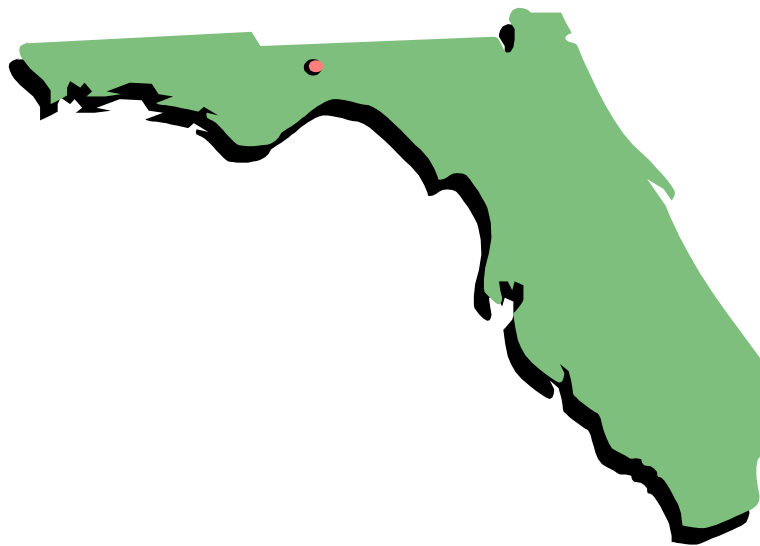


Florida

Filing Voluntary Workers Compensation Rates and Rating Values



Effective January 1, 2011

August 18, 2010

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

Re: **Revised Workers Compensation Rates and Rating Values
Effective January 1, 2011**

Dear Commissioner McCarty:

In accordance with the applicable statutes and regulations of your jurisdiction, we are filing for your consideration and approval revised workers compensation rates and rating values to become effective January 1, 2011.

This filing proposes an overall average voluntary premium level increase of 8.3% for industrial classifications, and an average rate decrease of 1.2% for F-Classifications. The components of the proposed changes are listed on the enclosed summary.

The following retrospective rating plan parameters will not be updated this year: state hazard group differentials, expected loss ranges, excess loss factors, and retrospective premium development factors. The related exhibits reflect the current approved values and are provided for informational purposes only.

The following class codes are of special note as a result of item filings approved in Florida:

1. As a result of Item B-1410, effective 1/1/2010, class codes 2812 and 2883 are combined to reflect the second year of a two-year transition program, and code 2812 is discontinued.
2. As a result of Item B-1419, effective 1/1/2011, new class codes 8723, 8728, 8855 and 8856 are established in this filing.
3. As a result of Item B-1420, effective 1/1/2011, the proposed premium determination for Partners and Sole Proprietors, and the Minimum Payroll for Executive Officers (construction and non-construction) reflected on the Miscellaneous Values page were calculated based on the state average weekly wage.

This filing is made exclusively on behalf of the companies that have given valid consideration for the express purpose of fulfilling regulatory rate filing requirements and other private use of this information.

Enclosed is a list of companies, sorted by group, which are eligible to reference this information, as of the submission date of the filing. The inclusion of a company on this list merely indicates that the company, or group to which it belongs, is affiliated with NCCI in this jurisdiction, or has licensed this information as a non-affiliate, and is not

August 18, 2010
Honorable Kevin McCarty
Page 2

intended to indicate whether the company is currently writing business or is even licensed to write business in this jurisdiction.

Your approval of this filing will be greatly appreciated. If you should have any questions or require additional information, I will be pleased to meet with you at your convenience.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Lori Lovgren". The signature is written in black ink and is positioned above the printed name and title.

Lori Lovgren
State Relations Executive

LL:ah



© Copyright 2010 National Council on Compensation Insurance, Inc. All Rights Reserved.

These materials are comprised of NCCI actuarial judgment and proprietary and confidential information which are valuable assets of NCCI and are protected by copyright and other intellectual property laws. Any persons in the legal possession of these materials are required to maintain them in the strictest confidence and shall implement sufficient safeguards to protect the confidentiality of such materials in the same respect as it protects its own intellectual property. NCCI will seek appropriate legal remedies for any unauthorized use, sale, reproduction, distribution, preparation of derivative works, or transfer of this material, or any part thereof in any media. Authorized uses of these materials are governed by one or more agreements between NCCI and an end user. Unless expressly authorized by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, or other materials), display, perform, or use the materials, in whole or in part, in any media and in any manner including posting to a web site.

NCCI MAKES NO REPRESENTATIONS OR WARRANTIES RELATING TO THESE MATERIALS, INCLUDING ANY EXPRESS, STATUTORY OR IMPLIED WARRANTIES INCLUDING THE IMPLIED WARRANTY OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ADDITIONALLY, AUTHORIZED END USERS ASSUME RESPONSIBILITY FOR THE USE OF, AND FOR ANY AND ALL RESULTS DERIVED OR OBTAINED THROUGH THE USE OF SUCH MATERIALS.



National
Council on
Compensation
Insurance, Inc.

Actuarial Certification

The information contained in these filings have been prepared under the direction of the undersigned actuary 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.

Filing prepared by:

A handwritten signature in black ink that reads "Anthony DiDonato". The signature is written in a cursive style with a large, stylized initial "A".

Anthony DiDonato, FCAS, MAAA
Director and Senior Actuary
Actuarial & Economic Services

FLORIDA

TABLE OF CONTENTS

<i>BACKGROUND AND FILING PROCEDURE</i>	<i>1</i>
<i>SUMMARY OF PROPOSED CHANGE IN RATES</i>	<i>2</i>
<i>KEY COMPONENT - EXPERIENCE, TREND AND BENEFITS</i>	<i>3</i>
EXPERIENCE	<i>3</i>
TREND	<i>3</i>
<i>KEY COMPONENT - LOSS ADJUSTMENT EXPENSE</i>	<i>11</i>
<i>KEY COMPONENT - PRODUCTION AND GENERAL EXPENSE</i>	<i>11</i>
<i>KEY COMPONENT - TAXES AND ASSESSMENTS</i>	<i>11</i>
<i>KEY COMPONENT - PROFIT AND CONTINGENCIES PROVISION</i>	<i>12</i>
<i>CONCLUSION</i>	<i>12</i>
<i>EXHIBITS</i>	<i>13</i>
HISTORICAL PREMIUM CHANGES	<i>13</i>
FLORIDA WRITTEN PREMIUM	<i>14</i>
FLORIDA LARGEST WORKERS COMP WRITERS	<i>15</i>
<i>PROPOSED RATES AND RATING VALUES</i>	<i>16</i>
<i>NCCI KEY CONTACTS</i>	<i>37</i>
<i>NCCI AFFILIATES</i>	<i>38</i>

FLORIDA

BACKGROUND AND FILING PROCEDURE

The workers compensation benefit system in Florida 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 prospective rates for review and approval by the Office of Insurance Regulation. These 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 Office of Insurance Regulation approve a 8.3% increase in the current rates (which went into effect on July 1, 2010), and that the new rates take effect on January 1, 2011. This document will explain why this increase is necessary.

NCCI separately determines rates for each workers compensation classification. In this filing, the actual change from the current rate varies depending on the classification.

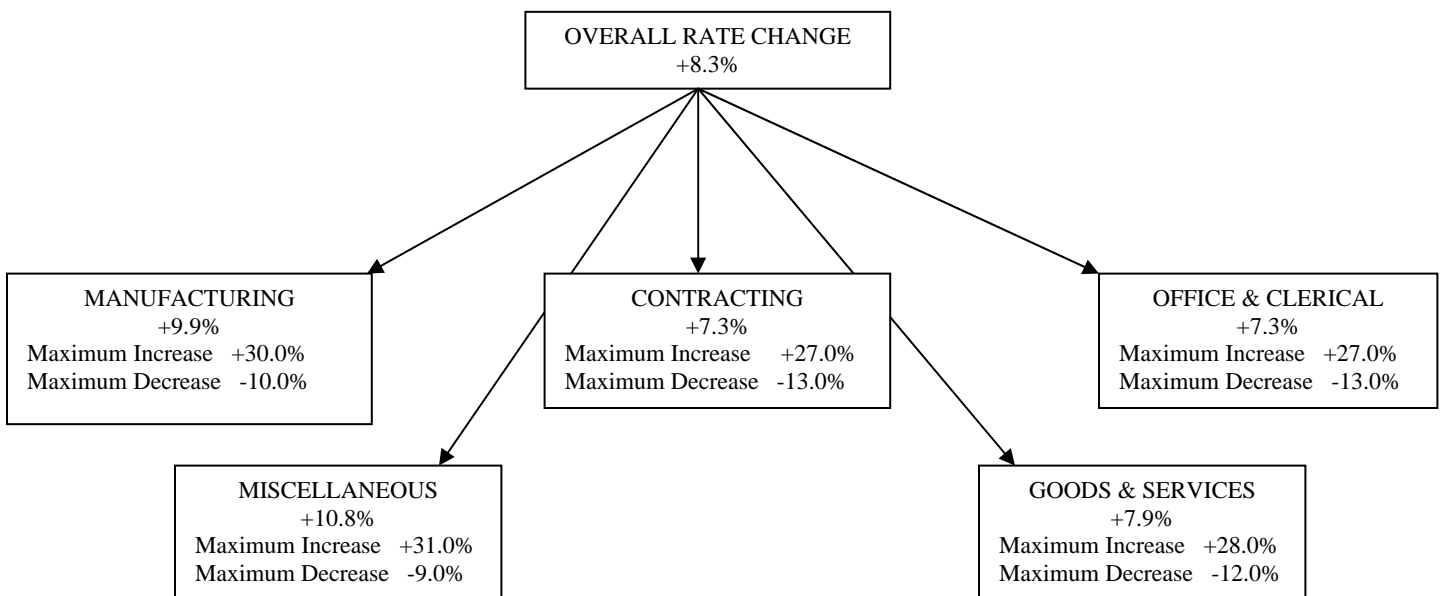
FLORIDA

SUMMARY OF PROPOSED CHANGE IN RATES

Key Components	Percentage Change
Experience	+3.4%
Trend	+3.9%
Benefits	0.0%
Loss Adjustment Expense	0.0%
Production and General	+0.8%
Taxes and Assessments	0.0%
Profit & Contingencies	0.0%
Overall Rate Level Change Requested	+8.3%

A brief discussion of each of these key components follows this page.

The change in rates varies depending on the classification. Each classification belongs to one of five industry groups. The average change proposed for each of these five groups is displayed below, as well as the largest and smallest increases possible for a classification in each of these groups.



FLORIDA

KEY COMPONENT - EXPERIENCE, TREND AND BENEFITS

This key component has three main parts.

EXPERIENCE

NCCI reviewed the emerging experience of Florida workers compensation policies in recent years. The primary focus of our review was on premiums from Calendar Years 2008 and 2009 and losses from Accident Years 2008 and 2009, evaluated as of 12/31/2009. A calendar-accident year captures the premiums earned during a given year, together with the losses associated with workplace accidents taking place during the same year. The use of the two most recently available calendar-accident years is consistent with the filings made in the past several years by NCCI in Florida.

It should be noted that NCCI adjusts the historical calendar-accident year experience to reflect both rate changes approved and statutory benefit changes implemented since that time period.

The specific loss experience used by NCCI in this filing combines the results on a Paid basis, which is the benefit amounts already paid by insurers on reported claims, and on a Paid+Case basis, which additionally reflects the amounts set aside (case reserves) to cover future payments on those claims. In order to give weight to both estimates, NCCI has averaged the two methodologies. This is consistent with the last seven filings.

From these losses, NCCI has computed loss development factors. They are needed since payments and case reserve estimates on a given claim are known to change over time. The factors are based on how payments and case reserve estimates changed over time for claims from older years. In this filing, NCCI is relying on an average change in estimate over the last three years for all factors.

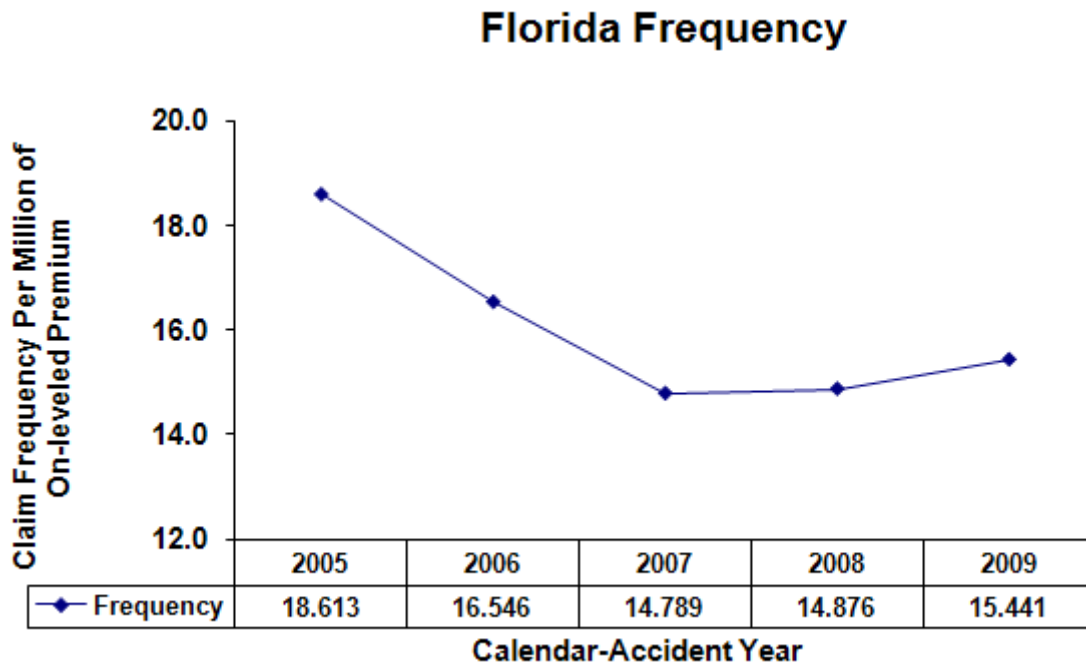
TREND

As noted, the filing relies primarily on the experience from calendar-accident years 2008 and 2009. However, the originally filed rates are intended for policies with effective dates on or after January 1, 2011. It is therefore 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 to

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 should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero would be indicated.

Underlying the indemnity and medical costs are the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity).

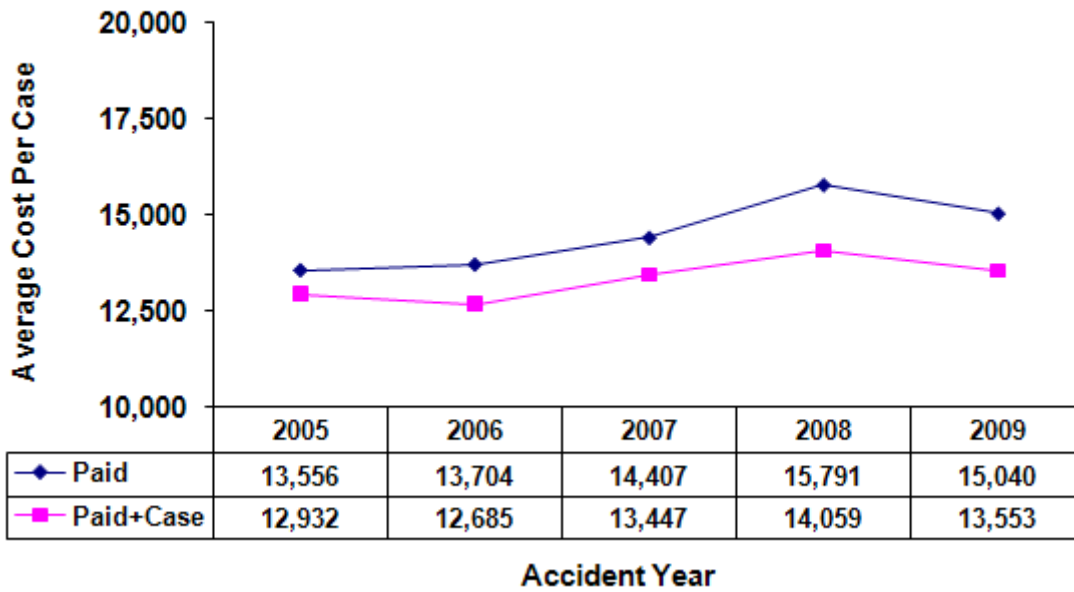
The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker was unable to work for at least 7 days due to a workplace injury) in Florida.



