

**THE TRAVELERS INSURANCE COMPANIES:**

FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Michigan**

Effective 01/01/2024

Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	2.56	672	0.87	0.49
0011	2.14	588	0.73	0.49
0034	2.00	560	0.67	0.48
0035	1.49	458	0.50	0.47
0042	3.84	928	1.28	0.48
0106	6.22	1000	1.94	0.37
0128	1.93	546	0.67	0.49
0129	2.44	648	0.84	0.49
0130	1.74	508	0.57	0.42
0141	1.64	488	0.58	0.54
0908R	107.00	300	35.87	0.48
0909R	244.00	404	81.69	0.48
0912R	368.00	528	124.37	0.48
0913R	260.00	420	86.97	0.48
1164	1.58	476	0.47	0.34
1320	1.53	466	0.47	0.37
1322	8.02	1000	2.35	0.34
1438	3.89	938	1.25	0.42
1463	6.64	1000	1.98	0.34
1624	2.35	630	0.73	0.37
1701	1.87	534	0.58	0.37
1748	2.73	706	0.89	0.42
1925	3.19	798	1.09	0.47
2003	2.63	686	0.89	0.48
2014	4.70	1000	1.53	0.42
2016	1.30	420	0.44	0.49
2021	2.54	668	0.85	0.48
2041	2.04	568	0.69	0.50
2065	1.45	450	0.48	0.48
2070	2.96	752	0.98	0.48
2081	2.21	602	0.76	0.55
2095	2.58	676	0.88	0.47
2105	2.35	630	0.81	0.55
2110	2.44	648	0.82	0.49
2111	1.89	538	0.65	0.49
2121	1.32	424	0.47	0.54
2131	1.45	450	0.49	0.49
2143	1.22	404	0.42	0.55
2157	2.90	740	0.97	0.49
2380	1.89	538	0.65	0.49
2501	1.74	508	0.59	0.49
2503	0.74	308	0.25	0.50
2576	1.91	542	0.65	0.49
2585	2.16	592	0.73	0.48
2586	1.68	496	0.57	0.49
2587	2.14	588	0.73	0.49
2623	3.63	886	1.18	0.42
2660	1.41	442	0.50	0.54
2683	1.97	554	0.69	0.55
2688	1.47	454	0.49	0.49
2702	8.65	1000	2.60	0.34
2709	4.64	1000	1.43	0.37
2731	3.34	828	1.14	0.49
2759	4.22	1000	1.44	0.49
2790	1.41	442	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.62	484	0.56	0.55
2802	3.21	802	1.08	0.48
2812	2.29	618	0.77	0.48
2841	3.13	786	1.08	0.49
2881	1.81	522	0.63	0.55
2915	2.65	690	0.86	0.42
3004	1.26	412	0.40	0.37
3018	2.54	668	0.81	0.37
3022	2.37	634	0.80	0.49
3027	2.46	652	0.79	0.42
3028	3.11	782	0.99	0.42
3030	3.36	832	1.08	0.42
3040	4.07	974	1.37	0.48
3064	3.23	806	1.08	0.48
3066	2.37	634	0.80	0.49
3076	1.93	546	0.66	0.49
3081	2.67	694	0.90	0.48
3082	7.22	1000	2.44	0.42
3085	3.23	806	1.10	0.48
3095	1.74	508	0.59	0.48
3096	2.02	564	0.68	0.48
3110	2.39	638	0.80	0.48
3111	1.79	518	0.61	0.49
3113	1.60	480	0.54	0.48
3114	2.02	564	0.68	0.48
3116	3.19	798	1.07	0.48
3131	1.28	416	0.44	0.48
3132	1.64	488	0.56	0.49
3145	1.39	438	0.47	0.48
3146	1.85	530	0.62	0.48
3169	1.70	500	0.59	0.49
3179	1.11	382	0.38	0.49
3188	1.81	522	0.61	0.48
3241	1.97	554	0.67	0.49
3257	1.72	504	0.58	0.49
3303	1.60	480	0.54	0.49
3306	3.53	866	1.15	0.48
3307	2.14	588	0.72	0.48
3315	2.10	580	0.71	0.49
3341	0.59	300	0.20	0.47
3365	3.59	878	1.12	0.37
3372	2.00	560	0.67	0.48
3383	1.11	382	0.38	0.50
3400	2.44	648	0.83	0.49
3507	1.91	542	0.65	0.48
3548	0.88	336	0.30	0.50
3559	1.43	446	0.48	0.48
3574	0.88	336	0.30	0.50
3581	0.90	340	0.31	0.49
3612	1.37	434	0.46	0.48
3620	1.83	526	0.59	0.42
3628	1.81	522	0.61	0.48
3629	1.39	438	0.47	0.48
3632	2.63	686	0.89	0.48
3634	1.13	386	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	1.18	396	0.40	0.48
3638	1.34	428	0.45	0.49
3643	1.39	438	0.44	0.42
3648	1.09	378	0.38	0.55
3681	0.53	300	0.18	0.48
3685	0.78	316	0.26	0.49
3724	2.69	698	0.80	0.34
3726	2.86	732	0.85	0.34
3807	1.37	434	0.46	0.49
3808	2.06	572	0.69	0.48
3821	5.54	1000	1.82	0.42
3824	2.18	596	0.74	0.49
3827	1.26	412	0.43	0.49
4000	4.16	992	1.28	0.37
4024	3.36	832	1.06	0.42
4034	5.75	1000	1.88	0.42
4036	2.02	564	0.65	0.42
4130	2.46	652	0.83	0.49
4131	1.74	508	0.59	0.49
4150	0.57	300	0.19	0.53
4207	1.89	538	0.59	0.37
4239	1.76	512	0.55	0.37
4240	2.21	602	0.76	0.55
4243	1.68	496	0.56	0.48
4244	2.10	580	0.69	0.42
4250	2.10	580	0.72	0.47
4251	2.46	652	0.82	0.49
4253	1.72	504	0.56	0.48
4273	1.81	522	0.61	0.48
4279	2.18	596	0.70	0.42
4299	1.41	442	0.47	0.48
4304	4.87	1000	1.65	0.48
4307	1.20	400	0.41	0.55
4351	0.80	320	0.27	0.49
4360	0.95	350	0.32	0.55
4361	0.61	300	0.20	0.50
4410	2.02	564	0.68	0.49
4452	1.91	542	0.64	0.48
4459	2.04	568	0.66	0.42
4470	1.22	404	0.40	0.48
4484	1.47	454	0.50	0.49
4511	0.36	300	0.12	0.49
4557	1.53	466	0.50	0.42
4558	1.32	424	0.45	0.48
4568	1.39	438	0.44	0.42
4583	2.69	698	0.85	0.37
4611	0.76	312	0.26	0.49
4692	0.59	300	0.20	0.48
4693	0.80	320	0.27	0.49
4712	1.34	428	0.40	0.34
4720	1.66	492	0.56	0.48
4825	0.67	300	0.22	0.42
4828	1.37	434	0.42	0.37
4829	0.50	300	0.16	0.37
4902	1.41	442	0.48	0.49

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4923	1.24	408	0.41	0.48
5020	3.76	912	1.14	0.37
5022	4.75	1000	1.41	0.34
5038	A	A	A	A
5040	5.80	1000	1.72	0.34
5057	3.86	932	1.14	0.34
5059	14.45	1000	4.46	0.34
5102	4.16	992	1.27	0.37
5146	4.05	970	1.28	0.42
5160	1.55	470	0.46	0.34
5183	2.46	652	0.76	0.37
5188	2.29	618	0.70	0.37
5190	2.00	560	0.61	0.37
5191	0.78	316	0.26	0.42
5192	2.42	644	0.80	0.48
5213	4.10	980	1.22	0.34
5215	4.85	1000	1.55	0.42
5221	3.65	890	1.13	0.37
5222	6.83	1000	2.00	0.34
5223	3.07	774	0.99	0.42
5348	4.07	974	1.29	0.42
5403	5.00	1000	1.56	0.37
5437	5.29	1000	1.64	0.37
5445	3.32	824	1.00	0.34
5462	4.43	1000	1.41	0.42
5476	3.63	886	1.09	0.34
5479	5.25	1000	1.69	0.42
5480	6.28	1000	1.93	0.37
5506	3.34	828	1.02	0.37
5507	3.42	844	1.05	0.37
5509	3.61	882	1.13	0.37
5538	4.79	1000	1.48	0.34
5550	2.96	752	0.95	0.42
5551	13.90	1000	4.25	0.34
5552	5.23	1000	1.56	0.34
5606	0.80	320	0.24	0.34
5610	3.89	938	1.24	0.42
5645	7.16	1000	2.19	0.34
6204	5.29	1000	1.63	0.37
6216	4.79	1000	1.42	0.34
6217	3.13	786	0.92	0.34
6229	3.57	874	1.14	0.42
6235	3.57	874	1.07	0.34
6306	4.03	966	1.26	0.37
6319	2.10	580	0.62	0.34
6325	3.55	870	1.05	0.34
6400	4.20	1000	1.36	0.42
6504	1.85	530	0.63	0.49
6702S	4.28	1000	1.32	0.43
6703S	6.01	1000	1.86	0.43
6704S	4.77	1000	1.47	0.43
6801F	7.56	1000	2.41	0.42
6824F	17.64	1000	5.62	0.42
6826F	4.35	1000	1.39	0.42
6834	1.58	476	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	2.02	564	0.68	0.47
6843F	9.45	1000	2.82	0.34
6845F	8.19	1000	2.44	0.34
6872F	9.68	1000	2.88	0.34
6874F	17.22	1000	5.13	0.34
7016S	2.21	602	0.64	0.34
7024S	2.46	652	0.71	0.34
7038S	2.86	732	0.90	0.34
7046S	7.41	1000	2.14	0.34
7047S	3.09	778	0.89	0.34
7050S	3.99	958	1.26	0.34
7090S	3.17	794	1.00	0.34
7098S	8.23	1000	2.38	0.34
7099S	10.40	1000	3.00	0.34
7151S	7.83	1000	2.34	0.37
7152S	11.00	1000	3.29	0.37
7153S	8.72	1000	2.61	0.37
7202	6.85	1000	2.25	0.48
7206	5.61	1000	1.84	0.48
7208	7.16	1000	2.19	0.37
7210	9.93	1000	3.01	0.37
7212	4.89	1000	1.55	0.37
7213	6.62	1000	2.03	0.37
7214	7.31	1000	2.25	0.37
7215	6.74	1000	2.07	0.37
7216	10.96	1000	3.36	0.37
7218	10.37	1000	3.16	0.37
7219	5.42	1000	1.65	0.37
7220	6.45	1000	2.06	0.36
7230	4.62	1000	1.54	0.48
7231	5.73	1000	1.89	0.48
7309F	9.35	1000	2.78	0.34
7313F	4.37	1000	1.30	0.34
7317F	11.97	1000	3.57	0.34
7333S	5.10	1000	1.47	0.34
7335S	5.67	1000	1.63	0.34
7337S	7.16	1000	2.06	0.34
7350F	16.84	1000	5.19	0.37
7360	2.86	732	0.92	0.42
7380	4.37	1000	1.40	0.42
7382	3.17	794	1.06	0.48
7390	3.26	812	1.09	0.49
7394S	2.06	572	0.59	0.34
7395S	2.27	614	0.66	0.34
7398S	2.88	736	0.83	0.34
7403	3.09	778	1.04	0.49
7405	1.07	374	0.36	0.49
7421	0.48	300	0.16	0.42
7422	0.74	308	0.22	0.37
7423	1.70	500	0.56	0.50
7502	1.30	420	0.42	0.42
7515	0.74	308	0.21	0.34
7520	1.43	446	0.48	0.48
7538	2.04	568	0.60	0.34
7539	0.84	328	0.26	0.36

Class Code		Minimum Premium	ELR	D Ratio
7540		542	0.59	0.34
7580		450	0.48	0.42
7600		988	1.31	0.42
7610		300	0.11	0.41
7704		1000	1.39	0.37
7720	*	564	0.65	0.42
7904		1000	1.70	0.37
7920		300	0.08	0.37
7979		446	0.42	0.37
7980		644	0.74	0.37
8001		496	0.58	0.49
8006		508	0.61	0.55
8008		302	0.25	0.54
8010		404	0.41	0.49
8013		300	0.08	0.47
8015		300	0.19	0.49
8017		354	0.34	0.55
8018		760	1.01	0.49
8021		584	0.73	0.49
8031		438	0.47	0.49
8032		416	0.44	0.49
8033		420	0.45	0.54
8039		434	0.48	0.54
8044		496	0.57	0.49
8045		300	0.17	0.49
8046		484	0.55	0.49
8047		300	0.19	0.49
8050		302	0.25	0.55
8058		584	0.73	0.49
8059		480	0.55	0.49
8102		446	0.49	0.49
8106		816	1.06	0.42
8107		554	0.62	0.37
8111		454	0.50	0.48
8116		488	0.55	0.48
8209		652	0.84	0.49
8215		656	0.81	0.42
8227		680	0.81	0.37
8232		816	1.06	0.42
8235		686	0.88	0.48
8264		900	1.20	0.42
8265		878	1.14	0.37
8279		1000	1.55	0.36
8291		648	0.82	0.48
8292		828	1.13	0.49
8293		1000	2.21	0.50
8304		1000	1.34	0.37
8350		954	1.22	0.37
8381		386	0.38	0.48
8387		538	0.64	0.48
8392		534	0.65	0.54
8393		438	0.44	0.42
8395		496	0.56	0.48
8401		300	0.20	0.47
8601		300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	13.52	1000	4.03	0.34
8720	0.88	336	0.28	0.37
8726F	3.59	878	1.14	0.42
8734S	0.80	320	0.25	0.43
8737S	0.71	302	0.22	0.43
8738S	1.01	362	0.31	0.43
8742	0.19	300	0.06	0.43
8745	3.07	774	1.03	0.48
8748	0.40	300	0.12	0.37
8755	0.17	300	0.06	0.44
8800	1.11	382	0.38	0.49
8803	0.04	300	0.01	0.40
8805S	0.29	300	0.10	0.51
8810	0.08	300	0.03	0.44
8814S	0.27	300	0.09	0.51
8815S	0.38	300	0.13	0.50
8820	0.06	300	0.02	0.38
8829	1.95	550	0.68	0.55
8831	0.84	328	0.30	0.59
8832	0.27	300	0.09	0.49
8833	0.92	344	0.31	0.49
8835	1.76	512	0.60	0.49
8837	1.20	400	0.42	0.54
8868	0.34	300	0.11	0.56
8869	0.46	300	0.16	0.54
8901	0.13	300	0.04	0.39
9015	2.54	668	0.86	0.48
9040	2.63	686	0.91	0.55
9052	1.13	386	0.39	0.55
9053	1.87	534	0.63	0.49
9058	0.86	332	0.31	0.59
9060	1.30	420	0.46	0.54
9061	0.90	340	0.32	0.54
9063	0.59	300	0.21	0.54
9065	0.63	300	0.21	0.55
9093	0.99	358	0.34	0.55
9101	2.52	664	0.88	0.55
9102	2.10	580	0.72	0.48
9154	0.90	340	0.31	0.49
9156	1.34	428	0.47	0.55
9178	3.30	820	1.18	0.58
9179	6.03	1000	2.14	0.58
9182	1.34	428	0.46	0.48
9220	4.20	1000	1.40	0.48
9402	2.37	634	0.74	0.37
9403	6.55	1000	2.02	0.37
9410	1.37	434	0.46	0.49
9501	1.91	542	0.62	0.42
9519	3.51	862	1.12	0.42
9521	1.85	530	0.59	0.42
9522	2.50	660	0.86	0.55
9529	A	A	A	A
9530	1.72	504	0.51	0.34
9558	6.95	1000	2.12	0.37
9559	2.96	752	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.36	300	0.13	0.54
9620	0.92	344	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	2.12	584	0.87	0.49
0011	1.77	514	0.73	0.49
0034	1.65	490	0.67	0.48
0035	1.24	408	0.50	0.47
0042	3.18	796	1.28	0.48
0106	5.15	1000	1.94	0.37
0128	1.60	480	0.67	0.49
0129	2.02	564	0.84	0.49
0130	1.44	448	0.57	0.42
0141	1.36	432	0.58	0.54
0908R	89.00	300	35.87	0.48
0909R	202.00	362	81.69	0.48
0912R	305.00	465	124.37	0.48
0913R	216.00	376	86.97	0.48
1164	1.31	422	0.47	0.34
1320	1.27	414	0.47	0.37
1322	6.65	1000	2.35	0.34
1438	3.22	804	1.25	0.42
1463	5.50	1000	1.98	0.34
1624	1.95	550	0.73	0.37
1701	1.55	470	0.58	0.37
1748	2.26	612	0.89	0.42
1925	2.64	688	1.09	0.47
2003	2.18	596	0.89	0.48
2014	3.90	940	1.53	0.42
2016	1.08	376	0.44	0.49
2021	2.11	582	0.85	0.48
2041	1.69	498	0.69	0.50
2065	1.20	400	0.48	0.48
2070	2.45	650	0.98	0.48
2081	1.83	526	0.76	0.55
2095	2.14	588	0.88	0.47
2105	1.95	550	0.81	0.55
2110	2.02	564	0.82	0.49
2111	1.57	474	0.65	0.49
2121	1.10	380	0.47	0.54
2131	1.20	400	0.49	0.49
2143	1.01	362	0.42	0.55
2157	2.40	640	0.97	0.49
2380	1.57	474	0.65	0.49
2501	1.44	448	0.59	0.49
2503	0.61	300	0.25	0.50
2576	1.58	476	0.65	0.49
2585	1.79	518	0.73	0.48
2586	1.39	438	0.57	0.49
2587	1.77	514	0.73	0.49
2623	3.01	762	1.18	0.42
2660	1.17	394	0.50	0.54
2683	1.64	488	0.69	0.55
2688	1.22	404	0.49	0.49
2702	7.17	1000	2.60	0.34
2709	3.85	930	1.43	0.37
2731	2.77	714	1.14	0.49
2759	3.50	860	1.44	0.49
2790	1.17	394	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.34	428	0.56	0.55
2802	2.66	692	1.08	0.48
2812	1.90	540	0.77	0.48
2841	2.59	678	1.08	0.49
2881	1.50	460	0.63	0.55
2915	2.19	598	0.86	0.42
3004	1.04	368	0.40	0.37
3018	2.11	582	0.81	0.37
3022	1.97	554	0.80	0.49
3027	2.04	568	0.79	0.42
3028	2.58	676	0.99	0.42
3030	2.78	716	1.08	0.42
3040	3.38	836	1.37	0.48
3064	2.68	696	1.08	0.48
3066	1.97	554	0.80	0.49
3076	1.60	480	0.66	0.49
3081	2.21	602	0.90	0.48
3082	5.99	1000	2.44	0.42
3085	2.68	696	1.10	0.48
3095	1.44	448	0.59	0.48
3096	1.67	494	0.68	0.48
3110	1.98	556	0.80	0.48
3111	1.48	456	0.61	0.49
3113	1.32	424	0.54	0.48
3114	1.67	494	0.68	0.48
3116	2.64	688	1.07	0.48
3131	1.06	372	0.44	0.48
3132	1.36	432	0.56	0.49
3145	1.15	390	0.47	0.48
3146	1.53	466	0.62	0.48
3169	1.41	442	0.59	0.49
3179	0.92	344	0.38	0.49
3188	1.50	460	0.61	0.48
3241	1.64	488	0.67	0.49
3257	1.43	446	0.58	0.49
3303	1.32	424	0.54	0.49
3306	2.92	744	1.15	0.48
3307	1.77	514	0.72	0.48
3315	1.74	508	0.71	0.49
3341	0.49	300	0.20	0.47
3365	2.98	756	1.12	0.37
3372	1.65	490	0.67	0.48
3383	0.92	344	0.38	0.50
3400	2.02	564	0.83	0.49
3507	1.58	476	0.65	0.48
3548	0.73	306	0.30	0.50
3559	1.18	396	0.48	0.48
3574	0.73	306	0.30	0.50
3581	0.75	310	0.31	0.49
3612	1.13	386	0.46	0.48
3620	1.51	462	0.59	0.42
3628	1.50	460	0.61	0.48
3629	1.15	390	0.47	0.48
3632	2.18	596	0.89	0.48
3634	0.94	348	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.97	354	0.40	0.48
3638	1.11	382	0.45	0.49
3643	1.15	390	0.44	0.42
3648	0.90	340	0.38	0.55
3681	0.44	300	0.18	0.48
3685	0.64	300	0.26	0.49
3724	2.23	606	0.80	0.34
3726	2.37	634	0.85	0.34
3807	1.13	386	0.46	0.49
3808	1.71	502	0.69	0.48
3821	4.59	1000	1.82	0.42
3824	1.81	522	0.74	0.49
3827	1.04	368	0.43	0.49
4000	3.45	850	1.28	0.37
4024	2.78	716	1.06	0.42
4034	4.77	1000	1.88	0.42
4036	1.67	494	0.65	0.42
4130	2.04	568	0.83	0.49
4131	1.44	448	0.59	0.49
4150	0.47	300	0.19	0.53
4207	1.57	474	0.59	0.37
4239	1.46	452	0.55	0.37
4240	1.83	526	0.76	0.55
4243	1.39	438	0.56	0.48
4244	1.74	508	0.69	0.42
4250	1.74	508	0.72	0.47
4251	2.04	568	0.82	0.49
4253	1.43	446	0.56	0.48
4273	1.50	460	0.61	0.48
4279	1.81	522	0.70	0.42
4299	1.17	394	0.47	0.48
4304	4.04	968	1.65	0.48
4307	0.99	358	0.41	0.55
4351	0.66	300	0.27	0.49
4360	0.78	316	0.32	0.55
4361	0.50	300	0.20	0.50
4410	1.67	494	0.68	0.49
4452	1.58	476	0.64	0.48
4459	1.69	498	0.66	0.42
4470	1.01	362	0.40	0.48
4484	1.22	404	0.50	0.49
4511	0.30	300	0.12	0.49
4557	1.27	414	0.50	0.42
4558	1.10	380	0.45	0.48
4568	1.15	390	0.44	0.42
4583	2.23	606	0.85	0.37
4611	0.63	300	0.26	0.49
4692	0.49	300	0.20	0.48
4693	0.66	300	0.27	0.49
4712	1.11	382	0.40	0.34
4720	1.37	434	0.56	0.48
4825	0.56	300	0.22	0.42
4828	1.13	386	0.42	0.37
4829	0.42	300	0.16	0.37
4902	1.17	394	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	1.03	366	0.41	0.48
5020	3.11	782	1.14	0.37
5022	3.93	946	1.41	0.34
5038	A	A	A	A
5040	4.80	1000	1.72	0.34
5057	3.20	800	1.14	0.34
5059	11.97	1000	4.46	0.34
5102	3.45	850	1.27	0.37
5146	3.36	832	1.28	0.42
5160	1.29	418	0.46	0.34
5183	2.04	568	0.76	0.37
5188	1.90	540	0.70	0.37
5190	1.65	490	0.61	0.37
5191	0.64	300	0.26	0.42
5192	2.00	560	0.80	0.48
5213	3.39	838	1.22	0.34
5215	4.02	964	1.55	0.42
5221	3.03	766	1.13	0.37
5222	5.66	1000	2.00	0.34
5223	2.54	668	0.99	0.42
5348	3.38	836	1.29	0.42
5403	4.14	988	1.56	0.37
5437	4.38	1000	1.64	0.37
5445	2.75	710	1.00	0.34
5462	3.67	894	1.41	0.42
5476	3.01	762	1.09	0.34
5479	4.35	1000	1.69	0.42
5480	5.20	1000	1.93	0.37
5506	2.77	714	1.02	0.37
5507	2.84	728	1.05	0.37
5509	2.99	758	1.13	0.37
5538	3.97	954	1.48	0.34
5550	2.45	650	0.95	0.42
5551	11.52	1000	4.25	0.34
5552	4.33	1000	1.56	0.34
5606	0.66	300	0.24	0.34
5610	3.22	804	1.24	0.42
5645	5.93	1000	2.19	0.34
6204	4.38	1000	1.63	0.37
6216	3.97	954	1.42	0.34
6217	2.59	678	0.92	0.34
6229	2.96	752	1.14	0.42
6235	2.96	752	1.07	0.34
6306	3.34	828	1.26	0.37
6319	1.74	508	0.62	0.34
6325	2.94	748	1.05	0.34
6400	3.48	856	1.36	0.42
6504	1.53	466	0.63	0.49
6702S	3.55	870	1.32	0.43
6703S	4.98	1000	1.86	0.43
6704S	3.95	950	1.47	0.43
6801F	6.26	1000	2.41	0.42
6824F	14.62	1000	5.62	0.42
6826F	3.60	880	1.39	0.42
6834	1.31	422	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.67	494	0.68	0.47
6843F	7.83	1000	2.82	0.34
6845F	6.79	1000	2.44	0.34
6872F	8.02	1000	2.88	0.34
6874F	14.27	1000	5.13	0.34
7016S	1.83	526	0.64	0.34
7024S	2.04	568	0.71	0.34
7038S	2.37	634	0.90	0.34
7046S	6.14	1000	2.14	0.34
7047S	2.56	672	0.89	0.34
7050S	3.31	822	1.26	0.34
7090S	2.63	686	1.00	0.34
7098S	6.82	1000	2.38	0.34
7099S	8.61	1000	3.00	0.34
7151S	6.49	1000	2.34	0.37
7152S	9.12	1000	3.29	0.37
7153S	7.22	1000	2.61	0.37
7202	5.67	1000	2.25	0.48
7206	4.65	1000	1.84	0.48
7208	5.93	1000	2.19	0.37
7210	8.23	1000	3.01	0.37
7212	4.05	970	1.55	0.37
7213	5.48	1000	2.03	0.37
7214	6.06	1000	2.25	0.37
7215	5.59	1000	2.07	0.37
7216	9.08	1000	3.36	0.37
7218	8.60	1000	3.16	0.37
7219	4.49	1000	1.65	0.37
7220	5.34	1000	2.06	0.36
7230	3.83	926	1.54	0.48
7231	4.75	1000	1.89	0.48
7309F	7.74	1000	2.78	0.34
7313F	3.62	884	1.30	0.34
7317F	9.92	1000	3.57	0.34
7333S	4.23	1000	1.47	0.34
7335S	4.70	1000	1.63	0.34
7337S	5.93	1000	2.06	0.34
7350F	13.95	1000	5.19	0.37
7360	2.37	634	0.92	0.42
7380	3.62	884	1.40	0.42
7382	2.63	686	1.06	0.48
7390	2.70	700	1.09	0.49
7394S	1.71	502	0.59	0.34
7395S	1.88	536	0.66	0.34
7398S	2.38	636	0.83	0.34
7403	2.56	672	1.04	0.49
7405	0.89	338	0.36	0.49
7421	0.40	300	0.16	0.42
7422	0.61	300	0.22	0.37
7423	1.41	442	0.56	0.50
7502	1.08	376	0.42	0.42
7515	0.61	300	0.21	0.34
7520	1.18	396	0.48	0.48
7538	1.69	498	0.60	0.34
7539	0.70	300	0.26	0.36

Class Code	Minimum			
	Rate	Premium	ELR	D Ratio
7540	1.58	476	0.59	0.34
7580	1.20	400	0.48	0.42
7600	3.43	846	1.31	0.42
7610	0.28	300	0.11	0.41
7704	3.69	898	1.39	0.37
7720	*	494	0.65	0.42
7904	4.52	1000	1.70	0.37
7920	0.21	300	0.08	0.37
7979	1.18	396	0.42	0.37
7980	2.00	560	0.74	0.37
8001	1.39	438	0.58	0.49
8006	1.44	448	0.61	0.55
8008	0.59	300	0.25	0.54
8010	1.01	362	0.41	0.49
8013	0.19	300	0.08	0.47
8015	0.47	300	0.19	0.49
8017	0.80	320	0.34	0.55
8018	2.49	658	1.01	0.49
8021	1.76	512	0.73	0.49
8031	1.15	390	0.47	0.49
8032	1.06	372	0.44	0.49
8033	1.08	376	0.45	0.54
8039	1.13	386	0.48	0.54
8044	1.39	438	0.57	0.49
8045	0.42	300	0.17	0.49
8046	1.34	428	0.55	0.49
8047	0.47	300	0.19	0.49
8050	0.59	300	0.25	0.55
8058	1.76	512	0.73	0.49
8059	1.32	424	0.55	0.49
8102	1.18	396	0.49	0.49
8106	2.71	702	1.06	0.42
8107	1.64	488	0.62	0.37
8111	1.22	404	0.50	0.48
8116	1.36	432	0.55	0.48
8209	2.04	568	0.84	0.49
8215	2.05	570	0.81	0.42
8227	2.16	592	0.81	0.37
8232	2.71	702	1.06	0.42
8235	2.18	596	0.88	0.48
8264	3.06	772	1.20	0.42
8265	2.98	756	1.14	0.37
8279	4.00	960	1.55	0.36
8291	2.02	564	0.82	0.48
8292	2.77	714	1.13	0.49
8293	5.46	1000	2.21	0.50
8304	3.50	860	1.34	0.37
8350	3.29	818	1.22	0.37
8381	0.94	348	0.38	0.48
8387	1.57	474	0.64	0.48
8392	1.55	470	0.65	0.54
8393	1.15	390	0.44	0.42
8395	1.39	438	0.56	0.48
8401	0.50	300	0.20	0.47
8601	0.19	300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	11.21	1000	4.03	0.34
8720	0.73	306	0.28	0.37
8726F	2.98	756	1.14	0.42
8734S	0.66	300	0.25	0.43
8737S	0.59	300	0.22	0.43
8738S	0.84	328	0.31	0.43
8742	0.16	300	0.06	0.43
8745	2.54	668	1.03	0.48
8748	0.33	300	0.12	0.37
8755	0.14	300	0.06	0.44
8800	0.92	344	0.38	0.49
8803	0.03	300	0.01	0.40
8805S	0.24	300	0.10	0.51
8810	0.07	300	0.03	0.44
8814S	0.23	300	0.09	0.51
8815S	0.31	300	0.13	0.50
8820	0.05	300	0.02	0.38
8829	1.62	484	0.68	0.55
8831	0.70	300	0.30	0.59
8832	0.23	300	0.09	0.49
8833	0.77	314	0.31	0.49
8835	1.46	452	0.60	0.49
8837	0.99	358	0.42	0.54
8868	0.28	300	0.11	0.56
8869	0.38	300	0.16	0.54
8901	0.10	300	0.04	0.39
9015	2.11	582	0.86	0.48
9040	2.18	596	0.91	0.55
9052	0.94	348	0.39	0.55
9053	1.55	470	0.63	0.49
9058	0.71	302	0.31	0.59
9060	1.08	376	0.46	0.54
9061	0.75	310	0.32	0.54
9063	0.49	300	0.21	0.54
9065	0.52	300	0.21	0.55
9093	0.82	324	0.34	0.55
9101	2.09	578	0.88	0.55
9102	1.74	508	0.72	0.48
9154	0.75	310	0.31	0.49
9156	1.11	382	0.47	0.55
9178	2.73	706	1.18	0.58
9179	4.99	1000	2.14	0.58
9182	1.11	382	0.46	0.48
9220	3.48	856	1.40	0.48
9402	1.97	554	0.74	0.37
9403	5.43	1000	2.02	0.37
9410	1.13	386	0.46	0.49
9501	1.58	476	0.62	0.42
9519	2.91	742	1.12	0.42
9521	1.53	466	0.59	0.42
9522	2.07	574	0.86	0.55
9529	A	A	A	A
9530	1.43	446	0.51	0.34
9558	5.76	1000	2.12	0.37
9559	2.45	650	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.30	300	0.13	0.54
9620	0.77	314	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.02	364	0.87	0.49
0011	0.86	332	0.73	0.49
0034	0.80	320	0.67	0.48
0035	0.60	300	0.50	0.47
0042	1.54	468	1.28	0.48
0106	2.49	658	1.94	0.37
0128	0.77	314	0.67	0.49
0129	0.97	354	0.84	0.49
0130	0.70	300	0.57	0.42
0141	0.66	300	0.58	0.54
0908R	43.00	300	35.87	0.48
0909R	97.00	300	81.69	0.48
0912R	147.00	307	124.37	0.48
0913R	104.00	300	86.97	0.48
1164	0.63	300	0.47	0.34
1320	0.61	300	0.47	0.37
1322	3.21	802	2.35	0.34
1438	1.55	470	1.25	0.42
1463	2.65	690	1.98	0.34
1624	0.94	348	0.73	0.37
1701	0.75	310	0.58	0.37
1748	1.09	378	0.89	0.42
1925	1.28	416	1.09	0.47
2003	1.05	370	0.89	0.48
2014	1.88	536	1.53	0.42
2016	0.52	300	0.44	0.49
2021	1.02	364	0.85	0.48
2041	0.81	322	0.69	0.50
2065	0.58	300	0.48	0.48
2070	1.18	396	0.98	0.48
2081	0.88	336	0.76	0.55
2095	1.03	366	0.88	0.47
2105	0.94	348	0.81	0.55
2110	0.97	354	0.82	0.49
2111	0.76	312	0.65	0.49
2121	0.53	300	0.47	0.54
2131	0.58	300	0.49	0.49
2143	0.49	300	0.42	0.55
2157	1.16	392	0.97	0.49
2380	0.76	312	0.65	0.49
2501	0.70	300	0.59	0.49
2503	0.29	300	0.25	0.50
2576	0.76	312	0.65	0.49
2585	0.87	334	0.73	0.48
2586	0.67	300	0.57	0.49
2587	0.86	332	0.73	0.49
2623	1.45	450	1.18	0.42
2660	0.56	300	0.50	0.54
2683	0.79	318	0.69	0.55
2688	0.59	300	0.49	0.49
2702	3.46	852	2.60	0.34
2709	1.86	532	1.43	0.37
2731	1.34	428	1.14	0.49
2759	1.69	498	1.44	0.49
2790	0.56	300	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	0.65	300	0.56	0.55
2802	1.29	418	1.08	0.48
2812	0.92	344	0.77	0.48
2841	1.25	410	1.08	0.49
2881	0.72	304	0.63	0.55
2915	1.06	372	0.86	0.42
3004	0.50	300	0.40	0.37
3018	1.02	364	0.81	0.37
3022	0.95	350	0.80	0.49
3027	0.98	356	0.79	0.42
3028	1.24	408	0.99	0.42
3030	1.34	428	1.08	0.42
3040	1.63	486	1.37	0.48
3064	1.29	418	1.08	0.48
3066	0.95	350	0.80	0.49
3076	0.77	314	0.66	0.49
3081	1.07	374	0.90	0.48
3082	2.89	738	2.44	0.42
3085	1.29	418	1.10	0.48
3095	0.70	300	0.59	0.48
3096	0.81	322	0.68	0.48
3110	0.96	352	0.80	0.48
3111	0.71	302	0.61	0.49
3113	0.64	300	0.54	0.48
3114	0.81	322	0.68	0.48
3116	1.28	416	1.07	0.48
3131	0.51	300	0.44	0.48
3132	0.66	300	0.56	0.49
3145	0.55	300	0.47	0.48
3146	0.74	308	0.62	0.48
3169	0.68	300	0.59	0.49
3179	0.45	300	0.38	0.49
3188	0.72	304	0.61	0.48
3241	0.79	318	0.67	0.49
3257	0.69	300	0.58	0.49
3303	0.64	300	0.54	0.49
3306	1.41	442	1.15	0.48
3307	0.86	332	0.72	0.48
3315	0.84	328	0.71	0.49
3341	0.24	300	0.20	0.47
3365	1.44	448	1.12	0.37
3372	0.80	320	0.67	0.48
3383	0.45	300	0.38	0.50
3400	0.97	354	0.83	0.49
3507	0.76	312	0.65	0.48
3548	0.35	300	0.30	0.50
3559	0.57	300	0.48	0.48
3574	0.35	300	0.30	0.50
3581	0.36	300	0.31	0.49
3612	0.55	300	0.46	0.48
3620	0.73	306	0.59	0.42
3628	0.72	304	0.61	0.48
3629	0.55	300	0.47	0.48
3632	1.05	370	0.89	0.48
3634	0.45	300	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.47	300	0.40	0.48
3638	0.54	300	0.45	0.49
3643	0.55	300	0.44	0.42
3648	0.44	300	0.38	0.55
3681	0.21	300	0.18	0.48
3685	0.31	300	0.26	0.49
3724	1.08	376	0.80	0.34
3726	1.14	388	0.85	0.34
3807	0.55	300	0.46	0.49
3808	0.82	324	0.69	0.48
3821	2.22	604	1.82	0.42
3824	0.87	334	0.74	0.49
3827	0.50	300	0.43	0.49
4000	1.66	492	1.28	0.37
4024	1.34	428	1.06	0.42
4034	2.30	620	1.88	0.42
4036	0.81	322	0.65	0.42
4130	0.98	356	0.83	0.49
4131	0.70	300	0.59	0.49
4150	0.23	300	0.19	0.53
4207	0.76	312	0.59	0.37
4239	0.71	302	0.55	0.37
4240	0.88	336	0.76	0.55
4243	0.67	300	0.56	0.48
4244	0.84	328	0.69	0.42
4250	0.84	328	0.72	0.47
4251	0.98	356	0.82	0.49
4253	0.69	300	0.56	0.48
4273	0.72	304	0.61	0.48
4279	0.87	334	0.70	0.42
4299	0.56	300	0.47	0.48
4304	1.95	550	1.65	0.48
4307	0.48	300	0.41	0.55
4351	0.32	300	0.27	0.49
4360	0.38	300	0.32	0.55
4361	0.24	300	0.20	0.50
4410	0.81	322	0.68	0.49
4452	0.76	312	0.64	0.48
4459	0.81	322	0.66	0.42
4470	0.49	300	0.40	0.48
4484	0.59	300	0.50	0.49
4511	0.14	300	0.12	0.49
4557	0.61	300	0.50	0.42
4558	0.53	300	0.45	0.48
4568	0.55	300	0.44	0.42
4583	1.08	376	0.85	0.37
4611	0.30	300	0.26	0.49
4692	0.24	300	0.20	0.48
4693	0.32	300	0.27	0.49
4712	0.54	300	0.40	0.34
4720	0.66	300	0.56	0.48
4825	0.27	300	0.22	0.42
4828	0.55	300	0.42	0.37
4829	0.20	300	0.16	0.37
4902	0.56	300	0.48	0.49



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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.50	300	0.41	0.48
5020	1.50	460	1.14	0.37
5022	1.90	540	1.41	0.34
5038	A	A	A	A
5040	2.32	624	1.72	0.34
5057	1.55	470	1.14	0.34
5059	5.78	1000	4.46	0.34
5102	1.66	492	1.27	0.37
5146	1.62	484	1.28	0.42
5160	0.62	300	0.46	0.34
5183	0.98	356	0.76	0.37
5188	0.92	344	0.70	0.37
5190	0.80	320	0.61	0.37
5191	0.31	300	0.26	0.42
5192	0.97	354	0.80	0.48
5213	1.64	488	1.22	0.34
5215	1.94	548	1.55	0.42
5221	1.46	452	1.13	0.37
5222	2.73	706	2.00	0.34
5223	1.23	406	0.99	0.42
5348	1.63	486	1.29	0.42
5403	2.00	560	1.56	0.37
5437	2.12	584	1.64	0.37
5445	1.33	426	1.00	0.34
5462	1.77	514	1.41	0.42
5476	1.45	450	1.09	0.34
5479	2.10	580	1.69	0.42
5480	2.51	662	1.93	0.37
5506	1.34	428	1.02	0.37
5507	1.37	434	1.05	0.37
5509	1.44	448	1.13	0.37
5538	1.92	544	1.48	0.34
5550	1.18	396	0.95	0.42
5551	5.56	1000	4.25	0.34
5552	2.09	578	1.56	0.34
5606	0.32	300	0.24	0.34
5610	1.55	470	1.24	0.42
5645	2.86	732	2.19	0.34
6204	2.12	584	1.63	0.37
6216	1.92	544	1.42	0.34
6217	1.25	410	0.92	0.34
6229	1.43	446	1.14	0.42
6235	1.43	446	1.07	0.34
6306	1.61	482	1.26	0.37
6319	0.84	328	0.62	0.34
6325	1.42	444	1.05	0.34
6400	1.68	496	1.36	0.42
6504	0.74	308	0.63	0.49
6702S	1.71	502	1.32	0.43
6703S	2.40	640	1.86	0.43
6704S	1.91	542	1.47	0.43
6801F	3.02	764	2.41	0.42
6824F	7.06	1000	5.62	0.42
6826F	1.74	508	1.39	0.42
6834	0.63	300	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	0.81	322	0.68	0.47
6843F	3.78	916	2.82	0.34
6845F	3.28	816	2.44	0.34
6872F	3.87	934	2.88	0.34
6874F	6.89	1000	5.13	0.34
7016S	0.88	336	0.64	0.34
7024S	0.98	356	0.71	0.34
7038S	1.14	388	0.90	0.34
7046S	2.97	754	2.14	0.34
7047S	1.23	406	0.89	0.34
7050S	1.60	480	1.26	0.34
7090S	1.27	414	1.00	0.34
7098S	3.29	818	2.38	0.34
7099S	4.16	992	3.00	0.34
7151S	3.13	786	2.34	0.37
7152S	4.40	1000	3.29	0.37
7153S	3.49	858	2.61	0.37
7202	2.74	708	2.25	0.48
7206	2.24	608	1.84	0.48
7208	2.86	732	2.19	0.37
7210	3.97	954	3.01	0.37
7212	1.96	552	1.55	0.37
7213	2.65	690	2.03	0.37
7214	2.92	744	2.25	0.37
7215	2.70	700	2.07	0.37
7216	4.38	1000	3.36	0.37
7218	4.15	990	3.16	0.37
7219	2.17	594	1.65	0.37
7220	2.58	676	2.06	0.36
7230	1.85	530	1.54	0.48
7231	2.29	618	1.89	0.48
7309F	3.74	908	2.78	0.34
7313F	1.75	510	1.30	0.34
7317F	4.79	1000	3.57	0.34
7333S	2.04	568	1.47	0.34
7335S	2.27	614	1.63	0.34
7337S	2.86	732	2.06	0.34
7350F	6.74	1000	5.19	0.37
7360	1.14	388	0.92	0.42
7380	1.75	510	1.40	0.42
7382	1.27	414	1.06	0.48
7390	1.30	420	1.09	0.49
7394S	0.82	324	0.59	0.34
7395S	0.91	342	0.66	0.34
7398S	1.15	390	0.83	0.34
7403	1.23	406	1.04	0.49
7405	0.43	300	0.36	0.49
7421	0.19	300	0.16	0.42
7422	0.29	300	0.22	0.37
7423	0.68	300	0.56	0.50
7502	0.52	300	0.42	0.42
7515	0.29	300	0.21	0.34
7520	0.57	300	0.48	0.48
7538	0.81	322	0.60	0.34
7539	0.34	300	0.26	0.36

Class Code	Minimum			
	Rate	Premium	ELR	D Ratio
7540	0.76	312	0.59	0.34
7580	0.58	300	0.48	0.42
7600	1.65	490	1.31	0.42
7610	0.13	300	0.11	0.41
7704	1.78	516	1.39	0.37
7720	*	322	0.65	0.42
7904	2.18	596	1.70	0.37
7920	0.10	300	0.08	0.37
7979	0.57	300	0.42	0.37
7980	0.97	354	0.74	0.37
8001	0.67	300	0.58	0.49
8006	0.70	300	0.61	0.55
8008	0.29	300	0.25	0.54
8010	0.49	300	0.41	0.49
8013	0.09	300	0.08	0.47
8015	0.23	300	0.19	0.49
8017	0.39	300	0.34	0.55
8018	1.20	400	1.01	0.49
8021	0.85	330	0.73	0.49
8031	0.55	300	0.47	0.49
8032	0.51	300	0.44	0.49
8033	0.52	300	0.45	0.54
8039	0.55	300	0.48	0.54
8044	0.67	300	0.57	0.49
8045	0.20	300	0.17	0.49
8046	0.65	300	0.55	0.49
8047	0.23	300	0.19	0.49
8050	0.29	300	0.25	0.55
8058	0.85	330	0.73	0.49
8059	0.64	300	0.55	0.49
8102	0.57	300	0.49	0.49
8106	1.31	422	1.06	0.42
8107	0.79	318	0.62	0.37
8111	0.59	300	0.50	0.48
8116	0.66	300	0.55	0.48
8209	0.98	356	0.84	0.49
8215	0.99	358	0.81	0.42
8227	1.04	368	0.81	0.37
8232	1.31	422	1.06	0.42
8235	1.05	370	0.88	0.48
8264	1.48	456	1.20	0.42
8265	1.44	448	1.14	0.37
8279	1.93	546	1.55	0.36
8291	0.97	354	0.82	0.48
8292	1.34	428	1.13	0.49
8293	2.64	688	2.21	0.50
8304	1.69	498	1.34	0.37
8350	1.59	478	1.22	0.37
8381	0.45	300	0.38	0.48
8387	0.76	312	0.64	0.48
8392	0.75	310	0.65	0.54
8393	0.55	300	0.44	0.42
8395	0.67	300	0.56	0.48
8401	0.24	300	0.20	0.47
8601	0.09	300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	5.41	1000	4.03	0.34
8720	0.35	300	0.28	0.37
8726F	1.44	448	1.14	0.42
8734S	0.32	300	0.25	0.43
8737S	0.29	300	0.22	0.43
8738S	0.40	300	0.31	0.43
8742	0.08	300	0.06	0.43
8745	1.23	406	1.03	0.48
8748	0.16	300	0.12	0.37
8755	0.07	300	0.06	0.44
8800	0.45	300	0.38	0.49
8803	0.02	300	0.01	0.40
8805S	0.12	300	0.10	0.51
8810	0.03	300	0.03	0.44
8814S	0.11	300	0.09	0.51
8815S	0.15	300	0.13	0.50
8820	0.03	300	0.02	0.38
8829	0.78	316	0.68	0.55
8831	0.34	300	0.30	0.59
8832	0.11	300	0.09	0.49
8833	0.37	300	0.31	0.49
8835	0.71	302	0.60	0.49
8837	0.48	300	0.42	0.54
8868	0.13	300	0.11	0.56
8869	0.18	300	0.16	0.54
8901	0.05	300	0.04	0.39
9015	1.02	364	0.86	0.48
9040	1.05	370	0.91	0.55
9052	0.45	300	0.39	0.55
9053	0.75	310	0.63	0.49
9058	0.34	300	0.31	0.59
9060	0.52	300	0.46	0.54
9061	0.36	300	0.32	0.54
9063	0.24	300	0.21	0.54
9065	0.25	300	0.21	0.55
9093	0.39	300	0.34	0.55
9101	1.01	362	0.88	0.55
9102	0.84	328	0.72	0.48
9154	0.36	300	0.31	0.49
9156	0.54	300	0.47	0.55
9178	1.32	424	1.18	0.58
9179	2.41	642	2.14	0.58
9182	0.54	300	0.46	0.48
9220	1.68	496	1.40	0.48
9402	0.95	350	0.74	0.37
9403	2.62	684	2.02	0.37
9410	0.55	300	0.46	0.49
9501	0.76	312	0.62	0.42
9519	1.40	440	1.12	0.42
9521	0.74	308	0.59	0.42
9522	1.00	360	0.86	0.55
9529	A	A	A	A
9530	0.69	300	0.51	0.34
9558	2.78	716	2.12	0.37
9559	1.18	396	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.14	300	0.13	0.54
9620	0.37	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	0.88	336	0.87	0.49
0011	0.73	306	0.73	0.49
0034	0.68	300	0.67	0.48
0035	0.51	300	0.50	0.47
0042	1.32	424	1.28	0.48
0106	2.13	586	1.94	0.37
0128	0.66	300	0.67	0.49
0129	0.84	328	0.84	0.49
0130	0.60	300	0.57	0.42
0141	0.56	300	0.58	0.54
0908R	37.00	300	35.87	0.48
0909R	84.00	300	81.69	0.48
0912R	126.00	300	124.37	0.48
0913R	89.00	300	86.97	0.48
1164	0.54	300	0.47	0.34
1320	0.53	300	0.47	0.37
1322	2.75	710	2.35	0.34
1438	1.33	426	1.25	0.42
1463	2.28	616	1.98	0.34
1624	0.81	322	0.73	0.37
1701	0.64	300	0.58	0.37
1748	0.94	348	0.89	0.42
1925	1.09	378	1.09	0.47
2003	0.90	340	0.89	0.48
2014	1.61	482	1.53	0.42
2016	0.45	300	0.44	0.49
2021	0.87	334	0.85	0.48
2041	0.70	300	0.69	0.50
2065	0.50	300	0.48	0.48
2070	1.02	364	0.98	0.48
2081	0.76	312	0.76	0.55
2095	0.89	338	0.88	0.47
2105	0.81	322	0.81	0.55
2110	0.84	328	0.82	0.49
2111	0.65	300	0.65	0.49
2121	0.45	300	0.47	0.54
2131	0.50	300	0.49	0.49
2143	0.42	300	0.42	0.55
2157	0.99	358	0.97	0.49
2380	0.65	300	0.65	0.49
2501	0.60	300	0.59	0.49
2503	0.25	300	0.25	0.50
2576	0.66	300	0.65	0.49
2585	0.74	308	0.73	0.48
2586	0.58	300	0.57	0.49
2587	0.73	306	0.73	0.49
2623	1.25	410	1.18	0.42
2660	0.48	300	0.50	0.54
2683	0.68	300	0.69	0.55
2688	0.50	300	0.49	0.49
2702	2.97	754	2.60	0.34
2709	1.59	478	1.43	0.37
2731	1.14	388	1.14	0.49
2759	1.45	450	1.44	0.49
2790	0.48	300	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	0.55	300	0.56	0.55
2802	1.10	380	1.08	0.48
2812	0.78	316	0.77	0.48
2841	1.07	374	1.08	0.49
2881	0.62	300	0.63	0.55
2915	0.91	342	0.86	0.42
3004	0.43	300	0.40	0.37
3018	0.87	334	0.81	0.37
3022	0.81	322	0.80	0.49
3027	0.84	328	0.79	0.42
3028	1.07	374	0.99	0.42
3030	1.15	390	1.08	0.42
3040	1.40	440	1.37	0.48
3064	1.11	382	1.08	0.48
3066	0.81	322	0.80	0.49
3076	0.66	300	0.66	0.49
3081	0.91	342	0.90	0.48
3082	2.48	656	2.44	0.42
3085	1.11	382	1.10	0.48
3095	0.60	300	0.59	0.48
3096	0.69	300	0.68	0.48
3110	0.82	324	0.80	0.48
3111	0.61	300	0.61	0.49
3113	0.55	300	0.54	0.48
3114	0.69	300	0.68	0.48
3116	1.09	378	1.07	0.48
3131	0.44	300	0.44	0.48
3132	0.56	300	0.56	0.49
3145	0.48	300	0.47	0.48
3146	0.63	300	0.62	0.48
3169	0.58	300	0.59	0.49
3179	0.38	300	0.38	0.49
3188	0.62	300	0.61	0.48
3241	0.68	300	0.67	0.49
3257	0.59	300	0.58	0.49
3303	0.55	300	0.54	0.49
3306	1.21	402	1.15	0.48
3307	0.73	306	0.72	0.48
3315	0.72	304	0.71	0.49
3341	0.20	300	0.20	0.47
3365	1.23	406	1.12	0.37
3372	0.68	300	0.67	0.48
3383	0.38	300	0.38	0.50
3400	0.84	328	0.83	0.49
3507	0.66	300	0.65	0.48
3548	0.30	300	0.30	0.50
3559	0.49	300	0.48	0.48
3574	0.30	300	0.30	0.50
3581	0.31	300	0.31	0.49
3612	0.47	300	0.46	0.48
3620	0.63	300	0.59	0.42
3628	0.62	300	0.61	0.48
3629	0.48	300	0.47	0.48
3632	0.90	340	0.89	0.48
3634	0.39	300	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.40	300	0.40	0.48
3638	0.46	300	0.45	0.49
3643	0.48	300	0.44	0.42
3648	0.37	300	0.38	0.55
3681	0.18	300	0.18	0.48
3685	0.27	300	0.26	0.49
3724	0.92	344	0.80	0.34
3726	0.98	356	0.85	0.34
3807	0.47	300	0.46	0.49
3808	0.71	302	0.69	0.48
3821	1.90	540	1.82	0.42
3824	0.75	310	0.74	0.49
3827	0.43	300	0.43	0.49
4000	1.43	446	1.28	0.37
4024	1.15	390	1.06	0.42
4034	1.97	554	1.88	0.42
4036	0.69	300	0.65	0.42
4130	0.84	328	0.83	0.49
4131	0.60	300	0.59	0.49
4150	0.19	300	0.19	0.53
4207	0.65	300	0.59	0.37
4239	0.60	300	0.55	0.37
4240	0.76	312	0.76	0.55
4243	0.58	300	0.56	0.48
4244	0.72	304	0.69	0.42
4250	0.72	304	0.72	0.47
4251	0.84	328	0.82	0.49
4253	0.59	300	0.56	0.48
4273	0.62	300	0.61	0.48
4279	0.75	310	0.70	0.42
4299	0.48	300	0.47	0.48
4304	1.67	494	1.65	0.48
4307	0.41	300	0.41	0.55
4351	0.27	300	0.27	0.49
4360	0.32	300	0.32	0.55
4361	0.21	300	0.20	0.50
4410	0.69	300	0.68	0.49
4452	0.66	300	0.64	0.48
4459	0.70	300	0.66	0.42
4470	0.42	300	0.40	0.48
4484	0.50	300	0.50	0.49
4511	0.12	300	0.12	0.49
4557	0.53	300	0.50	0.42
4558	0.45	300	0.45	0.48
4568	0.48	300	0.44	0.42
4583	0.92	344	0.85	0.37
4611	0.26	300	0.26	0.49
4692	0.20	300	0.20	0.48
4693	0.27	300	0.27	0.49
4712	0.46	300	0.40	0.34
4720	0.57	300	0.56	0.48
4825	0.23	300	0.22	0.42
4828	0.47	300	0.42	0.37
4829	0.17	300	0.16	0.37
4902	0.48	300	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.42	300	0.41	0.48
5020	1.29	418	1.14	0.37
5022	1.63	486	1.41	0.34
5038	A	A	A	A
5040	1.99	558	1.72	0.34
5057	1.32	424	1.14	0.34
5059	4.95	1000	4.46	0.34
5102	1.43	446	1.27	0.37
5146	1.39	438	1.28	0.42
5160	0.53	300	0.46	0.34
5183	0.84	328	0.76	0.37
5188	0.78	316	0.70	0.37
5190	0.68	300	0.61	0.37
5191	0.27	300	0.26	0.42
5192	0.83	326	0.80	0.48
5213	1.40	440	1.22	0.34
5215	1.66	492	1.55	0.42
5221	1.25	410	1.13	0.37
5222	2.34	628	2.00	0.34
5223	1.05	370	0.99	0.42
5348	1.40	440	1.29	0.42
5403	1.71	502	1.56	0.37
5437	1.81	522	1.64	0.37
5445	1.14	388	1.00	0.34
5462	1.52	464	1.41	0.42
5476	1.25	410	1.09	0.34
5479	1.80	520	1.69	0.42
5480	2.15	590	1.93	0.37
5506	1.14	388	1.02	0.37
5507	1.17	394	1.05	0.37
5509	1.24	408	1.13	0.37
5538	1.64	488	1.48	0.34
5550	1.02	364	0.95	0.42
5551	4.77	1000	4.25	0.34
5552	1.79	518	1.56	0.34
5606	0.27	300	0.24	0.34
5610	1.33	426	1.24	0.42
5645	2.46	652	2.19	0.34
6204	1.81	522	1.63	0.37
6216	1.64	488	1.42	0.34
6217	1.07	374	0.92	0.34
6229	1.22	404	1.14	0.42
6235	1.22	404	1.07	0.34
6306	1.38	436	1.26	0.37
6319	0.72	304	0.62	0.34
6325	1.22	404	1.05	0.34
6400	1.44	448	1.36	0.42
6504	0.63	300	0.63	0.49
6702S	1.47	454	1.32	0.43
6703S	2.06	572	1.86	0.43
6704S	1.63	486	1.47	0.43
6801F	2.59	678	2.41	0.42
6824F	6.05	1000	5.62	0.42
6826F	1.49	458	1.39	0.42
6834	0.54	300	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	0.69	300	0.68	0.47
6843F	3.24	808	2.82	0.34
6845F	2.81	722	2.44	0.34
6872F	3.32	824	2.88	0.34
6874F	5.90	1000	5.13	0.34
7016S	0.76	312	0.64	0.34
7024S	0.84	328	0.71	0.34
7038S	0.98	356	0.90	0.34
7046S	2.54	668	2.14	0.34
7047S	1.06	372	0.89	0.34
7050S	1.37	434	1.26	0.34
7090S	1.09	378	1.00	0.34
7098S	2.82	724	2.38	0.34
7099S	3.56	872	3.00	0.34
7151S	2.69	698	2.34	0.37
7152S	3.77	914	3.29	0.37
7153S	2.99	758	2.61	0.37
7202	2.35	630	2.25	0.48
7206	1.92	544	1.84	0.48
7208	2.46	652	2.19	0.37
7210	3.41	842	3.01	0.37
7212	1.68	496	1.55	0.37
7213	2.27	614	2.03	0.37
7214	2.51	662	2.25	0.37
7215	2.31	622	2.07	0.37
7216	3.76	912	3.36	0.37
7218	3.56	872	3.16	0.37
7219	1.86	532	1.65	0.37
7220	2.21	602	2.06	0.36
7230	1.58	476	1.54	0.48
7231	1.97	554	1.89	0.48
7309F	3.20	800	2.78	0.34
7313F	1.50	460	1.30	0.34
7317F	4.10	980	3.57	0.34
7333S	1.75	510	1.47	0.34
7335S	1.94	548	1.63	0.34
7337S	2.46	652	2.06	0.34
7350F	5.77	1000	5.19	0.37
7360	0.98	356	0.92	0.42
7380	1.50	460	1.40	0.42
7382	1.09	378	1.06	0.48
7390	1.12	384	1.09	0.49
7394S	0.71	302	0.59	0.34
7395S	0.78	316	0.66	0.34
7398S	0.99	358	0.83	0.34
7403	1.06	372	1.04	0.49
7405	0.37	300	0.36	0.49
7421	0.17	300	0.16	0.42
7422	0.25	300	0.22	0.37
7423	0.58	300	0.56	0.50
7502	0.45	300	0.42	0.42
7515	0.25	300	0.21	0.34
7520	0.49	300	0.48	0.48
7538	0.70	300	0.60	0.34
7539	0.29	300	0.26	0.36

Class Code	Minimum			
	Rate	Premium	ELR	D Ratio
7540	0.66	300	0.59	0.34
7580	0.50	300	0.48	0.42
7600	1.42	444	1.31	0.42
7610	0.12	300	0.11	0.41
7704	1.53	466	1.39	0.37
7720	*	300	0.65	0.42
7904	1.87	534	1.70	0.37
7920	0.09	300	0.08	0.37
7979	0.49	300	0.42	0.37
7980	0.83	326	0.74	0.37
8001	0.58	300	0.58	0.49
8006	0.60	300	0.61	0.55
8008	0.24	300	0.25	0.54
8010	0.42	300	0.41	0.49
8013	0.08	300	0.08	0.47
8015	0.19	300	0.19	0.49
8017	0.33	300	0.34	0.55
8018	1.03	366	1.01	0.49
8021	0.73	306	0.73	0.49
8031	0.48	300	0.47	0.49
8032	0.44	300	0.44	0.49
8033	0.45	300	0.45	0.54
8039	0.47	300	0.48	0.54
8044	0.58	300	0.57	0.49
8045	0.17	300	0.17	0.49
8046	0.55	300	0.55	0.49
8047	0.19	300	0.19	0.49
8050	0.24	300	0.25	0.55
8058	0.73	306	0.73	0.49
8059	0.55	300	0.55	0.49
8102	0.49	300	0.49	0.49
8106	1.12	384	1.06	0.42
8107	0.68	300	0.62	0.37
8111	0.50	300	0.50	0.48
8116	0.56	300	0.55	0.48
8209	0.84	328	0.84	0.49
8215	0.85	330	0.81	0.42
8227	0.89	338	0.81	0.37
8232	1.12	384	1.06	0.42
8235	0.90	340	0.88	0.48
8264	1.27	414	1.20	0.42
8265	1.23	406	1.14	0.37
8279	1.66	492	1.55	0.36
8291	0.84	328	0.82	0.48
8292	1.14	388	1.13	0.49
8293	2.26	612	2.21	0.50
8304	1.45	450	1.34	0.37
8350	1.36	432	1.22	0.37
8381	0.39	300	0.38	0.48
8387	0.65	300	0.64	0.48
8392	0.64	300	0.65	0.54
8393	0.48	300	0.44	0.42
8395	0.58	300	0.56	0.48
8401	0.21	300	0.20	0.47
8601	0.08	300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	4.64	1000	4.03	0.34
8720	0.30	300	0.28	0.37
8726F	1.23	406	1.14	0.42
8734S	0.27	300	0.25	0.43
8737S	0.24	300	0.22	0.43
8738S	0.35	300	0.31	0.43
8742	0.06	300	0.06	0.43
8745	1.05	370	1.03	0.48
8748	0.14	300	0.12	0.37
8755	0.06	300	0.06	0.44
8800	0.38	300	0.38	0.49
8803	0.01	300	0.01	0.40
8805S	0.10	300	0.10	0.51
8810	0.03	300	0.03	0.44
8814S	0.09	300	0.09	0.51
8815S	0.13	300	0.13	0.50
8820	0.02	300	0.02	0.38
8829	0.67	300	0.68	0.55
8831	0.29	300	0.30	0.59
8832	0.09	300	0.09	0.49
8833	0.32	300	0.31	0.49
8835	0.60	300	0.60	0.49
8837	0.41	300	0.42	0.54
8868	0.12	300	0.11	0.56
8869	0.16	300	0.16	0.54
8901	0.04	300	0.04	0.39
9015	0.87	334	0.86	0.48
9040	0.90	340	0.91	0.55
9052	0.39	300	0.39	0.55
9053	0.64	300	0.63	0.49
9058	0.30	300	0.31	0.59
9060	0.45	300	0.46	0.54
9061	0.31	300	0.32	0.54
9063	0.20	300	0.21	0.54
9065	0.22	300	0.21	0.55
9093	0.34	300	0.34	0.55
9101	0.86	332	0.88	0.55
9102	0.72	304	0.72	0.48
9154	0.31	300	0.31	0.49
9156	0.46	300	0.47	0.55
9178	1.13	386	1.18	0.58
9179	2.07	574	2.14	0.58
9182	0.46	300	0.46	0.48
9220	1.44	448	1.40	0.48
9402	0.81	322	0.74	0.37
9403	2.25	610	2.02	0.37
9410	0.47	300	0.46	0.49
9501	0.66	300	0.62	0.42
9519	1.20	400	1.12	0.42
9521	0.63	300	0.59	0.42
9522	0.86	332	0.86	0.55
9529	A	A	A	A
9530	0.59	300	0.51	0.34
9558	2.38	636	2.12	0.37
9559	1.02	364	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.12	300	0.13	0.54
9620	0.32	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.90	540	0.87	0.49
0011	1.59	478	0.73	0.49
0034	1.48	456	0.67	0.48
0035	1.11	382	0.50	0.47
0042	2.85	730	1.28	0.48
0106	4.62	1000	1.94	0.37
0128	1.44	448	0.67	0.49
0129	1.81	522	0.84	0.49
0130	1.29	418	0.57	0.42
0141	1.22	404	0.58	0.54
0908R	80.00	300	35.87	0.48
0909R	181.00	341	81.69	0.48
0912R	273.00	433	124.37	0.48
0913R	193.00	353	86.97	0.48
1164	1.17	394	0.47	0.34
1320	1.14	388	0.47	0.37
1322	5.96	1000	2.35	0.34
1438	2.89	738	1.25	0.42
1463	4.93	1000	1.98	0.34
1624	1.75	510	0.73	0.37
1701	1.39	438	0.58	0.37
1748	2.03	566	0.89	0.42
1925	2.37	634	1.09	0.47
2003	1.95	550	0.89	0.48
2014	3.49	858	1.53	0.42
2016	0.97	354	0.44	0.49
2021	1.89	538	0.85	0.48
2041	1.51	462	0.69	0.50
2065	1.08	376	0.48	0.48
2070	2.20	600	0.98	0.48
2081	1.64	488	0.76	0.55
2095	1.92	544	0.88	0.47
2105	1.75	510	0.81	0.55
2110	1.81	522	0.82	0.49
2111	1.40	440	0.65	0.49
2121	0.98	356	0.47	0.54
2131	1.08	376	0.49	0.49
2143	0.90	340	0.42	0.55
2157	2.15	590	0.97	0.49
2380	1.40	440	0.65	0.49
2501	1.29	418	0.59	0.49
2503	0.55	300	0.25	0.50
2576	1.42	444	0.65	0.49
2585	1.61	482	0.73	0.48
2586	1.25	410	0.57	0.49
2587	1.59	478	0.73	0.49
2623	2.70	700	1.18	0.42
2660	1.05	370	0.50	0.54
2683	1.47	454	0.69	0.55
2688	1.09	378	0.49	0.49
2702	6.43	1000	2.60	0.34
2709	3.45	850	1.43	0.37
2731	2.48	656	1.14	0.49
2759	3.14	788	1.44	0.49
2790	1.05	370	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.20	400	0.56	0.55
2802	2.39	638	1.08	0.48
2812	1.70	500	0.77	0.48
2841	2.32	624	1.08	0.49
2881	1.34	428	0.63	0.55
2915	1.97	554	0.86	0.42
3004	0.94	348	0.40	0.37
3018	1.89	538	0.81	0.37
3022	1.76	512	0.80	0.49
3027	1.83	526	0.79	0.42
3028	2.31	622	0.99	0.42
3030	2.50	660	1.08	0.42
3040	3.03	766	1.37	0.48
3064	2.40	640	1.08	0.48
3066	1.76	512	0.80	0.49
3076	1.44	448	0.66	0.49
3081	1.98	556	0.90	0.48
3082	5.37	1000	2.44	0.42
3085	2.40	640	1.10	0.48
3095	1.29	418	0.59	0.48
3096	1.50	460	0.68	0.48
3110	1.78	516	0.80	0.48
3111	1.33	426	0.61	0.49
3113	1.19	398	0.54	0.48
3114	1.50	460	0.68	0.48
3116	2.37	634	1.07	0.48
3131	0.95	350	0.44	0.48
3132	1.22	404	0.56	0.49
3145	1.03	366	0.47	0.48
3146	1.37	434	0.62	0.48
3169	1.26	412	0.59	0.49
3179	0.83	326	0.38	0.49
3188	1.34	428	0.61	0.48
3241	1.47	454	0.67	0.49
3257	1.28	416	0.58	0.49
3303	1.19	398	0.54	0.49
3306	2.62	684	1.15	0.48
3307	1.59	478	0.72	0.48
3315	1.56	472	0.71	0.49
3341	0.44	300	0.20	0.47
3365	2.67	694	1.12	0.37
3372	1.48	456	0.67	0.48
3383	0.83	326	0.38	0.50
3400	1.81	522	0.83	0.49
3507	1.42	444	0.65	0.48
3548	0.66	300	0.30	0.50
3559	1.06	372	0.48	0.48
3574	0.66	300	0.30	0.50
3581	0.67	300	0.31	0.49
3612	1.01	362	0.46	0.48
3620	1.36	432	0.59	0.42
3628	1.34	428	0.61	0.48
3629	1.03	366	0.47	0.48
3632	1.95	550	0.89	0.48
3634	0.84	328	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.87	334	0.40	0.48
3638	1.00	360	0.45	0.49
3643	1.03	366	0.44	0.42
3648	0.81	322	0.38	0.55
3681	0.39	300	0.18	0.48
3685	0.58	300	0.26	0.49
3724	2.00	560	0.80	0.34
3726	2.12	584	0.85	0.34
3807	1.01	362	0.46	0.49
3808	1.53	466	0.69	0.48
3821	4.12	984	1.82	0.42
3824	1.62	484	0.74	0.49
3827	0.94	348	0.43	0.49
4000	3.09	778	1.28	0.37
4024	2.50	660	1.06	0.42
4034	4.27	1000	1.88	0.42
4036	1.50	460	0.65	0.42
4130	1.83	526	0.83	0.49
4131	1.29	418	0.59	0.49
4150	0.42	300	0.19	0.53
4207	1.40	440	0.59	0.37
4239	1.31	422	0.55	0.37
4240	1.64	488	0.76	0.55
4243	1.25	410	0.56	0.48
4244	1.56	472	0.69	0.42
4250	1.56	472	0.72	0.47
4251	1.83	526	0.82	0.49
4253	1.28	416	0.56	0.48
4273	1.34	428	0.61	0.48
4279	1.62	484	0.70	0.42
4299	1.05	370	0.47	0.48
4304	3.62	884	1.65	0.48
4307	0.89	338	0.41	0.55
4351	0.59	300	0.27	0.49
4360	0.70	300	0.32	0.55
4361	0.45	300	0.20	0.50
4410	1.50	460	0.68	0.49
4452	1.42	444	0.64	0.48
4459	1.51	462	0.66	0.42
4470	0.90	340	0.40	0.48
4484	1.09	378	0.50	0.49
4511	0.27	300	0.12	0.49
4557	1.14	388	0.50	0.42
4558	0.98	356	0.45	0.48
4568	1.03	366	0.44	0.42
4583	2.00	560	0.85	0.37
4611	0.56	300	0.26	0.49
4692	0.44	300	0.20	0.48
4693	0.59	300	0.27	0.49
4712	1.00	360	0.40	0.34
4720	1.23	406	0.56	0.48
4825	0.50	300	0.22	0.42
4828	1.01	362	0.42	0.37
4829	0.37	300	0.16	0.37
4902	1.05	370	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.92	344	0.41	0.48
5020	2.79	718	1.14	0.37
5022	3.53	866	1.41	0.34
5038	A	A	A	A
5040	4.31	1000	1.72	0.34
5057	2.87	734	1.14	0.34
5059	10.73	1000	4.46	0.34
5102	3.09	778	1.27	0.37
5146	3.01	762	1.28	0.42
5160	1.15	390	0.46	0.34
5183	1.83	526	0.76	0.37
5188	1.70	500	0.70	0.37
5190	1.48	456	0.61	0.37
5191	0.58	300	0.26	0.42
5192	1.79	518	0.80	0.48
5213	3.04	768	1.22	0.34
5215	3.60	880	1.55	0.42
5221	2.71	702	1.13	0.37
5222	5.07	1000	2.00	0.34
5223	2.28	616	0.99	0.42
5348	3.03	766	1.29	0.42
5403	3.71	902	1.56	0.37
5437	3.93	946	1.64	0.37
5445	2.46	652	1.00	0.34
5462	3.29	818	1.41	0.42
5476	2.70	700	1.09	0.34
5479	3.90	940	1.69	0.42
5480	4.66	1000	1.93	0.37
5506	2.48	656	1.02	0.37
5507	2.54	668	1.05	0.37
5509	2.68	696	1.13	0.37
5538	3.56	872	1.48	0.34
5550	2.20	600	0.95	0.42
5551	10.33	1000	4.25	0.34
5552	3.88	936	1.56	0.34
5606	0.59	300	0.24	0.34
5610	2.89	738	1.24	0.42
5645	5.32	1000	2.19	0.34
6204	3.93	946	1.63	0.37
6216	3.56	872	1.42	0.34
6217	2.32	624	0.92	0.34
6229	2.65	690	1.14	0.42
6235	2.65	690	1.07	0.34
6306	3.00	760	1.26	0.37
6319	1.56	472	0.62	0.34
6325	2.64	688	1.05	0.34
6400	3.12	784	1.36	0.42
6504	1.37	434	0.63	0.49
6702S	3.18	796	1.32	0.43
6703S	4.46	1000	1.86	0.43
6704S	3.54	868	1.47	0.43
6801F	5.62	1000	2.41	0.42
6824F	13.10	1000	5.62	0.42
6826F	3.23	806	1.39	0.42
6834	1.17	394	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.50	460	0.68	0.47
6843F	7.02	1000	2.82	0.34
6845F	6.08	1000	2.44	0.34
6872F	7.19	1000	2.88	0.34
6874F	12.79	1000	5.13	0.34
7016S	1.64	488	0.64	0.34
7024S	1.83	526	0.71	0.34
7038S	2.12	584	0.90	0.34
7046S	5.51	1000	2.14	0.34
7047S	2.29	618	0.89	0.34
7050S	2.96	752	1.26	0.34
7090S	2.36	632	1.00	0.34
7098S	6.12	1000	2.38	0.34
7099S	7.72	1000	3.00	0.34
7151S	5.82	1000	2.34	0.37
7152S	8.17	1000	3.29	0.37
7153S	6.47	1000	2.61	0.37
7202	5.09	1000	2.25	0.48
7206	4.17	994	1.84	0.48
7208	5.32	1000	2.19	0.37
7210	7.38	1000	3.01	0.37
7212	3.63	886	1.55	0.37
7213	4.91	1000	2.03	0.37
7214	5.43	1000	2.25	0.37
7215	5.01	1000	2.07	0.37
7216	8.14	1000	3.36	0.37
7218	7.71	1000	3.16	0.37
7219	4.02	964	1.65	0.37
7220	4.79	1000	2.06	0.36
7230	3.43	846	1.54	0.48
7231	4.26	1000	1.89	0.48
7309F	6.94	1000	2.78	0.34
7313F	3.24	808	1.30	0.34
7317F	8.89	1000	3.57	0.34
7333S	3.79	918	1.47	0.34
7335S	4.21	1000	1.63	0.34
7337S	5.32	1000	2.06	0.34
7350F	12.51	1000	5.19	0.37
7360	2.12	584	0.92	0.42
7380	3.24	808	1.40	0.42
7382	2.36	632	1.06	0.48
7390	2.42	644	1.09	0.49
7394S	1.53	466	0.59	0.34
7395S	1.68	496	0.66	0.34
7398S	2.14	588	0.83	0.34
7403	2.29	618	1.04	0.49
7405	0.80	320	0.36	0.49
7421	0.36	300	0.16	0.42
7422	0.55	300	0.22	0.37
7423	1.26	412	0.56	0.50
7502	0.97	354	0.42	0.42
7515	0.55	300	0.21	0.34
7520	1.06	372	0.48	0.48
7538	1.51	462	0.60	0.34
7539	0.62	300	0.26	0.36

