NCRB-NCRF-NCIGA

north carolina
RATE BUREAU
REINSURANCE FACILITY
INSURANCE GUARANTY ASSOCIATION

October 19, 2018

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re:     Workers Compensation Insurance

Residual Market Rate Filing

A filing was submitted to the North Carolina Commissioner of Insurance on August 29, 2018 that proposed revised workers compensation insurance residual market rates, rating values and miscellaneous values.

The filing proposed an average rate level decrease of 17.2% from rates effective April 1, 2018 and was approved as filed to become effective April 1, 2019. For the federal classifications, the approved overall rate level decrease is 4.3% relative to the current overall rate level. Within each industry group, the change will vary from the average by classification depending upon the volume and character of the particular classification experience.

The enclosed exhibits set forth the rates, rating values and miscellaneous values that have been approved for the workers compensation insurance residual market effective April 1, 2019.

The approved residual market rates and rating values are available as a Microsoft Excel Spreadsheet and an Adobe Acrobat PDF file on our web site at www.ncrb.org.

Sincerely,

Joanna Biliouris

Chief Operating Officer

JB:ko
Attachments
C-18-25

*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0005 | 5.39 | 1238 | 1.32 | 0.33 | 2003 | 5.17 | 1194 | 1.26 | 0.33 | 2705X* | 107.45 | 1500 | 23.15 | 0.27 |
| 0008 | 3.93 | 946 | 0.92 | 0.29 | 2014 | 8.04 | 1500 | 1.74 | 0.27 | 2709 | 14.25 | 1500 | 3.07 | 0.27 |
| 0016 | 10.69 | 1500 | 2.33 | 0.27 | 2016 | 4.17 | 994 | 1.05 | 0.36 | 2710 | 12.84 | 1500 | 2.62 | 0.23 |
| 0034 | 5.39 | 1238 | 1.32 | 0.33 | 2021 | 3.16 | 792 | 0.73 | 0.29 | 2714 | 6.08 | 1376 | 1.56 | 0.36 |
| 0035 | 3.61 | 882 | 0.92 | 0.36 | 2039 | 3.58 | 876 | 0.91 | 0.36 | 2727X | 15.15 | 1500 | 3.27 | 0.27 |
| 0036 | 7.14 | 1500 | 1.75 | 0.33 | 2041 | 4.14 | 988 | 1.05 | 0.36 | 2731 | 6.71 | 1500 | 1.46 | 0.27 |
| 0037 | 6.15 | 1390 | 1.44 | 0.29 | 2065 | 3.98 | 956 | 0.98 | 0.33 | 2735 | 5.97 | 1354 | 1.53 | 0.36 |
| 0042 | 8.36 | 1500 | 1.95 | 0.29 | 2070 | 7.88 | 1500 | 1.93 | 0.33 | 2759 | 8.73 | 1500 | 2.23 | 0.36 |
| 0050 | 8.54 | 1500 | 2.09 | 0.33 | 2081 | 4.46 | 1052 | 1.09 | 0.33 | 2790 | 2.55 | 670 | 0.66 | 0.36 |
| 0059D | 0.58 | – | 0.05 | 0.27 | 2089 | 4.09 | 978 | 0.99 | 0.33 | 2791 | – | – | 1.45 | 0.36 |
| 0065D | 0.13 | – | 0.02 | 0.27 | 2095 | 5.33 | 1226 | 1.31 | 0.33 | 2797 | 7.85 | 1500 | 1.93 | 0.33 |
| 0066D | 0.13 | – | 0.02 | 0.27 | 2105 | 5.68 | 1296 | 1.46 | 0.37 | 2799 | 10.85 | 1500 | 2.53 | 0.29 |
| 0067D | 0.13 | – | 0.02 | 0.27 | 2110 | 3.16 | 792 | 0.80 | 0.36 | 2802 | 7.85 | 1500 | 1.84 | 0.29 |
| 0079 | 4.78 | 1116 | 1.04 | 0.27 | 2111 | 4.11 | 982 | 1.04 | 0.36 | 2835 | 3.79 | 918 | 1.03 | 0.41 |
| 0083 | 6.31 | 1422 | 1.55 | 0.33 | 2112 | 5.68 | 1296 | 1.45 | 0.36 | 2836 | 3.32 | 824 | 0.91 | 0.41 |
| 0106 | 24.81 | 1500 | 5.07 | 0.23 | 2114 | 4.27 | 1014 | 1.09 | 0.36 | 2841 | 5.68 | 1296 | 1.45 | 0.36 |
| 0113 | 7.24 | 1500 | 1.78 | 0.33 | 2121 | 2.04 | 568 | 0.50 | 0.33 | 2881 | 5.73 | 1306 | 1.57 | 0.41 |
| 0170 | 3.79 | 918 | 0.93 | 0.33 | 2130 | 3.13 | 786 | 0.77 | 0.33 | 2883 | 5.76 | 1312 | 1.41 | 0.33 |
| 0251 | 6.31 | 1422 | 1.54 | 0.33 | 2131 | 3.58 | 876 | 0.88 | 0.33 | 2913 | – | – | 1.41 | 0.33 |
| 0400 | – | – | 0.80 | 0.29 | 2143 | 3.48 | 856 | 0.89 | 0.36 | 2915 | 4.70 | 1100 | 1.10 | 0.29 |
| 0401 | 15.89 | A | 3.25 | 0.22 | 2157 | 5.70 | 1300 | 1.39 | 0.33 | 2916 | 6.02 | 1364 | 1.23 | 0.23 |