Florida lost-time claim frequency decreased significantly between 2005 and 2007 but has since risen slightly.

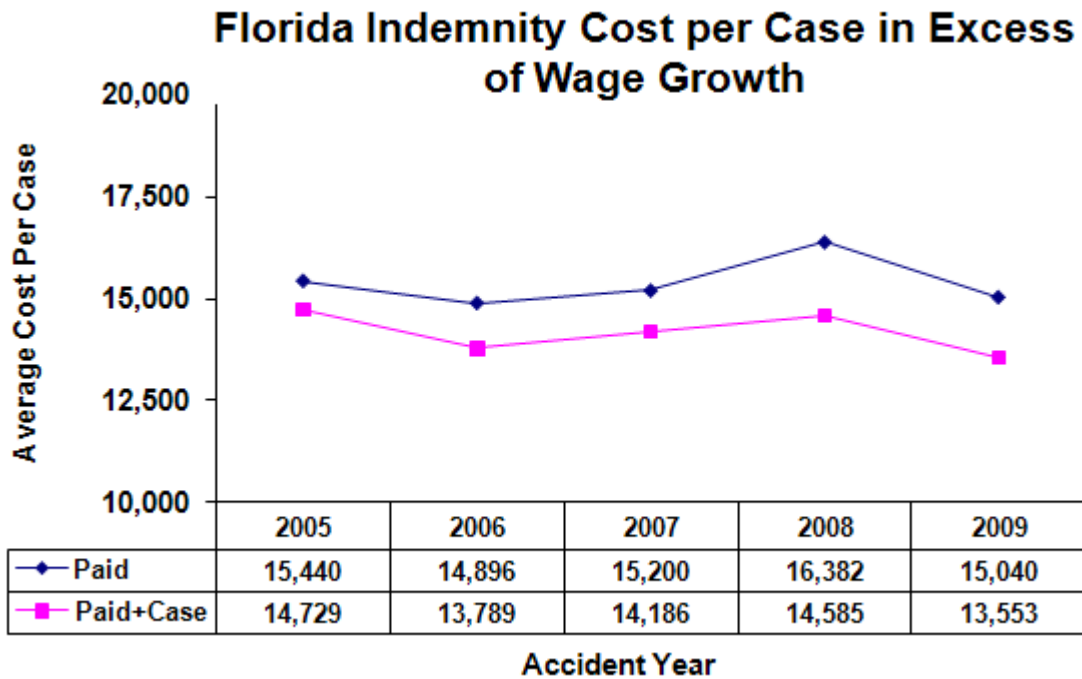
For these workplace injuries, the average indemnity cost over time is shown on the following chart. The values shown are the estimated ultimate costs of the claims.

Florida Indemnity Cost per Case



The average indemnity cost per case has increased slightly since accident year 2005.

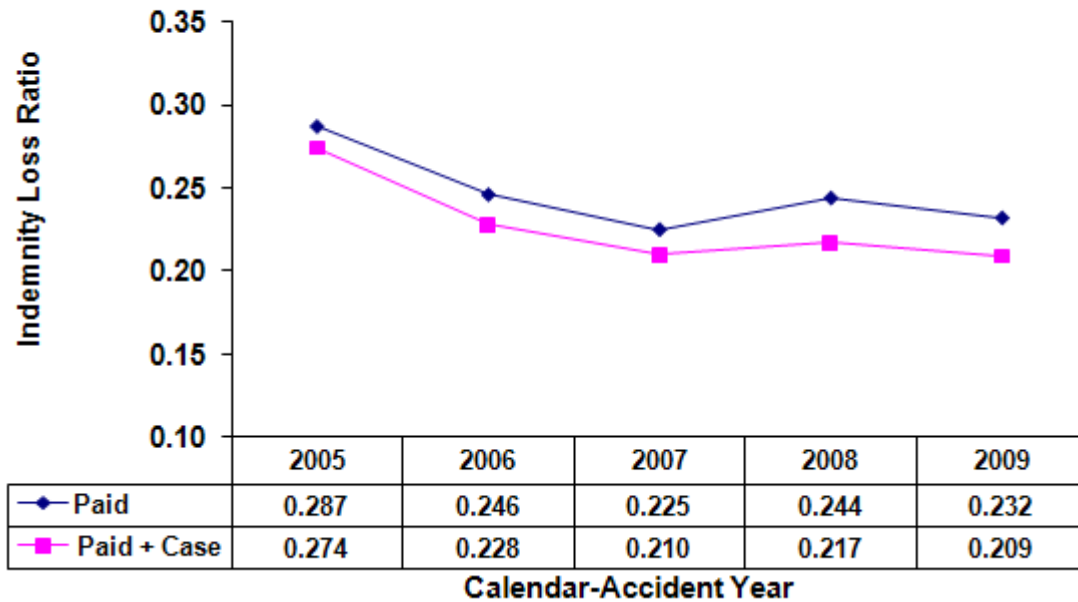
After removing the impact of the growth in workers' wages that occurred over this time period, the estimated average indemnity cost per case in excess of wage growth is shown in the following chart.



The indemnity average cost per case in excess of wage growth has decreased slightly since accident year 2005.

The chart below shows the history of indemnity loss ratios for the past five years. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits (the figures in the chart reflect premiums at today's rates and losses at today's statutory benefit levels).

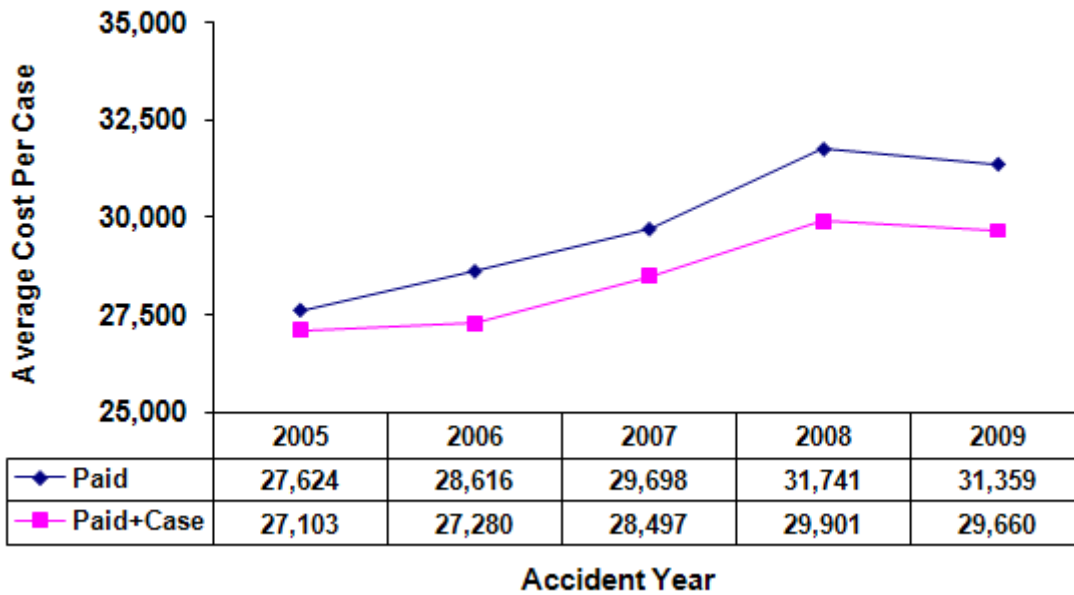
Florida Indemnity Loss Ratio Trend



Primarily due to the decline in claim frequency, indemnity loss ratios dropped significantly from 2005 to 2007. Since that time, they have been relatively flat. The current approved indemnity trend for Florida is -7.0% per year. In order to give some weight to the recent flattening in indemnity loss experience, an indemnity trend of -5.0% was selected.

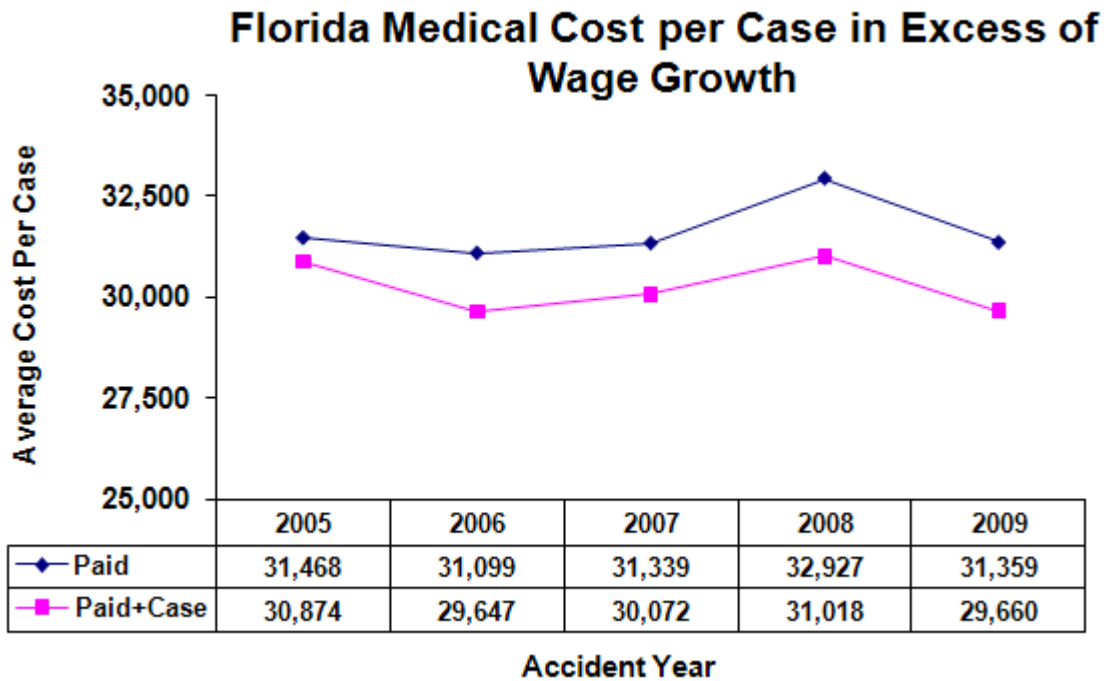
As with indemnity, underlying the medical loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The frequency chart discussed earlier is also a primary driver of medical costs. For lost-time workplace injuries, the estimated ultimate average medical cost over time is tracked in the following chart.

Florida Medical Cost per Case



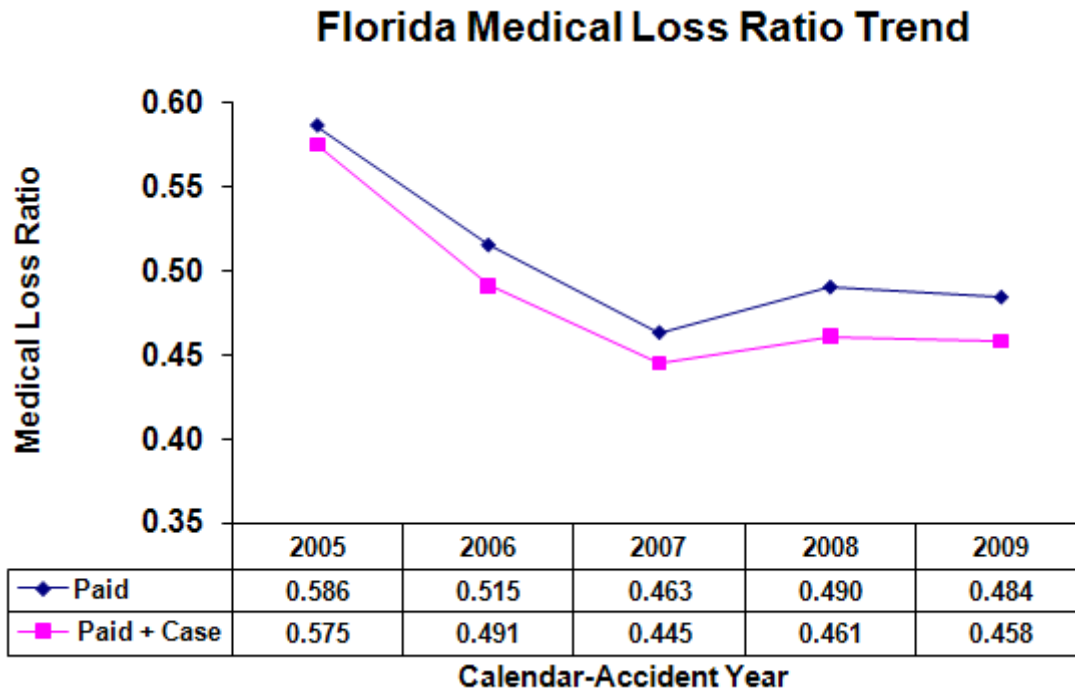
The average medical cost per lost-time case has grown significantly since accident year 2005, with accident year 2009 showing a flattening.

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



After accounting for growth in workers' wages, the average medical cost per lost-time case has remained relatively flat since accident year 2005.

The chart below shows the history of medical loss ratios for the past five years. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits (the figures in the chart reflect premiums at today's rates and losses at today's statutory benefit levels).



Primarily due to the decline in claim frequency, medical loss ratios dropped significantly from 2005 to 2007. Since that time, they have increased slightly. The current approved medical trend for Florida is -4.0% per year. In order to give some weight to the recent flattening in medical loss ratios, an annual trend factor of -3.0% was selected for medical.

EXPERIENCE, TREND & BENEFITS - INDICATED CHANGE

After adjusting the calendar-accident year 2008 and 2009 experience for trend and benefit changes, the result is an indicated increase of 7.4%.

KEY COMPONENT - LOSS ADJUSTMENT EXPENSE

In the calculation of the final proposed rates, a provision for loss adjustment expenses (LAE) is included. 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).

Underlying the LAE provision is a DCCE provision of 17.7% that is based on NCCI's standard accident year analysis, using a 2 year average of Florida's relativity to the countrywide DCCE ratio. The countrywide AOE provision remained stable at 7.8% from last year's filing. NCCI is proposing no change to the current LAE provision of 25.5%.

KEY COMPONENT - 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 16.6% of premium. Based on the most recent data, NCCI is proposing that the production expense provision be increased to 16.9%.

The current provision in the rates for general expenses is 4.6% of premium. Based on the most recent data, NCCI is proposing that the general expense provision be increased to 4.9%.

The result of the changes to production and general expenses is an indicated increase of 0.8%.

KEY COMPONENT - TAXES AND ASSESSMENTS

The proposed rates also include a provision for taxes and assessments. NCCI is proposing no change to the current tax and assessment provision of 3.51%. The 3.51% provision for taxes and assessments is decomposed as follows:

Premium Tax	0.77%
Miscellaneous	0.30%
General Administration Assessment	0.98%
<u>Special Disability Trust Fund Assessment</u>	<u>1.46%</u>
Taxes and Assessments	3.51%

KEY COMPONENT - PROFIT AND CONTINGENCIES PROVISION

Florida rates must be determined such that Florida's workers compensation insurers can be expected to earn a return that is adequate, fair and not excessive. This is one of the purposes of the profit and contingencies (P&C) provision. A second purpose is to account for the potential variability in actual insurer results from the projected results.

Current rates contain a 2.5% allowance for P&C. NCCI is proposing no change to this provision, which is fully supported by NCCI's internal rate of return model.

CONCLUSION

Due to the deterioration of experience in calendar-accident years 2008 and 2009, and the leveling off of the declines in frequency and severity, Florida rates need to be increased 8.3 percent to remain adequate.

