Texas Department of Insurance
Property & Casualty Program - Actuarial, Mail Code 105-5G
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104

October 8, 1999

Commissioners' Bulletin No. B-0051-99

W.C. Circular Letter No. 697
Retrospective Rating Article No. 190

TO ALL ISURANCE COMPANIES, CORPORATIONS, EXCHANGES, MUTUALS, RECIPROCALS, ASSOCIATIONS, LLOYDS, OR OTHER INSURERS WRITING WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE IN THE STATE OF TEXAS, THEIR AGENTS AND REPRESENTATIVES, AND TO THE PUBLIC GENERALLY:

RE: REVISED WORKERS' COMPENSATION CLASSIFICATION RELATIVITIES, EXPECTED LOSS RATES, D RATIOS, AND VARIOUS CHANGES TO THE TEXAS BASIC MANUAL OF RULES, CLASSIFICATION AND EXPERIENCE RATING PLAN AND THE RETROSPECTIVE RATING PLAN MANUAL FOR WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE.

Notice is hereby given that the Commissioner of Insurance has entered Commissioner's Order No. 99-1371 dated October 1, 1999 which adopted revised Texas workers' compensation classification relativities (classification relativities) and revised the following items in the Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance (the Basic Manual):

- Expected Loss Rates
- Admiralty / FELA Operations Liability Limit Table
- Offshore Operations Liability Limit Table
- Tables of Premium Credits for Promulgated Deductibles
- W and B Values
- State Accident Limit

The order also amended the following items in the Retrospective Rating Plan Manual for Workers' Compensation and Employers' Liability Insurance (the Retro Manual):

- Table of Insurance Charges – Group Assignment
- Table of Classification by Hazard Group
- Excess Loss Premium Factors

The Commissioner determined after public notice and a public hearing held on September 7, 1999 that revisions to the relativities and manuals were necessary to reflect changes that have occurred through the passage of time such as technological advances, improvement of safety programs or economic trends.

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Description of the changes and rate level impact

- Classification Relativities:

  The overall level of the relativities have not changed. The new classification relativities have been balanced back to the 1/1/1999 relativities level. During the process, the Commissioner limited the relativity change of any given class to +/- 25%.

- Expected Loss Rates:

  The expected loss rates overall level have decreased by 14.6% from the 1/1/1999 level based on the statewide distribution. This will result in substantial increases in experience rating modifiers for many insureds. The maximum impact will be for the larger risks in classes where the expected loss rate decreases by 25%. In those cases, the experience modifier may increase by as much as 33%.

  Companies should carefully consider these changes in determining their deviations or independently filed relativities.

- FELA / Admiralty and Offshore operations:

  The increased limit factors were determined to be insufficient. The Commissioner has increased them and capped the increases at 50%. The largest limits have the highest increases.

- Promulgated Deductible Discount Plans:

  The discounts for the various plans have increased substantially.

- Excess Loss Premium Factors:

  Since these factors have not been updated for many years, the factors have increased significantly to reflect economic trends.

- Other Changes:

  Other elements have been updated to better reflect current levels. The State Accident Limit has been raised to $107,000, the W and B Values have been updated so that the self rating point is reached at $1.2 million instead of $1.0 million of expected losses. The Insurance Charge Group Assignment has been revised to better reflect current expected loss levels. Finally, the Table of Classification by Hazard Group used in the Retrospective Rating Manual has been updated to take into account the recent countrywide experience adjusted to the Texas classification system.

Actions Required by Carriers

All insurance companies must either use the revised classification relativities adopted by the Commissioner's Order No. 99-1371or file their own individually developed company specific relativities for all workers' compensation policies written with an effective date on or after January 1, 2000. In other words, for policies with an effective date on or after January 1, 2000, insurance companies may no longer use the January 1, 1999 relativities as the basis of rates. All rates must be based either on the January 1, 2000 relativities or on company specific relativities that have been filed with TDI. Insurance companies may use the new relativities prior to January 1, 2000, provided they notify TDI on or before their selected effective date.

The revised expected loss rates, D-ratios and other experience rating elements (State Accident Limit, W and B values) must be used to calculate an experience modifier with an effective date on or after January 1, 2000. They may **not** be used to calculate an experience modifier with an effective date prior to January 1, 2000. All the other elements of the Basic and Retrospective Manual apply to workers' compensation policies with an effective date on and after January 1, 2000.

Required Submissions from Companies

Companies that do not wish to change their deviations only have to complete the attached affidavit to confirm the date they will start using the new relativities (it must be no later than January 1, 2000). There will not be any file number assigned by TDI in those cases.

If a company elects to change its deviations (even if it is for only one class you should answer yes to the question in the notice of carrier intent attached) it will be considered as a rate filing and the company will have to comply with the instructions for rate changes found in "Filings Made Easy" published by TDI. The company will also have to complete and include the attached affidavit with the rate filing and a TDI file number will be assigned to those filings.

For further information or questions in regard to this bulletin, please contact Yves Doyon, Senior Actuary in the Property and Casualty Division at (512) 305 7527 or by E-Mail at yves_doyon@tdi.state.tx.us.

Sincerely,

Philip O. Presley
Chief Actuary
Property and Casualty Division

Technical Appendix – Experience Rating

Calculation of the W and B values

Some Insurers or agents may calculate the W and B values directly instead of using the provided table. Here is the formula to use:

If E < 175,000

B = (0.1*E) + (0.01028*S)

- Minimum of 7,500

C = {E * [(0.75*E) + (0.81530 * S)]} / [E + (0.0204*S)]

W = (E + B) / (E + C)

- Minimum of 0.07

If 175,000 <= E <= 1,200,000

B = [(0.1*E) + (0.01028*S)] * {[(1,200,000 – E) / 1,025,000] EXP 1.5}

W = 0.262 + {[(E – 175,000) / 1,025,000] * (1 – 0.262)}

If E > 1,200,000

B = 0

W = 1.00

Where:

- S = “state reference point” = 580,000
- E = Total Expected Losses

Classes that were merged effective January 1, 1999

The following classes were merged effective January 1, 1999 but, for experience rating purposes, they are still used to calculate the experience modifiers. The expected loss rates that are to apply for these codes are those of the surviving codes.

Old Class	New Class	ELR	D Ratio
9078	**9079**	**2.24**	**0.27**
8038	**9079**	**2.24**	**0.27**
8393	**8391**	**1.80**	**0.27**
8605	**8601**	**0.30**	**0.23**
3093	**3028**	**2.80**	**0.26**
3076	**3066**	**3.33**	**0.27**
4113	**4101**	**1.21**	**0.26**
9403	**9402**	**4.40**	**0.25**
2883	**2881**	**2.91**	**0.27**
2150	**6504**	**3.77**	**0.28**
7389	**7380**	**3.32**	**0.25**

Texas Department of Insurance

333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104
512/463-6169

Notice of Carrier Intent

Group Name: ________________________________

Company Name	NAIC #	1/1/2000 Relativities Adoption Date	Rate Change (Y - Deviation Change) (N – No Change)	Current Average Deviation	Proposed Average Deviation
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________
___________________	________	___/___/_____	____	________	________

Notice of Carrier Intent Certification

I, __________________________, am an officer of the ___________________________________ and in that capacity, I certify that all the information contained above is complete, correct, and true to the best of my knowledge and belief.

____
Officer's Signature

____
Officer's Title

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
AVAILABLE FOR IMMEDIATE USE
MANDATORY EFFECTIVE DATE 1/1/2000

Current Class	New Class	Relativity	Current Class	New Class	Relativity
0005	0005	5.86	2361	2361	1.03
0008	0008	9.32	2380	2380	4.15
0011	0011	13.42	2501	2501	14.66
0016	0016	6.91	2503	2503	1.28
0034	0034	15.23	2532	2532	2.08
0035	0035	4.53	2534	2534	4.73
0037	0037	8.77	2560	2560	10.52
0042	0042	10.46	2576	2576	9.99
0059	0059	'a'	2578	2578	13.20
0065	0065	'a'	2581	2581	8.36
0066	0066	'a'	2583	2583	4.55
0067	0067	'a'	2587	2587	3.97
0079	0079	7.18	2670	2670	5.93
0083	0083	10.99	2683	2683	7.31
0106	0106	17.13	2688	2688	10.99
0113	0113	5.86	2702	2702	17.32
0401	0401	26.68	2705	2705	19.94
0913	0913	'a'	2710	2710	11.69
1165	1165	'a'	2719	2719	16.30
1321	1321	2.82	2731	2731	5.66
1438	1438	6.53	2790	2790	2.58
1463	1463	20.25	2802	2802	11.95
1472	1472	7.59	2835	2835	8.93
1701	1701	7.77	2881	2881	7.19
1747	1747	11.87	2923	2923	3.66
1803	1803	5.94	3004	3004	7.81
1924	1924	9.04	3022	3022	7.33
2003	2003	8.69	3027	3027	2.12
2014	2014	9.65	3028	3028	7.09
2040	2040	6.10	3040	3040	12.18
2041	2041	4.63	3041	3041	10.20
2068	2068	11.99	3042	3042	5.64
2081	2081	8.80	3064	3064	10.11
2095	2095	8.64	3066	3066	7.33
2105	2105	11.83	3081	3081	15.29
2111	2111	6.03	3082	3082	7.54
2114	2114	7.70	3085	3085	7.76
2121	2121	4.61	3110	3110	8.64
2157	2157	7.03	3111	3111	8.65
2172	2172	1.28	3113	3113	4.67
2211	2211	23.22	3114	3114	4.32
2220	2220	4.54	3126	3126	4.77
2260	2260	8.85	3131	3131	6.02
2286	2286	5.66	3132	3132	6.91
2288	2288	7.98	3146	3146	7.47

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TEXAS WORKERS' COMPENSATION RELATIVITIES
AVAILABLE FOR IMMEDIATE USE
MANDATORY EFFECTIVE DATE 1/1/2000