| 0771N | 0.66 | – | – | – | 2172 | 2.52 | 664 | 0.58 | 0.29 | 2923 | 3.40 | 840 | 0.86 | 0.36 |
| 0908P | 239.00 | 399 | 58.58 | 0.33 | 2174 | 4.56 | 1072 | 1.17 | 0.36 | 2942 | – | – | 0.42 | 0.41 |
| 0913P | 1067.00 | 1227 | 261.82 | 0.33 | 2211 | 10.77 | 1500 | 2.33 | 0.27 | 2960 | 6.31 | 1422 | 1.54 | 0.33 |
| 0917 | 6.92 | 1500 | 1.77 | 0.36 | 2220 | 3.29 | 818 | 0.81 | 0.33 | 3004 | 2.10 | 580 | 0.45 | 0.27 |
| 1005 | 11.28 | 1500 | 2.03 | 0.22 | 2286 | 2.39 | 638 | 0.61 | 0.36 | 3018 | 6.10 | 1380 | 1.32 | 0.27 |
| 1164 | 8.38 | 1500 | 1.51 | 0.22 | 2288 | 6.42 | 1444 | 1.64 | 0.36 | 3022 | 8.25 | 1500 | 2.10 | 0.36 |
| 1165XD | 4.72 | 1104 | 0.95 | 0.23 | 2300 | – | – | 0.81 | 0.33 | 3027 | 3.48 | 856 | 0.75 | 0.27 |
| 1320 | 3.29 | 818 | 0.67 | 0.23 | 2302 | 2.68 | 696 | 0.66 | 0.33 | 3028 | 4.14 | 988 | 1.01 | 0.33 |
| 1322 | 14.46 | 1500 | 2.94 | 0.23 | 2305 | 3.56 | 872 | 0.83 | 0.29 | 3030 | 8.99 | 1500 | 1.94 | 0.27 |
| 1430 | 7.75 | 1500 | 1.67 | 0.27 | 2361 | 3.08 | 776 | 0.75 | 0.33 | 3040 | 8.78 | 1500 | 1.90 | 0.27 |
| 1438 | 6.87 | 1500 | 1.40 | 0.23 | 2362 | 3.10 | 780 | 0.76 | 0.33 | 3041 | 5.81 | 1322 | 1.43 | 0.33 |
| 1452 | 3.48 | 856 | 0.75 | 0.28 | 2380 | 3.26 | 812 | 0.80 | 0.33 | 3042 | 4.83 | 1126 | 1.12 | 0.29 |
| 1463 | 13.03 | 1500 | 2.65 | 0.23 | 2386 | – | – | 0.81 | 0.33 | 3064 | 6.58 | 1476 | 1.61 | 0.33 |
| 1470 | – | – | 0.75 | 0.23 | 2388 | 2.55 | 670 | 0.65 | 0.36 | 3069 | – | – | 1.08 | 0.33 |
| 1472 | 3.69 | 898 | 0.75 | 0.23 | 2402 | 5.23 | 1206 | 1.13 | 0.27 | 3076 | 4.40 | 1040 | 1.08 | 0.33 |
| 1473 | – | – | 0.75 | 0.23 | 2413 | 4.24 | 1008 | 1.04 | 0.33 | 3081D | 6.00 | 1360 | 1.27 | 0.27 |
| 1474 | – | – | 0.75 | 0.23 | 2416 | 3.21 | 802 | 0.79 | 0.33 | 3082D | 6.29 | 1418 | 1.34 | 0.27 |
| 1624D | 5.94 | 1348 | 1.20 | 0.23 | 2417 | 2.02 | 564 | 0.49 | 0.33 | 3085D | 6.19 | 1398 | 1.32 | 0.27 |
| 1642 | 3.48 | 856 | 0.75 | 0.28 | 2501 | 3.29 | 818 | 0.81 | 0.33 | 3110 | 6.31 | 1422 | 1.54 | 0.33 |
| 1654 | 21.57 | 1500 | 4.62 | 0.28 | 2503 | 2.15 | 590 | 0.55 | 0.36 | 3111 | 4.38 | 1036 | 1.07 | 0.33 |
| 1655 | – | – | 0.75 | 0.28 | 2534 | – | – | 0.81 | 0.33 | 3113 | 2.87 | 734 | 0.70 | 0.33 |
| 1699 | 4.85 | 1130 | 1.05 | 0.27 | 2570 | 6.00 | 1360 | 1.53 | 0.36 | 3114 | 4.01 | 962 | 0.98 | 0.33 |
| 1701 | 5.39 | 1238 | 1.17 | 0.27 | 2585 | 5.54 | 1268 | 1.41 | 0.36 | 3118 | 3.21 | 802 | 0.82 | 0.36 |
| 1710 | 10.53 | 1500 | 2.28 | 0.27 | 2586 | 4.56 | 1072 | 1.12 | 0.33 | 3119 | 1.09 | 378 | 0.30 | 0.41 |
| 1741 | – | – | 1.17 | 0.27 | 2587 | 3.34 | 828 | 0.85 | 0.36 | 3122 | 3.10 | 780 | 0.79 | 0.36 |
| 1747 | 2.87 | 734 | 0.62 | 0.28 | 2589 | 3.45 | 850 | 0.85 | 0.33 | 3126 | 2.47 | 654 | 0.60 | 0.33 |
| 1748 | 6.71 | 1500 | 1.46 | 0.27 | 2600 | 6.08 | 1376 | 1.54 | 0.36 | 3131 | 2.76 | 712 | 0.68 | 0.33 |
| 1803D | 11.36 | 1500 | 2.12 | 0.23 | 2623 | 10.51 | 1500 | 2.45 | 0.29 | 3132 | 4.14 | 988 | 1.01 | 0.33 |
| 1852 | – | – | 0.49 | 0.21 | 2651 | 2.49 | 658 | 0.64 | 0.36 | 3145 | 2.84 | 728 | 0.70 | 0.33 |
| 1853 | – | – | 1.17 | 0.27 | 2660 | 3.26 | 812 | 0.84 | 0.36 | 3146 | 3.58 | 876 | 0.88 | 0.33 |
| 1860 | – | – | 0.91 | 0.33 | 2670 | 2.20 | 600 | 0.60 | 0.41 | 3169 | 4.54 | 1068 | 1.11 | 0.33 |
| 1924 | 4.64 | 1088 | 1.18 | 0.36 | 2683 | 2.68 | 696 | 0.69 | 0.36 | 3175 | – | – | 1.11 | 0.33 |
| 1925 | 4.64 | 1088 | 1.09 | 0.29 | 2688 | 4.56 | 1072 | 1.16 | 0.36 | 3179 | 2.57 | 674 | 0.66 | 0.36 |
| 2002 | 3.85 | 930 | 0.98 | 0.36 | 2702 | 31.62 | 1500 | 5.75 | 0.22 | 3180 | 3.42 | 844 | 0.87 | 0.36 |

