



Connecticut

Voluntary Loss Cost and Assigned Risk Rate Filing Proposed Effective January 1, 2015

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**National Council on
Compensation Insurance**

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September 26, 2014

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, 2015**

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, 2015, reflect an overall decrease of 0.6% from the current voluntary loss costs which became effective January 1, 2014.

The assigned risk rates, also proposed to be effective January 1, 2015, reflect an overall decrease of 0.5% from the current assigned risk rates which became effective January 1, 2014.

Please note the following in connection with this filing:

- As a result of Item E-1402, the split point for experience rating was changed from \$13,500 to \$15,500. This is the third and final year of the split point transition period. In each subsequent loss cost filing, the split point will be indexed by the countrywide severity change.
- As a result of Items R-1408 and R-1409, the retrospective rating plan parameters were updated.
- As a result of Item B-1426, the Per Passenger Seat Surcharge for Class Code 7421 is discontinued effective January 1, 2015.
- As a result of Item B-1427, Class Code 3069 is discontinued effective January 1, 2015, and Class Code 3076 reflects the combined experience of Class Codes 3069 and 3076.
- 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 is calculated to reflect the final phase of a transition program using the state average weekly wage. The Maximum Payroll for Executive Officers will now be equal to twice the state average weekly wage.

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.

In the enclosed appendix is a list of companies, sorted by group, which as of the time this filing is submitted, are eligible to reference this information. 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,

A handwritten signature in cursive script that reads "Laura Backus Hall". The signature is written in black ink and is positioned above the typed name.

Laura Backus Hall
State Relations Executive



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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 Actuarial 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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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 -0.6% change to the current voluntary loss costs (which went into effect on 1/1/2014), and that the new loss costs take effect on 1/1/2015. 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 -0.5% change to the current assigned risk rate level (which went into effect on 1/1/2014), and that the new rates take effect on 1/1/2015.



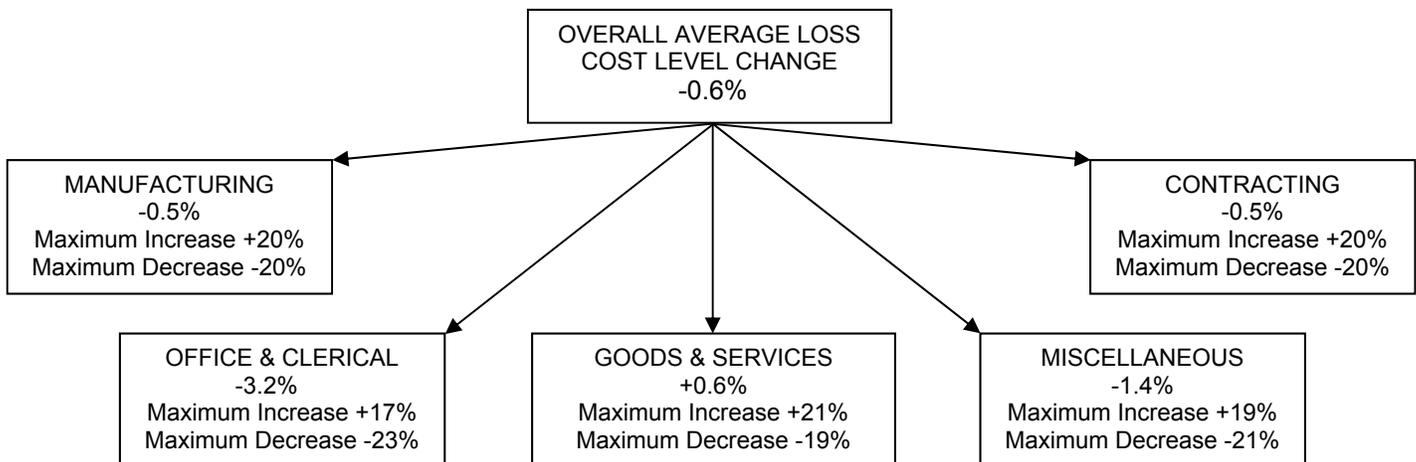
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Component</u>	<u>Percentage Change</u>
Experience and Trend	-0.4%
Benefits	-0.2%
<u>Loss-based Expenses</u>	<u>0.0%</u>
Overall Loss Cost Level Change Requested	-0.6%

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	-0.6%
<u>Change in Assigned Risk Multiplier</u>	<u>+0.1%</u>
Overall Rate Level Change Requested	-0.5%



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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 2011 and 2012, evaluated as of December 31, 2013 (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 2012 since the last policy had an effective date of December 31, 2012 and did not expire until December 31, 2013. 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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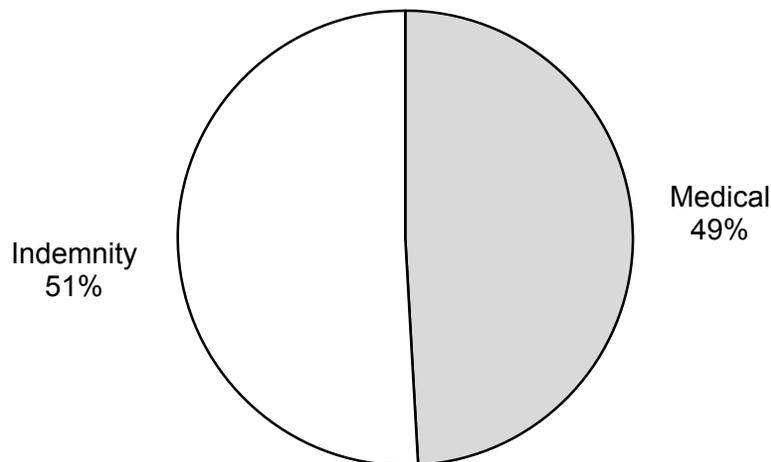
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2011 and 2012. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2015. 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.

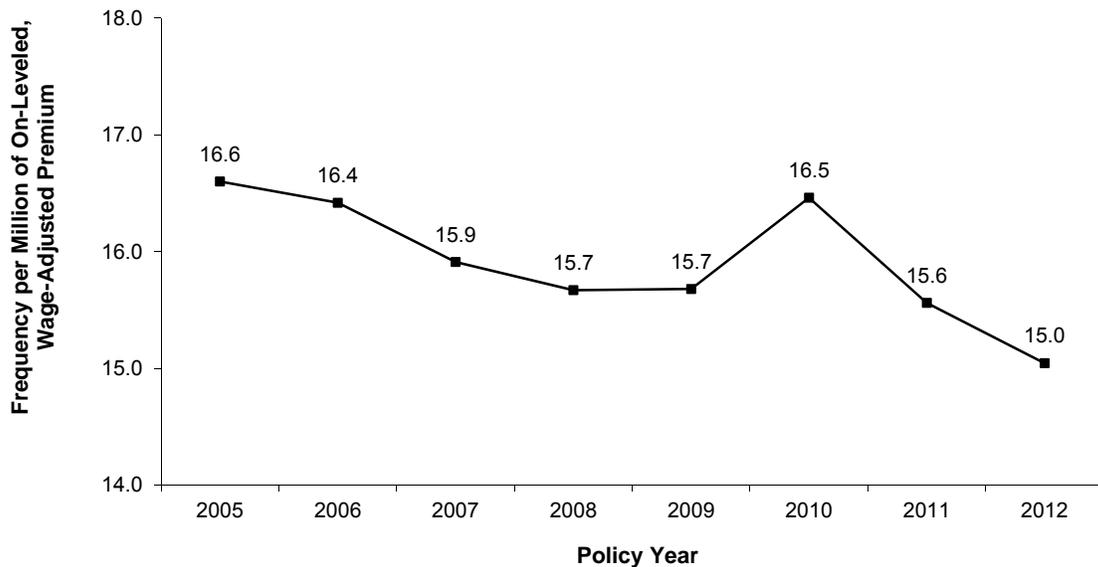


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Connecticut lost-time claims (i.e., those claims 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 2005.

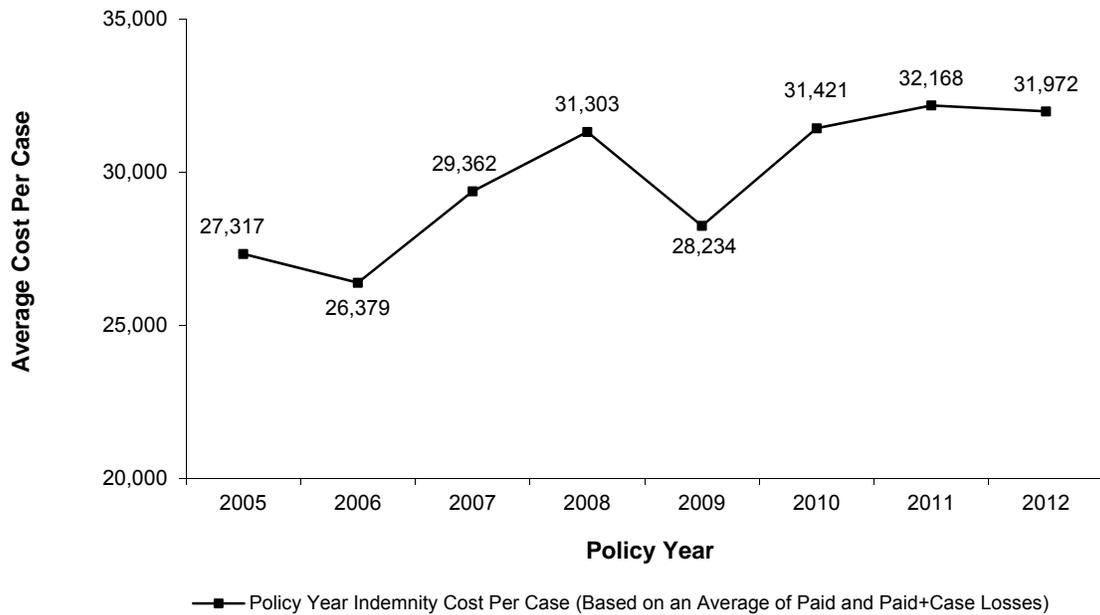


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Let us look at the indemnity side of benefits. The chart below shows Connecticut's historical average indemnity cost per case figures for the most recent eight years. The data in the chart below reflect losses at today's statutory benefit levels.

Connecticut Indemnity Cost Per Case



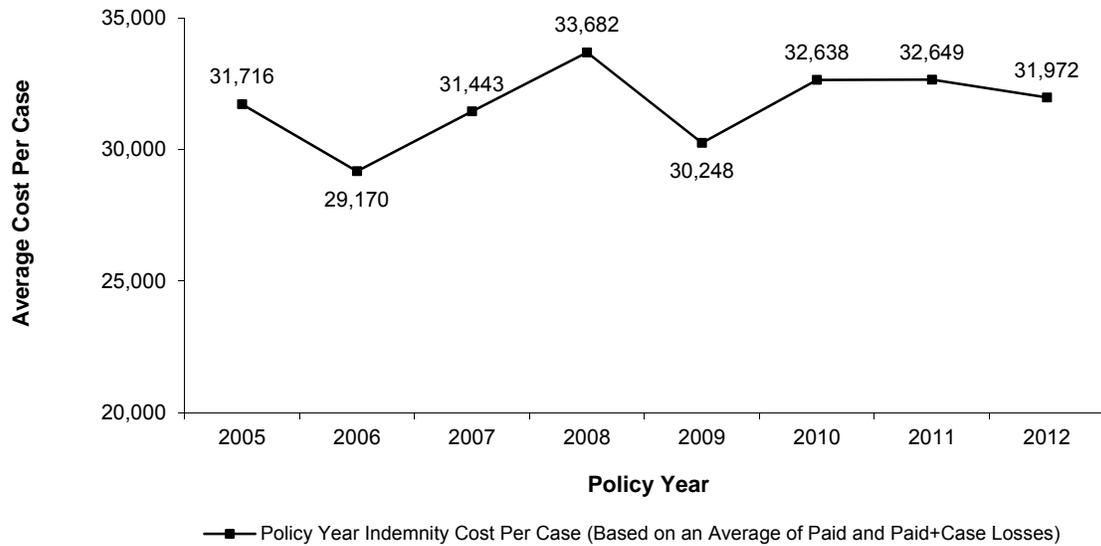


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Indemnity Cost Per Case Adjusted to Current Wage Level



Average indemnity costs have become relatively stable in recent years.

