

ADVISORY LOSS COSTS - NOT RATES

TEXAS

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Original

Page S1

Effective July 1, 2026

CLASS CODE	LOSS COST												
0005	0.621	2361	0.090	3548	0.231	4410	0.591	5474	0.689	7418	1.477	8607	-
0008	0.846	2380	0.384	3574	0.114	4420	0.840	5479	1.168	7421	0.174	8709F	0.802
0011	-	2501	0.759	3620	0.739	4431	0.251	5491	0.355	7422	0.553	8720	0.092
0016	1.577	2503	0.100	3629	0.351	4432	0.329	5506	1.475	7423	0.942	8726F	0.472
0034	0.678	2532	0.224	3632	0.634	4452	0.667	5536	0.851	7502	0.491	8742	0.052
0035	0.470	2534	0.624	3642	0.331	4459	0.620	5538	1.618	7515	0.260	8748	0.052
0036	1.150	2578	-	3643	0.452	4470	0.812	5551	1.946	7520	0.584	8752	0.681
0037	1.179	2581	0.807	3647	0.321	4484	0.771	5606	0.177	7538	1.180	8754	0.150
0042	0.916	2583	0.561	3648	0.679	4511	0.160	5701	1.357	7539	0.312	8755	0.041
0050	1.179	2587	0.487	3681	0.136	4519	0.759	6003	0.960	7580	0.915	8803	0.009
0059	-	2670	-	3685	0.181	4558	0.451	6045	0.912	7590	0.936	8809	0.042
0065	-	2683	-	3719	0.301	4568	0.911	6202	1.963	7600	0.742	8810	0.020
0066	-	2688	0.644	3724	0.897	4583	1.013	6203	0.320	7602	1.005	8820	0.020
0067	-	2702	3.505	3726	0.891	4611	0.259	6204	1.612	7610	0.122	8824	0.460
0079	0.381	2710	1.339	3805	0.185	4635	0.269	6205	0.150	7704	1.426	8826	0.415
0083	1.150	2719	2.217	3807	0.436	4653	0.431	6206	1.035	7720	0.677	8828	-
0106	1.308	2731	0.825	3808	0.788	4665	2.689	6213	0.873	7855	1.055	8831	0.316
0113	0.636	2790	0.546	3821	0.792	4683	1.438	6216	1.276	8001	0.354	8832	0.059
0401	3.403	2802	0.973	3822	1.096	4686	1.573	6219	0.889	8002	0.516	8833	0.157
0908P	50.000	2835	0.430	3823	0.700	4692	0.167	6229	0.675	8006	0.537	8835	0.491
0913P	92.000	2881	0.808	3824	0.744	4693	0.269	6233	0.741	8008	0.223	8837a	a
0917	0.549	2923	0.305	3830	0.431	4703	0.945	6237	0.595	8013	0.103	8838	0.220
0923	0.231	3004	0.598	3865	0.434	4712	0.453	6238	1.988	8015	0.446	8858	0.054
1165	0.327	3022	1.458	3881	1.030	4717	0.527	6306	1.089	8017	0.354	8868	0.125
1321	0.397	3027	0.527	4000	0.927	4720	0.704	6319	0.881	8018	0.640	8871	0.020
1438	0.969	3028	0.651	4021	1.501	4740	0.167	6400	1.003	8032	0.492	8901	0.041
1463	3.219	3040	0.963	4024	0.399	4751	0.352	6504	0.776	8033	0.583	9014	0.549
1472	0.358	3041	0.883	4034	1.279	4766	0.513	6823	-	8034	0.731	9015	0.551
1701	0.933	3042	0.481	4036	0.403	4777	1.443	6824F	2.374	8039	0.908	9016	0.576
1747	0.581	3064	0.649	4038	0.673	4828	0.243	6834	0.935	8044	0.753	9019	0.705
1803	0.940	3066	0.713	4045	1.279	4829	0.087	6843F	2.668	8045	0.209	9032	1.027
1924	0.658	3081	1.041	4062	0.691	4902	0.623	6872F	2.932	8047	0.157	9033	0.808
2003	0.795	3082	1.099	4101	0.835	4923	0.382	6874F	2.947	8058	0.445	9040	0.753
2014	0.891	3085	0.650	4112	0.070	5022	1.474	7016M	0.599	8102	0.937	9052	0.381
2021	0.738	3110	0.854	4114	0.614	5040	2.046	7024M	0.665	8103	0.735	9058	0.525
2039	1.139	3111	0.550	4130	0.961	5041	1.195	7046M	0.563	8106	1.263	9060	0.337
2040	-	3113	0.676	4149	0.297	5057	0.775	7047M	1.199	8107	0.626	9061	0.332
2041	0.738	3114	0.475	4150	-	5070	1.662	7098M	0.625	8113	1.339	9063	0.180
2065	0.667	3126	0.336	4206	1.096	5102	1.064	7099M	1.127	8209	1.132	9079	0.283
2068	-	3131	0.561	4207	0.150	5160	0.835	7133M	0.761	8215	0.959	9080	0.180
2070	0.667	3132	0.601	4239	0.447	5183	0.757	7134M	0.846	8227	0.491	9089	0.116
2081	0.906	3146	0.639	4240	0.568	5190	0.828	7135M	1.525	8231	1.496	9093	0.293
2089	0.906	3179	0.414	4243	0.568	5191	0.229	7219	1.981	8234	1.442	9101	0.708
2095	0.933	3220	0.515	4244	0.927	5192	0.690	7225	1.531	8264	1.160	9102	0.579
2105	1.164	3224	0.500	4250	0.504	5200	0.889	7230	2.037	8265	1.585	9154	0.376
2111	0.551	3227	0.890	4273	0.654	5203	1.685	7309F	3.200	8288	1.336	9156	0.359
2114	0.597	3255	0.485	4279	0.830	5213	1.110	7313F	1.291	8292	0.731	9170	2.902
2121	0.331	3257	0.929	4283	0.353	5220	0.928	7317F	1.976	8293	1.633	9178	2.827
2157	0.683	3300	0.729	4299	0.480	5348	0.651	7327F	4.288	8304	1.688	9179	8.387
2172	0.406	3316	0.151	4304	1.164	5403	1.186	7350F	2.517	8350	1.126	9182	0.429
2211	3.856	3331	0.823	4307	0.493	5437	1.006	7360	1.061	8385	0.681	9186	3.164
2220	0.370	3365	1.015	4351	0.115	5443	0.615	7380	1.223	8387	0.481	9220	1.179
2260	0.626	3372	0.621	4360	-	5462	0.914	7382	1.267	8391	0.420	9402	1.430
2286	-	3383	0.413	4361	0.273	5472	0.757	7390	0.909	8601	0.075	9501	0.699
2288	1.288	3507	0.634	4362	-	5473	1.168	7405	0.384	8606	0.298	9522	0.564