*  Refer to the Footnotes Page for additional information on this class code.

*Effective April 1, 2019*
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| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3188 | 3.02 | 764 | 0.77 | 0.36 | 3865 | 3.18 | 796 | 0.88 | 0.41 | 4558 | 2.23 | 606 | 0.55 | 0.33 |
| 3220 | 3.05 | 770 | 0.74 | 0.33 | 3881 | 5.52 | 1264 | 1.35 | 0.33 | 4568 | 3.08 | 776 | 0.66 | 0.27 |
| 3223 | – | – | 0.87 | 0.36 | 4000 | 7.40 | 1500 | 1.50 | 0.23 | 4581 | 1.35 | 430 | 0.28 | 0.22 |
| 3224 | 4.54 | 1068 | 1.15 | 0.36 | 4021 | 7.93 | 1500 | 1.72 | 0.27 | 4583 | 7.88 | 1500 | 1.61 | 0.22 |
| 3227 | 4.80 | 1120 | 1.22 | 0.36 | 4024D | 4.20 | 1000 | 0.90 | 0.27 | 4611 | 1.06 | 372 | 0.27 | 0.36 |
| 3240 | 5.60 | 1280 | 1.42 | 0.36 | 4034 | 9.21 | 1500 | 1.99 | 0.27 | 4635 | 4.62 | 1084 | 0.84 | 0.22 |
| 3241 | 5.86 | 1332 | 1.43 | 0.33 | 4036 | 4.32 | 1024 | 0.94 | 0.27 | 4653 | 2.71 | 702 | 0.69 | 0.36 |
| 3255 | 3.66 | 892 | 1.00 | 0.41 | 4038 | 4.14 | 988 | 1.12 | 0.41 | 4665 | 9.44 | 1500 | 2.04 | 0.27 |
| 3257 | 4.72 | 1104 | 1.16 | 0.33 | 4053 | – | – | 1.06 | 0.33 | 4670 | 9.82 | 1500 | 2.13 | 0.27 |
| 3270 | 3.82 | 924 | 0.94 | 0.33 | 4061 | – | – | 1.06 | 0.33 | 4683 | 5.28 | 1216 | 1.28 | 0.33 |
| 3300 | 5.39 | 1238 | 1.33 | 0.33 | 4062 | 4.30 | 1020 | 1.06 | 0.33 | 4686 | 2.92 | 744 | 0.63 | 0.27 |
| 3303 | 4.19 | 998 | 1.07 | 0.36 | 4101 | 4.54 | 1068 | 1.06 | 0.29 | 4692 | 1.11 | 382 | 0.28 | 0.36 |
| 3307 | 5.70 | 1300 | 1.40 | 0.33 | 4109 | 0.72 | 304 | 0.18 | 0.36 | 4693 | 1.51 | 462 | 0.37 | 0.33 |
| 3315 | 5.68 | 1296 | 1.45 | 0.36 | 4110 | 1.22 | 404 | 0.30 | 0.33 | 4703 | 2.41 | 642 | 0.59 | 0.33 |
| 3334 | 4.70 | 1100 | 1.15 | 0.33 | 4111 | 1.88 | 536 | 0.48 | 0.36 | 4717 | 3.02 | 764 | 0.82 | 0.41 |
| 3336 | 3.98 | 956 | 0.86 | 0.28 | 4113 | – | – | 0.48 | 0.36 | 4720 | 2.57 | 674 | 0.63 | 0.33 |
| 3365 | 8.86 | 1500 | 1.91 | 0.27 | 4114 | 4.80 | 1120 | 1.16 | 0.33 | 4740 | 3.34 | 828 | 0.73 | 0.27 |
| 3372 | 5.20 | 1200 | 1.21 | 0.29 | 4130 | 5.36 | 1232 | 1.32 | 0.33 | 4741 | 4.01 | 962 | 0.98 | 0.33 |
| 3373 | 5.94 | 1348 | 1.45 | 0.33 | 4131 | 9.29 | 1500 | 2.39 | 0.37 | 4751 | 2.73 | 706 | 0.59 | 0.27 |
| 3383 | 2.15 | 590 | 0.55 | 0.36 | 4133 | 2.84 | 728 | 0.73 | 0.36 | 4771N | 3.74 | 1040 | 0.68 | 0.21 |
| 3385 | 1.19 | 398 | 0.31 | 0.36 | 4149 | 1.19 | 398 | 0.33 | 0.41 | 4777 | 4.99 | 1158 | 0.91 | 0.21 |
| 3400 | 4.75 | 1110 | 1.11 | 0.29 | 4206 | 3.58 | 876 | 0.87 | 0.33 | 4825 | 1.49 | 458 | 0.32 | 0.27 |
| 3507 | 3.45 | 850 | 0.84 | 0.33 | 4207 | 3.66 | 892 | 0.79 | 0.28 | 4828 | 2.84 | 728 | 0.66 | 0.29 |
| 3515 | 3.26 | 812 | 0.80 | 0.33 | 4239 | 3.42 | 844 | 0.73 | 0.28 | 4829 | 1.91 | 542 | 0.39 | 0.23 |
| 3516 | – | – | 0.80 | 0.33 | 4240 | 5.04 | 1168 | 1.29 | 0.36 | 4902 | 4.19 | 998 | 1.07 | 0.36 |
| 3548 | 1.86 | 532 | 0.46 | 0.33 | 4243 | 2.84 | 728 | 0.69 | 0.33 | 4923 | 1.30 | 420 | 0.32 | 0.33 |
| 3559 | 3.21 | 802 | 0.79 | 0.33 | 4244 | 3.32 | 824 | 0.81 | 0.33 | 5020 | 11.86 | 1500 | 2.56 | 0.27 |
| 3574 | 1.38 | 436 | 0.35 | 0.36 | 4250 | 2.84 | 728 | 0.70 | 0.33 | 5022 | 13.19 | 1500 | 2.69 | 0.23 |
| 3581 | 1.54 | 468 | 0.40 | 0.36 | 4251 | 3.69 | 898 | 0.91 | 0.33 | 5037 | 22.87 | 1500 | 4.15 | 0.22 |
| 3612 | 2.52 | 664 | 0.59 | 0.29 | 4263 | 4.11 | 982 | 1.01 | 0.33 | 5040 | 12.60 | 1500 | 2.29 | 0.22 |
| 3620 | 6.29 | 1418 | 1.36 | 0.27 | 4273 | 4.17 | 994 | 1.02 | 0.33 | 5057 | 9.68 | 1500 | 1.76 | 0.21 |
| 3629 | 2.60 | 680 | 0.67 | 0.36 | 4279 | 3.74 | 908 | 0.91 | 0.33 | 5059 | 34.97 | 1500 | 6.36 | 0.21 |
| 3632 | 4.17 | 994 | 0.97 | 0.29 | 4282 | – | – | 0.91 | 0.33 | 5069 | – | – | 6.36 | 0.21 |
| 3634 | 2.44 | 648 | 0.62 | 0.36 | 4283 | 2.39 | 638 | 0.58 | 0.33 | 5102 | 9.58 | 1500 | 1.95 | 0.23 |
| 3635 | 3.56 | 872 | 0.87 | 0.33 | 4299 | 2.60 | 680 | 0.67 | 0.36 | 5146 | 8.46 | 1500 | 1.83 | 0.27 |
| 3638 | 2.41 | 642 | 0.62 | 0.36 | 4301 | – | – | 0.91 | 0.33 | 5160 | 4.46 | 1052 | 0.90 | 0.23 |
| 3642 | 2.07 | 574 | 0.51 | 0.33 | 4304 | 6.61 | 1482 | 1.54 | 0.29 | 5183 | 5.86 | 1332 | 1.26 | 0.27 |
| 3643 | 2.41 | 642 | 0.59 | 0.33 | 4307 | 2.81 | 722 | 0.77 | 0.41 | 5188 | 6.87 | 1500 | 1.48 | 0.27 |
| 3647 | 3.08 | 776 | 0.72 | 0.29 | 4351 | 2.33 | 626 | 0.56 | 0.33 | 5190 | 6.10 | 1380 | 1.32 | 0.27 |
| 3648 | 1.96 | 552 | 0.50 | 0.36 | 4352 | 2.20 | 600 | 0.57 | 0.36 | 5191 | 1.30 | 420 | 0.32 | 0.33 |
| 3681 | 1.27 | 414 | 0.32 | 0.36 | 4360 | 2.18 | 596 | 0.56 | 0.36 | 5192 | 5.17 | 1194 | 1.26 | 0.33 |
| 3685 | 1.75 | 510 | 0.45 | 0.36 | 4361 | 1.57 | 474 | 0.40 | 0.36 | 5213 | 12.71 | 1500 | 2.59 | 0.23 |
| 3719 | 2.02 | 564 | 0.36 | 0.22 | 4410 | 4.91 | 1142 | 1.20 | 0.33 | 5215 | 10.48 | 1500 | 2.44 | 0.29 |
| 3724 | 5.57 | 1274 | 1.13 | 0.23 | 4417 | – | – | 1.20 | 0.33 | 5221 | 7.51 | 1500 | 1.62 | 0.27 |
| 3726 | 8.33 | 1500 | 1.51 | 0.22 | 4420 | 10.19 | 1500 | 2.07 | 0.23 | 5222 | 13.08 | 1500 | 2.66 | 0.23 |
| 3803 | 2.73 | 706 | 0.67 | 0.33 | 4431 | 2.12 | 584 | 0.58 | 0.41 | 5223 | 11.57 | 1500 | 2.50 | 0.27 |
| 3807 | 3.16 | 792 | 0.80 | 0.36 | 4432 | 1.51 | 462 | 0.42 | 0.41 | 5348 | 7.30 | 1500 | 1.57 | 0.27 |
| 3808 | 7.43 | 1500 | 1.72 | 0.29 | 4439 | – | – | 0.55 | 0.33 | 5402 | 7.64 | 1500 | 1.95 | 0.36 |
| 3821 | 9.95 | 1500 | 2.33 | 0.29 | 4452 | 3.66 | 892 | 0.90 | 0.33 | 5403 | 10.48 | 1500 | 2.13 | 0.23 |
| 3822X | 4.64 | 1088 | 1.09 | 0.29 | 4459 | 4.17 | 994 | 1.02 | 0.33 | 5437 | 9.60 | 1500 | 2.08 | 0.27 |
| 3824X | 5.86 | 1332 | 1.37 | 0.29 | 4470 | 3.32 | 824 | 0.81 | 0.33 | 5443 | 6.74 | 1500 | 1.65 | 0.33 |
| 3826 | 1.30 | 420 | 0.31 | 0.33 | 4484 | 3.87 | 934 | 0.95 | 0.33 | 5445 | 17.30 | 1500 | 3.54 | 0.23 |
| 3827 | 2.68 | 696 | 0.62 | 0.29 | 4493 | 3.63 | 886 | 0.89 | 0.33 | 5462 | 11.49 | 1500 | 2.47 | 0.28 |
| 3830 | 1.88 | 536 | 0.44 | 0.29 | 4511 | 0.82 | 324 | 0.19 | 0.29 | 5472 | 12.81 | 1500 | 2.32 | 0.22 |
| 3851 | 3.87 | 934 | 0.99 | 0.36 | 4557 | 3.32 | 824 | 0.85 | 0.36 | 5473 | 18.78 | 1500 | 3.42 | 0.21 |

\* Refer to the Footnotes Page for additional information on this class code.