Class Code	Minimum				
	Rate	Premium	ELR	D Ratio	
7540	1.42	444	0.59	0.34	
7580	1.08	376	0.48	0.42	
7600	3.07	774	1.31	0.42	
7610	0.25	300	0.11	0.41	
7704	3.31	822	1.39	0.37	
7720	*	1.50	460	0.65	0.42
7904	4.06	972	1.70	0.37	
7920	0.19	300	0.08	0.37	
7979	1.06	372	0.42	0.37	
7980	1.79	518	0.74	0.37	
8001	1.25	410	0.58	0.49	
8006	1.29	418	0.61	0.55	
8008	0.53	300	0.25	0.54	
8010	0.90	340	0.41	0.49	
8013	0.17	300	0.08	0.47	
8015	0.42	300	0.19	0.49	
8017	0.72	304	0.34	0.55	
8018	2.23	606	1.01	0.49	
8021	1.58	476	0.73	0.49	
8031	1.03	366	0.47	0.49	
8032	0.95	350	0.44	0.49	
8033	0.97	354	0.45	0.54	
8039	1.01	362	0.48	0.54	
8044	1.25	410	0.57	0.49	
8045	0.37	300	0.17	0.49	
8046	1.20	400	0.55	0.49	
8047	0.42	300	0.19	0.49	
8050	0.53	300	0.25	0.55	
8058	1.58	476	0.73	0.49	
8059	1.19	398	0.55	0.49	
8102	1.06	372	0.49	0.49	
8106	2.43	646	1.06	0.42	
8107	1.47	454	0.62	0.37	
8111	1.09	378	0.50	0.48	
8116	1.22	404	0.55	0.48	
8209	1.83	526	0.84	0.49	
8215	1.84	528	0.81	0.42	
8227	1.93	546	0.81	0.37	
8232	2.43	646	1.06	0.42	
8235	1.95	550	0.88	0.48	
8264	2.75	710	1.20	0.42	
8265	2.67	694	1.14	0.37	
8279	3.59	878	1.55	0.36	
8291	1.81	522	0.82	0.48	
8292	2.48	656	1.13	0.49	
8293	4.90	1000	2.21	0.50	
8304	3.14	788	1.34	0.37	
8350	2.95	750	1.22	0.37	
8381	0.84	328	0.38	0.48	
8387	1.40	440	0.64	0.48	
8392	1.39	438	0.65	0.54	
8393	1.03	366	0.44	0.42	
8395	1.25	410	0.56	0.48	
8401	0.45	300	0.20	0.47	
8601	0.17	300	0.07	0.37	

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	10.05	1000	4.03	0.34
8720	0.66	300	0.28	0.37
8726F	2.67	694	1.14	0.42
8734S	0.59	300	0.25	0.43
8737S	0.53	300	0.22	0.43
8738S	0.75	310	0.31	0.43
8742	0.14	300	0.06	0.43
8745	2.28	616	1.03	0.48
8748	0.30	300	0.12	0.37
8755	0.12	300	0.06	0.44
8800	0.83	326	0.38	0.49
8803	0.03	300	0.01	0.40
8805S	0.22	300	0.10	0.51
8810	0.06	300	0.03	0.44
8814S	0.20	300	0.09	0.51
8815S	0.28	300	0.13	0.50
8820	0.05	300	0.02	0.38
8829	1.45	450	0.68	0.55
8831	0.62	300	0.30	0.59
8832	0.20	300	0.09	0.49
8833	0.69	300	0.31	0.49
8835	1.31	422	0.60	0.49
8837	0.89	338	0.42	0.54
8868	0.25	300	0.11	0.56
8869	0.34	300	0.16	0.54
8901	0.09	300	0.04	0.39
9015	1.89	538	0.86	0.48
9040	1.95	550	0.91	0.55
9052	0.84	328	0.39	0.55
9053	1.39	438	0.63	0.49
9058	0.64	300	0.31	0.59
9060	0.97	354	0.46	0.54
9061	0.67	300	0.32	0.54
9063	0.44	300	0.21	0.54
9065	0.47	300	0.21	0.55
9093	0.73	306	0.34	0.55
9101	1.87	534	0.88	0.55
9102	1.56	472	0.72	0.48
9154	0.67	300	0.31	0.49
9156	1.00	360	0.47	0.55
9178	2.45	650	1.18	0.58
9179	4.48	1000	2.14	0.58
9182	1.00	360	0.46	0.48
9220	3.12	784	1.40	0.48
9402	1.76	512	0.74	0.37
9403	4.87	1000	2.02	0.37
9410	1.01	362	0.46	0.49
9501	1.42	444	0.62	0.42
9519	2.61	682	1.12	0.42
9521	1.37	434	0.59	0.42
9522	1.86	532	0.86	0.55
9529	A	A	A	A
9530	1.28	416	0.51	0.34
9558	5.16	1000	2.12	0.37
9559	2.20	600	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.27	300	0.13	0.54
9620	0.69	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	2.78	716	0.87	0.49
0011	2.33	626	0.73	0.49
0034	2.17	594	0.67	0.48
0035	1.62	484	0.50	0.47
0042	4.17	994	1.28	0.48
0106	6.75	1000	1.94	0.37
0128	2.10	580	0.67	0.49
0129	2.64	688	0.84	0.49
0130	1.89	538	0.57	0.42
0141	1.78	516	0.58	0.54
0908R	116.00	300	35.87	0.48
0909R	264.00	424	81.69	0.48
0912R	399.00	559	124.37	0.48
0913R	283.00	443	86.97	0.48
1164	1.71	502	0.47	0.34
1320	1.66	492	0.47	0.37
1322	8.71	1000	2.35	0.34
1438	4.22	1000	1.25	0.42
1463	7.20	1000	1.98	0.34
1624	2.55	670	0.73	0.37
1701	2.03	566	0.58	0.37
1748	2.96	752	0.89	0.42
1925	3.47	854	1.09	0.47
2003	2.85	730	0.89	0.48
2014	5.11	1000	1.53	0.42
2016	1.41	442	0.44	0.49
2021	2.76	712	0.85	0.48
2041	2.21	602	0.69	0.50
2065	1.57	474	0.48	0.48
2070	3.21	802	0.98	0.48
2081	2.39	638	0.76	0.55
2095	2.80	720	0.88	0.47
2105	2.55	670	0.81	0.55
2110	2.64	688	0.82	0.49
2111	2.05	570	0.65	0.49
2121	1.44	448	0.47	0.54
2131	1.57	474	0.49	0.49
2143	1.32	424	0.42	0.55
2157	3.15	790	0.97	0.49
2380	2.05	570	0.65	0.49
2501	1.89	538	0.59	0.49
2503	0.80	320	0.25	0.50
2576	2.07	574	0.65	0.49
2585	2.35	630	0.73	0.48
2586	1.82	524	0.57	0.49
2587	2.33	626	0.73	0.49
2623	3.94	948	1.18	0.42
2660	1.53	466	0.50	0.54
2683	2.14	588	0.69	0.55
2688	1.60	480	0.49	0.49
2702	9.39	1000	2.60	0.34
2709	5.04	1000	1.43	0.37
2731	3.63	886	1.14	0.49
2759	4.58	1000	1.44	0.49
2790	1.53	466	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.76	512	0.56	0.55
2802	3.49	858	1.08	0.48
2812	2.49	658	0.77	0.48
2841	3.40	840	1.08	0.49
2881	1.96	552	0.63	0.55
2915	2.87	734	0.86	0.42
3004	1.37	434	0.40	0.37
3018	2.76	712	0.81	0.37
3022	2.58	676	0.80	0.49
3027	2.67	694	0.79	0.42
3028	3.37	834	0.99	0.42
3030	3.65	890	1.08	0.42
3040	4.42	1000	1.37	0.48
3064	3.51	862	1.08	0.48
3066	2.58	676	0.80	0.49
3076	2.10	580	0.66	0.49
3081	2.90	740	0.90	0.48
3082	7.84	1000	2.44	0.42
3085	3.51	862	1.10	0.48
3095	1.89	538	0.59	0.48
3096	2.19	598	0.68	0.48
3110	2.60	680	0.80	0.48
3111	1.94	548	0.61	0.49
3113	1.73	506	0.54	0.48
3114	2.19	598	0.68	0.48
3116	3.47	854	1.07	0.48
3131	1.39	438	0.44	0.48
3132	1.78	516	0.56	0.49
3145	1.50	460	0.47	0.48
3146	2.01	562	0.62	0.48
3169	1.85	530	0.59	0.49
3179	1.21	402	0.38	0.49
3188	1.96	552	0.61	0.48
3241	2.14	588	0.67	0.49
3257	1.87	534	0.58	0.49
3303	1.73	506	0.54	0.49
3306	3.83	926	1.15	0.48
3307	2.33	626	0.72	0.48
3315	2.28	616	0.71	0.49
3341	0.64	300	0.20	0.47
3365	3.90	940	1.12	0.37
3372	2.17	594	0.67	0.48
3383	1.21	402	0.38	0.50
3400	2.64	688	0.83	0.49
3507	2.07	574	0.65	0.48
3548	0.96	352	0.30	0.50
3559	1.55	470	0.48	0.48
3574	0.96	352	0.30	0.50
3581	0.98	356	0.31	0.49
3612	1.48	456	0.46	0.48
3620	1.98	556	0.59	0.42
3628	1.96	552	0.61	0.48
3629	1.50	460	0.47	0.48
3632	2.85	730	0.89	0.48
3634	1.23	406	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	1.28	416	0.40	0.48
3638	1.46	452	0.45	0.49
3643	1.50	460	0.44	0.42
3648	1.19	398	0.38	0.55
3681	0.57	300	0.18	0.48
3685	0.84	328	0.26	0.49
3724	2.92	744	0.80	0.34
3726	3.10	780	0.85	0.34
3807	1.48	456	0.46	0.49
3808	2.23	606	0.69	0.48
3821	6.02	1000	1.82	0.42
3824	2.37	634	0.74	0.49
3827	1.37	434	0.43	0.49
4000	4.51	1000	1.28	0.37
4024	3.65	890	1.06	0.42
4034	6.25	1000	1.88	0.42
4036	2.19	598	0.65	0.42
4130	2.67	694	0.83	0.49
4131	1.89	538	0.59	0.49
4150	0.62	300	0.19	0.53
4207	2.05	570	0.59	0.37
4239	1.92	544	0.55	0.37
4240	2.39	638	0.76	0.55
4243	1.82	524	0.56	0.48
4244	2.28	616	0.69	0.42
4250	2.28	616	0.72	0.47
4251	2.67	694	0.82	0.49
4253	1.87	534	0.56	0.48
4273	1.96	552	0.61	0.48
4279	2.37	634	0.70	0.42
4299	1.53	466	0.47	0.48
4304	5.29	1000	1.65	0.48
4307	1.30	420	0.41	0.55
4351	0.87	334	0.27	0.49
4360	1.03	366	0.32	0.55
4361	0.66	300	0.20	0.50
4410	2.19	598	0.68	0.49
4452	2.07	574	0.64	0.48
4459	2.21	602	0.66	0.42
4470	1.32	424	0.40	0.48
4484	1.60	480	0.50	0.49
4511	0.39	300	0.12	0.49
4557	1.66	492	0.50	0.42
4558	1.44	448	0.45	0.48
4568	1.50	460	0.44	0.42
4583	2.92	744	0.85	0.37
4611	0.82	324	0.26	0.49
4692	0.64	300	0.20	0.48
4693	0.87	334	0.27	0.49
4712	1.46	452	0.40	0.34
4720	1.80	520	0.56	0.48
4825	0.73	306	0.22	0.42
4828	1.48	456	0.42	0.37
4829	0.55	300	0.16	0.37
4902	1.53	466	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	1.35	430	0.41	0.48
5020	4.08	976	1.14	0.37
5022	5.15	1000	1.41	0.34
5038	A	A	A	A
5040	6.29	1000	1.72	0.34
5057	4.20	1000	1.14	0.34
5059	15.69	1000	4.46	0.34
5102	4.51	1000	1.27	0.37
5146	4.40	1000	1.28	0.42
5160	1.69	498	0.46	0.34
5183	2.67	694	0.76	0.37
5188	2.49	658	0.70	0.37
5190	2.17	594	0.61	0.37
5191	0.84	328	0.26	0.42
5192	2.62	684	0.80	0.48
5213	4.45	1000	1.22	0.34
5215	5.27	1000	1.55	0.42
5221	3.97	954	1.13	0.37
5222	7.41	1000	2.00	0.34
5223	3.33	826	0.99	0.42
5348	4.42	1000	1.29	0.42
5403	5.43	1000	1.56	0.37
5437	5.75	1000	1.64	0.37
5445	3.60	880	1.00	0.34
5462	4.81	1000	1.41	0.42
5476	3.94	948	1.09	0.34
5479	5.70	1000	1.69	0.42
5480	6.82	1000	1.93	0.37
5506	3.63	886	1.02	0.37
5507	3.72	904	1.05	0.37
5509	3.92	944	1.13	0.37
5538	5.20	1000	1.48	0.34
5550	3.21	802	0.95	0.42
5551	15.09	1000	4.25	0.34
5552	5.68	1000	1.56	0.34
5606	0.87	334	0.24	0.34
5610	4.22	1000	1.24	0.42
5645	7.77	1000	2.19	0.34
6204	5.75	1000	1.63	0.37
6216	5.20	1000	1.42	0.34
6217	3.40	840	0.92	0.34
6229	3.88	936	1.14	0.42
6235	3.88	936	1.07	0.34
6306	4.38	1000	1.26	0.37
6319	2.28	616	0.62	0.34
6325	3.85	930	1.05	0.34
6400	4.56	1000	1.36	0.42
6504	2.01	562	0.63	0.49
6702S	4.65	1000	1.32	0.43
6703S	6.52	1000	1.86	0.43
6704S	5.18	1000	1.47	0.43
6801F	8.21	1000	2.41	0.42
6824F	19.15	1000	5.62	0.42
6826F	4.72	1000	1.39	0.42
6834	1.71	502	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	2.19	598	0.68	0.47
6843F	10.26	1000	2.82	0.34
6845F	8.89	1000	2.44	0.34
6872F	10.51	1000	2.88	0.34
6874F	18.70	1000	5.13	0.34
7016S	2.39	638	0.64	0.34
7024S	2.67	694	0.71	0.34
7038S	3.10	780	0.90	0.34
7046S	8.05	1000	2.14	0.34
7047S	3.35	830	0.89	0.34
7050S	4.33	1000	1.26	0.34
7090S	3.44	848	1.00	0.34
7098S	8.94	1000	2.38	0.34
7099S	11.29	1000	3.00	0.34
7151S	8.50	1000	2.34	0.37
7152S	11.95	1000	3.29	0.37
7153S	9.46	1000	2.61	0.37
7202	7.43	1000	2.25	0.48
7206	6.09	1000	1.84	0.48
7208	7.77	1000	2.19	0.37
7210	10.78	1000	3.01	0.37
7212	5.31	1000	1.55	0.37
7213	7.18	1000	2.03	0.37
7214	7.93	1000	2.25	0.37
7215	7.32	1000	2.07	0.37
7216	11.90	1000	3.36	0.37
7218	11.26	1000	3.16	0.37
7219	5.88	1000	1.65	0.37
7220	7.00	1000	2.06	0.36
7230	5.02	1000	1.54	0.48
7231	6.22	1000	1.89	0.48
7309F	10.15	1000	2.78	0.34
7313F	4.74	1000	1.30	0.34
7317F	13.00	1000	3.57	0.34
7333S	5.54	1000	1.47	0.34
7335S	6.16	1000	1.63	0.34
7337S	7.77	1000	2.06	0.34
7350F	18.29	1000	5.19	0.37
7360	3.10	780	0.92	0.42
7380	4.74	1000	1.40	0.42
7382	3.44	848	1.06	0.48
7390	3.53	866	1.09	0.49
7394S	2.23	606	0.59	0.34
7395S	2.46	652	0.66	0.34
7398S	3.12	784	0.83	0.34
7403	3.35	830	1.04	0.49
7405	1.16	392	0.36	0.49
7421	0.52	300	0.16	0.42
7422	0.80	320	0.22	0.37
7423	1.85	530	0.56	0.50
7502	1.41	442	0.42	0.42
7515	0.80	320	0.21	0.34
7520	1.55	470	0.48	0.48
7538	2.21	602	0.60	0.34
7539	0.91	342	0.26	0.36

Class Code	Rate	Minimum Premium	ELR	D Ratio
7540	2.07	574	0.59	0.34
7580	1.57	474	0.48	0.42
7600	4.49	1000	1.31	0.42
7610	0.36	300	0.11	0.41
7704	4.83	1000	1.39	0.37
7720	*	598	0.65	0.42
7904	5.93	1000	1.70	0.37
7920	0.27	300	0.08	0.37
7979	1.55	470	0.42	0.37
7980	2.62	684	0.74	0.37
8001	1.82	524	0.58	0.49
8006	1.89	538	0.61	0.55
8008	0.78	316	0.25	0.54
8010	1.32	424	0.41	0.49
8013	0.25	300	0.08	0.47
8015	0.62	300	0.19	0.49
8017	1.05	370	0.34	0.55
8018	3.26	812	1.01	0.49
8021	2.30	620	0.73	0.49
8031	1.50	460	0.47	0.49
8032	1.39	438	0.44	0.49
8033	1.41	442	0.45	0.54
8039	1.48	456	0.48	0.54
8044	1.82	524	0.57	0.49
8045	0.55	300	0.17	0.49
8046	1.76	512	0.55	0.49
8047	0.62	300	0.19	0.49
8050	0.78	316	0.25	0.55
8058	2.30	620	0.73	0.49
8059	1.73	506	0.55	0.49
8102	1.55	470	0.49	0.49
8106	3.56	872	1.06	0.42
8107	2.14	588	0.62	0.37
8111	1.60	480	0.50	0.48
8116	1.78	516	0.55	0.48
8209	2.67	694	0.84	0.49
8215	2.69	698	0.81	0.42
8227	2.83	726	0.81	0.37
8232	3.56	872	1.06	0.42
8235	2.85	730	0.88	0.48
8264	4.01	962	1.20	0.42
8265	3.90	940	1.14	0.37
8279	5.24	1000	1.55	0.36
8291	2.64	688	0.82	0.48
8292	3.63	886	1.13	0.49
8293	7.16	1000	2.21	0.50
8304	4.58	1000	1.34	0.37
8350	4.31	1000	1.22	0.37
8381	1.23	406	0.38	0.48
8387	2.05	570	0.64	0.48
8392	2.03	566	0.65	0.54
8393	1.50	460	0.44	0.42
8395	1.82	524	0.56	0.48
8401	0.66	300	0.20	0.47
8601	0.25	300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	14.68	1000	4.03	0.34
8720	0.96	352	0.28	0.37
8726F	3.90	940	1.14	0.42
8734S	0.87	334	0.25	0.43
8737S	0.78	316	0.22	0.43
8738S	1.09	378	0.31	0.43
8742	0.21	300	0.06	0.43
8745	3.33	826	1.03	0.48
8748	0.43	300	0.12	0.37
8755	0.18	300	0.06	0.44
8800	1.21	402	0.38	0.49
8803	0.05	300	0.01	0.40
8805S	0.32	300	0.10	0.51
8810	0.09	300	0.03	0.44
8814S	0.30	300	0.09	0.51
8815S	0.41	300	0.13	0.50
8820	0.07	300	0.02	0.38
8829	2.12	584	0.68	0.55
8831	0.91	342	0.30	0.59
8832	0.30	300	0.09	0.49
8833	1.00	360	0.31	0.49
8835	1.92	544	0.60	0.49
8837	1.30	420	0.42	0.54
8868	0.36	300	0.11	0.56
8869	0.50	300	0.16	0.54
8901	0.14	300	0.04	0.39
9015	2.76	712	0.86	0.48
9040	2.85	730	0.91	0.55
9052	1.23	406	0.39	0.55
9053	2.03	566	0.63	0.49
9058	0.93	346	0.31	0.59
9060	1.41	442	0.46	0.54
9061	0.98	356	0.32	0.54
9063	0.64	300	0.21	0.54
9065	0.68	300	0.21	0.55
9093	1.07	374	0.34	0.55
9101	2.74	708	0.88	0.55
9102	2.28	616	0.72	0.48
9154	0.98	356	0.31	0.49
9156	1.46	452	0.47	0.55
9178	3.58	876	1.18	0.58
9179	6.54	1000	2.14	0.58
9182	1.46	452	0.46	0.48
9220	4.56	1000	1.40	0.48
9402	2.58	676	0.74	0.37
9403	7.11	1000	2.02	0.37
9410	1.48	456	0.46	0.49
9501	2.07	574	0.62	0.42
9519	3.81	922	1.12	0.42
9521	2.01	562	0.59	0.42
9522	2.71	702	0.86	0.55
9529	A	A	A	A
9530	1.87	534	0.51	0.34
9558	7.55	1000	2.12	0.37
9559	3.21	802	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.39	300	0.13	0.54
9620	1.00	360	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.32	424	0.87	0.49
0011	1.10	380	0.73	0.49
0034	1.03	366	0.67	0.48
0035	0.77	314	0.50	0.47
0042	1.98	556	1.28	0.48
0106	3.20	800	1.94	0.37
0128	0.99	358	0.67	0.49
0129	1.25	410	0.84	0.49
0130	0.90	340	0.57	0.42
0141	0.84	328	0.58	0.54
0908R	55.00	300	35.87	0.48
0909R	125.00	300	81.69	0.48
0912R	189.00	349	124.37	0.48
0913R	134.00	300	86.97	0.48
1164	0.81	322	0.47	0.34
1320	0.79	318	0.47	0.37
1322	4.13	986	2.35	0.34
1438	2.00	560	1.25	0.42
1463	3.41	842	1.98	0.34
1624	1.21	402	0.73	0.37
1701	0.96	352	0.58	0.37
1748	1.40	440	0.89	0.42
1925	1.64	488	1.09	0.47
2003	1.35	430	0.89	0.48
2014	2.42	644	1.53	0.42
2016	0.67	300	0.44	0.49
2021	1.31	422	0.85	0.48
2041	1.05	370	0.69	0.50
2065	0.75	310	0.48	0.48
2070	1.52	464	0.98	0.48
2081	1.13	386	0.76	0.55
2095	1.33	426	0.88	0.47
2105	1.21	402	0.81	0.55
2110	1.25	410	0.82	0.49
2111	0.97	354	0.65	0.49
2121	0.68	300	0.47	0.54
2131	0.75	310	0.49	0.49
2143	0.63	300	0.42	0.55
2157	1.49	458	0.97	0.49
2380	0.97	354	0.65	0.49
2501	0.90	340	0.59	0.49
2503	0.38	300	0.25	0.50
2576	0.98	356	0.65	0.49
2585	1.11	382	0.73	0.48
2586	0.86	332	0.57	0.49
2587	1.10	380	0.73	0.49
2623	1.87	534	1.18	0.42
2660	0.72	304	0.50	0.54
2683	1.02	364	0.69	0.55
2688	0.76	312	0.49	0.49
2702	4.45	1000	2.60	0.34
2709	2.39	638	1.43	0.37
2731	1.72	504	1.14	0.49
2759	2.17	594	1.44	0.49
2790	0.72	304	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	0.83	326	0.56	0.55
2802	1.65	490	1.08	0.48
2812	1.18	396	0.77	0.48
2841	1.61	482	1.08	0.49
2881	0.93	346	0.63	0.55
2915	1.36	432	0.86	0.42
3004	0.65	300	0.40	0.37
3018	1.31	422	0.81	0.37
3022	1.22	404	0.80	0.49
3027	1.26	412	0.79	0.42
3028	1.60	480	0.99	0.42
3030	1.73	506	1.08	0.42
3040	2.10	580	1.37	0.48
3064	1.66	492	1.08	0.48
3066	1.22	404	0.80	0.49
3076	0.99	358	0.66	0.49
3081	1.37	434	0.90	0.48
3082	3.72	904	2.44	0.42
3085	1.66	492	1.10	0.48
3095	0.90	340	0.59	0.48
3096	1.04	368	0.68	0.48
3110	1.23	406	0.80	0.48
3111	0.92	344	0.61	0.49
3113	0.82	324	0.54	0.48
3114	1.04	368	0.68	0.48
3116	1.64	488	1.07	0.48
3131	0.66	300	0.44	0.48
3132	0.84	328	0.56	0.49
3145	0.71	302	0.47	0.48
3146	0.95	350	0.62	0.48
3169	0.87	334	0.59	0.49
3179	0.57	300	0.38	0.49
3188	0.93	346	0.61	0.48
3241	1.02	364	0.67	0.49
3257	0.89	338	0.58	0.49
3303	0.82	324	0.54	0.49
3306	1.81	522	1.15	0.48
3307	1.10	380	0.72	0.48
3315	1.08	376	0.71	0.49
3341	0.30	300	0.20	0.47
3365	1.85	530	1.12	0.37
3372	1.03	366	0.67	0.48
3383	0.57	300	0.38	0.50
3400	1.25	410	0.83	0.49
3507	0.98	356	0.65	0.48
3548	0.45	300	0.30	0.50
3559	0.73	306	0.48	0.48
3574	0.45	300	0.30	0.50
3581	0.46	300	0.31	0.49
3612	0.70	300	0.46	0.48
3620	0.94	348	0.59	0.42
3628	0.93	346	0.61	0.48
3629	0.71	302	0.47	0.48
3632	1.35	430	0.89	0.48
3634	0.58	300	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.60	300	0.40	0.48
3638	0.69	300	0.45	0.49
3643	0.71	302	0.44	0.42
3648	0.56	300	0.38	0.55
3681	0.27	300	0.18	0.48
3685	0.40	300	0.26	0.49
3724	1.38	436	0.80	0.34
3726	1.47	454	0.85	0.34
3807	0.70	300	0.46	0.49
3808	1.06	372	0.69	0.48
3821	2.85	730	1.82	0.42
3824	1.12	384	0.74	0.49
3827	0.65	300	0.43	0.49
4000	2.14	588	1.28	0.37
4024	1.73	506	1.06	0.42
4034	2.96	752	1.88	0.42
4036	1.04	368	0.65	0.42
4130	1.26	412	0.83	0.49
4131	0.90	340	0.59	0.49
4150	0.29	300	0.19	0.53
4207	0.97	354	0.59	0.37
4239	0.91	342	0.55	0.37
4240	1.13	386	0.76	0.55
4243	0.86	332	0.56	0.48
4244	1.08	376	0.69	0.42
4250	1.08	376	0.72	0.47
4251	1.26	412	0.82	0.49
4253	0.89	338	0.56	0.48
4273	0.93	346	0.61	0.48
4279	1.12	384	0.70	0.42
4299	0.72	304	0.47	0.48
4304	2.51	662	1.65	0.48
4307	0.62	300	0.41	0.55
4351	0.41	300	0.27	0.49
4360	0.49	300	0.32	0.55
4361	0.31	300	0.20	0.50
4410	1.04	368	0.68	0.49
4452	0.98	356	0.64	0.48
4459	1.05	370	0.66	0.42
4470	0.63	300	0.40	0.48
4484	0.76	312	0.50	0.49
4511	0.18	300	0.12	0.49
4557	0.79	318	0.50	0.42
4558	0.68	300	0.45	0.48
4568	0.71	302	0.44	0.42
4583	1.38	436	0.85	0.37
4611	0.39	300	0.26	0.49
4692	0.30	300	0.20	0.48
4693	0.41	300	0.27	0.49
4712	0.69	300	0.40	0.34
4720	0.85	330	0.56	0.48
4825	0.35	300	0.22	0.42
4828	0.70	300	0.42	0.37
4829	0.26	300	0.16	0.37
4902	0.72	304	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.64	300	0.41	0.48
5020	1.93	546	1.14	0.37
5022	2.44	648	1.41	0.34
5038	A	A	A	A
5040	2.98	756	1.72	0.34
5057	1.99	558	1.14	0.34
5059	7.43	1000	4.46	0.34
5102	2.14	588	1.27	0.37
5146	2.08	576	1.28	0.42
5160	0.80	320	0.46	0.34
5183	1.26	412	0.76	0.37
5188	1.18	396	0.70	0.37
5190	1.03	366	0.61	0.37
5191	0.40	300	0.26	0.42
5192	1.24	408	0.80	0.48
5213	2.11	582	1.22	0.34
5215	2.49	658	1.55	0.42
5221	1.88	536	1.13	0.37
5222	3.51	862	2.00	0.34
5223	1.58	476	0.99	0.42
5348	2.10	580	1.29	0.42
5403	2.57	674	1.56	0.37
5437	2.72	704	1.64	0.37
5445	1.71	502	1.00	0.34
5462	2.28	616	1.41	0.42
5476	1.87	534	1.09	0.34
5479	2.70	700	1.69	0.42
5480	3.23	806	1.93	0.37
5506	1.72	504	1.02	0.37
5507	1.76	512	1.05	0.37
5509	1.86	532	1.13	0.37
5538	2.46	652	1.48	0.34
5550	1.52	464	0.95	0.42
5551	7.15	1000	4.25	0.34
5552	2.69	698	1.56	0.34
5606	0.41	300	0.24	0.34
5610	2.00	560	1.24	0.42
5645	3.68	896	2.19	0.34
6204	2.72	704	1.63	0.37
6216	2.46	652	1.42	0.34
6217	1.61	482	0.92	0.34
6229	1.84	528	1.14	0.42
6235	1.84	528	1.07	0.34
6306	2.07	574	1.26	0.37
6319	1.08	376	0.62	0.34
6325	1.83	526	1.05	0.34
6400	2.16	592	1.36	0.42
6504	0.95	350	0.63	0.49
6702S	2.20	600	1.32	0.43
6703S	3.09	778	1.86	0.43
6704S	2.45	650	1.47	0.43
6801F	3.89	938	2.41	0.42
6824F	9.07	1000	5.62	0.42
6826F	2.24	608	1.39	0.42
6834	0.81	322	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.04	368	0.68	0.47
6843F	4.86	1000	2.82	0.34
6845F	4.21	1000	2.44	0.34
6872F	4.98	1000	2.88	0.34
6874F	8.86	1000	5.13	0.34
7016S	1.13	386	0.64	0.34
7024S	1.26	412	0.71	0.34
7038S	1.47	454	0.90	0.34
7046S	3.81	922	2.14	0.34
7047S	1.59	478	0.89	0.34
7050S	2.05	570	1.26	0.34
7090S	1.63	486	1.00	0.34
7098S	4.23	1000	2.38	0.34
7099S	5.35	1000	3.00	0.34
7151S	4.03	966	2.34	0.37
7152S	5.66	1000	3.29	0.37
7153S	4.48	1000	2.61	0.37
7202	3.52	864	2.25	0.48
7206	2.88	736	1.84	0.48
7208	3.68	896	2.19	0.37
7210	5.11	1000	3.01	0.37
7212	2.52	664	1.55	0.37
7213	3.40	840	2.03	0.37
7214	3.76	912	2.25	0.37
7215	3.47	854	2.07	0.37
7216	5.64	1000	3.36	0.37
7218	5.34	1000	3.16	0.37
7219	2.79	718	1.65	0.37
7220	3.32	824	2.06	0.36
7230	2.38	636	1.54	0.48
7231	2.95	750	1.89	0.48
7309F	4.81	1000	2.78	0.34
7313F	2.25	610	1.30	0.34
7317F	6.16	1000	3.57	0.34
7333S	2.62	684	1.47	0.34
7335S	2.92	744	1.63	0.34
7337S	3.68	896	2.06	0.34
7350F	8.66	1000	5.19	0.37
7360	1.47	454	0.92	0.42
7380	2.25	610	1.40	0.42
7382	1.63	486	1.06	0.48
7390	1.67	494	1.09	0.49
7394S	1.06	372	0.59	0.34
7395S	1.17	394	0.66	0.34
7398S	1.48	456	0.83	0.34
7403	1.59	478	1.04	0.49
7405	0.55	300	0.36	0.49
7421	0.25	300	0.16	0.42
7422	0.38	300	0.22	0.37
7423	0.87	334	0.56	0.50
7502	0.67	300	0.42	0.42
7515	0.38	300	0.21	0.34
7520	0.73	306	0.48	0.48
7538	1.05	370	0.60	0.34
7539	0.43	300	0.26	0.36

Class Code	Minimum				
	Rate	Premium	ELR	D Ratio	
7540	0.98	356	0.59	0.34	
7580	0.75	310	0.48	0.42	
7600	2.13	586	1.31	0.42	
7610	0.17	300	0.11	0.41	
7704	2.29	618	1.39	0.37	
7720	*	1.04	368	0.65	0.42
7904	2.81	722	1.70	0.37	
7920	0.13	300	0.08	0.37	
7979	0.73	306	0.42	0.37	
7980	1.24	408	0.74	0.37	
8001	0.86	332	0.58	0.49	
8006	0.90	340	0.61	0.55	
8008	0.37	300	0.25	0.54	
8010	0.63	300	0.41	0.49	
8013	0.12	300	0.08	0.47	
8015	0.29	300	0.19	0.49	
8017	0.50	300	0.34	0.55	
8018	1.54	468	1.01	0.49	
8021	1.09	378	0.73	0.49	
8031	0.71	302	0.47	0.49	
8032	0.66	300	0.44	0.49	
8033	0.67	300	0.45	0.54	
8039	0.70	300	0.48	0.54	
8044	0.86	332	0.57	0.49	
8045	0.26	300	0.17	0.49	
8046	0.83	326	0.55	0.49	
8047	0.29	300	0.19	0.49	
8050	0.37	300	0.25	0.55	
8058	1.09	378	0.73	0.49	
8059	0.82	324	0.55	0.49	
8102	0.73	306	0.49	0.49	
8106	1.68	496	1.06	0.42	
8107	1.02	364	0.62	0.37	
8111	0.76	312	0.50	0.48	
8116	0.84	328	0.55	0.48	
8209	1.26	412	0.84	0.49	
8215	1.27	414	0.81	0.42	
8227	1.34	428	0.81	0.37	
8232	1.68	496	1.06	0.42	
8235	1.35	430	0.88	0.48	
8264	1.90	540	1.20	0.42	
8265	1.85	530	1.14	0.37	
8279	2.48	656	1.55	0.36	
8291	1.25	410	0.82	0.48	
8292	1.72	504	1.13	0.49	
8293	3.39	838	2.21	0.50	
8304	2.17	594	1.34	0.37	
8350	2.04	568	1.22	0.37	
8381	0.58	300	0.38	0.48	
8387	0.97	354	0.64	0.48	
8392	0.96	352	0.65	0.54	
8393	0.71	302	0.44	0.42	
8395	0.86	332	0.56	0.48	
8401	0.31	300	0.20	0.47	
8601	0.12	300	0.07	0.37	

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	6.96	1000	4.03	0.34
8720	0.45	300	0.28	0.37
8726F	1.85	530	1.14	0.42
8734S	0.41	300	0.25	0.43
8737S	0.37	300	0.22	0.43
8738S	0.52	300	0.31	0.43
8742	0.10	300	0.06	0.43
8745	1.58	476	1.03	0.48
8748	0.21	300	0.12	0.37
8755	0.09	300	0.06	0.44
8800	0.57	300	0.38	0.49
8803	0.02	300	0.01	0.40
8805S	0.15	300	0.10	0.51
8810	0.04	300	0.03	0.44
8814S	0.14	300	0.09	0.51
8815S	0.19	300	0.13	0.50
8820	0.03	300	0.02	0.38
8829	1.00	360	0.68	0.55
8831	0.43	300	0.30	0.59
8832	0.14	300	0.09	0.49
8833	0.48	300	0.31	0.49
8835	0.91	342	0.60	0.49
8837	0.62	300	0.42	0.54
8868	0.17	300	0.11	0.56
8869	0.24	300	0.16	0.54
8901	0.06	300	0.04	0.39
9015	1.31	422	0.86	0.48
9040	1.35	430	0.91	0.55
9052	0.58	300	0.39	0.55
9053	0.96	352	0.63	0.49
9058	0.44	300	0.31	0.59
9060	0.67	300	0.46	0.54
9061	0.46	300	0.32	0.54
9063	0.30	300	0.21	0.54
9065	0.32	300	0.21	0.55
9093	0.51	300	0.34	0.55
9101	1.30	420	0.88	0.55
9102	1.08	376	0.72	0.48
9154	0.46	300	0.31	0.49
9156	0.69	300	0.47	0.55
9178	1.70	500	1.18	0.58
9179	3.10	780	2.14	0.58
9182	0.69	300	0.46	0.48
9220	2.16	592	1.40	0.48
9402	1.22	404	0.74	0.37
9403	3.37	834	2.02	0.37
9410	0.70	300	0.46	0.49
9501	0.98	356	0.62	0.42
9519	1.80	520	1.12	0.42
9521	0.95	350	0.59	0.42
9522	1.29	418	0.86	0.55
9529	A	A	A	A
9530	0.89	338	0.51	0.34
9558	3.57	874	2.12	0.37
9559	1.52	464	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.18	300	0.13	0.54
9620	0.48	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.17	394	0.87	0.49
0011	0.98	356	0.73	0.49
0034	0.91	342	0.67	0.48
0035	0.68	300	0.50	0.47
0042	1.76	512	1.28	0.48
0106	2.84	728	1.94	0.37
0128	0.88	336	0.67	0.49
0129	1.11	382	0.84	0.49
0130	0.80	320	0.57	0.42
0141	0.75	310	0.58	0.54
0908R	49.00	300	35.87	0.48
0909R	111.00	300	81.69	0.48
0912R	168.00	328	124.37	0.48
0913R	119.00	300	86.97	0.48
1164	0.72	304	0.47	0.34
1320	0.70	300	0.47	0.37
1322	3.67	894	2.35	0.34
1438	1.78	516	1.25	0.42
1463	3.03	766	1.98	0.34
1624	1.08	376	0.73	0.37
1701	0.85	330	0.58	0.37
1748	1.25	410	0.89	0.42
1925	1.46	452	1.09	0.47
2003	1.20	400	0.89	0.48
2014	2.15	590	1.53	0.42
2016	0.60	300	0.44	0.49
2021	1.16	392	0.85	0.48
2041	0.93	346	0.69	0.50
2065	0.66	300	0.48	0.48
2070	1.35	430	0.98	0.48
2081	1.01	362	0.76	0.55
2095	1.18	396	0.88	0.47
2105	1.08	376	0.81	0.55
2110	1.11	382	0.82	0.49
2111	0.86	332	0.65	0.49
2121	0.60	300	0.47	0.54
2131	0.66	300	0.49	0.49
2143	0.56	300	0.42	0.55
2157	1.32	424	0.97	0.49
2380	0.86	332	0.65	0.49
2501	0.80	320	0.59	0.49
2503	0.34	300	0.25	0.50
2576	0.87	334	0.65	0.49
2585	0.99	358	0.73	0.48
2586	0.77	314	0.57	0.49
2587	0.98	356	0.73	0.49
2623	1.66	492	1.18	0.42
2660	0.64	300	0.50	0.54
2683	0.90	340	0.69	0.55
2688	0.67	300	0.49	0.49
2702	3.96	952	2.60	0.34
2709	2.12	584	1.43	0.37
2731	1.53	466	1.14	0.49
2759	1.93	546	1.44	0.49
2790	0.64	300	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	0.74	308	0.56	0.55
2802	1.47	454	1.08	0.48
2812	1.05	370	0.77	0.48
2841	1.43	446	1.08	0.49
2881	0.83	326	0.63	0.55
2915	1.21	402	0.86	0.42
3004	0.58	300	0.40	0.37
3018	1.16	392	0.81	0.37
3022	1.08	376	0.80	0.49
3027	1.12	384	0.79	0.42
3028	1.42	444	0.99	0.42
3030	1.54	468	1.08	0.42
3040	1.86	532	1.37	0.48
3064	1.48	456	1.08	0.48
3066	1.08	376	0.80	0.49
3076	0.88	336	0.66	0.49
3081	1.22	404	0.90	0.48
3082	3.30	820	2.44	0.42
3085	1.48	456	1.10	0.48
3095	0.80	320	0.59	0.48
3096	0.92	344	0.68	0.48
3110	1.09	378	0.80	0.48
3111	0.82	324	0.61	0.49
3113	0.73	306	0.54	0.48
3114	0.92	344	0.68	0.48
3116	1.46	452	1.07	0.48
3131	0.59	300	0.44	0.48
3132	0.75	310	0.56	0.49
3145	0.63	300	0.47	0.48
3146	0.84	328	0.62	0.48
3169	0.78	316	0.59	0.49
3179	0.51	300	0.38	0.49
3188	0.83	326	0.61	0.48
3241	0.90	340	0.67	0.49
3257	0.79	318	0.58	0.49
3303	0.73	306	0.54	0.49
3306	1.61	482	1.15	0.48
3307	0.98	356	0.72	0.48
3315	0.96	352	0.71	0.49
3341	0.27	300	0.20	0.47
3365	1.64	488	1.12	0.37
3372	0.91	342	0.67	0.48
3383	0.51	300	0.38	0.50
3400	1.11	382	0.83	0.49
3507	0.87	334	0.65	0.48
3548	0.40	300	0.30	0.50
3559	0.65	300	0.48	0.48
3574	0.40	300	0.30	0.50
3581	0.41	300	0.31	0.49
3612	0.62	300	0.46	0.48
3620	0.84	328	0.59	0.42
3628	0.83	326	0.61	0.48
3629	0.63	300	0.47	0.48
3632	1.20	400	0.89	0.48
3634	0.52	300	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.54	300	0.40	0.48
3638	0.61	300	0.45	0.49
3643	0.63	300	0.44	0.42
3648	0.50	300	0.38	0.55
3681	0.24	300	0.18	0.48
3685	0.36	300	0.26	0.49
3724	1.23	406	0.80	0.34
3726	1.31	422	0.85	0.34
3807	0.62	300	0.46	0.49
3808	0.94	348	0.69	0.48
3821	2.53	666	1.82	0.42
3824	1.00	360	0.74	0.49
3827	0.58	300	0.43	0.49
4000	1.90	540	1.28	0.37
4024	1.54	468	1.06	0.42
4034	2.63	686	1.88	0.42
4036	0.92	344	0.65	0.42
4130	1.12	384	0.83	0.49
4131	0.80	320	0.59	0.49
4150	0.26	300	0.19	0.53
4207	0.86	332	0.59	0.37
4239	0.81	322	0.55	0.37
4240	1.01	362	0.76	0.55
4243	0.77	314	0.56	0.48
4244	0.96	352	0.69	0.42
4250	0.96	352	0.72	0.47
4251	1.12	384	0.82	0.49
4253	0.79	318	0.56	0.48
4273	0.83	326	0.61	0.48
4279	1.00	360	0.70	0.42
4299	0.64	300	0.47	0.48
4304	2.23	606	1.65	0.48
4307	0.55	300	0.41	0.55
4351	0.36	300	0.27	0.49
4360	0.43	300	0.32	0.55
4361	0.28	300	0.20	0.50
4410	0.92	344	0.68	0.49
4452	0.87	334	0.64	0.48
4459	0.93	346	0.66	0.42
4470	0.56	300	0.40	0.48
4484	0.67	300	0.50	0.49
4511	0.16	300	0.12	0.49
4557	0.70	300	0.50	0.42
4558	0.60	300	0.45	0.48
4568	0.63	300	0.44	0.42
4583	1.23	406	0.85	0.37
4611	0.35	300	0.26	0.49
4692	0.27	300	0.20	0.48
4693	0.36	300	0.27	0.49
4712	0.61	300	0.40	0.34
4720	0.76	312	0.56	0.48
4825	0.31	300	0.22	0.42
4828	0.62	300	0.42	0.37
4829	0.23	300	0.16	0.37
4902	0.64	300	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.57	300	0.41	0.48
5020	1.72	504	1.14	0.37
5022	2.17	594	1.41	0.34
5038	A	A	A	A
5040	2.65	690	1.72	0.34
5057	1.77	514	1.14	0.34
5059	6.60	1000	4.46	0.34
5102	1.90	540	1.27	0.37
5146	1.85	530	1.28	0.42
5160	0.71	302	0.46	0.34
5183	1.12	384	0.76	0.37
5188	1.05	370	0.70	0.37
5190	0.91	342	0.61	0.37
5191	0.36	300	0.26	0.42
5192	1.10	380	0.80	0.48
5213	1.87	534	1.22	0.34
5215	2.22	604	1.55	0.42
5221	1.67	494	1.13	0.37
5222	3.12	784	2.00	0.34
5223	1.40	440	0.99	0.42
5348	1.86	532	1.29	0.42
5403	2.28	616	1.56	0.37
5437	2.42	644	1.64	0.37
5445	1.52	464	1.00	0.34
5462	2.03	566	1.41	0.42
5476	1.66	492	1.09	0.34
5479	2.40	640	1.69	0.42
5480	2.87	734	1.93	0.37
5506	1.53	466	1.02	0.37
5507	1.56	472	1.05	0.37
5509	1.65	490	1.13	0.37
5538	2.19	598	1.48	0.34
5550	1.35	430	0.95	0.42
5551	6.36	1000	4.25	0.34
5552	2.39	638	1.56	0.34
5606	0.36	300	0.24	0.34
5610	1.78	516	1.24	0.42
5645	3.27	814	2.19	0.34
6204	2.42	644	1.63	0.37
6216	2.19	598	1.42	0.34
6217	1.43	446	0.92	0.34
6229	1.63	486	1.14	0.42
6235	1.63	486	1.07	0.34
6306	1.84	528	1.26	0.37
6319	0.96	352	0.62	0.34
6325	1.62	484	1.05	0.34
6400	1.92	544	1.36	0.42
6504	0.84	328	0.63	0.49
6702S	1.96	552	1.32	0.43
6703S	2.75	710	1.86	0.43
6704S	2.18	596	1.47	0.43
6801F	3.46	852	2.41	0.42
6824F	8.06	1000	5.62	0.42
6826F	1.99	558	1.39	0.42
6834	0.72	304	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	0.92	344	0.68	0.47
6843F	4.32	1000	2.82	0.34
6845F	3.74	908	2.44	0.34
6872F	4.43	1000	2.88	0.34
6874F	7.87	1000	5.13	0.34
7016S	1.01	362	0.64	0.34
7024S	1.12	384	0.71	0.34
7038S	1.31	422	0.90	0.34
7046S	3.39	838	2.14	0.34
7047S	1.41	442	0.89	0.34
7050S	1.82	524	1.26	0.34
7090S	1.45	450	1.00	0.34
7098S	3.76	912	2.38	0.34
7099S	4.75	1000	3.00	0.34
7151S	3.58	876	2.34	0.37
7152S	5.03	1000	3.29	0.37
7153S	3.98	956	2.61	0.37
7202	3.13	786	2.25	0.48
7206	2.56	672	1.84	0.48
7208	3.27	814	2.19	0.37
7210	4.54	1000	3.01	0.37
7212	2.24	608	1.55	0.37
7213	3.02	764	2.03	0.37
7214	3.34	828	2.25	0.37
7215	3.08	776	2.07	0.37
7216	5.01	1000	3.36	0.37
7218	4.74	1000	3.16	0.37
7219	2.48	656	1.65	0.37
7220	2.95	750	2.06	0.36
7230	2.11	582	1.54	0.48
7231	2.62	684	1.89	0.48
7309F	4.27	1000	2.78	0.34
7313F	2.00	560	1.30	0.34
7317F	5.47	1000	3.57	0.34
7333S	2.33	626	1.47	0.34
7335S	2.59	678	1.63	0.34
7337S	3.27	814	2.06	0.34
7350F	7.70	1000	5.19	0.37
7360	1.31	422	0.92	0.42
7380	2.00	560	1.40	0.42
7382	1.45	450	1.06	0.48
7390	1.49	458	1.09	0.49
7394S	0.94	348	0.59	0.34
7395S	1.04	368	0.66	0.34
7398S	1.32	424	0.83	0.34
7403	1.41	442	1.04	0.49
7405	0.49	300	0.36	0.49
7421	0.22	300	0.16	0.42
7422	0.34	300	0.22	0.37
7423	0.78	316	0.56	0.50
7502	0.60	300	0.42	0.42
7515	0.34	300	0.21	0.34
7520	0.65	300	0.48	0.48
7538	0.93	346	0.60	0.34
7539	0.38	300	0.26	0.36

Class Code	Minimum			
	Rate	Premium	ELR	D Ratio
7540	0.87	334	0.59	0.34
7580	0.66	300	0.48	0.42
7600	1.89	538	1.31	0.42
7610	0.15	300	0.11	0.41
7704	2.04	568	1.39	0.37
7720	*	344	0.65	0.42
7904	2.50	660	1.70	0.37
7920	0.12	300	0.08	0.37
7979	0.65	300	0.42	0.37
7980	1.10	380	0.74	0.37
8001	0.77	314	0.58	0.49
8006	0.80	320	0.61	0.55
8008	0.33	300	0.25	0.54
8010	0.56	300	0.41	0.49
8013	0.11	300	0.08	0.47
8015	0.26	300	0.19	0.49
8017	0.44	300	0.34	0.55
8018	1.37	434	1.01	0.49
8021	0.97	354	0.73	0.49
8031	0.63	300	0.47	0.49
8032	0.59	300	0.44	0.49
8033	0.60	300	0.45	0.54
8039	0.62	300	0.48	0.54
8044	0.77	314	0.57	0.49
8045	0.23	300	0.17	0.49
8046	0.74	308	0.55	0.49
8047	0.26	300	0.19	0.49
8050	0.33	300	0.25	0.55
8058	0.97	354	0.73	0.49
8059	0.73	306	0.55	0.49
8102	0.65	300	0.49	0.49
8106	1.50	460	1.06	0.42
8107	0.90	340	0.62	0.37
8111	0.67	300	0.50	0.48
8116	0.75	310	0.55	0.48
8209	1.12	384	0.84	0.49
8215	1.13	386	0.81	0.42
8227	1.19	398	0.81	0.37
8232	1.50	460	1.06	0.42
8235	1.20	400	0.88	0.48
8264	1.69	498	1.20	0.42
8265	1.64	488	1.14	0.37
8279	2.21	602	1.55	0.36
8291	1.11	382	0.82	0.48
8292	1.53	466	1.13	0.49
8293	3.01	762	2.21	0.50
8304	1.93	546	1.34	0.37
8350	1.81	522	1.22	0.37
8381	0.52	300	0.38	0.48
8387	0.86	332	0.64	0.48
8392	0.85	330	0.65	0.54
8393	0.63	300	0.44	0.42
8395	0.77	314	0.56	0.48
8401	0.28	300	0.20	0.47
8601	0.11	300	0.07	0.37



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	6.18	1000	4.03	0.34
8720	0.40	300	0.28	0.37
8726F	1.64	488	1.14	0.42
8734S	0.36	300	0.25	0.43
8737S	0.33	300	0.22	0.43
8738S	0.46	300	0.31	0.43
8742	0.09	300	0.06	0.43
8745	1.40	440	1.03	0.48
8748	0.18	300	0.12	0.37
8755	0.08	300	0.06	0.44
8800	0.51	300	0.38	0.49
8803	0.02	300	0.01	0.40
8805S	0.13	300	0.10	0.51
8810	0.04	300	0.03	0.44
8814S	0.12	300	0.09	0.51
8815S	0.17	300	0.13	0.50
8820	0.03	300	0.02	0.38
8829	0.89	338	0.68	0.55
8831	0.38	300	0.30	0.59
8832	0.12	300	0.09	0.49
8833	0.42	300	0.31	0.49
8835	0.81	322	0.60	0.49
8837	0.55	300	0.42	0.54
8868	0.15	300	0.11	0.56
8869	0.21	300	0.16	0.54
8901	0.06	300	0.04	0.39
9015	1.16	392	0.86	0.48
9040	1.20	400	0.91	0.55
9052	0.52	300	0.39	0.55
9053	0.85	330	0.63	0.49
9058	0.39	300	0.31	0.59
9060	0.60	300	0.46	0.54
9061	0.41	300	0.32	0.54
9063	0.27	300	0.21	0.54
9065	0.29	300	0.21	0.55
9093	0.45	300	0.34	0.55
9101	1.15	390	0.88	0.55
9102	0.96	352	0.72	0.48
9154	0.41	300	0.31	0.49
9156	0.61	300	0.47	0.55
9178	1.51	462	1.18	0.58
9179	2.76	712	2.14	0.58
9182	0.61	300	0.46	0.48
9220	1.92	544	1.40	0.48
9402	1.08	376	0.74	0.37
9403	3.00	760	2.02	0.37
9410	0.62	300	0.46	0.49
9501	0.87	334	0.62	0.42
9519	1.60	480	1.12	0.42
9521	0.84	328	0.59	0.42
9522	1.14	388	0.86	0.55
9529	A	A	A	A
9530	0.79	318	0.51	0.34
9558	3.18	796	2.12	0.37
9559	1.35	430	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.16	300	0.13	0.54
9620	0.42	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.46	452	0.87	0.49
0011	1.22	404	0.73	0.49
0034	1.14	388	0.67	0.48
0035	0.85	330	0.50	0.47
0042	2.20	600	1.28	0.48
0106	3.55	870	1.94	0.37
0128	1.10	380	0.67	0.49
0129	1.39	438	0.84	0.49
0130	1.00	360	0.57	0.42
0141	0.94	348	0.58	0.54
0908R	61.00	300	35.87	0.48
0909R	139.00	300	81.69	0.48
0912R	210.00	370	124.37	0.48
0913R	149.00	309	86.97	0.48
1164	0.90	340	0.47	0.34
1320	0.88	336	0.47	0.37
1322	4.58	1000	2.35	0.34
1438	2.22	604	1.25	0.42
1463	3.79	918	1.98	0.34
1624	1.34	428	0.73	0.37
1701	1.07	374	0.58	0.37
1748	1.56	472	0.89	0.42
1925	1.82	524	1.09	0.47
2003	1.50	460	0.89	0.48
2014	2.69	698	1.53	0.42
2016	0.74	308	0.44	0.49
2021	1.45	450	0.85	0.48
2041	1.16	392	0.69	0.50
2065	0.83	326	0.48	0.48
2070	1.69	498	0.98	0.48
2081	1.26	412	0.76	0.55
2095	1.48	456	0.88	0.47
2105	1.34	428	0.81	0.55
2110	1.39	438	0.82	0.49
2111	1.08	376	0.65	0.49
2121	0.76	312	0.47	0.54
2131	0.83	326	0.49	0.49
2143	0.70	300	0.42	0.55
2157	1.66	492	0.97	0.49
2380	1.08	376	0.65	0.49
2501	1.00	360	0.59	0.49
2503	0.42	300	0.25	0.50
2576	1.09	378	0.65	0.49
2585	1.24	408	0.73	0.48
2586	0.96	352	0.57	0.49
2587	1.22	404	0.73	0.49
2623	2.08	576	1.18	0.42
2660	0.80	320	0.50	0.54
2683	1.13	386	0.69	0.55
2688	0.84	328	0.49	0.49
2702	4.94	1000	2.60	0.34
2709	2.65	690	1.43	0.37
2731	1.91	542	1.14	0.49
2759	2.41	642	1.44	0.49
2790	0.80	320	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	0.92	344	0.56	0.55
2802	1.84	528	1.08	0.48
2812	1.31	422	0.77	0.48
2841	1.79	518	1.08	0.49
2881	1.03	366	0.63	0.55
2915	1.51	462	0.86	0.42
3004	0.72	304	0.40	0.37
3018	1.45	450	0.81	0.37
3022	1.36	432	0.80	0.49
3027	1.40	440	0.79	0.42
3028	1.78	516	0.99	0.42
3030	1.92	544	1.08	0.42
3040	2.33	626	1.37	0.48
3064	1.85	530	1.08	0.48
3066	1.36	432	0.80	0.49
3076	1.10	380	0.66	0.49
3081	1.52	464	0.90	0.48
3082	4.13	986	2.44	0.42
3085	1.85	530	1.10	0.48
3095	1.00	360	0.59	0.48
3096	1.15	390	0.68	0.48
3110	1.37	434	0.80	0.48
3111	1.02	364	0.61	0.49
3113	0.91	342	0.54	0.48
3114	1.15	390	0.68	0.48
3116	1.82	524	1.07	0.48
3131	0.73	306	0.44	0.48
3132	0.94	348	0.56	0.49
3145	0.79	318	0.47	0.48
3146	1.06	372	0.62	0.48
3169	0.97	354	0.59	0.49
3179	0.64	300	0.38	0.49
3188	1.03	366	0.61	0.48
3241	1.13	386	0.67	0.49
3257	0.98	356	0.58	0.49
3303	0.91	342	0.54	0.49
3306	2.02	564	1.15	0.48
3307	1.22	404	0.72	0.48
3315	1.20	400	0.71	0.49
3341	0.34	300	0.20	0.47
3365	2.05	570	1.12	0.37
3372	1.14	388	0.67	0.48
3383	0.64	300	0.38	0.50
3400	1.39	438	0.83	0.49
3507	1.09	378	0.65	0.48
3548	0.50	300	0.30	0.50
3559	0.82	324	0.48	0.48
3574	0.50	300	0.30	0.50
3581	0.52	300	0.31	0.49
3612	0.78	316	0.46	0.48
3620	1.04	368	0.59	0.42
3628	1.03	366	0.61	0.48
3629	0.79	318	0.47	0.48
3632	1.50	460	0.89	0.48
3634	0.65	300	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.67	300	0.40	0.48
3638	0.77	314	0.45	0.49
3643	0.79	318	0.44	0.42
3648	0.62	300	0.38	0.55
3681	0.30	300	0.18	0.48
3685	0.44	300	0.26	0.49
3724	1.54	468	0.80	0.34
3726	1.63	486	0.85	0.34
3807	0.78	316	0.46	0.49
3808	1.18	396	0.69	0.48
3821	3.17	794	1.82	0.42
3824	1.25	410	0.74	0.49
3827	0.72	304	0.43	0.49
4000	2.38	636	1.28	0.37
4024	1.92	544	1.06	0.42
4034	3.29	818	1.88	0.42
4036	1.15	390	0.65	0.42
4130	1.40	440	0.83	0.49
4131	1.00	360	0.59	0.49
4150	0.32	300	0.19	0.53
4207	1.08	376	0.59	0.37
4239	1.01	362	0.55	0.37
4240	1.26	412	0.76	0.55
4243	0.96	352	0.56	0.48
4244	1.20	400	0.69	0.42
4250	1.20	400	0.72	0.47
4251	1.40	440	0.82	0.49
4253	0.98	356	0.56	0.48
4273	1.03	366	0.61	0.48
4279	1.25	410	0.70	0.42
4299	0.80	320	0.47	0.48
4304	2.78	716	1.65	0.48
4307	0.68	300	0.41	0.55
4351	0.46	300	0.27	0.49
4360	0.54	300	0.32	0.55
4361	0.35	300	0.20	0.50
4410	1.15	390	0.68	0.49
4452	1.09	378	0.64	0.48
4459	1.16	392	0.66	0.42
4470	0.70	300	0.40	0.48
4484	0.84	328	0.50	0.49
4511	0.20	300	0.12	0.49
4557	0.88	336	0.50	0.42
4558	0.76	312	0.45	0.48
4568	0.79	318	0.44	0.42
4583	1.54	468	0.85	0.37
4611	0.43	300	0.26	0.49
4692	0.34	300	0.20	0.48
4693	0.46	300	0.27	0.49
4712	0.77	314	0.40	0.34
4720	0.95	350	0.56	0.48
4825	0.38	300	0.22	0.42
4828	0.78	316	0.42	0.37
4829	0.29	300	0.16	0.37
4902	0.80	320	0.48	0.49

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Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	0.71	302	0.41	0.48
5020	2.15	590	1.14	0.37
5022	2.71	702	1.41	0.34
5038	A	A	A	A
5040	3.31	822	1.72	0.34
5057	2.21	602	1.14	0.34
5059	8.26	1000	4.46	0.34
5102	2.38	636	1.27	0.37
5146	2.32	624	1.28	0.42
5160	0.89	338	0.46	0.34
5183	1.40	440	0.76	0.37
5188	1.31	422	0.70	0.37
5190	1.14	388	0.61	0.37
5191	0.44	300	0.26	0.42
5192	1.38	436	0.80	0.48
5213	2.34	628	1.22	0.34
5215	2.77	714	1.55	0.42
5221	2.09	578	1.13	0.37
5222	3.90	940	2.00	0.34
5223	1.75	510	0.99	0.42
5348	2.33	626	1.29	0.42
5403	2.86	732	1.56	0.37
5437	3.02	764	1.64	0.37
5445	1.90	540	1.00	0.34
5462	2.53	666	1.41	0.42
5476	2.08	576	1.09	0.34
5479	3.00	760	1.69	0.42
5480	3.59	878	1.93	0.37
5506	1.91	542	1.02	0.37
5507	1.96	552	1.05	0.37
5509	2.06	572	1.13	0.37
5538	2.74	708	1.48	0.34
5550	1.69	498	0.95	0.42
5551	7.94	1000	4.25	0.34
5552	2.99	758	1.56	0.34
5606	0.46	300	0.24	0.34
5610	2.22	604	1.24	0.42
5645	4.09	978	2.19	0.34
6204	3.02	764	1.63	0.37
6216	2.74	708	1.42	0.34
6217	1.79	518	0.92	0.34
6229	2.04	568	1.14	0.42
6235	2.04	568	1.07	0.34
6306	2.30	620	1.26	0.37
6319	1.20	400	0.62	0.34
6325	2.03	566	1.05	0.34
6400	2.40	640	1.36	0.42
6504	1.06	372	0.63	0.49
6702S	2.45	650	1.32	0.43
6703S	3.43	846	1.86	0.43
6704S	2.72	704	1.47	0.43
6801F	4.32	1000	2.41	0.42
6824F	10.08	1000	5.62	0.42
6826F	2.48	656	1.39	0.42
6834	0.90	340	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.15	390	0.68	0.47
6843F	5.40	1000	2.82	0.34
6845F	4.68	1000	2.44	0.34
6872F	5.53	1000	2.88	0.34
6874F	9.84	1000	5.13	0.34
7016S	1.26	412	0.64	0.34
7024S	1.40	440	0.71	0.34
7038S	1.63	486	0.90	0.34
7046S	4.24	1000	2.14	0.34
7047S	1.76	512	0.89	0.34
7050S	2.28	616	1.26	0.34
7090S	1.81	522	1.00	0.34
7098S	4.70	1000	2.38	0.34
7099S	5.94	1000	3.00	0.34
7151S	4.48	1000	2.34	0.37
7152S	6.29	1000	3.29	0.37
7153S	4.98	1000	2.61	0.37
7202	3.91	942	2.25	0.48
7206	3.20	800	1.84	0.48
7208	4.09	978	2.19	0.37
7210	5.68	1000	3.01	0.37
7212	2.80	720	1.55	0.37
7213	3.78	916	2.03	0.37
7214	4.18	996	2.25	0.37
7215	3.85	930	2.07	0.37
7216	6.26	1000	3.36	0.37
7218	5.93	1000	3.16	0.37
7219	3.10	780	1.65	0.37
7220	3.68	896	2.06	0.36
7230	2.64	688	1.54	0.48
7231	3.28	816	1.89	0.48
7309F	5.34	1000	2.78	0.34
7313F	2.50	660	1.30	0.34
7317F	6.84	1000	3.57	0.34
7333S	2.92	744	1.47	0.34
7335S	3.24	808	1.63	0.34
7337S	4.09	978	2.06	0.34
7350F	9.62	1000	5.19	0.37
7360	1.63	486	0.92	0.42
7380	2.50	660	1.40	0.42
7382	1.81	522	1.06	0.48
7390	1.86	532	1.09	0.49
7394S	1.18	396	0.59	0.34
7395S	1.30	420	0.66	0.34
7398S	1.64	488	0.83	0.34
7403	1.76	512	1.04	0.49
7405	0.61	300	0.36	0.49
7421	0.28	300	0.16	0.42
7422	0.42	300	0.22	0.37
7423	0.97	354	0.56	0.50
7502	0.74	308	0.42	0.42
7515	0.42	300	0.21	0.34
7520	0.82	324	0.48	0.48
7538	1.16	392	0.60	0.34
7539	0.48	300	0.26	0.36

Class Code	Minimum			
	Rate	Premium	ELR	D Ratio
7540	1.09	378	0.59	0.34
7580	0.83	326	0.48	0.42
7600	2.36	632	1.31	0.42
7610	0.19	300	0.11	0.41
7704	2.54	668	1.39	0.37
7720	*	390	0.65	0.42
7904	3.12	784	1.70	0.37
7920	0.14	300	0.08	0.37
7979	0.82	324	0.42	0.37
7980	1.38	436	0.74	0.37
8001	0.96	352	0.58	0.49
8006	1.00	360	0.61	0.55
8008	0.41	300	0.25	0.54
8010	0.70	300	0.41	0.49
8013	0.13	300	0.08	0.47
8015	0.32	300	0.19	0.49
8017	0.55	300	0.34	0.55
8018	1.72	504	1.01	0.49
8021	1.21	402	0.73	0.49
8031	0.79	318	0.47	0.49
8032	0.73	306	0.44	0.49
8033	0.74	308	0.45	0.54
8039	0.78	316	0.48	0.54
8044	0.96	352	0.57	0.49
8045	0.29	300	0.17	0.49
8046	0.92	344	0.55	0.49
8047	0.32	300	0.19	0.49
8050	0.41	300	0.25	0.55
8058	1.21	402	0.73	0.49
8059	0.91	342	0.55	0.49
8102	0.82	324	0.49	0.49
8106	1.87	534	1.06	0.42
8107	1.13	386	0.62	0.37
8111	0.84	328	0.50	0.48
8116	0.94	348	0.55	0.48
8209	1.40	440	0.84	0.49
8215	1.42	444	0.81	0.42
8227	1.49	458	0.81	0.37
8232	1.87	534	1.06	0.42
8235	1.50	460	0.88	0.48
8264	2.11	582	1.20	0.42
8265	2.05	570	1.14	0.37
8279	2.76	712	1.55	0.36
8291	1.39	438	0.82	0.48
8292	1.91	542	1.13	0.49
8293	3.77	914	2.21	0.50
8304	2.41	642	1.34	0.37
8350	2.27	614	1.22	0.37
8381	0.65	300	0.38	0.48
8387	1.08	376	0.64	0.48
8392	1.07	374	0.65	0.54
8393	0.79	318	0.44	0.42
8395	0.96	352	0.56	0.48
8401	0.35	300	0.20	0.47
8601	0.13	300	0.07	0.37

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Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	7.73	1000	4.03	0.34
8720	0.50	300	0.28	0.37
8726F	2.05	570	1.14	0.42
8734S	0.46	300	0.25	0.43
8737S	0.41	300	0.22	0.43
8738S	0.58	300	0.31	0.43
8742	0.11	300	0.06	0.43
8745	1.75	510	1.03	0.48
8748	0.23	300	0.12	0.37
8755	0.10	300	0.06	0.44
8800	0.64	300	0.38	0.49
8803	0.02	300	0.01	0.40
8805S	0.17	300	0.10	0.51
8810	0.05	300	0.03	0.44
8814S	0.16	300	0.09	0.51
8815S	0.22	300	0.13	0.50
8820	0.04	300	0.02	0.38
8829	1.12	384	0.68	0.55
8831	0.48	300	0.30	0.59
8832	0.16	300	0.09	0.49
8833	0.53	300	0.31	0.49
8835	1.01	362	0.60	0.49
8837	0.68	300	0.42	0.54
8868	0.19	300	0.11	0.56
8869	0.26	300	0.16	0.54
8901	0.07	300	0.04	0.39
9015	1.45	450	0.86	0.48
9040	1.50	460	0.91	0.55
9052	0.65	300	0.39	0.55
9053	1.07	374	0.63	0.49
9058	0.49	300	0.31	0.59
9060	0.74	308	0.46	0.54
9061	0.52	300	0.32	0.54
9063	0.34	300	0.21	0.54
9065	0.36	300	0.21	0.55
9093	0.56	300	0.34	0.55
9101	1.44	448	0.88	0.55
9102	1.20	400	0.72	0.48
9154	0.52	300	0.31	0.49
9156	0.77	314	0.47	0.55
9178	1.88	536	1.18	0.58
9179	3.44	848	2.14	0.58
9182	0.77	314	0.46	0.48
9220	2.40	640	1.40	0.48
9402	1.36	432	0.74	0.37
9403	3.74	908	2.02	0.37
9410	0.78	316	0.46	0.49
9501	1.09	378	0.62	0.42
9519	2.00	560	1.12	0.42
9521	1.06	372	0.59	0.42
9522	1.43	446	0.86	0.55
9529	A	A	A	A
9530	0.98	356	0.51	0.34
9558	3.97	954	2.12	0.37
9559	1.69	498	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.20	300	0.13	0.54
9620	0.53	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	1.68	496	0.87	0.49
0011	1.41	442	0.73	0.49
0034	1.31	422	0.67	0.48
0035	0.98	356	0.50	0.47
0042	2.53	666	1.28	0.48
0106	4.08	976	1.94	0.37
0128	1.27	414	0.67	0.49
0129	1.60	480	0.84	0.49
0130	1.15	390	0.57	0.42
0141	1.08	376	0.58	0.54
0908R	70.00	300	35.87	0.48
0909R	160.00	320	81.69	0.48
0912R	242.00	402	124.37	0.48
0913R	171.00	331	86.97	0.48
1164	1.04	368	0.47	0.34
1320	1.01	362	0.47	0.37
1322	5.27	1000	2.35	0.34
1438	2.55	670	1.25	0.42
1463	4.36	1000	1.98	0.34
1624	1.55	470	0.73	0.37
1701	1.23	406	0.58	0.37
1748	1.79	518	0.89	0.42
1925	2.10	580	1.09	0.47
2003	1.73	506	0.89	0.48
2014	3.09	778	1.53	0.42
2016	0.86	332	0.44	0.49
2021	1.67	494	0.85	0.48
2041	1.34	428	0.69	0.50
2065	0.95	350	0.48	0.48
2070	1.95	550	0.98	0.48
2081	1.45	450	0.76	0.55
2095	1.70	500	0.88	0.47
2105	1.55	470	0.81	0.55
2110	1.60	480	0.82	0.49
2111	1.24	408	0.65	0.49
2121	0.87	334	0.47	0.54
2131	0.95	350	0.49	0.49
2143	0.80	320	0.42	0.55
2157	1.90	540	0.97	0.49
2380	1.24	408	0.65	0.49
2501	1.15	390	0.59	0.49
2503	0.48	300	0.25	0.50
2576	1.26	412	0.65	0.49
2585	1.42	444	0.73	0.48
2586	1.10	380	0.57	0.49
2587	1.41	442	0.73	0.49
2623	2.39	638	1.18	0.42
2660	0.92	344	0.50	0.54
2683	1.30	420	0.69	0.55
2688	0.97	354	0.49	0.49
2702	5.69	1000	2.60	0.34
2709	3.05	770	1.43	0.37
2731	2.19	598	1.14	0.49
2759	2.77	714	1.44	0.49
2790	0.92	344	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.06	372	0.56	0.55
2802	2.11	582	1.08	0.48
2812	1.50	460	0.77	0.48
2841	2.06	572	1.08	0.49
2881	1.19	398	0.63	0.55
2915	1.74	508	0.86	0.42
3004	0.83	326	0.40	0.37
3018	1.67	494	0.81	0.37
3022	1.56	472	0.80	0.49
3027	1.61	482	0.79	0.42
3028	2.04	568	0.99	0.42
3030	2.21	602	1.08	0.42
3040	2.68	696	1.37	0.48
3064	2.13	586	1.08	0.48
3066	1.56	472	0.80	0.49
3076	1.27	414	0.66	0.49
3081	1.75	510	0.90	0.48
3082	4.75	1000	2.44	0.42
3085	2.13	586	1.10	0.48
3095	1.15	390	0.59	0.48
3096	1.32	424	0.68	0.48
3110	1.57	474	0.80	0.48
3111	1.17	394	0.61	0.49
3113	1.05	370	0.54	0.48
3114	1.32	424	0.68	0.48
3116	2.10	580	1.07	0.48
3131	0.84	328	0.44	0.48
3132	1.08	376	0.56	0.49
3145	0.91	342	0.47	0.48
3146	1.21	402	0.62	0.48
3169	1.12	384	0.59	0.49
3179	0.73	306	0.38	0.49
3188	1.19	398	0.61	0.48
3241	1.30	420	0.67	0.49
3257	1.13	386	0.58	0.49
3303	1.05	370	0.54	0.49
3306	2.32	624	1.15	0.48
3307	1.41	442	0.72	0.48
3315	1.38	436	0.71	0.49
3341	0.39	300	0.20	0.47
3365	2.36	632	1.12	0.37
3372	1.31	422	0.67	0.48
3383	0.73	306	0.38	0.50
3400	1.60	480	0.83	0.49
3507	1.26	412	0.65	0.48
3548	0.58	300	0.30	0.50
3559	0.94	348	0.48	0.48
3574	0.58	300	0.30	0.50
3581	0.59	300	0.31	0.49
3612	0.90	340	0.46	0.48
3620	1.20	400	0.59	0.42
3628	1.19	398	0.61	0.48
3629	0.91	342	0.47	0.48
3632	1.73	506	0.89	0.48
3634	0.75	310	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	0.77	314	0.40	0.48
3638	0.88	336	0.45	0.49
3643	0.91	342	0.44	0.42
3648	0.72	304	0.38	0.55
3681	0.35	300	0.18	0.48
3685	0.51	300	0.26	0.49
3724	1.77	514	0.80	0.34
3726	1.88	536	0.85	0.34
3807	0.90	340	0.46	0.49
3808	1.35	430	0.69	0.48
3821	3.64	888	1.82	0.42
3824	1.44	448	0.74	0.49
3827	0.83	326	0.43	0.49
4000	2.73	706	1.28	0.37
4024	2.21	602	1.06	0.42
4034	3.78	916	1.88	0.42
4036	1.32	424	0.65	0.42
4130	1.61	482	0.83	0.49
4131	1.15	390	0.59	0.49
4150	0.37	300	0.19	0.53
4207	1.24	408	0.59	0.37
4239	1.16	392	0.55	0.37
4240	1.45	450	0.76	0.55
4243	1.10	380	0.56	0.48
4244	1.38	436	0.69	0.42
4250	1.38	436	0.72	0.47
4251	1.61	482	0.82	0.49
4253	1.13	386	0.56	0.48
4273	1.19	398	0.61	0.48
4279	1.44	448	0.70	0.42
4299	0.92	344	0.47	0.48
4304	3.20	800	1.65	0.48
4307	0.79	318	0.41	0.55
4351	0.52	300	0.27	0.49
4360	0.62	300	0.32	0.55
4361	0.40	300	0.20	0.50
4410	1.32	424	0.68	0.49
4452	1.26	412	0.64	0.48
4459	1.34	428	0.66	0.42
4470	0.80	320	0.40	0.48
4484	0.97	354	0.50	0.49
4511	0.23	300	0.12	0.49
4557	1.01	362	0.50	0.42
4558	0.87	334	0.45	0.48
4568	0.91	342	0.44	0.42
4583	1.77	514	0.85	0.37
4611	0.50	300	0.26	0.49
4692	0.39	300	0.20	0.48
4693	0.52	300	0.27	0.49
4712	0.88	336	0.40	0.34
4720	1.09	378	0.56	0.48
4825	0.44	300	0.22	0.42
4828	0.90	340	0.42	0.37
4829	0.33	300	0.16	0.37
4902	0.92	344	0.48	0.49

