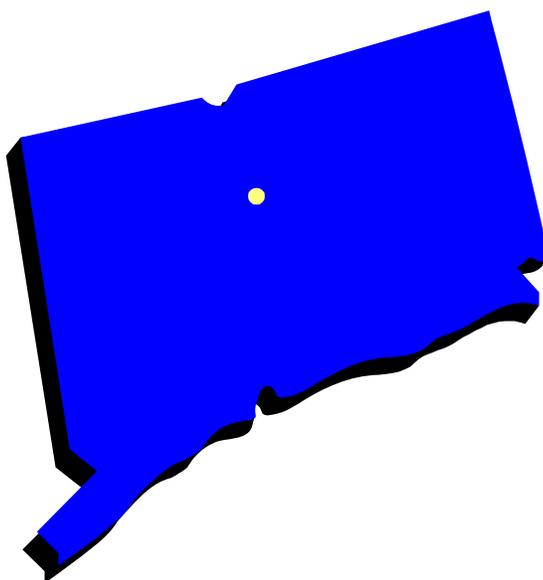


CONNECTICUT FILING



VOLUNTARY LOSS COSTS AND ASSIGNED RISK RATES PROPOSED EFFECTIVE JANUARY 1, 2014

The "2014 Connecticut Workers Compensation Voluntary Loss Costs and Assigned Risk Rates" ("Filing") is the copyrighted material of the National Council on Compensation Insurance, Inc. ("NCCI"). The NCCI Filing has been posted solely for the purpose of providing public comments to the Connecticut Department of Insurance. Accordingly, the NCCI Filing may not be used for any commercial purposes, including but not limited to redistribution, reposting, creating derivative works, or copying.



September 17, 2013

Honorable Thomas Leonardi
Insurance Commissioner
Connecticut Insurance Department
153 Market Square
Hartford, CT 06103

RE: Connecticut Workers Compensation Voluntary Loss Cost and Assigned Risk Rate Changes - Effective January 1, 2014

Dear Commissioner Leonardi:

In accordance with the applicable statutes and regulations of the state of Connecticut, we are filing for your consideration and approval voluntary loss costs, assigned risk rates, and rating values.

The voluntary loss costs, which are proposed to be effective January 1, 2014, reflect an overall increase of 3.2% from the current voluntary loss costs which became effective January 1, 2013.

The assigned risk rates, also proposed to be effective January 1, 2014, reflect an overall increase of 5.7% from the current assigned risk rates which became effective January 1, 2013.

Please note that the following are of special note as a result of item filings approved in Connecticut:

- As a result of Item E-1402, the split point for experience rating was changed from \$10,000 to \$13,500.
- As a result of Items R-1406 and R-1407, the retrospective rating plan parameters were updated.
- As a result of Item B-1422, effective January 1, 2012, the payroll determination amounts for Class Codes 9178 and 9179 are calculated based on the state average weekly wage and therefore multiple Expected Loss Rates are reflected for these codes.
- As a result of Item 01-CT-2011, effective January 1, 2012, the Maximum Payroll for Executive Officers reflected on the Miscellaneous Values page was calculated to reflect the third phase of a transition program using the state average weekly wage. In the final phase of the transition, the Maximum Payroll for Executive Officers will be equal to twice the state average weekly wage.



- As a result of Item 02-CT-2013, effective January 1, 2014, Class Code 5604 is established.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate or pure premium filing requirements and other private use of this information.

The enclosed appendix lists the companies which are eligible to reference this information as of the time this filing is submitted. The inclusion of a company on this list merely indicates that the company, or the group to which it belongs, is affiliated with NCCI in this state, or has licensed this information as a non-affiliate, and is not intended to indicate whether the company is currently writing business or is even licensed to write business in this state.

Please contact me at 802-454-1800 or Jim Davis at 561-893-3097 if you have any questions or need any further information.

Respectfully submitted,

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

A handwritten signature in black ink, appearing to read "Laura Backus Hall". The signature is fluid and cursive, with a prominent initial "L" and "H".

Laura Backus Hall
State Relations Executive
Regulatory Services Division



Connecticut

WORKERS COMPENSATION FILING – JANUARY 1, 2014

Actuarial Certification

I, James R. Davis, am a Director and Actuary for the National Council on Compensation Insurance, Inc. I am an Associate of the Casualty Actuary Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in cursive script that reads "James R. Davis". The signature is written in black ink and is positioned above a horizontal line.

James R. Davis, ACAS, MAAA
Director and Actuary
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – JANUARY 1, 2014

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Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Connecticut, and submits proposed advisory prospective loss costs (for the voluntary market) and rates (for the assigned risk market) for review and approval by the Connecticut Insurance Commissioner.

The advisory prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as some of the expenses associated with providing these benefits (loss adjustment expenses). The assigned risk rates additionally contemplate other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Connecticut must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

In this filing, NCCI is proposing that the Connecticut Insurance Department approve a +3.2% change to the current voluntary loss costs (which went into effect on 1/1/2013), and that the new loss costs take effect on 1/1/2014. This document will explain why this change is necessary.

Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. In this filing, NCCI is also proposing that the Connecticut Insurance Department approve a +5.7% change to the current assigned risk rate level (which went into effect on 1/1/2013), and that the new rates take effect on 1/1/2014.



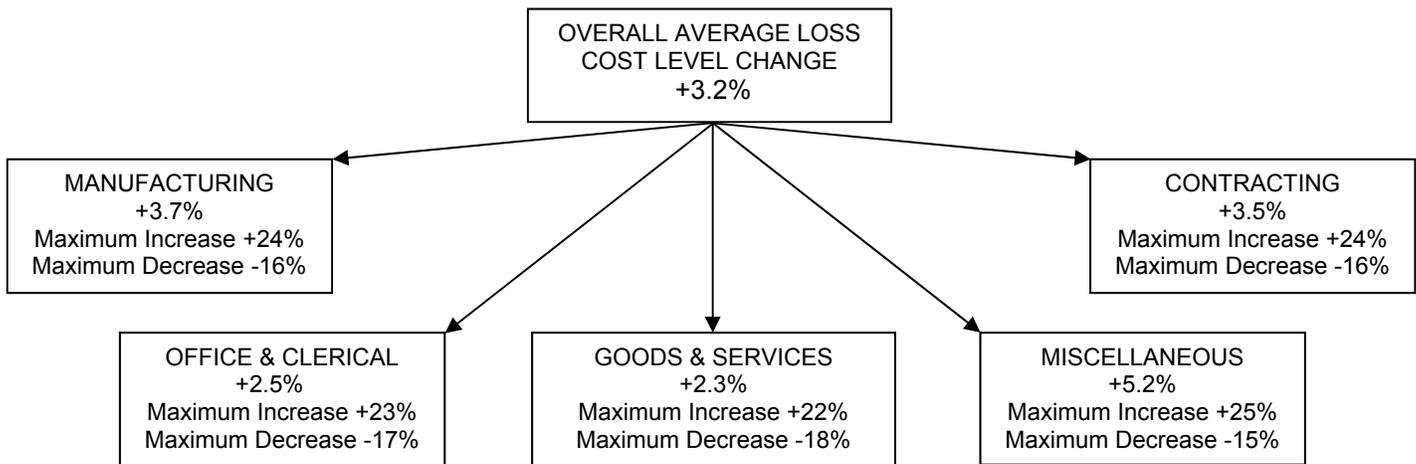
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Component</u>	<u>Percentage Change</u>
Experience and Trend	+3.2%
Benefits	0.0%
<u>Loss-based Expenses</u>	<u>0.0%</u>
Overall Loss Cost Level Change Requested	+3.2%

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



Proposed Overall Average Change in Assigned Risk Rate Level

<u>Key Component</u>	<u>Percentage Change</u>
Overall Voluntary Loss Cost Level Change	+3.2%
<u>Change in Assigned Risk Multiplier</u>	<u>+2.4%</u>
Overall Rate Level Change Requested	+5.7%



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WORKERS COMPENSATION FILING – JANUARY 1, 2014

Key Components

There are four key components in this filing: experience, trend, benefits, and expenses. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Connecticut workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2010 and 2011, evaluated as of December 31, 2012 (a policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2011 since the last policy had an effective date of December 31, 2011 and did not expire until December 31, 2012. The use of the two most recently available full policy years of data is most appropriate in providing balance between stability and responsiveness.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost and rate level changes as well as statutory benefit level changes implemented since that time period. NCCI's standard methodology is to utilize statewide (combined voluntary and assigned risk) market data after it has been adjusted to the current voluntary pure premium level in the calculation of the overall average loss cost level change.

Different aggregations of limited loss experience were analyzed in preparation of this filing. These were (i) paid losses (benefit amounts already paid by insurers on reported claims) and (ii) the sum of paid losses plus case reserves (paid losses and the amounts set aside to cover future payments on those claims). For use in this filing, NCCI utilized loss development factors based on an average of each of these two loss aggregations. This is consistent with NCCI filings made in the past several years in Connecticut. Loss development factors are needed since paid losses and case reserve estimates on a given claim change over time until the claim is finally closed. The loss development factors are based on how paid losses and case reserve estimates changed over time for Connecticut claims from older years.



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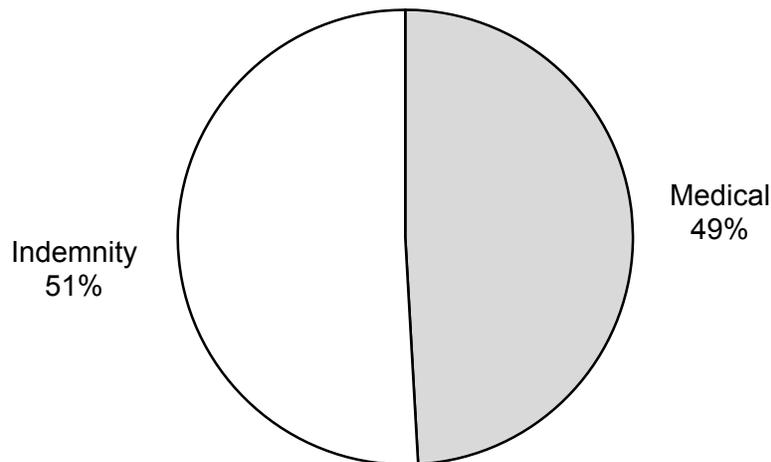
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2010 and 2011. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2014. It is necessary to use trend factors that forecast how much the future Connecticut workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Connecticut benefit costs.

Distribution of Connecticut Benefit Costs



As can be seen, Connecticut's total benefit costs are roughly split half and half for indemnity and medical benefits.

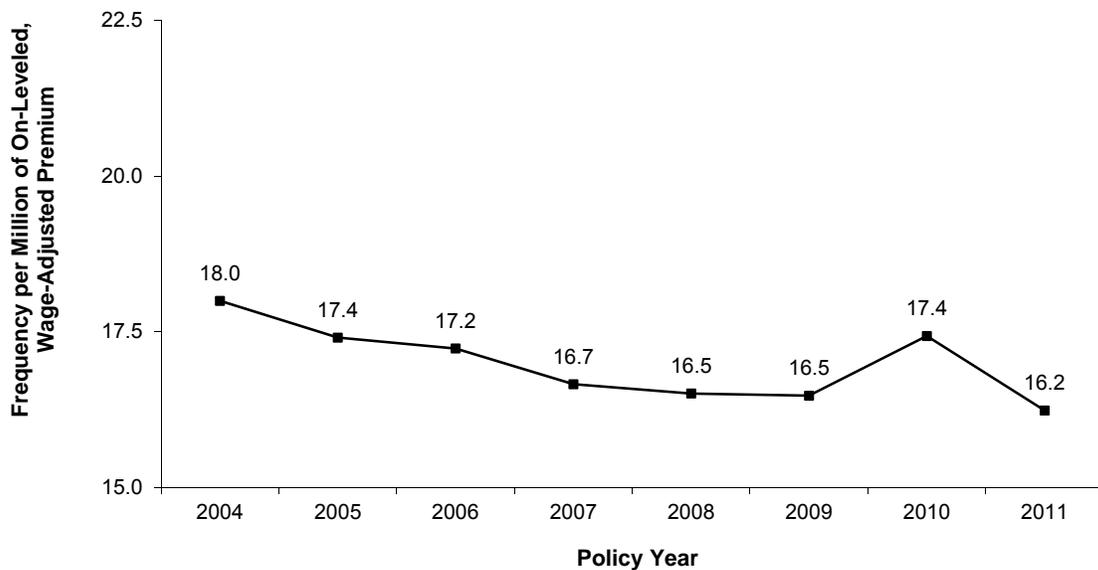


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Connecticut lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

Connecticut Claim Frequency



As this chart illustrates, Connecticut's lost-time claim frequency has generally declined since policy year 2004, but has shown signs of leveling off.

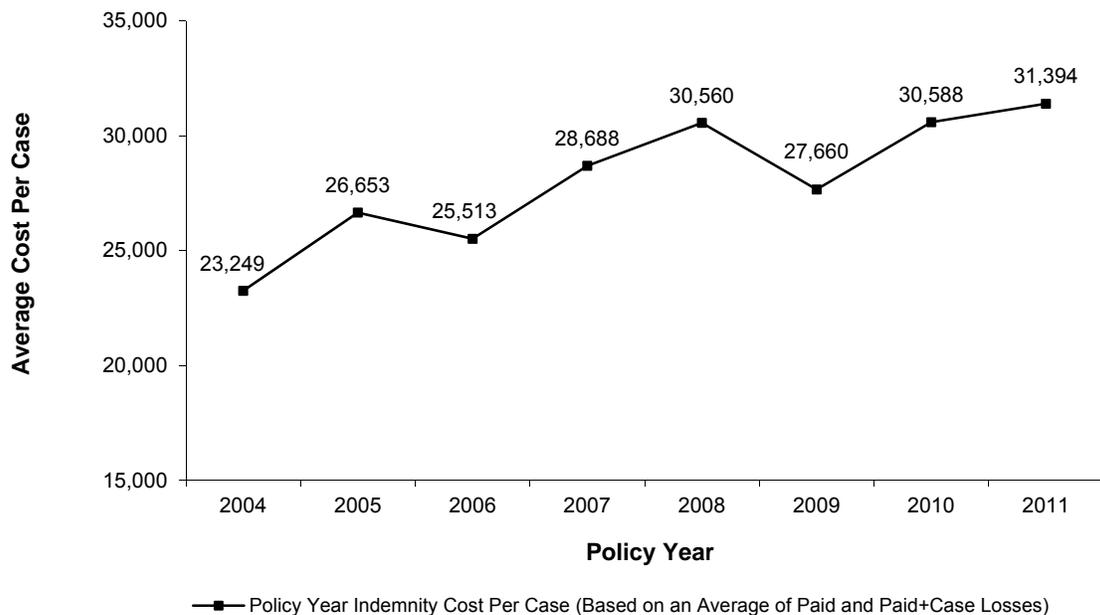


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Let us look at the indemnity side of benefits. The chart below shows Connecticut's historical average indemnity cost per case figures for the most recent eight years. The data in the chart below reflect losses at today's statutory benefit levels.

