

MICHIGAN WORKERS COMPENSATION RATE RULE INDEX		Liberty Mutual Insurance Company	Liberty Mutual Fire Insurance Company	LM Insurance Corporation	The First Liberty Insurance Corporation	Liberty Insurance Corporation	Employers Insurance Company of Wausau
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Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

MICHIGAN WORKERS COMPENSATION RATE RULE INDEX		Liberty Mutual Insurance Company	Liberty Mutual Fire Insurance Company	LM Insurance Corporation	The First Liberty Insurance Corporation	Liberty Insurance Corporation	Employers Insurance Company of Wausau
Rule Number	Title						
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**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

**APPENDIX B – CANCELLATION TABLES**

**Pro Rata Cancellation Table**

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	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	.452
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			

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	RATIO	DAY OF MONTH	DAY OF YEAR NUMBER OF DAYS	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	.452
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			

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

Short Rate Cancellation Table

<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>
1	.05	18.2482	31	.19	2.2371
2	.06	10.9489	32	.19	2.1672
3	.07	8.5158	33	.20	2.2121
4	.07	6.3869	34	.20	2.1471
5	.08	5.8394	35	.20	2.0857
6	.08	4.8662	36	.20	2.0278
7	.09	4.6924	37	.21	2.0716
8	.09	4.1058	38	.21	2.0171
9	.10	4.0552	39	.21	1.9654
10	.10	3.6496	40	.21	1.9162
11	.11	3.6496	41	.22	1.9585
12	.11	3.3455	42	.22	1.9119
13	.12	3.3689	43	.22	1.8674
14	.12	3.1283	44	.23	1.9079
15	.13	3.1630	45	.23	1.8655
16	.13	2.9653	46	.23	1.8250
17	.14	3.0056	47	.23	1.7861
18	.14	2.8386	48	.24	1.8250
19	.15	2.8818	49	.24	1.7877
20	.15	2.7377	50	.24	1.7520
21	.16	2.7812	51	.24	1.7176
22	.16	2.6547	52	.25	1.7548
23	.17	2.6980	53	.25	1.7216
24	.17	2.5856	54	.25	1.6899
25	.17	2.4821	55	.26	1.7255
26	.18	2.5270	56	.26	1.6947
27	.18	2.4334	57	.26	1.6650
28	.18	2.3465	58	.26	1.6362
29	.18	2.2656	59	.27	1.6704
30	.19	2.3117	60	.27	1.6425

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>
61	.27	1.6156	91	.35	1.4038
62	.27	1.5895	92	.36	1.4283
63	.28	1.6222	93	.36	1.4129
64	.28	1.5969	94	.36	1.3979
65	.28	1.5723	95	.37	1.4216
66	.29	1.6038	96	.37	1.4068
67	.29	1.5799	97	.37	1.3923
68	.29	1.5566	98	.37	1.3781
69	.29	1.5341	99	.38	1.4010
70	.30	1.5643	100	.38	1.3870
71	.30	1.5423	101	.38	1.3733
72	.30	1.5208	102	.38	1.3598
73	.30	1.5000	103	.39	1.3820
74	.31	1.5291	104	.39	1.3688
75	.31	1.5087	105	.39	1.3557
76	.31	1.4888	106	.40	1.3774
77	.32	1.5169	107	.40	1.3645
78	.32	1.4974	108	.40	1.3519
79	.32	1.4785	109	.40	1.3395
80	.32	1.4600	110	.41	1.3605
81	.33	1.4870	111	.41	1.3482
82	.33	1.4689	112	.41	1.3362
83	.33	1.4512	113	.41	1.3243
84	.34	1.4774	114	.42	1.3447
85	.34	1.4600	115	.42	1.3330
86	.34	1.4430	116	.42	1.3215
87	.34	1.4264	117	.43	1.3414
88	.35	1.4517	118	.43	1.3301
89	.35	1.4354	119	.43	1.3189
90	.35	1.4194	120	.43	1.3079

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>
121	.44	1.3273	151	.52	1.2569
122	.44	1.3164	152	.52	1.2487
123	.44	1.3057	153	.52	1.2405
124	.44	1.2951	154	.53	1.2562
125	.45	1.3140	155	.53	1.2481
126	.45	1.3036	156	.53	1.2401
127	.45	1.2933	157	.54	1.2554
128	.46	1.3117	158	.54	1.2475
129	.46	1.3016	159	.54	1.2396
130	.46	1.2916	160	.54	1.2319
131	.46	1.2817	161	.55	1.2469
132	.47	1.2996	162	.55	1.2392
133	.47	1.2899	163	.55	1.2316
134	.47	1.2802	164	.55	1.2241
135	.47	1.2708	165	.56	1.2388
136	.48	1.2882	166	.56	1.2313
137	.48	1.2788	167	.56	1.2240
138	.48	1.2696	168	.57	1.2384
139	.49	1.2867	169	.57	1.2311
140	.49	1.2775	170	.57	1.2238
141	.49	1.2684	171	.57	1.2167
142	.49	1.2595	172	.58	1.2308
143	.50	1.2762	173	.58	1.2237
144	.50	1.2674	174	.58	1.2167
145	.50	1.2586	175	.58	1.2097
146	.50	1.2500	176	.59	1.2236
147	.51	1.2663	177	.59	1.2167
148	.51	1.2578	178	.59	1.2098
149	.51	1.2493	179	.60	1.2235
150	.52	1.2653	180	.60	1.2167

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>
181	.60	1.2099	211	.67	1.1590
182	.60	1.2033	212	.67	1.1535
183	.61	1.2167	213	.67	1.1481
184	.61	1.2101	214	.67	1.1428
185	.61	1.2035	215	.68	1.1544
186	.61	1.1970	216	.68	1.1491
187	.61	1.1906	217	.68	1.1438
188	.62	1.2037	218	.68	1.1385
189	.62	1.1974	219	.69	1.1500
190	.62	1.1910	220	.69	1.1448
191	.62	1.1848	221	.69	1.1396
192	.63	1.1977	222	.69	1.1345
193	.63	1.1914	223	.69	1.1294
194	.63	1.1853	224	.70	1.1406
195	.63	1.1792	225	.70	1.1356
196	.63	1.1732	226	.70	1.1305
197	.64	1.1858	227	.70	1.1255
198	.64	1.1798	228	.70	1.1206
199	.64	1.1739	229	.71	1.1317
200	.64	1.1680	230	.71	1.1267
201	.65	1.1804	231	.71	1.1219
202	.65	1.1745	232	.71	1.1170
203	.65	1.1687	233	.72	1.1279
204	.65	1.1630	234	.72	1.1231
205	.65	1.1573	235	.72	1.1183
206	.66	1.1694	236	.72	1.1136
207	.66	1.1638	237	.72	1.1089
208	.66	1.1582	238	.73	1.1195
209	.66	1.1526	239	.73	1.1149
210	.67	1.1645	240	.73	1.1102

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241	.73	1.1056	271	.80	1.0775
242	.74	1.1161	272	.80	1.0735
243	.74	1.1115	273	.80	1.0696
244	.74	1.1070	274	.81	1.0790
245	.74	1.1025	275	.81	1.0751
246	.74	1.0980	276	.81	1.0712
247	.75	1.1083	277	.81	1.0673
248	.75	1.1038	278	.81	1.0635
249	.75	1.0994	279	.82	1.0728
250	.75	1.0950	280	.82	1.0689
251	.76	1.1052	281	.82	1.0651
252	.76	1.1008	282	.82	1.0614
253	.76	1.0964	283	.83	1.0705
254	.76	1.0921	284	.83	1.0667
255	.76	1.0878	285	.83	1.0630
256	.77	1.0979	286	.83	1.0593
257	.77	1.0936	287	.83	1.0556
258	.77	1.0893	288	.84	1.0646
259	.77	1.0851	289	.84	1.0609
260	.77	1.0810	290	.84	1.0572
261	.78	1.0908	291	.84	1.0536
262	.78	1.0866	292	.85	1.0625
263	.78	1.0825	293	.85	1.0589
264	.78	1.0784	294	.85	1.0553
265	.79	1.0881	295	.85	1.0517
266	.79	1.0840	296	.85	1.0481
267	.79	1.0800	297	.86	1.0569
268	.79	1.0759	298	.86	1.0534
269	.79	1.0719	299	.86	1.0498
270	.80	1.0815	300	.86	1.0463

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<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period Policy In Effect</u>
301	.86	1.0429	331	.93	1.0255
302	.87	1.0515	332	.93	1.0224
303	.87	1.0480	333	.94	1.0303
304	.87	1.0446	334	.94	1.0272
305	.87	1.0411	335	.94	1.0242
306	.88	1.0497	336	.94	1.0211
307	.88	1.0462	337	.94	1.0181
308	.88	1.0429	338	.95	1.0259
309	.88	1.0395	339	.95	1.0229
310	.88	1.0361	340	.95	1.0198
311	.89	1.0445	341	.95	1.0169
312	.89	1.0412	342	.95	1.0139
313	.89	1.0379	343	.96	1.0216
314	.89	1.0346	344	.96	1.0186
315	.90	1.0429	345	.96	1.0156
316	.90	1.0396	346	.96	1.0127
317	.90	1.0363	347	.97	1.0203
318	.90	1.0330	348	.97	1.0174
319	.90	1.0298	349	.97	1.0145
320	.91	1.0380	350	.97	1.0116
321	.91	1.0347	351	.97	1.0087
322	.91	1.0315	352	.98	1.0162
323	.91	1.0283	353	.98	1.0133
324	.92	1.0364	354	.98	1.0105
325	.92	1.0332	355	.98	1.0076
326	.92	1.0301	356	.99	1.0150
327	.92	1.0269	357	.99	1.0122
328	.92	1.0238	358	.99	1.0094
329	.93	1.0318	359	.99	1.0065
330	.93	1.0286	360	.99	1.0038

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<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period</u>	<u>Days in Policy Period</u>	<u>Short Rate Percentages</u>	<u>Factors to Apply to Earned Premium for Period</u>
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			

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**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

**APPENDIX C - PREMIUM DISCOUNT TABLES**

**TYPE A CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENT)**

<b>Standard Premium</b>	<b>Discount</b>	<b>Standard Premium</b>	<b>Discount</b>	<b>Standard Premium</b>	<b>Discount</b>
\$ 0–10,055	0.0%	\$ 19,570– 19,999	4.5%	\$ 225,958– 235,999	9.0%
10,056–10,167	0.1	20,000– 20,449	4.6	236,000– 246,976	9.1
10,168–10,282	0.2	20,450– 20,919	4.7	246,977– 259,024	9.2
10,283–10,399	0.3	20,920– 21,411	4.8	259,025– 272,307	9.3
10,400–10,520	0.4	21,412– 21,927	4.9	272,308– 287,027	9.4
10,521–10,643	0.5	21,928– 22,469	5.0	287,028– 303,428	9.5
10,644–10,769	0.6	22,470– 23,037	5.1	303,429– 321,818	9.6
10,770–10,898	0.7	23,038– 23,636	5.2	321,819– 342,580	9.7
10,899–11,030	0.8	23,637– 24,266	5.3	342,581– 366,206	9.8
11,031–11,165	0.9	24,267– 24,931	5.4	366,207– 393,333	9.9
11,166–11,304	1.0	24,932– 25,633	5.5	393,334– 424,799	10.0
11,305–11,446	1.1	25,634– 26,376	5.6	424,800– 461,739	10.1
11,447–11,592	1.2	26,377– 27,164	5.7	461,740– 505,714	10.2
11,593–11,741	1.3	27,165– 27,999	5.8	505,715– 558,947	10.3
11,742–11,895	1.4	28,000– 28,888	5.9	558,948– 624,705	10.4
11,896–12,052	1.5	28,889– 29,836	6.0	624,706– 707,999	10.5
12,053–12,214	1.6	29,837– 30,847	6.1	708,000– 816,923	10.6
12,215–12,380	1.7	30,848– 31,929	6.2	816,924– 965,454	10.7
12,381–12,551	1.8	31,930– 33,090	6.3	965,455– 1,179,999	10.8
12,552–12,727	1.9	33,091– 34,339	6.4	1,180,000– 1,517,142	10.9
12,728–12,907	2.0	34,340– 35,686	6.5	1,517,143– 1,824,799	11.0
12,908–13,093	2.1	35,687– 37,142	6.6	1,824,800– 1,983,478	11.1
13,094–13,284	2.2	37,143– 38,723	6.7	1,983,479– 2,172,380	11.2
13,285–13,481	2.3	38,724– 40,444	6.8	2,172,381– 2,401,052	11.3
13,482–13,684	2.4	40,445– 42,325	6.9	2,401,053– 2,683,529	11.4
13,685–13,893	2.5	42,326– 44,390	7.0	2,683,530– 3,041,333	11.5
13,894–14,108	2.6	44,391– 46,666	7.1	3,041,334– 3,509,230	11.6
14,109–14,330	2.7	46,667– 49,189	7.2	3,509,231– 4,147,272	11.7
14,331–14,559	2.8	49,190– 51,999	7.3	4,147,273– 5,068,888	11.8
14,560–14,796	2.9	52,000– 55,151	7.4	5,068,889– 6,517,142	11.9
14,797–15,041	3.0	55,152– 58,709	7.5	6,517,143– 9,123,999	12.0
15,042–15,294	3.1	58,710– 62,758	7.6	9,124,000–15,206,666	12.1
15,295–15,555	3.2	62,759– 67,407	7.7	15,206,667–45,619,999	12.2
15,556–15,826	3.3	67,408– 72,799	7.8	45,620,000 and over	12.3
15,827–16,106	3.4	72,800– 79,130	7.9		
16,107–16,396	3.5	79,131– 86,666	8.0		
16,397–16,697	3.6	86,667– 95,789	8.1		
16,698–17,009	3.7	95,790–107,058	8.2		
17,010–17,333	3.8	107,059–121,333	8.3		
17,334–17,669	3.9	121,334–139,999	8.4		
17,670–18,019	4.0	140,000–165,454	8.5		
18,020–18,383	4.1	165,455–200,377	8.6		
18,384–18,762	4.2	200,378–208,235	8.7		
18,763–19,157	4.3	208,236–216,734	8.8		
19,158–19,569	4.4	216,735–225,957	8.9		

Above Table Based on the Following Discounts

First \$10,000	0.0%
Next \$190,000	9.1
Next \$1,550,000	11.3
Over \$1,750,000	12.3

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## TYPE B CARRIERS PREMIUM DISCOUNT TABLES (IN PERCENT)

<b>Standard Premium</b>	<b>Discount</b>	<b>Standard Premium</b>	<b>Discount</b>	<b>Standard Premium</b>	<b>Discount</b>
\$ 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	389,412–441,333	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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**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART TWO - CLASSIFICATIONS  
COMPANY EXCEPTION**

**MICHIGAN (21)  
5<sup>th</sup> Edition 01-24**

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**APPENDIX E - CLASSIFICATIONS**

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<u>CODE NO</u>	<u>CLASSIFICATION</u>
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
4825	GAS MACHINE MFG
3724	GAS MACHINE INSTALLATION
3634	TORCH MFG
4829	ACID MFG
	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

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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.

- AIR CONDITIONING SYSTEMS:  
8387 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 GAUGE 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 Operators, Hosts, Hostesses, Stewards, Stewardesses, Purfers.  
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

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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 sight-seeing, 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.
- 5507           **AIRPORT CONSTRUCTION**  
                **GRADING**
- 5506           **PAVING**
- 7720           **AIRPORT SECURITY SCREENING - CONTRACT**
- 8350           **ALCOHOL DEALERS - BULK**
- 2131           **ALCOHOL MFG - GRAIN**
- 5645           **ALUMINUM SIDING INSTALLATION**  
                Dwellings - three stories or less
- 5403           All other buildings or structures
- 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 on the miscellaneous values page of this manual 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,

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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	<b>ANALYTICAL OPERATIONS</b> 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	<b>ANHYDROUS AMMONIA: SALE AND DISTRIBUTION</b>
4825	<b>ANTI-TOXIN, Serum or Virus MFG</b>
0034	<b>APIARIES</b>
8601	<b>ARCHITECT or Engineer - CONSULTING</b> Does not apply when engaged in actual construction.
3628	<b>ARMS MFG. SMALL</b> Applies to arms .50 caliber or under. Includes cartridge mfg or assembly.
3548	<b>ARMS MFG NOC</b> Steel making, forging, shell mfg, or shell loading to be separately rated.
8831	<b>ARTIFICIAL INSEMINATION OF CATTLE</b>
2790	<b>LIMB MFG</b>
4692	<b>TEETH MFG</b>
9403	<b>ASHES, Garbage, or Refuse COLLECTION</b>
7213	<b>DRIVERS IN CONNECTION THEREWITH</b>
5506	<b>ASPHALT LAYING on Top of Already Constructed Highway</b> Includes spraying roads with liquid asphalt.
4712	<b>or Tar DISTILLING OR REFINING</b> 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	<b>PAVING BRICKS MFG</b>
1463	<b>WORKS</b> Digging, mining or quarrying to be separately rated. Applies to both permanent and temporary locations when operated by paving contractors.

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4511	ASSAYING
9053	ASSISTED LIVING FACILITY
9040	ASYLUM
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS and Custodial Care
8833	PROFESSIONAL EMPLOYEES
9178	ATHLETIC TEAM: NON-CONTACT SPORTS 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 of an LLC, and athletic teams.  The payroll limitation does not apply to employees other than players, coaches, managers, or umpires.
9179	ATHLETIC TEAM: CONTACT SPORTS 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 of an LLC, and athletic teams.  The payroll limitation does not apply to employees other than players, coaches, managers, or umpires.
9182	ATHLETIC TEAM: OPERATIONS 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 of an LLC, and athletic teams.  The payroll limitation does not apply to employees other than players, coaches, managers, or umpires.
8017	CONCESSION OR SOUVENIR STANDS
9058	FOOD SERVICE OPERATIONS
8392	PARKING OPERATIONS
9984	ATOMIC ENERGY 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	RADIATION EXPOSURE 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.

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**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
3634	AUTOMATIC SPRINKLER HEAD MFG
5188	INSTALLATION, SERVICE, OR REPAIR Lawn sprinkler installation, service, or repair to be separately rated as Code 5183.
8046	AUTOMOBILE ACCESSORY STORE - RETAIL - NOC Not auto replacement parts.
8393	BODY REPAIR Applies to the repair of automobile, bus, truck, <i>or</i> 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
7317	HAULAWAY OR DRIVEAWAY DRIVING CARS ON OR OFF VESSELS
7219	HAULAWAY
7208	DRIVERS IN CONNECTION THEREWITH
3179	HORN MFG - Electric
3612	JACK MFG HYDRAULIC

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3632	MACHINED FROM CASTINGS
3179	LAMP MFG
8748	LEASING COMPANY - Long Term SALESPERSONS
8395	GARAGE EMPLOYEES
3808	AUTOMOBILE 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.
7382	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

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	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 cylinder boring, valve grinding, turning brake drums, re-babbitting 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 Goods EREGION, 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.

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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 Special Classification; 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

7720 EMPLOYEES OF CONTRACTING AGENCIES IN BANK SERVICE:  
GUARDS, PATROLS, MESSENGERS, OR ARMORED CAR CREWS

5191 OFFICE MACHINE REPAIR

4299 PRINTING

8742 RUNNERS OR MESSENGERS

9586 BARBER SHOP

2702 BARK PEELING  
IN CONNECTION WITH LOGGING OR BY CONTRACTORS FOR PULP WOOD

4207 BY PAPER MILLS

2731 BARKING MILLS

2881 BARREL - WOOD  
ASSEMBLY  
2915 MFG - WOOD VENEER

2731 STOCK MFG  
Applies to the manufacture of heads, hoops or staves.

3400 BARREL OR DRUM - METAL  
MFG

2841 BASEBALL BAT MFG - WOOD

4902 BASEBALL MFG

2790 BASKET MFG  
WILLOW WARE

2915 WOOD VENEER

9015 BATH HOUSE - BEACH

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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	BILLIARD 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 CONTRACTOR

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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.

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4452           BONE or Ivory GOODS MFG

4307           BOOKBINDING

3548           BOOKBINDING or Printing MACHINE MFG

2660           BOOT OR SHOE  
                 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.

2157           BOTTLING  
                 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.

9015           BOY AND GIRL SCOUT COUNCILS  
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

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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 product 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 9015 - 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

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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
5022	BURIAL GARMENT MFG and Casket or Coffin Upholstering
5022	VAULT INSTALLATION - no manufacture - above ground
4034	VAULTS MFG - CONCRETE
7382	BUS COMPANY
7212	DRIVERS IN CONNEGION 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 Four-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.
2881	CABINET WORKS NO POWER MACHINERY
2812	WITH POWER MACHINERY
5190	CABLE INSTALLATION Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325. This code does not apply to TV cable installation.

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6325	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.
4470	<p>CABLE MFG        INSULATED ELECTRICAL        Wire drawing to be separately rated as Code 3241.</p>
3241	or WIRE DRAWING
3257	<p>or WIRE ROPE MFG - IRON OR STEEL        No wire drawing. Not insulated electrical cable.</p>
	<p>CABLE TELEVISION        Refer to "TELEPHONE, TELEGRAPH, OR CABLE TELEVISION"</p>
6217	<p>CAISSON WORK        Pile driving, concrete, and masonry work to be separately rated.</p>
1438	CALCIUM CARBIDE MFG
8017	CAMERA or Photographic Supplies STORE - RETAIL
3383	CAMERA REPAIR
9015	CAMP OPERATION NOC
2070	CAN RECYCLING - BEVERAGE - NO CRUSHING
4557	CANDLE MFG
6824F or 6834	CANOE BUILDING
2111	<p>CANNERY NOC        Can mfg to be separately rated as Code 3315.</p>
5538	CANVAS SIDEWALLS - ERECTION - at ballparks, etc.
2501	<p>CANVAS GOODS        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 goods erection, removal, or repair to be separately rated as Code 5538.</p>
2576	MFG NOC
3082	CAR WHEEL MFG - RAILROAD
4825	CARBON DIOXIDE MFG
4251	<p>CARBON PAPER or Typewriter Ribbon MFG        Paper mfg to be separately rated as Code 4239</p>

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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 of this manual for executive officers, active members of an LLC, athletic teams and traveling carnivals.
	<b>CARPENTRY</b>
5645	Construction of residential dwellings not exceeding three stories in height. This 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.
	<b>CARPET, RUG, OR UPHOLSTERY CLEANING</b>
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
	<b>CASKET or COFFIN</b>
3076	MFG OR ASSEMBLY - METAL
2881	MFG OR ASSEMBLY - WOOD
9522	UPHOLSTERING and Burial Garment mfg
3341	CASTING MFG - METAL - INVESTMENT - LOST WAX PROCESS

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9058	CATERER
4131	CATHEDRAL or Art Glass WINDOW MFG Includes glass mfg.
0129	CATTLE DEALER
5020	CEILING TILE INSTALLATION - ACOUSTICAL
5022	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 reentering 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 Special Classifications Rule. See also the various special ~river classifications in this section of the 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 CHENILLE CARPET MFG
2380	CHENILLE CLOTH MFG

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2501	FROM CHENILLE CLOTH - cutting, sewing, and finishing.
8869	CHILD CARE SERVICES Applies to risks which provide childcare on their own premises.
7380	BUS DRIVERS
9058	FOOD SERVICE OPERATIONS
9015	JANITORIAL OPERATIONS AND CUSTODIAL CARE
8868	PROFESSIONAL EMPLOYEES, TEACHERS
5222	CHIMNEY CLEANING 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 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 of this manual 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.

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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 J pipes or conduits; pottery; porcelain; flower pots; or similar products including those made from refractory clays with or without other refractory 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 watch guards, 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 Special 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

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minimum number of club members, which limit shall be adjusted, pro rata, for larger or smaller 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	COD LIVER OIL MFG
6504	COFFEE CLEANING, ROASTING OR GRINDING
6217	COFFER-DAM WORK Pile driving, masonry, or concrete work to be separately rated.
4034	COFFIN OR CASKET 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

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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 the Special 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.
3574	COMPUTER MFG
8810	PROGRAMMING - OFFICE COMPUTERS
5191	PROGRAMMING - MACHINERY - OPERATING COMPUTERS
8017	CONCESSIONS 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

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## **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 the 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:

8232           **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 - NOC** - All operations incidental to loading of trucks and delivery of concrete

7208           **DRIVERS IN CONNEGION THEREWITH**

2065           **CONDENSED MILK MFG**

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

6325           **CONDUIT CONSTRUGION - FOR CABLES OR WIRES**

3559           **CONFECITION MACHINE MFG**

2041           **CONFECITION 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**

**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

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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.

2070 CONTAINER RECYCLING - BEVERAGE - BOTTLE OR CAN

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

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 Supervisors" 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 direct 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 a 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.

Code 8227 is available to any construction or erection risk which has a permanent yard location and keeps the appropriate payroll records. The operations conducted at the yard may include loading and unloading of materials, movement of materials and equipment in the yard, cleaning of equipment and maintenance of equipment.

8829	CONVALESCENT OR NURSING HOME
3066	COOKING UTENSILS MFG - STEEL
3724	COOLING TOWER EREGION - 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 AND WEAVING
8018	COTTON STORAGE Applies to baled cotton. Includes warehouse or yard employees.
4611	COUGH DROP MFG
8832	COUNSELING AT INSURED'S PREMISES
8835	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	CUSHION, Pillow or Quilt MFG
5213	DAM OR LOCK CONSTRUGION 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 bars is performed to meet the specifications of their customers. No concrete construction operations or placing of rebar 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

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	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 directories, 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

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7395	PROGRAM II - STATE ACT
7398	PROGRAM II - USL&HW ACT
1164	COVERAGE FOR INLAND WATERS ONLY - No navigable waters
	DOG SHOW
8831	KENNEL EMPLOYEES
9015	OPERATION
4484	DOLL or Doll Parts MFG OR ASSEMBLY - PLASTIC
2501	DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG Includes dressing of dolls.
	DOMESTIC WORKERS - RESIDENCES
	See Rule 14.
0913	INSIDE
0908	INSIDE - OCCASIONAL
0912	OUTSIDE
0909	OUTSIDE - OCCASIONAL
	DOOR
5102	DOOR FRAME OR SASH EREGION - 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 - 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.
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 Special Classifications Rule.

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6229	DRAINAGE or Irrigation SYSTEM CONSTRUCTION Pile driving, dredging, tunneling, or dam or sewer construction to be separately rated.
2501	DRAPERY OR CURTAINS 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 Special 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 goods 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 Special Classifications Rule.	
7213	ASHES, GARBAGE, 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 MERCHANT

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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.

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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 assigned to employees of insureds 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 or auxiliary apparatus to be separately rated as Code 3724.
3372	ELECTROPLATING
4299	ELECTROTypING
	ELEVATOR
5102	DOOR BUCKS INSTALLATION
5160	ERCTION 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

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3612	NOC
8601	ENGINEER OR ARCHITECT - CONSULTING Does not apply when engaged in actual construction.
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
3628	EXPLOSIVES OR AMMUNITION MFG 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.

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4825	<b>EXTRACT MFG</b> Includes dyewood, licorice, tanning, perfumery, medicinal, or flavoring and includes distillation of essential oils.
9501	<b>FABRIC COATING or Impregnating NOC</b> Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics, or rubber.
8803	<b>FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor - TRAVELING</b>
	<b>FARM</b>
	For definition refer to the Rule Nine-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	<b>ANIMAL RAISING</b> Applies to fur bearing animals.
0011	<b>BERRY OR VINEYARD</b>
0129	<b>CATTLE or livestock RAISING NOC</b> 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	<b>DAIRY</b>
0034	<b>EGG or Poultry PRODUCER</b> Includes eggs, chickens, turkeys, and other birds.
0128	<b>FIELD CROPS</b> Includes alfalfa, barley, clover, corn, grain, hay, hops, millet, oats, rice, timothy, tobacco, wheat, and farms not otherwise classified.
0034	<b>FISH HATCHERY</b>
0035	<b>FLORIST - CULTIVATING</b> Includes bulbs and flowers grown in fields.
0141	<b>FRUIT &amp; VEGETABLE PACKING AND HANDLING</b> 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	<b>GARDENING - MARKET OR TRUCK</b> 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.

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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 EGG 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
2586	FEATHER 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

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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 ERECTON - WOOD - COMMERCIAL

5645 ERECTON - 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

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case, however, shall the remuneration of any such firefighters be taken at less than \$400 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	<b>FIREPROOF EQUIPMENT MFG</b> 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	<b>FLOOR COVERING</b> <b>INSTALLATION</b> 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
9521	<b>FLOOR LAYING</b> <b>LINOLEUM, RESILIENT TILE, CARPET</b>
5221	MASTIC FLOOR MIX - concrete; 9521 if not concrete.
5437	PARQUET
5438	TILE - CERAMIC, TERRAZZO or Terrazzo-like, OR STONE
5437	FLOOR SANDING OR SCRAPING - WOOD FLOORS
9015	FLOOR WAXING OR POLISHING

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2731	FLOORING MFG - WOOD
8001	<b>FLORIST - STORE</b> 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 MIXING AND BLENDING - no milling
1164	FLUORSPAR MINING
4250	FLY PAPER MFG
9058	<b>FOOD SERVICE OPERATIONS</b> 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	<b>FOOD SUNDRIES MFG NOC</b> 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.
1925	<b>FOUNDRY</b> <b>DIE CASTING</b>
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
	<b>FREIGHT HANDLING OPERATIONS</b> 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.

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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 not 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. No fruit juice mfg. Can mfg to be separately rated as Code 3315.

2143            FRUITJUICE 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 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: 1. Coal, fuel oil, wood, or ice. 2. New building materials including lumber. 3. Hay, grain, feed, or seed. 4. Agricultural implements. 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.
2586	FUR CLOTHING 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
5550	FURNACE INSTALLATION - ALL TYPES
2501	FURNISHING GOODS MFG NOC Includes wearing apparel, draperies, or household furnishings made from textile fabrics.
2881	FURNITURE 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

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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
8350	GASOLINE 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.

