

Premium Comparison

CLASS CODE	CLASS CODE DESCRIPTION	GROSS PAYROLL	Rates (after discounts)	90%	123%
				Company 1	Company 2
CA5027	Masonry <\$24	\$ 2,527	\$ 18.50	\$ 421	\$ 575
CA5028	Masonry >\$24	\$ 1,000	\$ 9.70	\$ 87	\$ 119
CA5057	Iron/Steel Erection	\$ 1,729	\$ 15.62	\$ 243	\$ 332
CA5213	Concrete Construction	\$ 28,878	\$ 12.92	\$ 3,358	\$ 4,589
CA5403	Carpentry <\$26	\$ 25,724	\$ 24.69	\$ 5,716	\$ 7,812
CA5432	Carpentry >\$26	\$ 15,244	\$ 10.05	\$ 1,379	\$ 1,884
CA6218	Excavation <\$26	\$ 3,374	\$ 12.05	\$ 366	\$ 500
CA6220	Excavation >\$26	\$ 693	\$ 6.60	\$ 41	\$ 56
CA8204	Build Material Dealer	\$ 4,334	\$ 24.98	\$ 974	\$ 1,332
CA8227	Construction Permanent Yard	\$ 98,119	\$ 12.66	\$ 11,180	\$ 15,279
CA8232	Lumberyard New	\$ 43,110	\$ 13.38	\$ 5,191	\$ 7,095
CA8742	Outside Salesperson	\$ 16,016	\$ 0.93	\$ 134	\$ 183
CA8810	Clerical Office Employee	\$ 13,645	\$ 0.75	\$ 92	\$ 126
	Total Audited Payroll (Monthly)	\$ 254,393			

Final Audited Premiums BEFORE Mandatory Taxes and Fees \$ 29,183 \$ 39,883

CIGA	2.559	\$ 747	\$ 1,021
WCFA	0.4348	\$ 127	\$ 173
User Funding	1.4721	\$ 430	\$ 587
Uninsured Employers Fund	0.4101	\$ 120	\$ 164
Susequent Injuries Benefit Fund	0.1776	\$ 52	\$ 71
OSHA Fund	0.2467	\$ 72	\$ 98
Labor Enforcement & Compliance Fund	0.2315	\$ 68	\$ 92
Total Mandatory Taxes and Fees	5.5318	\$ 1,614	\$ 2,206

Final Audited Premiums AFTER Mandatory Taxes and Fees \$ 30,797 \$ 42,089

Company 2 paid **\$11,292** more than Company 1