

**ADVISORY LOSS COSTS - NOT RATES**

**TEXAS**

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

Effective July 1, 2021

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	1.05	0.85	0.47	2578	1.12	0.91	0.47	3632	0.98	0.77	0.44
0008	1.03	0.84	0.47	2581	1.68	1.31	0.44	3639	-	0.77	0.44
0011	2.07	1.50	0.40	2583	0.74	0.58	0.44	3642	0.61	0.49	0.47
0016	2.27	1.65	0.40	2587	0.63	0.51	0.47	3643	0.86	0.62	0.39
0034	0.91	0.71	0.44	2670	-	1.10	0.46	3647	0.57	0.44	0.44
0035	1.01	0.79	0.44	2683	1.51	1.22	0.47	3648	0.89	0.75	0.53
0037	1.38	0.99	0.39	2688	1.36	1.10	0.46	3681	0.30	0.25	0.47
0042	1.54	1.20	0.44	2702	4.31	2.73	0.30	3685	0.30	0.25	0.47
0059D	0.09	0.03	0.35	2705	-	1.64	0.35	3719	0.52	0.32	0.29
0065D	0.03	0.01	0.39	2710	2.03	1.46	0.39	3724	1.30	0.81	0.29
0066D	0.03	0.02	0.44	2719	2.47	1.64	0.35	3726	1.42	0.89	0.29
0067D	0.03	0.02	0.44	2731	1.17	0.94	0.46	3805	0.45	0.35	0.44
0079	0.59	0.46	0.44	2790	1.04	0.88	0.52	3807	0.76	0.62	0.47
0083	1.66	1.10	0.34	2802	1.77	1.39	0.44	3808	1.48	1.16	0.44
0106	2.02	1.34	0.35	2835	0.75	0.64	0.53	3821	1.34	0.96	0.39
0113	0.80	0.62	0.44	2881	1.32	1.08	0.47	3822	1.25	1.02	0.47
0401	5.40	3.59	0.35	2923	0.47	0.40	0.53	3823	1.12	0.91	0.47
0908P	78.00	60.82	0.44	3004	1.08	0.72	0.35	3824	1.71	1.39	0.46
0913P	78.00	60.82	0.44	3022	2.11	1.71	0.46	3830	0.74	0.58	0.44
0923	0.41	0.32	0.44	3027	0.68	0.49	0.39	3865	0.72	0.61	0.53
1165	0.44	0.28	0.30	3028	1.01	0.72	0.39	3881	1.19	0.93	0.44
1321	0.44	0.30	0.35	3040	1.47	1.15	0.44	4000	1.37	0.92	0.35
1438	2.15	1.56	0.40	3041	1.34	1.05	0.44	4021	1.83	1.44	0.44
1463	5.50	3.43	0.29	3042	0.61	0.48	0.44	4024	0.50	0.36	0.39
1472	0.78	0.56	0.39	3064	1.32	1.03	0.44	4034	1.66	1.19	0.39
1701	1.14	0.76	0.35	3066	1.30	1.06	0.47	4036	0.52	0.37	0.39
1747	0.82	0.59	0.39	3081	1.30	1.02	0.44	4038	1.13	0.96	0.53
1803	1.47	1.05	0.39	3082	1.75	1.25	0.39	4045	1.40	1.01	0.40
1924	1.00	0.81	0.47	3085	0.96	0.75	0.44	4062	1.18	0.92	0.44
2003	1.17	0.91	0.44	3110	1.19	0.93	0.44	4101	1.29	1.00	0.44
2014	1.64	1.18	0.39	3111	0.89	0.72	0.47	4112	0.11	0.09	0.47
2040	1.46	1.19	0.47	3113	0.97	0.76	0.44	4114	0.76	0.60	0.44
2041	0.90	0.73	0.47	3114	0.98	0.77	0.44	4130	1.66	1.35	0.46
2068	1.18	0.93	0.44	3126	0.61	0.48	0.44	4150	0.41	0.35	0.52
2081	1.09	0.93	0.53	3131	0.89	0.69	0.44	4206	1.60	1.30	0.47
2095	1.46	1.14	0.44	3132	0.93	0.76	0.47	4207	0.22	0.15	0.35
2105	2.50	2.12	0.53	3146	0.95	0.74	0.44	4239	0.70	0.47	0.34
2111	0.81	0.66	0.47	3179	0.75	0.61	0.47	4243	1.00	0.78	0.44
2114	1.06	0.91	0.54	3220	0.72	0.56	0.44	4244	1.09	0.78	0.39
2121	0.72	0.61	0.53	3223	-	0.61	0.47	4250	0.81	0.64	0.44
2157	1.24	1.01	0.47	3224	0.83	0.71	0.55	4273	0.72	0.56	0.44
2172	0.63	0.45	0.39	3227	1.80	1.46	0.47	4279	1.10	0.79	0.39
2211	5.94	4.29	0.40	3255	0.73	0.62	0.53	4282	-	0.79	0.39
2220	0.50	0.39	0.44	3257	1.74	1.41	0.47	4283	0.57	0.46	0.47
2260	0.56	0.40	0.40	3300	1.31	1.11	0.53	4299	0.83	0.64	0.44
2286	-	0.39	0.44	3316	0.21	0.17	0.46	4304	1.58	1.23	0.44
2288	2.63	2.13	0.46	3331	1.42	1.02	0.39	4307	0.72	0.61	0.53
2361	0.15	0.12	0.46	3365	1.40	0.93	0.35	4351	0.22	0.18	0.46
2380	0.69	0.56	0.47	3372	1.24	0.97	0.44	4360	-	0.14	0.39
2501	1.03	0.84	0.47	3383	0.45	0.36	0.46	4361	0.52	0.43	0.47
2503	0.16	0.13	0.47	3507	0.97	0.76	0.44	4362	0.15	0.11	0.39
2532	0.35	0.29	0.47	3548	0.39	0.31	0.46	4410	1.32	1.07	0.47
2534	0.79	0.63	0.46	3574	0.22	0.18	0.47	4417	-	1.07	0.47
2560	-	0.84	0.47	3620	1.17	0.84	0.39	4420	1.53	1.10	0.39
2576	-	0.84	0.47	3629	0.58	0.47	0.47	4431	0.50	0.42	0.53

