

11-0125

**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 items proposed by the staff of the Texas Department of Insurance (Department) in a petition (Reference No. W-0910-09-I) filed with the Office of the Chief Clerk of the Department on September 30, 2010 and as revised in this Order. Notice of the proposal was published in the October 15, 2010 issue of the *Texas Register* (35 TexReg 9375). The items were considered at a public hearing held under Docket No. 2720 on November 10, 2010, at 9:30 a.m., in Room 100 of the William P. Hobby Building, 333 Guadalupe Street, Austin, Texas. No comments were received on the proposal.

However, evidence was presented at a separate public hearing to review rates to be charged for workers' compensation insurance written in the state of Texas, held under Docket No. 2724 on November 10, 2010, at 9:30 a.m., in Room 100 of the William P. Hobby Building, 333 Guadalupe Street, Austin, Texas. Testimony indicated that loss experience has continued to improve. The Department has determined that a reduction in the proposed Texas workers' compensation classification relativities (classification relativities) as proposed in the petition is appropriate. The amendments to the Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance (Basic Manual) concerning the expected loss rates and

discount ratios used in experience rating are adopted without changes to the proposed amendments.

The adopted items include (i) revised classification relativities to replace those adopted pursuant to Commissioner's Order No. 09-0104, dated February 19, 2009, as amended by Commissioner's Order No. 09-0181, dated March 20, 2009; and (ii) a revised table to amend the Basic Manual concerning the expected loss rates and discount ratios used in experience rating. The amendments to the Basic Manual are adopted without changes to the proposed text. The classification relativities are adopted with changes, as discussed below.

The average level of the current classification relativities is 54% of the average level of the 1994 classification relativities. The current average level of classification relativities was adopted pursuant to Commissioner's Order No. 09-0104, dated February 19, 2009, as amended by Commissioner's Order No. 09-0181, dated March 20, 2009, to better reflect improvements in experience that had emerged over time. Recent data and projections show that Texas loss experience has continued to improve. Therefore, staff has determined that it is appropriate to further reduce the average level of the classification relativities, and proposes that each of the revised classification relativities be multiplied by a factor of 50/54, bringing the relativities to 50% of the average level of the 1994 relativities.

The Commissioner has jurisdiction over this matter pursuant to Article 5.96 and Sections 2053.051 and 2053.052 of the Texas Insurance Code. Section 2053.051 requires the

Department to determine hazards by class and establish classification relativities applicable to the payroll in each class 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 further 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, 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 worker's compensation insurance.

The Commissioner has determined that it is necessary to revise the Basic Manual as proposed by staff in the September 30, 2010 petition and to reduce the classification relativities as discussed above in order to utilize the most recent experience data available. The schedule of revised classification relativities is displayed in Exhibit A and the table of expected loss rates and discount ratios for the Basic Manual is displayed in Exhibit B of this Order. Exhibits A and B are adopted and incorporated by reference into this Order.

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

11-0125

COMMISSIONER'S ORDER

ADOPTION OF REVISED WORKERS' COMPENSATION CLASSIFICATION RELATIVITIES

PAGE 4 of 5

The Department hereby certifies that the adopted revisions to the classification relativities and the amendments to 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 February ^{9th}1, 2011.

A handwritten signature in black ink, appearing to read "Gene Jarmon", written over a horizontal line.

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

IT IS THEREFORE THE ORDER of the Commissioner of Insurance that the classification relativities proposed by the staff petition (Ref. No. W-0910-09-I), as revised and incorporated by reference into this Order, are adopted.

IT IS FURTHER ORDERED that the amendments to the Basic Manual proposed by the staff petition (Ref. No. W-0910-09-I) and incorporated by reference into this Order 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 effective date on or after June 1, 2011, unless the insurer files to use an alternative classification rate basis or files to use its own independent insurer-specific classification relativities.

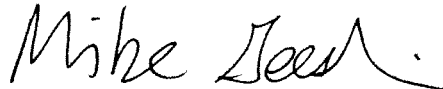
11-0125

COMMISSIONER'S ORDER
ADOPTION OF REVISED WORKERS' COMPENSATION CLASSIFICATION RELATIVITIES
PAGE 5 of 5

IT IS FURTHER ORDERED that the amendments to the Basic Manual apply to all workers' compensation experience modifiers with an effective date on or after June 1, 2011.

