

4123-17-73

Appendix A

Private Employer Basic Premium Factors for Group Retrospective Rating

Effective July 1, 2019

Basic Premium Factors

Policy Year Group Loss Ratio Maximum Percentage

Group Size	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%	34.1%	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%	34.1%	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%	34.1%	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%	34.1%	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%	34.1%	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 & surplus and losses excess of \$500,000 are reflected in the base premium factor.  
Effective July 1, 2019

EXISTING