

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, 2024

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	0.75	2583	0.62	3648	0.79	4511	0.19	6003	1.03	7580	0.97	8809	0.05
0008	1.01	2587	0.55	3681	0.18	4519	0.82	6045	0.95	7590	1.34	8810	0.02
0011	2.00	2670	-	3685	0.24	4558	0.45	6202	2.32	7600	0.90	8820	0.02
0016	2.06	2683	-	3719	0.37	4568	1.11	6203	0.33	7602	1.18	8824	0.62
0034	0.78	2688	0.83	3724	1.06	4583	1.27	6204	1.94	7610	0.13	8826	0.49
0035	0.63	2702	3.70	3726	1.14	4611	0.27	6205	0.17	7704	1.79	8828	0.61
0037	1.34	2710	1.61	3805	0.26	4635	0.30	6206	1.06	7720	0.73	8829	-
0042	1.18	2719	2.40	3807	0.51	4653	0.52	6213	0.92	7855	1.23	8831	0.36
0059D	-	2731	0.90	3808	0.83	4665	3.47	6216	1.48	8002	0.57	8832	0.07
0065D	-	2790	0.68	3821	0.93	4670	-	6219	1.27	8006	0.59	8833	0.20
0066D	-	2802	1.21	3822	1.25	4683	1.88	6229	0.81	8008	0.26	8837a	a
0067D	-	2835	0.54	3823	0.90	4686	1.88	6233	0.74	8013	0.15	8838	0.24
0079	0.42	2881	0.94	3824	0.90	4692	0.18	6237	0.73	8015	0.58	8858	0.07
0083	1.37	2923	0.38	3830	0.57	4693	0.33	6238	2.32	8017	0.39	8868	0.14
0106	1.62	3004	0.81	3865	0.50	4703	1.23	6306	1.54	8018	0.84	8901	0.06
0113	0.63	3022	1.77	3881	1.02	4712	0.58	6319	1.18	8032	0.65	9014	0.63
0401	4.56	3027	0.61	4000	0.98	4717	0.57	6400	1.40	8033	0.72	9015	0.65
0908P	62.00	3028	0.74	4021	1.44	4720	0.95	6504	0.95	8034	0.86	9016	0.72
0913P	84.00	3040	1.13	4024	0.40	4740	0.19	6823	-	8039	0.92	9019	0.74
0923	0.28	3041	1.02	4034	1.52	4751	0.33	6824F	3.15	8044	0.99	9032	1.23
1165	0.32	3042	0.56	4036	0.48	4766	0.64	6834	1.19	8045	0.21	9033	0.96
1321	0.44	3064	0.83	4038	0.84	4777	1.83	6843F	3.61	8047	0.20	9040	0.99
1438	1.27	3066	0.89	4045	0.99	4828	0.20	6872F	3.37	8058	0.53	9052	0.68
1463	4.27	3081	1.05	4062	0.82	4829	0.11	6874F	4.23	8102	1.33	9058	0.63
1472	0.48	3082	1.23	4101	1.07	4902	0.83	7016M	0.59	8103	0.89	9060	0.41
1701	0.96	3085	0.71	4112	0.07	4923	0.43	7024M	0.65	8106	1.26	9061	0.40
1747	0.75	3110	0.82	4114	0.64	5022	1.86	7046M	0.65	8107	0.78	9063	0.22
1803	1.15	3111	0.67	4130	1.26	5040	2.76	7047M	1.18	8113	1.68	9079	0.34
1924	0.81	3113	0.87	4150	0.36	5041	1.61	7098M	0.72	8209	1.43	9080	0.22
2003	0.95	3114	0.63	4206	1.25	5057	1.05	7099M	1.31	8215	1.08	9089	0.13
2014	1.06	3126	0.40	4207	0.17	5070	2.23	7133M	0.75	8227	0.57	9093	0.32
2040	1.08	3131	0.64	4239	0.49	5102	1.40	7134M	0.83	8231	1.69	9101	0.89
2041	0.87	3132	0.63	4243	0.69	5160	0.95	7135M	1.50	8234	1.63	9102	0.73
2068	0.82	3146	0.87	4244	1.05	5183	0.89	7219	2.29	8264	1.30	9154	0.48
2081	1.00	3179	0.56	4250	0.67	5190	1.01	7225	1.87	8265	1.67	9156	0.42
2095	1.18	3220	0.60	4273	0.62	5191	0.22	7230	2.33	8288	1.49	9170	4.98
2105	1.76	3224	0.60	4279	0.92	5192	0.85	7309F	5.00	8292	0.92	9178	2.83
2111	0.57	3227	1.24	4283	0.36	5200	1.06	7313F	1.32	8293	2.06	9179	9.56
2114	0.71	3255	0.56	4299	0.50	5203	2.26	7317F	2.52	8304	1.85	9182	0.44
2121	0.40	3257	1.15	4304	1.26	5213	1.34	7327F	6.70	8350	1.39	9186	4.17
2157	0.88	3300	0.87	4307	0.55	5220	1.17	7350F	3.24	8385	0.75	9220	1.40
2172	0.50	3316	0.17	4351	0.15	5348	0.77	7360	1.17	8387	0.59	9402	1.62
2211	5.03	3331	1.00	4360	-	5403	1.39	7380	1.25	8391	0.50	9501	0.84
2220	0.38	3365	1.06	4361	0.36	5437	1.22	7382	1.49	8601	0.08	9522	0.77
2260	0.50	3372	0.77	4362	0.12	5443	0.75	7390	1.13	8606	0.36	9529	0.70
2286	-	3383	0.39	4410	0.81	5462	1.23	7405	0.35	8607	0.37	9554	2.25
2288	1.65	3507	0.73	4417	-	5474	0.92	7418	1.36	8709F	1.02	9586	0.14
2361	0.11	3548	0.29	4420	1.11	5479	1.50	7421	0.17	8720	0.08	9600	0.30
2380	0.48	3574	0.14	4431	0.32	5491	0.43	7422	0.57	8726F	0.68	9620	0.54
2501	0.98	3620	0.82	4432	0.40	5506	1.61	7423	0.94	8742	0.06	9984a	a
2503	0.12	3629	0.43	4439	-	5536	1.01	7502	0.55	8748	0.07	9985a	a
2532	0.26	3632	0.76	4452	0.80	5538	1.73	7515	0.31	8752	0.95		
2534	0.69	3642	0.42	4459	0.68	5551	2.44	7520	0.69	8754	0.20		
2578	0.71	3643	0.57	4470	1.01	5606	0.21	7538	1.59	8755	0.06		
2581	1.07	3647	0.40	4484	0.79	5701	1.40	7539	0.40	8803	0.02		

