

07 - 0915

TEXAS DEPARTMENT OF INSURANCE  
EXEMPT FILING NOTIFICATION PURSUANT TO THE INSURANCE CODE  
CHAPTER 5, SUBCHAPTER L, ARTICLE 5.96

**ADOPTION OF REVISED WORKERS' COMPENSATION CLASSIFICATION  
RELATIVITIES AND AMENDMENTS TO THE TEXAS BASIC MANUAL OF RULES,  
CLASSIFICATIONS AND EXPERIENCE RATING PLAN FOR WORKERS'  
COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE UPDATING THE  
EXPECTED LOSS RATES AND DISCOUNT RATIOS TABLE**

The Commissioner of Insurance (Commissioner) adopts the amendments proposed by the Texas Department of Insurance (Department) staff in a petition (Ref. No. W-0907-10-I) filed on September 4, 2007. Notice of the proposal was published in the September 14, 2007, issue of the *Texas Register* (32 TexReg 6381). The amendments were considered at a public hearing held under Docket No. 2671 on October 3, 2007, at 9:30 a.m., in Room 100 of the William P. Hobby Building, 333 Guadalupe Street in Austin, Texas. No comments were received on the proposed changes. The amendments are adopted without changes to the proposed amendments.

The adopted amendments include revised Texas Workers' Compensation Classification Relativities (classification relativities) to replace those adopted pursuant to Commissioner's Order No. 06-1309, dated December 15, 2006; and a revised table concerning the Expected Loss Rates and Discount Ratios by classification used in experience rating, which is contained in the Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance (Basic Manual).

The Commissioner has jurisdiction over this matter pursuant to Article 5.96 and Sections 2053.051 and 2053.052 of the Insurance Code. Section 2053.051 requires the Department to determine hazards by classification and establish classification relativities applicable to the payroll in each classification for workers' compensation insurance. Section 2053.052 requires the Commissioner to adopt a uniform experience rating plan for workers' compensation insurance. Sections 2053.051 and 2053.052 provide that the classification system and experience rating plan be revised at least once every five years. Article 5.96 authorizes the Department to prescribe, promulgate,

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adopt, approve, amend, or repeal standard and uniform manual rules, rating plans, classification plans, statistical plans, and policy and endorsement forms for various lines of insurance, including workers' compensation insurance.

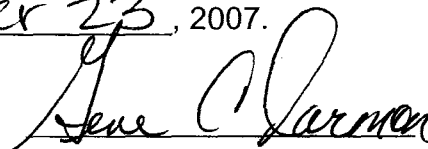
The Commissioner has determined that it is necessary to revise the classification relativities and the Basic Manual as proposed by staff in the petition so that the classification relativities and the Basic Manual are based on the most recent experience data available.

The revised classification relativities schedule and Basic Manual table have been on file with the Office of the Chief Clerk of the Department since September 4, 2007, and are incorporated by reference into this Commissioner's Order.

This adoption is made pursuant to Article 5.96 of the Insurance Code, which exempts actions taken under it from the requirements of the Administrative Procedures Act (Government Code, Title 10, Chapter 2001).

The Department hereby certifies that the amendments to the classification relativities and the Basic Manual have been reviewed by legal counsel and found to be a valid exercise of the Department's authority.

Issued in Austin, Texas on October 23, 2007.



Gene C. Jarmon  
General Counsel and Chief Clerk  
Texas Department of Insurance

**IT IS THEREFORE THE ORDER** of the Commissioner of Insurance that the amendments to the classification relativities and the Basic Manual proposed by the staff petition (Ref. No. W-0907-10-I) are adopted.

**IT IS FURTHER ORDERED** that the revised classification relativities are available for immediate use by insurers and that their use is mandatory for all policies with an

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effective date on or after January 1, 2008, unless the insurer makes an independent filing to justify insurer-specific classification relatives.

**IT IS FURTHER ORDERED** that the amendments to the Basic Manual apply to all policies with an effective date on or after January 1, 2008.