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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 concluded 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
6504	GELATINE MFG FOOD PRODUCT
4712	NOT FOOD
7380	GEOPHYSICAL EXPLORATION NOC Core drilling to be separately rated as Code 6204.
8601	SEISMIC Drilling operations to be separately rated as Code 6204.
4131	GLASS 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

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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, paste, & 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.

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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 INDUCTION PROCESS
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	HOMEMAKER SERVICE Applies to organizations providing home help services to families with children, convalescent, aged, acutely or chronically ill or disabled persons.

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1748	HONE OR OIL STONE MFG Quarrying to be separately rated.
3146	HORSE SHOE MFG Steel making or rolling mills to be separately rated.
9015	HORSE SHOW 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 APPLIANCES - INSTALLATION, Service, or Repair Electrical wiring or the installation of gas lines to be separately rated.

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9015	HOUSING AUTHORITY Applies to all employees of housing authorities operating completed public housing projects except employees subject to the Special Classifications. New construction or major alterations involving demolition and rebuilding to be separately rated.
4825	HYDROGEN OR OXYGEN MFG Includes tank charging.
3076	ICE CREAM CABINET MFG
2016	CONE MFG
2065	MFG
8232	ICE DEALER
4131	INCANDESCENT LAMP MFG
4825	INCENSE MFG
3076	INCUBATOR MFG 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.
5183	INSULATION PIPES OR BOILERS
5479	WORK NOC

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		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 free-standing structures which may not qualify as "buildings." Blast furnace or convertor operation, casting of steel, or rolling mills to be separately rated.
	ERCTION	
5102	DECORATIVE OR ARTISTIC	Applies to iron or steel, brass, or bronze decorative or artistic items.
5102	DOOR, 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	

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	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.
4452	IVORY OR BONE GOODS MFG
3076	JALOUSIE OR JALOUSIE SCREEN - METAL OR GLASS 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.
4251	LABEL MFG 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
3076	LADDER MFG METAL
2802	WOOD
2802	LAMINATED WOOD BUILDING BEAMS and Columns MFG

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3179	LAMP OR LANTERN MFG NOC
3257	LAMP SHADE 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, planting 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 BLOCK MFG
2731	LATH MFG - WOOD
5437	LATHING Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.
3628	LAUNDRY MACHINERY MFG COMMERCIAL
3559	HOUSEHOLD
8017 2585	SELF-SERVICE NOC Collecting or distributing stores, no laundering at the same location, to be rated as Code 8017.
8820	LAW OFFICE
0005	LAWNSPRAYING Applies to spraying with insecticides, weed killers, or fertilizer.
9102	LAWN.MAINTENANCE
5183	LAWN SPRINKLER SYSTEM 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.
2688	LEATHER BELTING MFG.
2623	EMBOSSING

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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.

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8279	LIVERY OR BOARDING STABLE
0129	LIVESTOCK DEALER or Commission Merchant or Sales Co.
	LOCK OR DAM CONSTRUCTION Refer to "DAM OR LOCK 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.

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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 PRODUGS 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 sale 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
8720	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 PRODUGS 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

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4825	MFG & Incidental Mfg of Ingredients
6504	MELBA TOAST MFG - No baking of bread
8742	MESSENGERS, Collectors, or Salespersons - OUTSIDE Subject to the Special 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

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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 Mfg of frames, backs, or handles to be separately rated.
- 2501 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.
- 7208 DELIVERY  
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
- 8387 REPAIR  
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.
- 8387 SALES  
MOBILE HOME DEALER
- 8748 SALESPERSONS FOR MOBILE HOME DEALER  
Note that these persons are not real estate salespersons.
- 8387 WINDSTORM TIE-DOWN INSTALLATION  
BY DEALER
- 6400 BY SPECIALIST CONTRACTOR
- 9015 BY MOBILE HOME PARK 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

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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 & PROJECTION ROOMS
7610	PRODUCTION - in studios or outside - ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES
3076	MOTORCYCLE MFG OR ASSEMBLY
4712	MUCILAGE, GLUE, OR PASTE 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	Firefighters (Waiver of Coordination of Benefits-Volunteer)
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

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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, proofreaders, editors, or clerical office employees to be separately rated as Code 8810. Reporters, advertising, or circulation I 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

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	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 well 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 OR EQUIPMENT DEALER Includes drilling rigs. Includes store or yard. Includes demonstration, installation, or repair. Operation 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 MIXING OR BLENDING

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		Includes glue, paste, and mucilage. Also includes rendering and petroleum refining.
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.	
5057	OIL RIG or Derrick ERECTING OR DISMANTLING - ALL OPERATIONS METAL	
5403	WOOD	
3724	OIL STILL ERECTION OR REPAIR	
	Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units 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 PACKAGES	
	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.	

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	<b>PAINTING</b>
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
	<b>PAPER</b>
4250	COATING, CORRUGATING, Crepeing, Laminating, Oiling, Parafinning, 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.
	<b>PAPER</b>
5476	HANGING
4036	MACHE GOODS 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 Rag DEALER - USED
7218	DRIVERS IN CONNECTION THEREWITH
4279	TWINE MFG

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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 FLOORS, DRIVEWAYS, YARDS, OR SIDEWALKS
5506	STREETS OR ROADS
	PEANUT 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 MFG - MECHANICAL
2731	STOCK MFG - WOOD
4825	PENICILLIN MFG
8831	PET GROOMING
	PHARMACEUTICAL DRUG, or Medicine PREPARATION MFG & Incidental Mfg of Ingredients
4825	DRUG or Medicine PREPARATION - No Mfg of Ingredients Applies to compounding, blending, or-packing operations only.
4693	OR SURGICAL GOODS MFG NOC
4484	PHONOGRAPH RECORD MFG
4351	PHOTOENGRAVING

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4361	<b>PHOTOGRAPHER</b> 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.
	<b>PHOTOGRAPHIC COMPOSITION</b> 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 <i>in</i> 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	<b>PHOTOGRAPHIC SUPPLIES MFG</b> Chemical mfg plants or concerns mfg pyroxylin or pyroxylin plastic to be separately rated. Includes film and dry plates mfg.
8832	<b>PHYSICIAN</b> Does not apply where inpatient overnight care <i>is</i> provided.
2790	<b>PIANO</b> <b>MFG</b> Includes assembling or finishing operations and mfg of the piano action. Also applies to player pianos.
5191	<b>TUNING - AWAY FROM SHOP</b>
2110	<b>PICKLE MFG</b>
2881	<b>PICTURE FRAME</b> <b>ASSEMBLING - FROM MANUFACTURED PARTS</b>
2731	<b>MOLDING MFG</b>
5040	<b>PILE DRIVING</b> Includes pile driving operations in connection with building foundations and timber wharf building.
2501	<b>PILLOW, Quilt, or Cushion MFG</b>
	<b>PIPE</b>
3111	<b>BENDING AND CUTTING</b>

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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.

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8235	PLYWOOD DEALERS
2915	MFG
8111	PLUMBERS' SUPPLIES 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

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	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 by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, folding, scoring, numbering, perforating, shrink

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	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 CONNECT/ON 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	CONSTRUCT/ON: 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

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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

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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	PORTRABLE 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 CONNEGION 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

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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 INSTALLATION - ALL KINDS  
Applies to the installation of all kinds of waterproofing materials on the tops of buildings.

5552 FLAT ROOF ONLY

4712 COMPOUND MFG

1748 GRANULES MFG

9501 PAPER OR FELT MFG OR PREPARATION  
Manufacture of paper or felt to be separately rated. This classification does not apply to the installation of 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

8010 COUNTER OR SHOWROOM SALES

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8387	INSTALLATION OF TIRES & WHEELS, WHEEL ASSEMBLY, BALANCING and TIRE REPAIR 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 police 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 Special 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

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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, wall cabinets or cases.
	SATELLITE DISH INSTALLATION Applies to ground or roof mounted installations.
3724	ERCTION 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.
3113	SAW MFG
2731	MILL Storage and subsequent handling of processed lumber to be separately rated as Code 8232.
3113	SHARPENING
5192	SCALES - INSTALLATION, SERVICE, ADJUSTMENT, OR REPAIR 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

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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  
METAL

3076

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  
CLEANING  
Cleaning from inside building or from building connections only to be separately rated as Code 5183

9402

6306 CONSTRUCTION - ALL OPERATIONS

SEWING MACHINE  
MFG  
Applies to domestic, commercial or industrial. Includes shop repair of commercial or industrial machines, cutters, and parts.

3574

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 DIGGING  
No canal, sewer, or cellar excavation or underground mining.

2623 SHEEPSKIN PICKLING

SHEET METAL  
COVERED STEEL FRAME BUILDING CONSTRUCTION  
FRAME WORK - assign appropriate iron or steel erection classification.

5538 COVERING ERECTION

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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 workers 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 workers 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. Applicable 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.
7038	COVERAGE UNDER ADMIRALTY LAW PROGRAM I

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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 ACTBENEFITS
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
8017	REPAIR OR SHINING
2660	STOCK MFG Includes counter, heel or sole cutting.
9015	SHOOTING GALLERY
SHOWCASE	

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5146	ERCTION AND INSTALLATION
3076	MFG - METAL
2812	MFG - WOOD
9519	INSTALLATION - REFRIGERATED
2841	SHUTTLE MFG - Wood
5645	SIDING INSTALLATION - ALUMINUM OR VINYL DWELLINGS - THREE STORIES OR LESS
5403	ALL OTHER BUILDINGS OR STRUCTURES
	SIGN
9558	ERECTION OR REPAIR 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
4299	SCREEN PRINTING
2380	THREAD OR YARN MFG Also applies to silk throwing or weaving.
5213	SILO ERECTION 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.

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2841	SKI MFG WOOD
	OTHER THAN WOOD Assign appropriate classification based upon principal manufacturing process.
1624	SLAG DIGGING AND CRUSHING
1748	SLATE GRINDING
1624	MILLING OR SPLITTING or Roofing Slate MFG
2660	SLAUGHTERING Refer to "BUTCHERING" 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
2731	SNOW FENCE MFG CUTTING LATH FROM LOGS
3257	WIRE TWISTING
9402	REMOVAL 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

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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 HEAD 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
7539	STEAM 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.

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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

5403 OTHER BUILDINGS

5445 BY CONTRAGORS ENGAGED IN WALLBOARD INSTALLATION

5102 BY SPECIALIST CONTRACTOR

1438 GRIT MFG  
MFG, FABRICATION, OR ERECTION Refer to "IRON OR STEEL"

8106 or Iron MERCHANT  
Not applicable to junk dealers or iron or steel scrap dealers.

7215 DRIVERS IN CONNEGION THEREWITH

8265 or Iron SCRAP DEALER  
Wrecking or salvaging operations to be separately rated.

7216 DRIVERS IN CONNEGION THEREWITH

4299 STEREOTYPING

STEVEDORING  
Any of all of the following operations conducted by employees not members of the crews of vessels shall be classified as "STEVEDORING":

1. Loading or unloading, stowing, shifting or trimming of cargo, supplies, and materials on board vessels.
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.
3. Transfer between string piece and point of deposit on dock or adjacent warehouses, including tiering, sorting, and breaking down.
4. Operation of all mechanical equipment, including dock tractor, in connection with the above.

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 -

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	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 anyone vessel.
7317F	<p><b>BY HAND OR HAND TRUCKS EXCLUSIVELY</b>  Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment.</p> <p><b>TALLIERS AND CHECKING CLERKS</b> engaged in connection with stevedoring work</p>
8709F	<b>COVERAGE UNDER US ACT</b>
8292	<b>COVERAGE UNDER STATE ACT</b>
7309F	<b>NOC</b>
	<b>STEVEDORING OR FREIGHT HANDLING - Storage, Maintenance, or Repair of Equipment</b>
	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	<b>STOCKYARD</b>
	<b>STONE</b>
1624	<p><b>CRUSHING</b>  Includes stone crushing by road building contractors as part of road project.</p>
1624	<p><b>CUTTING OR POLISHING</b>  Mining to be separately rated. Monument dealers to be separately rated as Code 8010.</p>
5348	<p><b>or Marble SETING - INSIDE</b>  Applies to interior construction work only. Not fireproof tile construction.</p>
	<b>STORAGE WAREHOUSE</b>
8291	<p><b>COLD</b>  Applies to refrigerated storage of merchandise not owned by the insured. Drivers to be assigned to the appropriate TRUCKING - DRIVER classification.</p>
8293	<p><b>FURNITURE</b>  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.</p>
7214	<b>DRIVERS IN CONNECTION THEREWITH</b>
8292	<p><b>NOC</b>  Applies to the storage of general merchandise not owned by the insured. Drivers to be assigned to the appropriate TRUCKING - DRIVER classification.</p>
	<b>STORE</b>
	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:

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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 radios, 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, scarves, 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 it 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.

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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 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 mixing 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 not specifically call themselves "Five and Ten Cent Stores."

8001

#### FLORIST

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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 businesses 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 wholesale 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

FROZEN FOOD - RETAIL

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## 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:

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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.

8013

#### 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 other dealers shall be assigned to Code 3383.

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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.

8031

**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 applies 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.

**OPERATIONS NOT COVERED**

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 section of 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

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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 COVERED

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 cured 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.

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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 kinds 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, Signs, 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

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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 classifications exist.
	SEPARATELY RATE EXCAVATION
6217	
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

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5403	WOODEN
3724	TANK INSTALLATION OR REMOVAL - GAS STATION
2623	TANNING Applies to the tanning of animal hides.
7382	TAXICAB COMPANY
7220	DRIVERS IN CONNECTION THEREWITH For the purpose of premium calculation the following methods prevail: <ol style="list-style-type: none"> <li>1. The entire remuneration of all taxicab drivers shall be included in computing the premium.</li> <li>2. Payroll records are acceptable only when they are verifiable.</li> <li>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.</li> <li>4. If the insured rents or leases cabs to others for operation and does not maintain verifiable payroll records, the premium charged shall be the same as that specified in 3. above.</li> <li>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.</li> </ol>
8395	GARAGE EMPLOYEES
9015	JANITORIAL OPERATIONS and Custodial Care
2790	TAXIDERMIST
8387	TAXIMETER INSTALLATION OR REPAIR
3574	or Speedometer MFG
3681	TELEPHONE, TELEGRAPH, OR TELEVISION CABLE APPARATUS MFG
5191	CABLE OR LINE INSTALLATION ENTIRELY WITHIN BUILDINGS For telephones and computers.
8901	COMPANY 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

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	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 YARD 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 copings; 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

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MFG  
3113 AGRICULTURAL, CONSTRUCTION, LOGGING, MINING, OIL OR WATER WELL

CUTTING TOOLS  
3096 DIES, JIGS, OR FIXTURES  
Includes tool details mfg or incidental machinery mfg.

TOOLS, DIES, JIGS, MOLDS AND FIXTURES – HIGHLY AUTOMATED  
3116 DIES, JIGS, OR FIXTURES - NO MACHINERY OR TOOL DETAIL MFG

DROP OR MACHINE FORGED - NOC  
3110 FORGING

MACHINING OR FINISHING  
3114

NOT DROP OR MACHINE FORGED - NOC  
3113 SHARPENING - INDUSTRIAL TOOLS

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

MOLDED PLASTIC  
4484

WOOD  
2841

TRACTION ENGINE or Power Plow MFG  
3507

TRACTOR MFG - Caterpillar type  
3507

TRAILER  
8393 BODY REPAIR - not home type  
Applies to the repair of semi-truck trailers.

MFG  
3040 BOAT

HOME TYPE  
2797

PARKS OR CAMPS  
9015

TREE PRUNING, Spraying, Repairing, Trimming, or Fumigating  
0106

TRIMMING MFG Fancy trimmings or piping.  
2380

TRIMMING MFG RIBBONS - HAND SEWING ON FINISHED GARMENTS  
2501

TRUCK LEASING COMPANY - LONG TERM  
SALES EMPLOYEES  
8748

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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 under contract in local delivery of mail, parcels, or packages limited to 100 pounds or less.
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 separately rated.
6217	TUNNELING - NOT PNEUMATIC
2380	TWINE, Cordage, or Rope MFG
3574	TYPEWRITER 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.

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9015	UPHOLSTERY, Carpet, or Rug CLEANING - commercial or residential 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
8291	WAREHOUSING 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.
4279	WASHER OR GASKET MFG - not metal BY PLATTEN PRESS

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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.
	<b>WATER</b>
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
	<b>WATERPROOFING</b>
	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	<ol style="list-style-type: none"> <li>1. Application by means of brush or hand pressured caulking gun</li> <li>2. Application by means of trowel</li> </ol>
5480	Interior of buildings
5022	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 waterproofing operations to be separately rated.
7520	<b>WATERWORKS OPERATION</b> 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
	<b>WELDING</b>

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

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 Code 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.

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- 3257 ROPE OR CABLE MFG - IRON OR STEEL  
No wire drawing.
- WOOD  
CARVING  
BY HAND
- 2790 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  
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 the 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 wh1ch 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 at the job location.

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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

**WORKERS COMPENSATION AND  
EMPLOYERS LIABILITY INSURANCE  
COMPANY EXCEPTION**

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**GUARANTEED COST LARGE RISK ALTERNATIVE RATING OPTION**

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**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. Liberty Mutual 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.

**Eligibility**

Eligibility for the Guaranteed Cost LRARO will follow 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 workers compensation standard premium is \$100,000 or greater, whether written by Liberty Mutual 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.

**Endorsement**

Guaranteed Cost Large Risk Alternative Rating Option Endorsement (GC LRARO) form WC 99 20 99 will be used with the Guaranteed Cost Large Risk Alternative Rating program.

**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 whether written by Liberty Mutual or not.

**Statistical Codes**

Statistical codes 9722 and 9724 will be used.

9722 – Independent Carrier Filing – Premium Credit Applied After Experience Modification.

9724 – Independent Carrier Filing – Premium Debit Applied After Experience Modification.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY****Michigan**

Liberty Mutual Insurance Company      Liberty Insurance Corporation  
Liberty Mutual Fire Insurance Company      Employers Insurance Company of Wausau  
LM Insurance Corporation  
The First Liberty Insurance Corporation

Effective 1/1/2025

**FOOTNOTES**

a See instructions for rating in classification section under code description.

F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. The pure premium contains a provision for the USL&HW assessment

M 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&HW Act.  
The following classes are grouped by category for ratemaking purposes:

Category	Program I	Program II (State)	Program II (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

P Classification is computed on a per capita basis.

**\* Class Codes with Specific Footnotes**

When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included 7720 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.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY****Michigan**

Liberty Mutual Insurance Company	Liberty Insurance Corporation
Liberty Mutual Fire Insurance Company	Employers Insurance Company of Wausau
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Effective 1/1/2025

**MISCELLANEOUS VALUES**

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -- \$40,200  
 Taxicab Co. - Drivers:

Minimum weekly remuneration for Executive Officers - Active Members LLC'S	\$630
Maximum weekly remuneration for Executive Officers - Athletic Teams and Traveling Carnivals	\$2,500
Remuneration for Partners and Spouse of Sole Proprietors - fixed amount/year	\$25,800

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the Rule XI-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Manual Rule..... 63%  
 (Multiply a Non-'F' classification advisory rate by a factor of 1.54. This factor adjusts for the differences in state and federal benefits and assessments. The factor to adjust for differences in benefits only is 1.61).

**Terrorism Rate**

Liberty Mutual Insurance Company	Liberty Fire Insurance Company	LM Insurance Corporation	The First Liberty Insurance Corporation	Liberty Insurance Corporation	Employers Insurance Company of Wausau
0.015	0.009	0.004	0.011	0.007	0.015

*Rate = Bureau Loss Cost x Company LCM.*

Expense Constant applicable in accordance with <b>Manual</b> Rule .....	\$200
<b>Maximum Minimum Premium</b> .....	\$750

**Premium Discount Percentages** -- (See **Manual** Rule). The following premium discounts are applicable to Standard Premiums:

Table 9

First \$10,000	0.0%
Next \$190,000	9.1%
Next \$1,550,000	11.3%
Over \$1,750,000	12.3%

Table 10

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

Table 9

<u>Companies</u>
Liberty Mutual Fire Ins Co
LM Ins Corp
Liberty Ins Corp

Table 10

<u>Companies</u>
Liberty Mutual Ins Co
The First Liberty Ins Corp
Employers Ins Co of Wausau

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Michigan

Employers Insurance Company of Wausau

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	3.62	653	2702	12.44	750	3548	1.29	361	4484	2.18	473
0011	3.14	593	2709	6.88	750	3559	1.91	439	4511	0.51	264
0034	2.96	570	2731	5.29	750	3574	1.26	358	4557	2.51	514
0035	2.06	458	2759	5.83	750	3581	1.44	380	4558	2.03	454
0042	5.68	750	2790	1.94	443	3612	2.12	465	4568	2.12	465
0106	7.33	750	2797	2.27	484	3620	2.63	529	4583	4.37	746
0128	2.78	548	2802	4.69	750	3628	2.51	514	4611	1.08	335
0129	3.35	619	2812	3.23	604	3629	2.00	450	4692	0.78	298
0130	2.60	525	2841	4.28	735	3632	3.53	641	4693	1.02	328
0141	2.27	484	2881	2.54	518	3634	1.61	401	4712	1.91	439
0908P	164.45	364	2915	3.83	679	3635	1.61	401	4720	2.48	510
0909P	367.77	568	3004	1.82	428	3638	1.79	424	4825	1.08	335
0912P	663.78	750	3018	3.89	686	3643	2.00	450	4828	2.03	454
0913P	361.79	562	3022	3.23	604	3648	1.55	394	4829	0.72	290
1164	2.42	503	3027	3.71	664	3681	0.75	294	4902	1.97	446
1320	2.45	506	3028	4.63	750	3685	1.08	335	4923	1.76	420
1322	12.65	750	3030	5.05	750	3724	3.86	683	5020	5.53	750
1438	4.96	750	3040	5.17	750	3726	3.68	660	5022	6.94	750
1463	10.05	750	3064	4.63	750	3807	1.82	428	5038a	a	a
1624	4.01	701	3066	3.59	649	3808	2.93	566	5040	9.00	750
1701	2.87	559	3076	2.78	548	3821	7.12	750	5057	5.11	750
1748	3.83	679	3081	4.04	705	3824	2.96	570	5059	21.05	750
1925	4.54	750	3082	13.01	750	3827	1.85	431	5102	5.29	750
2003	3.95	694	3085	4.99	750	4000	6.07	750	5146	5.17	750
2014	6.55	750	3095	2.45	506	4024	4.54	750	5160	2.42	503
2016	1.97	446	3096	3.08	585	4034	7.62	750	5183	3.35	619
2021	3.68	660	3110	3.56	645	4036	2.90	563	5188	3.71	664
2041	3.02	578	3111	2.54	518	4130	3.77	671	5190	2.81	551
2065	2.12	465	3113	2.09	461	4131	2.15	469	5191	1.20	350
2070	4.37	746	3114	2.87	559	4150	0.87	309	5192	3.41	626
2081	3.20	600	3116	4.54	750	4207	3.23	604	5213	6.10	750
2095	3.56	645	3131	2.12	465	4239	2.54	518	5215	7.30	750
2105	3.29	611	3132	2.42	503	4240	2.96	570	5221	5.05	750
2110	3.56	645	3145	1.85	431	4243	2.75	544	5222	10.32	750
2111	2.78	548	3146	2.45	506	4244	3.11	589	5223	4.40	750
2121	1.94	443	3169	2.66	533	4250	2.81	551	5348	5.92	750
2131	2.27	484	3179	1.79	424	4251	3.59	649	5403	7.33	750
2143	2.09	461	3188	2.48	510	4253	2.54	518	5437	6.82	750
2157	3.89	686	3241	3.05	581	4273	2.63	529	5445	4.69	750
2380	3.14	593	3257	2.60	525	4279	3.02	578	5462	6.49	750
2501	2.39	499	3303	2.42	503	4299	1.88	435	5476	5.02	750
2503	1.08	335	3306	4.93	750	4304	6.91	750	5479	7.12	750
2576	3.29	611	3307	3.05	581	4307	1.91	439	5480	9.75	750
2585	3.56	645	3315	3.26	608	4351	1.26	358	5506	4.69	750
2586	2.75	544	3341	0.93	316	4360	1.35	369	5507	4.66	750
2587	3.17	596	3365	4.99	750	4361	0.96	320	5509	5.05	750
2623	4.99	750	3372	2.99	574	4410	3.11	589	5538	7.80	750
2660	2.09	461	3383	1.73	416	4452	2.84	555	5550	4.34	743
2683	2.93	566	3400	3.23	604	4459	3.29	611	5551	16.03	750
2688	2.18	473	3507	2.72	540	4470	1.88	435	5552	6.97	750

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Employers Insurance Company of Wausau

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	1.02	328	7231	9.78	750	8046	2.42	503	8833	1.26	358
5610	5.26	750	7309F	12.65	750	8047	0.78	298	8835	2.45	506
5645	9.48	750	7313F	5.59	750	8050	1.05	331	8837	1.67	409
6204	8.61	750	7317F	12.80	750	8058	2.93	566	8868	0.54	268
6216	6.46	750	7333M	7.27	750	8059	2.12	465	8869	0.69	286
6217	4.69	750	7335M	8.07	750	8102	2.18	473	8901	0.21	226
6229	4.78	750	7337M	10.20	750	8106	4.87	750	9015	3.65	656
6235	4.90	750	7350F	18.00	750	8107	3.14	593	9040	3.71	664
6306	6.25	750	7360	4.28	735	8111	2.30	488	9052	1.61	401
6319	3.14	593	7380	6.43	750	8116	2.39	499	9053	2.69	536
6325	4.75	750	7382	4.31	739	8209	3.74	668	9058	1.26	358
6400	5.47	750	7390	4.96	750	8215	3.56	645	9060	1.82	428
6504	2.72	540	7394M	3.32	615	8227	3.47	634	9061	1.32	365
6702M	7.18	750	7395M	3.71	664	8232	5.14	750	9063	0.93	316
6703M	10.08	750	7398M	4.66	750	8235	3.98	698	9065	0.93	316
6704M	7.98	750	7403	4.90	750	8264	5.11	750	9093	1.41	376
6801F	9.48	750	7405	1.52	390	8265	5.26	750	9101	3.71	664
6824F	18.84	750	7421	0.69	286	8279	7.09	750	9102	3.38	623
6826F	5.23	750	7422	1.17	346	8291	3.53	641	9154	1.35	369
6834	2.27	484	7423	2.57	521	8292	4.93	750	9156	2.21	476
6836	2.96	570	7502	2.36	495	8293	8.52	750	9178	5.23	750
6843F	11.51	750	7515	0.93	316	8304	5.98	750	9179	10.91	750
6845F	11.27	750	7520	2.12	465	8350	5.53	750	9182	1.79	424
6872F	12.65	750	7538	2.87	559	8381	1.55	394	9220	5.83	750
6874F	18.39	750	7539	1.20	350	8387	2.81	551	9402	3.86	683
7016M	3.38	623	7540	3.38	623	8392	2.57	521	9403	11.09	750
7024M	3.74	668	7580	2.21	476	8393	2.00	450	9410	2.06	458
7038M	4.31	739	7600	5.44	750	8395	2.57	521	9501	2.63	529
7046M	11.42	750	7610	0.54	268	8401	0.99	324	9519	5.17	750
7047M	4.72	750	7704	6.82	750	8601	0.36	245	9521	2.57	521
7050M	6.04	750	7720	2.84	555	8709F	14.44	750	9522	3.38	623
7090M	4.78	750	7904	8.46	750	8720	1.32	365	9529a	a	a
7098M	12.68	750	7920	0.36	245	8726F	3.86	683	9530	2.78	548
7099M	16.00	750	7979	2.18	473	8734M	1.44	380	9558	9.90	750
7151M	12.11	750	7980	3.59	649	8737M	1.29	361	9559	4.81	750
7152M	16.98	750	8001	2.48	510	8738M	1.82	428	9586	0.48	260
7153M	13.46	750	8006	2.45	506	8742	0.27	234	9620	1.32	365
7202	10.02	750	8008	0.99	324	8745	4.75	750			
7206	8.22	750	8010	1.76	420	8748	0.54	268			
7208	9.60	750	8013	0.36	245	8755	0.24	230			
7210	14.20	750	8015	0.84	305	8800	1.73	416			
7212	6.52	750	8017	1.41	376	8803	0.06	208			
7213	8.82	750	8018	4.04	705	8805M	0.45	256			
7214	11.57	750	8021	3.65	656	8810	0.12	215			
7215	9.93	750	8031	2.06	458	8814M	0.39	249			
7216	17.31	750	8032	1.76	420	8815M	0.54	268			
7218	14.02	750	8033	1.97	446	8820	0.09	211			
7219	8.10	750	8039	2.27	484	8829	2.75	544			
7220	9.63	750	8044	2.60	525	8831	1.20	350			
7230	7.09	750	8045	0.78	298	8832	0.39	249			