Connecticut Indemnity Cost Per Case



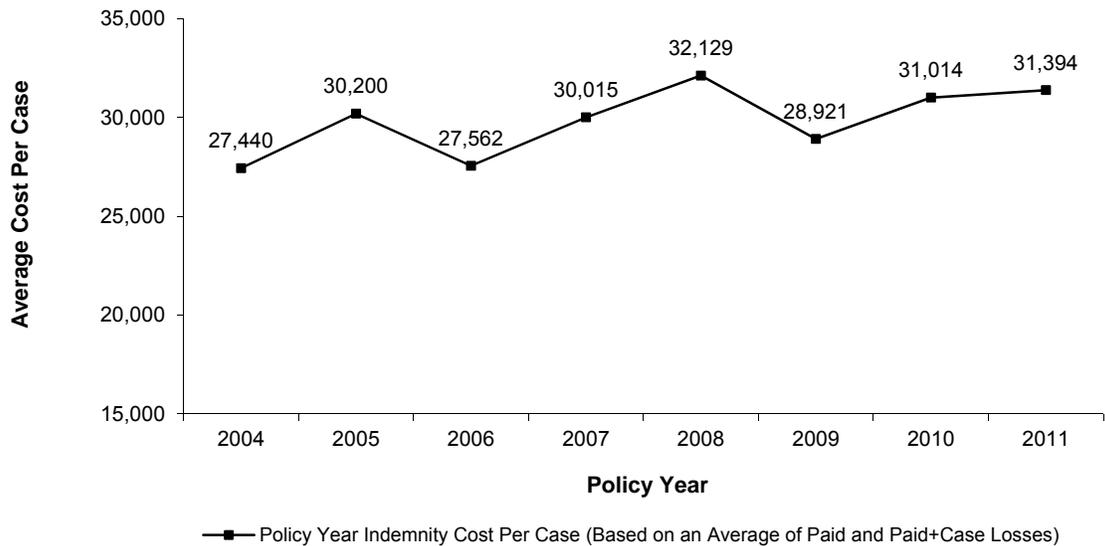


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Indemnity Cost Per Case Adjusted to Current Wage Level



The upward slope in the chart illustrates that average indemnity costs have risen at a slightly higher pace than wages over the time period displayed.

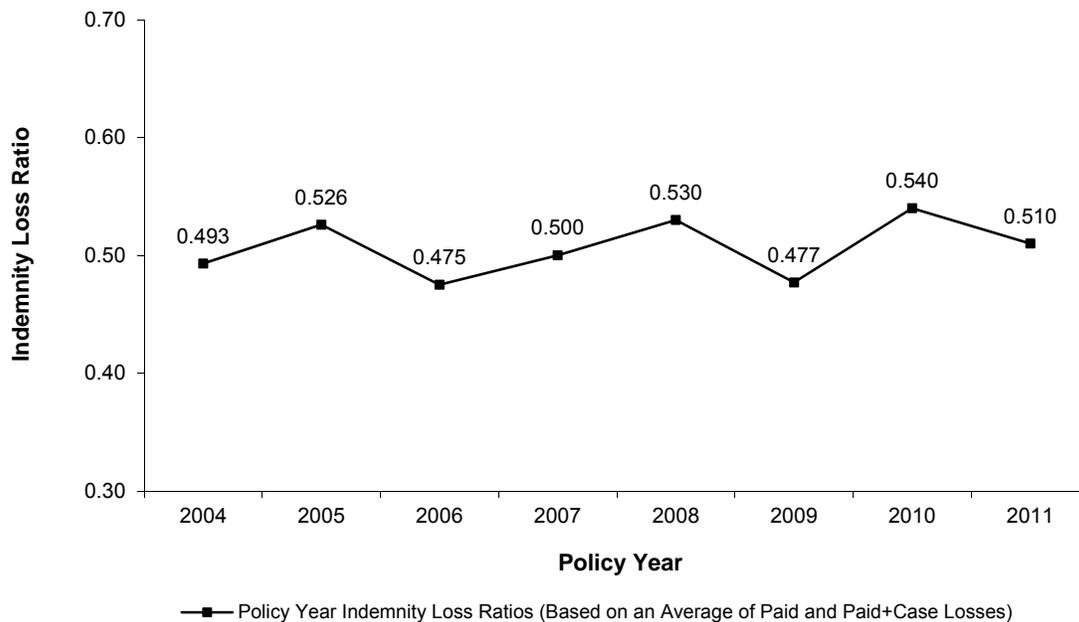


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The indemnity loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in Connecticut's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Connecticut Indemnity Loss Ratio History



The chart above reveals that indemnity loss ratios have shown a volatile pattern. In last year's Connecticut filing, NCCI proposed an indemnity trend factor of -1.0% per year. Based on our analysis this year, we are proposing no change to the current indemnity trend factor of -1.0% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

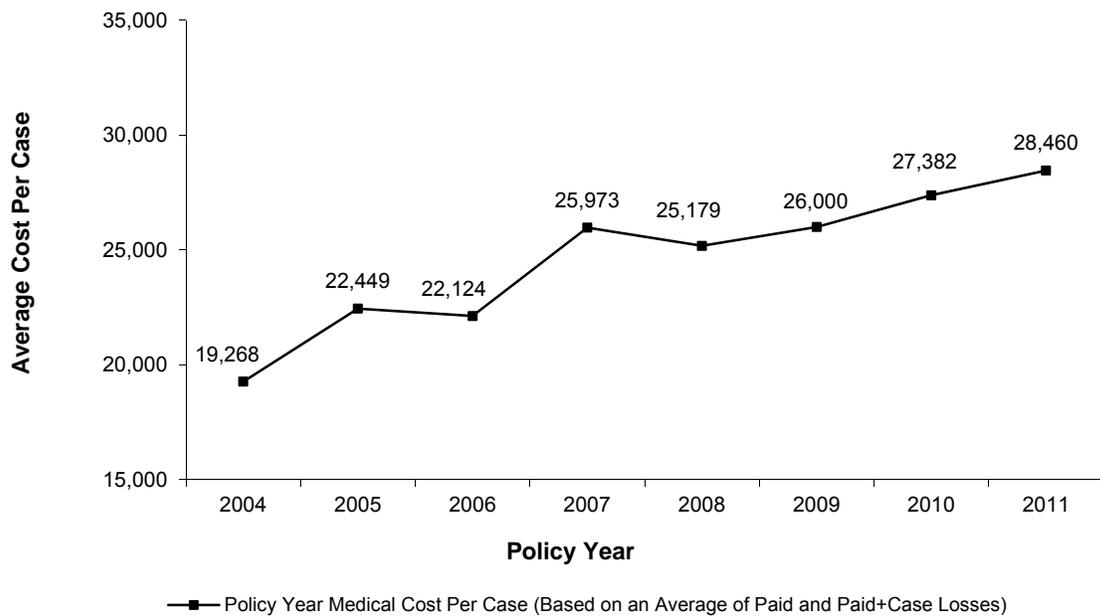


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Connecticut's average medical cost per lost-time case (claim severity) is tracked in the following chart. The data in the chart below reflect losses adjusted to today's statutory benefit levels.

Connecticut Medical Cost Per Lost-time Case



The chart shows that Connecticut's average medical severity figures have increased significantly since 2004.

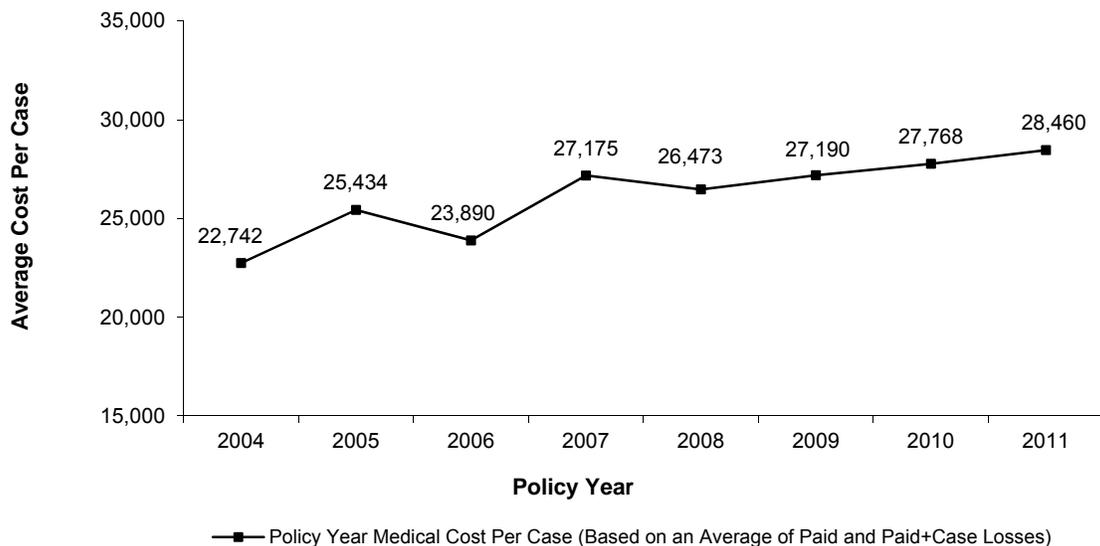


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Medical Cost Per Lost-time Case Adjusted to Current Wage Level



In Connecticut, the average medical cost per lost-time case has increased at a much faster pace than wages over the period shown.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per lost-time case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per lost-time case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

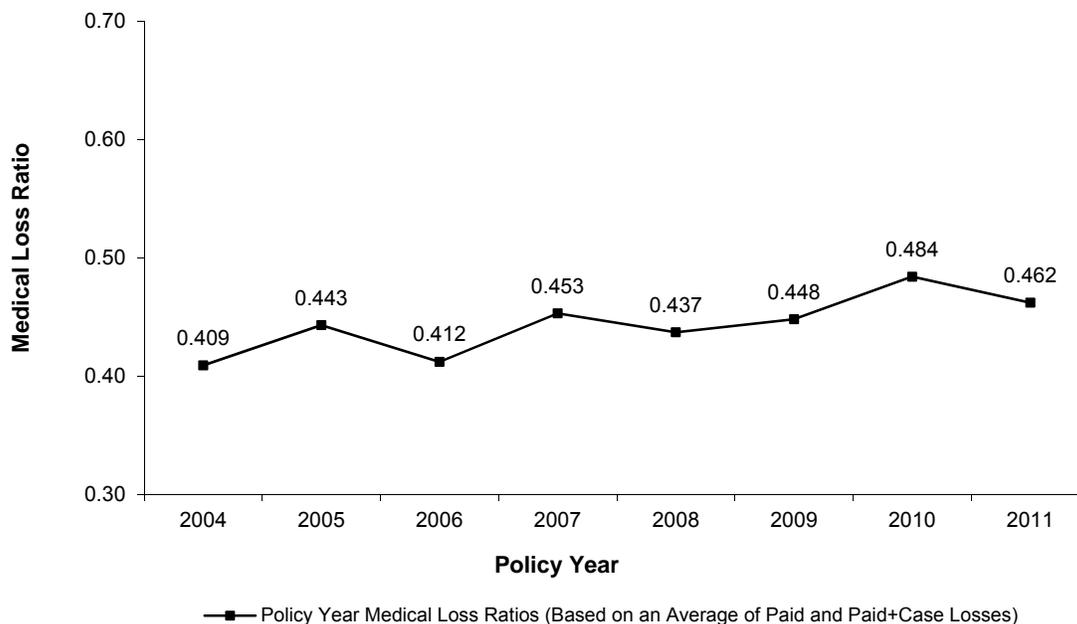


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The medical loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in the average medical cost per lost-time case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums adjusted to today's loss costs and losses adjusted to today's statutory benefit levels.

Connecticut Medical Loss Ratio History



As can be seen, the medical loss ratios have generally increased since 2004. In last year's Connecticut filing, NCCI proposed a medical trend factor of +1.5% per year. Based on our analysis this year, we are proposing no change to the current medical trend factor of +1.5% per year. This means that the rate of growth in medical benefits is once again expected to increase at a faster pace than workers' wages.



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Key Components (Continued)

Benefits

Change in Statewide Average Weekly Wage

Workers injured in Connecticut receive wage replacement (indemnity) benefits at an after-tax rate of 75% of their pre-injury weekly wage. These benefits are subject to a weekly minimum and maximum.

Each year on October 1, the minimum and maximum weekly benefits are updated based on the most recent average weekly wage in Connecticut. NCCI estimates that the October 1, 2013 update will have an impact on indemnity benefits that rounds to 0.0%.

Change in Practitioner Fee Schedule

Connecticut's Practitioner Fee Schedule was revised effective July 15, 2013. The changes include updates to the maximum allowable reimbursements (MARs) for physicians services and durable medical equipment (DME). NCCI estimates the impact of this change on medical benefits will round to 0.0%.

Total Impact

The overall impact of the above mentioned indemnity and medical benefit changes is a change in overall benefits (indemnity and medical) that rounds to 0.0%.



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Key Components (Continued)

Loss-based Expenses

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims.

LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Connecticut-specific data and countrywide data, NCCI is proposing no change to the currently approved LAE provision of 17.1% of losses, which has an impact of 0.0% on loss costs.



