

Workers Compensation Insurance

Background: In most states, contractors' workers' compensation insurance rates are based on the amount of payroll. This is discriminatory since higher paid workers have no greater exposure to work related accident or health hazards than lower paid employees, nor does the work of higher paid individuals expose their employees to greater liability.

PHCC of Nevada Position: PHCC of Nevada urges the insurance industry, state insurance commissioners and authorities who establish workers' compensation rates to base them on hours worked by productive workers, split rate, or maximum cap rather than on gross payroll.

Government Relations Committee Approval:

Board of Directors Approval: Feb. 2, 2009