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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Effective July 1, 2024

FOOTNOTES

- a Advisory loss cost for each individual risk will be calculated by the carrier providing coverage.
- D Advisory loss cost for classification no longer includes disease loading. A supplemental disease loading may be added, as described in the **Basic Manual** rule, Supplemental disease exposure.
- 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%	6.9%	4.7%	3.4%	2.8%
\$2,500	22.5%	17.3%	13.7%	12.1%	8.7%	6.4%	5.4%
\$5,000	30.4%	24.4%	20.0%	17.6%	13.1%	10.0%	8.5%
\$10,000	39.9%	33.6%	28.3%	25.1%	19.5%	15.5%	13.2%
\$25,000	55.2%	49.2%	43.2%	39.0%	31.9%	26.5%	22.8%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.7%	6.1%	4.7%	4.1%	2.7%	1.9%	1.6%
\$1,000	13.7%	9.9%	7.7%	6.8%	4.6%	3.3%	2.7%
\$1,500	17.1%	12.7%	9.9%	8.7%	6.0%	4.3%	3.6%
\$2,000	19.8%	14.8%	11.6%	10.3%	7.2%	5.2%	4.4%
\$2,500	21.9%	16.6%	13.1%	11.6%	8.2%	6.0%	5.1%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	13.9%	10.1%	7.8%	6.9%	4.7%	3.4%	2.8%
\$2,500	22.6%	17.3%	13.8%	12.1%	8.7%	6.4%	5.4%
\$5,000	30.6%	24.5%	20.1%	17.7%	13.2%	10.1%	8.5%
\$10,000	40.1%	33.8%	28.4%	25.2%	19.6%	15.6%	13.2%
\$25,000	55.6%	49.5%	43.5%	39.3%	32.1%	26.7%	22.9%

