



# Florida Workers Compensation Joint Underwriting Association, Inc.

P.O. Box 48957, Sarasota, FL 34230-5957

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## BOARD OF GOVERNORS BULLETIN 07-17

**TO:** Florida Workers' Compensation Joint Underwriting Association, Inc. Board of Governors  
**FROM:** Michael Cleary, Operations Manager  
**DATE:** May 15, 2007  
**RE:** APRIL MONTHLY REPORT

Attached is the monthly report for April 2007. Please note the following:

- **As of April 30, 2007, the FWCJUA has "WRITTEN AND RENEWED" 1,136 policies with a corresponding written premium of \$9,997,770.**
- **As of April 30, 2007, the FWCJUA has 2,636 policies "IN-FORCE" with a corresponding written premium of \$26,189,943.**
- **Phone calls are down from last April by 18% and down by 22% from last year.**
- **External web hits are up from last April by 6% and down by 3% from last year.**
- **Applications receipts are up 20.9% from last month.**
- **Bound premium is up slightly by 4.9% from last month.**
- **56.3% of applications bound this month were assigned to Tier 2, which represents 32.8% of bound premium.**
- **The FWCJUA received 231 applications in April, of which we bound 87 new accounts for approximately \$753,027 in premium.** 11 (12.6%) new accounts with premium of \$123,944 (16.5%) were assigned to Tier 1; 49 (56.3%) new accounts with premium of \$246,633 (32.8%) were assigned to Tier 2; and 27 (31.1%) new accounts with premium of \$382,450 (50.8%) were assigned to Tier 3.
- **26% of applications bound in April were bound as minimum premium accounts with 8% of those applications being bound on an "if any" basis.** This represents an approximate 59% decrease in the number of minimum premium accounts bound year to date. Of the 23 minimum premium applications bound, 3 (13.1%) were assigned to Tier 1; 19 (82.6%) were assigned to Tier 2; and 1 (4.3%) was assigned to Tier 3. Additionally, 20 (87%) of the minimum premium applications bound were issued to contractors with 8 (40%) of those being bound on an "if any" minimum premium basis.
- **The average policy premium has dropped from \$11,229 last year to \$9,232 this year.** This can be attributed to the premium level change of -5.6% in Tier 1, +18.5% in Tier 2, and -21.4% in Tier 3, effective January 1, 2007.
- **The one industry group that continues to represent the largest number of accounts bound is "Contracting".** In April, "contracting" generated 47 new accounts with a corresponding premium of \$405,684. Of the 47 new "contracting" accounts, 10 (21.3%) was assigned to Tier 1 with a premium of \$135,075; 28 (59.6%) were assigned to Tier 2 with a premium of \$153,656 and 9 (19.7%) were assigned to Tier 3 with premium of \$116,953.
- **To date, the FWCJUA has contracted with 443 Agencies and 888 Producers.** Staff implemented procedures in February to transition Authorized Producers to an Agency Producer Authorization Process.

Should you have any questions concerning this report, please contact me.

Attachment

c: Tom Maida, General Counsel  
Jim Watford, Florida Office of Insurance Regulation

**BOARD OF GOVERNORS:** Ray Neff, *Chair*; Patrick Cannassa; Dan Dannenhauer;  
Rick Hodges; Craig Johnson; Bob Milligan; Elissa Pacheco; Claude Revels; Beth Vecchioli

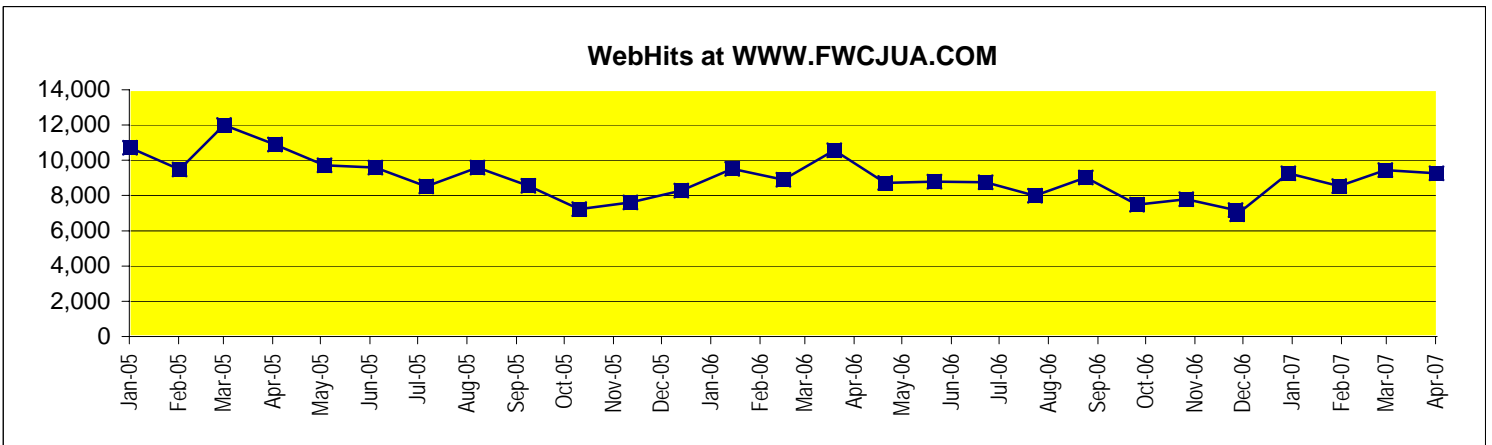
# FWCJUA OPERATIONS ANALYSIS

## THROUGH APRIL 30, 2007

**TOTAL PREMIUMS WRITTEN** as of April 30, 2007 - Policy Count: 1,136 - Premium: \$9,997,770

POLICIES IN FORCE BY SUBPLAN / TIER - as of April 30, 2007		Policies	TEAP & Deposit
Tier 1		772	\$5,796,253
Tier 2		1,380	\$10,268,948
Tier 3		484	\$10,124,742
<b>TOTAL</b>		<b>2,636</b>	<b>\$26,189,943</b>