*Effective April 1, 2019*
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| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 5474 | 12.23 | 1500 | 2.50 | 0.23 | 6874F | 39.93 | 1500 | 6.58 | 0.19 | 7538 | 12.71 | 1500 | 2.31 | 0.22 |
| 5478 | 5.92 | 1344 | 1.27 | 0.28 | 6882 | 6.23 | 1406 | 1.13 | 0.22 | 7539 | 2.84 | 728 | 0.58 | 0.23 |
| 5479 | 11.30 | 1500 | 2.64 | 0.29 | 6884 | 7.30 | 1500 | 1.31 | 0.22 | 7540 | 7.19 | 1500 | 1.31 | 0.21 |
| 5480 | 10.77 | 1500 | 2.18 | 0.23 | 7016M | 6.39 | 1438 | 1.16 | 0.22 | 7580 | 5.15 | 1190 | 1.11 | 0.27 |
| 5491 | 4.09 | 978 | 0.83 | 0.23 | 7024M | 7.11 | 1500 | 1.29 | 0.22 | 7590 | 5.73 | 1306 | 1.33 | 0.29 |
| 5506 | 11.89 | 1500 | 2.16 | 0.21 | 7038M | 8.81 | 1500 | 1.63 | 0.20 | 7600 | 8.60 | 1500 | 1.85 | 0.27 |
| 5507 | 6.34 | 1428 | 1.29 | 0.23 | 7046M | 10.82 | 1500 | 1.97 | 0.22 | 7605 | 4.14 | 988 | 0.89 | 0.27 |
| 5508 | 14.75 | 1500 | 3.16 | 0.28 | 7047M | 11.94 | 1500 | 2.08 | 0.22 | 7610 | 0.98 | 356 | 0.23 | 0.29 |
| 5535 | 12.10 | 1500 | 2.61 | 0.27 | 7050M | 16.45 | 1500 | 2.90 | 0.20 | 7705 | 10.08 | 1500 | 2.35 | 0.29 |
| 5537 | 8.81 | 1500 | 1.90 | 0.27 | 7090M | 9.79 | 1500 | 1.80 | 0.20 | 7710 | 6.29 | 1418 | 1.28 | 0.23 |
| 5551 | 31.36 | 1500 | 5.71 | 0.21 | 7098M | 12.02 | 1500 | 2.18 | 0.22 | 7711 | 6.29 | 1418 | 1.28 | 0.23 |
| 5606 | 1.78 | 516 | 0.36 | 0.23 | 7099M | 20.19 | 1500 | 3.51 | 0.22 | 7720X | 4.01 | 962 | 0.87 | 0.27 |
| 5610 | 11.49 | 1500 | 2.81 | 0.33 | 7133 | 5.89 | 1338 | 1.21 | 0.22 | 7723X | 4.06 | 972 | 0.74 | 0.21 |
| 5645 | 28.63 | 1500 | 5.84 | 0.23 | 7151M | 7.16 | 1500 | 1.47 | 0.22 | 7855 | 6.31 | 1422 | 1.36 | 0.27 |
| 5703 | 23.29 | 1500 | 5.04 | 0.27 | 7152M | 13.34 | 1500 | 2.63 | 0.22 | 8001 | 4.03 | 966 | 1.04 | 0.36 |
| 5705 | 54.39 | 1500 | 11.83 | 0.27 | 7153M | 7.96 | 1500 | 1.63 | 0.22 | 8002 | 3.16 | 792 | 0.78 | 0.33 |
| 5951 | 0.50 | 260 | 0.13 | 0.37 | 7219 | 14.54 | 1500 | 2.95 | 0.23 | 8006 | 4.01 | 962 | 0.99 | 0.33 |
| 6003 | 13.69 | 1500 | 2.94 | 0.28 | 7222X | 12.63 | 1500 | 2.71 | 0.28 | 8008 | 1.99 | 558 | 0.51 | 0.36 |
| 6005 | 11.06 | 1500 | 2.38 | 0.28 | 7225 | 12.31 | 1500 | 2.65 | 0.28 | 8010 | 2.57 | 674 | 0.66 | 0.36 |
| 6017 | – | – | 2.59 | 0.23 | 7228 | – | – | 2.95 | 0.23 | 8013 | 0.64 | 288 | 0.15 | 0.33 |
| 6018 | 4.75 | 1110 | 1.01 | 0.28 | 7229 | – | – | 2.95 | 0.23 | 8015 | 1.67 | 494 | 0.41 | 0.33 |
| 6045 | 8.30 | 1500 | 1.78 | 0.28 | 7230X | 17.93 | 1500 | 4.17 | 0.29 | 8017 | 2.44 | 648 | 0.62 | 0.36 |
| 6204 | 15.02 | 1500 | 3.06 | 0.23 | 7231 | 14.67 | 1500 | 3.41 | 0.29 | 8018 | 3.95 | 950 | 1.01 | 0.36 |
| 6206 | 4.83 | 1126 | 0.87 | 0.22 | 7232X | 16.82 | 1500 | 3.40 | 0.23 | 8021 | 3.85 | 930 | 0.95 | 0.33 |
| 6213 | 3.02 | 764 | 0.61 | 0.23 | 7309F | 24.65 | 1500 | 4.08 | 0.19 | 8031 | 4.80 | 1120 | 1.18 | 0.33 |
| 6214 | 3.42 | 844 | 0.62 | 0.22 | 7313F | 9.13 | 1500 | 1.51 | 0.19 | 8032 | 3.08 | 776 | 0.79 | 0.36 |
| 6216 | 10.37 | 1500 | 1.87 | 0.22 | 7317F | 23.03 | 1500 | 3.77 | 0.20 | 8033 | 2.71 | 702 | 0.67 | 0.33 |
