



Connecticut

Voluntary Loss Cost and Assigned Risk Rate Filing Proposed Effective January 1, 2017

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**National Council on
Compensation Insurance**

Laura Backus Hall
State Relations Executive
Regulatory Services Division

(P) 802-454-1800
(F) 802-454-1802
Email: Laura_Backus_Hall@ncci.com

September 22, 2016

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, 2017**

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, 2017, reflect an overall decrease of 10.9% from the current voluntary loss costs which became effective January 1, 2016.

The assigned risk rates, also proposed to be effective January 1, 2017, reflect an overall decrease of 10.9% from the current assigned risk rates which became effective January 1, 2016.

Please note the following in connection with this filing:

- As a result of Item B-1431, effective January 1, 2017:
 - Class Code 1852 is discontinued.
 - Class Code 0400 is discontinued and the loss cost for Class Code 8103 is payroll weighted to reflect the combined experience of Class Codes 8103 and 0400.
 - Class Code 2300 is discontinued and the loss cost for Class Code 2501 is payroll weighted to reflect the combined experience of Class Codes 2501 and 2300.
 - Class Code 2913 is discontinued and the loss cost for Class Code 2883 is payroll weighted to reflect the combined experience of Class Codes 2883 and 2913.
 - Class Code 2942 is discontinued and the loss cost for Class Code 4432 is payroll weighted to reflect the combined experience of Class Codes 4432 and 2942.
 - Class Code 6260 is discontinued and the loss cost for Class Code 6251 is payroll weighted to reflect the combined experience of Class Codes 6251 and 6260.
 - Class Code 8105 is discontinued and the loss cost for Class Code 8018 is payroll weighted to reflect the combined experience of Class Codes 8018 and 8105.
 - Class Codes 8399 and 3824 are combined to reflect the first year of a two-year transition program. In the second year of the transition, Class Code 8399 will be discontinued.
 - Class Codes 3120 and 3270 are combined to reflect the first year of a three-year transition program. In the third year of the transition, Class Code 3120 will be discontinued.

- As a result of Item E-1404, effective July 1, 2017, experience rating premium eligibility thresholds are updated.
- As a result of Item R-1412, the retrospective rating plan parameters were updated.
- As a result of Item B-1422, effective January 1, 2012, the payroll determination amounts for Class Codes 9178 and 9179 are calculated based on the state average weekly wage and therefore multiple Expected Loss Rates are reflected for these 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 cursive script, appearing to read "Laura Backus Hall".

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 -10.9% change to the current voluntary loss costs (which went into effect on January 1, 2016), and that the new values will become effective on January 1, 2017. 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 -10.9% change to the current assigned risk rate level (which went into effect on January 1, 2016), and that the new rates take effect on January 1, 2017.



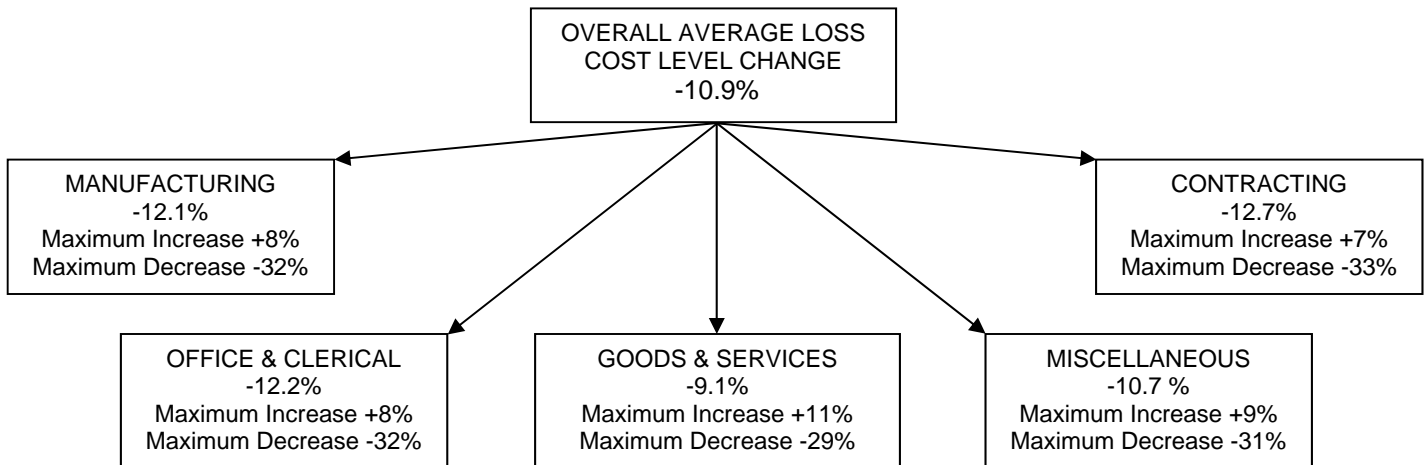
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience and Trend	-11.8%
Benefits	+0.7%
<u>Loss-based Expenses</u>	<u>+0.3%</u>
Overall Change Requested	-10.9%

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.



An overall average change of -10.9% is being proposed to the current rate level in the assigned risk market.

Proposed Overall Average Change in Assigned Risk Rate Level

<u>Key Components</u>	<u>Percentage Change</u>
Voluntary Loss Cost Level Change	-10.9%
<u>Change in Assigned Risk Multiplier</u>	<u>0.0%</u>
Overall Change Requested	-10.9%



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Key Components

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

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 2013 and 2014, evaluated as of December 31, 2015 (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 2014 since the last policy had an effective date of December 31, 2014 and did not expire until December 31, 2015. The use of the two most recently available full policy years of data is appropriate in terms of providing a 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 claims from older years.



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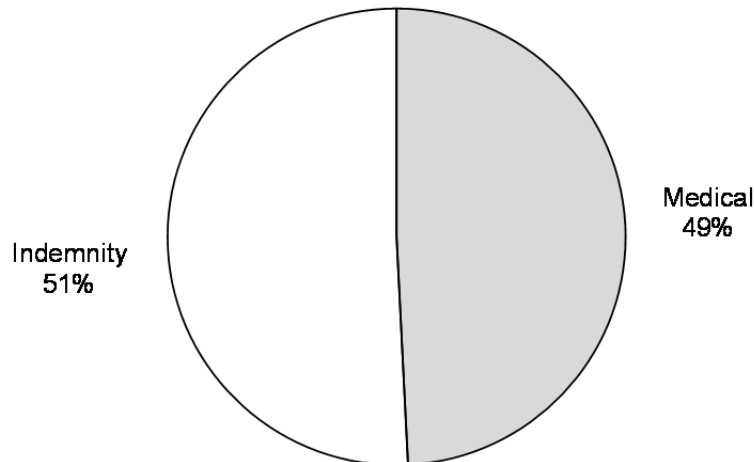
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2013 and 2014. However, the proposed loss costs are intended for use with policies with effective dates starting on January 1, 2017. 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 benefits costs are split almost evenly between indemnity and medical benefits.

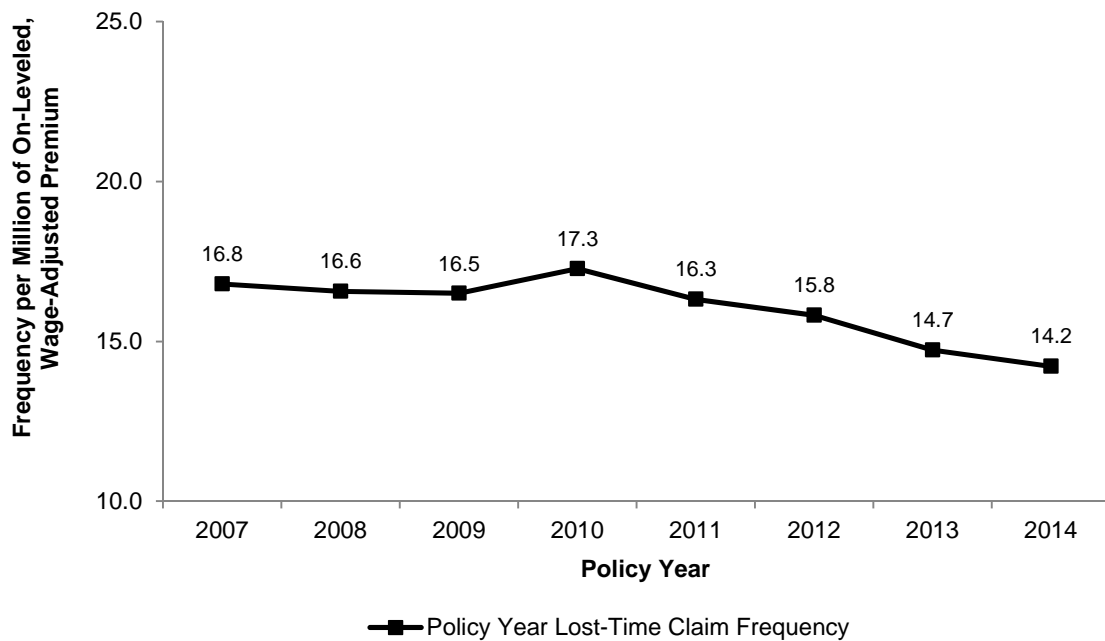


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NCCI analyzes a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Connecticut lost-time claims (i.e., those claims where a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

Connecticut Claim Frequency



As this chart illustrates, Connecticut's claim frequency has declined steadily since the uptick in 2010.

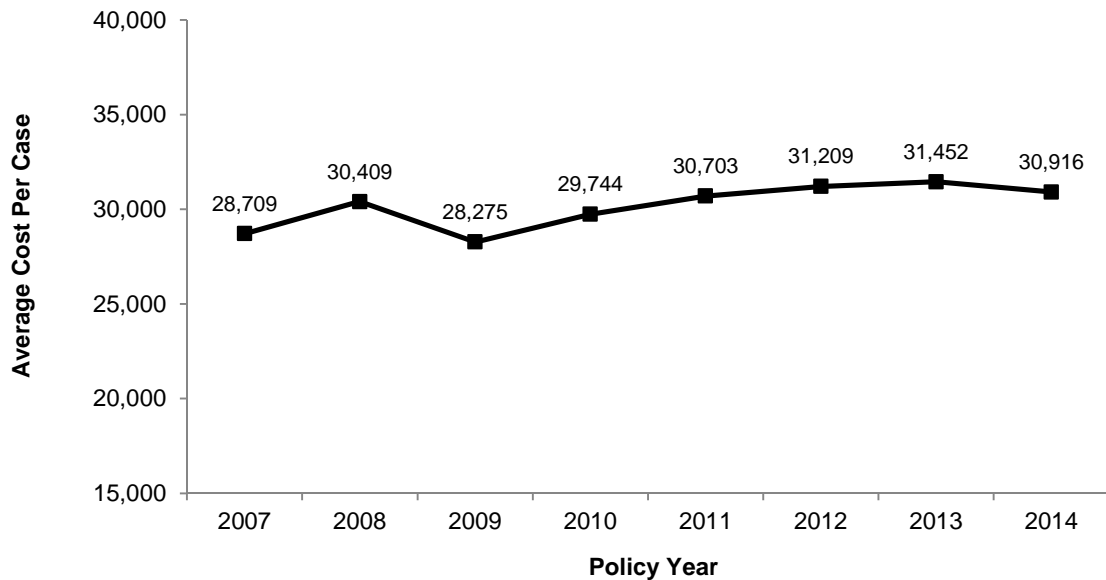


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Looking at the indemnity side of benefits, the chart below shows the historical average indemnity cost per case figures for the most recent eight years in Connecticut. The data in the below chart reflect losses at today's statutory benefit levels.

Connecticut Indemnity Cost Per Case



■ Policy Year Indemnity Cost Per Case (Based on Average of Paid and Paid+Case Losses)

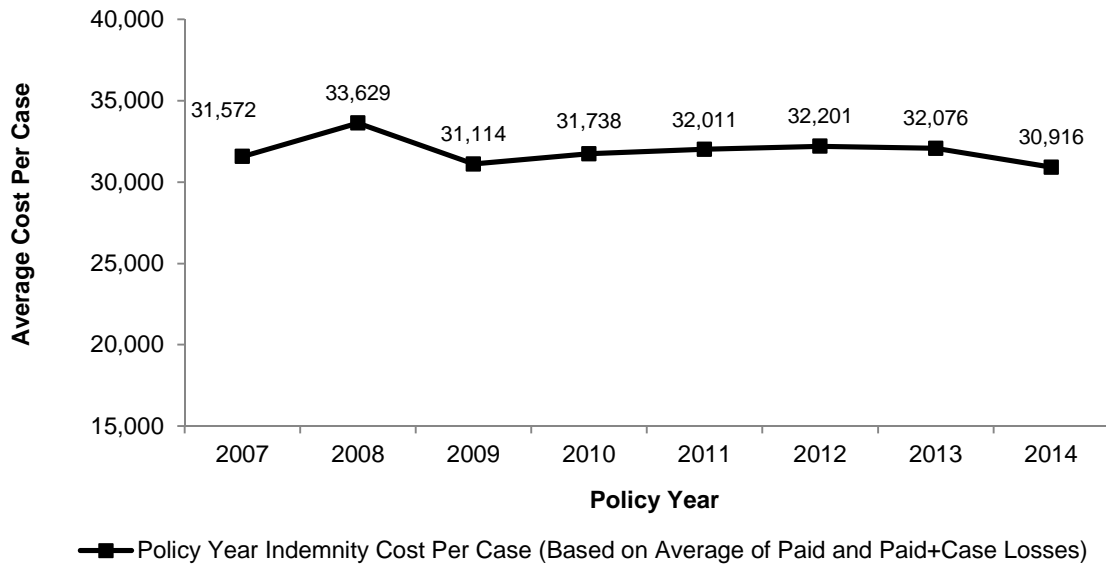


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

Connecticut Indemnity Cost Per Case Adjusted to Current Wage Level



Average indemnity costs are relatively stable over the period shown.