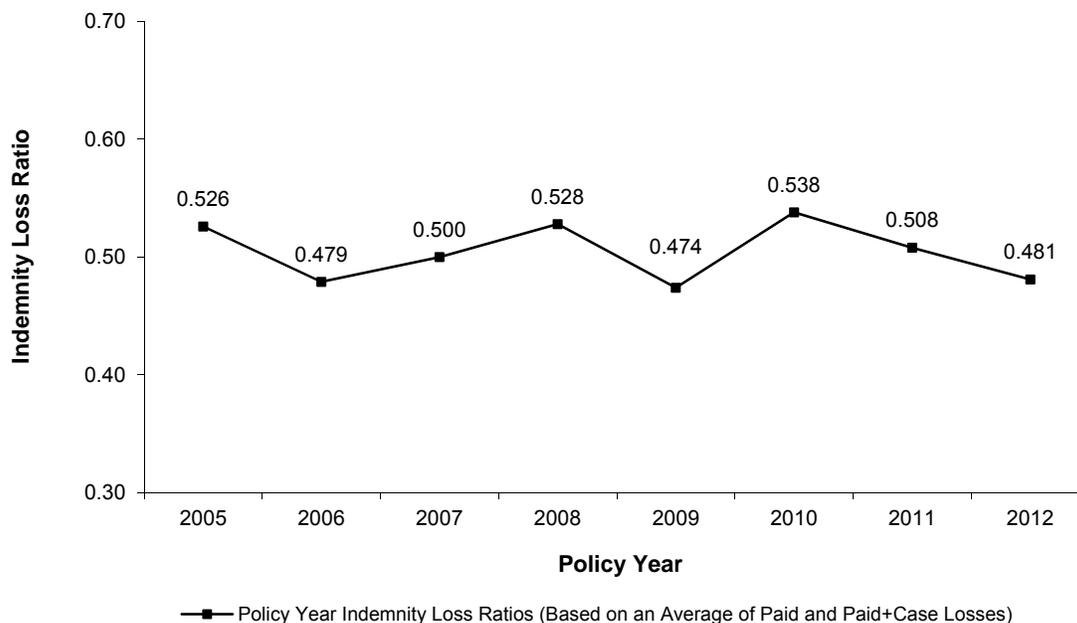


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The indemnity loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in Connecticut's average indemnity cost per case. An indemnity loss ratio represents the proportion 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 to change the indemnity trend factor to -0.5% per year, since the longer-term patterns suggest a trend closer to 0.0%.

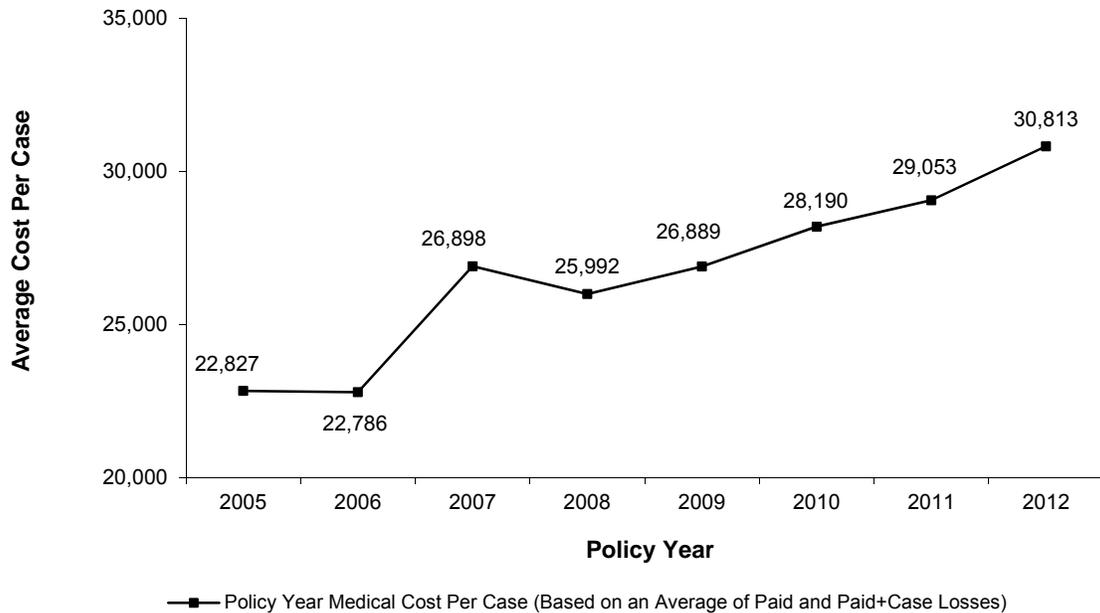


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Connecticut's average medical cost per lost-time case (claim severity) is tracked in the following chart. The data in the chart below reflect losses adjusted to today's statutory benefit levels.

Connecticut Medical Cost Per Lost-time Case



The chart shows that Connecticut's average medical severity figures have increased significantly over the period displayed.

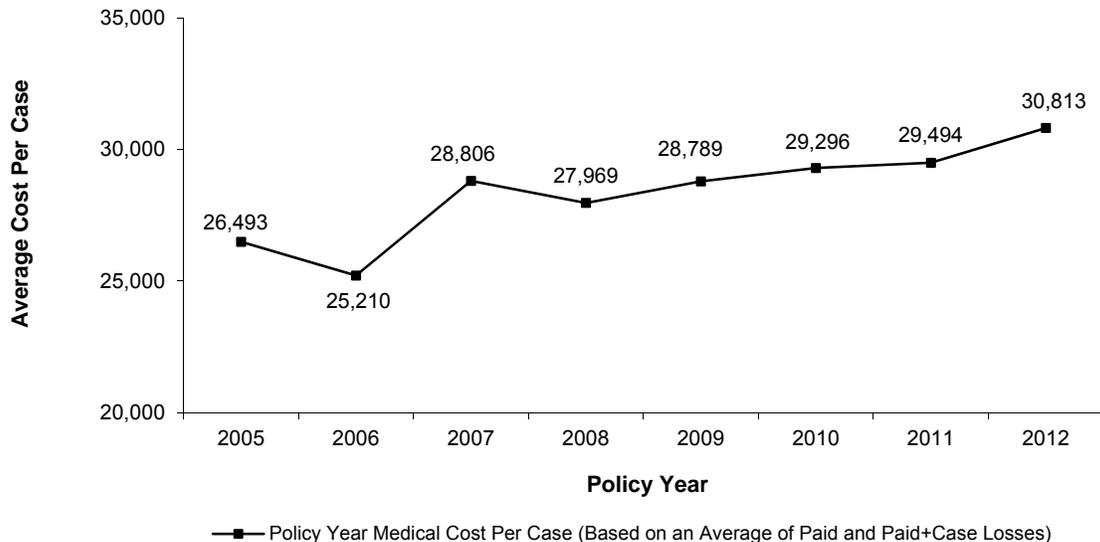


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

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.)

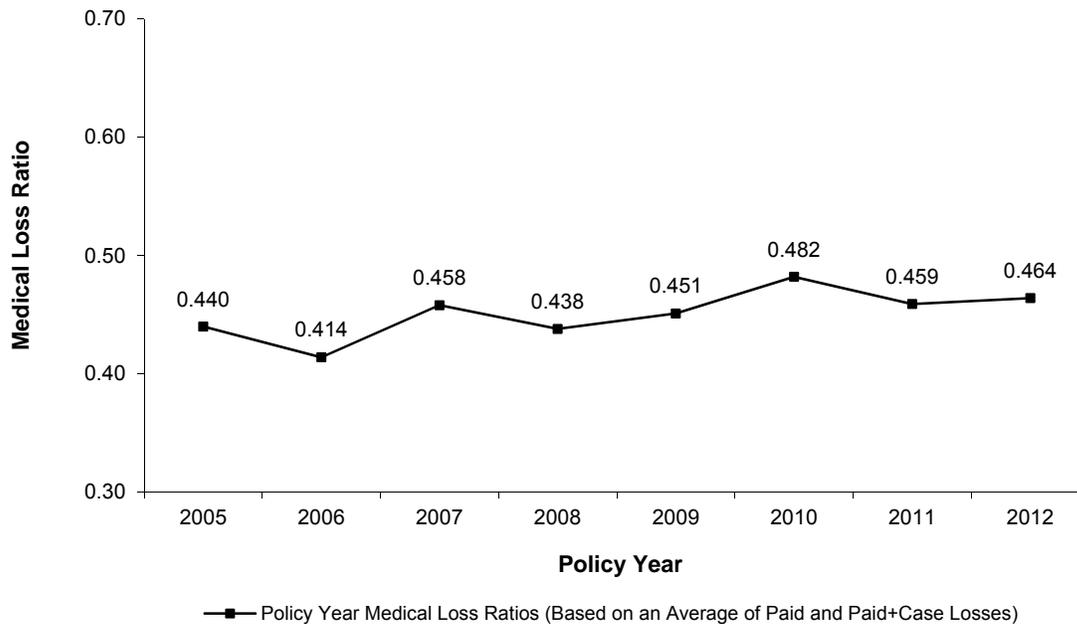


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The medical loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in the average medical cost per lost-time case. A medical loss ratio represents the proportion of premium 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. 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, 2014 update will slightly increase certain benefits and slightly decrease others, with an average impact on indemnity benefits of 0.0%.

Change in Practitioner Fee Schedule

Connecticut's Practitioner Fee Schedule was revised effective July 15, 2014. The changes include updates to the maximum allowable reimbursements (MARs) for physicians services and durable medical equipment (DME). NCCI estimates that the impact of this change on medical benefits is -0.4%.

Total Impact

The overall impact of the above mentioned indemnity and medical benefit changes is a change in overall benefits (indemnity and medical) of -0.2%.



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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 decrease of 0.5% to the current assigned risk rate level is being proposed effective January 1, 2015. The change due to experience, trend, and benefits is the same as for the voluntary loss costs, that is, -0.6%. This filing also proposes a 0.1% increase to the current assigned risk loss cost multiplier underlying the latest approved assigned risk rates effective January 1, 2014.

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 weighted average servicing carrier allowance in Connecticut is 27.2%.
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 4.5%.
3. **Administrative Expense**—NCCI has reviewed the administrative expense for the assigned risk market and is recommending a provision of 5.4%. This represents the NCCI Administrative Expense along with Servicing Carrier Other Expenses, 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.
6. **Uncollectible Premium Provision**—NCCI is proposing no change to the currently approved provision of 4.7%.



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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.

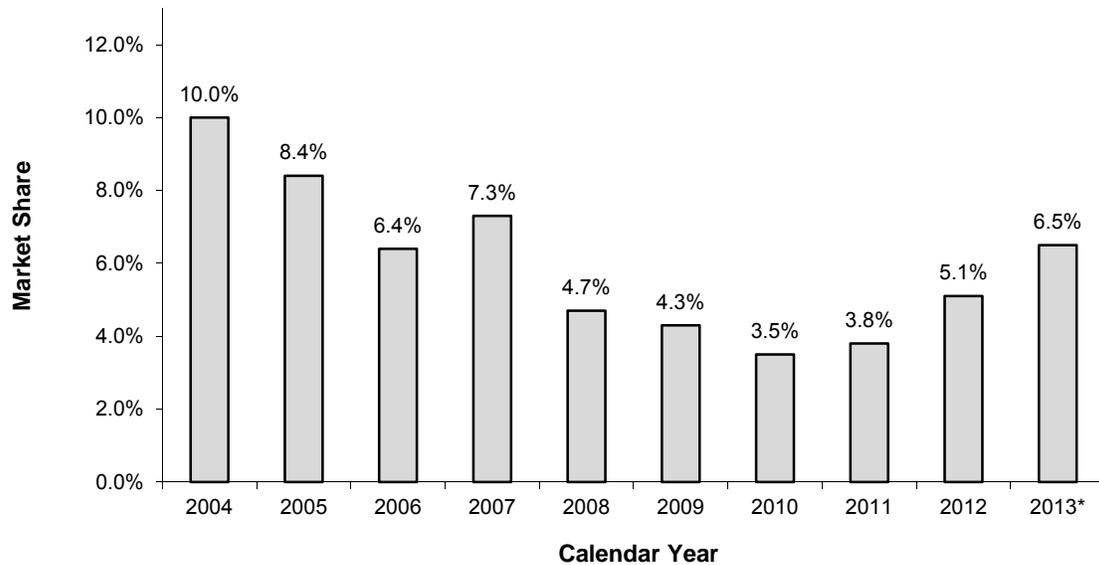


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The following chart shows the history of assigned risk market shares in Connecticut. After declining for several years, the assigned risk market share has begun to increase in recent years.

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 decreasing Connecticut's current loss cost and assigned risk rate levels by an average of 0.6% and 0.5%, respectively.

Here are some of the key observations:

- Lost-time claim frequency is generally decreasing.
- While average indemnity costs have moderated, the average medical cost per case continues to increase at a faster pace than wages.
- Loss experience for policy year 2012 in Connecticut is very favorable compared to policy year 2010, which is no longer in the experience period.
- A modest overall loss cost level decrease is needed to maintain balance between premiums and costs.

