

ADVISORY LOSS COSTS - NOT RATES

TEXAS

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

Original Printing

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Effective July 1, 2025

CLASS CODE	LOSS COST												
0005	0.65	2361	0.09	3548	0.24	4410	0.66	5462	0.93	7405	0.37	8606	0.31
0008	0.90	2380	0.41	3574	0.12	4417	-	5474	0.78	7418	1.42	8607	-
0011	-	2501	0.82	3620	0.78	4420	0.93	5479	1.28	7421	0.17	8709F	0.91
0016	1.77	2503	0.10	3629	0.38	4431	0.27	5491	0.38	7422	0.56	8720	0.08
0034	0.70	2532	0.23	3632	0.66	4432	0.35	5506	1.45	7423	0.89	8726F	0.55
0035	0.52	2534	0.65	3642	0.36	4439	-	5536	0.90	7502	0.48	8742	0.06
0036	1.17	2578	0.76	3643	0.50	4452	0.72	5538	1.60	7515	0.28	8748	0.06
0037	1.27	2581	0.90	3647	0.35	4459	0.57	5551	2.27	7520	0.58	8752	0.77
0042	1.02	2583	0.56	3648	0.69	4470	0.87	5606	0.19	7538	1.32	8754	0.17
0050	1.27	2587	0.50	3681	0.14	4484	0.70	5701	1.17	7539	0.34	8755	0.05
0059	-	2670	-	3685	0.20	4511	0.15	6003	0.96	7580	0.89	8803	0.01
0065	-	2683	-	3719	0.32	4519	0.75	6045	0.93	7590	1.07	8809	0.05
0066	-	2688	0.70	3724	0.99	4558	0.43	6202	2.10	7600	0.76	8810	0.02
0067	-	2702	3.41	3726	0.96	4568	0.97	6203	0.32	7602	1.04	8820	0.02
0079	0.40	2710	1.46	3805	0.21	4583	1.08	6204	1.56	7610	0.12	8824	0.48
0083	1.17	2719	2.20	3807	0.45	4611	0.26	6205	0.16	7704	1.56	8826	0.42
0106	1.47	2731	0.83	3808	0.68	4635	0.28	6206	0.90	7720	0.69	8828	-
0113	0.62	2790	0.58	3821	0.82	4653	0.45	6213	0.81	7855	1.12	8831	0.32
0401	3.97	2802	1.04	3822	1.13	4665	3.20	6216	1.27	8001	0.36	8832	0.06
0908P	53.00	2835	0.45	3823	0.78	4670	-	6219	0.99	8002	0.52	8833	0.16
0913P	85.00	2881	0.84	3824	0.77	4683	1.55	6229	0.69	8006	0.53	8835	0.48
0917	0.58	2923	0.33	3830	0.51	4686	1.65	6233	0.68	8008	0.23	8837a	a
0923	0.24	3004	0.68	3865	0.44	4692	0.16	6237	0.62	8013	0.12	8838	0.22
1165	0.30	3022	1.50	3881	1.01	4693	0.29	6238	2.07	8015	0.48	8858	0.06
1321	0.41	3027	0.55	4000	0.90	4703	1.04	6306	1.26	8017	0.36	8868	0.12
1438	1.04	3028	0.68	4021	1.40	4712	0.49	6319	0.95	8018	0.68	8901	0.05
1463	3.61	3040	0.98	4024	0.40	4717	0.52	6400	1.15	8032	0.53	9014	0.58
1472	0.40	3041	0.92	4034	1.30	4720	0.77	6504	0.86	8033	0.64	9015	0.61
1701	0.94	3042	0.50	4036	0.42	4740	0.17	6823	-	8034	0.78	9016	0.61
1747	0.63	3064	0.70	4038	0.72	4751	0.31	6824F	2.68	8039	0.86	9019	0.68
1803	1.00	3066	0.79	4045	1.14	4766	0.54	6834	1.04	8044	0.82	9032	1.06
1924	0.70	3081	1.04	4062	0.71	4777	1.55	6843F	3.01	8045	0.20	9033	0.85
2003	0.80	3082	1.14	4101	0.92	4828	0.21	6872F	3.31	8047	0.17	9040	0.81
2014	0.95	3085	0.64	4112	0.07	4829	0.09	6874F	3.39	8058	0.47	9052	0.41
2021	0.77	3110	0.78	4114	0.59	4902	0.69	7016M	0.56	8102	1.06	9058	0.54
2039	1.00	3111	0.56	4130	1.05	4923	0.40	7024M	0.62	8103	0.79	9060	0.37
2040	-	3113	0.74	4149	0.31	5022	1.59	7046M	0.58	8106	1.21	9061	0.36
2041	0.77	3114	0.51	4150	0.51	5040	2.17	7047M	1.12	8107	0.69	9063	0.19
2065	0.70	3126	0.35	4206	1.13	5041	1.36	7098M	0.64	8113	1.44	9079	0.29
2068	-	3131	0.57	4207	0.15	5057	0.86	7099M	1.15	8209	1.19	9080	0.19
2070	0.70	3132	0.58	4239	0.44	5070	1.85	7133M	0.69	8215	1.02	9089	0.12
2081	0.95	3146	0.70	4240	0.61	5102	1.14	7134M	0.77	8227	0.53	9093	0.29
2089	0.95	3179	0.48	4243	0.61	5160	0.87	7135M	1.39	8231	1.56	9101	0.75
2095	1.05	3220	0.54	4244	0.98	5183	0.81	7219	2.03	8234	1.48	9102	0.61
2105	1.39	3224	0.52	4250	0.57	5190	0.86	7225	1.64	8264	1.16	9154	0.41
2111	0.55	3227	1.00	4273	0.62	5191	0.22	7230	2.09	8265	1.57	9156	0.37
2114	0.62	3255	0.50	4279	0.85	5192	0.77	7309F	4.00	8288	1.41	9170	3.75
2121	0.35	3257	0.97	4283	0.34	5200	0.91	7313F	1.46	8292	0.81	9178	2.69
2157	0.72	3300	0.76	4299	0.48	5203	1.88	7317F	2.23	8293	1.75	9179	8.55
2172	0.43	3316	0.15	4304	1.16	5213	1.16	7327F	5.36	8304	1.68	9182	0.42
2211	4.28	3331	0.87	4307	0.50	5220	1.01	7350F	2.84	8350	1.16	9186	3.52
2220	0.36	3365	0.99	4351	0.13	5348	0.68	7360	1.12	8385	0.69	9220	1.21
2260	0.54	3372	0.65	4360	-	5403	1.32	7380	1.18	8387	0.49	9402	1.42
2286	-	3383	0.40	4361	0.31	5437	1.07	7382	1.29	8391	0.43	9501	0.70
2288	1.39	3507	0.64	4362	-	5443	0.65	7390	0.97	8601	0.07	9522	0.64

