



Connecticut

Voluntary Loss Cost and Assigned Risk Rate Filing Proposed Effective January 1, 2016

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**National Council on
Compensation Insurance**

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September 24, 2015

Honorable Katharine L. Wade
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, 2016**

Dear Commissioner Wade:

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, 2016, reflect an overall decrease of 3.9% from the current voluntary loss costs which became effective April 1, 2015.

The assigned risk rates, also proposed to be effective January 1, 2016, reflect an overall decrease of 6.3% from the current assigned risk rates which became effective April 1, 2015.

Please note the following in connection with this filing:

- As a result of Items R-1410 and R-1411, the retrospective rating plan parameters were updated.
- As a result of Item B-1428, effective January 1, 2016, Class Code 4767 and Statistical Code 0767 were discontinued.
- 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 class codes.

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, 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 black ink that reads "Laura Backus Hall". The signature is written in a cursive style with a large, stylized initial "L".

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 -3.9% change to the current voluntary loss costs (which went into effect on 4/1/2015), and that the new loss costs take effect on 1/1/2016. 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 -6.3% change to the current assigned risk rate level (which went into effect on 4/1/2015), and that the new rates take effect on 1/1/2016. In addition, NCCI is proposing a decrease in the Expense Constant, which would result in a decrease of 1.4% to the assigned risk premium level. Hence, the overall premium level change corresponding to the -6.3% rate level change is -7.6%.



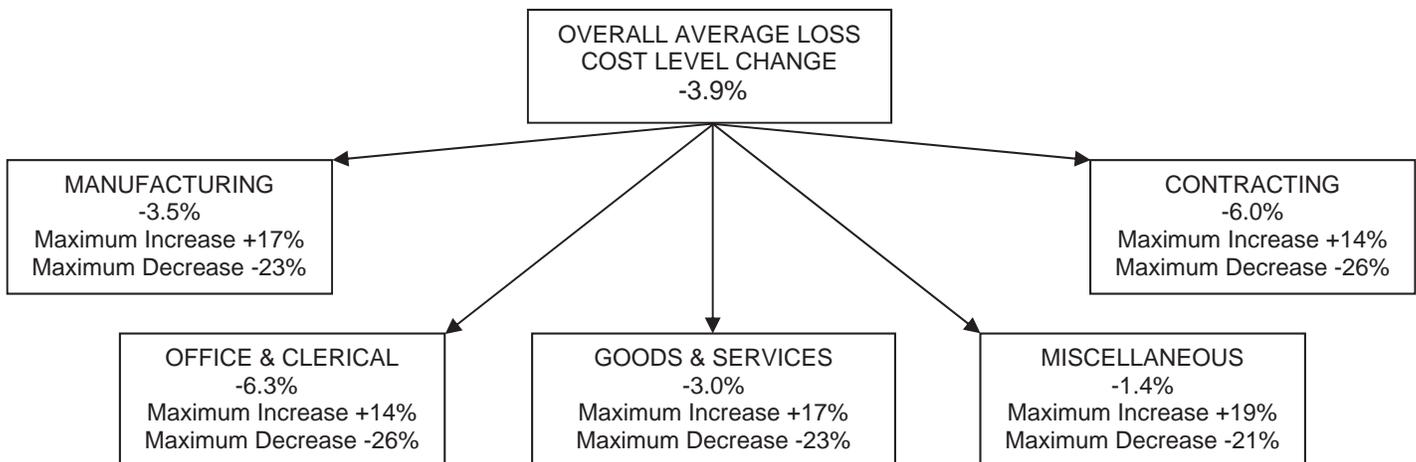
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Component</u>	<u>Percentage Change</u>
Experience and Trend	-4.1%
Benefits	+0.3%
<u>Loss-based Expenses</u>	<u>-0.1%</u>
Overall Loss Cost Level Change Requested	-3.9%

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



Proposed Overall Average Change in Assigned Risk Rate Level

<u>Key Component</u>	<u>Percentage Change</u>
Overall Voluntary Loss Cost Level Change	-3.9%
<u>Change in Assigned Risk Multiplier</u>	<u>-2.5%</u>
Overall Rate Level Change Requested	-6.3%
<u>Change in Expense Constant</u>	<u>-1.4%</u>
Overall Premium Level Change Requested	-7.6%



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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 2012 and 2013, evaluated as of December 31, 2014 (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 2013 since the last policy had an effective date of December 31, 2013 and did not expire until December 31, 2014. 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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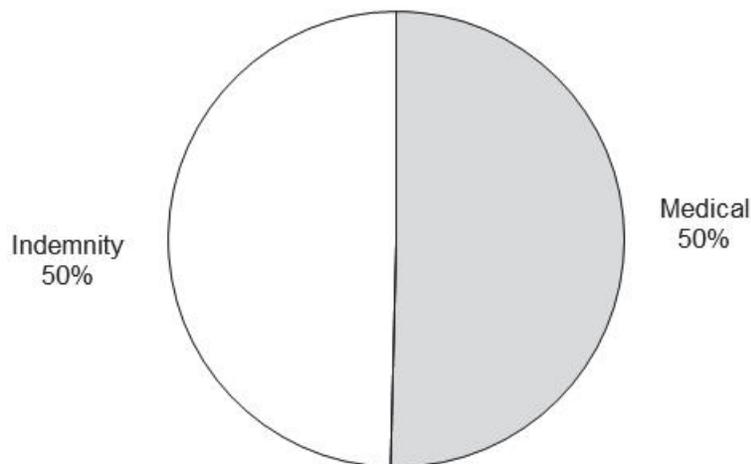
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2012 and 2013. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2016. 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 split half and half for indemnity and medical benefits.

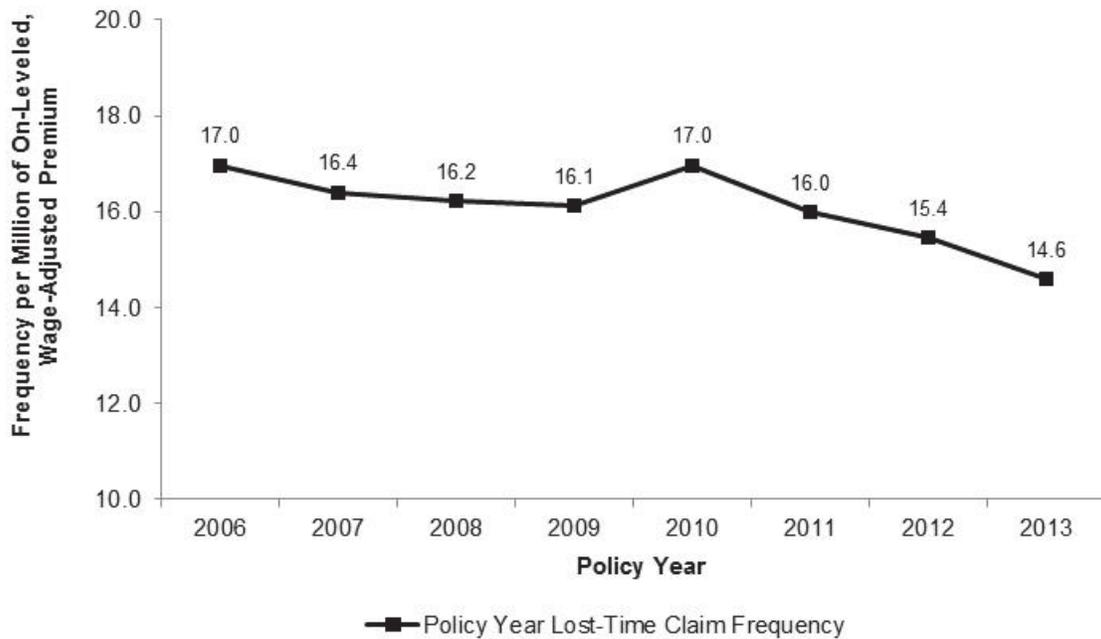


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Connecticut lost-time claims (i.e., those claims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

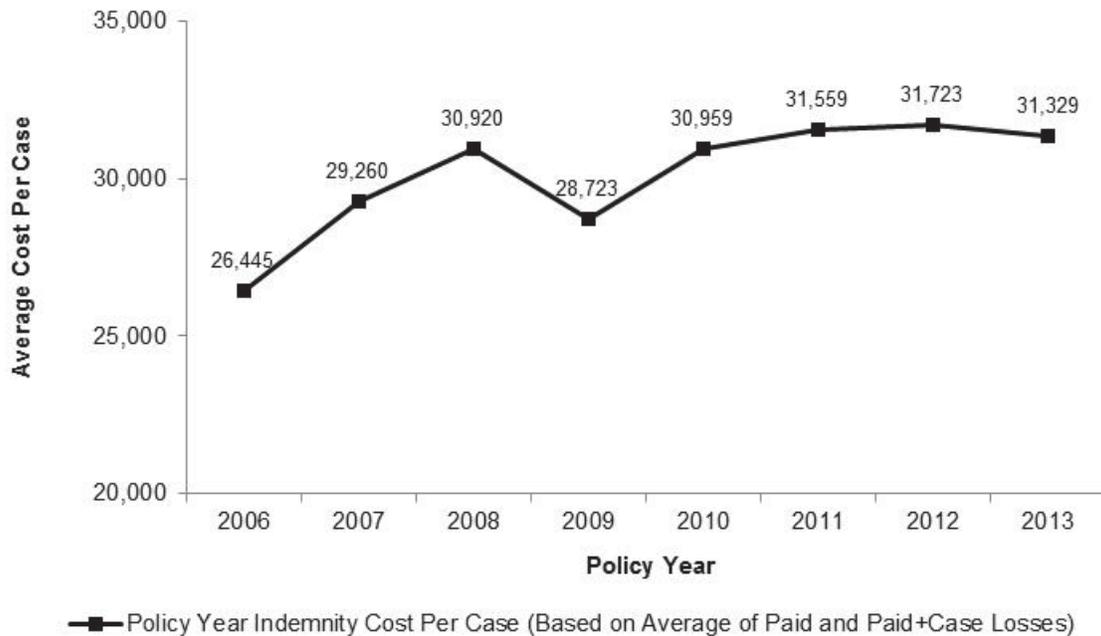


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Let us look at the indemnity side of benefits. The chart below shows Connecticut's historical average indemnity cost per case figures for the most recent eight years. The data in the chart below reflect losses at today's statutory benefit levels.

Connecticut Indemnity Cost Per Case



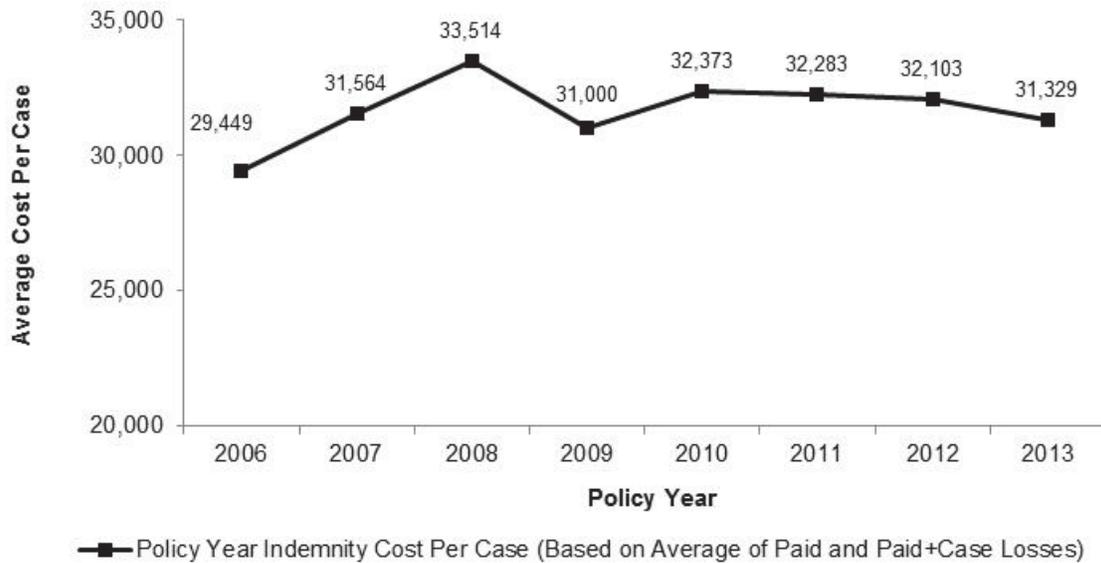


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Indemnity Cost Per Case Adjusted to Current Wage Level



Average indemnity costs have become relatively stable in recent years.