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Insurance Corporation

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	1.74	418	2702	5.97	750	3548	0.62	278	4484	1.05	331
0011	1.51	389	2709	3.30	613	3559	0.92	315	4511	0.24	230
0034	1.42	378	2731	2.54	518	3574	0.60	275	4557	1.21	351
0035	0.99	324	2759	2.80	550	3581	0.69	286	4558	0.98	323
0042	2.73	541	2790	0.93	316	3612	1.02	328	4568	1.02	328
0106	3.52	640	2797	1.09	336	3620	1.26	358	4583	2.10	463
0128	1.33	366	2802	2.25	481	3628	1.21	351	4611	0.52	265
0129	1.61	401	2812	1.55	394	3629	0.96	320	4692	0.37	246
0130	1.25	356	2841	2.05	456	3632	1.69	411	4693	0.49	261
0141	1.09	336	2881	1.22	353	3634	0.77	296	4712	0.92	315
0908P	78.93	279	2915	1.84	430	3635	0.77	296	4720	1.19	349
0909P	176.51	377	3004	0.88	310	3638	0.86	308	4825	0.52	265
0912P	318.57	519	3018	1.87	434	3643	0.96	320	4828	0.98	323
0913P	173.64	374	3022	1.55	394	3648	0.75	294	4829	0.34	243
1164	1.16	345	3027	1.78	423	3681	0.36	245	4902	0.95	319
1320	1.18	348	3028	2.22	478	3685	0.52	265	4923	0.85	306
1322	6.07	750	3030	2.43	504	3724	1.85	431	5020	2.65	531
1438	2.38	498	3040	2.48	510	3726	1.77	421	5022	3.33	616
1463	4.82	750	3064	2.22	478	3807	0.88	310	5038a	a	a
1624	1.92	440	3066	1.72	415	3808	1.41	376	5040	4.32	740
1701	1.38	373	3076	1.33	366	3821	3.42	628	5057	2.45	506
1748	1.84	430	3081	1.94	443	3824	1.42	378	5059	10.10	750
1925	2.18	473	3082	6.24	750	3827	0.89	311	5102	2.54	518
2003	1.89	436	3085	2.40	500	4000	2.91	564	5146	2.48	510
2014	3.14	593	3095	1.18	348	4024	2.18	473	5160	1.16	345
2016	0.95	319	3096	1.48	385	4034	3.66	658	5183	1.61	401
2021	1.77	421	3110	1.71	414	4036	1.39	374	5188	1.78	423
2041	1.45	381	3111	1.22	353	4130	1.81	426	5190	1.35	369
2065	1.02	328	3113	1.00	325	4131	1.03	329	5191	0.57	271
2070	2.10	463	3114	1.38	373	4150	0.42	253	5192	1.64	405
2081	1.54	393	3116	2.18	473	4207	1.55	394	5213	2.93	566
2095	1.71	414	3131	1.02	328	4239	1.22	353	5215	3.50	638
2105	1.58	398	3132	1.16	345	4240	1.42	378	5221	2.43	504
2110	1.71	414	3145	0.89	311	4243	1.32	365	5222	4.95	750
2111	1.33	366	3146	1.18	348	4244	1.49	386	5223	2.11	464
2121	0.93	316	3169	1.28	360	4250	1.35	369	5348	2.84	555
2131	1.09	336	3179	0.86	308	4251	1.72	415	5403	3.52	640
2143	1.00	325	3188	1.19	349	4253	1.22	353	5437	3.27	609
2157	1.87	434	3241	1.46	383	4273	1.26	358	5445	2.25	481
2380	1.51	389	3257	1.25	356	4279	1.45	381	5462	3.11	589
2501	1.15	344	3303	1.16	345	4299	0.90	313	5476	2.41	501
2503	0.52	265	3306	2.37	496	4304	3.31	614	5479	3.42	628
2576	1.58	398	3307	1.46	383	4307	0.92	315	5480	4.68	750
2585	1.71	414	3315	1.56	395	4351	0.60	275	5506	2.25	481
2586	1.32	365	3341	0.44	255	4360	0.65	281	5507	2.24	480
2587	1.52	390	3365	2.40	500	4361	0.46	258	5509	2.43	504
2623	2.40	500	3372	1.44	380	4410	1.49	386	5538	3.75	669
2660	1.00	325	3383	0.83	304	4452	1.36	370	5550	2.08	460
2683	1.41	376	3400	1.55	394	4459	1.58	398	5551	7.69	750
2688	1.05	331	3507	1.31	364	4470	0.90	313	5552	3.34	618

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Insurance Corporation

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	0.49	261	7231	4.69	750	8046	1.16	345	8833	0.60	275
5610	2.53	516	7309F	6.07	750	8047	0.37	246	8835	1.18	348
5645	4.55	750	7313F	2.68	535	8050	0.50	263	8837	0.80	300
6204	4.13	716	7317F	6.14	750	8058	1.41	376	8868	0.26	233
6216	3.10	588	7333M	3.49	636	8059	1.02	328	8869	0.33	241
6217	2.25	481	7335M	3.87	684	8102	1.05	331	8901	0.10	213
6229	2.30	488	7337M	4.89	750	8106	2.34	493	9015	1.75	419
6235	2.35	494	7350F	8.64	750	8107	1.51	389	9040	1.78	423
6306	3.00	575	7360	2.05	456	8111	1.10	338	9052	0.77	296
6319	1.51	389	7380	3.09	586	8116	1.15	344	9053	1.29	361
6325	2.28	485	7382	2.07	459	8209	1.79	424	9058	0.60	275
6400	2.63	529	7390	2.38	498	8215	1.71	414	9060	0.88	310
6504	1.31	364	7394M	1.59	399	8227	1.66	408	9061	0.63	279
6702M	3.44	630	7395M	1.78	423	8232	2.47	509	9063	0.44	255
6703M	4.84	750	7398M	2.24	480	8235	1.91	439	9065	0.44	255
6704M	3.83	679	7403	2.35	494	8264	2.45	506	9093	0.67	284
6801F	4.55	750	7405	0.73	291	8265	2.53	516	9101	1.78	423
6824F	9.04	750	7421	0.33	241	8279	3.40	625	9102	1.62	403
6826F	2.51	514	7422	0.56	270	8291	1.69	411	9154	0.65	281
6834	1.09	336	7423	1.23	354	8292	2.37	496	9156	1.06	333
6836	1.42	378	7502	1.13	341	8293	4.09	711	9178	2.51	514
6843F	5.52	750	7515	0.44	255	8304	2.87	559	9179	5.24	750
6845F	5.41	750	7520	1.02	328	8350	2.65	531	9182	0.86	308
6872F	6.07	750	7538	1.38	373	8381	0.75	294	9220	2.80	550
6874F	8.83	750	7539	0.57	271	8387	1.35	369	9402	1.85	431
7016M	1.62	403	7540	1.62	403	8392	1.23	354	9403	5.32	750
7024M	1.79	424	7580	1.06	333	8393	0.96	320	9410	0.99	324
7038M	2.07	459	7600	2.61	526	8395	1.23	354	9501	1.26	358
7046M	5.48	750	7610	0.26	233	8401	0.47	259	9519	2.48	510
7047M	2.27	484	7704	3.27	609	8601	0.17	221	9521	1.23	354
7050M	2.90	563	7720	1.36	370	8709F	6.93	750	9522	1.62	403
7090M	2.30	488	7904	4.06	708	8720	0.63	279	9529a	a	a
7098M	6.08	750	7920	0.17	221	8726F	1.85	431	9530	1.33	366
7099M	7.68	750	7979	1.05	331	8734M	0.69	286	9558	4.75	750
7151M	5.81	750	7980	1.72	415	8737M	0.62	278	9559	2.31	489
7152M	8.15	750	8001	1.19	349	8738M	0.88	310	9586	0.23	229
7153M	6.46	750	8006	1.18	348	8742	0.13	216	9620	0.63	279
7202	4.81	750	8008	0.47	259	8745	2.28	485			
7206	3.95	694	8010	0.85	306	8748	0.26	233			
7208	4.61	750	8013	0.17	221	8755	0.11	214			
7210	6.82	750	8015	0.40	250	8800	0.83	304			
7212	3.13	591	8017	0.67	284	8803	0.03	204			
7213	4.23	729	8018	1.94	443	8805M	0.22	228			
7214	5.55	750	8021	1.75	419	8810	0.06	208			
7215	4.76	750	8031	0.99	324	8814M	0.19	224			
7216	8.31	750	8032	0.85	306	8815M	0.26	233			
7218	6.73	750	8033	0.95	319	8820	0.04	205			
7219	3.89	686	8039	1.09	336	8829	1.32	365			
7220	4.62	750	8044	1.25	356	8831	0.57	271			
7230	3.40	625	8045	0.37	246	8832	0.19	224			

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

LM Insurance Corporation

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	0.91	314	2702	3.12	590	3548	0.32	240	4484	0.55	269
0011	0.79	299	2709	1.73	416	3559	0.48	260	4511	0.13	216
0034	0.74	293	2731	1.33	366	3574	0.32	240	4557	0.63	279
0035	0.52	265	2759	1.46	383	3581	0.36	245	4558	0.51	264
0042	1.43	379	2790	0.49	261	3612	0.53	266	4568	0.53	266
0106	1.84	430	2797	0.57	271	3620	0.66	283	4583	1.10	338
0128	0.70	288	2802	1.18	348	3628	0.63	279	4611	0.27	234
0129	0.84	305	2812	0.81	301	3629	0.50	263	4692	0.20	225
0130	0.65	281	2841	1.07	334	3632	0.89	311	4693	0.26	233
0141	0.57	271	2881	0.64	280	3634	0.41	251	4712	0.48	260
0908P	41.25	241	2915	0.96	320	3635	0.41	251	4720	0.62	278
0909P	92.25	292	3004	0.46	258	3638	0.45	256	4825	0.27	234
0912P	166.50	367	3018	0.98	323	3643	0.50	263	4828	0.51	264
0913P	90.75	291	3022	0.81	301	3648	0.39	249	4829	0.18	223
1164	0.61	276	3027	0.93	316	3681	0.19	224	4902	0.50	263
1320	0.62	278	3028	1.16	345	3685	0.27	234	4923	0.44	255
1322	3.17	596	3030	1.27	359	3724	0.97	321	5020	1.39	374
1438	1.25	356	3040	1.30	363	3726	0.92	315	5022	1.74	418
1463	2.52	515	3064	1.16	345	3807	0.46	258	5038a	a	a
1624	1.01	326	3066	0.90	313	3808	0.74	293	5040	2.26	483
1701	0.72	290	3076	0.70	288	3821	1.79	424	5057	1.28	360
1748	0.96	320	3081	1.01	326	3824	0.74	293	5059	5.28	750
1925	1.14	343	3082	3.26	608	3827	0.47	259	5102	1.33	366
2003	0.99	324	3085	1.25	356	4000	1.52	390	5146	1.30	363
2014	1.64	405	3095	0.62	278	4024	1.14	343	5160	0.61	276
2016	0.50	263	3096	0.77	296	4034	1.91	439	5183	0.84	305
2021	0.92	315	3110	0.89	311	4036	0.73	291	5188	0.93	316
2041	0.76	295	3111	0.64	280	4130	0.95	319	5190	0.71	289
2065	0.53	266	3113	0.53	266	4131	0.54	268	5191	0.30	238
2070	1.10	338	3114	0.72	290	4150	0.22	228	5192	0.86	308
2081	0.80	300	3116	1.14	343	4207	0.81	301	5213	1.53	391
2095	0.89	311	3131	0.53	266	4239	0.64	280	5215	1.83	429
2105	0.83	304	3132	0.61	276	4240	0.74	293	5221	1.27	359
2110	0.89	311	3145	0.47	259	4243	0.69	286	5222	2.59	524
2111	0.70	288	3146	0.62	278	4244	0.78	298	5223	1.10	338
2121	0.49	261	3169	0.67	284	4250	0.71	289	5348	1.49	386
2131	0.57	271	3179	0.45	256	4251	0.90	313	5403	1.84	430
2143	0.53	266	3188	0.62	278	4253	0.64	280	5437	1.71	414
2157	0.98	323	3241	0.77	296	4273	0.66	283	5445	1.18	348
2380	0.79	299	3257	0.65	281	4279	0.76	295	5462	1.63	404
2501	0.60	275	3303	0.61	276	4299	0.47	259	5476	1.26	358
2503	0.27	234	3306	1.24	355	4304	1.73	416	5479	1.79	424
2576	0.83	304	3307	0.77	296	4307	0.48	260	5480	2.45	506
2585	0.89	311	3315	0.82	303	4351	0.32	240	5506	1.18	348
2586	0.69	286	3341	0.23	229	4360	0.34	243	5507	1.17	346
2587	0.80	300	3365	1.25	356	4361	0.24	230	5509	1.27	359
2623	1.25	356	3372	0.75	294	4410	0.78	298	5538	1.96	445
2660	0.53	266	3383	0.44	255	4452	0.71	289	5550	1.09	336
2683	0.74	293	3400	0.81	301	4459	0.83	304	5551	4.02	703
2688	0.55	269	3507	0.68	285	4470	0.47	259	5552	1.75	419

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

LM Insurance Corporation

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	0.26	233	7231	2.45	506	8046	0.61	276	8833	0.32	240
5610	1.32	365	7309F	3.17	596	8047	0.20	225	8835	0.62	278
5645	2.38	498	7313F	1.40	375	8050	0.26	233	8837	0.42	253
6204	2.16	470	7317F	3.21	601	8058	0.74	293	8868	0.14	218
6216	1.62	403	7333M	1.82	428	8059	0.53	266	8869	0.17	221
6217	1.18	348	7335M	2.03	454	8102	0.55	269	8901	0.05	206
6229	1.20	350	7337M	2.56	520	8106	1.22	353	9015	0.92	315
6235	1.23	354	7350F	4.52	750	8107	0.79	299	9040	0.93	316
6306	1.57	396	7360	1.07	334	8111	0.58	273	9052	0.41	251
6319	0.79	299	7380	1.61	401	8116	0.60	275	9053	0.68	285
6325	1.19	349	7382	1.08	335	8209	0.94	318	9058	0.32	240
6400	1.37	371	7390	1.25	356	8215	0.89	311	9060	0.46	258
6504	0.68	285	7394M	0.83	304	8227	0.87	309	9061	0.33	241
6702M	1.80	425	7395M	0.93	316	8232	1.29	361	9063	0.23	229
6703M	2.53	516	7398M	1.17	346	8235	1.00	325	9065	0.23	229
6704M	2.00	450	7403	1.23	354	8264	1.28	360	9093	0.35	244
6801F	2.38	498	7405	0.38	248	8265	1.32	365	9101	0.93	316
6824F	4.73	750	7421	0.17	221	8279	1.78	423	9102	0.85	306
6826F	1.31	364	7422	0.29	236	8291	0.89	311	9154	0.34	243
6834	0.57	271	7423	0.65	281	8292	1.24	355	9156	0.56	270
6836	0.74	293	7502	0.59	274	8293	2.14	468	9178	1.31	364
6843F	2.89	561	7515	0.23	229	8304	1.50	388	9179	2.74	543
6845F	2.83	554	7520	0.53	266	8350	1.39	374	9182	0.45	256
6872F	3.17	596	7538	0.72	290	8381	0.39	249	9220	1.46	383
6874F	4.61	750	7539	0.30	238	8387	0.71	289	9402	0.97	321
7016M	0.85	306	7540	0.85	306	8392	0.65	281	9403	2.78	548
7024M	0.94	318	7580	0.56	270	8393	0.50	263	9410	0.52	265
7038M	1.08	335	7600	1.37	371	8395	0.65	281	9501	0.66	283
7046M	2.87	559	7610	0.14	218	8401	0.25	231	9519	1.30	363
7047M	1.19	349	7704	1.71	414	8601	0.09	211	9521	0.65	281
7050M	1.52	390	7720	0.71	289	8709F	3.62	653	9522	0.85	306
7090M	1.20	350	7904	2.12	465	8720	0.33	241	9529a	a	a
7098M	3.18	598	7920	0.09	211	8726F	0.97	321	9530	0.70	288
7099M	4.01	701	7979	0.55	269	8734M	0.36	245	9558	2.48	510
7151M	3.04	580	7980	0.90	313	8737M	0.32	240	9559	1.21	351
7152M	4.26	733	8001	0.62	278	8738M	0.46	258	9586	0.12	215
7153M	3.38	623	8006	0.62	278	8742	0.07	209	9620	0.33	241
7202	2.51	514	8008	0.25	231	8745	1.19	349			
7206	2.06	458	8010	0.44	255	8748	0.14	218			
7208	2.41	501	8013	0.09	211	8755	0.06	208			
7210	3.56	645	8015	0.21	226	8800	0.44	255			
7212	1.64	405	8017	0.35	244	8803	0.02	203			
7213	2.21	476	8018	1.01	326	8805M	0.11	214			
7214	2.90	563	8021	0.92	315	8810	0.03	204			
7215	2.49	511	8031	0.52	265	8814M	0.10	213			
7216	4.34	743	8032	0.44	255	8815M	0.14	218			
7218	3.52	640	8033	0.50	263	8820	0.02	203			
7219	2.03	454	8039	0.57	271	8829	0.69	286			
7220	2.42	503	8044	0.65	281	8831	0.30	238			
7230	1.78	423	8045	0.20	225	8832	0.10	213			

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Mutual Insurance Company

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	3.62	653	2702	12.44	750	3548	1.29	361	4484	2.18	473
0011	3.14	593	2709	6.88	750	3559	1.91	439	4511	0.51	264
0034	2.96	570	2731	5.29	750	3574	1.26	358	4557	2.51	514
0035	2.06	458	2759	5.83	750	3581	1.44	380	4558	2.03	454
0042	5.68	750	2790	1.94	443	3612	2.12	465	4568	2.12	465
0106	7.33	750	2797	2.27	484	3620	2.63	529	4583	4.37	746
0128	2.78	548	2802	4.69	750	3628	2.51	514	4611	1.08	335
0129	3.35	619	2812	3.23	604	3629	2.00	450	4692	0.78	298
0130	2.60	525	2841	4.28	735	3632	3.53	641	4693	1.02	328
0141	2.27	484	2881	2.54	518	3634	1.61	401	4712	1.91	439
0908P	164.45	364	2915	3.83	679	3635	1.61	401	4720	2.48	510
0909P	367.77	568	3004	1.82	428	3638	1.79	424	4825	1.08	335
0912P	663.78	750	3018	3.89	686	3643	2.00	450	4828	2.03	454
0913P	361.79	562	3022	3.23	604	3648	1.55	394	4829	0.72	290
1164	2.42	503	3027	3.71	664	3681	0.75	294	4902	1.97	446
1320	2.45	506	3028	4.63	750	3685	1.08	335	4923	1.76	420
1322	12.65	750	3030	5.05	750	3724	3.86	683	5020	5.53	750
1438	4.96	750	3040	5.17	750	3726	3.68	660	5022	6.94	750
1463	10.05	750	3064	4.63	750	3807	1.82	428	5038a	a	a
1624	4.01	701	3066	3.59	649	3808	2.93	566	5040	9.00	750
1701	2.87	559	3076	2.78	548	3821	7.12	750	5057	5.11	750
1748	3.83	679	3081	4.04	705	3824	2.96	570	5059	21.05	750
1925	4.54	750	3082	13.01	750	3827	1.85	431	5102	5.29	750
2003	3.95	694	3085	4.99	750	4000	6.07	750	5146	5.17	750
2014	6.55	750	3095	2.45	506	4024	4.54	750	5160	2.42	503
2016	1.97	446	3096	3.08	585	4034	7.62	750	5183	3.35	619
2021	3.68	660	3110	3.56	645	4036	2.90	563	5188	3.71	664
2041	3.02	578	3111	2.54	518	4130	3.77	671	5190	2.81	551
2065	2.12	465	3113	2.09	461	4131	2.15	469	5191	1.20	350
2070	4.37	746	3114	2.87	559	4150	0.87	309	5192	3.41	626
2081	3.20	600	3116	4.54	750	4207	3.23	604	5213	6.10	750
2095	3.56	645	3131	2.12	465	4239	2.54	518	5215	7.30	750
2105	3.29	611	3132	2.42	503	4240	2.96	570	5221	5.05	750
2110	3.56	645	3145	1.85	431	4243	2.75	544	5222	10.32	750
2111	2.78	548	3146	2.45	506	4244	3.11	589	5223	4.40	750
2121	1.94	443	3169	2.66	533	4250	2.81	551	5348	5.92	750
2131	2.27	484	3179	1.79	424	4251	3.59	649	5403	7.33	750
2143	2.09	461	3188	2.48	510	4253	2.54	518	5437	6.82	750
2157	3.89	686	3241	3.05	581	4273	2.63	529	5445	4.69	750
2380	3.14	593	3257	2.60	525	4279	3.02	578	5462	6.49	750
2501	2.39	499	3303	2.42	503	4299	1.88	435	5476	5.02	750
2503	1.08	335	3306	4.93	750	4304	6.91	750	5479	7.12	750
2576	3.29	611	3307	3.05	581	4307	1.91	439	5480	9.75	750
2585	3.56	645	3315	3.26	608	4351	1.26	358	5506	4.69	750
2586	2.75	544	3341	0.93	316	4360	1.35	369	5507	4.66	750
2587	3.17	596	3365	4.99	750	4361	0.96	320	5509	5.05	750
2623	4.99	750	3372	2.99	574	4410	3.11	589	5538	7.80	750
2660	2.09	461	3383	1.73	416	4452	2.84	555	5550	4.34	743
2683	2.93	566	3400	3.23	604	4459	3.29	611	5551	16.03	750
2688	2.18	473	3507	2.72	540	4470	1.88	435	5552	6.97	750

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Mutual Insurance Company

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	1.02	328	7231	9.78	750	8046	2.42	503	8833	1.26	358
5610	5.26	750	7309F	12.65	750	8047	0.78	298	8835	2.45	506
5645	9.48	750	7313F	5.59	750	8050	1.05	331	8837	1.67	409
6204	8.61	750	7317F	12.80	750	8058	2.93	566	8868	0.54	268
6216	6.46	750	7333M	7.27	750	8059	2.12	465	8869	0.69	286
6217	4.69	750	7335M	8.07	750	8102	2.18	473	8901	0.21	226
6229	4.78	750	7337M	10.20	750	8106	4.87	750	9015	3.65	656
6235	4.90	750	7350F	18.00	750	8107	3.14	593	9040	3.71	664
6306	6.25	750	7360	4.28	735	8111	2.30	488	9052	1.61	401
6319	3.14	593	7380	6.43	750	8116	2.39	499	9053	2.69	536
6325	4.75	750	7382	4.31	739	8209	3.74	668	9058	1.26	358
6400	5.47	750	7390	4.96	750	8215	3.56	645	9060	1.82	428
6504	2.72	540	7394M	3.32	615	8227	3.47	634	9061	1.32	365
6702M	7.18	750	7395M	3.71	664	8232	5.14	750	9063	0.93	316
6703M	10.08	750	7398M	4.66	750	8235	3.98	698	9065	0.93	316
6704M	7.98	750	7403	4.90	750	8264	5.11	750	9093	1.41	376
6801F	9.48	750	7405	1.52	390	8265	5.26	750	9101	3.71	664
6824F	18.84	750	7421	0.69	286	8279	7.09	750	9102	3.38	623
6826F	5.23	750	7422	1.17	346	8291	3.53	641	9154	1.35	369
6834	2.27	484	7423	2.57	521	8292	4.93	750	9156	2.21	476
6836	2.96	570	7502	2.36	495	8293	8.52	750	9178	5.23	750
6843F	11.51	750	7515	0.93	316	8304	5.98	750	9179	10.91	750
6845F	11.27	750	7520	2.12	465	8350	5.53	750	9182	1.79	424
6872F	12.65	750	7538	2.87	559	8381	1.55	394	9220	5.83	750
6874F	18.39	750	7539	1.20	350	8387	2.81	551	9402	3.86	683
7016M	3.38	623	7540	3.38	623	8392	2.57	521	9403	11.09	750
7024M	3.74	668	7580	2.21	476	8393	2.00	450	9410	2.06	458
7038M	4.31	739	7600	5.44	750	8395	2.57	521	9501	2.63	529
7046M	11.42	750	7610	0.54	268	8401	0.99	324	9519	5.17	750
7047M	4.72	750	7704	6.82	750	8601	0.36	245	9521	2.57	521
7050M	6.04	750	7720	2.84	555	8709F	14.44	750	9522	3.38	623
7090M	4.78	750	7904	8.46	750	8720	1.32	365	9529a	a	a
7098M	12.68	750	7920	0.36	245	8726F	3.86	683	9530	2.78	548
7099M	16.00	750	7979	2.18	473	8734M	1.44	380	9558	9.90	750
7151M	12.11	750	7980	3.59	649	8737M	1.29	361	9559	4.81	750
7152M	16.98	750	8001	2.48	510	8738M	1.82	428	9586	0.48	260
7153M	13.46	750	8006	2.45	506	8742	0.27	234	9620	1.32	365
7202	10.02	750	8008	0.99	324	8745	4.75	750			
7206	8.22	750	8010	1.76	420	8748	0.54	268			
7208	9.60	750	8013	0.36	245	8755	0.24	230			
7210	14.20	750	8015	0.84	305	8800	1.73	416			
7212	6.52	750	8017	1.41	376	8803	0.06	208			
7213	8.82	750	8018	4.04	705	8805M	0.45	256			
7214	11.57	750	8021	3.65	656	8810	0.12	215			
7215	9.93	750	8031	2.06	458	8814M	0.39	249			
7216	17.31	750	8032	1.76	420	8815M	0.54	268			
7218	14.02	750	8033	1.97	446	8820	0.09	211			
7219	8.10	750	8039	2.27	484	8829	2.75	544			
7220	9.63	750	8044	2.60	525	8831	1.20	350			
7230	7.09	750	8045	0.78	298	8832	0.39	249			

\* Refer to the Footnotes Page for additional information on this class.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

The First Liberty Insurance Corporation

**Michigan**

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	2.61	526	2702	8.96	750	3548	0.93	316	4484	1.57	396
0011	2.26	483	2709	4.95	750	3559	1.38	373	4511	0.37	246
0034	2.13	466	2731	3.81	676	3574	0.90	313	4557	1.81	426
0035	1.49	386	2759	4.20	725	3581	1.03	329	4558	1.46	383
0042	4.09	711	2790	1.40	375	3612	1.53	391	4568	1.53	391
0106	5.27	750	2797	1.64	405	3620	1.89	436	4583	3.14	593
0128	2.00	450	2802	3.38	623	3628	1.81	426	4611	0.78	298
0129	2.41	501	2812	2.33	491	3629	1.44	380	4692	0.56	270
0130	1.87	434	2841	3.08	585	3632	2.54	518	4693	0.73	291
0141	1.64	405	2881	1.83	429	3634	1.16	345	4712	1.38	373
0908P	118.42	318	2915	2.76	545	3635	1.16	345	4720	1.79	424
0909P	264.82	465	3004	1.31	364	3638	1.29	361	4825	0.78	298
0912P	477.97	678	3018	2.80	550	3643	1.44	380	4828	1.46	383
0913P	260.51	461	3022	2.33	491	3648	1.12	340	4829	0.52	265
1164	1.74	418	3027	2.67	534	3681	0.54	268	4902	1.42	378
1320	1.77	421	3028	3.34	618	3685	0.78	298	4923	1.27	359
1322	9.11	750	3030	3.64	655	3724	2.78	548	5020	3.98	698
1438	3.57	646	3040	3.72	665	3726	2.65	531	5022	4.99	750
1463	7.23	750	3064	3.34	618	3807	1.31	364	5038a	a	a
1624	2.89	561	3066	2.58	523	3808	2.11	464	5040	6.48	750
1701	2.07	459	3076	2.00	450	3821	5.12	750	5057	3.68	660
1748	2.76	545	3081	2.91	564	3824	2.13	466	5059	15.16	750
1925	3.27	609	3082	9.37	750	3827	1.33	366	5102	3.81	676
2003	2.84	555	3085	3.60	650	4000	4.37	746	5146	3.72	665
2014	4.72	750	3095	1.77	421	4024	3.27	609	5160	1.74	418
2016	1.42	378	3096	2.22	478	4034	5.49	750	5183	2.41	501
2021	2.65	531	3110	2.56	520	4036	2.09	461	5188	2.67	534
2041	2.17	471	3111	1.83	429	4130	2.71	539	5190	2.02	453
2065	1.53	391	3113	1.51	389	4131	1.55	394	5191	0.86	308
2070	3.14	593	3114	2.07	459	4150	0.62	278	5192	2.45	506
2081	2.30	488	3116	3.27	609	4207	2.33	491	5213	4.39	749
2095	2.56	520	3131	1.53	391	4239	1.83	429	5215	5.25	750
2105	2.37	496	3132	1.74	418	4240	2.13	466	5221	3.64	655
2110	2.56	520	3145	1.33	366	4243	1.98	448	5222	7.43	750
2111	2.00	450	3146	1.77	421	4244	2.24	480	5223	3.16	595
2121	1.40	375	3169	1.92	440	4250	2.02	453	5348	4.26	733
2131	1.64	405	3179	1.29	361	4251	2.58	523	5403	5.27	750
2143	1.51	389	3188	1.79	424	4253	1.83	429	5437	4.91	750
2157	2.80	550	3241	2.20	475	4273	1.89	436	5445	3.38	623
2380	2.26	483	3257	1.87	434	4279	2.17	471	5462	4.67	750
2501	1.72	415	3303	1.74	418	4299	1.36	370	5476	3.62	653
2503	0.78	298	3306	3.55	644	4304	4.97	750	5479	5.12	750
2576	2.37	496	3307	2.20	475	4307	1.38	373	5480	7.02	750
2585	2.56	520	3315	2.35	494	4351	0.90	313	5506	3.38	623
2586	1.98	448	3341	0.67	284	4360	0.97	321	5507	3.36	620
2587	2.28	485	3365	3.60	650	4361	0.69	286	5509	3.64	655
2623	3.60	650	3372	2.15	469	4410	2.24	480	5538	5.62	750
2660	1.51	389	3383	1.25	356	4452	2.05	456	5550	3.12	590
2683	2.11	464	3400	2.33	491	4459	2.37	496	5551	11.54	750
2688	1.57	396	3507	1.96	445	4470	1.36	370	5552	5.02	750

\* Refer to the Footnotes Page for additional information on this class.

