

Citizens Insurance Company of America
Citizens Insurance Company of the Midwest
Citizens Insurance Company of Ohio
The Hanover Insurance Company
Massachusetts Bay Insurance Company
Allmerica Financial Benefit Insurance Company
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MICHIGAN WORKERS' COMPENSATION AND EMPLOYERS LIABILITY INSURANCE

**MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE**

Basic Manual - General Rules

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PART ONE - RULES

PART ONE - RULES

RULE I - GENERAL

A. WORKERS' COMPENSATION

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

B. STANDARD POLICY

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

C. ENDORSEMENT FORMS

Endorsement forms mean endorsements which have been filed by the Company and approved by the Commissioner of Insurance.

D. APPLICATION OF MANUAL RULES

Rules apply separately to each policy, except as allowed by Rule VII - Premium Discount.

E. EXPERIENCE MODIFICATION PROMULGATION

Definite quotation of an experience modification shall not be made to any employer, nor shall any policy be issued at an experience modification unless such experience modification has been published as applicable to the term to be covered by the policy.

However, a renewal policy shall be issued with the prior year's experience modification if the renewal modification has not been promulgated prior to the renewal date. The policy shall contain the statement "premium (alternative: experience modification) to be determined."

**RULE II - EXPLANATION OF COVERAGES AND
 METHODS OF INSURING**

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

1. Description of Part One

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

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

2. State Coverage

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

3. Longshore Coverage

U.S. Longshore and Harbor Workers' Compensation Act Insurance may be provided only by attaching the Longshore and Harbor Workers' Act Coverage Endorsement to the Standard Policy. Refer to Rule XI.

**B. EMPLOYERS' LIABILITY INSURANCE -
 PART TWO**

1. Description of Part Two

Employers' liability insurance provides coverage for the legal obligation of an employer to pay damages because of bodily injury by accident or disease, including resulting death, sustained by an employee. Employers' liability coverage applies only if the injury or death of an employee arises out of and in the course of employment and is sustained:

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

2. Employers' Liability for Diseases

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

3. Admiralty Law or Federal Employers' Liability Act

Employers' liability insurance for liability of an employer under admiralty law of Federal Employers' Liability Act is not provided by the Standard Policy. Refer to Rule XII for rules and endorsements concerning this exposure.

4. Employers' Liability Insurance With Workers' Compensation Insurance

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

C. OTHER STATES INSURANCE

1. Description of Coverage

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

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RULE 11

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2. States Where Not Available

Other States Insurance is not available in states:

- a. With a monopolistic state fund.
- b. Where the Company elects not to write this coverage.

3. Restrictions on Use

Other State Coverages shall not provide coverage for operations known or expected to be performed in a state not listed in Item 3.A. of the Information page.

4. Premium

Premium developed for operations covered under Other States Coverage shall be based on workers' compensation rules and rates established in the state in which the operations are performed.

D. VOLUNTARY COMPENSATION INSURANCE

1. Description of Coverage

Voluntary Compensation Insurance does not provide workers' compensation coverage 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 Voluntary Compensation and Employers' Liability Coverage Endorsement.

2. How Provided

Voluntary Compensation Insurance is provided by attaching the Voluntary Compensation and Employers' Liability Coverage Endorsement to the Standard Policy.

**RULE III - POLICY PREPARATION - INSURED POLICY
 PERIOD AND STATE OF OPERATIONS**

A. EXPLANATION OF TERMS

1. Employer

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

2. Insured

Insured means the employer designed on the Information Page.

3. Majority Interest

Majority Interest as defined in the Experience Rating Plan Manual applies to 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 insured operations of one employer within a state.
- b. Two or more legal entities engaged in a construction, erection or demolition project, but only with respect to insurance on such project, subject to the following conditions:
 - (1) Such entity shall be limited to (1) the owner, principal and general contractor, and (2) subcontractors performing work under contracts let on an ex-insurance basis. If the contract between the owner or principal shall not be an eligible entity under this Rule.
 - (2) The cost of construction at the site will exceed \$100,000,000.
 - (3) That the liability under the Act of each employer to all his employees would at all times be fully secured.
 - (4) The project is confined to operations at a single location. In connection with the building of roadways, tunnels, waterways or surface or underground

conduits, the entire job shall be considered a single location if the construction work is performed by a single general contractor for a single owner or principal.

- (5) The contemplated completion period for the construction will be ten (10) years or less.

B. NAME, ADDRESS AND OTHER WORKPLACES OF INSURED

1. Combination of Legal Entities

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

2. Single Location

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

3. Multiple Locations

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

C. POLICY PERIOD

1. Normal Policy Period

The normal policy period is one year.

2. Policy for One Year

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

3. Policy Less than One Year

A policy can be issued for a shorter term than one year for such reasons as coinciding with the experience rating date, seasonal operations and common expiration dates. The full minimum premiums and full expense constants shall be charged for short term policies, except that pro rating of these items shall be permitted where the short term policy is issued solely to establish concurrency with other policies of insurance or to coincide with the experience rating date.

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4. Three Year Fixed Rate Policy Option

If the estimated annual premium is not over \$500, a policy may be issued for a period of three (3) years at a fixed manual rate. Such a policy shall not be issued if the risk is subject to the Experience Rating Plan on the effective date of the policy.

If the estimated annual premium for such a policy is \$250 or less, the total premium charge for three (3) years shall be payable in advance.

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

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' Act shall not be entered in Item 3.A. of the Information Page. *Refer to Rule XI.*

3. Additional States

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

- a. Manual rates in effect on the policy effective date of the policy to which the state has been added.
- 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 Manual.*

RULE IV - CLASSIFICATIONS

A. GENERAL CLASSIFICATIONS

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 district 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 operations.

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

Part Four in this Manual is an expected alphabetical listing of classification descriptions found in Part Two and Part Three.

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** - are employees engaged exclusively in bookkeeping, in record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted. This classification applies only to employees who work in areas physically separated from other operations by structural partitions and in which work of clerical office employees as defined in this rule is performed exclusively. Employees with exposure to otherwise classified operations of the employer shall be assigned to classification(s) in accordance with Rule IV-E-2- "Interchange of Labor".

- b. **Drafting Employees** - are employees engaged exclusively in drafting and confined to office work in areas physically separated from other operations by structural partitions and in which work of drafting employees as defined in this rule is performed exclusively.

- c. **Drivers and Chauffeurs** - are over-the-road operators of automobiles, trucks, or bicycles in connection with pick-up and delivery of merchandise or products. Employees with exposure to otherwise classified operations of the employer shall be assigned to classifications in accordance with Rule IV-E-2- "Interchange of Labor".

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

- d. **Salespersons, Collectors or Messengers - Outside** -are 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 IV-E-2- "Interchange of Labor".

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3. Unusual Operations

Some operations of an employer are so unusual that they are always separately classified and rates. They are:

- a. Aircraft Operations - all operations of the flying and ground crews.
- b. New construction or alterations by the insured's employees.
- c. Stevedoring, including tallying and checking incidental to stevedoring.
- d. Sawmill operations - sawing logs into lumber by equipment such as circular carriage or band carriage saws, including operations incidental to the sawmill.

Example of 3a. above

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 8263 - 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 also means and.

Example of 3c. above

Code 2586 - Cleaning or dyeing

Cleaning or dyeing also means cleaning and dyeing.

C. CLASSIFICATION WORDING

1. Captions

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

2. Notes

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

Example of C-1 and 2 above:

STORE:

Fruit or vegetable - retail
No handling of fresh meats.

In this example "STORE" is the caption and "No handling of fresh meats" is the note. Both are apart of the classification wording.

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 to 3a above

- (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.

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 legal 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) is 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 IV-F-2.*

4. Assignment of Multiple Basic Classifications

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

Wherein an insured engages in two or more operations which may be subject to different classifications and there is an interchange of labor as respects 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 on payroll actually incurred in each operation. An estimated or percentage allocation is not permitted.
- c. Note that the Special Classifications are not available for division of payroll with other classifications.

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 classification may involve miscellaneous employees. Miscellaneous employees are not subject to the foregoing treatment. Payroll assignment for such employees is subject to Rule IV-E-1.

5. Special Classifications

Special Classifications are not available for division of payroll with other classifications. Employees with exposure to occupations which are otherwise classified shall have their payroll assigned to the classification carrying the highest rate, unless the employer qualifies for classification of two or more operations. In such event, the payroll may be subject to division in accordance with Rule IV-D-4.

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 of 6 above.

The insured is a bank:

Employees	Classification
Clerical Office	Code 8810
Maintenance	Code 9015
Cafeteria	Code 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.

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.

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 IX-D.

E. PAYROLL ASSIGNMENT - MULTIPLE BASIC CLASSIFICATIONS

1. Miscellaneous Employees

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

2. Interchange of Labor

Wherein an insured has two or more classifications other than the Special Classifications and there is an interchange of labor as respects 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 the Special Classifications are not available for division of payroll with other classifications.

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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.

For construction, erection, stevedoring or part-time aircraft operations in connection with Code 7421 - Aircraft Operations the payroll of a single employee is subject to division subject to the same conditions as for non-construction, erection, stevedoring or part-time aircraft operations.

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

1. Operations Described by a Basic 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. Underlined, capitalized classification wording may be used instead of the entire wording.

2. Operations Not Described by Any Basic Classification

For an operation not described by any basic classification, show wording which describes the operation. With the wording, show the code window 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 of 2. above

An employer manufactures textile lamp shades. There is no classification which describes or mentions lamp shade manufacturing. The classification in the Manual which most closely describes lamp shade manufacturing is Code 2501 - Furnishing Goods Mfg., which states in its footnote that it includes wearing apparel, draperies or household furnishings manufactured from textile fabrics. Consequently, code 2501 is applicable and, therefore, the Information page will show:

Lamp Shade Mfg. - from Textiles - Code 2501.

RULE V - PREMIUM BASIS

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 employees covered 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 XIII.*

B. REMUNERATION - PAYROLL

1. Definition

Remuneration means money or substitutes for money.

2. Inclusions

Remuneration includes:

- a. Wages or salaries including retroactive wages or salaries;
- b. Total cash 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 V-E.
- e. Pay for holidays, vacations, period of sickness (except as defined in Rule B-3 Third Party Sick Pay);
- f. Payment by 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 piece work, profit sharing or incentive plans;
- h. Payment or allowance for hand tools or power tools used by hand provided by employees and used in their work or operations for the insured;
- 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;
- 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, to the extent shown in the payroll records;
- m. Employee contributions to any insurance programs, dependent care contributions and personal use of company auto;

- n. Excess life insurance premiums paid by the employee and medical fringe benefits paid on behalf of Sub Chapter S Corporate Officers;
- o. Annuity plans, to the extent shown in the insured's payroll records; and
- p. Payments for salary, deduction, retirement, cafeteria plans (IRC-125), 401K, Zebras and S.A. P. plans which are made through deductions from employee's gross pay.

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 V-B-2-f;
- c. The value of special rewards for individual invention or discovery;
- d. Dismissal, severance payments and early retirement incentive payments (buy outs) except time worked or accrued vacation;
- e. Sick pay paid to an employee by a third party such as an insured's group insurance carrier which is paying disability income benefits to a disabled employee;
- f. Employers payments for educational reimbursements and moving expenses;
- g. Employers payments for auto allowance expenses, directly related to the performance of the employees duties;
- h. Payments for active military duty; and
- i. Employer provided perquisites ("Perks") such as:
 1. 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.

4. Payroll

Payroll means remuneration.

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C. **ESTIMATED PAYROLLS**

1. **Estimated Payrolls By Classification**

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

2. **Determination of Estimated Payrolls**

Estimated payroll 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 records or inspections.

provided the insured's books and records are maintained to show overtime pay separately by employee and in summary by classification.

- a. If the records show separately the extra pay earned for overtime, the entire pay shall be excluded.
- b. If the records show the total pay earned for overtime (regular pay plus overtime pay) in one combined amount, 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.

Exception to 2. above

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.

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".

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 eight (8) in any day or forty (40) in any week, or
- c. For work on Saturdays, Sundays or Holidays.

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

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

2. **Exclusion of Overtime Payroll**

The extra pay for overtime shall be excluded from the payroll on which premium is computed as indicated in a. or b. below,

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 and classifications with notes which indicate payroll limitations 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 partial week shall be treated as a full week in determining average weekly pay.

RULE VI - RATES AND PREMIUM DETERMINATION

A. RATES

1. Definition

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

Exception

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

2. Rate

Rate means the rate that has been 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 "Rate per \$100 of Remuneration".

Exception

Some classifications have rates that will vary from one job to another. For these classifications enter the words "to be determined" in the column headed "Rate per \$100 of remuneration".

4. Treatment of Disease Coverage

a. Rates

Manual rates include premium for the disease exposure covered by the Standard Policy. Refer to Rule II-A & B for an explanation of these coverages.

b. Supplemental Disease Loading

A supplement disease loading may be added to a manual rate applicable to an individual risk. The supplemental disease loading proposed shall be based on the Company's judgment after an evaluation of the operations.

c. Specific Disease Loading

(1) Explanation

The manual rate for classification code numbers followed by the symbol "d" or "D" on the rate pages include specific disease loadings.

reflect specific disease hazards involved in the operations assigned to such classifications.

(2) Removal from Manual Rate

The specific disease loading may be removed from a manual rate when the substance for which the disease loading was established is not present in the operations of the insured.

Exception

For silicosis, the specific disease loading may be removed when not more than 5% free silica is present.

d. Supplement Disease Rates

(1) Explanation

Supplementary disease rates shown on the rate pages reflect hazards involved in foundry, abrasive or sandblasting operations.

(2) Foundry Hazards

Supplementary disease rates for Code "XXXX"D (where XXXX is a generic reference to any code with a "D" on the end) shall be applied to the payoff of employees exposed to the foundry hazard, except employees assigned to Codes 3081, 3082 and 3085. 3081, 3082 and 3085.

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

Citizens Insurance Company of America
Citizens Insurance Company of Ohio
Citizens Insurance Company of the Midwest
The Hanover Insurance Company
Massachusetts Bay Insurance Company
Allmerica Financial Benefit Insurance Company
Allmerica Financial Alliance Insurance Company
The Hanover American Insurance Company
RULE VI

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B. PREMIUM DETERMINATION

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

Example of B above

Payroll	=	\$90,000
Rate	=	x 1.50
Premium	=	\$1,350
<u>[\$90,000]</u>	=	<u>\$1,350]</u>
100		

C. LOSS CONSTANT

1. Explanation

The loss constant is a separate charge which shall be stated on the Information Page on an estimated basis. It is part of the policy premium.

2. Application of Loss Constant

If the premium, exclusive of the Expense Constant, for any state is less than \$500, a loss constant shall be charged.

3. Location of Loss Constant in Manual

The loss constant for each classification is shown after its code number on the rate pages. Certain documents, such as those for domestic, admiralty or federal employments, do not have loss constants.

4. Loss Constants - When to Charge

- A separate loss constant shall be charged for each state where the policy premium for that state, exclusive of the Expense Constant, is less than \$500.
- If the addition of the loss constant increases the policy premium for a state to more than \$500, such loss constant shall be reduced to the amount which will bring the total policy premium to \$500, not including the Expense Constant.

5. Loss Constant - What to Charge

- If only one classification applies in a state, the loss constant for that classification shall be charged.
- If more than one classification applies in a state, use the loss constant for the classification which has the highest loss constant.

6. Experience Rating

Loss constants are not subject to experience rating modification, cost containment credits, nor schedule rating.

7. Adjustment Upon Audit

Loss constants are subject to adjustment upon audit. They shall be charged only on the basis of those classifications developing premium.

8. Minimum Premium

The minimum premium for each classification includes the loss constant. Consequently, a loss constant shall not be added to the minimum premium if the minimum premium becomes the final premium for the policy.

9. Class Code - 0032

D. EXPENSE CONSTANT

1. Explanation

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

2. Amount of Expense Constant

The expense constant is shown on the rate pages. In the event of policy cancellation, refer to Rule X. For a policy which insures only per capita classifications, refer to Rule XIII-F.

3. Premium Discount, Experience Modification and Retrospective Rating

The expense constant is not subject to premium discount, experience modification, cost containment credits, schedule rating, nor to retrospective rating adjustment.

4. Minimum Premium

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

5. Information Page

The expense constant shall be shown on the Information Page.

6. Class Code - 0900

E. MINIMUM PREMIUM

1. Explanation

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

2. Location of Minimum Premium in Manual

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

3. How Determined

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

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

4. Experience Rating

The minimum premium is not subject to an experience rating modification, cost containment credits, nor schedule rating.

5. Adjustment Upon Audit

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

If upon audit it transpires that the circumstances upon which the minimum premium was originally determined have been changed during the policy period, the minimum premium appearing in the policy shall be amended in the manner indicated and the audit shall be made in accordance therewith.

If no classification develops premium, the minimum premium for Class Code 8810 must be charged.

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

- a. Pro-rate cancellations (*refer to Rule X for definition*)
 "Designated Minimum Premium" is the pro-rated amount of the manual minimum premium applicable to the policy.
- b. Short rate Cancellation (*refer to Rule X for definition*) -
 The "Designated Minimum Premium" is the manual minimum premium applicable to the policy.

6. Special Minimum Premium Requirements

- a. For increased limits of employers' liability on a Standard Policy, refer to Rule VIII.
- b. For admiralty or federal employments, refer to Rule XII.
- c. For domestic servants, refer to Rule XIII.
- d. For Three Year Fixed Rate Policies, refer to Rule XV-D.

F. 7. Class Code - 0990

DEPOSIT PREMIUM

1. Amount Payable

Adjustment of premium may be on an annual basis or the policy may provide for interim adjustment and payment of premium on a monthly, quarterly or semi-annual basis.

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2. When Credits Allowed

The deposit premium shall be credited in premium computation to the final earned premium adjustments.

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

For Three Year Fixed Rate Policies, *refer to Rule XV-E.*

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 Manual.

H. **PREMIUM MODIFICATION - COST CONTAINMENT CREDITS**

Cost containment credits, if applicable, shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credits or debits.

I. **PREMIUM MODIFICATION - SCHEDULE RATING PLAN**

If a risk receives a schedule credit or debit, it shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any cost containment credits and schedule rating.

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

J. **PREMIUM DETERMINATION FOR FEDERAL AND MARITIME INSURANCE**

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

K. **PREMIUM DETERMINATION**

Below is the rating algorithm assuming each of the components apply.

Rate x payroll = premium (separately for each class)

Add all premiums for TOTAL (A)

TOTAL (A) x Increased Limits % = Increase Limits premium

Increased Limits premium + TOTAL (A) = TOTAL (B)

TOTAL (B) x Experience Mod % = Experience Mod premium

TOTAL (B) + or - Experience Mod premium = TOTAL (C)

TOTAL (C) x each Cost Containment Credit separately

Add Cost Containment Credits together and - from TOTAL (C) = TOTAL (D)

TOTAL (D) x Schedule Credit/Debit % = Schedule Credit/Debit premium

TOTAL (D) - or + Schedule Credit/Debit premium = TOTAL (E)

TOTAL (E) + Loss Constant = TOTAL (F)

TOTAL (F) - Premium Discount = TOTAL (G)

TOTAL (G) + Expense Constant = POLICY TOTAL

RULE VII - PREMIUM DISCOUNT

A. EXPLANATION

Premium discount recognizes that the relative expense of issuing and servicing larger policies is less than for small 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, any experience rating modification, cost containment credits, schedule rating plan modifications and minimum premiums. The Expense Constant shall be excluded from determination of the standard premium.

2. Total Standard Premium

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

3. Insured

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

C. RETROSPECTIVE RATING

Any standard premium under a standard premium in excess of \$5,000, the standard premium is subject to premium discount as follows:

D. DETERMINATION OF PREMIUM DISCOUNT

If a policy develops a total standard premium in excess of \$5,000, the standard premium is subject to premium discount as follows:

1. Without Retrospective Rating

a. Single State Policy

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

b. Multiple State Policy

Premium discount applies on an interstate basis. It shall be determined by applying the discount percentages on

the rate pages to each state's portion of the first \$1,000, next \$3,000, next \$96,000 and the amount over \$100,000 of 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 that total standard premium.

2. With Retrospective Rating

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

- a. Determine the discount as if none of the premium is subject to retrospective rating;
- b. Determine the discount on the basis of only that premium which is subject to retrospective rating;
- c. The difference between a. and b. in the premium discount.

E. COMBINATION OF POLICIES

1. Combination Permitted

Two or more policies issued to two or more legal entities eligible for combination shall, unless the insured instructs the carrier otherwise, be combined for the purpose of computing the premium discount for the insured.

2. Combination Procedure

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

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

F. Class Code - 0063

RULE VIII - LIMIT OF LIABILITY

Table for Increase Limits

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. The policy provides all benefits required by any workers' compensation law stated in Item 3.A. of the Information Page.

Limit of Liability

\$ 500,000
\$1,000,000

Per- cent- Premium For Increased Limits Code

1% \$50
2% \$75

98C
981

2. Part Two - Employers' Liability

a. Standard Limit

The standard limit of liability for Part Two is \$100,000.

b. Increased Limits

The limit for Part Two may be increased, subject to the following:

- (1) The limit of liability shall be the same for all states specified on the Information Page.
- (2) The additional premium for increased limits shall be determined by multiplying the total premium by the percentage in the following Table for Increased Limits. It shall not be less than the minimum premium shown in the table. For this purpose, total premium shall be computed before application of Expense Constants, experience modification, premium discounts or retrospective rating adjustment.

(3) Refer to the Company for percentages to apply for limits greater than those appearing in the table above.

(4) The premium for increased limits shall be subject to experience rating modification and adjustment for premium discount or retrospective rating.

c. Accident Limit

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

d. Disease Limit

The limit of liability for Part Two also applies to a separate aggregate limit for all bodily injury by disease.

e. Show Limit on the Information Page

A limit of liability for Part Two must be stated on the Information Page, as it applies to the following:

- (1) Bodily Injury by Accident (Each Accident)
- (2) Bodily Injury by Disease (Each Employee)
- (3) Bodily Injury by Disease (Policy Limit)

**RULE IX - SPECIAL CONDITIONS OR OPERATIONS
 AFFECTING COVERAGE AND PREMIUM**

A. EXECUTIVE OFFICERS

1. **Definition**
 Executive officers of a corporation are the President, Vice President, Secretary, Treasurer or any other officer appointed in accordance with the charter or by-laws of the corporation.
2. **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 (10) or fewer stockholders and the officer owns at least ten (10) percent of the stock. To exclude such officers attach the Partners, Officers and Others Exclusion Endorsement.
4. **Premium Determination**
 Premium for executive officers shall be based on their total payroll, subject to the following limitations and the requirements of Rule V-F:
 - a. The minimum individual payroll for an executive officer is shown under Miscellaneous Values on the rate pages.
 - b. The maximum individual payroll for an executive officer is shown under Miscellaneous Values on the rate pages.
 - c. The payroll limitations in a. and b. above 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. ELECTED PUBLIC OFFICIALS

- Elected public officials are employees of the state or any county, city, village 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 maximum and minimum amounts:
1. Minimum payroll amount shall be the same as the minimum payroll amount shown under Miscellaneous Values on the rate pages for executive officers.
 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. Payroll of elected public officials shall be assigned to classifications and rates under the rules which apply to employees.

C. PARTNERS AND SOLE PROPRIETORS

1. **Law and Status**
 - a. **Co-Partnerships**
 Where an employer is a co-partnership, all partners are covered by the policy except the partners who are specifically excluded by endorsement of the policy. Spouses, children or parents of co-partners cannot be excluded from coverage if they qualify as employees of the insured co-partnership.
 - b. **Sole Proprietors**
 Where an employer is a sole proprietorship, the sole proprietor is not covered by the policy. Where the employer is an individual whose spouse is regularly employed on a full time basis having a specified rate of pay, such spouse shall be covered by the policy unless specifically excluded by endorsement of the policy. The payroll of the spouse not specifically excluded, for the purpose of premium computation, shall be considered on the same basis as a co-partner. A child or parent in the employer's family may also be specifically excluded by endorsement.
2. **Premium Determination**
 Premium for each partner or the spouse, child or parent of a sole proprietor is based on the payroll amount shown under Miscellaneous Values on the rate pages.
3. **Assignment of Payroll**
 Payroll of partners or spouses, children or parents of sole proprietors shall be assigned to classifications and rates under rules which apply to employees.

D. 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.

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2. **Coverage**

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

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

The contractor shall furnish satisfactory evidence that the subcontractor with employees had workers' compensation insurance in force covering the work performed by the subcontractor or provide a copy of an exclusion form (MDL337) which has been properly filed with the Bureau of Workers' Disability Compensation 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 subcontract 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 of payroll.

Exception to 3b. Above

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:

- (1) mobile equipment with operators (such as but not limited to earth movers, graders, bulldozers, or log skidders), the payroll shall not be less than 33 1/3% of the subcontract price.
- (2) labor and material, the payroll shall not be less than 50% of the subcontract price.
- (3) labor only, the payroll shall be established as not less than 90% of the subcontract price.

Piece Work, Drivers, Chauffeurs Under Contract

This rule on subcontractors does not apply to contracts for piece work, nor to drivers and/or chauffeurs on vehicles engaged under contract:

- (1) The entire amount paid to piece workers shall be the payroll as provided in Rule V.
 - (2) The rules on Special Classifications in Rule IV apply to drivers and/or chauffeurs on contract vehicles.
- c. If an experience modification has been established for the contractor, such experience modification shall be applied to the premium developed for the uninsured subcontractor.

4. **Premium for Subcontractors**

Premium shall not be charged for a subcontractor which is a sole proprietorship with no employees if the following criteria establishes that the particular person is, in fact, a subcontractor and not an employee. The burden of proof rests with the contractor.

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.
 - (4) Subcontractor received an IRS 1099 forms in lieu of a W2-form.
 - (5) The subcontractor maintains its own separate place of business.
 - (6) The subcontractor furnishes all its own materials and equipment to perform the job tasks.
 - (7) Copy of a written contract which spells out an employee/employer relationship.
 - (8) The subcontractor can realize a profit or suffer a loss as a result of services rendered.
 - (9) The subcontractor has the right to hire or fire its employees without securing permission from a general contractor.
- b. Factors to determine if the employer holds itself out to and renders service to the public.
 - (1) The subcontractor is listed in the yellow pages and/or advertises in 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 connections with the specific jobs.
- c. Other factors
 - (1) A sworn statement from the sole proprietor that the sole partnership has no employees.
 - (2) The subcontractor does not primarily depend upon the payments from one general contractor for the payment of the individual's living expenses.

E. UNDERWRITING RULES - FARMS

1. Definition

A farm, for the purpose 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 payroll shall be made for each separate and distinct type of commercial farm operation as described by Manual classification, mentioned hereinafter, provided separate records of payroll are maintained.

Each audit report or voluntary statement shall specify the number of acres in each of the farm classifications, in addition to the payroll allocated 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 acreages.

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 and in the absence of adequate payroll records substantiating such earnings, the total contract price shall be deemed to be the total earnings; provided, however, that if the entire contract shall be for the use of licensed motor vehicles which drivers and/or chauffeurs or farm machinery with operators not less than 1/3 of the amount paid for the hire of such equipment and their operating crews shall be deemed to be the total earnings of such drivers and/or chauffeurs or operators.

Premium payment shall not be required in those cases for which workers' compensation insurance has been separately provided and the company is supplied with a certificate of insurance.

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 buildings or equipment performed by employees of the farmer.

4. Payroll Exclusions

The payroll of the following employees shall be segregated and separately rated; maintenance or repair work by contractors; new construction or alterations, whether done by the insured's employees or contractors; fruits or vegetable packing performed away from the farm premises.

Since Michigan no longer has the "Farm Machinery Operation by Contract" classification the operation of farm machinery away from the farm premises by the farmer for others is assignable to the classification describing the farms where the work is done.

5. Classification Definitions

- a. "Dairy or Livestock Farm" - Code 0129, applies to all acreage devoted to producing milk or cream and shall also include the raising of cattle, hogs, cattle feeders, hog feeds, sheep and goats.
- b. "Farm - NOC" - Code 0128, 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 0130, applies to all tree crops and deciduous fruits and nuts.
- d. "Farms - Market or Truck" - Code 0011, 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, 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 of farm.

7. Miscellaneous Employees

The payroll for general supervision, household domestics (excluding inservants and occasional inservants), chorepersons, fence repair and road building is incidental to any type of farm. Where adequate records showing the labor of cost distributed by crops are maintained, the payroll of such miscellaneous employees shall be distributed amount the various crop classifications in the same proportion as the allocated crop payroll bears to the total allocated payroll.

F. REAL ESTATE SALESPERSONS AND ASSOCIATE REAL ESTATE BROKERS

Michigan's workers' compensation law provided that these persons will not be considered to be employees under the law if certain criteria are met. An endorsement (WC-21 03 07) is available to indicate that such persons are not covered under this policy. Use of this endorsement excludes these persons from all coverages provided by the policy. (i.e. Workers' Compensation, Employers' Liability and Other States Coverage).

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G. **EMPLOYEE LEASING ARRANGEMENTS**

1. **Definitions**

As used in this rule, employee leasing arrangement shall mean as arrangement whereby an entity utilized the services of another entity to maintain all or some of its workers. The entity providing the services shall be referred to as the labor contractor. The entity receiving the services shall be referred to as the client.

2. **Law on Labor Contractors and Clients**

State law and regulations that designate who is the employer of leased workers, for workers' compensation purposes, vary. It is essential to determine who is the employer of leased workers to determine who is obligated to obtain workers' compensation coverage. The majority view under a traditional common law analysis holds that leased workers are the employees of the client entity. Absent statutory or regulatory action to the contrary, common law controls.

3. **Coverage**

It is intended that the employer retain workers' compensation coverage for its leased employees. This statutory obligation is automatically insured by the Standard Policy issued to the employer.

4. **Premium for Leased Employees - Client As Policyholder**

If the client is the employer, premium shall be charged on the client's policy for employees leased to the client from each labor contractor as indicated below. If the client is not the employer, the client shall furnish satisfactory evidence that the labor contractor had workers' compensation insurance in force covering the workers the client leased from the labor contractor. For each labor contractor for which such evidence is not furnished, additional premium shall be charged on the policy which insured the client as follows:

- a. The client shall provide a complete payroll record of the employees/workers leased to it from the labor contractor. Premium on such payroll shall be based on the classifications and rates which would have applied if the employees/workers leased to the client had been direct employees of the client.
- b. If the client does not supply the payroll records of the employees/workers leased to it from the labor contractor, 100% of the full employee leasing arrangement price shall be established as the payroll of the employees/workers leased to the client. The premium shall be charged on that amount as payroll.

Exception to 4b above

If investigation on a specific employee leasing arrangement contract discloses that a definite amount of the contract price represents payroll, such amount shall be the payroll for the premium computation.

- c. If an experience modification has been established for the client, such experience modification shall be applied to the premium developed for the leased employees/workers.

5. **Premium for Leased Employees - Labor Contractor As Policyholder**

If the labor contractor is the employer, premium shall be charged on the labor contractors' policy for its employees leased to each client as indicated below. If the labor contractor is not the employer, the labor contractor shall furnish satisfactory evidence that the client had workers' compensation insurance in force covering the workers leased to the client. For each client for which such evidence is not furnished, additional premium shall be charged on the policy which insured the labor contractor as follows:

- a. The labor contractor shall provide a complete payroll records of its employees/workers leased to the client. Premium on such payroll shall be based on the classifications and rates which would have applied if its employees/workers leased to the client had been direct employees of the client.
- b. If the labor contractor does not supply the payroll records of its employees/workers lease to the client, 100% of the full employee leasing arrangement price shall be established as the payroll of its employees/workers leased to the client. The premium shall be charged on the amount as payroll.

Exception to 5b above

If investigation on a specific employee leasing arrangement contract discloses that a definite amount of the contract price represents payroll, such amount shall be the payroll for the premium computation.

- c. If an experience modification has been established for the labor contractor, such experience modification shall be applied to the premium developed for the leased employees/workers.

H. **FOREIGN COVERAGE**

This form - Foreign Coverage Endorsement Workers' Compensation and Employers Liability Insurance Policy (331-2057) - is intended to be used for the occasional, infrequent traveler exposure. Rating is based on the number of employees traveling overseas.

I. **WAIVER OF SUBROGATION**

- a. The premium for this endorsement (WC 00 03 13) is:

Blanket: Premium is 2% of the total manual premium subject to a \$100 minimum premium per policy.

Specific: Premium is 5% of the total manual premium for a specific job with a \$50 minimum premium.

- b. The minimum premium, if applicable, for this coverage is in addition to the policy minimum premium and applies although coverage may have been added during the policy term.

RULE X - CANCELLATION

A. WHO MAY CANCEL

The Cancellation Provision of the Standard Policy permits cancellation by the insured or by the Company. 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 COMPANY

Premium for the cancelled policy shall be computed as follows:

1. Rates and Payroll

Apply authorized 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 Manual. Refer to Rule VI-G.

3. Expense Constant

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

4. Minimum premium

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

C. PREMIUM DETERMINATION - CANCELLATION BY THE INSURED

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

1. All the work covered by the policy has been completed, or
 2. All interest in any business covered by the policy has been sold, or
 3. The insured has retired from all business covered by the policy.
- NOTE: For the purpose of this rule, a material change in the ownership of a corporation which results in the elimination of experience under the rules of the Experience Rating Plan Manual does not constitute retiring from the business insured by the policy.
- Canada, but suits for damage must be in or from a court of the United States, its territories or possessions, or Canada.

For all other cancellations requested by the insured, the policy may be cancelled on a pro-rata basis as in B. above or short-rated at the company's option as in D. below:

D. PREMIUM DETERMINATION - CANCELLATION BY THE INSURED - SHORT RATE BASIS

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

1. Actual Payroll

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

2. Extended Payroll

Extend such payroll pro-rata to an annual basis.

Example:
 A payroll of \$55,000 for 185 days would produce a payroll of \$109,500 on an annual basis:

$$\begin{array}{rcl} \$55,000 & \times & \frac{365}{185} \\ & & = \\ & & \$109,500 \end{array}$$

3. Rates

Apply authorized rates to the payroll is 2. above.

4. Experience Rating

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

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.

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Citizens Insurance Company of the Midwest
The Hanover Insurance Company
Massachusetts Bay Insurance Company
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Allmerica Financial Alliance Insurance Company
The Hanover American Insurance Company
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6. Expense Constant

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

7. Minimum Premium

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

8. Example of a Short Rate Cancellation

A policy in effect for 185 days develops actual payroll of \$55,000, manual rate \$.50, with expense constant of \$35.

(a) Payroll extended to annual basis =
$$\frac{\$55,000 \times 365}{185} = \$109,500$$

(b) Annual premium =
$$\$109,500 \times \$.50 = \$548$$

(c) Short rate percentage for 185 days =
61% (See Table following)

(d) Short rate premium for cancelled policy =
$$\$548 \times .61 = \$334$$

(e) Short rate portion of expense constant =
$$\$60 \times .61 = \$37$$

(f) Total premium for the cancelled policy =
\$371

(g) Minimum premium = \$173
Not applicable on this Policy.

E. THREE YEAR FIXED RATE POLICY

For instructions on cancellation premium computation on Three Year Fixed Rate Policies refer to Rule XV.

F. 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
1	5%	154-156	53%
2	6	157-160	54
3-4	7	161-164	55
5-6	8	165-167	56
7-8	9	168-171	57
9-10	10	172-175	58
11-12	11	176-178	59
13-14	12	179-182 (6 mos.)	60
15-16	13	183-187	61
17-18	14	188-191	62
19-20	15	192-196	63
21-22	16	197-200	64
23-25	17	201-205	65
26-29	18	206-209	66
30-32 (1 mo.)	19	210-214 (7 mos.)	67
33-36	20	215-218	68
37-40	21	219-223	69
41-43	22	224-228	70
44-47	23	229-232	71
48-51	24	233-237	72
52-54	25	238-241	73
55-58	26	242-246 (8 mos.)	74
59-62 (2 mos.)	27	247-250	75
63-65	28	251-255	76
66-69	29	256-260	77
70-73	30	261-264	78
74-76	31	265-269	79
77-80	32	270-273 (9 mos.)	80
81-83	33	274-278	81
84-87	34	279-282	82
88-91 (3 mos.)	35	283-287	83
92-94	36	288-291	84
95-98	37	292-296	85
99-102	38	297-301	86
103-105	39	302-305 (10 mos.)	87
106-109	40	306-310	88
110-113	41	311-314	89
114-116	42	315-319	90
117-120	43	320-323	91
121-124 (4 mos.)	44	324-328	92
125-127	45	329-332	93
128-131	46	333-337 (11 mos.)	94
132-135	47	338-342	95
136-138	48	343-346	96
139-142	49	347-351	97
143-146	50	352-355	98
147-149	51	356-360	99
150-153 (5 mos.)	52	361-365 (12 mos.)	100

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

A. GENERAL EXPLANATION

The U.S. Longshore and Harbors Workers' Act (U.S. L. & H. W. Act) is a Federal law which provides for payment of compensation and other benefits to employees such as longshore workers, harbor workers, ship repairmen, shipbuilders, ship breakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details see U.S. Code (1946), Title 33, Sections 901-49, amended by Public Law 92-576.

**B. WORKERS' COMPENSATION INSURANCE -
PART ONE**

The standard policy is used to insure the statutory obligation of an employer to furnish benefits required by the U.S.L. & H.W. Act. Attach the Longshore and Harbor Workers' Compensation Act Coverage Endorsement to provide such insurance.

**C. EMPLOYERS' LIABILITY INSURANCE -
PART TWO**

For operations subject to the U.S.L.&H.W. Act, the standard limit of liability for Part Two is \$100,000. *Refer to Rule VIII.*

D. CLASSIFICATIONS AND RATES

1. Classifications

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

2. Rates for Federal "F" Classifications

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

3. Rates For Non-Federal "Non-F" Classifications

The rates for classification code numbers not followed by the letter "F" include premium for operations subject to the U.S.L. & H.W. Act. If operations under such classifications involve some employees subject to the U.S.L. & H.W. Act, the rates for such classifications shall be increased by the U.S.

Longshore and Harbor Workers' Compensation Coverage
Percentages shown on the 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 U.S.L. & H.W. Act for the time such exposure exists.

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

1. Defense Base Act

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

Employees who are not United States citizens may be exempted from coverage upon approval of a waiver by the Secretary of Labor. For complete details, see Defense Base Act, U.S. Code (1946) Title 42, Sections 1651-54, Public Law 208, 77th Congress.

To provide such insurance, attach the Defense Base Act Coverage Endorsement.

2. Outer Continental Shelf Lands Act

The Outer Continental Shelf Lands Act extends the provisions of the U.S.L. & H.W. Act to employers and their employees exploring for natural resources on the Outer Continental Shelf of 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, 83rd Congress).

To provide such insurance, attach the Outer Continental Shelf Lands Act Coverage Endorsement.

Citizens Insurance Company of America
Citizens Insurance Company of Ohio
Citizens Insurance Company of the Midwest
The Hanover Insurance Company
Massachusetts Bay Insurance Company
Allmerica Financial Benefit Insurance Company
Allmerica Financial Alliance Insurance Company
The Hanover American Insurance Company
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**3. Civilian Employees of Nonappropriated Fund
Instrumentalities Act**

The Nonappropriated Fund Instrumentalities Act extends the provisions of the U.S.L. & H.W. Act to civilian employees of 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 1871 (Public Law 85-538, 85th Congress).

To provide such insurance, attach the Nonappropriated Fund Instrumentalities Act Coverage Endorsement.

4. Premium Determination

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

**RULE XII - THE ADMIRALTY LAW, 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 U.S.L. & H.W. Act. They are subject to admiralty law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers' liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to 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 which form a continuous highway for interstate or international commerce.

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

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

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 F.E.L.A. There are two programs to furnish such insurance.

1. Program I

Provides Part One - statutory liability - under the workers' compensation law of any state designated in the declarations and Part Two - Employers' Liability - for damages under admiralty law for F.E.L.A., subject to a standard limit of liability of \$100,000.

2. Program II

Provides the same coverage as Program I. but with the addition of Voluntary Compensation. Under Program II, the Company 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 Maritime Coverage Endorsement as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, Part Two then applies to such claims 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. To provide Program II for admiralty law, also attach the standard Voluntary Compensation Maritime Coverage Endorsement.

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 company.

3. F.E.L.A. Endorsements

To provide Program I for employments subject to F.E.L.A., attach the standard F.E.L.A. Coverage Endorsement. To provide Program II, also attach the Voluntary Compensation F.E.L.A. Coverage Endorsement.

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

When insurance is provided for liability under admiralty or F.E.L.A., insurance for liability under the U.S.L. & H.W. Act also may be necessary. To provide such insurance, attach the standard Longshore and Harbor Workers' Act Coverage Endorsement.

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 Endorsement. The premium for this endorsement is based upon a rate to be determined by the company from its evaluation of the exposures presented by the risk.

D. LIMITS OF LIABILITY

The standard limit of liability for Part Two for admiralty or F.E.L.A. insurance under Program I or II is \$100,000. The limit of liability may be increased. *Refer to Rule VIII for additional information and premium to be charged.*

E. MINIMUM PREMIUM

The separate minimum premium shown on the rate pages applies to a policy which includes classifications for operations subject to admiralty law or the F.E.L.A. Such minimum premium is the lowest premium for insuring admiralty or F.E.L.A. operations and it shall apply in addition to the minimum premium or premium for other operations on such a policy. It is not subject to an experience rating modification.

F. CLASSIFICATIONS AND RATES

The classifications for admiralty or F.E.L.A. operations follow. The rates are shown on the rate pages in this manual.

Classifications

Description	Code Number Program I
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.	7038
Diving - marine	7394
Dredging - all types	7333
Ferries This classification includes dock employees.	7016
Fishing vessels - NOC This classification includes packing, curing or shipping fish and repair of nets or boats.	7016
Oyster Boats This operation includes planting, harvesting, and operation of boats.	7016
Salvage Operations - marine	7394
Supply Boats	7016
Tugboats	7016

Vessels - NOC 7016

Vessels - not self propelled 7046
Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as "Vessels - NOC".

Vessels - sail 7046

Wrecking - marine 7394
This classification includes salvage operations.

Yachts - private - sail or power 7038

Federal Employers Liability Act

Railroad Operations 7151

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 of track, and all new construction operations shall be classified as Code 6702 or 6703.

Clerical office employees - NOC 8814

Salespersons, collectors or messengers - outside 8737

Railroad construction 6702
- all operations including clerical, salespersons and drivers.

Classifications

Description	State Act	Code Number Program II	U.S. Act
Boat livery	7090		7050
Diving - marine	7395		7398
Dredging - all types	7335		7337
Ferries	7024		7047
Fishing Vessels - NOC	7024		7047
Oyster boats	7097		7070
Salvage operations - marine	7395		7398
Supply boats	7024		7047
Tugboats	7024		7047
Vessels - NOC	7024		7047
Vessels - not self-propelled	7024		7047
Vessels - sail	7024		7047
Wrecking - marine	7395		7398
Yachts - private - sail or power	7090		7050

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Federal Employers' Liability Act

Railroad operation	7153	7152
Clerical office employees - NOC	8805	8815
Salespersons, collectors or messengers - outside	8734	8735
Railroad Construction - all operations	6704	6703

2. Premium Determination

The admiralty classifications and rates for Program II for State Act Benefits apply to operations described in G.1. above. Rates are shown on the rate pages in this manual.

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

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

G. WATERS NOT UNDER ADMIRALTY JURISDICTION

1. Coverage

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

RULE XIII - DOMESTIC WORKERS - RESIDENCES

A. DEFINITIONS

1. Inside Domestic Workers

Domestic Workers - Inside 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. Outside Domestic Workers

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

3. Occasional Domestic Workers

Domestic Workers - Occasional are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed more than 1/2 of the customary full time shall be assigned and rated as a full time domestic worker. Examples of occasional domestic workers are persons engaged on certain days for gardening, cleaning, laundering or baby sitting.

B. COVERAGE

The Standard Policy may be used to insure the statutory workers' compensation obligations of an employer of domestic workers.

C. NAME OF INSURED

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

D. CLASSIFICATIONS

1. Domestic Workers

The following classifications apply to operations of domestic workers:

Classifications	Code
Domestic Workers - Inside	0913
Domestic Workers - Outside	0908
Domestic Workers - Outside - including private chauffeurs	0912
Domestic Workers - Outside - including private chauffeurs	
- Occasional	0909

Exception to 1 above

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

2. Maintenance, Repair or Construction Operations

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

E. RATES AND PREMIUMS

1. Rates

The rates for codes 0913, 0908, 0912, and 0909 are pre capita charges.

2. Records Required

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

3. Full Time Domestic Worker

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 full time of each such domestic worker. An additional per capita charge applies to any remainder less than 1/2 of full time.

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F. EXPENSE CONSTANT

For a policy which insures only per capita classifications, the expense constant is \$15 per capita but not more than the expense constant shown on the rate pages. *If such a policy is cancelled, refer to Rule X.*

G. 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.

RULE XIV - FINAL EARNED PREMIUM DETERMINATION

A. ACTUAL PAYROLL

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

B. PREMIUM DETERMINATION

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

C. AUDIT RIGHTS OF THE COMPANY

The Company has the right to compute earned premium based on an examination of original payroll records and books of account with the insured, in accordance with the Provisions on Audit in the Standard Policy.

D. 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.
2. The maximum ANC amount in Michigan is up to two times the estimated annual premium.
3. The ANC is a premium charge and is applied in accordance with the Michigan state premium algorithm. The ANC is not part of standard premium.
4. The application of the ANC is subject to the following conditions:
 - a. Carrier must comply with all applicable Michigan laws and/or regulations related to audits of workers' compensation insurance policies.
 - b. The Audit Noncompliance Charge Endorsement WC 00 04 24 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, the carrier may cancel the policy and must issue a cancellation notice in accordance with applicable Michigan laws.
5. This ANC rule applies to mail, email, telephone, computer (remote access), and physical audits.
6. The ANC may be applied to retrospectively rated policies
7. Reinstatements of cancelled policies must be in accordance with applicable Michigan laws and/or regulations.
8. The ANC must be reported, including applicable corrections, in accordance with Michigan's Statistical Plan.

RULE XV - THREE YEAR FIXED RATE POLICY OPTION

A. ELIGIBILITY

If the estimated premium is not over \$500 per year, a policy may be issued for a period of three years at a fixed rate provided the risk is not eligible for any experience rating modification on the effective date of the policy.

If the estimated annual premium for such a policy is \$250 or less, the total premium charge for three (3) years shall be payable in advance.

B. DESIGNATION ON THE INFORMATION PAGE

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

C. RATES

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

Exception

A single rate revision which requires a deviation of ten (10) percent or more on outstanding policies shall apply to Three Year Fixed Rate Policies.

D. MINIMUM PREMIUM

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

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

E. DEPOSIT PREMIUM

1. How Payable

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

2. Advance Payment

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

3. Installment Payments

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

4. Minimum Premium

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

F. EARNED PREMIUM

1. Determination

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

2. Expense Constants

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

G. EXPERIENCE RATING PLAN

1. Operations Not Eligible

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

2. Policies Not Subject

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

3. Experience Not Used

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

H. CANCELLATION - PREMIUM DETERMINATION

1. By the Company

If a Three Year Fixed Rate Policy is cancelled by the servicing carrier:

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

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

2. By the Insured

Compute the premium as in H1. above when the insured requests cancellation of a policy because:

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- a. All the work covered by the policy has been completed,
or
- b. All interest in any business covered by the policy has been
sold, or
- c. The insured has retired from all business covered by the
policy.

For all other cancellations requested by the insured, the
policy may be cancelled on a pro-rata basis as in H1. above
or short-rated at the company's option utilizing the tables
on the following pages.