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

Effective July 1, 2025

CLASS CODE	LOSS COST												
9529	0.61												
9554	1.95												
9586	0.13												
9600	0.27												
9620	0.51												
9984a	a												
9985a	a												

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Effective July 1, 2025

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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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	13.9%	10.1%	7.8%	7.0%	4.6%	3.4%	2.8%
\$2,500	22.7%	17.3%	13.8%	12.3%	8.6%	6.4%	5.4%
\$5,000	30.8%	24.5%	20.1%	17.9%	13.1%	10.1%	8.5%
\$10,000	40.4%	33.8%	28.5%	25.5%	19.6%	15.6%	13.2%
\$25,000	55.8%	49.4%	43.5%	39.5%	32.0%	26.7%	22.7%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.7%	6.1%	4.6%	4.2%	2.7%	1.9%	1.6%
\$1,000	13.8%	9.9%	7.7%	6.9%	4.5%	3.3%	2.7%
\$1,500	17.3%	12.7%	9.9%	8.8%	6.0%	4.3%	3.6%
\$2,000	19.9%	14.9%	11.7%	10.4%	7.1%	5.2%	4.4%
\$2,500	22.1%	16.7%	13.2%	11.8%	8.2%	6.0%	5.1%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	14.0%	10.1%	7.8%	7.0%	4.7%	3.4%	2.8%
\$2,500	22.8%	17.4%	13.9%	12.3%	8.6%	6.4%	5.4%
\$5,000	30.9%	24.7%	20.2%	18.0%	13.2%	10.1%	8.5%
\$10,000	40.6%	33.9%	28.7%	25.7%	19.6%	15.7%	13.2%
\$25,000	56.2%	49.8%	43.8%	39.8%	32.1%	26.8%	22.8%