| 6217 | 9.21 | 1500 | 1.88 | 0.23 | 7323 | – | – | 1.87 | 0.21 | 8037 | 2.81 | 722 | 0.72 | 0.36 |
| 6229 | 9.47 | 1500 | 1.94 | 0.22 | 7327F | 39.40 | 1500 | 6.56 | 0.19 | 8039 | 2.49 | 658 | 0.64 | 0.36 |
| 6233 | 3.79 | 918 | 0.77 | 0.23 | 7333M | 5.41 | 1242 | 0.97 | 0.22 | 8044 | 5.28 | 1216 | 1.23 | 0.29 |
| 6235 | 9.15 | 1500 | 1.66 | 0.22 | 7335M | 6.02 | 1364 | 1.08 | 0.22 | 8045 | 1.19 | 398 | 0.31 | 0.36 |
| 6236 | 12.73 | 1500 | 2.74 | 0.28 | 7337M | 10.11 | 1500 | 1.74 | 0.22 | 8046 | 3.29 | 818 | 0.81 | 0.33 |
| 6237 | 2.89 | 738 | 0.62 | 0.28 | 7350F | 27.11 | 1500 | 4.91 | 0.21 | 8047 | 1.54 | 468 | 0.39 | 0.36 |
| 6251D | 8.70 | 1500 | 1.75 | 0.23 | 7360 | 7.51 | 1500 | 1.62 | 0.27 | 8058 | 4.19 | 998 | 1.03 | 0.33 |
| 6252D | 7.08 | 1500 | 1.27 | 0.22 | 7370 | 8.01 | 1500 | 1.96 | 0.33 | 8072 | 1.27 | 414 | 0.33 | 0.37 |
| 6260 | – | – | 1.75 | 0.23 | 7380 | 8.57 | 1500 | 1.99 | 0.29 | 8102 | 2.60 | 680 | 0.66 | 0.36 |
| 6306 | 8.65 | 1500 | 1.76 | 0.23 | 7382 | 7.80 | 1500 | 1.90 | 0.33 | 8103 | 3.42 | 844 | 0.80 | 0.29 |
| 6319 | 7.00 | 1500 | 1.43 | 0.23 | 7390 | 6.90 | 1500 | 1.68 | 0.33 | 8105 | – | – | 1.01 | 0.36 |
| 6325 | 7.64 | 1500 | 1.55 | 0.23 | 7394M | 5.44 | 1248 | 0.98 | 0.22 | 8106 | 6.66 | 1492 | 1.44 | 0.27 |
| 6400 | 9.84 | 1500 | 2.29 | 0.29 | 7395M | 6.05 | 1370 | 1.09 | 0.22 | 8107 | 4.96 | 1152 | 1.07 | 0.27 |
| 6503 | 3.13 | 786 | 0.79 | 0.36 | 7398M | 10.16 | 1500 | 1.76 | 0.22 | 8111 | 3.05 | 770 | 0.75 | 0.33 |
| 6504 | 4.24 | 1008 | 1.08 | 0.36 | 7402 | 0.19 | 198 | 0.04 | 0.33 | 8116 | 3.77 | 914 | 0.92 | 0.33 |
| 6702M* | 7.67 | 1500 | 1.65 | 0.27 | 7403 | 9.10 | 1500 | 1.97 | 0.27 | 8203 | 9.66 | 1500 | 2.37 | 0.33 |
| 6703M* | 14.33 | 1500 | 2.96 | 0.27 | 7405N | 3.87 | 1194 | 0.83 | 0.28 | 8204 | 7.48 | 1500 | 1.62 | 0.27 |
| 6704M* | 8.52 | 1500 | 1.84 | 0.27 | 7420 | 14.01 | 1500 | 2.51 | 0.23 | 8209 | 5.49 | 1258 | 1.35 | 0.33 |
| 6801F | 6.61 | 1482 | 1.25 | 0.25 | 7421 | 1.17 | 394 | 0.24 | 0.23 | 8215 | 5.33 | 1226 | 1.15 | 0.27 |
| 6811 | 8.54 | 1500 | 1.84 | 0.27 | 7422 | 2.71 | 702 | 0.49 | 0.22 | 8227 | 7.27 | 1500 | 1.32 | 0.21 |
| 6824F | 20.96 | 1500 | 3.83 | 0.21 | 7425 | 3.58 | 876 | 0.65 | 0.22 | 8232 | 7.27 | 1500 | 1.57 | 0.27 |
| 6826F | 9.05 | 1500 | 1.70 | 0.25 | 7431N | 1.86 | 654 | 0.33 | 0.22 | 8233 | 4.85 | 1130 | 1.04 | 0.28 |
| 6834 | 5.28 | 1216 | 1.23 | 0.29 | 7445N | 1.30 | – | – | – | 8235 | 7.69 | 1500 | 1.89 | 0.33 |
| 6836 | 6.29 | 1418 | 1.36 | 0.27 | 7453N | 0.61 | – | – | – | 8236X | 9.50 | 1500 | 2.05 | 0.27 |
| 6843F | 18.65 | 1500 | 3.09 | 0.19 | 7502 | 3.79 | 918 | 0.82 | 0.28 | 8263 | 10.88 | 1500 | 2.55 | 0.29 |
| 6845F | 16.29 | 1500 | 2.70 | 0.19 | 7515 | 1.83 | 526 | 0.33 | 0.22 | 8264 | 6.95 | 1500 | 1.50 | 0.27 |
| 6854 | 9.18 | 1500 | 1.66 | 0.22 | 7520 | 5.36 | 1232 | 1.31 | 0.33 | 8265 | 10.43 | 1500 | 2.13 | 0.23 |
| 6872F | 23.43 | 1500 | 3.88 | 0.19 | 7529X | 26.72 | 1500 | 4.85 | 0.22 | 8279 | 11.49 | 1500 | 2.36 | 0.22 |

