



Florida

**Voluntary Workers Compensation
Rate Filing
Proposed Effective January 1, 2016**





**National Council on
Compensation Insurance**

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August 20, 2015

The Honorable Kevin McCarty
Commissioner
Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399-0330

**Re: Revised Workers Compensation Voluntary Rates and Rating Values
Proposed Effective Date: January 1, 2016**

Dear Commissioner McCarty:

In accordance with the applicable statutes and regulations of the state of Florida, we are filing for your consideration and approval revised workers compensation rates and rating values for the Florida voluntary market, to become effective January 1, 2016.

This filing proposes an overall average voluntary rate level decrease of 1.9% for industrial classifications, and an average rate decrease of 7.7% for F-Classifications. The components of the proposed changes are listed on the enclosed summary.

Please note the following in connection with this filing:

- As a result of Item R-1411, state hazard group differentials were updated.

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 if you have any questions or need any further information.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Chris Bailey", written over a horizontal line.

Chris Bailey
State Relations Executive

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Tallahassee, FL 32301
www.ncci.com



Actuarial Certification

I, Kirt Dooley, am a Director and Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow 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 "Kirt Dooley". The signature is written in dark ink and is positioned above a horizontal line that serves as a baseline for the signature.

Kirt Dooley, FCAS, 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 Florida, and submits proposed voluntary market rates for review and approval by the Florida Office of Insurance Regulation.

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

In this filing, NCCI is proposing that the Commissioner of Insurance approve an overall average decrease of 1.9% to the current rates, and that the new values will become effective on January 1, 2016. This document will explain why these changes are indicated. NCCI separately determines rates for each workers compensation classification. In this filing, the actual change from the current rate is different depending on the classification.



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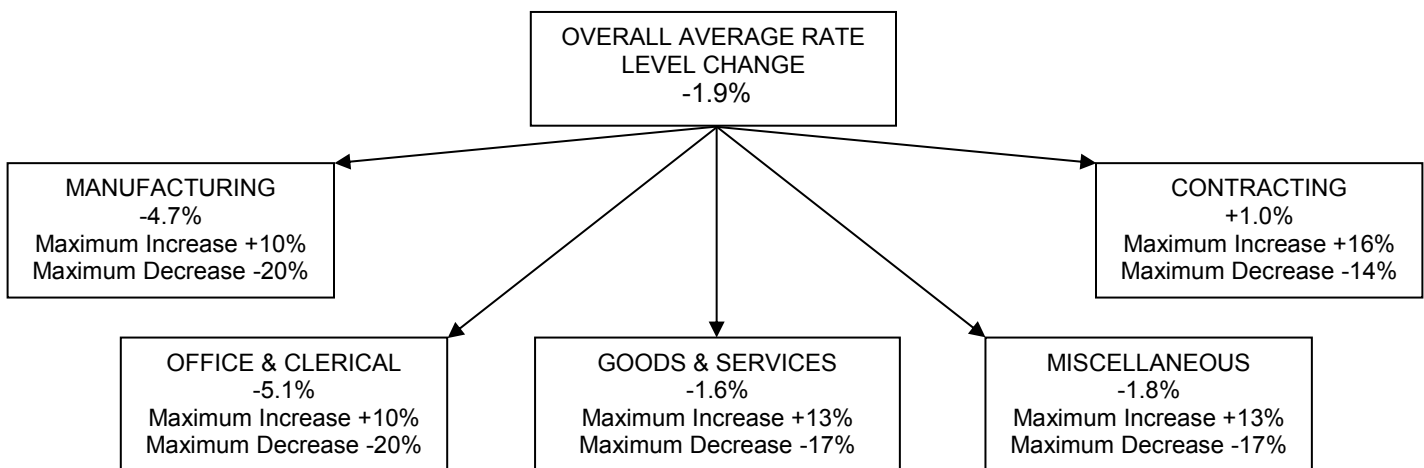
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Proposed Overall Average Change in Voluntary Rate Level

Key Components	Percentage Change
Experience and Trend	-4.6%
Benefits	0.0%
Production and General Expenses	+0.6%
Taxes and Assessments	0.0%
Profit and Contingencies	+2.2%
Loss Adjustment Expenses	-0.3%
Offset for the Change in Expense Constant	+0.3%
Overall Rate Level Change Requested	-1.9%
Overall Premium Level Change Requested	-2.2%

The premium level change reflects a proposed expense constant decrease, as well as proposed increases to the minimum premium multiplier and maximum minimum premium. Offsets are applied to the rate level change to ensure revenue neutrality on a premium basis across the state for these changes.

The change in rates varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary rate 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.





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Key Components

In determining the overall average rate level change, the following key components are reviewed:

Experience

NCCI analyzed the emerging experience of Florida 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. During this year's analysis, after reviewing various possible experience periods, the use of the two most recently available full policy years of data was selected as most appropriate in terms of 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 rate level changes as well as statutory benefit level changes implemented since that time period.

Different aggregations of 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 each of these two loss aggregations. This is consistent with NCCI filings made in the past several years in Florida. 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 claims from older years.



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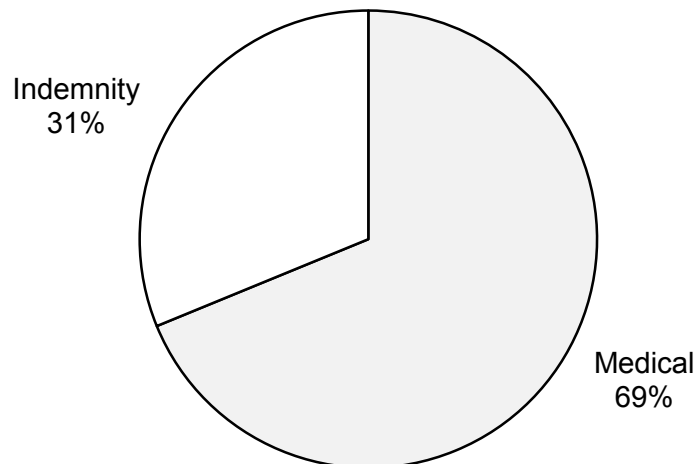
Key Components (Continued)

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 Florida 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 Florida benefit costs.

Distribution of Florida Benefit Costs



As illustrated in the chart above, medical expenses make up 69% of Florida's total benefit costs. This percentage is higher than in most other states.

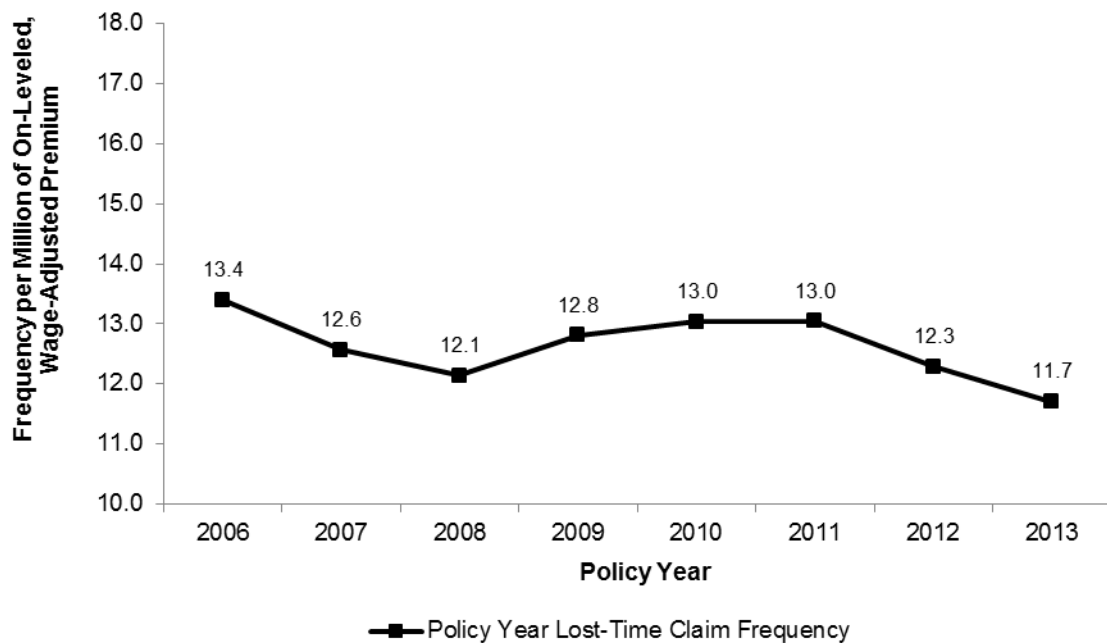


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Underlying workers compensation costs are the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Florida lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's rate and wage levels.

Florida Claim Frequency



As this chart illustrates, Florida's claim frequency has decreased in each of the last two policy years.

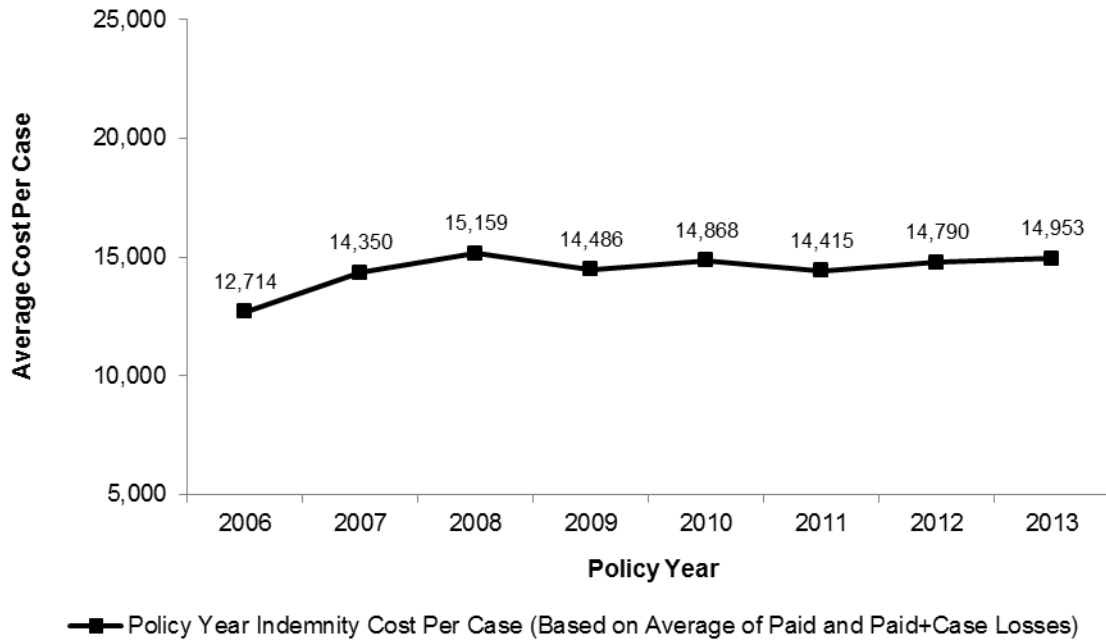


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The chart below shows Florida's historical average indemnity cost per case figures for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Florida Indemnity Cost Per Case



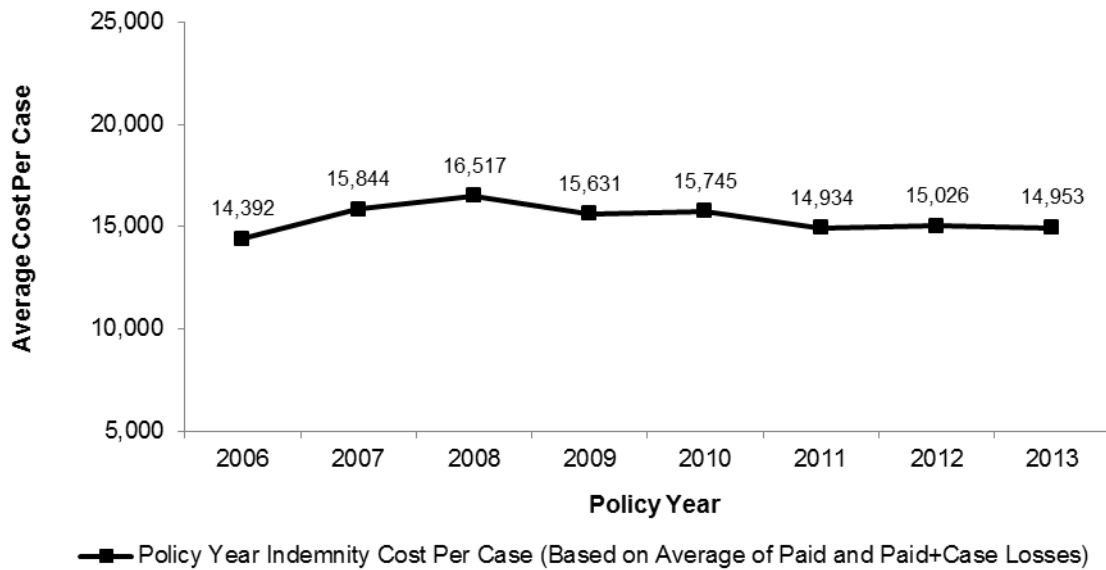
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Florida Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case in excess of wage growth has remained fairly consistent over time.

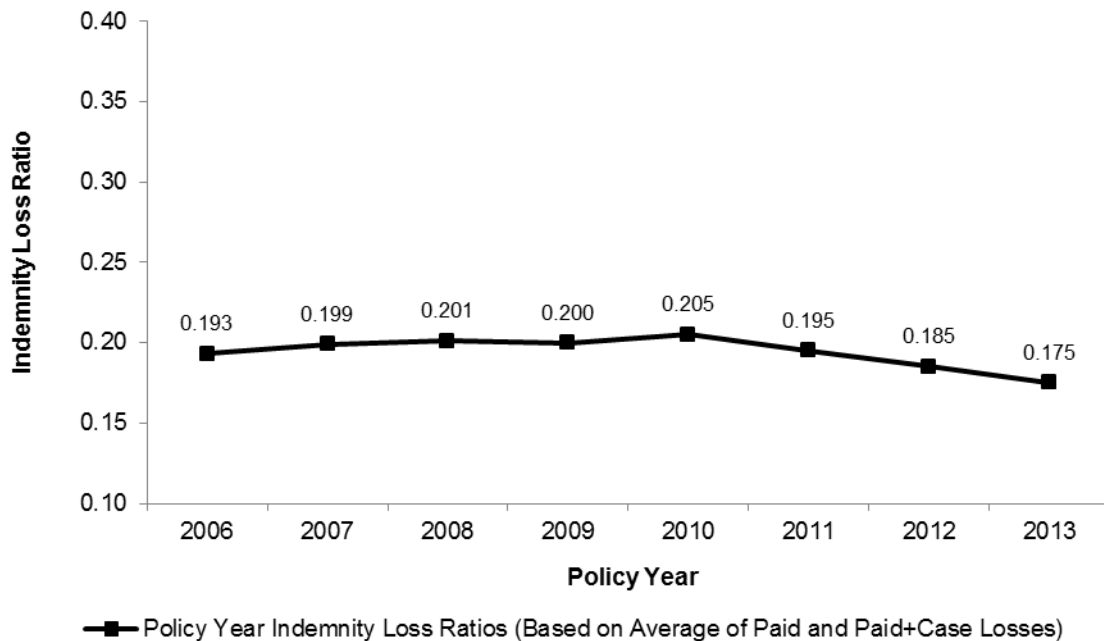


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The indemnity loss ratios below result after combining the observed changes in Florida's average claim frequency with the corresponding changes in Florida's average indemnity cost per case. An indemnity loss ratio represents the proportion of premium 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 rates and losses at today's statutory benefit levels.