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4923	0.81	322	0.41	0.48
5020	2.47	654	1.14	0.37
5022	3.12	784	1.41	0.34
5038	A	A	A	A
5040	3.81	922	1.72	0.34
5057	2.54	668	1.14	0.34
5059	9.49	1000	4.46	0.34
5102	2.73	706	1.27	0.37
5146	2.66	692	1.28	0.42
5160	1.02	364	0.46	0.34
5183	1.61	482	0.76	0.37
5188	1.50	460	0.70	0.37
5190	1.31	422	0.61	0.37
5191	0.51	300	0.26	0.42
5192	1.59	478	0.80	0.48
5213	2.69	698	1.22	0.34
5215	3.19	798	1.55	0.42
5221	2.40	640	1.13	0.37
5222	4.49	1000	2.00	0.34
5223	2.01	562	0.99	0.42
5348	2.68	696	1.29	0.42
5403	3.28	816	1.56	0.37
5437	3.48	856	1.64	0.37
5445	2.18	596	1.00	0.34
5462	2.91	742	1.41	0.42
5476	2.39	638	1.09	0.34
5479	3.45	850	1.69	0.42
5480	4.13	986	1.93	0.37
5506	2.19	598	1.02	0.37
5507	2.25	610	1.05	0.37
5509	2.37	634	1.13	0.37
5538	3.15	790	1.48	0.34
5550	1.95	550	0.95	0.42
5551	9.14	1000	4.25	0.34
5552	3.44	848	1.56	0.34
5606	0.52	300	0.24	0.34
5610	2.55	670	1.24	0.42
5645	4.71	1000	2.19	0.34
6204	3.48	856	1.63	0.37
6216	3.15	790	1.42	0.34
6217	2.06	572	0.92	0.34
6229	2.35	630	1.14	0.42
6235	2.35	630	1.07	0.34
6306	2.65	690	1.26	0.37
6319	1.38	436	0.62	0.34
6325	2.33	626	1.05	0.34
6400	2.76	712	1.36	0.42
6504	1.21	402	0.63	0.49
6702S	2.82	724	1.32	0.43
6703S	3.95	950	1.86	0.43
6704S	3.13	786	1.47	0.43
6801F	4.97	1000	2.41	0.42
6824F	11.59	1000	5.62	0.42
6826F	2.86	732	1.39	0.42
6834	1.04	368	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.32	424	0.68	0.47
6843F	6.21	1000	2.82	0.34
6845F	5.38	1000	2.44	0.34
6872F	6.36	1000	2.88	0.34
6874F	11.32	1000	5.13	0.34
7016S	1.45	450	0.64	0.34
7024S	1.61	482	0.71	0.34
7038S	1.88	536	0.90	0.34
7046S	4.87	1000	2.14	0.34
7047S	2.03	566	0.89	0.34
7050S	2.62	684	1.26	0.34
7090S	2.08	576	1.00	0.34
7098S	5.41	1000	2.38	0.34
7099S	6.83	1000	3.00	0.34
7151S	5.15	1000	2.34	0.37
7152S	7.23	1000	3.29	0.37
7153S	5.73	1000	2.61	0.37
7202	4.50	1000	2.25	0.48
7206	3.68	896	1.84	0.48
7208	4.71	1000	2.19	0.37
7210	6.53	1000	3.01	0.37
7212	3.22	804	1.55	0.37
7213	4.35	1000	2.03	0.37
7214	4.80	1000	2.25	0.37
7215	4.43	1000	2.07	0.37
7216	7.20	1000	3.36	0.37
7218	6.82	1000	3.16	0.37
7219	3.56	872	1.65	0.37
7220	4.24	1000	2.06	0.36
7230	3.04	768	1.54	0.48
7231	3.77	914	1.89	0.48
7309F	6.14	1000	2.78	0.34
7313F	2.87	734	1.30	0.34
7317F	7.87	1000	3.57	0.34
7333S	3.35	830	1.47	0.34
7335S	3.73	906	1.63	0.34
7337S	4.71	1000	2.06	0.34
7350F	11.07	1000	5.19	0.37
7360	1.88	536	0.92	0.42
7380	2.87	734	1.40	0.42
7382	2.08	576	1.06	0.48
7390	2.14	588	1.09	0.49
7394S	1.35	430	0.59	0.34
7395S	1.49	458	0.66	0.34
7398S	1.89	538	0.83	0.34
7403	2.03	566	1.04	0.49
7405	0.70	300	0.36	0.49
7421	0.32	300	0.16	0.42
7422	0.48	300	0.22	0.37
7423	1.12	384	0.56	0.50
7502	0.86	332	0.42	0.42
7515	0.48	300	0.21	0.34
7520	0.94	348	0.48	0.48
7538	1.34	428	0.60	0.34
7539	0.55	300	0.26	0.36

Class Code		Minimum		
	Rate	Premium	ELR	D Ratio
7540		412	0.59	0.34
7580		350	0.48	0.42
7600		704	1.31	0.42
7610		300	0.11	0.41
7704		746	1.39	0.37
7720	*	424	0.65	0.42
7904		878	1.70	0.37
7920		300	0.08	0.37
7979		348	0.42	0.37
7980		478	0.74	0.37
8001		380	0.58	0.49
8006		390	0.61	0.55
8008		300	0.25	0.54
8010		320	0.41	0.49
8013		300	0.08	0.47
8015		300	0.19	0.49
8017		300	0.34	0.55
8018		554	1.01	0.49
8021		438	0.73	0.49
8031		342	0.47	0.49
8032		328	0.44	0.49
8033		332	0.45	0.54
8039		340	0.48	0.54
8044		380	0.57	0.49
8045		300	0.17	0.49
8046		372	0.55	0.49
8047		300	0.19	0.49
8050		300	0.25	0.55
8058		438	0.73	0.49
8059		370	0.55	0.49
8102		348	0.49	0.49
8106		590	1.06	0.42
8107		420	0.62	0.37
8111		354	0.50	0.48
8116		376	0.55	0.48
8209		482	0.84	0.49
8215		486	0.81	0.42
8227		502	0.81	0.37
8232		590	1.06	0.42
8235		506	0.88	0.48
8264		646	1.20	0.42
8265		632	1.14	0.37
8279		794	1.55	0.36
8291		480	0.82	0.48
8292		598	1.13	0.49
8293		1000	2.21	0.50
8304		714	1.34	0.37
8350		682	1.22	0.37
8381		310	0.38	0.48
8387		408	0.64	0.48
8392		406	0.65	0.54
8393		342	0.44	0.42
8395		380	0.56	0.48
8401		300	0.20	0.47
8601		300	0.07	0.37

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8709F	8.89	1000	4.03	0.34
8720	0.58	300	0.28	0.37
8726F	2.36	632	1.14	0.42
8734S	0.52	300	0.25	0.43
8737S	0.47	300	0.22	0.43
8738S	0.66	300	0.31	0.43
8742	0.12	300	0.06	0.43
8745	2.01	562	1.03	0.48
8748	0.26	300	0.12	0.37
8755	0.11	300	0.06	0.44
8800	0.73	306	0.38	0.49
8803	0.03	300	0.01	0.40
8805S	0.19	300	0.10	0.51
8810	0.06	300	0.03	0.44
8814S	0.18	300	0.09	0.51
8815S	0.25	300	0.13	0.50
8820	0.04	300	0.02	0.38
8829	1.28	416	0.68	0.55
8831	0.55	300	0.30	0.59
8832	0.18	300	0.09	0.49
8833	0.61	300	0.31	0.49
8835	1.16	392	0.60	0.49
8837	0.79	318	0.42	0.54
8868	0.22	300	0.11	0.56
8869	0.30	300	0.16	0.54
8901	0.08	300	0.04	0.39
9015	1.67	494	0.86	0.48
9040	1.73	506	0.91	0.55
9052	0.75	310	0.39	0.55
9053	1.23	406	0.63	0.49
9058	0.57	300	0.31	0.59
9060	0.86	332	0.46	0.54
9061	0.59	300	0.32	0.54
9063	0.39	300	0.21	0.54
9065	0.41	300	0.21	0.55
9093	0.65	300	0.34	0.55
9101	1.66	492	0.88	0.55
9102	1.38	436	0.72	0.48
9154	0.59	300	0.31	0.49
9156	0.88	336	0.47	0.55
9178	2.17	594	1.18	0.58
9179	3.96	952	2.14	0.58
9182	0.88	336	0.46	0.48
9220	2.76	712	1.40	0.48
9402	1.56	472	0.74	0.37
9403	4.31	1000	2.02	0.37
9410	0.90	340	0.46	0.49
9501	1.26	412	0.62	0.42
9519	2.30	620	1.12	0.42
9521	1.21	402	0.59	0.42
9522	1.64	488	0.86	0.55
9529	A	A	A	A
9530	1.13	386	0.51	0.34
9558	4.57	1000	2.12	0.37
9559	1.95	550	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.23	300	0.13	0.54
9620	0.61	300	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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Class Code	Rate	Minimum Premium	ELR	D Ratio
0005	2.34	628	0.87	0.49
0011	1.96	552	0.73	0.49
0034	1.82	524	0.67	0.48
0035	1.36	432	0.50	0.47
0042	3.51	862	1.28	0.48
0106	5.68	1000	1.94	0.37
0128	1.77	514	0.67	0.49
0129	2.23	606	0.84	0.49
0130	1.59	478	0.57	0.42
0141	1.50	460	0.58	0.54
0908R	98.00	300	35.87	0.48
0909R	223.00	383	81.69	0.48
0912R	336.00	496	124.37	0.48
0913R	238.00	398	86.97	0.48
1164	1.44	448	0.47	0.34
1320	1.40	440	0.47	0.37
1322	7.33	1000	2.35	0.34
1438	3.55	870	1.25	0.42
1463	6.07	1000	1.98	0.34
1624	2.15	590	0.73	0.37
1701	1.71	502	0.58	0.37
1748	2.50	660	0.89	0.42
1925	2.92	744	1.09	0.47
2003	2.40	640	0.89	0.48
2014	4.30	1000	1.53	0.42
2016	1.19	398	0.44	0.49
2021	2.32	624	0.85	0.48
2041	1.86	532	0.69	0.50
2065	1.32	424	0.48	0.48
2070	2.71	702	0.98	0.48
2081	2.02	564	0.76	0.55
2095	2.36	632	0.88	0.47
2105	2.15	590	0.81	0.55
2110	2.23	606	0.82	0.49
2111	1.73	506	0.65	0.49
2121	1.21	402	0.47	0.54
2131	1.32	424	0.49	0.49
2143	1.11	382	0.42	0.55
2157	2.65	690	0.97	0.49
2380	1.73	506	0.65	0.49
2501	1.59	478	0.59	0.49
2503	0.67	300	0.25	0.50
2576	1.75	510	0.65	0.49
2585	1.98	556	0.73	0.48
2586	1.54	468	0.57	0.49
2587	1.96	552	0.73	0.49
2623	3.32	824	1.18	0.42
2660	1.29	418	0.50	0.54
2683	1.80	520	0.69	0.55
2688	1.34	428	0.49	0.49
2702	7.91	1000	2.60	0.34
2709	4.24	1000	1.43	0.37
2731	3.05	770	1.14	0.49
2759	3.86	932	1.44	0.49
2790	1.29	418	0.49	0.55

Class Code	Rate	Minimum Premium	ELR	D Ratio
2797	1.48	456	0.56	0.55
2802	2.94	748	1.08	0.48
2812	2.09	578	0.77	0.48
2841	2.86	732	1.08	0.49
2881	1.65	490	0.63	0.55
2915	2.42	644	0.86	0.42
3004	1.15	390	0.40	0.37
3018	2.32	624	0.81	0.37
3022	2.17	594	0.80	0.49
3027	2.25	610	0.79	0.42
3028	2.84	728	0.99	0.42
3030	3.07	774	1.08	0.42
3040	3.72	904	1.37	0.48
3064	2.96	752	1.08	0.48
3066	2.17	594	0.80	0.49
3076	1.77	514	0.66	0.49
3081	2.44	648	0.90	0.48
3082	6.60	1000	2.44	0.42
3085	2.96	752	1.10	0.48
3095	1.59	478	0.59	0.48
3096	1.84	528	0.68	0.48
3110	2.19	598	0.80	0.48
3111	1.63	486	0.61	0.49
3113	1.46	452	0.54	0.48
3114	1.84	528	0.68	0.48
3116	2.92	744	1.07	0.48
3131	1.17	394	0.44	0.48
3132	1.50	460	0.56	0.49
3145	1.27	414	0.47	0.48
3146	1.69	498	0.62	0.48
3169	1.56	472	0.59	0.49
3179	1.02	364	0.38	0.49
3188	1.65	490	0.61	0.48
3241	1.80	520	0.67	0.49
3257	1.57	474	0.58	0.49
3303	1.46	452	0.54	0.49
3306	3.23	806	1.15	0.48
3307	1.96	552	0.72	0.48
3315	1.92	544	0.71	0.49
3341	0.54	300	0.20	0.47
3365	3.28	816	1.12	0.37
3372	1.82	524	0.67	0.48
3383	1.02	364	0.38	0.50
3400	2.23	606	0.83	0.49
3507	1.75	510	0.65	0.48
3548	0.81	322	0.30	0.50
3559	1.31	422	0.48	0.48
3574	0.81	322	0.30	0.50
3581	0.83	326	0.31	0.49
3612	1.25	410	0.46	0.48
3620	1.67	494	0.59	0.42
3628	1.65	490	0.61	0.48
3629	1.27	414	0.47	0.48
3632	2.40	640	0.89	0.48
3634	1.04	368	0.38	0.48

Class Code	Rate	Minimum Premium	ELR	D Ratio
3635	1.08	376	0.40	0.48
3638	1.23	406	0.45	0.49
3643	1.27	414	0.44	0.42
3648	1.00	360	0.38	0.55
3681	0.48	300	0.18	0.48
3685	0.71	302	0.26	0.49
3724	2.46	652	0.80	0.34
3726	2.61	682	0.85	0.34
3807	1.25	410	0.46	0.49
3808	1.88	536	0.69	0.48
3821	5.07	1000	1.82	0.42
3824	2.00	560	0.74	0.49
3827	1.15	390	0.43	0.49
4000	3.80	920	1.28	0.37
4024	3.07	774	1.06	0.42
4034	5.26	1000	1.88	0.42
4036	1.84	528	0.65	0.42
4130	2.25	610	0.83	0.49
4131	1.59	478	0.59	0.49
4150	0.52	300	0.19	0.53
4207	1.73	506	0.59	0.37
4239	1.61	482	0.55	0.37
4240	2.02	564	0.76	0.55
4243	1.54	468	0.56	0.48
4244	1.92	544	0.69	0.42
4250	1.92	544	0.72	0.47
4251	2.25	610	0.82	0.49
4253	1.57	474	0.56	0.48
4273	1.65	490	0.61	0.48
4279	2.00	560	0.70	0.42
4299	1.29	418	0.47	0.48
4304	4.45	1000	1.65	0.48
4307	1.09	378	0.41	0.55
4351	0.73	306	0.27	0.49
4360	0.86	332	0.32	0.55
4361	0.56	300	0.20	0.50
4410	1.84	528	0.68	0.49
4452	1.75	510	0.64	0.48
4459	1.86	532	0.66	0.42
4470	1.11	382	0.40	0.48
4484	1.34	428	0.50	0.49
4511	0.33	300	0.12	0.49
4557	1.40	440	0.50	0.42
4558	1.21	402	0.45	0.48
4568	1.27	414	0.44	0.42
4583	2.46	652	0.85	0.37
4611	0.69	300	0.26	0.49
4692	0.54	300	0.20	0.48
4693	0.73	306	0.27	0.49
4712	1.23	406	0.40	0.34
4720	1.52	464	0.56	0.48
4825	0.61	300	0.22	0.42
4828	1.25	410	0.42	0.37
4829	0.46	300	0.16	0.37
4902	1.29	418	0.48	0.49



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Michigan**

Effective 01/01/2024

Class Code	Rate	Minimum Premium	ELR	D Ratio
4923	1.13	386	0.41	0.48
5020	3.44	848	1.14	0.37
5022	4.34	1000	1.41	0.34
5038	A	A	A	A
5040	5.30	1000	1.72	0.34
5057	3.53	866	1.14	0.34
5059	13.21	1000	4.46	0.34
5102	3.80	920	1.27	0.37
5146	3.71	902	1.28	0.42
5160	1.42	444	0.46	0.34
5183	2.25	610	0.76	0.37
5188	2.09	578	0.70	0.37
5190	1.82	524	0.61	0.37
5191	0.71	302	0.26	0.42
5192	2.21	602	0.80	0.48
5213	3.74	908	1.22	0.34
5215	4.44	1000	1.55	0.42
5221	3.34	828	1.13	0.37
5222	6.24	1000	2.00	0.34
5223	2.80	720	0.99	0.42
5348	3.72	904	1.29	0.42
5403	4.57	1000	1.56	0.37
5437	4.84	1000	1.64	0.37
5445	3.03	766	1.00	0.34
5462	4.05	970	1.41	0.42
5476	3.32	824	1.09	0.34
5479	4.80	1000	1.69	0.42
5480	5.74	1000	1.93	0.37
5506	3.05	770	1.02	0.37
5507	3.13	786	1.05	0.37
5509	3.30	820	1.13	0.37
5538	4.38	1000	1.48	0.34
5550	2.71	702	0.95	0.42
5551	12.71	1000	4.25	0.34
5552	4.78	1000	1.56	0.34
5606	0.73	306	0.24	0.34
5610	3.55	870	1.24	0.42
5645	6.55	1000	2.19	0.34
6204	4.84	1000	1.63	0.37
6216	4.38	1000	1.42	0.34
6217	2.86	732	0.92	0.34
6229	3.26	812	1.14	0.42
6235	3.26	812	1.07	0.34
6306	3.69	898	1.26	0.37
6319	1.92	544	0.62	0.34
6325	3.24	808	1.05	0.34
6400	3.84	928	1.36	0.42
6504	1.69	498	0.63	0.49
6702S	3.92	944	1.32	0.43
6703S	5.49	1000	1.86	0.43
6704S	4.36	1000	1.47	0.43
6801F	6.91	1000	2.41	0.42
6824F	16.13	1000	5.62	0.42
6826F	3.97	954	1.39	0.42
6834	1.44	448	0.54	0.49

Class Code	Rate	Minimum Premium	ELR	D Ratio
6836	1.84	528	0.68	0.47
6843F	8.64	1000	2.82	0.34
6845F	7.49	1000	2.44	0.34
6872F	8.85	1000	2.88	0.34
6874F	15.74	1000	5.13	0.34
7016S	2.02	564	0.64	0.34
7024S	2.25	610	0.71	0.34
7038S	2.61	682	0.90	0.34
7046S	6.78	1000	2.14	0.34
7047S	2.82	724	0.89	0.34
7050S	3.65	890	1.26	0.34
7090S	2.90	740	1.00	0.34
7098S	7.53	1000	2.38	0.34
7099S	9.50	1000	3.00	0.34
7151S	7.16	1000	2.34	0.37
7152S	10.06	1000	3.29	0.37
7153S	7.97	1000	2.61	0.37
7202	6.26	1000	2.25	0.48
7206	5.13	1000	1.84	0.48
7208	6.55	1000	2.19	0.37
7210	9.08	1000	3.01	0.37
7212	4.47	1000	1.55	0.37
7213	6.05	1000	2.03	0.37
7214	6.68	1000	2.25	0.37
7215	6.16	1000	2.07	0.37
7216	10.02	1000	3.36	0.37
7218	9.48	1000	3.16	0.37
7219	4.95	1000	1.65	0.37
7220	5.89	1000	2.06	0.36
7230	4.22	1000	1.54	0.48
7231	5.24	1000	1.89	0.48
7309F	8.54	1000	2.78	0.34
7313F	3.99	958	1.30	0.34
7317F	10.94	1000	3.57	0.34
7333S	4.67	1000	1.47	0.34
7335S	5.18	1000	1.63	0.34
7337S	6.55	1000	2.06	0.34
7350F	15.40	1000	5.19	0.37
7360	2.61	682	0.92	0.42
7380	3.99	958	1.40	0.42
7382	2.90	740	1.06	0.48
7390	2.98	756	1.09	0.49
7394S	1.88	536	0.59	0.34
7395S	2.07	574	0.66	0.34
7398S	2.63	686	0.83	0.34
7403	2.82	724	1.04	0.49
7405	0.98	356	0.36	0.49
7421	0.44	300	0.16	0.42
7422	0.67	300	0.22	0.37
7423	1.56	472	0.56	0.50
7502	1.19	398	0.42	0.42
7515	0.67	300	0.21	0.34
7520	1.31	422	0.48	0.48
7538	1.86	532	0.60	0.34
7539	0.77	314	0.26	0.36

Class Code	Minimum				
	Rate	Premium	ELR	D Ratio	
7540	1.75	510	0.59	0.34	
7580	1.32	424	0.48	0.42	
7600	3.78	916	1.31	0.42	
7610	0.31	300	0.11	0.41	
7704	4.07	974	1.39	0.37	
7720	*	1.84	528	0.65	0.42
7904	4.99	1000	1.70	0.37	
7920	0.23	300	0.08	0.37	
7979	1.31	422	0.42	0.37	
7980	2.21	602	0.74	0.37	
8001	1.54	468	0.58	0.49	
8006	1.59	478	0.61	0.55	
8008	0.65	300	0.25	0.54	
8010	1.11	382	0.41	0.49	
8013	0.21	300	0.08	0.47	
8015	0.52	300	0.19	0.49	
8017	0.88	336	0.34	0.55	
8018	2.75	710	1.01	0.49	
8021	1.94	548	0.73	0.49	
8031	1.27	414	0.47	0.49	
8032	1.17	394	0.44	0.49	
8033	1.19	398	0.45	0.54	
8039	1.25	410	0.48	0.54	
8044	1.54	468	0.57	0.49	
8045	0.46	300	0.17	0.49	
8046	1.48	456	0.55	0.49	
8047	0.52	300	0.19	0.49	
8050	0.65	300	0.25	0.55	
8058	1.94	548	0.73	0.49	
8059	1.46	452	0.55	0.49	
8102	1.31	422	0.49	0.49	
8106	3.00	760	1.06	0.42	
8107	1.80	520	0.62	0.37	
8111	1.34	428	0.50	0.48	
8116	1.50	460	0.55	0.48	
8209	2.25	610	0.84	0.49	
8215	2.27	614	0.81	0.42	
8227	2.38	636	0.81	0.37	
8232	3.00	760	1.06	0.42	
8235	2.40	640	0.88	0.48	
8264	3.38	836	1.20	0.42	
8265	3.28	816	1.14	0.37	
8279	4.42	1000	1.55	0.36	
8291	2.23	606	0.82	0.48	
8292	3.05	770	1.13	0.49	
8293	6.03	1000	2.21	0.50	
8304	3.86	932	1.34	0.37	
8350	3.63	886	1.22	0.37	
8381	1.04	368	0.38	0.48	
8387	1.73	506	0.64	0.48	
8392	1.71	502	0.65	0.54	
8393	1.27	414	0.44	0.42	
8395	1.54	468	0.56	0.48	
8401	0.56	300	0.20	0.47	
8601	0.21	300	0.07	0.37	

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

**Michigan**

Effective 01/01/2024

Class Code	Rate	Minimum Premium	ELR	D Ratio
8709F	12.36	1000	4.03	0.34
8720	0.81	322	0.28	0.37
8726F	3.28	816	1.14	0.42
8734S	0.73	306	0.25	0.43
8737S	0.65	300	0.22	0.43
8738S	0.92	344	0.31	0.43
8742	0.17	300	0.06	0.43
8745	2.80	720	1.03	0.48
8748	0.36	300	0.12	0.37
8755	0.15	300	0.06	0.44
8800	1.02	364	0.38	0.49
8803	0.04	300	0.01	0.40
8805S	0.27	300	0.10	0.51
8810	0.08	300	0.03	0.44
8814S	0.25	300	0.09	0.51
8815S	0.35	300	0.13	0.50
8820	0.06	300	0.02	0.38
8829	1.79	518	0.68	0.55
8831	0.77	314	0.30	0.59
8832	0.25	300	0.09	0.49
8833	0.84	328	0.31	0.49
8835	1.61	482	0.60	0.49
8837	1.09	378	0.42	0.54
8868	0.31	300	0.11	0.56
8869	0.42	300	0.16	0.54
8901	0.12	300	0.04	0.39
9015	2.32	624	0.86	0.48
9040	2.40	640	0.91	0.55
9052	1.04	368	0.39	0.55
9053	1.71	502	0.63	0.49
9058	0.79	318	0.31	0.59
9060	1.19	398	0.46	0.54
9061	0.83	326	0.32	0.54
9063	0.54	300	0.21	0.54
9065	0.58	300	0.21	0.55
9093	0.90	340	0.34	0.55
9101	2.30	620	0.88	0.55
9102	1.92	544	0.72	0.48
9154	0.83	326	0.31	0.49
9156	1.23	406	0.47	0.55
9178	3.01	762	1.18	0.58
9179	5.51	1000	2.14	0.58
9182	1.23	406	0.46	0.48
9220	3.84	928	1.40	0.48
9402	2.17	594	0.74	0.37
9403	5.99	1000	2.02	0.37
9410	1.25	410	0.46	0.49
9501	1.75	510	0.62	0.42
9519	3.21	802	1.12	0.42
9521	1.69	498	0.59	0.42
9522	2.28	616	0.86	0.55
9529	A	A	A	A
9530	1.57	474	0.51	0.34
9558	6.36	1000	2.12	0.37
9559	2.71	702	0.93	0.37

Class Code	Rate	Minimum Premium	ELR	D Ratio
9586	0.33	300	0.13	0.54
9620	0.84	328	0.30	0.42

Class Code	Rate	Minimum Premium	ELR	D Ratio
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## Workers Compensation and Employers Liability Rate Pages

### FOOTNOTES

- A** See instructions for rating in classification section under code description.
- E** Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate contains a provision for the USL&HW assessment.
- R** Classification is computed on a per capita basis.
- S** Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL&HW assessment is included for those classifications under Program II USL Act.

The following classes are grouped for ratemaking purposes:

Category	Program I	Program II	Program II
		State	USL&HW
Railroad Construction	6702	6704	6703
Vessels - NOC	7016	7024	7047
Boats - Livery - Under 15 ton	7038	7090	7050
Vessels - Not Self-Propelled	7046	7098	7099
Railroad Operations	7151	7153	7152
Dredging - All Types	7333	7335	7337
Diving, Salvage, Wrecking - Marine	7394	7395	7398
Railroad: Sales, Collectors or Messenger	8737	8734	8738
Railroad: Clerical Office - NOC	8814	8805	8815

Rates are derived based on Program II State and the adjusted to Program I by a factor of .900 and Program II USL&HW by a factor of 1.262.

- \*** Class Codes with Specific Footnotes:

#### **Class Codes with Specific Footnotes**

- 7720** When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.

#### Licensed Companies

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

**Workers Compensation and Employers Liability Rate Pages****MISCELLANEOUS VALUES**

Expense Constant in accordance with the Basic Manual rule

\$160

Premium Discount will apply in accordance with the Basic Manual rule

NCCI Table 10 - Type "B" Carrier

	Standard Premium	Discount
First \$	10,000	0.0%
Next \$	190,000	5.1%
Next \$	1,550,000	6.5%
Over \$	1,750,000	7.5%

Basis of Premium applicable in accordance with the footnote instruction for Code 7220 -- "Taxicab Co. - Drivers": .....

\$38,800

Remuneration for Executive Officers, Active LLC Members .....

Minimum

\$608/wk

Maximum

\$2,400/wk

Remuneration for Athletic Teams and Traveling Carnivals (per player/employee) .....

Minimum

\$500/wk

Maximum

\$2,400/wk

Remuneration for Spouse of Sole Proprietors - fixed amount .....

\$24,900/yr

Remuneration for Partners - fixed amount .....

\$24,900/yr

United States Longshore &amp; Harbor Workers' Compensation Coverage percentage applicable only in connection with

Rule XI-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual

54%

(Multiply a Non-F class rate by a factor of 1.54.)

Percent Premium Reduction - The following percentages are applicable on a per claim basis by hazard group for employers electing deductibles as designated below:

Deductible Amount	Hazard Groups						
	A	B	C	D	E	F	G
\$ 500	18.0%	14.6%	11.3%	10.2%	6.9%	4.4%	4.4%
\$ 750	18.7%	15.2%	11.8%	10.6%	7.2%	4.7%	4.6%
\$ 1,000	19.3%	15.9%	12.3%	11.1%	7.6%	5.0%	4.9%
\$ 1,500	20.5%	17.0%	13.3%	11.9%	8.3%	5.7%	5.3%
\$ 2,000	21.7%	18.1%	14.2%	12.8%	9.0%	6.3%	5.8%
\$ 2,500	22.8%	19.1%	15.0%	13.6%	9.7%	6.8%	6.3%

**Licensed Companies**

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

## Workers Compensation and Employers Liability Rate Pages

MISCELLANEOUS VALUESWORKERS COMPENSATION AND EMPLOYERS LIABILITY  
TABLE FOR MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES

Bodily Injury by Disease: Policy Limit (\$000 Omitted)													
	Loss Limit	Minimum Premium *	500	1,000	2,000	3,000	4,000	5,000	6,000	7,000	8,000	9,000	10,000
Bodily	100	-	0.0%	0.1%	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%
Injury by	200	\$75	0.2%	0.3%	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%
Accident	300	\$75	0.4%	0.5%	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%
Each	400	\$75	0.6%	0.7%	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%
Accident	500	\$75	0.8%	0.9%	1.0%	1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%
Limit	1,000	\$120		1.1%	1.2%	1.3%	1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%
and	2,000	\$140			1.4%	1.5%	1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%
Bodily	3,000	\$160				1.6%	1.7%	1.8%	1.9%	2.0%	2.1%	2.2%	2.3%
Injury by	4,000	\$180					1.8%	1.9%	2.0%	2.1%	2.2%	2.3%	2.4%
Disease	5,000	\$200						2.0%	2.1%	2.2%	2.3%	2.4%	2.5%
Each	6,000	\$210							2.2%	2.3%	2.4%	2.5%	2.6%
Employee	7,000	\$220								2.4%	2.5%	2.6%	2.7%
Limit	8,000	\$230									2.6%	2.7%	2.8%
(\$000	9,000	\$240										2.8%	2.9%
Omitted)	10,000	\$250											3.0%

\* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For Increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA  
TABLE FOR MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES

Limit Per Accident	Factor		Minimum	
	Program I	Program II	Program I	Program II
\$100,000	1.00	1.00	-	-
\$200,000	1.31	1.26	\$75	\$100
\$300,000	1.47	1.41	\$75	\$100
\$400,000	1.56	1.50	\$75	\$100
\$500,000	1.60	1.54	\$75	\$100
\$1,000,000	1.77	1.70	\$120	\$150
\$2,000,000	1.96	1.88	\$140	\$175
\$3,000,000	2.05	1.97	\$160	\$200
\$4,000,000	2.10	2.02	\$180	\$225
\$5,000,000	2.13	2.04	\$200	\$250
\$6,000,000	2.15	2.06	\$210	\$260
\$7,000,000	2.17	2.08	\$220	\$270
\$8,000,000	2.18	2.09	\$230	\$280
\$9,000,000	2.19	2.10	\$240	\$290
\$10,000,000	2.20	2.11	\$250	\$300

Licensed Companies

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

**Workers Compensation and Employers Liability Rate Pages****Terrorism Rates**

<b>Company Name</b>	<b>Company Abbreviation</b>	<b>Terrorism Rate (per \$100 of remuneration)</b>
The Standard Fire Insurance Company	ASF	\$0.007
Farmington Casualty Company	AFC	\$0.008
The Travelers Indemnity Company of Connecticut	TCT	\$0.010
The Phoenix Insurance Company	PHX	\$0.011
The Travelers Indemnity Company of America	TIA	\$0.012
Travelers Property Casualty Company of America	TIL	\$0.014
The Charter Oak Fire Insurance Company	COF	\$0.016
Travelers Casualty and Surety Company	ACR	\$0.017
Travelers Commercial Casualty Company	TMO	\$0.019
Travelers Casualty Insurance Company of America	ACJ	\$0.021
The Travelers Indemnity Company	IND	\$0.023

Licensed Companies

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

## Retrospective Rating Values

Effective: 1/1/2024

## 1) Average Cost per Case\*

A	B	C	D	E	F	G
3,999	5,958	7,194	8,139	12,510	18,573	24,870

## Average Cost per Case including ALAE\*

A	B	C	D	E	F	G
4,448	6,622	7,991	9,034	13,866	20,565	27,521

## 2) Tax Multipliers

a. State (non-F classes)	1.034
b. Federal classes	1.056

## 3) Expected Loss Ratios:

Expected Loss Only Ratio	0.640
Expected Loss and Allocated Expense Ratio	0.705

## 4) Table of Expense Ratios:

Table of Expense Ratios - Loss Only	21-1-B
Table of Expense Ratios - Loss & ALAE	21-1-D

## 5)

## Excess Loss Premium Factors

Per Accident Limit	Hazard Groups						
	A	B	C	D	E	F	G
25,000	0.274	0.302	0.334	0.356	0.394	0.428	0.452
30,000	0.252	0.279	0.311	0.333	0.372	0.406	0.433
35,000	0.234	0.261	0.293	0.314	0.352	0.387	0.415
40,000	0.219	0.244	0.276	0.297	0.336	0.370	0.399
50,000	0.195	0.219	0.249	0.270	0.308	0.342	0.372
75,000	0.154	0.175	0.202	0.223	0.258	0.289	0.320
100,000	0.128	0.147	0.173	0.191	0.224	0.254	0.284
125,000	0.109	0.127	0.151	0.168	0.200	0.229	0.258
150,000	0.096	0.112	0.135	0.151	0.181	0.208	0.237
175,000	0.085	0.100	0.121	0.137	0.166	0.191	0.219
200,000	0.076	0.090	0.111	0.126	0.153	0.178	0.205
225,000	0.069	0.082	0.102	0.117	0.143	0.166	0.192
250,000	0.064	0.076	0.095	0.109	0.134	0.156	0.182
275,000	0.059	0.071	0.089	0.102	0.126	0.148	0.173
300,000	0.054	0.066	0.083	0.096	0.120	0.140	0.164
325,000	0.051	0.062	0.078	0.090	0.114	0.134	0.157
350,000	0.048	0.058	0.074	0.086	0.108	0.128	0.150
375,000	0.045	0.055	0.070	0.082	0.103	0.122	0.145
400,000	0.043	0.052	0.067	0.078	0.099	0.117	0.139
425,000	0.040	0.050	0.064	0.075	0.095	0.113	0.134
450,000	0.038	0.047	0.061	0.072	0.092	0.109	0.130
475,000	0.037	0.045	0.058	0.069	0.089	0.105	0.125
500,000	0.035	0.044	0.056	0.066	0.086	0.101	0.121
600,000	0.030	0.037	0.049	0.058	0.075	0.090	0.108
700,000	0.026	0.033	0.044	0.052	0.068	0.081	0.098
800,000	0.023	0.030	0.039	0.047	0.062	0.074	0.090
900,000	0.021	0.026	0.036	0.044	0.058	0.068	0.084
1,000,000	0.019	0.024	0.033	0.040	0.054	0.064	0.079
2,000,000	0.010	0.014	0.019	0.025	0.033	0.040	0.051
3,000,000	0.007	0.010	0.015	0.019	0.026	0.031	0.039
4,000,000	0.005	0.008	0.012	0.015	0.021	0.026	0.032
5,000,000	0.005	0.006	0.010	0.012	0.018	0.022	0.027
6,000,000	0.004	0.005	0.009	0.011	0.016	0.019	0.024
7,000,000	0.003	0.005	0.008	0.009	0.014	0.017	0.021
8,000,000	0.003	0.005	0.006	0.009	0.012	0.015	0.019
9,000,000	0.002	0.004	0.006	0.008	0.011	0.013	0.017
10,000,000	0.002	0.003	0.005	0.007	0.010	0.012	0.016

## Excess Loss &amp; ALAE Premium Factors

Per Accident Limit	Hazard Groups						
	A	B	C	D	E	F	G
25,000	0.314	0.345	0.380	0.404	0.446	0.483	0.509
30,000	0.290	0.321	0.356	0.380	0.422	0.460	0.488
35,000	0.271	0.300	0.335	0.359	0.401	0.440	0.469
40,000	0.254	0.282	0.317	0.340	0.383	0.421	0.452
50,000	0.226	0.254	0.287	0.310	0.352	0.389	0.422
75,000	0.180	0.204	0.235	0.257	0.296	0.331	0.365
100,000	0.151	0.173	0.202	0.222	0.258	0.293	0.325
125,000	0.130	0.150	0.177	0.196	0.231	0.263	0.295
150,000	0.114	0.133	0.158	0.177	0.210	0.240	0.272
175,000	0.102	0.119	0.143	0.161	0.193	0.222	0.252
200,000	0.093	0.108	0.131	0.148	0.179	0.206	0.236
225,000	0.084	0.100	0.121	0.138	0.167	0.193	0.223
250,000	0.078	0.092	0.113	0.128	0.157	0.182	0.210
275,000	0.072	0.086	0.106	0.121	0.148	0.172	0.200
300,000	0.067	0.080	0.099	0.114	0.140	0.163	0.191
325,000	0.062	0.075	0.093	0.107	0.133	0.156	0.182
350,000	0.058	0.071	0.089	0.102	0.127	0.149	0.175
375,000	0.055	0.067	0.084	0.097	0.121	0.143	0.168
400,000	0.052	0.064	0.080	0.093	0.117	0.137	0.162
425,000	0.050	0.061	0.076	0.089	0.112	0.132	0.156
450,000	0.047	0.058	0.073	0.086	0.108	0.128	0.151
475,000	0.045	0.055	0.070	0.082	0.104	0.123	0.146
500,000	0.043	0.053	0.068	0.079	0.100	0.119	0.142
600,000	0.037	0.045	0.059	0.069	0.089	0.106	0.127
700,000	0.032	0.040	0.052	0.061	0.080	0.095	0.115
800,000	0.028	0.036	0.047	0.056	0.073	0.087	0.106
900,000	0.026	0.032	0.043	0.051	0.067	0.080	0.098
1,000,000	0.023	0.030	0.040	0.047	0.062	0.075	0.092
2,000,000	0.012	0.016	0.023	0.029	0.039	0.047	0.058
3,000,000	0.009	0.012	0.016	0.021	0.030	0.035	0.044
4,000,000	0.006	0.009	0.013	0.017	0.024	0.029	0.036
5,000,000	0.005	0.008	0.011	0.014	0.020	0.024	0.031
6,000,000	0.005	0.006	0.009	0.012	0.017	0.021	0.027
7,000,000	0.004	0.005	0.009	0.011	0.016	0.019	0.024
8,000,000	0.003	0.005	0.007	0.009	0.014	0.016	0.021
9,000,000	0.003	0.004	0.006	0.009	0.012	0.015	0.019
10,000,000	0.002	0.004	0.006	0.008	0.011	0.014	0.017

\* Updates to item 1) above are deemed implemented upon bureau filing and approvals. See appropriate circular for current values and effective dates.

## Licensed Companies

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TABLE OF EXPENSE RATIOS - EXCLUDING TAXES  
AND INCLUDING PROFIT AND CONTINGENCIES

Workers Compensation Premium Range					Workers Compensation Premium Range					Workers Compensation Premium Range				
From		To		Expense Ratio	From		To		Expense Ratio	From		To		Expense Ratio
\$	-	-	10,103	0.327	25,129	-	26,486	0.297	940,001	-	1,316,000	0.267		
	10,104	-	10,316	0.326	26,487	-	28,000	0.296	1,316,001	-	1,813,333	0.266		
	10,317	-	10,538	0.325	28,001	-	29,697	0.295	1,813,334	-	2,004,211	0.265		
	10,539	-	10,769	0.324	29,698	-	31,613	0.294	2,004,212	-	2,240,000	0.264		
	10,770	-	11,011	0.323	31,614	-	33,793	0.293	2,240,001	-	2,538,667	0.263		
	11,012	-	11,264	0.322	33,794	-	36,296	0.292	2,538,668	-	2,929,231	0.262		
	11,265	-	11,529	0.321	36,297	-	39,200	0.291	2,929,232	-	3,461,818	0.261		
	11,530	-	11,807	0.320	39,201	-	42,609	0.290	3,461,819	-	4,231,111	0.260		
	11,808	-	12,099	0.319	42,610	-	46,667	0.289	4,231,112	-	5,440,000	0.259		
	12,100	-	12,405	0.318	46,668	-	51,579	0.288	5,440,001	-	7,616,000	0.258		
	12,406	-	12,727	0.317	51,580	-	57,647	0.287	7,616,001	-	12,693,333	0.257		
	12,728	-	13,067	0.316	57,648	-	65,333	0.286	12,693,334	-	38,080,000	0.256		
	13,068	-	13,425	0.315	65,334	-	75,385	0.285	38,080,001	-	& Over	0.255		
	13,426	-	13,803	0.314	75,386	-	89,091	0.284						
	13,804	-	14,203	0.313	89,092	-	108,889	0.283						
	14,204	-	14,627	0.312	108,890	-	140,000	0.282						
	14,628	-	15,077	0.311	140,001	-	196,000	0.281						
	15,078	-	15,556	0.310	196,001	-	212,258	0.280						
	15,557	-	16,066	0.309	212,259	-	226,897	0.279						
	16,067	-	16,610	0.308	226,898	-	243,704	0.278						
	16,611	-	17,193	0.307	243,705	-	263,200	0.277	These Expense Ratios are based on the following Premium Discounts:					
	17,194	-	17,818	0.306	263,201	-	286,087	0.276						
	17,819	-	18,491	0.305	286,088	-	313,333	0.275						
	18,492	-	19,216	0.304	313,334	-	346,316	0.274						
	19,217	-	20,000	0.303	346,317	-	387,059	0.273						
									First	\$	10,000	0.0%		
									Next	\$	190,000	5.1%		
									Next	\$	1,550,000	6.5%		
									Over	\$	1,750,000	7.5%		
	20,001	-	20,851	0.302	387,060	-	438,667	0.272	Expected Loss Ratio:					0.640
	20,852	-	21,778	0.301	438,668	-	506,154	0.271						

Effective 1/1/2024



# MICHIGAN EXPERIENCE RATING PLAN MANUAL

## TABLE OF WEIGHTING VALUES

### APPLICABLE TO ALL POLICIES

Effective January 1, 2024

Expected Losses				Weighting	Expected Losses				Weighting
				Value					Value
0	-	1,654	0.04		932,904	-	984,362	0.44	
1,655	-	6,687	0.05		984,363	-	1,038,800	0.45	
6,688	-	11,828	0.06		1,038,801	-	1,096,484	0.46	
11,829	-	17,081	0.07		1,096,485	-	1,157,714	0.47	
17,082	-	22,448	0.08		1,157,715	-	1,222,829	0.48	
22,449	-	37,546	0.09		1,222,830	-	1,292,210	0.49	
37,547	-	55,889	0.10		1,292,211	-	1,366,292	0.50	
55,890	-	72,205	0.11		1,366,293	-	1,445,569	0.51	
72,206	-	88,091	0.12		1,445,570	-	1,530,609	0.52	
88,092	-	103,979	0.13		1,530,610	-	1,622,063	0.53	
103,980	-	120,063	0.14		1,622,064	-	1,720,688	0.54	
120,064	-	136,452	0.15		1,720,689	-	1,827,361	0.55	
136,453	-	153,219	0.16		1,827,362	-	1,943,110	0.56	
153,220	-	170,420	0.17		1,943,111	-	2,069,145	0.57	
170,421	-	188,103	0.18		2,069,146	-	2,206,902	0.58	
188,104	-	206,307	0.19		2,206,903	-	2,358,095	0.59	
206,308	-	225,074	0.20		2,358,096	-	2,524,793	0.60	
225,075	-	244,441	0.21		2,524,794	-	2,709,510	0.61	
244,442	-	264,447	0.22		2,709,511	-	2,915,334	0.62	
264,448	-	285,132	0.23		2,915,335	-	3,146,104	0.63	
285,133	-	306,538	0.24		3,146,105	-	3,406,648	0.64	
306,539	-	328,709	0.25		3,406,649	-	3,703,126	0.65	
328,710	-	351,689	0.26		3,703,127	-	4,043,525	0.66	
351,690	-	375,528	0.27		4,043,526	-	4,438,384	0.67	
375,529	-	400,278	0.28		4,438,385	-	4,901,912	0.68	
400,279	-	425,996	0.29		4,901,913	-	5,453,727	0.69	
425,997	-	452,740	0.30		5,453,728	-	6,121,710	0.70	
452,741	-	480,577	0.31		6,121,711	-	6,946,863	0.71	
480,578	-	509,577	0.32		6,946,864	-	7,992,052	0.72	
509,578	-	539,815	0.33		7,992,053	-	9,358,835	0.73	
539,816	-	571,374	0.34		9,358,836	-	11,222,624	0.74	
571,375	-	604,345	0.35		11,222,625	-	13,914,758	0.75	
604,346	-	638,824	0.36		13,914,759	-	18,145,247	0.76	
638,825	-	674,919	0.37		18,145,248	-	25,760,119	0.77	
674,920	-	712,748	0.38		25,760,120	-	43,528,140	0.78	
712,749	-	752,440	0.39		43,528,141	-	132,368,198	0.79	
752,441	-	794,136	0.40		132,368,199	-	AND OVER	0.80	
794,137	-	837,993	0.41						
837,994	-	884,185	0.42						
884,186	-	932,903	0.43						

(A) State Per Claim Accident Limitation	\$197,000
(B) State Multiple Claim Accident Limitation	\$394,000
(C) U.S.L. & H.W. Per Claim Accident Limitation	\$574,500
(D) U.S.L. & H.W. Multiple Claim Accident Limitation	\$1,149,000
(E) Employers Liability Accident Limitation	\$60,000
(F) U.S.L. & H.W. Act - Expected Loss Factor - Non-F Classes	61%

Cap on Modifications =  $1.1 + (0.0004) \times [(\text{Expected Losses}) / (7.90)]$

#### Licensed Companies

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## Michigan

### TABLE OF EXPENSE RATIOS - EXCLUDING ALLOCATED LOSS ADJUSTMENT EXPENSE AND TAXES AND INCLUDING PROFIT AND CONTINGENCIES

TABLE 21-1-D - TYPE B CARRIERS

Workers Compensation Premium Range				Workers Compensation Premium Range				Workers Compensation Premium Range			
From	To	Expense Ratio		From	To	Expense Ratio		From	To	Expense Ratio	
\$ -	10,103	0.262		25,129	26,486	0.232		940,001	1,316,000	0.202	
10,104	10,316	0.261		26,487	28,000	0.231		1,316,001	1,813,333	0.201	
10,317	10,538	0.260		28,001	29,697	0.230		1,813,334	2,004,211	0.200	
10,539	10,769	0.259		29,698	31,613	0.229		2,004,212	2,240,000	0.199	
10,770	11,011	0.258		31,614	33,793	0.228		2,240,001	2,538,667	0.198	
11,012	11,264	0.257		33,794	36,296	0.227		2,538,668	2,929,231	0.197	
11,265	11,529	0.256		36,297	39,200	0.226		2,929,232	3,461,818	0.196	
11,530	11,807	0.255		39,201	42,609	0.225		3,461,819	4,231,111	0.195	
11,808	12,099	0.254		42,610	46,667	0.224		4,231,112	5,440,000	0.194	
12,100	12,405	0.253		46,668	51,579	0.223		5,440,001	7,616,000	0.193	
12,406	12,727	0.252		51,580	57,647	0.222		7,616,001	12,693,333	0.192	
12,728	13,067	0.251		57,648	65,333	0.221		12,693,334	38,080,000	0.191	
13,068	13,425	0.250		65,334	75,385	0.220		38,080,001	& Over	0.190	
13,426	13,803	0.249		75,386	89,091	0.219					
13,804	14,203	0.248		89,092	108,889	0.218					
14,204	14,627	0.247		108,890	140,000	0.217					
14,628	15,077	0.246		140,001	196,000	0.216					
15,078	15,556	0.245		196,001	212,258	0.215					
15,557	16,066	0.244		212,259	226,897	0.214					
16,067	16,610	0.243		226,898	243,704	0.213					
16,611	17,193	0.242		243,705	263,200	0.212		These Expense Ratios are based on the following Premium Discounts:			
17,194	17,818	0.241		263,201	286,087	0.211					
17,819	18,491	0.240		286,088	313,333	0.210					
18,492	19,216	0.239		313,334	346,316	0.209					
19,217	20,000	0.238		346,317	387,059	0.208					
								First	\$ 10,000	0.0%	
20,001	20,851	0.237		387,060	438,667	0.207		Next	\$ 190,000	5.1%	
20,852	21,778	0.236		438,668	506,154	0.206		Next	\$ 1,550,000	6.5%	
21,779	22,791	0.235		506,155	598,182	0.205		Over	\$ 1,750,000	7.5%	
22,792	23,902	0.234		598,183	731,111	0.204		Expected Loss Ratio:			
23,903	25,128	0.233		731,112	940,000	0.203					
								Tax Multiplier:			
								0.705			
								1.034			

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

Effective 1/1/2024

# MICHIGAN EXPERIENCE RATING PLAN MANUAL

## TABLE OF BALLAST VALUES APPLICABLE TO ALL POLICIES

Effective January 1, 2024

Expected Losses			Ballast Value	Expected Losses			Ballast Value	Expected Losses			Ballast Value
0	-	42,492	19,750	1,363,548	-	1,403,025	158,000	2,745,647	-	2,785,141	296,250
42,493	-	73,134	23,700	1,403,026	-	1,442,504	161,950	2,785,142	-	2,824,635	300,200
73,135	-	108,341	27,650	1,442,505	-	1,481,984	165,900	2,824,636	-	2,864,130	304,150
108,342	-	145,482	31,600	1,481,985	-	1,521,465	169,850	2,864,131	-	2,903,625	308,100
145,483	-	183,526	35,550	1,521,466	-	1,560,947	173,800	2,903,626	-	2,943,120	312,050
183,527	-	222,049	39,500	1,560,948	-	1,600,430	177,750	2,943,121	-	2,982,615	316,000
222,050	-	260,850	43,450	1,600,431	-	1,639,913	181,700	2,982,616	-	3,022,110	319,950
260,851	-	299,826	47,400	1,639,914	-	1,679,398	185,650	3,022,111	-	3,061,606	323,900
299,827	-	338,920	51,350	1,679,399	-	1,718,883	189,600	3,061,607	-	3,101,101	327,850
338,921	-	378,096	55,300	1,718,884	-	1,758,369	193,550	3,101,102	-	3,140,597	331,800
378,097	-	417,332	59,250	1,758,370	-	1,797,855	197,500	3,140,598	-	3,180,092	335,750
417,333	-	456,613	63,200	1,797,856	-	1,837,342	201,450	3,180,093	-	3,219,588	339,700
456,614	-	495,928	67,150	1,837,343	-	1,876,830	205,400	3,219,589	-	3,259,084	343,650
495,929	-	535,269	71,100	1,876,831	-	1,916,318	209,350	3,259,085	-	3,298,580	347,600
535,270	-	574,632	75,050	1,916,319	-	1,955,806	213,300	3,298,581	-	3,338,076	351,550
574,633	-	614,012	79,000	1,955,807	-	1,995,295	217,250	3,338,077	-	3,377,572	355,500
614,013	-	653,407	82,950	1,995,296	-	2,034,785	221,200	3,377,573	-	3,417,069	359,450
653,408	-	692,813	86,900	2,034,786	-	2,074,275	225,150	3,417,070	-	3,456,565	363,400
692,814	-	732,230	90,850	2,074,276	-	2,113,765	229,100	3,456,566	-	3,496,061	367,350
732,231	-	771,655	94,800	2,113,766	-	2,153,255	233,050	3,496,062	-	3,535,558	371,300
771,656	-	811,087	98,750	2,153,256	-	2,192,746	237,000	3,535,559	-	3,575,055	375,250
811,088	-	850,525	102,700	2,192,747	-	2,232,238	240,950	3,575,056	-	3,614,551	379,200
850,526	-	889,969	106,650	2,232,239	-	2,271,729	244,900	3,614,552	-	3,654,048	383,150
889,970	-	929,418	110,600	2,271,730	-	2,311,221	248,850	3,654,049	-	3,693,545	387,100
929,419	-	968,870	114,550	2,311,222	-	2,350,713	252,800	3,693,546	-	3,733,042	391,050
968,871	-	1,008,327	118,500	2,350,714	-	2,390,205	256,750	3,733,043	-	3,772,539	395,000
1,008,328	-	1,047,786	122,450	2,390,206	-	2,429,698	260,700				
1,047,787	-	1,087,249	126,400	2,429,699	-	2,469,191	264,650				
1,087,250	-	1,126,714	130,350	2,469,192	-	2,508,684	268,600				
1,126,715	-	1,166,182	134,300	2,508,685	-	2,548,177	272,550				
1,166,183	-	1,205,651	138,250	2,548,178	-	2,587,671	276,500				
1,205,652	-	1,245,123	142,200	2,587,672	-	2,627,164	280,450				
1,245,124	-	1,284,596	146,150	2,627,165	-	2,666,658	284,400				
1,284,597	-	1,324,071	150,100	2,666,659	-	2,706,152	288,350				
1,324,072	-	1,363,547	154,050	2,706,153	-	2,745,646	292,300				

For Expected Losses greater than \$3,772,539 the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10) \times (\text{Expected Losses}) + 2,500 \times (\text{Expected Losses}) \times (7.90) / (\text{Expected Losses} + (700) \times (7.90))$$

$$\text{Cap on Modifications} = 1.1 + (0.0004) \times [(\text{Expected Losses}) / (7.90)]$$

### Licensed Companies

The Standard Fire Insurance Company (ASF), Farmington Casualty Company (AFC), The Travelers Indemnity Company of Connecticut (TCT), The Phoenix Insurance Company (PHX), The Travelers Indemnity Company of America (TIA), Travelers Casualty Insurance Company of America (ACJ), Travelers Property Casualty Company of America (TIL), The Charter Oak Fire Insurance Company (COF), Travelers Casualty and Surety Company (ACR), Travelers Commercial Casualty Company (TMO), The Travelers Indemnity Company (IND)

**THE TRAVELERS INSURANCE COMPANIES:**  
FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE MANUAL

BASIC MANUAL RULES AND CLASSIFICATIONS

EXPERIENCE RATING PLAN

RATING PLANS

RETROSPECTIVE RATING PLAN

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**THE TRAVELERS INSURANCE COMPANIES:**

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TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

BASIC MANUAL RULES

## **PART ONE – BASIC MANUAL RULES**

### **RULE I – GENERAL**

#### **A. WORKERS' COMPENSATION**

Workers' Compensation as used in this Manual means workers' compensation and occupational disease law of Michigan.

#### **B. STANDARD POLICY**

Standard Policy means the Standard Provisions Workers' Compensation and Employers' Liability Policy and the Information Page as filed by The Travelers.

#### **C. ENDORSEMENT FORMS**

##### **Definition**

Endorsement forms mean standard and advisory endorsements which have been filed by The Travelers

#### **D. APPLICATION OF MANUAL RULES**

Rules apply separately to each policy except as allowed by **Rule VII** – Premium Discount.

#### **E. EFFECTIVE DATE**

##### **1. Manual**

This manual is effective at 12:01 a.m. January 1, 2016.

##### **2. Changes**

The effective date of a change in any rule, classification or rate is 12:01 a.m. on the date specified on the manual page.

### **RULE II – EXPLANATION OF COVERAGES AND METHODS OF INSURING**

#### **A. WORKERS' COMPENSATION INSURANCE PART ONE**

##### **1. Description of Part One**

Workers' Compensation insurance provides coverage for the statutory obligation of an employer to provide benefits for employees as required by:

- a. Workers' Compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia, and
- b. United States Longshoremen's and Harbor Workers' Compensation Act.

##### **2. State Coverage**

State Workers' Compensation insurance may be provided only by the Standard Policy.

##### **3. Longshore Coverage**

U.S. Longshore and Harbor Workers' Compensation Act insurance may be provided only by attaching the Longshore and Harbor Workers' Compensation Act Endorsement (WC 00 01 06) to the Standard Policy. Refer to **Rule XI**.

#### **B. EMPLOYERS' LIABILITY PART TWO**

##### **1. Description of Part Two**

Employers' Liability insurance provides coverage for the legal obligation of any employer to pay damages because of bodily injury by accident or disease, including resulting death, sustained by an employee.

Employers' Liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:

- a. In the United States of America, its territories or possessions or Canada, or
- b. While temporarily outside the United States of America, its territories or possessions, or Canada, if the injured employee is a citizen or resident of the United States or Canada: but suits for damages must be in or from a court of the United States, its territories or possessions or Canada.

Unless specifically excluded, coverage for the liability of an employee under admiralty law and the Federal Employers' Liability Act is provided by Employers Liability Insurance part Two.

## **2. Employers' Liability for Disease**

Employers' Liability insurance for disease not covered by a Workers' compensation law or an occupational disease law is provided by the Standard Policy.

## **3. Admiralty Law or Federal Employers' Liability Act.**

Employers' Liability insurance for liability of an employer under admiralty law or Federal Employers' Liability Act is provided in the Standard Policy. Refer to **Rule XII** for rules and Endorsements to cover, limit or exclude this exposure.

## **4. Employers' Liability Insurance With Workers' Compensation Insurance**

Employers' Liability Insurance written with Workers' Compensation insurance is provided by the Standard Policy.

# **C. VOLUNTARY COMPENSATION INSURANCE**

## **1. Description of Voluntary Compensation Coverage**

Voluntary compensation insurance does not provide workers' compensation coverage and is not available for employments subject to a workers' compensation law. This insurance affords the benefits of designated compensation law as if the affected employees were subject to that law, even though the law does not require payments of benefits to such employees.

Voluntary compensation insurance shall not provide compensation, medical or other benefits in excess of the statutory requirements in the workers' compensation law designed in the Standard Voluntary Compensation and Employers' Liability Coverage Endorsement.

## **2. Limit of Liability**

Refer to **Rule VIII** for the limits of liability for Voluntary Compensation and Employers' Liability with respect to liability for injury to an employee eligible for voluntary compensation benefits.

## **3. How Provided**

Voluntary Compensation Insurance is provided by attaching the Voluntary Compensation and Employers' Liability Coverage Endorsement (WC 00 03 11) to the Standard Policy, Refer to **Rule VIII** for rules and rates.

# **D. PART THREE – OTHER STATES COVERAGE**

## **1. Description of Other States Coverage**

- a. Employers liability insurance and, where permitted by law, workers compensation insurance are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be excluded in Item 3.C. of the Information Page.



- b. If workers' compensation insurance does not apply because the insured or The Travelers is unable to take the necessary action to bring the insured under a workers' compensation law, The Travelers will reimburse the insured for all compensation and other benefits required of the insured under such law.
- c. The Other States Insurance does not provide U.S. Longshore and Harbor Workers' Compensation act coverage. It may be afforded only in accordance with **Rule XI**.

**2. States Where Not Available**

Other states coverage is not available in states with a monopolistic state fund.

**3. Restriction On Use**

Coverage for operations known or expected to be performed in a state not listed in Item 3.A. of the Information Page shall not be provided under Part Three – Other States Insurance.

**4. Premium**

Premium developed for operations covered under Part Three – Other States Insurance shall be based on workers' compensation rules and rates.

**E. EXCESS INSURANCE**

1. Excess Compensation Insurance is defined as Coverage issued to qualified self-insurers covering the liability as such for a specific amount in excess of at least \$10,000 per accident. (Each Occupational Disease Claim should be considered to be a separate accident.)
2. The rates for excess coverage shall be determined on an (a) rate basis. Each rate will be kept on file in The Travelers Home Office for a period of not less than three (3) years from the expiration date of each risk. An (a) rate shall be available for review by the Insurance Bureau upon request.

**RULE III – POLICY PREPARATION – INSURED, POLICY PERIOD AND STATE OF OPERATIONS**

**A. EXPLANATION OF TERMS**

**1. Employer**

Employer may be an individual, partnership, joint venture, corporation, association, or a fiduciary such as a trustee, receiver or executor, or other entity.

**2. Insured**

Insured means the employer designated in Item 1 of the Information Page.

**3. Majority Interest**

Majority interest as defined in the Michigan Experience Rating Plan Manual applies in this Manual. This phrase usually means:

- a. Majority of voting stock, or
- b. Majority of members or directors if there is no voting stocks, or
- c. Majority participation of general partners in profits of a partnership.

**4. Risks**

Risks as used in this Manual shall mean and include:

- a. All insured operations of one employer within a state.
- b. Two or more legal entities engaged in a construction, erection or demolition project, but only with respect to insurance on such project, subject to the following conditions.

- (1) Such entities shall be limited to (1) the owner, principal and general contractor, and (2) subcontractors performing work under contracts let on an ex-insurance basis. If the contract between the owner or principal and such general contractor is not an ex-insurance basis, the owner or principal shall not be an eligible entity under this Rule.
- (2) The cost of the construction at the site will exceed \$100,000,000.
- (3) That the liability under the Act of each employer to all his employees would at all times be fully secured.
- (4) The project is confined to operations at a single location. In connection with the building of roadways, tunnels, waterway or surface or underground conduits, the entire job or sections of the job shall be considered a single location if the construction work is performed by a single general contractor for a single owner or principal.
- (5) The contemplated completion period for the construction will be ten (10) years or less.

## **B. NAME AND ADDRESS OF INSURED**

### **1. Combination of Legal Entities**

Separate legal entities may be insured in one policy only if the same person, or group of persons, owns the majority interest in such entities. Classifications shall be applied separately to each legal entity.

### **2. Single Location**

All operations of any one employer at a single location shall be insured in one policy.

### **3. Multiple Locations**

All locations and operations of the employer in Michigan shall be insured in one policy.

## **C. POLICY PERIOD**

### **1. Normal Policy Period**

The normal policy period is one year.

### **2. Policy for One Year**

- a. The manual rules are based on a policy period of one year.
- b. A one-year policy may be extended by a maximum of sixteen (16) days. Such a policy is treated as one year policy.

### **3. Policy Longer Than One Year**

A policy issued for a period longer than one year and 16 days, other than 3 years fixed rate policy, is treated as follows:

- a. The policy period is divided into consecutive 12 months units.
- b. If the policy period is a multiple of 12 months, use the Standard Policy Period Endorsement (WC 00 04 05) to specify the first or last unit of less than 12 months as a short term policy.
- c. All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.

### **4. Policy Less than One Year**

A policy can be issued for a shorter term than one year for such reasons as coinciding with the experience rating date, seasonal operations and common expiration dates. The full minimum premiums and expense constant shall be charged for short term policies, except pro rating of these items shall be permitted where

the short term policy is issued solely to establish concurrency with other policies of insurance, replace a binder or to coincide with the experience rating date.

**5. Three Year Fixed Rate Policy Option**

If the estimated annual premium is not over \$5000, a policy may be issued for a period of three (3) years at a fixed manual rate. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

A policy issued under this option shall be known as a Three Year Fixed Rate Policy and shall be so designed on the Information Page. Refer to **Rule XV**.

**D. STATE LAWS DESIGNATED IN THE POLICY**

**1. Listings of States**

Insurance for operations conducted in a state is provided by listing the state in Item 3.A. of the Information Page.

**2. Longshore Act**

The U.S. Longshore and Harbor Workers' Act shall not be entered in Item 3.A. of the Information Page. This coverage is provided by the appropriate endorsement. Refer to **Rule XI**.

**3. Additional States**

A state may be added after the effective date of the policy. For the additional state operations, apply:

- a. Manual rates in effect on the effective date of the policy to which the state has been applied.
- b. Any rate change which applies to outstanding policies for the state being added.
- c. Any experience rating modification which may be applicable to states other than Michigan for the policy to which the state has been added. Michigan experience rating modification applies only to Michigan operations. Refer to the Michigan Experience Rating Plan Manual.

**RULE IV – CLASSIFICATIONS**

**A. GENERAL EXPLANATION**

The object of the classification system is to classify operations so that the rate for each classification reflects the exposures common to those operations.

Each distinct type of operations shall be assigned to the classification which specifically described such operation provided separate payroll records are maintained for such operations.

Any such operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which is identifiable within the employer's operations.

**B. EXPLANATION OF CLASSIFICATIONS**

**1. Basic Classifications**

All classifications in the Manual, other than the standard exception classifications, are basic classifications which describe the operations of an employer.

Classifications are listed alphabetically in Part Two of this Manual. Notes following a classification are part of that classification and control its use.

**2. Standard Exception Classifications Defined**

Some occupations are common to so many employers that special classifications have been established for them. They are called standard exception classifications. Employees within the definition of the standard

exception classification are not included in a basic classification unless specified in the classification wording.

The standard exception classifications are enumerated and defined as:

a. **Clerical Office Employees** are assigned when all the following conditions are met:

- The basic classification(s) wording applicable to the business does not include clerical office.
- Other rules do not prohibit the assignment of this classification
- The employee meets the duties, site and other requirements listed below.

**(1) Duties**

- Creation or maintenance of:
  - Employer records
  - Correspondence
  - Computer programs
  - Files
- Telephone duties, including telephone sales
- Data entry or word processing
- Copy or fax machine operations, unless the insured is in the business of making copies or faxing for the public
- General office work similar in nature to the above

**(2) Site**

The duties above must take place in a work station that is separated from the operative hazards: Factories, Stores, Shops, Construction sites, Warehouses, Yards; and any other work area such as: Work or service areas, Areas where inventory is located, Areas where products are displayed for sale, Areas to which the purchaser customarily brings the product from another area for payment. Work stations or service areas must be physically separate by: floors, walls, partitions, counters or other physical barriers that protect the clerical employee from the operating hazards of a business.

**(3) Other Requirements**

(a) Employees who otherwise meet the requirements for the Clerical Office Employees classification will not be disqualified from assignment to this classification if they perform certain incidental nonclerical duties directly related to that employee's duties in the office. These duties include:

- Depositing of funds in a bank
- Pickup or delivery of mail
- Purchase of office supplies
- Entering an area exposed to the operative hazards of the business for clerical purposes, such as delivering paychecks

(b) Employees who otherwise meet the requirements for the Clerical Office Employee classification will be disqualified from assignment to this classification if their duties involve:

- Outside sales or outside representatives
- Direct supervision of nonclerical employees not performed in an eligible site per Rule IV-B-2.a.(2).
- Any work exposed to the operative hazards of the business, such as a stock or tally clerk, that is necessary, incidental, or related to any operations of the business other than a clerical office.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classification(s) in accordance with **Rule V.G. "Interchange of Labor"**.

- b. **Drafting Employees** are employees engaged exclusively in drafting and confined to office work in areas physically separated from other operations by structural partitions and in which work of drafting employees or clerical office employees as defined in this rule is performed exclusively.
- c. **Drivers and/or Chauffeurs** is assigned to employees who perform work on or in connection with a vehicle. Messenger and courier deliveries of owned documents or goods made by foot or public transportation are assigned to the governing class code. This classification includes garage employees and employees using bicycles as part of their work duties. Duties include, but are not limited to, delivering goods owned by the employer.

This classification does not apply when the basic classification wording already includes drivers.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with **Rule V.G. "Interchange of Labor"**.

**Vehicles Under Contract:** if vehicles with Drivers and/or Chauffeurs are engaged under contract and the owner of such vehicles has not furnished satisfactory evidence that the Workers' Compensation obligation has been insured, the total payroll of such Drivers and/or Chauffeurs shall be included as payroll of the insured employer which contracted for such vehicles. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, 1/3 of the total contract price for the vehicles shall be considered as payroll of the Drivers and/or Chauffeurs.

If the owner of a vehicle under contract also is a driver and is entitled to Workers' Compensation benefits and has not furnished evidence that such workers' Compensation obligation has insured 1/3 of the contract price for that vehicle shall be included as payroll of the insured employer which contracted for the vehicle.

- d. **Salesperson, Collectors or Messengers-Outside** Is assigned to employees who perform these duties away from the employer's premises. This classification excludes employees who:
  - Deliver merchandise
  - Use vehicles to deliver or pick up goods, even if they collect or sell. These employees must be assigned to the classification applicable to the business for drivers
  - Use public transportation or walk to deliver goods even if they collect or sell. These employees must be assigned to the governing classification applicable to the business.
  - Travel between outside sales or collection. Refer to Rule V.G. "Interchange of Labor".

This classification does not apply when the basic classification wording includes outside salespersons

Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with **Rule V.G. "Interchange of Labor"**.

- (e) **Automobile Salespersons** is assigned to employees who perform these duties on or away from the employer's premises. These employees are subject to the same rules and treatment as Salespersons, Collectors or Messengers – Outside.

### 3. General Inclusions

Some operations appear to be separate businesses, but are included all basic classifications. These operations are called general inclusions. These operations are not separately classified. They include the following:

- a. Restaurants or cafeterias, stores, or day care services operated by the employer for employees use.  
**Exception:** If these operations are conducted in connection with construction, erection, lumbering, or mining operations, they must be separately classified.

- b. Manufacture of containers by the employer, such as bags, barrels, bottles, boxes, cans, cartons, or packing cases for sole use in the operations insured by the policy.
- c. Hospitals or medical facilities operated by the employer for its employees.
- d. Maintenance or repair of the employer's buildings or equipment by the employer's employees.
- e. Printing by the employer on its own products, packaging, brochures, or promotional materials.

Some employees may perform general inclusion duties for more than one basic classification. In such cases, refer to **Rule V.G.** "Interchange of Labor".

A general inclusion operation must be separately classified if any of the following conditions apply:

- The operation is conducted as a separate and distinct business of the insured as provided in Rule IV.D. below.
- The operation is specifically excluded by the in the wording of the basic classification.
- The principal business is described by a standard exception classification.

#### 4. General Exclusions

Some operations in a business are so unusual for the type of business described by the applicable basic classification, that they are separately classified even though the operations are not conducted as a secondary business . These are called general exclusions. They are:

- Aviation – all operations of the flying and the ground crews
- New construction or alterations.
- Stevedoring.
- Sawmill operations.

#### 5. Governing Classification

The governing classification at a specific job or location is the basic classification, other than a standard exception classification.

The governing classification is determined in accordance with the Governing Classification Determination Table.

**Governing Classification Determination Table**

If . . .	Then the governing classification is the . . .
A basic classification produces the greatest amount of payroll	Basic Classification
A basic classification is applicable but no payroll is assigned	
Multiple basic classifications apply	Basic classification that is assigned the greatest amount of payroll
Multiple basic classifications apply but no payroll is assigned to any of the basic classifications	Basic classification that is the highest rated classification
A basic classification is not applicable	Standard exception classification that is assigned the greatest amount of payroll

The governing classification is used to determine the classification treatment of:

- Miscellaneous employees
- Local Managers
- Executive officers who regularly engage in duties that are ordinarily performed by a superintendent, foreperson or worker

## 6. Principal Business

Principal business is described by the classification, other than a standard exception or general exclusion, with the greatest amount of payroll. If the business is best described by a standard exception operation and there is no basic classification other than the general inclusion or exclusion operations, then the standard exception operation that produces the greatest amount of payroll for the business is considered the principal business.

## C. CLASSIFICATION WORDING

The following list provides an explanation of classification wording usage.

### 1. Classification Captions and Notes

The caption is the heading or title of the classification.

The *note* is the phrase that follows the classification the caption.

The classification wording as a whole, including the captions and notes, controls, restricts, or explains the classification usage. The wording is also referred to as the "phraseology".

#### Example:

**Store:**

**Fruit or Vegetable-Retail.** No handling of fresh meats

In this example, "Store" is the caption and "No handling of fresh meats" is the note.