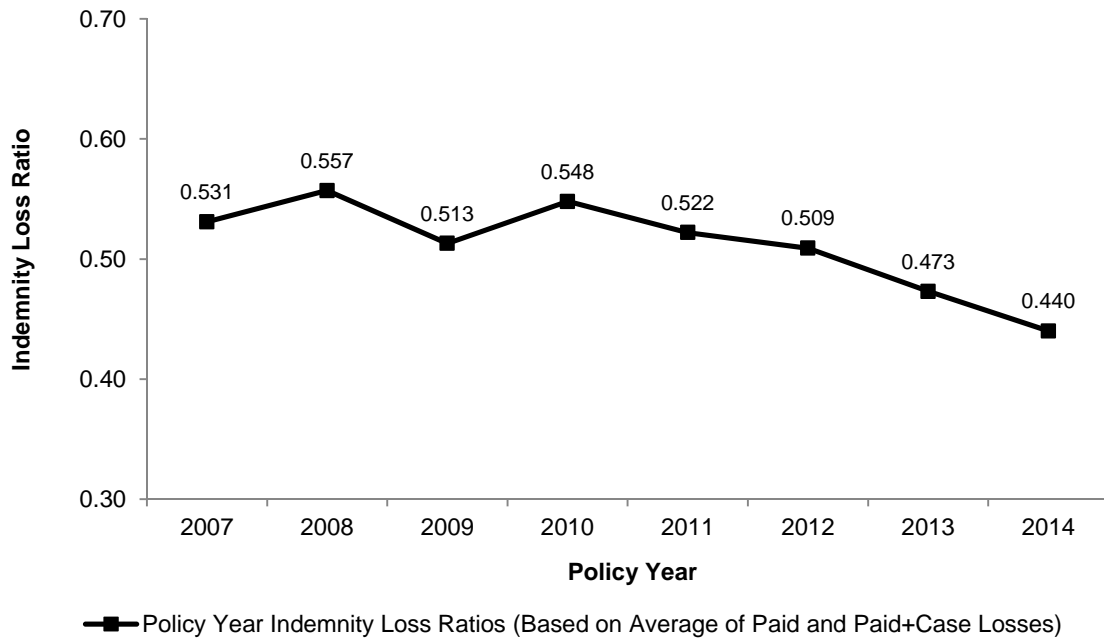


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The indemnity loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in Connecticut's average indemnity cost per case. An indemnity loss ratio represents the proportion 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 steadily since 2010. In last year's Connecticut filing, NCCI proposed an indemnity trend factor of -1.0% per year. Based on our analysis this year, we are proposing to change the current indemnity trend factor to -1.5% per year. This means that indemnity benefits are once again expected to increase at a slower pace than workers' wages.

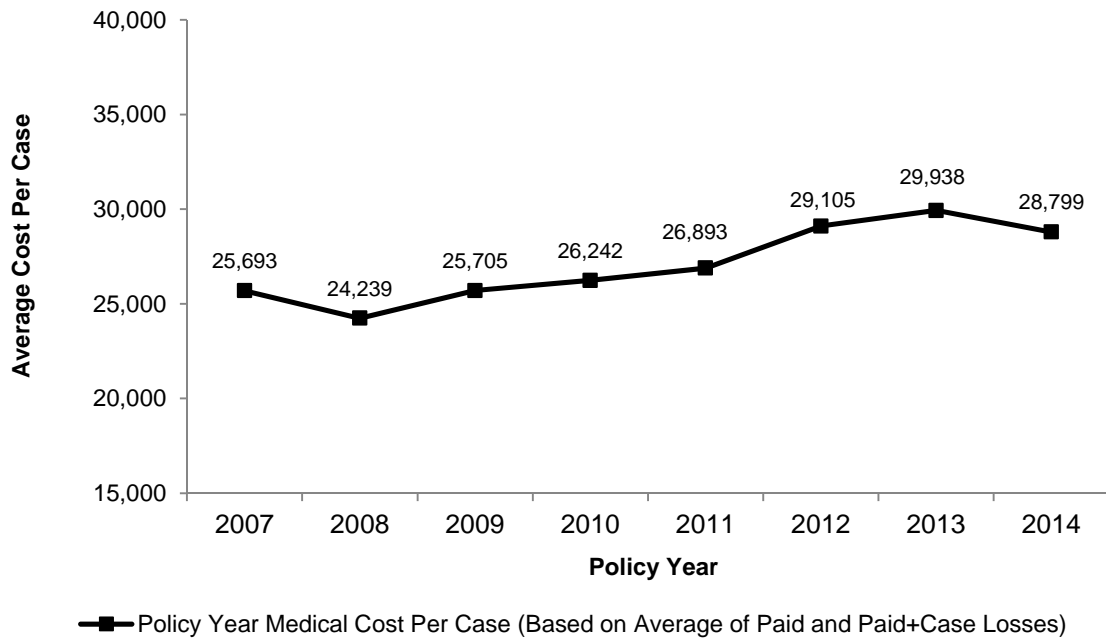


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Connecticut's average medical cost per lost-time case (claim severity) is tracked in the following chart. The data in the below chart reflect losses adjusted to today's statutory benefit levels.

Connecticut Medical Cost Per Lost-Time Case



The chart shows that in 2014 Connecticut's average medical severity decreased for the first time since 2008.

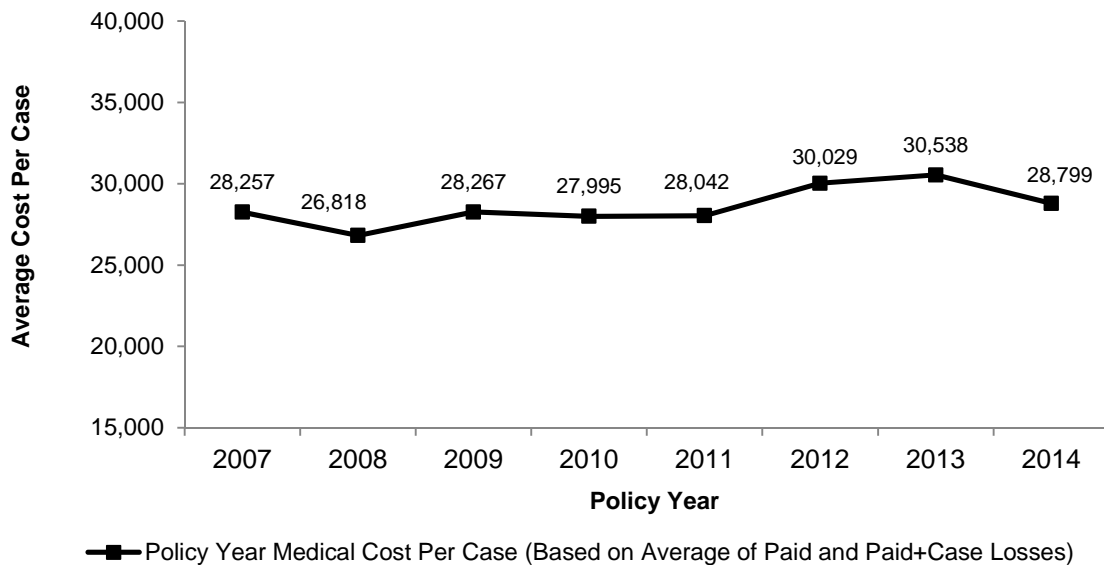


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In this chart, the impact of the growth in workers' wages that occurred over this time period has been removed.

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



The average Connecticut medical cost per case figures after adjustment to the current wage level have fluctuated in the recent past, as shown above.

(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 adjusted to the current wage level—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.)

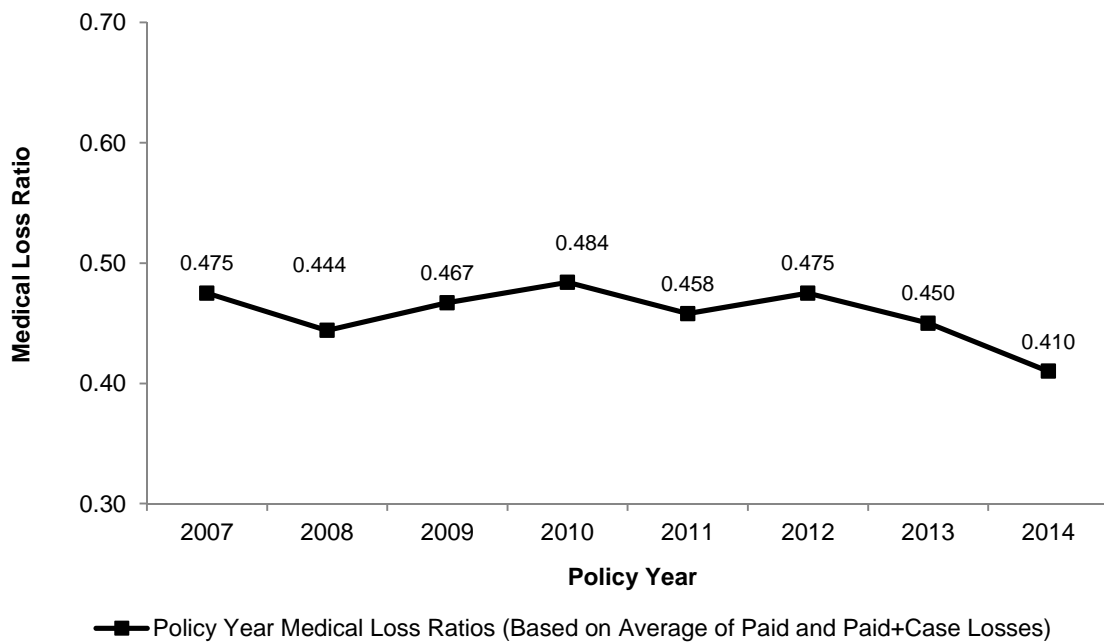


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The medical loss ratios below result after combining the observed changes in Connecticut's average claim frequency with the corresponding changes in the average medical cost per lost-time case. A medical loss ratio represents the proportion of premium 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



The medical loss ratios decrease in both 2013 and 2014 as displayed above. In last year's Connecticut filing, NCCI proposed a medical trend factor of +1.0% per year. Based on our analysis this year, we are proposing to reduce the medical trend factor to 0.0% per year. This means that the rate of growth in medical benefits is expected to increase at approximately the same pace as workers' wages.



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Key Components (Continued)

Benefits

Change in Statewide Average Weekly Wage

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

Each year on October 1, the minimum and maximum weekly benefits are updated based on the most recent average weekly wage in Connecticut. NCCI estimates that the October 1, 2016 update will have an average impact on indemnity benefits of 0.8%.

Change in Medical Fee Schedules

Connecticut's Ambulatory Surgical Center Fee Schedule and Practitioner Fee Schedule were revised effective April 1, 2016 and July 15, 2016, respectively. The changes include updates to the maximum allowable reimbursements (MARs) for hospital inpatient/outpatient services, ambulatory surgical center services, physicians services and durable medical equipment (DME). NCCI estimates that the impact of these changes on medical benefits is +0.5%.

Total Impact

The overall impact of the above mentioned indemnity and medical benefit changes is a change in overall benefits (indemnity and medical) of +0.7%.



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Key Components (Continued)

Loss-based Expenses

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expense 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 increase the currently approved LAE provision from 17.0% to 17.3% of losses, which has an impact of +0.3% on loss costs.



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Assigned Risk Market

As previously mentioned, an overall average decrease of –10.9% to the current assigned risk rate level is being proposed to be effective January 1, 2017. As no change is proposed to the current assigned risk loss cost multiplier (i.e., the factor applied to the voluntary loss costs to convert to the assigned risk rates), this change is equivalent to the change in the voluntary loss costs of -10.9%.

Assigned Risk Expense Components

For the assigned risk market, NCCI calculates full rates that include provisions for all expenses associated with writing workers compensation insurance. 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 no change to the currently approved provision of 4.4%.
3. Administrative Expense—NCCI has reviewed the administrative expense for the assigned risk market and is recommending a provision of 5.1%. 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 no change to the currently approved \$160 expense constant. The expense constant represents a per policy fee intended to ensure equity among policyholders by recognizing economies of scale.



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6. Uncollectible Premium Provision—NCCI is proposing an uncollectible premium provision of 3.5%, which is a decrease from the currently approved provision of 4.1%.

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 27.5% to 30%.