NEW BUSINESS INFORMATION	M-T-D 2006	M-T-D 2007	% CHG	Y-T-D 2006	Y-T-D 2007	% CHG
Phone Calls	3,328	2,720	-18%	14,343	11,220	-22%
External Web Hits	8,710	9,262	6%	37,687	36,498	-3%
Timeliness (Days to Process)	8.5	8.6	1%	8.2	7.9	-4%
Apps Received	300	231	-23%	1,302	797	-39%
Apps Rejected	168	112	-33%	636	407	-36%
<b>TOTAL APPS BOUND</b>	<b>152</b>	<b>87</b>	<b>-43%</b>	<b>629</b>	<b>358</b>	<b>-43%</b>
<b>TOTAL EAP</b>	<b>\$1,598,956</b>	<b>\$753,027</b>	<b>-53%</b>	<b>\$7,063,100</b>	<b>\$3,305,063</b>	<b>-53%</b>
<b>AVERAGE POLICY PREMIUM SIZE</b>	<b>\$10,519</b>	<b>\$8,655</b>	<b>-18%</b>	<b>\$11,229</b>	<b>\$9,232</b>	<b>-18%</b>
Tier 1: Apps Bound	7	11	57%	43	37	-14%
Tier 1: Premium Bound	\$50,844	\$123,944	144%	\$476,195	\$267,682	-44%
Tier 2: Apps Bound	108	49	-55%	451	206	-54%
Tier 2: Premium Bound	\$744,514	\$246,633	-67%	\$2,972,125	\$1,277,795	-57%
Tier 3: Apps Bound	37	27	-27%	135	115	-15%
Tier 3: Premium Bound	\$803,598	\$382,450	-52%	\$3,614,780	\$1,759,586	-51%
<b>TOTAL: Apps Bound</b>	<b>152</b>	<b>87</b>	<b>-43%</b>	<b>629</b>	<b>358</b>	<b>-43%</b>
<b>TOTAL: Premium Bound</b>	<b>\$1,598,956</b>	<b>\$753,027</b>	<b>-53%</b>	<b>\$7,063,100</b>	<b>\$3,305,063</b>	<b>-53%</b>



**TOTAL AUTHORIZED PRODUCERS:**

**891**

## FWCJUA Monthly Activity Analysis

	Apr-06	May-06	Jun-06	Jul-06	Aug-06	Sep-06	Oct-06	Nov-06	Dec-06	Jan-07	Feb-07	Mar-07	Apr-07
<b>Phone Calls</b>	3,328	3,013	3,004	2,806	3,285	2,924	3,108	2,832	2,474	2,880	2,484	3,136	2,720
% change - 1 month ago	-10.0%	-9.5%	-0.3%	-6.6%	17.1%	-11.0%	6.3%	-8.9%	-12.6%	16.4%	-13.8%	26.2%	-13.3%
<b>External Web Hits</b>	8,710	8,784	8,756	7,984	9,019	7,488	7,783	7,178	6,935	9,260	8,531	9,445	9,262
% change - 1 month ago	-17.6%	0.8%	-0.3%	-8.8%	13.0%	-17.0%	3.9%	-7.8%	-3.4%	33.5%	-7.9%	10.7%	-1.9%
<b>Applications Received</b>	300	299	269	241	277	177	193	213	203	183	192	191	231
% change - 1 month ago	-17.1%	-0.3%	-10.0%	-10.4%	14.9%	-36.1%	9.0%	10.4%	-4.7%	-9.9%	4.9%	-0.5%	20.9%
<b>Applications Rejected</b>	168	161	127	129	137	91	93	107	101	103	98	94	112
% change - 1 month ago	-10.6%	-4.2%	-21.1%	1.6%	6.2%	-33.6%	2.2%	15.1%	-5.6%	2.0%	-4.9%	-4.1%	19.1%
<b>Applications Bound</b>	152	133	137	112	132	90	81	92	80	103	77	91	87
% change - 1 month ago	-5.0%	-12.5%	3.0%	-18.2%	17.9%	-31.8%	-10.0%	13.6%	-13.0%	28.8%	-25.2%	18.2%	-4.4%
<b>Premium Bound (000's omitted)</b>	\$1,599	\$1,738	\$1,746	\$1,369	\$1,623	\$623	\$747	\$1,050	\$702	\$1,075	\$758	\$718	\$753
% change - 1 month ago	-2.9%	8.7%	0.5%	-21.6%	18.6%	-61.6%	19.9%	40.6%	-33.1%	53.1%	-29.5%	-5.3%	4.9%
<b>Policy Count Renewal Retention</b>	67.1%	69.2%	64.5%	63.4%	65.5%	61.1%	63.2%	60.0%	58.9%	66.9%	64.3%	69.3%	39.7%
% change - 1 month ago	-3.7%	3.1%	-6.8%	-1.7%	3.3%	-6.7%	3.4%	-5.1%	-1.8%	13.6%	-3.9%	7.8%	-42.7%
<b>Written Premium Renewal Retention</b>	55.5%	67.4%	58.4%	43.4%	48.7%	55.6%	59.1%	55.9%	50.3%	61.6%	58.1%	51.2%	28.9%
% change - 1 month ago	-18.7%	21.4%	-13.4%	-25.7%	12.2%	14.2%	6.3%	-5.4%	-10.0%	22.5%	-5.7%	-11.9%	-43.6%
<b>Policies in Force (policy count)</b>	3,758	3,699	3,685	3,545	3,522	3,455	3,327	3,272	3,207	3,026	2,964	2,835	2,636
% change - 1 month ago	-3.2%	-1.6%	-0.4%	-3.8%	-0.6%	-1.9%	-3.7%	-1.7%	-2.0%	-5.6%	-2.0%	-4.4%	-7.0%
<b>Policies in Force (premium \$,000)</b>	\$49,211	\$45,991	\$49,031	\$47,217	\$42,424	\$40,352	\$39,890	\$37,715	\$35,556	\$33,516	\$31,686	\$29,672	\$26,190
% change - 1 month ago	3.3%	-6.5%	6.6%	-3.7%	-10.2%	-4.9%	-1.1%	-5.5%	-5.7%	-5.7%	-5.5%	-6.4%	-11.7%