Florida Indemnity Loss Ratio History



The indemnity loss ratio has decreased in each of the latest three policy years after a period of modest increases.

In last year's Florida filing, NCCI proposed an indemnity trend factor of -2.0% per year. Based on our analysis this year, we are proposing to retain the indemnity trend factor of -2.0% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

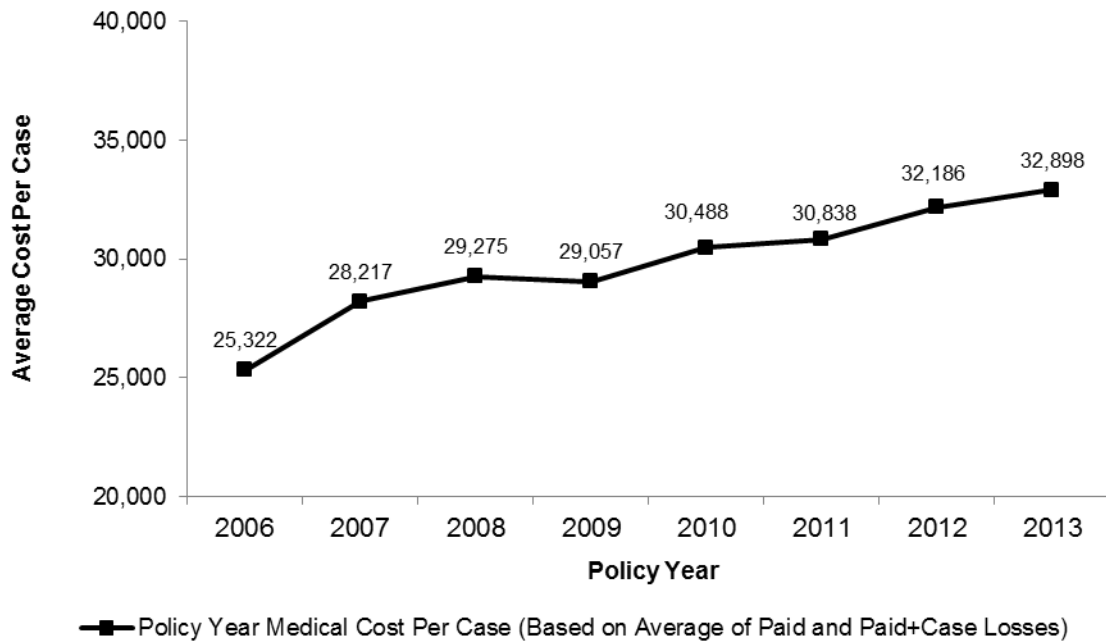


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Florida's average medical cost over time (claim severity) is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Florida Medical Cost Per Case



Before adjusting the average cost per case figures to a common wage level, this chart shows that Florida's average medical severity figures have increased over time.

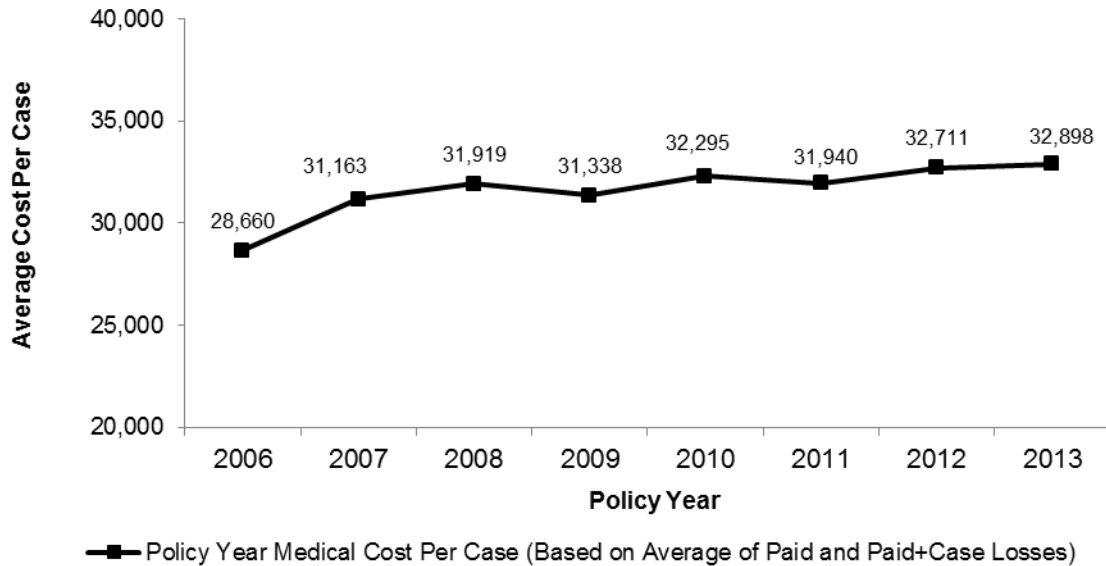
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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Florida Medical Cost Per Case Adjusted to Current Wage Level



The average Florida medical cost per case in excess of wage growth has increased over time, as shown above. Considering the fact that approximately 69% of the state's benefits are medical, claims cost changes in this area can notably impact the workers compensation system.

(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 case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

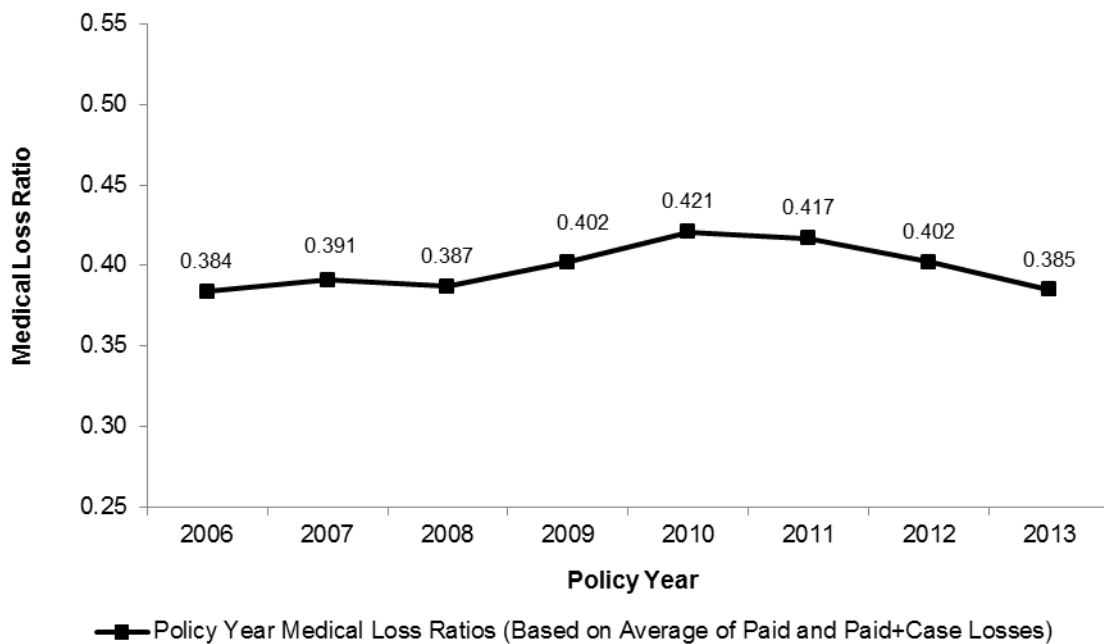


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The medical loss ratios below result after combining the observed changes in Florida’s average claim frequency with the corresponding changes in the average medical cost per case. The data in the chart reflect premiums at today’s loss costs and losses at today’s statutory benefit levels.

Florida Medical Loss Ratio History



The medical loss ratio has decreased slightly in each of the latest three policy years following two years of increases.

Based on our analysis this year, NCCI is proposing to decrease the currently approved medical trend factor of +0.5% per year to 0.0% per year. This means that medical benefits are expected to increase at the same pace as workers’ wages.



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Key Components (Continued)

Production and General Expense

The proposed rates include a provision for production and general expenses. The latest data from the Insurance Expense Exhibit (which is reported annually by insurers to state insurance departments) is used to derive the Florida expense provision.

The current provision in the rates for production expense is 17.4% of premium. This filing proposes an increase in this provision to 17.8%.

The current provision in the rates for general expenses is 5.3% of premium. This filing proposes an increase in this provision to 5.5% of premium.

Premium Taxes and Assessments

This filing proposes a decrease to the current approved provisions for taxes and assessments. The current provision in the rates for taxes and assessments is 3.22% of premium; the proposed provision is 3.21% of premium. The 3.21% provision for taxes and assessments is decomposed as follows:

Premium Tax	0.32%
Miscellaneous	0.30%
General Administration Assessment	1.43%
<u>Special Disability Trust Fund Assessment</u>	<u>1.16%</u>
Taxes and Assessments	3.21%

Profit and Contingency Provision

By law, Florida's workers compensation insurance rates must be determined such that insurers can be expected to earn a reasonable rate of return. Analysis and determination of a profit and contingency provision is necessary to ensure this premise is maintained. The prolonged low interest rate environment of recent years negatively affects the ability of insurers to earn investment income. Since the total return of insurers is based on the combination of investment income and underwriting results, downward pressure on investment income results in upward pressure on the profit and contingency provision.

Current rates contain a profit and contingency provision of 2.5%. In this filing, NCCI is proposing an increase in this provision to 4.0%, which is fully supported by NCCI's internal rate of return model.



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Key Components (Continued)

Loss Adjustment Expense

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

LAE is included in the rates by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). After examining LAE indications based on both Florida-specific data and countrywide data, NCCI is proposing to decrease the currently approved LAE provision from 21.7% to 21.3% of losses.

Underlying the LAE provision is a component for Defense and Cost Containment Expenses (DCCE) of 14.2% that is based on NCCI's standard analysis, using a 2 year average of Florida's relativity to the countrywide DCCE ratio. The other component of the LAE provision is 7.1% for Adjusting and Other Expenses (AOE), which is based on NCCI's standard analysis of countrywide AOE data.

Expense Constant and Minimum Premium Parameters

This filing proposes to decrease the expense constant from \$200 to \$160. To ensure that the expected overall impact of this change remains revenue neutral, an offsetting adjustment to the otherwise-indicated rate level change has been included.

This filing proposes to increase the minimum premium multiplier from 85 to 100 and the maximum minimum premium from \$1,200 to \$1,300. The overall impact on statewide premium of these two proposed changes is expected to be negligible.



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Conclusion

This filing document provides a high-level perspective in support of decreasing Florida's current rate levels by an average of 1.9%.

Here are some of the key observations:

- The financial data experience period evaluated as of December 31, 2014 shows improvement when compared with the experience period evaluated as of December 31, 2013 on which the previous filing was based.
- The latest indemnity and medical loss ratios have declined, in part driven by a decrease in frequency.
- Loss adjustment expenses in Florida have decreased slightly, but they remain higher than the countrywide average.
- Slight increases in the provisions for production and general expenses are being partially offset by the decrease in loss adjustment expenses.
- Interest rates have remained near historic lows for several years, which necessitates a higher profit and contingency provision in order for insurers to earn a reasonable rate of return.
- The premium level change requested is a decrease of 2.2% as a result of a proposed decrease in the expense constant from \$200 to \$160.

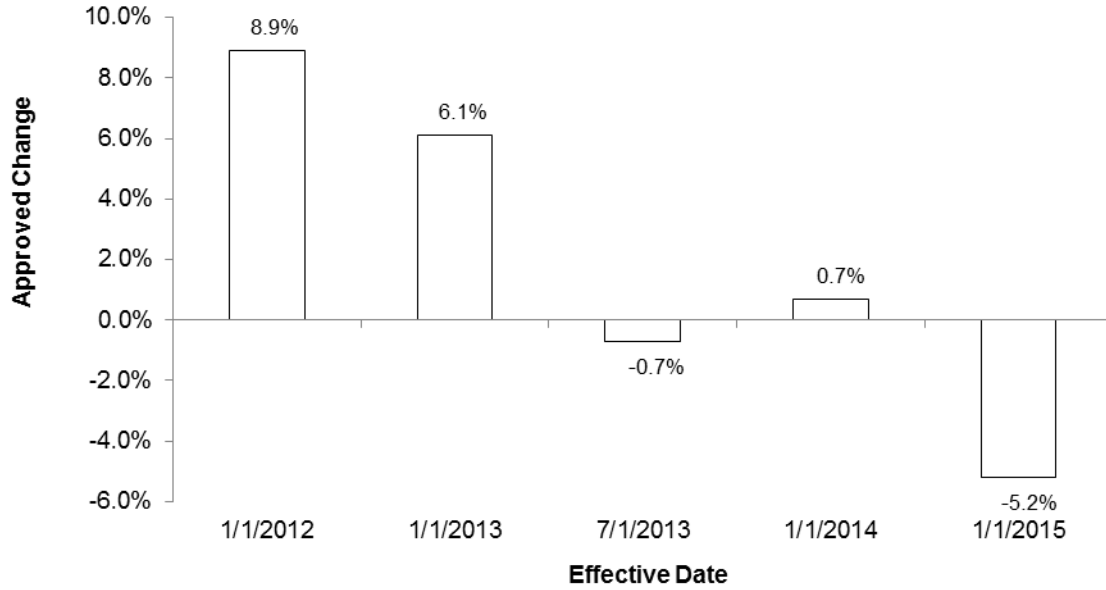
The following pages contain additional exhibits that may be of interest, as well as the proposed rates and rating values by classification.



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EXHIBIT I

Florida Historical Rate Level Changes



The chart above shows the recent history of approved voluntary rate level changes in Florida.

