

TEXAS DEPARTMENT OF INSURANCE
EXEMPT FILING NOTIFICATION PURSUANT TO TEXAS INSURANCE CODE
CHAPTER 5, SUBCHAPTER L, ARTICLE 5.96

**ADOPTION OF AMENDMENTS TO RULE XIX OF THE TEXAS BASIC MANUAL OF
RULES, CLASSIFICATIONS AND EXPERIENCE RATING PLAN FOR WORKERS'
COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE UPDATING THE
DEDUCTIBLE CREDIT TABLES FOR THE PROMULGATED DEDUCTIBLE
PROGRAMS**

The Commissioner of Insurance (Commissioner) adopts the amendments proposed by the staff of the Texas Department of Insurance (Department) in a petition (Reference No. W-1010-12-I) to amend Rule XIX – Deductible Programs of the Texas Basic Manual of Rules, Classifications and Experience Rating Plan for Workers' Compensation and Employers' Liability Insurance (Basic Manual) to update the deductible credit tables for the three promulgated deductible programs, filed on October 11, 2010. Notice of the proposal was published in the October 22, 2010 issue of the *Texas Register* (35 TexReg 9514). The hearing took place on November 10, 2010, under Docket No. 2722. No comments were received on the proposal. A change was made to correct a typographical error on Page R-50 of the Exhibit A attached to the order. The correction was made in the first box of Hazard Group A with an estimated annual premium range of \$10,001 - \$25,000. The box at the intersection of aggregate limit \$25,000 and per accident deductible \$10,000 now reads 24.5%, rather than 32.5%; and the box immediately to the right is now blank. With the exception of the aforementioned correction, the amendments are adopted without changes to the proposed text.

The following amendment to the Basic Manual is adopted:

Basic Manual Rule XIX is amended to update the deductible credit tables for the three promulgated deductible programs: per accident deductible, aggregate deductible, and per accident/aggregate deductible. The updated deductible credit tables reflect the change from four hazard groups to seven hazard groups, which was addressed in a separate order (Commissioner's Order No.11-0126), filed on February 10, 2011. The updated deductible credits are smaller than the deductible credits in the current tables. The change in the level of the deductible credits is due, in part, to the improved loss experience in Texas in recent years. The revised deductible credit tables will replace the tables on pages R-46 through R-54 of the Basic Manual.

The Commissioner has determined that the amendment to Basic Manual Rule XIX, containing updated deductible credit tables, is necessary to adjust the premium level for policyholders selecting one of the three promulgated deductible programs to be in compliance with the rate standard set forth in §2053.002(b) of the Texas Insurance Code.

A copy of the full text of the staff petition and related exhibits has been on file with the Office of the Chief Clerk of the Department since October 11, 2010, and are incorporated by reference into this Commissioner's Order.

This adoption is made pursuant to Article 5.96 and §2053.202 of the Texas Insurance Code. Article 5.96 exempts action taken under this article from the requirements of the

Administrative Procedure Act (Government Code, Title 10, Chapter 2001), authorizing 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 workers' compensation insurance. Section 2053.202 provides that the Department shall require each insurance company writing workers' compensation insurance in Texas to offer at least three optional deductible plans adopted under this section that allow a policyholder to self-insure for the amount of the deductible.

The Department hereby certifies that 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 ^{14th} 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 amendments to the Basic Manual proposed by the staff petition (Reference No. W-1010-12-1) as described herein and set forth in the exhibit attached to this Order and

11-0127

ADOPTION OF AMENDMENTS TO BASIC MANUAL RULE XIX
DEDUCTIBLE CREDIT TABLES
PAGE 4 OF 4

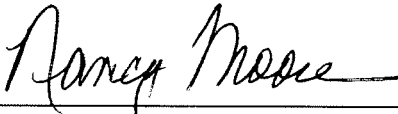
incorporated into this Order by reference, be effective for all workers' compensation policies with an effective date on or after June 1, 2011.

AND IT IS SO ORDERED.