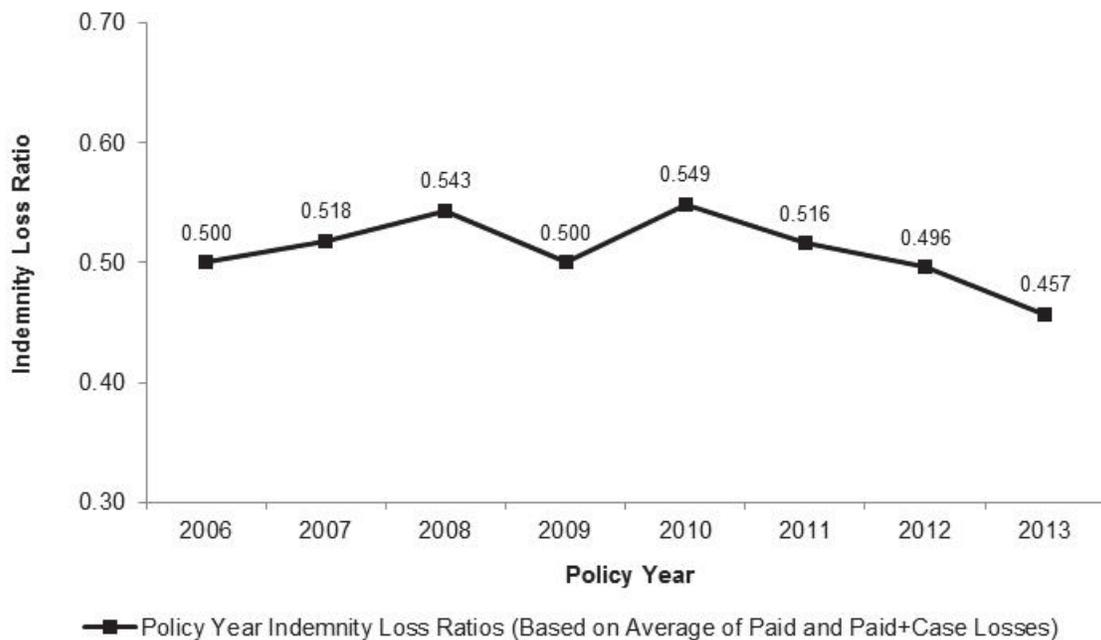


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The indemnity loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in Connecticut's average indemnity cost per case. An indemnity loss ratio represents the proportion 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 declined in recent years. Last year NCCI selected an indemnity trend factor of -0.5% per year. Based on our analysis this year, we are proposing to reduce the indemnity trend factor to -1.0% per year.

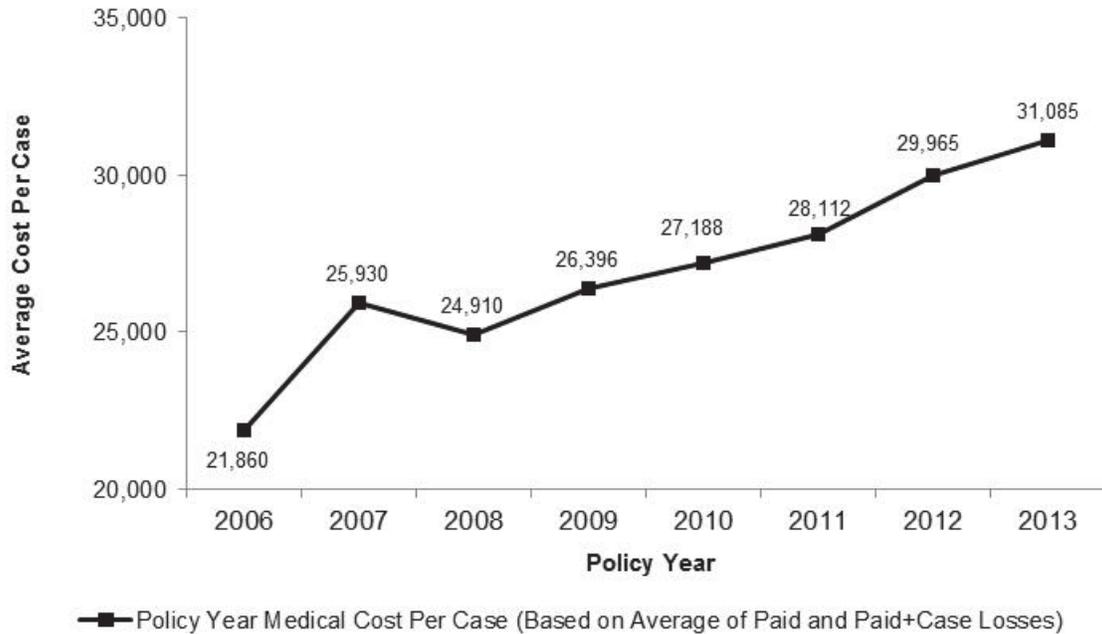


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Connecticut's average medical cost per lost-time case (claim severity) is tracked in the following chart. The data in the chart below reflect losses adjusted to today's statutory benefit levels.

Connecticut Medical Cost Per Case



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

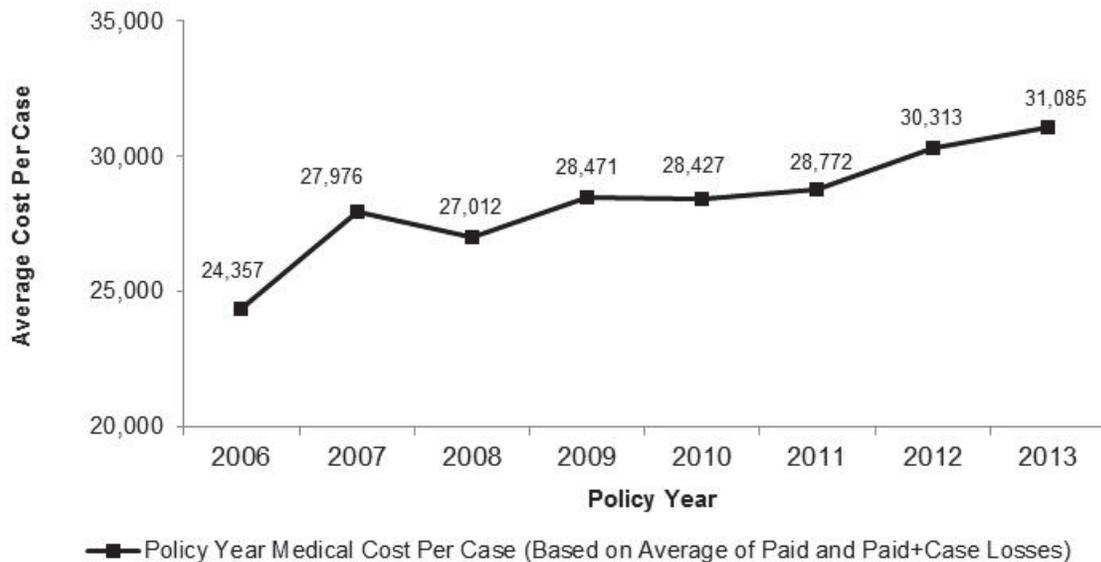


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Medical Cost Per 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.)

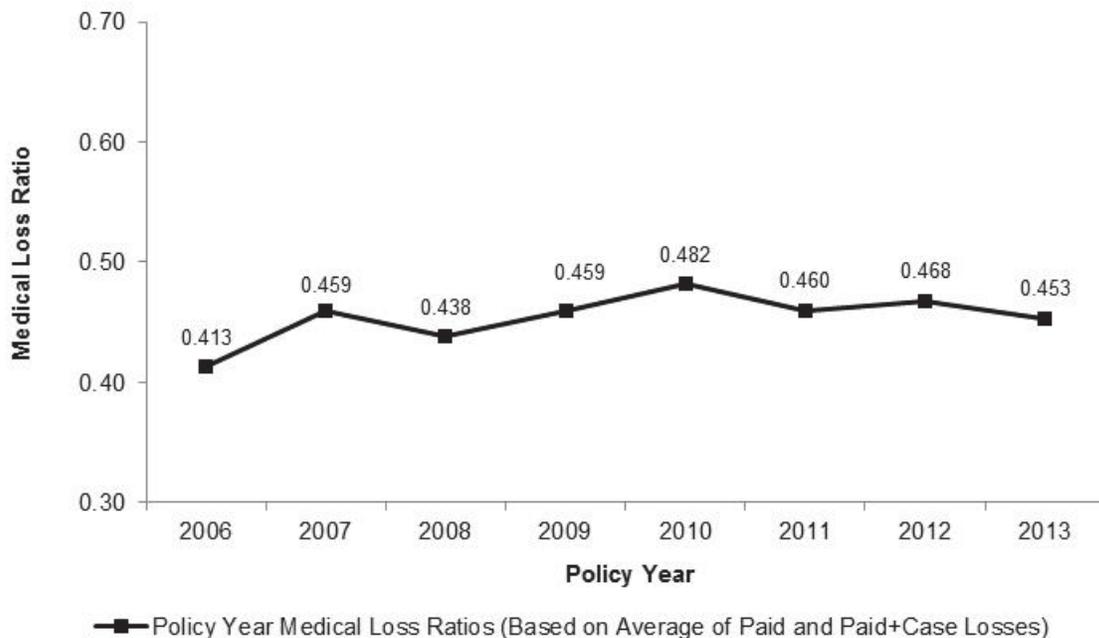


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The medical loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in the average medical cost per lost-time case. A medical loss ratio represents the proportion of premium 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 ratio appears to be continuing an upward trend but at a lesser rate than what was indicated in last year's filing. 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 to decrease the current medical trend factor to +1.0% per year. A positive trend means that medical benefits are expected to increase at a faster pace than workers' wages going forward.



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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, 2015 update will have an average impact on indemnity benefits of 0.7%.

Change in Practitioner Fee Schedule

Connecticut's Practitioner Fee Schedule was revised effective July 15, 2015. 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 -0.1%.

Total Impact

The overall impact of the above mentioned indemnity and medical benefit changes is a change in overall benefits (indemnity and medical) of +0.3%.



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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 to decrease the currently approved LAE provision of 17.1% to 17.0% of losses, which has an impact of -0.1% on loss costs.



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Assigned Risk Market

As previously mentioned, an overall average decrease of 6.3% to the current assigned risk rate level is being proposed effective January 1, 2016. The change due to experience, trend, and benefits is the same as for the voluntary loss costs, that is, -3.9%. This filing also proposes a 2.5% decrease to the current assigned risk loss cost multiplier underlying the latest approved assigned risk rates effective April 1, 2015.

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 22.1%.
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 4.4%.
3. **Administrative Expense**—NCCI has reviewed the administrative expense for the assigned risk market and is recommending a provision of 5.3%. This represents the NCCI Administrative Expense along with Servicing Carrier Other Expenses, which are not contemplated in the Servicing Carrier Allowance.
4. **Profit & Contingency Provision**—A provision for uncertainties related to the cost of reinsurance, changes in assessments, and insurance company insolvencies is included in the Profit & Contingency provision. This filing proposes no change to the currently approved provision of 0.0%.
5. **Expense Constant**—NCCI is proposing an expense constant of \$160, which is a decrease from 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 an uncollectible premium provision of 4.1%, which is a decrease from 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 a change to the Assigned Risk Differential from 25% to 30%.

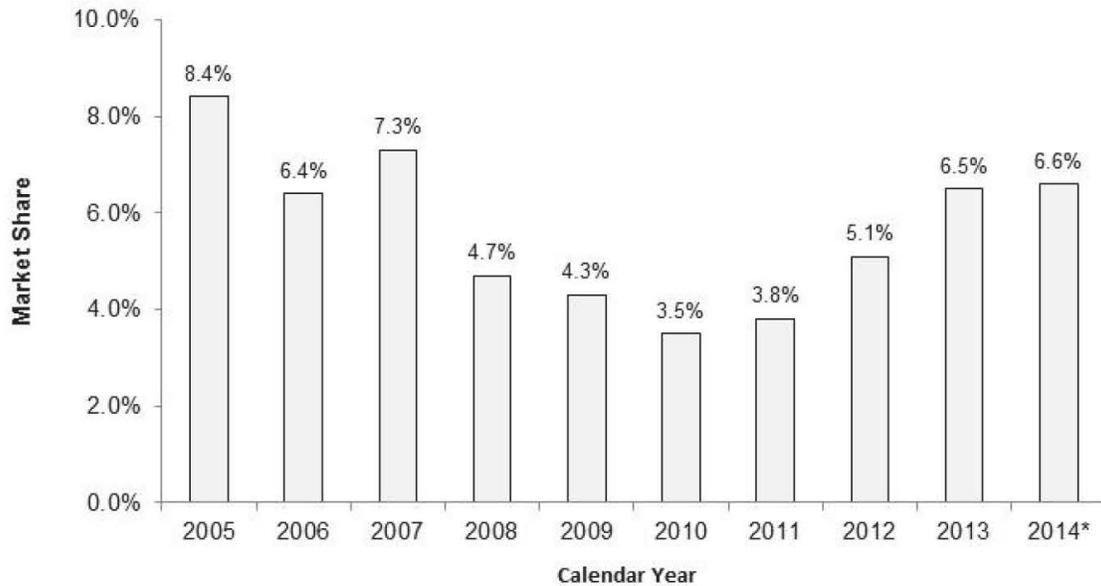


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The following chart shows the history of assigned risk market shares in Connecticut. After increasing since 2010, the assigned risk market share stabilized in 2014 compared to 2013.

