



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South • Suite 450
Minneapolis, MN 55435-3200

July 12, 2012

ALL ASSOCIATION MEMBERS

Circular Letter No. 12-1616

RE: NCCI Item B-1425 – Revisions to Employers Liability and Admiralty or FELA Coverage Increased Limits Percentages and Factors

The Minnesota Department of Commerce has approved the above filing to become effective 12:01 a.m., January 1, 2013, for new and renewal business.

The purpose of the above filing item is to update the *Minnesota Basic Manual* to adjust the increased limits percentages and factors for employers liability insurance, Admiralty, and FELA coverage.

This item replaces the current percentages and factors for increased limits of employers liability insurance with two new sets of values and revises the structure of the tables containing these percentages and factors.

The attached exhibits illustrate all changes necessary to the *Minnesota Basic Manual*. Please note that strikethroughs indicate deleted text while underlining indicates new or added text. A copy of National Council's original filing memorandum, along with NCCI's Exhibits are also included to provide additional background information regarding Item B-1425.

Please direct any questions you may concerning this item to MWCIA's Actuarial Department at (952) 897-1737, option 3, or email at actuarial@mwcia.org.

EXHIBIT I

BASIC MANUAL

PART ONE – RULES

Effective January 1, 2013

| CURRENT PHRASEOLOGY | | PROPOSED PHRASEOLOGY |
|---|--|--|
| <p>RULE 3- RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</p> | | <p>RULE 3- RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS</p> |
| <p>A. EXPLANATION AND APPLICATION 14. Limits of Liability b. Increased Limits of Liability Increased Limits of liability are available under Part Two- Employers Liability. Accordingly, the standard limits may be increased. Any additional premium for increased limits must be calculated before the application of:</p> <ul style="list-style-type: none"> • Expense constants • Experience rating modification • Merit rating modification (Assigned Risk only) • Schedule rating modification • Premium discount • Retrospective rating adjustment • Deductible credits | | <p>A. EXPLANATION AND APPLICATION 14. Limits of Liability b. Increased Limits of Liability</p> <p>SAME</p> <p>Any additional premium for increased limits must be calculated before the application of:</p> <ul style="list-style-type: none"> • Expense constant • SAME • SAME • SAME • SAME • SAME • Deductible credit |

EXHIBIT I
BASIC MANUAL
PART ONE – RULES

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| CURRENT PHRASEOLOGY | PROPOSED PHRASEOLOGY |
|---|---|
| <p>(1) Standard Policy Employers Liability (E/L) Increased Limits Factor is a factor that is applied to the manual premium if the employer chooses to increase its standard limits under Part Two- Employers Liability.</p> <p>If the limits of liability under Part Two are increased:</p> <p>(a) The limits of liability must be the same for all states specified in Item 3.A. on the Information Page of the policy.</p> <p>(b) The additional premium for increased limits must be determined by multiplying the total manual premium by the percentage in the Table for Increased Limits.</p> <p>(c) In Minnesota, the additional premium must not be less than the minimum premium, if any, filed by the carrier and approved for use by the Minnesota Department of Commerce.</p> <p>(d) This portion of the rule does not apply in the State of Minnesota.</p> <p>(e) For assigned risk policies, the additional premium must not be less than the minimum premium promulgated by the Minnesota Department of Commerce.</p> | <p>(1) Standard Policy Employers Liability (E/L) Increased Limits <u>Percentage</u> is a <u>percentage</u> that is applied to the manual premium if the employer chooses to increase its standard limits under Part Two- Employers Liability.</p> <p>If the limits of liability under Part Two are increased:</p> <p>(a) SAME.</p> <p>(b) The additional premium for increased limits must be determined by multiplying the total manual premium by the percentage in <u>Table 1 in Appendix C</u>.</p> <p>(c) SAME</p> <p>(d) SAME</p> <p>(e) SAME</p> |

EXHIBIT I

BASIC MANUAL

PART ONE – RULES

Effective January 1, 2013

| CURRENT PHRASEOLOGY | | PROPOSED PHRASEOLOGY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------------|----------------------|---------------|------|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|----------------------|-----|--|---|--------------------------------------|------------|---------------|------|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|-------------------|-----|----------------------|-----|
| <p style="text-align: center;">Table for Increased Limits*</p> <table border="1"> <thead> <tr> <th>Limits of Liability (000 omitted)</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>\$500/500/500</td><td>4.7%</td></tr> <tr><td>1,000/1,000/1,000</td><td>2.8</td></tr> <tr><td>2,000/2,000/2,000</td><td>4.3</td></tr> <tr><td>3,000/3,000/3,000</td><td>5.3</td></tr> <tr><td>4,000/4,000/4,000</td><td>6.1</td></tr> <tr><td>5,000/5,000/5,000</td><td>6.8</td></tr> <tr><td>6,000/6,000/6,000</td><td>7.4</td></tr> <tr><td>7,000/7,000/7,000</td><td>7.9</td></tr> <tr><td>8,000/8,000/8,000</td><td>8.3</td></tr> <tr><td>9,000/9,000/9,000</td><td>8.7</td></tr> <tr><td>10,000/10,000/10,000</td><td>9.0</td></tr> </tbody> </table> <p>*Refer to Appendix C for additional limits values.</p> | Limits of Liability (000 omitted) | Percentage | \$500/500/500 | 4.7% | 1,000/1,000/1,000 | 2.8 | 2,000/2,000/2,000 | 4.3 | 3,000/3,000/3,000 | 5.3 | 4,000/4,000/4,000 | 6.1 | 5,000/5,000/5,000 | 6.8 | 6,000/6,000/6,000 | 7.4 | 7,000/7,000/7,000 | 7.9 | 8,000/8,000/8,000 | 8.3 | 9,000/9,000/9,000 | 8.7 | 10,000/10,000/10,000 | 9.0 | | <p style="text-align: center;">Table for Increased Limits*</p> <table border="1"> <thead> <tr> <th>Limits of Liability (000 omitted)</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>\$500/500/500</td><td>0.8%</td></tr> <tr><td>1,000/1,000/1,000</td><td>1.1</td></tr> <tr><td>2,000/2,000/2,000</td><td>1.4</td></tr> <tr><td>3,000/3,000/3,000</td><td>1.6</td></tr> <tr><td>4,000/4,000/4,000</td><td>1.8</td></tr> <tr><td>5,000/5,000/5,000</td><td>2.0</td></tr> <tr><td>6,000/6,000/6,000</td><td>2.2</td></tr> <tr><td>7,000/7,000/7,000</td><td>2.4</td></tr> <tr><td>8,000/8,000/8,000</td><td>2.6</td></tr> <tr><td>9,000/9,000/9,000</td><td>2.8</td></tr> <tr><td>10,000/10,000/10,000</td><td>3.0</td></tr> </tbody> </table> <p>*Refer to Appendix C for additional limits values.</p> | Limits of Liability (000 omitted) | Percentage | \$500/500/500 | 0.8% | 1,000/1,000/1,000 | 1.1 | 2,000/2,000/2,000 | 1.4 | 3,000/3,000/3,000 | 1.6 | 4,000/4,000/4,000 | 1.8 | 5,000/5,000/5,000 | 2.0 | 6,000/6,000/6,000 | 2.2 | 7,000/7,000/7,000 | 2.4 | 8,000/8,000/8,000 | 2.6 | 9,000/9,000/9,000 | 2.8 | 10,000/10,000/10,000 | 3.0 |
| Limits of Liability (000 omitted) | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$500/500/500 | 4.7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1,000/1,000/1,000 | 2.8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2,000/2,000/2,000 | 4.3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3,000/3,000/3,000 | 5.3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4,000/4,000/4,000 | 6.1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5,000/5,000/5,000 | 6.8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6,000/6,000/6,000 | 7.4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7,000/7,000/7,000 | 7.9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8,000/8,000/8,000 | 8.3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9,000/9,000/9,000 | 8.7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10,000/10,000/10,000 | 9.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limits of Liability (000 omitted) | Percentage | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$500/500/500 | 0.8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1,000/1,000/1,000 | 1.1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2,000/2,000/2,000 | 1.4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3,000/3,000/3,000 | 1.6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4,000/4,000/4,000 | 1.8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5,000/5,000/5,000 | 2.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6,000/6,000/6,000 | 2.2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7,000/7,000/7,000 | 2.4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8,000/8,000/8,000 | 2.6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9,000/9,000/9,000 | 2.8 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10,000/10,000/10,000 | 3.0 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability and applies even though coverage for increased limits may have been added during the policy term. Premiums for the standard limits of Part Two- Employers' Liability coverage must be subject to a one-year audit period. Refer to rule 3-A-16-b for additional minimum premium information.</p> | | <p>SAME</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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|--|--|
| <p>(2) Employers Liability Insurance- Without Workers' Compensation Insurance The standard limits of employers liability insurance may be increased. If higher limits of liability apply, the premium is determined on the basis of rates filed by each carrier and approved for use by the Minnesota Department of Commerce multiplied by the factors filed by the carriers and approved for use by the Minnesota Department of Commerce.</p> | <p>SAME</p> |
| <p>(3) Voluntary Compensation Insurance The standard limits under Part Two- Employers Liability Insurance for employees subject to the Voluntary Compensation Insurance may be increased. The premium for the increased limits must be determined by using the Table for Increased Limits provided in Rule 3-A-14-b (1) above.</p> | <p>(3) Voluntary Compensation Insurance The standard limits under Part Two- Employers Liability Insurance for employees subject to Voluntary Compensation Insurance may be increased. The premium for the increased limits must be determined by using <u>Table 1 in Appendix C.</u></p> |