Mike Geeslin
Commissioner of Insurance

Recommended by:



Nancy Mobre
Deputy Commissioner, WC Classification and Premium Calculation Division
Texas Department of Insurance

ATTEST:



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

Commissioner's Order No. **11-0127**
FEB 09 2011

PREMIUM CREDITS (%) BY PER ACCIDENT DEDUCTIBLE

PER ACCIDENT DEDUCTIBLE	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 1,000	6.9%	5.4%	4.6%	3.8%	3.2%	2.3%	1.7%
\$ 2,500	11.6%	9.3%	8.1%	6.9%	5.8%	4.2%	3.2%
\$ 5,000	17.0%	13.9%	12.2%	10.6%	9.0%	6.9%	5.1%
\$ 10,000	24.6%	20.6%	18.4%	16.3%	14.1%	11.1%	8.4%
\$ 25,000	38.0%	33.3%	30.3%	27.6%	24.4%	20.1%	15.7%

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 2,000	8.7%	7.2%	6.2%	5.4%	4.6%	3.4%	2.6%
\$ 4,000	13.3%	11.1%	9.7%	8.5%	7.3%	5.6%	4.2%
\$ 6,000	16.9%	14.2%	12.6%	11.1%	9.6%	7.4%	5.6%
\$ 8,000	20.1%	16.9%	15.1%	13.3%	11.6%	9.1%	6.9%
\$ 10,000	22.8%	19.3%	17.3%	15.4%	13.4%	10.6%	8.1%

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 2,000	6.7%	5.8%	5.2%	4.6%	4.1%	3.1%	2.4%
\$ 4,000	11.1%	9.5%	8.5%	7.6%	6.6%	5.1%	4.0%
\$ 6,000	14.6%	12.5%	11.2%	10.0%	8.8%	6.9%	5.3%
\$ 8,000	17.5%	15.1%	13.6%	12.2%	10.7%	8.5%	6.6%
\$ 10,000	20.3%	17.5%	15.8%	14.2%	12.5%	10.0%	7.8%
\$ 15,000	25.8%	22.4%	20.4%	18.5%	16.3%	13.3%	10.5%
\$ 25,000	34.0%	30.0%	27.6%	25.2%	22.5%	18.7%	14.8%

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 2,000	4.6%	4.2%	3.9%	3.6%	3.3%	2.6%	2.1%
\$ 4,000	8.3%	7.5%	6.9%	6.2%	5.6%	4.5%	3.6%
\$ 6,000	11.4%	10.2%	9.3%	8.5%	7.6%	6.2%	4.9%
\$ 8,000	14.2%	12.6%	11.5%	10.5%	9.4%	7.7%	6.1%
\$ 10,000	16.6%	14.8%	13.6%	12.3%	11.1%	9.1%	7.2%
\$ 15,000	22.0%	19.5%	18.0%	16.5%	14.8%	12.3%	9.8%
\$ 25,000	30.3%	27.0%	25.0%	23.0%	20.8%	17.5%	14.0%
\$ 50,000	42.9%	39.1%	36.5%	34.1%	31.1%	26.8%	21.8%

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
 ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 2,000	3.3%	3.2%	3.1%	2.9%	2.7%	2.3%	1.9%
\$ 4,000	6.3%	5.9%	5.6%	5.2%	4.8%	4.0%	3.3%
\$ 6,000	9.0%	8.4%	7.8%	7.2%	6.6%	5.6%	4.5%
\$ 8,000	11.4%	10.5%	9.9%	9.1%	8.3%	6.9%	5.6%
\$ 10,000	13.8%	12.5%	11.7%	10.8%	9.9%	8.3%	6.7%
\$ 15,000	18.8%	17.0%	15.9%	14.7%	13.3%	11.3%	9.2%
\$ 25,000	26.9%	24.3%	22.7%	21.1%	19.1%	16.3%	13.3%
\$ 50,000	40.1%	36.7%	34.3%	32.1%	29.4%	25.6%	21.0%
\$ 75,000	47.8%	44.3%	41.6%	39.3%	36.2%	31.9%	26.4%