Current Class	New Class	Relativity	Current Class	New Class	Relativity
3179	3179	7.93	4045	4045	14.78
3220	3220	5.86	4062	4062	8.32
3223	3223	7.50	4101	4101	3.11
3224	3224	6.85	4112	4112	2.03
3227	3227	13.26	4114	4114	6.88
3255	3255	5.43	4130	4130	9.39
3257	3257	8.65	4150	4150	4.53
3300	3300	14.44	4206	4206	7.86
3316	3316	8.64	4207	4207	2.49
3331	3331	14.66	4239	4239	3.29
3365	3365	19.01	4243	4243	5.83
3372	3372	9.00	4244	4244	8.64
3383	3383	2.81	4250	4250	2.24
3507	3507	8.35	4273	4273	8.00
3548	3548	2.11	4279	4279	5.47
3574	3574	1.39	4282	4282	3.26
3620	3620	7.81	4283	4283	9.62
3629	3629	4.91	4299	4299	4.17
3632	3632	6.88	4304	4304	5.70
3639	3639	6.67	4307	4307	6.32
3642	3642	12.23	4351	4351	0.81
3643	3643	6.10	4360	4360	2.44
3647	3647	5.66	4361	4361	3.26
3648	3648	10.63	4362	4362	0.98
3681	3681	3.41	4410	4410	8.04
3685	3685	1.93	4417	4417	4.68
3719	3719	6.36	4420	4420	7.74
3724	3724	7.03	4431	4431	6.51
3726	3726	9.44	4432	4432	5.39
3805	3805	4.57	4439	4439	5.35
3807	3807	9.52	4452	4452	5.96
3808	3808	6.37	4459	4459	5.90
3821	3821	8.59	4470	4470	5.26
3822	3822	8.06	4484	4484	7.05
3823	3823	7.17	4511	4511	2.41
3824	3824	7.71	4519	4519	8.13
3830	3830	3.95	4558	4558	5.12
3865	3865	8.64	4568	4568	3.36
3881	3881	18.25	4583	4583	10.64
4000	4000	9.96	4611	4611	3.36
4021	4021	9.94	4635	4635	3.55
4024	4024	6.87	4653	4653	3.95
4034	4034	9.92	4665	4665	15.66
4036	4036	5.82	4670	4670	8.21
4038	4038	10.45	4692	4692	1.29

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TEXAS WORKERS' COMPENSATION RELATIVITIES
AVAILABLE FOR IMMEDIATE USE
MANDATORY EFFECTIVE DATE 1/1/2000

Current Class	New Class	Relativity	Current Class	New Class	Relativity
4693	4693	3.17	5190	5190	8.69
4703	4703	2.93	5191	5191	2.06
4712	4712	7.43	5192	5192	7.13
4716	4716	2.88	5200	5200	10.64
4717	4717	2.97	5203	5203	20.31
4720	4720	3.49	5213	5213	18.90
4740	4740	2.53	5220	5220	7.85
4743	4743	1.19	5348	5348	9.25
4751	4751	3.32	5403	5403	16.89
4766	4766	'a'	5437	5437	12.49
4777	4777	'a'	5443	5443	12.98
4800	4800	'a'	5462	5462	11.91
4801	4801	'a'	5474	5474	11.74
4802	4802	'a'	5479	5479	14.50
4803	4803	'a'	5491	5491	6.75
4804	4804	'a'	5506	5506	13.12
4805	4805	'a'	5536	5536	8.60
4806	4806	'a'	5538	5538	15.13
4807	4807	'a'	5551	5551	27.56
4808	4808	'a'	5606	5606	3.70
4809	4809	'a'	5701	5701	28.44
4810	4810	'a'	6003	6003	22.91
4811	4811	'a'	6045	6045	5.66
4812	4812	'a'	6202	6202	25.29
4813	4813	'a'	6203	6203	3.69
4814	4814	'a'	6204	6204	19.65
4815	4815	'a'	6205	6205	'a'
4816	4816	'a'	6206	6206	6.08
4817	4817	'a'	6213	6213	8.84
4818	4818	'a'	6216	6216	11.17
4819	4819	'a'	6219	6219	11.28
4820	4820	'a'	6229	6229	9.73
4821	4821	'a'	6233	6233	13.70
4822	4822	'a'	6237	6237	4.95
4823	4823	'a'	6238	6238	24.86
4902	4902	5.78	6306	6306	13.53
4923	4923	2.42	6319	6319	9.28
5022	5022	16.51	6400	6400	15.30
5040	5040	27.79	6504	6504	9.18
5041	5041	21.96	6823	6823	7.63
5057	5057	21.44	6824	6824	10.52
5070	5070	19.98	6843	6843	8.96
5102	5102	11.85	6872	6872	18.50
5160	5160	6.92	6874	6874	20.08
5183	5183	8.82	7016	7016	23.22

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
AVAILABLE FOR IMMEDIATE USE
MANDATORY EFFECTIVE DATE 1/1/2000

Current Class	New Class	Relativity	Current Class	New Class	Relativity
7024	7024	17.65	8034	8034	8.83
7046	7046	12.65	8039	8039	4.00
7047	7047	45.03	8044	8044	9.22
7098	7098	13.31	8045	8045	1.90
7099	7099	18.57	8047	8047	4.71
7133	7133	8.02	8058	8058	5.21
7134	7134	21.20	8102	8102	9.83
7135	7135	19.74	8106	8106	9.47
7219	7219	14.65	8107	8107	6.53
7230	7230	13.03	8113	8113	12.70
7309	7309	43.63	8209	8209	13.62
7313	7313	5.98	8215	8215	8.13
7317	7317	15.72	8227	8227	7.62
7327	7327	17.07	8231	8231	4.63
7350	7350	13.55	8234	8234	9.63
7360	7360	9.75	8264	8264	15.84
7380	7380	8.75	8265	8265	14.14
7382	7382	13.47	8288	8288	8.74
7390	7390	7.35	8292	8292	11.15
7405	7405	1.97	8293	8293	20.37
7418	7418	6.39	8295	8295	9.33
7421	7421	4.45	8304	8304	15.64
7422	7422	3.87	8350	8350	8.00
7423	7423	5.94	8385	8385	11.26
7502	7502	3.37	8387	8387	6.95
7515	7515	3.12	8391	8391	4.50
7520	7520	6.80	8601	8601	0.81
7538	7538	26.98	8606	8606	5.97
7539	7539	2.76	8607	8607	1.47
7580	7580	4.48	8709	8709	4.96
7590	7590	10.01	8726	8726	2.96
7600	7600	4.33	8742	8742	0.98
7602	7602	15.03	8748	8748	1.04
7610	7610	0.93	8752	8752	5.16
7704	7704	3.84	8754	8754	2.25
7720	7720	5.65	8755	8755	0.67
7855	7855	13.71	8803	8803	0.26
8002	8002	5.80	8809	8809	0.56
8006	8006	7.23	8810	8810	0.50
8008	8008	3.21	8820	8820	0.43
8013	8013	1.70	8828	8828	8.99
8017	8017	4.57	8829	8829	7.09
8018	8018	8.47	8831	8831	3.04
8032	8032	5.04	8832	8832	0.79
8033	8033	8.53	8833	8833	2.13

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
AVAILABLE FOR IMMEDIATE USE
MANDATORY EFFECTIVE DATE 1/1/2000

Current Class	New Class	Relativity	Current Class	New Class	Relativity
8837	8837	'a'			
8838	8838	0.92			
8858	8858	0.76			
8868	8868	0.92			
8901	8901	0.58			
9014	9014	7.91			
9015	9015	6.99			
9016	9016	5.86			
9019	9019	2.68			
9032	9032	7.17			
9033	9033	6.99			
9040	9040	8.55			
9052	9052	6.90			
9058	9058	4.35			
9060	9060	4.06			
9061	9061	3.29			
9063	9063	2.96			
9079	9079	5.31			
9080	9080	2.77			
9089	9089	2.49			
9093	9093	3.76			
9101	9101	8.27			
9102	9102	7.28			
9154	9154	3.83			
9156	9156	2.75			
9170	9170	50.71			
9178	9178	12.32			
9179	9179	25.78			
9182	9182	3.91			
9186	9186	33.53			
9220	9220	10.84			
9402	9402	11.05			
9501	9501	6.81			
9522	9522	4.47			
9529	9529	16.11			
9552	9552	16.32			
9586	9586	2.55			
9600	9600	2.55			
9620	9620	2.49			
9984	9984	'a'			
9985	9985	'a'			

EXHIBIT B

TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE 1/1/2000

Current Class	New Class	ELR	D-Ratio	Current Class	New Class	ELR	D-Ratio
0005	0005	2.38	0.25	2361	2361	0.40	0.26
0008	0008	3.81	0.28	2380	2380	1.69	0.28
0011	0011	5.10	0.25	2501	2501	6.05	0.28
0016	0016	3.26	0.27	2503	2503	0.52	0.27
0034	0034	5.68	0.24	2532	2532	0.83	0.27
0035	0035	2.01	0.27	2534	2534	1.97	0.29
0037	0037	3.39	0.24	2560	2560	4.18	0.26
0042	0042	4.06	0.26	2576	2576	3.97	0.26
0059	0059	'a'	'a'	2578	2578	5.33	0.27
0065	0065	'a'	'a'	2581	2581	3.89	0.26
0066	0066	'a'	'a'	2583	2583	1.97	0.27
0067	0067	'a'	'a'	2587	2587	1.61	0.27
0079	0079	3.05	0.25	2670	2670	2.39	0.27
0083	0083	4.09	0.24	2683	2683	2.99	0.28
0106	0106	6.13	0.23	2688	2688	4.25	0.26
0113	0113	2.69	0.27	2702	2702	7.49	0.26
0401	0401	10.47	0.26	2705	2705	10.59	0.20
0913	0913	'a'	'a'	2710	2710	4.39	0.22
1165	1165	'a'	'a'	2719	2719	7.34	0.19
1321	1321	0.98	0.22	2731	2731	2.69	0.27
1438	1438	2.59	0.26	2790	2790	1.05	0.26
1463	1463	7.47	0.24	2802	2802	5.79	0.27
1472	1472	3.11	0.25	2835	2835	3.64	0.27
1701	1701	2.85	0.24	2881	2881	2.91	0.27
1747	1747	6.34	0.24	2923	2923	1.47	0.27
1803	1803	2.34	0.24	3004	3004	2.81	0.23
1924	1924	3.56	0.26	3022	3022	2.97	0.27
2003	2003	3.36	0.26	3027	3027	0.81	0.25
2014	2014	3.85	0.24	3028	3028	2.80	0.26
2040	2040	2.32	0.25	3040	3040	4.65	0.25
2041	2041	1.82	0.26	3041	3041	3.96	0.26
2068	2068	4.83	0.27	3042	3042	2.21	0.26
2081	2081	4.61	0.29	3064	3064	3.99	0.26
2095	2095	3.73	0.26	3066	3066	3.33	0.27
2105	2105	4.37	0.23	3081	3081	5.36	0.22
2111	2111	2.43	0.27	3082	3082	2.99	0.25
2114	2114	3.10	0.27	3085	3085	4.68	0.24
2121	2121	1.89	0.27	3110	3110	2.89	0.20
2157	2157	2.84	0.26	3111	3111	3.36	0.25
2172	2172	0.49	0.25	3113	3113	1.88	0.27
2211	2211	9.15	0.26	3114	3114	1.71	0.26
2220	2220	1.66	0.23	3126	3126	1.87	0.26
2260	2260	3.33	0.25	3131	3131	2.35	0.26
2286	2286	2.27	0.25	3132	3132	2.65	0.26
2288	2288	3.35	0.25	3146	3146	3.04	0.28