Following are various exhibits containing other Florida workers compensation information that may be of interest, as well as the proposed rates and rating values by classification.

EXHIBIT I

Florida Historical Premium Level Changes

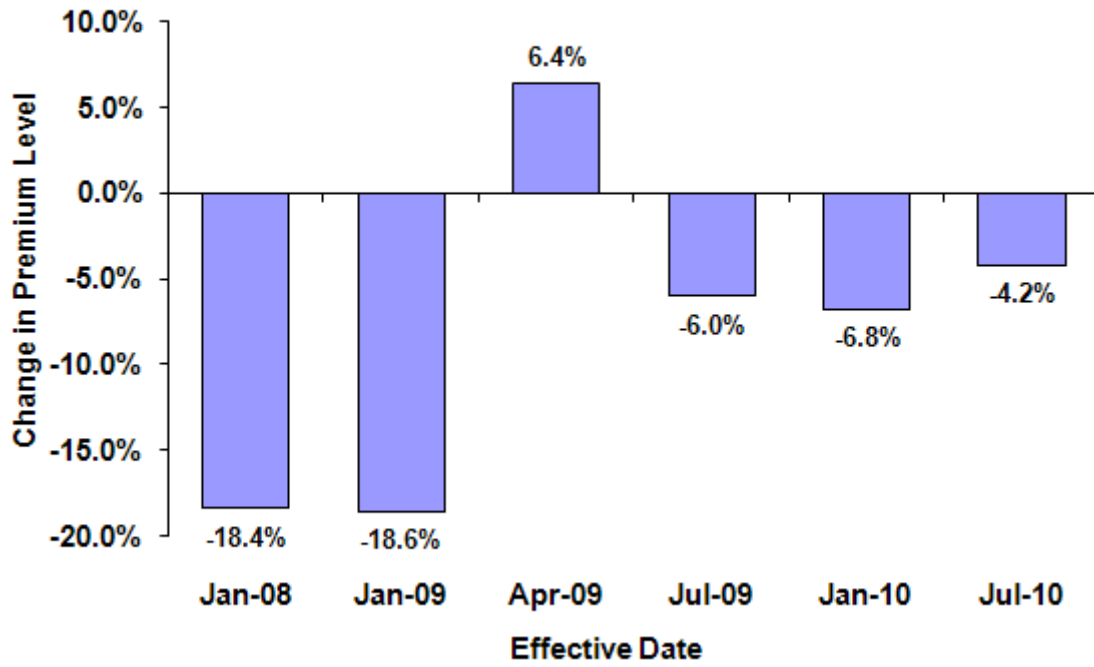


EXHIBIT II-A

Florida Direct Written Premium

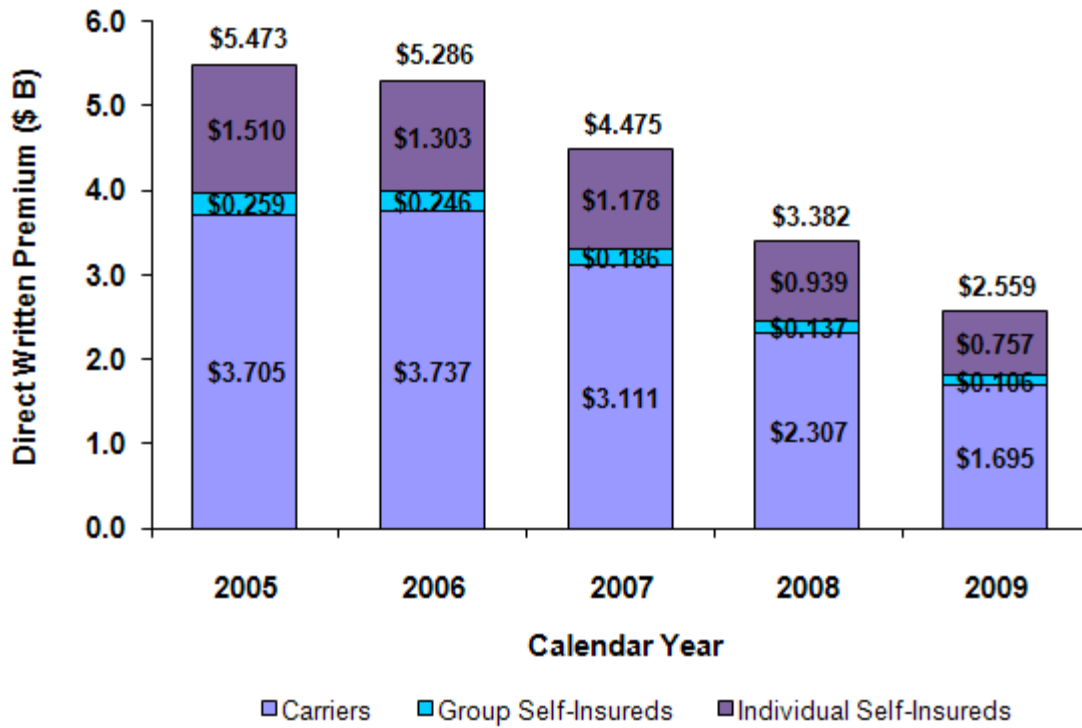
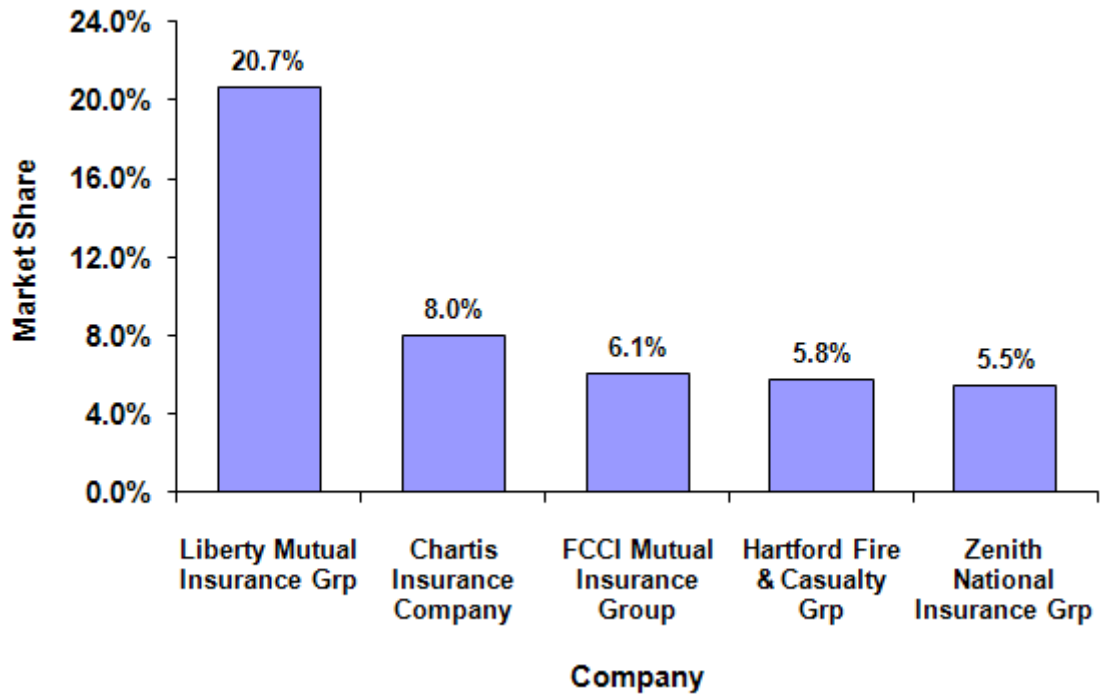


EXHIBIT II-B

Florida Largest Workers Compensation Writers
Calendar Year 2009



WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S1

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005X	4.62	547	1.80	0.22	0.52	1853	2.37	378	0.92	0.21	0.44
0008X	3.06	430	1.16	0.20	0.52	1860	2.19	364	0.91	0.24	0.48
0016X	8.24	818	2.98	0.18	0.49	1924	2.66	400	1.10	0.24	0.48
0030X	6.27	670	2.41	0.20	0.47	1925	8.58	844	3.22	0.20	0.55
0034	6.05	654	2.37	0.22	0.51	2001	-	-	1.75	0.22	-
0035X	2.84	413	1.16	0.24	0.52	2002	-	-	1.75	0.22	-
0036	4.20	515	1.65	0.22	0.50	2003X	4.44	533	1.75	0.22	0.49
0037	6.30	673	2.40	0.20	0.50	2014	6.91	718	2.50	0.18	0.49
0042X	7.21	741	2.71	0.20	0.51	2016	3.34	451	1.37	0.24	0.51
0050X	7.88	791	3.09	0.22	0.48	2021	5.58	619	2.13	0.20	0.48
0052X	5.40	605	1.92	0.18	0.55	2039	2.80	410	1.16	0.24	0.47
0059D	0.11	-	0.02	0.14	-	2041	3.99	499	1.64	0.24	0.49
0065D	0.03	-	0.01	0.19	-	2065	4.60	545	1.85	0.22	0.42
0066D	0.03	-	0.01	0.18	-	2070	7.49	762	2.98	0.22	0.45
0067D	0.03	-	0.01	0.18	-	2081	7.47	760	2.91	0.22	0.53
0079X	9.12	884	3.30	0.18	0.48	2089	4.21	516	1.65	0.22	0.51
0083	7.11	733	2.78	0.22	0.53	2095	6.34	676	2.49	0.22	0.51
0106	14.63	1000	4.79	0.16	0.50	2105	3.93	495	1.61	0.24	0.50
0113	3.87	490	1.52	0.22	0.51	2110	3.50	463	1.43	0.24	0.52
0153X	6.27	670	2.26	0.18	0.50	2111	5.25	594	2.16	0.24	0.49
0170	2.36	377	0.91	0.22	0.55	2112	4.27	520	1.77	0.24	0.47
0173X	0.89	267	0.36	0.24	0.53	2114	2.84	413	1.18	0.24	0.47
0251	4.16	512	1.63	0.22	0.50	2119X	3.49	462	1.34	0.20	0.48
0400	7.50	763	2.91	0.21	0.43	2121	4.81	561	1.89	0.22	0.50
0401	15.13	A	4.93	0.15	0.52	2130	6.44	683	2.57	0.22	0.45
0771N	0.54	-	-	-	-	2131	2.96	422	1.17	0.22	0.49
0908P	177.00	377	69.36	0.22	0.50	2150	-	-	2.63	0.22	-
0909	-	-	69.36	0.22	-	2156	-	-	2.82	0.22	-
0912	-	-	182.87	0.22	-	2157	7.08	731	2.82	0.22	0.45
0913P	462.00	662	182.87	0.22	0.47	2172	2.24	368	0.85	0.20	0.49
0917	4.05	504	1.66	0.24	0.52	2174	4.13	510	1.75	0.20	0.38
1005	5.34	601	1.51	0.15	0.41	2211	8.05	804	2.90	0.18	0.50
1164E	7.58	769	2.12	0.14	0.45	2220	3.02	427	1.20	0.22	0.47
1165E	3.51	463	1.16	0.16	0.45	2286	2.63	397	1.08	0.24	0.50
1218X	2.07	355	0.82	0.22	0.48	2288	3.30	448	1.36	0.24	0.49
1320	2.58	394	0.85	0.16	0.47	2300	3.00	425	1.29	0.26	0.47
1322	10.55	991	3.49	0.16	0.43	2302	4.03	502	1.61	0.22	0.44
1430	9.56	917	3.42	0.18	0.53	2305	1.75	331	0.68	0.21	0.44
1438	5.96	647	1.96	0.17	0.48	2361	2.16	362	0.85	0.22	0.49
1452	3.24	443	1.19	0.19	0.42	2362	3.03	427	1.19	0.22	0.51
1463	17.12	1000	5.66	0.16	0.47	2380	3.53	465	1.39	0.22	0.49
1472	4.13	510	1.36	0.16	0.48	2386	2.82	412	1.17	0.24	0.48
1473X	1.33	300	0.48	0.18	0.45	2388	2.82	412	1.16	0.24	0.49
1624E	3.78	484	1.25	0.16	0.44	2402	4.43	532	1.60	0.18	0.49
1642	6.99	724	2.51	0.18	0.51	2413	3.41	456	1.35	0.22	0.48
1654	9.43	907	3.42	0.18	0.47	2416	2.40	380	0.94	0.22	0.51
1655	5.78	634	2.09	0.18	0.49	2417	3.37	453	1.32	0.22	0.50
1699	3.82	487	1.38	0.18	0.49	2501	2.99	424	1.17	0.22	0.51
1701	7.41	756	2.70	0.18	0.45	2503	1.56	317	0.64	0.24	0.50
1710E	8.81	861	3.18	0.18	0.49	2534	3.41	456	1.40	0.24	0.51
1741E	3.39	454	0.91	0.14	0.49	2570	4.88	566	2.02	0.24	0.47
1747	3.13	435	1.14	0.18	0.47	2576	-	-	1.17	0.22	-
1748	5.09	582	1.83	0.18	0.50	2578	-	-	1.17	0.22	-
1803D*	9.48	911	3.09	0.16	0.48	2585	4.38	529	1.81	0.24	0.48
1852D	4.25	519	1.17	0.14	0.49	2586	3.38	454	1.33	0.22	0.49

