

ADVISORY LOSS COSTS - NOT RATES

COLORADO

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

Exhibit IV

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Effective January 1, 2012

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	2.73	1.63	0.27	1924	2.27	1.40	0.28	2651	1.72	1.06	0.29
0008	2.25	1.31	0.22	1925	2.68	1.56	0.23	2660	2.55	1.57	0.28
0016	3.65	2.03	0.21	2001	-	1.92	0.26	2670	1.77	1.13	0.33
0034	3.37	2.02	0.27	2002	2.61	1.60	0.28	2683	2.00	1.23	0.28
0035	3.17	1.96	0.28	2003	3.21	1.92	0.26	2688	2.57	1.59	0.29
0036	4.17	2.49	0.26	2014	4.42	2.46	0.21	2701	6.61	3.65	0.20
0037	5.28	3.07	0.22	2016	1.76	1.09	0.29	2702	10.83	4.96	0.15
0042	4.80	2.79	0.22	2021	2.57	1.50	0.24	2709	9.22	5.11	0.20
0050	5.40	3.23	0.26	2030	-	1.50	0.24	2710	8.25	4.28	0.18
0059D	0.16	0.04	0.16	2039	3.09	1.91	0.29	2714	3.36	2.07	0.28
0065D	0.04	0.01	0.21	2041	2.92	1.79	0.27	2731	3.85	2.14	0.21
0066D	0.04	0.01	0.22	2065	2.91	1.73	0.25	2735	3.47	2.14	0.27
0067D	0.04	0.01	0.22	2070	3.64	2.17	0.26	2759	5.27	3.25	0.29
0079	4.31	2.39	0.21	2081	3.46	2.07	0.27	2790	1.45	0.90	0.28
0083	7.04	4.21	0.27	2089	4.20	2.52	0.28	2797	4.56	2.65	0.23
0106	10.29	5.32	0.18	2095	3.33	1.99	0.26	2799	2.09	1.22	0.23
0113	3.08	1.85	0.28	2105	2.35	1.45	0.28	2802	4.56	2.65	0.23
0170	2.42	1.45	0.28	2110	2.69	1.65	0.26	2812	-	1.69	0.26
0251	4.07	2.43	0.26	2111	2.18	1.35	0.29	2835	2.05	1.30	0.33
0400	7.29	4.23	0.22	2112	2.81	1.73	0.27	2836	2.48	1.58	0.32
0401	8.27	4.28	0.17	2114	1.71	1.05	0.27	2841	3.17	1.96	0.29
0761N	1.46	-	-	2121	1.45	0.87	0.26	2881	1.82	1.15	0.33
0771N	0.35	-	-	2130	3.19	1.91	0.26	2883	2.83	1.69	0.26
0908P	233.00	139.36	0.26	2131	2.34	1.40	0.26	2913	3.73	2.36	0.32
0909	-	139.36	0.26	2143	2.40	1.47	0.27	2915	3.50	2.04	0.24
0912	-	276.62	0.26	2156	-	2.36	0.25	2916	3.63	1.88	0.18
0913P	462.00	276.62	0.26	2157	3.95	2.36	0.25	2923	2.51	1.54	0.27
0917	4.16	2.56	0.28	2172	1.57	0.91	0.21	2942	2.32	1.47	0.30
1005*	4.35	1.95	0.15	2174	2.22	1.36	0.27	2960	3.94	2.36	0.27
1015	-	1.87	0.16	2211	4.91	2.74	0.22	3004	1.90	1.05	0.21
1016X*	4.44	1.87	0.16	2220	2.82	1.69	0.27	3018	2.67	1.49	0.21
1019	-	1.95	0.15	2286	1.53	0.94	0.29	3022	3.37	2.08	0.29
1164D	3.87	1.76	0.16	2288	2.32	1.43	0.27	3027	1.99	1.10	0.21
1165D	3.03	1.56	0.17	2300	1.80	1.14	0.31	3028	4.25	2.54	0.26
1320	2.44	1.26	0.18	2302	1.31	0.78	0.26	3030	6.44	3.59	0.22
1322	7.79	4.01	0.17	2305	2.03	1.18	0.22	3040	5.52	3.07	0.21
1430	5.31	2.96	0.22	2361	1.31	0.78	0.27	3041	3.02	1.80	0.26
1438	2.61	1.35	0.17	2362	1.20	0.72	0.26	3042	4.01	2.33	0.22
1452X	1.28	0.71	0.21	2380	2.18	1.31	0.27	3064	2.98	1.78	0.26
1463	8.64	4.46	0.17	2386	1.28	0.78	0.26	3066	-	1.55	0.29
1472	2.21	1.14	0.17	2388	2.18	1.35	0.28	3069	5.03	2.80	0.21
1624D	4.63	2.38	0.17	2402	2.93	1.63	0.22	3076	2.52	1.55	0.29
1642	4.92	2.76	0.23	2413	2.53	1.52	0.27	3081D	6.01	3.33	0.22
1654	5.44	3.02	0.21	2416	1.38	0.82	0.27	3082D	7.49	4.13	0.21
1655	3.62	2.02	0.22	2417	1.52	0.91	0.26	3085D	4.49	2.49	0.22
1699	3.50	1.95	0.21	2501	2.24	1.34	0.26	3110	3.70	2.21	0.26
1701	2.47	1.38	0.22	2503	1.16	0.72	0.27	3111	2.38	1.43	0.27
1710D	3.98	2.20	0.21	2534	2.85	1.76	0.29	3113	1.98	1.19	0.27
1741D	2.46	1.06	0.16	2570	2.77	1.70	0.27	3114	2.11	1.26	0.26
1747	1.76	0.98	0.21	2585	3.67	2.26	0.27	3118	1.62	1.00	0.29
1748	3.21	1.79	0.22	2586	2.14	1.28	0.25	3119	0.88	0.56	0.32
1803D	4.88	2.46	0.17	2587	3.25	2.00	0.28	3122	1.67	1.04	0.30
1852D	2.30	1.04	0.16	2589	2.60	1.55	0.27	3126	2.57	1.54	0.26
1853	2.16	1.25	0.21	2600	1.56	0.96	0.26	3131	1.28	0.76	0.27
1860	1.99	1.22	0.27	2623	4.54	2.64	0.23	3132	3.21	1.92	0.28

