



Accident Fund Insurance Company of America
Accident Fund National Insurance Company
Accident Fund General Insurance Company

Michigan

Basic Manual for Workers Compensation and Employers Liability Insurance

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RATES

RULE I – GENERAL

A. Workers' Compensation

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

B. Policy

Policy means the Workers' Compensation and Employers' Liability Insurance Policy and the Information Page issued by the company. Copies of the Workers' Compensation and Employers' Liability Insurance Policy and Information Page are maintained in accordance with State of Michigan, Department of Consumer and Industry Services, Insurance Bureau, Order No. 97-010-M.

C. Policy and Endorsement Forms

Refer to the Forms section of this Manual for the complete description of coverages and instructions on the use of policy and endorsement forms.

D. Application of Manual Rules

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

E. Effective Date

1. Manual - This Manual is effective as of the date specified on each manual page.
2. Changes - The effective date of a change in any rule, classification or rate is 12:01 a.m. on the date specified on the manual page.

Unless specified otherwise, each change applies from the inception date.

F. Rewritten Policies - If a policy is cancelled and rewritten, all rules, classifications and rates in effect as of the inception date of rewritten policy shall apply to the rewritten policy.

G. Experience/Merit Modification Promulgation

The company shall calculate the experience modification for each qualifying risk in accordance with the Experience Rating Plan Manual.

If the experience data is not available to determine the experience or merit modification at the time of policy issuance, a tentative modification may be used at the discretion of the company. When the modification is determined and it is different from the modification shown on the policy, the policy will be endorsed making the proper correction.

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 a Michigan employer to provide benefits for Michigan employees as required by:

- a. Michigan Workers' Disability Compensation Act, and
- b. United States Longshore and Harbor Workers' Compensation Act.

2. Longshore Coverage

U.S. Longshore and Harbor Workers' Compensation Act insurance may be provided only by attaching the U.S. Longshore and Harbor Workers' Compensation Act Endorsement to the Policy. Refer to Rule XI. This coverage is subject to company review and approval.

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

Unless specifically added by endorsement, coverage for the liability of an employer under admiralty law and the Federal Employers' Liability Act is not provided by Employers' Liability Insurance Part Two.

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. Employers' Liability Insurance with Workers' Compensation Insurance

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

C. Other States Coverage

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 for employees temporarily working in those states is to be provided in Item 3.C. of the Information Page.

- b. If workers' compensation insurance does not apply because the insured or the company is unable to take the necessary action to bring the insured under a workers' compensation law, the company will reimburse the insured for all compensation and other benefits required of the insured under such a law.

2. States Where Not Available

Other States Coverage is not available in states with a monopolistic state fund and any state so designated on the Information Page of the Policy.

3. Restriction on Use

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Other States Coverage 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 for that state in which operations are performed unless coverage cannot be extended into that state in which case the rules and rates established for Michigan by the company will apply.

D. Catastrophe Provisions

Terrorism Risk Insurance Act (TRIA) of 2002 and any amendments thereto enacted by Congress.

Catastrophe (other than Certified Acts of Terrorism)

Premium for Catastrophe (other than Certified Acts of Terrorism) is calculated on the basis of total payroll according to Rule 2. A risk's total payroll in each state is divided by units of \$100 and multiplied by the appropriate value found in the Miscellaneous Values pages. The calculation is expressed as $(\text{Payroll}/100 \times \text{Catastrophe (other than Certified Acts of Terrorism) Value} = \text{Premium})$. This premium is applied after standard premium and is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Unless an "If Any" policy develops premium during the policy term or at audit, policies issued on an "If Any" basis will not be charged this premium.

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

Terrorism

Premium for Terrorism is calculated on the basis of total payroll according to Rule 2. A risk's total payroll in each state is divided by units of \$100 and multiplied by the appropriate value found in the state pages. The calculation is expressed as $(\text{Payroll}/100 \times \text{Terrorism Value} = \text{Premium})$. This premium is applied after standard premium and is not subject to any other modifications including, but not limited to, premium discount, experience rating, schedule rating, or retrospective rating.

Unless an "If Any" policy develops premium during the policy term or at audit, policies issued on an "If Any" basis will not be charged this premium.

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

RULE III – POLICY PREPARATION, INSURED AND POLICY PERIOD

A. Explanation of Terms

1. **Employer** - Employer may be an individual, partnership, joint venture, limited liability company, corporation, association, other legal entity, or a fiduciary such as a trustee, receiver, or executor. When a PEO (Professional Employer Organization) has coverage in the voluntary insurance market, the issuer of the W-2 is considered the employer and the responsible party for payment of workers' compensation premium.
2. **Insured** - Insured means the employer designated on the Information Page.
3. **Majority Interest** - Majority interest as defined in the Experience Rating Plan Manual applies in this Manual. This phrase usually means:
 - a. Majority (more than 50%) 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.
 - b. Two or more legal entities engaged in a construction, erection or demolition project, but only with respect to insurance on such project.

B. Name and Address of Insured

1. **Combination of Legal Entities** - Separate legal entities may be insured in one policy only if the same person, or group of persons, owns the majority interest in such entities. Classifications shall be applied separately to each legal entity.
2. **Single Location** - All operations of any one employer at a single location shall be insured in one policy.
3. **Multiple Locations** - All locations and operations of the employer in Michigan shall be insured in one policy.

C. Policy Period

1. **Normal Policy Period** - The normal policy period is one year.
2. **Policy for One Year**
 - a. The manual rules are based on a policy period of one year.
 - b. A one-year policy may be extended by a maximum of sixteen (16) days. Such a policy is treated as a one-year policy.
3. **Policy Less Than One Year** - A policy can be issued for a shorter term than one year. Expiration dates of existing policies will not be changed to take advantage of a change in rates.

The full minimum premiums and full expense constant shall be charged for short term policies, except that prorating 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.

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. **United States Longshore and Harbor Workers' Compensation Act**

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

3. Additional States

A state may be added after the effective date of the policy subject to underwriting approval. For the additional state operations, we will apply:

- a. Manual rates in effect on the inception 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 that 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 Explanation

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

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

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

2. Special Classifications Defined

Some occupations are common to so many employers that classifications have been established for them. Employees within the definition of the Special Class 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, in computer composition, in technical drafting, or in other office work where books and other records are kept or correspondence or drafting is conducted.

This classification applies only to employees who work in areas physically separated from other operations by floors or by floor-to-ceiling walls. A clerical office excludes work or service areas, areas where inventory is located, products are displayed for sale, or to which the purchaser customarily brings the product from another area for payment.

Employees with exposure to otherwise classified operations of the employer shall be assigned to classification(s) in accordance with Rule IV-E-2 – “Interchange of Labor.”

- b. Drafting Employees are clerical office 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.

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.”

- c. Drivers and/or Chauffeurs, Messengers and Their Helpers are over-the-road operators of automobiles, bicycles, buses, horse-drawn conveyances, trucks or other vehicles in connection with pick-up or delivery of merchandise, products or people. 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.”

This definition applies to all of the “Driver” classifications.

Vehicles Under Contract: If Vehicles with Drivers and/or Chauffeurs are engaged under contract and the owner of such vehicles has not furnished 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 to drivers in that risk. 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 a messenger 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 classification(s) in accordance with Rule IV-E-2 – "Interchange of Labor."

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

C. Classification Wording

1. Captions - A caption is the heading that precedes the classifications and is a part of the classification wording.
2. Notes - A note is a phrase that follows a classification and is part of that classification.

The classification wording (which includes captions and notes) controls, restricts, or explains the classification usage.

Classification Wording Example:

STORE: Fruit or vegetable-retail
No handling of fresh meats

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

The listings under the headings entitled "separately rate:" are not intended to be exhaustive listings nor definitive and complete listings of operations which can or should be separately rated but are rather the most common operations which would be found in most such businesses.

Additional operations for which Basic Manual classifications exist may also be separately rated subject to Rule IV-4-D and E.

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

Example of 3a above:

Code 8106 – Steel Merchant not applicable to junk dealers. This classification cannot be assigned to a steel merchant, which deals in junk. That operation shall be assigned to Code 8264 – Junk Dealers.

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- 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 "And": Both of these terms mean "and/or." This definition applies only to these terms as used in classification Captions or Notes.

Example of 3c above:

Code 2586 – Cleaning or Dyeing

A business doing cleaning and/or dyeing is classified under this code.

- d. "Includes" or "&": If the classification wording uses either of these terms, the operations or employees cited after those terms cannot be assigned to a separate classification even though the operation or employees may be described by another classification or are at a separate 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 describe the operation(s) of the employer within the state. It is the business that is classified, not individual employments, occupations, or operations within the business. Certain exceptions apply and are noted as follows.

2. Classification of Separate Legal Entities

Each separate legal entity insured under a policy shall be assigned to the basic classification(s) which describe its operation(s).

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 that describes the operation(s), the classification which most closely describes the operation(s) shall be assigned.

4. Assignment of Multiple Basic Classifications

If an insured engages in 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 as provided under Interchange of labor, Rule IV-E-2.

Policies with more than one classification may involve miscellaneous employees. Payroll assignment for such employees is subject to Rule IV-E-1.

If an insured meets conditions a, b, or c below, more than one basic classification may be assigned. Operation is defined as activities, enterprises, processes, secondary businesses, or undertakings.

- a. The insured's principal business is described by a basic classification that requires certain operations or employees to be separately rated.
- b. The insured conducts one or more of the following operations: construction or erection, farming, employee leasing/labor contracting/temporary labor services, or mercantile business.
- c. The insured conducts more than one operation in the state.
 - (1) For the purposes of this rule, an insured is conducting more than one operation in the state if any portions of the insured's operations are not encompassed by the classification applicable to the insured's principal business. To qualify for separate classification, the insured's additional operation must meet all of these conditions:

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- Be able to exist as a separate business if the insured's principal business in the state ceased to exist.
 - Be located in a separate building, on a separate floor in the same building, or on the same floor physically separated from the principal business by structured partitions. Employees engaged in the principal business must be protected from the operating hazards of the separate additional operations.
 - Maintain proper payroll records.
- (2) If the separate additional operation is not encompassed in the classification applicable to the insured's principal business and meets all the conditions listed above in c. (1), the insured is considered to be engaged in additional operations. (If this is the case, a separate basic classification may be assigned to each operation that qualifies as a separate additional operation.
- (3) If the additional operation doesn't meet all conditions listed under c(1) and is not encompassed in the classification applicable to the insured's principal business and has a rate:
- Lower than the insured's principal business, then additional operation is assigned to the same classification as insured's principal business.
 - Higher than or equal to the insured's principal business, then additional operation is assigned to the classification that describes the additional operation.
- (4) Policies with more than one classification may include employees working under several classifications. Payroll assignment for those employees is subject to the Interchange of Labor rule (refer to Rule IV-E.2).
5. Special Classifications
Special Classifications are not available for division of a single employee's payroll with other classifications. Employees with exposure to occupations, which are Special Classifications and to operations which are otherwise classified shall have their payroll assigned to the classification carrying the highest rate, unless the employer qualifies for more than one basic classification. In such event, the payroll may be subject to division in accordance with Rule IV-D-4.
6. Operations(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:

The insured is a bank:

<u>Employees</u>	<u>Classification</u>
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, that specifically describes such operation provided separate payroll records are maintained for each operation. However, if the classification indicates that "all operations" are included in one classification, then all operations conducted at the job or location are assigned to that classification.

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.

- a. Insured Subcontractors

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

Exception:

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

b. Uninsured Subcontractors

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

8. Mercantile Operations - For mercantile operations such as stores or dealers engaged in the sale of goods or merchandise, or in the sale of services, the classification is assigned separately for each location.

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

b. Wholesale vs. Retail –

(1) Retail applies to the sale of merchandise to general public for personal or household use or consumption and not for resale.

(2) Wholesale applies to sale of merchandise for resale to others; or sale to manufacturers, builders, contractors, or others for use in their business or as raw materials.

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

Examples:

Store selling artwork in a shopping mall whose majority of sales are for artwork purchased by businesses.

Store selling art supplies in a shopping mall whose majority of sales are to artists utilizing the materials in their business.

In cases like these, the stores would be classified as retail except for the ultimate use or purchaser of the products.

(3) Combination of Retail and Wholesale – A store selling both on wholesale and retail basis must be assigned to the appropriate store classification depending on whether majority of gross receipts come from wholesale or retail sales.

9. Farm Operations - For assignment of classifications for farm operations refer to Rule IX-E.

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

11. Employee Leasing, Labor Contractors, and Temporary Labor Services – Workers assigned to clients shall be classified the same as direct employees of the client performing same or similar duties. If client has no direct employees performing the same or similar duties, leased employees are classified accordingly as if they were direct employees of the client entity.

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

E. Payroll Assignment – Multiple Classifications

1. Miscellaneous Employees

Miscellaneous employees are those who perform duties commonly conducted for separate operations that are subject to more than one basic classification. The payroll of any miscellaneous employees shall be assigned to the governing classification. Some examples of miscellaneous employees are general superintendents, material handlers, and shipping or receiving clerks.

Exceptions to Rule IV-E.1.

If the governing classification is a special classification, refer to Rule IV-D.6.

Example of E.1.

A risk manufactures and processes textile fibers into cloth. The cloth material is then manufactured into reusable cloth shopping bags.

Code 2380 Cotton, Flax, Hemp or Jute Spinning or Weaving: \$275,000

Code 2501: Bag or Sack Manufacturing- Cloth: \$475,000

The insured employs 2 Hi-lo drivers who are transporting raw goods from a storage area to the shop area where the product is manufactured into cloth. The Hi-lo drivers will then transport the processed cloth material to the sewing department where it is manufactured into reusable cloth shopping bags. After the shopping bags have been manufactured, the Hi-lo drivers will transport the finished product to the shipping and receiving department that will package the product for shipment.

Hi-lo drivers would be considered miscellaneous employees of both the cloth manufacturing code 2380 and the sewing department code 2501. The Hi-lo drivers would be assigned to code 2501 as it represents the largest amount of payroll of the classification to which they were exposed.

2. Interchange of Labor

Some employees, who are not miscellaneous employees, may perform duties directly related to more than one classification properly assignable to an employer's policy. In such circumstances, an employee's remuneration may be divided between two or more such classifications other than the Special Classifications provided that:

- a. The classifications may be properly assigned to the employer according to the rules of the classification system, and
- b. The employer maintains proper payroll records, which disclose the actual payroll by classification for each such individual employee. Such records must reflect the actual time spent working within each job classification and an average hourly wage comparable to the wage rates for such employees within the employer's industry. An estimated or percentage allocation of payroll is not permitted. If

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original payroll records do not disclose the actual payroll applicable to each classification, the entire payroll of the individual employee shall be assigned to the highest rated classification that represents any part of his or her work.

- c. If an employee qualifies for division of payroll between two or more basic classification codes and also engages in operations contemplated by Codes 8810, 8742, or 8748, the payroll for such standard exception operations will be allocated to the basic classification code with the largest amount of payroll applicable to that employee. If the distribution of payroll for the employee is such that no single basic classification code represents the largest amount of that employee's payroll, then the payroll for the operations contemplated by Codes 8810, 8742 or 8748 will be assigned to the highest rated classification code representing any part of that employee's work.
- d. When a division of payroll exists for an individual employee, payroll for holiday, vacation, sick pay, overtime and all other forms of remuneration not directly attributable to a specific classification code shall be allocated to the classification code with the greatest amount of payroll applicable to the individual employee. If no one classification code applicable to the employee has the greatest amount of payroll, the payroll for holiday, vacation, sick pay, overtime and all other forms of remuneration not directly attributable to a specific classification code shall be allocated to the highest rated classification code applicable to the employee.

Exceptions to Rule IV-E

Code 8810 – Clerical Office Employees, Code 8742 – Salespersons, Collectors, or Messengers – Outside, and Code 8748 – Automobile Salespersons (not a Special Classification in MI) are not available for division of payroll under this rule.

Example of IV.E.

The following example has been developed to indicate how the foregoing rule shall be applied in specific circumstance and to illustrate the rule's proper application in accordance with its basic intent.

- (1) Some classifications require that certain operations or employees be classified separately. Code 4279 – Wallpaper Mfg. directs the assignment of Code 4239 to the actual manufacturing of the raw paper stock. For a business that manufactures paper, and further processes this paper into wallpaper, Codes 4279 and 4239 would be applied to the policy. Payroll of employees who interchange duties between these two operations may be divided in accordance with the Interchange of Labor Rule.

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 individuals who could receive workers compensation benefits for work-related injuries as provided 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. A per capita classification uses the number of workers rather than payroll to measure exposure. Refer to Rule XII.

B. Remuneration – Payroll

1. Definition - Remuneration or payroll means money or substitutes for money.

2. Remuneration includes:

- a. Wages or salaries (including retroactive wages or salaries)
- b. Total payments received by employees for commissions and draws against commissions
- c. Bonuses including stock bonus plans
- d. Extra pay for overtime work except as provided in Rule V-E
- e. Pay for holidays, vacations or periods of sickness
- f. Payment by an employer of amounts that would have been withheld from employees to meet statutory obligations for insurance or pension plans such as the Federal Social Security Act or Medicare
- g. Payment to employees on any basis other than time worked, such as piecework, profit sharing or incentive plans
- h. Payment or allowances for hand-held power tools used and provided by employees and used in their work or operations for the insured except as provided under the Logging classification.* These tools may be supplied directly by the employee or to the employee through a third party.
- i. The rental value of an apartment or house provided for an employee based on comparable accommodations
- j. The value of lodging, other than an apartment or house, received by an employee 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
- m. Payments for salary reduction, employee savings plans, retirement or cafeteria plans (IRC 125) which are made through employee-authorized salary reduction from the employee's gross pay
- n. Davis-Bacon wages or wages from a similar prevailing wage law.
- o. Annuity plans
- p. Expense reimbursements to employees to the extent that an employer's records do not substantiate that the expense was incurred as a valid business expense

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- q. Payment for filming of commercials excluding subsequent residuals that are earned by the commercial's participant(s) each time the commercial appears in print or is broadcast

*Exception: See Logging or Lumbering Classification Code 2702 and Logging or Lumbering Mechanized Handling Code 2703.

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 and Rule V-B-2-m
- c. The value of special rewards for individual invention or discovery
- d. Dismissal or severance payments except for time worked or accrued vacation
- e. Payments for active military duty
- f. Work uniform allowances
- g. Sick pay paid to an employee by a third party such as an insured's group insurance carrier that is paying disability income benefits to a disabled employee
- h. Employee discounts on goods purchased from the employee's employer
- i. Expense Reimbursements to employees to the extent that an employer's records substantiate that the expense was incurred as a valid business expense†
- j. Supper money for late work
- k. Employer provided perquisites (perks) such as:
 - use of company-provided automobiles
 - discounts on property or services
 - airplane flights
 - club memberships
 - incentive vacations (e.g., contest winners)
 - tickets to entertainment events
- l. Employer contributions to employee benefit plans such as:
 - Employee savings plans
 - retirement plans
 - Cafeteria plans (IRC 125)

†Note: Reimbursed expenses and flat expense allowances, except for hand or hand-held 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 employee's expense reimbursement or allowance payment is a fair estimate or approximates the actual expenses incurred by the employee in the conduct of his/her work and is limited to a maximum of \$75 per day.

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C. Estimated Payrolls

1. Estimated Payrolls by Classification - For each classification shown on the Information Page, the estimated total annual payroll shall be stated in the column headed "Premium Basis."
2. Determination of Estimated Payrolls - Estimated payrolls shown on the Information Page shall reflect actual remuneration anticipated by the insured during the policy period. Such estimates shall be subject to substantiation by records or inspections.

D. Whole Dollars – Payrolls

All Payrolls shall be shown to the nearest dollar. Dollar amounts of 0 to 49 cents round down. Dollar amounts of 50 to 99 cents round up.

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 as "shift differential" or "premium pay" associated with working other than normal day shift hours during the standard workweek are not to be considered as overtime.

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

2. Exclusion of Overtime Payroll

a. Payroll Records

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

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

Example:

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

45 hrs @ \$8.00 = \$360.00

5 hrs @ \$4.00 = \$20.00

Total pay = \$380.00 (\$20.00 is excluded)

2. If the records show total pay earned for overtime (regular pay plus overtime pay) in one combined amount, and time and one-half is paid for overtime, 1/3 of this total pay shall be excluded.

Example:

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

40 hrs @ \$8.00 = \$320.00

5 hrs @ \$12.00 = \$60.00

Total pay = \$380.00 (1/3 of \$60.00, or \$20.00, is excluded).

If double time is paid for overtime and the total pay for such overtime is recorded separately, 1/2 of the total pay for double time shall be excluded.

Example:

An employer's records show employee Y worked 45 hours at \$8.00 per hour, with double time for overtime, in this manner:

40 hrs @ \$8.00 = \$320.00

5 hrs @ \$16.00 = \$80.00

Total pay = \$400.00 (1/2 of \$80.00, or \$40.00, is excluded).

Exception to 2:

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

b. Hours Worked

Except as otherwise provided herein, it is the intent of this rule that overtime remuneration shall be deductible only if the number of hours actually worked in the day or week exceeds the number of hours normal and usual to the particular risk 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.

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

c. Guaranteed Wages

In some industries guaranteed wage contracts or agreements exist under which the employee receives a guaranteed wage for work up to a specified number of hours per week, such as 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 worked up to the maximum number of hours covered by the guaranteed wage, regardless of how such wage is computed. The Overtime Rule is applicable in the case of guaranteed wages only to earnings in excess of the guaranteed wages.

d. Premium Pay

It is also the intent of this rule that the basis of premium shall include all premium pay. Premium pay involves higher rates of pay generally because of night work 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 eight (8) hours per day or forty (40) hours per week, the overtime rule is applicable.

Exception:

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.

Examples of Rule V.E.2

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

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

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

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

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

3. *A night shift worker works longer hours than usual and consequently receives an increase in rate of pay above the regular night shift rate for extra hours. What is the deductible?*

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

4. *For the first four (4) hours of overtime the rate is time-and-on-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?*

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

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

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

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

No deduction is permissible because under the Basis of Premium Rule unworked vacation pay or holiday pay must always be included in remuneration. Also, in this case we are dealing only with the actual pay during the worked vacation period, none of which constitutes overtime.

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7. *An employee is normally not required to work on a holiday but is paid for the holiday at the regular rate. If he or she does work on the holiday, he or she receives additional pay at time-and-a-half, his or her total pay then being 2-1/2 times regular pay.*

One-fifth of his or her total remuneration for the day (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.

8. *The normal working day is seven (7) hours. The hourly wage is \$10.00 for the first six (6) hours and \$20.00 for the seventh (7th) hour. If any employee works more than seven (7) hours he or she receives \$20.00 per extra hour. What overtime, if any, is deductible under the following conditions: (1) an employee works seven (7) hours and receives \$80.00, (b) an employee works eight (8) hours and receives \$100.00?*

There is no deductible overtime in (a). In (b), the deductible overtime is \$10.00, being the increment over the basic hourly wage of \$10.00 which is included in the wage paid for the eighth (8th) hour.

9. *A guaranteed wage agreement provides for a normal work week of fifty (50) hours, the guaranteed wage for which is \$550, compute don the basis of an hourly wage of \$10.00 per hour for the first forty (40) hours and \$15.00 per hour for the remaining ten (10) hours. Any work in excess of fifty (50) hours is compensated at \$15.00 per hour.*

a. *An employee works fifty (50) hours and receives his or her guaranteed wage of \$550.00.*
There is no deductible overtime.

b. *An employee works only forty (40) hours but still receives his or her guaranteed wage of \$550.00.*
There is no deductible overtime.

c. *An employee works fifty-five (55) hours and receives a total of \$625.00.*
The deductible overtime is \$25.00, being the \$5.00 increment over the basic hourly wage of \$10.00, which is included in the wage paid for the hours worked in excess of those covered by the guaranteed wage.

10. *An electric meter reader is paid 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.*

The extra half-time and extra portion of the bonus paid for work during the overtime hours is deductible.

11. *In alternate weeks an employee holds himself or herself available for emergency work receiving an extra day's pay. If called upon for such work he or she receives an additional 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 overtime, if any, is deductible in the following:*

a. *During one week, the employee performed no emergency work.*
No deduction, because the extra pay for standby is part of the employee's regular remuneration.

b. *During another week, 1/2 hour of emergency work was performed.*
No deduction, the 4 hours straight time received is a guaranteed wage.

c. *During yet another week, 3 hours of emergency work was performed.*

The excess over 4 hours at straight time is deductible, that is 1/2 hour straight time, because 3 hours @ 1-1/2 times the regular rate = 4.5 hours pay.

12. An employee is paid on piecework basis.

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.

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

The increase is not deductible overtime.

F. Payroll Limitation

1. When Payroll Limitation Applies:

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

2. How Payroll Limitation Applies:

For executive officers, elected public officials, member/managers of Limited Liability Companies and classifications with notes which indicate payroll limitation, 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.

4. Executive Officer's Remuneration – Treatment of

- a. The remuneration of an executive officer shall not be included with the payroll of the risk for premium computation purposes, provided:
 - (1) That such officer is elected for the value of his or her name or because of stock holdings, has no duties and does not come on the premises, except perhaps to attend directors' meetings.
 - (2) 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.
 - (3) That such officer has been specifically excluded from coverage under the policy by endorsement.
- b. The remuneration of an executive officer shall be included with the payroll of the risk for premium computation purposes, subject to the minimum and maximum provisions of this Manual, provided:
 - (1) That such executive ceases to perform any duties, but, nevertheless, frequently visits the premises of the risk.
 - (2) That such officer frequently visits the premises of the risk for business conferences or similar duties, although also an officer or employee of another risk in the operations of which he/she takes an active interest.

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- c. 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 as listed in this Manual, shall be as indicated below:
 - (1) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books, the amount so credited shall be included in the payroll of the risk as his or her remuneration.
 - (2) Where the officer draws no salary in fact, but a regular salary is credited to him or her on the books and subsequently charged back to such officer, the amount so credited shall be included in the payroll of the risk as his or her remuneration regardless of such charge off.
 - (3) Where the officer draws no regular salary but draws such various sums as his or her needs or the conditions of the business dictate, the actual amount drawn shall be included in the payroll of the risk as his or her remuneration.
 - (4) Where the officer receives no salary in fact, either drawn or credited, or where the records presented to the auditor fail to disclose the salary, the amount to be included in the payroll of the risk shall be the applicable manual minimum per week.
- d. 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. 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 unit with respect to the application of the Executive Officers Rule. In all other cases the rule shall apply on a policy basis.
- e. Payroll of Executive Officers must be assigned to the classification that applies to the principal operations in which the executive officer is engaged with the following exceptions:
 - (1) If executive officer regularly and frequently engages in duties ordinarily performed by a superintendent, foreperson, or worker, he/she shall be assigned to the governing classification.
 - (2) If executive officer performs construction, erection, or stevedoring operations, his/her payroll shall be divided and assigned to the classifications that apply to the different operations of the executive officer subject to Interchange of Labor Rule.

5. Bonuses

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

Example:

Policy Period: 9/1/97 – 9/1/98

Period of Enrollment: 52 weeks

Amount of annual bonus declared in December 1997: \$1,560

Average weekly bonus to be added to average weekly wage: \$30 (\$1,560 divided by 52 weeks)

6. Period of Employment

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

G. Wages for Time Not Worked

- 1. Some employers pay employees wages for time not worked ("idle time"). No deduction shall be made for such amounts since no overtime work is involved.

Example:

An insured's employees regularly work seven (7) hours per day five (5) days a week. However, they are paid for an extra hour each day at the regular rate of pay.

2. The entire amount of wages paid for idle time shall be included as payroll.
3. Wages paid for idle time due to the following causes shall be assigned in their entirety to the classification that applied to the work normally performed by the employee involved.
 - a. Suspension or delay of work on account of weather conditions.
 - b. Delays while waiting for materials.
 - c. Delays while waiting for another party to complete certain work.
 - d. Delays arising from breakdown of equipment.
 - e. "Standby" 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. Inability of non-striking employees to perform normal duties due to other employees who are on strike. If non-striking employees perform absolutely no work for their employer and are not present at their employer's premises or job sites during a strike period, those employees' payroll shall be assigned to code 8810 – Clerical Office Employees, provided adequate records are maintained by employer.
 - h. Other causes of similar nature.
4. 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.
5. 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.

RULE VI – RATES AND PREMIUM DETERMINATION

A. Rates

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

Exception:

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

2. Rate - Rate means the rate that has been filed by the company with 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 "Rate."

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: 1.5

Premium: \$1,350

$\$90,000/100 = 900 \times 1.50 = \$1,350$

C. Premium Adjustment

Premium determined on the basis of classification rates and payroll or per capita exposure units shall be modified by the premium adjustment factor(s), if any, shown under miscellaneous values on the rate page(s) (for example, Firefighters and Police Officers). The premium adjustment shall not reduce the minimum premium.

D. Expense Constant

1. Explanation - The expense constant is a premium charge, which applies to every policy in addition to the premium.
2. Amount of Expense Constant
The expense constant is shown under the miscellaneous values of the rate pages. In the event of policy cancellation, refer to Rule X.
3. Premium Discount, Experience Rating, Schedule Rating and Retrospective Rating
The expense constant is not subject to premium discount, experience-rating modification, schedule rating modification, renewal or WorkSafeSM credits, charges for terrorism or catastrophe provisions, nor to retrospective rating or large deductible adjustments.
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.

E. Minimum Premium

1. Explanation

The minimum premium is the lowest premium required in order to provide insurance under the Policy. The minimum premium shall be stated in the Information Page and subject to adjustment on audit. 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 showing payroll on the final audit.
- c. For a multi-state policy, the applicable minimum premium for the policy would be that of the state with single highest minimum premium, even if that state's payroll is on an "if any" basis. If two or more states have the same highest minimum premium, the minimum premium is determined by the state with the highest amount of standard premium.

4. Experience Rating

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

5. Adjustment Upon Audit – Special Minimum Premium Rule

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

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

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

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

- a. Pro-rata cancellations (refer to Rule X for definition) – the "Designated Minimum Premium" is the pro-rated amount of the manual minimum premium applicable to the policy, but not less than the dollar amount of the expense constant stated under Miscellaneous Values of the Rates pages.

NOTE: The total premium for the cancelled policy shall not be less than the dollar amount of the expense constant stated under Miscellaneous Values of the Rates pages.

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

6. Special Minimum Premium Requirements

- a. For increased limits of employers' liability on a Policy, refer to Rule VIII.
- b. For domestic workers, refer to Rule 12.

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F. Deposit Premium

1. Amount Payable

Premiums may be paid in accordance with the payment plan described on the Payment Plan page.

Interim audits may be performed during the policy year to verify payrolls and/or adjust the estimated annual premium.

2. When Credit Allowed

The deposit premium shall be credited in premium computation to the final earned premium adjustment. The deposit premium shall not be credited to any interim premium adjustment.

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

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

G. Premium Modification

1. Experience Rating Plan

If the risk is subject to experience rating, the modification shall be shown on the Information Page and applied to the premium in accordance with the Experience Rating Plan. Should the experience modification not be available at the time of policy issuance or if a corrected experience modification is promulgated during the year, the policy shall endeavor to be endorsed to reflect the most current experience modification available.

2. Schedule Rating Plan

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

3. WorkSafeSM Credits Rating Plan

If the risk is subject to WorkSafeSM Credits, the modification shall be shown on the Information Page and applied to the premium in accordance with the WorkSafeSM Credits Rating Plan.

H. Premium Determination for Longshore and Harbor Workers

Additional rating procedures are in Rule XI for insurance for employers subject to the U.S. Longshore and Harbor Workers' Act.

I. Waived Premium Rules

Waivers of premium will be reviewed on a case by case basis as warranted.

RULE VII – PREMIUM DISCOUNT

- A. Explanation
Premium discount recognizes that the relative expense of issuing and servicing larger premium policies is less than that for smaller premium policies. Premium discount is calculated after Standard Premium, but before the Expense Constant.
- B. Retrospective Rating
The standard premium under a retrospective rating plan is not subject to premium discount.
- C. Determination of Premium Discount
The premium discount shall be determined by applying the discount percentages under the miscellaneous values of the rate pages to the Total Standard Premium.
- D. Combination of Policies
 - 1. Combination Permitted
Two or more policies issued to two or more legal entities eligible for combination may be combined for the purpose of computing the premium discount for that insured.
 - 2. Combination Procedure
If such separate policies have different expiration dates, the combination for the purpose of 1 above, shall be 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 cancelled and rewritten as of the effective date.
 - c. All policies effective after the effective date of the combination shall be written to expire concurrently with other policies in the combination.

RULE VIII – LIMITS OF LIABILITY

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Workers' Compensation and Employers' Liability Policy

1. Part One – Workers' Compensation

There is no limit of liability in the standard policy for Part One – Workers' Compensation. The policy provides all benefits required by any workers' compensation law of a state listed in item 3.A of the Information Page.

2. Part Two – Employers' Liability

a. Standard Limits

The standard limits of liability under Part Two are:

Bodily Injury by Accident:	\$100,000 each accident
Bodily Injury by Disease:	\$100,000 each employee
Bodily Injury by Disease:	\$500,000 – policy limit

b. Increased Limits

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

- (1) Approval by the company.
- (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 Constant, experience rating modification, premium discount or retrospective rating adjustment.

Table for Increased Limits

<u>Limit of Liability (000 omitted)</u>	<u>Percentage</u>	<u>Minimum Premium for Increased Limits</u>
\$500/\$500/\$500	1.0%	\$50
\$500/\$500/\$1,000	1.5%	\$75
\$1,000/\$1,000/\$1,000	2.0%	\$100
\$2,000/\$2,000/\$2,000	4.3%	\$175

- (3) 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 for Bodily Injury by Accident applies to all bodily injury arising out of any one accident.

d. Disease Limit

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

e. Show Limits on the Information Page

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

**RULE IX – SPECIAL CONDITIONS FOR 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, and shall be assigned to the classification and rules under the rules which apply to employees.
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 Specific Person 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:

The minimum and maximum individual payroll for an executive officer is shown under Miscellaneous Values on the Rate pages. The payroll limitations apply to the average weekly payroll of each executive officer for the number of weeks the officer was employed during the policy period.

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

B. Elected Public Officials

1. **Definition** - Elected public officials are employees of the state, or any county, city, village, township or school district therein, elected at the polls.
2. **Premium Determination**
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:
 - a. Minimum and maximum payroll amounts shall be the same as the minimum payroll amount used for volunteer police officers, firefighters, and safety patrol 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.

3. **Assignment of Payroll** - Payroll of elected public officials shall be assigned to classifications and rates under the rules, which apply to employees.

C. Members of Limited Liability Companies

1. **Law and Status**
Members of a Limited Liability Company (LLC) are covered under the workers' compensation law in Michigan. They have the same status as employees under the policy.

2. Exclusion

A member/manager may elect to be excluded from coverage, subject to the following:

- a. must be a member and manager as defined in MCL §450.4102,
- b. the LLC may not have more than 10 members,
- c. the member/manager must own at least 10% interest in the LLC,
- d. consent must be given by a majority vote of the member/managers and endorsed on the notice of exclusion to the company,
- e. written notice by each member/manager electing to be excluded must be made to the company.

An endorsement will be issued to specifically exclude those member/managers meeting the above criteria.

3. Premium Determination

Premium for members/managers of LLCs 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 a member/manager is shown under the Miscellaneous Values on the Rate pages.
- b. The maximum individual payroll for a member/manager is shown under the Miscellaneous Values on the Rate pages.
- c. The payroll limitations in a. and b. above apply to the average weekly payroll of each member/manager for the number of weeks the member/manager was employed during the policy period.
- d. Assignment of Payroll

Payroll of a member/manager shall be assigned to the classifications and rates under the rules, which apply to employees.

D. Partners and Sole Proprietors

1. Law and Status

- a. Partnerships - Where an employer is a partnership, all partners are covered by the policy except the partners who are specifically excluded by endorsement of the policy.
- b. Sole Proprietors –
Where an employer is a sole proprietorship, the sole proprietor is not covered by the policy.

Where an employer is an individual whose spouse is regularly employed on a full time basis having specified hours of employment at 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 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 of a sole proprietor is based on the fixed payroll amount shown under Miscellaneous Values on the Rate pages.

3. Assignment of Payroll

Payroll of partners or spouses of sole proprietors shall be assigned to classifications and rates under the rules that apply to employees.

E. Subcontractors

1. Law on Contractors and Subcontractors

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

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 had workers' compensation insurance in force covering the work performed for the contractor. For each subcontractor for which such evidence is not furnished, additional premium shall be charged on the policy that 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 that 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 subcontractor, the full sub-contract price of the work performed during the policy period by the subcontractor shall be established as the payroll of the subcontractor's employees. The additional premium shall be charged on that amount as payroll.

Exception to 3b above:

If contractor does not furnish complete payroll records, but 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 be 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.

- c. If vehicles with drivers, chauffeurs, or helpers are engaged under contract and the owner of such vehicles has not furnished evidence that the workers' compensation obligation has been insured, the total payroll of such drivers, chauffeurs, or helpers shall be included as payroll of the insured employer that contracted for such vehicles. Such payroll shall be assigned to the classification applicable in that risk to drivers. If that payroll cannot be obtained, 33-1/3% of the total contract price for the vehicles shall be considered as payroll of the drivers, chauffeurs, or helpers. 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, 33-1/3% of the contract price for that vehicle shall be included as payroll of the insured employer that contracted for the vehicle.

When the contract price does not include the cost of fuel, maintenance, or other services provided to the owner or owner-operator of a vehicle under contract, the value of such goods and services shall be added to the contract price before determining the 33-1/3% amount.

- d. 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. Piecework – This rule on subcontractors does not apply to contracts for piecework. The entire amount paid to pieceworkers shall be the payroll, as provided in Rule V.

F. Real Estate Salespersons and Associate Real Estate Brokers

Michigan's workers' compensation law provides that these persons will not be considered to be employees under the law if certain criteria are met.

A person who is licensed as a real estate salesperson or associate real estate broker under Article 25 of Act No. 299 of the Public Acts of 1980, being sections 339.2501 to 339.2515 of the Michigan Compiled Laws, shall not be considered an employee for purposes of this act if both of the following conditions have been met:

- (a) Not less than 75% of the remuneration of the salesperson or associate real estate broker is directly related to the volume of sales of real estate and not to the number of hours worked.
- (b) The salesperson or associate real estate broker has a written agreement with a real estate broker who employs the salesperson or associate real estate broker, or states that the salesperson or associate real estate broker, as applicable, is not considered an employee for tax purposes.

G. Waiver of Right to Recover from Others

1. Description of Coverage

The carrier may waive its right to recover from others by attaching the Waiver of Our Rights Endorsement (WC 00 03 13) to the Standard Policy. Waiver of Subrogation may be on a specific basis (per job) or blanket (all jobs). The employer must maintain payroll records to adequately disclose allocation to such designated jobs subject to the endorsement.

- 2. The premium charge for the endorsement can be obtained from the Miscellaneous Rate Page.

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RULE X – CANCELLATION

A. Who May Cancel

The Cancellation Condition of the Policy permits cancellation by the insured or by the company. Michigan law requires that the appropriate governing body 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:

Rates and Payroll	Apply rates to the payroll developed during the period the policy was in effect.
Experience Rating	Apply any experience rating modification in accordance with the rules of the Experience Rating Plan manual. Refer to Rule VI-G.
Pricing Programs	Apply any pricing programs
Premium Discount	Apply any premium discount based on final earned total standard premium
Expense Constant	Add the pro-rata portion of the Expense Constant but not less than \$15. Refer to Rule VI-D.
Terrorism and Catastrophe Provisions	Apply Terrorism and Catastrophe (Other Than Certified Acts of Terrorism) charges based on earned payroll.
Designated Minimum Premium	The "Designated Minimum Premium" is the pro-rated amount of the manual minimum premium applicable to the policy. Note: The total premium for the cancelled policy shall not be less than the dollar amount of the expense constant stated under Miscellaneous Values of the Rates pages.

C. Premium Determination – Cancellation by the Insured When Retiring from Business

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

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

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

D. Premium Determination – Cancellation by the Insured Except When Retiring from Business

Actual Payroll	Determine the payroll developed during the period the policy was in effect.
Extended Payroll	Extend such payroll pro-rata to an annual basis. <i>Example:</i>

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	A payroll of \$55,500 for 185 days would produce a payroll of \$109,500 on an annual basis. $\$55,500/185 \times 365 = \$109,500$
Rates	Apply rates to the payroll in extended payroll above.
Short Rate Percentage	Based on the time the policy was in effect, apply the short rate percentage shown in the Short Rate Cancellation Table in this Rule to the annual premium computed on the basis of the extended payroll in order to determine the short rate portion of the annual premium. If policy was written for less than one year, use the following formula to calculate the "extended number of days" and use that to determine the Short Rate percentage: $(\text{Number of days the policy was in effect} \div \text{Number of days for which the policy was written}) \times 365$ <i>Example:</i> Policy written for 200 days, but in effect for 50 days. $(50 \text{ days} / 200 \text{ days}) \times 365 \text{ days} = 91 \text{ extended number of days (35\% short rate percentage)}$
Experience Rating	Apply any experience rating modification in accordance with the rules of the Experience Rating Plan Manual. Refer to Rule VI-G.
Pricing Programs	Apply any pricing programs
Premium Discount	Apply any premium discount based on final earned total standard premium
Expense Constant	Add the short rate portion of the Expense Constant, but not less than \$15. Refer to Rule VI-D.
Terrorism and Catastrophe Provisions	Apply Terrorism and Catastrophe (Other Than Certified Acts of Terrorism) charges based on earned payroll.
Minimum Premium	The total premium for the cancelled policy shall not be less than the minimum premium. Refer to Rule VI-E. Note special conditions applicable under Rule VI-E-5.

Example of a Short Rate Cancellation

A policy originally written for 365 days and in effect for 185 days develops actual payroll of \$150,000, manual rate \$3, experience modification 90%, expense constant \$200, increased limits 2%, discretionary credits totaling 30%, premium discount, Minimum Premium \$750, Terrorism charge of .02, and Catastrophe (other than Certified Acts of Terrorism) charge of .01).

- Payroll extended to full policy term =
 $(\$150,000 / 185 \text{ days}) \times 365 \text{ days} = \$295,946$
- Full policy term manual premium $(\$295,946/\$100) \times \$3 = \$8,878$
- Short Rate Percentage for 185 days = 61%
- Short Rate Premium = $\$8,878 \times .61 = \$5,416$
- Short Rate Modified Premium = $\$5,416 \times .90 = \$4,874$
- Less Discretionary Credits = $\$4,874 \times .70 = \$3,412$

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- g. Less Premium Discount (0% for 1st \$2,500; 7% for next \$2,500) = \$64
- h. Short Rate portion of Expense Constant = \$200 x .61 = \$122
- i. Terrorism = $(\$150,000/\$100) \times .02 = \$30$
- j. Catastrophe = $(\$150,000/\$100) \times .01 = \$15$
- k. Total Premium for Cancelled Policy = \$3,412 + \$64 + \$122 + \$30 + \$15 = \$3,643
- l. Minimum Premium = \$750 (not applicable)

E. Reinstatements

Policies that have been issued an intent to cancel for non-payment of premium will be reinstated if premium payment is received prior to the cancellation effective date. All other reinstatements will be considered on a case by case basis.

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

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

A. General Explanation

The U.S. Longshore and Harbor 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 longshoremen, harbor workers, ship repairmen, ship builders, shipbreakers and other employees engaged in loading, unloading, repairing or building a vessel. It applies to such employees while working on navigable waters of the United States and also while working on any adjoining pier, wharf, dry dock, terminal, building way, marine railway, or other area adjoining such navigable waters customarily used for loading, unloading, repairing or building a vessel. It does not cover masters or members of the crew of a vessel. For complete details see U.S. Code (1946), Title 33, Sections 901-49, amended by Public Law 92-576. Only available in the company as an adjunct to State Act coverage.

B. Workers' Compensation Insurance – Part One

The policy is used to insure the statutory obligations of an employer to furnish benefits required by the U.S.L. & H.W. Act. Attach the U.S.L.& H.W. Act Coverage Endorsement to provide such insurance.

Do not designate the U.S.L.&H.W. Act in the Information Page.

C. Employers Liability Insurance – Part Two

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

Bodily Injury by Accident:	\$100,000 each accident
Bodily Injury by Disease:	\$100,000 each employee
Bodily Injury by Disease:	\$500,000 policy limit

Refer to Rule VIII.

D. Classifications and Rates

1. Classifications

Classifications for insurance under the U.S.L.&H.W. Act are listed in Classification pages of this Manual.

2. Rates for Federal (F) Classifications

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

Rates for classification code numbers not followed by the letter "F" do not include premium for operations subject to the U.S.L.&H.W. Act. If operations under such classifications involve some employees subject to the U.S.L.&H.W. Act, the rates and minimum premiums 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.

RULE XII – PREMIUM DETERMINATION FOR DOMESTIC WORKERS

Domestic workers are hired to perform duties inside or outside a private residence and must be employed directly by the resident owner, the estate of the owner, or family of the resident.

A. Domestic Workers – Residences

1. Inside Domestic Workers (0908 – Occasional and 0913 – Full Time)

Domestic Workers – Inside are employees engaged in household or domestic work performed principally inside the residence. Examples include a cook, housekeeper, laundry worker, maid, butler, companion, nurse and babysitter.

2. Outside Domestic Workers (0909 – Occasional and 0912 – Full Time)

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.

EXCEPTION: If commercial farm operations are conducted, codes 0912 and 0909 do not apply to the farm location operations. Outside domestic workers at a commercial farm location are assigned to the appropriate farm classification.

3. Occasional Domestic Workers

Domestic Workers – Occasional are domestic workers, inside or outside, who are employed part-time. Any domestic worker employed 20 or more hours per week 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. Rates and Premium

1. Rates - The rates for Codes 0913, 0908, 0912 and 0909 are per capita premium charges. Per capita classifications use number of workers rather than payroll to measure exposure.

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

3. Full Time Domestic Workers

Estimated premium for Codes 0912 and 0913 shall be computed on the estimated number of such domestic workers during the policy period. If additional domestic workers under Codes 0912 and 0913 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 (total) 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, 20 hours or less per workweek. An additional per capita charge applies to any remainder less than 20 hours per workweek.

C. 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.

D. Catastrophe Provisions

Premium for catastrophe provisions as detailed in Rule II.D. does not apply to per capita classifications.

RULE XIII – 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

The company has the right to compute final earned premium based on an examination of original payroll records and books of accounts of the insured. This is in accordance with the terms of the Policy, Part Five-Premium.

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 terms and conditions. When this occurs, the carrier may apply an Audit Noncompliance Charge (ANC) subject to the conditions in this rule. The charge is determined by apply the ANC multiplier to the ANC basis shown in the table below:

ANC Basis	ANC Multiplier
Estimated Annual Premium	Up to two times

- (2) On a multistate policy, the ANC applies only to the exposure in the states where an employer is noncompliant with an audit and where the ANC rule is approved for use.
- (3) The ANC is a premium charge and is applied in accordance with the applicable state premium algorithm. The ANC is not part of standard premium
- (4) The application of the ANC is subject to the following conditions:
- (a) The company must comply with all applicable state laws and/or regulations related to audits of workers' compensation insurance policies.
 - (b) The Audit Noncompliance Charge Endorsement must be attached to the policy at inception of the policy term being audited.
 - (c) The company must make two attempts to obtain the audit information and/or complete the audit. At each attempt, the company 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 company must adequately document the audit file regarding the above attempts to obtain the required audit information.
 - (e) When the company applies an ANC to the policy, and cancellation for audit noncompliance is permissible, the company may cancel the policy and must issue a cancellation notice in accordance with state law.
- (5) This ANC rule applies to mail/email, telephone, computer (remote access), and physical audits unless otherwise provide by state law.
- (6) The ANC may be applied to guaranteed cost policies as well as retrospectively rated policies.

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(7) The scenarios listed below may occur and are treated as follows:

If an ANC is applied and the employer...	Then we will...
Pays the ANC and later allows the audit	<ul style="list-style-type: none">• Perform the final audit and determine the final policy premium based on the results of the audit; and• Refund the ANC to the employer, or apply the ANC amount to any outstanding balance on the policy.
Does <u>not</u> pay the ANC, but later allows the audit	Perform the final audit and determine the final policy premium based on the results of the audit
Pays the ANC but does <u>not</u> later allow the audit	Do not change the previously reported:
Does <u>not</u> pay the ANC and does <u>not</u> later allow the audit	<ul style="list-style-type: none">• Unit statistical data• Noncompliance transactions

RULE XIV – SPECIFIC AND AGGREGATE WORKERS' COMPENSATION AND EMPLOYERS LIABILITY EXCESS INSURANCE

A. "A" Rated

All policies providing excess workers' compensation and employers liability coverage will be "A" rated.

B. File Retention

A file of all risks will be maintained in the home office of the company for a period of not less than three (3) years from the expiration date of each risk.

(Reserved for future use.)