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, 2025

ADVISORY MISCELLANEOUS VALUES (cont.)

Maximum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers and the *Basic Manual* notes for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$1,200

Minimum Weekly Payroll applicable in accordance with the *Basic Manual* rule, Rule for premium determination of executive officers..... \$150

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, 2025

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	0.55	0.49	2361	0.08	0.49	3548	0.21	0.49	4410	0.56	0.49	5462	0.65	0.44
0008	0.77	0.49	2380	0.34	0.49	3574	0.10	0.49	4417	0.56	0.49	5474	0.43	0.34
0011	0.88	0.44	2501	0.69	0.49	3620	0.54	0.44	4420	0.65	0.44	5479	0.89	0.44
0016	1.24	0.44	2503	0.09	0.49	3629	0.33	0.49	4431	0.24	0.54	5491	0.23	0.39
0034	0.56	0.47	2532	0.20	0.49	3632	0.53	0.47	4432	0.32	0.54	5506	0.90	0.39
0035	0.42	0.47	2534	0.54	0.49	3642	0.31	0.49	4439	0.34	0.47	5536	0.62	0.44
0036	0.72	0.39	2578	0.64	0.49	3643	0.35	0.44	4452	0.57	0.47	5538	0.88	0.34
0037	0.88	0.44	2581	0.71	0.47	3647	0.28	0.47	4459	0.40	0.44	5551	1.25	0.34
0042	0.81	0.47	2583	0.44	0.47	3648	0.62	0.54	4470	0.69	0.47	5606	0.11	0.34
0050	0.88	0.44	2587	0.42	0.49	3681	0.12	0.49	4484	0.59	0.49	5701	0.83	0.44
0059	-	-	2670	0.59	0.49	3685	0.17	0.49	4511	0.10	0.44	6003	0.59	0.39
0065	-	-	2683	0.69	0.49	3719	0.17	0.34	4519	0.64	0.49	6045	0.65	0.44
0066	-	-	2688	0.59	0.49	3724	0.55	0.34	4558	0.34	0.47	6202	1.16	0.34
0067	-	-	2702	1.88	0.34	3726	0.53	0.34	4568	0.67	0.44	6203	0.17	0.34
0079	0.32	0.47	2710	1.01	0.44	3805	0.17	0.47	4583	0.67	0.39	6204	0.97	0.39
0083	0.72	0.39	2719	1.36	0.39	3807	0.38	0.49	4611	0.20	0.47	6205	0.11	0.44
0106	0.90	0.39	2731	0.70	0.49	3808	0.54	0.47	4635	0.17	0.39	6206	0.50	0.34
0113	0.49	0.47	2790	0.52	0.54	3821	0.56	0.44	4653	0.38	0.49	6213	0.45	0.34
0401	2.45	0.39	2802	0.82	0.47	3822	0.96	0.49	4665	2.22	0.44	6216	0.71	0.34
0908	42.05	0.47	2835	0.41	0.54	3823	0.66	0.49	4670	1.24	0.47	6219	0.55	0.34
0913	66.78	0.47	2881	0.71	0.49	3824	0.65	0.49	4683	1.24	0.47	6229	0.48	0.44
0917	0.49	0.49	2923	0.29	0.54	3830	0.41	0.47	4686	1.15	0.44	6233	0.38	0.34
0923	0.19	0.47	3004	0.42	0.39	3865	0.40	0.54	4692	0.14	0.49	6237	0.38	0.39
1165	0.16	0.34	3022	1.26	0.49	3881	0.81	0.47	4693	0.25	0.49	6238	1.28	0.39