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Assigned Risk Market

As previously mentioned, an overall average increase of 5.7% to the current assigned risk rate level is being proposed effective January 1, 2014. The change due to experience, trend, and benefits is the same as for the voluntary loss costs, that is, +3.2%. This filing also proposes a 2.4% increase to the current assigned risk loss cost multiplier underlying the latest approved assigned risk rates effective January 1, 2013.

Assigned Risk Expense Components

NCCI develops full rates for the assigned risk market. The full rates reflect the expenses outlined below.

1. **Servicing Carrier Allowance**—NCCI is the Plan Administrator for the Connecticut assigned risk market. The servicing carrier allowance is a market based cost intended to compensate the servicing carriers for expenses incurred in handling the assigned risk business. The servicing carrier expense includes loss adjustment expense, general expense, production expense (excluding commission), and taxes. The current weighted average servicing carrier allowance in Connecticut is 27.6%.
2. **Agent Commission**—In Connecticut, commission rates decrease as premium size increases according to a sliding scale. NCCI reviewed the latest distribution of policies by size in the Connecticut assigned risk market. Based on this review, NCCI is recommending a commission provision of 4.8%.
3. **Administrative Expense**—NCCI has reviewed the administrative expense for the assigned risk market and is recommending a provision of 6.0%. This represents the NCCI Administrative Expense (4.8%) along with Servicing Carrier Other Expenses (1.2%), which are not contemplated in the Servicing Carrier Allowance.
4. **Underwriting Contingencies Provision**—A contingency provision for uncertainties related to the cost of reinsurance, changes in assessments, and insurance company insolvencies is included in the underwriting contingency provision. This filing proposes no change to the currently approved provision of 0.0%.
5. **Expense Constant**—NCCI is proposing no change to the currently approved \$220 expense constant. The expense constant represents a per policy fee intended to ensure equity among policyholders by recognizing economies of scale.



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6. Uncollectible Premium Provision—NCCI is proposing no change to the currently approved provision of 4.7%.

Assigned Risk Market Pricing Programs

The following programs have been instituted in Connecticut:

- Take-out Credit Program
- Assigned Risk Differential
- Loss Sensitive Rating Plan (LSRP)
- Assigned Risk Adjustment Program (ARAP)
- Reduction of Assigned Risk Premium Discounts

These programs are intended to ensure the assigned risk (A/R) market will not be competitive with the voluntary market, provide incentive for A/R employers to seek voluntary market coverage, provide incentive to emphasize a safe workplace and loss control, and make the A/R market more self-funded, reducing the potential for deficits. This filing is proposing no change to the approved programs listed above.

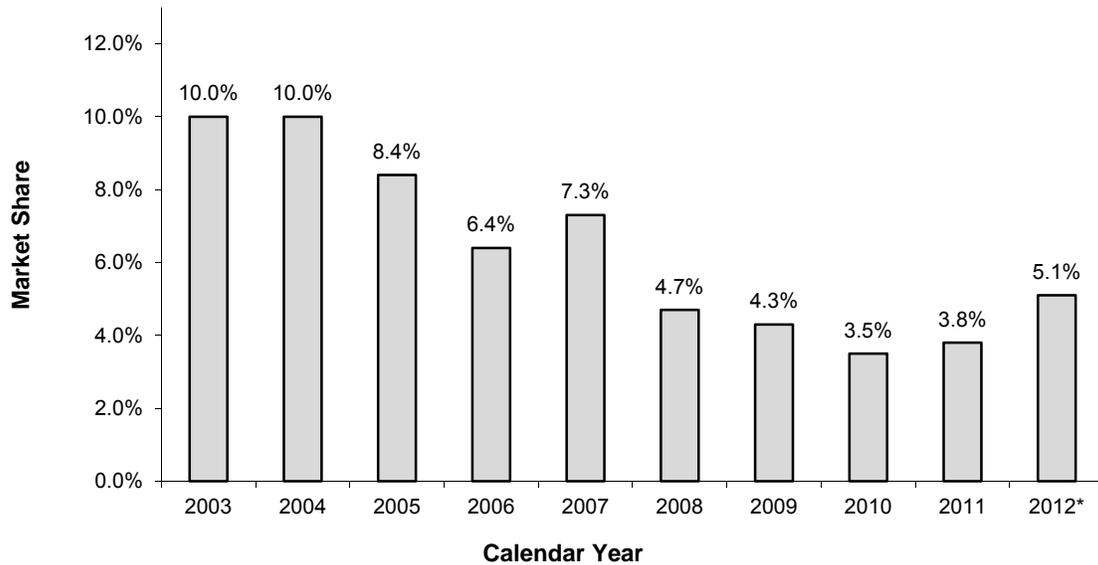


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The following chart shows the history of assigned risk market shares in Connecticut. The assigned risk market shares have been declining over the most recent ten years, except for the latest two years.

Connecticut Assigned Risk Market Shares



* Preliminary, Source: NCCI Residual Market Management Summary



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Conclusion

This filing document provides a high-level perspective in support of increasing Connecticut's current loss cost and assigned risk rate levels by an average of 3.2% and 5.7%, respectively.

Here are some of the key observations:

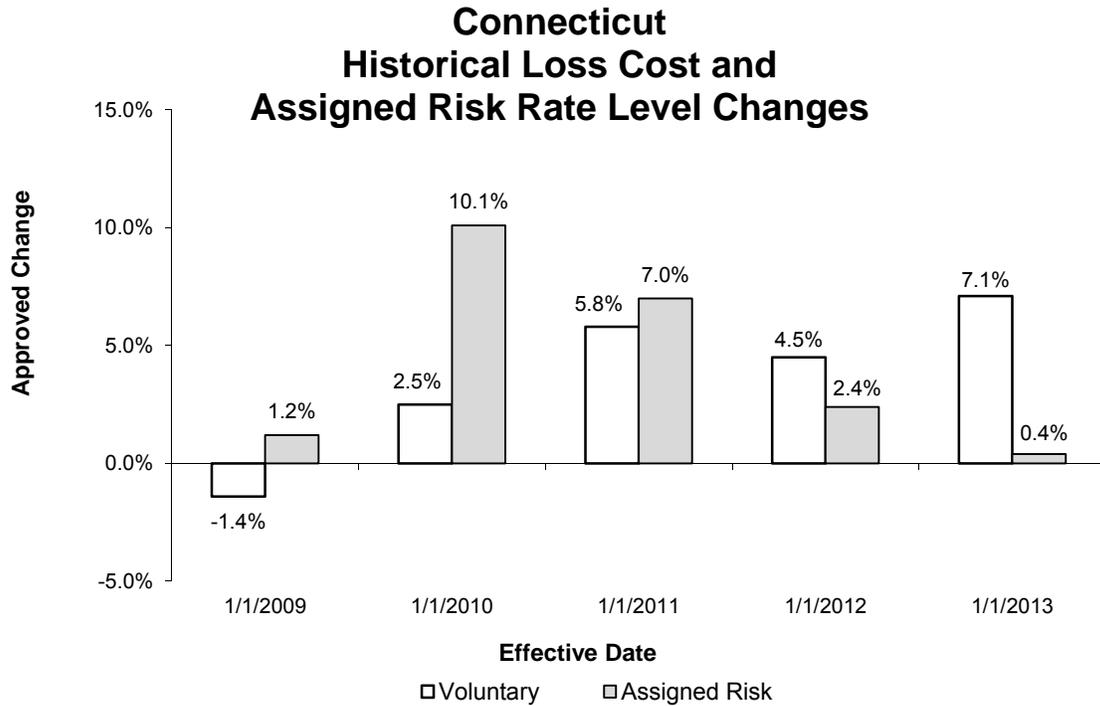
- Lost-time claim frequency is generally decreasing, and more than offsets a slight increase in average indemnity cost per case. This leads to a downward indemnity loss ratio trend.
- The average medical cost per case is increasing at a pace that more than offsets the frequency decline, leading to an upward medical loss ratio trend.
- Loss experience for policy year 2010 in Connecticut was very adverse.
- A modest overall loss cost level increase is needed to bring premiums and costs in balance.

The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs, assigned risk rates, and rating values by classification.



**CONNECTICUT
WORKERS COMPENSATION FILING – JANUARY 1, 2014**

EXHIBIT I



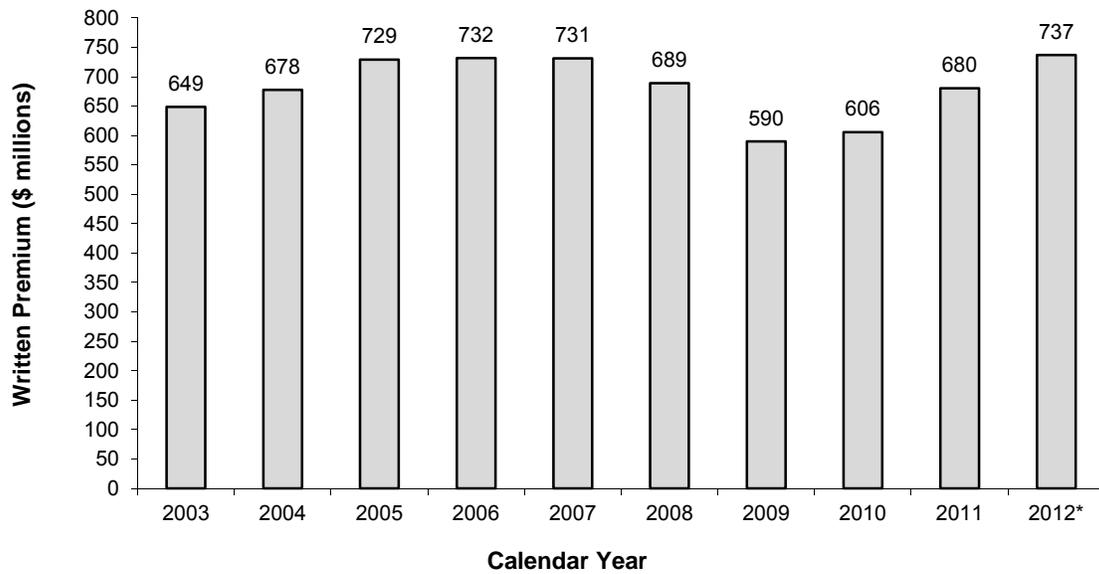
The chart above shows the average approved voluntary loss cost and assigned risk rate level changes in Connecticut for each of the last five years.



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EXHIBIT II

Connecticut Written Premium



* Preliminary, Source: NAIC Annual Statement Data

This exhibit illustrates Connecticut’s calendar year written premium totals for the latest ten years.

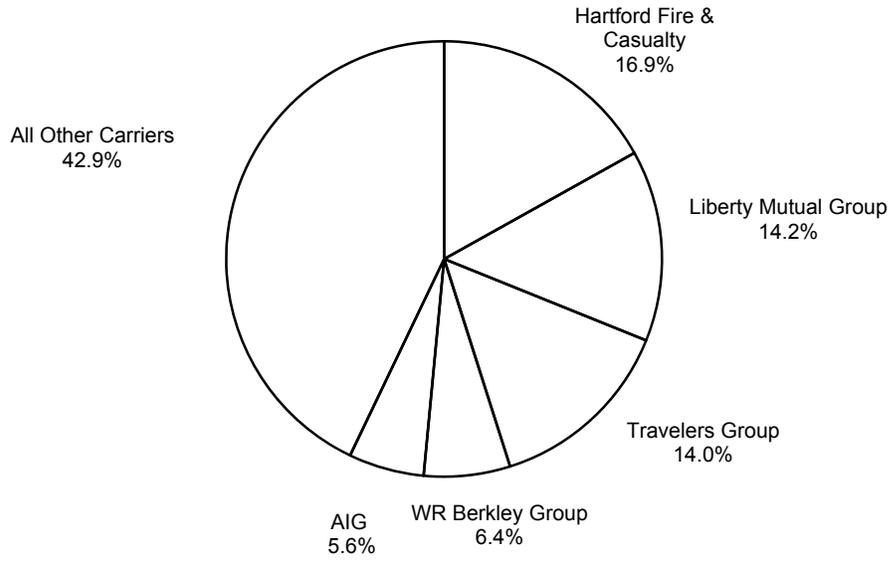


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EXHIBIT III

**Connecticut
Largest Workers Compensation Writers CY 2012**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Connecticut in 2012 are shown in this chart.



