

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, 2023

CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
0005	0.88	2583	0.65	3643	0.66	4459	0.66	5538	2.07	7515	0.33	8752	1.11
0008	1.06	2587	0.57	3647	0.45	4470	1.11	5551	2.86	7520	0.76	8754	0.22
0011	2.14	2670	-	3648	0.84	4484	0.86	5606	0.24	7538	1.60	8755	0.08
0016	2.13	2683	-	3681	0.22	4511	0.22	5701	1.65	7539	0.43	8803	0.02
0034	0.83	2688	0.98	3685	0.25	4519	0.98	6003	1.09	7580	0.94	8809	0.06
0035	0.76	2702	3.98	3719	0.41	4558	0.47	6045	0.99	7590	1.73	8810	0.03
0037	1.35	2710	1.66	3724	1.15	4568	1.19	6202	2.48	7600	1.00	8820	0.03
0042	1.25	2719	2.47	3726	1.25	4583	1.45	6203	0.35	7602	1.36	8824	0.76
0059D	0.07	2731	0.98	3805	0.33	4611	0.30	6204	2.03	7610	0.17	8826	0.55
0065D	0.03	2790	0.78	3807	0.58	4635	0.33	6205	0.19	7704	1.98	8828	0.68
0066D	0.03	2802	1.34	3808	1.01	4653	0.59	6206	1.14	7720	0.76	8829	-
0067D	0.03	2835	0.60	3821	1.07	4665	3.77	6213	0.92	7855	1.44	8831	0.38
0079	0.47	2881	1.01	3822	1.34	4670	-	6216	1.61	8002	0.60	8832	0.09
0083	1.53	2923	0.41	3823	1.00	4683	2.09	6219	1.45	8006	0.66	8833	0.23
0106	1.87	3004	0.93	3824	1.06	4686	2.09	6229	0.91	8008	0.30	8837a	a
0113	0.68	3022	2.18	3830	0.62	4692	0.19	6233	0.73	8013	0.17	8838	0.28
0401	4.72	3027	0.64	3865	0.57	4693	0.36	6237	0.76	8015	0.65	8858	0.08
0908P	69.00	3028	0.86	3881	1.07	4703	1.42	6238	2.44	8017	0.44	8868	0.16
0913P	81.00	3040	1.27	4000	1.05	4712	0.68	6306	1.71	8018	0.95	8901	0.07
0923	0.32	3041	1.12	4021	1.52	4717	0.59	6319	1.40	8032	0.74	9014	0.74
1165	0.34	3042	0.60	4024	0.43	4720	1.10	6400	1.69	8033	0.76	9015	0.74
1321	0.45	3064	0.99	4034	1.48	4740	0.22	6504	1.03	8034	0.99	9016	0.81
1438	1.52	3066	1.06	4036	0.52	4743	-	6823	-	8039	0.90	9019	0.72
1463	4.35	3081	1.11	4038	0.94	4751	0.36	6824F	3.43	8044	1.09	9032	1.47
1472	0.55	3082	1.35	4045	1.11	4766	0.77	6834	1.35	8045	0.22	9033	1.03
1701	0.99	3085	0.78	4062	0.92	4777	2.12	6843F	3.94	8047	0.24	9040	1.16
1747	0.84	3110	0.88	4101	1.19	4828	0.19	6872F	3.68	8058	0.58	9052	0.53
1803	1.23	3111	0.75	4112	0.08	4829	0.12	6874F	4.62	8102	1.53	9058	0.71
1924	0.88	3113	0.93	4114	0.66	4902	0.93	7016M	0.61	8103	0.96	9060	0.44
2003	1.04	3114	0.77	4130	1.46	4923	0.48	7024M	0.68	8106	1.36	9061	0.44
2014	1.21	3126	0.46	4150	0.37	5022	2.06	7046M	0.71	8107	0.88	9063	0.24
2040	1.16	3131	0.71	4206	1.36	5040	3.21	7047M	1.24	8113	1.93	9079	0.36
2041	0.87	3132	0.70	4207	0.17	5041	1.82	7098M	0.79	8209	1.70	9080	0.24
2068	0.93	3146	0.89	4239	0.55	5057	1.23	7099M	1.44	8215	1.12	9089	0.14
2081	1.06	3179	0.63	4243	0.81	5070	2.65	7133M	0.88	8227	0.63	9093	0.34
2095	1.29	3220	0.63	4244	1.03	5102	1.56	7134M	0.98	8231	1.77	9101	1.00
2105	2.10	3223	-	4250	0.75	5160	1.02	7135M	1.78	8234	1.78	9102	0.75
2111	0.60	3224	0.66	4273	0.63	5183	0.95	7219	2.52	8264	1.51	9154	0.54
2114	0.80	3227	1.41	4279	1.04	5190	1.12	7225	1.86	8265	1.78	9156	0.55
2121	0.49	3255	0.62	4282	-	5191	0.23	7230	2.59	8288	1.61	9170	5.93
2157	0.99	3257	1.35	4283	0.42	5192	0.95	7309F	6.25	8292	0.99	9178	2.99
2172	0.54	3300	0.99	4299	0.62	5200	1.18	7313F	1.44	8293	2.42	9179	10.75
2211	5.66	3316	0.18	4304	1.37	5203	2.54	7317F	2.44	8304	2.08	9182	0.47
2220	0.42	3331	1.11	4307	0.58	5213	1.45	7327F	7.08	8350	1.60	9186	4.76
2260	0.46	3365	1.19	4351	0.18	5220	1.33	7350F	4.04	8385	0.81	9220	1.58
2286	-	3372	0.89	4360	-	5348	0.83	7360	1.21	8387	0.63	9402	1.75
2288	1.91	3383	0.36	4361	0.45	5403	1.57	7380	1.36	8391	0.54	9501	0.94
2361	0.12	3507	0.81	4362	0.13	5437	1.31	7382	1.67	8601	0.09	9522	0.92
2380	0.53	3548	0.31	4410	0.96	5443	0.79	7390	1.24	8606	0.40	9529	0.76
2501	1.01	3574	0.17	4417	-	5462	1.49	7405	0.40	8607	0.45	9552	-
2503	0.13	3620	0.93	4420	1.28	5474	1.08	7418	1.25	8709F	1.12	9554	2.54
2532	0.29	3629	0.46	4431	0.37	5479	1.79	7421	0.16	8720	0.08	9586	0.17
2534	0.74	3632	0.83	4432	0.45	5491	0.47	7422	0.58	8726F	0.57	9600	0.34
2578	0.83	3639	-	4439	-	5506	1.84	7423	0.99	8742	0.08	9620	0.54
2581	1.28	3642	0.47	4452	0.88	5536	1.07	7502	0.60	8748	0.10	9984a	a