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S2

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2587	4.82	562	1.97	0.24	0.52	3131	2.04	353	0.80	0.22	0.51
2589	2.46	385	0.97	0.22	0.49	3132	4.19	514	1.64	0.22	0.51
2600	2.47	385	1.03	0.24	0.43	3145	2.69	402	1.06	0.22	0.50
2623	7.22	742	2.73	0.20	0.53	3146	3.46	460	1.35	0.22	0.52
2651	3.24	443	1.32	0.24	0.52	3169	4.06	505	1.60	0.22	0.50
2660	3.03	427	1.25	0.24	0.50	3175	3.18	439	1.25	0.22	0.50
2670	2.65	399	1.13	0.27	0.49	3179	2.55	391	1.05	0.24	0.50
2683	2.21	366	0.91	0.24	0.49	3180	5.03	577	2.05	0.24	0.54
2688	4.07	505	1.67	0.24	0.50	3188	3.69	477	1.54	0.24	0.45
2702X*	11.00	1000	3.08	0.14	0.46	3220	2.35	376	0.93	0.22	0.48
2710	8.53	840	2.81	0.16	0.49	3223	5.10	583	2.18	0.27	0.50
2714	7.46	760	3.05	0.24	0.51	3224	4.22	517	1.76	0.24	0.44
2731	6.77	708	2.43	0.18	0.51	3227	5.62	622	2.31	0.24	0.49
2735	5.44	608	2.23	0.24	0.50	3240	3.32	449	1.37	0.24	0.49
2759	7.69	777	3.14	0.24	0.53	3241	3.78	484	1.49	0.22	0.49
2790	2.16	362	0.89	0.24	0.48	3255	2.30	373	0.99	0.26	0.47
2797	6.24	668	2.42	0.22	0.55	3257	4.78	559	1.87	0.22	0.51
2799	3.08	431	1.17	0.20	0.47	3270	3.09	432	1.22	0.22	0.50
2802X	6.97	723	2.66	0.20	0.50	3300	7.80	785	3.08	0.22	0.48
2812	-	-	2.02	0.22	-	3303	4.25	519	1.75	0.24	0.49
2835	3.56	467	1.52	0.27	0.49	3307	3.53	465	1.39	0.22	0.50
2836	2.90	418	1.25	0.27	0.48	3315	6.25	669	2.58	0.24	0.48
2841	4.41	531	1.80	0.24	0.53	3334	3.87	490	1.55	0.22	0.42
2881	4.00	500	1.70	0.27	0.52	3336	3.87	490	1.39	0.18	0.50
2883X	5.10	583	2.02	0.22	0.48	3365	14.35	1000	5.14	0.18	0.49
2913	12.03	1000	5.03	0.27	0.58	3372	3.96	497	1.50	0.20	0.51
2915	3.25	444	1.24	0.20	0.49	3373	7.15	736	2.81	0.22	0.51
2916	5.49	612	1.79	0.15	0.52	3383	1.37	303	0.57	0.24	0.47
2923	4.10	508	1.71	0.24	0.45	3385	1.03	277	0.42	0.24	0.52
2942	3.82	487	1.66	0.27	0.43	3400	4.00	500	1.53	0.20	0.50
2960	6.33	675	2.49	0.22	0.49	3507X	4.56	542	1.79	0.22	0.51
3004	3.30	448	1.20	0.18	0.48	3515	2.40	380	0.95	0.22	0.48
3018	3.84	488	1.39	0.18	0.49	3548	1.84	338	0.73	0.22	0.47
3022	4.34	526	1.79	0.24	0.49	3559	2.94	421	1.16	0.22	0.50
3027	4.23	517	1.53	0.18	0.49	3574	1.72	329	0.71	0.24	0.49
3028	3.61	471	1.42	0.22	0.49	3581	2.29	372	0.95	0.24	0.49
3030	10.02	952	3.60	0.18	0.52	3612	3.74	481	1.42	0.20	0.50
3040	10.61	996	3.84	0.18	0.48	3620	5.53	615	2.00	0.18	0.48
3041	6.78	709	2.70	0.22	0.45	3629	1.91	343	0.79	0.24	0.48
3042	7.06	730	2.71	0.20	0.48	3632	3.81	486	1.46	0.20	0.49
3064	8.30	823	3.25	0.22	0.51	3634	2.44	383	1.00	0.24	0.50
3066	-	-	1.89	0.24	-	3635	3.37	453	1.33	0.22	0.49
3069	8.25	819	2.99	0.18	0.48	3638	2.27	370	0.93	0.24	0.48
3076	4.60	545	1.89	0.24	0.49	3642	1.54	316	0.61	0.22	0.47
3081D	8.18	814	2.88	0.18	0.57	3643	2.63	397	1.05	0.22	0.46
3082D	11.98	1000	4.38	0.19	0.43	3647	4.87	565	1.87	0.20	0.47
3085D	5.88	641	2.10	0.18	0.51	3648	2.24	368	0.92	0.24	0.51
3110	5.03	577	1.99	0.22	0.48	3681	1.37	303	0.56	0.24	0.51
3111	3.41	456	1.35	0.22	0.48	3685	1.18	289	0.48	0.24	0.51
3113	2.56	392	1.01	0.22	0.50	3719	2.63	397	0.73	0.14	0.47
3114	4.94	571	1.93	0.22	0.53	3724	5.39	604	1.76	0.16	0.48
3118	2.66	400	1.09	0.24	0.52	3726	7.22	742	2.01	0.14	0.45
3119	2.37	378	1.03	0.27	0.43	3803	3.57	468	1.40	0.22	0.50
3122	2.75	406	1.12	0.24	0.52	3807	3.35	451	1.38	0.24	0.50
3126	2.99	424	1.18	0.22	0.48	3808	3.99	499	1.52	0.20	0.50

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S3

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3821	8.97	873	3.42	0.20	0.50	4432	1.84	338	0.79	0.27	0.50
3822	7.89	792	3.02	0.20	0.47	4439	-	-	1.33	0.22	-
3824	5.27	595	2.02	0.20	0.48	4452	4.31	523	1.69	0.22	0.51
3826	1.38	304	0.55	0.22	0.48	4459	4.40	530	1.73	0.22	0.50
3827	1.79	334	0.69	0.20	0.49	4470	2.80	410	1.10	0.22	0.49
3830	1.57	318	0.60	0.20	0.50	4484	4.16	512	1.63	0.22	0.51
3851	3.21	441	1.31	0.24	0.52	4493	2.97	423	1.18	0.22	0.47
3865	3.53	465	1.51	0.27	0.50	4511X	1.10	283	0.42	0.20	0.51
3881	5.21	591	2.05	0.22	0.49	4557	2.34	376	0.96	0.24	0.51
4000	7.99	799	2.63	0.16	0.48	4558X	3.40	455	1.33	0.22	0.51
4021	8.77	858	3.18	0.18	0.48	4561	-	-	1.33	0.22	-
4024E	4.48	536	1.63	0.18	0.45	4568	3.75	481	1.38	0.18	0.43
4034	8.71	853	3.15	0.18	0.48	4581	2.27	370	0.75	0.16	0.49
4036	4.53	540	1.65	0.18	0.46	4583	7.84	788	2.58	0.16	0.49
4038	4.32	524	1.85	0.27	0.49	4586X	1.98	349	0.66	0.16	0.44
4053	4.22	517	1.65	0.22	0.53	4611	2.16	362	0.89	0.24	0.50
4061	9.67	925	4.02	0.24	0.45	4635	3.79	484	1.05	0.14	0.51
4062	3.87	490	1.51	0.22	0.52	4653	1.99	349	0.82	0.24	0.47
4101	6.62	697	2.50	0.20	0.54	4665	9.33	900	3.39	0.18	0.47
4109	1.24	293	0.53	0.26	0.49	4670	6.91	718	2.52	0.18	0.45
4110	1.68	326	0.67	0.22	0.46	4683	5.24	593	2.07	0.22	0.48
4111	3.78	484	1.56	0.24	0.48	4686	2.28	371	0.82	0.18	0.49
4112	-	-	0.67	0.22	-	4692	0.81	261	0.33	0.24	0.50
4113	2.65	399	1.06	0.22	0.43	4693	1.54	316	0.61	0.22	0.51
4114	2.72	404	1.08	0.22	0.48	4703	2.63	397	1.05	0.22	0.46
4130	6.36	677	2.52	0.22	0.47	4710X	5.40	605	2.19	0.24	0.55
4131	4.07	505	1.66	0.24	0.52	4717	2.55	391	1.11	0.26	0.44
4133	3.83	487	1.57	0.24	0.51	4720	4.16	512	1.66	0.22	0.45
4149	1.24	293	0.53	0.26	0.49	4740	2.45	384	0.90	0.18	0.43
4150	-	-	0.53	0.26	-	4741	3.32	449	1.31	0.22	0.48
4206	6.13	660	2.45	0.22	0.44	4751	2.63	397	0.95	0.18	0.52
4207	1.72	329	0.63	0.18	0.46	4771N	3.05	469	0.84	0.14	0.53
4239	2.71	403	0.98	0.18	0.48	4777	5.78	634	1.61	0.14	0.47
4240	5.00	575	2.06	0.24	0.48	4825	2.28	371	0.82	0.18	0.52
4243	3.27	445	1.29	0.22	0.49	4828	4.27	520	1.62	0.20	0.52
4244	3.58	469	1.39	0.22	0.54	4829	2.43	382	0.80	0.16	0.50
4250	2.71	403	1.07	0.22	0.49	4902	2.72	404	1.12	0.24	0.49
4251	3.80	485	1.49	0.22	0.50	4923	3.39	454	1.30	0.22	0.58
4263	3.02	427	1.19	0.22	0.50	5020	8.14	811	2.93	0.18	0.47
4273	3.31	448	1.30	0.22	0.50	5022X	8.85	864	2.89	0.16	0.47
4279	4.81	561	1.88	0.22	0.53	5037	31.46	1000	8.89	0.15	0.38
4282	2.19	364	0.92	0.24	0.43	5040	19.22	1000	5.30	0.14	0.48
4283	5.15	586	2.02	0.22	0.50	5057X	10.23	967	2.79	0.14	0.52
4299	2.68	401	1.10	0.24	0.49	5059	59.14	1000	16.03	0.14	0.54
4304	4.19	514	1.58	0.20	0.53	5069	42.35	1000	11.93	0.15	0.39
4307	2.59	394	1.11	0.27	0.50	5102X	8.14	811	2.65	0.16	0.49
4308	-	-	1.10	0.24	-	5146	4.97	573	1.79	0.18	0.45
4351X	1.55	316	0.61	0.22	0.48	5160	3.78	484	1.24	0.16	0.45
4352	2.41	381	0.99	0.24	0.51	5183	4.85	564	1.75	0.18	0.46
4360	-	-	0.26	0.20	-	5188	5.59	619	2.00	0.18	0.49
4361	1.32	299	0.54	0.24	0.50	5190	5.18	589	1.86	0.18	0.48
4362	-	-	0.26	0.20	-	5191	1.13	285	0.45	0.22	0.49
4410	4.97	573	1.96	0.22	0.48	5192X	3.72	479	1.47	0.22	0.49
4420	5.78	634	1.92	0.16	0.45	5213X	11.56	1000	3.76	0.16	0.49
4431	1.68	326	0.72	0.27	0.49	5215	11.42	1000	4.32	0.20	0.49

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S4

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
5221	5.22	592	1.87	0.18	0.49	6306	6.66	700	2.17	0.16	0.48
5222	11.22	1000	3.63	0.15	0.51	6319	5.39	604	1.75	0.16	0.49
5223X	4.36	527	1.57	0.18	0.47	6325	6.14	661	2.00	0.16	0.49
5348	4.48	536	1.61	0.18	0.47	6400	9.00	875	3.42	0.20	0.47
5402	5.40	605	2.22	0.24	0.46	6503	4.97	573	2.05	0.24	0.48
5403X	11.05	1000	3.60	0.16	0.48	6504	4.97	573	2.05	0.24	0.48
5437X	7.41	756	2.66	0.18	0.48	6702Ma	a	250	a	a	a
5443	4.17	513	1.64	0.22	0.46	6703Ma	a	250	a	a	a
5445X	6.83	712	2.23	0.16	0.47	6704Ma	a	250	a	a	a
5462	8.55	841	3.08	0.18	0.47	6801F	3.74	481	1.19	0.17	0.33
5472	14.75	1000	4.02	0.14	0.52	6811	3.95	496	1.44	0.18	0.47
5473	11.47	1000	3.15	0.14	0.49	6824FX	9.98	949	2.98	0.14	0.44
5474X	7.99	799	2.60	0.16	0.48	6826FX	6.88	716	2.22	0.17	0.50
5478	4.74	556	1.72	0.18	0.44	6828FX	4.69	552	1.51	0.17	0.45
5479	8.65	849	3.27	0.20	0.49	6834X	3.04	428	1.16	0.20	0.48
5480	10.77	1000	3.52	0.16	0.47	6836X	5.15	586	1.86	0.18	0.50
5491	4.49	537	1.47	0.16	0.48	6838X	4.45	534	1.70	0.20	0.49
5506	8.41	831	2.29	0.14	0.51	6843F	11.00	1000	2.87	0.13	0.43
5507	5.98	649	1.95	0.16	0.48	6845F	14.02	1000	3.66	0.13	0.40
5508D	18.27	1000	6.52	0.18	0.50	6854	6.43	682	1.80	0.17	0.47
5509X	8.55	841	2.76	0.15	0.53	6872F	21.13	1000	5.48	0.13	0.33
5535	8.33	825	2.99	0.18	0.48	6874F	29.86	1000	7.80	0.13	0.42
5536	-	-	2.42	0.18	-	6882	2.51	388	0.70	0.14	0.47
5537X	6.77	708	2.42	0.18	0.48	6884	3.84	488	1.08	0.15	0.43
5538	-	-	2.99	0.18	-	7016M	13.80	1000	4.54	0.13	0.35
5551	15.67	1000	4.27	0.14	0.52	7024M	15.33	1000	5.04	0.13	0.35
5606	1.75	331	0.57	0.16	0.49	7038M	5.49	612	1.81	0.13	0.38
5610X	5.99	649	2.35	0.22	0.47	7046M	9.86	940	3.57	0.18	0.48
5613X	12.72	1000	4.90	0.22	0.54	7047M	21.75	1000	7.16	0.13	0.35
5645	13.95	1000	4.53	0.16	0.49	7050M	8.65	849	2.85	0.13	0.38
5651	9.42	907	3.08	0.16	0.47	7090M	6.10	658	2.01	0.13	0.38
5703	22.22	1000	7.91	0.18	0.51	7098M	10.95	1000	3.96	0.18	0.48
5705	8.20	815	2.90	0.18	0.53	7099M	15.54	1000	5.63	0.18	0.48
5951	0.74	256	0.30	0.24	0.48	7133	5.66	625	1.86	0.16	0.48
6003	-	-	6.32	0.18	-	7151Ma	a	250	a	a	a
6004X	16.18	1000	5.83	0.18	0.46	7152Ma	a	250	a	a	a
6005	-	-	2.19	0.18	-	7153Ma	a	250	a	a	a
6006FX	13.49	1000	4.75	0.18	0.45	7201X	11.00	1000	4.32	0.22	0.50
6017	10.41	981	3.90	0.19	0.32	7204X	2.36	377	1.00	0.22	0.39
6018	3.72	479	1.37	0.19	0.38	7205X	10.97	1000	4.32	0.22	0.49
6045	3.38	454	1.21	0.18	0.48	7219X	8.87	865	2.95	0.16	0.44
6204	11.91	1000	3.89	0.16	0.48	7222	8.42	832	3.09	0.18	0.43
6206	4.23	517	1.17	0.14	0.45	7230	5.79	634	2.23	0.21	0.46
6213	2.53	390	0.83	0.16	0.43	7231	5.90	643	2.29	0.21	0.43
6214	4.14	511	1.16	0.15	0.41	7232	10.55	991	3.50	0.16	0.45
6216	7.66	775	2.12	0.14	0.46	7309F	15.46	1000	4.03	0.13	0.38
6217	6.01	651	1.97	0.16	0.47	7313F	5.88	641	1.54	0.13	0.42
6229	6.41	681	2.10	0.16	0.47	7317F	13.01	1000	3.41	0.13	0.46
6233	4.14	511	1.36	0.16	0.45	7327FX	24.17	1000	6.33	0.12	0.46
6235	9.04	878	2.52	0.14	0.44	7333M	11.84	1000	3.90	0.16	0.48
6236	15.69	1000	5.66	0.18	0.45	7335M	13.16	1000	4.33	0.16	0.48
6237	2.01	351	0.73	0.18	0.45	7337M	18.67	1000	6.14	0.16	0.48
6251D	9.47	910	3.13	0.16	0.43	7350FX	9.98	949	2.97	0.14	0.40
6252D	8.97	873	2.50	0.14	0.43	7360X	6.65	699	2.41	0.18	0.48
6260D	5.25	594	1.52	0.15	0.27	7370	5.02	577	1.98	0.22	0.48