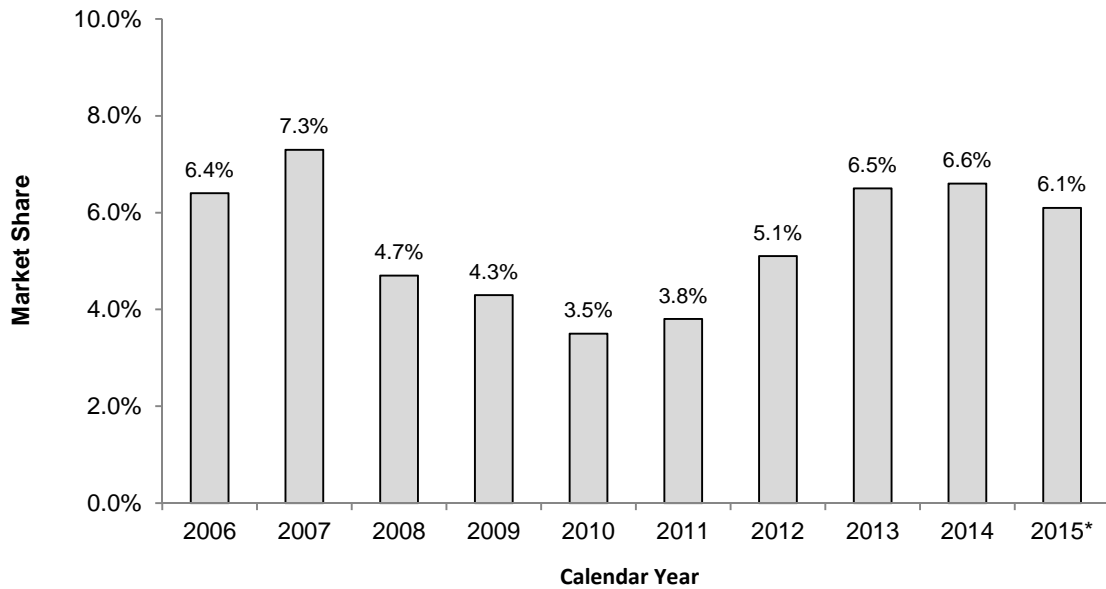


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The following chart shows the history of assigned risk market shares in Connecticut. As can be seen, the assigned risk market shares are stable in the most recent three years.

Connecticut Assigned Risk Market Shares



*Preliminary, Source: NCCI Residual Market Management Summary



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Conclusion

This filing document provides a high-level perspective in support of decreasing Connecticut's current loss cost and assigned risk rate levels by an average of 10.9% each.

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.

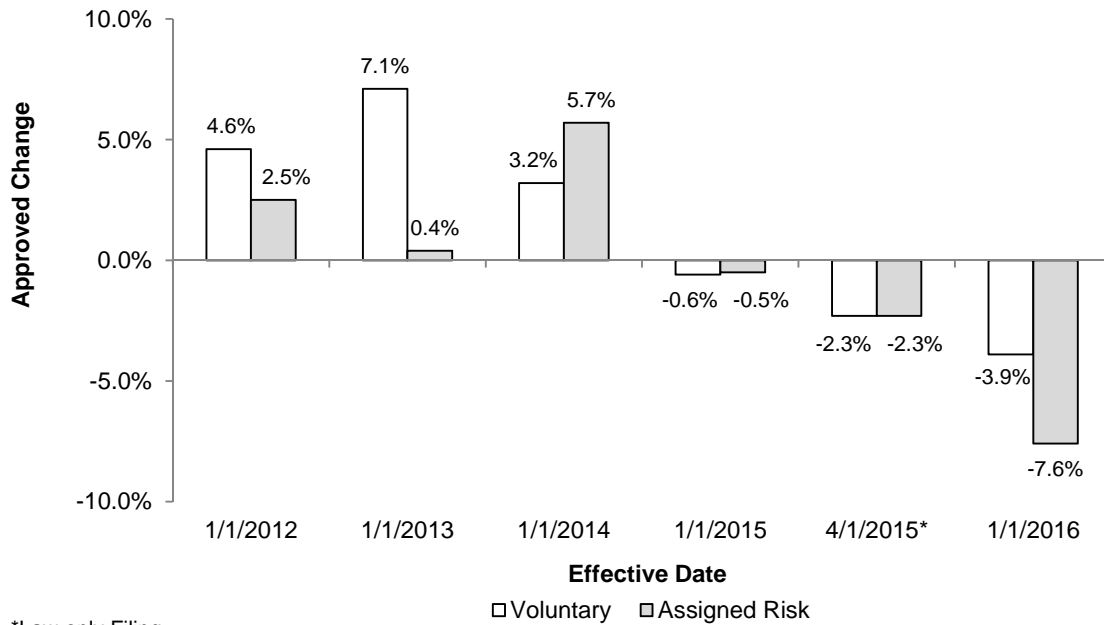


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EXHIBIT I

Connecticut Historical Loss Cost and Assigned Risk Rate Level Changes



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.

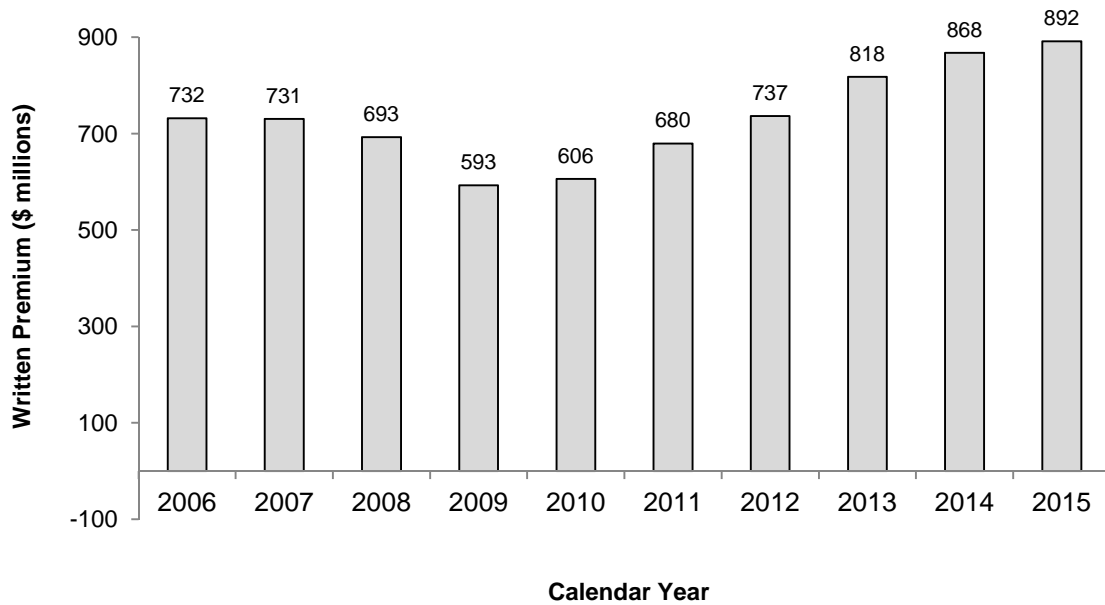


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EXHIBIT II

Connecticut Written Premium



Source: NAIC Annual Statement Data

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

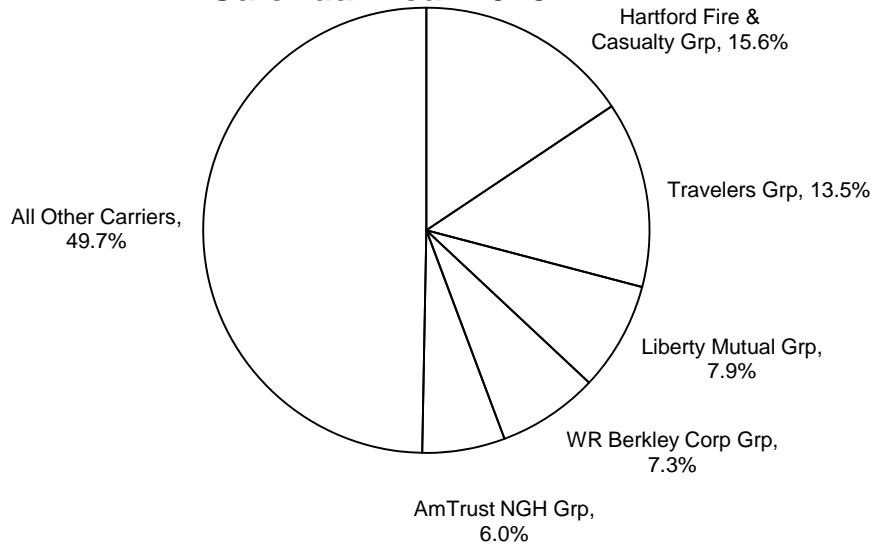


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EXHIBIT III

Connecticut Largest Workers Compensation Writers Calendar Year 2015



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Connecticut in 2015 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

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Effective January 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	4.76	2.66	0.34	2014	8.75	4.28	0.28	2702	35.49	15.34	0.24
0008	3.86	2.04	0.30	2016	3.69	2.09	0.36	2709	15.63	7.69	0.28
0016	6.30	3.12	0.28	2021	3.80	2.01	0.30	2710	10.43	4.90	0.25
0034	4.86	2.69	0.34	2039	4.43	2.54	0.37	2714	6.57	3.74	0.36
0035	3.19	1.83	0.37	2041	4.68	2.69	0.37	2731	4.81	2.40	0.28
0036	4.55	2.53	0.34	2065	2.76	1.52	0.34	2735	5.71	3.29	0.37
0037	5.22	2.77	0.30	2070	6.44	3.55	0.34	2759	7.37	4.20	0.37
0042X	9.43	4.98	0.30	2081	4.15	2.32	0.34	2790	2.32	1.34	0.37
0050	7.59	4.19	0.34	2089	4.47	2.47	0.34	2797	5.08	2.81	0.34
0059D	0.26	0.06	0.24	2095	5.54	3.07	0.34	2799	6.79	3.56	0.30
0065D	0.04	0.01	0.28	2105	4.33	2.49	0.37	2802	9.05	4.78	0.30
0066D	0.04	0.01	0.28	2110	3.92	2.26	0.37	2812	-	2.56	0.34
0067D	0.04	0.01	0.28	2111	3.36	1.92	0.37	2835	5.18	3.15	0.39
0079	3.86	1.91	0.28	2112	5.35	3.08	0.37	2836	4.07	2.52	0.40
0083	7.29	4.04	0.34	2114	3.40	1.95	0.37	2841	4.67	2.67	0.37
0106	13.44	6.29	0.25	2121	1.96	1.09	0.34	2881	3.53	2.15	0.39
0113	5.24	2.89	0.34	2130	3.13	1.73	0.34	2883	4.63	2.56	0.34
0170	5.24	2.89	0.34	2131	3.33	1.84	0.34	2913	-	2.56	0.34
0251	4.93	2.72	0.34	2143	3.27	1.87	0.37	2915	3.88	2.04	0.30
0400	-	3.72	0.30	2157	11.50	6.34	0.34	2916	6.04	2.84	0.25
0401	14.40	6.75	0.25	2172	2.41	1.25	0.30	2923	3.43	1.96	0.37
0771N	0.56	-	-	2174	3.91	2.23	0.37	2942	-	1.43	0.39
0908PX	155.00	85.51	0.34	2211	12.19	5.99	0.28	2960	5.46	3.01	0.34
0913PX	841.00	462.95	0.34	2220	2.56	1.41	0.34	3004	2.56	1.27	0.28
0917	6.76	3.88	0.37	2286	2.61	1.50	0.37	3018	7.57	3.77	0.28
0918X	1.82	1.01	0.34	2288	5.86	3.35	0.37	3022	11.26	6.45	0.37
1005	7.61	3.23	0.24	2300	-	1.97	0.34	3027	5.34	2.63	0.28
1164D	8.01	3.39	0.24	2302	2.72	1.51	0.34	3028	5.56	3.08	0.34
1165D	4.23	1.95	0.25	2305	3.58	1.91	0.31	3030	13.37	6.63	0.28
1320	2.70	1.26	0.25	2361	2.81	1.56	0.34	3040	6.05	2.98	0.28
1322	11.70	5.41	0.25	2362	1.93	1.07	0.34	3041	8.58	4.74	0.34
1430	6.75	3.35	0.28	2380	3.08	1.71	0.34	3042	7.29	3.86	0.30
1438	5.55	2.59	0.25	2386X	2.60	1.48	0.36	3064	8.80	4.92	0.34
1452	3.72	1.83	0.28	2388	1.78	1.02	0.37	3069	-	2.62	0.34
1463	10.85	5.06	0.25	2402	3.06	1.52	0.28	3076	4.74	2.62	0.34
1472	4.93	2.33	0.25	2413	2.90	1.61	0.34	3081D	7.29	3.58	0.28
1624D	5.73	2.67	0.25	2416	2.48	1.37	0.34	3082D	5.23	2.58	0.28
1642	3.82	1.87	0.28	2417	1.75	0.97	0.34	3085D	10.48	5.24	0.28
1654	10.94	5.38	0.28	2501	3.54	1.97	0.34	3110	8.90	4.93	0.34
1655	3.29	1.60	0.28	2503	3.00	1.69	0.36	3111	3.10	1.72	0.34
1699	4.73	2.34	0.28	2534	2.19	1.26	0.37	3113	2.72	1.51	0.34
1701	10.22	5.12	0.28	2560X	2.32	1.40	0.39	3114	3.83	2.13	0.34
1710	6.17	3.02	0.28	2570	4.79	2.75	0.37	3118	2.71	1.55	0.37
1741D	5.14	2.08	0.24	2585	7.12	4.07	0.37	3119	1.78	1.08	0.39
1747	3.98	1.97	0.28	2586	4.13	2.32	0.34	3120X	2.38	1.44	0.39
1748	6.31	3.15	0.28	2587	5.13	2.90	0.36	3122	2.62	1.50	0.37
1803D	8.61	3.92	0.25	2589	2.23	1.24	0.34	3126	4.95	2.81	0.34
1852	-	1.61	0.24	2600	5.07	2.88	0.36	3131	3.27	1.83	0.34
1853	3.32	1.72	0.30	2623	9.30	4.92	0.30	3132	3.70	2.06	0.34
1860	3.57	2.03	0.36	2651	1.55	0.89	0.37	3145	3.40	1.89	0.34
1924	3.64	2.07	0.36	2660	2.99	1.71	0.37	3146	3.28	1.83	0.34
1925	4.33	2.29	0.30	2670	2.70	1.64	0.39	3169	5.00	2.81	0.34
2001	-	2.95	0.34	2683	2.78	1.61	0.37	3175D	4.39	2.42	0.34
2002	3.08	1.77	0.37	2688	3.86	2.21	0.37	3179	3.16	1.81	0.37
2003	5.37	2.95	0.34	2701	16.86	8.29	0.28	3180	2.82	1.61	0.37