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PART ONE – RULES

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|---|--|----------------------|
| <p>(4) Admiralty Law/FELA The total premium including increased limits must be determined by applying the factor in the Table for increased Limits provided below to the total premium for admiralty or FELA classifications.</p> <p>The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability, and applies even though coverage for increased limits may have been added during the policy term. Premiums for the standard limits of Part Two- Employers' Liability coverage must be subject to a one- year audit period.</p> <p><i>Refer to Rule 3-A-16-b for additional minimum premium information.</i></p> | <p>(4) Admiralty Law/FELA The total premium including increased limits must be determined by applying the factor in the Table for increased Limits provided below, <u>or Table 2 in Appendix C</u>, to the total premium for admiralty or FELA classifications.</p> <p style="text-align: center; font-weight: bold; font-size: 1.2em;">SAME</p> | |

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|---|--------------------|--|-----------|------|---------|-----------------|---------|-----------------|---------|-----------------|---------|-----------------|--|---|--------------------|------------------|-------------------|-----------|------|-------------|---------|-------------|-------------|---------|-------------|-------------|---------|-------------|-------------|---------|-------------|-------------|------------------|-------------|-------------|------------------|-------------|-------------|-------------------|-------------|-------------|
| <p>Table for Increased Limits*</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Limit Per Accident</th> <th style="text-align: left;">Factor</th> </tr> </thead> <tbody> <tr><td>\$100,000</td><td>1.00</td></tr> <tr><td>200,000</td><td>1.03</td></tr> <tr><td>300,000</td><td>1.06</td></tr> <tr><td>400,000</td><td>1.08</td></tr> <tr><td>500,000</td><td>1.10</td></tr> </tbody> </table> <p>*Refer to Appendix C for additional limits values</p> | Limit Per Accident | Factor | \$100,000 | 1.00 | 200,000 | 1.03 | 300,000 | 1.06 | 400,000 | 1.08 | 500,000 | 1.10 | | <p>Table for Limits*</p> <table style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;">Limit Per Accident</th> <th style="text-align: left;"><u>Program I</u></th> <th style="text-align: left;"><u>Program II</u></th> </tr> </thead> <tbody> <tr><td>\$100,000</td><td>1.00</td><td><u>1.00</u></td></tr> <tr><td>200,000</td><td><u>1.31</u></td><td><u>1.26</u></td></tr> <tr><td>300,000</td><td><u>1.47</u></td><td><u>1.41</u></td></tr> <tr><td>400,000</td><td><u>1.56</u></td><td><u>1.50</u></td></tr> <tr><td>500,000</td><td><u>1.60</u></td><td><u>1.54</u></td></tr> <tr><td><u>1,000,000</u></td><td><u>1.77</u></td><td><u>1.70</u></td></tr> <tr><td><u>5,000,000</u></td><td><u>2.13</u></td><td><u>2.04</u></td></tr> <tr><td><u>10,000,000</u></td><td><u>2.20</u></td><td><u>2.11</u></td></tr> </tbody> </table> <p>*Refer to Appendix C for additional limits values</p> | Limit Per Accident | <u>Program I</u> | <u>Program II</u> | \$100,000 | 1.00 | <u>1.00</u> | 200,000 | <u>1.31</u> | <u>1.26</u> | 300,000 | <u>1.47</u> | <u>1.41</u> | 400,000 | <u>1.56</u> | <u>1.50</u> | 500,000 | <u>1.60</u> | <u>1.54</u> | <u>1,000,000</u> | <u>1.77</u> | <u>1.70</u> | <u>5,000,000</u> | <u>2.13</u> | <u>2.04</u> | <u>10,000,000</u> | <u>2.20</u> | <u>2.11</u> |
| Limit Per Accident | Factor | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100,000 | 1.00 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 200,000 | 1.03 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 300,000 | 1.06 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 400,000 | 1.08 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500,000 | 1.10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Limit Per Accident | <u>Program I</u> | <u>Program II</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$100,000 | 1.00 | <u>1.00</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 200,000 | <u>1.31</u> | <u>1.26</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 300,000 | <u>1.47</u> | <u>1.41</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 400,000 | <u>1.56</u> | <u>1.50</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 500,000 | <u>1.60</u> | <u>1.54</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>1,000,000</u> | <u>1.77</u> | <u>1.70</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>5,000,000</u> | <u>2.13</u> | <u>2.04</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <u>10,000,000</u> | <u>2.20</u> | <u>2.11</u> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>(5) USL&HW Act and Extensions of the USL&HW Act Rule 3-A-14-b (1) above applies to policies that include coverage for the USL&HW Act and/ or its extensions.</p> | | <p>(5) USL&HW Act and Extensions of the USL&HW Act Rule 3-A-14-b (1) applies to policies that include coverage for the USL&HW Act and/ or its extensions.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