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4432	0.55	0.47	0.54	4902	1.04	0.85	0.47	7024M	0.55	0.35	0.30
4439	-	0.48	0.44	4923	0.57	0.45	0.44	7046M	0.85	0.54	0.30
4452	0.95	0.74	0.44	5022	2.25	1.40	0.29	7047M	0.94	0.58	0.30
4459	0.80	0.57	0.39	5040	3.86	2.41	0.29	7098M	0.94	0.59	0.30
4470	1.21	0.95	0.44	5041	2.36	1.48	0.30	7099M	1.61	0.97	0.30
4484	0.97	0.79	0.47	5057	1.45	0.91	0.30	7133M	1.04	0.69	0.35
4511	0.25	0.18	0.39	5070	3.36	2.10	0.29	7134M	1.15	0.77	0.35
4519	1.29	1.05	0.47	5102	1.82	1.21	0.35	7135M	1.97	1.27	0.35
4558	0.62	0.48	0.44	5160	1.11	0.69	0.29	7219	3.05	2.03	0.35
4568	1.74	1.26	0.40	5183	1.09	0.73	0.35	7225	2.68	1.94	0.40
4583	1.81	1.20	0.35	5190	1.19	0.79	0.35	7230	3.30	2.38	0.39
4611	0.38	0.29	0.44	5191	0.27	0.20	0.39	7309F	9.76	6.00	0.26
4635	0.46	0.31	0.35	5192	1.09	0.85	0.44	7313F	1.66	1.02	0.27
4653	0.83	0.67	0.46	5200	1.42	0.94	0.35	7317F	1.70	1.04	0.26
4665	3.96	2.84	0.39	5203	3.08	1.93	0.30	7327F	4.92	3.03	0.26
4670	-	1.91	0.44	5213	1.57	0.98	0.29	7350F	6.31	4.07	0.33
4683	2.43	1.91	0.44	5220	1.50	1.00	0.35	7360	1.30	0.93	0.39
4692	0.23	0.19	0.47	5348	1.08	0.78	0.39	7380	1.63	1.17	0.39
4693	0.45	0.36	0.46	5403	2.09	1.39	0.35	7382	2.07	1.62	0.44
4703	1.91	1.48	0.44	5437	1.69	1.12	0.35	7390	1.52	1.24	0.47
4712	0.79	0.57	0.39	5443	0.84	0.66	0.44	7405	0.55	0.46	0.48
4716	-	1.91	0.44	5462	2.04	1.46	0.39	7418	1.36	0.91	0.35
4717	0.69	0.59	0.53	5474	1.41	0.88	0.29	7421	0.16	0.11	0.40
4720	1.17	0.91	0.44	5479	2.00	1.44	0.39	7422	0.58	0.39	0.35
4740	0.25	0.16	0.29	5491	0.54	0.36	0.35	7423	1.30	1.06	0.47
4743	-	0.16	0.29	5506	2.04	1.35	0.35	7502	0.64	0.46	0.39
4751	0.39	0.28	0.39	5536	1.22	0.87	0.39	7515	0.35	0.22	0.30
4766	1.12	0.74	0.35	5538	2.48	1.55	0.29	7520	0.91	0.71	0.44
4777	2.79	1.86	0.35	5551	4.16	2.59	0.29	7538	2.06	1.29	0.29
4800	-	0.11	0.39	5606	0.29	0.18	0.29	7539	0.47	0.31	0.35
4801	-	0.11	0.39	5701	1.69	1.24	0.41	7580	0.96	0.70	0.40
4802	-	0.11	0.39	6003	1.31	0.88	0.35	7590	2.49	1.79	0.39
4803	-	0.11	0.39	6045	1.12	0.80	0.39	7600	1.12	0.81	0.40
4804	-	0.11	0.39	6202	2.87	1.80	0.30	7602	1.57	1.14	0.40
4805	-	0.11	0.39	6203	0.42	0.26	0.30	7610	0.20	0.14	0.39
4806	-	0.11	0.39	6204	2.41	1.60	0.35	7704	2.02	1.34	0.35
4807	-	0.11	0.39	6205	0.22	0.16	0.40	7720	0.86	0.62	0.39
4808	-	0.11	0.39	6206	1.30	0.82	0.30	7855	1.81	1.30	0.39
4809	-	0.11	0.39	6213	0.93	0.58	0.30	8002	0.69	0.56	0.46
4810	-	0.11	0.39	6216	1.93	1.21	0.30	8006	0.71	0.61	0.53
4811	-	0.11	0.39	6219	1.81	1.13	0.29	8008	0.36	0.30	0.53
4812	-	0.11	0.39	6229	1.14	0.82	0.39	8013	0.22	0.17	0.44
4813	-	0.11	0.39	6233	0.82	0.51	0.30	8015	0.83	0.64	0.44
4814	-	0.11	0.39	6237	0.72	0.48	0.35	8017	0.53	0.45	0.53
4815	-	0.11	0.39	6238	2.58	1.72	0.35	8018	1.12	0.91	0.47
4816	-	0.11	0.39	6306	2.23	1.49	0.35	8032	0.85	0.69	0.46
4817	-	0.11	0.39	6319	1.57	0.98	0.29	8033	0.82	0.69	0.53
4818	-	0.11	0.39	6400	2.21	1.58	0.39	8034	1.22	1.00	0.47
4819	-	0.11	0.39	6504	1.17	0.95	0.47	8039	0.84	0.71	0.52
4820	-	0.11	0.39	6823	1.67	1.21	0.40	8044	1.14	0.93	0.47
4821	-	0.11	0.39	6824F	5.24	3.59	0.38	8045	0.25	0.20	0.46
4822	-	0.11	0.39	6843F	4.01	2.47	0.27	8047	0.31	0.26	0.47
4823	-	0.11	0.39	6872F	2.90	1.79	0.26	8058	0.66	0.54	0.47
4828	0.16	0.10	0.35	6874F	4.97	3.05	0.27	8102	1.76	1.44	0.47
4829	0.15	0.10	0.35	7016M	0.50	0.32	0.30	8103	1.14	0.89	0.44