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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
3145	1.81	1.08	0.27	3822	4.95	2.87	0.22	4452	2.56	1.53	0.27
3146	1.41	0.84	0.26	3824	3.60	2.10	0.23	4459	2.88	1.73	0.28
3169	2.10	1.25	0.26	3826	0.94	0.56	0.26	4470	2.32	1.39	0.26
3175D	2.29	1.37	0.26	3827	1.28	0.74	0.22	4484	2.42	1.45	0.27
3179	1.73	1.07	0.28	3830	0.85	0.50	0.23	4493	2.26	1.35	0.26
3180	2.62	1.61	0.29	3851	2.30	1.42	0.29	4511	0.60	0.35	0.22
3188	2.55	1.57	0.27	3865	1.46	0.93	0.33	4557	1.46	0.90	0.28
3220	1.53	0.91	0.26	3881	2.92	1.74	0.26	4558	2.00	1.19	0.27
3223	2.79	1.78	0.34	4000	4.42	2.28	0.17	4561	-	0.92	0.22
3224	2.18	1.34	0.26	4021	3.21	1.78	0.21	4568	1.91	1.06	0.21
3227	3.28	2.02	0.29	4024D	2.78	1.54	0.21	4581	1.43	0.74	0.17
3240	1.56	0.96	0.28	4034	4.46	2.48	0.21	4583	4.46	2.31	0.18
3241	3.50	2.10	0.27	4036	2.20	1.22	0.21	4611	1.12	0.69	0.29
3255	1.60	1.01	0.32	4038	2.33	1.48	0.32	4635	2.04	0.94	0.16
3257	2.08	1.25	0.27	4053	3.65	2.18	0.25	4653	1.31	0.80	0.27
3270	1.83	1.09	0.26	4061	3.91	2.41	0.27	4665	5.12	2.85	0.21
3300	3.36	2.01	0.27	4062	1.47	0.88	0.27	4670	4.03	2.23	0.20
3303	3.17	1.95	0.27	4101	2.00	1.16	0.23	4683	3.16	1.89	0.26
3307	2.74	1.64	0.27	4109	0.65	0.40	0.28	4686	1.56	0.87	0.22
3315	3.56	2.19	0.28	4110	0.87	0.52	0.25	4692	0.51	0.31	0.27
3334	3.09	1.84	0.24	4111	1.52	0.93	0.26	4693	0.44	0.27	0.26
3336	2.35	1.31	0.22	4112	-	0.52	0.25	4703	1.62	0.97	0.26
3365	5.79	3.22	0.21	4113	2.05	1.22	0.25	4717	1.82	1.16	0.33
3372	2.27	1.33	0.23	4114	1.96	1.17	0.26	4720	1.86	1.12	0.27
3373	2.97	1.78	0.27	4130	3.62	2.16	0.26	4740	0.99	0.55	0.21
3383	1.10	0.68	0.27	4131	2.51	1.55	0.29	4741	2.13	1.28	0.28
3385	0.74	0.46	0.29	4133	2.35	1.45	0.29	4751	2.04	1.14	0.23
3400	3.38	1.97	0.23	4149	0.61	0.39	0.33	4761NX	3.24	1.48	0.15
3507	3.48	2.08	0.27	4150	-	0.39	0.33	4771NX	1.99	0.91	0.16
3515	1.73	1.03	0.26	4206	2.91	1.73	0.25	4777	4.19	1.92	0.16
3548	1.60	0.96	0.26	4207	0.88	0.49	0.21	4825	0.55	0.31	0.21
3559	1.80	1.08	0.27	4239	1.95	1.08	0.21	4828	1.11	0.65	0.23
3574	0.81	0.50	0.28	4240	1.97	1.22	0.28	4829	1.32	0.68	0.17
3581	1.33	0.82	0.28	4243	1.62	0.97	0.26	4902	1.61	0.99	0.28
3612	1.62	0.94	0.22	4244	1.86	1.12	0.27	4923	1.13	0.68	0.28
3620	4.64	2.58	0.22	4250	1.50	0.90	0.26	5020	4.67	2.59	0.21
3629	1.54	0.95	0.28	4251	2.11	1.26	0.27	5022	6.74	3.47	0.17
3632	3.14	1.83	0.24	4263	3.09	1.85	0.26	5037	22.20	10.12	0.14
3634	2.10	1.29	0.28	4273	2.34	1.40	0.28	5040	24.14	11.07	0.16
3635	2.68	1.60	0.26	4279	1.82	1.09	0.27	5057	9.03	4.15	0.16
3638	1.45	0.89	0.28	4282	1.73	1.06	0.25	5059	24.03	11.03	0.16
3639X	1.48	0.67	0.15	4283	2.24	1.34	0.27	5102	4.10	2.12	0.17
3642	0.80	0.48	0.27	4299	1.89	1.16	0.28	5146	5.04	2.80	0.21
3643	1.89	1.13	0.26	4304	3.17	1.85	0.24	5160	2.59	1.34	0.18
3647	2.25	1.31	0.23	4307	1.43	0.91	0.34	5183	3.58	1.99	0.21
3648	1.21	0.74	0.27	4351	0.82	0.49	0.27	5188	3.34	1.86	0.22
3681	1.19	0.73	0.27	4352	1.25	0.77	0.29	5190	2.64	1.47	0.21
3685	0.88	0.54	0.29	4360	0.81	0.50	0.26	5191	0.59	0.35	0.26
3719	1.18	0.54	0.15	4361	1.40	0.86	0.28	5192	2.94	1.75	0.25
3724	3.43	1.77	0.17	4362	-	0.50	0.26	5213	5.72	2.95	0.17
3726	3.67	1.68	0.15	4410	3.05	1.82	0.26	5215	5.36	3.11	0.22
3803	1.92	1.15	0.26	4420	3.43	1.77	0.17	5221	4.05	2.25	0.20
3807	2.92	1.80	0.29	4431	1.41	0.89	0.32	5222	7.10	3.67	0.17
3808	4.21	2.45	0.22	4432	1.44	0.91	0.32	5223	4.47	2.48	0.20
3821	4.79	2.78	0.22	4439	1.59	0.92	0.22	5348	3.62	2.01	0.20