BASIC MANUAL

APPENDIX C

Effective January 1, 2013

CURRENT PHRASEOLOGY

TABLE 1

WORKERS' COMPENSATION AND EMPLOYERS LIABILITY
INCREASED LIMITS PERCENTAGES

The Increased Limits Percentages in Appendix C are being provided *for informational purposes only*. Carriers who wish to adopt any of the increased limits tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 15,000 | 20,000 | 25,000 | 30,000 | 35,000 | 40,000 | 45,000 | 50,000 |
|--------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 100 | 0.0 | 0.6 | 1.3 | 1.8 | 2.20 | 2.5 | 2.7 | 2.8 | 2.9 | 3.0 | 3.1 | 3.4 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 | 4.2 |
| 200 | 0.5 | 1.10 | 1.8 | 2.3 | 2.70 | 3.0 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.9 | 4.1 | 4.2 | 4.3 | 4.4 | 4.5 | 4.6 | 4.7 |
| 300 | 0.9 | 1.50 | 2.2 | 2.7 | 3.10 | 3.4 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.3 | 4.5 | 4.6 | 4.7 | 4.8 | 4.9 | 5.0 | 5.1 |
| 400 | 1.3 | 1.90 | 2.6 | 3.1 | 3.50 | 3.8 | 4.0 | 4.1 | 4.2 | 4.3 | 4.4 | 4.7 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 | 5.4 | 5.5 |
| 500 | 1.7 | 2.30 | 3.0 | 3.5 | 3.90 | 4.2 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 5.1 | 5.3 | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 |
| 1,000 | | 2.80 | 3.5 | 4.0 | 4.40 | 4.7 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 | 5.6 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 |
| 2,000 | | | 4.3 | 4.8 | 5.20 | 5.5 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.4 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.1 | 7.2 |
| 3,000 | | | | 5.3 | 5.70 | 6.0 | 6.2 | 6.3 | 6.4 | 6.5 | 6.6 | 6.9 | 7.1 | 7.2 | 7.3 | 7.4 | 7.5 | 7.6 | 7.7 |
| 4,000 | | | | | 6.10 | 6.4 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.3 | 7.5 | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 |
| 5,000 | | | | | | 6.8 | 7.0 | 7.1 | 7.2 | 7.3 | 7.4 | 7.7 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 |
| 6,000 | | | | | | | 7.4 | 7.5 | 7.6 | 7.7 | 7.8 | 8.1 | 8.3 | 8.4 | 8.5 | 8.6 | 8.7 | 8.8 | 8.9 |
| 7,000 | | | | | | | | 7.9 | 8.0 | 8.1 | 8.2 | 8.5 | 8.7 | 8.8 | 8.9 | 9.0 | 9.1 | 9.2 | 9.3 |
| 8,000 | | | | | | | | | 8.3 | 8.4 | 8.5 | 8.8 | 9.0 | 9.1 | 9.2 | 9.3 | 9.4 | 9.5 | 9.6 |
| 9,000 | | | | | | | | | | 8.7 | 8.8 | 9.1 | 9.3 | 9.4 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 |
| 10,000 | | | | | | | | | | | 9.0 | 9.3 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 | 10.0 | 10.10 |
| 15,000 | | | | | | | | | | | | 10.3 | 10.5 | 10.60 | 10.70 | 10.80 | 10.90 | 11.0 | 11.10 |
| 20,000 | | | | | | | | | | | | | 11.3 | 11.40 | 11.50 | 11.60 | 11.70 | 11.80 | 11.90 |
| 25,000 | | | | | | | | | | | | | | 12.10 | 12.20 | 12.30 | 12.40 | 12.50 | 12.60 |
| 30,000 | | | | | | | | | | | | | | | 12.80 | 12.90 | 13.0 | 13.10 | 13.20 |
| 35,000 | | | | | | | | | | | | | | | | 13.40 | 13.50 | 13.60 | 13.70 |
| 40,000 | | | | | | | | | | | | | | | | | 13.90 | 14.0 | 14.10 |
| 45,000 | | | | | | | | | | | | | | | | | | 14.30 | 14.40 |
| 50,000 | | | | | | | | | | | | | | | | | | | 14.70 |

Refer to Table 1A for Minimum Premiums.

BASIC MANUAL

APPENDIX C

Effective January 1, 2013

PROPOSED PHRASEOLOGY

TABLE 1

**WORKERS' COMPENSATION AND EMPLOYERS LIABILITY
INCREASED LIMITS PERCENTAGES**

The Increased Limits Percentages in Appendix C are being provided *for informational purposes only*. Carriers who wish to adopt any of the increased limits tables contained in the *Minnesota Basic Manual* must include such materials as part of their rate filing with the Minnesota Department of Commerce.

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| Loss Limit | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | |
|-------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|------|
| 100 | 0.0% | 0.1% | 0.2% | 0.3% | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | |
| 200 | 0.2% | 0.3% | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | |
| 300 | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | |
| Bodily Injury by Accident | 400 | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% |
| 500 | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% | |
| Each Accident | 1,000 | | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% |
| Limit and Bodily Injury by Disease | 2,000 | | | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% |
| 3,000 | | | | | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% | 2.3% |
| 4,000 | | | | | | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% |
| Each Employee Limit (\$000 Omitted) | 5,000 | | | | | | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% | 2.5% |
| 6,000 | | | | | | | | 2.2% | 2.3% | 2.4% | 2.5% | 2.6% |
| 7,000 | | | | | | | | | 2.4% | 2.5% | 2.6% | 2.7% |
| 8,000 | | | | | | | | | | 2.6% | 2.7% | 2.8% |
| 9,000 | | | | | | | | | | | 2.8% | 2.9% |
| 10,000 | | | | | | | | | | | | 3.0% |

Refer to Table 1A for Minimum Premiums.

BASIC MANUAL

APPENDIX C

Effective January 1, 2013

CURRENT PHRASEOLOGY

TABLE 2

EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA

TABLE FOR INCREASED LIMITS

The following Table for Increased Limits in Appendix C is being provided *for informational purposes only*. Carriers who wish to adopt this table must include such materials as part of their rate filing with the Minnesota Department of Commerce. Please note carriers who wish to adopt Table 2- Table For Increased Limits- Employers Liability Insurance For Admiralty or FELA must calculate their own minimum premiums in connection with this table as part of their rate filing with the Department of Commerce.

| Limit Per Accident | Factor | |
|--------------------|-----------|------------|
| | Program I | Program II |
| \$100,000 | 1.00 | 1.00 |
| 150,000 | 1.17 | 1.15 |
| 200,000 | 1.03 | 1.28 |
| 250,000 | 1.42 | 1.39 |
| 300,000 | 1.06 | 1.48 |
| 400,000 | 1.08 | 1.63 |
| 500,000 | 1.80 | 1.75 |
| 600,000 | 1.91 | 1.85 |
| 700,000 | 2.00 | 1.94 |
| 800,000 | 2.08 | 2.01 |
| 900,000 | 2.15 | 2.07 |
| 1,000,000 | 2.21 | 2.13 |
| 1,500,000 | 2.43 | 2.33 |
| 2,000,000 | 2.57 | 2.46 |
| 2,500,000 | 2.67 | 2.56 |
| 3,000,000 | 2.74 | 2.63 |
| 3,500,000 | 2.79 | 2.67 |
| 4,000,000 | 2.83 | 2.71 |
| 4,500,000 | 2.87 | 2.75 |
| 5,000,000 | 2.90 | 2.77 |
| 6,000,000 | 2.94 | 2.81 |
| 7,000,000 | 2.97 | 2.84 |
| 8,000,000 | 2.99 | 2.86 |
| 9,000,000 | 3.01 | 2.87 |
| 10,000,000 | 3.02 | 2.88 |
| 15,000,000 | 3.06 | 2.92 |
| 20,000,000 | 3.07 | 2.93 |
| 25,000,000 | 3.08 | 2.94 |