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8106	1.71	1.22	0.39	9060	0.50	0.43	0.53				
8107	1.06	0.70	0.35	9061	0.54	0.46	0.53				
8113	2.15	1.69	0.44	9063	0.29	0.25	0.53				
8209	2.03	1.66	0.47	9079	0.42	0.36	0.56				
8215	1.15	0.83	0.39	9080	0.28	0.23	0.47				
8227	0.86	0.57	0.35	9089	0.16	0.13	0.53				
8231	1.74	1.25	0.40	9093	0.38	0.31	0.47				
8234	2.10	1.51	0.39	9101	1.11	0.94	0.53				
8264	1.82	1.30	0.39	9102	0.93	0.73	0.44				
8265	1.97	1.31	0.35	9154	0.71	0.58	0.47				
8288	1.63	1.28	0.44	9156	0.63	0.54	0.53				
8292	1.15	0.94	0.47	9170	6.08	4.03	0.35				
8293	3.21	2.62	0.47	9178	3.43	2.98	0.56				
8295	-	0.89	0.44	9179	9.51	8.24	0.56				
8304	2.64	1.75	0.35	9182	0.55	0.45	0.46				
8350	1.94	1.29	0.35	9186	6.14	4.07	0.35				
8385	0.85	0.66	0.44	9220	2.09	1.64	0.44				
8387	0.71	0.56	0.44	9402	2.26	1.51	0.35				
8391	0.65	0.51	0.44	9501	1.07	0.77	0.39				
8601	0.09	0.06	0.35	9522	1.29	1.10	0.53				
8606	0.54	0.36	0.35	9529	0.82	0.51	0.29				
8607	0.71	0.47	0.34	9552	-	1.96	0.34				
8709F	0.99	0.61	0.27	9554	2.96	1.96	0.34				
8720	0.09	0.07	0.39	9586	0.24	0.20	0.53				
8726F	0.40	0.26	0.32	9600	0.42	0.35	0.47				
8742	0.09	0.07	0.39	9620	0.61	0.43	0.39				
8748	0.14	0.09	0.34	9984a	a	a	a				
8752	1.32	1.08	0.47	9985a	a	a	a				
8754	0.26	0.21	0.47								
8755	0.08	0.06	0.39								
8803	0.02	0.02	0.40								
8809	0.06	0.04	0.39								
8810	0.04	0.03	0.46								
8820	0.03	0.03	0.40								
8824	0.97	0.79	0.47								
8826	0.71	0.60	0.52								
8828	0.82	0.67	0.47								
8829	-	0.79	0.47								
8831	0.42	0.36	0.55								
8832	0.09	0.08	0.47								
8833	0.24	0.20	0.47								
8837a	a	0.97	0.53								
8838	0.27	0.22	0.47								
8858	0.10	0.09	0.54								
8868	0.20	0.17	0.53								
8901	0.08	0.06	0.39								
9014	0.88	0.71	0.47								
9015	0.91	0.71	0.44								
9016	0.85	0.69	0.46								
9019	0.70	0.50	0.39								
9032	1.65	1.30	0.44								
9033	1.12	0.88	0.44								
9040	1.21	1.03	0.53								
9052	0.69	0.59	0.53								
9058	0.81	0.70	0.56								