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 3.9% and 6.3%, respectively.

Here are some of the key observations:

- Claim frequency continues its downward trend.
- Loss experience improved in the latest policy year.
- Premium volume continues to rise.

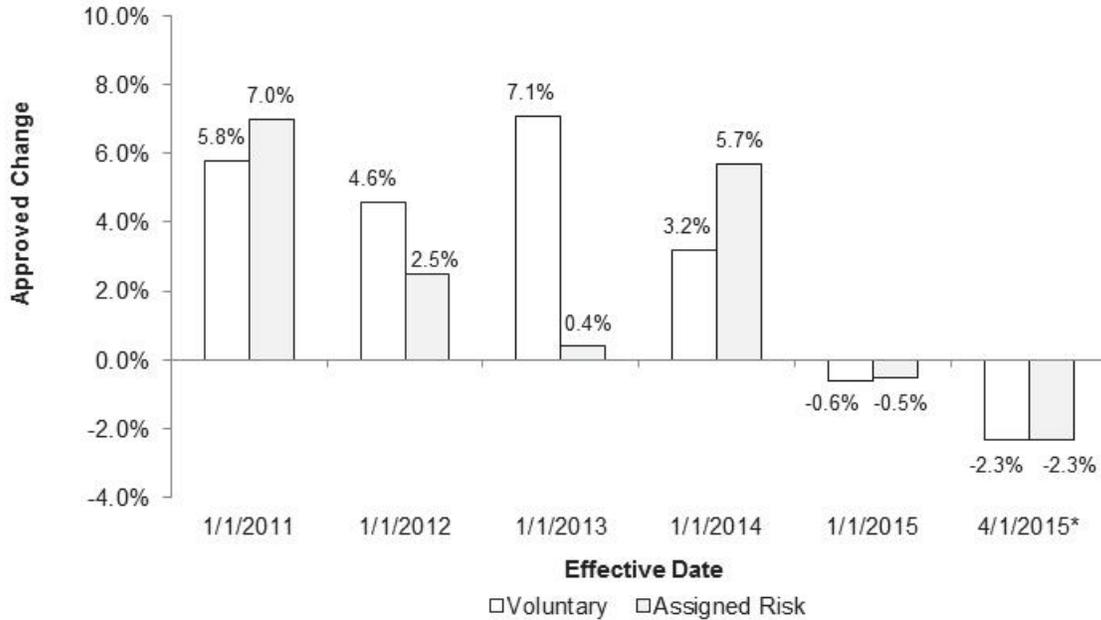
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs, assigned risk rates, and rating values by classification.



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EXHIBIT I

Connecticut Historical Loss Cost and Assigned Risk Rate Level Changes



*Law-only Filing

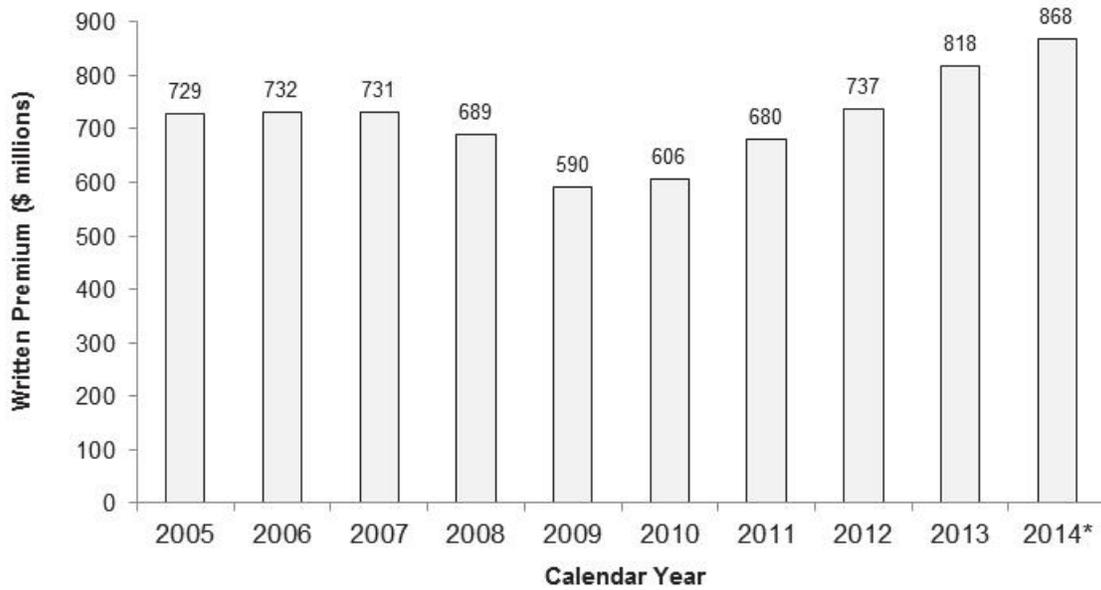
The chart above shows the average approved voluntary loss cost and assigned risk rate level changes in Connecticut for each of the last five years.



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EXHIBIT II

Connecticut Written Premium



*Preliminary, Source: NAIC Annual Statement Data

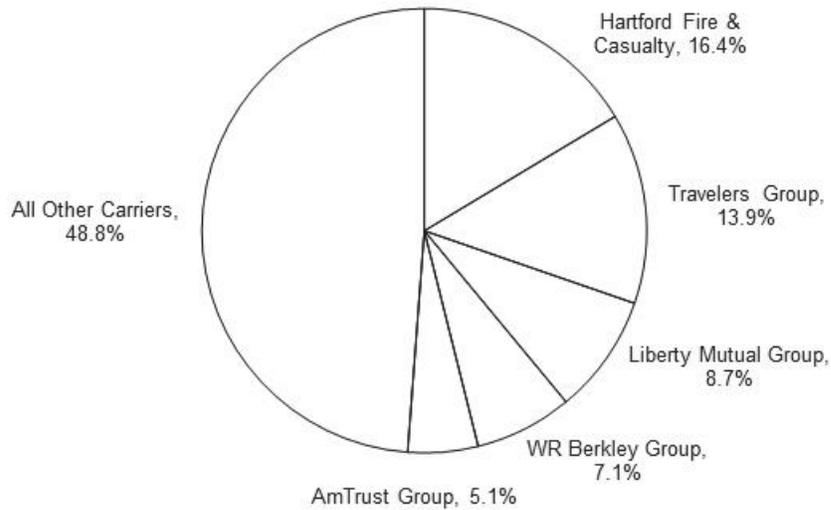
This exhibit illustrates Connecticut’s calendar year written premium totals for the latest ten years.



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EXHIBIT III

**Connecticut Largest Workers Compensation
Writers Calendar Year 2014**



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Connecticut in 2014 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, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	5.05	2.61	0.34	2014	9.40	4.26	0.27	2702	35.65	14.06	0.23
0008	4.03	1.97	0.29	2016	3.64	1.91	0.36	2709	17.18	7.79	0.27
0016	6.78	3.09	0.27	2021	4.49	2.19	0.29	2710	11.16	4.83	0.24
0034	5.26	2.70	0.34	2039	5.72	3.04	0.36	2714	7.35	3.88	0.36
0035	3.35	1.78	0.36	2041	5.31	2.83	0.36	2731	6.06	2.79	0.27
0036	5.39	2.77	0.34	2065	3.77	1.92	0.34	2735	6.28	3.34	0.36
0037	5.16	2.53	0.29	2070	7.30	3.72	0.34	2759	7.97	4.22	0.36
0042X	10.94	5.33	0.29	2081	5.13	2.65	0.34	2790	2.57	1.37	0.36
0050	9.17	4.67	0.34	2089	5.09	2.61	0.34	2797	6.26	3.20	0.34
0059D	0.30	0.06	0.23	2095	5.13	2.63	0.34	2799	6.35	3.05	0.29
0065D	0.05	0.01	0.27	2105	5.05	2.68	0.36	2802	8.75	4.26	0.29
0066D	0.05	0.01	0.27	2110	3.73	1.98	0.36	2812	-	2.80	0.34
0067D	0.05	0.01	0.27	2111	3.92	2.07	0.36	2835	5.11	2.88	0.39
0079	4.03	1.85	0.27	2112	5.57	2.97	0.36	2836	4.31	2.46	0.40
0083	8.30	4.26	0.34	2114	3.15	1.66	0.36	2841	5.06	2.69	0.36
0106	17.58	7.60	0.24	2121	2.18	1.11	0.34	2881	4.25	2.40	0.39
0113	5.87	3.00	0.34	2130	3.47	1.77	0.34	2883	5.48	2.80	0.34
0170	5.87	3.00	0.34	2131	3.75	1.92	0.34	2913	4.59	2.59	0.39
0251	5.55	2.84	0.34	2143	3.73	1.99	0.36	2915	4.44	2.15	0.29
0400	10.85	5.23	0.29	2157	12.40	6.32	0.34	2916	5.96	2.58	0.24
0401	15.90	6.87	0.24	2172	3.08	1.48	0.29	2923	3.70	1.96	0.36
0771N	0.72	-	-	2174	4.47	2.36	0.36	2942	3.40	1.91	0.39
0908PX	167.00	85.38	0.34	2211	13.05	5.93	0.27	2960	5.89	3.01	0.34
0913PX	758.00	386.05	0.34	2220	3.33	1.70	0.34	3004	3.40	1.55	0.27
0917	7.12	3.78	0.36	2286	3.00	1.59	0.36	3018	7.01	3.22	0.27
0918X	1.75	0.90	0.34	2288	6.78	3.58	0.36	3022	13.29	7.04	0.36
1005	8.75	3.39	0.23	2300	3.73	2.06	0.38	3027	6.92	3.14	0.27
1164D	8.89	3.44	0.23	2302	3.47	1.78	0.34	3028	6.07	3.11	0.34
1165D	5.28	2.24	0.24	2305	4.15	2.03	0.29	3030	13.20	6.04	0.27
1320	3.13	1.35	0.24	2361	3.19	1.64	0.34	3040	8.55	3.90	0.27
1322	13.53	5.75	0.24	2362	2.09	1.07	0.34	3041	8.25	4.22	0.34
1430	8.11	3.70	0.27	2380	3.54	1.82	0.34	3042	7.23	3.50	0.29
1438	6.70	2.88	0.24	2386	2.67	1.40	0.36	3064	8.24	4.25	0.34
1452	4.38	1.99	0.27	2388	2.23	1.19	0.36	3069	-	2.38	0.34
1463	11.65	5.00	0.24	2402	3.29	1.50	0.27	3076	4.65	2.38	0.34
1472	5.98	2.60	0.24	2413	3.51	1.80	0.34	3081D	8.74	3.96	0.27
1624D	5.98	2.56	0.24	2416	2.56	1.32	0.34	3082D	5.77	2.62	0.27
1642	4.63	2.10	0.27	2417	2.04	1.05	0.34	3085D	10.97	5.05	0.27
1654	13.42	6.09	0.27	2501	3.52	1.81	0.34	3110	10.60	5.42	0.34
1655	4.57	2.05	0.28	2503	2.78	1.46	0.36	3111	3.42	1.75	0.34
1699	5.69	2.61	0.27	2534	2.70	1.44	0.36	3113	3.04	1.56	0.34
1701	11.19	5.18	0.27	2560X	2.32	1.30	0.39	3114	3.55	1.82	0.34
1710	7.26	3.29	0.27	2570	5.67	3.01	0.36	3118	2.90	1.54	0.36
1741D	5.80	2.15	0.23	2585	7.14	3.78	0.36	3119	2.36	1.32	0.39
1747	5.38	2.47	0.27	2586	4.63	2.40	0.34	3120X	2.20	1.21	0.38
1748	6.73	3.10	0.27	2587	7.22	3.79	0.36	3122	2.43	1.30	0.36
1803D	10.13	4.24	0.24	2589	2.70	1.38	0.34	3126	4.85	2.54	0.34
1852D	4.51	1.75	0.23	2600	5.13	2.69	0.36	3131	3.37	1.75	0.34
1853	3.78	1.81	0.29	2623	10.12	4.94	0.29	3132	4.18	2.15	0.34
1860	4.74	2.50	0.36	2651	2.08	1.11	0.36	3145	3.29	1.68	0.34
1924	4.35	2.30	0.36	2660	3.38	1.80	0.36	3146	3.93	2.03	0.34
1925	5.07	2.48	0.29	2670	2.86	1.61	0.39	3169	7.34	3.85	0.34
2001	-	3.79	0.34	2683	3.08	1.64	0.36	3175D	5.57	2.84	0.34
2002	3.83	2.05	0.36	2688	3.81	2.02	0.36	3179	3.82	2.02	0.36
2003	7.45	3.79	0.34	2701	18.93	8.58	0.27	3180	3.02	1.60	0.36