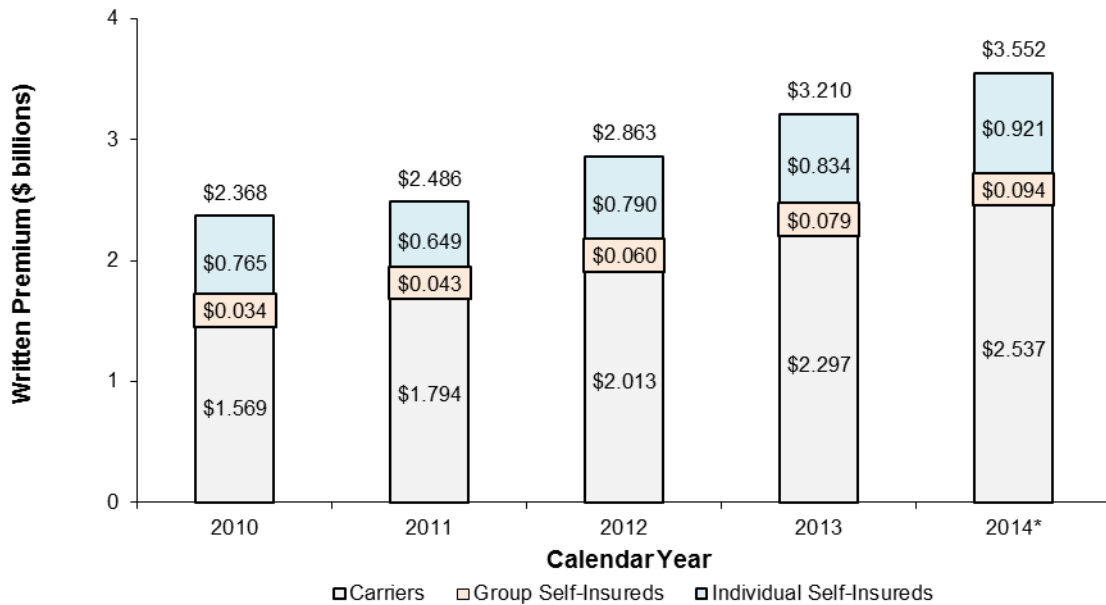


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EXHIBIT II

Florida Written Premium



* Preliminary, Carrier Source: NAIC Annual Statement Data; State Page, Line 16–Workers Compensation

This exhibit illustrates Florida’s calendar year written premium totals for the latest five years.

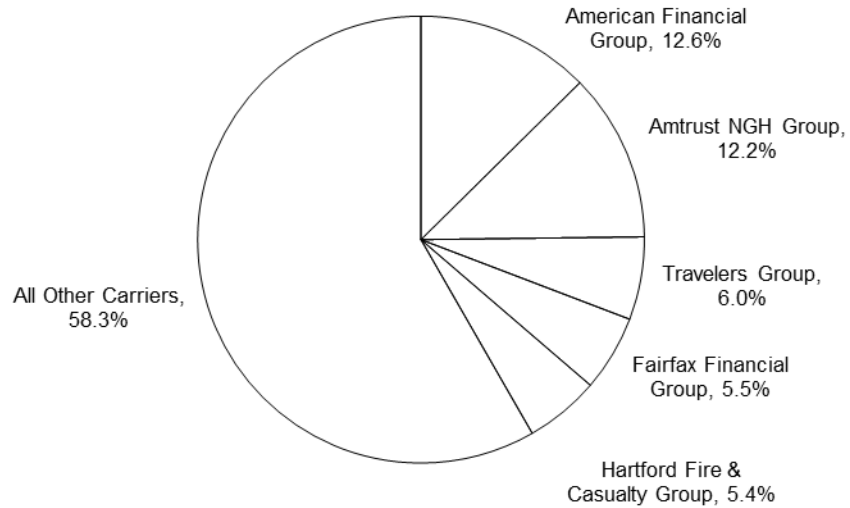


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EXHIBIT III

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



Source: NAIC Annual Statement Data; State Page, Line 16–Wrokers

The five largest insurance company groups providing workers compensation insurance in Florida in 2014 are shown in this chart.



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EXHIBIT IV

Proposed Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

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Exhibit IV

Page S1

Effective January 1, 2016

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
0005X	5.89	749	2.35	0.43	1924	2.50	410	1.03	0.46	2688	3.84	544	1.60	0.46
0008X	4.45	605	1.69	0.41	1925	7.07	867	2.68	0.40	2702X*	14.51	1300	4.26	0.31
0016X	11.77	1300	4.14	0.36	2003X	5.36	696	2.14	0.43	2710	13.60	1300	4.54	0.32
0030X	5.86	746	2.22	0.41	2014	7.31	891	2.56	0.36	2714	9.01	1061	3.72	0.45
0034	5.93	753	2.35	0.43	2016	3.21	481	1.34	0.46	2731	5.14	674	1.81	0.36
0035X	3.72	532	1.53	0.45	2021	3.39	499	1.29	0.41	2735	6.48	808	2.69	0.46
0036	6.07	767	2.40	0.43	2039	2.85	445	1.19	0.46	2759	7.97	957	3.30	0.46
0037	6.10	770	2.32	0.41	2041	4.46	606	1.85	0.46	2790	2.53	413	1.04	0.45
0042X	8.82	1042	3.35	0.41	2065	3.28	488	1.31	0.43	2797	7.47	907	2.96	0.43
0050X	7.60	920	3.03	0.43	2070	6.05	765	2.43	0.44	2799	5.27	687	2.05	0.41
0052X	6.76	836	2.36	0.36	2081	5.26	686	2.08	0.43	2802X	7.36	896	2.80	0.41
0059D	0.11	-	0.02	0.31	2089	5.89	749	2.35	0.43	2812	-	-	2.54	0.43
0065D	0.03	-	0.01	0.36	2095	7.65	925	3.04	0.43	2835	3.26	486	1.44	0.51
0066D	0.03	-	0.01	0.36	2105	5.68	728	2.35	0.45	2836	2.64	424	1.15	0.50
0067D	0.03	-	0.01	0.36	2110	3.58	518	1.48	0.45	2841	4.99	659	2.07	0.45
0079X	5.17	677	1.81	0.36	2111	3.68	528	1.53	0.46	2881	4.13	573	1.80	0.50
0083	8.27	987	3.27	0.43	2112	4.48	608	1.85	0.45	2883	6.37	797	2.54	0.43
0106	14.93	1300	5.00	0.32	2114	3.47	507	1.45	0.46	2913	5.57	717	2.42	0.50
0113	6.67	827	2.67	0.43	2119X	3.54	514	1.35	0.41	2915	3.14	474	1.21	0.41
0153X	7.09	869	2.50	0.37	2121	2.12	372	0.84	0.43	2916	5.44	704	1.82	0.32
0170	3.22	482	1.28	0.43	2130	2.83	443	1.13	0.43	2923	2.85	445	1.18	0.46
0173X	0.93	253	0.38	0.45	2131	2.85	445	1.14	0.43	2942	3.44	504	1.51	0.50
0251	5.48	708	2.18	0.43	2157	4.48	608	1.81	0.44	2960	7.38	898	2.95	0.43
0400	9.32	1092	3.57	0.41	2172	1.82	342	0.70	0.41	3004	2.88	448	1.02	0.37
0401	11.92	A	4.01	0.33	2174	4.10	570	1.70	0.46	3018	5.04	664	1.79	0.37
0771N	0.58	-	-	-	2211	11.06	1266	3.91	0.37	3022	5.01	661	2.08	0.46
0908P	185.00	345	74.08	0.43	2220	2.66	426	1.06	0.43	3027	6.86	846	2.41	0.36
0913P	935.00	1095	373.28	0.43	2286	2.51	411	1.04	0.46	3028	3.15	475	1.26	0.43
0917	7.79	939	3.22	0.45	2288	5.26	686	2.19	0.46	3030	9.43	1103	3.31	0.36
1005	6.44	804	1.91	0.31	2300	2.82	442	1.24	0.51	3040	8.07	967	2.84	0.37
1164D	6.52	812	1.91	0.31	2302	2.75	435	1.09	0.43	3041	6.54	814	2.62	0.43
1165D	3.69	529	1.24	0.33	2305	1.82	342	0.70	0.41	3042	6.66	826	2.54	0.41
1218X	1.86	346	0.73	0.43	2361	2.85	445	1.13	0.43	3064	8.00	960	3.17	0.43
1320X	2.29	389	0.77	0.32	2362	2.11	371	0.84	0.43	3069	-	-	2.20	0.45
1322	11.09	1269	3.75	0.33	2380	6.99	859	2.77	0.43	3076	5.33	693	2.20	0.45
1430	6.83	843	2.39	0.36	2386	3.31	491	1.37	0.45	3081D	6.55	815	2.29	0.36
1438	6.85	845	2.30	0.33	2388	2.16	376	0.89	0.45	3082D	5.72	732	2.00	0.36
1452	3.36	496	1.19	0.37	2402	3.58	518	1.26	0.36	3085D	6.53	813	2.28	0.36
1463	19.62	1300	6.56	0.32	2413	2.83	443	1.13	0.43	3110	6.46	806	2.57	0.43
1472	5.52	712	1.84	0.32	2416	2.54	414	1.01	0.43	3111	4.35	595	1.72	0.43
1473X	1.43	303	0.50	0.37	2417	4.91	651	1.93	0.43	3113	3.22	482	1.28	0.43
1624D	4.95	655	1.67	0.33	2501	3.01	461	1.20	0.43	3114	4.08	568	1.63	0.43
1642	3.42	502	1.21	0.37	2503	1.55	315	0.64	0.46	3118	2.35	395	0.98	0.46
1654	7.52	912	2.66	0.37	2534	2.50	410	1.03	0.45	3119	1.42	302	0.62	0.50
1655	5.31	691	1.86	0.36	2570	5.44	704	2.26	0.46	3122	1.90	350	0.79	0.45
1699	4.27	587	1.50	0.36	2585	5.09	669	2.11	0.46	3126	2.66	426	1.06	0.43
1701	5.10	670	1.80	0.37	2586	4.83	643	1.92	0.43	3131	2.16	376	0.86	0.43
1710D	13.19	1300	4.62	0.36	2587	3.95	555	1.65	0.46	3132	3.46	506	1.37	0.43
1741D	4.50	610	1.29	0.31	2589	2.78	438	1.11	0.43	3145	2.78	438	1.11	0.43
1747	2.48	408	0.88	0.37	2600	3.89	549	1.62	0.46	3146	3.36	496	1.34	0.43
1748	6.61	821	2.31	0.36	2623	9.20	1080	3.50	0.41	3169	3.68	528	1.47	0.43
1803D*	9.72	1132	3.22	0.32	2651	3.62	522	1.49	0.45	3175	5.10	670	2.02	0.43
1852D	3.76	536	1.09	0.30	2660	3.12	472	1.29	0.45	3179	2.32	392	0.96	0.46
1853	3.57	517	1.36	0.41	2670	2.56	416	1.12	0.50	3180	4.78	638	1.98	0.45
1860	2.53	413	1.06	0.46	2683	1.63	323	0.67	0.45	3188	2.26	386	0.94	0.46

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

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
3220	1.62	322	0.65	0.43	4000	7.58	918	2.55	0.33	4635	4.13	573	1.21	0.31
3223	4.65	625	2.03	0.50	4021	7.35	895	2.57	0.36	4653	2.19	379	0.91	0.45
3224	4.26	586	1.79	0.46	4024D	4.35	595	1.53	0.37	4665	9.95	1155	3.51	0.37
3227	5.06	666	2.11	0.46	4034	10.50	1210	3.70	0.37	4670	10.13	1173	3.54	0.36
3240	3.55	515	1.47	0.45	4036	3.81	541	1.34	0.37	4683	4.86	646	1.95	0.43
3241	2.94	454	1.17	0.43	4038	4.05	565	1.79	0.51	4686	2.82	442	0.99	0.37
3255	2.21	381	0.97	0.51	4053	2.75	435	1.09	0.43	4692	0.82	242	0.34	0.46
3257	3.49	509	1.38	0.43	4061	4.45	605	1.86	0.46	4693	1.34	294	0.53	0.43
3270	2.82	442	1.12	0.43	4062	3.94	554	1.57	0.43	4703	2.82	442	1.13	0.43
3300	5.60	720	2.22	0.43	4101	4.22	582	1.61	0.41	4710X	4.40	600	1.82	0.45
3303	5.81	741	2.40	0.45	4109	0.77	237	0.32	0.46	4717	2.70	430	1.19	0.50
3307	3.66	526	1.46	0.43	4110	1.12	272	0.45	0.43	4720	3.28	488	1.30	0.43
3315	5.89	749	2.46	0.46	4111	2.46	406	1.03	0.46	4740	1.87	347	0.67	0.37
3334	4.06	566	1.64	0.44	4113	3.07	467	1.23	0.44	4741	4.21	581	1.68	0.43
3336	4.35	595	1.54	0.37	4114	3.41	501	1.36	0.43	4751	2.98	458	1.04	0.36
3365	10.83	1243	3.82	0.37	4130	6.96	856	2.76	0.43	4771N	3.31	549	0.96	0.30
3372	3.71	531	1.41	0.41	4131	5.30	690	2.22	0.46	4777	8.41	1001	2.57	0.33
3373	7.99	959	3.16	0.43	4133	2.50	410	1.03	0.45	4825	1.70	330	0.60	0.36
3383	1.93	353	0.80	0.45	4149	0.82	242	0.36	0.50	4828	4.66	626	1.78	0.41
3385	0.91	251	0.38	0.46	4206	5.82	742	2.31	0.43	4829	2.74	434	0.92	0.32
3400	4.26	586	1.62	0.41	4207	2.86	446	1.02	0.37	4902	3.04	464	1.26	0.46
3507X	5.02	662	2.00	0.43	4239	2.36	396	0.84	0.37	4923	3.79	539	1.49	0.43
3515	2.78	438	1.11	0.43	4240	5.08	668	2.09	0.45	5020	11.09	1269	3.90	0.37
3548	2.08	368	0.83	0.43	4243	3.02	462	1.20	0.43	5022X	13.55	1300	4.55	0.33
3559	3.04	464	1.21	0.43	4244	3.31	491	1.32	0.43	5037	37.80	1300	11.15	0.31
3574	1.81	341	0.75	0.46	4250	2.44	404	0.96	0.43	5040	14.84	1300	4.34	0.31
3581	1.68	328	0.70	0.45	4251	3.65	525	1.45	0.43	5057X	8.47	1007	2.47	0.31
3612	3.41	501	1.29	0.41	4263	3.20	480	1.27	0.43	5059	38.12	1300	11.10	0.31
3620	5.38	698	1.90	0.37	4273	4.18	578	1.65	0.43	5069X	23.87	1300	7.07	0.32
3629X	2.18	378	0.90	0.46	4279	4.74	634	1.88	0.43	5102X	9.18	1078	3.09	0.33
3632X	4.90	650	1.86	0.41	4282	2.13	373	0.89	0.46	5146	7.71	931	2.71	0.37
3634	1.92	352	0.80	0.46	4283	3.67	527	1.45	0.43	5160	2.74	434	0.92	0.33
3635	4.10	570	1.63	0.43	4299	2.29	389	0.95	0.46	5183	5.25	685	1.85	0.37
3638	2.24	384	0.93	0.46	4304	5.73	733	2.17	0.41	5188	6.57	817	2.31	0.37
3642	1.46	306	0.58	0.43	4307	3.25	485	1.42	0.50	5190	5.41	701	1.90	0.37
3643	2.40	400	0.96	0.43	4351X	1.70	330	0.67	0.43	5191	1.05	265	0.42	0.43
3647	2.54	414	0.97	0.41	4352	2.82	442	1.16	0.45	5192X	4.27	587	1.70	0.43
3648	2.45	405	1.02	0.46	4361	1.58	318	0.65	0.45	5213X	11.35	1295	3.81	0.33
3681	0.93	253	0.39	0.46	4410	6.43	803	2.55	0.43	5215X	13.94	1300	5.32	0.41
3685	1.20	280	0.50	0.45	4420	4.94	654	1.68	0.33	5221	7.21	881	2.54	0.37
3719	2.54	414	0.74	0.31	4431	1.71	331	0.75	0.50	5222	10.80	1240	3.64	0.33
3724	4.26	586	1.43	0.33	4432	1.68	328	0.74	0.50	5223X	6.82	842	2.40	0.37
3726	5.52	712	1.62	0.31	4452	4.30	590	1.71	0.43	5348	6.28	788	2.23	0.37
3803	3.76	536	1.51	0.43	4459	4.42	602	1.75	0.43	5402	6.93	853	2.87	0.46
3807	3.20	480	1.33	0.46	4470	2.86	446	1.14	0.43	5403X	9.96	1156	3.34	0.33
3808	3.14	474	1.20	0.41	4484	4.75	635	1.88	0.43	5437X	9.16	1076	3.23	0.37
3821	9.35	1095	3.55	0.41	4493	3.07	467	1.23	0.43	5443	5.15	675	2.06	0.43
3822	6.69	829	2.56	0.41	4511X	1.26	286	0.48	0.41	5445X	7.71	931	2.60	0.33
3824	6.59	819	2.51	0.41	4557	2.96	456	1.22	0.45	5462	10.83	1243	3.81	0.37
3826	1.02	262	0.41	0.43	4558X	3.06	466	1.22	0.43	5472	14.84	1300	4.35	0.31
3827	2.87	447	1.09	0.41	4568	2.91	451	1.02	0.36	5473	16.23	1300	4.74	0.31
3830	1.42	302	0.54	0.41	4581	1.09	269	0.36	0.32	5474X	11.33	1293	3.80	0.33
3851	4.40	600	1.84	0.46	4583	9.25	1085	3.10	0.32	5478	5.28	688	1.87	0.37
3865	2.46	406	1.08	0.50	4586X	1.68	328	0.57	0.33	5479	10.17	1177	3.87	0.41
3881	4.24	584	1.69	0.43	4611	1.78	338	0.74	0.46	5480	9.10	1070	3.08	0.33