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5402	5.24	3.20	0.24	6703M*	11.48	6.02	0.21	7421	1.01	0.52	0.16
5403	5.24	2.71	0.17	6704M*	7.97	4.43	0.21	7422	1.87	0.85	0.15
5437	4.33	2.41	0.21	6801F	3.11	1.68	0.19	7423	-	2.49	0.22
5438	-	2.41	0.21	6811	3.83	2.12	0.20	7425	6.46	2.94	0.14
5443	3.35	2.00	0.26	6824F	8.23	4.32	0.16	7431N	1.18	0.54	0.14
5445	5.49	2.83	0.17	6826F	5.49	2.99	0.20	7445N	0.47	-	-
5462	4.87	2.71	0.21	6834	2.66	1.55	0.23	7453N	0.64	-	-
5472	6.62	3.03	0.15	6836	3.27	1.82	0.21	7502	1.66	0.92	0.22
5473	6.31	2.89	0.15	6843F	9.44	4.53	0.14	7515	1.44	0.66	0.16
5474	5.32	2.75	0.17	6845F	8.62	4.10	0.14	7520	2.65	1.58	0.27
5478	3.59	1.99	0.20	6854	4.54	2.08	0.15	7538	9.08	4.18	0.16
5479	6.41	3.73	0.22	6872F	10.50	5.01	0.14	7539	1.26	0.65	0.18
5480	4.93	2.55	0.17	6874F	14.62	6.98	0.14	7540	3.73	1.72	0.16
5491	2.71	1.40	0.17	6882	2.93	1.34	0.15	7580	2.21	1.23	0.22
5506	4.40	2.02	0.16	6884	4.95	2.26	0.15	7590	5.53	3.23	0.23
5507	4.21	2.17	0.17	7016M	2.94	1.34	0.15	7600	2.25	1.25	0.22
5508D	10.00	5.53	0.20	7024M	3.27	1.49	0.15	7601	2.84	1.47	0.18
5535	5.74	3.19	0.21	7038M	3.80	1.74	0.16	7605	2.03	1.13	0.21
5537	3.40	1.89	0.21	7046M	5.80	2.65	0.15	7610	0.49	0.29	0.24
5538	-	3.13	0.21	7047M	4.71	2.03	0.15	7611	2.68	1.49	0.21
5551	13.47	6.18	0.16	7050M	6.08	2.64	0.16	7612	3.23	1.79	0.21
5606	1.00	0.52	0.17	7090M	4.22	1.94	0.16	7613	3.01	1.68	0.21
5610	4.95	2.96	0.26	7098M	6.44	2.94	0.15	7704	-	2.17	0.17
5645	8.34	4.31	0.17	7099M	9.28	4.00	0.15	7705	4.13	2.41	0.23
5651	8.31	4.29	0.17	7133	4.61	2.38	0.17	7710	4.20	2.17	0.17
5703	17.50	9.74	0.21	7151M	5.60	2.89	0.20	7711	4.20	2.17	0.17
5705	6.86	3.83	0.23	7152M	8.97	4.37	0.17	7719X	12.36	5.66	0.15
5951	0.33	0.20	0.28	7153M	6.22	3.21	0.20	7720X*	2.75	1.53	0.22
6003	6.19	3.43	0.21	7222	6.25	3.46	0.20	7855	5.90	3.28	0.21
6005	5.10	2.82	0.19	7228X	5.22	2.90	0.21	8001	2.51	1.55	0.28
6017	7.31	4.04	0.19	7229X	6.37	3.28	0.17	8002	2.97	1.78	0.28
6018	2.54	1.41	0.20	7230	5.34	3.10	0.22	8006	2.16	1.29	0.27
6045	2.36	1.31	0.19	7231	7.22	4.19	0.22	8008	1.15	0.71	0.29
6204	8.82	4.55	0.17	7232	4.70	2.42	0.17	8010	1.69	1.04	0.28
6206	3.33	1.53	0.15	7309F	14.62	7.00	0.14	8013	0.50	0.30	0.27
6213	1.88	0.97	0.17	7313F	3.97	1.89	0.14	8015	0.70	0.42	0.27
6214	3.09	1.42	0.15	7317F	6.92	3.30	0.14	8017	1.55	0.96	0.29
6216	6.27	2.86	0.15	7327F	12.16	5.90	0.15	8018	2.27	1.40	0.28
6217	4.64	2.39	0.17	7333M	4.64	2.11	0.14	8021	2.92	1.75	0.27
6229	3.29	1.70	0.18	7335M	5.15	2.35	0.14	8031	2.48	1.49	0.29
6233	3.51	1.81	0.17	7337M	7.42	3.20	0.14	8032	1.94	1.19	0.28
6235	6.12	2.80	0.15	7350F	11.08	5.75	0.15	8033	2.08	1.25	0.27
6236	9.41	5.22	0.20	7360	3.80	2.11	0.21	8037	1.55	0.96	0.29
6237	2.18	1.21	0.21	7370	3.57	2.13	0.26	8039	1.86	1.15	0.30
6251D	4.53	2.33	0.17	7380	3.80	2.21	0.23	8044	2.65	1.54	0.22
6252DX	5.90	2.69	0.15	7382	4.76	2.85	0.26	8045	0.84	0.52	0.28
6257X	1.88	0.86	0.15	7390	4.12	2.46	0.26	8046	2.27	1.36	0.27
6260	2.32	1.06	0.15	7394M	5.31	2.42	0.14	8047	1.04	0.64	0.28
6306	5.46	2.82	0.17	7395M	5.90	2.69	0.14	8058	3.23	1.94	0.28
6319	3.18	1.64	0.17	7398M	8.50	3.66	0.14	8072	0.55	0.34	0.29
6325	3.00	1.55	0.17	7402	0.16	0.10	0.27	8102	2.77	1.70	0.27
6400	5.37	3.12	0.22	7403	4.46	2.49	0.22	8103	2.30	1.34	0.23
6503	2.79	1.72	0.28	7405N	0.88	0.49	0.22	8105	2.87	1.77	0.28
6504	2.79	1.72	0.28	7409	-	5.69	0.13	8106	4.75	2.65	0.22
6702M*	7.17	3.99	0.21	7420	12.55	5.69	0.13	8107	2.37	1.32	0.21