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

Refer to the Classification codes section of the *Basic Manual* for any state-specific classification phraseology.

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TEXAS **ADVISORY LOSS COSTS - NOT RATES**
 Advisory loss costs exclude all expense provisions except loss adjustment expense.

Page S2

Original

Effective July 1, 2026

CLASS CODE	LOSS COST												
9529	0.525												
9554	1.939												
9586	0.120												
9600	0.263												
9620	0.533												
9984a	a												
9985a	a												

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Effective July 1, 2026

FOOTNOTES

- a Advisory loss cost for each individual risk will be calculated by the carrier providing coverage.
- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- P Classification is computed on a per capita basis.

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Effective July 1, 2026

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group on a per accident and per claim basis. They do not include a safety factor.

Total Losses - Per Accident							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	14.5%	10.5%	8.1%	7.3%	4.8%	3.5%	2.8%
\$2,500	23.5%	18.0%	14.2%	12.9%	8.9%	6.6%	5.5%
\$5,000	31.7%	25.5%	20.7%	18.7%	13.6%	10.5%	8.7%
\$10,000	41.5%	35.0%	29.4%	26.6%	20.3%	16.2%	13.5%
\$25,000	57.1%	50.8%	44.7%	40.8%	33.0%	27.5%	23.2%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	9.1%	6.4%	4.8%	4.4%	2.8%	2.0%	1.6%
\$1,000	14.3%	10.3%	7.9%	7.2%	4.7%	3.4%	2.8%
\$1,500	17.9%	13.2%	10.2%	9.3%	6.2%	4.5%	3.7%
\$2,000	20.6%	15.5%	12.0%	10.9%	7.4%	5.4%	4.5%
\$2,500	22.8%	17.3%	13.6%	12.3%	8.5%	6.2%	5.2%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	14.5%	10.6%	8.1%	7.4%	4.8%	3.5%	2.8%
\$2,500	23.6%	18.1%	14.3%	12.9%	9.0%	6.7%	5.5%
\$5,000	31.9%	25.6%	20.8%	18.8%	13.7%	10.5%	8.7%
\$10,000	41.8%	35.2%	29.6%	26.7%	20.4%	16.2%	13.5%
\$25,000	57.5%	51.2%	45.0%	41.1%	33.2%	27.6%	23.4%

Advisory United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the **Basic Manual** rule, Federal coverages..... 107%

(Multiply a Non-F classification loss cost by an advisory factor of 2.07 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (2.00) and the adjustment for differences in state and federal loss-based expenses (1.037).)

