

WORKERS' COMPENSATION

Summary of Rating Factors

Loss Cost Multiplier/Deviation:

2.329

* 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	0.023
Catastrophe Rate	0.023
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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Miscellaneous Values

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
\$1,000	0.9554	0.9653	0.9702	0.9752	0.9797	0.9861	0.9896
\$1,500	0.9455	0.9569	0.9633	0.9693	0.9742	0.9821	0.9866
\$2,000	0.9380	0.9504	0.9574	0.9643	0.9698	0.9787	0.9841
\$2,500	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	5.80	1250	1852	6.99	1250	2586	5.19	1250	3111	7.31	1250
0008	5.40	1250	1853	2.31	747	2587	9.87	1250	3113	6.29	1250
0016	13.86	1250	1860	4.01	1112	2589	5.15	1250	3114	6.03	1250
0034	7.50	1250	1924	6.36	1250	2600	4.98	1250	3117	3.63	1030
0035	5.71	1250	1925	6.89	1250	2623	10.39	1250	3118	3.54	1011
0036	8.76	1250	2002	6.75	1250	2651	4.15	1142	3119	2.77	846
0037	7.90	1250	2003	6.33	1250	2660	5.52	1250	3120	3.45	992
0042	12.39	1250	2014	14.18	1250	2670	4.26	1166	3122	6.31	1250
0050	17.19	1250	2016	4.52	1222	2683	4.66	1250	3126	5.19	1250
0059	0.61	381	2021	7.90	1250	2688	5.43	1250	3131	3.35	970
0065	0.09	269	2039	4.66	1250	2701	17.61	1250	3132	7.90	1250
0066	0.09	269	2041	6.57	1250	2702	22.45	1250	3145	6.38	1250
0067	0.09	269	2065	7.15	1250	2709	25.85	1250	3146	6.20	1250
0079	10.32	1250	2070	11.81	1250	2710	17.16	1250	3169	10.13	1250
0083	12.06	1250	2081	8.92	1250	2714	7.73	1250	3175	6.89	1250
0106	29.74	1250	2089	5.75	1250	2731	10.11	1250	3179	4.68	1250
0113	8.36	1250	2095	8.15	1250	2735	8.99	1250	3180	6.50	1250
0170	12.65	1250	2101	6.27	1250	2759	15.74	1250	3188	4.40	1196
0251	7.80	1250	2105	7.01	1250	2790	3.05	906	3220	5.57	1250
0400	22.61	1250	2110	5.50	1250	2797	13.86	1250	3223	7.69	1250
0401	19.52	1250	2111	5.08	1250	2799	10.67	1250	3224	7.57	1250
0766	0.82	426	2112	6.94	1250	2802	13.86	1250	3227	13.69	1250
0771	0.93	450	2114	3.94	1097	2804	7.20	1250	3240	5.29	1250
0908	340.03	1250	2121	3.94	1097	2835	6.03	1250	3241	8.08	1250
0913	749.94	1250	2130	6.80	1250	2836	12.83	1250	3255	4.29	1172
0917	10.36	1250	2143	5.96	1250	2841	6.85	1250	3257	13.60	1250
1005	24.62	1250	2157	10.83	1250	2881	5.80	1250	3270	5.19	1250
1016	45.63	1250	2172	3.35	970	2883	7.76	1250	3300	10.25	1250
1164	10.57	1250	2174	6.45	1250	2913	8.29	1250	3303	5.08	1250
1165	9.92	1250	2211	14.70	1250	2915	6.24	1250	3307	14.63	1250
1320	3.94	1097	2220	8.08	1250	2916	9.43	1250	3315	12.09	1250
1322	34.87	1250	2286	4.52	1222	2923	5.36	1250	3334	6.96	1250
1420	10.53	1250	2288	7.29	1250	2942	5.73	1250	3336	6.71	1250
1430	16.49	1250	2300	4.68	1250	2960	8.08	1250	3365	21.36	1250
1438	14.21	1250	2302	3.28	955	3004	3.05	906	3372	9.29	1250
1452	5.61	1250	2305	4.61	1241	3018	3.98	1106	3373	11.53	1250
1463	23.38	1250	2361	4.29	1172	3022	6.08	1250	3383	3.07	910
1473	4.84	1250	2362	3.19	936	3027	5.03	1250	3385	2.05	691
1474	5.31	1250	2380	6.06	1250	3028	12.04	1250	3400	6.40	1250
1624	10.22	1250	2386	3.61	1026	3030	15.05	1250	3507	10.57	1250
1642	9.01	1250	2388	3.84	1076	3040	9.67	1250	3515	4.77	1250
1654	17.16	1250	2402	7.06	1250	3041	6.99	1250	3548	3.89	1086
1655	6.59	1250	2413	3.89	1086	3042	10.20	1250	3559	4.61	1241
1699	8.08	1250	2416	3.07	910	3064	9.99	1250	3574	2.19	721
1701	8.15	1250	2417	3.66	1037	3069	12.67	1250	3581	4.01	1112
1710	10.55	1250	2501	6.99	1250	3076	6.96	1250	3612	7.66	1250
1741	7.62	1250	2503	2.35	755	3081	15.14	1250	3620	9.60	1250
1747	6.82	1250	2534	7.24	1250	3082	7.83	1250	3629	3.82	1071
1748	7.94	1250	2570	6.87	1250	3085	8.50	1250	3632	9.27	1250
1803	18.49	1250	2585	8.04	1250	3110	7.78	1250	3634	4.52	1222