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8111	2.62	1.57	0.27	8824	3.09	1.91	0.28	9505	2.57	1.50	0.23
8116	2.44	1.46	0.26	8825	2.27	1.44	0.34	9516	2.34	1.30	0.21
8203	4.78	2.86	0.26	8826	2.40	1.44	0.27	9519	3.01	1.68	0.21
8204	3.07	1.71	0.21	8829	2.74	1.64	0.26	9521	2.56	1.42	0.21
8209	4.15	2.48	0.27	8831	1.64	0.99	0.29	9522	1.40	0.83	0.26
8215	3.67	2.04	0.21	8832	0.39	0.24	0.27	9534	5.77	2.98	0.17
8227	2.93	1.34	0.16	8833	0.94	0.56	0.27	9554	5.46	2.82	0.17
8232	3.36	1.87	0.21	8835	2.40	1.44	0.26	9586	0.79	0.50	0.33
8233	4.50	2.50	0.20	8837	-	1.93	0.27	9600	1.45	0.89	0.27
8235	3.02	1.81	0.26	8842X	2.93	1.76	0.28	9620	1.61	0.94	0.23
8263	6.87	3.99	0.22	8855	0.16	0.10	0.27				
8264	5.03	2.80	0.22	8856	0.16	0.10	0.27				
8265	5.32	2.76	0.18	8864X	3.22	1.93	0.27				
8277X	37.94	22.06	0.22	8868	0.55	0.34	0.29				
8279X	9.16	4.74	0.18	8869	0.99	0.61	0.29				
8288	5.59	3.11	0.22	8871	0.17	0.11	0.26				
8291	3.05	1.78	0.23	8901	0.11	0.06	0.23				
8292	4.29	2.57	0.27	9012	0.88	0.51	0.22				
8293X	9.10	5.06	0.21	9014	2.62	1.56	0.26				
8304	5.08	2.82	0.21	9015	3.03	1.81	0.26				
8350	4.86	2.51	0.17	9016	3.10	1.86	0.29				
8380	2.09	1.22	0.23	9019	1.68	0.93	0.21				
8381	2.22	1.29	0.23	9033	1.82	1.08	0.25				
8385	2.21	1.23	0.21	9040	5.10	3.15	0.30				
8392	2.61	1.56	0.27	9044	1.63	1.01	0.28				
8393	1.47	0.88	0.25	9052	2.35	1.45	0.29				
8500	5.08	2.83	0.22	9058	1.34	0.85	0.34				
8601	0.37	0.22	0.22	9059	-	0.61	0.29				
8602	0.37	0.22	0.22	9060	1.36	0.84	0.29				
8603	0.16	0.10	0.27	9061	1.98	1.26	0.34				
8606	2.49	1.29	0.17	9062	1.75	1.11	0.32				
8709F	3.93	1.89	0.14	9063	0.98	0.61	0.30				
8719	4.02	1.84	0.16	9077F	0.50	0.29	0.26				
8720	1.82	1.01	0.21	9082	1.34	0.85	0.34				
8721	0.23	0.13	0.21	9083	1.42	0.90	0.34				
8723	0.16	0.10	0.27	9084	1.89	1.13	0.28				
8725	1.82	1.01	0.21	9088a	a	a	a				
8726F	3.38	1.86	0.20	9089	1.12	0.69	0.27				
8734M	0.39	0.22	0.25	9093	1.37	0.85	0.29				
8737M	0.35	0.19	0.25	9101	4.08	2.51	0.29				
8738M	0.56	0.29	0.21	9102	2.46	1.47	0.27				
8742	0.29	0.16	0.21	9154	1.70	1.02	0.27				
8745	3.85	2.25	0.23	9156	1.98	1.15	0.24				
8748	0.67	0.39	0.22	9170	17.05	7.83	0.16				
8755	0.41	0.23	0.21	9178	3.87	2.48	0.37				
8799	0.83	0.50	0.26	9179	5.98	3.67	0.27				
8800	1.04	0.66	0.33	9180	7.89	4.41	0.23				
8803	0.08	0.04	0.23	9182	2.19	1.32	0.29				
8805M	0.22	0.13	0.27	9183S	6.41	3.57	0.22				
8810	0.16	0.10	0.27	9186	8.96	4.64	0.18				
8811S	0.04	0.03	0.24	9220	4.21	2.45	0.23				
8812	-	2.80	0.22	9402	3.08	1.71	0.21				
8814M	0.19	0.12	0.27	9403	5.75	2.97	0.17				
8815M	0.31	0.18	0.27	9410	1.07	0.64	0.27				
8820	0.16	0.10	0.23	9501	2.06	1.20	0.23				

