

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

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Effective January 1, 2016

CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM	CLASS CODE	RATE	MIN PREM
0005X	5.72	715	1924	2.43	419	2688	3.73	536	3220	1.57	341	4000	7.31	858
0008X	4.31	588	1925	6.88	819	2702X*	14.11	1200	3223	4.56	610	4021	7.13	842
0016X	11.45	1200	2003X	5.19	667	2710	13.20	1200	3224	4.12	571	4024D	4.21	579
0030X	5.69	712	2014	7.10	839	2714	8.75	988	3227	4.91	642	4034	10.19	1117
0034	5.77	719	2016	3.15	484	2731	4.98	648	3240	3.45	511	4036	3.70	533
0035X	3.61	525	2021	3.30	497	2735	6.29	766	3241	2.85	457	4038	3.98	558
0036	5.90	731	2039	2.76	448	2759	7.74	897	3255	2.15	394	4053	2.66	439
0037	5.93	734	2041	4.34	591	2790	2.48	423	3257	3.39	505	4061	4.34	591
0042X	8.58	972	2065	3.20	488	2797	7.26	853	3270	2.73	446	4062	3.81	543
0050X	7.39	865	2070	5.86	727	2799	5.14	663	3300	5.44	690	4101	4.09	568
0052X	6.57	791	2081	5.11	660	2802X	7.15	844	3303	5.63	707	4109	0.74	267
0059D	0.11	-	2089	5.72	715	2812	-	-	3307	3.56	520	4110	1.09	298
0065D	0.03	-	2095	7.41	867	2835	3.17	485	3315	5.71	714	4111	2.38	414
0066D	0.03	-	2105	5.50	695	2836	2.57	431	3334	3.95	556	4113	2.96	466
0067D	0.03	-	2110	3.48	513	2841	4.84	636	3336	4.22	580	4114	3.31	498
0079X	5.02	652	2111	3.57	521	2881	4.00	560	3365	10.53	1148	4130	6.76	808
0083	8.12	931	2112	4.34	591	2883	6.18	756	3372	3.61	525	4131	5.13	662
0106	14.54	1200	2114	3.41	507	2913	5.41	687	3373	7.79	901	4133	2.41	417
0113	6.47	782	2119X	3.43	509	2915	3.04	474	3383	1.90	371	4149	0.80	272
0153X	6.88	819	2121	2.06	385	2916	5.28	675	3385	0.89	280	4206	5.64	708
0170	3.13	482	2130	2.76	448	2923	2.77	449	3400	4.12	571	4207	2.80	452
0173X	0.91	282	2131	2.77	449	2942	3.34	501	3507X	4.87	638	4239	2.30	407
0251	5.32	679	2157	4.37	593	2960	7.16	844	3515	2.70	443	4240	4.98	648
0400	9.04	1014	2172	1.77	359	3004	2.79	451	3548	2.03	383	4243	2.93	464
0401	11.58	A	2174	3.97	557	3018	4.87	638	3559	2.95	466	4244	3.21	489
0771N	0.57	-	2211	10.72	1165	3022	4.86	637	3574	1.76	358	4250	2.39	415
0908P	180.00	380	2220	2.57	431	3027	6.66	799	3581	1.63	347	4251	3.54	519
0913P	919.00	1119	2286	2.45	421	3028	3.06	475	3612	3.31	498	4263	3.10	479
0917	7.65	889	2288	5.17	665	3030	9.15	1024	3620	5.22	670	4273	4.06	565
1005	6.25	763	2300	2.74	447	3040	7.82	904	3629X	2.10	389	4279	4.59	613
1164D	6.33	770	2302	2.66	439	3041	6.35	772	3632X	4.75	628	4282	2.05	385
1165D	3.56	520	2305	1.77	359	3042	6.46	781	3634	1.87	368	4283	3.60	524
1218X	1.81	363	2361	2.76	448	3064	7.77	899	3635	3.97	557	4299	2.23	401
1320X	2.23	401	2362	2.05	385	3069	-	-	3638	2.16	394	4304	5.56	700
1322	10.78	1170	2380	6.86	817	3076	5.17	665	3642	1.41	327	4307	3.15	484
1430	6.63	797	2386	3.21	489	3081D	6.39	775	3643	2.34	411	4351X	1.67	350
1438	6.63	797	2388	2.08	387	3082D	5.55	700	3647	2.48	423	4352	2.74	447
1452	3.26	493	2402	3.48	513	3085D	6.35	772	3648	2.38	414	4361	1.55	340
1463	19.05	1200	2413	2.74	447	3110	6.27	764	3681	0.89	280	4410	6.24	762
1472	5.36	682	2416	2.46	421	3111	4.23	581	3685	1.16	304	4420	4.80	632
1473X	1.39	325	2417	4.78	630	3113	3.12	481	3719	2.44	420	4431	1.66	349
1624D	4.81	633	2501	2.93	464	3114	3.95	556	3724	4.14	573	4432	1.63	347
1642	3.32	499	2503	1.50	335	3118	2.29	406	3726	5.33	680	4452	4.17	575
1654	7.31	858	2534	2.41	417	3119	1.38	324	3803	3.65	529	4459	4.30	587
1655	5.16	664	2570	5.28	675	3122	1.85	367	3807	3.10	479	4470	2.77	449
1699	4.15	574	2585	4.92	643	3126	2.57	431	3808	3.04	474	4484	4.61	615
1701	4.95	646	2586	4.69	622	3131	2.08	387	3821	9.08	1017	4493	2.98	468
1710D	12.83	1200	2587	3.83	545	3132	3.35	502	3822	6.49	784	4511X	1.22	310
1741D	4.36	592	2589	2.70	443	3145	2.70	443	3824	6.41	777	4557	2.87	458
1747	2.40	416	2600	3.78	540	3146	3.28	495	3826	1.00	290	4558X	2.96	466
1748	6.41	777	2623	8.93	1004	3169	3.57	521	3827	2.81	453	4568	2.82	454
1803D*	9.53	1058	2651	3.51	516	3175	4.95	646	3830	1.38	324	4581	1.07	296
1852D	3.65	529	2660	3.03	473	3179	2.24	402	3851	4.26	583	4583	8.98	1008
1853	3.51	516	2670	2.49	424	3180	4.66	619	3865	2.38	414	4586X	1.63	347
1860	2.46	421	2683	1.58	342	3188	2.19	397	3881	4.11	570	4611	1.72	355