1321	0.25	0.39	3027	0.38	0.44	4000	0.56	0.39	4703	0.82	0.47	6306	0.78	0.39
1438	0.72	0.44	3028	0.47	0.44	4021	1.12	0.47	4712	0.34	0.44	6319	0.52	0.34
1463	1.98	0.34	3040	0.78	0.47	4024	0.27	0.44	4717	0.47	0.54	6400	0.80	0.44
1472	0.27	0.44	3041	0.73	0.47	4034	0.90	0.44	4720	0.61	0.47	6504	0.73	0.49
1701	0.58	0.39	3042	0.40	0.47	4036	0.29	0.44	4740	0.10	0.34	6823	0.88	0.49
1747	0.43	0.44	3064	0.56	0.47	4038	0.65	0.54	4751	0.22	0.44	6824F	1.51	0.37
1803	0.69	0.44	3066	0.67	0.49	4045	0.79	0.44	4766	0.33	0.39	6834	0.88	0.49
1924	0.59	0.49	3081	0.82	0.47	4062	0.57	0.47	4777	0.96	0.39	6843F	1.50	0.26
2003	0.64	0.47	3082	0.78	0.44	4101	0.73	0.47	4828	0.13	0.39	6872F	1.64	0.26
2014	0.66	0.44	3085	0.51	0.47	4112	0.06	0.49	4829	0.06	0.39	6874F	1.68	0.26
2021	0.65	0.49	3110	0.62	0.47	4114	0.47	0.47	4902	0.58	0.49	7016	0.31	0.34
2039	0.85	0.49	3111	0.47	0.49	4130	0.88	0.49	4923	0.31	0.47	7024	0.34	0.34
2040	0.85	0.49	3113	0.59	0.47	4149	0.28	0.54	5022	0.87	0.34	7046	0.32	0.34
2041	0.65	0.49	3114	0.41	0.47	4150	0.28	0.54	5040	1.20	0.34	7047	0.60	0.34
2065	0.56	0.47	3126	0.28	0.47	4206	0.96	0.49	5041	0.75	0.34	7098	0.36	0.34
2068	0.56	0.47	3131	0.45	0.47	4207	0.09	0.39	5057	0.47	0.34	7099	0.63	0.34
2070	0.56	0.47	3132	0.49	0.49	4239	0.27	0.39	5070	1.02	0.34	7133	0.43	0.39
2081	0.86	0.54	3146	0.55	0.47	4240	0.48	0.47	5102	0.70	0.39	7134	0.48	0.39
2089	0.86	0.54	3179	0.40	0.49	4243	0.48	0.47	5160	0.48	0.34	7135	0.84	0.39
2095	0.83	0.47	3220	0.43	0.47	4244	0.68	0.44	5183	0.50	0.39	7219	1.26	0.39
2105	1.25	0.54	3224	0.48	0.54	4250	0.45	0.47	5190	0.53	0.39	7225	1.15	0.44
2111	0.46	0.49	3227	0.85	0.49	4273	0.49	0.47	5191	0.15	0.44	7230	1.46	0.44
2114	0.56	0.54	3255	0.45	0.54	4279	0.59	0.44	5192	0.61	0.47	7309F	1.99	0.26
2121	0.32	0.54	3257	0.82	0.49	4283	0.29	0.49	5200	0.56	0.39	7313F	0.73	0.26
2157	0.61	0.49	3300	0.68	0.54	4299	0.38	0.47	5203	1.03	0.34	7317F	1.11	0.26
2172	0.30	0.44	3316	0.13	0.49	4304	0.92	0.47	5213	0.64	0.34	7327F	2.66	0.26
2211	2.99	0.44	3331	0.60	0.44	4307	0.45	0.54	5220	0.62	0.39	7350F	1.50	0.32
2220	0.29	0.47	3365	0.62	0.39	4351	0.11	0.49	5348	0.47	0.44	7360	0.78	0.44
2260	0.37	0.44	3372	0.52	0.47	4360	0.08	0.44	5403	0.82	0.39	7380	0.82	0.44
2286	0.29	0.47	3383	0.33	0.49	4361	0.26	0.49	5437	0.66	0.39	7382	1.03	0.47
2288	1.17	0.49	3507	0.51	0.47	4362	0.08	0.44	5443	0.53	0.47	7390	0.82	0.49

