

December 13, 2011

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Workers Compensation Insurance

NCCI Item RM-W-8038-Establishment of Basic Manual
for Workers Compensation and Employers Liability Insurance
Rule 4-G – Available Coverages

NCCI has issued Item RM-W-8038. A copy of Item RM-W-8038 is attached.

The North Carolina Rate Bureau has adopted and the North Carolina Commissioner of Insurance has approved the adoption of changes to NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance**. The date of approval by the Commissioner is December 5, 2011. The effective date of the change is January 1, 2012.

The approved changes will: (1) create a national residual market rule regarding available coverages that will be located in the NCCI Basic Manual for Workers Compensation and Employers Liability Insurance under Rule 4-G, (2) revise state-specific Assigned Risk Workers Compensation Algorithms to conform with available coverages and eliminate references to the Loss Sensitive Rating Plan, (3) eliminate North Carolina Workers Compensation Insurance Plan Supplement – Additional Coverages under the WCIP, (4) create State Rule Exceptions for Rule 4-G as needed, (5) revise Section II, Item 10 of the North Carolina Workers Compensation Plan and, (6) modify or discontinue statistical codes as needed.

The attached exhibits explain these changes in more detail.

This filing was made with the Department of Insurance on behalf of all member companies, and no additional filing is needed by the carrier.

Contact the Information Center at 919-582-1056 or via email at wcinfo@ncrb.org, if you require additional information.

Sincerely,

Sue Taylor

Director of Insurance Operations

ST:dms
Attachments
C-11-16

FILING MEMORANDUM

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

(To be effective 12:01 a.m. on January 1, 2012, applicable to new and renewal assigned risk policies only.)

PURPOSE

This item:

1. Creates a national residual market rule regarding available coverages, to be located in NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance* as Rule 4-G.
2. Eliminates the state-specific rules regarding additional coverages, located in the state-specific Assigned Risk Miscellaneous Rules of NCCI's *Basic Manual*. State-specific exceptions to Rule 4-G will be created, as needed, to address any state-specific rules.
3. Revises *Basic Manual* Rule 4-A-3-m and Rule 4-A-9-d(2) to reference the new Rule 4-G.
4. Revises state-specific Assigned Risk Workers Compensation Premium Algorithms to conform with the available coverages in the assigned risk market and removes unnecessary Loss Sensitive Rating Plan (LSRP) references.
5. Modifies additional coverages increased limits statistical codes, to discontinue statistical codes not applicable to assigned risk coverage for the specified states.

BACKGROUND

State-specific rules regarding additional coverages are located in each state's Assigned Risk Miscellaneous Rules of NCCI's *Basic Manual*. This includes information on items such as increased limits, coverage for maritime, United States Longshore and Harbor Workers' Act, and its extensions and endorsements for Alternate Employer and Waiver of Our Right to Recover From Others. These coverages are available upon the request of the employer in each state. The current rules became effective in specific jurisdictions on various dates. Although the rules are state-specific, the available coverages are the same, or similar, in each state.

Similar to the approach taken with the revision of other NCCI manuals, rating plans, and programs, NCCI, as Plan Administrator, initiated a complete review of the individual state rules to:

- Create a national available coverages rule to appear as *Basic Manual* Rule 4-G and eliminate the state-specific Additional Coverages Under the WCIP rules
- Simplify the rules and presentation with a plain language approach that incorporates carrier and regulator feedback

The revisions proposed in this item identify three themes that provide the focus for improving the customer experience:

1. National Approach

In creating a national available coverages rule, all individual state rules were reviewed to determine the consistent elements among all of the states. This review determined that the vast majority of the rules were often the same, or similar, when compared to each other.

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ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

During the review, it was determined that new national Rule 4-G should also provide additional detail where the prior rules may have been silent on items such as Federal Mine Safety & Health Act and Transportation, Wages, Maintenance, and Cure (TWMC).