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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CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST	CLASS CODE	LOSS COST
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FOOTNOTES

- a Advisory loss cost for each individual risk will be calculated by the carrier providing coverage.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See the **Basic Manual** rule, Supplemental and supplementary loading.

Code No.	Disease Loading	Symbol
0059D	0.07	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S

S=Silica

- 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	13.7%	9.9%	7.7%	6.8%	4.8%	3.3%	2.8%
\$2,500	22.3%	17.0%	13.6%	11.9%	8.8%	6.4%	5.5%
\$5,000	30.2%	24.1%	19.8%	17.3%	13.3%	10.1%	8.6%
\$10,000	39.7%	33.3%	28.1%	24.8%	19.7%	15.5%	13.3%
\$25,000	55.0%	49.0%	43.0%	38.7%	32.2%	26.6%	23.0%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.5%	6.0%	4.6%	4.0%	2.8%	1.9%	1.6%
\$1,000	13.5%	9.7%	7.5%	6.6%	4.6%	3.2%	2.8%
\$1,500	16.9%	12.4%	9.8%	8.5%	6.1%	4.3%	3.7%
\$2,000	19.5%	14.6%	11.5%	10.1%	7.3%	5.2%	4.5%
\$2,500	21.6%	16.4%	13.0%	11.3%	8.3%	6.0%	5.2%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	13.7%	9.9%	7.7%	6.8%	4.8%	3.4%	2.8%
\$2,500	22.4%	17.1%	13.7%	11.9%	8.8%	6.4%	5.5%
\$5,000	30.3%	24.3%	19.9%	17.4%	13.3%	10.1%	8.6%
\$10,000	39.9%	33.5%	28.2%	24.9%	19.8%	15.6%	13.4%
\$25,000	55.4%	49.3%	43.3%	38.9%	32.3%	26.7%	23.1%

