

California Service
Station &
Automotive Repair
Association

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CSSARA

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STATE FUND FILES A 3.5 PERCENT PREMIUM DECREASE

State Compensation Insurance Fund today announced it filed a July 1, 2008 revision to its rating plan, which it anticipates will result in a 3.5% reduction in collectible premium. While base rates will remain unchanged, State Fund has expanded its merit rating and claims-free discount plans to lower rates for policies with superior safety records. The new rate filing will affect new and renewal workers' compensation policies with an effective date on or after July 1, 2008.

As State fund expands its "claims-free credit, some small employers with superior safety records will see their claims-free discount increase from 10% to 13% or 15%. Additionally, for the first time new business accounts to State Fund may also qualify for a claims-free credit based on experience with their prior carrier. "Promoting safe workplaces is a vital part of State Fund's mission and small business is the backbone of California's economy. We feel it is critical to pass on savings that recognize employers for maintaining safe workplaces," said State Fund President and CEO Janet Frank.

In addition State Fund is enlarging the range of accounts that qualify for its expanded merit rating plan allowing its underwriters greater discretion in pricing accounts generating more than \$100,000 in premium. State Fund's underwriters will be able to base more of the pricing decision on each individual account's experience, providing the opportunity for deeper discounts on accounts with excellent safety records.

"Since 2003 State Fund's rates have fallen steadily and this latest filing bring our cumulative decrease to 57% below pre-2004 reform levels" Frank Added. "We have seen significant decreases in cost that are directly attributable to the 2004 passage of SB 899 the Governor's reform legislation, as well as AB 227 and SB 228 in 2003. State Fund has been committed to passing those savings back to employers in the form of lower rates to help California's economy continue to grow," Frank said.

EMPLOYING MINORS CHECKLIST



Name of Minor

Date

- The proper work permits have been obtained and are on file.
- The company has a valid Form B 1-1 (Statement of Intent to Employ Minor and Request for Work Permit), for the current school year and it is on file with the school district.*
- The student's parent or guardian signed the Form B 1-1 (Statement of Intent to Employ Minor and Request for Work Permit) if the minor is not emancipated.
- The school district has issued a work the Form B1-4 (Permit to Employ and Work) for the current school year and the employer has it on file in the workplace.*
- The minor's work schedule complies with the hours that the minor is permitted by law to work and the number of hours that the minor is permitted to work.
- The company has notified the workers' compensation carrier of the employment of a minor.
- The minor is paid minimum wage and overtime if applicable. (Minors typically are not allowed to work more than eight hours in a day.)
- The minor employee will not drive a motor vehicle on public highways or streets.

* The school year in California begins each July 1 and ends each June 30.