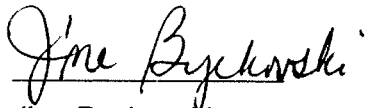
AND IT IS SO ORDERED.

TEXAS DEPARTMENT OF INSURANCE



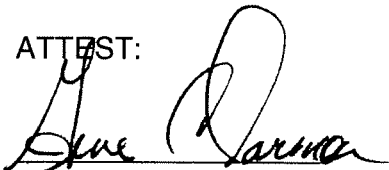
Mike Geeslin
Commissioner of Insurance

Recommended by:



J'ne Byckovski
Chief Actuary
Property and Casualty Program

ATTEST:



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

Commissioner's Order No. 11-0125

FEB 09 2011

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
 AVAILABLE FOR IMMEDIATE USE
 MANDATORY EFFECTIVE DATE 6/1/2011

Class	Relativity	Class	Relativity
0005	5.53	2288	5.67
0008	6.37	2361	1.55
0011	7.00	2380	1.98
0016	10.95	2501	7.31
0034	10.71	2503	1.43
0035	4.24	2532	2.37
0037	5.65	2534	3.53
0042	6.33	2560	6.68
0059	a	2576	7.58
0065	a	2578	7.62
0066	a	2581	6.29
0067	a	2583	2.96
0079	5.61	2587	5.00
0083	8.32	2670	16.82
0106	11.88	2683	3.89
0113	4.27	2688	5.92
0401	24.45	2702	21.83
0913	a	2705	14.44
0923	a	2710	8.50
1165	a	2719	9.35
1321	3.40	2731	5.13
1438	7.89	2790	4.15
1463	17.81	2802	7.32
1472	8.58	2835	6.39
1701	9.55	2881	5.53
1747	2.59	2923	2.10
1803	4.33	3004	9.98
1924	6.47	3022	10.46
2003	8.47	3027	1.94
2014	7.71	3028	7.90
2040	2.75	3040	7.14
2041	5.19	3041	4.58
2068	5.54	3042	3.00
2081	6.33	3064	6.94
2095	6.84	3066	6.74
2105	9.50	3081	7.45
2111	9.07	3082	12.61
2114	6.13	3085	5.05
2121	4.39	3110	6.26
2157	7.23	3111	4.98
2172	1.18	3113	5.58
2211	15.73	3114	4.64
2220	5.18	3126	4.24
2260	4.05	3131	2.83
2286	3.37	3132	4.79

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
 AVAILABLE FOR IMMEDIATE USE
 MANDATORY EFFECTIVE DATE 6/1/2011

Class	Relativity	Class	Relativity
3146	5.20	4038	5.82
3179	4.64	4045	9.83
3220	4.81	4062	5.78
3223	3.51	4101	6.66
3224	7.22	4112	0.84
3227	6.91	4114	4.08
3255	6.59	4130	10.16
3257	8.99	4150	1.60
3300	9.95	4206	4.50
3316	2.79	4207	1.35
3331	6.15	4239	5.08
3365	10.01	4243	5.96
3372	5.02	4244	4.81
3383	1.82	4250	3.01
3507	4.70	4273	4.45
3548	3.85	4279	5.32
3574	1.72	4282	1.95
3620	6.97	4283	3.57
3629	2.99	4299	3.07
3632	4.97	4304	5.75
3639	4.28	4307	3.12
3642	5.23	4351	1.06
3643	4.18	4360	4.92
3647	3.39	4361	4.28
3648	3.46	4362	1.26
3681	2.21	4410	5.63
3685	1.67	4417	6.09
3719	3.27	4420	12.60
3724	5.60	4431	6.73
3726	5.52	4432	3.04
3805	1.79	4439	2.69
3807	11.16	4452	3.56
3808	6.97	4459	4.03
3821	5.63	4470	4.46
3822	4.27	4484	5.83
3823	5.18	4511	1.25
3824	6.20	4519	4.50
3830	4.18	4558	3.52
3865	7.08	4568	3.55
3881	9.88	4583	5.29
4000	6.34	4611	1.77
4021	5.00	4635	2.87
4024	4.54	4653	3.26
4034	8.72	4665	13.64
4036	3.22	4670	11.47