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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
3635	6.68	1250	4263	5.92	1250	4923	3.45	992	6018	5.87	1250
3638	3.59	1022	4273	5.73	1250	5020	14.70	1250	6045	7.10	1250
3642	2.59	807	4279	6.22	1250	5022	19.61	1250	6204	25.78	1250
3643	5.52	1250	4282	5.68	1250	5037	45.86	1250	6206	12.93	1250
3647	5.94	1250	4283	6.59	1250	5040	33.58	1250	6213	4.98	1250
3648	2.54	796	4299	3.82	1071	5057	17.77	1250	6214	7.20	1250
3681	3.33	966	4304	7.59	1250	5059	44.79	1250	6216	15.39	1250
3685	2.14	710	4307	4.01	1112	5069	80.96	1250	6217	13.53	1250
3719	4.91	1250	4351	1.98	676	5102	10.32	1250	6229	9.85	1250
3724	10.57	1250	4352	3.10	917	5146	10.15	1250	6233	11.53	1250
3726	9.83	1250	4360	2.66	822	5160	8.31	1250	6235	17.91	1250
3803	5.01	1250	4361	4.54	1226	5183	7.20	1250	6236	25.50	1250
3807	4.73	1250	4410	9.13	1250	5188	7.34	1250	6237	4.12	1136
3808	7.48	1250	4420	11.16	1250	5190	7.31	1250	6251	25.55	1250
3821	18.35	1250	4431	2.72	835	5191	2.14	710	6252	22.43	1250
3822	11.53	1250	4432	3.91	1091	5192	12.44	1250	6260	32.49	1250
3824	11.25	1250	4439	4.03	1116	5213	11.37	1250	6306	15.98	1250
3826	3.07	910	4452	7.15	1250	5215	10.13	1250	6319	12.67	1250
3827	3.82	1071	4459	6.06	1250	5221	8.55	1250	6325	19.73	1250
3830	2.28	740	4470	5.40	1250	5222	20.12	1250	6400	15.09	1250
3851	7.76	1250	4484	5.94	1250	5223	10.85	1250	6503	4.77	1250
3865	4.08	1127	4493	5.71	1250	5348	10.18	1250	6504	4.77	1250
3881	8.29	1250	4511	1.61	596	5402	9.08	1250	6702	15.14	1250
4000	13.14	1250	4557	4.52	1222	5403	20.26	1250	6703	34.31	1250
4021	8.73	1250	4558	3.68	1041	5437	14.02	1250	6704	16.82	1250
4024	9.60	1250	4568	9.13	1250	5443	7.62	1250	6801	7.62	1250
4034	12.90	1250	4581	3.40	981	5445	15.95	1250	6811	10.13	1250
4036	7.34	1250	4583	8.78	1250	5462	16.28	1250	6824	20.52	1250
4038	5.87	1250	4611	2.26	736	5472	13.69	1250	6826	10.83	1250
4053	8.76	1250	4635	4.61	1241	5473	20.40	1250	6834	11.23	1250
4061	12.65	1250	4653	4.15	1142	5474	13.11	1250	6836	7.99	1250
4062	4.17	1147	4665	18.52	1250	5478	12.06	1250	6843	38.54	1250
4101	7.73	1250	4670	10.43	1250	5479	16.35	1250	6845	21.75	1250
4109	1.68	611	4683	5.71	1250	5480	13.09	1250	6854	8.06	1250
4110	2.54	796	4686	4.82	1250	5491	7.87	1250	6872	23.38	1250
4111	11.85	1250	4692	1.82	641	5506	12.11	1250	6874	44.65	1250
4113	3.47	996	4693	2.96	886	5507	12.88	1250	6882	7.73	1250
4114	9.83	1250	4703	5.64	1250	5508	26.18	1250	6884	15.70	1250
4130	7.71	1250	4717	5.78	1250	5535	13.53	1250	7016	4.89	1250
4131	7.13	1250	4720	4.47	1211	5537	8.52	1250	7024	5.43	1250
4133	8.41	1250	4740	1.77	631	5551	45.09	1250	7038	8.31	1250
4149	1.49	570	4741	4.80	1250	5606	3.03	901	7046	19.84	1250
4206	10.99	1250	4751	6.92	1250	5610	13.79	1250	7047	11.06	1250
4207	2.70	831	4766	6.03	1250	5645	28.04	1250	7050	18.86	1250
4239	5.40	1250	4771	5.33	1250	5703	40.31	1250	7090	9.25	1250
4240	5.78	1250	4777	12.39	1250	5705	19.98	1250	7098	22.06	1250
4243	4.82	1250	4825	1.75	626	5951	1.23	514	7099	45.00	1250
4244	6.82	1250	4828	3.17	932	6003	15.30	1250	7133	11.65	1250
4250	3.47	996	4829	2.45	777	6005	11.23	1250	7151	14.16	1250
4251	5.50	1250	4902	5.52	1250	6017	15.30	1250	7152	32.07	1250