Additionally, as a result of this review, premium elements within each state's Assigned Risk Workers Compensation Premium Algorithm are being revised to better reflect the available coverages. Also, NCCI has determined that the footnotes for the Total Standard Premium element and LSRP eligibility requirements have no direct relationship to the premium algorithm calculation; therefore, they are being removed if shown in a state algorithm.

In applicable states, references to Ex-Medical Coverage in the Additional Coverages Under the WCIP page, and any state-specific exceptions related to this page, are being discontinued. This coverage is not provided in the residual market, so references to it are not needed.

2. Accessibility and Usability

The creation of national **Basic Manual** Rule 4-G enables the user to immediately access information without navigating through numerous state-specific rules.

3. Use of Plain Language

Customers have responded favorably to the 2006 residual market rules incorporated as **Basic Manual** Rule 4. To continue with this approach, **Basic Manual** Rule 4-G is written in simpler language and presented in a more suitable manner. It creates a national rule with any needed state exceptions. It further clarifies the available coverages in the residual market.

An example of the use of plain language is the change from referring to "Additional Coverages" to "Available Coverages." The plain language change represents a comprehensive coverage approach, listing available coverages in one rule.

PROPOSAL

It is proposed that **Basic Manual** Rule 4-G, Rule 4-A-3-m, and Rule 4-A-9-d(2), as contained in Exhibits 1, 2 and 3, be adopted. Further, it is proposed that the state-specific Additional Coverages Under the WCIP rules be discontinued and the individual state algorithms be revised. The following is a summary of each of the exhibits included in this item:

- **Exhibit 1** contains national **Basic Manual** Rule 4-G
- **Exhibit 2** contains the revisions to national **Basic Manual** Rule 4-A-3-m to reference the new Rule 4-G
- **Exhibit 3** contains the revisions to national **Basic Manual** Rule 4-A-9-d(2) to reference the new Rule 4-G
- **Exhibit 4** contains revisions to the state-specific Assigned Risk Workers Compensation Premium Algorithms
- **Exhibit 5** reflects the removal of the **Basic Manual** state-specific Additional Coverages Under the WCIP rules
- **Exhibit 6** contains the state-specific changes to NCCI's **Statistical Plan** for additional coverages, increased limits statistical codes

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- **Exhibit 7** reflects any *Basic Manual* state-specific exceptions that may be needed as a result of the introduction of Rule 4-G

IMPACT

There is no expected impact to statewide premium as a result of this item.

IMPLEMENTATION

It is proposed that the attached exhibits be implemented:

- In all states, effective 12:01 a.m. on January 1, 2012, applicable to new and renewal assigned risk policies only

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ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

**EXHIBIT 1
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)**

G. AVAILABLE COVERAGES

1. General Information

- a. In accordance with Rule 4-A-2-x(3) or applicable state workers compensation insurance plan, additional coverage(s) may be secured, at the employer’s request, on a WCIP standard workers compensation and employers liability insurance policy.
- b. Additional coverage(s) availability is subject to the assigned carrier’s ability and agreement to provide the requested coverage.
- c. If federal coverage is requested and the assigned carrier is able and agrees to provide the requested federal coverage, it can only be provided as an adjunct to state act workers compensation coverage.

2. Limits of Employers Liability Insurance

a. Standard Limits of Liability

- (1) Employers liability insurance can only be secured in the residual market in conjunction with workers compensation insurance. Employers liability insurance without workers compensation insurance is not available.
- (2) Standard limits of liability apply to employers liability insurance, as detailed in Rule 3-A-14.

b. Increased Limits of Liability

- (1) Increased limits of liability are available under Part Two—Employers Liability of the policy. In the residual market, the standard limits may be increased up to the maximum limits provided in the following table:

Increased Limits of Liability Availability Table

<u>Coverage</u>	<u>Maximum Increased Limits Available</u>
<u>Employers Liability Insurance</u>	<ul style="list-style-type: none"> • <u>\$1,000,000—Bodily Injury by Accident, Each Accident</u> • <u>\$1,000,000—Bodily Injury by Disease, Policy Limit</u> • <u>\$1,000,000—Bodily Injury by Disease, Each Employee</u>

- (2) Increased limits, their corresponding factors, and minimum premiums are applied in accordance with Rule 3-A-14-b, Appendix C, and applicable state rules and algorithms.

c. Limits of Liability for Specific Coverages

If endorsed onto the policy, Voluntary Compensation and Employers Liability Coverage and USL&HW Act and its extensions are included in the limits of Employers Liability Insurance requested under Part Two—Employers Liability.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)

3. Limited Other States Insurance

Limited Other States Insurance coverage is provided under the WCIP through the Residual Market Limited Other States Insurance Endorsement. This endorsement is attached to all residual market policies.

4. Waiver of Our Right to Recover From Others (Subrogation)

- a. The Waiver of Our Right to Recover From Others Endorsement is available if required of the employer by contract. The employer must provide the portion of the contract with such requirement to the assigned carrier.
- b. Blanket waivers are **not** available in the residual market.
- c. Additional premium charged for a waiver of subrogation is applied in accordance with Rule 3-A-22.

5. Alternate Employer Endorsement

- a. The Alternate Employer Endorsement is available if required of the employer by contract and only when the state of operations of the alternate employer is listed in Item 3.A. of the policy.
- b. The Alternate Employer Endorsement is **not** available for Professional Employer Organization (PEO) and/or temporary arrangement policies.

6. Federal Coverages**a. USL&HW Act and Extensions****(1) USL&HW Act**

Coverage for the United States Longshore and Harbor Workers' Compensation (USL&HW) Act is available by endorsement in the residual market written only as an adjunct to state workers compensation act coverage.

(2) USL&HW Act Extensions

Coverage for USL&HW Act's extensions are available in the residual market only when the Longshore and Harbor Workers' Compensation Act Endorsement is attached, as well as the other appropriate endorsements, and is available when written only as an adjunct to state workers compensation act coverage.

(3) Endorsements

The available endorsements are:

- Longshore and Harbor Workers' Compensation Act Coverage Endorsement
- Defense Base Act Coverage Endorsement
- Nonappropriated Fund Instrumentalities Act Coverage Endorsement
- Outer Continental Shelf Lands Act Coverage Endorsement

For more information about federal coverages, refer to Rules 3-A-4 and 3-A-14, NCCI's **Basic Manual User's Guide**, and the **Assigned Risk Supplement**.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)

b. Coverage for Maritime (Admiralty), Program I or Program II

(1) General Information

Coverage for Maritime (Admiralty), Program I or Program II, is available by endorsement only at the standard limit of liability in accordance with Rule 3-A-14-a(4), written only as an adjunct to state workers compensation act coverage. Increased limits are not available for this coverage in the residual market.

(2) Additional Maritime (Admiralty) Options

Coverage for the following may be included at an additional charge, subject to certain requirements.

(a) Transportation, Wages, Maintenance, and Cure (TWMC)

(1) In conjunction with Maritime coverage, the assigned carrier may provide coverage for TWMC on the Maritime Coverage Endorsement.

(2) The TWMC premium charge for the exposure is determined by the assigned carrier based on its evaluation of the exposure presented by the risk.

(b) Voluntary Compensation Maritime Coverage

In conjunction with Maritime coverage, the assigned carrier may provide coverage for voluntary compensation maritime exposure only under Program II for masters and members of the crews of vessels and only when the Maritime Coverage Endorsement is attached.

(c) Endorsements

The available endorsements are:

- Maritime Coverage Endorsement
- Voluntary Compensation Maritime Coverage Endorsement

c. Federal Mine Safety & Health Act

Coverage for Federal Mine Safety & Health Act is available by endorsement, written only as an adjunct to state workers compensation act coverage. For more information about how to provide this coverage, refer to Rule 3-A-12.