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY**

The First Liberty Insurance Corporation

**Michigan**

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	0.73	291	7231	7.04	750	8046	1.74	418	8833	0.90	313
5610	3.79	674	7309F	9.11	750	8047	0.56	270	8835	1.77	421
5645	6.83	750	7313F	4.03	704	8050	0.75	294	8837	1.21	351
6204	6.20	750	7317F	9.21	750	8058	2.11	464	8868	0.39	249
6216	4.65	750	7333M	5.23	750	8059	1.53	391	8869	0.50	263
6217	3.38	623	7335M	5.81	750	8102	1.57	396	8901	0.15	219
6229	3.44	630	7337M	7.34	750	8106	3.51	639	9015	2.63	529
6235	3.53	641	7350F	12.96	750	8107	2.26	483	9040	2.67	534
6306	4.50	750	7360	3.08	585	8111	1.66	408	9052	1.16	345
6319	2.26	483	7380	4.63	750	8116	1.72	415	9053	1.94	443
6325	3.42	628	7382	3.10	588	8209	2.69	536	9058	0.90	313
6400	3.94	693	7390	3.57	646	8215	2.56	520	9060	1.31	364
6504	1.96	445	7394M	2.39	499	8227	2.50	513	9061	0.95	319
6702M	5.17	750	7395M	2.67	534	8232	3.70	663	9063	0.67	284
6703M	7.26	750	7398M	3.36	620	8235	2.86	558	9065	0.67	284
6704M	5.75	750	7403	3.53	641	8264	3.68	660	9093	1.01	326
6801F	6.83	750	7405	1.10	338	8265	3.79	674	9101	2.67	534
6824F	13.56	750	7421	0.50	263	8279	5.10	750	9102	2.43	504
6826F	3.77	671	7422	0.84	305	8291	2.54	518	9154	0.97	321
6834	1.64	405	7423	1.85	431	8292	3.55	644	9156	1.59	399
6836	2.13	466	7502	1.70	413	8293	6.14	750	9178	3.77	671
6843F	8.29	750	7515	0.67	284	8304	4.31	739	9179	7.86	750
6845F	8.12	750	7520	1.53	391	8350	3.98	698	9182	1.29	361
6872F	9.11	750	7538	2.07	459	8381	1.12	340	9220	4.20	725
6874F	13.24	750	7539	0.86	308	8387	2.02	453	9402	2.78	548
7016M	2.43	504	7540	2.43	504	8392	1.85	431	9403	7.99	750
7024M	2.69	536	7580	1.59	399	8393	1.44	380	9410	1.49	386
7038M	3.10	588	7600	3.92	690	8395	1.85	431	9501	1.89	436
7046M	8.22	750	7610	0.39	249	8401	0.71	289	9519	3.72	665
7047M	3.40	625	7704	4.91	750	8601	0.26	233	9521	1.85	431
7050M	4.35	744	7720	2.05	456	8709F	10.40	750	9522	2.43	504
7090M	3.44	630	7904	6.09	750	8720	0.95	319	9529a	a	a
7098M	9.13	750	7920	0.26	233	8726F	2.78	548	9530	2.00	450
7099M	11.52	750	7979	1.57	396	8734M	1.03	329	9558	7.13	750
7151M	8.72	750	7980	2.58	523	8737M	0.93	316	9559	3.47	634
7152M	12.23	750	8001	1.79	424	8738M	1.31	364	9586	0.34	243
7153M	9.69	750	8006	1.77	421	8742	0.19	224	9620	0.95	319
7202	7.21	750	8008	0.71	289	8745	3.42	628			
7206	5.92	750	8010	1.27	359	8748	0.39	249			
7208	6.91	750	8013	0.26	233	8755	0.17	221			
7210	10.23	750	8015	0.60	275	8800	1.25	356			
7212	4.69	750	8017	1.01	326	8803	0.04	205			
7213	6.35	750	8018	2.91	564	8805M	0.32	240			
7214	8.33	750	8021	2.63	529	8810	0.09	211			
7215	7.15	750	8031	1.49	386	8814M	0.28	235			
7216	12.47	750	8032	1.27	359	8815M	0.39	249			
7218	10.10	750	8033	1.42	378	8820	0.06	208			
7219	5.83	750	8039	1.64	405	8829	1.98	448			
7220	6.93	750	8044	1.87	434	8831	0.86	308			
7230	5.10	750	8045	0.56	270	8832	0.28	235			

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Mutual Fire Insurance Company

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
0005	2.17	471	2702	7.46	750	3548	0.77	296	4484	1.31	364
0011	1.88	435	2709	4.13	716	3559	1.15	344	4511	0.30	238
0034	1.78	423	2731	3.18	598	3574	0.75	294	4557	1.51	389
0035	1.24	355	2759	3.50	638	3581	0.86	308	4558	1.22	353
0042	3.41	626	2790	1.17	346	3612	1.27	359	4568	1.27	359
0106	4.40	750	2797	1.36	370	3620	1.58	398	4583	2.62	528
0128	1.67	409	2802	2.82	553	3628	1.51	389	4611	0.65	281
0129	2.01	451	2812	1.94	443	3629	1.20	350	4692	0.47	259
0130	1.56	395	2841	2.57	521	3632	2.12	465	4693	0.61	276
0141	1.36	370	2881	1.52	390	3634	0.97	321	4712	1.15	344
0908P	98.67	299	2915	2.30	488	3635	0.97	321	4720	1.49	386
0909P	220.66	421	3004	1.09	336	3638	1.08	335	4825	0.65	281
0912P	398.27	598	3018	2.33	491	3643	1.20	350	4828	1.22	353
0913P	217.07	417	3022	1.94	443	3648	0.93	316	4829	0.43	254
1164	1.45	381	3027	2.22	478	3681	0.45	256	4902	1.18	348
1320	1.47	384	3028	2.78	548	3685	0.65	281	4923	1.06	333
1322	7.59	750	3030	3.03	579	3724	2.31	489	5020	3.32	615
1438	2.98	573	3040	3.10	588	3726	2.21	476	5022	4.16	720
1463	6.03	750	3064	2.78	548	3807	1.09	336	5038a	a	a
1624	2.40	500	3066	2.15	469	3808	1.76	420	5040	5.40	750
1701	1.72	415	3076	1.67	409	3821	4.27	734	5057	3.07	584
1748	2.30	488	3081	2.42	503	3824	1.78	423	5059	12.63	750
1925	2.73	541	3082	7.80	750	3827	1.11	339	5102	3.18	598
2003	2.37	496	3085	3.00	575	4000	3.64	655	5146	3.10	588
2014	3.93	691	3095	1.47	384	4024	2.73	541	5160	1.45	381
2016	1.18	348	3096	1.85	431	4034	4.57	750	5183	2.01	451
2021	2.21	476	3110	2.13	466	4036	1.74	418	5188	2.22	478
2041	1.81	426	3111	1.52	390	4130	2.26	483	5190	1.69	411
2065	1.27	359	3113	1.26	358	4131	1.29	361	5191	0.72	290
2070	2.62	528	3114	1.72	415	4150	0.52	265	5192	2.05	456
2081	1.92	440	3116	2.73	541	4207	1.94	443	5213	3.66	658
2095	2.13	466	3131	1.27	359	4239	1.52	390	5215	4.38	748
2105	1.97	446	3132	1.45	381	4240	1.78	423	5221	3.03	579
2110	2.13	466	3145	1.11	339	4243	1.65	406	5222	6.19	750
2111	1.67	409	3146	1.47	384	4244	1.87	434	5223	2.64	530
2121	1.17	346	3169	1.60	400	4250	1.69	411	5348	3.55	644
2131	1.36	370	3179	1.08	335	4251	2.15	469	5403	4.40	750
2143	1.26	358	3188	1.49	386	4253	1.52	390	5437	4.09	711
2157	2.33	491	3241	1.83	429	4273	1.58	398	5445	2.82	553
2380	1.88	435	3257	1.56	395	4279	1.81	426	5462	3.89	686
2501	1.44	380	3303	1.45	381	4299	1.13	341	5476	3.01	576
2503	0.65	281	3306	2.96	570	4304	4.14	718	5479	4.27	734
2576	1.97	446	3307	1.83	429	4307	1.15	344	5480	5.85	750
2585	2.13	466	3315	1.96	445	4351	0.75	294	5506	2.82	553
2586	1.65	406	3341	0.56	270	4360	0.81	301	5507	2.80	550
2587	1.90	438	3365	3.00	575	4361	0.57	271	5509	3.03	579
2623	3.00	575	3372	1.79	424	4410	1.87	434	5538	4.68	750
2660	1.26	358	3383	1.04	330	4452	1.70	413	5550	2.60	525
2683	1.76	420	3400	1.94	443	4459	1.97	446	5551	9.62	750
2688	1.31	364	3507	1.63	404	4470	1.13	341	5552	4.18	723

\* Refer to the Footnotes Page for additional information on this class.

## WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Liberty Mutual Fire Insurance Company

Michigan

Effective 1/1/2025

Class Code	Rate Incl Dis	Min Prem									
5606	0.61	276	7231	5.87	750	8046	1.45	381	8833	0.75	294
5610	3.16	595	7309F	7.59	750	8047	0.47	259	8835	1.47	384
5645	5.69	750	7313F	3.35	619	8050	0.63	279	8837	1.00	325
6204	5.17	750	7317F	7.68	750	8058	1.76	420	8868	0.32	240
6216	3.88	685	7333M	4.36	745	8059	1.27	359	8869	0.41	251
6217	2.82	553	7335M	4.84	750	8102	1.31	364	8901	0.13	216
6229	2.87	559	7337M	6.12	750	8106	2.92	565	9015	2.19	474
6235	2.94	568	7350F	10.80	750	8107	1.88	435	9040	2.22	478
6306	3.75	669	7360	2.57	521	8111	1.38	373	9052	0.97	321
6319	1.88	435	7380	3.86	683	8116	1.44	380	9053	1.61	401
6325	2.85	556	7382	2.58	523	8209	2.24	480	9058	0.75	294
6400	3.28	610	7390	2.98	573	8215	2.13	466	9060	1.09	336
6504	1.63	404	7394M	1.99	449	8227	2.08	460	9061	0.79	299
6702M	4.31	739	7395M	2.22	478	8232	3.09	586	9063	0.56	270
6703M	6.05	750	7398M	2.80	550	8235	2.39	499	9065	0.56	270
6704M	4.79	750	7403	2.94	568	8264	3.07	584	9093	0.84	305
6801F	5.69	750	7405	0.91	314	8265	3.16	595	9101	2.22	478
6824F	11.30	750	7421	0.41	251	8279	4.25	731	9102	2.03	454
6826F	3.14	593	7422	0.70	288	8291	2.12	465	9154	0.81	301
6834	1.36	370	7423	1.54	393	8292	2.96	570	9156	1.33	366
6836	1.78	423	7502	1.42	378	8293	5.11	750	9178	3.14	593
6843F	6.91	750	7515	0.56	270	8304	3.59	649	9179	6.55	750
6845F	6.76	750	7520	1.27	359	8350	3.32	615	9182	1.08	335
6872F	7.59	750	7538	1.72	415	8381	0.93	316	9220	3.50	638
6874F	11.03	750	7539	0.72	290	8387	1.69	411	9402	2.31	489
7016M	2.03	454	7540	2.03	454	8392	1.54	393	9403	6.66	750
7024M	2.24	480	7580	1.33	366	8393	1.20	350	9410	1.24	355
7038M	2.58	523	7600	3.27	609	8395	1.54	393	9501	1.58	398
7046M	6.85	750	7610	0.32	240	8401	0.59	274	9519	3.10	588
7047M	2.83	554	7704	4.09	711	8601	0.22	228	9521	1.54	393
7050M	3.62	653	7720	1.70	413	8709F	8.67	750	9522	2.03	454
7090M	2.87	559	7904	5.08	750	8720	0.79	299	9529a	a	a
7098M	7.61	750	7920	0.22	228	8726F	2.31	489	9530	1.67	409
7099M	9.60	750	7979	1.31	364	8734M	0.86	308	9558	5.94	750
7151M	7.27	750	7980	2.15	469	8737M	0.77	296	9559	2.89	561
7152M	10.19	750	8001	1.49	386	8738M	1.09	336	9586	0.29	236
7153M	8.07	750	8006	1.47	384	8742	0.16	220	9620	0.79	299
7202	6.01	750	8008	0.59	274	8745	2.85	556			
7206	4.93	750	8010	1.06	333	8748	0.32	240			
7208	5.76	750	8013	0.22	228	8755	0.14	218			
7210	8.52	750	8015	0.50	263	8800	1.04	330			
7212	3.91	689	8017	0.84	305	8803	0.04	205			
7213	5.29	750	8018	2.42	503	8805M	0.27	234			
7214	6.94	750	8021	2.19	474	8810	0.07	209			
7215	5.96	750	8031	1.24	355	8814M	0.23	229			
7216	10.39	750	8032	1.06	333	8815M	0.32	240			
7218	8.41	750	8033	1.18	348	8820	0.05	206			
7219	4.86	750	8039	1.36	370	8829	1.65	406			
7220	5.78	750	8044	1.56	395	8831	0.72	290			
7230	4.25	731	8045	0.47	259	8832	0.23	229			

\* Refer to the Footnotes Page for additional information on this class.

## Retrospective Rating Values

Applicable to Policies Other than Assigned Risk

**Michigan**  
**Effective January 1, 2025**

Liberty Mutual Insurance Company (LMIC)  
Liberty Mutual Fire Insurance Company (LMFIC)  
LM Insurance Company (LM)

Liberty Insurance Corporation (LIC)  
Employers Insurance Company of Wausau (EICOW)  
The First Liberty Insurance Corporation (TFLIC)

### Average Cost per Case

A	B	C	D	E	F	G
4,540	6,766	7,964	8,854	13,563	19,656	26,287

### Average Cost per Case including ALAE

A	B	C	D	E	F	G
5,097	7,590	8,928	9,921	15,177	21,973	29,373

### Expected Loss Ratio

### Expected Loss and Allocated Expense Ratio

0.545	0.601
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### Tax Multipliers

a. State (non-F classes)	1.029
b. Federal classes, or non-F classes where rate is increased by the USL&HW Act Percentage.	1.048

### Expense Ratio

### Expense Ratio Loaded for ALAE Option

LMFIC, LM, LIC - Type A    LMFIC, LM, LIC - Type A  
LMIC, TFLIC, EICOW - Type LMIC, TFLIC, EICOW - Type B

Per Accident Limitation	Excess Loss Factors (Applicable to New and Renewal Policies)						
	HAZARD GROUPS						
	A	B	C	D	E	F	G
10,000	0.328	0.348	0.373	0.389	0.417	0.443	0.455
15,000	0.292	0.312	0.339	0.357	0.385	0.413	0.429
20,000	0.264	0.284	0.312	0.331	0.360	0.389	0.407
25,000	0.241	0.261	0.289	0.308	0.338	0.369	0.388
30,000	0.223	0.242	0.270	0.290	0.320	0.350	0.371
35,000	0.207	0.226	0.253	0.273	0.303	0.334	0.355
40,000	0.193	0.212	0.239	0.258	0.288	0.319	0.342
50,000	0.172	0.189	0.215	0.235	0.263	0.294	0.317
75,000	0.136	0.151	0.175	0.192	0.219	0.248	0.271
100,000	0.112	0.126	0.148	0.164	0.189	0.216	0.239
125,000	0.096	0.109	0.128	0.144	0.167	0.192	0.214
150,000	0.084	0.096	0.114	0.128	0.150	0.173	0.195
175,000	0.074	0.085	0.102	0.115	0.136	0.159	0.179
200,000	0.066	0.076	0.092	0.105	0.125	0.146	0.166
250,000	0.055	0.064	0.078	0.089	0.107	0.126	0.146
300,000	0.047	0.054	0.067	0.077	0.094	0.112	0.129
350,000	0.041	0.047	0.059	0.068	0.083	0.100	0.116
400,000	0.035	0.042	0.052	0.061	0.075	0.090	0.106
450,000	0.032	0.037	0.047	0.055	0.068	0.082	0.097
500,000	0.029	0.034	0.043	0.050	0.062	0.076	0.090
600,000	0.024	0.029	0.036	0.043	0.053	0.065	0.078
700,000	0.020	0.025	0.031	0.037	0.047	0.057	0.069
800,000	0.017	0.021	0.027	0.033	0.041	0.051	0.062
900,000	0.015	0.019	0.025	0.029	0.037	0.046	0.056
1,000,000	0.014	0.017	0.022	0.026	0.034	0.042	0.051
2,000,000	0.006	0.008	0.011	0.013	0.017	0.021	0.026
5,000,000	0.002	0.003	0.004	0.005	0.007	0.011	0.013
7,000,000	0.002	0.002	0.003	0.003	0.004	0.005	0.007
10,000,000	0.002	0.002	0.002	0.002	0.003	0.003	0.005

Per Accident Limitation	Excess Loss & Allocated Expense Factors (Applicable to New and Renewal Policies)						
	HAZARD GROUPS						
	A	B	C	D	E	F	G
10,000	0.371	0.393	0.420	0.438	0.467	0.494	0.507
15,000	0.332	0.354	0.384	0.403	0.434	0.464	0.480
20,000	0.302	0.324	0.354	0.374	0.407	0.438	0.457
25,000	0.277	0.299	0.330	0.351	0.384	0.417	0.437
30,000	0.256	0.278	0.308	0.330	0.363	0.397	0.419
35,000	0.239	0.260	0.291	0.312	0.345	0.379	0.402
40,000	0.225	0.245	0.275	0.297	0.329	0.363	0.387
50,000	0.200	0.220	0.248	0.270	0.302	0.335	0.361
75,000	0.159	0.177	0.203	0.223	0.252	0.285	0.310
100,000	0.134	0.150	0.173	0.191	0.219	0.249	0.274
125,000	0.115	0.129	0.152	0.168	0.194	0.223	0.247
150,000	0.101	0.115	0.135	0.151	0.175	0.202	0.225
175,000	0.090	0.102	0.121	0.136	0.160	0.185	0.208
200,000	0.081	0.093	0.111	0.125	0.147	0.171	0.194
250,000	0.067	0.078	0.094	0.107	0.127	0.149	0.170
300,000	0.058	0.067	0.082	0.093	0.112	0.132	0.152
350,000	0.050	0.059	0.072	0.083	0.100	0.119	0.138
400,000	0.044	0.052	0.065	0.074	0.090	0.108	0.126
450,000	0.040	0.047	0.058	0.067	0.082	0.099	0.116
500,000	0.036	0.042	0.053	0.062	0.076	0.092	0.107
600,000	0.030	0.036	0.045	0.053	0.065	0.079	0.094
700,000	0.026	0.030	0.039	0.045	0.057	0.070	0.083
800,000	0.022	0.027	0.034	0.040	0.051	0.062	0.074
900,000	0.020	0.024	0.030	0.036	0.045	0.056	0.068
1,000,000	0.018	0.021	0.028	0.032	0.042	0.051	0.062
2,000,000	0.008	0.010	0.013	0.016	0.021	0.026	0.033
5,000,000	0.002	0.003	0.005	0.005	0.007	0.010	0.013
7,000,000	0.001	0.002	0.003	0.003	0.005	0.007	0.009
10,000,000	0.001	0.001	0.002	0.003	0.004	0.004	0.005

### Retrospective Premium Development Factors

With Loss Limit			
1st	2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.
0.00	0.00	0.00	0.00
Without Loss Limit			
1st	2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.

With Loss Limit			
1st	2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.
0.00	0.00	0.00	0.00
Without Loss Limit			
1st	2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.

**RETROSPECTIVE RATING PLAN MANUAL**

**MICHIGAN (21)**  
1<sup>ST</sup> Edition 01-24

**APPENDIX C - TABLE OF EXPENSE RATIOS**

Table of Expenses - Type A - With ALAE

Michigan

Effective January 1, 2024

Excluding Taxes

Liberty Mutual Fire Insurance Company (LMFIC)

LM Insurance Company (LM)

Liberty Insurance Corporation (LIC)

From	To	Ratio	From	To	Ratio	From	To	Ratio			
-	-	10,048	0.427	22,651	-	23,246	0.377	494,440	-	546,818	0.327
10,047	-	10,161	0.428	23,247	-	23,873	0.376	546,819	-	611,611	0.326
10,162	-	10,279	0.425	23,874	-	24,535	0.375	611,612	-	693,821	0.325
10,280	-	10,400	0.424	24,536	-	25,235	0.374	693,822	-	801,565	0.324
10,401	-	10,524	0.423	25,236	-	25,976	0.373	801,566	-	948,924	0.323
10,525	-	10,651	0.422	25,977	-	26,762	0.372	948,925	-	1,162,666	0.322
10,652	-	10,781	0.421	26,763	-	27,597	0.371	1,162,667	-	1,500,894	0.321
10,782	-	10,914	0.420	27,598	-	28,486	0.370	1,500,895	-	1,823,394	0.320
10,915	-	11,050	0.419	28,487	-	29,433	0.369	1,823,395	-	1,986,776	0.319
11,051	-	11,190	0.418	29,434	-	30,447	0.368	1,986,777	-	2,182,319	0.318
11,191	-	11,333	0.417	30,448	-	31,532	0.367	2,182,320	-	2,420,555	0.317
11,334	-	11,480	0.416	31,533	-	32,897	0.366	2,420,556	-	2,717,180	0.316
11,481	-	11,631	0.415	32,898	-	33,852	0.365	2,717,181	-	3,096,658	0.315
11,632	-	11,788	0.414	33,953	-	35,307	0.364	3,096,659	-	3,599,336	0.314
11,787	-	11,945	0.413	35,308	-	36,775	0.363	3,599,337	-	4,296,839	0.313
11,946	-	12,109	0.412	36,776	-	38,371	0.362	4,296,840	-	5,329,654	0.312
12,110	-	12,277	0.411	38,372	-	40,110	0.361	5,329,655	-	7,016,083	0.311
12,278	-	12,450	0.410	40,111	-	42,015	0.360	7,016,084	-	10,283,791	0.310
12,451	-	12,627	0.409	42,016	-	44,111	0.359	10,263,792	-	19,109,458	0.309
12,628	-	12,810	0.408	44,112	-	46,426	0.358	19,109,459	-	138,306,385	0.308
12,811	-	12,998	0.407	46,427	-	48,997	0.357	138,306,386	-		0.307
12,999	-	13,192	0.406	48,998	-	51,870	0.356		-		
13,193	-	13,392	0.405	51,871	-	55,101	0.355		-		
13,393	-	13,598	0.404	55,102	-	58,762	0.354		-		
13,599	-	13,810	0.403	58,763	-	62,943	0.353		-		
13,811	-	14,029	0.402	62,944	-	67,764	0.352		-		
14,030	-	14,255	0.401	67,765	-	73,398	0.351		-		
14,256	-	14,489	0.400	73,387	-	80,025	0.350		-		
14,490	-	14,730	0.399	80,026	-	87,985	0.349		-		
14,731	-	14,979	0.398	87,986	-	97,703	0.348		-		
14,980	-	15,237	0.397	97,704	-	109,834	0.347		-		
15,238	-	15,504	0.396	109,835	-	125,405	0.346		-		
15,505	-	15,781	0.395	125,406	-	146,119	0.345		-		
15,782	-	16,068	0.394	146,120	-	175,032	0.344		-		
16,069	-	16,365	0.393	175,033	-	202,901	0.343		-		
16,366	-	16,673	0.392	202,902	-	211,204	0.342		-		
16,674	-	16,994	0.391	211,205	-	220,214	0.341		-		
16,995	-	17,327	0.390	220,215	-	230,028	0.340		-		
17,328	-	17,673	0.389	230,029	-	240,757	0.339		-		
17,674	-	18,033	0.388	240,758	-	252,536	0.338		-		
18,034	-	18,408	0.387	252,537	-	265,527	0.337		-		
18,409	-	18,799	0.386	265,528	-	279,927	0.336		-		
18,800	-	19,208	0.385	279,928	-	295,978	0.335		-		
19,209	-	19,634	0.384	295,979	-	313,982	0.334		-		
19,635	-	20,080	0.383	313,983	-	334,318	0.333	First	10,000	0.0%	
20,081	-	20,546	0.382	334,319	-	357,471	0.332	Next	190,000	9.1%	
20,547	-	21,035	0.381	357,472	-	384,089	0.331	Next	1,550,000	11.3%	
21,036	-	21,547	0.380	384,070	-	414,944	0.330	Over	1,750,000	12.3%	
21,548	-	22,085	0.379	414,945	-	451,217	0.329	ELR	0.545		
22,086	-	22,650	0.378	451,218	-	494,439	0.328	Tax Multiplier	1.029		

**Table of Expenses - Type B - With ALAE**  
**Michigan**  
**Effective January 1, 2024**  
Excluding Taxes

Liberty Mutual Insurance Company (LMIC)  
The First Liberty Insurance Corporation (TFLIC)  
Employers Insurance Company of Wausau (EICOW)

From	To	Ratio
-	10,082	0.427
10,083	10,292	0.428
10,293	10,510	0.425
10,511	10,737	0.424
10,738	10,975	0.423
10,976	11,224	0.422
11,225	11,484	0.421
11,485	11,756	0.420
11,757	12,042	0.419
12,043	12,341	0.418
12,342	12,656	0.417
12,657	12,988	0.416
12,989	13,337	0.415
13,338	13,708	0.414
13,707	14,098	0.413
14,097	14,508	0.412
14,509	14,948	0.411
14,947	15,410	0.410
15,411	15,905	0.409
15,906	16,432	0.408
16,433	16,995	0.407
16,996	17,598	0.406
17,599	18,248	0.405
18,247	18,943	0.404
18,944	19,696	0.403
19,697	20,511	0.402
20,512	21,396	0.401
21,397	22,361	0.400
22,362	23,417	0.399
23,418	24,578	0.398
24,579	25,880	0.397
25,881	27,283	0.396
27,284	28,872	0.395
28,873	30,658	0.394
30,659	32,678	0.393
32,679	34,984	0.392
34,985	37,841	0.391
37,842	40,733	0.390
40,734	44,380	0.389
44,381	48,743	0.388
48,744	54,058	0.387
54,059	60,874	0.386
60,875	69,135	0.385
69,136	80,339	0.384
80,340	95,876	0.383
95,877	118,863	0.382
118,864	156,349	0.381
156,350	203,903	0.380
203,904	217,699	0.379
217,700	233,497	0.378

From	To	Ratio
233,498	-	0.377
251,789	-	0.376
273,142	-	0.375
298,480	-	0.374
328,999	-	0.373
366,471	-	0.372
413,576	-	0.371
474,576	-	0.370
556,683	-	0.369
673,147	-	0.368
851,232	-	0.367
1,157,441	-	0.366
1,758,934	-	0.365
1,928,441	-	0.364
2,129,210	-	0.363
2,379,686	-	0.362
2,696,949	-	0.361
3,111,820	-	0.361
3,111,821	-	0.360
3,677,538	-	0.359
4,494,648	-	0.358
5,778,588	-	0.357
8,089,407	-	0.357
8,089,408	-	0.356
13,479,953	-	0.355
40,404,006	-	0.354

From	To	Ratio
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
ELR	0.545	
Tax Multiplier	1.029	

**Table of Expenses - Type A - Without ALAE**  
**Michigan**  
**Effective January 1, 2024**  
Excluding Taxes

Liberty Mutual Fire Insurance Company (LMFIC)  
LM Insurance Company (LM)  
Liberty Insurance Corporation (LIC)

From	To	Ratio	From	To	Ratio	From	To	Ratio
-	10,091	0.371	22,881	23,488	0.321	513,758	570,545	0.271
10,092	10,207	0.370	23,489	24,129	0.320	570,546	641,447	0.270
10,208	10,327	0.369	24,130	24,805	0.319	641,448	732,471	0.269
10,328	10,449	0.368	24,806	25,521	0.318	732,472	853,800	0.268
10,450	10,573	0.367	25,522	26,279	0.317	853,801	1,022,730	0.267
10,574	10,701	0.366	26,280	27,084	0.316	1,022,731	1,275,443	0.266
10,702	10,832	0.365	27,085	27,939	0.315	1,275,444	1,694,032	0.265
10,833	10,967	0.364	27,940	28,850	0.314	1,694,033	1,884,220	0.264
10,968	11,104	0.363	28,851	29,823	0.313	1,884,221	2,059,207	0.263
11,105	11,246	0.362	29,824	30,884	0.312	2,059,208	2,270,023	0.262
11,247	11,390	0.361	30,885	31,979	0.311	2,270,024	2,528,929	0.261
11,391	11,539	0.360	31,980	33,179	0.310	2,528,930	2,854,496	0.260
11,540	11,691	0.359	33,180	34,472	0.309	2,854,497	3,276,274	0.259
11,682	11,848	0.358	34,473	35,889	0.308	3,276,275	3,844,306	0.258
11,849	12,009	0.357	35,870	37,385	0.307	3,844,307	4,650,618	0.257
12,010	12,174	0.356	37,386	39,035	0.306	4,650,619	5,884,935	0.256
12,175	12,344	0.355	39,036	40,837	0.305	5,884,936	8,011,175	0.255
12,345	12,519	0.354	40,838	42,814	0.304	8,011,176	12,542,982	0.254
12,520	12,698	0.353	42,815	44,991	0.303	12,542,983	28,879,970	0.253
12,899	12,883	0.352	44,992	47,402	0.302	28,879,971	-	0.252
12,884	13,074	0.351	47,403	50,086	0.301			
13,075	13,270	0.350	50,087	53,092	0.300			
13,271	13,472	0.349	53,093	56,482	0.299			
13,473	13,680	0.348	56,483	60,335	0.298			
13,681	13,895	0.347	60,336	64,751	0.297			
13,896	14,117	0.346	64,752	69,865	0.296			
14,118	14,346	0.345	69,866	75,857	0.295			
14,347	14,582	0.344	75,858	82,972	0.294			
14,583	14,827	0.343	82,973	91,560	0.293			
14,828	15,080	0.342	91,561	102,131	0.292			
15,081	15,341	0.341	102,132	115,462	0.291			
15,342	15,612	0.340	115,463	132,795	0.290			
15,613	15,892	0.339	132,796	156,251	0.289			
15,893	16,183	0.338	156,252	189,772	0.288			
16,184	16,485	0.337	189,773	206,081	0.287			
16,486	16,798	0.336	206,082	214,851	0.286			
16,799	17,123	0.335	214,852	223,965	0.285			
17,124	17,461	0.334	223,966	234,124	0.284			
17,462	17,812	0.333	234,125	245,247	0.283			
17,813	18,178	0.332	245,248	257,481	0.282			
18,179	18,560	0.331	257,482	270,999	0.281			
18,561	18,958	0.330	271,000	286,016	0.280			
18,959	19,373	0.329	286,017	302,794	0.279			
19,374	19,807	0.328	302,795	321,663	0.278			
19,808	20,260	0.327	321,664	343,040	0.277	First	10,000	0.0%
20,261	20,735	0.326	343,041	367,461	0.276	Next	190,000	9.1%
20,736	21,233	0.325	367,462	395,625	0.275	Next	1,550,000	11.3%
21,234	21,755	0.324	395,626	428,465	0.274	Over	1,750,000	12.3%
21,756	22,304	0.323	428,466	467,251	0.273	ELR	0.601	
22,305	22,880	0.322	467,252	513,757	0.272	Tax Multiplier	1.029	

**Table of Expenses - Type B - Without ALAE**  
**Michigan**  
**Effective January 1, 2024**  
Excluding Taxes

Liberty Mutual Insurance Company (LMIC)  
The First Liberty Insurance Corporation (TFLIC)  
Employers Insurance Company of Wausau (EICOW)

From	To	Ratio	From	To	Ratio	From	To	Ratio
-	10,164	0.371	240,345	-	250,747	0.321		-
10,165	-	10,378	0.370	250,748	-	282,557	0.320	-
10,377	-	10,598	0.389	282,558	-	309,759	0.319	-
10,599	-	10,830	0.388	309,780	-	342,756	0.318	-
10,831	-	11,071	0.387	342,757	-	383,622	0.317	-
11,072	-	11,324	0.386	383,623	-	435,551	0.316	-
11,325	-	11,589	0.385	435,552	-	503,741	0.315	-
11,590	-	11,866	0.384	503,742	-	597,245	0.314	-
11,867	-	12,157	0.363	597,246	-	733,374	0.313	-
12,158	-	12,463	0.362	733,375	-	949,878	0.312	-
12,464	-	12,784	0.361	949,879	-	1,347,757	0.311	-
12,785	-	13,123	0.360	1,347,758	-	1,821,093	0.310	-
13,124	-	13,480	0.359	1,821,094	-	2,001,254	0.309	-
13,481	-	13,856	0.358	2,001,255	-	2,220,978	0.308	-
13,857	-	14,255	0.357	2,220,977	-	2,494,897	0.307	-
14,256	-	14,677	0.356	2,494,898	-	2,845,889	0.306	-
14,678	-	15,125	0.355	2,845,890	-	3,311,809	0.305	-
15,126	-	15,801	0.354	3,311,810	-	3,980,152	0.304	-
15,802	-	16,107	0.353	3,980,153	-	4,924,135	0.303	-
16,108	-	16,848	0.352	4,924,136	-	6,508,419	0.302	-
16,849	-	17,227	0.351	6,508,420	-	9,595,738	0.301	-
17,228	-	17,847	0.350	9,595,739	-	18,255,286	0.300	-
17,848	-	18,513	0.349	18,255,287	-	187,108,350	0.299	-
18,514	-	19,232	0.348	187,108,351	-	187,108,351	0.298	-
19,233	-	20,008	0.347					-
20,009	-	20,849	0.346					-
20,850	-	21,765	0.345					-
21,766	-	22,764	0.344					-
22,765	-	23,859	0.343					-
23,860	-	25,066	0.342					-
25,067	-	28,401	0.341					-
26,402	-	27,886	0.340					-
27,887	-	29,548	0.339					-
29,549	-	31,420	0.338					-
31,421	-	33,548	0.337					-
33,547	-	35,981	0.336					-
35,982	-	38,797	0.335					-
38,798	-	42,091	0.334					-
42,092	-	45,996	0.333					-
45,997	-	50,700	0.332					-
50,701	-	56,476	0.331					-
56,477	-	63,736	0.330					-
63,737	-	73,139	0.329					-
73,140	-	85,797	0.328					-
85,798	-	103,752	0.327					-
103,753	-	131,213	0.326					-
131,214	-	178,440	0.325					-
178,441	-	209,105	0.324					-
209,106	-	223,639	0.323					-
223,640	-	240,344	0.322					-

  

First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
ELR	0.801	
Tax Multiplier	1.029	

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

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**RULE ONE – GENERAL**

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**A. WORKERS' COMPENSATION**

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

**B. STANDARD POLICY**

Standard Policy means the Standard Provisions Workers' Compensation and Employers' Liability Insurance Policy and the Information Page as filed by the Company and approved by the Commissioner of Insurance.