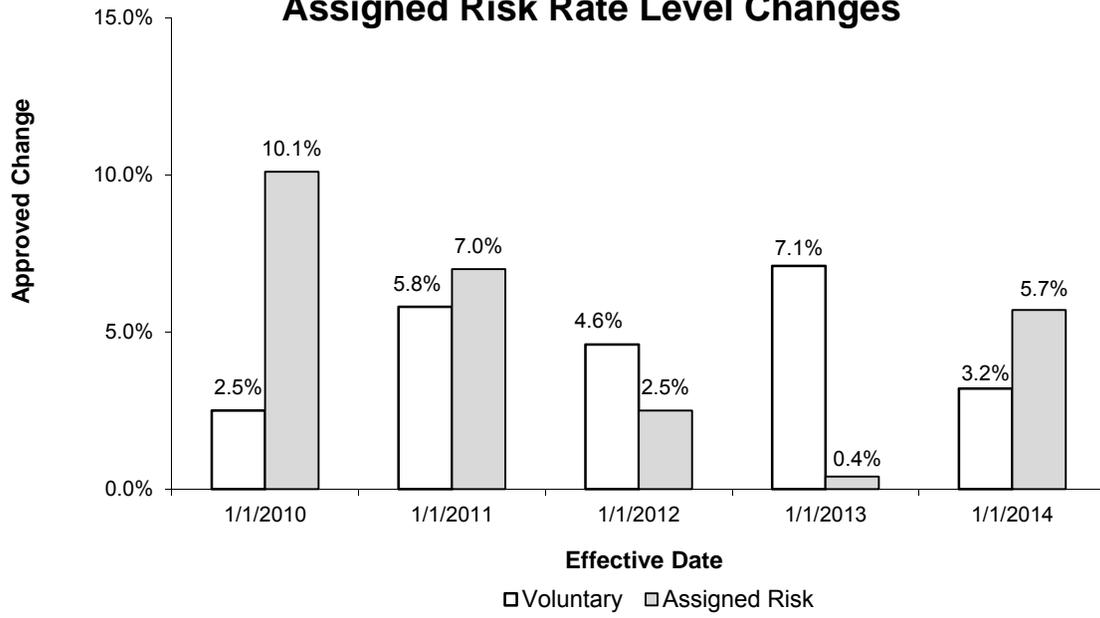
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs, assigned risk rates, and rating values by classification.



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EXHIBIT I

Connecticut
Historical Loss Cost and
Assigned Risk Rate Level Changes



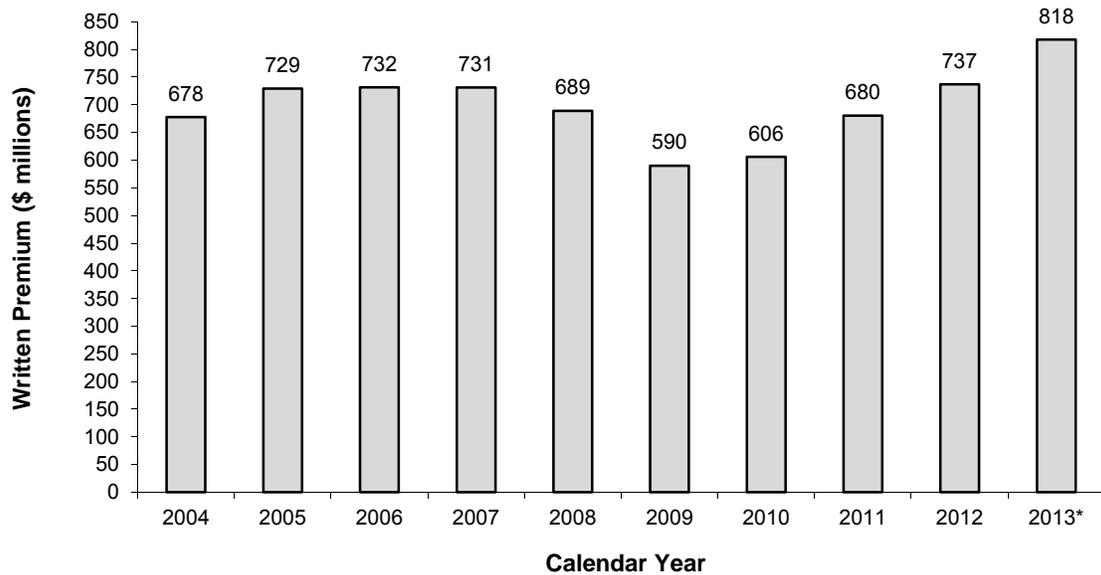
The chart above shows the average approved voluntary loss cost and assigned risk rate level changes in Connecticut for each of the last five years.



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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.

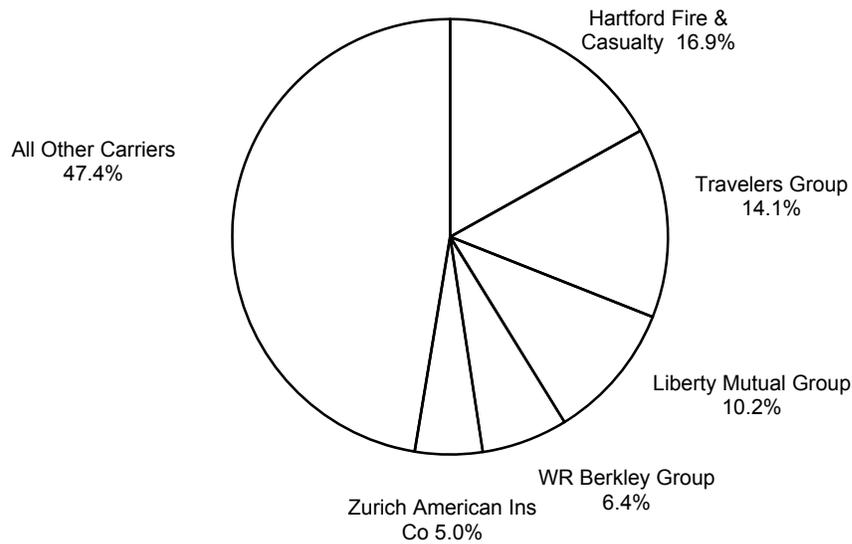


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EXHIBIT III

Connecticut Largest Workers Compensation Writers CY 2013



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Connecticut in 2013 are shown in this chart.



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EXHIBIT IV

Proposed Voluntary Market Loss Costs and Rating Values

ADVISORY LOSS COSTS - NOT RATES

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

Exhibit IV

Page S1

Effective January 1, 2015

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	5.04	2.46	0.33	2003	7.35	3.55	0.33	2701	18.56	7.98	0.27
0008	4.16	1.93	0.30	2014	8.23	3.54	0.27	2702	37.86	14.07	0.22
0016	6.64	2.86	0.27	2016	3.44	1.71	0.35	2709	19.14	8.22	0.27
0034	5.36	2.59	0.33	2021	5.29	2.44	0.30	2710	12.54	5.12	0.23
0035	3.48	1.74	0.35	2039	6.93	3.48	0.35	2714	6.90	3.45	0.35
0036	6.39	3.09	0.33	2041	5.71	2.86	0.35	2731	6.50	2.81	0.27
0037	5.15	2.38	0.30	2065	4.99	2.41	0.33	2735	6.95	3.48	0.35
0042X	12.14	5.58	0.30	2070	8.77	4.24	0.33	2759	6.99	3.49	0.35
0050	10.49	5.06	0.33	2081	5.35	2.61	0.33	2790	2.61	1.31	0.35
0059D	0.32	0.06	0.22	2089	5.55	2.70	0.33	2797	7.54	3.65	0.33
0065D	0.05	0.01	0.27	2095	5.16	2.50	0.33	2799	5.67	2.58	0.30
0066D	0.05	0.01	0.27	2105	5.47	2.74	0.35	2802	8.83	4.07	0.30
0067D	0.05	0.01	0.27	2110	3.69	1.85	0.35	2812	-	3.03	0.33
0079	4.16	1.81	0.27	2111	4.20	2.10	0.35	2835	6.34	3.37	0.38
0083	8.96	4.35	0.33	2112	5.49	2.75	0.35	2836	4.19	2.23	0.38
0106	19.55	7.95	0.23	2114	2.77	1.39	0.35	2841	5.24	2.62	0.35
0113	6.27	3.04	0.33	2121	2.29	1.11	0.33	2881	5.19	2.76	0.38
0170	6.27	3.04	0.33	2130	4.06	1.97	0.33	2883	6.26	3.03	0.33
0251	5.98	2.90	0.33	2131	4.17	2.02	0.33	2913	5.20	2.77	0.38
0400	11.50	5.27	0.30	2143	4.15	2.09	0.35	2915	4.60	2.11	0.30
0401	14.21	5.78	0.23	2157	13.98	6.76	0.33	2916	5.28	2.15	0.23
0767N	0.59	-	-	2172	3.55	1.62	0.30	2923	3.25	1.63	0.35
0771N	0.76	-	-	2174	4.87	2.43	0.35	2942	3.53	1.87	0.38
0908PX	174.00	84.15	0.33	2211	13.48	5.83	0.27	2960	6.48	3.13	0.33
0913PX	703.00	340.48	0.33	2220	4.13	2.00	0.33	3004	4.01	1.72	0.27
0917	6.42	3.21	0.35	2286	3.49	1.75	0.35	3018	7.40	3.20	0.27
0918X	1.71	0.83	0.33	2288	6.24	3.11	0.35	3022	13.74	6.87	0.35
1005	9.39	3.46	0.22	2300	4.34	2.29	0.37	3027	8.89	3.83	0.27
1164D	9.96	3.65	0.22	2302	4.60	2.22	0.33	3028	6.10	2.95	0.33
1165D	6.60	2.65	0.23	2305	4.21	1.94	0.30	3030	14.51	6.27	0.27
1320	3.64	1.47	0.23	2361	3.30	1.60	0.33	3040	8.39	3.62	0.27
1322	15.60	6.29	0.23	2362	2.27	1.10	0.33	3041	8.31	4.02	0.33
1430	9.79	4.23	0.27	2380	3.75	1.82	0.33	3042	7.68	3.52	0.30
1438	7.28	2.95	0.23	2386	2.33	1.16	0.35	3064	7.23	3.51	0.33
1452	4.81	2.07	0.27	2388	2.51	1.25	0.35	3069	-	2.54	0.33
1463	11.17	4.53	0.23	2402	3.61	1.56	0.27	3076	5.24	2.54	0.33
1472	6.74	2.75	0.23	2413	4.44	2.15	0.33	3081D	9.39	4.03	0.27
1624D	6.55	2.64	0.23	2416	2.90	1.41	0.33	3082D	6.65	2.85	0.27
1642	5.38	2.32	0.27	2417	2.33	1.13	0.33	3085D	10.32	4.46	0.27
1654	14.87	6.41	0.27	2501	3.67	1.78	0.33	3110	11.49	5.56	0.33
1655	5.89	2.52	0.27	2503	2.73	1.36	0.35	3111	3.80	1.85	0.33
1699	6.13	2.65	0.27	2534	3.18	1.60	0.35	3113	3.54	1.71	0.33
1701	10.72	4.66	0.27	2560X	2.23	1.18	0.37	3114	3.86	1.86	0.33
1710	7.73	3.32	0.27	2570	6.59	3.29	0.35	3118	3.14	1.57	0.35
1741D	6.23	2.18	0.22	2585	7.45	3.73	0.35	3119	2.78	1.48	0.38
1747	5.31	2.30	0.27	2586	4.88	2.38	0.33	3120X	2.40	1.26	0.37
1748	6.32	2.74	0.27	2587	8.74	4.35	0.35	3122	2.52	1.27	0.35
1803D	12.09	4.79	0.23	2589	2.60	1.26	0.33	3126	4.27	2.09	0.33
1852D	4.95	1.81	0.22	2600	4.99	2.47	0.35	3131	3.33	1.63	0.33
1853	4.00	1.82	0.30	2623	9.29	4.27	0.30	3132	4.65	2.26	0.33
1860	4.71	2.35	0.35	2651	2.38	1.20	0.35	3145	3.69	1.79	0.33
1924	4.85	2.42	0.35	2660	3.92	1.96	0.35	3146	4.54	2.21	0.33
1925	5.39	2.49	0.30	2670	2.86	1.52	0.38	3169	7.89	3.88	0.33
2001	-	3.55	0.33	2683	3.23	1.62	0.35	3175D	6.52	3.14	0.33
2002	4.62	2.32	0.35	2688	3.34	1.67	0.35	3179	3.80	1.90	0.35