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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 **Basic Manual** Rule 3-A-7.

Code No.	Disease Loading	Symbol
0059D	0.09	S
0065D	0.03	S
0066D	0.03	S
0067D	0.03	S

S=Silica

- F Advisory loss cost provides 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 on a per capita basis.

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Effective July 1, 2021

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%	9.9%	7.8%	6.9%	4.9%	3.5%	3.0%
\$2,500	22.6%	17.0%	13.7%	12.1%	9.0%	6.7%	5.7%
\$5,000	30.5%	24.1%	20.0%	17.6%	13.6%	10.5%	9.0%
\$10,000	40.1%	33.3%	28.4%	25.3%	20.2%	16.2%	13.9%
\$25,000	55.6%	49.2%	43.4%	39.5%	33.0%	27.6%	24.2%

Medical Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.7%	6.0%	4.7%	4.2%	2.8%	2.0%	1.7%
\$1,000	13.8%	9.7%	7.7%	6.8%	4.8%	3.4%	2.9%
\$1,500	17.2%	12.4%	9.9%	8.7%	6.2%	4.5%	3.8%
\$2,000	19.8%	14.5%	11.6%	10.2%	7.5%	5.5%	4.6%
\$2,500	21.9%	16.3%	13.1%	11.6%	8.5%	6.3%	5.4%

Total Losses - Per Claim							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	14.0%	9.9%	7.8%	6.9%	4.9%	3.5%	3.0%
\$2,500	22.7%	17.0%	13.8%	12.1%	9.0%	6.7%	5.7%
\$5,000	30.7%	24.2%	20.1%	17.7%	13.7%	10.5%	9.0%
\$10,000	40.4%	33.5%	28.5%	25.4%	20.3%	16.2%	14.0%
\$25,000	56.0%	49.5%	43.7%	39.7%	33.2%	27.7%	24.3%

**Advisory United States Longshore and Harbor Workers' Compensation Coverage Percentage** applicable only in connection with **Basic Manual** Rule 3-A-4..... 110%

(Multiply a Non-F classification loss cost by an advisory factor of 2.10 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 (1.051).)