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Effective July 1, 2025

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
7405	0.32	0.49	8606	0.19	0.39	9529	0.33	0.34						
7418	0.88	0.39	8607	0.19	0.39	9554	1.20	0.39						
7421	0.12	0.44	8709F	0.45	0.26	9586	0.11	0.54						
7422	0.35	0.39	8720	0.05	0.39	9600	0.23	0.49						
7423	0.76	0.49	8726F	0.31	0.37	9620	0.35	0.44						
7502	0.34	0.44	8742	0.04	0.44	9984	a	a						
7515	0.15	0.34	8748	0.04	0.39	9985	a	a						
7520	0.47	0.47	8752	0.65	0.49									
7538	0.73	0.34	8754	0.14	0.49									
7539	0.21	0.39	8755	0.03	0.44									
7580	0.62	0.44	8803	0.01	0.44									
7590	0.74	0.44	8809	0.03	0.44									
7600	0.53	0.44	8810	0.02	0.49									
7602	0.72	0.44	8820	0.02	0.44									
7610	0.08	0.44	8824	0.46	0.56									
7704	0.97	0.39	8826	0.38	0.54									
7720	0.48	0.44	8828	0.41	0.49									
7855	0.78	0.44	8831	0.30	0.56									
8001	0.32	0.54	8832	0.05	0.49									
8002	0.44	0.49	8833	0.14	0.49									
8006	0.48	0.54	8835	0.41	0.49									
8008	0.21	0.54	8837	0.54	0.54									
8013	0.09	0.47	8838	0.18	0.49									
8015	0.38	0.47	8858	0.05	0.54									
8017	0.32	0.54	8868	0.10	0.54									
8018	0.58	0.49	8901	0.03	0.44									
8032	0.45	0.49	9014	0.49	0.49									
8033	0.57	0.54	9015	0.48	0.47									
8034	0.66	0.49	9016	0.51	0.49									
8039	0.77	0.54	9019	0.47	0.44									
8044	0.69	0.49	9032	0.84	0.47									
8045	0.17	0.49	9033	0.67	0.47									
8047	0.14	0.49	9040	0.73	0.54									
8058	0.40	0.49	9052	0.37	0.54									
8102	0.90	0.49	9058	0.51	0.56									
8103	0.62	0.47	9060	0.33	0.54									
8106	0.83	0.44	9061	0.32	0.54									
8107	0.43	0.39	9063	0.17	0.54									
8113	1.17	0.47	9079	0.28	0.56									
8209	1.01	0.49	9080	0.16	0.49									
8215	0.70	0.44	9089	0.10	0.54									
8227	0.33	0.39	9093	0.25	0.49									
8231	1.08	0.44	9101	0.68	0.54									
8234	1.03	0.44	9102	0.48	0.47									
8264	0.80	0.44	9154	0.35	0.49									
8265	0.97	0.39	9156	0.33	0.54									
8288	1.12	0.47	9170	2.33	0.39									
8292	0.68	0.49	9178	2.54	0.56									
8293	1.49	0.49	9179	8.01	0.56									
8304	1.03	0.39	9182	0.35	0.49									
8350	0.72	0.39	9186	2.16	0.39									
8385	0.55	0.47	9220	0.96	0.47									
8387	0.39	0.47	9402	0.88	0.39									
8391	0.34	0.47	9501	0.49	0.44									
8601	0.04	0.39	9522	0.58	0.54									