BASIC MANUAL

APPENDIX C

Effective January 1, 2013

PROPOSED PHRASEOLOGY

TABLE 2

EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA

TABLE FOR INCREASED LIMITS FACTORS

The following Table for Increased Limits in Appendix C is being provided *for informational purposes only*. Carriers who wish to adopt this table must include such materials as part of their rate filing with the Minnesota Department of Commerce. Please note carriers who wish to adopt Table 2- Table For Increased Limits- Employers Liability Insurance For Admiralty or FELA must calculate their own minimum premiums in connection with this table as part of their rate filing with the Department of Commerce.

| Limit Per Accident | Factor | |
|--------------------|-------------|-------------|
| | Program I | Program II |
| \$100,000 | 1.00 | 1.00 |
| 200,000 | <u>1.31</u> | <u>1.26</u> |
| 300,000 | <u>1.47</u> | <u>1.41</u> |
| 400,000 | <u>1.56</u> | <u>1.50</u> |
| 500,000 | <u>1.60</u> | <u>1.54</u> |
| 1,000,000 | <u>1.77</u> | <u>1.70</u> |
| 2,000,000 | <u>1.96</u> | <u>1.88</u> |
| 3,000,000 | <u>2.05</u> | <u>1.97</u> |
| 4,000,000 | <u>2.10</u> | <u>2.02</u> |
| 5,000,000 | <u>2.13</u> | <u>2.04</u> |
| 6,000,000 | <u>2.15</u> | <u>2.06</u> |
| 7,000,000 | <u>2.17</u> | <u>2.08</u> |
| 8,000,000 | <u>2.18</u> | <u>2.09</u> |
| 9,000,000 | <u>2.19</u> | <u>2.10</u> |
| 10,000,000 | <u>2.20</u> | <u>2.11</u> |



Terri Robinson
State Relations Executive
Regulatory Service Division

September 29, 2011

Mr. Bruce Tollefson, President
Minnesota Workers' Compensation Insurers Association
7701 France Avenue South, Suite 450
Minneapolis, Minnesota 55435

Re: **Item B-1425—Revisions to Employers Liability and Admiralty or FELA Coverage Increased Limits Percentages and Factors**

Dear Mr. Tollefson:

We are filing the above captioned item in a number of NCCI jurisdictions. The attached filing memorandum describes the proposed changes.

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NCCI maintains a report for use by our common members that contains the approval status of national and state item filings (*Status of Item Filings Circular*). Please notify Joe Volman by phone (561-893-3046) or e-mail (joe_volman@ncci.com) if your organization files and receives approval of this item. This information will be reflected in the *Status of Item Filings Circular*, which is located on our web site and to which you have been given access.

Sincerely,

A handwritten signature in black ink that reads "Terri Robinson". The signature is written in a cursive, flowing style.

Terri Robinson
State Relations Executive

TR:ah

Attachment

FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

(To be effective 12:01 a.m. on January 1, 2013, applicable to new and renewal voluntary and assigned risk policies.)

PURPOSE

This item:

- Replaces the present percentages and factors for increased limits of employers liability insurance with two new sets of values
- Revises the structure of the tables containing these percentages and factors
- Adds rules for increased limits pertaining to assigned risk policies

BACKGROUND

Increased limits percentages and factors are used to determine the premium when the limits of employers liability insurance are increased by endorsement. The increased limits percentages and factors for employers liability insurance were last adjusted in 1997 with the implementation of Item B-1337—Employers Liability and Admiralty/FELA Increased Limits. As part of Item B-1337, the standard or basic limit of employers liability insurance per occurrence was increased from \$50,000 to \$100,000.

In most states, the Admiralty or FELA table of increased limits factors was last adjusted in 2000 with the filing of Item B-1366—Revisions to Admiralty and Federal Employers Liability Act Classifications. The standard limit of \$100,000 for Admiralty or FELA was also introduced within Item B-1366.

The increased limits percentages and factors for employers liability insurance are located in Appendix C of NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance (Basic Manual)*. Currently, the tables in Appendix C display percentages for increased limits of up to \$50 million for employer liability insurance and up to \$25 million for Admiralty/FELA coverage. A portion of the increased limits percentages and factors is also shown in Rule 3-A-14 of NCCI's *Basic Manual*.

PROPOSAL

It is proposed that:

1. Present increased limits percentages and factors for employers liability insurance, Admiralty, and FELA coverage be adjusted.
2. Increased limits tables for employers liability insurance, Admiralty, and FELA coverage be revised to show values for limits no greater than \$10 million because employers liability claims data reported to NCCI is very minimal beyond \$10 million, and there are few workers compensation policies sold with employers liability limits greater than \$10 million.
3. States are assigned to one of two sets of values for employers liability insurance increased limits based on actuarial analyses of their historical loss experience. The analyses suggest that there are discernible differences across states as measured by employers liability losses as a percentage of total workers compensation losses. Upon approval of this item, the current Table 1, in which the current increased limits percentages are published, will be replaced with a new Table 1.

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FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

4. The format of the Increased Limits Percentages table of Appendix C of NCCI's *Basic Manual* be modified to include the minimum premium amounts within the same published table as the increased limits percentages.
5. New rules specific to residual market policies be added to address the fact that FELA coverage and increased limits for Admiralty Law are not available for assigned risk policies.

Alabama Specific Proposal:

NCCI proposes that Alabama adopt the following changes to NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Adopt a state exception to Table 1 in Appendix C.

Alaska Specific Proposal:

NCCI proposes that Alaska discontinue its state exceptions to the tables in NCCI's *Basic Manual* Rule 3-A-14-b(1) and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14 and Appendix C.

Arizona Specific Proposal:

NCCI proposes that Arizona discontinue its state exceptions to the tables in NCCI's *Basic Manual* Rule 3-A-14-b(1) and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14 and Appendix C.

Arkansas Specific Proposal:

NCCI proposes that Arkansas retain its state exception to NCCI's *Basic Manual* Rule 3-A-14-b(2).

Florida Specific Proposal:

NCCI proposes that Florida adopt the following changes to NCCI's *Basic Manual*:

1. Discontinue its state exceptions to the tables in Rule 3-A-14-a(2) and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14 and Appendix C.
2. Discontinue its state exception standard limit of coverage for Admiralty or FELA of \$25,000, and adopt the national standard limit of \$100,000.
3. Amend the data in the tables in Rule 3-A-14-b(1) and Rule 3-A-14-b(2) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
4. Discontinue its state exceptions to Tables 1 and 1A and the Increased Limits Factors tables in Appendix C, and adopt the newly proposed state exception to Table 1 and Increased Limits Factors.

Georgia Specific Proposal:

NCCI proposes that Georgia discontinue its state exceptions to the tables in NCCI's *Basic Manual* Rule 3-A-14-b(1) and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14 and Appendix C.

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FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

Hawaii Specific Proposal:

NCCI proposes that Hawaii adopt the following changes in NCCI's *Basic Manual*:

1. Discontinue its state exceptions to the tables in Rule 3-A-14-a(2), Rule 3-A-14-b(1), and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14.
2. Discontinue its state exception standard limit of coverage for Admiralty or FELA of \$25,000, and adopt the national standard limit of \$100,000.
3. Discontinue its state exceptions to Tables 1A and 2 in Appendix C, and adopt the nationally proposed Tables 1 and 2.

Illinois Specific Proposal:

NCCI proposes that Illinois adopt the following changes in NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Retain its state exception to Rule 3-A-14-b(3).
3. Adopt a state exception to Table 1 in Appendix C.

Louisiana Specific Proposal:

NCCI proposes that Louisiana adopt the following changes in NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Discontinue its state exception to the table in Rule 3-A-14-b(4), and adopt the nationally proposed table in Rule 3-A-14-b(4).
3. Adopt a state exception to Table 1 in Appendix C.
4. Discontinue its state exception to Table 2 in Appendix C, and adopt the nationally proposed Table 2.