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S5

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7380	5.76	632	2.21	0.20	0.47	8046	3.06	430	1.20	0.22	0.50
7382	5.48	611	2.17	0.22	0.47	8047	0.99	274	0.41	0.24	0.48
7383X	3.79	484	1.36	0.18	0.53	8050	-	-	0.67	0.24	-
7390	5.25	594	2.07	0.22	0.49	8058	4.77	558	1.87	0.22	0.50
7394MX	13.00	1000	4.28	0.13	0.36	8061X	2.95	421	1.16	0.22	0.51
7395MX	14.44	1000	4.75	0.13	0.36	8072	0.90	268	0.36	0.24	0.54
7398MX	20.48	1000	6.74	0.13	0.36	8102	2.41	381	0.99	0.24	0.51
7402	0.25	219	0.10	0.22	0.52	8103	4.11	508	1.55	0.20	0.53
7403	5.16	587	1.87	0.18	0.48	8105	5.73	630	2.38	0.22	0.47
7405N	1.27	346	0.47	0.19	0.41	8106	5.46	610	1.96	0.18	0.51
7409	-	-	5.97	0.15	-	8107	4.23	517	1.53	0.18	0.49
7420	20.73	1000	5.97	0.15	0.34	8111	3.00	425	1.19	0.22	0.48
7421	1.26	295	0.41	0.16	0.47	8116	4.19	514	1.65	0.22	0.50
7422	2.39	379	0.68	0.15	0.40	8203	6.62	697	2.63	0.22	0.46
7423	-	-	1.87	0.18	-	8204	7.73	780	2.77	0.18	0.52
7425	4.48	536	1.29	0.15	0.36	8209	4.28	521	1.67	0.22	0.53
7431N	1.67	393	0.48	0.15	0.30	8215	5.60	620	2.00	0.18	0.54
7445N	0.68	-	-	-	-	8227	6.38	679	1.75	0.14	0.50
7453N	0.90	-	-	-	-	8232X	4.81	561	1.74	0.18	0.48
7502	2.64	398	0.95	0.18	0.49	8233	6.15	661	2.28	0.19	0.40
7515	1.46	310	0.41	0.14	0.47	8235	5.39	604	2.13	0.22	0.48
7520	3.87	490	1.51	0.22	0.52	8263	9.94	946	3.84	0.21	0.45
7538	12.10	1000	3.35	0.14	0.47	8264	5.42	607	1.97	0.18	0.47
7539	2.26	370	0.74	0.15	0.52	8265	10.17	963	3.30	0.15	0.54
7540	3.41	456	0.94	0.14	0.50	8273X	4.93	570	1.94	0.22	0.50
7580	2.93	420	1.05	0.18	0.51	8274X	4.42	532	1.76	0.22	0.45
7590	7.23	742	2.73	0.20	0.53	8279	10.06	955	3.30	0.16	0.50
7600	3.03	427	1.10	0.18	0.47	8288	7.03	727	2.51	0.18	0.53
7601	-	-	1.10	0.18	-	8291	5.55	616	2.10	0.20	0.53
7605	3.08	431	1.11	0.18	0.48	8292X	5.79	634	2.27	0.22	0.50
7610X	0.68	251	0.26	0.20	0.50	8293	10.30	973	3.73	0.18	0.48
7611	-	-	1.10	0.18	-	8304	8.21	816	2.99	0.18	0.46
7612	-	-	1.10	0.18	-	8350	6.06	655	2.02	0.16	0.44
7613	-	-	1.10	0.18	-	8353X	5.97	648	2.16	0.18	0.49
7704X	4.36	527	1.42	0.15	0.53	8380	3.05	429	1.17	0.20	0.47
7705	5.29	597	2.09	0.22	0.48	8381X	2.30	373	0.88	0.20	0.48
7720	3.75	481	1.35	0.18	0.50	8385	3.14	436	1.14	0.18	0.49
7855	8.67	850	3.08	0.18	0.52	8392	4.36	527	1.70	0.22	0.53
8001	3.93	495	1.61	0.24	0.51	8393X	2.65	399	1.05	0.22	0.46
8002	3.23	442	1.26	0.22	0.53	8500	7.02	727	2.52	0.18	0.51
8006X	2.67	400	1.05	0.22	0.51	8601X	0.95	271	0.36	0.20	0.51
8008	1.60	320	0.66	0.24	0.49	8602X	0.95	271	0.36	0.20	0.51
8010	2.10	358	0.86	0.24	0.51	8603	0.25	219	0.10	0.22	0.52
8013	0.57	243	0.22	0.22	0.49	8606	3.37	453	1.12	0.16	0.44
8015	0.76	257	0.30	0.22	0.50	8709F	3.75	481	0.98	0.13	0.41
8017	1.63	322	0.67	0.24	0.50	8719	3.64	473	1.00	0.14	0.52
8018	3.76	482	1.55	0.24	0.49	8720	2.07	355	0.75	0.18	0.48
8021	4.80	560	1.88	0.22	0.52	8721	0.34	226	0.12	0.18	0.51
8031	3.96	497	1.54	0.22	0.54	8723	0.25	219	0.10	0.22	0.52
8032	3.16	437	1.29	0.24	0.51	8725	0.18	214	0.06	0.18	0.53
8033	2.49	387	0.99	0.22	0.48	8726F	2.96	422	0.96	0.17	0.53
8037	1.63	322	0.67	0.24	0.50	8728X	0.49	237	0.18	0.18	0.50
8039	3.23	442	1.31	0.24	0.55	8734Ma	a	250	a	a	a
8044	3.45	459	1.32	0.20	0.49	8737Ma	a	250	a	a	a
8045	0.61	246	0.25	0.24	0.49	8738Ma	a	250	a	a	a

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

FLORIDA

Exhibit III

Page S6

Effective January 1, 2011

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
8742	0.49	237	0.18	0.18	0.50	9110	-	-	0.57	0.22	-
8745	6.64	698	2.52	0.20	0.51	9154	2.23	367	0.88	0.22	0.50
8748	0.67	250	0.26	0.20	0.48	9156	3.23	442	1.22	0.20	0.52
8755	0.68	251	0.25	0.18	0.45	9170	4.42	532	1.74	0.22	0.49
8799	1.64	323	0.70	0.27	0.49	9178	7.88	791	3.28	0.27	0.60
8800	1.64	323	0.70	0.27	0.49	9179	24.94	1000	10.18	0.24	0.53
8803	0.18	214	0.06	0.18	0.53	9180	3.59	469	1.28	0.18	0.53
8805Ma	a	250	a	a	a	9182	3.57	468	1.39	0.22	0.55
8810	0.25	219	0.10	0.22	0.52	9186	37.94	1000	12.15	0.15	0.59
8814Ma	a	250	a	a	a	9220	6.63	697	2.51	0.20	0.52
8815Ma	a	250	a	a	a	9402	6.46	685	2.36	0.18	0.45
8820	0.21	216	0.08	0.20	0.49	9403	11.26	1000	3.71	0.16	0.48
8824	4.51	538	1.86	0.24	0.48	9410	2.66	400	1.04	0.22	0.53
8825	2.67	400	1.15	0.27	0.49	9501	3.30	448	1.26	0.20	0.49
8826	3.50	463	1.37	0.22	0.50	9505	3.66	475	1.40	0.20	0.47
8829X	2.83	412	1.11	0.22	0.49	9516	2.63	397	0.96	0.18	0.46
8831	2.04	353	0.79	0.22	0.55	9519	3.78	484	1.37	0.18	0.49
8832	0.40	230	0.16	0.22	0.49	9521	5.34	601	1.95	0.18	0.45
8833*	1.32	299	0.52	0.22	0.49	9522	2.57	393	1.02	0.22	0.47
8835	2.48	386	0.98	0.22	0.47	9534	6.86	715	2.24	0.16	0.47
8841X	2.41	381	0.92	0.20	0.50	9554	9.95	946	3.26	0.16	0.47
8842	1.47	310	0.57	0.22	0.53	9586	0.96	272	0.41	0.27	0.50
8855	0.25	219	0.10	0.22	0.52	9600	2.71	403	1.12	0.24	0.49
8856	0.25	219	0.10	0.22	0.52	9620	1.94	346	0.74	0.20	0.52
8861	-	-	0.57	0.22	-						
8864	1.47	310	0.57	0.22	0.53						
8868X	0.44	233	0.18	0.24	0.55						
8869	1.16	287	0.47	0.24	0.54						
8871	0.44	233	0.18	0.24	0.47						
8901	0.38	229	0.15	0.20	0.53						
9000	-	-	1.74	0.22	-						
9001	-	-	1.74	0.22	-						
9012	1.45	309	0.55	0.20	0.49						
9014X	4.42	532	1.74	0.22	0.49						
9015	4.16	512	1.64	0.22	0.49						
9016	3.54	466	1.37	0.22	0.55						
9019	1.87	340	0.68	0.18	0.45						
9033	2.67	400	1.06	0.22	0.47						
9040*	6.01	651	2.45	0.24	0.53						
9047X	3.13	435	1.23	0.22	0.50						
9052	3.06	430	1.25	0.24	0.51						
9058	2.01	351	0.86	0.27	0.50						
9059	-	-	0.47	0.24	-						
9060	1.94	346	0.80	0.24	0.51						
9061	2.45	384	1.04	0.27	0.52						
9063	1.34	301	0.54	0.24	0.54						
9077F	2.57	393	0.87	0.21	0.39						
9082	2.29	372	0.98	0.27	0.50						
9083	2.33	375	0.99	0.27	0.52						
9084	2.33	375	0.91	0.22	0.51						
9088a	a	a	a	a	a						
9089	1.10	283	0.46	0.24	0.48						
9093	2.29	372	0.93	0.24	0.54						
9101X	3.96	497	1.61	0.24	0.53						
9102X	3.49	462	1.37	0.22	0.51						

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

Effective January 1, 2011

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.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.11	S	1710E	0.03	S	4024E	0.01	S
0065D	0.03	S	1741E	0.09	S	5508D	0.02	S
0066D	0.03	S	1803D*	0.11	S	6251D	0.01	S
0067D	0.03	S	1852D	0.03	Asb	6252D	0.02	S
1164E	0.02	S	3081D	0.03	S	6260D	0.01	S
1165E	0.01	S	3082D	0.05	S			
1624E	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.
- 8833 The ex-medical rate for this classification is \$0.67. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.
- 9040 The ex-medical rate for this classification is \$2.82. A charge of \$0.10 is to be added to this rate whenever this class is applied to a hospital or sanitarium specializing in the treatment of tuberculosis. Apply to the Rating Organization having jurisdiction for the appropriate loading when this class is applied to a General Hospital operating a tubercular ward or department.

Effective January 1, 2011

MISCELLANEOUS VALUES

Average Weekly Wage applicable only in connection with Rule 2-B-2 of the <i>Basic Manual</i>	\$30.00
Basis of premium applicable in accordance with <i>Basic Manual</i> footnote instructions for Code 7370 -- "Taxicab Co.":	
Employee operated vehicle.....	\$58,226.00
Leased or rented vehicle.....	\$38,817.00
Expense Constant applicable in accordance with <i>Basic Manual</i> Rule 3-A-11	\$200.00
Maximum 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," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"	\$2,300.00
Minimum Payroll applicable in accordance with <i>Basic Manual</i> Rule 2-E-1 --	
Executive Officers in the construction industry.....	\$200.00
All other executive officers.....	\$400.00
Per Passenger Seat Surcharge - In accordance with <i>Basic Manual</i> footnote instructions for Code 7421, the surcharge is	
Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100
Premium Determination for Partners and Sole Proprietors in accordance with <i>Basic Manual</i> Rule 2-E-3.....	\$40,700.00

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	a	9.1%	5.1%
Next	1,550,000	b	11.3%	6.5%
Over	1,750,000	c	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.

Coinsurance Amount	Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	2.6%	2.2%	1.9%	1.7%	1.4%	1.1%	0.8%
\$10,000	3.8%	3.1%	2.8%	2.5%	2.2%	1.7%	1.3%
\$15,000	4.6%	3.9%	3.5%	3.1%	2.8%	2.2%	1.7%
\$20,000	5.3%	4.5%	4.1%	3.7%	3.3%	2.6%	2.0%
\$21,000	5.4%	4.6%	4.2%	3.8%	3.3%	2.7%	2.1%

Deductible Amount	Deductible Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	3.7%	2.9%	2.4%	2.0%	1.7%	1.1%	0.8%
\$1,000	5.8%	4.6%	3.9%	3.3%	2.8%	1.9%	1.4%
\$1,500	7.2%	5.8%	4.9%	4.2%	3.5%	2.5%	1.8%
\$2,000	8.3%	6.7%	5.8%	4.9%	4.2%	3.0%	2.2%
\$2,500	9.3%	7.6%	6.5%	5.6%	4.8%	3.5%	2.6%

Effective January 1, 2011

MISCELLANEOUS VALUES(cont.)

Deductible Amount	Deductible with Coinsurance Program Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	8.4%	6.9%	6.1%	5.4%	4.7%	3.6%	2.7%
\$1,000	10.0%	8.3%	7.3%	6.4%	5.5%	4.2%	3.2%
\$1,500	11.1%	9.2%	8.1%	7.1%	6.2%	4.7%	3.5%
\$2,000	12.1%	10.0%	8.8%	7.7%	6.7%	5.1%	3.8%
\$2,500	12.9%	10.7%	9.4%	8.3%	7.2%	5.5%	4.1%

Deductible Amount	Intermediate Deductible Program+ Premium Reduction Percentages						
	HAZARD GROUP						
	A	B	C	D	E	F	G
\$5,000	13.2%	10.9%	9.5%	8.3%	7.2%	5.4%	4.0%
\$10,000	18.9%	15.7%	13.9%	12.4%	10.8%	8.5%	6.4%
\$15,000	23.1%	19.5%	17.4%	15.7%	13.8%	11.0%	8.3%
\$20,000	26.5%	22.5%	20.3%	18.4%	16.3%	13.1%	10.0%
\$25,000	29.3%	25.2%	22.7%	20.8%	18.4%	15.0%	11.5%
\$50,000	39.0%	34.4%	31.6%	29.3%	26.3%	22.1%	17.3%
\$75,000	44.9%	40.4%	37.4%	35.0%	31.7%	27.1%	21.5%

+ 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..... 123%

(Multiply a Non-F classification rate by a factor of 2.23 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (2.06) and the adjustment for differences in loss-based expenses (1.083).)

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. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2011

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,507	0.04	850,241	--	897,139	0.44
1,508	--	6,095	0.05	897,140	--	946,754	0.45
6,096	--	10,780	0.06	946,755	--	999,327	0.46
10,781	--	15,567	0.07	999,328	--	1,055,132	0.47
15,568	--	20,459	0.08	1,055,133	--	1,114,476	0.48
20,460	--	34,219	0.09	1,114,477	--	1,177,710	0.49
34,220	--	50,936	0.10	1,177,711	--	1,245,227	0.50
50,937	--	65,806	0.11	1,245,228	--	1,317,480	0.51
65,807	--	80,285	0.12	1,317,481	--	1,394,984	0.52
80,286	--	94,766	0.13	1,394,985	--	1,478,336	0.53
94,767	--	109,424	0.14	1,478,337	--	1,568,222	0.54
109,425	--	124,361	0.15	1,568,223	--	1,665,443	0.55
124,362	--	139,642	0.16	1,665,444	--	1,770,936	0.56
139,643	--	155,319	0.17	1,770,937	--	1,885,803	0.57
155,320	--	171,435	0.18	1,885,804	--	2,011,353	0.58
171,436	--	188,026	0.19	2,011,354	--	2,149,150	0.59
188,027	--	205,130	0.20	2,149,151	--	2,301,077	0.60
205,131	--	222,781	0.21	2,301,078	--	2,469,426	0.61
222,782	--	241,014	0.22	2,469,427	--	2,657,013	0.62
241,015	--	259,867	0.23	2,657,014	--	2,867,335	0.63
259,868	--	279,376	0.24	2,867,336	--	3,104,793	0.64
279,377	--	299,582	0.25	3,104,794	--	3,375,001	0.65
299,583	--	320,526	0.26	3,375,002	--	3,685,237	0.66
320,527	--	342,253	0.27	3,685,238	--	4,045,109	0.67
342,254	--	364,810	0.28	4,045,110	--	4,467,564	0.68
364,811	--	388,249	0.29	4,467,565	--	4,970,485	0.69
388,250	--	412,624	0.30	4,970,486	--	5,579,280	0.70
412,625	--	437,994	0.31	5,579,281	--	6,331,318	0.71
437,995	--	464,424	0.32	6,331,319	--	7,283,895	0.72
464,425	--	491,983	0.33	7,283,896	--	8,529,570	0.73
491,984	--	520,746	0.34	8,529,571	--	10,228,213	0.74
520,747	--	550,794	0.35	10,228,214	--	12,681,804	0.75
550,795	--	582,219	0.36	12,681,805	--	16,537,440	0.76
582,220	--	615,116	0.37	16,537,441	--	23,477,577	0.77
615,117	--	649,593	0.38	23,477,578	--	39,671,215	0.78
649,594	--	685,767	0.39	39,671,216	--	120,639,370	0.79
685,768	--	723,769	0.40	120,639,371	AND OVER		0.80
723,770	--	763,740	0.41				
763,741	--	805,839	0.42				
805,840	--	850,240	0.43				