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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
3188	2.93	1.56	0.36	3881	8.11	4.12	0.34	4558	3.28	1.68	0.34
3220	2.72	1.38	0.34	4000	5.45	2.34	0.24	4561	-	1.74	0.29
3223	4.93	2.80	0.39	4021	9.88	4.51	0.27	4568	3.36	1.53	0.27
3224	5.78	3.01	0.35	4024D	5.50	2.50	0.27	4581	1.40	0.61	0.24
3227	2.95	1.56	0.36	4034	12.65	5.77	0.27	4583	9.70	4.19	0.24
3240	3.31	1.76	0.36	4036	3.18	1.45	0.27	4611	1.02	0.54	0.36
3241	4.47	2.30	0.34	4038	4.02	2.24	0.39	4635	3.89	1.53	0.23
3255	3.03	1.70	0.39	4053	3.21	1.65	0.34	4653	2.11	1.12	0.36
3257	3.51	1.80	0.34	4061	5.14	2.70	0.36	4665	10.74	4.89	0.27
3270	4.08	2.10	0.34	4062	2.63	1.35	0.34	4670	13.02	6.00	0.27
3300	5.82	3.00	0.34	4101	4.01	1.95	0.29	4683	5.36	2.75	0.34
3303	5.19	2.75	0.36	4109	1.57	0.83	0.36	4686	3.39	1.55	0.27
3307	6.61	3.37	0.34	4110	2.82	1.44	0.34	4692	0.88	0.46	0.36
3315	6.39	3.36	0.36	4111	2.75	1.45	0.36	4693	0.72	0.37	0.34
3334	4.70	2.38	0.34	4112	-	1.44	0.34	4703	4.87	2.52	0.34
3336	4.89	2.22	0.27	4113	2.63	1.33	0.34	4717	3.60	2.02	0.39
3365	16.03	7.24	0.27	4114	4.29	2.19	0.34	4720	2.35	1.20	0.34
3372	5.52	2.70	0.29	4130	7.40	3.79	0.34	4740	1.56	0.71	0.27
3373	6.37	3.25	0.34	4131	5.04	2.68	0.36	4741	3.53	1.80	0.34
3383	2.19	1.16	0.36	4133	2.95	1.57	0.36	4751	3.04	1.40	0.27
3385	1.26	0.66	0.36	4149	1.18	0.67	0.39	4767	-	1.60	0.23
3400	7.22	3.52	0.29	4150	-	0.67	0.39	4771N	4.07	1.60	0.23
3507	5.51	2.83	0.34	4206	5.04	2.58	0.34	4777	28.30	11.29	0.23
3515	3.18	1.63	0.34	4207	2.45	1.11	0.27	4825	0.61	0.28	0.27
3548	1.88	0.96	0.34	4239	2.85	1.29	0.27	4828	2.23	1.08	0.29
3559	8.88	4.61	0.34	4240	2.94	1.57	0.36	4829	1.88	0.81	0.24
3574X	3.07	1.63	0.36	4243	5.74	2.94	0.34	4902	5.02	2.67	0.36
3581	1.50	0.79	0.36	4244	6.22	3.18	0.34	4923	2.09	1.08	0.34
3612	2.89	1.41	0.29	4250	4.32	2.23	0.34	5020	6.98	3.16	0.27
3620	5.82	2.64	0.27	4251	3.38	1.73	0.34	5022	14.99	6.40	0.24
3629	2.35	1.25	0.36	4263	2.47	1.27	0.34	5037	28.44	10.99	0.23
3632	3.94	1.93	0.29	4273	3.34	1.71	0.34	5040	27.70	10.83	0.23
3634	3.11	1.66	0.36	4279	3.96	2.03	0.34	5057	19.16	7.45	0.23
3635	2.96	1.51	0.34	4282	3.58	1.86	0.35	5059	42.83	16.68	0.23
3638	2.07	1.09	0.36	4283	3.20	1.64	0.34	5069	44.40	17.02	0.23
3642	1.61	0.83	0.34	4299	3.49	1.84	0.36	5102	10.17	4.36	0.24
3643	4.27	2.19	0.34	4304	7.27	3.52	0.29	5146	8.79	4.00	0.27
3647	2.78	1.35	0.29	4307	3.87	2.17	0.39	5160	6.43	2.76	0.24
3648	2.28	1.21	0.36	4351	1.40	0.71	0.34	5183	6.51	2.96	0.27
3681	2.12	1.13	0.36	4352	2.65	1.41	0.36	5188	6.78	3.07	0.27
3685	2.07	1.10	0.36	4360	1.21	0.63	0.35	5190	4.04	1.84	0.27
3719	2.47	0.96	0.23	4361	1.25	0.66	0.36	5191	1.26	0.64	0.34
3724	7.37	3.16	0.24	4362	-	0.63	0.35	5192	5.34	2.73	0.34
3726	6.38	2.48	0.23	4410	5.52	2.83	0.34	5213	15.51	6.63	0.24
3803	3.96	2.02	0.34	4420	6.88	2.93	0.24	5215	9.91	4.79	0.29
3807	4.15	2.21	0.36	4431	2.14	1.20	0.39	5221	9.64	4.36	0.27
3808	4.35	2.10	0.29	4432	2.18	1.22	0.39	5222	11.03	4.71	0.24
3821	9.58	4.67	0.29	4439	3.58	1.74	0.29	5223	11.53	5.24	0.27
3822X	7.02	3.42	0.29	4452	5.10	2.62	0.34	5348	8.37	3.81	0.27
3824X	11.36	5.55	0.29	4459	3.63	1.86	0.34	5402	6.97	3.70	0.36
3826	2.21	1.13	0.34	4470	3.50	1.79	0.34	5403	13.42	5.75	0.24
3827	3.02	1.47	0.29	4484	5.41	2.80	0.34	5437	12.05	5.47	0.27
3830	2.02	0.98	0.29	4493	6.67	3.41	0.34	5443	5.69	2.90	0.34
3851	5.95	3.13	0.36	4511	0.59	0.29	0.29	5445	10.61	4.54	0.24
3865	4.87	2.79	0.40	4557	3.13	1.66	0.36	5462	11.37	5.15	0.27

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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
5472	12.51	4.90	0.23	6836	5.66	2.59	0.27	7515	1.88	0.74	0.23
5473	15.62	6.12	0.23	6843F	8.68	3.10	0.22	7520	4.00	2.04	0.34
5474	11.78	5.08	0.24	6845F	6.88	2.46	0.22	7538	6.06	2.36	0.23
5478	6.84	3.10	0.27	6854	5.35	2.10	0.23	7539	2.14	0.91	0.24
5479	10.17	4.92	0.29	6872F	11.67	4.19	0.22	7540	5.59	2.21	0.23
5480	7.73	3.28	0.24	6874F	13.45	4.81	0.22	7580	4.39	1.99	0.27
5491	3.04	1.30	0.24	6882	9.62	3.77	0.23	7590	7.14	3.48	0.29
5506	8.88	3.46	0.23	6884	10.84	4.18	0.23	7600	12.25	5.54	0.27
5507	5.84	2.50	0.24	7016M	3.30	1.28	0.23	7601	-	5.54	0.27
5508D	18.08	8.11	0.27	7024M	3.67	1.42	0.23	7605	3.27	1.48	0.27
5509X	9.48	4.09	0.24	7038M	7.18	2.86	0.23	7607X	0.18	0.09	0.34
5535	9.17	4.18	0.27	7046M	7.94	3.08	0.23	7610	0.33	0.16	0.29
5537	5.44	2.48	0.27	7047M	4.47	1.70	0.23	7611	-	5.54	0.27
5551	35.60	14.04	0.23	7050M	9.73	3.80	0.23	7612	-	5.54	0.27
5604X	5.61	2.39	0.24	7090M	7.98	3.18	0.23	7613	-	5.54	0.27
5606	2.81	1.20	0.24	7097MX	4.61	2.60	0.50	7705X	10.79	5.28	0.29
5610	7.98	4.06	0.34	7098M	8.82	3.42	0.23	7710	5.66	2.42	0.24
5645	18.62	8.05	0.24	7099M	10.75	4.09	0.23	7711	27.70	11.94	0.24
5651	-	8.05	0.24	7133	19.66	8.46	0.24	7720X	3.15	1.44	0.27
5703	20.38	9.21	0.27	7151M	23.89	10.28	0.24	7723X	3.48	1.38	0.23
5705	23.29	10.31	0.28	7152M	32.35	13.66	0.24	7731X*	7.71	3.73	0.29
5951	0.53	0.28	0.36	7153M	26.54	11.42	0.24	7855	6.23	2.81	0.27
6003	11.67	5.28	0.27	7222	8.95	4.04	0.27	8001	2.65	1.41	0.36
6005	10.41	4.85	0.27	7228	10.56	4.78	0.27	8002	2.46	1.27	0.34
6017	7.65	3.44	0.27	7229	11.26	4.83	0.24	8006	3.40	1.76	0.34
6018	4.40	1.95	0.28	7230	11.80	5.69	0.29	8008	1.63	0.86	0.36
6045	7.05	3.16	0.28	7231	17.43	8.37	0.29	8010	2.18	1.16	0.36
6204	26.51	11.23	0.24	7232	8.97	3.82	0.24	8013	0.53	0.27	0.34
6206	6.07	2.37	0.23	7309F	12.57	4.50	0.22	8015	1.50	0.77	0.34
6213	3.90	1.66	0.24	7313F	3.43	1.23	0.22	8017	2.06	1.10	0.36
6214	4.90	1.91	0.23	7317F	7.22	2.58	0.22	8018X	5.04	2.66	0.36
6216	10.72	4.18	0.23	7327F	17.72	6.37	0.22	8021	4.27	2.20	0.34
6217	7.06	3.04	0.24	7333M	4.42	1.69	0.24	8031	3.34	1.72	0.34
6229	6.86	2.96	0.24	7335M	4.91	1.87	0.24	8032	2.67	1.42	0.36
6233	5.50	2.32	0.24	7337M	5.99	2.24	0.24	8033	2.70	1.39	0.34
6235	10.90	4.24	0.23	7350F	11.10	4.28	0.22	8037	2.70	1.44	0.36
6236	18.32	8.30	0.27	7360	6.78	3.10	0.27	8039	2.52	1.35	0.36
6237	2.81	1.27	0.27	7370	8.42	4.31	0.34	8044X	6.10	2.97	0.29
6251D	10.70	4.47	0.24	7380	10.50	5.08	0.29	8045	1.25	0.67	0.36
6252D	5.65	2.20	0.23	7382X	4.75	2.45	0.34	8046	3.76	1.94	0.34
6260D	11.89	4.58	0.23	7390	19.27	9.78	0.34	8047	1.27	0.67	0.36
6306	6.48	2.76	0.24	7394M	6.99	2.73	0.23	8058	3.18	1.63	0.34
6319	5.93	2.53	0.24	7395M	7.77	3.03	0.23	8072	1.38	0.73	0.36
6325	8.65	3.70	0.24	7398M	9.47	3.62	0.23	8102	3.16	1.68	0.36
6400	13.21	6.42	0.29	7402	0.16	0.08	0.34	8103	9.88	4.83	0.29
6503	3.98	2.10	0.36	7403	3.87	1.77	0.27	8105	5.11	2.72	0.36
6504	6.15	3.25	0.36	7405N	1.77	0.80	0.27	8106	6.91	3.17	0.27
6702M*	7.56	3.42	0.27	7420	14.12	5.40	0.23	8107	6.24	2.87	0.27
6703M*	10.24	4.54	0.27	7421	1.03	0.44	0.24	8111	3.95	2.03	0.34
6704M*	8.40	3.80	0.27	7422	2.18	0.85	0.23	8116	3.82	1.96	0.34
6801F	4.03	1.63	0.26	7425	4.85	1.89	0.23	8203	9.96	5.09	0.34
6811	8.34	3.76	0.27	7431N	1.09	0.42	0.23	8204	5.80	2.67	0.27
6824F	8.83	3.41	0.22	7445N	0.95	-	-	8209	5.88	3.03	0.34
6826F	5.14	2.08	0.26	7453N	0.59	-	-	8215	6.47	2.98	0.27
6834	4.66	2.26	0.29	7502	4.32	1.98	0.27	8227	7.94	3.13	0.23