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TABLE ONE - 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	.442
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		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			

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JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
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	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	.1.000

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Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect	Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect
1	.05	18.2428	46	.23	1.8250
2	.06	10.9489	47	.23	1.7861
3	.07	8.5158	48	.24	1.8250
4	.07	6.3869	49	.24	1.7877
5	.08	5.8394	50	.24	1.7520
6	.08	4.8662	51	.24	1.7176
7	.09	4.6924	52	.25	1.7548
8	.09	4.1058	53	.25	1.7216
9	.10	4.0552	54	.25	1.6899
10	.10	3.6496	55	.26	1.7255
11	.11	3.6496	56	.26	1.6947
12	.11	3.3455	57	.26	1.6650
13	.12	3.3689	58	.26	1.6362
14	.12	3.1283		.27	1.6704
15	.13	3.1630	60	.27	1.6425
16	.13	2.9653	61	.27	1.6156
17	.14	3.0056	62	.27	1.5895
18	.14	2.8366	63	.28	1.6222
19	.15	2.8818	64	.28	1.5969
20	.15	2.7377	65	.28	1.5723
21	.16	2.7812	66	.29	1.6038
22	.16	2.6547	67	.29	1.5799
23	.17	2.6980	68	.29	1.5566
24	.17	2.5856	69	.29	1.5341
25	.17	2.4821	70	.30	1.5643
26	.18	2.5270	71	.30	1.5423
27	.18	2.4334	72	.30	1.5208
28	.18	2.3465	73	.30	1.5000
29	.18	2.2656	74	.31	1.5291
30	.19	2.3117	75	.31	1.5087
31	.19	2.2371	76	.31	1.4888
32	.19	2.1672	77	.32	1.5169
33	.20	2.2121	78	.32	1.4974
34	.20	2.1471	79	.32	1.4785
35	.20	2.0857	80	.32	1.4600
36	.20	2.0278	81	.33	1.4870
37	.21	2.0716	82	.33	1.4689
38	.21	2.0171	83	.33	1.4512
39	.21	1.9654	84	.34	1.4774
40	.21	1.9162	85	.34	1.4600
41	.22	1.9585	86	.34	1.4430
42	.22	1.9119	87	.34	1.4264
43	.22	1.8674	88	.35	1.4517
44	.23	1.9079	89	.35	1.4354
45	.23	1.8655	90	.35	1.4194

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Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect	Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect
91	.35	1.4038	136	.48	1.2882
92	.36	1.4283	137	.48	1.2788
93	.36	1.4129	138	.48	1.2696
94	.36	1.3979	139	.49	1.2867
95	.37	1.4216	140	.49	1.2775
96	.37	1.4068	141	.49	1.2684
97	.37	1.3923	142	.49	1.2595
98	.37	1.3781	143	.50	1.2762
99	.38	1.4010	144	.50	1.2674
100	.38	1.3870	145	.50	1.2586
101	.38	1.3733	146	.50	1.2500
102	.38	1.3598	147	.51	1.2633
103	.39	1.3820	148	.51	1.2578
104	.39	1.3688	149	.51	1.2493
105	.39	1.3557	150	.52	1.2653
106	.40	1.3774	151	.52	1.2569
107	.40	1.3645	152	.52	1.2487
108	.40	1.3519	153	.52	1.2405
109	.40	1.3395	154	.53	1.2562
110	.41	1.3605	155	.53	1.2481
111	.41	1.3482	156	.53	1.2401
112	.41	1.3362	157	.54	1.2554
113	.41	1.3243	158	.54	1.2475
114	.42	1.3447	159	.54	1.2396
115	.42	1.3330	160	.54	1.2319
116	.42	1.3215	161	.55	1.2469
117	.43	1.3414	162	.55	1.2392
118	.43	1.3301	163	.55	1.2316
119	.43	1.3189	164	.55	1.2241
120	.43	1.3079	165	.56	1.2388
121	.44	1.3273	166	.56	1.2313
122	.44	1.3164	167	.56	1.2240
123	.44	1.3057	168	.57	1.2384
124	.44	1.2951	169	.57	1.2311
125	.45	1.3140	170	.57	1.2238
126	.45	1.3036	171	.57	1.2167
127	.45	1.2933	172	.58	1.2308
128	.46	1.3117	173	.58	1.2237
129	.46	1.3016	174	.58	1.2167
130	.46	1.2916	175	.58	1.2097
131	.46	1.2817	176	.59	1.2236
132	.47	1.2996	177	.59	1.2167
133	.47	1.2899	178	.59	1.2098
134	.47	1.2802	179	.60	1.2235
135	.47	1.2708	180	.60	1.2167

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Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect	Days in Policy period	Short Rate Percentages	Factor to apply to Earned Premium for Period Policy in Effect
181	.60	1.2099	226	.70	1.1305
182	.60	1.2033	227	.70	1.1255
183	.61	1.2167	228	.70	1.1206
185	.61	1.2035	230	.71	1.1267
186	.61	1.1970	231	.71	1.1219
187	.61	1.1906	232	.71	1.1170
188	.62	1.2037	233	.72	1.1279
189	.62	1.1974	234	.72	1.1231
190	.62	1.191	235	.72	1.1183
191	.62	1.1848	236	.72	1.1136
192	.63	1.1977	237	.72	1.1089
193	.63	1.1914	238	.73	1.1195
194	.63	1.1853	239	.73	1.1149
195	.63	1.1792	240	.73	1.1102
196	.63	1.1732	241	.73	1.1056
197	.64	1.1858	242	.74	1.1161
198	.64	1.1798	243	.74	1.1115
199	.64	1.1739	244	.74	1.1070
200	.64	1.1680	245	.74	1.1025
201	.65	1.1804	246	.74	1.0980
202	.65	1.1745	247	.75	1.1083
203	.65	1.1687	248	.75	1.1038
204	.65	1.1630	249	.75	1.0994
205	.65	1.1573	250	.75	1.0950
206	.66	1.1694	251	.76	1.1052
207	.66	1.1638	252	.76	1.1008
208	.66	1.1582	253	.76	1.0964
209	.66	1.1526	254	.76	1.0921
210	.67	1.1645	255	.76	1.0878
211	.67	1.1590	256	.77	1.0979
212	.67	1.1535	257	.77	1.0936
213	.67	1.1481	258	.77	1.0893
214	.67	1.1428	259	.77	1.0851
215	.68	1.1544	260	.77	1.0810
216	.68	1.1491	261	.78	1.0908
217	.68	1.1438	262	.78	1.0866
218	.68	1.1385	263	.78	1.0825
219	.69	1.1500	264	.78	1.0784
220	.69	1.1488	265	.79	1.0881
221	.69	1.1396	266	.79	1.0840
222	.69	1.1345	267	.79	1.0800
223	.69	1.1294	268	.79	1.0759
224	.70	1.1406	269	.79	1.0719
225	.70	1.1356	270	.80	1.0815

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Basic Manual - General Rules

TABLE TWO - SHORT RATE CANCELLATION TABLE

Days in Policy period	Short Rate Percentages	to Earned Premium for Period Policy in Effect	Days in Policy period	Short Rate Percentages	to Earned Premium for Period Policy in Effect
271	.80	1.0775	318	.90	1.0330
272	.80	1.0735	319	.90	1.0298
273	.80	1.0696	320	.91	1.0380
274	.81	1.0790			
275	.81	1.0751	321	.91	1.0347
			322	.91	1.0315
276	.81	1.0712	323	.91	1.0283
277	.81	1.0673	324	.92	1.0364
278	.81	1.0635	325	.92	1.0332
279	.82	1.0728			
280	.82	1.0689	326	.92	1.0301
			327	.92	1.0269
281	.82	1.0651	328	.92	1.0238
282	.82	1.0614	329	.93	1.0318
283	.83	1.0705	330	.93	1.0286
284	.83	1.0667			
285	.83	1.0630	331	.93	1.0255
			332	.93	1.0224
286	.83	1.0593	333	.94	1.0303
287	.83	1.0556	334	.94	1.0272
288	.84	1.0646	335	.94	1.0242
289	.84	1.0609			
290	.84	1.0572	336	.94	1.0211
			337	.94	1.0181
291	.84	1.0536	338	.95	1.0259
292	.85	1.0625	339	.95	1.0229
293	.85	1.0589	340	.95	1.0198
294	.85	1.0553			
295	.85	1.0517	341	.95	1.0169
			342	.95	1.0139
296	.85	1.0481	343	.96	1.0216
297	.86	1.0569	344	.96	1.0186
298	.86	1.0534	345	.96	1.0156
299	.86	1.0498			
300	.86	1.0463	346	.96	1.0127
			347	.97	1.0203
301	.86	1.0429	348	.97	1.0174
302	.87	1.0515	349	.97	1.0145
303	.87	1.048	350	.97	1.0116
304	.87	1.0446			
305	.87	1.0411	351	.97	1.0087
			352	.98	1.0162
306	.88	1.0497	353	.98	1.0133
307	.88	1.0462	354	.98	1.0105
308	.88	1.0429	355	.98	1.0076
309	.88	1.0395			
310	.88	1.0361	356	.99	1.0150
			357	.99	1.0122
311	.89	1.0445	358	.99	1.0094
312	.89	1.0412	359	.99	1.0065
313	.89	1.0379	360	.99	1.0038
314	.89	1.0346			
315	.90	1.0429	361	1.00	1.0111
			362	1.00	1.0083
316	.90	1.0396	363	1.00	1.0055
317	.90	1.0363	364	1.00	1.0027
			365	1.00	1.0000

PART TWO - CLASSIFICATIONS

**MICHIGAN WORKERS' COMPENSATION
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PART TWO - CLASSIFICATIONS

Classification	Code No.		
ABRASIVE PAPER or Cloth PREPARATION	4279	OTHER EMPLOYEES	7403
Paper or cloth mfg. to be separately rated.		Applies to scheduled or commercial air carriers, including cargo carriers, certificated as such and operating under Part 121 of the Federal Aviation Regulations.	
ABRASIVE WHEEL MFG.	1748	AIR CONDITIONING, HEATING OR COMBINED HEATING AND AIR CONDITIONING SYSTEM	5550
Ore milling of the mfg. of artificial abrasives to be separately rated.		Includes all installation, service, repair and cleaning of units. The following is applicable to this classification:	
ACCOUNTANT, Auditor or Factory Cost or Office Systematizer - TRAVELING	8803	1. Includes all ductwork, piping and electrical wiring.	
ACETYLENE GAS MFG	4825	2. Includes hot air and hot water (low pressure).	
ACID MFG.	4829	3. Used for all maintenance, cleaning and oiling of new or existing systems.	
Refer to treatment under the "Chemical and Dyestuff Rating Plan."		4. Separately rate the installation, service and repair of portable units.	
ACOUSTICAL CEILING TILE INSTALLATION	5020	5. Includes boiler work - domestic only. Domestic boiler work is defined as work done on low pressure, hot water boilers.	
ADDING, Computing, Recording or Office MACHINE MFG NOC	3574	6. Separately rate high pressure systems and any steam boiler work to Code 3726.	
ADDRESSING or Mailing CO.	8800	AIRPORT OR HELIPORT OPERATOR	7423
ADVERTISING CO-OUTDOOR	9558	Members of flying crew to be separated rated under the appropriate aircraft or helicopter operation classification.	
ADULT FOSTER CARE ASS'T LIVING & HOME FOR THE AGED	9053	FLIGHT TESTING BY MFR-AIRCRAFT MANUFACTURED UNDER AN APPROVED TYPE CERTIFICATE	7422
AGRICULTURAL MACHINERY MFG.	3507	FLIGHT TESTING BY MFR-PROTOTYPE OR EXPERIMENTAL AIRCRAFT-FLYING CREW	7422
AIRCRAFT ENGINE MFG.	3629	PATROL, PHOTOGRAPHY other than mapping or survey work:	
AIRCRAFT OR HELICOPTER OPERATION: AERIAL APPLICATION, seeding, herding or scintillometer surveying:		FLYING CREW	7422
FLYING CREW	7422	OTHER EMPLOYEES	7423
OTHER EMPLOYEES	7423	As respects aerial photography other than mapping or survey work the payroll of the ground laboratory employees shall be assigned to Code 4361-photographer.	
AIR CARRIER-COMMUTER:		PUBLIC EXHIBITION involving stunt flying, racing or parachute jumping:	
FLYING CREW	7405	FLYING CREW	7422
OTHER EMPLOYEES	7423	OTHER EMPLOYEES	7423
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.		SALES OR SERVICE AGENCY: taxi or sightseeing; student instruction:	
AIR CARRIER-SCHEDULED OR SUPPLEMENTAL:		FLYING CREW	7422
FLYING CREW	7405		

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AIRCRAFT OR HELICOPTER OPERATION - Continued

OTHER EMPLOYEES 7423

TRANSPORTATION OF PERSONNEL in conduct of
 employer's business:

FLYING CREW 7421
 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 con-
 duct of the employer's business.
 Commercial aircraft operation to be separately rated.

GROUND CREW 7423

NOC

FLYING CREW 7422

OTHE EMPLOYEES 7423
 As respects aerial photography, mapping or survey work, the
 payroll of the ground laboratory employees shall be assigned to
 Code 4361-photographer.

AIRPLANE MFG. 3808

AIR PRESSURE or Steam GAUGE MFG. 3574

ALCOHOL MFG - GRAIN 2131

ALE or Beer DEALER-WHOLESALE 7390

DRIVERS IN CONNECTION THEREWITH 7210

ALUMINUM WARE MFG. 3066
 Applies to goods manufactured from sheet aluminum. Rolling
 mills or smelting to be separately rated.

AMBULANCE SERVICE CO. 7380
 When volunteers are employed in no case shall the remunera-
 tion of any such volunteers to be taken at less than \$400 per person
 per annum. Aircraft ambulance services to be separately rated
 under the appropriate aircraft classification.

AMBULANCE SERVICES, VOLUNTEERS : WAIVER
 OF COORDINATION OF BENEFITS - 7980

AMBULANCE SERVICES: WAIVER OF
 COORDINATION OF BENEFITS - VOLUNTEERS 7980

AMMONIA MFG. 4829
 Applies to ammonia produced by the nitrogen hydrogen fixation
 process. For other methods, refer to the "Chemical and Dyestuff
 Rating Plan."

AMMONIUM NITRATE MFG. 4829
 Includes dehydration and graining.

ANALYTICAL OPERATIONS 4511
 Applicable to both chemicals and physical testing operations and
 gathering of sample materials. Also applicable to research and
 development operations of an employer engaged in manufactur-
 ing operations.

Core drilling to be separately rated as Code 6204-drilling NOC.

ANTI-TOXIN, Serum or Virus MFG. 4825

ARCHITECT or Engineer - CONSULTING 8601

ARMS MFG-SMALL 3628
 Applies to arms .50 caliber or under. Cartridge mfg. or cartridge
 loading to be separately rated - see "EXPLOSIVES."

ARMS MFG NOC 3548
 Steel making, forging, shell mfg. or shell loading to be sepa-
 rately rated.

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ASHES, Garbage or Refuse COLLECTION 9403
Reduction, rendering or fertilizer plants to be separately rated.

DRIVERS IN CONNECTION THEREWITH 7213

ASPHALT or Tar DISTILLING OR REFINING 4712
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.

ASPHALT WORKS 1463
Digging, mining or quarrying to be separately rated.

ASSAYING 4511

ASSISTED LIVING 9053

ASYLUM:

PROFESSIONAL EMPLOYEES 8833

OTHER EMPLOYEES 9040

ATHLETIC TEAM OR PARK:

CONTACT SPORTS 9179
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Contact sports include football, hockey and roller derbies. The entire remuneration of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and a maximum of an average of \$500 per week per employee.

NON-CONTACT SPORTS 9178
Applies to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. Non-contact sports include baseball and basketball. The entire remuneration of all employees shall be included in computing premium, subject, however, to a minimum of \$500 per employee per season and a maximum of an average of \$500 per week per employee.

OPERATION 9182
Applies to all employees other than players, coaches, manager or umpires, and Special Classification employees.

ATOMIC ENERGY:

PROJECT WORK 9984
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.

RADIATION EXPOSURE NOC 9985
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 to the approval of the Facility.

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

ATTORNEY 8820

AUCTIONEERS 8017
Not livestock sales stable.

**AUDITORS, Accountant or Factory Cost or Office
Systematizer - TRAVELING 8803**

AUTOMATIC SCREW MACHINE PRODUCTS MFG. 3145

AUTOMATIC SPRINKLER HEAD MFG. 3634

AUTOMATIC SPRINKLER INSTALLATION 5188

**AUTOMOBILE ACCESSORY STORE - RETAIL-
NOC 8046**

AUTOMOBILE BODY REPAIR 8393
Applies to the repair of automobile bodies.

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AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG:		Establishments engaged in the following operations should be separately rated as:	
DIE PRESSED STEEL	3824	Automobile Rustproofing	8387
NOC	3824	Automobile Maintenance, Instant Oil Change and Lube Establishments	8387
PAINTING	9501	Automobile Body/Repair Estimating	8393
UPHOLSTERING	9522	Automobile Glass Installation	8387
		Automobile Window Tinting	8387
		Automobile Radiator Repair	8387
AUTOMOBILE CAR WASH	8387	AUTOMOBILE SALESPERSONS	8748
Includes incidental greasing, polishing & servicing.			
AUTOMOBILE DEALERSHIPS:		AUTOMOBILE SERVICE STATION	8387
AUTOMOBILE SALESPERSONS	8748		
AUTOMOBILE PARTS DEPARTMENT	8010	AUTOMOBILE Storage Garage or PARKING STATION	8392
AUTOMOBILE MECHANICAL SERVICE OR REPAIR	8395		
AUTOMOBILE BODY SHOP SERVICE OR REPAIR	8393	AUTOMOTIVE LIGHTING, IGNITION, OR STARTING APPARATUS MFG. NOC	3648
AUTOMOBILE DEALER SERVICE WRITE UP	8394		
Includes employees whose duties solely consists of writing up customers service and repair orders without physical inspection. This class also includes service or body shop management acting in an administrative function only. Any significant exposures to the operative hazards of the business may necessitate the classification of such individuals to Code 8395 - Auto Mechanical Repair or to Code 8393 - Auto Body Shop Repair.		AWNING, Tent or Canvas Goods MFG NOC	2576
		Erection, removal or repair to be separately rated as Code 5538.	
		AWNING, Tent or Canvas Goods ERECTION, Removal or Repair	5538
		Applies to on-site operations, away from the insured's shop only.	
AUTOMOBILE DISMANTLING	3821	BABY CARRIAGE MFG.	3076
AUTOMOBILE ENGINE MFG.	3827		
AUTOMOBILE LAMP MFG.	3179	BAG MFG.-LUGGAGE	2683
AUTOMOBILE MFG OR ASSEMBLY	3808	Applies to the mfg. of traveling bags and hand luggage.	
AUTOMOBILE PARKING LOT	8392	BAG MFG.-PAPER	4273
AUTOMOBILE RADIATOR MFG.	3807	Paper mfg. to be separately rated as Code 4239.	
AUTOMOBILE:RADIO, TELEVISION, VIDEO AND AUDIO EQUIPMENT INSTALLATION SERVICE OR REPAIR	9516	BAG or Sack MFG.-CLOTH	2501
		Applies to the mfg. of cotton, burlap or gunny bags or sacks.	
DRIVERS IN CONNECTION THEREWITH	7212	BAG RENOVATING	2501
OTHER EMPLOYEES	7382	Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.	
AUTOMOBILE RACING - Drivers	7422	BAKERY	2003
AUTO REPAIR FACILITY: WRITE-UP PERSONNEL	8401		
AUTOMOBILE REPAIR FACILITY	8395	BAKING POWDER MFG.	6504
Establishments providing repair service for non-owned vehicles. Parts department employees to be assigned to Code 8010 - Automobiles Replacement Parts Dealer. Any maintenance or repair of contractor's owned equipment or vehicles at a permanent location, to be separately rated as Code 8227. Operation of a gasoline station in connection with an automobile repair facility to be classified as either Code 8387 - Gasoline Station, Retail NOC or as Code 8381- Gasoline Station, Retail Self Service. See special vehicle repair classifications under mechanics for repair of insured's owned vehicles.		Mfg. of ingredients to be separately rated. If the ingredients are manufactured by the same concern, refer to treatment under the "Chemical and Dyestuff Rating Plan." Can mfg. to be separately rated as Code 3315.	

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BALL or Roller BEARING MFG.	3638	BLAST FURNACE OPERATION	1438
		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.	
BARBER SHOP	9586		
BARREL ASSEMBLY	2881	BOAT BUILDING OR REPAIR:	
Stock mfg. to be separately rated as Code 2735-cooperage stock mfg.		Coverage under U.S. ACT	6824F
BARREL STOCK MFG.	2731	Coverage under STATE ACT	6834
Applies to the manufacture of heads, hoops or staves. Barrel assembly to be separately rated as Code 2881-cooperage assembly.		These classifications include shop and yard work and are applicable to the construction or repair of wood, metal, fiberglass or plastic yachts, motor boats, sailboats or rowboats not exceeding 150 feet in length overall.	
BATH HOUSE-BEACH	9015		
BATH NOC	9063	BOAT BUILDING-WOOD-NOC	6801
BATTERY MFG.-DRY	3179	Includes shop and yard work.	
BATTERY MFG.-STORAGE	3179	BOAT LIVERY; VESSELS: SAIL; YACHTS -	
BEAN SORTING OR HANDLING	8102	PRIVATE - SAIL OR POWER: PROGRAM I	7038
BEAUTY PARLOR	9586	BOAT LIVERY; VESSELS: SAIL; YACHTS -	
BED SPRING or Wire Mattress MFG.	3257	PRIVATE - SAIL OR POWER: PROGRAM II: US	7050
Box spring mfg. to be separately rated as Code 2570.		BOAT LIVERY; VESSELS: SAIL; YACHTS-	
BEDSTEAD MFG. OR ASSEMBLY-METAL	3076	PRIVATE-SAIL OR POWER: PROGRAM II: US	7050
BEER or Ale DEALER-WHOLESALE	7390	BOAT LIVERY: VESSELS: SAIL; YACHTS-	
		PRIVATE-SAIL OR POWER:PROGRAM II:	7090
DRIVERS IN CONNECTION THEREWITH	7210	BOAT LIVERY; VESSELS: SAIL; YACHTS -	
		PRIVATE - SAIL OR POWER: PROGRAM II:	7090
BEER GARDEN, Parlor or Tavern	9058	BOILER INSPECTION	8720
BEET SUGAR MFG.	2021	BOILER INSTALLATION OR REPAIR-steam	3726
BEVERAGE MFG.-carbonated-NOC	2157	BOILER or STEAM PIPE INSULATING	5183
BICYCLE MFG OR ASSEMBLY	3076	Applies to the application of cork, asbestos or other non-conducting materials.	
BILL POSTING	9558	BOILERMAKING	3620
Erection or repair of signs to be separately rated.		BOILER SCALING	3726
BILLIARD HALL	9093	BOLT or Nut MFG.	3132
BLACKSMITH	3111	Steel making or rolling mill to be separately rated.	
		BONE or Ivory GOODS MFG.	4452
		BOOKBINDING	4307
		BOOKBINDING or printing MACHINE MFG.	3548

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BOOT BLACKING -See "SHOE SHINING"		BRICK MFG-FIRE OR ENAMELED	4024
BOOT or Shoe MFG NOC	2660	Applicable only to the mfg. of bricks from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.	
BORAX , Potash or Salt PRODUCING OR REFINING	4568	BRICK or Clay Products MFG. NOC	4024
BOTTLE DEALER-USED	2070	Includes the mfg. of common, face, 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; or similar products. Underground mining or quarrying to be separately rated.	
No collection 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.		BRIDGE or Vehicle Tunnel OPERATION	9015
BOTTLING-NOT CARBONATED LIQUIDS or spirituous liquors	2157	Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.	
BOTTLING NOC	2157	BRUSH OR BROOM ASSEMBLY	2881
BOWLING LANE	9093	Applies to assembly only with no sawing, molding or turning of backs or handles.	
Includes bowling lanes with billiard halls.		BRUSH OR BROOM HANDLE MFG.	2841
BOX MFG-FOLDING PAPER NOC	4243	Applies only to the sawing, molding or turning of backs or handles, with no assembly.	
Paper or paper board mfg. to be separately rated.		BRUSH or Timber Cutting and REMOVAL	2702
BOX MFG-SET-UP-PAPER	4240	BUILDING ANCHOR INSTALLATION	9530
Paper or paper board mfg. to be separately rated.		BUILDING MATERIAL YARD & LOCAL MANAGERS	8232
BOX OR BOX SHOOK MFG.	2759	Applies to a dealer in used, or new and used, building materials. Wrecking or salvage operations to be separately rated.	
BOX SPRING or Mattress MFG.	2501	BUILDING MATERIAL DEALER -new materials only:	
BRAID or Fringe MFG.	2380	STORE EMPLOYEES	8058
BRASS or Copper GOODS MFG.	3315	OTHER EMPLOYEES & yard, warehouse	
BREAKFAST FOOD MFG.	2016	BUILDING MOVING, RIGGING, BUILDING RAISING, UNDERPINNING BUILDING OR STRUCTURE	9530
Applicable to the mfg. of prepared foods only, and is not available to concerns engaged in grain milling exclusively.		BUILDING or Roofing PAPER or Felt PREPARATION	9501
BREEDING FARM or Stable	8279	BUILDING RAISING OR MOVING	9530
Applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.		Includes incidental shoring, and removal or rebuilding of walls, foundations, columns or piers.	
BREWERY	2121		

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BURGLAR ALARM INSTALLATION or REPAIR	5191	CABLE MFG. or Wire Drawing - NOT IRON OR STEEL	3241
BURIAL GARMENT MFG. and Casket or Coffing Upholstering	9522	CABLE or Wire Rope MFG-IRON OR STEEL	3257
		No wire drawing. Not insulated electrical cable	
BUS CO:			
DRIVERS IN CONNECTION THEREWITH	7212	CAISSON WORK-NOT PHEUMATIC-ALL OPERATIONS to completion	6217
OTHER EMPLOYEES	7382	Includes pile driving, excavation, masonry or concrete work up to completion of the substructure only.	
BUTCHERING	2081	CAISSON WORK-PHEUMATIC-ALL OPERATIONS to completion	6217
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 ag- ing.		Includes all employees working under air pressure, all others engaged in or upon the caisson of the apparatus connected there- with, and pile driving, excavation, masonry or concrete work up to completion of the substructure only.	
Subsequent operations may be subject to the following treatment if the risk qualifies under Rule IV-D.		CALCIUM CARBIDE MFG.	1438
Processing fresh meat for wholesale or retail sales is assignable to the appropriate store class in conformity with the store class interpretation as outlined in the Underwriting Guide.		CAMP OPERATION NOC	9015
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.		CAN MFG.	3315
Rendering or fertilizer mfg. to be separately rated.		CANNABIS SALES	8045
BUTTER or Cheese MFG.	2070	CANDLE MFG.	4557
BUTTON or Fastener MFG-METAL	3131	CANNERY NOC	2111
CABINET WORKS-WITH POWER MACHINERY	2812	Can mfg. to be separately rated as Code 3315.	
CABINET WORKS - NO POWER WOOD-WORKING MACHINERY	2881	CANVAS GOODS, Awning or Tent ERECTION Removal or Repair	5538
CABLE INSTALLATION	5190	Applies to on-site operations, away from the insured's shop only.	
Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.		CANVAS GOODS MFG-LIGHTWEIGHT MATERIALS	2501
CABLE MFG-INSULATED ELECTRICAL	4470	Applies to mfg. of awnings, tents and protective coverings such as tarpaulins for automobiles, boats, machinery, trucks and trail- ers, or similar products when made from textile material not ex- ceeding a weight of twelve (12) ounces per square yard. When heavier weight material is used, Code 2576-canvas goods mfg. NOC applies. Operations at customer's site consisting of aw- nings, tents or canvas goods erection, removal or repair to be separately rated as Code 5538.	
Wire drawing to be separately rated as Code 1924 or Code 3241.			

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CANVAS GOODS MFG NOC	2576	CARPET, Rug or Upholstery CLEANING-commercial or residential-at customer's premises	9015
CAR WHEEL MFG-RAILROAD	3082	Shop operations are to be separately rated as Code 2585.	
CARBON PAPER or Typewriter Ribbon MFG.	4251	CARPET, Rug or Upholstery CLEANING-shop	2585
CARBONATED BEVERAGE MFG NOC	2157	CARPET or Rug MFG-JUTE OR HEMP	2380
CARBONIC ACID GAS MFG.	4825	CARPET or Rug MFG NOC	2380
CARBURETOR MFG.	3581	CARRIAGE or Wagon MFG OR ASSEMBLY	3808
CARPENTRY-DETACHED one or two family DWELLINGS	5645	Baby carriage mfg. to be separately rated as Code 3076.	
Includes garages constructed in connection with the dwellings.		CARRIER SYSTEM-PNEUMATIC-INSTALLATION OR REPAIR	5183
CARPENTRY-DWELLINGS-THREE STORIES OR LESS	5645	Applies to work inside of buildings. Installation of freight car- rier systems to be rated as Code 3724-millwright work.	
Applicable only to buildings designed primarily for multiple dwelling occupancy and includes garages constructed in con- nection therewith.		CARTRIDGE MFG OR LOADING See "EXPLOSIVES."	
CARPENTRY-INSTALLATION of CABINET WORK or INTERIOR TRIM	5437	CASH REGISTER MFG	3574
Interior trim is defined as moldings installed around doors and windows and also includes floor moldings, ceiling moldings and cove moldings. Installation of doors, windows should be sepa- rately rated Code 5403 or 5645.		CASKET or Coffin MFG OR ASSEMBLY-METAL	3076
CARPENTRY-INSTALLATION of FINISHED WOODEN FLOORING	5437	CASKET or Coffin MFG OR ASSEMBLY-WOOD	2881
Includes installation of parquet flooring.		CASKET or Coffin UPHOLSTERING and Burial Garment Mfg.	9522
CARPENTRY-SHOP ONLY	2802	CASTING MFG-METAL-INVESTMENT-LOST WAX PROCESS	3341
Where a risk deals in any lumber or building materials or in any fuel and materials in addition to performing carpentry shop op- erations, all yard operations shall be rated in the appropriate yard classification, Code 8232.		CATERER	9058
CARPENTRY NOC	5403	CATHEDRAL or Art Glass WINDOW MFG	4131
		Includes glass mfg.	
		CATTLE DEALER	0129
		Not operating farms or ranches.	
		CEILING TILE INSTALLMENT-ACOUSTICAL	5020
		CEMENT MFG	1701
		Excavation or digging, dredging, mining or quarrying to be sepa- rately rated.	
		CEMETERY OPERATION	9220

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CHAIN MFG-FORGED 3110

CHARITABLE or Religious ORGANIZATION-welfare-
ALL OPERATIONS 8837

CHARITABLE or WELFARE ORGANIZATIONS -

Professional Employees

This classification includes professional employees engaged in:

- (1) Counseling, education training and employment.
(2) Limited Medical Services such as first aid 8861

This classification excludes employees engaged in nursing or health care services in the homes of individual patients. These employees are assigned to code **8835 Nursing-Home Health, Public and Traveling**.

Risks that offer significant medical treatment and assistance, in addition to sleeping accommodations, food, counseling, etc., should be assigned to **Hospitals (code 8833 and code 9040)** or **Convalescent Home (code 8829)**

All other employees - This includes maintenance, housekeeping, cafeteria, dietician aides, security, laundry, etc. .. 8837

CHAUFFEURS and/or DRIVERS NOC 7380
Subject to the Special Classifications Rule. See also the various special Driver classifications in this Manual.

CHEESE or Butter MFG 2070

CHEMICAL BLENDING OR MIXING NOC: 4828

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.

CHEMICAL MFG NOC: 4829

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; clacination; carboxylation; compression of gases; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.

CHEMICAL GUM MFG. 2041

CHIMNEY CONSTRUCTION-NOT METAL 5222
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.

CHOCOLATE or Cocoa MFG 2041

CHURCH:

PROFESSIONAL EMPLOYEES 8868
Includes clergy, assistants, organist and choir members.

OTHER EMPLOYEES 9101

CIVIL DEFENSE WORKERS - VOLUNTEERS:
WAIVER OF COORDINATION OF BENEFITS 7979

CIVIL DEFENSE WORKERS: WAIVER OF
COORDINATION OF BENEFITS - VOLUNTEERS 7979

CLAIM ADJUSTERS or Special Agents-Insurance Co 8742

CLAY or Shale DIGGING 4000
No canal, sewer or cellar excavation or underground mining.

CLAY PRODUCTS or Brick MFG NOC 4024
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.

CLEANER-DEBRIS REMOVAL 5610
Applies only in connection with construction or erection. Does not apply to the payroll for cleaners except when the payroll for watchguards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.

CLEANING OR Dyeing 2586
(Dry Cleaning) Includes repairing or pressing. Not textile piece goods. Collecting or distributing stores, no cleaning or dyeing at the same location, to be rated as Code 8017-store-retail-NOC.

CLEANING or Renovating BUILDING EXTERIORS 5213

CLERICAL OFFICE EMPLOYEES 8810
Subject to the Special Classifications Rule.

CLERICAL OFFICE EMPLOYEES 8811
That work for information technology services companies or technology manufacturers.

CLIPPINGS DEALER 8018
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

CLOCK MFG 3383

CLOTH PRINTING 4299

CLOTHING MFG 2501

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CLUB-COUNTRY (golf, fishing or yacht) **9060**
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 per club member per season subject to a maximum of 300 members per course of 18 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 shall constitute the minimum number of club members, which limit shall be adjusted, pro-rata, for larger or smaller courses for the purpose of applying this rule.

Food service operations to assigned to Code 9058.

CLUB-RIDING, including food service operations **8279**

CLUB-TENNIS, RACQUETBALL & HANDBALL-
Indoor **9065**
Including food service operations - excluding Health Clubs, Exercise Clubs and Swimming Pool operations.

CLUB-NOC, including food service operations **9061**

COAL BILLET or Briquet MFG **1463**
Mfg. of by-products to be separately rated.

COAL DOCK OPERATION & STEVEDORING **7313**
Applies to coal docks using mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.

COAL MERCHANT & LOCAL MANAGER **8232**

COAL MINING - SURFACE AUGER **1005**
Includes stripping or other preliminary work.

COAL MINING - SURFACE **1005**
Applies where there are no shafts, slopes, tunnels or drifts. Includes stripping or other preliminary work.

COCOA or Chocolate MFG **2041**
Applies to mfg. from cocoa beans.

COCONUT SHREDDING OR DRYING **6504**

COFFEE CLEANING, ROASTING OR GRINDING **6504**

COFFEE, Tea or Grocery DEALER-RETAIL **8006**
Applies to house-to-house sales of coffee, tea or groceries and includes incidental stores or warehouses.
Route delivery employees to be assigned to Code 7380.

COFFER-DAM WORK-NOT PNEUMATIC-ALL OPERATIONS to completion **6217**
Includes pile driving, excavation and masonry or concrete work up to completion of the substructure only.

COFFIN or Casket MFG OR ASSEMBLY-METAL **3076**

COFFIN or Casket MFG OR ASSEMBLY-WOOD **2881**

COFFIN or Casket UPHOLSTERY and Burial Garment Mfg. **9522**

COLD STORAGE LOCKER-frozen foods **8031**
Includes incidental preparation of meats and produce. Slaughtering to be separately rated as Code 2081.

COLLAR MFG **2501**

COLLECTORS, Messengers or Salespersons-OUTSI **8742**
Subject to the Special Classifications Rule.

OUTSIDE SALES EMPLOYEES **8741**
that work for information technology services companies or technology manufacturers.

COLLEGE:

PROFESSIONAL EMPLOYEES **8868**

OTHER EMPLOYEES **9101**

COLOR GRINDING, BLENDING or Testing **4558**
Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the mfg. of ingredients.

COMMISSARY WORK:

FOOD SERVICE EMPLOYEES **9058**

OTHER EMPLOYEES **9052**

COMPUTING, Adding, Recording or Office MACHINE MFG NOC **3574**

CONCRETE CONSTRUCTION in connection with BRIDGES OR CULVERTS **5222**
Applies only when clearance is more than ten (10) feet at any point or entire distance between terminal abutments exceeds twenty (20) feet. Includes making, setting up or taking down forms, 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, pile driving, all work in tunnels, subways, caissons or coffer-dams to be separately rated.

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CONCRETE CONSTRUCTION NOC 5213
Includes foundations or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, all work in sewers, tunnels, subways, caissons or coffer-dams 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.

**CONCRETE or Cement DISTRIBUTING TOWERS-
INSTALLATION, repair or removal 9529**
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.

**CONCRETE or Cement WORK-FLOORS, DRIVEWAYS,
Yards or Sidewalks 5221**
Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

CONCRETE PRODUCTS MFG 4034
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 or for any plant operated in connection with construction work.

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.
 - (a) Drivers or Chauffeurs - NOC **7380**
 - (b) Employees at a yard engaged in mixing the concrete prior to transit or loading trucks with ingredients to be mixed during transit **8227**
2. Trucks operating to supply construction work undertaken by independent contractors either carrying pre-mixed concrete or mixing the ingredients during transit.
 - (a) Materials owned by the insured while in transit or, in other words, where the insured's contract involves payment for materials, mixing and trucking: all operations incidental to the pre-mixing of the concrete or the loading of ingredients into trucks which will mix during transit and trucking to location **8232**
 - Drivers in connection therewith **7228**

Mechanics in connection therewith
(b) Materials not owned by insured either in storage or while in transit - where insured's contract involves only trucking of pre-mixed ingredients or trucking including the concurrent mixing in transit: all operations incidental to loading of trucks and delivery of concrete **7219**
Drivers in connection therewith **7228**

**CONCRETE WORK-incidental to the
CONSTRUCTION OF private RESIDENCE 5215**
Applies only to buildings designed primarily for dwelling occupancy by one or two families and includes garages in connection therewith. No monolithic concrete building construction. When a poured wall (including a party wall) is, directly or indirectly, constructed for and paid for by a homeowner or residential builder and the dwelling's ultimate use is for residential purposes (or benefits residential structures) the contractor constructing the wall shall be assigned to Code 5215.

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

CONFECTION MACHINE MFG 3559

CONFECTION MFG 2041

**CONSTRUCTION ELEVATOR or Hod Hoist
INSTALLATION, Repair or Removal 9529**
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:
Suspended, swinging or outrigger scaffolds-assign rate of code **9530**
Scaffolds built up from the ground-assign rate of Sidewalk bridges not over one story height-assign rate code **5403**
Concrete or cement distributing towers-assign rate of code **5057**

**CONSTRUCTION MACHINERY, Dredge or Steam Shovel
MFG NOC 3507**

**CONTRACTOR-EXECUTIVE SUPERVISOR or
CONSTRUCTION SUPERINTENDENT 5606**
1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects.
2. "Executive Supervisors" or "Construction Superintendents" are defined as those persons exercising supervisory control through job superintendents or foremen.

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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 IV-D-7.)		COTTON SPINNING AND WEAVING	2380
4. Code 5606 is not available for division of a single employee's payroll with any other classification.		COTTON STORAGE	8018
		Applies to baled cotton. Includes warehouse or yard employees.	
		COUNTY EMPLOYEES NOC-See "MUNICIPAL"	
		CRACKER MFG	2016
		CRANE SERVICE WITH OPERATOR	9530
CONTRACTORS' MACHINERY DEALER	8107	CREAMERY	2070
Applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.		Includes the mfg. of butter or cheese. Ice cream mfg. to be separately rated as Code 2039.	
CONTRACTORS' PERMANENT YARD	8227	CREAMERY OPERATION	9620
Applies only to a permanent yard maintained by a contractor 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.		CURATOR-See "PUBLIC LIBRARY OR MUSEUM"	
CONVALESCENT or Nursing HOME	8829	CUSHION, Pillow or Quilt MFG	2501
COOPERAGE ASSEMBLY	2881	No mattress or box spring mfg.	
Stock mfg. to be separately rated as Code 2735.		DAIRY FARM OPERATION-See "FARM"	
COOPERAGE STOCK MFG	2731	DAM OR LOCK CONSTRUCTION:	
Applies to the manufacture of heads, hoops or staves. Cooperage assembly to be separately rated as Code 2881.		CONCRETE WORK-ALL OPERATIONS	5213
COPPER or Brass GOODS MFG	3315	Includes work on foundations, or the making, setting up or taking down of forms, scaffolds, false work or concrete distributing apparatus. With respect to caisson or coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply only to the construction, maintenance or removal of the caisson or coffer-dam. Excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.	
COPPERSMITH-shop	3066	EARTH MOVING or Placing - ALL OPERATIONS	6217
CORD or Twine MFG-cotton	2380	Includes excavation, borrowing, filling, backfilling or grading. With respect to caisson or coffer-dam operations, the appropriate caisson or coffer-dam classification shall apply to the construction, maintenance or removal of the caisson or coffer-dam. Pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.	
CORDAGE, Rope or Twine MFG NOC	2380	TIMBER or Brush Cutting and REMOVAL	2702
CORRUGATED or Fiber Board CONTAINER MFG	4244	DECORATING	5538
Paper or paper board mfg. to be separately rated.		Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.	
CORSET MFG	2501	DENTAL LABORATORY	4692
COTTON BATTING, Wadding or Waste MFG	2380		
COTTON GIN MACHINE MFG	3507		
COTTON MERCHANT	8018		
Includes warehouse or yard employees.			

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DENTIST	8836	DOOR, Door Frame or Sash ERECTION -	
Employees engaged in any type of service in or about premises, other than premises used for professional purposes, are to be separately rated.		metal or metal covered	5102
DERRICK or Oil Rig ERECTING OR DISMANTLING-ALL OPERATIONS:		DOOR, Door Frame or Sash MFG-WOOD-METAL COVERED	3066
METAL	5057	DOOR, Sash or Assembled Millwork MFG-WOOD	2802
WOOD	5403	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.	
DETECTIVE or Patrol AGENCY	7720	DRAFTING EMPLOYEES	8810
DETINNING	3372	Subject to the Special Classifications Rule.	
DIAMOND CUTTING or Polishing	8013	DRAINAGE or Irrigation SYSTEM CONSTRUCTION	6229
DIAPER SERVICE	2585	Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.	
Also applies to infant's apparel laundry. Route pick-up and delivery to be assigned to Code 7380.		DREDGE, Steam Shovel or Construction Machinery MFG NOC	3507
DIE CASTING MFG	1925	DREDGING:	
DISMANTLING OF PRE-FABRICATED DWELLINGS -		Refer to Basic Manual Rule XII-THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT.	
See the "BUILDING WRECKING RATING PLAN"		DRESS FORM MFG	4036
DISTILLERY-SPIRITUOUS LIQUOR	2131	DRESSING or Polish MFG	4557
Includes grain alcohol mfg.		DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM I	7333
DIVING, SALVAGE OPERATIONS OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM I	7394	Hazardous waste removal - from the water (also could use codes 7335 or 7337)	7333
DIVING, SALVAGE OPERATIONS, OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: STATE ACT	7395	DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: STATE ACT	7335
DIVING, SALVAGE OPERATIONS, OR WRECKING: MARINE: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: US ACT	7398	DREDGING: COVERAGE UNDER ADMIRALTY LAW: PROGRAM II: US ACT	7337
DOG SHOW:		DRESSMAKING or Tailoring-CUSTOM exclusively ..	2503
KENNEL EMPLOYEES	8831	Not manufacturing.	
DOLL CLOTHING or Cloth Dolls or Cloth Parts MFG	2501	DRILLING or Redrilling of OIL or GAS WELLS &	
Includes dressing of dolls.		Installation of casing	6235
DOMESTIC WORKERS - INSIDE - OCCASIONAL	0908	DRILLING NOC	6204
DOMESTIC WORKER - INSIDE FULL TIME	0913	Includes the installation of pumps, incidental piping, replacement and cleaning of well points, screens, and casings. Also, includes trenching and all hook-ups.	
DOMESTIC WORKERS-INSIDE	0913	DRIVERS, and/or CHAUFFEURS NOC - commercial	7380
DOMESTIC WORKERS - OUTSIDE - OCCASIONAL	0909	Subject to the Special Classifications Rule. See also the special driver classifications under "DRIVERS IN CONNECTION WITH."	
DOMESTIC WORKERS OUTSIDE - FULL TIME	0912		
DOMESTIC WORKERS-OUTSIDE	0912		

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DRIVERS IN CONNECTION WITH:

ASHES, Garbage or Refuse **COLLECTION** 7213

AUTOMOBILE RACING 7422

BEER or Ale **DEALER WHOLESALE** 7210

BUS CO 7212

FLORIST 7240

FURNITURE MOVING & Storage 7214

IRON or Steel **MERCHANT** 7215

IRON or Steel **SCRAP DEALER** 7216

JUNK DEALER 7218

RAG or Paper Stock **DEALER-USED** 7218

TAXICAB CO 7220

TRUCKING:

MAIL, PACKAGE, or Parcel **DELIVERY** 7202

PARCEL or Package **DELIVERY** 7206

NOC 7208

DRUG, Medicine or Pharmaceutical

PREPARATION-no mfg. of ingredients 4611
 Applies to compounding, blending or packing operations only.
 Metal container mfg. to be separately rated as Code 3315.

DRY DOCK OPERATION-See "SHIP REPAIR OR
 CONVERSION"

DYE OR DYE INTERMEDIATE MFG:

Refer to treatment under the "Chemical and Dyestuff Rating
 Plan."

DYEING or Cleaning 2586

(Dry Cleaning) Includes repairing or pressing. Not textile piece
 goods. Collecting or distributing stores, no cleaning or dyeing
 at the same location, to be rated as Code 8107-store-retail-
 NOC.

EARTHENWARE or Tile **MFG NOC** 4024

Includes the mfg. of common, face, pressed or repressed build-
 ing 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. Under-
 ground mining or quarrying to be separately rated.

EGG or Poultry **PRODUCER** - See "FARM"

ELECTRIC Light or **POWER COOPERATIVE-REA**
 project only 7540
 Construction of buildings, dams or reservoirs to be separately
 rated.

ELECTRIC Light or **POWER LINE CONSTRUCTION** 7538

ELECTRIC or Gas **LIGHTING FIXTURES MFG** 3179

ELECTRIC POWER of Transmission **EQUIPMENT**
MFG 3643
 Includes the mfg. or repair of motors, generators, converters,
 transformers, switchboards, circuit breakers, switches or
 switchboard apparatus or incidental equipment.

ELECTRICAL APPARATUS INSTALLATION
OR REPAIR 3724
 Code 3724 shall not be assigned to employees of insureds en-
 gaged 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 to be separately
 rated as Code 7538.

ELECTRICAL APPARATUS MFG NOC 3179
 Includes electrical fixtures and appliances.

ELECTRONICS MFG RISKS AND COMPNT
PARTS MFG 3681
 Examples of equipment or their components which would be included
 are mfg of electrical cord set, computer devices, computer
 peripherals, television, radio, ignition harness assembly, telephone
 or telecommunication equipment. This class does not include
 assemblers who do not mfg. any parts

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ELECTRICAL WIRING - WITHIN BUILDINGS 5190
Installation of electrical machinery or auxillary apparatus to be
separately rated as Code 3724.

ELECTROPLATING 3372

ELECTROTYPING 4299

ELEVATOR ERECTION OR REPAIR 5160

ELEVATOR INSPECTING 8720

ELEVATOR OR Escalator MFG 3507

EMBROIDERY MFG 2380

EMERY WORKS 1748
Applies to crushing or grinding. Digging, mining or quarrying
to be separately rated.

ENGINE MFG - AIRCRAFT 3629

ENGINE MFG - AUTOMOBILES 3827

ENGINE MFG-NOC 3612

ENGINEER or Architect - CONSULTING 8601
Does not apply when engaged in actual construction.

ENGRAVING 4351

ESCALATOR or Elevator MFG 3507

ESSENTIAL OILS MFG & distillation 4825

ESTATE-PRIVATE:
Refer to Basic Manual Rule XV-DOMESTIC WORKERS-
RESIDENCE

EXCAVATION ROCK 6217
Not tunneling or street or road construction.

EXCAVATION NOC 6217
Includes borrowing, filling or back-filling. Grading or excavat-
ing in connection with street or road construction, pile driving,
shaft sinking, caisson or coffer-dam work to be separately rated.

EXERCISE or Health INSTITUTE 9063

EXHIBITION -See "AMUSEMENT PARK"

EXPLOSIVES OR AMMUNITION MFG:

CARTRIDGE COMPONENT MFG -small arms 3628
Cartridge case mfg. to be separately rated. Insertion of percus-
sion caps or primers, loading or testing with explosives to be
separately rated.

CARTRIDGE MFG OR ASSEMBLY -small arms . 3628
Explosives or fulminate mfg. to be separately rated.

CARTRIDGE OR SHELL CASE MFG - metal 3315
Insertion of percussion caps or primers, loading or testing with
explosives to be separately rated.

PROJECTILE OR SHELL MFG 3632
Includes incidental "nosing in." Not cartridge or shell case mfg.
Forging or casting of shapes or loading or testing with explo-
sives to be separately rated.