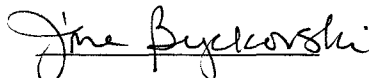
**AND IT IS SO ORDERED.**

TEXAS DEPARTMENT OF INSURANCE



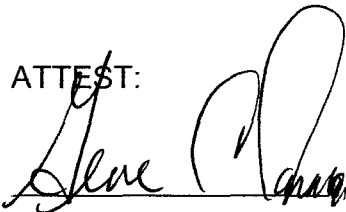
Mike Geeslin  
Commissioner of Insurance

Recommended by:



Jne Byckovski  
Chief Actuary  
Property and Casualty Program

ATTEST:



Gene C. Jarmon  
General Counsel and Chief Clerk  
Texas Department of Insurance

Commissioner's Order No. **07-0915**  
**OCT 23 2007**

## EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES  
 AVAILABLE FOR IMMEDIATE USE  
 MANDATORY EFFECTIVE DATE 1/1/2008

Class	Relativity	Class	Relativity
0005	5.68	2288	5.78
0008	8.95	2361	1.82
0011	9.84	2380	2.56
0016	9.94	2501	12.24
0034	13.14	2503	1.55
0035	5.21	2532	2.54
0037	5.68	2534	3.87
0042	8.52	2560	8.14
0059	'a'	2576	8.14
0065	'a'	2578	9.11
0066	'a'	2581	6.82
0067	'a'	2583	4.84
0079	8.71	2587	7.31
0083	9.30	2670	16.47
0106	13.68	2683	4.85
0113	4.21	2688	6.83
0401	28.09	2702	24.38
0913	'a'	2705	17.61
0923	'a'	2710	10.30
1165	'a'	2719	12.71
1321	4.22	2731	4.79
1438	6.63	2790	3.23
1463	21.26	2802	6.74
1472	13.68	2835	6.21
1701	8.98	2881	6.33
1747	3.42	2923	2.26
1803	4.36	3004	11.10
1924	7.88	3022	8.95
2003	9.36	3027	1.49
2014	9.51	3028	10.44
2040	3.57	3040	8.56
2041	9.27	3041	6.10
2068	8.98	3042	3.44
2081	9.90	3064	9.72
2095	9.39	3066	6.55
2105	11.20	3081	11.47
2111	7.76	3082	10.06
2114	4.79	3085	6.43
2121	4.51	3110	6.40
2157	8.04	3111	7.28
2172	1.45	3113	6.66
2211	21.10	3114	4.74
2220	6.24	3126	5.01
2260	5.50	3131	4.28
2286	4.11	3132	4.63

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TEXAS WORKERS' COMPENSATION RELATIVITIES  
 AVAILABLE FOR IMMEDIATE USE  
 MANDATORY EFFECTIVE DATE 1/1/2008

Class	Relativity	Class	Relativity
3146	6.48	4038	6.53
3179	9.59	4045	10.60
3220	6.18	4062	5.77
3223	3.94	4101	6.67
3224	10.78	4112	1.05
3227	10.98	4114	6.89
3255	7.52	4130	11.31
3257	9.41	4150	2.04
3300	10.87	4206	4.87
3316	5.71	4207	1.41
3331	9.37	4239	5.46
3365	9.39	4243	6.63
3372	7.29	4244	6.91
3383	3.38	4250	2.39
3507	5.87	4273	7.64
3548	3.39	4279	4.94
3574	2.37	4282	2.24
3620	8.08	4283	5.32
3629	3.42	4299	4.46
3632	5.21	4304	6.75
3639	4.78	4307	3.75
3642	7.66	4351	1.26
3643	6.29	4360	4.20
3647	3.76	4361	4.87
3648	5.60	4362	1.30
3681	2.59	4410	5.67
3685	2.28	4417	7.65
3719	4.41	4420	11.83
3724	6.70	4431	9.38
3726	4.57	4432	3.07
3805	2.34	4439	2.28
3807	19.92	4452	5.10
3808	8.77	4459	4.60
3821	8.05	4470	5.36
3822	5.41	4484	6.26
3823	5.92	4511	1.21
3824	7.90	4519	6.09
3830	6.38	4558	4.94
3865	8.77	4568	3.11
3881	12.63	4583	6.19
4000	6.33	4611	1.92
4021	5.12	4635	2.73
4024	5.28	4653	4.81
4034	7.30	4665	16.13
4036	4.07	4670	8.81

