

Table 1. 2013 Forest Products Industry Workers Compensation Policies in Vermont*

Class Code	Work Type	Voluntary Policy Count	Voluntary Premium	Assigned Risk Policy Count	Assigned Risk Premium Amount
2701	Log Hauling	11	\$ 111,699	14	\$103,660
2702	Non Mechanized Logging	3	\$28,549	23	\$74,192
2709	Mechanized Logging	19	\$138,114	35	\$194,787

*Many business owners utilize two or more class codes so the total number of independent businesses represented is likely much lower than the total policy count of 105.

*2016 rates per \$100 are significantly higher than 2013 rates but this is the most recent data available.

Table 2. 2016 Workers Compensation Rates in Northeast States*

	Pay As You Go Premiums*	Class 2702 Non Mechanized Tree Removal Rate per \$100	2709 Mechanized Tree Removal Rate per \$100	2701 Log Hauling Rate per \$100
Maine	Yes	\$22.00 no certification \$17.68 certified	\$16.02 no certification \$6.18 certified	\$14.75
New Hampshire	Yes	\$29.29 Trust	\$13.59 Trust	\$11.63 Trust
New York	Yes	\$18.00 Trust	\$18.00 Trust	\$16.00 Trust
Vermont	No	\$54.06	\$19.68	\$21.72

*A general compilation of data gathered from state labor dept. websites or communication with in state insurance carriers and logging association representatives. Some operators report paying slightly higher/lower rates than are reported here. **Certified** means Certified Logging Professional, similar to Vermont's LEAP program (Logger Education to Advance Professionalism) or Master Logger. Several different rates were obtained for each class in Maine, the lowest rates given are in the table.

*Pay as you go premiums are handled in the same manner as payroll tax, weekly or quarterly and allows a business the flexibility to pay for workers comp as they use it, when they are productive, rather than large up front payments. This is not regulated by the state but has been incorporated into the solutions other states have for this insurance.