**C. ENDORSEMENT FORMS**

Endorsement Forms mean standard and advisory endorsements contained in the Policy which have been approved by the Commissioner of Insurance.

**D. APPLICATION OF MANUAL RULES**

Rules apply separately to each policy, except as allowed by Rule Seven - Premium Discount, certain instances as directed in the retrospective Rating Plan, and certain exceptions concerning Executive Officer Maximum Remuneration charges as indicated later in this Manual.

**E. EFFECTIVE DATE**

1. Manual

This Manual is effective at 12:01 a.m.

2. Changes

The effective date of a change in any rule, classification, or rate is 12:01 a.m. on the effective date specified on the manual page. Any change will be issued on a reprinted page and will be designated by an (\*) in the left margin. Unless specified otherwise, each change applies to a specific policy only from the anniversary rating date that occurs on or after the effective date of the change. Where new pages are issued containing clarifications rather than changes, those pages will have an "issue" date rather than an "effective" date. Such items are applicable to the outstanding policies.

**F. DATA PRIVACY**

In performing its obligations and duties under this Manual, each party, to the extent applicable, may handle general personally identifiable financial and/or health information of insureds; or claimants (hereinafter collectively "Protected Information") which may be subject to federal, state and local privacy laws and regulations. It is acknowledged and agreed that a) each party shall be solely responsible for maintaining the security of such Protected Information in its possession in order to comply with this privacy requirement and all applicable federal, state and local laws or regulations governing the privacy and use of such information; and b) each party shall immediately notify the other party of any violations of any such laws or regulations that involves your Data that arises out of each party's respective obligations under this Manual or any complaint or judicial or administrative proceeding initiated concerning any actual or alleged violation of such law or regulation. The terms of this Section shall survive the termination of this Manual.

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

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**RULE TWO – EXPLANATION OF COVERAGES AND METHODS OF INSURING**

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**A. PART ONE – WORKERS’ COMPENSATION INSURANCE**

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

1. Workers’ compensation law or occupational disease law of any state or territory of the United States, including the District of Columbia, and
2. United States Longshore and Harbor Workers’ Compensation Act.

State workers’ compensation insurance is provided by the Standard Policy.

U.S. Longshore and Harbor Workers’ Compensation Act insurance may be provided only by adding the Longshore and Harbor Workers’ Compensation Act Coverage Endorsement to the Standard Policy. (WC 00 01 06 A). Refer to Rule Eleven.

**B. PART TWO – EMPLOYERS’ LIABILITY COVERAGE**

Employers’ liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury 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:

1. In the United States of America, its territories or possessions, or Canada, or
2. 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 and actions on judgments must be in or from a court of the United States, its territories or possessions or Canada.

Employers’ Liability insurance written with workers’ compensation insurance is provided by the Standard Policy.

Employers’ liability insurance for diseases not covered by a workers’ compensation law or an occupational disease law is provided by the Standard Policy.

Unless specifically added by endorsement, coverage for the liability of an employer under admiralty law or the Federal Employers’ Liability Act is not provided by Part Two – Employers’ Liability Insurance. To provide such coverage attach the Maritime Coverage Endorsement (WC 00 02 01 B) or the Federal

Employers’ Liability Act Coverage Endorsement (WC 00 01 04 A) to the Standard Policy. The Voluntary Compensation Maritime Coverage Endorsement (WC 00 02 03) may also need to be attached to the Standard Policy. Refer to Rule Twelve for more information.

## C. PART THREE – OTHER STATES INSURANCE

1. Description of Other States Coverage
  - a. Employers liability insurance and, where permitted by law, workers' compensation are provided in other states not listed in Item 3.A. of the Information Page by listing states where coverage is to be provided in the Item 3.C. of the Information Page.
  - b. If workers' compensation insurance does not apply because the insured or carrier is unable to take the necessary action to bring the insured under a workers' compensation law, the carrier will reimburse the insured for all compensation and other benefits required of the insured under such law.
  - c. Part Three – Other States Insurance does not provide U.S. Longshore and harbor Workers' Compensation Act Coverage. It may be afforded only in accordance with Rule Twelve.
2. States Where not Available  
Other states coverage is not available in states:
  - a. with monopolistic state fund, or
  - b. Where the carrier elects not to write this coverage.
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.

## D. 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 a designated compensation law as if the affected employees were subject to that law, even though the law does not require payment 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 designated in the Standard Voluntary Compensation and employers liability Coverage Endorsement.

2. How Provided  
Voluntary Compensation Insurance is provided by attaching the Standard Voluntary Compensation and employers Liability Coverage Endorsement (WC 00 03 11 A) to the Standard Policy. Refer to Rule Eight-C for rules and rates.
3. Voluntary Compensation Insurance – Athletic Teams

The following statistical code and suggested charges for Voluntary Compensation for Athletic Teams coverage will apply:

<u>Stat Code</u>	<u>Wording</u>	<u>Flat Charge</u>
		<u>Per Team</u>
9724	Voluntary Compensation – Non-Contact Sports	\$1,000
9724	Voluntary Compensation – Contact Sports	\$2,000

Flat charge may be adjusted based on characteristics specific to the risk, use of a loss sensitive rating plan, or accounts that generate \$250,000 or more in estimated annual premium.

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

Policy form WC 99 20 19, Voluntary Compensation for Athletic Teams Endorsement, will apply.

4. Foreign Voluntary Compensation Coverage (effective 2-1-2012):

Premium is determined on the basis of the workers compensation rules and classifications. Rates are by class code.

Suggested rate is to use at least 3 times the manual rate for the class code of the state in the "Designated Workers Compensation Law" shown in the Schedule of the endorsement.

Subject to increased limits and a minimum premium.

Separate payroll records must be maintained for any employee covered by the provisions of Foreign Voluntary Compensation Coverage.

Policy form WC 99 20 51, Foreign Voluntary Compensation Coverage endorsement, or WC 99 20 53, Foreign Voluntary Compensation and Repatriation Expense Coverage endorsement, will apply.

Repatriation Expense Coverage

The following suggested charges for Repatriation Expense Coverage will apply:

Limits	10 or fewer trips per year*	11 – 40 trips per year*	More than 40 trips per year*
\$10,000/\$20,000	\$100	\$250	\$400
\$15,000/\$30,000	\$150	\$375	\$600
\$25,000/\$50,000	\$250	\$625	\$1,000
> \$25,000	"a" rate	"a" rate	"a" rate

\* If multiple employees are travelling on the same trip, each of their trips should be counted individually.

Stat code 9667 will apply to Repatriation Expense premium.

Policy form WC 99 20 53, Foreign Voluntary Compensation and Repatriation Expense Coverage endorsement, will apply.

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

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

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**A. EXPLANATION OF TERMS**

1. Employer

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

2. Insured

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

3. Majority Interest

Majority interest as defined in the experience Rating Plan section 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 stock, or

c. Majority participation of general partners in profits of a partnership.

4. Risk

Risk as used in this Manual shall mean and include:

a. All of the operations of one employer in Michigan.

b. Two or more legal entities engaged in a construction, erection or demolition project which has been designated as a "wrap-up" project by the Bureau of Workers' Disability Compensation.

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

1. Combination of Legal Entities

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

2. Locations

All operations of anyone 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

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

The normal policy period is one year. A policy may be issued for any period not longer than three years.

2. Policy for One Year

- a. The manual rules are based on a policy period of one year.
- b. A policy issued for a period not longer than one year and 16 days is treated as a one-year policy.

3. Policy Longer Than One Year

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

- a. The policy period is divided into consecutive 12-months units.
- b. If the policy period is not 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. Three-year fixed-rate Policy Option

If the estimated annual premium is less than the amount necessary to qualify for experience rating and the risk does not otherwise qualify for intrastate experience rating, a policy may be issued for a period of three years at a fixed manual rate.

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

D. STATE LAWS DESIGNATED IN THE POLICY

1. Listing 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' Compensation Act shall not be entered in Item 3.A. of the Information Page. This coverage is provided by the appropriate endorsement. See rule Eleven.

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 rating effective date of the policy to which the state has been added. Use the manual rates effective in the state which has been added for the operations in that state.
- 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 Experience Rating Plan.

**WORKERS COMPENSATION  
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PART ONE - RULES  
COMPANY EXCEPTION**

**MICHIGAN (21)  
4<sup>th</sup> Edition 01-24**

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## **RULE FOUR – CLASSIFICATIONS**

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### **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 operation shall be assigned to the classification which specifically describes such operation 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 is identifiable within the employer's operation.

### **B. EXPLANATION OF CLASSIFICATIONS**

#### **1. Basic Classifications**

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

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

#### **2. Special Classifications Defined**

Some occupations are common to so many employers that special classifications have been established for them. Employees within the definition of the Special Classifications are not included in a basic classification.

The Special Classifications are enumerated and defined as:

- a. Clerical Office Employees - Employees engaged exclusively in bookkeeping, record keeping, in correspondence, in computer composition, in technical drafting, or in other office work in clerical offices where books and other records are kept or where correspondence, or drafting is conducted. This classification applies only to employees who work in areas physically separated from other operations by floors or by floor-to-ceiling walls.

A clerical office excludes work or service areas, areas where inventory is located or, products are displayed for sale, or to which the purchaser customarily brings the product from another area for payment.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classification (s) in accordance with Rule Four-E-1 "Interchange of Labor".

- b. Drivers and/or Chauffeurs - Over -the-road operators of automobiles, bicycles, buses, horse-drawn conveyances, trucks, or other vehicles in connection with pick-up or delivery of merchandise, products, or people. This definition applies to all of the "Driver" classifications.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with Rule Four-E-1 "Interchange of Labor".

- c. Salespersons, Collectors, or Messengers – Outside-Employees engaged in such duties away from the employer's premises. Employees who deliver merchandise in connection with outside sales, collections, or operations as messengers shall be assigned to the appropriate code representing Drivers and/or Chauffeurs.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with Rule Four-E-1 "Interchange of Labor".

Note: Automobile Salespersons-Code 8748, -are employees engaged in such duties on and away from the employer's premises. Such employees are subject to treatment as Salespersons, Collectors, or Messengers – Outside for purposes of this rule, but are assigned to Code 8748.

## C. CLASSIFICATION WORDING

### 1. Captions

Captions which precede related classifications are a part of the classification wording.

Example: Store: Hardware and Store: Fruit and Vegetable – Retail "Store" is the caption.

### 2. Notes

Notes following a classification are part of that classification and control its use.

Example: Store: Fruit and Vegetable – Retail

No handling of fresh meats.

"No handling of fresh meats" is the note.

### 3. Words and Phrases

- a. No or Not: A classification which includes a restrictive phrase beginning with "no" or "not" shall not apply to any operation described in the restrictive phrase.

Exceptions:

- (1) For mercantile operations such as dealers or stores, or for mining operations, this rule applies to each location.
- (2) For construction operations, this rule applies to each job or location.

Example:

Code 8106 - Steel Merchant - Not applicable to junk dealers.

This classification shall not be assigned to a steel merchant which deals in junk. That operation shall be assigned to Code 8264 – Junk Dealers.

- b. NOC means not otherwise classified. A classification designated "NOC" shall apply only if no other classification more specifically describes the insured operation(s).

c. Or: "Or" means "and".

Example: Code 2586 – Cleaning or dyeing.

Cleaning or dyeing also means cleaning and dyeing.

#### D. ASSIGNMENT OF CLASSIFICATIONS

##### 1. Object of Classification Procedure

The object of the classification procedure is to assign the basic classification(s) which best describes the operation(s) of the employer within Michigan.

##### 2. Classification of Separate Legal Entities

Each separate entity insured under a policy shall be assigned to the basic classification(s) which describes its operation within Michigan. This procedure applies even if the operation(s) are conducted at more than one location.

##### 3. Business Not Described by a Basic Classification

If there is no classification which describes the operation(s), the classification which most closely describes the operation(s) shall be assigned. Refer to Rule Four-F-2.

##### 4. Assignment of Multiple Basic Classifications

Additional basic classifications shall be assigned if separate payroll records are maintained for each separate operation, such operation constitutes a separate and distinct operation of the insured and a classification exists which specifically applies to the separate operation.

If the employer fails to maintain payroll records for separate operations which do exist and for which a specific classification exists, all of the employer's payroll will be assigned to the classification with the highest rate of any of the classifications which should apply to the operations.

##### 5. Special Classifications

Special Classifications are not available for division of payroll with other classifications. Employees with exposure to occupations which are Special Classifications and to operations which are otherwise classified shall have their payroll assigned to the classification carrying the highest rate, unless the employer qualifies for more than one basic classification. In such event, the payroll of these employees should be assigned to the classification having the highest payroll.

##### 6. Operation(s) described by a Special Classification

If the principal operation(s) is described by a Special Classification, the operations not included in the definition of the Special Classification shall be assigned to the separate basic classification which most closely describes their operation(s).

Example: The insured is a bank.

Employees	Classification
Clerical Office	8810
Maintenance	9015
Cafeteria	9058

## 7. Construction or Erection Operations

Each distinct type of construction or erection operation at a job or location shall be assigned to the classification which specifically describes such operation provided separate payroll records are maintained for each operation unless the classification indicates that "all operations" are included in one classification. In such a case all of the operations conducted at the job or location are assigned to that classification.

Any 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.

### a. Insured Subcontractors

An insured who performs a single type of work on a construction project or job shall be classified on the basis of the classification describing the particular type of work involved.

Exception:

All operations in conjunction with concrete construction (including making and erecting forms, placing and reinforcing steel and stripping forms), when done by subcontractors or employees, shall be assigned to the appropriate concrete construction classification.

### b. Uninsured Subcontractors

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

## 8. Mercantile Operations

For mercantile operations such as stores or dealers, the classification is determined separately for each location.

## 9. Farm Operations

For assignment of classifications for farm operations, refer to Rule Nine-G.

## 10. Employee Leasing, Labor Contractors, and Temporary Labor Services

Classify workers assigned to clients under the classifications which would apply to the clients' direct employees.

Exception:

For Labor Contractors and Temporary Labor Services (but not Employee Leasing risks), Code 8059 may be used for employees furnished to do packaging operations only. If any other work (such as assembly, trimming, inspection, etc.) is done by these employees Code 8059 may not be used, and the Code applicable to the other operations shall be used.

In order to determine accurate and appropriate premium, an employee leasing company or temporary labor service may not be a client of another employee leasing company or temporary labor service.

## 11. Repair Operations

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

## E. PAYROLL ASSIGNMENT – MULTIPLE BASIC CLASSIFICATIONS

### 1. Interchange of Labor

If an insured has two or more classifications other than the Special Classifications and there is an interchange of labor with respect to single employees, the payroll of an individual employee may be divided and allocated to more than one such classification, provided:

- a. The entries on the original records of the insured disclose an allocation of each such individual employee's payroll.
- b. Allocation must be based upon payroll actually incurred in each operation. An estimated or percentage allocation is not permitted.
- c. Note that Special Classifications are not available for division of a single employee's payroll with other classifications. However, the payroll of an employee who may spend part of the time in duties which fall under the Special classifications and part of the time in other duties which are subject to other classifications may be split between the applicable basic classifications.

Example:

Employee does clerical office work part of the day and works in the employer's store operation the balance of the day.

The employee's entire payroll is assigned to the store classification.

Employee does clerical office work part of the day, works in the employer's counseling operation on-site part of the time, and does counseling work at the client's home part of the time.

The employee's payroll may be split between Codes 8832 and 8835.

While Code 8810 may not be used to split the employee's payroll, the two basic classifications may be used. The payroll for the time spent in clerical office work is included in Code 8832.

If the employer fails to maintain complete records as provided by this rule, the entire remuneration of the employee shall be assigned to the highest rated classification representing any part of the employee's work.

Policies with more than one basic classification may involve miscellaneous employees. Miscellaneous employees are not subject to the foregoing treatment.

### 2. Miscellaneous Employees

Miscellaneous employees are those employees who engage in employments or operations within the employer's business for which no classifications have been established. They shall be assigned to the classification (other than the Special Classifications) which represents the largest amount of payroll of the classifications to which they are exposed.

Some examples of miscellaneous employees are general superintendents, material handlers, and shipping or receiving clerks.

## F. HOW TO SHOW CLASSIFICATIONS ON THE INFORMATION PAGE

### 1. Operation described by a Basic or Special Classification

For an operation(s) described by a basic classification: Show the classification wording, with or without notes, show any caption which precedes several related classifications, and show the Code number. Abbreviated wordings may be used provided that the abbreviated wording clearly identifies the classification.

### 2. Operations Not Described by Any Basic or Special Classification

For an operation not assigned as an additional basic classification, show wording which describes the operation. With this wording, show the code number of the classification which most closely describes the operation. Such an assignment is controlled by all of the rules applicable to the assigned classification.

Example:

An employer operates a landfill. There is no basic manual classification for landfill operations. The classification which most closely describes a landfill operation is code 6217 - Excavating or Grading of Land.

Therefore, the information page will show:

Landfill Operations	Code 6217
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**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

**MICHIGAN (21)  
5<sup>th</sup> Edition 02-24**

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**RULE FIVE – PREMIUM BASIS**

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**A. BASIS OF PREMIUM – TOTAL REMUNERATION**

Premium shall be computed on the basis of the total remuneration paid or payable by the insured for services of individuals who could receive workers' compensation benefits for work-related injuries as provided for by the policy.

Exception:

Some classifications have a different premium basis. For example, premium for domestic worker classifications is computed on a per capita basis. Refer to Rule Thirteen.

**B. REMUNERATION – PAYROLL**

1. Definition

Remuneration means money or substitutes for money. Payroll means remuneration.

2. Inclusions

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total payments received by employees for commissions and draws against commissions;
- c. Bonuses including stock bonus plans;
- d. Extra pay for overtime work, except as provided in Rule Five-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;
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing, or incentive plans;
- h. Payment or allowance for hand tools or power tools used by hand provided by employees either directly or through a third party and used in their work or operations for the insured, except as provided under the Logging classification;
- i. The rental value of an apartment or a house provided for an employee based on comparable accommodations;
- j. The value of lodging, other than an apartment or house, received by employees as part of their pay, to the extent shown in the insured's records;

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

- k. The value of meals received by employees as part of their pay to the extent shown in the insured's records;
- l. The value of store certificates, merchandise, credits or any other substitute for money received by employees as part of their pay (refer to Exclusions below for certain fringe benefits [substitutes for money] not considered to be remuneration);
- m. Payments for salary reduction, retirement, or cafeteria plans (IRC 125) that are made through deductions from employee's gross pay;
- n. Davis-Bacon wages paid to employees;
- o. Annuity plans;
- p. Expense reimbursements to employees to the extent than an employer's records do not substantiate that the expense was incurred as a valid business expense;
- q. Payment for filming of commercials excluding subsequent residuals that are earned by the commercial's participant(s) each time the commercial appears in print or is broadcast.

### 3. Exclusions

Remuneration excludes:

- a. Tips and other gratuities received by employees;
- b. Payments by an employer to group insurance or group pension plans for employees, other than payments covered by Rule Five-B-f. and m;
- 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 to the extent than an employer's records substantiate that the expense was incurred as a valid business expense;

Note: Reimbursed expenses and flat expense allowances, except for hand or power tools, paid to employees may be excluded from the audit provided all three of the following conditions are met:

- (1) The reimbursed expenses or expenses for which allowances were paid were incurred upon the business of the employer, and
- (2) the amount of each employee's expense payments or allowances is shown separately in the records of the employer, and
- (3) the amount of each expense reimbursement or allowance payment approximates the actual expenses incurred by the employee in the conduct of his or her work;

- h. Supper money for late work;
- i. Work uniform allowances;

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- j. Sick pay paid to an employee by a third party such as an insured's group insurance carrier that is paying disability income benefits to a disabled employee;
- k. Employer-provided perquisites (perks) such as:
  - (1) use of an automobile;
  - (2) An airplane flight;
  - (3) An incentive vacation (e.g., contest winner);
  - (4) A discount on property or services;
  - (5) Club memberships;
  - (6) Tickets to entertainment events.
- l. Employer contributions to salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125) –Contributions made by the employer, at the employer's expense, that are determined by the amount contributed by the employee.
- m. Payments made by an employer or any public governmental entity to paid furloughed employees as a result of federal, state, and/or local emergency orders, laws or regulations, which impact an employer's staffing or business operations.

However, any appropriated funds or loans received by an employer as authorized by any law or regulation, or public governmental entity, that are used by an employer specifically to retain or hire working employees are not excluded.

*Refer to Rule 5-G-3 for the definitions of paid furloughed employees and payments to paid furloughed employees.*

This Rule 5-B-3-m is effective March 1, 2020. This rule will continue to remain in effect and will not expire until determined at a later date as circumstances warrant and in consultation with state regulatory authorities. A future filing will be made to establish an expiration date to this rule as determined and approved by the regulator.

## C. ESTIMATED PAYROLLS

### 1. Estimated Payrolls By Classification

For each classification shown on the Information Page, the estimated total annual payroll shall be stated in the column headed "Premium Basis - Total Estimated Annual Remuneration".

### 2. Determination of Estimated Payrolls

Estimate payrolls shown on the Information Page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by the carrier through evaluation of records or inspections.

## D. WHOLE DOLLARS – PAYROLL

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

## E. OVERTIME

### 1. Definition

Overtime means those 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, or
- b. For hours worked in excess of 8 hours in any day or 40 hours in any week, or
- c. For work on Saturdays, Sundays, or holidays.

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 as overtime.

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

### 2. Exclusion of Overtime Payroll

#### a. Payroll Records

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in (1) or (2) below, provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

- (1) If the records show separately the extra pay earned for overtime, the entire extra pay shall be excluded.

Example: An employer's records show employee x worked 45 hours at \$8.00 per hour, with time and one-half for overtime, in this manner:

45hrs@ \$8.00 = \$360.00  
Total pay = \$380.00

5hrs @ \$4.00 = \$20.00  
\$20.00 is excluded

- (2) If the records show the 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 shall be excluded. If 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 shall be excluded.

Example: An employer's record show employee x worked 45 hours at \$8.00 per hour, with time and one-half for overtime, in this manner:

40 hrs @ 8.00 = \$320.00  
Total pay = \$380.00

5 hrs @ \$12.00 = \$60.00  
\$20.00 is excluded (1/3 of \$60.00)

Exception:

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

Except as otherwise provided herein, it is the intent of this rule that overtime remuneration shall be deductible only if the number of hours actually worked in the day or week exceeds the number of hours normal and usual to the particular risk of industry; however, regardless of the normal workday or workweek, overtime remuneration shall be deductible for the number of hours actually worked in excess of 8 hours per day or 40 hours per week. Only that portion of the overtime remuneration that is in excess of the wages which would have applied if such overtime were compensated at the regular rate of pay shall be deductible.

Some businesses may have overtime wage agreements with employees under which the employee receives an hourly rate of pay for hours worked in excess of 40 hours per week, which is less than the hourly rate of pay for hours worked up to 40 hours per week. As there is no portion of this overtime rate that exceeds the regular hourly rate of pay, no deduction is permitted for any portion of these overtime wages.

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 computed on the basis of 40 hours at straight time and 10 hours at 1½ times the basic hourly wage. Under guaranteed wage plans of this general type, the employee works up to the maximum number of hours covered by the guaranteed wage, regardless of how such wage is computed. The overtime rule is applicable in the case of guaranteed wages only to earnings in excess of the guaranteed wage.

d. Premium Pay

It is also the intent of this rule that the basis of premium shall include all premium pay. Premium pay involves higher rates of pay generally because of night work, weekend work, or work under special conditions or at unusual hours and is the normal basic rate of remuneration for such work. There is no element of deductible overtime remuneration in premium pay since such higher rate of pay is the regular pay, rather than overtime pay. However, in situations of this nature, when the employee has worked in excess of 8 hours per day or 40 hours per week, the overtime rule is applicable.

Exception:

Hourly rate of pay for work on Saturdays, Sundays, or holidays, even though the employee has not worked the normal workweek, because work on such days has been regarded traditionally as overtime and not as part of the normal workweek.

Examples of Rule E. 2.

The following examples have been developed to indicate how the foregoing principles shall be applied in specific circumstances and to illustrate the proper application of this rule in accordance with its basic intent.

- (1) The hourly rate of pay for a night-shift worker is \$15 while the hourly rate for the day shift is \$10.

The increase over the daytime rate of pay is premium pay. It should not be considered overtime and excluded.

- (2) A "swing shift" worker is paid at a premium rate for hours worked during odd hours although the total hours worked is within normal limits. Is there any deductible overtime?

There is no deductible overtime since premium pay is not overtime pay.

- (3) A night-shift worker works longer hours than usual and consequently receives an increase in rate of pay above the regular night-shift rate for extra hours.

Provided such increase is paid at the traditional overtime rate of pay, the increased rate of pay over the regular night-shift rate for the extra hours is deductible.

- (4) For the first 4 hours of overtime, the rate is time-and-one-half; thereafter, it is double time. If an employee continues to work after 12 hours total time, he or she is paid for an extra half hour as "supper money".

The extra remuneration earned for overtime, including the supper money, is deductible. While the supper money is not deductible overtime, it is excludable payroll.

- (5) Work on Saturdays, Sundays, and holidays is paid at increased rates of pay. The total hours worked in the week are (a) more than the normal workweek; (b) less than the normal workweek?

In each case, provided the employee was paid at the traditional overtime rate of pay, the increased rate of pay is treated as overtime. If the employee was paid only a "shift differential", the entire remuneration shall be audited as payroll.

- (6) An employee works during his or her paid vacation period or on a paid holiday and receives straight time pay in addition to his or her regular vacation or holiday pay.