### 2. Words and Phrases

#### a. All Employees, All Other Employees, All Operations, or All Operations to Completion

If a classification includes any of these phrases, no other classification can be assigned unless noted in the classification wording. This applies even if some operations or employees are at a separate location.

**Exceptions:** The following operations within the business must be classified separately even if the classification wording includes "All Employees", "All Other Employees", "All Operations", or "Operations to Completion":

- Construction or Erection Permanent Yard
- Contractor – Project Manager, Construction Executive, Construction Manager, or Construction Superintendent
- Classifications describing an operation that is a standard exception unless the basic classification includes the standard exception operation
- Classification describing an operation that is a general exclusion
- Any separate and distinct business

#### b. Clerical

Clerical means clerical office employees as defined in Rule IV.B.2.a.

#### c. Drivers

Includes drivers, chauffeurs, messengers, and their helpers, as defined in Rule IV.B.2.c.

**d. "Includes" or "&"**

If the classification wording uses the terms "includes" or "&", the operation or employees cited after those terms must not be assigned to a separate classification. This applies even though the operation or employees may be described by another classification or are at a separate location

**Note:** If an insured's operations are assigned to more than one basic classification, an employee's payroll may be allocated among codes appropriate for each operation. Refer to **Rule V.G.** "Interchange of Labor"

**e. Local Manager**

Local Manager is an employee, regardless of title, who is in direct charge of the operative procedures in the yard of a business. This employee is subject to the hazards of the business. Therefore, the payroll of the local manager must be assigned to the governing classification unless another basic classification assigned to the business specifically includes this employee.

**f. "No" or "Not":**

A classification that includes a restrictive phrase beginning with "no" or "not" must not apply to any risk that conducts any operation described in the restrictive phrase.

**Exceptions:**

For mercantile, mining, or construction operations, this rule applies to each job or location.

**g. NOC**

NOC means Not Otherwise Classified. If the classification wording uses the term NOC, that classification applies only if no other classification more specifically describes the insured's business.

**h. "Or" or "And"**

The terms "or" or "and" mean and/or. This definition applies only to these terms as used in a classification's Caption or Notes.

**i. Salespersons**

Includes salespersons and collectors as defined in Rule IV.B.2.d.

**j. Stories in Height:**

Certain classification wording refers to "stories in height A story is defined as being fifteen (15) feet in height. It is measured from the lowest point above ground level to the highest point above ground level.

**k. To Be Separately Rated**

Certain classification wording contains the phrase "to be separately rated". Operations or employees referenced in those classifications must be separately classified.

Rules regarding the assignment of more than one basic classification apply. Refer to **Rule IV.D.3.**

**i. Separate and Distinct Business**

Separate and distinct business means an additional operation of the employer that is not included in the basic classification on the policy. Refer to the following:

- Rule IV.D.3. for the assignment of more than one basic classification.
- Rule III.B.1. for the combination of legal entities, locations and operations on a single policy.



## **D. CLASSIFICATIONS PROCEDURES**

The purpose of the classification procedure is to assign the one basic classification that best describes the business of the employer within Michigan. Subject to certain exceptions described in this rule, each classification includes all the various types of labor found in a business.

It is the business that is classified, not the individual employments, occupations or operations within that business.

Certain exceptions apply and are noted below.

### **1. Separate Legal Entities**

Each separate legal entity insured under a policy shall be assigned to the basic classification that describes its entire business within Michigan. This procedure applies even if the business is conducted at more than one location.

### **2. Business not Described by a Classification**

If no basic classification clearly describes the business, the classification that most closely describes the business shall be assigned. For a business not described by any classification, show the wording that describes the business in Item 4 of the Information Page of the policy. With this wording, show the code number of the classification that most closely describes the business. All the rules pertaining to the assigned basic classification apply to this operation.

### **3. Assignment of More Than One Basic Classifications**

More than one basic classification may be assigned to an employer who meets conditions a, b or c below. Operation means activities, enterprises, processes, secondary businesses or undertakings.

- a. The insured's principal business is described by a classification that requires certain operations or employees to be separately rated.
- b. The insured conducts on or more of the following operations:
  - Construction or erection
  - Employee leasing, labor contracting or temporary labor services
  - Farming
  - Mercantile business
- c. The insured conducts more than one operation in Michigan.
  - (1) For purposes of this rule, an insured is conducting more than one operation in Michigan if portions of the insured's operations in Michigan are not encompassed by the classification applicable to the insured's principal business. To qualify for a separate classification the insured's additional operation must meet the following conditions:
    - Be able to exist as a separate business if the insured's principal business in the state ceased to exist.
    - Be located in a separate building or on a separate floor in the same building or on the same floor physically separated from the principal business by structural partitions. Employees engaged in the principal business must be protected from the operating hazards of the separate additional operation.
    - Maintain proper payroll records
  - (2) If the separate additional operation is not contemplated by the classification applicable to the insured's principal business and meets all the conditions listed above in c.(1), the insured is

considered to be engaged in an additional operation and a separate basic classification may be assigned to each operation that qualifies as a separate additional operation.

(3) If the additional operation does not meet all conditions listed above in c.(1) and is not encompassed in the classification applicable to the insured's principal business and has a rate:

- Lower than the insured's principal business, assign this operation to the same classification as the insured's principal business.
- Higher than or equal to the insured's principal business, assign the additional operation to the classification that describes the additional operation.

(4) Policies with more than one classification may include employees working under several classifications. Payroll assignment for such employees is subject to Rule IV-E.

#### **d. Construction or Erection Operations**

Each distinct type of construction or erection operation must be assigned to the class that specifically describes such operation only if separate payroll records are maintained for each operation.

If separate payroll records are not maintained for any construction or erection operation, the highest rated classification that applies to the job or location where the operation is performed must be assigned.

If a construction or erection operation is included in the scope of another classification, a separate code must be assigned.

##### **1) Insured Subcontractors**

An insured subcontractor who performs a single type of work on a construction project or job must be classified based on the classification that describes the particular type of work involved.

**Exception:** All operations in conjunction with concrete construction including making and erecting forms, placing reinforcing steel and stripping forms, when done by subcontractors, must be assigned to the appropriate concrete construction classification.

##### **2) Uninsured Subcontractors**

Uninsured subcontractors, covered under the principal or general contractor's policy, are classified on the basis of the classifications that would apply if the work were performed by the principal's or general contractor's own employees.

#### **e. Employee Leasing, Labor Contractors and Temporary Labor Services**

Workers assigned to clients must be classified the same as direct employees of the client entity performing the same or similar duties. If the client has no direct employees performing the same or similar duties, leased employees are classified as if they were direct employees of the client entity.

#### **f. Farm Operations**

For assignment of classifications for farm operations refer to **Rule IX-**

#### **g. Mercantile Businesses**

A mercantile business is any store or dealer engaged in the sale of goods or merchandise or in the sale of services. For mercantile businesses, the classification is assigned separately for each location.

Store operations are classified based on the principal type of merchandise sold and whether the operations are wholesale or retail. For purposes of this rule, principal means more than 50% of gross receipts, excluding receipts derived from the sale of lottery tickets. The following definitions and instructions must be used to determine the appropriate store classification:

**1) Type of Merchandise Sold:** If a store sells a variety of goods, each of which may be subject to a different classification, the store must be assigned to the classification that best describes the merchandise that generates more than 50% of the gross receipts.

**2) Wholesale vs. Retail:** Retail applies to the sale of merchandise to the general public for personal or household consumption or use and not for resale. Wholesale applies to the sale of merchandise for resale to others; or to the sale to manufacturers, builders, contractors, or others for use in their business, or as raw materials.

**Exception:** If a store's sales are clearly retail in nature, the appropriate retail store classification may be assigned regardless of the definition of retail above.

**3) Combination of Retail and Wholesale:** A store that sells merchandise on a combined wholesale and retail basis must be assigned to the appropriate store classification depending on whether the majority of gross receipts come from wholesale or retail sales.

#### **4. Standard Exceptions**

Standard Exception must be separately classified unless specifically included in a classification assigned to the business. Classifications for Standard Exceptions apply even if the basic classification includes phrases such as "all employees" or "all operations"

#### **5. Businesses Described by a Standard Exception Classification**

If the principal business is described by a standard exception classification, the operations of all employees not included in the definition of standard exception classification must be assigned to the separate basic classification that most closely describes their operation.

This rule applies to both an employer's business within a state and to individual jobs or locations where the governing classification is described by a standard exception classification.

#### **6. Classifications Limited to Separate and Distinct Businesses**

The assignment of certain classifications is limited by their classification notes to separate and distinct businesses. The notes may describe an operation that frequently is an integral part of a business described by another classification.

#### **12. Repair Operations**

Risks with shop operations that involve the repair of a product for which there is no repair classification are assigned to the classification that applies to the manufacture of the product unless such repair work is specifically referred to by another classification, footnote, or definition in the manual.

#### **13. Recycling Operations**

The collection, sorting and handling of recyclable materials for resale to others must be assigned to the appropriate store or dealer classification, or to the classification which most closely describes the business.

Risks having operations that involve the reuse of materials for the production of a new product must be assigned to the classification that applies to the manufacture of the product unless such work is specifically referred to by another classification, footnote, or definition in the manual.

### **E. MISCELLANEOUS EMPLOYEES**

1. Miscellaneous employees who perform duties conducted in common for separate operations that are subject to more than one basic classification must be assigned to the governing classification.

2. Miscellaneous employees include but are not limited to:

- General superintendents other than construction executives that meet the requirements of Code 5606 – Contractor – Project Manager, Construction Executive, Construction Manager, or Construction Superintendent.
- Maintenance or power plant employees
- Shipping or receiving clerks
- Yard workers other than construction yard employees properly assigned to Code 8227 – Construction or Erection Permanent Yard

**F. CHANGES OR CORRECTIONS IN CLASSIFICATIONS**

1. Changes in classification due to changes in an employer's operations will be applied as of the date the change in operations occurred.
2. Corrections in classifications that result in a decrease in premium, whether determined during the policy period or at audit, must be applied retroactively to the inception of the policy.
3. Corrections in classifications that result in an increase in premium, must be applied as follows:

If the correction in classification is effective...	Then the correction is applied...
During the first 120 days of the policy term...	Retroactively to the inception of the policy.
After the first 120 days of the policy term, but before the final 90 day...	As of the date the company discovers the cause for that correction.
During the last 90 days of the policy term...	Only to the renewal policy, if any.

The effective date of change, for purposes of the above time periods, is the date The Travelers applies a classification change.

**Exceptions to the above:**

- a. If the correction in classification is the result of a misrepresentation or omission by the employer, its agents employees, officers or directors, then the correction must be applied from the date on which the change would have applied if such misrepresentation omission had not been made.
  - b. The above rules do not apply to the following types of operations, therefore, classifications are assigned and applied at any time during the term of the policy or at audit:
    - Construction or erection
    - Employee leasing
    - Labor contractors
    - Temporary labor services
    - Operations assigned to standard exception classifications
    - General exclusions
4. For purposes of this rule, the reallocation of payroll among classifications on the policy is not considered a change or correction in classification(s).

**RULE V – PREMIUM BASIS**

**A. BASIS OF PREMIUM**

Premium is calculated on the basis of the total payroll paid or payable by the employer for services of employees who could receive workers compensation benefits for work-related injuries as provided for by the policy.

**Exceptions:**

Premium for domestic worker classifications is calculated on a per capita basis instead of payroll. Domestic workers are employees who perform household duties. Refer to **Rule XIII**.

A per capita classification uses the number of workers rather than payroll to measure exposure.

**B. PAYROLL**

For purposes of this manual, payroll means money or substitutes for money. All payrolls must be shown to the nearest dollar. A remainder of \$.50 shall be rounded to the next higher dollar.

**1. Inclusions:**

- a. Wages or salaries (including retroactive wages or salaries);
- b. Total pay received by an employee for commissions and draws against commissions;
- c. Bonuses including stock bonus plans;
- d. Extra pay for overtime work except as provided in **Rule V-E**;
- e. Pay for holidays, vacations or periods of sickness;
- f. Payment by an employer of amounts otherwise required by law to be paid by employees to statutory insurance or pension plans such as the Federal Social Security Act or Medicare;
- g. Payment to employees on any basis other than time worked, such as piece work, profit sharing or incentive plans.
- h. The rental value of an apartment or house provided for an employee based on comparable accommodations.
- i. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the employer's records.
- j. The value of meals received by employees as part of their pay to the extent shown in the employer's records.
- k. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay.
- l. Payments for salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125), health savings accounts, and flexible spending accounts that are made through employee-authorized salary reduction from the employee's gross pay.
- m. Davis-Bacon wages or wages from a similar prevailing wage law.
- n. Annuity plans;
- o. Expense reimbursements to employees if the employer's records do not confirm that the expense was incurred as a valid business expense.

**Exception:** When it can be verified that the employee was away from home overnight on the business of the employer, but the employer did not maintain verifiable receipts for incurred expenses, a reasonable expense allowance is permitted to be excluded. The allowance is limited to a maximum of \$75 per day.

- p. Payment for filming of commercials excluding subsequent residuals that are earned by the commercial's participant(s) each time the commercial appears in any type of media.
- q. Adjustments made by the employer to raise employees' wages to federal, state, or local minimum wage, whichever is applicable.

- r. Service charges and automatic gratuities received by employees. Services charges and automatic gratuities are set percentages or fees added to the bill or contract where the customer does not: determine the amount of the percentage or fee; determine who receives the percentage or fee; and have the ability to reduce the payment amount below the set percentage or fee.

## 2. Exclusions

- a. Tips or other gratuities received by employees. Tips or gratuities are optional payments added to the bill or contract where the customer: determines the amount of payment; determines that the employees receive the payment for services provided, and has the option to not add a payment to the bill or contract;
- b. Payments by an employer:
  - (1) to group insurance or group pension plans for employees, other than payments covered by **Rule V-B-1-f** and **Rule V-B-1-m**;
  - (2) into third-party pension trusts for the Davis-Bacon Act or similar prevailing wage law, provided the pension trust is qualified under IRC Sections 401(a) and 501(a);
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal or severance payments except for time worked or accrued vacation.
- e. Payments for active military duty;
- f. Employee discounts on goods purchased from the employee's employer;
- g. Expense reimbursements to employees if the employer's records confirm that the expense was incurred as a valid business expense,

Reimbursed expenses and flat expense allowances paid to employees may be excluded from the audit only if all three of the following conditions are met:

- (1) The expenses or allowances are incurred for the business of the employer, and
- (2) The amount of each employee's expense or allowance are shown separately in the records of the employer, and
- (3) The amount of the expense or allowance approximates the actual expenses incurred by the employee in the conduct of their work.

**Note:** If an employer did not maintain verifiable receipts for incurred expenses for an employee that was away from home overnight on the business of an employer a maximum expense allowance it permitted to be excluded. Refer to Rule V.B.1.o. Exception for the maximum employee expense allowance.

Allowable travel expenses permitted by any contract with a federal, state, or local government entity, including, but not limited to a city, borough, or village, are excluded from payroll. In lieu of verifiable receipts for incurred expenses, the employer must produce a copy of the contract provision permitting the travel expenses at audit. The allowable travel expenses must be in addition to the current wage of the employee.

- h. Meal money for late work;
- i. Work uniform allowances;
- j. Sick pay paid to an employee by a third party such as an employer's group insurance carrier that is paying disability income benefits to a disabled employee;
- k. Employer-provided perks such as:

- Use of a company-provided automobile
- Airplane flights;
- Incentive vacation (e.g., contest winner);
- Discounts on property or services;
- Club memberships;
- Tickets to entertainment events.
- Educational assistance
- Relocation and moving expenses

I. Employer contributions to employee benefit plans such as:

- Employee savings plans
- Retirement plans
- Cafeteria plans (IRC 125)
- Health savings accounts
- Flexible spending accounts

These include contributions made by the employer, at the employer's expense, which are determined by amount contributed by the employee.

**C. OVERTIME**

**1. Definition**

Overtime means hours worked for which there is an increase in the rate of pay:

- a. For work in any day or in any week in excess of the number of hours normally worked
- b. For hours worked in excess of 8 in any day or 40 hours in any week
- c. For work on Saturdays, Sundays, or holidays.

In the case of guaranteed wage agreement, overtime means only those hours worked in excess of the number specified in that agreement.

**Note:** Forms of incentive pay commonly referred to as "shift differential" or "premium pay" associated with working other than normal day shift hours during the standard workweek are not to be considered overtime.

**2. Exclusion of Overtime Payroll**

**a. Payroll Records**

The extra pay for overtime is excluded from the payroll on which premium is calculated as indicated in the table below, provided that the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification. Extra pay is the difference between the regular rate and the overtime pay rate multiplied by the number of overtime hours worked.

**Calculating Overtime**

<b>If the records show...</b>	<b>Then...</b>
Extra pay earned for overtime separately...	The entire extra pay is excluded.
Total pay earned for overtime (regular pay plus overtime pay) in one combined amount, and time and one-half is paid for overtime...	1/3 of this total pay must be excluded.
Double time is paid for overtime and the total pay for such overtime is recorded separately...	1/2 of the total pay for double time must be excluded.

**Note:** The only portion of the overtime payroll that is deductible is the amount in excess of wages that would have been applied if the overtime were compensated at the regular rate of pay.

**Exception to 2-a**

Exclusion of overtime pay does not apply to payroll assigned to any classification under the caption "Stevedoring" with a code number followed by the letter "F".

**b. Hours Worked**

Extra pay for overtime is deducted only if the employee receives extra pay for:

- Working more than 8 hours per day or 40 hours per week, or
- Hours worked in a day or week that are greater than the number of hours usual to the insured or industry. This may permit an overtime deduction if an employee works less than 8 hours per day or less than 40 hours per week (e.g., for a 32-hour workweek, any hours over 32 hours is overtime).

No deduction for overtime is permitted for wages earned by employees who work in excess of 40 hours per week but do not receive an increase in their normal hourly rate of pay for the overtime work.

**c. Guaranteed Wages**

In some industries, guaranteed wage contracts or agreements exist under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as 50. The guaranteed wage, for example, is calculated on the basis of 40 hours at straight time and 10 hours at 1 ½ times the basic hourly wage. Under guaranteed wage plans of this general type, the full guaranteed wage is included in the premium calculation for any hours that an employee works up to the maximum number of hours covered by the guaranteed wage, regardless of how this wage is calculated. The overtime rule is applicable in the case of guaranteed wages only to earnings in excess of the guaranteed wages.

**d. Premium Pay**

This rule applies with respect to higher rates of pay that are paid at the traditional overtime hourly rate of pay for work on Saturdays, Sundays, or holidays, even though the employee has not worked the normal workweek, because work on these days has been regarded traditionally as overtime and not as part of the normal workweek.

Premium pay is extra compensation paid to employees who work nights, holidays, weekends, other special hours or work under unusual conditions. This premium pay is not considered overtime pay when it is the normal pay for working these shifts.

Consider an employee that works a 40-hour night shift at a rate of \$15 per hour. The day shift rate of pay for the same work is \$10 per hour. No overtime deduction is made from the \$15 per hour since this is considered premium pay. If the night shift employee works more than the normal number of hours and receives pay in excess of the normal \$15 per hour, that excess is considered overtime.

**D. PAYROLL LIMITATION**

**1. Specific limitations may apply to**

- a. Payroll for executive officers, members of limited liability companies, partners, and sole proprietors
- b. Classifications with notes which indicate payroll limitations.

Refer to:

- Part Two – Classifications for specific limitations
- Rule IX.A.5. for additional information regarding executive officer payroll limitation



2. Payroll limitations apply after any exclusions of extra pay for overtime. Refer to Rule V.C.2.a.
3. Payroll used to calculate premium must exclude that part of the employee's average weekly pay that exceeds the applicable weekly limitation, provided:
  - Books and records are maintained to show separately the total payroll earned by each employee is in excess of the weekly payroll limitation for the total time employed during the policy period and
  - Separate records are maintained, in summary, by classification for such employees
4. Partial weeks are considered full weeks when determining average weekly pay. Total time of any worker employed during the policy period is the sum of the portions of all verbal or written agreements with that employee that fall within the policy period.
5. For purposes of applying the payroll limitation rule, bonuses paid during the policy term must be earned during the policy term. They are prorated for the period of employment during the policy term to determine the average weekly bonus to be added to the average weekly pay.

**E. EXECUTIVE OFFICERS, MEMBERS OF LIABILITY COMPANIES, PARTNERS, AND SOLE PROPRIETORS**  
– Refer to Rule IX

**F. WAGES FOR TIME NOT WORKED**

**1. Idle**

- Some employers pay employees for extra time not worked. All wages paid to the employee for such idle time must be included in payroll. These wages are assigned to the classification for work normally performed by the employee under the following circumstances: Suspension or delay of work due to weather conditions
- Delays while waiting for materials
- Delays while waiting for another party to complete certain work
- Delays arising from breakdown in equipment
- "Stand-by" time where employees such as operators of cranes, hoists or other equipment are on the job but their active services are not required continuously
- Special union requirements or agreements between employer and employees calling for pay for idle time under specific circumstances
- Inability of non-striking employees to perform normal duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer's premises or job sites during a strike period, their payroll must be assigned to Code 8810 - Clerical Office Employees, provided adequate records are maintained by the employer

**2. Wages Paid to Key Employees**

Wages paid to key employees of construction, erection or stevedoring risks must be assigned to the classification applicable to the work that each one actually performs during any period where no jobs are in progress.

**Exception to F-2 above:** If such work consists exclusively of drafting or other office work, or if such employee is completely idle, his or her wages shall be assigned to Code 8810. However, Code 8810 is not available for office time of an employee who handles who qualifies for code 5606. It is normally expected that such an employee will spend a considerable portion of time engaged in office work.

**G. Interchange of Labor**

Some employees may perform duties directly related to more than one properly assigned classification according to Rule IV.D.3. Their payroll may be divided among the properly assigned classifications provided that:

1. The classifications can be properly assigned to the employer according to the rules of the classification system, and
2. The employer maintains proper payroll records, which show the actual payroll classification for that individual employee.
  - a. Records must reflect actual time spent working within each job classification and an average hourly wage comparable to the wage rates for such employees within the employer's industry.
  - b. Estimated or percentage allocation of payroll is not permitted.

**Note:** If payroll records do not show the actual payroll applicable to each classification, the entire payroll of the individual employee must be assigned to the highest rated classification that represents any part of his or her work.

3. Payroll for holiday, vacation, sick pay, overtime and all other forms of payroll that are not directly attributable to a specific classification code must be allocated to the classification code with the greatest amount of payroll applicable to the individual employee.

If none of the classification codes applicable to the employee has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime and all other forms of payroll that are not directly attributable to a specific classification code must be allocated to the highest rated classification code applicable to the employee.

4. Some employees qualify for division of payroll between two or more basic classification codes and also engage in operations that are classified by Codes 8810, 8742, or 8748.

#### **Exceptions to Rule IV.2.G**

1. Code 8810 – Clerical Office Employees, Code 8742 – Salespersons. Messengers or Collectors - Outside and Code 8748 – Automobile Salespersons are not available for division of payroll under this rule.
2. The distribution of payroll for the employee may result in no single basic classification code that represents the largest amount of that employee's payroll. In such cases, the payroll included in the standard exception (8810, 8748 and 8748) will be assigned to the highest rated classification code that represents any part of the employee's work.
3. This rule does not apply to miscellaneous employees. Refer to **Rule IV.1.E**.

### **RULE VI – RATES AND PREMIUM DETERMINATION**

#### **A. RATES**

##### **1. Definition**

The rate is the amount of premium for each \$100 of payroll.

##### **Exception**

The premium for some Classifications is not based upon payroll. For example, the rate for each domestic worker classification is the amount of premium for each domestic worker, that is, a per capita charge. Refer to **Rule XIII**.

##### **2. Rate**

Rate means the rate that has been filed by The Travelers.

##### **3. Show Rates on the Information Page**

For each classification shown on the Information Page, the rate must be shown in the column headed "Rates per \$100 of Remuneration".

#### 4. Nonratable Elements

Some classifications require a nonratable element. A separate statistical code number is assigned for each nonratable element. This statistical code and corresponding rate are applied in addition to the basic classification when determining premium.

### B. PREMIUM DETERMINATION

Premium for each classification shown in the policy is determined by multiplying the basis of premium by the rate.

#### Example of B above

Payroll	=	\$90,000
Rate	=	X 1.50
Premium	= \$	1,350
$\frac{[\$90,000 \times 1.50]}{100}$	= \$	1.350]

### C. WHOLE DOLLARS-PREMIUMS

All premiums shall be shown to the nearest dollar. A remainder of \$.50 shall be rounded to the next higher dollar.

### D. EXPENSE CONSTANT

#### 1. Explanation

The expense constant is a premium charge which applies to every policy. It covers expenses such as those for issuing, recording and auditing, which are common to all workers' compensation policies regardless of premium size.

#### Exception

The expense constant is not charged when the special minimum premium rule is applied on audit, and the special minimum premium becomes the policy final premium. Refer to E. below.

#### 2. Amount of Expense Constant

The expense constant is shown on the rate pages. In the event of policy cancellation refer to **Rule X**.

#### 3. Premium Discount, Experience Rating, Retrospective Rating and Michigan Terrorism Risk Insurance Program Reauthorization Act Endorsement.

The expense constant is not subject to premium discount, experience rating modification, retrospective rating adjustment nor is it affected by premium generated by the Terrorism surcharge.

#### 4. Minimum Premium

The expense constant is included in the minimum premium for each classification and shall not be added if the minimum premium becomes the final premium for the policy.

#### 5. Information Page

The expense constant shall be shown on the Information Page.

#### 6. Multiple States

When more than one state is insured on the same policy, the highest expense constant shall be charged even if that state is on an "if any" basis. If two or more states have the same highest expense constant, the expense constant shall be reported for the highest state with the largest amount of standard premium.

## **7. Midterm Policy Change**

The expense constant charged at the inception of the policy is not subject to change when a state is added or deleted midterm to or from a policy.

## **E. MINIMUM PREMIUM**

### **1. Explanation**

The minimum premium is the lowest premium required in order to provide insurance under the Standard policy. The minimum premium shall be stated on the Information Page on an estimated basis. It is the lowest total policy premium for a policy period not longer than one year.

### **2. Location of Minimum Premium in Manual**

The minimum premium for each classification is shown after its code number on the rate pages.

### **3. How Determined**

The minimum premium for a policy shall be determined as follows:

- a. for a policy with only one classification, apply the minimum premium for that classification.
- b. For a policy with two or more classifications, apply the highest minimum premium for any classification on the policy.

### **4. Experience Rating**

The minimum premium is not subject to an experience rating modification.

### **5. Adjustment upon Audit**

The minimum premium is subject to final adjustment and shall be determined upon audit only on the basis of those classifications developing premium, subject to the conditions in the following paragraphs, if the final earned premium is less than the minimum premium determined upon audit, that minimum premium shall be charged. For cancelled policies refer to **Rule X**.

If upon audit it is discovered that there was only a small amount or no earned payroll, the minimum premium appearing in the policy shall be amended in the following manner:

In the event that the designated minimum premium is greater than (20) percent of the earned payroll, then the minimum premium shall be twenty (20) percent of the earned payroll, but not less than the dollar amount of the expense constant (refer to rate pages under Miscellaneous Values).

In applying this rule to cancelled policies refer to the following:

- a. Pro-rata cancellation (refer to **Rule X** for definition) – the “Designated Minimum Premium” is the pro-rated amount of the manual minimum premium applicable to the policy.
- b. Short rate cancellation (refer to **Rule X** for definition) – the “Designated Minimum Premium” is the manual minimum premium applicable to the policy.
- c. The dollar amount of the expense constant stated above, which is the lowest possible minimum premium on audit, is not subject to further adjustment in the event of either pro-rata or short rate cancellation.

### **6. Special Minimum Premium Requirements**

- a. For increased limits of employers' liability on a Standard Policy refer to **Rule VIII**.
- b. For admiralty or federal employments refer to **Rule XII**.
- c. For domestic workers, refer to **Rule XIII**.

## **7. Multiple State Policies**

If a policy provides workers' compensation insurance in more than one state, the minimum premium to be charged for the policy shall be the single highest of the individual state's minimum premiums even if that state is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium shall be reported for the highest state with the largest amount of standard premium.

## **F. DEPOSIT PREMIUM**

### **1. Amount Payable**

Adjustment of premium may be on an annual basis or the policy may provide for interim adjustment and payment of premium on a monthly, quarterly, or semi-annual basis. The amount of the deposit premium shall be established by the carrier.

### **2. When Credit Allowed**

The deposit premium shall be credited in premium computation to the final earned premium adjustment or to the renewal policy.

The deposit premium shall not be credited to any interim premium adjustment.

### **3. Three Year Fixed Rated Policies**

For deposit premium determination on Three Year Fixed Rate Policies refer to **Rule XV**.

## **G. PREMIUM MODIFICATIONS-EXPERIENCE RATING PLAN**

If the risk is subject to experience rating, the experience rating modification shall be shown on the Information Page and applied to the premium in accordance with the Experience Rating Plan Manual.

**SCHEDULE RATING PLAN – Refer to Part Four - Schedule Rating Plan**

## **H. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE**

Additional rating procedures are in **Rule XI and XII** for insurance for employers subject to the U.S. Longshore and Harbor Workers' Act, the Federal Employers' Liability Act and Admiralty Law.

## **I. SHORT-TERM POLICIES – PRORATING OF MINIMUM PREMIUMS AND EXPENSE CONSTANT**

The full minimum premiums and full expense constants shall be charged for short-term policies, except that prorating of these items shall be permitted where the following conditions exist:

1. Where the short-term policy is issued to replace a binder.
2. Where the short-term policy is issued solely to establish concurrency with other policies of insurance.

The pro rata portion of the expense constant shall not be less than \$15.

## **J. TERRORISM RISK INSURANCE ACT**

Premium for the Terrorism Risk Insurance Act of 2002 (as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015) is calculated on the basis of total payroll according to Rule V. A risk's total payroll in each state is divided by 100 and multiplied by the terrorism rate found on the rate pages under Miscellaneous Values. This premium is applied after standard premium is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating or retrospective rating.

Unless an "if any" policy develops premium during the policy term or at audit, policies issued on an "if any" basis will not be charged a terrorism premium.

Per capita charges are not subject to premium under this Act.

## **RULE VII – PREMIUM DISCOUNT**

### **A. EXPLANATION**

Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than for smaller premium policies.

### **B. DEFINITIONS**

#### **1. Standard Premium**

Standard Premium means, for the purposes of this rule, the state premium determined on the basis of authorized rates, premium for additional coverages such as increased limits, any experience rating modification, any applicable schedule rating modification, and minimum premiums. The Expense Constant, except as it is contained in any minimum premium, shall be excluded from determination of the standard premium.

**NOTE:** Statistical calls for ratemaking data contain a different definition of “Standard premium”.

#### **2. Total Standard Premium**

Total standard premium means the total premium for all states covered by the policy.

#### **3. Insured**

Insured means a single legal entity or two or more legal entities eligible for combination under the Experience Rating Plan Manual.

### **C. RETROSPECTIVE RATING**

Any standard premium under a retrospective rating plan is not subject to premium discount.

### **D. DETERMINATION OF PREMIUM DISCOUNT**

If a policy develops total standard premium in excess of the threshold amount for premium discount as filed by The Travelers, the standard premium is subject to premium discount as follows:

#### **1. Without Retrospective Rating**

##### **a. Single State Policy**

If a policy provides coverage only in one state, the premium discount for that state shall be determined by applying the discount percentages on the rate pages under Miscellaneous Values to the total standard premium.

##### **b. Multiple State Policy**

Premium discount applies on an interstate basis. It is determined by applying the appropriate discount percentages to each state's portion of the total standard premium in excess of the threshold amount.

Each state's portion of the threshold amount and varying gradations of premium discount are calculated by multiplying the total standard premium by the ratio of the states standard premium to the total standard premium.

#### **2. With Retrospective Rating**

The portion of standard premium subject to a retrospective rating plan is not subject to premium discount. The remainder of that standard premium is subject to premium discount, which shall be computed as follows:

- a. Determine the discount as if none of the premium is subject to retrospective rating;
- b. Determine the discount on the basis of only that premium which is subject to retrospective rating;

- c. The difference between a. and b. is the premium discount.

### **3. Other Methods**

Any other method of determining premium discount may be used as long as the result does not differ by more than 0.1% of the standard premium from the premium discount produced by the methods in this rule.

## **E. COMBINATION OF POLICIES**

### **1. Combination Permitted**

Two or more policies issued to two or more legal entities eligible for combination may be combined for the purpose of computing the premium discount for that insured.

### **2. Combination Procedure**

If such separate policies have different expiration dates, the combination for the purpose of 1. above is subject to the following:

- a. The Travelers shall determine the effective date for the application of premium discount.
- b. All such policies in force prior to such effective date shall be cancelled and rewritten as of the effective date.
- c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

## **F. WRAP-UP CONSTRUCTION PROJECTS**

For purposes of determining premium discount for wrap-up policies that are issued to two or more legal entities, the following conditions must be met:

- 1. All policies must be issued by one or more insurance carriers that are under the same management.
- 2. None of the policies can be issued on a retrospective rating basis.
- 3. The policies are limited to providing the insurance on the large construction project.
- 4. Combinable entities are limited to:
  - a. General contractor, including an owner or principal acting as a general contractor.
  - b. Subcontractors performing work under contracts let on an ex-insurance basis.

The owner or principle is eligible under this rule if the contract between the owner or principal and the general contractor is written on an ex-insurance basis.

## **G. PREMIUM DISCOUNT TABLE**

The premium discount shall be computed using the Premium Discount Table shown in Appendix A as established in the most recent rate filing.

## **RULE VIII – LIMITS OF LIABILITY**

### **A. WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY PLICY**

#### **1. Part One – Workers' Compensation**

There is no limit of liability in the standard policy for Part One. The policy provides all benefits required by any workers' compensation law stated in Item 3.A. of the Information Page.

## **2. Part Two – Employers' Liability**

### **a. Standard Limits**

The standard limits of liability under Part Two are:

Bodily Injury by Accident: \$100,000 – each accident.

Bodily Injury by Disease: \$100,000 – each employee.

Bodily Injury by Disease: \$500,000 – policy limit.

### **b. Increased Limit**

The limits under Part Two may be increased, subject to the following:

- (1) The limits of liability shall be the same for all states specified in Item 3.A. of the Information Page.
- (2) The additional premium for increased limits shall be determined by multiplying the total premium by the percentage in the Table for Increased Limits found in the rate pages under Miscellaneous Values. For this purpose, total premium shall be computed before application of expense constants, experience rating modification, premium discount or retrospective rating adjustment. It shall not be less than the minimum premium shown in the table. Such minimum premium is in addition to the policy minimum premium at standard limits of liability.
- (3) The premium for increased limits shall be subject to the experience rating modification and adjustment for premium discount or retrospective rating.

### **c. Accident Limit**

The limit of liability under Part Two for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

### **d. Disease Limits**

The limit of liability under Part Two for Bodily Injury by Disease – each employee, applies as a separate limit to bodily injury by disease to any one employee and the limit of liability for Bodily Injury by Disease – policy limit, applies as an aggregate limit for all bodily injury by disease regardless of the number of employees who sustain bodily injury by disease.

### **e. Show Limits on the Information Page**

The limits of liability under Part Two must be stated in Item 3.B. of the Information Page.

## **B. VOLUNTARY COMPENSATION INSURANCE**

### **1. Explanation**

Certain employments such as domestics, farm, and casual workers are exempt from many workers compensation laws. An employer may elect to provide coverage on a voluntary basis for such workers who are not subject to the law. This coverage is permitted for volunteers only where allowed by state law.

### **2. Standard Limits**

The standard limits of liability under Part Two – Employers' Liability for employees subject to voluntary compensation are:

Bodily Injury by Accident:

\$100,000 – each accident

Bodily Injury by Disease:

\$100,000 – each employee

Bodily Injury by Disease

\$500,000 – policy limit



The limit of liability for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

The limit of liability for Bodily Injury by Disease – each employee, applies as a separate limit to bodily injury by disease to any one employee and the limit of liability for Bodily Injury by Disease – policy limit, applies as an aggregate limit for all bodily injury by disease, regardless of the number of employees who sustain bodily injury or disease.

### **3. Increased Limits**

The standard limits under Part Two – Employers' Liability Insurance for employees subject to voluntary compensation insurance may be increased. The premium for the increased limits shall be determined by using the Table of Increased Limits found in the rate pages under Miscellaneous Values.

### **4. Premium Determination**

Premium is determined on the basis of the workers' compensation rules, classifications and rates in this Manual for the state workers' compensation law designated in the schedule on the Voluntary Compensation and Employers' Liability Coverage Endorsement.

### **5. Payroll Records**

When voluntary compensation insurance is provided for a group of employees, separate payroll records shall be maintained by the insured for the designed group of employees.

## **IX – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM**

### **A. EXECUTIVE OFFICERS**

#### **1. Definition**

Executive officers of a corporation are the President, Vice President, Secretary, Treasurer or any other officer appointed in accordance with the charter or by-laws of the corporation.

#### **2. Laws and Status**

Executive officers of a corporation are covered under the workers' compensation law in Michigan. When executive officers are covered under the law they have the same status as employees under the policy.

#### **3. Exclusion**

An executive officer may elect not to be subject to the law if the corporation has ten or fewer stockholders and the officer owns at least ten percent of the stock. To exclude such officers attach the Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

#### **4. Classification Assignment**

Executive Officers must be assigned to the classification that applies to the principal operations in which the executive officer is engaged.

#### **Exceptions:**

- Payroll of an executive officer who regularly and frequently engages in duties that are ordinarily performed by a superintendent, foreperson, or worker must be assigned to the governing classification.
- Payroll of an executive officer who performs construction, erection or stevedoring operations must be divided and assigned to the classifications that apply to the different operations of the executive officer, subject to the requirements of Rule V.G "Interchange of Labor".

## 5. Premium Determination

Premium for executive officers is based on their total payroll, subject to the following limitations and requirements of Rule V.D.:

- a. The minimum individual payroll for an executive officer is shown on the Travelers Michigan Miscellaneous Values Page.
- b. The maximum individual payroll for an executive officer is shown on the Travelers Michigan Miscellaneous Values Page..
- c. The payroll limitations in 5.a. and 5.b. apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

When an individual is not an executive officer for the entire policy period, the payroll limitation is prorated based on the number of weeks that the individual was an executive officer.

- d. Payroll is subject to minimum and maximum limitations and *included* when one of the following apply:
  - The executive officer does not perform any duties but frequently visits the premises.
  - The executive officer frequently visits the premises of the employer for business conferences, directors' meetings, or similar duties, even if the officer is an officer or employee of another employer in the operations of which he/she takes an active interest.
  - The officer receives no salary; however a regular salary is credited to him or her on the books. In this instance the amount credited must be included in payroll.
  - The officer receives no salary, either drawn or credited, or the audit records fail to disclose the salary. In this instance the amount to be included in the payroll is the applicable minimum per Rule V.D.
- e. Payroll is *excluded* when:
  - The executive officer is elected for the value of his/her name or because of stock holdings, has no duties, and does not visit the premises, except perhaps to attend director's meetings.
  - The executive officer ceases to perform any duties and does not visit the premises, except perhaps to attend director's meetings.

## 6. Executive Officers Performing Flight Duties

Payroll of an executive officer who is a pilot or member of the flying crew of an aircraft used in the employer's business must be assigned as follows:

- a. For each week that the executive officer did not perform flight duties, assign the executive officer's payroll to the classification that applies to the principal operations in which the executive officer is engaged.
- b. For each week that the executive officer performed flight duties, assign the officer's payroll for that week to the appropriate aviation – flying crew classification. However, if the executive officer's nonflying duties in that week are subject to a higher rated classification, assign that higher rated classification for that week.

**Note:** The above rules apply on the basis of the pilot's logbook, which is required under federal regulations, or on the basis of verifiable records.

- c. If Code 7421 – Aviation – Flying Crew applies and verifiable records are not kept to indicate those weeks during which flying is performed by the executive officer, assign the executive officer's payroll to the highest rated classification that applies to any of their duties.

## **B. ELECTED PUBLIC OFFICIALS**

Elected public officials are employees of the state, or any county, city, village or school district, elected at the polls. The payroll of all elected officials shall be included in the statement or payroll and premium charged, subject to the following maximum and minimum amounts:

1. Minimum payroll amount shall be the same as the minimum payroll amount used for volunteer police officers, firefighters and safety patrol officers which is \$400 per person per year.
2. Maximum payroll amount will be the same as the maximum payroll amount shown in the Travelers Michigan Miscellaneous Values Page for executive officers.

These limitations shall be applied to the average weekly payroll of each such elected public official determined on the basis of the total number of weeks employed during the policy term. A partial week shall be considered as a full week in determining the average weekly payroll.

Payroll of elected public officials shall be assigned to classifications and rates under the rules which apply to employees.

## **C. MEMBERS OF LIMITED LIABILITY COMPANIES**

Members of limited liability companies are covered under the workers' compensation law in Michigan. They have the same status as employees under the policy.

Active member/managers of limited liability companies may elect to be excluded from coverage under the workers' compensation policy in Michigan provided the total number of members does not exceed ten, and the member/manager owns at least ten percent of the company. To exclude such members/managers attach the Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

If not excluded, the premium for active members of limited liability companies is determined using the same minimum and maximum payroll limitations as for executive officers of corporations. Refer to A. above.

## **D. PARTNERS**

The partners of a partnership, whether general, limited or limited liability, are covered under the policy. They may be specifically excluded by endorsement by attaching the Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

The fixed amount of payroll to be used for a partner is found in the Travelers Michigan Miscellaneous Values Page. A partner who is inactive in the operations of the business and who does not come on the premises of the insured shall not be included in the premium base for the employer.

Payroll of partners shall be assigned to classifications and rates under rules which apply to employees.

## **E. SOLE PROPRIETORS**

An employer who is a sole proprietor is not covered by the policy. The spouse of a sole proprietor who is regularly employed on a full-time basis having a specified rate of pay is covered by the policy. Parents and children of a sole proprietor are also covered by the policy. However, the spouse, parents and children of a sole proprietor may be specifically excluded by attaching the Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

When the spouse is not excluded from coverage, a fixed payroll amount is used as the premium base for that spouse. The amount of this fixed payroll is found in the Travelers Michigan Miscellaneous Values Page.

Payroll for spouses, children and parents of sole proprietors shall be assigned to classifications and rates under rules which apply to employees.

**F. SUBCONTRACTORS****1. Law on Contractors and Subcontractors**

The workers' compensation law provides that a contractor is responsible for the payment of compensation benefits to employees of its uninsured subcontractors.

A subcontractor is one who maintains a separate business and holds himself or herself out to and renders service to the public or who employs others.

**2. Coverage**

This statutory responsibility is automatically insured by the Standard Policy issued to the contractor.

**3. Premium for Uninsured Subcontractors With Employees**

The contractor must furnish satisfactory evidence that the subcontractor has workers' compensation insurance in force covering the work performed for the contractor. The following document may be used to provide satisfactory evidence:

- Certificate of insurance for the subcontractor's workers compensation policy
  - A copy of an exclusion form (WC 337) which has been properly filed with the Workers' Compensation Agency if the subcontractor qualifies for the use of such exclusion form.
  - Copy of the subcontractor's workers compensation policy
4. For each subcontractor not providing evidence of workers compensation insurance, additional premium shall be charged on the contractor's policy for the uninsured subcontractor's employees according Subcontractor Table 1 and 2 below.

**Subcontractor Table 1**

<b>If the contractor has not furnished evidence of workers compensation insurance and...</b>	<b>Then to calculate the additional premium...</b>
Furnish complete payroll records of the subcontractor's employees...	Use the payroll detailed in the records
Does not furnish complete payroll records and the subcontract price does not reflect a definite payroll amount...	Use the full subcontract price of the work performed during the policy period by the subcontractor as payroll
Does not furnish complete payroll records, but documentation of a specific job discloses that a definite amount of the subcontract price represents payroll...	Use the payroll amount indicated by the documentation as the payroll, subject to minimums in Subcontractor Table 2 below

**Subcontractor Table 2**

<b>If the job involves:</b>	<b>Then the minimum to calculate additional premium is:</b>
Mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers, or log skidders)	Not less than 33 1/3% of the subcontract price
Labor and material	Not less than 50% of the subcontract price
Labor only	Not less than 90% of the subcontract price
Piecework	Not less than 100% of the subcontract price (The entire amount paid to pieceworkers must be the payroll.)

5. Vehicles with drivers, chauffeurs, messengers, or helpers entitled to benefits under workers compensation insurance law may be engaged under verbal or written contract. The amount used to calculate the premium is determined in the following manner:

**Subcontractor Table 3**

<b>If the owner of such vehicles has not furnished evidence of workers compensation insurance and...</b>	<b>Then...</b>
Payroll can be obtained	The total payroll of these drivers must be included as payroll of the insured employer that contracted for the vehicles.
Payroll cannot be obtained or the driver is an owner-operator and does not receive a set payroll	1/3 of the total contract price for the vehicles must be included as payroll of the drivers.
The contract price does not include the cost of fuel, maintenance, or other services provided to the owner or the owner-operator of a vehicle under contract.	The value of these goods and services must be added to the contract price before determining the 1/3 amount.

6. In all cases, the payroll determined for subcontractors is assigned to the classification that would have applied if the individuals had been employees of the contractor.
7. In all cases, if an experience modification has been established for the contractor, this experience modification must be applied to the premium developed for the uninsured subcontractor.
8. Premium shall not be charged for a subcontractor which is a sole proprietorship with no employees and uses no subcontractors if the following criteria establishes that the particular person is, in fact, a subcontractor and not an employee. The burden of proof rests with the contractor.

**9. Criteria To Be Used To Determine Subcontractor Status**

- a. Factors to determine if the subcontractor maintains a separate business.
- (1) A federal identification number of the subcontractor.
  - (2) A copy of an assumed name certificate filed with the county.
  - (3) Copies of the subcontractor's articles of incorporation or partnership papers.
  - (4) Subcontractor received an IRS 1099 form in lieu of a W-2 form.

- (5) The subcontractor maintains its own separate place of business.
  - (6) The subcontractor furnishes all its own materials and equipment to perform the job tasks.
  - (7) Copy of a written contract which spells out an employee/employer relationship.
  - (8) The subcontractor can realize a profit or suffer a loss as a result of services rendered.
  - (9) The subcontractor has the right to hire or fire its employees without securing permission from a general contractor.
- b. Factors to determine if the employer holds itself out to and renders service to the public.
- (1) The subcontractor is listed in the yellow pages and/or advertises in the newspapers, trade journals, on television or on the radio.
  - (2) List of other general contractors or individuals the subcontractor worked for recently.
  - (3) The subcontractor performs specific jobs for prices agreed upon in advance and pays expenses incurred in connection with specific jobs.
- c. Other factors
- (1) A sworn statement from the sole proprietorship that the sole proprietorship has no employees.
  - (2) The subcontractor does not primarily depend upon the payments from one general contractor for the payment of the individual's living expenses.

## **G. FARMS**

A farm is defined as any parcel(s) of land used for the purpose of agriculture, horticulture, viticulture, dairying, or stock or poultry raising as a business or commercial venture.,

If separate payroll records are maintained, a division of payroll is allowed for each separate and distinct type of commercial farm operation.

If payroll records of the farm classification are not clear, and separate payroll records are not maintained, the entire payroll of the farm must be segregated on the basis of proportionate acreages.

Each farm classification includes:

- All employees
- Drivers
- All normal repair and maintenance of buildings or equipment performed by the employees of the insured
- Operations usual and incidental to a farm, such as:
  - Maintenance of cows, hogs or chickens for family use
  - A family orchard or truck garden
  - Hay or grain crops raised for the purposes of maintaining work animals on the farm
  - Outside domestic works at the farm location

## **H. REAL ESTATE SALESPERSONS OR ASSOCIATED REAL ESTATE BROKERS**

Michigan's workers' compensation law provides that these persons will not be considered to be employees under the law if certain criteria are met. Therefore, there is no premium charge for these persons providing the employer's records clearly indicate that the criteria have been met for each person.

## **I. VOLUNTEER WORKERS**

Premium must be determined on the basis of the payroll normally received and the classification assigned to nonvolunteer employees doing the same or similar work.

**RULE X – CANCELLATION****A. WHO MAY CANCEL**

The cancellation condition of the Standard Policy permits cancellation by the insured or by The Travelers. Michigan law requires that the Workers' Compensation Agency must be notified twenty days in advance of the date cancellation is to take effect.

**B. PREMIUM DETERMINATION – CANCELLATION BY THE TRAVELERS**

Premium for the cancelled policy shall be computed as follows:

**1. Rates and Payroll**

Apply Travelers rates to the payroll developed during the period the policy was in effect.

**2. Experience Rating**

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Manual. Refer to **Rule VI-G**.

**3. Expense Constant**

Add the pro-rata portion of the Expense Constant but not less than \$15. Refer to **Rule VI-D**.

**4. Minimum Premium**

The total premium for the cancelled policy shall not be less than the pro-rata portion of the minimum premium. Refer to **Rule VI-E**.

**C. PREMIUM DETERMINATION – CANCELLATION BY THE INSURED WHEN RETIRING FROM BUSINESS**

Compute the premium as provided in B above if a policy is cancelled by the insured when:

1. All the work covered by the policy has been completed, or
2. all interest in any business covered by the policy has been sold, or
3. the insured has retired from all business covered by the policy.

**NOTE:** For the purpose of this rule, a material change in the ownership of a corporation which results in the elimination of experience under the rules of the Experience Rating Plan Manual does not constitute retiring from the business insured by the policy.

**D. PREMIUM DETERMINATION – CANCELLATION BY THE INSURED EXCEPT WHEN RETIRING FROM BUSINESS**

The premium for the cancelled policy shall be based on the Short Rate Cancellation Table in this rule and computed as follows:

**1. Actual Payroll**

Determine the payroll developed during the period the policy was in effect.

**2. Extended Payroll**

Extend such payroll pro-rata to an annual basis.

**Example:**

A payroll of \$55,500 for 185 days would produce a payroll of \$109,500 on an annual basis.  $\$55,500 \times (365/185) = \$109,500$

**3. Rates**

Apply Travelers rates to the payroll in 2 above.

**4. Short Rate Percentage**

Based on the time the policy was in effect, apply the short rate percentage shown in the Short Rate Cancellation Table in Appendix C to the annual premium computed on the basis of the extended payroll in order to determine the short rate portion of the annual premium.

**5. Experience Rating**

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Manual. Refer to **Rule VI-G**.

**6. Premium Discount**

Apply any premium discount based on the final earned total standard premium.

**7. Expense Constant**

Add the short rate portion of the Expense Constant but not less than \$15. Refer to **Rule VI-D**.

**8. Minimum Premium**

The total premium for the cancelled policy shall not be less than the minimum premium. Refer to **Rule VI-E**. Note special conditions applicable under **Rule VI-E-5**.

**9. Example of a Short Rate Cancellation**

A policy in effect for 185 days develops actual payroll of \$55,500, manual rate \$.50 with expense constant of \$60 (sample expense constant).

a. Payroll extended to annual basis =  $\$55,500 \times (365/185) = \$109,500$

b. Annual Premium =  $(\$109,500 \times \$.50)/100 = \$548$

c. Short rate percentage for 185 = 61% (see Table following)

d. Short rate premium for cancellation policy =  $\$548 \times .61 = \underline{\$334}$

e. Short rate portion of loss constant =  $\$15 \times .61 = \underline{\$9}$

f. Short rate portion of expense constant =  $\$60 \times .61 = \underline{\$37}$

g. Total premium for the cancelled policy - \$380.

H. Minimum premium = \$73. Not applicable to this policy.

**E. THREE YEAR FIXED RATE POLICY**

For instructions on cancellation premium computation on three year fixed rate policies refer to **Rule XV**.

**RULE XI – U.S. LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT**

**A. GENERAL EXPLANATION**

The U.S. Longshore and Harbor Workers' Compensation Act (U.S.L. & H.W Act) is a Federal law which provides for payment of compensation and other benefits to employees such as longshoremen, harbor workers, ship repairmen, shipbuilders, ship-breakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does



not cover masters or members of the crew of a vessel. For complete details see **U.S. Code (1946), Title 33, Section 901-49**, amended by Public Law 92-576.

## **B WORKERS' COMPENSATION INSURANCE – PART ONE**

The standard policy is used to insure the statutory obligation of an employer to furnish benefits required by the U.S.L. & H.W. Act. Attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06) to provide such insurance. Do not designate the U.S.L. & H.W. Act in Item 3.A. of the Information Page.

## **C. EMPLOYERS' LIABILITY INSURANCE – PART TWO**

For operation subject to the U.S.L. & H.W. Act, the standard limits of liability under Part Two are:

Bodily Injury by Accident \$100,000 – each accident

Bodily Injury by Disease \$100,000 – employee

Bodily Injury by Disease - \$500,000 – policy limit. Refer to **Rule VIII**.

## **D. CLASSIFICATION AND RATES**

### **1. Classifications**

Classifications for insurance under the U.S.L. & H.W. Act are listed in "Part Two – Classifications" of this Manual.

### **2. Rates for Federal "F" Classifications**

The Travelers rates for classification code numbers followed by the letter "F" include premium for operations subject to the U.S.L. & H.W. Act.

### **3. Rates for Non-Federal (Non-F) Classifications and Admiralty/FELA Classifications that Do Not Include U.S.L. & H.W. Act Benefits**

#### **a. Admiralty/FELA Classifications**

The Travelers rates for Admiralty/FELA classifications under Program I and Program II – State Act benefits do not include premium for operations subject to the U.S.L. & H.W. Act. If operations under such classifications involve some employees subject to the U.S.L. & H.W. Act, assign the classifications and rates for Program II – U.S.L. & H.W. Act benefits applicable to such operations. Such classifications apply only to payroll of employees engaged in operations subject to the U.S.L. & H.W. Act.

#### **b. All Other Classifications**

Except as otherwise provided in 2. And 3.a. above, The Travelers rates for classification code numbers not followed by the letter "F" do not include premium for operations subject to the U.S.L. & H.W. Act. If operations under other than Admiralty/FELA classifications involve some employees subject to the U.S.L. & H.W. Act, The Travelers rates and minimum premiums for such classifications shall be increased by U.S. Longshore and Harbor Workers' Compensation Coverage Percentages shown in the Travelers Michigan Miscellaneous Values Page. Such percentage does not apply to expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the U.S.L. & H.W. Act for the time such exposure exists.

## **E. EXTENSION OF THE U.S.L. & H.W. ACT**

### **1. Defense Base Act**

The Defense Base Act extends the provisions of the U.S.L. & H.W. Act to employers and their employees on overseas military bases and on other overseas locations under public works contracts being performed by contractors with agencies of the United States Government.

Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code 919460 Title 42, Section 1651-54, Public Law 208, 77<sup>th</sup> Congress.

To provide such insurance, attach the Standard Defense Base Act Coverage Endorsement (WC 00 01 01).

## **2. Outer Continental Shelf Lands Act**

The Outer Continental Shelf Lands Act extends the provisions of the U.S.L. & H.W. Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of United States. That area is generally described as all submerged lands lying seaward and outside of the area of lands beneath navigable waters of the United States and subject to its jurisdiction. For complete details, see U.S. Code (1946) Title 33, Sections 901-49 as extended by the Act of August 7, 1953 (Public Law 212, 83<sup>rd</sup> Congress).

To provide insurance, attach the Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09).

## **3. Civilian Employees of Nonappropriated Fund Instrumentalities Act**

The Nonappropriated Fund Instrumentalities Act extends the provisions of the U.S.L. & H.W. Act to civilian employees of nonappropriated fund instrumentalities such as post exchanges and service clubs of the Armed Forces. For complete details, see U.S. Code (1970) Title 5, Section 8171 (public law 85-538, 85<sup>th</sup> Congress).

To provide such insurance, attach the Standard Nonappropriated Fund Instrumentalities Act Coverage Endorsement (WC 00 01 08).

## **4. Premium Determination**

For insurance under extensions of the U.S.L. & H.W. Act, determine premium as provided in **Rule XI-D**.

# **RULE XII – THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT**

## **A. GENERAL EXPLANATION**

### **1. Admiralty Law**

Masters and members of the crews of vessels are not covered under state workers' compensation law nor under the U.S.L. & H.W. Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers' liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to the Federal Law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

### **2. Federal Employers' Liability Act (F.E.L.A.)**

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers' compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Section 51-60, 1970.

## **B. DESCRIPTION OF COVERAGE PROGRAMS**

The Standard Policy may be used to provide insurance liability under one or more state workers' compensation laws and also for liability under admiralty law or F.E.L.A. When Federal coverage is selected, there is no provision for excluding anyone from the policy. There are two programs to furnish such insurance:

**1. Program I**

Provides, under Part One – Workers' Compensation Insurance, statutory liability, under the workers' compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two – Employers' Liability Insurance, employers' liability for damages under Admiralty Law or F.E.L.A., subject to a standard limit of \$100,000.

**2. Program II**

Provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, The Travelers will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers' compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers' liability then applies to such claim or suit, with the same standard limit as for Program I.

**C. COVERAGE**

**1. Admiralty Law Endorsements**

To provide Program I for Admiralty Law, attach the Standard Maritime Coverage endorsement (WC 00 02 01). To provide Program II for Admiralty Law also attach the Standard Voluntary Compensation Maritime Endorsement (WC 00 02 03).

**2. Admiralty Law Coverage Option**

The Maritime Coverage Endorsement excludes liability to provide transportation, wages, maintenance and cure. This endorsement may optionally include a provision to insure such liability for an additional premium on an (a) rate.

**3. F.E.L.A Endorsement**

To provide Program I for employers subject to F.E.L.A., attach the Standard Federal Employers' Liability Act Coverage Endorsement (WC 00 01 04).

To provide Program II for Michigan, also attach the Standard Michigan Voluntary Compensation Federal Employers' Liability Act Coverage Endorsement (WC 21 01 01).

**4 U.S.L. & H.W. Act**

When insurance is provided for liability under Admiralty Law or F.E.L.A., insurance for liability under the U.S.L. & H.W. Act also may be necessary. To provide such insurance, attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06). When this endorsement is added and Program II coverage is provided, the class codes and rates used must be those for Program II, U.S. Act.

**D. LIMITS OF LIABILITY**

**1. Standard Limit**

The standard limit of liability under Part Two – Employers' Liability Insurance for Admiralty or F.E.L.A insurance under Program I or II is \$100,000.

**a. Accident Limit**

The limit of liability applies to all bodily injury arising out of any one accident.

**b. Disease Limit**

The limit of liability also applies as a separate aggregate limit for all bodily injury by disease. The Aggregate limit applies separate to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page.

**c. Show Limits on Endorsement**

These limits of liability must be stated in the Maritime Coverage Endorsement and/or the Federal Employers' Liability Act Coverage Endorsement.

**2. Increased Limits**

Increased limits of liability under Part Two – Employers Liability Insurance are available. The additional premium for increased limits shall be determined by applying the factor in the Table For Admiralty or FELA Increased Limits found in the rate pages under Miscellaneous Values to the total premium for Admiralty or F.E.L.A. classifications before application of:

- a. Expense Constant
- b. Experience Rating Modification
- c. Premium discount or retrospective rating adjustment

The premium for Increased Limits is subject to an experience rating modification.

**3. Minimum Premium**

The separate minimum premium shown in the Table For Admiralty or FELA Increased Limits applies to a policy which includes classifications for operations subject to Admiralty Law or the F.E.L.A. operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience rating modification.

**E. CLASSIFICATION AND RATES**

The Classifications for Admiralty or F.E.L.A. operations follow. The rates are on the rate pages.

<u>Code Numbers</u>	<u>Program I</u>		<u>Program II</u>	
		<u>State Act</u> <u>Benefits</u>	<u>USL Act</u> <u>Benefits</u>	
Ships - Boat Livery-under 15 tons. This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classifications.	7038	7090	7050	
Diving-Marine Dredging	7394 7333	7395 7335	7398 7337	
Vessels – NOC Includes Ferries, Fishing Vessels, Oyster Boats, Tugboats and Supply Boats	7016	7024	7047	

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Vessels-not self-propelled Such vessels having a regular master and crew who are furnishing living quarters aboard the vessel, shall be rated as "Vessels, NOC".	7048	7098	7099
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Ships – Private – Sail or Power of any Size Includes charter boat operations on navigable waters	7038	7090	7050
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Federal Employers' Liability Act

Railroad Operations – All Employees Including Drivers This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as code 6702, 6303 or 6704.	7151	7153	7152
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Railroad Construction – All Employees Including Clerical Salespersons and Drivers	6702	6704	6703
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**F. WATERS NOT UNDER ADMIRALTY JURISDICTION**

**1. Coverage**

An insured may conduct operations on waters not subject to admiralty jurisdiction. Insurance for such operations shall be provided by the Standard Policy and endorsement forms and is subject to the rules which apply to statutory workers' compensation. Rates are on the rate pages.

**2. Premium Determination**

The Admiralty classifications and rates for Program II for State Act Benefits apply to operations described in F.1. above. Rates are on the rate pages.

**3. Admiralty Law or U.S.L. & H.W. Act Liability**

If there is a potential liability under Admiralty Law, follow the previous rules for insurance under Admiralty Law. If there is a potential liability under the U.S.L. & H.W. Act, refer to **Rule XI**.

## **RULE XIII – DOMESTIC WORKERS – RESIDENCES**

### **A. DEFINITIONS**

#### **1. Domestic Workers - Inside**

These are employees engaged exclusively in household or domestic work performed principally inside the residence. Examples include a cook, housekeeper, laundry worker, maid, butler, companion, nurse, and baby sitter.

#### **2. Domestic Workers - Outside**

These are employees engaged exclusively in household or domestic work performed principally outside the residence. Examples include a private chauffeur and a gardener.

#### **3. Domestic Workers - Occasional**

These are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than  $\frac{1}{2}$  of the customary full time shall be assigned and rated as a full time domestic worker. Examples of occasional domestic workers are persons engaged on certain days for gardening, cleaning, laundering or babysitting.

The term "less than  $\frac{1}{2}$  of the customary time" means the following:

- a. If the person is paid on an hourly basis, less than 20 hours per week, or
- b. If the person is paid on a daily basis, where a full week is five days, less than  $2\frac{1}{2}$  days per week, or
- c. If the person is paid on a daily basis, where a full time week is 7 days a week, less than  $3\frac{1}{2}$  days per week. (This situation generally would occur only when replacements are hired for live-in domestics' day off.)

### **B. COVERAGE**

Statutory workers' compensation obligations of an employer of domestic workers may be insured by the Standard Policy.

### **C. NAME OF INSURED**

One or more members of the same residence may be named as the insured, but only with respect to the employment of domestic workers in connection with such residence.

### **D. CLASSIFICATIONS**

#### **1. Domestic Workers**

The following classifications apply to operations of domestic workers:

<u>Classification</u>	<u>Code</u>
Domestic Workers – Inside	0913
Domestic Workers – Inside Occasional	0908
Domestic Workers – Outside including private chauffeurs	0912
Domestic Workers – Outside Occasional – including private chauffeur	0909

**Exception to 1 above**

If commercial farm operations are conducted, Codes 0912 and 0909 do not apply to any operations at the farm location. Refer to **Rule IX-G**.

**2. Maintenance, Repair or Construction Operations**

- a. Codes 0913, 0908, 0912 and 0909 include ordinary repair or maintenance of the insured's premises or equipment by domestic workers.
- b. Building maintenance or repair by employees hired only for that purpose shall be assigned to Code 9015 – Janitorial Operations.
- c. Extraordinary repairs, alterations, new construction, erection or demolition of structures shall be assigned to construction or erection or building wrecking classifications.

**E. RATES AND PREMIUM**

**1. Rates**

The rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges.

**2. Records Required**

The insured shall maintain a record of the names, duties and period of service of each domestic worker.

**3. Full Time Domestic Workers**

Estimated premium for Codes 0912 and 0913 shall be computed on the estimated number of such domestic workers during the policy period. If additional domestic workers are employed during the policy period or if some domestic workers are no longer employed and are not replaced, the per capita premium charges shall be prorated. Each pro rata charge shall be based on the period of employment but shall not be less than 25% of the per capita charge.

**4. Occasional Domestic Workers**

Premium for Codes 0908 and 0909 shall be computed on the estimated aggregate time of all occasional domestic workers who are to be employed during the period. Regardless of concurrent employment, a single per capita charge applies for each aggregate of employed time which is  $\frac{1}{2}$  of the customary full time of each domestic worker. An additional per capita charge applies to any remainder less than  $\frac{1}{2}$  of full time. If domestic workers are no longer employed during the policy period and are not replaced, the per capita premium charges shall be prorated. Each pro rata charge shall be based on the period of employment but shall not be less than 25% of the per capita charge.

**F. MINIMUM PREMIUM**

For a policy with two or more classifications, whether per capita rated or payroll rated, apply the highest minimum premium for any classification in the policy.

**G. TERRORISM RISK INSURANCE ACT**

Premium for the Terrorism Risk Insurance Act of 2002 (as amended and extended by the Terrorism Risk Insurance Program Reauthorization Act of 2015) does not apply to per capita classifications.

**RULE XIV – FINAL EARNED PREMIUM DETERMINATION**

**A. ACTUAL PAYROLL**

Final earned premium for the policy shall be determined on actual, instead of estimated payroll or other premium basis.

## **B. PREMIUM DETERMINATION**

The determination of final earned premium is governed by the rules and classifications in this Manual, subject to modification by applicable rating plans.

## **C. AUDIT RIGHTS OF THE TRAVELERS**

The Travelers has the right to compute earned premium based on an examination of original payroll records and books of account of the insured, in accordance with Part Five - Premium of the Standard Policy.

## **D. AUDIT RIGHTS OF THE INSURED**

The insured may request a payroll audit once each calendar year. The request must be in writing and must include a statement that the insured believes his payroll expenditures have changed by 20% or more and must state the reasons for that belief. The Travelers will complete the audit within 120 days of receipt of the written request, if all required information to complete that audit has been provided by the insured.

## **E. AUDIT NONCOMPLIANCE CHARGE**

1. If the employer does not comply with Part Five – Premium, Section G. (Audit) of the policy, the employer will be considered noncompliant with the policy terms and conditions. When this occurs, the Travelers may apply an Audit Noncompliance Charge (ANC) subject to the conditions in this rule. The charge is determined by applying the ANC Multiplier to the ANC basis shown in the table below:

**Audit Noncompliance Charge Table**

<b>ANC Basis</b>	<b>ANC Multiplier</b>	<b>Endorsement</b>
Estimated Annual Premium	Up to two times	Audit Noncompliance Charge Endorsement (WC 00 04 24)

2. On a multistate policy, the ANC applies only to the exposure in the states where an employer is noncompliant with an audit and where this ANC rule is approved for use.
3. The ANC is a premium charge and is applied in accordance with the Michigan premium algorithm (Refer to Appendix A). The ANC is not part of standard premium.
4. The application of the ANC is subject to the following conditions:
  - a. The Travelers must comply with all applicable Michigan laws and/or regulations related to audits of workers compensation insurance policies.
  - b. The Audit Noncompliance Charge Endorsement must be attached to the policy at inception of the policy term being audited.
  - c. The Travelers must make two attempts to obtain the audit information and/or complete the audit. At each attempt, the Travelers must notify the employer regarding the specific, required records and the amount of the ANC to be applied if the employer continues to refuse to comply with the audit.
  - d. The Travelers must adequately document the audit file regarding the above attempts to obtain the required audit information.
  - e. When the Travelers applies an ANC to the policy, and cancellation for audit noncompliance is permissible under Michigan law, the Travelers may cancel the policy and must issue a cancellation notice in accordance with Rule X of this manual.
  - f. This ANC rule applies to mail/email, telephone, computer (remote access), and physical audits.
  - g. The ANC may be applied to guaranteed cost policies as well as retrospectively rating policies.



- h. The scenarios listed below may occur and are treated as follows:

If an ANC is applied and the employer...	Then the Travelers...
Pays the ANC and later allows the audit	<ul style="list-style-type: none"><li>• Performs the final audit and determines the final policy premium based on the results of the audit, and</li><li>• Refunds the ANC to the employer, or applies the ANC amount to any outstanding balance on the policy.</li></ul>
Does not pay the ANC but later allows the audit	Performs the final audit and determines the final policy premium based on the results of the audit
Pays the ANC but does not later allow the audit	Does not change the previously reported <ul style="list-style-type: none"><li>• Unit statistical data</li><li>• Noncompliance transaction</li></ul>
Does not pay the ANC and does not later allow the audit	

- i. Reinstatements of cancelled policies will be issued in accordance with Michigan law.
- k. The ANC must be reported, including applicable corrections under stat code 9757 – Audit Noncompliance Charge.

## **RULE XV – THREE YEAR FIXED RATE POLICY OPTION**

### **A. ELIGIBILITY**

If the estimated premium is not over \$5000 per year, a policy may be issued for a period of three years at a fixed rate provided the risk is not eligible for the Experience Rating Plan on the effective date of the policy.

If a policy is issued for a period of 3 years but is not a Three Year Fixed Rate Policy, refer to **Rule III-C-3**.

### **B. DESIGNATION ON THE INFORMATION PAGE**

A policy issued under this rule shall be known as a Three Year Fixed Rate Policy and shall be so designated on the Information Page.

### **C. RATES**

The rates in force on the effective date of a Three Year Fixed Rate policy apply to such policy without change until its termination.

#### **Exception**

A single rate revision which requires an increase of 10% or more on outstanding policies shall apply to Three Year Fixed Rate policies.

### **D. MINIMUM PREMIUM**

The minimum premium shall be the minimum premium for a one (1) year policy, as determined by **Rule VI-E**, multiplied by three (3), less:

1. Two expense constants if the deposit premium is paid in advance, or
2. One expense constant if the deposit premium is paid in installments.

### **E. DEPOSIT PREMIUM**

#### **1. How Payable**

The deposit premium may be paid in advance or in three (3) equal annual installments.

**2. Advance Payment**

If paid in advance, the deposit premium shall be determined by applying the rates to the three (3) year estimated payroll or other premium basis plus one (1) expense constant.

**3. Installment Payments**

If paid in three (3) equal annual installments, the deposit premium shall be determined by applying the rates to the three (3) year estimated payroll or other premium basis plus two (2) expense constants.

**4. Minimum Premium**

The deposit premium shall not be less than the minimum premium.

**F. EARNED PREMIUM**

**1. Determination**

The determination of the final earned premium may be deferred until termination of the policy.

**2. Expense Constant**

An Expense Constant shall be charged in accordance with **Rule XV-E**, regardless of the amount of the earned premium.

**G. EXPERIENCE RATING PLAN**

**1. Operations Not Eligible**

None of the operations insured by a Three Year Fixed Rate Policy shall be eligible for experience rating during the period such a policy is in force.

**2. Policies Not Subject**

A three Year Fixed Rate Policy shall not be subject to any experience rating modification nor combined with other policies under the Experience Rating Plan.

**3. Experience Not used**

None of the experience under a Three Year Fixed Rate Policy shall be used in experience rating.

**H. CANCELLATION – PREMIUM DETERMINATION**

**1. By The Travelers**

If a Three Year Fixed Rate Policy is cancelled by The Travelers:

- a. Apply the rates to the payroll or other premium basis developed during the period the policy was in effect.
- b. Add the pro-rata portion of the expense constants required by **Rule XV-D**.

The earned premium shall not be less than the pro-rata portion of the minimum premium required by **Rule XV-E**.

**2. By Insured When Retiring from Business**

Compute the premium as in H.1. above when the insured requests cancellation of a policy issued by The Travelers because:

- a. All the work covered by the policy has been completed, or
- b. All interest in any business covered by the policy has been sold, or

- c. The insured has retired from all business covered by the policy.

**3. By the Insured When Not Retiring from Business**

Add \$15 to the premium determined in H.1. above if such a policy is cancelled by the insured for any other reason.

**I. SPECIAL MINIMUM PREMIUM RULE**

The special minimum premium rule affecting audited payrolls and premium adjustment based on modified minimum premium in instances of zero payroll or payroll of such amounts that 20% of the earned payroll is less than the manual minimum premium does not apply to Three Year Fixed Rate Policies. Refer to **Rule XV-D** for computation of minimum premiums for Three Year Fixed Rate Policies. Such minimum premiums are subject to pro-rating in the event of cancellation of the policy.