Annual Payroll Formula to Be Used in Premium Determination for Partners and Sole Proprietors applicable in accordance with the **Basic Manual** rule, State payroll determination formulas table 1 - partners/sole proprietor and executive officer.

Basis of Premium Formula for Code 7382 -- "Taxicab Co." applicable in accordance with the **Basic Manual** rule, State payroll determination formulas table 2 - Code 7382, Code 9178, and Code 9179.

Catastrophe (other than Certified Acts of Terrorism) - Carriers file the Catastrophe (other than Certified Acts of Terrorism) rate with the Texas Department of Insurance. See the **Basic Manual** rule, Premium for Catastrophe (other than Certified Acts of Terrorism).

Maximum Annual Payroll applicable to volunteer workers in accordance with the **Basic Manual** rule, Volunteer workers..... \$5,200

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Effective July 1, 2026

ADVISORY MISCELLANEOUS VALUES (cont.)

Maximum Weekly Payroll applicable in accordance with the <i>Basic Manual</i> rule, Rule for premium determination of executive officers and the <i>Basic Manual</i> notes for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling".....	\$1,200
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Minimum Weekly Payroll applicable in accordance with the <i>Basic Manual</i> rule, Rule for premium determination of executive officers.....	\$150
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Terrorism - Carriers file the terrorism rate with the Texas Department of Insurance. See the *Basic Manual* rule, Catastrophe provisions.

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.