A

Code Description

- 3632 **Abrasive Blasting** - not buildings
- 4279 **Abrasive Paper or Cloth Preparation** -paper Mfg. to be separately rated as code 4239.
- 1748 **Abrasive Wheel Mfg.**
- 8803 **Accountant, Auditor or Factory Cost or Office Systematizer** - traveling
- 3724 **Acetylene Gas Machine Installation**
- 4825 **Acetylene Gas Mfg.**
- 3634 **Acetylene Torch Mfg.**
- 4829 **Acid Mfg.**
- 5020 **Acoustical Ceiling Tile Installation**
- 5479 **Acoustical Material Installation**
- 3574 **Adding, Computing, Recording, Computer, or Office Machine Mfg.**
- 8800 **Addressing or Mailing Company**
- 9053 **Adult Foster Care Facility**
Applicable to enterprises operating under a state license which identifies the license holder as an "Adult Foster Care Facility".
- Those that are not licensed as described above, assign to code 8829.
- Code 9058 is applicable to employees engaged in food preparation and dining room service, but it does not extend to those employees providing room service. Those employees providing room service shall be assigned in accordance with the rule on division of a single employee's payroll.
- 9558 **Advertising Company** - outdoor
- 9501 **Advertising Display Service** - installation or removal of advertising cards in or on vehicles
- 9521 **Advertising Display Service** - for stores
- 3113 **Agricultural Hand Tool Mfg.**
- 8010 **Agricultural Implement Stores** - Parts only
- 3507 **Agricultural Machinery Mfg.**
- 8387 **Air Conditioning, Automobile, Truck or Trailer** - service or repair Code 8395 can be used in lieu of 8387 if risk qualifies as an Automobile Repair Facility. Installation or repair of refrigeration or air

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conditioning systems or cargo trailer on customer's premises by air conditioning or refrigeration contractors is assigned to code 3724.

5550 Air Conditioning and Heating Systems

Applies to the installation, service and repair of hot air or low pressure hot water heating and air conditioning systems. This classification includes shop operations and outside installation. This is an all-inclusive classification for non-portable air conditioning, evaporative cooling systems and furnaces and would include any electrical wiring, cleaning, oiling and adjusting, any plumbing work connected with the operations and sheet metal work.

Separately rate installation, service and repair of portable air conditioning systems under code 9519.

9519 Air Conditioning Systems - portable units: installation and service

3574 Air Pressure or Steam Gauge Mfg.

3629 Aircraft Engine Precision Part Mfg.

7360 Aircraft or Automobile - preparing and crating for shipment

AIRCRAFT OR HELICOPTER OPERATIONS:

7403 Air Carrier – Scheduled, Supplemental, or Commuter: ground employees

7405 Air Carrier – Scheduled, Supplemental, or Commuter: flying crew

Applies to 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 publishes flight schedules that specify the times and days of the week and places between which such flights are performed.

7422 Aircraft – Flying Crews for the following operations:

Aircraft or Helicopter Operation NOC

Aerial Application, Seeding, Herding, or Scintillometer Surveying

Flight Testing by Manufacturer

Forest Fire Fighting

Patrol, Photography Other Than Mapping or Survey Work

Public Exhibition Involving Stunt Flying, Racing, Parachute Jumping

Sales or Service Agency: Taxi or Sightseeing: Student Instruction

7423 Aircraft – Ground Employees for the following operations:

Aircraft or Helicopter Operation – NOC

Transportation of Personnel in conduct of Employer's Business

Flight Testing by Manufacturer

Patrol, Photography Other Than Mapping or Survey Work

Public Exhibition Involving Stunt Flying, Racing, Parachute Jumping

Sales or Service Agency: Taxi or Sightseeing

As respects aerial photography, mapping, or survey work, the payroll of the ground laboratory employees shall be assigned to Code 4361 – Photographers.

7421 Transportation of Personnel in Conduct of Employer's Business: flying crew

Applies to the payroll of pilots and all members of the flying crew. Also applies to the payroll of executive officers or other employees who engage in the operation of aircraft in the conduct of the employer's business. If the records of the employer clearly indicate the days in which flying is performed by such employees, (1) only the payroll for each day during any part of which the employee has engaged in flight duties shall be assigned to this classification. (2) The payroll for each day in which no flying has been

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done shall be assigned to those classifications which would otherwise apply. If the records of the employer do not clearly indicate the days in which flying is performed by such employees, the entire payroll for such employees shall be assigned to this classification unless the classification applicable to the employee's non-flying operations carries a higher rate in which event such classification shall apply.

3076 **Airplane Subassemblies Mfg.** - metal: cowlings, wing, tab, etc.

5507 **Airport Construction:** subsurface work

5506 **Airport Construction:** paving

7720 **Airport Security Screening** - contract

8350 **Alcohol Dealers** - bulk

2131 **Alcohol Mfg.** - grain

8017 **Ale and Beer Dealer** - retail

7390 **Ale and Beer Dealer** - wholesale

7210 **Ale and Beer Dealer** – Wholesale - drivers

ALUMINUM SIDING INSTALLATION:

5645 **Aluminum or Vinyl Siding Installation - Detached One or Two Family Dwellings**

5403 **Aluminum or Vinyl Siding Installation - All Other Buildings or Structures**

3066 **Aluminum Ware Mfg.**

Applies to goods manufactured from sheet aluminum. Rolling mills or smelting to be separately rated.

7980 **Ambulance Services: Waiver of Coordination of Benefits - Volunteers**

This code applies to volunteer ambulance service workers employed by or contracted to municipalities when the municipality has waived the coordination of benefits provision of the Workers' Compensation Act.

7380 **Ambulance Service Company**

The actual remuneration of all volunteers shall be reported, however, in no case shall the remuneration of any such volunteers be taken at less than the minimum amount shown in the Miscellaneous Values pages. Aircraft ambulance services to be separately rated under the appropriate aircraft classification. When employer elects Waiver of Coordination of Benefits for volunteers, use code 7980.

4829 **Ammonia Mfg.**

Applies to ammonia produced by the nitrogen hydrogen fixation process.

4829 **Ammonium Nitrate Mfg.**

AMMUNITION OR EXPLOSIVES MFG.:

3628 **Cartridge Component Mfg.** - small arms

Cartridge Case Mfg. to be separately rated. Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.

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- 3628 **Cartridge Mfg. or Assembly** -small arms
Explosives or fulminate Mfg. to be separately rated.
- 3315 **Cartridge or Shell Case Mfg.** - Metal
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
- 4829 **Fireworks Mfg.**
Fireworks exhibitions to be separately rated as Code 9015.
- 3632 **Projectile or Shell Mfg.**
Includes incidental "nosing in." Not cartridge or shell case Mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.
- 9015 **Amusement Device Operator, Carnival or Circus** – traveling or stationary
- 9015 **Amusement Device Operation** - NOC - not traveling. Applies to the operation of merry-go-rounds, swings, roller coasters and similar amusement devices not otherwise classified.
- 9015 **Amusement Park or Exhibition Operation** - Also see "Recreational Facilities"
- 4511 **Analytical Operation - Assaying**
Applicable to both chemical and physical testing operations and gathering of sample materials. Also applicable to research and development operations of an employer engaged in manufacturing operations provided the analytical operations are physically separated from the manufacturing operations and are not conducted as a portion of another operation. Core drilling to be separately rated as Code 6204 Drilling - NOC.
- 8350 **Anhydrous Ammonia Operation:** sale & distributing
Application to soil by contractors use appropriate farm class
- 4825 **Anti-Toxin, Serum or Virus Mfg.**
- 8601 **Architect or Engineer** - consulting
Does not apply to employees when engaged in actual construction or manufacturing.
- 3548 **Arms Mfg.** - NOC
Steel making, forging, shell mfg. or shell loading to be separately rated.
- 3628 **Arms Mfg.** - small - applies to .50 caliber or under
Cartridge Mfg. or cartridge loading to be separately rated -see "Ammunition or Explosives."
- 4131 **Art Glass or Cathedral Window Mfg.**
- 8831 **Artificial Insemination of Livestock**
- 2790 **Artificial Limb Mfg.**
- 4692 **Artificial Teeth Mfg.**
- 9403 **Ashes, Garbage or Refuse Collection**
Reduction, rendering or fertilizer plants to be separately rated.
- 7213 **Ashes, Garbage or Refuse Collection** - drivers

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- 7205 **Ashes, Garbage or Refuse Collection** - drivers in connection with exclusive mechanical operation
Applies to drivers of risks involved in collection of garbage by mechanical means where pick up, dumping and replacing of the container is by mechanical arms operated from within the truck by the truck driver.
This classification also applies to drivers that deliver and pick up large commercial or industrial bins that are loaded onto the trucks by mechanical means.
- 4024 **Asphalt Paving Bricks Mfg.**
- 4712 **Asphalt or Tar Distilling or Refining**
Felt or paper mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.
- 1463 **Asphalt Works**
Digging, mining, or quarrying to be separately rated.
- 4511 **Assaying**
- 8235 **Assembled Millwork**, door or sash dealer
- 2802 **Assembled Millwork**, door or sash Mfg. - wood
Where a risk deals in any lumber, building materials or fuel and materials in addition to performing carpentry shop operations, all yard operations shall be assigned to Code 8232.

ASYLUM:

- 9040 **Other Employees** - NOC
- 8833 **Professional Employees**
- 9058 **Food Services Operations**
- 9015 **Janitorial Operation and Custodial Care**
- 9015 **Athletic Team or Park:** Operation - contact or non-contact sports
Applies to all employees (except Special Classification employees) and to players, coaches, managers or umpires and includes all players on salary list of insured, whether regularly played or not. A payroll limitation applies to players, coaches, managers or umpires. Refer to the minimum and a maximum per employee as indicated in the Miscellaneous Values listed in the Rate pages. This payroll limitation does not apply to other employees.
- 8820 **Attorney**
- 8017 **Auctioneers**
Not livestock sales
- 5191 **Audio or call box, or intercom systems installation** - within buildings
- 8803 **Auditor, Accountant Factory Cost or Office Systematizer** - traveling
- 3145 **Automatic Screw Machine Products Mfg.**
- 3634 **Sprinkler Head Mfg.**
- 5188 **Automatic Sprinkler Installation**

AUTOMOBILE:

- 8046 **Automobile Accessory Store:** retail - NOC

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- 8393 **Automobile Body Repair**
3303 **Automobile Bumper Mfg.**
3824 **Automobile, Bus, Truck or Trailer Body Mfg. - NOC**
9501 **Automobile, Bus, Truck or Trailer Bodies - painting**
9522 **Automobile, Bus, Truck or Trailer Bodies - upholstering**
8265 **Automobile Crushing**
3821 **Automobile Dismantling**
3827 **Automobile Engine Mfg.**
3612 **Automobile Fuel Pump Mfg.**
8387 **Automobile Glass Installation**
7208 **Automobile Haulaway - drivers**
7317F **Automobile Haulaway or Driveaway - driving cars on or off vessels**
3179 **Automobile Horn Mfg. - electric**
3632 **Auto Jack Mfg. – From Castings**
3612 **Automobile Jack Mfg. - hydraulic**
3179 **Automobile Lamp Mfg.**
8748 **Automobile or Truck Rental or Leasing Company - Long Term: sales employees**
8395 **Automobile Rental or Leasing Company - Long Term: garage employees**
3632 **Automobile Machine Shop**
3808 **Automobile Mfg. or Assembly**
8392 **Automobile Parking Lot**
3400 **Automobile Parts Mfg. - misc. stamped parts such as fenders**
3632 **Auto Piston Mfg.**
7422 **Automobile Racing - Drivers**
This classification includes pit crews. Garage mechanics are subject to Code 8395.
3807 **Automobile Radiator Mfg.**
8387 **Automobile Radiator Repair - no manufacturing**
8401 **Automobile Repair Facility**
Includes automobile sales and service agencies and all establishments providing repair services for which their employees must have State certification as automobile repair facility mechanics. Parts department employees to be assigned to Code 8010 Automobile Replacement Parts Dealer.

Establishments engaged in repair of automobile bodies (metal or fiberglass) to be assigned to Code 8393 Automobile Body Repair. Operations of a gasoline station in connection with an automobile repair facility to be classified as either Code 8387 Gasoline Station - Retail - NOC or Code 8381 Gasoline Station - Self-Serve.
8394 **Automobile Repair Facility, Automobile Body Repair Facility - Service Write Up**
Applies to service write up work for automobile repair and body work. This classification does not apply to any employee performing any mechanical repair work or body work.
8748 **Automobile Salespersons**
8387 **Automobile Service Station**
8392 **Automobile Storage Garage or Parking Station**
9519 **Automotive or Truck Radio Installation, Service, or Repair**
7228 **Automobile Towing Company - drivers**
3146 **Automobile Window and Trim Molding Mfg.**

AUTOMOBILE RENTAL COMPANY:

- 7382 **Automobile Rental Company - all other emps.**
8395 **Automobile Rental Company - Garage employees**
9015 **Automobile Rental Company - Janitorial operations & custodial care**

AUTOMOTIVE:

- 3146 **Automotive Hardware Mfg.**
3648 **Automotive Lighting, Ignition or Starting Apparatus Mfg. NOC**

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3632 **Automotive Machine Shop** - no work on vehicles
Includes cylinder reboring, valve grinding, turning brake drums, rebabbiting connecting rods, etc.

8010 **Automotive Replacement Parts Distribution**

3113 **Axe or Sledge Hammer Mfg**

AWNING MANUFACTURE AND ERECTION:

5538 **Awning Mfg and Erection - Metal Exclusively**

5538 **Awning Erection by an Insured Engaged in the Erection of Canvas Products**

5538 **Awning, Tent or Canvas Goods Erection, Removal and Repair**

2576 **Awning, Tent or Canvas Goods Mfg. NOC** The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5538.

3076 **Awning Mfg. - Metal** - no erection.

Applies to on-site operations, away from the insured's shop at customer location ~~only~~.

B

Code Description

3076 **Baby Carriage Mfg.**

8835 **Baby Sitting Service**

2683 **Bag Mfg.** - luggage

2501 **Bag or Sack Mfg.** - cloth
Applies to the Mfg. of cotton, burlap or gunny; bags, sacks, traveling bags or hand luggage.

4273 **Bag Mfg.** - paper
Paper Mfg. to be separately rated as Code 4239.

2501 **Bag Renovating**
Applies to the renovating or repairing of cotton, burlap or gunny bags or sacks and includes sewing.

2003 **Bakery**

6504 **Baking Powder Mfg.**
Mfg. of ingredients to be separately rated. Can Mfg. to be separately rated as Code 3315.

3638 **Ball or Roller Bearing Mfg.**

3574 **Ball Point or Fountain Pen Mfg.**

4693 **Bandage Mfg.**

BANKS OR TRUST COMPANIES:

8810 **Clerical** - The basic and major operations of banks and trust companies are clerical in nature and assigned to Code 8810 which is a Special classification; therefore, the payroll of all employees not specifically included in the definition of clerical office employees shall be separately rated. The following indicates the appropriate assignment for miscellaneous employees of banks and trust companies:

7380 **Armored car crews** - not applicable to contractors who provide such services

9058 **Cafeterias or Restaurants**

9015 **Employees Engaged in Care, Custody or Maintenance** - including night watch guards, security guards, janitorial and maintenance employees, and elevator operators

5191 **Office Machine Repair**

4299 **Printing**

8742 **Runners or Messengers**

7720 **Employees of Contracting Agencies in Bank Service** - guards, patrols, messengers or armored car crews

9586 **Barber Shop**

BARK PEELING:

2702 **Bark Peeling** in connection with logging or by contractors

4207 **Bark Peeling** in paper mills - chemical process or ground wood process

2731 **Barking Mills**

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- 2881 **Barrel Assembly**
Stock Mfg. to be separately rated as Code 2731 Cooperage Stock Mfg.
- 3400 **Barrel or Drum Mfg. - steel**
- 2731 **Barrel Stock, Cooperage Stock or Stave Mfg.**
Applies to the manufacture of heads, hoops or staves. Cooperage or Barrel Stock Mfg. assembly to be separately rated as code 2881.
- 2841 **Baseball Bat Mfg. - wood**
- 4902 **Baseball Mfg.**
- 2790 **Basket Mfg. - willow ware**
- 2915 **Basket and Barrel Mfg. - wood veneer**
- 2688 **Basketball or Football Mfg. - bladder Mfg. to be separately rated**
- 9015 **Bath House - beach**
- 9063 **Bath NOC**
- 3179 **Battery Mfg.**
- 2380 **Batting, Wadding or Waste Mfg.**
- 9402 **Beach Cleaning by Machine**
- 8102 **Bean Sorting or Handling**
- 9586 **Beauty Parlor**
- 3257 **Bed Spring or Wire Mattress Mfg.**
Includes only-metal working operations. Subsequent production of box springs are assigned to code 2501.
- 3076 **Bedstead Mfg. or Assembly - Metal**
- 0034 **Beekeeping - Apiaries**
- 8017 **Beer and Ale Dealers - retail**
- 5183 **Beer Brewing Equipment - cleaning and installation**
- 9058 **Beer Garden, Parlor or Tavern**
7390 **Beer or Ale Dealer - wholesale**
- 7210 **Beer or Ale Dealer - drivers**
- 3726 **Beer Vat Coating with Chemicals**
- 9530 **Bell Installation - tower**

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- 2688 **Belting Mfg.** - leather
- 2157 **Beverage Mfg.** - carbonated - NOC
- 3076 **Bicycle Mfg.** or assembly
- 8010 **Bicycles** - sale or rental - including repair
- 9558 **Bill Posting**
Erection or repair of signs to be separately rated.
- 9093 **Billiard Hall**
- 3111 **Blacksmith**
- 5057 **Blast Furnace Erection**
- 1438 **Blast Furnace Operation**
Includes maintenance and repair of furnaces or operations incidental to storage or handling of materials or products. Mining, slag excavation, quarrying, coke Mfg. or the erection of furnaces to be separately rated.
- 5022 **Blast Furnace Repair and Relining** - masonry
- 6217 **Blasting Rock** - specialist contractor
- 5403 **Bleachers or Grandstands Erection** - portable - wood or metal
- 4923 **Blueprint Paper Mfg.**
- 9052 **Boarding Houses or Rooming Houses**

BOAT BUILDING OR REPAIRING:

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 engaged in the construction of commercial type boats up to 150 feet in length.

- 6834 **Boat Building or Repair** - State Act
This classification includes shop and yard work and is 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.
- 6824F **Boat Building or Repair** - U.S. Act
This classification includes shop and yard work and is 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. No persons can be excluded from coverage as the U.S. Act does not allow any exclusions.
- 6801F **Boat Building** - wood NOC - U.S. Act Includes shop and yard work.
Applies to wood boats which are more than 150 feet in length.

- 2841 **Bobbin and Spool Mfg.** - wood

BOILER:

- 5022 **Boiler Brick Work** - installation or repair
- 8720 **Boiler Inspection**
- 3726 **Boiler Installation, Repair, or Scaling** - steam

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- 3620 **Boiler Making**
- 5183 **Boiler or Steam Pipe Insulating** - domestic - installation or repair
Applies to the application of cork, asbestos or other nonconducting materials.
- 3132 **Bolt or Nut Mfg.**
Steel making or rolling mill to be separately rated.
- 4452 **Bone or Ivory Goods Mfg.**
- 4307 **Bookbinding**
Does not apply to the assembly of soft cover, paperback, or loose-leaf books.
- 3548 **Bookbinding or Printing Machinery Mfg.**
- 2660 **Boot or Shoe Mfg. NOC**
- 4568 **Borax, Potash or Salt Producing or Refining**
Mining to be separately rated.
- 3131 **Bottle Cap Mfg. or Repair**
- 2070 **Bottle Dealer** – used – No crushing
No collecting of scrap iron or steel. This classification includes beverage bottle or can recycling. Risks engaged in bottle or can crushing shall be subject to Code 8264.
- 2070 **Bottle Recycling** - bottle or can - no crushing. No collecting of scrap iron or steel. Risks engaged in bottle or can crushing shall be subject to code 8264.
- 8264 **Bottle or Can Crushing**

BOTTLING:

- 2157 **Bottling** NOC
- 2157 **Bottling** - not spirituous liquors
- 2157 **Bottling of Wine**
- 2131 **Bottling** - spirituous liquor - not beer or wine - includes warehousing, rectifying or blending
- 9093 **Bowling Lane**
Includes bowling lanes with billiard halls.

BOX MFG.:

- 4243 **Box Mfg.** - folding paper NOC
Paper or paper board Mfg. to be separately rated.
- 4240 **Box Mfg.** - set up paper
Paper or paper board Mfg. to be separately rated.
- 2841 **Box Mfg.** - wood frames for luggage
- 2759 **Box or Box Shook Mfg.**
- 4279 **Box or Case Lining Mfg.** - from waterproof paper for export packing
- 2501 **Box Spring or Mattress Mfg.**
Separately rate the Mfg. of wire springs or excelsior as code 3257.

BOY AND GIRL SCOUT COUNCILS:

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- 9015 **Camp Operations**
8810 **Clerical Office Employees**
8742 **Executives** - office and travel
- 2380 **Braid, or Fringe Mfg.** - includes textile bindings and tapes
- 4557 **Brake Fluid Mfg.**
- 3315 **Brass or Copper Goods Mfg.**
- 2016 **Breakfast Food Mfg.**
Applicable to the Mfg. of prepared foods only, and is not available to concerns engaged in grain milling exclusively.
- 8279 **Breeding Farm, Horse Farm or Stable**
Also applies to the training of race horses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.
- 2121 **Brewery**
- 5022 **Brick Cleaning**
- 4024 **Brick Mfg.** - fire or enameled
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.
- 4024 **Brick or Clay Products Mfg.**
Includes the Mfg. of common, face, pressed or repressed building or paving brick; sand-lime bricks; structural, fire-proofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Clay digging, underground mining or quarrying to be separately rated.
- 9015 **Bridge or Vehicular Tunnel Operation**
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.
- 5222 **Bridges or Culverts** - concrete construction
- 4239 **Bristol Board, Cardboard and Paper Board Mfg.**
- 2881 **Broom or Brush Assembly**
Applies to assembly only with no sawing, molding or turning of backs or handles.
- 2841 **Broom or Brush Handle Mfg.**
Applies only to the sawing, molding or turning of backs or handles, with no assembly.
- 2576 **Buffing or Polishing Cloth, Cloth Discs or Cloth Wheel Mfg.**
- 4557 **Buffing and Polishing Compounds Mfg.**
- 9015 **Building Maintenance and Repair** - by Real Estate Managing Agents or Building Owner
The ordinary maintenance and repair of a building shall be assigned to Code 9015 - "Janitorial Operations and Custodial Care." Extraordinary maintenance or repairs, new construction or erection work, whether

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performed by regular or by temporary employees, shall be assigned to the appropriate construction or erection classification.

5022 **Building Caulking**

2802 **Building Mfg.** - portable - wood - shop only

8232 **Building Materials Dealer** - yard and warehouse employees

8058 **Building Materials Dealer** - store employees

9015 **Building Janitorial Operations & Custodial Care**

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 or by an employer who occupies the building or premises for manufacturing or mercantile purposes. Painting or building repair shall be separately classified if performed at a location where the insured does not perform janitorial operations. Does not apply to maintenance or repair of machinery or amusement devices.

9501 **Building or Roofing Paper or Felt Preparation**

Paper or felt Mfg. to be separately rated.

9530 **Building Raising or Moving**

Includes incidental shoring and removal or rebuilding of walls, foundations, columns or piers.

5191 **Burglar or Fire Alarm Installation or Repair** - in buildings

9522 **Burial Garment Mfg. and Casket or Coffin Upholstering**

5022 **Burial Vault Installation** - no manufacturing - above ground

6229 **Burial Vault Installation** - underground

4034 **Burial Vaults Mfg.** - concrete

BUS COMPANIES:

7382 **Bus Companies** - employees other than drivers

7212 – Bus Companies – drivers

8395 – Bus Companies – garage employees

9015 – Bus Companies – janitorial operation and custodial care

3824 Bus, Truck, Automobile, or Trailer Body Mfg.

9501 Bus, Truck, Automobile or Trailer Body – painting

9522 Bus, Truck, Automobile or Trailer Body - upholstery

2081 **Butchering**

Includes the handling of livestock, preparation of dressed meat, washing of casings and offal. The preparation of dressed meat is concluded when the carcass is placed in the cooler room for aging. Subsequent operations may be subject to the following treatment if the risk qualifies under Rule IV-D.

Processing fresh meat for wholesale or retail sales is assigned to the appropriate store class, in conformity with the store class interpretation as outlined in the Interpretation Section.

Processing fresh meat into meat products by smoking, curing, cooking, canning and preserving, tinning, sausage and sausage casing manufacturing to be assigned to Code 2095 Meat Products Mfg. NOC.

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Rendering or fertilizer manufacturing to be separately rated.

2070 **Butter or Cheese Mfg.**

3131 **Button or Fastener Mfg.** - metal

C

Code Description

2812 **Cabinet Works** - with power machinery

2881 **Cabinet Works** - assembly from manufactured parts

CABINS:

9051 **Desk Clerk**

Applies to employees that attend the registration desk, performing duties such as checking in and out guests, answering the telephone and making reservations. These employees may on an incidental basis deliver items to guests such as towels and convenience items.

9058 **Food Service Operations**

9015 **Janitorial Operations and Custodial Care**

9052 **Cabins - NOC**

5190 **Cable Installation - electrical**

Applies to cable installation in conduits or subways. Conduit construction to be separately rated as Code 6325.

6325 **Cable Laying**

By specialist contractor employing automatic equipment which, in one operation, opens the trench, lays the cable and backfills

CABLE TELEVISION COMPANY:

6325 **Cable Laying** - underground by automatic equipment up to service drop

7600 **Cable Wiring** - main on poles and feeder lines

7600 **Cable Wiring** - from main or feeder to service drop (whether above or below ground)

8810 **Clerical Office Employees** - Subject to Special Classification Rule

9015 **Janitorial Operations or Custodial Care**

8901 **Office or Exchange Employees**

7610 **Production Studio**

8742 **Salesperson** - Subject to Special Classification Rule

4470 **Cable Mfg.** - insulated electrical

Wire drawing to be separately rated as Code 3241.

3257 **Cable or Wire Rope Mfg.** - iron or steel

No wire drawing. Mfg. of insulated electrical cable to be separately rated as Code 4470 Cable Mfg.

6217 **Caisson Work** - pneumatic or non-pneumatic - Pile driving, concrete and masonry work to be separately rated.

1438 **Calcium Carbide Mfg.**

8017 **Camera or Photographic Supplies Stores** - retail

3383 **Camera Mfg or Repair**

9015 **Camp Operation** - NOC

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- 2797 **Camper Trailer, Camper Body and Mobile Home Mfg.**
Includes the manufacture of motor homes and tent type trailers.
- 3315 **Can Mfg.**
- 2070 **Can Recycling** - no crushing. No collecting of scrap iron or steel. Risks engaged in can crushing shall be subject to code 8264.
- 8264 **Can Recycling** - beverage - includes crushing operations
- 2111 **Cannery NOC**
Can Mfg. to be separately rated as Code 3315.
- 4557 **Candle Mfg.**
- 6834 **Canoe Building** - State Act
- 6824F **Canoe Building** - U.S. Act
- 2501 **Canvas Goods Manufacturing** - lightweight material
Applies to Mfg. of awnings, mosquito netting, tents and protective coverings such as tarpaulins for automobiles, boats, machinery, trucks and trailers, or similar products when made from textile material not exceeding a weight of twelve (12) ounces per square yard.
- When heavier weight material is used, Code 2576 Canvas Goods Mfg. NOC applies.
- Operations at customer's site consisting of awnings, tents or canvas goods erection, removal or repair to be separately rated as Code 5538.
- 5538 **Canvas Goods, Tent or Awning Erection, Removal and Repair**
Applies to on-site operations, away from the insured's shop at customer premises.
- 2576 **Canvas Goods, Tent or Awning Mfg. NOC**
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5538.
- 5538 **Canvas Sidewalls Erection** - at ball parks, etc.
- 3082 **Car Wheel Mfg.** - railroad
- 4825 **Carbon Dioxide Mfg.**
- 4251 **Carbon Paper Mfg.**
- 4825 **Carbonic Acid Gas Mfg.**
Includes tank charging.
- 3581 **Carburetor Mfg.**
- 4239 **Cardboard, Bristol Board and Paper Board Mfg.**
- 4279 **Cardboard Mailing Tube Mfg.**
- 9015 **Carnival, Circus or Amusement Device Operator** - traveling

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2380 **Carpet or Rug Mfg.**

9015 **Carpet, Rug or Upholstery Cleaning** - commercial or residential - at customer's premises
Shop operations are to be separately rated as Code 2585.

2585 **Carpet, Rug or Upholstery Cleaning** - shop

CARPENTRY:

5645 **Carpentry** - detached one or two family dwellings
Includes garages constructed in connection with the dwellings.

5437 **Carpentry** - installation of cabinet work, interior trim or finished wooden flooring

5403 **Carpentry** - NOC

2802 **Carpentry** - shop only

3808 **Carriage or Wagon Mfg. or Assembly**
Baby carriage Mfg. to be separately rated as Code 3076.

5183 **Carrier System** - pneumatic - installation or repair
Applies to work inside of buildings. Installation of freight carrier systems to be rated as Code 3724
Millwright Work.

3315 **Cartridge or Shell Case Mfg.** - metal

4279 **Case or Box Lining Mfg.** - from waterproof paper for export

3574 **Cash Register Mfg.**

8017 **Casino Operation** – Includes Bingo Parlors; applies to casinos, bingo parlors and gaming centers. Code 9062 includes cashiers. Restaurants, bars, retail stores, security, maintenance, clerical, hotels, motels and/or recreational vehicle park operations rated separately.

3076 **Casket or Coffin Mfg. or Assembly** - metal

2881 **Casket or Coffin Mfg. or Assembly** - wood

9522 **Casket or Coffin Upholstering and Burial Garment Mfg.**

3341 **Castings Mfg.** - metal - investment -lost wax process

9058 **Caterer**

4131 **Cathedral or Art Glass Window Mfg.** Includes glass Mfg.

9015 **Caves or Caverns** - operation for exhibition purposes - including guides, ticket sellers, gate attendants, maintenance employees

5022 **Cement Block Erection**

1701 **Cement Mfg.**
Excavation or digging, dredging, mining or quarrying to be separately rated.

5221 **Cement or Concrete Work** - floors, driveways, yards or sidewalks

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- 9220 **Cemetery Operation or Removal** – opening graves, removing and reintering remains
- 9402 **Cesspool Cleaning** - specialist contractor
- 3110 **Chain Mfg.** - forged
- 3257 **Chain Mfg.** - formed or welded from wire
- 3146 **Chain Mfg.** - roll or drive type
- 8837 **Charitable or Religious Organization** - welfare - all employees
- 7380 **Chauffeurs and/or Drivers NOC**
Subject to the Special Classifications Rule. See also the various special "Driver" classifications in this Manual.
- 2070 **Cheese or Butter Mfg.**
- 4828 **Chemical Mixing or Blending NOC**
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 such operations are conducted in an area which is physically separated from the manufacturing area.
- 4829 **Chemical Mfg. NOC**
Applies to risks which are engaged in the manufacture of chemicals for which no specific Basic Classification. It includes the blending or mixing of chemicals when this is done as part of a process continuous with the manufacture. However, blending or mixing operations may be separately rated under Code 4828, if they are done in an area which is physically separated from the manufacturing area. The following is a partial list of chemical manufacturing processes contemplated by Code 4829: alcoholysis; alkylation; elimination; calcination; carbozylation; compression of gasses; distillation; esterification; halogenation; nitration; oxidation; reduction; sulphonation.
- 2380 **Chenille Products Mfg.** - chenille carpet and cloth Mfg.
- 2501 **Chenille Cloth Products Mfg.** - from chenille cloth - cutting, sewing and finishing
- 2041 **Chewing Gum Mfg.**
- 5222 **Chimney Cleaning** - industrial smokestacks
- 9015 **Chimney Cleaning** - residence - by vacuum suction
- 5222 **Chimney Construction** - not metal
Includes foundation and applies to stone, brick or concrete chimneys. Also includes guniting and lining operations.
- 5222 **Chimney or Smokestack Lining** - not metal
- 2041 **Chocolate or Cocoa Mfg.** - applies to Mfg. from cocoa beans
- 0106 **Christmas Tree Farm** - Planting, Cultivating and Harvesting
Harvesting of Christmas trees exclusively by specialist contractors is included.
- 7380 **Church** - bus drivers
- 9015 **Church** - janitorial operation and custodial care

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- 8868 **Church** - professional employees
Includes clergy, assistants, organist and choir members.
- 9101 **Church-All Other**
- 2143 **Cider Mfg.**
- 3315 **Cigar and Cigarette Lighter Mfg. or Assembly**
- 4251 **Cigar Bank Mfg.**
- 9015 **Circus, Carnival or Amusement Device Operator** - traveling
- 7979 **Civil Defense Workers**
Waiver of Coordination of Benefits - Volunteers
This class is only available to municipal entities. Upon written request by the insured the Michigan Waiver of Coordination of Benefits Endorsement for Volunteers will be attached to the policy only at the time the policy is entered into or renewed. Volunteers not subject to the waiver of coordination of benefits will be separately rated under Code 7720. The remuneration of such volunteers shall be taken at their actual wage, however, in no case shall remuneration of any such volunteers be taken at less than the amount shown in the Miscellaneous Values pages.
- 7720 **Civil Defense Workers**
- 8742 **Claims Adjusters or Special Agents** - insurance company
- 4024 **Clay Flower Pot Mfg.** - press formed or hand molded or cast
- 1748 **Clay Milling**
- 4000 **Clay or Shale Digging**
No canal, sewer or cellar excavation or underground mining.
- 4024 **Clay Products or Brick Mfg. NOC**
Includes the Mfg. of common, face, pressed or repressed building or paving bricks; sand-lime bricks; structural, fire-proofing, drainage and roofing tiles; wall copings; glazed or unglazed sewer or drain pipes or conduits; or similar products. Clay digging, underground mining or quarrying to be separately rated.
- 5610 **Cleaner** - debris removal - construction or erection only
Applies only to hand collection of debris and refuse in connection with construction or erection. Drivers to be separately classified consistent with Manual Rules. Does not apply to the payroll for cleaners except when the payroll for watch guards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.
- 5213 **Cleaning or Renovating Building Exteriors**
- 3726 **Cleaning Tanks or Tank Cars**
- 8810 **Clerical Office Employees**
- 8871 **Clerical Telecommuter Employees**
- 8018 **Clippings Dealer**
- 3383 **Clock Mfg.**

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2501 **Cloth Dolls or Cloth Parts or Doll Clothing Mfg.**

4299 **Cloth Printing**

8032 **Cloth Sponging, Shrinking, Inspection or Mending**

2501 **Clothing Mfg.**

Including cutting, sewing and finishing of clothing including; cloth dolls, cloth doll parts, doll clothing, collars, corset, linings, shirt and garment trimmings and ribbons.

8008 **Clothing Store** - retail - wearing apparel or dry goods

8032 **Clothing Store** - wholesale - wearing apparel or dry goods

9060 **Club** - country, golf, fishing or yacht

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

Employees interchanging labor between operations are assigned in accordance with a single employee's payroll rule.

CLUBS:

9061 **Beach**

9015 **Building maintenance, janitorial, swimming pool operations**

8810 **Clerical Office**

9060 **Country, golf, fishing or yacht**

9015 **Driving range**

9052 **Hotel or Motel**

9063 **Health**

7380 **Drivers**

9156 **Musicians, entertainers**

9058 **Restaurant, bartenders, snack shop**

8279 **Riding**

8010 **Ship Chandlers**

9015 **Shooting**

9060 **Ski**

9061 **Social**

8017 **Sporting goods shop, pro shop**

9065 **Tennis, racquetball & handball** - indoor - all operations

Excluding Health Clubs, Exercise Clubs and Swimming Pool operations.

9060 **Tennis, racquetball & handball** – outdoor

9060 **Fraternity or Sorority Houses**

9061 **Clubs NOC**

1463 **Coal Billet or Briquette Mfg.**

Mfg. of by-products to be separately rated.

7313 **Coal Dock Operation & Stevedoring**

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

8232 **Coal Merchant**

2841 **Coat Hanger Mfg.** - wood

2041 **Cocoa or Chocolate Mfg.**
Applies to Mfg. from cocoa beans.

6504 **Coconut Shredding or Drying**

4712 **Cod Liver Oil Mfg.**

6504 **Coffee Cleaning, Roasting or Grinding**

8006 **Coffee, Tea or Spice Dealer** - retail
Applies to sales of coffee, tea or spices and can be sold by mail order, house-to-house, or at store locations.

7380 **Coffee, Tea or Spice Dealer** - drivers - route delivery employees

6217 **Coffer-Dam Work**
Pile driving, masonry or concrete work to be separately rated.

COFFIN, CASKET:

4034 **Coffin and Casket Mfg.** - concrete

3076 **Coffin or Casket Mfg. or Assembly** - metal

2881 **Coffin or Casket Mfg. or Assembly** - wood

9522 **Coffin or Casket Upholstery and Burial Garment Mfg.**

5192 **Coin Operated or Vending Machines** - installation, service or repair - includes storage, shop and outside operations

4251 **Coin Wrappers and Currency Strap Mfg.**

8031 **Cold Storage Locker** - frozen foods
Includes incidental preparation of meats and produce prior to storage in lockers. Slaughtering to be separately rated as Code 2081.

2501 **Collar Mfg.**

8742 **Collectors, Messengers or Salespersons** - outside
Subject to the Special Classifications Rule

COLLEGES: INCLUDING TRADE OR VOCATIONAL

9101 **All Other Employees** - NOC

8017 **Book Stores**

7380 **Drivers, Transportation**

9058 **Food Service**

8810 **Library**

8832 **Medical Clinic**

8868 **Professional Employees**

8870 **Professional Employees (grandfathered Business)**

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4558 Color Grinding, Blending or Testing

Applies to operations involving dry materials with no handling of flammable, poisonous, caustic, corrosive or oxidizing materials. Not applicable to the Mfg. of ingredients.

5191 Computer Programming of Electrical Apparatus or Machinery – Computer programming must be conducted in a control room setting. If not conducted in a control room setting, programming is limited to transferring data from a laptop to the industrial machine on the shop floor by the way of a computer cable. Once the programming has been completed, no further services may be conducted such as installation or service involving the mechanical aspects of the machine. Service work would be limited to turning the machine on and off to verify that the machine is coded properly.

3574 Computing, Adding, Recording or Office Machine Mfg. – NOC

CONCESSIONS:

8017 Beach Chairs and Umbrellas

8010 Boats in Parks

8017 Cigarette Distribution

8017 Door Attendants

8008 Hat or Coat Check Rooms

8017 Parcel or Luggage Check Rooms

8392 Parking Lots

8017 Rolling Chairs

8017 Wash Room Attendants

5222 Concrete Construction: Bridges or Culverts

Applies only when clearance is more than ten (10) feet at any point or entire distance between terminal abutments exceeds twenty (20) feet. Includes 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.

5213 Concrete Construction in Connection with Dams or Locks

Includes work on foundations, or the making, setting-up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.

5213 Concrete Construction - NOC

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, industrial or institutional 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.

5221 Concrete Igloo Construction - floors

5213 Concrete Igloo Construction - for explosives

5221 Concrete or Cement Work - floors, driveways, yards or sidewalks

Self-bearing floors, airport runways, warming aprons, street or road construction to be separately rated.

5213 Concrete Pre-Cast Slab Installation - roofs, floors, wall panels

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5213 **Concrete Private Residences Construction** - monolithic

5215 **Concrete Private Residences Construction** - not monolithic

4034 **Concrete Products Mfg.**

Applies to shop or yard work only. Includes the Mfg. of concrete blocks, bricks, poles, piles, beams, sewer pipes, tile or similar products, and may be applied only when the operations are conducted as a commercial enterprise at a permanent location. Not available as a construction site or for any plant operated in connection with construction work.

CONCRETE - READY MIX DEALERS:

1. Trucks operated to supply ready-mix for construction work by the insured either carrying pre-mixed concrete or mixing the ingredients during transit.

8227 **Yard** - Employees engaged in mixing the concrete prior to transit or loading trucks with ingredients to be mixed during transit.

7380 **Drivers**

2. Trucks operating to supply construction work undertaken by independent contractors either carrying pre-mixed concrete or mixing the ingredients during transit. Where the insureds contract involves payment for materials, mixing and trucking:

8232 **Building Materials Dealer** - Yard

All operations incidental to pre-mixing concrete or loading of ingredients into trucks that will mix during transit and delivery of concrete.

7380 **Drivers**

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

7208 **Drivers**

5215 **Concrete Work** - incidental to the construction of private residences

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 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.

2065 **Condensed Milk Mfg.**

9015 **Condominiums or Cooperatives** - all employees engaged in care, custody and maintenance of premises or facilities

6325 **Conduit Construction** - for cables or wires

3559 **Confectionery Machine Mfg.**

2041 **Confection Mfg.**

3113 **Construction, Agricultural, Logging, Mining, Oil or Artesian Well Tool Mfg.**

3507 **Construction Machinery, Dredge or Steam Shovel Mfg. - NOC**

2070 **Container Recycling** - bottle or can - no crushing. No collecting of scrap iron or steel. Risks engaged in bottle or can crushing shall be subject to code 8264.

CONTRACTING CLASSIFICATIONS APPLICABLE TO SUBCONTRACTORS ON CONTRACTING JOBS:

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

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

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

5606 Contractors - Executive Supervisor or Construction Superintendent

1. This classification is available only to executive supervisors or construction superintendents having administrative or managerial responsibility for construction or erection projects.
2. "Executive Supervisors" or "Construction Superintendents" are defined as those persons exercising supervisory control through job superintendents or foremen.
3. Does not apply to any person who is directly in charge of construction work. Such person shall be assigned to the classification that 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 that applies to the job or location where the operation is performed. (Refer to Rule IV-D-7).
4. Code 5606 is not available for division of a single employee's payroll with any other classification.

CONTRACTORS' EQUIPMENT RENTAL:

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

8107 If no operator is provided

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

8107 Contractor's Machinery Dealer

Applies to store or yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.

8227 Contractor's Permanent Yard

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

CONVALESCENT OR NURSING HOME: Nursing or convalescent homes may be "stand alone" facilities, or they may be operated in connection with hospitals, homes for the aged or senior citizen housing establishments. At locations where there are different operations being conducted, each operation is separately classified.

9058 **Food Service**

9015 **Janitorial**

9063 **Recreational or Craft Activities**

2585 **Laundry** (when done on fee basis)

8829 **Laundry** (institutional)

8829 **All Other Employees** – those who interact with residents such as nurses, aides, orderlies, etc.

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- 3066 **Cooking Utensils Mfg.** - steel
3724 **Cooling Tower Erection** - prefabricated wood or metal
- 2881 **Cooperage Assembly**
Stock Mfg. to be separately rated as Code 2731.
- 2731 **Cooperage Stock, Barrel Stock or Stave Mfg.**
Applies to the manufacture of heads, hoops or staves. Cooperage or Barrel Stock Mfg. assembly to be separately rated as Code 2881.
- 9015 **Cooperatives or Condominiums** - all employees engaged in care, custody and maintenance of premises
- 4279 **Cop Tube Mfg.**
- 3315 **Copper or Brass Goods Mfg.**
- 3066 **Coppersmith** - shop
- 2380 **Cord, Twine, Cordage or Rope Mfg.** – NOC
- 2841 **Cork Board Mfg. and Cork Products Mfg.**
- 2841 **Cork Cutting Works**
4250 **Cork Paper Mfg.** - no paper Mfg.
- 4244 **Corrugated or Fiber Board Container Mfg.**
Paper or paper board Mfg. to be separately rated.
- 4611 **Cosmetics Mfg.** - compounding, blending, or packing operations only

COTTON:

- 2380 **Cotton Batting, Wadding or Waste Mfg.**
3507 **Cotton Gin Machine Mfg.**
2380 **Cotton, Flax, Hemp or Jute Spinning or Weaving**
8018 **Cotton Merchant** - includes warehouse or yard employees.
8018 **Cotton Storage** - Applies to baled cotton. Includes warehouse or yard employees.

8832 Counseling at Insured's Premises

8742 Counseling - away from insured's premises – social work

COUNTY, TOWNSHIP, MUNICIPAL OR STATE EMPLOYEES NOC:

Code 9410 applies to employees engaged in laboratory work, 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 assigned to classifications other than Code 9410. When the employer elects Waiver of Coordination of Benefits for volunteer Civil Defense Workers use code 7979. Refer to notes under Firefighters, Safety Patrol Officers and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.

Major Governmental Occupations Assigned to Classifications other than Code 9410:
Attendants - juvenile home 7720

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Attorney - city	8820
Bookmobile driver	7380
Circuit court - officer	7720
City Manager	8810 or 9410
Court Reporters	8810
Doctors - health dept.	8832
Dog catchers	8831
Engineers (not in direct charge of work)	8601
Firefighters	7704 or 7904
Garbage collectors	9403 or 7213
Garbage works	1438
Janitors	9015
Judge - city	8810
Laboratory work	4511
Lifeguards	9104
Mayor & Commissioners	8810 or 9410
Municipal garage	8395
Parks, Municipal	9102
Police officers	7720
Probation officers	7720
Recreation department	9015
School board	8810
Sewage treatment	7580
Sewer construction crew	6306
Snow removal	5509
Street cleaning	5509
Street construction crew	5506
Street dept. laborers	5509
Visiting nurses	8835
Waterworks operation	7520

8810 **Court Reporters** - for courts

8742 **Court Reporters** - specialist contractors or law firms

2016 **Cracker Mfg.**

5057 **Crane or Derrick Installation**

2070 **Creamery** Includes the Mfg. of butter or cheese. Ice cream Mfg. to be separately rated as Code 2039.

9620 **Crematory Operation**

4000 **Culm Recovery**

4251 **Currency Strap and Coin Wrappers Mfg.**

2501 **Curtain, Draperies or Window Shade Mfg.** - from cloth, paper or plastic - cutting and sewing. Roller mfg. to be separately rated.

9521 **Curtains or Draperies** - installation in public buildings from floor or stepladder

2501 **Cushion, Pillow or Quilt Mfg.** - no box spring mfg.

3113 **Cuttin Tool Mfg.**

3365 Cutting or Welding – NOC

Work in connection with the erection of iron or steel structures or bridges shall be rated under the appropriate iron or steel erection code. Work in connection with oil or gas pipeline construction shall be rated as Code 6319.

Applies to both shop and outside work and includes incidental machining operations. This class code is available to specialist contractors engaged solely in welding or cutting.

Welding or cutting in connection with the manufacture or fabrication of a specific product or products to be separately rated under the appropriate manufacturing or fabrication code.

D.

Code Description

- 5213 **Dam or Lock Construction** - concrete work - all operations
Includes work on foundations, or the making, setting-up or taking down of forms, scaffolds, false work or concrete distributing apparatus. Excavation, pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.
- 6217 **Dam or Lock Construction** - earth moving or placing - all operations
Includes excavation, burrowing, filling, back-filling or grading. Pile driving, shaft sinking, tunneling, caisson or coffer-dam work to be separately rated.
- 9015 **Dance Hall**
- DAY NURSERIES:**
- 9058 **Day Nurseries** - food service operation
- 9015 **Day Nurseries** - janitorial employees
- 8869 **Day Nurseries/Day Care Children** - professional employees & teachers
- 3372 **Deburring Metal** - by dipping or submersion process
- 3632 **Deburring Metal** - by machine
- 4299 **Decal Transfer Mfg.** - not silk screen process
- 5538 **Decorating**
Applies to interior or exterior work, including the hanging of flags or bunting for conventions or celebrations.
- DEHYDRATING:**
- 6504 **Dehydrating Coffee or Tea**
- 6504 **Dehydrating Eggs**
- 2095 **Dehydrating Meats**
- 2065 **Dehydrating Milk**
- 2111 **Dehydrating Soup**
- 2111 **Dehydrating Vegetables**
- 8006 **Delicatessen Stores** - retail - NOC –Delicatessen stores may prepare salads and also cook meat such as roast beef, ham, barbeque chicken, and spare ribs.
- 4692 **Dental Laboratory**
- 8832 **Dentist** - including hygienist and assistants
- 5057 **Derrick or Crane Installation**
- 5057 **Derrick or Oil Rig Erecting or Dismantling** - all operations - metal
- 5403 **Derrick or Oil Rig Erecting or Dismantling** - all operations - wood
- 7720 **Detective or Patrol Agency**

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3372 **Detinning**

8013 **Diamond Cutting or Polishing**

2585 **Diaper Service**

Also applies to infant's apparel, laundry. Route pick-up and delivery to be assigned to Code 7380.

1925 **Die Casting Mfg.**

DINNER THEATERS:

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

9156 **Players**

9058 **Food preparation and service**

9154 **Theater**

9015 **Janitorial Operations and Custodial Care**

4279 **Display Mfg. - cardboard**

4036 **Display Mfg. - paper mache**

9521 **Display - window - installation**

2131 **Distillery - spirituous liquor**
Includes grain alcohol Mfg.

7380 **Distributing Companies - if employees transported to location in cars or trucks**
Applies to distributing companies who either drive or ride bicycles to deliver items or to employees who are transported by vehicle to an area where they will deliver items on foot and then be transported back to the starting location.

8017 **Distributing Companies - samples, advertising circulars, telephone directories, etc.: if no transportation or other applicable basic class**

8745 **Distributor of Magazines or Other Periodicals or News Agent - not retail store**

8831 **Dog Show - kennel employees**

9015 **Dog Show - operation by owner or lessee**

4484 **Doll or Doll Parts Mfg. or Assembly**

Mfg. of glass, metal or cloth parts, cloth dolls, doll clothing or dressing of dolls to be separately rated.