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WORKERS COMPENSATION

Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem	Class Code	Base Rate	Min Prem
7153	15.72	1250	7855	12.46	1250	8381	7.13	1250	9015	9.48	1250
7222	17.44	1250	8001	7.94	1250	8385	11.44	1250	9016	4.59	1237
7228	12.30	1250	8002	7.71	1250	8392	5.94	1250	9019	3.24	947
7229	17.16	1250	8006	5.19	1250	8393	4.40	1196	9033	4.47	1211
7230	16.07	1250	8008	3.49	1000	8399	19.21	1250	9040	10.64	1250
7231	20.43	1250	8010	4.01	1112	8500	20.87	1250	9052	5.92	1250
7232	11.65	1250	8013	0.95	454	8601	1.84	646	9058	3.45	992
7309	28.90	1250	8015	1.56	585	8602	1.63	600	9060	3.19	936
7313	11.02	1250	8017	3.77	1061	8603	0.49	355	9061	3.42	985
7317	17.96	1250	8018	6.08	1250	8606	9.25	1250	9063	3.24	947
7327	35.40	1250	8021	5.24	1250	8709	11.85	1250	9077	6.71	1250
7333	7.66	1250	8031	7.64	1250	8719	8.10	1250	9082	3.98	1106
7335	8.52	1250	8032	4.45	1207	8720	4.98	1250	9083	3.66	1037
7337	17.40	1250	8033	5.26	1250	8721	0.77	416	9084	3.59	1022
7350	18.82	1250	8037	3.77	1061	8723	0.51	360	9089	2.21	725
7360	9.74	1250	8039	3.94	1097	8725	5.61	1250	9093	3.52	1007
7370	9.06	1250	8044	7.85	1250	8726	4.70	1250	9101	6.59	1250
7380	10.18	1250	8045	1.42	555	8734	1.61	596	9102	6.08	1250
7382	10.69	1250	8046	5.82	1250	8737	1.44	560	9154	3.35	970
7390	11.30	1250	8047	3.52	1007	8738	3.26	951	9156	4.82	1250
7394	11.90	1250	8058	8.13	1250	8742	1.19	506	9170	11.02	1250
7395	13.23	1250	8072	2.49	785	8745	10.57	1250	9178	10.32	1250
7398	26.99	1250	8102	4.33	1181	8748	1.68	611	9179	74.90	1250
7402	0.51	360	8103	6.89	1250	8755	0.98	461	9180	10.25	1250
7403	4.73	1250	8105	11.11	1250	8799	1.86	650	9182	4.54	1226
7405	1.93	665	8106	10.18	1250	8800	3.00	895	9186	31.81	1250
7420	20.22	1250	8107	8.29	1250	8803	0.21	295	9220	11.85	1250
7421	2.54	796	8111	7.78	1250	8805	0.70	401	9402	16.47	1250
7422	2.91	876	8116	10.11	1250	8810	0.51	360	9403	18.54	1250
7425	6.03	1250	8203	9.39	1250	8814	0.63	385	9410	3.31	962
7431	2.21	725	8204	9.22	1250	8815	1.42	555	9501	6.50	1250
7445	1.05	476	8209	9.08	1250	8820	0.37	330	9505	10.22	1250
7453	1.19	506	8215	7.97	1250	8824	6.57	1250	9516	11.18	1250
7500	6.06	1250	8227	12.41	1250	8825	4.43	1202	9519	8.04	1250
7502	4.56	1230	8232	9.39	1250	8826	6.20	1250	9521	9.22	1250
7515	2.75	841	8233	9.81	1250	8829	6.96	1250	9522	4.94	1250
7520	8.04	1250	8235	7.85	1250	8831	3.73	1052	9534	12.06	1250
7538	30.67	1250	8263	14.72	1250	8832	0.82	426	9554	26.62	1250
7539	7.64	1250	8264	9.92	1250	8833	2.79	850	9586	1.44	560
7540	8.66	1250	8265	16.00	1250	8835	5.66	1250	9600	4.91	1250
7570	4.43	1202	8279	12.69	1250	8842	5.59	1250	9620	3.59	1022
7580	4.31	1177	8288	18.07	1250	8855	0.51	360			
7590	10.78	1250	8291	6.94	1250	8856	0.51	360			
7600	7.55	1250	8292	9.81	1250	8864	4.61	1241			
7605	6.59	1250	8293	20.38	1250	8868	0.98	461			
7610	1.33	536	8295	5.36	1250	8869	2.82	856			
7705	12.09	1250	8304	13.37	1250	8871	0.56	370			
7710	11.65	1250	8350	13.48	1250	8901	0.42	340			
7711	11.65	1250	8353	12.30	1250	9012	3.42	985			
7720	8.50	1250	8380	10.67	1250	9014	7.64	1250			