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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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	0.63	0.49	2583	0.48	0.46	3648	0.70	0.53	4511	0.13	0.43	6003	0.64	0.38
0008	0.85	0.49	2587	0.46	0.49	3681	0.15	0.49	4519	0.69	0.49	6045	0.65	0.43
0011	1.38	0.43	2670	0.70	0.49	3685	0.20	0.49	4558	0.35	0.46	6202	1.29	0.33
0016	1.44	0.43	2683	0.82	0.49	3719	0.20	0.33	4568	0.77	0.43	6203	0.18	0.33
0034	0.61	0.46	2688	0.70	0.49	3724	0.58	0.33	4583	0.78	0.38	6204	1.19	0.38
0035	0.49	0.46	2702	2.05	0.33	3726	0.63	0.33	4611	0.21	0.46	6205	0.12	0.43
0037	0.92	0.43	2710	1.11	0.43	3805	0.21	0.46	4635	0.18	0.38	6206	0.59	0.33
0042	0.93	0.46	2719	1.47	0.38	3807	0.43	0.49	4653	0.44	0.49	6213	0.51	0.33
0059	-	-	2731	0.75	0.49	3808	0.66	0.46	4665	2.40	0.43	6216	0.82	0.33
0065	-	-	2790	0.60	0.53	3821	0.64	0.43	4670	1.48	0.46	6219	0.70	0.33
0066	-	-	2802	0.95	0.46	3822	1.05	0.49	4683	1.48	0.46	6229	0.56	0.43
0067	-	-	2835	0.48	0.53	3823	0.76	0.49	4686	1.48	0.46	6233	0.41	0.33
0079	0.33	0.46	2881	0.79	0.49	3824	0.76	0.49	4692	0.15	0.49	6237	0.45	0.38
0083	0.84	0.38	2923	0.34	0.53	3830	0.45	0.46	4693	0.28	0.49	6238	1.43	0.38
0106	1.00	0.38	3004	0.50	0.38	3865	0.45	0.53	4703	0.95	0.46	6306	0.95	0.38
0113	0.50	0.46	3022	1.48	0.49	3881	0.81	0.46	4712	0.40	0.43	6319	0.65	0.33
0401	2.80	0.38	3027	0.42	0.43	4000	0.61	0.38	4717	0.51	0.53	6400	0.97	0.43
0908	48.11	0.46	3028	0.51	0.43	4021	1.13	0.46	4720	0.74	0.46	6504	0.80	0.49
0913	64.90	0.46	3040	0.89	0.46	4024	0.28	0.43	4740	0.11	0.33	6823	1.00	0.49
0923	0.22	0.46	3041	0.80	0.46	4034	1.05	0.43	4751	0.23	0.43	6824F	1.70	0.37
1165	0.18	0.33	3042	0.44	0.46	4036	0.33	0.43	4766	0.39	0.38	6834	1.00	0.49
1321	0.27	0.38	3064	0.65	0.46	4038	0.75	0.53	4777	1.13	0.38	6843F	1.72	0.26
1438	0.88	0.43	3066	0.75	0.49	4045	0.68	0.43	4828	0.12	0.38	6872F	1.60	0.26
1463	2.36	0.33	3081	0.82	0.46	4062	0.65	0.46	4829	0.07	0.38	6874F	2.01	0.26
1472	0.33	0.43	3082	0.84	0.43	4101	0.84	0.46	4902	0.70	0.49	7016	0.33	0.33
1701	0.59	0.38	3085	0.56	0.46	4112	0.06	0.49	4923	0.34	0.46	7024	0.36	0.33
1747	0.52	0.43	3110	0.64	0.46	4114	0.50	0.46	5022	1.02	0.33	7046	0.36	0.33
