

**North Dakota - Workforce Safety and Insurance
Proposed 2007-08 Manual Rates
Anticipated Change in Collected Premiums**

New Payroll Cap	\$21,300
Prior Payroll Cap	\$20,300
Change in Cap	4.9%
Realized Premium Increase	65.0%
Change in Collected Premiums	3.2%

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Proposed Change – Adjusted for Payroll Inflation**

Base Rate Change	-1.0%
Premium Increase Due to Change in Payroll Cap	3.2%
Total Premium Increase	2.2%
Anticipated Change in SAWW	3.5%
Inflation Adjusted Change	-1.3%

**North Dakota - Workforce Safety and Insurance
Proposed 2007-08 Manual Rates
Net Relative Change**

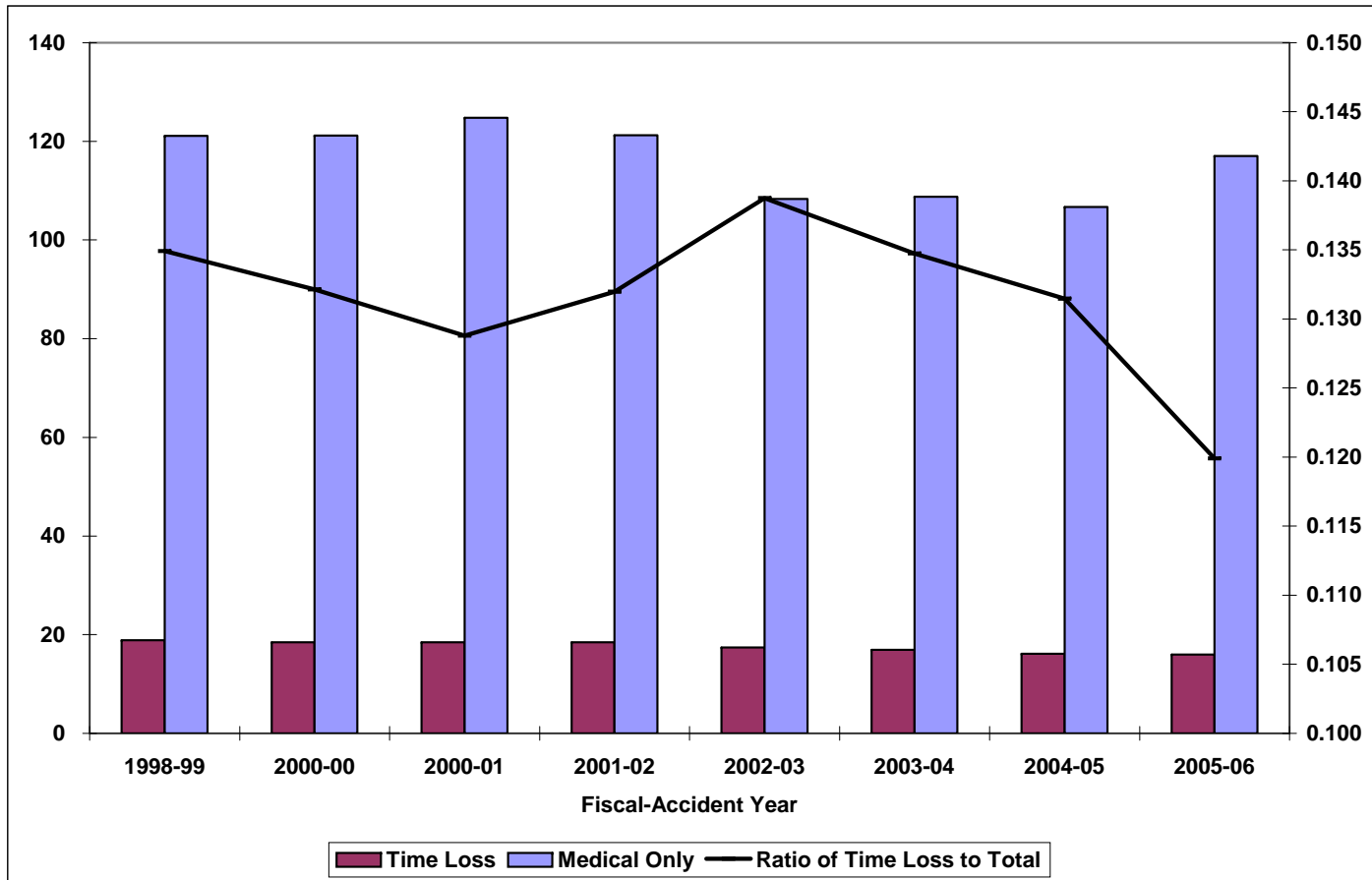
Loss Trend	5.2%
Law Change - Primarily HB 1038	2.0%
Medical Fee Change	2.0%