PREMIUM CREDITS (%) BY AGGREGATE LIMIT
 ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	HAZARD GROUPS						
	A	B	C	D	E	F	G
\$ 2,000	2.6%	2.5%	2.4%	2.3%	2.3%	2.0%	1.7%
\$ 4,000	5.0%	4.8%	4.7%	4.4%	4.1%	3.5%	3.0%
\$ 6,000	7.3%	6.9%	6.6%	6.2%	5.8%	5.0%	4.1%
\$ 8,000	9.4%	8.9%	8.4%	8.0%	7.4%	6.3%	5.3%
\$ 10,000	11.4%	10.7%	10.2%	9.6%	8.8%	7.5%	6.2%
\$ 15,000	16.1%	14.9%	14.1%	13.2%	12.1%	10.4%	8.6%
\$ 25,000	23.9%	21.9%	20.6%	19.3%	17.7%	15.3%	12.6%
\$ 50,000	37.3%	34.3%	32.3%	30.3%	27.9%	24.4%	20.2%
\$ 75,000	45.6%	42.3%	39.8%	37.6%	34.8%	30.7%	25.6%
\$ 100,000	51.0%	47.7%	45.1%	42.8%	39.8%	35.5%	29.7%

HAZARD GROUP A
 ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	6.6%				
\$ 4,000	6.9%				
\$ 6,000	6.9%	11.5%			
\$ 8,000	6.9%	11.6%			
\$ 10,000	6.9%	11.6%	16.9%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP A

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	5.9%				
\$ 4,000	6.8%				
\$ 6,000	6.9%	11.2%			
\$ 8,000	6.9%	11.5%			
\$ 10,000	6.9%	11.6%	16.3%		
\$ 15,000	6.9%	11.6%	16.9%		
\$ 25,000	6.9%	11.6%	17.0%	24.5%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP A

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	4.4%				
\$ 4,000	6.4%				
\$ 6,000	6.8%	10.0%			
\$ 8,000	6.9%	11.0%			
\$ 10,000	6.9%	11.4%	14.8%		
\$ 15,000	6.9%	11.6%	16.5%		
\$ 25,000	6.9%	11.6%	17.0%	23.9%	
\$ 50,000	6.9%	11.6%	17.0%	24.6%	37.0%
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP A

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.2%				
\$ 4,000	5.6%				
\$ 6,000	6.6%	8.5%			
\$ 8,000	6.9%	10.0%			
\$ 10,000	6.9%	10.8%	12.9%		
\$ 15,000	6.9%	11.5%	15.6%		
\$ 25,000	6.9%	11.6%	16.9%	22.8%	
\$ 50,000	6.9%	11.6%	17.0%	24.6%	35.8%
\$ 75,000	6.9%	11.6%	17.0%	24.6%	37.6%
\$ 100,000					

*

HAZARD GROUP A

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.6%				
\$ 4,000	4.7%				
\$ 6,000	6.1%	7.1%			
\$ 8,000	6.7%	8.8%			
\$ 10,000	6.9%	10.0%	11.1%		
\$ 15,000	6.9%	11.3%	14.4%		
\$ 25,000	6.9%	11.6%	16.7%	21.4%	
\$ 50,000	6.9%	11.6%	17.0%	24.5%	34.3%
\$ 75,000	6.9%	11.6%	17.0%	24.6%	37.3%
\$ 100,000	6.9%	11.6%	17.0%	24.6%	37.9%

HAZARD GROUP B

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	5.3%				
\$ 4,000	5.4%				
\$ 6,000	5.4%	9.3%			
\$ 8,000	5.4%	9.3%			
\$ 10,000	5.4%	9.3%	13.9%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP B

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	4.8%				
\$ 4,000	5.3%				
\$ 6,000	5.4%	9.1%			
\$ 8,000	5.4%	9.3%			
\$ 10,000	5.4%	9.3%	13.5%		
\$ 15,000	5.4%	9.3%	13.9%		
\$ 25,000	5.4%	9.3%	13.9%	20.6%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP B

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.9%				
\$ 4,000	5.2%				
\$ 6,000	5.3%	8.4%			
\$ 8,000	5.4%	9.0%			
\$ 10,000	5.4%	9.3%	12.6%		
\$ 15,000	5.4%	9.3%	13.6%		
\$ 25,000	5.4%	9.3%	13.9%	20.2%	
\$ 50,000	5.4%	9.3%	13.9%	20.6%	32.5%
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP B

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.1%				
\$ 4,000	4.8%				
\$ 6,000	5.3%	7.5%			
\$ 8,000	5.3%	8.5%			
\$ 10,000	5.4%	9.0%	11.4%		
\$ 15,000	5.4%	9.3%	13.2%		
\$ 25,000	5.4%	9.3%	13.9%	19.5%	
\$ 50,000	5.4%	9.3%	13.9%	20.6%	31.7%
\$ 75,000	5.4%	9.3%	13.9%	20.6%	33.1%
\$ 100,000					