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5491	3.86	546	1.30	0.33	6872F	12.58	1300	3.24	0.27	7538	10.23	1183	2.99	0.31
5506	9.51	1111	2.77	0.31	6874F	18.63	1300	4.81	0.27	7539	2.33	393	0.79	0.33
5507	6.72	832	2.27	0.33	6882	4.26	586	1.24	0.31	7540	3.26	486	0.96	0.31
5508D	18.65	1300	6.62	0.37	6884	4.07	567	1.20	0.31	7580	3.54	514	1.24	0.36
5509X	10.56	1216	3.52	0.32	7016M	7.64	924	2.25	0.31	7590	6.22	782	2.36	0.41
5535	9.84	1144	3.46	0.37	7024M	8.49	1009	2.50	0.31	7600	5.32	692	1.89	0.37
5537X	7.13	873	2.51	0.37	7038M	4.49	609	1.31	0.30	7605	3.37	497	1.19	0.37
5551	19.11	1300	5.56	0.31	7046M	8.13	973	2.38	0.31	7610X	0.65	225	0.25	0.41
5606	1.90	350	0.64	0.33	7047M	16.83	1300	4.69	0.31	7704X	5.60	720	1.87	0.32
5610X	9.23	1083	3.67	0.43	7050M	9.89	1149	2.72	0.30	7705	5.49	709	2.09	0.41
5613X	17.61	1300	6.97	0.43	7090M	4.99	659	1.45	0.30	7720	4.27	587	1.50	0.36
5645X	17.39	1300	5.84	0.33	7098M	9.03	1063	2.64	0.31	7855	6.20	780	2.20	0.37
5651X	10.46	1206	3.51	0.33	7099M	17.90	1300	4.95	0.31	8001	5.53	713	2.29	0.46
5703	18.64	1300	6.58	0.37	7133	5.25	685	1.78	0.33	8002	2.82	442	1.11	0.43
5705	17.48	1300	6.15	0.37	7151M	6.38	798	2.16	0.33	8006X	3.40	500	1.35	0.43
5951	0.72	232	0.30	0.46	7152M	14.05	1300	4.51	0.33	8008	1.86	346	0.77	0.45
6004X	14.92	1300	5.31	0.37	7153M	7.09	869	2.40	0.33	8010	2.14	374	0.89	0.46
6006FX	18.14	1300	5.42	0.34	7201X	12.95	1300	5.14	0.43	8013	0.70	230	0.28	0.43
6017	7.64	924	2.72	0.37	7204X	1.74	334	0.73	0.46	8015	1.32	292	0.52	0.43
6018	3.96	556	1.42	0.37	7205X	12.36	1300	4.90	0.43	8017	2.05	365	0.85	0.46
6045	5.57	717	1.99	0.37	7219X	7.57	917	2.56	0.33	8018	3.78	538	1.57	0.46
6204	13.32	1300	4.48	0.33	7222	6.88	848	2.45	0.37	8021	5.11	671	2.03	0.43
6206	4.64	624	1.36	0.31	7230	10.67	1227	4.08	0.41	8031	3.84	544	1.52	0.43
6213	3.43	503	1.16	0.33	7231	6.93	853	2.68	0.41	8032	3.39	499	1.40	0.46
6214	4.20	580	1.23	0.31	7232	11.06	1266	3.77	0.33	8033	2.52	412	1.00	0.43
6216X	7.55	915	2.22	0.31	7309F	16.10	1300	4.13	0.27	8037	2.16	376	0.90	0.46
6217	7.78	938	2.61	0.33	7313F	3.07	467	0.79	0.27	8039	2.91	451	1.20	0.45
6229	7.46	906	2.51	0.33	7317FX	12.66	1300	3.23	0.28	8044	3.64	524	1.39	0.41
6233	4.42	602	1.49	0.33	7327FX	33.15	1300	8.54	0.27	8045	0.62	222	0.25	0.46
6235	12.02	1300	3.62	0.33	7333M	8.81	1041	2.59	0.31	8046	3.66	526	1.45	0.43
6236	16.44	1300	5.80	0.37	7335M	9.79	1139	2.87	0.31	8047	1.09	269	0.46	0.46
6237	2.24	384	0.80	0.37	7337M	19.40	1300	5.38	0.31	8058	3.38	498	1.34	0.43
6251D	7.19	879	2.46	0.33	7350FX	14.66	1300	4.27	0.30	8061X	3.95	555	1.57	0.43
6252D	6.25	785	1.83	0.31	7360X	6.38	798	2.25	0.37	8072	1.27	287	0.52	0.45
6260D	7.64	924	2.25	0.31	7370	5.60	720	2.23	0.43	8102	2.43	403	1.01	0.46
6306	7.13	873	2.39	0.33	7380	6.27	787	2.40	0.41	8103	3.21	481	1.22	0.41
6319	5.92	752	1.99	0.33	7382	5.58	718	2.23	0.43	8105	4.06	566	1.69	0.46
6325	8.07	967	2.72	0.33	7383X	6.28	788	2.19	0.36	8106	6.64	824	2.33	0.36
6400	11.42	1300	4.35	0.41	7390	5.87	747	2.34	0.43	8107	4.22	582	1.49	0.37
6503	3.26	486	1.36	0.46	7394MX	7.58	918	2.23	0.31	8111	2.85	445	1.13	0.43
6504	4.11	571	1.70	0.45	7395MX	8.42	1002	2.47	0.31	8116	3.58	518	1.42	0.43
6702M*	7.52	912	2.67	0.37	7398MX	16.69	1300	4.63	0.31	8203	7.07	867	2.82	0.43
6703M*	16.56	1300	5.57	0.37	7402	0.21	181	0.08	0.44	8204	6.91	851	2.41	0.36
6704M*	8.36	996	2.97	0.37	7403	6.03	763	2.13	0.37	8209	6.14	774	2.43	0.43
6801F	3.20	480	0.96	0.34	7405N	1.83	442	0.65	0.37	8215	7.18	878	2.54	0.37
6811	5.22	682	1.85	0.37	7420	14.55	1300	4.31	0.32	8227	7.61	921	2.22	0.31
6824FX	9.22	1082	2.70	0.29	7421	1.06	266	0.35	0.33	8232X	5.50	710	1.94	0.37
6826FX	5.43	703	1.63	0.34	7422	2.61	421	0.76	0.31	8233	3.95	555	1.41	0.37
6828FX	5.80	740	1.75	0.34	7425	2.25	385	0.67	0.32	8235	5.87	747	2.34	0.43
6834X	3.31	491	1.26	0.41	7431N	0.90	298	0.27	0.31	8263	11.34	1294	4.29	0.40
6836X	4.93	653	1.73	0.36	7445N	0.99	-	-	-	8264	6.62	822	2.33	0.37
6838X	4.71	631	1.80	0.41	7453N	0.48	-	-	-	8265	7.06	866	2.37	0.33
6843F	12.80	1300	3.30	0.27	7502	2.73	433	0.96	0.37	8273X	5.20	680	2.07	0.43
6845F	8.79	1039	2.25	0.28	7515	1.77	337	0.51	0.30	8274X	4.91	651	1.95	0.43
6854	4.21	581	1.23	0.31	7520	4.52	612	1.79	0.43	8279	8.44	1004	2.84	0.33

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO
8288	7.57	917	2.64	0.36	8871	0.21	181	0.09	0.46					
8291	5.12	672	1.96	0.41	8901	0.35	195	0.13	0.41					
8292X	5.68	728	2.25	0.43	9012	1.63	323	0.62	0.41					
8293	12.73	1300	4.50	0.37	9014X	4.91	651	1.96	0.43					
8304	6.04	764	2.13	0.37	9015	4.97	657	1.98	0.43					
8350	6.41	801	2.16	0.33	9016	2.74	434	1.08	0.43					
8353X	6.37	797	2.23	0.36	9019	2.27	387	0.80	0.36					
8380	3.67	527	1.40	0.41	9033	2.74	434	1.09	0.43					
8381X	2.10	370	0.80	0.41	9040	4.63	623	1.91	0.45					
8385	3.36	496	1.18	0.37	9047X	3.81	541	1.51	0.43					
8392	3.58	518	1.42	0.43	9052	3.58	518	1.48	0.45					
8393X	2.35	395	0.94	0.43	9058	2.40	400	1.05	0.50					
8500	8.51	1011	2.98	0.36	9060	2.28	388	0.94	0.45					
8601X	0.62	222	0.23	0.41	9061	2.47	407	1.08	0.50					
8602X	1.27	287	0.48	0.41	9063	1.53	313	0.63	0.45					
8603	0.16	176	0.06	0.43	9077F	3.80	540	1.24	0.42					
8606	3.16	476	1.07	0.33	9082	2.29	389	1.00	0.50					
8709F	7.18	878	1.86	0.27	9083	2.34	394	1.02	0.50					
8719	7.51	911	2.18	0.30	9084	2.65	425	1.05	0.43					
8720X	2.14	374	0.76	0.37	9088a	a	a	a	a					
8721	0.36	196	0.13	0.37	9089	1.68	328	0.69	0.45					
8723X	0.22	182	0.09	0.43	9093	2.26	386	0.93	0.45					
8725	0.22	182	0.08	0.36	9101X	4.73	633	1.95	0.45					
8726F	2.78	438	0.83	0.34	9102X	4.62	622	1.83	0.43					
8728X	0.41	201	0.14	0.37	9154	2.03	363	0.81	0.43					
8734M	0.62	222	0.22	0.37	9156	4.12	572	1.58	0.41					
8737M	0.56	216	0.20	0.37	9170	9.58	1118	2.79	0.31					
8738M	1.23	283	0.41	0.37	9178	11.38	1298	4.89	0.50					
8742	0.46	206	0.16	0.37	9179	14.71	1300	6.10	0.46					
8745	6.84	844	2.59	0.40	9180	3.62	522	1.27	0.36					
8748	0.84	244	0.32	0.41	9182	3.28	488	1.30	0.43					
8755	0.69	229	0.24	0.37	9186	41.11	1300	13.62	0.32					
8799	0.93	253	0.37	0.43	9220	7.94	954	3.01	0.41					
8800	1.67	327	0.73	0.50	9402	9.20	1080	3.24	0.37					
8803	0.12	172	0.04	0.36	9403	8.76	1036	2.96	0.33					
8805M	0.32	192	0.13	0.43	9410	2.37	397	0.94	0.43					
8810	0.24	184	0.09	0.43	9501X	4.14	574	1.58	0.41					
8814M	0.29	189	0.11	0.43	9505	4.27	587	1.63	0.41					
8815M	0.64	224	0.23	0.43	9516	3.89	549	1.38	0.37					
8820	0.19	179	0.07	0.41	9519	5.72	732	2.02	0.37					
8824	4.76	636	1.97	0.45	9521	6.95	855	2.45	0.37					
8825	2.58	418	1.13	0.50	9522	3.04	464	1.21	0.43					
8826	3.00	460	1.19	0.43	9534	7.08	868	2.39	0.33					
8829X	2.74	434	1.09	0.43	9554	11.06	1266	3.71	0.33					
8831	2.10	370	0.83	0.43	9586	1.17	277	0.51	0.50					
8832	0.43	203	0.17	0.43	9600	3.28	488	1.37	0.46					
8833	1.39	299	0.55	0.43	9620	1.57	317	0.60	0.41					
8835	2.52	412	1.00	0.43										
8841X	2.08	368	0.79	0.41										
8842	2.46	406	0.97	0.43										
8855	0.24	184	0.09	0.43										
8856	0.28	188	0.11	0.43										
8864	1.68	328	0.66	0.43										
8868X	0.52	212	0.21	0.45										
8869	1.63	323	0.67	0.45										

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

Effective January 1, 2016

FOOTNOTES

- a Rate for each individual risk must be obtained from 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 Rule 3-A-7 of Manual supplement - Treatment of Disease Coverage.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.11	S	1710D	0.04	S	4024D	0.01	S
0065D	0.03	S	1741D	0.12	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.12	S	6251D	0.01	S
0067D	0.03	S	1852D	0.03	Asb	6252D	0.01	S
1164D	0.02	S	3081D	0.03	S	6260D	0.02	S
1165D	0.01	S	3082D	0.02	S			
1624D	0.01	S	3085D	0.02	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rates include a provision for the USL&HW Assessment.
- 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.
- 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**

- 1803 See Florida Special Rules for Treatment of Disease Coverage.
- 2702 An upset payroll of \$10.00 per cord has been established for use only when payroll records are not available and shall be used for premium computation purposes in accordance with the classification footnote.
- 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 2.676 and elr x 2.531.
- 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.