REFER TO UPDATE PAGE FOR ALL SUBSEQUENT REVISIONS TO ALL CLASS CODES

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4635	4.01	561	5491	3.73	536	6872F	12.22	1200	7538	9.88	1089	8288	7.35	862
4653	2.12	391	5506	9.25	1033	6874F	18.19	1200	7539	2.27	404	8291	4.97	647
4665	9.66	1069	5507	6.54	789	6882	4.14	573	7540	3.18	486	8292X	5.52	697
4670	9.94	1095	5508D	18.11	1200	6884	3.96	556	7580	3.45	511	8293	12.36	1200
4683	4.70	623	5509X	10.28	1125	7016M	7.36	862	7590	6.05	745	8304	5.87	728
4686	2.73	446	5535	9.58	1062	7024M	8.18	936	7600	5.17	665	8350	6.30	767
4692	0.78	270	5537X	6.92	823	7038M	4.37	593	7605	3.27	494	8353X	6.18	756
4693	1.30	317	5551	18.60	1200	7046M	7.89	910	7610X	0.63	257	8380	3.57	521
4703	2.73	446	5606	1.84	366	7047M	16.21	1200	7704X	5.44	690	8381X	2.04	384
4710X	4.26	583	5610X	8.98	1008	7050M	9.63	1067	7705	5.33	680	8385	3.26	493
4717	2.62	436	5613X	17.13	1200	7090M	4.86	637	7720	4.15	574	8392	3.48	513
4720	3.20	488	5645X	16.92	1200	7098M	8.77	989	7855	5.98	738	8393X	2.29	406
4740	1.80	362	5651X	10.19	1117	7099M	17.38	1200	8001	5.37	683	8500	8.26	943
4741	4.13	572	5703	18.12	1200	7133	5.10	659	8002	2.73	446	8601X	0.60	254
4751	2.90	461	5705	17.03	1200	7151M	6.20	758	8006X	3.30	497	8602X	1.24	312
4771N	3.21	540	5951	0.71	264	7152M	13.65	1200	8008	1.80	362	8603	0.15	214
4777	8.26	943	6004X	14.49	1200	7153M	6.89	820	8010	2.08	387	8606	3.07	476
4825	1.65	349	6006FX	17.62	1200	7201X	12.60	1200	8013	0.68	261	8709F	6.98	828
4828	4.51	606	6017	7.42	868	7204X	1.67	350	8015	1.28	315	8719	7.38	864
4829	2.65	439	6018	3.85	547	7205X	12.03	1200	8017	2.00	380	8720X	2.07	386
4902	2.95	466	6045	5.43	689	7219X	7.35	862	8018	3.67	530	8721	0.36	232
4923	3.69	532	6204	12.94	1200	7222	6.68	801	8021	4.96	646	8723X	0.22	220
5020	10.79	1171	6206	4.51	606	7230	10.39	1135	8031	3.73	536	8725	0.22	220
5022X	13.18	1200	6213	3.33	500	7231	6.72	805	8032	3.29	496	8726F	2.70	443
5037	36.48	1200	6214	4.08	567	7232	10.74	1167	8033	2.45	421	8728X	0.40	236
5040	14.33	1200	6216X	7.32	859	7309F	15.65	1200	8037	2.13	392	8734M	0.61	255
5057X	8.24	942	6217	7.58	882	7313F	2.95	466	8039	2.83	455	8737M	0.55	250