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EXPLOSIVES DISTRIBUTORS	8010	FISH HATCHERY	0034
EXPRESS CO-See "TRUCKING"		FLORIST-cultivating or gardening	0035
EXTERMINATOR	9015	FRUIT & VEGETABLE PACKING AND HANDLING	0141
Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.		Applies to an agricultural employer only when the following conditions are met:	
		1. Payroll of employees engaged in packaging, washing, grading and sorting must equal or exceed \$50,000 per annum or exceed that of the entire farming operation.	
		2. Payroll records must be maintained showing complete division of payroll between farming activities and the fruit and vegetable packing operation.	
		3. The fruit and vegetable packing operation must be concluded on the farm premises.	
EXTRACT MFG-DYEWOOD, licorice, tanning, PERFUMERY, medicinal or flavoring	4825	GARDENING -market or truck	0011
Includes distillation of essential oils.		GOAT or Sheep RAISING	0129
FABRIC COATING or Impregnating NOC	9501	HATCHERY-no farming operations	0034
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.		LIVESTOCK or Cattle RAISING NOC	0129
FACTORY COST or Office SYSTEMATIZER, Accountant or Auditor - TRAVELING	8803	MARKET OR TRUCK	0011
FARM MACHINERY DEALER	8116	NURSERY PERSONS	0005
Includes demonstration and repair of farm machinery. Parts department to be separately rated as Code 8010-replacement parts dealer.		ORCHARD-Employees other than inservants	0130
FARM:		POULTRY or Egg PRODUCER-no farming operations	0034
For definition refer to the Basic Manual Rule IX-E.		SHEEP or Goat RAISING	0129
For alphabetical listing of additional farm classes for specific crops see Part Four-Alphabetical Listing.		STABLE OR BREEDING FARM	8279
The following classifications apply to farming and agricultural operations:		Training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.	
ANIMAL RAISING	0034	TREE PRUNING, Spraying, Repairing, Trimming or Fumigating	0106
Applies to fur bearing animals.		VEGETABLE	0011
BERRY or Vineyard	0011	VINEYARD or Berry	0011
CATTLE or Livestock RAISING NOC	0129	NOC-Employees other than inservants	0128
DAIRY or Livestock-Employees other than inservants	0129		
EGG or Poultry PRODUCER	0034		
FIELD CROPS	0128		

MICHIGAN WORKERS' COMPENSATION
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FASTENER or Button MFG-METAL	3131	FIRE ALARM INSTALLATION or REPAIR	5191
FEATHER or Flower MFG-artificial	2501	FIRE EXTINGUISHER SERVICE-Sales	5188
FEATHER PILLOW MFG	2501	FIREFIGHTERS	7704
No mattress or box spring mfg.		When part-time or volunteer firefighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular firefighters in computing the premium. In no case, however, shall the remuneration of any such firefighter be taken at less than \$400 per person per annum.	
FEED, Hay or Grain DEALER & LOCAL MANAGERS	8215	FIREFIGHTERS, VOLUNTEERS: WAIVER OF COORDINATION OF BENEFITS -	7904
FEED MFG	2014	FIREFIGHTERS: WAIVER OF COORDINATION OF BENEFITS - VOLUNTEERS	7904
Includes the preparation of cereal or compound feeds for livestock.		FIRE PATROL or Protective Corps	7704
FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM II STATE ACT	8734	Not salvage operations.	
FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM II-STATE ACT	8734	FIREPROOF EQUIPMENT MFG	3076
FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM I	3737	Includes metal furniture, filing equipment and incidental wood-working. Separately rate: mfg. of fireproof doors or shutters which are wood covered with metal, or structural or reinforcing materials.	
FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS: PROGRAM II US ACT	8738	FIREWORKS MFG-See "EXPLOSIVES"	
FELA OUTSIDE SALESPERSONS, MESSENGERS, COLLECTORS:PROGRAM II-US ACT	8738	FISH CURING	2095
FELA CLERICAL OFFICE EMPLOYEES - PROGRAM II STATE ACT	8805	Applies to shore or dock work not to work on board ship.	
FELA CLERICAL OFFICE EMPLOYEES-PROGRAM II-STATE ACT	8805	FISHING Rod and TACKLE MFG	4902
FELA CLERICAL OFFICE EMPLOYEES-PROGRAM I	8814	FIXTURES or Furniture INSTALLATION-portable -NOC	5146
FELA CLERICAL PROGRAM I	8814	Applies to installation in offices and stores.	
FELA CLERICAL PROGRAM II US ACT	8815	FLAX SPINNING AND WEAVING	2380
FELA CLERICAL-PROGRAM II-US ACT	8815	FLINT or Spar GRINDING	1748
FELT or Building or Roofing Paper PREPARATION	9501	FLORIST-See "FARM"	
Paper or felt mfg. to be separately rated.		FLORIST-STORE	8001
FELTING MFG	2380	Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035.	
FENCE ERECTION - METAL	6400	Drivers in connection therewith	7229
FERTILIZER MFG	4583		
Not rendering of garbage works. Includes dry mixing plants.		FLOWER or Feather MFG-artificial	2501
FIBER GOODS MFG	4239	FOOD SERVICE OPERATIONS	9058
FIELD BONDED WAREHOUSING	8292	Applicable to such operations when conducted for benefit of an employer's employees or when conducted as part of the operation.	
No handling, moving or shipping of goods or merchandise at the field location.		FOOD SUNDRIES MFG NOC	6504
FILE MFG	3113	No cereal milling. Includes cleaning, grinding, sorting or mixing of coffee, sugars, pastry flours, spices or nuts.	
FILM EXCHANGE	4363		
Includes projection rooms. Film exchanges located at motion pictures studios to be separately rated as Code 4360.			

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FORGING WORK -drop or machine 3110 Includes trimming.	FUNERAL HOME OPERATIONS 9620
FOUNDRY-NON-FERROUS 3085	FUR MFG -preparing skins 2501 Hatters' fur mfg. to be separately rated as Code 2623.
FOUNDRY-STEEL CASTINGS 3082	FURNISHING GOODS MFG NOC 2501 Includes wearing apparel, draperies or household furnishings from textile fabrics.
FOUNDRY-FERROUS NOC 3081	FURNITURE ASSEMBLY-WOOD -from manufactured parts 2881 Includes finishing.
FOUNTAIN PEN MFG 3574	FURNITURE MFG-METAL 3076
FREIGHT HANDLING NOC -or FREIGHT HANDLING -packing, handling or shipping EXPLOSIVES OR AMMUNITION-UNDER CONTRACT : Coverage under U.S. ACT 7350F Coverage under STATE ACT 7360 These classifications include freight checkers. Stevedoring to be separately rated.	FURNITURE MOVING & storage -See "WAREHOUSING FURNITURE"
FRINGE or Braid MFG 2380	FURNITURE or Fixtures INSTALLATION -portable -NOC 5146 Applies to installation in offices or stores.
FRUIT Evaporating or PRESERVING 2111 Includes jam, jelly or cooked fruit syrup mfg. No canneries. No fruit juice mfg. Can mfg. to be separately rated as Code 3315.	FURNITURE STOCK MFG 2731
FRUIT JUICE MFG 2143 No bottling or carbonated liquids. Can mfg. to be separately rated as Code 3315.	FURNITURE UPHOLSTERING 9522
FRUIT PACKING 2105 Fruit evaporating or preserving to be separately rated as Code 2112. Canneries to be separately rated as Code 2111.	GALVANIZING OR Tinning -not electrolytic 3373
FUEL AND MATERIAL DEALER NOC -no second-hand building materials or lumber- & LOCAL MANAGERS 8232 Applicable to risks dealing in at least three of the following classifications of materials: 1. Coals, fuel, oil, wood or ice. 2. New building materials including lumber. 3. Hay, grain, feed or seed. 4. Agricultural implements. Grain elevator operation to be separately rated as Code 8304.	GARBAGE, Ashes or Refuse COLLECTION 9403 Reduction, rendering or fertilizer plants to be separately rated. DRIVERS IN CONNECTION THEREWITH 7213
	GARBAGE WORKS 1438 Applies to reduction or incineration.
	GARDENING -See "FARM"
	GAS COMPANY: NATURAL gas-LOCAL DISTRIBUTION 7502 Separately rate: drilling or operation of wells, construction or operation of cross-country pipelines or construction of buildings or gasholders.
	GAS WORKS 7502

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GAS DEALERS-L.P.G. **8350**
Distribution by gas mains or piping from central tanks to be separately rated as Code 7502.

GAS DISTRIBUTING-L.P.G.-local **7502**
Applies to distribution by means of gas mains or piping from central tanks. Separately rate: construction or operation of cross-country pipelines or construction of buildings or gas-holders.

**GAS or Electric LIGHTING FIXTURES
MFG** **3180**

GAS or Oil LEASE OPERATOR-NATURAL gas **1320**
Separately rate: erecting or dismantling of derricks; drilling; installation or recovery of casing; well shooting; cementing; tank building; topping operations or gasoline recovery.

**GAS or Oil LEASE WORK NOC-NATURAL
gas - BY CONTRACTOR** **6216**
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, acidizing of wells and lease beautification work. Separately rate: pipeline construction, tank building, rig or derrick erecting or dismantling, installation of recovery of casings, drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.

GAS MAIN or Connection CONSTRUCTION **6319**
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated. Separately rate: the construction of pipelines between natural gas producing fields and points of connection with local distributing systems. Such cross-country pipeline construction shall be rated as Code 6233-oil or gas pipeline construction.

GAS METER MFG **3574**

GAS WELL OR PIPELINE - See "OIL or GAS"

GASOLINE RECOVERY **4712**
Applies to recovery from casing head or natural gas.

GASOLINE or OIL DEALER **8350**
Retail gasoline stations to be separately rated as either Code 8387 or 8381.

GASOLINE STATION - retail - NOC **8387**
Includes retail diesel stations.

GASOLINE STATION - retail - SELF-SERVICE **8381**
This classification applies only to retail gasoline stations at which:

1. The customer pumps the gasoline and otherwise services the vehicle.
2. The only employee subject to the code is the cashier situated in a physically separated structure, who controls the pumps from within by remote control and receives payment from the customer.
3. The employee engages in no other duties on or about the premises that are normal to the operations of a conventional gasoline station.

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

GEAR MFG OR GRINDING **3635**

GEOPHYSICAL EXPLORATION - seismic **8606**

GEOPHYSICAL EXPLORATION NOC **7380**
Core drilling to be separately rated as Code 6204.

GLASS MFG-BLOWN SHEET WINDOW **4131**
Digging or quarrying to be separately rated.

GLASS MFG-CUT **4131**

GLASS MFG-POLISHED PLATE **4131**
Digging or quarrying to be separately rated.

GLASS MFG-ROLLED **4131**
Includes the mfg. of ribbed, colored, figured or wire glass. Digging or quarrying to be separately rated.

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GLASS MERCHANT **4130**
Includes bending, grinding, beveling or silvering of plate glass.

GLASS WINDOW MFG-stained **4131**
Includes glass mfg.

**GLASSWARE MFG-NO AUTOMATIC BLOWING
MACHINES** **4131**
Digging or quarrying to be separately rated.

GLASSWARE MFG NOC **4131**
Digging or quarrying to be separately rated.

GLAZIER-AWAY FROM SHOP **5462**

GLOVE MFG - LEATHER OR TEXTILE **2501**
Tanning of leather or mfg. of textile fabric to be separately rated.

GLOVE or Mitten MFG-knit **2501**
Yarn mfg. to be separately rated.

GLUE MFG **4712**

GOLD LEAF MFG **3383**

**GOLF COURSE, NOT MINIATURE - PUBLIC
OR PRIVATE - See "CLUB-COUNTRY, GOLF, ETC."**

GRADING OF LAND NOC **6217**
Includes borrowing, filling or back-filling.
Separately rate: grading or excavation in connection with street
or road construction, pile driving, shaft sinking, caisson or cof-
fer-dam work.

**GRAIN ELEVATOR OPERATION & LOCAL
MANAGERS** **8304**
Floating elevators to be separately rated under the appropriate
vessel classification.

**GRAIN, Feed or Hay DEALER & LOCAL
MANAGERS** **8304**

GRAIN MILLING & LOCAL MANAGERS **8215**

GRAPHITE MFG - not artificial **1624**
Artificial graphite mfg. to be rated as Code 1438 lead mfg.

GRAVEL or Sand DIGGING **4000**
No canal, sewer or cellar excavation or underground mining.

GREASE or Oil MIXING OR BLENDING **4712**
No rendering or petroleum refining. Can mfg. to be separately
rated as Code 3315. Includes glue, paste and mucilage mfg.

GROCERY, Tea or Coffee DEALER-RENTAL **8006**
Applies to house-to-house sales of coffee, tea or groceries and
includes incidental stores or warehouses.

**GUNITING - NOT CHIMNEYS-
ALL OPERATIONS** **5213**
Guniting on chimneys to be separately rated as Code 5222.

HAIR GOODS MFG **2501**
Applies to products made from human hair.

HALFWAY HOUSES - Professional employees
This classification includes professional employees engaged in :
(1) Counseling, education, training and employment.
(2) Limited Medical Services such as first aid **8861**

This classification excludes employees engaged in nursing or
health care services in the homes of individual patients. These
employees are assigned to code **8835 Nursing-Home Health,**
Public and Traveling.

Risks that offer significant medical treatment and assistance, in
addition to sleeping accommodations, food, counseling, etc.,
should be assigned to **Hospitals (code 8833 and code 9070) or**
Convalescent Home (code 8829)

All other employees - This includes maintenance, housekeep-
ing, cafeteria, dietician aides, security, laundry, etc. **8837**

HARDWARE MFG NOC **3146**

HARNESS or Saddle MFG **4902**

HAT CLEANING **8017**

HAT MFG-STRAW Cloth, Felt or other materials **2501**
Includes blowing, starting or forming of felt hat shapes. Hatter's
fur mfg. to be separately rated as Code 2623.

HATTERS' FUR MFG **2623**

**HAY, Grain or Feed DEALER & LOCAL
MANAGERS** **8215**

HEALTH or Exercise INSTITUTE **9063**

HEAT TREATING - metal - NOC **3307**

**HEAT TREATING of metal by ELECTRICAL INDUCTION
PROCESSES** **3306**

HEATER or Radiator MFG **3081**

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**HEATING, AIR CONDITIONING, OR COMBINED
HEATING AND AIR CONDITIONING**

SYSTEMS 5550

Includes all installation, service, repair and cleaning of units.

The following is applicable to this classification:

1. Includes all ductwork, piping and electrical wiring.
2. Includes hot air and hot water (low pressure).
3. Used for all maintenance, cleaning and oiling of new or existing systems.
4. Separately rate the installation, service and repair of portable units.
5. Includes boiler work - domestic only.
Domestic boiler work is defined as work done on low pressure, hot water boilers.
6. Separately rate high pressure systems and any steam boiler work to Code 3726.

HEMP or Jute SPINNING OR WEAVING 2380

HOD HOIST or Construction Elevator

INSTALLATION, Repair or Removal 9529

Such operations performed by contractors who erect, repair or remove hod hoists or construction elevators as an incidental part of their construction work are to be included in the classification with which the work is associated.

See "CONSTRUCTION ELEVATOR" for rate instructions if such is not the case.

HOME FOR THE AGED9052, 9053

Includes food service operations. Code 9052 is applicable to enterprises which are operated under a state license which identifies the holder as a "Home for the Aged."

HOME FOR THE AGED - Professional employees

This classification includes professional employees engaged in:

- (1) Counseling, education, training and employment.
- (2) Limited Medical Services such as first aid **8861**

This classification excludes employees engaged in nursing or health care services in the homes of individual patients. These employees are assigned to code **8835 Nursing-Home Health, Public and Traveling.**

Risks that offer significant medical treatment and assistance, in addition to sleeping accommodations, food, counseling, etc., should be assigned to **Hospitals (code 8833 and code 9040) or Convalescent Home (code 8829)**

All other employees - This includes maintenance, housekeeping, cafeteria, dietician aides, security, laundry, etc. **8837**

HOME IMPROVEMENT CENTER -

new materials only:

STORE EMPLOYEES 8058

OTHER EMPLOYEES & yard, warehouse 8232

Home improvement centers are defined as building material deal-

ers characterized by an extensive store operation handling a wide variety of products in addition to building materials and related hardware items.

HOMEMAKER SERVICE 8835

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

**HOMES FOR YOUTHS or PHYSICALLY, MENTALLY or
EMOTIONALLY HANDICAPPED CLIENTS - Professional
Employees**

This classification includes professional employees engaged in :

- (1) Counseling, education, training and employment.
- (2) Limited Medical Services such as first aid **8861**

This classification excludes employees engaged in nursing or health care services in the homes of individual patients. These employees are assigned to code **8835 Nursing-Home Health, Public and Traveling.**

Risk that offer significant medical treatment and assistance, in addition to sleeping accommodations, food, counseling, etc., should be assigned to **Hospitals (code 8833 and code 9040) or Convalescent Home (code 8829)**

All other employees- This includes maintenance, housekeeping, cafeteria, dietician aides, security, laundry, etc. 8837

HONE or Oil STONE MFG 1748

Quarrying to be separately rated.

HORN GOODS MFG-Fabricated Products 4452

Applies to the mfg. of horn goods by such operations as machining, bending, buffing or polishing.

HORSE SHOE MFG 3146

Steel making or rolling mills to be separately rated.

HORSE SHOW:

STABLE EMPLOYEES 8279

HOSPITAL:

PROFESSIONAL EMPLOYEES 8833

OTHER EMPLOYEES 9040

Includes food service operations. 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.

HOSPITAL - VETERINARY 8831

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HOTEL:		INSPECTION of Risks FOR INSURANCE or Valuation PURPOSES NOC	8720
FOOD SERVICE OPERATIONS	9058		
Includes musicians, disc jockeys or comedians associated with a restaurant, bar, tavern or lounge.			
DESK CLERKS	9051	INSTRUMENT MFG NOC	3685
OTHER EMPLOYEES	9052	Applies to professional or scientific instruments.	
HOUSE FURNISHING INSTALLATION NOC & upholstering	9521	INSULATION-STEAM PIPE OR BOILER	5183
		Applies to the use of cork, asbestos or other non-conducting materials.	
HOUSEHOLD APPLIANCES - ELECTRICAL - INSTALLATION, Service or Repair	9519	INSULATION WORK NOC	5479
Electrical wiring to be separately classified to code 5190. Television, radio, video and audio equipment installation, service or repair to be separately classified to Code 9516.		Includes the installation or application of acoustical (other than ceilings) or thermal insulating materials in buildings or within building walls.	
HOUSEHOLD FURNISHINGS or Wearing Apparel DEALER-RETAIL	8006	INTERCOMMUNICATION SYSTEM- INSTALLATION or REPAIR	5191
Applies to the house-to-house sales of miscellaneous wearing apparel and household furnishings. Includes incidental stores or warehouses. Also applies to the house-to-house sale of jewelry, furniture or appliances. However, if the principal operation is the sale of furniture, stoves, ranges, refrigerators, or other major appliances, separately rate the operation as Code 8044 and do not use Code 8006.			
		IRON OR STEEL:	
		Manufacturing:	
Route delivery is to be assigned to Code 7380.		ROLLING MILL	3018
HYDROGEN or Oxygen MFG	4825	No wire drawing. Steel making, blast furnace operation or coke mfg. to be separately rated. Not applicable to rolling mills in plants operating open hearth, bessemer, electric or crucible steel furnaces.	
Includes tank charging.			
ICE CREAM MFG	2039	STEEL MAKING-ELECTRICAL FURNICE, CRUCIBLE PROCESS, OPEN HEARTH OR BESSEMER FURNACES	3004
ICE DEALER	8232	Includes blooming mills or forging or rolling mills. Blast furnace operations or coke mfg. to be separately rated.	
ICE HARVESTING & storing	8232		
		Fabrication:	
INCANDESCENT LAMP MFG	4131	SHOP-STRUCTURAL	3030
INK MFG	4557	Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.	
INKED RIBBON PREPARATION	4251	SHOP-NON-STRUCTURAL	3040
Paper mfg. to be separately rated.		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, iron shutters or other non-structural iron or steel work. Blast furnaces or convertor operations, casting of steel of other metals, and rolling mills to be separately rated.	
INSPECTORS, Samplers, or Weighers OF MERCHANDISE ON VESSELS OR DOCKS or Railway Stations or Warehouses:			
Coverage under U.S ACT	8709F	Erection:	
Coverage under STATE ACT	8719		
These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.		DECORATIVE or artistic	5102
		Applies to iron or steel, brass or bronze decorative or artistic items.	

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DOOR, Door Frame OR SASH-Metal or metal covered	5102	Applies to janitorial operations consisting of care, custody or maintenance 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. Includes window cleaning. Painting or building repair shall be separately classified if performed at a location where the insured does not perform janitorial operations.
DWELLINGS NOT OVER TWO STORIES in height	5059	Does not apply to maintenance or repair of machinery or amusement devices.
EXTERIOR	5040	
Includes work on balconies, fire escapes, staircases or fireproof shutters.		
FRAME STRUCTURES NOC	5040	JEWELRY MFG 3383
FRAME STRUCTURES NOT OVER TWO STORIES in height	5059	JUNK DEALER 8264
METAL BRIDGES	5040	Applicable only to those risks engaged in collecting or handling a miscellaneous line of second-hand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals and, in addition, 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.
NON-STRUCTURAL-INTERIOR	5102	DRIVERS IN CONNECTION THEREWITH 7218
Applies to the erection of interior non-structural iron or steel, brass or bronze work.		
RADIO, Television or Water TOWERS, Smokestacks or Gas Holders	5040	JUTE or Hemp SPINNING OR WEAVING 2380
NOC	5057	KNIT GOODS MFG NOC 2501
IRON or Steel MERCHANT	8106	Yarn mfg. to be separately rated.
Not applicable to junk dealers or iron or steel scrap dealers.		LABOR UNION 8755
DRIVERS IN CONNECTION THEREWITH	7215	Includes business agents and organizers. During any strike period, each outside employee who is engaged in strike duties shall be subject to an additional premium of \$1.00 for each day on which he is so engaged. This premium shall always be collected in addition to the premium for the policy otherwise determined. For the purpose of this rule, a strike period shall be considered to be any period during which the offices, plant or other property of an employer are being picketed.
IRON or Steel SCRAP DEALER	8265	LACQUER or Spirits Varnish MFG 4558
Wrecking or salvage operations to be separately rated.		Includes mixing of thinners or solvents but no nitrocellulose mfg. Risks engaged in the mfg. of nitrocellulose, thinners or solvents to be assigned to Code 4829.
DRIVERS IN CONNECTION THEREWITH	7216	
IRRIGATION or Drainage SYSTEM CONSTRUCTION	6229	
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.		
IVORY or Bone GOODS MFG	4452	
JANITORIAL OPERATIONS and custodial care	9015	

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LAMP or Lantern MFG NOC	3179	LETTER SERVICE SHOP	8800
LANDSCAPE GARDENING	0042	LIBRARY-PUBLIC - See "PUBLIC LIBRARY"	
Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as Code 6217.		LIME MFG	1624
		Excavation or digging, mining or quarrying to be separately rated.	
LARD REFINING	4712	LIME MFG-QUARRY-SURFACE	4000
LAST BLOCK MFG	2731	LIMOUSINE CO:	
LAST or Shoe Form MFG	2790	OTHER EMPLOYEES:	
LATHING	5437	NON-SCHEDULED	7382
Metal lathing used as reinforcement for concrete shall be assigned to the appropriate concrete construction classification.		DRIVERS IN CONNECTION THEREWITH	7720
		SCHEDULED	7382
		DRIVERS IN CONNECTION THEREWITH	7212
LAUNDRY-SELF-SERVICE	8017	LINOLEUM MFG	9501
LAUNDRY NOC	2585	LINOTYPE or Hand COMPOSITION	4299
Collecting or distributing store, no laundry at the same location, to be rated as Code 8017.			
LAWN MAINTENANCE-COMMERCIAL OR DOMESTIC	0042	LIQUEFIED PETROLEUM GAS- See "GAS DISTRIBUTING"	
Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or backfilling to be separately rated as Code 6217. Lawn spraying insecticides, weed killers, fertilizer to be separately rated as Code 0005.		LITHOGRAPHING	4299
LAW OFFICE	8820	Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proof-readers, editors of clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.	
LEAD MFG	1438	LIVERY CO - See "LIMOSINE CO."	
Includes red or white lead.		LIVERY or Boarding STABLE - not sales stable	8279
LEAD WORKS	3027	LIVESTOCK DEALER or Commission Merchant	0129
Includes sheet, pipe or shot. Smelting to be separately rated.		Not operating farms or ranches.	
LEATHER MFG-IMITATION	9501	LIVESTOCK SALES CO	0129
LEATHER MFG-PATENT OR ENAMEL	2623	LOCK OR DAM CONSTRUCTION-See "DAM OR LOCK CONSTRUCTION"	
LEATHER BELTING MFG	2688	LOCOMOTIVE WORKS	3507
LEATHER EMBOSING	2623	Logging or Lumbering - Mechanized Harvesting	2709
LEATHER GOODS MFG NOC	2688		
LENS MFG-GROUND	4150		

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LOGGING OR LUMBERING 2702	MACHINERY DEALER NOC 8107
Includes food service operations. Includes transportation of logs to mill, 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 Paragraph B of Rule V - 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.	Applies to stor and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.
LOOSE-LEAF LEDGER or Notebook MFG 4251	MACHINERY MFG NOC 3628
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.	No job or production machining . Applicable only to concerns mfg. or assembling completed machines.
LUMBER YARD - new materials only:	MAGNESIUM METAL MFG 1438
STORE EMPLOYEES 8058	Milling or grinding of magnesium metal, mining or quarrying to be separately rated.
OTHER EMPLOYEES & yard, warehouse 8232	MAILING or Addressing CO 8800
MACARONI MFG 2016	MALT HOUSE 2121
Includes all kinds of pasta.	MARBLE or Stone SETTING - inside 5348
MACHINE SHOP NOC 3632	Applies to interior construction only.
Foundry operations to be separately rated.	MARINA:
MACHINE SHOP - PRECISION - NOC 3630	Coverage under U.S. ACT 6826F
Includes the precision machining of parts that meet the following criteria:	Coverage under STATE ACT 6836
1. At least 50% of the parts machined must meet tolerance of .001 or less.	Applicable to waterfront operations including the operation of boat docks, storage facilities, repair shops or marine railways. 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 except that the operation of showrooms in town, 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 Code 6834.
2. Applies to risks utilizing a significant amount of computerized/automated equipment. Some examples of computerized equipment are metal working machines having computer or numeric controls (CNC machines). Some examples of automated equipment are as follows: automatic tool changing, automated or mechanical material handling equipment, dial machines, electrical discharge machines (EDM).	MARINE APPRAISER OR SURVEYOR 8720
3. Risk will perform various machining operations for a variety of customers.	MARINE RAILWAY OPERATION 6872
However, this classification does not apply if there is a classification in the manual that more specifically describes the insured's operations.	MASONRY NOC 5022
KELLERING MACHINE OPERATOR 3116	MATCH MFG 4729
	Lumbering operations to be separately rated as Code 2702
	MATTRESS or Box Spring MFG 2501
	Separately rate the mfg. of wire springs or excelsior.
	MEAT PRODUCTS MFG NOC 2095

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MECHANICS IN CONNECTION WITH:		MICA GOODS MFG & mica preparing	1748
Schools	8395	Mining to be separately rated.	
MEDICAL MARIJUANA DISPENSARY	8045	MILITARY RESERVATION CONSTRUCTION:	
MEDICINE, Drug or Pharmaceutical PREPARATION	4611	1. The five following classifications are applicable only to the construction or repair of buildings designed for housing, welfare and keep of personnel:	
Applies to compounding, blending or packing operations only		CARPENTRY	5645
MEDICINE, Drug or Pharmaceutical PREPARATION MFG & incidental mfg. of ingredients	4825	CONCRETE CONSTRUCTION -	
MESSENGERS, Collectors or Salesperson- OUTSIDE	8742	not monolithic concrete building construction..	5215
Subject to the Special Classification Rule.		IRON or steel ERECTION - not over two stories in height	5059
METAL CEILING or Wall Covering INSTALLATION & shop	5538	2. All other operations in the construction or repair of such buildings and all other construction or repair in connection with military reservations shall be assigned to appropriate manual classifications.	
METAL GOODS MFG NOC	3400	MILITARY RESERVATION DISMANTLING OR WRECKING -	
METAL SCRAP DEALER	8264	See the "BUILDING WRECKING RATING PLAN."	
Includes the collection and reduction of non-ferrous scrap metals by shearing or cutting. No collecting or handling of scrap iron or steel.		MILITARY TANK HULL MFG OR ASSEMBLY	3620
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.		MILK BOTTLE EXCHANGE	2070
		MILK Depot or milk DEALER	2070
		Includes preparation of products for distribution. Ice cream mfg. to be separately rated as Code 2039.	

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MILK PRODUCTS MFG NOC	2065
MILK GRAIN	2014
MILLWRIGHT WORK NOC	3724
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.	
MINING or Ore Milling MACHINERY MFG	3507
MINING-NOC-not coal-UNDERGROUND	1164
Includes food service operations. Contemplates mining with shafts, tunnels or drifts.	
MIRROR MFG	4131
Mfg. of glass, frames, backs or handles to be separately rated.	
MITTEN or Glove MFG-knit	2501
Yarn mfg. to be separately rated.	
MOBILE HOME, Camp trailer and CamperBody MFG	2797
Includes the manufacture of motor homes and tent-type trailers.	
MOLASSES or Syrup REFINING, BLENDING OR MFG	2021
MOSAIC, Stone, Terrazzo or Tile WORK - INSIDE	5348
Applies to interior construction work only. Not fireproof tile construction.	
MOTEL, Motor Court, Tourist Court or Cabin:	
FOOD SERVICE EMPLOYEES	9058
Includes musicians, disc jockeys or comedians associated with a restaurant, bar, tavern or lounge.	
DESK CLERKS	9051
OTHER EMPLOYEES	9052

MOTION PICTURE:	
PRODUCTION-in studios or outside-ALL OPERATIONS UP TO THE DEVELOPMENT OF NEGATIVES	7610
DEVELOPMENT OF NEGATIVES, printing AND ALL SUBSEQUENT OPERATIONS	4360
Marketing of the product through film exchanges at locations other than the studio to be separately rated as Code 4360.	
FILM EXCHANGE & projection rooms	4360
Applies to film exchanges not located at motion picture studios.	
MOTORCYCLE MFG OR ASSEMBLY	3076
MUCILAGE, GLUE OR PASTE MFG	4712
MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES NOC	9410
Includes inspectors of the Board of Health, electrical inspectors, building inspectors and similar operations. Workers, mechanics or others engaged in manual labor or supervisors of construction work to be separately rated.	
MUSEUM - Public- See "PUBLIC LIBRARY OR MUSEUM"	
MUSICAL INSTRUMENT MFG-METAL-NOC	3383
MUSICAL INSTRUMENT MFG-WOOD-NOC	2790
NAIL MFG	3257
Steel making or rolling mills to be separately rated.	
NEEDLE MFG	3257
NET MFG	2380
Not applicable to wire nets. Cordage or twine mfg to be separately rated.	

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**NEWS AGENT or Distributor of Magazines or Other Periodicals-
 NOT RETAIL DEALER 8745**

NEWSPAPER PUBLISHING 4304
 Artists, designers, proof-readers, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.

Newscarriers shall be assigned to the classification of the risk by which they are employed, except that newscarriers using motor vehicles or bicycles in connection with their operations shall be separately rated as Code 7380.

NOTEBOOK or Loose-Leaf Ledger MFG 4251
 Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

NURSERYPERSONS-See "Farm"

NURSING or Convalescent HOME 8829

NUT or Bolt MFG 3132
 Steel making or rolling mills to be separately rated.

NUT CLEANING OR SHELLING 6504

**OFFICE MACHINE or Appliance INSTALLATION,
 Inspection, Adjustment OR REPAIR 5191**
 Mfg. operations to be separately rated.

**OFFICE or Factory Cost SYSTEMATIZER, Accountant or
 Auditor-TRAVELING 8803**

OIL CLOTH MFG 9501

OIL OR GAS GEOLOGIST or Scout 8601
 Includes lease buyers who, as any part of their work, perform work similar to that undertaken by oil or gas geologists or scouts.

OIL or Gas LEASE OPERATOR 1320
 Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing, well shooting, cementing, tank building, topping operations or gasoline recovery.

OIL or Gas LEASE WORK NOC-by Contractor 6216

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, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.

OIL OR GAS PIPELINE CONSTRUCTION 6319
 Pile driving, dredging or tunneling to be separately rated.

OIL OR GAS PIPELINE OPERATION 7515
 Construction, operation of wells, or oil refining to be separately rated.

OIL OR GAS WELL:

ACIDIZING 6216

CEMENTING 6216

**CLEANING or swabbing of OLD WELLS having previously
 produced gas or oil-by contractor-no drilling 1322**

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.

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DRILLING OR REDRILLING	6235	OIL RIG or Derrick ERECTING OR DISMANTLING -	
Includes installation of casing.		ALL OPERATIONS:	
		METAL	5057
INSTALLATION or recovery OF CASING	6235	WOOD	5403
INSTRUMENT LOGGING OR SURVEY		OIL STILL ERECTION OR REPAIR	3724
WORK	8601	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.	
PERFORATION OF CASING	6216		
SHOOTING	6235	OPTICAL GOODS MFG NOC	4150
SPECIALTY TOOL OPERATION NOC-		ORE DOCK OPERATION & stevedoring	7313F
BY CONTRACTOR	6216	Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores.	
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.		ORE MILLING or Mining MACHINERY MFG	3507
SUPPLY OR EQUIPMENT DEALER - NEW	8107	ORGAN BUILDING AND INSTALLATION	2923
Includes store or yard. Operations away from the premises, other than demonstration or repair, to be separately rated.		ORNAMENT or Plaster Statuary MFG	4036
SUPPLY OR EQUIPMENT DEALER - USED	8107	OXYGEN or Hydrogen MFG	4825
Includes store or yard. Operations away from the premises, other than demonstration or repair, to be separately rated.		Includes tank charging.	
OIL or Gasoline DEALER	8350	PACKAGE OR PARCEL DELIVERY-See "TRUCKING"	
Operation of retail gasoline stations to be separately rated as Code 8387 or Code 8381.		PACKING-CONTRACT-RETAIL SIZE	
OIL or Grease MIXING OR BLENDING	4712	PACKAGES	8059
Rendering or petroleum refining to be separately rated. Can mfg. to be separately rated as Code 3220. Includes glue, paste and mucilage.		Applies to risks engaged in packaging cosmetics, toiletries, pharmaceuticals, soaps, cleaning agents, hardware, advertising merchandise owned by others in retail size package 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 repacking of explosives.	
OIL or Home STONE MFG	1748	PAID FURLOUGHED WORKERS	0012
Quarrying to be separately rated.			
OIL REFINING-petroleum	4712		
Oil producing to be separately rated.			

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PAINT MFG	4558	PAPER FINISHING	4253
		Applicable only to concerns manufacturing coated paper and bond, ledger, book, writing, note and similar types of paper.	
PAINTING:			
AUTOMOBILE or Carriage BODIES	9501	PAPER GOODS MFG NOC	4279
		Paper mfg. to be separately rated as Code 4239.	
METAL STRUCTURES OR BRIDGES	5038	PAPER HANGING	5476
Includes shop operations. The above classification 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:		PAPER MFG	4239
1. The painting of gas holders will be assigned the rate midway between the rates for Code 5040 and Code 5476.		Includes card, bristol, paper, straw, fiber or leather board. Wood pulp mfg. to be separately rated as Code 4206 or Code 4207.	
2. The painting of metal fire escapes, landings, balconies, shutters, frames, sash, or oil or gasoline storage tanks will be assigned the rate of Code 5476.		PAPER OILING, paraffining, Parchmentizing OR WAXING	4250
3. The painting of metal bridges, viaducts or trestles where the span between the adjacent piers is not more than one girder length will be assigned the rate for Code 5057.		Paper mfg. to be separately rated as Code 4239.	
		PAPER STOCK or Rag DEALER-USED	8264
		No collecting or handling scrap iron or steel. Laundry operations to be separately rated as Code 2585.	
SHIP HULLS	6874F	DRIVERS IN CONNECTION THEREWITH	7218
SHOP ONLY	9501	PARCEL OR PACKAGE DELIVERY-See "TRUCKING"	
NOC OR PAPER HANGING & SHOP	5476	PARK NOC	9102
Painting ship hulls, metal structures or bridges to be separately rated.			
PAPER COATING	4250	PASTE, GLUE OR MUCILAGE MFG	4712
Not building or roofing paper or felt preparation.			
PAPER CORRUGATING OR LAMINATING	4250	PATROL or Detective AGENCY	7720
Paper mfg. to be separately rated as Code 4239.			
PAPER CREPEING	4250		
Paper mfg. to be separately rated as Code 4239.			

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PATTERN-MAKING NOC 2790 Mfg. of metal jigs, fixtures, or dies to be separately rated.	PHOTOGRAPHIC SUPPLIES MFG 4923 Chemical mfg. plants or concerns mfg. pyroxylin or pyroxylin plastic to be separately rated.	80
PAVING -See "STREET OF ROAD"	PHYSICIAN 8832 Employees engaged in any type of service in or about premises, other than that used for professional purposes, are to be separately rated. Does not apply where inpatient overnight care is provided.	
PAVING OR REPAVING -floors, driveways, yards or sidewalks 5221	PIANO MFG 2923 Includes assembling or finishing operations and mfg. of the piano action. Also applies to player pianos.	
PEANUT HANDLING 8102 Applies to cleaning, grading or shelling. Hull grinding or mfg. of oil to be separately rated.	PIANO TUNING -away from shop 5191	
PEN MFG -fountain or ballpoint 3574	PICKLE MFG 2110	
PEN POINT MFG 3257	PILE DRIVING 5040 Includes pile driving operations in connection with building foundations and timber wharf building. The mfg. of concrete piles at the job location or the pouring of concrete into hollow steel piles shall be rated as concrete construction.	
PENCIL MFG-MECHANICAL 3574	PILLOW, Quilt or Cushion MFG 2501 No mattress or box spring mfg.	
PENCIL, STOCK MFG -wood 2731	PIPE BENDING AND CUTTING 3111	
PHARMACEUTICAL or Surgical GOODS MFG NOC 4693	PIPELINE OR GAS WELL -See "OIL OR GAS"	
PHARMACEUTICAL, Drug or Medicine PREPARATION MFG & incidental mfg. of ingredients 4825 Metal container mfg. to be separately rated as Code 3220.	PIPE MFG -wooden-TOBACCO 2790	
PHARMACEUTICAL, Drug or Medicine PREPARATION -no mfg. of ingredients 4611 Applies to compounding, blending or packaging operations only. Metal container mfg. to be separately rated as Code 3220.	PIPE or Tube MFG-IRON OR STEEL -not cast iron . 3028 Iron or steel making to be separately rated.	
PHARMACY AT DOCTORS OFFICE OR HOSPITAL 8045		
PHONOGRAPH RECORD MFG (See Plastics Mfg. - Molded Products)		
PHOTOENGRAVING 4351		
PHOTOGRAPHER 4361 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 classifications.		

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PIPE or Tube MFG-LEAD 3027 Smelting to be separately rated.	USE OF THIS CLASSIFICATION IS SUBJECT TO A LOSS CONTROL SURVEY FOR VERIFICATION OF THE ABOVE CRITERIA. For further clarification of the above criteria, please refer to the Company underwriting guidelines. Applicable to the mfg. of plastic goods by injection or compression molding. Not applicable to any operations properly assignable to the "Chemical and Dyestuff Rating Plan." For those operations who produce molded products but do not meet all of the above criteria, such operations shall be assigned to Code 4484 Plastics - Molded Products NOC.
PIPE or Tube MFG NOC 3022	
PLANING OR MOLDING MILL 2731 Applicable to risks whose principle product is dressed lumber, flooring or unassembled millwork. All yard operations shall be assigned to Code 8232.	
PLASTER BOARD or Plaster Block MFG 4036 Quarrying, crushing or grinding to be separately rated as Code 1624	MOLDED PRODUCTS NOC 4484 Applicable to the mfg. of plastic goods by injection or compression molding. Not applicable to any operations property assignable to the "Chemical and Dyestuff Rating Plan."
PLASTER MILL 1701 Quarrying to be separately rated.	PLAYING CARDS NOC 4299 Paper or cardboard mfg. to be separately rated as code 4239.
PLASTER or Staff MIXING 4036 No crushing or grinding.	PLUMBERS' SUPPLIES DEALER 8111 No mfg. Applies to wholesale or retail dealers of gas, steam or hot water equipment.
PLASTER STATUARY or Ornament MFG 4036	PLUMBERS' SUPPLIES MFG NOC 3188
PLASTERING NOC 5480	PLUMBING NOC 5183 * Automatic sprinkler installation to be separately rated as Code 5188. A.C., Htg. Or combined Htg. & A.C. sys. to be separately rated as Code 5550.
PLASTERING or Stucco WORK - on OUTSIDE of buildings 5022	POCKETBOOK MFG 2688 Applies to the mfg. of leather or fabric pocketbooks.
PLASTICS MFG:	POLE, Post or Tie YARD 8232
SHEETS, RODS OR TUBES 4459 Includes the mixing or grinding of molding materials. Not applicable to any operations properly assignable to the "Chemical and Dyestuff Rating Plan."	POLICE OFFICERS 7720 When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
FABRICATED PRODUCTS NOC 4452 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. Not applicable to any operations property assigned to the "Chemical and Dyestuff Rating Plan."	POLISH or Dressing MFG 4557 Applies to shoe, stove harness, furniture, automobile or metal polish or dressing mfg. Can mfg. to be separately rated as Code 3220.
MOLDED PRODUCTS-HIGHLY AUTOMATED 4485 Use of the above classifications is subject to all of the following criteria: 1. High percentage of automatic feed systems (minimal lifting exposure. 2. No significant secondary operations. 3. Small percentage of assembly. 4. Small percent of trimming work.	POTASH, Borax or Salt PRODUCING OR REFINING 4568 Mining to be separately rated.
	POTTERY MFG:
	CHINA OR TABLEWARE 4062

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EARTHENWARE - glazed or porcelain- HAND MOLDED OR CAST	4062	PUBLIC LIBRARY OR MUSEUM: PROFESSIONAL EMPLOYEES	8810
		OTHER EMPLOYEES	9101
PORCELAIN WARE - mechanical PRESS FORMING	4062	PULP MFG-CHEMICAL process	4207
Mining, quarrying or clay digging to be separately rated.		Logging or lumbering to be separately rated.	
POULTRY or Egg PRODUCER - See "FARM"		PULP MFG-GROUND WOOD process	4206
POWER PLOW or Traction Engine MFG	3507	Logging or lumbering to be separately rated.	
PRECIOUS STONE SETTING	8013	PUMP MFG	3612
		Foundry operations to be separately rated.	
PRECISION MACHINED PARTS MFG. NOC	3629	PYROXYLIN MFG	4459
Includes the precision mfg. of parts meeting the following criteria:		Not applicable to any operations properly assignable to the "Chemical and Dyestuff Rating Plan."	
1. 50% or more of the final product is produced utilizing computerized/automated equipment. Some examples of computerized equipment are metal working machines having computer or numeric controls (CNC machines). Some examples of automated equipment are: automated tool changing, automated or mechanical material handling equipment, dial machines, electrical discharge machines (EDM).		QUARRY-CEMENT ROCK-surface	1654
2. No significant secondary operations.		QUARRY-LIMESTONE-surface	4000
3. Applies to manufacturing risks. Machining operations to be as classified code 3630 Precision Machine Shop NOC or code 3632 Machine Shop NOC.		QUARRY NOC	4000
4. At least 50% of the parts produced must meet tolerances of .001 or less.		QUILT, Cushion or Pillow MFG	2501
5. Stamping, tool and die, and automatic screw machines operations are not eligible.		No mattress or box spring mfg.	
However, this classification does not apply if there is a classification in the manual that more specifically describes the insured's operations.		RADIATOR or Heater MFG	3081
		Applies to cast iron radiators or heaters.	
PRINTING	4299	Radio or Television BROADCASTING STATION	7610
Includes incidental assembling, stamping or binding of circulars, pamphlets or catalogues. Artists, designers, proof-readers, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.		RADIO, TELEVISION, VIDEO AND AUDIO EQUIPMENT INSTALLATION, SERVICE OR REPAIR	9516
		Intercommunication system installation to be separately classified to code 5191. Electrical wiring or tower erection to be separately rated.	
PRINTING or Bookbinding MACHINE MFG	3548	RADIO TUBE MFG	4131
PRINTING - Quick Printing	8015	RAG or Paper Stock DEALER -USED	8264
Copying or Duplicating Service		No collecting or handling of scrap iron or steel. Laundry operations to be separately rated as Code 2585.	
PRIVATE ESTATE- See Basic Manual Rule XIII-DOMESTIC WORKERS-RESIDENCES		DRIVERS IN CONNECTION THEREWITH	7218
PROJECTILE or Shell MFG- See "EXPLOSIVES"		RAILROAD CONSTRUCTION: * LAYING or Relaying of TRACKS OR MAINTENANCE of way BY CONTRACTOR - no work on elevated railroads	5506
PROTECTIVE CORPS or Fire Patrol	7704	All other operations are to be assigned to the appropriate construction or erection classification.	
Not salvage operations.		RAILROAD CONSTRUCTION - PROGRAM I	6702
PUBLIC HEALTH NURSING ASSOCIATION	8835	RAILROAD CONSTRUCTION PROGRAM II - US /	6703
		RAILROAD CONSTRUCTION: PROGRAM II: STA	6704

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RAILROAD OPERATIONS:*

STREET:

OTHER EMPLOYEES 7382
 NOC 7382

All employees connected with the operation or maintenance of automobile bus lines, except those employees subject to the Special Classifications, shall be assigned to Code 7382.

* 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, see Rule XII-THE ADMIRALTY LAW AND THE FEDERAL EM-

PLOYERS' LIABILITY ACT.

RAILROAD OPERATION: PROGRAM I 7151

RAILROAD OPERATION: PROGRAM II: US ACT 7152

RAILROAD OPERATION: PROGRAM II:US ACT 7152

RAILROAD OPERATION: PROGRAM II: STATE ACT 7153

RAILROAD OPERATION: PROGRAM II: STATE ACT 7153

RATTAN, Willow or Twisted Fiber PRODUCTS

MFG 2913

RAYON MFG 2380

Not applicable to any operation properly assignable to the "Chemical and Dyestuff Rating Plan."

REAL ESTATE AGENCY - OUTSIDE employees

and collectors 8742
 Care, custody and maintenance or construction work to be separately rated.

REFRACTORY PRODUCTS MFG 4024

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.

REFRIGERATOR CAR LOADING OR

UNLOADING 7360
 Includes caring for freight in cars during transit.
 Stevedoring to be separately rated.

REFUSE, Ashes or Garbage COLLECTION 9403

Reduction, rendering or fertilizer plants to be separately rated.

DRIVERS IN CONNECTION THEREWITH 7213

RELIGIOUS or Charitable ORGANIZATION-

welfare-ALL OPERATIONS 8837

RENDERING WORKS NOC 4712

RESCUE MISSIONS-Professional employees

This classification includes professional employees engaged in:

- (1) Counseling, education, training and employment.
 (2) Limited Medical Services such as first aid 8861

This classification excludes employees engaged in nursing or health care services in the homes of individual patients. These employees are assigned to code 8835 Nursing -Home Health, Public and Traveling.

Risks that offer significant medical treatment and assistance, in addition to sleeping accommodations, food, counseling, etc., should be assigned to Hospitals (code 8833 and code 9040) or Convalescent home (code 8829)

All other employees-This includes maintenance, housekeeping, cafeteria, dietician aides, security, laundry, etc... 8837

RESIDENCE-PRIVATE-See Basic Manual Rule

XIII-DOMESTIC WORKERS-RESIDENCE.

RESIDENTIAL MAID SERVICES 8835

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.

RESTAURANT-FAST FOOD 9058

Includes musicians, disc jockeys or comedians associated with a restaurant, bar, tavern or lounge.
 For further clarification of the above criteria, please refer to the Company underwriting guidelines.

RESTAURANT-ALL OTHERS-NOC 9058

Includes musicians, disc jockeys or comedians associated with a restaurant, bar, tavern or lounge.

REST HOME 8829

Not home for the aged.

RIDING Academy or CLUBS 279

Includes food service operations.

ROAD or Street MAKING MACHINERY MFG 3507

ROCK EXCAVATION 6217

Not tunneling or street or road construction.

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ROCK WOOL MFG 1701 Excavation or digging, dredging, mining or quarrying to be separately rated.	SADDLE or Harness MFG 4902
ROLLER or Ball BEARING MFG 3638	SAFE MFG OR REPAIRING 3507
ROLLING MILL-IRON-OR STEEL- See "IRON OR STEEL"	SAFETY PATROL OFFICERS 9101 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 annum.
ROLLING MILL NOC 3027 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.	SAFETY PATROL, VOLUNTEERS: WAIVER OF COORDINATION OF BENEFITS 7920
ROOFING-ALL KINDS-and yard employees 5551	SAFETY PATROL: WAIVER OF COORDINATION OF BENEFITS - VOLUNTEERS 7920
ROOFING or Building PAPER OR FELT PREPARATION 9501 Paper or felt mfg. to be separately rated.	SAIL MAKING-NOT CANVAS - shop 2501
Roofing - Flat Roof Only 5552	SALES STABLE 8288
ROOFING SLATE MFG or Slate Splitting 1624	SALESPERSONS, Collectors or Messengers- OUTSIDE 8742 Subject to the Special Classifications Rules.
ROPE, Cordage or Twine MFG NOC 2380	SALT, Borax or Potash PRODUCING OR REFINING 4568 Mining to be separately rated.
RUBBER GOODS MFG NOC 4410	SALVAGE OPERATION & INCIDENTAL WRECKING- See the "BUILDING WRECKING RATING PLAN"
RUBBER RECLAIMING 4410	SAND or Gravel DIGGING 4000 No canal, sewer or cellar excavation or underground mining.
RUBBER STAMP MFG OR ASSEMBLY 4299 Mfg. of frames, backs or handles to be separately rated.	SANITARIUM: PROFESSIONAL EMPLOYEES 8833 OTHER EMPLOYEES 9040
RUBBER TIRE DEALER: COUNTER OR SHOWROOM SALES 8010 INSTALLATION OF TIRES & WHEELS, WHEEL ASSEMBLY, BALANCING and TIRE REPAIR 8387 Establishment providing installation of tires and wheels, and also doing vehicle repair services should be separately rated as Code 8395 - Automobile Repair Facility.	SASH, Door or Assembled Millwork MFG-WOOD 2802 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.
RUBBER TIRE MFG 4420	SASH, Door or Assembled Millwork DEALER 8235 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.
RUG, Carpet or Upholstery CLEANING- commercial or residential- at customer's premises 9015	
RUG, Carpet or Upholstery CLEANING- Shop 2585	
RUG or Carpet MFG - JUTE OR HEMP 2380	
RUG or Carpet MFG NOC 2380	
SACK or Bag MFG-CLOTH 2501 Applies to the mfg. of cotton, burlap or gunny bags or sacks.	