*

HAZARD GROUP B

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.5%				
\$ 4,000	4.3%				
\$ 6,000	5.1%	6.6%			
\$ 8,000	5.3%	7.8%			
\$ 10,000	5.3%	8.6%	10.2%		
\$ 15,000	5.4%	9.3%	12.4%		
\$ 25,000	5.4%	9.3%	13.8%	18.7%	
\$ 50,000	5.4%	9.3%	13.9%	20.6%	30.6%
\$ 75,000	5.4%	9.3%	13.9%	20.6%	32.8%
\$ 100,000	5.4%	9.3%	13.9%	20.6%	33.2%

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HAZARD GROUP C
ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	4.5%				
\$ 4,000	4.6%				
\$ 6,000	4.6%	8.1%			
\$ 8,000	4.6%	8.1%			
\$ 10,000	4.6%	8.1%	12.1%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP C
ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	4.2%				
\$ 4,000	4.6%				
\$ 6,000	4.6%	7.9%			
\$ 8,000	4.6%	8.1%			
\$ 10,000	4.6%	8.1%	11.9%		
\$ 15,000	4.6%	8.1%	12.2%		
\$ 25,000	4.6%	8.1%	12.2%	18.4%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP C
ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.5%				
\$ 4,000	4.4%				
\$ 6,000	4.6%	7.5%			
\$ 8,000	4.6%	7.9%			
\$ 10,000	4.6%	8.0%	11.2%		
\$ 15,000	4.6%	8.1%	12.0%		
\$ 25,000	4.6%	8.1%	12.2%	18.1%	
\$ 50,000	4.6%	8.1%	12.2%	18.4%	29.7%
\$ 75,000					
\$ 100,000					

HAZARD GROUP C
ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

*

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.9%				
\$ 4,000	4.2%				
\$ 6,000	4.5%	6.9%			
\$ 8,000	4.6%	7.5%			
\$ 10,000	4.6%	7.9%	10.3%		
\$ 15,000	4.6%	8.1%	11.7%		
\$ 25,000	4.6%	8.1%	12.2%	17.6%	
\$ 50,000	4.6%	8.1%	12.2%	18.4%	29.1%
\$ 75,000	4.6%	8.1%	12.2%	18.4%	30.2%
\$ 100,000					

HAZARD GROUP C
ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

*

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.4%				
\$ 4,000	3.9%				
\$ 6,000	4.4%	6.1%			
\$ 8,000	4.6%	7.1%			
\$ 10,000	4.6%	7.6%	9.4%		
\$ 15,000	4.6%	8.1%	11.2%		
\$ 25,000	4.6%	8.1%	12.1%	16.9%	
\$ 50,000	4.6%	8.1%	12.2%	18.4%	28.2%
\$ 75,000	4.6%	8.1%	12.2%	18.4%	30.0%
\$ 100,000	4.6%	8.1%	12.2%	18.4%	30.3%

HAZARD GROUP D
ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

*

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.8%				
\$ 4,000	3.8%				
\$ 6,000	3.8%	6.9%			
\$ 8,000	3.8%	6.9%			
\$ 10,000	3.8%	6.9%	10.5%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP D

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.6%				
\$ 4,000	3.8%				
\$ 6,000	3.8%	6.8%			
\$ 8,000	3.8%	6.9%			
\$ 10,000	3.8%	6.9%	10.4%		
\$ 15,000	3.8%	6.9%	10.5%		
\$ 25,000	3.8%	6.9%	10.6%	16.3%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP D

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.2%				
\$ 4,000	3.8%				
\$ 6,000	3.8%	6.5%			
\$ 8,000	3.8%	6.8%			
\$ 10,000	3.8%	6.9%	9.9%		
\$ 15,000	3.8%	6.9%	10.5%		
\$ 25,000	3.8%	6.9%	10.6%	16.0%	
\$ 50,000	3.8%	6.9%	10.6%	16.3%	27.2%
\$ 75,000					
\$ 100,000					