Anticipated Change in Costs	9.4%
Premium Increase Due to Change in Payroll Cap	3.2%

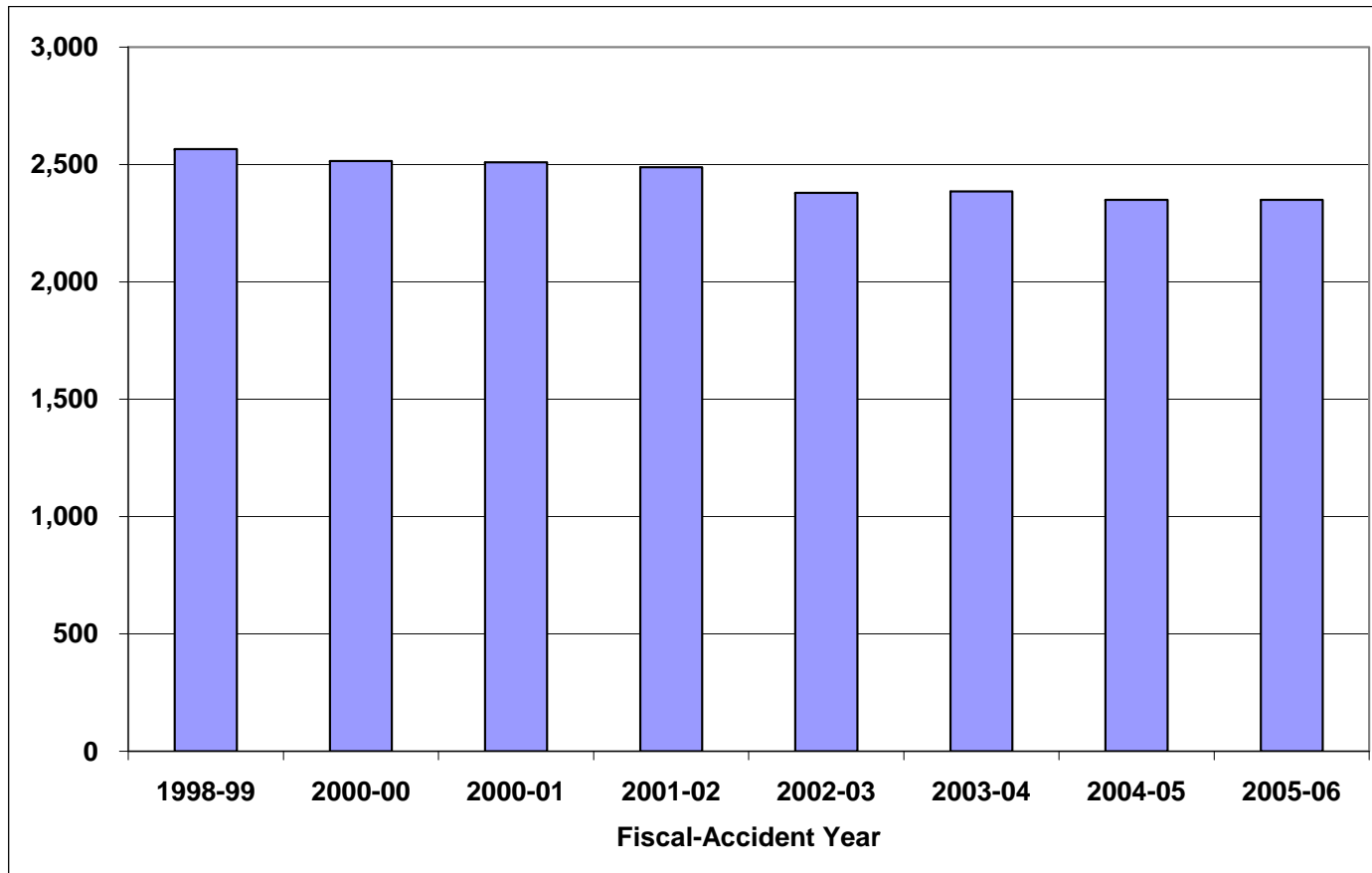
Anticipated Net Change	6.0%
Base Rate Change	-1.0%