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SAUSAGE or Sausage Casing MFG	2095	SEWING MACHINE MFG	3574
SAW MILL	2731	SHADE ROLLER MFG-wood	2841
Storage and subsequent handling of processed lumber to be separately rated as Code 8232.		SHAFT SINKING - ALL OPERATIONS	6217
SCAFFOLDS OR SIDEWALK BRIDGES- INSTALLATION, repair or removal	9529	Includes pile driving, excavation, concrete work or lining.	
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:		SHALE or Clay DIGGING	4000
1. Suspended, swinging or outrigger scaffolds-assign rate of Code	9530	No canal, sewer or cellar excavation or underground mining.	
2. Scaffolds built up from the ground-assign rate of Code	5057	SHEET METAL WORK-SHOP	3066
3. Sidewalk bridges not over one story in height-assign rate of Code	5403	SHEET METAL WORK-shop and outside-NOC	5538
4. Concrete or cement distributing towers-assign rate of Code	5057	Applies to erection, installation or repair operations. Installation, service repair and cleaning of A.C., Htg., or combined Htg. & A.C. sys. To be separately rated as Code 5550. Roofing to be separately rated as Code 5551.	
SCHOOL:		SHELL or Projectile MFG-See "EXPLOSIVES"	
PROFESSIONAL EMPLOYEES	8868	SHIP BUILDING-NAVAL	6845F
SCHOOL ADMINISTRATIVE EMPLOYEES	8869	See footnote immediately following Code 6843 below.	
Applies to employee engaged exclusively in bookkeeping, record keeping, in correspondence, or in other office work where books and other records are kept or correspondence is conducted.		SHIP BUILDING -IRON OR STEEL-NOC.....	6843F
OTHER EMPLOYEES	9101	The two foregoing classifications include fabrication or assembling of the ship plates or frames, all yard operations and shops directly connected with the construction of the hull. Subject to the rules for division of payroll the following classifications are available for use in connection with the foregoing classifications, Code 6845F and Code 6843F.	
MECHANICS IN CONNECTION THEREWITH	8395	BOILERMAKING.....	3620
SCHOOL BUS OPERATOR & DRIVERS	7381	FOUNDEY-NON-FERROUS.....	3085
Applies to risks engaged in the transport of students under contract to school districts.		FOUNDRY-FERROUS-NOC.....	3081
SCREW MFG	3145		
SEED MERCHANT	8102		
Includes operation of seed sorting machinery.			
SERUM, Anti-toxin or Virus MFG	4825		
SEWAGE DISPOSAL PLANT OPERATION	7580		
SEWER CLEANING	9402		
SEWER CONSTRUCTION-ALL OPERATIONS	6306		
Includes tunneling at street crossings when not performed under air pressure.			

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MACHINE SHOP (other than maintenance machine shop).....	3632	SIGN MFG-METAL.....	3064
SHIP REPAIR OR CONVERSION- ALL OPERATIONS.....	6872F	SIGN PAINTING OR LETTERING-INSIDE of buildings.....	9501
Includes shop or yard operations. Applicable only to concerns engaged in general ship 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. Refer to Rule XI-U.S.LONGSHORESMEN'S AND HAR- BOR WORKERS' ACT for rate basis.		Includes shop operations.	
SHIP SCALING.....	6874F	SIGN PAINTING OR LETTERING-OUTSIDE of buildings or structures.....	9558
SHIRT MFG.....	2501	SILICA GRINDING.....	1748
SHODDY MFG.....	2380	Digging, mining or quarrying to be separately rated.	
SHOE FINDINGS MFG.....	2660	SILK THREAD OR YARN MFG.....	2380
Applies to the mfg. of tongues, linings or facings.		SILK THROWING AND WEAVING.....	2380
SHOE FORM or Last MFG.....	2790	SILVERWARE MFG.....	3383
SHOE or Boot MFG NOC.....	2660	SKATE MFG.....	3146
SHOE or Boot PATTERN MFG.....	4282	SLATE MILLING.....	1624
SHOE REPAIR STORE.....	8017	No slate splitting or roofing slate mfg. Quarrying or mining to be separately rated.	
Includes shoe shining.		SLATE SPLITTING or Roofing Slate MFG.....	1624
SHOE SHINING ESTABLISHMENT.....	8017	SLAUGHTERING - See "BUTCHERING"	
SHOE STOCK MFG.....	2660	SMELTING, Sintering or Refining - METALS- NOT IRON OR STEEL.....	1438
SHUTTLE MFG.....	2841	Includes electric process. Includes the mfg. of artificial abrasives, carbon or graphite.	
SIGN ERECTION OR REPAIR-not outdoor advertising CO; EMPLOYEES ENGAGED IN OUTSIDE OPERATIONS.....	9558	SMOKESTACK or Chimney LINING - NOT METAL.....	5222
EMPLOYEES ENGAGED IN SHOP OPERATIONS.....	9558	SOAP or Synthetic Detergent MFG.....	4720
Includes neon tube fabrication.		Contemplates the mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips or flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.	
SIGN ERECTION OR REPAIR: SHOP OPERATIONS	9559		

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SOAPSTONE or Soapstone Products MFG..... 1748 Quarrying to be separately rated.	STAFF or Plaster MIXING..... 4036 No crushing or grinding.
SODA WATER FOUNTAIN or Apparatus MFG..... 3076	STATE EMPLOYEES NOC - See "MUNICIPAL"
SOUNDPROOFING - See "INSULATION WORK NOC AND ACOUSTICAL CEILING TILE INSTALLATION"	STATIONERY MFG..... 4251 Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.
SOUND SYSTEMS INSTALLATION or REPAIR..... 5191	STEAM or Air Pressure GAUGE MFG..... 3574
SPAR or Flint GRINDING..... 1748 Digging, mining or quarrying to be separately rated.	STEAM Heating or POWER CO..... 7539 Construction of buildings to be separately rated.
SPEEDOMETER or Taximeter MFG..... 3574	STEAM MAINS or Connections CONSTRUCTION... 6319 Includes tunneling at street crossings when not performed under air pressure.
SPICE MILLS..... 6504	STEAM PIPE or Boiler INSULATING..... 5183 Applies to the application of cork, asbestos or other non-con- ducting materials.
SPIKE MFG..... 3132 Steel making or rolling mills to be separately rated.	STEAM SHOVEL, Dredge or Construction Machinery MFG NOC..... 3507
SPIRITOUS LIQUOR BOTTLING..... 2131 Includes warehousing, rectifying or blending.	STEAMSHIP LINE OR AGENCY PORT EMPLOYEES:
SPIRITOUS LIQUOR DISTILLERY..... 2131 Includes grain alcohol mfg.	SUPERINTENDENTS, CAPTAINS, ENGINEERS, STEWARDS or their Assistants, PAYCLERKS..... 8726
SPIRIT VARNISH or Lacquer MFG..... 4439 Includes mixing of thinners or solvents but no nitrocellulose mfg. Refer risks engaged in the mfg. of nitrocellulose for treatment under the "Chemical and Dyestuff Rating Plan."	TALLIERS, CHECKING CLERKS AND Employees engaged in mending or REPACKING OF DAMAGED CONTAINERS:
SPORTING GOODS MFG NOC..... 4902	Coverage under U.S. ACT..... 8709F Coverage under STATE ACT..... 8719
SPRING MFG..... 3303 Not wire springs. The mfg. of wire springs will be rated as 3257.	STEEL or Iron MERCHANT..... 8106 Not applicable to junk dealers or iron steel scrap dealers.
SPRINKLER HEAD MFG..... 3634 Applies to automatic sprinklers.	DRIVERS IN CONNECTION THEREWITH..... 7215
SPRINKLER INSTALLATION..... 5188 Applies to automatic sprinklers.	STEEL RULE DIE MANUFACTURING 3116
STABLE or Breeding Farm 8279 Applies to the training of race horses, polo ponies, and horses for exhibition purposes. Includes jockeys and trainers.	

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STEEL or Iron SCRAP DEALER..... 8265
Wrecking or salvage to be separately rated.

DRIVERS IN CONNECTION THEREWITH..... 7216

STEEL MFG, FABRICATION OR ERECTION -
See "IRON OR STEEL"

STEVEDORING:

Any or 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 vessel.
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 stringpiece 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 except as provided under Code 7237F-stevedoring-containerized freight. All other operations shall be assigned to Code 7317F-stevedoring - by hand.

BY HAND OR HAND TRUCKS

EXCLUSIVELY..... 7317F
Includes the incidental use of power driven escalators or conveyors, or operation of tractors and trailers through side ports. No use of hoisting equipment. When policies are issued covering classifications 7317F, 7309F and/or 7327F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

CONTAINERIZED FREIGHT 7327F
Applies to ships designed for freight carrying containers. No work in holds. When policies are issued covering classifications 7317F, 7309F and/or 7327F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

EXPLOSIVE MATERIALS - under contract 7323F
Includes the handling of ammunition.

TALLIERS AND CHECKING CLERKS
engaged in connection with stevedore work:

Coverage under **U.S. ACT**..... **8709F**

Coverage under **STATE ACT**..... **8719**

NOC..... 7309F
When policies are issued covering classifications 7317F, 7309F and 7327F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.

STOCKYARD 129

STOCKYARD & BUTCHERING..... 2081
Includes preparation of dressed meat, rendering, washing or casings, salting of hides or cooking of offal.

STONE CRUSHING..... 1624
No quarrying.

STONE CUTTING or Polishing NOC..... 1624
Quarrying or mining to be separately rated. Stone cutting in quarries shall be rated as Code 1624.

STONE, Mosaic, Terrazzo or Tile WORK-INSIDE..... 5348
Applies to interior construction work only. Not fireproof tile construction.

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STONE or Marble SETTING-INSIDE.....	5348	3. The total annual sales of Items a, b, and c above must exceed 50% of the total annual sales.	
STORAGE BATTERY SERVICE STATION.....	8387	DRUG-WHOLESALE.....	8047
STORAGE WAREHOUSE-COLD.....	8291	DRUG-RETAIL.....	8045
STORAGE WAREHOUSE-FURNITURE.....	8293	DRY GOODS-RETAIL.....	8008
Includes packing or handling household goods away from insured's premises.		DRY GOODS-WHOLESALE.....	8032
DRIVERS IN CONNECTION THEREWITH.....	7214	FISH, Meat or Poultry DEALER-RETAIL.....	8031
STORAGE WAREHOUSE NOC.....	8292	FISH, Meat or Poultry DEALER-WHOLESALE.....	8021
STORE:		FIVE AND TEN CENT.....	8050
AUTOMOBILE ACCESSORIES-RETAIL NOC.....	8046	Applicable to store locations at which are sold a variety of small wares such as stationery, giftware, toilet articles, light hardware, toys, housewares, confectionary, ready-to-wear clothing and accessories, etc. Sales are usually for cash without delivery service. Stores are sometimes distinguished by advertising price ranges of "5 cents & 10 cents" or "5 cents to \$1.00."	
CLOTHING, Wearing Apparel or Dry Goods-WHOLESALE.....	8032	FLORIST.....	8001
COFFEE, Tea or Spice - RETAIL.....	8006	Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035.	
DAIRY PRODUCTS-RETAIL.....	8006	FROZEN or Frosted FOOD-RETAIL.....	8006
DELICATESSEN-RETAIL.....	8006	FRUIT or Vegetable-RETAIL.....	8006
DEPARTMENT-RETAIL.....	8039	FRUIT or Vegetable-WHOLESALE.....	8018
Shall apply to each location of a risk at which all of the following conditions obtain:		FURNITURE.....	8044
1. The payroll subject to this classification is at least \$100,000 per annum.		Applies to wholesale or retail.	
2. The merchandise handled must include:			
a. Wearing Apparel			
b. Textile Fabrics			
c. House Furnishing (other than furniture)			
d. One or more of the following:			
Cosmetics			
Drugs			
Furniture			
Groceries or Meats			
Hardware			
Jewelry			
Luggage			
Musical Instruments			
Sporting Goods			
Toys			

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GROCERY-RETAIL.....	8006	STOVE MFG.....	3169
GROCERY-WHOLESALE.....	8018		
HARDWARE.....	8010	STREET CLEANING.....	9402
Applies to wholesale or retail stores.			
HIDE or Leather DEALER.....	8018	STREET OR ROAD CONSTRUCTION:	
JEWELRY.....	8013	PAVING OR REPAVING.....	5506
Applies to wholesale or retail stores.		Applies to all kinds of paving or repaving, surfacing or resurfac-	
LEATHER or Hide DEALER.....	8018	ing or scraping, including airport runways or warming aprons.	
		Separately rate: clearing of right of way, earth or rock excava-	
MAIL ORDER HOUSE:		tion, filling or grading, tunneling, bridge or culvert building,	
Operations other than mfg. or retail stores shall be assigned to the		quarrying and stone crushing.	
classification that would be used for a wholesale store dealing in			
the commodities handled.		SUB-SURFACE WORK.....	5507
MARIJUANA SALES.....	8045	Applies to clearing of right or way, earth excavation, rock exca-	
MEAT, Fish or Poultry DEALER-RETAIL.....	8031	vation, filling or grading. Separately rate: tunneling, bridge or	
MEAT, Fish or Poultry WHOLESALE.....	8021	culvert building where clearance is more than ten (10) feet at	
MEAT, Grocery or Provision (combined)-		any point or the entire distance between terminal abutments ex-	
RETAIL-NOC.....	8033	ceeds twenty (20) feet; quarrying and stone crushing.	
Applicable to a store where the employer's books of accounts			
show that the cost of fresh and cured meats, poultry or fish did		STREET or Road MAINTENANCE by	
not exceed 65% of the total cost of merchandise purchased		COUNTY OR MUNICIPAL EMPLOYEES	
during the policy period. Where the insured cannot satisfactorily		ONLY.....	5509
establish that the cost of fresh and cured meats, poultry or fish		Applicable only to any or all of the following:	
constituted less than 65% of the total cost of all merchandise		Dragging	
purchased during the policy period, the store shall be assigned to		Dust laying	
Code 8031.		Erection or removal of snow fences, road markers, signs or guard	
RETAIL-NOC.....	8017	rails	
RETAIL: DRUG.....	8045	Patching	
SHOE-RETAIL.....	8008	Planting on right-of-way	
SHOE-WHOLESALE.....	8032	Removal of brush	
SHIP CHANDLER.....	8010	Repair or maintenance of culverts	
No mfg. operations.		Road marking	
SUPERMARKET.....	8033	Snow removal	
VEGETABLE or Fruit -RETAIL.....	8006	Street cleaning	
No handling of fresh meats.		Tarring or sanding	
WHOLESALE-NOC.....	8018	Weed or grass cutting	
		Construction or reconstruction to be separately rated.	
		STREET or Road MAKING MACHINERY MFG.....	3507

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STUCCO or Plastering WORK-on OUTSIDE of building.....	5022	TANNING	2623
SUBWAY CONSTRUCTION: Assign appropriate construction or erection classifications.		TAR-See "ASPHALT or TAR"	
SUGAR MFG-BEET.....	2021	TAXICAB CO:	
SUGAR REFINING.....	2021	DRIVERS IN CONNECTION THEREWITH.....	7220
SULPHUR REFINING: Refer risks of this character for treatment under the "Chemical and Dyestuff Rating Plan. "		OTHER EMPLOYEES.....	7382
SURGICAL or Pharmaceutical GOODS MFG NOC.....	4693	The entire remuneration of all taxicab drivers shall be included in computing the premium. In the absence of verifiable payroll records, the premium charged will be determined on the basis of the amount per vehicle per policy year for employee-operated vehicles shown in the state rate pages under Miscellaneous Values. This amount is subject to pro rata adjustment only when a vehicle is owned by the in- sured for a portion of the policy period. If the owner also leases or rents such vehicles to others, an addi- tional premium shall be calculated on the basis of the amount per vehicle per policy year for leased or rented vehicles shown in the state rate pages under Miscellaneous Values. This amount is sub- ject to pro rata adjustment only when the lease is for a portion of the policy period. These amounts are in consideration of gratuities, multiple shifts, downtime, vacation time or other periods during which the ve- hicle is not in operation.	
SURVEYOR.....	8601	TAXIDERMIST.....	2790
Applies to land surveying. Not applicable when engaged in ac- tual construction.		TAXIMETER or Speedometer MFG.....	3574
SUSPENDER MFG.....	2501	TEA, Coffee or Grocery DEALER-RETAIL.....	8006
Buckle, webbing or leather parts mfg. to be separately rated.		Applicable to house-to-house sale of coffee, tea or groceries and includes incidental stores or warehouses. Route delivery shall be assigned to Code 7380.	
SWIMMING POOL CONSTRUCTION - not iron or steel- ALL OPERATIONS.....	5223	TELEPHONE OR TELEGRAPH CO:	
Excavation to be separately rated as Code 6217. Construction of iron or steel pools to be separately rated as Code 5059. Mainte- nance work by contractors who do not undertake pool construc- tion to be separately rated as Code 9015.		OFFICE or exchange EMPLOYEES.....	8901
SYNTHETIC RUBBER INTERMEDIATE MFG.....	4804	OTHER EMPLOYEES.....	7600
Oil refining, gasoline recovery, acetylene gas mfg. and alcohol mfg. to be separately rated.		Includes operation, maintenance, extension of lines and making of service connections.	
SYRUP or Moslasses REFINING, BLENDING OR MFG...	2021		
TAILOR SHOP.....	8017		
A risk engaged exclusively in custom tailoring shall be assigned to Code 2503.			
TAILORING or Dressmaking-CUSTOM-exclusively.....	2503		
Not manufacturing.			
TALC MILL.....	1748		
Digging, mining or quarrying to be separately rated.			
TANK BUILDING-METAL-SHOP.....	3620		
TANK ERECTION OR REPAIR-METAL- WITHIN BUILDINGS exclusively	3726		

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TELEVISION or Radio BROADCASTING STATION..... 7610

TELEVISION, RADIO, VIDEO AND AUDIO
EQUIPMENT INSTALLATION, SERVICE
OR REPAIR..... 9516
Intercommunication system installation to be separately classi-
fied to Code 5191. Electrical wiring or tower erection to be sepa-
rately rated.

TEMPORARY SHELTERS FOR ABUSED PERSONS-Profes-
sional employees
This classification includes professional employees engaged in:
(1) Counseling, education, training and employment.
(2) Limited Medical Services such as first aid 8861

This classification excludes employees engaged in nursing or
health care services in the homes of individual patients. These
employees are assigned to code 8835 Nursing-Home Health,
Public and Traveling.

Risks that offer significant medical training and assistance, in
addition to sleeping accommodations, food, counseling, etc.,
should be assigned to Hospitals (code 8833 and code 9040) or
Convalescent home (code 8829).

All other employees- This includes maintenance, housekeeping,
cafeteria, dietician aides, security, laundry, etc..... 8837

TENT, Awning or Canvas Goods ERECTION,
Removal or Repair 5538
Applies to on-site operations, away from the insured's shop only.

TENT or Awning MFG-SHOP-NOC..... 2576
The installation, removal or repair of awnings, tents or othe
can-vas products away from the shop shall be classified as Code 5538.

TERRA COTTA MFG..... 4062
Applies to decorative or architectural terra cotta. Mining, quar-
rying or clay digging to be separately rated.

TERRAZZO, Mosaic, Stone or Tile
WORK-INSIDE..... 5348
Applies to interior construction work only. Not fireproof tile con-
struction.

TEXTILE FIBER MFG-synthetic 2380
Applicable to the manufacture of rayon, acetate, nylon, polyes-
ter and similar synthetic textile fibers. Pyroxylin manufacturing
to be separately rated.

THEATER:
PLAYERS, ENTERTAINERS OR
MUSICIANS..... 9156
OTHER EMPLOYEES..... 9154
Includes managers, stage hands, box office employees, ushers or
motion picture operators.

THEATER-DRIVE IN..... 9154

THERMOMETER MFG..... 3685

THREAD or Yarn MFG-COTTON..... 2380

THREAD or Yarn MFG-SILK..... 2380

TIE, Post or Pole YARD..... 8232
Includes preserving operations.

TILE or Earthenware MFG NOC..... 4024
Includes the mfg. of common, face, pressed or repressed build-
ing 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 min-
ing or quarrying to be separately rated.

TILE, Stone, Mosaic or Terrazzo
WORK-INTERIOR..... 5348
Applies to interior construction work only. Not fireproof tile con-
struction.

TIMBER PRODUCTS HAULING..... 7219
DRIVERS IN CONNECTION THEREWITH..... 7208

TIMEKEEPERS-construction or erection 5610
Not applicable to the payroll for timekeepers except when the
payroll for watchguards, 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.

TINNING or Galvanizing-not electrolytic..... 3373

TOILET or Towel SUPPLY CO..... 2587

TOOL MFG - TOOLS, DIE, JIGS, MOLDS,
FIXTURES..... 3095
Includes tool detail mfg.
Use of the above classification is subject to the following crite-
ria:
1. Specialty shop only. Not associated with any other mfg. op-
erations.
2. Try out presses only. No short run productions, except those
testing the quality of the product.
For those operations who manufacture tools, die, jigs, molds,
or fixtures but do not meet all of the above criteria, such opera-
tions shall be assigned to CODE 3629Tools, Dies, Jigs, Molds,
Fixtures NOC.

TOOL MFG.-DIES, JIGS OR FIXTURE - INCLUDES
TOOL DETAILS AND INCIDENTAL MACH. MFG. 3096

TOOL MFG; DIES, JIGS, OR FIXTURES 3116

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TOOL MFG.-TOOL, DIE, JIGS, MOLDS AND FIXTURES NOC.....	3629	PARCEL or Package DELIVERY.....	7230
This class applies to those risks who mfg. or service the above mentioned products and do not meet the qualifications of CODE 3095.		DRIVERS IN CONNECTION THEREWITH.....	7206
This classification applies to mfg. risks who have a separate tool and die department but where other mfg. operations are also being conducted.		NOC.....	7219
		DRIVERS IN CONNECTION THEREWITH.....	7208
TOOL MFG.-DROP OR MACHINE FORGED- NOC: FORGING.....	3110	TUBE MFG - See "PIPE or TUBE"	
Included trimming.		TUNNEL (Vehicular) or Bridge OPERATIONS.....	9015
MACHINING or finishing of TOOLS OR DIE MAKING Operations	3114	Includes all employees on approaches. Structural alterations or repairs or the painting of the bridge structure to be separately rated.	
TOWEL or Toilet SUPPLY CO.....	2587	TUNNELING-NOT PNEUMATIC-ALL OPERATIONS.....	6217
No laundry operations.		Includes lining.	
TOWNSHIP EMPLOYEE NOC - See "MUNICIPAL"		TURPENTINE FARM.....	130
TRACTION ENGINE or Power Plow MFG.....	3507	Includes the incidental distillation of turpentine or resin from tree gums. Removal of stumps, logging or lumbering to be separately rated.	
TREE PRUNING, Spraying, Repairing, Trimming or Fumigating	106	TWINE or Cord MFG-COTTON.....	2380
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.		TWINE, Cordage or Rope MFG NOC.....	2380
HAULING EXPLOSIVES or ammunition	7219	TYPEWRITER MFG.....	3574
MAIL, Parcel or PACKAGE DELIVERY.....	7231	TYPEWRITER RIBBON or Carbon Paper MFG.....	4251
DRIVERS IN CONNECTION THEREWITH.....	7202	Paper mfg. to be separately rated.	

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UMBRELLA MFG.....	2501	VESELS: FERRIES, FISHING VESSELS, TUG BOATS & SUPPLY BOATS NOC: PROGRAM II	7047
Mfg. of frames, handles or hardware to be separately rated.			
UNDERPINNING BUILDINGS or Structures	9530	VESELS: NOT SELF PROPELLED: PROGRAM II: STATE ACT	7098
Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.		VESELS - NOT SELF PROPELLED: PROGRAM II US ACT	7099
UNDERTAKER.....	9620	VESELS-NOT SELF PROPELLED: PROGRAM II: US ACT	7099
UPHOLSTERING.....	9522	VIDEO, TELEVISION, RADIO AND AUDIO EQUIPMENT INSTALLATION, SERVICE OR REPAIR.....	9516
UPHOLSTERY, Carpet or Rug CLEANING- commercial or residential - at customer's premises	9015	Electrical wiring or tower erection to be separately rated. Inter- communications system installation to be separately classified to Code 5191.	
UPHOLSTERY, Carpet or Rug CLEANING - shop	2585	VIRUS, Anti-toxin or Serum MFG.....	4825
VALVE MFG.....	3634	WAGON or Carriage MFG OR ASSEMBLY.....	3808
VARNISH MFG-SPIRIT - See "LACQUER OR SPIRIT VARNISH MFG"		WALLBOARD INSTALLATION - within buildings ...	5445
VAULT CONSTRUCTION OR INSTALLATION.....	5057	WALL COVERING or Metal Ceiling INSTALLATION & Shop	5538
Applies to fire or burglar proof vaults.		WAREHOUSING - COLD STORAGE.....	8291
VEGETABLE PACKING.....	8209	WAREHOUSING-FURNITURE.....	8293
Not canneries. Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.		Includes packing or handling household goods away from insured's premises.	
VENDING or Coin Operated MACHINES- INSTALLATION, SERVICE OR REPAIR.....	5192	DRIVERS IN CONNECTION THEREWITH.....	7214
Includes storage, shop and outside operations.		WAREHOUSING NOC.....	8292
VENEER MFG.....	2915	Applies to general merchandise.	
VENEER PRODUCTS MFG.....	2915	WATCH CASE MFG.....	3383
Includes veneer mfg.		WATCH MFG.....	3383
VENEER PRODUCTS MFG-NO VENEER MFG.....	2915	WATCHGUARDS - construction or erection	5610
VENETIAN BLIND ASSEMBLY.....	2881	Not applicable to the payroll of watchguards except when the payroll for watchguards, 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.	
Applies to assembly from manufactured parts. Includes finishing.		WATER MAIN or Connection CONSTRUCTION.....	6319
VESSEL: Refer to the Basic Manual Rule XII-THE ADMIRALTY LAW AND THE FEDERAL EMPLOYERS' LIABILITY ACT.		Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated.	
VESELS: FERRIES, FISHING VESSELS NOC, OYSTER BOATS, TUGBOATS, SUPPLY BOATS,	7016	WATER METER MFG.....	3634
VESELS: FERRIES, FISHING VESSELS NOC, VESELS NOC: PROGRAM II STATE ACT	7024	WATERPROOFING: Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operations performed by the same con- tractor at the same job or location shall be classified in accor- dance with the following:	
VESELS: FERRIES, FISHING VESSELS, TUG BOATS, SUPPLY BOATS - PROGRAM II-STATE ACT	7024		
VESELS: NOT SELF PROPELLED: PROGRAM I	7046		
VESELS: FERRIES, FISHING VESSELS NOC, VESELS NOC: PROGRAM II: US ACT	7047		

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1. Application by means of brush or hand pressured caulking gun	5476	WELDING or Cutting NOC.....	3365
		Work under air pressure shall be rated as Code 6260	
2. Application by means of trowel:		Work in connection with the erection or 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 6233.	
(a) interior of buildings.....	5480	Applies to both shop and outside work and includes incidental machining operations.	
(b) exterior of buildings.....	5022	The manufacture or fabrication of a specific product or products to be separately rated.	
3. Application of waterproofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus except as provided in 4. below	5213		
4. Application of waterproofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground	9015	WHIP MFG.....	4902
Excavation incidental to waterproofing operations to be separately rated.		WHITING MFG.....	4558
WATERWORKS OPERATION.....	7520	WILLOW, Rattan or Twisted Fiber PRODUCTS MFG.....	2913
Construction of aqueducts, buildings or reservoirs to be separately rated.		WINERY.....	2143
WEARING APPAREL or Household Furnishings DEALER.....	8006	WIPING CLOTH DEALER & laundry operations	8018
Applies to house-to-house sale of miscellaneous wearing apparel and household furnishings. Includes incidental stores or warehouses. Also applies to house-to-house sale of jewelry, furniture or appliances. However, if the principal business is the sale of furniture, stoves, ranges, refrigerator, or other major appliances, separately rate the operation as Code 8044 and do not use Code 8006.		WIRE CLOTH MFG.....	3257
Route delivery to be assigned to Code 7380.		Wire drawing to be separately rated as Code 1924 or Code 3241.	
WEBBING MFG	2380	WIRE DRAWING - IRON OR STEEL.....	3241
		Includes wire rope or cable mfg.	
		WIRE DRAWING or Cable Mfg- NOT IRON OR STEEL.....	3241
WEIGHERS, Samplers or Inspectors OF MERCHANDISE ON VESSELS OR DOCKS or at Railway Stations or Warehouses:		WIRE GOODS MFG NOC.....	3257
Coverage under U.S.ACT	8709F	Wire drawing to be separately rated as Code 1924 or Code 3241.	
Coverage under STATE ACT	8719	WIRE INSULATING or Covering	4470
These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.		Includes incidental wire stranding. Wire drawing to be separately rated as Code 1924 or Code 3241.	

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WIRE MATTRESS or Bed Spring MFG.....	3257	YARN MFG-WOOL	2380
Box spring mfg. to be separately rated as Code 2570.			
WIRE ROPE or Cable MFG-IRON OR STEEL.....	3240	YARN or Thread MFG - COTTON.....	2380
Not wire drawing.		YARN or Thread MFG-SILK.....	2380
WOOD PRESERVING	8232	YEAST MFG	6504
Includes yard or incidental wood working operations.			
WOOD TURNED PRODUCTS MFG NOC	2841	YMCA, YWCA, YMHA, OR YWHA INSTITUTION..	9063
WOODENWARE MFG NOC	2841	Includes teachers and instructions. Camp operations to be separately rated as Code 9015.	
WOOL MERCHANT	8018		
Includes warehouse.			
WOOL PULLING	2623		
WOOL SEPARATING	2380		
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:

- | | |
|---|-------------|
| (1) Wood or wood frame buildings - residential | 5645 |
| (2) Wood or wood frame buildings - commercial | 5403 |
| (3) Masonry buildings or structures | 5022 |
| (4) Concrete or concrete encased buildings or structures - commercial | 5213 |
| (5) Iron or Steel buildings or structures. | |
| Use the appropriate Iron or Steel Erection code. | |

PARTIAL OR STRIP-OUT

Partial or strip-out wrecking or demolition operations shall be assigned to the construction code which represents the installation or erection of the items being removed. For example:

- | | |
|---|-------------|
| (1) Removal of pipe insulation | 5183 |
| (2) Removal of wall insulation | 5479 |
| (3) Removal of building electrical wiring | 5190 |

Where more than one kind of partial or strip-out demolition is done at the same location and payroll records do not reflect division of the payroll, the entire payroll for the jobs shall be assigned to the highest rated classification which applies at the job location.

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Boat Building or Repairing.....6824F or 6834

This classification shall not be limited to risks engaged solely in the construction or repair of pleasure craft but shall also be applicable to risks predominantly engaged in such operations and which may occasionally construct or repair commercial type boats within 150 feet in length.

Building Maintenance and Repair by Real Estate Managing Agents..... 9015

The ordinary maintenance and repair of a building operated on behalf of the owner by a real estate managing agent, when performed by regular employees of the real estate managing agent, shall be assigned to Code 9015 - "Janitorial Operations and Custodial Care." Extraordinary maintenance or repairs, new construction or erection work, whether performed by regular or by temporary employees, shall be assigned to the appropriate construction or erection classification.

Contracting Classifications Applicable to Subcontractors on Contracting Jobs:

Consideration has been given to questions which have arisen regarding the classification procedure for a subcontractor who performs a single type of work on a project or job. This situation is illustrated by "Sewer Construction", Code 6306, where portions of the work may be subcontracted.

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

This ruling in connection with Concrete Construction has been continued. This 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.

Contractors' Equipment Rental:

The operations of employers renting or leasing contractors's equipment to others shall be classified in the following manner:

- (1) If no operator is provided..... 8107
- (2) If operators are provided - assign the operators to the classification which would apply if the work were performed by the lessee's own employees.

Dealers of Reinforcing Rods or Bars..... 8106

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. There is no indication that these concerns perform any actual concrete construction operations.

Drivers in connection therewith..... 7215

Dinner Theaters:

A review has been made of dinner theaters to establish the classifications applicable to such entities. For the purpose of this interpretation, 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 entire operation shall be classified under Code 9058 unless the theater operation predominates; that is, the payroll normally assignable to theater classifications (Codes 9154 and 9156) is more than 50% of the total payroll, then the following classification shall apply:

Players.....	9156
Food preparation and service.....	9058
Other employees.....	9154

Freight Handling Operations:

The U.S. Longshoremen's & Harbor Workers' Compensation Act (U.S.L. 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 U.S.L. 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 U.S.L. Act.

Two classifications are applicable to freight handling operations. Codes 7350F and 7360 apply to contract freight handling operations involving explosives or ammunition or to freight handling operations not otherwise classified.

The classification applicable to freight handling operations, subject to the U.S.L. Act, Code 7350F, applies to the handling of the cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by these classifications include stuffing and stripping containers, other processing of waterborne cargo and loading or unloading trucks and railroad cars on piers or in adjoining areas or terminals. The 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 the 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.

Frozen or Frosted 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, the operations preliminary to freezing being similar to the comparable operations in a cannery - Assign to Code 2111 - "Cannery - NOC".
4. A risk receives, cleans, processes and freezes fruits, the operations preliminary to freezing being similar to the comparable operations in a fruit evaporating or preserving risk - Assign to Code 2111 - "Fruit Evaporating or Preserving".
5. 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.

Gasoline or Oil Supply Stations - Maintenance by Lessors:

This reviews the classification assignment of employees of oil and gasoline distributing companies engaged in maintaining gasoline or oil supply stations owned by such companies but leased to others for operation. The work of these employees involves such operations as inspection of premises; maintenance of lavatories; painting the interior and exterior of the buildings; and in general keeping the premises in an attractive condition. Their work does not involve any new construction or alteration work on buildings; not the installation of gasoline pumps and tanks, since such work is let to contractors specializing in it.

Consideration has been given to these maintenance activities, and it is the ruling that the operations in question are essentially the same as those conducted in company owned and operated stations and therefore are properly assignable to classification Code 9015 - "Janitorial Operations".

Hotel or Motel Operations:

The three classifications applicable to hotel operations, Code 9058 - "Hotel: -Food Service Employees", Code 9052 - "Hotel: - Other Employees", and 9051 - "Hotel: - Desk Clerks", include only those workers directly employed by the hotel or motel and do not include employees of concessionaires or independent contractors operating on the premises. Any employees working in both the hotel and restaurant operations, such as bellhops engaged in room service or clerical employees, shall be subject to the division of a single employee's payroll rule.

The scope of Code 9058 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. Other employees of the hotel or motel, such as maids, housemen, bellhops, etc., are to be assigned to Code 9052. Desk clerks are to be assigned to 9051.

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Other employees may be subject to other classifications.

Municipal, Township, County or State Employees..... 9410

Code 9410 applies to inspectors for the board of health, electrical inspectors, building inspectors and similar governmental occupations. As other governmental employees may be assigned to codes other than Code 9410, the following is intended as a guide to those employments properly assigned to Code 9410 and those to be assigned to classifications other than Code 9410.

Governmental Occupations Assigned to Code 9410:

Board of health inspectors
Building inspectors
Electrical Inspectors
Mine inspectors (periodical)
Tax assessors
Welfare Workers

Major Governmental Occupations Assigned to Classifications other than Code 9410:

Attendants - juvenile home
Attorney - city
Bookmobile driver
Circuit court - officer
City manager
Doctors - health dept.
Dog catchers
Engineers (Not in direct charge of work)
Firefighters
Garbage collectors
Garbage works
Janitors
Judge - city
Laboratory work
Mayor & Commissioners
Municipal garage
Policy officers
Probation officers
Recreation dept.
School board employees
Sewage treatment
Sewer construction crew
Snow removal
Street cleaning
Street construction crew
Street dept. laborers
Visiting nurses
Waterworks operation

Photographic Composition:

This pertains to the classification treatment of a new photo composition method used in the Graphic Arts Industry.

Using a standard electric typewriter keyboard (with auxiliary push buttons and levers) the operator selects desired characters from a matrix and projects 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 photo-composed 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.

It is the ruling that the employees engaged in the above described operations, when performed in a physically separate department, shall be classified as Code 8810 - "Artists, Designers, Clerical Office Employees". Concerns specializing in the operations described above 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 4351).

Store Operations:

This interpretation is designed to assist in assigning "Store" classifications to specific insureds. The classifications are listed in numerical order by code. The interpretation of each store classification is divided into the following two sections:

Operations Covered:

This 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.

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:

1. 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" means more than 50% of the gross receipts.

Combination Self-Service Gasoline Stations and Stores:

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

- a. The sale of gasoline is controlled from within the store.

- b. 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.

2. 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.

Florist - store..... 8001

This classification includes service away from store premises. Cultivating or gardening to be separately rated.

Operations Covered:

This classification applies to a store principally engaged in the wholesale or retail 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.

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.

Operations Not Covered:

1. Dealers engaged principally in the sale of garden supplies such as flower pots, fertilizer, sod, bird-baths and statuary with incidental potted plants, trees, shrubs, bulbs and grass seed shall be assigned to Code 8010 - "Garden Supply Stores" whether the sales are to retail customers or wholesale customers.
2. The "cultivating or 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 planting or care of lawns, gardens, trees, shrubs, landscaping or other similar operations are subject to Code 0042.

Coffee, Tea or Spice Stores - retail..... 8006

Dairy Products Stores - retail..... 8006

Delicatessen Stores - retail - no selling of uncooked fresh meats..... 8006

Frozen or Frosted Food Stores - retail..... 8006

Fruit or Vegetable Stores - retail - no handling of fresh meats..... 8006

Grocery Stores-retail-no handling of fresh meats..... 8006

All of the foregoing classification phraseologies are cross-references within Code 8006. Risks performing any of the operations specified in these phraseologies are assigned to Code 8006 in accordance with the procedure below:

Operations Covered:

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". Delicatessen stores may prepare salads and also cook meat such as roast beef, Virginia 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, cigarettes and some drug store items.

Operations Not Covered:

This classification is not applicable to any of the above stores which also have a meat department that sells fresh and cured meats, fish or poultry. Such combination stores shall be assigned to Code 8033 provided that the cost of the fresh and cured meats, fish or poultry does not exceed 65% of the total cost of all merchandise purchased 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.

Clothing, Wearing Apparel or Dry Goods-Stores-retail..... 8008

Shoe Stores - retail..... 8008

Operations Covered:

This classification applies to a store engaged principally in selling any or all of the following merchandise at retail:

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- CLASSIFICATIONS -**

**Citizens Insurance Company of America
Citizens Insurance Company of Ohio
Citizens Insurance Company of the Midwest
The Hanover Insurance Company
Massachusetts Bay Insurance Company
Allmerica Financial Benefit Insurance Company**

1. Ready to wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons.
2. Dry goods, including piece goods, yard goods, embroideries, veillings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
3. Miscellaneous sewing accessories such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of operations assigned to this classification are:

1. Demonstration of wearing apparel in retail stores.
2. Coat or hat checkroom concessions.

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, baseball, football, bowling or basketball equipment or supplies and incidental clothing shall be assigned to Code 8017
3. Stores engaged principally engaged in selling sporting goods clothing, wearing apparel or dry goods for resale shall be assigned to Code 8032.

Hardware Stores..... 8010

Ship Chandlers - no Mfg..... 8010

This classification applies to wholesale and retail stores.

Operations Covered:

This classification applies to wholesale or retail 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.

In addition, hardware stores usually sell a wide variety of incidental "non-hardware" items such as paint, wallpaper and allied supplies, household electrical appliances, phonographs, radios and television sets, kitchenware, china and glassware, sporting goods and automobile accessories or parts.

Such stores may also rent floor scraping or polishing machines, rug and upholstery cleaning machines and similar equipment.

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 stores.

Other types of retail stores or operations assigned to this classification are:

1. Stores selling parts and supplies for radio, television or phonograph equipment. Also dealers in the following articles:
 - a. Automobile Parts and Accessories.
 - b. Aircraft Parts and Accessories.
 - c. Air Conditioning or Refrigerator Parts.
 - d. Oil Burners and Parts.
 - e. Cutlery.
 - f. Sewing Machine Heads and Parts.

2. Bicycle Stores - including rental and incidental repair work.

3. Locksmiths - including installation, repair or replacement of locks in existing buildings.

Stores engaged primarily in the wholesale or retail mail order of hardware are included in this classification.

Dealers in welding supplies such as tanks, torches, welding rods and face masks shall be assigned to Code 8010.

Operations Not Covered:

1. Stores engaged principally in the retail selling of paint, wallpaper and allied supplies, kitchenware, china and glassware, or sporting goods shall be assigned to Code 8017.
2. Stores engaged principally in the retail selling of automobile accessories shall be assigned to Code 8046.
3. Repair or installation of household electrical appliances, phonographs, radios and television sets by separate employees at or away from the store, shall be assigned to Code 9519.
4. When a store has separate employees engaged in sharpening or repairing ice skates, lawn mowers or cutlery, such operations shall be assigned to Code 3632. However, 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, and other plumbing fixtures or equipments 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 engaged principally in the sale of major household electrical appliances shall be assigned to Code 8044.

Jewelry Stores..... 8013

Operations Covered:

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 materials. All jewelry stores, whether wholesale or retail or a combination of both are included in this classification.

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.

Risks engaged in cutting or polishing precious stones such as diamonds, emeralds, rubies and sapphires are assigned to Code 8013.

The repair or engraving of jewelry and precious stone setting when performed by a retail jewelry store for individual customers is also within the scope of this classification.

Other types of risks included in this classification are stores which conduct the following operations, or deal in the articles listed:

1. Optical Stores - includes 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.
2. Hearing Aids.
3. Coins.
4. Postage Stamps.
5. Dealer in Precious Metals

Operations Not Covered:

1. 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).
2. 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 (Code 8018).
3. Repair work which is principally performed for other dealers shall be assigned as follows:
a. Repair of jewelry..... **3383**
b. Repair of watches..... **3383**
c. Repair of clocks..... **3382**

Store Risks - Retail NOC..... 8017

Operations Covered:

This classification applies to retail stores which are principally engaged in the selling of merchandise that is not described by a specialty retail store classification in the Manual. Stores assigned to this classification sell items such as:

Art Supplies
Bakery Products

Beer and Soft Drinks
Books
Cigars and Cigaretts
Computers - personal or home type
Confectionary
Cosmetics & Toilet Items
Drugs and Medicines
Floor Coverings
Giftware
Greeting Cards
Housewares
Lamps and Lighting Fixtures
Musical Instruments
Newspapers and Magazines
Paint & Related Supplies
Phonograph Records
Photographic Supplies & Equipment
Pocketbooks
Radios, Televisions, Stereophonic or High Fidelity Equipment
Stationary and Related Items
Small Household Appliances
Toys
Typewriters and Office Machines
Wines and Liquors

This classification also includes pawn shops and stores that serve ice cream and soft drinks, as well as specialty stands or stores which sell frozen custard. It also applies to "NOC" retail stores which in addition to selling merchandise such as cigars, cigarettes, candy, stationery, drugs and medicines, also serve food (not merely ice cream or soft drinks), provided that the receipts from the service of food are less than 50% of the gross receipts for the entire store.

Other types of operations assigned to this classification are:

1. Demonstrators in retail stores.
2. Concessions such as those which provide door attendants, cigarette vendors, parcel or luggage checkroom and washroom attendants, rolling chairs on boardwalks, beach chairs and beach umbrellas.
3. Amusement device operations such as those in "penny arcades" and also skee ball alleys and similar games.
4. Shoppers who check the attentiveness, personality and honesty of sales clerks employed in stores owned by others.

Operations Not Covered:

1. Code 8017 does not apply to any retail store that is described by one of the specialty store classifications.
2. The installation, service or repair of household appliances by a retail store shall be assigned to Code 9519.
3. The installation of carpets, linoleum and non-ceramic floor tile by a retail store shall be assigned to Code 9521.
4. Hat or coat check room concessions shall be assigned to Code 8008.

**MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE
- CLASSIFICATIONS -**

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Store Risks - Wholesale - NOC..... 8018

Operations Covered:

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. Stores assigned to this classification sell items such as:

Art Supplies
Books
Carpets and Linoleum
Cigars and Cigarettes
Computers - personal or home type
Cosmetic & Toilet Items
Fur Skins
Giftware
Greeting Cards
Hotel Supplies
Household Appliances - small
Housewares
Lamps & Lighting Fixtures
Musical Instruments
Paint and Related Supplies
Phonograph Records
Photographic Supplies & Equipment
Pocketbooks
Radios, Televisions, Stereophonic or High Fidelity Equipment
Sheet Music
Soft Drinks
Stationery and Related Items
Tires - no installation
Toys
Wines and Liquors

Stores engaged principally in wholesale mail order sales of merchandise such as described above are also included in this classification.

Wholesale operations generally include the maintenance of warehouse inventories; the physically 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.

Other types of operations assigned to this classification are:

1. Package consolidators - receiving packages from other firms for sorting and consolidating.
2. Storage of rugs and carpets.
3. Incubating and shipping day old chicks.
4. Dealers in charcoal in bags.
5. Sawdust dealers - no grinding operations.
6. Dealers in sausage casings - no cleaning.

Operations Not Covered:

1. This classification does not apply to any wholesale store that is described by one of the specialty store classifications.
2. Wholesale dealers engaged principally in selling drugs and medicines shall be assigned to Code 8047.

3. Dealers engaged in the exclusive sale of plywood, who do no handling of any other lumber, shall be assigned to Code 8235.
4. Wholesale distribution of newspapers and magazines shall be assigned to Code 8745.
5. Wholesale dealers engaged in selling beer and ale in bottles, cans or kegs shall be assigned to Code 7390.
6. Installation of carpets, linoleum or non-ceramic floor tile by a wholesale store shall be assigned to Code 9521.
7. Stores engaged in the selling of paint, wallpaper and allied supplies shall be assigned to Code 8017 if the sales are principally retail in nature.

Fruit or Vegetable Stores - wholesale..... 8018

Operations Covered:

This classification applies to dealers engaged principally in the wholesale distribution of fresh fruits or vegetables. Such dealers as a part of their wholesale operations may also perform incidental repackaging of the merchandise into retail size bunches, boxes, bags or similar containers.

In addition, these dealers may also sell a minor amount of groceries, dairy products and frozen foods. This classification also applies to the freezing of fresh fruits and vegetables.

Operations Not Covered:

1. Risks engaged primarily in packing fresh fruits, including sorting, grading and washing of the fruit shall be assigned to Code 2105.
2. Risks principally engaged in packing fresh vegetables, including sorting, grading and washing vegetables shall be assigned to Code 8209.

Grocery Stores - wholesale..... 8018

Operations Covered:

This classification applies to dealers engaged principally in wholesale selling of groceries, frozen foods or eggs, including incidental sorting, candling and grading, which are received and sold in cartons, cases and boxes.

Such dealers may also sell at wholesale a minor amount of dairy products, fresh fruit, vegetables or other merchandise such as beer, soda pop, household cleaning supplies or paper products.

In addition, this classification applies to wholesale egg dealers and includes incidental egg handling operations such as sorting, candling, grading, washing and packaging in cartons and crates for shipment.

Operations Not Covered:

Wholesale dealers engaged principally in selling beer in bottles, cans, kegs or barrels shall be assigned to Code 7390.

Hide or Leather Dealers or Stores..... 8018

Operations Covered:

This classification applies to wholesale or retail stores 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 returned to the dealers where they are graded, measured, edge trimmed by hand where necessary, stocked and shipped.

Dealers in fur skins, such as those used for clothing, e.g. mink, ermine, sable, beaver, rabbit, fox and racoon are assigned to Code 8018.

Operations Not Covered:

This classification does not include any processing operations (other than hand edge trimming mentioned above). If processing is performed it is assigned as shown below:

Leather Splittin, Finishing or Dressing.....	2623
Leather Skiving.....	2688
Leather Embossing.....	2623
Leather Coloring or Painting.....	9501

Meat, Fish or Poultry Dealers - wholesale..... 8021

Operations Covered:

This classification applies to dealers principally engaged 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.

Meat, fish or poultry dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

Operations Not Covered:

Slaughtering as performed by a slaughterer is not included in Code 8021, but is to be separately rated as Code 2081.

Meat, Fish or Poultry Stores - retail..... 8031

Cold Storage Locker Operation - Frozen Foods..... 8031

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.

Operations Covered:

This classification includes the incidental preparation of meats and produce.

This classification 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. If a meat store under Code 8031 has separate employees engaged exclusively in making sausage, frankfurters, or bologna, such operations 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.

Clothing, Wearing Apparel or Dry Goods Store-wholesale..... 8032

Shoe Stores - wholesale..... 8032

Operations Covered:

This classification applies to a store engaged principally in selling any or all of the following merchandise at wholesale:

1. Ready to wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, rubbers, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarfs and aprons.
2. Dry goods, including piece goods, yard goods, embroideries, veilings, laces, textile trimmings, curtains, draperies, blankets, bedspreads, sheets, pillowcases, tablecloths, napkins, towels and handkerchiefs.
3. Miscellaneous sewing accessories, such as buttons, buckles, slides, tapes, buckram, yarn, thread, thimbles, needles, pins, hooks and eyes, dress shields, hat bodies, artificial flowers and zippers.