**Annual Payroll Formula to Be Used in Premium Determination for Partners and Sole Proprietors** applicable in accordance with **Basic Manual** Appendix F

**Basis of Premium Formula** for Code 7382-- "Taxicab Co." applicable in accordance with **Basic Manual** Appendix F

**Maximum Annual Payroll** applicable to volunteer workers in accordance with **Basic Manual** Rule 2-J..... \$5,200

**Maximum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 for "Executive Officers" and the **Basic Manual** footnote instruction for Code 9178 -- "Athletic Team: Non-Contact Sports", Code 9179 -- "Athletic Team: Contact Sports," Code 9186 -- "Carnival--Traveling" and Code 4360 -- "Motion Picture Production"..... \$1,200

**Minimum Weekly Payroll** applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$150

**Terrorism** - Carriers file the terrorism rate with the Texas Department of Insurance. See **Basic Manual** Rule 3-A-24

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Effective July 1, 2021

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ADVISORY MISCELLANEOUS VALUES (cont.)

**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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## Texas

### Advisory Loss Cost Filing – July 1, 2021

#### Proposed Values for Inclusion in the Experience Rating Plan Manual

The following pages include proposed values for the Experience Rating Plan Manual:

- Table of Weighting Values
- Table of Ballast Values

Effective July 1, 2021  
**TABLE OF WEIGHTING VALUES**  
**APPLICABLE TO ALL POLICIES**  
*Experience Rating Program - ERA*

Expected Losses	Weighting Values	Expected Losses	Weighting Values
0 -- 2,052	0.04	1,157,272 -- 1,221,106	0.44
2,053 -- 8,296	0.05	1,221,107 -- 1,288,637	0.45
8,297 -- 14,673	0.06	1,288,638 -- 1,360,195	0.46
14,674 -- 21,189	0.07	1,360,196 -- 1,436,151	0.47
21,190 -- 27,846	0.08	1,436,152 -- 1,516,926	0.48
27,847 -- 46,576	0.09	1,516,927 -- 1,602,994	0.49
46,577 -- 69,330	0.10	1,602,995 -- 1,694,893	0.50
69,331 -- 89,570	0.11	1,694,894 -- 1,793,237	0.51
89,571 -- 109,277	0.12	1,793,238 -- 1,898,729	0.52
109,278 -- 128,987	0.13	1,898,730 -- 2,012,179	0.53
128,988 -- 148,939	0.14	2,012,180 -- 2,134,524	0.54
148,940 -- 169,269	0.15	2,134,525 -- 2,266,853	0.55
169,270 -- 190,069	0.16	2,266,854 -- 2,410,440	0.56
190,070 -- 211,407	0.17	2,410,441 -- 2,566,787	0.57
211,408 -- 233,342	0.18	2,566,788 -- 2,737,675	0.58
233,343 -- 255,925	0.19	2,737,676 -- 2,925,232	0.59
255,926 -- 279,205	0.20	2,925,233 -- 3,132,021	0.60
279,206 -- 303,230	0.21	3,132,022 -- 3,361,163	0.61
303,231 -- 328,048	0.22	3,361,164 -- 3,616,490	0.62
328,049 -- 353,708	0.23	3,616,491 -- 3,902,761	0.63
353,709 -- 380,262	0.24	3,902,762 -- 4,225,968	0.64
380,263 -- 407,765	0.25	4,225,969 -- 4,593,751	0.65
407,766 -- 436,272	0.26	4,593,752 -- 5,016,018	0.66
436,273 -- 465,844	0.27	5,016,019 -- 5,505,843	0.67
465,845 -- 496,548	0.28	5,505,844 -- 6,080,852	0.68
496,549 -- 528,450	0.29	6,080,853 -- 6,765,382	0.69
528,451 -- 561,627	0.30	6,765,383 -- 7,594,020	0.70
561,628 -- 596,159	0.31	7,594,021 -- 8,617,627	0.71
596,160 -- 632,133	0.32	8,617,628 -- 9,914,191	0.72
632,134 -- 669,644	0.33	9,914,192 -- 11,609,693	0.73
669,645 -- 708,793	0.34	11,609,694 -- 13,921,735	0.74
708,794 -- 749,693	0.35	13,921,736 -- 17,261,344	0.75
749,694 -- 792,464	0.36	17,261,345 -- 22,509,294	0.76
792,465 -- 837,241	0.37	22,509,295 -- 31,955,591	0.77
837,242 -- 884,168	0.38	31,955,592 -- 53,996,932	0.78
884,169 -- 933,406	0.39	53,996,933 -- 164,203,587	0.79
933,407 -- 985,130	0.40	164,203,588 AND OVER	0.80
985,131 -- 1,039,535	0.41		
1,039,536 -- 1,096,836	0.42		
1,096,837 -- 1,157,271	0.43		