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Effective July 1, 2026

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
0005	0.500	0.48	2361	0.072	0.48	3548	0.186	0.48	4410	0.477	0.48	5474	0.361	0.33
0008	0.686	0.48	2380	0.309	0.48	3574	0.092	0.48	4420	0.556	0.42	5479	0.774	0.42
0011	0.784	0.42	2501	0.612	0.48	3620	0.492	0.42	4431	0.216	0.53	5491	0.210	0.38
0016	1.054	0.42	2503	0.080	0.48	3629	0.284	0.48	4432	0.283	0.53	5506	0.870	0.38
0034	0.512	0.46	2532	0.180	0.48	3632	0.480	0.46	4452	0.504	0.46	5536	0.565	0.42
0035	0.355	0.46	2534	0.497	0.48	3642	0.267	0.48	4459	0.411	0.42	5538	0.842	0.33
0036	0.676	0.38	2578	0.612	0.48	3643	0.299	0.42	4470	0.615	0.46	5551	1.019	0.33
0037	0.784	0.42	2581	0.610	0.46	3647	0.242	0.46	4484	0.622	0.48	5606	0.093	0.33
0042	0.694	0.46	2583	0.422	0.46	3648	0.580	0.53	4511	0.106	0.42	5701	0.916	0.42
0050	0.784	0.42	2587	0.392	0.48	3681	0.109	0.48	4519	0.613	0.48	6003	0.567	0.38
0059	-	-	2670	0.519	0.48	3685	0.146	0.48	4558	0.340	0.46	6045	0.604	0.42
0065	-	-	2683	0.612	0.48	3719	0.158	0.33	4568	0.606	0.42	6202	1.032	0.33
0066	-	-	2688	0.519	0.48	3724	0.470	0.33	4583	0.598	0.38	6203	0.168	0.33
0067	-	-	2702	1.830	0.33	3726	0.467	0.33	4611	0.195	0.46	6204	0.951	0.38
0079	0.289	0.46	2710	0.889	0.42	3805	0.140	0.46	4635	0.158	0.38	6205	0.100	0.42
0083	0.676	0.38	2719	1.302	0.38	3807	0.352	0.48	4653	0.347	0.48	6206	0.544	0.33
0106	0.771	0.38	2731	0.662	0.48	3808	0.599	0.46	4665	1.785	0.42	6213	0.461	0.33
0113	0.481	0.46	2790	0.465	0.53	3821	0.523	0.42	4683	1.092	0.46	6216	0.671	0.33
0401	2.004	0.38	2802	0.736	0.46	3822	0.886	0.48	4686	1.045	0.42	6219	0.466	0.33
0908	37.457	0.46	2835	0.368	0.53	3823	0.565	0.48	4692	0.135	0.48	6229	0.448	0.42
0913	69.131	0.46	2881	0.653	0.48	3824	0.599	0.48	4693	0.217	0.48	6233	0.389	0.33
0917	0.443	0.48	2923	0.262	0.53	3830	0.328	0.46	4703	0.709	0.46	6237	0.353	0.38
0923	0.175	0.46	3004	0.352	0.38	3865	0.372	0.53	4712	0.299	0.42	6238	1.177	0.38
1165	0.171	0.33	3022	1.171	0.48	3881	0.782	0.46	4717	0.451	0.53	6306	0.645	0.38
1321	0.235	0.38	3027	0.348	0.42	4000	0.549	0.38	4720	0.530	0.46	6319	0.461	0.33
1438	0.645	0.42	3028	0.432	0.42	4021	1.139	0.46	4740	0.087	0.33	6400	0.664	0.42
1463	1.682	0.33	3040	0.732	0.46	4024	0.265	0.42	4751	0.234	0.42	6504	0.626	0.48
1472	0.237	0.42	3041	0.670	0.46	4034	0.848	0.42	4766	0.301	0.38	6823	0.759	0.48
1701	0.549	0.38	3042	0.363	0.46	4036	0.265	0.42	4777	0.857	0.38	6824F	1.383	0.36
1747	0.383	0.42	3064	0.491	0.46	4038	0.577	0.53	4828	0.143	0.38	6834	0.759	0.48
1803	0.623	0.42	3066	0.575	0.48	4045	0.848	0.42	4829	0.051	0.38	6843F	1.367	0.25
1924	0.530	0.48	3081	0.787	0.46	4062	0.525	0.46	4902	0.502	0.48	6872F	1.502	0.25
2003	0.601	0.46	3082	0.724	0.42	4101	0.629	0.46	4923	0.288	0.46	6874F	1.510	0.25
2014	0.589	0.42	3085	0.489	0.46	4112	0.057	0.48	5022	0.770	0.33	7016	0.315	0.33
2021	0.595	0.48	3110	0.649	0.46	4114	0.464	0.46	5040	1.070	0.33	7024	0.349	0.33
2039	0.921	0.48	3111	0.445	0.48	4130	0.773	0.48	5041	0.630	0.33	7046	0.297	0.33
2040	0.921	0.48	3113	0.511	0.46	4149	0.254	0.53	5057	0.405	0.33	7047	0.611	0.33
2041	0.595	0.48	3114	0.360	0.46	4150	0.254	0.53	5070	0.870	0.33	7098	0.330	0.33
2065	0.507	0.46	3126	0.255	0.46	4206	0.884	0.48	5102	0.626	0.38	7099	0.578	0.33
2068	0.507	0.46	3131	0.422	0.46	4207	0.088	0.38	5160	0.439	0.33	7133	0.449	0.38
2070	0.507	0.46	3132	0.485	0.48	4239	0.263	0.38	5183	0.447	0.38	7134	0.498	0.38
2081	0.775	0.53	3146	0.483	0.46	4240	0.429	0.46	5190	0.488	0.38	7135	0.872	0.38
2089	0.775	0.53	3179	0.334	0.48	4243	0.429	0.46	5191	0.152	0.42	7219	1.175	0.38
2095	0.703	0.46	3220	0.390	0.46	4244	0.613	0.42	5192	0.523	0.46	7225	1.029	0.42
2105	1.000	0.53	3224	0.435	0.53	4250	0.382	0.46	5200	0.524	0.38	7230	1.358	0.42
2111	0.446	0.48	3227	0.718	0.48	4273	0.494	0.46	5203	0.880	0.33	7309F	1.640	0.25
2114	0.515	0.53	3255	0.415	0.53	4279	0.550	0.42	5213	0.579	0.33	7313F	0.662	0.25
2121	0.285	0.53	3257	0.749	0.48	4283	0.285	0.48	5220	0.549	0.38	7317F	1.013	0.25
2157	0.552	0.48	3300	0.624	0.53	4299	0.362	0.46	5348	0.435	0.42	7327F	2.197	0.25
2172	0.267	0.42	3316	0.120	0.48	4304	0.879	0.46	5403	0.699	0.38	7350F	1.381	0.32
2211	2.570	0.42	3331	0.546	0.42	4307	0.422	0.53	5437	0.594	0.38	7360	0.702	0.42
2220	0.281	0.46	3365	0.599	0.38	4351	0.092	0.48	5443	0.469	0.46	7380	0.812	0.42
2260	0.416	0.42	3372	0.470	0.46	4360	0.081	0.42	5462	0.606	0.42	7382	0.960	0.46
2286	0.281	0.46	3383	0.330	0.48	4361	0.220	0.48	5472	0.447	0.38	7390	0.732	0.48
2288	1.034	0.48	3507	0.480	0.46	4362	0.081	0.42	5473	0.774	0.42	7405	0.314	0.48