HAZARD GROUP D

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.7%				
\$ 4,000	3.7%				
\$ 6,000	3.8%	6.0%			
\$ 8,000	3.8%	6.6%			
\$ 10,000	3.8%	6.8%	9.3%		
\$ 15,000	3.8%	6.9%	10.3%		
\$ 25,000	3.8%	6.9%	10.6%	15.7%	
\$ 50,000	3.8%	6.9%	10.6%	16.3%	26.6%
\$ 75,000	3.8%	6.9%	10.6%	16.3%	27.5%
\$ 100,000					

HAZARD GROUP D

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.3%				
\$ 4,000	3.5%				
\$ 6,000	3.8%	5.6%			
\$ 8,000	3.8%	6.2%			
\$ 10,000	3.8%	6.6%	8.6%		
\$ 15,000	3.8%	6.9%	9.9%		
\$ 25,000	3.8%	6.9%	10.5%	15.2%	
\$ 50,000	3.8%	6.9%	10.6%	16.3%	25.9%
\$ 75,000	3.8%	6.9%	10.6%	16.3%	27.3%
\$ 100,000	3.8%	6.9%	10.6%	16.3%	27.6%

*

HAZARD GROUP E

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.2%				
\$ 4,000	3.2%				
\$ 6,000	3.2%	5.8%			
\$ 8,000	3.2%	5.8%			
\$ 10,000	3.2%	5.8%	9.0%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP E

ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	3.1%				
\$ 4,000	3.2%				
\$ 6,000	3.2%	5.7%			
\$ 8,000	3.2%	5.8%			
\$ 10,000	3.2%	5.8%	8.9%		
\$ 15,000	3.2%	5.8%	9.0%		
\$ 25,000	3.2%	5.8%	9.0%	14.1%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP E

ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.8%				
\$ 4,000	3.2%				
\$ 6,000	3.2%	5.6%			
\$ 8,000	3.2%	5.7%			
\$ 10,000	3.2%	5.8%	8.6%		
\$ 15,000	3.2%	5.8%	9.0%		
\$ 25,000	3.2%	5.8%	9.0%	13.9%	
\$ 50,000	3.2%	5.8%	9.0%	14.1%	24.1%
\$ 75,000					
\$ 100,000					

HAZARD GROUP E

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.4%				
\$ 4,000	3.1%				
\$ 6,000	3.2%	5.3%			
\$ 8,000	3.2%	5.6%			
\$ 10,000	3.2%	5.7%	8.1%		
\$ 15,000	3.2%	5.8%	8.9%		
\$ 25,000	3.2%	5.8%	9.0%	13.7%	
\$ 50,000	3.2%	5.8%	9.0%	14.1%	23.6%
\$ 75,000	3.2%	5.8%	9.0%	14.1%	24.3%
\$ 100,000					

HAZARD GROUP E

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.1%				
\$ 4,000	3.0%				
\$ 6,000	3.2%	5.0%			
\$ 8,000	3.2%	5.5%			
\$ 10,000	3.2%	5.6%	7.7%		
\$ 15,000	3.2%	5.8%	8.7%		
\$ 25,000	3.2%	5.8%	9.0%	13.4%	
\$ 50,000	3.2%	5.8%	9.0%	14.1%	23.1%
\$ 75,000	3.2%	5.8%	9.0%	14.1%	24.2%
\$ 100,000	3.2%	5.8%	9.0%	14.1%	24.4%

HAZARD GROUP F
ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.3%				
\$ 4,000	2.3%				
\$ 6,000	2.3%	4.2%			
\$ 8,000	2.3%	4.2%			
\$ 10,000	2.3%	4.2%	6.9%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP F
ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.2%				
\$ 4,000	2.3%				
\$ 6,000	2.3%	4.2%			
\$ 8,000	2.3%	4.2%			
\$ 10,000	2.3%	4.2%	6.8%		
\$ 15,000	2.3%	4.2%	6.9%		
\$ 25,000	2.3%	4.2%	6.9%	11.1%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP F
ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	2.0%				
\$ 4,000	2.3%				
\$ 6,000	2.3%	4.1%			
\$ 8,000	2.3%	4.2%			
\$ 10,000	2.3%	4.2%	6.6%		
\$ 15,000	2.3%	4.2%	6.9%		
\$ 25,000	2.3%	4.2%	6.9%	11.0%	
\$ 50,000	2.3%	4.2%	6.9%	11.1%	19.9%
\$ 75,000					
\$ 100,000					