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EXHIBIT IV

Proposed Voluntary Market Loss Costs and Rating Values

ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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

Exhibit IV

Page S1

Effective January 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	5.60	2.67	0.32	2003	6.29	2.97	0.32	2701	19.00	8.02	0.26
0008	3.97	1.81	0.29	2014	7.08	3.00	0.25	2702	35.58	11.78	0.20
0016	6.39	2.71	0.25	2016	3.13	1.54	0.32	2709	20.33	8.57	0.26
0034	4.93	2.33	0.32	2021	6.10	2.77	0.29	2710	13.88	5.34	0.21
0035	3.64	1.81	0.33	2039	6.93	3.44	0.33	2714	7.20	3.56	0.33
0036	6.46	3.06	0.32	2041	6.18	3.07	0.33	2731	6.53	2.78	0.25
0037	4.48	2.03	0.29	2065	5.22	2.46	0.32	2735	7.18	3.55	0.33
0042X	11.02	4.99	0.29	2070	8.63	4.06	0.32	2759	7.36	3.64	0.33
0050	11.34	5.35	0.32	2081	5.90	2.81	0.32	2790	2.18	1.08	0.33
0059D	0.32	0.05	0.20	2089	5.79	2.75	0.32	2797	8.70	4.12	0.32
0065D	0.05	0.01	0.25	2095	5.02	2.37	0.32	2799	4.73	2.14	0.29
0066D	0.05	0.01	0.25	2105	5.18	2.57	0.33	2802	8.85	4.01	0.29
0067D	0.05	0.01	0.25	2110	3.65	1.80	0.33	2812	-	2.99	0.32
0079	3.97	1.69	0.25	2111	4.04	2.00	0.33	2835	5.72	2.99	0.36
0083	8.47	4.02	0.32	2112	4.78	2.37	0.33	2836	4.66	2.43	0.36
0106	21.84	8.36	0.21	2114	2.31	1.14	0.33	2841	5.60	2.77	0.33
0113	6.63	3.16	0.32	2121	2.45	1.16	0.32	2881	5.36	2.80	0.36
0170	6.63	3.16	0.32	2130	4.27	2.03	0.32	2883	6.31	2.99	0.32
0251	6.39	3.02	0.32	2131	4.46	2.11	0.32	2913	5.69	2.97	0.36
0400	11.49	5.18	0.28	2143	4.35	2.17	0.33	2915	4.96	2.25	0.29
0401	12.59	4.82	0.21	2157	13.80	6.52	0.32	2916	5.04	1.92	0.21
0767N	0.60	-	-	2172	3.36	1.50	0.28	2923	3.54	1.75	0.33
0771N	0.70	-	-	2174	4.70	2.32	0.32	2942	3.42	1.77	0.36
0908PX	202.00	95.24	0.32	2211	11.80	5.04	0.25	2960	6.65	3.15	0.32
0913PX	636.00	301.07	0.32	2220	5.16	2.43	0.32	3004	4.18	1.76	0.26
0917	6.12	3.03	0.33	2286	3.74	1.87	0.33	3018	8.55	3.64	0.25
0918X	1.64	0.78	0.32	2288	5.34	2.63	0.32	3022	13.85	6.86	0.33
1005	9.90	3.27	0.21	2300	4.45	2.29	0.35	3027	10.55	4.46	0.25
1164D	10.47	3.44	0.21	2302	4.37	2.06	0.32	3028	5.42	2.56	0.32
1165D	7.73	2.92	0.22	2305	4.49	2.04	0.29	3030	15.81	6.71	0.25
1320	4.33	1.65	0.21	2361	2.97	1.41	0.32	3040	8.88	3.76	0.25
1322	16.13	6.12	0.22	2362	2.34	1.11	0.32	3041	7.62	3.60	0.32
1430	10.55	4.48	0.25	2380	4.06	1.92	0.32	3042	7.05	3.18	0.29
1438	6.96	2.66	0.21	2386	2.56	1.26	0.32	3064	6.03	2.86	0.32
1452	4.19	1.77	0.26	2388	2.69	1.33	0.33	3069	6.02	2.56	0.25
1463	13.36	5.10	0.21	2402	4.08	1.73	0.25	3076	5.64	2.79	0.33
1472	5.62	2.15	0.21	2413	5.55	2.63	0.32	3081D	9.22	3.88	0.25
1624D	8.28	3.15	0.21	2416	2.42	1.15	0.32	3082D	7.98	3.36	0.25
1642	6.10	2.58	0.26	2417	2.46	1.16	0.32	3085D	9.88	4.20	0.25
1654	14.45	6.12	0.25	2501	3.39	1.61	0.32	3110	11.78	5.58	0.32
1655	6.68	2.81	0.26	2503	2.42	1.20	0.33	3111	3.91	1.85	0.32
1699	6.30	2.67	0.25	2534	3.34	1.66	0.33	3113	3.47	1.64	0.32
1701	9.55	4.05	0.25	2560X	1.86	0.96	0.35	3114	4.34	2.05	0.32
1710	6.50	2.75	0.25	2570	6.48	3.20	0.33	3118	2.84	1.40	0.33
1741D	6.74	2.12	0.20	2585	8.28	4.10	0.33	3119	3.37	1.75	0.36
1747	4.43	1.88	0.25	2586	4.45	2.12	0.32	3120X	2.49	1.28	0.35
1748	6.16	2.62	0.25	2587	10.79	5.32	0.33	3122	2.46	1.23	0.33
1803D	10.63	3.97	0.21	2589	2.60	1.23	0.32	3126	3.56	1.68	0.32
1852D	5.02	1.65	0.20	2600	4.77	2.34	0.32	3131	2.84	1.35	0.32
1853	4.21	1.89	0.28	2623	8.45	3.82	0.29	3132	4.70	2.23	0.32
1860	3.93	1.93	0.32	2651	2.90	1.44	0.33	3145	3.66	1.73	0.32
1924	4.79	2.37	0.33	2660	3.82	1.89	0.33	3146	4.57	2.18	0.32
1925	5.89	2.68	0.29	2670	2.89	1.50	0.36	3169	7.25	3.47	0.32
2001	-	2.97	0.32	2683	3.32	1.65	0.33	3175D	6.50	3.06	0.32
2002	5.77	2.87	0.33	2688	3.36	1.66	0.33	3179	4.07	2.01	0.33

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3180	3.33	1.65	0.33	3865	3.88	2.04	0.36	4557	4.21	2.09	0.33
3188	3.24	1.60	0.33	3881	7.65	3.60	0.32	4558	3.41	1.62	0.32
3220	3.49	1.64	0.32	4000	6.90	2.63	0.21	4561	-	1.79	0.28
3223	4.07	2.13	0.36	4021	11.93	5.06	0.25	4568	4.55	1.92	0.26
3224	5.23	2.58	0.32	4024D	6.16	2.61	0.25	4581	1.96	0.75	0.21
3227	3.99	1.97	0.33	4034	11.34	4.81	0.25	4583	9.13	3.50	0.21
3240	3.53	1.75	0.33	4036	3.45	1.46	0.25	4611	1.23	0.61	0.33
3241	5.52	2.63	0.32	4038	3.55	1.85	0.36	4635	4.19	1.40	0.20
3255	2.98	1.55	0.36	4053	4.66	2.22	0.32	4653	2.70	1.33	0.33
3257	3.60	1.71	0.32	4061	7.25	3.57	0.32	4665	12.33	5.23	0.25
3270	4.26	2.02	0.32	4062	2.35	1.11	0.32	4670	9.98	4.24	0.25
3300	7.16	3.39	0.32	4101	4.31	1.95	0.29	4683	3.99	1.89	0.32
3303	4.31	2.13	0.33	4109	2.26	1.12	0.33	4686	3.75	1.59	0.25
3307	6.70	3.15	0.32	4110	4.12	1.95	0.32	4692	1.06	0.52	0.33
3315	6.71	3.29	0.32	4111	3.34	1.64	0.32	4693	0.66	0.31	0.32
3334	5.48	2.58	0.32	4112	-	1.95	0.32	4703	4.96	2.36	0.32
3336	5.98	2.53	0.26	4113	2.58	1.21	0.32	4717	3.64	1.89	0.36
3365	15.96	6.74	0.25	4114	4.64	2.19	0.32	4720	2.29	1.08	0.32
3372	6.12	2.78	0.29	4130	8.24	3.91	0.32	4740	2.41	1.02	0.26
3373	7.05	3.33	0.32	4131	5.27	2.60	0.33	4741	4.31	2.03	0.32
3383	2.06	1.02	0.33	4133	3.57	1.78	0.33	4751	4.43	1.89	0.25
3385	1.51	0.75	0.33	4149	1.36	0.71	0.36	4767NX	4.82	1.60	0.20
3400	6.81	3.09	0.29	4150	-	0.71	0.36	4771N	3.97	1.33	0.20
3507	6.13	2.90	0.32	4206	5.06	2.39	0.32	4777	23.41	7.81	0.20
3515	3.41	1.61	0.32	4207	2.10	0.89	0.26	4825	0.57	0.24	0.26
3548	2.69	1.27	0.32	4239	3.09	1.30	0.26	4828	2.44	1.10	0.28
3559	12.44	5.97	0.32	4240	3.61	1.79	0.33	4829	1.91	0.73	0.21
3574X	3.12	1.54	0.33	4243	4.25	2.01	0.32	4902	6.25	3.09	0.33
3581	2.42	1.19	0.32	4244	6.26	2.97	0.32	4923	3.41	1.62	0.32
3612	4.40	2.00	0.29	4250	3.96	1.88	0.32	5020	8.73	3.66	0.26
3620	7.91	3.34	0.26	4251	3.65	1.73	0.32	5022	17.03	6.47	0.22
3629	2.76	1.37	0.33	4263	2.89	1.37	0.32	5037	36.05	11.84	0.21
3632	4.19	1.90	0.29	4273	4.28	2.03	0.32	5040	39.90	13.14	0.21
3634	2.87	1.42	0.33	4279	5.43	2.57	0.32	5057	20.94	6.93	0.20
3635	3.20	1.51	0.32	4282	4.65	2.27	0.32	5059	50.84	16.87	0.20
3638	2.33	1.15	0.33	4283	4.39	2.08	0.32	5069	62.55	20.48	0.21
3642	2.41	1.14	0.32	4299	3.14	1.55	0.33	5102	13.35	5.08	0.21
3643	5.24	2.48	0.32	4304	6.95	3.15	0.29	5146	8.66	3.65	0.26
3647	3.34	1.51	0.29	4307	3.55	1.85	0.36	5160	5.78	2.20	0.21
3648	2.48	1.23	0.33	4351	1.67	0.79	0.32	5183	7.10	3.00	0.26
3681	2.43	1.20	0.33	4352	2.61	1.29	0.33	5188	6.37	2.68	0.26
3685	2.04	1.01	0.33	4360	1.40	0.69	0.33	5190	4.41	1.86	0.25
3719	2.77	0.91	0.21	4361	1.46	0.73	0.33	5191	1.11	0.52	0.32
3724	8.21	3.13	0.21	4362	-	0.69	0.33	5192	4.84	2.29	0.32
3726	9.97	3.29	0.21	4410	5.87	2.78	0.32	5213	14.79	5.64	0.21
3803	4.20	1.98	0.32	4420	7.63	2.89	0.22	5215	10.07	4.53	0.28
3807	3.43	1.70	0.33	4431	2.22	1.16	0.36	5221	10.37	4.37	0.26
3808	4.92	2.22	0.28	4432	2.69	1.40	0.36	5222	12.81	4.86	0.22
3821	8.36	3.81	0.29	4439	3.96	1.79	0.28	5223	10.64	4.49	0.26
3822X	8.38	3.79	0.29	4452	5.79	2.75	0.32	5348	9.57	4.05	0.25
3824X	11.56	5.23	0.29	4459	3.20	1.52	0.32	5402	5.56	2.74	0.33
3826	1.77	0.84	0.32	4470	3.32	1.57	0.32	5403	17.75	6.77	0.21
3827	2.68	1.21	0.29	4484	4.66	2.21	0.32	5437	10.16	4.29	0.25
3830	1.81	0.82	0.29	4493	6.15	2.91	0.32	5443	6.02	2.84	0.32
3851	5.78	2.85	0.33	4511	0.78	0.36	0.29	5445	9.12	3.47	0.21

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	12.70	5.36	0.26	6834	6.63	3.00	0.29	7502	4.13	1.76	0.25
5472	16.52	5.49	0.20	6836	7.18	3.05	0.25	7515	1.95	0.65	0.20
5473	14.76	4.90	0.20	6843F	12.08	4.43	0.18	7520	4.24	2.00	0.32
5474	12.82	4.89	0.21	6845F	9.10	3.34	0.18	7538	8.29	2.74	0.20
5478	7.07	2.97	0.26	6854	7.03	2.33	0.20	7539	2.60	0.99	0.22
5479	11.32	5.10	0.29	6872F	18.29	6.67	0.17	7540	6.55	2.19	0.20
5480	9.14	3.47	0.22	6874F	16.60	6.08	0.18	7580	4.50	1.91	0.25
5491	4.52	1.73	0.21	6882	14.40	4.79	0.20	7590	6.30	2.85	0.29
5506	14.41	4.80	0.20	6884	13.77	4.52	0.21	7600	11.67	4.93	0.26
5507	5.35	2.04	0.21	7016M	4.11	1.35	0.21	7601	-	4.93	0.26
5508D	15.86	6.63	0.26	7024M	4.57	1.50	0.21	7605	4.13	1.74	0.25
5509X	8.93	3.44	0.21	7038M	7.70	2.57	0.20	7607X	0.20	0.09	0.32
5535	10.32	4.37	0.25	7046M	9.04	2.99	0.21	7610	0.36	0.16	0.29
5537	7.23	3.06	0.25	7047M	5.59	1.82	0.21	7611	-	4.93	0.26
5551	39.04	12.98	0.20	7050M	10.47	3.47	0.20	7612	-	4.93	0.26
5604X	6.11	2.32	0.21	7090M	8.56	2.86	0.20	7613	-	4.93	0.26
5606	3.06	1.16	0.21	7097MX	4.61	2.60	0.43	7705X	10.34	4.69	0.29
5610	6.68	3.15	0.32	7098M	10.04	3.32	0.21	7710	6.88	2.63	0.21
5645	18.27	7.00	0.21	7099M	12.28	4.03	0.21	7711	28.29	10.82	0.21
5651	-	7.00	0.21	7133	20.09	7.68	0.21	7720X	2.68	1.14	0.25
5703	26.69	11.24	0.26	7151M	24.41	9.34	0.21	7723X	4.47	1.50	0.20
5705	17.26	7.39	0.25	7152M	33.17	12.59	0.21	7731X*	8.55	3.89	0.29
5951	0.59	0.30	0.33	7153M	27.12	10.37	0.21	7855	8.84	3.72	0.26
6003	11.92	5.04	0.25	7222	8.69	3.66	0.26	8001	3.81	1.89	0.33
6005	7.81	3.29	0.26	7228	9.78	4.13	0.26	8002	2.73	1.30	0.32
6017	9.85	4.12	0.26	7229	13.89	5.29	0.21	8006	3.17	1.51	0.32
6018	5.33	2.23	0.26	7230	11.10	5.01	0.28	8008	1.74	0.86	0.33
6045	5.56	2.33	0.26	7231	26.75	11.95	0.28	8010	2.62	1.30	0.33
6204	28.27	10.73	0.22	7232	10.69	4.08	0.21	8013	0.52	0.25	0.32
6206	7.19	2.38	0.20	7309F	14.14	5.17	0.18	8015	1.45	0.68	0.32
6213	4.44	1.69	0.21	7313F	4.44	1.63	0.18	8017	2.34	1.17	0.33
6214	5.70	1.89	0.20	7317F	6.82	2.50	0.18	8018X	4.57	2.26	0.33
6216	11.98	3.96	0.21	7327F	21.07	7.70	0.18	8021	4.53	2.15	0.32
6217	8.64	3.29	0.21	7333M	6.50	2.12	0.21	8031	3.76	1.79	0.32
6229	7.33	2.79	0.21	7335M	7.22	2.36	0.21	8032	2.93	1.46	0.33
6233	6.13	2.32	0.22	7337M	8.83	2.87	0.21	8033	2.94	1.40	0.32
6235	14.04	4.63	0.21	7350F	11.82	4.83	0.19	8037	2.44	1.22	0.33
6236	17.95	7.55	0.26	7360	6.28	2.66	0.25	8039	2.80	1.40	0.33
6237	3.00	1.26	0.26	7370	10.84	5.15	0.32	8044X	6.93	3.15	0.29
6251D	14.07	5.28	0.22	7380	9.95	4.49	0.29	8045	1.35	0.67	0.33
6252D	8.94	2.93	0.21	7382X	5.31	2.53	0.32	8046	3.84	1.83	0.32
6260D	10.98	3.57	0.21	7390	19.58	9.22	0.32	8047	1.43	0.71	0.33
6306	7.03	2.67	0.22	7394M	8.94	2.95	0.21	8058	3.45	1.64	0.32
6319	5.76	2.19	0.21	7395M	9.93	3.28	0.21	8072	1.42	0.71	0.33
6325	8.78	3.34	0.21	7398M	12.14	3.98	0.21	8102	3.07	1.52	0.33
6400	10.77	4.85	0.28	7402	0.20	0.09	0.32	8103	11.76	5.33	0.29
6503	6.15	3.04	0.33	7403	5.23	2.23	0.25	8105	7.04	3.50	0.33
6504	7.24	3.57	0.33	7405N	1.34	0.57	0.26	8106	8.01	3.40	0.25
6702M*	10.72	4.53	0.26	7420	20.01	6.51	0.21	8107	6.16	2.61	0.25
6703M*	14.56	6.10	0.26	7421	1.66	0.63	0.22	8111	5.32	2.52	0.32
6704M*	11.91	5.03	0.26	7422	2.77	0.92	0.21	8116	4.21	2.00	0.32
6801F	4.84	2.14	0.24	7425	5.68	1.87	0.21	8203	10.75	5.10	0.32
6811	10.44	4.39	0.26	7431N	1.77	0.58	0.21	8204	6.45	2.75	0.25
6824F	8.00	3.26	0.19	7445N	0.72	-	-	8209	6.13	2.91	0.32
6826F	4.57	2.02	0.23	7453N	0.95	-	-	8215	6.34	2.71	0.25