Other types of wholesale operations assigned to this classification are:

1. Dealers in men's and women's belts.
2. Dealers in watch straps, including attaching buckles by hand to such straps.
3. Dealers in hair nets.
4. Stores engaged principally in the wholesale mail order of clothing, wearing apparel or dry goods.

Operations Not Covered:

1. Dealers in ladies' handbags are assignable to Code 8018.
2. Dealers in second-hand clothing which is sorted, graded and baled for shipment shall be assigned to Code 8018.

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**Meat, Grocery and Provision Stores (combined) -
retail - NOC..... 8033**

Supermarket..... 8033

Operations Covered:

This classification applies to "supermarket" type stores (whether or not advertised as such), engaged in retail selling of groceries, fresh fruit, 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 also sell other merchandise such as soft drinks, beer, soap and other household cleaning item, paper products, cigarettes, drug store 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 meats, 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 and cured or smoked meats, fish or poultry.
3. When a combined meat, grocery and provision store has separate employees engaged exclusively in making sausage, frankfurters or bologna, such operations shall be assigned to Code 2095.

Department Stores - retail..... 8039

Operations Covered:

This classification applies to large retail stores which are characterized by many separate 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 shall be at least \$100,000 per annum.
2. The merchandise handled must include:
 - a. Wearing Apparel, and
 - b. Textile Fabrics, and
 - c. House Furnishings (other than furniture), and
 - d. One or More of the following:
 - Cosmetics
 - Drugs
 - Furniture
 - Groceries and Meats
 - Hardware
 - Jewelry
 - Luggage
 - Musical Instruments

Sporting Goods
Toys

3. The total combined annual sales of wearing apparel, textile fabrics, and house furnishings (other than furniture) must exceed 50% of the total annual sales of all merchandise sold.

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 air conditioners shall be assigned to Code 9519.
3. The installation of automobile accessories, tires and other items shall be assigned to Code 8387. Automobile repair work shall be assigned to Code 8395.

**Furniture Stores - retail..... 8044
This classification applies to both wholesale and retail dealers.**

Operations Covered:

1. This classification applies to wholesale dealers or retail stores principally engaged in selling furniture for homes, lawns, gardens, offices 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.
2. 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.
3. This classification also includes polishing and minor repairing 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, venetian 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.

Automobile Accessory Stores-retail-NOC..... 8046

Operations Covered:

1. Automobile accessory stores generally sell a minor amount of household electrical appliances, hardware items, garden tools and implements, paint, toys, sporting goods, and kitchen utensils.
2. In these stores most of the sales are over the counter, but as an accomodation to their customers they will install parts and accessories, such as windshield wipers, mirrors, tape players and C.B. radios. However, such stores do not engage in general repair or service of motor vehicles as found in automobile 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 retail selling of tires and tubes including installation shall be assigned to the code numbers applicable to Rubber Tire Dealers (Code 8010 and Code 8387 or 8395).
3. Stores engaged principally in the retail sale of paint, toys, sporting goods or kitchen utensils shall be assigned to Code 8017.
4. Stores engaged principally in the retail sale of hardware and small household electrical appliances shall be assigned to Code 8010.

Drug Stores - wholesale..... 8047

Operations Covered:

This classification applies to stores which are principally engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for compounding and dispensing of prescriptions.

In addition, such stores perform, as a minor and incidental operation, the selling of other merchandise such as cosmetics, hair preparations, combs, brushes, toothpaste, mouth wash, deodorants, disinfectants, soap, shampoo, baby products, bandages, dressings, cotton, fever thermometers, heating pads, vaporizers, sterilizers, elastic stockings, abdominal supports, splints, rubber water bottles, ice caps, shower caps and other related products.

Operations Not Covered:

1. Wholesale stores which are engaged principally in selling the miscellaneous merchandise described above and which also sell a minor amount of medicines and drugs shall be assigned to Code 8018.
2. 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.

Five and Ten Cent Stores..... 8050

Operations Covered:

This classification applies to stores which sell a wide variety of merchandise such as stationery, cosmetics, toilet articles, small 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. Separate sales clerks are assigned to each counter or area where they also serve as cashiers and wrappers. The merchandise is usually sold on a cash basis without any delivery service. This classification also includes the service of food on the premises providing the food sales are less than 50% of the total sales of all merchandise sold.

Operations Not Covered:

Variety stores, including those that refer to themselves as "Five and Ten Cent Stores" which do not sell their merchandise by employing separate sales clerks for each counter or area shall be assigned to Code 8017.

U.S.O. Activities:

The following classification treatment is to be applied for U.S.O. activities performed by the participating charitable organization:

1. Operations at permanent locations - assign to Code 9063.
2. Mobile units - assign on the basis of the operations performed at the various stops plus Code 7380 for drivers.

Water Cooling Tower Erection

It is the general practice to erect these towers from wood or steel prefabricated parts and sections which are delivered to the job location. The frame work is assembled by bolting sections together, following which the necessary pipes, fans, motors or other parts are installed. Assign to Code 3724.

INTERPRETATION SECTION - AUDITING

Commission Salespersons - Deductible Expenses:

Commissions paid to commission salespersons shall be included in the audit of payroll for premium computation purposes, except that traveling and all other expenses of the salespersons in connection with their employment may be deducted provided the salespersons report such expenses and the insured maintains a definite verifiable record of them. Arbitrary flat percentages shall not be allowed under the provisions of this interpretation nor shall automobile depreciation be deductible as an item of expense unless such depreciation comprises a part of the mileage rate allowance.

Executive Officers - Multiple Corporate Enterprises:

An executive officer may either receive a salary from only one or from several corporations insured under one policy. In other instances several policies may be issued to cover several corporations and an executive officer may receive a salary from each of these corporations. The following procedure shall apply in these instances:

Where it is permissible to include more than one corporation on a single policy and such corporations are insured by a single carrier, whether under one or more policies, the several corporations shall be considered as a unit with respect to the application of the Executive Officers Rule. In all other cases the rule shall apply on a policy basis.

Executive Officers Remuneration - Treatment Of:

The remuneration of executive officers shall be treated in accordance with the following procedures:

1. The remuneration of an executive officer shall not be included with the payroll of the risk for premium computation purposes, provided:
 - a. 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 directors' meetings.
 - b. That such officer because of age or for other reasons, ceases to perform any duties and does not come on the premises, except perhaps to attend directors' meetings.
2. 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 provisions of the Basic Manual, provided:
 - a. That such executive because of age or other reasons, ceases to perform any duties, but, nevertheless, frequently visits the premises of the risk.
 - b. 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.
3. Under the following conditions, the amount of remuneration of executive officers which shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum amounts of the Basic Manual, shall be as indicated below:
 - a. Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books, the amount so credited shall be included in the payroll of the risk as his or her remuneration.
 - b. 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.
 - c. 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.

- d. 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.

**INTERPRETATION SECTION -
BASIS OF PREMIUM**

Employee Expense Reimbursements and Allowances:

Reimbursed expenses and flat expense allowances, except for hand or power tools, paid to employees may be excluded from the audit, provided that 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 allowances payment approximates the actual expenses incurred by the employee in the conduct of his or her work.

Employees Retirement Income Securities Act - 1974:

The Employees Retirement Income Securities Act of 1974 provides for the establishment of individual retirement accounts for employees not covered by any employer pension plan. Contributions to an individual retirement savings program may be made by an employee or an employer, in which event employer contributions are included as gross income to the employee.

All payments made to individual retirement accounts in accordance with the provisions of the Employees Retirement Income Securities Act of 1974 shall be considered as remuneration for workers' compensation premium computation purposes.

Military Conscription Gratuities

Voluntary payments by business concerns to employees who have been selected for military service shall be considered pure gratuities and not subject to inclusion in the payroll reported for premium computation purposes.

Salary Reduction Plans:

In determining the remuneration to be used for premium computation purposes, no deduction shall be permitted for contribution to employee benefit plans made by employees either directly or through salary reduction agreements. The typical salary reduction plan involves a binding salary reduction agreement through which a specific percentage of the employee's salary is not paid to him or her but is paid into a pension plan.

Strike Periods - Wages Paid:

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.

Traveling Time Payments:

Payment made by an employer to an employee to reimburse him or her for time spent in traveling to or from work, or to or from a specific job shall be considered as remuneration in accordance with the provisions of Rule V-B of the Manual and such remuneration shall be assigned to the Manual classification which applies to the work normally performed by such employee.

Volunteer Workers:

The following guidelines are applicable when coverage is provided to an insured using volunteer workers in states where such workers are entitled to benefits under the workmen's compensation law.

The classifications applicable to volunteer workers shall be the same as those applicable to other workers of the insured involved in the same operations. Except as otherwise provided, premium shall be determined on the basis of the remuneration normally received by regular employees doing the same or similar work.

Wages For Time Not Worked:

It is the practice of some insureds to pay employees wages for extra time not worked. An example of this is the case of an insured where the employees regularly work seven hours per day five days a week. However, they are paid for an extra hour each day at the regular rate of pay. Insureds will frequently contend that premium should not be taken on the remuneration received for the hours not worked.

No deduction shall be made for such amounts since no overtime work is involved. No deduction shall be made unless the information indicates extra remuneration is paid for overtime actually worked.

Wages Paid for Idle Time, Strike Periods, etc.:

1. The entire amount of wages paid for idle time shall be included as payroll.
2. Wages paid for idle time due to the following causes shall be assigned in their entirety to the classification which 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, hoists 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.

3. 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 which 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.

4. 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 which normally applied to that employee.
5. 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 such facts are clearly disclosed by the employer's records.

**INTERPRETATION SECTION -
MANUAL RULES - MISCELLANEOUS**

Loss Constants - Applicable to Multiple State Policies:

Where a multiple-state policy is extended in mid-term to include an additional state, it is permissible to pro rate the loss constant for the additional state.

INTERPRETATION SECTION - OVERTIME

**Overtime Remuneration - Memorandum Governing
The Application Of The Manual Rule:**

Except as hereinafter provided, it is the intent of the Manual Rule on Overtime that overtime remuneration shall be deductible only if the number of hours actually worked in a day or week exceeds the number of hours normal and usual to the particular risk or industry; however, regardless of the normal work day or week, overtime remuneration shall be deductible for the number of hours actually worked in excess of eight (8) hours per day or forty (40) hours per week. Only that portion of the overtime remuneration which is in excess of the wages which would have applied if such overtime were compensated at the regular rate of pay shall be deductible.

In some industries there are guaranteed wage contracts or agreements under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as fifty (50). The guaranteed wage, for example, is computed on the basis of forty (40) hours at straight time and ten (10) hours at 1 1/2 times the basic hourly wage. Under guaranteed wage plans of this general type the full guaranteed wage shall be included in the premium computation for any hours up to the maximum 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 wages.

It is also the intent of the Manual Rule that the basis of premium shall include all "premium" pay. "Premium" pay involves higher rates of pay generally because of night 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 the number or hours required by the normal working period, or in any event in excess of eight (8) hours per day or forty (40) hours per week, the Overtime Rule is applicable.

An exception to the basic principle stated in the preceding paragraph is that the Overtime Rule applies with respect to higher rates of pay for work on Saturdays, Sundays or Holidays, even though the employee has not worked the normal work week, because work on such days has been regarded traditionally as overtime and not as part of the normal work week.

The following questions and answers have been developed to indicate how the foregoing principles shall be applied in specific circumstances and to illustrate the proper application of the Overtime Remuneration Rule in accordance with its basic intent.

Questions And Answers On Overtime Remuneration Rules:

- Q. Where the hourly rate of pay for a night worker is higher than the hourly rate for the day shift, should the increase over the daytime rate be considered overtime and excluded?
- A. No, since such increased rate of pay is "Premium" pay.
- Q. 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?
- A. No, since "Premium" pay is not overtime pay.
- Q. Where 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, what is deductible?

- A. The increased rate of pay over the regular night shift rate for the extra hours is deductible.
- Q. For the first four (4) hours of overtime the rate is time and-a-half; thereafter it is double time. If an employee continues to work after twelve (12) hours total time he or she is paid for an extra half-hour as "supper money". What is deductible?
- A. The extra remuneration earned for overtime including the supper money is deductible.
- Q. Is work on Saturdays, Sundays and Holidays at increased rates of pay to be treated as overtime if the total hours worked in the week are (a) more than the normal work week; (b) less than the normal work week?
- A. Yes, in each case since work on such days has been regarded traditionally as overtime.
- Q. There are instances where 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. What is deductible?
- A. 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 only with the actual pay during the worked vacation period, none of which constitutes overtime.
- Q. 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-a-half, his or her total pay then being 2 1/2 times regular pay. What is deductible?
- A. One-fifth of his or her total remuneration (being the 1/2 of the 2 1/2) is deductible. The Basis of Premium Rule includes as remuneration any wages paid for unworked holidays. Also, that portion of the time-and-a-half pay which 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.
- Q. The normal work day is seven (7) hours. The hourly wage is \$5.00 for the first six (6) hours and \$10.00 for the seventh (7) hour. If any employee works more than seven (7) hours he or she receives \$10.00 per extra hour. What overtime, if any, is deductible under the following conditions:
- a. An employee works seven (7) hours and receives \$40.00;
- b. An employee works eight (8) hours and receives \$50.00?

- A. a. There is no deductible overtime.
- b. The deductible overtime is \$5.00, being the increment over the basic hourly wage of \$5.00 which is included in the wage paid for the eighth (8th) hour.
- Q. A guaranteed wage agreement provides a normal work week of fifty (50) hours, the guaranteed wage for which is \$275, computed on the basis of an hourly wage of \$5.00 per hour for the first forty (40) hours and \$7.50 per hour for the remaining ten (10) hours. Any work in excess of fifty (50) hours is compensated at \$7.50 per hour. What overtime, if any, is deductible under the following conditions:
- a. An employee works fifty (50) hours and receives his or her guaranteed wage of \$275.00;
- b. An employee works only forty (40) hours but still receives his or her guaranteed wage of \$275.00;
- c. An employee works fifty-five (55) hours and receives a total of \$312.50?
- A. a. There is no deductible overtime.
- b. There is no deductible overtime.
- c. The deductible overtime is \$12.50, being the \$2.50 increment over the basic hourly wage of \$5.00 which is included in the wage paid for the guaranteed wage.
- Q. An electric meter reader is paid an hourly wage but also receives a bonus for reading a certain number of meters above a standard number. If he or she works overtime he or she receives 1 1/2 times the hourly rate and 1 1/2 times the regular bonus. What is the deductible?
- A. The extra half-time and extra portion of the bonus paid for work during the overtime bonus is deductible.
- Q. In alternate weeks and employee holds himself or herself available for emergency work receiving an extra day's pay. If called upon for such work he or she receives in addition time-and-a-half for the hours worked with a minimum of four (4) hours straight time even though the emergency work should take only 1/2 hour. What is the deductible if the employee is called upon for:
- a. No emergency work;
- b. 1/2 hour of emergency work;
- c. Three (3) hours of emergency work?
- A. a. No deduction because the extra pay for standby is part of the employee's regular remuneration.
- b. No deduction because the four (4) hours straight time received is a guaranteed wage.
- c. The excess over four (4) hours at straight time is deductible, that is, 1/2 hour straight time.
- Q. In the case of piece work, is any part of the remuneration deductible as overtime?

- A. If the rate of pay per 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.
- Q. An employee is paid an hourly wage which is increased if his or her production in normal work hours exceeds a specified standard. Is such increase deductible as overtime?
- A. No.

INTERPRETATION SECTION - PAYROLL LIMITATION

Payroll Limitation - Review of Manual Rule:

The following interpretations apply with respect to the payroll limitation rule:

- Application**
Payroll limitation applies to Executive Officers of corporations, Elected Public Officials (who are treated in the same manner as Executive Officers) and to classification Codes 9186, 9178 and 9179.
- 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 pro rated for the period of employment during the policy term.

Example:
Policy Period - 9/1/83-9/1/84
Period of Employment - 52 weeks
Amount of bonus declared in December 1983 = \$1,040.
Average weekly bonus to be added to average weekly wage = \$20.
- Overtime and Limitation**
Payroll limitation rule is to be applied after deductions are made in accordance with the rule on overtime remuneration.

INTERPRETATION SECTION - PREMIUM DISCOUNTS

Premium Discounts - Definition Of The Term "Standard Premium":

The reference to "Standard Premium" in the Basic Manual Rule VII contemplates the premium developed for the policy under the terms and conditions of the contract. For example, it contemplates premium developed from excess limits of liability under Part Two and occupational disease premium.

RATES

EXPERIENCE RATING PLAN

Allmerica Financial Alliance Insurance Company
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**MICHIGAN WORKERS' COMPENSATION
 AND EMPLOYERS' LIABILITY INSURANCE
 - EXPERIENCE RATING PLAN -**

Effective January 1, 2024

TABLE I - EXPECTED LOSS RATES AND D RATIOS								
CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
0005	0.87	0.49	2501	0.59	0.49	3114	0.68	0.48
0011	0.73	0.49	2503	0.25	0.50	3116	1.07	0.48
0034	0.67	0.48	2576	0.65	0.49	3131	0.44	0.48
0035	0.50	0.47	2585	0.73	0.48	3132	0.56	0.49
0042	1.28	0.48	2586	0.57	0.49	3145	0.47	0.48
0106	1.94	0.37	2587	0.73	0.49	3146	0.62	0.48
0128	0.67	0.49	2623	1.18	0.42	3169	0.59	0.49
0129	0.84	0.49	2660	0.50	0.54	3179	0.38	0.49
0130	0.57	0.42	2683	0.69	0.55	3188	0.61	0.48
0141	0.58	0.54	2688	0.49	0.49	3241	0.67	0.49
0908P	35.87	0.48	2702	2.60	0.34	3257	0.58	0.49
0909P	81.69	0.48	2709	1.43	0.37	3303	0.54	0.49
0912P	124.37	0.48	2731	1.14	0.49	3306	1.15	0.48
0913P	86.97	0.48	2759	1.44	0.49	3307	0.72	0.48
1164	0.47	0.34	2759	1.44	0.49	3315	0.71	0.49
1320	0.47	0.37	2790	0.49	0.55	3341	0.20	0.47
1322	2.35	0.34	2797	0.56	0.55	3365	1.12	0.37
1438	1.25	0.42	2802	1.08	0.48	3372	0.67	0.48
1463	1.98	0.34	2812	0.77	0.48	3383	0.38	0.50
1624	0.73	0.37	2841	1.08	0.49	3400	0.83	0.49
1701	0.58	0.37	2881	0.63	0.55	3507	0.65	0.48
1748	0.89	0.42	2915	0.86	0.42	3548	0.30	0.50
1925	1.09	0.47	3004	0.40	0.37	3559	0.48	0.48
2003	0.89	0.48	3018	0.81	0.37	3574	0.30	0.50
2014	1.53	0.42	3022	0.80	0.49	3581	0.31	0.49
2016	0.44	0.49	3027	0.79	0.42	3612	0.46	0.48
2021	0.85	0.48	3028	0.99	0.42	3620	0.59	0.42
2041	0.69	0.50	3030	1.08	0.42	3628	0.61	0.48
2065	0.48	0.48	3040	1.37	0.48	3629	0.47	0.48
2070	0.98	0.48	3064	1.08	0.48	3630	0.47	0.48
2081	0.76	0.55	3066	0.80	0.49	3632	0.89	0.48
2095	0.88	0.47	3076	0.66	0.49	3634	0.38	0.48
2105	0.81	0.55	3081	0.90	0.48	3635	0.40	0.48
2110	0.82	0.49	3082	2.44	0.42	3638	0.45	0.49
2111	0.65	0.49	3085	1.10	0.48	3643	0.44	0.42
2121	0.47	0.54	3095	0.59	0.48	3648	0.38	0.55
2131	0.49	0.49	3096	0.68	0.48	3681	0.18	0.48
2143	0.42	0.55	3110	0.80	0.48	3685	0.26	0.49
2157	0.97	0.49	3111	0.61	0.49	3724	0.80	0.34
2380	0.65	0.49	3113	0.54	0.48	3726	0.85	0.34

**MICHIGAN WORKERS' COMPENSATION
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Citizens Insurance Company of Ohio
The Hanover American Insurance Company
Allmerica Financial Benefit Insurance Company**

TABLE I - EXPECTED LOSS RATES AND D RATIOS								
CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
3807	0.46	0.49	4692	0.20	0.48	5550	0.95	0.42
3808	0.69	0.48	4693	0.27	0.49	5551	4.25	0.34
3821	1.82	0.42	4712	0.40	0.34	5552	1.56	0.34
3824	0.74	0.49	4720	0.56	0.48	5606	0.24	0.34
3827	0.43	0.49	4825	0.22	0.42	5610	1.24	0.42
4000	1.28	0.37	4828	0.42	0.37	5645	2.19	0.34
4024	1.06	0.42	4829	0.16	0.37	6204	1.63	0.37
4034	1.88	0.42	4902	0.48	0.49	6216	1.42	0.34
4036	0.65	0.42	4923	0.41	0.48	6217	0.92	0.34
4130	0.83	0.49	5020	1.14	0.37	6229	1.14	0.42
4131	0.59	0.49	5022	1.41	0.34	6235	1.07	0.34
4150	0.19	0.53	5038a	a	a	6306	1.26	0.37
4207	0.59	0.37	5040	1.72	0.34	6319	0.62	0.34
4239	0.55	0.37	5057	1.14	0.34	6325	1.05	0.34
4240	0.76	0.55	5059	4.46	0.34	6400	1.36	0.42
4243	0.56	0.48	5102	1.27	0.37	6504	0.63	0.49
4244	0.69	0.42	5146	1.28	0.42	6702M	1.32	0.43
4250	0.72	0.47	5160	0.46	0.34	6703M	1.86	0.43
4251	0.82	0.49	5183	0.76	0.37	6704M	1.47	0.43
4253	0.56	0.48	5188	0.70	0.37	6801F	2.41	0.42
4273	0.61	0.48	5190	0.61	0.37	6824F	5.62	0.42
4279	0.70	0.42	5191	0.26	0.42	6826F	1.39	0.42
4299	0.47	0.48	5192	0.80	0.48	6834	0.54	0.49
4304	1.65	0.48	5213	1.22	0.34	6836	0.68	0.47
4307	0.41	0.55	5215	1.55	0.42	6843F	2.82	0.34
4351	0.27	0.49	5221	1.13	0.37	6845F	2.44	0.34
4360	0.32	0.55	5222	2.00	0.34	6872F	2.88	0.34
4361	0.20	0.50	5223	0.99	0.42	6874F	5.13	0.34
4410	0.68	0.49	5348	1.29	0.42	7016M	0.64	0.34
4452	0.64	0.48	5403	1.56	0.37	7024M	0.71	0.34
4459	0.66	0.42	5437	1.64	0.37	7038M	0.90	0.34
4470	0.40	0.48	5445	1.00	0.34	7046M	2.14	0.34
4484	0.50	0.49	5462	1.41	0.42	7047M	0.89	0.34
4485	0.50	0.49	5476	1.09	0.34	7050M	1.26	0.34
4511	0.12	0.49	5479	1.69	0.42	7090M	1.00	0.34
4557	0.50	0.42	5480	1.93	0.37	7098M	2.38	0.34
4558	0.45	0.48	5506	1.02	0.37	7099M	3.00	0.34
4568	0.44	0.42	5507	1.05	0.37	7151M	2.34	0.37
4583	0.85	0.37	5509	1.13	0.37	7152M	3.29	0.37
4611	0.26	0.49	5538	1.48	0.34	7153M	2.61	0.37

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CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
7202	2.25	0.48	7540	0.59	0.34	8264	1.20	0.42
7206	1.84	0.48	7580	0.48	0.42	8265	1.14	0.37
7208	2.19	0.37	7600	1.31	0.42	8279	1.55	0.36
7210	3.01	0.37	7610	0.11	0.41	8291	0.82	0.48
7212	1.55	0.37	7704	1.39	0.37	8292	1.13	0.49
7213	2.03	0.37	7720	0.65	0.42	8293	2.21	0.50
7214	2.25	0.37	7904	1.70	0.37	8304	1.34	0.37
7215	2.07	0.37	7920	0.08	0.37	8350	1.22	0.37
7216	3.36	0.37	7979	0.42	0.37	8381	0.38	0.48
7218	3.16	0.37	7980	0.74	0.37	8387	0.64	0.48
7219	1.65	0.37	8001	0.58	0.49	8392	0.65	0.54
7220	2.06	0.36	8006	0.61	0.55	8393	0.44	0.42
7230	1.54	0.48	8008	0.25	0.54	8394	0.20	0.47
7231	1.89	0.48	8010	0.41	0.49	8395	0.56	0.48
7240	1.40	0.42	8013	0.08	0.47	8401	0.20	0.47
7309F	2.78	0.34	8015	0.19	0.49	8601	0.07	0.37
7313F	1.30	0.34	8017	0.34	0.55	8709F	4.03	0.34
7317F	3.57	0.34	8018	1.01	0.49	8720	0.28	0.37
7333M	1.47	0.34	8021	0.73	0.49	8726F	1.14	0.42
7335M	1.63	0.34	8031	0.47	0.49	8734M	0.25	0.43
7337M	2.06	0.34	8032	0.44	0.49	8737M	0.22	0.43
7350F	5.19	0.37	8033	0.45	0.54	8738M	0.31	0.43
7360	0.92	0.42	8039	0.48	0.54	8741	0.06	0.43
7380	1.40	0.42	8044	0.57	0.49	8742	0.06	0.43
7381	1.40	0.42	8045	0.17	0.49	8745	1.03	0.48
7382	1.06	0.48	8046	0.55	0.49	8748	0.12	0.37
7390	1.09	0.49	8047	0.19	0.49	8755	0.06	0.44
7394M	0.59	0.34	8050	0.25	0.55	8800	0.38	0.49
7395M	0.66	0.34	8058	0.73	0.49	8803	0.01	0.40
7398M	0.83	0.34	8059	0.55	0.49	8805M	0.10	0.51
7403	1.04	0.49	8102	0.49	0.49	8810	0.03	0.44
7405	0.36	0.49	8106	1.06	0.42	8811	0.03	0.44
7421	0.16	0.42	8107	0.62	0.37	8814M	0.09	0.51
7422	0.22	0.37	8111	0.50	0.48	8815M	0.13	0.50
7423	0.56	0.50	8116	0.55	0.48	8820	0.02	0.38
7502	0.42	0.42	8209	0.84	0.49	8829	0.68	0.55
7515	0.21	0.34	8215	0.81	0.42	8831	0.30	0.59
7520	0.48	0.48	8227	0.81	0.37	8832	0.09	0.49
7538	0.60	0.34	8232	1.06	0.42	8833	0.31	0.49
7539	0.26	0.36	8235	0.88	0.48	8835	0.60	0.49

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8836	0.09	0.49						
8837	0.42	0.54						
8861	0.42	0.54						
8868	0.11	0.56						
8869	0.16	0.54						
8901	0.04	0.39						
9015	0.86	0.48						
9040	0.91	0.55						
9051	0.03	0.44						
9052	0.39	0.55						
9053	0.63	0.49						
9058	0.31	0.59						
9060	0.46	0.54						
9061	0.32	0.54						
9063	0.21	0.54						
9065	0.21	0.55						
9093	0.34	0.55						
9101	0.88	0.55						
9102	0.72	0.48						
9154	0.31	0.49						
9156	0.47	0.55						
9178	1.18	0.58						
9179	2.14	0.58						
9182	0.46	0.48						
9220	1.40	0.48						
9402	0.74	0.37						
9403	2.02	0.37						
9410	0.46	0.49						
9501	0.62	0.42						
9516	1.12	0.42						
9519	1.12	0.42						
9521	0.59	0.42						
9522	0.86	0.55						
9529a	a	a						
9530	0.51	0.34						
9586	0.13	0.54						
9620	0.30	0.42						

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TABLE II - WEIGHTING VALUES

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

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

Cap on Modifications = $1.1 + (0.0004)\{(\text{Expected Losses}) / (7.9)\}$

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TABLE III - BALLAST VALUES

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

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TABLE III - BALLAST VALUES

Expected Losses			Ballast Values	Expected Losses			Ballast Values
Minimum		Maximum		Minimum		Maximum	
3,140,598	--	3,180,092	335,750	3,535,559	--	3,575,055	375,250
3,180,093	--	3,219,588	339,700	3,575,056	--	3,614,551	379,200
3,219,589	--	3,259,084	343,650	3,614,552	--	3,654,048	383,150
3,259,085	--	3,298,580	347,600	3,654,049	--	3,693,545	387,100
3,298,581	--	3,338,076	351,550	3,693,546	--	3,733,042	391,050
3,338,077	--	3,377,572	355,500	3,733,043	--	3,772,539	395,000
3,377,573	--	3,417,069	359,450				
3,417,070	--	3,456,565	363,400				
3,456,566	--	3,496,061	367,350				
3,496,062	--	3,535,558	371,300				

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

$$\text{Ballast} = (0.10) * (\text{Expected Losses}) + 2500 * (\text{Expected Losses}) * (7.9) / (\text{Expected Losses} + (700) * (7.9))$$

$$\text{Cap on Mod} = 1.1 + (0.0004) * ((\text{Expected Losses}) / (7.9))$$

H. **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.

I. **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 Underwriting Department of the Company, upon proper request shall be permitted to determine a revised experience modification upon filing 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 referred to the Underwriting Department of the Company for approval.

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 claimant or carrier 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 shall thereupon adjust the current rating. Such revised losses by be used to adjust the two immediately preceding ratings.

Note: For purposes of this Rule the term "noncompensable" 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 therefore 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 the claimant's failure to prosecute his claim.

J. 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 shown in Table III, 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 obligated 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 shown in Table III, as the possibility of payment 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, however, to the appropriate accident limitation shown on Table III, shall be tabulated.

The net loss tabulated for experience rating shall be determined by deduction from the incurred loss prior to recovery, the amount recovered through subrogation reduced by any 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.

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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 adjusting expenses incurred in the defense of such claim or suit.

The above amount is subject to the Employers' Liability Accident Limitation shown in Table III.

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 shown in Table III.

**SECTION VI
RATING PROCEDURE**

A. Actual Primary Losses.

Actual Primary Losses reflect claim frequency. The maximum primary value for each loss is \$5,000.

For each loss equal to or less than \$5,000, the entire amount is used as the primary value. For each loss over \$5,000, the primary value is \$5,000.

- B. Expected Loss Rate.** The policy year classification expected loss rates required for the calculation of the total expected losses shall be obtained from Table I of the Plan.

- C. 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 Table I of the Plan.

- D. Ballast Values.** 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.

- E. Weighting Values.** 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 Weighting Value is a value between .04 and .80 which increases as expected losses increase. This value may be obtained from the Tables of Weighting and Ballast Values in this Plan.

- F. Experience Modification.** The experience modification is determined from the formula:

$$M = \frac{Ap + B + WAe + (1 - w) Ee}{E + B}$$

$$= \frac{Ap + B + WAe + (1 - W) Ee}{Ep + B + WEe + (1 - W) Ee}$$

Where:

Ap	=	Primary Actual Losses
B	=	The Ballast Value for each risk as obtained from Table III
W	=	The Weighting Value for each risk as obtained from Table II
Ae	=	The excess of the risk actual losses over the primary actual losses
Ep	=	Primary Expected Losses
Ee	=	The excess of the risk expected losses over the primary expected losses
E	=	Total Expected Losses
A	=	Total Actual Losses

- G. Small Risk Debit Limit Rule.**

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

<u>Expected Losses</u>	<u>Modification Limit</u>
0 to 1,000	1.08
1,001 to 5,000	1.41
5,001 to 10,000	1.81
10,001 to 15,000	2.22

H. **Special Rating Plan Rule.** In connection with risks developing a debit despite a loss ratio of less than 60%, no debit shall be charged for risks developing a loss ratio of less than 50% and for risks developing a loss ratio lying between 50% and 60%, the determined debit shall be graded from no debit for risks developing 50% loss ratio to full debit for risks developing 60% loss ratio. Similarly, no credit shall be allowed for risks developing a loss ratio of 70% or more, and for risks developing loss ratio lying between 60% and 70%, the credit shall be graded from no credit for risks developing more than 70% loss ratio to full credit for risks developing 60% loss ratio.

(Note: inasmuch as no provision is made in the plan for indicating premiums, the basis for determining loss ratio consist of a comparison of (a) actual losses and (b) expected losses; consequently, to obtain the desired result, the terms given above to wit: 50%, 60% and 70% are transposed into Test Ratios of 83.3%, 100% and 116.7%.)

SECTION VII UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS' ACT COVERAGE

The General Rules of the 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 Table I of this Plan have been calculated to include the expected losses under both the state Compensation Act and the United States Longshoremen's and Harbor Workers' Act.

A. For classifications with code numbers followed by the letter "F" in Table I:

1. Incurred losses shall be tabulated in accordance with the General Rule of the Plan except that incurred losses under the state act and incurred losses under the U.S.L. & H.W. Act shall be subject respectively to the accident limitations specified in Table II for (a) "State" and (b) "United States Longshoremen's and Harbor Workers' Act."
2. Total expected losses and primary expected losses for these classifications shall be determined by applying to the payrolls of these classifications the expected loss rates and D ratios shown in Table I.
3. The experience modification shall be developed in the usual manner using the B value and the W value for the risk as determined from the total expected losses and Tables II and III.

B. For classifications whose code number are not followed by the letter "F" in Table I, but where coverage under the U.S.L. & H.W. Act is provided:

1. Incurred losses shall be tabulated in accordance with sub-paragraph 1 of Rule A above.
2. Exposures under the U.S.L. & H.W. Act which will be reported in the Unit Report under the regular classification code, designated by the symbols "U.S." or "O.W." in the coverage column of the Unit Report Form 21-80, shall be extended at the regular state expected loss rates increased by the U.S.L. & H.W. Act Coverage Percentage shown in Table II of the Plan to determine the total expected losses for such exposure. The corresponding primary expected losses for exposures not under the U.S.L. & H.W. Act shall be determined in the usual manner using the appropriate expected loss rates and D ratios shown in Table I.
3. The experience modification shall be developed in the usual manner using the B value and W value for the risk as determined from the total expected losses and Tables II and III.

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**SECTION VIII
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 Coverage B of the standard provisions Workers' Compensation and Employers' Liability Policy, Admiralty and Federal Employers' Liability Act coverage's.

- A. Employers' Liability coverage subject to a standard limit of liability of \$100,000.

All incurred losses shall be tabulated in accordance with the General Rules of this Plan. The total incurred cost of each case shall be limited to the Employers' Liability Accident Limitation shown in Table II of the Plan.

- B. Employers' Liability coverage subject to a standard limit of liability of \$25,000 per accident.

1. All incurred losses shall be tabulated in accordance with the General Rules of this Plan. The total incurred cost of each case shall be limited to the Employers' Liability Accident Limitation shown in Table II of the Plan.

2. Total expected losses and primary expected losses shall be determined by applying to the payrolls the expected loss rates and D ratios shown in Table II of the Plan.

**SECTION IX
SPECIAL PROCEDURE - CODE 7421
- AIRCRAFT OPERATIONS**

The passenger seat surcharge premium charged in connection with Code 7421, which is reported under statistical Code 0088, is subject to modification by experience rating. However, exposure and losses reported under statistical Code 0088 shall be excluded from experience rating.

**SECTION X
CLASSIFICATION CODES**

Experience Modification.....9898
Merit Rating Modification.....9898

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Effective January 1, 2023

TABLE I - EXPECTED LOSS RATES AND D RATIOS								
CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
0005	0.96	0.47	2501	0.62	0.47	3114	0.70	0.45
0011	0.80	0.47	2503	0.26	0.47	3116	1.07	0.45
0034	0.69	0.45	2576	0.61	0.47	3131	0.40	0.45
0035	0.55	0.44	2585	0.74	0.45	3132	0.53	0.47
0042	1.29	0.45	2586	0.54	0.46	3145	0.52	0.45
0106	2.06	0.35	2587	0.71	0.47	3146	0.66	0.45
0128	0.73	0.46	2623	1.33	0.41	3169	0.59	0.46
0129	0.92	0.47	2660	0.56	0.51	3179	0.36	0.47
0130	0.60	0.40	2683	0.70	0.51	3188	0.70	0.45
0141	0.65	0.50	2688	0.50	0.47	3241	0.68	0.47
0908P	35.08	0.45	2702	2.75	0.34	3257	0.56	0.47
0909P	81.15	0.45	2709	1.50	0.36	3303	0.55	0.47
0912P	103.72	0.45	2731	1.17	0.47	3306	1.27	0.45
0913P	90.03	0.45	2759	1.52	0.46	3307	0.82	0.45
1164	0.41	0.34	2759	1.52	0.46	3315	0.69	0.47
1320	0.46	0.36	2790	0.53	0.51	3341	0.21	0.45
1322	2.19	0.34	2797	0.66	0.51	3365	1.12	0.35
1438	1.43	0.41	2802	1.18	0.45	3372	0.78	0.45
1463	2.02	0.34	2812	0.91	0.45	3383	0.37	0.47
1624	0.72	0.36	2841	1.13	0.47	3400	0.89	0.47
1701	0.58	0.35	2881	0.64	0.51	3507	0.67	0.45
1748	0.95	0.40	2915	0.95	0.41	3548	0.32	0.46
1925	1.21	0.45	3004	0.42	0.35	3559	0.53	0.45
2003	0.88	0.44	3018	0.91	0.35	3574	0.30	0.47
2014	1.62	0.41	3022	0.87	0.47	3581	0.29	0.47
2016	0.48	0.47	3027	0.83	0.41	3612	0.44	0.45
2021	0.90	0.45	3028	0.96	0.41	3620	0.65	0.41
2041	0.67	0.47	3030	1.11	0.41	3628	0.65	0.45
2065	0.49	0.45	3040	1.53	0.45	3629	0.49	0.44
2070	1.07	0.45	3064	1.04	0.45	3630	0.49	0.44
2081	0.77	0.51	3066	0.84	0.47	3632	0.91	0.45
2095	0.87	0.45	3076	0.73	0.47	3634	0.40	0.45
2105	0.94	0.51	3081	0.89	0.45	3635	0.49	0.45
2110	0.82	0.47	3082	2.16	0.40	3638	0.49	0.47
2111	0.67	0.46	3085	1.11	0.45	3643	0.50	0.41
2121	0.46	0.51	3095	0.58	0.45	3648	0.41	0.51
2131	0.42	0.47	3096	0.65	0.45	3681	0.19	0.48
2143	0.46	0.51	3110	0.88	0.45	3685	0.27	0.46
2157	1.06	0.48	3111	0.63	0.47	3724	0.81	0.34
2380	0.65	0.47	3113	0.63	0.45	3726	0.89	0.34

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Allmerica Financial Benefit Insurance Company**

TABLE I - EXPECTED LOSS RATES AND D RATIOS

CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
3807	0.53	0.47	4692	0.21	0.48	5550	1.02	0.41
3808	0.71	0.45	4693	0.29	0.46	5551	4.66	0.34
3821	2.08	0.41	4712	0.40	0.34	5552	1.70	0.34
3824	0.88	0.47	4720	0.56	0.44	5606	0.28	0.34
3827	0.47	0.47	4825	0.22	0.41	5610	1.13	0.41
4000	1.23	0.35	4828	0.45	0.36	5645	2.49	0.34
4024	1.17	0.41	4829	0.17	0.36	6204	1.56	0.35
4034	2.03	0.41	4902	0.53	0.47	6216	1.58	0.34
4036	0.65	0.41	4923	0.43	0.45	6217	0.94	0.34
4130	0.79	0.47	5020	1.16	0.36	6229	1.19	0.41
4131	0.62	0.47	5022	1.39	0.34	6235	1.16	0.34
4150	0.19	0.50	5038a	a	a	6306	1.20	0.36
4207	0.62	0.36	5040	1.60	0.34	6319	0.60	0.34
4239	0.61	0.35	5057	1.23	0.34	6325	1.13	0.34
4240	0.82	0.51	5059	4.36	0.34	6400	1.58	0.41
4243	0.56	0.45	5102	1.35	0.36	6504	0.72	0.46
4244	0.74	0.41	5146	1.36	0.41	6702M	1.21	0.42
4250	0.66	0.44	5160	0.42	0.34	6703M	1.71	0.42
4251	0.81	0.47	5183	0.80	0.36	6704M	1.35	0.42
4253	0.58	0.45	5188	0.68	0.35	6801F	2.47	0.41
4273	0.63	0.45	5190	0.60	0.36	6824F	7.63	0.41
4279	0.72	0.41	5191	0.27	0.41	6826F	1.82	0.41
4299	0.49	0.44	5192	0.87	0.45	6834	0.58	0.47
4304	1.77	0.45	5213	1.18	0.34	6836	0.66	0.45
4307	0.41	0.51	5215	1.65	0.41	6843F	3.13	0.34
4351	0.26	0.46	5221	1.24	0.36	6845F	3.15	0.34
4360	0.32	0.51	5222	1.85	0.34	6872F	3.20	0.34
4361	0.21	0.47	5223	1.05	0.41	6874F	6.65	0.34
4410	0.71	0.47	5348	1.32	0.41	7016M	0.63	0.34
4452	0.65	0.45	5403	1.71	0.35	7024M	0.71	0.34
4459	0.68	0.40	5437	1.78	0.36	7038M	0.87	0.33
4470	0.40	0.45	5445	1.09	0.34	7046M	2.11	0.34
4484	0.53	0.47	5462	1.35	0.41	7047M	0.89	0.34
4485	0.53	0.47	5476	1.17	0.34	7050M	1.23	0.33
4511	0.12	0.46	5479	1.66	0.41	7090M	0.97	0.34
4557	0.56	0.41	5480	1.78	0.36	7098M	2.35	0.34
4558	0.47	0.44	5506	1.09	0.36	7099M	2.97	0.34
4568	0.40	0.41	5507	1.24	0.36	7151M	2.30	0.36
4583	0.80	0.35	5509	1.20	0.35	7152M	3.22	0.36
4611	0.27	0.46	5538	1.17	0.34	7153M	2.55	0.36

Allmerica Financial Alliance Insurance Company
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**MICHIGAN WORKERS' COMPENSATION
 AND EMPLOYERS' LIABILITY INSURANCE
 - EXPERIENCE RATING PLAN -**

TABLE I - EXPECTED LOSS RATES AND D RATIOS								
CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
7202	2.16	0.45	7540	0.59	0.33	8264	1.24	0.41
7206	1.96	0.45	7580	0.47	0.41	8265	1.31	0.35
7208	2.31	0.36	7600	1.44	0.41	8279	1.62	0.35
7210	2.88	0.36	7610	0.12	0.40	8291	0.82	0.45
7212	1.61	0.35	7704	1.32	0.35	8292	1.12	0.47
7213	2.25	0.36	7720	0.68	0.41	8293	2.72	0.47
7214	2.06	0.36	7904	1.59	0.35	8304	1.46	0.35
7215	2.12	0.36	7920	0.08	0.35	8350	1.28	0.36
7216	3.08	0.36	7979	0.41	0.36	8381	0.45	0.45
7218	3.39	0.36	7980	0.75	0.36	8387	0.75	0.45
7219	1.71	0.36	8001	0.55	0.47	8392	0.72	0.51
7220	2.00	0.35	8006	0.64	0.51	8393	0.49	0.41
7230	1.52	0.45	8008	0.27	0.51	8394	0.19	0.44
7231	1.82	0.45	8010	0.43	0.46	8395	0.63	0.45
7240	1.37	0.41	8013	0.09	0.44	8401	0.19	0.44
7309F	3.33	0.34	8015	0.20	0.45	8601	0.07	0.35
7313F	1.29	0.34	8017	0.33	0.51	8709F	4.99	0.34
7317F	4.77	0.34	8018	0.96	0.47	8720	0.30	0.35
7333M	1.56	0.34	8021	0.72	0.46	8726F	1.47	0.41
7335M	1.73	0.34	8031	0.49	0.47	8734M	0.20	0.42
7337M	2.19	0.34	8032	0.49	0.47	8737M	0.18	0.41
7350F	6.61	0.36	8033	0.50	0.51	8738M	0.26	0.42
7360	0.91	0.41	8039	0.50	0.50	8741	0.06	0.41
7380	1.37	0.41	8044	0.59	0.47	8742	0.06	0.41
7381	1.37	0.41	8045	0.17	0.46	8745	0.97	0.45
7382	0.93	0.45	8046	0.57	0.46	8748	0.14	0.35
7390	1.08	0.47	8047	0.21	0.48	8755	0.07	0.42
7394M	0.61	0.34	8050	0.26	0.52	8800	0.39	0.46
7395M	0.68	0.34	8058	0.77	0.46	8803	0.01	0.37
7398M	0.86	0.34	8059	0.63	0.46	8805M	0.09	0.49
7403	1.05	0.47	8102	0.51	0.47	8810	0.03	0.40
7405	0.38	0.47	8106	1.07	0.41	8811	0.03	0.40
7421	0.17	0.40	8107	0.62	0.35	8814M	0.08	0.49
7422	0.21	0.36	8111	0.49	0.45	8815M	0.12	0.47
7423	0.57	0.48	8116	0.56	0.45	8820	0.02	0.37
7502	0.38	0.41	8209	0.87	0.46	8829	0.69	0.51
7515	0.24	0.34	8215	0.84	0.41	8831	0.32	0.53
7520	0.50	0.45	8227	0.82	0.36	8832	0.08	0.47
7538	0.63	0.34	8232	1.11	0.41	8833	0.33	0.47
7539	0.29	0.36	8235	0.91	0.45	8835	0.63	0.47

**MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE
- EXPERIENCE RATING PLAN -**

**Allmerica Financial Alliance Insurance Company
Hanover Insurance Company
Citizens Insurance Company of the Midwest
Massachusetts Bay Insurance Company
Citizens Insurance Company of America
Citizens Insurance Company of Ohio
The Hanover American Insurance Company
Allmerica Financial Benefit Insurance Company**

TABLE I - EXPECTED LOSS RATES AND D RATIOS								
CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO	CLASS	EXP LOSS RATE	D RATIO
8836	0.08	0.47						
8837	0.44	0.51						
8861	0.44	0.51						
8868	0.13	0.51						
8869	0.18	0.52						
8901	0.04	0.38						
9015	0.90	0.45						
9040	0.89	0.51						
9051	0.03	0.40						
9052	0.41	0.51						
9053	0.64	0.47						
9058	0.33	0.53						
9060	0.51	0.51						
9061	0.33	0.51						
9063	0.24	0.51						
9065	0.23	0.50						
9093	0.35	0.50						
9101	0.93	0.51						
9102	0.72	0.44						
9154	0.35	0.46						
9156	0.52	0.51						
9178	1.13	0.52						
9179	1.77	0.53						
9182	0.49	0.46						
9220	1.51	0.45						
9402	0.77	0.35						
9403	1.74	0.36						
9410	0.48	0.47						
9501	0.63	0.41						
9516	1.20	0.41						
9519	1.20	0.41						
9521	0.64	0.41						
9522	0.83	0.52						
9529a	a	a						
9530	0.49	0.34						
9586	0.12	0.53						
9620	0.32	0.41						

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MICHIGAN WORKERS' COMPENSATION
 AND EMPLOYERS' LIABILITY INSURANCE
 - EXPERIENCE RATING PLAN -

TABLE II - WEIGHTING VALUES

Expected Losses		Weighting Values		Expected Losses		Weighting Values	
Minimum	Maximum			Minimum	Maximum		
-	1,570	--	0.04	885,668	934,521	--	0.44
1,571	6,349	--	0.05	934,522	986,202	--	0.45
6,350	11,229	--	0.06	986,203	1,040,966	--	0.46
11,230	16,216	--	0.07	1,040,967	1,099,096	--	0.47
16,217	21,311	--	0.08	1,099,097	1,160,914	--	0.48
21,312	35,645	--	0.09	1,160,915	1,226,782	--	0.49
35,646	53,059	--	0.10	1,226,783	1,297,112	--	0.50
53,060	68,549	--	0.11	1,297,113	1,372,375	--	0.51
68,550	83,631	--	0.12	1,372,376	1,453,109	--	0.52
83,632	98,715	--	0.13	1,453,110	1,539,934	--	0.53
98,716	113,984	--	0.14	1,539,935	1,633,565	--	0.54
113,985	129,543	--	0.15	1,633,566	1,734,837	--	0.55
129,544	145,461	--	0.16	1,734,838	1,844,725	--	0.56
145,462	161,792	--	0.17	1,844,726	1,964,379	--	0.57
161,793	178,578	--	0.18	1,964,380	2,095,160	--	0.58
178,579	195,861	--	0.19	2,095,161	2,238,698	--	0.59
195,862	213,678	--	0.20	2,238,699	2,396,955	--	0.60
213,679	232,064	--	0.21	2,396,956	2,572,319	--	0.61
232,065	251,057	--	0.22	2,572,320	2,767,722	--	0.62
251,058	270,695	--	0.23	2,767,723	2,986,808	--	0.63
270,696	291,018	--	0.24	2,986,809	3,234,159	--	0.64
291,019	312,065	--	0.25	3,234,160	3,515,626	--	0.65
312,066	333,882	--	0.26	3,515,627	3,838,789	--	0.66
333,883	356,514	--	0.27	3,838,790	4,213,656	--	0.67
356,515	380,011	--	0.28	4,213,657	4,653,713	--	0.68
380,012	404,426	--	0.29	4,653,714	5,177,589	--	0.69
404,427	429,817	--	0.30	5,177,590	5,811,750	--	0.70
429,818	456,244	--	0.31	5,811,751	6,595,123	--	0.71
456,245	483,776	--	0.32	6,595,124	7,587,392	--	0.72
483,777	512,483	--	0.33	7,587,393	8,884,970	--	0.73
512,484	542,444	--	0.34	8,884,971	10,654,389	--	0.74
542,445	573,745	--	0.35	10,654,390	13,210,213	--	0.75
573,746	606,478	--	0.36	13,210,214	17,226,501	--	0.76
606,479	640,746	--	0.37	17,226,502	24,455,810	--	0.77
640,747	676,660	--	0.38	24,455,811	41,324,183	--	0.78
676,661	714,341	--	0.39	41,324,184	125,666,011	--	0.79
714,342	753,926	--	0.40	125,666,012	And Over	--	0.80
753,927	795,563	--	0.41				
795,564	839,416	--	0.42				
839,417	885,667	--	0.43				