No deduction is permissible because, under the basis of premium rule, unworked vacation pay or holiday pay must always be included in remuneration, and in this case we are dealing with the actual pay during the worked vacation period, none of which constitutes overtime.

- (7) An employee is normally not required to work on a holiday but is paid for the holiday at the regular rate. If he or she does work on the holiday, he or she receives additional pay at time and one-half.

One-fifth of the total remuneration for the day is deductible. This represents the extra half-time pay for the day. The basis of premium rule includes as remuneration any wages paid for unworked holidays. Also, that portion of the time and one-half pay that represents straight time contains no element of deductible overtime. The balance of this pay, however, is deductible because it falls within the scope of the exception to the basic principle pertaining to work performed on Saturdays, Sundays, and holidays.

- (8) The normal working day is 7 hours. The hourly wage is \$10 for the first 6 hours and \$20 for the 7<sup>th</sup> hour. If any employee works more than 7 hours, he or she receives \$20 per extra hour. What overtime, if any, is deductible under the following conditions; (a) An employee works 7 hours and receives \$80, (b) an employee works 8 hours and receives \$100?

(a) There is no deductible overtime.

(b) The deductible overtime is \$10, being the increment over the basic hourly wage of \$10 which is included in the wage paid for the 8<sup>th</sup> hour.

- (9) A guaranteed wage agreement provides for a normal workweek of 50 hours, the guaranteed wage for which is 4550, computed on the basis of an hourly wage of \$10 per hour for the first 40 hours and \$15 per hour for the remaining 10 hours. Any work in excess of 50 hours is compensated at \$15 per hour.

(a) An employee works 50 hours and receives the guaranteed wage of \$550.

There is no deductible overtime.

- (b) An employee works only 40 hours but still receives the guaranteed wage of \$550.

There is no deductible overtime.

- (c) An employee works 55 hours and receives a total wage of \$625.

The deductible overtime is \$25.00, being the \$5 increment over the basic hourly wage of \$10, which is included in the wage paid for the hours worked in excess of those covered by the guaranteed wage.

- (10) An electric-meter reader is paid hourly wage but also receives a bonus for reading a certain number of meters above a standard number. If the reader works overtime, he or she receives 1½ times the regular hourly rate and 1½ times the regular bonus. The extra half-time portion of the bonus paid for work during the overtime hours is deductible.

- (11) In alternate weeks, an employee holds himself or herself available for emergency work, receiving an extra day's pay. If called upon for such work, the employee receives in addition time and one-half for the hours worked, with a minimum of 4 hours straight time even though the emergency work should take only ½ hour. What overtime, if any, is deductible in the following:

- (a) During one week, the employee performed no emergency work.

No deduction, because the extra pay for standby is part of the employer's remuneration

- (b) During another week, ½ hour of emergency work was performed.

No deduction, because the 4 hours straight time received is a guaranteed wage.

- (c) During yet another week, 3 hours of emergency work was performed.

The excess over 4 hours at straight time is deductible, that is, ½ hour straight time. (3 hours @ 1½ times the regular rate = 4.5 hours pay).

- (12) An employee is paid on a piecework basis.

If the rate per pay piece is increased after the employee works the normal number of hours, the excess portion above the regular piece rate, earned during the extra hours worked, should be treated as overtime.

An increase in the piece rate for increased production within the normal working hours should not be treated as overtime.

- (13) An employee is paid an hourly wage that is increased if his or her production in normal work hours exceeds a specified standard.

The increase is not deductible overtime.

## F. PAYROLL LIMITATION

### 1. When payroll Limitation Applies

Payroll limitation applies after any deductions of extra pay for overtime.

## 2. How Payroll Limitation Applies

For Executive Officers, Elected Public Officials (who are treated in the same manner as Executive Officers) athletic teams and traveling carnivals or circuses, the payroll on which premium is based shall exclude that part of the employee's average weekly pay in excess of the applicable weekly limitation, provided:

- a. Books and records are maintained to show separately the total payroll earned by each employee whose average weekly pay for the total time employed during the policy period exceeds the weekly payroll limitation, and
- b. Separate records are maintained in summary by classification for such employees.

## 3. Partial Week

A part of a week shall be treated as a full week in determining average weekly pay.

## 4. Executive Officer's Payroll

- a. The remuneration of an executive officer shall not be included with the payroll of the risk for premium computation purposes, provided:
  - (1) that such officer is elected for the value of his or her name or because of stock holdings, has no duties, and does not come on the premises, except perhaps to attend director's meetings;
  - (2) That such officer ceases to perform any duties and does not come on the premises, except perhaps to attend director's meetings;
  - (3) That such officer has been specifically excluded from coverage under the policy by endorsement.
- b. The remuneration of an executive officer shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum provision of the Manual, provided:
  - (1) That such executive ceases to perform any duties, but nevertheless frequently visits the premises of the risk;
  - (2) That such officer frequently visits the premises of the risk for business conferences, or similar duties, although also an officer or employee of another risk in the operations of which he takes an active interest.
- c. Under the following conditions, the amount of remuneration of executive officers that shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum amounts of the Manual, shall be as indicated below:
  - (1) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books, the amounts so credited shall be included in the payroll of the risk as his or her remuneration.
  - (2) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books and subsequently charged back to such officer, the amount so credited shall be included in the payroll of the risk as his or her remuneration regardless of such charge-off.
  - (3) Where the officer draws no regular salary, but draws such various sums as his or her needs or the conditions of the business dictate, the actual amount drawn shall be included in the payroll of the risk as his or her remuneration.

- (4) Where the officer receives no salary in fact, either drawn or credited, or where the records presented to the auditor fail to disclose the salary, the amount to be included in the payroll of the risk shall be the applicable manual minimum per week.

## 5. Bonuses

For the purpose of applying the payroll limitation rule, bonuses paid during the policy term shall be considered as earned during the policy term and prorated for the period of employment during the policy term.

Example:

Policy Period - 9/1/97 to 9/1/98

Period of employment - 52 weeks

Amount of annual bonus paid in December 1997 - \$1,560

Average weekly bonus to be added to average weekly wage - \$30.

## 6. Period of Employment

For the purpose of applying the payroll limitation rule, "total time employed during the policy period" of any employee shall be construed as the sum of the portions of all contracts of employment of such employee falling within the policy period.

## G. WAGES FOR TIME NOT WORKED

Some employers pay employees for extra time not worked. No deduction shall be made for such amounts since no overtime work is involved.

Example:

An insured's employees regularly work 7 hours per day, five days a week. However, they are paid for an extra hour each day at the regular rate of pay.

Idle time is downtime that occurs when employees are not working, and the employer pays the employees for the time not worked.

The entire amount of wages paid for idle time shall be included as payroll.

1. Wages paid for idle time due to the following causes shall be assigned in their entirety to the classification that applied to the work normally performed by the employee involved.
  - a. Suspension or delay of work on account of weather conditions.
  - b. Delays while waiting for materials.
  - c. Delays while waiting for another contractor to complete certain work.
  - d. Delays arising from breakdown of equipment.
  - e. "Stand-by" time where employees such as operators of cranes, joists, or other equipment are on the job but their active services are not required continuously.
  - f. Special union requirements or agreements between employer and employees calling for pay for idle time under specified circumstances.

g. Other causes of similar nature.

For purposes of this Rule 5-G-1, idle time does not include "paid furloughed employees" or "payments to paid furloughed employees" as provided in Rule 5-G-5. This paragraph will continue to remain in effect and will not expire until determined at a later date as circumstances warrant and in consultation with state regulatory authorities. A future filing will be made to establish an expiration date to this paragraph as determined and approved by the regulator.

*Refer to Rule 5-G-2 for the treatment of idle time by construction, erection or stevedoring risks.*

2. Wages paid to key employees of construction, erection, or stevedoring risks such as superintendents, foremen, or engineers, for periods during which no jobs are in progress, shall be assigned to the classification applicable to the work that each one actually performs during such period. 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.

Code 8810, however, is not available for office time of an executive supervisor who qualifies for Code 5606, since it is normally expected that such an employee will spend a considerable portion of his or her time in office work.

3. The entire amount of wages paid for idle time to an employee engaged in work other than construction, erection, or stevedoring must be assigned without division to the classification that normally applies to that employee.
4. Wages paid to employees who are not on strike but who are unable to perform their normal duties because of a strike shall be assigned to the classification applicable to the work usually performed by such employees, except that if any such employees perform absolutely no work for their employer and are not present on their employer's premises during such period, such wages shall be assigned to code 8810, provided the facts are clearly disclosed by the employer's records.
5. Payments to Paid Furloughed Employees During Federal, State, and/or Local Emergency Orders, Laws, or Regulations

For purposes of this Rule 5-G-5, "paid furloughed employees" and "payments to paid furloughed employees" are defined within this rule. "Paid furloughed employees" means employees who continue to receive payments during a temporary layoff or an involuntary leave and are not performing any work duties for an employer.

"Payments to paid furloughed employees" means payments made by an employer or any public governmental entity to paid furloughed employees as a result of federal, state, and/or local emergency orders, laws or regulations, which impact an employer's staffing or business operations. Such payments do not include any appropriated funds or loans received by an employer as authorized by any law or regulation, or public governmental entity, that are used by an employer specifically to retain or hire working employees.

Payments to paid furloughed employees must be assigned to Code 0012, in accordance with the Statistical Plan. Payments to paid furloughed employees made in accordance with this Rule 5-G-5 are excluded from the premium and experience rating calculations only if the employer keeps separate, accurate, and verifiable records. If separate, accurate, and verifiable records are not maintained, payroll is assigned to the classification for work normally performed by the employee prior to any emergency orders, laws, or regulations.

If an employee is requested to perform any duties for an employer, the employee is not deemed a paid furloughed employee for any period of time they are performing duties for the employer. If the employee is not deemed a paid furloughed employee, payroll must be assigned to the classification applicable to the work being performed in accordance with Rule 4-A.

This Rule 5-G-5 is effective March 1, 2020. This rule will continue to remain in effect and will not expire until determined at a later date as circumstances warrant and in consultation with state regulatory authorities. A future filing will be made to establish an expiration date to this rule as determined and approved by the regulator.

#### H. FINAL EARNED PREMIUM DETERMINATION

##### 1. Actual Payroll

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

##### 2. 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.

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

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**RULE SIX – RATES AND PREMIUM DETERMINATION**

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**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, per capita charge. Refer to Rule Thirteen.

**2. Rate**

Rate means the rate that has been duly filed by the Company and approved by the Commissioner of Insurance.

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

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

**Exception**

Some classifications require a nonratable element. A separate statistical code and 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. Michigan WC Premium Determination**

Payroll X class rate equals

plus

minus

equals

times

minus

plus/minus

plus

minus

plus

equals

manual premium

EL increased limits premium (if any)

large deductible premium (if any)

subject premium

experience rating modification (if any)

Risk Management Credit Premium (if any)

schedule rating premium (if any)

Aircraft Seat Surcharge (if any)

premium discount

expense constant

estimated annual premium

**C. WHOLE DOLLARS – PREMIUM**

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

**D. EXPENSE CONSTANT**

**1. Explanation**

The expense constant is a premium charge that 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 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 Ten.

**3. Premium Discount, Experience Modification and Retrospective Rating and Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement.**

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

**4. 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.

**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 a 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 - Special Minimum Premium Rule**

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 canceled policies, refer to Rule Ten.

If upon audit it is discovered that there was only a small amount of 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 twenty (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 the miscellaneous values on the rate pages for the amount of the expense constant).

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

- a. Pro rata cancellation (refer to Rule Ten for definition) the "Designated Minimum Premium" is the prorated amount of the manual minimum premium applicable to the policy.
  - b. Short rate cancellation (refer to Rule Ten for definition) the "Designate 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. Other Minimum Premium requirements
- Some coverages or classifications have minimum premiums which are additional minimum premiums. These minimum premiums apply to the policy in addition to the classification minimum premium. Some of these additional minimum premiums are for the following:
- a. Increased limits for employers' liability. Refer to Rule Eight.
  - b. Admiralty or federal employments. Refer to Rule Twelve.
  - c. Endorsements providing additional coverages. Refer to the Forms Manual.

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 semiannual 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 – Rate Policies

for deposit premium determination on Three – Year Fixed-Rate Policies, refer to Rule Fifteen.

However, the deposit premium may be adjusted, either by increase or decrease, if the interim audits or the prior year's final audit indicates a significant deviation from the original estimated annual premium.

The deposit premium shall be sufficient at all times to cover the pro rata earned premium.

G. PREMIUM MODIFICATION – 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. Should the experience modification not be available at the time of policy issuance or if the experience modification should change during the policy year, the policy will be endorsed to reflect the correct experience modification.

H. PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE

Additional rating procedures are in Rules Eleven and Twelve for insurance for employers' subject to the U.S. Longshore and Harbor Workers' Act, the Federal Employers' Act, and admiralty law.

I. TERRORISM

Premium for Terrorism is calculated on the basis of total payroll according to Rule 5. A risk's total payroll in each state is divided by units of \$100 and multiplied by the appropriate value found in the state pages. The calculation is expressed as  $(\text{Payroll}/100 \times \text{Terrorism Value} = \text{Premium})$ . This premium is applied after standard premium and 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 this premium.

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

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**RULE SEVEN – PREMIUM DISCOUNT**

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**A. EXPLANATION**

Premium discount recognizes that the relative expense of issuing and servicing large 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 for Employers' Liability coverage, any experience 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: Other definitions exist for the term "Standard Premium" for purposes other than this rule.

2. Total Standard Premium

Total standard premium means the total premium for all states covered by the policy excluding expense constant, and additional charge for Foreign Terrorism.

3. Insured

Insured means a single legal entity or two or more legal entities eligible for combination under the Experience Rating Plan section of this manual.

**C. RETROSPECTIVE RATING**

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

**D. DETERMINATION OF PREMIUM DISCOUNT**

If a policy develops total standard premium in excess of \$10,000, 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 Michigan, the premium discount shall be determined by applying the discount percentages shown on the rate pages, or the percentages from the Premium Discount Table, to the total.

b. Multiple State Policy

Premium discount applies on an interstate basis. It shall be determined by applying the discount percentages on the state rate pages to each state's portion of the first \$10,000, next \$190,000, next \$1,550,000, and the amount over \$1,750,000 of the total standard premium. Each state's portion of the foregoing divisions of total standard premium shall be computed by multiplying the total standard premium in each of the above divisions by the ratio of the state 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:

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- 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.  
The total premium discount shall be distributed by state in proportion to the standard premium that is subject to premium discount.

#### E. COMBINATION OF POLICIES

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. All such policies must have a common expiration date.

#### F. WRAP-UP CONSTRUCTION PROJECTS

The following application of the premium discount is optional for wrap-up construction projects which are not under a retrospective rating plan:

Policies issued to two or more legal entities engaged in construction, erection, or demolition projects may be combined for the purpose of computing premium discount, subject to the following conditions:

1. Insurance Carrier

All such policies must be issued by one or more insurance carriers under the same management.

2. Policy Limitation

The policies shall be limited to insurance on such large construction projects by attaching either the Amendment to Michigan Law Endorsement (Coverage Limited to Designated Construction Site) Michigan Designated Construction Site Coverage Endorsement WC 21 06 02 or the Amendment to Michigan Law (Exclusion of Designated Construction Site) Michigan Designated Construction Site Exclusion Endorsement WC 21 06 03.

3. Eligible Entities

Entities eligible for combination shall be limited to the general contractor (including any owner or principal acting as a general contractor) and subcontractors performing work under contracts let on an ex-insurance basis. In addition, if the contract between the owner or principal and such general contractor is on an ex-insurance basis, the owner or principal shall be an eligible entity under this rule.

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**RULE EIGHT – LIMITS OF LIABILITY**

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Limits of Liability

Item 3.B. of the Information Page

A. Workers Compensation and Employers Liability Policy

1. Part One – Workers Compensation

There is no limit of liability in the Standard Policy for Part One – Workers Compensation. The policy provides all benefits required by any workers compensation law of a state listed 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 shown in the table.

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 Limits of Liability

Increased Limits of Liability are available under Part Two – Employers Liability. Accordingly, the standard limits may be increased.

Any additional premium for increased limits must be calculated before application of:

- Expense constant
- Experience rating modification
- Merit rating modification
- Schedule rating modification
- Premium discount
- Retrospective rating adjustment
- Deductible credit

Employers Liability Increased Limits Percentage is a percentage that is applied to the manual premium if the employer chooses to increase its standard limits under Part Two – Employers Liability.

If the limits of liability under Part Two are increased:

- (1) The limits of liability must be the same for all states specified in Item 3.A. of the Information Page of the policy.
- (2) The additional premium for increased limits must be determined by multiplying the total manual premium by the percentage in the Table for Increased Limits.
- (3) The additional premium must not be less than the minimum premium.
- (4) Such minimum premium is in addition to the policy minimum premium at standard limits of liability. The minimum premium applies even though coverage for increased limits may have been added during the policy term.
- (5) The premium for increased limits shall be subject to experience rating modification and adjustment for premium discount or retrospective rating.

(6) When more than one state is insured on the same policy:

- The applicable increased limits minimum premium for the policy is that of the state with the highest increased limits minimum premium, or
- No increased limits minimum premium applies to any of the states when the premium calculated for all states equals or exceeds the increased limits minimum premium for the state with the highest increased limits minimum premium. The combined increased limits premium for all states would apply.

Table for Increased Limits

Workers Compensation and Employers Liability – Table for Minimum Premium and Increased Limits Percentages

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

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

\*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.

- c. Bodily Injury by Accident  
Bodily Injury by Accident (each accident limit) applies to all bodily injury resulting from a single accident.
- d. Disease Limits  
Bodily Injury by Disease is represented by two limits:

Each Accident Limit – Each Employee Limit is the maximum amount of damages that an insurer will pay for a single employee during the policy year. It applies as a separate limit to bodily injury by disease to any one employee.

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**Policy Limit – Policy Limit** is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy, regardless of the number of employees who are injured by disease. An aggregate limit is the maximum amount of damages that an insurer will pay during the policy year.

- e. Show Limits on the Information Page  
A limit of liability for Part Two must be stated on the Information Page.

## B. EMPLOYERS LIABILITY INSURANCE – *WITHOUT WORKERS COMPENSATION INSURANCE*

### 1. Employers Liability Insurance – Without Workers Compensation Insurance

#### a. Coverage

A policy may provide only employers liability insurance in designated states, not in combination with workers compensation insurance. It shall exclude any obligation to pay workers compensation benefits in such states.

#### b. Standard Limits of Liability

The standard limits of liability for employers liability insurance, without workers compensation insurance 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 by disease.

#### c. Increased Limits of Liability

The standard limits for employers liability insurance may be increased. If higher limits of liability apply, the premium for the increased limits must be determined by applying the percentage from the Table for Increased Limits in Rule Eight A.2.b.

#### d. Premium Determination

The standard classification system will be used with the following rate for Employers Liability Insurance – Without Workers Compensation Insurance:

Final Rate  
Per \$100  
.04

## C. Voluntary Compensation Insurance

### 1. General Explanation

Certain employment's 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 of Liability

The standard limits of liability under Part Two – Employers Liability insurance, for employees subject to voluntary compensation insurance are shown in the table.

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 by 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 limit must be determined by applying the percentage from the Table for Increased Limits in Rule Eight A.2.b.

### 4. Premium Determination

Premium shall be 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 in 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 designated group of employees.

## D. FOREIGN VOLUNTARY COMPENSATION COVERAGE

### 1. Standard Limits

The standard limits of liability under Part Two – Employers' Liability Insurance for employees subject to foreign 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 by disease.

### 2. Increased Limits

The limits of liability must be the same for all states specified in the Schedule of policy form WC 99 20 51 or WC 99 20 53.

The total premium including increased limits must be determined by applying the percentage from the Table for Increased Limits in Rule Eight A.2.b. to the total premium for Foreign Voluntary Compensation Coverage.

The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability, and applies although coverage for increased limits may have been added during the policy term. It is not subject to an experience rating modification.

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<u>Limits of Liability are:</u>	<u>But Not More Than:</u>	<u>Minimum Premium For Increased Limits</u>
100,000/100,000/500,000	500,000/500,000/500,000	\$150
500,000/500,000/500,000	1,000,000/1,000,000/1,000,000	\$200
1,000,000/1,000,000/1,000,000	2,000,000/2,000,000/2,000,000	\$250
2,000,000/2,000,000/2,000,000	-----/-----/-----	\$500

Stat code 9668 will apply to Foreign Coverage Increased Limits premium.

Stat code 0069 will apply to Foreign Coverage Minimum premium adjustment.

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**RULE NINE – SPECIAL CONDITIONS OR OPERATIONS AFFECTING COVERAGE AND PREMIUM**

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**A. PART ONE – EXECUTIVE OFFICERS**

1. Definition

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

2. Law 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 Standard Partners, Officers and Others Exclusion Endorsement (WC 00 03 08).

4. Premium Determination

Premium for executive officers shall be based on their total payroll, subject to the minimum and maximum payroll limitations found under "Miscellaneous Values" on the rate pages and the requirements of Rule Five-F.

The payroll limitations apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

5. Assignment of Payroll

Payroll of executive officers shall be assigned to classifications and rates under the rules which apply to employees.

**B. PART TWO – ELECTED PUBLIC OFFICIALS**

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

1. Minimum payroll amount shall be the same as the minimum payroll amount used for volunteer police officers, firefighters, and safety patrol officer which is \$400 per person per year.
2. Maximum payroll amount will be the same as the maximum payroll amount shown under Miscellaneous Values on the rate pages 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 such weeks employed during the policy term. A part of a week shall be considered as a full week in determining the average weekly payroll.

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

#### C. PART THREE - 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. Attach the Standard 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. PART FOUR – PARTNERS

The partners of a partnership, whether general, limited or limited liability, are covered under the Worker's Compensation law in Michigan. They may be specifically excluded by endorsement. Attach the Standard Partners, Officers, and Others Endorsement (WC 00 03 08).

The fixed amount of payroll to be used for a partner is found under "Miscellaneous Values" on the rate pages. 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 endorsement. Attach the Standard Partners, Officers, and Others 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 under 'Miscellaneous Values' on the rate pages.

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

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

### 3. Premium for Uninsured Subcontractors with Employees

The contractor shall furnish satisfactory evidence that the subcontractor with employees had workers' compensation insurance in force covering work performed by the subcontractor or provide 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. For each subcontractor with employees for which such evidence is not furnished, additional premium shall be charged on the policy which insured the contractor as follows:

- a. The contractor shall provide a complete payroll record of the employees of each uninsured subcontractor. Premium on such payroll shall be based on the classifications which would have applied if the employees of the subcontractor had been employees of the contractor.
- b. If the contractor does not supply the payroll records of its subcontractors who have employees, the full subcontractor price of the work performed during the policy period by the subcontractor shall be established as the payroll of the subcontractor's employees. The additional premium shall be charged on that amount as payroll.

#### EXCEPTIONS:

- (1) If investigation on a specific job discloses that a definite amount of the subcontract price represents payroll, such amount shall be the payroll for the additional premium computation. In contracts for labor and material, the cost of the material may be deducted from the total contract price and the additional premium shall be charged on the resultant amount as payroll.
  - (2) Where contracts are for mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers or log skidders), the payroll shall be 1/3 of the total contract price for the equipment with operator.
  - (3) Where contracts are for vehicles with drivers, the payroll shall be 1/3 of the total contract price. When the contract price does not include the cost of fuel, maintenance or other services provided, the value of such goods and services shall be added to the contract price before determining the 1/3 amount.
  - (4) The entire amount paid to pieceworkers shall be the payroll.
  - c. If the experience modification has been established for the contractor, such experience modification shall be applied to the premium resulting from the inclusion of the contractor's remuneration.
4. Premium shall not be charged for a subcontractor which is a sole proprietorship which has no employees and uses no undocumented subcontractors if the following criteria establishes that the particular person is, in fact, a subcontractor and not an employee. The burden of proof rests on the contractor.
5. Criteria to be Used to Determine Subcontractor Status

The criteria to be considered in determining whether an individual is an employee or subcontractor is based upon reasonable proof provided to the carrier. Some specific factors to establish the relationship between the general contractor and the subcontractor follow:

- 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. (If these exist, refer to F.3. above.)

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- (4) Subcontractor received an IRS 1099 form in lieu of a W2 form.
  - (5) The subcontractor maintains its own separate place of business.
  - (6) The subcontractor furnishes all of 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 services to the public:
- (1) The subcontractor is listed in the yellow pages and/or advertises in newspapers, trade journals, on TV 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 the specific jobs.
- c. Other Factors
- (1) A sworn statement from the sole proprietor that the sole proprietorship has no employees.
  - (2) The subcontractor does not primarily depend upon the payments from one general contractor for the payments of the individual's living expenses.

## G. UNDERWRITING RULES – FARMS

### 1. Definition

A farm, for the purposes of the application of Workers' Compensation rates, shall include stock, dairy, poultry, fruit, fur-bearing animals, and truck farms, plantations, ranches, nurseries, ranges, greenhouses or other similar structures used primarily for the raising of agricultural or horticultural commodities, and orchards.

### 2. Payroll Division

Division of a payroll shall be made for each separate and distinct type of commercial farm operation as described by Manual classifications provided separate records of a payroll are maintained.

Each audit report or voluntary statement shall specify the number of acres in each of the farm classifications, in addition to each classification. In the event the employer's payroll records do not clearly reveal accurate segregation by classification, the entire payroll for the farm shall be segregated on the basis of proportionate acreage's.

Premium for all employees performing any type of farm work for a price per unit, contract, or measure shall be based upon the total remuneration earned by such persons.

Where contracts with uninsured subcontractors are for the use of licensed motor vehicles with drivers or farm machinery with operators not less than 1/3 of the total contract price shall be deemed to be the total earnings of such drivers or operators if adequate payroll records of the subcontractor are not furnished.

### **3. Payroll Inclusions**

In addition to the inclusion specified in the language of the classification, each classification shall also include all normal repair and maintenance of equipment or equipment performed by employees of the farmer.

### **4. Payroll Exclusions**

The payroll of the following employees shall be segregated and separately rated: new construction or major alterations; fruit or vegetable packing performed away from the farm premises; and the operation of farm machinery away from the farm premises by the farmer or his employees for others. The operation of farm machinery away from the farm premises for others is assignable to the classification describing the farm where the work is done.

### **5. Classification Definitions**

- a. "Dairy or Livestock Farm" - Code 01 29, applies to all acreage devoted to producing milk or cream and shall also include the raising of cattle, hogs, cattle feeders, hog feeders, sheep, and goats. Raising or breeding of horses is assignable to code 8279.
- b. "Farms - NOC" - Code 01 28, applies to all acreage devoted to raising hay, alfalfa, all the cereal grains such as wheat, barley, rice, corn, and oats; all sorghums; flax; and maize.
- c. "Orchards" - Code 01 30, applies to all tree crops and deciduous fruits and nuts.
- d. "Farms - Market or Truck" - Code 001 1, applies to all garden vegetable crops and shall also include acreage devoted to potatoes, dry peas, dry beans, sugar beets, berries, flower and vegetable seed, cucumbers, and all grapes (table, wine or raisin).

### **6. Incidental Crops**

Such activities as the maintenance of a cow, hogs or chickens for family use; a family orchard or truck garden; or a hay or grain crop raised for the purpose of maintaining work animals on the farm shall be considered usual and incidental to the operation of any type of farm.

### **7. Miscellaneous Employees**

miscellaneous employees shall be distributed among various crop classifications in the same proportion as the allocated crop payroll bears to the total allocated payroll.

## **H. REAL ESTATE SALESPERSONS AND ASSOCIATE 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. WAIVER OF RIGHT TO RECOVER FROM OTHERS**

The endorsement Waiver of Our Rights to Recover From Others (WC 00 03 13) is available if required of the employer by contract. The additional premium charge for a waiver of our rights to recover from others shall be from 0% to 5% of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a minimum charge of \$0 to \$250 per person, organization or job.

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**RULE TEN - CANCELLATION**

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**A. WHO MAY CANCEL**

The Cancellation Provision of the Standard Policy permits cancellation by the insured or by the carrier. Michigan law requires that the Bureau of Workers' Disability Compensation must be notified twenty (20) days in advance of the date cancellation is to take effect.

**B. PREMIUM DETERMINATION - CANCELLATION BY THE CARRIER**

Premium for the canceled policy shall be computed as follows:

1. Rates and Payroll

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

2. Experience Rating

Apply any experience rating modification in accordance with the rules of the Experience Rating Plan.

3. Expense Constant

Add the pro-rata portion of the Expense Constant but not less than \$15.

4. Minimum Premium

The total premium for the canceled policy shall not be less than the pro-rata portion of the minimum premium. If the Special Minimum Premium Rule applies, refer to Rule Six. E 5.

**C. PREMIUM DETERMINATION - PRO RATA CANCELLATION**

Compute the premium as provided in B above if a policy is canceled 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, or

4. The insured ceases to have any employees.

**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 section of this manual does not constitute retiring from the business insured by the policy.

**D. PREMIUM DETERMINATION - SHORT RATE CANCELLATION**

Premium for the canceled policy shall be computed as follows:

1. Determine the payroll developed during the period the policy was in force.

2. 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:  $\frac{\$55,500 \times 365}{185} = \$109,500$

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3. Apply rates to the payroll determined in 2. above.
4. Experience Rating  
Apply any experience rating modification in accordance with the rules of the Experience Rating Plan.
5. Short Rate Percentage  
Based on the time the policy was in effect, apply the short rate percentage shown in the Short Rate Cancellation Table to the annual premium computed on the basis of the extended payroll in order to determine the short rate portion of the annual premium.
6. Expense Constant  
Add the short rate portion of the expense constant, but not less than \$1.5.
7. Minimum Premium  
The total premium for the canceled policy shall not be less than the minimum premium.
8. Example of a Short Rate Cancellation  
A policy in effect for 185 days develops actual payroll of \$55,500, manual rate is \$.50, with expense constant of \$1.50.
  - a. Payroll extended to annual basis = \$109,500 (see calculation in 2.above)
  - b. Annual premium  $\$109,500 \times .50 = \$548$ .
  - c. Short rate percentage for 185 days = 61 % ( see Table).
  - d. Short rate premium for canceled policy =  
 $\$548 \times .61 = \$334$ .
  - e. Short rate portion of expense constant =  
 $\$150 \times .61 = \$92$ .
  - f. Total premium for canceled policy = \$426.
  - g. Minimum premium = \$208.  
Not applicable to this policy.
9. An alternative method for calculating the short rate premium is to take the actual audited payroll times the rate and then to apply the 'Factor to Apply to Earned Premium for Period Policy in Effect' from the Table to that premium and then to proceed to step e. above. This method is preferable when the insured has seasonal or fluctuating payrolls.