2501 **Doll Clothing or Cloth Dolls or Cloth Parts Mfg. - includes dressing of dolls**

0913P **Domestic Workers - inside - 20 hours a week or more**

0908P **Domestic Workers - inside -occasional - less than 20 hours a week**

0912P **Domestic Workers - outside - including private chauffeurs - 20 hours a week or more**

0909P **Domestic Workers - outside - occasional - including private chauffeurs - less than 20 hours a week**

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DOOR:

- 5102 **Door, Door Frame or Sash Erection** - metal or metal covered
Installation of storm doors or sash in residences, schools or churches where intended for pedestrian traffic only to be assigned to Code 5645.
- 3066 **Door, Door Frame or Sash Mfg.** - wood - metal covered
- 5102 **Door Installation** - metal or metal covered - in garages - not overhead
- 3724 **Door Installation** - overhead
- 3076 **Door Mfg.** - metal
- 8235 **Door, Sash or Assembled Millwork Dealer**
- 2802 **Door, Sash or Assembled Millwork Mfg.** - wood
Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations shall be assigned to Code 8232.
- 2003 **Doughnut Mfg.**
- 8017 **Doughnut Shop** - retail: counter employees
Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on, or away from, the premises
- 2003 **Doughnut Shop** - retail: doughnut preparation employees
Applies to shops engaged in the preparation and sale of doughnuts, coffee, or other items for consumption on, or away from, the premises. Counter sales to be separately rated.
- 8810 **Drafting Employees**
Subject to the Special Classifications Rule.
- 6229 **Drainage or Irrigation System Construction**
Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.
- 9521 **Draperies or Curtains** - installation in public buildings from floor or step ladder
- 5538 **Draperies or Curtains** - installation in public buildings - NOC
- 2501 **Draperies, Curtain or Window Shade Mfg.** - from cloth, paper or plastic - cutting and sewing. Roller mfg. to be separately rated.
- 3507 **Dredge, Steam Shovel or Construction Machinery Mfg.**

DREDGING:

- 4000 **For Materials** - with incidental shore operations on non-navigable waters of Channels.
Use 7333, 7335 or 7337 **For Purpose of Filling in Land Lakes and Drainage Canals**
For material on navigable waters as an aid to navigation regardless of the material dredged.
- 4036 **Dress Form Mfg.**
Applies to paper mache or plaster form.
- 4557 **Dressing or Polish Mfg.**
- 2503 **Dressmaking, Tailoring, Fur Coat or Jacket Making** - custom exclusively - Not mass manufacturing
- 6204 **Drilling** - NOC
- 6235 **Drilling or Redrilling of Oil or Gas Wells and Installation of Casing**

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7380 Drivers and/or Chauffeurs - NOC - commercial

Subject to the Special Classifications Rule. This code applies to drivers for whom no specific code is listed under *Driver in Connection With*.

DRIVERS IN CONNECTION WITH:

All of the below driver classifications are subject to the Special Classifications Rule.

7213 **Ashes, Garbage or Refuse Collection**

7205 **Ashes, Garbage or Refuse Collection** - by mechanical means

7422 **Automobile Racing**

7212 **Automobile or Truck Rental Company**

7228 **Automobile Towing**

7210 **Beer or Ale Dealers**

7212 **Bus Companies or Street Railroad or Limousine Co.** - scheduled

7214 **Furniture Moving and Storage**

7215 **Iron or Steel Merchants**

7216 **Iron or Steel Scrap Dealer**

7218 **Junk Dealer**

7202 **Mail, Package or Parcel Delivery** (limited to 100 pounds or less) – Drivers are defined as those who operate over-the-road vehicles for the purpose of pickup and delivery of merchandise or materials.

7208 **Milk Hauling**

7208 **Oil and Field Equipment**

7218 **Rag or Paper Stock Dealer** - used

7381 **School Bus**

7220 **Taxicabs Companies or Limousine Companies** - non-scheduled

7208 **Trucking** - hauling explosives or ammunition

7229 **Trucking** – long distance

7208 **Trucking** - oil field equipment

7208 **Trucking** - NOC

7208 **Trucking** - timber products hauling

4825 Drug, Medicine or Pharmaceutical Preparation Mfg. and Incidental Mfg. of Ingredients

4611 Drug, Medicine or Pharmaceutical Preparation - no manufacture of ingredients

Applies to compounding, blending or packing operations only.

2586 Dry Cleaning or Dyeing

Includes repairing or pressing - not textile piece goods. Stores only collecting or distributing to be rated as Code 8017.

6801 Dry Dock Construction – floating

5445 Dry Wall Installation

2586 Dyeing or Dry Cleaning

Includes repairing or pressing - not textile piece goods. Stores only collecting or distributing to be rated as Code 8017.

E

Code Description

4024 Earthenware or Tile Mfg.

Includes the Mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fire-proofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits, or similar products. Clay digging, underground mining or quarrying to be separately rated.

ELECTRIC:

3724 Electric Control Panel Wiring - at customers location

3643 Electric Control Panel Wiring - shop

7539 Electric Light or Power Company - NOC

Construction of buildings, dams or reservoirs to be separately rated.

7540 Electric Light or Power Cooperative - REA project only

Construction of buildings, dams or reservoirs to be separately rated.

7538 Electric Light or Power Line Construction - contractor engaged in any combination of clearing right of way, erection of poles or stringing of lines

6217 Electric Light, Power, Line Construction - contractors engaged exclusively in clearing new or existing right of way

3179 Electric or Gas Lighting Fixtures Mfg.

3643 Electric Power or Transmission Equipment Mfg.

Includes the Mfg. or repair of motors, generators, converters, transformers, switchboards, circuit breakers, switches or switchboard apparatus or incidental equipment.

3179 Electric Razor Mfg. or Repair

3179 Electric Tool Repair

ELECTRICAL:

3724 Electrical Apparatus Installation or Repair

Code 3724 shall not be assigned to employees of insureds engaged in the installation or repair of electrical apparatus on the premises of the insured.

Erection of poles, stringing of wires, installation of service transformers on poles or on the outside of buildings or the making of service connections to be separately rated as Code 7538.

3179 Electrical Apparatus Mfg. - NOC - Includes electrical fixtures and appliances.

9519 Electrical Appliance - installation, service or repair - household

3681 Electrical Cord Set, Radio or Ignition Harness Assembly

6325 Electrical Cable Laying - underground -

when automatic equipment is used, when in one operation the trench is opened, cable is laid and backfills occur

8010 Electrical Hardware Stores - wholesale or retail

5190 Electrical Wiring - within buildings

Installation of electrical machinery or auxiliary apparatus to be separately rated as Code 3724.

This classification includes the incidental installation or repair of electrical apparatus when performed by the same contractor who performs the electrical wiring operations.

3372 Electroplating

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8010 **Electronic & Radio Supply Store**

8832 **Electrologists**

4299 **Electrotyping**

ELEVATOR:

5102 **Elevator Door Bucks** - installation

5160 **Elevator Erection or Repair**

8720 **Elevator Inspecting**

3507 **Elevator or Escalator Mfg.**

5160 **Elevator Servicing** - oiling, adjusting and maintenance

4299 **Embossing & Hot Stamping** - customer supplied material

2380 **Embroidery Mfg.** - cotton or synthetic

4279 **Emery Cloth Mfg.**

1748 **Emery Works**

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

ENGINE:

3827 **Engine Mfg.** - automobile

3612 **Engine Mfg.** - NOC

3827 **Engine Mfg.** - outboard motors

3629 **Engine Precision Part Mfg.** - aircraft

8601 **Engineer or Architect** - consulting

Does not apply to employees when engaged in actual construction or manufacturing.

4351 **Engraving**

9156 **Entertainers, Players or Musicians**

4251 **Envelope Mfg.**

3507 **Escalator or Elevator Mfg.**

4825 **Essential Oils Mfg. and Distillation**

6217 **Excavation** - NOC

Applies to mechanical or manual methods. Includes trenching, burrowing, filling or backfilling.

6217 **Excavation** - rock

2731 **Excelsior Mfg.**

9063 **Exercise or Health Institute**

8010 **Explosives Distributors**

EXPLOSIVES OR AMMUNITION MFG.:

4829 **Cap, Primer, Fuse, Booster or Detonator Assembly**

Includes mixing of charges or loading. Explosive Mfg. to be separately rated.

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- 3628 **Cartridge Component Mfg.** - small arms
Cartridge case Mfg. to be separately rated. Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
- 3628 **Cartridge Mfg. or Assembly** -small arms
Explosives or fulminate Mfg. to be separately rated.
- 3315 **Cartridge or Shell Case Mfg.** - Metal
Insertion of percussion caps or primers, loading or testing with explosives to be separately rated.
- 4829 **Fireworks Mfg.**
Fireworks exhibitions to be separately rated as Code 9015.
- 3632 **Projectile or Shell Mfg.**
Includes incidental "nosing in." Not cartridge or shell case Mfg. Forging or casting of shapes or loading or testing with explosives to be separately rated.
- 9015 **Exterminator**
Includes termite control. Carpentry repair or use of poisonous gases to be separately rated.
- 4825 **Extract Mfg.** - dyewood, licorice, tanning, perfumery, medicinal or flavoring
Includes distillation of essential oils.

E

Code Description

- 9501 **Fabric Coating or Impregnating - NOC**
Includes the coating or impregnating of fabrics with oils, varnishes, lacquers, plastics or rubber.
- 8803 **Factory Cost or Office Systematizer, Accountant or Auditor - traveling**
- 9015 **Fairgrounds Operations**
- 2380 **Fancy Trimmings, Ribbon, Piping, Braid or Fringe Mfg. - includes textile bindings and tapes**

FARM:

- 0128 **Alfalfa**
- 0034 **Animals Raising for Producing Furs**
- 0130 **Apples**
- 0130 **Apricots**
- 0011 **Asparagus**
- 0128 **Barley**
- 0011 **Beans, Dry**
- 0011 **Beans, Green**
- 0035 **Bean Sprout Growing**
- 0011 **Beets, Sugar**
- 0011 **Beets, Table**
- 0011 **Berries**
- 0130 **Black Walnuts**
- 0011 **Broccoli**
- 0011 **Brussel Sprouts**
- 0035 **Bulb Raising**
- 0011 **Cabbage**
- 0011 **Cantaloupes**
- 0011 **Carrots**
- 0129 **Cattle**
- 0011 **Cauliflower**
- 0011 **Celery**
- 0130 **Cherries**
- 0034 **Chickens**
- 0005 **Christmas Trees Farm - planting, cultivating and harvesting**
- 0128 **Clover**
- 0128 **Corn - for animal feed**
- 0011 **Corn, Sweet - not feed**
- 0011 **Cranberries**
- 0011 **Cucumbers**
- 0011 **Currants**
- 0129 **Dairy or Livestock Farm - all employees other than inservants**
- 0011 **Dill**
- 0034 **Egg or Poultry Producer - no farming operations**
- 0130 **English Walnuts**
- 0130 **Figs**
- 0130 **Filberts**

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0034	Fish Hatcheries
0035	Florist - cultivating or gardening
0035	Flowers - field growing
0141	Fruit and Vegetable Packing and Handling
	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.
0034	Fur Bearing Animals
0011	Garlic
0034	Game Birds
0129	Goats or Sheep Raising
0128	Grain
0011	Grapes
0005	Grass Seed - cultivating, harvesting, storing
0128	Hay
0034	Hatchery
0129	Hogs
0005	Holly - cultivating, harvesting, storing
0128	Hops
0011	Horseradish
8279	Horses
0011	Kale
0011	Lettuce
0129	Livestock or Cattle Raising - NOC
0011	Market or Truck - all operations
0011	Melons
0128	Millet
0011	Mint
0011	Mustard
0128	NOC - all employees
0005	Nursery Employees
0130	Nuts
0128	Oats
0011	Onions, Dry
0011	Onions, Green
0130	Orchard - all employees other than inservants
0011	Parsnips
0011	Peas, Dry
0011	Peas, Green
0130	Peaches
0130	Pears
0011	Peppermint
0011	Peppers
0130	Plums
0034	Poultry
0011	Potatoes
0011	Pumpkins
0011	Radishes
0011	Rhubarb
0128	Rice
0011	Rutabagas

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- 0128 **Rye**
- 0011 **Seed – Flower and Vegetable**
- 0129 **Sheep or Goat Raising**
- 0005 **Sod Farm**
- 0011 **Spinach**
- 0011 **Squash**
- 0129 **Stock Farm**
- 8279 **Stable or Breeding Farm**
Training of race horses, polo ponies and horses for exhibition purposes and jockeys and trainers.
- 0011 **Strawberries**
- 0011 **Sugar Beets**
- 0128 **Timothy**
- 0128 **Tobacco**
- 0011 **Tomatoes**
- 0005 **Tree Farm** - planting, cultivating and harvesting of nursery stock
- 0106 **Tree Pruning, Spraying, Repairing, Trimming or Fumigating**
- 0011 **Truck Farm**
- 0034 **Turkeys**
- 0011 **Turnips**
- 0130 **Turpentine**
- 0011 **Vineyards or Berry**
- 0011 **Vegetable**
- 0011 **Watermelons**
- 0128 **Wheat**

- 8116 **Farm Machinery Dealer**
Includes demonstration and repair of farm machinery. Parts department to be separately rated as Code 8010 Replacement Parts Dealer.

- 0128 **Farms NOC** - all employees other than inservants

- 3131 **Fastener or Button Mfg.** - metal

- 2586 **Feather Dyeing**

- 2501 **Feather or Flower Mfg.** - artificial

- 2501 **Feather Pillow Mfg.**

- 8215 **Feed, Hay or Grain Dealer**

- 0129 **Feed Lots** - cattle

- 2014 **Feed Mfg.**
Includes the preparation of cereal or compound feeds for livestock.

- 1624 **Feldspar Mining**

- 9501 **Felt or Building and Roofing Paper Preparation**
Paper or felt Mfg. to be separately rated.

- 2380 **Felting Mfg.**

FENCE:

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- 6400 **Fence Erection** - metal
5645 **Fence Erection** – wood or vinyl - residential
3257 **Fence Mfg.** - wire
2802 **Fence Mfg.** - wood - shop work
- 4583 **Fertilizer Mfg.**
Not rendering or garbage works. Includes dry mixing plants.
- 4244 **Fiber Board or Corrugated Container Mfg.**
- 2790 **Fiber Furniture Mfg.**
- 4239 **Fiber Goods Mfg.**
- 8292 **Field Bonded Warehouse – State Act**
No handling, moving or shipping of goods or merchandise at the field location.
- 3113 **File Mfg.**
- 4251 **Filing Folders or Indexing Devices Mfg.**
- 4360 **Film Exchange** - includes projecting rooms
- 4361 **Film Print Shop** - developing and printing of films
- 3179 **Fire Alarm Siren Mfg.**
- 5191 **Fire Alarm Systems** - installation or repair within buildings
- 5102 **Fire Door Installation**
- 5102 **Fire Escape Installation** - inside of buildings
- 5040 **Fire Escape Installation** - outside of buildings
- 5188 **Fire Extinguishing Systems** - installation and service – dry chemicals
- 7704 **Fire Patrol or Protective Corps**
Not salvage operations.
- 7704 **Fire Fighters**
When part-time or volunteer fire fighters are employed, the actual remuneration of all such persons shall be included with the payroll of regular fire fighters in computing the premium. In no case, however, shall the remuneration of any such fire fighters be taken at less than the minimum shown in the Miscellaneous Values pages. When employer elects Waiver of Coordination of Benefits for volunteers, use Code 7904.
- 7904 **Fire Fighters: Waiver of Coordination of Benefits - Volunteers**
This class is only available to municipal entities. Upon written request by the insured, the Michigan Waiver of Coordination of Benefits Endorsement for volunteers will be attached to the policy only at the time the policy is entered into or renewed. Volunteers not subject to the waiver will be separately rated under Code 7704. The actual remuneration of all volunteers shall be reported, however, in no case shall the remuneration of any such volunteers be taken at less than the minimum shown in the Miscellaneous Values pages.

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- 5022 **Fireplace Construction**
- 5022 **Fireproof Tile Setting**
- 3076 **Fireproof Equipment Mfg.**
Includes metal furniture, filing equipment and incidental woodworking. Separately rate: Mfg. of fireproof doors or shutters which are wood covered with metal or structural or reinforcing materials.
- 5040 **Fireproof Shutter** - erection or repair
- 9015 **Fireworks Exhibition**
- 4829 **Fireworks Mfg.**
- 2095 **Fish Curing** - Applies to shore or dock work not to work on board ships.
- 4712 **Fish Oil Mfg.**
- 4902 **Fishing Rod and Tackle Mfg.**
- 5146 **Fixtures or Furniture Installation** - portable - NOC - applies to installation in offices and stores
- 3179 **Flashlight Mfg. or Assembly**
- 2380 **Flax, Cotton, Hemp or Jute Spinning or Weaving**
- 1748 **Flint or Spar Grinding** - digging, mining or quarrying to be separately rated.
- 3724 **Flood Lights** - erection of temporary flood lights
- FLOOR:**
- 9521 **Floor Covering or Laying** - installation of carpet, linoleum, asphalt or rubber tiling - ceramic tile installation to be separately rated
- 8017 **Floor Covering Store** - retail - carpets, rugs, linoleum
- 8018 **Floor Covering Store** - wholesale - carpets, rugs, linoleum
- 5348 **Floor Laying** - ceramic tile
- 5221 **Floor Laying** - mastic floor mix
- 5437 **Floor Laying** - parquet
- 5437 **Floor Sanding or Scraping** - wood floors
- 9015 **Floor Waxing or Polishing**
- 2731 **Flooring, Shingle, Lath or Pencil Stock Mfg.** - wood
- 8001 **Florist** - store
Applies to retail, wholesale, or combined retail and wholesale dealers. Includes service away from store premises. Cultivating or gardening to be separately rated as Code 0035. Includes risks which offer a service of caring for plants at commercial or residential locations. Delivery drivers are assigned to code 7380.
- 0035 **Florist** - see "Farms"
- 6504 **Flour Mixing and Blending** - no milling

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- 2501 **Flower or Feather Mfg.** - artificial
- 4250 **Fly Paper Mfg.**
- 9058 **Food Service Operations**
Applicable to such operations when conducted for benefit of an employer's employees or when conducted as part of the operation of hospitals, nursing homes, homes for the aged, schools and colleges.
- 6504 **Food Sundries Mfg.** - NOC
No cereal milling. Includes cleaning, grinding, sorting or mixing of coffee, sugars, pastry flours, spices or nuts.
- 2688 **Football or Basketball Mfg.** - bladder Mfg. to be separately rated
- 7704 **Forest Fire Fighting**
- 7720 **Forest Rangers**
- 3110 **Forging Work** - drop or machine
- 3081 **Foundry** - ferrous - NOC
- 3082 **Foundry** - steel castings
- 3085 **Foundry** - non-ferrous
- 3574 **Fountain or Ball Point Pen Mfg.**
- 9061 **Fraternity or Sorority Houses**
- 9058 **Fraternity or Sorority Houses** - food service
- 9015 **Fraternity or Sorority Houses** - janitorial
- 7360 **Freight Cars** - icing

FREIGHT HANDLING OPERATIONS:

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

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

Two classifications are applicable to freight handling operations. 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 USL&HW Act, Code 7350F, applies to the handling of cargo, incidental to the loading or unloading of vessels, on piers or adjoining areas or in terminals. Operations contemplated by these classifications include stuffing and stripping containers, other processing of waterborne cargo and loading and unloading trucks and railroad cars on piers or in adjoining areas or terminals. The classification applies to separate employees who are

engaged in moving cargo from any point that is removed from and not connected with the hazards of the sling in loading and unloading vessels. The storage, maintenance or repair of nets, slings, forklift trucks or other equipment by insureds engaged in freight handling or stevedoring operations shall be assigned to this classification, even though such operations are conducted at a separate location.

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

- 7360 **Freight Handling** - NOC - state act
Includes handling or shipping explosives or ammunition-under contract. Also includes freight checkers. Stevedoring to be separately rated.
- 7350F **Freight Handling** - NOC - U.S. act
Includes packing, handling or shipping explosives or ammunition - under contract. Also includes freight checkers. Stevedoring to be separately rated.
- 2380 **Fringe-or Braid Mfg.** - includes textile bindings and tapes

FROZEN OR FROSTED FOOD PRODUCTS MFG.:

As applies 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, 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 2003 - "Bakery -etc."
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 2111 - "Canneries - etc."
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 2111 - "Fruit Evaporating or Preserving - etc."
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.

- 2143 **Fruit Juice Mfg.**
Can Mfg. to be separately rated as Code 3315.
- 2105 **Fruit** - Packing
Canneries, fruit evaporating or preserving to be separately rated as Code 2111.
- 2111 **Fruit** - Evaporating or Preserving
Includes jam, jelly or cooked fruit syrup Mfg. No canneries. No fruit juice Mfg. Can Mfg. to be separately rated as Code 3315.
- 8232 **Fuel and Materials Dealer**
Applicable to risks dealing in at least three of the following classifications of materials:
 1. Coal, fuel oil, wood or ice.
 2. New building materials including lumber.
 3. Hay, grain, feed or seed.
 4. Agricultural implements.Grain elevator operation to be separately rated as Code 8304.
- 3612 **Fuel Pump Mfg.** - auto

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9620 **Funeral Director**

2586 **Fur Clothing** - cleaning, tumbling, glazing, combing and ironing

2501 **Fur Clothing and Fur Plate Mfg.** - Includes dressing, dyeing and pointing.
Preparation of skins to be separately rated in class code 2623

2501 **Fur Mfg.** - preparing skins for clothing Mfg.
Includes soaking and stretching of dress skin in preparation of clothing Mfg. Preparation of raw fur and hatters' fur Mfg. to be separately rated as Code 2623.

2501 **Furnishing Goods Mfg.** - NOC

FURNITURE:

2881 **Furniture Assembly** - wood - from manufactured parts
Includes finishing.

3076 **Furniture Mfg.** - metal

3040 **Furniture Mfg.** - wrought iron

8293 **Furniture Moving and Storage**

7214 **Furniture Moving and Storage** - Drivers

5146 **Furniture or Fixtures Installation** - portable - NOC
Applies to installation in offices and stores

2881 **Furniture Refinishing**

8044 **Furniture Rental** - chairs, coat racks, dishes, etc.

2731 **Furniture Stock Mfg.**

9522 **Furniture Upholstering**

2501 **Furriers** - repairing or remodeling fur garments

G

Code Description

- 9403 **Garbage, Ashes or Refuse Collection -**
Reduction, rendering or fertilizer plants to be separately rated.
- 7213 **Garbage, Ashes or Refuse Collection - drivers**
- 7205 **Garbage, Ashes or Refuse Collection - drivers with exclusive mechanical operation**

Applies to drivers of risks involved in collection of garbage by mechanical means where pick up, dumping and replacing of the container is by mechanical arms operated from within the truck by the truck driver. This classification also applies to drivers that deliver and pick up large commercial or industrial bins that are loaded onto the trucks by mechanical means.
- 1438 **Garbage Works**
Applies to reduction or incineration
- 3076 **Garment Rack Mfg. - metal**
- 8350 **Gasoline or Oil Dealer**
Distribution by gas mains or piping from central tanks to be separately rated as Code 7502.
- 7502 **Gas Distributing - L.P.G. or natural gas – local distribution**
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.
- 5040 **Gas Holder Erection**
- 6319 **Gas Main or Connection Construction**
- 3574 **Gas Meter Mfg.**
- 3179 **Gas or Electric Lighting Fixtures Mfg.**
- 8601 **Gas or Oil Geologist or Scout**
- 1320 **Gas or Oil Lease Operator**
Separately rate: erecting or dismantling of derricks, drilling, installation or recovery of casing; well shooting; cementing; tank building; topping operations or gasoline recovery.
- 6216 **Gas or Oil Lease Work NOC - by contractor**
Includes the clearing of land, building of lease roads, slush pits, levees or fire walls, the laying or taking up of flow lines and water lines, installing of central pumping units, acidizing of wells and lease beautification work. Separately rate: pipeline construction, tank building, rig or derrick erecting or dismantling, installation or recovery or casing, drilling, cementing, cleaning and swabbing of wells or well shooting. Not lease operation.
- 6319 **Gas or Oil Pipeline Construction**

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7515 **Gas or Oil Pipeline Operation**

Construction, operation of wells or oil refining to be separately rated.

GAS OR OIL WELL:

6216 **Acidizing**

6216 **Cementing**

1322 **Cleaning or Swabbing of Old Wells, Having Produced Oil or Gas** - by contractor – No drilling

Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to Code 6235.

6235 **Drilling or Redrilling**

Includes installation of casing.

6235 **Installation or Recovery of Casing**

8601 **Instrument Logging or Surveying Work**

6216 **Perforating of Casing**

6235 **Shooting**

6216 **Specialty Tool Operation** - NOC - by contractor

Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, bailing, fishing or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to Code 6235.

8107 **Supplies or Equipment Dealer** - new or used - store & yard

Operations away from the premises, other than demonstration or repair, to be separately rated.

8111 **Gas, Steam and Hot Water Apparatus Supplies Dealer**

7502 **Gas Works**

4279 **Gasket or Washer Mfg.** - not metal: by platen press

3400 **Gasket or Washer Mfg.** - by punch press

GASOLINE:

8350 **Gasoline or Oil Dealer**

Retail gasoline stations to be separately rated as either Code 8387 or Code 8381.

3724 **Gasoline Pump Installation**

4712 **Gasoline Recovery**

Applies to recovery from casing head or natural gas.

8387 **Gasoline Station** - retail – NOC

Includes retail diesel stations. Includes all service work where the insured is not required to be a licensed repair facility under the State's auto repair licensing law. Stations that provide combined full and self-service operations are to be assigned to 8387.

8381 **Gasoline Station** - retail - self service

This classification only applies 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 that provide combined full service and self-service operations shall be assigned to Code 8387.

Combination Self-Serve Gasoline Stations and Stores

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

1. The sale of gasoline is controlled from within the store.

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2. The sale of merchandise, other than gasoline, exceeds 10% of the total annual receipts for the location.

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

When separate self-service gasoline station activities and store activities are conducted at a single location and employees do not interchange, the self-service gasoline station classification and the appropriate store classification shall apply to each of the respective operations.

3635 **Gear Mfg. or Grinding**

6504 **Gelatin Mfg.** - refined food product

4712 **Gelatin Mfg.** - not food

8601 **Geophysical Exploration**

4131 **Glass Mfg.** - blown sheet window, polish plate, rolled or cut
Includes the Mfg. of ribbed, colored, figured or wire glass. Digging or quarrying to be separately rated.

4130 **Glass Merchant**
Includes bending, grinding, beveling or silvering of plate glass.

4131 **Glassware Mfg.** - NOC
Digging or quarrying to be separately rated.

5462 **Glazier** - away from shop

4902 **Glove Mfg.** – sports including baseball, boxing, handball, and punching bag gloves

2501 **Glove or Mitten Mfg.** - knit, leather or textile
Includes lining Mfg. Tanning of leather or Mfg. of textile fabric or yarn to be separately rated.

4712 **Glue, Paste or Mucilage Mfg.**

3383 **Gold Leaf Mfg.**

2841 **Golf Club Heads or Shafts Mfg.** - wood

4902 **Golf Clubs Mfg. or Assembly**

9060 **Golf Course**

6217 **Grading of Land** - NOC
Includes burrowing, filling or backfilling. Separately rate: grading or excavation in connection with street or road construction and pile driving.

8304 **Grain Elevator Operation**
Floating elevators to be separately rated under the appropriate vessel classification.

2014 **Grain Milling**

8215 **Grain, Feed or Hay Dealers**

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5403 **Grandstand or Bleachers Erection** - wood or metal

1624 **Graphite Mfg.**

Artificial graphite Mfg. to be rated as Code 1438 Lead Mfg.

4000 **Gravel or Sand Digging**

No canal, sewer or cellar excavation or underground mining.

4712 **Grease or Oil Mixing or Blending**

No rendering or petroleum refining. Can Mfg. to be separately rated as Code 3315. Includes glue, paste & mucilage.

1624 **Grindstone Mfg.** - no quarrying

2014 **Grist Mills**

GROCERY:

8018 **Grocery Store** - wholesale

8033 **Supermarket**

8006 **Tea or Coffee, or Spice Dealer** - retail

8006 **Grocery** – Code 8006 cannot apply to stores that also have departments that sell fresh and cured meats and/or fish and/or poultry.

6204 **Grouting** - drilling of holes

5213 **Guniting** - not chimneys - all operations

Guniting on chimneys to be separately rated as Code 5222.

2841 **Gun Stock Mfg.** – wood

9063 **Gymnasiums and Health Clubs**

H

Code Description

- 2501 **Hair Goods Mfg.**
Applies to products made from human hair or preparation of animal hair for brush manufacturers. De-hairing to be separately rated
- 3146 **Hardware Mfg. - NOC**
- 8010 **Hardware Store - wholesale or retail**
- 4902 **Harness or Saddle Mfg.**
- 2841 **Hat Block Mfg. - wood**
- 2501 **Hat Mfg. - Cloth, straw, felt**
Includes hat frame and lining
- 8215 **Hay, Grain or Feed Dealers**
- 9063 **Health Clubs and Gymnasiums**
- 9063 **Health or Exercise Institute**
- 8013 **Hearing Aid Stores**
- 3307 **Heat Treating - of metal**
- 3306 **Heat Treating of Metal by Electrical Induction Process**
- 3081 **Heater or Radiator Mfg. - applies to cast iron radiators or heaters**

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5550 Heating and Air Conditioning Systems –Installation, Service, or Repair
Applies to the installation, service and repair of hot air or low pressure hot water heating and air conditioning systems. This classification includes shop operations and outside installation. This is an all-inclusive classification for non-portable air conditioning, evaporative cooling systems and furnaces and would include any electrical wiring, cleaning, oiling and adjusting, any plumbing work connected with the operations and sheet metal work.

Separately rate installation, service and repair of portable air conditioning systems under code 9519.

2841 Heel Mfg. - wood

2380 Hemp, Jute, Cotton or Flax Spinning or Weaving

HOME FOR THE AGED:

9053 Home for the Aged

Applicable to enterprises operating under a state license which identifies the license holder as a "Home for the Aged"

Those that are not licensed as described above, assign to code 8829.

Code 9058 is applicable to employees engaged in food preparation and dining room service, but it does not extend to those employees providing room service. Those employees providing room service shall be assigned in accordance with the rule on division of a single employee's payroll.

9058 Home for the Aged - food service operations

9015 Home for the Aged - janitorial operations and custodial care

8232 Home Improvement Center - yard and warehouse employees

Home improvement centers are defined as building material dealers characterized by an extensive store operation handling a wide variety of products in addition to normal building materials and related hardware items.

8058 Home Improvement Center - store employees

8835 Homemaker Service

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

1748 Hone or Oil Stone Mfg.

Quarrying to be separately rated.

3146 Horse Shoe Mfg.

Steel making or rolling mills to be separately rated.

9015 Horse Show - operation by owner or lessee

8279 Horse Show - stable employees

2380 Hose Mfg. - woven fire hose from linen thread

HOSPITAL:

9040 Hospital – not otherwise classified

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. Other classifications may apply.

8833 Hospital - professional employees

9058 Hospital - food service operations

9015 Hospital - janitorial operations & custodial care

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8831 **Hospitals** - veterinary

8111 **Hot Water, Steam or Gas Apparatus Supplies Dealer**

HOTEL:

Employees of concessionaires or independent contractors operating on the premises of the hotel are to be separately rated. Any employees subject to more than one classification shall be subject to the division of a single employee's payroll rule.

9051 **Desk Clerk**

Applies to employees that attend the registration desk, performing duties such as checking in and out guests, answering the telephone and making reservations. These employees may on an incidental basis deliver items to guests such as towels and convenience items.

9058 **Restaurant or Food Service**

Correct classification depends on type of operation. See Restaurant listing for determination of proper classification.

9015 **Janitorial Operations and Custodial Care**

Applies to employees involved in building and grounds maintenance, security, and janitorial persons cleaning common areas or meeting rooms. Employees engaged in cleaning rooms and changing linens are to be assigned to class code 9052.

9052 **Hotel** - NOC

Applies to, but is not limited to, employees that perform normal duties as bellhops, door attendants, elevator operators, laundry room operators (if cleaning is done for the hotel. If cleaning is done for guests on a fee basis, assign to class code 2585), maids and managers.

Other employees that are directly employed by a hotel which would be subject to separate classifications are:

Boat, canoe or bicycle rental	8010
Bowling lanes	9093
Clerical, office	8810
Drivers or chauffeurs	7380
Gift shop or store	8017
Hat or coat check room	8008
Parking attendants	8392
Stable operations	8279

3076 **Hotel and Restaurant Kitchen Equipment Mfg.** - sheet metal

9521 **House Furnishings Installation**

2802 **House Mfg. - Prefabricated** - wood, shop work only

9519 **Household Appliances** - installation, service or repair
Electrical wiring to be separately rated as Code 5190.

9015 **Housing Authority**

Applies to all employees of housing authorities operating completed public housing projects except employees subject to the Special Classifications. New construction and major alteration work to be separately rated.

4000 **Humus Digging and Bagging**

4825 **Hydrogen or Oxygen Mfg.**
Includes tank charging.

0035 Hydroponic Growing of Vegetables

Hydroponics is a technique of growing vegetables in water solution containing dissolved, inorganic nutrients, rather than soil.

I

Code Description

ICE CREAM:

3076 **Ice Cream Cabinet Mfg.** - metal

2065 **Ice Cream Mfg.** - also includes sherbet, ice cream sandwiches, popsicles and other frozen desserts.

8017 **Ice Cream Parlor** - retail

8232 **Ice Dealer**

4131 **Incandescent Lamp Mfg.**

4825 **Incense Mfg.**

3076 **Incubator Mfg.** - metal

2812 **Incubator Mfg.** - wood

4251 **Indexing Devices or Filing Folders Mfg.**

4557 **Ink Mfg.** - printing or writing

4251 **Inked Ribbon Preparation**
Paper Mfg. to be separately rated.

8720 **Inspection of Risks for Insurance or Valuation Purposes NOC**

8709F **Inspectors, Samplers, or Weighers of Merchandise on Vessels or Docks or Railway Stations or Warehouses** - U.S. act
These classifications include mending or repacking of damaged containers. Operation of warehouses to be separately rated.

3685 **Instrument Mfg.** – airplane, surveyors NOC

5183 **Insulation** - pipe or boiler
Applies to the use of cork, asbestos or other non-conducting materials.

5479 **Insulation Work** - NOC
Includes the installation or application of acoustical (other than ceilings) or thermal insulation materials in buildings or within building walls.

9521 **Interior Decorators** - house furnishings installation
Directs or supervises the decorating process at a customer's location

IRON OR STEEL - ERECTION:

5059 **Dwellings Not Over Two Stories in Height**

5102 **Decorative or Artistic, Non-structural - Interior**
Applies to iron or steel, brass or bronze decorative or artistic items.

5102 **Door, Door Frame or Sash** - metal or metal covered

5040 **Exterior, Frame Structures, Metal Bridges, Water Towers, Smokestacks or Gas Holders**

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Includes work on balconies, fire escapes, staircases or fireproof shutters.

5059 **Frame Structures Not Over Two Stories in Height**

5102 **Fire Escape Installation - Iron, Brass or Bronze** - decorative or artistic

5102 **Fire Escape Installation - Iron, Brass or Bronze** - non structural - interior

5057 **Iron or Steel Erection NOC**

IRON OR STEEL FABRICATING:

3030 **Iron or Steel Works** - shop - structural

Applies to fabricating or assembling structural iron or steel. Blast furnace or converter operation, casting of steel or rolling mills to be separately rated.

3040 **Iron or Steel Fabricating Works** - shop - ornamental, decorative or artistic – non-structural. Not fabricating or assembling structural iron or steel. Applies to the Mfg., fabricating or assembling of ornamental, decorative or artistic brass, bronze or 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 converter operation, casting of steel or other metals, and rolling mills to be separately rated.

IRON OR STEEL MANUFACTURING:

3018 **Iron or Steel Mfg.** - rolling mill - cold rolling or cold drawing; sheet rolling by doubling process; rolling mill NOC.

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.

3004 **Iron or Steel Mfg.** - steel making - electric furnace or crucible process or open hearth or bessemer furnaces.
Includes blooming mills or forging or rolling mills. Blast furnace operation or coke Mfg. to be separately rated.

8106 **Iron or Steel Merchant**

Not applicable to junk dealers or iron or steel scrap dealers.

7215 **Iron or Steel Merchant** - drivers

8265 **Iron or Steel Scrap Dealer**

Wrecking or salvage operations to be separately rated.

7216 **Iron or Steel Scrap Dealer** - drivers

6229 **Irrigation or Drainage System Construction**

Pile driving, dredging, tunneling or dam or sewer construction to be separately rated.

4452 **Ivory or Bone Goods Mfg.**

J

Code Description

5645 **Jalousie or Jalousie Screen Erection** - metal or glass

3076 **Jalousie or Jalousie Screen Mfg.** - metal or glass

9015 **Janitorial Operations and Custodial Care**

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 or by an employer who occupies the building or premises for manufacturing or mercantile purposes. Painting or building repair shall be separately classified if performed at a location where the insured does not perform janitorial operations. Does not apply to maintenance or repair of machinery or amusement devices.

3383 **Jewelry Mfg.**

8013 **Jewelry Store** - wholesale or retail

5192 **Juke Boxes** - installation, service or repair

8264 **Junk Dealer**

Applicable only to those risks engaged in collecting or handling a miscellaneous line of secondhand materials, such as bottles, rags, paper, bones, rubber, non-ferrous scrap metals and, 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.

7218 **Junk Dealer** - Drivers

2380 **Jute, Hemp, Cotton or Flax Spinning or Weaving**

K

Code Description

8831 **Kennels** - boarding or breeding - dog or cat

2501 **Knit Goods Mfg.** - NOC

Includes the Mfg. of mittens, gloves and neckties. Yarn Mfg. to be separately rated.

L

Code Description

- 4251 **Label Mfg.** - paper
- 2380 **Label Mfg.** - woven labels
- 8755 **Labor Union**
Includes business agents and organizers.
- 4558 **Lacquer or Spirit Varnish Mfg.**
Includes mixing of thinners or solvents but no nitrocellulose Mfg. Refer risks engaged in the Mfg. of nitrocellulose, thinners or solvents to treatment under the "Chemical and Dyestuff Rating Plan."
- 3076 **Ladder Mfg.** - aluminum
- 2802 **Ladder Mfg.** - wood
- 2802 **Laminated Wood Building Beams and Columns Mfg.**
- 3179 **Lamp or Lantern Mfg.**
- 3257 **Lamp Shade Frame Mfg.** - Wire
- 2501 **Lamp Shade Mfg.** - parchment or textile
Frame Mfg. to be separately rated
- 0042 **Landscape Gardening**
Includes laying out grounds, planting trees, shrubs, flowers or lawns. Excavation, filling or back-filling to be separately rated as Code 6217. Lawn mowing services are assigned to code 9102. Codes 8227 and 5606 do not apply.
- 3179 **Lantern or Lamp Mfg.**
- 4712 **Lard Refining**
- 2731 **Last Block Mfg.**
- 2790 **Last or Shoe Form Mfg.**
- 2731 **Lath, Pencil Stock, Flooring or Shingle Mfg.** - wood
- 3628 **Laundry Machinery Mfg.** - commercial
- 3559 **Laundry Machinery Mfg.** - household

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- 2585 **Laundry NOC**
Collecting or distributing stores, no laundering at the same location. Self-serve laundry to be rated as Code 8017. Includes nursing or convalescent homes, hotels and motels when done on an additional fee basis.
- 8017 **Laundry** - self service
- 8820 **Law Office**
- 8010 **Lawn or Garden Supply Store** - retail or wholesale
- 9102 **Lawn Maintenance** - specialist contractor - residential or commercial.
Operations include grass cutting, weed control, lawn spraying and incidental landscaping to include trimming of existing shrubbery. Tree pruning, spraying, repairing, trimming or fumigating to be separately rated.
- 0005 **Lawn or Shrub Spraying**- specialist contractor
Operations may include dethatching, aeration, pressing, fertilizing, seeding, and weed and pest control.
- 5183 **Lawn Sprinkler Systems Installation** - underground
Irrigation and drainage system construction to be classified as code 6229.
- 1438 **Lead Mfg.** - includes red or white lead.
- 3027 **Lead Works**
Includes sheet, pipe or shot. Smelting to be separately rated.
- 2688 **Leather Belting Mfg.**
- 2688 **Leather Goods Mfg.** - NOC
- 9501 **Leather Mfg.** - imitation
- 2688 **Leather Skiving**
- 2623 **Leather Tanning, Dressing, Embossing or Manufacturing of Patent or Enamel**
- 4150 **Lens Mfg.** - ground
- 9015 **Lifeguard, Municipal**
- 5221 **Light Prisms in Sidewalks** - installation or repair
- 1624 **Lime Mfg.** - quarry NOC
- 4000 **Lime Mfg.** - quarry – surface

LIMOUSINE COMPANY:

- 7382 **Limousine Company** – scheduled or non-scheduled, non-drivers
- 7212 **Limousine Company** - scheduled - drivers
- 8395 **Limousine Company** - scheduled - garage employees
- 9015 **Limousine Company** - scheduled - janitorial operations & custodial care
- 7220 **Limousine Company** - non-scheduled - drivers
- 8395 **Limousine Company** - non-scheduled - garage employees

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9015 **Limousine Company** - non-scheduled - janitorial operations and custodial care

2380 **Linen Cloth Mfg.**

2501 **Linings** - sewing into coats by hand

9501 **Linoleum Mfg.**

4299 **Lithographing**

Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.

4279 **Lithograph Mounting and Finishing**

1624 **Lithographing Stone Mfg.** - no quarrying

8279 **Livery or Boarding Stable**

0129 **Livestock Dealer**

5437 **Locks** - installation in new buildings

8010 **Locksmith** - including shop

3507 **Locomotive Works**

2702 **Logging or Lumbering**

Payments or 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 or allowances 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 may be separately recorded in the employer's books and records.

4251 **Loose-Leaf Ledger or Notebook Mfg.**

Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

8017 **Luggage Stores** - retail

8232 **Lumber Yard** - yard & warehouse employees

This classification does not include employees engaged in grading, removing and sorting of lumber at the conveyors as it comes from the saw of a sawmill.

8058 **Lumber Yard** - Store employees

M

Code Description

- 3632 **Machine Shop NOC**
Foundry operations to be separately rated.
- 8107 **Machinery Dealer** - store & yard - NOC
Applies to store and yard operations. Operations away from premises, other than demonstration or repair, to be separately rated.
- 3628 **Machinery Mfg.** - NOC
No job or production machining. Applicable only to concerns Mfg. or assembling completed machines.
- 1701 **Magnesite Mfg.**
- 1438 **Magnesium Metal Mfg.** - all operations
Milling or grinding of magnesium metal, mining or quarrying to be separately rated.
- 8835 **Maid Service** - residential
- MAIL, PARCEL OR PACKAGE:**
- 7231 **Mail, Parcel or Package Delivery**
Applies to risks engaged exclusively under contract in local delivery of mail, parcels or packages limited to 100 pounds or less
- 7202 **Mail, Parcel or Package Delivery**
Drivers – mail, parcel or package delivery of items weighing less than 100 pounds.
- 7208 **Mail, Parcel or Package Hauling NOC** - drivers
- 8800 **Mailing or Addressing Company**
- 2121 **Malt House**
- 6504 **Malted Milk Mfg.** - from powdered milk, sugar, malt, cocoa
- 2065 **Malted Milk Mfg.** - including dehydration of milk
- 9403 **Manure Dealers**
- 4036 **Map Mfg.** - relief - made of plaster
- 5348 **Marble or Stone Setting**
Applies to interior construction only, not fireproof tile construction.
- MARINA:**
- 6836 **State Act**
- 6826F **U.S. Act**
Applicable to waterfront operations including the operation of boat docks, storage facilities, marine railways, dockside snack bars and all dockside employees. Also applies to sale or repair of boats and parts when operated at a waterfront location.
Rate separately the operation of motels, food service operations, swimming pools, bowling lanes and other recreational facilities. Boat building shall be separately rated as Code 6824F or Code 6834.
Separately rate repair shop as 8387, store operation as 8010.

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8720 **Marine Appraiser or Surveyor.**

6872F **Marine Railway Operation**

5022 **Masonry - NOC**

4279 **Match Mfg.**

2501 **Mattress or Box Spring Mfg.**

Separately rate the Mfg. of wire springs or excelsior as code 3257.

5022 **Mausoleums and Monuments in Cemeteries** - erection only

6504 **Mayonnaise Mfg.**

MEAT:

8033 **Supermarket**

Sale of fresh and cured meats, fish, or poultry is less than 65% of the total cost of all merchandise.

8031 **Meat, Fish or Poultry Store** - retail

8021 **Meat, Fish or Poultry Dealer** - wholesale

2095 **Meat Products Mfg.** - NOC

5191 **Meat Slicers or Grinders** - service or repair

3685 **Medical Diagnostic Lamp Mfg.**

4825 **Medicine, Drug or Pharmaceutical Preparation Mfg. and Incidental Mfg. of Ingredients**

4611 **Medicine, Drug or Pharmaceutical Preparation** - no Mfg. of ingredients

Applies to compounding, blending or packing operations only.

6504 **Melba Toast Mfg.** - no baking of bread

8742 **Messengers, Collectors, Salespersons** - outside

Subject to the Special Classifications Rule.

METAL:

5538 **Metal Ceiling or Wall Covering Installation** - Including shop

6400 **Metal Fence Erection**

3372 **Metal Finishing** - by dipping or submersion process

3632 **Metal Finishing** - by machine

3400 **Metal Goods Mfg.** - NOC

5146 **Metal Partition Installation**

3146 **Metal Roll Form Product Mfg.**

5102 **Metal Sash Installation**

8264 **Metal Scrap Dealers**

Includes the collection and reduction of non-ferrous scrap metals by shearing or cutting. No collecting or handling of scrap iron or steel. Applies to the operation of grinding of old tires and other rubber items.

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The metal scrap dealer operations shall be assigned to Code 1438 Smelting, Sintering or Refining Metals
- Not Iron - NOC when reduction is performed by a melting process.

7218 **Metal Scrap Dealers** - Drivers

1438 **Metal Scrap Dealer - Reduction by melting**
By clean burning melting process.

8106 **Metal Service Center**

3400 **Metal Tag Mfg. - stamped**

5190 **Meters** - electric - installing, repairing & testing including shop

1748 **Mica Goods Mfg.**
Mining to be separately rated.

1748 **Mica Splitting or Grinding**

4279 **Milk Bottle Cap Mfg.** - paper - including printing

2070 **Milk Bottle Exchange**

2070 **Milk Depot or Milk Dealer**
Includes preparation of products for distribution. Ice cream Mfg. to be separately rated as Code 2065.

2065 **Milk Products Mfg.** - NOC

3620 **Military Tank Hull Mfg. or Assembly**

8010 **Mill Supply Dealers**

3724 **Millwright Work** - NOC
Applies to the erection or repair of machinery or equipment. Code 3724 shall not be assigned to employees of insureds engaged in Millwright work on the premises of the insured.

1164 **Mining** - NOC - not coal - underground
Contemplates mining with shafts, tunnels or drifts.

3507 **Mining or Ore Milling Machinery Mfg.**

4131 **Mirror Mfg.**
Mfg. of frames, backs or handles to be separately rated.

2501 **Mitten or Glove Mfg.** - knit, leather or textile
Includes lining Mfg. Tanning of leather or Mfg. of textile fabric or yarn to be separately rated.

MOBILE HOME:

8387 **Cleaning** - residential - by jet steam

7380 **Delivery by Dealer** - to customer lot - no set up

7208 **Delivery Only by Specialist Contractor** - drivers

8387 **Delivery** - by specialist contractor - including on-site placement, hookup of plumbing and electrical systems and incidental installation activities

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- 5538 **Metal Skirting** - the on-site installation to a mobile home which is permanently set, by both specialist contractor and dealer
- 8387 **Repair** - shop - by dealer or specialist contractor
On-site repair of a mobile home that is permanently set and occupied is classified in the same manner as the repair work done on any dwelling.
- 8748 **Salespersons**
- 6400 **Windstorm Tie-down** - installation by contractor
- 9015 **Windstorm Tie-down** - installation by camp operator
- 8387 **Windstorm Tie-down** - installation or repair by dealer
- 2021 **Molasses or Syrup Refining, Blending or Mfg.**
- 2731 **Molding or Planing Mill**
Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations shall be assigned to Code 8232.
- 8010 **Monument Dealer**
- 2881 **Mop Mfg.** - assembly only
- 4036 **Mortar Mfg.**
- 5348 **Mosaic, Stone, Terrazzo or Tile Work** - inside
Applies to interior construction work only. Not fireproof tile construction.
- 2501 **Mosquito Netting** - cutting, sewing
- MOTEL:**
Employees of concessionaires or independent contractors operating on the premises of the motel are to be separately rated. Any employees subject to more than one classification shall be subject to the division of a single employee's payroll rule.
- 9051 **Desk Clerk**
Applies to employees that attend the registration desk, performing duties such as checking in and out guests, answering the telephone and making reservations. These employees may on an incidental basis deliver items to guests such as towels and convenience items.
- 9058 **Restaurant or Food Service**
Correct classification depends on type of operation. See Restaurant listing for determination of proper classification.
- 9015 **Janitorial Operations and Custodial Care**
Applies to employees involved in building and grounds maintenance, security, and janitorial persons cleaning common areas or meeting rooms. Employees engaged in cleaning rooms and changing linens are to be assigned to class code 9052.
- 9052 **Motel - NOC**
Applies to, but is not limited to, employees that perform normal duties as bellhops, door attendants, elevator operators, laundry room operators (if cleaning is done for the hotel. If cleaning is done for guests on a fee basis, assign to class code 2585), maids and managers.