5059	37.08	1200	6229	7.25	853	7317FX	12.26	1200	8044	3.54	519	8738M	1.20	308
5069X	23.04	1200	6233	4.30	587	7327FX	32.17	1200	8045	0.61	255	8742	0.45	241
5102X	8.93	1004	6235	11.65	1200	7333M	8.50	965	8046	3.55	520	8745	6.72	805
5146	7.49	874	6236	15.98	1200	7335M	9.44	1050	8047	1.07	296	8748	0.82	274
5160	2.67	440	6237	2.17	395	7337M	18.71	1200	8058	3.30	497	8755	0.68	261
5183	5.11	660	6251D	6.97	827	7350FX	14.24	1200	8061X	3.84	546	8799	0.91	282
5188	6.39	775	6252D	6.07	746	7360X	6.19	757	8072	1.25	313	8800	1.63	347
5190	5.25	673	6260D	7.43	869	7370	5.44	690	8102	2.35	412	8803	0.11	210
5191	1.03	293	6306	6.94	825	7380	6.10	749	8103	3.13	482	8805M	0.31	228
5192X	4.15	574	6319	5.77	719	7382	5.42	688	8105	3.93	554	8810	0.23	221
5213X	11.04	1194	6325	7.84	906	7383X	6.13	752	8106	6.44	780	8814M	0.28	225
5215X	13.57	1200	6400	11.11	1200	7390	5.69	712	8107	4.09	568	8815M	0.62	256
5221	7.02	832	6503	3.18	486	7394MX	7.31	858	8111	2.76	448	8820	0.19	217
5222	10.50	1145	6504	4.00	560	7395MX	8.12	931	8116	3.49	514	8824	4.62	616
5223X	6.63	797	6702M*	7.25	853	7398MX	16.09	1200	8203	6.85	817	8825	2.49	424
5348	6.11	750	6703M*	15.97	1200	7402	0.20	218	8204	6.79	811	8826	2.91	462
5402	6.74	807	6704M*	8.06	925	7403	5.86	727	8209	5.97	737	8829X	2.67	440
5403X	9.70	1073	6801F	3.12	481	7405N	1.76	444	8215	6.97	827	8831	2.04	384
5437X	8.92	1003	6811	5.07	656	7420	14.12	1200	8227	7.39	865	8832	0.42	238
5443	5.02	652	6824FX	8.96	1006	7421	1.02	292	8232X	5.34	681	8833	1.36	322
5445X	7.49	874	6826FX	5.29	676	7422	2.52	427	8233	3.83	545	8835	2.44	420
5462	10.53	1148	6828FX	5.67	710	7425	2.17	395	8235	5.71	714	8841X	2.03	383
5472	14.32	1200	6834X	3.22	490	7431N	0.87	321	8263	11.04	1194	8842	2.41	417
5473	15.79	1200	6836X	4.78	630	7445N	0.95	-	8264	6.43	779	8855	0.23	221
5474X	11.02	1192	6838X	4.57	611	7453N	0.47	-	8265	6.85	817	8856	0.27	224
5478	5.13	662	6843F	12.42	1200	7502	2.66	439	8273X	5.05	655	8864	1.63	347
5479	9.90	1091	6845F	8.44	960	7515	1.72	355	8274X	4.77	629	8868X	0.51	246
5480	8.85	997	6854	4.10	569	7520	4.39	595	8279	8.23	941	8869	1.59	343