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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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Effective January 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3188	2.62	1.51	0.37	3881	6.80	3.74	0.34	4581	1.13	0.53	0.25
3220	2.93	1.60	0.33	4000	4.93	2.30	0.25	4583	7.98	3.74	0.25
3223	4.56	2.80	0.40	4021	6.72	3.33	0.28	4611	0.87	0.50	0.37
3224	4.86	2.73	0.36	4024D	4.57	2.25	0.28	4635	3.53	1.51	0.24
3227	2.52	1.44	0.36	4034	12.94	6.40	0.28	4653	1.51	0.86	0.36
3240	2.67	1.53	0.37	4036	2.89	1.43	0.28	4665	11.59	5.69	0.28
3241	4.25	2.37	0.34	4038	4.15	2.50	0.39	4670	11.32	5.64	0.28
3255	2.91	1.77	0.39	4053	2.51	1.40	0.34	4683	5.78	3.19	0.34
3257	3.44	1.91	0.34	4061	3.93	2.23	0.36	4686	2.90	1.43	0.28
3270	3.16	1.76	0.34	4062	2.55	1.41	0.34	4692	0.95	0.54	0.37
3300	6.28	3.50	0.34	4101	3.34	1.77	0.30	4693	0.77	0.42	0.34
3303	4.56	2.62	0.37	4109	1.09	0.62	0.37	4703	3.85	2.14	0.34
3307	5.08	2.82	0.34	4110	1.92	1.06	0.34	4717	3.26	1.98	0.39
3315	6.20	3.52	0.36	4111	2.17	1.24	0.36	4720	2.22	1.22	0.34
3334	4.33	2.36	0.34	4113	2.29	1.25	0.34	4740	1.23	0.60	0.28
3336	3.98	1.96	0.28	4114	3.68	2.04	0.34	4741	3.06	1.68	0.34
3365	11.04	5.37	0.28	4130	6.63	3.66	0.34	4751	2.24	1.12	0.28
3372	4.68	2.48	0.30	4131	4.78	2.75	0.37	4767	-	1.36	0.24
3373	5.35	2.94	0.34	4133	2.59	1.49	0.37	4771N	3.17	1.36	0.24
3383	2.18	1.25	0.37	4149	1.15	0.70	0.40	4777	26.05	11.40	0.24
3385	1.32	0.76	0.37	4206	4.00	2.22	0.34	4825	0.57	0.28	0.28
3400	5.79	3.06	0.30	4207	2.17	1.07	0.28	4828	2.03	1.06	0.30
3507	4.35	2.41	0.34	4239	2.56	1.25	0.28	4829	1.59	0.74	0.25
3515	3.09	1.71	0.34	4240	2.82	1.62	0.37	4902	3.91	2.24	0.37
3548	1.52	0.84	0.34	4243	5.92	3.29	0.34	4923	1.60	0.89	0.34
3559	6.04	3.37	0.34	4244	5.38	2.96	0.34	5020	7.03	3.45	0.28
3574X	3.18	1.83	0.37	4250	3.10	1.72	0.34	5022	12.57	5.84	0.25
3581	1.06	0.60	0.37	4251	3.15	1.74	0.34	5037	22.61	9.60	0.24
3612	2.42	1.27	0.30	4263	2.17	1.20	0.34	5040	26.31	11.30	0.24
3620	5.05	2.49	0.28	4273	3.14	1.74	0.34	5057	12.83	5.44	0.24
3629	2.08	1.19	0.37	4279	3.42	1.90	0.34	5059	39.91	17.04	0.24
3632	3.33	1.76	0.30	4282	2.95	1.66	0.36	5069	37.33	15.64	0.24
3634	3.14	1.81	0.37	4283	2.68	1.48	0.34	5102	7.17	3.33	0.25
3635	2.69	1.48	0.34	4299	3.12	1.78	0.36	5146	7.79	3.85	0.28
3638	1.72	0.98	0.37	4304	6.27	3.29	0.30	5160	5.31	2.46	0.25
3642	1.56	0.87	0.34	4307	3.14	1.91	0.39	5183	6.07	2.99	0.28
3643	3.69	2.04	0.34	4351	1.21	0.67	0.34	5188	5.65	2.77	0.28
3647	2.55	1.34	0.30	4352	2.14	1.23	0.37	5190	3.47	1.71	0.28
3648	2.10	1.21	0.37	4360	1.07	0.60	0.36	5191	1.19	0.65	0.34
3681	1.72	0.99	0.37	4361	1.02	0.58	0.37	5192	5.58	3.09	0.34
3685	1.94	1.12	0.37	4362	-	0.60	0.36	5213	11.63	5.41	0.25
3719	2.14	0.91	0.24	4410	4.40	2.45	0.34	5215	9.52	4.99	0.30
3724	5.58	2.59	0.25	4420	5.93	2.74	0.25	5221	7.66	3.75	0.28
3726	6.42	2.72	0.24	4431	1.97	1.20	0.39	5222	10.79	4.99	0.25
3803	2.98	1.64	0.34	4432	2.35	1.43	0.39	5223	11.41	5.64	0.28
3807	4.48	2.60	0.37	4439	3.15	1.66	0.30	5348	6.67	3.27	0.28
3808	4.05	2.12	0.30	4452	4.55	2.52	0.34	5402	7.45	4.27	0.37
3821	9.26	4.89	0.30	4459	3.26	1.80	0.34	5403	12.48	5.83	0.25
3822X	5.65	3.00	0.30	4470	3.38	1.87	0.34	5437	10.42	5.14	0.28
3824X	9.59	5.06	0.30	4484	4.66	2.59	0.34	5443	5.07	2.80	0.34
3826	2.06	1.13	0.34	4493	6.65	3.68	0.34	5445	9.48	4.40	0.25
3827	2.75	1.45	0.30	4511	0.50	0.26	0.30	5462	9.44	4.62	0.28
3830	1.78	0.94	0.30	4557	2.56	1.46	0.37	5472	10.82	4.65	0.24
3851	4.66	2.64	0.36	4558	2.90	1.61	0.34	5473	13.10	5.61	0.24
3865	4.56	2.84	0.40	4568	3.05	1.50	0.28	5474	9.90	4.62	0.25

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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
5478	5.92	2.91	0.28	6854	5.71	2.44	0.24	7539	1.99	0.92	0.25
5479	9.77	5.12	0.30	6872F	10.00	3.94	0.21	7540	4.84	2.09	0.24
5480	7.32	3.38	0.25	6874F	13.35	5.23	0.22	7580	3.55	1.75	0.28
5491	2.37	1.10	0.25	6882	7.18	3.08	0.24	7590	6.29	3.33	0.30
5506	9.04	3.85	0.24	6884	8.73	3.68	0.24	7600	9.60	4.70	0.28
5507	5.39	2.50	0.25	7016M	2.90	1.22	0.24	7601	-	4.70	0.28
5508D	17.37	8.43	0.28	7024M	3.22	1.36	0.24	7605	3.16	1.56	0.28
5509X	9.18	4.29	0.25	7038M	6.89	3.03	0.24	7607X	0.15	0.08	0.34
5535	8.24	4.07	0.28	7046M	8.06	3.42	0.24	7610	0.30	0.16	0.30
5537	5.10	2.51	0.28	7047M	3.84	1.61	0.24	7611	-	4.70	0.28
5551	29.77	12.86	0.24	7050M	9.15	3.98	0.24	7612	-	4.70	0.28
5604X	5.74	2.65	0.25	7090M	7.66	3.36	0.24	7613	-	4.70	0.28
5606	2.15	1.00	0.25	7097MX	4.61	2.60	0.50	7705X	9.86	5.22	0.30
5610	7.49	4.13	0.34	7098M	8.95	3.80	0.24	7710	4.97	2.32	0.25
5645	17.68	8.31	0.25	7099M	10.69	4.51	0.24	7711	27.41	12.89	0.25
5651	-	8.31	0.25	7133	13.57	6.34	0.25	7720X	3.30	1.63	0.28
5703	17.22	8.47	0.28	7151M	16.49	7.70	0.25	7723X	3.30	1.44	0.24
5705	24.88	11.99	0.28	7152M	21.87	10.15	0.25	7731X*	6.39	3.35	0.30
5951	0.51	0.29	0.37	7153M	18.32	8.56	0.25	7855	4.61	2.25	0.28
6003	9.53	4.66	0.28	7222	8.62	4.22	0.28	8001	2.31	1.32	0.37
6005	11.12	5.56	0.28	7228	9.95	4.87	0.28	8002	2.05	1.15	0.34
6017	6.72	3.28	0.28	7229	9.52	4.42	0.25	8006	3.61	2.01	0.34
6018	3.52	1.70	0.28	7230	12.09	6.33	0.30	8008	1.35	0.77	0.37
6045	6.86	3.32	0.28	7231	12.75	6.67	0.30	8010	2.06	1.18	0.37
6204	22.17	10.20	0.25	7232	8.57	3.96	0.25	8013	0.50	0.28	0.34
6206	4.94	2.11	0.24	7309F	10.06	3.95	0.22	8015	1.25	0.69	0.34
6213	3.31	1.53	0.25	7313F	3.60	1.41	0.22	8017	1.93	1.11	0.37
6214	3.63	1.55	0.24	7317F	7.80	3.04	0.22	8018X	4.27	2.43	0.37
6216	8.94	3.81	0.24	7327F	18.24	7.21	0.21	8021	4.44	2.47	0.34
6217	6.19	2.89	0.25	7333M	3.47	1.45	0.24	8031	3.35	1.87	0.34
6229	5.74	2.69	0.25	7335M	3.86	1.61	0.24	8032	2.96	1.69	0.37
6233	4.57	2.10	0.25	7337M	4.61	1.91	0.24	8033	2.46	1.37	0.34
6235	8.64	3.68	0.24	7350F	12.52	5.26	0.23	8037	2.99	1.71	0.37
6236	14.96	7.34	0.28	7360	5.95	2.95	0.28	8039	2.08	1.20	0.37
6237	2.52	1.23	0.28	7370	6.96	3.84	0.34	8044X	5.43	2.87	0.30
6251D	8.98	4.08	0.25	7380	9.33	4.89	0.30	8045	1.06	0.61	0.37
6252D	5.10	2.17	0.24	7382X	4.83	2.69	0.34	8046	3.43	1.92	0.34
6260	-	4.08	0.25	7390	17.33	9.51	0.34	8047	1.08	0.62	0.37
6306	5.62	2.61	0.25	7394M	6.16	2.63	0.24	8058	2.84	1.58	0.34
6319	6.34	2.93	0.25	7395M	6.84	2.92	0.24	8072	1.35	0.78	0.37
6325	6.77	3.15	0.25	7398M	8.17	3.46	0.24	8102	3.02	1.73	0.37
6400	11.23	5.94	0.30	7402	0.14	0.08	0.34	8103	7.02	3.72	0.30
6503	4.19	2.38	0.36	7403	3.71	1.83	0.28	8105	-	2.43	0.37
6504	5.18	2.96	0.37	7405N	1.92	0.95	0.28	8106	6.18	3.07	0.28
6702M*	5.60	2.74	0.28	7420	10.85	4.54	0.24	8107	5.22	2.60	0.28
6703M*	7.43	3.60	0.28	7421	0.98	0.45	0.25	8111	3.53	1.95	0.34
6704M*	6.22	3.04	0.28	7422	1.92	0.82	0.24	8116	3.07	1.70	0.34
6801F	3.70	1.62	0.26	7425	3.81	1.61	0.24	8203	8.76	4.82	0.34
6811	6.93	3.39	0.28	7431N	0.98	0.41	0.24	8204	5.63	2.81	0.28
6824F	10.59	4.49	0.23	7445N	1.03	-	-	8209	5.06	2.82	0.34
6826F	4.82	2.11	0.26	7453N	0.53	-	-	8215	5.90	2.94	0.28
6834	3.97	2.09	0.30	7502	3.67	1.82	0.28	8227	7.60	3.26	0.24
6836	4.57	2.26	0.28	7515	1.67	0.71	0.24	8232	5.38	2.66	0.28
6843F	7.38	2.90	0.22	7520	3.14	1.74	0.34	8233	4.21	2.04	0.28
6845F	5.51	2.16	0.22	7538	5.07	2.16	0.24	8235	4.90	2.72	0.34

