

The State Bar of California  
**Workers Compensation Member Program**  
**Request for Proposals: Questions & Responses**

October 25, 2007

- 1. What are the current gross and net base rates per \$100 of payroll charged for class codes 8820 and 8821?**

*The current (effective 7-1-07) base rates for class codes 8820 & 8821:  
8820 = \$1.05 apply 6% group discount = \$.99  
8821 = \$3.08 apply 6% group discount = \$2.90*

- 2. What were the base rates in 2006 & 2005?**

*Base rate effective 7/1/05 for class code 8820 = \$1.89  
Base rate effective 7/1/06 for class code 8820 = \$1.53  
Base rate effective 1/1/07 for class code 8820 = \$1.16*

*Effective 4/1/06, classification 8821 – Attorney Support Services was added to the State Bar of California group (Base rate = \$3.19).*

- 3. What is the dividend history for the past five years?**

*Dividends have not been paid on the program during the past five years.*

- 4. What is the annual policy minimum premium in the existing program?**

*The minimum premium on the group is \$160 per year.*

- 5. Is there a group experience modifier applied, and what is the percent?**

*There is not a group experience modifier applied to the program (other than the 6% group discount).*

- 6. What proportion of the group is written by sub-producers?**

*Sub-producers write 95% of the group.*

- 7. Is detailed loss information available?**

*Detailed (five year) loss history is attached.*

- 8. Does the State Bar have access to the list of policyholders?**

*The State Bar has access to the membership/ policyholder records.*

**9. Is there a single, common effective date for all policies on the existing program?**

*Although the group anniversary date is 4/1, the policyholders have non-concurrent effective dates.*

**10. Will large claims (excess of \$50,000) loss information be available?**

*Large claim information (excess of \$50,000) will be made available before the submission deadline.*

**11. Will a new program insurer be expected to accept all future applicants for coverage?**

*To be eligible for the group discount, the current program requires policyholders to meet current underwriting guidelines (based on experience modification and loss ratio). A new program insurer may have similar underwriting criteria.*

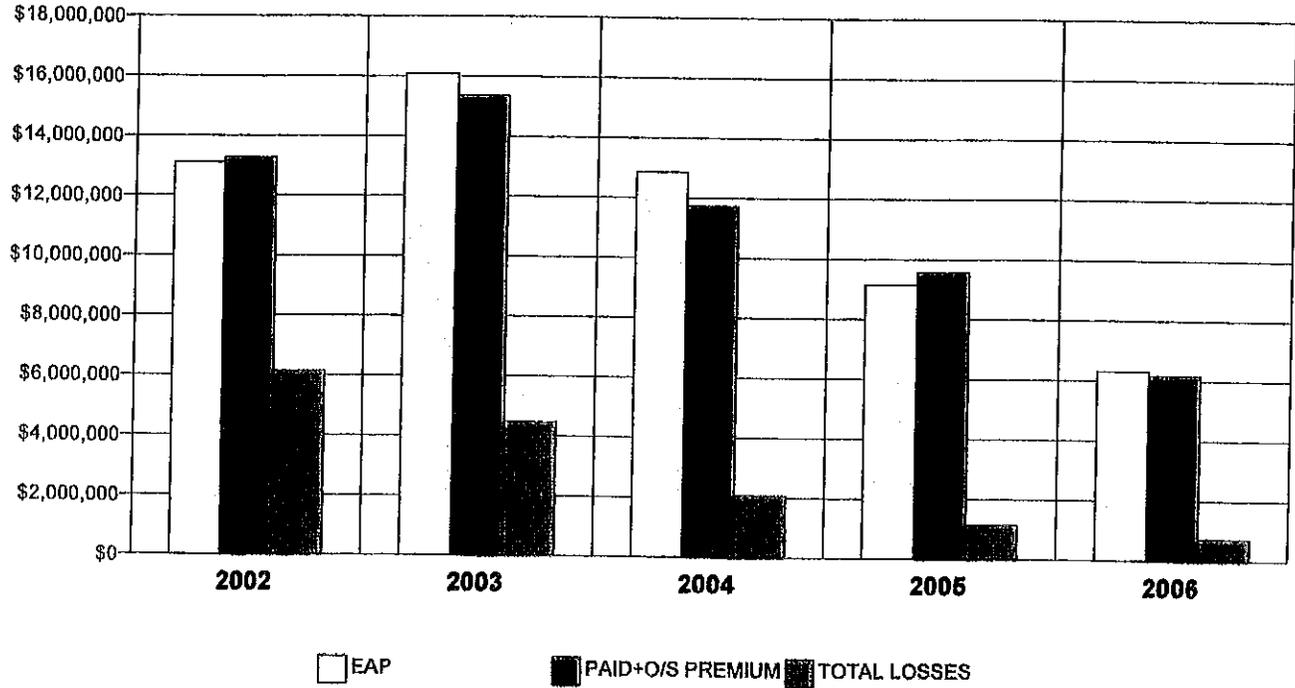
**12. Will a new program insurer expected to take over all current insureds on a guaranteed basis?**

*A new program insurer will be expected to transfer all existing policyholders.*

# GROUP STATUS REPORT

## Bay Area Group

### Group # 537



PY	NUMBER OF UNITS	EAP	PAID+O/S PREMIUM	TOTAL LOSSES	NUMBER CLAIMS	LOSS RATIO
2002	5,067	\$13,103,041	\$13,274,637	* \$6,138,995	278	46.25 %
2003	4,867	\$16,082,787	\$15,353,341	* \$4,459,400	200	29.05 %
2004	4,366	\$12,863,997	\$11,727,689	* \$2,065,224	144	17.61 %
2005	4,026	\$9,154,988	\$9,567,508	\$1,144,351	100	11.96 %
2006	3,932	\$6,314,164	\$6,177,994	\$723,505	73	11.71 %
<b>TOTAL</b>	<b>22,258</b>	<b>\$57,518,977</b>	<b>\$56,101,169</b>	<b>\$14,531,475</b>	<b>795</b>	<b>25.90 %</b>