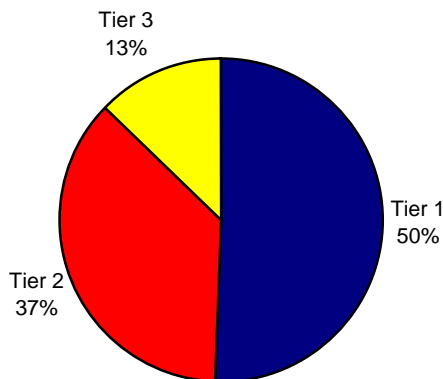


## FWCJUA RENEWAL BUSINESS ANALYSIS

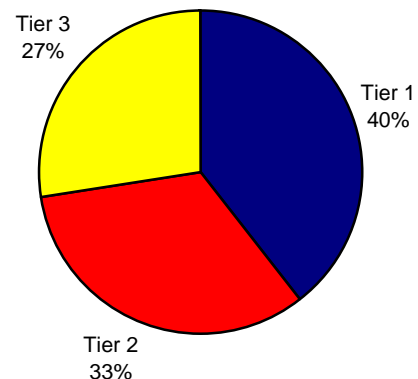
THROUGH APRIL 30, 2007

RENEWAL BUSINESS INFORMATION	M-T-D 2006	M-T-D 2007	% CHG	Y-T-D 2006	Y-T-D 2007	% CHG
<b>TIER 1</b>						
Policy Count	87	52	-40%	353	394	12%
Written Premium	\$743,479	\$360,580	-52%	\$2,578,251	\$2,633,005	2%
Average Policy Premium Size	\$8,546	\$6,934	-19%	\$7,304	\$6,683	-9%
% of Total Renewed	32%	46%	43%	32%	51%	59%
% of Total \$ Renewed	28%	40%	41%	23%	39%	68%
<b>TIER 2</b>						
Policy Count	140	46	-67%	550	285	-48%
Written Premium	\$776,923	\$275,214	-65%	\$3,594,774	\$2,221,173	-38%
Average Policy Premium Size	\$5,549	\$5,983	8%	\$6,536	\$7,794	19%
% of Total Renewed	51%	40%	-21%	50%	37%	-26%
% of Total \$ Renewed	30%	31%	3%	33%	33%	2%
<b>TIER 3</b>						
Policy Count	46	16	-65%	208	99	-52%
Written Premium	\$1,088,384	\$262,150	-76%	\$4,843,376	\$1,838,529	-62%
Average Policy Premium Size	\$23,661	\$16,384	-31%	\$23,285	\$18,571	-20%
% of Total Renewed	17%	14%	-17%	19%	13%	-32%
% of Total \$ Renewed	42%	29%	-30%	44%	27%	-38%
<b>TOTAL</b>						
Policy Count	273	114	-58%	1,111	778	-30%
Written Premium	\$2,608,786	\$897,944	-66%	\$11,016,401	\$6,692,707	-39%