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8227	9.21	3.07	0.20	8835	3.27	1.55	0.32				
8232	6.13	2.60	0.25	8842	4.01	1.91	0.32				
8233	5.71	2.39	0.26	8855	0.20	0.09	0.32				
8235	5.56	2.64	0.32	8856	0.20	0.09	0.32				
8263	11.78	5.30	0.28	8864	3.63	1.73	0.32				
8264	9.53	4.05	0.25	8868	0.70	0.35	0.33				
8265	13.01	5.04	0.21	8869	1.76	0.88	0.33				
8279	7.07	2.71	0.21	8871	0.19	0.09	0.33				
8288	18.98	8.26	0.25	8901	0.53	0.24	0.29				
8291	6.94	3.14	0.28	9012	1.96	0.89	0.29				
8292	5.36	2.55	0.32	9014	3.69	1.75	0.32				
8293	14.46	6.12	0.25	9015	5.11	2.42	0.32				
8304	9.16	3.88	0.25	9016	5.12	2.45	0.32				
8350	11.34	4.34	0.21	9019	3.06	1.29	0.26				
8380	4.83	2.20	0.29	9033X	8.05	3.83	0.32				
8381	3.87	1.76	0.29	9040	5.32	2.63	0.33				
8385X	4.85	2.06	0.25	9044X	2.24	1.11	0.33				
8392	2.96	1.41	0.32	9052	3.91	1.94	0.33				
8393	3.14	1.48	0.32	9058	2.56	1.34	0.36				
8399X	12.12	5.64	0.32	9059	-	0.88	0.33				
8500	8.52	3.64	0.25	9060	2.25	1.12	0.33				
8601	0.73	0.33	0.29	9061X	2.05	1.07	0.36				
8602	0.66	0.30	0.29	9063	1.22	0.61	0.33				
8603	0.17	0.08	0.32	9077F	2.71	1.30	0.30				
8606	4.46	1.70	0.21	9082	1.91	1.00	0.36				
8709F	4.64	1.70	0.18	9083	2.03	1.06	0.36				
8719	5.84	1.94	0.20	9084	2.20	1.05	0.32				
8720	3.20	1.35	0.25	9088a	a	a	a				
8721	0.36	0.16	0.25	9089	1.76	0.87	0.32				
8723	0.20	0.09	0.32	9093	2.41	1.20	0.33				
8725	3.67	1.56	0.25	9101	6.01	2.98	0.33				
8726F	2.23	0.99	0.23	9102	4.25	2.01	0.32				
8734M	0.58	0.24	0.25	9154	3.05	1.45	0.32				
8737M	0.52	0.22	0.25	9156	2.80	1.27	0.29				
8738M	0.71	0.30	0.25	9170	7.89	2.64	0.20				
8742	0.43	0.18	0.25	9178*	12.45	-	0.36				
8745	5.04	2.28	0.29	9179*	23.12	-	0.33				
8748	0.90	0.40	0.28	9180	8.24	3.53	0.25				
8754X	0.95	0.45	0.32	9182	5.80	2.77	0.32				
8755	0.61	0.26	0.25	9186	18.65	7.19	0.21				
8799	0.97	0.46	0.32	9220	5.43	2.46	0.29				
8800	1.85	0.96	0.36	9402	7.22	3.05	0.26				
8803	0.09	0.04	0.25	9403	16.16	6.19	0.21				
8805M	0.27	0.13	0.32	9410	2.66	1.26	0.32				
8810	0.20	0.09	0.32	9501	5.36	2.43	0.29				
8814M	0.24	0.12	0.32	9505	17.21	7.66	0.28				
8815M	0.33	0.15	0.32	9516	7.47	3.18	0.25				
8820	0.28	0.13	0.29	9519	4.97	2.11	0.25				
8824	5.11	2.53	0.33	9521	4.78	2.02	0.26				
8825	3.21	1.67	0.36	9522	3.74	1.77	0.32				
8826	3.51	1.67	0.32	9534	12.35	4.70	0.21				
8829	4.83	2.29	0.32	9554	15.88	6.03	0.21				
8831	2.06	0.98	0.32	9586	0.73	0.38	0.36				
8832	0.55	0.26	0.32	9600	3.65	1.80	0.32				
8833	1.30	0.62	0.32	9620	1.32	0.60	0.29				

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2014

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.32	S	1741D	0.36	S	4024D	0.01	S
0065D	0.05	S	1803D	0.27	S	5508D	0.05	S
0066D	0.05	S	1852D	0.08	Asb	6251D	0.04	S
0067D	0.05	S	3081D	0.07	S	6252D	0.04	S
1164D	0.09	S	3082D	0.07	S	6260D	0.05	S
1165D	0.04	S	3085D	0.08	S			
1624D	0.03	S	3175D	0.04	S			

S=Silica, Asb=Asbestos

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions.
- 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.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4767	0767
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 1.651 and elr x 1.639.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 7731 Loss cost per Service Response.
- 9178 ELR of 8.69 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 7.11 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 6.52 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.25 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 12.48 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 11.44 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2014

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis. They do not include a safety factor.

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	6.3%	4.8%	4.1%	3.4%	2.8%	1.9%	1.5%
\$5,000	15.3%	12.2%	10.7%	9.2%	7.8%	5.8%	4.5%
\$10,000	21.3%	17.4%	15.4%	13.4%	11.5%	8.9%	7.0%

Assessment Factor applicable in accordance with the special Connecticut Rule 3-A-13 (expressed as a percentage of premium):

Industrial Classifications and Maritime/FELA (Program I and Program II State Act).....	1.7%
F Classifications and Maritime/FELA (Program II USL Act).....	4.9%

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$92,400
Leased or rented vehicle.....	\$61,600

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Payroll applicable in accordance with the *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$1,200

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-- "Executive Officers or members of limited liability companies"..... \$2,300

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$1,200

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for Code 7421, the surcharge is:
 Maximum surcharge per aircraft..... \$1,000
 Per passenger seat..... \$100

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 \$61,600

Terrorism - (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 25%

(Multiply a Non-F classification loss cost by a factor of 1.25 to adjust for the difference in state and federal benefits only.)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2014
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,261	0.04	1,275,361	--	1,345,709	0.44
2,262	--	9,142	0.05	1,345,710	--	1,420,131	0.45
9,143	--	16,171	0.06	1,420,132	--	1,498,990	0.46
16,172	--	23,351	0.07	1,498,991	--	1,582,698	0.47
23,352	--	30,688	0.08	1,582,699	--	1,671,715	0.48
30,689	--	51,329	0.09	1,671,716	--	1,766,565	0.49
51,330	--	76,405	0.10	1,766,566	--	1,867,841	0.50
76,406	--	98,710	0.11	1,867,842	--	1,976,220	0.51
98,711	--	120,428	0.12	1,976,221	--	2,092,477	0.52
120,429	--	142,149	0.13	2,092,478	--	2,217,504	0.53
142,150	--	164,137	0.14	2,217,505	--	2,352,333	0.54
164,138	--	186,541	0.15	2,352,334	--	2,498,165	0.55
186,542	--	209,463	0.16	2,498,166	--	2,656,404	0.56
209,464	--	232,979	0.17	2,656,405	--	2,828,705	0.57
232,980	--	257,152	0.18	2,828,706	--	3,017,030	0.58
257,153	--	282,040	0.19	3,017,031	--	3,223,725	0.59
282,041	--	307,695	0.20	3,223,726	--	3,451,615	0.60
307,696	--	334,172	0.21	3,451,616	--	3,704,139	0.61
334,173	--	361,522	0.22	3,704,140	--	3,985,519	0.62
361,523	--	389,801	0.23	3,985,520	--	4,301,002	0.63
389,802	--	419,065	0.24	4,301,003	--	4,657,189	0.64
419,066	--	449,373	0.25	4,657,190	--	5,062,502	0.65
449,374	--	480,789	0.26	5,062,503	--	5,527,856	0.66
480,790	--	513,379	0.27	5,527,857	--	6,067,664	0.67
513,380	--	547,215	0.28	6,067,665	--	6,701,347	0.68
547,216	--	582,373	0.29	6,701,348	--	7,455,727	0.69
582,374	--	618,936	0.30	7,455,728	--	8,368,920	0.70
618,937	--	656,991	0.31	8,368,921	--	9,496,977	0.71
656,992	--	696,636	0.32	9,496,978	--	10,925,843	0.72
696,637	--	737,975	0.33	10,925,844	--	12,794,356	0.73
737,976	--	781,119	0.34	12,794,357	--	15,342,320	0.74
781,120	--	826,192	0.35	15,342,321	--	19,022,706	0.75
826,193	--	873,328	0.36	19,022,707	--	24,806,160	0.76
873,329	--	922,674	0.37	24,806,161	--	35,216,365	0.77
922,675	--	974,389	0.38	35,216,366	--	59,506,823	0.78
974,390	--	1,028,651	0.39	59,506,824	--	180,959,056	0.79
1,028,652	--	1,085,653	0.40	180,959,057	AND OVER		0.80
1,085,654	--	1,145,610	0.41				
1,145,611	--	1,208,758	0.42				
1,208,759	--	1,275,360	0.43				

(a) G	10.80
(b) State Per Claim Accident Limitation	\$269,500
(c) State Multiple Claim Accident Limitation	\$539,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.24
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.24.)</i>	

Effective January 1, 2014
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 -- 58,091	27,000	1,864,091 -- 1,918,060	216,000	3,753,543 -- 3,807,535	405,000
58,092 -- 99,980	32,400	1,918,061 -- 1,972,031	221,400	3,807,536 -- 3,861,527	410,400
99,981 -- 148,112	37,800	1,972,032 -- 2,026,003	226,800	3,861,528 -- 3,915,520	415,800
148,113 -- 198,887	43,200	2,026,004 -- 2,079,977	232,200	3,915,521 -- 3,969,513	421,200
198,888 -- 250,897	48,600	2,079,978 -- 2,133,953	237,600	3,969,514 -- 4,023,506	426,600
250,898 -- 303,560	54,000	2,133,954 -- 2,187,929	243,000	4,023,507 -- 4,077,499	432,000
303,561 -- 356,605	59,400	2,187,930 -- 2,241,907	248,400	4,077,500 -- 4,131,493	437,400
356,606 -- 409,889	64,800	2,241,908 -- 2,295,886	253,800	4,131,494 -- 4,185,486	442,800
409,890 -- 463,334	70,200	2,295,887 -- 2,349,865	259,200	4,185,487 -- 4,239,480	448,200
463,335 -- 516,892	75,600	2,349,866 -- 2,403,846	264,600	4,239,481 -- 4,293,474	453,600
516,893 -- 570,530	81,000	2,403,847 -- 2,457,827	270,000	4,293,475 -- 4,347,468	459,000
570,531 -- 624,230	86,400	2,457,828 -- 2,511,810	275,400	4,347,469 -- 4,401,462	464,400
624,231 -- 677,977	91,800	2,511,811 -- 2,565,793	280,800	4,401,463 -- 4,455,457	469,800
677,978 -- 731,760	97,200	2,565,794 -- 2,619,776	286,200	4,455,458 -- 4,509,451	475,200
731,761 -- 785,573	102,600	2,619,777 -- 2,673,761	291,600	4,509,452 -- 4,563,446	480,600
785,574 -- 839,410	108,000	2,673,762 -- 2,727,746	297,000	4,563,447 -- 4,617,441	486,000
839,411 -- 893,265	113,400	2,727,747 -- 2,781,731	302,400	4,617,442 -- 4,671,436	491,400
893,266 -- 947,138	118,800	2,781,732 -- 2,835,717	307,800	4,671,437 -- 4,725,431	496,800
947,139 -- 1,001,023	124,200	2,835,718 -- 2,889,704	313,200	4,725,432 -- 4,779,426	502,200
1,001,024 -- 1,054,921	129,600	2,889,705 -- 2,943,691	318,600	4,779,427 -- 4,833,421	507,600
1,054,922 -- 1,108,828	135,000	2,943,692 -- 2,997,679	324,000	4,833,422 -- 4,887,416	513,000
1,108,829 -- 1,162,744	140,400	2,997,680 -- 3,051,667	329,400	4,887,417 -- 4,941,412	518,400
1,162,745 -- 1,216,667	145,800	3,051,668 -- 3,105,655	334,800	4,941,413 -- 4,995,407	523,800
1,216,668 -- 1,270,596	151,200	3,105,656 -- 3,159,644	340,200	4,995,408 -- 5,049,403	529,200
1,270,597 -- 1,324,532	156,600	3,159,645 -- 3,213,633	345,600	5,049,404 -- 5,103,399	534,600
1,324,533 -- 1,378,472	162,000	3,213,634 -- 3,267,623	351,000	5,103,400 -- 5,157,000	540,000
1,378,473 -- 1,432,417	167,400	3,267,624 -- 3,321,613	356,400		
1,432,418 -- 1,486,366	172,800	3,321,614 -- 3,375,603	361,800		
1,486,367 -- 1,540,318	178,200	3,375,604 -- 3,429,593	367,200		
1,540,319 -- 1,594,274	183,600	3,429,594 -- 3,483,584	372,600		
1,594,275 -- 1,648,232	189,000	3,483,585 -- 3,537,575	378,000		
1,648,233 -- 1,702,193	194,400	3,537,576 -- 3,591,567	383,400		
1,702,194 -- 1,756,157	199,800	3,591,568 -- 3,645,558	388,800		
1,756,158 -- 1,810,122	205,200	3,645,559 -- 3,699,550	394,200		
1,810,123 -- 1,864,090	210,600	3,699,551 -- 3,753,542	399,600		

For Expected Losses greater than \$5,157,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(10.80) / (\text{Expected Losses} + (700)(10.80))$$

G = 10.80

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

Effective January 1, 2014

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.48	1.11	0.98	0.88	0.75	0.61	0.47

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

3.

