

Effective April 1, 2015

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.....	\$64,100
Leased or rented vehicle.....	\$42,700

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... \$0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250

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

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.17
Tax Multiplier	1.031

Loss Development Factors	
1st Adjustment	0.18
2nd Adjustment	0.14
3rd Adjustment	0.10
4th Adjustment	0.09

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"..... \$1,600

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$800

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$42,700

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$100	0.6%	0.4%	0.4%	0.3%	0.2%	0.1%	0.1%
\$200	1.1%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$300	1.5%	1.2%	1.0%	0.7%	0.5%	0.3%	0.3%
\$400	1.9%	1.4%	1.2%	0.9%	0.6%	0.4%	0.4%
\$500	2.2%	1.7%	1.4%	1.0%	0.7%	0.5%	0.4%
\$1,000	3.5%	2.7%	2.3%	1.7%	1.3%	0.9%	0.8%
\$1,500	4.4%	3.4%	2.9%	2.2%	1.7%	1.2%	1.0%
\$2,000	5.2%	4.0%	3.4%	2.7%	2.0%	1.5%	1.3%
\$2,500	5.8%	4.5%	3.9%	3.1%	2.4%	1.7%	1.5%
\$5,000	8.2%	6.5%	5.7%	4.6%	3.7%	2.9%	2.5%

Terrorism - (Assigned Risk)..... \$0.02

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United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable
only in connection with *Basic Manual* Rule 3-A-4..... 91%

(Multiply a Non-F classification rate by a factor of 1.91 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 (1.06).)

Experience Rating Eligibility

A risk is eligible for intrastate 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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,492	0.04	1,405,259	--	1,482,772	0.44
2,493	--	10,074	0.05	1,482,773	--	1,564,774	0.45
10,075	--	17,818	0.06	1,564,775	--	1,651,665	0.46
17,819	--	25,729	0.07	1,651,666	--	1,743,898	0.47
25,730	--	33,814	0.08	1,743,899	--	1,841,982	0.48
33,815	--	56,557	0.09	1,841,983	--	1,946,493	0.49
56,558	--	84,187	0.10	1,946,494	--	2,058,084	0.50
84,188	--	108,764	0.11	2,058,085	--	2,177,502	0.51
108,765	--	132,693	0.12	2,177,503	--	2,305,600	0.52
132,694	--	156,627	0.13	2,305,601	--	2,443,361	0.53
156,628	--	180,854	0.14	2,443,362	--	2,591,922	0.54
180,855	--	205,541	0.15	2,591,923	--	2,752,607	0.55
205,542	--	230,798	0.16	2,752,608	--	2,926,963	0.56
230,799	--	256,709	0.17	2,926,964	--	3,116,813	0.57
256,710	--	283,344	0.18	3,116,814	--	3,324,320	0.58
283,345	--	310,766	0.19	3,324,321	--	3,552,067	0.59
310,767	--	339,035	0.20	3,552,068	--	3,803,169	0.60
339,036	--	368,208	0.21	3,803,170	--	4,081,413	0.61
368,209	--	398,344	0.22	4,081,414	--	4,391,452	0.62
398,345	--	429,503	0.23	4,391,453	--	4,739,067	0.63
429,504	--	461,747	0.24	4,739,068	--	5,131,533	0.64
461,748	--	495,143	0.25	5,131,534	--	5,578,127	0.65
495,144	--	529,758	0.26	5,578,128	--	6,090,879	0.66
529,759	--	565,668	0.27	6,090,880	--	6,685,667	0.67
565,669	--	602,950	0.28	6,685,668	--	7,383,892	0.68
602,951	--	641,689	0.29	7,383,893	--	8,215,107	0.69
641,690	--	681,975	0.30	8,215,108	--	9,221,310	0.70
681,976	--	723,907	0.31	9,221,311	--	10,464,261	0.71
723,908	--	767,590	0.32	10,464,262	--	12,038,661	0.72
767,591	--	813,139	0.33	12,038,662	--	14,097,484	0.73
813,140	--	860,677	0.34	14,097,485	--	16,904,964	0.74
860,678	--	910,341	0.35	16,904,965	--	20,960,204	0.75
910,342	--	962,278	0.36	20,960,205	--	27,332,714	0.76
962,279	--	1,016,650	0.37	27,332,715	--	38,803,217	0.77
1,016,651	--	1,073,633	0.38	38,803,218	--	65,567,704	0.78
1,073,634	--	1,133,421	0.39	65,567,705	--	199,390,070	0.79
1,133,422	--	1,196,229	0.40	199,390,071	AND OVER	0.80	
1,196,230	--	1,262,293	0.41				
1,262,294	--	1,331,872	0.42				
1,331,873	--	1,405,258	0.43				