* Refer to the Footnotes Page for additional information on this class code.

*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

| CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO | CLASS CODE | RATE | MIN PREM | ELR | D RATIO |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 8288 | 9.39 | 1500 | 2.04 | 0.27 | 8901 | 0.29 | 218 | 0.07 | 0.29 | | | | | |
| 8291X | 6.10 | 1380 | 1.43 | 0.29 | 9012 | 1.46 | 452 | 0.34 | 0.29 | | | | | |
| 8292X | 5.70 | 1300 | 1.40 | 0.33 | 9014 | 5.04 | 1168 | 1.23 | 0.33 | | | | | |
| 8293X | 14.25 | 1500 | 3.08 | 0.27 | 9015 | 4.51 | 1062 | 1.10 | 0.33 | | | | | |
| 8304 | 7.96 | 1500 | 1.72 | 0.27 | 9016 | 3.93 | 946 | 0.97 | 0.33 | | | | | |
| 8350 | 11.14 | 1500 | 2.28 | 0.23 | 9019 | 3.63 | 886 | 0.78 | 0.27 | | | | | |
| 8380 | 3.90 | 940 | 0.91 | 0.29 | 9033 | 3.45 | 850 | 0.84 | 0.33 | | | | | |
| 8381 | 3.32 | 824 | 0.77 | 0.29 | 9040 | 4.99 | 1158 | 1.28 | 0.36 | | | | | |
| 8385 | 3.21 | 802 | 0.69 | 0.27 | 9044 | 1.94 | 548 | 0.50 | 0.36 | | | | | |
| 8392 | 3.66 | 892 | 0.90 | 0.33 | 9052 | 3.21 | 802 | 0.82 | 0.36 | | | | | |
| 8393 | 2.52 | 664 | 0.61 | 0.33 | 9058 | 2.39 | 638 | 0.65 | 0.41 | | | | | |
| 8500 | 8.81 | 1500 | 1.90 | 0.27 | 9060 | 1.99 | 558 | 0.51 | 0.36 | | | | | |
| 8601 | 0.50 | 260 | 0.12 | 0.29 | 9061 | 1.64 | 488 | 0.45 | 0.41 | | | | | |
| 8602 | 2.49 | 658 | 0.58 | 0.29 | 9062 | 2.02 | 564 | 0.55 | 0.41 | | | | | |
| 8603 | 0.11 | 182 | 0.03 | 0.33 | 9063 | 1.30 | 420 | 0.34 | 0.37 | | | | | |
| 8606 | 3.34 | 828 | 0.68 | 0.23 | 9077F | 5.04 | 1168 | 1.02 | 0.32 | | | | | |
| 8709F | 10.67 | 1500 | 1.77 | 0.19 | 9082 | 1.96 | 552 | 0.54 | 0.41 | | | | | |
| 8710 | – | – | 0.67 | 0.28 | 9083 | 1.96 | 552 | 0.54 | 0.41 | | | | | |
| 8719 | 3.87 | 934 | 0.71 | 0.21 | 9084 | 2.31 | 622 | 0.57 | 0.33 | | | | | |
| 8720 | 1.75 | 510 | 0.38 | 0.27 | 9089 | 1.88 | 536 | 0.49 | 0.37 | | | | | |
| 8721 | 0.53 | 266 | 0.12 | 0.27 | 9093 | 2.23 | 606 | 0.58 | 0.36 | | | | | |
| 8723 | 0.29 | 218 | 0.07 | 0.33 | 9101 | 4.78 | 1116 | 1.23 | 0.36 | | | | | |
| 8725 | 4.11 | 982 | 0.89 | 0.27 | 9102 | 5.17 | 1194 | 1.27 | 0.33 | | | | | |
| 8726F | 5.36 | 1232 | 1.00 | 0.25 | 9154 | 2.84 | 728 | 0.70 | 0.33 | | | | | |
| 8734M | 0.69 | 298 | 0.15 | 0.27 | 9156 | 3.42 | 844 | 0.80 | 0.29 | | | | | |
| 8737M | 0.61 | 282 | 0.13 | 0.27 | 9170 | 13.77 | 1500 | 2.51 | 0.21 | | | | | |
| 8738M | 1.14 | 388 | 0.24 | 0.27 | 9178 | 10.45 | 1500 | 2.89 | 0.41 | | | | | |
| 8742 | 0.50 | 260 | 0.11 | 0.27 | 9179 | 18.12 | 1500 | 4.63 | 0.36 | | | | | |
| 8745 | 6.31 | 1422 | 1.48 | 0.29 | 9180 | 7.85 | 1500 | 1.71 | 0.27 | | | | | |
| 8748 | 0.96 | 352 | 0.22 | 0.29 | 9182 | 2.81 | 722 | 0.70 | 0.33 | | | | | |
| 8755 | 0.45 | 250 | 0.10 | 0.27 | 9186 | 28.60 | 1500 | 5.91 | 0.22 | | | | | |
| 8799 | 0.72 | 304 | 0.18 | 0.33 | 9220 | 9.52 | 1500 | 2.23 | 0.29 | | | | | |
| 8800 | 2.26 | 612 | 0.62 | 0.41 | 9402 | 8.52 | 1500 | 1.84 | 0.27 | | | | | |
| 8803 | 0.11 | 182 | 0.03 | 0.27 | 9403 | 13.03 | 1500 | 2.65 | 0.23 | | | | | |
| 8805M | 0.29 | 218 | 0.07 | 0.33 | 9410 | 4.56 | 1072 | 1.12 | 0.33 | | | | | |
| 8810 | 0.21 | 202 | 0.05 | 0.33 | 9501 | 5.12 | 1184 | 1.20 | 0.29 | | | | | |
| 8814M | 0.27 | 214 | 0.07 | 0.33 | 9505 | 9.13 | 1500 | 2.12 | 0.29 | | | | | |
| 8815M | 0.48 | 256 | 0.11 | 0.33 | 9516 | 5.65 | 1290 | 1.22 | 0.27 | | | | | |
| 8820 | 0.21 | 202 | 0.05 | 0.29 | 9519 | 5.97 | 1354 | 1.28 | 0.27 | | | | | |
| 8824 | 4.62 | 1084 | 1.18 | 0.36 | 9521 | 6.31 | 1422 | 1.37 | 0.27 | | | | | |
| 8825 | 3.26 | 812 | 0.89 | 0.41 | 9522 | 2.76 | 712 | 0.67 | 0.33 | | | | | |
| 8826 | 3.34 | 828 | 0.82 | 0.33 | 9534 | 9.18 | 1500 | 1.86 | 0.23 | | | | | |
| 8831 | 1.96 | 552 | 0.49 | 0.33 | 9554 | 17.51 | 1500 | 3.58 | 0.23 | | | | | |
| 8832 | 0.56 | 272 | 0.14 | 0.33 | 9586 | 0.74 | 308 | 0.20 | 0.41 | | | | | |
| 8833 | 1.88 | 536 | 0.46 | 0.33 | 9600 | 3.48 | 856 | 0.88 | 0.36 | | | | | |
| 8835 | 4.43 | 1046 | 1.08 | 0.33 | 9620 | 1.96 | 552 | 0.46 | 0.29 | | | | | |
| 8842X | 3.48 | 856 | 0.85 | 0.33 | | | | | | | | | | |
| 8848X | 5.07 | 1174 | 1.24 | 0.33 | | | | | | | | | | |
| 8849X | 4.11 | 982 | 1.00 | 0.33 | | | | | | | | | | |
| 8855 | 0.21 | 202 | 0.05 | 0.33 | | | | | | | | | | |
| 8856 | 0.58 | 276 | 0.15 | 0.33 | | | | | | | | | | |
| 8864X | 1.94 | 548 | 0.48 | 0.33 | | | | | | | | | | |
| 8868 | 0.77 | 314 | 0.20 | 0.37 | | | | | | | | | | |
| 8869 | 1.72 | 504 | 0.44 | 0.36 | | | | | | | | | | |
| 8871 | 0.11 | 182 | 0.03 | 0.36 | | | | | | | | | | |

* Refer to the Footnotes Page for additional information on this class code.

*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

**FOOTNOTES**

A      Minimum Premium $100 per ginning location for policy minimum premium computation.

D      Rate for classification already includes the specific disease loading shown in the table below.  See
***Basic Manual*** Rule 3-A-7.

| Code No. | Disease Loading | Symbol | Code No. | Disease Loading | Symbol | Code No. | Disease Loading | Symbol |
|---|---|---|---|---|---|---|---|---|
| 0059D | 0.58 | S | 1624D | 0.05 | S | 4024D | 0.03 | S |
| 0065D | 0.13 | S | 1803D | 0.96 | S | 6251D | 0.05 | S |
| 0066D | 0.13 | S | 3081D | 0.11 | S | 6252D | 0.05 | S |
| 0067D | 0.13 | S | 3082D | 0.11 | S | | | |
| 1165XD | 0.05 | S | 3085D | 0.11 | S | | | |

S=Silica

F      Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its
extensions.  Rate includes a provision for USL&HW Assessment.

M      Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA).  However, the published rate is for risks
that voluntarily purchase standard workers compensation and employers liability coverage.  A provision for the USL&HW
Assessment is included for those classifications under Program II USL Act. The listed codes of 6702, 6703, 6704, 7151,
7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees
of interstate railroads are not applicable in the residual market.

N      This code is part of a ratable / non-ratable group shown below.  The statistical non-ratable code and corresponding
rate are applied in addition to the basic classification when determining premium.

| Class Code | Non-Ratable Element Code |
|---|---|
| 4771 | 0771 |
| 7405 | 7445 |
| 7431 | 7453 |

P      Classification is computed on a per capita basis.

X      Refer to special classification phraseology in these pages which is applicable in this state.

**\* Class Codes with Specific Footnotes**

2705      An upset payroll of $4.00 per cord shall be used for premium computation purposes in all instances.

6702      Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on
elevated railroads.  Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.

6703      Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on
elevated railroads.  Otherwise, assign appropriate construction or erection class rate x 2.268 and elr x 2.176.

6704      Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on
elevated railroads.  Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

### MISCELLANEOUS VALUES

**Basis of premium** applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --
"Taxicab Co.":

| | |
|---|---|
| Employee operated vehicle………………………………………………………………… | $70,400 |
| Leased or rented vehicle……………………………………………………………… | $46,900 |

**Catastrophe (other than Certified Acts of Terrorism) -** (Assigned Risk)……………………………………… $0.01

**Expense Constant** applicable in accordance with *Basic Manual* Rule 3-A-10……………………………… $160

**Loss Sensitive Rating Plan (LSRP)** - The factors which are used in the calculation of the LSRP
are as follows:

| Basic Premium Factor | 0.40 | | Loss Development Factors | |
|---|---|---|---|---|
| Minimum Premium Factor | 0.75 | | 1st Adjustment | 0.20 |
| Maximum Premium Factor | 1.75 | | 2nd Adjustment | 0.12 |
| Loss Conversion Factor | 1.18 | | 3rd Adjustment | 0.09 |
| Tax Multiplier | 1.027 | | 4th Adjustment | 0.06 |

**Maximum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"
and the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact
Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"…………………………………………….. $1,800

**Minimum Weekly Payroll** applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" ……… $900

**Premium Determination for Partners and Sole Proprietors** in accordance with *Basic Manual*
Rule 2-E-3 (Annual Payroll)………………………………...………………………………………………… $46,900

**Premium Reduction Percentages** - The following percentages are applicable by deductible amount and hazard
group for total losses on a per claim basis:

| | Total Losses | | | | | | |
|---|---|---|---|---|---|---|---|
| **Deductible** | **HAZARD GROUP** | | | | | | |
| **Amount** | **A** | **B** | **C** | **D** | **E** | **F** | **G** |
| $100 | 0.8% | 0.6% | 0.5% | 0.4% | 0.2% | 0.2% | 0.1% |
| $200 | 1.5% | 1.2% | 1.0% | 0.7% | 0.5% | 0.3% | 0.3% |
| $300 | 2.1% | 1.7% | 1.4% | 1.0% | 0.7% | 0.4% | 0.4% |
| $400 | 2.6% | 2.1% | 1.7% | 1.2% | 0.9% | 0.6% | 0.5% |
| $500 | 3.1% | 2.5% | 2.0% | 1.4% | 1.0% | 0.7% | 0.6% |
| $1,000 | 4.9% | 4.0% | 3.3% | 2.4% | 1.8% | 1.2% | 1.1% |
| $1,500 | 6.3% | 5.1% | 4.2% | 3.1% | 2.4% | 1.7% | 1.4% |
| $2,000 | 7.3% | 5.9% | 5.0% | 3.8% | 2.9% | 2.1% | 1.8% |
| $2,500 | 8.3% | 6.7% | 5.7% | 4.3% | 3.4% | 2.5% | 2.1% |
| $5,000 | 12.0% | 9.7% | 8.5% | 6.7% | 5.4% | 4.2% | 3.5% |

**Terrorism** - (Assigned Risk)…………………………...……………………………...……………………………….. $0.01

*Effective April 1, 2019*
**APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

## MISCELLANEOUS VALUES (cont.)

**United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable
only in connection with  ***Basic Manual***  Rule 3-A-4…….………........................................................…………　　90%

(Multiply a Non-F classification rate by a factor of 1.90 to adjust for differences in benefits and loss-based
expenses.  This factor is the product of the adjustment for differences in benefits (1.80) and the adjustment for
differences in loss-based expenses (1.055).)

### Experience Rating Eligibility

A risk is eligible for experience rating when the payrolls or other exposures developed in the last year or last two years of the
experience period produced a premium of at least $11,000. If more than two years, an average annual premium of at least $5,500
is required. These amounts are applicable for ratings effective April 1, 2019, and subsequent.  The ***Experience Rating Plan
Manual*** should be referenced for the latest approved eligibility amounts by state.

*Effective April 1, 2019*
**TABLE OF WEIGHTING VALUES**
**APPLICABLE TO ALL POLICIES**
*Experience Rating Program - ERA*

| Expected Losses | | | Weighting Values | Expected Losses | | | Weighting Values |
|---|---|---|---|---|---|---|---|
| 0 | -- | 2,450 | 0.04 | 1,381,641 | -- | 1,457,852 | 0.44 |
| 2,451 | -- | 9,904 | 0.05 | 1,457,853 | -- | 1,538,475 | 0.45 |
| 9,905 | -- | 17,518 | 0.06 | 1,538,476 | -- | 1,623,906 | 0.46 |
| 17,519 | -- | 25,297 | 0.07 | 1,623,907 | -- | 1,714,589 | 0.47 |
| 25,298 | -- | 33,245 | 0.08 | 1,714,590 | -- | 1,811,025 | 0.48 |
| 33,246 | -- | 55,606 | 0.09 | 1,811,026 | -- | 1,913,779 | 0.49 |
| 55,607 | -- | 82,772 | 0.10 | 1,913,780 | -- | 2,023,495 | 0.50 |
| 82,773 | -- | 106,936 | 0.11 | 2,023,496 | -- | 2,140,905 | 0.51 |
| 106,937 | -- | 130,463 | 0.12 | 2,140,906 | -- | 2,266,850 | 0.52 |
| 130,464 | -- | 153,994 | 0.13 | 2,266,851 | -- | 2,402,296 | 0.53 |
| 153,995 | -- | 177,815 | 0.14 | 2,402,297 | -- | 2,548,361 | 0.54 |
| 177,816 | -- | 202,086 | 0.15 | 2,548,362 | -- | 2,706,345 | 0.55 |
| 202,087 | -- | 226,919 | 0.16 | 2,706,346 | -- | 2,877,771 | 0.56 |
| 226,920 | -- | 252,394 | 0.17 | 2,877,772 | -- | 3,064,430 | 0.57 |
| 252,395 | -- | 278,582 | 0.18 | 3,064,431 | -- | 3,268,449 | 0.58 |
| 278,583 | -- | 305,543 | 0.19 | 3,268,450 | -- | 3,492,368 | 0.59 |
| 305,544 | -- | 333,337 | 0.20 | 3,492,369 | -- | 3,739,250 | 0.60 |
| 333,338 | -- | 362,019 | 0.21 | 3,739,251 | -- | 4,012,817 | 0.61 |
| 362,020 | -- | 391,649 | 0.22 | 4,012,818 | -- | 4,317,646 | 0.62 |
| 391,650 | -- | 422,284 | 0.23 | 4,317,647 | -- | 4,659,419 | 0.63 |
| 422,285 | -- | 453,987 | 0.24 | 4,659,420 | -- | 5,045,288 | 0.64 |
| 453,988 | -- | 486,821 | 0.25 | 5,045,289 | -- | 5,484,377 | 0.65 |
| 486,822 | -- | 520,855 | 0.26 | 5,484,378 | -- | 5,988,511 | 0.66 |
| 520,856 | -- | 556,161 | 0.27 | 5,988,512 | -- | 6,573,303 | 0.67 |
| 556,162 | -- | 592,816 | 0.28 | 6,573,304 | -- | 7,259,793 | 0.68 |
| 592,817 | -- | 630,904 | 0.29 | 7,259,794 | -- | 8,077,038 | 0.69 |
| 630,905 | -- | 670,514 | 0.30 | 8,077,039 | -- | 9,066,330 | 0.70 |
| 670,515 | -- | 711,741 | 0.31 | 9,066,331 | -- | 10,288,391 | 0.71 |
| 711,742 | -- | 754,690 | 0.32 | 10,288,392 | -- | 11,836,330 | 0.72 |
| 754,691 | -- | 799,473 | 0.33 | 11,836,331 | -- | 13,860,552 | 0.73 |
| 799,474 | -- | 846,212 | 0.34 | 13,860,553 | -- | 16,620,847 | 0.74 |
| 846,213 | -- | 895,041 | 0.35 | 16,620,848 | -- | 20,607,932 | 0.75 |
| 895,042 | -- | 946,105 | 0.36 | 20,607,933 | -- | 26,873,340 | 0.76 |
| 946,106 | -- | 999,563 | 0.37 | 26,873,341 | -- | 38,151,062 | 0.77 |
| 999,564 | -- | 1,055,588 | 0.38 | 38,151,063 | -- | 64,465,725 | 0.78 |
| 1,055,589 | -- | 1,114,372 | 0.39 | 64,465,726 | -- | 196,038,977 | 0.79 |
| 1,114,373 | -- | 1,176,125 | 0.40 | 196,038,978 | AND OVER | | 0.80 |
| 1,176,126 | -- | 1,241,078 | 0.41 | | | | |
| 1,241,079 | -- | 1,309,488 | 0.42 | | | | |
| 1,309,489 | -- | 1,381,640 | 0.43 | | | | |

