

WORKERS' COMPENSATION

Summary of Rating Factors

Loss Cost Multiplier/Deviation:

1.941

* Please note, the final rate pages reflect the application of the appropriate loss cost multiplier or deviation factor.

Minimum Premium Multiplier	\$ 215
Maximum Minimum Premium:	\$ 1,250
Minimum Minimum Premium:	\$ -

If a risk has Workers' Compensation exposures in states other than those listed below, consult with your underwriter prior to binding:

Arizona	Missouri
Colorado	Montana
Delaware	Nebraska
Florida	New Mexico
Georgia	North Carolina
Idaho	Pennsylvania
Illinois	South Carolina
Indiana	South Dakota
Iowa	Tennessee
Kansas	Texas
Maryland	Utah
Michigan	Virginia
Minnesota	Wisconsin

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Miscellaneous Values	
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11	\$250
Terrorism Rate	0.019
Catastrophe Rate	0.019
Maximum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers"	\$3,100 per week
Minimum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers"	\$750 per week
Premium Determination for Partners and Sole Proprietors in accordance with <i>Basic Manual</i> Rule 2-E-3	\$40,100 annually
The following Premium Discount plan will apply to the Standard Premiums:	
<u>Division of Standard Premium</u>	<u>Premium Discount</u>
First \$5,000	0.0%
Next \$95,000	10.9%
Next \$400,000	12.6%
Over \$500,000	14.4%
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 \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. Page A-1 of the <i>Experience Rating Plan Manual</i> should be referenced for the latest approved eligibility amounts by state.	
Waiver of Right to Recover from Others (Waiver of Subrogation):	
1) Specific Waiver (applies to a Named Person or Organization) 5% of the premium developed on the payroll used in connection with the work performed for the specific person or organization, subject to a \$100 minimum premium per waiver 2) Blanket Waiver (applies to all jobs during the policy year) 2% of the total manual premium, subject to a \$250 minimum premium per policy 3) Waiver of Subrogation charges are subject to experience rating modifications and all other policy credits and debits. Waiver of Subrogation minimum premiums are in addition to the policy minimum premium.	

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Deductible Plan

Our company has an optional benefits deductible program available that applies on a per claim basis. The net loss (total loss minus the amount of the deductible) is applied toward the experience modification. The loss is reported on a gross basis and is automatically reduced by NCCI on the experience rating worksheet. The percentage premium reductions are applicable by hazard group as shown in the table below. To determine what hazard group to apply, use the classification producing the largest amount of estimated workers compensation premium from the Table of Classifications by Hazard Group found in the *Basic Manual for Workers Compensation and Employers Insurance*.

CALCULATED PREMIUM REDUCTION FACTORS

Indemnity and Medical Deductible Amount per Claim

Limit	A	B	C	D	E	F	G
100	0.9931	0.9950	0.9960	0.9965	0.9970	0.9980	0.9985
200	0.9866	0.9901	0.9921	0.9936	0.9945	0.9965	0.9975
300	0.9812	0.9856	0.9881	0.9901	0.9921	0.9945	0.9960
400	0.9757	0.9817	0.9846	0.9876	0.9896	0.9931	0.9950
500	0.9712	0.9782	0.9817	0.9851	0.9876	0.9916	0.9940
1000	0.9554	0.9653	0.9702	0.9752	0.9797	0.9861	0.9896
1500	0.9455	0.9569	0.9633	0.9693	0.9742	0.9821	0.9866
2000	0.9380	0.9504	0.9574	0.9643	0.9698	0.9787	0.9841
2500	0.9316	0.9450	0.9529	0.9598	0.9663	0.9762	0.9821