(a) G	7.20
(b) State Per Claim Accident Limitation	\$179,500
(c) State Multiple Claim Accident Limitation	\$359,000
(d) USL&HW Per Claim Accident Limitation	\$423,000
(e) USL&HW Multiple Claim Accident Limitation	\$846,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	2.03
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 2.03.)</i>	

Effective January 1, 2011
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 38,727	18,000	1,242,728 -- 1,278,706	144,000	2,502,362 -- 2,538,356	270,000
38,728 -- 66,653	21,600	1,278,707 -- 1,314,687	147,600	2,538,357 -- 2,574,351	273,600
66,654 -- 98,741	25,200	1,314,688 -- 1,350,669	151,200	2,574,352 -- 2,610,346	277,200
98,742 -- 132,591	28,800	1,350,670 -- 1,386,651	154,800	2,610,347 -- 2,646,342	280,800
132,592 -- 167,265	32,400	1,386,652 -- 1,422,635	158,400	2,646,343 -- 2,682,337	284,400
167,266 -- 202,373	36,000	1,422,636 -- 1,458,619	162,000	2,682,338 -- 2,718,333	288,000
202,374 -- 237,736	39,600	1,458,620 -- 1,494,604	165,600	2,718,334 -- 2,754,328	291,600
237,737 -- 273,259	43,200	1,494,605 -- 1,530,590	169,200	2,754,329 -- 2,790,324	295,200
273,260 -- 308,889	46,800	1,530,591 -- 1,566,577	172,800	2,790,325 -- 2,826,320	298,800
308,890 -- 344,594	50,400	1,566,578 -- 1,602,564	176,400	2,826,321 -- 2,862,316	302,400
344,595 -- 380,353	54,000	1,602,565 -- 1,638,551	180,000	2,862,317 -- 2,898,312	306,000
380,354 -- 416,153	57,600	1,638,552 -- 1,674,540	183,600	2,898,313 -- 2,934,308	309,600
416,154 -- 451,985	61,200	1,674,541 -- 1,710,528	187,200	2,934,309 -- 2,970,304	313,200
451,986 -- 487,840	64,800	1,710,529 -- 1,746,517	190,800	2,970,305 -- 3,006,301	316,800
487,841 -- 523,715	68,400	1,746,518 -- 1,782,507	194,400	3,006,302 -- 3,042,297	320,400
523,716 -- 559,606	72,000	1,782,508 -- 1,818,497	198,000	3,042,298 -- 3,078,294	324,000
559,607 -- 595,510	75,600	1,818,498 -- 1,854,487	201,600	3,078,295 -- 3,114,290	327,600
595,511 -- 631,425	79,200	1,854,488 -- 1,890,478	205,200	3,114,291 -- 3,150,287	331,200
631,426 -- 667,349	82,800	1,890,479 -- 1,926,469	208,800	3,150,288 -- 3,186,284	334,800
667,350 -- 703,280	86,400	1,926,470 -- 1,962,461	212,400	3,186,285 -- 3,222,281	338,400
703,281 -- 739,218	90,000	1,962,462 -- 1,998,452	216,000	3,222,282 -- 3,258,277	342,000
739,219 -- 775,162	93,600	1,998,453 -- 2,034,444	219,600	3,258,278 -- 3,294,274	345,600
775,163 -- 811,111	97,200	2,034,445 -- 2,070,437	223,200	3,294,275 -- 3,330,271	349,200
811,112 -- 847,064	100,800	2,070,438 -- 2,106,429	226,800	3,330,272 -- 3,366,269	352,800
847,065 -- 883,021	104,400	2,106,430 -- 2,142,422	230,400	3,366,270 -- 3,402,266	356,400
883,022 -- 918,981	108,000	2,142,423 -- 2,178,415	234,000	3,402,267 -- 3,438,000	360,000
918,982 -- 954,945	111,600	2,178,416 -- 2,214,408	237,600		
954,946 -- 990,910	115,200	2,214,409 -- 2,250,402	241,200		
990,911 -- 1,026,879	118,800	2,250,403 -- 2,286,395	244,800		
1,026,880 -- 1,062,849	122,400	2,286,396 -- 2,322,389	248,400		
1,062,850 -- 1,098,821	126,000	2,322,390 -- 2,358,383	252,000		
1,098,822 -- 1,134,795	129,600	2,358,384 -- 2,394,378	255,600		
1,134,796 -- 1,170,771	133,200	2,394,379 -- 2,430,372	259,200		
1,170,772 -- 1,206,748	136,800	2,430,373 -- 2,466,367	262,800		
1,206,749 -- 1,242,727	140,400	2,466,368 -- 2,502,361	266,400		

For Expected Losses greater than \$3,438,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(7.20) / (\text{Expected Losses} + (700)(7.20))$$

G = 7.20

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

**FLORIDA
Exhibit III
RR 1**

Effective January 1, 2011

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.97	1.50	1.32	1.20	1.04	0.83	0.59

2. Tax Multipliers

- a. State (non-F Classes) 1.036
- b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.104

3. Expected Loss Ratio **Expected Loss and Allocated Expense Ratio**

Countrywide: 0.600	Countrywide: 0.676	4. Table of Expense Ratios
		Type A: 2010-01
		Type B: 2010-01
Florida: 0.575*	Florida: 0.677*	Type FL-A: 2010-01
		Type FL-B: 2010-01

* 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. 2008 Table of Expected Loss Ranges

Effective January 1, 2008

6.

Excess Loss Factors

(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.416	0.443	0.459	0.472	0.486	0.507	0.525
\$15,000 †	0.380	0.411	0.429	0.444	0.460	0.485	0.508
\$20,000 †	0.350	0.384	0.404	0.420	0.439	0.466	0.493
\$25,000	0.326	0.362	0.383	0.400	0.420	0.450	0.480
\$30,000	0.305	0.342	0.364	0.382	0.404	0.435	0.468
\$35,000	0.286	0.324	0.347	0.366	0.389	0.422	0.458
\$40,000	0.269	0.308	0.332	0.351	0.375	0.410	0.448
\$50,000	0.241	0.281	0.306	0.326	0.351	0.388	0.430
\$75,000	0.190	0.229	0.255	0.276	0.305	0.345	0.393
\$100,000	0.157	0.193	0.220	0.240	0.270	0.312	0.365
\$125,000	0.135	0.167	0.193	0.213	0.243	0.285	0.341
\$150,000	0.119	0.148	0.174	0.193	0.222	0.264	0.322
\$175,000	0.106	0.133	0.158	0.176	0.204	0.246	0.305
\$200,000	0.096	0.121	0.145	0.162	0.189	0.231	0.290
\$225,000	0.088	0.111	0.134	0.150	0.177	0.218	0.276
\$250,000	0.082	0.103	0.125	0.141	0.167	0.206	0.265
\$275,000	0.076	0.096	0.118	0.133	0.157	0.196	0.254
\$300,000	0.071	0.090	0.111	0.125	0.149	0.187	0.244
\$325,000	0.066	0.084	0.105	0.119	0.141	0.178	0.236
\$350,000	0.063	0.080	0.100	0.113	0.135	0.171	0.227
\$375,000	0.059	0.076	0.095	0.107	0.129	0.164	0.220
\$400,000	0.056	0.072	0.091	0.103	0.123	0.158	0.213
\$425,000	0.053	0.068	0.087	0.098	0.118	0.152	0.206
\$450,000	0.051	0.065	0.083	0.094	0.114	0.146	0.200
\$475,000	0.049	0.062	0.080	0.091	0.110	0.141	0.195
\$500,000	0.047	0.060	0.077	0.087	0.106	0.137	0.189
\$600,000	0.040	0.052	0.067	0.076	0.093	0.121	0.171
\$700,000	0.035	0.045	0.059	0.068	0.083	0.109	0.156
\$800,000	0.032	0.041	0.054	0.062	0.075	0.100	0.145
\$900,000	0.029	0.038	0.050	0.056	0.069	0.091	0.134
\$1,000,000	0.027	0.035	0.046	0.052	0.063	0.085	0.126
\$2,000,000	0.016	0.021	0.027	0.031	0.037	0.050	0.077
\$3,000,000	0.012	0.016	0.021	0.023	0.028	0.037	0.058
\$4,000,000	0.010	0.013	0.017	0.019	0.023	0.030	0.047
\$5,000,000	0.009	0.011	0.014	0.016	0.019	0.026	0.040
\$6,000,000	0.007	0.009	0.012	0.013	0.016	0.022	0.035
\$7,000,000	0.006	0.008	0.010	0.012	0.014	0.019	0.031
\$8,000,000	0.005	0.007	0.009	0.011	0.013	0.017	0.028
\$9,000,000	0.005	0.006	0.008	0.009	0.012	0.016	0.025
\$10,000,000	0.005	0.006	0.008	0.009	0.011	0.014	0.023

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

Effective January 1, 2011

**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 †	0.512	0.542	0.559	0.573	0.588	0.609	0.628
\$15,000 †	0.473	0.508	0.527	0.543	0.562	0.587	0.612
\$20,000 †	0.441	0.479	0.501	0.519	0.539	0.568	0.597
\$25,000	0.415	0.455	0.479	0.498	0.520	0.552	0.584
\$30,000	0.392	0.434	0.459	0.479	0.503	0.537	0.572
\$35,000	0.371	0.415	0.441	0.461	0.487	0.523	0.561
\$40,000	0.353	0.398	0.425	0.446	0.473	0.510	0.551
\$50,000	0.322	0.368	0.396	0.419	0.448	0.487	0.532
\$75,000	0.264	0.310	0.341	0.365	0.397	0.442	0.494
\$100,000	0.225	0.268	0.300	0.325	0.359	0.406	0.464
\$125,000	0.196	0.237	0.269	0.293	0.328	0.378	0.439
\$150,000	0.176	0.213	0.245	0.269	0.304	0.354	0.418
\$175,000	0.159	0.194	0.225	0.248	0.283	0.333	0.399
\$200,000	0.145	0.178	0.209	0.231	0.265	0.315	0.382
\$225,000	0.133	0.164	0.194	0.216	0.249	0.299	0.367
\$250,000	0.124	0.154	0.183	0.204	0.236	0.285	0.354
\$275,000	0.116	0.144	0.172	0.192	0.224	0.272	0.341
\$300,000	0.108	0.135	0.163	0.182	0.213	0.261	0.329
\$325,000	0.102	0.127	0.155	0.173	0.203	0.250	0.318
\$350,000	0.096	0.121	0.147	0.165	0.194	0.240	0.308
\$375,000	0.091	0.114	0.140	0.158	0.186	0.231	0.299
\$400,000	0.087	0.109	0.134	0.151	0.179	0.223	0.290
\$425,000	0.082	0.104	0.129	0.145	0.172	0.215	0.282
\$450,000	0.079	0.099	0.124	0.139	0.166	0.208	0.274
\$475,000	0.075	0.095	0.119	0.134	0.160	0.201	0.267
\$500,000	0.072	0.091	0.115	0.129	0.154	0.195	0.260
\$600,000	0.062	0.079	0.100	0.113	0.136	0.174	0.237
\$700,000	0.054	0.069	0.089	0.101	0.122	0.157	0.218
\$800,000	0.049	0.063	0.081	0.092	0.111	0.144	0.202
\$900,000	0.045	0.057	0.074	0.084	0.102	0.133	0.189
\$1,000,000	0.041	0.052	0.069	0.077	0.094	0.123	0.177
\$2,000,000	0.024	0.031	0.041	0.045	0.055	0.073	0.111
\$3,000,000	0.019	0.023	0.031	0.034	0.041	0.054	0.083
\$4,000,000	0.015	0.019	0.025	0.028	0.033	0.044	0.068
\$5,000,000	0.013	0.016	0.021	0.024	0.028	0.037	0.058
\$6,000,000	0.010	0.013	0.018	0.020	0.024	0.032	0.050
\$7,000,000	0.009	0.012	0.016	0.018	0.021	0.029	0.044
\$8,000,000	0.008	0.010	0.014	0.016	0.019	0.026	0.040
\$9,000,000	0.007	0.009	0.013	0.014	0.017	0.023	0.037
\$10,000,000	0.007	0.009	0.012	0.013	0.016	0.021	0.034

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

7. **Retrospective Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.07	0.05	0.04	0.20	0.16	0.13	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

9. **Excess Loss Factors For United States Longshore and Harbor Workers' Act**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups			Per Accident Limitation	Hazard Groups		
	C & D	E & F	G		C & D	E & F	G
25,000	0.350	0.413	0.443	150,000	0.179	0.234	0.271
30,000	0.333	0.398	0.432	175,000	0.165	0.216	0.252
35,000	0.319	0.384	0.420	200,000	0.154	0.202	0.237
40,000	0.306	0.372	0.409	250,000	0.136	0.179	0.211
50,000	0.286	0.351	0.391	300,000	0.123	0.161	0.192
75,000	0.245	0.311	0.349	500,000	0.091	0.121	0.144
100,000	0.218	0.278	0.319	1,000,000	0.061	0.079	0.093
125,000	0.196	0.253	0.291				

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

Type A: 2010-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.360	21,928	22,469	0.312	393,334	424,799	0.264
10,056	10,167	0.359	22,470	23,037	0.311	424,800	461,739	0.263
10,168	10,282	0.358	23,038	23,636	0.310	461,740	505,714	0.262
10,283	10,399	0.357	23,637	24,266	0.309	505,715	558,947	0.261
10,400	10,520	0.356	24,267	24,931	0.308	558,948	624,705	0.260
10,521	10,643	0.355	24,932	25,633	0.307	624,706	707,999	0.259
10,644	10,769	0.354	25,634	26,376	0.306	708,000	816,923	0.258
10,770	10,898	0.353	26,377	27,164	0.305	816,924	965,454	0.257
10,899	11,030	0.352	27,165	27,999	0.304	965,455	1,179,999	0.256
11,031	11,165	0.351	28,000	28,888	0.303	1,180,000	1,517,142	0.255
11,166	11,304	0.350	28,889	29,836	0.302	1,517,143	1,824,799	0.254
11,305	11,446	0.349	29,837	30,847	0.301	1,824,800	1,983,478	0.253
11,447	11,592	0.348	30,848	31,929	0.300	1,983,479	2,172,380	0.252
11,593	11,741	0.347	31,930	33,090	0.299	2,172,381	2,401,052	0.251
11,742	11,895	0.346	33,091	34,339	0.298	2,401,053	2,683,529	0.250
11,896	12,052	0.345	34,340	35,686	0.297	2,683,530	3,041,333	0.249
12,053	12,214	0.344	35,687	37,142	0.296	3,041,334	3,509,230	0.248
12,215	12,380	0.343	37,143	38,723	0.295	3,509,231	4,147,272	0.247
12,381	12,551	0.342	38,724	40,444	0.294	4,147,273	5,068,888	0.246
12,552	12,727	0.341	40,445	42,325	0.293	5,068,889	6,517,142	0.245
12,728	12,907	0.340	42,326	44,390	0.292	6,517,143	9,123,999	0.244
12,908	13,093	0.339	44,391	46,666	0.291	9,124,000	15,206,666	0.243
13,094	13,284	0.338	46,667	49,189	0.290	15,206,667	45,619,999	0.242
13,285	13,481	0.338	49,190	51,999	0.289	45,620,000	And Above	0.241
13,482	13,684	0.337	52,000	55,151	0.289			
13,685	13,893	0.336	55,152	58,709	0.288			
13,894	14,108	0.335	58,710	62,758	0.287			
14,109	14,330	0.334	62,759	67,407	0.286			
14,331	14,559	0.333	67,408	72,799	0.285			
14,560	14,796	0.332	72,800	79,130	0.284			
14,797	15,041	0.331	79,131	86,666	0.283			
15,042	15,294	0.330	86,667	95,789	0.282			
15,295	15,555	0.329	95,790	107,058	0.281			
15,556	15,826	0.328	107,059	121,333	0.280			
15,827	16,106	0.327	121,334	139,999	0.279			
16,107	16,396	0.326	140,000	165,454	0.278			
16,397	16,697	0.325	165,455	200,377	0.277			
16,698	17,009	0.324	200,378	208,235	0.276			
17,010	17,333	0.323	208,236	216,734	0.275			
17,334	17,669	0.322	216,735	225,957	0.274			
17,670	18,019	0.321	225,958	235,999	0.273			
18,020	18,383	0.320	236,000	246,976	0.272			
18,384	18,762	0.319	246,977	259,024	0.271			
18,763	19,157	0.318	259,025	272,307	0.270			
19,158	19,569	0.317	272,308	287,027	0.269			
19,570	19,999	0.316	287,028	303,428	0.268			
20,000	20,449	0.315	303,429	321,818	0.267	First	10,000	0.0%
20,450	20,919	0.314	321,819	342,580	0.266	Next	190,000	9.1%
20,920	21,411	0.313	342,581	366,206	0.265	Next	1,550,000	11.3%
21,412	21,927	0.313	366,207	393,333	0.265	Over	1,750,000	12.3%
						Expected Loss Ratio:		0.600
						Tax Multiplier:		1.042