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	0.672	0.707	0.724	0.740	0.756	0.778	0.794
\$15,000	0.634	0.673	0.693	0.712	0.731	0.757	0.777
\$20,000	0.602	0.645	0.666	0.687	0.710	0.739	0.762
\$25,000	0.575	0.620	0.643	0.666	0.690	0.722	0.748
\$30,000	0.550	0.598	0.622	0.646	0.672	0.706	0.735
\$35,000	0.528	0.577	0.602	0.628	0.656	0.692	0.723
\$40,000	0.508	0.558	0.584	0.611	0.640	0.678	0.712
\$50,000	0.473	0.525	0.552	0.580	0.612	0.653	0.690
\$75,000	0.404	0.458	0.487	0.517	0.553	0.600	0.644
\$100,000	0.355	0.407	0.438	0.469	0.507	0.557	0.606
\$125,000	0.317	0.367	0.398	0.429	0.468	0.521	0.574
\$150,000	0.287	0.335	0.366	0.397	0.437	0.491	0.546
\$175,000	0.262	0.309	0.339	0.370	0.409	0.464	0.521
\$200,000	0.241	0.286	0.316	0.346	0.385	0.440	0.499
\$225,000	0.222	0.266	0.296	0.325	0.364	0.418	0.479
\$250,000	0.207	0.249	0.279	0.308	0.346	0.400	0.462
\$275,000	0.193	0.233	0.263	0.291	0.330	0.383	0.445
\$300,000	0.180	0.219	0.248	0.276	0.314	0.368	0.430
\$325,000	0.169	0.207	0.235	0.263	0.300	0.353	0.416
\$350,000	0.159	0.195	0.223	0.250	0.287	0.340	0.403
\$375,000	0.150	0.185	0.213	0.239	0.275	0.328	0.391
\$400,000	0.142	0.176	0.203	0.228	0.264	0.317	0.380
\$425,000	0.134	0.167	0.194	0.219	0.254	0.306	0.370
\$450,000	0.127	0.159	0.185	0.210	0.245	0.296	0.360
\$475,000	0.121	0.152	0.178	0.202	0.236	0.286	0.350
\$500,000	0.115	0.145	0.171	0.194	0.228	0.277	0.341
\$600,000	0.096	0.123	0.147	0.168	0.199	0.247	0.310
\$700,000	0.082	0.106	0.128	0.148	0.177	0.222	0.284
\$800,000	0.072	0.093	0.114	0.132	0.160	0.202	0.264
\$900,000	0.064	0.082	0.102	0.119	0.145	0.186	0.246
\$1,000,000	0.057	0.074	0.093	0.108	0.133	0.171	0.230
\$2,000,000	0.028	0.035	0.048	0.056	0.071	0.096	0.143
\$3,000,000	0.021	0.025	0.035	0.040	0.051	0.069	0.109
\$4,000,000	0.018	0.021	0.029	0.033	0.041	0.056	0.090
\$5,000,000	0.016	0.018	0.026	0.029	0.036	0.048	0.079
\$6,000,000	0.013	0.016	0.022	0.025	0.031	0.042	0.070
\$7,000,000	0.012	0.015	0.021	0.023	0.028	0.038	0.064
\$8,000,000	0.012	0.014	0.019	0.021	0.026	0.035	0.059
\$9,000,000	0.011	0.013	0.018	0.020	0.025	0.033	0.055
\$10,000,000	0.010	0.012	0.017	0.019	0.023	0.031	0.052

Effective January 1, 2014

**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	0.754	0.789	0.807	0.823	0.840	0.862	0.878
\$15,000	0.715	0.755	0.775	0.795	0.815	0.841	0.861
\$20,000	0.682	0.726	0.748	0.770	0.793	0.822	0.846
\$25,000	0.653	0.701	0.724	0.748	0.773	0.805	0.832
\$30,000	0.628	0.678	0.703	0.728	0.755	0.790	0.819
\$35,000	0.605	0.656	0.683	0.709	0.738	0.775	0.807
\$40,000	0.584	0.637	0.664	0.691	0.722	0.761	0.795
\$50,000	0.546	0.601	0.630	0.659	0.693	0.736	0.773
\$75,000	0.473	0.530	0.562	0.594	0.632	0.681	0.726
\$100,000	0.418	0.475	0.508	0.542	0.582	0.636	0.687
\$125,000	0.376	0.432	0.465	0.499	0.541	0.597	0.652
\$150,000	0.343	0.396	0.430	0.464	0.507	0.565	0.623
\$175,000	0.314	0.366	0.400	0.433	0.477	0.536	0.596
\$200,000	0.290	0.341	0.374	0.407	0.450	0.510	0.572
\$225,000	0.269	0.318	0.351	0.384	0.427	0.487	0.551
\$250,000	0.251	0.299	0.332	0.364	0.407	0.466	0.532
\$275,000	0.235	0.281	0.314	0.346	0.388	0.447	0.514
\$300,000	0.220	0.265	0.298	0.329	0.371	0.430	0.497
\$325,000	0.207	0.251	0.283	0.314	0.356	0.414	0.482
\$350,000	0.195	0.238	0.269	0.300	0.341	0.399	0.468
\$375,000	0.185	0.226	0.257	0.287	0.328	0.386	0.454
\$400,000	0.175	0.215	0.245	0.275	0.315	0.373	0.442
\$425,000	0.166	0.205	0.235	0.264	0.304	0.361	0.430
\$450,000	0.158	0.195	0.225	0.253	0.293	0.350	0.419
\$475,000	0.151	0.187	0.216	0.244	0.283	0.339	0.409
\$500,000	0.144	0.179	0.208	0.235	0.273	0.329	0.399
\$600,000	0.121	0.152	0.180	0.204	0.241	0.294	0.364
\$700,000	0.104	0.132	0.158	0.181	0.215	0.266	0.335
\$800,000	0.091	0.116	0.141	0.162	0.194	0.243	0.312
\$900,000	0.081	0.103	0.127	0.146	0.177	0.223	0.291
\$1,000,000	0.072	0.093	0.115	0.133	0.162	0.207	0.273
\$2,000,000	0.035	0.044	0.059	0.069	0.087	0.117	0.171
\$3,000,000	0.025	0.031	0.042	0.049	0.061	0.083	0.129
\$4,000,000	0.021	0.025	0.035	0.040	0.050	0.067	0.107
\$5,000,000	0.019	0.022	0.030	0.034	0.043	0.057	0.093
\$6,000,000	0.016	0.019	0.027	0.030	0.037	0.050	0.083
\$7,000,000	0.015	0.017	0.024	0.027	0.034	0.045	0.076
\$8,000,000	0.014	0.016	0.023	0.025	0.031	0.042	0.070
\$9,000,000	0.013	0.015	0.021	0.024	0.029	0.039	0.065
\$10,000,000	0.012	0.014	0.020	0.022	0.027	0.036	0.062

4. **Retrospective Pure Premium Development Factors**

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.11	0.08	0.07	0.05	0.45	0.34	0.29	0.23



**CONNECTICUT
WORKERS COMPENSATION FILING – JANUARY 1, 2014**

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S1

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005	9.88	1250	2.67	0.32	2003	11.10	1250	2.97	0.32	2701	33.54	1250	8.02	0.26
0008	7.01	1250	1.81	0.29	2014	12.50	1250	3.00	0.25	2702	62.80	1250	11.78	0.20
0016	11.28	1250	2.71	0.25	2016	5.52	1250	1.54	0.32	2709	35.88	1250	8.57	0.26
0034	8.70	1250	2.33	0.32	2021	10.77	1250	2.77	0.29	2710	24.50	1250	5.34	0.21
0035	6.42	1250	1.81	0.33	2039	12.23	1250	3.44	0.33	2714	12.71	1250	3.56	0.33
0036	11.40	1250	3.06	0.32	2041	10.91	1250	3.07	0.33	2731	11.53	1250	2.78	0.25
0037	7.91	1250	2.03	0.29	2065	9.21	1250	2.46	0.32	2735	12.67	1250	3.55	0.33
0042X	19.46	1250	4.99	0.29	2070	15.23	1250	4.06	0.32	2759	12.99	1250	3.64	0.33
0050	20.02	1250	5.35	0.32	2081	10.41	1250	2.81	0.32	2790	3.85	1250	1.08	0.33
0059D	0.56	-	0.05	0.20	2089	10.22	1250	2.75	0.32	2797	15.36	1250	4.12	0.32
0065D	0.09	-	0.01	0.25	2095	8.86	1250	2.37	0.32	2799	8.35	1250	2.14	0.29
0066D	0.09	-	0.01	0.25	2105	9.14	1250	2.57	0.33	2802	15.62	1250	4.01	0.29
0067D	0.09	-	0.01	0.25	2110	6.44	1250	1.80	0.33	2812	-	-	2.99	0.32
0079	7.01	1250	1.69	0.25	2111	7.13	1250	2.00	0.33	2835	10.10	1250	2.99	0.36
0083	14.95	1250	4.02	0.32	2112	8.44	1250	2.37	0.33	2836	8.22	1250	2.43	0.36
0106	38.55	1250	8.36	0.21	2114	4.08	1250	1.14	0.33	2841	9.88	1250	2.77	0.33
0113	11.70	1250	3.16	0.32	2121	4.32	1250	1.16	0.32	2881	9.46	1250	2.80	0.36
0170	11.70	1250	3.16	0.32	2130	7.54	1250	2.03	0.32	2883	11.14	1250	2.99	0.32
0251	11.28	1250	3.02	0.32	2131	7.87	1250	2.11	0.32	2913	10.04	1250	2.97	0.36
0400	20.28	1250	5.18	0.28	2143	7.68	1250	2.17	0.33	2915	8.75	1250	2.25	0.29
0401	22.22	A	4.82	0.21	2157	24.36	1250	6.52	0.32	2916	8.90	1250	1.92	0.21
0767N	1.06	-	-	-	2172	5.93	1250	1.50	0.28	2923	6.25	1250	1.75	0.33
0771N	1.24	-	-	-	2174	8.30	1250	2.32	0.32	2942	6.04	1250	1.77	0.36
0908PX	357.00	482	95.24	0.32	2211	20.83	1250	5.04	0.25	2960	11.74	1250	3.15	0.32
0913PX	1123.00	1248	301.07	0.32	2220	9.11	1250	2.43	0.32	3004	7.38	1250	1.76	0.26
0917	10.80	1250	3.03	0.33	2286	6.60	1250	1.87	0.33	3018	15.09	1250	3.64	0.25
0918X	2.89	650	0.78	0.32	2288	9.43	1250	2.63	0.32	3022	24.45	1250	6.86	0.33
1005	17.47	1250	3.27	0.21	2300	7.85	1250	2.29	0.35	3027	18.62	1250	4.46	0.25
1164D	18.48	1250	3.44	0.21	2302	7.71	1250	2.06	0.32	3028	9.57	1250	2.56	0.32
1165D	13.64	1250	2.92	0.22	2305	7.92	1250	2.04	0.29	3030	27.90	1250	6.71	0.25
1320	7.64	1250	1.65	0.21	2361	5.24	1250	1.41	0.32	3040	15.67	1250	3.76	0.25
1322	28.48	1250	6.12	0.22	2362	4.13	1250	1.11	0.32	3041	13.45	1250	3.60	0.32
1430	18.62	1250	4.48	0.25	2380	7.17	1250	1.92	0.32	3042	12.44	1250	3.18	0.29
1438	12.28	1250	2.66	0.21	2386	4.52	1250	1.26	0.32	3064	10.64	1250	2.86	0.32
1452	7.40	1250	1.77	0.26	2388	4.75	1250	1.33	0.33	3069	10.63	1250	2.56	0.25
1463	23.58	1250	5.10	0.21	2402	7.20	1250	1.73	0.25	3076	9.95	1250	2.79	0.33
1472	9.92	1250	2.15	0.21	2413	9.80	1250	2.63	0.32	3081D	16.27	1250	3.88	0.25
1624D	14.61	1250	3.15	0.21	2416	4.27	1250	1.15	0.32	3082D	14.08	1250	3.36	0.25
1642	10.77	1250	2.58	0.26	2417	4.34	1250	1.16	0.32	3085D	17.44	1250	4.20	0.25
1654	25.50	1250	6.12	0.25	2501	5.98	1250	1.61	0.32	3110	20.79	1250	5.58	0.32
1655	11.79	1250	2.81	0.26	2503	4.27	1250	1.20	0.33	3111	6.90	1250	1.85	0.32
1699	11.12	1250	2.67	0.25	2534	5.90	1250	1.66	0.33	3113	6.12	1250	1.64	0.32
1701	16.86	1250	4.05	0.25	2560X	3.28	1250	0.96	0.35	3114	7.66	1250	2.05	0.32
1710	11.47	1250	2.75	0.25	2570	11.44	1250	3.20	0.33	3118	5.01	1250	1.40	0.33
1741D	11.90	1250	2.12	0.20	2585	14.61	1250	4.10	0.33	3119	5.95	1250	1.75	0.36
1747	7.82	1250	1.88	0.25	2586	7.85	1250	2.12	0.32	3120X	4.39	1250	1.28	0.35
1748	10.87	1250	2.62	0.25	2587	19.04	1250	5.32	0.33	3122	4.34	1250	1.23	0.33
1803D	18.77	1250	3.97	0.21	2589	4.59	1250	1.23	0.32	3126	6.28	1250	1.68	0.32
1852D	8.86	1250	1.65	0.20	2600	8.42	1250	2.34	0.32	3131	5.01	1250	1.35	0.32
1853	7.43	1250	1.89	0.28	2623	14.91	1250	3.82	0.29	3132	8.30	1250	2.23	0.32
1860	6.94	1250	1.93	0.32	2651	5.12	1250	1.44	0.33	3145	6.46	1250	1.73	0.32
1924	8.45	1250	2.37	0.33	2660	6.74	1250	1.89	0.33	3146	8.07	1250	2.18	0.32
1925	10.40	1250	2.68	0.29	2670	5.10	1250	1.50	0.36	3169	12.80	1250	3.47	0.32
2001	-	-	2.97	0.32	2683	5.86	1250	1.65	0.33	3175D	11.47	1250	3.06	0.32
2002	10.18	1250	2.87	0.33	2688	5.93	1250	1.66	0.33	3179	7.18	1250	2.01	0.33