EXHIBIT B

TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE 1/1/2000

Current Class	New Class	ELR	D-Ratio	Current Class	New Class	ELR	D-Ratio
3179	3179	3.04	0.25	4045	4045	5.24	0.23
3220	3220	2.23	0.25	4062	4062	3.23	0.25
3223	3223	3.08	0.27	4101	4101	1.21	0.26
3224	3224	2.71	0.26	4112	4112	0.76	0.24
3227	3227	5.18	0.26	4114	4114	2.77	0.27
3255	3255	2.11	0.25	4130	4130	3.52	0.24
3257	3257	3.45	0.27	4150	4150	1.86	0.28
3300	3300	5.76	0.27	4206	4206	3.27	0.28
3316	3316	3.66	0.29	4207	4207	0.94	0.24
3331	3331	4.77	0.18	4239	4239	1.29	0.26
3365	3365	7.30	0.26	4243	4243	3.19	0.26
3372	3372	3.64	0.26	4244	4244	3.38	0.26
3383	3383	1.10	0.26	4250	4250	0.96	0.25
3507	3507	3.20	0.25	4273	4273	3.24	0.27
3548	3548	0.88	0.28	4279	4279	2.25	0.26
3574	3574	0.58	0.29	4282	4282	1.35	0.28
3620	3620	3.50	0.25	4283	4283	3.55	0.24
3629	3629	1.86	0.25	4299	4299	1.69	0.27
3632	3632	2.70	0.26	4304	4304	2.25	0.26
3639	3639	2.53	0.25	4307	4307	2.43	0.25
3642	3642	4.63	0.24	4351	4351	0.33	0.27
3643	3643	2.37	0.25	4360	4360	1.00	0.28
3647	3647	4.14	0.26	4361	4361	1.34	0.28
3648	3648	4.18	0.26	4362	4362	0.36	0.24
3681	3681	1.37	0.27	4410	4410	3.20	0.26
3685	3685	0.77	0.26	4417	4417	1.91	0.28
3719	3719	2.54	0.25	4420	4420	2.45	0.19
3724	3724	2.66	0.25	4431	4431	2.67	0.27
3726	3726	3.53	0.24	4432	4432	2.08	0.25
3805	3805	1.87	0.28	4439	4439	1.98	0.24
3807	3807	3.69	0.24	4452	4452	2.96	0.27
3808	3808	2.48	0.25	4459	4459	2.34	0.26
3821	3821	3.96	0.26	4470	4470	1.92	0.24
3822	3822	3.19	0.26	4484	4484	3.01	0.27
3823	3823	4.19	0.26	4511	4511	0.94	0.26
3824	3824	3.80	0.28	4519	4519	3.31	0.27
3830	3830	1.51	0.25	4558	4558	2.02	0.26
3865	3865	3.23	0.24	4568	4568	1.46	0.26
3881	3881	6.42	0.22	4583	4583	3.63	0.21
4000	4000	3.38	0.21	4611	4611	1.46	0.28
4021	4021	3.74	0.21	4635	4635	1.29	0.24
4024	4024	2.76	0.24	4653	4653	1.76	0.26
4034	4034	4.43	0.26	4665	4665	6.92	0.25
4036	4036	2.25	0.26	4670	4670	3.25	0.27
4038	4038	4.01	0.25	4692	4692	0.51	0.26

EXHIBIT B

TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE 1/1/2000

Current Class	New Class	ELR	D-Ratio	Current Class	New Class	ELR	D-Ratio
4693	4693	1.31	0.28	7024	7024	12.62	0.18
4703	4703	1.13	0.25	7046	7046	6.16	0.21
4712	4712	2.89	0.24	7047	7047	15.05	0.19
4716	4716	1.23	0.25	7098	7098	6.84	0.21
4717	4717	1.17	0.26	7099	7099	9.92	0.21
4720	4720	1.67	0.27	7133	7133	3.71	0.23
4740	4740	0.90	0.23	7134	7134	8.19	0.26
4743	4743	0.43	0.23	7135	7135	8.79	0.21
4751	4751	1.20	0.24	7219	7219	5.60	0.25
4766	4766	'a'	'a'	7230	7230	5.26	0.28
4777	4777	'a'	'a'	7309	7309	26.88	0.21
4800	4800	'a'	'a'	7313	7313	3.14	0.20
4801	4801	'a'	'a'	7317	7317	5.61	0.23
4802	4802	'a'	'a'	7327	7327	7.88	0.22
4803	4803	'a'	'a'	7350	7350	6.81	0.24
4804	4804	'a'	'a'	7360	7360	4.33	0.26
4805	4805	'a'	'a'	7380	7380	3.32	0.25
4806	4806	'a'	'a'	7382	7382	5.13	0.25
4807	4807	'a'	'a'	7390	7390	2.94	0.27
4808	4808	'a'	'a'	7405	7405	0.74	0.25
4809	4809	'a'	'a'	7418	7418	1.89	0.17
4810	4810	'a'	'a'	7421	7421	1.63	0.24
4811	4811	'a'	'a'	7422	7422	1.29	0.21
4812	4812	'a'	'a'	7423	7423	2.18	0.24
4813	4813	'a'	'a'	7502	7502	1.15	0.22
4814	4814	'a'	'a'	7515	7515	1.05	0.21
4815	4815	'a'	'a'	7520	7520	2.59	0.25
4816	4816	'a'	'a'	7538	7538	8.42	0.19
4817	4817	'a'	'a'	7539	7539	0.95	0.22
4818	4818	'a'	'a'	7580	7580	1.68	0.25
4819	4819	'a'	'a'	7590	7590	4.12	0.25
4820	4820	'a'	'a'	7600	7600	1.63	0.25
4821	4821	'a'	'a'	7602	7602	5.71	0.25
4822	4822	'a'	'a'	7610	7610	0.35	0.25
4823	4823	'a'	'a'	7704	7704	1.50	0.27
4902	4902	2.87	0.27	7720	7720	2.22	0.27
4923	4923	0.98	0.27	7855	7855	6.50	0.25
5022	5022	6.36	0.26	8002	8002	2.28	0.26
5040	5040	10.73	0.26	8006	8006	3.72	0.27
5041	5041	8.01	0.24	8008	8008	1.27	0.26
5057	5057	8.19	0.26	8013	8013	0.68	0.27
5070	5070	7.45	0.25	8017	8017	1.83	0.27
5102	5102	4.63	0.26	8018	8018	3.39	0.27
5160	5160	2.68	0.26	8032	8032	2.02	0.27
5183	5183	3.37	0.25	8033	8033	3.46	0.27

EXHIBIT B

TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE 1/1/2000

Current Class	New Class	ELR	D-Ratio	Current Class	New Class	ELR	D-Ratio
5190	5190	3.30	0.25	8034	8034	3.89	0.28
5191	5191	0.80	0.26	8039	8039	1.58	0.26
5192	5192	2.86	0.27	8044	8044	3.62	0.26
5200	5200	4.22	0.26	8045	8045	1.38	0.26
5203	5203	8.58	0.25	8047	8047	1.87	0.26
5213	5213	6.87	0.24	8058	8058	2.05	0.26
5220	5220	4.80	0.27	8102	8102	3.93	0.27
5348	5348	3.61	0.26	8106	8106	3.53	0.25
5403	5403	7.19	0.26	8107	8107	2.49	0.25
5437	5437	4.96	0.27	8113	8113	4.82	0.25
5443	5443	4.85	0.22	8209	8209	5.44	0.27
5462	5462	4.71	0.27	8215	8215	3.11	0.25
5474	5474	4.85	0.26	8227	8227	2.95	0.26
5479	5479	6.84	0.25	8231	8231	2.38	0.24
5491	5491	2.69	0.27	8234	8234	3.68	0.25
5506	5506	4.80	0.24	8264	8264	6.02	0.25
5536	5536	3.47	0.27	8265	8265	5.79	0.26
5538	5538	5.96	0.26	8288	8288	4.30	0.25
5551	5551	11.27	0.26	8292	8292	4.42	0.26
5606	5606	1.41	0.25	8293	8293	8.04	0.26
5701	5701	11.00	0.22	8295	8295	3.82	0.28
6003	6003	9.45	0.24	8304	8304	5.78	0.24
6045	6045	2.82	0.25	8350	8350	2.73	0.21
6202	6202	9.22	0.24	8385	8385	4.38	0.26
6203	6203	1.27	0.22	8387	8387	2.85	0.26
6204	6204	7.75	0.27	8391	8391	1.80	0.27
6205	6205	'a'	'a'	8601	8601	0.30	0.23
6206	6206	2.07	0.22	8606	8606	1.93	0.19
6213	6213	3.17	0.22	8607	8607	0.72	0.22
6216	6216	5.09	0.26	8709	8709	2.42	0.26
6219	6219	4.19	0.24	8726	8726	1.03	0.22
6229	6229	4.01	0.25	8742	8742	0.37	0.25
6233	6233	4.90	0.23	8748	8748	0.41	0.27
6237	6237	1.68	0.21	8752	8752	1.92	0.24
6238	6238	13.49	0.24	8754	8754	0.91	0.27
6306	6306	6.27	0.22	8755	8755	0.26	0.26
6319	6319	3.82	0.26	8803	8803	0.10	0.25
6400	6400	7.19	0.25	8809	8809	0.21	0.24
6504	6504	3.77	0.28	8810	8810	0.20	0.26
6823	6823	2.95	0.26	8820	8820	0.18	0.28
6824	6824	4.41	0.25	8828	8828	3.51	0.26
6843	6843	3.17	0.18	8829	8829	4.82	0.26
6872	6872	6.46	0.23	8831	8831	1.22	0.27
6874	6874	13.50	0.21	8832	8832	0.32	0.28
7016	7016	11.36	0.23	8833	8833	0.83	0.26

EXHIBIT B

TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE 1/1/2000

Current Class	New Class	ELR	D-Ratio	Current Class	New Class	ELR	D-Ratio
8837	8837	'a'	'a'				
8838	8838	0.37	0.27				
8858	8858	0.30	0.26				
8868	8868	0.36	0.26				
8901	8901	0.24	0.28				
9014	9014	3.14	0.26				
9015	9015	2.72	0.26				
9016	9016	2.53	0.27				
9019	9019	1.07	0.25				
9032	9032	3.30	0.27				
9033	9033	2.73	0.25				
9040	9040	3.37	0.26				
9052	9052	2.91	0.27				
9058	9058	1.91	0.28				
9060	9060	1.70	0.27				
9061	9061	1.40	0.27				
9063	9063	1.18	0.27				
9079	9079	2.24	0.27				
9080	9080	1.07	0.25				
9089	9089	0.98	0.26				
9093	9093	1.49	0.26				
9101	9101	3.36	0.28				
9102	9102	2.92	0.27				
9154	9154	1.51	0.27				
9156	9156	1.12	0.27				
9170	9170	19.60	0.27				
9178	9178	4.66	0.25				
9179	9179	9.70	0.24				
9182	9182	1.50	0.25				
9186	9186	14.56	0.24				
9220	9220	4.17	0.25				
9402	9402	4.40	0.25				
9501	9501	2.57	0.25				
9522	9522	2.29	0.26				
9529	9529	6.14	0.25				
9552	9552	5.97	0.24				
9586	9586	1.07	0.29				
9600	9600	1.01	0.26				
9620	9620	0.94	0.25				
9984	9984	'a'	'a'				
9985	9985	'a'	'a'				

