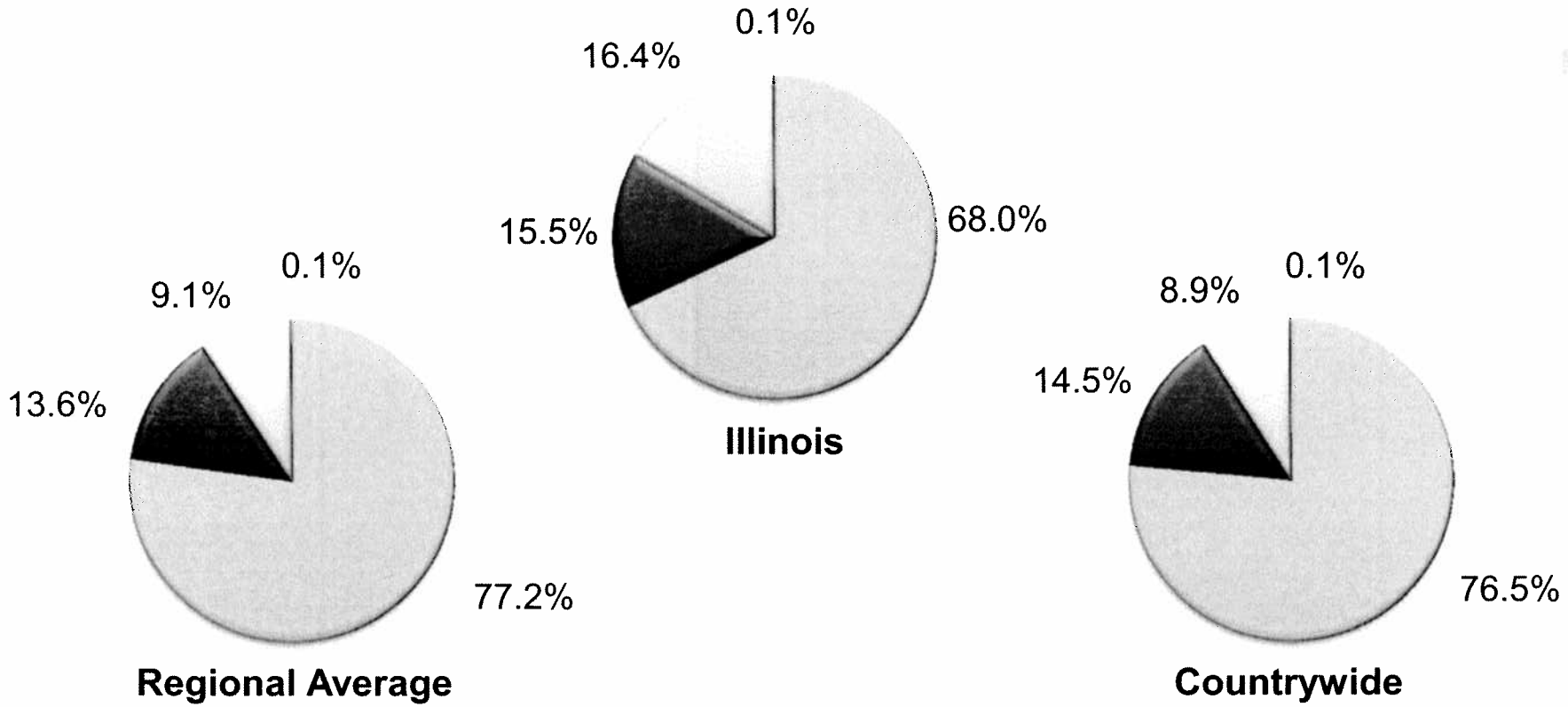
Illinois Distribution of Claims by Injury Type



Regional states are IA, IN, and MO
Based on NCCI's ***Statistical Plan*** data

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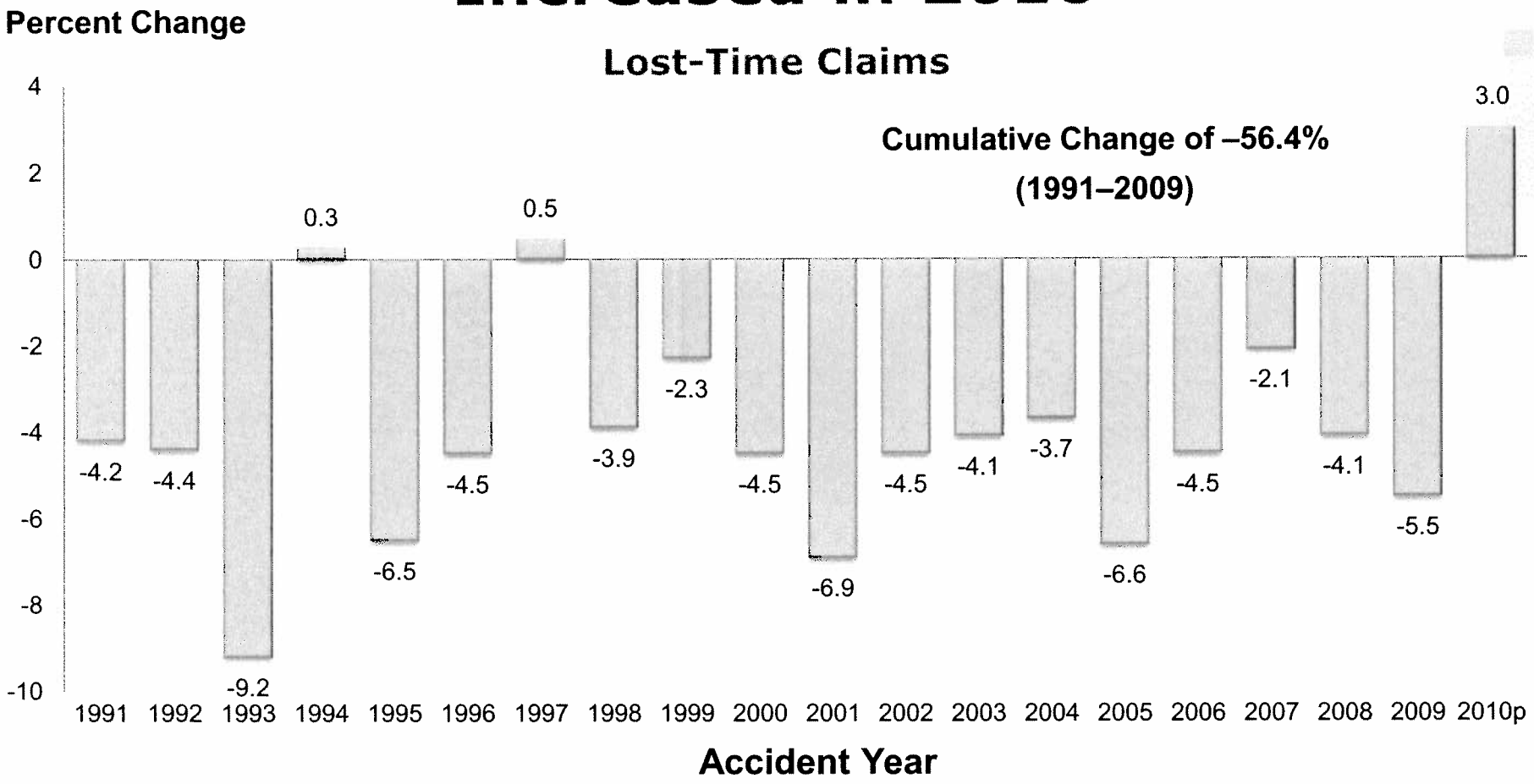
Countrywide Workers Compensation Lost-Time Claim Frequency Increased in 2010



2010p: Preliminary based on data valued as of 12/31/2010
1991–2009: Based on data through 12/31/2009, developed to ultimate
Based on the states where NCCI provides ratemaking services, including state funds; excludes high deductible policies
Frequency is the number of lost-time claims per $1M wage-adjusted pure premium at current voluntary level

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Indemnity and Medical Costs

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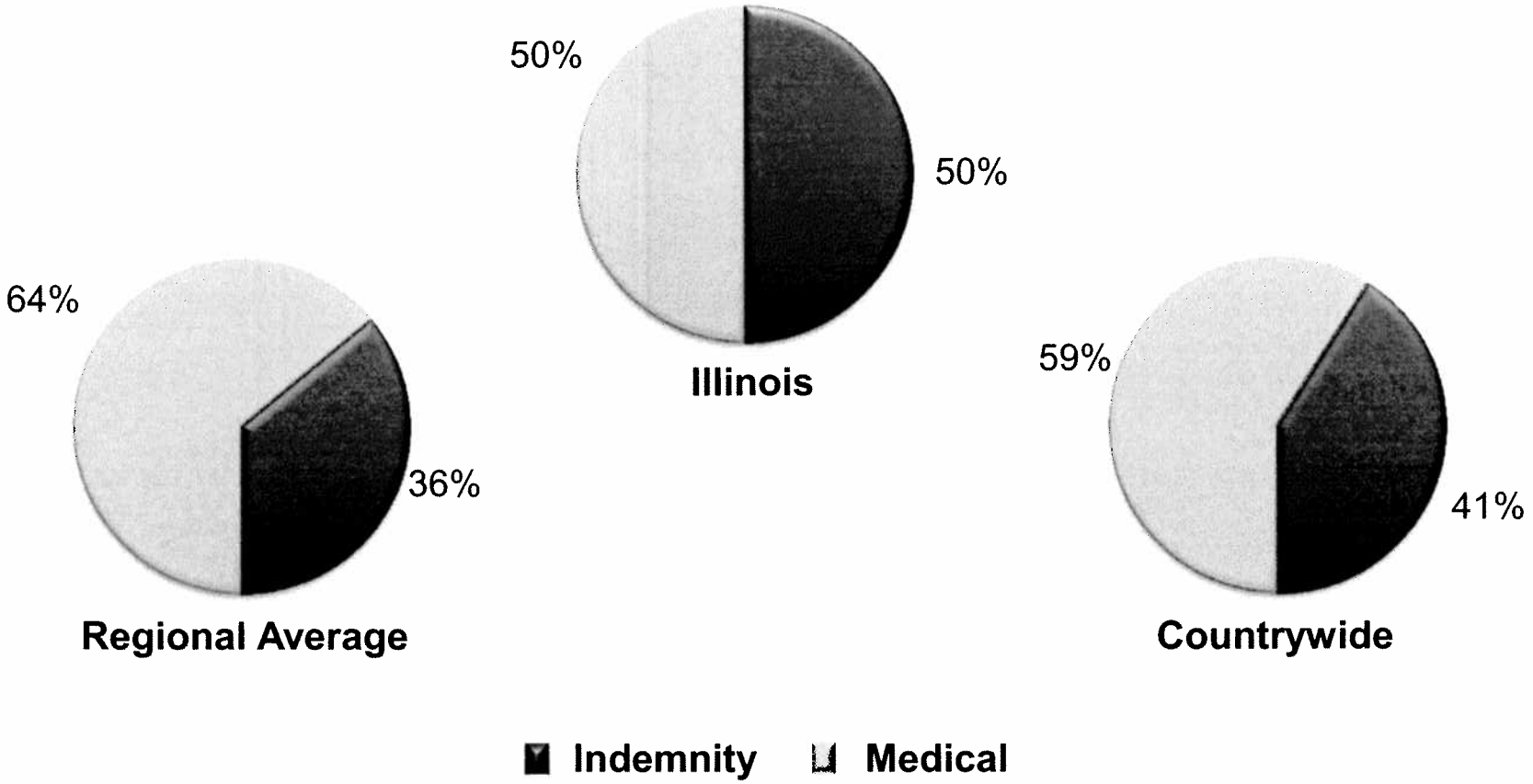
Medical Benefits Constitute Half of Total Benefit Costs in Illinois