**APPENDIX A - MICHIGAN WORKERS COMPENSATION PREMIUM ALGORITHM**

	<b>PREMIUM ELEMENTS</b>	<b>EXPLANATORY NOTES</b>	<b>EXPOSURE</b>	<b>RATE</b>
	Regular Manual Premium	Inclusive of 'Premium Not Subject to Mod' herein comprised of the following:  Supplemental Disease Exposure  Atomic Energy Radiation Exposure  Charge for non-ratable catastrophe loading	User Input  Payroll Classes (Basis = Exposure/100)  Per Capita Classes (Basis = Exposure)	Manual rate retrieved based on state, company, and class code.  If class is A-Rated the manual rate and minimum premium are entered by user (company loss cost multiplier and minimum premium components applied by user to bureau supplied loss cost)
+	USL Manual Premium	USL&H Exposure for non-F classification codes  Inclusive of 'Premium Not Subject to Mod' herein comprise of the following:  Supplemental Disease Exposure  Atomic Energy Radiation Exposure  Charge for non-ratable catastrophe loading	User Input  Payroll Classes (Basis = Exposure/100)  Per Capita Classes (Basis = Exposure)	Manual rate retrieved based on state, company, and class code.  If class is A-Rated the manual rate and minimum premium are entered by user (company loss cost multiplier and minimum premium components applied by user to bureau supplied loss cost)  State USL Factor is applied to develop final rate
+	Federal / Maritime / FELA Manual Premium	Admiralty FELA Exposure for F & S classification codes; inclusive of USLH 'F' classes	User Input  Payroll Classes (Basis = Exposure/100)  Per Capita Classes (Basis = Exposure)	Manual rate retrieved based on state, company, and class code.  If class is A-Rated the manual rate and minimum premium are entered by user (company loss cost multiplier and minimum premium components applied by user to bureau supplied loss cost)

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
	<b>TOTAL MANUAL PREMIUM</b>			
+ / –	Outstanding Rate Change	[Factor applied separately to the portion of Manual 'Regular' and 'USLH' Premium in instances in which an outstanding rate change is applicable]	System Derived  Regular Basis = Regular Manual Premium   USL Basis = USL Manual Premium	Rate is system derived and Regular value can differ from USL value
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual and Outstanding Rate Change premiums where waiver is applicable]	Blanket – System Derived  Basis = Total Manual Premium + Total Outstanding Rate Change Premium   Specific – User Input  Basis = Dependent upon amount of exposure identified by user	Rate developed based on state and waiver type (blanket vs. specific)
+	Waiver of Subrogation minimum	[Balance to Waiver minimum premium]  Applies if Total Policy Waiver Coverage Premium is less than Governing Policy Waiver Minimum Premium   Balance To Minimum Premium = Governing Policy Waiver Minimum	N/A	Policy Waiver Minimum Amount is system derived based on state and is subject to following rules when developing Governing Policy Minimum Premium Amount   Use highest retrieved Policy Waiver Minimum Amount (based on states on policy)

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
		<p>Amount MINUS calculated Total Policy Waiver Coverage premium</p> <p>If Minimum Applies the Balance to Minimum Premium dollars will attach to the rating group with the highest Waiver Coverage premium</p>		<p>If multiple states have same Policy Waiver Minimum Amount use value associated to state with highest Waiver Coverage Premium</p> <p>If multiple states have same Waiver Coverage Premium and one of the states is governing then use value associated to governing state</p> <p>If multiple states have same Waiver Coverage Premium (not including governing) then use first sequential state</p>
+	Employers Liability (E/L) increased limits factor	[% applied to accumulated Total Manual & Outstanding Rate Change 'Regular' and 'USL' and Waiver of Subrogation Premium(s) as well as Total Manual 'FED' premium increased limit charges are applicable]	<p>System Derived</p> <p>Regular Basis = Regular Manual Premium + Regular Outstanding Rate Change Premium + Waiver of Subrogation Premium</p> <p>USL Basis = USLH Manual Premium + USL Outstanding Rate Change Premium</p> <p>FED Basis = Federal / Maritime / FELA Manual Premium</p>	Rate retrieved based on state, per accident limit, per policy limit, per employee limit
+	Employers Liability increased limits minimum	[Balance to E/L increased limits minimum premium]	N/A	Policy EL Minimum Amount is system derived based on state and is subject to following rules when developing Governing Policy Minimum Premium Amount

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
		<p>Applies if Total Policy EL Coverage Premium is less than Governing Policy EL Minimum Premium</p> <p>Balance To Minimum Premium = Governing Policy EL Minimum Amount MINUS calculated Total Policy EL Coverage Premium</p> <p>If Minimum Applies the Balance to Minimum Premium dollars will attach to the rating group with the highest EL Coverage premium</p>		<p>Use highest retrieved Policy EL Minimum Amount (based on states on policy)</p> <p>If multiple states have same Policy EL Minimum Amount use value associated to state with highest EL Coverage Premium</p> <p>If multiple states have same EL Coverage Premium and one of the states is governing then use value associated to governing state</p> <p>If multiple states have same EL Coverage Premium (not including governing) then use first sequential state</p>
+	Maritime Liability increased limits factor	[% applied to accumulated Total Federal Maritime Manual where increased limit charges are applicable]	<p>System Derived</p> <p>Federal Basis = FED Maritime Manual Premium</p>	Rate and stat code retrieved based on state and per accident limit
+	Maritime Liability increased limits minimum	<p>[Balance to E/L Maritime increased limits minimum premium]</p> <p>Applies if Total Policy EL Maritime Coverage Premium is less than Governing Policy EL Maritime Minimum Premium</p>	N/A	<p>Policy EL Maritime Minimum Amount is system derived based on state and is subject to following rules when developing Governing Policy Minimum Premium Amount</p> <p>Use highest retrieved Policy Maritime Minimum Amount (based on states on policy)</p>

	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
		<p>Balance To Minimum Premium =                      Governing Policy EL Maritime Minimum                      Amount MINUS calculated Total Policy                      EL Maritime Coverage Premium</p> <p>If Minimum Applies the Balance to                      Minimum Premium dollars will attach to                      the rating group with the highest EL                      Maritime Coverage premium</p>		<p>If multiple states have same Policy EL Maritime                      Minimum Amount use value associated to state                      with highest EL Maritime Coverage Premium</p> <p>If multiple states have same EL Maritime Coverage                      Premium and one of the states is governing then                      use value associated to governing state</p> <p>If multiple states have same EL Maritime Coverage                      Premium (not including governing) then use first                      sequential state</p>
+	FELA increased limits factor	[% applied to accumulated Total FELA Manual where increased limit charges are applicable]	<p>System Derived</p> <p>Federal Basis = FED FELA Manual                      Premium</p>	Rate and stat code retrieved based on state and per accident limit
+	FELA increased limits minimum	<p>Balance to FELA increased limits                      minimum premium]</p> <p>Applies if Total Policy FELA Coverage                      Premium is less than Governing Policy                      FELA Minimum Premium</p> <p>Balance To Minimum Premium =                      Governing Policy FELA Minimum                      Amount MINUS calculated Total Policy                      FELA Coverage Premium</p>	N/A	<p>Policy FELA Minimum Amount is system derived                      based on state and is subject to following rules                      when developing Governing Policy Minimum                      Premium Amount</p> <p>Use highest retrieved Policy FELA Minimum                      Amount (based on states on policy)</p> <p>If multiple states have same Policy FELA Minimum                      Amount use value associated to state with highest                      FELA Coverage Premium</p>



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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
		If Minimum Applies the Balance to Minimum Premium dollars will attach to the rating group with the highest FELA Coverage premium		<p>If multiple states have same FELA Coverage Premium and one of the states is governing then use value associated to governing state</p> <p>If multiple states have same FELA Coverage Premium (not including governing) then use first sequential state</p>
—	Premium Not Subject to Mod	<p>Regular Manual Premium and USL Manual Premium associated to the following:</p> <p>Supplemental Disease Exposure</p> <p>Atomic Energy Radiation Exposure</p> <p>Charge for non-ratable catastrophe loading</p>	N/A	N/A
	<b>TOTAL SUBJECT PREMIUM</b>			
+	Experience Modification (Exp Mod)	[% applied to Total Subject Premium]	<p>System Derived</p> <p>Regular Basis = Total Subject Regular Premium</p> <p>USL Basis = Total Subject USL Premium</p>	<p>Initial rate is entered by user</p> <p>If rate value is greater or equal to 1 then final rate is developed by taking rate value MINUS 1</p> <p>If rate value is less than 1 then final rate is developed by taking 1 MINUS rate value</p>

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
			Federal / Maritime Basis = Total Subject Federal / Maritime Premium	
	<b>TOTAL MODIFIED PREMIUM</b>			
+ / –	Merit Rating factor	[% applied to Total Modified Premium]	System Derived  Regular Basis = Total Modified Regular Premium  USL Basis = Total Modified USL Premium  Federal / Maritime Basis = Total Modified Federal / Maritime Premium	Initial rate is entered by user  If rate value is greater or equal to 1 then final rate is developed by taking rate value MINUS 1  If rate value is less than 1 then final rate is developed by taking 1 MINUS rate value
+	Premium Not Subject to Mod	Regular Manual Premium and USL Manual Premium associated to the following:  Supplemental Disease Exposure  Atomic Energy Radiation Exposure  Charge for non-ratable catastrophe loading	N/A	N/A

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
+ / –	Schedule Rating factor	[% applied to the portion of Modified Premium and Merit Rate Premium as well as Supplemental EWC Class premiums where applicable]	<p>System Derived</p> <p>Regular Basis = Total Modified Regular Premium +/- Regular Merit Premium + Regular Manual Premium Not Subject to Mod</p> <p>USL Basis = Total Modified USL Premium +/- USL Merit Premium + USL Manual Premium Not Subject to Mod</p> <p>Federal / Maritime Basis = Total Modified Federal / Maritime Premium +/- Federal / Maritime Merit Premium</p>	Entered by user
+ / -	Large Risk Alternative Rating Option (LRARO)	[% applied to the portion of Modified and Merit Rate and Schedule Rating Premium(s) as well as Supplemental EWC Class premiums where applicable]	<p>System Derived</p> <p>Regular Basis = Total Modified Regular Premium +/- Regular Merit Rate Premium +/- Regular Schedule Rate Premium + Regular Manual Premium Not Subject to Mod</p> <p>USL Basis = Total Modified USL Premium +/- USL Merit Rate Premium + USL Manual Premium Not Subject to Mod +/- USL Schedule Rate Premium</p>	

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
			Federal / Maritime Basis = Total Modified Federal / Maritime Premium +/- Federal / Maritime Merit Rate Premium +/- Federal / Maritime Schedule Rate Premium	
+	Short Rate Penalty	[% applied to the portion of Modified and Merit Rate, Schedule Rating, GC LRARO and LRARO Premium(s) as well as Supplemental EWC Class premiums where applicable]	System Derived  Regular Basis = Total Modified Regular Premium +/- Regular Merit Rate Premium +/- Regular Schedule Rate Premium +/- GC LRARO Regular Premium + / - LRARO Regular Premium + Regular Manual Premium Not Subject to Mod  PLUS  Total Modified USL Premium +/- USL Merit Rate Premium + USL Manual Premium Not Subject to Mod +/- USL Schedule Rate Premium +/- USL GC LRARO Premium + / - USL LRARO Premium  PLUS  Total Modified Federal / Maritime Premium +/- Federal / Maritime Merit Rate Premium +/- Federal / Maritime Schedule Rate Premium +/- Federal /	Factor based upon number of days in for up through the cancellation date  Use 9116 stat code versus all other 0931.

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
			Maritime GC LRARO Premium + / - Federal / Maritime LRARO Premium	
+	Balance to Minimum Premium (State Act)	<p>[Balance to minimum premium at Standard Limits]</p> <p>Applies if Total Policy Standard Premium is less than Governing Policy Minimum Premium</p> <p>Balance To Minimum Premium = Governing Policy Minimum Amount MINUS calculated Total Policy Standard Premium</p> <p>If Minimum Applies the Balance to Minimum Premium dollars will attach to the rating group with the highest Standard premium</p>	N/A	<p>Policy Minimum Amount is system derived based on state and class code is subject to following rules when developing Governing Policy Minimum Premium Amount</p> <p>Use highest retrieved Policy Minimum Amount (based on states/classes on policy)</p> <p>If multiple classes have same Policy Minimum Amount use value associated to state with highest Standard Premium</p> <p>If multiple states have same Standard Premium and one of the states is governing then use value associated to governing state</p> <p>If multiple states have same Standard Premium (not including governing) then use first sequential state</p>
	<b>TOTAL STANDARD PREMIUM</b>			
—	Premium Discount	[% applied to Standard Premium]	<p>System Derived</p> <p>Regular Basis = Total Standard Regular Premium</p>	Rate retrieved based on state, company, and Total Policy Standard Premium

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
			<p>USL Basis = Total Standard USL Premium</p> <p>Federal / Maritime Basis = Total Standard Federal / Maritime Premium</p>	Final rate is developed according to specific breakpoint and factor combinations
+	Foreign Reimbursement Charge	<p>If Foreign Reimbursement Coverage Charge is less than Foreign Reimbursement Minimum Premium then Minimum will be charged</p> <p>If Repatriation Coverage Charge is less than Repatriation Minimum then Minimum will be charged</p> <p>Final Foreign Reimbursement Coverage Premium is developed by adding the Foreign Reimbursement Coverage Charge (Inclusive of Minimums) and Repatriation Coverage Charge (Inclusive of Minimums)</p> <p>Incorporated into Regular Premium Buckets</p>	<p>User Input</p> <p>Per Trip</p> <p>Basis = Number of Trips</p> <p>Remuneration (Can have multiple occurrences)</p> <p>Basis = Class Exposure</p> <p>Repatriation</p> <p>Basis = Calculated Foreign Reimbursement Premium (Minimum Premium if applicable)</p>	<p>Foreign Reimbursement (Per Trip or Remuneration) Rate and Minimum are retrieved based on state</p> <p>Repatriation Rate and Minimum are retrieved based on state and entered Repatriation Limit</p>

	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
-	Large Deductible Credit	[% applied to Standard Premium]		
+ / -	Guaranteed Cost Large Risk Alternative Rating Option (GL LRARO) factor	[% applied Standard Premium – Premium Discount]	System Derived	Entered by user
+	Expense Constant	Expense Constant attaches to the rating group with the highest Standard Premium excluding any balance to minimums  Incorporated into Regular Premium Buckets	N/A	Rate is system derived based on state and is subject to following rules when developing Governing Policy Expense Constant Premium Amount  Use highest retrieved Expense Constant Amount (based on states on policy)  If multiple states have same Expense Constant Amount use value associated to state with highest Standard Premium  If multiple states have same Standard Premium and one of the states is governing then use value associated to governing state  If multiple states have same Standard Premium (not including governing) then use first sequential state

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	PREMIUM ELEMENTS	EXPLANATORY NOTES	EXPOSURE	RATE
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]	<p>System Derived</p> <p>Regular Basis = Total Regular Class Exposure MINUS Companion Class Regular Exposure DIVIDED by 100 + Total Regular Class Per Capita Premium</p> <p>USL Basis = Total USL Class Exposure MINUS Companion Class USL Exposure DIVIDED by 100 + Total USL Class Per Capita Premium</p> <p>Federal / Maritime Basis = Total Federal / Maritime Class Exposure DIVIDED by 100</p>	Rate is retrieved based on state and company
	<b>ESTIMATED ANNUAL PREMIUM</b>			
	<b>TOTAL ANNUAL PREMIUM</b>			



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**APPENDIX B – PREMIUM DISCOUNT TABLE (IN PERCENT)**

Standard Premium	Discount	Standard Premium	Discount	Standard Premium	Discount
\$ 0 - 10,099	0.0%	\$ 23,721 - 24,878	3.0%	\$ 601,819 - 735,555	6.0%
10,100 - 10,303	0.1	24,879 - 26,153	3.1	735,556 - 945,714	6.1
10,304 - 10,515	0.2	26,154 - 27,567	3.2	945,715 - 1,323,999	6.2
10,516 - 10,736	0.3	27,568 - 29,142	3.3	1,324,000 - 1,809,565	6.3
10,737 - 10,967	0.4	29,143 - 30,909	3.4	1,809,566 - 1,981,904	6.4
10,968 - 11,208	0.5	30,910 - 32,903	3.5	1,981,905 - 2,190,526	6.5
11,209 - 11,460	0.6	32,904 - 35,172	3.6	2,190,527 - 2,448,235	6.6
11,461 - 11,724	0.7	35,173 - 37,777	3.7	2,448,236 - 2,774,666	6.7
11,725 - 11,999	0.8	37,778 - 40,799	3.8	2,774,667 - 3,201,538	6.8
12,000 - 12,289	0.9	40,800 - 44,347	3.9	3,201,539 - 3,783,636	6.9
12,290 - 12,592	1.0	44,348 - 48,571	4.0	3,783,637 - 4,624,444	7.0
12,593 - 12,911	1.1	48,572 - 53,684	4.1	4,624,445 - 5,945,714	7.1
12,912 - 13,246	1.2	53,685 - 59,999	4.2	5,945,715 - 8,323,999	7.2
13,247 - 13,599	1.3	60,000 - 67,999	4.3	8,324,000 - 13,873,333	7.3
13,600 - 13,972	1.4	68,000 - 78,461	4.4	13,873,334 - 41,619,999	7.4
13,973 - 14,366	1.5	78,462 - 92,727	4.5	41,620,000 and over	7.5
14,367 - 14,782	1.6	92,728 - 113,333	4.6		
14,783 - 15,223	1.7	113,334 - 145,714	4.7		
15,224 - 15,692	1.8	145,715 - 200,606	4.8		
15,693 - 16,190	1.9	200,607 - 213,548	4.9		
16,191 - 16,721	2.0	213,549 - 228,275	5.0		
16,722 - 17,288	2.1	228,276 - 245,185	5.1		
17,289 - 17,894	2.2	245,186 - 264,799	5.2		
17,895 - 18,545	2.3	264,800 - 287,826	5.3		
18,546 - 19,245	2.4	287,827 - 315,238	5.4		
19,246 - 19,999	2.5	315,239 - 348,421	5.5		
20,000 - 20,816	2.6	348,422 - 389,411	5.6		
20,817 - 21,702	2.7	389,412 - 411,333	5.7		
21,703 - 22,666	2.8	441,334 - 509,230	5.8		
22,667 - 23,720	2.9	509,231 - 601,818	5.9		
Above Table Based on the Following Discounts					
First \$10,000	0.0%				
Next \$190,000	5.1				
Next \$1,550,000	6.5				
Over \$1,750,000	7.5				

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**APPENDIX C - PRO RATA CANCELLATION TABLE**

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.485
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

**APPENDIX C - PRO RATA CANCELLATION TABLE (Continued)**

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO	DAY OF MONTH	NUMBER OF DAYS DAY OF YEAR	RATIO
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.825	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.84	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

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**APPENDIX D - SHORT RATE CANCELLATION TABLE**

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
1	.05	18.2482	46	.23	1.8250
2	.06	10.9489	47	.23	1.7861
3	.07	8.5158	48	.24	1.8250
4	.07	6.3869	49	.24	1.7877
5	.08	5.8394	50	.24	1.7520
6	.08	4.8662	51	.24	1.7176
7	.09	4.6924	52	.25	1.7548
8	.09	4.1058	53	.25	1.7216
9	.10	4.0552	54	.25	1.6899
10	.10	3.6496	55	.26	1.7255
11	.11	3.6496	56	.26	1.6947
12	.11	3.3455	57	.26	1.6650
13	.12	3.3689	58	.26	1.6362
14	.12	3.1283	59	.27	1.6704
15	.13	3.1630	60	.27	1.6425
16	.13	2.9653	61	.27	1.6156
17	.14	3.0056	62	.27	1.5895
18	.14	2.8386	63	.28	1.6222
19	.15	2.8818	64	.28	1.5969
20	.15	2.7377	65	.28	1.5723
21	.16	2.7812	66	.29	1.6038
22	.16	2.6547	67	.29	1.5799
23	.17	2.6980	68	.29	1.5566
24	.17	2.5856	69	.29	1.5341
25	.17	2.4821	70	.30	1.5643
26	.18	2.5270	71	.30	1.5423
27	.18	2.4334	72	.30	1.2508
28	.18	2.3465	73	.30	1.5000
29	.18	2.2656	74	.31	1.5291
30	.19	2.3117	75	.31	1.5087
31	.19	2.2371	76	.31	1.4888
32	.19	2.1672	77	.32	1.5169
33	.20	2.2121	78	.32	1.4974
34	.20	2.1471	79	.32	1.4785
35	.20	2.0857	80	.32	1.4600
36	.20	2.0278	81	.33	1.4870
37	.21	2.0716	82	.33	1.4689
38	.21	2.0171	83	.33	1.4512
39	.21	1.9654	84	.34	1.4774
40	.21	1.9162	85	.34	1.4600
41	.22	1.9585	86	.34	1.4430
42	.22	1.9119	87	.34	1.4264
43	.22	1.8674	88	.35	1.4517
44	.23	1.9079	89	.35	1.4354
45	.23	1.8655	90	.35	1.4194

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**APPENDIX D – SHORT RATE CANCELLATION TABLE (Continued)**

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
91	.35	1.4038	136	.48	1.2882
92	.36	1.4283	137	.48	1.2788
93	.36	1.4129	138	.48	1.2696
94	.36	1.3979	139	.49	1.2867
95	.37	1.4216	140	.49	1.2775
96	.37	1.4068	141	.49	1.2684
97	.37	1.3923	142	.49	1.2595
98	.37	1.3781	143	.50	1.2762
99	.38	1.4010	144	.50	1.2674
100	.38	1.3870	145	.50	1.2586
101	.38	1.3733	146	.50	1.2500
102	.38	1.3598	147	.51	1.2663
103	.39	1.3820	148	.51	1.2578
104	.39	1.3688	149	.51	1.2493
105	.39	1.3557	150	.52	1.2653
106	.40	1.3774	151	.52	1.2569
107	.40	1.3645	152	.52	1.2487
108	.40	1.3519	153	.52	1.2405
109	.40	1.3395	154	.53	1.2562
110	.41	1.3605	155	.53	1.2481
111	.41	1.3482	156	.53	1.2401
112	.41	1.3362	157	.54	1.2554
113	.41	1.3243	158	.54	1.2475
114	.42	1.3447	159	.54	1.2396
115	.42	1.3330	160	.54	1.2319
116	.42	1.3215	161	.55	1.2469
117	.43	1.3414	162	.55	1.2392
118	.43	1.3301	163	.55	1.2316
119	.43	1.3189	164	.55	1.2241
120	.43	1.3079	165	.56	1.2388
121	.44	1.3273	166	.56	1.2313
122	.44	1.3164	167	.56	1.2240
123	.44	1.3057	168	.57	1.2384
124	.44	1.2951	169	.57	1.2311
125	.45	1.3140	170	.57	1.2238
126	.45	1.3036	171	.57	1.2167
127	.45	1.2933	172	.58	1.2308
128	.46	1.3117	173	.58	1.2237
129	.46	1.3016	174	.58	1.2167
130	.46	1.2916	175	.58	1.2097
131	.46	1.2817	176	.59	1.2236
132	.47	1.2996	177	.59	1.2167
133	.47	1.2899	178	.59	1.2098
134	.47	1.2802	179	.60	1.2235
135	.47	1.2708	180	.60	1.2167

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**APPENDIX D – SHORT RATE CANCELLATION TABLE (Continued)**

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
181	.60	1.2099	226	.48	1.1305
182	.60	1.2033	227	.48	1.1255
183	.61	1.2167	228	.48	1.1206
184	.61	1.2101	229	.49	1.1317
185	.61	1.2035	230	.49	1.1267
186	.61	1.1970	231	.49	1.1219
187	.61	1.1906	232	.49	1.1170
188	.62	1.2037	233	.50	1.279
189	.62	1.1974	234	.50	1.1231
190	.62	1.1910	235	.50	1.1183
191	.62	1.1848	236	.50	1.1136
192	.63	1.1977	237	.51	1.1089
193	.63	1.1914	238	.51	1.1195
194	.63	1.1853	239	.51	1.1149
195	.63	1.1792	240	.52	1.1102
196	.63	1.1732	241	.52	1.1056
197	.64	1.1858	242	.52	1.1161
198	.64	1.1798	243	.52	1.1115
199	.64	1.1739	244	.53	1.1070
200	.64	1.1680	245	.53	1.1025
201	.65	1.1804	246	.53	1.0980
2020	.65	1.1745	247	.54	1.1083
203	.65	1.1687	248	.54	1.1038
204	.65	1.1630	249	.54	1.0994
205	.65	1.1573	250	.54	1.0950
206	.66	1.1694	251	.55	1.1052
207	.66	1.1638	252	.55	1.1008
208	.66	1.1582	253	.55	1.0964
209	.66	1.1526	254	.55	1.0921
210	.67	1.1645	255	.56	1.0878
211	.67	1.1590	256	.56	1.0979
212	.67	1.1535	257	.56	1.0936
213	.67	1.1481	258	.57	1.0893
214	.67	1.1428	259	.57	1.0851
215	.68	1.1544	260	.57	1.0810
216	.68	1.1491	261	.57	1.0908
217	.68	1.1438	262	.58	1.0866
218	.68	1.1385	263	.58	1.0825
219	.69	1.1500	264	.58	1.0784
220	.69	1.1448	265	.58	1.0881
221	.69	1.1396	266	.59	1.0840
222	.69	1.1345	267	.59	1.0800
223	.69	1.1294	268	.59	1.0759
224	.70	1.1406	269	.60	1.0719
225	.70	1.1356	270	.60	1.0815

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**APPENDIX D – SHORT RATE CANCELLATION TABLE (Continued)**

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
271	.80	1.0775	316	.90	1.0396
272	.80	1.0735	317	.90	1.0363
273	.80	1.0696	318	.90	1.0330
274	.81	1.0790	319	.90	1.0298
275	.81	1.0751	320	.91	1.0380
276	.81	1.0712	321	.91	1.0347
277	.81	1.0673	322	.91	1.0315
278	.81	1.0635	323	.91	1.0283
279	.82	1.0728	324	.92	1.0364
280	.82	1.0689	325	.92	1.0332
281	.82	1.0651	326	.92	1.0301
282	.82	1.0614	327	.92	1.0269
283	.83	1.0705	328	.92	1.0238
284	.83	1.0667	329	.93	1.0318
285	.83	1.0630	330	.93	1.0286
286	.83	1.0593	331	.93	1.0255
287	.83	1.0556	332	.93	1.0224
288	.84	1.0646	333	.94	1.0303
289	.84	1.0609	334	.94	1.0272
290	.84	1.0572	335	.94	1.0242
291	.84	1.0536	336	.94	1.0211
292	.85	1.0625	337	.94	1.0181
293	.85	1.0589	338	.95	1.0259
294	.85	1.0553	339	.95	1.0229
295	.85	1.0517	340	.95	1.0198
296	.85	1.0481	341	.95	1.0169
297	.86	1.0569	342	.95	1.0139
298	.86	1.0534	343	.96	1.0216
299	.86	1.0498	344	.96	1.0186
300	.86	1.0463	345	.96	1.0156
301	.86	1.0429	346	.96	1.0127
302	.87	1.0515	347	.97	1.0203
303	.87	1.0480	348	.97	1.0174
304	.87	1.0446	349	.97	1.0145
305	.87	1.0411	350	.97	1.0116
306	.88	1.0497	351	.97	1.0087
307	.88	1.0462	352	.98	1.0162
308	.88	1.0429	353	.98	1.0133
309	.88	1.0395	354	.98	1.0105
310	.88	1.0361	355	.98	1.0076
311	.89	1.0445	356	.99	1.0150
312	.89	1.0412	357	.99	1.0122
313	.89	1.0379	358	.99	1.0094
314	.89	1.0346	359	.99	1.0065
315	.90	1.0429	360	.99	1.0038

**APPENDIX D – SHORT RATE CANCELLATION TABLE (Continued)**

Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect	Days in Policy Period	Short Rate Percentages	Factor to Apply to Earned Premium for Period Policy in Effect
361	1.00	1.0111			
362	1.00	1.0083			
363	1.00	1.0055			
364	1.00	1.0027			
365	1.00	1.0000			



**THE TRAVELERS INSURANCE COMPANIES:**

FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

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**PART TWO – CLASSIFICATIONS**

CODE NO	CLASSIFICATION
3632	ABRASIVE BLASTING – not buildings.
4279	ABRASIVE PAPER or Cloth Preparation
1748	ABRASIVE WHEEL MFG Ore milling or the mfg. of artificial abrasives to be separately rated.
8803	ACCOUNTANT, Auditor , or Factory Cost or Office Systematizer – TRAVELING
2380	ACETATE TEXTILE FIBER MFG ACETYLENE
3724	GAS MACHINE INSTALLATION
4825	GAS MFG
3634	TORCH MFG
4829	ACID MDF ACOUSTICAL
5020	CEILING TILE INSTALLATION
5479	MATERIAL INSTALLATION – not ceiling tile
3574	ADDING, Computing Office MACHINE, or Computer MFG
8800	ADDRESSING or Mailing CO
9053	ADULT FOSTER CARE FACILITY
9058	FOOD SERVICE OPERATIONS ADVERTISING
9558	CO – OUTDOOR
9501	DISPLAY SERVICE Installation or removal of advertising cards in or on vehicles
9521	DISPLAY SERVICE – for Stores
3507	AGRICULTURAL MACHINERY MFG
5550	AIR CONDITIONING OR HEATING INSTALLATION, Service or Repair Applies to the normal operations involved in the installation, servicing, or repair of all types of heating and air conditioning. Includes cleaning and filter changing operations. This code does not include building wiring, excavation, or other similar type operations which are not normal to heating and air conditioning work although they may occasionally have to be done. This code applies to both residential and commercial work.
8387	AIR CONDITIONING SYSTEMS: VEHICLES – Service or Repair Code 8395 may be used in lieu of 8387 if the risk qualifies for Code 8395 as an Automobile Repair Facility.
9519	PORTABLE UNITS – Installation, Service or Repair
3574	AIR PRESSURE OR Steam GUAGE MFG
7360	AIRCRAFT OR AUTOMOBILE – Preparing and CRATING for Shipment
3629	AIRCRAFT ENGINE MFG
3040	AIRCRAFT LANDING MATS MFG – by welding process AIRCRAFT OR HELICOPTER OPERATION: For all "FLYING CREW" codes, the members of the flying crew are all employees who constitute the normal complement of flying personnel or who are engaged in the operations of the aircraft or the care of passengers or cargo such as: Pilots, Co-pilots, Flight Engineers, Navigators, Radio Operations, Hosts, Hostesses, Stewards, Stewardesses, Pursers.

Persons who are members of the flying crew are always the flying crew, and their payroll is not subject to division of payroll with other codes except with respect to Code 7421 for which division of payroll is allowed with other codes.

	AIR CARRIER – SCHEDULED, SUPPLEMENTAL OR COMMUTER
7405	FLYING CREW
7403	GROUND EMPLOYEES
	Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations. Also applies to commuter air carriers operating under Part 135 or Part 127 of the Federal Aviation Regulations, and which conduct at least five (5) round trips per week between two (2) or more points and publish flight schedules that specify the times and days of the week and places between which such flights are performed.
7423	AIRPORT OR HELIPORT OPERATOR
	Members of the flying crew to be separately rated under the appropriate aircraft or helicopter operation classification.
	TRANSPORTATION OF PERSONNEL in conduct of employer's business
7421	FLYING CREW
	Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who engage in the operation of aircraft in the conduct of the employer's business.
	Commercial aircraft operation to be separately rated.
7423	GROUND CREW
	NOC
	These classifications include aerial application, seeding, herding, scintillometer surveying; fire fighting; flight testing by manufacturer; patrol, photography; public exhibition involving stunt flying, racing, or parachute jumping; and sales or service agencies, taxi or sightseeing, and student instruction as well as any other types of aircraft or helicopter operations not specifically mentioned above.
7422	FLYING CREW
7423	GROUND EMPLOYEES
	As respects aerial photography, mapping or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 – Photographer.
3628	AIRPLANE OR HELICOPTER MFG
3076	AIRPLANE SUBASSEMBLIES MFG – Metal – Cowling, wing, tabs, aileron, etc.
	AIRPORT CONSTRUCTION
5507	GRADING
5506	PAVING
7720	AIRPORT SECURITY SCREENING – CONTRACT
8350	ALCOHOL DEALERS – BULK
2131	ALCOHOL MFG – GRAIN
	ALUMINUM SIDING INSTALLATION
5645	Dwellings – three stories or less
	All other buildings or structures
5403	
3066	ALUMINUM WARE MFG
	Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.
7380	AMBULANCE SERVICE COMPANY
	When volunteers are employed a payroll minimum of \$400 per person per year applies. Aircraft ambulance services to be separately rated under the classifications for Airplane or Helicopter Operations: NOC.
	When the employer elects the Waiver of Coordination of Benefits for volunteers under this classification use code 7980 instead of Code 7380.
4829	AMMONIA MFG

4829	AMMONIUM NITRATE MFG Includes dehydration and graining.
9015	AMUSEMENT DEVICE OPERATOR, Carnival or Circus – TRAVELING The remuneration of employees assigned to this particular classification shall be subject to a minimum of \$500 per employee per year and a maximum equal to the maximum amount listed in the rate pages under Miscellaneous Values for executive officers, active members of an LLC, athletic teams and traveling carnivals.
9015	PARK or Exhibition OPERATION Includes parks, fairgrounds, zoos, amusement parks, exhibition halls, etc. and applies to ticket sellers and ticket takers at such locations. Includes the operation of merry-go-rounds, swings, roller coasters, and similar amusement devices at fixed locations. Also includes buildings, grounds, and equipment maintenance and repair. Concession or souvenir stands, food service operations, entertainers, and parking operations are among the operations which are to be separately rated.
4511	ANALYTICAL OPERATIONS Applies to both chemical and physical testing operations and gathering of sample materials. Also applicable to research and development operations of an employer engaged in manufacturing operations.  May apply to quality control operations only when these operations are conducted in a physically separated area using laboratory or scientific testing equipment such as spectrometers, computerized measuring devices, x-rays, chemical testing apparatus, etc.  The use of gauges or micrometers, or the use of "look at" or "feel of" measuring criteria for quality control does not qualify for Code 4511.  Core drilling to be separately rated as Code 6204 – Drilling NOC.
8350	ANHYDROUS AMMONIA: SALE AND DISTRIBUTION
4825	ANI-TOXIN, Serum or Virus MFG
0034	APIARIES
8601	ARCHITECT or Engineer – CONSULTING Does not apply when engaged in actual construction. Architectural and engineering personnel in support of an entity's principal business, including but not limited to, vehicle manufacturers, chemical manufactures, or power and light company, must be separately rated to the governing classification of the business.
3628	ARMS MFG – SMALL Applies to arms .50 caliber or under. Includes cartridge mfg or assembly
3548	ARMS MFG NOC Steel making, forging, shell mfg, or shell loading to be separately rated.
8831	ARTIFICIAL INSEMINATION OF CATTLE
2790	LIMB MFG
4692	TEETH MFG
9403	ASHES, Garbage or Refuse COLLECTION
7213	DRIVERS IN CONNECTION THEREWITH
5506	ASPHALT LAYING on Top of Already Constructed Highway Includes spraying roads with liquid asphalt.
4712	or Tar DISTILLING OR REFINING

	Felt or paper mfg or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.
4024	PAVINING BRICKS MFG
1463	WORKS
	Digging, mining or quarrying to be separately rated. Applies to both permanent and temporary locations when operated by paving contractors.
4511	ASSAYING
9053	ASSISTED LIVING FACILITY
9040	ASYLUM
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS and Custodial Care
8833	PROFESSIONAL EMPLOYEES
9179	ATHLETIC TEAM: Contact Sports
	Includes, but not limited to, football & hockey. The remuneration for players, whether regularly played or not, coaches, managers, or umpires, used in computing premium is subject to the weekly minimum and maximum listed on the Miscellaneous Values Page for Executive Officers, Active Members LLC's, and Athletic Teams. This class is not applicable for amateur, youth, or recreational sports in which athletes are generally not paid. Refer to code 9063 for these risks.
9178	ATHLETIC TEAM: Non-Contact Sports
	Includes, but not limited to, baseball, basketball and soccer. The remuneration for players, whether regularly played or not, coaches, managers, or umpires, used in computing premium is subject to the weekly minimum and maximum listed on the Miscellaneous Values Page for Executive Officers, Active Members LLC's, and Athletic Teams. This class is not applicable for amateur, youth, or recreational sports in which athletes are generally not paid. Refer to code 9063 for these risks.
9182	ATHLETIC TEAM: Operations
	Applies to all employees other than players, coaches, managers or umpires. The remuneration for players, whether regularly played or not, coaches, managers, or umpires, used in computing premium is subject to the weekly minimum and maximum listed on the Miscellaneous Values Page for Executive Officers, Active Members LLC's, and Athletic Teams. This class is not applicable for amateur, youth, or recreational sports in which athletes are generally not paid. Refer to code 9063 for these risks.
	ATHLETIC TEAM OR PARK:
8017	CONCESSION OR SOUVENIR STANDS
9058	FOOD SERVICE OPERATIONS
8392	PARKING OPERATIONS
	ATOMIC ENERGY
9984	PROJECT WORK
	All work, either construction or operations, performed for or under the direction of the Nuclear Regulatory Commission or any government agency may be rated on an individual risk basis. Each risk so rated shall be submitted by the carrier to the Facility for approval of the basis agreed upon by the carrier, the contractor and the Nuclear Regulatory Commission or Government Agency.
9985	RADITATION EXPOUSRE NOC
	Where operations involve research, manufacture, handling, transportation, use of, or exposure to radioactive materials, and are not performed for or under the direction of the Nuclear Regulatory Commission or any government agency, a supplemental rate may be applied to such operations subject of the approval of the Facility.

EXCEPTION:

Where the radiation hazard involved arises from a reactor or is equivalent to the radiation hazard of a reactor, the rating provisions of Code 9984 will apply.

8820	ATTORNEY
8017	AUCTIONEERS
	Not livestock sales stable.
5191	AUDIO OR CALL BOX SYSTEMS – Installation, Service, or Repair – Within Buildings
8803	AUDITORS, Accountant or Factory Cost or Office Systematizer – TRAVELING
3145	AUTOMATIC SCREW MACHINE PRODUCTS MFG
	AUTOMATIC SPRINKLER
3634	HEAD MFG
5188	INSTALLATION, SERVICE OR REPAIR
	Lawn sprinkler installation, service, or repair to be separately rated as Code 5183
	AUTOMOBILE
8046	ACCESSORY STORE – RETAIL – NOC
	Not auto replacement parts
8393	BODY REPAIR
	Applies to the repair of automobile, bus, truck, or trailer bodies and includes painting and interior upholstery work necessary for repair.
3824	BUS, TRUCK, OR TRAILER BODY
9501	PAINTING
9522	UPHOLSTERING
8387	CAR WASH
3821	DISMANTLING
	Counter sales persons to be separately rated as Code 8010.
7380	DRIVEAWAY – DRIVERS
	Applies to the delivery of over-the-road vehicles when driven individually.
3827	ENGINE MFG
8387	GLASS INSTALLATION OR REPAIR
	HAULAWAY OR DRIVEAWAY
7317	DRIVING CARS ON OR OFF VESSELS
7219	HAULAWAY
7208	DRIVERS IN CONNECTION THEREWITH
3179	HORN MFG – Electric
	JACK MFG
3612	HYDRAULIC
3632	MACHINED FROM CASTINGS
3179	LAMP MFG
	LEASING COMPANY – Long Term
8748	SALESPERSONS
8395	GARAGE EMPLOYEES
	AUTOMOBILE
3808	MANUFACTURE OR ASSEMBLY
	Applies to the manufacture or assembly of complete automobiles, trucks, or buses. Does not apply to the manufacture of parts of these vehicles.
8387	MUFFLER – Installation or Repair
8392	PARKING LOT
8010	PARTS DEALER
3400	PARTS MFG – Stamped Metal parts
7422	RACING – DRIVERS
	Includes the pit crew.
3807	RADIATOR MFG
8387	RADIATOR REPAIR
	May be Code 8395 if risk is a licensed auto repair facility.
8782	RENTAL COMPANY

7212	DRIVERS IN CONNECTION THEREWITH
8395	GARAGE EMPLOYEES
9015	JANITORIAL OPERATIONS
8395	REPAIR FACILITY
	Includes automobile sales and service agencies and all establishments providing repair services for which their employees must have State certification as automobile repair facility mechanics. Parts department employees are to be assigned to Code 8010 – Auto Parts Dealer.
	Establishments engaged exclusively in repair of automobile bodies (metal, fiberglass, or plastic) are to be assigned to Code 8393 – auto Body Repair.
	Operation of a gasoline station in connection with an auto repair facility is to be classified as either Code 8387 – Gasoline Station – Retail – NOC or Code 8381 – Gasoline Station – Retail – Self-Service.
8401	WRITE-UP PERSONNEL
	Applies to those persons who simply write up the service order for auto repair facilities. These persons are located outside of the actual shop area of the repair facility, and their duties consist of writing up the service orders when customers bring their vehicles into the shop, explaining repairs, bills, etc. to the customer, calling the customer if further work needs to be done, etc. They have no other duties except perhaps some clerical functions.
8748	SALESPERSONS
8387	SERVICE STATION
8392	STORAGE GARAGE OR PARKING STATION
7219	TOWING COMPANY
7208	DRIVERS IN CONNECTION THEREWITH
2797	TRAILER MFG – Home Type
	AUTOMOTIVE
3648	LIGHTING, IGNITION, OR STARTING APPARATUS MFG NOC
3632	MACHINE SHOP
	No work on vehicles – Applies to operations involving the repair of parts that have been removed from the vehicle by others. Includes parts that have been removed from the vehicle by others. Includes cylinder boring, valve grinding, turning brake drums, rebabbitting connecting rods, etc. If tolerances held on over 50% of work are at least .001 inches or smaller, Code 3629 – Precision Machined Parts Mfg NOC may be used in place of Code 3632.
8010	REPLACEMENT PARTS DEALER – Wholesale or Retail
5538	AWNING MFG AND ERECTION - Metal
2576	AWNING, Tent, or Canvas Goods MFG – NOC
	Erection, removal or repair (done outside the shop) to be separately rated as Code 5538. Manufacture of metal supports or poles or metal awnings to be separately rated as Code 3076. Manufacture only of metal awnings to be rated as Code 3076.
5538	AWNING, Tent or Canvas Good ERECTION, Removal, or Repair
3113	AXE AND SLEDGE HAMMER MFG
3076	BABY CARRIAGE MFG
8835	BABYSITTING SERVICE
	BAG
2501	MFG – CLOTH
	Applies to the mfg, renovating, or repairing of fabric bags or sacks such as cotton, burlap, or gunny bags or sacks and includes sewing.
2683	MFG – LUGGAGE
	Applies to the manufacture of traveling bags and hand luggage.
4273	MFG – PAPER
	Paper mfg to be separately rated as Code 4239

2003	BAKERY
6504	BAKING POWDER MFG Mfg of ingredients to be separately rated. Can mfg to be separately rated as Code 3315.
3638	BALL or Roller BEARING MFG BANKS, CREDIT UNIONS, AND TRUST COMPANIES The basic and major operations of banks, credit unions, and trust companies are clerical in nature and assignable to Code 8810 which is a Standard Exception Class; therefore, the payroll of all employees not specifically included in the definition of clerical office employees shall be separately rated. The following indicates the appropriate classification assignment for miscellaneous employees of such institutions:
7380	ARMORED CAR CREWS – (not applicable to contractors who provide such services)
9058	CAFETERIAS OR RESTAURANTS
8832	DISPENSARIES
9015	EMPLOYEES ENGAGED IN CARE, CUSTODY, OR MAINTENANCE INCLUDING NIGHT WATCH GUARDS AND ELEVATOR OPERATORS EMPLOYEES OF CONTRACTING AGENCIES IN BANK SERVICE:
7720	GUARDS, PATROLS, MESSENGERS, OR ARMORED CAR CREWS
5191	OFFICE MACHINE REPAIR
4299	PRINTING
8742	RUNNERS OR MESSENGERS
9586	BARBER SHOP
	BARK PEELING
2702	IN CONNECTION WITH LOGGING OR BY CONTRACTORS FOR PULP WOOD
4207	BY PAPER MILLS
2731	BARKING MILLS
	BARREL – WOOD
2881	ASSEMBLY
2915	MFG – WOOD VENEER
2731	STOCK MFG Applies to the manufacture of heads, hoops or staves
	BARREL OR DRUM – METAL
3400	MFG
2841	BASEBALL BAT MFG – WOOD
4902	BASEBALL MFG
	BASKET MFG
2790	WILLOW WARE
2915	WOOD VENEER
9015	BATH HOUSE – BEACH
9063	BATH – NOC
3179	BATTERY MFG
9402	BEACH CLEANING
8102	BEAN SORTING OR HANDLING
9586	BEAUTY PARLOR
3257	BED SPRING or Wire Mattress MFG Box spring mfg to be separately rated as Code 2501
3076	BEDSTEAD MFG OR ASSEMBLY – METAL
7390	BEER OR ALE DEALERS – WHOLESALE
7210	DRIVERS IN CONNECTION THEREWITH
5183	BEER DRAWING EQUIPMENT – CLEANING AND INSTALLATION
9058	BEER GARDEN OR TAVERN
3726	BEER VAT COATING WITH CHEMICALS
2021	BEET SUGAR MFG



9530	BELL INSTALLATION – tower
2157	BEVERAGE MFG – Carbonated – NOC
3076	BICYCLE MFG OR ASSEMBLY
9558	BILL POSTING
9093	BILLIAR HALL
3111	BLACKSMITH
	BLAST FURNACE
5057	ERECTION
1438	OPERATION
	Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products, mining, slag excavation, quarrying, coke mfg or the erection of furnaces to be separately rated.
5022	REPAIR AND RELINING – MASONRY
8010	BLASTING AGENTS – PREPARATION OR DISTRIBUTION
	Includes distribution of high explosives. Blasting operations to be separately rated as Code 6217. No high explosives manufacturing.
6217	BLASTING ROCK – SPECIALIST CONTRACGTOR
4923	BLUEPRINT PAPER MFG
9052	BOARDING HOUSES
	BOAT BUILDING OR REPAIR
	These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass, or plastic yachts, motorboats, sailboats, or rowboats not exceeding 150 feet in length overall.
	These classifications shall not be limited to risks engaged solely in the construction or repair of pleasure craft but shall also be applicable to risks engaged in the construction of commercial type boats within 150 feet in length.
6824F	COVERAGE UNDER US ACT
6834	COVERAGE UNDER STATE ACT
	BOAT BUILDING – WOOD – NOC
	Includes shop and yard work
6801F	COVERAGE UNDER US ACT
	BOAT LIVERY – Boats under 15 tons
	This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.
	COVERAGE UNDER ADMIRALTY LAW
7038	PROGRAM I
7090	PROGRAM II – STATE ACT
7050	PROGRAM II – USL&HW ACT
6836	COVERAGE FOR INLAND WATERS ONLY – No work on navigable waters
2841	BOBBIN AND SPOOL MFG – WOOD
	BOILER
5022	BRICK WORK – INSTALLATION OR REPAIR
8720	INSPECTION
3726	INSTALLATION OR REPAIR – steam
5183	OR STEAM PIPE INSULATING
	Applies to the application of non-conducting insulating materials.
3726	SCALING
3620	BOILERMAKING
5550	BOILERS – DOMESTIC – INSTALLATION OR REPAIR
3132	BOLT OR NUT MFG
	Steel making or rolling mill to be separately rated.
4452	BONE or Ivory GOODS MFG
4307	BOOKBINDING
3548	BOOKBINDING or Printing MACHINE MFG

	BOOT OR SHOE
2660	MFG – NOC
4568	BORAX, Potash, or Salt PRODUCING OR REFINING
	Mining to be separately rated.
3131	BOTTLE CAP MFG
2070	BOTTLE DEALER – USED
	No collecting of scrap iron or steel. This classification includes beverage bottle or can recycling. Risks engaged in bottle or can crushing shall be subject to Code 8264.
	BOTTLING
2157	NOT SPIRITUOUS LIQUORS
2131	SPIRITUOUS LIQUORS
2157	WINE
9093	BOWLING LANE
	Includes bowling lanes with billiard halls.
4279	BOX OR CASE LINING MFG – from waterproof paper for export packing
	BOX MFG
4243	FOLDING PAPER
	Paper or paperboard mfg to be separately rated.
4240	SET-UP PAPER
	Paper or paperboard mfg to be separately rated.
2841	WOOD FRAMES FOR TRAVELING OR LUGGAGE BAGS
2759	BOX OR BOX SHOOK MFG
2501	BOX SPRING or Mattress MFG
	Separately rate the mfg of wire springs or excelsior.
	BOY AND GIRL SCOUT COUNCILS
9015	CAMP OPERATIONS
8742	EXECUTIVE SECRETARIES – OFFICE AND TRAVEL
8810	CLERICAL OFFICE EMPLOYEES
2380	BRAID or Fringe MFG
4557	BRAKE FLUID MFG
8395	BRAKE SERVICE OR REPAIR
3315	BRASS or Copper GOODS MFG
2016	BREAKFAST FOOD MFG
	Applicable to the mfg of prepared foods only, and is not available to concerns engaged in grain milling exclusively. Includes the mfg of pasta, crackers, and cookies.
8279	BREEDING FARM OR STABLE
	Applies to the training of racehorses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.
2121	BREWERY
4024	BRICK or Clay Products MFG
	Includes the mfg of common, face, fire or enameled, pressed, or repressed building or paving brick; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; pottery; porcelain; flower pots; or similar products including those made from refractory clays with or without other refractory materials. Clay digging, mining, or quarrying to be separately rated.
	BRIDGE
5222	CONSTRUCTION – CONCRETE
	See note under “CONCRETE CONSTRUCTION – BRIDGE”
5403	CONSTRUCTION – WOOD
	Pile driving to be separately rated.
9015	Or Vehicular Tunnel OPERATION
	Includes all employees on approaches. Structural alterations or repairs to be separately rated.
	BRUSH OR BROOM
2881	ASSEMBLY

	Applies to assembly operations.
2841	HANDLE MFG
	Applies only to the sawing, molding or turning of backs or handles.
4557	BUFFING AND POLISHING COMPOUNDS MFG
2576	BUFFING OR POLISHING CLOTH, Cloth Disks, or Cloth Wheel MFG
5022	BUILDING CAULKING
9015	BUILDING MAINTENANCE AND REPAIR – BY REAL ESTATE MANAGING AGENTS
	The maintenance and repair of a building operated on behalf of the owner by a real estate managing agent, when performed by regular or temporary employees of the real estate managing agent or uninsured subcontractors, shall be assigned to Code 99015 – Janitorial Operations and Custodial Care. New construction or erection or demolition work, whether performed by regular or temporary employees or uninsured subcontractors shall be assigned to the appropriate construction or erection classification.
	BUILDING MATERIAL DEALER – NEW OR USED
8058	STORE EMPLOYEES
8232	YARD & WAREHOUSE EMPLOYEES
	Includes reconditioning and sale of second-hand building materials
2802	BUILDING MFG – PORTABLE – WOOD
9501	BUILDING or Roofing PAPER or Felt PREPARATION
	Paper or felt mfg to be separately rated.
9530	BUILDING RAISING OR MOVING
5191	BURGLAR ALARM INSTALLATION OR REPAIR
	BURIAL
9522	GARMENT MFG and Casket or Coffin Upholstering
5022	VAULT INSTALLATION – no manufacture – above ground
4034	VALUTS MFG – CONCRETE
7382	BUS COMPANY
7212	DRIVERS IN CONNECTION THEREWITH
8395	GARAGE EMPLOYEES
9015	JANITORIAL OPERATIONS
2081	BUTCHERING
	Includes the handling of livestock, preparation of dressed meat, washing of casings and offal. The preparation of dressed meat is concluded when the carcass is placed in the cooler room for aging.
	Subsequent operations may be subject to the following treatment if the risk qualifies under Rule IV.D.
	Processing fresh meat for wholesale or retail sales is assignable to the appropriate store class in conformity with the store classifications.
	Processing fresh meat into meat products by smoking, curing, preserving, cooking, canning and tinning, sausage and sausage casing mfg. To be assigned to Code 2095 – Meat Products Mfg NOC.
	Rendering or fertilizer mfg to be separately rated.
2070	BUTTER OR CHEESE MFG
3131	BUTTON or Fastener MFG
	May also be used to apply to the mfg of small sheet metal parts when produced exclusively by automatic stamping machines.
	CABINET WORKS
2881	NO POWER MACHINERY
2812	WITH POWER MACHINERY
5190	CABLE INSTALLATION

6325	Applies to cable installation in conduits or subways. Conduit construction to be separately rates as Code 6325. This code does not apply to WV cable installation. CABLE LAYING – by specialist contractors employing automatic equipment which, in one operation, opens the trench, lays the cable, and backfills. Applies to any cable installation done directly in the ground.
	CABLE MFG
4470	INSULATED ELECTRICAL Wire drawing to be separately rated as Code 3241.
3241	Or WIRE DRAWING
3257	Or WIRE ROPE MFG – IRON OR STEEL No wire drawing. Not insulated electrical cable.
6217	CAISSON WORK Pile driving, concrete, and masonry work to be separately rated.
1438	CALCIUM CARBIDE MFG
8017	CAMERA or Photographic Supplies STORE – RETAIL
3382	CAMERA REPAIR
9015	CAMP OPERATION NOC
2070	CAN RECYCLING – BEVERAGE – NO CRUSHING
4557	CANDLE MFG
6824 or 6834	CANOE BUIDLING
2111	CANNERY NOC Can mfg to be separately rated as Code 3315.
5538	CANVAS SIDEWALLS – ERECTION – at ball parks, etc.
	CANVAS GOODS
2501	LIGHTWEIGHT MATERIALS Applies to mfg of awnings, tents, and protective coverings such as tarpaulins for automobiles, boats, machinery, trucks and trailers, or similar products when made from textile material not exceeding a weight of twelve (12) ounces per square yard. When heavier weight material is used, Code 2576 applies. Operations at the customer's site consisting of awnings, tents, or canvas good erection, removal, or repair to be separately rated as Code 5538.
2576	MFG NOC
3082	CAR WHEEL MFG – RAILROAD
4825	CARBON DIOXIDE MFG
4251	CARBON PAPER or Typewriter Ribbon MFG Paper mfg to be separately rated as Code 4239
2157	CARBONATED BEVERAGE MFG NOC
3581	CARBURETOR MFG
4239	CARDBOARD, BRISTOL BOARD AND PAPERBOARD MFG
4279	CARDBOARD MAILING TUBE MFG
9015	CARNIVAL, Circus, or Amusement Device Operator – TRAVELING The remuneration of employees assigned to this particular classification shall be subject to a minimum of \$500 per employee per year and a maximum equal to the maximum amount listed on the miscellaneous values page for executive officers, active members of an LLC, athletic teams and traveling carnivals.
	CARPENTRY
5645	Construction of residential dwellings not exceeding three stories in height. Includes garages constructed in connection with the dwellings.
5437	INSTALLATION OF CABINET WORK, INTERIOR TRIM, OR FINISHED WOODEN FLOORING or LATHING
2802	SHOP ONLY

	Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop operations, all yard operations shall be rated as Code 8232.
5403	NOC Applies to carpentry operations not specifically described above. Generally applies to the construction or repair of commercial buildings and multi-unit residential buildings exceeding three stories in height.
	CARPET, RUG OR UPHOLSTERY CLEANING
9015	AT CUSTOMER'S LOCATION – COMMERCIAL OR RESIDENTIAL
2585	SHOP
9521	CARPET INSTALLATION
2380	CARPET OR RUG MFG Includes jute or hemp carpet or rug mfg as well as carpets or rugs made from other materials.
3808	CARRIAGE or Wagon MFG OR ASSEMBLY Baby carriage mfg to be separately rated as Code 3076.
5183	CARRIER SYSTEM – PNEUMATIC – INSTALLATION OR REPAIR Applies to work inside of buildings but also includes those used by banks to service their drive-up customers. Installation of freight carrier systems to be rated as Code 3724.
3574	CASH REGISTER MFG
	CASKET or COFFIN
3067	MFG OR ASSEMBLY – METAL
2881	MFG OR ASSEMBLY – WOOD
9522	UPHOLSTERING and Burial Garment Mfg
3341	CASTING MFG – METAL – INVESTMENT – LOST WAX PROCESS
9058	CATERER
4131	CATHEDRAL or Art Glass WINDOW MFG Includes glass mfg
0129	CATTLE DEALER
5020	CEMENT BLOCK ERECTION
1701	CEMENT MFG Excavation or digging, dredging, mining, or quarrying to be separately rated.
9220	CEMETERY OPERATION Includes removal operations which involve opening graves, removing and reintering remains.
9402	CESSPOOL CLEANING – SPECIALIST CONTRACTORS
	CHAIN MFG
3110	FORGED
3257	FORMED OR WELDED FROM WIRE
3146	ROLL OR DRIVE TYPE
8837	CHARITABLE or Religious ORGANIZATION - Welfare - OPERATIONS
7380	CHAUFFEURS and/or DRIVERS NOC Subject to the Standard Exception Classifications Rule. See also the various standard exception Driver classifications in this Manual
2070	CHEESE or Butter MFG
4828	CHEMICAL BLENDING OR MIXING NOC This code applies to chemical blending or mixing operations for risks which do not manufacture chemicals. It may also be used for the blending or mixing operations of a chemical manufacturing firm provided that such operations are conducted in an area which is physically separated from the manufacturing area.
4829	CHEMICAL MFG NOC This code applies to risks which are engaged in the manufacture of chemicals for which there is no more specific Basic Classification. It includes the blending or mixing of chemicals when this is done as a part of a process continuous with the manufacture.

However, blending or mixing operations may be separately rated under Code 4828 if they are done in an area which is physically separated from the manufacturing area. The following is a partial list of chemical manufacturing processes contemplated by Code 4829; alcoholysis; alkylation; elimination; calcination; carboxylation; compression of gasses; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation, mfg of explosives.

2041	CHEWING GUM MFG
2380	CHENILLE PRODUCTS MFG
2380	CHENILLE CARPET MFG
2380	CHENILLE CLOTH MFG
2501	FROM CHENILLE CLOTH – cutting, sewing, and finishing.
8869	CHILD CARE SERVICES
	Applied to risks which provide child care on their own premises.
7380	BUS DRIVERS
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
8868	PROFESSIONAL EMPLOYEES, TEACHERS
	CHIMNEY CLEANING
5222	INDUSTRIAL SMOKE STACKS
9015	RESIDENCE – BY VACUUM SUCTION
5222	CHIMNEY CONSTRUCTION – NOT METAL
	Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations on or of chimneys.
9501	CHINA DECORATING – BY HAND OR MACHINE
0106	CHRISTMAS TREE HARVESTING EXCLUSIVELY – BY CONTRACTORS
2041	CHOCOLATE or Cocoa MFG
	Applies to mfg from cocoa beans
9101	CHURCH
8868	PROFESSIONAL EMPLOYEES
	Includes clergy, assistants, musicians, and choir members
7380	BUS DRIVERS
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
9015	CIRCUS, Carnival, or Amusement Device Operator – TRAVELING
	The remuneration of employees assigned to this particular classification is subject to a minimum of \$500 per employee per year and a maximum equal to the maximum amount listed in the rate pages under Miscellaneous Values page for executive officers, active members of an LLC, athletic teams and traveling carnivals.
2143	CIDER MFG
3315	CIGAR AND CIGARETTE LIGHTER MFG OR ASSEMBLING
8232	CINDER DEALERS
3179	CIRCUIT BOARD MFG OR ASSEMBLY
8742	CLAIMS ADJUSTERS or Special Agents – Insurance Company
4000	CLAY or Shale DIGGING
	No canal, sewer, or cellar excavation or underground mining.
4024	CLAY FLOWER POT MFG – Press formed, hand molded, or cast
1748	CLAY MILLING
4024	CLAY PRODUCTS or Brick MFG
	Includes the mfg of common, face, fire or enameled, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits, pottery; porcelain; flower pots; or similar products including those made from refractory clays with or without other refractor materials. Clay digging, underground mining, or quarrying to be separately rated.
5610	CLEANER – DEBRIS REMOVAL

Applies only to hand collection of debris and refuse in connection with construction, erection, or demolition. Drivers to be separately classified consistent with Manual Rules. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers, and cleaners is more than all other payroll of the insured which is subject to construction, erection or demolition classifications at the same job or location.

CLEANING

2586

OR DYEING

(DRY CLEANING) Includes repairing or pressing. Not textile piece goods.

Collecting or distributing stores, where no cleaning or dyeing is done at the same location, are to be separately rated as Code 8017.

5213

OR RENOVATING BUILDING EXTERIORS

5610

RAILROAD FREIGHT CARS –not tank

3726

TANKS OR TANK CARS

8810

CLERICAL OFFICE EMPLOYEES

Subject to the Standard Exception Classifications Rule.

8018

CLIPPINGS DEALER

Applies to a dealer in new textile fabrics only. Not rag or paper stock dealers. Dealers in used fabrics shall be assigned to Code 8264.

3383

CLOCK MFG

4299

CLOTH PRINTING

Includes printing, silk screening and decal application on fabric items.

8032

CLOTH SPONGING, SHRINKING, INSPECTION OR MENDING

2501

CLOTHING MFG

CLUB

9061

BEACH

9060

COUNTRY, Golf, Fishing, or Yacht

The actual remuneration of all caddies shall be included with the payroll of the regular club employees in computing the premium for the risk. If the actual remuneration is not available, the payroll for caddies shall be taken at \$40.00 per club member per season subject to a maximum of three hundred members per course of eighteen holes which limit shall be adjusted, pro rata, for larger or smaller courses; provided, however, that if the club is open to the public; one hundred fifty members per course of eighteen holes shall constitute the minimum number of club members, which limit shall be adjusted, pro rata, for larger or small courses for the purpose of applying this rule.

9063

HEALTH

8279

RIDING

9060

SKI

9061

SOCIAL

9061

SHOOTING

9065

TENNIS, RACQUETBALL, & HANDBALL – INDOOR

Excluding Health Clubs, Exercise Clubs, and Swimming Pool operations

9060

TENNIS, RACQUETBALL, & HANDBALL – OUTDOOR

9061

NOC

1463

COAL BILLET or Briquet MFG

Mfg. of by-products to be separately rated.

7313

COAL DOCK OPERATION & STEVEDORING

Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.

8232

COAL MERCHANT

2841

COAT HANGER MFG – WOOD

2041

COCOA or Chocolate MFG

Applies to mfg from cocoa beans.

6504

COCONUT SHREDDING OR DRYING

4712	CODE LIVER OIL MFG
6504	COFFEE CLEANING, ROASTING OR GRINDING
6217	COFFER-DAM WORK
	Pile driving, masonry, or concrete work to be separately rated.
	COFFIN OR CASKET
4034	MFG – CONCRETE
3076	MFG OR ASSEMBLY – METAL
2881	MFG OR ASSEMBLY – WOOD
9522	UPHOLSTERY and Burial Garment Mfg
5183	COIL CLEANING – BEER
5192	COIN OPERATED or Vending Machines INSTALLATION, SERVICE, OR REPAIR
4251	COIN WRAPPERS AND CURRENCY STRAP MFG
8031	COLD STORAGE LOCKER – FROZEN FOODS
	Includes incidental preparation of meats and produce. Slaughtering to be separately rated as Code 2081.
2501	COLLAR MFG
9403	COLLECTION OF CONTAINERIZED GARBAGE, ASHES OR REFUSE
7213	DRIVERS IN CONNECTION THEREWITH
8742	COLLECTORS, Messengers, or Salespersons – OUTSIDE
	Subject to eh Standard Exception Classifications rule
9101	COLLEGE
8017	BOOK STORE
8832	CLINIC
9058	FOOD SERVICE OPERATION
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
8868	PROFESSIONAL EMPLOYEES
4558	COLOR GRINDING, BLENDING or Testing
	Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive, or oxidizing materials. Not applicable to the mfg of ingredients.
	COMPUTER
3574	MFG
8810	PROGRAMMING – OFFICE COMPUTERS
5191	PROGRAMMING – MACHINERY – OPERATING COMPUTERS
	CONCESSIONS
8017	BEACH CHAIRS AND UMBRELLAS
9015	BOATS IN PARKS
8017	CANDY, POP, ETC. – no cooking other than hot dogs
8017	CIGARETTE DISTRIBUTION
9058	FOOD
8008	HAT OR COAT CHECK ROOMS
8017	PARCEL OR LUGGAGE CHECK ROOMS
8392	PARKING LOTS OR VALET PARKING
8017	ROLLING CHAIRS – Wheelchairs, Strollers, etc.
8017	SOUVENIRS
	CONCRETE CONSTRUCTION
	All operations including making and erecting forms, placing reinforcing steel, pouring concrete, and stripping forms, whether done by concrete contractors or by specialist contractors, shall be assigned to the appropriate concrete construction classification.
	All of the following classifications include the above listed operations;
5222	BRIDGES OR CULVERTS
	Applies only when clearance is more than ten (10) feet at any point or entire distance between terminal abutments exceeds twenty (20) feet. Includes scaffolds, false work or concrete distributing apparatus, the mfg of concrete piles at the job location, and the pouring of concrete into hollow steel piles.
	Excavation and pile driving to be separately rated.



5221	FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.
5213	IGLOO – FOR EXPLOSIVES Floor construction to be separately rated as Code 5221.
5215	PRIVATE RESIDENCES Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. Monolithic concrete building construction to be separately rated as Code 5213  When a poured wall (including a party wall) is, directly or indirectly, constructed for and paid for by a homeowner or residential builder and its ultimate use is for residential purposes (or benefits residential structures) the contractor constructing the wall shall be assigned to Code 5215.
5213	NOC Includes foundations, false work or concrete distributing apparatus. Excavation, pile driving, and all work in sewers to be separately rated.  When a poured wall (including a party wall) is constructed for and paid for by the owner of a commercial building and its ultimate use is only for commercial or industrial or institutional purposes, the contractor constructing the wall shall be assigned to Code 5213.
9529	CONCRETE or Cement DISTRIBUTING TOWERS –INSTALLATION, Repair or Removal Erection, repair or removal of concrete or cement distributing towers by contractors as an incidental part of their construction work shall be included in classification with which the work is associated. Use rate of Code 5057 if otherwise.
5213	CONCRETE PRE-CAST SLAB INSTALLATION – FLOORS OR ROOFS – COMMERCIAL
5215	SLAB INSTALLATION – FLOORS OR ROOFS – RESIDENTIAL STRUCTURAL BEAMS OR GIRDERS – ERECTION Erection by the concrete construction contractor who is or who is not casting the beams or girders at the job site – Assign the appropriate concrete construction classification.
5213	WALL PANEL INSTALLATION
4034	CONCRETE PRODUCTS MFG Applies to shop or yard work only. Includes the mfg of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile, or similar products, and may be applied only when the operations are conducted as a commercial enterprise at a permanent location. Not available at a construction site. CONCRETE READY MIX DEALERS 1. Trucks operated to supply construction work by the insured either carrying pre-mixed concrete or mixing the ingredients during transit:
8227	YARD – Employees at a yard engaged in mixing the concrete prior to transit or loading trucks with ingredients to be mixed during transit.
7380	DRIVERS 2. Trucks operated to supply construction work undertaken by independent contractors either carrying pre-mixed concrete or mixing the ingredients during transit where the insured's contract involves payment for materials, mixing and trucking:
8323	BUILDING MATERIALS DEALER – YARD – All operations incidental to the pre-mixing of the concrete or the loading of ingredients into trucks which will mix during transit and delivery of concrete.
7380	DRIVERS

3. Trucks operating to supply construction work undertaken by independent contractors either carrying pre-mixed concrete or mixing the ingredients during transit where the insured's contract involves only trucking of pre-mixed ingredients or trucking including the concurrent mixing in transit:

7219 TRUCKING – LOC – All operations incidental to loading of trucks and delivery of concrete.

7208 DRIVERS IN CONNECTION THEREWITH

2065 CONDENSED MILK MFG

9015 CONDOMINIUMS OR COOPERATIVES – all employees engaged in care, custody, and maintenance of premises or facilities

6325 CONDUIT CONSTRUCTION – FOR CABLES OR WIRES

3559 CONFECTION MACHINE MFG

2041 CONFECTION MFG

9529 CONSTRUCTION ELEVATOR or Hod Hoist INSTALLATION, Repair or Removal

This code applies when such work is not performed by the construction contractor as an incidental part of the construction. It is rated on a per job basis as follows:

9530 Suspended, swinging, or outrigger scaffolds – assign rate of this code.

5057 Scaffolds built up from the ground – assign rate of this code.

5403 Sidewalk bridges not over one story in height – assign rate of this code.

5057 Concrete or cement distributing towers – assign rate of this code.

3507 CONSTRUCTION MACHINERY, Dredge, or Steam Shovel MFG NOC

2070 CONTAINER RECYCLING – BEVERAGE – BOTTLE OR CAN

No Crushing. Crushing operations to be separately rated as Code 8264

CONTRACTING CLASSIFICATIONS APPLICABLE TO SUBCONTRACTORS ON CONTRACTING JOBS:

Consistent with the classification treatment which has generally been observed, subcontracted work shall be classified on the basis of the classification describing the particular type of work involved. Thus, the subcontractor who only performs excavation work in connection with the construction of a sewer would be classified under "Excavation", Code 6217 rather than under "Sewer Construction", Code 6306

The Concrete Construction rule requires that all operations including making and erecting forms, placing reinforcing steel, and stripping forms, when done by subcontractors, shall be assigned to the appropriate concrete construction classification.

These rulings apply only to insured subcontractors. Uninsured subcontractors, covered under the principal contractor's policy, will continue to be classified on the basis of the classifications which would apply if the work were performed by the principal's own employees.

5606 CONTRACTOR – EXECUTIVE SUPERVISOR or CONSTRUCTION SUPERINTENDENT

1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects. These persons may visit the construction site but may not be located there. Persons who remain at the construction site during the construction operations do not qualify for this code.

2. "Executive Supervisor" or "Construction Superintendents" are defined as those persons exercising supervisory control through job superintendents or foremen.

3. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification which specifically describes the type of construction or erection operation over which they are exercising director supervisory control provided separate payroll records are maintained for each operation. Any such

operation for which separate payroll records are not maintained shall be assigned to the highest rated classification which applies to the job or location where the operation is performed. Refer to Rule Four-D.7.

4. Code 5606 is not available for division of a single employee's payroll with any other classification.

8107 CONTRACTOR'S EQUIPMENT RENTAL

If no operator is provided

If operators are provided – Assign the operators to the classification which would apply if the work were performed by the lessee's own employees

8107 CONTRACTOR'S MACHINERY DEALER

Applies to store or yard operations and includes operations away from the premises of demonstration, installation, or repair. Operations away from the premises not listed above are to be separately rated.

8227 CONTRACTOR'S PERMANENT YARD

Applies only to permanent yard maintained by a construction or erection risk for the storage of material or the storage and maintenance of equipment. Not available at a construction site. Mill operations or fabrication to be separately rated.

Code 8227 – Contractor's Permanent Yard is restricted to construction classes (those classes belonging to groups 250 – 279 of the Statistical Plan). It may only be used in connection with those classes. If there are no construction or erection classes on the policy of the insured, it may not be used.

Code 8227 is not available for use at a temporary yard location established at a job site. Those operations are assigned to the construction classification established for the job. For example, a temporary yard established by a road construction risk would be assigned to Code 5506. Temporary means for the duration of the job even though that may be months or, in some cases, years.

Code 8227 does not include any fabrication or manufacturing operations except that concrete ready-mix operations conducted for the insured's own construction operations are included in Code 8227. If other fabrication or manufacturing operations are conducted at the insured's own location, the appropriate shop or construction classification is assigned. Repair or maintenance of over-the-road vehicles is assigned to Code 8395. Janitorial operations at the insured's location and repair or maintenance of the insured's building and grounds are assigned to Code 9015.

8829 CONVALESCENT OR NURSING HOME

3066 COOKING UTENSILS MFG – STEEL

3724 COOLING TOWER ERECTION – PREFABRICATED WOOD OR METAL

2881 COOPERAGE ASSEMBLY

Stock mfg to be separately rated as Code 2731

2731 COOPERAGE STOCK MFG

Applies to the manufacture of heads, hoops, or staves. Cooperage assembly to be separately rated as Code 2881.

4279 COP TUBE MFG

3315 COPPER OR BRASS GOODS MFG

3066 COPPERSMITH

2380 CORDAGE, ROPE, OR TWINE MFG NOC

CORK

2841 BOARD MFG AND CORK PRODUCTS MFG

2841 CUTTING WORKS

4250 PAPER MFG – No paper mfg

4244 CORRUGATED or Fiber Board CONTAINER MFG

	Paper or paperboard mfg to be separately rated.
4611	COSMETICS MFG – Not manufacturing ingredients
2380	COTTON BATTING, Wadding, or Waste MFG
3507	COTTON GIN MACHINE MFG
8018	COTTON MERCHANT
	Includes warehouse or yard employees
2380	COTTON SPINNING OAND WEAVING
8018	COTTON STORAGE
	Applies to baled cotton. Includes warehouse or yard employees.
4611	COUGH DROP MFG
8832	COUNSELING – SOCIAL WORK – away from insured's premises
	Counseling done at school or church locations may be assigned to Code 8832
	COUNTY EMPLOYEES – see "MUNICIPAL"
2016	CRACKER MFG
5057	CRANE OR DERRICK INSTALLATION – Not within buildings
2070	CREAMERY
	Includes the mfg of butter or cheese. Ice cream mfg to be separately rated as Code 2065.
9620	CREMATORY OPERATION
4000	CULM RECOVERY
2501	CUSION, Pillow or Quilt MFG
	DAM OR LOCK CONSTRUCTION
5213	CONCRETE WORK – ALL OPERATIONS
	Includes work on foundations or the making, setting up or taking down of forms, scaffolds, false work, or concrete distributing apparatus. Excavation and pile driving to be separately rated.
6217	EARTH MOVING or Placing - ALL OPERATIONS
	Includes excavation, borrowing, filling, backfilling, or grading. Pile driving work to be separately rated as Code 5040.
2702	TIMBER REMOVAL
	DAY NURSERIES
	Refer to "CHILD CARE SERVICES"
8106	DEALERS OF REINFORCING RODS OR BARS
	This classification applies to specialty concerns engaged principally in selling, to concrete contractors, reinforcing rods or bars. Some cutting and bending of the rods or pars is performed to meet the specifications of their customers. No concrete construction operations or placing of rerod work.
7215	DRIVERS IN CONNECTION THEREWITH
5538	DECORATING
	Applies to interior work in large auditoriums, convention arenas, malls, etc. as well as to exterior work. Includes the hanging of flags or bunting for conventions or celebrations and seasonal decorations.
4692	DENTAL LABORATORY
8832	DENTIST
	DERRICK OR OIL RIG ERECTING OR DISMANTLING – ALL OPERATIONS
5057	METAL
5403	WOOD
7720	DETECTIVE OR PATROL AGENCY
3372	DETINNING
8013	DIAMOND CUTTING OR POLISHING
2585	DIAPER SERVICE
	Also applies to infant's apparel laundry. Route pickup and delivery to be assigned to Code 7380
1925	DIE CASTING MFG
	DINNER THEATERS

For the purpose of this classification, a dinner theater is defined as an enterprise preparing and/or serving food and/or refreshments in conjunction with the presentation of theatrical performances by actors and actresses. While the dinner or theatrical performance may be available separately to the public, the dinner theater typically offers both the meal and play as an indivisible product. The following classifications shall apply:

9058	FOOD PREPARATION AND SERVICE
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
9156	PLAYERS
9154	THEATER
	DISPLAY MFG
4279	CARDBOARD
4036	PAPER MACHE
2812	WOOD
9521	DISPLAY – WINDOW – INSTALLATION
2131	DISTILLERY – SPIRITUOUS LIQUOR
	Includes grain alcohol mfg.
	DISTRIBUTING COMPANIES – Samples, advertising circulars, telephone directors, etc.
7380	If employees are transported to locations in cars or trucks.
	If no transportation – assign to applicable basic classification.
8017	If no transportation or other applicable basic classification
	DIVING – MARINE
	COVERAGE UNDER THE ADMIRALTY LAW
7394	PROGRAM I
7395	PROGRAM II – STATE ACT
7398	PROGRAM II – USL&HW ACT
1164	COVERAGE FOR INLAND WATERS ONLY – No navigable waters
	DOG SHOWS
8831	KENNEL EMPLOYEES
9015	OPERATION
4484	DOLL or Doll Parts MFG OR ASSEMBLY – PLASTIC
	Includes dressing of dolls
	DOMESTIC WOREKRS – RESIDENCES
	See Basic Manual Rule Twelve
0913	INSIDE
0908	INSIDE – OCCASIONAL
0912	OUTSIDE
0909	OUTSIDE – OCCASIONAL
	DOOR
5102	DOOR FRAME OR SASH ERECTION – METAL OR METAL COVERED
	Installation of storm doors or sash in residences, schools, or churches where intended for pedestrian traffic only to be assigned to Code 5645.
3066	DOOR FRAME, OR SASH MFG – WOOD – METAL COVERED
5102	INSTALLATION – METAL OR METAL COVERED – In Garages – Not overhead
3724	INSTALLATION – OVERHEAD
3076	MFG – METAL
2802	SASH, OR ASSEMBLED MILLWORK MFG – WOED
	Where a risk deals in any lumber, building materials, or fuel and materials in addition to products, manufactured, all yard operations shall be assigned to Code 8232.
2003	DOUGHNUT MFG
	DOUGHNUT SHOP – RETAIL
	Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on, or away from, the premises.