TABLE III W and B Values

Expected Losses		Current Values		Proposed Values	
Minimum	Maximum	W	B	W	B
1	5,000	0.07	7,500	0.07	7,500
5,001	10,000	0.08	7,500	0.08	7,500
10,001	15,000	0.08	7,500	0.08	7,500
15,001	20,000	0.09	7,500	0.08	7,500
20,001	25,000	0.09	7,500	0.09	7,963
25,001	30,000	0.10	7,640	0.09	8,463
30,001	35,000	0.11	8,140	0.10	8,963
35,001	40,000	0.12	8,640	0.11	9,463
40,001	45,000	0.13	9,140	0.12	9,963
45,001	50,000	0.13	9,640	0.12	10,463
50,001	55,000	0.14	10,140	0.13	10,963
55,001	60,000	0.15	10,640	0.14	11,463
60,001	65,000	0.16	11,140	0.15	11,963
65,001	70,000	0.17	11,640	0.15	12,463
70,001	75,000	0.17	12,140	0.16	12,963
75,001	80,000	0.18	12,640	0.17	13,463
80,001	85,000	0.19	13,140	0.17	13,963
85,001	90,000	0.19	13,640	0.18	14,463
90,001	95,000	0.20	14,140	0.18	14,963
95,001	100,000	0.21	14,640	0.19	15,463
100,001	105,000	0.21	15,140	0.20	15,963
105,001	110,000	0.22	15,640	0.20	16,463
110,001	115,000	0.23	16,140	0.21	16,963
115,001	120,000	0.23	16,640	0.21	17,463
120,001	125,000	0.24	17,140	0.22	17,963
125,001	130,000	0.24	17,640	0.22	18,463
130,001	135,000	0.25	18,140	0.23	18,963
135,001	140,000	0.25	18,640	0.23	19,463
140,001	145,000	0.26	19,140	0.24	19,963
145,001	150,000	0.26	19,640	0.24	20,463
150,001	155,000	0.26	20,140	0.25	20,963
155,001	160,000	0.27	20,458	0.25	21,463
160,001	165,000	0.27	20,768	0.26	21,963
165,001	170,000	0.28	21,070	0.26	22,463
170,001	175,000	0.28	21,363	0.26	22,963
175,001	180,000	0.28	21,649	0.26	23,462
180,001	185,000	0.29	21,926	0.27	23,787
185,001	190,000	0.29	22,195	0.27	24,105
190,001	195,000	0.30	22,456	0.27	24,417
195,001	200,000	0.30	22,709	0.28	24,721
200,001	205,000	0.31	22,955	0.28	25,018
205,001	210,000	0.31	23,192	0.29	25,309
210,001	215,000	0.31	23,422	0.29	25,593
215,001	220,000	0.32	23,643	0.29	25,871

TABLE III W and B Values

Expected Losses		Current Values		Proposed Values	
Minimum	Maximum	W	B	W	B
220,001	225,000	0.32	23,857	0.30	26,141
225,001	230,000	0.33	24,064	0.30	26,405
230,001	235,000	0.33	24,262	0.30	26,663
235,001	240,000	0.34	24,453	0.31	26,914
240,001	245,000	0.34	24,637	0.31	27,158
245,001	250,000	0.34	24,813	0.31	27,396
250,001	255,000	0.35	24,981	0.32	27,627
255,001	260,000	0.35	25,142	0.32	27,852
260,001	265,000	0.36	25,295	0.33	28,070
265,001	270,000	0.36	25,441	0.33	28,282
270,001	275,000	0.37	25,580	0.33	28,488
275,001	280,000	0.37	25,712	0.34	28,687
280,001	285,000	0.37	25,836	0.34	28,880
285,001	290,000	0.38	25,953	0.34	29,066
290,001	295,000	0.38	26,063	0.35	29,247
295,001	300,000	0.39	26,166	0.35	29,421
300,001	305,000	0.39	26,262	0.35	29,589
305,001	310,000	0.40	26,350	0.36	29,751
310,001	315,000	0.40	26,432	0.36	29,906
315,001	320,000	0.41	26,507	0.36	30,056
320,001	325,000	0.41	26,575	0.37	30,199
325,001	330,000	0.41	26,636	0.37	30,336
330,001	335,000	0.42	26,691	0.38	30,468
335,001	340,000	0.42	26,739	0.38	30,593
340,001	345,000	0.43	26,780	0.38	30,712
345,001	350,000	0.43	26,814	0.39	30,826
350,001	355,000	0.44	26,842	0.39	30,933
355,001	360,000	0.44	26,864	0.39	31,035
360,001	365,000	0.44	26,879	0.40	31,131
365,001	370,000	0.45	26,887	0.40	31,221
370,001	375,000	0.45	26,889	0.40	31,305
375,001	380,000	0.46	26,885	0.41	31,384
380,001	385,000	0.46	26,874	0.41	31,457
385,001	390,000	0.47	26,858	0.41	31,524
390,001	395,000	0.47	26,835	0.42	31,586
395,001	400,000	0.47	26,806	0.42	31,642
400,001	405,000	0.48	26,771	0.43	31,692
405,001	410,000	0.48	26,730	0.43	31,737
410,001	415,000	0.49	26,683	0.43	31,776
415,001	420,000	0.49	26,630	0.44	31,810
420,001	425,000	0.50	26,571	0.44	31,839
425,001	430,000	0.50	26,506	0.44	31,862
430,001	435,000	0.51	26,436	0.45	31,880
435,001	440,000	0.51	26,360	0.45	31,892

TABLE III W and B Values

Expected Losses		Current Values		Proposed Values	
Minimum	Maximum	W	B	W	B
440,001	445,000	0.51	26,278	0.45	31,899
445,001	450,000	0.52	26,190	0.46	31,901
450,001	455,000	0.52	26,098	0.46	31,897
455,001	460,000	0.53	25,999	0.47	31,889
460,001	465,000	0.53	25,895	0.47	31,875
465,001	470,000	0.54	25,786	0.47	31,856
470,001	475,000	0.54	25,672	0.48	31,832
475,001	480,000	0.54	25,552	0.48	31,803
480,001	485,000	0.55	25,427	0.48	31,769
485,001	490,000	0.55	25,297	0.49	31,730
490,001	495,000	0.56	25,162	0.49	31,686
495,001	500,000	0.56	25,022	0.49	31,637
500,001	505,000	0.57	24,877	0.50	31,583
505,001	510,000	0.57	24,727	0.50	31,525
510,001	515,000	0.57	24,572	0.50	31,461
515,001	520,000	0.58	24,412	0.51	31,393
520,001	525,000	0.58	24,248	0.51	31,320
525,001	530,000	0.59	24,079	0.52	31,243
530,001	535,000	0.59	23,905	0.52	31,160
535,001	540,000	0.60	23,727	0.52	31,073
540,001	545,000	0.60	23,544	0.53	30,982
545,001	550,000	0.60	23,357	0.53	30,886
550,001	555,000	0.61	23,166	0.53	30,785
555,001	560,000	0.61	22,970	0.54	30,681
560,001	565,000	0.62	22,771	0.54	30,571
565,001	570,000	0.62	22,567	0.54	30,457
570,001	575,000	0.63	22,359	0.55	30,339
575,001	580,000	0.63	22,147	0.55	30,217
580,001	585,000	0.64	21,931	0.55	30,090
585,001	590,000	0.64	21,711	0.56	29,959
590,001	595,000	0.64	21,487	0.56	29,824
595,001	600,000	0.65	21,260	0.57	29,685
600,001	605,000	0.65	21,029	0.57	29,542
605,001	610,000	0.66	20,794	0.57	29,394
610,001	615,000	0.66	20,556	0.58	29,243
615,001	620,000	0.67	20,314	0.58	29,088
620,001	625,000	0.67	20,069	0.58	28,928
625,001	630,000	0.67	19,821	0.59	28,765
630,001	635,000	0.68	19,569	0.59	28,598
635,001	640,000	0.68	19,315	0.59	28,427
640,001	645,000	0.69	19,057	0.60	28,253
645,001	650,000	0.69	18,796	0.60	28,074
650,001	655,000	0.70	18,533	0.61	27,892
655,001	660,000	0.70	18,266	0.61	27,707

TABLE III W and B Values

Expected Losses		Current Values		Proposed Values	
Minimum	Maximum	W	B	W	B
660,001	665,000	0.70	17,997	0.61	27,518
665,001	670,000	0.71	17,725	0.62	27,325
670,001	675,000	0.71	17,451	0.62	27,129
675,001	680,000	0.72	17,174	0.62	26,929
680,001	685,000	0.72	16,895	0.63	26,726
685,001	690,000	0.73	16,613	0.63	26,519
690,001	695,000	0.73	16,329	0.63	26,309
695,001	700,000	0.74	16,043	0.64	26,096
700,001	705,000	0.74	15,755	0.64	25,880
705,001	710,000	0.74	15,465	0.64	25,661
710,001	715,000	0.75	15,173	0.65	25,438
715,001	720,000	0.75	14,880	0.65	25,213
720,001	725,000	0.76	14,584	0.66	24,984
725,001	730,000	0.76	14,287	0.66	24,752
730,001	735,000	0.77	13,989	0.66	24,518
735,001	740,000	0.77	13,689	0.67	24,280
740,001	745,000	0.77	13,388	0.67	24,040
745,001	750,000	0.78	13,086	0.67	23,797
750,001	755,000	0.78	12,783	0.68	23,551
755,001	760,000	0.79	12,479	0.68	23,303
760,001	765,000	0.79	12,174	0.68	23,052
765,001	770,000	0.80	11,868	0.69	22,798
770,001	775,000	0.80	11,562	0.69	22,542
775,001	780,000	0.80	11,255	0.69	22,284
780,001	785,000	0.81	10,947	0.70	22,023
785,001	790,000	0.81	10,640	0.70	21,759
790,001	795,000	0.82	10,332	0.71	21,494
795,001	800,000	0.82	10,025	0.71	21,226
800,001	805,000	0.83	9,717	0.71	20,956
805,001	810,000	0.83	9,410	0.72	20,684
810,001	815,000	0.84	9,103	0.72	20,410
815,001	820,000	0.84	8,797	0.72	20,134
820,001	825,000	0.84	8,492	0.73	19,856
825,001	830,000	0.85	8,187	0.73	19,576
830,001	835,000	0.85	7,883	0.73	19,294
835,001	840,000	0.86	7,581	0.74	19,010
840,001	845,000	0.86	7,280	0.74	18,725
845,001	850,000	0.87	6,980	0.75	18,438
850,001	855,000	0.87	6,682	0.75	18,150
855,001	860,000	0.87	6,386	0.75	17,860
860,001	865,000	0.88	6,092	0.76	17,569
865,001	870,000	0.88	5,800	0.76	17,276
870,001	875,000	0.89	5,511	0.76	16,982
875,001	880,000	0.89	5,224	0.77	16,687