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

Type B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.360
10,100	10,303	0.359
10,304	10,515	0.358
10,516	10,736	0.357
10,737	10,967	0.356
10,968	11,208	0.355
11,209	11,460	0.354
11,461	11,724	0.353
11,725	11,999	0.352
12,000	12,289	0.351
12,290	12,592	0.350
12,593	12,911	0.349
12,912	13,246	0.348
13,247	13,599	0.347
13,600	13,972	0.346
13,973	14,366	0.345
14,367	14,782	0.344
14,783	15,223	0.343
15,224	15,692	0.342
15,693	16,190	0.341
16,191	16,721	0.340
16,722	17,288	0.339
17,289	17,894	0.338
17,895	18,545	0.338
18,546	19,245	0.337

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.336
20,000	20,816	0.335
20,817	21,702	0.334
21,703	22,666	0.333
22,667	23,720	0.332
23,721	24,878	0.331
24,879	26,153	0.330
26,154	27,567	0.329
27,568	29,142	0.328
29,143	30,909	0.327
30,910	32,903	0.326
32,904	35,172	0.325
35,173	37,777	0.324
37,778	40,799	0.323
40,800	44,347	0.322
44,348	48,571	0.321
48,572	53,684	0.320
53,685	59,999	0.319
60,000	67,999	0.318
68,000	78,461	0.317
78,462	92,727	0.316
92,728	113,333	0.315
113,334	145,714	0.314
145,715	200,606	0.313
200,607	213,548	0.313

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.312
228,276	245,185	0.311
245,186	264,799	0.310
264,800	287,826	0.309
287,827	315,238	0.308
315,239	348,421	0.307
348,422	389,411	0.306
389,412	441,333	0.305
441,334	509,230	0.304
509,231	601,818	0.303
601,819	735,555	0.302
735,556	945,714	0.301
945,715	1,323,999	0.300
1,324,000	1,809,565	0.299
1,809,566	1,981,904	0.298
1,981,905	2,190,526	0.297
2,190,527	2,448,235	0.296
2,448,236	2,774,666	0.295
2,774,667	3,201,538	0.294
3,201,539	3,783,636	0.293
3,783,637	4,624,444	0.292
4,624,445	5,945,714	0.291
5,945,715	8,323,999	0.290
8,324,000	13,873,333	0.289
13,873,334	41,619,999	0.289
41,620,000	And Above	0.288
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:		0.600
Tax Multiplier:		1.042

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

Type A: 2010-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.285	21,928	22,469	0.237	393,334	424,799	0.189
10,056	10,167	0.284	22,470	23,037	0.236	424,800	461,739	0.188
10,168	10,282	0.283	23,038	23,636	0.235	461,740	505,714	0.187
10,283	10,399	0.282	23,637	24,266	0.234	505,715	558,947	0.186
10,400	10,520	0.281	24,267	24,931	0.233	558,948	624,705	0.185
10,521	10,643	0.280	24,932	25,633	0.232	624,706	707,999	0.184
10,644	10,769	0.279	25,634	26,376	0.231	708,000	816,923	0.183
10,770	10,898	0.278	26,377	27,164	0.230	816,924	965,454	0.182
10,899	11,030	0.277	27,165	27,999	0.229	965,455	1,179,999	0.181
11,031	11,165	0.276	28,000	28,888	0.228	1,180,000	1,517,142	0.180
11,166	11,304	0.275	28,889	29,836	0.227	1,517,143	1,824,799	0.179
11,305	11,446	0.274	29,837	30,847	0.226	1,824,800	1,983,478	0.178
11,447	11,592	0.273	30,848	31,929	0.225	1,983,479	2,172,380	0.177
11,593	11,741	0.272	31,930	33,090	0.224	2,172,381	2,401,052	0.176
11,742	11,895	0.271	33,091	34,339	0.223	2,401,053	2,683,529	0.175
11,896	12,052	0.270	34,340	35,686	0.222	2,683,530	3,041,333	0.174
12,053	12,214	0.269	35,687	37,142	0.221	3,041,334	3,509,230	0.173
12,215	12,380	0.268	37,143	38,723	0.220	3,509,231	4,147,272	0.172
12,381	12,551	0.267	38,724	40,444	0.219	4,147,273	5,068,888	0.171
12,552	12,727	0.266	40,445	42,325	0.218	5,068,889	6,517,142	0.170
12,728	12,907	0.265	42,326	44,390	0.217	6,517,143	9,123,999	0.169
12,908	13,093	0.264	44,391	46,666	0.216	9,124,000	15,206,666	0.168
13,094	13,284	0.263	46,667	49,189	0.215	15,206,667	45,619,999	0.167
13,285	13,481	0.262	49,190	51,999	0.214	45,620,000	And Above	0.166
13,482	13,684	0.261	52,000	55,151	0.213			
13,685	13,893	0.261	55,152	58,709	0.213			
13,894	14,108	0.260	58,710	62,758	0.212			
14,109	14,330	0.259	62,759	67,407	0.211			
14,331	14,559	0.258	67,408	72,799	0.210			
14,560	14,796	0.257	72,800	79,130	0.209			
14,797	15,041	0.256	79,131	86,666	0.208			
15,042	15,294	0.255	86,667	95,789	0.207			
15,295	15,555	0.254	95,790	107,058	0.206			
15,556	15,826	0.253	107,059	121,333	0.205			
15,827	16,106	0.252	121,334	139,999	0.204			
16,107	16,396	0.251	140,000	165,454	0.203			
16,397	16,697	0.250	165,455	200,377	0.202			
16,698	17,009	0.249	200,378	208,235	0.201			
17,010	17,333	0.248	208,236	216,734	0.200			
17,334	17,669	0.247	216,735	225,957	0.199			
17,670	18,019	0.246	225,958	235,999	0.198			
18,020	18,383	0.245	236,000	246,976	0.197			
18,384	18,762	0.244	246,977	259,024	0.196			
18,763	19,157	0.243	259,025	272,307	0.195			
19,158	19,569	0.242	272,308	287,027	0.194			
19,570	19,999	0.241	287,028	303,428	0.193			
20,000	20,449	0.240	303,429	321,818	0.192	First	10,000	0.0%
20,450	20,919	0.239	321,819	342,580	0.191	Next	190,000	9.1%
20,920	21,411	0.238	342,581	366,206	0.190	Next	1,550,000	11.3%
21,412	21,927	0.237	366,207	393,333	0.189	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.676
						Tax Multiplier:		1.042

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

Type B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.285
10,100	10,303	0.284
10,304	10,515	0.283
10,516	10,736	0.282
10,737	10,967	0.281
10,968	11,208	0.280
11,209	11,460	0.279
11,461	11,724	0.278
11,725	11,999	0.277
12,000	12,289	0.276
12,290	12,592	0.275
12,593	12,911	0.274
12,912	13,246	0.273
13,247	13,599	0.272
13,600	13,972	0.271
13,973	14,366	0.270
14,367	14,782	0.269
14,783	15,223	0.268
15,224	15,692	0.267
15,693	16,190	0.266
16,191	16,721	0.265
16,722	17,288	0.264
17,289	17,894	0.263
17,895	18,545	0.262
18,546	19,245	0.261

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.261
20,000	20,816	0.260
20,817	21,702	0.259
21,703	22,666	0.258
22,667	23,720	0.257
23,721	24,878	0.256
24,879	26,153	0.255
26,154	27,567	0.254
27,568	29,142	0.253
29,143	30,909	0.252
30,910	32,903	0.251
32,904	35,172	0.250
35,173	37,777	0.249
37,778	40,799	0.248
40,800	44,347	0.247
44,348	48,571	0.246
48,572	53,684	0.245
53,685	59,999	0.244
60,000	67,999	0.243
68,000	78,461	0.242
78,462	92,727	0.241
92,728	113,333	0.240
113,334	145,714	0.239
145,715	200,606	0.238
200,607	213,548	0.237

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.237
228,276	245,185	0.236
245,186	264,799	0.235
264,800	287,826	0.234
287,827	315,238	0.233
315,239	348,421	0.232
348,422	389,411	0.231
389,412	441,333	0.230
441,334	509,230	0.229
509,231	601,818	0.228
601,819	735,555	0.227
735,556	945,714	0.226
945,715	1,323,999	0.225
1,324,000	1,809,565	0.224
1,809,566	1,981,904	0.223
1,981,905	2,190,526	0.222
2,190,527	2,448,235	0.221
2,448,236	2,774,666	0.220
2,774,667	3,201,538	0.219
3,201,539	3,783,636	0.218
3,783,637	4,624,444	0.217
4,624,445	5,945,714	0.216
5,945,715	8,323,999	0.215
8,324,000	13,873,333	0.214
13,873,334	41,619,999	0.213
41,620,000	And Above	0.213
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:		0.676
Tax Multiplier:		1.042

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

Type FL-A: 2010-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.390	21,928	22,469	0.341	393,334	424,799	0.293
10,056	10,167	0.389	22,470	23,037	0.340	424,800	461,739	0.292
10,168	10,282	0.388	23,038	23,636	0.340	461,740	505,714	0.291
10,283	10,399	0.387	23,637	24,266	0.339	505,715	558,947	0.290
10,400	10,520	0.386	24,267	24,931	0.338	558,948	624,705	0.289
10,521	10,643	0.385	24,932	25,633	0.337	624,706	707,999	0.288
10,644	10,769	0.384	25,634	26,376	0.336	708,000	816,923	0.287
10,770	10,898	0.383	26,377	27,164	0.335	816,924	965,454	0.286
10,899	11,030	0.382	27,165	27,999	0.334	965,455	1,179,999	0.285
11,031	11,165	0.381	28,000	28,888	0.333	1,180,000	1,517,142	0.285
11,166	11,304	0.380	28,889	29,836	0.332	1,517,143	1,824,799	0.284
11,305	11,446	0.379	29,837	30,847	0.331	1,824,800	1,983,478	0.283
11,447	11,592	0.378	30,848	31,929	0.330	1,983,479	2,172,380	0.282
11,593	11,741	0.377	31,930	33,090	0.329	2,172,381	2,401,052	0.281
11,742	11,895	0.376	33,091	34,339	0.328	2,401,053	2,683,529	0.280
11,896	12,052	0.375	34,340	35,686	0.327	2,683,530	3,041,333	0.279
12,053	12,214	0.374	35,687	37,142	0.326	3,041,334	3,509,230	0.278
12,215	12,380	0.373	37,143	38,723	0.325	3,509,231	4,147,272	0.277
12,381	12,551	0.372	38,724	40,444	0.324	4,147,273	5,068,888	0.276
12,552	12,727	0.371	40,445	42,325	0.323	5,068,889	6,517,142	0.275
12,728	12,907	0.370	42,326	44,390	0.322	6,517,143	9,123,999	0.274
12,908	13,093	0.369	44,391	46,666	0.321	9,124,000	15,206,666	0.273
13,094	13,284	0.368	46,667	49,189	0.320	15,206,667	45,619,999	0.272
13,285	13,481	0.367	49,190	51,999	0.319	45,620,000	And Above	0.271
13,482	13,684	0.367	52,000	55,151	0.318			
13,685	13,893	0.366	55,152	58,709	0.317			
13,894	14,108	0.365	58,710	62,758	0.316			
14,109	14,330	0.364	62,759	67,407	0.315			
14,331	14,559	0.363	67,408	72,799	0.314			
14,560	14,796	0.362	72,800	79,130	0.313			
14,797	15,041	0.361	79,131	86,666	0.312			
15,042	15,294	0.360	86,667	95,789	0.312			
15,295	15,555	0.359	95,790	107,058	0.311			
15,556	15,826	0.358	107,059	121,333	0.310			
15,827	16,106	0.357	121,334	139,999	0.309			
16,107	16,396	0.356	140,000	165,454	0.308			
16,397	16,697	0.355	165,455	200,377	0.307			
16,698	17,009	0.354	200,378	208,235	0.306			
17,010	17,333	0.353	208,236	216,734	0.305			
17,334	17,669	0.352	216,735	225,957	0.304			
17,670	18,019	0.351	225,958	235,999	0.303			
18,020	18,383	0.350	236,000	246,976	0.302			
18,384	18,762	0.349	246,977	259,024	0.301			
18,763	19,157	0.348	259,025	272,307	0.300			
19,158	19,569	0.347	272,308	287,027	0.299			
19,570	19,999	0.346	287,028	303,428	0.298			
20,000	20,449	0.345	303,429	321,818	0.297	First	10,000	0.0%
20,450	20,919	0.344	321,819	342,580	0.296	Next	190,000	9.1%
20,920	21,411	0.343	342,581	366,206	0.295	Next	1,550,000	11.3%
21,412	21,927	0.342	366,207	393,333	0.294	Over	1,750,000	12.3%
						Expected Loss Ratio:		0.575
						Tax Multiplier:		1.036

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

Type FL-B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.390
10,100	10,303	0.389
10,304	10,515	0.388
10,516	10,736	0.387
10,737	10,967	0.386
10,968	11,208	0.385
11,209	11,460	0.384
11,461	11,724	0.383
11,725	11,999	0.382
12,000	12,289	0.381
12,290	12,592	0.380
12,593	12,911	0.379
12,912	13,246	0.378
13,247	13,599	0.377
13,600	13,972	0.376
13,973	14,366	0.375
14,367	14,782	0.374
14,783	15,223	0.373
15,224	15,692	0.372
15,693	16,190	0.371
16,191	16,721	0.370
16,722	17,288	0.369
17,289	17,894	0.368
17,895	18,545	0.367
18,546	19,245	0.367

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.366
20,000	20,816	0.365
20,817	21,702	0.364
21,703	22,666	0.363
22,667	23,720	0.362
23,721	24,878	0.361
24,879	26,153	0.360
26,154	27,567	0.359
27,568	29,142	0.358
29,143	30,909	0.357
30,910	32,903	0.356
32,904	35,172	0.355
35,173	37,777	0.354
37,778	40,799	0.353
40,800	44,347	0.352
44,348	48,571	0.351
48,572	53,684	0.350
53,685	59,999	0.349
60,000	67,999	0.348
68,000	78,461	0.347
78,462	92,727	0.346
92,728	113,333	0.345
113,334	145,714	0.344
145,715	200,606	0.343
200,607	213,548	0.342

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.341
228,276	245,185	0.340
245,186	264,799	0.340
264,800	287,826	0.339
287,827	315,238	0.338
315,239	348,421	0.337
348,422	389,411	0.336
389,412	441,333	0.335
441,334	509,230	0.334
509,231	601,818	0.333
601,819	735,555	0.332
735,556	945,714	0.331
945,715	1,323,999	0.330
1,324,000	1,809,565	0.329
1,809,566	1,981,904	0.328
1,981,905	2,190,526	0.327
2,190,527	2,448,235	0.326
2,448,236	2,774,666	0.325
2,774,667	3,201,538	0.324
3,201,539	3,783,636	0.323
3,783,637	4,624,444	0.322
4,624,445	5,945,714	0.321
5,945,715	8,323,999	0.320
8,324,000	13,873,333	0.319
13,873,334	41,619,999	0.318
41,620,000	And Above	0.317
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:		0.575
Tax Multiplier:		1.036