| | |
|---|---|
| (a) G . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | 11.70 |
| (b) State Per Claim Accident Limitation . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $293,000 |
| (c) State Multiple Claim Accident Limitation . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $586,000 |
| (d) USL&HW Per Claim Accident Limitation . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $845,500 |
| (e) USL&HW Multiple Claim Accident Limitation . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $1,691,000 |
| (f) Employers Liability Accident Limitation . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $55,000 |
| (g) Primary/Excess Loss Split Point . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | $17,000 |
| (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes . . . . . . . . . . . . . . . . . . . . . . . . | 1.81 |

*(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.81.)*

*Effective April 1, 2019*
## TABLE OF BALLAST VALUES
## APPLICABLE TO ALL POLICIES
*Experience Rating Plan - ERA*

| Expected Losses | Ballast Values | Expected Losses | Ballast Values | Expected Losses | Ballast Values |
|---|---|---|---|---|---|
| 0 -- 62,932 | 29,250 | 2,019,432 -- 2,077,898 | 234,000 | 4,066,338 -- 4,124,829 | 438,750 |
| 62,933 -- 108,312 | 35,100 | 2,077,899 -- 2,136,367 | 239,850 | 4,124,830 -- 4,183,321 | 444,600 |
| 108,313 -- 160,454 | 40,950 | 2,136,368 -- 2,194,837 | 245,700 | 4,183,322 -- 4,241,813 | 450,450 |
| 160,455 -- 215,461 | 46,800 | 2,194,838 -- 2,253,309 | 251,550 | 4,241,814 -- 4,300,306 | 456,300 |
| 215,462 -- 271,805 | 52,650 | 2,253,310 -- 2,311,782 | 257,400 | 4,300,307 -- 4,358,798 | 462,150 |
| 271,806 -- 328,857 | 58,500 | 2,311,783 -- 2,370,257 | 263,250 | 4,358,799 -- 4,417,291 | 468,000 |
| 328,858 -- 386,322 | 64,350 | 2,370,258 -- 2,428,733 | 269,100 | 4,417,292 -- 4,475,784 | 473,850 |
| 386,323 -- 444,047 | 70,200 | 2,428,734 -- 2,487,209 | 274,950 | 4,475,785 -- 4,534,277 | 479,700 |
| 444,048 -- 501,945 | 76,050 | 2,487,210 -- 2,545,688 | 280,800 | 4,534,278 -- 4,592,770 | 485,550 |
| 501,946 -- 559,966 | 81,900 | 2,545,689 -- 2,604,167 | 286,650 | 4,592,771 -- 4,651,264 | 491,400 |
| 559,967 -- 618,075 | 87,750 | 2,604,168 -- 2,662,646 | 292,500 | 4,651,265 -- 4,709,757 | 497,250 |
| 618,076 -- 676,250 | 93,600 | 2,662,647 -- 2,721,127 | 298,350 | 4,709,758 -- 4,768,251 | 503,100 |
| 676,251 -- 734,475 | 99,450 | 2,721,128 -- 2,779,609 | 304,200 | 4,768,252 -- 4,826,745 | 508,950 |
| 734,476 -- 792,740 | 105,300 | 2,779,610 -- 2,838,091 | 310,050 | 4,826,746 -- 4,885,239 | 514,800 |
| 792,741 -- 851,038 | 111,150 | 2,838,092 -- 2,896,574 | 315,900 | 4,885,240 -- 4,943,733 | 520,650 |
| 851,039 -- 909,360 | 117,000 | 2,896,575 -- 2,955,058 | 321,750 | 4,943,734 -- 5,002,228 | 526,500 |
| 909,361 -- 967,704 | 122,850 | 2,955,059 -- 3,013,542 | 327,600 | 5,002,229 -- 5,060,722 | 532,350 |
| 967,705 -- 1,026,066 | 128,700 | 3,013,543 -- 3,072,027 | 333,450 | 5,060,723 -- 5,119,217 | 538,200 |
| 1,026,067 -- 1,084,442 | 134,550 | 3,072,028 -- 3,130,513 | 339,300 | 5,119,218 -- 5,177,711 | 544,050 |
| 1,084,443 -- 1,142,831 | 140,400 | 3,130,514 -- 3,188,999 | 345,150 | 5,177,712 -- 5,236,206 | 549,900 |
| 1,142,832 -- 1,201,230 | 146,250 | 3,189,000 -- 3,247,485 | 351,000 | 5,236,207 -- 5,294,701 | 555,750 |
| 1,201,231 -- 1,259,639 | 152,100 | 3,247,486 -- 3,305,972 | 356,850 | 5,294,702 -- 5,353,196 | 561,600 |
| 1,259,640 -- 1,318,056 | 157,950 | 3,305,973 -- 3,364,460 | 362,700 | 5,353,197 -- 5,411,691 | 567,450 |
| 1,318,057 -- 1,376,480 | 163,800 | 3,364,461 -- 3,422,948 | 368,550 | 5,411,692 -- 5,470,187 | 573,300 |
| 1,376,481 -- 1,434,910 | 169,650 | 3,422,949 -- 3,481,436 | 374,400 | 5,470,188 -- 5,528,682 | 579,150 |
| 1,434,911 -- 1,493,345 | 175,500 | 3,481,437 -- 3,539,925 | 380,250 | 5,528,683 -- 5,586,750 | 585,000 |
| 1,493,346 -- 1,551,785 | 181,350 | 3,539,926 -- 3,598,414 | 386,100 | | |
| 1,551,786 -- 1,610,230 | 187,200 | 3,598,415 -- 3,656,903 | 391,950 | | |
| 1,610,231 -- 1,668,678 | 193,050 | 3,656,904 -- 3,715,393 | 397,800 | | |
| 1,668,679 -- 1,727,130 | 198,900 | 3,715,394 -- 3,773,883 | 403,650 | | |
| 1,727,131 -- 1,785,585 | 204,750 | 3,773,884 -- 3,832,373 | 409,500 | | |
| 1,785,586 -- 1,844,043 | 210,600 | 3,832,374 -- 3,890,864 | 415,350 | | |
| 1,844,044 -- 1,902,503 | 216,450 | 3,890,865 -- 3,949,355 | 421,200 | | |
| 1,902,504 -- 1,960,966 | 222,300 | 3,949,356 -- 4,007,846 | 427,050 | | |
| 1,960,967 -- 2,019,431 | 228,150 | 4,007,847 -- 4,066,337 | 432,900 | | |

For Expected Losses greater than $5,586,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

Ballast = (0.10)(Expected Losses) + 2500(Expected Losses)(11.70) / (Expected Losses + (700)(11.70))

G = 11.70