

Private Employers Basic Premium Factors For Group Retrospective Rating

Basic Premium Factors applicable to Total Premium for the Group

after the application of the Premium Size Factors at the Individual Employer Level

Group Premium Size	Selected Policy Year Maximum Group Loss Ratio																			
	105%	110%	115%	120%	125%	130%	135%	140%	145%	150%	155%	160%	165%	170%	175%	180%	185%	190%	195%	200%
19	57.3%	53.7%	51.1%	49.0%	47.3%	45.9%	44.7%	43.7%	42.8%	42.0%	41.3%	40.7%	40.2%	39.7%	39.3%	38.9%	38.5%	38.2%	37.9%	37.6%
18	55.7%	52.2%	49.6%	47.6%	45.9%	44.6%	43.4%	42.5%	41.6%	40.9%	40.3%	39.7%	39.2%	38.8%	38.4%	38.0%	37.7%	37.4%	37.1%	36.9%
17	54.0%	50.6%	48.0%	46.1%	44.5%	43.2%	42.1%	41.2%	40.5%	39.8%	39.2%	38.7%	38.3%	37.9%	37.5%	37.2%	36.9%	36.7%	36.4%	36.2%
16	53.2%	49.8%	47.3%	45.4%	43.8%	42.6%	41.5%	40.7%	39.9%	39.3%	38.7%	38.2%	37.8%	37.5%	37.1%	36.8%	36.6%	36.3%	36.1%	36.0%
15	52.3%	48.9%	46.5%	44.6%	43.1%	41.9%	40.9%	40.1%	39.4%	38.8%	38.2%	37.8%	37.4%	37.1%	36.7%	36.5%	36.2%	36.0%	35.8%	35.7%
14	51.4%	48.1%	45.7%	43.9%	42.4%	41.3%	40.3%	39.5%	38.8%	38.3%	37.8%	37.4%	37.0%	36.7%	36.4%	36.1%	35.9%	35.7%	35.6%	35.4%
13	50.5%	47.2%	44.9%	43.1%	41.7%	40.6%	39.7%	38.9%	38.3%	37.8%	37.3%	36.9%	36.6%	36.3%	36.0%	35.8%	35.6%	35.5%	35.3%	35.2%
12	49.5%	46.3%	44.1%	42.4%	41.0%	40.0%	39.1%	38.4%	37.8%	37.3%	36.9%	36.5%	36.2%	36.0%	35.7%	35.5%	35.4%	35.2%	35.1%	35.0%
11	49.0%	45.8%	43.6%	41.9%	40.6%	39.6%	38.8%	38.1%	37.5%	37.0%	36.6%	36.3%	36.0%	35.8%	35.5%	35.4%	35.2%	35.1%	34.9%	34.8%
10	48.4%	45.3%	43.1%	41.5%	40.2%	39.2%	38.4%	37.7%	37.2%	36.8%	36.4%	36.1%	35.8%	35.6%	35.4%	35.2%	35.0%	34.9%	34.8%	34.7%
9	46.0%	43.1%	41.1%	39.7%	38.6%	37.7%	37.1%	36.5%	36.1%	35.8%	35.5%	35.2%	35.0%	34.9%	34.7%	34.6%	34.5%	34.5%	34.4%	34.3%
8	43.5%	40.9%	39.2%	38.0%	37.1%	36.4%	35.9%	35.5%	35.2%	35.0%	34.8%	34.6%	34.5%	34.4%	34.3%	34.3%	34.2%	34.2%	34.1%	34.1%
7	40.8%	38.7%	37.3%	36.4%	35.8%	35.3%	35.0%	34.7%	34.6%	34.4%	34.3%	34.3%	34.2%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%
6	40.7%	38.6%	37.2%	36.3%	35.7%	35.2%	34.9%	34.7%	34.5%	34.4%	34.3%	34.2%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%
5	40.5%	38.4%	37.1%	36.2%	35.6%	35.2%	34.9%	34.6%	34.5%	34.4%	34.3%	34.2%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%
4	40.4%	38.3%	37.0%	36.1%	35.5%	35.1%	34.8%	34.6%	34.4%	34.3%	34.3%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%	34.0%
3	40.2%	38.2%	36.9%	36.1%	35.5%	35.1%	34.8%	34.6%	34.4%	34.3%	34.2%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%	34.0%
2	40.1%	38.1%	36.8%	36.0%	35.4%	35.0%	34.7%	34.5%	34.4%	34.3%	34.2%	34.2%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%	34.0%	34.0%
1	39.9%	38.0%	36.7%	35.9%	35.3%	35.0%	34.7%	34.5%	34.4%	34.3%	34.2%	34.1%	34.1%	34.1%	34.1%	34.0%	34.0%	34.0%	34.0%	34.0%

Note: Provision for handicap awarded losses & losses assign to the surplus account and losses excess of \$500,000 are reflected in the basic premium factor.

Effective July 1, 2019