2003	DOUGHNUT PREPARATION EMPLOYEES
8017	COUNTER EMPLOYEES
8810	DRAFTING EMPLOYEES
	Subject to the Standard Exception Classifications Rule
6229	DRAINAGE or Irrigation SYSTEM CONSTRUCTION
	Pile driving, dredging, tunneling, or dam or sewer construction to be separately rated.
	DRAPERIES OR CURTAINS
2501	MFG
9521	INSTALLATION FROM FLOOR OR STEP LADDERS
5538	INSTALLATION NOC
3507	DREDGE, Steam Shovel, or Construction Machinery MFG NOC
	DREDGING
	COVERAGE UNDER ADMIRALTY LAW
7333	PROGRAM I
7335	PROGRAM II – STATE ACT
7337	PROGRAM II – USL&HW ACT
4000	COVERAGE ON INLAND WATERS – No navigable waters
4036	DRESS FORM MFG
4557	DRESSING OR POLISH MFG
2503	DRESSMAKING or Tailoring – CUSTOM – Exclusively
	Not manufacturing
6235	DRILLING or Redrilling of OIL OR GAS WELLS & Installation of Casing
6204	DRILLING NOC
7380	DRIVERS and/or CHAUFFEURS NOC – Commercial
	Subject to the Standard Exception Classifications Rule. This code applies to drivers for whom no specific code is listed under “DRIVERS IN CONNECTION WITH”. An important distinction between Code 7380 and trucking classifications such as Code 7208 is that trucking classifications are generally applicable to the transportation of good not owned by an insured, whereas Code 7380 generally is applicable to the driving of vehicles and or the transportation of goods owned by an insured.
	DRIVERS IN CONNECTION WITH
	All of the driver codes listed here are subject to the Standard Exception Classifications Rule.
7213	ASHES, GARAGE, OR REFUSE COLLECTION
7422	AUTOMOBILE RACING
7210	BEER OR ALE DEALER – WHOLESALE
7212	BUS CO or Street Railroad or LIMOUSINE CO – SCHEDULED
7214	FURNITURE MOVING & Storage
7215	IRON OR STEEL MERCHANDISE
7216	IRON OR STEEL SCRAP DEALER
7218	JUNK DEALER
7218	METAL SCRAP DEALER
7218	RAG or Paper Stock DEALER – USED
7220	TAXICAB CO OR LIMOUSINE CO – NON-SCHEDULED
	TRUCKING
7202	MAIL, PACKAGE, OR PARCEL DELIVERY
7206	PARCEL or Package DELIVERY
7208	NOC
4611	DRUG, Medicine, or Pharmaceutical PREPARATION – No mfg of ingredients
	Applies to compounding, blending, or packing operations only. Metal container mfg to be separately rated as Code 3315
	DRY DOCK
6801	CONSTRUCTION
	OPERATION
	Refer to “SHIP REPAIR OR CONVERSION”

5445	DRYWALL INSTALLATION Includes taping.
4829	DYE OR DYE INTERMEDIATE MFG
2586	DYEING OR CLEANING (Dry Cleaning) Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be separately rated as Code 8017
4024	EARTHENWARE OR TILE MFG NOC Includes the mfg of common, face, fire or enameled, pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles, wall copings; glazed or unglazed sewer or drain pipes or conduits; pottery; porcelain; flower pots; or similar products including those made from refractory clay with or without other refractory materials. Clay digging, underground mining, or quarrying to be separately rated.
	ELECTRIC LIGHT OR POWER
7539	CO NOC Construction of buildings, dams, or reservoirs to be separately rated.
7540	COOPERATIVE – REA Project Only Construction of building, dams, or reservoirs to be separately rated.
7538	LINE CONSTRUCTION Includes contractors who are engaged in erection of poles exclusively and contractors who are engaged in clearing right-of-way in addition to the erection of poles and/or stringing lines. Contractors who are engaged in clearing right-of-way only are to be separately rated under code 6217. Specialist contractors engaged in tree pruning to be separately rated under Code 0106.
3179	ELECTRIC or Gas LIGHTING FIXTURES MFG.
3643	ELECTRIC POWER or Transmission EQUIPMENT MFG Includes the mfg or repair of motors, generators, convertors, transformers, switchboards, circuit breakers, switches, control panels, or switchboard apparatus or incidental equipment.
3179	ELECTRIC RAZOR MFG OR REPAIR
3724	ELECTRICAL APPARATUS INSTALLATION OR REPAIR Code 3724 shall not be assed to employees of insured engaged in the installation or repair of electrical apparatus on the premises of the insured  Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings, or the making of service connections are to be separately rated as Code 7538.
3179	ELECTRICAL APPARATUS MFG NOC Includes electrical fixtures and appliances.
3681	ELECTRICAL Cord Set, Radio, or Ignition HARNESS ASSEMBLY
8010	ELECTRICAL HARDWARE STORES – Wholesale or Retail
5190	ELECTRICAL WIRING – WITHIN BUILDINGS This classification includes the incidental installation or repair of electrical apparatus when performed by the same contractor who performs the electrical wiring operations. Installation of electrical machinery of auxiliary apparatus to be separately rated as Code 3724.
3372	ELECTROPLATING
4299	ELECTROTYPING
	ELEVATOR
5102	DOOR BUCKS INSTALLATION
5160	ERECTION OR REPAIR
8720	INSPECTING
9519	INSTALLATION – RESIDENTIAL – STAIR LIFTS
3507	OR ESCALATOR MFG

5160	SERVICING – Oiling, Adjusting, and Maintenance
2380	EMBROIDERY MFG
4279	EMERY CLOTH MFG
1748	EMERY WORKS
	Applies to crushing or grinding. Digging, mining, or quarrying to be separately rated.
	ENGINE MFG
3629	AIRCRAFT
3827	AUTOMOBILE
3827	OUTBOARD MOTORS
3612	NOC
8601	ENGINEER OR ARCHITECT – CONSULTING
	Does not apply when engaged in actual construction.
	Architectural and engineering personnel in support of an entity's principal business, including but not limited to, vehicle manufacturers, chemical manufactures, or power and light company, must be separately rated to the governing classification of the business.
4351	ENGRAVING
9156	ENTERTAINERS, PLAYERS, OR MUSICIANS
4251	ENVELOPE MFG
3507	ESCALATOR OR ELEVATOR MFG
4825	ESSENTIAL OILS MFG & Distillation
6217	EXCAVATION NOC
	Includes borrowing, filling, backfilling, and rock excavation. Grading or excavating in connection with street or road construction or pile driving to be separately rated.
2731	EXCELSIOR MFG
9063	EXERCISE or Health INSTITUTE
9015	EXHIBITION or Amusement Park OPERATION
	EXPLOSIVES OR AMMUNITION MFG
3628	CARTRIDGE COMPONENT MFG – SMALL ARMS
	Cartridge case mfg to be separately rated. Insertion of percussion caps or primers, loading, or testing with explosives to be separately rated.
3628	CARTRIDGE MFG OR ASSEMBLY – SMALL ARMS
	Explosives or fulminate mfg to be separately rated.
3315	CARTRIDGE OR SHELL CASE MFG – METAL
	Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
3632	PROJECTILE OR SHELL MFG
	Includes incidental "nosing in". Not cartridge or shell case mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.
4829	NOC
	Includes bag loading; black powder mfg; cap, primer, fuse, booster, or detonator assembly; cartridge charging or loading; fireworks mfg; high explosives mfg; projectile, bomb, mine, or grenade loading; shell case loading (20mm and over); smokeless powder mfg; and any other explosives or ammunition manufacturing or assembling operations not otherwise classified above.
	Fireworks exhibitions to be separately rated as Code 9015.
8010	EXPLOSIVES DISTRIBUTORS
	EXPRESS COMPANY
	Refer to "TRUCKING"
9015	EXTERMINATOR
	Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.
4825	EXTRACT MFG
	Includes dyewood, licorice, tanning, perfumery, medicinal, or flavoring and includes distillation of essential oils.



9501	FABRIC COATING or Impregnating NOC Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics, or rubber.
8803	FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor – TRAVELING FARM For definition refer to the Basic Manual Rule IX.G.. The following farm products are listed alphabetically with the appropriate classification for that product. Cultivation by hand exclusively, including hoeing and weeding, will be assigned to Code 0011, regardless of crop. These classifications apply to farming and agricultural operation.
0034	ANIMAL RAISING Applies to fur bearing animals.
0011	BERRY OR VINEYARD
0129	CATTLE or Livestock RAISING NOC Includes buffalo, cattle, goats, hogs, sheep, and other stock farms with the exception of horses which are to be separately rated as Code 8279.
0129	DAIRY
0034	EGG or Poultry PRODUCER Includes eggs, chickens, turkeys, and other birds.
0128	FIELD CROPS Includes alfalfa, barley, clover, corn, grain, hay, hops, millet, oats, rice, timothy, tobacco, wheat, and farms not otherwise classified.
0034	FISH HATCHERY
0035	FLORIST – CULTIVATING Includes bulbs and flowers grown in fields.
0141	FRUIT & VEGETABLE PACKING AND HANDLING Applies to an agricultural employer only when the following conditions are met:  <ol style="list-style-type: none"><li>1. Payroll of employees engaged in packaging, washing, grading, and sorting must equal or exceed \$50,000 per year or exceed that of the entire farming operation.</li><li>2. Payroll records must be maintained showing complete division of payroll between farming activities and the fruit and vegetable packing operation.</li><li>3. The fruit and vegetable packing operation must be concluded on the farm premises.</li></ol>
0011	GARDENING – MARKET OR TRUCK Includes asparagus; beans, both dry and green; beets, both sugar and table; berries; broccoli, brussel sprouts, cabbage; cantaloupes; carrots; cauliflower; celery; corn, sweet; cucumbers; dill; garlic; grapes; horseradish; kale; lettuce; melons; mint; mustard; onions, both dry and green; parsnips; peas, both dry and green; peppermint; peppers; potatoes; pumpkins; radishes; rhubarb; rutabagas; spinach; squash; tomatoes; turnip; watermelons; and other garden crops for human consumption.
0129	GOAT OR SHEEP RAISING
0034	HATCHERY – no farming operations
0129	LIVESTOCK OR CATTLE RAISING – NOC Not horses.
0011	MARKET OR TRUCK See "GARDENING"
0005	NURSERY

	Includes Christmas trees, grass seed, holly, sod, and the growing of shrubs and trees for resale.
0130	ORCHARD
	Includes apples, cherries, figs, nuts, peaches, pears, plums, and other crops harvested from trees including turpentine.
0034	POULTRY OR ERR PRODUCER
0129	SHEEP OR GOAT RAISING
8279	STABLE OR BREEDING FARM
	Applies to horses. Includes training of race horses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.
0106	TREE PRUNING, spraying, repairing, trimming or fumigating
	Does not apply to the operations of an orchard when done by the orchard's employees
0011	VEGETABLE
0011	VINEYARD OR BERRY
0128	NOC
8116	FARM MACHINERY DEALER
	Includes demonstration and repair of farm machinery. Parts department to be separately rated as Code 8010
	FARM MACHINERY OPERATION
	The operations of farm machinery as a service to others is assignable to the code applicable to the farm where the machinery is being operated.
3131	FASTENER or Button MFG – METAL
	FEATHER
2586	DYEING
2501	OR FLOWER MFG – ARTIFICIAL
2501	PILLOW MFG
8018	WASHING, Steaming, Cleaning, and Renovating
8215	FEED, Hay, or Grain DEALER & Local Manager
0129	FEED LOTS – CATTLE
2014	FEED MFG
1624	FELDSPAR MINING
9501	FELT or Building or Roofing Paper PREPARATION
	Paper or felt mfg to be separately rated.
2380	FELTING MFG
	FENCE
6400	ERECTION – METAL
5403	ERECTION – WOOD – COMMERCIAL
5645	ERECTION – WOOD – RESIDENTIAL
3257	MFG – WIRE
2802	MFG – WOOD
4583	FERTILIZER MFG
	Not rendering or garbage works. Includes dry mixing plants.
4244	FIBER BOARD CONTAINER MFG
2790	FIBER FURNITURE MFG
4239	FIBER GOODS MFG
8292	FIELD BONDED WAREHOUSING
3113	FILE MFG
4251	FILING FOLDERS or Indexing Devices MFG
4360	FILM EXCHANGE
4361	FILM PRINT SHOPS – Developing and printing of films
	FIRE ALARM
5191	INSTALLATION OR REPAIR
3179	SIREN MFG
5102	FIRE DOOR INSTALLATION

5102	FIRE ESCAPE INSTALLATION
5188	FIRE EXTINGUISHING SYSTEMS – DRY CHEMICAL – Installation and Service
7704	FIRE PATROL or Protective Corps Not salvage operations.
7704	FIREFIGHTERS When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. In no case, however, shall the remuneration of any such firefighters be taken at less than \$00 per person per year.  When the employer elects Waiver of Coordination of Benefits for volunteers under this classification use Code 7904.
5022	FIREPLACE CONSTRUCTION
3076	FIREPROOF EQUIPMENT MFG Includes metal furniture, filing equipment, and incidental woodworking. Separately rate: mfg of fireproof doors or shutters which are wood covered with metal, or structural or reinforcing materials.
5022	FIREPROOF TILE SETTING
9015	FIREWORKS EXHIBITION
2095	FISH CURING OR SMOKING – no work by ship's crew.
4712	FISH OIL MFG
4902	FISHING ROD AND TACKLE MFG
5146	FIXTURES or Furniture INSTALLATION – portable – NOC Applies to installation in offices, stores, etc.
5538	FLAGS AND BUNTING ERECTION
3179	FLASHLIGHT MFG OR ASSEMBLING
2380	FLAX SPINNING AND WEAVING
1748	FLINT OR SPAR GRINDING
3724	FLOOD LIGHTS – erection of temporary floodlights
9521	FLOOR COVERING INSTALLATION Applies to linoleum, resilient tile, and carpet. Ceramic tile installation to be separately rated as Code 5348.
8017	STORE – RETAIL – carpets, rugs, linoleum, tile
8018	STORE – WHOLESALE – carpets, rugs, linoleum, tile
	FLOOR LAYING
9521	LINOLEUM, RESILIENT TILE, CARPET
5221	MASTIC FLOOR MIX – concrete. If not concrete, use Code 9521.
5437	PARQUET
5438	TILE – CERAMIC, TERRAZZO or Terrazzo-like, OR STONE
5437	FLOOR SANDING OR SCRAPING – WOOD FLOORS
9015	FLOOR WAXING OR POLISHING
2731	FLOORING MFG – WOOD
8001	FLORIST – STORE Applies to retail, wholesale, or combined retail and wholesale dealers. Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035. Includes risks which offer a service of caring for plants at commercial or residential locations.
6504	FLOUR MISING AND BLENDING – no milling
1164	FLUORSPAR MINING
4250	FLY PAPER MFG
9058	FOOD SERVICE OPERATIONS Applicable to such operations when conducted for benefit of an employer's employees or when conducted as part of the operation of hospitals, nursing homes, homes for the

	aged, hotels, motels, schools, colleges, clubs, logging and lumbering or mining camps. Also applicable to restaurants and all other Food Service Operations.
6504	FOOD SUNDRIES MFG NOC
	No cereal milling. Includes cleaning, grinding, sorting, or mixing of coffee, sugars, pastry flours, spices, or nuts.
4902	FOOTBALL OR BASKETBALL MFG
7704	FOREST FIRE FIGHTING
7720	FOREST RANGERS
3110	FORGING WORK – Drop or Machine
	Includes trimming.
	FOUNDRY
1925	DIE CASTING
3341	INVESTMENT CASTING – METAL – LOST WAX PROCESS
3081	FERROUS NOC
	Includes grey iron and cast iron.
3085	NON-FERROUS
3082	STEEL CASTINGS
3574	FOUNTAIN PEN MFG
9061	FRATERNITY OR SORORITY HOUSES

FREIGHT HANDLING OPERATIONS

The U.S. Longshore & Harbor Workers' Compensation Act (USL&HW Act) was extended in 1972 to contemplate operations conducted in or on various shoreside areas. Its scope and application have been subject to interpretation by the courts and by administrative bodies.

Because of the questions concerning the application of the USL&HW Act, the following is intended to serve as a guide in assigning the freight handling classifications. This is provided only as a guideline and is not intended to be an interpretation of the application of the USL&HW Act.

Two classifications are applicable to freight handling operations. These classifications include freight checkers. Stevedoring to be separately rated.

For operations subject to the USL&HW Act, providing that such coverage has been endorsed to the policy, Code 7350F applies to the handling of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by this classification include stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. This classification applies to separate employees who are engaged in moving cargo from any point which is removed from and not connected with the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, slings, forklift trucks, or other equipment by insureds engaged in freight handling or stevedoring operations shall be assigned to this classification, even though such operations are conducted at a separate location.

The classification applicable to freight handling operations, subject to coverage only under a state compensation act, Code 7360, applies to operations conducted at railroad yards, airports, or warehouses not located on piers or in terminals or areas adjoining piers.

7350F	NOC – or FREIGHT HANDLING – packing, handling, or shipping EXPLOSIVES OR AMMUNITION – UNDER CONTRACT – COVERAGE UNDER US ACT
7360	NOC – or FREIGHT HANDLING – packing, handling, or shipping EXPLOSIVES OR AMMUNITION – UNDER CONTRACT – COVERAGE UNDER STATE ACT
2380	FRINGE OR BRAID MFG
	FROZEN FOOD PRODUCTS MFG

A review has been made of the classification procedures applicable to risks engaged in the freezing of products such as fruits, vegetables, meat, poultry, fish, bakery products, etc.

Investigations have disclosed that the freezing operations of themselves do not change the fundamental characteristics of the risk. Therefore, it has been ruled that the processing of frozen food products shall be assigned to the classification which otherwise would apply if the product was frozen. Illustrative examples of this principle follow:

1. A baker mixes ingredients to produce frozen products – Assign to Code 2003 – Bakery.

2. A dealer in meat, fish, or poultry freezes all or part of such products – Assign to the appropriate dealer classification.

3. A risk receives, cleans, processes and freezes vegetables or fruits, the operations preliminary to freezing being similar to the comparable operations in a cannery – Assign to Code 2111 – Cannery – NOC

4. A dealer in fruits or vegetables receives, sorts, cleans, and freezes its products without processing such as performed by a cannery or a fruit evaporating or preserving risk – Assign to the appropriate dealer classification.

2111	FRUIT EVAPORATING OR PRESERVING Includes jam, jelly, or cooked fruit syrup mfg. Not fruit juice mfg. Can mfg to be separately rated as Code 3315.
2143	FRUIT JUICE MFG Can mfg to be separately rated as Code 3315.
2105	FRUIT PACKING Fruit evaporating or preserving and canneries to be separately rated as Code 2111. If done on a farm premises, see also Code 0141 and 0130.
8232	FUEL AND MATERIAL DEALER NOC Applicable to risks dealing in at least three of the following classifications of materials: <ol style="list-style-type: none"><li>1. Coal, fuel oil, wood, or ice.</li><li>2. New building materials including lumber.</li><li>3. Hay, grain, feed, or seed.</li><li>4. Agricultural implements.</li></ol> Grain elevator operations to be separately rated as Code 8304.
3612	FUEL PUMP MFG – AUTO
9620	FUNERAL DIRECTOR Applies to the operation of a funeral home.
	FUR CLOTHING
2586	CLEANING, tumbling, glazing, combing, and ironing
2501	MFG
2503	FUR COAT AND JACKET MFG – Custom made
2501	FUR DRESSING OR DYEING
2501	FUR MFG – preparing skins Hatters' fur mfg to be separately rated as Code 2623
2501	FUR POINTING
5550	FURNACE CLEANING
2501	FURNISHING GOODS MFG NOC Includes wearing apparel, draperies, or household furnishings made from textile fabrics.
	FURNITURE
2881	ASSEMBLY – WOOD – From manufactured parts

	Includes finishing.
3076	MFG – METAL
3040	MFG – WROUGHT IRON
8293	MOVING AND STORAGE
7214	DRIVERS IN CONNECTION THEREWITH
5146	OR FIXTURES INSTALLATION – portable – NOC Applies to installation in offices, stores, etc.
8044	RENTAL Includes chairs, coat racks, tables, sofas, etc.
2731	STOCK MFG – WOOD
9522	UPHOLSTERING
2501	FURRIERS Repairing or remodeling fur garments.
8392	GARAGES – PARKING
9403	GARBAGE, Ashes, or Refuse COLLECTION Includes collecting in containers.
7213	DRIVERS IN CONNECTION THEREWITH
1438	GARBAGE WORKS applies to reduction or incineration
3076	GARMENT RACK MFG – METAL
3724	GAS BENCH AND RETORT INSTALLATION
7502	GAS COMPANY: LPG OR NATURAL GAS – LOCAL DISTRIBUTION
8350	GAS DEALER: LPG
5040	GAS HOLDER ERECTION
6319	GAS MAIN or Connection CONSTRUCTION Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated.
3574	GAS METER MFG
8111	GAS, Steam, and Hot water Apparatus SUPPLIES DEALER GAS WELL OR PIPELINE Refer to "OIL OR GAS"
	GASKET OR WASHER MFG – NOT METAL
4279	DIE CUT
3400	STAMPED BY PUNCH PRESS
	GASOLINE
8350	OR OIL DEALER Retail gasoline stations to be separately rated as either Code 8387 or Code 8381.
	The work involved in maintaining stations owned by the distributing company, but leased to others is to be classified under Code 9015. Such work involves operations such as inspection of the premises; maintenance of lavatories; painting the interior and exterior of the buildings; and in general keeping the premises in an attractive condition.
3724	PUMP INSTALLATION
4712	RECOVERY Applies to recovery from casing head or natural gas.
8387	STATION – RETAIL – NOC Includes retail diesel stations
8381	STATION – RETAIL – SELF SERVICE This classification applies only to retail gasoline stations when: 1. The customer pumps the gasoline and otherwise services the vehicle.  2. The only employee subject to the code is the cashier situated in a physically separated structure, who controls the pumps from within by remote control and receives payment from the customer.

3. The employee engages in no other duties on or about the premises that are normal to the operations of a conventional gasoline station.

Gasoline stations which provide combined full service and self-service operations shall be assigned to Code 8387

#### COMBINATION SELF-SERVICE GASOLINE STATIONS AND STORES

The appropriate store classification shall apply at each location when the following conditions exist:

1. The sale of gasoline is controlled from within the store.
2. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Unless these conditions are met, Code 8381 shall apply; however, if the store classification carries a higher rate than Code 8381, the appropriate store classification will apply.

When separate self-service gasoline station activities and store activities are conducted at a single location and employees do not interchange, the self-service gasoline station classification and the appropriate store classification shall apply to each of the respective operations.

7502	GASWORKS
3635	GEAR MFG OR GRINDING
	GELATINE MFG
6504	FOOD PRODUCT
4712	NOT FOOD
	GEOPHYSICAL EXPLORATION
7380	NOC
	Core drilling to be separately rated as Code 6204
8601	SEISMIC
	Drilling operations to be separately rated as Code 5204
	GLASS
4131	MFG
	Includes rolled, cut, polished plate, or blown sheet window glass. Includes the mfg of ribbed, colored, figured, or wire glass. Digging or quarrying to be separately rated. Includes stained glass window mfg.
4130	MERCHANT
	Includes bending, grinding, beveling, or silvering of plate glass. Includes the mfg of thermal glass panes.
4131	GLASSWARE MFG
	Digging or quarrying to be separately rated.
5462	GLAZIER – AWAY FROM SHOP
	GLOVE
2501	LINING MFG`
4902	MFG – SPORTS
	Includes baseball, boxing, handball, and punching bag gloves
2501	OR MITTEN MFG
	Includes knit, leather, or textile. Tanning of leather or mfg of textile fabric or yarn to be separately rated. Not sports gloves
4712	GLUE MFG
3383	GOLD LEAF MFG
	GOLF

4902	CLUBS – MFG OR ASSEMBLING
9060	COURSES
	Refer to “CLUBS – COUNTRY, GOLF, ETC”
6217	GRADING OF LAND NOC
	Includes borrowing, filling, or backfilling. Separately rate: grading or excavation in connection with street or road construction and pile driving work.
8304	GRAIN ELEVATOR OPERATION
	Floating elevators to be separately rated under the appropriate vessel classification.
8215	GRAIN, Feed, or Hay DEALER
2014	GRAIN MILLING
5403	GRANDSTANDS or Bleachers ERECTION – PORTABLE – WOOD OR METAL
1624	GRAPHITE MFG – Not artificial
	Artificial graphite mfg to be separately rated as Code 1438.
4000	GRAVEL or Sand DIGGING
	No canal, sewer, or cellar excavation or underground mining. Includes dredging done on inland waters only.
4712	GREASE OR OIL MIXING OR BLENDING
	No rendering or petroleum refining. Can mfg to be separately rated as Code 3315.
	Includes glue, past, & mucilage mfg.
1624	GRINDSTONE MFG
2014	GRIST MILL
	GROUTING
6204	DRILLING OF HOLES
5213	PLACING OF CEMENT OR PLASTIC COMPOUND
5213	GUNITING – NOT CHIMNEYS – ALL OPERATIONS
	Guniting on chimneys to be separately rated as Code 5222.
2841	GUNSTOCK MFG
9063	GYMNASIUMS AND HEALTH CLUBS
2501	HAIR GOODS MFG
	Applies to products made from human hair.
2501	HAIR – PREPARATION FOR BRUSHES
3146	HARDWARE MFG NOC
	This classification may include stamping press operations as well as machining operations. See also “METAL GOODS MFG NOC” and “BUTTON OR FASTENER MFG”.
4902	HARNESS OR SADDLE MFG
2501	HAT FRAME MFG – LADIES – from buckram
2501	HAT MFG
	Includes blowing, starting or forming of felt hat shapes. Hatters' fur mfg to be separately rated as Code 2623.
2623	HATTERS' FUR MFG
8215	HAY, Grain, or Feed DEALER
9063	HEALTH OR EXERCISE INSTITUTE
8013	HEARING AID STORES
	HEAT TREATING – METAL
3306	BY ELECTRICAL INDUCTIONPROCESS
3307	NOC
3081	HEATER OR RADIATOR MFG
	Applies to cast iron heaters or radiators.
2841	HEEL MFG – WOOD
	Covering to be separately rated.
2380	HEMP OR JUTE SPINNING OR WEAVING
9053	HOME FOR THE AGED
	Code 9053 is applicable to enterprises which are operated under a state license which identifies the holder as a “Home for the Aged” or “Adult Foster Care Facility”. Code



9058 is applicable to employees engaged in food preparation and dining room service, but it does not extend to those employees providing room service which is part of Code 9053. Those employees providing room service shall be assigned in accordance with the rule on division of a single employee's payroll.

9058           FOOD SERVICE OPERATIONS  
9015           JANITORIAL OPERATIONS AND CUSTODIAL CARE  
              HOME IMPROVEMENT CENTER  
8058           STORE EMPLOYEES  
8232           YARD AND WAREHOUSE EMPLOYEES

Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to building materials and related hardware items.

8835           HOMEMAKE SERVICE  
Applies to organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons.

1748           HONE OR OIL STONE MFG  
Quarrying to be separately rated.

3146           HORSE SHOE MFG  
Steel Making or rolling mills to be separately rated.  
HORSE SHOW

9015           OPERATION  
8279           STABLE EMPLOYEES  
2380           HOSE MFG – Woven fire hose from linen thread  
9040           HOSPITAL

This classification applies only to risks that qualify as hospitals under the state statutes controlling the licensing of hospitals. A risk cannot qualify for Code 8833 and/or code 9040 unless such license is in force. Nursing or convalescent homes and county medical care facilities are to be separately rated as Code 8829. This classification is also assigned to employees of temporary employment services supplying temporary help to hospitals.

8833           PROFESSIONAL EMPLOYEES  
In general this includes all persons directly caring for the patients such as doctors, nurses, aides, orderlies, x-ray personnel, and lab personnel involved with taking samples.

9058           FOOD SERVICE OPERATIONS  
9015           JANITORIAL OPERATIONS AND CUSTODIAL CARE  
This includes building and grounds maintenance, security and janitorial persons cleaning common areas. Housekeeping personnel cleaning rooms and changing linens are to be assigned to Code 9040.

8831           HOSPITAL – VETERINARY  
9052           HOTEL OR MOTEL  
Employees of concessionaires or independent contractors operating on the premises of the hotel are to be separately rated. Any employees working in both the hotel and restaurant operations, such as bellhops engaged in room service shall be subject to the division of a single employee's payroll rule.

Code 9052 includes employees such as desk clerks, maids, housemen, etc.

9058           FOOD SERVICE OPERATIONS  
Contemplates employees engaged in food service or beverage operations only, such as, but not limited to , waiters, waitresses and their assistants, cooks, kitchen help, bartenders, cashiers, restaurant managers, etc.  
9015           JANITORIAL OPERATIONS AND CUSTODIAL CARE

	Includes building and grounds maintenance, security, and janitorial persons cleaning common areas. Employees engaged in cleaning rooms and changing linens are to be assigned to Code 9052.
9521	HOUSE FURNISHINGS INSTALLATION NOC & Upholstering Includes the installation of carpet, linoleum, resilient tile, curtains, drapes, blinds, etc. and upholstering done at the customer's location. Also applicable to the installation of mirrors and bathtub or shower enclosures.
9519	HOUSEHOLD APPLIANCE – INSTALLATION, Service, or Repair Electrical wiring or the installation of gas lines to be separately rated.
9015	HOUSING AUTHORITY Applies to all employees of housing authorities operating completed public housing projects except employees subject to the Standard Exception Classifications Rule. New construction or major alterations involving demolition and rebuilding to be separately rated.
4825	HYDROGEN OR OXYGEN MFG Includes tank charging.
	ICE CREAM
3076	CABINET MFG
9016	CONE MFG
2065	MFG
8232	ICE DEALER
4131	INCANDESCENT LAMP MFG
4825	INCENSE MFG
	INCUBATOR MFG
3076	METAL
2812	WOOD
4557	INK MFG
4251	INKED RIBBON PREPARATION Paper or cloth mfg to be separately rated.
	INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS OR DOCKS or Railway Stations or Warehouses These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.
8709F	COVERAGE UNDER US ACT
8292	COVERAGE UNDER STATE ACT
8720	INSPECTION OF RISKS FOR INSURANCE OR VALUATION PURPOSES NOC
3685	INSTRUMENT MFG NOC Applies to professional or scientific instruments. Includes airplane and surveyors instruments as well as those used by doctors, dentists, scientists, etc.
5191	INTERCOM SYSTEMS INSTALLATION – WITHIN BUILDINGS
9521	INTERIOR DECORATORS Applies where the decorator supervises the installation of the new furnishings. Where the decorator is employed by a furniture store and only advises the client on choosing new furnishings assign Code 8044. Where the decorator operates from a showroom only, showing samples which are delivered from a separate company assign Code 8017.
	INSULATION
5183	PIPES OR BOILERS
5479	WORK NOC Includes the installation or application of acoustical (other than ceilings) or thermal insulating materials in buildings or within building walls.
	IRON OR STEEL
	MANUFACTURING
3018	ROLLING MILL

	No wire drawing. Steel making, blast furnace operation or to be separately rated.
3004	STEEL MAKING Includes electric furnace, crucible process, open hearth, or Bessemer furnaces. Blast furnace operation to be separately rated.
	FABRICATION
3040	SHOP – NON-STRUCTURAL Not fabricating or assembling structural iron or steel. Applies to the mfg, fabricating, or assembling of ornamental, decorative, or artistic brass, bronze, iron or steel work. Includes such items as railings, balconies, fire escapes, staircases, wrought iron furniture, dumpsters, iron shutters or other non-structural iron or steel work. Blast furnaces or convertor operations, casting of steel or other metals, and rolling mills to be separately rated.
3030	SHOP – STRUCTURAL Applies to the fabricating or assembling of structural iron or steel. This is defined as the structures of buildings or freestanding structures which may not qualify as "buildings". Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.
	ERECTION
5102	DECORATIVE OR ARTISTIC Applies to iron or steel, brass, or bronze decorative or artistic items.
5102	DOORS, Door Frame, OR SASH – Metal or Metal Covered
5059	DWELLINGS NOT OVER TWO STORIES IN HEIGHT
5040	EXTERIOR Includes work on balconies.
5040	FRAME STRUCTURES NOC
5059	FRAME STRUCTURES NOT OVER TWO STORIES IN HEIGHT
5040	METAL BRIDGES
5102	NON-STRUCTURAL Applies to the erection of non-structural or decorative iron or steel, brass or bronze work including radio, television, or microwave towers.
5040	WATER TOWERS, Smokestacks or Gas Holders
5057	NOC
8106	IRON OR STEEL MERCHANT Not applicable to junk dealers or iron or steel scrap dealers.
7215	DRIVERS IN CONNECTION THEREWITH
8265	IRON OR STEEL SCRAP DEALER Wrecking or salvage operations to be separately rated.
7216	DRIVERS IN CONNECTION THEREWITH
6229	IRRIGATION OR DRAINAGE SYSTEM CONSTRUCTION Pile driving, dredging, tunneling, or dam or sewer construction to be separately rated.
4552	IVORY OR BONE GOOD MFG
	JALOUSIE OR JOLOUSIE SCREEN – METAL OR GLASS
3076	MFG
5645	ERECTION
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE Applies to janitorial operations consisting of care, custody, maintenance, or repair of premises or facilities, whether performed as a contract service to others or by employees of an employer who leases space to others within a building or by an employer who occupies the building or premises. Includes security personnel employed by the building owner or occupant. Contract security services are to be separately rated as Code 7720. Painting or building repair shall be separately classified if performed at a location where the insured does not perform janitorial operations. Does not apply to maintenance or repair of machinery.

3383	JEWELRY MFG
5192	JUKE BOXES – Installation, Service or Repair
8264	JUNK DEALER Applicable to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals, and ferrous scrap metals. Risks primarily engaged in collecting or handling ferrous scrap metals shall be assigned to Code 8265. Wrecking or salvaging to be separately rated.
7218	DRIVERS IN CONNECTION THEREWITH
2380	JUTE OR HEMP SPINNING OR WEAVING
8831	KENNELS – BOARDING OR BREEDING – DOG OR CAT
2501	KNIT GOODS MFG NOC Yarn mfg to be separately rated.
	LABEL MFG
4251	PAPER
2380	WOVEN LABELS
8755	LABOR UNION Includes business agents and organizers.
4558	LACQUER or Spirit Varnish MFG Includes mixing of thinners or solvents but no nitrocellulose mfg. Risks engaged in the manufacture of nitrocellulose, thinners, or solvents to be assigned to Code 4829.
	LADDER MFG
3076	METAL
2802	WOOD
2802	LAMINATED WOOD BUILDING BEAMS and Columns MFG
3179	LAMP OR LANTERN MFG NOC
	LAMP SHADE
3257	FRAME MFG – WIRE
2501	MFG – PARCHMENT OR TEXTILE Frame mfg to be separately rated.
4279	PAPER OR PLASTIC (not molded) Molded plastic shade mfg to be separately rated as Code 4484
0042	LANDSCAPE GARDENING Includes laying out grounds, planning trees, shrubs, flowers, or lawns. Includes lawn mowing services. Excavation, filling or backfilling, or grading to be separately rated. Paving or brick or stone laying to be separately rated.
4712	LARD REFINING
2731	LAST BOCK MFG
2731	LATH MFG – WOOD
5437	LATHING Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.
	LAUNDRY
	MACHINERY MFG
3628	COMMERCIAL
3559	HOUSEHOLD
8017	SELF-SERVICE
2585	NOC Collecting or distributing stores, no laundering at the same location, to be rated as Code 8017.
8820	LAW OFFICE
0005	LAWN SPRAYING Applies to spraying with insecticides, weed killers, of fertilizer.
9101	LAWN MAINTENANCE
5183	LAWN SPRINKLER SYSTEMS INSTALLATION – UNDERGROUND

	Irrigation and drainage system construction to be classified as Code 6229
1438	LEAD MFG
	Includes red or white lead.
3027	LEAD WORKS
	Includes sheet, pipe, or shot. Smelting to be separately rated.
	LEATHER
2688	BELTING MFG
2623	EMBOSSING
2623	DRESSING
2688	GOODS MFG NOC
9501	MFG – IMITATION
2623	MFG – PATENT OR ENAMEL
2688	SKIVING
4150	LENS MFG – GROUND
8800	LETTER SERVICE SHOP
9101	LIBRARY OR MUSEUM – PUBLIC
8810	PROFESSIONAL EMPLOYEES
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
4825	LICORICE EXTRACT MFG
5221	LIGHT PRISMS IN SIDEWALKS – INSTALLATION OR REPAIR
1624	LIME MFG
	Excavation, digging, mining, or quarrying to be separately rated.
4000	LIME MFG – QUARRY – SURFACE
7382	LIMOUSINE COMPANY
8395	GARAGE EMPLOYEES
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
	DRIVERS IN CONNECTION THEREWITH
7212	SCHEDULED
7220	NON-SCHEDULED
2380	LINEN CLOTH MFG
2501	LINGERIE MFG
2501	LINING MFG – HATS OR COATS
9501	LINOLEUM MFG
4299	LINOTYPE OR HAND COMPOSITION
4299	LITHOGRAPHING
	Includes incidental assembling, stapling or binding of circulars, pamphlets, or catalogues. Includes mounting and finishing. Artists, designers, proofreaders, editors, or clerical office employees to be separately rated as Code 8810. Reporters, advertising, or circulation solicitors to be separately rated as Code 8742.
	Lithographing stone mfg to be separately rated as Code 1624.
8279	LIVERY OR BOARDING STABLE
0129	LIVESTOCK OR DAM CONSTRUCTION
	Refer to "DAM OR LOC CONSTRUCTION"
8010	LOCKSMITH
	Includes shop. The installation of locks in new buildings, when done as part of the overall construction operation is assignable to Code 5437.
3507	LOCOMOTIVE WORKS
2702	LOGGING OR LUMBERING
	Includes construction, operation, maintenance, or extension of logging roads or railroads. Mill operations to be separately rated.

Payments of allowances to employees for power saws furnished by employees shall constitute remuneration as defined in Rule Five – Premium Basis, unless the employer's books and records are maintained so as to show separately by employee that such payments constitute reimbursement of expenses. If such payments or

allowances, shown separately by employee on the employer's books and records do not exceed 20% of the employee's total remuneration, they shall be omitted in computation of premium. If such payments or allowances to an individual employee exceed 20% of the amount shown as total remuneration of that employee, the amount in excess of 20% shall be considered as remuneration, even though it is separately recorded in the employer's books and records.

2709 LOGGING OR LUMBERING – MECHANIZED HARVESTING

4251 LOOSE-LEAF LEDGER OR NOTEBOOK MFG

Mfg of metal rings, posts, screws, separators, or fittings to be separately rated.

LUMBER YARD

8058 STORE EMPLOYEES

8232 YARD AND WAREHOUSE EMPLOYEES

This code does not include employees engaged in grading, removing, and sorting of lumber at the conveyors as it comes from the saws of a sawmill.

Those employees are to be classified under Code 2731 – Sawmill.

2016 MACARONI MFG

Includes all kinds of pasta.

3632 MACHINE SHOP NOC

Foundry operations to be separately rated.

8107 MACHINERY DEALER NOC

Applies to store or yard operations. Includes demonstration, installation, service or repair done at the customer's location. Operation of machinery at a customer's location to be separately rated.

3628 MACHINERY MFG NOC

No job or production machining. Applicable only to concerns manufacturing or assembling completed machines.

1701 MAGNESITE MFG

1438 MAGNESIUM METAL MFG

Milling or grinding of magnesium metal, mining or quarrying to be separately rated.

8800 MAILING OR ADDRESSING COMPANY

2121 MALT HOUSE

MALTED MILK MFG

6504 FROM POWDERED MILK, SUGAR, MALT, COCOA

2065 INCLUDING DEHYDRATION OF MILK

9403 MANURE DEALERS

4036 MAP MFG – RELIEF – MADE OF PLASTER

5348 MARBLE OR STONE SETTING – INSIDE

Applies to interior construction only.

4036 MARBLE – POWDERED PRODUCTS MFG

MARINA

Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops, or marine railways. Applies to boat livery operations or the operation of boats on non-navigable waters except that dredging operations are to be separately rated as Code 4000 and diving operations are to be separately rated as Code 1164. Also applicable to the safe or repair of boats and engines, including the sale of parts or accessories, dockside snack bars, and all dockside employees. Operation away from the waterfront location such as showrooms at other locations shall be separately rated. Additionally the operation of motels, food service operations, swimming pools, bowling lanes, and other recreational facilities shall be separately rated. Boat building shall be separately rated as Code 6824F or 6834.

6826F COVERAGE UNDER US ACT

6836 COVERAGE UNDER STATE ACT

8710 MARINE APPRAISER OR SURVEYOR

5022 MASONRY NOC

5022 MAUSOLEUMS AND MONUMENTS IN CEMETERIES – ERECTION ONLY

	The placing of headstones to be separately rated as Code 5221
4279	MATCH MFG
2501	MATTRESS OR BOX SPRING MFG
	Separately rate the mfg of wire springs, excelsior, wood frames, or foam padding.
6504	MAYONNAISE MFG
2095	MEAT PRODUCTS MFG NOC
5191	MEAT SLICERS OR GRINDERS – SERVICE OR REPAIR
3685	MEDICAL DIAGNOSTIC LAMP MFG
	MEDICINE, Drug, or Pharmaceutical PREPARATION
4611	COMPOUNDING, BLENDING, OR PACKING OPERATIONS ONLY
4825	MFG & Incidental Mfg of Ingredients
6504	MELBA TOAST MFG – No baking of bread
8742	MESSENGERS, Collectors, or Salespersons – OUTSIDE
	Subject to the Standard Exception Classifications Rule
	METAL
5538	CEILING OR WALL COVERING INSTALLATION & SHOP
	FINISHING
3372	BY DIPPING OR SUBMERSION PROCESS
3632	BY MACHINE
3400	GOODS MFG NOC
	Applies to the mfg of sheet metal parts by the use of stamping presses. If only automatic presses are used in the production process, assign Code 3131.
5146	PARTITION INSTALLATION
8264	SCRAP DEALER
	Includes the collection and reduction of non-ferrous scrap metals by shearing or cutting. No collecting or handling of scrap iron or steel.
	The metal scrap dealer operations shall be assigned to Code 1438 – Smelting, Sintering, or Refining Metals – not iron – NOC when reduction is performed by a melting process.
7218	DRIVERS IN CONNECTION THEREWITH
8106	SERVICE CENTERS
	Not junk or scrap dealers.
3400	TAG MFG – STAMPED
5190	METERS – ELECTRIC – Installing, Repairing, and Testing – including Shop
1748	MICA GOODS MFG
	Includes preparing, grinding and splitting. Mining to be separately rated.
3620	MILITARY TANK HULL MFG OR ASSEMBLY
	MILK
4279	BOTTLE CAP OR CONTAINER MFG – PAPER
2070	BOTTLE EXCHANGE
4484	BOTTLE MFG – PLASTIC
2070	DEPOT OR DEALER
	Includes preparation of products for distribution. Ice cream mfg to be separately rated as Code 2065.
2065	PRODUCTS MFG
2014	MILLING GRAIN
3724	MILLWRIGHT WORK NOC
	Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in millwright work on the premises of the insured.
3507	MINING or Ore Milling MACHINERY MFG
1164	MINING NOC – not coal – UNDERGROUND
	Contemplates, mining with shafts, tunnels, or drifts
4131	MIRROR MFG

2501	Mfg of frames, backs, or handles to be separately rated. MITTEN, or Glove MFG Applies to knit, leather, or textile gloves or mittens. Tanning of leather or mfg of textile fabric or yarn to be separately rated. Not sporting gloves.
2797	MOBILE HOME CAMP TRAILER AND CAMPER BODY MFG Includes the manufacture of motor homes and tent-type trailers. DELIVERY
7208	BY SPECIALIST CONTRACTOR – DELIVERY ONLY
8387	BY SPECIALIST CONTRACTOR – including on-site placement, hookup of plumbing and utility systems, and incidental installation activities.
5538	METAL SKIRTING INSTALLATION REPAIR
8387	SHOP – by dealer or specialist contractor
8387	ON-SITE BY DEALER ON-SITE by contractor The on-site repair of a mobile home which is permanently set and occupied is classified in the same manner as the repair work done on any dwelling.
	SALES
8387	MOBILE HOME DEALER
8748	SALESPERSONS FOR MOBILE HOME DEALER Note that these persons are not real estate salespersons.
	WINDSTORM TIE-DOWN INSTALLATION
8387	BY DEALER
6400	BY SPECIALIST CONTRACTOR
9015	BY MOBILEHOME PART OPERATOR
2021	MOLASSES OR SYRUP REFINING, BLENDING, OR MFG
8010	MONUMENT DEALER Installation of headstones is to be separately rated as Code 5221.
2380	MOP HEAD MFG – from cotton waste
2881	MOP MFG – ASSEMBLY ONLY
5348	MOSAIC, Stone, Terrazzo, or Tile WORK – INSIDE Applies to interior construction work only. Not fireproof tile construction.
2501	MOSQUITO NETTING – cutting, sewing
	MOTEL Refer to “HOTEL OR MOTEL”
	MOTION PICTURE
4360	DEVELOPMENT OF NEGATIVES, PRINTING, AND ALL SUBSEQUENT OPERATIONS
4360	FILM EXCHANGE & PROJECTIONROOMS
7610	PRODUCTION – in studios or outside – ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES
3076	MOTORCYCLE MFG OR ASSEMBLY
4712	MUCILAGE, GLUE, OR PAST MFG
8395	MUFFLER INSTALLATION OR REPAIR
9410	MUNICIPAL, TOWNSHIP, COUNTY, OR STATE EMPLOYEES NOC When the employer elects Waiver of Coordination of Benefits for volunteer Civil Defense Workers use Code 7979. Refer to footnotes under Firefighters, Safety Patrol Officers, and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.
	Includes inspectors of the Board of health, electrical inspectors, building inspectors, and similar governmental workers such as Mine Inspectors, Tax Assessors, and Welfare workers.



Major governmental operations which are assigned to codes other than 9410 follow:

7720 Attendants – Juvenile home  
8820 Attorney  
7380 Bookmobile driver  
8810 City Manager  
7720 Court officer  
8832 Doctors – health dept.  
8831 Dog catchers  
8601 Engineers (not in charge of actual work)  
7704 or Firefighters  
7904  
9403 Garbage collectors  
7213 Drivers  
1438 Garbage works  
9015 Janitors  
8810 Judge  
4511 Laboratory work  
8810 Mayor & Commissioners  
8395 Municipal garage  
7720 Police officers  
7720 Probation officers  
9015 Recreation dept.  
8810 School board  
7580 Sewage Treatment  
6306 Sewer construction crew  
5509 Snow removal  
5509 Street cleaning  
5506 Street construction crew  
5509 Street dept laborers – street cleaning  
8835 Visiting nurses  
7520 Waterworks operation

MUSEUM

Refer to "LIBRARY OR MUSEUM – PUBLIC"

0035

MUSHROOM RAISING

MUSICAL INSTRUMENT MFG

3383

METAL – NOC

2790

WOOD – NOC

3257

NAIL MFG

Steel making or rolling mills to be separately rated.

2380

NAILHEAD ORNAMENTATION

Attaching nailheads or similar articles to textile fabrics by means of foot presses.

2501

NECKTIE MFG

3257

NEEDLE MFG

2380

NET MFG

Not applicable to wire nets.

8745

NEWS AGENT or Distributor of Magazines or Other Periodicals – NOT RETAIL DEALER

8017

NEWS BUTCHER

4304

NEWSPAPER PUBLISHING

Artists, designers, proofreader, editors, or clerical office employees to be separately rated as Code 8810. Reporters, advertising, or circulation solicitors to be separately rated as Code 8742.

	News carriers shall be assigned to the classification of the risk by which they are employed, except that News carriers using motor vehicles or bicycles in connection with their delivery operations shall be separately rated as Code 7380.
4251	NOTEBOOK or Loose-leaf Ledger MFG
	Mfg of metal rings, posts, screws, separators, or fittings to be separately rated.
8829	NURSING OR CONVALESCENT HOME
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
3132	NUT OR BOLT MFG
	Steel making or rolling mills to be separately rated.
6504	NUT CLEANING OR SHELLING
2380	NYLON TEXTILE FIBER MFG.
5191	OFFICE MACHINE or Appliance INSTALLATION, SERVICE, OR REPAIR
9501	OIL CLOTH MFG
	OIL OR GAS
5550	BURNER INSTALLATION – for heating – Residential or Commercial
8601	GEOLOGIST OR SCOUT
	Includes lease buyers who, as any part of their work, perform work similar to that undertaken by oil or gas geologists or scouts
1320	LEASE OPERATOR
	Separately rate the erecting or dismantling of derricks, drilling, installation or recovery or casing, well shooting, cementing, tank building, topping operations, or gasoline recovery.
6216	LEASE WORK BY CONTRACTOR
	Includes the clearing of land, building of lease roads, slush pits, levees, or fire walls; the laying or taking up of flow lines and water lines, installing of central pumping units; and lease beautification work. Separately rate: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery of casing, drilling, cleaning and swabbing of wells, or wells shooting. Not lease operation.
6319	PIPELINE CONSTRUCTION
	Pile driving or dredging to be separately rated.
7515	PIPELINE OPERATION
	Construction, operation of wells, or oil refining to be separately rated.
	WELL
6216	ACIDIZING
6216	CEMENTING
1322	CLEANING or Swabbing of OLD WELLS having previously produced gas or oil – by contractor – no drilling
	Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to Code 6235.
6235	DRILLING
	Includes installation or recovery of casing.
8601	INSTRUMENT LOGGING OR SURVEY WORK
6216	PERFORATION OF CASING
6235	SHOOTING
6216	SPECIALTY TOOL OPERATION NOC – BY CONTRACTOR
	Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, bailing, fishing, or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to Code 6235.
8107	SUPPLIES OF EQUIPMENT DEALER

	Includes drilling rigs. Includes store or yard. Includes demonstration, installation, or repair. Operations of machinery or equipment away from the premises is to be separately rated.
8350	OIL or Gasoline DEALER Operation of retail gasoline stations to be separately rated as Code 8387 or Code 8381.
4712	OIL or Grease MISING OR BLENDING Includes glue, paste, and mucilage. Also includes rendering and petroleum refilling
1748	OIL or Hone STONE MFG Quarrying to be separately rated.
4712	OIL – RECLAIMING OF USED MOTOR OIL
4712	OIL REFINING – Petroleum Oil producing to be separately rated. OIL RIG or Derrick ERECTING OR DISMANTLING – ALL OPERATIONS
5057	METAL
5403	WOOD
	OIL STILL
3724	ERECTON OR REPAIR Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation unit such as control pump, and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units, chimney construction, and pile driving.
5183	PIPE INSULATION
4150	OPTICAL GOODS MFG NOC
7313F	ORE DOCK OPERATION & Stevedoring Applies to operation by means of a mechanical apparatus. Not applicable to contract stevedores.
1624	ORE MILLING Includes concentration or amalgamation
2790	ORGAN BUILDING & INSTALLATION
4036	ORNAMENT or Plaster Statuary MFG
4825	OXYGEN or Hydrogen MFG Includes tank charging.
3827	OUTBOARD MOTOR MFG
3628	OVEN MFG – Metal Industrial Drying Ovens
3724	OVERHEAD DOOR INSTALLATION PACKAGE OR PARCEL DELIVERY Refer to “TRUCKING”
8059	PACKAGING – CONTRACT – RETAIL SIZE PACKAGE Applies to risks engaged in packaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware, advertising materials, and similar merchandise owned by others in retail size packages as a contract service. Does not apply to the packaging or crating of machinery, furniture, or similar heavy items and does not apply to the packaging or repackaging of explosives. Does not apply to operations involving any assembly or sorting.
	This code is also assigned to the operations of temporary service contractors engaged in packaging operations only with no sorting or assembly involved.
2759	PACKING CASE MFG
4558	PAINT MFG Pigment or lead compound mfg to be separately rated. PAINTING
9501	AUTOMOBILE or Carriage BODIES

5038	METAL STRUCTURES OR BRIDGES This class is rated on a per job basis as follows: The rate for the painting of metal structures or bridges shall be the manual rate of the classification which applies to the erection of the structure being painted, with certain exceptions as follows:  1. The painting of gas holders will be assigned the rate midway between the rates for Code 5040 and Code 5476.  2. The painting of metal fire escapes, landings, balconies, shutters, frames, sash, or oil or gasoline storage tanks will be assigned the rate for Code 5476.  3. The painting of metal bridges, viaducts, or trestles where the span between adjacent piers is not more than one girder length will be assigned the rate for Code 5057.
6874F	SHIP HULLS
9501	SHOP ONLY
5476	NOC OR PAPERHANGING Painting ship hulls, metal structures or bridges or in shop to be separately rated.
2759	PALLET MFG – WOOD
2802	PALLET REPAIR ONLY – NO MFG – WOOD
4250	PAPER COATING, CORRUGATING, Crepeing, Laminating, Oiling, Parafinng, Parchmentizing, OR WAXING. Not building or roofing paper or felt preparation. Paper mfg to be separately rated as Code 4239
4253	FINISHING Applicable only to concerns manufacturing coated paper and bond, ledger book, writing, note, and similar types of paper.
4279	GOODS MFG NOC Paper mfg to be separately rated as Code 4239
5476	PAPER HANGING
4036	MACHE GOOD MFG
4239	MFG Includes card, Bristol, paper, straw, fiber, or leather board. Wood pulp mfg to be separately rated as Code 4207.
4299	RULING
4279	SHEETING OR SLITTING AND WINDING
8264	STOCK or Rate DEALER – USED
7218	DRIVERS IN CONNECTION THEREWITH
4279	TWINE MFG
2501	PARACHUTE MFG Hardware mfg to be separately rated.
	PARCEL OR PACKAGE DELIVERY See "TRUCKING"
9015	PARK NOC
5192	PARKING METERS INSTALLATION, SERVICE OR REPAIR
5146	PARTITION INSTALLATION – METAL
4712	PASTE, GLUE, OR MUCILAGE MFG
7720	PATROL OR DETECTIVE AGENCY
2790	PATTERN-MAKING NOC Mfg of metal jigs, fixtures, or dies to be separately rated.
	PAVING OR REPAVING
5221	FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS
5506	STREETS OR ROADS

	PEANUT
6504	BUTTER MFG
8102	HANDLING
	Applies to cleaning, grading or shelling. Hull grinding or mfg of oil to be separately rated.
4000	PEAT DIGGING
2841	PEG AND SKEWER MFG – WOOD
3574	PEN MFG – Fountain or Ball Point
3257	PEN POINT MFG
	PENCIL
3574	MFG – MECHANICAL
2731	STOCK MFG – WOOD
4825	PENICILLIN MFG
8831	PET GROOMING
	PHARMACEUTICAL
4825	DRUG, or Medicine PREPARATION MFG & Incidental Mfg of Ingredients
4611	DRUG or Medicine PREPARATION – No Mfg or Ingredients
	Applies to compounding, blending, or packing operations only
4693	OR SURGICAL GOODS MFG NOC
4484	PHONGRAPH RECORD MFG
4351	PHOTOENGRAVING
4361	PHOTOGRAPHER
	Includes counter personnel and photo processing employees. As respects aerial photography, the payroll of all members of the flying crew and aircraft ground employees shall be assigned to the appropriate aircraft flying and ground crew classifications.

#### PHOTOGRAPHIC COMPOSITION

This operation contemplated the use of a standard electric typewriter keyboard (with auxiliary push buttons and levers) to select desired characters from a matrix and project their images through lens onto photographic film or paper. The photographic positive is developed, coated with adhesive on the reverse side, and is positioned by employees who work at drafting tables with simple tools, such as scissors or knives, assembling photocomposed materials into paste-ups.

A proof of the photo-composed sheet is prepared on a machine commonly used to reproduce blueprints. After the proof is accepted by the customer, the paste-up is sent to the engraving department.

The above described operation may also be done by the use of a computer which will generate the completed proof sheet which is then sent to the customer.

When these operations are performed in a physically separated department, they shall be classified as Code 8810 – “Artists, Designers, Proofreaders.” Concerns specializing in the operations described as a service for others shall also be classified as Code 8810.

The subsequent operations involving the transferring of the copy to a metal plate shall continue to be assigned to the applicable basic classification (i.e., Codes 4299, 4304, or 4361).

4923	PHOTOGRAPHIC SUPPLIES MFG
	Chemical mfg plants or concerns mfg pyroxylin or pyroxylin plastic to be separately rated. Includes film and dry plates mfg.
8832	PHYSICIANS
	Does not apply where inpatient overnight care is provided.

	PIANO
2790	MFG Includes assembling or finishing operations and mfg of the piano action. Also applies to player pianos.
5191	TUNING – AWAY FROM SHOP
2110	PICKLE MFG
	PICTURE FRAM
2881	ASSEMBLING – FROM MANUFACTURED PARTS
2731	MOLDING MFG
5040	PILE DRIVING Includes pile driving operations in connection with building foundations and timber wharf building.
2501	PILLOW, Quilt, or Cushion MFG
	PIPE
3111	BENDING AND CUTTING
2380	CLEANER MFG
2790	MFG – WOODEN – TOBACCO
3028	OR TUBE MFG – IRON OR STEEL Iron or steel making to be separately rated.
3027	OR TUBE MFG – LEAD Smelting to be separately rated.
3022	OR TUBE MFG NOC
6319	PIPELINE RECLAMATION – OIL OR GAS PIPELINE OR GAS WELL Refer to “OIL OR GAS”
3635	PISTON PIN OR RING MFG
2731	PLANING OR MOLDING MILL Applicable to risks whose principal product is dressed lumber, flooring, or unassembled millwork. All yard operations shall be assigned to Code 8232.
	PLASTER
4036	BOARD OR BLOCK MFG Quarrying, crushing, or grinding to be separately rated.
4036	FORM MFG
1701	MILL Quarrying to be separately rated.
4036	OR STAFF MIXING No crushing or grinding
4036	STATUARY or Ornament MFG
	PLASTERING
5480	NOC
5022	OR STUCCO WORK – on OUTSIDE of Buildings
	PLASTICS
4459	EXTRUDED PRODUCTS – Sheets, Rods, or Tubes Includes the mixing or grinding of molding materials, Mfg of chemicals to be separately rated as Code 4829.
4452	FABRICATED PRODUCTS Applicable to the mfg of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods, or tubes. Also applicable to the mfg of plastic goods by a dipping process. Mfg of chemicals to be separately rated as Code 4829.
4484	MOLDED PRODUCTS Applicable to the mfg of plastic goods by injection, compression, or any other molding operation including forming around or over a mold by any means. Mfg of chemicals to be separately rated.
4299	PLAYING CARDS MFG

	Paper or cardboard mfg to be separately rated as Code 4239.
	PLYWOOD
8235	DEALERS
2915	MFG
	PLUMBERS' SUPPLIES
8111	DEALER
	No mfg. Applies to wholesale or retail dealers of gas, steam, or hot water equipment or other plumbing supplies
3188	MFG NOC
5183	PLUMBING NOC
	Applicable to gas, steam, hot water, or other types of pipe fitting. Installation of heating and air conditioning piping to be separately rated as Code 5550. Automatic sprinkler installation to be separately rated as Code 5188
2688	POCKETBOOK OR HANDBAG MFG
	Applies to the mfg of leather or fabric pocketbooks or handbags.
8232	POLE, Post, or Tie YARD
7720	POLICE OFFICERS
	When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per year.
4557	POLISH OR DRESSING MFG
	Applies to shoe, stove, harness, furniture, automobile, or metal polish or dressing mfg. Can mfg to be separately rated as Code 3220.
3632	POLISHING AND BUFFING
	Small articles – shop only – no mfg.
4568	POTASH, Borax, or Salt PRODUCING OR REFINING
	Mining to be separately rated.
2380	POLYESTER TEXTILE FIBER MFG
6504	POPCORN MFG
1438	PORCELAIN FRIT MFG
6504	POTATO CHIP MFG
2014	POTATO FLOUR MFG
4024	POTTERY MFG
	Includes china, tableware, earthenware, and porcelain ware. Mining, quarrying, or clay digging to be separately rated.
	POULTRY OR EGG PRODUCER
	Refer to "FARM"
2501	POWDER PUFF MFG – from fabrics or dressed wool skins
3507	POWER PLOW or Traction Engine MFG
	PRE-CAST CONCRETE
	Refer to "CONCRETE PRECAST"
2802	PRE-FABRICATED HOUSE MFG – WOOD – SHOP WORK
8013	PRECIOUS STONE SETTING
3629	PRECISION MACHINED PARTS MFG NOC
	Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or smaller and for which no more specific code exists for the products being manufactured. Applies also to risks which meet the tolerance requirement while providing machining services only and doing no manufacturing.
4299	PRINTING
	Includes incidental assembling, stapling, or binding of circulars, pamphlets, or catalogues. Artists, designers, proofreaders, editors, or clerical office employees to be separately rated as Code 8810. Reporters, advertising, or circulation solicitors to be separately rated as Code 8742.

3548	PRINTING or Bookbinding MACHINE MFG
5102	PRISON CELL ERECTION
7704	PROTECTIVE CORPS OR FIRE PATROL
8835	PUBLIC HEALTH NURSING ASSOCIATION
4207	PULP MFG – CHEMICAL Process OR Ground WOOD PROCESS Logging or lumbering to be separately rated. PUMP INSTALLATION
3724	COMMERCIAL
5183	RESIDENTIAL
3612	MFG
3113	PUNCH MFG – for marking metal
4558	PUTTY MFG
3685	PYROMETER MFG
4459	PYROXYLIN MFG The manufacture of chemicals to be separately rated as code 4829. QUARRY
4000	CEMENT ROCK OR LIMESTONE – SURFACE
1624	NOC
8015	QUICK PRINTING – Copying or Duplication Service This classification applies to risks that provide reproduction by means of offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by means of electrostatic-type devices, digital, or nonimpact imaging on paper of any size is also included. Additional operations performed on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, folding, scoring, numbering, perforating, shrink wrapping, stapling, mailing, counter sales, and similar type activities for which no other specific basic classification exists are included in this classification.
2501	QUILT, Cushion, or Pillow MFG
2501	QUILTED CLOTH MFG
9015	RACE TRACK OPERATION – Horse, Dog, or Automobile
7422	AUTOMOBILE PIT CREWS
8017	CONCESSION STANDS – No Cooking
9058	FOOD SERVICE EMPLOYEES
8831	KENNEL EMPLOYEES
8810	PARI-MUTUEL CLERKS, Cashiers, and Clerical Office Employees
8392	PARKING LOT ATTENDANTS
8720	RACING OFFICIALS – Other than starters or their assistants
8279	STABLEHANDS
3081	RADIATOR OR HEATER MFG Applies to cast iron radiators or heaters. RADIO OR TELEVISION
3681	APPARATUS MFG OR ASSEMBLY NOC
7610	BROADCASTING STATION Includes field announcers.
9519	SET INSTALLATION, SERVICE, OR REPAIR Includes shop and outside work. Electrical wiring or tower erection to be separately rated.
4131	RADIO TUBE MFG
6319	RADIOGRAPHERS – Testing operations in connection with oil or gas pipeline construction
8264	RAG or Paper Stock DEALER – USED Laundry operations to be separately rated as Code 2585.
7218	DRIVERS IN CONNECTION THEREWITH



RAILROAD

The classifications for railroad construction and railroad operation do not contemplate coverage for insurance under the Federal Employers' Liability Act or voluntary compensation coverage for any operations subject to that Act. For such coverage, refer to Rule Eleven – The Admiralty Law and The Federal Employers' Liability Act.

5506 CONSTRUCTION: LAYING or Relaying of TRACKS OR MAINTENANCE of way BY CONTRACTOR – no work on elevated railroads.

All other operations are to be assigned to the appropriate construction or erection classification.

7382 OPERATIONS – STREET OR NOC

7212 DRIVERS IN CONNECTION THEREWITH

9015 JANITORIAL OPERATIONS and custodial care

8395 GARAGE EMPLOYEES

RAILROAD CONSTRUCTION – all employees including clerical, salespersons, and drivers

COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA)

6702 PROGRAM I

6704 PROGRAM II – STATE ACT BENEFITS

6703 PROGRAM II – USL&HW ACT BENEFITS

RAILROAD OPERATION – All employees including drivers

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702, 6703, or 6704.

COVERAGE UNDER THE FEDERAL EMPLOYERS' LIABILITY ACT (FELA)

7151 PROGRAM I

7153 PROGRAM II – STATE ACT BENEFITS

7152 PROGRAM II – USL&HW ACT BENEFITS

7720 RANGERS – FOREST

2790 RATTAN, Willow, or Twisted Fiber PRODUCTS MFG.

2380 RAYON MFG

Manufacture of chemicals to be separately rated as Code 4828.

3179 RAZOR MFG OR REPAIR – ELECTRIC

8742 REAL ESTATE AGENCY – OUTSIDE Employees & Collectors

Care, custody, and maintenance or construction work to be separately rated.

RECREATIONAL FACILITIES OR AMUSEMENT DEVICES

8017 ARCADE OPERATIONS

9015 ARCHERY RANGES

9015 BALL OR DART THROWING AT TARGETS

9015 BASEBALL BATTING CAGES OR RANGES

9015 GOLF COURSES – MINIATURE

9015 GOLF DRIVING RANGES

9015 KIDDIE RIDES AT PERMANENT LOCATIONS

9015 PONY RIDES

9015 SHOOTING GALLERIES

9015 SKATING RINKS

8017 SKEE BALL ALLEYS

9015 SKI TOWS

9015 TENNIS COURTS – PUBLIC

9015 RECREATIONAL VEHICLE CAMPGROUNDS OR PARKS

4024 REFRACTORY PRODUCTS MFG

Includes the mfg of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles, and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining, or quarrying to be separately rated.

	REFRIGERATION
5550	NOC Includes installation, service, or repair. Pipefitting or piping installation done by specialist contractors may be assigned to Code 5183.
9519	PORTABLE Applies to self-contained, moveable units whether located in residences, restaurants, or commercial locations. Includes installation, service, or repair.
	REFRIGERATOR
7360	CARS – ICING OR RE-ICING OR LOADING OR UNLOADING Includes caring for freight in cars during transit. Stevedoring to be separately rated.
3076	MFG – METAL Includes household or commercial. Also includes freezers. Manufacturing or assembling the refrigerating unit to be separately rated as Code 3179.
2812	OR REFRIGERATED SHOWCASE MFG - WOOD
9519	STOVE, WASHING MACHINE, DRYER, etc. REPAIR
9403	REFUSE, Ashes, or Garbage COLLECTION
7213	DRIVERS IN CONNECTION THEREWITH
8837	RELIGIOUS or Charitable ORGANIZATION – Welfare
4712	RENDERING WORKS NOC
8835	RESIDENTIAL MAID SERVICE Applies to commercial firms, supplying personnel to households for performance of duties including, but not limited to, vacuuming, dusting, wall washing, window washing, and other interior house cleaning tasks.
8829	REST HOME Not home for the aged.
9058	FOOD SERVICE OPERATION
	RESTAURANT
3076	AND HOTEL KITCHEN EQUIPMENT MFG – METAL
9058	NOC
2380	RIBBON MFG – TEXTILE FABRICS
8279	RIDING ACADEMY OR CLUB
9530	RIGGING NOC
3507	ROAD or Street MAKING MACHINERY MFG
6217	ROCK EXCAVATION Not street or road construction.
1701	ROCK WOOL MFG Excavation or digging, dredging, mining, or quarrying to be separately rated.
3638	ROLLER OR BALL BEARING MFG
	ROLLING MILL
3018	IRON OR STEEL
3027	NOC Applicable to brass, copper, or other soft metals. Not copper coated steel bars. Wire drawing, steel making or iron or steel rolling to be separately rated.
	ROOFING
5551	APPLICATION OR INSTLLATION – ALL KINDS EXCEPT FLAT Applies to the installation of all kinds of waterproofing materials on the tops of buildings.
4712	COMPOUND MFG
1748	GRANULES MFG
9501	PAPER OR FELT MFG OR REPARATION Manufacture of paper or felt to be separately rated. This classification does not apply to the installation or roofing materials on buildings.
1624	SLATE MFG or Slate Splitting

9052	ROOMING HOUSES OR BOARDING HOUSES
2380	ROPE, Cordage or Twine MFG NOC
	RUBBER
4410	GOODS MFG NOC
4410	RECLAIMING
4299	STAMP MFG OR ASSEMBLY
	Mfg of frames, backs, or handles to be separately rated.
8264	STOCK DEALER – USED
7218	DRIVERS IN CONNECTION THEREWITH
	TIRE DEALER – USED
7218	COUNTER OR SHOWROOM SALES
8387	INSTALLATION OF TIRES & WHEELS, WHEEL ASSEMBLY, BALANCING and TIRE REAIR
	Other provided services may be subject to separate treatment.
4410	TIRE MFG
	RUG
9015	CARPET, OR UPHOLSTERY CLEANING – commercial or residential – at customer's premises
2585	CARPET, OR UPHOLSTERY CLEANING – SHOP
2380	OR CARPET MFG
2501	SACK OR BAG MFG – CLOTH
	Applies to the mfg of cotton, burlap, gunny, or other textile bags or sacks.
4902	SADDLE or Harness MFG
3507	SAFE MFG OR REPAIRING
8868	SAFETY PATROL OFFICERS
	Applies to any paid or unpaid persons, other than regular policy officers or students, who engage in or volunteer for safety patrol duty, traffic regulation and management, pursuant to authority of a city, village, or township, including those who volunteer and are registered with a school and assigned to patrol any public thoroughfare used by students of any school. In no case shall remuneration of any such officer be taken at less than \$400 per person per year.
	When employer elects Waiver of Coordination of Benefits for volunteers under this classification use code 7920.
2501	SAIL MAKING – NOT CANVAS – SHOP
0129	SALES STABLE
8742	SALESPERSONS, Collectors, or Messengers – OUTSIDE
	Subject to the Standard Exception Classifications Rule
4568	SALT, Borax, or Potash PRODUCING OR REFINING
	Mining to be separately rated.
	SALVAGE OPERATIONS – MARINE
	See 'DIVING'
4000	SAND or Gravel DIGGING
	No canal, sewer, or cellar excavation or underground mining.
9040	SANITARIUM
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS and custodial care
8833	PROFESSIONAL EMPLOYEES
	SASH, Door, or Assembled Millwork
2802	MFG – WOOD
	Where a risk deals in any lumber, building materials, or fuel and materials in addition to products manufactured, all yard operations shall be assigned to Code 8232.
8235	DEALER

Includes incidental assembling, glazing, or mfg of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or mfg of special sizes), such as finished flooring, doors, frames, sash, screens, molding, baseboards, stair trim, columns, paneling, cupboards, shelving, or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, and wall cabinets or cases.

**SATELLITE DISH INSTALLATION**

Applies to ground or roof mounted installations.

- 3724 ERECTION OF DISH AND AUXILIARY EQUIPMENT
- 5221 INSTALLATION OF CONCRETE MOUNTING PAD – GROUND
- 5213 INSTALLATION OF CONCRETE MOUNTING PAD – ROOF
- 9519 INSTALLATION OF DSS-TYPE DISH

These are the small (usually 12" – 18") dishes which are similar in nature to regular TV antennas.

**SAW**

- 3113 MFG
  - 2731 MILL
- Storage and subsequent handling of processed lumber to be separately rated as Code 8232.