TABLE III W and B Values

Expected Losses Minimum	Expected Losses Maximum	Current Values W	Current Values B	Proposed Values W	Proposed Values B
880,001	885,000	0.90	4,941	0.77	16,390
885,001	890,000	0.90	4,660	0.77	16,093
890,001	895,000	0.90	4,383	0.78	15,795
895,001	900,000	0.91	4,109	0.78	15,495
900,001	905,000	0.91	3,839	0.78	15,195
905,001	910,000	0.92	3,573	0.79	14,894
910,001	915,000	0.92	3,312	0.79	14,592
915,001	920,000	0.93	3,056	0.80	14,289
920,001	925,000	0.93	2,805	0.80	13,986
925,001	930,000	0.93	2,559	0.80	13,683
930,001	935,000	0.94	2,319	0.81	13,379
935,001	940,000	0.94	2,086	0.81	13,075
940,001	945,000	0.95	1,859	0.81	12,771
945,001	950,000	0.95	1,640	0.82	12,466
950,001	955,000	0.96	1,429	0.82	12,161
955,001	960,000	0.96	1,226	0.82	11,857
960,001	965,000	0.97	1,032	0.83	11,552
965,001	970,000	0.97	849	0.83	11,248
970,001	975,000	0.97	677	0.83	10,944
975,001	980,000	0.98	518	0.84	10,641
980,001	985,000	0.98	372	0.84	10,338
985,001	990,000	0.99	243	0.85	10,035
990,001	995,000	0.99	133	0.85	9,734
995,001	1,000,000	1.00	47	0.85	9,433
1,000,001	1,005,000			0.86	9,133
1,005,001	1,010,000			0.86	8,834
1,010,001	1,015,000			0.86	8,536
1,015,001	1,020,000			0.87	8,240
1,020,001	1,025,000			0.87	7,945
1,025,001	1,030,000			0.87	7,652
1,030,001	1,035,000			0.88	7,360
1,035,001	1,040,000			0.88	7,070
1,040,001	1,045,000			0.89	6,782
1,045,001	1,050,000			0.89	6,496
1,050,001	1,055,000			0.89	6,212
1,055,001	1,060,000			0.90	5,930
1,060,001	1,065,000			0.90	5,652
1,065,001	1,070,000			0.90	5,375
1,070,001	1,075,000			0.91	5,102
1,075,001	1,080,000			0.91	4,832
1,080,001	1,085,000			0.91	4,565
1,085,001	1,090,000			0.92	4,301
1,090,001	1,095,000			0.92	4,042
1,095,001	1,100,000			0.92	3,786

TABLE III W and B Values

Expected Losses		Current Values		Proposed Values	
Minimum	Maximum	W	B	W	B
1,100,001	1,105,000			0.93	3,534
1,105,001	1,110,000			0.93	3,286
1,110,001	1,115,000			0.94	3,043
1,115,001	1,120,000			0.94	2,805
1,120,001	1,125,000			0.94	2,572
1,125,001	1,130,000			0.95	2,345
1,130,001	1,135,000			0.95	2,123
1,135,001	1,140,000			0.95	1,908
1,140,001	1,145,000			0.96	1,699
1,145,001	1,150,000			0.96	1,497
1,150,001	1,155,000			0.96	1,303
1,155,001	1,160,000			0.97	1,117
1,160,001	1,165,000			0.97	940
1,165,001	1,170,000			0.97	773
1,170,001	1,175,000			0.98	616
1,175,001	1,180,000			0.98	470
1,180,001	1,185,000			0.99	338
1,185,001	1,190,000			0.99	220
1,190,001	1,195,000			0.99	120
1,195,001	1,200,000			1.00	43
1,200,000				-	-

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Admiralty/F.E.L.A. Operations
Liability Limit Table

	Current Table			Proposed Table		
Limit Per Accident	Factor	Minimum Premium Program I	Minimum Premium Program II	Factor	Minimum Premium Program I	Minimum Premium Program II
$ 25,000	1.00	$ 50	$ 100	1.00	$ 50	$ 100
$ 50,000	1.07	$ 54	$ 107	1.23	$ 54	$ 107
$ 100,000	1.09	$ 55	$ 109	1.36	$ 55	$ 109
$ 200,000	1.12	$ 56	$ 112	1.48	$ 56	$ 112
$ 300,000	1.16	$ 58	$ 116	1.59	$ 58	$ 116
$ 400,000	1.18	$ 59	$ 118	1.70	$ 59	$ 118
$ 500,000	1.20	$ 60	$ 120	1.80	$ 60	$ 120

Off Shore Operation - Liability Limit Table

Lower Limit

Upper Limit	25	30	40	50	100	150	200	250	300	400	500
25	1.00										
30	1.03	1.04									
35	1.05	1.06									
40	1.07	1.08	1.09								
45	1.08	1.09	1.10								
50	1.10	1.11	1.12	1.13							
70	1.12	1.13	1.14	1.15							
100	1.15	1.16	1.17	1.18	1.19						
150	1.18	1.19	1.20	1.21	1.22	1.23					
200	1.20	1.21	1.22	1.23	1.24	1.25	1.27				
250	1.23	1.24	1.25	1.26	1.27	1.28	1.29	1.30			
300	1.25	1.26	1.27	1.28	1.29	1.30	1.31	1.32	1.33		
350	1.27	1.28	1.29	1.30	1.31	1.32	1.33	1.34	1.35		
400	1.29	1.30	1.31	1.32	1.33	1.34	1.35	1.36	1.37	1.38	
500	1.33	1.34	1.35	1.36	1.37	1.38	1.39	1.40	1.41	1.42	1.43

New ILFs for Off Shore

Lower

Upper	25	30	40	50	100	150	200	250	300	400	500
25	1.00										
30	1.03	1.07									
35	1.05	1.09									
40	1.07	1.11	1.19								
45	1.08	1.12	1.20								
50	1.10	1.14	1.22	1.30							
70	1.12	1.16	1.24	1.32							
100	1.15	1.19	1.27	1.36	1.48						
150	1.18	1.23	1.31	1.39	1.52	1.58					
200	1.20	1.25	1.33	1.41	1.55	1.61	1.68				
250	1.23	1.28	1.36	1.45	1.58	1.64	1.70	1.75			
300	1.25	1.30	1.38	1.47	1.61	1.67	1.73	1.78	1.82		
350	1.27	1.32	1.41	1.49	1.63	1.70	1.76	1.80	1.85		
400	1.29	1.34	1.43	1.52	1.66	1.72	1.78	1.83	1.88	1.99	
500	1.33	1.38	1.47	1.56	1.71	1.77	1.84	1.88	1.93	2.05	2.15

Premium Credits (%) by Aggregate Limit

Current Discounts | **Proposed Discounts**

Estimated Annual Premium Range: $ 5 001 to $ 10 000

Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV	Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 2,000	7.8%	7.5%	6.7%	6.3%	$ 2,000	13.8%	13.3%	11.9%	11.1%
$ 4,000	11.8%	11.6%	10.1%	9.4%	$ 4,000	18.3%	18.0%	15.7%	14.6%
$ 6,000	16.2%	15.8%	14.1%	12.9%	$ 6,000	21.8%	21.3%	19.0%	17.4%
$ 8,000	17.9%	17.4%	15.4%	14.0%	$ 8,000	25.1%	24.4%	21.6%	19.7%
$ 10,000	19.0%	18.5%	16.2%	14.8%	$ 10,000	28.0%	27.2%	23.9%	21.8%
$ 15,000	n/a	n/a	n/a	n/a	$ 15,000	n/a	n/a	n/a	n/a
$ 25,000	n/a	n/a	n/a	n/a	$ 25,000	n/a	n/a	n/a	n/a
$ 50,000	n/a	n/a	n/a	n/a	$ 50,000	n/a	n/a	n/a	n/a
$ 75,000	n/a	n/a	n/a	n/a	$ 75,000	n/a	n/a	n/a	n/a
$ 100,000	n/a	n/a	n/a	n/a	$ 100,000	n/a	n/a	n/a	n/a

Estimated Annual Premium Range: $ 10 001 to $ 25 000

Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV	Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 2,000	6.9%	6.7%	6.1%	5.7%	$ 2,000	11.4%	11.0%	10.0%	9.4%
$ 4,000	10.9%	10.7%	9.5%	8.9%	$ 4,000	16.2%	15.9%	14.1%	13.2%
$ 6,000	15.1%	14.4%	13.1%	12.3%	$ 6,000	20.0%	19.1%	17.4%	16.3%
$ 8,000	17.0%	16.3%	14.6%	13.7%	$ 8,000	22.9%	21.9%	19.7%	18.4%
$ 10,000	18.4%	17.7%	15.7%	14.6%	$ 10,000	25.6%	24.6%	21.8%	20.3%
$ 15,000	25.0%	24.5%	21.9%	20.7%	$ 15,000	30.3%	29.7%	26.5%	25.1%
$ 25,000	30.5%	29.9%	26.5%	24.8%	$ 25,000	38.7%	37.9%	33.6%	31.4%
$ 50,000	n/a	n/a	n/a	n/a	$ 50,000	n/a	n/a	n/a	n/a
$ 75,000	n/a	n/a	n/a	n/a	$ 75,000	n/a	n/a	n/a	n/a
$ 100,000	n/a	n/a	n/a	n/a	$ 100,000	n/a	n/a	n/a	n/a

Estimated Annual Premium Range: $ 25 001 to $ 50 000

Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV	Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 2,000	5.1%	5.0%	4.8%	4.5%	$ 2,000	9.0%	8.8%	8.5%	8.0%
$ 4,000	8.9%	8.7%	8.1%	7.7%	$ 4,000	12.9%	12.6%	11.7%	11.1%
$ 6,000	12.0%	11.8%	11.0%	10.3%	$ 6,000	16.1%	15.8%	14.8%	13.8%
$ 8,000	14.2%	13.9%	12.8%	11.9%	$ 8,000	19.2%	18.8%	17.3%	16.1%
$ 10,000	15.9%	15.6%	14.1%	13.1%	$ 10,000	21.9%	21.4%	19.4%	18.0%
$ 15,000	21.4%	21.1%	19.7%	18.4%	$ 15,000	26.5%	26.2%	24.4%	22.8%
$ 25,000	27.8%	27.3%	25.0%	23.2%	$ 25,000	34.8%	34.1%	31.3%	29.0%
$ 50,000	39.6%	39.6%	36.3%	33.9%	$ 50,000	47.0%	47.0%	43.1%	40.2%
$ 75,000	n/a	n/a	n/a	n/a	$ 75,000	n/a	n/a	n/a	n/a
$ 100,000	n/a	n/a	n/a	n/a	$ 100,000	n/a	n/a	n/a	n/a