1803	0.80	0.43	3111	0.56	0.49	4130	1.05	0.49	5040	1.52	0.33	7047	0.63	0.33
1924	0.68	0.49	3113	0.68	0.46	4150	0.32	0.53	5041	0.89	0.33	7098	0.40	0.33
2003	0.74	0.46	3114	0.50	0.46	4206	1.05	0.49	5057	0.58	0.33	7099	0.70	0.33
2014	0.73	0.43	3126	0.32	0.46	4207	0.10	0.38	5070	1.23	0.33	7133	0.46	0.38
2040	0.91	0.49	3131	0.50	0.46	4239	0.30	0.38	5102	0.86	0.38	7134	0.51	0.38
2041	0.73	0.49	3132	0.53	0.49	4243	0.54	0.46	5160	0.52	0.33	7135	0.90	0.38
2068	0.65	0.46	3146	0.68	0.46	4244	0.72	0.43	5183	0.55	0.38	7219	1.41	0.38
2081	0.89	0.53	3179	0.47	0.49	4250	0.52	0.46	5190	0.62	0.38	7225	1.30	0.43
2095	0.92	0.46	3220	0.47	0.46	4273	0.48	0.46	5191	0.15	0.43	7230	1.62	0.43
2105	1.57	0.53	3224	0.54	0.53	4279	0.63	0.43	5192	0.67	0.46	7309F	2.38	0.26
2111	0.48	0.49	3227	1.03	0.49	4283	0.30	0.49	5200	0.65	0.38	7313F	0.63	0.26
2114	0.64	0.53	3255	0.50	0.53	4299	0.39	0.46	5203	1.25	0.33	7317F	1.20	0.26
2121	0.36	0.53	3257	0.96	0.49	4304	0.99	0.46	5213	0.74	0.33	7327F	3.19	0.26
2157	0.74	0.49	3300	0.77	0.53	4307	0.49	0.53	5220	0.72	0.38	7350F	1.65	0.32
2172	0.34	0.43	3316	0.14	0.49	4351	0.13	0.49	5348	0.54	0.43	7360	0.81	0.43
2211	3.49	0.43	3331	0.69	0.43	4360	0.09	0.43	5403	0.86	0.38	7380	0.86	0.43
2220	0.30	0.46	3365	0.65	0.38	4361	0.30	0.49	5437	0.75	0.38	7382	1.17	0.46
2260	0.35	0.43	3372	0.61	0.46	4362	0.08	0.43	5443	0.59	0.46	7390	0.94	0.49
2286	0.30	0.46	3383	0.33	0.49	4410	0.68	0.49	5462	0.85	0.43	7405	0.30	0.49
2288	1.38	0.49	3507	0.57	0.46	4417	0.68	0.49	5474	0.51	0.33	7418	0.84	0.38
2361	0.09	0.49	3548	0.24	0.49	4420	0.76	0.43	5479	1.04	0.43	7421	0.12	0.43
2380	0.40	0.49	3574	0.12	0.49	4431	0.29	0.53	5491	0.27	0.38	7422	0.36	0.38
2501	0.82	0.49	3620	0.57	0.43	4432	0.36	0.53	5506	0.99	0.38	7423	0.79	0.49
2503	0.10	0.49	3629	0.36	0.49	4439	0.35	0.46	5536	0.70	0.43	7502	0.38	0.43
2532	0.22	0.49	3632	0.60	0.46	4452	0.62	0.46	5538	0.96	0.33	7515	0.17	0.33
2534	0.57	0.49	3642	0.35	0.49	4459	0.47	0.43	5551	1.35	0.33	7520	0.54	0.46
2578	0.60	0.49	3643	0.39	0.43	4470	0.79	0.46	5606	0.12	0.33	7538	0.88	0.33
2581	0.84	0.46	3647	0.32	0.46	4484	0.66	0.49	5701	0.99	0.43	7539	0.25	0.38