7. Coverage for Volunteer Workers

In the residual market, coverage for volunteer workers is available by endorsement when state law specifically states that such coverage is permissible. The coverage is not available if specifically prohibited by state law. Refer to Rule 2-J and NCCI's **Assigned Risk Supplement** for more information.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

**EXHIBIT 4
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY**

NORTH CAROLINA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	Blanket Waiver: [% applied to Total Manual Premium] Specific Waiver: [% applied to the portion of Total Manual Premium where waiver is applied]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Small Deductible Credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos, NOC) [†]	
+	Atomic Energy Radiation Exposure NOC [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All North Carolina assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT**

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

A. ~~In accordance with part (iii) of the definition for Workers Compensation Insurance as found in Section I of the North Carolina Workers Compensation Insurance Plan (Plan), the following additional coverages are available under this Plan upon the request of the employer:~~

1. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee

2. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~

~~Outer Continental Shelf Lands Act
Defense Base Act
Nonappropriated Fund Instrumentalities Act~~

3. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~

4. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00 03 13) is available if required of the employer by contract. A copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier. There is a mandatory premium charge associated with the waiver which has two options: blanket and specific. The blanket premium charge is 2% of the total manual premium with a minimum premium of \$100 per policy. The specific premium charge is 5% of the applicable manual premium with a minimum premium of \$100 per waiver.~~

5. ~~Coverage for an "alternate employer" when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) must be utilized to provide this coverage.~~

6. ~~Ex-medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00 03 06).~~

7. ~~Benefits Deductible coverage as provided through the Benefits Deductible Endorsement (WC 00 06 03).~~

B. ~~In accordance with part (iii) of the definition for Workers Compensation Insurance as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Residual Market Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
NORTH CAROLINA STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
G. AVAILABLE COVERAGES

4. Waiver of Our Right to Recover From Others (Subrogation)

Change Rule 4-G-4-a as follows:

- a. The Waiver of Our Right to Recover From Others Endorsement is available if required of the policyholder by contract. A copy of the contract requiring the employer to obtain the coverage is not required prior to issuance of the endorsement. However, a copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier.

Change Rule 4-G-4-b as follows:

- b. Blanket waivers are available in the North Carolina residual market.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
NORTH CAROLINA WORKERS COMPENSATION INSURANCE PLAN
SECTION II—RULES FOR ELIGIBILITY AND ASSIGNMENT

10. ~~Additional~~ Available Coverage

~~Available~~ Other coverages may be available to the employer through the assigned carrier.

EXPOSURE INFORMATION CODES

1. Update Type

Leave this field blank on a first report.
Report the 1-position alphabetic code that identifies the activity of an exposure record.

<u>Code</u>	<u>Description</u>
P	Previously Reported
R	Revised

***2. Exposure Coverage Code (Act)**

Report the code indicating the Act (Law) under which the exposure for this record=s class code is associated.

<u>Code</u>	<u>Description</u>
01	State or Federal Act, excluding. USL&HW
02	USL&HW "F" or USL&HW coverage on non "F" classes
06	Coverage Under State Act, excluding Medical Coverage-Discontinued effective April 1, 2012

***3. Premium Codes**

A. Premium Subject to Experience Modification (Reported Above Line AA@)

1. *Disease Experience*

In Connection with Abrasive Sand Blasting	Code 0059
In Connection with Incidental Foundries—Non-Ferrous Metals	Code 0066
In Connection with Incidental Foundries—Steel	Code 0065
In Connection with Incidental Foundries—Iron	Code 0067