- 3113 SHARPENING

**SCALES – INSTALLATION, SERVICE, ADJUSTMENT, OR REPAIR**

- 5192 COIN OPERATED TYPE
- 5191 COUNTER TYPE
- 3724 PLATFORM OR BEAM TYPE

- 9529 SCAFFOLDS OR SIDEWALK BRIDGES – INSTALLATION, Repair, or Removal

This code applies when such work is not performed by the construction contractor as an incidental part of the construction. It is rated on a per job basis as follows:

1. Suspended, swinging, or outrigger scaffolds – assign rate of Code 9530.
2. Scaffolds built up from the ground – assign rate of Code 5057.
3. Sidewalk bridges not over one story in height – assign rate of Code 5403.
4. Concrete or cement distributing towers – assign rate of Code 5057.

- 9101 SCHOOL including Trade or Vocational Schools

- 7380 BUS DRIVERS
- 9058 FOOD SERVICE OPERATIONS
- 8395 GARAGE EMPLOYEES
- 9015 JANITORIAL OPERATIONS and custodial care
- 8868 PROFESSIONAL EMPLOYEES

- 7380 SCHOOL BUS OPERATOR & DRIVERS

Applies to risks engaged in the transport of students under contract to school districts.

Garage employees to be separately rated as Code 8395.

**SCREEN MFG – WINDOW**

- 3076 METAL
- 2802 WOOD

- 3145 SCREW MFG
- 4557 SEALING WAX MFG
- 7720 SECURITY SCREENING – CONTRACT
- 8102 SEED MERCHANT

Includes operation of seed sorting machinery.

- 6229 SEPTIC TANK INSTALLATION
- 7580 SEWAGE DISPOSAL PLANT OPERATION
- SEWER

- 9402 CLEANING
- Cleaning from inside building or from building connections only to be separately rated as Code 5183.

- 6306 CONSTRUCTION – ALL OPERATIONS

	SEWING MACHINE
3574	MFG Applies to domestic, commercial or industrial. Includes shop repair of commercial or industrial machines, cutters, and parts.
3643	SHOP REPAIR OR REBUILDING OF ELECTRIC MOTORS
9519	REPAIR OR SERVICING – DOMESTIC
3724	REPAIRING, INSTALLING, AND DISMANTLING IN SEWING PLANTS
2841	SHADE ROLLER MFG – WOOD
6217	SHAFT SINKING
4000	SHALE or Clay IDGGING No canal, sewer, or cellar excavation or underground mining.
2623	SHEEPSKIN PICKLING
	SHEET METAL
	COVERED STEEL FRAM BUILDING CONSTRUCTION
	FRAME WORK – assign appropriate iron or steel erection classification.
5538	COVERING ERECTION
5538	DECKING – INSTALLATION FOR SUB-ROOFS OR FLOORS
3066	WORK – SHOP ONLY
5538	WORK – SHOP AND OUTSIDE NOC Applies to erection, installation, or repair operations. Roofing to be separately rated as Code 5551.
8837	SHELTERED WORKSHOP Applies to risks engaged in performing various operations both on and off premises which pay a deviated minimum wage to the workers. Generally the employees are handicapped or injured individuals and the work being done is within the skill levels of the works or is intended to help the injured worker to return to regular employment. Where risks are engaged in similar operations but pay the state minimum wage or a wage above the state minimum wage, the operations of the risk are to be assigned to the appropriate basic classifications describing those operations.
	This classification includes job coaches and supervisors as well as persons who may individually help the works to do their work. Classroom teachers of school subject and daily living skills are to be separately rated as Code 8868.
2731	SHINGLE MFG – WOOD
8232	SHINGLE STAINING – SHOP
	SHIP BUILDING These classifications include fabrication or assembling of the ship plates or frames, all yard operations, and shops directly connected with the construction of the hull and are applicable, except for Naval ships, to ships exceeding 150' in length. Subject to the rules for division of payroll the following classifications are available for use in connection with these codes: BOILERMAKING – CODE 3820, FOUNDRY – NON-FERROUS – CODE 3085, FOUNDRY – FERROUS – NOC – CODE 3081, MACHINE SHOP (other than maintenance machine shop) – CODE 3632.
6845F	NAVAL – US ACT
6843F	IRON OR STEEL – NOC – US ACT
6872F	SHIP REPAIR OR CONVERSION – ALL OPERATIONS – US ACT Includes shop or yard operations. Application only to concerns engaged in general shop repairing or conversion which are equipped to do various kinds of ship repair or conversion work and which undertake such diversified operations as a usual part of their business. Work performed on ships by other concerns shall be assigned to the manual classifications describing the work. Also applicable to ship cleaning operations.
6874F	SHIP SCALING – US ACT
	SHIPS
	BOAT LIVERY

Includes the laying up or putting into commission of boats under 15 tons. Boats 15 tons or over to be separately rated under the appropriate vessels classification. Includes the operation of VESSELS – SAIL and YACHTS – PRIVATE – SAIL OR POWER of any size. Includes charter boat operations on navigable waters.

COVERAGE UNDER ADMIRALTY LAW

7038

PROGRAM I

7090

PROGRAM II STATE ACT BENEFITS

7050

PROGRAM II USL&HW ACT BENEFITS

6836

COVERAGE ON INLAND WATERS ONLY – no navigable waters

VESSELS – NOC

Includes the operation of FERRIES, FISHING VESSELS, OYSTER BOATS, TUGBOATS, SUPPLY BOATS, AND VESSELS – NOC. For fishing vessels this code includes packing, curing or shipping fish and repair of nets or boats when done by the crew of the boat. For oyster boats this classification includes planting, harvesting, and operation of boats.

COVERAGE UNDER ADMIRALTY LAW

7016

PROGRAM I

7024

PROGRAM II STATE ACT BENEFITS

7047

PROGRAM II USL&HW ACT BENEFITS

9015

COVERAGE ON INLAND WATERS ONLY – no navigable waters

VESSELS – NOT SELF PROPELLED

When vessels – not self propelled have a regular master and crew who are furnished living quarters aboard the vessel, they shall be rated as “VESSELS – NOC”.

COVERAGE UNDER ADMIRALTY LAW

7046

PROGRAM I

7098

PROGRAM II STATE ACT BENEFITS

7099

PROGRAM II USL&HW ACT BENEFITS

9015

COVERAGE ON INLAND WATERS ONLY – no navigable waters

2501

SHIRT MFG

2380

SHODDY MFG

SHOE

2660

FINDINGS MFG

2790

FORM OR LAST MFG

2660

OR BOOT MFG NOC

2501

ORNAMENT MFG – FABRIC

2660

STOCK MFG

Includes counter, heel or sole cutting.

9015

SHOOTING GALLERY

SHOWCASE

5146

ERECTION AND INSTALLATION

3076

MFG – METAL

2812

MFG – WOOD

9519

INSTALLATION – REFRIGERATED

2841

SHUTTLE MFG – Wood

SIDING INSTALLATION – ALUMINUM OR VINYL

5645

DWELLINGS – THREE STORIES OR LESS

5403

ALL OTHER BUILDINGS OR STRUCTURES

SIGN

ERECTION

9558

EMPLOYEES ENGAGED IN OUTSIDE OPERATIONS

9559

EMPLOYEES ENGAGED IN SHOP OPERATIONS

Includes neon tube fabrication.

3064	MFG – METAL
	May include other materials when no erection is involved.
9501	PAINTING OR LETTERING – INSIDE of buildings
	Includes shop operations.
9558	PAINTING OR LETTERING – OUTSIDE of buildings or structures
1748	SILICA GRINDING
	SILK
4229	SCREEN PRINTING
2380	THREAD OR YARN MFG
	Also applies to silk throwing or weaving.
	SILO ERECTION
5213	CONCRETE
5538	GLASS FUSED TO METAL
5538	METAL
5022	MASONRY OR TILE
5403	WOOD
3383	SILVERWARE MFG
3146	SKATE MFG
9015	SKATING RINK OPERATION
	Applies to the operation of ice or roller skating rinks by owners or lessees.
	SKI MFG
2841	WOOD
	OTHER THAN WOOD
	Assign appropriate classification based upon principal manufacturing process.
1624	SLAG DIGGING AND CRUSHING
	SLATE
1748	GRINDING
1624	MILLING OR SPLITTING or Roofing Slate MFG
	SLAUGHTERING
	Refer to "BUTCHERING"
2660	SLIPPER MFG
3574	SLOT MACHINE MFG – not vending machines
1438	SMELTING, sintering, or Refining – METALS – NOT IRON OR STEEL
	Includes electric process. Includes the mfg of artificial abrasives, carbon, or graphite.
5222	SMOKESTACK or Chimney LINING – NOT METAL
	SNOW
	FENCE MFG
2731	CUTTING LATH FROM LOGS
3257	WIRE TWISTING
	REMOVAL
9402	CLEARING SNOW FROM STREETS, ROADS, OR PARKING LOTS
7219	HAULING AWAY FROM PREMISES
7208	DRIVERS IN CONNECTION THEREWITH
5509	PERFORMED BY MUNICIPAL EMPLOYEES
9015	SIDEWALKS ONLY
4720	SOAP or Synthetic Detergent MFG
	Contemplates the mfg of bar soap, granulated, powdered, and sprayed soaps, soap chips and flakes, liquid soap, and synthetic detergents which have characteristics and end-uses similar to soap.
1748	SOAPSTONE or Soapstone Products MFG
	Quarrying to be separately rated.
5146	SODA FOUNTAIN or Counter Installation
	Plumbing or electrical wiring to be separately rated.
3076	SODA WATER FOUNTAIN or Apparatus MFG
9015	SORORITY OR FRATERNITY HOUSES

9058	FOOD SERVICE OPERATIONS
5191	SOUND SYSTEMS INSTALLATION OR REPAIR In buildings.
8350	SOLVENTS DEALER – BULK
1748	SPAR or Flint GRINDING Digging, mining, or quarrying to be separately rated.
3574	SPEEDOMETER or Taxi Meter MFG
6504	SPICE MILLS
3132	SPIKE MFG Steel making or rolling mills to be separately rated.
2131	SPIRITUOUS LIQUOR BOTTLING OR DISTILLERY Includes grain alcohol mfg and warehousing, rectifying, or blending
4558	SPIRIT VARNISH or Lacquer MFG Includes mixing of thinners of solvents but not nitrocellulose mfg which is to be separately rated as Code 4829.
2841	SPOOL MFG – WOOD
4902	SPORTING GOODS MFG NOC
3303	SPRING MFG Not wire springs. The mfg of wire springs shall be rated as Code 3257.
3634	SPRINKLER HEADS MFG
5188	SPRINKLER INSTALLATION Applies to automatic sprinklers within buildings
8279	STABLE OR BREEDING FARM Includes training of race horses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.
4036	STAFF or Plaster MIXING No crushing or grinding
5437	STAIRS – ERECTION – WOOD
4251	STATIONERY MFG Mfg of metal rings, posts, screws, separators, or fittings to be separately rated
2731	STAVE MFG – WOOD
	STEAM
7539	HEATING OR POWER COMPANY Construction of buildings to be separately rated.
6319	MAINS or Connections CONSTRUCTION
3574	OR AIR PRESSURE GAUGE MFG
5183	PIPE OR BOILER INSULATING Applies to the application of non-conducting materials
3507	SHOVEL, Dredge, or Construction Machinery MFG NOC
	STEAMSHIP LINE OR AGENCY – PORT EMPLOYEES
8726	SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAY CLERKS TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS
8709F	COVERAGE UNDER US ACT
8292	COVERAGE UNDER STATE ACT
	STEEL
	FRAME ERECTION – INTERIOR – LIGHT GAUGE STEEL BY CARPENTRY CONTRACTORS
5645	DWELLINGS – THREE STORIES OR LESS
	OTHER BUILDINGS
5403	BY CONTRACTORS ENGAGED IN WALLBOARD INSTALLATION
5445	BY SPECIALIST CONTRACTOR
5102	
1438	GRIT MFG



	MFG, FABRICATION, OR ERECTION Refer to "IRON OR STEEL" or Iron MERCHANT Not applicable to junk dealers or iron or steel scrap dealers.
8106	
7215	DRIVERS IN CONNECTION THEREWITH
8265	or Iron SCRAP DEALER Wrecking or salvaging operations to be separately rated.
7216	DRIVERS IN CONNECTION THEREWITH
4299	STEREOTYPING STEVEDORING Any or all of the following operations conducted by employees not members of the crews of vessels shall be classified as "STEVEDORING": <ol style="list-style-type: none"><li>1. Loading or unloading, stowing, shifting or trimming of cargo, supplies, and materials on board vessels.</li><li>2. Transfer of cargo, supplies, and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.</li><li>3. Transfer between string piece and point of deposit on dock or adjacent warehouses, including tiering, sorting, and breaking down.</li><li>4. Operation of all mechanical equipment, including dock tractor, in connection with the above.</li></ol> Any or all operations as above defined shall be assigned to Code 7309F – Stevedoring NOC, if the operations described in Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment. All other operations shall be assigned to Code 7317F – Stevedoring – by Hand. When policies are issued covering classifications 7317F and/or 7309F no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.
7317F	BY HAND OR HAND TRUCKS EXCLUSIVELY Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. TALLIERS AND CHECKNIG CLERKS engaged in connection with stevedoring work
8709F	COVERAGE UNDER US ACT
8292	COVERAGE UNDER STATE ACT
7309F	NOC STEVEDORING OR FREIGHT HANDLING – Storage, Maintenance, or Repair of Equipment The storage, maintenance, or repair of nets, slings, fork lift trucks, or other equipment shall be assigned to the basic classification even though such operations are conducted at a separate location.
0129	STOCKYARD
	STONE
1624	CRUSHING Includes stone crushing by road building contractors as part of road project.
1624	CUTTING OR POLISHING Mining to be separately rated. Monument dealers to be separately rated as Code 8010
5348	or Marble SETTING – INSIDE Applies to interior construction work only. Not fireproof tile construction.
	STORAGE WAREHOUSE
8291	COLD Applies to refrigerated storage of merchandise not owned by the insured. Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.
8293	FURNITURE

Applies to the storage of furniture not owned by the insured. Includes packing or handling household or office goods away from the insured's premises. Does not apply to the storage of new, unsold furniture for manufacturers or dealers which is to be classified as Code 8292.

7214  
8292

#### DRIVERS IN CONNECTION THEREWITH

##### NOC

Applies to the storage of general merchandise not owned by the insured.

Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.

#### STORE

These descriptions and interpretations are designed to assist in assigning "STORE" Classifications to specific insureds. The classifications are listed alphabetically under the major classification wording. Additional types of stores assigned to a particular classification are listed alphabetically within each numerical code. The description of each store classification is divided into the following two sections:

A beginning section includes a description of the types of merchandise sold, and it also describes the normal and incidental operations included in the particular store classification. In addition, operations which are assigned by analogy to the specified classification are shown.

#### OPERATIONS NOT COVERED

This section indicates operations which might be encountered but are not included in the specific store classification. It also indicates the classification to be assigned when such other operations are involved.

For all store codes delivery operations are to be classified as Code 7380.

#### GENERAL INSTRUCTIONS

The assignment of a classification to a store is based upon (1) the type of merchandise sold, and (2) whether the operations are wholesale or retail. The following definitions and instructions are to be observed in determining the appropriate store classification:

#### TYPE OF MERCHANDISE SOLD

If a store sells several types of merchandise, each of which may be subject to a different classification, such a store shall be assigned on the basis of the principal category of merchandise sold. The term "principal", in this instance only, means the classification category having the largest amount of annual gross receipts.

#### COMBINATION SELF-SERVICE GASOLINE STATIONS AND STORES

The appropriate store classification shall apply at each location when the following conditions exist:

1. The sale of gasoline is controlled from within the store.
2. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

Unless these conditions are met, Code 8381 – "GASOLINE STATION – RETAIL – SELF-SERVICE" shall apply; however, if the store classification carries a higher rate than Code 8381, the appropriate store classification will apply.

When separate gasoline service station activities and store activities are conducted at a single location and employees do not interchange, the self-service gasoline station classification and the appropriate store classification shall apply to each of the respective operations.

## WHOLESALE VS RETAIL

RETAIL – Applies to the sale of merchandise not for resale.

WHOLESALE – Applies to the sale of merchandise for resale to others.

A store that sells merchandise on a combined wholesale and retail basis, shall be assigned to the appropriate store classification depending upon whether the gross receipts are principally from wholesale or retail sales. The term “principally” means more than 50% of the gross receipts.

8046

### AUTOMOBILE ACCESSORIES STORE – RETAIL NOC

Automobile accessory stores today generally sell automobile accessories such as radio, stereo systems, alarm systems, accessory items such as special wheels, spoilers, interior accessories, etc. Such stores may offer installation of these accessories, but do not engage in general repair or service of motor vehicles found in auto repair facilities or service stations.

### OPERATIONS NOT COVERED

1. Stores engaged principally in the selling of automobile parts shall be assigned to Code 8010.

2. Risks engaged principally in the selling of tires including installation shall be assigned to the classifications applicable to RUBBER TIRE DEALERS.

8008

### CLOTHING, Wearing Apparel, or Dry Goods – RETAIL

This classification applies to a store engaged principally in selling any or all of the following merchandise at retail whether by mail, from a walk-in location, or door-to-door:

1. Ready to wear clothing and wearing apparel, including boots, coats, dresses, gloves, haberdashery, hats, hosiery, knitwear, scarfs, shoes, sleeping and lounging clothes, slippers, suits, undergarments, and ties.

2. Dry goods which are fabric items. Note that the term “dry goods” does not mean items which are dry as opposed to items which are wet, but means items which are not clothing but are made of fabric. These items include the following: bedspreads, blankets, curtains, draperies, embroideries, fabrics, handkerchiefs, laces, napkins, pillowcases, sheets, tablecloths, textile trimmings, and towels.

3. Miscellaneous sewing accessories such as artificial flowers, buckles, buttons, dress shields, hooks and eyes, needles, patterns, pins, snaps, tapes, thimbles, thread, yarn, and zippers.

Other types of operations which are assigned to this classification are COAT OR HAT CHECKROOM CONCESSIONS, SHOE STORE

### OPERATIONS NOT COVERED:

1. Dealers in ladies handbags shall be assigned to Code 8017.

2. Stores principally engaged in selling sporting goods such as camping, fishing, hunting, hockey, baseball, football, bowling, or basketball equipment or supplies and incidental clothing shall be assigned to Code 8017.

8032

### CLOTHING, Wearing Apparel, or Dry Goods – WHOLESALE

The same operations and definitions which apply to Code 8008 apply here except that these operations are principally wholesale rather than retail.

OPERATIONS NOT COVERED

1. Dealers in ladies handbags are assignable to Code 8018.

2. Wholesale sporting goods dealers are assignable to Code 8018.

3. Dealers in second-hand clothing which is sorted, graded, and baled for shipment shall be assigned to Code 8018.

8039

DEPARTMENT – RETAIL

This classification applies to large retail stores which are characterized by many departments, each selling a specific type of merchandise.

In order to qualify for assignment of this classification, each separate location must meet all three of the following conditions:

1. The payroll subject to this classification is at least \$400,000 per year.

2. The merchandise handled must include:

- a. Wearing Apparel
- b. Linens/Domestics
- c. House Furnishings (other than Furniture)
- d. Two or more of the following Cosmetics, Furniture, Giftware, Hardware, Jewelry, Luggage, Sporting Goods, Stationery/Greeting Cards, Toys.

3. The total annual sales of items a, b, and c above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry, and cosmetics must not exceed 80% of the total annual sales.

OPERATIONS NOT COVERED

1. Concessions in a department store shall be rated on the basis of the operations performed by the concessionaire and shall not be assigned to the department store classification.

2. The installation (other than delivery) and the service or repair of household appliances such as television sets, refrigerators, washing machines, and dryers shall be assigned to Code 9519.

3. The installation of automobile parts, tires, and other items for which state licensing is not required shall be assigned to Code 8387. If the risk is a licensed auto repair facility, all automobile service or repair work shall be assigned to Code 8395.

8045

DRUG STORE – RETAIL

This classification applies to retail drug store operations, defined as those stores which derive at least 50% of their sales from prescription drug sales.

8047

DRUG STORE – WHOLESALE

This classification applies to wholesale distributors of drugs, medicines, and pharmaceutical ingredients used for compounding and dispensing of prescriptions. These distributors may also handle, as a minor and incidental operation, such other merchandise as abdominal supports, baby products, bandages, brushes, combs, cosmetics, deodorants, disinfectants, dressings, elastic stockings, fever thermometers, heating pads, hot water bottles, shampoo, soap, sterilizers, vaporizers, and other related products.

OPERATIONS NOT COVERED

1. Retail drug stores are to be assigned to Code 8045.
2. Wholesale stores which are engaged principally in selling the miscellaneous merchandise described above and which also sell a minor amount of medicine and drugs shall be assigned to Code 8018.

3. This classification does not include compounding, blending, or missing of drugs, medicines, or pharmaceutical ingredients. If such operations are performed, they are assigned to Code 4611.

8050

#### FIVE AND TEN CENT STORES

This classification applies to stores which sell a wide variety of small merchandise such as stationery, cosmetics, toilet articles, hardware, housewares, confectionery, costume jewelry, toys, giftware, and wearing apparel.

These stores are characterized by their method of displaying each type of merchandise on separate counters. The merchandise is usually sold on a cash basis without any delivery service.

Stores assigned to this classification may or may not specifically call themselves "Five and Ten Cent Stores".

8001

#### FLORIST

This classification applies to retail, wholesale, or combined retail and wholesale dealers. It includes service away from the store premises. This classification applies to a store principally engaged in the selling of fresh cut flowers, potted plants, shrubs, trees, leaves and branches of natural vegetation, bulbs, and floral arrangements, including incidental florist supplies and accessories. Such stores may also sell artificial items including arrangements of artificial flowers.

The service away from the store premises covered by this classification includes operations such as the floral decoration of homes, churches, or other buildings for weddings, banquets, and parties. It also includes services provided to commercial business for indoor plant care.

#### OPERATIONS NOT COVERED

1. Dealers engaged principally in the sale of garden supplies such as flower pots, fertilizer, sod, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs, and grass seed shall be assigned to Code 8010.
2. Cultivating and gardening operations, which are to be separately rated under Code 0035 are those found on premises of the insured but where the work is performed in greenhouses or fields in connection with the growing of flowers and potted plants. If the insured also grows bushes, shrubs, and trees at the same location where flowers and potted plants are grown, then all of the growing operations may be subject to Code 0005.

3. Operations performed on the premises of customers such as the planting or care of lawns, gardens, trees, shrubs, landscaping, or other similar outside operations are subject to Code 0042.

8044

#### FURNITURE

This classification applies to retail, wholesale, or combined wholesaler and retailer dealers principally engaged in selling furniture for homes, lawns, gardens, office, and hotels. This furniture may be sold directly from the floor of the store or ordered from catalogs and samples on display in a showroom and

subsequently shipped by the store to the customer. The word "furniture" as used in this classification includes living room, dining room, bedroom, or kitchen sets and individual pieces such as sofas, chairs, tables, beds, chests, breakfronts, bookcases, pianos, organs, and major household appliances, for example, refrigerators, stoves, and washing machines as well as larger radio, television, and stereo items.

In addition, furniture stores may sell a minor amount of other merchandise such as bedding, carpets, linoleum, lighting fixtures, lamps, small household appliances, mirrors, pictures, and kitchen cabinets.

This classification also includes polishing and minor repair of furniture on the insured's premises or at the customer's location.

#### OPERATIONS NOT COVERED

1. The installation of house furnishings such as draperies and rods, slipcovers, window shades, blinds, carpets, linoleum and non-ceramic floor tiles shall be assigned to Code 9521.

2. Stores engaged principally in selling bedding, lighting fixtures and lamps, carpets, linoleum, mirrors, pictures, or kitchen cabinets shall be assigned to Code 8017 or Code 8018 depending on whether sales are primarily retail or wholesale.

8006

#### GROCERY – RETAIL

Applies to COFFEE, TEA, OR SPICE – RETAIL  
DAIRY PRODUCTS – RETAIL  
DELICATESSEN – RETAIL  
FROZENFOOD – RETAIL  
FRUIT OR VEGETABLE – RETAIL

This classification applies to stores principally engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, frozen foods, coffee, tea, spices, and delicatessen foods such as cold cuts, salads, pickles, smoked fish, and other so-called "appetizers" by mail order, at store locations, or house-to-house. Delicatessen stores may prepare salads and also cook meat such as roast beef, ham, barbecue chickens, and spare ribs.

These stores may also sell a minor amount of other merchandise such as soda pop, beer, household cleaning items, paper products, cigarette, and some drug store items.

#### OPERATIONS NOT COVERED

This classification is not applicable to any of the above stores which also sells any fresh or cured meat, fish, or poultry. Such combination stores shall be assigned to Code 8033 provided that the cost of fresh and cured meats, fish, or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period.

If the cost of fresh and cured meats, fish, or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period, the entire store operations shall be assigned to Code 8031.

8010

#### HARDWARE

Applies to AUTOMOBILE PARTS DEALERS  
BICYCLE SHOPS  
BOAT DEALERS – AWAY FROM WATER  
INDUSTRIAL MILL SUPPLY

LAWN AND GARDEN SUPPLIES  
LOCKSMITHS  
PARTS DEALERS  
SHIP CHANDLERS  
TOOL AND TRAILER RENTAL  
WELDING SUPPLIES

This classification applies to retail, wholesale, or combined retail and wholesale dealers. It applies to dealers engaged principally in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electric tools, plumbing fittings, and garden tools, supplies, and equipment including lawn mowers and snow plows. It applies to both walk-in and mail order operations.

In addition, hardware stores usually sell a wide variety of incidental "non-hardware" items such as paint, wallpaper and allied supplies, household electrical appliances, radios, stereos, and television sets, kitchenware, china and glassware, sporting goods, and automobile accessories or parts. Such stores may also rent, to the general residential public, floor polishing & finishing machines, rug or upholstery cleaning machines, lawn & garden maintenance machines, and similar "handyman" or "do it yourself" type equipment and tools including automobile drawn utility trailers.

This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments, deck gear, and other ship store items.

It also includes dealers in parts for radios, televisions, vacuum cleaners, household appliances, aircraft, sewing machines, and oil burners as well as dealers in cutlery. Also included in this classification are dealers in torches, gauges, welding rods, gloves, face masks, tanks, and welding gases including incidental filling of tanks.

OPERATIONS NOT COVERED:

1. Stores engaged principally in the retail selling of paint, wallpaper, and allied supplies, kitchenware, china and glassware, or sporting goods shall be assigned to code 8017.
2. Stores engaged principally in the retail selling of automobile accessories (not replacement parts) shall be assigned to Code 8046.
3. Repair or installation of household electrical appliances, stereos, radios, and television sets shall be assigned to Code 9519.
4. The repair of gasoline powered lawn mowers shall be assigned to Code 8387.
5. Wholesale or retail dealers principally engaged in selling plumbers' supplies such as tubs, sinks, radiators, tanks, boilers, spas, and other plumbing fixtures or equipment shall be assigned to Code 8111.
6. Wholesale or retail dealers principally engaged in selling wire, cable, or metal conduit shall be assigned to Code 8106.
7. Wholesale or retail dealers principally engaged in selling metal pipe, rods, tubes, sheet metal, iron, steel, or non-ferrous metals shall be assigned to Code 8106.
8. Stores principally engaged in the sale of major household appliances shall be assigned to Code 8044.

JEWELRY

Includes: COINS

HEARING AIDS  
OPTICAL STORES  
POSTAGE STAMPS (COLLECTOR ITEMS)

Applies to wholesale, retail or combined wholesale and retail dealers. This classification applies to a store principally engaged in selling precious or costume jewelry, such as necklaces, earrings, bracelets, rings, watches, charms, lockets, pendants, brooches, and similar ornamental items intended for personal adornment whether made of metals or other material.

In addition to jewelry this classification includes the minor and incidental handling of miscellaneous non-jewelry merchandise such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware, and leather goods.

The repair or engraving of jewelry when performed by a retail jewelry store for individual customers is also within the scope of this classification.

OPERATIONS NOT COVERED

Dealers which handle only silverware, such as dishes, trays, tableware, candle holders, and coffee or tea sets are subject to the appropriate "NOC" store classification, depending on whether the sales are principally to retail customers (code 8017) or to wholesale customers (Code 8018).

Stores which are principally engaged in selling a miscellany of non-jewelry items, such as silverware, tableware, clocks, chinaware, glassware, trophies, small electrical appliances, giftware, or leather goods are assigned to the appropriate "NOC" store classification depending on whether the sales are principally to retail customers (Code 8017) or to wholesale customers (8018). Repair work on jewelry or watches or clocks which is principally performed for their dealers shall be assigned to Code 3383.

For OPTICAL STORES the classification includes the grinding of lenses to fit frames. However, the surface grinding of lenses to prescription is assignable to Code 4150. Optometrists are to be assigned to Code 8832.

MEAT, Fish, or Poultry DEALER – RETAIL

Includes: COLD STORAGE LOCKER OPERATION – FROZEN FOODS

This classification applies to stores engaged in retail selling of fresh and cured meats, fish, or poultry. When such stores also sell groceries, fresh fruits, vegetables, dairy products, or frozen foods, this code shall apply when the cost of fresh and cured meats, fish, or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period. If the cost of fresh and cured meats, fish, or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period, Code 8033 shall apply. These stores may cut the meat, fish, or poultry into steaks, chops, fillets, or other parts on their premises.

Sales to schools or other institutions are included in this classification.

This classification includes the incidental preparation of meats and produce. It also to the freezing and storing of meats, fruits, or vegetables as a service for private individuals. Prior to storage in lockers, food may be prepared by cutting, slicing, grinding, or chopping according to a customer's specifications.

OPEATIONS NOT COVERED

8031



1. Slaughtering operations shall be assigned to Code 2081.
2. Employees engaged in making sausage, frankfurters, or lunch meats shall be assigned to Code 2095.
3. Freezing and storing of meats, fruits, or vegetables for other than private individuals shall be assigned to Code 8291.

8021

MEAT, Fish, or Poultry DEALER – WHOLESALE

This classification applies to dealers engaged principally in the wholesale distribution of fresh and cured meat, fish, or poultry. Some of these dealers cut the meat, fish, or poultry into steaks, chops, roasts, fillets, or poultry parts for sale to hotels, restaurants, or stores. These dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits, or vegetables.

OPERATIONS NOT INCLUDED

Slaughtering operations shall be assigned to Code 2081

8017

RETAIL – NOC

This classification applies to retail stores which are principally engaged in the selling of merchandise that is not described by a specialty retail store classification in the Manual. Stores assigned to this classification sell items such as:

ART SUPPLIES  
BAKERY PRODUCTS  
BEER, WINE, LIQUOR, AND SOFT DRINKS  
BOOKS  
CIGARS AND CIGARETTES  
COMPUTERS  
CONFECTIONERY  
COSMETICS & TOILET ITEMS  
FLOOR COVERINGS  
GIFTWARE  
GREETING CARDS  
HOUSEWARES  
LAMPS AND LIGHTING FIXTURES  
LUGGAGE  
MUSICAL INSTRUMENTS  
NEWSPAPERS AND MAGAZINES  
PAINT & RELATED SUPPLIES  
PETS  
PHARMACEUTICAL OR SURGICAL SUPPLIES  
RECORDS, CD'S AND TAPES  
PHOTOGRAPHIC SUPPLIES & EQUIPMENT  
PURSES, HANDBAGS, WALLETS, ETC.  
SMALL HOUSEHOLD APPLIANCES including radios, televisions, etc.  
SPORTING GOODS  
STATIONERY AND RELATED ITEMS  
TOYS  
TYPEWRITERS, WORD PROCESSORS, AND OFFICE MACHINES  
SOFT DRINKS  
SWIMMING POOL SUPPLIES

Includes: ARCADES  
CHECK CASHING SERVICES  
DEMONSTRATORS IN RETAIL STORES  
ICE CREAM, FROZEN YOGURT OR FROZEN CUSTARD  
MAILING SERVICE STORES

PAWN SHOPS  
TAILOR SHOP

Mailing service stores are those businesses which provide mail addresses similar to post office boxes for their customers. They also provide package sending services and may provide other similar services.

This classification also applies to shoppers who check the attentiveness, personality, and honesty of sales clerks employed in stores owned by others. It also applies to stores which are showroom locations only which are used to display merchandise which is shipped from the manufacturer or wholesaler directly to the customer or contractor.

OPERATIONS NOT INCLUDED

1. The installation, service, or repair of household appliances by a retail store shall be assigned to Code 9519.
2. The installation of carpets, linoleum, and non-ceramic floor tile by a retail store shall be assigned to Code 9521.
3. Hat or coat checkroom concessions shall be assigned to Code 8008.

8033

SUPERMARKET

This classification applies to "supermarket" type stores (whether or not advertised as such), engaged in retail selling of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods, and in addition have a meat department that sells fresh and cured meats, fish, or poultry. Such stores may operate a bakery which is included in the classification.

Such stores also sell other merchandise such as soft drinks, beer, soap and other household cleaning items, paper products, cigarettes, drugstore items, kitchen utensils, and small hardware.

This classification shall be assigned only when the employer can satisfactorily establish that the cost of fresh and cured meats, fish, or poultry did not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period.

OPERATIONS NOT COVERED

1. Retail stores of the type described above where the cost of fresh and cure meat, fish, or poultry exceeds 65% of the total cost of all merchandise purchased during the policy period shall be assigned to Code 8031.
2. Retail stores selling groceries, fresh fruit, vegetables, dairy products, bakery products, and frozen foods shall be assigned to Code 8006 if they do not sell fresh or cured meat, fish, or poultry.
3. Operations of making sausage, frankfurters, or lunch meats shall be assigned to Code 2095.

8018

WHOLESALE NOC

This classification applies to stores which are engaged in the wholesale selling of merchandise not described by a specialty wholesale store classification in the Manual whether at store locations or by mail order. Wholesale is defined, for Michigan, as sales for resale to others. Stores assigned to this classification sell items such as those listed under "RETAIL – NOC" as well as the following:

CHARCOAL

FUR SKINS

GROCERY

HIDES AND LEATHER

SAUSAGE CASINGS

SAWDUST  
WIPING CLOTHS

Wholesale operations generally include the maintenance of warehouse inventories; the physical assembling, sorting, and grading of goods; the breaking of bulk quantities and repackaging into smaller lots; and the promoting of sales through utilization of an outside sales force.

This classification includes package consolidators who are those receiving packages from other firms for sorting and consolidating.

This classification also applies to the freezing of fresh fruits and vegetables. It also applies to wholesale egg dealers and includes incidental egg handling operations such as sorting, candling, grading, washing, and packing in cartons and crates for shipment.

This classification also applies to wholesale or retail dealers engaged principally in selling all kinds of raw or dressed animal hides, reptile skins, and tanned leather. Raw hides are usually received from slaughter houses and are sorted, graded, salted by hand, and shipped to tanneries for processing. After processing at the tannery, the dressed and finished hides, skins, and leather are measured, edge trimmed by hand where necessary, stocked, and shipped. This code also includes dealers in fur skins such as mink, ermine, sable, beaver, rabbit, fox and raccoon.

OPERATIONS NOT COVERED

1. Wholesale dealers engaged principally in selling drugs and medicines shall be assigned to Code 8047.
2. Wholesale distribution of newspapers and magazines shall be assigned to Code 8745.
3. Wholesale dealers engaged in selling beer and ale in bottles, cans, or kegs shall be assigned to Code 7390.
4. This classification does not include any processing operations (other than hand trimming mentioned above) by hide and leather dealers. If processing is performed it is to be separately rated.

5645	STORM DOOR OR STORM WINDOW INSTALLATION – WOOD OR METAL
3169	STOVE MFG
	STREET OR ROAD
9402	CLEANING
	CONSTRUCTION
0042	BEAUTIFICATION WORK
	Sodding, seeding, planting, and similar landscaping work necessary for the beautification of roadsides.
5506	PAVING OR REPAVING
	Applies to all kind of paving or repaving, surfacing or resurfacing, or scraping, including airport runways or warming aprons. Separately rate: clearing of right-of-way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying, and stone crushing.
5507	SUB-SURFACE WORK
	Applies to clearing of right-of-way, earth or rock excavation, filling or grading, or tunneling.
5509	MAINTENANCE BY COUNTY OR MUNICIPAL EMPLOYEES ONLY
	Applicable only to any or all of the following:
	DRAGGING
	DUST LAYING

	ERECTION OR REMOVAL OF SNOW FENCES, Road Markers, Sign, or Guard Rails
	PATCHING
	PLANTING ON RIGHT-OF-WAY
	REMOVAL OF BRUSH
	REPAIR OR MAINTENANCE OF CULVERTS
	ROAD MARKING
	SNOW REMOVAL
	STREET CLEANING
	TARRING OR SANDING
	WEED OR GRASS CUTTING
	Construction or reconstruction to be separately rated.
3507	MAKING MACHINERY MFG
5022	STUCCO or Plastering WORK – on OUTSIDE of buildings
	SUBWAY CONSTRUCTION
	Assign the appropriate construction classifications.
2021	SUGAR MFG OR REFINING
4829	SULPHUR REFINING
3581	SUPERCHARGER MFG
4693	SURGICAL or Pharmaceutical GOODS MFG NOC
8601	SURVEYOR
	Applies to land surveying. Not applicable when engaged in actual construction.
2501	SUSPENDER MFG
	Buckle, webbing, or leather parts mfg to be separately rated.
	SWIMMING POOL
	CONSTRUCTION
5538	ABOVE GROUND
	Metal with vinyl liner.
5223	IN GROUND
	Operations included in this classification are all concrete operations, any tile laying, masonry or fiberglass work, installation of railings, diving boards, drainage and filtration systems as well as any other miscellaneous operations for which no specific basic manual classification exists.
	SEPARATELY RATE
6217	EXCAVATION
5059	IRON OR STEEL POOLS
5645	WOOD DECK ERECTION
9015	MAINTENANCE
	No construction.
9015	OPERATION – PUBLIC
4829	SYNTHETIC RUBBER INTERMEDIATE MFG
	Oil refining, gasoline recovery, and acetylene gas mfg to be separately rated.
	SYRUP
2111	MFG – FRUIT
2021	Or Molasses MFG, BLENDING, OR REFINING
4307	TABLE PAD MFG
	From cardboard and fabric.
2503	TAILORING or Dressmaking – CUSTOM Exclusively
	Not manufacturing.
1748	TALC MILL
	Digging, mining, or quarrying to be separately rated.
4557	TALLOW CHANDLERS
	TANK BUILDING
3620	METAL – SHOP
2802	WOOD – SHOP

	TANK ERECTION OR REPAIR
3726	METAL – WITHIN BUILDINGS exclusively
5403	WOODEN
3724	TANK INSTALLATION OR REMOVAL – GAS STATION
2623	TANNING
	Applies to the tanning of animal hides.
7382	TAXICAB COMPANY
7720	DRIVERS IN CONNECTION THEREWITH
	For the purpose of the premium calculation the following methods prevail:
	1. The entire remuneration of all taxicab drivers shall be included in computing the premium.
	2. Payroll records are acceptable only when they are verifiable.
	3. When no verifiable payroll records exist, the premium charged will be determined on the basis of the amount per vehicle per policy year for vehicles shown in the rate pages under Miscellaneous Values.
	4. If the insured rents or leases cabs to others for operation and does not maintain verifiable payroll records, the premium charge shall be the same as that specified in 3. above.
	5. The amount per vehicle is subject to pro rata adjustment only when a vehicle is owned by the insured for a portion of the policy. The payroll amount takes into consideration downtime, vacation, or other periods when the vehicle is not in operation.
8395	GARAGE EMPLOYEES
9015	JANITORIAL OPERATIONS and Custodial Care
2790	TAXIDERMIST
	TAXIMETER
8387	INSTALLATION OR REPAIR
3574	Or Speedometer MFG
	TELEPHONE, TELEGRAPH, OR TELEVISION CABLE
3681	APPARATUS MFG
5191	CABLE OR LINE INSTALLATION ENTIRELY WITHIN BUILDINGS
	For telephones and computers.
	COMPANY
8901	OFFICE or Exchange EMPLOYEES
	Not clerical office employees.
7600	OTHER EMPLOYEES
	Includes operation, maintenance, extension of lines, and making of service connections. The production of television programs or the video taping of local events is to be separately rated as Code 7610.
7610	TELEVISION OR RADIO BROADCASTING STATION
	Includes Field announcers.
9519	TELEVISION or Radio SET INSTALLATION, SERVICE, OR REPAIR
	Electrical wiring, tower erection, or the installation of satellite dishes to be separately rated. Includes the installation of antennas and satellite dishes 18" or less in diameter.
	TENT
	Refer to "AWNING"
4024	TERRA COTTA MFG
	Applies to decorative or architectural terra cotta. Mining, quarrying, or clay digging to be separately rated.
5348	TERRAZZO, Mosaic, Stone, or Tile WORK – INSIDE
	Applies to interior construction work only. Not fireproof tile construction.
	TEXTILE
2380	FIBER MFG – SYNTHETIC

	Applicable to the manufacture of rayon, acetate, nylon, polyester, and similar synthetic textile fibers. Pyroxylin mfg to be separately rated.
2501	MENDING
	Invisible textile weaving or wearing apparel.
9154	THEATER
	Includes drive-in theaters. Includes managers, stage hands, box office employees, ushers, or motion picture operators.
3685	THERMOMETER MFG
5550	THERMOSTAT INSTALLATION
	Applies to both electric and non-electric thermostats installed in buildings.
2380	THREAD or Yarn MFG
8232	Tie, Post, or Pole YEARD
	Includes preserving operations.
	TILE
9521	NON-CERAMIC FLOOR COVERING – INSTALLATION
4024	or Earthenware MFG NOC
	Includes the mfg of common; face; pressed or repressed building or paving bricks; sand-lime bricks; structural, fireproofing, drainage, and roofing tiles, wall copies; glazed or unglazed sewer or drain pipes or conduits; or similar products. Underground mining or quarrying to be separately rated.
5348	Stone, Mosaic, or Terrazzo WORK – INTERIOR
	Applies to interior construction work only. Not fireproof tile construction.
5610	TIMEKEEPERS – construction or erection
	Not applicable to the payroll for timekeepers except when the payroll for WATCH GUARDS, timekeepers, and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.
3400	TINWARE MFG
	Pie plates, buckets, pails, wastebaskets, ash cans, dustpans.
	TIRE DEALER
	Refer to “RUBBER TIRE DEALER”
2587	TOILET or Towel SUPPLY CO
	No laundry operations.
	TOOL
	MFG
3113	AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR WATER WELL
3113	CUTTING TOOLS
3095	TOOLS, DIES, JIGS, MOLDS, AND FIXTURES – HIGHLY AUTOMATED
3096	DIES, JIGS, OR FIXTURES
	Includes tool details mfg or incidental machinery mfg
3116	DIES, JIGS, OR FIXTURES – NO MACHINERY OR TOOL DETAIL MFG
	DROP OR MACHINE FORGED – NOC
3110	FORGING
3114	MACHINING OR FINISHING
3113	NOT DROP OR MACHINE FORGED – NOC
3113	SHARPENING – INDUSTRIAL TOOLS
2841	TOOTHPICK MFG – WOOD
2587	TOWEL or Toilet SUPPLY CO
	No laundry operations
	TOWING SERVICE
	Refer to “AUTOMOBILE TOWING”
	TOWNSHIP EMPLOYEE NOC
	Refer to “MUNICIPAL”
	TOY MFG
2501	CLOTH – STUFFED

4481	MOLDED PLASTIC
2841	WOOD
3507	TRACTION ENGINE or Power Plow MFG
3507	TRACTOR MFG – Caterpillar type
	TRAILER
8393	BODY REPAIR – not home type Applies to the repair of semi-truck trailers. MFG
3040	BOAT
2797	HOME TYPE
9015	PARKS OR CAMPS
0106	TREE PRUNING, Spraying, Repairing, Trimming, or Fumigating
2380	TRIMMINGS MFG Fancy trimmings or piping.
2501	TRIMMINGS OR RIBBONS – HAND SWEING ON FINISHED GARMENTS TRUCK LEASING COMPANY – LONG ERM
8748	SALES EMPLOYEES
8395	GARAGE EMPLOYEES
7382	TRUCK RENTAL
7212	DRIVERS IN CONNECTION THEREWITH
8395	GARAGE EMPLOYEES
	TRUCKING Truckers engaged in hauling under contract, whether for one or more individuals or concerns, shall under no circumstances be classified and rated except in accordance with the appropriate "TRUCKING" classification. Garage employees are to be separately classified as Code 8395.
7231	MAIL, Parcel, or Package Delivery Applies to risks engaged exclusively in delivery from retail stores under term contracts.
7202	DRIVERS IN CONNECTION THEREWITH
7230	PARCEL or package Delivery Applies to risks engaged exclusively in delivery from retail stores under term contracts.
7206	DRIVERS IN CONNECTION THEREWITH
7219	NOC Storage warehouse employees to be separately rated. Includes the hauling of explosives or ammunition, oil field equipment, and timber products, as well as other items. Applies to truckers which do not qualify for the use of the more specific trucking classifications.
7208	DRIVERS IN CONNECTION THEREWITH
	TUBE MFG Refer to "PIPE OR TUBE"
5022	TUCK POINTING
9015	TUNNEL (Vehicular) or Bridge OPERATIONS Includes all employees on approaches. Structural alterations or repairs to be separate rated.
6217	TUNNELING – NOT PNEUMATIC
2380	TWINE, Cordage, or Rope MFG
	TYPEWRITER
3574	MFG
4251	RIBBON or Carbon Paper MFG Paper mfg to be separately rated
2501	UMBRELLA MFG Mfg of frames, handles, or hardware to be separately rated.
9530	UNDERPINNING BUILDINGS or Structures

	Includes incidental shoring, removal, or rebuilding of walls, foundations, columns, or piers.
9620	UNDERTAKER
9522	UPHOLSTERING
	Upholstering done away from shop to be separately classified as Code 9521.
	UPHOLSTERY, Carpet, or Rug CLEANING – commercial or residential
9015	AT CUSTOMER'S PREMISES
2585	SHOP
9519	VACUUM CLEANER SERVICE OR REPAIR
3634	VALVE MFG
4558	VARNISH OR LACQUER MFG
5057	VAULT CONSTRUCTION OR INSTALLATION
	Applies to fire or burglar proof vaults.
8209	VEGETABLE PACKING
	Not canneries. Applies to buying or collecting from growers, sorting, grading, packing, or otherwise preparing vegetables for transportation to market and to buyers.
5192	VENDING or Coin Operated MACHINES – INSTALLATION, SERVICE, OR REPAIR
	Includes storage, shop, and outside operations.
2915	VENEER MFG OR VENEER PRODUCTS MFG
2881	VENETIAN BLIND ASSEMBLY
	Applies to assembly from manufactured parts. Includes finishing.
2143	VINEGAR MFG
4825	VIRUS, Anti-Toxin, or Serum MFG
4829	VITRIOL MFG
3574	VOTING MACHINE MFG
5538	WALL COVERING or Ceiling INSTALLATION – METAL
	Includes shop.
5445	WALLBOARD INSTALLATION – within buildings
	WAREHOUSING
8291	COLD STORAGE
	Applies to refrigerated storage of merchandise not owned by the risk. Drivers to be assigned to the appropriate TRUCKING – DRIVER classification.
8293	FURNITURE
	Applies to the storage of furniture not owned by the risk. Includes packing or handling household goods away from the insured's premises. Risks engaged in the storage of new furniture for manufacturers or dealers to be separately rated as Code 8292
7214	DRIVERS IN CONNECTION THEREWITH
8292	NOC
	Applies to the storage of general merchandise not owned by the risk. Drivers to be assigned to the appropriate TRUCKING – DRIVERS classification.
	WASHER OR GASKET MFG – not metal
4279	BY PLATTEN PRESS
3400	BY PUNCH PRESS
3383	WATCH OR WATCH CASE MFG
5610	WATCH GUARDS – construction or erection
	Not applicable to the payroll for WATCH GUARDS except when the payroll for WATCH GUARDS, timekeepers, and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.
	WATER
6319	MAIN or Connection CONSTRUCTION
	Includes tunneling at street crossings.
3634	METER MFG
5183	SOFTENER – INSTALLATION, SERVICE, OR REPAIR – domestic
9402	WELL CLEANING – cistern type



WATERPROOFING

Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operations performed by the same contractor at the same job or location shall be classified in accordance with the following

- 5476 1. Application by means of brush or hand pressured caulking gun
- 5480 2. Application by means of trowel
  - 5022 Interior of buildings
  - 5213 Outside of buildings
- 5213 3. Application by means of spray gun, cement gun, concrete gun, or other pressure apparatus except as provided in 4. Below.
- 9015 4. Application to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground.

Excavation incidental to water proofing operations to be separately rated.

7520

WATERWORKS OPERATION

Construction of aqueducts, buildings, or reservoirs to be separately rated.

4557

WAX OR WAX PRODUCTS MFG

5437

WEATHER STRIPPING INSTALLATION

2380

WEBBING MFG

WEIGHERS, Samplers, or Inspectors OF MERCHANDISE ON VESSELS OR DOCKS or at Railway Stations or Warehouses

8709F

COVERAGE UNDER US ACT

8292

COVERAGE UNDER STATE ACT

WELDING

3365

OR CUTTING NOC

Work in connection with the erection of iron or steel structures or bridges shall be rated under the appropriate iron or steel erection code. Work in connection with oil or gas pipeline construction shall be rated as Code 6319.

Applies to both shop and outside work and includes incidental machining operations

The manufacture or fabrication of a specific product or products is to be separately rated under the appropriate manufacturing code.

3257

ROD MFG

3634

TORCH MFG

6204

WELL DRILLING – Not oil or gas

2688

WELTING MFG

Leather, latex, burlap, paper, twine, etc.

3113

WHEELBARROW MFG

4902

WHIP MFG

4558

WHITING MFG

2790

WILLOW, Rattan, or Twisted Fiber PRODUCTS MFG

5057

WINDMILL ERECTION – METAL

WINDOW

9015

CLEANING

3076

SASH MFG – ALUMINUM

5645

SCREEN OR SCREEN DOOR INSTALLATION – METAL OR WOOD

2501

SHADE MFG

Roller mfg to be separately rated. Installation to be rated as Cod 9521

9521

TRIMMING

2143

WINERY

WIRE

3257

CLOTH MFG

	Wire drawing to be separately rated as Code 3241.
3241	DRAWING OR CABLE MFG
3257	FENCE MFG
3257	GOODS MFG NOC
	Wire drawing to be separately rated as Code 3241.
4470	INSULATING or Covering
	Includes incidental wire stranding. Wire drawing to be separately rated as Code 3241.
3257	MATTRESS or Bed Spring MFG
	Box spring mfg to be separately rated as Code 2501
3257	ROPE OR CABLE MFG – IRON OR STEEL
	No wire drawing
	WOOD
	CARVING
2790	BY HAND
2841	BY MACHINE
8232	DEALERS – kindling and firewood
2014	FLOUR MFG
8232	PRESERVING
	Includes yard or incidental wood working operations.
2841	TURNED PRODUCTS MFG NOC
2841	WOODENWARE MFG NOC
3628	WOODWORKING MACHINE MFG
	WOOL
2623	PULLING
2380	SEPARATING
	Applies to chemical separation of wool from cotton.
	WRECKING
	BUILDINGS OR STRUCTURES – complete
	Wrecking or demolition operations shall be classified under the classification which would have applied to the construction of building. For example:
5645	Wood or wood frame buildings - residential
5403	Wood or wood frame buildings - commercial
5022	Masonry buildings or structures
	Iron or Steel buildings or structures – use the appropriate Iron or Steel Erection code.
	Where wrecking or demolition involves a building or structure of more than one type of construction, use the code which represents the major construction type of the building or structure.
	PARTIAL OR STRIP-OUT
	Partial or strip-out wrecking or demolition operations shall be assigned to the construction or erection code which represents the installation or erection of the items being removed. For example:
5183	Removal of pipe insulation
5479	Removal of wall insulation
5190	Removal of building electrical wiring
	Where more than one kind of partial or strip-out demolition is done at the same location and payroll records do not reflect the division of the payroll, the entire payroll for the job shall be assigned to the highest rated classification which applies to the job location.
2380	YARN or Thread MFG
6504	YEAST MFG
9063	YMCA, YWCA, YMHA, OR YWHA INSTITUTION
	Includes teachers and instructors. Camp operations to be separately rated as Code 9015.

5191	X-RAY EQUIPMENT – SALES, INSTALLATION, SERVICE, AND REPAIR
4131	X-RAY TUBE MFG
3131	ZIPPER MFG

**THE TRAVELERS INSURANCE COMPANIES:**

FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

EXPERIENCE RATING PLAN MANUAL

## **PART THREE – EXPERIENCE RATING PLAN**

### **Rule 1 – General Explanations**

#### **A. Experience Rating**

Experience Rating recognizes the differences amount individual insureds with respect to safety and loss prevention. It does this by comparing the experience of individual insureds with the average insured in the same classification. The differences are reflected by an experience rating modification, based on individual payroll and loss records, which may result in an increase, decrease, or no change in premium.

#### **B. Mandatory Plan**

1. The Plan applies on a mandatory basis for risks that meet the premium eligibility requirements. A policy cannot be cancelled, rewritten or extended for purposes of enabling a risk to qualify for, or avoid application of, this Plan.
2. Any action taken in any form to evade the application of an experience rating modification determined in accordance with this Plan is prohibited.
3. The effective date of a change in any rule or rating value is 12:01 a.m. on the date approved for use.
4. The Standard Workers' Compensation and Employers' Liability Policy provides the rating organization with the authority to examine and audit all records that relate to the policy.
5. The rules of this Plan are based on policy periods not longer than one year.
  - a. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.
  - b. A policy issued for a period longer than one year and 16 days is treated as follows:
    - The policy period is divided into consecutive 12-month units.
    - The Policy Period Endorsement specifies the first or last unit of less than 12 months as a short-term policy.
    - All manual rules and procedures apply to each such unit as if a separate policy had been issued for each unit.

#### **C. Definitions**

##### **1. Entity**

An entity is an individual, partnership, corporation, unincorporated association, fiduciary, or other legal entity.

##### **2. Risk**

A risk is all entities eligible for combination under this Plan, regardless of whether insurance is provided by one or more policies or insurance carriers. A risk may be:

- a. A single entity, or
- b. Two or more entities that qualify for combination under the rules of Section III of this Plan.

##### **3. Experience**

The experience used to calculate a risk's modification is comprised of the payroll and losses that are reported according to the Statistical Plan. For purposes of this Plan, payroll and losses may also be

referred to as data. The experience used in a modification is deterred by Rule 2.E. Only experience accruing under Michigan policies of Workers Compensation and Employers Liability Insurance and furnished by authorized carriers will be used.

#### **4. Payroll**

The audited payroll or other exposures for each classification in the experience period are those reported according to the Statistical Plan.

#### **5. Losses**

Incurred losses for each classification in the experience period are those reported according to the Statistical Plan.

- a. No loss is excluded from the experience of a risk even if the employer was not responsible for the accident that caused such loss.

**Exception:** Claims that are reported as noncompensable according to the Statistical Plan are excluded from experience rating calculations.

**Exception:** Claims that are reported as fraudulent according to the Statistical Plan are excluded from experience rating calculations.

#### **6. Statistical Plan**

The Statistical Plan references mean the Michigan Statistical Plan.

#### **7. Subject Premium**

Subject premium is reported according to the Statistical Plan. For experience rating purposes, subject premium developed for an individual risk during:

- a. Its experience period is used to determine a risk's eligibility according to Rule 2.A.
- b. The policy period to which the experience rating modification applies, is multiplied by the experience rating modification factor.

#### **8. Unity (1.00) Factor**

A unity (1.00) factor may apply to a risk for reasons including, but not limited to:

- It does not qualify for experience rating.
- It does not meet the minimum data requirements.
- It is a new business with no data available for production of an experience rating modification.
- It qualifies for experience rating, with the calculation resulting in a 1.00 modification.
- Data could not be provided as a result of an ownership change.

### **D. Administration**

1. The Compensation Advisory Organization of Michigan (CAOM) determines the applicability of all Plan rules.
2. The experience rating modification is calculated, issued and, if necessary, revised by the CAOM.
3. Unless otherwise provided by this Plan, experience rating modification issuance and revision is limited to the current and two preceding experience rating modifications.
4. Any risk qualifying for experience rating modification factor will be notified by the designed the CAOM and instructed on how to obtain their experience rating modification worksheet. The carrier of records and procedure of record are provided access to the experience rating worksheet. Additional parties may be allowed access to the experience rating worksheet if authorized in writing by the risk.

5. The calculated experience rating modification factor is applied by the carrier(s) in accordance with this Plan, other application rules, statutes, and regulations.
6. Appeals involving the application of the rules of this manual may be resolved through the applicable administrative appeals process.

## **Rule 2 – Experience Rating Elements and Formula**

### **A. Premium Eligibility**

#### **1. Premium**

##### **a. Subject Premium**

A risk's eligibility for this Plan is based on the amount of subject premium as defined in Rule 1.C.7.

##### **b. Not Subject to Experience Rating**

According to the Statistical Plan, some premium elements are not subject to experience rating. Premium may be charged for these elements under the standard policy. This premium is not:

- Subject to increase or decrease by an experience rating modification factor.
- Used to determine premium eligibility for experience rating.
- Used in the calculation of an experience rating modification.

#### **2. Subject Premium Eligibility Amounts**

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount.

- a. A risk qualifies for experience rating if it develops a subject premium of at least \$10,000 within the most recent 24 months of the experience period.
- b. A risk may not qualify according to Rule 2.A.2.a. If it has more than the amount of experience referenced in Rule 2.a.2.a, then to qualify for experience rating the risk must develop an average annual subject premium of at least \$5,000.

#### **3. Average Annual Subject Premium**

Determine a risk's average subject premium on an annual basis for experience rating eligibility purposes as follows:

$$\frac{\text{Total Subject Premium}}{\text{Total Months of Experience in Experience Period (excluding gaps in coverage)}} \times 12 = \text{Average Annual Subject Premium}$$

The average annual subject premium must be at least \$5,000 to qualify. The reference to total months of experience in this calculation includes partial months.

#### **4. Intrastate Experience Rating**

A risk qualifies for experience rating on an interstate (single-state) basis when it meets the premium eligibility requirements in Michigan.

### **B. Rating Effective Date (RED)**

- a. The RED appears on a risk's experience rating worksheet. It is the earliest date that a specific modification is applied to a policy.

The CAOM establishes the rating effective date. In most cases, a risk's rating effective date is the same as its policy effective date.

**Note:** Wrap-up policies are not used to determine rating effective dates.

- b. The RED may differ from a risk's policy effective date for reasons including, but not limited to:
  - Short-term policies
  - Cancellations
  - Gaps in coverage
  - Changes in ownership or combinability status
  - Multiple policy effective dates
  - Interstate operations
  - A policy that is longer than one year and 16 days
  - Late receipt of current policy information by the CAOM

### **C. Elements of Experience Rating Formula and Worksheet**

#### **1. Expected Loss Rate (ELR)**

The Expected Loss rate (ELR) is a factor applied to each \$100 of payroll for a classification. It determines the amount of expected losses for a classification in a particular state.

#### **2. Expected Losses**

The expected losses for each classification are determined by multiplying the payroll divided by \$100 times the ELR. The result is rounded to the nearest whole number. Within the experience rating calculation, the expected losses represent the benchmark level of losses expected for all employers in a state within a particular classification. It is against this benchmark that individual employers are compared, based on their actual losses.

#### **3. Discount Ratio (D-Ratio)**

The Discount Ratio (D-Ratio) is a factor applied to the expected losses for each classification. It determines the portion of a risk's expected losses that are expected to be primary losses.

#### **4. Expected Primary Losses**

Expected Primary Losses for each classification are determined by multiplying the Discount Ratio times the expected losses. The result is rounded to the nearest whole number. Within the experience rating calculation, the expected primary losses represent the benchmark level of primary losses for all employers in Michigan within a particular classification. It is against the benchmark that individual employers are compared, based on their actual primary losses.

#### **5. Actual Incurred Losses**

For purposes of experience rating, Actual Incurred Losses are those reported according to the Statistical Plan. For each medical-only claim, the amount is reduced by 70%.

#### **6. Actual Primary Losses**



Actual Primary Losses are the portion of the actual incurred losses that are used at full value in the experience rating calculation. For each actual incurred loss, the amount up to the applicable state primary/excess split point value is considered primary. For each medical-only claim, the primary amount is reduced by 70%.

#### **7. Expected Excess Losses**

Expected Excess Losses are determined by subtracting the total expected primary losses from the total expected losses. Within the experience rating modification calculation, the expected excess losses represent the benchmark level of losses in total, for the portion of all claims in excess of the applicable state primary/excess split point value.

#### **8. Actual Excess Losses**

Actual Excess Losses are determined by subtracting the total actual primary losses from the total actual incurred losses. Within the experience rating calculation, the excess portion of a loss reflects its severity and is given partial weight based on the size of the risk. As risk size increases, so does the amount of the actual excess losses used in the calculation. For each medical-only claim, the excess amount, using full value incurred and primary losses, is reduced by 70%.

#### **9. Ballast Value**

The Ballast Value is a stabilizing element designed to limit the effect of any single loss on the experience rating modification. It is added to both the actual primary losses and expected primary losses. The ballast value increases as expected losses increase. These values may be obtained from the Tables of Weighting and Ballast Values in the Plan.

#### **10. Weighting Value**

The Weighting Value is a factor that is applied to a risk's actual excess losses and expected excess losses. The result is rounded to the nearest whole number. The weighting value determines how much of the actual excess losses and expected excess losses are used in an experience rating. The weighting value increases as expected losses increase. These values may be obtained from the Table of Weighting and Ballast Values in this Plan.

#### **11. Stabilizing Value**

The Stabilizing Value is determined as follows:

$$\text{Expected Excess Losses} \times (1 - \text{Weighting Value}) + \text{Ballast Value}$$

The result is rounded to the nearest whole number. The stabilizing value is included in both the actual and expected portions of the experience rating calculation formula. It limits the potential for significant variances in the experience rating modification factor from one year to the next. Its most significant impact is on smaller risks, which have a greater likelihood for severe swings in experience rating modification factors.

#### **12. Ratable Excess**

##### **a. Expected Ratable Excess Losses**

Expected Ratable Excess Losses are determined by multiplying the weighting value times the expected excess losses. The result is rounded to the nearest whole number. Within the experience rating calculation, the expected ratable excess losses represent, in total, the benchmark level of excess losses for all similarly classified employers. It is against the benchmark that individual employers are compared, based on their actual ratable excess losses.

##### **b. Actual Ratable Excess Losses**

Actual Ratable Excess Losses are determined by multiplying the weighting value times the actual excess losses. The result is rounded to the nearest whole number. For each actual incurred loss exceeding the applicable state primary/excess split point value, only a portion of the loss amount above the applicable state primary/excess split point value is used. Within the experience rating calculation, the actual ratable excess losses represent, in total, the amount of actual excess losses to be used.

### 13. Limitation of Losses Employed in a Rating

Losses are limited to the per claim or multiple claim limitations found in the Table of Weighting Values.

#### a. Single and Multiple Claim Limitation

**Basic Loss Limitation Table**

If...	Then...
A medical-only loss (injury type 6) exists	The actual incurred loss, actual primary loss, and actual loss amounts are reduced by 70%
An accident involves only one person	<ul style="list-style-type: none"> <li>The loss is subject to the per claim accident limitation</li> <li>The actual primary loss is subject to the maximum primary value of the applicable state primary/excess split point value, even if the loss does not exceed the per claim accident limit</li> </ul>
An employer's liability-only loss exists	<ul style="list-style-type: none"> <li>The loss is subject to the employers liability per claim accident limitation</li> <li>The actual primary loss is subject to the maximum primary value of the applicable state primary/excess split point value, even if the loss does not exceed the employers liability per claim accident limitation</li> </ul>

**Loss Limitation for Accidents Involving Two or More Persons Table 1**

If and accident involves two or more persons, and...	Then...
The total of the losses exceeds the multiple claim accident limitation	<ul style="list-style-type: none"> <li>The total losses are subject to the multiple claim accident limitation</li> <li>The actual primary loss for these accidents is limited to two times the applicable state primary/excess split point value, even if the losses do not exceed the multiple claim accident limitation</li> </ul>
The total of the losses <b>does not</b> exceed the multiple claim accident limitation, and none of the individual losses within the total exceeds the state per claim accident limitation	<ul style="list-style-type: none"> <li>The individual losses are used at full value</li> <li>The total actual primary losses for the accident are limited to two times the applicable state primary/excess split point value</li> </ul>

**Loss Limitations for Accidents Involving Two or More Persons Table 2**

<b>If an accident involves two or more persons, and the total of the losses does not exceed the multiple claim accident limitation, but an individual loss within the total exceeds the state per claim accident limitation, and...</b>	<b>Then the individual loss is limited to the state per claim accident limitation and...</b>
The total of the remaining losses exceeds the applicable state primary/excess split point value	<ul style="list-style-type: none"> <li>• The remainder of the losses are used at full value</li> <li>• The total actual primary losses for the accident are limited to two times the applicable state primary/excess split point value</li> </ul>
The total of the remaining losses <b>does not</b> exceed the applicable state primary/excess split point value	<ul style="list-style-type: none"> <li>• The remainder of the losses are used at full value</li> <li>• The actual primary loss is limited to the applicable state primary/excess split point value for the individually limited loss</li> <li>• No actual primary loss limitation applies for the remainder of the losses</li> </ul>

#### **b. Disease Loss Limitation**

Disease losses are subject to per claim and multiple claim limitations. A limitation on total disease losses may also apply to an individual policy. This is in addition to the claim limitations already applied to individual disease losses under Rule 2.C.13.a.

(1) To apply the disease loss policy limitation:

- Determine if a risk's individual policy total limited and nonlimited actual incurred disease losses exceed the policy disease limit of triple the per claim accident limitation shown in the Table of Weighting Values, plus 120% of the risk's total expected losses for the experience period. If the risk-specific threshold is exceeded, the disease losses are limited to such threshold, and
- The actual primary losses are limited to two times the applicable state primary/excess split point value, plus 40% of the risk's total expected primary losses for the experience period.
- Round the result of (b) to the nearest whole number.

(2) A policy's total disease losses may not meet the risk-specific policy limitation amount as determined in (1)(a) above, but exceed the limitation shown in (1)(b). In such circumstances, Rule 3.C.13.a. applies.

(3) For risks that do not have an experience period of 36 months, determine policy disease losses as follows:

<b>To determine the...</b>	<b>Combine the disease losses of all policies within the experience period having an effective date...</b>
Most recent policy year	Within 24 months prior to the rating effective date
Middle policy year	More than 24 months but not exceeding 36 months prior to the rating effective date
Oldest policy year	More than 36 months prior to the rating effective date

#### **D. Experience Rating Formula**

##### **1. Experience Rating Modification Formula**

The experience rating modification formula:

- Is used to determine the experience rating modification for all risks eligible for experience rating.
- Includes on the Michigan the data in a risk's experience period to produce an experience rating modification.

Primary Losses		Stabilizing Value				Ratable Excess		Totals
		(1 minus Weighting Value) X				Weighting Value X		
Actual Primary Losses	+	Expected Excess Losses	+	Ballast Value	+	Actual Excess Losses	=	Total A
Expected Primary Losses	+	(1 minus Weighting Value) X	+	Ballast Value	+	Weighting Value X	=	Total B
		Expected Excess Losses				Expected Excess Losses		

For the experience rating modification, divide Total A by Total B, then round to two decimal places.

## 2. Maximum Debit Modification

Experience rating modification factors determined by the formula in Rule 2.D.1 are subject to a cap if the debit modification exceeds a specific amount. The risk-specific maximum debit modification is determined as follows:

$$\text{Maximum Debit Modification} = 1.10 + (0.0004 \times E/G)$$

"E" is the risk's total expected losses.

"G" is a value equal to the Michigan average cost per claim for losses used in experience rating, divided by 1000. "G" is 6.45.

## 3. United States Longshore and Harbor Workers' Compensation (USL&HW) Act Coverage

Experience ratings containing classifications where the rates include coverage under USL&HW Act are calculated using the formula described in Rule 2.D.1.

Classifications subject to the USL&HW Act, but not followed by the letter 'F' in the Table of Expected Loss Rates and Discount Ratios, have their expected losses determined by applying the USL&HW Expected Loss Factor to the expected loss rate (ELR) for such classifications.

## E. Experience to Be Used in a Rating

### 1. Experience Period..

Experience rating uses past payroll and losses to predict future losses. The experience period represents the total amount of this data used in an experience rating. The calculation of a risk's experience rating modification must include all eligible experience developed during the experience period.

- A risk's rating effective date determines its experience period. Experience for each of a risk's policies is included if the policy effective date is:
  - (1) Not less than 21 months before the rating effective date, and
  - (2) Not more than 57 months before the rating effective date
- A risk's experience period cannot contain more than 45 months of data. The 45-month limitation is a maximum period of time between the expiration date of the most recent policy and the effective date of the oldest policy. While the experience period may not exceed 45 months, an experience rating modification may be produced with less than 12 months of data. The amount of data included in a risk's experience period may be impacted for reasons including, but not limited to:
  - Short-term policies
  - Cancellations
  - Gaps in coverage
  - Changes in ownership or combinability status

- Rating effective date changes
  - Multiple policy effective dates
  - Policies longer than one year and 16 days
  - Wrap-up policies
- c. If both the most recent and oldest policies fit within this experience period, and the inclusion of both policies would exceed 45 months, the oldest policy is not used.
- d. Based on a risk's rating effective date:
- (1) A risk's most current data, excluding 4<sup>th</sup> and 5<sup>th</sup> reports, is used to calculate experience rating modifications. Refer to the Statistical Plan for valuation date information
  - (2) An individual policy's 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> report data may be used in more than three experience rating modifications. However, the policy must be eligible for inclusion according to Rule 2.E.1.a., b., and c.

## 2. Non-Affiliate Self-Insurer and Non-Affiliate Carrier Data

- a. Experience of risks insured by non-affiliate self-insurers and non-affiliate carriers may be included in an experience rating.
- b. The data must be submitted to the CAOM in an approved format. The data is subject to verification by the affiliate self-insurer or affiliate carrier submitting the data for inclusion in an experience rating.
- c. The affiliate self-insurer or affiliate carrier requesting the data inclusion must be the risk's insurer during the time for which the modification including non-affiliate data would apply.
- d. For multiple insurer risks, agreement from only one of the risk's insurers, during the time for which the modification would apply, is required.
- e. the non-affiliate self-insurer or non-affiliate carrier data will not be used to determine premium eligibility.

## 3. Discontinued Operations

Any entity may elect to discontinue all of part of its operations

If an entity discontinues...	Then the future experience ratings will include...
All of its operations and reestablishes them at a later date	The applicable data developed prior to the discontinuation.
Part of its operations	The applicable data developed both: <ul style="list-style-type: none"><li>• Prior to the discontinuation, and</li><li>• For the remaining operations</li></ul>

## Rule 3 – Ownership Changes and Combination of Entities

### A. Reporting Requirement

Changes in ownership and/or combinability status should be reported by the employer to its carrier(s) within 90 days of the date of the change. This may be accomplished by submitting:

- A completed Confidential Request for Information Form (ERM-14), or
- The information in narrative form on the letterhead of the insured, signed by an officer of the insured entity.

## **B. Research and Decision**

The employer, carrier(s), or agent(s) of the employer may submit the ownership and/or combinability status information to the CAOM. The CAOM reviews the information submitted regarding each change and determines the impact, if any, on the experience rating modification of the entities involved.

The complexity of certain transactions may require the CAOM to request additional information. The CAOM may also research public and/or other available records to verify provided information. This information is used to assist in clarifying complex situations or possible modification evasion.

**Note:** The CAOM only issues rulings for those risks that qualify for experience rating. However, the submitted information will be retained for future reference should the risk qualify for experience rating at a later date.

## **C. Ownership Changes**

Changes in ownership interest may affect the use of an entity's experience in future experience ratings. Based on the rules of this Plan, when a change occurs, the CAOM will determine whether to exclude or retain an entity's experience.

### **1. Types of Ownership Changes**

- a. For purposes of this Plan, a change in ownership includes any of the following:
  - (1) Sale, transfer, or conveyance of all or a portion of an entity's ownership interest
  - (2) Sale, transfer, or conveyance of an entity's physical assets to another entity that takes over its operations
  - (3) Merger or consolidation of two or more entities
  - (4) Formation of a new entity that acts as, or in effect is, a successor to another entity that:
    - (a) Has dissolved
    - (b) Is non-operative
    - (c) May continue to operate in a limited capacity
  - (5) An irrevocable trust or receiver, established either voluntarily or by court mandate
- b. For purposes of this Plan, a change in ownership does not include the following:
  - (1) Entities entering or leaving employee leasing arrangements
  - (2) Creation or dissolution of joint ventures
  - (3) Wrap-up projects
  - (4) Establishment of or change in a revocable trust
  - (5) Establishment of "debtor in possession" status
  - (6) Entities entering or leaving affiliation, franchise and/or management agreements
  - (7) Probate proceedings (until a disposition of the estate is complete)

**Note:** For more information on experience rating of employee leasing arrangements, joint ventures, and wrap-up projects, refer to Rule 5.

### **2. Impact of Ownership Changes**

Ownership changes may result in a change in:

- a. Experience rating modification

- b. Combinability status with other entities
- c. Premium eligibility status – an entity may or may not qualify to be experience rated
- d. Rating effective date

#### **D. Combination of Entities**

1. The combination of two or more entities requires common majority ownership. Combination requires that:
  - a. The same person, group of persons or corporation owns more than 50% of each entity, or
  - b. An entity owns a majority interest in another entity, which in turn owns a majority interest in another entity. All entities are combinable for experience rating purposes regardless of the number of entities involved.
2. Determination of majority ownership interest is based on the following:
  - a. Majority of issued voting stock.
  - b. Majority of the owners, partners or members if no voting stock is issued.
  - c. Majority of the board of directors or comparable governing body if a. or b. is not applicable.
  - d. Participating of each general partner in the profits of a partnership. Limited partners are **not** considered in determining majority interest.
  - e. Ownership interest held by an entity as a fiduciary. Such an entity's total ownership interest will also include any ownership held in a nonfiduciary capacity.