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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	3.05	1.53	0.35	3865	4.65	2.50	0.38	4557	4.16	2.08	0.35
3188	3.06	1.53	0.35	3881	8.51	4.09	0.33	4558	3.50	1.70	0.33
3220	2.84	1.37	0.33	4000	5.85	2.37	0.23	4561	-	1.73	0.30
3223	4.34	2.32	0.38	4021	13.12	5.65	0.27	4568	3.82	1.64	0.27
3224	5.82	2.88	0.35	4024D	5.99	2.58	0.27	4581	1.65	0.67	0.23
3227	3.45	1.71	0.35	4034	11.07	4.78	0.27	4583	9.25	3.76	0.23
3240	3.65	1.83	0.35	4036	3.15	1.36	0.27	4611	1.17	0.58	0.35
3241	5.37	2.61	0.33	4038	3.52	1.87	0.38	4635	4.36	1.62	0.22
3255	2.97	1.58	0.38	4053	3.91	1.90	0.33	4653	2.50	1.25	0.35
3257	3.63	1.76	0.33	4061	6.32	3.14	0.35	4665	11.63	5.01	0.27
3270	4.07	1.97	0.33	4062	2.45	1.19	0.33	4670	11.88	5.16	0.27
3300	6.34	3.08	0.33	4101	4.33	1.99	0.30	4683	4.78	2.31	0.33
3303	5.10	2.55	0.35	4109	2.04	1.02	0.35	4686	3.60	1.55	0.27
3307	7.28	3.51	0.33	4110	3.73	1.81	0.33	4692	0.93	0.47	0.35
3315	6.54	3.23	0.35	4111	3.06	1.52	0.35	4693	0.74	0.36	0.33
3334	4.92	2.37	0.33	4112	-	1.81	0.33	4703	4.90	2.39	0.33
3336	5.45	2.35	0.27	4113	2.64	1.27	0.33	4717	3.75	1.99	0.38
3365	15.62	6.72	0.27	4114	4.44	2.15	0.33	4720	2.23	1.08	0.33
3372	6.12	2.82	0.30	4130	7.58	3.68	0.33	4740	1.93	0.83	0.27
3373	7.19	3.48	0.33	4131	4.90	2.45	0.35	4741	3.77	1.82	0.33
3383	2.04	1.02	0.35	4133	3.30	1.65	0.35	4751	3.94	1.71	0.27
3385	1.29	0.64	0.35	4149	1.33	0.71	0.38	4767NX	4.79	1.77	0.22
3400	7.13	3.29	0.30	4150	-	0.71	0.38	4771N	4.33	1.62	0.21
3507	6.13	2.97	0.33	4206	5.63	2.73	0.33	4777	28.09	10.51	0.21
3515	3.08	1.49	0.33	4207	2.40	1.03	0.27	4825	0.64	0.28	0.27
3548	2.29	1.11	0.33	4239	2.71	1.16	0.27	4828	2.16	0.99	0.30
3559	11.91	5.84	0.33	4240	3.18	1.59	0.35	4829	1.86	0.75	0.23
3574X	3.39	1.70	0.35	4243	5.03	2.44	0.33	4902	6.49	3.24	0.35
3581	1.94	0.97	0.35	4244	6.38	3.10	0.33	4923	2.77	1.34	0.33
3612	3.68	1.70	0.30	4250	4.26	2.08	0.33	5020	8.43	3.61	0.27
3620	6.90	2.96	0.27	4251	3.73	1.80	0.33	5022	14.90	6.01	0.23
3629	2.66	1.33	0.35	4263	2.80	1.36	0.33	5037	32.52	11.93	0.22
3632	4.29	1.98	0.30	4273	3.65	1.77	0.33	5040	31.92	11.76	0.22
3634	3.03	1.52	0.35	4279	5.08	2.46	0.33	5057	19.72	7.28	0.22
3635	3.21	1.55	0.33	4282	4.22	2.09	0.35	5059	52.33	19.34	0.22
3638	2.30	1.14	0.35	4283	3.86	1.87	0.33	5069	54.03	19.75	0.22
3642	2.13	1.03	0.33	4299	3.42	1.71	0.35	5102	12.95	5.23	0.23
3643	4.45	2.16	0.33	4304	7.59	3.49	0.30	5146	9.34	4.01	0.27
3647	3.26	1.50	0.30	4307	3.52	1.87	0.38	5160	6.21	2.51	0.23
3648	2.28	1.14	0.35	4351	1.55	0.75	0.33	5183	6.99	3.01	0.27
3681	2.24	1.13	0.35	4352	2.64	1.32	0.35	5188	6.88	2.96	0.27
3685	2.07	1.04	0.35	4360	1.21	0.60	0.35	5190	4.29	1.85	0.27
3719	2.84	1.05	0.22	4361	1.36	0.68	0.35	5191	1.23	0.60	0.33
3724	7.90	3.19	0.23	4362	-	0.60	0.35	5192	5.27	2.55	0.33
3726	7.98	2.94	0.22	4410	6.01	2.92	0.33	5213	14.73	5.97	0.23
3803	4.53	2.19	0.33	4420	7.55	3.04	0.23	5215	9.99	4.56	0.30
3807	3.64	1.82	0.35	4431	2.19	1.16	0.38	5221	11.13	4.78	0.27
3808	4.69	2.15	0.30	4432	2.44	1.29	0.38	5222	11.27	4.55	0.23
3821	10.11	4.67	0.30	4439	3.77	1.73	0.30	5223	11.65	5.01	0.27
3822X	8.13	3.74	0.30	4452	5.97	2.90	0.33	5348	9.57	4.12	0.27
3824X	10.53	4.84	0.30	4459	3.82	1.85	0.33	5402	6.27	3.13	0.35
3826	2.03	0.98	0.33	4470	3.23	1.56	0.33	5403	17.29	7.01	0.23
3827	2.94	1.35	0.30	4484	5.21	2.54	0.33	5437	11.85	5.09	0.27
3830	1.86	0.85	0.30	4493	6.23	3.02	0.33	5443	6.72	3.24	0.33
3851	5.98	2.98	0.35	4511	0.68	0.31	0.30	5445	9.78	3.96	0.23

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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	12.73	5.46	0.27	6834	5.24	2.41	0.30	7502	4.27	1.85	0.27
5472	13.23	4.91	0.22	6836	6.28	2.72	0.27	7515	1.88	0.70	0.22
5473	14.07	5.21	0.22	6843F	10.87	3.92	0.20	7520	4.18	2.02	0.33
5474	13.09	5.31	0.23	6845F	8.63	3.11	0.20	7538	6.75	2.50	0.22
5478	7.30	3.13	0.27	6854	6.19	2.30	0.22	7539	2.22	0.90	0.23
5479	11.02	5.04	0.30	6872F	14.64	5.29	0.19	7540	6.15	2.29	0.21
5480	8.32	3.34	0.23	6874F	15.52	5.60	0.20	7580	4.58	1.97	0.27
5491	3.73	1.51	0.23	6882	11.74	4.36	0.22	7590	6.60	3.03	0.30
5506	11.91	4.42	0.22	6884	12.26	4.50	0.22	7600	13.19	5.67	0.27
5507	6.37	2.57	0.23	7016M	3.56	1.31	0.22	7601	-	5.67	0.27
5508D	19.03	8.10	0.27	7024M	3.95	1.45	0.22	7605	4.16	1.79	0.27
5509X	10.71	4.37	0.23	7038M	7.61	2.85	0.21	7607X	0.19	0.09	0.33
5535	9.23	3.98	0.27	7046M	8.51	3.14	0.22	7610	0.32	0.15	0.30
5537	6.70	2.88	0.27	7047M	4.75	1.74	0.22	7611	-	5.67	0.27
5551	38.18	14.18	0.22	7050M	10.17	3.81	0.21	7612	-	5.67	0.27
5604X	5.99	2.41	0.23	7090M	8.45	3.17	0.21	7613	-	5.67	0.27
5606	3.00	1.21	0.23	7097MX	4.61	2.60	0.46	7705X	11.01	5.08	0.30
5610	7.38	3.56	0.33	7098M	9.46	3.49	0.22	7710	6.43	2.60	0.23
5645	19.96	8.10	0.23	7099M	11.38	4.20	0.22	7711	27.81	11.29	0.23
5651	-	8.10	0.23	7133	19.67	7.99	0.23	7720X	2.88	1.24	0.27
5703	25.41	10.89	0.27	7151M	23.90	9.70	0.23	7723X	3.87	1.44	0.21
5705	20.71	8.77	0.28	7152M	31.95	12.98	0.23	7731X*	8.93	4.11	0.30
5951	0.62	0.31	0.35	7153M	26.55	10.78	0.23	7855	8.34	3.57	0.27
6003	13.83	5.94	0.27	7222	9.56	4.10	0.27	8001	3.24	1.62	0.35
6005	9.36	4.04	0.27	7228	10.44	4.49	0.27	8002	2.63	1.28	0.33
6017	8.52	3.64	0.27	7229	12.05	4.88	0.23	8006	3.12	1.52	0.33
6018	5.07	2.16	0.27	7230	10.27	4.71	0.30	8008	1.76	0.88	0.35
6045	6.33	2.71	0.27	7231	22.44	10.20	0.30	8010	2.41	1.21	0.35
6204	29.59	11.89	0.23	7232	9.53	3.85	0.23	8013	0.49	0.24	0.33
6206	6.81	2.52	0.22	7309F	14.61	5.27	0.20	8015	1.57	0.76	0.33
6213	4.34	1.75	0.23	7313F	4.07	1.47	0.20	8017	2.22	1.12	0.35
6214	5.53	2.05	0.22	7317F	7.39	2.66	0.20	8018X	4.84	2.42	0.35
6216	11.96	4.42	0.22	7327F	19.22	6.94	0.19	8021	4.65	2.26	0.33
6217	8.08	3.27	0.23	7333M	5.33	1.94	0.22	8031	3.82	1.86	0.33
6229	8.18	3.31	0.23	7335M	5.92	2.16	0.22	8032	2.85	1.43	0.35
6233	6.01	2.41	0.23	7337M	7.12	2.60	0.22	8033	2.83	1.38	0.33
6235	13.01	4.80	0.22	7350F	11.22	4.37	0.21	8037	2.38	1.20	0.35
6236	19.47	8.37	0.27	7360	6.68	2.89	0.27	8039	2.61	1.32	0.35
6237	3.09	1.32	0.27	7370	10.54	5.11	0.33	8044X	6.29	2.89	0.30
6251D	12.09	4.82	0.23	7380	9.87	4.53	0.30	8045	1.39	0.70	0.35
6252D	7.31	2.69	0.22	7382X	5.19	2.53	0.33	8046	3.94	1.92	0.33
6260D	10.87	3.95	0.22	7390	21.85	10.53	0.33	8047	1.43	0.71	0.35
6306	6.73	2.71	0.23	7394M	8.12	3.00	0.22	8058	3.30	1.61	0.33
6319	6.44	2.60	0.23	7395M	9.02	3.33	0.22	8072	1.53	0.77	0.35
6325	9.04	3.66	0.23	7398M	10.85	4.01	0.22	8102	3.31	1.67	0.35
6400	12.16	5.57	0.30	7402	0.19	0.09	0.33	8103	12.52	5.79	0.30
6503	4.92	2.45	0.35	7403	4.88	2.12	0.27	8105	5.99	3.00	0.35
6504	6.92	3.45	0.35	7405N	1.59	0.68	0.27	8106	6.89	2.98	0.27
6702M*	10.11	4.33	0.27	7420	16.63	6.05	0.22	8107	6.91	2.99	0.27
6703M*	13.51	5.80	0.27	7421	1.32	0.53	0.23	8111	4.31	2.10	0.33
6704M*	11.23	4.81	0.27	7422	2.43	0.90	0.22	8116	4.00	1.95	0.33
6801F	4.39	1.79	0.26	7425	5.62	2.08	0.22	8203	11.78	5.72	0.33
6811	9.31	3.99	0.27	7431N	1.40	0.51	0.22	8204	6.10	2.64	0.27
6824F	7.40	2.88	0.21	7445N	0.86	-	-	8209	6.25	3.03	0.33
6826F	5.48	2.23	0.26	7453N	0.75	-	-	8215	6.67	2.90	0.27

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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Effective January 1, 2015