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Effective July 1, 2025
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 1,492	0.14	841,514 -- 883,841	0.49
1,493 -- 4,206	0.15	883,842 -- 928,446	0.50
4,206 -- 6,982	0.16	928,447 -- 975,517	0.51
6,983 -- 9,827	0.17	975,518 -- 1,025,264	0.52
9,828 -- 10,820	0.18	1,025,265 -- 1,077,924	0.53
10,821 -- 12,237	0.17	1,077,925 -- 1,133,759	0.54
12,238 -- 14,173	0.16	1,133,760 -- 1,193,067	0.55
14,174 -- 17,087	0.15	1,193,068 -- 1,256,183	0.56
17,088 -- 22,631	0.14	1,256,184 -- 1,323,485	0.57
22,632 -- 52,006	0.13	1,323,486 -- 1,395,404	0.58
52,007 -- 69,886	0.14	1,395,405 -- 1,472,433	0.59
69,887 -- 85,500	0.15	1,472,434 -- 1,555,139	0.60
85,501 -- 100,519	0.16	1,555,140 -- 1,644,171	0.61
100,520 -- 115,418	0.17	1,644,172 -- 1,740,285	0.62
115,419 -- 130,415	0.18	1,740,286 -- 1,844,362	0.63
130,416 -- 145,632	0.19	1,844,363 -- 1,957,434	0.64
145,633 -- 161,153	0.20	1,957,435 -- 2,080,722	0.65
161,154 -- 177,041	0.21	2,080,723 -- 2,215,673	0.66
177,042 -- 193,344	0.22	2,215,674 -- 2,364,027	0.67
193,345 -- 210,108	0.23	2,364,028 -- 2,527,886	0.68
210,109 -- 226,639	0.24	2,527,887 -- 2,709,813	0.69
226,640 -- 242,885	0.25	2,709,814 -- 2,912,973	0.70
242,886 -- 259,643	0.26	2,912,974 -- 3,141,314	0.71
259,644 -- 276,939	0.27	3,141,315 -- 3,399,826	0.72
276,940 -- 294,806	0.28	3,399,827 -- 3,694,915	0.73
294,807 -- 313,273	0.29	3,694,916 -- 4,034,933	0.74
313,274 -- 332,375	0.30	4,034,934 -- 4,430,989	0.75
332,376 -- 352,146	0.31	4,430,990 -- 4,898,180	0.76
352,147 -- 372,625	0.32	4,898,181 -- 5,457,564	0.77
372,626 -- 393,850	0.33	5,457,565 -- 6,139,417	0.78
393,851 -- 415,867	0.34	6,139,418 -- 6,988,904	0.79
415,868 -- 438,721	0.35	6,988,905 -- 8,076,512	0.80
438,722 -- 462,462	0.36	8,076,513 -- 9,518,684	0.81
462,463 -- 487,143	0.37	9,518,685 -- 11,522,568	0.82
487,144 -- 512,823	0.38	11,522,569 -- 14,495,714	0.83
512,824 -- 539,565	0.39	14,495,715 -- 19,365,683	0.84
539,566 -- 567,436	0.40	19,365,684 -- 28,797,987	0.85
567,437 -- 596,511	0.41	28,797,988 -- 54,853,202	0.86
596,512 -- 626,870	0.42	54,853,203 -- 467,327,167	0.87
626,871 -- 658,599	0.43	467,327,168 -- AND OVER	0.88
658,600 -- 691,796	0.44		
691,797 -- 726,566	0.45		
726,567 -- 763,022	0.46		
763,023 -- 801,291	0.47		
801,292 -- 841,513	0.48		