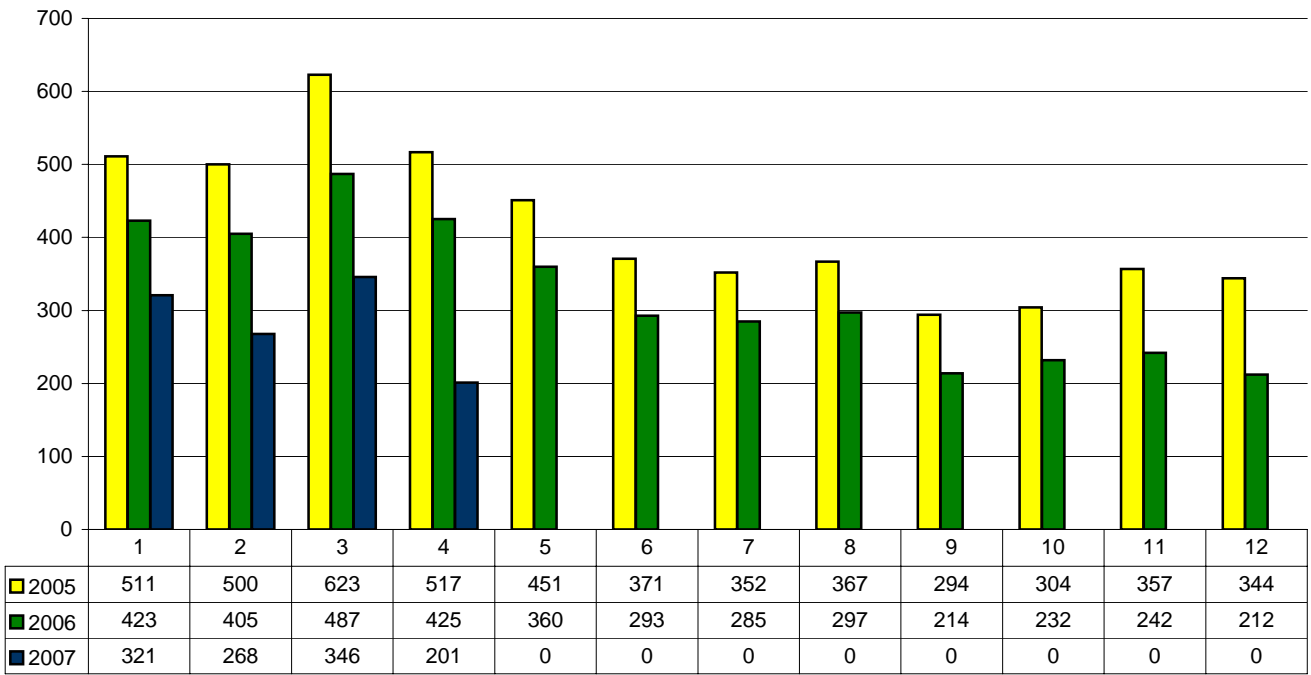
**YTD Renewal Business  
by Policy Count**