Missouri Specific Proposal:

NCCI proposes that Missouri adopt the following changes in NCCI's *Basic Manual*:

1. Discontinue its state exception to the table in Rule 3-A-14-b(1), and adopt the nationally proposed table in Rule 3-A-14.
2. Discontinue its state exception to Tables 1 and 1A in Appendix C, and adopt the nationally proposed Table 1.

Nebraska Specific Proposal:

NCCI proposes that Nebraska retain its state exception to NCCI's *Basic Manual* Rule 3-A-14-b(1).

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FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

Oklahoma Specific Proposal:

NCCI proposes that Oklahoma adopt the following changes in NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Adopt a state exception to Table 1 in Appendix C.

Oregon Specific Proposal:

NCCI proposes that Oregon adopt the following changes in NCCI's *Basic Manual*:

1. Retain its state exception to the table in Rule 3-A-14-a.
2. Amend the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
3. Discontinue its state exceptions to Tables 1 and 1A in Appendix C, and adopt the newly proposed state exception to Table 1.

Tennessee Specific Proposal:

NCCI proposes that Tennessee adopt the following changes in NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Amend the data in the table in Rule 3-A-14-b(2).
3. Adopt a state exception to Table 1 in Appendix C.

Virginia Specific Proposal:

NCCI proposes that Virginia adopt the following changes in NCCI's *Basic Manual*:

1. Discontinue its state exceptions to the tables in Rule 3-A-14-a(2), Rule 3-A-14-b(1), and Rule 3-A-14-b(4), and adopt the nationally proposed tables in Rule 3-A-14.
2. Discontinue its state exception standard limit of coverage for Admiralty or FELA of \$25,000, and adopt the national standard limit of \$100,000.
3. Retain its state exception to Rule 3-A-14-b(2).
4. Update the descriptions for several classification codes that contain standard limits information. The codes are 6702, 6703, 6704, 7016, 7024, 7038, 7046, 7047, 7050, 7090, 7098, 7099, 7151, 7152, 7153, 7333, 7335, 7337, 7394, 7395, 7398, 8734, 8737, 8738, 8805, 8814, and 8815. These classifications also contain references to other states that will be eliminated.

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FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

West Virginia Specific Proposal:

NCCI proposes that West Virginia adopt the following changes in NCCI's *Basic Manual*:

1. Adopt a state exception to the table in Rule 3-A-14-b(1) to reflect the values in the newly proposed state exception to Table 1 in Appendix C.
2. Adopt a state exception to Table 1 in Appendix C.

IMPACT

This proposal to adjust the employers liability and Admiralty or FELA coverage increased limits percentages and factors will reduce increased limits premium for an insured that chooses to purchase higher limits in a state which currently uses the countrywide increased limits tables.

Employers liability increased limits premium and losses flow directly into NCCI's financial data Calls used for aggregate ratemaking. To ensure that an appropriate level of statewide premium is collected through the loss costs/rate filings, an adjustment may be needed in future loss costs/rate filings to achieve premium neutrality by contemplating both the statutory workers compensation system and the amount of premium derived from employers liability increased limits policies.

The revised structure of the increased limits tables will make it easier for users to obtain the information they need.

The rules regarding increased limits and assigned risk policies will provide clarification for existing rules in NCCI's *Basic Manual*.

Florida Specific Impact:

This proposal to adjust the increased limits percentages and factors may raise or lower premium for increased limits for an insured that chooses to purchase higher limits of employers liability insurance, depending upon which limit they purchase.

The standard limit of coverage for Admiralty or FELA is being proposed to increase from \$25,000 to \$100,000. This proposal to adjust the Admiralty or FELA coverage increased limits factors will increase premium for an insured that chooses to purchase higher limits on policies having Admiralty or FELA coverage.

Any insured that purchases an employers liability insurance policy without workers compensation insurance will see a premium increase if it chooses to purchase higher limits of insurance. Any insured that purchases the standard limit of coverage under an employers liability insurance policy without workers compensation insurance will not be impacted.

Hawaii Specific Impact:

The standard limit of coverage for Admiralty or FELA is being proposed to increase from \$25,000 to \$100,000. This proposal to adjust the Admiralty or FELA coverage increased limits factors will decrease premium for an insured that chooses to purchase higher limits on policies having Admiralty or FELA coverage.

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FILING MEMORANDUM

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

Louisiana Specific Impact:

This proposal to adjust the Admiralty or FELA coverage increased limits factors will increase premium slightly for an insured that chooses to purchase higher limits on policies having Admiralty or FELA coverage. An exception is that the minimum premium for employers liability increased limits will decrease.

Virginia Specific Impact:

The standard limit of coverage for Admiralty or FELA is being proposed to increase from \$25,000 to \$100,000. This proposal to adjust the Admiralty or FELA coverage increased limits factors will increase premium for an insured that chooses to purchase higher limits on policies having Admiralty or FELA coverage. An exception is that the minimum premium for employers liability increased limits will decrease.

IMPLEMENTATION

The following exhibits detail the changes required in NCCI's *Basic Manual*:

1. **Exhibit 1** shows the changes to Rule 3-A-14—Limits of Liability
2. **Exhibit 2** shows the discontinuation of Appendix C—Table 1—Increased Limits Percentages, and Table 1A—Minimum Premium for Increased Limits
3. **Exhibit 3** shows the newly proposed Appendix C—Table 1, Minimum Premium and Increased Limits Percentages
4. **Exhibit 4** shows the changes to Appendix C—Table 2, Minimum Premium and Increased Limits Factors for Admiralty or FELA coverage
5. **Exhibit 5** shows the changes to state exceptions to rules and/or tables, if applicable

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**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 1
BASIC MANUAL—2001 EDITION
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

Refer to Rule 4-G for additional rules applicable to assigned risk policies.

a. Standard Limits of Liability

Standard limits of liability apply to Employers Liability Insurance:

- With or without Workers Compensation Insurance
- For employees subject to Voluntary Compensation Insurance
- For operations subject to USL&HW Act
- For damages under admiralty law or FELA

Note: All references to FELA in this rule or other rules in this manual do not apply to assigned risk policies because FELA is not an available coverage in the residual market. *Refer to Rule 4-G regarding available coverages for assigned risk policies.*

(1) Bodily Injury by Accident

Bodily Injury by Accident (each accident limit) applies to all bodily injury resulting from a single accident.

(2) Bodily Injury by Disease

Bodily Injury by Disease is represented by two limits:

- **Each Employee Limit**
Each Employee Limit is the maximum amount of damages that an insurer will pay for a single employee during the policy year. It applies as a separate limit to bodily injury by disease to any one employee.
- **Policy Limit**
Policy Limit is an aggregate limit that applies to all bodily injury occurring from disease during the term of the policy, regardless of the number of employees who are injured by disease. An aggregate limit is the maximum amount of damages that an insurer will pay during the policy year.