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8871	0.21	219												
8901	0.34	231												
9012	1.59	343												
9014X	4.77	629												
9015	4.83	635												
9016	2.67	440												
9019	2.21	399												
9033	2.66	439												
9040	4.49	604												
9047X	3.70	533												
9052	3.48	513												
9058	2.33	410												
9060	2.22	400												
9061	2.41	417												
9063	1.48	333												
9077F	3.71	534												
9082	2.22	400												
9083	2.27	404												
9084	2.58	432												
9088a	a	a												
9089	1.63	347												
9093	2.20	398												
9101X	4.59	613												
9102X	4.50	605												
9154	1.97	377												
9156	4.04	564												
9170	9.41	1047												
9178	11.10	1199												
9179	14.18	1200												
9180	3.51	516												
9182	3.20	488												
9186	40.06	1200												
9220	7.72	895												
9402	8.95	1006												
9403	8.52	967												
9410	2.29	406												
9501X	4.03	563												
9505	4.15	574												
9516	3.79	541												
9519	5.55	700												
9521	6.82	814												
9522	2.99	469												
9534	6.89	820												
9554	10.76	1168												
9586	1.13	302												
9600	3.18	486												
9620	1.53	338												

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FOOTNOTES

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See Rule 3-A-7 of Manual supplement - Treatment of Disease Coverage.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.11	S	1710D	0.04	S	4024D	0.01	S
0065D	0.03	S	1741D	0.11	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.11	S	6251D	0.01	S
0067D	0.03	S	1852D	0.03	Asb	6252D	0.01	S
1164D	0.02	S	3081D	0.03	S	6260D	0.01	S
1165D	0.01	S	3082D	0.02	S			
1624D	0.01	S	3085D	0.02	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1803 See Florida Special Rules for Treatment of Disease Coverage.
- 2702 An upset payroll of \$10.00 per cord has been established for use only when payroll records are not available and shall be used for premium computation purposes in accordance with the classification footnote.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.676 and elr x 2.531.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.

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MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i>	\$30
Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$65,700
Leased or rented vehicle.....	\$43,800
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$200
Maximum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$2,500
Minimum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$400
All other executive officers.....	\$850
Premium Determination for Partners and Sole Proprietors in accordance with <i>Basic Manual</i> Rule 2-E-3 (Annual Payroll).....	\$43,800

Note: If the actual remuneration received by the partner or sole proprietor as evidenced by IRS Schedule C forms is less than the amount shown above, the actual amount may be used.

Premium Discount Percentages - (See *Basic Manual* Rule 3-A-19-a.) The following premium discounts are applicable to Standard Premiums:

		Table A	Table B
First	\$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

Premium Reduction Percentages - The following percentages are applicable by deductible and/or coinsurance amount and hazard group for total losses on a per claim basis. They do include a safety factor.

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	3.4%	2.8%	2.5%	2.0%	1.6%	1.3%	1.0%
\$10,000	4.8%	4.0%	3.7%	3.0%	2.5%	2.1%	1.7%
\$15,000	5.8%	4.9%	4.5%	3.8%	3.2%	2.7%	2.2%
\$20,000	6.5%	5.6%	5.2%	4.4%	3.7%	3.2%	2.6%
\$21,000	6.7%	5.7%	5.3%	4.5%	3.8%	3.3%	2.7%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.9%	3.2%	2.9%	2.1%	1.6%	1.2%	0.9%
\$1,000	6.5%	5.3%	4.8%	3.6%	2.8%	2.1%	1.6%
\$1,500	8.5%	6.9%	6.3%	4.8%	3.7%	2.9%	2.2%
\$2,000	10.1%	8.3%	7.6%	5.8%	4.5%	3.5%	2.7%
\$2,500	11.5%	9.5%	8.6%	6.6%	5.2%	4.1%	3.2%

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MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	9.8%	8.3%	7.6%	6.2%	5.1%	4.3%	3.4%
\$1,000	11.9%	10.0%	9.2%	7.4%	6.0%	5.0%	4.0%
\$1,500	13.5%	11.3%	10.4%	8.3%	6.8%	5.6%	4.5%
\$2,000	14.8%	12.3%	11.4%	9.1%	7.4%	6.2%	4.9%
\$2,500	15.9%	13.3%	12.2%	9.8%	8.0%	6.6%	5.3%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	16.8%	13.9%	12.7%	10.0%	8.1%	6.6%	5.2%
\$10,000	23.8%	19.9%	18.3%	15.0%	12.4%	10.4%	8.3%
\$15,000	28.8%	24.4%	22.5%	18.8%	15.8%	13.5%	10.8%
\$20,000	32.7%	27.9%	25.9%	22.0%	18.6%	16.1%	13.0%
\$25,000	35.9%	30.9%	28.8%	24.7%	21.1%	18.4%	15.0%
\$50,000	45.8%	40.7%	38.1%	34.1%	29.9%	26.8%	22.2%
\$75,000	51.0%	46.1%	43.4%	39.7%	35.3%	32.2%	27.0%

+ Identifies a premium reduction percentage provided on an advisory basis. An insurer may deviate from such percentage reductions by filing with and obtaining approval from the Office of Insurance Regulation.