(A) State Per Claim Accident Limitation	\$187,000
(B) State Multiple Claim Accident Limitation	\$374,000
(C) U.S.L. & H.W. Per Claim Accident Limitation	\$574,000
(D) U.S.L. & H.W. Multiple Claim Accident Limitation	\$1,149,000
(E) Employers Liability Accident Limitation	\$60,000
(F) U.S.L. & H.W. ACT - Expected Loss Factor - Non F-Classes	61%

Cap on Modifications = $1.1 + (0.0004) \{ (\text{Expected Losses}) / (7.5) \}$

**MICHIGAN WORKERS' COMPENSATION
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TABLE III - BALLAST VALUES

Expected Losses			Ballast Values	Expected Losses			Ballast Values
<u>Minimum</u>		<u>Maximum</u>		<u>Minimum</u>		<u>Maximum</u>	
-	--	40,341	18,750	1,481,912	--	1,519,395	168,750
40,342	--	69,431	22,500	1,519,396	--	1,556,880	172,500
69,432	--	102,855	26,250	1,556,881	--	1,594,365	176,250
102,856	--	138,116	30,000	1,594,366	--	1,631,851	180,000
138,117	--	174,234	33,750	1,631,852	--	1,669,337	183,750
174,235	--	210,806	37,500	1,669,338	--	1,706,824	187,500
210,807	--	247,642	41,250	1,706,825	--	1,744,312	191,250
247,643	--	284,645	45,000	1,744,313	--	1,781,800	195,000
284,646	--	321,760	48,750	1,781,801	--	1,819,289	198,750
321,761	--	358,952	52,500	1,819,290	--	1,856,778	202,500
358,953	--	396,202	56,250	1,856,779	--	1,894,268	206,250
396,203	--	433,493	60,000	1,894,269	--	1,931,758	210,000
433,494	--	470,817	63,750	1,931,759	--	1,969,248	213,750
470,818	--	508,167	67,500	1,969,249	--	2,006,739	217,500
508,168	--	545,537	71,250	2,006,740	--	2,044,230	221,250
545,538	--	582,923	75,000	2,044,231	--	2,081,721	225,000
582,924	--	620,323	78,750	2,081,722	--	2,119,213	228,750
620,324	--	657,734	82,500	2,119,214	--	2,156,705	232,500
657,735	--	695,155	86,250	2,156,706	--	2,194,197	236,250
695,156	--	732,584	90,000	2,194,198	--	2,231,690	240,000
732,585	--	770,019	93,750	2,231,691	--	2,269,182	243,750
770,020	--	807,461	97,500	2,269,183	--	2,306,675	247,500
807,462	--	844,907	101,250	2,306,676	--	2,344,168	251,250
844,908	--	882,359	105,000	2,344,169	--	2,381,662	255,000
882,360	--	919,814	108,750	2,381,663	--	2,419,156	258,750
919,815	--	957,272	112,500	2,419,157	--	2,456,649	262,500
957,273	--	994,734	116,250	2,456,650	--	2,494,143	266,250
994,735	--	1,032,198	120,000	2,494,144	--	2,531,638	270,000
1,032,199	--	1,069,665	123,750	2,531,639	--	2,569,132	273,750
1,069,666	--	1,107,134	127,500	2,569,133	--	2,606,626	277,500
1,107,135	--	1,144,606	131,250	2,606,627	--	2,644,121	281,250
1,144,607	--	1,182,079	135,000	2,644,122	--	2,681,616	285,000
1,182,080	--	1,219,553	138,750	2,681,617	--	2,719,111	288,750
1,219,554	--	1,257,029	142,500	2,719,112	--	2,756,606	292,500
1,257,030	--	1,294,507	146,250	2,756,607	--	2,794,101	296,250
1,294,508	--	1,331,986	150,000	2,794,102	--	2,831,597	300,000
1,331,987	--	1,369,466	153,750	2,831,598	--	2,869,092	303,750
1,369,467	--	1,406,947	157,500	2,869,093	--	2,906,588	307,500
1,406,948	--	1,444,429	161,250	2,906,589	--	2,944,083	311,250
1,444,430	--	1,481,911	165,000	2,944,084	--	2,981,579	315,000

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**MICHIGAN WORKERS' COMPENSATION
 AND EMPLOYERS' LIABILITY INSURANCE
 - EXPERIENCE RATING PLAN -**

TABLE III - BALLAST VALUES

Expected Losses		Ballast Values		Expected Losses		Ballast Values	
<u>Minimum</u>		<u>Maximum</u>		<u>Minimum</u>		<u>Maximum</u>	
2,981,580	--	3,019,075	318,750	3,356,543	--	3,394,039	356,250
3,019,076	--	3,056,571	322,500	3,394,040	--	3,431,536	360,000
3,056,572	--	3,094,067	326,250	3,431,537	--	3,469,033	363,750
3,094,068	--	3,131,563	330,000	3,469,034	--	3,506,530	367,500
3,131,564	--	3,169,060	333,750	3,506,531	--	3,544,027	371,250
3,169,061	--	3,206,556	337,500	3,544,028	--	3,581,524	375,000
3,206,557	--	3,244,052	341,250				
3,244,053	--	3,281,549	345,000				
3,281,550	--	3,319,046	348,750				
3,319,047	--	3,356,542	352,500				

For Expected Losses greater than \$3,581,524 the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10) * (\text{Expected Losses}) + 2500 * (\text{Expected Losses}) * (7.5) / (\text{Expected Losses} + (700) * (7.5))$$

$$\text{Cap on Mod} = 1.1 + (0.0004) * ((\text{Expected Losses}) / (7.5))$$

MANUAL RATE PAGES

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
0005	2.85	544	30	1624	2.62	518	30
0011	2.39	492	30	1701	2.08	459	30
0034	2.22	474	30	1748	3.04	564	30
0035	1.66	413	30	1925	3.56	621	30
0042	4.28	701	30	2003	2.92	552	30
0106	6.92	992	30	2014	5.24	806	30
0128	2.15	467	30	2016	1.45	390	30
0129	2.71	528	30	2021	2.83	541	30
0130	1.94	444	30	2041	2.27	480	30
0141	1.82	431	30	2065	1.61	408	30
1164	1.75	423	30	2070	3.30	593	30
1320	1.71	418	30	2081	2.46	500	30
1322	8.93	1,000	30	2095	2.88	546	30
1438	4.33	706	30	2105	2.62	518	30
1463	7.39	1,000	30	2110	2.71	528	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
The Hanover Insurance Company

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	2.11	462	30	3095	1.94	444	30
2121	1.47	392	30	3096	2.25	477	30
2131	1.61	408	30	3110	2.67	523	30
2143	1.36	379	30	3111	1.99	449	30
2157	3.23	585	30	3113	1.78	426	30
2380	2.11	462	30	3114	2.25	477	30
2501	1.94	444	30	3116	3.56	621	30
2503	0.82	320	30	3131	1.43	387	30
2576	2.13	464	30	3132	1.82	431	30
2585	2.41	495	30	3145	1.54	400	30
2586	1.87	436	30	3146	2.06	456	30
2587	2.39	492	30	3169	1.89	438	30
2623	4.05	675	30	3179	1.24	366	30
2660	1.57	402	30	3188	2.01	451	30
2683	2.20	472	30	3241	2.20	472	30
2688	1.64	410	30	3257	1.92	441	30
2702	9.64	1,000	30	3303	1.78	426	30
2709	5.17	799	30	3306	3.93	662	30
2731	3.72	639	30	3307	2.39	492	30
2759	4.70	747	30	3315	2.34	487	30
2790	1.57	402	30	3341	0.65	302	30
2797	1.80	428	30	3365	4.00	670	30
2802	3.58	624	30	3372	2.22	474	30
2812	2.55	510	30	3383	1.24	366	30
2841	3.49	613	30	3400	2.71	528	30
2881	2.01	451	30	3507	2.13	464	30
2915	2.95	554	30	3548	0.98	338	30
3004	1.40	384	30	3559	1.59	405	30
3018	2.83	541	30	3574	0.98	338	30
3022	2.64	521	30	3581	1.01	341	30
3027	2.74	531	30	3612	1.52	397	30
3028	3.46	611	30	3620	2.03	454	30
3030	3.74	642	30	3628	2.01	451	30
3040	4.54	729	30	3629	1.54	400	30
3064	3.60	626	30	3630	1.54	400	30
3066	2.64	521	30	3632	2.92	552	30
3076	2.15	467	30	3634	1.26	369	30
3081	2.97	557	30	3635	1.31	374	30
3082	8.05	1,000	30	3638	1.50	395	30
3085	3.60	626	30	3643	1.54	400	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
The Hanover Insurance Company

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	<u>1.22</u>	<u>364</u>	30	4557	<u>1.71</u>	<u>418</u>	30
3681	<u>0.54</u>	<u>288</u>	30	4558	<u>1.47</u>	<u>392</u>	30
3685	<u>0.87</u>	<u>325</u>	30	4568	<u>1.54</u>	<u>400</u>	30
3724	<u>2.99</u>	<u>559</u>	30	4583	<u>2.99</u>	<u>559</u>	30
3726	<u>3.18</u>	<u>580</u>	30	4611	<u>0.84</u>	<u>323</u>	30
3807	<u>1.52</u>	<u>397</u>	30	4692	<u>0.65</u>	<u>302</u>	30
3808	<u>2.29</u>	<u>482</u>	30	4693	<u>0.89</u>	<u>328</u>	30
3821	<u>6.17</u>	<u>909</u>	30	4712	<u>1.50</u>	<u>395</u>	30
3824	<u>2.43</u>	<u>498</u>	30	4720	<u>1.85</u>	<u>433</u>	30
3827	<u>1.40</u>	<u>384</u>	30	4825	<u>0.75</u>	<u>312</u>	30
4000	<u>4.63</u>	<u>739</u>	30	4828	<u>1.52</u>	<u>397</u>	30
4024	<u>3.74</u>	<u>642</u>	30	4829	<u>0.56</u>	<u>292</u>	30
4034	<u>6.41</u>	<u>935</u>	30	4902	<u>1.57</u>	<u>402</u>	30
4036	<u>2.25</u>	<u>477</u>	30	4923	<u>1.38</u>	<u>382</u>	30
4130	<u>2.74</u>	<u>531</u>	30	5020	<u>4.19</u>	<u>691</u>	30
4131	<u>1.94</u>	<u>444</u>	30	5022	<u>5.29</u>	<u>811</u>	30
4150	<u>0.63</u>	<u>299</u>	30	5040	<u>6.46</u>	<u>940</u>	30
4207	<u>2.11</u>	<u>462</u>	30	5057	<u>4.30</u>	<u>703</u>	30
4239	<u>1.96</u>	<u>446</u>	30	5059	<u>16.09</u>	<u>1,000</u>	30
4240	<u>2.46</u>	<u>500</u>	30	5102	<u>4.63</u>	<u>739</u>	30
4243	<u>1.87</u>	<u>436</u>	30	5146	<u>4.51</u>	<u>727</u>	30
4244	<u>2.34</u>	<u>487</u>	30	5160	<u>1.73</u>	<u>420</u>	30
4250	<u>2.34</u>	<u>487</u>	30	5183	<u>2.74</u>	<u>531</u>	30
4251	<u>2.74</u>	<u>531</u>	30	5188	<u>2.55</u>	<u>510</u>	30
4253	<u>1.92</u>	<u>441</u>	30	5190	<u>2.22</u>	<u>474</u>	30
4273	<u>2.01</u>	<u>451</u>	30	5191	<u>0.87</u>	<u>325</u>	30
4279	<u>2.43</u>	<u>498</u>	30	5192	<u>2.69</u>	<u>526</u>	30
4299	<u>1.57</u>	<u>402</u>	30	5213	<u>4.56</u>	<u>732</u>	30
4304	<u>5.43</u>	<u>827</u>	30	5215	<u>5.40</u>	<u>824</u>	30
4307	<u>1.33</u>	<u>377</u>	30	5221	<u>4.07</u>	<u>678</u>	30
4351	<u>0.89</u>	<u>328</u>	30	5222	<u>7.60</u>	<u>1,000</u>	30
4360	<u>1.05</u>	<u>346</u>	30	5223	<u>3.41</u>	<u>606</u>	30
4361	<u>0.68</u>	<u>305</u>	30	5348	<u>4.54</u>	<u>729</u>	30
4410	<u>2.25</u>	<u>477</u>	30	5403	<u>5.57</u>	<u>842</u>	30
4452	<u>2.13</u>	<u>464</u>	30	5437	<u>5.89</u>	<u>878</u>	30
4459	<u>2.27</u>	<u>480</u>	30	5445	<u>3.70</u>	<u>637</u>	30
4470	<u>1.36</u>	<u>379</u>	30	5462	<u>4.94</u>	<u>773</u>	30
4484	<u>1.64</u>	<u>410</u>	30	5476	<u>4.05</u>	<u>675</u>	30
4485	<u>1.64</u>	<u>410</u>	30	5479	<u>5.85</u>	<u>873</u>	30
4511	<u>0.40</u>	<u>274</u>	30	5480	<u>6.99</u>	<u>999</u>	30

MICHIGAN WORKERS' COMPENSATION
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The Hanover Insurance Group
The Hanover Insurance Company

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	<u>3.72</u>	<u>639</u>	30	7382	<u>3.53</u>	<u>619</u>	30
5507	<u>3.81</u>	<u>649</u>	30	7390	<u>3.63</u>	<u>629</u>	30
5509	<u>4.02</u>	<u>673</u>	30	7403	<u>3.44</u>	<u>608</u>	30
5538	<u>5.33</u>	<u>817</u>	30	7405	<u>1.19</u>	<u>361</u>	30
5550	<u>3.30</u>	<u>593</u>	30	7421	<u>0.54</u>	<u>289</u>	30
5551	<u>15.48</u>	<u>1,000</u>	30	7422	<u>0.82</u>	<u>320</u>	30
5552	<u>5.82</u>	<u>871</u>	30	7423	<u>1.89</u>	<u>438</u>	30
5606	<u>0.89</u>	<u>328</u>	30	7502	<u>1.45</u>	<u>390</u>	30
5610	<u>4.33</u>	<u>706</u>	30	7515	<u>0.82</u>	<u>320</u>	30
5645	<u>7.98</u>	<u>1,000</u>	30	7520	<u>1.59</u>	<u>405</u>	30
6204	<u>5.89</u>	<u>878</u>	30	7538	<u>2.27</u>	<u>480</u>	30
6216	<u>5.33</u>	<u>817</u>	30	7539	<u>0.94</u>	<u>333</u>	30
6217	<u>3.49</u>	<u>613</u>	30	7540	<u>2.13</u>	<u>464</u>	30
6229	<u>3.98</u>	<u>667</u>	30	7580	<u>1.61</u>	<u>408</u>	30
6235	<u>3.98</u>	<u>667</u>	30	7600	<u>4.61</u>	<u>737</u>	30
6306	<u>4.49</u>	<u>724</u>	30	7610	<u>0.37</u>	<u>271</u>	30
6319	<u>2.34</u>	<u>487</u>	30	7704	<u>4.96</u>	<u>775</u>	30
6325	<u>3.95</u>	<u>665</u>	30	7720	<u>2.25</u>	<u>477</u>	30
6400	<u>4.68</u>	<u>745</u>	30	7904	<u>6.08</u>	<u>899</u>	30
6504	<u>2.06</u>	<u>456</u>	30	7920	<u>0.28</u>	<u>261</u>	30
6834	<u>1.75</u>	<u>423</u>	30	7979	<u>1.59</u>	<u>405</u>	30
6836	<u>2.25</u>	<u>477</u>	30	7980	<u>2.69</u>	<u>526</u>	30
7202	<u>7.63</u>	<u>1,000</u>	30	8001	<u>1.87</u>	<u>436</u>	30
7206	<u>6.25</u>	<u>917</u>	30	8006	<u>1.94</u>	<u>444</u>	30
7208	<u>7.98</u>	<u>1,000</u>	30	8008	<u>0.80</u>	<u>317</u>	30
7210	<u>11.06</u>	<u>1,000</u>	30	8010	<u>1.36</u>	<u>379</u>	30
7212	<u>5.45</u>	<u>829</u>	30	8013	<u>0.26</u>	<u>258</u>	30
7213	<u>7.37</u>	<u>1,000</u>	30	8015	<u>0.63</u>	<u>299</u>	30
7214	<u>8.14</u>	<u>1,000</u>	30	8017	<u>1.08</u>	<u>348</u>	30
7215	<u>7.51</u>	<u>1,000</u>	30	8018	<u>3.34</u>	<u>598</u>	30
7216	<u>12.21</u>	<u>1,000</u>	30	8021	<u>2.36</u>	<u>490</u>	30
7218	<u>11.55</u>	<u>1,000</u>	30	8031	<u>1.54</u>	<u>400</u>	30
7219	<u>6.03</u>	<u>894</u>	30	8032	<u>1.43</u>	<u>387</u>	30
7220	<u>7.18</u>	<u>1,000</u>	30	8033	<u>1.45</u>	<u>390</u>	30
7230	<u>5.15</u>	<u>796</u>	30	8039	<u>1.52</u>	<u>397</u>	30
7231	<u>6.39</u>	<u>932</u>	30	8044	<u>1.87</u>	<u>436</u>	30
7240	<u>4.87</u>	<u>765</u>	30	8045	<u>0.56</u>	<u>292</u>	30
7360	<u>3.18</u>	<u>580</u>	30	8046	<u>1.80</u>	<u>428</u>	30
7380	<u>4.87</u>	<u>765</u>	30	8047	<u>0.63</u>	<u>299</u>	30
7381	<u>4.87</u>	<u>765</u>	30	8050	<u>0.80</u>	<u>317</u>	30

MICHIGAN WORKERS' COMPENSATION
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The Hanover Insurance Group
The Hanover Insurance Company

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	2.36	490	30	8831	0.94	333	30
8059	1.78	426	30	8832	0.30	263	30
8102	1.59	405	30	8833	1.03	343	30
8106	3.65	631	30	8835	1.96	446	30
8107	2.20	472	30	8836	0.30	263	30
8111	1.64	410	30	8837	1.33	377	30
8116	1.82	431	30	8861	1.33	377	30
8209	2.74	531	30	8868	0.37	271	30
8215	2.76	534	30	8869	0.51	287	30
8227	2.90	549	30	8901	0.14	245	30
8232	3.65	631	30	9015	2.83	541	30
8235	2.92	552	30	9040	2.92	552	30
8264	4.12	683	30	9051	0.05	235	30
8265	4.00	670	30	9052	1.26	369	30
8279	5.38	822	30	9053	2.08	459	30
8291	2.71	528	30	9058	0.96	335	30
8292	3.72	639	30	9060	1.45	390	30
8293	7.34	1,000	30	9061	1.01	341	30
8304	4.70	747	30	9063	0.65	302	30
8350	4.42	716	30	9065	0.70	307	30
8381	1.26	369	30	9093	1.10	351	30
8387	2.11	462	30	9101	2.81	539	30
8392	2.08	459	30	9102	2.34	487	30
8393	1.54	400	30	9154	1.01	341	30
8394	0.68	305	30	9156	1.50	395	30
8395	1.87	436	30	9178	3.67	634	30
8401	0.68	305	30	9179	6.71	968	30
8601	0.26	258	30	9182	1.50	395	30
8720	0.98	338	30	9220	4.68	745	30
8741	0.16	248	30	9402	2.64	521	30
8742	0.21	253	30	9403	7.30	1,000	30
8745	3.41	606	30	9410	1.52	397	30
8748	0.44	279	30	9501	2.13	464	30
8755	0.19	251	30	9516	3.91	660	30
8800	1.24	366	30	9519	3.91	660	30
8803	0.05	235	30	9521	2.06	456	30
8810	0.09	240	30	9522	2.78	536	30
8811	0.05	235	30	9530	1.92	441	30
8820	0.07	238	30	9558	7.74	1,000	30
8829	2.18	469	30	9559	3.30	593	30

MICHIGAN WORKERS' COMPENSATION
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The Hanover Insurance Group
The Hanover Insurance Company

Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.	
9586	<u>0.40</u>	<u>274</u>	30
9620	<u>1.03</u>	<u>343</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>409.33</u>	<u>639</u>
Outservants - Occasional	0909P	<u>271.32</u>	<u>501</u>
Inservant	0913P	<u>290.04</u>	<u>520</u>
Inservants - Occasional	0908P	<u>119.29</u>	<u>349</u>

**UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE**

Code	Rate	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6801F	<u>8.42</u>	<u>1,000</u>	30
6824F	<u>19.65</u>	<u>1,000</u>	30
6826F	<u>4.84</u>	<u>763</u>	30
6843F	<u>10.53</u>	<u>1,000</u>	30
6845F	<u>9.12</u>	<u>1,000</u>	30
6872F	<u>10.78</u>	<u>1,000</u>	30
6874F	<u>19.18</u>	<u>1,000</u>	30
7309F	<u>10.41</u>	<u>1,000</u>	30
7313F	<u>4.87</u>	<u>765</u>	30
7317F	<u>13.33</u>	<u>1,000</u>	30
7350F	<u>18.76</u>	<u>1,000</u>	30
8709F	<u>15.06</u>	<u>1,000</u>	30
8726F	<u>4.00</u>	<u>670</u>	30

"a" RATED CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	<u>4.77</u>	<u>755</u>	0	7333M	<u>5.68</u>	855	0
6703M	<u>6.69</u>	966	0	7335M	<u>6.32</u>	925	0
6704M	<u>5.31</u>	<u>814</u>	0	7337M	<u>7.98</u>	1,000	0
7016M	<u>2.46</u>	<u>500</u>	0	7394M	<u>2.29</u>	<u>482</u>	0
7024M	<u>2.74</u>	<u>531</u>	0	7395M	<u>2.53</u>	<u>508</u>	0
7038M	<u>3.18</u>	<u>580</u>	0	7398M	<u>3.20</u>	<u>582</u>	0
7046M	<u>8.26</u>	1,000	0	8734M	<u>0.89</u>	<u>328</u>	0
7047M	<u>3.44</u>	<u>608</u>	0	8737M	<u>0.80</u>	<u>317</u>	0
7050M	<u>4.44</u>	<u>719</u>	0	8738M	<u>1.12</u>	<u>353</u>	0
7090M	<u>3.53</u>	<u>619</u>	0	8805M	<u>0.33</u>	<u>266</u>	0
7098M	<u>9.17</u>	1,000	0	8814M	<u>0.30</u>	<u>263</u>	0
7099M	<u>11.58</u>	1,000	0	8815M	<u>0.42</u>	<u>276</u>	0
7151M	<u>8.72</u>	1,000	0				
7152M	<u>12.26</u>	1,000	0				
7153M	<u>9.71</u>	1,000	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

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COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -

"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident Charge \$250 per exposed (traveling) employee

\$50,000 per employee / \$100,000 per accident Charge \$250 per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers..... Minimum \$608 per week

Active Members LLC's Maximum \$2,400 per week

REMUNERATION for Spouses of Sole Proprietors - fixed amount..... \$24,900 per year

REMUNERATION for Partners - fixed amount..... \$24,900 per year

REMUNERATION for Family Members of Sole Proprietors..... \$225 per week

United States Longshore and Harbor Workers' Compensation Coverage percentage

applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual..... 54%

Multiply a Non-'F' Classification rate by a factor of.... 154%

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

Modification Credit/Debit

1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table	Expected	Tax
One Year	Loss Ratio	Multiplier
XXIII	<u>0.531</u>	1.028 (State-other than "F" Classes)
		<u>1.042</u> (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
0005	1.97	446	30	1624	1.81	429	30
0011	1.64	411	30	1701	1.43	388	30
0034	1.53	398	30	1748	2.10	461	30
0035	1.14	356	30	1925	2.45	500	30
0042	2.95	554	30	2003	2.02	452	30
0106	4.77	755	30	2014	3.61	627	30
0128	1.48	393	30	2016	1.00	340	30
0129	1.87	436	30	2021	1.95	445	30
0130	1.34	377	30	2041	1.56	402	30
0141	1.26	368	30	2065	1.11	352	30
1164	1.21	363	30	2070	2.27	480	30
1320	1.18	359	30	2081	1.69	416	30
1322	6.16	907	30	2095	1.98	448	30
1438	2.98	558	30	2105	1.81	429	30
1463	5.09	790	30	2110	1.87	436	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	1.45	390	30	3095	1.34	377	30
2121	1.02	342	30	3096	1.55	400	30
2131	1.11	352	30	3110	1.84	432	30
2143	0.93	333	30	3111	1.37	381	30
2157	2.22	475	30	3113	1.23	365	30
2380	1.45	390	30	3114	1.55	400	30
2501	1.34	377	30	3116	2.45	500	30
2503	0.56	292	30	3131	0.98	338	30
2576	1.47	391	30	3132	1.26	368	30
2585	1.66	413	30	3145	1.06	347	30
2586	1.29	372	30	3146	1.42	386	30
2587	1.64	411	30	3169	1.31	374	30
2623	2.79	537	30	3179	0.85	324	30
2660	1.08	349	30	3188	1.39	382	30
2683	1.52	397	30	3241	1.52	397	30
2688	1.13	354	30	3257	1.32	375	30
2702	6.64	961	30	3303	1.23	365	30
2709	3.56	622	30	3306	2.71	528	30
2731	2.56	512	30	3307	1.64	411	30
2759	3.24	586	30	3315	1.61	407	30
2790	1.08	349	30	3341	0.45	280	30
2797	1.24	367	30	3365	2.76	533	30
2802	2.47	501	30	3372	1.53	398	30
2812	1.76	423	30	3383	0.85	324	30
2841	2.40	494	30	3400	1.87	436	30
2881	1.39	382	30	3507	1.47	391	30
2915	2.03	453	30	3548	0.68	304	30
3004	0.97	336	30	3559	1.10	351	30
3018	1.95	445	30	3574	0.68	304	30
3022	1.82	430	30	3581	0.69	306	30
3027	1.89	437	30	3612	1.05	345	30
3028	2.39	492	30	3620	1.40	384	30
3030	2.58	514	30	3628	1.39	382	30
3040	3.13	574	30	3629	1.06	347	30
3064	2.48	503	30	3630	1.06	347	30
3066	1.82	430	30	3632	2.02	452	30
3076	1.48	393	30	3634	0.87	326	30
3081	2.05	455	30	3635	0.90	329	30
3082	5.55	840	30	3638	1.03	343	30
3085	2.48	503	30	3643	1.06	347	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	<u>0.84</u>	<u>322</u>	30	4557	<u>1.18</u>	<u>359</u>	30
3681	<u>0.37</u>	<u>270</u>	30	4558	<u>1.02</u>	<u>342</u>	30
3685	<u>0.60</u>	<u>296</u>	30	4568	<u>1.06</u>	<u>347</u>	30
3724	<u>2.06</u>	<u>457</u>	30	4583	<u>2.06</u>	<u>457</u>	30
3726	<u>2.19</u>	<u>471</u>	30	4611	<u>0.58</u>	<u>294</u>	30
3807	<u>1.05</u>	<u>345</u>	30	4692	<u>0.45</u>	<u>280</u>	30
3808	<u>1.58</u>	<u>404</u>	30	4693	<u>0.61</u>	<u>297</u>	30
3821	<u>4.26</u>	<u>698</u>	30	4712	<u>1.03</u>	<u>343</u>	30
3824	<u>1.68</u>	<u>414</u>	30	4720	<u>1.27</u>	<u>370</u>	30
3827	<u>0.97</u>	<u>336</u>	30	4825	<u>0.52</u>	<u>287</u>	30
4000	<u>3.19</u>	<u>581</u>	30	4828	<u>1.05</u>	<u>345</u>	30
4024	<u>2.58</u>	<u>514</u>	30	4829	<u>0.39</u>	<u>273</u>	30
4034	<u>4.42</u>	<u>716</u>	30	4902	<u>1.08</u>	<u>349</u>	30
4036	<u>1.55</u>	<u>400</u>	30	4923	<u>0.95</u>	<u>335</u>	30
4130	<u>1.89</u>	<u>437</u>	30	5020	<u>2.89</u>	<u>547</u>	30
4131	<u>1.34</u>	<u>377</u>	30	5022	<u>3.64</u>	<u>631</u>	30
4150	<u>0.44</u>	<u>278</u>	30	5040	<u>4.45</u>	<u>719</u>	30
4207	<u>1.45</u>	<u>390</u>	30	5057	<u>2.97</u>	<u>556</u>	30
4239	<u>1.35</u>	<u>379</u>	30	5059	<u>11.09</u>	<u>1,000</u>	30
4240	<u>1.69</u>	<u>416</u>	30	5102	<u>3.19</u>	<u>581</u>	30
4243	<u>1.29</u>	<u>372</u>	30	5146	<u>3.11</u>	<u>572</u>	30
4244	<u>1.61</u>	<u>407</u>	30	5160	<u>1.19</u>	<u>361</u>	30
4250	<u>1.61</u>	<u>407</u>	30	5183	<u>1.89</u>	<u>437</u>	30
4251	<u>1.89</u>	<u>437</u>	30	5188	<u>1.76</u>	<u>423</u>	30
4253	<u>1.32</u>	<u>375</u>	30	5190	<u>1.53</u>	<u>398</u>	30
4273	<u>1.39</u>	<u>382</u>	30	5191	<u>0.60</u>	<u>296</u>	30
4279	<u>1.68</u>	<u>414</u>	30	5192	<u>1.85</u>	<u>434</u>	30
4299	<u>1.08</u>	<u>349</u>	30	5213	<u>3.14</u>	<u>576</u>	30
4304	<u>3.74</u>	<u>641</u>	30	5215	<u>3.72</u>	<u>640</u>	30
4307	<u>0.92</u>	<u>331</u>	30	5221	<u>2.80</u>	<u>539</u>	30
4351	<u>0.61</u>	<u>297</u>	30	5222	<u>5.24</u>	<u>806</u>	30
4360	<u>0.73</u>	<u>310</u>	30	5223	<u>2.35</u>	<u>489</u>	30
4361	<u>0.47</u>	<u>281</u>	30	5348	<u>3.13</u>	<u>574</u>	30
4410	<u>1.55</u>	<u>400</u>	30	5403	<u>3.84</u>	<u>652</u>	30
4452	<u>1.47</u>	<u>391</u>	30	5437	<u>4.06</u>	<u>677</u>	30
4459	<u>1.56</u>	<u>402</u>	30	5445	<u>2.55</u>	<u>510</u>	30
4470	<u>0.93</u>	<u>333</u>	30	5462	<u>3.40</u>	<u>604</u>	30
4484	<u>1.13</u>	<u>354</u>	30	5476	<u>2.79</u>	<u>537</u>	30
4485	<u>1.13</u>	<u>354</u>	30	5479	<u>4.03</u>	<u>673</u>	30
4511	<u>0.27</u>	<u>260</u>	30	5480	<u>4.82</u>	<u>760</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	<u>2.56</u>	<u>512</u>	30	7382	<u>2.43</u>	<u>498</u>	30
5507	<u>2.63</u>	<u>519</u>	30	7390	<u>2.50</u>	<u>505</u>	30
5509	<u>2.77</u>	<u>535</u>	30	7403	<u>2.37</u>	<u>491</u>	30
5538	<u>3.68</u>	<u>634</u>	30	7405	<u>0.82</u>	<u>320</u>	30
5550	<u>2.27</u>	<u>480</u>	30	7421	<u>0.37</u>	<u>271</u>	30
5551	<u>10.67</u>	<u>1,000</u>	30	7422	<u>0.56</u>	<u>292</u>	30
5552	<u>4.01</u>	<u>672</u>	30	7423	<u>1.31</u>	<u>374</u>	30
5606	<u>0.61</u>	<u>297</u>	30	7502	<u>1.00</u>	<u>340</u>	30
5610	<u>2.98</u>	<u>558</u>	30	7515	<u>0.56</u>	<u>292</u>	30
5645	<u>5.50</u>	<u>835</u>	30	7520	<u>1.10</u>	<u>351</u>	30
6204	<u>4.06</u>	<u>677</u>	30	7538	<u>1.56</u>	<u>402</u>	30
6216	<u>3.68</u>	<u>634</u>	30	7539	<u>0.64</u>	<u>301</u>	30
6217	<u>2.40</u>	<u>494</u>	30	7540	<u>1.47</u>	<u>391</u>	30
6229	<u>2.74</u>	<u>531</u>	30	7580	<u>1.11</u>	<u>352</u>	30
6235	<u>2.74</u>	<u>531</u>	30	7600	<u>3.18</u>	<u>579</u>	30
6306	<u>3.10</u>	<u>570</u>	30	7610	<u>0.26</u>	<u>258</u>	30
6319	<u>1.61</u>	<u>407</u>	30	7704	<u>3.42</u>	<u>606</u>	30
6325	<u>2.72</u>	<u>530</u>	30	7720	<u>1.55</u>	<u>400</u>	30
6400	<u>3.22</u>	<u>585</u>	30	7904	<u>4.19</u>	<u>691</u>	30
6504	<u>1.42</u>	<u>386</u>	30	7920	<u>0.19</u>	<u>251</u>	30
6834	<u>1.21</u>	<u>363</u>	30	7979	<u>1.10</u>	<u>351</u>	30
6836	<u>1.55</u>	<u>400</u>	30	7980	<u>1.85</u>	<u>434</u>	30
7202	<u>5.26</u>	<u>808</u>	30	8001	<u>1.29</u>	<u>372</u>	30
7206	<u>4.30</u>	<u>703</u>	30	8006	<u>1.34</u>	<u>377</u>	30
7208	<u>5.50</u>	<u>835</u>	30	8008	<u>0.55</u>	<u>290</u>	30
7210	<u>7.62</u>	<u>1,000</u>	30	8010	<u>0.93</u>	<u>333</u>	30
7212	<u>3.76</u>	<u>643</u>	30	8013	<u>0.18</u>	<u>250</u>	30
7213	<u>5.08</u>	<u>789</u>	30	8015	<u>0.44</u>	<u>278</u>	30
7214	<u>5.61</u>	<u>847</u>	30	8017	<u>0.74</u>	<u>312</u>	30
7215	<u>5.17</u>	<u>799</u>	30	8018	<u>2.31</u>	<u>484</u>	30
7216	<u>8.41</u>	<u>1,000</u>	30	8021	<u>1.63</u>	<u>409</u>	30
7218	<u>7.96</u>	<u>1,000</u>	30	8031	<u>1.06</u>	<u>347</u>	30
7219	<u>4.16</u>	<u>687</u>	30	8032	<u>0.98</u>	<u>338</u>	30
7220	<u>4.95</u>	<u>774</u>	30	8033	<u>1.00</u>	<u>340</u>	30
7230	<u>3.55</u>	<u>620</u>	30	8039	<u>1.05</u>	<u>345</u>	30
7231	<u>4.40</u>	<u>714</u>	30	8044	<u>1.29</u>	<u>372</u>	30
7240	<u>3.35</u>	<u>599</u>	30	8045	<u>0.39</u>	<u>273</u>	30
7360	<u>2.19</u>	<u>471</u>	30	8046	<u>1.24</u>	<u>367</u>	30
7380	<u>3.35</u>	<u>599</u>	30	8047	<u>0.44</u>	<u>278</u>	30
7381	<u>3.35</u>	<u>599</u>	30	8050	<u>0.55</u>	<u>290</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	<u>1.63</u>	<u>409</u>	30	8831	<u>0.64</u>	<u>301</u>	30
8059	<u>1.23</u>	<u>365</u>	30	8832	<u>0.21</u>	<u>253</u>	30
8102	<u>1.10</u>	<u>351</u>	30	8833	<u>0.71</u>	<u>308</u>	30
8106	<u>2.51</u>	<u>507</u>	30	8835	<u>1.35</u>	<u>379</u>	30
8107	<u>1.52</u>	<u>397</u>	30	8836	<u>0.21</u>	<u>253</u>	30
8111	<u>1.13</u>	<u>354</u>	30	8837	<u>0.92</u>	<u>331</u>	30
8116	<u>1.26</u>	<u>368</u>	30	8861	<u>0.92</u>	<u>331</u>	30
8209	<u>1.89</u>	<u>437</u>	30	8868	<u>0.26</u>	<u>258</u>	30
8215	<u>1.90</u>	<u>439</u>	30	8869	<u>0.35</u>	<u>269</u>	30
8227	<u>2.00</u>	<u>450</u>	30	8901	<u>0.10</u>	<u>241</u>	30
8232	<u>2.51</u>	<u>507</u>	30	9015	<u>1.95</u>	<u>445</u>	30
8235	<u>2.02</u>	<u>452</u>	30	9040	<u>2.02</u>	<u>452</u>	30
8264	<u>2.84</u>	<u>542</u>	30	9051	<u>0.03</u>	<u>234</u>	30
8265	<u>2.76</u>	<u>533</u>	30	9052	<u>0.87</u>	<u>326</u>	30
8279	<u>3.71</u>	<u>638</u>	30	9053	<u>1.43</u>	<u>388</u>	30
8291	<u>1.87</u>	<u>436</u>	30	9058	<u>0.66</u>	<u>303</u>	30
8292	<u>2.56</u>	<u>512</u>	30	9060	<u>1.00</u>	<u>340</u>	30
8293	<u>5.06</u>	<u>787</u>	30	9061	<u>0.69</u>	<u>306</u>	30
8304	<u>3.24</u>	<u>586</u>	30	9063	<u>0.45</u>	<u>280</u>	30
8350	<u>3.05</u>	<u>565</u>	30	9065	<u>0.48</u>	<u>283</u>	30
8381	<u>0.87</u>	<u>326</u>	30	9093	<u>0.76</u>	<u>313</u>	30
8387	<u>1.45</u>	<u>390</u>	30	9101	<u>1.93</u>	<u>443</u>	30
8392	<u>1.43</u>	<u>388</u>	30	9102	<u>1.61</u>	<u>407</u>	30
8393	<u>1.06</u>	<u>347</u>	30	9154	<u>0.69</u>	<u>306</u>	30
8394	<u>0.47</u>	<u>281</u>	30	9156	<u>1.03</u>	<u>343</u>	30
8395	<u>1.29</u>	<u>372</u>	30	9178	<u>2.53</u>	<u>508</u>	30
8401	<u>0.47</u>	<u>281</u>	30	9179	<u>4.63</u>	<u>739</u>	30
8601	<u>0.18</u>	<u>250</u>	30	9182	<u>1.03</u>	<u>343</u>	30
8720	<u>0.68</u>	<u>304</u>	30	9220	<u>3.22</u>	<u>585</u>	30
8741	<u>0.11</u>	<u>242</u>	30	9402	<u>1.82</u>	<u>430</u>	30
8742	<u>0.15</u>	<u>246</u>	30	9403	<u>5.03</u>	<u>783</u>	30
8745	<u>2.35</u>	<u>489</u>	30	9410	<u>1.05</u>	<u>345</u>	30
8748	<u>0.31</u>	<u>264</u>	30	9501	<u>1.47</u>	<u>391</u>	30
8755	<u>0.13</u>	<u>244</u>	30	9516	<u>2.69</u>	<u>526</u>	30
8800	<u>0.85</u>	<u>324</u>	30	9519	<u>2.69</u>	<u>526</u>	30
8803	<u>0.03</u>	<u>234</u>	30	9521	<u>1.42</u>	<u>386</u>	30
8810	<u>0.06</u>	<u>237</u>	30	9522	<u>1.92</u>	<u>441</u>	30
8811	<u>0.03</u>	<u>234</u>	30	9530	<u>1.32</u>	<u>375</u>	30
8820	<u>0.05</u>	<u>235</u>	30	9558	<u>5.34</u>	<u>817</u>	30
8829	<u>1.50</u>	<u>395</u>	30	9559	<u>2.27</u>	<u>480</u>	30

Code No.	Rate Incl.	Min	Loss
	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	<u>0.27</u>	<u>260</u>	30
9620	<u>0.71</u>	<u>308</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>282.10</u>	<u>512</u>
Outservants - Occasiona	0909P	<u>186.99</u>	<u>417</u>
Inservant	0913P	<u>199.89</u>	<u>430</u>
Inservants - Occasional	0908P	<u>82.21</u>	<u>312</u>

**UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE**

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>5.80</u>	<u>868</u>	30
6824F	<u>13.54</u>	<u>1,000</u>	30
6826F	<u>3.34</u>	<u>597</u>	30
6843F	<u>7.25</u>	<u>1,000</u>	30
6845F	<u>6.29</u>	<u>922</u>	30
6872F	<u>7.43</u>	<u>1,000</u>	30
6874F	<u>13.22</u>	<u>1,000</u>	30
7309F	<u>7.17</u>	<u>1,000</u>	30
7313F	<u>3.35</u>	<u>599</u>	30
7317F	<u>9.19</u>	<u>1,000</u>	30
7350F	<u>12.93</u>	<u>1,000</u>	30
8709F	<u>10.38</u>	<u>1,000</u>	30
8726F	<u>2.76</u>	<u>533</u>	30

"a" RATED CLASSIFICATIONS

Code	Rate			Code	Rate		
	Incl.	Min	Loss		Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Code	Rate			Code	Rate		
	Incl.	Min	Loss		Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	<u>3.29</u>	<u>592</u>	0	7333M	<u>3.92</u>	<u>661</u>	0
6703M	<u>4.61</u>	<u>737</u>	0	7335M	<u>4.35</u>	709	0
6704M	<u>3.66</u>	<u>633</u>	0	7337M	<u>5.50</u>	835	0
7016M	<u>1.69</u>	<u>416</u>	0	7394M	<u>1.58</u>	<u>404</u>	0
7024M	<u>1.89</u>	<u>437</u>	0	7395M	<u>1.74</u>	<u>422</u>	0
7038M	<u>2.19</u>	<u>471</u>	0	7398M	<u>2.21</u>	<u>473</u>	0
7046M	<u>5.69</u>	856	0	8734M	<u>0.61</u>	<u>297</u>	0
7047M	<u>2.37</u>	<u>491</u>	0	8737M	<u>0.55</u>	<u>290</u>	0
7050M	<u>3.06</u>	<u>567</u>	0	8738M	<u>0.77</u>	<u>315</u>	0
7090M	<u>2.43</u>	<u>498</u>	0	8805M	<u>0.23</u>	<u>255</u>	0
7098M	<u>6.32</u>	925	0	8814M	<u>0.21</u>	<u>253</u>	0
7099M	<u>7.98</u>	1,000	0	8815M	<u>0.29</u>	<u>262</u>	0
7151M	<u>6.01</u>	891	0				
7152M	<u>8.45</u>	1,000	0				
7153M	<u>6.69</u>	966	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

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COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -
"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident	Charge	\$250	per exposed (traveling) employee
\$50,000 per employee / \$100,000 per accident	Charge	\$250	per exposed (traveling) employee
There is no Coverage A or B since the payroll is already contemplated in the class code.			