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Effective July 1, 2026

TABLE OF EXPECTED LOSS RATES AND DISCOUNT RATIOS
APPLICABLE TO ALL POLICIES

CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO	CLASS CODE	ELR	D RATIO
7418	0.875	0.38	8607	0.176	0.38	9529	0.275	0.33						
7421	0.117	0.42	8709F	0.411	0.25	9554	1.142	0.38						
7422	0.329	0.38	8720	0.055	0.38	9586	0.104	0.53						
7423	0.766	0.48	8726F	0.275	0.36	9600	0.212	0.48						
7502	0.326	0.42	8742	0.034	0.42	9620	0.352	0.42						
7515	0.136	0.33	8748	0.030	0.38	9984	a	a						
7520	0.443	0.46	8752	0.549	0.48	9985	a	a						
7538	0.619	0.33	8754	0.121	0.48									
7539	0.184	0.38	8755	0.027	0.42									
7580	0.607	0.42	8803	0.006	0.42									
7590	0.620	0.42	8809	0.028	0.42									
7600	0.494	0.42	8810	0.016	0.48									
7602	0.668	0.42	8820	0.013	0.42									
7610	0.081	0.42	8824	0.413	0.54									
7704	0.841	0.38	8826	0.354	0.53									
7720	0.450	0.42	8828	0.398	0.48									
7855	0.702	0.42	8831	0.281	0.54									
8001	0.303	0.53	8832	0.047	0.48									
8002	0.415	0.48	8833	0.128	0.48									
8006	0.462	0.53	8835	0.398	0.48									
8008	0.191	0.53	8837	0.481	0.53									
8013	0.078	0.46	8838	0.176	0.48									
8015	0.336	0.46	8858	0.046	0.53									
8017	0.303	0.53	8868	0.107	0.53									
8018	0.517	0.48	8871	0.016	0.48									
8032	0.396	0.48	8901	0.027	0.42									
8033	0.499	0.53	9014	0.443	0.48									
8034	0.590	0.48	9015	0.417	0.46									
8039	0.777	0.53	9016	0.462	0.48									
8044	0.609	0.48	9019	0.468	0.42									
8045	0.169	0.48	9032	0.779	0.46									
8047	0.127	0.48	9033	0.610	0.46									
8058	0.359	0.48	9040	0.649	0.53									
8102	0.760	0.48	9052	0.326	0.53									
8103	0.553	0.46	9058	0.469	0.54									
8106	0.834	0.42	9060	0.288	0.53									
8107	0.369	0.38	9061	0.285	0.53									
8113	1.025	0.46	9063	0.154	0.53									
8209	0.913	0.48	9079	0.253	0.54									
8215	0.635	0.42	9080	0.145	0.48									
8227	0.290	0.38	9089	0.100	0.53									
8231	0.990	0.42	9093	0.235	0.48									
8234	0.958	0.42	9101	0.607	0.53									
8264	0.768	0.42	9102	0.437	0.46									
8265	0.935	0.38	9154	0.304	0.48									
8288	1.009	0.46	9156	0.308	0.53									
8292	0.590	0.48	9170	1.718	0.38									
8293	1.321	0.48	9178	2.527	0.54									
8304	0.991	0.38	9179	7.470	0.54									
8350	0.667	0.38	9182	0.343	0.48									
8385	0.513	0.46	9186	1.856	0.38									
8387	0.362	0.46	9220	0.891	0.46									
8391	0.318	0.46	9402	0.847	0.38									
8601	0.044	0.38	9501	0.464	0.42									
8606	0.176	0.38	9522	0.484	0.53									