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
 AVAILABLE FOR IMMEDIATE USE
 MANDATORY EFFECTIVE DATE 6/1/2011

Class	Relativity	Class	Relativity
4692	0.95	5183	5.47
4693	2.49	5190	5.65
4703	3.21	5191	1.42
4712	4.61	5192	6.18
4716	5.62	5200	6.25
4717	12.24	5203	18.09
4720	4.83	5213	8.61
4740	1.44	5220	6.20
4743	1.38	5348	5.11
4751	1.55	5403	9.68
4766	a	5437	7.76
4777	a	5443	4.91
4800	a	5462	7.82
4801	a	5474	8.04
4802	a	5479	10.32
4803	a	5491	3.21
4804	a	5506	9.91
4805	a	5536	5.51
4806	a	5538	13.94
4807	a	5551	17.96
4808	a	5606	1.43
4809	a	5701	8.11
4810	a	6003	12.94
4811	a	6045	4.39
4812	a	6202	13.00
4813	a	6203	2.43
4814	a	6204	10.03
4815	a	6205	a
4816	a	6206	5.46
4817	a	6213	6.08
4818	a	6216	8.45
4819	a	6219	7.73
4820	a	6229	4.23
4821	a	6233	5.71
4822	a	6237	3.65
4823	a	6238	12.04
4902	4.74	6306	8.81
4923	1.76	6319	5.81
5022	8.32	6400	8.92
5040	29.32	6504	5.32
5041	7.98	6823	6.46
5057	11.95	6824	10.65
5070	17.36	6843	10.95
5102	7.16	6872	10.67
5160	4.08	6874	30.05

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
 AVAILABLE FOR IMMEDIATE USE
 MANDATORY EFFECTIVE DATE 6/1/2011

Class	Relativity	Class	Relativity
7016	10.02	8033	4.69
7024	2.66	8034	5.95
7046	6.59	8039	5.47
7047	17.53	8044	8.69
7098	7.33	8045	0.75
7099	11.52	8047	1.73
7133	8.26	8058	6.26
7134	9.17	8102	5.34
7135	9.81	8106	9.08
7219	11.42	8107	5.05
7230	11.26	8113	6.46
7309	24.65	8209	6.25
7313	9.69	8215	5.40
7317	6.76	8227	3.27
7327	3.46	8231	9.87
7350	19.17	8234	8.12
7360	7.02	8264	11.43
7380	6.97	8265	6.71
7382	14.43	8288	9.61
7390	7.36	8292	7.34
7405	2.42	8293	18.36
7418	3.52	8295	5.99
7421	2.44	8304	13.55
7422	3.33	8350	9.44
7423	8.24	8385	5.77
7502	2.42	8387	3.74
7515	1.41	8391	3.41
7520	6.07	8601	0.56
7538	13.44	8606	2.47
7539	2.59	8607	1.57
7580	3.90	8709	6.78
7590	6.38	8726	2.38
7600	4.30	8742	0.46
7602	9.52	8748	0.75
7610	0.80	8752	6.40
7704	4.03	8754	1.73
7720	4.59	8755	0.55
7855	10.19	8803	0.18
8002	4.63	8809	0.40
8006	5.07	8810	0.29
8008	2.70	8820	0.18
8013	1.49	8828	5.18
8017	4.18	8829	5.45
8018	6.08	8831	2.18
8032	4.54	8832	0.52

EXHIBIT A

TEXAS WORKERS' COMPENSATION RELATIVITIES
 AVAILABLE FOR IMMEDIATE USE
 MANDATORY EFFECTIVE DATE 6/1/2011

Class	Relativity	Class	Relativity
8833	1.34		
8837	a		
8838	0.91		
8858	0.56		
8868	0.96		
8901	0.28		
9014	5.97		
9015	5.11		
9016	5.55		
9019	5.43		
9032	6.86		
9033	5.92		
9040	6.69		
9052	4.67		
9058	2.81		
9060	3.06		
9061	2.22		
9063	1.53		
9079	2.75		
9080	2.19		
9089	1.85		
9093	1.91		
9101	5.67		
9102	6.89		
9154	3.04		
9156	1.85		
9170	46.45		
9178	12.71		
9179	9.62		
9182	4.08		
9186	11.66		
9220	9.20		
9402	12.21		
9501	7.17		
9522	4.27		
9529	4.40		
9552	12.08		
9586	1.68		
9600	2.08		
9620	1.90		
9984	a		
9985	a		