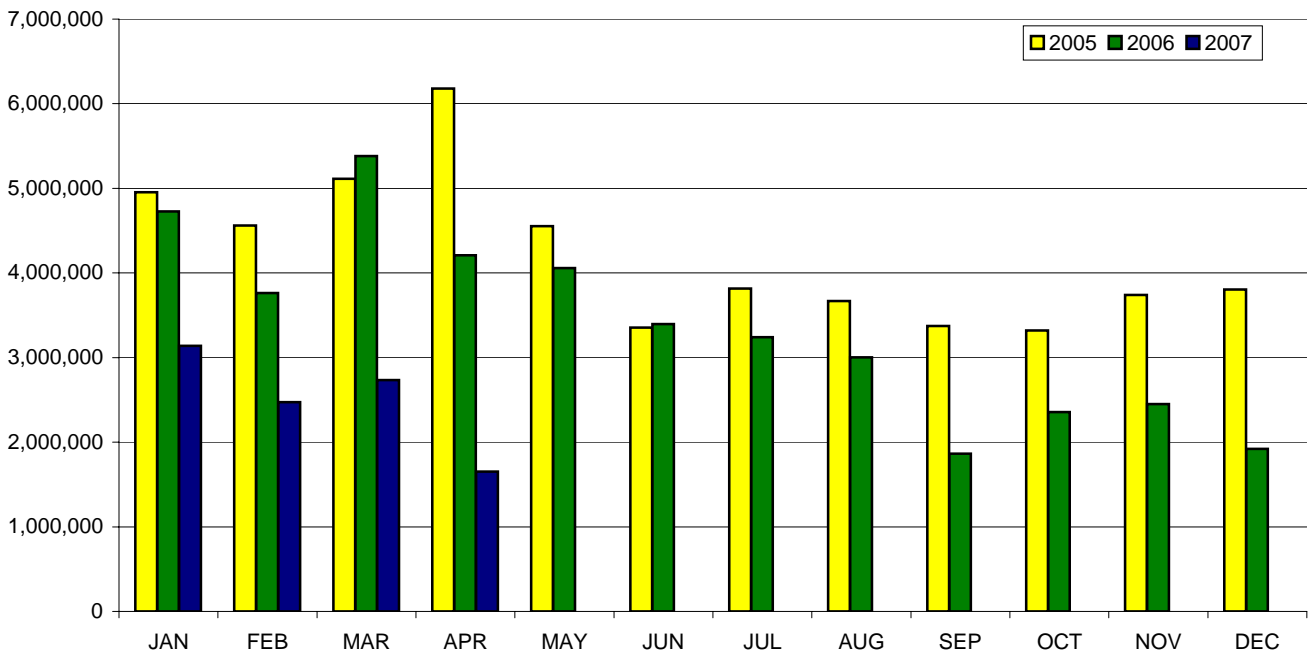
**YTD Renewal Business  
by Premium**



**Total Monthly Policy Count (New & Renewals)**

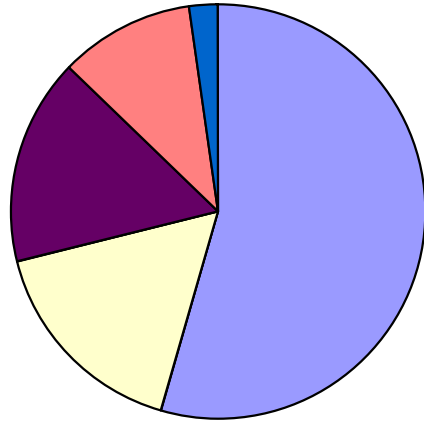


**Total Monthly Premium (New & Renewal)**





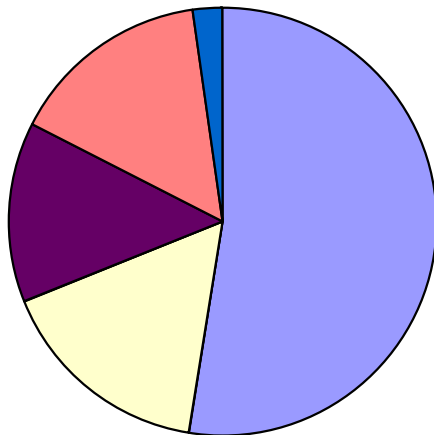
**2007 Applications Bound by Industry Group  
All Tiers**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	#	%
CONTRACTING	150	54.3%
F - CLASS	0	0.0%
OFFICE & CLERICAL	46	16.7%
MARITIME	0	0.0%
GOODS & SERVICES	45	16.3%
MISCELLANEOUS	29	10.5%
MANUFACTURING	6	2.2%
TOTALS	276	100.0%

**2007 Premium Bound by Industry Group  
All Tiers**

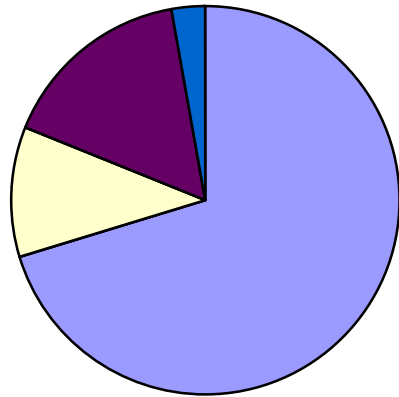


CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	\$	%
CONTRACTING	\$1,135,736	52.4%
F - CLASS	\$0	0.0%
OFFICE & CLERICAL	\$356,642	16.4%
MARITIME	\$0	0.0%
GOODS & SERVICES	\$298,676	13.8%
MISCELLANEOUS	\$331,928	15.3%
MANUFACTURING	\$45,679	2.1%
TOTALS	\$2,168,661	100.0%



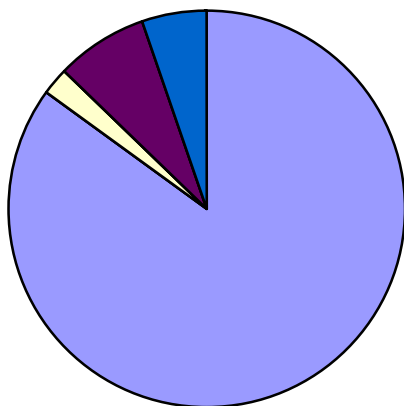
**2007 Applications Bound by Industry Group  
Tier 1 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	#	%
CONTRACTING	26	70.3%
F - CLASS	0	0.0%
OFFICE & CLERICAL	4	10.8%
MARITIME	0	0.0%
GOODS & SERVICES	6	16.2%
MISCELLANEOUS	0	0.0%
MANUFACTURING	1	2.7%
<b>TOTALS</b>	<b>37</b>	<b>100.0%</b>

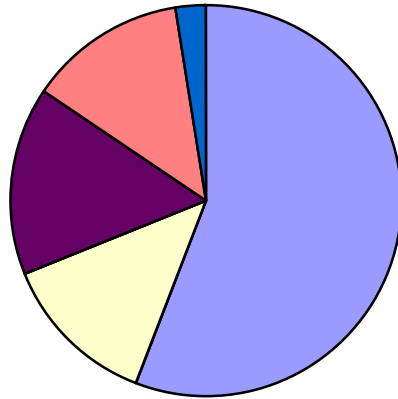
**2007 Premium Bound by Industry Group  
Tier 1 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	\$	%
CONTRACTING	\$227,308	84.9%
F - CLASS	\$0	0.0%
OFFICE & CLERICAL	\$6,045	2.3%
MARITIME	\$0	0.0%
GOODS & SERVICES	\$20,491	7.7%
MISCELLANEOUS	\$0	0.0%
MANUFACTURING	\$13,838	5.2%
<b>TOTALS</b>	<b>\$267,682</b>	<b>100.0%</b>

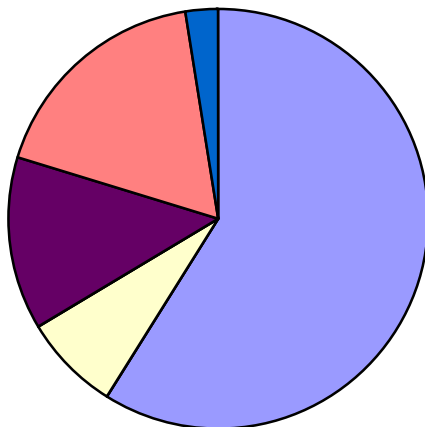
**2007 Applications Bound by Industry Group  
Tier 2 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	#	%
CONTRACTING	115	55.8%
F - CLASS	0	0.0%
OFFICE & CLERICAL	27	13.1%
MARITIME	0	0.0%
GOODS & SERVICES	32	15.5%
MISCELLANEOUS	27	13.1%
MANUFACTURING	5	2.4%
TOTALS	206	100.0%