Regional states are IA, IN, and MO

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Indemnity Severity

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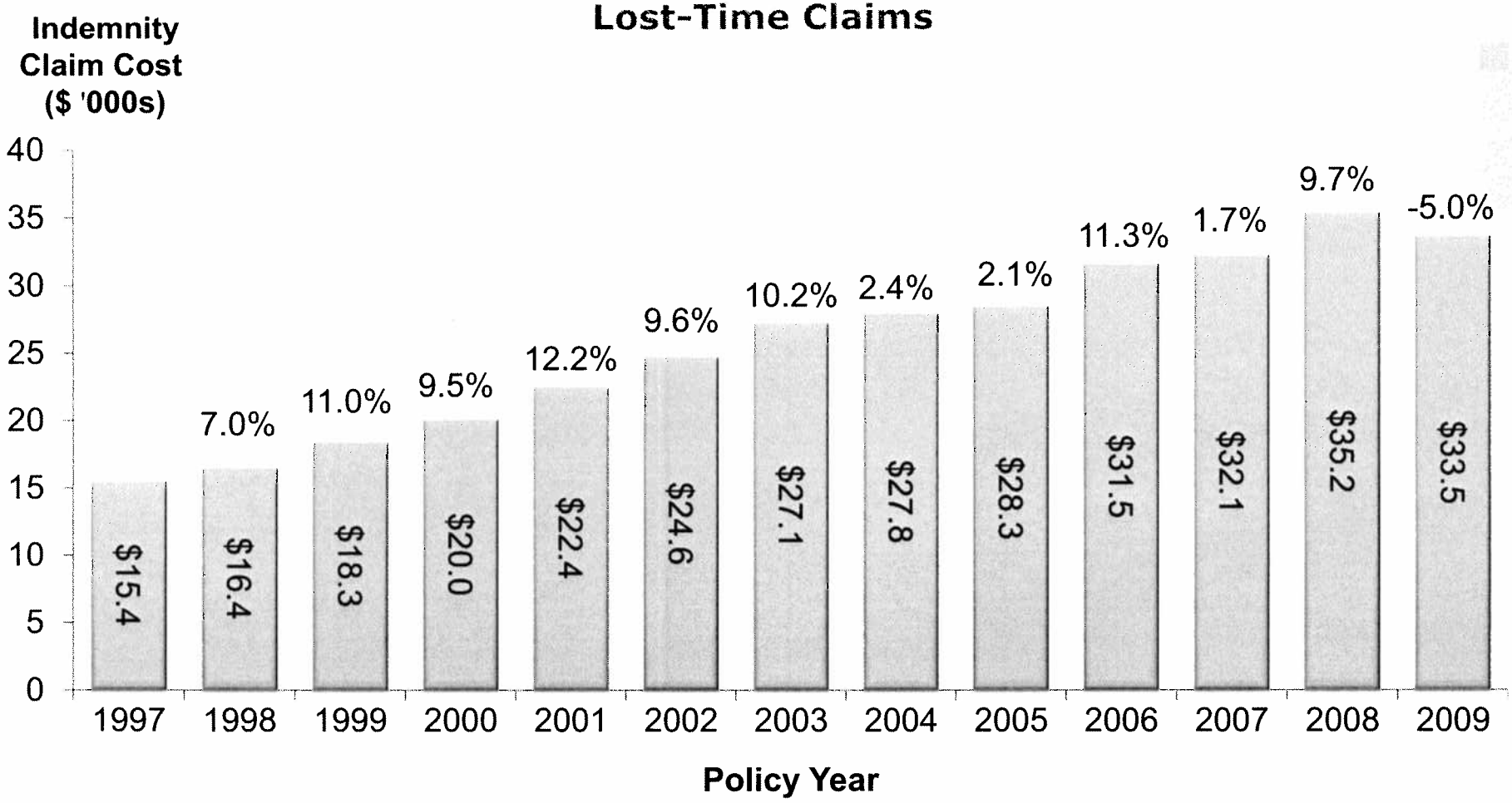
Illinois Average Indemnity Claim Costs



Based on data through 12/31/2010, on-leveled and developed to ultimate

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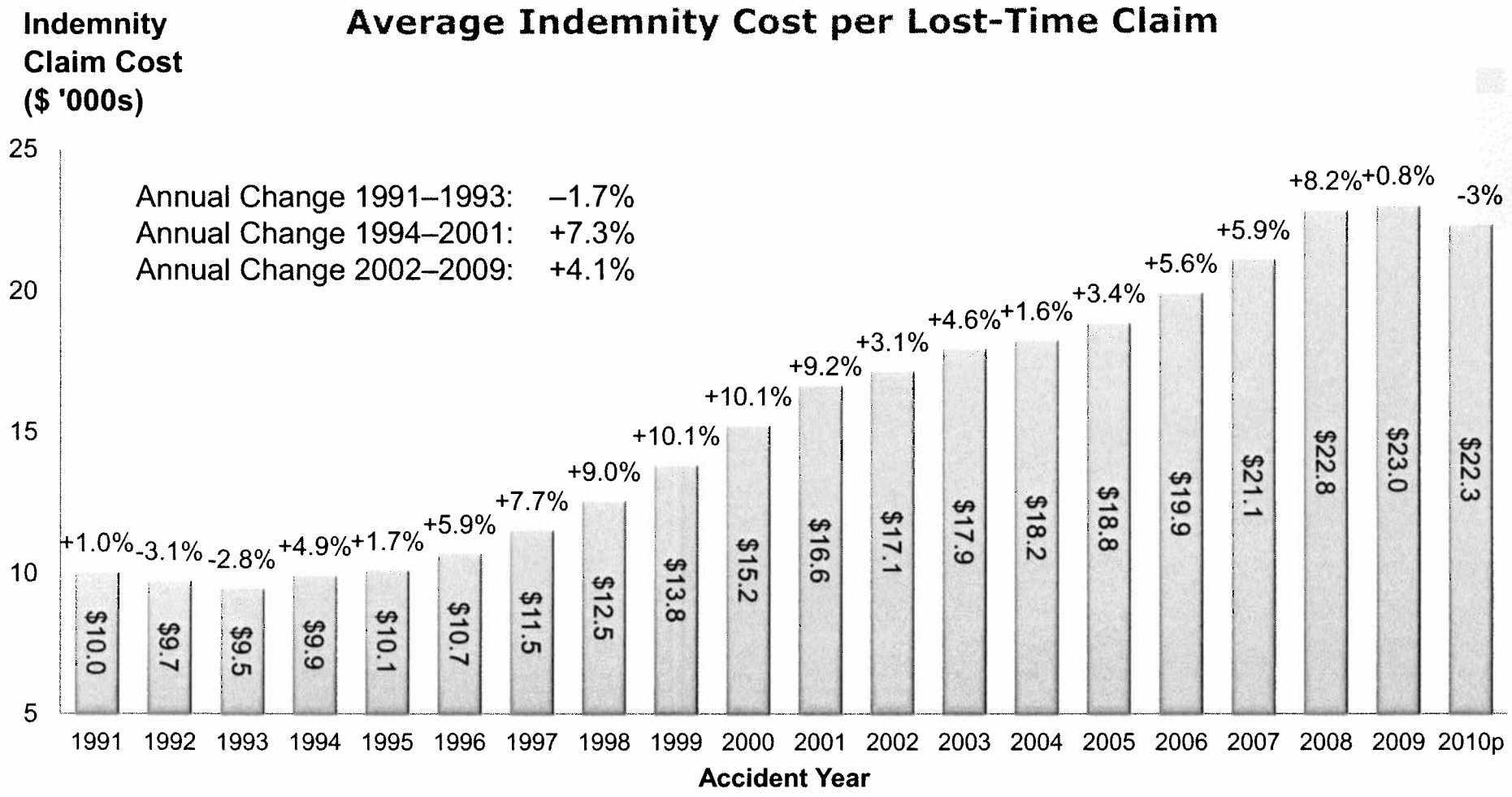
Countrywide Workers Compensation Indemnity Claim Costs Decline in 2010



2010p: Preliminary based on data valued as of 12/31/2010
1991–2009: Based on data through 12/31/2009, developed to ultimate
Based on the states where NCCI provides ratemaking services, including state funds
Excludes high deductible policies