2. *Employers Liability Increased Limits (in 000=s)*

With Workers Compensation	
\$100/100/1,000	Code 9803
\$100/100/2,500	Code 9804
\$100/100/5,000	Code 9805
\$100/100/10,000	Code 9806
\$500/500/500	Code 9807
\$500/500/1,000	Code 9808
\$500/500/2,500	Code 9809
\$500/500/5,000	Code 9810
\$500/500/10,000	Code 9811
\$1,000/1,000/1,000	Code 9812
\$1,000/1,000/2,500	Code 9813
\$1,000/1,000/5,000	Code 9814
\$1,000/1,000/10,000	Code 9815
Over \$1,000/1,000/10,000	Code 9816

***Note: Codes 9813, 9814, 9815 and 9816 discontinued for Assigned Risk only effective January 1, 2012.**

*Without Workers Compensation

\$100/100/1,000	Code 9823
\$100/100/2,500	Code 9824
\$100/100/5,000	Code 9825
\$100/100/10,000	Code 9826
\$500/500/500	Code 9827
\$500/500/1,000	Code 9828
\$500/500/2,500	Code 9829
\$500/500/5,000	Code 9830
\$500/500/10,000	Code 9831
\$1,000/1,000/1,000	Code 9832
\$1,000/1,000/2,500	Code 9833
\$1,000/1,000/5,000	Code 9834
\$1,000/1,000/10,000	Code 9835
Over \$1,000/1,000/10,000	Code 9836
All Other Increased Limits	Code 9837

Admiralty or FELA

\$50,000	Code 9817
\$100,000	Code 9818
\$200,000	Code 9819
\$300,000	Code 9820
\$400,000	Code 9821
\$500,000	Code 9822
Over \$500,000	Code 9840

Note: Codes shown above discontinued for Assigned Risk only effective January 1, 2012

Additional Premium to Balance Increased Limits to Minimum Premium	Code 9848
3. Deductible Credit - Subject to Premium Before Experience Modification	Code 9664
4. Independent Carrier Filing	
Premium Credit Applied Before Experience Modification	Code 9721
Premium Debit Applied Before Experience Modification	Code 9723
5. No Exposure Unit Reports	Code 1111
6. Rate Deviation Premium Adjustment Credit	Code 9037
7. <i>Short Rate Penalty Premium</i>	Code 0931
8. Waiver of Subrogation	Code 0930
* 9. Drug Free Workplace Credit – Subject to Experience Rating	Code 9841

B. *Premium Not Subject to Experience Modification (Reported on lines D, E or F)*

1. Admiralty and/or FELA Coverage	
Additional Premium to Balance to Minimum Premium	Code 9849
2. Aircraft Operation-Passenger Seat Surcharge	Code 9108
3. Assigned Risk Adjustment Program (ARAP)	Code 0277
4. Atomic Energy	
Experience in Connection with Either Construction or Operation Work Performed for or Under the Direction of the Nuclear Regulatory Commission or any Government Agency	Code 9984

NUMERIC LIST OF STATISTICAL CODES

CODE	DESCRIPTION	SUBJECT TO MOD?	EXPOSURE BASE	ADD TO TOTAL STANDARD EXPOSURE?	IS PREMIUM A CREDIT?	ADD TO TOTAL STANDARD PREMIUM?	REPORTED LOSSES OK?
*9813 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/WORKERS COMP 1,000,000/1,000,000/2,500,000	YES	NONE	N/A	NO	YES	NO
*9814 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/WORKERS COMP 1,000,000/1,000,000/5,000,000	YES	NONE	N/A	NO	YES	NO
*9815 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/WORKERS COMP 1,000,000/1,000,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO
*9816 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/WORKERS COMP - OVER 1,000,000/1,000,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO
*9817 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - 50,000	YES	NONE	N/A	NO	YES	NO
*9818	EMP LIAB LIMITS - ADMIRALTY/FELA - 100,000	YES	NONE	N/A	NO	YES	NO
*9819 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - 200,000	YES	NONE	N/A	NO	YES	NO
*9820 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - 300,000	YES	NONE	N/A	NO	YES	NO
*9821 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - 400,000	YES	NONE	N/A	NO	YES	NO
*9822 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - 500,000	YES	NONE	N/A	NO	YES	NO
*9823 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 100,000/100,000/ 1,000,000	YES	NONE	N/A	NO	YES	NO