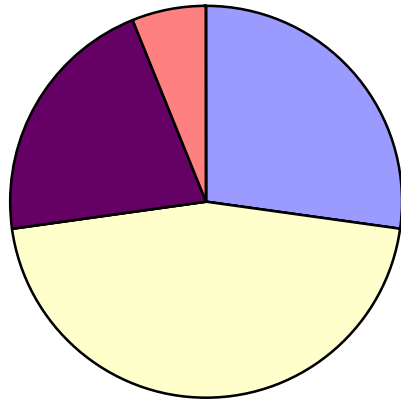
**2007 Premium Bound by Industry Group  
Tier 2 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	\$	%
CONTRACTING	\$751,889	58.8%
F - CLASS	\$0	0.0%
OFFICE & CLERICAL	\$96,152	7.5%
MARITIME	\$0	0.0%
GOODS & SERVICES	\$168,979	13.2%
MISCELLANEOUS	\$228,934	17.9%
MANUFACTURING	\$31,841	2.5%
TOTALS	\$1,277,795	100.0%

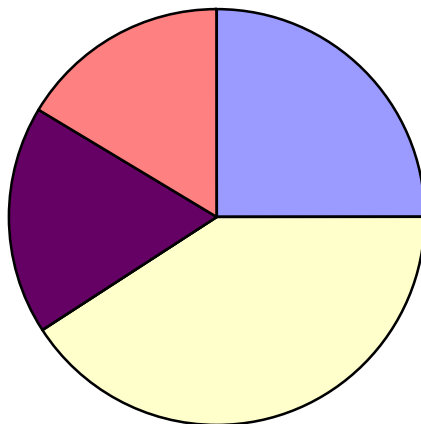
**2007 Applications Bound by Industry Group  
Tier 3 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	#	%
CONTRACTING	9	27.3%
F - CLASS	0	0.0%
OFFICE & CLERICAL	15	45.5%
MARITIME	0	0.0%
GOODS & SERVICES	7	21.2%
MISCELLANEOUS	2	6.1%
MANUFACTURING	0	0.0%
<b>TOTALS</b>	<b>33</b>	<b>100.0%</b>

**2007 Premium Bound by Industry Group  
Tier 3 - Effective July 1, 2004**



CONTRACTING
F - CLASS
OFFICE & CLERICAL
MARITIME
GOODS & SERVICES
MISCELLANEOUS
MANUFACTURING

INDUSTRY GROUP	\$	%
CONTRACTING	\$156,539	25.1%
F - CLASS	\$0	0.0%
OFFICE & CLERICAL	\$254,445	40.8%
MARITIME	\$0	0.0%
GOODS & SERVICES	\$109,206	17.5%
MISCELLANEOUS	\$102,994	16.5%
MANUFACTURING	\$0	0.0%
<b>TOTALS</b>	<b>\$623,184</b>	<b>100.0%</b>



# Florida Workers' Compensation Joint Underwriting Association, Inc.

## TOP TEN REPORTS

Printed: 5/11/2007 10:05:01AM

### TEN LARGEST ACCOUNTS BOUND 4/1/2007 - 4/30/2007

	<u>Effective Date</u>	<u>County</u>	<u>Description</u>	<u>Class Code</u>	<u>Employees</u>	<u>TotalPayroll</u>	<u>Premium</u>	<u>MOD</u>	<u>Sub Plan</u>
1	04/05/2007	Okeechobee	FRUIT HARVESTING	0016	0	\$30,000	\$6,923	0.00	T2
2	04/16/2007	Broward	INSTALLS LIGHT GAUGE METAL, DRYWALL HANGING AND DRYWALL FINISHING.	5445	0	\$22,950	\$6,223	0.00	T2
3	04/11/2007	Collier	TEMPORARY EMPLOYMENT SVC THAT PROVIDES CLERICAL & COMPUTER/IT SUPP	8810	0	\$575,000	\$5,694	0.00	T2
4	04/12/2007	Orange	HOME BUILDER	5645	0	\$6,500	\$3,075	0.00	T2
5	03/23/2007	Hendry	BASIC LAWN SERVICE, MOWING, EDGING LAWNS	9102	0	\$18,200	\$2,926	0.00	T2
6	04/22/2007	Palm Beach	DOMESTIC WORKER - EXCLUSIVELY IN HOUSEHOLD ACTIVITY INSIDE THE RESIDE	0913	0	\$44,560	\$1,864	0.00	T1