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ADVISORY LOSS COSTS - NOT RATES

CONNECTICUT

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Effective January 1, 2017

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8263	7.36	3.91	0.30	8864	3.44	1.92	0.34				
8264	7.14	3.52	0.28	8868	0.60	0.35	0.37				
8265	6.08	2.85	0.25	8869	1.40	0.81	0.37				
8279	7.57	3.59	0.25	8871	0.11	0.06	0.37				
8288	9.86	4.94	0.28	8901	0.30	0.16	0.30				
8291	8.63	4.53	0.30	9012	1.32	0.69	0.30				
8292	3.34	1.85	0.34	9014	3.37	1.87	0.34				
8293	13.49	6.69	0.28	9015	4.06	2.25	0.34				
8304	6.94	3.43	0.28	9016	3.40	1.91	0.34				
8350	7.98	3.73	0.25	9019	2.37	1.18	0.28				
8380X	3.90	2.06	0.30	9033X	7.51	4.18	0.34				
8381	2.39	1.27	0.30	9040	3.98	2.27	0.37				
8385X	3.56	1.76	0.28	9044X	1.93	1.11	0.37				
8392	2.75	1.53	0.34	9052	3.31	1.90	0.37				
8393X	2.70	1.49	0.34	9058	2.80	1.72	0.40				
8399X	9.59	5.31	0.34	9060	1.84	1.06	0.37				
8500	6.33	3.13	0.28	9061X	1.48	0.90	0.39				
8601	0.53	0.28	0.30	9063	1.04	0.60	0.37				
8602	0.91	0.48	0.30	9077F	2.71	1.29	0.33				
8603	0.10	0.06	0.34	9082	1.59	0.97	0.40				
8606	3.50	1.63	0.25	9083	1.82	1.12	0.40				
8709F	5.97	2.31	0.22	9084	2.08	1.17	0.34				
8719	3.99	1.71	0.24	9088a	a	a	a				
8720	2.11	1.04	0.28	9089	1.51	0.87	0.37				
8721	0.30	0.15	0.28	9093	1.75	1.02	0.37				
8723	0.18	0.10	0.34	9101	4.79	2.76	0.37				
8725	3.12	1.54	0.28	9102	4.14	2.29	0.34				
8726F	2.60	1.14	0.26	9154	2.38	1.33	0.34				
8734M	0.50	0.25	0.28	9156	2.44	1.30	0.31				
8737M	0.45	0.22	0.28	9170	12.05	5.19	0.24				
8738M	0.60	0.29	0.28	9178*	5.97	-	0.40				
8742	0.37	0.18	0.28	9179*	20.38	-	0.37				
8745	7.14	3.78	0.30	9180	6.47	3.26	0.28				
8748	0.93	0.49	0.30	9182	3.08	1.72	0.34				
8754X	0.87	0.48	0.34	9186	13.88	6.60	0.25				
8755	0.39	0.20	0.28	9220	5.29	2.79	0.30				
8799	0.72	0.40	0.34	9402	7.23	3.55	0.28				
8800	1.90	1.15	0.39	9403	12.77	5.96	0.25				
8803	0.08	0.04	0.28	9410	3.48	1.94	0.34				
8805M	0.19	0.11	0.34	9501	3.25	1.71	0.30				
8810	0.14	0.08	0.34	9505	7.10	3.70	0.30				
8814M	0.17	0.09	0.34	9516	6.81	3.36	0.28				
8815M	0.23	0.13	0.34	9519	4.80	2.36	0.28				
8820	0.25	0.13	0.30	9521	4.39	2.17	0.28				
8824	3.81	2.19	0.37	9522	2.63	1.46	0.34				
8825	2.45	1.50	0.40	9534	7.94	3.67	0.25				
8826	3.39	1.89	0.34	9554	13.86	6.46	0.25				
8829	4.42	2.45	0.34	9586	0.70	0.43	0.39				
8831	1.76	1.00	0.34	9600	2.96	1.68	0.36				
8832	0.49	0.27	0.34	9620	1.10	0.58	0.30				
8833	1.12	0.62	0.34								
8835	3.63	2.01	0.34								
8842	3.86	2.15	0.34								
8855	0.24	0.13	0.34								
8856	0.22	0.12	0.34								

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

Effective January 1, 2017

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	0.26	S	1624D	0.02	S	3175D	0.03	S
0065D	0.04	S	1741D	0.28	S	4024D	0.01	S
0066D	0.04	S	1803D	0.22	S	5508D	0.05	S
0067D	0.04	S	3081D	0.06	S	6251D	0.03	S
1164D	0.07	S	3082D	0.05	S	6252D	0.03	S
1165D	0.02	S	3085D	0.08	S			

S=Silica

- 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 1.612 and elr x 1.601.
- 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 4.89 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 4.00 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 3.67 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.67 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 12.82 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 11.75 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2017

ADVISORY MISCELLANEOUS VALUES

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

Deductible Amount	Total Losses						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	6.0%	4.4%	4.0%	3.1%	2.4%	1.9%	1.7%
\$5,000	15.6%	12.2%	11.1%	9.2%	7.4%	6.2%	5.4%
\$10,000	22.4%	18.0%	16.6%	14.1%	11.7%	9.9%	8.7%

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

Employee operated vehicle.....	\$100,800
Leased or rented vehicle.....	\$67,200

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"..... \$1,300

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E-- "Executive Officers or members of limited liability companies"..... \$2,600

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$1,300

Premium Determination for Partners and Sole Proprietors in accordance with **Basic Manual** Rule 2-E-3 (Annual Payroll)..... \$67,200

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..... 27%

(Multiply a Non-F classification loss cost by a factor of 1.27 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).....	1.8%
F Classifications and Maritime/FELA (Program II USL Act).....	3.7%

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state and by effective date.

Effective January 1, 2017
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	2,513	0.04	1,417,068	--	1,495,232	0.44
2,514	--	10,158	0.05	1,495,233	--	1,577,923	0.45
10,159	--	17,967	0.06	1,577,924	--	1,665,545	0.46
17,968	--	25,945	0.07	1,665,546	--	1,758,553	0.47
25,946	--	34,098	0.08	1,758,554	--	1,857,461	0.48
34,099	--	57,032	0.09	1,857,462	--	1,962,850	0.49
57,033	--	84,894	0.10	1,962,851	--	2,075,379	0.50
84,895	--	109,678	0.11	2,075,380	--	2,195,800	0.51
109,679	--	133,808	0.12	2,195,801	--	2,324,974	0.52
133,809	--	157,943	0.13	2,324,975	--	2,463,893	0.53
157,944	--	182,374	0.14	2,463,894	--	2,613,703	0.54
182,375	--	207,268	0.15	2,613,704	--	2,775,738	0.55
207,269	--	232,737	0.16	2,775,739	--	2,951,560	0.56
232,738	--	258,866	0.17	2,951,561	--	3,143,005	0.57
258,867	--	285,725	0.18	3,143,006	--	3,352,255	0.58
285,726	--	313,378	0.19	3,352,256	--	3,581,916	0.59
313,379	--	341,884	0.20	3,581,917	--	3,835,128	0.60
341,885	--	371,302	0.21	3,835,129	--	4,115,710	0.61
371,303	--	401,691	0.22	4,115,711	--	4,428,355	0.62
401,692	--	433,112	0.23	4,428,356	--	4,778,892	0.63
433,113	--	465,628	0.24	4,778,893	--	5,174,655	0.64
465,629	--	499,304	0.25	5,174,656	--	5,625,002	0.65
499,305	--	534,210	0.26	5,625,003	--	6,142,063	0.66
534,211	--	570,422	0.27	6,142,064	--	6,741,849	0.67
570,423	--	608,017	0.28	6,741,850	--	7,445,941	0.68
608,018	--	647,081	0.29	7,445,942	--	8,284,141	0.69
647,082	--	687,706	0.30	8,284,142	--	9,298,800	0.70
687,707	--	729,991	0.31	9,298,801	--	10,552,196	0.71
729,992	--	774,041	0.32	10,552,197	--	12,139,826	0.72
774,042	--	819,972	0.33	12,139,827	--	14,215,951	0.73
819,973	--	867,910	0.34	14,215,952	--	17,047,023	0.74
867,911	--	917,991	0.35	17,047,024	--	21,136,340	0.75
917,992	--	970,365	0.36	21,136,341	--	27,562,400	0.76
970,366	--	1,025,193	0.37	27,562,401	--	39,129,295	0.77
1,025,194	--	1,082,655	0.38	39,129,296	--	66,118,693	0.78
1,082,656	--	1,142,946	0.39	66,118,694	--	201,065,617	0.79
1,142,947	--	1,206,282	0.40	201,065,618	AND OVER		0.80
1,206,283	--	1,272,900	0.41				
1,272,901	--	1,343,065	0.42				
1,343,066	--	1,417,067	0.43				

- (a) G 12.00
- (b) State Per Claim Accident Limitation \$300,000
- (c) State Multiple Claim Accident Limitation \$600,000
- (d) USL&HW Per Claim Accident Limitation \$597,500
- (e) USL&HW Multiple Claim Accident Limitation \$1,195,000
- (f) Employers Liability Accident Limitation \$55,000
- (g) Primary/Excess Loss Split Point \$16,500
- (h) USL&HW Act -- Expected Loss Factor -- Non-F Classes 1.26
(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.26.)

Effective January 1, 2017
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 -- 64,546	30,000	2,071,212 -- 2,131,177	240,000	4,170,604 -- 4,230,594	450,000
64,547 -- 111,089	36,000	2,131,178 -- 2,191,145	246,000	4,230,595 -- 4,290,586	456,000
111,090 -- 164,569	42,000	2,191,146 -- 2,251,115	252,000	4,290,587 -- 4,350,578	462,000
164,570 -- 220,985	48,000	2,251,116 -- 2,311,086	258,000	4,350,579 -- 4,410,570	468,000
220,986 -- 278,775	54,000	2,311,087 -- 2,371,059	264,000	4,410,571 -- 4,470,562	474,000
278,776 -- 337,289	60,000	2,371,060 -- 2,431,033	270,000	4,470,563 -- 4,530,555	480,000
337,290 -- 396,227	66,000	2,431,034 -- 2,491,008	276,000	4,530,556 -- 4,590,547	486,000
396,228 -- 455,432	72,000	2,491,009 -- 2,550,984	282,000	4,590,548 -- 4,650,540	492,000
455,433 -- 514,816	78,000	2,550,985 -- 2,610,962	288,000	4,650,541 -- 4,710,534	498,000
514,817 -- 574,324	84,000	2,610,963 -- 2,670,940	294,000	4,710,535 -- 4,770,527	504,000
574,325 -- 633,923	90,000	2,670,941 -- 2,730,919	300,000	4,770,528 -- 4,830,520	510,000
633,924 -- 693,589	96,000	2,730,920 -- 2,790,900	306,000	4,830,521 -- 4,890,514	516,000
693,590 -- 753,308	102,000	2,790,901 -- 2,850,881	312,000	4,890,515 -- 4,950,508	522,000
753,309 -- 813,067	108,000	2,850,882 -- 2,910,863	318,000	4,950,509 -- 5,010,502	528,000
813,068 -- 872,859	114,000	2,910,864 -- 2,970,845	324,000	5,010,503 -- 5,070,496	534,000
872,860 -- 932,677	120,000	2,970,846 -- 3,030,829	330,000	5,070,497 -- 5,130,490	540,000
932,678 -- 992,517	126,000	3,030,830 -- 3,090,813	336,000	5,130,491 -- 5,190,484	546,000
992,518 -- 1,052,375	132,000	3,090,814 -- 3,150,797	342,000	5,190,485 -- 5,250,479	552,000
1,052,376 -- 1,112,248	138,000	3,150,798 -- 3,210,782	348,000	5,250,480 -- 5,310,473	558,000
1,112,249 -- 1,172,134	144,000	3,210,783 -- 3,270,768	354,000	5,310,474 -- 5,370,468	564,000
1,172,135 -- 1,232,031	150,000	3,270,769 -- 3,330,754	360,000	5,370,469 -- 5,430,463	570,000
1,232,032 -- 1,291,937	156,000	3,330,755 -- 3,390,741	366,000	5,430,464 -- 5,490,458	576,000
1,291,938 -- 1,351,852	162,000	3,390,742 -- 3,450,728	372,000	5,490,459 -- 5,550,453	582,000
1,351,853 -- 1,411,774	168,000	3,450,729 -- 3,510,716	378,000	5,550,454 -- 5,610,448	588,000
1,411,775 -- 1,471,702	174,000	3,510,717 -- 3,570,704	384,000	5,610,449 -- 5,670,443	594,000
1,471,703 -- 1,531,636	180,000	3,570,705 -- 3,630,692	390,000	5,670,444 -- 5,730,000	600,000
1,531,637 -- 1,591,575	186,000	3,630,693 -- 3,690,681	396,000		
1,591,576 -- 1,651,518	192,000	3,690,682 -- 3,750,670	402,000		
1,651,519 -- 1,711,465	198,000	3,750,671 -- 3,810,659	408,000		
1,711,466 -- 1,771,415	204,000	3,810,660 -- 3,870,649	414,000		
1,771,416 -- 1,831,369	210,000	3,870,650 -- 3,930,639	420,000		
1,831,370 -- 1,891,326	216,000	3,930,640 -- 3,990,630	426,000		
1,891,327 -- 1,951,285	222,000	3,990,631 -- 4,050,620	432,000		
1,951,286 -- 2,011,247	228,000	4,050,621 -- 4,110,611	438,000		
2,011,248 -- 2,071,211	234,000	4,110,612 -- 4,170,603	444,000		

For Expected Losses greater than \$5,730,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(12.00) / (\text{Expected Losses} + (700)(12.00))$$

G = 12.00

NATIONAL COUNCIL ON COMPENSATION INSURANCE, INC.