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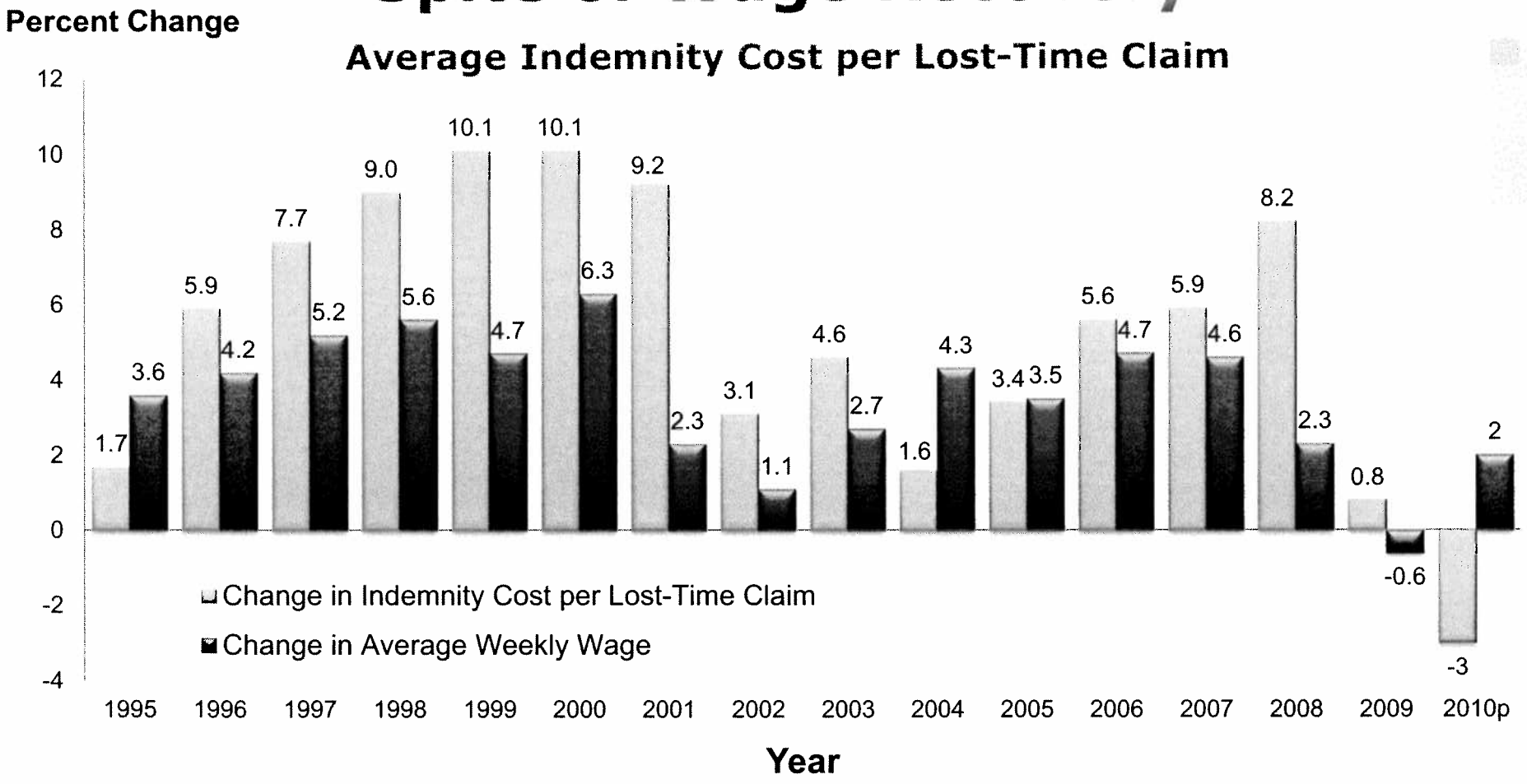
Countrywide Workers Compensation Indemnity Severity Declines in Spite of Wage Recovery



Based on the states where NCCI provides ratemaking services, including state funds; excludes high deductible policies
Sources: Average Weekly Wage 1995–2009: Quarterly Census of Employment and Wages, Economy.com; 2010p, NCCI
Accident year indemnity severity—NCCI states, NCCI

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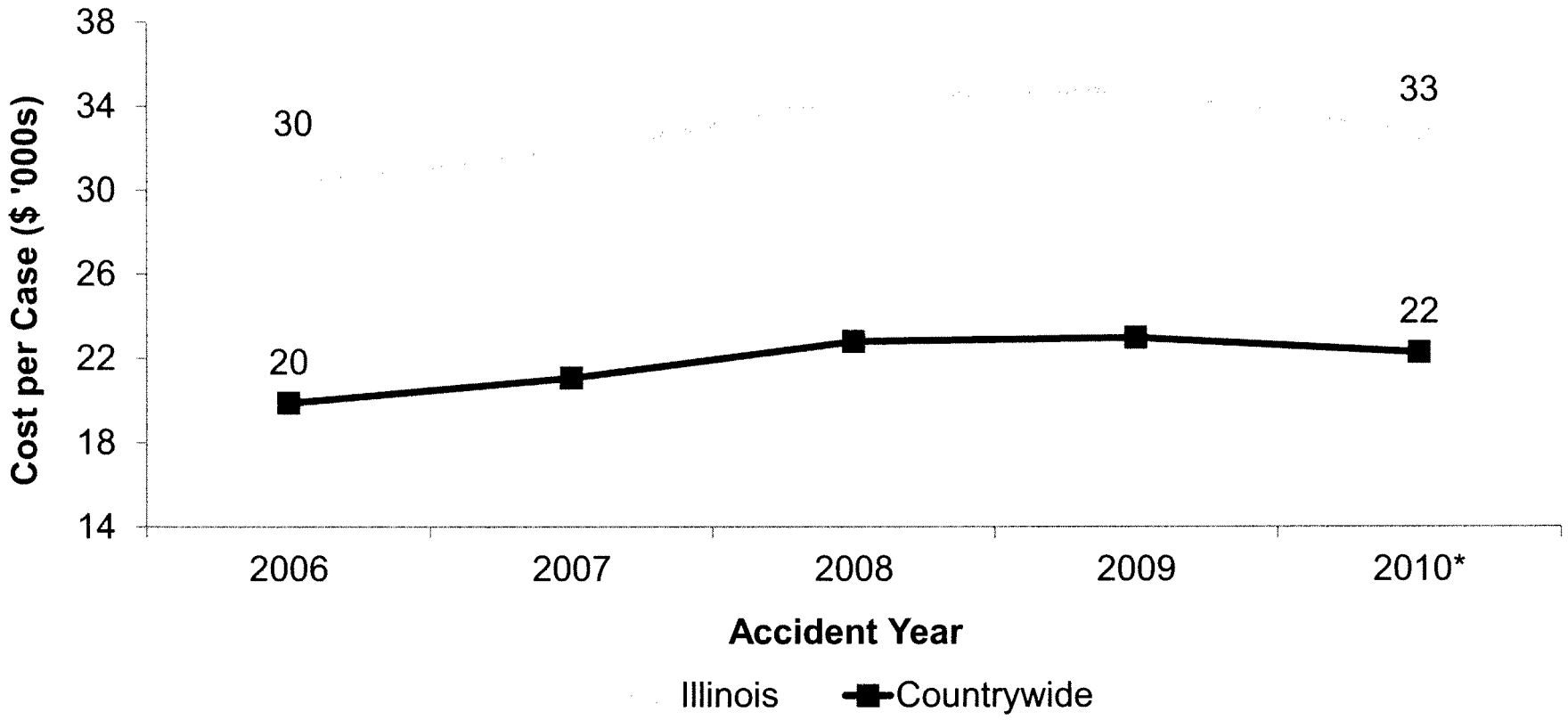
Illinois vs. Countrywide
Average Indemnity Claim Severity



* Countrywide figure is preliminary
Source: NCCI financial data valued as of 12/31/2010

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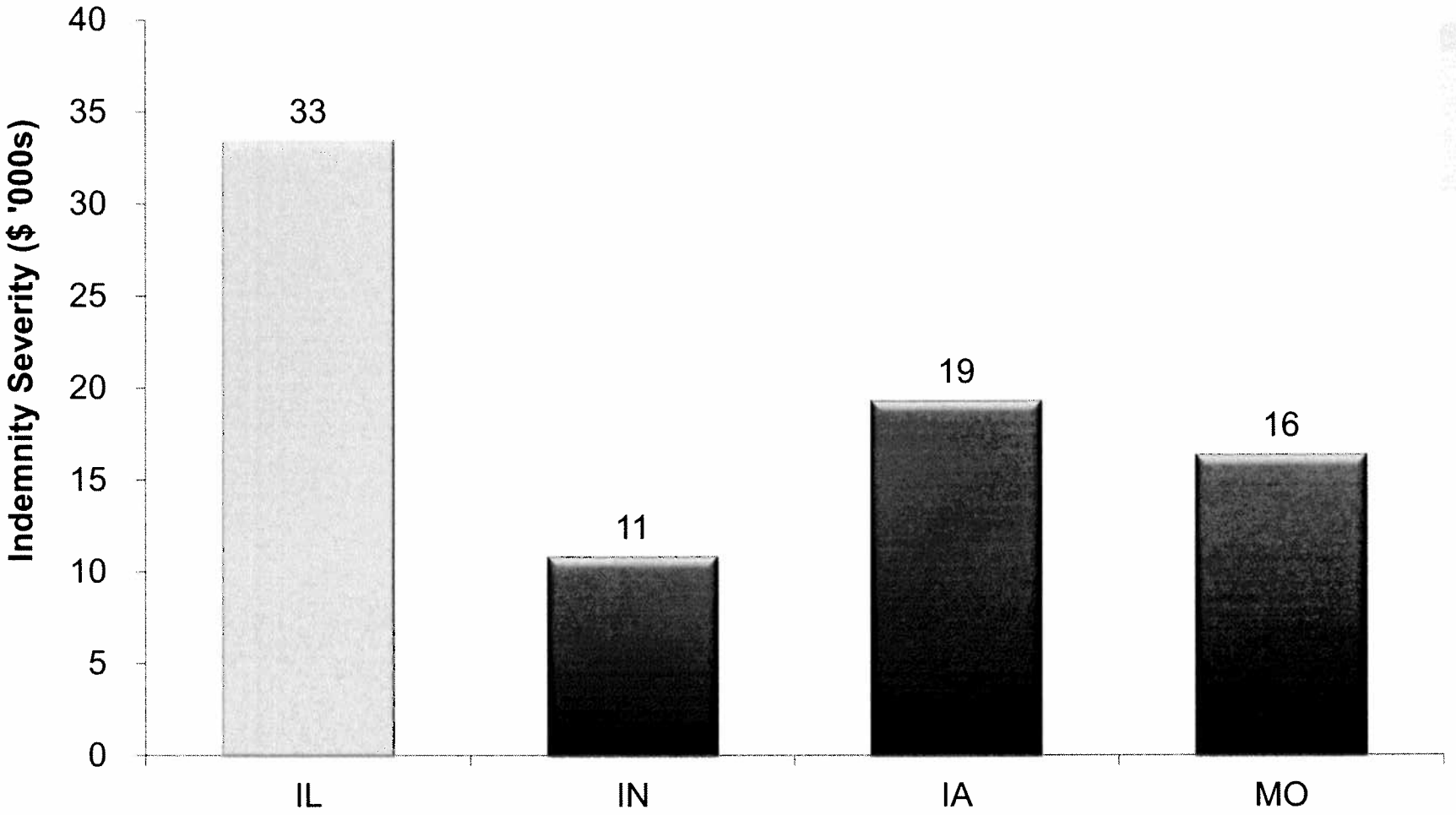
Average Indemnity Claim Severity in the Region