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8227	8.75	3.25	0.22	8835	3.42	1.66	0.33				
8232	5.75	2.48	0.27	8842	4.06	1.98	0.33				
8233	5.23	2.23	0.27	8855	0.23	0.11	0.33				
8235	5.22	2.53	0.33	8856	0.19	0.09	0.33				
8263	11.40	5.24	0.30	8864	3.76	1.83	0.33				
8264	7.86	3.39	0.27	8868	0.72	0.36	0.35				
8265	10.54	4.32	0.22	8869	1.67	0.84	0.35				
8279	7.32	2.99	0.23	8871	0.17	0.08	0.35				
8288	15.38	6.76	0.27	8901	0.43	0.20	0.30				
8291	7.83	3.59	0.30	9012	1.86	0.85	0.30				
8292	4.74	2.31	0.33	9014	3.70	1.80	0.33				
8293	14.56	6.28	0.27	9015	5.35	2.59	0.33				
8304	8.82	3.81	0.27	9016	4.56	2.24	0.33				
8350	10.48	4.26	0.23	9019	3.03	1.31	0.27				
8380	4.87	2.25	0.30	9033X	7.38	3.59	0.33				
8381	3.65	1.69	0.30	9040	4.75	2.38	0.35				
8385X	4.15	1.79	0.27	9044X	2.22	1.11	0.35				
8392	3.17	1.54	0.33	9052	4.04	2.03	0.35				
8393	3.50	1.69	0.33	9058	2.68	1.44	0.38				
8399X	11.40	5.45	0.33	9059	-	0.84	0.35				
8500	8.14	3.53	0.27	9060	2.27	1.14	0.35				
8601	0.66	0.30	0.30	9061X	1.79	0.96	0.38				
8602	0.77	0.35	0.30	9063	1.33	0.67	0.35				
8603	0.15	0.07	0.33	9077F	2.72	1.22	0.32				
8606	4.51	1.83	0.23	9082	1.98	1.06	0.38				
8709F	4.16	1.50	0.20	9083	2.02	1.08	0.38				
8719	5.41	2.01	0.22	9084	2.43	1.19	0.33				
8720	2.75	1.19	0.27	9088a	a	a	a				
8721	0.36	0.16	0.27	9089	1.95	0.98	0.35				
8723	0.19	0.09	0.33	9093	2.07	1.04	0.35				
8725	3.60	1.56	0.27	9101	5.91	2.96	0.35				
8726F	2.47	1.01	0.26	9102	4.77	2.31	0.33				
8734M	0.55	0.24	0.27	9154	2.93	1.43	0.33				
8737M	0.50	0.22	0.27	9156	2.83	1.31	0.30				
8738M	0.67	0.29	0.27	9170	9.54	3.57	0.21				
8742	0.41	0.18	0.27	9178*	9.89	-	0.38				
8745	5.84	2.70	0.30	9179*	21.67	-	0.35				
8748	0.91	0.42	0.30	9180	6.71	2.92	0.27				
8754X	0.95	0.46	0.33	9182	4.59	2.23	0.33				
8755	0.55	0.24	0.27	9186	16.61	6.79	0.23				
8799	0.76	0.37	0.33	9220	5.45	2.50	0.30				
8800	2.05	1.09	0.38	9402	7.18	3.09	0.27				
8803	0.08	0.03	0.27	9403	14.65	5.95	0.23				
8805M	0.26	0.13	0.33	9410	2.80	1.36	0.33				
8810	0.19	0.09	0.33	9501	5.02	2.31	0.30				
8814M	0.23	0.11	0.33	9505	13.77	6.25	0.30				
8815M	0.31	0.15	0.33	9516	8.79	3.80	0.27				
8820	0.29	0.13	0.30	9519	5.52	2.38	0.27				
8824	5.48	2.75	0.35	9521	5.17	2.22	0.27				
8825	3.09	1.65	0.38	9522	3.19	1.55	0.33				
8826	3.44	1.67	0.33	9534	11.12	4.49	0.23				
8829	5.08	2.46	0.33	9554	16.37	6.60	0.23				
8831	2.08	1.02	0.33	9586	0.79	0.42	0.38				
8832	0.59	0.29	0.33	9600	3.69	1.84	0.35				
8833	1.20	0.58	0.33	9620	1.42	0.66	0.30				

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

Effective January 1, 2015

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	0.34	S	4024D	0.01	S
0065D	0.05	S	1803D	0.30	S	5508D	0.06	S
0066D	0.05	S	1852D	0.08	Asb	6251D	0.04	S
0067D	0.05	S	3081D	0.08	S	6252D	0.04	S
1164D	0.09	S	3082D	0.06	S	6260D	0.05	S
1165D	0.03	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 1.624 and elr x 1.624.
- 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 7.04 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 5.76 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 5.28 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 14.48 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 11.85 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 10.86 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2015

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	6.1%	4.5%	4.0%	3.2%	2.5%	1.9%	1.7%
\$5,000	15.7%	12.2%	11.1%	9.2%	7.6%	6.2%	5.5%
\$10,000	22.4%	17.9%	16.6%	14.1%	11.8%	9.9%	8.8%

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

Employee operated vehicle.....	\$91,700
Leased or rented vehicle.....	\$61,100

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

Maximum Weekly 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 Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-- "Executive Officers or members of limited liability companies"..... \$2,400

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

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$61,100

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.)

Workers Compensation Administration Funds Assessment factors applicable in accordance with the Connecticut State Rule Exception to *Basic Manual* Rule 3-A-13 (expressed as a percentage of premium):

Industrial Classifications and Maritime/FELA (Program I and Program II State Act).....	1.6%
F Classifications and Maritime/FELA (Program II USL Act).....	4.0%

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, 2015
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,356	0.04	1,328,501	--	1,401,780	0.44
2,357	--	9,523	0.05	1,401,781	--	1,479,303	0.45
9,524	--	16,844	0.06	1,479,304	--	1,561,448	0.46
16,845	--	24,324	0.07	1,561,449	--	1,648,643	0.47
24,325	--	31,967	0.08	1,648,644	--	1,741,370	0.48
31,968	--	53,467	0.09	1,741,371	--	1,840,172	0.49
53,468	--	79,588	0.10	1,840,173	--	1,945,668	0.50
79,589	--	102,823	0.11	1,945,669	--	2,058,563	0.51
102,824	--	125,445	0.12	2,058,564	--	2,179,664	0.52
125,446	--	148,071	0.13	2,179,665	--	2,309,900	0.53
148,072	--	170,976	0.14	2,309,901	--	2,450,347	0.54
170,977	--	194,314	0.15	2,450,348	--	2,602,255	0.55
194,315	--	218,191	0.16	2,602,256	--	2,767,087	0.56
218,192	--	242,687	0.17	2,767,088	--	2,946,567	0.57
242,688	--	267,867	0.18	2,946,568	--	3,142,739	0.58
267,868	--	293,791	0.19	3,142,740	--	3,358,047	0.59
293,792	--	320,516	0.20	3,358,048	--	3,595,433	0.60
320,517	--	348,095	0.21	3,595,434	--	3,858,478	0.61
348,096	--	376,585	0.22	3,858,479	--	4,151,583	0.62
376,586	--	406,043	0.23	4,151,584	--	4,480,211	0.63
406,044	--	436,526	0.24	4,480,212	--	4,851,239	0.64
436,527	--	468,097	0.25	4,851,240	--	5,273,439	0.65
468,098	--	500,822	0.26	5,273,440	--	5,758,184	0.66
500,823	--	534,770	0.27	5,758,185	--	6,320,483	0.67
534,771	--	570,016	0.28	6,320,484	--	6,980,570	0.68
570,017	--	606,639	0.29	6,980,571	--	7,766,383	0.69
606,640	--	644,725	0.30	7,766,384	--	8,717,625	0.70
644,726	--	684,366	0.31	8,717,626	--	9,892,684	0.71
684,367	--	725,663	0.32	9,892,685	--	11,381,087	0.72
725,664	--	768,724	0.33	11,381,088	--	13,327,454	0.73
768,725	--	813,665	0.34	13,327,455	--	15,981,584	0.74
813,666	--	860,617	0.35	15,981,585	--	19,815,319	0.75
860,618	--	909,717	0.36	19,815,320	--	25,839,750	0.76
909,718	--	961,118	0.37	25,839,751	--	36,683,714	0.77
961,119	--	1,014,989	0.38	36,683,715	--	61,986,274	0.78
1,014,990	--	1,071,512	0.39	61,986,275	--	188,499,016	0.79
1,071,513	--	1,130,889	0.40	188,499,017	AND OVER	0.80	
1,130,890	--	1,193,344	0.41				
1,193,345	--	1,259,123	0.42				
1,259,124	--	1,328,500	0.43				

(a) G	11.25
(b) State Per Claim Accident Limitation	\$281,500
(c) State Multiple Claim Accident Limitation	\$563,000
(d) USL&HW Per Claim Accident Limitation	\$475,500
(e) USL&HW Multiple Claim Accident Limitation	\$951,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$15,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.25
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.25.)</i>	

Effective January 1, 2015
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 -- 60,511	28,125	1,941,762 -- 1,997,979	225,000	3,909,941 -- 3,966,182	421,875
60,512 -- 104,147	33,750	1,997,980 -- 2,054,199	230,625	3,966,183 -- 4,022,424	427,500
104,148 -- 154,283	39,375	2,054,200 -- 2,110,420	236,250	4,022,425 -- 4,078,666	433,125
154,284 -- 207,174	45,000	2,110,421 -- 2,166,643	241,875	4,078,667 -- 4,134,909	438,750
207,175 -- 261,351	50,625	2,166,644 -- 2,222,867	247,500	4,134,910 -- 4,191,152	444,375
261,352 -- 316,209	56,250	2,222,868 -- 2,279,093	253,125	4,191,153 -- 4,247,395	450,000
316,210 -- 371,463	61,875	2,279,094 -- 2,335,320	258,750	4,247,396 -- 4,303,638	455,625
371,464 -- 426,968	67,500	2,335,321 -- 2,391,548	264,375	4,303,639 -- 4,359,882	461,250
426,969 -- 482,640	73,125	2,391,549 -- 2,447,776	270,000	4,359,883 -- 4,416,125	466,875
482,641 -- 538,429	78,750	2,447,777 -- 2,504,006	275,625	4,416,126 -- 4,472,369	472,500
538,430 -- 594,303	84,375	2,504,007 -- 2,560,237	281,250	4,472,370 -- 4,528,613	478,125
594,304 -- 650,240	90,000	2,560,238 -- 2,616,468	286,875	4,528,614 -- 4,584,857	483,750
650,241 -- 706,226	95,625	2,616,469 -- 2,672,701	292,500	4,584,858 -- 4,641,101	489,375
706,227 -- 762,250	101,250	2,672,702 -- 2,728,934	298,125	4,641,102 -- 4,697,345	495,000
762,251 -- 818,305	106,875	2,728,935 -- 2,785,167	303,750	4,697,346 -- 4,753,590	500,625
818,306 -- 874,385	112,500	2,785,168 -- 2,841,402	309,375	4,753,591 -- 4,809,834	506,250
874,386 -- 930,485	118,125	2,841,403 -- 2,897,637	315,000	4,809,835 -- 4,866,079	511,875
930,486 -- 986,602	123,750	2,897,638 -- 2,953,872	320,625	4,866,080 -- 4,922,324	517,500
986,603 -- 1,042,733	129,375	2,953,873 -- 3,010,108	326,250	4,922,325 -- 4,978,569	523,125
1,042,734 -- 1,098,876	135,000	3,010,109 -- 3,066,345	331,875	4,978,570 -- 5,034,814	528,750
1,098,877 -- 1,155,029	140,625	3,066,346 -- 3,122,582	337,500	5,034,815 -- 5,091,059	534,375
1,155,030 -- 1,211,191	146,250	3,122,583 -- 3,178,820	343,125	5,091,060 -- 5,147,304	540,000
1,211,192 -- 1,267,361	151,875	3,178,821 -- 3,235,057	348,750	5,147,305 -- 5,203,549	545,625
1,267,362 -- 1,323,538	157,500	3,235,058 -- 3,291,296	354,375	5,203,550 -- 5,259,795	551,250
1,323,539 -- 1,379,721	163,125	3,291,297 -- 3,347,535	360,000	5,259,796 -- 5,316,041	556,875
1,379,722 -- 1,435,909	168,750	3,347,536 -- 3,403,774	365,625	5,316,042 -- 5,371,875	562,500
1,435,910 -- 1,492,101	174,375	3,403,775 -- 3,460,013	371,250		
1,492,102 -- 1,548,298	180,000	3,460,014 -- 3,516,253	376,875		
1,548,299 -- 1,604,498	185,625	3,516,254 -- 3,572,493	382,500		
1,604,499 -- 1,660,702	191,250	3,572,494 -- 3,628,734	388,125		
1,660,703 -- 1,716,909	196,875	3,628,735 -- 3,684,974	393,750		
1,716,910 -- 1,773,118	202,500	3,684,975 -- 3,741,215	399,375		
1,773,119 -- 1,829,330	208,125	3,741,216 -- 3,797,457	405,000		
1,829,331 -- 1,885,544	213,750	3,797,458 -- 3,853,698	410,625		
1,885,545 -- 1,941,761	219,375	3,853,699 -- 3,909,940	416,250		