Effective January 1, 2016

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i>	\$30
Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$65,700
Leased or rented vehicle.....	\$43,800
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11.....	\$160
Maximum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 -- "Executive Officers" and the <i>Basic Manual</i> footnote instructions for Code 9178 -- "Athletic Sports or Park: Noncontact Sports" and Code 9179 -- "Athletic Sports or Park: Contact Sports".....	\$2,500
Minimum Weekly Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$400
All other executive officers.....	\$850
Premium Determination for Partners and Sole Proprietors in accordance with <i>Basic Manual</i> Rule 2-E-3 (Annual Payroll).....	\$43,800

Note: If the actual remuneration received by the partner or sole proprietor as evidenced by IRS Schedule C forms is less than the amount shown above, the actual amount may be used.

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

		Table A	Table B
First	\$10,000	-	-
Next	190,000	9.1%	5.1%
Next	1,550,000	11.3%	6.5%
Over	1,750,000	12.3%	7.5%

Premium Reduction Percentages - The following percentages are applicable by deductible and/or coinsurance amount and hazard group for total losses on a per claim basis. They do include a safety factor.

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	3.3%	2.8%	2.5%	2.0%	1.6%	1.3%	1.0%
\$10,000	4.7%	4.0%	3.6%	3.0%	2.5%	2.1%	1.7%
\$15,000	5.7%	4.8%	4.5%	3.7%	3.1%	2.7%	2.2%
\$20,000	6.5%	5.6%	5.2%	4.4%	3.7%	3.2%	2.6%
\$21,000	6.6%	5.7%	5.3%	4.5%	3.8%	3.3%	2.7%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.9%	3.2%	2.9%	2.1%	1.6%	1.2%	0.9%
\$1,000	6.5%	5.3%	4.8%	3.6%	2.7%	2.1%	1.6%
\$1,500	8.5%	6.9%	6.3%	4.8%	3.7%	2.9%	2.2%
\$2,000	10.1%	8.2%	7.5%	5.7%	4.5%	3.5%	2.7%
\$2,500	11.5%	9.4%	8.6%	6.6%	5.2%	4.1%	3.2%

Effective January 1, 2016

MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	9.7%	8.2%	7.6%	6.2%	5.1%	4.3%	3.4%
\$1,000	11.8%	9.9%	9.1%	7.4%	6.0%	5.0%	4.0%
\$1,500	13.4%	11.2%	10.3%	8.3%	6.7%	5.6%	4.4%
\$2,000	14.7%	12.3%	11.3%	9.1%	7.4%	6.1%	4.9%
\$2,500	15.8%	13.2%	12.2%	9.8%	7.9%	6.6%	5.2%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	16.7%	13.8%	12.7%	10.0%	8.0%	6.6%	5.2%
\$10,000	23.7%	19.8%	18.2%	14.9%	12.3%	10.3%	8.3%
\$15,000	28.7%	24.2%	22.4%	18.7%	15.7%	13.4%	10.8%
\$20,000	32.6%	27.8%	25.8%	21.9%	18.5%	16.0%	13.0%
\$25,000	35.7%	30.8%	28.6%	24.6%	21.0%	18.3%	14.9%
\$50,000	45.5%	40.4%	37.9%	33.9%	29.7%	26.7%	22.1%
\$75,000	50.7%	45.8%	43.2%	39.5%	35.1%	32.1%	26.8%

+ Identifies a premium reduction percentage provided on an advisory basis. An insurer may deviate from such percentage reductions by filing with and obtaining approval from the Office of Insurance Regulation.

Terrorism (Voluntary Rates) 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with Rule 3-A-4 -- U.S. Longshore and Harbor Workers' Compensation Act of the **Basic Manual** 120%

(Multiply a Non-F classification rate by a factor of 2.20 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.09) and the adjustment for differences in loss-based expenses (1.051).)

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 \$10,000. If more than two years, an average annual premium of at least \$5,000 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	--	1,801	0.04	1,015,566	--	1,071,583	0.44
1,802	--	7,280	0.05	1,071,584	--	1,130,845	0.45
7,281	--	12,877	0.06	1,130,846	--	1,193,640	0.46
12,878	--	18,594	0.07	1,193,641	--	1,260,296	0.47
18,595	--	24,437	0.08	1,260,297	--	1,331,180	0.48
24,438	--	40,873	0.09	1,331,181	--	1,406,709	0.49
40,874	--	60,841	0.10	1,406,710	--	1,487,355	0.50
60,842	--	78,602	0.11	1,487,356	--	1,573,657	0.51
78,603	--	95,896	0.12	1,573,658	--	1,666,232	0.52
95,897	--	113,192	0.13	1,666,233	--	1,765,790	0.53
113,193	--	130,701	0.14	1,765,791	--	1,873,154	0.54
130,702	--	148,542	0.15	1,873,155	--	1,989,279	0.55
148,543	--	166,795	0.16	1,989,280	--	2,115,284	0.56
166,796	--	185,520	0.17	2,115,285	--	2,252,487	0.57
185,521	--	204,769	0.18	2,252,488	--	2,402,450	0.58
204,770	--	224,587	0.19	2,402,451	--	2,567,040	0.59
224,588	--	245,016	0.20	2,567,041	--	2,748,508	0.60
245,017	--	266,100	0.21	2,748,509	--	2,949,592	0.61
266,101	--	287,879	0.22	2,949,593	--	3,173,654	0.62
287,880	--	310,397	0.23	3,173,655	--	3,424,872	0.63
310,398	--	333,700	0.24	3,424,873	--	3,708,502	0.64
333,701	--	357,834	0.25	3,708,503	--	4,031,251	0.65
357,835	--	382,851	0.26	4,031,252	--	4,401,811	0.66
382,852	--	408,802	0.27	4,401,812	--	4,831,658	0.67
408,803	--	435,745	0.28	4,831,659	--	5,336,258	0.68
435,746	--	463,741	0.29	5,336,259	--	5,936,968	0.69
463,742	--	492,856	0.30	5,936,969	--	6,664,140	0.70
492,857	--	523,160	0.31	6,664,141	--	7,562,407	0.71
523,161	--	554,729	0.32	7,562,408	--	8,700,209	0.72
554,730	--	587,646	0.33	8,700,210	--	10,188,098	0.73
587,647	--	622,002	0.34	10,188,099	--	12,217,033	0.74
622,003	--	657,894	0.35	12,217,034	--	15,147,710	0.75
657,895	--	695,428	0.36	15,147,711	--	19,753,054	0.76
695,429	--	734,722	0.37	19,753,055	--	28,042,661	0.77
734,723	--	775,902	0.38	28,042,662	--	47,385,063	0.78
775,903	--	819,111	0.39	47,385,064	--	144,097,026	0.79
819,112	--	864,502	0.40	144,097,027	AND OVER	0.80	
864,503	--	912,245	0.41				
912,246	--	962,529	0.42				
962,530	--	1,015,565	0.43				

(a) G	8.60
(b) State Per Claim Accident Limitation	\$215,000
(c) State Multiple Claim Accident Limitation	\$430,000
(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	2.07
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 2.07.)</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 -- 46,258	21,500	1,484,369 -- 1,527,344	172,000	2,988,933 -- 3,031,926	322,500
46,259 -- 79,614	25,800	1,527,345 -- 1,570,321	176,300	3,031,927 -- 3,074,920	326,800
79,615 -- 117,941	30,100	1,570,322 -- 1,613,299	180,600	3,074,921 -- 3,117,914	331,100
117,942 -- 158,373	34,400	1,613,300 -- 1,656,278	184,900	3,117,915 -- 3,160,908	335,400
158,374 -- 199,788	38,700	1,656,279 -- 1,699,258	189,200	3,160,909 -- 3,203,903	339,700
199,789 -- 241,724	43,000	1,699,259 -- 1,742,240	193,500	3,203,904 -- 3,246,897	344,000
241,725 -- 283,963	47,300	1,742,241 -- 1,785,222	197,800	3,246,898 -- 3,289,892	348,300
283,964 -- 326,393	51,600	1,785,223 -- 1,828,205	202,100	3,289,893 -- 3,332,887	352,600
326,394 -- 368,951	55,900	1,828,206 -- 1,871,189	206,400	3,332,888 -- 3,375,882	356,900
368,952 -- 411,599	60,200	1,871,190 -- 1,914,174	210,700	3,375,883 -- 3,418,877	361,200
411,600 -- 454,311	64,500	1,914,175 -- 1,957,159	215,000	3,418,878 -- 3,461,873	365,500
454,312 -- 497,072	68,800	1,957,160 -- 2,000,145	219,300	3,461,874 -- 3,504,868	369,800
497,073 -- 539,870	73,100	2,000,146 -- 2,043,131	223,600	3,504,869 -- 3,547,864	374,100
539,871 -- 582,698	77,400	2,043,132 -- 2,086,118	227,900	3,547,865 -- 3,590,859	378,400
582,699 -- 625,549	81,700	2,086,119 -- 2,129,106	232,200	3,590,860 -- 3,633,855	382,700
625,550 -- 668,419	86,000	2,129,107 -- 2,172,094	236,500	3,633,856 -- 3,676,851	387,000
668,420 -- 711,304	90,300	2,172,095 -- 2,215,082	240,800	3,676,852 -- 3,719,847	391,300
711,305 -- 754,202	94,600	2,215,083 -- 2,258,071	245,100	3,719,848 -- 3,762,843	395,600
754,203 -- 797,111	98,900	2,258,072 -- 2,301,061	249,400	3,762,844 -- 3,805,839	399,900
797,112 -- 840,029	103,200	2,301,062 -- 2,344,050	253,700	3,805,840 -- 3,848,835	404,200
840,030 -- 882,955	107,500	2,344,051 -- 2,387,040	258,000	3,848,836 -- 3,891,832	408,500
882,956 -- 925,888	111,800	2,387,041 -- 2,430,031	262,300	3,891,833 -- 3,934,828	412,800
925,889 -- 968,827	116,100	2,430,032 -- 2,473,022	266,600	3,934,829 -- 3,977,824	417,100
968,828 -- 1,011,771	120,400	2,473,023 -- 2,516,013	270,900	3,977,825 -- 4,020,821	421,400
1,011,772 -- 1,054,720	124,700	2,516,014 -- 2,559,004	275,200	4,020,822 -- 4,063,818	425,700
1,054,721 -- 1,097,672	129,000	2,559,005 -- 2,601,996	279,500	4,063,819 -- 4,106,500	430,000
1,097,673 -- 1,140,628	133,300	2,601,997 -- 2,644,988	283,800		
1,140,629 -- 1,183,588	137,600	2,644,989 -- 2,687,980	288,100		
1,183,589 -- 1,226,550	141,900	2,687,981 -- 2,730,972	292,400		
1,226,551 -- 1,269,514	146,200	2,730,973 -- 2,773,965	296,700		
1,269,515 -- 1,312,481	150,500	2,773,966 -- 2,816,958	301,000		
1,312,482 -- 1,355,450	154,800	2,816,959 -- 2,859,951	305,300		
1,355,451 -- 1,398,421	159,100	2,859,952 -- 2,902,944	309,600		
1,398,422 -- 1,441,394	163,400	2,902,945 -- 2,945,938	313,900		
1,441,395 -- 1,484,368	167,700	2,945,939 -- 2,988,932	318,200		

For Expected Losses greater than \$4,106,500, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(8.60) / (\text{Expected Losses} + (700)(8.60))$$

G = 8.60

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

**FLORIDA
RR 1
Exhibit IV**

Effective January 1, 2016

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.10	1.63	1.47	1.23	1.01	0.84	0.67

2. Tax Multipliers

- a. State (non-F Classes) 1.033
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.067

3. Expected Loss Ratio

Countrywide: 0.585

Florida: 0.5729*

Expected Loss and Allocated Expense Ratio

Countrywide: 0.660

Florida: 0.6542*

4. Table of Expense Ratios

Type A: 2015-01
Type B: 2015-01

Type FL-A: 2015-01
Type FL-B: 2015-01

* The FL-specific Expected Loss Ratio (ELR) and Expected Loss and Allocated Expense Ratio (ELAER) are provided for optional use. If these options are chosen, the FL-specific expense ratio tables should also be used. If the countrywide ELR or ELAER are used, then the standard Type A and Type B tables should be used.

5. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

6. Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.377	0.409	0.421	0.449	0.471	0.487	0.504
\$15,000	0.335	0.372	0.387	0.418	0.443	0.462	0.483
\$20,000	0.303	0.343	0.359	0.391	0.419	0.440	0.465
\$25,000	0.277	0.318	0.336	0.369	0.399	0.421	0.449
\$30,000	0.256	0.297	0.316	0.349	0.381	0.404	0.435
\$35,000	0.238	0.280	0.299	0.332	0.365	0.389	0.422
\$40,000	0.222	0.264	0.284	0.317	0.351	0.375	0.410
\$50,000	0.197	0.238	0.259	0.292	0.327	0.351	0.389
\$75,000	0.154	0.194	0.216	0.246	0.282	0.307	0.350
\$100,000	0.128	0.165	0.187	0.215	0.252	0.275	0.321
\$125,000	0.110	0.145	0.167	0.193	0.229	0.252	0.300
\$150,000	0.097	0.130	0.152	0.177	0.212	0.233	0.282
\$175,000	0.087	0.119	0.140	0.163	0.198	0.218	0.268
\$200,000	0.079	0.109	0.131	0.153	0.187	0.206	0.257
\$225,000	0.072	0.102	0.123	0.144	0.177	0.196	0.247
\$250,000	0.067	0.095	0.116	0.136	0.169	0.187	0.238
\$275,000	0.062	0.090	0.110	0.129	0.162	0.179	0.230
\$300,000	0.058	0.085	0.105	0.124	0.156	0.172	0.224
\$325,000	0.055	0.081	0.101	0.119	0.151	0.166	0.217
\$350,000	0.052	0.077	0.097	0.114	0.146	0.161	0.212
\$375,000	0.049	0.074	0.093	0.110	0.141	0.156	0.207
\$400,000	0.046	0.071	0.090	0.106	0.137	0.152	0.202
\$425,000	0.044	0.068	0.087	0.103	0.133	0.148	0.198
\$450,000	0.042	0.066	0.084	0.100	0.130	0.144	0.194
\$475,000	0.041	0.064	0.082	0.097	0.127	0.140	0.190
\$500,000	0.039	0.061	0.080	0.094	0.124	0.137	0.187
\$600,000	0.034	0.054	0.072	0.085	0.114	0.126	0.175
\$700,000	0.030	0.049	0.065	0.078	0.105	0.117	0.165
\$800,000	0.026	0.045	0.060	0.072	0.098	0.110	0.157
\$900,000	0.024	0.041	0.056	0.067	0.093	0.104	0.150
\$1,000,000	0.022	0.038	0.052	0.063	0.087	0.098	0.143
\$2,000,000	0.011	0.021	0.031	0.038	0.056	0.066	0.101
\$3,000,000	0.007	0.014	0.021	0.027	0.041	0.049	0.078
\$4,000,000	0.005	0.010	0.015	0.020	0.031	0.038	0.062
\$5,000,000	0.003	0.008	0.012	0.015	0.024	0.030	0.050
\$6,000,000	0.003	0.006	0.009	0.012	0.020	0.025	0.042
\$7,000,000	0.002	0.005	0.007	0.010	0.016	0.021	0.035
\$8,000,000	0.002	0.004	0.006	0.008	0.013	0.018	0.030
\$9,000,000	0.001	0.003	0.005	0.007	0.011	0.015	0.026
\$10,000,000	0.001	0.003	0.004	0.006	0.010	0.013	0.023

Effective January 1, 2016

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.448	0.482	0.495	0.525	0.548	0.565	0.583
\$15,000	0.403	0.442	0.458	0.491	0.518	0.538	0.561
\$20,000	0.367	0.410	0.427	0.463	0.492	0.515	0.541
\$25,000	0.338	0.383	0.401	0.438	0.470	0.494	0.524
\$30,000	0.313	0.359	0.379	0.416	0.450	0.476	0.508
\$35,000	0.293	0.339	0.360	0.397	0.433	0.459	0.494
\$40,000	0.275	0.321	0.343	0.380	0.417	0.444	0.481
\$50,000	0.245	0.292	0.314	0.351	0.390	0.417	0.458
\$75,000	0.196	0.240	0.264	0.299	0.339	0.367	0.413
\$100,000	0.164	0.207	0.230	0.263	0.303	0.330	0.380
\$125,000	0.142	0.183	0.207	0.237	0.277	0.303	0.355
\$150,000	0.126	0.165	0.189	0.217	0.257	0.281	0.335
\$175,000	0.114	0.151	0.174	0.201	0.240	0.264	0.318
\$200,000	0.104	0.139	0.163	0.188	0.227	0.249	0.305
\$225,000	0.095	0.130	0.153	0.177	0.215	0.237	0.293
\$250,000	0.088	0.122	0.145	0.168	0.206	0.226	0.282
\$275,000	0.083	0.115	0.138	0.160	0.197	0.217	0.273
\$300,000	0.077	0.109	0.131	0.153	0.190	0.209	0.265
\$325,000	0.073	0.104	0.126	0.147	0.183	0.202	0.258
\$350,000	0.069	0.099	0.121	0.141	0.177	0.195	0.252
\$375,000	0.065	0.095	0.116	0.136	0.172	0.189	0.246
\$400,000	0.062	0.091	0.112	0.132	0.167	0.184	0.240
\$425,000	0.059	0.087	0.109	0.127	0.162	0.179	0.235
\$450,000	0.057	0.084	0.105	0.123	0.158	0.174	0.230
\$475,000	0.054	0.081	0.102	0.120	0.154	0.170	0.226
\$500,000	0.052	0.079	0.099	0.117	0.150	0.166	0.222
\$600,000	0.045	0.070	0.089	0.105	0.138	0.153	0.208
\$700,000	0.040	0.063	0.081	0.096	0.128	0.142	0.196
\$800,000	0.035	0.057	0.075	0.089	0.119	0.133	0.186
\$900,000	0.032	0.052	0.069	0.083	0.112	0.125	0.177
\$1,000,000	0.029	0.048	0.065	0.077	0.106	0.119	0.170
\$2,000,000	0.015	0.027	0.038	0.047	0.069	0.079	0.121
\$3,000,000	0.009	0.018	0.026	0.033	0.050	0.059	0.093
\$4,000,000	0.007	0.013	0.019	0.025	0.038	0.046	0.075
\$5,000,000	0.005	0.010	0.015	0.019	0.030	0.037	0.062
\$6,000,000	0.004	0.008	0.012	0.015	0.025	0.031	0.051
\$7,000,000	0.003	0.006	0.009	0.012	0.020	0.026	0.044
\$8,000,000	0.002	0.005	0.008	0.010	0.017	0.022	0.037
\$9,000,000	0.002	0.004	0.006	0.009	0.014	0.019	0.032
\$10,000,000	0.002	0.004	0.005	0.007	0.012	0.016	0.028

7. **Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.05	0.04	0.03	0.15	0.12	0.09	0.00

8. **Drug Free Workplace Premium Credit**

A 5% credit is available for employers with anniversary rating dates of January 1, 1992 or after who have complied with the provisions of the Department of Labor and Employment Security Rules.



Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type A: 2015-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.376	21,928 - 22,469	0.328	393,334 - 424,799	0.280
10,056 - 10,167	0.375	22,470 - 23,037	0.327	424,800 - 461,739	0.279
10,168 - 10,282	0.374	23,038 - 23,636	0.326	461,740 - 505,714	0.278
10,283 - 10,399	0.373	23,637 - 24,266	0.325	505,715 - 558,947	0.277
10,400 - 10,520	0.372	24,267 - 24,931	0.324	558,948 - 624,705	0.276
10,521 - 10,643	0.371	24,932 - 25,633	0.323	624,706 - 707,999	0.275
10,644 - 10,769	0.370	25,634 - 26,376	0.322	708,000 - 816,923	0.274
10,770 - 10,898	0.369	26,377 - 27,164	0.321	816,924 - 965,454	0.273
10,899 - 11,030	0.368	27,165 - 27,999	0.320	965,455 - 1,179,999	0.272
11,031 - 11,165	0.367	28,000 - 28,888	0.319	1,180,000 - 1,517,142	0.271
11,166 - 11,304	0.366	28,889 - 29,836	0.318	1,517,143 - 1,824,799	0.270
11,305 - 11,446	0.365	29,837 - 30,847	0.317	1,824,800 - 1,983,478	0.269
11,447 - 11,592	0.364	30,848 - 31,929	0.316	1,983,479 - 2,172,380	0.268
11,593 - 11,741	0.363	31,930 - 33,090	0.315	2,172,381 - 2,401,052	0.267
11,742 - 11,895	0.362	33,091 - 34,339	0.314	2,401,053 - 2,683,529	0.266
11,896 - 12,052	0.361	34,340 - 35,686	0.313	2,683,530 - 3,041,333	0.265
12,053 - 12,214	0.360	35,687 - 37,142	0.312	3,041,334 - 3,509,230	0.264
12,215 - 12,380	0.359	37,143 - 38,723	0.311	3,509,231 - 4,147,272	0.263
12,381 - 12,551	0.359	38,724 - 40,444	0.311	4,147,273 - 5,068,888	0.263
12,552 - 12,727	0.358	40,445 - 42,325	0.310	5,068,889 - 6,517,142	0.262
12,728 - 12,907	0.357	42,326 - 44,390	0.309	6,517,143 - 9,123,999	0.261
12,908 - 13,093	0.356	44,391 - 46,666	0.308	9,124,000 - 15,206,666	0.260
13,094 - 13,284	0.355	46,667 - 49,189	0.307	15,206,667 - 45,619,999	0.259
13,285 - 13,481	0.354	49,190 - 51,999	0.306	45,620,000 - And Above	0.258
13,482 - 13,684	0.353	52,000 - 55,151	0.305		
13,685 - 13,893	0.352	55,152 - 58,709	0.304		
13,894 - 14,108	0.351	58,710 - 62,758	0.303		
14,109 - 14,330	0.350	62,759 - 67,407	0.302		
14,331 - 14,559	0.349	67,408 - 72,799	0.301		
14,560 - 14,796	0.348	72,800 - 79,130	0.300		
14,797 - 15,041	0.347	79,131 - 86,666	0.299		
15,042 - 15,294	0.346	86,667 - 95,789	0.298		
15,295 - 15,555	0.345	95,790 - 107,058	0.297		
15,556 - 15,826	0.344	107,059 - 121,333	0.296		
15,827 - 16,106	0.343	121,334 - 139,999	0.295		
16,107 - 16,396	0.342	140,000 - 165,454	0.294		
16,397 - 16,697	0.341	165,455 - 200,377	0.293		
16,698 - 17,009	0.340	200,378 - 208,235	0.292		
17,010 - 17,333	0.339	208,236 - 216,734	0.291		
17,334 - 17,669	0.338	216,735 - 225,957	0.290		
17,670 - 18,019	0.337	225,958 - 235,999	0.289		
18,020 - 18,383	0.336	236,000 - 246,976	0.288		
18,384 - 18,762	0.335	246,977 - 259,024	0.287		
18,763 - 19,157	0.335	259,025 - 272,307	0.287		
19,158 - 19,569	0.334	272,308 - 287,027	0.286		
19,570 - 19,999	0.333	287,028 - 303,428	0.285		
20,000 - 20,449	0.332	303,429 - 321,818	0.284	First - 10,000	0.0%
20,450 - 20,919	0.331	321,819 - 342,580	0.283	Next - 190,000	9.1%
20,920 - 21,411	0.330	342,581 - 366,206	0.282	Next - 1,550,000	11.3%
21,412 - 21,927	0.329	366,207 - 393,333	0.281	Over - 1,750,000	12.3%
				Expected Loss Ratio:	0.585
				Tax Multiplier:	1.041



Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies

Type B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.376
10,100	10,303	0.375
10,304	10,515	0.374
10,516	10,736	0.373
10,737	10,967	0.372
10,968	11,208	0.371
11,209	11,460	0.370
11,461	11,724	0.369
11,725	11,999	0.368
12,000	12,289	0.367
12,290	12,592	0.366
12,593	12,911	0.365
12,912	13,246	0.364
13,247	13,599	0.363
13,600	13,972	0.362
13,973	14,366	0.361
14,367	14,782	0.360
14,783	15,223	0.359
15,224	15,692	0.359
15,693	16,190	0.358
16,191	16,721	0.357
16,722	17,288	0.356
17,289	17,894	0.355
17,895	18,545	0.354
18,546	19,245	0.353

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.352
20,000	20,816	0.351
20,817	21,702	0.350
21,703	22,666	0.349
22,667	23,720	0.348
23,721	24,878	0.347
24,879	26,153	0.346
26,154	27,567	0.345
27,568	29,142	0.344
29,143	30,909	0.343
30,910	32,903	0.342
32,904	35,172	0.341
35,173	37,777	0.340
37,778	40,799	0.339
40,800	44,347	0.338
44,348	48,571	0.337
48,572	53,684	0.336
53,685	59,999	0.335
60,000	67,999	0.335
68,000	78,461	0.334
78,462	92,727	0.333
92,728	113,333	0.332
113,334	145,714	0.331
145,715	200,606	0.330
200,607	213,548	0.329

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.328
228,276	245,185	0.327
245,186	264,799	0.326
264,800	287,826	0.325
287,827	315,238	0.324
315,239	348,421	0.323
348,422	389,411	0.322
389,412	441,333	0.321
441,334	509,230	0.320
509,231	601,818	0.319
601,819	735,555	0.318
735,556	945,714	0.317
945,715	1,323,999	0.316
1,324,000	1,809,565	0.315
1,809,566	1,981,904	0.314
1,981,905	2,190,526	0.313
2,190,527	2,448,235	0.312
2,448,236	2,774,666	0.311
2,774,667	3,201,538	0.311
3,201,539	3,783,636	0.310
3,783,637	4,624,444	0.309
4,624,445	5,945,714	0.308
5,945,715	8,323,999	0.307
8,324,000	13,873,333	0.306
13,873,334	41,619,999	0.305
41,620,000	And Above	0.304
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss Ratio:		0.585
Tax Multiplier:		1.041



**Table of Expense Ratios - Excluding Allocated Loss Adjustment
Expense and Taxes and Including Profit and Contingencies**