EXHIBIT B

TEXAS WORKERS' COMPENSATION
 EXPECTED LOSS RATES AND D-RATIOS
 EFFECTIVE DATE 6/1/2011

Class	ELR	D-Ratio	Class	ELR	D-Ratio
0005	1.22	0.21	2288	1.37	0.25
0008	1.56	0.26	2361	0.37	0.25
0011	1.64	0.24	2380	0.48	0.25
0016	2.53	0.25	2501	2.15	0.25
0034	2.52	0.23	2503	0.35	0.26
0035	1.01	0.25	2532	0.57	0.25
0037	1.31	0.23	2534	0.84	0.25
0042	1.52	0.25	2560	1.58	0.23
0059	0.05	0.24	2576	1.79	0.25
0065	0.01	0.24	2578	1.85	0.25
0066	0.01	0.24	2581	1.48	0.24
0067	0.01	0.24	2583	0.77	0.25
0079	1.30	0.23	2587	1.20	0.25
0083	1.90	0.23	2670	4.07	0.26
0106	2.64	0.22	2683	0.92	0.25
0113	1.01	0.24	2688	1.37	0.25
0401	5.54	0.24	2702	5.26	0.25
0913	41.11	0.24	2705	2.94	0.17
0923	0.39	0.24	2710	1.95	0.23
1165	0.81	0.24	2719	2.34	0.26
1321	0.75	0.22	2731	1.25	0.26
1438	1.85	0.24	2790	0.99	0.25
1463	4.25	0.23	2802	1.68	0.24
1472	2.41	0.24	2835	1.53	0.25
1701	2.15	0.23	2881	1.31	0.25
1747	0.60	0.22	2923	0.51	0.25
1803	0.98	0.24	3004	2.25	0.23
1924	1.49	0.23	3022	2.42	0.25
2003	1.92	0.24	3027	0.44	0.24
2014	1.82	0.25	3028	1.81	0.23
2040	0.66	0.25	3040	1.69	0.23
2041	1.40	0.23	3041	1.38	0.24
2068	1.44	0.25	3042	0.73	0.25
2081	1.68	0.25	3064	1.79	0.25
2095	1.66	0.25	3066	1.56	0.24
2105	2.25	0.25	3081	2.17	0.24
2111	2.13	0.25	3082	2.82	0.24
2114	1.52	0.26	3085	1.19	0.25
2121	0.97	0.21	3110	1.45	0.24
2157	1.71	0.25	3111	1.43	0.25
2172	0.29	0.25	3113	1.32	0.25
2211	3.82	0.25	3114	1.07	0.24
2220	1.16	0.23	3126	0.96	0.23
2260	0.94	0.23	3131	0.78	0.23
2286	0.78	0.22	3132	1.08	0.24