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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Effective January 1, 2016

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8232	5.96	2.72	0.27	8842	4.23	2.18	0.34				
8233	4.67	2.09	0.28	8855	0.25	0.13	0.34				
8235	5.02	2.59	0.34	8856	0.21	0.11	0.34				
8263	9.64	4.70	0.29	8864	3.29	1.70	0.34				
8264	7.10	3.23	0.27	8868	0.67	0.36	0.36				
8265	8.03	3.49	0.24	8869	1.70	0.91	0.36				
8279	8.33	3.63	0.24	8871	0.13	0.07	0.36				
8288	11.54	5.37	0.27	8901	0.32	0.15	0.29				
8291	8.87	4.30	0.29	9012	1.61	0.78	0.29				
8292	3.77	1.93	0.34	9014	3.67	1.89	0.34				
8293	13.56	6.18	0.27	9015	4.50	2.30	0.34				
8304	7.84	3.58	0.27	9016	3.95	2.06	0.34				
8350	9.10	3.93	0.24	9019	2.85	1.30	0.27				
8380X	4.36	2.13	0.29	9033X	7.43	3.84	0.34				
8381	2.79	1.36	0.29	9040	4.34	2.30	0.36				
8385X	4.13	1.88	0.27	9044X	2.14	1.14	0.36				
8392	3.23	1.66	0.34	9052	3.82	2.03	0.36				
8393X	3.05	1.55	0.34	9058	2.73	1.56	0.39				
8399X	9.28	4.65	0.33	9059	-	0.91	0.36				
8500	6.59	3.01	0.27	9060	2.22	1.19	0.36				
8601	0.57	0.28	0.29	9061X	1.66	0.93	0.39				
8602	0.85	0.42	0.29	9063	1.19	0.64	0.36				
8603	0.12	0.06	0.34	9077F	2.71	1.20	0.33				
8606	4.24	1.82	0.24	9082	1.90	1.08	0.39				
8709F	4.98	1.78	0.22	9083	2.01	1.14	0.39				
8719	4.72	1.85	0.23	9084	2.11	1.09	0.34				
8720	2.18	0.99	0.27	9088a	a	a	a				
8721	0.33	0.15	0.27	9089	1.70	0.91	0.36				
8723	0.19	0.10	0.34	9093	2.02	1.08	0.36				
8725	3.26	1.50	0.27	9101	5.41	2.88	0.36				
8726F	2.54	1.03	0.26	9102	4.48	2.29	0.34				
8734M	0.49	0.22	0.27	9154	2.69	1.39	0.34				
8737M	0.44	0.20	0.27	9156	2.72	1.34	0.29				
8738M	0.59	0.27	0.27	9170	10.86	4.29	0.23				
8742	0.36	0.17	0.27	9178*	7.73	-	0.39				
8745	6.44	3.16	0.29	9179*	21.55	-	0.36				
8748	0.88	0.43	0.29	9180	5.94	2.74	0.27				
8754X	0.90	0.46	0.34	9182	3.53	1.82	0.34				
8755	0.46	0.21	0.27	9186	15.81	6.90	0.24				
8799	0.67	0.34	0.34	9220	5.22	2.54	0.29				
8800	1.98	1.12	0.39	9402	7.67	3.48	0.27				
8803	0.09	0.04	0.27	9403	13.64	5.87	0.24				
8805M	0.24	0.12	0.34	9410	3.14	1.62	0.34				
8810	0.18	0.09	0.34	9501	3.90	1.90	0.29				
8814M	0.22	0.11	0.34	9505	10.44	4.99	0.29				
8815M	0.30	0.15	0.34	9516	7.94	3.62	0.27				
8820	0.24	0.12	0.29	9519	5.10	2.32	0.27				
8824	4.59	2.44	0.36	9521	5.23	2.38	0.27				
8825	2.76	1.56	0.39	9522	2.97	1.52	0.34				
8826	3.75	1.94	0.34	9534	9.81	4.18	0.24				
8829	4.89	2.51	0.34	9554	16.33	6.99	0.24				
8831	1.86	0.97	0.34	9586	0.71	0.40	0.39				
8832	0.55	0.28	0.34	9600	3.49	1.84	0.36				
8833	1.27	0.65	0.34	9620	1.18	0.57	0.29				
8835	3.50	1.79	0.34								

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

Effective January 1, 2016

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	0.30	S	1741D	0.31	S	4024D	0.01	S
0065D	0.05	S	1803D	0.25	S	5508D	0.05	S
0066D	0.05	S	1852D	0.07	Asb	6251D	0.03	S
0067D	0.05	S	3081D	0.07	S	6252D	0.03	S
1164D	0.08	S	3082D	0.05	S	6260D	0.06	S
1165D	0.03	S	3085D	0.09	S			
1624D	0.02	S	3175D	0.03	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
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 1.646 and elr x 1.615.
- 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 5.85 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 4.79 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 4.39 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.31 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 12.52 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 11.48 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2016

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	5.9%	4.3%	3.8%	3.0%	2.3%	1.8%	1.6%
\$5,000	15.2%	11.8%	10.8%	8.9%	7.3%	6.0%	5.3%
\$10,000	21.8%	17.5%	16.1%	13.6%	11.5%	9.6%	8.5%

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

Employee operated vehicle.....	\$98,000
Leased or rented vehicle.....	\$65,300

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"..... \$1,250

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E-- "Executive Officers or members of limited liability companies"..... \$2,500

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$1,250

Premium Determination for Partners and Sole Proprietors in accordance with *Basic Manual* Rule 2-E-3 (Annual Payroll)..... \$65,300

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..... 28%

(Multiply a Non-F classification loss cost by a factor of 1.28 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).....	1.9%
F Classifications and Maritime/FELA (Program II USL Act).....	3.8%

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, 2016
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,450	0.04	1,381,641	--	1,457,852	0.44
2,451	--	9,904	0.05	1,457,853	--	1,538,475	0.45
9,905	--	17,518	0.06	1,538,476	--	1,623,906	0.46
17,519	--	25,297	0.07	1,623,907	--	1,714,589	0.47
25,298	--	33,245	0.08	1,714,590	--	1,811,025	0.48
33,246	--	55,606	0.09	1,811,026	--	1,913,779	0.49
55,607	--	82,772	0.10	1,913,780	--	2,023,495	0.50
82,773	--	106,936	0.11	2,023,496	--	2,140,905	0.51
106,937	--	130,463	0.12	2,140,906	--	2,266,850	0.52
130,464	--	153,994	0.13	2,266,851	--	2,402,296	0.53
153,995	--	177,815	0.14	2,402,297	--	2,548,361	0.54
177,816	--	202,086	0.15	2,548,362	--	2,706,345	0.55
202,087	--	226,919	0.16	2,706,346	--	2,877,771	0.56
226,920	--	252,394	0.17	2,877,772	--	3,064,430	0.57
252,395	--	278,582	0.18	3,064,431	--	3,268,449	0.58
278,583	--	305,543	0.19	3,268,450	--	3,492,368	0.59
305,544	--	333,337	0.20	3,492,369	--	3,739,250	0.60
333,338	--	362,019	0.21	3,739,251	--	4,012,817	0.61
362,020	--	391,649	0.22	4,012,818	--	4,317,646	0.62
391,650	--	422,284	0.23	4,317,647	--	4,659,419	0.63
422,285	--	453,987	0.24	4,659,420	--	5,045,288	0.64
453,988	--	486,821	0.25	5,045,289	--	5,484,377	0.65
486,822	--	520,855	0.26	5,484,378	--	5,988,511	0.66
520,856	--	556,161	0.27	5,988,512	--	6,573,303	0.67
556,162	--	592,816	0.28	6,573,304	--	7,259,793	0.68
592,817	--	630,904	0.29	7,259,794	--	8,077,038	0.69
630,905	--	670,514	0.30	8,077,039	--	9,066,330	0.70
670,515	--	711,741	0.31	9,066,331	--	10,288,391	0.71
711,742	--	754,690	0.32	10,288,392	--	11,836,330	0.72
754,691	--	799,473	0.33	11,836,331	--	13,860,552	0.73
799,474	--	846,212	0.34	13,860,553	--	16,620,847	0.74
846,213	--	895,041	0.35	16,620,848	--	20,607,932	0.75
895,042	--	946,105	0.36	20,607,933	--	26,873,340	0.76
946,106	--	999,563	0.37	26,873,341	--	38,151,062	0.77
999,564	--	1,055,588	0.38	38,151,063	--	64,465,725	0.78
1,055,589	--	1,114,372	0.39	64,465,726	--	196,038,977	0.79
1,114,373	--	1,176,125	0.40	196,038,978	AND OVER		0.80
1,176,126	--	1,241,078	0.41				
1,241,079	--	1,309,488	0.42				
1,309,489	--	1,381,640	0.43				

(a) G	11.70
(b) State Per Claim Accident Limitation	\$293,000
(c) State Multiple Claim Accident Limitation	\$586,000
(d) USL&HW Per Claim Accident Limitation	\$469,500
(e) USL&HW Multiple Claim Accident Limitation	\$939,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$16,000
(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, 2016
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 -- 62,932	29,250	2,019,432 -- 2,077,898	234,000	4,066,338 -- 4,124,829	438,750
62,933 -- 108,312	35,100	2,077,899 -- 2,136,367	239,850	4,124,830 -- 4,183,321	444,600
108,313 -- 160,454	40,950	2,136,368 -- 2,194,837	245,700	4,183,322 -- 4,241,813	450,450
160,455 -- 215,461	46,800	2,194,838 -- 2,253,309	251,550	4,241,814 -- 4,300,306	456,300
215,462 -- 271,805	52,650	2,253,310 -- 2,311,782	257,400	4,300,307 -- 4,358,798	462,150
271,806 -- 328,857	58,500	2,311,783 -- 2,370,257	263,250	4,358,799 -- 4,417,291	468,000
328,858 -- 386,322	64,350	2,370,258 -- 2,428,733	269,100	4,417,292 -- 4,475,784	473,850
386,323 -- 444,047	70,200	2,428,734 -- 2,487,209	274,950	4,475,785 -- 4,534,277	479,700
444,048 -- 501,945	76,050	2,487,210 -- 2,545,688	280,800	4,534,278 -- 4,592,770	485,550
501,946 -- 559,966	81,900	2,545,689 -- 2,604,167	286,650	4,592,771 -- 4,651,264	491,400
559,967 -- 618,075	87,750	2,604,168 -- 2,662,646	292,500	4,651,265 -- 4,709,757	497,250
618,076 -- 676,250	93,600	2,662,647 -- 2,721,127	298,350	4,709,758 -- 4,768,251	503,100
676,251 -- 734,475	99,450	2,721,128 -- 2,779,609	304,200	4,768,252 -- 4,826,745	508,950
734,476 -- 792,740	105,300	2,779,610 -- 2,838,091	310,050	4,826,746 -- 4,885,239	514,800
792,741 -- 851,038	111,150	2,838,092 -- 2,896,574	315,900	4,885,240 -- 4,943,733	520,650
851,039 -- 909,360	117,000	2,896,575 -- 2,955,058	321,750	4,943,734 -- 5,002,228	526,500
909,361 -- 967,704	122,850	2,955,059 -- 3,013,542	327,600	5,002,229 -- 5,060,722	532,350
967,705 -- 1,026,066	128,700	3,013,543 -- 3,072,027	333,450	5,060,723 -- 5,119,217	538,200
1,026,067 -- 1,084,442	134,550	3,072,028 -- 3,130,513	339,300	5,119,218 -- 5,177,711	544,050
1,084,443 -- 1,142,831	140,400	3,130,514 -- 3,188,999	345,150	5,177,712 -- 5,236,206	549,900
1,142,832 -- 1,201,230	146,250	3,189,000 -- 3,247,485	351,000	5,236,207 -- 5,294,701	555,750
1,201,231 -- 1,259,639	152,100	3,247,486 -- 3,305,972	356,850	5,294,702 -- 5,353,196	561,600
1,259,640 -- 1,318,056	157,950	3,305,973 -- 3,364,460	362,700	5,353,197 -- 5,411,691	567,450
1,318,057 -- 1,376,480	163,800	3,364,461 -- 3,422,948	368,550	5,411,692 -- 5,470,187	573,300
1,376,481 -- 1,434,910	169,650	3,422,949 -- 3,481,436	374,400	5,470,188 -- 5,528,682	579,150
1,434,911 -- 1,493,345	175,500	3,481,437 -- 3,539,925	380,250	5,528,683 -- 5,586,750	585,000
1,493,346 -- 1,551,785	181,350	3,539,926 -- 3,598,414	386,100		
1,551,786 -- 1,610,230	187,200	3,598,415 -- 3,656,903	391,950		
1,610,231 -- 1,668,678	193,050	3,656,904 -- 3,715,393	397,800		
1,668,679 -- 1,727,130	198,900	3,715,394 -- 3,773,883	403,650		
1,727,131 -- 1,785,585	204,750	3,773,884 -- 3,832,373	409,500		
1,785,586 -- 1,844,043	210,600	3,832,374 -- 3,890,864	415,350		
1,844,044 -- 1,902,503	216,450	3,890,865 -- 3,949,355	421,200		
1,902,504 -- 1,960,966	222,300	3,949,356 -- 4,007,846	427,050		
1,960,967 -- 2,019,431	228,150	4,007,847 -- 4,066,337	432,900		

