

**Individually Rated Private Employer EM Adjustment Factor**

<b>Initial Individually Rated EM Range</b>	<b>EM Adjustment Factor</b>
<b>0.90 and lower</b>	<b>0.95</b>
<b>0.91 to 1.99</b>	<b>1.00</b>
<b>2.00 and above</b>	<b>1.05</b>

Applicable to private employers that are individually experience rated, individual or group retrospective rated or in a deductible rating plan

Effective: 7/1/19