Advisory United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with the **Basic Manual** rule, Federal coverages..... 108%

(Multiply a Non-F classification loss cost by an advisory factor of 2.08 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 (1.04).)

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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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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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	0.76	0.48	2583	0.54	0.44	3643	0.50	0.41	4459	0.50	0.41	5538	1.33	0.30
0008	0.92	0.48	2587	0.49	0.48	3647	0.37	0.44	4470	0.92	0.44	5551	1.84	0.30
0011	1.62	0.41	2670	0.85	0.48	3648	0.76	0.53	4484	0.74	0.48	5606	0.15	0.30
0016	1.62	0.41	2683	0.88	0.48	3681	0.19	0.48	4511	0.17	0.41	5701	1.26	0.42
0034	0.69	0.44	2688	0.85	0.48	3685	0.22	0.48	4519	0.85	0.48	6003	0.76	0.35
0035	0.63	0.44	2702	2.56	0.30	3719	0.26	0.30	4558	0.39	0.44	6045	0.75	0.40
0037	1.02	0.41	2710	1.26	0.41	3724	0.74	0.30	4568	0.91	0.41	6202	1.60	0.30
0042	1.03	0.44	2719	1.71	0.35	3726	0.80	0.30	4583	1.00	0.35	6203	0.22	0.30
0059	0.03	0.35	2731	0.84	0.47	3805	0.27	0.44	4611	0.25	0.44	6204	1.41	0.35
0065	0.02	0.40	2790	0.71	0.52	3807	0.50	0.48	4635	0.23	0.35	6205	0.14	0.41
0066	0.02	0.44	2802	1.11	0.44	3808	0.84	0.44	4653	0.51	0.47	6206	0.73	0.30
0067	0.02	0.44	2835	0.54	0.53	3821	0.80	0.40	4665	2.85	0.41	6213	0.59	0.30
0079	0.39	0.44	2881	0.88	0.48	3822	1.16	0.48	4670	1.73	0.44	6216	1.04	0.30
0083	1.06	0.35	2923	0.37	0.53	3823	0.87	0.48	4683	1.73	0.44	6219	0.93	0.30
0106	1.30	0.35	3004	0.64	0.35	3824	0.92	0.48	4686	1.73	0.44	6229	0.69	0.41
0113	0.56	0.44	3022	1.88	0.47	3830	0.51	0.44	4692	0.17	0.48	6233	0.47	0.30
0401	3.27	0.35	3027	0.48	0.40	3865	0.51	0.53	4693	0.31	0.48	6237	0.53	0.35
0908	57.06	0.43	3028	0.65	0.40	3881	0.89	0.44	4703	1.17	0.43	6238	1.70	0.35
0913	66.37	0.43	3040	1.05	0.44	4000	0.73	0.35	4712	0.51	0.40	6306	1.19	0.35
0923	0.26	0.44	3041	0.93	0.44	4021	1.26	0.44	4717	0.53	0.53	6319	0.90	0.30
1165	0.22	0.30	3042	0.50	0.44	4024	0.33	0.41	4720	0.90	0.43	6400	1.27	0.40
1321	0.32	0.35	3064	0.82	0.44	4034	1.12	0.40	4740	0.14	0.30	6504	0.89	0.48
1438	1.15	0.41	3066	0.92	0.48	4036	0.39	0.40	4743	0.14	0.30	6823	1.02	0.41
1463	2.80	0.30	3081	0.92	0.44	4038	0.85	0.53	4751	0.27	0.40	6824F	1.98	0.38