NUMERIC LIST OF STATISTICAL CODES

CODE	DESCRIPTION	SUBJECT TO MOD?	EXPOSURE BASE	ADD TO TOTAL STANDARD EXPOSURE?	IS PREMIUM A CREDIT?	ADD TO TOTAL STANDARD PREMIUM?	REPORTED LOSSES OK?
*9824 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 100,000/100,000/ 2,500,000	YES	NONE	N/A	NO	YES	NO
*9825 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 100,000/100,000/ 5,000,000	YES	NONE	N/A	NO	YES	NO
*9826 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 100,000/100,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO
*9827 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 500,000/500,000/ 500,000	YES	NONE	N/A	NO	YES	NO
*9828 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 500,000/500,000/ 1,000,000	YES	NONE	N/A	NO	YES	NO
*9829 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 500,000/500,000/ 2,500,000	YES	NONE	N/A	NO	YES	NO
*9830 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 500,000/500,000/ 5,000,000	YES	NONE	N/A	NO	YES	NO
*9831 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 500,000/500,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO

NUMERIC LIST OF STATISTICAL CODES

CODE	DESCRIPTION	SUBJECT TO MOD?	EXPOSURE BASE	ADD TO TOTAL STANDARD EXPOSURE?	IS PREMIUM A CREDIT?	ADD TO TOTAL STANDARD PREMIUM?	REPORTED LOSSES OK?
*9832 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 1,000,000/1,000,000/ 1,000,000	YES	NONE	N/A	NO	YES	NO
*9833 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 1,000,000/1,000,000/ 2,500,000	YES	NONE	N/A	NO	YES	NO
*9834 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 1,000,000/1,000,000/ 5,000,000	YES	NONE	N/A	NO	YES	NO
*9835 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP 1,000,000/1,000,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO
*9836 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/O WORKERS COMP - OVER 1,000,000/1,000,000/ 10,000,000	YES	NONE	N/A	NO	YES	NO
*9837 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS W/WORKERS COMP - ALL OTHER	YES	NONE	N/A	NO	YES	NO
*9840 N/A Assigned Risk 01/01/12	EMP LIAB LIMITS - ADMIRALTY/FELA - OVER 500,000	YES	NONE	N/A	NO	YES	NO

NUMERIC LIST OF STATISTICAL CODES

CODE	DESCRIPTION	SUBJECT TO MOD?	EXPOSURE BASE	ADD TO TOTAL STANDARD EXPOSURE?	IS PREMIUM A CREDIT?	ADD TO TOTAL STANDARD PREMIUM?	REPORTED LOSSES OK?
9841	DRUG FREE WORKPLACE CREDIT PROGRAM – SUBJECT TO EXPERIENCE RATING	YES	NONE	N/A	YES	YES	NO
9846	DRUG FREE WORKPLACE CREDIT	NO	NONE	N/A	YES	YES	NO
9848	EMP LIAB INCREASED LIMITS - BALANCE TO MINIMUM PREMIUM	YES	NONE	N/A	NO	YES	NO
9849	EMP LIAB LIMITS - ADMIRALTY/FELA - BALANCE TO MINIMUM PREMIUM	NO	NONE	N/A	NO	YES	NO
9880	WORKPLACE SAFETY CREDIT	NO	NONE	N/A	YES	YES	NO
9887	SCHEDULE RATING CREDIT	NO	NONE	N/A	YES	YES	NO
9889	SCHEDULE RATING DEBIT	NO	NONE	N/A	NO	YES	NO
9984	ATOMIC ENERGY PROJECT	NO	PAYROLL	NO	NO	YES	YES
9985	ATOMIC ENERGY - RADIATION EXPOSURE NOC	NO	PAYROLL	NO	NO	YES	YES