Estimated Annual Premium Range: $ 50 001 to $ 75 000

Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV	Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 2,000	3.5%	3.5%	3.4%	3.3%	$ 2,000	7.5%	7.5%	7.3%	7.1%
$ 4,000	6.4%	6.4%	6.1%	5.9%	$ 4,000	10.2%	10.2%	9.7%	9.4%
$ 6,000	9.3%	9.1%	8.7%	8.5%	$ 6,000	12.8%	12.5%	12.0%	11.7%
$ 8,000	11.6%	11.3%	10.7%	10.3%	$ 8,000	15.8%	15.4%	14.6%	14.0%
$ 10,000	13.5%	13.1%	12.2%	11.6%	$ 10,000	18.1%	17.6%	16.4%	15.6%
$ 15,000	18.1%	17.9%	16.7%	16.1%	$ 15,000	22.4%	22.2%	20.7%	19.9%
$ 25,000	24.8%	24.4%	22.3%	21.3%	$ 25,000	30.5%	30.0%	27.4%	26.2%
$ 50,000	36.0%	36.0%	33.3%	31.5%	$ 50,000	42.7%	42.7%	39.5%	37.4%
$ 75,000	44.3%	44.3%	41.1%	39.0%	$ 75,000	49.0%	49.0%	45.4%	43.1%
$ 100,000	n/a	n/a	n/a	n/a	$ 100,000	n/a	n/a	n/a	n/a

Estimated Annual Premium Range: $ 75 001 to $ 100 000

Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV	Aggregate Limit	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 2,000	2.6%	2.6%	2.5%	2.5%	$ 2,000	6.9%	6.9%	6.7%	6.7%
$ 4,000	4.9%	4.9%	4.8%	4.7%	$ 4,000	9.1%	9.1%	8.9%	8.7%
$ 6,000	7.1%	7.1%	6.9%	6.8%	$ 6,000	11.2%	11.2%	10.9%	10.7%
$ 8,000	9.1%	9.0%	8.7%	8.5%	$ 8,000	13.3%	13.1%	12.7%	12.4%
$ 10,000	10.9%	10.8%	10.3%	9.9%	$ 10,000	15.3%	15.1%	14.4%	13.9%
$ 15,000	15.2%	15.1%	14.5%	13.9%	$ 15,000	19.2%	19.1%	18.3%	17.6%
$ 25,000	21.8%	21.6%	20.3%	19.1%	$ 25,000	26.7%	26.5%	24.9%	23.4%
$ 50,000	33.3%	32.5%	30.3%	28.8%	$ 50,000	39.8%	38.8%	36.2%	34.4%
$ 75,000	41.8%	40.8%	38.1%	36.2%	$ 75,000	48.5%	47.4%	44.2%	42.0%
$ 100,000	48.1%	47.2%	44.1%	42.0%	$ 100,000	54.9%	53.9%	50.4%	48.0%

Premium Credit Per Accident Deductible

Current Discounts

Per Accident Deductible	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 1,000	6.0%	5.9%	4.8%	4.6%
$ 2,500	10.4%	9.8%	8.7%	7.9%
$ 5,000	16.2%	15.8%	13.8%	12.5%
$ 10,000	26.5%	25.5%	21.5%	19.4%
$ 25,000	48.4%	46.8%	40.3%	36.7%

Proposed Discounts

Per Accident Deductible	Hazard Group I	Hazard Group II	Hazard Group III	Hazard Group IV
$ 1,000	14.9%	13.9%	7.0%	5.7%
$ 2,500	18.8%	17.4%	10.7%	8.9%
$ 5,000	23.9%	22.7%	15.6%	13.4%
$ 10,000	36.4%	34.3%	25.2%	22.4%
$ 25,000	59.0%	55.4%	43.5%	39.9%

Premium Credits (%) by Per Accident Deductible and Aggregate Limit

Hazard Group I

Current Discounts | **Proposed Discounts**

Estimated Annual Premium Range: $ 5 001 to $ 10 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.4%					$ 2,000	13.4%				
$ 4,000	5.8%					$ 4,000	14.4%				
$ 6,000	6.0%	9.6%				$ 6,000	14.9%	17.4%			
$ 8,000	6.0%	9.9%				$ 8,000	14.9%	17.9%			
$ 10,000	6.0%	10.1%	14.4%			$ 10,000	14.9%	18.3%	21.3%		
$ 15,000						$ 15,000					
$ 25,000						$ 25,000					
$ 50,000						$ 50,000					
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 10 001 to $ 25 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.2%					$ 2,000	12.9%				
$ 4,000	5.8%					$ 4,000	14.4%				
$ 6,000	5.9%	9.3%				$ 6,000	14.7%	16.8%			
$ 8,000	6.0%	9.6%				$ 8,000	14.9%	17.4%			
$ 10,000	6.0%	9.8%	13.9%			$ 10,000	14.9%	17.7%	20.5%		
$ 15,000	6.0%	10.1%	14.8%			$ 15,000	14.9%	18.3%	21.9%		
$ 25,000	6.0%	10.3%	15.6%	23.1%		$ 25,000	14.9%	18.6%	23.1%	31.8%	
$ 50,000						$ 50,000					
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 25 001 to $ 50 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.3%					$ 2,000	10.7%				
$ 4,000	5.3%					$ 4,000	13.2%				
$ 6,000	5.7%	8.6%				$ 6,000	14.2%	15.6%			
$ 8,000	5.8%	9.1%				$ 8,000	14.4%	16.5%			
$ 10,000	5.9%	9.5%	13.2%			$ 10,000	14.7%	17.2%	19.5%		
$ 15,000	6.0%	9.9%	14.3%			$ 15,000	14.9%	17.9%	21.1%		
$ 25,000	6.0%	10.2%	15.4%	21.7%		$ 25,000	14.9%	18.5%	22.8%	29.8%	
$ 50,000	6.0%	10.4%	16.0%	24.3%	35.8%	$ 50,000	14.9%	18.8%	23.6%	33.4%	43.6%
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 50 001 to $ 75 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.3%					$ 2,000	8.2%				
$ 4,000	4.9%					$ 4,000	12.2%				
$ 6,000	5.4%	7.5%				$ 6,000	13.4%	13.6%			
$ 8,000	5.7%	8.3%				$ 8,000	14.2%	15.0%			
$ 10,000	5.8%	8.9%	11.5%			$ 10,000	14.4%	16.1%	17.0%		
$ 15,000	6.0%	9.5%	13.3%			$ 15,000	14.9%	17.2%	19.7%		
$ 25,000	6.0%	10.1%	14.8%	20.8%		$ 25,000	14.9%	18.3%	21.9%	28.6%	
$ 50,000	6.0%	10.3%	15.8%	24.1%	33.9%	$ 50,000	14.9%	18.6%	23.3%	33.1%	41.3%
$ 75,000	6.0%	10.4%	16.1%	25.3%	38.3%	$ 75,000	14.9%	18.8%	23.8%	34.8%	46.7%
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 75 001 to $ 100 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	2.5%					$ 2,000	6.2%				
$ 4,000	4.2%					$ 4,000	10.5%				
$ 6,000	5.1%	6.4%				$ 6,000	12.7%	11.6%			
$ 8,000	5.5%	7.5%				$ 8,000	13.7%	13.6%			
$ 10,000	5.7%	8.2%	9.9%			$ 10,000	14.2%	14.8%	14.6%		
$ 15,000	6.0%	9.1%	12.1%			$ 15,000	14.9%	16.5%	17.9%		
$ 25,000	6.0%	9.9%	14.1%	18.9%		$ 25,000	14.9%	17.9%	20.8%	26.0%	
$ 50,000	6.0%	10.3%	15.5%	23.1%	31.5%	$ 50,000	14.9%	18.6%	22.9%	31.8%	38.4%
$ 75,000	6.0%	10.4%	16.0%	24.7%	36.5%	$ 75,000	14.9%	18.8%	23.6%	34.0%	44.5%
$ 100,000	6.0%	10.4%	16.1%	25.4%	39.4%	$ 100,000	14.9%	18.8%	23.8%	34.9%	48.0%

Premium Credits (%) by Per Accident Deductible and Aggregate Limit

Hazard Group II

Estimated Annual Premium Range: $ 5 001 to $ 10 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.4%				
$ 4,000	5.8%				
$ 6,000	5.9%	9.1%			
$ 8,000	5.9%	9.4%			
$ 10,000	5.9%	9.6%	14.1%		
$ 15,000					
$ 25,000					
$ 50,000					
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	12.7%				
$ 4,000	13.6%				
$ 6,000	13.9%	16.1%			
$ 8,000	13.9%	16.7%			
$ 10,000	13.9%	17.0%	20.3%		
$ 15,000					
$ 25,000					
$ 50,000					
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 10 001 to $ 25 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.1%				
$ 4,000	5.7%				
$ 6,000	5.8%	8.8%			
$ 8,000	5.9%	9.1%			
$ 10,000	5.9%	9.3%	13.6%		
$ 15,000	5.9%	9.5%	14.4%		
$ 25,000	5.9%	9.7%	15.2%	22.2%	
$ 50,000					
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	12.0%				
$ 4,000	13.4%				
$ 6,000	13.6%	15.6%			
$ 8,000	13.9%	16.1%			
$ 10,000	13.9%	16.5%	19.6%		
$ 15,000	13.9%	16.8%	20.7%		
$ 25,000	13.9%	17.2%	21.9%	29.9%	
$ 50,000					
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 25 001 to $ 50 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.3%				
$ 4,000	5.3%				
$ 6,000	5.6%	8.2%			
$ 8,000	5.8%	8.7%			
$ 10,000	5.9%	9.0%	12.7%		
$ 15,000	5.9%	9.4%	13.9%		
$ 25,000	5.9%	9.7%	14.9%	21.0%	
$ 50,000	5.9%	9.8%	15.6%	23.5%	35.0%
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	10.1%				
$ 4,000	12.5%				
$ 6,000	13.2%	14.5%			
$ 8,000	13.6%	15.4%			
$ 10,000	13.9%	15.9%	18.3%		
$ 15,000	13.9%	16.7%	20.0%		
$ 25,000	13.9%	17.2%	21.4%	28.2%	
$ 50,000	13.9%	17.4%	22.4%	31.6%	41.4%
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 50 001 to $ 75 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.3%				
$ 4,000	4.8%				
$ 6,000	5.4%	7.2%			
$ 8,000	5.6%	8.0%			
$ 10,000	5.8%	8.5%	11.3%		
$ 15,000	5.9%	9.1%	13.0%		
$ 25,000	5.9%	9.5%	14.4%	19.9%	
$ 50,000	5.9%	9.8%	15.4%	23.1%	33.2%
$ 75,000	5.9%	9.8%	15.7%	24.2%	37.3%
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	7.8%				
$ 4,000	11.3%				
$ 6,000	12.7%	12.8%			
$ 8,000	13.2%	14.2%			
$ 10,000	13.6%	15.1%	16.3%		
$ 15,000	13.9%	16.1%	18.7%		
$ 25,000	13.9%	16.8%	20.7%	26.8%	
$ 50,000	13.9%	17.4%	22.2%	31.1%	39.3%
$ 75,000	13.9%	17.4%	22.6%	32.5%	44.1%
$ 100,000					