Other employees that are directly employed by a motel that would be subject to separate classifications are:

Boat, canoe or bicycle rental	8010
Bowling lanes	9093
Clerical, office	8810
Drivers or chauffeurs	7380
Gift shop or store	8017
Hat or coat check room	8008
Parking attendants	8392

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	Stable operations	8279
4360	Motion Picture - development of negatives, printing and all subsequent operations	
7610	Motion Picture - production - in studio or outside - all operations up to the development of negatives	
4360	Motion Picture - film exchange and projection	
3076	Motorcycle Mfg. or Assembly	
4712	Mucilage, Glue or Paste Mfg.	
8387	Muffler Installation or Repair	
8395	Muffler Installation or Repair Licensed repair facility under the State's auto repair licensing law.	

MUNICIPAL, TOWNSHIP, COUNTY OR STATE EMPLOYEES NOC:

Code 9410 applies to employees engaged in laboratory work, 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 assigned to classifications other than Code 9410. When the employer elects Waiver of Coordination of Benefits for volunteer Civil Defense Workers use code 7979. Refer to notes under Firefighters, Safety Patrol Officers and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.

Major Governmental Occupations Assigned to Classifications other than Code 9410

Attendants - juvenile home	7720
Attorney - city	8820
Bookmobile driver	7380
Circuit court - officer	7720
City Manager	8810 or 9410
Court Reporters	8810
Doctors - health dept.	8832
Dog catchers	8831
Engineers (not in direct charge of work)	8601
Firefighters	7704 or 7904
Garbage collectors	9403 or 7213
Garbage works	1438
Janitors	9015
Judge - city	8810
Laboratory work	4511
Lifeguards	9015
Mayor & Commissioners	8810 or 9410
Municipal garage	8395
Parks, Municipal	9102
Police officers	7720
Probation officers	7720
Recreation dept.	9015
School board	8810
Sewage treatment	7580
Sewer construction crew	6306
Snow removal	5509
Street cleaning	5509
Street construction crew	5506

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Street dept. laborers	5509
Visiting nurses	8835
Waterworks operation	7520

0035 **Mushroom Raising**

3383 **Musical Instrument Mfg. NOC - metal**

2790 **Musical Instrument Mfg. - wood**

N

Code Description

- 3257 **Nail Mfg.**
Steel making or rolling mills to be separately rated.
- 2380 **Nailhead Ornamentation** - attaching nailheads or similar articles to textile fabrics by means of foot presses
- 3257 **Needle Mfg.**
- 8745 **News Agents or Distributors of Magazines or Other Periodicals** - not retail stores
- 4304 **Newspaper Publishing**
Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.
- News carriers shall be assigned to the classification of the risk by which they are employed, except that news carriers using motor vehicles or bicycles in connection with their operations shall be separately rated as Code 7380.
- 4251 **Notebook or Loose-Leaf Ledger Mfg.**
Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.
- NURSING OR CONVALESCENT HOME:**
- 9058 **Food Service**
- 9015 **Janitorial**
- 9063 **Recreational or Craft Activities**
- 2585 **Laundry** (when done on fee basis)
- 8829 **Laundry** (institutional)
- 8829 **All Other Employees** – those who interact with residents such as nurses, aides, orderlies, etc.
- 3132 **Nut or Bolt Mfg.**
Steel making or rolling mills to be separately rated.

O

CODE DESCRIPTION

3574 **Office, Adding, Computing or Recording Machine Mfg.**

5191 **Office Machine or Appliance Installation, Inspection, Adjustment or Repair**
Mfg. operations to be separately rated.

9501 **Oil Cloth Mfg.**

OIL OR GAS:

8601 **Oil or Gas Geologist or Scout**

Includes lease buyers who, as any part of their duty, perform work similar to that undertaken by oil or gas geologists or scouts.

1320 **Oil or Gas Lease Operator - all operations**

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

6216 **Oil or Gas Lease Work - by contractor - NOC**

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.

6319 **Oil or Gas Pipeline Construction**

Pile driving, or dredging to be separately rated. Includes tunneling at street crossings.

7515 **Oil or Gas Pipeline Operation**

Construction, operation of wells or oil refining to be separately rated.

OIL OR GAS WELL:

6216 **Acidizing**

6216 **Cementing**

1322 **Cleaning or Swabbing of Old Wells, Having Produced Oil or Gas - by contractor – No drilling**

Not available to a concern or contractor doing work in connection with a new well which has not yet been completed. Such concern or contractor shall be assigned to Code 6235.

6235 **Drilling or Redrilling**

Includes installation of casing.

6235 **Installation or Recovery of Casing**

8601 **Instrument Logging or Surveying Work**

6216 **Perforating of Casing**

6235 **Shooting**

6216 **Specialty Tool Operation - NOC - by contractor**

Applicable to concerns or contractors who lease to drilling contractors, with supervisory employees, special drilling, bailing, fishing or casing-cutting tools. Specialty well tool concerns or contractors which furnish complete operating crews with such equipment shall be assigned to Code 6235.

8107 **Supplies or Equipment Dealer - new or used - store & yard**

Operations away from the premises, other than demonstration or repair, to be separately rated.

8350 **Oil or Gasoline Dealer**

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Operation of retail gasoline stations to be separately rated as Code 8387 or Code 8381.

4712 Oil or Grease Mixing or Blending

Includes glue, paste & mucilage.

1748 Oil or Hone Stone Mfg.

Quarrying to be separately rated.

4712 Oil Reclaiming - from used oil

4712 Oil Refining - petroleum - oil production to be separately rated

5057 Oil Rig or Derrick Erection or Dismantling - all operations - metal

5403 Oil Rig or Derrick Erection or Dismantling - all operations - wood

3724 Oil Still Erection or Repair

Applies to the erection or repair of oil stills and incidental structures or connections which are integral parts of the distillation units such as control, pump and compressor houses. Separately rate the erection or repair of office buildings, warehouses, storage tanks, power plants, or other structures incidental to an oil refinery but not integral parts of the distillation units; chimney construction and pile driving.

5183 Oil Still Pipe Installation

1748 Oil Stone or Hone Stone Mfg.

Quarrying to be separately rated.

8107 Oil Well Drilling Rigs

Applies to store or yard operations and includes operations away from the premises including demonstrating, installation or repair.

4150 Optical Goods Mfg. - NOC

8013 Optical Stores

Surface grinding of lens to be separately rated as 4150

8832 Optometrist

7313F Ore Dock Operation & Stevedoring

Applies to operation by means of mechanical apparatus. Not applicable to contract stevedores or coal merchants operating yards.

1624 Ore Milling

Includes concentration or amalgamation. Does not include underground mining.

3507 Ore Milling or Mining Machinery Mfg.

2790 Organ Building and Installation

8044 Organ and Piano Dealers

4036 Ornament or Plaster Statuary Mfg.

8742 Outside Collectors, Messengers or Salespersons

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3724 **Overhead Doors Installation**

4825 **Oxygen or Hydrogen Mfg.**
Includes tank charging.

P

Code Description

- 8059 **Packaging** - contract - retail size packages
Applies to risks engaged in packaging cosmetics, toiletries, pharmaceutical, soaps, cleaning agents, hardware, advertising materials and similar merchandise in retail size packages. Does not apply to the packaging or crating of machinery, furniture, or similar heavy items and does not apply to the packaging or repackaging of explosives. Does not apply to operations involving any assembly or sorting. Risks engaged in sorting items for others are assigned code 8810 when the items are small parts. Where items are assembled, the appropriate manufacturing code applies.
- 2759 **Packing Case Mfg.**
- 4558 **Paint Mfg.**
Pigment or lead compound Mfg. is to be separately rated.
- 8017 **Paint Stores** - retail
- 8018 **Paint Stores** - wholesale
- 9501 **Painting** – automobile, bus, truck, trailer or carriage bodies
- 5476 **Painting or Paperhanging** - NOC
Painting ship hulls, metal structures or bridges to be separately rated.
- 6874F **Painting** - ship hulls
- 9501 **Painting – NOC**
- 2759 **Pallet Mfg. or Repair** – wood
Repair applies only to risks that also manufacture.
- 2802 **Pallet Repair Only** - wood
- 4239 **Paper Board, Bristol Board and Cardboard Mfg.**
- 4250 **Paper Coating, Corrugating, Laminating, and Creping**
Not building, roofing paper or felt preparation. Paper Mfg. to be separately rated as Code 4239.
- 4253 **Paper Finishing**
Applicable only to concerns manufacturing coated paper and bond, ledger, book, writing, note and similar types of paper.
- 4279 **Paper Goods Mfg.** - NOC
Paper Mfg. to be separately rated as Code 4239
- 5476 **Paper Hanging or Painting** - NOC
- 4036 **Paper Mache Goods Mfg.**

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- 4239 **Paper Mfg.**
Includes card, bristol, paper, straw, fiber or leatherboard. Pulp Mfg. to be separately rated as Code 4207.
- 4299 **Paper Ruling**
- 4279 **Paper Sheeting or Slitting and Winding**
- 8264 **Paper Stock or Rag Dealer** - used
No collecting or handling scrap iron or steel.
- 7218 **Paper Stock or Rag Dealer** - drivers
- 4279 **Paper Twine Mfg.**
- 2501 **Parachute Mfg.**
Dacron or nylon - not canvas - shop. Hardware to be separately rated.
- 9015 **Park** - NOC
- 9102 **Park**, Municipal - NOC
- 5192 **Parking Meters** - installation, service or repair
- 8392 **Parking Station or Storage Garage** - automobiles
- 5146 **Partition Installation** - wood or metal
- 8017 **Party Store** - retail
- 4712 **Paste, Glue or Mucilage Mfg.**
- 7720 **Patrol or Detective Agency**
- 2790 **Pattern Making** - NOC
Mfg. of metal jigs, fixtures or dies to be separately rated. Industrial, architectural, or engineering. Can be wood, plastic, or metal.
- 5221 **Paving or Repaving** - floors, driveways, yards or sidewalks
- 5221 **Paving** - wood block - interior
- 8017 **Pawn Shops**
- 6504 **Peanut Butter Mfg.**
- 8102 **Peanut Handling**
Applies to cleaning, grading or shelling. Hull grinding or Mfg. of oil to be separately rated.
- 4000 **Peat Digging**
- 2841 **Peg and Skewer Mfg.** - wood
- 3574 **Pen Mfg.** - fountain or ball point

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- 3257 **Pen Point Mfg.**
- 3574 **Pencil Mfg.** - mechanical
- 2731 **Pencil Stock-Mfg.**
- 8831 **Pet Grooming**
- 8017 **Pet Shops** - retail
- 4825 **Pharmaceutical, Drug or Medicine Preparation Mfg. and Incidental Manufacture of Ingredients**
- 4611 **Pharmaceutical, Drug or Medicine Preparation** - no manufacture of ingredients
Applies to compounding, blending or packing operations only. Metal container Mfg. to be separately rated as Code 3315.
- 4693 **Pharmaceutical or Surgical Goods Mfg.** - NOC
- 4484 **Phonograph Record Mfg.**
- 4923 **Photo Films and Dry Plates Mfg.**
- 4351 **Photoengraving**
- 4361 **Photographer**
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.
- 4923 **Photographic Supplies Mfg.**
Chemical plants or concerns manufacturing. Pyroxylin or pyroxylin plastic to be separately rated. Includes film and dry plates manufacturing.
- 8832 **Physician**
- 2790 **Piano and Piano Key Mfg.**
Includes assembling or finishing operations and Mfg. of the piano action. Also applies to player pianos.
- 8044 **Piano or Organ Dealers**
- 5191 **Piano Tuning** - away from shop
- 2110 **Pickle Mfg.**
- 2881 **Picture Frame Assembly** - from manufactured parts
- 2731 **Picture Frame Molding Mfg.**
- 5040 **Pile Driving**
Includes pile driving operations in connection with building foundations and timber wharf building.
- 2501 **Pillow, Quilt or Cushion Mfg.** - no box springs Mfg.
- 5192 **Pin Ball Machines** - installation, service or repair

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3111 **Pipe Bending or Cutting**

2380 **Pipe Cleaner Mfg.**

2790 **Pipe Mfg.** - wooden - tobacco

PIPE OR TUBE MANUFACTURING:

3028 **Pipe or Tube Mfg.** - iron or steel - not cast iron
Iron or steel making to be separately rated.

3027 **Pipe or Tube Mfg.** - lead
Smelting to be separately rated.

3022 **Pipe or Tube Mfg.** - NOC

PIPELINE:

6319 **Pipeline Construction** - oil or gas
Pile driving or dredging to be separately rated. Includes tunneling at street crossings.

7515 **Pipeline Operation** - oil or gas
Construction operations of wells or oil refining to be separately rated.

6319 **Pipeline Reclamation** - oil or gas

3635 **Piston Pin or Ring Mfg.**

2731 **Planing or Molding Mill**
Applicable to risks whose principal product is dressed lumber, flooring or unassembled millwork. All yard operations shall be assigned to Code 8232.

4036 **Plaster Board or Plaster Block Mfg.**
Quarrying, crushing or grinding to be separately rated as Code 1624.

4036 **Plaster Form Mfg.**

1701 **Plaster Mill**
Quarrying to be separately rated.

4036 **Plaster or Staff Mixing**
No crushing or grinding.

4036 **Plaster Statuary or Ornament Mfg.**

5480 **Plastering** - NOC

5022 **Plastering or Stucco Work** - on exterior of buildings

PLASTICS MANUFACTURING:

4452 **Plastics Mfg.** - fabricated products
Applicable to the Mfg. of plastic goods by such operations as machining, bending, buffing or polishing, using raw materials in the form of sheets, rods or tubes. Also applicable to the Mfg. of plastic goods by a dipping process.

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- 4484 **Plastics Manufacturing, Molded Products**
Applicable to the manufacturing of plastic goods by injection, compression or any other molding operation, including forming around or over mold by any means. Manufacturing of chemicals to be separately rated.
- 4459 **Plastics Mfg. - Extruded products**
Includes the mixing or grinding of molding materials. Operations involved in extruding plastic into shapes such as sheets, rods, or tubes.
- 4299 **Playing Cards Mfg.**
Paper or cardboard Mfg. to be separately rated as Code 4239.
- 2380 **Pleating and Stitching - dress fabrics or trimmings - not clothing Mfg.**
8111 **Plumbers' Supplies Dealer**
No manufacturing. Applies to wholesale or retail dealers of gas, steam or hot water equipment.
- 3188 **Plumbers' Supplies Mfg. - NOC**
- 5183 **Plumbing - NOC**
Applicable to gas, steam, hot water or other types of pipe fitting. Automatic sprinkler installation to be separately rated as Code 5188.
- 8235 **Plywood Dealer**
- 2915 **Plywood Mfg.**
- 2688 **Pocketbook or Handbag Mfg.**
Applies to the Mfg. of leather or fabric pocketbooks.
- 8232 **Pole, Post or Tie Yard**
- 7720 **Police Officers**
When part-time or volunteer police officers are employed, the actual remuneration of all such persons shall be included but in no case shall the amount be less than shown in Miscellaneous Values pages.
- 4557 **Polish or Dressing Mfg.**
Applies to shoe, stove, harness, furniture, automobile or metal polish or dressing Mfg.
- 3632 **Polishing and Buffing - small articles - shop only - no Mfg.**
- 2576 **Polishing or Buffing Cloth, Cloth Discs or Cloth Wheel.**
- 4557 **Polishing or Buffing Compounds Mfg.**
- 6504 **Popcorn Mfg.**
- 1438 **Porcelain Frit Mfg.**
- 4024 **Porcelain or China Ware Mfg - mechanical press forming**
- 8232 **Post, Pole or Tie Yard**
- 4568 **Potash, Salt or Borax Producing or Refining**
Mining to be separately rated.

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- 6504 **Potato Chip Mfg.**
- 4024 **Pottery Mfg.** - china or tableware, earthenware, glazed or porcelain - hand molded or cast
- 0034 **Poultry Farm**
- 0034 **Poultry or Egg Producer**
- 2501 **Powder Puff Mfg.** - from fabrics or dressed wool skins
- 3507 **Power Plow or Traction Engine Mfg.**
- 2802 **Pre-fabricated House Mfg.** - wood - shop only
- 3630 **Precision Machined Parts Mfg. - Highly Automated - NOC**
Use of this classification is subject to the following criteria:
1. Plans or specifications require that not less than 50% of all machining operations performed shall be held to final tolerances of .001" or closer.
2. At least 80% of all machining operation utilize machines having computer numerical controls (CNC machines).
- 3629 **Precision Machined Parts Mfg. - Not Highly Automated - NOC**
Applies only to risks where the plans or specifications require that not less than 50% of all machining operations performed by the risk shall be held to final tolerances of .001" or closer.
- 8013 **Precious Stone Cutting**
- 4299 **Printing**
Includes incidental assembling, stapling or binding of circulars, pamphlets or catalogues. Artists, designers, proofreaders, editors or clerical office employees to be separately rated as Code 8810. Reporters, advertising or circulation solicitors to be separately rated as Code 8742.
- 3548 **Printing or Bookbinding Machinery Mfg.**
- 5102 **Prison Cell Erection** - steel
- 7610 **Production Studio, Motion Picture** - in studio or outside - all operation up to the development of negatives
- 8832 **Psychologist** - office or clinic
- 8835 **Public Health Nursing Association**
- 8810 **Public Library or Museum** - professional employees
- 9015 **Public Library or Museum** - janitorial operations and custodial care
- 4207 **Pulp Mfg.** - chemical process – Includes bark peeling in paper mill
Logging or lumbering to be separately rated.
- 3724 **Pump Installation** - commercial
- 5183 **Pump Installation** - domestic or residential

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3612 **Pump Mfg.**

Foundry operations to be separately rated.

3113 **Punch Mfg.** - for marking metal

4558 **Putty Mfg.**

7704 **Protective Corps or Fire Patrol**

3685 **Pyrometer Mfg.**

4459 **Pyroxylin Mfg.**

Applicable to the nitration of cellulose to produce soluble cotton for the preparation of lacquers or pyroxylin plastics. The nitration of cellulose for the mfg. of explosives to be separately rated.

Q.

Code Description

4000 **Quarry** - cement rock and limestone - surface

1624 **Quarry** - NOC

8015 **Quick Printing** - copying or duplicating service

Applies to risks that provide reproduction by means of offset-type duplicators on paper sizes less than 18 x 23 inches. The reproduction by means of electrostatic-type devices, digital or nonimpact imaging on paper of any size is also included. Additional operations performed by such risks in support of quick printing or copying services such as binding, collating, corner rounding, cutting, folding, scoring, numbering, perforating, shrink wrapping, stapling, mailing, counter sales and similar type activities for which no other specific basic classification exists are included in this classification.

2501 **Quilt, Pillow or Cushion Mfg.** - no box spring mfg.

2501 **Quilted Cloth Mfg.** - for garments and garment linings

R

Code Description

- 7422 **Race Track Operation** - auto racing
8279 **Race Track Operation** - horse - stable hands
9015 **Race Track Operation** - horse, dog or auto – other employees including starters and their assistants
8810 **Race Track Operation** - horse, dog or auto: pari-mutuel clerks and cashiers
8720 **Race Track Operation** - horse, dog or auto: racing officials other than starters or their assistants
- 3807 **Radiator Mfg.** - automobile
- 3081 **Radiator or Heater Mfg.** - applies to cast iron radiators or heaters
- 3681 **Radio or Television Apparatus Mfg. or Assembly** - NOC
- 7610 **Radio or Television Broadcasting Station**
8010 **Radio or Television Parts and Accessories Stores**
9519 **Radio or Television Set Installation, Service or Repair**
Electrical wiring or installation of gal lines to be separately rated.
- 4131 **Radio Tube Mfg.**
- 8264 **Rag or Paper Stock Dealer** - used
No collecting or handling of scrap iron or steel.
- 7218 **Rag or Paper Stock Dealer** - drivers
- 5506 **Railroad Construction** - laying or relaying of tracks or maintenance of way by contractor - ~~no~~ No work on elevated railroads. All other operations are to be assigned to the appropriate construction or erection classification.
- RAILROAD OPERATION:**
- 7382 **Railroad or Street Operation** - NOC
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.
- 8395 **Railroad Operation** - yard employees
- 2790 **Rattan, Willow or Twisted Fiber Products Mfg.**
- 8742 **Real Estate Agency** - outside employees & collectors
Care, custody and maintenance or construction work to be separately rated.
- 3574 **Recording, Adding, Computing or Office Machine Mfg.**
- RECREATIONAL FACILITIES OR AMUSEMENT DEVICES:**
- 9015 **Archery Ranges**
9015 **Ball or Dart Throwing at Targets**
9015 **Baseball Batting Ranges**
9015 **Golf Courses** - miniature

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- 9015 **Golf Driving Ranges**
9015 **Kiddie Rides at Permanent Locations** - all employees
8017 **Penny Arcades** - operation
9015 **Pony Rides** - including care and maintenance of tracks
9015 **Shooting Gallery** - operation - using air rifles - no firearms
9015 **Skating Rink Operation**
8017 **Skee Ball Alleys** - operation
9015 **Ski Tows** - operation
9015 **Sports Complex** - operation
9015 **Tennis Courts** - public - operation
9015 **Recreational Vehicle Campgrounds or Parks**
- 1438 **Refining, Smelting or Sintering** - metals -not iron - includes electric process. Includes the Mfg. of artificial abrasive, carbon or graphite.
- 4024 **Refractory Products Mfg.**
Includes the Mfg. of fire bricks, boiler or stoker tiles, special refractory shapes, enameled bricks, retorts, flue linings, muffles, crucibles and similar products manufactured from refractory clays with or without other refractory materials. Clay digging, mining or quarrying to be separately rated.
- 2812 **Refrigerated Showcase Mfg.** - wood
- 9519 **Refrigeration** - domestic – installation, repair, cleaning, oiling or adjusting
Note, "Domestic" refrigeration is defined as "reach in" refrigeration, having not more the 1/3 h.p. motor or more the 20 cubic feet capacity, regardless of whether the refrigerator is located in a home, store, restaurant, etc. All other types of refrigeration shall be considered as commercial.
- 7360 **Refrigerator Car Loading or Unloading**
Includes caring for freight in cars during transit. Stevedoring to be separately rated.
- 3076 **Refrigerator Mfg.** - metal - household or commercial –
Includes manufacturing of the cabinet and installation of the refrigerator unit. Manufacturing or assembling the refrigerating unit to be separately rated as 3179
- 3179 **Refrigerator Mfg.** - manufacturing or assembling the refrigerating unit
- 9519 **Refrigerator, Stove, Washing Machine, Service or Repair Including Incidental Shop Operations**
- 8044 **Refrigerator, Stove or Washing Machine Store**
- 9403 **Refuse, Garbage or Ashes Collection**
Reduction, rendering or fertilizer plants to be separately rated.
- 7213 **Refuse, Garbage or Ashes Collection** - drivers
- 7205 **Refuse, Garbage or Ashes Collection** - drivers
Applies to drivers of risks involved in collection of garbage by mechanical means where pick up, dumping and replacing of the container is by mechanical arms operated from within the truck by the truck driver. This classification also applies to drivers that deliver and pick up large commercial or industrial bins that are loaded onto the trucks by mechanical means.
- 8837 **Religious or Charitable Organization** - welfare - all operations
- 4712 **Rendering Works**

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- 5213 **Renovating or Cleaning Building Exteriors**
- 5221 **Repaving or Paving** - floors, driveways, yards or sidewalks
- 8835 **Residential Maid Service**
Applies to commercial firms supplying personnel to households for performance of duties including, but not limited to, vacuuming, dusting, wall washing, window washing and other interior house cleaning tasks.
- 9058 **Restaurant - NOC**
- 3076 **Restaurant and Hotel Kitchen Equipment Mfg.** - sheet metal
- 8279 **Riding Academy or Club**
- 9530 **Rigging - NOC**
- 5506 **Road or Street Construction** - paving or repaving
- 5507 **Road or Street Construction** - sub-surface work
- 5509 **Road or Street Maintenance by County or Municipal Employees Only**
- 3507 **Road or Street Making Machinery Mfg**
- 6217 **Rock Excavation NOC** - not street or road construction
- 1701 **Rock Wool Mfg.**
Excavation or digging, dredging, mining or quarrying to be separately rated.
- 3638 **Roller or Ball Bearing Mfg.**
- 3027 **Rolling Mill - NOC**
Applicable to brass, copper or other soft metals. Not copper coated steel bars. Wire drawing, steel making, or iron or steel rolling to be separately rated.
- 3018 **Rolling Mill - iron or steel**
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.
- 5551 **Roofing - NOC**
- 5552 **Roofing - flat roofs**
Applies to flat roofing only and applies to all methods including built-up roofing using molten bitumen, single-ply roofing and sprayed-in-place roofing.
- 4712 **Roofing Compounds Mfg.** - of asphalt & asbestos
- 1748 **Roofing Granules Mfg.**
- 9501 **Roofing or Building Paper or Felt Preparation**
Paper or felt Mfg. to be separately rated.

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- 1624 **Roofing Slate Mfg., Slate Splitting or Slate Milling**
- 9052 **Rooming Houses or Boarding Houses**
- 2380 **Rope, Cord, Twine or Cordage Mfg. - NOC**
- 4410 **Rubber Goods Mfg. - NOC**
- 4410 **Rubber Reclaiming**
- 4299 **Rubber Stamp Mfg. or Assembly**
Mfg. of frames, backs or handles to be separately rated.
- 8264 **Rubber Stock Dealer - used**
- 7218 **Rubber Stock Dealer - drivers in connection therewith**
- 8010 **Rubber Tire Dealers - counter or showroom sales**
- 8387 **Rubber Tire Dealers - installation of tires & wheels, wheel assembly, balancing & tire repair**
Other provided services may be subject to separate treatment.
- 4410 **Rubber Tire Mfg.**
- 9015 **Rug, Carpet or Upholstery Cleaning Commercial or Residential - at customer's premises**
Shop operation to be separately rated as code 2585.
- 2585 **Rug, Carpet or Upholstery Cleaning - shop**
- 2380 **Rug or Carpet Mfg. - NOC**

S

Code Description

- 2501 **Sack or Bag Mfg. - cloth**
Applies to the Mfg. of cotton, burlap or gunny; bags, sacks, traveling bags or hand luggage.
- 4902 **Saddle or Harness Mfg.**
- 4557 **Saddle Soap Mfg.**
- 3507 **Safe Mfg. or Repairing**
- 8868 **Safety Patrol Officers**
Applies to any paid or unpaid persons, other than regular police officers or students, who engage in or volunteer for safety patrol duty, traffic regulation and management, pursuant to authority of a city, village or township, including those who volunteer and are registered with a school and assigned to patrol any public thoroughfare used by students of any school. Volunteers subject to the waiver of coordination of benefits will be separately rated under Code 7920. The actual remuneration of all volunteers shall be reported, however, in no case shall the remuneration of any such volunteers be taken at less than the minimum shown in the Miscellaneous Values pages.
- 7920 **Safety Patrol Officers: Waiver of Coordination of Benefits - Volunteers**
Upon written request by the insured the Michigan Waiver of Coordination of Benefits Endorsement for volunteers will be attached to the policy only at the time the policy is entered into or renewed. Volunteers not subject to the waiver will be separately rated under Code 8868. Applies to any paid or unpaid volunteer 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 in and are registered with a school and assigned to patrol any public thoroughfare used by students of any school. The remuneration of such volunteers shall be taken at their actual wage, however, in no case shall remuneration of any such volunteers be taken at less than the amount shown in the rate pages.
- 2501 **Sail Making**
Dacron or nylon - not canvas - shop. Hardware to be separately rated.
- 9521 **Salespersons - trimming windows**
- 8742 **Salespersons, Collectors, Messengers - outside**
Subject to the Special Classifications Rule.
- 4568 **Salt, Borax or Potash Producing or Refined**
Mining to be separately rated.

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- 8709F **Samplers, Weighers, or Inspectors of Merchandise on Vessels or Railway Stations or Warehouses or Docks** -U.S. Act
- 4000 **Sand or Gravel Digging**
No canal, sewer or cellar excavation or underground mining.
- 4279 **Sandpaper Mfg.**
- 9040 **Sanitarium NOC**
- 8833 **Sanitarium** - professional employees
- 9058 **Sanitarium** - food service operations
- 9015 **Sanitarium** - janitorial operations and custodial care
- 8235 **Sash, Door or Assembled Millwork Dealer**
Includes incidental assembling, glazing or Mfg. of special sizes. Applicable only to concerns which buy and sell finished millwork exclusively (including incidental assembling or glazing or Mfg. of special sizes), such as finished flooring, doors, frames, sash, screens, molding, baseboards, stair trim, columns, paneling, cupboards, shelving or furniture such as kitchen cabinets, ironing boards, breakfast sets, window seats, mantels, wall cabinets or cases.
- 2802 **Sash, Door or Assembled Millwork Mfg.** - wood
Where a risk deals in any lumber, building materials or fuel and materials in addition to products manufactured, all yard operations shall be assigned to Code 8232.
- 5102 **Sash, Door or Door Frame Erection** - metal or metal covered
- 3066 **Sash, Door or Door Frame Mfg.** - wood - metal covered
- 9519 **Satellite Dish Installation** - small - wire mesh or solid material
Mounted on roof or chimney, light weight no larger than 20 inches diameter maximum
- 3724 **Satellite Dish Installation** - large - wire mesh or solid material
Mounted on ground supported framework or roofs of buildings
- 2110 **Sauerkraut Mfg.**
- 2095 **Sausage or Sausage Casing Mfg.**- wholesale -including cleaning
- 3113 **Saw Mfg.**
- 3113 **Saw Sharpening**
- 2710 **Sawmill**
Applies to risks engaged in sawing logs to desired lengths to produce rough lumber by use of circular carriage or band saws. Applicable to all sawmills whether portable or stationary.

Separately rate subsequent production of rough lumber to produce dressed lumber under code 2731.

Storage and subsequent handling to be separately rated under code 8232.

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9530 **Scaffolds** – Suspended, swinging or outrigger

5057 **Scaffolds** – Built up from the ground
Includes concrete or cement distributing towers.

5403 **Sidewalk bridges** - not over one story in height

5192 **Scales** - installation or adjustment - coin operated

5191 **Scales** - installation or adjustment - counter type

3724 **Scales** - installation or adjustment - platform or beam type

SCHOOL - Elementary & Secondary - INCLUDING TRADE OR VOCATIONAL:

8810 **Library**

8868 **Professional Employees**

8868 **Driver Training Instruction**

7380 **Drivers, School Bus**

9101 **All Other Employees - NOC**

9058 **Food Service Employees**

2802 **Screen Mfg.** - window - wood

3145 **Screw Mfg.**

4557 **Sealing Wax Mfg.**

7720 **Security Screening** – contract

8102 **Seed Merchant**
Includes operation of seed sorting machinery.

9402 **Septic Tank Cleaning** - vacuum pump method

6229 **Septic Tank Installation** - by specialist contractor

4825 **Serum, Anti-toxin or Virus Mfg.**

7580 **Sewage Disposal Plant Operation**

9402 **Sewer Cleaning**

5183 **Sewer Cleaning** - building connections - using portable equipment

6306 **Sewer Construction** - all operations
Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6217.

3574 **Sewing Machine Mfg.**

2841 **Shade Roller Mfg.**

6217 **Shaft Sinking**

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- 4000 **Shale or Clay Digging**
No canal, sewer or cellar excavation or underground mining.
- 2623 **Sheepskin Pickling, Tanning**
- 5538 **Sheet Metal Covered Steel Frame Building Construction** - sheet metal siding
Frame work, assign appropriate iron or steel erection classification.
- 5538 **Sheet Metal Decking** - installation for sub-roofs or floors
- 3066 **Sheet Metal Work** - shop
- 5538 **Sheet Metal Work** - shop and outside - NOC
Applies to erection, installation or repair operations. Roofing to be separately rated as Code 5551.
- 3315 **Shell Case or Cartridge Mfg.** - metal
- 2731 **Shingle-Mfg.** - wood
- 8232 **Shingle Staining**
- 6843F **Ship Building** - iron or steel - NOC - US Act
Includes fabrication or assembling of the ship plates or frames, all yard operations and shops directly connected with the construction of the hull.
- 6845F **Ship Building** - naval
Includes fabrication or assembling of the ship plates or frames, all yard operations and shops directly connected with the construction of the hull.
- 6872F **Ship Cleaning** - all operations
- 6872F **Ship Repair or Conversion** - all operations - U.S. Act
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.
- 6874F **Ship Scaling** - coverage under US Act
- 2501 **Shirt Mfg.**
- 2380 **Shoddy Mfg**
- 2660 **Shoe Findings or Stock Mfg.**
Applies to the Mfg. of tongues, linings or facings. Includes counter, heel or sole cutting.
- 2790 **Shoe Form or Last Mfg.**
- 2660 **Shoe or Boot Mfg.** - NOC
- 8008 **Shoe Store** - retail
- 9015 **Shooting Galleries**
- 5146 **Showcase Erection and Installation**

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2812 **Showcase Mfg.** - wood

2841 **Shuttle Mfg.** - wood

SIDING INSTALLATION:

5403 **Siding Installation** - aluminum or vinyl - all buildings or structures other than detached one or two family dwellings

5645 **Siding Installation** - aluminum or vinyl - detached one or two family dwellings

9558 **Sign Erection or Repair** - employees engaged in outside operations

9559 **Sign Erection or Repair** - employees engaged in shop operations
Includes neon tube fabrication. For shop operations of sign erection or repair companies. If there is no erection or repair done, manufacturing and repair are assigned to the appropriate manufacturing classification.

3064 **Sign Mfg.** - metal

9501 **Sign Painting or Lettering** - inside of buildings

Includes shop operations.

9558 **Sign Painting or Lettering** - outside of buildings or structures

1748 **Silica Grinding**

Digging, mining or quarrying to be separately rated.

4299 **Silk Screen Printing**

The hand printing of cloth by the silk screen process together with the subsequent drying. Machinery operation either preliminary to or following the hand printing process.

2380 **Silk Thread or Yarn Mfg.**

2380 **Silk Throwing and Weaving**

SILO ERECTION:

5213 **Silo Erection** - concrete or pre-cast concrete staves

5538 **Silo Erection** – metal or glass fused to steel

5022 **Silo Erection** - masonry or tile

5538 **Silo Erection** - metal

5403 **Silo Erection** - wood

3383 **Silverware Mfg.**

1438 **Sintering, Smelting or Refining** - metals - not iron - includes electric process.

Includes the Mfg. of artificial abrasive, carbon or graphite.

2380 **Sisal Garnetting**

3146 **Skate Mfg.**

9015 **Skating Rink Operation**

9187 **Ski Area Operations** – Includes employees at winter sports areas who operate ski tows and artificial snow making machinery as well as ski instructors, ski patrols, grooming of trails, and

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ticket sellers. Parking lot attendants are to be separately rated. Ski shop employees where ski equipment is rented and repaired are properly classified to Code 8017.

- 2841 **Ski Mfg.** - wood
Other than wood, assign appropriate classification based upon principal manufacturing process.
- 1624 **Slag Digging and Crushing**
- 1748 **Slate Grinding**
- 1624 **Slate Milling, Slate Splitting or Roofing Slate Mfg.**
- 2081 **Slaughtering**
Includes the handling of livestock, preparation of dressed meat, washing of casings and offal. The preparation of dressed meat is concluded when the carcass is placed in the cooler room for aging. Subsequent operations may be subject to the following treatment if the risk qualifies under Rule IV-D.
- Processing fresh meat for wholesale or retail sales is assigned to the appropriate store class, in conformity with the store class interpretation as outlined in the Interpretation Section.
- Processing fresh meat into meat products by smoking, curing, cooking, canning and preserving, tinning, sausage and sausage casing manufacturing to be assigned to Code 2095 Meat Products Mfg. NOC.
- Rendering or fertilizer manufacturing to be separately rated.
- 2660 **Slipper Mfg.**
- 3574 **Slot Machine Mfg.** - not vending machines
- 1438 **Smelting, Sintering or Refining** - metal - not iron - includes electric process
Includes electric process. Includes the mfg. of artificial abrasive, carbon or graphite.
- 5222 **Smokestack or Chimney Lining** - not metal
- 2731 **Snow Fence Mfg.** - cut lath from logs
- 3257 **Snow Fence Mfg.** - wire twisting
- 9402 **Snow Removal** - cleaning snow from streets or roads - by contractor
Jobs consisting only of hauling snow under contract shall be assigned to 7208 "Drivers".
- 5509 **Snow Removal by Municipal Employees**
- 5191 **Soap Dispensers** - installation and inspection
- 4720 **Soap or Synthetic Detergent Mfg.**
Contemplates the Mfg. of bar soap, granulated, powdered and sprayed soaps, soap chips and flakes, liquid soap and synthetic detergents which have characteristics and end-uses similar to soap.
- 1748 **Soapstone or Soapstone Products Mfg.**
Quarrying to be separately rated.

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5146 **Soda Fountain or Counter Installation** - plumbing or electrical wiring to be separately rated

3076 **Soda Water Fountain or Apparatus Mfg.**

8018 **Soft Drink Distributors** - wholesale - no bottling

8350 **Solvents Dealer** - bulk

9061 **Sorority or Fraternity House**

9015 **Sorority or Fraternity House** - janitorial

9058 **Sorority or Fraternity House** - food service

1748 **Spar or Flint Grinding**
Digging, mining or quarrying to be separately rated.

3574 **Speedometer or Taximeter Mfg.**

6504 **Spice Mills**

3132 **Spike Mfg.**
Steel making or rolling mills to be separately rated.

2131 **Spirituosous Liquor Bottling** - Not beer or wine- includes warehousing, rectifying or blending.

2131 **Spirituosous Liquor Distillery or Distilling**
Includes grain alcohol Mfg.

2841 **Spool and Bobbin Mfg.** - wood

4902 **Sporting Goods Mfg.** - NOC

8017 **Sporting Goods** - retail

3303 **Spring Mfg.**
Not wire springs. The Mfg. of wire springs shall be rated as Code 3257.

3634 **Sprinkler Head Mfg.**

5188 **Sprinkler Installation**
Applies to automatic sprinklers.

8279 **Stable or Breeding Farm**
Applies to the training of racehorses, polo ponies and horses for exhibition purposes. Includes jockeys and trainers.

4036 **Staff or Plaster Mixing**
No crushing or grinding.

5437 **Stair Erection** - wooden

STATE, MUNICIPAL, TOWNSHIP OR COUNTY EMPLOYEES - NOC:

Code 9410 applies to employees engaged in laboratory work, inspectors for the board of health, electrical inspectors, building inspectors and similar governmental occupations.

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As other governmental employees may be assigned to codes other than Code 9410, the following is intended as a guide to those employments assigned to classifications other than Code 9410.

When the employer elects Waiver of Coordination of Benefits for volunteer Civil Defense Workers use code 7979. Refer to notes under Firefighters, Safety Patrol Officers and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.

Major Governmental Occupations Assigned to Classifications other than Code 9410

Attendants - juvenile home	7720
Attorney - city	8820
Bookmobile driver	7380
Circuit court - officer	7720
City Manager	8810 or 9410
Court Reporters	8810
Doctors - health dept.	8832
Dog catchers	8831
Engineers (not in direct charge of work)	8601
Firefighters	7704 or 7904
Garbage collectors	9403 or 7213
Garbage works	1438
Janitors	9015
Judge - city	8810
Laboratory work	4511
Lifeguards	9015
Mayor & Commissioners	8810 or 9410
Municipal garage	8395
Parks, Municipal	9102
Police officers	7720
Probation officers	7720
Recreation dept.	9015
School board	8810
Sewage treatment	7580
Sewer construction crew	6306
Snow removal	5509
Street cleaning	5509
Street construction crew	5506
Street dept. laborers	5509
Visiting nurses	8835
Waterworks operation	7520

4036 **Statuary, Ornament or Plaster Mfg.**

4251 **Stationery Mfg.**

Mfg. of metal rings, posts, screws, separators or fittings to be separately rated.

2731 **Stave, Barrel Stock, or Cooperage Stock Mfg.**

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

8111 **Steam, Gas and Hot Water Apparatus Supplies Dealer**

7539 **Steam Heating or Power Company**

Construction of buildings, dams, or reservoirs to be separately rated.

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6319 Steam Main or Connection Construction

Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated as Code 6217. Pile driving or dredging to be separately rated.

3574 Steam or Air Pressure Gauge Mfg.

5183 Steam Pipe or Boiler Insulating - domestic - installation or repair

Applies to the application of cork, asbestos or other non-conduction materials.

3507 Steam Shovel, Dredge or Construction Machinery Mfg.

STEAMSHIP LINE OR AGENCY - PORT EMPLOYEES:

8726F Superintendents, Captains, Engineers, Stewards or their Assistants, Pay Clerks

8709F Talliers, Checking Clerks and Employees Engaged in Mending or Repacking of Damaged Containers: U.S. act

8106 Steel or Iron Merchant

Not applicable to junk dealers or iron or steel scrap dealers.

7215 Steel or Iron Merchant - drivers

8265 Steel or Iron Scrap Dealer

Wrecking or salvaging to be separately rated.

7216 Steel or Iron Scrap Dealer - drivers

STEEL FRAME ERECTION - INTERIOR - LIGHT GAUGE STEEL:

5445 By Contractors Engaged in Wallboard Installation

5645 By Carpentry Contractors in Connection with the Construction of Detached One or Two Family Dwellings

5102 By Specialist Contractor

STEEL OR IRON ERECTION:

5059 Frame Structures or Construction of Dwellings Not Over Two Stories

5102 Decorative or Artistic

Applies to iron or steel, brass or bronze decorative or artistic items.

5102 Door, Door Frame or Sash - metal or metal covered

5040 Exterior, Frame Structures, Metal Bridges, Watertowers

Includes work on balconies, fire escapes, stair cases or fireproof shutters.

5040 Frame Structures - NOC

5059 Frame Structures Not Over Two Stories in Height

5057 Iron or Steel Erection NOC

5102 Non-Structural - interior

Applies to the erection of interior non-structural iron or steel, brass or bronze work.

3030 Shop - Structural

Applies to fabricating or assembling structural iron or steel. Blast furnace or convertor operation, casting of steel or rolling mills to be separately rated.

3040 Shop – Non-Structural

Not fabricating or assembling structural iron or steel. Applies to the Mfg., fabricating or assembling of ornamental, decorative or artistic brass, bronze or iron or steel work. Includes

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such items as railings, balconies, fire escapes, staircases, iron shutters or other non-structural iron or steel work. Blast furnaces or convertor operation, casting of steel or other metals, and rolling mills to be separately rated.

- 3018 **Rolling Mill** - 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.
- 3004 **Steel Making**
Includes electric furnace or crucible process or open hearth or bessemer furnaces. Includes blooming mills or forging or rolling mills. Blast furnace operation or coke Mfg. to be separately rated.
- 8106 **Steel or Iron Merchant**
Not applicable to junk dealers or iron or steel scrap dealers.
- 7215 **Steel or Iron Merchant** - drivers in connection therewith
- 8265 **Steel or Iron Scrap Dealer**
Wrecking or salvage operations to be separately rated.
- 7216 **Steel or Iron Scrap Dealer** - drivers in connection therewith
- 4299 **Stereotyping**
- 7317F **Stevedoring** - by hand or hand trucks exclusively
Includes the incidental use of power driven escalators or conveyors or operation of tractors and trailers through side ports. No use of hoisting equipment. When policies are issued covering classifications 7317F and/or 7309F, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.
- 7309F **Stevedoring** - NOC
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 vessels.
 2. Transfer of cargo, supplies and materials between vessels and pier, irrespective of the necessity of work on board vessels by employees of the insured.
 3. Transfer between string piece and point of deposit on dock or adjacent warehouses - including tiering, sorting and breaking down.
 4. Operation of all mechanical equipment, including dock tractor, in connection with the above.
- Any or all operations as above defined shall be assigned to Code 7309F Stevedoring NOC if the operations described in Item 2 above, whether conducted by one or more concerns, require the use of hoisting equipment except as provided under Code 7237F Stevedoring -Containerized Freight. All other operations shall be assigned to Code 7317F Stevedoring -by hand.
- When policies are issued covering classifications 7317F, 7309F and/or, no division of payroll shall be permitted in connection with the loading or unloading of any one vessel.
- 8709F **Stevedoring** - talliers and checking clerks engaged in connection with stevedoring work - U.S. act

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0129 **Stockyard**

1624 **Stone Crushing**

1624 **Stone Cutting or Polishing - NOC**

5348 **Stone, Mosaic, Terrazzo or Tile Work - inside**
Applies to interior construction work only. Not fireproof tile construction.

5348 **Stone or Marble Setting**

8292 **Storage Warehouse - NOC**
Applies to the storage of general merchandise not owned by the risk. Drivers to be assigned to the appropriate Trucking-Driver Classification.

8291 **Storage Warehouse - cold**
Applies to refrigerated storage of merchandise not owned by the risk. Drivers to be assigned to the appropriate Trucking-Driver Classification.

8293 **Storage Warehouse - furniture**
Applies to the storage of furniture not owned by the Risk. Includes packing or handling household goods away from insured's premises.

7214 **Storage Warehouse - drivers in connection therewith**

8046 **Automobile Accessory Stores - Retail - NOC**
Automobile accessory stores generally sell automotive accessories such as radios, stereo systems, alarm systems, accessory items such as special wheels, spoilers, interior accessories, etc. Such stores may install items they sell, but 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).

8008 **Clothing, Wearing Apparel or Dry Goods Store - Retail**
Shoe Store - Retail
Coat or Hat Checkroom Concessions

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

1. Ready to wear clothing and wearing apparel, including suits, coats, dresses, knitwear, hats, shoes, boots, slippers, undergarments, sleeping and lounging clothes, ties, hosiery, haberdashery, gloves, scarves and aprons. This classification includes any incidental alteration work.
2. Dry goods that are fabric items. Note, the term "dry goods" does not mean items that are dry as opposed to wet, but it means items which are not clothing but are made of fabric. This includes such items as bedspreads, blankets, curtains, draperies, embroideries, fabrics, handkerchiefs, laces, napkins, pillowcases, sheets, tablecloths, textile trimmings and towels.

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3. Miscellaneous sewing accessories such as artificial flowers, buttons, buckles, dress shields, hooks and eyes, needles, patterns, pins, snaps, tapes, thimbles, thread, yarn and zippers.

Demonstration of wearing apparel in retail stores is included under this classification.

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 code 8017.
3. Wholesale sporting goods dealers are assigned to code 8018.

8032 Clothing, Wearing Apparel or Dry Goods Store - Wholesale

Shoe Store - Wholesale

The same operations and definitions which apply to code 8008 apply here except these operations are principally wholesale rather than retail.

Operations Not Covered:

1. Dealers in ladies' handbags are assigned to code 8018.
2. Dealers in secondhand clothing that is sorted, graded and baled for shipment shall be assigned to code 8018.

8039 Department Store

This classification applies to large retail stores that are characterized by many departments, each selling a specific type of merchandise.

In order to qualify for assignment of this classification, each separate location must meet all three of the following conditions:

1. The payroll subject to this classification is at least \$400,000 per annum.
2. The merchandise handled must include:
 - a. Wearing apparel
 - b. Linens/Domestics
 - c. House Furnishings (other than furniture)
 - d. Two or more of the following: cosmetics, furniture, giftware, hardware, jewelry, luggage, sporting goods, stationary/greeting cards, toys.
3. The total annual sales of items a, b, and c above must exceed 50% of the total annual sales. Also, the total annual sales of wearing apparel, jewelry and cosmetics must not exceed 80% of the total annual sales.

Operations Not Covered:

1. Concessions in a department store shall be rated on the basis of the operations performed by the concessionaire and shall not be assigned to the department store classification.
2. The installation (other than delivery) and the service or repair of household appliances such as television sets, refrigerators, washing machines and air conditioners shall be assigned to code 9519.
3. The installation of automobile accessories, tires and other items for which state certification is not required shall be assigned to code 8387. Automobile repair work for which state certification is required shall be assigned to code 8395.

8045 Drug Store - Retail

This classification applies to retail drug stores where at least 50% of sales is derived from the sale of prescription drugs. These stores may also sell as a minor and incidental operation, such items as greeting cards, 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.

8047 Drug Store - Wholesale

This classification applies to stores principally engaged in the wholesale distribution of drugs, medicines and pharmaceutical ingredients used for compounding and dispensing of prescriptions. These distributors may also handle, as a minor and incidental operation, such other merchandise as 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.
3. Retail drug stores are to be assigned to Code 8045.

8050 Five and Ten Cent Stores

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. Stores assigned to this classification may or may not specifically call themselves "Five and Ten Cent Stores".

8001 Florist

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 floral decoration of homes, churches or other buildings for weddings, banquets and parties. It also includes services provided to commercial businesses for indoor plant care.

Operations Not Covered:

1. Dealers engaged principally in the sale of garden supplies such as flower pots, fertilizer, sod, birdbaths and statuary with incidental potted plants, trees, shrubs, bulbs and grass seed shall be assigned to Code 8010 (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 the planting or care of lawns, gardens, trees, shrubs, landscaping or other similar operations are subject to code 0042.

8044 Furniture Store

Furniture Rental

Piano or Organ Dealer

This classification applies to retail, wholesale or combined retail and wholesale dealers 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 as well as larger radio, television and stereo equipment.

In addition, furniture stores may sell a minor amount of other merchandise such as bedding, carpets, linoleum, lighting fixtures, lamps, small household appliances, mirrors, pictures and kitchen cabinets.

This classification also includes polishing and minor repairing of furniture on the insured's premises or at the customer's location.

Operations Not Covered

1. The installation of house furnishing 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.

8006 Grocery Store - Retail

Coffee, Tea or Spice Store - Retail

Dairy Products Store - Retail

Delicatessen Stores - Retail

Frozen Food Store - Retail

Fruit or Vegetable Store - Retail

This classification applies to stores principally engaged in the retail selling of groceries, fresh fruits, vegetables, dairy products, frozen foods, coffee, tea, spices and delicatessen foods such as cold cuts, salads, pickles, smoked fish, and other so-called "appetizers". Delicatessen stores may prepare salads and also cook meat such as roast beef, ham, barbecue chickens and spare ribs. These stores may also sell a minor amount of other merchandise such as soda pop, beer, household cleaning items, paper products, 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 fresh and cured meats, fish or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period.