(a) G .....	9.80
(b) State Per Claim Accident Limitation .....	\$244,500
(c) State Multiple Claim Accident Limitation .....	\$489,000
(d) USL&HW Per Claim Accident Limitation .....	\$430,000
(e) USL&HW Multiple Claim Accident Limitation .....	\$860,000
(f) Employers Liability Accident Limitation .....	\$55,000
(g) Primary/Excess Loss Split Point .....	\$18,000
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes .....	2.00
<i>(Multiply a Non-F classification ELR by the USL&amp;HW Act - Expected Loss Factor of 2.00.)</i>	

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Effective July 1, 2021  
**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 -- 52,712	24,500	1,691,490 -- 1,740,461	196,000	3,405,993 -- 3,454,985	367,500
52,713 -- 90,723	29,400	1,740,462 -- 1,789,435	200,900	3,454,986 -- 3,503,978	372,400
90,724 -- 134,398	34,300	1,789,436 -- 1,838,410	205,800	3,503,979 -- 3,552,972	377,300
134,399 -- 180,471	39,200	1,838,411 -- 1,887,387	210,700	3,552,973 -- 3,601,965	382,200
180,472 -- 227,666	44,100	1,887,388 -- 1,936,364	215,600	3,601,966 -- 3,650,959	387,100
227,667 -- 275,453	49,000	1,936,365 -- 1,985,343	220,500	3,650,960 -- 3,699,953	392,000
275,454 -- 323,586	53,900	1,985,344 -- 2,034,323	225,400	3,699,954 -- 3,748,947	396,900
323,587 -- 371,936	58,800	2,034,324 -- 2,083,304	230,300	3,748,948 -- 3,797,941	401,800
371,937 -- 420,433	63,700	2,083,305 -- 2,132,285	235,200	3,797,942 -- 3,846,936	406,700
420,434 -- 469,031	68,600	2,132,286 -- 2,181,268	240,100	3,846,937 -- 3,895,930	411,600
469,032 -- 517,703	73,500	2,181,269 -- 2,230,251	245,000	3,895,931 -- 3,944,925	416,500
517,704 -- 566,431	78,400	2,230,252 -- 2,279,235	249,900	3,944,926 -- 3,993,920	421,400
566,432 -- 615,201	83,300	2,279,236 -- 2,328,219	254,800	3,993,921 -- 4,042,915	426,300
615,202 -- 664,005	88,200	2,328,220 -- 2,377,204	259,700	4,042,916 -- 4,091,910	431,200
664,006 -- 712,835	93,100	2,377,205 -- 2,426,190	264,600	4,091,911 -- 4,140,905	436,100
712,836 -- 761,686	98,000	2,426,191 -- 2,475,177	269,500	4,140,906 -- 4,189,900	441,000
761,687 -- 810,556	102,900	2,475,178 -- 2,524,164	274,400	4,189,901 -- 4,238,895	445,900
810,557 -- 859,440	107,800	2,524,165 -- 2,573,151	279,300	4,238,896 -- 4,287,891	450,800
859,441 -- 908,336	112,700	2,573,152 -- 2,622,139	284,200	4,287,892 -- 4,336,886	455,700
908,337 -- 957,243	117,600	2,622,140 -- 2,671,127	289,100	4,336,887 -- 4,385,882	460,600
957,244 -- 1,006,159	122,500	2,671,128 -- 2,720,116	294,000	4,385,883 -- 4,434,878	465,500
1,006,160 -- 1,055,082	127,400	2,720,117 -- 2,769,105	298,900	4,434,879 -- 4,483,874	470,400
1,055,083 -- 1,104,012	132,300	2,769,106 -- 2,818,094	303,800	4,483,875 -- 4,532,870	475,300
1,104,013 -- 1,152,949	137,200	2,818,095 -- 2,867,084	308,700	4,532,871 -- 4,581,866	480,200
1,152,950 -- 1,201,890	142,100	2,867,085 -- 2,916,075	313,600	4,581,867 -- 4,630,862	485,100
1,201,891 -- 1,250,836	147,000	2,916,076 -- 2,965,065	318,500	4,630,863 -- 4,679,500	490,000
1,250,837 -- 1,299,786	151,900	2,965,066 -- 3,014,056	323,400		
1,299,787 -- 1,348,739	156,800	3,014,057 -- 3,063,047	328,300		
1,348,740 -- 1,397,696	161,700	3,063,048 -- 3,112,038	333,200		
1,397,697 -- 1,446,656	166,600	3,112,039 -- 3,161,030	338,100		
1,446,657 -- 1,495,618	171,500	3,161,031 -- 3,210,022	343,000		
1,495,619 -- 1,544,583	176,400	3,210,023 -- 3,259,014	347,900		
1,544,584 -- 1,593,550	181,300	3,259,015 -- 3,308,007	352,800		
1,593,551 -- 1,642,518	186,200	3,308,008 -- 3,356,999	357,700		
1,642,519 -- 1,691,489	191,100	3,357,000 -- 3,405,992	362,600		