Type A: 2015-01

WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio	WC Premium Range From To	Expense Ratio
0 - 10,055	0.300	21,928 - 22,469	0.252	393,334 - 424,799	0.204
10,056 - 10,167	0.299	22,470 - 23,037	0.251	424,800 - 461,739	0.203
10,168 - 10,282	0.298	23,038 - 23,636	0.250	461,740 - 505,714	0.202
10,283 - 10,399	0.297	23,637 - 24,266	0.249	505,715 - 558,947	0.201
10,400 - 10,520	0.296	24,267 - 24,931	0.248	558,948 - 624,705	0.200
10,521 - 10,643	0.295	24,932 - 25,633	0.247	624,706 - 707,999	0.199
10,644 - 10,769	0.294	25,634 - 26,376	0.246	708,000 - 816,923	0.198
10,770 - 10,898	0.293	26,377 - 27,164	0.245	816,924 - 965,454	0.197
10,899 - 11,030	0.292	27,165 - 27,999	0.244	965,455 - 1,179,999	0.196
11,031 - 11,165	0.291	28,000 - 28,888	0.243	1,180,000 - 1,517,142	0.195
11,166 - 11,304	0.290	28,889 - 29,836	0.242	1,517,143 - 1,824,799	0.194
11,305 - 11,446	0.289	29,837 - 30,847	0.241	1,824,800 - 1,983,478	0.193
11,447 - 11,592	0.288	30,848 - 31,929	0.240	1,983,479 - 2,172,380	0.192
11,593 - 11,741	0.287	31,930 - 33,090	0.239	2,172,381 - 2,401,052	0.191
11,742 - 11,895	0.286	33,091 - 34,339	0.238	2,401,053 - 2,683,529	0.190
11,896 - 12,052	0.285	34,340 - 35,686	0.237	2,683,530 - 3,041,333	0.189
12,053 - 12,214	0.284	35,687 - 37,142	0.236	3,041,334 - 3,509,230	0.188
12,215 - 12,380	0.284	37,143 - 38,723	0.235	3,509,231 - 4,147,272	0.187
12,381 - 12,551	0.283	38,724 - 40,444	0.235	4,147,273 - 5,068,888	0.187
12,552 - 12,727	0.282	40,445 - 42,325	0.234	5,068,889 - 6,517,142	0.186
12,728 - 12,907	0.281	42,326 - 44,390	0.233	6,517,143 - 9,123,999	0.185
12,908 - 13,093	0.280	44,391 - 46,666	0.232	9,124,000 - 15,206,666	0.184
13,094 - 13,284	0.279	46,667 - 49,189	0.231	15,206,667 - 45,619,999	0.183
13,285 - 13,481	0.278	49,190 - 51,999	0.230	45,620,000 - And Above	0.182
13,482 - 13,684	0.277	52,000 - 55,151	0.229		
13,685 - 13,893	0.276	55,152 - 58,709	0.228		
13,894 - 14,108	0.275	58,710 - 62,758	0.227		
14,109 - 14,330	0.274	62,759 - 67,407	0.226		
14,331 - 14,559	0.273	67,408 - 72,799	0.225		
14,560 - 14,796	0.272	72,800 - 79,130	0.224		
14,797 - 15,041	0.271	79,131 - 86,666	0.223		
15,042 - 15,294	0.270	86,667 - 95,789	0.222		
15,295 - 15,555	0.269	95,790 - 107,058	0.221		
15,556 - 15,826	0.268	107,059 - 121,333	0.220		
15,827 - 16,106	0.267	121,334 - 139,999	0.219		
16,107 - 16,396	0.266	140,000 - 165,454	0.218		
16,397 - 16,697	0.265	165,455 - 200,377	0.217		
16,698 - 17,009	0.264	200,378 - 208,235	0.216		
17,010 - 17,333	0.263	208,236 - 216,734	0.215		
17,334 - 17,669	0.262	216,735 - 225,957	0.214		
17,670 - 18,019	0.261	225,958 - 235,999	0.213		
18,020 - 18,383	0.260	236,000 - 246,976	0.212		
18,384 - 18,762	0.260	246,977 - 259,024	0.211		
18,763 - 19,157	0.259	259,025 - 272,307	0.211		
19,158 - 19,569	0.258	272,308 - 287,027	0.210		
19,570 - 19,999	0.257	287,028 - 303,428	0.209		
20,000 - 20,449	0.256	303,429 - 321,818	0.208	First - 10,000	0.0%
20,450 - 20,919	0.255	321,819 - 342,580	0.207	Next - 190,000	9.1%
20,920 - 21,411	0.254	342,581 - 366,206	0.206	Next - 1,550,000	11.3%
21,412 - 21,927	0.253	366,207 - 393,333	0.205	Over - 1,750,000	12.3%
				Expected Loss and ALAE Ratio:	0.660
				Tax Multiplier:	1.041



Table of Expense Ratios - Excluding Allocated Loss Adjustment Expense and Taxes and Including Profit and Contingencies

Type B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.300
10,100	10,303	0.299
10,304	10,515	0.298
10,516	10,736	0.297
10,737	10,967	0.296
10,968	11,208	0.295
11,209	11,460	0.294
11,461	11,724	0.293
11,725	11,999	0.292
12,000	12,289	0.291
12,290	12,592	0.290
12,593	12,911	0.289
12,912	13,246	0.288
13,247	13,599	0.287
13,600	13,972	0.286
13,973	14,366	0.285
14,367	14,782	0.284
14,783	15,223	0.284
15,224	15,692	0.283
15,693	16,190	0.282
16,191	16,721	0.281
16,722	17,288	0.280
17,289	17,894	0.279
17,895	18,545	0.278
18,546	19,245	0.277

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.276
20,000	20,816	0.275
20,817	21,702	0.274
21,703	22,666	0.273
22,667	23,720	0.272
23,721	24,878	0.271
24,879	26,153	0.270
26,154	27,567	0.269
27,568	29,142	0.268
29,143	30,909	0.267
30,910	32,903	0.266
32,904	35,172	0.265
35,173	37,777	0.264
37,778	40,799	0.263
40,800	44,347	0.262
44,348	48,571	0.261
48,572	53,684	0.260
53,685	59,999	0.260
60,000	67,999	0.259
68,000	78,461	0.258
78,462	92,727	0.257
92,728	113,333	0.256
113,334	145,714	0.255
145,715	200,606	0.254
200,607	213,548	0.253

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.252
228,276	245,185	0.251
245,186	264,799	0.250
264,800	287,826	0.249
287,827	315,238	0.248
315,239	348,421	0.247
348,422	389,411	0.246
389,412	441,333	0.245
441,334	509,230	0.244
509,231	601,818	0.243
601,819	735,555	0.242
735,556	945,714	0.241
945,715	1,323,999	0.240
1,324,000	1,809,565	0.239
1,809,566	1,981,904	0.238
1,981,905	2,190,526	0.237
2,190,527	2,448,235	0.236
2,448,236	2,774,666	0.235
2,774,667	3,201,538	0.235
3,201,539	3,783,636	0.234
3,783,637	4,624,444	0.233
4,624,445	5,945,714	0.232
5,945,715	8,323,999	0.231
8,324,000	13,873,333	0.230
13,873,334	41,619,999	0.229
41,620,000	And Above	0.228
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss and ALAE Ratio:		0.660
Tax Multiplier:		1.041



Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies - Florida

Type FL - A: 2015-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	- 10,055	0.395	21,928	- 22,469	0.347	393,334	- 424,799	0.298
10,056	- 10,167	0.394	22,470	- 23,037	0.346	424,800	- 461,739	0.297
10,168	- 10,282	0.393	23,038	- 23,636	0.345	461,740	- 505,714	0.296
10,283	- 10,399	0.392	23,637	- 24,266	0.344	505,715	- 558,947	0.295
10,400	- 10,520	0.391	24,267	- 24,931	0.343	558,948	- 624,705	0.294
10,521	- 10,643	0.390	24,932	- 25,633	0.342	624,706	- 707,999	0.293
10,644	- 10,769	0.389	25,634	- 26,376	0.341	708,000	- 816,923	0.292
10,770	- 10,898	0.388	26,377	- 27,164	0.340	816,924	- 965,454	0.291
10,899	- 11,030	0.387	27,165	- 27,999	0.339	965,455	- 1,179,999	0.290
11,031	- 11,165	0.386	28,000	- 28,888	0.338	1,180,000	- 1,517,142	0.290
11,166	- 11,304	0.385	28,889	- 29,836	0.337	1,517,143	- 1,824,799	0.289
11,305	- 11,446	0.384	29,837	- 30,847	0.336	1,824,800	- 1,983,478	0.288
11,447	- 11,592	0.383	30,848	- 31,929	0.335	1,983,479	- 2,172,380	0.287
11,593	- 11,741	0.382	31,930	- 33,090	0.334	2,172,381	- 2,401,052	0.286
11,742	- 11,895	0.381	33,091	- 34,339	0.333	2,401,053	- 2,683,529	0.285
11,896	- 12,052	0.381	34,340	- 35,686	0.332	2,683,530	- 3,041,333	0.284
12,053	- 12,214	0.380	35,687	- 37,142	0.331	3,041,334	- 3,509,230	0.283
12,215	- 12,380	0.379	37,143	- 38,723	0.330	3,509,231	- 4,147,272	0.282
12,381	- 12,551	0.378	38,724	- 40,444	0.329	4,147,273	- 5,068,888	0.281
12,552	- 12,727	0.377	40,445	- 42,325	0.328	5,068,889	- 6,517,142	0.280
12,728	- 12,907	0.376	42,326	- 44,390	0.327	6,517,143	- 9,123,999	0.279
12,908	- 13,093	0.375	44,391	- 46,666	0.326	9,124,000	- 15,206,666	0.278
13,094	- 13,284	0.374	46,667	- 49,189	0.325	15,206,667	- 45,619,999	0.277
13,285	- 13,481	0.373	49,190	- 51,999	0.324	45,620,000	- And Above	0.276
13,482	- 13,684	0.372	52,000	- 55,151	0.323			
13,685	- 13,893	0.371	55,152	- 58,709	0.322			
13,894	- 14,108	0.370	58,710	- 62,758	0.321			
14,109	- 14,330	0.369	62,759	- 67,407	0.320			
14,331	- 14,559	0.368	67,408	- 72,799	0.320			
14,560	- 14,796	0.367	72,800	- 79,130	0.319			
14,797	- 15,041	0.366	79,131	- 86,666	0.318			
15,042	- 15,294	0.365	86,667	- 95,789	0.317			
15,295	- 15,555	0.364	95,790	- 107,058	0.316			
15,556	- 15,826	0.363	107,059	- 121,333	0.315			
15,827	- 16,106	0.362	121,334	- 139,999	0.314			
16,107	- 16,396	0.361	140,000	- 165,454	0.313			
16,397	- 16,697	0.360	165,455	- 200,377	0.312			
16,698	- 17,009	0.359	200,378	- 208,235	0.311			
17,010	- 17,333	0.358	208,236	- 216,734	0.310			
17,334	- 17,669	0.357	216,735	- 225,957	0.309			
17,670	- 18,019	0.356	225,958	- 235,999	0.308			
18,020	- 18,383	0.355	236,000	- 246,976	0.307			
18,384	- 18,762	0.354	246,977	- 259,024	0.306			
18,763	- 19,157	0.353	259,025	- 272,307	0.305			
19,158	- 19,569	0.352	272,308	- 287,027	0.304			
19,570	- 19,999	0.351	287,028	- 303,428	0.303			
20,000	- 20,449	0.350	303,429	- 321,818	0.302	First	- 10,000	0.0%
20,450	- 20,919	0.350	321,819	- 342,580	0.301	Next	- 190,000	9.1%
20,920	- 21,411	0.349	342,581	- 366,206	0.300	Next	- 1,550,000	11.3%
21,412	- 21,927	0.348	366,207	- 393,333	0.299	Over	- 1,750,000	12.3%
						Expected Loss Ratio:		0.5729
						Tax Multiplier:		1.033



Table of Expense Ratios - Excluding Taxes and Including Profit and Contingencies - Florida

Type FL - B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.395
10,100	10,303	0.394
10,304	10,515	0.393
10,516	10,736	0.392
10,737	10,967	0.391
10,968	11,208	0.390
11,209	11,460	0.389
11,461	11,724	0.388
11,725	11,999	0.387
12,000	12,289	0.386
12,290	12,592	0.385
12,593	12,911	0.384
12,912	13,246	0.383
13,247	13,599	0.382
13,600	13,972	0.381
13,973	14,366	0.381
14,367	14,782	0.380
14,783	15,223	0.379
15,224	15,692	0.378
15,693	16,190	0.377
16,191	16,721	0.376
16,722	17,288	0.375
17,289	17,894	0.374
17,895	18,545	0.373
18,546	19,245	0.372

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.371
20,000	20,816	0.370
20,817	21,702	0.369
21,703	22,666	0.368
22,667	23,720	0.367
23,721	24,878	0.366
24,879	26,153	0.365
26,154	27,567	0.364
27,568	29,142	0.363
29,143	30,909	0.362
30,910	32,903	0.361
32,904	35,172	0.360
35,173	37,777	0.359
37,778	40,799	0.358
40,800	44,347	0.357
44,348	48,571	0.356
48,572	53,684	0.355
53,685	59,999	0.354
60,000	67,999	0.353
68,000	78,461	0.352
78,462	92,727	0.351
92,728	113,333	0.350
113,334	145,714	0.350
145,715	200,606	0.349
200,607	213,548	0.348

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.347
228,276	245,185	0.346
245,186	264,799	0.345
264,800	287,826	0.344
287,827	315,238	0.343
315,239	348,421	0.342
348,422	389,411	0.341
389,412	441,333	0.340
441,334	509,230	0.339
509,231	601,818	0.338
601,819	735,555	0.337
735,556	945,714	0.336
945,715	1,323,999	0.335
1,324,000	1,809,565	0.334
1,809,566	1,981,904	0.333
1,981,905	2,190,526	0.332
2,190,527	2,448,235	0.331
2,448,236	2,774,666	0.330
2,774,667	3,201,538	0.329
3,201,539	3,783,636	0.328
3,783,637	4,624,444	0.327
4,624,445	5,945,714	0.326
5,945,715	8,323,999	0.325
8,324,000	13,873,333	0.324
13,873,334	41,619,999	0.323
41,620,000	And Above	0.322
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss Ratio:		0.5729
Tax Multiplier:		1.033



**Table of Expense Ratios - Excluding Allocated Loss Adjustment
Expense and Taxes and Including Profit and Contingencies - Florida**