For Expected Losses greater than \$5,586,750, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(11.70) / (\text{Expected Losses} + (700)(11.70))$$

G = 11.70

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

Effective January 1, 2016

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.34	1.06	0.99	0.82	0.70	0.58	0.49

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	0.668	0.705	0.716	0.738	0.756	0.772	0.781
\$15,000	0.626	0.667	0.680	0.705	0.726	0.746	0.758
\$20,000	0.591	0.636	0.650	0.678	0.701	0.723	0.738
\$25,000	0.562	0.608	0.624	0.654	0.679	0.703	0.720
\$30,000	0.536	0.585	0.601	0.632	0.659	0.685	0.703
\$35,000	0.514	0.563	0.580	0.613	0.641	0.668	0.688
\$40,000	0.494	0.544	0.561	0.595	0.624	0.652	0.674
\$50,000	0.460	0.511	0.529	0.564	0.595	0.625	0.649
\$75,000	0.396	0.448	0.467	0.503	0.537	0.570	0.599
\$100,000	0.352	0.403	0.422	0.459	0.494	0.527	0.559
\$125,000	0.318	0.368	0.388	0.424	0.460	0.493	0.528
\$150,000	0.292	0.340	0.360	0.396	0.432	0.465	0.501
\$175,000	0.270	0.317	0.337	0.372	0.408	0.442	0.479
\$200,000	0.252	0.298	0.318	0.352	0.388	0.421	0.459
\$225,000	0.237	0.282	0.301	0.335	0.370	0.403	0.442
\$250,000	0.224	0.267	0.287	0.319	0.355	0.387	0.426
\$275,000	0.212	0.255	0.274	0.306	0.341	0.373	0.412
\$300,000	0.202	0.243	0.263	0.294	0.329	0.360	0.400
\$325,000	0.192	0.233	0.252	0.283	0.317	0.348	0.388
\$350,000	0.184	0.224	0.243	0.273	0.307	0.337	0.378
\$375,000	0.176	0.216	0.235	0.264	0.298	0.327	0.368
\$400,000	0.170	0.208	0.227	0.255	0.289	0.318	0.359
\$425,000	0.163	0.201	0.220	0.248	0.281	0.309	0.350
\$450,000	0.157	0.195	0.213	0.241	0.274	0.302	0.342
\$475,000	0.152	0.189	0.207	0.234	0.267	0.294	0.335
\$500,000	0.147	0.183	0.201	0.228	0.260	0.287	0.328
\$600,000	0.130	0.164	0.182	0.206	0.238	0.263	0.304
\$700,000	0.117	0.149	0.166	0.190	0.220	0.244	0.284
\$800,000	0.106	0.137	0.153	0.176	0.205	0.228	0.268
\$900,000	0.098	0.127	0.143	0.164	0.192	0.214	0.254
\$1,000,000	0.090	0.118	0.134	0.154	0.182	0.203	0.242
\$2,000,000	0.051	0.071	0.083	0.098	0.120	0.135	0.170
\$3,000,000	0.035	0.051	0.061	0.072	0.092	0.104	0.135
\$4,000,000	0.027	0.040	0.049	0.058	0.074	0.085	0.113
\$5,000,000	0.021	0.032	0.040	0.048	0.063	0.071	0.097
\$6,000,000	0.017	0.027	0.034	0.041	0.054	0.062	0.086
\$7,000,000	0.014	0.023	0.029	0.035	0.047	0.054	0.076
\$8,000,000	0.012	0.020	0.026	0.031	0.042	0.048	0.068
\$9,000,000	0.011	0.018	0.023	0.027	0.037	0.043	0.062
\$10,000,000	0.009	0.015	0.020	0.024	0.034	0.039	0.056

Effective January 1, 2016

**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	0.745	0.784	0.795	0.818	0.837	0.853	0.862
\$15,000	0.700	0.744	0.758	0.784	0.806	0.826	0.839
\$20,000	0.663	0.711	0.726	0.755	0.780	0.803	0.818
\$25,000	0.632	0.682	0.698	0.730	0.756	0.782	0.799
\$30,000	0.604	0.656	0.673	0.707	0.735	0.762	0.781
\$35,000	0.580	0.633	0.651	0.686	0.716	0.745	0.765
\$40,000	0.559	0.613	0.631	0.667	0.698	0.728	0.751
\$50,000	0.522	0.577	0.596	0.634	0.667	0.699	0.724
\$75,000	0.453	0.509	0.530	0.569	0.605	0.640	0.670
\$100,000	0.405	0.460	0.481	0.521	0.558	0.594	0.627
\$125,000	0.368	0.422	0.443	0.483	0.521	0.557	0.593
\$150,000	0.339	0.392	0.413	0.452	0.490	0.527	0.564
\$175,000	0.315	0.367	0.388	0.426	0.465	0.501	0.540
\$200,000	0.295	0.346	0.367	0.404	0.443	0.478	0.518
\$225,000	0.278	0.327	0.348	0.385	0.423	0.459	0.499
\$250,000	0.263	0.311	0.332	0.368	0.406	0.441	0.482
\$275,000	0.250	0.297	0.318	0.353	0.391	0.425	0.467
\$300,000	0.238	0.285	0.305	0.340	0.377	0.411	0.453
\$325,000	0.228	0.273	0.294	0.327	0.365	0.398	0.441
\$350,000	0.219	0.263	0.283	0.316	0.354	0.386	0.429
\$375,000	0.210	0.254	0.274	0.306	0.343	0.375	0.418
\$400,000	0.202	0.245	0.265	0.297	0.334	0.365	0.408
\$425,000	0.195	0.237	0.257	0.288	0.325	0.356	0.399
\$450,000	0.188	0.230	0.250	0.280	0.316	0.347	0.390
\$475,000	0.182	0.223	0.243	0.273	0.309	0.339	0.382
\$500,000	0.176	0.217	0.236	0.266	0.301	0.331	0.374
\$600,000	0.157	0.195	0.214	0.242	0.276	0.305	0.348
\$700,000	0.141	0.177	0.196	0.223	0.256	0.283	0.326
\$800,000	0.129	0.163	0.181	0.207	0.239	0.265	0.307
\$900,000	0.118	0.151	0.169	0.193	0.225	0.249	0.292
\$1,000,000	0.110	0.141	0.158	0.181	0.212	0.236	0.278
\$2,000,000	0.063	0.086	0.099	0.116	0.141	0.158	0.196
\$3,000,000	0.043	0.061	0.073	0.086	0.107	0.121	0.156
\$4,000,000	0.033	0.048	0.058	0.068	0.087	0.099	0.130
\$5,000,000	0.026	0.039	0.048	0.057	0.073	0.084	0.112
\$6,000,000	0.021	0.032	0.040	0.048	0.063	0.072	0.098
\$7,000,000	0.018	0.028	0.035	0.042	0.055	0.063	0.087
\$8,000,000	0.015	0.024	0.030	0.036	0.049	0.056	0.078
\$9,000,000	0.013	0.021	0.027	0.032	0.043	0.050	0.071
\$10,000,000	0.011	0.019	0.024	0.029	0.039	0.045	0.065

4.

Retrospective Pure Premium Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.10	0.07	0.06	0.41	0.31	0.23	0.00



**CONNECTICUT
WORKERS COMPENSATION FILING – JANUARY 1, 2016**

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S1

Effective January 1, 2016

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	8.70	1500	2.61	0.34	2014	16.20	1500	4.26	0.27	2702	61.42	1500	14.06	0.23
0008	6.94	1500	1.97	0.29	2016	6.27	1500	1.91	0.36	2709	29.60	1500	7.79	0.27
0016	11.68	1500	3.09	0.27	2021	7.74	1500	2.19	0.29	2710	19.23	1500	4.83	0.24
0034	9.06	1500	2.70	0.34	2039	9.86	1500	3.04	0.36	2714	12.66	1500	3.88	0.36
0035	5.77	1500	1.78	0.36	2041	9.15	1500	2.83	0.36	2731	10.44	1500	2.79	0.27
0036	9.29	1500	2.77	0.34	2065	6.50	1500	1.92	0.34	2735	10.82	1500	3.34	0.36
0037	8.89	1500	2.53	0.29	2070	12.58	1500	3.72	0.34	2759	13.73	1500	4.22	0.36
0042X	18.86	1500	5.33	0.29	2081	8.84	1500	2.65	0.34	2790	4.43	1500	1.37	0.36
0050	15.80	1500	4.67	0.34	2089	8.77	1500	2.61	0.34	2797	10.79	1500	3.20	0.34
0059D	0.52	-	0.06	0.23	2095	8.84	1500	2.63	0.34	2799	10.94	1500	3.05	0.29
0065D	0.09	-	0.01	0.27	2105	8.70	1500	2.68	0.36	2802	15.08	1500	4.26	0.29
0066D	0.09	-	0.01	0.27	2110	6.43	1500	1.98	0.36	2812	-	-	2.80	0.34
0067D	0.09	-	0.01	0.27	2111	6.75	1500	2.07	0.36	2835	8.80	1500	2.88	0.39
0079	6.94	1500	1.85	0.27	2112	9.60	1500	2.97	0.36	2836	7.43	1500	2.46	0.40
0083	14.30	1500	4.26	0.34	2114	5.43	1500	1.66	0.36	2841	8.72	1500	2.69	0.36
0106	30.29	1500	7.60	0.24	2121	3.76	1363	1.11	0.34	2881	7.32	1500	2.40	0.39
0113	10.11	1500	3.00	0.34	2130	5.98	1500	1.77	0.34	2883	9.44	1500	2.80	0.34
0170	10.11	1500	3.00	0.34	2131	6.46	1500	1.92	0.34	2913	7.91	1500	2.59	0.39
0251	9.56	1500	2.84	0.34	2143	6.43	1500	1.99	0.36	2915	7.65	1500	2.15	0.29
0400	18.69	1500	5.23	0.29	2157	21.37	1500	6.32	0.34	2916	10.27	1500	2.58	0.24
0401	27.40	A	6.87	0.24	2172	5.31	1500	1.48	0.29	2923	6.38	1500	1.96	0.36
0771N	1.24	-	-	-	2174	7.70	1500	2.36	0.36	2942	5.86	1500	1.91	0.39
0908PX	288.00	413	85.38	0.34	2211	22.49	1500	5.93	0.27	2960	10.15	1500	3.01	0.34
0913PX	1306.00	1431	386.05	0.34	2220	5.74	1500	1.70	0.34	3004	5.86	1500	1.55	0.27
0917	12.27	1500	3.78	0.36	2286	5.17	1500	1.59	0.36	3018	12.08	1500	3.22	0.27
0918X	3.02	650	0.90	0.34	2288	11.68	1500	3.58	0.36	3022	22.90	1500	7.04	0.36
1005	15.08	1500	3.39	0.23	2300	6.43	1500	2.06	0.38	3027	11.92	1500	3.14	0.27
1164D	15.32	1500	3.44	0.23	2302	5.98	1500	1.78	0.34	3028	10.46	1500	3.11	0.34
1165D	9.10	1500	2.24	0.24	2305	7.15	1500	2.03	0.29	3030	22.74	1500	6.04	0.27
1320	5.39	1500	1.35	0.24	2361	5.50	1500	1.64	0.34	3040	14.73	1500	3.90	0.27
1322	23.31	1500	5.75	0.24	2362	3.60	1312	1.07	0.34	3041	14.21	1500	4.22	0.34
1430	13.97	1500	3.70	0.27	2380	6.10	1500	1.82	0.34	3042	12.46	1500	3.50	0.29
1438	11.54	1500	2.88	0.24	2386	4.60	1500	1.40	0.36	3064	14.20	1500	4.25	0.34
1452	7.55	1500	1.99	0.27	2388	3.84	1389	1.19	0.36	3069	-	-	2.38	0.34
1463	20.07	1500	5.00	0.24	2402	5.67	1500	1.50	0.27	3076	8.01	1500	2.38	0.34
1472	10.30	1500	2.60	0.24	2413	6.05	1500	1.80	0.34	3081D	15.06	1500	3.96	0.27
1624D	10.30	1500	2.56	0.24	2416	4.41	1500	1.32	0.34	3082D	9.95	1500	2.62	0.27
1642	7.98	1500	2.10	0.27	2417	3.51	1283	1.05	0.34	3085D	18.91	1500	5.05	0.27
1654	23.12	1500	6.09	0.27	2501	6.06	1500	1.81	0.34	3110	18.26	1500	5.42	0.34
1655	7.87	1500	2.05	0.28	2503	4.79	1500	1.46	0.36	3111	5.89	1500	1.75	0.34
1699	9.80	1500	2.61	0.27	2534	4.65	1500	1.44	0.36	3113	5.24	1500	1.56	0.34
1701	19.28	1500	5.18	0.27	2560X	4.00	1440	1.30	0.39	3114	6.12	1500	1.82	0.34
1710	12.51	1500	3.29	0.27	2570	9.77	1500	3.01	0.36	3118	5.00	1500	1.54	0.36
1741D	9.99	1500	2.15	0.23	2585	12.30	1500	3.78	0.36	3119	4.07	1462	1.32	0.39
1747	9.27	1500	2.47	0.27	2586	7.98	1500	2.40	0.34	3120X	3.79	1373	1.21	0.38
1748	11.60	1500	3.10	0.27	2587	12.44	1500	3.79	0.36	3122	4.19	1500	1.30	0.36
1803D	17.45	1500	4.24	0.24	2589	4.65	1500	1.38	0.34	3126	8.36	1500	2.54	0.34
1852D	7.77	1500	1.75	0.23	2600	8.84	1500	2.69	0.36	3131	5.81	1500	1.75	0.34
1853	6.51	1500	1.81	0.29	2623	17.44	1500	4.94	0.29	3132	7.20	1500	2.15	0.34
1860	8.17	1500	2.50	0.36	2651	3.58	1306	1.11	0.36	3145	5.67	1500	1.68	0.34
1924	7.50	1500	2.30	0.36	2660	5.82	1500	1.80	0.36	3146	6.77	1500	2.03	0.34
1925	8.74	1500	2.48	0.29	2670	4.93	1500	1.61	0.39	3169	12.65	1500	3.85	0.34
2001	-	-	3.79	0.34	2683	5.31	1500	1.64	0.36	3175D	9.60	1500	2.84	0.34
2002	6.60	1500	2.05	0.36	2688	6.56	1500	2.02	0.36	3179	6.58	1500	2.02	0.36
2003	12.84	1500	3.79	0.34	2701	32.62	1500	8.58	0.27	3180	5.20	1500	1.60	0.36