For Expected Losses greater than \$4,679,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.80) / (\text{Expected Losses} + (700)(9.80))$$

G = 9.80

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## Texas

### Advisory Loss Cost Filing – July 1, 2021

#### Proposed Values for Inclusion in the Retrospective Rating Plan Manual

The following pages include proposed values for the Retrospective Rating Plan Manual:

- Average Cost per Case
- Average Cost per Case including ALAE
- Excess Loss Pure Premium Factors
- Excess Loss and Allocated Expense Pure Premium Factors

Effective July 1, 2021

1. Average Cost per Case by Hazard Group

A	B	C	D	E	F	G
4,290	6,480	8,545	9,383	14,317	20,970	25,377

Average Cost per Case including ALAE by Hazard Group

A	B	C	D	E	F	G
4,892	7,376	9,706	10,641	16,171	23,609	28,534

2.

**Excess Loss Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.494	0.551	0.592	0.617	0.659	0.692	0.711
\$15,000	0.440	0.497	0.541	0.570	0.617	0.656	0.678
\$20,000	0.399	0.454	0.501	0.532	0.583	0.625	0.650
\$25,000	0.367	0.420	0.467	0.500	0.553	0.598	0.626
\$30,000	0.340	0.391	0.439	0.472	0.528	0.575	0.605
\$35,000	0.317	0.367	0.415	0.449	0.506	0.554	0.585
\$40,000	0.298	0.346	0.394	0.428	0.486	0.535	0.568
\$50,000	0.267	0.312	0.359	0.393	0.453	0.503	0.537
\$75,000	0.213	0.252	0.298	0.331	0.392	0.443	0.479
\$100,000	0.178	0.213	0.256	0.289	0.349	0.401	0.437
\$125,000	0.153	0.185	0.226	0.257	0.317	0.368	0.405
\$150,000	0.135	0.163	0.203	0.233	0.292	0.342	0.379
\$175,000	0.120	0.146	0.184	0.213	0.271	0.320	0.356
\$200,000	0.108	0.133	0.169	0.197	0.254	0.302	0.338
\$225,000	0.099	0.121	0.156	0.183	0.239	0.286	0.321
\$250,000	0.091	0.112	0.145	0.172	0.226	0.272	0.307
\$275,000	0.084	0.104	0.136	0.161	0.215	0.260	0.294
\$300,000	0.078	0.097	0.128	0.152	0.205	0.249	0.282
\$325,000	0.073	0.091	0.121	0.145	0.196	0.239	0.271
\$350,000	0.069	0.085	0.114	0.137	0.187	0.230	0.262
\$375,000	0.065	0.081	0.109	0.131	0.180	0.221	0.253
\$400,000	0.061	0.076	0.104	0.125	0.173	0.214	0.245
\$425,000	0.058	0.072	0.099	0.120	0.167	0.207	0.237
\$450,000	0.055	0.069	0.095	0.115	0.161	0.200	0.230
\$475,000	0.053	0.066	0.091	0.111	0.156	0.194	0.223
\$500,000	0.050	0.063	0.087	0.107	0.151	0.188	0.217
\$600,000	0.043	0.054	0.076	0.093	0.134	0.169	0.196
\$700,000	0.037	0.047	0.067	0.083	0.121	0.153	0.178
\$800,000	0.033	0.041	0.060	0.074	0.110	0.140	0.164
\$900,000	0.029	0.037	0.054	0.068	0.101	0.129	0.152
\$1,000,000	0.027	0.034	0.050	0.062	0.094	0.120	0.142
\$2,000,000	0.014	0.017	0.027	0.034	0.054	0.070	0.085
\$3,000,000	0.009	0.012	0.019	0.024	0.039	0.050	0.061
\$4,000,000	0.007	0.009	0.015	0.019	0.030	0.039	0.048
\$5,000,000	0.006	0.007	0.012	0.015	0.025	0.033	0.040
\$6,000,000	0.005	0.006	0.010	0.013	0.021	0.028	0.034
\$7,000,000	0.004	0.005	0.008	0.011	0.018	0.024	0.030
\$8,000,000	0.003	0.004	0.007	0.009	0.016	0.021	0.026
\$9,000,000	0.003	0.004	0.006	0.008	0.014	0.019	0.023
\$10,000,000	0.002	0.003	0.006	0.007	0.012	0.017	0.021