Table for Standard Limits

| | Employers Liability, Voluntary Compensation, USL&HW Act and Extensions | Admiralty Law and FELA |
|---------------------------|---|-------------------------------|
| Bodily Injury by Accident | \$100,000—each accident | \$100,000 |
| Bodily Injury by Disease | \$100,000—each employee | Not applicable |
| Bodily Injury by Disease | \$500,000—policy limit | \$100,000 |

b. Increased Limits of Liability

Except for FELA and/or Admiralty coverage for assigned risk policies as described in Rule 3-A., 14.b.(4)(c), increased Limits of Liability are available under Part Two—Employers Liability. Accordingly, the standard limits may be increased.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

Any additional premium for increased limits must be calculated before application of:

- Expense constant-~~s~~
- Experience rating modification
- Merit rating modification
- ARAP surcharge factor (refer to Rule 4-E)
- Schedule rating modification
- Premium discount
- Retrospective rating adjustment
- Deductible credit-~~s~~

(1) Standard Policy

Employers Liability (E/L) Increased Limits ~~Percentage Factor~~ is a percentage factor that is applied to the manual premium if the employer chooses to increase its standard limits under Part Two—Employers Liability.

If the limits of liability under Part Two are increased:

- (a) The limits of liability must be the same for all states specified in Item 3A of the Information Page of the policy.
- (b) The additional premium for increased limits must be determined by multiplying the total manual premium by the percentage in Table 1 in Appendix C ~~the Table for Increased Limits~~.
- (c) In competitive rating jurisdictions, the additional premium must not be less than the minimum premium, if any, filed by or on behalf of the carrier and approved for use by the appropriate insurance regulatory authority.
- (d) In administered pricing jurisdictions, the additional premium must not be less than the minimum premium shown in Table 1 in Appendix C ~~the Table for Increased Limits~~.
- (e) For assigned risk policies, the additional premium must not be less than the minimum premium shown in Table 1 in Appendix C ~~the Table for Increased Limits~~.
- (f) The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability and applies although coverage for increased limits may have been added during the policy term. *Refer to Rule 3-A-16-b for additional minimum premium information.*

*Refer to the **User's Guide** for an example.*

- (g) When more than one state is insured on the same policy:
 - The applicable increased limits minimum premium for the policy is that of the state with the highest increased limits minimum premium, or
 - No increased limits minimum premium applies to any of the states when the premium calculated for all states equals or exceeds the increased limits minimum premium for the state with the highest increased limits minimum premium. The combined increased limits premium for all states would apply.

*Refer to the **User's Guide** for examples.*

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

Table for Increased Limits*

| Limits of Liability (000 omitted) | Percentage | Minimum Premium for Increased Limits** |
|--------------------------------------|----------------------------|---|
| \$ 500/500/500 | 1.7 <u>0.8%</u> | \$ 100.00 <u>75</u> |
| 1,000/1,000/1,000 | 2.8 <u>1.1</u> | 150.00 <u>120</u> |
| 2,000/2,000/2,000 | 4.3 <u>1.4</u> | 175.00 <u>140</u> |
| 3,000/3,000/3,000 | 5.3 <u>1.6</u> | 200.00 <u>160</u> |
| 4,000/4,000/4,000 | 6.1 <u>1.8</u> | 225.00 <u>180</u> |
| 5,000/5,000/5,000 | 6.8 <u>2.0</u> | 250.00 <u>200</u> |
| 6,000/6,000/6,000 | 7.4 <u>2.2</u> | 260.00 <u>210</u> |
| 7,000/7,000/7,000 | 7.9 <u>2.4</u> | 270.00 <u>220</u> |
| 8,000/8,000/8,000 | 8.3 <u>2.6</u> | 280.00 <u>230</u> |
| 9,000/9,000/9,000 | 8.7 <u>2.8</u> | 290.00 <u>240</u> |
| 10,000/10,000/ 10,000 | 9.0 <u>3.0</u> | 300.00 <u>250</u> |

*Refer to Appendix C for additional limits values.

**In Hawaii, refer to the carrier rate pages for minimum premium.

(2) Employers Liability Insurance—Without Workers Compensation Insurance

- (a) The standard limits of employers liability insurance may be increased. If higher limits of liability apply, the premium is determined on the basis of the rates multiplied by the factors filed by or on behalf of the carrier and approval for their use is obtained from the appropriate insurance regulatory authority.
- (b) All references to employers liability insurance without workers compensation insurance in this rule or other rules in this manual do not apply to ~~residual market assigned risk policies in states where NCCL is the Plan Administrator because employers liability insurance without workers compensation insurance is not available in the residual market.~~

(3) Voluntary Compensation Insurance

- (a) The standard limits under Part Two—Employers Liability Insurance for employees subject to Voluntary Compensation Insurance may be increased.
- (b) The premium for the increased limits must be determined by using Table 1 in Appendix C ~~the Table for Increased Limits provided in Rule 3 A-14 b(1) above.~~

(4) Admiralty Law ~~or~~ FELA

- (a) The total premium including the additional premium for increased limits must be determined by applying the factor in the Table for Increased Limits provided below, or Table 2 in Appendix C, to the total premium for Admiralty or FELA classifications.
- (b) The minimum premium for increased limits is in addition to the policy minimum premium at standard limits of liability, and applies although coverage for increased limits may have

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

been added during the policy term. *Refer to Rule 3-A-16-b for additional minimum premium information.*

(c) For assigned risk policies:

- 1) Increased limits of liability for Employers Liability insurance are not available for Admiralty coverage, although the standard limit of liability is available for such coverage.
- 2) Employers Liability insurance is not available for FELA coverage; therefore, increased limits of liability are also not available for FELA coverage.
- 3) Rule 3-A-14-b(4)—Table for Limits and Appendix C—Table 2 do not apply.

Refer to Rule 4-G regarding available coverages for assigned risk policies.

Table for ~~Increased~~ Limits*

| Limit per Accident | Factor | | Minimum Premium** | |
|--------------------|----------------------|----------------------|--------------------|--------------------|
| | Program I | Program II | Program I | Program II |
| \$100,000 | 1.00 | 1.00 | \$115 0 | \$230 0 |
| 150,000 | 1.17 | 1.15 | 119 | 238 |
| 200,000 | 1.30 1.31 | 1.28 1.26 | 123 75 | 246 100 |
| 300,000 | 1.51 1.47 | 1.48 1.41 | 129 75 | 258 100 |
| 400,000 | 1.68 1.56 | 1.63 1.50 | 134 75 | 268 100 |
| 500,000 | 1.80 1.60 | 1.75 1.54 | 138 75 | 276 100 |
| 1,000,000 | 1.77 | 1.70 | 120 | 150 |
| 5,000,000 | 2.13 | 2.04 | 200 | 250 |
| 10,000,000 | 2.20 | 2.11 | 250 | 300 |

*Refer to Appendix C for additional limits values.

**In Hawaii, refer to the carrier rate pages for minimum premium.

(5) USL&HW Act and Extensions of the USL&HW Act

Rule 3-A-14-b(1) ~~above~~ applies to policies that include coverage for the USL&HW Act and/or its extensions.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 2
BASIC MANUAL—2001 EDITION
APPENDIX C**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—INCREASED LIMITS—
PERCENTAGES**