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

Effective January 1, 2012

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	0.16	S	1710D	0.03	S	3175D	0.01	S
0065D	0.04	S	1741D	0.15	S	4024D	0.01	S
0066D	0.04	S	1803D	0.12	S	5508D	0.03	S
0067D	0.04	S	1852D	0.03	Asb	6251D	0.01	S
1164D	0.03	S	3081D	0.04	S	6252DX	0.02	S
1165D	0.01	S	3082D	0.06	S			
1624D	0.02	S	3085D	0.02	S			

Asb=Asbestos, S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- 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
4761	0761
4771	0771
7405	7445
7431	7453

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

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$0.09. (For coverage written separately for federal benefits only, \$0.08. For coverage written separately for state benefits only, \$0.01.)
- 1016 Advisory loss cost includes a non-ratable disease element of \$0.29. (For coverage written separately for federal benefits only, \$0.26. For coverage written separately for state benefits only, \$0.03.) It also includes a catastrophe loading of \$0.08.
- 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 1.945 and elr x 1.836.
- 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.
- 7720 For special procedure applicable in connection with "Detective or Patrol Agencies," 7720, see the classification pages of the **Basic Manual**.

Effective January 1, 2012

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group. They do not include a safety factor.

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	7.9%	6.1%	5.2%	4.2%	3.5%	2.4%	1.8%
\$1,000	12.3%	9.7%	8.3%	6.9%	5.8%	4.0%	3.1%
\$1,500	15.3%	12.2%	10.5%	8.8%	7.4%	5.2%	4.0%
\$2,000	17.6%	14.2%	12.3%	10.4%	8.8%	6.2%	4.8%
\$2,500	19.5%	15.8%	13.8%	11.7%	9.9%	7.1%	5.5%
\$5,000	26.7%	22.0%	19.4%	16.8%	14.4%	10.7%	8.4%

Note: These percentages do not represent the final premium reductions to be applied to policy premium.