CONNECTICUT—UPDATE TO EXPERIENCE RATING PREMIUM ELIGIBILITY

**EXPERIENCE RATING PLAN MANUAL—2003 EDITION
 RULE 2—EXPERIENCE RATING ELEMENTS AND FORMULA
 A. PREMIUM ELIGIBILITY**

2. State Subject Premium Eligibility Amounts

A risk qualifies for experience rating when its subject premium, developed in its experience period, meets or exceeds the minimum eligibility amount shown in the State Table of Subject Premium Eligibility Amounts in Rule 2-A-2-c. *Refer to Rule 2-E-1 to determine a risk's experience period.*

- a. A risk qualifies for experience rating if its data within the most recent 24 months of the experience period develops a subject premium of at least the amount shown in Column A.
- b. A risk may not qualify according to Rule 2-A-2-a. If it has more than the amount of experience referenced in Rule 2-A-2-a, then to qualify for experience rating the risk must develop an average annual subject premium of at least the amount shown in Column B. *Refer to Rule 2-A-3 to determine average annual subject premium.*
- c. A risk's rating effective date determines the applicable Column A and Column B subject premium eligibility amounts required to qualify for experience rating. *Refer to Rule 2-B for rating effective date determination.*

State Table of Subject Premium Eligibility Amounts

State	Rating Effective Date	Column A (\$)	Column B (\$)
CT	<u>7/1/17 and after</u>	<u>11,500</u>	<u>5,750</u>
	<u>6/30/17 and before</u>	<u>11,000</u>	<u>5,500</u>

NOTE: This exhibit revises the Connecticut experience rating subject premium eligibility amounts shown in the State Table of Subject Premium Eligibility Amounts in NCCI's *Experience Rating Plan Manual* national Rule 2-A-2. The content shown in this table is not a complete replacement of the existing State Table of Subject Premium Eligibility Amounts. The premium eligibility amounts are applicable to all policies.

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

Effective January 1, 2017

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.40	1.12	1.03	0.86	0.73	0.61	0.52

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	0.664	0.701	0.713	0.735	0.754	0.769	0.779
\$15,000	0.620	0.662	0.676	0.701	0.724	0.743	0.756
\$20,000	0.585	0.630	0.645	0.673	0.699	0.719	0.735
\$25,000	0.555	0.602	0.618	0.648	0.676	0.698	0.716
\$30,000	0.529	0.577	0.594	0.626	0.655	0.680	0.699
\$35,000	0.506	0.556	0.573	0.606	0.637	0.662	0.684
\$40,000	0.486	0.536	0.554	0.588	0.620	0.647	0.670
\$50,000	0.452	0.502	0.522	0.556	0.590	0.619	0.644
\$75,000	0.388	0.439	0.459	0.495	0.532	0.562	0.592
\$100,000	0.344	0.394	0.414	0.450	0.488	0.520	0.552
\$125,000	0.310	0.359	0.380	0.415	0.454	0.485	0.520
\$150,000	0.284	0.331	0.352	0.387	0.425	0.457	0.494
\$175,000	0.263	0.309	0.329	0.363	0.402	0.433	0.471
\$200,000	0.245	0.290	0.310	0.343	0.381	0.413	0.451
\$225,000	0.230	0.273	0.294	0.326	0.364	0.395	0.434
\$250,000	0.216	0.259	0.279	0.311	0.348	0.379	0.418
\$275,000	0.205	0.247	0.267	0.297	0.335	0.364	0.404
\$300,000	0.195	0.235	0.255	0.285	0.322	0.351	0.392
\$325,000	0.186	0.226	0.245	0.275	0.311	0.340	0.380
\$350,000	0.178	0.217	0.236	0.265	0.301	0.329	0.370
\$375,000	0.170	0.208	0.228	0.256	0.291	0.319	0.360
\$400,000	0.163	0.201	0.220	0.248	0.283	0.310	0.351
\$425,000	0.157	0.194	0.213	0.240	0.275	0.302	0.342
\$450,000	0.152	0.188	0.206	0.233	0.267	0.294	0.335
\$475,000	0.146	0.182	0.200	0.226	0.260	0.287	0.327
\$500,000	0.141	0.176	0.195	0.220	0.254	0.280	0.320
\$600,000	0.125	0.158	0.175	0.199	0.232	0.256	0.297
\$700,000	0.112	0.143	0.160	0.183	0.214	0.237	0.277
\$800,000	0.102	0.131	0.148	0.169	0.199	0.221	0.261
\$900,000	0.093	0.121	0.137	0.158	0.187	0.208	0.247
\$1,000,000	0.086	0.113	0.128	0.148	0.176	0.196	0.235
\$2,000,000	0.048	0.067	0.080	0.093	0.116	0.130	0.165
\$3,000,000	0.033	0.048	0.058	0.069	0.088	0.100	0.130
\$4,000,000	0.025	0.037	0.046	0.055	0.071	0.081	0.109
\$5,000,000	0.020	0.030	0.038	0.045	0.060	0.068	0.094
\$6,000,000	0.016	0.025	0.032	0.039	0.051	0.059	0.082
\$7,000,000	0.013	0.022	0.028	0.033	0.045	0.052	0.073
\$8,000,000	0.011	0.019	0.024	0.029	0.040	0.046	0.066
\$9,000,000	0.010	0.016	0.021	0.026	0.035	0.041	0.059
\$10,000,000	0.009	0.014	0.019	0.023	0.032	0.037	0.054

Effective January 1, 2017

**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	0.741	0.780	0.792	0.815	0.836	0.851	0.861
\$15,000	0.695	0.739	0.753	0.780	0.805	0.824	0.837
\$20,000	0.657	0.705	0.721	0.750	0.777	0.799	0.815
\$25,000	0.625	0.675	0.692	0.724	0.753	0.777	0.795
\$30,000	0.597	0.649	0.667	0.700	0.732	0.757	0.778
\$35,000	0.573	0.626	0.644	0.679	0.712	0.739	0.761
\$40,000	0.551	0.605	0.624	0.660	0.694	0.722	0.746
\$50,000	0.514	0.569	0.589	0.626	0.662	0.692	0.719
\$75,000	0.445	0.500	0.521	0.560	0.599	0.632	0.663
\$100,000	0.396	0.451	0.473	0.511	0.552	0.586	0.620
\$125,000	0.360	0.413	0.435	0.473	0.515	0.549	0.586
\$150,000	0.331	0.383	0.405	0.442	0.484	0.518	0.556
\$175,000	0.307	0.358	0.380	0.417	0.458	0.492	0.532
\$200,000	0.287	0.337	0.359	0.395	0.436	0.470	0.510
\$225,000	0.270	0.318	0.340	0.376	0.417	0.450	0.491
\$250,000	0.256	0.303	0.324	0.359	0.400	0.433	0.474
\$275,000	0.243	0.289	0.310	0.344	0.384	0.417	0.459
\$300,000	0.231	0.276	0.298	0.331	0.371	0.403	0.445
\$325,000	0.221	0.265	0.286	0.319	0.358	0.390	0.432
\$350,000	0.212	0.255	0.276	0.308	0.347	0.378	0.421
\$375,000	0.203	0.246	0.266	0.298	0.336	0.367	0.410
\$400,000	0.195	0.237	0.258	0.289	0.327	0.357	0.400
\$425,000	0.188	0.229	0.250	0.280	0.318	0.348	0.391
\$450,000	0.182	0.222	0.242	0.272	0.310	0.339	0.382
\$475,000	0.176	0.216	0.236	0.265	0.302	0.331	0.374
\$500,000	0.170	0.209	0.229	0.258	0.295	0.323	0.366
\$600,000	0.151	0.188	0.207	0.234	0.270	0.297	0.340
\$700,000	0.136	0.171	0.190	0.215	0.250	0.275	0.318
\$800,000	0.124	0.157	0.175	0.200	0.233	0.257	0.300
\$900,000	0.114	0.146	0.163	0.186	0.219	0.242	0.284
\$1,000,000	0.105	0.136	0.153	0.175	0.206	0.229	0.271
\$2,000,000	0.060	0.082	0.095	0.111	0.136	0.153	0.190
\$3,000,000	0.041	0.058	0.070	0.082	0.103	0.117	0.151
\$4,000,000	0.031	0.045	0.055	0.065	0.084	0.095	0.126
\$5,000,000	0.024	0.037	0.045	0.054	0.070	0.080	0.108
\$6,000,000	0.020	0.031	0.038	0.046	0.060	0.069	0.095
\$7,000,000	0.017	0.026	0.033	0.039	0.052	0.060	0.084
\$8,000,000	0.014	0.022	0.029	0.034	0.046	0.054	0.075
\$9,000,000	0.012	0.020	0.025	0.030	0.041	0.048	0.068
\$10,000,000	0.011	0.017	0.022	0.027	0.037	0.043	0.062

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	0.08	0.06	0.39	0.31	0.25	0.00



CONNECTICUT

WORKERS COMPENSATION FILING – JANUARY 1, 2017

EXHIBIT V

Proposed Assigned Risk Rates and Rating Values

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S1

Effective January 1, 2017

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	8.05	1500	2.66	0.34	2014	14.81	1500	4.28	0.28	2702	60.05	1500	15.34	0.24
0008	6.53	1500	2.04	0.30	2016	6.24	1500	2.09	0.36	2709	26.45	1500	7.69	0.28
0016	10.66	1500	3.12	0.28	2021	6.43	1500	2.01	0.30	2710	17.65	1500	4.90	0.25
0034	8.22	1500	2.69	0.34	2039	7.50	1500	2.54	0.37	2714	11.12	1500	3.74	0.36
0035	5.40	1500	1.83	0.37	2041	7.92	1500	2.69	0.37	2731	8.14	1500	2.40	0.28
0036	7.70	1500	2.53	0.34	2065	4.67	1500	1.52	0.34	2735	9.66	1500	3.29	0.37
0037	8.83	1500	2.77	0.30	2070	10.90	1500	3.55	0.34	2759	12.47	1500	4.20	0.37
0042X	15.96	1500	4.98	0.30	2081	7.02	1500	2.32	0.34	2790	3.93	1418	1.34	0.37
0050	12.84	1500	4.19	0.34	2089	7.56	1500	2.47	0.34	2797	8.60	1500	2.81	0.34
0059D	0.44	-	0.06	0.24	2095	9.37	1500	3.07	0.34	2799	11.48	1500	3.56	0.30
0065D	0.07	-	0.01	0.28	2105	7.33	1500	2.49	0.37	2802	15.31	1500	4.78	0.30
0066D	0.07	-	0.01	0.28	2110	6.63	1500	2.26	0.37	2812	-	-	2.56	0.34
0067D	0.07	-	0.01	0.28	2111	5.69	1500	1.92	0.37	2835	8.76	1500	3.15	0.39
0079	6.53	1500	1.91	0.28	2112	9.05	1500	3.08	0.37	2836	6.89	1500	2.52	0.40
0083	12.33	1500	4.04	0.34	2114	5.75	1500	1.95	0.37	2841	7.90	1500	2.67	0.37
0106	22.74	1500	6.29	0.25	2121	3.32	1222	1.09	0.34	2881	5.97	1500	2.15	0.39
0113	8.87	1500	2.89	0.34	2130	5.30	1500	1.73	0.34	2883	7.83	1500	2.56	0.34
0170	8.87	1500	2.89	0.34	2131	5.63	1500	1.84	0.34	2913	-	-	2.56	0.34
0251	8.34	1500	2.72	0.34	2143	5.53	1500	1.87	0.37	2915	6.56	1500	2.04	0.30
0400	-	-	3.72	0.30	2157	19.46	1500	6.34	0.34	2916	10.22	1500	2.84	0.25
0401	24.36	A	6.75	0.25	2172	4.08	1466	1.25	0.30	2923	5.80	1500	1.96	0.37
0771N	0.95	-	-	-	2174	6.62	1500	2.23	0.37	2942	-	-	1.43	0.39
0908PX	262.00	387	85.51	0.34	2211	20.63	1500	5.99	0.28	2960	9.24	1500	3.01	0.34
0913PX	1423.00	1500	462.95	0.34	2220	4.33	1500	1.41	0.34	3004	4.33	1500	1.27	0.28
0917	11.44	1500	3.88	0.37	2286	4.42	1500	1.50	0.37	3018	12.81	1500	3.77	0.28
0918X	3.08	650	1.01	0.34	2288	9.92	1500	3.35	0.37	3022	19.05	1500	6.45	0.37
1005	12.88	1500	3.23	0.24	2300	-	-	1.97	0.34	3027	9.04	1500	2.63	0.28
1164D	13.55	1500	3.39	0.24	2302	4.60	1500	1.51	0.34	3028	9.41	1500	3.08	0.34
1165D	7.15	1500	1.95	0.25	2305	6.06	1500	1.91	0.31	3030	22.62	1500	6.63	0.28
1320	4.57	1500	1.26	0.25	2361	4.75	1500	1.56	0.34	3040	10.24	1500	2.98	0.28
1322	19.80	1500	5.41	0.25	2362	3.27	1206	1.07	0.34	3041	14.52	1500	4.74	0.34
1430	11.42	1500	3.35	0.28	2380	5.21	1500	1.71	0.34	3042	12.33	1500	3.86	0.30
1438	9.39	1500	2.59	0.25	2386X	4.40	1500	1.48	0.36	3064	14.89	1500	4.92	0.34
1452	6.29	1500	1.83	0.28	2388	3.01	1123	1.02	0.37	3069	-	-	2.62	0.34
1463	18.36	1500	5.06	0.25	2402	5.18	1500	1.52	0.28	3076	8.02	1500	2.62	0.34
1472	8.34	1500	2.33	0.25	2413	4.91	1500	1.61	0.34	3081D	12.33	1500	3.58	0.28
1624D	9.69	1500	2.67	0.25	2416	4.20	1500	1.37	0.34	3082D	8.84	1500	2.58	0.28
1642	6.46	1500	1.87	0.28	2417	2.96	1107	0.97	0.34	3085D	17.74	1500	5.24	0.28
1654	18.51	1500	5.38	0.28	2501	5.99	1500	1.97	0.34	3110	15.06	1500	4.93	0.34
1655	5.57	1500	1.60	0.28	2503	5.08	1500	1.69	0.36	3111	5.25	1500	1.72	0.34
1699	8.00	1500	2.34	0.28	2534	3.71	1347	1.26	0.37	3113	4.60	1500	1.51	0.34
1701	17.29	1500	5.12	0.28	2560X	3.93	1418	1.40	0.39	3114	6.48	1500	2.13	0.34
1710	10.44	1500	3.02	0.28	2570	8.10	1500	2.75	0.37	3118	4.59	1500	1.55	0.37
1741D	8.69	1500	2.08	0.24	2585	12.05	1500	4.07	0.37	3119	3.01	1123	1.08	0.39
1747	6.73	1500	1.97	0.28	2586	6.99	1500	2.32	0.34	3120X	4.03	1450	1.44	0.39
1748	10.68	1500	3.15	0.28	2587	8.68	1500	2.90	0.36	3122	4.43	1500	1.50	0.37
1803D	14.57	1500	3.92	0.25	2589	3.77	1366	1.24	0.34	3126	8.38	1500	2.81	0.34
1852	-	-	1.61	0.24	2600	8.58	1500	2.88	0.36	3131	5.53	1500	1.83	0.34
1853	5.62	1500	1.72	0.30	2623	15.74	1500	4.92	0.30	3132	6.26	1500	2.06	0.34
1860	6.04	1500	2.03	0.36	2651	2.62	998	0.89	0.37	3145	5.75	1500	1.89	0.34
1924	6.16	1500	2.07	0.36	2660	5.06	1500	1.71	0.37	3146	5.55	1500	1.83	0.34
1925	7.33	1500	2.29	0.30	2670	4.57	1500	1.64	0.39	3169	8.46	1500	2.81	0.34
2001	-	-	2.95	0.34	2683	4.70	1500	1.61	0.37	3175D	7.43	1500	2.42	0.34
2002	5.21	1500	1.77	0.37	2688	6.53	1500	2.21	0.37	3179	5.35	1500	1.81	0.37
2003	9.09	1500	2.95	0.34	2701	28.53	1500	8.29	0.28	3180	4.77	1500	1.61	0.37