1472	0.42	0.40	3082	1.02	0.40	4045	0.84	0.41	4766	0.53	0.35	6834	1.02	0.41
1701	0.69	0.35	3085	0.65	0.44	4062	0.76	0.44	4777	1.48	0.35	6843F	2.09	0.26
1747	0.64	0.40	3110	0.73	0.44	4101	0.98	0.44	4826	0.13	0.35	6872F	1.95	0.26
1803	0.93	0.40	3111	0.65	0.48	4112	0.07	0.48	4829	0.08	0.35	6874F	2.45	0.26
1924	0.76	0.48	3113	0.77	0.44	4114	0.55	0.44	4902	0.80	0.48	7016	0.39	0.31
2003	0.86	0.44	3114	0.64	0.44	4130	1.26	0.47	4923	0.40	0.44	7024	0.44	0.31
2014	0.91	0.40	3126	0.38	0.44	4150	0.34	0.53	5022	1.32	0.30	7046	0.46	0.31
2040	1.01	0.48	3131	0.59	0.44	4206	1.18	0.48	5040	2.06	0.30	7047	0.77	0.31
2041	0.75	0.48	3132	0.61	0.48	4207	0.12	0.35	5041	1.17	0.30	7098	0.51	0.31
2068	0.77	0.44	3146	0.74	0.44	4239	0.38	0.35	5057	0.79	0.30	7099	0.90	0.31
2081	0.96	0.53	3179	0.54	0.48	4243	0.67	0.44	5070	1.71	0.30	7133	0.61	0.35
2095	1.06	0.44	3220	0.52	0.44	4244	0.77	0.40	5102	1.08	0.35	7134	0.68	0.35
2105	1.90	0.53	3223	0.54	0.48	4250	0.62	0.44	5160	0.65	0.30	7135	1.20	0.35
2111	0.52	0.48	3224	0.60	0.54	4273	0.52	0.44	5183	0.66	0.35	7219	1.75	0.35
2114	0.72	0.54	3227	1.22	0.48	4279	0.78	0.40	5190	0.77	0.35	7225	1.41	0.41
2121	0.45	0.53	3255	0.56	0.53	4282	0.78	0.40	5191	0.18	0.41	7230	1.97	0.41
2157	0.86	0.48	3257	1.17	0.48	4283	0.37	0.48	5192	0.78	0.44	7309F	3.31	0.26
2172	0.41	0.40	3300	0.89	0.53	4299	0.51	0.44	5200	0.82	0.35	7313F	0.76	0.26
2211	4.29	0.41	3316	0.16	0.47	4304	1.14	0.44	5203	1.64	0.30	7317F	1.29	0.26
2220	0.35	0.44	3331	0.84	0.41	4307	0.52	0.53	5213	0.93	0.30	7327F	3.75	0.26
2260	0.35	0.41	3365	0.83	0.35	4351	0.16	0.47	5220	0.92	0.35	7350F	2.24	0.31
2286	0.35	0.44	3372	0.74	0.44	4360	0.13	0.40	5348	0.63	0.41	7360	0.91	0.40
2288	1.64	0.47	3383	0.31	0.47	4361	0.39	0.48	5403	1.09	0.35	7380	1.03	0.41
2361	0.10	0.47	3507	0.67	0.44	4362	0.10	0.41	5437	0.91	0.35	7382	1.38	0.44
2380	0.46	0.48	3548	0.27	0.47	4410	0.84	0.48	5443	0.66	0.45	7390	1.08	0.48
2501	0.88	0.48	3574	0.15	0.48	4417	0.84	0.48	5462	1.12	0.41	7405	0.35	0.49
2503	0.11	0.48	3620	0.70	0.41	4420	0.97	0.41	5474	0.69	0.30	7418	0.87	0.35
2532	0.25	0.48	3629	0.40	0.48	4431	0.34	0.53	5479	1.35	0.41	7421	0.12	0.41
2534	0.63	0.47	3632	0.69	0.44	4432	0.40	0.53	5491	0.33	0.35	7422	0.40	0.35
2578	0.72	0.48	3639	0.69	0.44	4439	0.39	0.44	5506	1.27	0.35	7423	0.86	0.48
2581	1.06	0.44	3642	0.41	0.48	4452	0.73	0.44	5536	0.81	0.41	7502	0.45	0.40