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

Employee operated vehicle.....	\$71,000.00
Leased or rented vehicle.....	\$47,300.00

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

Maximum Payroll applicable in accordance with *Basic Manual* footnote instructions for Code 9178 -- Athletic Sports or Park: Non-Contact Sports, and Code 9179 -- "Athletic Sports or Park: Contact Sports" \$3,600.00

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, Executive Officers, and Members of Limited Liability Companies in accordance with *Basic Manual* Rule 2-E..... \$47,300.00

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..... 49%

(Multiply a Non-F classification loss cost by a factor of 1.49 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 (1.37) and the adjustment for differences in state and federal loss-based expenses (1.088).)

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 \$8,000. If more than two years, an average annual premium of at least \$4,000 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2012

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,570	0.04	902,029	--	965,503	0.34
1,571	--	6,349	0.05	965,504	--	1,033,612	0.35
6,350	--	11,229	0.06	1,033,613	--	1,106,885	0.36
11,230	--	46,081	0.07	1,106,886	--	1,185,931	0.37
46,082	--	67,080	0.08	1,185,932	--	1,271,463	0.38
67,081	--	87,105	0.09	1,271,464	--	1,364,314	0.39
87,106	--	107,175	0.10	1,364,315	--	1,465,467	0.40
107,176	--	127,640	0.11	1,465,468	--	1,576,087	0.41
127,641	--	148,677	0.12	1,576,088	--	1,697,572	0.42
148,678	--	170,407	0.13	1,697,573	--	1,831,604	0.43
170,408	--	192,920	0.14	1,831,605	--	1,980,235	0.44
192,921	--	216,298	0.15	1,980,236	--	2,145,988	0.45
216,299	--	240,620	0.16	2,145,989	--	2,332,004	0.46
240,621	--	265,962	0.17	2,332,005	--	2,542,241	0.47
265,963	--	292,405	0.18	2,542,242	--	2,781,761	0.48
292,406	--	320,033	0.19	2,781,762	--	3,057,142	0.49
320,034	--	348,937	0.20	3,057,143	--	3,377,089	0.50
348,938	--	379,215	0.21	3,377,090	--	3,753,374	0.51
379,216	--	410,972	0.22	3,753,375	--	4,202,317	0.52
410,973	--	444,325	0.23	4,202,318	--	4,747,214	0.53
444,326	--	479,401	0.24	4,747,215	--	5,422,508	0.54
479,402	--	516,340	0.25	5,422,509	--	6,281,373	0.55
516,341	--	555,299	0.26	6,281,374	--	7,410,438	0.56
555,300	--	596,451	0.27	7,410,439	--	8,961,013	0.57
596,452	--	639,988	0.28	8,961,014	--	11,223,322	0.58
639,989	--	686,126	0.29	11,223,323	--	14,833,380	0.59
686,127	--	735,108	0.30	14,833,381	--	21,506,507	0.60
735,109	--	787,206	0.31	21,506,508	--	38,013,696	0.61
787,207	--	842,729	0.32	38,013,697	--	146,961,076	0.62
842,730	--	902,028	0.33	146,961,077	AND OVER		0.63

(a) G	7.50
(b) State Per Claim Accident Limitation	\$188,000
(c) State Multiple Claim Accident Limitation	\$376,000
(d) USL&HW Per Claim Accident Limitation	\$447,000
(e) USL&HW Multiple Claim Accident Limitation	\$894,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.40
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.40.)</i>	