For Expected Losses greater than \$5,371,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.25) / (\text{Expected Losses} + (700)(11.25))$$

G = 11.25

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

Effective January 1, 2015

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.37	1.09	1.01	0.85	0.72	0.60	0.51

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	0.663	0.701	0.712	0.734	0.752	0.768	0.778
\$15,000	0.621	0.663	0.676	0.701	0.723	0.742	0.755
\$20,000	0.586	0.632	0.646	0.673	0.697	0.719	0.734
\$25,000	0.557	0.605	0.620	0.649	0.675	0.699	0.716
\$30,000	0.532	0.581	0.597	0.627	0.655	0.680	0.700
\$35,000	0.510	0.560	0.576	0.608	0.637	0.664	0.685
\$40,000	0.490	0.541	0.558	0.590	0.621	0.648	0.671
\$50,000	0.456	0.508	0.526	0.559	0.591	0.621	0.646
\$75,000	0.394	0.446	0.465	0.500	0.534	0.566	0.595
\$100,000	0.350	0.402	0.420	0.456	0.492	0.524	0.557
\$125,000	0.317	0.367	0.386	0.421	0.458	0.490	0.525
\$150,000	0.291	0.340	0.359	0.393	0.430	0.463	0.499
\$175,000	0.270	0.317	0.336	0.370	0.407	0.439	0.476
\$200,000	0.252	0.298	0.317	0.350	0.387	0.418	0.457
\$225,000	0.236	0.282	0.301	0.333	0.369	0.401	0.439
\$250,000	0.223	0.267	0.286	0.318	0.354	0.385	0.424
\$275,000	0.212	0.255	0.273	0.304	0.340	0.370	0.410
\$300,000	0.201	0.244	0.262	0.292	0.327	0.358	0.398
\$325,000	0.192	0.233	0.252	0.281	0.316	0.346	0.386
\$350,000	0.184	0.224	0.242	0.271	0.306	0.335	0.376
\$375,000	0.176	0.216	0.234	0.262	0.297	0.325	0.366
\$400,000	0.169	0.208	0.226	0.254	0.288	0.316	0.357
\$425,000	0.163	0.201	0.219	0.246	0.280	0.308	0.348
\$450,000	0.157	0.195	0.213	0.239	0.273	0.300	0.341
\$475,000	0.152	0.189	0.206	0.233	0.266	0.292	0.333
\$500,000	0.147	0.183	0.201	0.227	0.259	0.286	0.326
\$600,000	0.130	0.164	0.181	0.205	0.237	0.262	0.302
\$700,000	0.117	0.149	0.166	0.189	0.219	0.243	0.283
\$800,000	0.106	0.137	0.153	0.175	0.204	0.227	0.266
\$900,000	0.098	0.127	0.142	0.163	0.192	0.213	0.252
\$1,000,000	0.090	0.118	0.133	0.153	0.181	0.201	0.240
\$2,000,000	0.051	0.071	0.083	0.097	0.120	0.134	0.169
\$3,000,000	0.035	0.051	0.061	0.072	0.091	0.103	0.134
\$4,000,000	0.027	0.040	0.048	0.057	0.074	0.084	0.112
\$5,000,000	0.021	0.032	0.040	0.048	0.062	0.071	0.097
\$6,000,000	0.017	0.027	0.034	0.040	0.053	0.061	0.085
\$7,000,000	0.014	0.023	0.029	0.035	0.047	0.054	0.075
\$8,000,000	0.012	0.020	0.025	0.031	0.041	0.048	0.068
\$9,000,000	0.011	0.017	0.022	0.027	0.037	0.043	0.061
\$10,000,000	0.009	0.015	0.020	0.024	0.033	0.039	0.056

Effective January 1, 2015

**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	0.740	0.780	0.792	0.815	0.834	0.851	0.860
\$15,000	0.695	0.740	0.754	0.780	0.803	0.823	0.836
\$20,000	0.658	0.707	0.722	0.751	0.776	0.799	0.815
\$25,000	0.627	0.678	0.694	0.725	0.753	0.778	0.796
\$30,000	0.600	0.653	0.669	0.702	0.732	0.759	0.778
\$35,000	0.576	0.630	0.647	0.681	0.712	0.741	0.762
\$40,000	0.555	0.610	0.628	0.663	0.695	0.724	0.748
\$50,000	0.519	0.575	0.593	0.630	0.664	0.695	0.721
\$75,000	0.451	0.508	0.527	0.565	0.602	0.636	0.667
\$100,000	0.403	0.459	0.479	0.518	0.556	0.591	0.625
\$125,000	0.367	0.422	0.442	0.480	0.519	0.555	0.591
\$150,000	0.338	0.392	0.412	0.450	0.489	0.524	0.562
\$175,000	0.315	0.367	0.387	0.424	0.463	0.499	0.538
\$200,000	0.295	0.346	0.366	0.402	0.441	0.476	0.516
\$225,000	0.278	0.327	0.348	0.383	0.422	0.457	0.497
\$250,000	0.263	0.312	0.332	0.366	0.405	0.439	0.481
\$275,000	0.250	0.297	0.317	0.351	0.390	0.423	0.465
\$300,000	0.238	0.285	0.305	0.338	0.376	0.409	0.452
\$325,000	0.228	0.274	0.293	0.326	0.364	0.396	0.439
\$350,000	0.218	0.263	0.283	0.315	0.353	0.385	0.427
\$375,000	0.210	0.254	0.273	0.305	0.342	0.374	0.417
\$400,000	0.202	0.245	0.265	0.296	0.333	0.364	0.407
\$425,000	0.195	0.237	0.257	0.287	0.324	0.354	0.397
\$450,000	0.188	0.230	0.249	0.279	0.315	0.345	0.389
\$475,000	0.182	0.223	0.242	0.272	0.308	0.337	0.380
\$500,000	0.176	0.217	0.236	0.265	0.300	0.330	0.373
\$600,000	0.157	0.195	0.213	0.241	0.275	0.303	0.346
\$700,000	0.141	0.178	0.196	0.221	0.255	0.281	0.324
\$800,000	0.129	0.164	0.181	0.205	0.238	0.263	0.306
\$900,000	0.118	0.152	0.169	0.192	0.224	0.248	0.290
\$1,000,000	0.110	0.142	0.158	0.180	0.211	0.235	0.276
\$2,000,000	0.063	0.086	0.099	0.115	0.140	0.158	0.195
\$3,000,000	0.043	0.061	0.073	0.086	0.107	0.121	0.155
\$4,000,000	0.033	0.048	0.057	0.068	0.087	0.099	0.129
\$5,000,000	0.026	0.039	0.047	0.056	0.073	0.083	0.111
\$6,000,000	0.021	0.032	0.040	0.048	0.062	0.072	0.098
\$7,000,000	0.018	0.027	0.034	0.041	0.055	0.063	0.087
\$8,000,000	0.015	0.024	0.030	0.036	0.048	0.056	0.078
\$9,000,000	0.013	0.021	0.026	0.032	0.043	0.050	0.070
\$10,000,000	0.011	0.018	0.023	0.028	0.039	0.045	0.064

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.
0.10	0.07	0.06	0.05	0.42	0.30	0.25	0.21



**CONNECTICUT
WORKERS COMPENSATION FILING – JANUARY 1, 2015**

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S1

Effective January 1, 2015

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	8.91	1250	2.46	0.33	2003	12.99	1250	3.55	0.33	2701	32.80	1250	7.98	0.27
0008	7.35	1250	1.93	0.30	2014	14.54	1250	3.54	0.27	2702	66.90	1250	14.07	0.22
0016	11.73	1250	2.86	0.27	2016	6.08	1250	1.71	0.35	2709	33.82	1250	8.22	0.27
0034	9.47	1250	2.59	0.33	2021	9.35	1250	2.44	0.30	2710	22.16	1250	5.12	0.23
0035	6.15	1250	1.74	0.35	2039	12.25	1250	3.48	0.35	2714	12.19	1250	3.45	0.35
0036	11.29	1250	3.09	0.33	2041	10.09	1250	2.86	0.35	2731	11.49	1250	2.81	0.27
0037	9.10	1250	2.38	0.30	2065	8.82	1250	2.41	0.33	2735	12.28	1250	3.48	0.35
0042X	21.46	1250	5.58	0.30	2070	15.50	1250	4.24	0.33	2759	12.35	1250	3.49	0.35
0050	18.54	1250	5.06	0.33	2081	9.45	1250	2.61	0.33	2790	4.61	1250	1.31	0.35
0059D	0.57	-	0.06	0.22	2089	9.81	1250	2.70	0.33	2797	13.32	1250	3.65	0.33
0065D	0.09	-	0.01	0.27	2095	9.12	1250	2.50	0.33	2799	10.02	1250	2.58	0.30
0066D	0.09	-	0.01	0.27	2105	9.67	1250	2.74	0.35	2802	15.60	1250	4.07	0.30
0067D	0.09	-	0.01	0.27	2110	6.52	1250	1.85	0.35	2812	-	-	3.03	0.33
0079	7.35	1250	1.81	0.27	2111	7.42	1250	2.10	0.35	2835	11.20	1250	3.37	0.38
0083	15.83	1250	4.35	0.33	2112	9.70	1250	2.75	0.35	2836	7.40	1250	2.23	0.38
0106	34.54	1250	7.95	0.23	2114	4.89	1250	1.39	0.35	2841	9.26	1250	2.62	0.35
0113	11.08	1250	3.04	0.33	2121	4.05	1250	1.11	0.33	2881	9.17	1250	2.76	0.38
0170	11.08	1250	3.04	0.33	2130	7.17	1250	1.97	0.33	2883	11.06	1250	3.03	0.33
0251	10.57	1250	2.90	0.33	2131	7.37	1250	2.02	0.33	2913	9.19	1250	2.77	0.38
0400	20.32	1250	5.27	0.30	2143	7.33	1250	2.09	0.35	2915	8.13	1250	2.11	0.30
0401	25.11	A	5.78	0.23	2157	24.70	1250	6.76	0.33	2916	9.33	1250	2.15	0.23
0767N	1.04	-	-	-	2172	6.27	1250	1.62	0.30	2923	5.74	1250	1.63	0.35
0771N	1.34	-	-	-	2174	8.61	1250	2.43	0.35	2942	6.24	1250	1.87	0.38
0908PX	307.00	432	84.15	0.33	2211	23.82	1250	5.83	0.27	2960	11.45	1250	3.13	0.33
0913PX	1242.00	1250	340.48	0.33	2220	7.30	1250	2.00	0.33	3004	7.09	1250	1.72	0.27
0917	11.34	1250	3.21	0.35	2286	6.17	1250	1.75	0.35	3018	13.08	1250	3.20	0.27
0918X	3.02	650	0.83	0.33	2288	11.03	1250	3.11	0.35	3022	24.28	1250	6.87	0.35
1005	16.59	1250	3.46	0.22	2300	7.67	1250	2.29	0.37	3027	15.71	1250	3.83	0.27
1164D	17.60	1250	3.65	0.22	2302	8.13	1250	2.22	0.33	3028	10.78	1250	2.95	0.33
1165D	11.66	1250	2.65	0.23	2305	7.44	1250	1.94	0.30	3030	25.64	1250	6.27	0.27
1320	6.43	1250	1.47	0.23	2361	5.83	1250	1.60	0.33	3040	14.83	1250	3.62	0.27
1322	27.57	1250	6.29	0.23	2362	4.01	1250	1.10	0.33	3041	14.68	1250	4.02	0.33
1430	17.30	1250	4.23	0.27	2380	6.63	1250	1.82	0.33	3042	13.57	1250	3.52	0.30
1438	12.86	1250	2.95	0.23	2386	4.12	1250	1.16	0.35	3064	12.78	1250	3.51	0.33
1452	8.50	1250	2.07	0.27	2388	4.44	1250	1.25	0.35	3069	-	-	2.54	0.33
1463	19.74	1250	4.53	0.23	2402	6.38	1250	1.56	0.27	3076	9.26	1250	2.54	0.33
1472	11.91	1250	2.75	0.23	2413	7.85	1250	2.15	0.33	3081D	16.59	1250	4.03	0.27
1624D	11.57	1250	2.64	0.23	2416	5.12	1250	1.41	0.33	3082D	11.75	1250	2.85	0.27
1642	9.51	1250	2.32	0.27	2417	4.12	1250	1.13	0.33	3085D	18.23	1250	4.46	0.27
1654	26.28	1250	6.41	0.27	2501	6.48	1250	1.78	0.33	3110	20.30	1250	5.56	0.33
1655	10.41	1250	2.52	0.27	2503	4.82	1250	1.36	0.35	3111	6.71	1250	1.85	0.33
1699	10.83	1250	2.65	0.27	2534	5.62	1250	1.60	0.35	3113	6.26	1250	1.71	0.33
1701	18.94	1250	4.66	0.27	2560X	3.94	1250	1.18	0.37	3114	6.82	1250	1.86	0.33
1710	13.66	1250	3.32	0.27	2570	11.64	1250	3.29	0.35	3118	5.55	1250	1.57	0.35
1741D	11.01	1250	2.18	0.22	2585	13.16	1250	3.73	0.35	3119	4.91	1250	1.48	0.38
1747	9.38	1250	2.30	0.27	2586	8.62	1250	2.38	0.33	3120X	4.24	1250	1.26	0.37
1748	11.17	1250	2.74	0.27	2587	15.44	1250	4.35	0.35	3122	4.45	1250	1.27	0.35
1803D	21.36	1250	4.79	0.23	2589	4.59	1250	1.26	0.33	3126	7.55	1250	2.09	0.33
1852D	8.75	1250	1.81	0.22	2600	8.82	1250	2.47	0.35	3131	5.88	1250	1.63	0.33
1853	7.07	1250	1.82	0.30	2623	16.42	1250	4.27	0.30	3132	8.22	1250	2.26	0.33
1860	8.32	1250	2.35	0.35	2651	4.21	1250	1.20	0.35	3145	6.52	1250	1.79	0.33
1924	8.57	1250	2.42	0.35	2660	6.93	1250	1.96	0.35	3146	8.02	1250	2.21	0.33
1925	9.52	1250	2.49	0.30	2670	5.05	1250	1.52	0.38	3169	13.94	1250	3.88	0.33
2001	-	-	3.55	0.33	2683	5.71	1250	1.62	0.35	3175D	11.52	1250	3.14	0.33
2002	8.16	1250	2.32	0.35	2688	5.90	1250	1.67	0.35	3179	6.71	1250	1.90	0.35