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 15,000 | 20,000 | 25,000 | 30,000 | 35,000 | 40,000 | 45,000 | 50,000 |
|--------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 100 | 0.0 | 0.6 | 1.3 | 1.8 | 2.20 | 2.5 | 2.7 | 2.8 | 2.9 | 3.0 | 3.1 | 3.4 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 | 4.2 |
| 200 | 0.5 | 1.10 | 1.8 | 2.3 | 2.70 | 3.0 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.9 | 4.1 | 4.2 | 4.3 | 4.4 | 4.5 | 4.6 | 4.7 |
| 300 | 0.9 | 1.50 | 2.2 | 2.7 | 3.10 | 3.4 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.3 | 4.5 | 4.6 | 4.7 | 4.8 | 4.9 | 5.0 | 5.1 |
| 400 | 1.3 | 1.90 | 2.6 | 3.1 | 3.50 | 3.8 | 4.0 | 4.1 | 4.2 | 4.3 | 4.4 | 4.7 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 | 5.4 | 5.5 |
| 500 | 1.7 | 2.30 | 3.0 | 3.5 | 3.90 | 4.2 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 5.1 | 5.3 | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 |
| 1,000 | | 2.80 | 3.5 | 4.0 | 4.40 | 4.7 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 | 5.6 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 | 6.4 |
| 2,000 | | | 4.3 | 4.8 | 5.20 | 5.5 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.4 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.1 | 7.2 |
| 3,000 | | | | 5.3 | 5.70 | 6.0 | 6.2 | 6.3 | 6.4 | 6.5 | 6.6 | 6.9 | 7.1 | 7.2 | 7.3 | 7.4 | 7.5 | 7.6 | 7.7 |
| 4,000 | | | | | 6.10 | 6.4 | 6.6 | 6.7 | 6.8 | 6.9 | 7.0 | 7.3 | 7.5 | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 |
| 5,000 | | | | | | 6.8 | 7.0 | 7.1 | 7.2 | 7.3 | 7.4 | 7.7 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 | 8.4 | 8.5 |
| 6,000 | | | | | | | 7.4 | 7.5 | 7.6 | 7.7 | 7.8 | 8.1 | 8.3 | 8.4 | 8.5 | 8.6 | 8.7 | 8.8 | 8.9 |
| 7,000 | | | | | | | | 7.9 | 8.0 | 8.1 | 8.2 | 8.5 | 8.7 | 8.8 | 8.9 | 9.0 | 9.1 | 9.2 | 9.3 |
| 8,000 | | | | | | | | | 8.3 | 8.4 | 8.5 | 8.8 | 9.0 | 9.1 | 9.2 | 9.3 | 9.4 | 9.5 | 9.6 |
| 9,000 | | | | | | | | | | 8.7 | 8.8 | 9.1 | 9.3 | 9.4 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 |
| 10,000 | | | | | | | | | | | 9.0 | 9.3 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 | 10.0 | 10.10 |
| 15,000 | | | | | | | | | | | | 10.3 | 10.5 | 10.60 | 10.70 | 10.80 | 10.90 | 11.0 | 11.10 |
| 20,000 | | | | | | | | | | | | | 11.3 | 11.40 | 11.50 | 11.60 | 11.70 | 11.80 | 11.90 |
| 25,000 | | | | | | | | | | | | | | 12.10 | 12.20 | 12.30 | 12.40 | 12.50 | 12.60 |
| 30,000 | | | | | | | | | | | | | | | 12.80 | 12.90 | 13.0 | 13.10 | 13.20 |
| 35,000 | | | | | | | | | | | | | | | | 13.40 | 13.50 | 13.60 | 13.70 |
| 40,000 | | | | | | | | | | | | | | | | | 13.90 | 14.0 | 14.10 |
| 45,000 | | | | | | | | | | | | | | | | | | 14.30 | 14.40 |
| 50,000 | | | | | | | | | | | | | | | | | | | 14.70 |

Refer to Table 1A for Minimum Premiums.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 2 (CONT'D)
BASIC MANUAL—2001 EDITION
APPENDIX C**

~~TABLE 1A—MINIMUM PREMIUM FOR INCREASED LIMITS~~

~~Minimum Premium to be used when increasing the limits of employers liability under Part Two of a workers-
compensation and employers liability policy.~~

| LIMITS OF LIABILITY: | | | | | | |
|---|--|--|---|--|--|--|
| ARE GREATER THAN: | | | BUT NOT MORE THAN: | | | |
| Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Minimum Premium for Increased Limits |
| 100,000 | 100,000 | 500,000 | 500,000 | 500,000 | 500,000 | \$100 |
| 500,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | \$150 |
| 1,000,000 | 1,000,000 | 1,000,000 | 5,000,000 | 5,000,000 | 5,000,000 | \$150 plus \$25 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 1,000,000. |
| 5,000,000 | 5,000,000 | 5,000,000 | — | — | — | \$250 plus \$10 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 5,000,000. |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

EXHIBIT 3

BASIC MANUAL—2001 EDITION

APPENDIX C

(Applies in: AK, AR, AZ, CO, CT, DC, GA, HI, IA, ID, IN, KS, KY, MD, ME, MO, MS, MT, NC, NE, NH, NM, NV, RI, SC, SD, UT, VA, VT)

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR MINIMUM
PREMIUM AND INCREASED LIMITS PERCENTAGES**

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium* | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.1% | 0.2% | 0.3% | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% |
| Injury by | 200 | \$75 | 0.2% | 0.3% | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% |
| Accident | 300 | \$75 | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% |
| Each | 400 | \$75 | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% |
| Accident | 500 | \$75 | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% |
| Limit | 1,000 | \$120 | | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% |
| and | 2,000 | \$140 | | | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% |
| Bodily | 3,000 | \$160 | | | | 1.6% | 1.7% | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% | 2.3% |
| Injury by | 4,000 | \$180 | | | | | 1.8% | 1.9% | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% |
| Disease | 5,000 | \$200 | | | | | | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% | 2.5% |
| Each | 6,000 | \$210 | | | | | | | 2.2% | 2.3% | 2.4% | 2.5% | 2.6% |
| Employee | 7,000 | \$220 | | | | | | | | 2.4% | 2.5% | 2.6% | 2.7% |
| Limit | 8,000 | \$230 | | | | | | | | | 2.6% | 2.7% | 2.8% |
| (\$000 | 9,000 | \$240 | | | | | | | | | | 2.8% | 2.9% |
| Omitted) | 10,000 | \$250 | | | | | | | | | | | 3.0% |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table. In Hawaii, refer to the carrier rate pages for minimum premium.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 4
BASIC MANUAL—2001 EDITION
APPENDIX C
(Applicable in all states)**

**TABLE 2—EMPLOYERS LIABILITY INSURANCE FOR ADMIRALTY OR FELA—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS FACTORS**

| Limit Per Accident | Factor | | Minimum Premium* | |
|--------------------|----------------------|----------------------|--------------------|--------------------|
| | Program I | Program II | Program I | Program II |
| \$ 100,000 | 1.00 | 1.00 | \$115 0 | \$230 0 |
| 150,000 | 1.17 | 1.15 | 119 | 238 |
| 200,000 | 1.30 1.31 | 1.28 1.26 | 123 75 | 246 100 |
| 250,000 | 1.42 | 1.39 | 126 | 252 |
| 300,000 | 1.51 1.47 | 1.48 1.41 | 129 75 | 258 100 |
| 400,000 | 1.68 1.56 | 1.63 1.50 | 134 75 | 268 100 |
| 500,000 | 1.80 1.60 | 1.75 1.54 | 138 75 | 276 100 |
| 600,000 | 1.91 | 1.85 | 141 | 282 |
| 700,000 | 2.00 | 1.94 | 143 | 286 |
| 800,000 | 2.08 | 2.01 | 145 | 290 |
| 900,000 | 2.15 | 2.07 | 146 | 292 |
| 1,000,000 | 2.21 1.77 | 2.16 1.70 | 148 120 | 296 150 |
| 1,500,000 | 2.43 | 2.33 | 153 | 306 |
| 2,000,000 | 2.57 1.96 | 2.46 1.88 | 157 140 | 314 175 |
| 2,500,000 | 2.67 | 2.56 | 160 | 320 |
| 3,000,000 | 2.74 2.05 | 2.63 1.97 | 163 160 | 326 200 |
| 3,500,000 | 2.79 | 2.67 | 166 | 332 |
| 4,000,000 | 2.83 2.10 | 2.71 2.02 | 169 180 | 338 225 |
| 4,500,000 | 2.87 | 2.75 | 172 | 344 |
| 5,000,000 | 2.90 2.13 | 2.77 2.04 | 175 200 | 350 250 |
| 6,000,000 | 2.94 2.15 | 2.81 2.06 | 181 210 | 362 260 |
| 7,000,000 | 2.97 2.17 | 2.84 2.08 | 187 220 | 374 270 |
| 8,000,000 | 2.99 2.18 | 2.86 2.09 | 193 230 | 386 280 |
| 9,000,000 | 3.01 2.19 | 2.87 2.10 | 199 240 | 398 290 |
| 10,000,000 | 3.02 2.20 | 2.88 2.11 | 205 250 | 410 300 |
| 15,000,000 | 3.06 | 2.92 | 230 | 460 |
| 20,000,000 | 3.07 | 2.93 | 255 | 510 |
| 25,000,000 | 3.08 | 2.94 | 280 | 560 |