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TEXAS WORKERS' COMPENSATION RELATIVITIES  
 AVAILABLE FOR IMMEDIATE USE  
 MANDATORY EFFECTIVE DATE 1/1/2008

Class	Relativity	Class	Relativity
4692	1.20	5183	6.75
4693	3.45	5190	6.15
4703	2.46	5191	1.65
4712	3.79	5192	7.89
4716	4.31	5200	7.26
4717	12.07	5203	17.62
4720	6.15	5213	9.00
4740	1.93	5220	7.81
4743	1.09	5348	7.07
4751	2.07	5403	11.25
4766	'a'	5437	8.89
4777	'a'	5443	6.36
4800	'a'	5462	9.65
4801	'a'	5474	8.98
4802	'a'	5479	12.87
4803	'a'	5491	4.27
4804	'a'	5506	9.41
4805	'a'	5536	6.78
4806	'a'	5538	12.84
4807	'a'	5551	19.59
4808	'a'	5606	2.43
4809	'a'	5701	9.96
4810	'a'	6003	22.48
4811	'a'	6045	6.42
4812	'a'	6202	15.18
4813	'a'	6203	4.24
4814	'a'	6204	11.92
4815	'a'	6205	'a'
4816	'a'	6206	8.12
4817	'a'	6213	7.58
4818	'a'	6216	9.10
4819	'a'	6219	8.54
4820	'a'	6229	5.98
4821	'a'	6233	6.77
4822	'a'	6237	5.55
4823	'a'	6238	16.61
4902	4.37	6306	10.25
4923	2.34	6319	7.68
5022	10.91	6400	10.81
5040	29.68	6504	7.29
5041	9.56	6823	7.66
5057	13.37	6824	15.89
5070	14.94	6843	12.88
5102	9.09	6872	11.44
5160	5.97	6874	23.07

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 AVAILABLE FOR IMMEDIATE USE  
 MANDATORY EFFECTIVE DATE 1/1/2008

Class	Relativity	Class	Relativity
7016	12.16	8033	5.41
7024	2.79	8034	7.25
7046	9.08	8039	4.97
7047	19.90	8044	10.73
7098	8.69	8045	0.93
7099	12.93	8047	2.76
7133	10.81	8058	9.26
7134	9.41	8102	6.06
7135	10.23	8106	8.16
7219	13.25	8107	5.89
7230	11.93	8113	8.00
7309	27.97	8209	9.46
7313	13.55	8215	4.78
7317	10.75	8227	4.93
7327	4.71	8231	8.88
7350	23.49	8234	9.11
7360	10.62	8264	12.65
7380	8.84	8265	8.00
7382	18.28	8288	7.74
7390	8.89	8292	8.15
7405	2.55	8293	19.75
7418	5.01	8295	9.04
7421	3.56	8304	14.84
7422	6.21	8350	8.68
7423	7.12	8385	6.73
7502	2.49	8387	5.37
7515	1.61	8391	4.33
7520	6.53	8601	0.72
7538	21.71	8606	2.04
7539	3.21	8607	1.21
7580	4.10	8709	7.56
7590	10.23	8726	3.61
7600	4.31	8742	0.63
7602	11.80	8748	0.81
7610	0.93	8752	5.87
7704	3.98	8754	2.50
7720	5.01	8755	0.43
7855	12.86	8803	0.19
8002	6.38	8809	0.55
8006	6.05	8810	0.39
8008	2.95	8820	0.25
8013	1.67	8828	6.63
8017	4.78	8829	8.30
8018	7.18	8831	2.55
8032	4.68	8832	0.63

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Class	Relativity	Class	Relativity
8833	1.76		
8837	'a'		
8838	0.72		
8858	0.63		
8868	1.11		
8901	0.54		
9014	6.69		
9015	5.86		
9016	5.10		
9019	6.03		
9032	7.99		
9033	7.08		
9040	6.81		
9052	6.80		
9058	3.92		
9060	3.44		
9061	3.65		
9063	2.20		
9079	4.17		
9080	2.78		
9089	2.29		
9093	2.40		
9101	8.22		
9102	6.65		
9154	3.46		
9156	1.91		
9170	71.40		
9178	18.96		
9179	8.90		
9182	4.16		
9186	13.24		
9220	7.59		
9402	15.63		
9501	6.69		
9522	3.79		
9529	4.75		
9552	12.70		
9586	2.61		
9600	2.84		
9620	2.18		
9984	'a'		
9985	'a'		



## EXHIBIT B

TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2008

Class	ELR	D-Ratio	Class	ELR	D-Ratio
0005	1.57	0.24	2288	1.64	0.25
0008	2.57	0.26	2361	0.52	0.25
0011	2.81	0.24	2380	0.74	0.25
0016	2.79	0.25	2501	3.53	0.26
0034	3.51	0.22	2503	0.45	0.26
0035	1.47	0.25	2532	0.75	0.25
0037	1.57	0.23	2534	1.11	0.25
0042	2.36	0.25	2560	2.27	0.23
0059	0.07	0.24	2576	2.33	0.25
0065	0.01	0.24	2578	2.58	0.25
0066	0.01	0.24	2581	1.92	0.25
0067	0.01	0.24	2583	1.36	0.25
0079	2.31	0.23	2587	2.09	0.26
0083	2.48	0.22	2670	4.78	0.26
0106	3.66	0.23	2683	1.37	0.25
0113	1.19	0.23	2688	1.92	0.25
0401	7.59	0.24	2702	6.92	0.25
0913	59.43	0.24	2705	4.15	0.17
0923	0.56	0.24	2710	2.74	0.23
1165	1.17	0.24	2719	3.87	0.25
1321	1.10	0.22	2731	1.37	0.26
1438	1.88	0.25	2790	0.92	0.25
1463	5.56	0.23	2802	2.00	0.25
1472	4.28	0.24	2835	1.78	0.25
1701	2.40	0.23	2881	1.79	0.25
1747	1.07	0.21	2923	0.64	0.25
1803	1.14	0.23	3004	3.06	0.24
1924	2.17	0.24	3022	2.51	0.25
2003	2.54	0.24	3027	0.41	0.24
2014	2.60	0.24	3028	2.94	0.24
2040	1.09	0.25	3040	2.37	0.24
2041	2.48	0.23	3041	2.45	0.24
2068	2.56	0.25	3042	0.99	0.25
2081	2.86	0.26	3064	2.71	0.25
2095	2.77	0.24	3066	1.82	0.24
2105	3.14	0.25	3081	3.85	0.24
2111	2.19	0.26	3082	2.74	0.24
2114	1.37	0.25	3085	1.78	0.25
2121	1.22	0.22	3110	1.75	0.23
2157	2.32	0.26	3111	2.04	0.24
2172	0.42	0.25	3113	2.08	0.25
2211	6.38	0.25	3114	1.34	0.25
2220	1.73	0.24	3126	1.36	0.23
2260	1.63	0.23	3131	1.40	0.23
2286	1.11	0.22	3132	1.24	0.24

## EXHIBIT B

TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2008

Class	ELR	D-Ratio	Class	ELR	D-Ratio
3146	1.76	0.23	4038	1.88	0.24
3179	2.66	0.24	4045	2.92	0.24
3220	1.72	0.24	4062	1.76	0.25
3223	1.17	0.25	4101	1.85	0.25
3224	2.55	0.14	4112	0.32	0.25
3227	3.07	0.25	4114	1.98	0.23
3255	2.09	0.24	4130	3.07	0.23
3257	2.60	0.24	4150	0.69	0.24
3300	3.16	0.26	4206	1.39	0.23
3316	2.06	0.25	4207	0.47	0.21
3331	3.25	0.21	4239	1.53	0.25
3365	2.71	0.23	4243	1.84	0.24
3372	1.96	0.24	4244	1.94	0.25
3383	0.97	0.26	4250	0.68	0.25
3507	1.70	0.25	4273	2.10	0.24
3548	0.97	0.26	4279	1.42	0.26
3574	0.66	0.24	4282	0.65	0.25
3620	2.22	0.24	4283	1.69	0.24
3629	0.97	0.25	4299	1.28	0.25
3632	1.54	0.24	4304	1.81	0.23
3639	1.27	0.22	4307	1.04	0.23
3642	2.15	0.22	4351	0.36	0.26
3643	1.67	0.21	4360	1.25	0.27
3647	1.09	0.26	4361	1.33	0.24
3648	1.67	0.25	4362	0.34	0.22
3681	0.76	0.25	4410	1.57	0.24
3685	0.65	0.25	4417	2.17	0.25
3719	1.14	0.22	4420	3.36	0.25
3724	1.79	0.23	4431	2.89	0.26
3726	1.22	0.23	4432	0.87	0.22
3805	0.79	0.24	4439	0.61	0.23
3807	5.10	0.21	4452	1.40	0.23
3808	2.45	0.24	4459	1.32	0.25
3821	2.22	0.25	4470	1.58	0.25
3822	2.04	0.25	4484	1.99	0.24
3823	1.75	0.26	4511	0.34	0.24
3824	2.23	0.25	4519	1.73	0.25
3830	1.70	0.23	4558	1.49	0.24
3865	2.47	0.24	4568	0.78	0.21
3881	3.30	0.21	4583	1.58	0.21
4000	1.69	0.23	4611	0.61	0.24
4021	1.40	0.24	4635	0.67	0.20
4024	1.49	0.25	4653	1.38	0.25
4034	1.98	0.23	4665	4.86	0.22
4036	1.21	0.24	4670	2.36	0.24

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TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2008

Class	ELR	D-Ratio	Class	ELR	D-Ratio
4692	0.34	0.25	5183	1.87	0.24
4693	1.00	0.26	5190	1.69	0.23
4703	0.76	0.25	5191	0.46	0.24
4712	1.08	0.25	5192	2.30	0.25
4716	1.00	0.16	5200	2.01	0.24
4717	3.24	0.23	5203	4.57	0.22
4720	1.76	0.25	5213	2.50	0.24
4740	0.51	0.23	5220	2.15	0.25
4743	0.27	0.20	5348	1.98	0.25
4751	0.84	0.23	5403	3.12	0.24
4766	2.94	0.24	5437	2.51	0.25
4777	2.00	0.24	5443	1.64	0.20
4800	'a'	'a'	5462	2.71	0.25
4801	7.20	0.24	5474	2.50	0.25
4802	3.78	0.24	5479	3.50	0.24
4803	2.64	0.24	5491	1.22	0.25
4804	'a'	'a'	5506	2.52	0.23
4805	0.21	0.24	5536	1.89	0.25
4806	'a'	'a'	5538	3.46	0.24
4807	0.24	0.24	5551	5.15	0.22
4808	0.63	0.24	5606	0.66	0.23
4809	0.27	0.24	5701	2.56	0.20
4810	1.79	0.24	6003	6.26	0.25
4811	0.85	0.24	6045	1.78	0.24
4812	0.03	0.24	6202	4.03	0.22
4813	0.82	0.24	6203	1.39	0.22
4814	1.35	0.24	6204	3.47	0.24
4815	0.63	0.24	6205	0.59	0.24
4816	0.38	0.24	6206	2.02	0.21
4817	1.38	0.24	6213	1.86	0.20
4818	'a'	'a'	6216	2.48	0.24
4819	1.75	0.24	6219	2.28	0.23
4820	'a'	'a'	6229	1.67	0.24
4821	0.49	0.24	6233	1.78	0.22
4822	1.52	0.24	6237	1.38	0.20
4823	1.26	0.24	6238	4.83	0.22
4902	1.25	0.26	6306	2.69	0.22
4923	0.67	0.25	6319	2.05	0.23
5022	3.09	0.25	6400	3.65	0.24
5040	7.74	0.22	6504	2.05	0.25
5041	2.14	0.16	6823	2.14	0.25
5057	3.50	0.22	6824	3.03	0.23
5070	4.40	0.22	6843	2.06	0.24
5102	2.63	0.24	6872	2.53	0.22
5160	1.63	0.23	6874	3.94	0.24

## EXHIBIT B

TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2008

Class	ELR	D-Ratio	Class	ELR	D-Ratio
7016	2.72	0.23	8033	1.53	0.25
7024	1.69	0.19	8034	2.06	0.24
7046	1.79	0.21	8039	1.40	0.25
7047	4.14	0.17	8044	2.91	0.23
7098	1.89	0.22	8045	0.27	0.25
7099	2.39	0.19	8047	0.87	0.25
7133	2.04	0.22	8058	2.58	0.25
7134	2.28	0.22	8102	1.72	0.23
7135	2.45	0.19	8106	2.30	0.25
7219	3.66	0.24	8107	1.61	0.24
7230	3.39	0.25	8113	2.10	0.22
7309	6.25	0.24	8209	2.77	0.24
7313	2.34	0.26	8215	1.29	0.23
7317	2.17	0.22	8227	1.46	0.24
7327	1.06	0.19	8231	2.50	0.25
7350	3.43	0.22	8234	2.50	0.24
7360	2.90	0.24	8264	3.29	0.21
7380	2.39	0.23	8265	2.31	0.24
7382	4.93	0.24	8288	2.20	0.25
7390	2.44	0.24	8292	2.28	0.24
7405	0.74	0.26	8293	5.62	0.25
7418	0.94	0.10	8295	3.55	0.24
7421	1.09	0.21	8304	3.83	0.22
7422	1.29	0.14	8350	2.22	0.21
7423	2.03	0.25	8385	1.80	0.23
7502	0.63	0.21	8387	1.49	0.25
7515	0.51	0.22	8391	1.21	0.25
7520	1.81	0.24	8601	0.19	0.22
7538	5.64	0.21	8606	0.69	0.21
7539	0.83	0.22	8607	0.31	0.21
7580	1.13	0.24	8709	1.09	0.20
7590	2.87	0.23	8726	0.68	0.27
7600	1.19	0.24	8742	0.18	0.24
7602	3.19	0.23	8748	0.23	0.25
7610	0.26	0.24	8752	1.60	0.24
7704	1.05	0.22	8754	0.71	0.25
7720	1.37	0.24	8755	0.12	0.23
7855	3.67	0.23	8803	0.05	0.23
8002	1.78	0.25	8809	0.15	0.23
8006	1.71	0.25	8810	0.11	0.24
8008	0.84	0.25	8820	0.07	0.23
8013	0.48	0.25	8828	1.98	0.24
8017	1.37	0.25	8829	2.34	0.25
8018	2.03	0.25	8831	0.72	0.26
8032	1.33	0.26	8832	0.19	0.25

EXHIBIT B

TEXAS WORKERS' COMPENSATION  
 EXPECTED LOSS RATES AND D-RATIOS  
 EFFECTIVE DATE 1/1/2008

Class	ELR	D-Ratio	Class	ELR	D-Ratio
8833	0.50	0.25			
8837	'a'	'a'			
8838	0.20	0.25			
8858	0.17	0.23			
8868	0.31	0.25			
8901	0.19	0.26			
9014	1.88	0.25			
9015	1.62	0.25			
9016	1.44	0.25			
9019	1.59	0.24			
9032	2.19	0.24			
9033	2.02	0.25			
9040	1.95	0.26			
9052	1.91	0.25			
9058	1.18	0.25			
9060	1.01	0.25			
9061	1.03	0.25			
9063	0.64	0.25			
9079	1.17	0.25			
9080	0.82	0.25			
9089	0.66	0.25			
9093	0.73	0.25			
9101	2.31	0.25			
9102	1.83	0.24			
9154	0.97	0.25			
9156	0.55	0.26			
9170	20.53	0.26			
9178	5.39	0.26			
9179	2.77	0.27			
9182	1.17	0.25			
9186	3.39	0.21			
9220	2.12	0.24			
9402	4.02	0.22			
9501	1.87	0.24			
9522	1.08	0.25			
9529	1.31	0.24			
9552	3.16	0.19			
9586	0.75	0.25			
9600	0.81	0.24			
9620	0.58	0.23			
9984	'a'	'a'			
9985	'a'	'a'			