Type FL - A: 2015-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.314	21,928	22,469	0.265	393,334	424,799	0.217
10,056	10,167	0.313	22,470	23,037	0.264	424,800	461,739	0.216
10,168	10,282	0.312	23,038	23,636	0.263	461,740	505,714	0.215
10,283	10,399	0.311	23,637	24,266	0.262	505,715	558,947	0.214
10,400	10,520	0.310	24,267	24,931	0.261	558,948	624,705	0.213
10,521	10,643	0.309	24,932	25,633	0.260	624,706	707,999	0.212
10,644	10,769	0.308	25,634	26,376	0.259	708,000	816,923	0.211
10,770	10,898	0.307	26,377	27,164	0.259	816,924	965,454	0.210
10,899	11,030	0.306	27,165	27,999	0.258	965,455	1,179,999	0.209
11,031	11,165	0.305	28,000	28,888	0.257	1,180,000	1,517,142	0.208
11,166	11,304	0.304	28,889	29,836	0.256	1,517,143	1,824,799	0.207
11,305	11,446	0.303	29,837	30,847	0.255	1,824,800	1,983,478	0.206
11,447	11,592	0.302	30,848	31,929	0.254	1,983,479	2,172,380	0.205
11,593	11,741	0.301	31,930	33,090	0.253	2,172,381	2,401,052	0.204
11,742	11,895	0.300	33,091	34,339	0.252	2,401,053	2,683,529	0.203
11,896	12,052	0.299	34,340	35,686	0.251	2,683,530	3,041,333	0.202
12,053	12,214	0.298	35,687	37,142	0.250	3,041,334	3,509,230	0.201
12,215	12,380	0.297	37,143	38,723	0.249	3,509,231	4,147,272	0.200
12,381	12,551	0.296	38,724	40,444	0.248	4,147,273	5,068,888	0.199
12,552	12,727	0.295	40,445	42,325	0.247	5,068,889	6,517,142	0.198
12,728	12,907	0.294	42,326	44,390	0.246	6,517,143	9,123,999	0.198
12,908	13,093	0.293	44,391	46,666	0.245	9,124,000	15,206,666	0.197
13,094	13,284	0.292	46,667	49,189	0.244	15,206,667	45,619,999	0.196
13,285	13,481	0.291	49,190	51,999	0.243	45,620,000	And Above	0.195
13,482	13,684	0.290	52,000	55,151	0.242			
13,685	13,893	0.289	55,152	58,709	0.241			
13,894	14,108	0.289	58,710	62,758	0.240			
14,109	14,330	0.288	62,759	67,407	0.239			
14,331	14,559	0.287	67,408	72,799	0.238			
14,560	14,796	0.286	72,800	79,130	0.237			
14,797	15,041	0.285	79,131	86,666	0.236			
15,042	15,294	0.284	86,667	95,789	0.235			
15,295	15,555	0.283	95,790	107,058	0.234			
15,556	15,826	0.282	107,059	121,333	0.233			
15,827	16,106	0.281	121,334	139,999	0.232			
16,107	16,396	0.280	140,000	165,454	0.231			
16,397	16,697	0.279	165,455	200,377	0.230			
16,698	17,009	0.278	200,378	208,235	0.229			
17,010	17,333	0.277	208,236	216,734	0.228			
17,334	17,669	0.276	216,735	225,957	0.228			
17,670	18,019	0.275	225,958	235,999	0.227			
18,020	18,383	0.274	236,000	246,976	0.226			
18,384	18,762	0.273	246,977	259,024	0.225			
18,763	19,157	0.272	259,025	272,307	0.224			
19,158	19,569	0.271	272,308	287,027	0.223			
19,570	19,999	0.270	287,028	303,428	0.222			
20,000	20,449	0.269	303,429	321,818	0.221	First	10,000	0.0%
20,450	20,919	0.268	321,819	342,580	0.220	Next	190,000	9.1%
20,920	21,411	0.267	342,581	366,206	0.219	Next	1,550,000	11.3%
21,412	21,927	0.266	366,207	393,333	0.218	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.6542
						Tax Multiplier:		1.033



**Table of Expense Ratios - Excluding Allocated Loss Adjustment
Expense and Taxes and Including Profit and Contingencies - Florida**

Type FL - B: 2015-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.314
10,100	10,303	0.313
10,304	10,515	0.312
10,516	10,736	0.311
10,737	10,967	0.310
10,968	11,208	0.309
11,209	11,460	0.308
11,461	11,724	0.307
11,725	11,999	0.306
12,000	12,289	0.305
12,290	12,592	0.304
12,593	12,911	0.303
12,912	13,246	0.302
13,247	13,599	0.301
13,600	13,972	0.300
13,973	14,366	0.299
14,367	14,782	0.298
14,783	15,223	0.297
15,224	15,692	0.296
15,693	16,190	0.295
16,191	16,721	0.294
16,722	17,288	0.293
17,289	17,894	0.292
17,895	18,545	0.291
18,546	19,245	0.290

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.289
20,000	20,816	0.289
20,817	21,702	0.288
21,703	22,666	0.287
22,667	23,720	0.286
23,721	24,878	0.285
24,879	26,153	0.284
26,154	27,567	0.283
27,568	29,142	0.282
29,143	30,909	0.281
30,910	32,903	0.280
32,904	35,172	0.279
35,173	37,777	0.278
37,778	40,799	0.277
40,800	44,347	0.276
44,348	48,571	0.275
48,572	53,684	0.274
53,685	59,999	0.273
60,000	67,999	0.272
68,000	78,461	0.271
78,462	92,727	0.270
92,728	113,333	0.269
113,334	145,714	0.268
145,715	200,606	0.267
200,607	213,548	0.266

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.265
228,276	245,185	0.264
245,186	264,799	0.263
264,800	287,826	0.262
287,827	315,238	0.261
315,239	348,421	0.260
348,422	389,411	0.259
389,412	441,333	0.259
441,334	509,230	0.258
509,231	601,818	0.257
601,819	735,555	0.256
735,556	945,714	0.255
945,715	1,323,999	0.254
1,324,000	1,809,565	0.253
1,809,566	1,981,904	0.252
1,981,905	2,190,526	0.251
2,190,527	2,448,235	0.250
2,448,236	2,774,666	0.249
2,774,667	3,201,538	0.248
3,201,539	3,783,636	0.247
3,783,637	4,624,444	0.246
4,624,445	5,945,714	0.245
5,945,715	8,323,999	0.244
8,324,000	13,873,333	0.243
13,873,334	41,619,999	0.242
41,620,000	And Above	0.241
First	10,000	0.0%
Next	190,000	5.1%
Next	1,550,000	6.5%
Over	1,750,000	7.5%
Expected Loss and ALAE Ratio:		0.6542
Tax Multiplier:		1.033



FLORIDA

WORKERS COMPENSATION FILING – JANUARY 1, 2016

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FLORIDA

WORKERS COMPENSATION FILING — JANUARY 1, 2016

Appendix — NCCI Affiliate List

ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACCIDENT INSURANCE COMPANY INC
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADVANTAGE WC INSURANCE CO
AIG ASSURANCE COMPANY
AIG PROPERTY CASUALTY COMPANY
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALEA NORTH AMERICA INS CO
ALLIED EASTERN IND CO
ALLIED INSURANCE COMPANY OF AMERICA
ALLIED PROPERTY AND CASUALTY INS CO
ALLIED WORLD INSURANCE CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICA FIRST INSURANCE COMPANY
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN BUILDERS INSURANCE COMPANY
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 INTERSTATE INS CO
AMERICAN MODERN HOME INS CO
AMERICAN PROPERTY INSURANCE COMPANY
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMERITRUST INS CORP
AMGUARD INS CO
ANSUR AMERICA
ARCH INDEMNITY INSURANCE COMPANY
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ARGONAUT SOUTHWEST INS CO
ASCENDANT COMMERCIAL INSURANCE INC
ASSOCIATED INDEMNITY CORP
ASSOCIATED INDUSTRIES INS CO INC
ATLANTIC SPECIALTY INS CO (ONEBEACON)
AUTO OWNERS INS CO
AUTOMOBILE INSURANCE CO OF HARTFORD
AXIS INSURANCE CO
AXIS REINSURANCE CO
BANKERS STANDARD FIRE AND MARINE CO
BANKERS STANDARD INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INS CO
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY
BITCO GENERAL INSURANCE CORPORATION
BITCO NATIONAL INSURANCE COMPANY
BRIDGEFIELD CASUALTY INS CO
BRIDGEFIELD EMPLOYERS INS CO
BROTHERHOOD MUTUAL INS CO
BUILDERS MUTUAL INS CO
BUSINESSFIRST INS COMPANY
CALIFORNIA INSURANCE COMPANY
CAROLINA CASUALTY 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
COLONIAL AMERICAN CASUALTY & SURETY CO
COLONY SPECIALTY INS CO
COMMERCE AND INDUSTRY INS CO
COMP OPTIONS INS CO INC DBA OPTACOMP
COMPANION PROPERTY AND CASUALTY INS CO
CONSOLIDATED INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DEPOSITORS INS CO
DISCOVER PROPERTY & CASUALTY INS CO
DISCOVER SPECIALTY INSURANCE COMPANY
EASTERN ADVANTAGE ASSURANCE COMPANY
EASTERN ALLIANCE INSURANCE COMPANY
EASTGUARD INS CO
ELECTRIC INS CO
EMC PROPERTY & CASUALTY COMPANY
EMPIRE FIRE AND MARINE INS CO
EMPIRE INDEMNITY INSURANCE CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS COMPENSATION INS CO
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 INDEMNITY INC
F F V A MUTUAL INSURANCE COMPANY
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY
FALLS LAKE NATIONAL INSURANCE CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FCCI COMMERCIAL INS CO
FCCI INSURANCE COMPANY



FLORIDA

WORKERS COMPENSATION FILING — JANUARY 1, 2016

Appendix — NCCI Affiliate List

FEDERAL INSURANCE COMPANY	INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
FEDERATED MUTUAL INS CO	INDIANA INSURANCE COMPANY
FEDERATED RURAL ELECTRIC INS EXCHANGE	INS CO OF NORTH AMERICA
FEDERATED SERVICE INS CO	INS CO OF THE STATE PA
FHM INSURANCE COMPANY	INS CO OF THE WEST
FIDELITY & DEPOSIT COMPANY OF MARYLAND	KEY RISK INS CO
FIDELITY & GUARANTY INS UNDERWRITERS	LANCER INSURANCE COMPANY
FIDELITY & GUARANTY INSURANCE CO	LIBERTY INS CORP
FIREMANS FUND INSURANCE CO	LIBERTY INSURANCE UNDERWRITERS INC
FIRST DAKOTA INDEMNITY CO	LIBERTY MUTUAL FIRE INS CO
FIRST FINANCIAL INS CO	LIBERTY MUTUAL INS CO
FIRST LIBERTY INS CORP	LION INSURANCE COMPANY
FIRST NATIONAL INS CO OF AMERICA	LM INS CORP
FIRST NONPROFIT INS CO	MA BAY INS CO
FIRSTCOMP INSURANCE CO	MAG MUTUAL INS CO
FL ROOFING SHEET METAL AND AC CONT ASSN SI FUND	MAIN STREET AMERICA ASSURANCE CO
FL RURAL ELECTRIC SI FUND	MAIN STREET AMERICA PROTECTION INS CO
FLORIDA CITRUS BUSINESS AND INDUSTRIES FUND	MANUFACTURERS ALLIANCE INS CO
FLORIDA MUNICIPAL INS TRUST	MARKEL INSURANCE CO
FLORIDA WC JUA	ME EMPLOYERS MUTUAL INS CO
FLORISTS INS CO	MEMIC INDEMNITY CO
FLORISTS MUTUAL INSURANCE CO	MERIDIAN SECURITY INSURANCE COMPANY
FOREMOST INS CO GRAND RAPIDS MICHIGAN	MICHIGAN COMMERCIAL INSURANCE MUTUAL
FOREMOST PROPERTY & CAS INS	MID CENTURY INS CO
FOREMOST SIGNATURE INS CO	MIDDLESEX INS CO
FRANK WINSTON CRUM INSURANCE CO	MIDVALE INDEMNITY COMPANY
FRANKENMUTH MUTUAL INS CO	MIDWEST EMPLOYERS CASUALTY CO
GENERAL CASUALTY COMPANY OF WISCONSIN	MILBANK INSURANCE COMPANY
GENERAL INS CO OF AMERICA	MITSUI SUMITOMO INS CO OF AMERICA
GENESIS INS CO	MITSUI SUMITOMO INS USA INC
GRANITE STATE INSURANCE COMPANY	MUNICH REINSURANCE AMERICA INC
GRAPHIC ARTS MUTUAL INS CO	NATIONAL AMERICAN INS CO
GRAY INS CO	NATIONAL BUILDERS INSURANCE COMPANY
GREAT AMERICAN ALLIANCE INS CO	NATIONAL CASUALTY CO
GREAT AMERICAN ASSURANCE COMPANY	NATIONAL FIRE INS CO OF HARTFORD
GREAT AMERICAN INS CO OF NY	NATIONAL INDEMNITY CO
GREAT AMERICAN INSURANCE COMPANY	NATIONAL INDEMNITY CO OF THE SOUTH
GREAT AMERICAN SECURITY INS CO	NATIONAL INTERSTATE INS CO
GREAT AMERICAN SPIRIT INS CO	NATIONAL LIABILITY & FIRE INSURANCE CO
GREAT DIVIDE INSURANCE COMPANY	NATIONAL SURETY CORP
GREAT NORTHERN INS CO	NATIONAL TRUST INS CO
GREAT WEST CASUALTY COMPANY	NATIONAL UNION FIRE INS CO OF LA
GREENWICH INS CO	NATIONAL UNION FIRE INS CO OF PITTSBURG PA
GUARANTEE INS CO	NATIONWIDE AGRIBUSINESS INS CO
GUIDEONE MUTUAL INS CO	NATIONWIDE MUTUAL FIRE INS CO
HANOVER AMERICAN INS CO	NATIONWIDE MUTUAL INS CO
HANOVER INS CO	NATIONWIDE PROPERTY AND CASUALTY INS CO
HARTFORD ACCIDENT AND INDEMNITY CO	NETHERLANDS INSURANCE COMPANY
HARTFORD CASUALTY INS CO	NEW HAMPSHIRE INSURANCE COMPANY
HARTFORD FIRE INSURANCE CO	NEW YORK MARINE AND GENERAL INSURANCE CO
HARTFORD INS CO OF IL	NGM INSURANCE COMPANY
HARTFORD INS CO OF MIDWEST	NORGUARD INS CO
HARTFORD INS CO OF THE SOUTHEAST	NORMANDY INSURANCE COMPANY
HARTFORD UNDERWRITERS INS CO	NORTH AMERICAN ELITE INSURANCE CO
HDI GERLING AMERICA INSURANCE COMPANY	NORTH AMERICAN SPECIALTY INS CO
HIGHMARK CASUALTY INSURANCE COMPANY	NORTH POINTE INS CO
HUDSON INS CO	NORTH RIVER INS CO
ILLINOIS INSURANCE COMPANY	NOVA CASUALTY COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY	OAK RIVER INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY	OBI NATIONAL INSURANCE COMPANY



FLORIDA

WORKERS COMPENSATION FILING — JANUARY 1, 2016

Appendix — NCCI Affiliate List

OH CASUALTY INS CO
OH FARMERS INS CO
OHIO SECURITY INS CO
OLD DOMINION INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
OWNERS INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PATRIOT GENERAL INS CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INSURANCE COMPANY
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHOENIX INS CO
PRAETORIAN INSURANCE COMPANY
PREFERRED GOVERNMENTAL INS TRUST
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER GROUP INS CO
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PUBLIC SERVICE INSURANCE COMPANY
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RETAILFIRST INSURANCE COMPANY
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAGAMORE INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB
SELECT INS CO
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
SFM MUTUAL INS CO
SOMPO JAPAN INSURANCE CO OF AMERICA
SOUTHERN GUARANTY INSURANCE CO
SOUTHERN INS CO
SOUTHERN OWNERS INS CO
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 FLORIDA INSURANCE COMPANY
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
SUNZ INSURANCE COMPANY
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE 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 CO OF CONNECTICUT
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS COMMERCIAL CASUALTY CO
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
TRIUMPHE CASUALTY COMPANY
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
TX GENERAL INDEMNITY CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
US FIRE INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WASHINGTON INTERNATIONAL INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO
WESTCHESTER FIRE INSURANCE COMPANY
WESTFIELD INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
WRM AMERICA INDEMNITY COMPANY INC
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