Based on NCCI's financial data for lost-time claims
Source: NCCI financial data valued as of 12/31/2010

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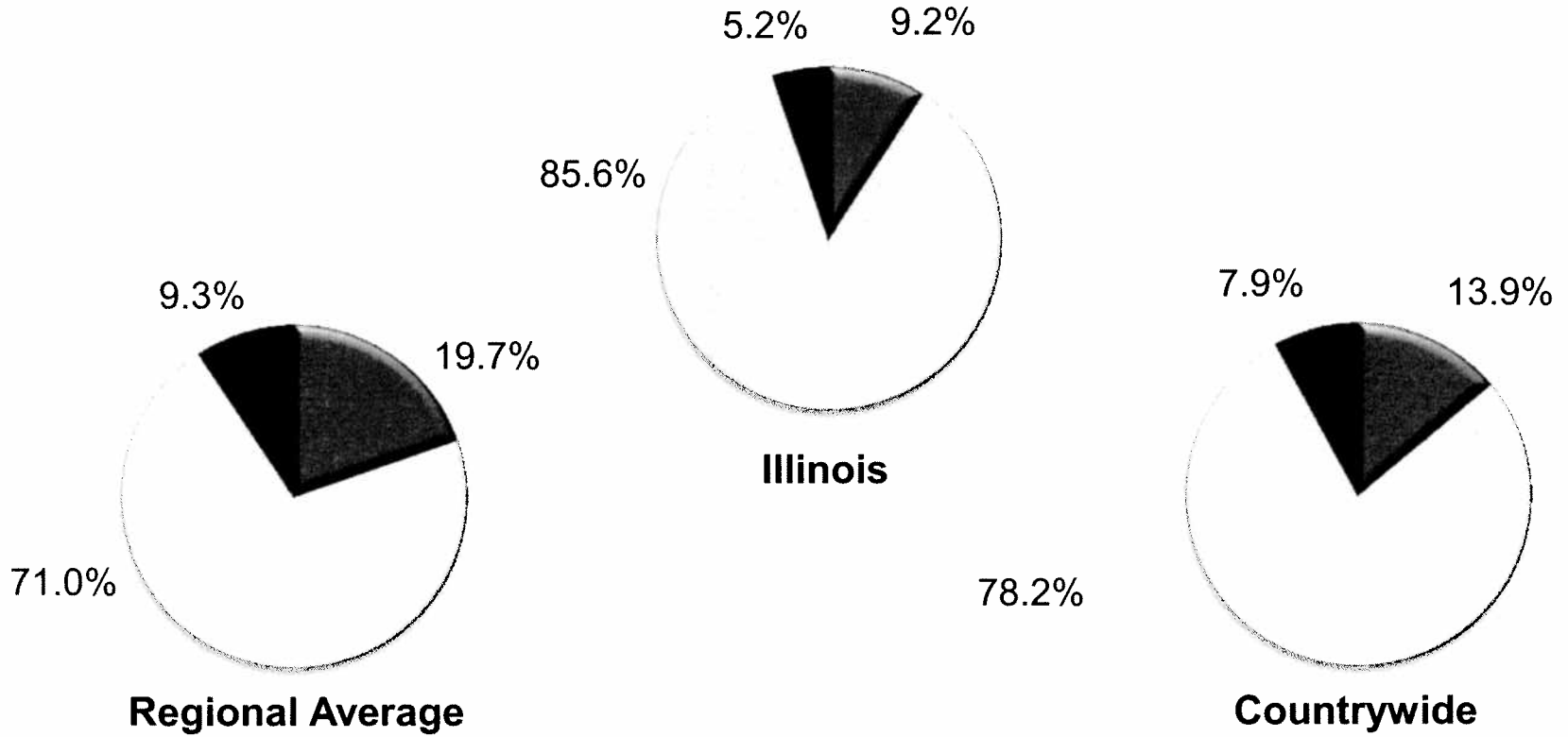
Illinois Indemnity Loss Distribution by Injury Type



Regional states are IA, IN, and MO
Based on NCCI's ***Statistical Plan*** data

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Medical Severity

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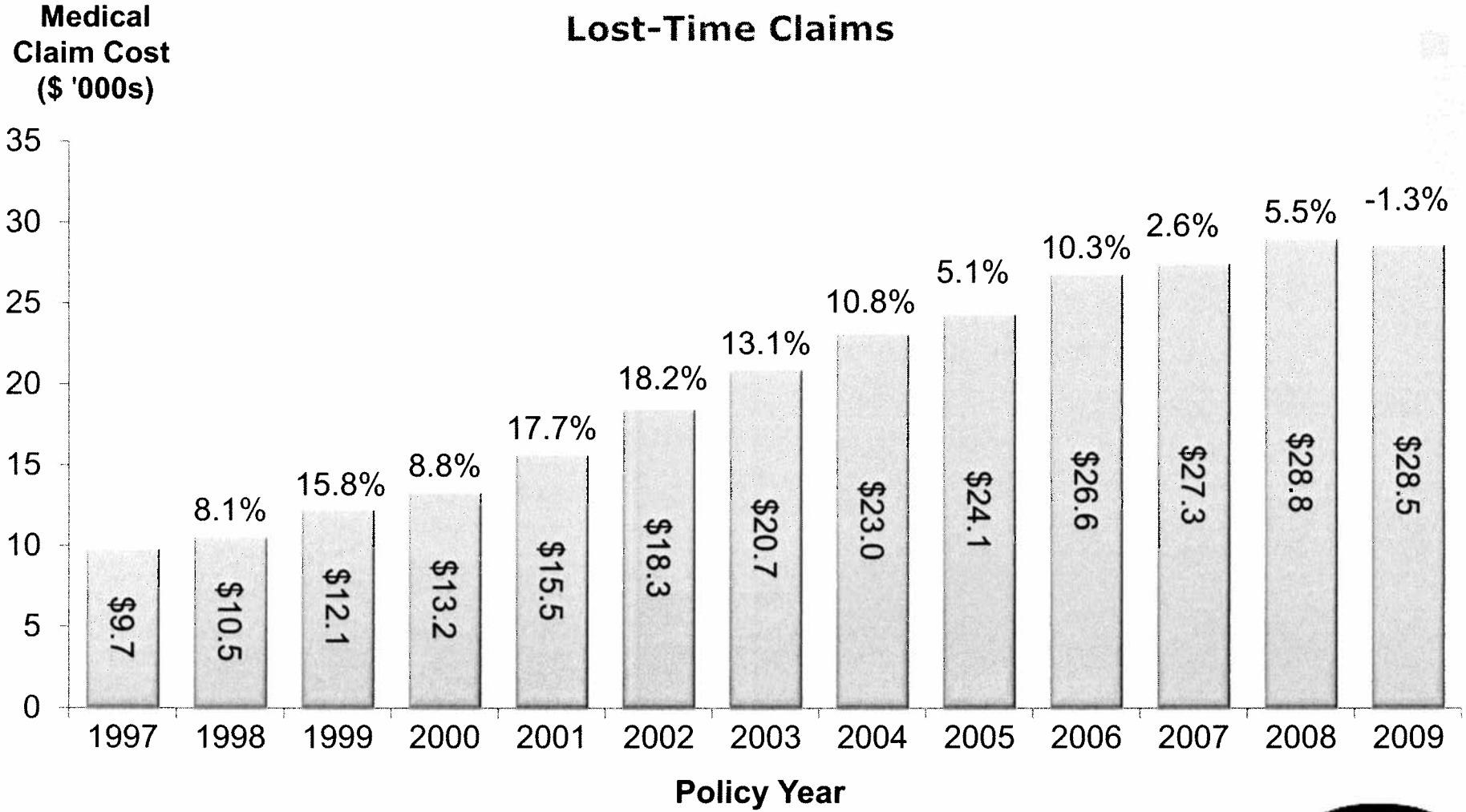
Illinois Average Medical Claim Severity