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Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem
0005	4.83	1250	1852	5.82	1250	2586	4.33	1181	3111	6.09	1250
0008	4.50	1218	1853	1.92	663	2587	8.23	1250	3113	5.24	1250
0016	11.55	1250	1860	3.34	968	2589	4.29	1172	3114	5.03	1250
0034	6.25	1250	1924	5.30	1250	2600	4.15	1142	3117	3.03	901
0035	4.76	1250	1925	5.75	1250	2623	8.66	1250	3118	2.95	884
0036	7.30	1250	2002	5.63	1250	2651	3.45	992	3119	2.31	747
0037	6.58	1250	2003	5.28	1250	2660	4.60	1239	3120	2.87	867
0042	10.33	1250	2014	11.82	1250	2670	3.55	1013	3122	5.26	1250
0050	14.32	1250	2016	3.77	1061	2683	3.88	1084	3126	4.33	1181
0059	0.50	358	2021	6.58	1250	2688	4.52	1222	3131	2.80	852
0065	0.08	267	2039	3.88	1084	2701	14.67	1250	3132	6.58	1250
0066	0.08	267	2041	5.47	1250	2702	18.71	1250	3145	5.32	1250
0067	0.08	267	2065	5.96	1250	2709	21.55	1250	3146	5.16	1250
0079	8.60	1250	2070	9.84	1250	2710	14.31	1250	3169	8.44	1250
0083	10.05	1250	2081	7.43	1250	2714	6.44	1250	3175	5.75	1250
0106	24.79	1250	2089	4.79	1250	2731	8.42	1250	3179	3.90	1089
0113	6.97	1250	2095	6.79	1250	2735	7.49	1250	3180	5.42	1250
0170	10.54	1250	2101	5.22	1250	2759	13.12	1250	3188	3.67	1039
0251	6.50	1250	2105	5.84	1250	2790	2.54	796	3220	4.64	1248
0400	18.85	1250	2110	4.58	1235	2797	11.55	1250	3223	6.41	1250
0401	16.27	1250	2111	4.23	1159	2799	8.89	1250	3224	6.31	1250
0766	0.68	396	2112	5.78	1250	2802	11.55	1250	3227	11.41	1250
0771	0.78	418	2114	3.28	955	2804	6.00	1250	3240	4.41	1198
0908	283.39	533	2121	3.28	955	2835	5.03	1250	3241	6.74	1250
0913	625.00	875	2130	5.67	1250	2836	10.69	1250	3255	3.57	1018
0917	8.64	1250	2143	4.97	1250	2841	5.71	1250	3257	11.34	1250
1005	20.52	1250	2157	9.03	1250	2881	4.83	1250	3270	4.33	1181
1016	38.02	1250	2172	2.80	852	2883	6.46	1250	3300	8.54	1250
1164	8.81	1250	2174	5.38	1250	2913	6.91	1250	3303	4.23	1159
1165	8.27	1250	2211	12.25	1250	2915	5.20	1250	3307	12.19	1250
1320	3.28	955	2220	6.74	1250	2916	7.86	1250	3315	10.07	1250
1322	29.06	1250	2286	3.77	1061	2923	4.46	1209	3334	5.80	1250
1420	8.77	1250	2288	6.08	1250	2942	4.77	1250	3336	5.59	1250
1430	13.74	1250	2300	3.90	1089	2960	6.74	1250	3365	17.80	1250
1438	11.84	1250	2302	2.74	839	3004	2.54	796	3372	7.74	1250
1452	4.68	1250	2305	3.84	1076	3018	3.32	964	3373	9.61	1250
1463	19.49	1250	2361	3.57	1018	3022	5.07	1250	3383	2.56	800
1473	4.04	1119	2362	2.66	822	3027	4.19	1151	3385	1.71	618
1474	4.43	1202	2380	5.05	1250	3028	10.03	1250	3400	5.34	1250
1624	8.52	1250	2386	3.01	897	3030	12.54	1250	3507	8.81	1250
1642	7.51	1250	2388	3.20	938	3040	8.06	1250	3515	3.98	1106
1654	14.31	1250	2402	5.88	1250	3041	5.82	1250	3548	3.24	947
1655	5.49	1250	2413	3.24	947	3042	8.50	1250	3559	3.84	1076
1699	6.74	1250	2416	2.56	800	3064	8.33	1250	3574	1.82	641
1701	6.79	1250	2417	3.05	906	3069	10.56	1250	3581	3.34	968
1710	8.79	1250	2501	5.82	1250	3076	5.80	1250	3612	6.39	1250
1741	6.35	1250	2503	1.96	671	3081	12.62	1250	3620	8.00	1250
1747	5.69	1250	2534	6.04	1250	3082	6.52	1250	3629	3.18	934
1748	6.62	1250	2570	5.73	1250	3085	7.08	1250	3632	7.73	1250
1803	15.41	1250	2585	6.70	1250	3110	6.48	1250	3634	3.77	1061