Net Relative Change - (Change in Actuarial Estimates)	-6.6%

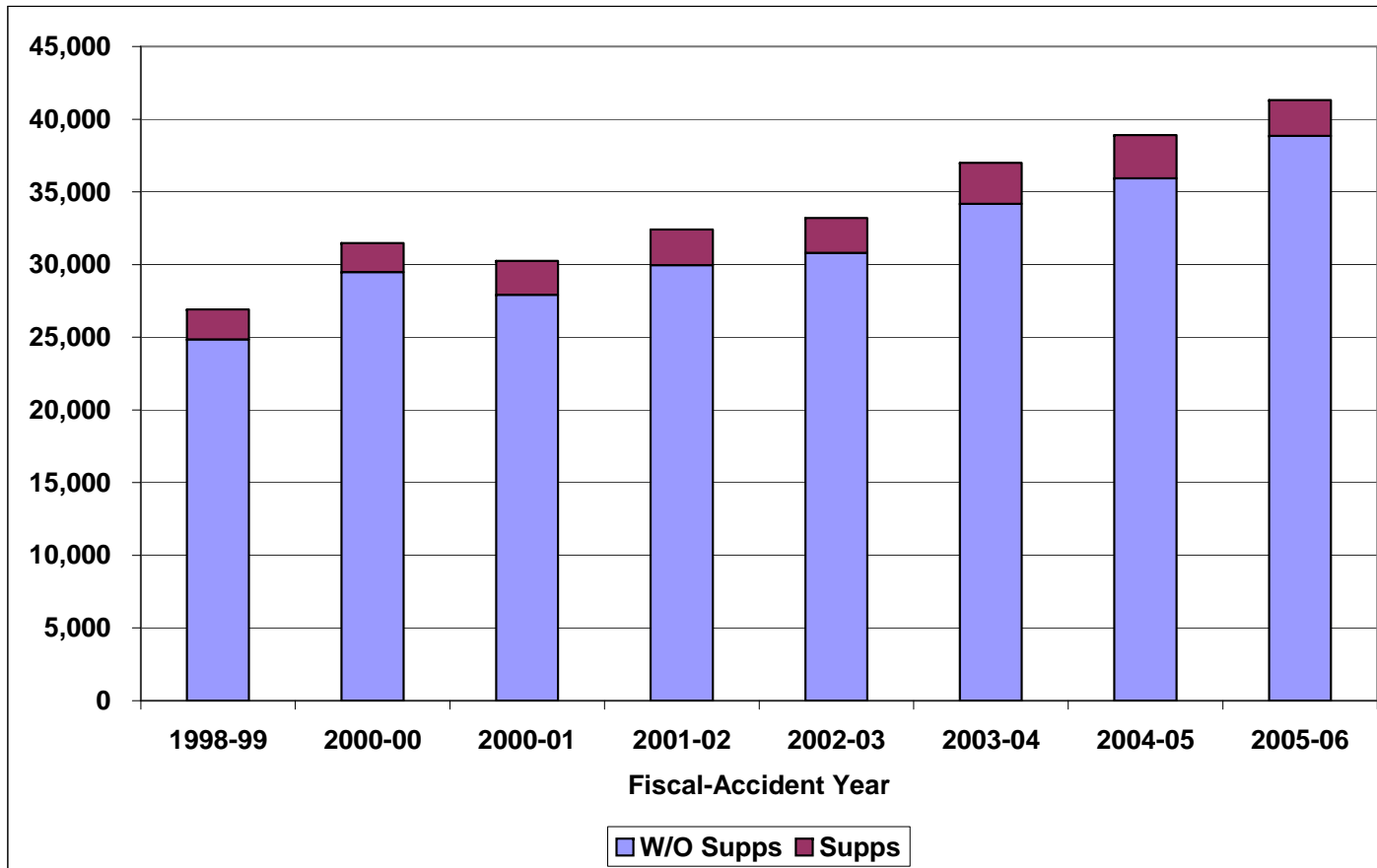
North Dakota – Workforce Safety and Insurance Time Loss and Medical Claim Frequency Per \$1,000,000 of On-Level Premium



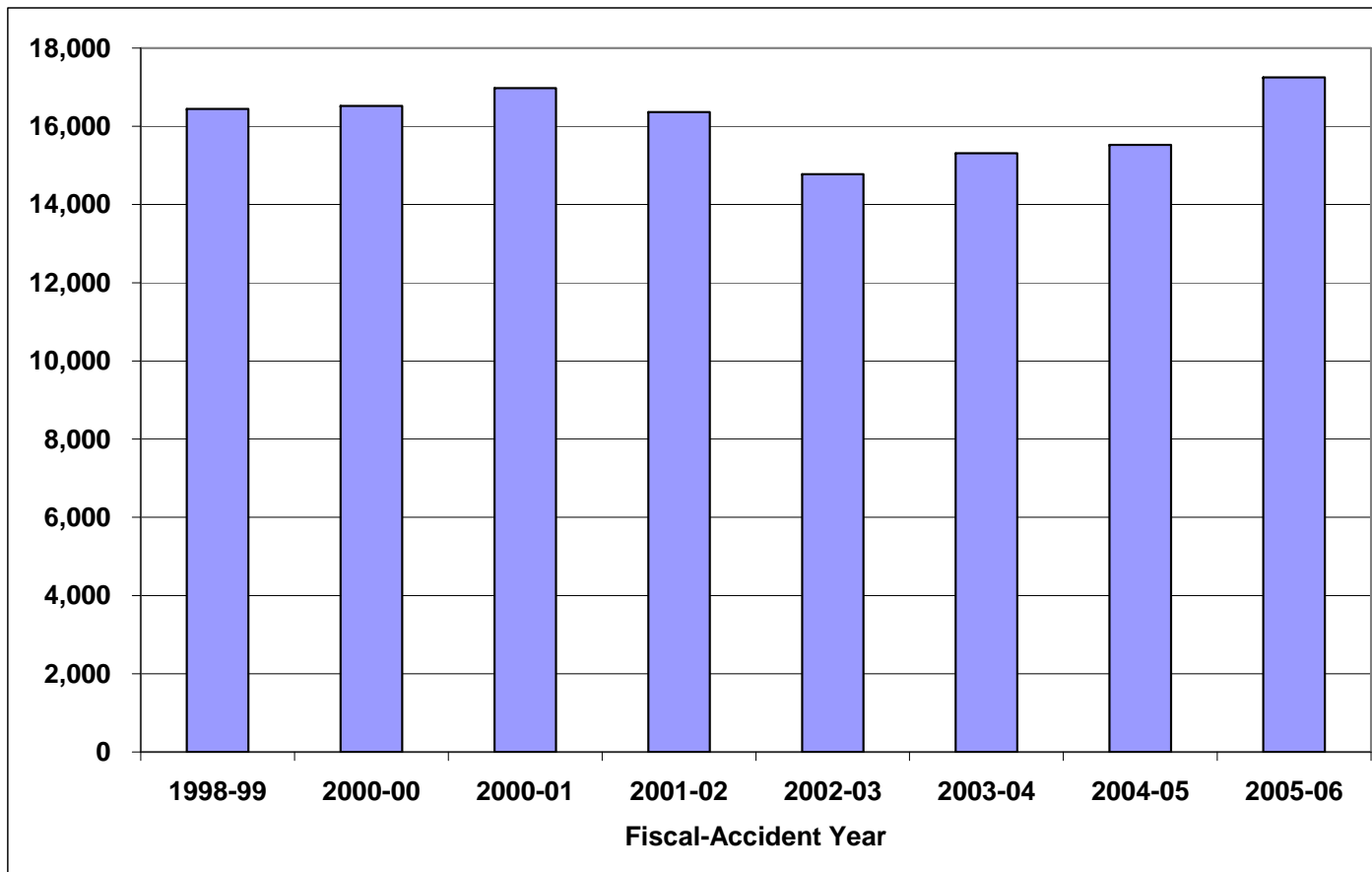
North Dakota – Workforce Safety and Insurance Indicated Ultimate Time Loss Claim Count



