

## Base Premium Factors For Group Retrospective Rating

Size	Max %																			
	<u>105%</u>	<u>110%</u>	<u>115%</u>	<u>120%</u>	<u>125%</u>	<u>130%</u>	<u>135%</u>	<u>140%</u>	<u>145%</u>	<u>150%</u>	<u>155%</u>	<u>160%</u>	<u>165%</u>	<u>170%</u>	<u>175%</u>	<u>180%</u>	<u>185%</u>	<u>190%</u>	<u>195%</u>	<u>200%</u>
19	56.2%	48.4%	43.4%	39.8%	36.9%	34.7%	32.7%	31.1%	29.7%	28.5%	27.5%	26.6%	25.8%	25.0%	24.4%	23.8%	23.3%	22.8%	22.3%	21.9%
18	54.7%	47.0%	42.0%	38.5%	35.7%	33.4%	31.6%	30.0%	28.7%	27.5%	26.5%	25.6%	24.9%	24.2%	23.5%	23.0%	22.5%	22.1%	21.7%	21.3%
17	53.2%	45.5%	40.6%	37.1%	34.4%	32.2%	30.4%	28.9%	27.6%	26.5%	25.5%	24.7%	24.0%	23.3%	22.7%	22.2%	21.8%	21.4%	21.0%	20.7%
16	51.6%	43.9%	39.1%	35.7%	33.0%	30.9%	29.2%	27.7%	26.5%	25.5%	24.6%	23.8%	23.1%	22.5%	22.0%	21.5%	21.1%	20.7%	20.4%	20.1%
15	49.9%	42.3%	37.6%	34.2%	31.7%	29.6%	28.0%	26.6%	25.4%	24.4%	23.6%	22.9%	22.2%	21.7%	21.2%	20.8%	20.4%	20.1%	19.8%	19.5%
14	48.1%	40.6%	36.0%	32.8%	30.3%	28.3%	26.8%	25.5%	24.4%	23.5%	22.7%	22.0%	21.4%	20.9%	20.5%	20.1%	19.8%	19.5%	19.2%	19.0%
13	45.3%	38.0%	33.6%	30.5%	28.2%	26.4%	25.0%	23.8%	22.8%	22.0%	21.3%	20.8%	20.3%	19.9%	19.5%	19.2%	18.9%	18.7%	18.5%	18.3%
12	42.2%	35.2%	31.1%	28.2%	26.1%	24.5%	23.2%	22.2%	21.4%	20.7%	20.1%	19.7%	19.3%	18.9%	18.7%	18.4%	18.2%	18.1%	17.9%	17.8%
11	38.9%	32.4%	28.5%	25.9%	24.1%	22.6%	21.6%	20.7%	20.0%	19.5%	19.1%	18.7%	18.4%	18.2%	18.0%	17.8%	17.7%	17.6%	17.5%	17.4%
10	35.8%	29.6%	26.2%	23.9%	22.2%	21.1%	20.2%	19.5%	19.0%	18.6%	18.2%	18.0%	17.8%	17.6%	17.5%	17.4%	17.3%	17.3%	17.2%	17.2%
9	32.4%	26.9%	23.9%	21.9%	20.6%	19.6%	19.0%	18.5%	18.1%	17.8%	17.6%	17.5%	17.4%	17.3%	17.2%	17.2%	17.1%	17.1%	17.1%	17.1%
8	29.9%	24.9%	22.2%	20.6%	19.5%	18.7%	18.2%	17.9%	17.6%	17.4%	17.3%	17.2%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%
7	29.1%	24.2%	21.7%	20.1%	19.1%	18.5%	18.0%	17.7%	17.5%	17.3%	17.2%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%
6	28.2%	23.6%	21.2%	19.8%	18.8%	18.2%	17.8%	17.6%	17.4%	17.3%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
5	27.4%	23.0%	20.7%	19.4%	18.6%	18.0%	17.7%	17.4%	17.3%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
4	26.6%	22.4%	20.3%	19.0%	18.3%	17.8%	17.5%	17.3%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
3	25.8%	21.8%	19.8%	18.7%	18.1%	17.6%	17.4%	17.2%	17.1%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
2	25.0%	21.2%	19.4%	18.4%	17.8%	17.5%	17.3%	17.2%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%
1	24.2%	20.7%	19.0%	18.1%	17.6%	17.4%	17.2%	17.1%	17.1%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%	17.0%

Note: Handicap surplus is reflected in the basic premium factor and losses excess of \$500,000 are reflected in the loss development factors.