Based on data through 12/31/2010, on-leveled and developed to ultimate

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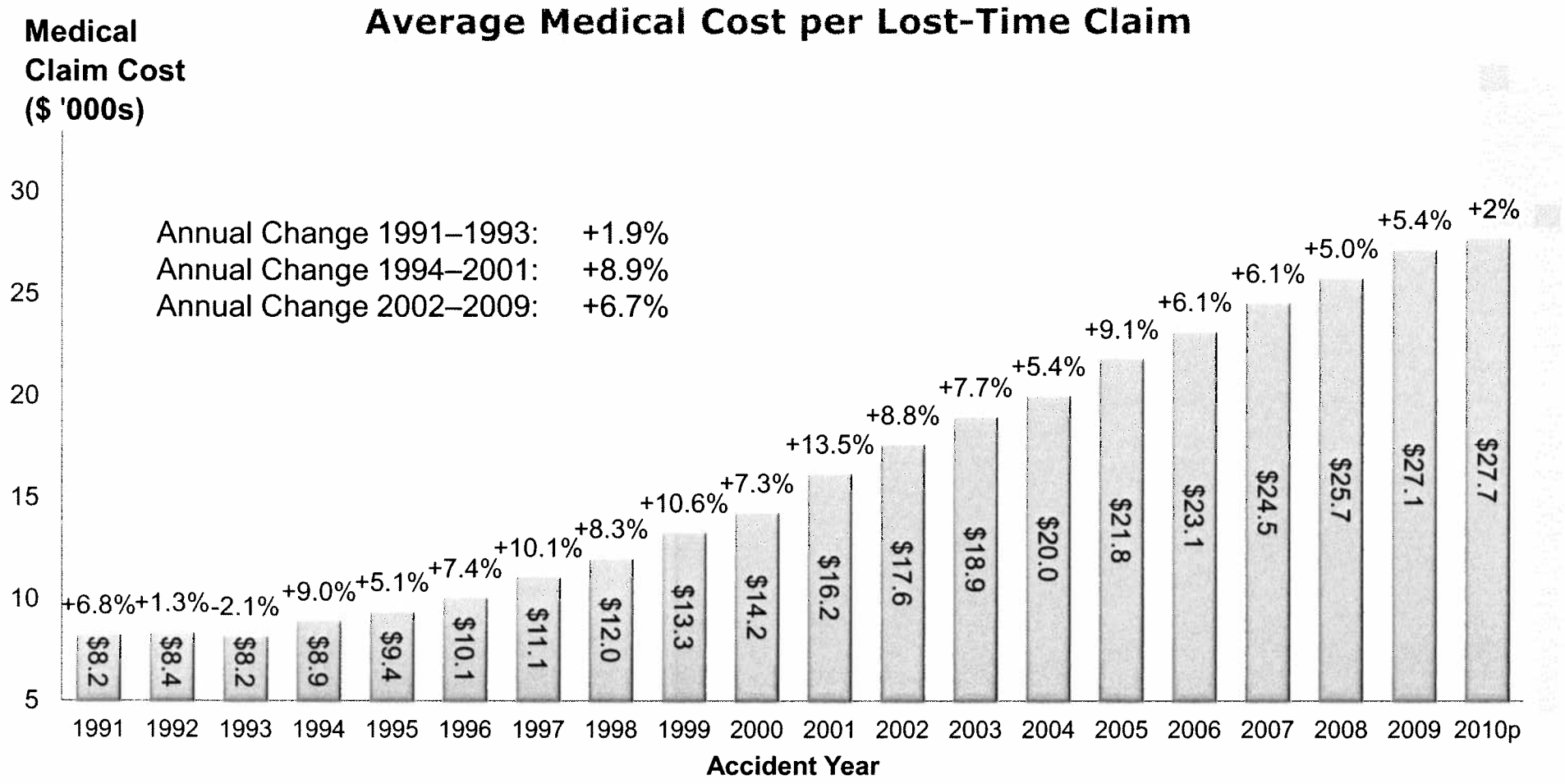
Countrywide Workers Compensation Medical Claim Cost Trends



2010p: Preliminary based on data valued as of 12/31/2010
1991–2009: Based on data through 12/31/2009, developed to ultimate
Based on the states where NCCI provides ratemaking services, including state funds
Excludes high deductible policies

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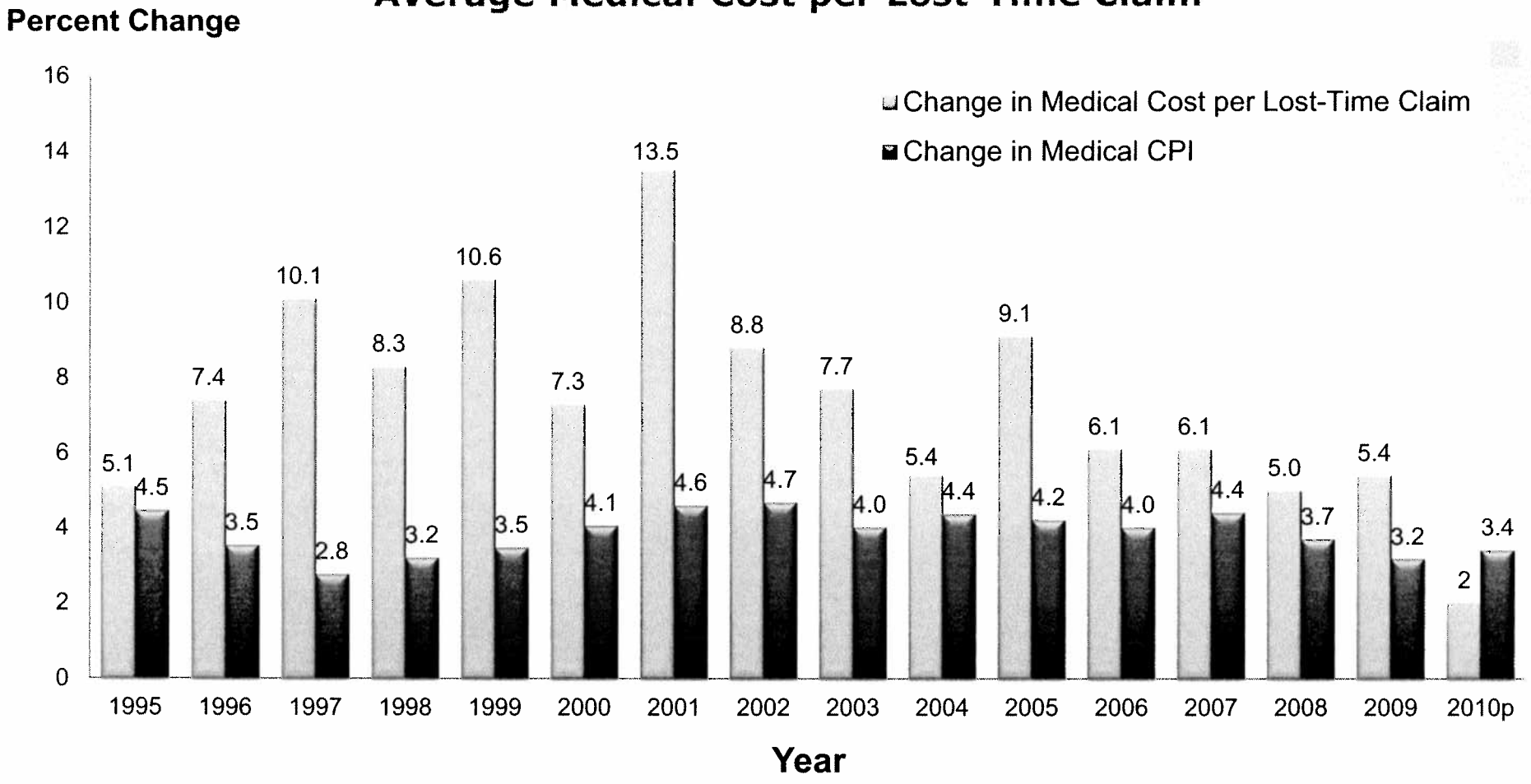
Countrywide Workers Compensation Medical Severity Lags Medical Inflation

Average Medical Cost per Lost-Time Claim



Based on the states where NCCI provides ratemaking services, including state funds; excludes high deductible policies
Sources: Medical CPI—All states, Moody's Economy.com; Accident year medical severity—NCCI states, NCCI

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Illinois Medical Fee Changes

Effective Date of Fee Schedule Change	Impact on Professional Services	Impact on Hospital Inpatient Services	Impact on Hospital Outpatient Services	Impact on Ambulatory Surgery Treatment Center	Impact on Medical Benefits	Overall Impact on WC System Costs
2/1/2006	-0.7%	0.0%	0.0%	0.0%	-0.5%	-0.2%
1/1/2007	+3.7%	+3.8%	0.0%	0.0%	+2.6%	+1.3%
1/1/2008	+2.7%	+2.7%	0.0%	0.0%	+1.8%	+0.9%
1/1/2009	+4.1%	+4.3%	0.0%	0.0%	+2.9%	+1.6%
4/1/2009	0.0%	0.0%	+26.7%	+37.2%	+4.8%	+2.5%
1/1/2010	−1.0%	−1.1%	−0.4%	−1.0%	−0.8%	−0.4%
1/1/2011	+1.8%	+2.0%	+0.7%	+1.8%	+1.5%	+0.7%
9/1/2011	-16.6%	-16.6%	-16.6%	-16.6%	-14.7%*	-7.4%

* The impact on 9/1/2011 Medical Benefits included -0.6% from change of Drug Fee Schedule

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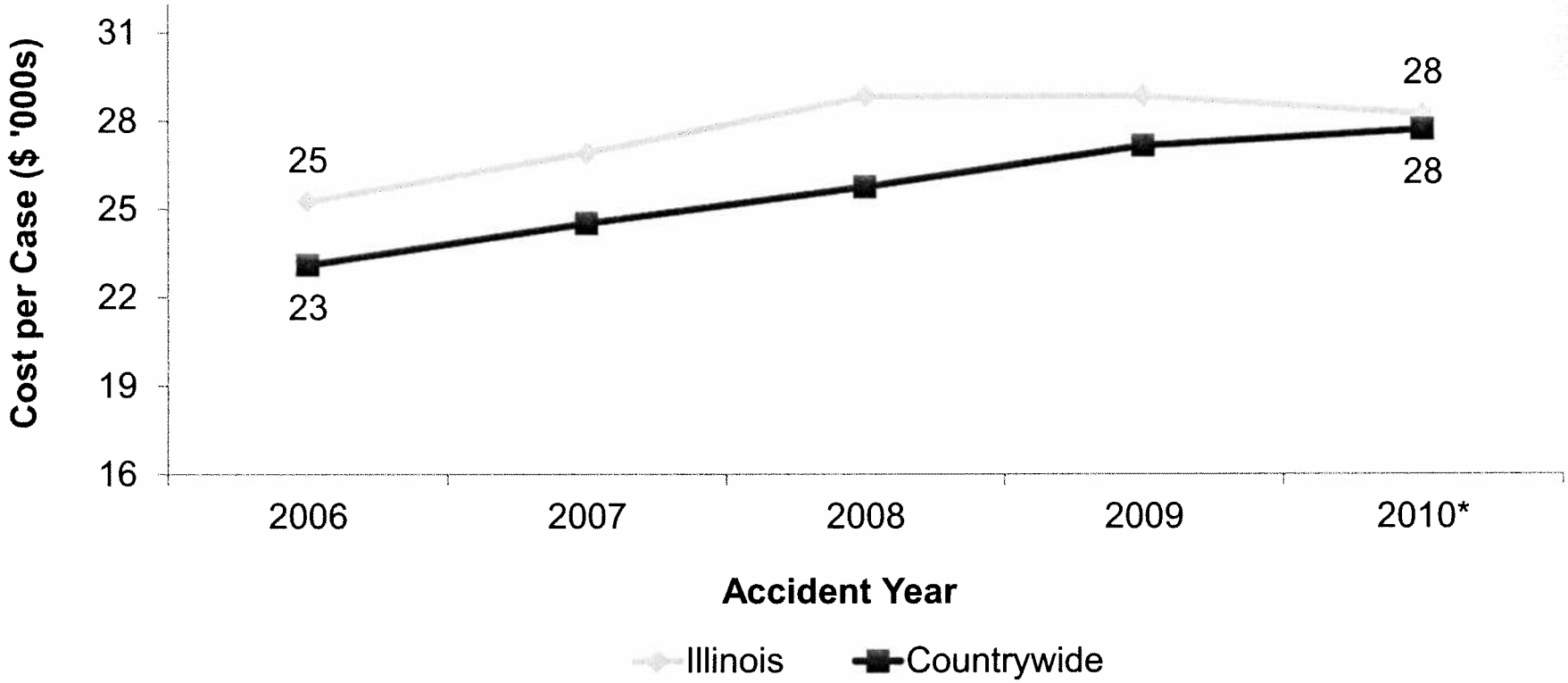
Illinois vs. Countrywide
Average Medical Claim Severity