### TEN LARGEST ACCOUNTS BOUND YTD 1/1/2007 - 4/30/2007

	<u>Effective Date</u>	<u>County</u>	<u>Description</u>	<u>Class Code</u>	<u>Employees</u>	<u>TotalPayroll</u>	<u>Premium</u>	<u>MOD</u>	<u>Sub Plan</u>
1	01/10/2007	Duval	ADULT EDUCATION	8868	0	\$1,293,646	\$54,014	1.48	T3
2	02/05/2007	Dade	ROOFING REPAIRS	5551	0	\$47,220	\$39,237	0.00	T3
3	12/27/2006	Hillsborough	RESIDENTIAL GENERAL CONTRACTOR	5645	0	\$87,697	\$18,109	0.96	T3
4	01/01/2007	Duval	NPO - DOWNTOWN CLEAN-UP, HOSPITALITY, AND INFORMATION AMBASSADORS	8742	0	\$529,354	\$16,957	1.28	T3
5	01/22/2007	Orange	GENERAL CONTRACTOR	5403	0	\$230,000	\$16,146	0.00	T2
6	01/01/2007	Duval	BUILDING CONTRACTOR CONSTRUCTING SINGLE FAMILY DWELLINGS	5645	0	\$275,000	\$15,573	0.00	T2
7	01/01/2007	Hillsborough	ENGINEERING FIRM THAT DOES AIR/WATER TESTING WASTE TREATMENT & DISPO	8601	0	\$341,800	\$15,516	1.22	T3
8	01/12/2007	Dade	NEW CONSTR DRYWALL INSTALLATION	5445	0	\$64,480	\$14,657	0.00	T2
9	02/12/2007	Dade	NON-PROFIT ORGANIZATION PROVIDING ASSISTANCE AND SERVICES TO THE COM	8861	0	\$132,198	\$13,843	0.00	T2
10	03/01/2007	Dade	DRYWALL INSTALLATION FOR INTERIOR WALLS; 25% REMODELING AND 75% NEW	5445	0	\$45,500	\$13,051	0.95	T3

**YTD TOP TEN BOUND GOVERNING CLASSCODES BY FREQUENCY 1/1/2007 - 4/30/2007**

<u>Class Code</u>	<u>Class Description</u>	<u># of Risks</u>	<u>Premium</u>
5645	CARPENTRY - DETACHED DWELLINGS	79	\$595,416
5403	CARPENTRY NOC	22	\$191,880
8742	SALESPERSONS, MESSENGERS	21	\$110,336
8810	CLERICAL OFFICE EMPLOYEES	14	\$50,545
5474	PAINTING OR PAPERHANGING NOC	9	\$67,293
5437	CARPENTRY - INSTALL. CABINET WORK/INTERIOR TRIM	8	\$30,988
5551	ROOFING - ALL KINDS	8	\$142,858
7205	HORSE TRAINING	8	\$110,947
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	8	\$148,087
5445	WALLBOARD INSTALLATION W/IN BUILDINGS & DRIVERS	7	\$51,718
		<b>184</b>	<b>\$1,500,068</b>

**YTD TOP TEN BOUND GOVERNING CLASSCODES BY PREMIUM 1/1/2007 - 4/30/2007**

<u>Class Code</u>	<u>Class Description</u>	<u># of Risks</u>	<u>Premium</u>
5645	CARPENTRY - DETACHED DWELLINGS	79	\$595,416
5403	CARPENTRY NOC	22	\$191,880
8868	COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL	8	\$148,087
5551	ROOFING - ALL KINDS	8	\$142,858
5040	IRON OR STEEL: ERECTION-FRAME STRUCTURES	1	\$112,478
7205	HORSE TRAINING	8	\$110,947
8742	SALESPERSONS, MESSENGERS	21	\$110,336
8601	ARCHITECTS OR ENGINEER CONSULTING	7	\$86,972
8820	ATTORNEY - ALL EMPLOYEES	6	\$73,404
5022	MASONRY NOC	6	\$72,603
		<b>166</b>	<b>\$1,644,981</b>

**TOP TEN BOUND GOVERNING CLASSCODES BY FREQUENCY 4/1/2007 - 4/30/2007**

<u>Class Code</u>	<u>Class Description</u>	<u># of Risks</u>	<u>Premium</u>
5645	CARPENTRY - DETACHED DWELLINGS	22	\$173,862
5403	CARPENTRY NOC	9	\$91,170
8601	ARCHITECTS OR ENGINEER CONSULTING	4	\$41,562
8869	CHILD CARE CENTER	4	\$42,149
8742	SALESPERSONS, MESSENGERS	3	\$9,150
8803	ACCOUNTANT, AUDITOR, FACTORY COST SYST.	3	\$40,600
0913	DOMESTIC INSERVANT INSIDE	2	\$3,741
5022	MASONRY NOC	2	\$41,151
5183	PLUMBING NOC AND DRIVERS	2	\$17,267
5437	CARPENTRY - INSTALL. CABINET WORK/INTERIOR TRIM	2	\$8,984
		<b>53</b>	<b>\$469,636</b>

**TOP TEN BOUND GOVERNING CLASSCODES BY PREMIUM 4/1/2007 - 4/30/2007**

<u>Class Code</u>	<u>Class Description</u>	<u># of Risks</u>	<u>Premium</u>
5645	CARPENTRY - DETACHED DWELLINGS	22	\$173,862
5403	CARPENTRY NOC	9	\$91,170
9156	THEATER NOC: PLAYERS, ENTERTAINERS	2	\$56,411
8869	CHILD CARE CENTER	4	\$42,149
8601	ARCHITECTS OR ENGINEER CONSULTING	4	\$41,562
5022	MASONRY NOC	2	\$41,151
8803	ACCOUNTANT, AUDITOR, FACTORY COST SYST.	3	\$40,600
9516	RADIO TELEVISION ANTENNA SERVICE	1	\$35,608
8832	MEDICAL OFFICES, PHYSICIAN	1	\$26,836
1624	FELDSPAR MINING	1	\$18,979
		<b>49</b>	<b>\$568,328</b>