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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	5.39	1250	1.53	0.35	3865	8.22	1250	2.50	0.38	4557	7.35	1250	2.08	0.35
3188	5.41	1250	1.53	0.35	3881	15.04	1250	4.09	0.33	4558	6.18	1250	1.70	0.33
3220	5.02	1250	1.37	0.33	4000	10.34	1250	2.37	0.23	4561	—	—	1.73	0.30
3223	7.67	1250	2.32	0.38	4021	23.18	1250	5.65	0.27	4568	6.75	1250	1.64	0.27
3224	10.28	1250	2.88	0.35	4024D	10.59	1250	2.58	0.27	4581	2.92	1154	0.67	0.23
3227	6.10	1250	1.71	0.35	4034	19.56	1250	4.78	0.27	4583	16.34	1250	3.76	0.23
3240	6.45	1250	1.83	0.35	4036	5.57	1250	1.36	0.27	4611	2.07	882	0.58	0.35
3241	9.49	1250	2.61	0.33	4038	6.22	1250	1.87	0.38	4635	7.70	1250	1.62	0.22
3255	5.25	1250	1.58	0.38	4053	6.91	1250	1.90	0.33	4653	4.42	1250	1.25	0.35
3257	6.41	1250	1.76	0.33	4061	11.17	1250	3.14	0.35	4665	20.55	1250	5.01	0.27
3270	7.19	1250	1.97	0.33	4062	4.33	1250	1.19	0.33	4670	20.99	1250	5.16	0.27
3300	11.20	1250	3.08	0.33	4101	7.65	1250	1.99	0.30	4683	8.45	1250	2.31	0.33
3303	9.01	1250	2.55	0.35	4109	3.60	1250	1.02	0.35	4686	6.36	1250	1.55	0.27
3307	12.86	1250	3.51	0.33	4110	6.59	1250	1.81	0.33	4692	1.64	745	0.47	0.35
3315	11.56	1250	3.23	0.35	4111	5.41	1250	1.52	0.35	4693	1.31	639	0.36	0.33
3334	8.69	1250	2.37	0.33	4112	—	—	1.81	0.33	4703	8.66	1250	2.39	0.33
3336	9.63	1250	2.35	0.27	4113	4.66	1250	1.27	0.33	4717	6.63	1250	1.99	0.38
3365	27.61	1250	6.72	0.27	4114	7.85	1250	2.15	0.33	4720	3.94	1250	1.08	0.33
3372	10.81	1250	2.82	0.30	4130	13.39	1250	3.68	0.33	4740	3.41	1250	0.83	0.27
3373	12.70	1250	3.48	0.33	4131	8.66	1250	2.45	0.35	4741	6.66	1250	1.82	0.33
3383	3.60	1250	1.02	0.35	4133	5.83	1250	1.65	0.35	4751	6.96	1250	1.71	0.27
3385	2.28	950	0.64	0.35	4149	2.35	972	0.71	0.38	4767NX	8.46	1250	1.77	0.22
3400	12.60	1250	3.29	0.30	4150	—	—	0.71	0.38	4771N	7.65	1250	1.62	0.21
3507	10.83	1250	2.97	0.33	4206	9.95	1250	2.73	0.33	4777	49.64	1250	10.51	0.21
3515	5.44	1250	1.49	0.33	4207	4.24	1250	1.03	0.27	4825	1.13	582	0.28	0.27
3548	4.05	1250	1.11	0.33	4239	4.79	1250	1.16	0.27	4828	3.82	1250	0.99	0.30
3559	21.04	1250	5.84	0.33	4240	5.62	1250	1.59	0.35	4829	3.29	1250	0.75	0.23
3574X	5.99	1250	1.70	0.35	4243	8.89	1250	2.44	0.33	4902	11.47	1250	3.24	0.35
3581	3.43	1250	0.97	0.35	4244	11.27	1250	3.10	0.33	4923	4.89	1250	1.34	0.33
3612	6.50	1250	1.70	0.30	4250	7.53	1250	2.08	0.33	5020	14.89	1250	3.61	0.27
3620	12.19	1250	2.96	0.27	4251	6.59	1250	1.80	0.33	5022	26.33	1250	6.01	0.23
3629	4.70	1250	1.33	0.35	4263	4.95	1250	1.36	0.33	5037	57.47	1250	11.93	0.22
3632	7.58	1250	1.98	0.30	4273	6.45	1250	1.77	0.33	5040	56.41	1250	11.76	0.22
3634	5.35	1250	1.52	0.35	4279	8.98	1250	2.46	0.33	5057	34.84	1250	7.28	0.22
3635	5.67	1250	1.55	0.33	4282	7.46	1250	2.09	0.35	5059	92.47	1250	19.34	0.22
3638	4.06	1250	1.14	0.35	4283	6.82	1250	1.87	0.33	5069	95.47	1250	19.75	0.22
3642	3.76	1250	1.03	0.33	4299	6.04	1250	1.71	0.35	5102	22.88	1250	5.23	0.23
3643	7.86	1250	2.16	0.33	4304	13.41	1250	3.49	0.30	5146	16.50	1250	4.01	0.27
3647	5.76	1250	1.50	0.30	4307	6.22	1250	1.87	0.38	5160	10.98	1250	2.51	0.23
3648	4.03	1250	1.14	0.35	4351	2.74	1097	0.75	0.33	5183	12.35	1250	3.01	0.27
3681	3.96	1250	1.13	0.35	4352	4.66	1250	1.32	0.35	5188	12.16	1250	2.96	0.27
3685	3.66	1250	1.04	0.35	4360	2.14	905	0.60	0.35	5190	7.58	1250	1.85	0.27
3719	5.01	1250	1.05	0.22	4361	2.40	988	0.68	0.35	5191	2.17	914	0.60	0.33
3724	13.95	1250	3.19	0.23	4362	—	—	0.60	0.35	5192	9.31	1250	2.55	0.33
3726	14.10	1250	2.94	0.22	4410	10.62	1250	2.92	0.33	5213	26.02	1250	5.97	0.23
3803	8.00	1250	2.19	0.33	4420	13.34	1250	3.04	0.23	5215	17.66	1250	4.56	0.30
3807	6.43	1250	1.82	0.35	4431	3.87	1250	1.16	0.38	5221	19.67	1250	4.78	0.27
3808	8.29	1250	2.15	0.30	4432	4.31	1250	1.29	0.38	5222	19.92	1250	4.55	0.23
3821	17.86	1250	4.67	0.30	4439	6.66	1250	1.73	0.30	5223	20.59	1250	5.01	0.27
3822X	14.37	1250	3.74	0.30	4452	10.55	1250	2.90	0.33	5348	16.90	1250	4.12	0.27
3824X	18.61	1250	4.84	0.30	4459	6.75	1250	1.85	0.33	5402	11.08	1250	3.13	0.35
3826	3.59	1250	0.98	0.33	4470	5.71	1250	1.56	0.33	5403	30.56	1250	7.01	0.23
3827	5.19	1250	1.35	0.30	4484	9.21	1250	2.54	0.33	5437	20.94	1250	5.09	0.27
3830	3.29	1250	0.85	0.30	4493	11.01	1250	3.02	0.33	5443	11.88	1250	3.24	0.33
3851	10.57	1250	2.98	0.35	4511	1.20	604	0.31	0.30	5445	17.28	1250	3.96	0.23