*

HAZARD GROUP F

ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.9%				
\$ 4,000	2.2%				
\$ 6,000	2.3%	4.0%			
\$ 8,000	2.3%	4.2%			
\$ 10,000	2.3%	4.2%	6.4%		
\$ 15,000	2.3%	4.2%	6.8%		
\$ 25,000	2.3%	4.2%	6.9%	10.8%	
\$ 50,000	2.3%	4.2%	6.9%	11.1%	19.7%
\$ 75,000	2.3%	4.2%	6.9%	11.1%	20.0%
\$ 100,000					

HAZARD GROUP F

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.7%				
\$ 4,000	2.2%				
\$ 6,000	2.3%	3.8%			
\$ 8,000	2.3%	4.1%			
\$ 10,000	2.3%	4.2%	6.2%		
\$ 15,000	2.3%	4.2%	6.7%		
\$ 25,000	2.3%	4.2%	6.9%	10.7%	
\$ 50,000	2.3%	4.2%	6.9%	11.1%	19.3%
\$ 75,000	2.3%	4.2%	6.9%	11.1%	20.0%
\$ 100,000	2.3%	4.2%	6.9%	11.1%	20.1%

HAZARD GROUP G

ESTIMATED ANNUAL PREMIUM RANGE* : \$5,001 - \$10,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.7%				
\$ 4,000	1.7%				
\$ 6,000	1.7%	3.2%			
\$ 8,000	1.7%	3.2%			
\$ 10,000	1.7%	3.2%	5.1%		
\$ 15,000					
\$ 25,000					
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP G
ESTIMATED ANNUAL PREMIUM RANGE* : \$10,001 - \$25,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.7%				
\$ 4,000	1.7%				
\$ 6,000	1.7%	3.2%			
\$ 8,000	1.7%	3.2%			
\$ 10,000	1.7%	3.2%	5.1%		
\$ 15,000	1.7%	3.2%	5.1%		
\$ 25,000	1.7%	3.2%	5.1%	8.4%	
\$ 50,000					
\$ 75,000					
\$ 100,000					

HAZARD GROUP G
ESTIMATED ANNUAL PREMIUM RANGE* : \$25,001 - \$50,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.6%				
\$ 4,000	1.7%				
\$ 6,000	1.7%	3.2%			
\$ 8,000	1.7%	3.2%			
\$ 10,000	1.7%	3.2%	5.0%		
\$ 15,000	1.7%	3.2%	5.1%		
\$ 25,000	1.7%	3.2%	5.1%	8.4%	
\$ 50,000	1.7%	3.2%	5.1%	8.4%	15.6%
\$ 75,000					
\$ 100,000					

HAZARD GROUP G
ESTIMATED ANNUAL PREMIUM RANGE* : \$50,001 - \$75,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.5%				
\$ 4,000	1.7%				
\$ 6,000	1.7%	3.1%			
\$ 8,000	1.7%	3.2%			
\$ 10,000	1.7%	3.2%	5.0%		
\$ 15,000	1.7%	3.2%	5.1%		
\$ 25,000	1.7%	3.2%	5.1%	8.4%	
\$ 50,000	1.7%	3.2%	5.1%	8.4%	15.4%
\$ 75,000	1.7%	3.2%	5.1%	8.4%	15.7%
\$ 100,000					

HAZARD GROUP G

ESTIMATED ANNUAL PREMIUM RANGE* : \$75,001 - \$100,000

AGGREGATE LIMIT	PER ACCIDENT DEDUCTIBLE				
	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000
\$ 2,000	1.4%				
\$ 4,000	1.7%				
\$ 6,000	1.7%	3.0%			
\$ 8,000	1.7%	3.1%			
\$ 10,000	1.7%	3.2%	4.8%		
\$ 15,000	1.7%	3.2%	5.1%		
\$ 25,000	1.7%	3.2%	5.1%	8.3%	
\$ 50,000	1.7%	3.2%	5.1%	8.4%	15.3%
\$ 75,000	1.7%	3.2%	5.1%	8.4%	15.7%
\$ 100,000	1.7%	3.2%	5.1%	8.4%	15.7%

* Estimated Annual Premium as referenced in these table headings means estimated annual premium after application of experience modification and prior to application of any deductible credit.