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3180	5.88	1250	1.65	0.33	3865	6.85	1250	2.04	0.36	4557	7.43	1250	2.09	0.33
3188	5.72	1250	1.60	0.33	3881	13.50	1250	3.60	0.32	4558	6.02	1250	1.62	0.32
3220	6.16	1250	1.64	0.32	4000	12.18	1250	2.63	0.21	4561	-	-	1.79	0.28
3223	7.18	1250	2.13	0.36	4021	21.06	1250	5.06	0.25	4568	8.03	1250	1.92	0.26
3224	9.23	1250	2.58	0.32	4024D	10.87	1250	2.61	0.25	4581	3.46	1250	0.75	0.21
3227	7.04	1250	1.97	0.33	4034	20.02	1250	4.81	0.25	4583	16.11	1250	3.50	0.21
3240	6.23	1250	1.75	0.33	4036	6.09	1250	1.46	0.25	4611	2.17	914	0.61	0.33
3241	9.74	1250	2.63	0.32	4038	6.27	1250	1.85	0.36	4635	7.40	1250	1.40	0.20
3255	5.26	1250	1.55	0.36	4053	8.22	1250	2.22	0.32	4653	4.77	1250	1.33	0.33
3257	6.35	1250	1.71	0.32	4061	12.80	1250	3.57	0.32	4665	21.76	1250	5.23	0.25
3270	7.52	1250	2.02	0.32	4062	4.15	1250	1.11	0.32	4670	17.61	1250	4.24	0.25
3300	12.64	1250	3.39	0.32	4101	7.61	1250	1.95	0.29	4683	7.04	1250	1.89	0.32
3303	7.61	1250	2.13	0.33	4109	3.99	1250	1.12	0.33	4686	6.62	1250	1.59	0.25
3307	11.83	1250	3.15	0.32	4110	7.27	1250	1.95	0.32	4692	1.87	818	0.52	0.33
3315	11.84	1250	3.29	0.32	4111	5.90	1250	1.64	0.32	4693	1.16	591	0.31	0.32
3334	9.67	1250	2.58	0.32	4112	-	-	1.95	0.32	4703	8.75	1250	2.36	0.32
3336	10.55	1250	2.53	0.26	4113	4.55	1250	1.21	0.32	4717	6.42	1250	1.89	0.36
3365	28.18	1250	6.74	0.25	4114	8.19	1250	2.19	0.32	4720	4.04	1250	1.08	0.32
3372	10.80	1250	2.78	0.29	4130	14.54	1250	3.91	0.32	4740	4.25	1250	1.02	0.26
3373	12.44	1250	3.33	0.32	4131	9.30	1250	2.60	0.33	4741	7.61	1250	2.03	0.32
3383	3.64	1250	1.02	0.33	4133	6.30	1250	1.78	0.33	4751	7.82	1250	1.89	0.25
3385	2.67	1074	0.75	0.33	4149	2.40	988	0.71	0.36	4767NX	8.51	1250	1.60	0.20
3400	12.02	1250	3.09	0.29	4150	-	-	0.71	0.36	4771N	7.01	1250	1.33	0.20
3507	10.82	1250	2.90	0.32	4206	8.93	1250	2.39	0.32	4777	41.32	1250	7.81	0.20
3515	6.02	1250	1.61	0.32	4207	3.71	1250	0.89	0.26	4825	1.01	543	0.24	0.26
3548	4.75	1250	1.27	0.32	4239	5.45	1250	1.30	0.26	4828	4.31	1250	1.10	0.28
3559	21.96	1250	5.97	0.32	4240	6.37	1250	1.79	0.33	4829	3.37	1250	0.73	0.21
3574X	5.51	1250	1.54	0.33	4243	7.50	1250	2.01	0.32	4902	11.03	1250	3.09	0.33
3581	4.27	1250	1.19	0.32	4244	11.05	1250	2.97	0.32	4923	6.02	1250	1.62	0.32
3612	7.77	1250	2.00	0.29	4250	6.99	1250	1.88	0.32	5020	15.40	1250	3.66	0.26
3620	13.96	1250	3.34	0.26	4251	6.44	1250	1.73	0.32	5022	30.07	1250	6.47	0.22
3629	4.87	1250	1.37	0.33	4263	5.10	1250	1.37	0.32	5037	63.63	1250	11.84	0.21
3632	7.40	1250	1.90	0.29	4273	7.55	1250	2.03	0.32	5040	70.42	1250	13.14	0.21
3634	5.07	1250	1.42	0.33	4279	9.58	1250	2.57	0.32	5057	36.96	1250	6.93	0.20
3635	5.65	1250	1.51	0.32	4282	8.21	1250	2.27	0.32	5059	89.74	1250	16.87	0.20
3638	4.11	1250	1.15	0.33	4283	7.75	1250	2.08	0.32	5069	110.41	1250	20.48	0.21
3642	4.25	1250	1.14	0.32	4299	5.54	1250	1.55	0.33	5102	23.56	1250	5.08	0.21
3643	9.25	1250	2.48	0.32	4304	12.27	1250	3.15	0.29	5146	15.28	1250	3.65	0.26
3647	5.90	1250	1.51	0.29	4307	6.27	1250	1.85	0.36	5160	10.20	1250	2.20	0.21
3648	4.38	1250	1.23	0.33	4351	2.95	1164	0.79	0.32	5183	12.54	1250	3.00	0.26
3681	4.29	1250	1.20	0.33	4352	4.61	1250	1.29	0.33	5188	11.25	1250	2.68	0.26
3685	3.60	1250	1.01	0.33	4360	2.47	1010	0.69	0.33	5190	7.79	1250	1.86	0.25
3719	4.88	1250	0.91	0.21	4361	2.58	1046	0.73	0.33	5191	1.96	847	0.52	0.32
3724	14.49	1250	3.13	0.21	4362	-	-	0.69	0.33	5192	8.54	1250	2.29	0.32
3726	17.60	1250	3.29	0.21	4410	10.36	1250	2.78	0.32	5213	26.10	1250	5.64	0.21
3803	7.41	1250	1.98	0.32	4420	13.47	1250	2.89	0.22	5215	17.78	1250	4.53	0.28
3807	6.05	1250	1.70	0.33	4431	3.92	1250	1.16	0.36	5221	18.31	1250	4.37	0.26
3808	8.68	1250	2.22	0.28	4432	4.75	1250	1.40	0.36	5222	22.61	1250	4.86	0.22
3821	14.76	1250	3.81	0.29	4439	6.99	1250	1.79	0.28	5223	18.78	1250	4.49	0.26
3822X	14.79	1250	3.79	0.29	4452	10.22	1250	2.75	0.32	5348	16.89	1250	4.05	0.25
3824X	20.40	1250	5.23	0.29	4459	5.65	1250	1.52	0.32	5402	9.82	1250	2.74	0.33
3826	3.12	1218	0.84	0.32	4470	5.86	1250	1.57	0.32	5403	31.32	1250	6.77	0.21
3827	4.73	1250	1.21	0.29	4484	8.22	1250	2.21	0.32	5437	17.94	1250	4.29	0.25
3830	3.19	1241	0.82	0.29	4493	10.85	1250	2.91	0.32	5443	10.63	1250	2.84	0.32
3851	10.20	1250	2.85	0.33	4511	1.38	662	0.36	0.29	5445	16.09	1250	3.47	0.21

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
5462	22.40	1250	5.36	0.26	6834	11.70	1250	3.00	0.29	7502	7.29	1250	1.76	0.25
5472	29.16	1250	5.49	0.20	6836	12.67	1250	3.05	0.25	7515	3.44	1250	0.65	0.20
5473	26.05	1250	4.90	0.20	6843F	21.32	1250	4.43	0.18	7520	7.48	1250	2.00	0.32
5474	22.62	1250	4.89	0.21	6845F	16.06	1250	3.34	0.18	7538	14.63	1250	2.74	0.20
5478	12.48	1250	2.97	0.26	6854	12.41	1250	2.33	0.20	7539	4.59	1250	0.99	0.22
5479	19.98	1250	5.10	0.29	6872F	32.28	1250	6.67	0.17	7540	11.56	1250	2.19	0.20
5480	16.13	1250	3.47	0.22	6874F	29.30	1250	6.08	0.18	7580	7.94	1250	1.91	0.25
5491	7.98	1250	1.73	0.21	6882	25.42	1250	4.79	0.20	7590	11.12	1250	2.85	0.29
5506	25.43	1250	4.80	0.20	6884	24.30	1250	4.52	0.21	7600	20.60	1250	4.93	0.26
5507	9.45	1250	2.04	0.21	7016M	7.25	1250	1.35	0.21	7601	-	-	4.93	0.26
5508D	28.00	1250	6.63	0.26	7024M	8.07	1250	1.50	0.21	7605	7.28	1250	1.74	0.25
5509X	15.76	1250	3.44	0.21	7038M	13.59	1250	2.57	0.20	7607X	0.35	332	0.09	0.32
5535	18.22	1250	4.37	0.25	7046M	15.96	1250	2.99	0.21	7610	0.64	425	0.16	0.29
5537	12.77	1250	3.06	0.25	7047M	9.87	1250	1.82	0.21	7611	-	-	4.93	0.26
5551	68.90	1250	12.98	0.20	7050M	18.48	1250	3.47	0.20	7612	-	-	4.93	0.26
5604X	10.79	1250	2.32	0.21	7090M	15.11	1250	2.86	0.20	7613	-	-	4.93	0.26
5606	5.39	1250	1.16	0.21	7097MX	8.14	1250	2.60	0.43	7705X	18.25	1250	4.69	0.29
5610	11.79	1250	3.15	0.32	7098M	17.72	1250	3.32	0.21	7710	12.14	1250	2.63	0.21
5645	32.24	1250	7.00	0.21	7099M	21.67	1250	4.03	0.21	7711	49.93	1250	10.82	0.21
5651	-	-	7.00	0.21	7133	35.46	1250	7.68	0.21	7720X	4.73	1250	1.14	0.25
5703	47.11	1250	11.24	0.26	7151M	43.08	1250	9.34	0.21	7723X	7.89	1250	1.50	0.20
5705	30.47	1250	7.39	0.25	7152M	58.55	1250	12.59	0.21	7731X*	15.09	5500	3.89	0.29
5951	1.04	553	0.30	0.33	7153M	47.87	1250	10.37	0.21	7855	15.60	1250	3.72	0.26
6003	21.04	1250	5.04	0.25	7222	15.34	1250	3.66	0.26	8001	6.72	1250	1.89	0.33
6005	13.78	1250	3.29	0.26	7228	17.26	1250	4.13	0.26	8002	4.82	1250	1.30	0.32
6017	17.38	1250	4.12	0.26	7229	24.52	1250	5.29	0.21	8006	5.60	1250	1.51	0.32
6018	9.41	1250	2.23	0.26	7230	19.59	1250	5.01	0.28	8008	3.07	1202	0.86	0.33
6045	9.82	1250	2.33	0.26	7231	47.21	1250	11.95	0.28	8010	4.62	1250	1.30	0.33
6204	49.89	1250	10.73	0.22	7232	18.87	1250	4.08	0.21	8013	0.92	514	0.25	0.32
6206	12.70	1250	2.38	0.20	7309F	24.96	1250	5.17	0.18	8015	2.56	1039	0.68	0.32
6213	7.84	1250	1.69	0.21	7313F	7.84	1250	1.63	0.18	8017	4.13	1250	1.17	0.33
6214	10.06	1250	1.89	0.20	7317F	12.04	1250	2.50	0.18	8018X	8.07	1250	2.26	0.33
6216	21.15	1250	3.96	0.21	7327F	37.19	1250	7.70	0.18	8021	8.00	1250	2.15	0.32
6217	15.24	1250	3.29	0.21	7333M	11.47	1250	2.12	0.21	8031	6.64	1250	1.79	0.32
6229	12.95	1250	2.79	0.21	7335M	12.74	1250	2.36	0.21	8032	5.17	1250	1.46	0.33
6233	10.82	1250	2.32	0.22	7337M	15.58	1250	2.87	0.21	8033	5.19	1250	1.40	0.32
6235	24.78	1250	4.63	0.21	7350F	20.86	1250	4.83	0.19	8037	4.31	1250	1.22	0.33
6236	31.67	1250	7.55	0.26	7360	11.08	1250	2.66	0.25	8039	4.94	1250	1.40	0.33
6237	5.29	1250	1.26	0.26	7370	19.13	1250	5.15	0.32	8044X	12.23	1250	3.15	0.29
6251D	24.83	1250	5.28	0.22	7380	17.56	1250	4.49	0.29	8045	2.38	982	0.67	0.33
6252D	15.77	1250	2.93	0.21	7382X	9.37	1250	2.53	0.32	8046	6.78	1250	1.83	0.32
6260D	19.39	1250	3.57	0.21	7390	34.56	1250	9.22	0.32	8047	2.52	1026	0.71	0.33
6306	12.41	1250	2.67	0.22	7394M	15.78	1250	2.95	0.21	8058	6.09	1250	1.64	0.32
6319	10.17	1250	2.19	0.21	7395M	17.53	1250	3.28	0.21	8072	2.51	1023	0.71	0.33
6325	15.49	1250	3.34	0.21	7398M	21.43	1250	3.98	0.21	8102	5.42	1250	1.52	0.33
6400	19.01	1250	4.85	0.28	7402	0.35	332	0.09	0.32	8103	20.76	1250	5.33	0.29
6503	10.85	1250	3.04	0.33	7403	9.23	1250	2.23	0.25	8105	12.43	1250	3.50	0.33
6504	12.78	1250	3.57	0.33	7405N	2.37	1250	0.57	0.26	8106	14.14	1250	3.40	0.25
6702M*	18.92	1250	4.53	0.26	7420	35.32	1250	6.51	0.21	8107	10.87	1250	2.61	0.25
6703M*	25.70	1250	6.10	0.26	7421	2.93	1158	0.63	0.22	8111	9.39	1250	2.52	0.32
6704M*	21.02	1250	5.03	0.26	7422	4.89	1250	0.92	0.21	8116	7.43	1250	2.00	0.32
6801F	8.54	1250	2.14	0.24	7425	10.03	1250	1.87	0.21	8203	18.97	1250	5.10	0.32
6811	18.43	1250	4.39	0.26	7431N	3.12	1250	0.58	0.21	8204	11.38	1250	2.75	0.25
6824F	14.12	1250	3.26	0.19	7445N	1.27	-	-	-	8209	10.82	1250	2.91	0.32
6826F	8.07	1250	2.02	0.23	7453N	1.68	-	-	-	8215	11.19	1250	2.71	0.25

