

Effective April 1, 2016

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	0.87	S	1624D	0.05	S	3082D	0.13	S
0065D	0.20	S	1741D	0.87	S	3085D	0.18	S
0066D	0.20	S	1803D	1.63	S	4024D	0.05	S
0067D	0.20	S	1852D	0.15	Asb	6251D	0.10	S
1165XD	0.08	S	3081D	0.18	S	6252D	0.08	S

Asb=Asbestos, 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 2.396 and elr x 2.26.
- 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.....	\$65,200
Leased or rented vehicle.....	\$43,500

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

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$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	1.17
Tax Multiplier	1.031

Loss Development Factors	
1st Adjustment	0.20
2nd Adjustment	0.12
3rd Adjustment	0.09
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"..... \$1,700

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)..... \$43,500

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%	0.3%	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	3.4%	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	5.1%	4.0%	3.5%	2.6%	2.0%	1.5%	1.3%
\$2,500	5.8%	4.5%	3.9%	3.0%	2.4%	1.7%	1.5%
\$5,000	8.2%	6.5%	5.8%	4.6%	3.7%	2.9%	2.4%

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

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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 (1.82) and the adjustment for differences in loss-based expenses (1.053).)

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, 2016

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

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,523	0.04	1,422,973	--	1,501,463	0.44
2,524	--	10,201	0.05	1,501,464	--	1,584,498	0.45
10,202	--	18,042	0.06	1,584,499	--	1,672,484	0.46
18,043	--	26,054	0.07	1,672,485	--	1,765,880	0.47
26,055	--	34,240	0.08	1,765,881	--	1,865,201	0.48
34,241	--	57,270	0.09	1,865,202	--	1,971,029	0.49
57,271	--	85,248	0.10	1,971,030	--	2,084,026	0.50
85,249	--	110,135	0.11	2,084,027	--	2,204,949	0.51
110,136	--	134,366	0.12	2,204,950	--	2,334,662	0.52
134,367	--	158,601	0.13	2,334,663	--	2,474,160	0.53
158,602	--	183,134	0.14	2,474,161	--	2,624,594	0.54
183,135	--	208,132	0.15	2,624,595	--	2,787,304	0.55
208,133	--	233,707	0.16	2,787,305	--	2,963,858	0.56
233,708	--	259,945	0.17	2,963,859	--	3,156,101	0.57
259,946	--	286,915	0.18	3,156,102	--	3,366,223	0.58
286,916	--	314,683	0.19	3,366,224	--	3,596,841	0.59
314,684	--	343,308	0.20	3,596,842	--	3,851,108	0.60
343,309	--	372,849	0.21	3,851,109	--	4,132,859	0.61
372,850	--	403,365	0.22	4,132,860	--	4,446,806	0.62
403,366	--	434,917	0.23	4,446,807	--	4,798,804	0.63
434,918	--	467,568	0.24	4,798,805	--	5,196,216	0.64
467,569	--	501,384	0.25	5,196,217	--	5,648,439	0.65
501,385	--	536,436	0.26	5,648,440	--	6,167,655	0.66
536,437	--	572,798	0.27	6,167,656	--	6,769,940	0.67
572,799	--	610,550	0.28	6,769,941	--	7,476,966	0.68
610,551	--	649,778	0.29	7,476,967	--	8,318,659	0.69
649,779	--	690,572	0.30	8,318,660	--	9,337,545	0.70
690,573	--	733,032	0.31	9,337,546	--	10,596,164	0.71
733,033	--	777,266	0.32	10,596,165	--	12,190,409	0.72
777,267	--	823,388	0.33	12,190,410	--	14,275,184	0.73
823,389	--	871,526	0.34	14,275,185	--	17,118,052	0.74
871,527	--	921,816	0.35	17,118,053	--	21,224,408	0.75
921,817	--	974,408	0.36	21,224,409	--	27,677,244	0.76
974,409	--	1,029,465	0.37	27,677,245	--	39,292,334	0.77
1,029,466	--	1,087,166	0.38	39,292,335	--	66,394,187	0.78
1,087,167	--	1,147,708	0.39	66,394,188	--	201,903,391	0.79
1,147,709	--	1,211,308	0.40	201,903,392	AND OVER		0.80
1,211,309	--	1,278,204	0.41				
1,278,205	--	1,348,661	0.42				
1,348,662	--	1,422,972	0.43				

(a) G	12.05
(b) State Per Claim Accident Limitation	\$301,500
(c) State Multiple Claim Accident Limitation	\$603,000
(d) USL&HW Per Claim Accident Limitation	\$469,500
(e) USL&HW Multiple Claim Accident Limitation	\$939,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.80
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.80.)</i>	