For purposes of this rule, fiduciary does not include a debtor in possession, a trustee under a revocable trust, or a franchisor.

#### **3. Multiple Combinations**

- a. More than one combination of entities may be possible within a group of entities. The selection of combinations is based on the combination that involves the most entities.
- b. If Rule 3.D.3.a. does not result in a single group with a majority of entities, the combination will be based on the group that has the largest amount of estimated standard premium. The estimated standard premium is based on the policies in effect at the time of the combination.
- c. The experience of any entity may be used in only one combination.

#### **E. Treatment of Experience**

##### **1. Transfer of Experience**

Changes in ownership and/or combinability status may or may not result in revisions of experience rating modifications. The CAOM may issue, retract and/or revise the current and up to two preceding experience rating modifications due to ownership and/or combinability status changes. For purposes of this rule, the current experience rating modification is the experience rating modification in effect on the date that the notification of the change is received by the CAOM.

The CAOM will request separate data from the carrier when appropriate. In certain cases, documentation may be needed to validate the accuracy of the submitted data.

The experience for any entity undergoing a change in ownership will be retained or transferred to the experience rating modification(s) of the acquiring, surviving or new entity unless specifically excluded by this Plan.

**Transfer of Experience Table 1**

<b>If the single or multiple entity risk disposes of all of its operations and the purchaser...</b>	<b>Then...</b>
Does not have any prior or current policies or experience	The experience will be retained in the future experience rating modification(s) of the purchaser, subject to Rule 2.A.
<ul style="list-style-type: none"> <li>Has prior experience, for which an experience rating modification has already been issued, or</li> <li>Has prior experience, but did not qualify for experience rating</li> </ul>	The experience will be retained in the future experience rating modification(s) of the purchaser and combined with the other experience of the purchaser, subject to Rule 2.A.

**Transfer of Experience Table 2**

<b>If the single or multiple entity risk...</b>	<b>And the purchaser...</b>	<b>Then...</b>
<ul style="list-style-type: none"> <li>Disposes of part of its operations, and</li> <li>Otherwise continues to operate its business, and</li> <li>Its statistical data has been combined on a single policy, and</li> <li>The insurance provider can furnish the CAOM with the appropriate experience to provide for transfer of the data to the purchaser</li> </ul>	Does not have any experience	<ul style="list-style-type: none"> <li>The appropriate experience will be retained in the future experience rating modification(s) of the purchaser, subject to Rule 2.A.</li> <li>The same experience will be excluded from future experience rating modification(s) of the seller.</li> <li>If the separated experience results in the seller, purchaser, or both, not qualifying for experience rating, a unity factor (1.00) will apply to the nonqualifying risk(s) until qualifying experience is developed</li> </ul>
	<ul style="list-style-type: none"> <li>Has experience but does not qualify for experience rating, or</li> <li>Is an experience rated risk</li> </ul>	<ul style="list-style-type: none"> <li>The appropriate experience will be retained in the future experience rating modification(s) of the purchaser and combined with the other experience of the purchaser, subject to Rule 2.A.</li> <li>The same experience will be excluded from the future experience rating modification(s) of the seller.</li> <li>If the separated experience results in the seller, purchaser, or both, not qualifying for experience rating, a unity factor (1.00)</li> </ul>



		will apply to the nonqualifying risk(s) until qualifying experience is developed
<ul style="list-style-type: none"> <li>• Disposes of part of its operations, and</li> <li>• Otherwise continues to operate its business, and</li> <li>• Its statistical data has been combined on a single policy, and</li> <li>• The insurance provider cannot furnish the CAOM with the appropriate experience to provide for transfer of the data to the purchaser.</li> </ul>	<ul style="list-style-type: none"> <li>• Does not have any experience, or</li> <li>• Has experience but does not qualify for experience rating</li> </ul>	<ul style="list-style-type: none"> <li>• A unity factor (1.00) will apply to the purchaser's policy until qualifying experience is developed.</li> <li>• All experience developed prior to the sale remains in future experience rating modification(s) of the seller.</li> </ul>
	Is an experience rated risk	<ul style="list-style-type: none"> <li>• The purchaser's experience rating modification will continue to apply. Any experience developed by the purchased entity(ies) after the sale will be included in future experience rating modification(s) of the purchaser.</li> <li>• All experience developed by the purchased entity(ies) prior to the sale remains in the future experience rating modification(s) of the seller.</li> </ul>

## 2. Exclusion of Experience

Rare circumstances may require that experience for any entity undergoing a change in ownership be excluded from future experience ratings. The experience will be excluded only if the CAOM confirms all of the following

- a. The change must be a material change such that:
  - (1) The entire ownership interest **after** the change had no ownership interest **before** the change, or
  - (2) The collective ownership of all those having interest in an entity results in either less than:
    - 1/3 ownership **before** the change, or
    - 1/2 ownership **after** the change; and
- b. The material change in ownership is accompanied by a change in operations sufficient to result in reclassification of the governing classification; and
- c. The material change in ownership is accompanied by a change in the process and hazard of the operations. Change in process and hazard is determined by the CAOM.

Except for action that may be taken under Rule 3.F, experience is not otherwise excluded for employee leasing companies and temporary employment agencies.

### 3. Recalculation and Application of Experience Rating Modifications

a. If a change in ownership and/or combinability status occurs, recalculation of experience rating modifications may be required, as described in the table below. Changes in ownership and/or combinability status may also result in a change in rating effective date, as determined by the CAOM.

If the first written reporting of the change by either the acquiring entity or acquired entity to their carrier or the CAOM occurs...	Then the recalculation and application of the revised experience rating modification(s) will be as of the ...
Within 90 days of the date of the change	Date of the change
More than 90 days after the date of the change	Next rating effective date following the earliest notice of the change received by a carrier or the CAOM.

b. Recalculation and application of experience rating modifications in conjunction with this rule is subject to Rules 3.F and 4.E.

## F. Evasion of Experience Rating Modification

### 1. Actions

Some employers may take actions for the purpose of avoiding an experience rating modification. Other employers may take actions for otherwise legitimate business reasons that nonetheless result in the improper application of an experience rating modification. Regardless of intent, any action that results in the miscalculation or misapplication of an experience rating modification determined in accordance with this Plan is prohibited. These actions include, but are not limited to:

- Failure to report changes in ownership in 90 days
- A change in ownership
- A change in combinability
- Creation of a new entity
- Transfer of operations from one entity to another entity that is not combinable according to Rule 3.D.
- Misrepresentation on audits or failure to cooperate with an audit

### 2. CAOM Response

In such circumstances, the CAOM may obtain any information that indicates evasion or improper calculation or application of experience rating modifications due to actions included, but not limited to, those listed in Rule 3.F.1.

The CAOM will act to ensure the proper calculation and application of all current and preceding experience rating modifications impacted by these actions. This includes, but is not limited to the:

- Combination of experience that would otherwise not be combinable according to Rules 3.D. and 3.E.1.
- Separation of experience that would otherwise be combinable according to Rule 3.D. and 3.E.1.
- Exclusion of experience that would otherwise be included according to Rule 3.E.1.
- Continuation of experience that would otherwise be excluded according to Rules 3.E.1 and 3.E.2

- Issuance of experience rating modifications that were not originally issued
- Revision and/or retraction of experience rating modifications

#### **Rule 4 – Application and Revision of Experience Rating Modifications**

##### **A. General Explanation**

1. Experience rating modifications for eligible risks generally are determined on an annual basis and are effective for a period of 12 months. However, as provided in this Plan, certain circumstances may result in a reduced or extended application of an experience rating modification.
2. Only one experience rating modification applies to a risk at any time and it applies to all operations of the risk.
3. Experience rating modifications are applied to the premium developed by the use of the carrier's rates in force on the effective date of the experience rating modification.

##### **B. Inclusion of Payroll and Losses**

###### **1. Revision of Payroll**

An insurance provider may discover within the audit period (within three years of policy expiration) that previously reported payroll must be revised. When the CAOM receives correction reports according to the Statistical Plan, it will revise the current and up to two preceding experience rating modifications.

###### **2. Revision of Losses**

Revised unit reports (correction reports) to 1<sup>st</sup>, 2<sup>nd</sup>, and 3<sup>rd</sup> reports according to the Statistical Plan may be submitted. With limited exception as indicated below, the CAOM will use all correction reports in the production of the appropriate experience rating modifications.

- a. Submission of revised unit reports according to the Statistical Plan will result in the automatic recalculation of the current and up to two preceding experience rating modifications.
- b. If a paid or anticipated recovery from a special fund becomes known by the carrier, the current experience rating modification is that which is in effect when the insurance provider determines the revised loss value. The time frame for the three (current and two preceding) modifications is limited to the risk's fifth most recent rating effective date.
- c. If a subrogation recovery is obtained in an action against a third party, the current experience rating modification is that in effect when the insurance provider determines the revised loss value. The time frame for the three (current and two preceding) modifications is limited to the risk's fifth most recent rating effective date.

###### **3. Corrections in Classifications**

- a. A risk's classification(s) may be corrected in accordance with the Basic Manual. When a classification assigned to a risk is revised other than as a result of a change in risk operations, the experience rating modification may be recalculated by the CAOM. The purpose of such recalculation is to produce an experience rating modification factor using rating values that correspond to the rates charged on the policy.
- b. In such circumstances, the CAOM will act to ensure the proper calculation and application of experience rating modifications. This includes, but is not limited to:
  - Reassigning past payroll to the appropriate classification code and rating values
  - Using correction reports submitted in accordance with the Statistical Plan

- Reviewing the information submitted regarding each change and determining the impact, if any, on the experience rating modification(s) of the entities involved.
  - Requesting additional information, if necessary, due to the complexity of certain corrections.
- c. The CAOM will not revise a modification if the change in classification is a result of:
- A change in risk operations
  - A filed and approved change to the classification system

#### **4. Third Party Cases**

Losses for which a third party claim has been made are included in the calculation of an experience rating modification under the following conditions:

##### **a. Unsettled Claims**

Use the loss as reported at full value.

##### **b. Settled Claims**

Use the following procedure to adjust the loss amount:

- (1) Determine loss amount prior to settlement
- (2) Subtract the amount recovered
- (3) Add the expenses incurred in obtaining the recovery
- (4) If the expense amount in (3) exceeds the recovery amount in (2), use the loss amount (1) prior to settlement

#### **5. Liability-Over Cases**

When a risk's incurred losses include liability-over claims, the inclusion of such losses in the experience rating calculation is as follows. When settled liability-over claims result in:

- a. No payment to a third party – The experience rating calculation will include any allocated claim adjustment expense incurred in defending such claims. This expense is subject to the Employers Liability Accident Limitation in the Table of Weighting Values.
- b. Payment to a third party – No change is made in the loss valuation used in the calculation experience modification. At the next valuation date, the calculation will include the settlement amount plus any allocated claim adjustment expense incurred in defending such claims. This expense and settlement is subject to the Employers Liability Accident Limitation in the Table of Weighting Values.

### **C. Types of Experience Rating Modifications**

#### **1. Preliminary Modifications**

A preliminary modification uses existing rating values that are expected to change pending regulatory action on a rate filing. The preliminary modification must be applied until the final experience rating modification is determined.

#### **2. Final Modifications**

When a rate filing is approved in a state, the experience rating modification will be recalculated using the new rating values, and will become final. An experience modification may also be released originally as a final modification if there were no pending rate filings at the time the modification was released.

#### **3. Contingent Modifications**

**a. Explanation**

- (1) A contingent modification is one that is missing some data, but still meets the minimum data requirement displayed in the Minimum Data Requirements Table.
- (2) If a risk does not attain the minimum amount of data required, a modification will not be issued. In such cases, a unity (1.00) factor applies.

**b. Minimum Data Requirements**

The following table provides the minimum data requirements for all experience periods possible under the plan.

**Minimum Data Requirements Table**

<b>Experience Period</b>	<b>Number of Months of 1<sup>st</sup> Report Unit Statistical Data</b>	<b>Experience Period</b>	<b>Number of Months of 1<sup>st</sup> Report Unit Statistical Data</b>
Less than 12	All Data	35	23
12-24	12	36	24
25	13	37	25
26	14	38	26
27	15	39	27
28	16	40	28
29	17	41	29
30	18	42	30
31	19	43	31
32	20	44	32
33	21	45	33
34	22		

**c. Exceptions to Minimum Data Requirements**

Experience rating modification will be issued and will not be labeled contingent when the CAOM determines that the:

- (1) Risk has had a lapse in coverage.
- (2) Non-affiliate insurer had covered the risk.
- (3) Insurance provider is insolvent and not expected to report unit statistical data.

**d. Submission of Missing Data**

When the missing data is submitted according to the Statistical Plan, the CAOM will revise the current modification, and if applicable, up to two preceding modifications.

**e. Application**

A contingent modification applies until another experience modification is issued by the CAOM with the same effective date, subject to Rule 4.E.

## D. Application for Single and Multiple Policy Risks

The rating effective date (RED) determines the application of an experience rating modification. The RED is determined according to Rule 2.B.2 of this Plan. An experience rating modification will apply for:

- No less than three months, except for those impacted by changes in ownership and combinability status according to Rule 3.
- No more than 15 months

### 1. For Single Policy Risks

- a. The experience rating modification applies for the full term of the policy if the policy begins on the RED or within three months after the RED.
- b. If a policy begins **more than** three months after the RED, the following procedure applies:
  - (1) The current experience rating modification applies to the new policy until the date the modification expires.
  - (2) A renewal experience rating modification applies to the new policy until the date the policy expires.
  - (3) A new RED may be established. Usually, this will be the date 12 months after the effective date of the new policy.

### 2. For Multiple Policy Risks

If a risk is covered by two or more policies with varying effective dates, the following procedure applies:

- a. An experience rating modification is issued to be effective for 12 months. This modification applies to the portion of each policy falling within that 12-month period, regardless of the policy's effective and expiration dates.
- b. A renewal experience rating modification applies to each policy as described in 2.a.
- c. The CAOM will review the effective dates of the multiple policies and may authorize the application of an experience rating modification for a period of other than 12 months.

## E. Changes in Experience Rating Modification

Experience rating modifications may change for reasons detailed in this Plan. These changes can occur at various points in time. The following table provides the rules regarding the application of an experience rating modification when a change occurs.

**Changes in Experience Rating Modifications Table**

If the change results in ...	And the change occurs ...	Then the change is applied ...
A <b>decrease</b> in the experience rating modification for any reason other than a correction in classification according to Rule 4.B.3.	<ul style="list-style-type: none"> <li>• At any time during the policy period, or</li> <li>• After expiration of the policy but within revision period according to Rule 4.B.</li> </ul>	<ul style="list-style-type: none"> <li>• Retroactively to the inception of the policy, or</li> <li>• As of the rating effective date, if different than the policy effective date.</li> </ul>
An <b>increase</b> in the experience rating modification due to: <ul style="list-style-type: none"> <li>• Revision of payroll</li> <li>• Revision of losses</li> <li>• Change in status from preliminary to final modification</li> </ul>	<b>Within</b> 90 days after the policy effective date. <ul style="list-style-type: none"> <li>• </li> </ul>	<ul style="list-style-type: none"> <li>• Retroactively to the inception of the policy, or</li> <li>• As of the rating effective date, if later than the policy effective date.</li> </ul>
	<b>More Than</b> 90 days after the policy effective date.	Pro rata from the date the carrier endorses the policy.

<ul style="list-style-type: none"> <li>• Change in status of contingent modification</li> <li>• Any additional reasons other than exclusions listed below</li> </ul>	<ul style="list-style-type: none"> <li>•</li> </ul>	
<p><b>Exclusions:</b></p> <p>An <b>increase</b> in the experience rating modification due to:</p> <ul style="list-style-type: none"> <li>• Changes in ownership or combinability status</li> <li>• Retroactive reclassification of a risk</li> <li>• The termination of a client's employee leasing arrangement under a master policy approach</li> <li>• Late issuance of an experience rating modification due to a risk that has failed to cooperate with audits or other actions attributable to the risk or representatives of the risk, including but not limited to modification avoidance.</li> <li>• Appeals Board or other appropriate administrative process or judicial decision</li> </ul>	<ul style="list-style-type: none"> <li>• At any time during the policy period, or</li> <li>• After expiration of the policy</li> </ul>	<ul style="list-style-type: none"> <li>• Retroactively to the inception of the policy, or</li> <li>• As of the rating effective date, if later than the policy effective date.</li> </ul> <p><b>Note:</b> Increases in experience rating modifications due to a change in ownership or combinability status are applied retroactively to the date of change according to Rule 3.E.3.</p>

## Rule 5 – Special Rating Conditions

### A. Construction/Contracting Risk

#### 1. Wrap-Up Construction Project

A policy issued for an entity participating in a wrap-up construction project is subject to its own experience rating modification. Payroll and loss experience developed for all such policies is used in future experience rating modifications of the participating entities. There is no experience rating modification for the wrap-up construction project as a unit.

#### 2. Joint Ventures

Two or more contractors, not combinable for experience rating under the rules of this Plan, may associate for the purpose of undertaking one or more projects as a joint venture.

A joint venture may qualify for its own experience rating provided all of the following conditions are met:

- The contract(s) for the participating entities is awarded in the name of the joint venture; and
- The participating entities share the control, direction, and supervision of all work undertaken; and
- The participating entities maintain a common bank account, payroll, and business records

The experience of the joint venture participants is excluded from their individual experience rating modifications.

**Experience Rating Modification Determination**

<b>A joint venture</b>	<b>The experience rating modification is calculated</b>
Will not qualify for its own modification in the first year or two year(s) of operation(s)	By the carrier using: <ul style="list-style-type: none"><li>• An arithmetic average of the experience rating modifications of the participating entities</li><li>• A unity (1.00) factor for a participating entity that does not have its own modification</li></ul>
May qualify for its own modification in the third and subsequent year(s) of operation(s)	By the CAOM using the experience developed by the joint venture.

**3. Cost-Plus Contracts**

Under a cost-plus contract, the principal agrees to compensate the contractor based on the cost of the work performed plus a fixed fee. A policy covering both the contractor and the principal is:

- Assigned the experience rating modification of the contractor
- Included in the experience of the contractor

**4. Uninsured Contractors**

The experience of an uninsured contractor is included in the experience of the principal contractor or the principal owner.



### Rule 6 - Adjusted Experience Modifications

The Michigan promulgated experience modification may be adjusted downward by underwriters up to 50 percent for qualified risks. Any reduction in the bureau promulgated experience modification may be offset though the use of schedule debits or writing companies with a resulting policy premium not less than the final premium developed with the Michigan promulgated experience modification. Eligible risks will be:

- a. Workers Compensation premium of at least \$10,000
- b. Above average risk characteristics

Use of an adjusted experience modification will be approved by underwriting management and documented in the underwriting file.

### Rule 7 – Merit Rating

If the payrolls of other exposures developed during an experience period do not qualify for experience rating but produce an average annual premium between \$1,000 and \$5,000, a Merit Rating Modification shall apply. Such Merit Rating Modification will be determined based upon the number of lost time claims (defined as those lost time claims which have been paid or for which payment has been initiated) in accordance with the following schedule:

Number of Lost Time Claims	Merit Modification	Rating
0	-5%	(.95)
1	0	(1.00)
2	+5%	(1.05)

**THE TRAVELERS INSURANCE COMPANIES:**

FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

RATING PLANS MANUAL

## **WORKERS COMPENSATION AND EMPLOYERS LIABILITY GROUP CAPTIVE RATING PLAN**

### **Purpose**

The purpose of this plan is to provide a rating modification for individual members participating in a group captive insurance company. Group captive insurance companies are comprised of several individual members who together assume risk on the group's collective experience within the captive. Captive premiums are determined on a loss rated basis through a combination of company loss modeling, independent actuarial review, sophisticated broker review and/or captive underwriting committee approval, and reflect the captive's unique expenses. This rating plan modification provides a mechanism for the individual member's workers compensation policy premium to reflect its corresponding captive premium at policy inception and audit. This plan is applied uniformly to all eligible group captive members within a program.

### **Eligibility**

The following eligibility criteria apply to this Group Captive Rating Plan:

1. Account must be a member of a group captive that reinsures us;
2. Minimum of \$25,000 account premium;
3. Company modeling, independent actuarial review and/or sophisticated broker analysis of individual member loss history; and
4. Account must demonstrate the ability to meet the financial requirements of the group captive, including the ability to post collateral.

### **Member Captive Premium**

Member captive premium is determined as follows and may be subject to captive committee approval:

Determine Captive Loss Funding:

Independent actuarial review, sophisticated broker analysis and/or Company modeling

Determine Company Expenses:

Excess Loss Funding and Aggregate charge (if applicable)  
Front and Administration Fee  
Taxes (including federal excise tax, if applicable)

Add other administrative and/or Captive Costs (if any):

Brokerage/Commission (0-15%)  
Captive Management & Consulting (1-8%)  
Claim handling expenses (2.5-7%)  
Loss Control (0-5%)

Member Premium is the sum of captive loss funding, company Expenses and other administrative and/or captive costs

## **WORKERS COMPENSATION AND EMPLOYERS LIABILITY GROUP CAPTIVE RATING PLAN**

### **Rating**

The Group Captive Rating Plan factor will be derived in such a manner that the workers compensation annual premium is equal to the member captive premium. The plan factor is a premium deviation factor applied to manual modified premium. The resulting policy premium is unique to the group captive member. The maximum deviation applicable under this plan is +25% to -25% at policy issuance.

### **Policy Preparation.**

The estimated Group Captive Rating Plan factor will be reported under statistical code 9722 for credit factors and under code 9135 for debit factors. Each policy to which this plan applies shall include a Group Captive Rating Plan Endorsement.

### **Audit**

The insurer and the insured may agree to calculate the Final Audited Premium as a rate per \$100 of Final Audited Payroll. If this is done, the rate will be calculated by dividing the Group Captive Member Premium by the total expected payroll divided by \$100. This rate will appear in the schedule to the Group Captive Rating Plan Endorsement.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY  
TRAVELERS EXCEPTION PAGES**

**GUARANTEED COST LARGE RISK ALTERNATIVE RATING OPTION**

**MICHIGAN**

**Background**

Under currently approved rules for retrospectively rated risks, a Large Risk Alternative Rating Option is available for eligible risks. The Large Risk Alternative Rating Option provides the carrier and insured the option of negotiating the retrospective rating factors used to calculate premium.

Travelers would like to extend this rating flexibility to apply to risks meeting the LRARO retrospective premium eligibility requirement while written under a guaranteed cost rating approach, so that the guaranteed cost risk may be rated pursuant to the mutual agreement of the carrier and insured. The application of this approach to larger more sophisticated guaranteed cost risks written by Travelers will permit us to more appropriately reflect the insured's risk characteristics in the same manner as is permitted under the Retrospective Rating Plan rules.

**Eligibility**

Eligibility for the Guaranteed Cost LRARO will follow those premium eligibilities established under the Retrospective Rating Plan rules. A guaranteed cost risk may be rated as mutually agreed upon by the carrier and insured if the countrywide estimated annual standard premium is at least \$100,000 written for Workers' Compensation only or is at least \$100,000 in any combination with any other commercial casualty lines of insurance. Multi-Line premium is defined as the combination of Workers Compensation, General Liability, Hospital Professional Liability, Commercial Auto, Crime, Errors and Omissions, or Glass Coverages, whether written by Travelers or by another carrier.

**Application**

Premium eligibility is established at the policy effective date. Midterm premium or endorsement changes and/or premium audit changes are not used to establish eligibility under this rule.

**Documentation**

The underwriting file must contain sufficient documentation to validate the qualification of the insured for this rating approach. Such documentation must substantiate the premium amounts for Workers Compensation, General Liability, Hospital Professional Liability, Commercial Auto, Crime, Errors and Omissions, or Glass whether written by Travelers or not.

**Coding and Reporting Requirements**

Statistical codes 9655 and 9656 will be used to code the premium adjustments.

9655 – Independent Carrier Filing – Premium Credit Not Part of Standard Premium

9656 – Independent Carrier Filing – Premium Debit Not Part of Standard Premium

WC-GC-LRARO-EX-MI-1

MICHIGAN LARGE RISK DEDUCTIBLE PLAN  
RULES AFFECTING COVERAGE AND PREMIUM  
WORKERS COMPENSATION AND EMPLOYERS LIABILITY  
EFFECTIVE: JANUARY 1, 2022

## Part 1 - General Provisions

- I. Purpose.** The Large Risk Deductible Plan permits an employer who is insured for Workers Compensation to reimburse the insurer for losses in connection with the Workers Compensation insurance coverage. In return for a reduced premium, the insured agrees to reimburse the carrier for losses up to an agreed upon Deductible Amount and, where selected, for specified expenses and to provide acceptable security.
- II. Coverage.** The coverage is provided by a standard Workers Compensation and Employers Liability policy with the Workers Compensation and Employers Liability Large Deductible Endorsement. Nothing in the endorsement relieves the insurer of its obligations under the Workers Compensation policy to provide benefits to injured employees if the employer fails to reimburse the insurer. Failure on the part of the employer to reimburse the insurer or to provide security in a form and amount acceptable to the insurer will permit the insurer to cancel the policy in accordance with the procedure for canceling a policy for non-payment of premium.

## Part 2 - Application of Large Risk Deductible Plan

- I. Authority.** The application of this plan is optional for those risks which are eligible and may be used upon agreement of the insurer and the insured. The deductible applies to payments made in connection with Workers Compensation Insurance, Employers Liability Insurance, to the Other States Insurance coverage provided in this policy and, if elected, Allocated Loss Adjustment Expense (ALAE). The deductible applies also to the insurance provided by any endorsement to the policy. The deductible applies to each accident for bodily injury by accident and to each employee for bodily injury by disease.
- II. Deductible Amounts.** The minimum deductible is \$25,000 per accident or per employee. Higher deductible amounts are available.
- III. Eligibility.** A minimum of \$100,000 of countrywide estimated annual workers compensation standard premium is required to be eligible for this plan. A risk is eligible for the Large Risk Alternative Rating Option (LRARO) rule if the countrywide estimated annual standard premium is at least \$100,000 written for workers compensation only, or is at least \$100,000 in any combination with any other commercial casualty lines of insurance. Under LRARO, the insured and insurer may negotiate the individual pricing components in accordance with individual risk needs. If this rule is used, the individual pricing components will be documented in the underwriting file. If the insured is on a large deductible program and purchases Workers Compensation insurance on behalf of a contractor through a Wrap-up Construction Project, eligibility will be determined based on the project's premium size.
- IV. Statistical Reporting.** Our obligation to report data for statistical purposes does not change for policies written with a Large Risk Deductible plan. All data will be reported without application of the deductible.
- V. Security.** As security for current and ultimate claim payments, an irrevocable letter of credit or other security in a form and amount acceptable to the insurer is required.
- VI. Rating Procedure.** The Deductible Premium is the premium charged to the policyholders for Workers Compensation Deductible coverage. It is calculated in accordance with the following formulas, procedures and definitions:

Deductible Premium	=	Expected Loss Above the Deductible	+	Expenses	+	Aggregate Deductible Charge (if applicable)
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MICHIGAN LARGE RISK DEDUCTIBLE PLAN  
RULES AFFECTING COVERAGE AND PREMIUM  
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**A. Expected Loss Above the Deductible – Loss Analysis Process.**

1. An actuarially based evaluation of losses based on the insured's past experience and loss trends to determine an actuarial estimate of losses within and exceeding the deductible amount. This analysis includes among other elements:
  - a. Frequency (potential number of claims)
  - b. Severity (potential size of loss)
  - c. 3-5 years of insured loss experience
  - d. Our company loss development (or the risk's own, where credible), and trend factors derived from our book of large account business
  - e. Our company excess loss and loss limit charges based on our book of large account business
  - f. Consideration of the insured's loss control measures
2. Description – The loss rating technique applies actuarial principles to forecast losses that will be retained by the insured within the deductible amount. Trend and loss development factors applied to the insured's historic loss experience serve to bring these past values to ultimate values at present cost levels. The factors used for each risk are sensitive to the age of losses and retention level.

To determine losses exceeding the deductible amount, our company uses an actuarial analysis which applies increased limits factors to the insured's retained loss analysis in order to predict the exposure to loss of the company above the insured's retention. The analysis recognizes the credibility/stability of the loss analysis, insured's safety programs, underwriter's knowledge of the class of business and any other factors that have bearing on the company's excess position. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

**B. Expenses.**

Expense charges for these large commercial insureds typically associated with the primary insurance programs are based on the risk characteristics, account size and level of service required by the insured. The determination of expenses may include provisions for claims handling (other than ALAE), the cost of acquiring and servicing the risks being rated, premium tax, general overhead costs, and profit, if applicable. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

**C. Aggregate Deductible Charge - Process.**

1. This process includes the pricing of or charge for the insurer's obligation to assume the insured's risk that aggregate losses may exceed the aggregate deductible amount.
2. Description: This element of premium typically follows a traditional retrospective rating plan approach and represents a charge to the insured for buying insurance protection to limit the reimbursement of losses within the deductible amount.

The variables considered in the calculation of this charge are:

- The amount of the aggregate relative to retained losses predicted in the loss analysis. The greater this ratio the lower the charge.
- The amount of the deductible – the greater the amount the greater the charge.

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- The amount of the retained losses – the greater the retained losses, the lower the charge.

Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

A copy of each individual policy and rating information for that policy will be retained for a minimum of three years after the expiration date.

## **VII. Policy Preparation and Audit.**

- A. Audit.** The insurer and the insured may agree to calculate the final audited Deductible Premium as a rate per final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible Endorsement. This rate will be shown in the Workers Compensation and Employers Liability Large Deductible Endorsement, subject to a negotiated minimum amount (if applicable).
- B. Policy Preparation.** The estimated Deductible Premium credit for the selected Deductible will be shown in Item 4 of the Information Page. Each policy to which this coverage applies shall include an approved Workers Compensation and Employers Liability Large Deductible Endorsement.

## **VIII. Optional Elements**

- A. Aggregate Deductible.** The insurer and insured may, at their option, agree upon an aggregate deductible in a manner similar to a retrospective rating plan maximum. It refers to the aggregate amount of deductible losses and ALAE (if applicable) for the policy period and is estimated based on the estimated exposures known at the time a policy is issued to an insured.

The insured and insurer may agree to an aggregate deductible as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited standard premium, subject to a negotiated minimum aggregate deductible (if applicable).

- B. Second Layer Deductible.** The insurer and insured may, at their option, agree upon a Second Layer Deductible. Such Second Layer Deductible shall be subject to an aggregate. Any Second Layer Deductible will apply only until the Aggregate Second Layer Deductible is exhausted. The Each Accident Deductible will then continue to apply as the only remaining deductible.

The insured and insurer may agree to an aggregate deductible as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited standard premium, subject to a negotiated minimum aggregate deductible (if applicable).

- C. Allocated Loss Adjustment Expense.** The treatment of Allocated Loss Adjustment Expense (ALAE) may be negotiated between the insurer and the insured. One of the following options may be selected:

1. ALAE may be included in the Deductible up to the per accident and/or the Aggregate Deductible.
2. ALAE may be excluded from the Deductible. If this pricing option is chosen, the insured may agree to one of the following options:



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- a. ALAE may be reimbursed by the insured for the total cost regardless of the per accident and/or Aggregate Deductible.
- b. ALAE may be shared pro rata between the insurer and the insured. If the total loss is equal to or less than the per accident Deductible Amount, the insured will reimburse the insurer for all ALAE. If the total loss exceeds the per accident Deductible Amount, the insured will reimburse the insurer for ALAE in the ratio that the Deductible Amount bears to the entire loss (inclusive of the deductible).
- c. The insured and the insurer may negotiate a flat charge payable by the insured in return for ALAE that will be fully paid by the insurer.

**D. Claim Handling and other associated expenses.**

- 1. The charges for Claim Handling (other than ALAE), established by agreement of the insurer and insured, will be reimbursed to the insurer by the insured based on those items shown in the schedule on the Workers Compensation and Employers Liability Large Deductible Endorsement.
- 2. The charges other than Claim Handling, established by agreement of the insurer and insured, will be reimbursed to the insurer by the insured based on those items shown in the schedule on the Workers Compensation and Employers Liability Large Deductible Endorsement, and subject to a minimum amount (if applicable).

**E. Final Deductible Computation.** The insurer and insured may, at their option, agree upon a final payment to satisfy the insured's deductible obligation. Payment by the insured of such amount will end the insured's obligation to make any further payments. The insurer will continue to handle and pay claims pursuant to the terms and conditions of the policy to which the Workers Compensation and Employers Liability Large Deductible Endorsement is attached.

**F. Maximum Billed Losses.** As an alternative to an Aggregate Deductible for workers compensation, the insurer and insured may agree to a Maximum Billed Losses amount. Under this arrangement the maximum amount of payments by the insured within a deductible, loss reimbursement, loss limit or retained limit for any policy shown in the schedule on the Workers Compensation and Employers Liability Large Deductible Endorsement, will be limited to the amount shown as the Maximum Billed Losses amount in that schedule.

The insured and insurer may agree to the Maximum Billed Losses as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited Standard Premium, subject to a negotiated minimum Maximum Billed Losses amount (if applicable).

The charge for the Maximum Billed Losses is the amount of loss (and ALAE, if applicable) expected to exceed the established Maximum Billed Losses. If a Maximum Billed Losses amount is selected, the charge to be included in the Deductible Premium formula is negotiated by the insured and insurer. This amount is calculated by the insurer based on the insured's prior loss history and risk characteristics. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

**IX. Assessments, Surcharges and Taxes.** Certain premium taxes, special taxes, assessments and surcharges including residual market charges, if applicable, may be collected separately from the Deductible Premium calculated in Part 2.VI. above. When these charges are collected separately from Deductible Premium, we

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will identify the terms of such obligations in a communication to the insured, which will become part of the underwriting file.

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WITH THIRD-PARTY CLAIMS HANDLING  
RULES AFFECTING COVERAGE AND PREMIUM  
WORKERS COMPENSATION AND EMPLOYERS LIABILITY  
EFFECTIVE: JANUARY 1, 2022

## Part 1 - General Provisions

- I. Purpose.** The Large Risk Deductible Plan with Third-Party Claims Handling permits an employer who is insured for Workers Compensation to pay for losses in connection with the Workers Compensation insurance coverage. In return for a reduced premium, the insured agrees to pay for losses up to an agreed upon Deductible Amount and, where selected, for specified expenses and to provide acceptable security.
- II. Coverage.** The coverage is provided by a standard Workers Compensation and Employers Liability policy with the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement. Nothing in the endorsement relieves the insurer of its obligations under the Workers Compensation policy to provide benefits to injured employees if the employer fails to pay. Failure on the part of the employer to pay or to provide security in a form and amount acceptable to the insurer will permit the insurer to cancel the policy in accordance with the procedure for canceling a policy for non-payment of premium.

## Part 2 - Application of Large Risk Deductible Plan

- I. Authority.** The application of this plan is optional for those risks which are eligible and may be used upon agreement of the insurer and the insured. The deductible applies to payments made in connection with Workers Compensation Insurance, Employers Liability Insurance, to the Other States Insurance coverage provided in this policy and, if elected, Allocated Loss Adjustment Expense (ALAE). The deductible applies also to the insurance provided by any endorsement to the policy. The deductible applies to each accident for bodily injury by accident and to each employee for bodily injury by disease.
- II. Deductible Amounts.** The minimum deductible is \$25,000 per accident or per employee. Higher deductible amounts are available.
- III. Eligibility.** A minimum of \$100,000 of countrywide estimated annual workers compensation standard premium is required to be eligible for this plan. A risk is eligible for the Large Risk Alternative Rating Option (LRARO) rule if the countrywide estimated annual standard premium is at least \$100,000 written for workers compensation only, or is at least \$100,000 in any combination with any other commercial casualty lines of insurance. Under LRARO, the insured and insurer may negotiate the individual pricing components in accordance with individual risk needs. If this rule is used, the individual pricing components will be documented in the underwriting file. If the insured is on a large deductible program and purchases Workers Compensation insurance on behalf of a contractor through a Wrap-up Construction Project, eligibility will be determined based on the project's premium size.
- IV. Claim Handling and Payment Responsibilities.** The insurer has the right, duty and ultimate authority to investigate, defend or settle any claim seeking indemnity, medical benefits or damages. However, the insured will retain, contract with and pay for the services of a properly licensed third-party claims administrator ("TPA"), approved in advance by the insurer, to administer claims against the insured for benefits or damages payable. The insurer will delegate to the TPA the responsibility to investigate, adjust, defend and/or settle all claims against the insured. The insured will provide the TPA with adequate funds to pay covered losses when due in accordance with applicable laws, rules or regulations, to the extent of the insured's obligation within the deductible retentions.
- V. Statistical Reporting.** Our obligation to report data for statistical purposes does not change for policies written with a Large Risk Deductible plan. All data will be reported without application of the deductible.
- VI. Security.** As security for current and ultimate claim payments, an irrevocable letter of credit or other security in a form and amount acceptable to the insurer is required.

MICHIGAN LARGE RISK DEDUCTIBLE PLAN  
WITH THIRD-PARTY CLAIMS HANDLING  
RULES AFFECTING COVERAGE AND PREMIUM  
WORKERS COMPENSATION AND EMPLOYERS LIABILITY  
EFFECTIVE: JANUARY 1, 2022

**VII. Rating Procedure.** The Deductible Premium is the premium charged to the policyholders for Workers Compensation Deductible coverage. It is calculated in accordance with the following formulas, procedures and definitions:

Deductible Premium	=	Expected Loss Above the Deductible	+	Expenses	+	Aggregate Deductible Charge (if applicable)
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**A. Expected Loss Above the Deductible – Loss Analysis Process.**

1. An actuarially based evaluation of losses based on the insured's past experience and loss trends to determine an actuarial estimate of losses within and exceeding the deductible amount. This analysis includes among other elements:
  - a. Frequency (potential number of claims)
  - b. Severity (potential size of loss)
  - c. 3-5 years of insured loss experience
  - d. Our company loss development (or the risk's own, where credible), and trend factors derived from our book of large account business
  - e. Our company excess loss and loss limit charges based on our book of large account business
  - f. Consideration to the insured's loss control measures
2. Description – The loss rating technique applies actuarial principles to forecast losses that will be retained by the insured within the deductible amount. Trend and loss development factors applied to the insured's historic loss experience serve to bring these past values to ultimate values at present cost levels. The factors used for each risk are sensitive to the age of losses and retention level.

To determine losses exceeding the deductible amount, our company uses an actuarial analysis which applies increased limits factors to the insured's retained loss analysis in order to predict the exposure to loss of the company above the insured's retention. The analysis recognizes the credibility/stability of the loss analysis, insured's safety programs, underwriter's knowledge of the class of business and any other factors that have bearing on the company's excess position. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

**B. Expenses.**

Expense charges for these large commercial insureds typically associated with the primary insurance programs are based on the risk characteristics, account size and level of service required by the insured. The determination of expenses may include provisions for the cost of acquiring and servicing the risks being rated, premium tax, general overhead costs, and profit, if applicable. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

**C. Aggregate Deductible Charge - Process.**

1. This process includes the pricing of or charge for the insurer's obligation to assume the insured's risk that aggregate losses may exceed the aggregate deductible amount.
2. Description: This element of premium typically follows a traditional retrospective rating plan approach and represents a charge to the insured for buying insurance protection to limit the reimbursement of losses within the deductible amount.

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WITH THIRD-PARTY CLAIMS HANDLING  
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EFFECTIVE: JANUARY 1, 2022

The variables considered in the calculation of this charge are:

- The amount of the aggregate relative to retained losses predicted in the loss analysis. The greater this ratio the lower the charge.
- The amount of the deductible – the greater the amount the greater the charge.
- The amount of the retained losses – the greater the retained losses, the lower the charge.

Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

A copy of each individual policy and rating information for that policy will be retained for a minimum of three years after the expiration date.

#### **VIII. Policy Preparation and Audit.**

- A. Audit.** The insurer and the insured may agree to calculate the final audited Deductible Premium as a rate per final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement. This rate will be shown in the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement, subject to a negotiated minimum amount (if applicable).
- B. Policy Preparation.** The estimated Deductible Premium credit for the selected Deductible will be shown in Item 4 of the Information Page. Each policy to which this coverage applies shall include an approved Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement.

#### **IX. Optional Elements**

- A. Aggregate Deductible.** The insurer and insured may, at their option, agree upon an aggregate deductible in a manner similar to a retrospective rating plan maximum. It refers to the aggregate amount of deductible losses and ALAE (if applicable) for the policy period and is estimated based on the estimated exposures known at the time a policy is issued to an insured.

The insured and insurer may agree to an aggregate deductible as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited standard premium, subject to a negotiated minimum aggregate deductible (if applicable).

- B. Second Layer Deductible.** The insurer and insured may, at their option, agree upon a Second Layer Deductible. Such Second Layer Deductible shall be subject to an aggregate. Any Second Layer Deductible will apply only until the Aggregate Second Layer Deductible is exhausted. The Each Accident Deductible will then continue to apply as the only remaining deductible.

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The insured and insurer may agree to an aggregate deductible as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited standard premium, subject to a negotiated minimum aggregate deductible (if applicable).

**C. Allocated Loss Adjustment Expense.** The treatment of Allocated Loss Adjustment Expense (ALAE) may be negotiated between the insurer and the insured. One of the following options may be selected:

1. ALAE may be included in the Deductible up to the per accident and/or the Aggregate Deductible.
2. ALAE may be excluded from the Deductible. If this pricing option is chosen, the insured may agree to one of the following options:
  - a. ALAE may be paid by the insured for the total cost regardless of the per accident and/or Aggregate Deductible.
  - b. ALAE may be shared pro rata between the insurer and the insured. If the total loss is equal to or less than the per accident Deductible Amount, the insured will pay for all ALAE. If the total loss exceeds the per accident Deductible Amount and the TPA has paid the insured's share of the ALAE, the insurer will reimburse the insured for ALAE in the ratio that the insurer's payment for losses in excess of the deductible bears to the entire loss (inclusive of the deductible).
  - c. The insured and the insurer may negotiate a flat charge payable by the insured in return for ALAE that will be fully reimbursed by the insurer.

**D. Claim Handling and other associated expenses.**

1. The charges for Claim Handling (other than ALAE), established by agreement between the TPA and insured, will be paid by the insured.
2. The charges other than Claim Handling, established by agreement of the insurer and insured, will be reimbursed to the insurer by the insured based on those items shown in the schedule on the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement, and subject to a minimum amount (if applicable).

**E. Final Deductible Computation.** The insurer and insured may, at their option, agree upon a final payment to satisfy the insured's deductible obligation. Payment by the insured of such amount will end the insured's obligation to make any further payments. The insurer will continue to handle and pay claims pursuant to the terms and conditions of the policy to which the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement is attached.

**F. Maximum Billed Losses.** As an alternative to an Aggregate Deductible for workers compensation, the insurer and insured may agree to a Maximum Billed Losses amount. Under this arrangement the maximum amount of payments by the insured within a deductible, loss reimbursement, loss limit or retained limit for any policy shown in the schedule on the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement, will be limited to the amount shown as the Maximum Billed Losses amount in that schedule.

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The insured and insurer may agree to the Maximum Billed Losses as a negotiated rate based on final audited payroll, or other exposure base shown in the Workers Compensation and Employers Liability Large Deductible with Third-Party Claims Handling Endorsement (such as, but not limited to, number of employees, man-hours, or sales), or as a negotiated percentage of final audited Standard Premium, subject to a negotiated minimum Maximum Billed Losses amount (if applicable).

The charge for Maximum Billed Losses is the amount of loss (and ALAE, if applicable) expected to exceed the established Maximum Billed Losses. If a Maximum Billed Losses amount is selected, the charge to be included in the Deductible Premium formula is negotiated by the insured and insurer. This amount is calculated by the insurer based on the insured's prior loss history and risk characteristics. Our company's business practice is to store supporting documentation for the various charges in our underwriting files for the insured.

- X. Assessments, Surcharges and Taxes.** Certain premium taxes, special taxes, assessments and surcharges including residual market charges, if applicable, may be collected separately from the Deductible Premium calculated in Part 2.VII. above. When these charges are collected separately from Deductible Premium, we will identify the terms of such obligations in a communication to the insured, which will become part of the underwriting file.

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY  
STATE EXCEPTION PAGE  
MICHIGAN

Effective September 1, 2013

RULE 3 – RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS

A. EXPLANATION AND APPLICATION

**22. Waiver of Right to Recover from Others (Subrogation)**

**a. Explanation**

It is permissible in the Michigan to issue a Standard Policy with the provision that allows the carrier to waive its right of recovery against anyone liable for the injury covered by the policy. Attach the Waiver of Our Right to Recover from Other Endorsement (WC 00 03 13) to waive right of recovery.

**b. Premium Determination**

*For Voluntary Business*

The additional premium charge for a blanket waiver of subrogation shall be 0% - 7% of the policy premium for which the waiver is provided; subject to a \$250 minimum policy charge.

The additional premium charge for a specific waiver shall be 0% - 7% of the premium developed in conjunction with the work for which the waiver is provided; subject to a \$250 minimum policy charge.



**WORKERS COMPENSATION AND EMPLOYERS LIABILITY  
TRAVELERS EXCEPTION PAGES**

**SCHEDULE RATING PLAN**

**MICHIGAN**

**Schedule Rating Eligibility**

The premium for a risk may be modified to reflect such characteristics of the risk as are not reflected in its experience modification. Application of this plan is optional. The maximum debit or credit modification available is 40%.

**Schedule Rating Table**

The premium for a risk may be modified as follows:

Range of Modifications			
	Credit		Debit
A. Premises - conditions, care	10%	to	10%
B. Return to Work Program	10%	to	10%
C. Commitment to early claim reporting	10%	to	10%
D. Safety Program	10%	to	10%
E. Employee Selection, Training, Supervision	10%	to	10%
F. Classification Peculiarities	10%	to	10%

**General Rules**

- A. All schedule debits and all schedule credits shall be based on evidence that is contained in the file of the insurer at the time debit or credit is applied.
- B. The effective date of any schedule credit or debit shall not be any date prior to the receipt in the insurer's office of the evidence supporting the credit or debit.
- C. The schedule credit or debit shall be applied in a multiplicative manner after application of the experience modification on an experience rated risk, and before the application of premium discount and expense constant.
- D. The effective date of this plan is October 1, 2024 for new and renewal business.

**THE TRAVELERS INSURANCE COMPANIES:**

FARMINGTON CASUALTY COMPANY  
THE CHARTER OAK FIRE INSURANCE COMPANY  
THE PHOENIX INSURANCE COMPANY  
THE STANDARD FIRE INSURANCE COMPANY  
THE TRAVELERS INDEMNITY COMPANY  
THE TRAVELERS INDEMNITY COMPANY OF AMERICA  
THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT  
TRAVELERS CASUALTY AND SURETY COMPANY  
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA  
TRAVELERS COMMERCIAL CASUALTY COMPANY  
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA

**MICHIGAN**

RETROSPECTIVE RATING PLAN MANUAL

## **PART FIVE – RETROSPECTIVE RATING PLAN**

### **PREFACE**

### **INTRODUCTION**

The rules contained in this manual apply only to Workers Compensation and Employers Liability Insurance when written either alone or in combination with other commercial casualty insurance. A retrospective rating plan is based on a mutual agreement between the insured and the Travelers. Refer to the Retrospective Rating Plan issued by the Insurance Services Office for rules that govern the other commercial casualty insurance.

Premium under a retrospective rating plan is the direct result of incurred losses. A retrospective rating plan reflects the cost of losses plus the insurance carrier's expenses in providing this insurance

### **Rule 1 - General Explanation**

#### **A. Object of the Plan**

The application of this Plan is optional and may be used only upon election by insured and acceptance by The Travelers.

This Plan adjusts the premium for the insured's policy on the basis of losses incurred during the term of the policy. The intent is to charge premium that reflects the actual experience of the insured based on the insured's individual loss history during the policy term. The plan uses the losses incurred during the term of the policy to establish the cost of insurance, and it includes provisions for all expenses and taxes on premium.

#### **B. Definitions**

##### **1. General Definitions**

##### **a. Allocated Loss Adjustment Expense (ALAE)**

Allocated loss adjustment expense for workers compensation and employers liability insurance, as defined in the Michigan Workers Compensation Statistical Plan (Statistical Plan), may also be included as part of incurred losses under a retrospective rating plan if agreed upon by the insured and The Travelers. This will be called the Allocated Loss Adjustment Expense Option (ALAE Option).

##### **b. Increased Limits**

The policy provides for increased limits for employers liability coverage. The losses may be subject to the retrospective rating loss limitation. The premium for employers liability increased limits is based on the percentage found in the rate pages under Miscellaneous Values.

##### **c. Incurred Losses**

Incurred losses for workers compensation and employers liability insurance are those reported under the rules of the Michigan Workers' Compensation Statistical Plan Manual. Incurred losses include paid and outstanding losses.

If the ALAE Option is elected, then incurred losses will include ALAE.

The rating formula for incurred losses will not include a loss:

- Resulting from the nonratable element codes
- For the disease-related portion of losses covered under the Federal Mine Safety and Health Act.

- Resulting from the application of catastrophe provisions as outlined in the Michigan Basic Manual and the Statistical Plan.
- Reported as fully fraudulent according to the Statistical Plan.
- Reported as noncompensable according to the Statistical Plan.

**d. Large Risk Alternative Rating Option**

The Large Risk Alternative Rating Option is a flexible retrospective rating plan that is mutually agreed to by the insured and carrier. It is an available option for insureds with an estimated annual standard premium of at least \$100,000 individually or in any combination with any commercial casualty insurance line and/or workers' compensation and employers' liability insurance.

**e. Loss Limitation**

A loss limitation is the limit placed on a claim dollar amount that has to be included in the retrospective rating plan calculation. This is an elective element agreed upon by the insured and carrier; there is an additional charge associated with a loss limitation.

**f. Standard Premium (SP)**

For purposes of the retrospective rating plan, standard premium is determined on the basis of authorized rates, any experience rating modification, and minimum premiums. Determination of standard premium excludes:

- (1) Premium discount
- (2) Expense constant
- (3) Premium resulting from the nonratable element codes
- (4) Premium developed by the occupational disease rates for employers subject to the Federal Mine Safety and Health Act.
- (5) Premium developed by the catastrophe provisions as outlined in the Michigan Basic Manual.

**g. Unallocated Loss Adjustment Expense (ULAE)**

Unallocated loss adjustment expense for workers compensation and employers liability insurance is defined in the Statistical Plan. Unallocated loss adjustment expense includes the general overhead of a carrier.

**2. Elements of the Retrospective Rating Plan Formula**

The following formula includes all of the elective elements available under a retrospective rating plan.

Retrospective Rating Premium = (Basic Premium + Excess Loss Premium + Retrospective Rating Development Premium + Converted Losses) x Tax Multiplier.

**a. Retrospective Rating Premium (RRP)**

Retrospective rating premium is the premium based on the application of retrospective rating plan elements as a result of a mutual agreement between the insured and carrier.

**b. Basic Premium (BP)**

Basic Premium is a percentage of standard premium. It is determined by multiplying the standard premium by a basic premium factor. The basic premium factor is developed by the carrier and includes:

- General administration costs of the carrier.
- Related loss control service cost
- Net aggregate loss factors

The basic premium factor does not cover premium taxes nor claim adjustment expenses. Those elements are usually provided by the tax multiplier and the loss conversion factor.

**c. Converted Losses**

Converted losses are based on the incurred losses of the insured for the policy or policies to which a retrospective rating plan is applied. A loss conversion factor is applied to incurred losses to provide the converted incurred losses. (Losses x LCF).

**d. Loss Conversion Factor (LCF)**

The loss conversion factor covers the cost of the carrier's claim services (e.g. investigation of claims and filing claim reports). The loss conversion factor is established by negotiation between the insured and carrier. If the ALAE option is elected as part of incurred losses, the loss conversion factor must be adjusted to exclude ALAE.

**e. Excess Loss Premium (ELP)**

Excess loss premium is a charge for election of a loss limitation. The excess loss premium factor is applied after the basic premium in the retrospective rating plan formula.

(Excess Loss Premium = Excess Loss Factor x Standard Premium x Loss Conversion Factor)

The Compensation Advisory Organization of Michigan (CAOM) files excess loss pure premium factors. The excess loss pure premium factors must be converted to excess loss factors using the carrier's expense provision in Michigan.

The conversion formula is:

Excess Loss Premium Factor = [(Excess Loss Pure Premium Factor x Expected Loss Ratio) x (1 + Loss Adjustment Expense% + Loss Assessment%)]

The Excess Loss Pure Premium Factor, LAE%, and Loss Assessment% are CAOM-provided values.

The carrier determines the Expected Loss Ratio (ELR). ELR is a ratio of pure losses (no LAE) to premium.

The Table of Classifications by Hazard Group is used to determine the excess loss factor. This factor is determined based on the selected loss limitation and the hazard group assignment shown in the Table. For policies with exposure from multiple hazard groups, the excess loss factor can be determined by multiplying the policy excess ratio by the expected loss ratio, where the policy excess ratio is calculated as the total expected excess loss divided by total expected loss. Refer to Appendix E for the Table of Classifications by Hazard Group.

For insureds having USL&HW for non-F-classification codes, the applicable hazard group to use for the determination of an excess loss factor (ELF) is the state classification code hazard group, located in Appendix D, increased two levels. When the state classification hazard group is already at the highest level hazard group, use that highest level hazard group.

For the classification codes that include federal coverages (or F-classification codes), use the hazard group assigned to that code.

State Classification Hazard Group	USL&HW for Non-F-Classification Codes Hazard Groups
A	C
B	D
C	E
D	F
E	G
F	G
G	G

**f. Retrospective Development Premium (RDP)**

Retrospective development premium is an elective element that varies by state. The RDP stabilizes premium adjustment for an insured written under a retrospective rating plan by anticipating future increases in loss costs. The RDP is calculated using the following formula:

Retrospective Development Premium = Standard Premium x Retrospective Development Premium Factor x Loss Conversion Factor.

The retrospective development premium factor anticipates a pattern of increasing valuation of losses after the policy is expired. The retrospective development premium factor is included in the first three calculations of the retrospective premium.

CAOM files retrospective development pure premium factors. The retrospective development pure premium factors must be converted to retrospective development premium factors using the carrier's expense provisions applicable in Michigan.

The conversion formula is:

Retrospective Development Premium Factor = Retrospective Pure Premium Development Factor x Expected Loss Ratio x (1 + Loss Adjustment Expense% + Loss Assessment%).

The Retrospective Pure Premium Development Factor, LAE%, and Loss Assessment% are CAOM-provided values.

The carrier determines the Expected Loss Ratio (ELR). ELR is a ratio of pure losses (no LAE) to premium.

**g. Tax Multiplier (TM)**

Tax multipliers vary by state and generally cover licenses, fees, assessments and taxes that the carrier must pay on the premium collected in Michigan. Tax multipliers are filed by the carrier.

**h. Maximum Retrospective Premium**

Maximum retrospective premium is a percentage of the standard premium determined by the application of a maximum retrospective rating plan premium factor. It is the greatest amount of premium payable by an insured subject to a retrospective rating plan. Maximum retrospective premium places a limit on the impact of incurred losses on the retrospective rating plan premium. It is established by an agreement between the insured and carrier.

**i. Minimum Retrospective Premium**

Minimum retrospective premium is a percentage of the standard premium determined by the application of a minimum retrospective premium factor. It is the least amount of premium to be payable by the insured subject to the retrospective rating plan.

A minimum retrospective premium factor is established by an agreement between the insured and carrier.

The final values filed by the Travelers can be found in the rate pages under Retrospective Rating Values.

**C. Insureds Operating in More Than One State**

A retrospective rating plan may be applied on an intrastate or interstate basis.

For an interstate insured, an average of the specified state tax multipliers weighted by the state standard premium is used to calculate the retrospective rating premium.

**Rule 2 - Eligibility for the Plan**

**A. Combination of Multiple Workers Compensation Policies**

Insureds with two or more workers compensation and employers liability insurance policies may be combined for the application of a retrospective rating plan, providing there is a common majority ownership as defined in the Michigan Experience Rating Plan Manual.

**B. Combination of Insurances**

When a retrospective rating plan includes workers compensation and employers liability insurance and other commercial casualty insurance, the total retrospective rating premium, including the minimum and maximum retrospective premium, is determined on the basis of premium for all lines of insurance in a retrospective rating plan.

Retrospective rating may be applied to any of the following types of insurance alone or any combination of such insurance:

- Workers compensation and employers liability insurance
- Any other commercial casualty lines of insurance.

**C. One-Year Plan**

An insured is eligible for a one-year plan if the estimated Standard Premium is at least \$25,000.

**D. Three-Year Plan**

An insured is eligible for a three-year plan if the estimated Standard Premium for three years is at least \$75,000

**E. Large Risk Alternative Rating Option (LRARO)**

The Large Risk Alternative Rating Option provides the carrier and insured the option of negotiating the retrospective rating factors used to calculate premium. An insured is eligible for the LRARO if the estimated standard premium individually or in any combination with any other commercial casualty lines of insurance exceeds an annual standard premium eligibility threshold of \$100,000 for the term of a retrospective rating plan.

**F. Wrap-Up Construction Projects**

Two or more policies on a wrap-up construction project may be combined for the purpose of retrospective rating. Wrap-up construction project may be written on a single or multistate basis.

Steps to be followed in order to determine whether a wrap-up construction project may be eligible to be retrospectively rated:

1. Determine the sum of all wrap-up construction project standard premium for all states.
2. Of the state's standard premiums included in (1), determine which state's wrap-up construction project retrospective rating premium eligibility threshold is greatest.
3. An insured may be retrospectively rated if the sum of the states included in (1) meet the wrap-up construction project retrospective rating premium eligibility threshold for the state determined in (2).

**Rule 3 – Operation of Plan**

**A. Purpose**

The negotiating process between the insured and carrier is the basis on which a retrospective rating plan provides flexibility in order to meet the needs and characteristics of an insured. As a result of this negotiation, factors for a retrospective rating plan are determined for each insured by agreement between the insured and carrier. A completed *Notice of Election of Retrospective Rating Plan* form signed by the insured outlines the parameters for a retrospective rating plan.

When a retrospective rating plan includes workers compensation and employers liability insurance and other commercial casualty lines of insurance, the total retrospective rating premium, including the minimum and maximum retrospective rating premium, is determined on the basis of all insurance policies in a retrospective rating plan.

**B. Explanation of Tables**

The following is an explanation of the tables used in the calculation of retrospective rating premium (Refer to the NCCI Retrospective Rating Plan Manual for these tables):

Table	Appendix	Purpose
Table of Policy Excess Ratio Ranges and Table of Expected Claim Count Groups	A	Used to determine the applicable Subtable and Expected Claim Count Group for use with the Table of Aggregate Loss Factors

Table of Aggregate Loss Factors	B	Used to determine the net aggregate loss factor to be included in the basic premium factor.
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### C. The Retrospective Rating Premium Without Elective Premium Elements

The premium for an insured subject to a retrospective rating plan is determined by the following retrospective rating premium formula.

Retrospective Rating Premium = {Basic Premium + Converted Losses} x Tax Multiplier.

The retrospective rating premium will not be less than the minimum retrospective rating premium or more than the maximum retrospective rating premium selected for a retrospective rating plan.

If the insured for which a retrospective rating plan is applied includes more than one legal entity, a single retrospective rating premium is calculated on the basis of the combined entities.

**Note:** Insureds with an estimated annual standard premium of a specified premium eligibility threshold, individually or in any combination with commercial casualty lines of insurance, may be rated under the Large Risk Alternative Rating Option. The option provides that such insureds may be retrospectively rated as mutually agreed upon by the insured and carrier.

### D. The Retrospective Rating Premium Formula With Additional Elective Premium Elements

The premium for a retrospective rating plan with elective premium elements is determined by the following retrospective premium formula. The elective elements used in the formula will depend on whether the elective premium elements are included in a retrospective rating plan agreement.

Retrospective Premium = [Basic Premium + Excess Loss Premium + Retrospective Development Premium + Converted Losses} x Tax Multiplier.

The result of the above calculation is the retrospective rating premium when the insured has elected on or more of the elective premium elements.

A retrospective rating premium will not be less than the minimum retrospective premium or more than the maximum retrospective rating premium selected for a retrospective rating plan

### E. Calculation of Retrospective Rating Premium

Under these rules, retrospective rating premiums are always calculated by the carrier, using premium and loss data that has been reported according to the Statistical Plan. The number of subsequent calculations is determined as part of the agreement between the insured and carrier.

#### 1. First Calculation of Retrospective Rating Plan

Under these rules, retrospective rating premium is calculated by the carrier, as soon as practicable. The calculation will include the premium and loss data valued in the sixth month after the expiration date of the rating plan period and annually thereafter, in accordance with the Statistical Plan. The carrier will notify the insured and return premium if the retrospective rating premium is less than premium previously paid, or if the insured will pay any premium greater than premium previously paid, subject to the maximum and minimum retrospective premiums.

**Note:** In certain situations, the carrier may make an early calculation of retrospective premium. Such situations may include when the insured has filed or is in bankruptcy, liquidation, reorganization, receivership, assignment for benefit of creditors, or other similar situations.

#### 2. Subsequent Calculations of Retrospective Rating Plan

If subsequent calculations are to be completed as part of a retrospective rating plan agreement, then the calculations will be made by the carrier 12 months after the initial calculation and then in 12-month intervals thereafter. The procedures for subsequent calculations are the same as described in Rule 3-E-1.

#### 3. Final Calculation of Retrospective Rating Plan



Subsequent calculations of retrospective rating premium will be issued by the carrier in accordance with Rule 3-E-2 until both the insured and carrier agree that the latest calculation will be the final retrospective rating premium under a Plan. After the final retrospective premium calculation, a revision of that premium adjustment is permitted in accordance with the Statistical Plan.

## F. Cancellation of a Policy Under a Retrospective Rating Plan

The cancellation condition of the standard policy permits cancellation by the Insured or carrier. The premium determination for a cancelled policy is outlined by Rule X – Cancellation in the Michigan Basic Manual.

### 1. Reasons for Cancellation and Retrospective Rated Premium Determination

**Cancellation Provisions Table 1**

If...	Then...
The policy is cancelled by the insurance carrier, except for nonpayment of premium	<ol style="list-style-type: none"> <li>1. The standard premium for the cancelled policy is calculated on a pro rata basis as outlined in the Michigan Basic Manual.</li> <li>2. Basic premium and, if applicable excess loss premium and retrospective development premium is calculated by using the pro rata standard premium calculated in 1.</li> </ol>

**Cancellation Provisions Table 2**

If...	Then...
<p>The policy is cancelled by the insured when retiring from business such that:</p> <ul style="list-style-type: none"> <li>• All the work covered by the policy has been completed, or</li> <li>• All interest in any business covered by the policy has been sold, or</li> <li>• The insured has retired from all business covered by the policy</li> </ul>	<ol style="list-style-type: none"> <li>1. The standard premium for the cancelled policy is calculated on a pro rata basis as outlined in the Michigan Basic Manual.</li> <li>2. Basic premium and, if applicable excess loss premium and retrospective development premium is calculated by using the pro rata standard premium calculated in 1.</li> </ol>

**Cancellation Provisions Table 3**

If...	Then...
The policy is cancelled by the insured, except when retiring from business	<ol style="list-style-type: none"> <li>1. The standard premium for the cancelled policy is calculated on a short rate basis as outlined in the Michigan Basic Manual.</li> <li>2. Basic premium and, if applicable excess loss premium and retrospective development premium is calculated by using the short-rate standard premium calculated in 1.</li> <li>3. Minimum retrospective premium is the short-rate standard premium calculation.</li> <li>4. Maximum retrospective premium is based on standard premium. It is calculated by using the actual payroll for the period that the policy was in effect, extending that payroll pro rata to an annual basis, and then multiplying such extended payroll by the authorized rates and experience rating modification.</li> </ol>

## **2. Cancellation for Nonpayment of Premium.**

If the cancellation by the carrier is because of nonpayment of premium by the insured, the maximum retrospective premium is based on the calculated standard premium for the cancelled policy, extended pro rata to an annual basis.

## **3. Cancellation of Three Year Plan**

If a policy for a Three Year Retrospective Rating Plan is cancelled, the Retrospective Premium shall be computed as follows:

- a. Determine premium for the cancelled policy in accordance with Michigan Manual Rules X-B or X-D depending on the reason for the cancellation. If the Plan was applied to a 3 year policy, each 12 month unit within such a policy is treated as a separate policy. Refer to Michigan Basic Manual Rule III-C-3.
- b. A short rate factor does not apply to any premium for completed 12 month policy units. Apply the short rate factor under Michigan Basic Manual Rule X-D only to the premium for the 12 month unit cancelled by the insured when not retiring from the business.
- c. If the reason for the cancellation of the Three Year Plan is in accordance with Cancellation Provisions Table 1 or 2 above, the Total Standard Premium is the sum of the pro rata premium and the Standard Premium for each completed 12 month unit. Use this total Standard premium to establish the Basic Premium, and if applicable Excess Loss Premium and Retrospective Development Premium.
- d. If the cancellation by the carrier is caused by nonpayment of premium by the insured, the Maximum Retrospective Premium shall be based on a total Standard Premium which shall be the sum of the premium, extended pro rata to an annual basis, for the cancelled 12 month unit of the policy (under Michigan Manual Rule X-B) and the standard premium for each completed 12 month unit, such sum then extended pro rata to a 3 year basis.

## **Rule 4 - Administration of the Plan**

### **A. Retrospective Rating Endorsements**

Refer to Appendix F

### **B. Reports of Premiums and Losses Under the Plan**

The standard premiums and losses incurred under a retrospective rating plan policy(s) must be reported to the CAOM in accordance with the Statistical Plan.

Any additional or return premium under the retrospective rating program must be reported to the COAM in accordance with the Statistical Plan.

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**APPENDIX E – TABLE OF CLASSIFICATIONS BY HAZARD GROUP**

Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group
0005	C	2111	B	3066	C	3612	D	4279	C	5160	F
0011	D	2121	C	3076	B	3620	E	4299	B	5183	E
0034	C	2131	C	3081	E	3628	D	4304	D	5188	E
0035	B	2143	B	3082	E	3629	B	4307	A	5190	E
0042	D	2157	C	3085	E	3632	D	4351	C	5191	C
0106	F	2380	C	3095	C	3634	B	4360	B	5192	C
0128	C	2501	C	3096	C	3635	C	4361	B	5213	F
0129	C	2503	B	3110	C	3638	B	4410	C	5215	D
0130	B	2576	B	3111	C	3643	C	4452	C	5221	E
0141	B	2585	B	3113	C	3648	B	4459	C	5222	F
0908	C	2586	C	3114	C	3681	B	4470	C	5223	E
0909	B	2587	B	3116	C	3685	B	4484	C	5348	E
0912	B	2623	D	3131	C	3724	F	4511	B	5403	F
0913	C	2660	B	3132	C	3726	G	4557	D	5437	E
		2683	B	3145	C	3807	B	4558	C	5445	F
1164	G	2688	B	3146	C	3808	D	4568	E	5462	E
1320	F	2702	G	3169	C	3821	D	4583	F	5476	F
1322	F	2709	E	3179	B	3824	D	4611	B	5479	D
1438	F	2731	E	3188	B	3827	D	4692	B	5480	F
1463	F	2759	B	3241	C	4000	F	4693	C	5506	G
1624	F	2790	B	3257	C	4024	E	4712	C	5507	F
1701	E	2797	C	3303	B	4034	E	4720	C	5509	G
1748	E	2802	D	3306	C	4036	E	4825	E	5538	E
1925	D	2812	C	3307	C	4130	C	4828	D	5550	E
2003	C	2841	B	3315	B	4131	B	4289	F	5551	G
2014	E	2881	A	3341	E	4150	A	4902	B	5552	G
2016	B	2915	D	3365	E	4207	E	4923	C	5606	F
2021	D	3004	E	3372	D	4239	E	5020	E	5610	C
2041	B	3018	E	3383	B	4240	B	5022	F	5645	F
2065	C	3022	B	3400	D	4243	C	5038	G	6204	F
8070	C	3027	E	3507	C	4244	C	5040	G	6216	G
2081	C	3028	C	3548	C	4250	C	5057	G	6217	F
2095	C	3030	E	3559	C	4251	C	5059	G	6229	F
2105	B	3040	E	3574	B	4253	C	5102	F	6235	G
2110	B	3064	C	3581	B	4273	C	5146	E	6306	F

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**APPENDIX E – TABLE OF CLASSIFICATIONS BY HAZARD GROUP (continued)**

Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group	Class Code	Hazard Group
6319	F	7215	E	7704	F	8235	C	8832	C		
6325	F	7216	F	7720	E	8264	E	8833	C		
6400	D	7218	E	7904	F	8265	F	8835	C		
6504	B	7219	F	7920	B	8279	F	8837	C		
6702	F	7220	E	7979	B	8291	D	8868	B		
6703	F	7230	D	7980	D	8292	C	8869	B		
6704	F	7231	D	8001	B	8293	E	8901	D		
6801	E	7309	G	8006	C	8304	E	9015	C		
6824	F	7313	G	8008	B	8350	F	9040	B		
6826	E	7317	G	8010	B	8381	D	9052	B		
6834	D	7333	G	8013	C	8387	D	9053	B		
6836	E	7335	G	8015	C	8392	C	9058	A		
6843	G	7337	G	8017	B	8393	C	9090	B		
6845	G	7350	F	8018	B	8395	D	9061	A		
6872	G	7360	E	8021	C	8401	D	9063	B		
6874	G	7380	D	8031	C	8601	D	9065	B		
7016	G	7382	C	8032	B	8709	G	9093	B		
7024	G	7390	C	8033	C	8720	E	9101	B		
7038	G	7394	G	8039	B	8726	E	9102	C		
7046	G	7395	G	8044	D	8734	B	9154	C		
7047	G	7398	G	8045	B	8737	B	9156	D		
7050	G	7403	E	8046	C	8738	B	9220	D		
7090	G	7405	E	8047	B	8742	E	9402	E		
7098	G	7421	F	8050	B	8745	D	9403	F		
7099	G	7422	E	8058	C	8748	D	9410	C		
7151	E	7423	E	8059	B	8755	E	9501	D		
7152	E	7502	E	8102	B	8800	A	9519	E		
7153	E	7515	G	8106	E	8803	E	9521	E		
7202	E	7520	C	8107	E	8805	B	9522	C		
7206	E	7538	G	8111	C	8810	C	9529	G		
7208	E	7539	F	8116	C	8814	B	9530	G		
7210	E	7540	G	8209	C	8815	B	9558	E		
7212	C	7580	E	8215	E	8820	D	9559	F		
7213	F	4600	E	8227	G	8829	C	9586	A		
7214	E	7610	D	8232	E	8831	C	9620	D		

## APPENDIX F ENDORSEMENTS

The following endorsements apply to policies in Michigan that have elected to be retrospectively rated:

Endorsement	Purpose
WC 00 05 03 - Retrospective Rating Plan Premium Endorsement One-Year Plan	Use this endorsement when the rating plan period is the one-year period beginning with the effective date of the endorsement.
WC 00 05 04 – Retrospective Rating Plan Premium Endorsement Three-Year Plan	Use this endorsement when the rating plan period is the three-year period beginning with the effective date of the endorsement
WC 00 05 05 – Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project	Use this endorsement when the rating plan period is the duration of the construction project described on the Information Page beginning with the effective date of the endorsement
WC 00 05 08 – Retrospective Premium Endorsement Aviation Exclusion	Use this endorsement when the premium and incurred losses from the aviation classification codes listed in the schedule are excluded from retrospective rating
WC 00 05 09 – Retrospective Premium Endorsement	Use this endorsement when changes have been made to the factors
WC 00 05 10 – Retrospective Rating Plan Premium Endorsement Nonratable Catastrophe Element or Surcharge	Use this endorsement when the policy covers operations or classifications that involve a nonratable catastrophe element or surcharge
WC 00 05 11 – Retrospective Premium Endorsement Short Form	Use this endorsement when the insured has more than one policy subject to the same retrospective rating option
WC 00 05 12 – Retrospective Rating Plan Premium Endorsement One-Year Plan – Multiple Lines	Use this endorsement to determine the other lines of insurance included in the calculation of the retrospective rating premium for the one-year plan
WC 00 05 13 – Retrospective Rating Plan Premium Endorsement Three-Year Plan – Multiple Lines	Use this endorsement to determine the other lines of insurance included in the calculation of the retrospective rating premium for the three-year plan
WC 00 05 14 – Retrospective Rating Plan Premium Endorsement Wrap-Up Construction Project – Multiple Lines	Use this endorsement when the rating plan period is the duration of the construction project described on the Information Page beginning with the effective date of the endorsement when other lines of insurance are included in the calculation of the retrospective rating premium.
WC 00 05 15 – Retrospective Rating Plan Premium Endorsement – Flexibility Options	Use this endorsement when incurred losses are changed to include allocated loss adjustment expenses
WC 00 05 16 – Retrospective Rating Plan Premium Endorsement – Large Risk Alternative Rating Option (LRARO)	Use this endorsement when the insured has elected to have the cost of insurance rated retrospectively by the Large Risk Alternative Rating Option
WC 21 05 02 – Michigan Retrospective Premium Endorsement – Amendment	Use this endorsement on all retrospective rated policies to amend WC 00 05 03, WC 00 05 04 and WC 00 05 05
WC 21 05 05 – Michigan Non-Ratable Specific Disease Element (Supplement to Retrospective Premium Endorsement)	Use this endorsement on all retrospective rated policies to amend WC 00 05 03, WC 00 05 04 and WC 00 05 05