REMUNERATION for Executive Officers.....	Minimum	<u>\$608</u> per week
Active Members LLC's	Maximum	<u>\$2,400</u> per week
REMUNERATION for Spouses of Sole Proprietors - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Partners - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Family Members of Sole Proprietors.....		<u>\$225</u> per week

United States Longshore and Harbor Workers' Compensation Coverage percentage
applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual.....	<u>54%</u>
Multiply a Non-'F' Classification rate by a factor of.....	<u>154%</u>

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

Modification Credit/Debit		
1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table
One Year
XXIII

Expected
Loss Ratio
0.531

Tax
Multiplier
1.028 (State-other than "F" Classes)
1.042 (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident	Hazard Groups						
Limitation	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Code No.	Rate			Code No.	Rate		
	Incl. Disease	Min Prem.	Loss Const.		Incl. Disease	Min Prem.	Loss Const.
0005	2.33	486	30	1624	2.14	465	30
0011	1.95	444	30	1701	1.70	417	30
0034	1.82	430	30	1748	2.48	503	30
0035	1.36	379	30	1925	2.90	550	30
0042	3.50	615	30	2003	2.39	493	30
0106	5.66	852	30	2014	4.28	701	30
0128	1.76	423	30	2016	1.18	360	30
0129	2.22	474	30	2021	2.31	484	30
0130	1.59	404	30	2041	1.85	434	30
0141	1.49	394	30	2065	1.32	375	30
1164	1.43	388	30	2070	2.69	526	30
1320	1.40	383	30	2081	2.01	451	30
1322	7.30	1,000	30	2095	2.35	489	30
1438	3.54	619	30	2105	2.14	465	30
1463	6.04	894	30	2110	2.22	474	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	1.72	419	30	3095	1.59	404	30
2121	1.20	362	30	3096	1.83	432	30
2131	1.32	375	30	3110	2.18	470	30
2143	1.11	352	30	3111	1.62	409	30
2157	2.64	520	30	3113	1.45	390	30
2380	1.72	419	30	3114	1.83	432	30
2501	1.59	404	30	3116	2.90	550	30
2503	0.67	304	30	3131	1.17	358	30
2576	1.74	421	30	3132	1.49	394	30
2585	1.97	447	30	3145	1.26	369	30
2586	1.53	398	30	3146	1.68	415	30
2587	1.95	444	30	3169	1.55	400	30
2623	3.31	594	30	3179	1.01	341	30
2660	1.28	371	30	3188	1.64	411	30
2683	1.80	428	30	3241	1.80	428	30
2688	1.34	377	30	3257	1.57	402	30
2702	7.87	1,000	30	3303	1.45	390	30
2709	4.22	695	30	3306	3.21	583	30
2731	3.04	564	30	3307	1.95	444	30
2759	3.84	653	30	3315	1.91	440	30
2790	1.28	371	30	3341	0.54	289	30
2797	1.47	392	30	3365	3.27	589	30
2802	2.92	552	30	3372	1.82	430	30
2812	2.08	459	30	3383	1.01	341	30
2841	2.85	543	30	3400	2.22	474	30
2881	1.64	411	30	3507	1.74	421	30
2915	2.41	495	30	3548	0.80	318	30
3004	1.15	356	30	3559	1.30	373	30
3018	2.31	484	30	3574	0.80	318	30
3022	2.16	468	30	3581	0.82	320	30
3027	2.24	476	30	3612	1.24	367	30
3028	2.83	541	30	3620	1.66	413	30
3030	3.06	566	30	3628	1.64	411	30
3040	3.71	638	30	3629	1.26	369	30
3064	2.94	554	30	3630	1.26	369	30
3066	2.16	468	30	3632	2.39	493	30
3076	1.76	423	30	3634	1.03	344	30
3081	2.43	497	30	3635	1.07	348	30
3082	6.57	953	30	3638	1.22	365	30
3085	2.94	554	30	3643	1.26	369	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	0.99	339	30	4557	1.40	383	30
3681	0.44	277	30	4558	1.20	362	30
3685	0.71	308	30	4568	1.26	369	30
3724	2.45	499	30	4583	2.45	499	30
3726	2.60	516	30	4611	0.69	306	30
3807	1.24	367	30	4692	0.54	289	30
3808	1.87	436	30	4693	0.73	310	30
3821	5.05	785	30	4712	1.22	365	30
3824	1.99	449	30	4720	1.51	396	30
3827	1.15	356	30	4825	0.61	297	30
4000	3.78	646	30	4828	1.24	367	30
4024	3.06	566	30	4829	0.46	280	30
4034	5.24	806	30	4902	1.28	371	30
4036	1.83	432	30	4923	1.13	354	30
4130	2.24	476	30	5020	3.42	606	30
4131	1.59	404	30	5022	4.32	705	30
4150	0.52	287	30	5040	5.27	810	30
4207	1.72	419	30	5057	3.52	617	30
4239	1.61	407	30	5059	13.15	1,000	30
4240	2.01	451	30	5102	3.78	646	30
4243	1.53	398	30	5146	3.69	636	30
4244	1.91	440	30	5160	1.41	386	30
4250	1.91	440	30	5183	2.24	476	30
4251	2.24	476	30	5188	2.08	459	30
4253	1.57	402	30	5190	1.82	430	30
4273	1.64	411	30	5191	0.71	308	30
4279	1.99	449	30	5192	2.20	472	30
4299	1.28	371	30	5213	3.73	640	30
4304	4.43	718	30	5215	4.41	716	30
4307	1.09	350	30	5221	3.33	596	30
4351	0.73	310	30	5222	6.21	913	30
4360	0.86	325	30	5223	2.79	537	30
4361	0.55	291	30	5348	3.71	638	30
4410	1.83	432	30	5403	4.55	730	30
4452	1.74	421	30	5437	4.82	760	30
4459	1.85	434	30	5445	3.02	562	30
4470	1.11	352	30	5462	4.03	674	30
4484	1.34	377	30	5476	3.31	594	30
4485	1.34	377	30	5479	4.78	756	30
4511	0.32	266	30	5480	5.71	859	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	3.04	564	30	7382	2.89	547	30
5507	3.11	573	30	7390	2.96	556	30
5509	3.29	592	30	7403	2.81	539	30
5538	4.36	709	30	7405	0.97	337	30
5550	2.69	526	30	7421	0.44	278	30
5551	12.65	1,000	30	7422	0.67	304	30
5552	4.76	753	30	7423	1.55	400	30
5606	0.73	310	30	7502	1.18	360	30
5610	3.54	619	30	7515	0.67	304	30
5645	6.52	947	30	7520	1.30	373	30
6204	4.82	760	30	7538	1.85	434	30
6216	4.36	709	30	7539	0.76	314	30
6217	2.85	543	30	7540	1.74	421	30
6229	3.25	587	30	7580	1.32	375	30
6235	3.25	587	30	7600	3.76	644	30
6306	3.67	634	30	7610	0.31	264	30
6319	1.91	440	30	7704	4.05	676	30
6325	3.23	585	30	7720	1.83	432	30
6400	3.82	650	30	7904	4.97	777	30
6504	1.68	415	30	7920	0.23	255	30
6834	1.43	388	30	7979	1.30	373	30
6836	1.83	432	30	7980	2.20	472	30
7202	6.23	915	30	8001	1.53	398	30
7206	5.10	791	30	8006	1.59	404	30
7208	6.52	947	30	8008	0.65	301	30
7210	9.04	1,000	30	8010	1.11	352	30
7212	4.45	720	30	8013	0.21	253	30
7213	6.02	892	30	8015	0.52	287	30
7214	6.65	962	30	8017	0.88	327	30
7215	6.13	905	30	8018	2.73	531	30
7216	9.98	1,000	30	8021	1.93	442	30
7218	9.44	1,000	30	8031	1.26	369	30
7219	4.93	772	30	8032	1.17	358	30
7220	5.87	875	30	8033	1.18	360	30
7230	4.20	692	30	8039	1.24	367	30
7231	5.22	804	30	8044	1.53	398	30
7240	3.97	667	30	8045	0.46	280	30
7360	2.60	516	30	8046	1.47	392	30
7380	3.97	667	30	8047	0.52	287	30
7381	3.97	667	30	8050	0.65	301	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	1.93	442	30	8831	0.76	314	30
8059	1.45	390	30	8832	0.25	257	30
8102	1.30	373	30	8833	0.84	322	30
8106	2.98	558	30	8835	1.61	407	30
8107	1.80	428	30	8836	0.25	257	30
8111	1.34	377	30	8837	1.09	350	30
8116	1.49	394	30	8861	1.09	350	30
8209	2.24	476	30	8868	0.31	264	30
8215	2.25	478	30	8869	0.42	276	30
8227	2.37	491	30	8901	0.11	243	30
8232	2.98	558	30	9015	2.31	484	30
8235	2.39	493	30	9040	2.39	493	30
8264	3.36	600	30	9051	0.04	234	30
8265	3.27	589	30	9052	1.03	344	30
8279	4.40	713	30	9053	1.70	417	30
8291	2.22	474	30	9058	0.78	316	30
8292	3.04	564	30	9060	1.18	360	30
8293	6.00	890	30	9061	0.82	320	30
8304	3.84	653	30	9063	0.54	289	30
8350	3.61	627	30	9065	0.57	293	30
8381	1.03	344	30	9093	0.90	329	30
8387	1.72	419	30	9101	2.29	482	30
8392	1.70	417	30	9102	1.91	440	30
8393	1.26	369	30	9154	0.82	320	30
8394	0.55	291	30	9156	1.22	365	30
8395	1.53	398	30	9178	3.00	560	30
8401	0.55	291	30	9179	5.48	833	30
8601	0.21	253	30	9182	1.22	365	30
8720	0.80	318	30	9220	3.82	650	30
8741	0.13	245	30	9402	2.16	468	30
8742	0.17	249	30	9403	5.96	886	30
8745	2.79	537	30	9410	1.24	367	30
8748	0.36	270	30	9501	1.74	421	30
8755	0.15	247	30	9516	3.19	581	30
8800	1.01	341	30	9519	3.19	581	30
8803	0.04	234	30	9521	1.68	415	30
8810	0.08	238	30	9522	2.27	480	30
8811	0.04	234	30	9530	1.57	402	30
8820	0.06	236	30	9558	6.33	926	30
8829	1.78	425	30	9559	2.69	526	30

Code	Rate	Min	Loss
<u>No.</u>	<u>Incl.</u> <u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	<u>0.32</u>	<u>266</u>	30
9620	<u>0.84</u>	<u>322</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>334.43</u>	<u>564</u>
Outservants - Occasional	0909P	<u>221.68</u>	<u>452</u>
Inservant	0913P	<u>236.96</u>	<u>467</u>
Inservants - Occasional	0908P	<u>97.46</u>	<u>327</u>

UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>6.88</u>	<u>987</u>	30
6824F	<u>16.05</u>	<u>1,000</u>	30
6826F	<u>3.96</u>	<u>665</u>	30
6843F	<u>8.60</u>	<u>1,000</u>	30
6845F	<u>7.45</u>	<u>1,000</u>	30
6872F	<u>8.81</u>	<u>1,000</u>	30
6874F	<u>15.67</u>	<u>1,000</u>	30
7309F	<u>8.50</u>	<u>1,000</u>	30
7313F	<u>3.97</u>	<u>667</u>	30
7317F	<u>10.89</u>	<u>1,000</u>	30
7350F	<u>15.33</u>	<u>1,000</u>	30
8709F	<u>12.31</u>	<u>1,000</u>	30
8726F	<u>3.27</u>	<u>589</u>	30

"a" RATED CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	3.90	659	0	7333M	4.64	741	0
6703M	5.47	831	0	7335M	5.16	798	0
6704M	4.34	707	0	7337M	6.52	947	0
7016M	2.01	451	0	7394M	1.87	436	0
7024M	2.24	476	0	7395M	2.06	457	0
7038M	2.60	516	0	7398M	2.62	518	0
7046M	6.75	972	0	8734M	0.73	310	0
7047M	2.81	539	0	8737M	0.65	301	0
7050M	3.63	629	0	8738M	0.92	331	0
7090M	2.89	547	0	8805M	0.27	259	0
7098M	7.49	1,000	0	8814M	0.25	257	0
7099M	9.46	1,000	0	8815M	0.34	268	0
7151M	7.13	1,000	0				
7152M	10.01	1,000	0				
7153M	7.93	1,000	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -

"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident Charge \$250 per exposed (traveling) employee

\$50,000 per employee / \$100,000 per accident Charge \$250 per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers..... Minimum \$608 per week

Active Members LLC's..... Maximum \$2,400 per week

REMUNERATION for Spouses of Sole Proprietors - fixed amount..... \$24,900 per year

REMUNERATION for Partners - fixed amount..... \$24,900 per year

REMUNERATION for Family Members of Sole Proprietors..... \$225 per week

United States Longshore and Harbor Workers' Compensation Coverage percentage

applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual..... 54%

Multiply a Non-'F' Classification rate by a factor of..... 154%

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

Modification Credit/Debit

1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table

One Year

XXIII

Expected

Loss Ratio

0.531

Tax

Multiplier

1.028 (State-other than "F" Classes)

1.042 (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

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- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Code No.	Rate			Code No.	Rate		
	Incl. Disease	Min Prem.	Loss Const.		Incl. Disease	Min Prem.	Loss Const.
0005	1.89	438	30	1624	1.73	421	30
0011	1.58	404	30	1701	1.38	382	30
0034	1.47	392	30	1748	2.01	452	30
0035	1.10	351	30	1925	2.35	489	30
0042	2.83	542	30	2003	1.94	443	30
0106	4.59	734	30	2014	3.47	612	30
0128	1.43	387	30	2016	0.96	336	30
0129	1.80	428	30	2021	1.87	436	30
0130	1.29	371	30	2041	1.50	395	30
0141	1.21	363	30	2065	1.07	348	30
1164	1.16	358	30	2070	2.18	470	30
1320	1.13	354	30	2081	1.63	409	30
1322	5.92	881	30	2095	1.91	440	30
1438	2.87	545	30	2105	1.73	421	30
1463	4.89	768	30	2110	1.80	428	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	<u>1.39</u>	<u>383</u>	30	3095	<u>1.29</u>	<u>371</u>	30
2121	<u>0.98</u>	<u>337</u>	30	3096	<u>1.49</u>	<u>394</u>	30
2131	<u>1.07</u>	<u>348</u>	30	3110	<u>1.77</u>	<u>424</u>	30
2143	<u>0.90</u>	<u>329</u>	30	3111	<u>1.32</u>	<u>375</u>	30
2157	<u>2.14</u>	<u>465</u>	30	3113	<u>1.18</u>	<u>359</u>	30
2380	<u>1.39</u>	<u>383</u>	30	3114	<u>1.49</u>	<u>394</u>	30
2501	<u>1.29</u>	<u>371</u>	30	3116	<u>2.35</u>	<u>489</u>	30
2503	<u>0.54</u>	<u>290</u>	30	3131	<u>0.94</u>	<u>334</u>	30
2576	<u>1.41</u>	<u>385</u>	30	3132	<u>1.21</u>	<u>363</u>	30
2585	<u>1.60</u>	<u>406</u>	30	3145	<u>1.02</u>	<u>342</u>	30
2586	<u>1.24</u>	<u>366</u>	30	3146	<u>1.36</u>	<u>380</u>	30
2587	<u>1.58</u>	<u>404</u>	30	3169	<u>1.25</u>	<u>368</u>	30
2623	<u>2.68</u>	<u>525</u>	30	3179	<u>0.82</u>	<u>320</u>	30
2660	<u>1.04</u>	<u>344</u>	30	3188	<u>1.33</u>	<u>377</u>	30
2683	<u>1.46</u>	<u>390</u>	30	3241	<u>1.46</u>	<u>390</u>	30
2688	<u>1.08</u>	<u>349</u>	30	3257	<u>1.27</u>	<u>370</u>	30
2702	<u>6.38</u>	<u>932</u>	30	3303	<u>1.18</u>	<u>359</u>	30
2709	<u>3.42</u>	<u>607</u>	30	3306	<u>2.60</u>	<u>516</u>	30
2731	<u>2.46</u>	<u>501</u>	30	3307	<u>1.58</u>	<u>404</u>	30
2759	<u>3.11</u>	<u>572</u>	30	3315	<u>1.55</u>	<u>400</u>	30
2790	<u>1.04</u>	<u>344</u>	30	3341	<u>0.43</u>	<u>278</u>	30
2797	<u>1.19</u>	<u>361</u>	30	3365	<u>2.65</u>	<u>521</u>	30
2802	<u>2.37</u>	<u>491</u>	30	3372	<u>1.47</u>	<u>392</u>	30
2812	<u>1.69</u>	<u>416</u>	30	3383	<u>0.82</u>	<u>320</u>	30
2841	<u>2.31</u>	<u>484</u>	30	3400	<u>1.80</u>	<u>428</u>	30
2881	<u>1.33</u>	<u>377</u>	30	3507	<u>1.41</u>	<u>385</u>	30
2915	<u>1.95</u>	<u>445</u>	30	3548	<u>0.65</u>	<u>302</u>	30
3004	<u>0.93</u>	<u>332</u>	30	3559	<u>1.05</u>	<u>346</u>	30
3018	<u>1.87</u>	<u>436</u>	30	3574	<u>0.65</u>	<u>302</u>	30
3022	<u>1.75</u>	<u>423</u>	30	3581	<u>0.67</u>	<u>303</u>	30
3027	<u>1.81</u>	<u>429</u>	30	3612	<u>1.01</u>	<u>341</u>	30
3028	<u>2.29</u>	<u>482</u>	30	3620	<u>1.35</u>	<u>378</u>	30
3030	<u>2.48</u>	<u>503</u>	30	3628	<u>1.33</u>	<u>377</u>	30
3040	<u>3.01</u>	<u>561</u>	30	3629	<u>1.02</u>	<u>342</u>	30
3064	<u>2.39</u>	<u>492</u>	30	3630	<u>1.02</u>	<u>342</u>	30
3066	<u>1.75</u>	<u>423</u>	30	3632	<u>1.94</u>	<u>443</u>	30
3076	<u>1.43</u>	<u>387</u>	30	3634	<u>0.84</u>	<u>322</u>	30
3081	<u>1.97</u>	<u>446</u>	30	3635	<u>0.87</u>	<u>325</u>	30
3082	<u>5.33</u>	<u>816</u>	30	3638	<u>0.99</u>	<u>339</u>	30
3085	<u>2.39</u>	<u>492</u>	30	3643	<u>1.02</u>	<u>342</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	0.81	319	30	4557	1.13	354	30
3681	0.36	268	30	4558	0.98	337	30
3685	0.57	293	30	4568	1.02	342	30
3724	1.98	448	30	4583	1.98	448	30
3726	2.11	462	30	4611	0.56	291	30
3807	1.01	341	30	4692	0.43	278	30
3808	1.52	397	30	4693	0.59	295	30
3821	4.09	680	30	4712	0.99	339	30
3824	1.61	407	30	4720	1.22	365	30
3827	0.93	332	30	4825	0.50	285	30
4000	3.07	567	30	4828	1.01	341	30
4024	2.48	503	30	4829	0.37	271	30
4034	4.24	697	30	4902	1.04	344	30
4036	1.49	394	30	4923	0.91	331	30
4130	1.81	429	30	5020	2.77	535	30
4131	1.29	371	30	5022	3.50	615	30
4150	0.42	276	30	5040	4.28	700	30
4207	1.39	383	30	5057	2.85	544	30
4239	1.30	373	30	5059	10.66	1,000	30
4240	1.63	409	30	5102	3.07	567	30
4243	1.24	366	30	5146	2.99	559	30
4244	1.55	400	30	5160	1.15	356	30
4250	1.55	400	30	5183	1.81	429	30
4251	1.81	429	30	5188	1.69	416	30
4253	1.27	370	30	5190	1.47	392	30
4273	1.33	377	30	5191	0.57	293	30
4279	1.61	407	30	5192	1.78	426	30
4299	1.04	344	30	5213	3.02	562	30
4304	3.59	625	30	5215	3.58	624	30
4307	0.88	327	30	5221	2.70	526	30
4351	0.59	295	30	5222	5.03	784	30
4360	0.70	307	30	5223	2.26	479	30
4361	0.45	279	30	5348	3.01	561	30
4410	1.49	394	30	5403	3.69	636	30
4452	1.41	385	30	5437	3.90	659	30
4459	1.50	395	30	5445	2.45	499	30
4470	0.90	329	30	5462	3.27	590	30
4484	1.08	349	30	5476	2.68	525	30
4485	1.08	349	30	5479	3.87	656	30
4511	0.26	259	30	5480	4.63	739	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
Citizens Insurance Company of Ohio

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	<u>2.46</u>	<u>501</u>	30	7382	<u>2.34</u>	<u>487</u>	30
5507	<u>2.52</u>	<u>508</u>	30	7390	<u>2.40</u>	<u>494</u>	30
5509	<u>2.66</u>	<u>523</u>	30	7403	<u>2.28</u>	<u>480</u>	30
5538	<u>3.53</u>	<u>618</u>	30	7405	<u>0.79</u>	<u>317</u>	30
5550	<u>2.18</u>	<u>470</u>	30	7421	<u>0.36</u>	<u>269</u>	30
5551	<u>10.25</u>	<u>1,000</u>	30	7422	<u>0.54</u>	<u>290</u>	30
5552	<u>3.86</u>	<u>654</u>	30	7423	<u>1.25</u>	<u>368</u>	30
5606	<u>0.59</u>	<u>295</u>	30	7502	<u>0.96</u>	<u>336</u>	30
5610	<u>2.87</u>	<u>545</u>	30	7515	<u>0.54</u>	<u>290</u>	30
5645	<u>5.28</u>	<u>811</u>	30	7520	<u>1.05</u>	<u>346</u>	30
6204	<u>3.90</u>	<u>659</u>	30	7538	<u>1.50</u>	<u>395</u>	30
6216	<u>3.53</u>	<u>618</u>	30	7539	<u>0.62</u>	<u>298</u>	30
6217	<u>2.31</u>	<u>484</u>	30	7540	<u>1.41</u>	<u>385</u>	30
6229	<u>2.63</u>	<u>520</u>	30	7580	<u>1.07</u>	<u>348</u>	30
6235	<u>2.63</u>	<u>520</u>	30	7600	<u>3.05</u>	<u>566</u>	30
6306	<u>2.97</u>	<u>557</u>	30	7610	<u>0.25</u>	<u>257</u>	30
6319	<u>1.55</u>	<u>400</u>	30	7704	<u>3.28</u>	<u>591</u>	30
6325	<u>2.62</u>	<u>518</u>	30	7720	<u>1.49</u>	<u>394</u>	30
6400	<u>3.10</u>	<u>571</u>	30	7904	<u>4.03</u>	<u>673</u>	30
6504	<u>1.36</u>	<u>380</u>	30	7920	<u>0.19</u>	<u>250</u>	30
6834	<u>1.16</u>	<u>358</u>	30	7979	<u>1.05</u>	<u>346</u>	30
6836	<u>1.49</u>	<u>394</u>	30	7980	<u>1.78</u>	<u>426</u>	30
7202	<u>5.05</u>	<u>785</u>	30	8001	<u>1.24</u>	<u>366</u>	30
7206	<u>4.14</u>	<u>685</u>	30	8006	<u>1.29</u>	<u>371</u>	30
7208	<u>5.28</u>	<u>811</u>	30	8008	<u>0.53</u>	<u>288</u>	30
7210	<u>7.33</u>	<u>1,000</u>	30	8010	<u>0.90</u>	<u>329</u>	30
7212	<u>3.61</u>	<u>627</u>	30	8013	<u>0.17</u>	<u>249</u>	30
7213	<u>4.88</u>	<u>767</u>	30	8015	<u>0.42</u>	<u>276</u>	30
7214	<u>5.39</u>	<u>823</u>	30	8017	<u>0.71</u>	<u>308</u>	30
7215	<u>4.97</u>	<u>777</u>	30	8018	<u>2.22</u>	<u>474</u>	30
7216	<u>8.09</u>	<u>1,000</u>	30	8021	<u>1.56</u>	<u>402</u>	30
7218	<u>7.65</u>	<u>1,000</u>	30	8031	<u>1.02</u>	<u>342</u>	30
7219	<u>4.00</u>	<u>670</u>	30	8032	<u>0.94</u>	<u>334</u>	30
7220	<u>4.76</u>	<u>753</u>	30	8033	<u>0.96</u>	<u>336</u>	30
7230	<u>3.41</u>	<u>605</u>	30	8039	<u>1.01</u>	<u>341</u>	30
7231	<u>4.23</u>	<u>695</u>	30	8044	<u>1.24</u>	<u>366</u>	30
7240	<u>3.22</u>	<u>584</u>	30	8045	<u>0.37</u>	<u>271</u>	30
7360	<u>2.11</u>	<u>462</u>	30	8046	<u>1.19</u>	<u>361</u>	30
7380	<u>3.22</u>	<u>584</u>	30	8047	<u>0.42</u>	<u>276</u>	30
7381	<u>3.22</u>	<u>584</u>	30	8050	<u>0.53</u>	<u>288</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	<u>1.56</u>	<u>402</u>	30	8831	<u>0.62</u>	<u>298</u>	30
8059	<u>1.18</u>	<u>359</u>	30	8832	<u>0.20</u>	<u>252</u>	30
8102	<u>1.05</u>	<u>346</u>	30	8833	<u>0.68</u>	<u>305</u>	30
8106	<u>2.42</u>	<u>496</u>	30	8835	<u>1.30</u>	<u>373</u>	30
8107	<u>1.46</u>	<u>390</u>	30	8836	<u>0.20</u>	<u>252</u>	30
8111	<u>1.08</u>	<u>349</u>	30	8837	<u>0.88</u>	<u>327</u>	30
8116	<u>1.21</u>	<u>363</u>	30	8861	<u>0.88</u>	<u>327</u>	30
8209	<u>1.81</u>	<u>429</u>	30	8868	<u>0.25</u>	<u>257</u>	30
8215	<u>1.83</u>	<u>431</u>	30	8869	<u>0.34</u>	<u>267</u>	30
8227	<u>1.92</u>	<u>441</u>	30	8901	<u>0.09</u>	<u>240</u>	30
8232	<u>2.42</u>	<u>496</u>	30	9015	<u>1.87</u>	<u>436</u>	30
8235	<u>1.94</u>	<u>443</u>	30	9040	<u>1.94</u>	<u>443</u>	30
8264	<u>2.73</u>	<u>530</u>	30	9051	<u>0.03</u>	<u>233</u>	30
8265	<u>2.65</u>	<u>521</u>	30	9052	<u>0.84</u>	<u>322</u>	30
8279	<u>3.56</u>	<u>622</u>	30	9053	<u>1.38</u>	<u>382</u>	30
8291	<u>1.80</u>	<u>428</u>	30	9058	<u>0.64</u>	<u>300</u>	30
8292	<u>2.46</u>	<u>501</u>	30	9060	<u>0.96</u>	<u>336</u>	30
8293	<u>4.86</u>	<u>765</u>	30	9061	<u>0.67</u>	<u>303</u>	30
8304	<u>3.11</u>	<u>572</u>	30	9063	<u>0.43</u>	<u>278</u>	30
8350	<u>2.93</u>	<u>552</u>	30	9065	<u>0.46</u>	<u>281</u>	30
8381	<u>0.84</u>	<u>322</u>	30	9093	<u>0.73</u>	<u>310</u>	30
8387	<u>1.39</u>	<u>383</u>	30	9101	<u>1.86</u>	<u>434</u>	30
8392	<u>1.38</u>	<u>382</u>	30	9102	<u>1.55</u>	<u>400</u>	30
8393	<u>1.02</u>	<u>342</u>	30	9154	<u>0.67</u>	<u>303</u>	30
8394	<u>0.45</u>	<u>279</u>	30	9156	<u>0.99</u>	<u>339</u>	30
8395	<u>1.24</u>	<u>366</u>	30	9178	<u>2.43</u>	<u>498</u>	30
8401	<u>0.45</u>	<u>279</u>	30	9179	<u>4.45</u>	<u>719</u>	30
8601	<u>0.17</u>	<u>249</u>	30	9182	<u>0.99</u>	<u>339</u>	30
8720	<u>0.65</u>	<u>302</u>	30	9220	<u>3.10</u>	<u>571</u>	30
8741	<u>0.11</u>	<u>242</u>	30	9402	<u>1.75</u>	<u>423</u>	30
8742	<u>0.14</u>	<u>245</u>	30	9403	<u>4.83</u>	<u>762</u>	30
8745	<u>2.26</u>	<u>479</u>	30	9410	<u>1.01</u>	<u>341</u>	30
8748	<u>0.29</u>	<u>262</u>	30	9501	<u>1.41</u>	<u>385</u>	30
8755	<u>0.12</u>	<u>244</u>	30	9516	<u>2.59</u>	<u>515</u>	30
8800	<u>0.82</u>	<u>320</u>	30	9519	<u>2.59</u>	<u>515</u>	30
8803	<u>0.03</u>	<u>233</u>	30	9521	<u>1.36</u>	<u>380</u>	30
8810	<u>0.06</u>	<u>237</u>	30	9522	<u>1.84</u>	<u>433</u>	30
8811	<u>0.03</u>	<u>233</u>	30	9530	<u>1.27</u>	<u>370</u>	30
8820	<u>0.05</u>	<u>235</u>	30	9558	<u>5.13</u>	<u>794</u>	30
8829	<u>1.44</u>	<u>388</u>	30	9559	<u>2.18</u>	<u>470</u>	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
Citizens Insurance Company of Ohio

Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.	
9586	<u>0.26</u>	<u>259</u>	30
9620	<u>0.68</u>	<u>305</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>271.08</u>	<u>501</u>
Outservants - Occasional	0909P	<u>179.68</u>	<u>410</u>
Inservant	0913P	<u>192.08</u>	<u>422</u>
Inservants - Occasional	0908P	<u>79.00</u>	<u>309</u>

**UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE**

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>5.58</u>	<u>843</u>	30
6824F	<u>13.01</u>	<u>1,000</u>	30
6826F	<u>3.21</u>	<u>583</u>	30
6843F	<u>6.97</u>	<u>997</u>	30
6845F	<u>6.04</u>	<u>895</u>	30
6872F	<u>7.14</u>	<u>1,000</u>	30
6874F	<u>12.70</u>	<u>1,000</u>	30
7309F	<u>6.89</u>	<u>988</u>	30
7313F	<u>3.22</u>	<u>584</u>	30
7317F	<u>8.83</u>	<u>1,000</u>	30
7350F	<u>12.42</u>	<u>1,000</u>	30
8709F	<u>9.98</u>	<u>1,000</u>	30
8726F	<u>2.65</u>	<u>521</u>	30

"a" RATED CLASSIFICATIONS

Code No.	Rate		Loss Const.		Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.				Incl. Disease	Min Prem.	
5038a	a	a	30		9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Code No.	Rate		Loss Const.		Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.				Incl. Disease	Min Prem.	
6702M	3.16	578	0		7333M	3.76	644	0
6703M	4.43	717	0		7335M	4.18	690	0
6704M	3.52	617	0		7337M	5.28	811	0
7016M	1.63	409	0		7394M	1.52	397	0
7024M	1.81	429	0		7395M	1.67	414	0
7038M	2.11	462	0		7398M	2.12	463	0
7046M	5.47	831	0		8734M	0.59	295	0
7047M	2.28	480	0		8737M	0.53	288	0
7050M	2.94	554	0		8738M	0.74	312	0
7090M	2.34	487	0		8805M	0.22	254	0
7098M	6.07	898	0		8814M	0.20	252	0
7099M	7.67	1,000	0		8815M	0.28	261	0
7151M	5.78	866	0					
7152M	8.12	1,000	0					
7153M	6.43	937	0					

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -
"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are
applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident	Charge	\$250	per exposed (traveling) employee
\$50,000 per employee / \$100,000 per accident	Charge	\$250	per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers.....	Minimum	<u>\$608</u> per week
Active Members LLC's	Maximum	<u>\$2,400</u> per week
REMUNERATION for Spouses of Sole Proprietors - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Partners - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Family Members of Sole Proprietors.....		<u>\$225</u> per week

United States Longshore and Harbor Workers' Compensation Coverage percentage
applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual.....	<u>54%</u>
Multiply a Non-'F' Classification rate by a factor of.....	<u>154%</u>

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully
reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

	Modification Credit/Debit
1. Equipment Guarding/Safety Device	Up to 10.0%
2. Premises Conditions	Up to 10.0%
3. Formal Safety Program	Up to 10.0%
4. Risk vs. Class Hazard Relativity	Up to 10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the
application of any cost containment program credits and prior to premium discount. The premium discount applies to
the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table	Expected	Tax
One Year	Loss Ratio	Multiplier
XXIII	<u>0.531</u>	1.028 (State-other than "F" Classes)
		<u>1.042</u> (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Code No.	Rate			Code No.	Rate		
	Incl. Disease	Min Prem.	Loss Const.		Incl. Disease	Min Prem.	Loss Const.
0005	1.22	364	30	1624	1.12	353	30
0011	1.02	342	30	1701	0.89	328	30
0034	0.95	335	30	1748	1.30	373	30
0035	0.71	308	30	1925	1.52	397	30
0042	1.83	431	30	2003	1.25	368	30
0106	2.96	556	30	2014	2.24	476	30
0128	0.92	331	30	2016	0.62	298	30
0129	1.16	358	30	2021	1.21	363	30
0130	0.83	321	30	2041	0.97	337	30
0141	0.78	316	30	2065	0.69	306	30
1164	0.75	313	30	2070	1.41	385	30
1320	0.73	310	30	2081	1.05	346	30
1322	3.82	650	30	2095	1.23	365	30
1438	1.85	434	30	2105	1.12	353	30
1463	3.16	578	30	2110	1.16	358	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	0.90	329	30	3095	0.83	321	30
2121	0.63	299	30	3096	0.96	336	30
2131	0.69	306	30	3110	1.14	355	30
2143	0.58	294	30	3111	0.85	324	30
2157	1.38	382	30	3113	0.76	314	30
2380	0.90	329	30	3114	0.96	336	30
2501	0.83	321	30	3116	1.52	397	30
2503	0.35	269	30	3131	0.61	297	30
2576	0.91	330	30	3132	0.78	316	30
2585	1.03	343	30	3145	0.66	303	30
2586	0.80	318	30	3146	0.88	327	30
2587	1.02	342	30	3169	0.81	319	30
2623	1.73	420	30	3179	0.53	288	30
2660	0.67	304	30	3188	0.86	325	30
2683	0.94	333	30	3241	0.94	333	30
2688	0.70	307	30	3257	0.82	320	30
2702	4.12	683	30	3303	0.76	314	30
2709	2.21	473	30	3306	1.68	415	30
2731	1.59	405	30	3307	1.02	342	30
2759	2.01	451	30	3315	1.00	340	30
2790	0.67	304	30	3341	0.28	261	30
2797	0.77	315	30	3365	1.71	418	30
2802	1.53	398	30	3372	0.95	335	30
2812	1.09	350	30	3383	0.53	288	30
2841	1.49	394	30	3400	1.16	358	30
2881	0.86	325	30	3507	0.91	330	30
2915	1.26	369	30	3548	0.42	276	30
3004	0.60	296	30	3559	0.68	305	30
3018	1.21	363	30	3574	0.42	276	30
3022	1.13	354	30	3581	0.43	277	30
3027	1.17	359	30	3612	0.65	302	30
3028	1.48	393	30	3620	0.87	326	30
3030	1.60	406	30	3628	0.86	325	30
3040	1.94	443	30	3629	0.66	303	30
3064	1.54	399	30	3630	0.66	303	30
3066	1.13	354	30	3632	1.25	368	30
3076	0.92	331	30	3634	0.54	289	30
3081	1.27	370	30	3635	0.56	292	30
3082	3.44	608	30	3638	0.64	300	30
3085	1.54	399	30	3643	0.66	303	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	<u>0.52</u>	<u>287</u>	30	4557	<u>0.73</u>	<u>310</u>	30
3681	<u>0.23</u>	<u>255</u>	30	4558	<u>0.63</u>	<u>299</u>	30
3685	<u>0.37</u>	<u>271</u>	30	4568	<u>0.66</u>	<u>303</u>	30
3724	<u>1.28</u>	<u>371</u>	30	4583	<u>1.28</u>	<u>371</u>	30
3726	<u>1.36</u>	<u>380</u>	30	4611	<u>0.36</u>	<u>270</u>	30
3807	<u>0.65</u>	<u>302</u>	30	4692	<u>0.28</u>	<u>261</u>	30
3808	<u>0.98</u>	<u>338</u>	30	4693	<u>0.38</u>	<u>272</u>	30
3821	<u>2.64</u>	<u>520</u>	30	4712	<u>0.64</u>	<u>300</u>	30
3824	<u>1.04</u>	<u>344</u>	30	4720	<u>0.79</u>	<u>317</u>	30
3827	<u>0.60</u>	<u>296</u>	30	4825	<u>0.32</u>	<u>265</u>	30
4000	<u>1.98</u>	<u>448</u>	30	4828	<u>0.65</u>	<u>302</u>	30
4024	<u>1.60</u>	<u>406</u>	30	4829	<u>0.24</u>	<u>256</u>	30
4034	<u>2.74</u>	<u>531</u>	30	4902	<u>0.67</u>	<u>304</u>	30
4036	<u>0.96</u>	<u>336</u>	30	4923	<u>0.59</u>	<u>295</u>	30
4130	<u>1.17</u>	<u>359</u>	30	5020	<u>1.79</u>	<u>427</u>	30
4131	<u>0.83</u>	<u>321</u>	30	5022	<u>2.26</u>	<u>479</u>	30
4150	<u>0.27</u>	<u>260</u>	30	5040	<u>2.76</u>	<u>534</u>	30
4207	<u>0.90</u>	<u>329</u>	30	5057	<u>1.84</u>	<u>432</u>	30
4239	<u>0.84</u>	<u>322</u>	30	5059	<u>6.88</u>	<u>987</u>	30
4240	<u>1.05</u>	<u>346</u>	30	5102	<u>1.98</u>	<u>448</u>	30
4243	<u>0.80</u>	<u>318</u>	30	5146	<u>1.93</u>	<u>442</u>	30
4244	<u>1.00</u>	<u>340</u>	30	5160	<u>0.74</u>	<u>311</u>	30
4250	<u>1.00</u>	<u>340</u>	30	5183	<u>1.17</u>	<u>359</u>	30
4251	<u>1.17</u>	<u>359</u>	30	5188	<u>1.09</u>	<u>350</u>	30
4253	<u>0.82</u>	<u>320</u>	30	5190	<u>0.95</u>	<u>335</u>	30
4273	<u>0.86</u>	<u>325</u>	30	5191	<u>0.37</u>	<u>271</u>	30
4279	<u>1.04</u>	<u>344</u>	30	5192	<u>1.15</u>	<u>357</u>	30
4299	<u>0.67</u>	<u>304</u>	30	5213	<u>1.95</u>	<u>445</u>	30
4304	<u>2.32</u>	<u>485</u>	30	5215	<u>2.31</u>	<u>484</u>	30
4307	<u>0.57</u>	<u>293</u>	30	5221	<u>1.74</u>	<u>421</u>	30
4351	<u>0.38</u>	<u>272</u>	30	5222	<u>3.25</u>	<u>588</u>	30
4360	<u>0.45</u>	<u>280</u>	30	5223	<u>1.46</u>	<u>391</u>	30
4361	<u>0.29</u>	<u>262</u>	30	5348	<u>1.94</u>	<u>443</u>	30
4410	<u>0.96</u>	<u>336</u>	30	5403	<u>2.38</u>	<u>492</u>	30
4452	<u>0.91</u>	<u>330</u>	30	5437	<u>2.52</u>	<u>507</u>	30
4459	<u>0.97</u>	<u>337</u>	30	5445	<u>1.58</u>	<u>404</u>	30
4470	<u>0.58</u>	<u>294</u>	30	5462	<u>2.11</u>	<u>462</u>	30
4484	<u>0.70</u>	<u>307</u>	30	5476	<u>1.73</u>	<u>420</u>	30
4485	<u>0.70</u>	<u>307</u>	30	5479	<u>2.50</u>	<u>505</u>	30
4511	<u>0.17</u>	<u>249</u>	30	5480	<u>2.99</u>	<u>559</u>	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
Citizens Insurance Company of the Midwest

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	<u>1.59</u>	<u>405</u>	30	7382	<u>1.51</u>	<u>396</u>	30
5507	<u>1.63</u>	<u>409</u>	30	7390	<u>1.55</u>	<u>401</u>	30
5509	<u>1.72</u>	<u>419</u>	30	7403	<u>1.47</u>	<u>392</u>	30
5538	<u>2.28</u>	<u>481</u>	30	7405	<u>0.51</u>	<u>286</u>	30
5550	<u>1.41</u>	<u>385</u>	30	7421	<u>0.23</u>	<u>255</u>	30
5551	<u>6.62</u>	<u>958</u>	30	7422	<u>0.35</u>	<u>269</u>	30
5552	<u>2.49</u>	<u>504</u>	30	7423	<u>0.81</u>	<u>319</u>	30
5606	<u>0.38</u>	<u>272</u>	30	7502	<u>0.62</u>	<u>298</u>	30
5610	<u>1.85</u>	<u>434</u>	30	7515	<u>0.35</u>	<u>269</u>	30
5645	<u>3.41</u>	<u>605</u>	30	7520	<u>0.68</u>	<u>305</u>	30
6204	<u>2.52</u>	<u>507</u>	30	7538	<u>0.97</u>	<u>337</u>	30
6216	<u>2.28</u>	<u>481</u>	30	7539	<u>0.40</u>	<u>274</u>	30
6217	<u>1.49</u>	<u>394</u>	30	7540	<u>0.91</u>	<u>330</u>	30
6229	<u>1.70</u>	<u>417</u>	30	7580	<u>0.69</u>	<u>306</u>	30
6235	<u>1.70</u>	<u>417</u>	30	7600	<u>1.97</u>	<u>447</u>	30
6306	<u>1.92</u>	<u>441</u>	30	7610	<u>0.16</u>	<u>248</u>	30
6319	<u>1.00</u>	<u>340</u>	30	7704	<u>2.12</u>	<u>463</u>	30
6325	<u>1.69</u>	<u>416</u>	30	7720	<u>0.96</u>	<u>336</u>	30
6400	<u>2.00</u>	<u>450</u>	30	7904	<u>2.60</u>	<u>516</u>	30
6504	<u>0.88</u>	<u>327</u>	30	7920	<u>0.12</u>	<u>243</u>	30
6834	<u>0.75</u>	<u>313</u>	30	7979	<u>0.68</u>	<u>305</u>	30
6836	<u>0.96</u>	<u>336</u>	30	7980	<u>1.15</u>	<u>357</u>	30
7202	<u>3.26</u>	<u>589</u>	30	8001	<u>0.80</u>	<u>318</u>	30
7206	<u>2.67</u>	<u>524</u>	30	8006	<u>0.83</u>	<u>321</u>	30
7208	<u>3.41</u>	<u>605</u>	30	8008	<u>0.34</u>	<u>267</u>	30
7210	<u>4.73</u>	<u>750</u>	30	8010	<u>0.58</u>	<u>294</u>	30
7212	<u>2.33</u>	<u>486</u>	30	8013	<u>0.11</u>	<u>242</u>	30
7213	<u>3.15</u>	<u>577</u>	30	8015	<u>0.27</u>	<u>260</u>	30
7214	<u>3.48</u>	<u>613</u>	30	8017	<u>0.46</u>	<u>281</u>	30
7215	<u>3.21</u>	<u>583</u>	30	8018	<u>1.43</u>	<u>387</u>	30
7216	<u>5.22</u>	<u>804</u>	30	8021	<u>1.01</u>	<u>341</u>	30
7218	<u>4.94</u>	<u>773</u>	30	8031	<u>0.66</u>	<u>303</u>	30
7219	<u>2.58</u>	<u>514</u>	30	8032	<u>0.61</u>	<u>297</u>	30
7220	<u>3.07</u>	<u>568</u>	30	8033	<u>0.62</u>	<u>298</u>	30
7230	<u>2.20</u>	<u>472</u>	30	8039	<u>0.65</u>	<u>302</u>	30
7231	<u>2.73</u>	<u>530</u>	30	8044	<u>0.80</u>	<u>318</u>	30
7240	<u>2.08</u>	<u>459</u>	30	8045	<u>0.24</u>	<u>256</u>	30
7360	<u>1.36</u>	<u>380</u>	30	8046	<u>0.77</u>	<u>315</u>	30
7380	<u>2.08</u>	<u>459</u>	30	8047	<u>0.27</u>	<u>260</u>	30
7381	<u>2.08</u>	<u>459</u>	30	8050	<u>0.34</u>	<u>267</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	<u>1.01</u>	<u>341</u>	30	8831	<u>0.40</u>	<u>274</u>	30
8059	<u>0.76</u>	<u>314</u>	30	8832	<u>0.13</u>	<u>244</u>	30
8102	<u>0.68</u>	<u>305</u>	30	8833	<u>0.44</u>	<u>278</u>	30
8106	<u>1.56</u>	<u>402</u>	30	8835	<u>0.84</u>	<u>322</u>	30
8107	<u>0.94</u>	<u>333</u>	30	8836	<u>0.13</u>	<u>244</u>	30
8111	<u>0.70</u>	<u>307</u>	30	8837	<u>0.57</u>	<u>293</u>	30
8116	<u>0.78</u>	<u>316</u>	30	8861	<u>0.57</u>	<u>293</u>	30
8209	<u>1.17</u>	<u>359</u>	30	8868	<u>0.16</u>	<u>248</u>	30
8215	<u>1.18</u>	<u>360</u>	30	8869	<u>0.22</u>	<u>254</u>	30
8227	<u>1.24</u>	<u>366</u>	30	8901	<u>0.06</u>	<u>237</u>	30
8232	<u>1.56</u>	<u>402</u>	30	9015	<u>1.21</u>	<u>363</u>	30
8235	<u>1.25</u>	<u>368</u>	30	9040	<u>1.25</u>	<u>368</u>	30
8264	<u>1.76</u>	<u>424</u>	30	9051	<u>0.02</u>	<u>232</u>	30
8265	<u>1.71</u>	<u>418</u>	30	9052	<u>0.54</u>	<u>289</u>	30
8279	<u>2.30</u>	<u>483</u>	30	9053	<u>0.89</u>	<u>328</u>	30
8291	<u>1.16</u>	<u>358</u>	30	9058	<u>0.41</u>	<u>275</u>	30
8292	<u>1.59</u>	<u>405</u>	30	9060	<u>0.62</u>	<u>298</u>	30
8293	<u>3.14</u>	<u>575</u>	30	9061	<u>0.43</u>	<u>277</u>	30
8304	<u>2.01</u>	<u>451</u>	30	9063	<u>0.28</u>	<u>261</u>	30
8350	<u>1.89</u>	<u>438</u>	30	9065	<u>0.30</u>	<u>263</u>	30
8381	<u>0.54</u>	<u>289</u>	30	9093	<u>0.47</u>	<u>282</u>	30
8387	<u>0.90</u>	<u>329</u>	30	9101	<u>1.20</u>	<u>362</u>	30
8392	<u>0.89</u>	<u>328</u>	30	9102	<u>1.00</u>	<u>340</u>	30
8393	<u>0.66</u>	<u>303</u>	30	9154	<u>0.43</u>	<u>277</u>	30
8394	<u>0.29</u>	<u>262</u>	30	9156	<u>0.64</u>	<u>300</u>	30
8395	<u>0.80</u>	<u>318</u>	30	9178	<u>1.57</u>	<u>403</u>	30
8401	<u>0.29</u>	<u>262</u>	30	9179	<u>2.87</u>	<u>546</u>	30
8601	<u>0.11</u>	<u>242</u>	30	9182	<u>0.64</u>	<u>300</u>	30
8720	<u>0.42</u>	<u>276</u>	30	9220	<u>2.00</u>	<u>450</u>	30
8741	<u>0.07</u>	<u>238</u>	30	9402	<u>1.13</u>	<u>354</u>	30
8742	<u>0.09</u>	<u>240</u>	30	9403	<u>3.12</u>	<u>573</u>	30
8745	<u>1.46</u>	<u>391</u>	30	9410	<u>0.65</u>	<u>302</u>	30
8748	<u>0.19</u>	<u>251</u>	30	9501	<u>0.91</u>	<u>330</u>	30
8755	<u>0.08</u>	<u>239</u>	30	9516	<u>1.67</u>	<u>414</u>	30
8800	<u>0.53</u>	<u>288</u>	30	9519	<u>1.67</u>	<u>414</u>	30
8803	<u>0.02</u>	<u>232</u>	30	9521	<u>0.88</u>	<u>327</u>	30
8810	<u>0.04</u>	<u>234</u>	30	9522	<u>1.19</u>	<u>361</u>	30
8811	<u>0.02</u>	<u>232</u>	30	9530	<u>0.82</u>	<u>320</u>	30
8820	<u>0.03</u>	<u>233</u>	30	9558	<u>3.31</u>	<u>594</u>	30
8829	<u>0.93</u>	<u>332</u>	30	9559	<u>1.41</u>	<u>385</u>	30

Code	Rate		Loss
	Incl.	Min	
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	<u>0.17</u>	<u>249</u>	30
9620	<u>0.44</u>	<u>278</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>175.00</u>	<u>405</u>
Outservants - Occasiona	0909P	<u>116.00</u>	<u>346</u>
Inservant	0913P	<u>124.00</u>	<u>354</u>
Inservants - Occasional	0908P	<u>51.00</u>	<u>281</u>

UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE

Code	Rate	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6801F	<u>3.60</u>	<u>626</u>	30
6824F	<u>8.40</u>	<u>1,000</u>	30
6826F	<u>2.07</u>	<u>458</u>	30
6843F	<u>4.50</u>	<u>725</u>	30
6845F	<u>3.90</u>	<u>659</u>	30
6872F	<u>4.61</u>	<u>737</u>	30
6874F	<u>8.20</u>	<u>1,000</u>	30
7309F	<u>4.45</u>	<u>720</u>	30
7313F	<u>2.08</u>	<u>459</u>	30
7317F	<u>5.70</u>	<u>857</u>	30
7350F	<u>8.02</u>	<u>1,000</u>	30
8709F	<u>6.44</u>	<u>938</u>	30
8726F	<u>1.71</u>	<u>418</u>	30

"a" RATED CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	2.04	454	0	7333M	2.43	497	0
6703M	2.86	545	0	7335M	2.70	527	0
6704M	2.27	480	0	7337M	3.41	605	0
7016M	1.05	346	0	7394M	0.98	338	0
7024M	1.17	359	0	7395M	1.08	349	0
7038M	1.36	380	0	7398M	1.37	381	0
7046M	3.53	618	0	8734M	0.38	272	0
7047M	1.47	392	0	8737M	0.34	267	0
7050M	1.90	439	0	8738M	0.48	283	0
7090M	1.51	396	0	8805M	0.14	245	0
7098M	3.92	661	0	8814M	0.13	244	0
7099M	4.95	775	0	8815M	0.18	250	0
7151M	3.73	640	0				
7152M	5.24	806	0				
7153M	4.15	687	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -
"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are
applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident	Charge	\$250	per exposed (traveling) employee
\$50,000 per employee / \$100,000 per accident	Charge	\$250	per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers.....	Minimum	<u>\$608</u> per week
Active Members LLC's	Maximum	<u>\$2,400</u> per week
REMUNERATION for Spouses of Sole Proprietors - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Partners - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Family Members of Sole Proprietors.....		<u>\$225</u> per week

United States Longshore and Harbor Workers' Compensation Coverage percentage
applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual.....	<u>54%</u>
Multiply a Non-'F' Classification rate by a factor of.....	<u>154%</u>

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully
reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

	Modification Credit/Debit
1. Equipment Guarding/Safety Device	Up to 10.0%
2. Premises Conditions	Up to 10.0%
3. Formal Safety Program	Up to 10.0%
4. Risk vs. Class Hazard Relativity	Up to 10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the
application of any cost containment program credits and prior to premium discount. The premium discount applies to
the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

* RATING VALUES

Table of Rating Values Applicable Table
One Year
XXIII

Expected
Loss Ratio
0.531

Tax
Multiplier
1.028 (State-other than "F" Classes)
1.042 (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

* (Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

a Rate for each individual must be obtained from the Company.	R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium
D See Rule IV of the Basic Manual.	In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum
d Classification involving specific disease loading. Refer to Table of Disease Elements.	
F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.	* See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.
n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.	
P Classification is computed on a per capita basis.	