E. SHORT RATE CANCELLATION TABLE FOR TERM OF ONE YEAR

Days Policy in Force	Percent of One-Year Premium	Days Policy in Force	Percent of One-Year Premium	Days Policy in Force	Percent of One-Year Premium
1	5%	99-102	38	229-232	71
2	6	103-105	30	233-237	72
3- 4	7	106-109	40	238-241	73
5- 6	8	110-113	41	242-246 (8 mos.)	74
7- 8	9	114-116	42	247-250	75
9-10	10	117-120	43	251-255	76
11-12	11	121-124 (4 mos.)	44	256-260	77
13-14	12	125-127	45	261-264	78
15-16	13	128-131	46	265-269	79
17- 18	14	132-135	47	270-273 (9 mos.)	80
19- 20	15	136-138	48	274-278	81
21- 22	16	139-142	49	279-282	82
23- 25	17	143-146	50	283-287	83
26- 29	18	147-149	51	288-291	84
30- 32 (1 mo.)	19	150-153 (5 mos.)	52	292-296	85
33- 36	20	154-156	53	297-301	86
37- 40	21	157-160	54	302-305 (10 mos.)	87
41- 43	22	161-164	55	306-310	88
44- 47	23	165-167	56	311-314	89
48- 51	24	168-171	57	315-319	90
52- 54	25	172-175	58	320-323	91
55- 58	26	176-178	59	324-328	92
59- 62 (2 mos.)	27	179-182 (6 mos.)	60	329-332	93
63- 65	28	183-187	61	333-337 (11 mos.)	94
66- 69	29	188-191	62	338-342	95
70- 73	30	192-196	63	343-346	96
74- 76	31	197-200	64	347-351	97
77- 80	32	201-205	65	352-355	98
81- 83	33	206-209	66	356-360	99
84- 87	34	210-214 (7 mos.)	67	361-365 (12 mos.)	100
88- 91 (3 mos.)	35	215-218	68		
92- 94	36	219-223	69		
95- 98	37	224-228	70		

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**RULE ELEVEN – USL&HW LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT**

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A. General Explanation

The U.S. Longshore and Harbor Workers' Compensation Act (USL&HW Act) is a federal law that provides for payment of compensation and other benefits to employees such as longshoremen, harbor workers, ship repairmen, shipbuilders, shipbreakers, 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, Sections 901-49, amended by Public Law 92-576.

B. Workers Compensation Insurance – Part One

The Standard Policy is used to ensure the statutory obligation of an employer to furnish benefits required by the USL&HW Act. Attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A) to provide such insurance. Do not designate the USL&HW Act in Item 3.A. of the Information Page.

C. Employers Liability Insurance – Part Two

For operations subject to the USL&HW Act, the standard limits of liability under Part two are shown in the following table.

Bodily injury by Accident: \$100,000—each accident

Bodily injury by Disease: \$100,000—each employee

Bodily injury by Disease: \$500,000—policy limit

Refer to Rule VIII.

D. Classifications and Rates

1. Classifications

Classifications for insurance under the USL&HW Act are listed in Part Two---Classifications of this manual.

2. Rates for Federal (F) Classifications

The manual rates for classification code numbers followed by the letter F include premium for operations subject to the USL&HW Act.

3. Rates for Non-Federal (Non-F) Classifications

The manual rates for classification code numbers not followed by the letter F do not include premium for operations subject to the USL&HW Act. If operations under such classifications involve some employees subject to the USL&HW Act, the manual rates and minimum premiums for such classifications shall be increased by the U.S. Longshore and Harbor Workers' Compensation Coverage Percentage shown on the state rate pages. Such percentage does not apply to expense constants. Such increased rate shall apply only to payroll of employees engaged in operations subject to the USL&HW Act.

E. Extensions of the USL&HW Act

1. Defense Base Act

The Defense Base Act extends the provisions of the USL&HW 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 arrival of a waiver by the Secretary of Labor. For complete details, see defense Base Act, U.S. Code (1946) Title 42, Sections 1651—54, Public Law 208, 77<sup>th</sup> Congress.

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

2. Outer Continental Shelf Lands Act

The Outer Continental Shelf Lands Act extends the provisions of the USL&HW Act to employers and their employees for natural resources on the outer Continental Shelf of the 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 such insurance, attach the Outer Continental Shelf Lands Act Coverage Endorsement (WC 00 01 09 C).

3. Civilian Employees of Non-appropriated Fund Instrumentalities Act

The Non-appropriated Fund Instrumentalities Act extends to provisions of the USL&HW Act to civilian employees of non-appropriated 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 Non-Appropriated Fund Instrumentalities Act Coverage Endorsement (WC 00 01 08 A).

4. Premium Determination

For insurance under extensions of the USL&HW Act, determine premium as provided in Rule 6.

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

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The Admiralty Law, the Federal Employers' Liability Act, and the Migrant and Seasonal Agricultural Worker Protection Act

**A. General Explanation**

1. Admiralty Law

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW 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 employer's liability suit. They also have the right to transportation, wages, maintenance, and cure. Such seamen are subject to a 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 that form a continuous highway for interstate or international commerce.

2. Federal Employers' Liability Act (FELA)

The Federal Employers' Liability Act applies to employees of interstate railroads. 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. There are two programs to provide insurance under FELA: Program I and Program II. If FELA coverage is provided, USL&HW Act coverage may also be necessary. For complete details, see U.S. Code, Title 45, Sections 51.

3. The Migrant and Seasonal Agricultural Worker Protection Act

The Migrant and Seasonal Agricultural Worker Protection Act makes agricultural employers, agricultural contractors, and agricultural associations liable for bodily injuries sustained by an employee due to international violation of the Act or regulations under the Act. For complete details, see 29 U.S. Code, Sections 1801—1872.

Note: Sections B and D through F of Rule XIII are applicable to the Admiralty Law and Federal Employers' Liability Act.

**B. Description of Coverage Programs**

The Standard Policy may be used to provide insurance for liability under one or more state workers compensation laws and also for liability under Admiralty Law or FELA. 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 FELA, 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 insurance carrier 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 B). To provide Program II, also attach the Standard Voluntary Compensation Maritime Coverage 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 based upon a rate to be determined by the carrier from its evaluation of the exposures presented by the risk.
3. FELA Endorsements  
To provide Program I for employment's subject to FELA, attach the Standard Federal Employers' Liability Act Coverage Endorsement (WC 00 01 04A). To provide Program II, also attach the Standard Voluntary Compensation and Employers Liability Coverage Endorsement (WC 00 03 11 A).
4. USL&HW Act  
When insurance is provided for liability under Admiralty Law or FELA, insurance for liability under the USL&HW Act also may be necessary. To provide such insurance, attach the Standard Longshore and Harbor Workers' Compensation Act Coverage Endorsement (WC 00 01 06 A)
5. MSAWPA Endorsement  
Coverage for the Migrant and Seasonal Agricultural Worker Protection Act is afforded by adding the Migrant and Seasonal Agricultural Worker Protection Act Coverage Endorsement (WC 00 01 11). The premium for this endorsement is based upon a rate to be determined by the carrier from its evaluation of the exposures presented by the risk.

D. Limits of Liability

1. Standard Limit  
The standard limit of liability under Part Two Employers Liability Insurance for Admiralty Law or FELA insurance under Program I or II are:

Bodily Injury by Accident: \$100,000  
Bodily Injury by Disease: \$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 separately to bodily injury by disease arising out of work in each state shown in Item 3.A. of the Information Page.
2. 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.
3. Increased Limits

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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 Increased Limits to the total premium for Admiralty or FELA 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.

**Table For Minimum Premiums and Increased Limits Factors**

Limit Per Accident	Factor		Minimum Premium	
	Program I	Program II	Program I	Program II
\$ 100,000	1.00	1.00	0	0
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

**4. Minimum Premium**

- a. A separate minimum premium applies to a policy that includes classifications for operations subject to Admiralty Law or FELA. It shall not be less than the minimum premium shown in the Table for Minimum Premiums and Increased Limits Factors shown above.
- b. The minimum premium is the lowest premium for insuring Admiralty Law or FELA operations.
- c. It must apply in addition to the minimum premium or premium for other operations on this type of policy.
- d. The minimum premium is not subject to an experience rating modification.

**E. Classifications and Rates**

Classifications and rates for insurance under Admiralty Law or FELA are listed in the state rate pages included with our loss cost multiplier filing.

**F. Waters Not Under Admiralty Jurisdiction**

**1. Coverage**

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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 that apply to statutory workers compensation insurance.

2. Admiralty Law or USL&HW 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 USL&HW Act *refer to Rule Eleven*.

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**RULE THIRTEEN – FINAL EARNED PREMIUM DETERMINATION**

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**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 premium is governed by the rules, classifications and rates in this manual, subject to modification by applicable rating plans.

**C. Audit Rights Of Carrier**

The insurance carrier 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 Period**

The audited information shall coincide with the effective and expiration date of the policy. Reasonable deviations from this standard that do not materially increase or reduce the aggregate earned premium are permitted to facilitate coordination of the audit with the first of the nearest month.

**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 carrier 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:

State	ANC Basis	ANC Multiplier	Endorsement
MI	Estimated Annual Premium	Up to two times	WC 00 04 24 – Audit Noncompliance Charge Endorsement

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 applicable state premium algorithm. The ANC is not part of standard premium.
4. The application of the ANC is subject to the following conditions:

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- a. Carriers must comply with all applicable state 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 carrier must make two attempts to obtain the audit information and/or complete the audit. At each attempt, the carrier 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 carrier must adequately document the audit file regarding the above attempts to obtain the required audit information.
  - e. When a carrier applies an ANC to the policy, and cancellation for audit noncompliance is permissible under state law, the carrier may cancel the policy and must issue a cancellation notice in accordance with applicable state laws and/or regulations.
5. This ANC rule applies to mail/email, telephone, computer (remote access), and physical audits, unless otherwise provided by state law.
6. The ANC may be applied to guaranteed cost policies as well as retrospectively rated policies.
7. The scenarios listed below may occur and are treated as follows:

If the ANC is applied and the employer...	Then the carrier...
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 transactions</li> </ul>
Does not pay the ANC and does not later allow the audit	

8. Reinstatements of cancelled policies must be in accordance with the applicable state laws and/or regulations.
9. The ANC must be reported, included applicable corrections in accordance with Michigan's Statistical Plan.

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**RULE FOURTEEN – DOMESTIC WORKERS - RESIDENCES**

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**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, baby sitting, or nursing care.

The term "less than  $\frac{1}{2}$  of the customary full 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' days off.)

**B. COVERAGE**

Statutory workers' compensation obligations of an employer of domestic workers may be insured through a 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 classification for domestic workers are in Part Two-Classifications. If commercial farm operations are conducted, Codes 0912 and 0909 do not apply to any operations at the farm location.

2. Maintenance, Repair, or Construction Operations - Residences
  - 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 for that purpose shall be assigned to code 9015 - janitorial Operations.
  - c. New construction, erection, or demolition shall be assigned to construction or erection classifications.

**E. RATES AND PREMIUM**

1. Rates  
The rates for the domestic worker classifications are per capita charges. *The premium for the Terrorism does not apply to per capita classification.*
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 pro rated. 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 1/2 of the customary fulltime of each such domestic worker. An additional per capita charge applies to any remainder less than 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 appearing on the policy. The Special Minimum Premium Rule does not apply to domestic worker policies as they are not based on payroll.

**G. MICHIGAN TERRORISM RISK INSURANCE PROGRAM**

Premium for the Terrorism Risk Insurance Act of 2002/Terrorism Risk Insurance Extension Act/Terrorism Risk Insurance Program Reauthorization Act does not apply to per capita classification.

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**RULE FIFTEEN – THREE YEAR FIXED RATE POLICY OPTION**

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**A. Eligibility**

If the estimated premium is less than the premium eligibility amount for experience rating, a policy may be issued for a period of three years at a fixed rate, provided the risk is not otherwise eligible for the Experience Rating Plan on the effective date of the policy.

If a policy is issued for a period of three years but is not a Three--Year Fixed-Rate Policy, refer to Rule Three

**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 version that 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-year policy, as determined by Rule Six, multiplied by 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 equal annual installments.

2. Advance Payment

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

3. Installment Payment

If paid in three equal annual installments, the deposit premium shall be determined by applying the rates to the three-year estimated payroll or other premium basis plus one expense constant.

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 Six, regardless of the amount of 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 Carrier or Insured When Retiring from Business

If a Three—Year Fixed-rate is canceled by the insurance carrier or by the insured when retiring from business insured by the policy:

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 Ten.

The earned premium shall not be less than the pro rata portion of the minimum premium required by Rule Ten

2. By Insured When Not Retiring from Business

Add \$15 to the premium determined in H.1. if such a policy is canceled because the insured has replaced coverage through the voluntary market.

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**RULE SIXTEEN – LARGE DEDUCTIBLE**

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**A. Background**

Liberty Mutual Insurance Group desires to make available to our larger insureds an alternative to a fully insured plan. Many consumers prefer an alternative to self-insurance. An advantage to the Deductible approach is that it provides an alternative to self-insurance while retaining the services and financial stability provided by Liberty Mutual.

**B. Coverage**

Coverage will be afforded via the standard Workers' Compensation and Employers Liability Policy with one of the four deductible endorsements attached. The deductible will apply to both Part One (Workers' Compensation) and Part Two (Employers Liability).

**C. Eligibility**

Minimum annual all states Workers' Compensation standard premium is \$100,000.

**D. Rating Structure**

Rates would be determined on an individual risk basis similar to the pricing of specific excess and aggregate insurance with provision for insurer expenses and profit. Costs for losses not assumed by the insured would be included.

**1. Deductible Amounts**

A range of deductible amounts would be offered. Minimum deductible is \$25,000.

**2. Deductible Application**

The deductible amount would apply to both Part One (Workers' Compensation) and Part two (Employers' Liability).

The deductible amount would apply separately to each person who sustains bodily injury by disease and separately to all bodily injury arising out of an occurrence.

The deductible amount would apply on a combined basis to benefits, damages, and allocated loss adjustment expense per occurrence or per disease as appropriate.

Alternatively, the deductible would apply on a combined benefits and damages only basis per occurrence or per disease as appropriate with the insured bearing full responsibility for all allocated loss adjustment expense on a reimbursement basis.

**3. Deductible Aggregates**

An aggregate limit for deductible amounts of all claims may be offered. It will not be less than the per claim deductible limit.

**E. Deductible Rating Procedure**

The WC Large Deductible Rating rule provides that a customer who is eligible for our WC Large Deductible product may be rated as "mutually agreed" upon by the insured and Liberty Mutual.

**F. PAYMENT OF CLAIMS (DEDUCTIBLE AMOUNTS)**

Liberty Mutual will advance any amount up to deductible Amount as necessary to settle any claim, proceedings, or suit. The insured will reimburse Liberty Mutual for any amount(s) so advanced.

G. Coverage Endorsements

**WC 99 06 43 R1 - Michigan Deductible Endorsement**

This Large Deductible Per Occurrence program endorsement provides the allocated loss adjustment expense is subject to the deductible amount.

**WC 99 06 44 R1 - Michigan Deductible Endorsement**

This Large Deductible Per Occurrence program endorsement provides the allocated loss adjustment expense is paid 100% by the insured, outside the deductible program.

**WC 99 16 08 - Large Deductible Endorsement – Per Person Basis Deductible Limit Includes ALAE**

This Large Deductible Per Person program endorsement provides the allocated loss adjustment expense is subject to the deductible amount.

**WC 99 16 09 - Large Deductible Endorsement – Per Person Basis Insured Pays All ALAE**

This Large Deductible Per Person program endorsement provides the allocated loss adjustment expense is paid 100% by the insured, outside the deductible program.

**WC 99 21 06 – Michigan Deductible Endorsement**

This Large Deductible Per Accident program endorsement provides the option for allocated expense to be included or excluded from the deductible amount.

**WC 99 21 07 – Large Deductible Endorsement – Per Person Basis**

This Large Deductible Per Person program endorsement provides the option for allocated expense to be included or excluded from the deductible amount.

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE – RULES  
COMPANY EXCEPTION**

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**RULE SEVENTEEN – SCHEDULE RATING**

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This Schedule Rating Program has been approved for use in Michigan for new and renewal policies effective on or after January 1, 2010.

**SCHEDULE RATING TABLE**

The premium for a risk may be modified in accordance with the following, subject to a maximum modification of 40 percent, to reflect such characteristics of the risk that are not reflected in its experience.

	Range of Modifications		
	<u>Credit</u>	<u>to</u>	<u>Debit</u>
A. Premises	15%	to	15%
B. Classification Peculiarities	15%	to	15%
C. Medical Facilities	10%	to	10%
D. Safety Devices	10%	to	10%
E. Employees - Selection, Training, Supervision	15%	to	15%
F. Management			
1. Cooperation with Insurance Carrier	10%	to	10%
2. Safety Organization	10%	to	10%

**SCHEDULE RATING**

- a. The amount of the schedule rating factor is applied in a multiplicative manner after the application of the experience rating modification (if an experience rated risk) and before the application of premium discount and expense constant.
- b. The credit or debit must be within the range for a specific risk characteristic as provided in this Plan.
- c. At the time that the schedule rating factor is applied, the carrier must have documentation on file detailing the basis for the credit or debit.
- d. The effective date of the schedule rating factor must be on or after the date of the carrier's receipt of the documentation supporting the basis for the schedule rating factor.

**WORKERS COMPENSATION AND  
EMPLOYERS LIABILITY INSURANCE  
PART ONE – RULES  
COMPANY EXCEPTION**

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**RULE 18. Experience Rating**

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Section One - Instructions

- A. The rules of this Plan shall govern the experience rating procedure to be followed in connection with Michigan Workers Compensation and Employers' Liability Insurance. The Plan applies on an intrastate basis.

These rules have been prepared as applicable to policies written or issued for a period that is more than one year but not more than one year and sixteen days. Such policies shall be considered as one-year policies.

- B. The rules and rating values of this Plan become effective 12:01 a.m. as of the effective date indicated on the pages.
- C. Unless specified otherwise, this Plan and any changes made hereafter apply only from the rating effective date which occurs on or after the effective date of the Plan or change, but shall not otherwise be available to outstanding ratings. When a change is to be effective on outstanding policies, the page will say "issued" instead of "effective".
- D. As provided in the Standard Workers' Compensation and Employers' Liability Policy, the Compensation Advisory Organization of Michigan has full authority to verify any or all data, records or statements of the insured for use in establishing the applicable experience modification under the Plan.
- E. It shall not be permissible by cancellation or rewriting or by extension of the policy term, to alter an existing policy for the purposes of enabling the risk to qualify for, or avoid, application of the Plan. Any action taken in any form to evade the application of an experience modification determined in accordance with the Plan is prohibited. Appeals involving the application of these rules shall be resolved through the applicable administrative appeals process.

Section Two - Definitions

- A. Entity

The term "entity" shall mean an individual, partnership, corporation, unincorporated association, limited liability company, other legal entity, or fiduciary (e.g., trustee, receiver, executor or administrator).

- B. Risk

The term "risk" as used in this Plan shall mean:

1. A single entity,
2. Two or more entities which qualify for combination under the rules of Section 3 of this plan,
3. Two or more legal entities engaged in a construction, erection or demolition project which has been designated as a "wrap-up" project by the Workers' Compensation Agency, regardless of whether insurance is provided by one or more policies.

#### C. Experience

For the purpose of this Plan, experience shall mean the record established by a risk under Workers' Compensation and Employers' Liability Insurance as disclosed by the losses incurred by the insurance carrier or carriers and the payrolls or other exposures segregated according to classifications of operations for Michigan operations.

NOTE: For special provisions applicable to former self-insured's data, see Rule E of Section Three.

#### D. Manual Rates

Manual rates shall mean the Workers' Compensation and Employers' Liability Insurance rates in force on the effective date of the experience modification except that as respects Rule A of Section Three, Premium at Manual Rates, shall mean the premium produced by the manual rates in effect during the experience period and shall exclude the premium produced by the Expense Constant.

### Section Three - General Provisions

#### A. Eligibility Requirements

A risk shall qualify for rating under this Plan:

1. If the payrolls or other exposures developed during the last year or the last two years of the experience period produced a premium at manual rates of at least \$10,000, or
2. If the payrolls or other exposures developed during an experience period of more than two years produced an average annual premium at manual rates of at least \$5,000.
3. If the payrolls or other exposures developed during an experience period do not qualify in accordance with 1 or 2 above, but produce annual premium between \$1,000 and \$5,000, a Merit Rating Modification shall apply. Eligibility for merit rating is a minimum of \$2,000. 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:

<u>Number of Lost Time Claims</u>	<u>Merit Rating Modification</u>
0	-10% (0.90)
1	-0% (1.00)
2	10% (1.10)

NOTE: Claims reported with Catastrophe Number 12 are excluded from merit rating. Catastrophe Number 12 claims include all claims with an accident date between 12/1/19 and 8/31/22 attributable to the COVID-19 (coronavirus) pandemic.

#### B. Experience Period

The application of this Rule is subject to the provisions of Section V "TABULATION OF EXPERIENCE" of this Plan.

The experience period except as otherwise provided in this Section shall not be more than three years, commencing four years prior and terminating one year prior to the date for which an experience modification is to be established. Completed policy periods only shall be used and all such periods wholly

within the experience period shall be used provided that the valuation date is at least three months prior to the effective date of the modification.

However, if for any reason a part of the earliest policy period falls outside of the normal three year maximum period, such earliest policy period shall be retained in full provided the entire experience period does not then exceed 3 3/4 years, and shall be rejected in full if its retention serves to increase the experience period beyond 3 3/4 years.

If the policy period immediately preceding the earliest policy period, completely within the normal three year experience period, is less than a twelve month period and has been used in only two previous ratings, then the short term policy period shall be retained in full provided the entire experience period does not then exceed 3 3/4 years, and shall be rejected in full if its retention increases the experience period beyond 3 3/4 years.

If a risk involves two or more policies varying in expiration date, the experience period rule applies.

#### C. Experience To Be Used

The entire experience of the risk (except as otherwise provided by the Plan) incurred within the experience period on all its operations whether such operations are normal to the business or otherwise, shall be reported and used in determining the experience modification.

Experience developed on work let to and performed by an uninsured subcontractor shall be considered as the experience of the primary contractor or principal whose insurance carrier is liable for the payment of compensation under any provisions of the applicable Workers' Compensation Law, as respects such work.

If a risk discontinues or self-insures all or part of its operations, all experience incurred prior thereto shall be used in rating any remaining or future operations of the risk. If a risk sells or disposes of all or part of its assets or its operations, refer to Rule G – "Ownership Changes" of this Section.

#### D. Recalculated Experience Modification Due to a Change in Ownership

1. Rule G provides rules regarding the continuation or exclusion of experience when an entity undergoes a change in ownership. Unless excluded under the provisions of Rule G.2., such experience shall be retained in future ratings in accordance with the following procedure:
  - a. The experience modification of the new owner shall be revised to include the past experience of the acquired entity, subject to Rule B of this Section.
  - b. If the new owner is not experience or merit rated, an experience modification shall be calculated utilizing the experience of the acquired entity together with any applicable existing experience.
  - c. If, based on its ownership in other entities, the previous owner continues to be experience rated after the change in ownership, its experience modification shall be revised to exclude all experience of the relinquished entity.
2. Experience modifications in accordance with a., b. and c. above shall be calculated and apply as follows:
  - a. If the first written reporting of ownership change by either the acquiring entity or acquired entity to their carrier occurs within 90 days of the date of the change, the calculation of the revised modification(s) shall be as of the date of the change.

- b. If the first written reporting of such change occurs more than 90 days after the change, the calculation of the revised modification(s) shall be as of the next rating effective date following the earliest notice the carrier received of the change.

#### E. Former Self-Insurers' Data

The carrier of record in the voluntary market can submit former self-insured data for use of the mod calculation. The carrier must have a current policy on file for an insured before the data will be entered and a mod run or revised to include the data. The experience of a former self-insurer may be accepted provided it is submitted on an approved form giving definite information with respect to payrolls and losses. The submission of self-insured data is voluntary and once it is included in the mod calculation it is not deleted.

#### F. Combination of Entities.

1. Separate legal entities shall be combined for experience rating purposes when all such combinable entities are insured for workers' compensation insurance. Combination of separate legal entities for experience rating purposes shall occur when the same person or group of persons or corporation owns a majority interest in each of the legal entities.
2. Separate legal entities shall not be combined for experience rating purposes unless majority interest exists as listed in 1. above. See Rule G, however, for the inclusion of past experience of unrelated entities when changes in ownership occur.
3. Combinable legal entities which are insured in the voluntary market shall not be combined with those which are insured through the Facility as long as there is current coverage. If an otherwise combinable legal entity ceases to have coverage in the voluntary market, the past experience of that entity shall be combined with the experience of the entity or entities which are insured through the Facility.
4. If a legal entity owns a majority interest in another legal entity, which in turn owns the majority interest in another legal entity, all legal entities and so related shall be combined for experience rating purposes regardless of the number of legal entities in succession.

In the term "majority interest", as used in this rule, "majority" shall mean more than 50%.

If a legal entity other than a partnership:

- a. has issued voting stock, majority interest shall mean a majority of the issued voting stock;
- b. has not issued voting stock, majority interest shall mean a majority of the members;
- c. has not issued voting stock and has no members, majority interest shall mean a majority of the board of directors or comparable governing body.

If a legal entity is a partnership, majority interest shall be determined in accordance with the participation of each partner in the profits of the partnership. If the partner is a limited partnership, only the general partners are to be considered for ownership purposes. (Limited partners are not to be considered relative to majority interest.)

The experience to be used in a rating combination shall be subject to the "Ownership Changes" rules of this Section.

**NOTE:** If two or more different combinations are possible in accordance with provisions of this rule, the combination involving the greatest number of legal entities shall be made. The experience of any legal entity used in such a combination shall not otherwise be used in combination with any other legal entity.

Ownership interest held by an entity as a fiduciary is considered in determining majority ownership interest. Such an entity's total ownership interest shall also include any ownership held in a non-fiduciary capacity. For the purposes of this rule, fiduciary does not include a trustee under a revocable trust or a franchisor.

#### G. Ownership Changes

Changes in ownership interest may affect the continued use of an entity's experience in future ratings. Based on the rules of this section of the Plan, when a change occurs, a determination shall be made to exclude or retain an entity's experience.

For purposes of this Plan, a change in ownership includes any of the following:

- a. sale, transfer or conveyance of all or a portion of an entity's ownership interest.
- b. sale, transfer or conveyance of an entity's physical assets to another entity which takes over its operations.
- c. merger or consolidation of two or more entities.
- d. formation of a new entity, whether previous or subsequent to the dissolution or non-operative capacity of an entity. Non-operative means that the entity no longer employs the employees who perform the specific operations in question. The entity may still be in operation doing other things or may be obtaining the employees from some other source. The experience will transfer to the new provider of the employees or other new entity if such experience is identifiable in the experience record and the provider of the employees, if an employment contractor, does not already supply significant numbers of employees to other, unrelated employers;
- e. voluntary or court mandated establishment of a trustee or receiver, excluding a debtor in possession, a trustee under a revocable trust or a franchisor.

##### 1. Continuation of Experience

Unless excluded under rule 2, the experience for an entity undergoing a change in ownership shall be transferred to the experience ratings of the acquiring, surviving or new entity.

##### EXCEPTION:

If an entity disposes of part of its operations but otherwise continues to operate its business, or if a multiple entity risk disposes of one or more entities whose statistical data has been combined on a single policy, and the experience of the various operations is not discernible from the reported statistics, the experience shall continue to be used in future experience ratings of the seller unless the carrier is furnished with the appropriate experience to provide for the transfer of the data to the acquiring entity. If, however, the majority of the payroll, other than for Special Classifications, has transferred to the acquiring, surviving, or new entity, the entire experience shall transfer also.

##### 2. Exclusion of Experience

The experience for any entity undergoing a change in ownership shall be excluded from future experience ratings only if each of the following conditions a., b., and c. are met.

- a. The change must be a material change such that the:
  - (1) entire ownership interest after the change had no ownership interest before the change, or
  - (2) the collective ownership of all those having an interest in an entity both before the change and after the change amounts to either less than 1/3 ownership before the change, or less than 1/2 after the change.
- b. The material change in ownership is accompanied by a change in operations sufficient to result in reclassification of the operations having the largest amount of payroll, excluding the Special Classifications, to a classification contained in a different group of classifications.
- c. The material change in ownership is accompanied by a change in the process and hazard of the operations.

If the experience of an entity is to be excluded, the experience modification no longer applies as of the date of the change. An experience modification of 1.00 (unity) shall apply effective the date of the change, unless acquired by an entity with an existing experience modification.

#### H. Joint Ventures

When two or more contractors associate for the purpose of undertaking one or more construction, erection or demolition projects as a joint venture, the premium for the operations involved in such venture shall be subject to an experience modification, which shall be the arithmetical average of the experience modifications of the joint contract venturers in force on the effective date of the policy covering the joint venture (using unity [1.00] for the experience modification for any contract venturer who is not subject to experience rating) subject, however, to the following conditions:

1. The contracts shall be awarded in the name of the associated contractors as a joint venture.
2. The joint venturers shall share responsibility for, and participate in the control, direction and supervision of all work undertaken.
3. The joint venturers shall maintain a common bank account, payroll and business records.