EXHIBIT B

TEXAS WORKERS' COMPENSATION
 EXPECTED LOSS RATES AND D-RATIOS
 EFFECTIVE DATE 6/1/2011

Class	ELR	D-Ratio	Class	ELR	D-Ratio
3146	1.16	0.22	4038	1.36	0.24
3179	1.50	0.24	4045	2.24	0.23
3220	1.16	0.25	4062	1.36	0.24
3223	0.86	0.25	4101	1.57	0.25
3224	1.54	0.15	4112	0.19	0.23
3227	1.87	0.25	4114	1.13	0.21
3255	1.52	0.23	4130	2.32	0.23
3257	2.06	0.24	4150	0.39	0.24
3300	2.43	0.26	4206	1.05	0.24
3316	1.16	0.25	4207	0.30	0.22
3331	1.83	0.21	4239	1.20	0.25
3365	2.19	0.22	4243	1.42	0.25
3372	1.13	0.23	4244	1.16	0.23
3383	0.55	0.26	4250	0.73	0.25
3507	1.11	0.25	4273	1.18	0.23
3548	0.92	0.25	4279	1.28	0.26
3574	0.44	0.25	4282	0.48	0.25
3620	1.59	0.24	4283	0.95	0.25
3629	0.70	0.24	4299	0.77	0.25
3632	1.16	0.24	4304	1.28	0.23
3639	0.98	0.22	4307	0.73	0.24
3642	1.23	0.22	4351	0.26	0.26
3643	1.13	0.22	4360	1.24	0.26
3647	0.85	0.26	4361	0.96	0.23
3648	0.95	0.25	4362	0.29	0.23
3681	0.52	0.25	4410	1.31	0.24
3685	0.39	0.25	4417	1.44	0.25
3719	0.71	0.21	4420	3.18	0.26
3724	1.27	0.23	4431	1.66	0.26
3726	1.22	0.23	4432	0.73	0.24
3805	0.44	0.24	4439	0.62	0.24
3807	2.91	0.20	4452	0.82	0.24
3808	1.66	0.25	4459	0.96	0.25
3821	1.29	0.24	4470	1.07	0.25
3822	1.15	0.25	4484	1.35	0.24
3823	1.24	0.25	4511	0.29	0.22
3824	1.43	0.24	4519	1.08	0.25
3830	1.04	0.24	4558	0.84	0.24
3865	1.68	0.24	4568	0.75	0.21
3881	2.23	0.22	4583	1.13	0.19
4000	1.46	0.23	4611	0.41	0.24
4021	1.13	0.23	4635	0.60	0.20
4024	1.10	0.25	4653	0.80	0.25
4034	1.99	0.24	4665	3.19	0.23
4036	0.75	0.25	4670	2.51	0.23

EXHIBIT B

**TEXAS WORKERS' COMPENSATION
EXPECTED LOSS RATES AND D-RATIOS
EFFECTIVE DATE 6/1/2011**

Class	ELR	D-Ratio	Class	ELR	D-Ratio
4692	0.23	0.26	5183	1.29	0.25
4693	0.59	0.25	5190	1.29	0.23
4703	0.71	0.25	5191	0.32	0.24
4712	1.07	0.23	5192	1.47	0.25
4716	1.23	0.20	5200	1.46	0.24
4717	2.69	0.23	5203	3.94	0.22
4720	1.16	0.25	5213	1.92	0.23
4740	0.32	0.22	5220	1.43	0.25
4743	0.29	0.19	5348	1.18	0.24
4751	0.47	0.24	5403	2.19	0.23
4766	2.03	0.24	5437	1.80	0.24
4777	1.38	0.24	5443	1.13	0.22
4800	'a'	'a'	5462	1.81	0.25
4801	4.98	0.24	5474	1.86	0.24
4802	2.62	0.24	5479	2.29	0.23
4803	1.83	0.24	5491	0.78	0.25
4804	'a'	'a'	5506	2.12	0.20
4805	0.14	0.24	5536	1.30	0.25
4806	'a'	'a'	5538	3.16	0.24
4807	0.16	0.24	5551	4.05	0.24
4808	0.44	0.24	5606	0.37	0.23
4809	0.18	0.24	5701	1.77	0.21
4810	1.24	0.24	6003	3.52	0.25
4811	0.59	0.24	6045	1.08	0.25
4812	0.02	0.24	6202	2.91	0.22
4813	0.57	0.24	6203	0.78	0.21
4814	0.94	0.24	6204	2.35	0.24
4815	0.44	0.24	6205	0.41	0.24
4816	0.26	0.24	6206	1.15	0.20
4817	0.96	0.24	6213	1.27	0.19
4818	'a'	'a'	6216	1.90	0.22
4819	1.21	0.24	6219	1.73	0.22
4820	'a'	'a'	6229	1.01	0.25
4821	0.34	0.24	6233	1.26	0.22
4822	1.05	0.24	6237	0.86	0.19
4823	0.87	0.24	6238	2.74	0.23
4902	1.08	0.25	6306	1.93	0.22
4923	0.44	0.25	6319	1.32	0.23
5022	2.03	0.24	6400	2.08	0.23
5040	6.26	0.21	6504	1.35	0.25
5041	1.74	0.20	6823	1.51	0.25
5057	2.62	0.23	6824	2.52	0.22
5070	3.99	0.24	6843	2.52	0.23
5102	1.64	0.23	6872	2.43	0.23
5160	0.96	0.24	6874	6.15	0.24