If the cost of fresh and cured meats, fish or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period, the entire store operations shall be assigned to code 8031.

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8010 Hardware
Automobile Parts Dealers
Bicycle Shops
Boat Dealers – away from water
Ship Chandlers

Applies to retail, wholesale, or combined retail/wholesale dealers. This classification applies to dealers engaged principally in selling articles such as nails, screws, bolts, washers, gaskets, brackets, locks, hinges, electrical outlet boxes, switches, fuses, plugs, sockets, hand or machine tools, portable electric tools, plumbing fittings and garden tools, supplies and equipment including lawn mowers and snow plows. It applies to both walk-in and mail order operations. In addition, hardware stores usually sell a wide variety of incidental "non-hardware" items such as paint, wallpaper and allied supplies, household electrical appliances, phonographs, radios and television sets, kitchenware, china and glassware, sporting goods and automobile accessories or parts.

Such stores may also rent, to the general residential public, floor polishing and finishing machines, rug or upholstery cleaning machines, lawn and garden maintenance machines, and similar "handyman" or "do it yourself" type equipment and tools including automobile drawn utility trailers.

This classification also includes "ship chandlers" who are dealers in ship supplies and equipment such as engine room equipment, lifeboat supplies, navigational instruments, deck gear and other ship stores.

It also includes dealers in parts for radios, televisions, vacuum cleaners, household appliances, aircraft, sewing machines, and oil burners as well as dealers in cutlery. In addition, dealers in welding supplies such as tanks, torches, welding rods and facemasks 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 (not replacement parts) 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 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 equipment shall be assigned to code 8111.
6. Wholesale or retail dealers principally engaged in selling wire, cable or metal conduit shall be assigned to code 8106.
7. Wholesale or retail dealers principally engaged in selling metal pipe, rods, tubes, sheet metal, iron, steel or nonferrous 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.

8013 Jewelry Stores
Coin Stores
Hearing Aid Stores

Optical Stores

Postage Stamps - collector items only

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.

Operations Not Covered:

1. Dealers that 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 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 of jewelry, watches or clocks, which is principally performed for other dealers shall be assigned to Code 3383.

For the Optical Stores, the classification includes the grinding of lenses to fit frames. However, the surface grinding of lenses to prescription is assigned to Code 4150. Optometrists are to be assigned to Code 8832.

8031 Meat, Fish or Poultry Dealers - Retail

Cold Storage Locker Operation - Frozen Foods

This classification applies to stores engaged in retail selling of fresh and cured meats, fish or poultry. When such stores also sell groceries, fresh fruits, vegetables dairy products or frozen foods, this code shall apply when the cost of fresh and cured meats, fish or poultry exceeds 65% of the total cost of all merchandise purchased by the insured during the policy period. If the cost of fresh and cured meats, fish, or poultry does not exceed 65% of the total cost of all merchandise purchased by the insured during the policy period, code 8033 shall apply. These stores may cut the meat, fish or poultry into steaks, chops, fillets or other parts on their premises. 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 employees engaged in making sausage, frankfurters, or bologna, such operations shall be assigned to code 2095.

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3. Freezing and storing of meats, fruits or vegetables for other than private individuals shall be assigned to code 8291.

8021 Meat, Fish or Poultry Dealer - Wholesale

This classification applies to dealers 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. These dealers may also distribute a minor and incidental amount of other miscellaneous products such as groceries, dairy products, fresh fruits or vegetables.

Operations Not Covered:

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

8017 Store - NOC - Retail

This classification applies to retail stores 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, wines, liquors and soft drinks
- Books
- Cigars and cigarettes
- Computers - personal or home type
- Confectionery
- Cosmetics & toilet items
- Floor coverings
- Giftware
- Greeting cards
- Housewares
- Lamps and lighting fixtures
- Luggage
- Musical instruments
- Newspapers and magazines
- Paint & related supplies
- Pets
- Pharmaceutical or surgical supplies
- Records, CD's and tapes
- Photographic supplies & equipment
- Purses, handbags, wallets, etc.
- Small household appliances including radios, televisions, etc.
- Stationery and related items
- Toys
- Typewriters, word processors and office machines
- Swimming pool supplies

Includes:

- Arcades
- Demonstrators in retail stores
- Ice cream, frozen yogurt or frozen custard
- Mailing service stores
- Pawn shops
- Tailor shops

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This classification also applies to shoppers who check the attentiveness, personality and honesty of sales clerks employed in stores owned by others. Additionally, stores which are showroom locations only which are used to display merchandise which is shipped from the manufacturer or wholesaler directly to the customer or contractor are contemplated by this classification.

Mailing Service Stores are those businesses that provide mail addresses similar to post office boxes for their customers. They also provide package-sending services and may provide other similar services.

Operations Not Covered

1. The installation, service or repair of household appliances by a retail store shall be assigned to code 9519.
2. The installation of carpets, linoleum and non-ceramic floor tile by a retail store shall be assigned to code 9521.
3. Hat or coat check room concessions shall be assigned to code 8008.

8033 Supermarket

This classification applies to "supermarket" type stores (whether or not advertised as such), engaged in retail selling of groceries, fresh fruits, vegetables, dairy products, bakery products, frozen foods, and in addition have a meat department that sells fresh and cured meats, fish or poultry. Such stores may operate a bakery that is included in this classification.

These stores may also sell other merchandise such as soft drinks, beer, soap and other household cleaning items, 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. Operations of making sausage, frankfurters or lunch meats, shall be assigned to code 2095.

8018 Wholesale Store - NOC

This classification applies to stores engaged in the wholesale selling of merchandise not described by a specialty wholesale store classification in this Manual. Stores assigned to this classification sell items such as those listed under, "Store - NOC - Retail" as well as the following:

- Charcoal
- Fur Skins
- Grocery
- Hides and Leather
- Sausage Casings
- Sawdust
- Wiping Cloths

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

Wholesale operations generally include the maintenance of warehouse inventories; the physical assembling, sorting and grading of goods, the breaking of bulk quantities and repackaging into smaller lots; and the promoting of sales through utilization of an outside sales force.

This classification includes package consolidators who are those receiving packages from others for sorting and consolidating.

This classification also applies to the freezing of fresh fruits and vegetables. It also applies to wholesale egg dealers and includes incidental egg handling operations such as sorting, candling, grading, washing, and packing in cartons and crates for shipment.

Additionally, this classification applies to wholesale of retail dealers engaged principally in selling all kinds of raw or dressed animal hides, reptile skins, and tanned leather. Raw hides are usually received from slaughter houses and are sorted, graded, salted by hand and shipped to tanneries for processing. After processing at the tannery, the dressed and finished hides, skins and leather are measured, edge trimmed by hand where necessary, stocked and shipped. This code also includes dealers in fur skins such as mink, ermine, sable, beaver, rabbit, fox and raccoon.

Operations Not Covered:

1. Wholesale dealers engaged principally in selling drugs and medicines shall be assigned to code 8047.
2. Wholesale distribution of newspapers and magazines shall be assigned to code 8745.
3. Wholesale dealers engaged in selling beer and ale in bottles, cans or kegs shall be assigned to code 7390.
4. This classification does not include any processing operations (other than hand trimming mentioned above) by hide and leather dealers. If processing is performed, it is to be separately rated.

5645 **Storm Doors or Storm Sash** - installation -wood or metal

3169 **Stove Mfg.**

9519 **Stove, Refrigerator, Washing Machine, Service or Repair Including Incidental Shop Operations**

9402 **Street Cleaning**

5509 **Street or Road Maintenance by County or Municipal Employees Only**

Applicable only to any or all of the following:

- Street Cleaning
- Snow Removal
- Planting on right-of-way
- Repair or maintenance of culverts
- Tarring or Sanding
- Patching
- Road Marking
- Weed or grass cutting
- Removal of brush
- Dragging

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- Dust Laying
- Erection or removal of snow fences, road markers, sign or guard rails
- Construction or reconstruction to be separately rated.
- 5506 **Street or Road Construction** - paving or repaving
Applies to all kinds of paving or repaving, surfacing or resurfacing or scraping, including airport runways or warming aprons. Separately rate: clearing of right of way, earth or rock excavation, filling or grading, tunneling, bridge or culvert building, quarrying and stone crushing.
- 5507 **Street or Road Construction** - sub-surface work
Applies to clearing of right of way, earth excavation, rock excavation, filling or grading or tunneling.
- 3507 **Street or Road Making Machinery Mfg.**
- 5022 **Stucco or Plastering Work** - on outside of buildings
- 2021 **Sugar Mfg. or Refining**
- 3581 **Supercharger Mfg.**
- 4693 **Surgical or Pharmaceutical Goods Mfg.** - NOC
- 8601 **Surveyor**
Applies to land surveying. Not applicable when engaged in actual construction.
- 2501 **Suspender Mfg.**
Buckle, webbing or leather parts Mfg. to be separately rated.
- SWIMMING POOL CONSTRUCTION:**
- 5223 **SWIMMING POOL CONSTRUCTION - NOT IRON OR STEEL - ALL OPERATIONS**
Operations included in this classification are all concrete operations, any tile laying, masonry or fiberglass work, installation of railings, diving boards, drainage and filtration systems as well as any other miscellaneous operations for which no specific Basic Manual classification exists.
- 6217 **Swimming Pool Construction** - excavation
- 5059 **Swimming Pool Construction** - iron or steel pools
- 5538 **Swimming Pool Construction** - above ground pools- metal with vinyl liners.
- 9015 **Swimming Pool Construction** - maintenance of pools - no construction
- 5645 **Swimming Pool Construction** - wood deck erection
- 9015 **Swimming Pool** - public - operation
- 4720 **Synthetic Detergent or Soap Mfg.**
- 2021 **Syrup or Molasses Refining, Blending or Mfg.**

T

Code Description

- 4307 **Table Pad Mfg.** - from cardboard and fabric
- 8017 **Tailor Shop**
A risk engaged exclusively in custom tailoring shall be assigned to Code 2503.
- 2503 **Tailoring, Dressmaking, Fur Coat or Jacket Making** - custom exclusively - No Mfg.
- 1748 **Talc Mill**
Digging, mining, or quarrying to be separately rated.
- 4557 **Tallow Chandlers**
- 3620 **Tank Building** - metal - shop
- 2802 **Tank Building** - wood - shop
- 3726 **Tank Erection or Repair** - metal within buildings exclusively
- 5403 **Tank Erection** - wooden
- 3724 **Tank Installation** - gas stations
- 4712 **Tar or Asphalt Distilling or Refining**
Felt or paper Mfg. or coke burning to be separately rated. Chemical works or manufacturers of dyes or products used as explosives to be separately rated.

TAXICAB COMPANY:

7382 **Taxicab Company** - all other emps.

7220 **Taxicab Company** - drivers

For the purpose of premium calculation the following methods prevail:

1. The entire remuneration of all taxicab drivers shall be included in computing the premium.
2. Payroll records are acceptable only when they are verifiable.
3. When no verifiable payroll records exist, the premium charged will be determined on the basis of the amount per vehicle per policy year for vehicles shown in the rate pages under Miscellaneous Values.
4. If the insured rents or leases cabs to others for operation and does not maintain verifiable payroll records, the premium charged shall be the same as that specified in 3 above.
5. This amount is subject to pro rate adjustment only when a vehicle is owned by the insured for a portion of the policy. The payroll amount is in consideration of downtime, vacation, or other periods when the vehicle is not in operation.

8395 **Taxicab Company**- garage employees

9015 **Taxicab Company** - janitorial operations and custodial care

2790 **Taxidermist**

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- 3574 **Taximeter or Speedometer Mfg.**
- 8006 **Tea, Coffee or Spice Dealer - Retail**
Applicable to sale of coffee, tea or spices that can be sold by mail order, house-to-house, or at store locations. Route delivery shall be assigned to code 7380.
- 3681 **Telegraph or Telephone Apparatus Mfg.**
- 7600 **Telegraph or Telephone Company**
Includes operation, maintenance, extension of lines and making of service connections.
- 8810 **Telegraph or Telephone Company - clerical office employees**
- 8901 **Telegraph or Telephone Company - office or exchange employees**
Employees who take payments, process service requests, etc.
- 6325 **Telegraph or Telephone Company - underground cable laying**
- 7600 **Telephone, Telegraph, or Cable Television Construction - by contractors - contractors**
engaged in any combination of clearing right-of-way, erection of poles and/or stringing of lines. New pole and line construction, maintenance and repair of transmission lines, extension of lines and the making of service connections.
- 9519 **Television or Radio Set Antenna Installation Service or Repair - Tower erection to be**
separately rated.
- 7610 **Television or Radio Broadcasting Station**
- 8010 **Television or Radio Parts and Accessories Stores**
- 9519 **Television or Radio Set Installation, Service or Repair**
Electrical wiring or installation of gas lines to be separately rated.
- 5538 **Tent, Awning or Canvas Goods Erection, Removal & Repair**
Applies to on-site operations, away from the insured's shop only.
- 2576 **Tent, Awning or Canvas Goods Mfg. - NOC**
The installation, removal or repair of awnings, tents or other canvas products away from the shop shall be classified as Code 5538.
- 4024 **Terra Cotta Mfg.**
Applies to decorating or architectural terra cotta. Mining, quarrying or clay digging to be separately rated.
- 5348 **Terrazzo, Tile, Mosaic or Stone Work - inside**
Applies to interior construction work only. Not fireproof tile construction.
- 2380 **Textile Fiber Mfg. - synthetic**
Applicable to the manufacture of rayon, acetate, nylon, polyester and similar synthetic textile fibers.
- 2501 **Textile Mending - invisible textile weaving of wearing apparel**

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- 9154 **Theater** - drive in or NOC
- 9156 **Theater** - players, entertainers and musicians
- 3685 **Thermometer Mfg.**
- 2380 **Thread or Yarn Mfg.** - cotton, silk or synthetic
- 8232 **Tie, Post or Pole Yard**
Includes preserving operations.
- 4024 **Tile or Earthenware Mfg.**
Includes the Mfg. of common, face, pressed or repressed building or paving bricks, sand-lime bricks, structural, fire proofing, drainage and roofing tiles, wall copings, glazed or unglazed sewer or drain pipes or conduits or similar products. Clay digging, underground mining or quarrying to be separately rated.
- 5348 **Tile, Terrazzo, Mosaic or Stone Work** - inside
Applies to interior construction work only. Not fireproof tile construction.
- 2702 **Timber Cutting and Removal**
- 7208 **Timber Products Hauling** - drivers
- 5610 **Time Keepers** - construction or erection only
Not applicable to the payroll for timekeepers except when the payroll for watch guards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.
- 3400 **Tinware Mfg.** - pie pans, buckets, pails, wastebaskets, ash cans, dust pans
- 2587 **Toilet or Towel Supply Co.** - No laundry operations.

TOOL MANUFACTURING:

- 3113 **Tool Mfg** - Not Drop or Machine Forged NOC
- 3114 **Tool Mfg.** - Drop or machine forged NOC
Machining or finishing of tools or die making operations. Forging operations are assigned to 3110.
- 3116 **Tool Mfg.- Not Highly Automated** - NOC
Includes the mfg. of dies, jigs or fixtures - not drop or machine forged.
- 3095 **Tool Mfg. - Highly Automated** - dies jigs or fixtures
Use of this classification is subject to the following criteria:
1. At least 80% of the products are produced utilizing machines having computer numerical controls (CNC machines)
 2. Specialty shop only. Not associated with any manufacturing operations.
 3. Try out presses only. No short run productions, except those testing the quality of the product.
- 2841 **Toothpick Mfg.** - wood
- 2587 **Towel or Toilet Supply Co.** - No laundry operations
- 3113 **Tool Sharpening** – Industrial Tools

TOWNSHIP, MUNICIPAL, COUNTY OR STATE EMPLOYEES - NOC:

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Code 9410 applies to employees engaged in laboratory work, 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 employees assigned to classifications other than Code 9410.

When the employer elects Waiver of Coordination of Benefits for volunteer Civil Defense Workers use code 7979. Refer to notes under Firefighters, Safety Patrol Officers and Ambulance Service Company for the appropriate codes to use for those volunteers when this provision is elected.

Major Governmental Occupations Assigned to Classifications other than Code 9410

Attendants - juvenile home	7720
Attorney - city	8820
Bookmobile driver	7380
Circuit court - officer	7720
City Manager	8810 or 9410
Court Reporters	8810
Doctors - health dept.	8832
Dog catchers	8831
Engineers (not in direct charge of work)	8601
Firefighters	7704 or 7904
Garbage collectors	9403 or 7213
Garbage works	1438
Janitors	9015
Judge – city	8810
Laboratory work	4511
Lifeguards	9015
Mayor & Commissioners	8810 or 9410
Municipal garage	8395
Parks, Municipal	9102
Police officers	7720
Probation officers	7720
Recreation dept.	9015
School board	8810
Sewage treatment	7580
Sewer construction crew	6306
Snow removal	5509
Street cleaning	5509
Street construction crew	5506
Street dept. laborers	5509
Visiting nurses	8835
Waterworks operation	7520

2501 **Toy Mfg. - cloth stuffed**

2841 **Toy Mfg. - wood**

3507 **Traction Engine or Power Plow Mfg.**

3507 **Tractor Mfg. - caterpillar type**

9015 **Trailer Parks or Trailer Camps**

TRAILER:

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- 2797 **Trailer and Auto Trailer Mfg.** - home type
- 8393 **Trailer or Truck Body Repair** - not "home" type
- 3824 **Trailer, Truck, Bus or Automobile Body Mfg.**
- 9501 **Trailer, Truck, Bus or Automobile Body** - painting
- 9522 **Trailer, Truck, Bus or Automobile Body** - upholstering

- 0106 **Tree Pruning, Spraying, Repairing, Trimming or Fumigating**

- 2702 **Tree Removal**

- 8748 **Truck Leasing Co.** - long term - sales employees

- 8395 **Truck Leasing Co.** - long term - garage employees

TRUCK RENTAL COMPANY:

- 7382 **Truck Rental Company** - all other emps.
- 7212 **Truck Rental Company**- drivers
- 8395 **Truck Rental Company** - garage employees
- 9015 **Truck Rental Company** - janitorial operations and custodial care

- 8393 **Truck or Trailer Body Repair** - not "home" type trailers
- 3824 **Truck, Trailer, Bus or Automobile Body Mfg.**

- 9501 **Truck, Trailer, Bus or Automobile Body** - painting

- 9522 **Truck, Trailer, Bus or Automobile Body** - upholstering

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.

- 9530 **Trucking/Riggers** - rigging which is not incidental - performed by trucking or other risks
- 7229 **Trucking – Long Distance Trucking** – radius over 200 miles. The term "long distance hauling" as used in this classification means hauling outside a radius of 200 miles from the point of principal garaging. The term "principal garaging" as used above means base terminal. When a base terminal is not utilized, principal garaging means a permanent maintenance garage where vehicles are serviced or stored on a regular basis. When a permanent maintenance garage is not utilized, principal garaging means the residence of the employee. Code 7229 is applicable to insureds engaged in long distance hauling of general merchandise provided such operations are not otherwise classified.
- 7202 **Trucking** - mail, parcel or package delivery - drivers. Applies to risks engaged exclusively under contract to local delivery of mail, parcels or packages limited to 100 pounds or less.
- 7208 **Trucking** - NOC - drivers - Storage warehouse employees to be separately rated.
- 7208 **Trucking** - oil field equipment - drivers
- 7208 **Trucking** - timber hauling - drivers

- 5022 **Tuck Pointing**

- 9015 **Tunnel (vehicular) or Bridge Operations**
Includes all employees on approaches. Structural alterations or repairs, or the painting of the bridge structure to be separately rated.

- 6217 **Tunneling**

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2380 **Twine, Cord, Cordage or Rope Mfg. - NOC**

2790 **Twisted Fiber, Rattan or Willow Products Mfg.**

U

Code Description

2501	Umbrella Mfg. Mfg. of frames, handles or hardware to be separately rated.
9530	Underpinning Buildings or Structures Includes incidental shoring, removal or rebuilding of walls, foundations, columns or piers.
9620	Undertaker
9521	Upholstering - away from shop
9522	Upholstering
2585	Upholstery, Carpet or Rug Cleaning - Shop
9015	Upholstery, Carpet or Rug Cleaning at Customer's Premises

V

Code Description

9519 **Vacuum Cleaner Service and Repair**

3634 **Valve Mfg.**

4558 **Varnish or Lacquer Mfg.**

5057 **Vault Construction or Installation**
Applies to fire or burglar proof vaults.

8209 **Vegetable Packing** - not canneries
Applies to buying or collecting from growers, sorting, grading, packing or otherwise preparing vegetables for transportation to market and to buyers.

5192 **Vending or Coin Operated Machines** - installation, service or repair
Includes storage, shop and outside operations.

2915 **Veneer or Veneer Products Mfg.**

2881 **Venetian Blind Assembly**
Applies to assembly from manufactured parts. Includes finishing.

9521 **Venetian Blind Installation**

2143 **Vinegar Mfg.**

2501 **Vinyl Goods Mfg.**

VINYL SIDING INSTALLATION:

5645 **Vinyl Siding Installation** - detached one or two family dwellings

5403 **Vinyl Siding Installation** - all other buildings or structures

4825 **Virus, Serum or Anti-toxin Mfg.**

4829 **Vitriol Mfg.**

3574 **Voting Machine Mfg.**

W

Code Description

2380 **Wadding, Waste or Batting Mfg.** - cotton

3808 **Wagon or Carriage Mfg. or Assembly**

5445 **Wallboard Installation within buildings**

8017 **Wall Paper or Paint Store** - retail

8018 **Wall Paper or Paint Store** - wholesale

WAREHOUSE:

8292 **Warehouse** - storage - NOC

Applies to the storage of general merchandise not owned by the risk. Drivers to be assigned to the appropriate Trucking-Driver classification.

8291 **Warehouse** - cold storage

Applies to refrigerated storage of merchandise not owned by the risk. Drivers to be assigned to the appropriate Trucking-Driver classification.

8293 **Warehouse** - furniture

Applies to the storage of furniture not owned by the Risk. Includes packing or handling household goods away from insured's premises.

7214 **Warehouse** - furniture - drivers

3400 **Washer or Gasket Mfg.** - by punch press

4279 **Washer or Gasket Mfg.** - not metal - by platen press

9519 **Washing Machine, Refrigerator, Stove, Service or Repair** - including incidental shop operations

2380 **Waste, Wadding or Batting Mfg.** - cotton

3383 **Watch Mfg.**

5610 **Watch Guards** - construction or erection only

Not applicable to the payroll for watch guards except when the payroll for watch guards, timekeepers and cleaners is more than all other payroll of the insured which is subject to construction or erection classifications at the same job or location.

6319 **Water Main or Connection Construction**

Includes tunneling at street crossings when not performed under air pressure. All other tunneling to be separately rated.

3634 **Water Meter Mfg.**

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Waterproofing, other than roofing or subaqueous work, when performed as a separate operation not a part of, or incidental to, any other construction operations performed by the same contractor at the same job or location shall be classified in accordance with the following:

Excavation incidental to waterproofing operations shall be separately rated.

5476 **Waterproofing** - application by means of brush or hand pressured caulking gun.

5480 **Waterproofing** - application by means of trowel - interior of buildings

5022 **Waterproofing** - application by means of trowel - exterior of buildings

5213 **Waterproofing** - application of water proofing material by means of spray gun, cement gun, concrete gun or other pressure apparatus except as provided below.

9015 **Waterproofing** - application of water proofing material to exterior walls of foundations or subterranean structures by means of apparatus inserted in the ground.

5183 **Water Softener** - installation or service -domestic

9402 **Water Well Cleaning** - cistern type

7520 **Waterworks Operation**

Construction of aqueducts, buildings or reservoirs to be separately rated.

4557 **Wax Mfg.**

4557 **Wax Products Mfg.**

8008 **Wearing Apparel Dealer**

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, refrigerators, or other major appliances, separately rate the operation as Code 8044 and do not use Code 8008.

5437 **Weather Stripping Installation**

2380 **Webbing Mfg.**

8709F **Weighers, Inspectors or Samples or Merchandise on Vessels or Docks or Railway Stations or Warehouses** - U.S. act

This classification includes mending or repacking of damaged containers. Operation of warehouses to be separately rated

3365 **Welding or Cutting** - NOC

Work in connection with the erection of iron or steel structures or bridges shall be rated under the appropriate iron or steel erection code. Work in connection with oil or gas pipeline construction shall be rated as Code 6319.

Applies to both shop and outside work and includes incidental machining operations.

This class code is available to specialist contractors engaged solely in welding or cutting.

Welding or cutting in connection with the manufacture or fabrication of a specific product or products to be separately rated under the appropriate manufacturing or fabrication code.

8010 **Welding Supply Dealers**

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- 3257 **Welding Rod Mfg.**
- 3634 **Welding Torch Mfg.**
- 6204 **Well Drilling – not Oil or Gas**
- 2688 **Welting Mfg.** - leather, latex, burlap, paper, twine, etc.
- 3113 **Wheelbarrow Mfg.**
- 4902 **Whip Mfg.**
- 4558 **Whiting Mfg.**
- 2790 **Willow, Rattan or Twisted Fiber Products Mfg.**
- 2790 **Willow Ware Mfg.**
- 5057 **Windmill Erection** - metal
- 9015 **Window Cleaning or Washing**
- 5645 **Window Screen or Screen Door Installation** - wood or metal
- 2501 **Window Shade, Draperies or Curtain Mfg.** - from cloth, paper or plastic - cutting and sewing.
Roller mfg. to be separately rated.
- 2841 **Window Shade Roller Mfg.** - wood
- 9521 **Window Shades** – installation – includes blinds
- 9521 **Window Trimming**
- 2143 **Winery**
- 8018 **Wiping Cloth Dealer**
- 3241 **Wire Drawing**
- 3257 **Wire Fence Mfg.**
- 3257 **Wire Goods Mfg.** - NOC
Wire drawing to be separately rated as Code 3241.
- 4470 **Wire Insulating or Covering**
Includes incidental wire stranding. Wire drawing to be separately rated as Code 3241.
- 3257 **Wire Mattress or Bed Spring Mfg.**
Box spring Mfg. to be separately rated as Code 2501.
- 3257 **Wire Rope or Cable Mfg.** - iron or steel

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WOOD:

- 2790 **Wood Carving** - by hand
- 2841 **Wood Carving** by machine - including coat hanger, golf club head, golf shaft, gun stock, toy, toothpick, shuttle, pulley block and axe handle Mfg.
- 8232 **Wood Dealers** - kindling and firewood
- 5645 **Wood Fence Erection** - residential
- 8232 **Wood Preserving**
Includes yard or incidental wood working operations.
- 2841 **Wood Turned Products Mfg.** - including bowling pin, baseball bat, bobbin and spool Mfg.
- 2841 **Woodenware Mfg.** - NOC
- 2623 **Wool Pulling**
- 8018 **Wool Merchant** - includes warehouse.
- 2380 **Wool Separating**
Applies to chemical separation of wool from cotton and the picking and gathering operations.

WRECKING - BUILDINGS OR STRUCTURES - COMPLETE:

WRECKING OR DEMOLITION OPERATIONS SHALL BE CLASSIFIED UNDER THE CLASSIFICATION THAT WOULD HAVE APPLIED TO THE CONSTRUCTION OF THE BUILDING.

5645 Wood or wood frame buildings - residential

5403 Wood or wood frame buildings -commercial

5022 Masonry building or structure

5213 Concrete or concrete encased building or structures - commercial

Iron or Steel building or structures - use the appropriate Iron or Steel Erection code. Where wrecking or demolition involves a building or structure of more than one type of construction, use the code which represents the major construction type of the building or structure.

XYZ

Code Description

4131 **X-ray Tube Mfg.**

2380 **Yarn or Thread Mfg.** - cotton, silk or synthetic.

9063 **YMCA, YWCA, YWHA, YMHA Institution**
Includes teachers and instructors. Camp operations to be separately rated as Code 9015.

6504 **Yeast Mfg.**

3131 **Zipper Mfg.**

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MISCELLANEOUS VALUES

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

"Taxicab Co. - Drivers" \$38,800.00

Remuneration for Executive Officers

Active Members LLC's	Minimum	\$608/wk
Athletic Teams and Traveling Carnivals	Maximum	\$2,400/wk

Remuneration for Spouse of Sole Proprietors - fixed amount \$24,900/yr

Renumeration for Partners – fixed amount \$24,900/yr

Part-Time Or Volunteer

Ambulance Drivers and Attendants - Volunteers, Code 7380	Minimum	\$1,000 per year
Civil Defense Workers - Volunteers, Code 7979	Minimum	\$1,000 per year
Fire Fighters, Code 7704	Minimum	\$1,000 per year
Fire Fighters - Volunteers Code 7904.....	Minimum	\$1,000 per year
Police Officers, Code 7720	Minimum	\$1,000 per year
Safety Patrol Officers - Volunteers, Code 8868.....	Minimum	\$1,000 per year

Expense Constant \$250

(Apply in accordance with Basic Manual Rule VI.D.)

Terrorism

(Rate per \$100 of payroll) \$0.02

Catastrophe (other than Certified Acts of Terrorism)

(Rate per \$100 of payroll) \$0.01

United States Longshore and Harbor Workers' Compensation Percentage

Applicable only in common with Rule XI-D-3 "U.S. Longshore and Harbor Workers' Compensation Act" of the Basic Manual 54%

(Multiply a Non-'F' classification advisory loss cost by a factor of 1.54. This factor adjusts for the differences in state and federal benefits and assessments. The factor to adjust for differences in benefits only is 1.61.)

Waiver of Subrogation Endorsement

Specific Waiver: Used when the waiver applies to a specific job	\$100
Blanket Waiver: Used when the waiver applies to all jobs during the policy year	\$500

Foreign Coverage

Coverage under endorsement WC 99 03 06 applies only to employees hired within the limits of the United States of America while they are traveling or temporarily residing outside the United States of America, its territories or possessions, or Canada for a period of no longer than ninety days. This coverage is subject to company review and approval.

- Employer Liability Limits of \$100/\$500/\$100 (but not more than \$500/\$500/\$500)

\$25,000 each employee/\$50,000 each accident.....	\$100
\$50,000 each employee/\$100,000 each accident.....	\$200
- Employer Liability Limits of \$500/\$500/\$500 (but not more than \$1,000/\$1,000/\$1,000)

\$25,000 each employee/\$50,000 each accident.....	\$150
--	-------

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\$50,000 each employee/\$100,000 each accident.....\$250

- c. Employer Liability Limits of \$1,000/\$1,000/\$1,000 (but not more than \$2,000/\$2,000/\$2,000)
\$25,000 each employee/\$50,000 each accident.....\$200
\$50,000 each employee/\$100,000 each accident.....\$300
- d. Employer Liability Limits of \$2,000/\$2,000/\$2,000
\$25,000 each employee/\$50,000 each accident.....\$400
\$50,000 each employee/\$100,000 each accident.....\$500

For limits that fall outside of the stated limits above, the charge will default to the charge of the next lowest employer liability limit combination filed.

Express Claim Service Credit

The credit reduces premium % when the insured reports 80% of claims within 24 hours of injury with preference for online reporting. This credit can be removed at the end of the policy period if the insured does not meet the reporting criteria. Refer to Stat Code 9880 1%

Managed Care Provider Credit

The credit reduces premiums when the insured agrees to and exclusively utilizes the company's defined care provider program where available. Refer to Stat Code 9880 1%

Renewal Credit

The credit reduces premiums for any policy that renews with the Company. Refer to Stat Code 9034 4%

Health Care Credit

The credit reduces premiums when the insured has a minimum of 75% of employees covered by health insurance. Refer to Stat Code 9880..... 1%

Premium Discount Percentages

(Apply in accordance with Basic Manual Rule VII.D.)

The following discounts are applicable to the Standard Premium:

Premium Range	Discount
First \$2,500	0.0%
Next \$2,500	7.0%
Next \$20,000	8.0%
Next \$75,000	8.0%
Next \$150,000	9.0%
Next \$250,000	10.0%
Over \$500,000	11.0%

Schedule Rating +/-40%

The maximum allowable debit/credit

Premises	10% - 10%
Classification Peculiarities	10% - 10%
Medical Facilities	10% - 10%
Safety Devices	10% - 10%

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Employee Selection, Training Supervision	10% - 10%
Management Cooperation with Insurance Carrier	10% - 10%
Management Safety Organization	10% - 10%

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ASSOCIATION DISCOUNT

An insured qualifies for the Association Discount if they are a member of an Accident Fund group and meet the requirements of that group program. Refer to statistical code 9037.

<u>Group</u>	<u>Discount</u>
<u>Surcharge</u>	
Sheet Metal & Air Conditioning Contractors National Association (SMACNA-Detroit)	5%
Specialty Contractor Program:	
Michigan Plumbing & Mechanical Contractors Association	5%
Michigan Chapter of the Sheet Metal & Air Conditioning National Association	5%
Michigan Chapter of the National Electrical Contractors Association	5%
Alger Chamber of Commerce	5%
Alpena Area Chamber of Commerce	5%
Anchor Bay Chamber of Commerce	5%
AnnArbor/Ypsilanti Regional Chamber of Commerce	5%
Apartment Association of Michigan	5%
Automotive Retailers Group	5%
Baraga Chamber of Commerce	5%
Battle Creek Chamber of Commerce	5%
Bay Area Chamber of Commerce	5%
Benzie County Chamber of Commerce	5%
Cadillac Area Chamber of Commerce	5%
Chamber of Grand Haven, Spring Lake and Ferrysburg	5%
Charlevoix Area Chamber of Commerce	5%
Curtis Area Chamber of Commerce	5%
Delta County Chamber of Commerce	5%
Dickinson County Chamber of Commerce	5%
Eastpointe-Roseville Chamber of Commerce	5%

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Faith Based Organizations	5%
Flint and Genesee Area Chamber of Commerce	5%
Gaylord Area Chamber of Commerce	5%
Golf	5%
Grand Rapids Area Chamber of Commerce	5%
Greater Brighton Area Chamber of Commerce	5%
Greater Jackson Chamber of Commerce	5%
Greater Rome-Washington Chamber of Commerce	5%
Hartland Area Chamber of Commerce	5%
Hospitality	5%
Howell Area Chamber of Commerce	5%
Iron County Chamber of Commerce	5%
Ironwood Area Chamber of Commerce	5%
Keweenaw Peninsula Chamber of Commerce	5%
Lake Superior Community Partnership	5%
Lansing Regional Chamber of Commerce	5%
Macomb County Chamber of Commerce	5%
Mail Package Carriers	5%
Manistee Area Chamber of Commerce	5%
Menominee Chamber of Commerce	5%
Michigan Green Industry Association	5%
Michigan West Coast Chamber of Commerce	5%
Midland Area Chamber of Commerce	5%
Mt. Pleasant Area Chamber of Commerce	5%
Municipal	5%
Muskegon Lakeshore Area Chamber of Commerce	5%

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Newberry Area Chamber of Commerce	5%
Ontonagon County Chamber of Commerce	5%
Petoskey Regional Chamber of Commerce	5%
Professional Services Group	5%
Saginaw County Chamber of Commerce	5%
Sault Ste. Marie Chamber of Commerce	5%
Schoolcraft County Chamber of Commerce	5%
Shiawassee Regional Chamber of Commerce	5%
Small Business Association of Michigan	5%
Southwest Michigan Partners	5%
St. Ignace Chamber of Commerce	5%
Sterling Heights Area Chamber of Commerce	5%
TMTA – Tooling, Manufacturing & Technologies Association	5%
Traverse City Area Chamber of Commerce – Manufacturing	5%
Traverse City Area Chamber of Commerce	5%
Zenjuries	5%

Premium Determination Rule: See algorithm rule for premium determination.

Merit Rating Modification

Merit Rating Plan – An employer who is not experience rated, been in business a minimum of three or more years, and whose annual premium is between \$1,000 and \$5,000 is subject to a Merit Rating Plan to be applied to the manual premium. The plan shall be based upon the number of lost time claims of the insured during the most recent four-year period for which statistics are available. The premium ranges for eligibility should not overlap. (Apply in accordance with Rating Plans Sections III.A.3.)

<u>\$1,000 - \$5,000</u>	
Number of Lost Time Claims	Merit Rating Modification
0	-10% (0.90)
1	0% (1.00)
2 or more	+5% (1.05)

Excess Workers' Compensation Insurance – (a)-Rate Rule

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Excess Workers' Compensation insurance will be developed based on specific underwriting criteria, and rating will be determined based on the underwriter's judgment of the risk. All records pertaining to the risk will be kept in the home office for a minimum of three (3) years after the expiration of the policy.

Professional Employer Organization (PEO) Arrangements – Rules

1. Definitions

a. Client

An entity that obtains all or part of its workforce for a fee, pursuant to an agreement, written or otherwise, from another entity through a professional employer organization (PEO) arrangement or that employs the services of an entity through a PEO arrangement. Without limitation, a client may also be referred to as a lessee.

b. Direct Worker

An employee, executive officer, LLC member, partner, or owner of a client or PEO that is not a leased worker obtained through a PEO arrangement as defined in Rule 1-i of these rules. For purposes of this rule, the employer of the direct worker(s) is responsible for securing workers compensation insurance for the direct worker(s) unless otherwise determined by state law or regulation.

c. Employer

Any business organization or enterprise that is required by state law, regulation, and/or rule to maintain workers compensation insurance in this state or state(s). The term "employer" includes any business organization or enterprise that are or were affiliated at any time as a result of common management or common ownership.

d. Entity

Without limitation, an individual, partnership, corporation, LLC, unincorporated association, trust, fiduciary, or any other legal structure that acts as an employer or otherwise is considered to be or represents itself to others as an employer.

e. Leased Worker

An employee performing services for a client under a PEO arrangement. The term "leased worker" does not include a person working on a temporary basis as defined in Rule 1-k of these rules. If an employee was previously employed by the client prior to working for that PEO, it must be presumed that the employee is a leased worker and not a temporary worker.

f. Long-Term Temporary Arrangement

An arrangement where one company leases all or a portion of workers from another entity for a period in excess of six (6) months or consecutive periods equal to or greater than one (1) year.

g. Multiple Coordinated Policies (MCP) Basis

A form of policy issuance used to provide workers compensation and employers liability insurance for the leased workers of a PEO. Under the MCP basis, policy issuance must be as follows:

- The PEO has its own standard policy covering only its direct workers
- Each client has its own standard policy covering its leased workers
- Endorsements are used to coordinate coverage between the client and PEO in accordance with Rule 4-e of these rules.

h. Professional Employer Organization (PEO)

An entity or group of entities who are or were formerly related by common management or ownership that provides workers to its client(s) through a PEO arrangement for a fee pursuant to an agreement, written or otherwise. Without limitation a PEO may also be referred to as a labor contractor, employee leasing company, lessor, or other similarly administered arrangement. If an entity provides workers, by

contract and for a fee, to a client and any such workers are not provided on a temporary basis as defined in Rule 1-k of these rules, that entity will be considered a PEO.

i. Professional Employer Organization (PEO) Arrangement

An arrangement under contract or agreement, written or otherwise, whereby one entity obtains or leases any or all of its workers from another entity. PEO arrangements include, but are not limited to:

- Full service PEO arrangements
- Long-term temporary arrangements
- Any other arrangement that involves the allocation of employment responsibilities among two or more entities (i.e., co-employment relationship)
- An arrangement whereby a PEO contractually agrees to perform specified employer responsibilities as to leased workers, including the securing of workers compensation insurance
- Any arrangement whereby one entity pays wages for workers on behalf of another entity for a fee including, but not limited to:
 - A relationship in which the contract, or other agreement with a client requires that the entity (i.e. Administrative Services Organization (ASO) or other similarly established entity) obtains the workers compensation coverage and
 - Completes the withholding and reporting of payroll related taxes for the leased workers (i.e. W-2 forms)

For purposes of this rule, a PEO arrangement does not include arrangements to provide temporary help service as defined in Rule 1–k of these rules.

j. Standard Policy

A standard workers compensation and employers liability insurance policy.

k. Temporary Arrangement

An arrangement whereby an organization hires its own employees and such workers are provided to work for a client on a temporary basis. A temporary basis is considered to exist when there is a written contract or agreement that states the finite period of time the service will be provided and/or the service is provided under one or more of the following work situations, including but not limited to:

- Replace an absent worker who will return, such as during an authorized leave of absence, vacation, jury duty, or illness
- Fill a short-term or temporary professional skill shortage
- Staff a seasonal workload
- Staff a special assignment or project where the worker will be terminated or assigned to another temporary project upon completion
- Satisfy the requirements of the employer's overall employment program, such as a probationary period before new workers are granted permanent employee status.

2. Premium for Leased Workers

Premium for leased workers must be charged on the client policy issued under a PEO arrangement on an MCP basis. Premium will be determined on each client's policy based on the applicable classification, rates, payroll, and rating programs for each client for whom coverage is being requested and/or exposure exists as determined by the carrier, with payment made by the PEO. The PEO must provide a complete payroll record of the leased workers. If the payroll records of the leased workers are not provided, 100% of the full PEO arrangement fee must be established as the payroll of the leased workers. The premium must be charged on that amount as payroll.

Large Deductible Rating Plan

I. Background

The Large Deductible Plan permits an employer who is insured for Workers' Compensation and Employers Liability to reimburse the Company for losses incurred in connection with the Workers' Compensation insurance coverage. In return for a reduced premium, the insured agrees to reimburse the carrier for claims and where selected, specified expenses.

The insured must submit financial documents according to the Company's established credit policy in order to evaluate the employer's ability to pay losses within the deductible. The Company will use the various mechanisms to insure that funds are available to pay the deductible portion of the losses, including, but not limited to Letters of Credit, cash loss funds and held deposits.

II. Coverage

Coverage is provided through a standard Workers' Compensation and Employers' Liability Policy offering the Large Deductible Endorsements. Nothing in the endorsements relieves the Company of its obligations under the Workers' Compensation policy or the Michigan Workers' Compensation Law to provide benefits to injured employees in the event the insured fails to reimburse the insurer for losses within the deductible. Failure on the part of the insured to reimburse the Company will permit the Company to cancel the policy in accordance with the procedures for canceling a policy for non-payment of premium.

Deductible Endorsement, WC 99 07 02. The deductible amount will apply to both Part One (Workers' Compensation) and Part Two (Employers' Liability). The deductible amount will apply separately to each claim for bodily injury by disease and separately to all bodily injury arising out of each occurrence.

The deductible amount will also apply on a combined basis to benefits, damages, and allocated loss adjustment expense per loss event as appropriate.

Deductible Endorsement, WC 99 07 03. The deductible amount will apply to both Part One (Workers' Compensation) and Part Two (Employers' Liability). The deductible amount will apply separately to each claim from bodily injury by disease and separately to all bodily injury arising out of an occurrence

The deductible amount will also apply on a combined basis to benefits and damages, but not allocated loss adjustment expenses, per loss event as appropriate. The insured would bear full responsibility for all allocated loss adjustment expense on a reimbursement basis.

The deductible aggregate will be available to limit the deductible amount assumed by the insured.

Optional endorsement WC 99 07 04 amends the Aggregate Limit to change based on a rate per \$100 of payroll and to apply in multiple states and multiple policies are required.

Optional endorsement WC 99 07 05 amends the Aggregate Limit to apply in all states and all policies only if multiple policies are required.

III. Application

Insureds with a minimum all states Workers' Compensation estimate standard premium of \$100,000, are eligible for the plan.

The minimum deductible amount is \$50,000 with higher amounts permitted.

The deductible amount applies to Part One (Workers' Compensation), Part Two (Employers' Liability) and Part Three (Other States).

The deductible amount applies per accident with respect to bodily injury caused by an accident and per person with respect to bodily injury by disease.

The deductible amount applies on a combined basis to medical, indemnity and allocated claims expense.

The deductible credit for the selected deductible amount will be shown in Item 4 of the Information Page. Each policy for which this coverage applies shall include approved Deductible Endorsement(s).

IV. Insured Selected Optional Elements

- A. Claims Handling Fee. The insured may agree to reimburse the insurer for claims handling expenses. Claims handling fees may be billed to the insured as a percentage charge for each loss or charge per claim. The amount of this charge will be mutually agreed between the insured and the insurer. The claims handling fee only applies to losses within the deductible amount.
- B. Federal Department of Labor Assessment. The insured may agree to reimburse the insurer for loss based assessments charged the insurer by the Federal Department of Labor (DOL) related to claims under the United States Longshore and Harborworkers Act (USL&H) and related Federal Acts. Assessments may be billed to the insured as a percentage charge on USL&H and related Federal Act losses. This charge will be based on the expected Federal assessment to the insurance company.

V. Deductible Credit

The deductible credit is determined using the following formula:

$$\text{Deductible Credit} = [1 - (\text{Deductible Premium} / \text{Standard Premium})]$$

The deductible credit is applied after experience modification, renewal credit, schedule rating, and WorkSafeSM credits using statistical code 9663.

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VI. Deductible Premium

The deductible premium (DP) equals:

$DP = [(EEL + AIC + FE) / (1.00 - VER)]$, where:

A. EEL = Expected Excess Losses

1. Standard Premium
2. Expected Loss Ratio (A1 times A2) (#1)
3. Expected Losses (A1 times A2)
4. Deductible
5. ELPPF for Deductible (#2)
6. Retrospective Rating ELR
7. Excess Loss Pure Premium Factor (A5 divided by A6) (#3)
8. Expected Excess Losses (A3 times A7)
9. Excepted Deductible Losses (A3 minus A8)

(#1) Expected Loss Ratio = .700.

(#2) The Excess Loss Premium Factor in use for retrospective Rating

(#3) Resulting ELPPF

The underwriter may increase/decrease to reflect individual insured and/or state characteristics. If the Deductible applies to loss plus allocated loss adjustment expense (ALAE), the otherwise applicable Expected Loss Ratio is increased by a factor of 1.05

B. ALC = Aggregate Limit Charge

1. Aggregate Limit
2. Expected Losses (A3)
3. Expected Deductible Losses (A9)
4. Table M Group (for B2)
5. Entry Ratio in table M (B1 divided by B3)
6. Table M Charge (for B5)
7. Aggregate Limit Charge (B3 times B6)

C. FE = Fixed Expenses

1. Standard Premium (A1)
2. Expected Losses (A3)
3. Claim Expense excluding ALAE (Service Fee) (#4)
4. Other Fixed Expenses and Risk Charge (Table Factor times A3 divided by A2) (#5)
5. Total Fixed Expenses (C3 + C4)

(#4) Service Fee is a claim handling charge billed as a fee per claim or percentage of actual incurred loss as elected by the insured.

(#5) Other Fixed Expenses is; 0.040 Other Underwriting Expenses; 0.050 Risk Charge, non-reimbursed loss adjustment expense. The underwriter may adjust to reflect individual insured and/or state characteristics.

D. VER = Variable Expense Ratio

- | | |
|-----------------------------|----------------|
| 1. Acquisition | (#6) |
| 2. Profit and Contingency | (#7) |
| 3. Tax and Assessment Ratio | (#8) |
| 4. Total | (D1 + D2 + D3) |

(#6) Acquisition Costs, (including Commission) are 0.100.

(#7) Profit and Contingency is 0.050.

(#8) Tax and Assessment ratio is $[1.00 - (1.00 / \text{state retrospective rating tax multiplier}) + \text{[additional residual market assessment, if applicable]}]$.

Underwriter may adjust to reflect individual insured and/or state characteristics.

E. DP = Deductible Premium

- | | |
|---------------------------|----------------------|
| 1. Expected Excess Losses | (A8) |
| 2. Aggregate Limit Charge | (B7) |
| 3. Fixed Expenses | (C5) |
| 4. Subtotal | (E1 + E2 + E3) |
| 5. Variable Expense Ratio | (D4) |
| 6. Deductible Premium | $[E4 / (1.00 - E5)]$ |

The factors used in the above rating procedure already contemplate premium discount. The indicated premium will be reflective of an insured rate for adjustment via audited exposures.

VII. Definitions of Items Included in Rating Procedure

- A. Expected Excess Losses – a component of the deductible premium to cover the losses in excess of the deductible limit. Upon agreement between the insurer and the insured, the deductible may be applicable to loss plus allocated loss adjustment expense. (ALAE)
- A1) Standard Premium – the product of the manual rate, the exposure for the risk, and any applicable experience modification factor.
- A2) Expected Loss Ratio – the standard premium expected loss ratio at current rates for full coverage; (i.e. subject to and not subject to the deductible).
- A3) ELPF for Deductible – the filed Workers' Compensation Retrospective Rating Excess Loss Premium Factor in the state of the loss limit selected.
- A4) Retrospective Rating ELR – the filed Workers' Compensation Retrospective Rating Expected Loss ratio in the state.
- B. Aggregate Limit Charge – component of the deductible premium to cover the amount of losses (and ALAE, if applicable) excepted to exceed the established aggregate limit. Similar to Retrospective Rating, the charge for the aggregate limit is found in the most recently approved table M using the most recent Expected Loss Groups for entry into Table M.
- C. Fixed Expense Charge – component of the deductible premium to cover expenses which do not vary with the final premium. This includes nonreimbursed loss adjustment expense, loss prevention, other general expenses and risk charge.
- C4. Other Fixed Expenses and Risk Charge – general expenses (e.g. audit, underwriting expense, etc.) and subjective charge to cover insurance risk, credit risk and to reflect characteristics of the individual risk not reflected elsewhere.