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Effective July 1, 2026
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 1,525	0.14	859,807 -- 903,055	0.49
1,526 -- 4,296	0.15	903,056 -- 948,629	0.50
4,297 -- 7,134	0.16	948,630 -- 996,724	0.51
7,135 -- 10,040	0.17	996,725 -- 1,047,552	0.52
10,041 -- 11,055	0.18	1,047,553 -- 1,101,357	0.53
11,056 -- 12,503	0.17	1,101,358 -- 1,158,406	0.54
12,504 -- 14,481	0.16	1,158,407 -- 1,219,003	0.55
14,482 -- 17,458	0.15	1,219,004 -- 1,283,491	0.56
17,459 -- 23,123	0.14	1,283,492 -- 1,352,256	0.57
23,124 -- 53,137	0.13	1,352,257 -- 1,425,739	0.58
53,138 -- 71,405	0.14	1,425,740 -- 1,504,443	0.59
71,406 -- 87,358	0.15	1,504,444 -- 1,588,946	0.60
87,359 -- 102,704	0.16	1,588,947 -- 1,679,914	0.61
102,705 -- 117,927	0.17	1,679,915 -- 1,778,118	0.62
117,928 -- 133,250	0.18	1,778,119 -- 1,884,457	0.63
133,251 -- 148,798	0.19	1,884,458 -- 1,999,987	0.64
148,799 -- 164,657	0.20	1,999,988 -- 2,125,955	0.65
164,658 -- 180,889	0.21	2,125,956 -- 2,263,840	0.66
180,890 -- 197,547	0.22	2,263,841 -- 2,415,419	0.67
197,548 -- 214,676	0.23	2,415,420 -- 2,582,840	0.68
214,677 -- 231,566	0.24	2,582,841 -- 2,768,722	0.69
231,567 -- 248,165	0.25	2,768,723 -- 2,976,298	0.70
248,166 -- 265,287	0.26	2,976,299 -- 3,209,603	0.71
265,288 -- 282,960	0.27	3,209,604 -- 3,473,736	0.72
282,961 -- 301,214	0.28	3,473,737 -- 3,775,239	0.73
301,215 -- 320,084	0.29	3,775,240 -- 4,122,649	0.74
320,085 -- 339,600	0.30	4,122,650 -- 4,527,314	0.75
339,601 -- 359,801	0.31	4,527,315 -- 5,004,662	0.76
359,802 -- 380,725	0.32	5,004,663 -- 5,576,206	0.77
380,726 -- 402,412	0.33	5,576,207 -- 6,272,882	0.78
402,413 -- 424,907	0.34	6,272,883 -- 7,140,837	0.79
424,908 -- 448,258	0.35	7,140,838 -- 8,252,089	0.80
448,259 -- 472,515	0.36	8,252,090 -- 9,725,611	0.81
472,516 -- 497,733	0.37	9,725,612 -- 11,773,059	0.82
497,734 -- 523,971	0.38	11,773,060 -- 14,810,838	0.83
523,972 -- 551,294	0.39	14,810,839 -- 19,786,676	0.84
551,295 -- 579,772	0.40	19,786,677 -- 29,424,031	0.85
579,773 -- 609,479	0.41	29,424,032 -- 56,045,663	0.86
609,480 -- 640,497	0.42	56,045,664 -- 477,486,453	0.87
640,498 -- 672,917	0.43	477,486,454 -- AND OVER	0.88
672,918 -- 706,836	0.44		
706,837 -- 742,360	0.45		
742,361 -- 779,609	0.46		
779,610 -- 818,711	0.47		
818,712 -- 859,806	0.48		

(a) G	7.05
(b) State Per Claim Accident Limitation	\$113,500
(c) State Multiple Claim Accident Limitation	\$227,000
(d) USL&HW Per Claim Accident Limitation	\$298,500
(e) USL&HW Multiple Claim Accident Limitation	\$597,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(h) USL&HW Act—Expected Loss Factor—Non-F Classes	2.00
<i>(Multiply a Non-F classification ELR by the USL&HW Act—Expected Loss Factor of 2.00.)</i>	