The arithmetical average experience modification shall be effective as of the inception date of the initial policy covering the joint venture and shall be applicable for a period of 12 months. At the end of the period, and annually thereafter on a rating anniversary determined in accordance with the provisions of this Plan, a new arithmetical average experience modification shall be calculated. When, however, the joint venture qualifies for rating in accordance with the provisions of this Plan, the experience modification for the future rating of the venture shall be based on such experience exclusively.

An experience modification determined in accordance with the foregoing shall be applicable for its effective period to all policies covering the identical contractors collectively as joint venturers.

The experience developed under a joint venture shall be excluded from the future rating of the individual contractors.

### Section Four - Application of Experience Modification

#### A. Experience Modification

There shall be not more than one experience modification on a risk at the same time. Subject to the exceptions noted below, the experience modification shall be applied to the premium developed by the use of manual rates in force on the effective date of the policy.

**EXCEPTION:**

The following are not subject to experience rating:

1. Expense Constants
2. The policy minimum premium
3. Premium under Code 9984 - "Atomic Energy"
4. Premium under code 7445 - "Non-ratable Catastrophe Element for code 7405"

**B. Period and Operations Affected**

The experience modification shall be effective for a period of twelve months, except as provided previously or in 1. or 2. below, and shall apply to all the operations of the risk, regardless of whether the current or any new operations are assigned to the same classifications as were used in establishing such modifications.

**1. Single Policy Risk**

- a. Unless directed otherwise, the experience modification effective as of the policy effective date shall apply for the full term of the policy.
- b. If a policy becomes effective on any other date, a new experience modification applies for the new policy effective date.

**2. Multiple Policy Risk**

If a risk is covered by several policies which differ as to inception dates, the following procedure shall apply:

A single experience modification shall be computed to be effective for a period of twelve months beginning on an established normal rating date and shall be applicable to all policies for that portion of their term which falls within the period that such modification is in force, regardless of the inception or termination date of such policies. At the end of that period and annually thereafter a new experience modification shall be computed, which shall apply to the unexpired term of any policy issued during the preceding period and to policies issued during the next twelve months until the next normal rating date.

**Section Five - Tabulation of Experience**

**A. Experience Used for Rating**

The experience used for rating purposes shall be the individual risk experience valued at least three months prior to the rating date and reported in accordance with the Michigan Workers' Compensation Statistical Plan. The valuation date is eighteen months after the inception date of the policy and annually thereafter.

B. Rating Forms

To determine the experience modification the prescribed experience shall be tabulated by the Company or the Compensation Advisory Organization of Michigan.

C. Payrolls

The audited payroll or other exposures for each classification for the experience period shall be tabulated by policy periods. If the carrier has been unable to complete an audit on an individual risk, estimated payrolls as submitted by the carrier will be used subject to correction when the actual audited payrolls become available.

D. Losses

Incurred losses shall be tabulated by policy year in the manner indicated below. However, where the rating date is not the effective date of the policy under which such losses were incurred, both the effective month and year of the policy shall be shown:

1. The indemnity and medical incurred on each case shall be combined and the total cost shall be listed for rating purposes in accordance with the procedure set forth in the following paragraphs, 2 through 4 inclusive. All disease losses shall be separately identified as such and shall be treated the same as losses resulting from traumatic injury. All losses are subject to a limitation either per accident or total disease. Losses incurred under the state workers' compensation law shall be subject to the State Accident Limitation. Losses incurred under the U.S. Longshore and Harbor Workers' Act shall be subject to the USL&HW Act Accident Limitation and losses incurred under any of the employers' liability coverage's shall be subject to the Employers' Liability Accident Limitation.

In accidents involving two or more persons, the total losses chargeable to the accident employed in the rating shall be limited to twice the applicable accident limitation. The total primary losses chargeable to the accident and employed in the rating shall be limited to two times the applicable primary excess split point value, which is twice the maximum primary value. The total excess losses chargeable to the accident and employed in the rating shall be the difference between the total losses chargeable to the accident (limited to the applicable accident limitation) and the corresponding primary losses.

For each policy year, the total disease losses shall be limited to triple the accident limitation plus 120% of the risk's total expected losses for the experience period. For each policy year, the actual primary loss for disease losses is limited to two times the applicable primary excess split point value, which is twice the normal maximum primary value, plus 40% of the risk's total expected primary losses for the experience period. For each policy year, the excess disease losses shall be the difference between the total disease losses and the primary disease losses as determined above.

NOTE: For purposes of applying the rule above, the disease losses of all policies included in the rating and effective within 24 months prior to the effective date of the modification shall be combined to constitute the disease losses of the latest policy year; similarly disease losses of all policies effective within the next prior 12 months shall be combined for the second prior policy year; and the disease losses of all other prior policies shall be combined to constitute the earliest policy year.

2. Cases on each of which the combined indemnity and medical cost does not exceed \$2,000 shall not be listed individually but shall be summarized and reported in the aggregate by policy year. Any disease losses included in this category shall be shown in a separate group. If one or more claims within a group are open, the group shall be designated as open by the symbol "O".

3. Cases on which the combined indemnity and medical exceeds \$2,000 shall be individually listed. The status of any such case shall be indicated by an "O" or "F" in the appropriate column.
4. Cases involving medical only shall be tabulated in accordance with paragraphs 2 and 3 above.
5. Claims reported as non-compensable are excluded from modifications effective 01-01-13 and thereafter.
6. Claims reported as fully fraudulent are excluded from modifications effective 01-01-13 and thereafter.

Exception: Claims reported with Catastrophe Number 12 are excluded from experience rating calculations. A COVID-19 claim is eligible for Catastrophe Code 12 assignment only if the accident date is between 12/01/19 and 08/31/22.

#### E. Joint Hospital Contracts

If the carrier has maintained a contract for medical and/or hospital services covering more than one risk, the amount of such medical reported for a given risk shall be the pro rata share of the total contract price based upon the number of treatments.

#### F. Clinical Medical

When a carrier maintains a medical clinic, the cost of each treatment given shall be charged against the individual risk in accordance with a fixed schedule of charges per treatment. The cost of each treatment shall be further assigned to the individual compensation claim wherever possible. Treatments not assigned to individual compensation claims shall be treated as primary losses and shall be tabulated in accordance with Rule D.2. above. Such schedule of charges may distinguish between types of treatment and shall apply without exception to all risks with cases treated by the clinic and shall be frequently revised and adjusted if necessary so that the total charges for a given period will be equivalent to the total cost of maintaining the clinic, including salaries, rent, light, heat, depreciation of equipment, cost of supplies, etc.

#### G. Moral Responsibility

No loss shall be excluded from the experience of a risk on the ground that the employer was not morally responsible for the accident that caused such loss.

#### H. Revision of Losses

Where calculation of an experience modification based on reserves at normal valuation date and compared with cost of claims closed between such valuation date and next effective date of rating results in an aggravated inequity, the company or the Compensation Advisory Organization of Michigan upon request within thirty days from the effective date of rating, or the date of rating promulgation, whichever is later, shall be permitted to determine a revised experience modification upon filing of a revised unit report.

When cases of third party subrogation are extended on an open reserve basis beyond the time limit provided in the normal experience rating rules, such cases must be approved.

Except as described in the preceding two paragraphs it shall not be permissible to revise values because of departmental or judicial decision or because of developments in the nature of injury between two valuation dates; provided, however, that:

1. In cases where loss values are included or excluded through mistake other than error of judgment,

2. Where the claim is non-compensable (see NOTE below),
3. Where the carrier or claimant has recovered in an action against a third party or has received, or anticipates to receive, reimbursement from a Second Injury or similar type Fund, or
4. Where upon settlement or final adjustment of a third party liability-over claim or suit, the third party has not recovered against the insured, it shall be permissible to submit a revised reporting and the company or Compensation Advisory Organization of Michigan shall thereupon adjust the current rating. Such revised losses may be used to adjust the two immediate preceding ratings.

NOTE: For purposes of this Rule the term "non-compensable" refers to:

- a. An official ruling specifically holding that a claimant is not entitled to benefits under the Workers' Compensation Law.
- b. A case where no claim was filed during the period of limitation provided by the Workers' Compensation Law for the filing of such claim and the carrier therefor closes the case.
- c. A case where the carrier contends, prior to the valuation date, that a claimant is not entitled to benefits under the Workers' Compensation Law, and the claim is closed because of the claimant's failure to prosecute his claim.

## I. Third Party and Liability-Over Cases

### 1. Pending Cases

When a negligence claim or suit has been instituted by a claimant against a third party or a liability-over claim or suit is involved, the procedure shall be as follows:

If the claim or suit against the third party has not been settled or finally adjudicated, the incurred loss, subject to the appropriate accident limitation shall be included in the rating since failure to recover against a third party is no bar to compensation and the insurance carrier may eventually be obliged to indemnify the claimant in whole or in part for the loss sustained.

Liability-over loss valuations for claims or suits not settled shall be included in the rating, subject to the appropriate accident limitation, as the possibility of payments exists as in any third party case.

### 2. Settled Cases - Other Than Liability-Over

In cases where the carrier has received reimbursement under subrogation rights, or where the injured employee or his dependents have recovered from a third party, the procedure shall be as follows:

The net loss limited to the appropriate accident limitation shall be tabulated.

The net loss tabulated for experience rating shall be determined by deducting from the incurred loss prior to recovery, the amount recovered through subrogation reduced by an expense incurred in obtaining such recovery. However, in cases where the expense incurred in connection with such recovery exceeds the amount recovered, the net loss tabulated shall not exceed the gross amount of loss prior to recovery.

### 3. Settled Cases - Liability-Over

In cases where the carrier successfully defends a liability-over claim or suit by a third party against the insured and no payment is made, the experience rating shall include any allocated claim adjustment expenses incurred in the defense of such claim or suit.

The above amount is subject to the Employers' Liability Accident Limitation.

In cases where a carrier makes a payment because of a liability-over claim or suit by a third party against the insured, the procedure shall be as follows:

The loss valuation established for the liability-over claim or suit shall be retained in the experience rating until the next normal valuation date, at which time the settlement amount increased by any allocated claim adjustment expenses incurred in the defense of such claim or suit shall be used in future ratings.

The above amount is subject to the Employers' Liability Accident Limitation.

## Section Six - Rating Procedure

### A. Experience Modification Formula

Total A	=	Actual Primary Losses	+	Ballast Value	+	Weighting Value Times Actual Excess Losses	+	(1 - Weighting Value) Times Expected Excess Losses
Total B	=	Expected Primary Losses	+	Ballast Value	+	Weighting Value Times Expected Excess Losses	+	(1 - Weighting Value) Times Expected Excess Losses

For experience modification, divide Total A by Total B; and round to two decimal places.

$$\text{Experience Modification} = \frac{\text{Total A}}{\text{Total B}}$$

For smaller insureds there is a limit to the debit modification which will be applied. The following listing shows selected examples of the applicable limit by size:

<u>Expected Losses</u>	<u>Modification Limit</u>
1,000	1.15
5,000	1.39
10,000	1.69
15,000	1.99

$$\text{CAP} = 1.10 + 0.0004 \times E / G$$

E = Expected Losses

G = State Reference Point (SRP) / 250,000

SRP = 10 x State Per Claim Accident Limitation

### B. Actual Primary Losses

Actual Primary Losses reflect claim frequency. The maximum primary value for each loss is the applicable primary excess split point value. For each loss equal to or less than the applicable primary excess split point value, the entire amount is used as the primary value. For each loss over the

applicable primary excess split point value, the primary value is the applicable primary excess split point value.

For Medical Only losses (injury type 6), the actual incurred and primary actual losses will be reduced by 70%.

C. Expected Loss Rate

The policy year classification expected loss rates required for the calculation of the total expected losses shall be obtained from the tables of the Plan.

D. D Ratio

The Plan provides for the determination of "primary expected losses" corresponding to the primary actual losses referred to above. The classification D ratios required for the determination of the primary expected losses shall be obtained from the tables of the Plan.

E. Ballast Value

This value is a stabilizing element designed to limit the effect of any single loss on the experience 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 this Plan.

F. Weighting Value

This value is a ratio that determines the percentage of excess losses to enter the experience rating calculation. It is applied to both actual excess losses and expected excess losses.

The Weighing Value is a value which increases as expected losses increase. These values may be obtained from the Tables of Weighting and Ballast Values in this Plan.

## Section Seven - United States Longshore And Harbor Workers' Act Coverage

The General Rules of this Plan shall apply, except as otherwise provided or supplemented in this Section.

For those classifications with code numbers followed by the letter "F" the expected loss rates in the tables of the Plan have been calculated to include expected losses under both the State Compensation Act and the United States Longshore and Harbor Workers' Act. Losses under these codes shall be subject to the USL&HW Act Accident Limitation.

For classifications whose code numbers are not followed by the letter "F", but where coverage under the USL&HW Act is provided, the exposures shall be extended at the regular state expected loss rates increased by the USL&HW Act Coverage Percentage to determine the total expected losses for such exposure. Actual losses shall be subject to the USL&HW Act Accident Limitation.

For both situations, the experience modification is then calculated in the usual manner.

## Section Eight - Employers' Liability Coverage

The General Rules of this Plan shall apply, except as otherwise provided or supplemented in this Section. For the purposes of this Section, Employers' Liability coverage shall include Part Two of the Standard

Workers Compensation and Employers' Liability Policy, Admiralty, and Federal Employers' Liability Accident Limitation.

The total incurred cost of each case shall be limited to the Employers' Liability Accident Limitation.

## Section Nine - Employee Leasing/Professional Employer Organizations

### A. Experience Rating Production

Experience earned by all employees (leased and non-leased) of a PEO is included in the experience modification calculation.

### B. Application of Experience Modification When a Client Leaves an Employee Leasing Agreement

Experience earned by the PEO remains with the leasing company. The PEO's experience modification is not revised to remove client data. The client company retains their pre-PEO/client company experience that may be used in future modification promulgation for the client company. If the client does not have its own experience from prior to joining the PEO it would not qualify for a mod during its first or possibly second policy period.

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
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**RULE 18. Experience Rating – Table of Ballast Values**

Expected Losses		Ballast Values	Expected Losses		Ballast Values	Expected Losses		Ballast Values
0	-	42,492	19,750	1,363,548	-	1,403,025	158,000	2,745,647
42,493	-	73,134	23,700	1,403,026	-	1,442,504	161,950	2,785,142
73,135	-	108,341	27,650	1,442,505	-	1,481,984	165,900	2,824,636
108,342	-	145,482	31,600	1,481,985	-	1,521,465	169,850	2,864,131
145,483	-	183,526	35,550	1,521,466	-	1,560,947	173,800	2,903,626
183,527	-	222,049	39,500	1,560,948	-	1,600,430	177,750	2,943,121
222,050	-	260,850	43,450	1,600,431	-	1,639,913	181,700	2,982,616
260,851	-	299,826	47,400	1,639,914	-	1,679,398	185,650	3,022,111
299,827	-	338,920	51,350	1,679,399	-	1,718,883	189,600	3,061,607
338,921	-	378,096	55,300	1,718,884	-	1,758,369	193,550	3,101,102
378,097	-	417,332	59,250	1,758,370	-	1,797,855	197,500	3,140,598
417,333	-	456,613	63,200	1,797,856	-	1,837,342	201,450	3,180,093
456,614	-	495,928	67,150	1,837,343	-	1,876,830	205,400	3,219,589
495,929	-	535,269	71,100	1,876,831	-	1,916,318	209,350	3,259,085
535,270	-	574,632	75,050	1,916,319	-	1,955,806	213,300	3,298,581
574,633	-	614,012	79,000	1,955,807	-	1,995,295	217,250	3,338,077
614,013	-	653,407	82,950	1,995,296	-	2,034,785	221,200	3,377,573
653,408	-	692,813	86,900	2,034,786	-	2,074,275	225,150	3,417,070
692,814	-	732,230	90,850	2,074,276	-	2,113,765	229,100	3,456,566
732,231	-	771,655	94,800	2,113,766	-	2,153,255	233,050	3,496,062
771,656	-	811,087	98,750	2,153,256	-	2,192,746	237,000	3,535,559
811,088	-	850,525	102,700	2,192,747	-	2,232,238	240,950	3,575,056
850,526	-	889,969	106,650	2,232,239	-	2,271,729	244,900	3,614,552
889,970	-	929,418	110,600	2,271,730	-	2,311,221	248,850	3,654,049
929,419	-	968,870	114,550	2,311,222	-	2,350,713	252,800	3,693,546
968,871	-	1,008,327	118,500	2,350,714	-	2,390,205	256,750	3,733,043
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):

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

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

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation

**WORKERS COMPENSATION  
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**RULE 18. Experience Rating – Table of Expected Loss Rates and Discount Ratios**

Class Code	ELR	D Ratio	Class Code	ELR	D Ratio	Class Code	ELR	D Ratio	Class Code	ELR	D Ratio
0005	0.87	0.49	2702	2.60	0.34	3548	0.30	0.50	4484	0.50	0.49
0011	0.73	0.49	2709	1.43	0.37	3559	0.48	0.48	4511	0.12	0.49
0034	0.67	0.48	2731	1.14	0.49	3574	0.30	0.50	4557	0.50	0.42
0035	0.50	0.47	2759	1.44	0.49	3581	0.31	0.49	4558	0.45	0.48
0042	1.28	0.48	2790	0.49	0.55	3612	0.46	0.48	4568	0.44	0.42
0106	1.94	0.37	2797	0.56	0.55	3620	0.59	0.42	4583	0.85	0.37
0128	0.67	0.49	2802	1.08	0.48	3628	0.61	0.48	4611	0.26	0.49
0129	0.84	0.49	2812	0.77	0.48	3629	0.47	0.48	4692	0.20	0.48
0130	0.57	0.42	2841	1.08	0.49	3632	0.89	0.48	4693	0.27	0.49
0141	0.58	0.54	2881	0.63	0.55	3634	0.38	0.48	4712	0.40	0.34
0908P	35.87	0.48	2915	0.86	0.42	3635	0.40	0.48	4720	0.56	0.48
0909P	81.69	0.48	3004	0.40	0.37	3638	0.45	0.49	4825	0.22	0.42
0912P	124.37	0.48	3018	0.81	0.37	3643	0.44	0.42	4828	0.42	0.37
0913P	86.97	0.48	3022	0.80	0.49	3648	0.38	0.55	4829	0.16	0.37
1164	0.47	0.34	3027	0.79	0.42	3681	0.18	0.48	4902	0.48	0.49
1320	0.47	0.37	3028	0.99	0.42	3685	0.26	0.49	4923	0.41	0.48
1322	2.35	0.34	3030	1.08	0.42	3724	0.80	0.34	5020	1.14	0.37
1438	1.25	0.42	3040	1.37	0.48	3726	0.85	0.34	5022	1.41	0.34
1463	1.98	0.34	3064	1.08	0.48	3807	0.46	0.49	5038a	a	a
1624	0.73	0.37	3066	0.80	0.49	3808	0.69	0.48	5040	1.72	0.34
1701	0.58	0.37	3076	0.66	0.49	3821	1.82	0.42	5057	1.14	0.34
1748	0.89	0.42	3081	0.90	0.48	3824	0.74	0.49	5059	4.46	0.34
1925	1.09	0.47	3082	2.44	0.42	3827	0.43	0.49	5102	1.27	0.37
2003	0.89	0.48	3085	1.10	0.48	4000	1.28	0.37	5146	1.28	0.42
2014	1.53	0.42	3095	0.59	0.48	4024	1.06	0.42	5160	0.46	0.34
2016	0.44	0.49	3096	0.68	0.48	4034	1.88	0.42	5183	0.76	0.37
2021	0.85	0.48	3110	0.80	0.48	4036	0.65	0.42	5188	0.70	0.37
2041	0.69	0.50	3111	0.61	0.49	4130	0.83	0.49	5190	0.61	0.37
2065	0.48	0.48	3113	0.54	0.48	4131	0.59	0.49	5191	0.26	0.42
2070	0.98	0.48	3114	0.68	0.48	4150	0.19	0.53	5192	0.80	0.48
2081	0.76	0.55	3116	1.07	0.48	4207	0.59	0.37	5213	1.22	0.34
2095	0.88	0.47	3131	0.44	0.48	4239	0.55	0.37	5215	1.55	0.42
2105	0.81	0.55	3132	0.56	0.49	4240	0.76	0.55	5221	1.13	0.37
2110	0.82	0.49	3145	0.47	0.48	4243	0.56	0.48	5222	2.00	0.34
2111	0.65	0.49	3146	0.62	0.48	4244	0.69	0.42	5223	0.99	0.42
2121	0.47	0.54	3169	0.59	0.49	4250	0.72	0.47	5348	1.29	0.42
2131	0.49	0.49	3179	0.38	0.49	4251	0.82	0.49	5403	1.56	0.37
2143	0.42	0.55	3188	0.61	0.48	4253	0.56	0.48	5437	1.64	0.37
2157	0.97	0.49	3241	0.67	0.49	4273	0.61	0.48	5445	1.00	0.34
2380	0.65	0.49	3257	0.58	0.49	4279	0.70	0.42	5462	1.41	0.42
2501	0.59	0.49	3303	0.54	0.49	4299	0.47	0.48	5476	1.09	0.34
2503	0.25	0.50	3306	1.15	0.48	4304	1.65	0.48	5479	1.69	0.42
2576	0.65	0.49	3307	0.72	0.48	4307	0.41	0.55	5480	1.93	0.37
2585	0.73	0.48	3315	0.71	0.49	4351	0.27	0.49	5506	1.02	0.37
2586	0.57	0.49	3341	0.20	0.47	4360	0.32	0.55	5507	1.05	0.37
2587	0.73	0.49	3365	1.12	0.37	4361	0.20	0.50	5509	1.13	0.37
2623	1.18	0.42	3372	0.67	0.48	4410	0.68	0.49	5538	1.48	0.34
2660	0.50	0.54	3383	0.38	0.50	4452	0.64	0.48	5550	0.95	0.42
2683	0.69	0.55	3400	0.83	0.49	4459	0.66	0.42	5551	4.25	0.34
2688	0.49	0.49	3507	0.65	0.48	4470	0.40	0.48	5552	1.56	0.34
5606	0.24	0.34	7231	1.89	0.48	8046	0.55	0.49	8833	0.31	0.49
5610	1.24	0.42	7309F	2.78	0.34	8047	0.19	0.49	8835	0.60	0.49
5645	2.19	0.34	7313F	1.30	0.34	8050	0.25	0.55	8837	0.42	0.54

Class Code	ELR	D Ratio									
6204	1.63	0.37	7317F	3.57	0.34	8058	0.73	0.49	8868	0.11	0.56
6216	1.42	0.34	7333M	1.47	0.34	8059	0.55	0.49	8869	0.16	0.54
6217	0.92	0.34	7335M	1.63	0.34	8102	0.49	0.49	8901	0.04	0.39
6229	1.14	0.42	7337M	2.06	0.34	8106	1.06	0.42	9015	0.86	0.48
6235	1.07	0.34	7339F	5.19	0.37	8107	0.62	0.37	9040	0.91	0.55
6306	1.26	0.37	7360	0.92	0.42	8111	0.50	0.48	9052	0.39	0.55
6319	0.62	0.34	7380	1.40	0.42	8116	0.55	0.48	9053	0.63	0.49
6325	1.05	0.34	7382	1.06	0.48	8209	0.84	0.49	9058	0.31	0.59
6400	1.36	0.42	7390	1.09	0.49	8215	0.81	0.42	9060	0.46	0.54
6504	0.63	0.49	7394M	0.59	0.34	8227	0.81	0.37	9061	0.32	0.54
6702M	1.32	0.43	7395M	0.66	0.34	8232	1.06	0.42	9063	0.21	0.54
6703M	1.86	0.43	7398M	0.83	0.34	8235	0.88	0.48	9065	0.21	0.55
6704M	1.47	0.43	7403	1.04	0.49	8264	1.20	0.42	9093	0.34	0.55
6801F	2.41	0.42	7405	0.36	0.49	8265	1.14	0.37	9101	0.88	0.55
6824F	5.62	0.42	7421	0.16	0.42	8279	1.55	0.36	9102	0.72	0.48
6826F	1.39	0.42	7422	0.22	0.37	8291	0.82	0.48	9154	0.31	0.49
6834	0.54	0.49	7423	0.56	0.50	8292	1.13	0.49	9156	0.47	0.55
6836	0.68	0.47	7502	0.42	0.42	8293	2.21	0.50	9178	1.18	0.58
6843F	2.82	0.34	7515	0.21	0.34	8304	1.34	0.37	9179	2.14	0.58
6845F	2.44	0.34	7520	0.48	0.48	8350	1.22	0.37	9182	0.46	0.48
6872F	2.88	0.34	7538	0.60	0.34	8381	0.38	0.48	9220	1.40	0.48
6874F	5.13	0.34	7539	0.26	0.36	8387	0.64	0.48	9402	0.74	0.37
7016M	0.64	0.34	7540	0.59	0.34	8392	0.65	0.54	9403	2.02	0.37
7024M	0.71	0.34	7580	0.48	0.42	8393	0.44	0.42	9410	0.46	0.49
7038M	0.90	0.34	7600	1.31	0.42	8395	0.56	0.48	9501	0.62	0.42
7046M	2.14	0.34	7610	0.11	0.41	8401	0.20	0.47	9519	1.12	0.42
7047M	0.89	0.34	7704	1.39	0.37	8601	0.07	0.37	9521	0.59	0.42
7050M	1.26	0.34	7720*	0.65	0.42	8709F	4.03	0.34	9522	0.86	0.55
7090M	1.00	0.34	7904	1.70	0.37	8720	0.28	0.37	9529a	a	a
7098M	2.38	0.34	7920	0.08	0.37	8726F	1.14	0.42	9530	0.51	0.34
7099M	3.00	0.34	7979	0.42	0.37	8734M	0.25	0.43	9558	2.12	0.37
7151M	2.34	0.37	7980	0.74	0.37	8737M	0.22	0.43	9559	0.93	0.37
7152M	3.29	0.37	8001	0.58	0.49	8738M	0.31	0.43	9586	0.13	0.54
7153M	2.61	0.37	8006	0.61	0.55	8742	0.06	0.43	9620	0.30	0.42
7202	2.25	0.48	8008	0.25	0.54	8745	1.03	0.48			
7206	1.84	0.48	8010	0.41	0.49	8748	0.12	0.37			
7208	2.19	0.37	8013	0.08	0.47	8755	0.06	0.44			
7210	3.01	0.37	8015	0.19	0.49	8800	0.38	0.49			
7212	1.55	0.37	8017	0.34	0.55	8803	0.01	0.40			
7213	2.03	0.37	8018	1.01	0.49	8805M	0.10	0.51			
7214	2.25	0.37	8021	0.73	0.49	8810	0.03	0.44			
7215	2.07	0.37	8031	0.47	0.49	8814M	0.09	0.51			
7216	3.36	0.37	8032	0.44	0.49	8815M	0.13	0.50			
7218	3.16	0.37	8033	0.45	0.54	8820	0.02	0.38			
7219	1.65	0.37	8039	0.48	0.54	8829	0.68	0.55			
7220	2.06	0.36	8044	0.57	0.49	8831	0.30	0.59			
7230	1.54	0.48	8045	0.17	0.49	8832	0.09	0.49			

**WORKERS COMPENSATION  
AND EMPLOYERS LIABILITY INSURANCE  
PART ONE - RULES  
COMPANY EXCEPTION**

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**RULE 18. Experience Rating – Table of Weighting Values**

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

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0	0.04	932,904	0.44
1,655	0.05	984,363	0.45
6,688	0.06	1,038,801	0.46
11,829	0.07	1,096,485	0.47
17,082	0.08	1,157,715	0.48
22,449	0.09	1,222,830	0.49
37,547	0.10	1,292,211	0.50
55,890	0.11	1,366,293	0.51
72,206	0.12	1,445,570	0.52
88,092	0.13	1,530,610	0.53
103,980	0.14	1,622,064	0.54
120,064	0.15	1,720,689	0.55
136,453	0.16	1,827,362	0.56
153,220	0.17	1,943,111	0.57
170,421	0.18	2,069,146	0.58
188,104	0.19	2,206,903	0.59
206,308	0.20	2,358,096	0.60
225,075	0.21	2,524,794	0.61
244,442	0.22	2,709,511	0.62
264,448	0.23	2,915,335	0.63
285,133	0.24	3,146,105	0.64
306,539	0.25	3,406,649	0.65
328,710	0.26	3,703,127	0.66
351,690	0.27	4,043,526	0.67
375,529	0.28	4,438,385	0.68
400,279	0.29	4,901,913	0.69
425,997	0.30	5,453,728	0.70
452,741	0.31	6,121,711	0.71
480,578	0.32	6,946,864	0.72
509,578	0.33	7,992,053	0.73
539,816	0.34	9,358,836	0.74
571,375	0.35	11,222,625	0.75
604,346	0.36	13,914,759	0.76
638,825	0.37	18,145,248	0.77
674,920	0.38	25,760,120	0.78
712,749	0.39	43,528,141	0.79
752,441	0.40	132,368,198	0.80
794,137	0.41	AND OVER	
837,994	0.42		
884,186	0.43		

- (a) State Per Claim Accident Limitation ..... \$197,000
- (b) State Multiple Claim Accident Limitation ..... \$394,000
- (c) USL&HW Per Claim Accident Limitation ..... \$574,500
- (d) USL&HW Multiple Claim Accident Limitation ..... \$1,149,000
- (e) Employers Liability Accident Limitation ..... \$60,000
- (f) USL&HW Act -- Expected Loss Factor -- Non-F Classes ..... 61%

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

Employers Insurance Company of Wausau, Liberty Mutual Fire Insurance Company, Liberty Mutual Insurance Company, LM Insurance Corporation, The First Liberty Insurance Corporation, Liberty Insurance Corporation