Estimated Annual Premium Range: $ 75 001 to $ 100 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	2.5%				
$ 4,000	4.2%				
$ 6,000	5.1%	6.3%			
$ 8,000	5.5%	7.3%			
$ 10,000	5.7%	8.0%	9.8%		
$ 15,000	5.9%	8.8%	11.9%		
$ 25,000	5.9%	9.4%	13.8%	18.4%	
$ 50,000	5.9%	9.8%	15.2%	22.4%	30.9%
$ 75,000	5.9%	9.8%	15.6%	23.8%	35.6%
$ 100,000	5.9%	9.8%	15.7%	24.5%	38.4%

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.9%				
$ 4,000	9.9%				
$ 6,000	12.0%	11.2%			
$ 8,000	12.9%	12.9%			
$ 10,000	13.4%	14.2%	14.1%		
$ 15,000	13.9%	15.6%	17.1%		
$ 25,000	13.9%	16.7%	19.8%	24.7%	
$ 50,000	13.9%	17.4%	21.9%	30.1%	36.6%
$ 75,000	13.9%	17.4%	22.4%	32.0%	42.1%
$ 100,000	13.9%	17.4%	22.6%	33.0%	45.4%

Premium Credits (%) by Per Accident Deductible and Aggregate Limit

Hazard Group III

Current Discounts | **Proposed Discounts**

Estimated Annual Premium Range: $ 5 001 to $ 10 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.4%					$ 2,000	6.4%				
$ 4,000	4.7%					$ 4,000	6.9%				
$ 6,000	4.7%	8.2%				$ 6,000	6.9%	10.1%			
$ 8,000	4.8%	8.4%				$ 8,000	7.0%	10.4%			
$ 10,000	4.8%	8.5%	12.2%			$ 10,000	7.0%	10.5%	13.8%		
$ 15,000						$ 15,000					
$ 25,000						$ 25,000					
$ 50,000						$ 50,000					
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 10 001 to $ 25 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.3%					$ 2,000	6.3%				
$ 4,000	4.6%					$ 4,000	6.7%				
$ 6,000	4.7%	7.9%				$ 6,000	6.9%	9.8%			
$ 8,000	4.7%	8.1%				$ 8,000	6.9%	10.0%			
$ 10,000	4.8%	8.3%	11.8%			$ 10,000	7.0%	10.3%	13.4%		
$ 15,000	4.8%	8.5%	12.5%			$ 15,000	7.0%	10.5%	14.2%		
$ 25,000	4.8%	8.6%	13.1%	19.2%		$ 25,000	7.0%	10.6%	14.8%	22.5%	
$ 50,000						$ 50,000					
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 25 001 to $ 50 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.8%					$ 2,000	5.5%				
$ 4,000	4.4%					$ 4,000	6.4%				
$ 6,000	4.6%	7.5%				$ 6,000	6.7%	9.3%			
$ 8,000	4.7%	7.9%				$ 8,000	6.9%	9.8%			
$ 10,000	4.7%	8.1%	11.3%			$ 10,000	6.9%	10.0%	12.8%		
$ 15,000	4.8%	8.4%	12.2%			$ 15,000	7.0%	10.4%	13.8%		
$ 25,000	4.8%	8.6%	12.9%	18.4%		$ 25,000	7.0%	10.6%	14.6%	21.6%	
$ 50,000	4.8%	8.7%	13.4%	20.1%	31.5%	$ 50,000	7.0%	10.7%	15.2%	23.6%	34.0%
$ 75,000						$ 75,000					
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 50 001 to $ 75 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.1%					$ 2,000	4.5%				
$ 4,000	4.1%					$ 4,000	6.0%				
$ 6,000	4.5%	6.7%				$ 6,000	6.6%	8.3%			
$ 8,000	4.6%	7.3%				$ 8,000	6.7%	9.0%			
$ 10,000	4.7%	7.7%	10.2%			$ 10,000	6.9%	9.5%	11.6%		
$ 15,000	4.7%	8.2%	11.4%			$ 15,000	6.9%	10.1%	12.9%		
$ 25,000	4.8%	8.5%	12.5%	17.6%		$ 25,000	7.0%	10.5%	14.2%	20.7%	
$ 50,000	4.8%	8.7%	13.3%	20.0%	29.6%	$ 50,000	7.0%	10.7%	15.1%	23.5%	31.9%
$ 75,000	4.8%	8.7%	13.4%	20.7%	32.9%	$ 75,000	7.0%	10.7%	15.2%	24.3%	35.5%
$ 100,000						$ 100,000					

Estimated Annual Premium Range: $ 75 001 to $ 100 000

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.	Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	2.4%					$ 2,000	3.5%				
$ 4,000	3.8%					$ 4,000	5.5%				
$ 6,000	4.3%	5.9%				$ 6,000	6.3%	7.3%			
$ 8,000	4.5%	6.7%				$ 8,000	6.6%	8.3%			
$ 10,000	4.6%	7.2%	9.1%			$ 10,000	6.7%	8.9%	10.3%		
$ 15,000	4.7%	7.9%	10.8%			$ 15,000	6.9%	9.8%	12.2%		
$ 25,000	4.8%	8.4%	12.2%	16.6%		$ 25,000	7.0%	10.4%	13.8%	19.5%	
$ 50,000	4.8%	8.7%	13.1%	19.4%	28.2%	$ 50,000	7.0%	10.7%	14.8%	22.8%	30.4%
$ 75,000	4.8%	8.7%	13.4%	20.4%	32.0%	$ 75,000	7.0%	10.7%	15.2%	24.0%	34.5%
$ 100,000	4.8%	8.7%	13.5%	20.9%	34.2%	$ 100,000	7.0%	10.7%	15.3%	24.5%	36.9%

Premium Credits (%) by Per Accident Deductible and Aggregate Limit

Hazard Group IV

Current Discounts / **Proposed Discounts**

Estimated Annual Premium Range: $ 5 001 to $ 10 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.2%				
$ 4,000	4.5%				
$ 6,000	4.6%	7.5%			
$ 8,000	4.6%	7.7%			
$ 10,000	4.6%	7.8%	11.3%		
$ 15,000					
$ 25,000					
$ 50,000					
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.2%				
$ 4,000	5.6%				
$ 6,000	5.7%	8.5%			
$ 8,000	5.7%	8.7%			
$ 10,000	5.7%	8.8%	12.1%		
$ 15,000					
$ 25,000					
$ 50,000					
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 10 001 to $ 25 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.1%				
$ 4,000	4.4%				
$ 6,000	4.5%	7.3%			
$ 8,000	4.6%	7.4%			
$ 10,000	4.6%	7.6%	11.0%		
$ 15,000	4.6%	7.8%	11.6%		
$ 25,000	4.6%	7.9%	12.2%	17.6%	
$ 50,000					
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	5.1%				
$ 4,000	5.5%				
$ 6,000	5.6%	8.3%			
$ 8,000	5.7%	8.4%			
$ 10,000	5.7%	8.6%	11.8%		
$ 15,000	5.7%	8.8%	12.4%		
$ 25,000	5.7%	8.9%	13.1%	20.4%	
$ 50,000					
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 25 001 to $ 50 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.6%				
$ 4,000	4.2%				
$ 6,000	4.4%	6.9%			
$ 8,000	4.5%	7.2%			
$ 10,000	4.5%	7.4%	10.5%		
$ 15,000	4.6%	7.7%	11.3%		
$ 25,000	4.6%	7.8%	11.9%	16.7%	
$ 50,000	4.6%	7.9%	12.4%	18.3%	28.9%
$ 75,000					
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	4.5%				
$ 4,000	5.2%				
$ 6,000	5.5%	7.8%			
$ 8,000	5.6%	8.1%			
$ 10,000	5.6%	8.4%	11.3%		
$ 15,000	5.7%	8.7%	12.1%		
$ 25,000	5.7%	8.8%	12.8%	19.3%	
$ 50,000	5.7%	8.9%	13.3%	21.2%	31.4%
$ 75,000					
$ 100,000					

Estimated Annual Premium Range: $ 50 001 to $ 75 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.0%				
$ 4,000	3.9%				
$ 6,000	4.2%	6.2%			
$ 8,000	4.4%	6.8%			
$ 10,000	4.5%	7.1%	9.7%		
$ 15,000	4.6%	7.5%	10.8%		
$ 25,000	4.6%	7.8%	11.7%	16.2%	
$ 50,000	4.6%	7.9%	12.3%	18.2%	27.7%
$ 75,000	4.6%	7.9%	12.4%	18.8%	30.5%
$ 100,000					

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.7%				
$ 4,000	4.9%				
$ 6,000	5.2%	7.0%			
$ 8,000	5.5%	7.7%			
$ 10,000	5.6%	8.0%	10.4%		
$ 15,000	5.7%	8.5%	11.6%		
$ 25,000	5.7%	8.8%	12.5%	18.7%	
$ 50,000	5.7%	8.9%	13.2%	21.0%	30.1%
$ 75,000	5.7%	8.9%	13.3%	21.7%	33.1%
$ 100,000					

Estimated Annual Premium Range: $ 75 001 to $ 100 000

Current Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	2.4%				
$ 4,000	3.6%				
$ 6,000	4.1%	5.6%			
$ 8,000	4.4%	6.3%			
$ 10,000	4.5%	6.8%	8.6%		
$ 15,000	4.6%	7.3%	10.1%		
$ 25,000	4.6%	7.7%	11.3%	15.4%	
$ 50,000	4.6%	7.9%	12.2%	17.8%	26.2%
$ 75,000	4.6%	7.9%	12.4%	18.6%	29.5%
$ 100,000	4.6%	7.9%	12.5%	18.9%	31.4%

Proposed Discounts

Aggregate Limit	$ 1,000 Per Acc. Ded.	$ 2,500 Per Acc. Ded.	$ 5,000 Per Acc. Ded.	$ 10,000 Per Acc. Ded.	$ 25,000 Per Acc. Ded.
$ 2,000	3.0%				
$ 4,000	4.5%				
$ 6,000	5.1%	6.3%			
$ 8,000	5.5%	7.1%			
$ 10,000	5.6%	7.7%	9.2%		
$ 15,000	5.7%	8.3%	10.8%		
$ 25,000	5.7%	8.7%	12.1%	17.8%	
$ 50,000	5.7%	8.9%	13.1%	20.6%	28.5%
$ 75,000	5.7%	8.9%	13.3%	21.5%	32.1%
$ 100,000	5.7%	8.9%	13.4%	21.9%	34.1%