EXHIBIT B

TEXAS WORKERS' COMPENSATION
 EXPECTED LOSS RATES AND D-RATIOS
 EFFECTIVE DATE 6/1/2011

Class	ELR	D-Ratio	Class	ELR	D-Ratio
7016	2.35	0.23	8033	1.10	0.25
7024	0.95	0.19	8034	1.43	0.25
7046	1.49	0.21	8039	1.27	0.25
7047	3.43	0.17	8044	2.03	0.24
7098	1.68	0.22	8045	0.18	0.23
7099	2.37	0.19	8047	0.49	0.25
7133	1.80	0.21	8058	1.55	0.24
7134	1.97	0.19	8102	1.26	0.24
7135	2.07	0.19	8106	2.08	0.25
7219	2.66	0.24	8107	1.15	0.23
7230	2.71	0.25	8113	1.47	0.23
7309	5.39	0.23	8209	1.56	0.24
7313	2.28	0.25	8215	1.25	0.24
7317	1.53	0.23	8227	0.82	0.24
7327	0.72	0.19	8231	2.29	0.25
7350	4.04	0.20	8234	1.85	0.24
7360	1.71	0.24	8264	2.55	0.22
7380	1.59	0.23	8265	1.56	0.24
7382	3.27	0.24	8288	2.27	0.25
7390	1.64	0.24	8292	1.71	0.24
7405	0.60	0.26	8293	4.39	0.25
7418	0.67	0.16	8295	2.00	0.24
7421	0.61	0.20	8304	2.85	0.19
7422	0.73	0.14	8350	2.02	0.20
7423	1.99	0.25	8385	1.36	0.24
7502	0.51	0.22	8387	0.87	0.25
7515	0.31	0.23	8391	0.80	0.25
7520	1.42	0.24	8601	0.13	0.23
7538	3.17	0.22	8606	0.51	0.19
7539	0.55	0.21	8607	0.33	0.20
7580	0.93	0.25	8709	1.52	0.22
7590	1.67	0.24	8726	0.63	0.25
7600	0.98	0.23	8742	0.11	0.23
7602	2.08	0.21	8748	0.17	0.25
7610	0.18	0.24	8752	1.44	0.23
7704	0.93	0.24	8754	0.47	0.25
7720	1.04	0.23	8755	0.12	0.24
7855	2.24	0.21	8803	0.04	0.23
8002	1.18	0.24	8809	0.09	0.22
8006	1.19	0.25	8810	0.07	0.24
8008	0.64	0.25	8820	0.04	0.23
8013	0.36	0.25	8828	1.19	0.23
8017	0.97	0.24	8829	1.38	0.25
8018	1.43	0.25	8831	0.51	0.26
8032	1.07	0.26	8832	0.12	0.25

EXHIBIT B

TEXAS WORKERS' COMPENSATION EXPECTED LOSS RATES AND D-RATIOS EFFECTIVE DATE 6/1/2011

Class	ELR	D-Ratio	Class	ELR	D-Ratio
8833	0.32	0.24			
8837	'a'	'a'			
8838	0.22	0.25			
8858	0.13	0.24			
8868	0.22	0.25			
8901	0.11	0.25			
9014	1.40	0.25			
9015	1.17	0.24			
9016	1.28	0.25			
9019	1.18	0.23			
9032	1.59	0.25			
9033	1.45	0.25			
9040	1.62	0.26			
9052	1.13	0.25			
9058	0.68	0.25			
9060	0.73	0.25			
9061	0.60	0.25			
9063	0.37	0.25			
9079	0.68	0.25			
9080	0.54	0.25			
9089	0.46	0.26			
9093	0.45	0.25			
9101	1.45	0.25			
9102	1.57	0.24			
9154	0.69	0.24			
9156	0.45	0.26			
9170	12.16	0.26			
9178	3.24	0.25			
9179	2.58	0.27			
9182	0.92	0.24			
9186	2.58	0.22			
9220	2.14	0.25			
9402	2.62	0.21			
9501	1.67	0.25			
9522	1.04	0.26			
9529	1.05	0.25			
9552	2.62	0.21			
9586	0.42	0.25			
9600	0.48	0.24			
9620	0.43	0.24			
9984	'a'	'a'			
9985	'a'	'a'			