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Effective July 1, 2021

**Excess Loss and Allocated  
Expense Pure Premium Factors**  
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.577	0.640	0.684	0.711	0.756	0.792	0.811
\$15,000	0.517	0.580	0.629	0.660	0.710	0.752	0.776
\$20,000	0.471	0.533	0.584	0.618	0.673	0.718	0.746
\$25,000	0.435	0.495	0.547	0.582	0.640	0.689	0.719
\$30,000	0.404	0.463	0.516	0.552	0.612	0.663	0.696
\$35,000	0.379	0.436	0.489	0.525	0.587	0.640	0.674
\$40,000	0.357	0.412	0.465	0.502	0.565	0.619	0.655
\$50,000	0.321	0.373	0.425	0.463	0.528	0.583	0.621
\$75,000	0.259	0.305	0.355	0.392	0.458	0.515	0.556
\$100,000	0.219	0.259	0.308	0.344	0.410	0.467	0.508
\$125,000	0.190	0.227	0.273	0.308	0.373	0.430	0.471
\$150,000	0.168	0.202	0.246	0.279	0.344	0.400	0.441
\$175,000	0.151	0.182	0.224	0.257	0.320	0.375	0.416
\$200,000	0.137	0.166	0.206	0.238	0.300	0.354	0.394
\$225,000	0.125	0.152	0.191	0.222	0.283	0.336	0.375
\$250,000	0.116	0.141	0.179	0.208	0.268	0.320	0.359
\$275,000	0.107	0.131	0.168	0.196	0.255	0.306	0.344
\$300,000	0.100	0.122	0.158	0.186	0.243	0.293	0.331
\$325,000	0.094	0.115	0.149	0.176	0.233	0.282	0.318
\$350,000	0.088	0.108	0.142	0.168	0.223	0.271	0.307
\$375,000	0.083	0.102	0.135	0.160	0.215	0.261	0.297
\$400,000	0.079	0.097	0.129	0.153	0.207	0.253	0.288
\$425,000	0.075	0.092	0.123	0.147	0.200	0.244	0.279
\$450,000	0.071	0.088	0.118	0.141	0.193	0.237	0.271
\$475,000	0.068	0.084	0.113	0.136	0.186	0.230	0.263
\$500,000	0.065	0.081	0.109	0.131	0.181	0.223	0.256
\$600,000	0.055	0.069	0.094	0.114	0.161	0.200	0.231
\$700,000	0.048	0.060	0.083	0.102	0.145	0.182	0.211
\$800,000	0.042	0.053	0.074	0.091	0.132	0.167	0.194
\$900,000	0.038	0.047	0.067	0.083	0.121	0.154	0.180
\$1,000,000	0.034	0.043	0.062	0.076	0.112	0.143	0.168
\$2,000,000	0.017	0.022	0.033	0.042	0.065	0.084	0.101
\$3,000,000	0.012	0.015	0.023	0.029	0.046	0.060	0.073
\$4,000,000	0.009	0.011	0.017	0.022	0.036	0.047	0.057
\$5,000,000	0.007	0.009	0.014	0.018	0.029	0.038	0.047
\$6,000,000	0.006	0.007	0.012	0.015	0.025	0.033	0.040
\$7,000,000	0.005	0.006	0.010	0.013	0.021	0.028	0.035
\$8,000,000	0.004	0.005	0.009	0.011	0.019	0.025	0.031
\$9,000,000	0.004	0.005	0.008	0.010	0.017	0.022	0.028
\$10,000,000	0.003	0.004	0.007	0.009	0.015	0.020	0.025

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