* Countrywide figure is preliminary
Source: NCCI financial data valued as of 12/31/2010

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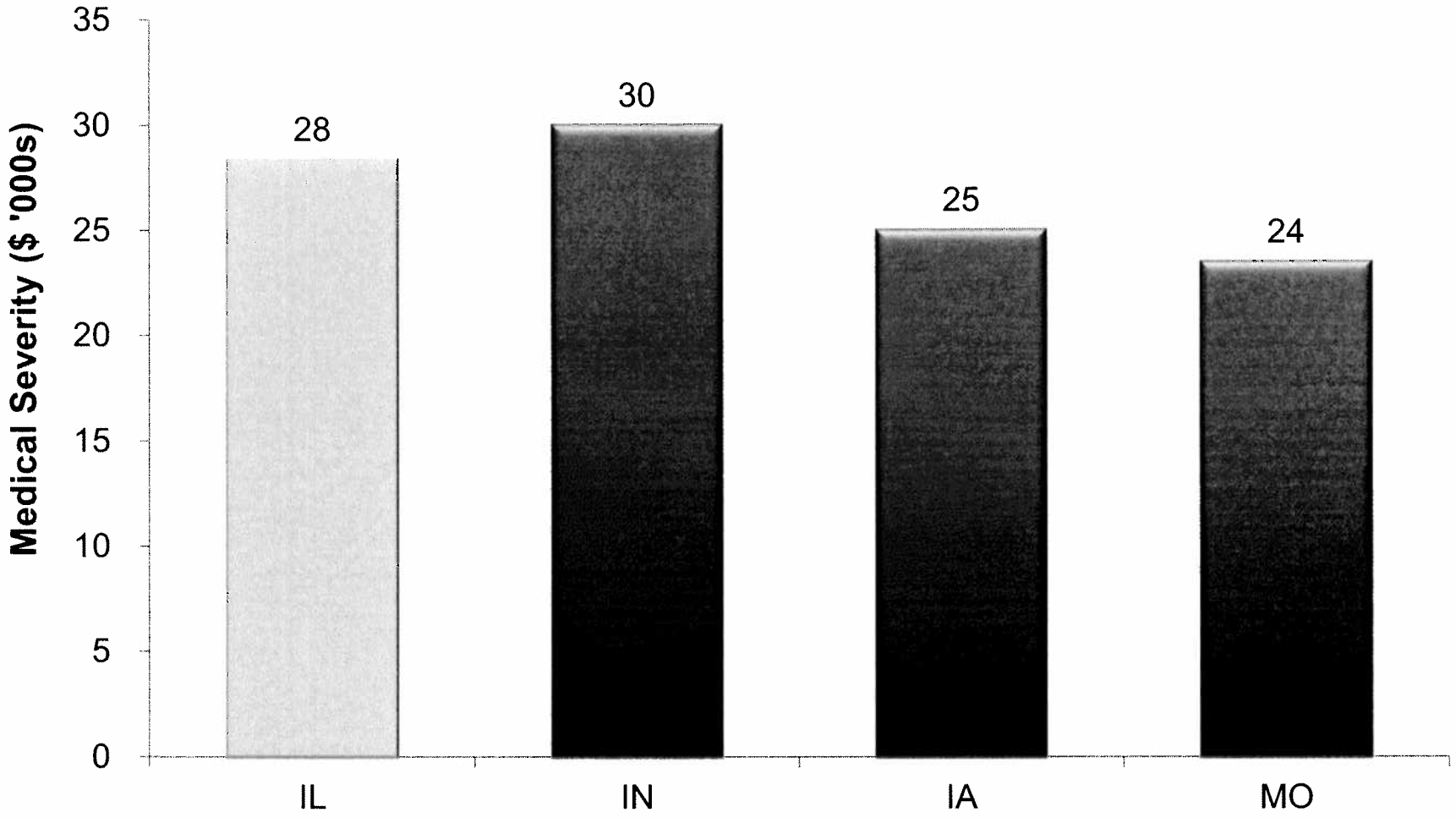
Average Medical Claim Severity in the Region



Based on NCCI's financial data for lost-time claims
Source: NCCI financial data valued as of 12/31/2010

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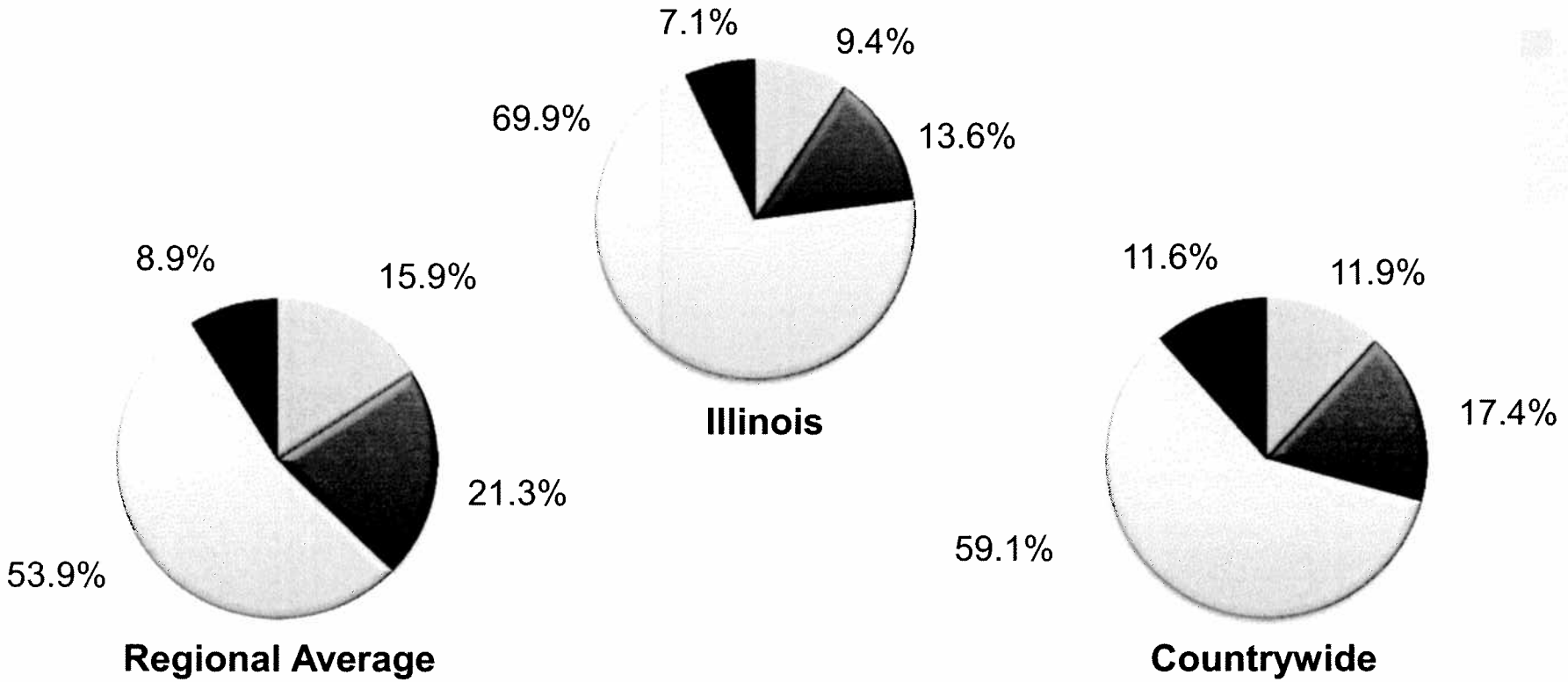
Illinois Medical Loss Distribution by Injury Type



Regional states are IA, IN, and MO
Based on NCCI's ***Statistical Plan*** data

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The Residual Market in Illinois

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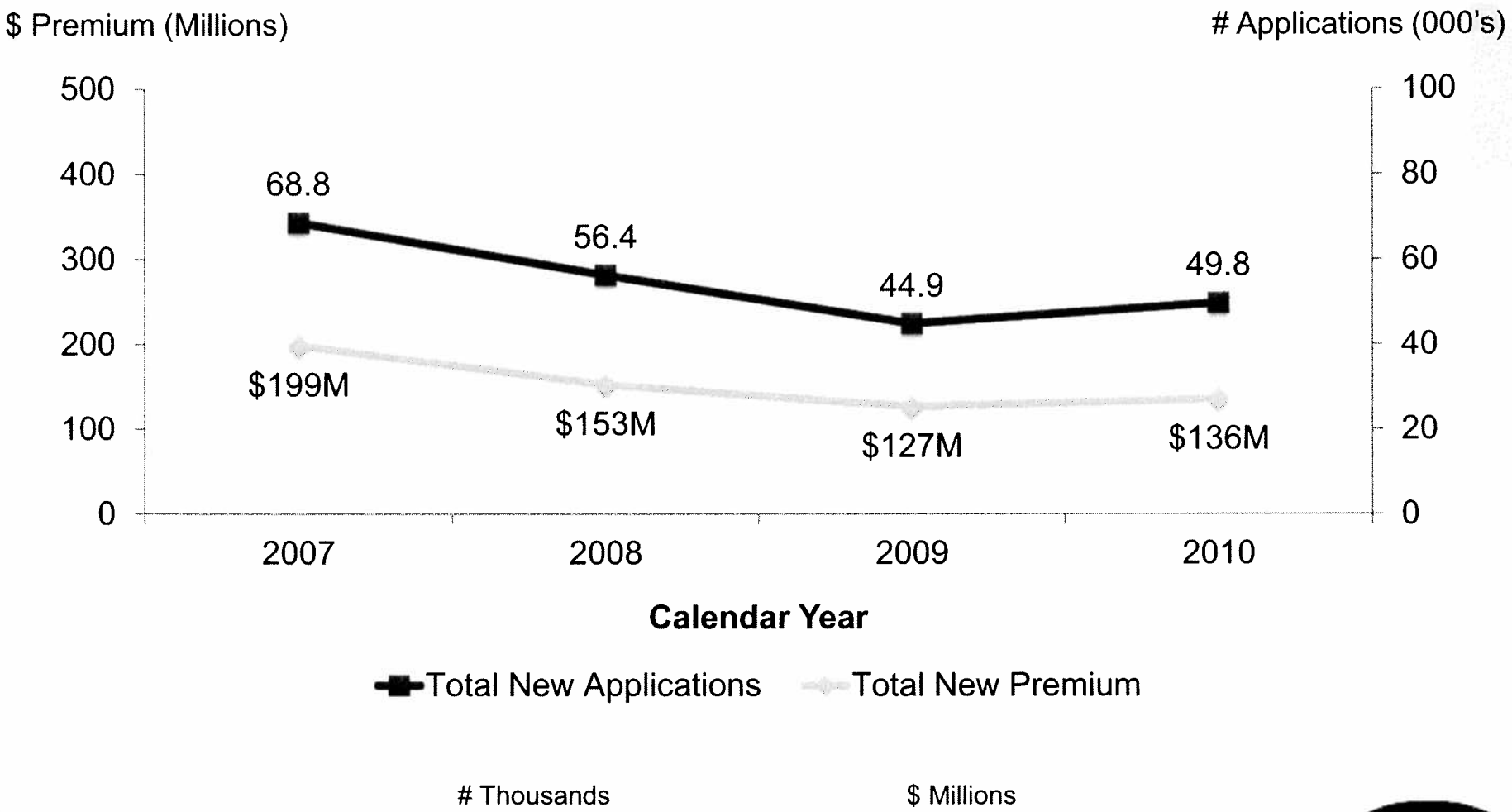
Total Residual Market New Applications and Premium Assigned in All Plan States



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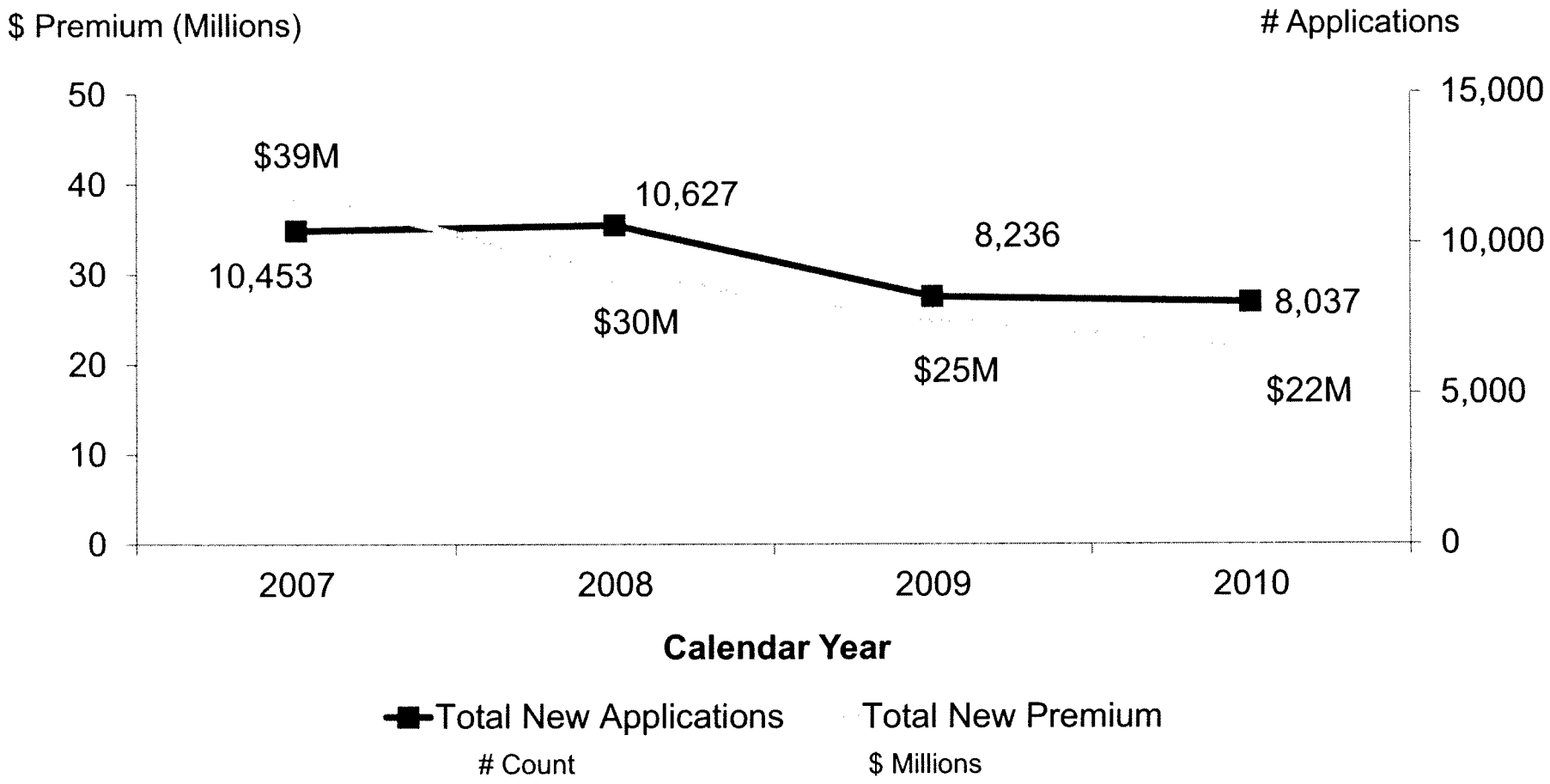
Total Residual Market New Applications and Premium Assigned in Illinois



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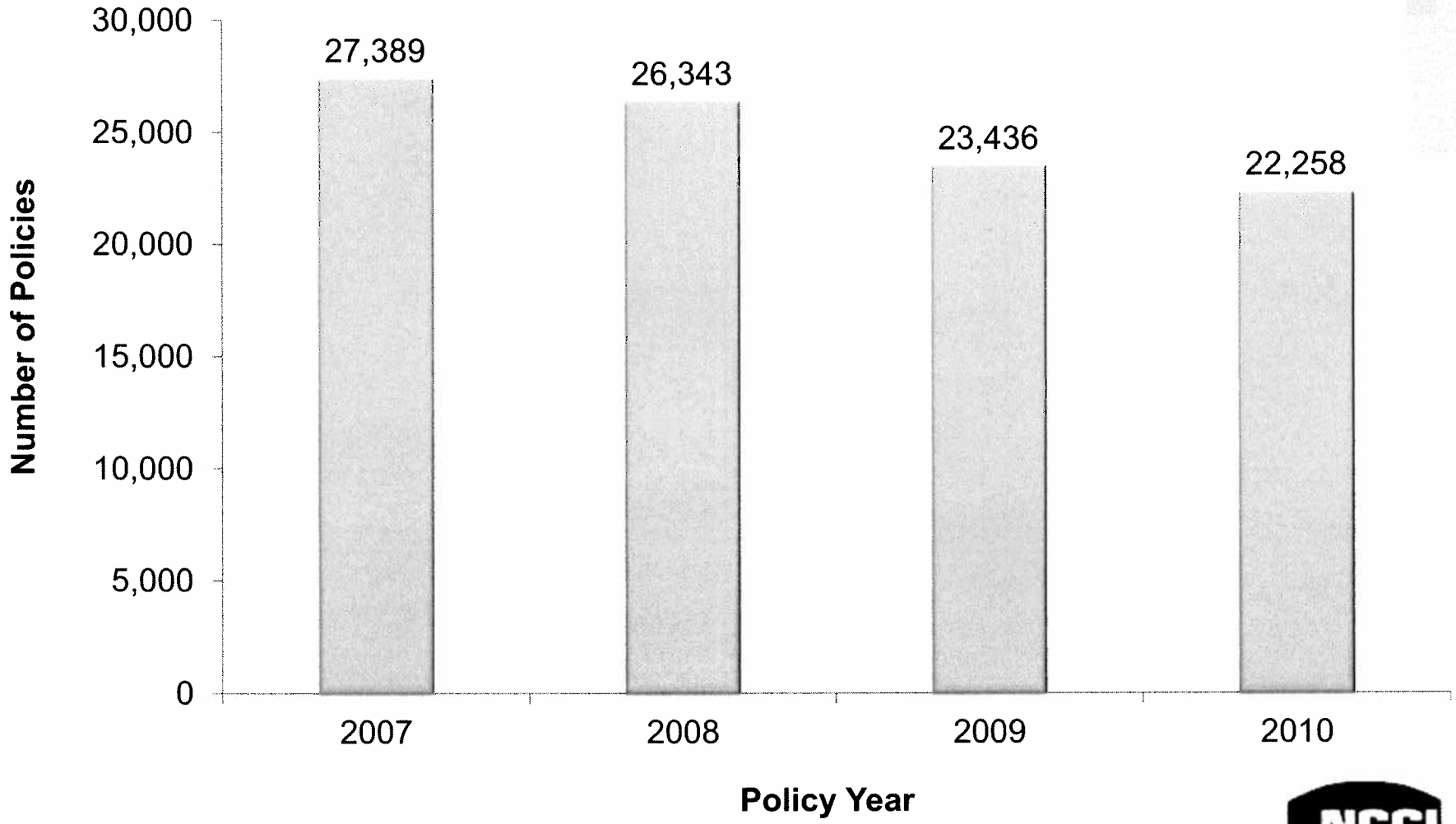
Illinois Total
Residual Market Plan Policy Count



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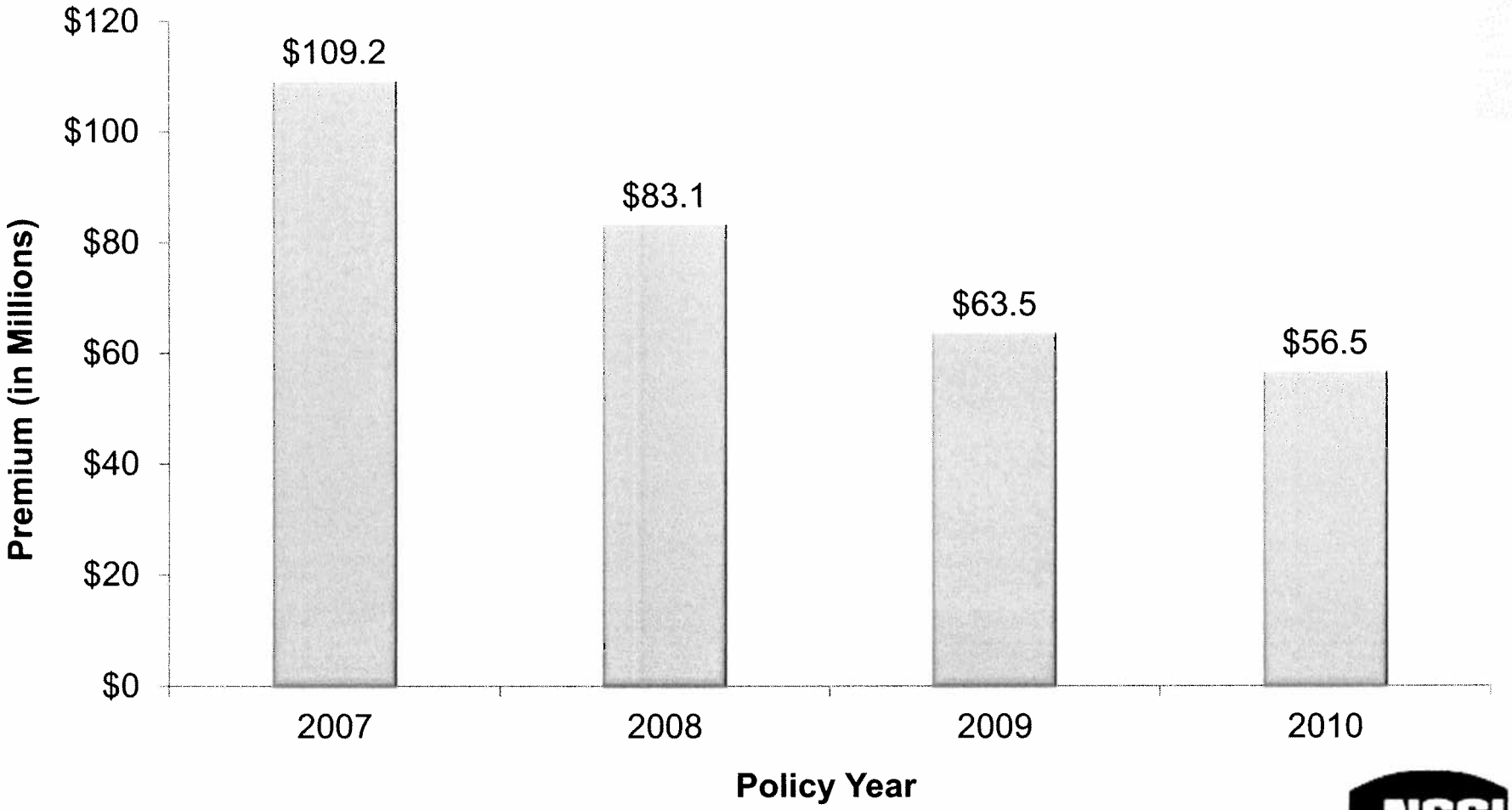
Illinois Total
Residual Market Plan Premium Volume



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Illinois Residual Market Plan 2009 vs. 2010 Total Policy Size Comparison

Premium Size	2009		2010	
	# of Policies	Premium	# of Policies	Premium
$0–$2,499	19,136	$16,287,848	18,423	$15,452,033
$2,500–$4,999	2,083	$7,340,717	1,902	$6,668,868
$5,000–$9,999	1,163	$8,116,800	1,030	$7,128,299
$10,000–$19,999	601	$8,260,038	532	$7,295,036
$20,000–$49,999	316	$10,106,290	246	$7,549,998
$50,000–$99,999	100	$6,919,792	81	$5,512,219
$100,000–$199,999	28	$3,823,887	36	$4,702,532
$200,000 and greater	9	$2,627,983	8	$2,237,071
TOTAL	23,436	$63,483,355	22,258	$56,546,056

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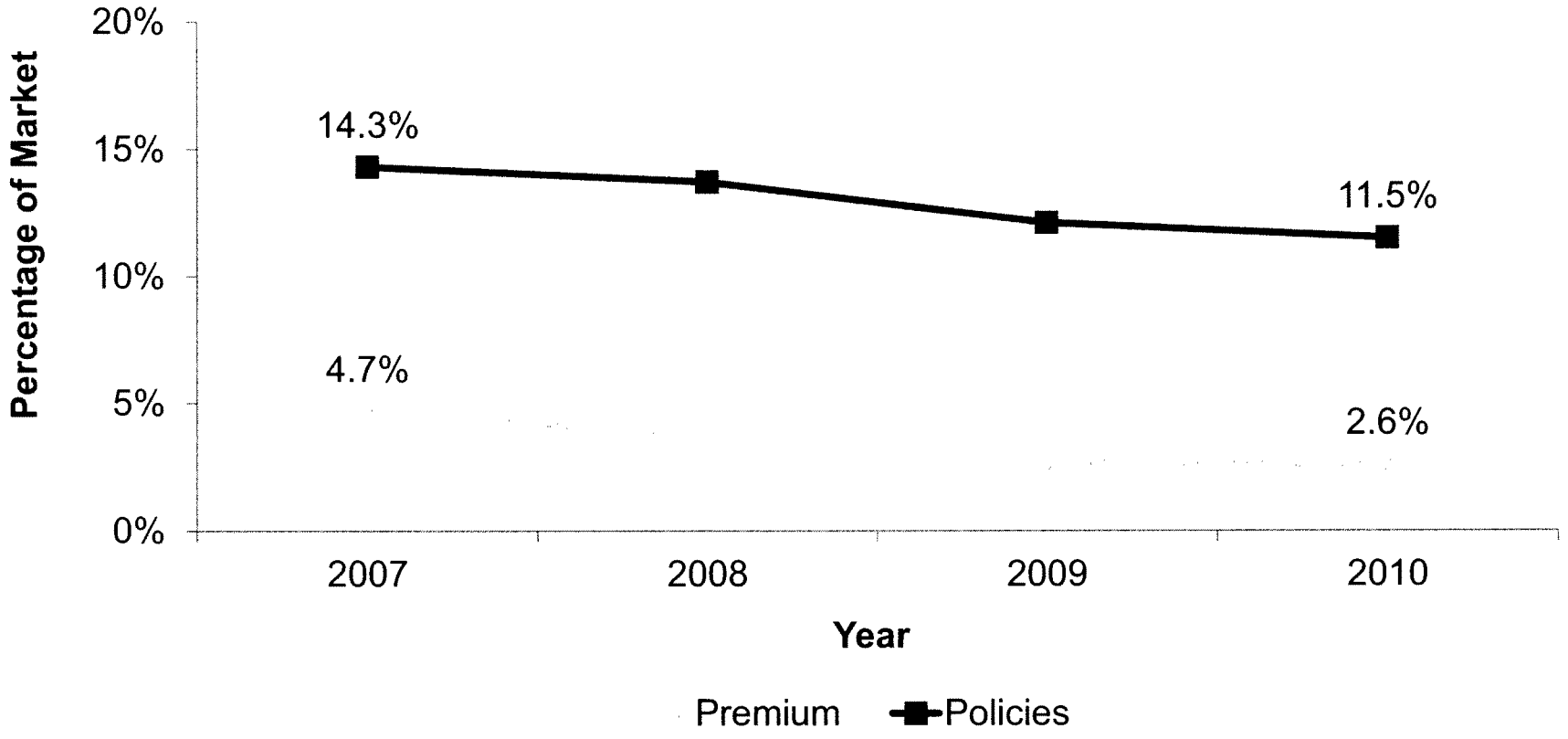
Comparison of the Estimated Market Share for Illinois Residual Market by Total Policy Count and Written Premium



Market share as a percentage of residual market total written premium/policies in force
2010 numbers are preliminary

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Illinois Programs Applicable in the Residual Market

- Pricing Programs
  - Assigned Risk Adjustment Program (ARAP)
  - Elimination of Premium Discounts
  - Differential/Surcharge
  - Loss Sensitive Rating Plan (LSRP)
- Other Programs
  - Take-Out Credit (TOC) Program
  - Voluntary Coverage Assistance Program (***VCAP®*** ***Service***)

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NCCI's Website Is a Rich Source of Information

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Useful Website Information for Stakeholders

- Industry Information—Research and Outlook
  - News from NCCI's ***Annual Issues Symposium***
    - State of the Line
    - Research Workshops
  - NCCI Research
    - 2011 Workers Compensation Prescription Drug Study
    - Study on Physician Reimbursement and Medical Fee Schedules
    - Study on Safe Lifting Programs at Long-Term Care Facilities
- Residual Markets

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