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Effective July 1, 2023

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
7515	0.21	0.30	8752	0.96	0.48	9985	a	a						
7520	0.63	0.44	8754	0.19	0.48									
7538	1.03	0.30	8755	0.06	0.40									
7539	0.30	0.35	8803	0.02	0.41									
7580	0.71	0.41	8809	0.04	0.41									
7590	1.31	0.40	8810	0.03	0.48									
7600	0.76	0.41	8820	0.03	0.41									
7602	1.03	0.41	8824	0.70	0.56									
7610	0.13	0.40	8826	0.49	0.53									
7704	1.38	0.35	8828	0.59	0.48									
7720	0.58	0.41	8829	0.70	0.48									
7855	1.09	0.41	8831	0.35	0.55									
8002	0.52	0.47	8832	0.08	0.48									
8006	0.60	0.53	8833	0.20	0.48									
8008	0.27	0.53	8837	0.84	0.53									
8013	0.14	0.44	8838	0.24	0.47									
8015	0.54	0.44	8858	0.07	0.53									
8017	0.40	0.53	8868	0.15	0.53									
8018	0.82	0.48	8901	0.05	0.41									
8032	0.64	0.47	9014	0.64	0.48									
8033	0.68	0.53	9015	0.61	0.44									
8034	0.86	0.48	9016	0.70	0.47									
8039	0.81	0.53	9019	0.54	0.41									
8044	0.94	0.48	9032	1.22	0.44									
8045	0.19	0.47	9033	0.85	0.44									
8047	0.21	0.48	9040	1.05	0.53									
8058	0.50	0.48	9052	0.48	0.53									
8102	1.33	0.48	9058	0.65	0.56									
8103	0.79	0.44	9060	0.40	0.53									
8106	1.03	0.40	9061	0.40	0.53									
8107	0.61	0.35	9063	0.22	0.52									
8113	1.60	0.45	9079	0.33	0.56									
8209	1.47	0.48	9080	0.21	0.48									
8215	0.84	0.40	9089	0.12	0.53									
8227	0.44	0.35	9093	0.29	0.47									
8231	1.34	0.40	9101	0.91	0.53									
8234	1.35	0.41	9102	0.62	0.44									
8264	1.14	0.40	9154	0.47	0.48									
8265	1.24	0.35	9156	0.50	0.53									
8288	1.33	0.44	9170	4.11	0.35									
8292	0.86	0.48	9178	2.76	0.56									
8293	2.10	0.48	9179	9.90	0.55									
8304	1.44	0.35	9182	0.40	0.47									
8350	1.12	0.35	9186	3.30	0.35									
8385	0.67	0.44	9220	1.31	0.44									
8387	0.52	0.44	9402	1.22	0.35									
8391	0.44	0.44	9501	0.71	0.41									
8601	0.06	0.35	9522	0.83	0.53									
8606	0.28	0.35	9529	0.49	0.30									
8607	0.31	0.35	9552	1.76	0.35									
8709F	0.59	0.26	9554	1.76	0.35									
8720	0.06	0.35	9586	0.15	0.53									
8726F	0.33	0.38	9600	0.29	0.48									
8742	0.06	0.41	9620	0.41	0.40									
8748	0.07	0.35	9984	a	a									