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

CONNECTICUT

Exhibit V

Page S2

Effective January 1, 2017

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	4.43	1500	1.51	0.37	3881	11.51	1500	3.74	0.34	4581	1.91	771	0.53	0.25
3220	4.96	1500	1.60	0.33	4000	8.34	1500	2.30	0.25	4583	13.50	1500	3.74	0.25
3223	7.72	1500	2.80	0.40	4021	11.37	1500	3.33	0.28	4611	1.47	630	0.50	0.37
3224	8.22	1500	2.73	0.36	4024D	7.74	1500	2.25	0.28	4635	5.97	1500	1.51	0.24
3227	4.26	1500	1.44	0.36	4034	21.89	1500	6.40	0.28	4653	2.55	976	0.86	0.36
3240	4.52	1500	1.53	0.37	4036	4.89	1500	1.43	0.28	4665	19.61	1500	5.69	0.28
3241	7.19	1500	2.37	0.34	4038	7.02	1500	2.50	0.39	4670	19.15	1500	5.64	0.28
3255	4.92	1500	1.77	0.39	4053	4.25	1500	1.40	0.34	4683	9.78	1500	3.19	0.34
3257	5.82	1500	1.91	0.34	4061	6.65	1500	2.23	0.36	4686	4.91	1500	1.43	0.28
3270	5.35	1500	1.76	0.34	4062	4.31	1500	1.41	0.34	4692	1.61	675	0.54	0.37
3300	10.63	1500	3.50	0.34	4101	5.65	1500	1.77	0.30	4693	1.30	576	0.42	0.34
3303	7.72	1500	2.62	0.37	4109	1.84	749	0.62	0.37	4703	6.51	1500	2.14	0.34
3307	8.60	1500	2.82	0.34	4110	3.25	1200	1.06	0.34	4717	5.52	1500	1.98	0.39
3315	10.49	1500	3.52	0.36	4111	3.67	1334	1.24	0.36	4720	3.76	1363	1.22	0.34
3334	7.33	1500	2.36	0.34	4113	3.87	1398	1.25	0.34	4740	2.08	826	0.60	0.28
3336	6.73	1500	1.96	0.28	4114	6.23	1500	2.04	0.34	4741	5.18	1500	1.68	0.34
3365	18.68	1500	5.37	0.28	4130	11.22	1500	3.66	0.34	4751	3.79	1373	1.12	0.28
3372	7.92	1500	2.48	0.30	4131	8.09	1500	2.75	0.37	4767	-	-	1.36	0.24
3373	9.05	1500	2.94	0.34	4133	4.38	1500	1.49	0.37	4771N	5.36	1500	1.36	0.24
3383	3.69	1341	1.25	0.37	4149	1.95	784	0.70	0.40	4777	44.08	1500	11.40	0.24
3385	2.23	874	0.76	0.37	4206	6.77	1500	2.22	0.34	4825	0.96	467	0.28	0.28
3400	9.80	1500	3.06	0.30	4207	3.67	1334	1.07	0.28	4828	3.43	1258	1.06	0.30
3507	7.36	1500	2.41	0.34	4239	4.33	1500	1.25	0.28	4829	2.69	1021	0.74	0.25
3515	5.23	1500	1.71	0.34	4240	4.77	1500	1.62	0.37	4902	6.62	1500	2.24	0.37
3548	2.57	982	0.84	0.34	4243	10.02	1500	3.29	0.34	4923	2.71	1027	0.89	0.34
3559	10.22	1500	3.37	0.34	4244	9.10	1500	2.96	0.34	5020	11.89	1500	3.45	0.28
3574X	5.38	1500	1.83	0.37	4250	5.25	1500	1.72	0.34	5022	21.27	1500	5.84	0.25
3581	1.79	733	0.60	0.37	4251	5.33	1500	1.74	0.34	5037	38.26	1500	9.60	0.24
3612	4.09	1469	1.27	0.30	4263	3.67	1334	1.20	0.34	5040	44.51	1500	11.30	0.24
3620	8.54	1500	2.49	0.28	4273	5.31	1500	1.74	0.34	5057	21.71	1500	5.44	0.24
3629	3.52	1286	1.19	0.37	4279	5.79	1500	1.90	0.34	5059	67.53	1500	17.04	0.24
3632	5.63	1500	1.76	0.30	4282	4.99	1500	1.66	0.36	5069	63.15	1500	15.64	0.24
3634	5.31	1500	1.81	0.37	4283	4.53	1500	1.48	0.34	5102	12.12	1500	3.33	0.25
3635	4.55	1500	1.48	0.34	4299	5.28	1500	1.78	0.36	5146	13.17	1500	3.85	0.28
3638	2.91	1091	0.98	0.37	4304	10.61	1500	3.29	0.30	5160	8.98	1500	2.46	0.25
3642	2.64	1005	0.87	0.34	4307	5.31	1500	1.91	0.39	5183	10.26	1500	2.99	0.28
3643	6.24	1500	2.04	0.34	4351	2.05	816	0.67	0.34	5188	9.55	1500	2.77	0.28
3647	4.31	1500	1.34	0.30	4352	3.62	1318	1.23	0.37	5190	5.88	1500	1.71	0.28
3648	3.55	1296	1.21	0.37	4360	1.81	739	0.60	0.36	5191	2.01	803	0.65	0.34
3681	2.91	1091	0.99	0.37	4361	1.73	714	0.58	0.37	5192	9.44	1500	3.09	0.34
3685	3.28	1210	1.12	0.37	4362	-	-	0.60	0.36	5213	19.68	1500	5.41	0.25
3719	3.62	1318	0.91	0.24	4410	7.44	1500	2.45	0.34	5215	16.11	1500	4.99	0.30
3724	9.43	1500	2.59	0.25	4420	10.03	1500	2.74	0.25	5221	12.95	1500	3.75	0.28
3726	10.86	1500	2.72	0.24	4431	3.33	1226	1.20	0.39	5222	18.26	1500	4.99	0.25
3803	5.04	1500	1.64	0.34	4432	3.98	1434	1.43	0.39	5223	19.31	1500	5.64	0.28
3807	7.58	1500	2.60	0.37	4439	5.33	1500	1.66	0.30	5348	11.28	1500	3.27	0.28
3808	6.85	1500	2.12	0.30	4452	7.70	1500	2.52	0.34	5402	12.60	1500	4.27	0.37
3821	15.67	1500	4.89	0.30	4459	5.52	1500	1.80	0.34	5403	21.12	1500	5.83	0.25
3822X	9.56	1500	3.00	0.30	4470	5.72	1500	1.87	0.34	5437	17.63	1500	5.14	0.28
3824X	16.23	1500	5.06	0.30	4484	7.88	1500	2.59	0.34	5443	8.57	1500	2.80	0.34
3826	3.49	1277	1.13	0.34	4493	11.25	1500	3.68	0.34	5445	16.04	1500	4.40	0.25
3827	4.65	1500	1.45	0.30	4511	0.85	432	0.26	0.30	5462	15.98	1500	4.62	0.28
3830	3.01	1123	0.94	0.30	4557	4.33	1500	1.46	0.37	5472	18.31	1500	4.65	0.24
3851	7.88	1500	2.64	0.36	4558	4.91	1500	1.61	0.34	5473	22.17	1500	5.61	0.24
3865	7.72	1500	2.84	0.40	4568	5.16	1500	1.50	0.28	5474	16.75	1500	4.62	0.25

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2017

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
5478	10.01	1500	2.91	0.28	6854	9.66	1500	2.44	0.24	7539	3.37	1238	0.92	0.25
5479	16.53	1500	5.12	0.30	6872F	16.92	1500	3.94	0.21	7540	8.19	1500	2.09	0.24
5480	12.38	1500	3.38	0.25	6874F	22.59	1500	5.23	0.22	7580	6.01	1500	1.75	0.28
5491	4.01	1443	1.10	0.25	6882	12.15	1500	3.08	0.24	7590	10.64	1500	3.33	0.30
5506	15.30	1500	3.85	0.24	6884	14.77	1500	3.68	0.24	7600	16.24	1500	4.70	0.28
5507	9.11	1500	2.50	0.25	7016M	4.91	1500	1.22	0.24	7601	-	-	4.70	0.28
5508D	29.38	1500	8.43	0.28	7024M	5.45	1500	1.36	0.24	7605	5.36	1500	1.56	0.28
5509X	15.54	1500	4.29	0.25	7038M	11.66	1500	3.03	0.24	7607X	0.25	240	0.08	0.34
5535	13.94	1500	4.07	0.28	7046M	13.64	1500	3.42	0.24	7610	0.51	323	0.16	0.30
5537	8.62	1500	2.51	0.28	7047M	6.50	1500	1.61	0.24	7611	-	-	4.70	0.28
5551	50.37	1500	12.86	0.24	7050M	15.48	1500	3.98	0.24	7612	-	-	4.70	0.28
5604X	9.71	1500	2.65	0.25	7090M	12.96	1500	3.36	0.24	7613	-	-	4.70	0.28
5606	3.64	1325	1.00	0.25	7097MX	7.80	1500	2.60	0.50	7705X	16.68	1500	5.22	0.30
5610	12.67	1500	4.13	0.34	7098M	15.14	1500	3.80	0.24	7710	8.41	1500	2.32	0.25
5645	29.91	1500	8.31	0.25	7099M	18.09	1500	4.51	0.24	7711	46.38	1500	12.89	0.25
5651	-	-	8.31	0.25	7133	22.96	1500	6.34	0.25	7720X	5.58	1500	1.63	0.28
5703	29.13	1500	8.47	0.28	7151M	27.90	1500	7.70	0.25	7723X	5.58	1500	1.44	0.24
5705	42.10	1500	11.99	0.28	7152M	37.00	1500	10.15	0.25	7731X*	10.81	5500	3.35	0.30
5951	0.86	435	0.29	0.37	7153M	31.00	1500	8.56	0.25	7855	7.81	1500	2.25	0.28
6003	16.13	1500	4.66	0.28	7222	14.59	1500	4.22	0.28	8001	3.91	1411	1.32	0.37
6005	18.82	1500	5.56	0.28	7228	16.84	1500	4.87	0.28	8002	3.47	1270	1.15	0.34
6017	11.36	1500	3.28	0.28	7229	16.11	1500	4.42	0.25	8006	6.11	1500	2.01	0.34
6018	5.97	1500	1.70	0.28	7230	20.46	1500	6.33	0.30	8008	2.28	890	0.77	0.37
6045	11.60	1500	3.32	0.28	7231	21.57	1500	6.67	0.30	8010	3.49	1277	1.18	0.37
6204	37.52	1500	10.20	0.25	7232	14.50	1500	3.96	0.25	8013	0.85	432	0.28	0.34
6206	8.37	1500	2.11	0.24	7309F	17.02	1500	3.95	0.22	8015	2.12	838	0.69	0.34
6213	5.61	1500	1.53	0.25	7313F	6.09	1500	1.41	0.22	8017	3.27	1206	1.11	0.37
6214	6.15	1500	1.55	0.24	7317F	13.20	1500	3.04	0.22	8018X	7.22	1500	2.43	0.37
6216	15.13	1500	3.81	0.24	7327F	30.86	1500	7.21	0.21	8021	7.51	1500	2.47	0.34
6217	10.47	1500	2.89	0.25	7333M	5.87	1500	1.45	0.24	8031	5.67	1500	1.87	0.34
6229	9.71	1500	2.69	0.25	7335M	6.53	1500	1.61	0.24	8032	5.01	1500	1.69	0.37
6233	7.74	1500	2.10	0.25	7337M	7.80	1500	1.91	0.24	8033	4.16	1491	1.37	0.34
6235	14.61	1500	3.68	0.24	7350F	21.18	1500	5.26	0.23	8037	5.06	1500	1.71	0.37
6236	25.33	1500	7.34	0.28	7360	10.07	1500	2.95	0.28	8039	3.52	1286	1.20	0.37
6237	4.26	1500	1.23	0.28	7370	11.78	1500	3.84	0.34	8044X	9.19	1500	2.87	0.30
6251D	15.20	1500	4.08	0.25	7380	15.79	1500	4.89	0.30	8045	1.79	733	0.61	0.37
6252D	8.62	1500	2.17	0.24	7382X	8.17	1500	2.69	0.34	8046	5.80	1500	1.92	0.34
6260	-	-	4.08	0.25	7390	29.32	1500	9.51	0.34	8047	1.83	746	0.62	0.37
6306	9.50	1500	2.61	0.25	7394M	10.42	1500	2.63	0.24	8058	4.81	1500	1.58	0.34
6319	10.72	1500	2.93	0.25	7395M	11.57	1500	2.92	0.24	8072	2.28	890	0.78	0.37
6325	11.45	1500	3.15	0.25	7398M	13.82	1500	3.46	0.24	8102	5.11	1500	1.73	0.37
6400	19.00	1500	5.94	0.30	7402	0.24	237	0.08	0.34	8103	11.88	1500	3.72	0.30
6503	7.09	1500	2.38	0.36	7403	6.28	1500	1.83	0.28	8105	-	-	2.43	0.37
6504	8.76	1500	2.96	0.37	7405N	3.25	1500	0.95	0.28	8106	10.46	1500	3.07	0.28
6702M*	9.48	1500	2.74	0.28	7420	18.36	1500	4.54	0.24	8107	8.83	1500	2.60	0.28
6703M*	12.57	1500	3.60	0.28	7421	1.66	691	0.45	0.25	8111	5.97	1500	1.95	0.34
6704M*	10.52	1500	3.04	0.28	7422	3.25	1200	0.82	0.24	8116	5.19	1500	1.70	0.34
6801F	6.26	1500	1.62	0.26	7425	6.45	1500	1.61	0.24	8203	14.82	1500	4.82	0.34
6811	11.73	1500	3.39	0.28	7431N	1.66	979	0.41	0.24	8204	9.53	1500	2.81	0.28
6824F	17.92	1500	4.49	0.23	7445N	1.74	-	-	-	8209	8.56	1500	2.82	0.34
6826F	8.16	1500	2.11	0.26	7453N	0.90	-	-	-	8215	9.98	1500	2.94	0.28
6834	6.72	1500	2.09	0.30	7502	6.21	1500	1.82	0.28	8227	12.85	1500	3.26	0.24
6836	7.73	1500	2.26	0.28	7515	2.83	1066	0.71	0.24	8232	9.10	1500	2.66	0.28
6843F	12.49	1500	2.90	0.22	7520	5.31	1500	1.74	0.34	8233	7.12	1500	2.04	0.28
6845F	9.32	1500	2.16	0.22	7538	8.57	1500	2.16	0.24	8235	8.29	1500	2.72	0.34

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Exhibit V

Effective January 1, 2017

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
8263	12.45	1500	3.91	0.30	8864	5.82	1500	1.92	0.34					
8264	12.08	1500	3.52	0.28	8868	1.02	486	0.35	0.37					
8265	10.29	1500	2.85	0.25	8869	2.37	918	0.81	0.37					
8279	12.81	1500	3.59	0.25	8871	0.19	221	0.06	0.37					
8288	16.68	1500	4.94	0.28	8901	0.51	323	0.16	0.30					
8291	14.60	1500	4.53	0.30	9012	2.23	874	0.69	0.30					
8292	5.65	1500	1.85	0.34	9014	5.70	1500	1.87	0.34					
8293	22.83	1500	6.69	0.28	9015	6.87	1500	2.25	0.34					
8304	11.74	1500	3.43	0.28	9016	5.75	1500	1.91	0.34					
8350	13.50	1500	3.73	0.25	9019	4.01	1443	1.18	0.28					
8380X	6.60	1500	2.06	0.30	9033X	12.71	1500	4.18	0.34					
8381	4.04	1453	1.27	0.30	9040	6.73	1500	2.27	0.37					
8385X	6.02	1500	1.76	0.28	9044X	3.27	1206	1.11	0.37					
8392	4.65	1500	1.53	0.34	9052	5.60	1500	1.90	0.37					
8393X	4.57	1500	1.49	0.34	9058	4.74	1500	1.72	0.40					
8399X	16.23	1500	5.31	0.34	9060	3.11	1155	1.06	0.37					
8500	10.71	1500	3.13	0.28	9061X	2.50	960	0.90	0.39					
8601	0.90	448	0.28	0.30	9063	1.76	723	0.60	0.37					
8602	1.54	653	0.48	0.30	9077F	4.59	1500	1.29	0.33					
8603	0.17	214	0.06	0.34	9082	2.69	1021	0.97	0.40					
8606	5.92	1500	1.63	0.25	9083	3.08	1146	1.12	0.40					
8709F	10.10	1500	2.31	0.22	9084	3.52	1286	1.17	0.34					
8719	6.75	1500	1.71	0.24	9088a	a	a	a	a					
8720	3.57	1302	1.04	0.28	9089	2.55	976	0.87	0.37					
8721	0.51	323	0.15	0.28	9093	2.96	1107	1.02	0.37					
8723	0.30	256	0.10	0.34	9101	8.10	1500	2.76	0.37					
8725	5.28	1500	1.54	0.28	9102	7.00	1500	2.29	0.34					
8726F	4.40	1500	1.14	0.26	9154	4.03	1450	1.33	0.34					
8734M	0.85	432	0.25	0.28	9156	4.13	1482	1.30	0.31					
8737M	0.76	403	0.22	0.28	9170	20.39	1500	5.19	0.24					
8738M	1.02	486	0.29	0.28	9178*	10.10	1500	-	0.40					
8742	0.63	362	0.18	0.28	9179*	34.48	1500	-	0.37					
8745	12.08	1500	3.78	0.30	9180	10.95	1500	3.26	0.28					
8748	1.57	662	0.49	0.30	9182	5.21	1500	1.72	0.34					
8754X	1.47	630	0.48	0.34	9186	23.48	1500	6.60	0.25					
8755	0.66	371	0.20	0.28	9220	8.95	1500	2.79	0.30					
8799	1.22	550	0.40	0.34	9402	12.23	1500	3.55	0.28					
8800	3.21	1187	1.15	0.39	9403	21.61	1500	5.96	0.25					
8803	0.14	205	0.04	0.28	9410	5.89	1500	1.94	0.34					
8805M	0.32	262	0.11	0.34	9501	5.50	1500	1.71	0.30					
8810	0.24	237	0.08	0.34	9505	12.01	1500	3.70	0.30					
8814M	0.29	253	0.09	0.34	9516	11.52	1500	3.36	0.28					
8815M	0.39	285	0.13	0.34	9519	8.12	1500	2.36	0.28					
8820	0.42	294	0.13	0.30	9521	7.43	1500	2.17	0.28					
8824	6.45	1500	2.19	0.37	9522	4.45	1500	1.46	0.34					
8825	4.15	1488	1.50	0.40	9534	13.43	1500	3.67	0.25					
8826	5.74	1500	1.89	0.34	9554	23.45	1500	6.46	0.25					
8829	7.48	1500	2.45	0.34	9586	1.18	538	0.43	0.39					
8831	2.98	1114	1.00	0.34	9600	5.01	1500	1.68	0.36					
8832	0.83	426	0.27	0.34	9620	1.86	755	0.58	0.30					
8833	1.90	768	0.62	0.34										
8835	6.14	1500	2.01	0.34										
8842	6.53	1500	2.15	0.34										
8855	0.41	291	0.13	0.34										
8856	0.37	278	0.12	0.34										

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

Effective January 1, 2017

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	0.44	S	1624D	0.03	S	3175D	0.05	S
0065D	0.07	S	1741D	0.47	S	4024D	0.02	S
0066D	0.07	S	1803D	0.37	S	5508D	0.08	S
0067D	0.07	S	3081D	0.10	S	6251D	0.05	S
1164D	0.12	S	3082D	0.08	S	6252D	0.05	S
1165D	0.03	S	3085D	0.14	S			

S=Silica

- 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 1.612 and elr x 1.601.
- 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 4.89 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 4.00 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 3.67 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.
- 9179 ELR of 15.67 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 12.82 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 11.75 will be applied to any policies in the experience rating period that were effective 1/1/2013 and subsequent.

Effective January 1, 2017

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.....	\$100,800
Leased or rented vehicle.....	\$67,200

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	1.173
Tax Multiplier	1.036

Loss Development Factors	
1st Adjustment	0.32
2nd Adjustment	0.25
3rd Adjustment	0.21
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"..... \$1,300

Maximum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$2,600

Minimum Weekly Payroll applicable in accordance with **Basic Manual** Rule 2-E -- "Executive Officers or members of limited liability companies"..... \$1,300

Effective January 1, 2017

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

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

Rule 2-E-3 (Annual Payroll)..... \$67,200

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%

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

Total Losses							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$1,000	3.4%	2.5%	2.2%	1.8%	1.3%	1.1%	0.9%
\$5,000	8.8%	6.8%	6.2%	5.2%	4.2%	3.5%	3.0%
\$10,000	12.6%	10.1%	9.3%	7.9%	6.6%	5.6%	4.9%

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..... 27%

(Multiply a Non-F classification rate by a factor of 1.27 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)..... 1.8%

F Classifications and Maritime/FELA (Program II USL Act)..... 3.7%

Experience Rating Eligibility

A risk qualifies for experience rating on an intrastate basis when it meets the premium eligibility requirements for the state in which it operates. The eligibility amount varies by rating effective date. The *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state and by effective date.



CONNECTICUT

WORKERS COMPENSATION FILING – JANUARY 1, 2017

NCCI KEY CONTACTS

Laura Backus Hall, State Relations Executive
Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
1493 Maple Hill Road, Plainfield, VT 05667
Phone: 802-454-1800 • Fax: 802-454-1802

James R. Davis, ACAS, MAAA
Director and Actuary
Actuarial & Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 561-893-3097 • Fax: 561-893-5185

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, 2017

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 ALLIANCE INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN ECONOMY INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMGUARD INS CO
ANSUR AMERICA
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ARBELLA PROTECTION INS CO
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)
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BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITCO GENERAL INSURANCE CORPORATION
BLUE RIDGE INDEMNITY COMPANY
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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
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EMPLOYERS ASSURANCE COMPANY
EMPLOYERS COMPENSATION INS CO
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
ENDURANCE AMERICAN INS CO
ENDURANCE ASSURANCE CORPORATION
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXCELSIOR INSURANCE COMPANY
EXECUTIVE RISK SPECIALTY INS CO
FARM FAMILY CASUALTY INS CO
FARMINGTON CASUALTY COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED SERVICE INS CO
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FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRSTCOMP INSURANCE CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
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
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GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2017

NCCI AFFILIATE LIST

GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY
GREAT MIDWEST INS CO
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
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GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
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HARLEYSVILLE WORCESTER INSURANCE CO
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HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HDI GLOBAL 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 AMERICAN INS CO
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 JERSEY CASUALTY INS CO
NEW JERSEY MANUFACTURERS INS CO
NEW JERSEY RE-INSURANCE CO
NEW YORK MARINE AND GENERAL INSURANCE CO
NGM INSURANCE COMPANY
NORGUARD INS CO
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NOVA CASUALTY COMPANY
OAK RIVER INSURANCE COMPANY
OBI AMERICA 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
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)



CONNECTICUT

WORKERS COMPENSATION FILING - JANUARY 1, 2017

NCCI AFFILIATE LIST

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
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
STARSTONE NATIONAL 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
STRATHMORE 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 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
VANTAPRO SPECIALTY 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
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