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
No.	Disease	Prem.	Const.	No.	Disease	Prem.	Const.
0005	1.37	380	30	1624	1.25	368	30
0011	1.14	356	30	1701	1.00	340	30
0034	1.06	347	30	1748	1.46	390	30
0035	0.80	317	30	1925	1.70	417	30
0042	2.05	455	30	2003	1.40	384	30
0106	3.32	595	30	2014	2.51	506	30
0128	1.03	343	30	2016	0.69	306	30
0129	1.30	373	30	2021	1.36	379	30
0130	0.93	332	30	2041	1.09	350	30
0141	0.87	326	30	2065	0.77	315	30
1164	0.84	322	30	2070	1.58	404	30
1320	0.82	320	30	2081	1.18	359	30
1322	4.28	701	30	2095	1.38	382	30
1438	2.07	458	30	2105	1.25	368	30
1463	3.54	619	30	2110	1.30	373	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	1.01	341	30	3095	0.93	332	30
2121	0.71	308	30	3096	1.08	348	30
2131	0.77	315	30	3110	1.28	370	30
2143	0.65	301	30	3111	0.95	335	30
2157	1.55	400	30	3113	0.85	324	30
2380	1.01	341	30	3114	1.08	348	30
2501	0.93	332	30	3116	1.70	417	30
2503	0.39	273	30	3131	0.68	305	30
2576	1.02	342	30	3132	0.87	326	30
2585	1.15	357	30	3145	0.74	311	30
2586	0.90	329	30	3146	0.99	338	30
2587	1.14	356	30	3169	0.91	330	30
2623	1.94	443	30	3179	0.59	295	30
2660	0.75	313	30	3188	0.96	336	30
2683	1.05	346	30	3241	1.05	346	30
2688	0.78	316	30	3257	0.92	331	30
2702	4.61	738	30	3303	0.85	324	30
2709	2.48	502	30	3306	1.88	437	30
2731	1.78	426	30	3307	1.14	356	30
2759	2.25	478	30	3315	1.12	353	30
2790	0.75	313	30	3341	0.31	264	30
2797	0.86	325	30	3365	1.92	441	30
2802	1.71	418	30	3372	1.06	347	30
2812	1.22	364	30	3383	0.59	295	30
2841	1.67	414	30	3400	1.30	373	30
2881	0.96	336	30	3507	1.02	342	30
2915	1.41	385	30	3548	0.47	282	30
3004	0.67	304	30	3559	0.76	314	30
3018	1.36	379	30	3574	0.47	282	30
3022	1.27	369	30	3581	0.48	283	30
3027	1.31	374	30	3612	0.73	310	30
3028	1.66	412	30	3620	0.97	337	30
3030	1.79	427	30	3628	0.96	336	30
3040	2.17	469	30	3629	0.74	311	30
3064	1.72	420	30	3630	0.74	311	30
3066	1.27	369	30	3632	1.40	384	30
3076	1.03	343	30	3634	0.60	297	30
3081	1.42	386	30	3635	0.63	299	30
3082	3.85	654	30	3638	0.72	309	30
3085	1.72	420	30	3643	0.74	311	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	0.58	294	30	4557	0.82	320	30
3681	0.26	258	30	4558	0.71	308	30
3685	0.41	276	30	4568	0.74	311	30
3724	1.43	388	30	4583	1.43	388	30
3726	1.52	398	30	4611	0.40	274	30
3807	0.73	310	30	4692	0.31	264	30
3808	1.10	351	30	4693	0.43	277	30
3821	2.96	555	30	4712	0.72	309	30
3824	1.16	358	30	4720	0.88	327	30
3827	0.67	304	30	4825	0.36	269	30
4000	2.22	474	30	4828	0.73	310	30
4024	1.79	427	30	4829	0.27	260	30
4034	3.07	568	30	4902	0.75	313	30
4036	1.08	348	30	4923	0.66	303	30
4130	1.31	374	30	5020	2.00	451	30
4131	0.93	332	30	5022	2.53	508	30
4150	0.30	263	30	5040	3.09	570	30
4207	1.01	341	30	5057	2.06	457	30
4239	0.94	333	30	5059	7.71	1,000	30
4240	1.18	359	30	5102	2.22	474	30
4243	0.90	329	30	5146	2.16	468	30
4244	1.12	353	30	5160	0.83	321	30
4250	1.12	353	30	5183	1.31	374	30
4251	1.31	374	30	5188	1.22	364	30
4253	0.92	331	30	5190	1.06	347	30
4273	0.96	336	30	5191	0.41	276	30
4279	1.16	358	30	5192	1.29	372	30
4299	0.75	313	30	5213	2.18	470	30
4304	2.60	516	30	5215	2.59	515	30
4307	0.64	300	30	5221	1.95	444	30
4351	0.43	277	30	5222	3.64	630	30
4360	0.50	285	30	5223	1.64	410	30
4361	0.32	266	30	5348	2.17	469	30
4410	1.08	348	30	5403	2.67	523	30
4452	1.02	342	30	5437	2.82	540	30
4459	1.09	350	30	5445	1.77	425	30
4470	0.65	301	30	5462	2.36	490	30
4484	0.78	316	30	5476	1.94	443	30
4485	0.78	316	30	5479	2.80	538	30
4511	0.19	251	30	5480	3.35	598	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	<u>1.78</u>	<u>426</u>	30	7382	<u>1.69</u>	<u>416</u>	30
5507	<u>1.83</u>	<u>431</u>	30	7390	<u>1.74</u>	<u>421</u>	30
5509	<u>1.93</u>	<u>442</u>	30	7403	<u>1.65</u>	<u>411</u>	30
5538	<u>2.55</u>	<u>511</u>	30	7405	<u>0.57</u>	<u>293</u>	30
5550	<u>1.58</u>	<u>404</u>	30	7421	<u>0.26</u>	<u>258</u>	30
5551	<u>7.41</u>	<u>1,000</u>	30	7422	<u>0.39</u>	<u>273</u>	30
5552	<u>2.79</u>	<u>537</u>	30	7423	<u>0.91</u>	<u>330</u>	30
5606	<u>0.43</u>	<u>277</u>	30	7502	<u>0.69</u>	<u>306</u>	30
5610	<u>2.07</u>	<u>458</u>	30	7515	<u>0.39</u>	<u>273</u>	30
5645	<u>3.82</u>	<u>650</u>	30	7520	<u>0.76</u>	<u>314</u>	30
6204	<u>2.82</u>	<u>540</u>	30	7538	<u>1.09</u>	<u>350</u>	30
6216	<u>2.55</u>	<u>511</u>	30	7539	<u>0.45</u>	<u>279</u>	30
6217	<u>1.67</u>	<u>414</u>	30	7540	<u>1.02</u>	<u>342</u>	30
6229	<u>1.90</u>	<u>439</u>	30	7580	<u>0.77</u>	<u>315</u>	30
6235	<u>1.90</u>	<u>439</u>	30	7600	<u>2.21</u>	<u>473</u>	30
6306	<u>2.15</u>	<u>467</u>	30	7610	<u>0.18</u>	<u>250</u>	30
6319	<u>1.12</u>	<u>353</u>	30	7704	<u>2.37</u>	<u>491</u>	30
6325	<u>1.89</u>	<u>438</u>	30	7720	<u>1.08</u>	<u>348</u>	30
6400	<u>2.24</u>	<u>476</u>	30	7904	<u>2.91</u>	<u>550</u>	30
6504	<u>0.99</u>	<u>338</u>	30	7920	<u>0.13</u>	<u>245</u>	30
6834	<u>0.84</u>	<u>322</u>	30	7979	<u>0.76</u>	<u>314</u>	30
6836	<u>1.08</u>	<u>348</u>	30	7980	<u>1.29</u>	<u>372</u>	30
7202	<u>3.65</u>	<u>632</u>	30	8001	<u>0.90</u>	<u>329</u>	30
7206	<u>2.99</u>	<u>559</u>	30	8006	<u>0.93</u>	<u>332</u>	30
7208	<u>3.82</u>	<u>650</u>	30	8008	<u>0.38</u>	<u>272</u>	30
7210	<u>5.30</u>	<u>813</u>	30	8010	<u>0.65</u>	<u>301</u>	30
7212	<u>2.61</u>	<u>517</u>	30	8013	<u>0.12</u>	<u>244</u>	30
7213	<u>3.53</u>	<u>618</u>	30	8015	<u>0.30</u>	<u>263</u>	30
7214	<u>3.90</u>	<u>659</u>	30	8017	<u>0.52</u>	<u>287</u>	30
7215	<u>3.60</u>	<u>625</u>	30	8018	<u>1.60</u>	<u>406</u>	30
7216	<u>5.85</u>	<u>873</u>	30	8021	<u>1.13</u>	<u>354</u>	30
7218	<u>5.53</u>	<u>839</u>	30	8031	<u>0.74</u>	<u>311</u>	30
7219	<u>2.89</u>	<u>548</u>	30	8032	<u>0.68</u>	<u>305</u>	30
7220	<u>3.44</u>	<u>608</u>	30	8033	<u>0.69</u>	<u>306</u>	30
7230	<u>2.46</u>	<u>501</u>	30	8039	<u>0.73</u>	<u>310</u>	30
7231	<u>3.06</u>	<u>566</u>	30	8044	<u>0.90</u>	<u>329</u>	30
7240	<u>2.33</u>	<u>486</u>	30	8045	<u>0.27</u>	<u>260</u>	30
7360	<u>1.52</u>	<u>398</u>	30	8046	<u>0.86</u>	<u>325</u>	30
7380	<u>2.33</u>	<u>486</u>	30	8047	<u>0.30</u>	<u>263</u>	30
7381	<u>2.33</u>	<u>486</u>	30	8050	<u>0.38</u>	<u>272</u>	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	<u>1.13</u>	<u>354</u>	30	8831	<u>0.39</u>	<u>273</u>	30
8059	<u>0.85</u>	<u>324</u>	30	8832	<u>0.15</u>	<u>246</u>	30
8102	<u>0.76</u>	<u>314</u>	30	8833	<u>0.49</u>	<u>284</u>	30
8106	<u>1.75</u>	<u>422</u>	30	8835	<u>0.94</u>	<u>333</u>	30
8107	<u>1.05</u>	<u>346</u>	30	8836	<u>0.15</u>	<u>246</u>	30
8111	<u>0.78</u>	<u>316</u>	30	8837	<u>0.64</u>	<u>300</u>	30
8116	<u>0.87</u>	<u>326</u>	30	8861	<u>0.64</u>	<u>300</u>	30
8209	<u>1.31</u>	<u>374</u>	30	8868	<u>0.18</u>	<u>250</u>	30
8215	<u>1.32</u>	<u>375</u>	30	8869	<u>0.25</u>	<u>257</u>	30
8227	<u>1.39</u>	<u>383</u>	30	8901	<u>0.07</u>	<u>237</u>	30
8232	<u>1.75</u>	<u>422</u>	30	9015	<u>1.36</u>	<u>379</u>	30
8235	<u>1.40</u>	<u>384</u>	30	9040	<u>1.40</u>	<u>384</u>	30
8264	<u>1.97</u>	<u>447</u>	30	9051	<u>0.02</u>	<u>232</u>	30
8265	<u>1.92</u>	<u>441</u>	30	9052	<u>0.60</u>	<u>297</u>	30
8279	<u>2.58</u>	<u>513</u>	30	9053	<u>1.00</u>	<u>340</u>	30
8291	<u>1.30</u>	<u>373</u>	30	9058	<u>0.46</u>	<u>281</u>	30
8292	<u>1.78</u>	<u>426</u>	30	9060	<u>0.69</u>	<u>306</u>	30
8293	<u>3.52</u>	<u>617</u>	30	9061	<u>0.48</u>	<u>283</u>	30
8304	<u>2.25</u>	<u>478</u>	30	9063	<u>0.31</u>	<u>264</u>	30
8350	<u>2.12</u>	<u>463</u>	30	9065	<u>0.34</u>	<u>267</u>	30
8381	<u>0.60</u>	<u>297</u>	30	9093	<u>0.53</u>	<u>288</u>	30
8387	<u>1.01</u>	<u>341</u>	30	9101	<u>1.34</u>	<u>378</u>	30
8392	<u>1.00</u>	<u>340</u>	30	9102	<u>1.12</u>	<u>353</u>	30
8393	<u>0.74</u>	<u>311</u>	30	9154	<u>0.48</u>	<u>283</u>	30
8394	<u>0.32</u>	<u>266</u>	30	9156	<u>0.72</u>	<u>309</u>	30
8395	<u>0.90</u>	<u>329</u>	30	9178	<u>1.76</u>	<u>423</u>	30
8401	<u>0.32</u>	<u>266</u>	30	9179	<u>3.21</u>	<u>584</u>	30
8601	<u>0.12</u>	<u>244</u>	30	9182	<u>0.72</u>	<u>309</u>	30
8720	<u>0.47</u>	<u>282</u>	30	9220	<u>2.24</u>	<u>476</u>	30
8741	<u>0.08</u>	<u>239</u>	30	9402	<u>1.27</u>	<u>369</u>	30
8742	<u>0.10</u>	<u>241</u>	30	9403	<u>3.49</u>	<u>614</u>	30
8745	<u>1.64</u>	<u>410</u>	30	9410	<u>0.73</u>	<u>310</u>	30
8748	<u>0.21</u>	<u>253</u>	30	9501	<u>1.02</u>	<u>342</u>	30
8755	<u>0.09</u>	<u>240</u>	30	9516	<u>1.87</u>	<u>436</u>	30
8800	<u>0.59</u>	<u>295</u>	30	9519	<u>1.87</u>	<u>436</u>	30
8803	<u>0.02</u>	<u>232</u>	30	9521	<u>0.99</u>	<u>338</u>	30
8810	<u>0.04</u>	<u>235</u>	30	9522	<u>1.33</u>	<u>377</u>	30
8811	<u>0.02</u>	<u>232</u>	30	9530	<u>0.92</u>	<u>331</u>	30
8820	<u>0.03</u>	<u>234</u>	30	9558	<u>3.71</u>	<u>638</u>	30
8829	<u>1.04</u>	<u>345</u>	30	9559	<u>1.58</u>	<u>404</u>	30

MICHIGAN WORKERS' COMPENSATION
AND EMPLOYERS' LIABILITY INSURANCE

The Hanover Insurance Group
Allmerica Financial Benefit Insurance Company

Code	Rate		Loss
	Incl.	Min	
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	0.19	251	30
9620	0.49	284	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>196.00</u>	<u>426</u>
Outservants - Occasional	0909P	<u>129.92</u>	<u>360</u>
Inservant	0913P	<u>138.88</u>	<u>369</u>
Inservants - Occasional	0908P	<u>57.12</u>	<u>287</u>

**UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE**

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>4.03</u>	<u>674</u>	30
6824F	<u>9.41</u>	<u>1,000</u>	30
6826F	<u>2.32</u>	<u>485</u>	30
6843F	<u>5.04</u>	<u>784</u>	30
6845F	<u>4.37</u>	<u>710</u>	30
6872F	<u>5.16</u>	<u>798</u>	30
6874F	<u>9.18</u>	<u>1,000</u>	30
7309F	<u>4.98</u>	<u>778</u>	30
7313F	<u>2.33</u>	<u>486</u>	30
7317F	<u>6.38</u>	<u>932</u>	30
7350F	<u>8.98</u>	<u>1,000</u>	30
8709F	<u>7.21</u>	<u>1,000</u>	30
8726F	<u>1.92</u>	<u>441</u>	30

"a" RATED CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	2.28	481	0	7333M	2.72	529	0
6703M	3.20	582	0	7335M	3.02	563	0
6704M	2.54	510	0	7337M	3.82	650	0
7016M	1.18	359	0	7394M	1.10	351	0
7024M	1.31	374	0	7395M	1.21	363	0
7038M	1.52	398	0	7398M	1.53	399	0
7046M	3.95	665	0	8734M	0.43	277	0
7047M	1.65	411	0	8737M	0.38	272	0
7050M	2.13	464	0	8738M	0.54	289	0
7090M	1.69	416	0	8805M	0.16	247	0
7098M	4.39	713	0	8814M	0.15	246	0
7099M	5.54	840	0	8815M	0.20	252	0
7151M	4.18	690	0				
7152M	5.87	876	0				
7153M	4.65	741	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -
"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are
applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident	Charge	\$250	per exposed (traveling) employee
\$50,000 per employee / \$100,000 per accident	Charge	\$250	per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers.....	Minimum	<u>\$608</u> per week
Active Members LLC's	Maximum	<u>\$2,400</u> per week
REMUNERATION for Spouses of Sole Proprietors - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Partners - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Family Members of Sole Proprietors.....		<u>\$225</u> per week

United States Longshore and Harbor Workers' Compensation Coverage percentage
applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'
Compensation Act" of the Basic Manual..... 54%

Multiply a Non-'F' Classification rate by a factor of.... 154%

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully
reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

	Modification Credit/Debit	
1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the
application of any cost containment program credits and prior to premium discount. The premium discount applies to
the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table	Expected	Tax
One Year	Loss Ratio	Multiplier
XXIII	<u>0.531</u>	1.028 (State-other than "F" Classes)
		<u>1.042</u> (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
No.	Disease	Prem.	Const.	No.	Disease	Prem.	Const.
0005	3.22	585	30	1624	2.96	555	30
0011	2.69	526	30	1701	2.35	489	30
0034	2.51	506	30	1748	3.43	608	30
0035	1.88	436	30	1925	4.02	672	30
0042	4.83	762	30	2003	3.30	593	30
0106	7.82	1,000	30	2014	5.92	881	30
0128	2.43	497	30	2016	1.64	410	30
0129	3.06	567	30	2021	3.20	582	30
0130	2.19	471	30	2041	2.56	512	30
0141	2.06	457	30	2065	1.82	431	30
1164	1.98	448	30	2070	3.73	640	30
1320	1.93	442	30	2081	2.77	535	30
1322	10.09	1,000	30	2095	3.25	587	30
1438	4.89	768	30	2105	2.96	555	30
1463	8.35	1,000	30	2110	3.06	567	30

	Code No.	Rate Incl.	Min Prem.	Loss Const.		Code No.	Rate Incl.	Min Prem.	Loss Const.
		Disease					Disease		
n	2111	2.38	492	30		3095	2.19	471	30
	2121	1.66	413	30		3096	2.54	509	30
	2131	1.82	431	30		3110	3.01	561	30
	2143	1.53	399	30		3111	2.25	477	30
	2157	3.65	631	30		3113	2.01	451	30
	2380	2.38	492	30		3114	2.54	509	30
	2501	2.19	471	30		3116	4.02	672	30
	2503	0.92	332	30		3131	1.61	407	30
	2576	2.40	494	30		3132	2.06	457	30
	2585	2.72	529	30		3145	1.74	422	30
	2586	2.11	462	30		3146	2.32	486	30
	2587	2.69	526	30		3169	2.14	465	30
	2623	4.57	733	30		3179	1.40	384	30
	2660	1.77	425	30		3188	2.27	480	30
	2683	2.48	503	30		3241	2.48	503	30
	2688	1.85	433	30		3257	2.17	468	30
	2702	10.89	1,000	30		3303	2.01	451	30
	2709	5.84	872	30		3306	4.44	718	30
	2731	4.20	692	30		3307	2.69	526	30
	2759	5.31	814	30		3315	2.64	521	30
	2790	1.77	425	30		3341	0.74	311	30
	2797	2.03	454	30		3365	4.52	727	30
	2802	4.04	675	30		3372	2.51	506	30
	2812	2.88	547	30		3383	1.40	384	30
	2841	3.94	663	30		3400	3.06	567	30
	2881	2.27	480	30		3507	2.40	494	30
	2915	3.33	596	30		3548	1.11	352	30
	3004	1.59	404	30		3559	1.80	428	30
	3018	3.20	582	30		3574	1.11	352	30
	3022	2.99	558	30		3581	1.14	355	30
	3027	3.09	570	30		3612	1.72	419	30
	3028	3.91	660	30		3620	2.30	483	30
	3030	4.23	695	30		3628	2.27	480	30
	3040	5.13	794	30		3629	1.74	422	30
	3064	4.07	678	30		3630	1.74	422	30
	3066	2.99	558	30		3632	3.30	593	30
	3076	2.43	497	30		3634	1.43	387	30
	3081	3.36	599	30		3635	1.48	393	30
	3082	9.09	1,000	30		3638	1.69	416	30
	3085	4.07	678	30		3643	1.74	422	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	1.37	381	30	4557	1.93	442	30
3681	0.61	295	30	4558	1.66	413	30
3685	0.98	338	30	4568	1.74	422	30
3724	3.38	602	30	4583	3.38	602	30
3726	3.59	625	30	4611	0.95	335	30
3807	1.72	419	30	4692	0.74	311	30
3808	2.59	515	30	4693	1.00	340	30
3821	6.97	997	30	4712	1.69	416	30
3824	2.75	532	30	4720	2.09	460	30
3827	1.59	404	30	4825	0.85	323	30
4000	5.23	805	30	4828	1.72	419	30
4024	4.23	695	30	4829	0.63	300	30
4034	7.24	1,000	30	4902	1.77	425	30
4036	2.54	509	30	4923	1.56	401	30
4130	3.09	570	30	5020	4.73	750	30
4131	2.19	471	30	5022	5.97	887	30
4150	0.71	308	30	5040	7.29	1,000	30
4207	2.38	492	30	5057	4.86	765	30
4239	2.22	474	30	5059	18.18	1,000	30
4240	2.77	535	30	5102	5.23	805	30
4243	2.11	462	30	5146	5.10	791	30
4244	2.64	521	30	5160	1.96	445	30
4250	2.64	521	30	5183	3.09	570	30
4251	3.09	570	30	5188	2.88	547	30
4253	2.17	468	30	5190	2.51	506	30
4273	2.27	480	30	5191	0.98	338	30
4279	2.75	532	30	5192	3.04	564	30
4299	1.77	425	30	5213	5.15	797	30
4304	6.13	904	30	5215	6.10	901	30
4307	1.51	396	30	5221	4.60	736	30
4351	1.00	340	30	5222	8.59	1,000	30
4360	1.19	361	30	5223	3.86	654	30
4361	0.77	314	30	5348	5.13	794	30
4410	2.54	509	30	5403	6.29	922	30
4452	2.40	494	30	5437	6.66	962	30
4459	2.56	512	30	5445	4.17	689	30
4470	1.53	399	30	5462	5.57	843	30
4484	1.85	433	30	5476	4.57	733	30
4485	1.85	433	30	5479	6.61	957	30
4511	0.45	279	30	5480	7.90	1,000	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	4.20	692	30	7382	3.99	669	30
5507	4.31	704	30	7390	4.10	680	30
5509	4.54	730	30	7403	3.88	657	30
5538	6.02	893	30	7405	1.35	378	30
5550	3.73	640	30	7421	0.61	297	30
5551	17.49	1,000	30	7422	0.92	332	30
5552	6.58	954	30	7423	2.14	465	30
5606	1.00	340	30	7502	1.64	410	30
5610	4.89	768	30	7515	0.92	332	30
5645	9.01	1,000	30	7520	1.80	428	30
6204	6.66	962	30	7538	2.56	512	30
6216	6.02	893	30	7539	1.06	346	30
6217	3.94	663	30	7540	2.40	494	30
6229	4.49	724	30	7580	1.82	431	30
6235	4.49	724	30	7600	5.20	803	30
6306	5.07	788	30	7610	0.42	276	30
6319	2.64	521	30	7704	5.60	846	30
6325	4.46	721	30	7720	2.54	509	30
6400	5.28	811	30	7904	6.87	986	30
6504	2.32	486	30	7920	0.32	265	30
6834	1.98	448	30	7979	1.80	428	30
6836	2.54	509	30	7980	3.04	564	30
7202	8.61	1,000	30	8001	2.11	462	30
7206	7.05	1,000	30	8006	2.19	471	30
7208	9.01	1,000	30	8008	0.90	329	30
7210	12.50	1,000	30	8010	1.53	399	30
7212	6.16	907	30	8013	0.29	262	30
7213	8.32	1,000	30	8015	0.71	308	30
7214	9.19	1,000	30	8017	1.22	364	30
7215	8.48	1,000	30	8018	3.78	646	30
7216	13.79	1,000	30	8021	2.67	524	30
7218	13.05	1,000	30	8031	1.74	422	30
7219	6.82	980	30	8032	1.61	407	30
7220	8.11	1,000	30	8033	1.64	410	30
7230	5.81	869	30	8039	1.72	419	30
7231	7.21	1,000	30	8044	2.11	462	30
7240	5.50	834	30	8045	0.63	300	30
7360	3.59	625	30	8046	2.03	454	30
7380	5.50	834	30	8047	0.71	308	30
7381	5.50	834	30	8050	0.90	329	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	2.67	524	30	8831	1.06	346	30
8059	2.01	451	30	8832	0.34	268	30
8102	1.80	428	30	8833	1.16	358	30
8106	4.12	683	30	8835	2.22	474	30
8107	2.48	503	30	8836	0.34	268	30
8111	1.85	433	30	8837	1.51	396	30
8116	2.06	457	30	8861	1.51	396	30
8209	3.09	570	30	8868	0.42	276	30
8215	3.12	573	30	8869	0.58	294	30
8227	3.28	590	30	8901	0.16	247	30
8232	4.12	683	30	9015	3.20	582	30
8235	3.30	593	30	9040	3.30	593	30
8264	4.65	741	30	9051	0.05	236	30
8265	4.52	727	30	9052	1.43	387	30
8279	6.08	898	30	9053	2.35	489	30
8291	3.06	567	30	9058	1.08	349	30
8292	4.20	692	30	9060	1.64	410	30
8293	8.30	1,000	30	9061	1.14	355	30
8304	5.31	814	30	9063	0.74	311	30
8350	4.99	779	30	9065	0.79	317	30
8381	1.43	387	30	9093	1.24	367	30
8387	2.38	492	30	9101	3.17	579	30
8392	2.35	489	30	9102	2.64	521	30
8393	1.74	422	30	9154	1.14	355	30
8394	0.77	314	30	9156	1.69	416	30
8395	2.11	462	30	9178	4.15	686	30
8401	0.77	314	30	9179	7.58	1,000	30
8601	0.29	262	30	9182	1.69	416	30
8720	1.11	352	30	9220	5.28	811	30
8741	0.18	250	30	9402	2.99	558	30
8742	0.24	256	30	9403	8.24	1,000	30
8745	3.86	654	30	9410	1.72	419	30
8748	0.50	285	30	9501	2.40	494	30
8755	0.21	253	30	9516	4.41	715	30
8800	1.40	384	30	9519	4.41	715	30
8803	0.05	236	30	9521	2.32	486	30
8810	0.11	242	30	9522	3.14	576	30
8811	0.05	236	30	9530	2.17	468	30
8820	0.08	239	30	9558	8.75	1,000	30
8829	2.46	500	30	9559	3.73	640	30

Code	Rate Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	0.45	279	30
9620	1.16	358	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>462.35</u>	<u>692</u>
Outservants - Occasional	0909P	<u>306.47</u>	<u>536</u>
Inservant	0913P	<u>327.61</u>	<u>558</u>
Inservants - Occasional	0908P	<u>134.74</u>	<u>365</u>

UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>9.51</u>	<u>1,000</u>	30
6824F	<u>22.19</u>	<u>1,000</u>	30
6826F	<u>5.47</u>	<u>832</u>	30
6843F	<u>11.89</u>	<u>1,000</u>	30
6845F	<u>10.30</u>	<u>1,000</u>	30
6872F	<u>12.18</u>	<u>1,000</u>	30
6874F	<u>21.66</u>	<u>1,000</u>	30
7309F	<u>11.76</u>	<u>1,000</u>	30
7313F	<u>5.50</u>	<u>834</u>	30
7317F	<u>15.06</u>	<u>1,000</u>	30
7350F	<u>21.19</u>	<u>1,000</u>	30
8709F	<u>17.01</u>	<u>1,000</u>	30
8726F	<u>4.52</u>	<u>727</u>	30

"a" RATED CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
5038a	a	a	30	9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Rate				Rate			
Code	Incl.	Min	Loss	Code	Incl.	Min	Loss
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>	<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
6702M	5.39	823	0	7333M	6.42	936	0
6703M	7.56	1,000	0	7335M	7.13	1,000	0
6704M	6.00	890	0	7337M	9.01	1,000	0
7016M	2.77	535	0	7394M	2.59	515	0
7024M	3.09	570	0	7395M	2.85	544	0
7038M	3.59	625	0	7398M	3.62	628	0
7046M	9.33	1,000	0	8734M	1.00	340	0
7047M	3.88	657	0	8737M	0.90	329	0
7050M	5.02	782	0	8738M	1.27	369	0
7090M	3.99	669	0	8805M	0.37	271	0
7098M	10.36	1,000	0	8814M	0.34	268	0
7099M	13.08	1,000	0	8815M	0.48	282	0
7151M	9.85	1,000	0				
7152M	13.84	1,000	0				
7153M	10.96	1,000	0				

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -

"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident Charge \$250 per exposed (traveling) employee

\$50,000 per employee / \$100,000 per accident Charge \$250 per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers..... Minimum \$608 per week

Active Members LLC's Maximum \$2,400 per week

REMUNERATION for Spouses of Sole Proprietors - fixed amount..... \$24,900 per year

REMUNERATION for Partners - fixed amount..... \$24,900 per year

REMUNERATION for Family Members of Sole Proprietors..... \$225 per week

United States Longshore and Harbor Workers' Compensation Coverage percentage

applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'

Compensation Act" of the Basic Manual..... 54%

Multiply a Non-'F' Classification rate by a factor of..... 154%

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

Modification Credit/Debit

1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table	Expected	Tax	
One Year	Loss Ratio	Multiplier	
XXIII	<u>0.531</u>	1.028	(State-other than "F" Classes)
		<u>1.042</u>	(Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>

- a Rate for each individual must be obtained from the Company.
- D See Rule IV of the Basic Manual.
- d Classification involving specific disease loading. Refer to Table of Disease Elements.
- F Rate provides for coverage under the United States Longshoremen's and Harbor Workers' Compensation Act.
- n Rate contains a non-ratable element or a surcharge premium applies. On experience rated risks, refer to Section IV, Rule A, of the Experience Rating Plan Manual.
- P Classification is computed on a per capita basis.
- R 7720-When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included with the payroll of regular police officers in computing the premium. In no case, however, shall the remuneration of any such police officers be taken at less than \$400 per person per annum.
- * See treatment of Disease Coverage - Rule VI-A-4 of the Basic Manual.

Code No.	Rate			Code No.	Rate		
	Incl. Disease	Min Prem.	Loss Const.		Incl. Disease	Min Prem.	Loss Const.
0005	1.65	411	30	1624	1.51	396	30
0011	1.38	381	30	1701	1.20	362	30
0034	1.28	371	30	1748	1.76	423	30
0035	0.96	335	30	1925	2.05	456	30
0042	2.47	502	30	2003	1.69	416	30
0106	4.00	670	30	2014	3.02	563	30
0128	1.24	367	30	2016	0.84	322	30
0129	1.57	402	30	2021	1.63	410	30
0130	1.12	353	30	2041	1.31	374	30
0141	1.05	346	30	2065	0.93	332	30
1164	1.01	341	30	2070	1.90	439	30
1320	0.99	338	30	2081	1.42	386	30
1322	5.16	797	30	2095	1.66	413	30
1438	2.50	505	30	2105	1.51	396	30
1463	4.27	699	30	2110	1.57	402	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
2111	1.22	364	30	3095	1.12	353	30
2121	0.85	324	30	3096	1.30	373	30
2131	0.93	332	30	3110	1.54	399	30
2143	0.78	316	30	3111	1.15	356	30
2157	1.86	435	30	3113	1.03	343	30
2380	1.22	364	30	3114	1.30	373	30
2501	1.12	353	30	3116	2.05	456	30
2503	0.47	282	30	3131	0.82	321	30
2576	1.23	365	30	3132	1.05	346	30
2585	1.39	383	30	3145	0.89	328	30
2586	1.08	349	30	3146	1.19	361	30
2587	1.38	381	30	3169	1.09	350	30
2623	2.34	487	30	3179	0.72	309	30
2660	0.90	329	30	3188	1.16	358	30
2683	1.27	370	30	3241	1.27	370	30
2688	0.95	334	30	3257	1.11	352	30
2702	5.56	842	30	3303	1.03	343	30
2709	2.98	558	30	3306	2.27	479	30
2731	2.15	466	30	3307	1.38	381	30
2759	2.71	528	30	3315	1.35	379	30
2790	0.90	329	30	3341	0.38	272	30
2797	1.04	344	30	3365	2.31	484	30
2802	2.07	457	30	3372	1.28	371	30
2812	1.47	392	30	3383	0.72	309	30
2841	2.01	451	30	3400	1.57	402	30
2881	1.16	358	30	3507	1.23	365	30
2915	1.70	417	30	3548	0.57	292	30
3004	0.81	319	30	3559	0.92	331	30
3018	1.63	410	30	3574	0.57	292	30
3022	1.53	398	30	3581	0.58	294	30
3027	1.58	404	30	3612	0.88	327	30
3028	2.00	450	30	3620	1.17	359	30
3030	2.16	468	30	3628	1.16	358	30
3040	2.62	518	30	3629	0.89	328	30
3064	2.08	459	30	3630	0.89	328	30
3066	1.53	398	30	3632	1.69	416	30
3076	1.24	367	30	3634	0.73	310	30
3081	1.71	419	30	3635	0.76	313	30
3082	4.64	741	30	3638	0.86	325	30
3085	2.08	459	30	3643	0.89	328	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
3648	0.70	307	30	4557	0.99	338	30
3681	0.31	263	30	4558	0.85	324	30
3685	0.50	285	30	4568	0.89	328	30
3724	1.73	420	30	4583	1.73	420	30
3726	1.84	432	30	4611	0.49	283	30
3807	0.88	327	30	4692	0.38	272	30
3808	1.32	376	30	4693	0.51	286	30
3821	3.56	622	30	4712	0.86	325	30
3824	1.40	384	30	4720	1.07	347	30
3827	0.81	319	30	4825	0.43	278	30
4000	2.67	524	30	4828	0.88	327	30
4024	2.16	468	30	4829	0.32	266	30
4034	3.70	637	30	4902	0.90	329	30
4036	1.30	373	30	4923	0.80	318	30
4130	1.58	404	30	5020	2.42	496	30
4131	1.12	353	30	5022	3.05	566	30
4150	0.36	270	30	5040	3.73	640	30
4207	1.22	364	30	5057	2.48	503	30
4239	1.13	355	30	5059	9.29	1,000	30
4240	1.42	386	30	5102	2.67	524	30
4243	1.08	349	30	5146	2.61	517	30
4244	1.35	379	30	5160	1.00	340	30
4250	1.35	379	30	5183	1.58	404	30
4251	1.58	404	30	5188	1.47	392	30
4253	1.11	352	30	5190	1.28	371	30
4273	1.16	358	30	5191	0.50	285	30
4279	1.40	384	30	5192	1.55	401	30
4299	0.90	329	30	5213	2.63	520	30
4304	3.13	575	30	5215	3.12	573	30
4307	0.77	315	30	5221	2.35	488	30
4351	0.51	286	30	5222	4.39	713	30
4360	0.61	297	30	5223	1.97	447	30
4361	0.39	273	30	5348	2.62	518	30
4410	1.30	373	30	5403	3.21	583	30
4452	1.23	365	30	5437	3.40	604	30
4459	1.31	374	30	5445	2.13	465	30
4470	0.78	316	30	5462	2.85	543	30
4484	0.95	334	30	5476	2.34	487	30
4485	0.95	334	30	5479	3.38	601	30
4511	0.23	255	30	5480	4.04	674	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
5506	2.15	466	30	7382	2.04	454	30
5507	2.20	472	30	7390	2.09	460	30
5509	2.32	485	30	7403	1.98	448	30
5538	3.08	569	30	7405	0.69	306	30
5550	1.90	439	30	7421	0.31	264	30
5551	8.94	1,000	30	7422	0.47	282	30
5552	3.36	600	30	7423	1.09	350	30
5606	0.51	286	30	7502	0.84	322	30
5610	2.50	505	30	7515	0.47	282	30
5645	4.60	736	30	7520	0.92	331	30
6204	3.40	604	30	7538	1.31	374	30
6216	3.08	569	30	7539	0.54	289	30
6217	2.01	451	30	7540	1.23	365	30
6229	2.30	482	30	7580	0.93	332	30
6235	2.30	482	30	7600	2.66	523	30
6306	2.59	515	30	7610	0.22	254	30
6319	1.35	379	30	7704	2.86	545	30
6325	2.28	481	30	7720	1.30	373	30
6400	2.70	527	30	7904	3.51	616	30
6504	1.19	361	30	7920	0.16	248	30
6834	1.01	341	30	7979	0.92	331	30
6836	1.30	373	30	7980	1.55	401	30
7202	4.40	714	30	8001	1.08	349	30
7206	3.60	626	30	8006	1.12	353	30
7208	4.60	736	30	8008	0.46	280	30
7210	6.39	932	30	8010	0.78	316	30
7212	3.15	576	30	8013	0.15	246	30
7213	4.25	698	30	8015	0.36	270	30
7214	4.70	747	30	8017	0.62	298	30
7215	4.33	707	30	8018	1.93	442	30
7216	7.05	1,000	30	8021	1.36	380	30
7218	6.67	964	30	8031	0.89	328	30
7219	3.48	613	30	8032	0.82	321	30
7220	4.14	686	30	8033	0.84	322	30
7230	2.97	557	30	8039	0.88	327	30
7231	3.69	635	30	8044	1.08	349	30
7240	2.81	539	30	8045	0.32	266	30
7360	1.84	432	30	8046	1.04	344	30
7380	2.81	539	30	8047	0.36	270	30
7381	2.81	539	30	8050	0.46	280	30

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.	Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
8058	<u>1.36</u>	<u>380</u>	30	8831	<u>0.49</u>	<u>283</u>	30
8059	<u>1.03</u>	<u>343</u>	30	8832	<u>0.18</u>	<u>249</u>	30
8102	<u>0.92</u>	<u>331</u>	30	8833	<u>0.59</u>	<u>295</u>	30
8106	<u>2.11</u>	<u>462</u>	30	8835	<u>1.13</u>	<u>355</u>	30
8107	<u>1.27</u>	<u>370</u>	30	8836	<u>0.18</u>	<u>249</u>	30
8111	<u>0.95</u>	<u>334</u>	30	8837	<u>0.77</u>	<u>315</u>	30
8116	<u>1.05</u>	<u>346</u>	30	8861	<u>0.77</u>	<u>315</u>	30
8209	<u>1.58</u>	<u>404</u>	30	8868	<u>0.22</u>	<u>254</u>	30
8215	<u>1.59</u>	<u>405</u>	30	8869	<u>0.30</u>	<u>263</u>	30
8227	<u>1.67</u>	<u>414</u>	30	8901	<u>0.08</u>	<u>239</u>	30
8232	<u>2.11</u>	<u>462</u>	30	9015	<u>1.63</u>	<u>410</u>	30
8235	<u>1.69</u>	<u>416</u>	30	9040	<u>1.69</u>	<u>416</u>	30
8264	<u>2.38</u>	<u>491</u>	30	9051	<u>0.03</u>	<u>233</u>	30
8265	<u>2.31</u>	<u>484</u>	30	9052	<u>0.73</u>	<u>310</u>	30
8279	<u>3.11</u>	<u>572</u>	30	9053	<u>1.20</u>	<u>362</u>	30
8291	<u>1.57</u>	<u>402</u>	30	9058	<u>0.55</u>	<u>291</u>	30
8292	<u>2.15</u>	<u>466</u>	30	9060	<u>0.84</u>	<u>322</u>	30
8293	<u>4.24</u>	<u>696</u>	30	9061	<u>0.58</u>	<u>294</u>	30
8304	<u>2.71</u>	<u>528</u>	30	9063	<u>0.38</u>	<u>272</u>	30
8350	<u>2.55</u>	<u>511</u>	30	9065	<u>0.41</u>	<u>275</u>	30
8381	<u>0.73</u>	<u>310</u>	30	9093	<u>0.63</u>	<u>300</u>	30
8387	<u>1.22</u>	<u>364</u>	30	9101	<u>1.62</u>	<u>408</u>	30
8392	<u>1.20</u>	<u>362</u>	30	9102	<u>1.35</u>	<u>379</u>	30
8393	<u>0.89</u>	<u>328</u>	30	9154	<u>0.58</u>	<u>294</u>	30
8394	<u>0.39</u>	<u>273</u>	30	9156	<u>0.86</u>	<u>325</u>	30
8395	<u>1.08</u>	<u>349</u>	30	9178	<u>2.12</u>	<u>463</u>	30
8401	<u>0.39</u>	<u>273</u>	30	9179	<u>3.87</u>	<u>656</u>	30
8601	<u>0.15</u>	<u>246</u>	30	9182	<u>0.86</u>	<u>325</u>	30
8720	<u>0.57</u>	<u>292</u>	30	9220	<u>2.70</u>	<u>527</u>	30
8741	<u>0.09</u>	<u>240</u>	30	9402	<u>1.53</u>	<u>398</u>	30
8742	<u>0.12</u>	<u>243</u>	30	9403	<u>4.21</u>	<u>693</u>	30
8745	<u>1.97</u>	<u>447</u>	30	9410	<u>0.88</u>	<u>327</u>	30
8748	<u>0.26</u>	<u>258</u>	30	9501	<u>1.23</u>	<u>365</u>	30
8755	<u>0.11</u>	<u>242</u>	30	9516	<u>2.25</u>	<u>478</u>	30
8800	<u>0.72</u>	<u>309</u>	30	9519	<u>2.25</u>	<u>478</u>	30
8803	<u>0.03</u>	<u>233</u>	30	9521	<u>1.19</u>	<u>361</u>	30
8810	<u>0.05</u>	<u>236</u>	30	9522	<u>1.61</u>	<u>407</u>	30
8811	<u>0.03</u>	<u>233</u>	30	9530	<u>1.11</u>	<u>352</u>	30
8820	<u>0.04</u>	<u>234</u>	30	9558	<u>4.47</u>	<u>722</u>	30
8829	<u>1.26</u>	<u>368</u>	30	9559	<u>1.90</u>	<u>439</u>	30

Code	Rate		Loss
	Incl.	Min	
<u>No.</u>	<u>Disease</u>	<u>Prem.</u>	<u>Const.</u>
9586	<u>0.23</u>	<u>255</u>	30
9620	<u>0.59</u>	<u>295</u>	30

PRIVATE RESIDENCES AND ESTATES INSURANCE

Classification	Code No.	Per Capita Rate	Minimum Premium
Outservants	0912P	<u>236.25</u>	<u>466</u>
Outservants - Occasion	0909P	<u>156.60</u>	<u>387</u>
Inservant	0913P	<u>167.40</u>	<u>397</u>
Inservants - Occasion	0908P	<u>68.85</u>	<u>299</u>

**UNITED STATES LONGSHOREMEN'S AND HARBOR WORKERS'
COMPENSATION COVERAGE**

Code No.	Rate Incl. Disease	Min Prem.	Loss Const.
6801F	<u>4.86</u>	<u>765</u>	30
6824F	<u>11.34</u>	<u>1,000</u>	30
6826F	<u>2.79</u>	<u>537</u>	30
6843F	<u>6.08</u>	<u>898</u>	30
6845F	<u>5.27</u>	<u>809</u>	30
6872F	<u>6.22</u>	<u>915</u>	30
6874F	<u>11.07</u>	<u>1,000</u>	30
7309F	<u>6.01</u>	<u>891</u>	30
7313F	<u>2.81</u>	<u>539</u>	30
7317F	<u>7.70</u>	<u>1,000</u>	30
7350F	<u>10.83</u>	<u>1,000</u>	30
8709F	<u>8.69</u>	<u>1,000</u>	30
8726F	<u>2.31</u>	<u>484</u>	30

"a" RATED CLASSIFICATIONS

Code No.	Rate		Loss Const.		Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.				Incl. Disease	Min Prem.	
5038a	a	a	30		9529a	a	a	30

MARITIME AND FEDERAL CLASSIFICATIONS

Code No.	Rate		Loss Const.		Code No.	Rate		Loss Const.
	Incl. Disease	Min Prem.				Incl. Disease	Min Prem.	
6702M	2.75	533	0		7333M	3.28	591	0
6703M	3.86	655	0		7335M	3.65	631	0
6704M	3.06	567	0		7337M	4.60	736	0
7016M	1.42	386	0		7394M	1.32	376	0
7024M	1.58	404	0		7395M	1.46	390	0
7038M	1.84	432	0		7398M	1.85	433	0
7046M	4.77	754	0		8734M	0.51	286	0
7047M	1.98	448	0		8737M	0.46	280	0
7050M	2.57	512	0		8738M	0.65	301	0
7090M	2.04	454	0		8805M	0.19	251	0
7098M	5.29	812	0		8814M	0.18	249	0
7099M	6.68	965	0		8815M	0.24	257	0
7151M	5.04	784	0					
7152M	7.07	1,000	0					
7153M	5.60	846	0					

Terrorism Risk Insurance Act of 2002

Code: 9740

Rate: \$0.01 per hundred of total payroll

\$0.01 per hundred of total payroll

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COST CONTAINMENT CREDITS

The purpose of cost containment credits are to recognize employers who have implemented programs that are proven to positively impact the insured's loss frequency and loss severity.

ELIGIBILITY

To qualify for cost containment credits the employer's program must meet the following criteria:

RETURN-TO-WORK-PROGRAM

For the program credit the insured employer must have a written return-to-work program with the following characteristics:

1. Accurate functional job description provided to the doctor at the workers first visit.
2. A program to keep in contact with workers who are at home to recover.
3. Transitional employment.
4. A demonstrated willingness to provide modified duty to return injured workers to the workplace in a modified capacity as defined by the treating physician.
5. A written return to work policy statement is posted where all employees may see it.

EMPLOYEE DRUG SCREENING

To qualify for this credit the insured employer must require all applicants to submit to a post-offer, pre-employment screening to detect the illegal use of drugs.

CREDIT

The amount of cost containment credit shall be applied to the estimated annual standard premium after the application of any experience modification and prior to scheduled credit.

	Modification	
	<u>Credit</u>	<u>Code</u>
Return-to-work Program	0 - 10 %	9141
Employee Drug Screening	0 - 10 %	9846

The total credits for cost containment programs may not exceed 20%.

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with the footnote instructions for Code 7220 -
"Taxicab Co. - Drivers"..... \$38,800

EXPENSE CONSTANT applicable in accordance with Basic Manual Rule VI-D..... \$200

PREMIUM DISCOUNT PERCENTAGES - (See Basic Manual Rule VII-D). The following premium discounts are applicable to Standard Premiums:

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

FOREIGN COVERAGE applicable in accordance with Basic Manual Rule IX-H:

\$25,000 per employee / \$50,000 per accident	Charge	\$250	per exposed (traveling) employee
\$50,000 per employee / \$100,000 per accident	Charge	\$250	per exposed (traveling) employee

There is no Coverage A or B since the payroll is already contemplated in the class code.

REMUNERATION for Executive Officers.....	Minimum	<u>\$608</u> per week
Active Members LLC's	Maximum	<u>\$2,400</u> per week
REMUNERATION for Spouses of Sole Proprietors - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Partners - fixed amount.....		<u>\$24,900</u> per year
REMUNERATION for Family Members of Sole Proprietors.....		<u>\$225</u> per week

United States Longshore and Harbor Workers' Compensation Coverage percentage
applicable only in connection with Rule XI-D-3 "U.S. Longshore and Harbor Workers'
Compensation Act" of the Basic Manual..... 54%

Multiply a Non-'F' Classification rate by a factor of.... 154%

SCHEDULE RATING PLAN

The following modifications may be applied to recognize such special characteristics of the risk as are not fully reflected in the basic premiums or rates. The total credits or debits may not exceed 40%.

	Modification Credit/Debit	
1. Equipment Guarding/Safety Device	Up to	10.0%
2. Premises Conditions	Up to	10.0%
3. Formal Safety Program	Up to	10.0%
4. Risk vs. Class Hazard Relativity	Up to	10.0%

This plan may be applied to the risk which is qualified for Experience Rating Plan

Manual premium must be greater or equal to \$500

The amount of schedule credit or debit shall be applied to the estimated annual standard premium after the application of any cost containment program credits and prior to premium discount. The premium discount applies to the premium after the application of any schedule credit.

RETROSPECTIVE RATING PLANS

*** RATING VALUES**

Table of Rating Values Applicable Table	Expected	Tax
One Year	Loss Ratio	Multiplier
XXIII	<u>0.531</u>	1.028 (State-other than "F" Classes)
		<u>1.042</u> (Federal-"F" Classes only)

EXCESS LOSS PREMIUM FACTORS

*** (Applicable to New and Renewal Policies)**

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$25,000	<u>0.193</u>	<u>0.209</u>	<u>0.231</u>	<u>0.246</u>	<u>0.270</u>	<u>0.294</u>	<u>0.310</u>
\$30,000	<u>0.178</u>	<u>0.193</u>	<u>0.215</u>	<u>0.231</u>	<u>0.255</u>	<u>0.280</u>	<u>0.296</u>
\$35,000	<u>0.165</u>	<u>0.180</u>	<u>0.202</u>	<u>0.218</u>	<u>0.242</u>	<u>0.266</u>	<u>0.284</u>
\$40,000	<u>0.154</u>	<u>0.169</u>	<u>0.191</u>	<u>0.206</u>	<u>0.230</u>	<u>0.255</u>	<u>0.273</u>
\$50,000	<u>0.137</u>	<u>0.151</u>	<u>0.172</u>	<u>0.187</u>	<u>0.210</u>	<u>0.235</u>	<u>0.253</u>
\$75,000	<u>0.108</u>	<u>0.121</u>	<u>0.140</u>	<u>0.153</u>	<u>0.175</u>	<u>0.198</u>	<u>0.216</u>
\$100,000	<u>0.090</u>	<u>0.101</u>	<u>0.118</u>	<u>0.131</u>	<u>0.151</u>	<u>0.172</u>	<u>0.190</u>
\$125,000	<u>0.077</u>	<u>0.087</u>	<u>0.102</u>	<u>0.115</u>	<u>0.133</u>	<u>0.153</u>	<u>0.171</u>
\$150,000	<u>0.067</u>	<u>0.076</u>	<u>0.091</u>	<u>0.102</u>	<u>0.120</u>	<u>0.138</u>	<u>0.155</u>
\$175,000	<u>0.059</u>	<u>0.068</u>	<u>0.081</u>	<u>0.092</u>	<u>0.109</u>	<u>0.127</u>	<u>0.143</u>
\$200,000	<u>0.053</u>	<u>0.061</u>	<u>0.074</u>	<u>0.084</u>	<u>0.100</u>	<u>0.117</u>	<u>0.133</u>
\$250,000	<u>0.044</u>	<u>0.051</u>	<u>0.062</u>	<u>0.071</u>	<u>0.085</u>	<u>0.101</u>	<u>0.116</u>
\$300,000	<u>0.037</u>	<u>0.044</u>	<u>0.054</u>	<u>0.062</u>	<u>0.075</u>	<u>0.089</u>	<u>0.103</u>
\$500,000	<u>0.023</u>	<u>0.027</u>	<u>0.034</u>	<u>0.040</u>	<u>0.050</u>	<u>0.060</u>	<u>0.072</u>
\$1,000,000	<u>0.011</u>	<u>0.013</u>	<u>0.018</u>	<u>0.021</u>	<u>0.027</u>	<u>0.033</u>	<u>0.041</u>