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Effective July 1, 2024

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
7580	0.67	0.43	8809	0.03	0.43									
7590	0.92	0.43	8810	0.02	0.49									
7600	0.62	0.43	8820	0.02	0.43									
7602	0.82	0.43	8824	0.58	0.56									
7610	0.09	0.43	8826	0.44	0.53									
7704	1.10	0.38	8828	0.51	0.49									
7720	0.50	0.43	8829	0.62	0.49									
7855	0.85	0.43	8831	0.33	0.56									
8002	0.47	0.49	8832	0.06	0.49									
8006	0.53	0.53	8833	0.17	0.49									
8008	0.23	0.53	8837	0.67	0.53									
8013	0.12	0.46	8838	0.20	0.49									
8015	0.45	0.46	8858	0.06	0.53									
8017	0.35	0.53	8868	0.12	0.53									
8018	0.71	0.49	8901	0.04	0.43									
8032	0.54	0.49	9014	0.53	0.49									
8033	0.64	0.53	9015	0.51	0.46									
8034	0.72	0.49	9016	0.60	0.49									
8039	0.81	0.53	9019	0.51	0.43									
8044	0.83	0.49	9032	0.96	0.46									
8045	0.18	0.49	9033	0.75	0.46									
8047	0.17	0.49	9040	0.89	0.53									
8058	0.44	0.49	9052	0.43	0.53									
8102	1.12	0.49	9058	0.59	0.56									
8103	0.70	0.46	9060	0.37	0.53									
8106	0.87	0.43	9061	0.36	0.53									
8107	0.48	0.38	9063	0.20	0.53									
8113	1.33	0.46	9079	0.31	0.56									
8209	1.20	0.49	9080	0.19	0.49									
8215	0.75	0.43	9089	0.11	0.53									
8227	0.35	0.38	9093	0.26	0.49									
8231	1.16	0.43	9101	0.80	0.53									
8234	1.13	0.43	9102	0.57	0.46									
8264	0.90	0.43	9154	0.40	0.49									
8265	1.03	0.38	9156	0.37	0.53									
8288	1.17	0.46	9170	3.07	0.38									
8292	0.77	0.49	9178	2.63	0.56									
8293	1.73	0.49	9179	8.83	0.56									
8304	1.14	0.38	9182	0.37	0.49									
8350	0.86	0.38	9186	2.56	0.38									
8385	0.58	0.46	9220	1.10	0.46									
8387	0.46	0.46	9402	1.00	0.38									
8391	0.40	0.46	9501	0.58	0.43									
8601	0.05	0.38	9522	0.69	0.53									
8606	0.22	0.38	9529	0.39	0.33									
8607	0.23	0.38	9554	1.38	0.38									
8709F	0.49	0.26	9586	0.12	0.53									
8720	0.05	0.38	9600	0.25	0.49									
8726F	0.37	0.37	9620	0.37	0.43									
8742	0.04	0.43	9984	a	a									
8748	0.04	0.38	9985	a	a									
8752	0.79	0.49												
8754	0.17	0.49												
8755	0.04	0.43												
8803	0.02	0.43												