Effective April 1, 2016
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 -- 64,815	30,125	2,079,842 -- 2,140,057	241,000	4,187,981 -- 4,248,221	451,875
64,816 -- 111,552	36,150	2,140,058 -- 2,200,275	247,025	4,248,222 -- 4,308,463	457,900
111,553 -- 165,254	42,175	2,200,276 -- 2,260,494	253,050	4,308,464 -- 4,368,705	463,925
165,255 -- 221,906	48,200	2,260,495 -- 2,320,715	259,075	4,368,706 -- 4,428,947	469,950
221,907 -- 279,936	54,225	2,320,716 -- 2,380,938	265,100	4,428,948 -- 4,489,189	475,975
279,937 -- 338,695	60,250	2,380,939 -- 2,441,162	271,125	4,489,190 -- 4,549,432	482,000
338,696 -- 397,878	66,275	2,441,163 -- 2,501,387	277,150	4,549,433 -- 4,609,675	488,025
397,879 -- 457,330	72,300	2,501,388 -- 2,561,613	283,175	4,609,676 -- 4,669,918	494,050
457,331 -- 516,961	78,325	2,561,614 -- 2,621,841	289,200	4,669,919 -- 4,730,161	500,075
516,962 -- 576,717	84,350	2,621,842 -- 2,682,069	295,225	4,730,162 -- 4,790,404	506,100
576,718 -- 636,564	90,375	2,682,070 -- 2,742,298	301,250	4,790,405 -- 4,850,647	512,125
636,565 -- 696,479	96,400	2,742,299 -- 2,802,528	307,275	4,850,648 -- 4,910,891	518,150
696,480 -- 756,447	102,425	2,802,529 -- 2,862,760	313,300	4,910,892 -- 4,971,135	524,175
756,448 -- 816,455	108,450	2,862,761 -- 2,922,991	319,325	4,971,136 -- 5,031,379	530,200
816,456 -- 876,496	114,475	2,922,992 -- 2,983,224	325,350	5,031,380 -- 5,091,623	536,225
876,497 -- 936,563	120,500	2,983,225 -- 3,043,457	331,375	5,091,624 -- 5,151,867	542,250
936,564 -- 996,653	126,525	3,043,458 -- 3,103,691	337,400	5,151,868 -- 5,212,111	548,275
996,654 -- 1,056,760	132,550	3,103,692 -- 3,163,925	343,425	5,212,112 -- 5,272,356	554,300
1,056,761 -- 1,116,883	138,575	3,163,926 -- 3,224,161	349,450	5,272,357 -- 5,332,600	560,325
1,116,884 -- 1,177,018	144,600	3,224,162 -- 3,284,396	355,475	5,332,601 -- 5,392,845	566,350
1,177,019 -- 1,237,165	150,625	3,284,397 -- 3,344,632	361,500	5,392,846 -- 5,453,090	572,375
1,237,166 -- 1,297,321	156,650	3,344,633 -- 3,404,869	367,525	5,453,091 -- 5,513,335	578,400
1,297,322 -- 1,357,485	162,675	3,404,870 -- 3,465,106	373,550	5,513,336 -- 5,573,580	584,425
1,357,486 -- 1,417,656	168,700	3,465,107 -- 3,525,344	379,575	5,573,581 -- 5,633,825	590,450
1,417,657 -- 1,477,834	174,725	3,525,345 -- 3,585,582	385,600	5,633,826 -- 5,694,070	596,475
1,477,835 -- 1,538,018	180,750	3,585,583 -- 3,645,820	391,625	5,694,071 -- 5,753,875	602,500
1,538,019 -- 1,598,206	186,775	3,645,821 -- 3,706,059	397,650		
1,598,207 -- 1,658,399	192,800	3,706,060 -- 3,766,298	403,675		
1,658,400 -- 1,718,596	198,825	3,766,299 -- 3,826,537	409,700		
1,718,597 -- 1,778,796	204,850	3,826,538 -- 3,886,777	415,725		
1,778,797 -- 1,839,000	210,875	3,886,778 -- 3,947,017	421,750		
1,839,001 -- 1,899,207	216,900	3,947,018 -- 4,007,257	427,775		
1,899,208 -- 1,959,416	222,925	4,007,258 -- 4,067,498	433,800		
1,959,417 -- 2,019,627	228,950	4,067,499 -- 4,127,739	439,825		
2,019,628 -- 2,079,841	234,975	4,127,740 -- 4,187,980	445,850		

For Expected Losses greater than \$5,753,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.05) / (\text{Expected Losses} + (700)(12.05))$$

G = 12.05