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Effective July 1, 2023
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,136	0.04	1,204,508 -- 1,270,947	0.44
2,137 -- 8,634	0.05	1,270,948 -- 1,341,234	0.45
8,635 -- 15,272	0.06	1,341,235 -- 1,415,713	0.46
15,273 -- 22,054	0.07	1,415,714 -- 1,494,770	0.47
22,055 -- 28,983	0.08	1,494,771 -- 1,578,842	0.48
28,984 -- 48,477	0.09	1,578,843 -- 1,668,422	0.49
48,478 -- 72,160	0.10	1,668,423 -- 1,764,072	0.50
72,161 -- 93,226	0.11	1,764,073 -- 1,866,430	0.51
93,227 -- 113,737	0.12	1,866,431 -- 1,976,228	0.52
113,738 -- 134,251	0.13	1,976,229 -- 2,094,309	0.53
134,252 -- 155,018	0.14	2,094,310 -- 2,221,648	0.54
155,019 -- 176,178	0.15	2,221,649 -- 2,359,378	0.55
176,179 -- 197,827	0.16	2,359,379 -- 2,508,826	0.56
197,828 -- 220,036	0.17	2,508,827 -- 2,671,554	0.57
220,037 -- 242,866	0.18	2,671,555 -- 2,849,417	0.58
242,867 -- 266,371	0.19	2,849,418 -- 3,044,629	0.59
266,372 -- 290,601	0.20	3,044,630 -- 3,259,859	0.60
290,602 -- 315,606	0.21	3,259,860 -- 3,498,354	0.61
315,607 -- 341,437	0.22	3,498,355 -- 3,764,101	0.62
341,438 -- 368,145	0.23	3,764,102 -- 4,062,058	0.63
368,146 -- 395,783	0.24	4,062,059 -- 4,398,456	0.64
395,784 -- 424,408	0.25	4,398,457 -- 4,781,251	0.65
424,409 -- 454,079	0.26	4,781,252 -- 5,220,754	0.66
454,080 -- 484,858	0.27	5,220,754 -- 5,730,571	0.67
484,859 -- 516,814	0.28	5,730,572 -- 6,329,050	0.68
516,815 -- 550,019	0.29	6,329,051 -- 7,041,520	0.69
550,020 -- 584,550	0.30	7,041,521 -- 7,903,980	0.70
584,551 -- 620,492	0.31	7,903,981 -- 8,969,367	0.71
620,493 -- 657,934	0.32	8,969,368 -- 10,318,852	0.72
657,935 -- 696,976	0.33	10,318,853 -- 12,083,558	0.73
696,977 -- 737,723	0.34	12,083,559 -- 14,489,969	0.74
737,724 -- 780,292	0.35	14,489,970 -- 17,965,889	0.75
780,293 -- 824,810	0.36	17,965,890 -- 23,428,040	0.76
824,811 -- 871,414	0.37	23,428,041 -- 33,259,901	0.77
871,415 -- 920,257	0.38	33,259,902 -- 56,200,889	0.78
920,258 -- 971,504	0.39	56,200,890 -- 170,905,775	0.79
971,505 -- 1,025,339	0.40	170,905,776 AND OVER	0.80
1,025,340 -- 1,081,965	0.41		
1,081,966 -- 1,141,605	0.42		
1,141,606 -- 1,204,507	0.43		

