



# Kansas Insurance Department

Ken Selzer, CPA, Commissioner of Insurance

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## FOR IMMEDIATE RELEASE

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## Workers compensation insurance rate decreases for fifth straight year

TOPEKA, KS – For the fifth consecutive year, many Kansas business owners will pay less for workers compensation insurance again in 2019, according to Ken Selzer, CPA, Kansas Commissioner of Insurance.

“With another rate decrease, Kansas companies will potentially have more money to grow their businesses,” said Commissioner Selzer. “This happens because they will pay less to cover medical claims costs and lost wages for job-related injuries and deaths.”

The decreases affect many of the approximately 70,000 Kansas businesses that pay workers compensation insurance.

The 2019 rate filing for the workers compensation rate shows a decrease of 6.4 percent in the voluntary base rate and a decrease of 10.8 percent for assigned risk workers compensation rates. Adding together the rate decreases Kansas business owners saw from 2015 through 2018 and now for 2019, the cumulative rates will have dropped almost 45 percent in the voluntary base rate and nearly 50 percent in the assigned risk rate.

“Voluntary workers compensation base rates are used by all insurance companies writing workers compensation in the competitive market,” said Heather Droge, Director of the Property and Casualty Division at the Kansas Insurance Department. “Assigned risk rates are used for insured businesses in the Kansas Assigned Risk Plan, a state organization for those businesses who are unable to obtain coverage in the competitive market.”

“It’s important to remember that the decreases are only an average,” Commissioner Selzer said. “That means that an individual employer may see a larger decrease, no change in their rates, or an increase, depending on the employer’s own industry, claims experience and payroll. Many of our state’s businesses will see a positive outcome because of the decrease. It’s a win-win for both businesses and potential employees.”

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In Kansas, 67 percent of workers compensation benefit distribution goes to pay medical claims, and 33 percent goes to indemnity claims, according to statistics from the National Council on Compensations Insurance, Inc. (NCCI).

The 2019 NCCI filing applies to all insurance carriers writing workers compensation policies for businesses in the state. The Kansas Insurance Department staff approved the new filings for a Jan. 1, 2019, effective date.

NCCI prepares workers compensation rate recommendations and manages the nation's largest database of workers comp information.

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*The Kansas Insurance Department, established in 1871, assists and educates consumers, regulates and reviews companies, and licenses agents selling insurance products in the state. More about the department is online at [www.ksinsurance.org](http://www.ksinsurance.org) or at [www.facebook.com/kansasinsurancedepartment](https://www.facebook.com/kansasinsurancedepartment).*