(a) G	6.90
(b) State Per Claim Accident Limitation	\$113,000
(c) State Multiple Claim Accident Limitation	\$226,000
(d) USL&HW Per Claim Accident Limitation	\$308,500
(e) USL&HW Multiple Claim Accident Limitation	\$617,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,500
(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, 2025
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 248,972	31,740	2,338,445 -- 2,400,036	152,490	4,494,395 -- 4,555,997	273,240
248,973 -- 309,461	35,190	2,400,037 -- 2,461,627	155,940	4,555,998 -- 4,617,600	276,690
309,462 -- 370,308	38,640	2,461,628 -- 2,523,220	159,390	4,617,601 -- 4,679,203	280,140
370,309 -- 431,366	42,090	2,523,221 -- 2,584,813	162,840	4,679,204 -- 4,740,806	283,590
431,367 -- 492,558	45,540	2,584,814 -- 2,646,407	166,290	4,740,807 -- 4,802,409	287,040
492,559 -- 553,841	48,990	2,646,408 -- 2,708,002	169,740	4,802,410 -- 4,864,012	290,490
553,842 -- 615,187	52,440	2,708,003 -- 2,769,597	173,190	4,864,013 -- 4,925,616	293,940
615,188 -- 676,581	55,890	2,769,598 -- 2,831,193	176,640	4,925,617 -- 4,987,219	297,390
676,582 -- 738,009	59,340	2,831,194 -- 2,892,789	180,090	4,987,220 -- 5,048,823	300,840
738,010 -- 799,465	62,790	2,892,790 -- 2,954,385	183,540	5,048,824 -- 5,110,426	304,290
799,466 -- 860,943	66,240	2,954,386 -- 3,015,982	186,990	5,110,427 -- 5,172,030	307,740
860,944 -- 922,437	69,690	3,015,983 -- 3,077,580	190,440	5,172,031 -- 5,233,634	311,190
922,438 -- 983,946	73,140	3,077,581 -- 3,139,178	193,890	5,233,635 -- 5,295,238	314,640
983,947 -- 1,045,466	76,590	3,139,179 -- 3,200,776	197,340	5,295,239 -- 5,356,842	318,090
1,045,467 -- 1,106,996	80,040	3,200,777 -- 3,262,374	200,790	5,356,843 -- 5,418,446	321,540
1,106,997 -- 1,168,534	83,490	3,262,375 -- 3,323,973	204,240	5,418,447 -- 5,480,050	324,990
1,168,535 -- 1,230,078	86,940	3,323,974 -- 3,385,572	207,690	5,480,051 -- 5,541,654	328,440
1,230,079 -- 1,291,629	90,390	3,385,573 -- 3,447,172	211,140	5,541,655 -- 5,603,258	331,890
1,291,630 -- 1,353,185	93,840	3,447,173 -- 3,508,771	214,590	5,603,259 -- 5,664,863	335,340
1,353,186 -- 1,414,745	97,290	3,508,772 -- 3,570,371	218,040	5,664,864 -- 5,726,467	338,790
1,414,746 -- 1,476,309	100,740	3,570,372 -- 3,631,972	221,490	5,726,468 -- 5,788,071	342,240
1,476,310 -- 1,537,877	104,190	3,631,973 -- 3,693,572	224,940	5,788,072 -- 5,849,676	345,690
1,537,878 -- 1,599,447	107,640	3,693,573 -- 3,755,173	228,390	5,849,677 -- 5,911,280	349,140
1,599,448 -- 1,661,021	111,090	3,755,174 -- 3,816,774	231,840	5,911,281 -- 5,972,885	352,590
1,661,022 -- 1,722,596	114,540	3,816,775 -- 3,878,375	235,290	5,972,886 -- 6,034,490	356,040
1,722,597 -- 1,784,174	117,990	3,878,376 -- 3,939,976	238,740	6,034,491 -- 6,095,460	359,490
1,784,175 -- 1,845,754	121,440	3,939,977 -- 4,001,577	242,190		
1,845,755 -- 1,907,336	124,890	4,001,578 -- 4,063,179	245,640		
1,907,337 -- 1,968,919	128,340	4,063,180 -- 4,124,781	249,090		
1,968,920 -- 2,030,504	131,790	4,124,782 -- 4,186,382	252,540		
2,030,505 -- 2,092,089	135,240	4,186,383 -- 4,247,985	255,990		
2,092,090 -- 2,153,677	138,690	4,247,986 -- 4,309,587	259,440		
2,153,678 -- 2,215,265	142,140	4,309,588 -- 4,371,189	262,890		
2,215,266 -- 2,276,854	145,590	4,371,190 -- 4,432,792	266,340		
2,276,855 -- 2,338,444	149,040	4,432,793 -- 4,494,394	269,790		

For Expected Losses greater than \$6,095,460, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(6.90) / (\text{Expected Losses} + (600)(6.90))$$

G = 6.90

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