(a) G	10.20
(b) State Per Claim Accident Limitation	\$255,000
(c) State Multiple Claim Accident Limitation	\$510,000
(d) USL&HW Per Claim Accident Limitation	\$574,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,149,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$18,500
(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, 2023
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 54,864	25,500	1,760,530 -- 1,811,501	204,000	3,545,013 -- 3,596,005	382,500
54,865 -- 94,426	30,600	1,811,502 -- 1,862,473	209,100	3,596,006 -- 3,646,998	387,600
94,427 -- 139,883	35,700	1,862,474 -- 1,913,447	214,200	3,646,999 -- 3,697,991	392,700
139,884 -- 187,837	40,800	1,913,448 -- 1,964,423	219,300	3,697,992 -- 3,748,984	397,800
187,838 -- 236,958	45,900	1,964,424 -- 2,015,400	224,400	3,748,985 -- 3,799,978	402,900
236,959 -- 286,696	51,000	2,015,401 -- 2,066,378	229,500	3,799,979 -- 3,850,971	408,000
286,697 -- 336,793	56,100	2,066,379 -- 2,117,357	234,600	3,850,972 -- 3,901,965	413,100
336,794 -- 387,118	61,200	2,117,358 -- 2,168,336	239,700	3,901,966 -- 3,952,959	418,200
387,119 -- 437,593	66,300	2,168,337 -- 2,219,317	244,800	3,952,960 -- 4,003,953	423,300
437,594 -- 488,175	71,400	2,219,318 -- 2,270,299	249,900	4,003,954 -- 4,054,948	428,400
488,176 -- 538,834	76,500	2,270,300 -- 2,321,281	255,000	4,054,949 -- 4,105,942	433,500
538,835 -- 589,551	81,600	2,321,282 -- 2,372,265	260,100	4,105,943 -- 4,156,937	438,600
589,552 -- 640,312	86,700	2,372,266 -- 2,423,249	265,200	4,156,938 -- 4,207,931	443,700
640,313 -- 691,107	91,800	2,423,250 -- 2,474,233	270,300	4,207,932 -- 4,258,926	448,800
691,108 -- 741,930	96,900	2,474,234 -- 2,525,218	275,400	4,258,927 -- 4,309,921	453,900
741,931 -- 792,776	102,000	2,525,219 -- 2,576,204	280,500	4,309,922 -- 4,360,916	459,000
792,777 -- 843,640	107,100	2,576,205 -- 2,627,191	285,600	4,360,917 -- 4,411,912	464,100
843,641 -- 894,519	112,200	2,627,192 -- 2,678,178	290,700	4,411,913 -- 4,462,907	469,200
894,520 -- 945,411	117,300	2,678,179 -- 2,729,165	295,800	4,462,908 -- 4,513,902	474,300
945,412 -- 996,314	122,400	2,729,166 -- 2,780,153	300,900	4,513,903 -- 4,564,898	479,400
996,315 -- 1,047,226	127,500	2,780,154 -- 2,831,141	306,000	4,564,899 -- 4,615,893	484,500
1,047,227 -- 1,098,147	132,600	2,831,142 -- 2,882,130	311,100	4,615,894 -- 4,666,889	489,600
1,098,148 -- 1,149,074	137,700	2,882,131 -- 2,933,119	316,200	4,666,890 -- 4,717,885	494,700
1,149,075 -- 1,200,008	142,800	2,933,120 -- 2,984,108	321,300	4,717,886 -- 4,768,881	499,800
1,200,009 -- 1,250,947	147,900	2,984,109 -- 3,035,098	326,400	4,768,882 -- 4,819,877	504,900
1,250,948 -- 1,301,890	153,000	3,035,099 -- 3,086,088	331,500	4,819,878 -- 4,870,872	510,000
1,301,891 -- 1,352,838	158,100	3,086,089 -- 3,137,079	336,600		
1,352,839 -- 1,403,790	163,200	3,137,080 -- 3,188,069	341,700		
1,403,791 -- 1,454,745	168,300	3,188,070 -- 3,239,060	346,800		
1,454,746 -- 1,505,703	173,400	3,239,061 -- 3,290,052	351,900		
1,505,704 -- 1,556,664	178,500	3,290,053 -- 3,341,043	357,000		
1,556,665 -- 1,607,627	183,600	3,341,044 -- 3,392,035	362,100		
1,607,628 -- 1,658,593	188,700	3,392,036 -- 3,443,027	367,200		
1,658,594 -- 1,709,560	193,800	3,443,028 -- 3,494,020	372,300		
1,709,561 -- 1,760,529	198,900	3,494,021 -- 3,545,012	377,400		

For Expected Losses greater than \$4,870,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(10.20) / (\text{Expected Losses} + (700)(10.20))$$

G = 10.20

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