

Effective April 1, 2017

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	0.79	S	1624D	0.05	S	3085D	0.16	S
0065D	0.19	S	1741D	1.01	S	4024D	0.05	S
0066D	0.19	S	1803D	1.47	S	6251D	0.08	S
0067D	0.19	S	3081D	0.16	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 2.334 and elr x 2.217.
- 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.....	\$66,900
Leased or rented vehicle.....	\$44,600

**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
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.175
Tax Multiplier	1.027

Loss Development Factors	
1st Adjustment	0.19
2nd Adjustment	0.13
3rd Adjustment	0.08
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"..... \$1,700

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" ..... \$850

**Premium Determination for Partners and Sole Proprietors** in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$44,600

**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	0.6%	0.4%	0.4%	0.2%	0.2%	0.1%	0.1%
\$200	1.0%	0.8%	0.7%	0.5%	0.3%	0.2%	0.2%
\$300	1.5%	1.1%	0.9%	0.7%	0.5%	0.3%	0.3%
\$400	1.8%	1.4%	1.2%	0.8%	0.6%	0.4%	0.4%
\$500	2.1%	1.7%	1.4%	1.0%	0.7%	0.5%	0.4%
\$1,000	3.4%	2.7%	2.2%	1.7%	1.2%	0.9%	0.8%
\$1,500	4.3%	3.4%	2.9%	2.2%	1.6%	1.2%	1.0%
\$2,000	5.0%	4.0%	3.4%	2.6%	2.0%	1.5%	1.3%
\$2,500	5.7%	4.5%	3.9%	3.0%	2.3%	1.7%	1.5%
\$5,000	8.1%	6.5%	5.7%	4.6%	3.7%	2.9%	2.5%

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

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MISCELLANEOUS VALUES (cont.)

<b>United States Longshore and Harbor Workers' Compensation Coverage Percentage</b> 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 (1.82) and the adjustment for differences in loss-based expenses (1.054).)

**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, 2017

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

*Experience Rating Program - ERA*

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,534	0.04	1,428,877	--	1,507,693	0.44
2,535	--	10,243	0.05	1,507,694	--	1,591,072	0.45
10,244	--	18,117	0.06	1,591,073	--	1,679,424	0.46
18,118	--	26,162	0.07	1,679,425	--	1,773,207	0.47
26,163	--	34,382	0.08	1,773,208	--	1,872,940	0.48
34,383	--	57,507	0.09	1,872,941	--	1,979,207	0.49
57,508	--	85,602	0.10	1,979,208	--	2,092,674	0.50
85,603	--	110,592	0.11	2,092,675	--	2,214,098	0.51
110,593	--	134,924	0.12	2,214,099	--	2,344,349	0.52
134,925	--	159,259	0.13	2,344,350	--	2,484,426	0.53
159,260	--	183,894	0.14	2,484,427	--	2,635,484	0.54
183,895	--	208,995	0.15	2,635,485	--	2,798,870	0.55
208,996	--	234,677	0.16	2,798,871	--	2,976,156	0.56
234,678	--	261,023	0.17	2,976,157	--	3,169,197	0.57
261,024	--	288,106	0.18	3,169,198	--	3,380,191	0.58
288,107	--	315,989	0.19	3,380,192	--	3,611,766	0.59
315,990	--	344,733	0.20	3,611,767	--	3,867,088	0.60
344,734	--	374,396	0.21	3,867,089	--	4,150,008	0.61
374,397	--	405,039	0.22	4,150,009	--	4,465,258	0.62
405,040	--	436,721	0.23	4,465,259	--	4,818,716	0.63
436,722	--	469,508	0.24	4,818,717	--	5,217,777	0.64
469,509	--	503,465	0.25	5,217,778	--	5,671,877	0.65
503,466	--	538,662	0.26	5,671,878	--	6,193,246	0.66
538,663	--	575,175	0.27	6,193,247	--	6,798,031	0.67
575,176	--	613,084	0.28	6,798,032	--	7,507,991	0.68
613,085	--	652,474	0.29	7,507,992	--	8,353,176	0.69
652,475	--	693,437	0.30	8,353,177	--	9,376,290	0.70
693,438	--	736,074	0.31	9,376,291	--	10,640,131	0.71
736,075	--	780,491	0.32	10,640,132	--	12,240,991	0.72
780,492	--	826,805	0.33	12,240,992	--	14,334,417	0.73
826,806	--	875,142	0.34	14,334,418	--	17,189,081	0.74
875,143	--	925,641	0.35	17,189,082	--	21,312,476	0.75
925,642	--	978,451	0.36	21,312,477	--	27,792,087	0.76
978,452	--	1,033,736	0.37	27,792,088	--	39,455,372	0.77
1,033,737	--	1,091,677	0.38	39,455,373	--	66,669,682	0.78
1,091,678	--	1,152,470	0.39	66,669,683	--	202,741,164	0.79
1,152,471	--	1,216,334	0.40	202,741,165	AND OVER	0.80	
1,216,335	--	1,283,508	0.41				
1,283,509	--	1,354,257	0.42				
1,354,258	--	1,428,876	0.43				