Effective January 1, 2012
**TABLE OF BALLAST VALUES
 APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 40,341	18,750	1,294,508 -- 1,331,986	150,000	2,606,627 -- 2,644,121	281,250
40,342 -- 69,431	22,500	1,331,987 -- 1,369,466	153,750	2,644,122 -- 2,681,616	285,000
69,432 -- 102,855	26,250	1,369,467 -- 1,406,947	157,500	2,681,617 -- 2,719,111	288,750
102,856 -- 138,116	30,000	1,406,948 -- 1,444,429	161,250	2,719,112 -- 2,756,606	292,500
138,117 -- 174,234	33,750	1,444,430 -- 1,481,911	165,000	2,756,607 -- 2,794,101	296,250
174,235 -- 210,806	37,500	1,481,912 -- 1,519,395	168,750	2,794,102 -- 2,831,596	300,000
210,807 -- 247,642	41,250	1,519,396 -- 1,556,880	172,500	2,831,597 -- 2,869,092	303,750
247,643 -- 284,645	45,000	1,556,881 -- 1,594,365	176,250	2,869,093 -- 2,906,588	307,500
284,646 -- 321,760	48,750	1,594,366 -- 1,631,851	180,000	2,906,589 -- 2,944,083	311,250
321,761 -- 358,952	52,500	1,631,852 -- 1,669,337	183,750	2,944,084 -- 2,981,579	315,000
358,953 -- 396,202	56,250	1,669,338 -- 1,706,824	187,500	2,981,580 -- 3,019,075	318,750
396,203 -- 433,493	60,000	1,706,825 -- 1,744,312	191,250	3,019,076 -- 3,056,571	322,500
433,494 -- 470,817	63,750	1,744,313 -- 1,781,800	195,000	3,056,572 -- 3,094,067	326,250
470,818 -- 508,167	67,500	1,781,801 -- 1,819,289	198,750	3,094,068 -- 3,131,563	330,000
508,168 -- 545,537	71,250	1,819,290 -- 1,856,778	202,500	3,131,564 -- 3,169,060	333,750
545,538 -- 582,923	75,000	1,856,779 -- 1,894,268	206,250	3,169,061 -- 3,206,556	337,500
582,924 -- 620,323	78,750	1,894,269 -- 1,931,758	210,000	3,206,557 -- 3,244,052	341,250
620,324 -- 657,734	82,500	1,931,759 -- 1,969,248	213,750	3,244,053 -- 3,281,549	345,000
657,735 -- 695,155	86,250	1,969,249 -- 2,006,739	217,500	3,281,550 -- 3,319,046	348,750
695,156 -- 732,584	90,000	2,006,740 -- 2,044,230	221,250	3,319,047 -- 3,356,542	352,500
732,585 -- 770,019	93,750	2,044,231 -- 2,081,721	225,000	3,356,543 -- 3,394,039	356,250
770,020 -- 807,461	97,500	2,081,722 -- 2,119,213	228,750	3,394,040 -- 3,431,536	360,000
807,462 -- 844,907	101,250	2,119,214 -- 2,156,705	232,500	3,431,537 -- 3,469,033	363,750
844,908 -- 882,359	105,000	2,156,706 -- 2,194,197	236,250	3,469,034 -- 3,506,530	367,500
882,360 -- 919,814	108,750	2,194,198 -- 2,231,690	240,000	3,506,531 -- 3,544,027	371,250
919,815 -- 957,272	112,500	2,231,691 -- 2,269,182	243,750	3,544,028 -- 3,581,525	375,000
957,273 -- 994,734	116,250	2,269,183 -- 2,306,675	247,500		
994,735 -- 1,032,198	120,000	2,306,676 -- 2,344,168	251,250		
1,032,199 -- 1,069,665	123,750	2,344,169 -- 2,381,662	255,000		
1,069,666 -- 1,107,134	127,500	2,381,663 -- 2,419,156	258,750		
1,107,135 -- 1,144,606	131,250	2,419,157 -- 2,456,649	262,500		
1,144,607 -- 1,182,079	135,000	2,456,650 -- 2,494,143	266,250		
1,182,080 -- 1,219,553	138,750	2,494,144 -- 2,531,638	270,000		
1,219,554 -- 1,257,029	142,500	2,531,639 -- 2,569,132	273,750		
1,257,030 -- 1,294,507	146,250	2,569,133 -- 2,606,626	277,500		

For Expected Losses greater than \$3,581,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.50) / (\text{Expected Losses} + (700)(7.50))$$

G = 7.50

Effective January 1, 2012

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.00	1.50	1.34	1.21	1.04	0.85	0.66

2. 2012 Table of Expected Loss Ranges

Effective January 1, 2012

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 †	0.536	0.585	0.611	0.638	0.665	0.704	0.731
\$15,000 †	0.479	0.533	0.562	0.592	0.623	0.667	0.701
\$20,000 †	0.435	0.490	0.521	0.553	0.587	0.635	0.674
\$25,000	0.398	0.455	0.487	0.520	0.556	0.608	0.650
\$30,000	0.367	0.424	0.457	0.491	0.529	0.583	0.629
\$35,000	0.340	0.397	0.431	0.465	0.504	0.560	0.609
\$40,000	0.317	0.373	0.407	0.442	0.482	0.539	0.591
\$50,000	0.278	0.333	0.366	0.401	0.443	0.502	0.558
\$75,000	0.210	0.259	0.292	0.326	0.368	0.429	0.492
\$100,000	0.167	0.210	0.242	0.273	0.314	0.375	0.441
\$125,000	0.139	0.177	0.206	0.235	0.274	0.333	0.400
\$150,000	0.120	0.153	0.181	0.207	0.244	0.300	0.368
\$175,000	0.105	0.135	0.161	0.185	0.220	0.273	0.341
\$200,000	0.093	0.120	0.145	0.167	0.200	0.251	0.318
\$225,000	0.084	0.108	0.132	0.153	0.184	0.232	0.298
\$250,000	0.077	0.099	0.122	0.141	0.171	0.217	0.283
\$275,000	0.071	0.091	0.113	0.131	0.159	0.204	0.268
\$300,000	0.066	0.085	0.105	0.122	0.149	0.192	0.255
\$325,000	0.062	0.079	0.099	0.115	0.140	0.181	0.243
\$350,000	0.058	0.074	0.093	0.108	0.133	0.172	0.233
\$375,000	0.055	0.070	0.088	0.102	0.126	0.164	0.223
\$400,000	0.052	0.066	0.084	0.097	0.119	0.156	0.215
\$425,000	0.050	0.063	0.080	0.092	0.114	0.149	0.207
\$450,000	0.048	0.060	0.077	0.088	0.109	0.143	0.199
\$475,000	0.046	0.058	0.074	0.085	0.104	0.137	0.192
\$500,000	0.044	0.056	0.071	0.081	0.100	0.132	0.186
\$600,000	0.038	0.048	0.062	0.071	0.087	0.115	0.165
\$700,000	0.034	0.043	0.055	0.063	0.078	0.102	0.149
\$800,000	0.032	0.040	0.051	0.058	0.071	0.093	0.137
\$900,000	0.029	0.037	0.047	0.053	0.065	0.086	0.127
\$1,000,000	0.027	0.034	0.044	0.049	0.060	0.079	0.118
\$2,000,000	0.017	0.021	0.026	0.030	0.035	0.047	0.072
\$3,000,000	0.013	0.016	0.020	0.022	0.027	0.035	0.054
\$4,000,000	0.010	0.013	0.016	0.018	0.022	0.029	0.044
\$5,000,000	0.009	0.011	0.014	0.016	0.018	0.024	0.037
\$6,000,000	0.007	0.009	0.011	0.013	0.015	0.020	0.031
\$7,000,000	0.006	0.007	0.010	0.011	0.013	0.018	0.028
\$8,000,000	0.005	0.007	0.008	0.010	0.012	0.016	0.025
\$9,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.022
\$10,000,000	0.005	0.006	0.007	0.008	0.009	0.013	0.020

† This loss limit is not applicable for retrospective rating in this state.

Effective January 1, 2012

**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 †	0.618	0.670	0.698	0.727	0.754	0.794	0.822
\$15,000 †	0.559	0.616	0.648	0.679	0.711	0.757	0.791
\$20,000 †	0.512	0.572	0.605	0.639	0.675	0.725	0.765
\$25,000	0.473	0.535	0.569	0.604	0.643	0.696	0.741
\$30,000	0.439	0.502	0.537	0.574	0.614	0.671	0.719
\$35,000	0.410	0.473	0.509	0.546	0.588	0.647	0.698
\$40,000	0.384	0.447	0.484	0.521	0.565	0.625	0.679
\$50,000	0.340	0.402	0.439	0.478	0.523	0.586	0.645
\$75,000	0.262	0.319	0.357	0.394	0.441	0.508	0.575
\$100,000	0.212	0.263	0.299	0.335	0.382	0.449	0.520
\$125,000	0.178	0.223	0.257	0.291	0.336	0.402	0.476
\$150,000	0.154	0.194	0.227	0.257	0.301	0.365	0.440
\$175,000	0.136	0.172	0.203	0.231	0.272	0.334	0.409
\$200,000	0.121	0.154	0.183	0.210	0.249	0.307	0.383
\$225,000	0.109	0.139	0.168	0.192	0.229	0.286	0.360
\$250,000	0.100	0.128	0.155	0.179	0.214	0.268	0.342
\$275,000	0.092	0.118	0.144	0.166	0.200	0.252	0.324
\$300,000	0.085	0.109	0.134	0.155	0.187	0.238	0.309
\$325,000	0.080	0.102	0.126	0.145	0.177	0.225	0.296
\$350,000	0.075	0.095	0.119	0.137	0.167	0.214	0.284
\$375,000	0.071	0.090	0.112	0.130	0.158	0.204	0.272
\$400,000	0.067	0.085	0.107	0.123	0.151	0.194	0.262
\$425,000	0.064	0.081	0.102	0.117	0.144	0.186	0.253
\$450,000	0.061	0.077	0.097	0.112	0.137	0.178	0.244
\$475,000	0.059	0.074	0.093	0.107	0.132	0.171	0.236
\$500,000	0.056	0.071	0.090	0.103	0.126	0.165	0.228
\$600,000	0.049	0.061	0.078	0.089	0.110	0.144	0.203
\$700,000	0.044	0.055	0.070	0.080	0.098	0.128	0.183
\$800,000	0.040	0.050	0.064	0.073	0.089	0.117	0.168
\$900,000	0.037	0.046	0.059	0.067	0.082	0.107	0.156
\$1,000,000	0.034	0.043	0.055	0.062	0.076	0.099	0.145
\$2,000,000	0.021	0.026	0.033	0.037	0.044	0.058	0.089
\$3,000,000	0.016	0.020	0.025	0.028	0.033	0.043	0.066
\$4,000,000	0.013	0.016	0.021	0.023	0.027	0.035	0.054
\$5,000,000	0.011	0.014	0.017	0.019	0.023	0.030	0.046
\$6,000,000	0.008	0.011	0.014	0.016	0.019	0.025	0.039
\$7,000,000	0.007	0.010	0.012	0.014	0.017	0.022	0.035
\$8,000,000	0.007	0.008	0.011	0.012	0.015	0.020	0.031
\$9,000,000	0.006	0.008	0.010	0.011	0.013	0.018	0.028
\$10,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.025

† This loss limit is not applicable for retrospective rating in this state.

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.
0.07	0.04	0.03	0.02	0.18	0.10	0.07	0.04