Table of Insurance Charges - Group Assignment

Group	Current Expected Loss Ranges		Proposed Expected Loss Ranges	
	min	max	min	max
99	-	29	1	52
98	30	70	53	126
97	71	131	127	235
96	132	214	236	384
95	215	317	385	569
94	318	442	570	770
93	443	582	771	1,014
92	583	752	1,015	1,310
91	753	942	1,311	1,641
90	943	1,157	1,642	2,016
89	1,158	1,396	2,017	2,432
88	1,397	1,666	2,433	2,903
87	1,667	1,960	2,904	3,415
86	1,961	2,288	3,416	3,986
85	2,289	2,647	3,987	4,612
84	2,648	3,035	4,613	5,288
83	3,036	3,462	5,289	6,032
82	3,463	3,925	6,033	6,838
81	3,926	4,424	6,839	7,708
80	4,425	4,968	7,709	8,656
79	4,969	5,555	8,657	9,678
78	5,556	6,187	9,679	10,779
77	6,188	6,869	10,780	11,968
76	6,870	7,601	11,969	13,243
75	7,602	8,392	13,244	14,621
74	8,393	9,238	14,622	16,095
73	9,239	10,149	16,096	17,682
72	10,150	11,126	17,683	19,384
71	11,127	12,172	19,385	21,207
70	12,173	13,297	21,208	23,167
69	13,298	14,497	23,168	25,258
68	14,498	15,786	25,259	27,503
67	15,787	17,162	27,504	29,901
66	17,163	18,641	29,902	32,478
65	18,642	20,221	32,479	35,230
64	20,222	21,912	35,231	38,176
63	21,913	23,723	38,177	41,332
62	23,724	25,663	41,333	44,712
61	25,664	27,744	44,713	48,337
60	27,745	29,968	48,338	52,212
59	29,969	32,351	52,213	56,364
58	32,352	34,906	56,365	60,815
57	34,907	37,645	60,816	65,587
56	37,646	40,582	65,588	70,705
55	40,583	43,838	70,706	76,377
54	43,739	47,122	76,378	82,099
53	47,123	50,757	82,100	88,432
52	50,758	54,665	88,433	95,241
51	54,666	58,870	95,242	102,567

Table of Insurance Charges - Group Assignment

Group	Current Expected Loss Ranges		Proposed Expected Loss Ranges	
	min	max	min	max
50	58,871	63,397	102,568	110,454
49	63,398	68,273	110,455	118,950
48	68,274	73,529	118,951	128,107
47	73,530	79,204	128,108	137,994
46	79,205	85,333	137,995	148,673
45	85,334	91,964	148,674	160,225
44	91,965	99,140	160,226	172,728
43	99,141	106,920	172,729	186,283
42	106,921	115,366	186,284	200,998
41	115,367	124,543	200,999	216,987
40	124,544	134,532	216,988	234,390
39	134,533	145,422	234,391	253,363
38	145,423	157,745	253,364	274,833
37	157,746	180,942	274,834	315,248
36	180,943	207,890	315,249	362,199
35	207,891	239,269	362,200	416,869
34	239,270	275,923	416,870	480,730
33	275,924	318,872	480,731	555,559
32	318,873	369,360	555,560	643,522
31	369,361	428,936	643,523	747,319
30	428,937	499,501	747,320	870,262
29	499,502	583,445	870,263	1,016,514
28	583,446	683,762	1,016,515	1,191,293
27	683,763	804,228	1,191,294	1,401,176
26	804,229	949,684	1,401,177	1,777,975
25	949,685	1,126,325	1,777,976	2,195,447
24	1,126,326	1,342,219	2,195,448	2,718,157
23	1,342,220	1,607,909	2,718,158	3,364,681
22	1,607,910	1,937,383	3,364,682	4,158,140
21	1,937,384	2,349,378	4,158,141	5,263,028
20	2,359,379	2,869,319	5,263,029	6,681,380
19	2,869,320	3,532,211	6,681,381	8,549,518
18	3,532,212	4,387,037	8,549,519	11,799,164
17	4,387,038	5,503,431	11,799,165	16,685,150
16	5,503,432	6,982,472	16,685,151	23,532,904
15	6,982,473	8,973,925	23,532,905	33,092,983
14	8,973,926	11,705,458	33,092,984	46,378,991
13	11,705,459	15,532,876	46,378,992	68,522,522
12	15,532,877	21,030,515	68,522,523	101,849,397
11	21,030,516	29,161,798	101,849,398	150,493,680
10	29,161,799	41,615,842	150,493,681	220,133,692
9	41,615,843	61,519,240	220,133,693	333,551,316
8	61,519,241	95,050,528	333,551,317	528,238,555
7	95,050,529	155,473,324	528,238,556	885,636,101
6	155,473,325	274,450,877	885,636,102	and over
5	274,450,878	and over		

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

This Table is to be used in the determination of the excess loss premium factor. This factor is determined based on the selected loss limitation, and the hazard group assignment shown below for the classification producing the largest amount of estimated Workers Compensation standard premium for each state included in the plan. Refer to Part Four--Table F

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
0005	II	2172	II	3040	III	3639	II	4239	III	4692	II
0008	II	2211	III	3041	II	3642	II	4243	II	4693	II
0011	II	2220	II	3042	II	3643	II	4244	II	4703	II
0016	II	2260	III	3064	II	3647	II	4250	II	4712	II
0034	II	2286	II	3066	II	3648	II	4273	II	4716	II
0035	II	2288	II	3081	III	3681	II	4279	II	4717	I
0037	II	2361	II	3082	III	3685	II	4282	II	4720	II
0042	II	2380	II	3085	III	3719	III	4283	II	4740	III
0079	III	2501	II	3110	II	3724	III	4299	II	4743	III
0083	II	2503	II	3111	II	3726	IV	4304	II	4751	III
0106	III	2532	II	3113	II	3805	II	4307	I	4766	IV
0113	II	2534	II	3114	II	3807	II	4351	II	4777	III
0401	III	2560	I	3126	II	3808	II	4360	II	4800	III
0913	II	2576	II	3131	II	3821	III	4361	II	4801	III
1165	III	2578	II	3132	III	3822	II	4362	III	4802	III
1321	III	2581	II	3146	II	3823	II	4410	II	4803	III
1438	III	2583	II	3179	II	3824	II	4417	II	4804	III
1463	III	2587	II	3220	II	3830	III	4420	III	4805	III
1472	III	2670	I	3223	I	3865	I	4431	I	4806	III
1701	III	2683	II	3224	I	3881	II	4432	I	4807	III
1747	III	2688	II	3227	II	4000	III	4439	III	4808	III
1803	IV	2702	III	3255	I	4021	II	4452	II	4809	III
1924	II	2705	III	3257	II	4024	III	4459	II	4810	III
2003	III	2710	III	3300	I	4034	III	4470	III	4811	III
2014	III	2719	III	3316	II	4036	III	4484	II	4812	III
2040	II	2731	II	3331	II	4038	I	4511	II	4813	III
2041	II	2790	II	3365	III	4045	III	4519	II	4814	III
2068	II	2802	II	3372	III	4062	II	4558	II	4815	III
2081	II	2835	I	3383	II	4101	III	4568	III	4816	III
2095	II	2881	II	3507	II	4112	II	4583	III	4817	III
2105	II	2923	II	3548	II	4114	II	4611	II	4818	III
2111	II	3004	III	3574	II	4130	II	4635	IV	4819	III
2114	II	3022	II	3620	III	4150	I	4653	II	4820	III
2121	II	3027	II	3629	II	4206	II	4665	III	4821	III
2157	II	3028	II	3632	II	4207	II	4670	III	4822	III

TABLE OF CLASSIFICATIONS BY HAZARD GROUP

Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group	Code No.	Hazard Group
4823	III	6203	III	7350	IV	8047	II	8820	III	9186	III
4902	II	6204	III	7360	III	8058	II	8828	II	9220	II
4923	II	6205	III	7380	III	8102	II	8829	II	9402	III
5022	III	6206	IV	7382	III	8106	III	8831	II	9501	II
5040	IV	6213	III	7390	III	8107	III	8832	III	9522	II
5041	IV	6216	III	7405	III	8113	III	8833	II	9529	III
5057	IV	6219	III	7418	IV	8209	II	8837	II	9552	III
5070	III	6229	II	7421	III	8215	III	8838	II	9586	I
5102	III	6233	III	7422	IV	8227	III	8858	II	9600	II
5160	III	6237	III	7423	III	8231	III	8868	II	9620	III
5183	III	6238	III	7502	III	8234	III	8901	III		
5190	III	6306	III	7515	IV	8264	II	9014	II		
5191	III	6319	III	7520	III	8265	III	9015	III		
5192	II	6400	II	7538	IV	8288	II	9016	II		
5200	III	6504	II	7539	III	8292	II	9019	III		
5203	IV	6823	III	7580	III	8293	II	9032	III		
5213	III	6824	III	7590	II	8295	II	9033	II		
5220	III	6843	IV	7600	III	8304	III	9040	II		
5348	III	6872	IV	7602	III	8350	III	9052	II		
5403	III	6874	III	7610	III	8385	III	9058	II		
5437	III	7016	IV	7704	III	8387	III	9060	II		
5443	II	7024	IV	7720	III	8391	III	9061	II		
5462	III	7046	IV	7855	III	8601	III	9063	III		
5474	III	7047	IV	8002	II	8606	III	9079	II		
5479	III	7098	IV	8006	II	8607	III	9080	II		
5491	III	7099	IV	8008	II	8709	IV	9089	II		
5506	III	7133	III	8013	II	8726	III	9093	I		
5536	III	7134	III	8017	II	8742	III	9101	II		
5538	III	7135	III	8018	II	8748	III	9102	II		
5551	III	7219	III	8032	II	8752	III	9154	III		
5606	III	7230	III	8033	II	8754	II	9156	II		
5701	III	7309	IV	8034	II	8755	III	9170	II		
6003	III	7313	IV	8039	II	8803	III	9178	II		
6045	III	7317	IV	8044	II	8809	II	9179	II		
6202	III	7327	IV	8045	II	8810	II	9182	II		

Excess Loss Premium Factor

Per Accident Limitation		Current Factors Hazard Group I	II	III	IV	Proposed Factors Hazard Group I	II	III	IV
$	25,000	24.0%	25.3%	31.7%	36.4%	25.3%	28.0%	36.9%	39.6%
$	30,000	20.6%	21.7%	27.2%	31.2%	23.0%	25.7%	34.5%	37.2%
$	40,000	15.4%	16.3%	20.3%	23.3%	18.4%	21.3%	29.9%	32.4%
$	50,000	11.9%	12.6%	15.6%	17.9%	13.8%	16.8%	25.2%	27.6%
$	75,000	7.4%	7.8%	9.7%	11.0%	10.5%	13.3%	20.8%	22.7%
$	100,000	5.3%	5.6%	6.9%	7.9%	7.2%	9.8%	16.3%	17.8%
$	150,000	3.6%	3.8%	4.7%	5.3%	5.5%	7.7%	12.4%	13.4%
$	200,000	2.8%	2.9%	3.6%	4.0%	4.7%	6.5%	10.4%	11.3%
$	250,000	2.4%	2.5%	3.0%	3.4%	4.2%	5.7%	9.2%	9.9%
$	500,000	1.2%	1.2%	1.5%	1.7%	2.7%	3.4%	5.4%	5.9%
$	750,000	0.5%	0.6%	0.8%	0.8%	1.2%	1.8%	2.9%	2.9%
$	1,000,000	0.5%	0.5%	0.5%	0.6%	1.2%	1.5%	1.8%	2.1%