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Effective July 1, 2024
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Weighting Values	Expected Losses	Weighting Values		
0 --	1,471	0.14	829,318 -- 871,031	0.49	
1,472 --	4,144	0.15	871,032 --	914,990	0.50
4,145 --	6,881	0.16	914,991 --	961,379	0.51
6,882 --	9,684	0.17	961,380 --	1,010,405	0.52
9,685 --	10,663	0.18	1,010,406 --	1,062,302	0.53
10,664 --	12,059	0.17	1,062,303 --	1,117,328	0.54
12,060 --	13,968	0.16	1,117,329 --	1,175,776	0.55
13,969 --	16,839	0.15	1,175,777 --	1,237,977	0.56
16,840 --	22,303	0.14	1,237,978 --	1,304,304	0.57
22,304 --	51,253	0.13	1,304,305 --	1,375,181	0.58
51,254 --	68,873	0.14	1,375,182 --	1,451,094	0.59
68,874 --	84,261	0.15	1,451,095 --	1,532,601	0.60
84,262 --	99,062	0.16	1,532,602 --	1,620,342	0.61
99,063 --	113,745	0.17	1,620,343 --	1,715,064	0.62
113,746 --	128,524	0.18	1,715,065 --	1,817,632	0.63
128,525 --	143,521	0.19	1,817,633 --	1,929,066	0.64
143,522 --	158,818	0.20	1,929,067 --	2,050,566	0.65
158,819 --	174,475	0.21	2,050,567 --	2,183,562	0.66
174,476 --	190,542	0.22	2,183,563 --	2,329,766	0.67
190,543 --	207,063	0.23	2,329,767 --	2,491,250	0.68
207,064 --	223,355	0.24	2,491,251 --	2,670,540	0.69
223,356 --	239,365	0.25	2,670,541 --	2,870,756	0.70
239,366 --	255,880	0.26	2,870,757 --	3,095,787	0.71
255,881 --	272,926	0.27	3,095,788 --	3,350,553	0.72
272,927 --	290,533	0.28	3,350,554 --	3,641,365	0.73
290,534 --	308,733	0.29	3,641,366 --	3,976,455	0.74
308,734 --	327,558	0.30	3,976,456 --	4,366,771	0.75
327,559 --	347,042	0.31	4,366,772 --	4,827,192	0.76
347,043 --	367,224	0.32	4,827,193 --	5,378,469	0.77
367,225 --	388,142	0.33	5,378,470 --	6,050,440	0.78
388,143 --	409,840	0.34	6,050,441 --	6,887,616	0.79
409,841 --	432,363	0.35	6,887,617 --	7,959,462	0.80
432,364 --	455,759	0.36	7,959,463 --	9,380,732	0.81
455,760 --	480,083	0.37	9,380,733 --	11,355,575	0.82
480,084 --	505,391	0.38	11,355,576 --	14,285,631	0.83
505,392 --	531,745	0.39	14,285,632 --	19,085,021	0.84
531,746 --	559,213	0.40	19,085,022 --	28,380,625	0.85
559,214 --	587,866	0.41	28,380,626 --	54,058,228	0.86
587,867 --	617,784	0.42	54,058,229 --	460,554,309	0.87
617,785 --	649,054	0.43	460,554,310 --	AND OVER	0.88
649,055 --	681,770	0.44			
681,771 --	716,036	0.45			
716,037 --	751,963	0.46			
751,964 --	789,678	0.47			
789,679 --	829,317	0.48			