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3635	5.57	1250	4263	4.93	1250	4923	2.87	867	6018	4.89	1250
3638	2.99	893	4273	4.77	1250	5020	12.25	1250	6045	5.92	1250
3642	2.15	712	4279	5.18	1250	5022	16.34	1250	6204	21.49	1250
3643	4.60	1239	4282	4.74	1250	5037	38.22	1250	6206	10.77	1250
3647	4.95	1250	4283	5.49	1250	5040	27.99	1250	6213	4.15	1142
3648	2.12	706	4299	3.18	934	5057	14.81	1250	6214	6.00	1250
3681	2.78	848	4304	6.33	1250	5059	37.33	1250	6216	12.83	1250
3685	1.79	635	4307	3.34	968	5069	67.47	1250	6217	11.28	1250
3719	4.10	1132	4351	1.65	605	5102	8.60	1250	6229	8.21	1250
3724	8.81	1250	4352	2.58	805	5146	8.46	1250	6233	9.61	1250
3726	8.19	1250	4360	2.21	725	5160	6.93	1250	6235	14.93	1250
3803	4.17	1147	4361	3.78	1063	5183	6.00	1250	6236	21.25	1250
3807	3.94	1097	4410	7.61	1250	5188	6.11	1250	6237	3.44	990
3808	6.23	1250	4420	9.30	1250	5190	6.09	1250	6251	21.29	1250
3821	15.30	1250	4431	2.27	738	5191	1.79	635	6252	18.69	1250
3822	9.61	1250	4432	3.26	951	5192	10.36	1250	6260	27.08	1250
3824	9.38	1250	4439	3.36	972	5213	9.47	1250	6306	13.32	1250
3826	2.56	800	4452	5.96	1250	5215	8.44	1250	6319	10.56	1250
3827	3.18	934	4459	5.05	1250	5221	7.12	1250	6325	16.44	1250
3830	1.90	659	4470	4.50	1218	5222	16.77	1250	6400	12.58	1250
3851	6.46	1250	4484	4.95	1250	5223	9.05	1250	6503	3.98	1106
3865	3.40	981	4493	4.76	1250	5348	8.48	1250	6504	3.98	1106
3881	6.91	1250	4511	1.34	538	5402	7.57	1250	6702	12.62	1250
4000	10.95	1250	4557	3.77	1061	5403	16.89	1250	6703	28.59	1250
4021	7.28	1250	4558	3.07	910	5437	11.68	1250	6704	14.01	1250
4024	8.00	1250	4568	7.61	1250	5443	6.35	1250	6801	6.35	1250
4034	10.75	1250	4581	2.83	858	5445	13.30	1250	6811	8.44	1250
4036	6.11	1250	4583	7.32	1250	5462	13.57	1250	6824	17.10	1250
4038	4.89	1250	4611	1.88	654	5472	11.41	1250	6826	9.03	1250
4053	7.30	1250	4635	3.84	1076	5473	17.00	1250	6834	9.36	1250
4061	10.54	1250	4653	3.45	992	5474	10.93	1250	6836	6.66	1250
4062	3.47	996	4665	15.43	1250	5478	10.05	1250	6843	32.12	1250
4101	6.44	1250	4670	8.70	1250	5479	13.63	1250	6845	18.13	1250
4109	1.40	551	4683	4.76	1250	5480	10.91	1250	6854	6.72	1250
4110	2.12	706	4686	4.02	1114	5491	6.56	1250	6872	19.49	1250
4111	9.88	1250	4692	1.51	575	5506	10.09	1250	6874	37.21	1250
4113	2.89	871	4693	2.47	781	5507	10.73	1250	6882	6.44	1250
4114	8.19	1250	4703	4.70	1250	5508	21.82	1250	6884	13.08	1250
4130	6.42	1250	4717	4.81	1250	5535	11.28	1250	7016	4.08	1127
4131	5.94	1250	4720	3.73	1052	5537	7.10	1250	7024	4.52	1222
4133	7.01	1250	4740	1.48	568	5551	37.58	1250	7038	6.93	1250
4149	1.24	517	4741	4.00	1110	5606	2.52	792	7046	16.54	1250
4206	9.16	1250	4751	5.76	1250	5610	11.49	1250	7047	9.22	1250
4207	2.25	734	4766	5.03	1250	5645	23.37	1250	7050	15.72	1250
4239	4.50	1218	4771	4.44	1205	5703	33.60	1250	7090	7.71	1250
4240	4.81	1250	4777	10.33	1250	5705	16.65	1250	7098	18.38	1250
4243	4.02	1114	4825	1.46	564	5951	1.03	471	7099	37.50	1250
4244	5.69	1250	4828	2.64	818	6003	12.75	1250	7133	9.71	1250
4250	2.89	871	4829	2.04	689	6005	9.36	1250	7151	11.80	1250
4251	4.58	1235	4902	4.60	1239	6017	12.75	1250	7152	26.73	1250