**REJECTED GOVERNING CLASSCODES BY FREQUENCY 4/1/2007 - 4/30/2007**

<u>Class Code</u>	<u>Class Description</u>	<u># of Risks</u>	<u>Premium</u>
5645	CARPENTRY - DETACHED DWELLINGS	35	\$718,152
5403	CARPENTRY NOC	7	\$45,710
7205	HORSE TRAINING	5	\$53,227
8601	ARCHITECTS OR ENGINEER CONSULTING	5	\$32,935
8810	CLERICAL OFFICE EMPLOYEES	5	\$87,157
5551	ROOFING - ALL KINDS	3	\$98,742
8742	SALESPERSONS, MESSENGERS	3	\$11,532
9015	BUILDINGS OPERATION/MAINT.	3	\$146,119
0913	DOMESTIC INSERVANT INSIDE	2	\$7,897
5183	PLUMBING NOC AND DRIVERS	2	\$15,076
5190	ELECTRICAL WIRING W/IN BUILDING AND DRIVERS	2	\$9,201
5437	CARPENTRY - INSTALL. CABINET WORK/INTERIOR TRIM	2	\$32,389
5651	CARPENTRY - DWELLINGS - 3 STORIES/LESS	2	\$51,212
6836	MARINA & DRIVERS	2	\$16,233
8833	HOSPITAL: PROFESSIONAL EMPLOYEES	2	\$16,464
8869	CHILD CARE CENTER	2	\$37,867
		1	\$965
0042	LANDSCAPE GARDENING	1	\$16,082
0079	VINEYARDS OR BERRY FARMS	1	\$3,475
0908	DOMESTIC WORKER - INSIDE - OCCASIONAL	1	\$7,461
1624	FELDSPAR MINING	1	\$27,905
3179	ELECTRICAL APARATUS MFG. NOC	1	\$83,698
3724	MACHINERY OR EQUIPMENT ERECTION OR REPAIR	1	\$22,586
3726	BOILER INSTALLATION OR REPAIR	1	\$8,320
5022	MASONRY NOC	1	\$44,548
5102	ALUMINUM WINDOWS OR DOORS - NOT STORM	1	\$3,075
5215	CONCRETE CONSTRUCTION	1	\$47,077
5221	CONCRETE OR CEMENT WORK	1	\$10,959
5348	FLOOR LAYING - TILE, CERAMIC - INTERIOR ONLY	1	\$6,353
5445	WALLBOARD INSTALLATION W/IN BUILDINGS & DRIVERS	1	\$3,075
5473	ASBESTOS REMOVAL OPERATIONS:ASBESTOS CONTRACTOR -	1	\$9,817
5474	PAINTING OR PAPERHANGING NOC	1	\$10,863

7201	LIVERY OR BOARDING STABLE	1	\$3,075
7403	AIR CARRIER - SCHEDULED	1	\$19,173
7421	AIRCRAFT - TRANSP/PERSONNEL	1	\$5,659
7515F		1	\$2,010
7613	TELEPHONE OR CABLE TV LINE INSTALLATION	1	\$8,479
8010	STORE: HARDWARE	1	\$16,858
8820	ATTORNEY - ALL EMPLOYEES	1	\$7,672
8871	CLERICAL TELECOMMUTER EMPLOYEES	1	\$2,786
9000	JANITORIAL SERVICE BY CONTRACTOR: NO WINDOW CLEAN	1	\$6,027
9001	JANITORIAL SERVICE BY CONTRACTOR: INCLUDES WINDOW	1	\$3,075
9014	BUILDINGS - OPERATION BY CONTRACTOR	1	\$37,329
9516	RADIO TELEVISION ANTENNA SERVICE	1	\$1,977
9521	HOUSE FURNISHING INSTALLATION NOC	1	\$9,056
9554	SIGN INSTALLATION, MAINTENANCE, REPAIR	1	\$3,075
		<b>112</b>	<b>\$1,812,423</b>





**FWCJUA**  
**AGENCY / PRODUCER ANALYSIS**  
**AS OF APRIL 30, 2007**  
*(new agency agreement 4/1/2007)*

<b>AGENCY AGREEMENTS</b>	<b>M-T-D 2006</b>	<b>M-T-D 2007</b>	<b>% CHG</b>	<b>Y-T-D 2006</b>	<b>Y-T-D 2007</b>	<b>% CHG</b>
<b>New Agency Agreements</b>	0	175	N/A	0	443	N/A
<b>New Designated Producers</b>	0	316	N/A	0	888	N/A
<b>Renewed Agency Agreements</b>	0	0	N/A	0	0	N/A
<b>Renewed Designated Producers</b>	0	0	N/A	0	0	N/A
<b>Non-Renewed Agency Agreements</b>	0	0	N/A	0	0	N/A
<b>Non-Renewed Designated Producers</b>	0	0	N/A	0	0	N/A
<b>Rejected Agency Agreements</b>	0	37	N/A	0	41	N/A
<b>Rejected Designated Producers</b>	0	43	N/A	0	48	N/A
<b>Suspended / Revoked Agencies</b>	0	0	N/A	0	0	N/A
<b>Suspended / Revoked Producers</b>	0	1	N/A	0	1	N/A
<b>Pending Agency Agreements</b>	0	75	N/A			
<b>Pending Producer Authorizations</b>	0	86	N/A			
<b>Total Authorized - Agencies</b>	<b>0</b>	<b>175</b>	<b>N/A</b>	<b>0</b>	<b>443</b>	<b>N/A</b>
<b>Total Authorized - Producers</b>	<b>0</b>	<b>316</b>	<b>N/A</b>	<b>0</b>	<b>888</b>	<b>N/A</b>