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

Type FL-A: 2010-01

WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio	WC Premium Range From	To	Expense Ratio
0	10,055	0.288	21,928	22,469	0.240	393,334	424,799	0.191
10,056	10,167	0.287	22,470	23,037	0.239	424,800	461,739	0.190
10,168	10,282	0.286	23,038	23,636	0.238	461,740	505,714	0.189
10,283	10,399	0.285	23,637	24,266	0.237	505,715	558,947	0.188
10,400	10,520	0.284	24,267	24,931	0.236	558,948	624,705	0.188
10,521	10,643	0.283	24,932	25,633	0.235	624,706	707,999	0.187
10,644	10,769	0.282	25,634	26,376	0.234	708,000	816,923	0.186
10,770	10,898	0.281	26,377	27,164	0.233	816,924	965,454	0.185
10,899	11,030	0.280	27,165	27,999	0.232	965,455	1,179,999	0.184
11,031	11,165	0.279	28,000	28,888	0.231	1,180,000	1,517,142	0.183
11,166	11,304	0.278	28,889	29,836	0.230	1,517,143	1,824,799	0.182
11,305	11,446	0.277	29,837	30,847	0.229	1,824,800	1,983,478	0.181
11,447	11,592	0.276	30,848	31,929	0.228	1,983,479	2,172,380	0.180
11,593	11,741	0.275	31,930	33,090	0.227	2,172,381	2,401,052	0.179
11,742	11,895	0.274	33,091	34,339	0.226	2,401,053	2,683,529	0.178
11,896	12,052	0.273	34,340	35,686	0.225	2,683,530	3,041,333	0.177
12,053	12,214	0.272	35,687	37,142	0.224	3,041,334	3,509,230	0.176
12,215	12,380	0.271	37,143	38,723	0.223	3,509,231	4,147,272	0.175
12,381	12,551	0.270	38,724	40,444	0.222	4,147,273	5,068,888	0.174
12,552	12,727	0.270	40,445	42,325	0.221	5,068,889	6,517,142	0.173
12,728	12,907	0.269	42,326	44,390	0.220	6,517,143	9,123,999	0.172
12,908	13,093	0.268	44,391	46,666	0.219	9,124,000	15,206,666	0.171
13,094	13,284	0.267	46,667	49,189	0.218	15,206,667	45,619,999	0.170
13,285	13,481	0.266	49,190	51,999	0.217	45,620,000	And Above	0.169
13,482	13,684	0.265	52,000	55,151	0.216			
13,685	13,893	0.264	55,152	58,709	0.215			
13,894	14,108	0.263	58,710	62,758	0.215			
14,109	14,330	0.262	62,759	67,407	0.214			
14,331	14,559	0.261	67,408	72,799	0.213			
14,560	14,796	0.260	72,800	79,130	0.212			
14,797	15,041	0.259	79,131	86,666	0.211			
15,042	15,294	0.258	86,667	95,789	0.210			
15,295	15,555	0.257	95,790	107,058	0.209			
15,556	15,826	0.256	107,059	121,333	0.208			
15,827	16,106	0.255	121,334	139,999	0.207			
16,107	16,396	0.254	140,000	165,454	0.206			
16,397	16,697	0.253	165,455	200,377	0.205			
16,698	17,009	0.252	200,378	208,235	0.204			
17,010	17,333	0.251	208,236	216,734	0.203			
17,334	17,669	0.250	216,735	225,957	0.202			
17,670	18,019	0.249	225,958	235,999	0.201			
18,020	18,383	0.248	236,000	246,976	0.200			
18,384	18,762	0.247	246,977	259,024	0.199			
18,763	19,157	0.246	259,025	272,307	0.198			
19,158	19,569	0.245	272,308	287,027	0.197			
19,570	19,999	0.244	287,028	303,428	0.196			
20,000	20,449	0.243	303,429	321,818	0.195	First	10,000	0.0%
20,450	20,919	0.243	321,819	342,580	0.194	Next	190,000	9.1%
20,920	21,411	0.242	342,581	366,206	0.193	Next	1,550,000	11.3%
21,412	21,927	0.241	366,207	393,333	0.192	Over	1,750,000	12.3%
						Expected Loss and ALAE Ratio:		0.677
						Tax Multiplier:		1.036

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

Type FL-B: 2010-01

WC Premium Range		Expense Ratio
From	To	
0	10,099	0.288
10,100	10,303	0.287
10,304	10,515	0.286
10,516	10,736	0.285
10,737	10,967	0.284
10,968	11,208	0.283
11,209	11,460	0.282
11,461	11,724	0.281
11,725	11,999	0.280
12,000	12,289	0.279
12,290	12,592	0.278
12,593	12,911	0.277
12,912	13,246	0.276
13,247	13,599	0.275
13,600	13,972	0.274
13,973	14,366	0.273
14,367	14,782	0.272
14,783	15,223	0.271
15,224	15,692	0.270
15,693	16,190	0.270
16,191	16,721	0.269
16,722	17,288	0.268
17,289	17,894	0.267
17,895	18,545	0.266
18,546	19,245	0.265

WC Premium Range		Expense Ratio
From	To	
19,246	19,999	0.264
20,000	20,816	0.263
20,817	21,702	0.262
21,703	22,666	0.261
22,667	23,720	0.260
23,721	24,878	0.259
24,879	26,153	0.258
26,154	27,567	0.257
27,568	29,142	0.256
29,143	30,909	0.255
30,910	32,903	0.254
32,904	35,172	0.253
35,173	37,777	0.252
37,778	40,799	0.251
40,800	44,347	0.250
44,348	48,571	0.249
48,572	53,684	0.248
53,685	59,999	0.247
60,000	67,999	0.246
68,000	78,461	0.245
78,462	92,727	0.244
92,728	113,333	0.243
113,334	145,714	0.243
145,715	200,606	0.242
200,607	213,548	0.241

WC Premium Range		Expense Ratio
From	To	
213,549	228,275	0.240
228,276	245,185	0.239
245,186	264,799	0.238
264,800	287,826	0.237
287,827	315,238	0.236
315,239	348,421	0.235
348,422	389,411	0.234
389,412	441,333	0.233
441,334	509,230	0.232
509,231	601,818	0.231
601,819	735,555	0.230
735,556	945,714	0.229
945,715	1,323,999	0.228
1,324,000	1,809,565	0.227
1,809,566	1,981,904	0.226
1,981,905	2,190,526	0.225
2,190,527	2,448,235	0.224
2,448,236	2,774,666	0.223
2,774,667	3,201,538	0.222
3,201,539	3,783,636	0.221
3,783,637	4,624,444	0.220
4,624,445	5,945,714	0.219
5,945,715	8,323,999	0.218
8,324,000	13,873,333	0.217
13,873,334	41,619,999	0.216
41,620,000	And Above	0.215
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:		0.677
Tax Multiplier:		1.036

NCCI KEY CONTACTS

Tony DiDonato, FCAS, MAAA
Actuarial & Economics Services
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487
561-893-3116
Fax: 561-893-5208

Greg Talbot, FCAS, MAAA
Actuarial & Economics Services
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487
561-893-3093
Fax: 561-893-5834

Lori Lovgren
Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
901 Peninsula Corporate Circle
Boca Raton, FL 33487
561-893-3337
Fax: 561-893-5463

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

First Name_Last Name@ncci.com

FLORIDA

AFFILIATE LISTING

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 INDEMNITY INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADVANTAGE WC INSURANCE CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
AK NATIONAL INS CO
ALEA NORTH AMERICA INS CO
ALLIANZ GLOBAL RISKS US INS CO
ALLIED EASTERN IND CO
ALLIED PROPERTY AND CASUALTY INS CO
ALLIED WORLD REINSURANCE CO
AMERICA FIRST INSURANCE COMPANY
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 INTERSTATE INS CO
AMERICAN MODERN HOME INS CO
AMERICAN STATES INS CO A SAFECO COMPANY
AMERICAN ZURICH INS CO
AMERICAS INSURANCE 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 INS CO
ARGONAUT MIDWEST INS CO
ASCENDANT COMMERCIAL INSURANCE INC
ASSOCIATED INDEMNITY CORP
ASSOCIATED INDUSTRIES INS CO INC
ASSOCIATION CASUALTY INS CO

FLORIDA

AFFILIATE LISTING

ASSOCIATION INSURANCE COMPANY
ASSURANCE COMPANY OF AMERICA
ATHENA ASSURANCE CO
ATLANTIC SPECIALTY INS CO (ONEBEACON)
AUTO OWNERS INS CO
AUTOMOBILE INSURANCE CO OF HARTFORD
AXIS INSURANCE CO
AXIS REINSURANCE CO
BANKERS INS 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
BITUMINOUS CASUALTY CORP
BITUMINOUS FIRE AND MARINE INS CO
BRIDGEFIELD CASUALTY INS CO
BRIDGEFIELD EMPLOYERS INS CO
BROTHERHOOD MUTUAL INS CO
BUSINESSFIRST INS COMPANY
CALIFORNIA INSURANCE COMPANY
CAMDEN FIRE INS ASSN
CANAL INS CO
CAPITAL CITY INSURANCE COMPANY
CAPITOL INDEMNITY CORP
CAROLINA CASUALTY INS CO
CASTLEPOINT FLORIDA INSURANCE CO
CENTRE INSURANCE COMPANY
CHARTER OAK FIRE INS CO
CHARTIS CASUALTY COMPANY
CHARTIS PROPERTY CASUALTY COMPANY
CHEROKEE INS CO
CHRYSLER INS CO
CHUBB INDEMNITY INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CLARENDON NATIONAL 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
COMPWEST INS CO

AFFILIATE LISTING

CONSOLIDATED INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CORNHUSKER CASUALTY COMPANY
CRUM AND FORSTER INDEMNITY CO
DAKOTA TRUCK UNDERWRITERS
DELOS INSURANCE COMPANY
DEPOSITORS INS CO
DIAMOND STATE INS CO
DISCOVER PROPERTY & CASUALTY INS CO
DISCOVER SPECIALTY INSURANCE 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 FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
ESURANCE INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXCELSIOR INSURANCE COMPANY
F F V A MUTUAL INSURANCE COMPANY
FAIRFIELD INS CO
FAIRMONT SPECIALTY INSURANCE COMPANY
FARMERS CASUALTY INS CO
FARMERS INSURANCE EXCHANGE
FARMINGTON CASUALTY COMPANY
FARMLAND MUTUAL INSURANCE COMPANY
FCCI COMMERCIAL INS CO
FCCI INSURANCE COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FEDERATED RURAL ELECTRIC INS EXCHANGE
FEDERATED SERVICE INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIRST FINANCIAL INS CO

FLORIDA

AFFILIATE LISTING

FIRST LIBERTY INS CORP
FIRST NATIONAL INS CO OF AMERICA
FIRST NONPROFIT INS CO
FIRSTCOMP INSURANCE CO
FL HOSPITALITY MUTUAL INS CO
FL RETAIL FEDERATION SI FUND
FL ROOFING SHEET METAL AND AC CONT ASSN SI FUND
FL RURAL ELECTRIC SI FUND
FLORIDA CITRUS BUSINESS AND INDUSTRIES FUND
FLORIDA MUNICIPAL INS TRUST
FLORIDA WC JUA
FLORISTS INS CO
FLORISTS MUTUAL INSURANCE CO
FRANK WINSTON CRUM INSURANCE INC
FRANKENMUTH MUTUAL INS CO
GA CASUALTY AND SURETY CO
GATEWAY INS CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GRAY INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT AMERICAN SECURITY INS CO
GREAT AMERICAN SPIRIT INS CO
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREENWICH INS CO
GUARANTEE INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARBOR SPECIALTY INS CO
HARCO NATIONAL INS CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO

FLORIDA

AFFILIATE LISTING

HIGHMARK CASUALTY INSURANCE COMPANY
HUDSON INS CO
ILLINOIS NATIONAL INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INDIANA INSURANCE COMPANY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
INSURANCE COMPANY OF THE AMERICAS
KEY RISK INS CO
LANCER INSURANCE COMPANY
LAURIER INDEMNITY CO INC
LIBERTY INS CORP
LIBERTY INS UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LION INSURANCE COMPANY
LM GENERAL INS CO
LM INS CORP
LM PERSONAL INS CO
LM PROPERTY AND CASUALTY INS CO
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MADISON INSURANCE COMPANY
MAG MUTUAL INS CO
MAIN STREET AMERICA ASSURANCE CO
MAIN STREET AMERICA PROTECTION INS CO
MAJESTIC INS CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MEMIC INDEMNITY CO
MICHIGAN COMMERCIAL INSURANCE MUTUAL
MID CENTURY INS CO
MIDDLESEX INS CO
MIDWEST EMPLOYERS CASUALTY CO
MILBANK INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MUNICH REINSURANCE AMERICA INC
NATIONAL AMERICAN INS CO
NATIONAL CASUALTY CO
NATIONAL FARMERS UNION PROP AND CAS CO (QBE)
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INDEMNITY CO
NATIONAL INDEMNITY CO OF THE SOUTH

AFFILIATE LISTING

NATIONAL INTERSTATE INS CO
NATIONAL LIABILITY & FIRE INSURANCE CO
NATIONAL SURETY CORP
NATIONAL TRUST INS CO
NATIONAL UNION FIRE INS CO OF LA
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NATIONWIDE PROPERTY AND CASUALTY INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE & GENERAL INSURANCE CO
NGM INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORGUARD INS CO
NORMANDY HARBOR INSURANCE CO INC
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
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
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PA GENERAL INS CO
PA LUMBERMENS MUTUAL INS CO
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
PEERLESS INSURANCE COMPANY
PEGASUS INSURANCE COMPANY INC
PENN AMERICA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHOENIX INS CO

FLORIDA

AFFILIATE LISTING

PRAETORIAN INSURANCE COMPANY
PREFERRED GOVERNMENTAL INS TRUST
PREFERRED PROFESSIONAL INSURANCE COMPANY
PREMIER GROUP INS CO
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROSIGHT SPECIALTY INSURANCE CO
PROTECTIVE INS CO
PUBLIC SERVICE MUTUAL INS
PUTNAM REINSURANCE CO
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
ROCKWOOD CASUALTY INS CO
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SEABRIGHT INSURANCE 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 EAGLE INSURANCE COMPANY
SOUTHERN GUARANTY INSURANCE CO
SOUTHERN INS CO
SOUTHERN OWNERS INS CO
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STATE AUTO FLORIDA INSURANCE COMPANY
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE FARM FIRE AND CASUALTY CO

FLORIDA

AFFILIATE LISTING

STATE FARM GENERAL INS CO
STATE NATIONAL INSURANCE COMPANY
SUA INSURANCE COMPANY
SUNZ INSURANCE COMPANY
T H E INSURANCE COMPANY
T I G INDEMNITY COMPANY
TECHNOLOGY INSURANCE CO
TM CASUALTY INS CO
TNUS INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
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 PROPERTY CASUALTY CO OF AMERICA
TRUCK INSURANCE EXCHANGE
TWIN CITY FIRE INS CO
TX GENERAL INDEMNITY CO
ULLICO CASUALTY CO
UNITED NATIONAL CASUALTY INS CO
UNITED NATIONAL SPECIALTY INS CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
UNIVERSAL UNDERWRITERS INS CO
US FIRE INS CO
US LIABILITY INS CO
US SPECIALTY INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
VININGS INS CO
WASHINGTON INTERNATIONAL INSURANCE COMPANY
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WESCO INSURANCE COMPANY (AMTRUST GROUP)
WEST AMERICAN INS CO



FLORIDA

AFFILIATE LISTING

WESTFIELD INS CO
WESTPORT INSURANCE CORPORATION
WILLIAMSBURG NATIONAL INS CO
WORK FIRST CASUALTY CO
WRM AMERICA INDEMNITY COMPANY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL