



# NCCI Manual Premium Rates

## Effects of Misclassification



| NCCI Manual Premium Rates   |             |                |                | Percent of Payroll |                 |
|---|-------------|----------------|----------------|--------------------|-----------------|
|   |             |                |                | IL                 | MO              |
| Ironworkers - (Metal Bridges -5040)   |             |                |                | 33.40%             | 22.55%          |
| Dam or Lock Construction (Earth Moving - 6018)  |             |                |                | 4.74%              |                 |
| Taxidermist   |             |                |                |                    | 2.14%           |
| <b>Hypophetical Analysis of Misclassification of Ironworkers for Earth Moving Workers in Illinois</b> |             |                |                |                    |                 |
| Number of Employees   | Hourly Wage | Hours per Year | Annual Payroll | % Underpayment     | Underpayments   |
| 100   | \$10        | 2000           | \$2,000,000    | -28.66%            | -\$573,200.00   |
| 100   | \$20        | 2000           | \$4,000,000    | -28.66%            | -\$1,146,400.00 |
| <b>Hypophetical Analysis of Misclassification of Ironworkers for Taxidermists in Missouri</b>         |             |                |                |                    |                 |
| Number of Employees   | Hourly Wage | Hours per Year | Annual Payroll | % Underpayment     | Underpayments   |
| 100   | \$10        | 2000           | \$2,000,000    | -20.41%            | -\$408,200.00   |
| 100   | \$20        | 2000           | \$4,000,000    | -20.41%            | -\$816,400.00   |

# Ncci Basic Manual Premium Algorithm

**Lingjun Ying**



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*The Software Encyclopedia ,1988*

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