Terrorism (Voluntary Rates) 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic Manual** 120%

(Multiply a Non-F classification rate by a factor of 2.20 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.09) and the adjustment for differences in loss-based expenses (1.051).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**FLORIDA
RR 1
Exhibit III**

Effective January 1, 2016

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.10	1.63	1.47	1.23	1.01	0.84	0.67

2. Tax Multipliers

- a. State (non-F Classes) 1.033
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.067

3. Expected Loss Ratio

Countrywide: 0.585

Florida: 0.5848*

Expected Loss and Allocated Expense Ratio

Countrywide: 0.660

Florida: 0.6679*

4. Table of Expense Ratios

Type A: 2015-01
Type B: 2015-01

Type FL-A: 2015-01
Type FL-B: 2015-01

* The FL-specific Expected Loss Ratio (ELR) and Expected Loss and Allocated Expense Ratio (ELAER) are provided for optional use. If these options are chosen, the FL-specific expense ratio tables should also be used. If the countrywide ELR or ELAER are used, then the standard Type A and Type B tables should be used.

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6.

Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.385	0.417	0.430	0.459	0.480	0.497	0.515
\$15,000	0.342	0.380	0.395	0.426	0.452	0.471	0.493
\$20,000	0.310	0.350	0.367	0.399	0.428	0.449	0.475
\$25,000	0.283	0.325	0.343	0.376	0.407	0.430	0.458
\$30,000	0.261	0.304	0.323	0.357	0.389	0.412	0.444
\$35,000	0.242	0.285	0.305	0.339	0.373	0.397	0.430
\$40,000	0.227	0.270	0.290	0.324	0.358	0.383	0.418
\$50,000	0.201	0.243	0.264	0.298	0.333	0.359	0.397
\$75,000	0.157	0.198	0.220	0.251	0.288	0.313	0.357
\$100,000	0.130	0.169	0.191	0.220	0.257	0.281	0.328
\$125,000	0.112	0.148	0.171	0.197	0.234	0.257	0.306
\$150,000	0.099	0.133	0.155	0.180	0.216	0.238	0.288
\$175,000	0.088	0.121	0.143	0.167	0.202	0.223	0.274
\$200,000	0.080	0.112	0.133	0.156	0.191	0.210	0.262
\$225,000	0.073	0.104	0.125	0.147	0.181	0.200	0.252
\$250,000	0.068	0.097	0.119	0.139	0.173	0.191	0.243
\$275,000	0.063	0.092	0.113	0.132	0.166	0.183	0.235
\$300,000	0.059	0.087	0.108	0.126	0.159	0.176	0.228
\$325,000	0.056	0.083	0.103	0.121	0.154	0.170	0.222
\$350,000	0.053	0.079	0.099	0.116	0.149	0.164	0.216
\$375,000	0.050	0.076	0.095	0.112	0.144	0.159	0.211
\$400,000	0.047	0.072	0.092	0.108	0.140	0.155	0.207
\$425,000	0.045	0.070	0.089	0.105	0.136	0.151	0.202
\$450,000	0.043	0.067	0.086	0.102	0.133	0.147	0.198
\$475,000	0.041	0.065	0.084	0.099	0.129	0.143	0.194
\$500,000	0.040	0.063	0.081	0.096	0.126	0.140	0.191
\$600,000	0.034	0.056	0.073	0.087	0.116	0.129	0.179
\$700,000	0.030	0.050	0.067	0.080	0.107	0.120	0.169
\$800,000	0.027	0.046	0.061	0.074	0.100	0.112	0.160
\$900,000	0.024	0.042	0.057	0.069	0.094	0.106	0.153
\$1,000,000	0.022	0.039	0.053	0.064	0.089	0.100	0.146
\$2,000,000	0.011	0.022	0.031	0.039	0.058	0.067	0.103
\$3,000,000	0.007	0.015	0.021	0.027	0.042	0.050	0.079
\$4,000,000	0.005	0.010	0.016	0.020	0.032	0.039	0.063
\$5,000,000	0.004	0.008	0.012	0.016	0.025	0.031	0.051
\$6,000,000	0.003	0.006	0.009	0.012	0.020	0.025	0.043
\$7,000,000	0.002	0.005	0.007	0.010	0.017	0.021	0.036
\$8,000,000	0.002	0.004	0.006	0.008	0.014	0.018	0.031
\$9,000,000	0.001	0.003	0.005	0.007	0.012	0.015	0.026
\$10,000,000	0.001	0.003	0.004	0.006	0.010	0.013	0.023

Effective January 1, 2016

**Excess Loss and
Allocated Expense Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.457	0.492	0.506	0.536	0.559	0.577	0.595
\$15,000	0.411	0.452	0.467	0.501	0.529	0.550	0.572
\$20,000	0.375	0.418	0.436	0.472	0.503	0.526	0.552
\$25,000	0.345	0.391	0.410	0.447	0.480	0.505	0.535
\$30,000	0.320	0.367	0.387	0.425	0.460	0.486	0.519
\$35,000	0.299	0.346	0.367	0.406	0.442	0.469	0.504
\$40,000	0.280	0.328	0.350	0.388	0.426	0.453	0.491
\$50,000	0.250	0.298	0.321	0.359	0.398	0.426	0.467
\$75,000	0.200	0.245	0.269	0.305	0.346	0.374	0.421
\$100,000	0.168	0.211	0.235	0.269	0.310	0.337	0.388
\$125,000	0.145	0.186	0.211	0.242	0.283	0.309	0.362
\$150,000	0.129	0.168	0.193	0.222	0.262	0.287	0.342
\$175,000	0.116	0.154	0.178	0.205	0.245	0.269	0.325
\$200,000	0.106	0.142	0.166	0.192	0.232	0.255	0.311
\$225,000	0.097	0.133	0.156	0.181	0.220	0.242	0.299
\$250,000	0.090	0.124	0.148	0.172	0.210	0.231	0.288
\$275,000	0.084	0.117	0.141	0.163	0.201	0.222	0.279
\$300,000	0.079	0.111	0.134	0.156	0.194	0.213	0.271
\$325,000	0.074	0.106	0.129	0.150	0.187	0.206	0.264
\$350,000	0.070	0.101	0.123	0.144	0.181	0.199	0.257
\$375,000	0.067	0.097	0.119	0.139	0.175	0.193	0.251
\$400,000	0.064	0.093	0.115	0.134	0.170	0.188	0.245
\$425,000	0.061	0.089	0.111	0.130	0.165	0.183	0.240
\$450,000	0.058	0.086	0.107	0.126	0.161	0.178	0.235
\$475,000	0.056	0.083	0.104	0.122	0.157	0.174	0.231
\$500,000	0.053	0.080	0.101	0.119	0.153	0.170	0.227
\$600,000	0.046	0.071	0.091	0.107	0.141	0.156	0.212
\$700,000	0.041	0.064	0.083	0.098	0.130	0.145	0.200
\$800,000	0.036	0.058	0.076	0.091	0.122	0.136	0.190
\$900,000	0.033	0.053	0.071	0.085	0.114	0.128	0.181
\$1,000,000	0.030	0.049	0.066	0.079	0.108	0.121	0.173
\$2,000,000	0.015	0.028	0.039	0.048	0.070	0.081	0.123
\$3,000,000	0.010	0.019	0.027	0.034	0.051	0.060	0.095
\$4,000,000	0.007	0.014	0.020	0.025	0.039	0.047	0.076
\$5,000,000	0.005	0.010	0.015	0.020	0.031	0.038	0.063
\$6,000,000	0.004	0.008	0.012	0.016	0.025	0.031	0.053
\$7,000,000	0.003	0.006	0.010	0.013	0.021	0.026	0.045
\$8,000,000	0.002	0.005	0.008	0.011	0.017	0.022	0.038
\$9,000,000	0.002	0.004	0.007	0.009	0.015	0.019	0.033
\$10,000,000	0.002	0.004	0.006	0.007	0.013	0.017	0.029

7.

Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.06	0.04	0.03	0.16	0.12	0.10	0.00

8.

Drug Free Workplace Premium Credit

A 5% credit is available for employers with anniversary rating dates of January 1, 1992 or after who have complied with the provisions of the Department of Labor and Employment Security Rules.