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Effective July 1, 2026
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 254,385	32,430	2,389,281 -- 2,452,210	155,805	4,592,099 -- 4,655,040	279,180
254,386 -- 316,189	35,955	2,452,211 -- 2,515,141	159,330	4,655,041 -- 4,717,982	282,705
316,190 -- 378,358	39,480	2,515,142 -- 2,578,073	162,855	4,717,983 -- 4,780,925	286,230
378,359 -- 440,743	43,005	2,578,074 -- 2,641,005	166,380	4,780,926 -- 4,843,867	289,755
440,744 -- 503,266	46,530	2,641,006 -- 2,703,938	169,905	4,843,868 -- 4,906,809	293,280
503,267 -- 565,881	50,055	2,703,939 -- 2,766,872	173,430	4,906,810 -- 4,969,752	296,805
565,882 -- 628,561	53,580	2,766,873 -- 2,829,806	176,955	4,969,753 -- 5,032,694	300,330
628,562 -- 691,289	57,105	2,829,807 -- 2,892,740	180,480	5,032,695 -- 5,095,637	303,855
691,290 -- 754,053	60,630	2,892,741 -- 2,955,676	184,005	5,095,638 -- 5,158,580	307,380
754,054 -- 816,845	64,155	2,955,677 -- 3,018,611	187,530	5,158,581 -- 5,221,523	310,905
816,846 -- 879,659	67,680	3,018,612 -- 3,081,547	191,055	5,221,524 -- 5,284,466	314,430
879,660 -- 942,490	71,205	3,081,548 -- 3,144,484	194,580	5,284,467 -- 5,347,409	317,955
942,491 -- 1,005,336	74,730	3,144,485 -- 3,207,421	198,105	5,347,410 -- 5,410,352	321,480
1,005,337 -- 1,068,194	78,255	3,207,422 -- 3,270,358	201,630	5,410,353 -- 5,473,295	325,005
1,068,195 -- 1,131,061	81,780	3,270,359 -- 3,333,296	205,155	5,473,296 -- 5,536,238	328,530
1,131,062 -- 1,193,936	85,305	3,333,297 -- 3,396,234	208,680	5,536,239 -- 5,599,181	332,055
1,193,937 -- 1,256,819	88,830	3,396,235 -- 3,459,172	212,205	5,599,182 -- 5,662,125	335,580
1,256,820 -- 1,319,708	92,355	3,459,173 -- 3,522,110	215,730	5,662,126 -- 5,725,068	339,105
1,319,709 -- 1,382,602	95,880	3,522,111 -- 3,585,049	219,255	5,725,069 -- 5,788,012	342,630
1,382,603 -- 1,445,500	99,405	3,585,050 -- 3,647,988	222,780	5,788,013 -- 5,850,955	346,155
1,445,501 -- 1,508,403	102,930	3,647,989 -- 3,710,928	226,305	5,850,956 -- 5,913,899	349,680
1,508,404 -- 1,571,309	106,455	3,710,929 -- 3,773,867	229,830	5,913,900 -- 5,976,843	353,205
1,571,310 -- 1,634,218	109,980	3,773,868 -- 3,836,807	233,355	5,976,844 -- 6,039,787	356,730
1,634,219 -- 1,697,130	113,505	3,836,808 -- 3,899,747	236,880	6,039,788 -- 6,102,730	360,255
1,697,131 -- 1,760,044	117,030	3,899,748 -- 3,962,687	240,405	6,102,731 -- 6,165,674	363,780
1,760,045 -- 1,822,961	120,555	3,962,688 -- 4,025,627	243,930	6,165,675 -- 6,228,617	367,305
1,822,962 -- 1,885,879	124,080	4,025,628 -- 4,088,568	247,455		
1,885,880 -- 1,948,800	127,605	4,088,569 -- 4,151,509	250,980		
1,948,801 -- 2,011,721	131,130	4,151,510 -- 4,214,450	254,505		
2,011,722 -- 2,074,645	134,655	4,214,451 -- 4,277,391	258,030		
2,074,646 -- 2,137,570	138,180	4,277,392 -- 4,340,332	261,555		
2,137,571 -- 2,200,496	141,705	4,340,333 -- 4,403,273	265,080		
2,200,497 -- 2,263,423	145,230	4,403,274 -- 4,466,215	268,605		
2,263,424 -- 2,326,351	148,755	4,466,216 -- 4,529,157	272,130		
2,326,352 -- 2,389,280	152,280	4,529,158 -- 4,592,098	275,655		

For Expected Losses greater than \$6,227,970, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(7.05) / (\text{Expected Losses} + (600)(7.05))$$

G = 7.05

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