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2016

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
3188	5.05	1500	1.56	0.36	3881	13.97	1500	4.12	0.34	4558	5.65	1500	1.68	0.34
3220	4.69	1500	1.38	0.34	4000	9.39	1500	2.34	0.24	4561	-	-	1.74	0.29
3223	8.49	1500	2.80	0.39	4021	17.02	1500	4.51	0.27	4568	5.79	1500	1.53	0.27
3224	9.96	1500	3.01	0.35	4024D	9.48	1500	2.50	0.27	4581	2.41	931	0.61	0.24
3227	5.08	1500	1.56	0.36	4034	21.80	1500	5.77	0.27	4583	16.71	1500	4.19	0.24
3240	5.70	1500	1.76	0.36	4036	5.48	1500	1.45	0.27	4611	1.76	723	0.54	0.36
3241	7.70	1500	2.30	0.34	4038	6.93	1500	2.24	0.39	4635	6.70	1500	1.53	0.23
3255	5.22	1500	1.70	0.39	4053	5.53	1500	1.65	0.34	4653	3.64	1325	1.12	0.36
3257	6.05	1500	1.80	0.34	4061	8.86	1500	2.70	0.36	4665	18.51	1500	4.89	0.27
3270	7.03	1500	2.10	0.34	4062	4.53	1500	1.35	0.34	4670	22.43	1500	6.00	0.27
3300	10.03	1500	3.00	0.34	4101	6.91	1500	1.95	0.29	4683	9.24	1500	2.75	0.34
3303	8.94	1500	2.75	0.36	4109	2.71	1027	0.83	0.36	4686	5.84	1500	1.55	0.27
3307	11.39	1500	3.37	0.34	4110	4.86	1500	1.44	0.34	4692	1.52	646	0.46	0.36
3315	11.01	1500	3.36	0.36	4111	4.74	1500	1.45	0.36	4693	1.24	557	0.37	0.34
3334	8.10	1500	2.38	0.34	4112	-	-	1.44	0.34	4703	8.39	1500	2.52	0.34
3336	8.43	1500	2.22	0.27	4113	4.53	1500	1.33	0.34	4717	6.20	1500	2.02	0.39
3365	27.63	1500	7.24	0.27	4114	7.39	1500	2.19	0.34	4720	4.05	1456	1.20	0.34
3372	9.51	1500	2.70	0.29	4130	12.75	1500	3.79	0.34	4740	2.69	1021	0.71	0.27
3373	10.98	1500	3.25	0.34	4131	8.68	1500	2.68	0.36	4741	6.08	1500	1.80	0.34
3383	3.77	1366	1.16	0.36	4133	5.08	1500	1.57	0.36	4751	5.24	1500	1.40	0.27
3385	2.17	854	0.66	0.36	4149	2.03	810	0.67	0.39	4767	-	-	1.60	0.23
3400	12.44	1500	3.52	0.29	4150	-	-	0.67	0.39	4771N	7.01	1500	1.60	0.23
3507	9.49	1500	2.83	0.34	4206	8.68	1500	2.58	0.34	4777	48.76	1500	11.29	0.23
3515	5.48	1500	1.63	0.34	4207	4.22	1500	1.11	0.27	4825	1.05	496	0.28	0.27
3548	3.24	1197	0.96	0.34	4239	4.91	1500	1.29	0.27	4828	3.84	1389	1.08	0.29
3559	15.30	1500	4.61	0.34	4240	5.07	1500	1.57	0.36	4829	3.24	1197	0.81	0.24
3574X	5.29	1500	1.63	0.36	4243	9.89	1500	2.94	0.34	4902	8.65	1500	2.67	0.36
3581	2.58	986	0.79	0.36	4244	10.72	1500	3.18	0.34	4923	3.60	1312	1.08	0.34
3612	4.98	1500	1.41	0.29	4250	7.44	1500	2.23	0.34	5020	12.03	1500	3.16	0.27
3620	10.03	1500	2.64	0.27	4251	5.82	1500	1.73	0.34	5022	25.83	1500	6.40	0.24
3629	4.05	1456	1.25	0.36	4263	4.26	1500	1.27	0.34	5037	49.00	1500	10.99	0.23
3632	6.79	1500	1.93	0.29	4273	5.75	1500	1.71	0.34	5040	47.72	1500	10.83	0.23
3634	5.36	1500	1.66	0.36	4279	6.82	1500	2.03	0.34	5057	33.01	1500	7.45	0.23
3635	5.10	1500	1.51	0.34	4282	6.17	1500	1.86	0.35	5059	73.79	1500	16.68	0.23
3638	3.57	1302	1.09	0.36	4283	5.51	1500	1.64	0.34	5069	76.50	1500	17.02	0.23
3642	2.77	1046	0.83	0.34	4299	6.01	1500	1.84	0.36	5102	17.52	1500	4.36	0.24
3643	7.36	1500	2.19	0.34	4304	12.53	1500	3.52	0.29	5146	15.14	1500	4.00	0.27
3647	4.79	1500	1.35	0.29	4307	6.67	1500	2.17	0.39	5160	11.08	1500	2.76	0.24
3648	3.93	1418	1.21	0.36	4351	2.41	931	0.71	0.34	5183	11.22	1500	2.96	0.27
3681	3.65	1328	1.13	0.36	4352	4.57	1500	1.41	0.36	5188	11.68	1500	3.07	0.27
3685	3.57	1302	1.10	0.36	4360	2.08	826	0.63	0.35	5190	6.95	1500	1.84	0.27
3719	4.27	1500	0.96	0.23	4361	2.15	848	0.66	0.36	5191	2.17	854	0.64	0.34
3724	12.71	1500	3.16	0.24	4362	-	-	0.63	0.35	5192	9.20	1500	2.73	0.34
3726	11.00	1500	2.48	0.23	4410	9.51	1500	2.83	0.34	5213	26.72	1500	6.63	0.24
3803	6.82	1500	2.02	0.34	4420	11.85	1500	2.93	0.24	5215	17.07	1500	4.79	0.29
3807	7.15	1500	2.21	0.36	4431	3.69	1341	1.20	0.39	5221	16.61	1500	4.36	0.27
3808	7.50	1500	2.10	0.29	4432	3.76	1363	1.22	0.39	5222	19.01	1500	4.71	0.24
3821	16.51	1500	4.67	0.29	4439	6.17	1500	1.74	0.29	5223	19.87	1500	5.24	0.27
3822X	12.10	1500	3.42	0.29	4452	8.79	1500	2.62	0.34	5348	14.42	1500	3.81	0.27
3824X	19.57	1500	5.55	0.29	4459	6.25	1500	1.86	0.34	5402	12.01	1500	3.70	0.36
3826	3.81	1379	1.13	0.34	4470	6.03	1500	1.79	0.34	5403	23.12	1500	5.75	0.24
3827	5.20	1500	1.47	0.29	4484	9.32	1500	2.80	0.34	5437	20.77	1500	5.47	0.27
3830	3.48	1274	0.98	0.29	4493	11.49	1500	3.41	0.34	5443	9.81	1500	2.90	0.34
3851	10.25	1500	3.13	0.36	4511	1.02	486	0.29	0.29	5445	18.29	1500	4.54	0.24
3865	8.39	1500	2.79	0.40	4557	5.39	1500	1.66	0.36	5462	19.60	1500	5.15	0.27

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WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2016