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8227	16.25	1250	3.07	0.20	8835	5.77	1250	1.55	0.32					
8232	10.82	1250	2.60	0.25	8842	7.08	1250	1.91	0.32					
8233	10.08	1250	2.39	0.26	8855	0.35	332	0.09	0.32					
8235	9.81	1250	2.64	0.32	8856	0.35	332	0.09	0.32					
8263	20.79	1250	5.30	0.28	8864	6.41	1250	1.73	0.32					
8264	16.82	1250	4.05	0.25	8868	1.24	617	0.35	0.33					
8265	22.96	1250	5.04	0.21	8869	3.11	1215	0.88	0.33					
8279	12.48	1250	2.71	0.21	8871	0.34	329	0.09	0.33					
8288	33.50	1250	8.26	0.25	8901	0.94	521	0.24	0.29					
8291	12.25	1250	3.14	0.28	9012	3.46	1250	0.89	0.29					
8292	9.46	1250	2.55	0.32	9014	6.51	1250	1.75	0.32					
8293	25.52	1250	6.12	0.25	9015	9.02	1250	2.42	0.32					
8304	16.17	1250	3.88	0.25	9016	9.04	1250	2.45	0.32					
8350	20.02	1250	4.34	0.21	9019	5.40	1250	1.29	0.26					
8380	8.52	1250	2.20	0.29	9033X	14.21	1250	3.83	0.32					
8381	6.83	1250	1.76	0.29	9040	9.39	1250	2.63	0.33					
8385X	8.56	1250	2.06	0.25	9044X	3.95	1250	1.11	0.33					
8392	5.22	1250	1.41	0.32	9052	6.90	1250	1.94	0.33					
8393	5.54	1250	1.48	0.32	9058	4.52	1250	1.34	0.36					
8399X	21.39	1250	5.64	0.32	9059	-	-	0.88	0.33					
8500	15.04	1250	3.64	0.25	9060	3.97	1250	1.12	0.33					
8601	1.29	633	0.33	0.29	9061X	3.62	1250	1.07	0.36					
8602	1.16	591	0.30	0.29	9063	2.15	908	0.61	0.33					
8603	0.30	316	0.08	0.32	9077F	4.78	1250	1.30	0.30					
8606	7.87	1250	1.70	0.21	9082	3.37	1250	1.00	0.36					
8709F	8.19	1250	1.70	0.18	9083	3.58	1250	1.06	0.36					
8719	10.31	1250	1.94	0.20	9084	3.88	1250	1.05	0.32					
8720	5.65	1250	1.35	0.25	9088a	a	a	a	a					
8721	0.64	425	0.16	0.25	9089	3.11	1215	0.87	0.32					
8723	0.35	332	0.09	0.32	9093	4.25	1250	1.20	0.33					
8725	6.48	1250	1.56	0.25	9101	10.61	1250	2.98	0.33					
8726F	3.94	1250	0.99	0.23	9102	7.50	1250	2.01	0.32					
8734M	1.02	546	0.24	0.25	9154	5.38	1250	1.45	0.32					
8737M	0.92	514	0.22	0.25	9156	4.94	1250	1.27	0.29					
8738M	1.25	620	0.30	0.25	9170	13.93	1250	2.64	0.20					
8742	0.76	463	0.18	0.25	9178*	21.97	1250	-	0.36					
8745	8.90	1250	2.28	0.29	9179*	40.81	1250	-	0.33					
8748	1.59	729	0.40	0.28	9180	14.54	1250	3.53	0.25					
8754X	1.68	758	0.45	0.32	9182	10.24	1250	2.77	0.32					
8755	1.08	566	0.26	0.25	9186	32.92	1250	7.19	0.21					
8799	1.71	767	0.46	0.32	9220	9.58	1250	2.46	0.29					
8800	3.27	1250	0.96	0.36	9402	12.74	1250	3.05	0.26					
8803	0.16	271	0.04	0.25	9403	28.52	1250	6.19	0.21					
8805M	0.48	374	0.13	0.32	9410	4.69	1250	1.26	0.32					
8810	0.35	332	0.09	0.32	9501	9.46	1250	2.43	0.29					
8814M	0.42	354	0.12	0.32	9505	30.38	1250	7.66	0.28					
8815M	0.58	406	0.15	0.32	9516	13.18	1250	3.18	0.25					
8820	0.49	377	0.13	0.29	9519	8.77	1250	2.11	0.25					
8824	9.02	1250	2.53	0.33	9521	8.44	1250	2.02	0.26					
8825	5.67	1250	1.67	0.36	9522	6.60	1250	1.77	0.32					
8826	6.20	1250	1.67	0.32	9534	21.80	1250	4.70	0.21					
8829	8.52	1250	2.29	0.32	9554	28.04	1250	6.03	0.21					
8831	3.64	1250	0.98	0.32	9586	1.29	633	0.38	0.36					
8832	0.97	530	0.26	0.32	9600	6.44	1250	1.80	0.32					
8833	2.29	953	0.62	0.32	9620	2.33	966	0.60	0.29					

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Rating Organization having jurisdiction.
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate 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	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.56	S	1741D	0.64	S	4024D	0.02	S
0065D	0.09	S	1803D	0.48	S	5508D	0.09	S
0066D	0.09	S	1852D	0.14	Asb	6251D	0.07	S
0067D	0.09	S	3081D	0.12	S	6252D	0.07	S
1164D	0.16	S	3082D	0.12	S	6260D	0.09	S
1165D	0.07	S	3085D	0.14	S			
1624D	0.05	S	3175D	0.07	S			

S=Silica, Asb=Asbestos

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published rate is for risks that voluntarily purchase standard workers compensation and employers liability coverage. The listed codes of 6702, 6703, 6704, 7151, 7152, 7153, 8734, 8737, 8738, 8805, 8814, and 8815 under the Federal Employers' Liability Act (FELA) for employees of interstate railroads are not applicable in the residual market.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4767	0767
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 1.651 and elr x 1.639.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
- 7731 Rate per Service Response.
- 9178 ELR of 8.69 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 7.11 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 6.52 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.25 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 12.48 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 11.44 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Assessment Factor applicable in accordance with the special Connecticut Rule 3-A-13:

(expressed as a percentage of premium)

Industrial Classifications and Maritime/FELA (Program I and Program II State Act).....	1.7%
F Classifications and Maritime/FELA (Program II USL Act).....	4.9%

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 -- "Taxicab Co.":

Employee operated vehicle.....	\$92,400
Leased or rented vehicle.....	\$61,600

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11

Excluding Per Capita Codes.....	\$220
Per Capita Codes Only.....	\$125

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Premium Factor	0.40
Minimum Premium Factor	0.75
Maximum Premium Factor	1.75
Loss Conversion Factor	1.171
Tax Multiplier	1.028

Loss Development Factors	
1st Adjustment	0.34
2nd Adjustment	0.26
3rd Adjustment	0.22
4th Adjustment	0.17

Maximum Payroll applicable in accordance with the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports".....

\$1,200

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers or members of limited liability companies".....

\$2,300

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers or members of limited liability companies".....

\$1,200

Per Passenger Seat Surcharge - In accordance with **Basic Manual** footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Effective January 1, 2014

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	3.5%	2.7%	2.3%	1.9%	1.6%	1.1%	0.8%
\$5,000	8.6%	6.8%	6.0%	5.1%	4.4%	3.3%	2.5%
\$10,000	11.9%	9.7%	8.6%	7.5%	6.5%	5.0%	3.9%

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual*

Rule 2-E-3..... \$61,600

Premium Discount Percentages- (See *Basic Manual* Rule 3-A-19-a.) The following premium discounts are applicable to Standard Premiums:

First	\$10,000	-
Next	\$190,000	5.1%
Next	\$1,550,000	6.5%
Over	\$1,750,000	7.5%

Terrorism (Assigned Risk)..... 0.02

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

25%

(Multiply a Non-F classification rate by a factor of 1.25 to adjust for the difference in state and federal benefits only.)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$11,000. If more than two years, an average annual premium of at least \$5,500 is required. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.



CONNECTICUT

WORKERS COMPENSATION FILING – JANUARY 1, 2014

NCCI KEY CONTACTS

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First Name_Last Name@NCCI.com



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2014

NCCI AFFILIATE LIST

A M C O INSURANCE COMPANY
ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADMIRAL INDEMNITY COMPANY
ADVANTAGE WC INSURANCE CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
ALL AMERICA INS CO
ALLIED PROPERTY AND CASUALTY INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMGUARD INS CO
ANSUR AMERICA
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ARBELLA PROTECTION INS CO
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ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
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ASSOCIATED INDUSTRIES OF MASS MUTUAL INS CO



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ASSURANCE COMPANY OF AMERICA
ATLANTIC SPECIALTY INS CO (ONEBEACON)
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BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
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BITUMINOUS CASUALTY CORP
BLUE RIDGE INDEMNITY COMPANY
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CENTRE INSURANCE COMPANY
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CHARTIS PROPERTY CASUALTY COMPANY
CHEROKEE INS CO
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CITIZENS INS CO OF AMERICA
CLERMONT INS CO
COLONIAL AMERICAN CASUALTY & SURETY CO
COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CONTINENTAL WESTERN INSURANCE COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DEPOSITORS INS CO
DISCOVER PROPERTY & CASUALTY INS CO



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EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXCELSIOR INSURANCE COMPANY
EXECUTIVE RISK SPECIALTY INS CO
FARM FAMILY CASUALTY INS CO
FARMINGTON CASUALTY COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED SERVICE INS CO
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FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANKENMUTH MUTUAL INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO



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WORKERS COMPENSATION FILING - JANUARY 1, 2014

NCCI AFFILIATE LIST

GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
GREENWICH INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HDI GERLING AMERICA INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIAL CASUALTY AND INDEMNITY COMPANY
IMPERIUM INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INS CO OF GREATER NY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LION INSURANCE COMPANY
LM INS CORP
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MA HOMELAND INS CO
MAIN STREET AMERICA ASSURANCE CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY



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WORKERS COMPENSATION FILING - JANUARY 1, 2014

NCCI AFFILIATE LIST

ME EMPLOYERS MUTUAL INS CO
MEMIC INDEMNITY CO
MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MIDDLESEX INS CO
MIDWEST EMPLOYERS CASUALTY CO
MIDWESTERN INDEMNITY CO
MILBANK INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
NATIONAL CASUALTY CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF LA
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE GENERAL INSURANCE CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO
NGM INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORGUARD INS CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OH CASUALTY INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO



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ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
ONEBEACON MIDWEST INS CO
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PACIFIC INS CO LTD
PATRIOT GENERAL INS CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PRESERVER INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PUBLIC SERVICE INSURANCE COMPANY
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC FRANKLIN INS CO
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
REPUBLIC UNDERWRITERS INSURANCE CO
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAMSUNG FIRE AND MARINE INS CO LTD USB
SEABRIGHT INSURANCE CO
SECURITY NATIONAL INS CO (AMTRUST GROUP)
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA



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SELECTIVE WAY INS CO
SENECA INSURANCE CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SOMPO JAPAN INSURANCE CO OF AMERICA
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO
STATE NATIONAL INSURANCE COMPANY
STONINGTON INS CO
STRATHMORE INS CO
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
TOWER NATIONAL INS CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY & SURETY CO OF AMERICA
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL INS CO
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT



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TRAVELERS INSURANCE CO
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY OF MINNESOTA
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNION INSURANCE COMPANY
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
UTICA MUTUAL INS CO
UTICA NATIONAL ASSURANCE CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WESTCHESTER FIRE INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION
WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL