

Effective April 1, 2018

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	0.70	S	1624D	0.05	S	3085D	0.13	S
0065D	0.16	S	1741DX	0.97	S	4024D	0.05	S
0066D	0.16	S	1803D	1.16	S	6251D	0.05	S
0067D	0.16	S	3081D	0.13	S	6252D	0.08	S
1165XD	0.05	S	3082D	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 2.314 and elr x 2.199.
- 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.

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MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$69,300
Leased or rented vehicle.....	\$46,200

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	0.14
Loss Conversion Factor	1.175	3rd Adjustment	0.10
Tax Multiplier	1.027	4th Adjustment	0.07

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)..... \$46,200

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 Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	0.8%	0.6%	0.5%	0.3%	0.2%	0.2%	0.1%
\$200	1.4%	1.1%	0.9%	0.7%	0.5%	0.3%	0.3%
\$300	2.0%	1.6%	1.3%	0.9%	0.7%	0.4%	0.4%
\$400	2.5%	2.0%	1.6%	1.2%	0.8%	0.6%	0.5%
\$500	2.9%	2.3%	1.9%	1.4%	1.0%	0.7%	0.6%
\$1,000	4.7%	3.7%	3.1%	2.3%	1.7%	1.2%	1.0%
\$1,500	5.9%	4.7%	4.0%	3.0%	2.3%	1.6%	1.4%
\$2,000	7.0%	5.6%	4.8%	3.6%	2.8%	2.0%	1.8%
\$2,500	7.9%	6.3%	5.4%	4.2%	3.3%	2.4%	2.1%
\$5,000	11.4%	9.2%	8.1%	6.5%	5.2%	4.0%	3.4%

Terrorism - (Assigned Risk)..... \$0.01

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MISCELLANEOUS VALUES (cont.)

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with <i>Basic Manual</i> Rule 3-A-4.....	92%
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(Multiply a Non-F classification rate by a factor of 1.92 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.81) and the adjustment for differences in loss-based expenses (1.06).)

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 \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. These amounts are applicable for ratings effective date April 1, 2016 and subsequent. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective April 1, 2018

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,513	0.04	1,417,068	--	1,495,232	0.44
2,514	--	10,158	0.05	1,495,233	--	1,577,923	0.45
10,159	--	17,967	0.06	1,577,924	--	1,665,545	0.46
17,968	--	25,945	0.07	1,665,546	--	1,758,553	0.47
25,946	--	34,098	0.08	1,758,554	--	1,857,461	0.48
34,099	--	57,032	0.09	1,857,462	--	1,962,850	0.49
57,033	--	84,894	0.10	1,962,851	--	2,075,379	0.50
84,895	--	109,678	0.11	2,075,380	--	2,195,800	0.51
109,679	--	133,808	0.12	2,195,801	--	2,324,974	0.52
133,809	--	157,943	0.13	2,324,975	--	2,463,893	0.53
157,944	--	182,374	0.14	2,463,894	--	2,613,703	0.54
182,375	--	207,268	0.15	2,613,704	--	2,775,738	0.55
207,269	--	232,737	0.16	2,775,739	--	2,951,560	0.56
232,738	--	258,866	0.17	2,951,561	--	3,143,005	0.57
258,867	--	285,725	0.18	3,143,006	--	3,352,255	0.58
285,726	--	313,378	0.19	3,352,256	--	3,581,916	0.59
313,379	--	341,884	0.20	3,581,917	--	3,835,128	0.60
341,885	--	371,302	0.21	3,835,129	--	4,115,710	0.61
371,303	--	401,691	0.22	4,115,711	--	4,428,355	0.62
401,692	--	433,112	0.23	4,428,356	--	4,778,892	0.63
433,113	--	465,628	0.24	4,778,893	--	5,174,655	0.64
465,629	--	499,304	0.25	5,174,656	--	5,625,002	0.65
499,305	--	534,210	0.26	5,625,003	--	6,142,063	0.66
534,211	--	570,422	0.27	6,142,064	--	6,741,849	0.67
570,423	--	608,017	0.28	6,741,850	--	7,445,941	0.68
608,018	--	647,081	0.29	7,445,942	--	8,284,141	0.69
647,082	--	687,706	0.30	8,284,142	--	9,298,800	0.70
687,707	--	729,991	0.31	9,298,801	--	10,552,196	0.71
729,992	--	774,041	0.32	10,552,197	--	12,139,826	0.72
774,042	--	819,972	0.33	12,139,827	--	14,215,951	0.73
819,973	--	867,910	0.34	14,215,952	--	17,047,023	0.74
867,911	--	917,991	0.35	17,047,024	--	21,136,340	0.75
917,992	--	970,365	0.36	21,136,341	--	27,562,400	0.76
970,366	--	1,025,193	0.37	27,562,401	--	39,129,295	0.77
1,025,194	--	1,082,655	0.38	39,129,296	--	66,118,693	0.78
1,082,656	--	1,142,946	0.39	66,118,694	--	201,065,617	0.79
1,142,947	--	1,206,282	0.40	201,065,618	AND OVER	0.80	
1,206,283	--	1,272,900	0.41				
1,272,901	--	1,343,065	0.42				
1,343,066	--	1,417,067	0.43				

(a) G	12.00
(b) State Per Claim Accident Limitation	\$300,000
(c) State Multiple Claim Accident Limitation	\$600,000
(d) USL&HW Per Claim Accident Limitation	\$831,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,663,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.81
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.81.)</i>	

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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 -- 64,546	30,000	2,071,212 -- 2,131,177	240,000	4,170,604 -- 4,230,594	450,000
64,547 -- 111,089	36,000	2,131,178 -- 2,191,145	246,000	4,230,595 -- 4,290,586	456,000
111,090 -- 164,569	42,000	2,191,146 -- 2,251,115	252,000	4,290,587 -- 4,350,578	462,000
164,570 -- 220,985	48,000	2,251,116 -- 2,311,086	258,000	4,350,579 -- 4,410,570	468,000
220,986 -- 278,775	54,000	2,311,087 -- 2,371,059	264,000	4,410,571 -- 4,470,562	474,000
278,776 -- 337,289	60,000	2,371,060 -- 2,431,033	270,000	4,470,563 -- 4,530,555	480,000
337,290 -- 396,227	66,000	2,431,034 -- 2,491,008	276,000	4,530,556 -- 4,590,547	486,000
396,228 -- 455,432	72,000	2,491,009 -- 2,550,984	282,000	4,590,548 -- 4,650,540	492,000
455,433 -- 514,816	78,000	2,550,985 -- 2,610,962	288,000	4,650,541 -- 4,710,534	498,000
514,817 -- 574,324	84,000	2,610,963 -- 2,670,940	294,000	4,710,535 -- 4,770,527	504,000
574,325 -- 633,923	90,000	2,670,941 -- 2,730,919	300,000	4,770,528 -- 4,830,520	510,000
633,924 -- 693,589	96,000	2,730,920 -- 2,790,900	306,000	4,830,521 -- 4,890,514	516,000
693,590 -- 753,308	102,000	2,790,901 -- 2,850,881	312,000	4,890,515 -- 4,950,508	522,000
753,309 -- 813,067	108,000	2,850,882 -- 2,910,863	318,000	4,950,509 -- 5,010,502	528,000
813,068 -- 872,859	114,000	2,910,864 -- 2,970,845	324,000	5,010,503 -- 5,070,496	534,000
872,860 -- 932,677	120,000	2,970,846 -- 3,030,829	330,000	5,070,497 -- 5,130,490	540,000
932,678 -- 992,517	126,000	3,030,830 -- 3,090,813	336,000	5,130,491 -- 5,190,484	546,000
992,518 -- 1,052,375	132,000	3,090,814 -- 3,150,797	342,000	5,190,485 -- 5,250,479	552,000
1,052,376 -- 1,112,248	138,000	3,150,798 -- 3,210,782	348,000	5,250,480 -- 5,310,473	558,000
1,112,249 -- 1,172,134	144,000	3,210,783 -- 3,270,768	354,000	5,310,474 -- 5,370,468	564,000
1,172,135 -- 1,232,031	150,000	3,270,769 -- 3,330,754	360,000	5,370,469 -- 5,430,463	570,000
1,232,032 -- 1,291,937	156,000	3,330,755 -- 3,390,741	366,000	5,430,464 -- 5,490,458	576,000
1,291,938 -- 1,351,852	162,000	3,390,742 -- 3,450,728	372,000	5,490,459 -- 5,550,453	582,000
1,351,853 -- 1,411,774	168,000	3,450,729 -- 3,510,716	378,000	5,550,454 -- 5,610,448	588,000
1,411,775 -- 1,471,702	174,000	3,510,717 -- 3,570,704	384,000	5,610,449 -- 5,670,443	594,000
1,471,703 -- 1,531,636	180,000	3,570,705 -- 3,630,692	390,000	5,670,444 -- 5,730,000	600,000
1,531,637 -- 1,591,575	186,000	3,630,693 -- 3,690,681	396,000		
1,591,576 -- 1,651,518	192,000	3,690,682 -- 3,750,670	402,000		
1,651,519 -- 1,711,465	198,000	3,750,671 -- 3,810,659	408,000		
1,711,466 -- 1,771,415	204,000	3,810,660 -- 3,870,649	414,000		
1,771,416 -- 1,831,369	210,000	3,870,650 -- 3,930,639	420,000		
1,831,370 -- 1,891,326	216,000	3,930,640 -- 3,990,630	426,000		
1,891,327 -- 1,951,285	222,000	3,990,631 -- 4,050,620	432,000		
1,951,286 -- 2,011,247	228,000	4,050,621 -- 4,110,611	438,000		
2,011,248 -- 2,071,211	234,000	4,110,612 -- 4,170,603	444,000		

For Expected Losses greater than \$5,730,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.00) / (\text{Expected Losses} + (700)(12.00))$$

G = 12.00