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7153	13.10	1250	7855	10.38	1250	8381	5.94	1250	9015	7.90	1250
7222	14.54	1250	8001	6.62	1250	8385	9.53	1250	9016	3.82	1071
7228	10.25	1250	8002	6.42	1250	8392	4.95	1250	9019	2.70	831
7229	14.31	1250	8006	4.33	1181	8393	3.67	1039	9033	3.73	1052
7230	13.39	1250	8008	2.91	876	8399	16.01	1250	9040	8.87	1250
7231	17.02	1250	8010	3.34	968	8500	17.39	1250	9052	4.93	1250
7232	9.71	1250	8013	0.80	422	8601	1.53	579	9058	2.87	867
7309	24.09	1250	8015	1.30	530	8602	1.36	542	9060	2.66	822
7313	9.18	1250	8017	3.14	925	8603	0.41	338	9061	2.85	863
7317	14.97	1250	8018	5.07	1250	8606	7.71	1250	9063	2.70	831
7327	29.50	1250	8021	4.37	1190	8709	9.88	1250	9077	5.59	1250
7333	6.39	1250	8031	6.37	1250	8719	6.75	1250	9082	3.32	964
7335	7.10	1250	8032	3.71	1048	8720	4.15	1142	9083	3.05	906
7337	14.50	1250	8033	4.39	1194	8721	0.64	388	9084	2.99	893
7350	15.68	1250	8037	3.14	925	8723	0.43	342	9089	1.84	646
7360	8.11	1250	8039	3.28	955	8725	4.68	1250	9093	2.93	880
7370	7.55	1250	8044	6.54	1250	8726	3.92	1093	9101	5.49	1250
7380	8.48	1250	8045	1.18	504	8734	1.34	538	9102	5.07	1250
7382	8.91	1250	8046	4.85	1250	8737	1.20	508	9154	2.80	852
7390	9.41	1250	8047	2.93	880	8738	2.72	835	9156	4.02	1114
7394	9.92	1250	8058	6.77	1250	8742	0.99	463	9170	9.18	1250
7395	11.02	1250	8072	2.08	697	8745	8.81	1250	9178	8.60	1250
7398	22.50	1250	8102	3.61	1026	8748	1.40	551	9179	62.42	1250
7402	0.43	342	8103	5.75	1250	8755	0.82	426	9180	8.54	1250
7403	3.94	1097	8105	9.26	1250	8799	1.55	583	9182	3.78	1063
7405	1.61	596	8106	8.48	1250	8800	2.50	788	9186	26.51	1250
7420	16.85	1250	8107	6.91	1250	8803	0.17	287	9220	9.88	1250
7421	2.12	706	8111	6.48	1250	8805	0.58	375	9402	13.72	1250
7422	2.43	772	8116	8.42	1250	8810	0.43	342	9403	15.45	1250
7425	5.03	1250	8203	7.82	1250	8814	0.52	362	9410	2.76	843
7431	1.84	646	8204	7.69	1250	8815	1.18	504	9501	5.42	1250
7445	0.87	437	8209	7.57	1250	8820	0.31	317	9505	8.52	1250
7453	0.99	463	8215	6.64	1250	8824	5.47	1250	9516	9.32	1250
7500	5.05	1250	8227	10.35	1250	8825	3.69	1043	9519	6.70	1250
7502	3.80	1067	8232	7.82	1250	8826	5.16	1250	9521	7.69	1250
7515	2.29	742	8233	8.17	1250	8829	5.80	1250	9522	4.11	1134
7520	6.70	1250	8235	6.54	1250	8831	3.11	919	9534	10.05	1250
7538	25.56	1250	8263	12.27	1250	8832	0.68	396	9554	22.19	1250
7539	6.37	1250	8264	8.27	1250	8833	2.33	751	9586	1.20	508
7540	7.22	1250	8265	13.33	1250	8835	4.72	1250	9600	4.10	1132
7570	3.69	1043	8279	10.58	1250	8842	4.66	1250	9620	2.99	893
7580	3.59	1022	8288	15.06	1250	8855	0.43	342			
7590	8.99	1250	8291	5.78	1250	8856	0.43	342			
7600	6.29	1250	8292	8.17	1250	8864	3.84	1076			
7605	5.49	1250	8293	16.98	1250	8868	0.82	426			
7610	1.11	489	8295	4.46	1209	8869	2.35	755			
7705	10.07	1250	8304	11.14	1250	8871	0.47	351			
7710	9.71	1250	8350	11.24	1250	8901	0.35	325			
7711	9.71	1250	8353	10.25	1250	9012	2.85	863			
7720	7.08	1250	8380	8.89	1250	9014	6.37	1250			

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