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2015

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	22.48	1250	5.46	0.27	6834	9.26	1250	2.41	0.30	7502	7.55	1250	1.85	0.27
5472	23.37	1250	4.91	0.22	6836	11.10	1250	2.72	0.27	7515	3.32	1250	0.70	0.22
5473	24.86	1250	5.21	0.22	6843F	19.21	1250	3.92	0.20	7520	7.39	1250	2.02	0.33
5474	23.13	1250	5.31	0.23	6845F	15.25	1250	3.11	0.20	7538	11.93	1250	2.50	0.22
5478	12.91	1250	3.13	0.27	6854	10.94	1250	2.30	0.22	7539	3.92	1250	0.90	0.23
5479	19.48	1250	5.04	0.30	6872F	25.87	1250	5.29	0.19	7540	10.87	1250	2.29	0.21
5480	14.70	1250	3.34	0.23	6874F	27.42	1250	5.60	0.20	7580	8.09	1250	1.97	0.27
5491	6.58	1250	1.51	0.23	6882	20.74	1250	4.36	0.22	7590	11.66	1250	3.03	0.30
5506	21.05	1250	4.42	0.22	6884	21.66	1250	4.50	0.22	7600	23.31	1250	5.67	0.27
5507	11.26	1250	2.57	0.23	7016M	6.29	1250	1.31	0.22	7601	-	-	5.67	0.27
5508D	33.63	1250	8.10	0.27	7024M	6.98	1250	1.45	0.22	7605	7.34	1250	1.79	0.27
5509X	18.93	1250	4.37	0.23	7038M	13.45	1250	2.85	0.21	7607X	0.34	329	0.09	0.33
5535	16.30	1250	3.98	0.27	7046M	15.04	1250	3.14	0.22	7610	0.57	402	0.15	0.30
5537	11.84	1250	2.88	0.27	7047M	8.39	1250	1.74	0.22	7611	-	-	5.67	0.27
5551	67.45	1250	14.18	0.22	7050M	17.97	1250	3.81	0.21	7612	-	-	5.67	0.27
5604X	10.59	1250	2.41	0.23	7090M	14.93	1250	3.17	0.21	7613	-	-	5.67	0.27
5606	5.29	1250	1.21	0.23	7097MX	8.15	1250	2.60	0.46	7705X	19.45	1250	5.08	0.30
5610	13.05	1250	3.56	0.33	7098M	16.72	1250	3.49	0.22	7710	11.36	1250	2.60	0.23
5645	35.27	1250	8.10	0.23	7099M	20.11	1250	4.20	0.22	7711	49.14	1250	11.29	0.23
5651	-	-	8.10	0.23	7133	34.76	1250	7.99	0.23	7720X	5.09	1250	1.24	0.27
5703	44.90	1250	10.89	0.27	7151M	42.23	1250	9.70	0.23	7723X	6.84	1250	1.44	0.21
5705	36.59	1250	8.77	0.28	7152M	56.46	1250	12.98	0.23	7731X*	15.78	5500	4.11	0.30
5951	1.10	572	0.31	0.35	7153M	46.91	1250	10.78	0.23	7855	14.73	1250	3.57	0.27
6003	24.43	1250	5.94	0.27	7222	16.89	1250	4.10	0.27	8001	5.73	1250	1.62	0.35
6005	16.53	1250	4.04	0.27	7228	18.45	1250	4.49	0.27	8002	4.65	1250	1.28	0.33
6017	15.05	1250	3.64	0.27	7229	21.29	1250	4.88	0.23	8006	5.51	1250	1.52	0.33
6018	8.96	1250	2.16	0.27	7230	18.15	1250	4.71	0.30	8008	3.11	1215	0.88	0.35
6045	11.19	1250	2.71	0.27	7231	39.65	1250	10.20	0.30	8010	4.26	1250	1.21	0.35
6204	52.28	1250	11.89	0.23	7232	16.84	1250	3.85	0.23	8013	0.87	498	0.24	0.33
6206	12.04	1250	2.52	0.22	7309F	25.82	1250	5.27	0.20	8015	2.77	1106	0.76	0.33
6213	7.67	1250	1.75	0.23	7313F	7.19	1250	1.47	0.20	8017	3.92	1250	1.12	0.35
6214	9.77	1250	2.05	0.22	7317F	13.06	1250	2.66	0.20	8018X	8.55	1250	2.42	0.35
6216	21.14	1250	4.42	0.22	7327F	33.96	1250	6.94	0.19	8021	8.22	1250	2.26	0.33
6217	14.27	1250	3.27	0.23	7333M	9.42	1250	1.94	0.22	8031	6.75	1250	1.86	0.33
6229	14.45	1250	3.31	0.23	7335M	10.46	1250	2.16	0.22	8032	5.04	1250	1.43	0.35
6233	10.62	1250	2.41	0.23	7337M	12.58	1250	2.60	0.22	8033	5.00	1250	1.38	0.33
6235	22.99	1250	4.80	0.22	7350F	19.83	1250	4.37	0.21	8037	4.21	1250	1.20	0.35
6236	34.40	1250	8.37	0.27	7360	11.80	1250	2.89	0.27	8039	4.61	1250	1.32	0.35
6237	5.45	1250	1.32	0.27	7370	18.62	1250	5.11	0.33	8044X	11.11	1250	2.89	0.30
6251D	21.37	1250	4.82	0.23	7380	17.44	1250	4.53	0.30	8045	2.46	1007	0.70	0.35
6252D	12.93	1250	2.69	0.22	7382X	9.17	1250	2.53	0.33	8046	6.96	1250	1.92	0.33
6260D	19.21	1250	3.95	0.22	7390	38.61	1250	10.53	0.33	8047	2.53	1030	0.71	0.35
6306	11.89	1250	2.71	0.23	7394M	14.35	1250	3.00	0.22	8058	5.83	1250	1.61	0.33
6319	11.38	1250	2.60	0.23	7395M	15.94	1250	3.33	0.22	8072	2.70	1084	0.77	0.35
6325	15.97	1250	3.66	0.23	7398M	19.17	1250	4.01	0.22	8102	5.85	1250	1.67	0.35
6400	21.49	1250	5.57	0.30	7402	0.34	329	0.09	0.33	8103	22.12	1250	5.79	0.30
6503	8.69	1250	2.45	0.35	7403	8.62	1250	2.12	0.27	8105	10.58	1250	3.00	0.35
6504	12.23	1250	3.45	0.35	7405N	2.81	1250	0.68	0.27	8106	12.17	1250	2.98	0.27
6702M*	17.86	1250	4.33	0.27	7420	29.39	1250	6.05	0.22	8107	12.21	1250	2.99	0.27
6703M*	23.87	1250	5.80	0.27	7421	2.33	966	0.53	0.23	8111	7.62	1250	2.10	0.33
6704M*	19.84	1250	4.81	0.27	7422	4.29	1250	0.90	0.22	8116	7.07	1250	1.95	0.33
6801F	7.76	1250	1.79	0.26	7425	9.93	1250	2.08	0.22	8203	20.82	1250	5.72	0.33
6811	16.45	1250	3.99	0.27	7431N	2.47	1250	0.51	0.22	8204	10.78	1250	2.64	0.27
6824F	13.08	1250	2.88	0.21	7445N	1.52	-	-	-	8209	11.04	1250	3.03	0.33
6826F	9.68	1250	2.23	0.26	7453N	1.33	-	-	-	8215	11.79	1250	2.90	0.27

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S4

Effective January 1, 2015

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	15.46	1250	3.25	0.22	8835	6.04	1250	1.66	0.33					
8232	10.16	1250	2.48	0.27	8842	7.17	1250	1.98	0.33					
8233	9.24	1250	2.23	0.27	8855	0.41	351	0.11	0.33					
8235	9.22	1250	2.53	0.33	8856	0.34	329	0.09	0.33					
8263	20.14	1250	5.24	0.30	8864	6.64	1250	1.83	0.33					
8264	13.89	1250	3.39	0.27	8868	1.27	626	0.36	0.35					
8265	18.62	1250	4.32	0.22	8869	2.95	1164	0.84	0.35					
8279	12.93	1250	2.99	0.23	8871	0.30	316	0.08	0.35					
8288	27.18	1250	6.76	0.27	8901	0.76	463	0.20	0.30					
8291	13.84	1250	3.59	0.30	9012	3.29	1250	0.85	0.30					
8292	8.38	1250	2.31	0.33	9014	6.54	1250	1.80	0.33					
8293	25.73	1250	6.28	0.27	9015	9.45	1250	2.59	0.33					
8304	15.58	1250	3.81	0.27	9016	8.06	1250	2.24	0.33					
8350	18.52	1250	4.26	0.23	9019	5.35	1250	1.31	0.27					
8380	8.61	1250	2.25	0.30	9033X	13.04	1250	3.59	0.33					
8381	6.45	1250	1.69	0.30	9040	8.39	1250	2.38	0.35					
8385X	7.33	1250	1.79	0.27	9044X	3.92	1250	1.11	0.35					
8392	5.60	1250	1.54	0.33	9052	7.14	1250	2.03	0.35					
8393	6.18	1250	1.69	0.33	9058	4.74	1250	1.44	0.38					
8399X	20.14	1250	5.45	0.33	9059	-	-	0.84	0.35					
8500	14.38	1250	3.53	0.27	9060	4.01	1250	1.14	0.35					
8601	1.17	594	0.30	0.30	9061X	3.16	1231	0.96	0.38					
8602	1.36	655	0.35	0.30	9063	2.35	972	0.67	0.35					
8603	0.27	306	0.07	0.33	9077F	4.81	1250	1.22	0.32					
8606	7.97	1250	1.83	0.23	9082	3.50	1250	1.06	0.38					
8709F	7.35	1250	1.50	0.20	9083	3.57	1250	1.08	0.38					
8719	9.56	1250	2.01	0.22	9084	4.29	1250	1.19	0.33					
8720	4.86	1250	1.19	0.27	9088a	a	a	a	a					
8721	0.64	425	0.16	0.27	9089	3.45	1250	0.98	0.35					
8723	0.34	329	0.09	0.33	9093	3.66	1250	1.04	0.35					
8725	6.36	1250	1.56	0.27	9101	10.44	1250	2.96	0.35					
8726F	4.36	1250	1.01	0.26	9102	8.43	1250	2.31	0.33					
8734M	0.97	530	0.24	0.27	9154	5.18	1250	1.43	0.33					
8737M	0.88	502	0.22	0.27	9156	5.00	1250	1.31	0.30					
8738M	1.18	598	0.29	0.27	9170	16.86	1250	3.57	0.21					
8742	0.72	450	0.18	0.27	9178*	17.48	1250	-	0.38					
8745	10.32	1250	2.70	0.30	9179*	38.29	1250	-	0.35					
8748	1.61	735	0.42	0.30	9180	11.86	1250	2.92	0.27					
8754X	1.68	758	0.46	0.33	9182	8.11	1250	2.23	0.33					
8755	0.97	530	0.24	0.27	9186	29.35	1250	6.79	0.23					
8799	1.34	649	0.37	0.33	9220	9.63	1250	2.50	0.30					
8800	3.62	1250	1.09	0.38	9402	12.69	1250	3.09	0.27					
8803	0.14	265	0.03	0.27	9403	25.89	1250	5.95	0.23					
8805M	0.46	367	0.13	0.33	9410	4.95	1250	1.36	0.33					
8810	0.34	329	0.09	0.33	9501	8.87	1250	2.31	0.30					
8814M	0.41	351	0.11	0.33	9505	24.33	1250	6.25	0.30					
8815M	0.55	396	0.15	0.33	9516	15.53	1250	3.80	0.27					
8820	0.51	383	0.13	0.30	9519	9.75	1250	2.38	0.27					
8824	9.68	1250	2.75	0.35	9521	9.14	1250	2.22	0.27					
8825	5.46	1250	1.65	0.38	9522	5.64	1250	1.55	0.33					
8826	6.08	1250	1.67	0.33	9534	19.65	1250	4.49	0.23					
8829	8.98	1250	2.46	0.33	9554	28.93	1250	6.60	0.23					
8831	3.68	1250	1.02	0.33	9586	1.40	668	0.42	0.38					
8832	1.04	553	0.29	0.33	9600	6.52	1250	1.84	0.35					
8833	2.12	898	0.58	0.33	9620	2.51	1023	0.66	0.30					

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

Effective January 1, 2015

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	0.57	S	1741D	0.60	S	4024D	0.02	S
0065D	0.09	S	1803D	0.53	S	5508D	0.11	S
0066D	0.09	S	1852D	0.14	Asb	6251D	0.07	S
0067D	0.09	S	3081D	0.14	S	6252D	0.07	S
1164D	0.16	S	3082D	0.11	S	6260D	0.09	S
1165D	0.05	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 1.624 and elr x 1.624.
- 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 7.04 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 5.76 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 5.28 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 14.48 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 11.85 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 10.86 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2015

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

Basis of premium applicable in accordance with *Basic Manual* footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$91,700
Leased or rented vehicle.....	\$61,100

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	1.031

Loss Development Factors	
1st Adjustment	0.32
2nd Adjustment	0.23
3rd Adjustment	0.19
4th Adjustment	0.16

Maximum Weekly 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 Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$2,400

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

Effective January 1, 2015

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	3.4%	2.5%	2.2%	1.8%	1.4%	1.1%	1.0%
\$5,000	8.8%	6.8%	6.2%	5.2%	4.3%	3.5%	3.1%
\$10,000	12.5%	10.0%	9.3%	7.9%	6.6%	5.6%	4.9%

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

Rule 2-E-3 (Annual Payroll)..... \$61,100

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.)

Workers Compensation Administration Funds Assessment factors applicable in accordance with the Connecticut State Rule Exception to *Basic Manual* Rule 3-A-13 (expressed as a percentage of premium):

Industrial Classifications and Maritime/FELA (Program I and Program II State Act).....	1.6%
F Classifications and Maritime/FELA (Program II USL Act).....	4.0%

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, 2015

NCCI KEY CONTACTS

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CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2015

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
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIOI NISSAY DOWA INS CO OF AMERICA
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
ALL AMERICA INS CO
ALLIED INSURANCE COMPANY OF AMERICA
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
ARBELLA INDEMNITY INS CO
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ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO



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ARGONAUT INS CO
ASSOCIATED EMPLOYERS INS CO
ASSOCIATED INDEMNITY CORP
ASSOCIATED INDUSTRIES OF MASS MUTUAL INS CO
ASSURANCE COMPANY OF AMERICA
ATLANTIC SPECIALTY INS CO (ONEBEACON)
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BLUE RIDGE INDEMNITY COMPANY
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL INS CO
CENTRAL MUTUAL INS CO
CHARTER OAK FIRE INS CO
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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WORKERS COMPENSATION FILING - JANUARY 1, 2015

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EASTGUARD INS CO
ELECTRIC INS CO
EMCASCO INS CO
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
FIDELITY & DEPOSIT COMPANY OF MARYLAND
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
FRANK WINSTON CRUM INSURANCE 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



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2015

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
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
ME EMPLOYERS MUTUAL INS CO
MEMIC INDEMNITY CO



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2015

NCCI AFFILIATE LIST

MERIDIAN CITIZENS MUTUAL INSURANCE CO
MERIDIAN SECURITY INSURANCE COMPANY
MIDDLESEX INS CO
MIDVALE INDEMNITY COMPANY
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 INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY



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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
REDWOOD FIRE & CASUALTY INS CO
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
SAGAMORE INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB
SECURITY NATIONAL INS CO (AMTRUST GROUP)
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENECA INSURANCE CO
SENTINEL INS CO



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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
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
TRAVELERS INSURANCE CO
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRI STATE INSURANCE COMPANY OF MINNESOTA
TRIUMPHE CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE



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TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNION INSURANCE COMPANY
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI 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