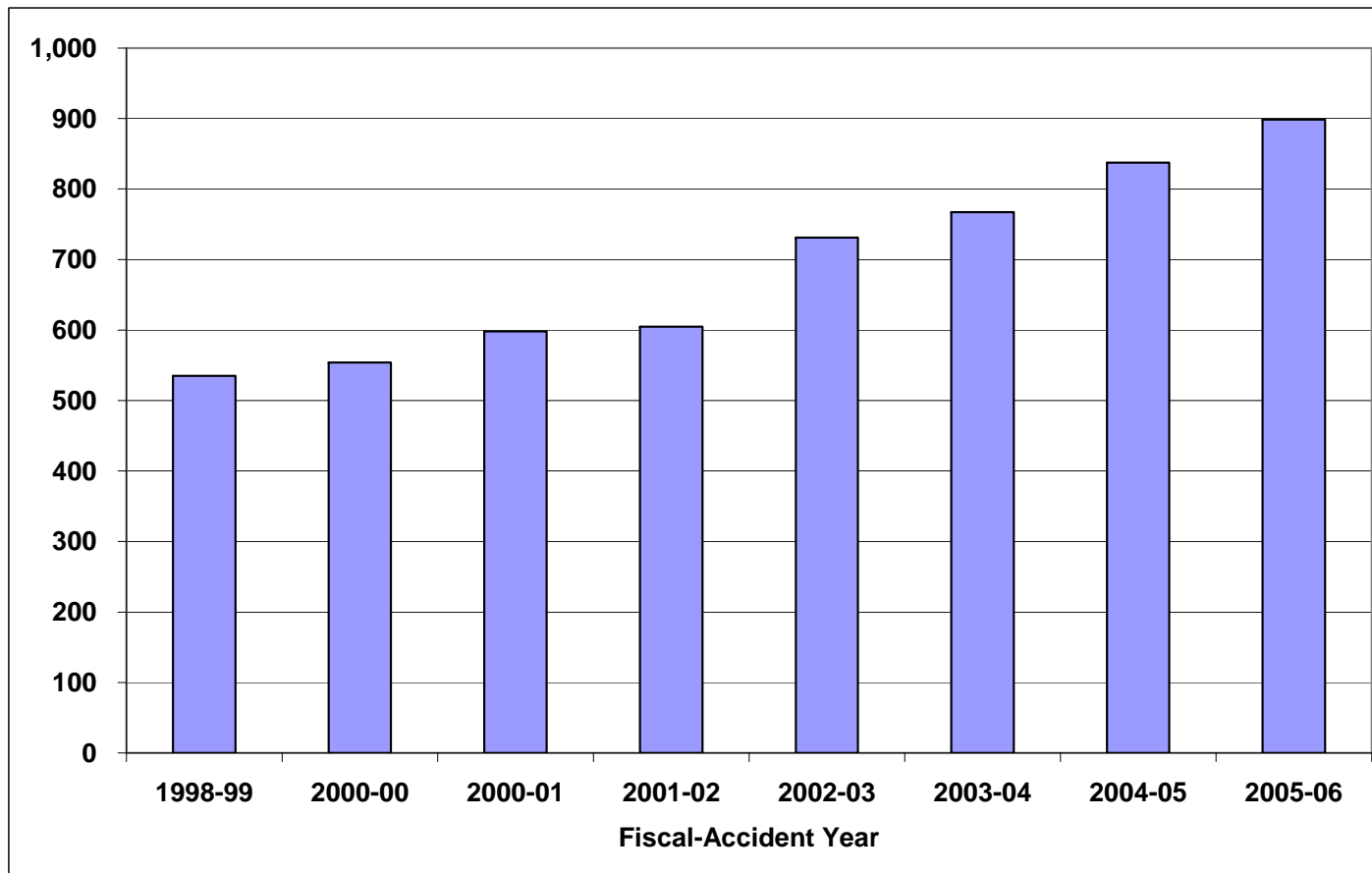
North Dakota – Workforce Safety and Insurance Indicated Ultimate Time Loss Claim Severity



North Dakota – Workforce Safety and Insurance Indicated Ultimate Medical Only Claim Count



North Dakota – Workforce Safety and Insurance Indicated Medical Only Claim Severity



North Dakota – Workforce Safety and Insurance Rate Level Indication

Anticipated Loss and Expense Costs

Divided by

Anticipated Premium at Current Rates

North Dakota – Workforce Safety and Insurance Anticipated Premium Distribution Proposed 2007-08 Rates