- D. Variable Expense Ratio – component of deductible premium which loads the expected Excess Losses, Aggregate Limit Charge, and Fixed expense charge for expenses which are expected to be a function of the final deductible premium. This includes acquisition expense, taxes, and assessments including those resulting from participation in the residual market pools, and profit and contingency. If necessary, the state tax multiplier will be adjusted to reflect an amount to cover the cost of the Company's mandated support of the Workers' Compensation system.
- E. Deductible Premium – premium charge to the insured for Workers' Compensation Deductible Coverage.

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RETROSPECTIVE RATING PLAN MANUAL

PART ONE - DESCRIPTION OF THE PLAN

I. INTRODUCTION

The rules contained in this manual apply only to Workers Compensation and Employers Liability Insurance.

A. General Explanations

1. Plan Is Optional

The application of this Plan is optional and may be used only upon election by insured and acceptance by the Company.

2. Object of the Plan

This Plan adjusts the premium for the insurance to which it applies on the basis of losses incurred during the period covered by that insurance. The intent is to charge a premium which reflects those losses. Within the principle of insurance, retrospective rating establishes the reasonable cost of insurance by using losses incurred during the term of that insurance and adding the Company's expenses and the taxes on premiums.

3. Loss Control Incentive in Use of the Plan

The Plan provides an incentive to the insured to control and reduce losses because the retrospective premium will be the result of losses during the rating period. To the extent that the insured controls losses, there is a reward through lower premiums. The Plan also dispels any concerns the insured may have that its premium depends mostly upon losses incurred by other risks because the greatest part of the retrospective premium is used to pay for the insured's own losses.

4. Cost-Plus Feature of the Plan

The cost-plus characteristics of this plan exist because the retrospective premium for a rating period is based on the incurred losses during that period, so that it is in the nature of a dollar for dollar cost method. Premium under the Plan is the direct result of such incurred losses because the Plan reflects the cost of losses plus the company's expenses in providing the insurance.

5. Experience Rating Plan Manual

Retrospective rating is an independent option and it is not a substitute for experience rating. Retrospective rating is superimposed upon the premium resulting from experience rating.

6. Risks Not Subject to Experience Rating

For risks not subject to experience rating, the retrospective rating premium is based on the premium determined by application of Manual or other authorized rates.

7. Risks Operating in More Than One State

This Plan may be applied on an intrastate or interstate basis.

8. Premium Discount

Any standard premium under this Plan is not subject to the premium discount. The reason is that premium discount recognizes variations in issuing and servicing expenses whereas retrospective rating incorporates those elements by means of the factors used to compute premium under this Plan.

9. Increased Limits for Employers Liability

If the policy provides increased limits for Employers Liability, and both the Company and insured agree, premium and incurred losses may be subject to the Plan up to the individual loss limit selected in the Plan, if any.

10. Aircraft Classifications

If the insurance subject to the Plan includes any of the aircraft classifications, the premium and losses for such classifications may be excluded from the Plan by agreement in advance between the insured and the Company.

11. Exclusion of Statutory Medical Benefits—Ex-Medical Coverage

- a. A policy on an ex-medical basis requires prior approval by CAOM. Approval is not required if the insured is a hospital.
- b. If an approved ex-medical policy is subject to this Plan, the Notice of Election to apply retrospective rating shall indicate the ex-medical status, loss limitations and other factors which have been selected. Refer to Table of Loss Limitations for Ex-Medical Policies in Part Four of this Plan.

12. Deductible Programs

The rating values developed to determine premium under this Plan do not contemplate deductibles and are designed to be used with losses that are gross of the deductible amount.

II. DEFINITIONS

A. Employer

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

B. Insured

Insured means the employer designated in the Information Page of the policy or policies to which this Plan is applied by the Company which issued such insurance. Insured may be two or more legal entities if the same person, or group of persons, owns the majority interest in such entities. It usually means:

1. Majority of voting stock, or
2. Majority of members or directors if there is no voting stock, or
3. Majority participation of general partners in profits of a partnership

C. Risk

Risk means the insured to which this Plan is applied.

D. Rates

1. Authorized Rate

Authorized rate means the manual rate or any other rate that has been established by the Company.

2. Manual Rate

Manual rate means the rate shown after the classification code number on the state rate pages.

E. Standard Premium

For the purpose of this Plan, standard premium means the premium for the risk determined on the basis of authorized rates, any experience rating modification, loss constants where applicable, and minimum premiums. Determination of standard premium shall exclude:

1. Premium Discount.
2. The Expense Constant.
3. Premium resulting from the Non-Ratable Element Codes listed in the Experience Rating Plan Manual.
3. Premium developed by the passenger seat surcharge under Code 7421—Aircraft Operation—flying crew.
4. Premium developed by the occupational disease rates for risks subject to the Federal Coal Mine Health and Safety Act.
6. Premium developed by catastrophe provisions as outlined in this Manual.

F. Incurred Losses

Incurred losses used in the rating formula for determining premium under this Plan are those reported under the rules of CAOM's Statistical Plan. Generally, incurred losses are the actual losses paid and outstanding, interest on judgments, expenses incurred in obtaining third-party recoveries, and allocated loss adjustment expenses for employers' liability losses.

Incurred losses resulting from an accident involving two or more persons under any classification code containing a non-ratable catastrophe element shall be limited to the two most costly claims, subject to any further loss limitation applicable.

The rating formula shall not include losses involving passenger employees resulting from the crash of an aircraft under Classification Code 7421.

For complete details on instructions which shall be followed regarding incurred losses, refer to CAOM Statistical Plan.

G. Rating Organization

Rating organization means the Compensation Advisory Organization of Michigan (CAOM).

H. Effective Date

1. Single Policy Risk

The effective date for application of this Plan is the effective month and day of the policy in effect.

2. Multiple Policy Risk

If the risk subject to the Plan includes more than one policy with different effective dates, the effective date shall be determined by the rating organization.

Note: The Plan applies for the period of the policy or policies subject to the Plan. If the period for the application of the Plan is changed, refer to Part Three.

I. Long-Term Construction Project

A long-term construction project means a construction or erection project expected to require more than one year for completion and let under one contract or more than one concurrent or consecutive contracts. Such a project may be insured under one-year policies or policies issued for any period not longer than three years.

J. Wrap-Up Construction Project

Change Part One Description of the Plan—Section II, Definitions as follows:

A wrap-up construction project is a construction, erection or demolition project for which policies have been issued by one or more insurance carriers under the same management to insure two or more legal entities engaged in such a project. The entities insured shall be limited to the general contractor (including any owner or principal acting as a general contractor) and subcontractors performing work under contracts let on an ex-insurance basis. If the contract between the owner or principal and such general contractor is on an ex-insurance basis, the owner or principal is an eligible entity for the combination.

K. Large Risk Alternative Rating Option

The Large Risk Alternative Rating Option provides that a risk may be retrospectively rated as mutually agreed upon by carrier and insured. It is an available option for risks with an estimated annual standard premium in excess of \$100,000.

L. Allocated Loss Adjustment Expense

Allocated loss adjustment expense is defined in CAOM Statistical Plan. Allocated loss adjustment expense for workers' compensation insurance may also be included as part of incurred losses in the Plan if agreed upon by insured and the Company. This will be called the Allocated Loss Adjustment Expense Option (ALAE Option). A second set of expense ratios are contained in Part Four of this Plan. These are reduced to offset the exclusion of ALAE. Expected Loss Ratio (E) would be replaced by an Expected Loss Allocated Expense Ratio (ELA) for use in the ALAE Option

III. ELIGIBILITY FOR THE PLAN

A risk is eligible for this Plan if it satisfies the following Standard Premium requirements:

A. One Year Plan

A risk is eligible for a one year plan if the estimated Standard Premium is at least \$25,000.

B. Three Year Plan

A risk is eligible for a three year plan if the estimated Standard Premium for three years is at least \$75,000.

C. Long-Term Construction Project

A Long-Term Construction Project is eligible if the estimated Standard Premium is an average of \$75,000 or more per year. For such a project, the retrospective rating premium shall be based on the entire period required for completion of the project.

D. Wrap-Up Construction Project

Two or more policies on a Wrap-Up Construction Project may be combined for the purpose of retrospective rating. A Wrap-Up Construction Project may be treated as a Long-Term Construction Project.

PART TWO - OPERATION OF THE PLAN

I. HOW PREMIUM IS DETERMINED UNDER THE PLAN

Retrospective premium is computed on the basis of the formulas in I-A and D of this Section of the Plan.

A. The Retrospective Premium Formula

The premium for a risk subject to this Plan is determined by the following retrospective premium formula:
Retrospective Premium =

1. Basic Premium

Plus

2. Converted Losses or Converted Loss plus Allocated Loss Adjustment Expense

3. The sum of 1 + 2 is multiplied by the Tax Multiplier

This formula produces a retrospective premium which shall be subject to the Minimum Retrospective Premium and the Maximum Retrospective Premium.

If the risk to which the Plan is applied includes more than one legal entity, a single retrospective premium is computed on the basis of the combined entities, not individually for each legal entity.

B. Definitions of Terms Used for the Formula

1. Standard Premium

Standard Premium is defined in Part One of this Plan. Refer to Part One-II-E.

2. Basic Premium

The Basic Premium is a percentage of the Standard Premium. It is determined by multiplying the Standard Premium by a Basic Premium Factor. Basic Premium Factors are based on the Table of Expense Ratios, the Table of Insurance Charges, and the individual loss limitation if selected. Refer to Part Four— Premium Computation Tables.

The Basic Premium provides: the Company expenses such as for acquiring and servicing the insured's account; loss control services, premium audit and general administration of the insurance; an adjustment for limiting the retrospective premium between the minimum retrospective premium and the maximum retrospective premium; and an allowance for the Company's possible profit or contingencies.

The Basic Premium does not cover premium taxes nor claim adjustment expenses. The latter elements are usually provided by the Tax Multiplier and the Loss Conversion Factor.

3. Converted Losses

Converted Losses are based on the Incurred Losses of the risk during the period of the policy or policies to which this Plan is applied. For the ALAE Option, ALAE is added to Losses.

A Loss Conversion Factor is applied to such losses (or losses plus ALAE) to produce the Converted Losses (or Converted Loss plus ALAE). Refer to Part One-II-F. ALAE is defined in CAOM Statistical Plan.

4. Loss Conversion Factor

The Loss Conversion Factor usually covers claim adjustment expenses and the cost of the Company's claim services such as investigation of claims and filing claim reports. For the ALAE Option, the Loss Conversion Factor would not typically include allocated claim adjustment expense.

5. Tax Multiplier

The Tax Multiplier covers licenses, fees, assessments and taxes which the Company must pay on the premium which it collects.

6. Minimum Retrospective Premium

The Minimum Retrospective Premium is a percentage of the Standard Premium. It is the least amount of premium to be paid by the risk subject to this Plan.

The Minimum Retrospective Premium Factor is established by agreement between the risk and the insurance carrier.

7. Maximum Retrospective Premium

The Maximum Retrospective Premium is a percentage of the Standard Premium. It is the greatest amount of premium to be paid by the risk subject to this Plan. It has the effect of placing a limit on the impact of incurred losses on the retrospective premium.

The Maximum Retrospective Premium Factor is established by agreement between the risk and the Company.

C.Additional Elective Elements for the Retrospective Premium Formula

The insured and the Company may agree that either or both of the following additional elective premium elements will be included in the Retrospective Premium Formula:

1. Excess Loss Premium

2. Retrospective Development Premium

Note: These elective elements are subject to the Tax Multiplier as shown in the Retrospective Premium Formula in D.

EXPLANATION OF ELECTIVE PREMIUM ELEMENTS

a. Excess Loss Premium

This elective premium element is permitted only if the total Standard Premium subject to the Plan is at least \$100,000. The use of this elective element is intended to avoid the possibility that high cost losses will have too great an impact on the retrospective premium. Election of a loss limitation places a limit on the amount of incurred loss arising out of any one accident, which will be included in the retrospective premium formula. Excess Loss Premium is the premium charge for such limitation on losses used in computing the retrospective premium. The loss limitations arising out of any one accident which may be used by agreement follow:

- i. \$25,000 per accident for a risk with total Standard Premium of at least \$100,000.
- ii. Higher than \$25,000 for a risk with total Standard Premium over \$100,000 provided such higher accident loss limitation does not exceed 50% of the Standard Premium.

For all risks, the Company pays all incurred losses regardless of any retrospective rating loss limitation.

Excess Loss Premium is computed as shown below:

	Standard Premium x Excess Loss Factor x Loss Conversion Factor.
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Note: For risks involving classifications where the rates include, or are increased to provide for coverage under the U.S. Longshore and Harbor Workers' Compensation Act, the Excess Loss Premium is computed as shown below:

Standard Premium x USL&H Excess Loss Factor x Loss Conversion Factor.

The Excess Loss Factors are shown on the retrospective rating pages. The USL&H Excess Loss Pure Premium Factors are in Part Four of this Manual. Use the Table of Classifications by Hazard Group in Part Four of this Manual to determine proper excess loss factor.

A loss limitation may be changed, or included, or excluded after this plan has been applied to a risk provided the new agreement is not retroactive.

b. Retrospective Development Premium

The purpose of this elective premium element is to stabilize premium adjustments for risks subject to this Plan. Refer to Part Three—Administration of the Plan—Rule IV—for premium adjustment rules. Retrospective development premium anticipates future increases in rates. The Retrospective Development Premium is included only in the first three adjustments of the retrospective premium and is not included in any later premium computations.

Retrospective Development Premium is computed as shown below:

Standard Premium x Retrospective Development Factor x Loss Conversion Factor

The Retrospective Development Factors are shown on the state retrospective rating pages.

D.THE RETROSPECTIVE PREMIUM FORMULA WHEN ADDITIONAL ELECTIVE PREMIUM ELEMENTS ARE INCLUDED

The premium for a risk subject to this plan is determined by the following retrospective premium formula:
Retrospective Premium =

	1.	Basic Premium plus
	2.	Converted Losses or Converted Loss plus Allocated Loss Adjustment Expense
	3.	Excess Loss Premium plus
	4.	Retrospective Development Premium
	5.	Multiply the sum of 1 + 2 + 3 + 4 by the Tax Multiplier

Note: Include Item 3 or 4 or both in the formula depending on whether such elective premium elements are in the retrospective agreement.

The result of this calculation is the retrospective premium when the risk has elected one or both of the elective premium elements. The retrospective premium shall not be less than the Minimum Retrospective Premium nor more than the Maximum Retrospective Premium.

II. RETROSPECTIVE RATING—SELECTION OF FACTORS

A. Explanation

Factors for retrospective rating are determined for each risk by agreement between the insured and the Company.

The Basic Premium is determined by using the Table of Expense Ratios to determine the Company expenses and the Table of Insurance Charges for the remainder of the Basic Premium. The Loss Conversion Factor and Minimum and Maximum Retrospective Premium are subject to agreement between the insured and the Company. The Tax Multiplier, Excess Loss Premium and Retrospective Development Premium are determined on the basis of the filed rating factors included in this option.

1. For an interstate risk, an average of the specified state tax multipliers weighted by the state standard premiums shall be used.

For computing the Basic Premium Factor, the standard average tax multiplier as displayed on the company's miscellaneous values manual page.

2. The Loss Conversion Factor is established by negotiations between the Company and the insured.

Refer to Appendix for explanations and examples.

B. THREE YEAR PLAN—OPTIONAL

Retrospective rating may also be applied to a risk for a period of three years. Follow the procedure and examples cited in A-1 above, but determine the Company expenses on the basis of the annual Standard Premium and the remainder of the Basic Premium by use of the Standard Premium for the three year period of the Plan.

C. LONG-TERM OR WRAP-UP CONSTRUCTION PROJECTS

1. Retrospective rating may be applied to such projects in the following manner:
 - a. The project may be insured under a series of one year policies. Use Rule II-A above.
 - b. The project may be insured under a series of three year policies. Use Rule II-B above.
 - c. The Plan shall apply to such projects so that the Retrospective Premium is computed on the basis of the Standard Premium for the entire duration of the project.

Note: For determining retrospective premium for plans applied on a three year basis, or Long-Term or Wrap-Up Construction Projects, any revision in Tax Multipliers and Excess Loss Factors shall be applied to policies as of the inception date of the policy, which is on or after the date of such revision, unless the revision is authorized for application to outstanding policies.

III. CANCELLATION OF POLICY

A. EXPLANATION

While the Cancellation Condition of the Standard Policy permits cancellation by the insured or Company, the premium determination for a canceled policy is controlled by Rule X—Cancellation in the Manual.

B. RETROSPECTIVE PREMIUM DETERMINATION UPON CANCELLATION

1. Cancellation By the Company, except for nonpayment of premium.
2. Cancellation By the Insured When Retiring From Business provided:
 - a. All 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.

Note:

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

3. If the reason for the cancellation is No. 1 or 2 above, Retrospective Premium for the canceled policy shall be computed as follows:
 - a. Standard Premium: Determine the premium for the canceled policy on a pro rata basis in accordance with Manual Rule X-B. The resulting premium shall be the Standard Premium.
 - b. Retrospective Premium: The retrospective premium for the canceled policy shall be determined by using the Retrospective Premium Formula in this Section of the Plan. Use the Standard Premium in a. above to establish the Basic Premium, and if applicable, Excess Loss Premium and Retrospective Development Premium for the formula.

EXCEPTION FOR NONPAYMENT OF PREMIUM:

If the cancellation by the Company is because of non-payment of premium by the insured, the Maximum Retrospective Premium shall be based on a Standard Premium which shall be the premium for the canceled policy (under Manual Rule X-B) extended pro rata to an annual basis.

4. Cancellation By the Insured, Except When Retiring From Business For the Reasons Stated in III-B-2 Above.

Determine the Retrospective Premium as follows:

- a. The premium for the canceled policy is to be calculated on a short rate basis under Basic Manual Rule XD.
- b. Use the Retrospective Premium Formula in this Section of the Plan to establish the Retrospective Premium as shown below:

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- i. Basic Premium and if applicable, Excess Loss Premium and Retrospective Development Premium shall be computed by using the short rate premium in 4.a. above as the Standard Premium.
- ii. Minimum Retrospective Premium shall be the short rate premium in 4.a. above.
- iii. Maximum Retrospective Premium shall be based on a Standard Premium which shall be calculated by using the actual payroll for the period the policy was in effect, extending that payroll pro rata to an annual basis and then multiplying such extended payroll by the authorized rates and experience rating modification.

CALCULATION OF MAXIMUM RETROSPECTIVE PREMIUM UNDER RULE 4.b.

Assume:		
Policy in effect		185 days
Authorized Rate (per \$100 payroll)		\$5.00
Actual payroll for 185 days		\$555,000
Experience Rating modification		1.00
Maximum Retrospective Premium Factor		1.60

(a) Payroll extended to an annual basis:		
\$555,000 x	$\frac{365 \text{ days}}{185 \text{ days}}$	= \$1,095,000
(b) Annual Standard Premium = \$1,095,000 x \$5.00 (per \$100) x 1.00 = \$54,750		
(c) Maximum Retrospective Premium: \$54,750 x 1.60 = \$87,600		

5. Cancellation of Three Year Plan

If a policy for a Three Year Retrospective Rating Plan is canceled, the Retrospective Premium shall be computed as follows:

- a. Determine premium for the canceled policy in accordance with Manual Rules X-B or X-D depending on the reason for the cancellation. If the Plan was applied to a 3 year policy, each 12 month unit within such a policy is treated as a separate policy. Refer to Manual Rule III-C-3
- b. A short rate factor does not apply to any premium for completed 12 month policy units. Apply the short rate factor under Manual Rule X-D only to the premium for the 12 month unit canceled by the insured when not retiring from the business.
- c. If the reason for the cancellation of the Three Year Plan is No. 1 or 2 in Rule B of this Section, the Total Standard Premium is the sum of the pro rata premium under Rule B and the Standard Premium for each completed 12 month unit. Use this total Standard Premium to establish the Basic Premium, and if applicable, Excess Loss Premium and Retrospective Development Premium.
- d. If the cancellation by the Company is caused by nonpayment of premium by the insured, the Maximum Retrospective Premium shall be based on a Total Standard Premium which shall

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be the sum of the premium, extended pro rata to an annual basis, for the canceled 12 month unit of the policy (under Manual Rule X-B) and the standard premium for each completed 12 month unit, such sum then extended pro rata to a 3 year basis.

- e. If the reason for the cancellation of the Three Year Plan is No. 4 in Rule B of this Section, the Total Standard Premium shall be the sum of the short rate premium for the incompleted 12 month unit (under Manual Rule X-D) and the standard premium for each completed 12 month unit. The total Standard Premium is the Minimum Retrospective Premium and also shall be used to determine the Basic Premium, and if applicable, Excess Loss Premium and Retrospective Development Premium. The Maximum Retrospective Premium shall be based on a Total Standard Premium which is the sum of the premium, extended pro rata to an annual basis, for the canceled 12 month unit of the policy (under Manual Rule X-B) and the standard premium for each completed 12 month unit, such sum then extended pro rata to a 3 year basis.

I: RETROSPECTIVE PREMIUM CALCULATED ON THREE YEAR POLICY CANCELED BY THE INSURED AFTER 185 DAYS

Actual Payroll for 185 days	\$555,000
Authorized Rate (per \$100 of payroll)	\$5.00
Experience Modification	1.00
Maximum Retrospective Premium Factor	1.60

(a) Payroll extended to annual basis =		
	365 days	
\$555,000 x	185 days	= \$1,095,000
(b) Annual Premium = \$1,095,000 x 5.00 (per \$100) x 1.00 = \$54,750		
(c) Short rate percentage for 185 days—Refer to Basic Manual Rule X-E = 61%		
(d) Short Rate Premium for canceled policy = \$54,750 x .61 = \$33,398		
(e) Standard Premium—Short Rate Basis = \$33,398		
(f) Minimum Retrospective Premium = \$33,398		
Standard Premium is the Minimum Retrospective Premium and also is used to determine the Basic Premium and, if applicable, Excess Loss Premium and Retrospective Development Premium.		
(g) Maximum Retrospective Premium		
Explanation: The Maximum Retrospective Premium is based on the Standard Premium without short rate factor, extended pro rata to a 3 year basis.		
Calculation:		
i.	Standard Premium for 185 days (not short rate) = \$555,000 x 5.00 (per \$100) x 1.00 = \$27,750	
ii.	Standard Premium without short rate factor extended to a 3 year basis = \$27,750 x 1095 days/185 days = \$164,250	
iii.	Maximum Retrospective Premium = \$164,250 x 1.60 = \$262,800	

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II: RETROSPECTIVE PREMIUM CALCULATION ON THREE YEAR POLICY CANCELED BY THE INSURED AFTER 1 YEAR AND 185 DAYS

Standard Premium for first 12 month unit	\$50,000
Actual Payroll for 185 days of second 12 month unit	\$55,000
Authorized Rate (per \$100 of payroll)	\$5.00
Experience Modification – Use Experience Rating Modification applicable to each 12 month unit	1.00
Maximum Retrospective Premium Factor	1.60
<p>(a) Actual Payroll for 185 days extended to annual basis = $\\$555,000 \times 365 \text{ days} / 185 \text{ days} = \\$1,095,000$</p> <p>(b) Premium for second 12 month unit = $\\$1,095,000 \times 5.00 \text{ (per \\$100)} \times 1.00 = \\$54,750$</p> <p>(c) Short rate percentage for 185 days – Refer to Basic Manual Rule X-E = 61%</p> <p>(d) Short Rate Premium for incomplete 12 month unit = $\\$54,750 \times .61 = \\$33,398$</p> <p>(e) Total Standard Premium = $\\$50,000 + \\$33,398 = \\$83,398$</p> <p>(f) Minimum Retrospective Premium = \$83,398 Total Standard Premium is the Minimum Retrospective Premium and also is used to determine the Basic Premium and, if applicable, Excess Loss Premium and Retrospective Development Premium.</p> <p>(g) Maximum Retrospective Premium Explanation: The Maximum Retrospective Premium is based on the Total Standard Premium without short rate factor, extended pro rata to a 3 year basis.</p> <p>Calculation:</p> <p>i. Standard Premium for completed 12 month unit = \$50,000</p> <p>ii. Standard Premium for 185 days = $\\$555,000 \times 5.00 \text{ (per \\$100)} \times 1.00 = \\$27,750$</p> <p>iii. Standard Premium for 185 days extended pro rate to annual basis = $\\$27,750 \times 365 \text{ days} / 185 \text{ days} = \\$54,750$</p> <p>iv. Total Standard Premium $\\$50,000 + \\$54,750 = \\$104,750$</p> <p>v. Total Standard Premium extended pro rata to a 3 year basis = $\\$104,750 \times 3/2 = \\$157,125$</p> <p>Maximum Retrospective Premium = $\\$157,125 \times 1.60 = \\$251,400$</p>	

C. VALUATION OF LOSSES

If the policy is canceled by the insured or the Company, the first determination of retrospective premium shall be based upon incurred losses valued six months after the termination date. For complete details on instructions which shall be followed regarding advance unit reports, refer to the CAOM's Statistical Plan Manual.

PART THREE - ADMINISTRATION OF THE PLAN

I.ELECTION OF INSURED TO BE SUBJECT TO RETROSPECTIVE RATING

A. How the Insured Elects to Be Subject to the Plan

1. The insured elects to be subject to this Plan by notifying the Company that it has agreed to application of the Plan. This notification shall be executed in writing.
2. Refer to the Appendix for a specimen letter of election which may be used for the election by the insured.

B. How the Company Accepts Election of the Insured

1. The Company agrees to the election of the insured to be subject to the Plan by accepting the insured's written notification.

C. Information in Election of the Insured

The following information is required in the election signed by the insured:

1. Name of insured.
2. Effective date of plan.
3. Minimum retrospective premium factor.
4. Maximum retrospective premium factor.
5. Loss conversion factor.
6. Loss limitation option and loss elimination ratio (LER), if applicable.
7. Retrospective Development Premium option, if applicable.
8. One or Three Year application of the Plan.
9. Long-Term Construction Project—Details, if applicable.
10. Wrap-Up Construction Project—Details, if applicable.
11. Any special conditions affecting the selected Plan.
12. Signature by the insured, for example, proprietor, partner or duly authorized officer of corporation.

The following and any other additional information may also be included:

1. Address of insured.
2. A statement that the insured understands the terms and obligations of this Plan, including the method of premium computation, payments and penalties for cancellations.

II. REPORTS OF PREMIUMS AND LOSSES UNDER THE PLAN

1. Premiums

The standard premiums used as the basis of the Retrospective Premium are reported in accordance with CAOM Statistical Plan.

2. Incurred Losses

The incurred losses used for determining the Retrospective Premium are reported in accordance with CAOM Statistical Plan rules, but allowing interim evaluations.

Note: For complete details on instructions which shall be followed for Nos. 1 and 2 above, refer to CAOM Statistical Plan.

3. Verification of Data

All data reported under CAOM Statistical Plan shall be accepted as verified data for computation of the Retrospective Premium.

III. COMPUTATION OF RETROSPECTIVE PREMIUM

GENERAL EXPLANATION

Under this Plan, retrospective premiums always are computed initially by the Company, using premium and loss data which have been reported under the CAOM Statistical Plan Manual. On a specific request basis, the retrospective premium calculated by the Company may then be reported to the rating organization for verification. This is achieved by the rating organization's use of the duplicate copies of the Statistical Plan reports which must be submitted with the retrospective premium calculation. Refer to the CAOM Statistical Plan Manual, for detailed instructions regarding these duplicate reports.

1. First Computation of Retrospective Premium

Under the CAOM Statistical Plan Manual, the reports of losses and premiums are submitted to the rating organization. For complete details, refer to the Manual. As soon as practicable after data have been prepared in accordance with the Statistical Plan, the first retrospective premium computation shall be made by the Company.

On a specific request basis, this computation may be sent to the rating organization for verification before transmittal to the insured. The Company shall notify the insured and return premium if the retrospective premium is less than premium previously paid. The insured shall pay any premium greater than premium previously paid.

If the insured and Company agree, the first computation of retrospective premium shall be the final adjustment of premium under this Plan. In the absence of such an agreement, additional retrospective premium computations shall be made by the accordance with Rule 2 below.

For plans applied on a three year basis, or Long-Term or Wrap-Up Construction Projects, interim tentative adjustments of premium may be made.

Note: In certain cases, the Company may make an early computation of retrospective premium. Such cases include bankruptcy, liquidation, reorganization, receivership, assignment for benefit of creditors, or other similar situations.

Retrospective Premium Adjustment After First Computation

- a. If the first or any other retrospective premium computation is not final, a subsequent computation and adjustment of premium subject to this Plan shall be made by the Company 12 months after the previous computation. The procedure for such later computations shall be the same as in Rule 1 above except that such premium calculations shall be based upon the latest Unit Statistical Reports required by the Manual. If the insured and Company agree, the latest computation shall be the final retrospective premium. Unless such an agreement has been made, the Company shall continue to make such additional retrospective premium computations at intervals of 12 months.
- b. If a subsequent computation of retrospective premium results in no change from the previous computation, the Company shall notify the insured that there is no change in the premium payment and that subsequent computations of retrospective premium will be made in accordance with Rule 3.a. below.

3. Final Computation of Retrospective Premium

- a. Subsequent computations of retrospective premium shall be issued by the Company in accordance with Rule 2 above until both the Company and insured agree that the latest computation shall be the final retrospective premium under this Plan.
- b. When the Company and insured have agreed to the final retrospective premium calculation, a revision of that premium adjustment is not permitted except for clerical error.

PART FOUR—A

RESERVED FOR FUTURE USE

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PART FOUR—B

2013 — TABLE OF EXPECTED LOSS RANGES

Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values	Expected Loss Group	Range Rounded Values
95	1,153 – 1,800	65	96,674 – 104,413	35	1,205,738 – 1,353,767
94	1,801 – 2,664	64	104,414 – 112,772	34	1,353,768 – 1,519,973
93	2,665 – 3,520	63	112,773 – 121,799	33	1,519,974 – 1,733,229
92	3,521 – 4,653	62	121,800 – 131,548	32	1,733,230 – 1,992,236
91	4,654 – 6,051	61	131,549 – 142,079	31	1,992,237 – 2,289,951
90	6,052 – 7,309	60	142,080 – 153,483	30	2,289,952 – 2,632,157
89	7,310 – 8,821	59	153,484 – 165,953	29	2,632,158 – 3,128,882
88	8,822 – 10,240	58	165,954 – 179,182	28	3,128,883 – 3,741,462
87	10,241 – 11,866	57	179,183 – 193,057	27	3,741,463 – 4,473,981
86	11,867 – 13,787	56	193,058 – 208,012	26	4,473,982 – 5,515,490
85	13,788 – 15,593	55	208,013 – 224,126	25	5,515,491 – 7,018,621
84	15,594 – 17,628	54	224,127 – 242,337	24	7,018,622 – 8,931,401
83	17,629 – 19,908	53	242,338 – 262,103	23	8,931,402 – 11,412,761
82	19,909 – 22,151	52	262,104 – 283,489	22	11,412,762 – 14,603,708
81	22,152 – 24,645	51	283,490 – 306,608	21	14,603,709 – 18,686,828
80	24,646 – 27,417	50	306,609 – 330,862	20	18,686,829 – 23,911,565
79	27,418 – 30,504	49	330,863 – 356,977	19	23,911,566 – 30,597,107
78	30,505 – 33,660	48	356,978 – 385,341	18	30,597,108 – 41,970,253
77	33,661 – 37,058	47	385,342 – 419,230	17	41,970,254 – 62,073,665
76	37,059 – 40,803	46	419,231 – 456,098	16	62,073,666 – 91,806,463
75	40,804 – 44,839	45	456,099 – 496,209	15	91,806,464 – 135,781,024
74	44,840 – 49,089	44	496,210 – 542,249	14	135,781,025 – 200,819,054
73	49,090 – 53,743	43	542,250 – 593,337	13	200,819,055 – 297,009,777
72	53,744 – 58,844	42	593,338 – 649,243	12	297,009,778 – 464,933,744
71	58,845 – 64,233	41	649,244 – 715,710	11	464,933,745 – 735,711,389
70	64,234 – 70,065	40	715,711 – 790,930	10	735,711,390 – 1,164,190,072
69	70,066 – 76,421	39	790,931 – 874,056	9	1,164,190,073 - & over
68	76,422 – 82,857	38	874,057 – 965,918		
67	82,858 – 89,499	37	965,919 – 1,073,888		
66	89,500 – 96,673	36	1,073,889 – 1,205,737		

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PART FOUR—C**TABLE OF LOSS LIMITATIONS FOR EX-MEDICAL POLICIES**

Eligibility		Accident Limitation	
Total Estimated			
Standard Premiums		Full Coverage	Ex-Medical Coverage
	\$100,000	\$25,000	\$20,000
over	100,000	30,000	24,000
over	100,000	35,000	28,000
over	100,000	40,000	32,000
over	100,000	50,000	40,000
	150,000	75,000	60,000
	200,000	100,000	80,000
	250,000	125,000	100,000
	300,000	150,000	120,000
	350,000	175,000	140,000
	400,000	200,000	160,000
	500,000	250,000	200,000
	600,000	300,000	240,000
	1,000,000	500,000	400,000
	2,000,000	1,000,000	800,000

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Part Four D – Table of ELPPFs Including Hazard Group Differentials and Tax Multiplier

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.484	0.521	0.558	0.580	0.624	0.661	0.682
\$15,000 †	0.428	0.466	0.505	0.530	0.577	0.617	0.643
\$20,000 †	0.386	0.423	0.463	0.490	0.539	0.581	0.610
\$25,000	0.352	0.388	0.429	0.457	0.506	0.550	0.581
\$30,000	0.324	0.359	0.400	0.428	0.478	0.522	0.556
\$35,000	0.301	0.335	0.376	0.404	0.453	0.498	0.533
\$40,000	0.282	0.314	0.355	0.382	0.432	0.476	0.513
\$50,000	0.250	0.281	0.320	0.347	0.396	0.439	0.478
\$75,000	0.198	0.225	0.260	0.286	0.331	0.372	0.411
\$100,000	0.164	0.189	0.222	0.245	0.288	0.327	0.365
\$125,000	0.140	0.163	0.194	0.216	0.257	0.294	0.331
\$150,000	0.123	0.144	0.173	0.194	0.233	0.267	0.304
\$175,000	0.109	0.129	0.156	0.176	0.213	0.246	0.282
\$200,000	0.098	0.116	0.143	0.162	0.197	0.229	0.263
\$225,000	0.089	0.106	0.131	0.150	0.184	0.214	0.247
\$250,000	0.082	0.098	0.122	0.140	0.172	0.201	0.234
\$275,000	0.076	0.091	0.114	0.131	0.162	0.190	0.222
\$300,000	0.070	0.085	0.107	0.123	0.154	0.180	0.211
\$325,000	0.066	0.080	0.100	0.116	0.146	0.172	0.202
\$350,000	0.062	0.075	0.095	0.111	0.139	0.164	0.193
\$375,000	0.058	0.071	0.090	0.105	0.133	0.157	0.186
\$400,000	0.055	0.067	0.086	0.100	0.127	0.151	0.179
\$425,000	0.052	0.064	0.082	0.096	0.122	0.145	0.172
\$450,000	0.049	0.061	0.079	0.092	0.118	0.140	0.167
\$475,000	0.047	0.058	0.075	0.089	0.114	0.135	0.161
\$500,000	0.045	0.056	0.072	0.085	0.110	0.130	0.156
\$600,000	0.038	0.048	0.063	0.075	0.097	0.116	0.139
\$700,000	0.033	0.042	0.056	0.067	0.087	0.104	0.126
\$800,000	0.030	0.038	0.050	0.061	0.080	0.095	0.116
\$900,000	0.027	0.034	0.046	0.056	0.074	0.088	0.108
\$1,000,000	0.024	0.031	0.042	0.052	0.069	0.082	0.101
\$2,000,000	0.013	0.018	0.025	0.032	0.043	0.052	0.065
\$3,000,000	0.009	0.013	0.019	0.024	0.033	0.040	0.050
\$4,000,000	0.007	0.010	0.015	0.019	0.027	0.033	0.041
\$5,000,000	0.006	0.008	0.013	0.016	0.023	0.028	0.035
\$6,000,000	0.005	0.007	0.011	0.014	0.020	0.024	0.031
\$7,000,000	0.004	0.006	0.010	0.012	0.018	0.022	0.027
\$8,000,000	0.004	0.006	0.008	0.011	0.016	0.019	0.025
\$9,000,000	0.003	0.005	0.008	0.010	0.014	0.017	0.022
\$10,000,000	0.003	0.004	0.007	0.009	0.013	0.016	0.020

† This loss limit is not applicable for retrospective rating in this state

Tax Multiplier = 1.027

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Part Four E– Table of ELPPFs including ALAE

**Excess Loss and Allocated
Expense Pure Premium Factors
(Applicable to New and
Renewal Policies)**

Per Accident		Hazard Groups						
Limitation		A	B	C	D	E	F	G
\$10,000	†	0.548	0.589	0.628	0.652	0.699	0.739	0.761
\$15,000	†	0.488	0.529	0.572	0.599	0.649	0.693	0.720
\$20,000	†	0.441	0.482	0.527	0.555	0.608	0.654	0.685
\$25,000		0.404	0.444	0.489	0.519	0.573	0.621	0.654
\$30,000		0.373	0.412	0.458	0.488	0.542	0.591	0.627
\$35,000		0.348	0.386	0.431	0.461	0.516	0.565	0.603
\$40,000		0.326	0.363	0.407	0.437	0.492	0.541	0.581
\$50,000		0.291	0.326	0.369	0.398	0.452	0.500	0.542
\$75,000		0.232	0.262	0.302	0.330	0.380	0.426	0.469
\$100,000		0.194	0.222	0.259	0.285	0.332	0.376	0.418
\$125,000		0.167	0.193	0.227	0.252	0.297	0.338	0.379
\$150,000		0.147	0.171	0.203	0.227	0.270	0.309	0.349
\$175,000		0.131	0.153	0.184	0.207	0.248	0.285	0.324
\$200,000		0.119	0.139	0.169	0.190	0.230	0.265	0.303
\$225,000		0.108	0.128	0.156	0.177	0.215	0.248	0.286
\$250,000		0.100	0.118	0.145	0.165	0.202	0.234	0.270
\$275,000		0.092	0.110	0.136	0.155	0.190	0.221	0.257
\$300,000		0.086	0.103	0.127	0.146	0.180	0.210	0.245
\$325,000		0.080	0.096	0.120	0.138	0.171	0.200	0.234
\$350,000		0.075	0.091	0.114	0.131	0.163	0.192	0.225
\$375,000		0.071	0.086	0.108	0.125	0.156	0.184	0.216
\$400,000		0.067	0.082	0.103	0.119	0.150	0.176	0.208
\$425,000		0.064	0.078	0.098	0.114	0.144	0.170	0.201
\$450,000		0.061	0.074	0.094	0.110	0.139	0.164	0.194
\$475,000		0.058	0.071	0.090	0.106	0.134	0.158	0.188
\$500,000		0.055	0.068	0.087	0.102	0.129	0.153	0.182
\$600,000		0.047	0.058	0.076	0.089	0.114	0.136	0.163
\$700,000		0.041	0.051	0.067	0.079	0.103	0.122	0.148
\$800,000		0.036	0.046	0.060	0.072	0.094	0.112	0.136
\$900,000		0.033	0.041	0.055	0.066	0.086	0.103	0.126
\$1,000,000		0.030	0.038	0.051	0.061	0.080	0.096	0.118
\$2,000,000		0.016	0.021	0.029	0.037	0.050	0.060	0.074
\$3,000,000		0.011	0.015	0.021	0.027	0.038	0.045	0.057
\$4,000,000		0.008	0.012	0.017	0.022	0.031	0.037	0.046
\$5,000,000		0.007	0.010	0.014	0.018	0.026	0.031	0.040
\$6,000,000		0.006	0.008	0.012	0.016	0.022	0.027	0.035
\$7,000,000		0.005	0.007	0.011	0.014	0.020	0.024	0.031
\$8,000,000		0.004	0.006	0.009	0.012	0.018	0.021	0.027
\$9,000,000		0.004	0.005	0.008	0.011	0.016	0.019	0.025
\$10,000,000		0.003	0.005	0.008	0.010	0.014	0.018	0.022

† This loss limit is not applicable for retrospective rating in this state

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Part Four F– Table of Expense Ratios – Excluding Allocated Loss Adjustment Expense and Taxes and including Profit and Contingencies – Type A: 2016-01

WC Premium Range			Expense	WC Premium Range			Expense	WC Premium Range			Expense
From	To		Ratio	From	To		Ratio	From	To		Ratio
0	–	10,055	0.305	21,928	–	22,469	0.257	393,334	–	424,799	0.209
10,056	–	10,167	0.304	22,470	–	23,037	0.256	424,800	–	461,739	0.208
10,168	–	10,282	0.303	23,038	–	23,636	0.255	461,740	–	505,714	0.207
10,283	–	10,399	0.302	23,637	–	24,266	0.254	505,715	–	558,947	0.206
10,400	–	10,520	0.301	24,267	–	24,931	0.253	558,948	–	624,705	0.205
10,521	–	10,643	0.300	24,932	–	25,633	0.252	624,706	–	707,999	0.204
10,644	–	10,769	0.300	25,634	–	26,376	0.251	708,000	–	816,923	0.203
10,770	–	10,898	0.299	26,377	–	27,164	0.250	816,924	–	965,454	0.202
10,899	–	11,030	0.298	27,165	–	27,999	0.250	965,455	–	1,179,999	0.201
11,031	–	11,165	0.297	28,000	–	28,888	0.249	1,180,000	–	1,517,142	0.200
11,166	–	11,304	0.296	28,889	–	29,836	0.248	1,517,143	–	1,824,799	0.200
11,305	–	11,446	0.295	29,837	–	30,847	0.247	1,824,800	–	1,983,478	0.199
11,447	–	11,592	0.294	30,848	–	31,929	0.246	1,983,479	–	2,172,380	0.198
11,593	–	11,741	0.293	31,930	–	33,090	0.245	2,172,381	–	2,401,052	0.197
11,742	–	11,895	0.292	33,091	–	34,339	0.244	2,401,053	–	2,683,529	0.196
11,896	–	12,052	0.291	34,340	–	35,686	0.243	2,683,530	–	3,041,333	0.195
12,053	–	12,214	0.290	35,687	–	37,142	0.242	3,041,334	–	3,509,230	0.194
12,215	–	12,380	0.289	37,143	–	38,723	0.241	3,509,231	–	4,147,272	0.193
12,381	–	12,551	0.288	38,724	–	40,444	0.240	4,147,273	–	5,068,888	0.192

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EXPLANATIONS AND ILLUSTRATIONS OF RETROSPECTIVE RATING AND HOW TO USE THE TABLE OF INSURANCE CHARGES

APPENDIX

How to Determine Factors for Retrospective Rating

The key to establishing the Basic Premium Factor for retrospective rating is the Table of Insurance Charges. By expected loss groups, it indicates the factors to establish the premium charge that is vital to the determination of the Basic Premium Factor.

The use of the Table of Insurance Charges is accounted for in the following explanations and illustrations of how to determine the factors and other elements needed for the operation of the Plan.

A. Minimum Retrospective Premium Factor Maximum Retrospective Premium Factor

These are established by negotiations between the insured and the Company.

B. Loss Conversion Factor

This is also established by negotiations

C. Standard Premium

The estimated Standard Premium is determined according to the definition of Standard Premium in Rule II-E of Part One of this Plan

D. Additional Premium Sizes

1. Calculate factors for 50%, 100% and 150% of the estimated Standard Premium, and for any lower or higher premium sizes selected by agreement. The reason for determining such supplementary factors is the probability that the earned Standard Premium will be more or less than the estimated Standard Premium. If the earned Standard Premium is between the selected premium sizes, the Basic Premium Factor for the retrospective premium is based on straight line interpolation between the Basic Premium Factors calculated on the estimated Standard Premiums.
2. If the earned Standard Premium is beyond the lowest or highest selected premium sizes, the Basic Premium Factors shall be recalculated.
3. Exception to Nos. 1 and 2: if the insured and carrier agree, the Basic Premium Factor for 100% of the Standard Premium as calculated at policy issuance may be used for all future retrospective premium adjustments.

E. Expected Losses

Determine expected losses by multiplying the estimated Standard Premium for which the Plan applies by the expected loss factor shown on the state retrospective rating pages.

F. Expense Allowance—Excluding Taxes

The Expense Allowance varies on the basis of the annual Standard Premium. There are two tables of expense ratios. One table includes all loss adjustment expense and corresponds to a pure loss Expected Loss Ratio (E). A second table excludes allocated loss adjustment expense. The Expected Loss Ratio is replaced by the Expected Loss and Allocated Expense Ratio (ELA). Losses plus allocated expense are treated the same as pure losses were in the traditional Plan. If allocated expense is included with losses, selected loss limits apply to loss plus allocated and Excess Loss and Allocated Expense Factors (ELAFs) are used in place of ELFs.

Use the Tables of Expense Ratios in Part Four—Premium Computation Tables as follows:

1. One Year Plan

Multiply the Standard Premium by the corresponding expense ratio for that premium size.

2. Three Year Plan

Determine the estimated annual Standard Premium for each of the Three Years and multiply each annual Standard Premium by the expense ratio corresponding to that premium size. The sum of the three products is the total expenses.

3. Premium Sizes Other Than 100% of Standard Premium:

The expense allowance is based on the percentage of annual Standard Premium represented by the premium size other than 100% of Standard Premium.

G. Tax Multiplier

Tax multipliers are shown on the state miscellaneous values pages. (For an interstate risk, an average of the specified state tax multipliers weighted by the state Standard Premiums shall be used. For computing the Basic Premium Factor, the standard countrywide average tax multiplier may be applied).

H. The Table of Insurance Charges

The Table of Insurance Charges is a fundamental table in the computation of factors for retrospective rating. This table shows by expected loss group:

1. A percentage of Standard Premium representing the premium charge for providing insurance against the probability that the losses of the risk may produce a premium greater than the selected maximum retrospective premium.
2. A percentage of the Standard Premium representing a premium saving to recognize the probability that the losses of the risk may produce a premium less than the selected minimum retrospective premium. Determination of the proper charge and saving for application of the Plan depends on a testing process explained in the example which follows in this Appendix.

I. Total Expected Loss Ratio

Divide the total expected losses by the total Standard Premium to determine total expected loss ratio. Refer to C above.

J. Expected Limited Loss Ratio

Determine Expected Limited Loss Ratio by subtracting the excess loss factor from the expected loss ratio

K. Basic Premium Factor

The Basic Premium Factor is the sum of the following two elements:

1. The expense in basic factor. This is the Expense Ratio (Refer to F above) reduced by the provision for expense in the Loss Conversion Factor. This reduction is illustrated by No. 7 in the example below.
2. The net insurance charge. Determine the difference between the charge for the limitation of the Plan premium to the maximum retrospective premium and the premium saving for limiting the Plan premium to the minimum retrospective premium. Then multiply this difference by the product of the Expected Limited Loss Ratio and the Loss Conversion Factor. This last calculation uses the probability of loss indicated in the Table of Insurance Charges to produce a factor applicable to Standard Premium as an element of the Basic Premium Factor.

Any other calculation may be used to determine the Basic Premium Factor provided the selected is not over .005 different from the factor produced by the sum of 1 and 2 above.

For risks on a One Year Plan, the insurance charges and savings used in obtaining the Basic Premium Factor are based on the annual estimated Standard Premium. For risks on a Three Year Plan, the charges and savings are based on the estimated Standard Premium for three years. To determine factors for premium sizes other than 100% of Standard Premium as provided in D above, use the percentage of annual Standard Premium represented by the premium size other than 100% of Standard Premium.

L. Excess Loss Factor

Excess Loss Premium is an additional elective element in the retrospective premium formula and is determined in accordance with Part Two-I-C of this Plan.

M. Loss Elimination Ratio (LER)

Divide the Excess Loss Factor by Expected Loss Ratio to determine the Loss Elimination Ratio.

N. State and Hazard Group Differential

Hazard Group Differentials are found on the retrospective rating pages. This differential is applied to the expected losses prior to selection of the Expected Loss Group. It reflects the effect of variation in loss severity on the insurance charge.

O. Loss Group Adjustment Factor

This factor is applied to the expected losses prior to selection of the Expected Loss Group. It is an adjustment reflecting selected loss limitations. This factor is determined by the following calculation: $1 + .8LER / 1 - LER$.

AN EXAMPLE OF BASIC PREMIUM FACTOR DETERMINATION

The following example illustrates a generally accepted method of determining the Basic Premium Factor. Note the statement, in K above, regarding different methods that may be used to determine the Basic Premium Factor.

ASSUME THE PLAN AGREEMENT PROVIDES

- A. Minimum Retrospective Premium Factor 60%
- B. Maximum Retrospective Premium Factor 130%
- C. Loss Conversion Factor 1.120
- D. Tax Multiplier 1.070
- E. Excess Loss Factor for \$50,000 limit .360
- F. State Hazard Group Differential .750
- G. Expenses from Expense Ratio Table .201
 - 1. Estimated Standard Premium \$500,000
 - 2. Expected Losses (1) x (3) \$306,500
 - 3. Expected Loss Ratio .613
 - 4. Expected Limited Loss Ratio (3) – (E) .253
 - 5. Expense and Profit or Contingency
(Excluding Taxes) (1) x (G) \$100,500
 - 6. Expected Loss and Expense Ratio ((2) + (5)) ÷ (1) .814
 - 7. Loss and Expense in Converted Losses (3) x (C) .687
 - 8. Expense and Contingency in Basic Premium Factor (6) - (7) .127
 - 9. Minimum Retrospective Premium Excluding Taxes ((A) ÷ (D)) .561
 - 10. Maximum Retrospective Premium Excluding Taxes ((B) ÷ (D)) 1.215
 - 11. Table of Insurance Charges Value Difference ((6) - (9)) ÷ ((C) x (4)) .894
 - 12. Table of Insurance Charges Entry Difference ((10) - (9)) ÷ ((C) x (4)) 2.31
 - 13. Ratio of Losses for Minimum Retro Premium to Expected Limited Losses .04
 - 14. Ratio of Losses for Maximum Retro Premium to Expected Limited Losses 2.35
 - 15. Table of Insurance Charges—Premium Charge for (14).065
 - 16. Table of Insurance Charges—Premium Saving for (13).000

17. Net Insurance Charge $((15) - (16)) \times (4).016$

18. Basic Premium Factor $((17) \times (C)) + (8).145$

The procedure for establishing the values and factors in the above examples follows:

1. Estimated Standard Premium

This is the annual or three year Standard Premium. Refer to Rule II-E of Part One of this Plan.

2. Expected Losses

The expected losses equal the estimated Standard Premium multiplied by the expected loss ratio, found on the state rate pages for retrospective rating values. Refer to Part Four for Table of Expected Loss Size Ranges. For an interstate risk, the expected losses equal the sum of the products of the estimated Standard Premium for each state and the corresponding expected loss ratio for each state. For the purposes of this example, it has been assumed that the risk is intrastate with an expected loss ratio of .613, which produces expected losses of \$306,500 ($\$500,000 \times .613$).

3. Total Expected Loss Ratio

This is the expected loss ratio for the risk obtained by dividing the total expected losses for all states covered by the Plan by the total Standard Premium.

4. Expected Limited Loss Ratio (ELLR)

This ratio is determined by subtracting the excess loss factor from the expected loss ratio.

5. Expense and Profit or Contingency—Excluding Taxes

The expense and profit or contingency (excluding taxes) is determined, for a One Year Plan, by multiplying the Standard Premium by the expense ratio found in either the Stock or Non-Stock "Tables of Compensation Expense Ratios— Excluding Taxes, including profit or contingencies." Refer to Part Four— Premium Computation Tables. For a Three Year Plan, values are determined similarly for each of the years based on each annual estimated Standard Premium, and the sum of these values is the provision for expense and profit or contingency. The value for expenses shown in this example is equal to \$100,500 ($\$500,000 \times .201$).

6. Expected Loss and Expense Ratio

This ratio is obtained by dividing the expected losses plus the expenses and profit or contingency (excluding taxes) by the Standard Premium.

7. Loss and Expense in Converted Losses

This factor, which expresses the ratio of expected losses and expense to estimated Standard Premium, is the product of the expected loss ratio and the loss conversion factor.

8. Expense and Profit or Contingency in Basic Premium

The difference between the factor in Item 6, representing the total net premium provision for the risk under the Plan, and the factor in Item 7, representing expected losses and loss adjustment expense associated with insuring the risk, is the expense and contingency amount, and must be included in the Basic Premium.

9. Minimum Retrospective Premium Factor—Excluding Taxes

10. Maximum Retrospective Premium Factor—Excluding Taxes

11. Table of Insurance Charges—Value Difference

12. Table of Insurance Charges—Entry Difference

These four items are determined in a way designed to facilitate the testing process by which the Basic Premium Factor is established. The factors entered for these items are obtained as indicated in the above example.

Item (11), Table of Insurance Charges Value Difference, equals the difference between the Table charge for the entry ratio from which the savings is taken and the Table charge for the entry ratio from which the charge is taken. Item (12), Table of Insurance Charges Entry Difference, equals the difference between the entry ratios that determine the savings and charge for the risk.

To use the Table of Insurance Charges, find the loss group in the Expected Loss Ranges in the Table containing the adjusted expected loss value. The adjusted expected loss value is Item (2) multiplied by State and Hazard Group Differential times the Loss Group Adjustment Factor.

The Loss Group Adjustment Factor (F) applies when an individual loss limit is selected. The factor is:

$$F = \frac{1 + (.8)(LER)}{1 - LER}$$

where the LER = ELF ÷ Item (3) = .587

$$F = \frac{1 + (.8)(.587)}{1 - .587} = 3.558$$

S/H Differential = .750

The loss group is 27 (group that contains 817,895)
(= 306,500 x 3.558 x .750).

Then choose two "Entry Ratios" from the Expected Loss Group in the table with a difference equal to Item (12). Make this choice so that the difference in the charges for the Expected Loss Group and for the selected entries most closely approximates Item (11).

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To illustrate this testing procedure, several entry ratios and their corresponding charges in Group 27 have been reproduced from the Table:

Entry Ratio	Charges (Group 27)
.03	.970
.04	.000*
.05	.960
	.000*
	.950
	.000*
*Savings	
2.34	.065
2.35	.065
2.36	.064

Choose and list pairs of entry ratios with a difference equal to Item (12), in this case 2.31, and note the respective difference in these charges:

$(.03, 2.34)(.970 - .065) = .905$
$(.04, 2.35)(.960 - .065) = .895$
$(.05, 2.36)(.950 - .064) = .886$

The pair of entry ratios whose charge difference most closely approximates Item (11) is recorded under Items (13) and (14).

13. Ratio of Losses Producing Maximum Retrospective Premium to Expected Losses

14. Ratio of Losses Producing Minimum Retrospective Premium to Expected Losses

These Items are the pair of Table entry ratio values determined by the process outlined previously.

15. Premium Charge for (14)

Given the loss group adjustment factor 16, this is the premium charge for losses in excess of those provided by the maximum retrospective premium. It is obtained by reading from the table as shown under Item (12).

16. Premium Saving for (13)

This is the premium saving for losses less than those which would produce the minimum retrospective premium. The values for premium savings are listed directly beneath the charge values in the Table of Insurance Charges. In this example, the saving of .000 for entry ratio .04 (Item 13) in Group 27 is found directly beneath the charge value of .960.

17. Net Premium Charge

The net premium charge is determined by calculating the difference between the charge for possible losses which might produce more than the maximum retrospective premium and the saving for losses which might produce less than the minimum retrospective premium, and then multiplying that difference by the product of the expected loss ratio and the loss conversion factor. The net premium charge may be less than zero, as long as the Basic Premium Factor is non-negative.

18. Basic Premium Factor

The Basic Premium Factor is the sum of the net premium charge and the expenses and profit or contingencies in the Basic Premium expressed as a percentage of the Standard Premium. The Standard Premium multiplied by the Basic Premium Factor produces the Basic Premium used in computing the Retrospective Premium.

(Reserved for future use.)

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TABLE I – TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS

Class	Min.		D		Class	Min.		D		Class	Min.		D	
Code	Rate	Prem.	ELR	Ratio	Code	Rate	Prem.	ELR	Ratio	Code	Rate	Prem.	ELR	Ratio
0005	1.82	428	0.87	0.49	2702	6.21	750	2.60	0.34	3548	0.66	283	0.30	0.50
0011	1.52	390	0.73	0.49	2709	3.33	616	1.43	0.37	3559	1.06	333	0.48	0.48
0034	1.41	376	0.67	0.48	2731	2.48	510	1.14	0.49	3574	0.65	281	0.30	0.50
0035	1.05	331	0.50	0.47	2759	3.13	591	1.44	0.49	3581	0.67	284	0.31	0.49
0042	2.72	540	1.28	0.48	2790	1.05	331	0.49	0.55	3612	1.01	326	0.46	0.48
0106	4.40	750	1.94	0.37	2797	1.21	351	0.56	0.55	3620	1.36	370	0.59	0.42
0128	1.37	371	0.67	0.49	2802	2.39	499	1.08	0.48	3628	1.34	368	0.61	0.48
0129	1.73	416	0.84	0.49	2812	1.70	413	0.77	0.48	3629	1.03	329	0.47	0.48
0130	1.23	354	0.57	0.42	2841	2.33	491	1.08	0.49	3632	1.95	444	0.89	0.48
0141	1.16	345	0.58	0.54	2881	1.35	369	0.63	0.55	3634	0.83	304	0.38	0.48
0908P76.00	276	35.87	0.48		2915	1.96	445	0.86	0.42	3635	0.88	310	0.40	0.48
0909P172.00	372	81.69	0.48		3004	0.93	316	0.40	0.37	3638	0.99	324	0.45	0.49
0912P260.00	460	124.37	0.48		3018	1.90	438	0.81	0.37	3643	1.02	328	0.44	0.42
0913P184.00	384	86.97	0.48		3022	1.76	420	0.80	0.49	3648	0.82	303	0.38	0.55
1164	1.13	341	0.47	0.34	3027	1.82	428	0.79	0.42	3681	0.39	249	0.18	0.48
1320	1.11	339	0.47	0.37	3028	2.30	488	0.99	0.42	3685	0.58	273	0.26	0.49
1322	5.74	750	2.35	0.34	3030	2.50	513	1.08	0.42	3724	1.93	441	0.80	0.34
1438	2.88	560	1.25	0.42	3040	3.02	578	1.37	0.48	3726	2.04	455	0.85	0.34
1463	4.91	750	1.98	0.34	3064	2.39	499	1.08	0.48	3807	1.01	326	0.46	0.49
1624	1.70	413	0.73	0.37	3066	1.76	420	0.80	0.49	3808	1.52	390	0.69	0.48
1701	1.38	373	0.58	0.37	3076	1.44	380	0.66	0.49	3821	3.93	691	1.82	0.42
1748	2.03	454	0.89	0.42	3081	1.98	448	0.90	0.48	3824	1.62	403	0.74	0.49
1925	2.38	498	1.09	0.47	3082	5.39	750	2.44	0.42	3827	0.94	318	0.43	0.49
2003	1.96	445	0.89	0.48	3085	2.41	501	1.10	0.48	4000	2.99	574	1.28	0.37
2014	3.49	636	1.53	0.42	3095	1.29	361	0.59	0.48	4024	2.48	510	1.06	0.42
2016	0.97	321	0.44	0.49	3096	1.50	388	0.68	0.48	4034	4.27	734	1.88	0.42
2021	1.89	436	0.85	0.48	3110	1.77	421	0.80	0.48	4036	1.50	388	0.65	0.42
2041	1.51	389	0.69	0.50	3111	1.33	366	0.61	0.49	4130	1.81	426	0.83	0.49
2065	1.07	334	0.48	0.48	3113	1.18	348	0.54	0.48	4131	1.29	361	0.59	0.49
2070	2.20	475	0.98	0.48	3114	1.49	386	0.68	0.48	4150	0.42	253	0.19	0.53
2081	1.56	395	0.76	0.55	3116	2.37	496	1.07	0.48	4207	1.40	375	0.59	0.37
2095	1.92	440	0.88	0.47	3131	0.95	319	0.44	0.48	4239	1.30	363	0.55	0.37
2105	1.66	408	0.81	0.55	3132	1.22	353	0.56	0.49	4240	1.63	404	0.76	0.55
2110	1.80	425	0.82	0.49	3145	1.02	328	0.47	0.48	4243	1.24	355	0.56	0.48
2111	1.41	376	0.65	0.49	3146	1.37	371	0.62	0.48	4244	1.57	396	0.69	0.42
2121	0.98	323	0.47	0.54	3169	1.27	359	0.59	0.49	4250	1.57	396	0.72	0.47
2131	1.08	335	0.49	0.49	3179	0.82	303	0.38	0.49	4251	1.82	428	0.82	0.49
2143	0.90	313	0.42	0.55	3188	1.34	368	0.61	0.48	4253	1.27	359	0.56	0.48
2157	2.15	469	0.97	0.49	3241	1.46	383	0.67	0.49	4273	1.34	368	0.61	0.48
2380	1.41	376	0.65	0.49	3257	1.27	359	0.58	0.49	4279	1.62	403	0.70	0.42
2501	1.29	361	0.59	0.49	3303	1.18	348	0.54	0.49	4299	1.04	330	0.47	0.48
2503	0.55	269	0.25	0.50	3306	2.60	525	1.15	0.48	4304	3.63	654	1.65	0.48
2576	1.42	378	0.65	0.49	3307	1.59	399	0.72	0.48	4307	0.88	310	0.41	0.55
2585	1.53	391	0.73	0.48	3315	1.56	395	0.71	0.49	4351	0.59	274	0.27	0.49
2586	1.19	349	0.57	0.49	3341	0.43	254	0.20	0.47	4360	0.69	286	0.32	0.55
2587	1.51	389	0.73	0.49	3365	2.58	523	1.12	0.37	4361	0.45	256	0.20	0.50
2623	2.70	538	1.18	0.42	3372	1.49	386	0.67	0.48	4410	1.50	388	0.68	0.49
2660	1.05	331	0.50	0.54	3383	0.83	304	0.38	0.50	4452	1.42	378	0.64	0.48
2683	1.47	384	0.69	0.55	3400	1.80	425	0.83	0.49	4459	1.51	389	0.66	0.42
2688	1.09	336	0.49	0.49	3507	1.42	378	0.65	0.48	4470	0.90	313	0.40	0.48

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TABLE I – TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS (Cont.)

Class Code	Rate	Min. Prem.	ELR	D Ratio	Class Code	Rate	Min. Prem.	ELR	D Ratio	Class Code	Rate	Min. Prem.	ELR	D Ratio
4484	1.10	338	0.50	0.49	5606	0.57	271	0.24	0.34	7231	4.11	714	1.89	0.48
4511	0.25	231	0.12	0.49	5610	2.78	548	1.24	0.42	7309F	4.82	750	2.78	0.34
4557	1.14	343	0.50	0.42	5645	5.16	750	2.19	0.34	7313F	2.25	481	1.30	0.34
4558	0.98	323	0.45	0.48	6204	3.80	675	1.63	0.37	7317F	6.47	750	3.57	0.34
4568	1.02	328	0.44	0.42	6216	3.43	629	1.42	0.34	7333M	3.65	656	1.47	0.34
4583	2.00	450	0.85	0.37	6217	2.24	480	0.92	0.34	7335M	4.06	708	1.63	0.34
4611	0.57	271	0.26	0.49	6229	2.55	519	1.14	0.42	7337M	5.12	750	2.06	0.34
4692	0.43	254	0.20	0.48	6235	2.56	520	1.07	0.34	7350F	9.00	750	5.19	0.37
4693	0.59	274	0.27	0.49	6306	2.90	563	1.26	0.37	7360	2.05	456	0.92	0.42
4712	1.00	325	0.40	0.34	6319	1.50	388	0.62	0.34	7380	3.14	593	1.40	0.42
4720	1.23	354	0.56	0.48	6325	2.54	518	1.05	0.34	7382	2.28	485	1.06	0.48
4825	0.49	261	0.22	0.42	6400	3.02	578	1.36	0.42	7390	2.30	488	1.09	0.49
4828	1.00	325	0.42	0.37	6504	1.37	371	0.63	0.49	7394M	1.47	384	0.59	0.34
4829	0.37	246	0.16	0.37	6702M	3.06	583	1.32	0.43	7395M	1.63	404	0.66	0.34
4902	1.05	331	0.48	0.49	6703M	4.29	736	1.86	0.43	7398M	2.06	458	0.83	0.34
4923	0.92	315	0.41	0.48	6704M	3.40	625	1.47	0.43	7403	2.22	478	1.04	0.49
5020	2.69	536	1.14	0.37	6801F	3.90	688	2.41	0.42	7405	0.77	296	0.36	0.49
5022	3.40	625	1.41	0.34	6824F	9.60	750	5.62	0.42	7421	0.35	244	0.16	0.42
5038a	a	a	a	a	6826F	2.34	493	1.39	0.42	7422	0.53	266	0.22	0.37
5040	4.16	720	1.72	0.34	6834	1.14	343	0.54	0.49	7423	1.22	353	0.56	0.50
5057	2.76	545	1.14	0.34	6836	1.45	381	0.68	0.47	7502	0.93	316	0.42	0.42
5059	10.41	750	4.46	0.34	6843F	4.88	750	2.82	0.34	7515	0.52	265	0.21	0.34
5102	2.98	573	1.27	0.37	6845F	4.39	749	2.44	0.34	7520	1.03	329	0.48	0.48
5146	2.90	563	1.28	0.42	6872F	4.99	750	2.88	0.34	7538	1.45	381	0.60	0.34
5160	1.11	339	0.46	0.34	6874F	9.25	750	5.13	0.34	7539	0.60	275	0.26	0.36
5183	1.76	420	0.76	0.37	7016M	1.58	398	0.64	0.34	7540	1.37	371	0.59	0.34
5188	1.64	405	0.70	0.37	7024M	1.75	419	0.71	0.34	7580	1.05	331	0.48	0.42
5190	1.44	380	0.61	0.37	7038M	2.06	458	0.90	0.34	7600	2.97	571	1.31	0.42
5191	0.56	270	0.26	0.42	7046M	5.30	750	2.14	0.34	7610	0.25	231	0.11	0.41
5192	1.71	414	0.80	0.48	7047M	2.21	476	0.89	0.34	7704	3.20	600	1.39	0.37
5213	2.94	568	1.22	0.34	7050M	2.89	561	1.26	0.34	7720*	1.45	381	0.65	0.42
5215	3.48	635	1.55	0.42	7090M	2.29	486	1.00	0.34	7904	3.93	691	1.70	0.37
5221	2.63	529	1.13	0.37	7098M	5.89	750	2.38	0.34	7920	0.18	223	0.08	0.37
5222	4.88	750	2.00	0.34	7099M	7.44	750	3.00	0.34	7979	1.02	328	0.42	0.37
5223	2.20	475	0.99	0.42	7151M	5.61	750	2.34	0.37	7980	1.73	416	0.74	0.37
5348	2.92	565	1.29	0.42	7152M	7.87	750	3.29	0.37	8001	1.19	349	0.58	0.49
5403	3.59	649	1.56	0.37	7153M	6.24	750	2.61	0.37	8006	1.24	355	0.61	0.55
5437	3.80	675	1.64	0.37	7202	4.91	750	2.25	0.48	8008	0.50	263	0.25	0.54
5445	2.39	499	1.00	0.34	7206	4.02	703	1.84	0.48	8010	0.86	308	0.41	0.49
5462	3.18	598	1.41	0.42	7208	5.15	750	2.19	0.37	8013	0.17	221	0.08	0.47
5476	2.61	526	1.09	0.34	7210	7.11	750	3.01	0.37	8015	0.41	251	0.19	0.49
5479	3.77	671	1.69	0.42	7212	3.53	641	1.55	0.37	8017	0.69	286	0.34	0.55
5480	4.50	750	1.93	0.37	7213	4.76	750	2.03	0.37	8018	2.13	466	1.01	0.49
5506	2.39	499	1.02	0.37	7214	5.25	750	2.25	0.37	8021	1.51	389	0.73	0.49
5507	2.45	506	1.05	0.37	7215	4.84	750	2.07	0.37	8031	0.99	324	0.47	0.49
5509	2.59	524	1.13	0.37	7216	7.86	750	3.36	0.37	8032	0.91	314	0.44	0.49
5538	3.53	641	1.48	0.34	7218	7.44	750	3.16	0.37	8033	0.92	315	0.45	0.54
5550	2.13	466	0.95	0.42	7219	3.88	685	1.65	0.37	8039	0.96	320	0.48	0.54
5551	10.01	750	4.25	0.34	7220	4.66	750	2.06	0.36	8044	1.19	349	0.57	0.49
5552	3.76	670	1.56	0.34	7230	3.32	615	1.54	0.48	8045	0.35	244	0.17	0.49

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TABLE I – TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS (Cont.)

Class Code	Rate	Min. Prem.	ELR	D Ratio	Class Code	Rate	Min. Prem.	ELR	D Ratio	Class Code	Rate	Min. Prem.	ELR	D Ratio
8046	1.14	343	0.55	0.49	8833	0.69	286	0.31	0.49					
8047	0.40	250	0.19	0.49	8835	1.25	356	0.60	0.49					
8050	0.51	264	0.25	0.55	8837	0.85	306	0.42	0.54					
8058	1.51	389	0.73	0.49	8868	0.25	231	0.11	0.56					
8059	1.14	343	0.55	0.49	8869	0.35	244	0.16	0.54					
8102	1.01	326	0.49	0.49	8901	0.10	213	0.04	0.39					
8106	2.32	490	1.06	0.42	9015	1.80	425	0.86	0.48					
8107	1.39	374	0.62	0.37	9040	1.86	433	0.91	0.55					
8111	1.04	330	0.50	0.48	9052	0.80	300	0.39	0.55					
8116	1.15	344	0.55	0.48	9053	1.32	365	0.63	0.49					
8209	1.75	419	0.84	0.49	9058	0.60	275	0.31	0.59					
8215	1.75	419	0.81	0.42	9060	0.93	316	0.46	0.54					
8227	1.87	434	0.81	0.37	9061	0.64	280	0.32	0.54					
8232	2.31	489	1.06	0.42	9063	0.42	253	0.21	0.54					
8235	1.86	433	0.88	0.48	9065	0.44	255	0.21	0.55					
8264	2.62	528	1.20	0.42	9093	0.69	286	0.34	0.55					
8265	2.55	519	1.14	0.37	9101	1.78	423	0.88	0.55					
8279	3.43	629	1.55	0.36	9102	1.52	390	0.72	0.48					
8291	1.72	415	0.82	0.48	9154	0.66	283	0.31	0.49					
8292	2.37	496	1.13	0.49	9156	1.01	326	0.47	0.55					
8293	4.65	750	2.21	0.50	9178	2.39	499	1.18	0.58					
8304	2.99	574	1.34	0.37	9179	4.35	744	2.14	0.58					
8350	2.81	551	1.22	0.37	9182	0.97	321	0.46	0.48					
8381	0.81	301	0.38	0.48	9220	2.97	571	1.40	0.48					
8387	1.34	368	0.64	0.48	9402	1.71	414	0.74	0.37					
8392	1.32	365	0.65	0.54	9403	4.71	750	2.02	0.37					
8393	0.98	323	0.44	0.42	9410	0.97	321	0.46	0.49					
8395	1.19	349	0.56	0.48	9501	1.41	376	0.62	0.42					
8401	0.43	254	0.20	0.47	9519	2.48	510	1.12	0.42					
8601	0.18	223	0.07	0.37	9521	1.30	363	0.59	0.42					
8709F	7.18	750	4.03	0.34	9522	1.85	431	0.86	0.55					
8720	0.62	278	0.28	0.37	9529a	a	a	a	a					
8726F	1.92	440	1.14	0.42	9530	1.23	354	0.51	0.34					
8734M	0.58	273	0.25	0.43	9558	4.97	750	2.12	0.37					
8737M	0.52	265	0.22	0.43	9559	2.20	475	0.93	0.37					
8738M	0.73	291	0.31	0.43	9586	0.25	231	0.13	0.54					
8742	0.14	218	0.06	0.43	9620	0.65	281	0.30	0.42					
8745	2.17	471	1.03	0.48										
8748	0.29	236	0.12	0.37										
8755	0.13	216	0.06	0.44										
8800	0.84	305	0.38	0.49										
8803	0.03	204	0.01	0.40										
8805M	0.22	228	0.10	0.51										
8810	0.07	209	0.03	0.44										
8814M	0.19	224	0.09	0.51										
8815M	0.27	234	0.13	0.50										
8820	0.05	206	0.02	0.38										
8829	1.38	373	0.68	0.55										
8831	0.60	275	0.30	0.59										
8832	0.20	225	0.09	0.49										

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TABLE II – TABLE OF WEIGHTING VALUES
TABLE OF WEIGHTING VALUES APPLICABLE TO ALL
POLICIES

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

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

(g) 61% Cap on Modifications = 1.1 + (0.0004) x [(Expected Losses) / (7.90)]

TABLE III – TABLE OF BALLAST VALUES

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

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

For Expected Losses greater than 3,772,539, the Ballast Value can be calculated using the following formula (rounded to the nearest 1): Ballast = (0.10) x

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

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

Basic Manual for Workers' Compensation and Employers Liability Insurance – Michigan

Effective February 1, 2024

EXPERIENCE RATING PLAN -- Page 7

MICHIGAN WORKERS COMPENSATION PREMIUM ALGORITHM Effective 01/05/2022		
For Accident Fund Insurance Company of America, Accident Fund National Insurance Company, Accident Fund General Insurance Company		
The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.		
	PREMIUM ELEMENTS	EXPLANATORY NOTES
	TOTAL MANUAL PREMIUM	[Payroll/100]*Rate
+	Short Rate Penalty	Factor applied to Total Manual Premium for short rate cancellations
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	Balance to E/L increased limits premium
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability Stop Gap	[Coverage in Monopolistic State Funds] (Payroll * %) * E/L Rate
+	Specific Waiver of Subrogation	\$100 per entity. No capping of the charges.
+	Blanket Waiver of Subrogation	Flat charge \$500. If both Blanket and Specific on policy, only charge for blanket. Only charge on primary state
	TOTAL SUBJECT PREMIUM	
x	Experience Modification	
	TOTAL MODIFIED PREMIUM	
x	Merit Rating Credit/Debit	[Nonrated risks] credit/debit is based on # of paid claims
-	Large Deductible Credit	
-	Group Program Credit	5%
-	Renewal Credit	Mandatory for all renewal policies 4%
-	Express Claim Service Credit	Worksafe Credit Program: Express Claim Service Credit 1%
-	Managed Care Credit	Worksafe Credit Program: Managed Care (utilization of a defined care provider program) 1%
-	Health Care Credit	Worksafe Credit Program: Health Care Credit 1%
x	Schedule Rating Credit/Debit	+40%/-40%
+	Balance to Minimum Premium	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	
	TOTAL STANDARD PREMIUM	
-	Premium Discount	[% applied to Standard Premium]
+	Consent to Rate	[% applied]
+	Foreign Voluntary Coverage	Optional coverage - Flat charge
+	Expense Constant	
+	Terrorism	Total MI payroll x rate
+	Catastrophe	Total MI payroll x rate
	ESTIMATED ANNUAL PREMIUM	
+	Audit Noncompliance Charge	(Estimated Annual Premium * Audit Noncompliance Charge Multiplier for each state)
	TOTAL AMOUNT DUE	

(Reserved for future use.)

Michigan Rates
Effective Date 02/01/2024

State Abbreviation	Class	Effective Date	Base Rate	Deviation	Rate	Minimum Premium
MI	0005	2/1/2024	3.78	1.000	3.78	750
MI	0011	2/1/2024	3.08	1.000	3.08	750
MI	0034	2/1/2024	2.90	1.000	2.90	750
MI	0035	2/1/2024	2.10	1.000	2.10	749
MI	0042	2/1/2024	5.52	1.000	5.52	750
MI	0106	2/1/2024	10.18	1.000	10.18	750
MI	0128	2/1/2024	3.37	1.000	3.37	750
MI	0129	2/1/2024	3.23	1.000	3.23	750
MI	0130	2/1/2024	2.70	1.000	2.70	750
MI	0141	2/1/2024	2.51	1.000	2.51	750
MI	0908	2/1/2024	104.40	1.000	104.40	750
MI	0909	2/1/2024	195.89	1.000	195.89	750
MI	0912	2/1/2024	458.65	1.000	458.65	750
MI	0913	2/1/2024	332.73	1.000	332.73	750
MI	1164	2/1/2024	15.13	1.000	15.13	750
MI	1320	2/1/2024	2.53	1.000	2.53	750
MI	1322	2/1/2024	10.04	1.000	10.04	750
MI	1438	2/1/2024	5.52	1.000	5.52	750
MI	1463	2/1/2024	8.31	1.000	8.31	750
MI	1624	2/1/2024	4.91	1.000	4.91	750
MI	1701	2/1/2024	2.05	1.000	2.05	737
MI	1748	2/1/2024	3.16	1.000	3.16	750
MI	1925	2/1/2024	6.34	1.000	6.34	750
MI	2003	2/1/2024	3.92	1.000	3.92	750
MI	2014	2/1/2024	7.01	1.000	7.01	750
MI	2016	2/1/2024	2.15	1.000	2.15	750
MI	2021	2/1/2024	2.57	1.000	2.57	750
MI	2041	2/1/2024	2.78	1.000	2.78	750
MI	2065	2/1/2024	2.17	1.000	2.17	750
MI	2070	2/1/2024	3.95	1.000	3.95	750
MI	2081	2/1/2024	2.94	1.000	2.94	750
MI	2095	2/1/2024	3.46	1.000	3.46	750
MI	2105	2/1/2024	3.66	1.000	3.66	750
MI	2110	2/1/2024	2.52	1.000	2.52	750
MI	2111	2/1/2024	3.11	1.000	3.11	750
MI	2121	2/1/2024	1.95	1.000	1.95	713
MI	2131	2/1/2024	1.88	1.000	1.88	697
MI	2143	2/1/2024	2.70	1.000	2.70	750
MI	2157	2/1/2024	4.86	1.000	4.86	750
MI	2380	2/1/2024	2.58	1.000	2.58	750
MI	2501	2/1/2024	2.50	1.000	2.50	750
MI	2503	2/1/2024	1.45	1.000	1.45	594
MI	2576	2/1/2024	2.68	1.000	2.68	750
MI	2585	2/1/2024	3.14	1.000	3.14	750
MI	2586	2/1/2024	2.44	1.000	2.44	750
MI	2587	2/1/2024	2.30	1.000	2.30	750
MI	2623	2/1/2024	4.99	1.000	4.99	750
MI	2660	2/1/2024	3.07	1.000	3.07	750
MI	2683	2/1/2024	7.94	1.000	7.94	750
MI	2688	2/1/2024	3.30	1.000	3.30	750
MI	2702	2/1/2024	13.28	1.000	13.28	750
MI	2709	2/1/2024	6.26	1.000	6.26	750
MI	2710	2/1/2024	15.11	1.000	15.11	750

Michigan Rates
Effective Date 02/01/2024

State Abbreviation	Class	Effective Date	Base Rate	Deviation	Rate	Minimum Premium
MI	2731	2/1/2024	4.56	1.000	4.56	750
MI	2759	2/1/2024	4.78	1.000	4.78	750
MI	2790	2/1/2024	1.81	1.000	1.81	680
MI	2797	2/1/2024	2.52	1.000	2.52	750
MI	2802	2/1/2024	4.98	1.000	4.98	750
MI	2812	2/1/2024	4.24	1.000	4.24	750
MI	2841	2/1/2024	3.83	1.000	3.83	750
MI	2881	2/1/2024	3.05	1.000	3.05	750
MI	2915	2/1/2024	3.24	1.000	3.24	750
MI	3004	2/1/2024	4.02	1.000	4.02	750
MI	3018	2/1/2024	3.73	1.000	3.73	750
MI	3022	2/1/2024	3.30	1.000	3.30	750
MI	3027	2/1/2024	3.20	1.000	3.20	750
MI	3028	2/1/2024	3.12	1.000	3.12	750
MI	3030	2/1/2024	5.34	1.000	5.34	750
MI	3040	2/1/2024	6.30	1.000	6.30	750
MI	3064	2/1/2024	4.36	1.000	4.36	750
MI	3066	2/1/2024	5.09	1.000	5.09	750
MI	3076	2/1/2024	3.18	1.000	3.18	750
MI	3081	2/1/2024	8.70	1.000	8.70	750
MI	3082	2/1/2024	8.91	1.000	8.91	750
MI	3085	2/1/2024	5.44	1.000	5.44	750
MI	3095	2/1/2024	1.60	1.000	1.60	630
MI	3110	2/1/2024	5.44	1.000	5.44	750
MI	3111	2/1/2024	3.48	1.000	3.48	750
MI	3113	2/1/2024	2.41	1.000	2.41	750
MI	3114	2/1/2024	4.09	1.000	4.09	750
MI	3116	2/1/2024	3.66	1.000	3.66	750
MI	3131	2/1/2024	1.78	1.000	1.78	673
MI	3132	2/1/2024	2.08	1.000	2.08	744
MI	3145	2/1/2024	2.82	1.000	2.82	750
MI	3146	2/1/2024	2.20	1.000	2.20	750
MI	3169	2/1/2024	2.55	1.000	2.55	750
MI	3179	2/1/2024	1.70	1.000	1.70	654
MI	3188	2/1/2024	2.48	1.000	2.48	750
MI	3241	2/1/2024	3.30	1.000	3.30	750
MI	3257	2/1/2024	2.35	1.000	2.35	750
MI	3303	2/1/2024	1.95	1.000	1.95	713
MI	3306	2/1/2024	4.28	1.000	4.28	750
MI	3307	2/1/2024	3.24	1.000	3.24	750
MI	3315	2/1/2024	2.46	1.000	2.46	750
MI	3341	2/1/2024	1.82	1.000	1.82	682
MI	3365	2/1/2024	4.89	1.000	4.89	750
MI	3372	2/1/2024	3.81	1.000	3.81	750
MI	3383	2/1/2024	1.33	1.000	1.33	566
MI	3400	2/1/2024	3.26	1.000	3.26	750
MI	3507	2/1/2024	3.05	1.000	3.05	750
MI	3548	2/1/2024	1.19	1.000	1.19	533
MI	3559	2/1/2024	1.85	1.000	1.85	689
MI	3574	2/1/2024	1.19	1.000	1.19	533
MI	3581	2/1/2024	1.51	1.000	1.51	609
MI	3612	2/1/2024	2.30	1.000	2.30	750
MI	3620	2/1/2024	3.09	1.000	3.09	750

Michigan Rates
Effective Date 02/01/2024

State Abbreviation	Class	Effective Date	Base Rate	Deviation	Rate	Minimum Premium
MI	3628	2/1/2024	2.82	1.000	2.82	750
MI	3629	2/1/2024	2.19	1.000	2.19	750
MI	3630	2/1/2024	1.57	1.000	1.57	623
MI	3632	2/1/2024	3.29	1.000	3.29	750
MI	3634	2/1/2024	1.98	1.000	1.98	720
MI	3635	2/1/2024	2.27	1.000	2.27	750
MI	3638	2/1/2024	4.19	1.000	4.19	750
MI	3643	2/1/2024	2.28	1.000	2.28	750
MI	3648	2/1/2024	2.44	1.000	2.44	750
MI	3681	2/1/2024	1.40	1.000	1.40	583
MI	3685	2/1/2024	1.08	1.000	1.08	507
MI	3724	2/1/2024	6.03	1.000	6.03	750
MI	3726	2/1/2024	9.92	1.000	9.92	750
MI	3807	2/1/2024	2.38	1.000	2.38	750
MI	3808	2/1/2024	3.16	1.000	3.16	750
MI	3821	2/1/2024	10.42	1.000	10.42	750
MI	3824	2/1/2024	3.95	1.000	3.95	750
MI	3827	2/1/2024	1.99	1.000	1.99	723
MI	4000	2/1/2024	6.82	1.000	6.82	750
MI	4024	2/1/2024	4.19	1.000	4.19	750
MI	4034	2/1/2024	9.40	1.000	9.40	750
MI	4036	2/1/2024	2.92	1.000	2.92	750
MI	4130	2/1/2024	3.41	1.000	3.41	750
MI	4131	2/1/2024	1.72	1.000	1.72	659
MI	4150	2/1/2024	0.77	1.000	0.77	433
MI	4207	2/1/2024	1.54	1.000	1.54	616
MI	4239	2/1/2024	4.07	1.000	4.07	750
MI	4240	2/1/2024	3.80	1.000	3.80	750
MI	4243	2/1/2024	3.07	1.000	3.07	750
MI	4244	2/1/2024	2.70	1.000	2.70	750
MI	4250	2/1/2024	3.72	1.000	3.72	750
MI	4251	2/1/2024	2.79	1.000	2.79	750
MI	4253	2/1/2024	2.70	1.000	2.70	750
MI	4273	2/1/2024	2.86	1.000	2.86	750
MI	4279	2/1/2024	3.19	1.000	3.19	750
MI	4299	2/1/2024	1.71	1.000	1.71	656
MI	4304	2/1/2024	5.25	1.000	5.25	750
MI	4307	2/1/2024	1.65	1.000	1.65	642
MI	4351	2/1/2024	0.70	1.000	0.70	416
MI	4360	2/1/2024	1.24	1.000	1.24	545
MI	4361	2/1/2024	0.98	1.000	0.98	483
MI	4410	2/1/2024	3.51	1.000	3.51	750
MI	4452	2/1/2024	3.02	1.000	3.02	750
MI	4459	2/1/2024	2.53	1.000	2.53	750
MI	4470	2/1/2024	2.90	1.000	2.90	750
MI	4484	2/1/2024	2.75	1.000	2.75	750
MI	4511	2/1/2024	0.58	1.000	0.58	388
MI	4557	2/1/2024	2.23	1.000	2.23	750
MI	4558	2/1/2024	2.41	1.000	2.41	750
MI	4568	2/1/2024	2.67	1.000	2.67	750
MI	4583	2/1/2024	4.89	1.000	4.89	750
MI	4611	2/1/2024	0.92	1.000	0.92	469
MI	4692	2/1/2024	0.57	1.000	0.57	385

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MI	4693	2/1/2024	1.18	1.000	1.18	530
MI	4712	2/1/2024	3.07	1.000	3.07	750
MI	4720	2/1/2024	2.48	1.000	2.48	750
MI	4825	2/1/2024	0.95	1.000	0.95	476
MI	4828	2/1/2024	1.51	1.000	1.51	609
MI	4829	2/1/2024	0.78	1.000	0.78	435
MI	4902	2/1/2024	2.15	1.000	2.15	750
MI	4923	2/1/2024	1.40	1.000	1.40	583
MI	5020	2/1/2024	7.07	1.000	7.07	750
MI	5022	2/1/2024	6.71	1.000	6.71	750
MI	5038	2/1/2024	21.54	1.000	21.54	750
MI	5040	2/1/2024	20.89	1.000	20.89	750
MI	5057	2/1/2024	10.58	1.000	10.58	750
MI	5059	2/1/2024	21.30	1.000	21.30	750
MI	5102	2/1/2024	5.30	1.000	5.30	750
MI	5146	2/1/2024	7.42	1.000	7.42	750
MI	5160	2/1/2024	2.60	1.000	2.60	750
MI	5183	2/1/2024	4.53	1.000	4.53	750
MI	5188	2/1/2024	3.59	1.000	3.59	750
MI	5190	2/1/2024	2.13	1.000	2.13	750
MI	5191	2/1/2024	1.33	1.000	1.33	566
MI	5192	2/1/2024	3.46	1.000	3.46	750
MI	5213	2/1/2024	7.96	1.000	7.96	750
MI	5215	2/1/2024	9.93	1.000	9.93	750
MI	5221	2/1/2024	4.76	1.000	4.76	750
MI	5222	2/1/2024	13.83	1.000	13.83	750
MI	5223	2/1/2024	4.84	1.000	4.84	750
MI	5348	2/1/2024	6.78	1.000	6.78	750
MI	5403	2/1/2024	9.62	1.000	9.62	750
MI	5437	2/1/2024	6.45	1.000	6.45	750
MI	5445	2/1/2024	4.09	1.000	4.09	750
MI	5462	2/1/2024	4.56	1.000	4.56	750
MI	5476	2/1/2024	5.24	1.000	5.24	750
MI	5479	2/1/2024	6.33	1.000	6.33	750
MI	5480	2/1/2024	8.15	1.000	8.15	750
MI	5506	2/1/2024	5.25	1.000	5.25	750
MI	5507	2/1/2024	6.16	1.000	6.16	750
MI	5509	2/1/2024	4.52	1.000	4.52	750
MI	5538	2/1/2024	4.62	1.000	4.62	750
MI	5550	2/1/2024	3.70	1.000	3.70	750
MI	5551	2/1/2024	40.98	1.000	40.98	750
MI	5552	2/1/2024	12.77	1.000	12.77	750
MI	5606	2/1/2024	1.11	1.000	1.11	514
MI	5610	2/1/2024	4.69	1.000	4.69	750
MI	5645	2/1/2024	9.38	1.000	9.38	750
MI	6204	2/1/2024	8.80	1.000	8.80	750
MI	6216	2/1/2024	4.53	1.000	4.53	750
MI	6217	2/1/2024	6.93	1.000	6.93	750
MI	6229	2/1/2024	5.32	1.000	5.32	750
MI	6235	2/1/2024	17.39	1.000	17.39	750
MI	6306	2/1/2024	6.42	1.000	6.42	750
MI	6319	2/1/2024	4.05	1.000	4.05	750
MI	6325	2/1/2024	6.54	1.000	6.54	750

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MI	6400	2/1/2024	7.03	1.000	7.03	750
MI	6504	2/1/2024	2.38	1.000	2.38	750
MI	6801	2/1/2024	5.52	1.000	5.52	750
MI	6824	2/1/2024	27.09	1.000	27.09	750
MI	6826	2/1/2024	8.76	1.000	8.76	750
MI	6834	2/1/2024	2.71	1.000	2.71	750
MI	6836	2/1/2024	3.19	1.000	3.19	750
MI	6843	2/1/2024	38.63	1.000	38.63	750
MI	6845	2/1/2024	16.14	1.000	16.14	750
MI	6872	2/1/2024	29.63	1.000	29.63	750
MI	6874	2/1/2024	35.83	1.000	35.83	750
MI	7016	2/1/2024	43.61	1.000	43.61	750
MI	7024	2/1/2024	50.22	1.000	50.22	750
MI	7038	2/1/2024	26.20	1.000	26.20	750
MI	7046	2/1/2024	20.49	1.000	20.49	750
MI	7047	2/1/2024	40.22	1.000	40.22	750
MI	7050	2/1/2024	23.32	1.000	23.32	750
MI	7090	2/1/2024	29.11	1.000	29.11	750
MI	7098	2/1/2024	22.76	1.000	22.76	750
MI	7099	2/1/2024	18.22	1.000	18.22	750
MI	7202	2/1/2024	8.05	1.000	8.05	750
MI	7205	2/1/2024	10.24	1.000	10.24	750
MI	7208	2/1/2024	10.08	1.000	10.08	750
MI	7210	2/1/2024	12.51	1.000	12.51	750
MI	7212	2/1/2024	4.95	1.000	4.95	750
MI	7213	2/1/2024	12.80	1.000	12.80	750
MI	7214	2/1/2024	11.10	1.000	11.10	750
MI	7215	2/1/2024	10.46	1.000	10.46	750
MI	7216	2/1/2024	14.19	1.000	14.19	750
MI	7218	2/1/2024	12.09	1.000	12.09	750
MI	7220	2/1/2024	7.10	1.000	7.10	750
MI	7228	2/1/2024	13.68	1.000	13.68	750
MI	7229	2/1/2024	11.35	1.000	11.35	750
MI	7230	2/1/2024	6.99	1.000	6.99	750
MI	7231	2/1/2024	7.60	1.000	7.60	750
MI	7309	2/1/2024	25.78	1.000	25.78	750
MI	7313	2/1/2024	5.57	1.000	5.57	750
MI	7317	2/1/2024	25.98	1.000	25.98	750
MI	7333	2/1/2024	16.31	1.000	16.31	750
MI	7335	2/1/2024	19.94	1.000	19.94	750
MI	7360	2/1/2024	6.49	1.000	6.49	750
MI	7380	2/1/2024	5.60	1.000	5.60	750
MI	7382	2/1/2024	3.25	1.000	3.25	750
MI	7390	2/1/2024	4.13	1.000	4.13	750
MI	7395	2/1/2024	63.10	1.000	63.10	750
MI	7403	2/1/2024	5.31	1.000	5.31	750
MI	7405	2/1/2024	1.11	1.000	1.11	514
MI	7421	2/1/2024	1.16	1.000	1.16	526
MI	7422	2/1/2024	2.74	1.000	2.74	750
MI	7423	2/1/2024	2.67	1.000	2.67	750
MI	7502	2/1/2024	2.70	1.000	2.70	750
MI	7515	2/1/2024	1.52	1.000	1.52	611
MI	7520	2/1/2024	2.11	1.000	2.11	750

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MI	7538	2/1/2024	7.10	1.000	7.10	750
MI	7539	2/1/2024	1.48	1.000	1.48	602
MI	7540	2/1/2024	3.55	1.000	3.55	750
MI	7580	2/1/2024	1.56	1.000	1.56	621
MI	7600	2/1/2024	5.23	1.000	5.23	750
MI	7610	2/1/2024	0.60	1.000	0.60	393
MI	7704	2/1/2024	7.70	1.000	7.70	750
MI	7720	2/1/2024	5.00	1.000	5.00	750
MI	7904	2/1/2024	8.53	1.000	8.53	750
MI	7920	2/1/2024	0.33	1.000	0.33	328
MI	7979	2/1/2024	2.24	1.000	2.24	750
MI	7980	2/1/2024	3.06	1.000	3.06	750
MI	8001	2/1/2024	2.48	1.000	2.48	750
MI	8006	2/1/2024	1.72	1.000	1.72	659
MI	8008	2/1/2024	0.93	1.000	0.93	471
MI	8010	2/1/2024	1.36	1.000	1.36	573
MI	8013	2/1/2024	0.31	1.000	0.31	324
MI	8015	2/1/2024	0.98	1.000	0.98	483
MI	8017	2/1/2024	1.10	1.000	1.10	511
MI	8018	2/1/2024	2.40	1.000	2.40	750
MI	8021	2/1/2024	3.76	1.000	3.76	750
MI	8031	2/1/2024	2.49	1.000	2.49	750
MI	8032	2/1/2024	2.15	1.000	2.15	750
MI	8033	2/1/2024	2.22	1.000	2.22	750
MI	8039	2/1/2024	1.57	1.000	1.57	623
MI	8044	2/1/2024	2.45	1.000	2.45	750
MI	8045	2/1/2024	0.53	1.000	0.53	376
MI	8046	2/1/2024	1.86	1.000	1.86	692
MI	8047	2/1/2024	0.92	1.000	0.92	469
MI	8050	2/1/2024	1.09	1.000	1.09	509
MI	8058	2/1/2024	2.16	1.000	2.16	750
MI	8059	2/1/2024	2.58	1.000	2.58	750
MI	8102	2/1/2024	2.35	1.000	2.35	750
MI	8106	2/1/2024	5.13	1.000	5.13	750
MI	8107	2/1/2024	3.39	1.000	3.39	750
MI	8111	2/1/2024	1.79	1.000	1.79	675
MI	8116	2/1/2024	2.95	1.000	2.95	750
MI	8209	2/1/2024	3.42	1.000	3.42	750
MI	8215	2/1/2024	3.38	1.000	3.38	750
MI	8227	2/1/2024	3.01	1.000	3.01	750
MI	8232	2/1/2024	7.04	1.000	7.04	750
MI	8235	2/1/2024	3.70	1.000	3.70	750
MI	8264	2/1/2024	6.77	1.000	6.77	750
MI	8265	2/1/2024	8.33	1.000	8.33	750
MI	8279	2/1/2024	5.60	1.000	5.60	750
MI	8291	2/1/2024	3.13	1.000	3.13	750
MI	8292	2/1/2024	3.71	1.000	3.71	750
MI	8293	2/1/2024	13.55	1.000	13.55	750
MI	8304	2/1/2024	5.36	1.000	5.36	750
MI	8350	2/1/2024	5.93	1.000	5.93	750
MI	8381	2/1/2024	1.91	1.000	1.91	704
MI	8387	2/1/2024	2.97	1.000	2.97	750
MI	8392	2/1/2024	1.96	1.000	1.96	716

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MI	8393	2/1/2024	2.39	1.000	2.39	750
MI	8395	2/1/2024	2.98	1.000	2.98	750
MI	8401	2/1/2024	0.66	1.000	0.66	407
MI	8601	2/1/2024	0.49	1.000	0.49	366
MI	8709	2/1/2024	14.32	1.000	14.32	750
MI	8720	2/1/2024	1.56	1.000	1.56	621
MI	8726	2/1/2024	6.12	1.000	6.12	750
MI	8742	2/1/2024	0.33	1.000	0.33	328
MI	8745	2/1/2024	3.65	1.000	3.65	750
MI	8748	2/1/2024	0.49	1.000	0.49	366
MI	8755	2/1/2024	0.29	1.000	0.29	319
MI	8800	2/1/2024	1.58	1.000	1.58	625
MI	8803	2/1/2024	0.06	1.000	0.06	264
MI	8810	2/1/2024	0.15	1.000	0.15	286
MI	8820	2/1/2024	0.12	1.000	0.12	279
MI	8829	2/1/2024	3.83	1.000	3.83	750
MI	8831	2/1/2024	1.00	1.000	1.00	488
MI	8832	2/1/2024	0.26	1.000	0.26	312
MI	8833	2/1/2024	1.23	1.000	1.23	542
MI	8835	2/1/2024	2.68	1.000	2.68	750
MI	8837	2/1/2024	2.00	1.000	2.00	725
MI	8868	2/1/2024	0.31	1.000	0.31	324
MI	8869	2/1/2024	0.63	1.000	0.63	400
MI	8870	2/1/2024	0.16	1.000	0.16	288
MI	8871	2/1/2024	0.11	1.000	0.11	276
MI	8901	2/1/2024	0.14	1.000	0.14	283
MI	9015	2/1/2024	3.89	1.000	3.89	750
MI	9040	2/1/2024	3.67	1.000	3.67	750
MI	9051	2/1/2024	0.59	1.000	0.59	390
MI	9052	2/1/2024	1.79	1.000	1.79	675
MI	9053	2/1/2024	2.90	1.000	2.90	750
MI	9058	2/1/2024	1.25	1.000	1.25	547
MI	9060	2/1/2024	2.24	1.000	2.24	750
MI	9061	2/1/2024	1.61	1.000	1.61	632
MI	9063	2/1/2024	1.43	1.000	1.43	590
MI	9065	2/1/2024	1.06	1.000	1.06	502
MI	9093	2/1/2024	1.39	1.000	1.39	580
MI	9101	2/1/2024	3.14	1.000	3.14	750
MI	9102	2/1/2024	3.10	1.000	3.10	750
MI	9154	2/1/2024	1.24	1.000	1.24	545
MI	9156	2/1/2024	1.37	1.000	1.37	575
MI	9220	2/1/2024	5.07	1.000	5.07	750
MI	9402	2/1/2024	4.58	1.000	4.58	750
MI	9403	2/1/2024	7.39	1.000	7.39	750
MI	9410	2/1/2024	1.37	1.000	1.37	575
MI	9501	2/1/2024	2.45	1.000	2.45	750
MI	9519	2/1/2024	4.88	1.000	4.88	750
MI	9521	2/1/2024	2.95	1.000	2.95	750
MI	9522	2/1/2024	2.69	1.000	2.69	750
MI	9530	2/1/2024	13.47	1.000	13.47	750
MI	9558	2/1/2024	10.59	1.000	10.59	750
MI	9559	2/1/2024	2.93	1.000	2.93	750
MI	9586	2/1/2024	0.40	1.000	0.40	345

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MI	9620	2/1/2024	0.68	1.000	0.68	412

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MI	0005	2/1/2024	3.78	1.250	4.73	750
MI	0011	2/1/2024	3.08	1.250	3.85	750
MI	0034	2/1/2024	2.90	1.250	3.63	750
MI	0035	2/1/2024	2.10	1.250	2.63	750
MI	0042	2/1/2024	5.52	1.250	6.90	750
MI	0106	2/1/2024	10.18	1.250	12.73	750
MI	0128	2/1/2024	3.37	1.250	4.21	750
MI	0129	2/1/2024	3.23	1.250	4.04	750
MI	0130	2/1/2024	2.70	1.250	3.38	750
MI	0141	2/1/2024	2.51	1.250	3.14	750
MI	0908	2/1/2024	104.40	1.000	104.40	750
MI	0909	2/1/2024	195.89	1.250	244.86	750
MI	0912	2/1/2024	458.65	1.250	573.31	750
MI	0913	2/1/2024	332.73	1.000	332.73	750
MI	1164	2/1/2024	15.13	1.250	18.91	750
MI	1320	2/1/2024	2.53	1.250	3.16	750
MI	1322	2/1/2024	10.04	1.250	12.55	750
MI	1438	2/1/2024	5.52	1.250	6.90	750
MI	1463	2/1/2024	8.31	1.250	10.39	750
MI	1624	2/1/2024	4.91	1.250	6.14	750
MI	1701	2/1/2024	2.05	1.250	2.56	750
MI	1748	2/1/2024	3.16	1.250	3.95	750
MI	1925	2/1/2024	6.34	1.250	7.93	750
MI	2003	2/1/2024	3.92	1.250	4.90	750
MI	2014	2/1/2024	7.01	1.250	8.76	750
MI	2016	2/1/2024	2.15	1.250	2.69	750
MI	2021	2/1/2024	2.57	1.250	3.21	750
MI	2041	2/1/2024	2.78	1.250	3.48	750
MI	2065	2/1/2024	2.17	1.250	2.71	750
MI	2070	2/1/2024	3.95	1.250	4.94	750
MI	2081	2/1/2024	2.94	1.250	3.68	750
MI	2095	2/1/2024	3.46	1.250	4.33	750
MI	2105	2/1/2024	3.66	1.250	4.58	750
MI	2110	2/1/2024	2.52	1.250	3.15	750
MI	2111	2/1/2024	3.11	1.250	3.89	750
MI	2121	2/1/2024	1.95	1.250	2.44	750
MI	2131	2/1/2024	1.88	1.250	2.35	750
MI	2143	2/1/2024	2.70	1.250	3.38	750
MI	2157	2/1/2024	4.86	1.250	6.08	750
MI	2380	2/1/2024	2.58	1.250	3.23	750
MI	2501	2/1/2024	2.50	1.250	3.13	750
MI	2503	2/1/2024	1.45	1.250	1.81	680
MI	2576	2/1/2024	2.68	1.250	3.35	750
MI	2585	2/1/2024	3.14	1.250	3.93	750
MI	2586	2/1/2024	2.44	1.250	3.05	750
MI	2587	2/1/2024	2.30	1.250	2.88	750
MI	2623	2/1/2024	4.99	1.250	6.24	750
MI	2660	2/1/2024	3.07	1.250	3.84	750
MI	2683	2/1/2024	7.94	1.250	9.93	750
MI	2688	2/1/2024	3.30	1.250	4.13	750
MI	2702	2/1/2024	13.28	1.250	16.60	750
MI	2709	2/1/2024	6.26	1.250	7.83	750
MI	2710	2/1/2024	15.11	1.250	18.89	750

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MI	2731	2/1/2024	4.56	1.250	5.70	750
MI	2759	2/1/2024	4.78	1.250	5.98	750
MI	2790	2/1/2024	1.81	1.250	2.26	750
MI	2797	2/1/2024	2.52	1.250	3.15	750
MI	2802	2/1/2024	4.98	1.250	6.23	750
MI	2812	2/1/2024	4.24	1.250	5.30	750
MI	2841	2/1/2024	3.83	1.250	4.79	750
MI	2881	2/1/2024	3.05	1.250	3.81	750
MI	2915	2/1/2024	3.24	1.250	4.05	750
MI	3004	2/1/2024	4.02	1.250	5.03	750
MI	3018	2/1/2024	3.73	1.250	4.66	750
MI	3022	2/1/2024	3.30	1.250	4.13	750
MI	3027	2/1/2024	3.20	1.250	4.00	750
MI	3028	2/1/2024	3.12	1.250	3.90	750
MI	3030	2/1/2024	5.34	1.250	6.68	750
MI	3040	2/1/2024	6.30	1.250	7.88	750
MI	3064	2/1/2024	4.36	1.250	5.45	750
MI	3066	2/1/2024	5.09	1.250	6.36	750
MI	3076	2/1/2024	3.18	1.250	3.98	750
MI	3081	2/1/2024	8.70	1.250	10.88	750
MI	3082	2/1/2024	8.91	1.250	11.14	750
MI	3085	2/1/2024	5.44	1.250	6.80	750
MI	3095	2/1/2024	1.60	1.250	2.00	725
MI	3110	2/1/2024	5.44	1.250	6.80	750
MI	3111	2/1/2024	3.48	1.250	4.35	750
MI	3113	2/1/2024	2.41	1.250	3.01	750
MI	3114	2/1/2024	4.09	1.250	5.11	750
MI	3116	2/1/2024	3.66	1.250	4.58	750
MI	3131	2/1/2024	1.78	1.250	2.23	750
MI	3132	2/1/2024	2.08	1.250	2.60	750
MI	3145	2/1/2024	2.82	1.250	3.53	750
MI	3146	2/1/2024	2.20	1.250	2.75	750
MI	3169	2/1/2024	2.55	1.250	3.19	750
MI	3179	2/1/2024	1.70	1.250	2.13	750
MI	3188	2/1/2024	2.48	1.250	3.10	750
MI	3241	2/1/2024	3.30	1.250	4.13	750
MI	3257	2/1/2024	2.35	1.250	2.94	750
MI	3303	2/1/2024	1.95	1.250	2.44	750
MI	3306	2/1/2024	4.28	1.250	5.35	750
MI	3307	2/1/2024	3.24	1.250	4.05	750
MI	3315	2/1/2024	2.46	1.250	3.08	750
MI	3341	2/1/2024	1.82	1.250	2.28	750
MI	3365	2/1/2024	4.89	1.250	6.11	750
MI	3372	2/1/2024	3.81	1.250	4.76	750
MI	3383	2/1/2024	1.33	1.250	1.66	644
MI	3400	2/1/2024	3.26	1.250	4.08	750
MI	3507	2/1/2024	3.05	1.250	3.81	750
MI	3548	2/1/2024	1.19	1.250	1.49	604
MI	3559	2/1/2024	1.85	1.250	2.31	750
MI	3574	2/1/2024	1.19	1.250	1.49	604
MI	3581	2/1/2024	1.51	1.250	1.89	699
MI	3612	2/1/2024	2.30	1.250	2.88	750
MI	3620	2/1/2024	3.09	1.250	3.86	750

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MI	3628	2/1/2024	2.82	1.250	3.53	750
MI	3629	2/1/2024	2.19	1.250	2.74	750
MI	3630	2/1/2024	1.57	1.250	1.96	716
MI	3632	2/1/2024	3.29	1.250	4.11	750
MI	3634	2/1/2024	1.98	1.250	2.48	750
MI	3635	2/1/2024	2.27	1.250	2.84	750
MI	3638	2/1/2024	4.19	1.250	5.24	750
MI	3643	2/1/2024	2.28	1.250	2.85	750
MI	3648	2/1/2024	2.44	1.250	3.05	750
MI	3681	2/1/2024	1.40	1.250	1.75	666
MI	3685	2/1/2024	1.08	1.250	1.35	571
MI	3724	2/1/2024	6.03	1.250	7.54	750
MI	3726	2/1/2024	9.92	1.250	12.40	750
MI	3807	2/1/2024	2.38	1.250	2.98	750
MI	3808	2/1/2024	3.16	1.250	3.95	750
MI	3821	2/1/2024	10.42	1.250	13.03	750
MI	3824	2/1/2024	3.95	1.250	4.94	750
MI	3827	2/1/2024	1.99	1.250	2.49	750
MI	4000	2/1/2024	6.82	1.250	8.53	750
MI	4024	2/1/2024	4.19	1.250	5.24	750
MI	4034	2/1/2024	9.40	1.250	11.75	750
MI	4036	2/1/2024	2.92	1.250	3.65	750
MI	4130	2/1/2024	3.41	1.250	4.26	750
MI	4131	2/1/2024	1.72	1.250	2.15	750
MI	4150	2/1/2024	0.77	1.250	0.96	478
MI	4207	2/1/2024	1.54	1.250	1.93	708
MI	4239	2/1/2024	4.07	1.250	5.09	750
MI	4240	2/1/2024	3.80	1.250	4.75	750
MI	4243	2/1/2024	3.07	1.250	3.84	750
MI	4244	2/1/2024	2.70	1.250	3.38	750
MI	4250	2/1/2024	3.72	1.250	4.65	750
MI	4251	2/1/2024	2.79	1.250	3.49	750
MI	4253	2/1/2024	2.70	1.250	3.38	750
MI	4273	2/1/2024	2.86	1.250	3.58	750
MI	4279	2/1/2024	3.19	1.250	3.99	750
MI	4299	2/1/2024	1.71	1.250	2.14	750
MI	4304	2/1/2024	5.25	1.250	6.56	750
MI	4307	2/1/2024	1.65	1.250	2.06	739
MI	4351	2/1/2024	0.70	1.250	0.88	459
MI	4360	2/1/2024	1.24	1.250	1.55	618
MI	4361	2/1/2024	0.98	1.250	1.23	542
MI	4410	2/1/2024	3.51	1.250	4.39	750
MI	4452	2/1/2024	3.02	1.250	3.78	750
MI	4459	2/1/2024	2.53	1.250	3.16	750
MI	4470	2/1/2024	2.90	1.250	3.63	750
MI	4484	2/1/2024	2.75	1.250	3.44	750
MI	4511	2/1/2024	0.58	1.250	0.73	423
MI	4557	2/1/2024	2.23	1.250	2.79	750
MI	4558	2/1/2024	2.41	1.250	3.01	750
MI	4568	2/1/2024	2.67	1.250	3.34	750
MI	4583	2/1/2024	4.89	1.250	6.11	750
MI	4611	2/1/2024	0.92	1.250	1.15	523
MI	4692	2/1/2024	0.57	1.250	0.71	419

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MI	4693	2/1/2024	1.18	1.250	1.48	602
MI	4712	2/1/2024	3.07	1.250	3.84	750
MI	4720	2/1/2024	2.48	1.250	3.10	750
MI	4825	2/1/2024	0.95	1.250	1.19	533
MI	4828	2/1/2024	1.51	1.250	1.89	699
MI	4829	2/1/2024	0.78	1.250	0.98	483
MI	4902	2/1/2024	2.15	1.250	2.69	750
MI	4923	2/1/2024	1.40	1.250	1.75	666
MI	5020	2/1/2024	7.07	1.250	8.84	750
MI	5022	2/1/2024	6.71	1.250	8.39	750
MI	5038	2/1/2024	21.54	1.250	26.93	750
MI	5040	2/1/2024	20.89	1.250	26.11	750
MI	5057	2/1/2024	10.58	1.250	13.23	750
MI	5059	2/1/2024	21.30	1.250	26.63	750
MI	5102	2/1/2024	5.30	1.250	6.63	750
MI	5146	2/1/2024	7.42	1.250	9.28	750
MI	5160	2/1/2024	2.60	1.250	3.25	750
MI	5183	2/1/2024	4.53	1.250	5.66	750
MI	5188	2/1/2024	3.59	1.250	4.49	750
MI	5190	2/1/2024	2.13	1.250	2.66	750
MI	5191	2/1/2024	1.33	1.250	1.66	644
MI	5192	2/1/2024	3.46	1.250	4.33	750
MI	5213	2/1/2024	7.96	1.250	9.95	750
MI	5215	2/1/2024	9.93	1.250	12.41	750
MI	5221	2/1/2024	4.76	1.250	5.95	750
MI	5222	2/1/2024	13.83	1.250	17.29	750
MI	5223	2/1/2024	4.84	1.250	6.05	750
MI	5348	2/1/2024	6.78	1.250	8.48	750
MI	5403	2/1/2024	9.62	1.250	12.03	750
MI	5437	2/1/2024	6.45	1.250	8.06	750
MI	5445	2/1/2024	4.09	1.250	5.11	750
MI	5462	2/1/2024	4.56	1.250	5.70	750
MI	5476	2/1/2024	5.24	1.250	6.55	750
MI	5479	2/1/2024	6.33	1.250	7.91	750
MI	5480	2/1/2024	8.15	1.250	10.19	750
MI	5506	2/1/2024	5.25	1.250	6.56	750
MI	5507	2/1/2024	6.16	1.250	7.70	750
MI	5509	2/1/2024	4.52	1.250	5.65	750
MI	5538	2/1/2024	4.62	1.250	5.78	750
MI	5550	2/1/2024	3.70	1.250	4.63	750
MI	5551	2/1/2024	40.98	1.250	51.23	750
MI	5552	2/1/2024	12.77	1.250	15.96	750
MI	5606	2/1/2024	1.11	1.250	1.39	580
MI	5610	2/1/2024	4.69	1.250	5.86	750
MI	5645	2/1/2024	9.38	1.250	11.73	750
MI	6204	2/1/2024	8.80	1.250	11.00	750
MI	6216	2/1/2024	4.53	1.250	5.66	750
MI	6217	2/1/2024	6.93	1.250	8.66	750
MI	6229	2/1/2024	5.32	1.250	6.65	750
MI	6235	2/1/2024	17.39	1.250	21.74	750
MI	6306	2/1/2024	6.42	1.250	8.03	750
MI	6319	2/1/2024	4.05	1.250	5.06	750
MI	6325	2/1/2024	6.54	1.250	8.18	750

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MI	6400	2/1/2024	7.03	1.250	8.79	750
MI	6504	2/1/2024	2.38	1.250	2.98	750
MI	6801	2/1/2024	5.52	1.250	6.90	750
MI	6824	2/1/2024	27.09	1.250	33.86	750
MI	6826	2/1/2024	8.76	1.250	10.95	750
MI	6834	2/1/2024	2.71	1.250	3.39	750
MI	6836	2/1/2024	3.19	1.250	3.99	750
MI	6843	2/1/2024	38.63	1.250	48.29	750
MI	6845	2/1/2024	16.14	1.250	20.18	750
MI	6872	2/1/2024	29.63	1.250	37.04	750
MI	6874	2/1/2024	35.83	1.250	44.79	750
MI	7016	2/1/2024	43.61	1.250	54.51	750
MI	7024	2/1/2024	50.22	1.250	62.78	750
MI	7038	2/1/2024	26.20	1.250	32.75	750
MI	7046	2/1/2024	20.49	1.250	25.61	750
MI	7047	2/1/2024	40.22	1.250	50.28	750
MI	7050	2/1/2024	23.32	1.250	29.15	750
MI	7090	2/1/2024	29.11	1.250	36.39	750
MI	7098	2/1/2024	22.76	1.250	28.45	750
MI	7099	2/1/2024	18.22	1.250	22.78	750
MI	7202	2/1/2024	8.05	1.250	10.06	750
MI	7205	2/1/2024	10.24	1.250	12.80	750
MI	7208	2/1/2024	10.08	1.250	12.60	750
MI	7210	2/1/2024	12.51	1.250	15.64	750
MI	7212	2/1/2024	4.95	1.250	6.19	750
MI	7213	2/1/2024	12.80	1.250	16.00	750
MI	7214	2/1/2024	11.10	1.250	13.88	750
MI	7215	2/1/2024	10.46	1.250	13.08	750
MI	7216	2/1/2024	14.19	1.250	17.74	750
MI	7218	2/1/2024	12.09	1.250	15.11	750
MI	7220	2/1/2024	7.10	1.250	8.88	750
MI	7228	2/1/2024	13.68	1.000	13.68	750
MI	7229	2/1/2024	11.35	1.250	14.19	750
MI	7230	2/1/2024	6.99	1.250	8.74	750
MI	7231	2/1/2024	7.60	1.250	9.50	750
MI	7309	2/1/2024	25.78	1.250	32.23	750
MI	7313	2/1/2024	5.57	1.250	6.96	750
MI	7317	2/1/2024	25.98	1.250	32.48	750
MI	7333	2/1/2024	16.31	1.250	20.39	750
MI	7335	2/1/2024	19.94	1.250	24.93	750
MI	7360	2/1/2024	6.49	1.250	8.11	750
MI	7380	2/1/2024	5.60	1.250	7.00	750
MI	7382	2/1/2024	3.25	1.250	4.06	750
MI	7390	2/1/2024	4.13	1.250	5.16	750
MI	7395	2/1/2024	63.10	1.250	78.88	750
MI	7403	2/1/2024	5.31	1.250	6.64	750
MI	7405	2/1/2024	1.11	1.250	1.39	580
MI	7421	2/1/2024	1.16	1.250	1.45	594
MI	7422	2/1/2024	2.74	1.250	3.43	750
MI	7423	2/1/2024	2.67	1.250	3.34	750
MI	7502	2/1/2024	2.70	1.250	3.38	750
MI	7515	2/1/2024	1.52	1.250	1.90	701
MI	7520	2/1/2024	2.11	1.250	2.64	750

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MI	7538	2/1/2024	7.10	1.250	8.88	750
MI	7539	2/1/2024	1.48	1.250	1.85	689
MI	7540	2/1/2024	3.55	1.250	4.44	750
MI	7580	2/1/2024	1.56	1.250	1.95	713
MI	7600	2/1/2024	5.23	1.250	6.54	750
MI	7610	2/1/2024	0.60	1.250	0.75	428
MI	7704	2/1/2024	7.70	1.250	9.63	750
MI	7720	2/1/2024	5.00	1.250	6.25	750
MI	7904	2/1/2024	8.53	1.250	10.66	750
MI	7920	2/1/2024	0.33	1.250	0.41	347
MI	7979	2/1/2024	2.24	1.250	2.80	750
MI	7980	2/1/2024	3.06	1.250	3.83	750
MI	8001	2/1/2024	2.48	1.250	3.10	750
MI	8006	2/1/2024	1.72	1.250	2.15	750
MI	8008	2/1/2024	0.93	1.250	1.16	526
MI	8010	2/1/2024	1.36	1.250	1.70	654
MI	8013	2/1/2024	0.31	1.250	0.39	343
MI	8015	2/1/2024	0.98	1.250	1.23	542
MI	8017	2/1/2024	1.10	1.250	1.38	578
MI	8018	2/1/2024	2.40	1.250	3.00	750
MI	8021	2/1/2024	3.76	1.250	4.70	750
MI	8031	2/1/2024	2.49	1.250	3.11	750
MI	8032	2/1/2024	2.15	1.250	2.69	750
MI	8033	2/1/2024	2.22	1.250	2.78	750
MI	8039	2/1/2024	1.57	1.250	1.96	716
MI	8044	2/1/2024	2.45	1.250	3.06	750
MI	8045	2/1/2024	0.53	1.250	0.66	407
MI	8046	2/1/2024	1.86	1.250	2.33	750
MI	8047	2/1/2024	0.92	1.250	1.15	523
MI	8050	2/1/2024	1.09	1.250	1.36	573
MI	8058	2/1/2024	2.16	1.250	2.70	750
MI	8059	2/1/2024	2.58	1.250	3.23	750
MI	8102	2/1/2024	2.35	1.250	2.94	750
MI	8106	2/1/2024	5.13	1.250	6.41	750
MI	8107	2/1/2024	3.39	1.250	4.24	750
MI	8111	2/1/2024	1.79	1.250	2.24	750
MI	8116	2/1/2024	2.95	1.250	3.69	750
MI	8209	2/1/2024	3.42	1.250	4.28	750
MI	8215	2/1/2024	3.38	1.250	4.23	750
MI	8227	2/1/2024	3.01	1.250	3.76	750
MI	8232	2/1/2024	7.04	1.250	8.80	750
MI	8235	2/1/2024	3.70	1.250	4.63	750
MI	8264	2/1/2024	6.77	1.250	8.46	750
MI	8265	2/1/2024	8.33	1.250	10.41	750
MI	8279	2/1/2024	5.60	1.250	7.00	750
MI	8291	2/1/2024	3.13	1.250	3.91	750
MI	8292	2/1/2024	3.71	1.250	4.64	750
MI	8293	2/1/2024	13.55	1.250	16.94	750
MI	8304	2/1/2024	5.36	1.250	6.70	750
MI	8350	2/1/2024	5.93	1.250	7.41	750
MI	8381	2/1/2024	1.91	1.250	2.39	750
MI	8387	2/1/2024	2.97	1.250	3.71	750
MI	8392	2/1/2024	1.96	1.250	2.45	750

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MI	8393	2/1/2024	2.39	1.250	2.99	750
MI	8395	2/1/2024	2.98	1.250	3.73	750
MI	8401	2/1/2024	0.66	1.250	0.83	447
MI	8601	2/1/2024	0.49	1.250	0.61	395
MI	8709	2/1/2024	14.32	1.250	17.90	750
MI	8720	2/1/2024	1.56	1.250	1.95	713
MI	8726	2/1/2024	6.12	1.250	7.65	750
MI	8742	2/1/2024	0.33	1.250	0.41	347
MI	8745	2/1/2024	3.65	1.250	4.56	750
MI	8748	2/1/2024	0.49	1.250	0.61	395
MI	8755	2/1/2024	0.29	1.250	0.36	336
MI	8800	2/1/2024	1.58	1.250	1.98	720
MI	8803	2/1/2024	0.06	1.250	0.08	269
MI	8810	2/1/2024	0.15	1.250	0.19	295
MI	8820	2/1/2024	0.12	1.250	0.15	286
MI	8829	2/1/2024	3.83	1.250	4.79	750
MI	8831	2/1/2024	1.00	1.250	1.25	547
MI	8832	2/1/2024	0.26	1.250	0.33	328
MI	8833	2/1/2024	1.23	1.250	1.54	616
MI	8835	2/1/2024	2.68	1.250	3.35	750
MI	8837	2/1/2024	2.00	1.250	2.50	750
MI	8868	2/1/2024	0.31	1.250	0.39	343
MI	8869	2/1/2024	0.63	1.250	0.79	438
MI	8870	2/1/2024	0.16	1.250	0.20	298
MI	8871	2/1/2024	0.11	1.250	0.14	283
MI	8901	2/1/2024	0.14	1.250	0.18	293
MI	9015	2/1/2024	3.89	1.250	4.86	750
MI	9040	2/1/2024	3.67	1.250	4.59	750
MI	9051	2/1/2024	0.59	1.250	0.74	426
MI	9052	2/1/2024	1.79	1.250	2.24	750
MI	9053	2/1/2024	2.90	1.250	3.63	750
MI	9058	2/1/2024	1.25	1.250	1.56	621
MI	9060	2/1/2024	2.24	1.250	2.80	750
MI	9061	2/1/2024	1.61	1.250	2.01	727
MI	9063	2/1/2024	1.43	1.250	1.79	675
MI	9065	2/1/2024	1.06	1.250	1.33	566
MI	9093	2/1/2024	1.39	1.250	1.74	663
MI	9101	2/1/2024	3.14	1.250	3.93	750
MI	9102	2/1/2024	3.10	1.250	3.88	750
MI	9154	2/1/2024	1.24	1.250	1.55	618
MI	9156	2/1/2024	1.37	1.250	1.71	656
MI	9220	2/1/2024	5.07	1.250	6.34	750
MI	9402	2/1/2024	4.58	1.250	5.73	750
MI	9403	2/1/2024	7.39	1.250	9.24	750
MI	9410	2/1/2024	1.37	1.250	1.71	656
MI	9501	2/1/2024	2.45	1.250	3.06	750
MI	9519	2/1/2024	4.88	1.250	6.10	750
MI	9521	2/1/2024	2.95	1.250	3.69	750
MI	9522	2/1/2024	2.69	1.250	3.36	750
MI	9530	2/1/2024	13.47	1.250	16.84	750
MI	9558	2/1/2024	10.59	1.250	13.24	750
MI	9559	2/1/2024	2.93	1.250	3.66	750
MI	9586	2/1/2024	0.40	1.250	0.50	369

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MI	9620	2/1/2024	0.68	1.250	0.85	452

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MI	0005	2/1/2024	3.78	0.713	2.70	750
MI	0011	2/1/2024	3.08	0.713	2.20	750
MI	0034	2/1/2024	2.90	0.713	2.07	742
MI	0035	2/1/2024	2.10	0.713	1.50	606
MI	0042	2/1/2024	5.52	0.713	3.94	750
MI	0106	2/1/2024	10.18	0.713	7.26	750
MI	0128	2/1/2024	3.37	0.713	2.40	750
MI	0129	2/1/2024	3.23	0.713	2.30	750
MI	0130	2/1/2024	2.70	0.713	1.93	708
MI	0141	2/1/2024	2.51	0.713	1.79	675
MI	0908	2/1/2024	104.40	1.000	104.40	750
MI	0909	2/1/2024	195.89	0.713	139.67	750
MI	0912	2/1/2024	458.65	0.713	327.02	750
MI	0913	2/1/2024	332.73	1.000	332.73	750
MI	1164	2/1/2024	15.13	0.713	10.79	750
MI	1320	2/1/2024	2.53	0.713	1.80	678
MI	1322	2/1/2024	10.04	0.713	7.16	750
MI	1438	2/1/2024	5.52	0.713	3.94	750
MI	1463	2/1/2024	8.31	0.713	5.93	750
MI	1624	2/1/2024	4.91	0.713	3.50	750
MI	1701	2/1/2024	2.05	0.713	1.46	597
MI	1748	2/1/2024	3.16	0.713	2.25	750
MI	1925	2/1/2024	6.34	0.713	4.52	750
MI	2003	2/1/2024	3.92	0.713	2.79	750
MI	2014	2/1/2024	7.01	0.713	5.00	750
MI	2016	2/1/2024	2.15	0.713	1.53	613
MI	2021	2/1/2024	2.57	0.713	1.83	685
MI	2041	2/1/2024	2.78	0.713	1.98	720
MI	2065	2/1/2024	2.17	0.713	1.55	618
MI	2070	2/1/2024	3.95	0.713	2.82	750
MI	2081	2/1/2024	2.94	0.713	2.10	749
MI	2095	2/1/2024	3.46	0.713	2.47	750
MI	2105	2/1/2024	3.66	0.713	2.61	750
MI	2110	2/1/2024	2.52	0.713	1.80	678
MI	2111	2/1/2024	3.11	0.713	2.22	750
MI	2121	2/1/2024	1.95	0.713	1.39	580
MI	2131	2/1/2024	1.88	0.713	1.34	568
MI	2143	2/1/2024	2.70	0.713	1.93	708
MI	2157	2/1/2024	4.86	0.713	3.47	750
MI	2380	2/1/2024	2.58	0.713	1.84	687
MI	2501	2/1/2024	2.50	0.713	1.78	673
MI	2503	2/1/2024	1.45	0.713	1.03	495
MI	2576	2/1/2024	2.68	0.713	1.91	704
MI	2585	2/1/2024	3.14	0.713	2.24	750
MI	2586	2/1/2024	2.44	0.713	1.74	663
MI	2587	2/1/2024	2.30	0.713	1.64	640
MI	2623	2/1/2024	4.99	0.713	3.56	750
MI	2660	2/1/2024	3.07	0.713	2.19	750
MI	2683	2/1/2024	7.94	0.713	5.66	750
MI	2688	2/1/2024	3.30	0.713	2.35	750
MI	2702	2/1/2024	13.28	0.713	9.47	750
MI	2709	2/1/2024	6.26	0.713	4.46	750
MI	2710	2/1/2024	15.11	0.713	10.77	750

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MI	2731	2/1/2024	4.56	0.713	3.25	750
MI	2759	2/1/2024	4.78	0.713	3.41	750
MI	2790	2/1/2024	1.81	0.713	1.29	556
MI	2797	2/1/2024	2.52	0.713	1.80	678
MI	2802	2/1/2024	4.98	0.713	3.55	750
MI	2812	2/1/2024	4.24	0.713	3.02	750
MI	2841	2/1/2024	3.83	0.713	2.73	750
MI	2881	2/1/2024	3.05	0.713	2.17	750
MI	2915	2/1/2024	3.24	0.713	2.31	750
MI	3004	2/1/2024	4.02	0.713	2.87	750
MI	3018	2/1/2024	3.73	0.713	2.66	750
MI	3022	2/1/2024	3.30	0.713	2.35	750
MI	3027	2/1/2024	3.20	0.713	2.28	750
MI	3028	2/1/2024	3.12	0.713	2.22	750
MI	3030	2/1/2024	5.34	0.713	3.81	750
MI	3040	2/1/2024	6.30	0.713	4.49	750
MI	3064	2/1/2024	4.36	0.713	3.11	750
MI	3066	2/1/2024	5.09	0.713	3.63	750
MI	3076	2/1/2024	3.18	0.713	2.27	750
MI	3081	2/1/2024	8.70	0.713	6.20	750
MI	3082	2/1/2024	8.91	0.713	6.35	750
MI	3085	2/1/2024	5.44	0.713	3.88	750
MI	3095	2/1/2024	1.60	0.713	1.14	521
MI	3110	2/1/2024	5.44	0.713	3.88	750
MI	3111	2/1/2024	3.48	0.713	2.48	750
MI	3113	2/1/2024	2.41	0.713	1.72	659
MI	3114	2/1/2024	4.09	0.713	2.92	750
MI	3116	2/1/2024	3.66	0.713	2.61	750
MI	3131	2/1/2024	1.78	0.713	1.27	552
MI	3132	2/1/2024	2.08	0.713	1.48	602
MI	3145	2/1/2024	2.82	0.713	2.01	727
MI	3146	2/1/2024	2.20	0.600	1.32	564
MI	3169	2/1/2024	2.55	0.713	1.82	682
MI	3179	2/1/2024	1.70	0.600	1.02	492
MI	3188	2/1/2024	2.48	0.713	1.77	670
MI	3241	2/1/2024	3.30	0.713	2.35	750
MI	3257	2/1/2024	2.35	0.713	1.68	649
MI	3303	2/1/2024	1.95	0.713	1.39	580
MI	3306	2/1/2024	4.28	0.713	3.05	750
MI	3307	2/1/2024	3.24	0.713	2.31	750
MI	3315	2/1/2024	2.46	0.713	1.75	666
MI	3341	2/1/2024	1.82	0.713	1.30	559
MI	3365	2/1/2024	4.89	0.713	3.49	750
MI	3372	2/1/2024	3.81	0.713	2.72	750
MI	3383	2/1/2024	1.33	0.713	0.95	476
MI	3400	2/1/2024	3.26	0.713	2.32	750
MI	3507	2/1/2024	3.05	0.713	2.17	750
MI	3548	2/1/2024	1.19	0.713	0.85	452
MI	3559	2/1/2024	1.85	0.713	1.32	564
MI	3574	2/1/2024	1.19	0.713	0.85	452
MI	3581	2/1/2024	1.51	0.713	1.08	507
MI	3612	2/1/2024	2.30	0.713	1.64	640
MI	3620	2/1/2024	3.09	0.713	2.20	750

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MI	3628	2/1/2024	2.82	0.713	2.01	727
MI	3629	2/1/2024	2.19	0.713	1.56	621
MI	3630	2/1/2024	1.57	0.713	1.12	516
MI	3632	2/1/2024	3.29	0.713	2.35	750
MI	3634	2/1/2024	1.98	0.713	1.41	585
MI	3635	2/1/2024	2.27	0.713	1.62	635
MI	3638	2/1/2024	4.19	0.713	2.99	750
MI	3643	2/1/2024	2.28	0.713	1.63	637
MI	3648	2/1/2024	2.44	0.713	1.74	663
MI	3681	2/1/2024	1.40	0.713	1.00	488
MI	3685	2/1/2024	1.08	0.713	0.77	433
MI	3724	2/1/2024	6.03	0.713	4.30	750
MI	3726	2/1/2024	9.92	0.713	7.07	750
MI	3807	2/1/2024	2.38	0.713	1.70	654
MI	3808	2/1/2024	3.16	0.713	2.25	750
MI	3821	2/1/2024	10.42	0.713	7.43	750
MI	3824	2/1/2024	3.95	0.713	2.82	750
MI	3827	2/1/2024	1.99	0.713	1.42	587
MI	4000	2/1/2024	6.82	0.713	4.86	750
MI	4024	2/1/2024	4.19	0.713	2.99	750
MI	4034	2/1/2024	9.40	0.713	6.70	750
MI	4036	2/1/2024	2.92	0.713	2.08	744
MI	4130	2/1/2024	3.41	0.713	2.43	750
MI	4131	2/1/2024	1.72	0.713	1.23	542
MI	4150	2/1/2024	0.77	0.713	0.55	381
MI	4207	2/1/2024	1.54	0.713	1.10	511
MI	4239	2/1/2024	4.07	0.713	2.90	750
MI	4240	2/1/2024	3.80	0.713	2.71	750
MI	4243	2/1/2024	3.07	0.713	2.19	750
MI	4244	2/1/2024	2.70	0.713	1.93	708
MI	4250	2/1/2024	3.72	0.713	2.65	750
MI	4251	2/1/2024	2.79	0.713	1.99	723
MI	4253	2/1/2024	2.70	0.713	1.93	708
MI	4273	2/1/2024	2.86	0.713	2.04	735
MI	4279	2/1/2024	3.19	0.713	2.27	750
MI	4299	2/1/2024	1.71	0.713	1.22	540
MI	4304	2/1/2024	5.25	0.713	3.74	750
MI	4307	2/1/2024	1.65	0.713	1.18	530
MI	4351	2/1/2024	0.70	0.713	0.50	369
MI	4360	2/1/2024	1.24	0.713	0.88	459
MI	4361	2/1/2024	0.98	0.713	0.70	416
MI	4410	2/1/2024	3.51	0.713	2.50	750
MI	4452	2/1/2024	3.02	0.600	1.81	680
MI	4459	2/1/2024	2.53	0.713	1.80	678
MI	4470	2/1/2024	2.90	0.713	2.07	742
MI	4484	2/1/2024	2.75	0.600	1.65	642
MI	4511	2/1/2024	0.58	0.713	0.41	347
MI	4557	2/1/2024	2.23	0.713	1.59	628
MI	4558	2/1/2024	2.41	0.713	1.72	659
MI	4568	2/1/2024	2.67	0.713	1.90	701
MI	4583	2/1/2024	4.89	0.713	3.49	750
MI	4611	2/1/2024	0.92	0.600	0.55	381
MI	4692	2/1/2024	0.57	0.713	0.41	347

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MI	4693	2/1/2024	1.18	0.713	0.84	450
MI	4712	2/1/2024	3.07	0.713	2.19	750
MI	4720	2/1/2024	2.48	0.713	1.77	670
MI	4825	2/1/2024	0.95	0.713	0.68	412
MI	4828	2/1/2024	1.51	0.713	1.08	507
MI	4829	2/1/2024	0.78	0.713	0.56	383
MI	4902	2/1/2024	2.15	0.713	1.53	613
MI	4923	2/1/2024	1.40	0.713	1.00	488
MI	5020	2/1/2024	7.07	0.713	5.04	750
MI	5022	2/1/2024	6.71	0.663	4.45	750
MI	5038	2/1/2024	21.54	0.713	15.36	750
MI	5040	2/1/2024	20.89	0.713	14.89	750
MI	5057	2/1/2024	10.58	0.713	7.54	750
MI	5059	2/1/2024	21.30	0.713	15.19	750
MI	5102	2/1/2024	5.30	0.713	3.78	750
MI	5146	2/1/2024	7.42	0.713	5.29	750
MI	5160	2/1/2024	2.60	0.713	1.85	689
MI	5183	2/1/2024	4.53	0.713	3.23	750
MI	5188	2/1/2024	3.59	0.713	2.56	750
MI	5190	2/1/2024	2.13	0.713	1.52	611
MI	5191	2/1/2024	1.33	0.600	0.80	440
MI	5192	2/1/2024	3.46	0.713	2.47	750
MI	5213	2/1/2024	7.96	0.663	5.28	750
MI	5215	2/1/2024	9.93	0.713	7.08	750
MI	5221	2/1/2024	4.76	0.713	3.39	750
MI	5222	2/1/2024	13.83	0.713	9.86	750
MI	5223	2/1/2024	4.84	0.713	3.45	750
MI	5348	2/1/2024	6.78	0.713	4.83	750
MI	5403	2/1/2024	9.62	0.713	6.86	750
MI	5437	2/1/2024	6.45	0.713	4.60	750
MI	5445	2/1/2024	4.09	0.663	2.71	750
MI	5462	2/1/2024	4.56	0.713	3.25	750
MI	5476	2/1/2024	5.24	0.663	3.47	750
MI	5479	2/1/2024	6.33	0.713	4.51	750
MI	5480	2/1/2024	8.15	0.713	5.81	750
MI	5506	2/1/2024	5.25	0.713	3.74	750
MI	5507	2/1/2024	6.16	0.713	4.39	750
MI	5509	2/1/2024	4.52	0.713	3.22	750
MI	5538	2/1/2024	4.62	0.713	3.29	750
MI	5550	2/1/2024	3.70	0.663	2.45	750
MI	5551	2/1/2024	40.98	1.000	40.98	750
MI	5552	2/1/2024	12.77	0.713	9.11	750
MI	5606	2/1/2024	1.11	0.663	0.74	426
MI	5610	2/1/2024	4.69	0.713	3.34	750
MI	5645	2/1/2024	9.38	0.713	6.69	750
MI	6204	2/1/2024	8.80	0.713	6.27	750
MI	6216	2/1/2024	4.53	0.713	3.23	750
MI	6217	2/1/2024	6.93	0.713	4.94	750
MI	6229	2/1/2024	5.32	0.713	3.79	750
MI	6235	2/1/2024	17.39	0.713	12.40	750
MI	6306	2/1/2024	6.42	0.713	4.58	750
MI	6319	2/1/2024	4.05	0.713	2.89	750
MI	6325	2/1/2024	6.54	0.713	4.66	750

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MI	6400	2/1/2024	7.03	0.713	5.01	750
MI	6504	2/1/2024	2.38	0.713	1.70	654
MI	6801	2/1/2024	5.52	0.713	3.94	750
MI	6824	2/1/2024	27.09	0.713	19.32	750
MI	6826	2/1/2024	8.76	0.713	6.25	750
MI	6834	2/1/2024	2.71	0.713	1.93	708
MI	6836	2/1/2024	3.19	0.713	2.27	750
MI	6843	2/1/2024	38.63	0.713	27.54	750
MI	6845	2/1/2024	16.14	0.713	11.51	750
MI	6872	2/1/2024	29.63	0.713	21.13	750
MI	6874	2/1/2024	35.83	0.713	25.55	750
MI	7016	2/1/2024	43.61	0.713	31.09	750
MI	7024	2/1/2024	50.22	0.713	35.81	750
MI	7038	2/1/2024	26.20	0.713	18.68	750
MI	7046	2/1/2024	20.49	0.713	14.61	750
MI	7047	2/1/2024	40.22	0.713	28.68	750
MI	7050	2/1/2024	23.32	0.713	16.63	750
MI	7090	2/1/2024	29.11	0.713	20.76	750
MI	7098	2/1/2024	22.76	0.713	16.23	750
MI	7099	2/1/2024	18.22	0.713	12.99	750
MI	7202	2/1/2024	8.05	0.713	5.74	750
MI	7205	2/1/2024	10.24	0.713	7.30	750
MI	7208	2/1/2024	10.08	0.713	7.19	750
MI	7210	2/1/2024	12.51	0.713	8.92	750
MI	7212	2/1/2024	4.95	0.713	3.53	750
MI	7213	2/1/2024	12.80	0.713	9.13	750
MI	7214	2/1/2024	11.10	0.713	7.91	750
MI	7215	2/1/2024	10.46	0.713	7.46	750
MI	7216	2/1/2024	14.19	0.713	10.12	750
MI	7218	2/1/2024	12.09	0.713	8.62	750
MI	7220	2/1/2024	7.10	0.713	5.06	750
MI	7228	2/1/2024	13.68	1.000	13.68	750
MI	7229	2/1/2024	11.35	0.713	8.09	750
MI	7230	2/1/2024	6.99	0.713	4.98	750
MI	7231	2/1/2024	7.60	0.713	5.42	750
MI	7309	2/1/2024	25.78	0.713	18.38	750
MI	7313	2/1/2024	5.57	0.713	3.97	750
MI	7317	2/1/2024	25.98	0.713	18.52	750
MI	7333	2/1/2024	16.31	0.713	11.63	750
MI	7335	2/1/2024	19.94	0.713	14.22	750
MI	7360	2/1/2024	6.49	0.713	4.63	750
MI	7380	2/1/2024	5.60	0.713	3.99	750
MI	7382	2/1/2024	3.25	0.713	2.32	750
MI	7390	2/1/2024	4.13	0.713	2.94	750
MI	7395	2/1/2024	63.10	0.713	44.99	750
MI	7403	2/1/2024	5.31	0.713	3.79	750
MI	7405	2/1/2024	1.11	0.713	0.79	438
MI	7421	2/1/2024	1.16	0.713	0.83	447
MI	7422	2/1/2024	2.74	0.713	1.95	713
MI	7423	2/1/2024	2.67	0.713	1.90	701
MI	7502	2/1/2024	2.70	0.713	1.93	708
MI	7515	2/1/2024	1.52	0.713	1.08	507
MI	7520	2/1/2024	2.11	0.713	1.50	606

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MI	7538	2/1/2024	7.10	0.713	5.06	750
MI	7539	2/1/2024	1.48	0.713	1.06	502
MI	7540	2/1/2024	3.55	0.713	2.53	750
MI	7580	2/1/2024	1.56	0.713	1.11	514
MI	7600	2/1/2024	5.23	0.713	3.73	750
MI	7610	2/1/2024	0.60	0.713	0.43	352
MI	7704	2/1/2024	7.70	0.713	5.49	750
MI	7720	2/1/2024	5.00	0.713	3.57	750
MI	7904	2/1/2024	8.53	0.713	6.08	750
MI	7920	2/1/2024	0.33	0.713	0.24	307
MI	7979	2/1/2024	2.24	0.713	1.60	630
MI	7980	2/1/2024	3.06	0.713	2.18	750
MI	8001	2/1/2024	2.48	0.713	1.77	670
MI	8006	2/1/2024	1.72	0.713	1.23	542
MI	8008	2/1/2024	0.93	0.713	0.66	407
MI	8010	2/1/2024	1.36	0.713	0.97	480
MI	8013	2/1/2024	0.31	0.713	0.22	302
MI	8015	2/1/2024	0.98	0.713	0.70	416
MI	8017	2/1/2024	1.10	0.713	0.78	435
MI	8018	2/1/2024	2.40	0.713	1.71	656
MI	8021	2/1/2024	3.76	0.713	2.68	750
MI	8031	2/1/2024	2.49	0.713	1.78	673
MI	8032	2/1/2024	2.15	0.713	1.53	613
MI	8033	2/1/2024	2.22	0.713	1.58	625
MI	8039	2/1/2024	1.57	0.713	1.12	516
MI	8044	2/1/2024	2.45	0.713	1.75	666
MI	8045	2/1/2024	0.53	0.713	0.38	340
MI	8046	2/1/2024	1.86	0.713	1.33	566
MI	8047	2/1/2024	0.92	0.713	0.66	407
MI	8050	2/1/2024	1.09	0.713	0.78	435
MI	8058	2/1/2024	2.16	0.713	1.54	616
MI	8059	2/1/2024	2.58	0.713	1.84	687
MI	8102	2/1/2024	2.35	0.713	1.68	649
MI	8106	2/1/2024	5.13	0.713	3.66	750
MI	8107	2/1/2024	3.39	0.713	2.42	750
MI	8111	2/1/2024	1.79	0.713	1.28	554
MI	8116	2/1/2024	2.95	0.713	2.10	749
MI	8209	2/1/2024	3.42	0.713	2.44	750
MI	8215	2/1/2024	3.38	0.713	2.41	750
MI	8227	2/1/2024	3.01	0.713	2.15	750
MI	8232	2/1/2024	7.04	0.713	5.02	750
MI	8235	2/1/2024	3.70	0.713	2.64	750
MI	8264	2/1/2024	6.77	0.713	4.83	750
MI	8265	2/1/2024	8.33	0.713	5.94	750
MI	8279	2/1/2024	5.60	0.713	3.99	750
MI	8291	2/1/2024	3.13	0.713	2.23	750
MI	8292	2/1/2024	3.71	0.713	2.65	750
MI	8293	2/1/2024	13.55	0.713	9.66	750
MI	8304	2/1/2024	5.36	0.713	3.82	750
MI	8350	2/1/2024	5.93	0.713	4.23	750
MI	8381	2/1/2024	1.91	0.713	1.36	573
MI	8387	2/1/2024	2.97	0.713	2.12	750
MI	8392	2/1/2024	1.96	0.713	1.40	583

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State Abbreviation	Class	Effective Date	Base Rate	Deviation	Rate	Minimum Premium
MI	8393	2/1/2024	2.39	0.713	1.70	654
MI	8395	2/1/2024	2.98	0.713	2.12	750
MI	8401	2/1/2024	0.66	0.713	0.47	362
MI	8601	2/1/2024	0.49	0.600	0.29	319
MI	8709	2/1/2024	14.32	0.713	10.21	750
MI	8720	2/1/2024	1.56	0.713	1.11	514
MI	8726	2/1/2024	6.12	0.713	4.36	750
MI	8742	2/1/2024	0.33	0.600	0.20	298
MI	8745	2/1/2024	3.65	0.713	2.60	750
MI	8748	2/1/2024	0.49	0.713	0.35	333
MI	8755	2/1/2024	0.29	0.713	0.21	300
MI	8800	2/1/2024	1.58	0.713	1.13	518
MI	8803	2/1/2024	0.06	0.663	0.04	260
MI	8810	2/1/2024	0.15	0.600	0.09	271
MI	8820	2/1/2024	0.12	0.600	0.07	267
MI	8829	2/1/2024	3.83	0.663	2.54	750
MI	8831	2/1/2024	1.00	0.663	0.66	407
MI	8832	2/1/2024	0.26	0.600	0.16	288
MI	8833	2/1/2024	1.23	0.663	0.82	445
MI	8835	2/1/2024	2.68	0.663	1.78	673
MI	8837	2/1/2024	2.00	0.663	1.33	566
MI	8868	2/1/2024	0.31	0.663	0.21	300
MI	8869	2/1/2024	0.63	0.663	0.42	350
MI	8870	2/1/2024	0.16	0.713	0.11	276
MI	8871	2/1/2024	0.11	0.600	0.07	267
MI	8901	2/1/2024	0.14	0.713	0.10	274
MI	9015	2/1/2024	3.89	0.663	2.58	750
MI	9040	2/1/2024	3.67	0.713	2.62	750
MI	9051	2/1/2024	0.59	0.713	0.42	350
MI	9052	2/1/2024	1.79	0.663	1.19	533
MI	9053	2/1/2024	2.90	0.663	1.92	706
MI	9058	2/1/2024	1.25	0.600	0.75	428
MI	9060	2/1/2024	2.24	0.713	1.60	630
MI	9061	2/1/2024	1.61	0.713	1.15	523
MI	9063	2/1/2024	1.43	0.713	1.02	492
MI	9065	2/1/2024	1.06	0.713	0.76	431
MI	9093	2/1/2024	1.39	0.713	0.99	485
MI	9101	2/1/2024	3.14	0.663	2.08	744
MI	9102	2/1/2024	3.10	0.713	2.21	750
MI	9154	2/1/2024	1.24	0.713	0.88	459
MI	9156	2/1/2024	1.37	0.713	0.98	483
MI	9220	2/1/2024	5.07	0.713	3.61	750
MI	9402	2/1/2024	4.58	0.713	3.27	750
MI	9403	2/1/2024	7.39	0.713	5.27	750
MI	9410	2/1/2024	1.37	0.713	0.98	483
MI	9501	2/1/2024	2.45	0.713	1.75	666
MI	9519	2/1/2024	4.88	0.713	3.48	750
MI	9521	2/1/2024	2.95	0.713	2.10	749
MI	9522	2/1/2024	2.69	0.713	1.92	706
MI	9530	2/1/2024	13.47	0.713	9.60	750
MI	9558	2/1/2024	10.59	0.713	7.55	750
MI	9559	2/1/2024	2.93	0.713	2.09	746
MI	9586	2/1/2024	0.40	0.713	0.29	319

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State Abbreviation	Class	Effective Date	Base Rate	Deviation	Rate	Minimum Premium
MI	9620	2/1/2024	0.68	0.713	0.48	364