(a) G	6.80
(b) State Per Claim Accident Limitation	\$117,000
(c) State Multiple Claim Accident Limitation	\$234,000
(d) USL&HW Per Claim Accident Limitation	\$286,500
(e) USL&HW Multiple Claim Accident Limitation	\$573,000
(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, 2024
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 245,364	31,280	2,304,555 -- 2,365,252	150,280	4,429,259 -- 4,489,968	269,280
245,365 -- 304,976	34,680	2,365,253 -- 2,425,952	153,680	4,489,969 -- 4,550,678	272,680
304,977 -- 364,941	38,080	2,425,953 -- 2,486,652	157,080	4,550,679 -- 4,611,388	276,080
364,942 -- 425,114	41,480	2,486,653 -- 2,547,352	160,480	4,611,389 -- 4,672,099	279,480
425,115 -- 485,419	44,880	2,547,353 -- 2,608,054	163,880	4,672,100 -- 4,732,809	282,880
485,420 -- 545,814	48,280	2,608,055 -- 2,668,756	167,280	4,732,810 -- 4,793,519	286,280
545,815 -- 606,271	51,680	2,668,757 -- 2,729,458	170,680	4,793,520 -- 4,854,230	289,680
606,272 -- 666,775	55,080	2,729,459 -- 2,790,161	174,080	4,854,231 -- 4,914,941	293,080
666,776 -- 727,314	58,480	2,790,162 -- 2,850,864	177,480	4,914,942 -- 4,975,651	296,480
727,315 -- 787,879	61,880	2,850,865 -- 2,911,568	180,880	4,975,652 -- 5,036,362	299,880
787,880 -- 848,465	65,280	2,911,569 -- 2,972,273	184,280	5,036,363 -- 5,097,073	303,280
848,466 -- 909,069	68,680	2,972,274 -- 3,032,977	187,680	5,097,074 -- 5,157,784	306,680
909,070 -- 969,686	72,080	3,032,978 -- 3,093,682	191,080	5,157,785 -- 5,218,495	310,080
969,687 -- 1,030,314	75,480	3,093,683 -- 3,154,388	194,480	5,218,496 -- 5,279,206	313,480
1,030,315 -- 1,090,952	78,880	3,154,389 -- 3,215,094	197,880	5,279,207 -- 5,339,918	316,880
1,090,953 -- 1,151,598	82,280	3,215,095 -- 3,275,800	201,280	5,339,919 -- 5,400,629	320,280
1,151,599 -- 1,212,251	85,680	3,275,801 -- 3,336,506	204,680	5,400,630 -- 5,461,340	323,680
1,212,252 -- 1,272,910	89,080	3,336,507 -- 3,397,213	208,080	5,461,341 -- 5,522,052	327,080
1,272,911 -- 1,333,573	92,480	3,397,214 -- 3,457,920	211,480	5,522,053 -- 5,582,763	330,480
1,333,574 -- 1,394,241	95,880	3,457,921 -- 3,518,627	214,880	5,582,764 -- 5,643,475	333,880
1,394,242 -- 1,454,913	99,280	3,518,628 -- 3,579,334	218,280	5,643,476 -- 5,704,186	337,280
1,454,914 -- 1,515,589	102,680	3,579,335 -- 3,640,042	221,680	5,704,187 -- 5,764,898	340,680
1,515,590 -- 1,576,267	106,080	3,640,043 -- 3,700,750	225,080	5,764,899 -- 5,825,610	344,080
1,576,268 -- 1,636,948	109,480	3,700,751 -- 3,761,458	228,480	5,825,611 -- 5,886,321	347,480
1,636,949 -- 1,697,631	112,880	3,761,459 -- 3,822,166	231,880	5,886,322 -- 5,947,033	350,880
1,697,632 -- 1,758,317	116,280	3,822,167 -- 3,882,875	235,280	5,947,034 -- 6,007,745	354,280
1,758,318 -- 1,819,004	119,680	3,882,876 -- 3,943,583	238,680		
1,819,005 -- 1,879,693	123,080	3,943,584 -- 4,004,292	242,080		
1,879,694 -- 1,940,384	126,480	4,004,293 -- 4,065,001	245,480		
1,940,385 -- 2,001,076	129,880	4,065,002 -- 4,125,710	248,880		
2,001,077 -- 2,061,769	133,280	4,125,711 -- 4,186,420	252,280		
2,061,770 -- 2,122,464	136,680	4,186,421 -- 4,247,129	255,680		
2,122,465 -- 2,183,160	140,080	4,247,130 -- 4,307,839	259,080		
2,183,161 -- 2,243,856	143,480	4,307,840 -- 4,368,548	262,480		
2,243,857 -- 2,304,554	146,880	4,368,549 -- 4,429,258	265,880		

For Expected Losses greater than \$6,007,120, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.056)(\text{Expected Losses}) + 2876.4(\text{Expected Losses})(6.80) / (\text{Expected Losses} + (600)(6.80))$$

G = 6.80

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