(a) G	12.10
(b) State Per Claim Accident Limitation	\$303,000
(c) State Multiple Claim Accident Limitation	\$606,000
(d) USL&HW Per Claim Accident Limitation	\$597,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,195,000
(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&amp;HW Act - Expected Loss Factor of 1.81.)</i>	

Effective April 1, 2017  
**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 -- 65,083	30,250	2,088,472 -- 2,148,937	242,000	4,205,359 -- 4,265,849	453,750
65,084 -- 112,015	36,300	2,148,938 -- 2,209,405	248,050	4,265,850 -- 4,326,341	459,800
112,016 -- 165,940	42,350	2,209,406 -- 2,269,874	254,100	4,326,342 -- 4,386,832	465,850
165,941 -- 222,827	48,400	2,269,875 -- 2,330,345	260,150	4,386,833 -- 4,447,325	471,900
222,828 -- 281,098	54,450	2,330,346 -- 2,390,817	266,200	4,447,326 -- 4,507,817	477,950
281,099 -- 340,100	60,500	2,390,818 -- 2,451,291	272,250	4,507,818 -- 4,568,309	484,000
340,101 -- 399,529	66,550	2,451,292 -- 2,511,766	278,300	4,568,310 -- 4,628,802	490,050
399,530 -- 459,228	72,600	2,511,767 -- 2,572,242	284,350	4,628,803 -- 4,689,295	496,100
459,229 -- 519,106	78,650	2,572,243 -- 2,632,720	290,400	4,689,296 -- 4,749,788	502,150
519,107 -- 579,110	84,700	2,632,721 -- 2,693,198	296,450	4,749,789 -- 4,810,281	508,200
579,111 -- 639,205	90,750	2,693,199 -- 2,753,677	302,500	4,810,282 -- 4,870,775	514,250
639,206 -- 699,369	96,800	2,753,678 -- 2,814,157	308,550	4,870,776 -- 4,931,268	520,300
699,370 -- 759,585	102,850	2,814,158 -- 2,874,638	314,600	4,931,269 -- 4,991,762	526,350
759,586 -- 819,843	108,900	2,874,639 -- 2,935,120	320,650	4,991,763 -- 5,052,256	532,400
819,844 -- 880,133	114,950	2,935,121 -- 2,995,602	326,700	5,052,257 -- 5,112,750	538,450
880,134 -- 940,450	121,000	2,995,603 -- 3,056,086	332,750	5,112,751 -- 5,173,244	544,500
940,451 -- 1,000,788	127,050	3,056,087 -- 3,116,569	338,800	5,173,245 -- 5,233,738	550,550
1,000,789 -- 1,061,145	133,100	3,116,570 -- 3,177,054	344,850	5,233,739 -- 5,294,233	556,600
1,061,146 -- 1,121,517	139,150	3,177,055 -- 3,237,539	350,900	5,294,234 -- 5,354,727	562,650
1,121,518 -- 1,181,902	145,200	3,237,540 -- 3,298,024	356,950	5,354,728 -- 5,415,222	568,700
1,181,903 -- 1,242,298	151,250	3,298,025 -- 3,358,510	363,000	5,415,223 -- 5,475,717	574,750
1,242,299 -- 1,302,704	157,300	3,358,511 -- 3,418,997	369,050	5,475,718 -- 5,536,212	580,800
1,302,705 -- 1,363,118	163,350	3,418,998 -- 3,479,484	375,100	5,536,213 -- 5,596,707	586,850
1,363,119 -- 1,423,539	169,400	3,479,485 -- 3,539,972	381,150	5,596,708 -- 5,657,202	592,900
1,423,540 -- 1,483,966	175,450	3,539,973 -- 3,600,459	387,200	5,657,203 -- 5,717,697	598,950
1,483,967 -- 1,544,399	181,500	3,600,460 -- 3,660,948	393,250	5,717,698 -- 5,777,750	605,000
1,544,400 -- 1,604,838	187,550	3,660,949 -- 3,721,436	399,300		
1,604,839 -- 1,665,280	193,600	3,721,437 -- 3,781,925	405,350		
1,665,281 -- 1,725,727	199,650	3,781,926 -- 3,842,415	411,400		
1,725,728 -- 1,786,177	205,700	3,842,416 -- 3,902,905	417,450		
1,786,178 -- 1,846,631	211,750	3,902,906 -- 3,963,395	423,500		
1,846,632 -- 1,907,087	217,800	3,963,396 -- 4,023,885	429,550		
1,907,088 -- 1,967,546	223,850	4,023,886 -- 4,084,376	435,600		
1,967,547 -- 2,028,008	229,900	4,084,377 -- 4,144,866	441,650		
2,028,009 -- 2,088,471	235,950	4,144,867 -- 4,205,358	447,700		

For Expected Losses greater than \$5,777,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.10) / (\text{Expected Losses} + (700)(12.10))$$

G = 12.10