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
5472	21.56	1500	4.90	0.23	6836	9.75	1500	2.59	0.27	7515	3.24	1197	0.74	0.23
5473	26.91	1500	6.12	0.23	6843F	14.96	1500	3.10	0.22	7520	6.89	1500	2.04	0.34
5474	20.30	1500	5.08	0.24	6845F	11.85	1500	2.46	0.22	7538	10.44	1500	2.36	0.23
5478	11.79	1500	3.10	0.27	6854	9.22	1500	2.10	0.23	7539	3.69	1341	0.91	0.24
5479	17.52	1500	4.92	0.29	6872F	20.11	1500	4.19	0.22	7540	9.63	1500	2.21	0.23
5480	13.31	1500	3.28	0.24	6874F	23.17	1500	4.81	0.22	7580	7.56	1500	1.99	0.27
5491	5.23	1500	1.30	0.24	6882	16.58	1500	3.77	0.23	7590	12.30	1500	3.48	0.29
5506	15.30	1500	3.46	0.23	6884	18.68	1500	4.18	0.23	7600	21.11	1500	5.54	0.27
5507	10.07	1500	2.50	0.24	7016M	5.69	1500	1.28	0.23	7601	-	-	5.54	0.27
5508D	31.15	1500	8.11	0.27	7024M	6.32	1500	1.42	0.23	7605	5.63	1500	1.48	0.27
5509X	16.33	1500	4.09	0.24	7038M	12.37	1500	2.86	0.23	7607X	0.31	259	0.09	0.34
5535	15.80	1500	4.18	0.27	7046M	13.68	1500	3.08	0.23	7610	0.57	342	0.16	0.29
5537	9.38	1500	2.48	0.27	7047M	7.70	1500	1.70	0.23	7611	-	-	5.54	0.27
5551	61.34	1500	14.04	0.23	7050M	16.76	1500	3.80	0.23	7612	-	-	5.54	0.27
5604X	9.67	1500	2.39	0.24	7090M	13.75	1500	3.18	0.23	7613	-	-	5.54	0.27
5606	4.83	1500	1.20	0.24	7097MX	7.94	1500	2.60	0.50	7705X	18.59	1500	5.28	0.29
5610	13.75	1500	4.06	0.34	7098M	15.20	1500	3.42	0.23	7710	9.75	1500	2.42	0.24
5645	32.07	1500	8.05	0.24	7099M	18.52	1500	4.09	0.23	7711	47.73	1500	11.94	0.24
5651	-	-	8.05	0.24	7133	33.87	1500	8.46	0.24	7720X	5.43	1500	1.44	0.27
5703	35.12	1500	9.21	0.27	7151M	41.16	1500	10.28	0.24	7723X	6.00	1500	1.38	0.23
5705	40.12	1500	10.31	0.28	7152M	55.74	1500	13.66	0.24	7731X*	13.28	5500	3.73	0.29
5951	0.91	451	0.28	0.36	7153M	45.73	1500	11.42	0.24	7855	10.74	1500	2.81	0.27
6003	20.11	1500	5.28	0.27	7222	15.42	1500	4.04	0.27	8001	4.57	1500	1.41	0.36
6005	17.94	1500	4.85	0.27	7228	18.19	1500	4.78	0.27	8002	4.24	1500	1.27	0.34
6017	13.18	1500	3.44	0.27	7229	19.40	1500	4.83	0.24	8006	5.86	1500	1.76	0.34
6018	7.58	1500	1.95	0.28	7230	20.33	1500	5.69	0.29	8008	2.81	1059	0.86	0.36
6045	12.15	1500	3.16	0.28	7231	30.03	1500	8.37	0.29	8010	3.76	1363	1.16	0.36
6204	45.68	1500	11.23	0.24	7232	15.46	1500	3.82	0.24	8013	0.91	451	0.27	0.34
6206	10.46	1500	2.37	0.23	7309F	21.66	1500	4.50	0.22	8015	2.58	986	0.77	0.34
6213	6.71	1500	1.66	0.24	7313F	5.91	1500	1.23	0.22	8017	3.55	1296	1.10	0.36
6214	8.45	1500	1.91	0.23	7317F	12.44	1500	2.58	0.22	8018X	8.68	1500	2.66	0.36
6216	18.48	1500	4.18	0.23	7327F	30.53	1500	6.37	0.22	8021	7.36	1500	2.20	0.34
6217	12.17	1500	3.04	0.24	7333M	7.62	1500	1.69	0.24	8031	5.75	1500	1.72	0.34
6229	11.82	1500	2.96	0.24	7335M	8.46	1500	1.87	0.24	8032	4.60	1500	1.42	0.36
6233	9.48	1500	2.32	0.24	7337M	10.32	1500	2.24	0.24	8033	4.65	1500	1.39	0.34
6235	18.79	1500	4.24	0.23	7350F	19.13	1500	4.28	0.22	8037	4.65	1500	1.44	0.36
6236	31.56	1500	8.30	0.27	7360	11.68	1500	3.10	0.27	8039	4.34	1500	1.35	0.36
6237	4.83	1500	1.27	0.27	7370	14.51	1500	4.31	0.34	8044X	10.51	1500	2.97	0.29
6251D	18.44	1500	4.47	0.24	7380	18.09	1500	5.08	0.29	8045	2.15	848	0.67	0.36
6252D	9.74	1500	2.20	0.23	7382X	8.18	1500	2.45	0.34	8046	6.48	1500	1.94	0.34
6260D	20.49	1500	4.58	0.23	7390	33.20	1500	9.78	0.34	8047	2.19	861	0.67	0.36
6306	11.17	1500	2.76	0.24	7394M	12.04	1500	2.73	0.23	8058	5.48	1500	1.63	0.34
6319	10.22	1500	2.53	0.24	7395M	13.39	1500	3.03	0.23	8072	2.38	922	0.73	0.36
6325	14.90	1500	3.70	0.24	7398M	16.32	1500	3.62	0.23	8102	5.44	1500	1.68	0.36
6400	22.76	1500	6.42	0.29	7402	0.28	250	0.08	0.34	8103	17.02	1500	4.83	0.29
6503	6.86	1500	2.10	0.36	7403	6.67	1500	1.77	0.27	8105	8.80	1500	2.72	0.36
6504	10.60	1500	3.25	0.36	7405N	3.05	1500	0.80	0.27	8106	11.91	1500	3.17	0.27
6702M*	13.03	1500	3.42	0.27	7420	24.33	1500	5.40	0.23	8107	10.75	1500	2.87	0.27
6703M*	17.64	1500	4.54	0.27	7421	1.77	726	0.44	0.24	8111	6.81	1500	2.03	0.34
6704M*	14.47	1500	3.80	0.27	7422	3.76	1363	0.85	0.23	8116	6.58	1500	1.96	0.34
6801F	6.94	1500	1.63	0.26	7425	8.36	1500	1.89	0.23	8203	17.16	1500	5.09	0.34
6811	14.37	1500	3.76	0.27	7431N	1.88	1088	0.42	0.23	8204	9.99	1500	2.67	0.27
6824F	15.21	1500	3.41	0.22	7445N	1.64	-	-	-	8209	10.13	1500	3.03	0.34
6826F	8.86	1500	2.08	0.26	7453N	1.02	-	-	-	8215	11.15	1500	2.98	0.27
6834	8.03	1500	2.26	0.29	7502	7.44	1500	1.98	0.27	8227	13.68	1500	3.13	0.23

* 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, 2016

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
8232	10.27	1500	2.72	0.27	8842	7.29	1500	2.18	0.34					
8233	8.05	1500	2.09	0.28	8855	0.43	298	0.13	0.34					
8235	8.65	1500	2.59	0.34	8856	0.36	275	0.11	0.34					
8263	16.61	1500	4.70	0.29	8864	5.67	1500	1.70	0.34					
8264	12.23	1500	3.23	0.27	8868	1.15	528	0.36	0.36					
8265	13.84	1500	3.49	0.24	8869	2.93	1098	0.91	0.36					
8279	14.35	1500	3.63	0.24	8871	0.22	230	0.07	0.36					
8288	19.88	1500	5.37	0.27	8901	0.55	336	0.15	0.29					
8291	15.28	1500	4.30	0.29	9012	2.77	1046	0.78	0.29					
8292	6.50	1500	1.93	0.34	9014	6.32	1500	1.89	0.34					
8293	23.36	1500	6.18	0.27	9015	7.75	1500	2.30	0.34					
8304	13.51	1500	3.58	0.27	9016	6.81	1500	2.06	0.34					
8350	15.68	1500	3.93	0.24	9019	4.91	1500	1.30	0.27					
8380X	7.51	1500	2.13	0.29	9033X	12.80	1500	3.84	0.34					
8381	4.81	1500	1.36	0.29	9040	7.48	1500	2.30	0.36					
8385X	7.12	1500	1.88	0.27	9044X	3.69	1341	1.14	0.36					
8392	5.57	1500	1.66	0.34	9052	6.58	1500	2.03	0.36					
8393X	5.26	1500	1.55	0.34	9058	4.70	1500	1.56	0.39					
8399X	15.99	1500	4.65	0.33	9059	-	-	0.91	0.36					
8500	11.35	1500	3.01	0.27	9060	3.83	1386	1.19	0.36					
8601	0.98	474	0.28	0.29	9061X	2.86	1075	0.93	0.39					
8602	1.46	627	0.42	0.29	9063	2.05	816	0.64	0.36					
8603	0.21	227	0.06	0.34	9077F	4.67	1500	1.20	0.33					
8606	7.31	1500	1.82	0.24	9082	3.27	1206	1.08	0.39					
8709F	8.58	1500	1.78	0.22	9083	3.46	1267	1.14	0.39					
8719	8.13	1500	1.85	0.23	9084	3.64	1325	1.09	0.34					
8720	3.76	1363	0.99	0.27	9088a	a	a	a	a					
8721	0.57	342	0.15	0.27	9089	2.93	1098	0.91	0.36					
8723	0.33	266	0.10	0.34	9093	3.48	1274	1.08	0.36					
8725	5.62	1500	1.50	0.27	9101	9.32	1500	2.88	0.36					
8726F	4.38	1500	1.03	0.26	9102	7.72	1500	2.29	0.34					
8734M	0.84	429	0.22	0.27	9154	4.63	1500	1.39	0.34					
8737M	0.76	403	0.20	0.27	9156	4.69	1500	1.34	0.29					
8738M	1.02	486	0.27	0.27	9170	18.71	1500	4.29	0.23					
8742	0.62	358	0.17	0.27	9178*	13.32	1500	-	0.39					
8745	11.10	1500	3.16	0.29	9179*	37.13	1500	-	0.36					
8748	1.52	646	0.43	0.29	9180	10.23	1500	2.74	0.27					
8754X	1.55	656	0.46	0.34	9182	6.08	1500	1.82	0.34					
8755	0.79	413	0.21	0.27	9186	27.24	1500	6.90	0.24					
8799	1.15	528	0.34	0.34	9220	8.99	1500	2.54	0.29					
8800	3.41	1251	1.12	0.39	9402	13.22	1500	3.48	0.27					
8803	0.16	211	0.04	0.27	9403	23.50	1500	5.87	0.24					
8805M	0.41	291	0.12	0.34	9410	5.41	1500	1.62	0.34					
8810	0.31	259	0.09	0.34	9501	6.72	1500	1.90	0.29					
8814M	0.38	282	0.11	0.34	9505	17.99	1500	4.99	0.29					
8815M	0.52	326	0.15	0.34	9516	13.68	1500	3.62	0.27					
8820	0.41	291	0.12	0.29	9519	8.79	1500	2.32	0.27					
8824	7.91	1500	2.44	0.36	9521	9.01	1500	2.38	0.27					
8825	4.76	1500	1.56	0.39	9522	5.12	1500	1.52	0.34					
8826	6.46	1500	1.94	0.34	9534	16.90	1500	4.18	0.24					
8829	8.43	1500	2.51	0.34	9554	28.14	1500	6.99	0.24					
8831	3.20	1184	0.97	0.34	9586	1.22	550	0.40	0.39					
8832	0.95	464	0.28	0.34	9600	6.01	1500	1.84	0.36					
8833	2.19	861	0.65	0.34	9620	2.03	810	0.57	0.29					
8835	6.03	1500	1.79	0.34										

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

Effective January 1, 2016

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	0.52	S	1741D	0.53	S	4024D	0.02	S
0065D	0.09	S	1803D	0.43	S	5508D	0.09	S
0066D	0.09	S	1852D	0.12	Asb	6251D	0.05	S
0067D	0.09	S	3081D	0.12	S	6252D	0.05	S
1164D	0.14	S	3082D	0.09	S	6260D	0.10	S
1165D	0.05	S	3085D	0.16	S			
1624D	0.03	S	3175D	0.05	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
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 1.646 and elr x 1.615.
- 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 5.85 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 4.79 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 4.39 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.31 will be applied to policies in the experience rating period that were effective prior to 1/1/2012. As a result of the increase in maximum payroll for this class, an ELR of 12.52 will be applied to any policies in the experience rating period that were effective between 1/1/2012 and 12/31/2012. An ELR of 11.48 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2016

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.....	\$98,000
Leased or rented vehicle.....	\$65,300

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.....	\$160
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	1.170
Tax Multiplier	1.039

Loss Development Factors	
1st Adjustment	0.33
2nd Adjustment	0.25
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"..... \$1,250

Maximum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$2,500

Minimum Weekly Payroll applicable in accordance with *Basic Manual* Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$1,250

Effective January 1, 2016

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	3.3%	2.4%	2.2%	1.7%	1.3%	1.0%	0.9%
\$5,000	8.5%	6.6%	6.0%	5.0%	4.1%	3.3%	3.0%
\$10,000	12.2%	9.8%	9.0%	7.6%	6.4%	5.4%	4.7%

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

Rule 2-E-3 (Annual Payroll)..... \$65,300

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..... 28%

(Multiply a Non-F classification rate by a factor of 1.28 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)..... 1.9%

F Classifications and Maritime/FELA (Program II USL Act)..... 3.8%

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, 2016

NCCI KEY CONTACTS

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All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@NCCI.com



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2016

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
ARBELLA PROTECTION INS CO
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ASSOCIATED EMPLOYERS INS CO
ASSOCIATED INDEMNITY CORP
ASSOCIATED INDUSTRIES OF MASS MUTUAL INS CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITCO GENERAL INSURANCE CORPORATION
BLUE RIDGE INDEMNITY COMPANY
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY 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
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
EASTGUARD INS CO
ELECTRIC INS CO
EMCASCO INS CO
EMPLOYERS ASSURANCE 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
GREAT DIVIDE INSURANCE COMPANY



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2016

NCCI AFFILIATE LIST

GREAT MIDWEST INS CO
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
KEY RISK INS CO
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LION INSURANCE COMPANY
LM INS CORP
MA BAY INS CO
MAIN STREET AMERICA ASSURANCE CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
ME EMPLOYERS MUTUAL INS CO
MEMIC INDEMNITY 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
NORGUARD INS CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OHIO SECURITY INS CO
OLD DOMINION INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PACIFIC INS CO LTD
PATRIOT GENERAL INS CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
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
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2016

NCCI AFFILIATE LIST

SOMPO JAPAN INSURANCE CO OF AMERICA
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
SUSSEX INSURANCE COMPANY
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TORUS NATIONAL INSURANCE COMPANY
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
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 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