(a) G	11.90
(b) State Per Claim Accident Limitation	\$298,000
(c) State Multiple Claim Accident Limitation	\$596,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$15,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.78
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.78.)</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 -- 64,008	29,750	2,053,952 -- 2,113,417	238,000	4,135,848 -- 4,195,339	446,250
64,009 -- 110,163	35,700	2,113,418 -- 2,172,886	243,950	4,195,340 -- 4,254,831	452,200
110,164 -- 163,197	41,650	2,172,887 -- 2,232,355	249,900	4,254,832 -- 4,314,323	458,150
163,198 -- 219,144	47,600	2,232,356 -- 2,291,827	255,850	4,314,324 -- 4,373,815	464,100
219,145 -- 276,452	53,550	2,291,828 -- 2,351,300	261,800	4,373,816 -- 4,433,307	470,050
276,453 -- 334,479	59,500	2,351,301 -- 2,410,774	267,750	4,433,308 -- 4,492,800	476,000
334,480 -- 392,926	65,450	2,410,775 -- 2,470,249	273,700	4,492,801 -- 4,552,293	481,950
392,927 -- 451,637	71,400	2,470,250 -- 2,529,726	279,650	4,552,294 -- 4,611,786	487,900
451,638 -- 510,526	77,350	2,529,727 -- 2,589,204	285,600	4,611,787 -- 4,671,279	493,850
510,527 -- 569,538	83,300	2,589,205 -- 2,648,682	291,550	4,671,280 -- 4,730,772	499,800
569,539 -- 628,640	89,250	2,648,683 -- 2,708,162	297,500	4,730,773 -- 4,790,266	505,750
628,641 -- 687,809	95,200	2,708,163 -- 2,767,642	303,450	4,790,267 -- 4,849,760	511,700
687,810 -- 747,030	101,150	2,767,643 -- 2,827,123	309,400	4,849,761 -- 4,909,253	517,650
747,031 -- 806,292	107,100	2,827,124 -- 2,886,606	315,350	4,909,254 -- 4,968,747	523,600
806,293 -- 865,585	113,050	2,886,607 -- 2,946,088	321,300	4,968,748 -- 5,028,242	529,550
865,586 -- 924,905	119,000	2,946,089 -- 3,005,572	327,250	5,028,243 -- 5,087,736	535,500
924,906 -- 984,246	124,950	3,005,573 -- 3,065,056	333,200	5,087,737 -- 5,147,230	541,450
984,247 -- 1,043,605	130,900	3,065,057 -- 3,124,541	339,150	5,147,231 -- 5,206,725	547,400
1,043,606 -- 1,102,979	136,850	3,124,542 -- 3,184,026	345,100	5,206,726 -- 5,266,219	553,350
1,102,980 -- 1,162,366	142,800	3,184,027 -- 3,243,512	351,050	5,266,220 -- 5,325,714	559,300
1,162,367 -- 1,221,764	148,750	3,243,513 -- 3,302,998	357,000	5,325,715 -- 5,385,209	565,250
1,221,765 -- 1,281,171	154,700	3,302,999 -- 3,362,485	362,950	5,385,210 -- 5,444,704	571,200
1,281,172 -- 1,340,587	160,650	3,362,486 -- 3,421,972	368,900	5,444,705 -- 5,504,199	577,150
1,340,588 -- 1,400,009	166,600	3,421,973 -- 3,481,460	374,850	5,504,200 -- 5,563,694	583,100
1,400,010 -- 1,459,438	172,550	3,481,461 -- 3,540,948	380,800	5,563,695 -- 5,623,190	589,050
1,459,439 -- 1,518,872	178,500	3,540,949 -- 3,600,436	386,750	5,623,191 -- 5,682,250	595,000
1,518,873 -- 1,578,311	184,450	3,600,437 -- 3,659,925	392,700		
1,578,312 -- 1,637,755	190,400	3,659,926 -- 3,719,414	398,650		
1,637,756 -- 1,697,203	196,350	3,719,415 -- 3,778,904	404,600		
1,697,204 -- 1,756,654	202,300	3,778,905 -- 3,838,394	410,550		
1,756,655 -- 1,816,108	208,250	3,838,395 -- 3,897,884	416,500		
1,816,109 -- 1,875,565	214,200	3,897,885 -- 3,957,374	422,450		
1,875,566 -- 1,935,025	220,150	3,957,375 -- 4,016,865	428,400		
1,935,026 -- 1,994,487	226,100	4,016,866 -- 4,076,356	434,350		
1,994,488 -- 2,053,951	232,050	4,076,357 -- 4,135,847	440,300		

For Expected Losses greater than \$5,682,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.90) / (\text{Expected Losses} + (700)(11.90))$$

G = 11.90