* In Hawaii, refer to the carrier rate pages for minimum premium.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ALASKA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. ~~Limits of Liability~~

~~b. Increased Limits of Liability~~

~~(1) Workers Compensation and Employers Liability Policy and USL&HW Act
Change Table for Increased Limits in Rule 3 A 14 b(1) as follows:-~~

~~Table for Increased Limits*~~

| Limits of Liability (000 omitted) | Percentage | Minimum Premium for Increased Limits |
|--------------------------------------|------------|---|
| \$ 100/100/1,000 | .70 | \$150 |
| 100/100/2,500 | 1.20 | 200 |
| 100/100/5,000 | 1.70 | 250 |
| 100/100/10,000 | 2.40 | 300 |
| 500/500/500 | 1.90 | 100 |
| 500/500/1,000 | 2.20 | 150 |
| 500/500/2,500 | 2.70 | 200 |
| 500/500/5,000 | 3.20 | 250 |
| 500/500/10,000 | 3.90 | 300 |
| 1,000/1,000/1,000 | 3.30 | 150 |
| 1,000/1,000/2,500 | 3.80 | 200 |
| 1,000/1,000/5,000 | 4.40 | 250 |
| 1,000/1,000/10,000 | 5.00 | 300 |

* Appendix C for Additional Limits Values does not apply in Alaska.

~~(4) Admiralty Law/FELA~~

~~Change Table for Increased Limits in Rule 3 A 14 b(4) as follows:-~~

~~Table for Increased Limits*~~

| Limits Per Accident | Factor | Minimum Premium | |
|------------------------|--------|-----------------|------------|
| | | Program I | Program II |
| \$200,000 | 1.07 | 123 | 246 |
| 300,000 | 1.12 | 129 | 258 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
ALASKA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
~~Table for Increased Limits* (Cont'd)~~

| | | | |
|---------|------|-----|-----|
| 400,000 | 1.17 | 134 | 268 |
| 500,000 | 1.20 | 138 | 276 |

~~* Appendix C for Additional Limits Values does not apply in Alaska.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ALABAMA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
14. Limits of Liability
b. Increased Limits of Liability**

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|-----------------------------|-------------------|---|
| <u>\$ 500/500/500</u> | <u>1.1%</u> | <u>\$100</u> |
| <u>1,000/1,000/1,000</u> | <u>1.4</u> | <u>150</u> |
| <u>2,000/2,000/2,000</u> | <u>1.8</u> | <u>175</u> |
| <u>3,000/3,000/3,000</u> | <u>2.2</u> | <u>200</u> |
| <u>4,000/4,000/4,000</u> | <u>2.6</u> | <u>225</u> |
| <u>5,000/5,000/5,000</u> | <u>3.0</u> | <u>250</u> |
| <u>6,000/6,000/6,000</u> | <u>3.4</u> | <u>260</u> |
| <u>7,000/7,000/7,000</u> | <u>3.7</u> | <u>270</u> |
| <u>8,000/8,000/8,000</u> | <u>4.0</u> | <u>280</u> |
| <u>9,000/9,000/9,000</u> | <u>4.3</u> | <u>290</u> |
| <u>10,000/10,000/10,000</u> | <u>4.6</u> | <u>300</u> |

** Refer to Appendix C for additional limits values.*

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ALABAMA STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ARIZONA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. ~~Limits of Liability~~

~~b. Increased Limits of Liability~~

~~(1) Change the Table for Increased Limits in Rule 3-A-14 b(1) as follows:~~

~~Table for Increased Limits~~

| | Limits of Liability | Percentage | Minimum Premium |
|----|----------------------------|-------------------|------------------------|
| \$ | 100/100/1,000 | 0.50 | \$75 |
| | 100/100/2,500 | 0.75 | 100 |
| | 100/100/5,000 | 1.00 | 125 |
| | 100/100/10,000 | 1.25 | 150 |
| | 500/500/500 | 1.00 | 50 |
| | 500/500/1,000 | 1.25 | 75 |
| | 500/500/2,500 | 1.50 | 100 |
| | 500/500/5,000 | 1.75 | 125 |
| | 500/500/10,000 | 2.00 | 150 |
| | 1,000/1,000/1,000 | 2.00 | 75 |
| | 1,000/1,000/2,500 | 2.25 | 100 |
| | 1,000/1,000/5,000 | 2.50 | 125 |
| | 1,000/1,000/10,000 | 2.75 | 150 |

~~* Appendix C for Additional Limits Values does not apply in Arizona.~~

4. ~~Admiralty Law/FELA~~

~~Change the Table for Increased Limits in Rule 3-A-14 b(4) as follows:~~

~~Table for Increased Limits*~~

| | Limits Per Accident | Factor | Minimum Premium | |
|----|--------------------------------|---------------|------------------------|-------------------|
| | | | Program I | Program II |
| \$ | 100,000 | 1.00 | \$55 | \$109 |
| | 200,000 | 1.03 | 56 | 112 |
| | 300,000 | 1.06 | 58 | 116 |
| | 400,000 | 1.08 | 59 | 118 |
| | 500,000 | 1.10 | 60 | 120 |

~~* Appendix C for Additional Limits Values does not apply in Arizona.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
FLORIDA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

a. ~~Standard Limits of Liability~~

(2) ~~Bodily Injury by Disease~~

~~Change the Table for Standard Limits in Rule 3-A-14-a(2) as follows:~~

~~**Table for Standard Limits**~~

| | Employers Liability, Voluntary Compensation, USL&HW Act and Extensions | Admiralty Law and FELA |
|---------------------------|---|-------------------------------|
| Bodily Injury by Accident | \$100,000—each accident | \$25,000 |
| Bodily Injury by Disease | \$100,000—each employee | Not applicable |
| Bodily Injury by Disease | \$500,000—policy limit | \$25,000 |

b. Increased Limits of Liability

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| Limits of Liability | Percentage | Minimum Premium for Increased Limits |
|----------------------------|-----------------------------|---|
| \$ 500/500/500 | 0.80 <u>1.1%</u> | \$50 <u>100</u> |
| 1,000/1,000/1,000 | 1.4 | 75 <u>150</u> |
| 2,000/2,000/2,000 | 2.1 <u>1.8</u> | 85 <u>175</u> |
| 3,000/3,000/3,000 | 2.7 <u>2.2</u> | 100 <u>200</u> |
| 4,000/4,000/4,000 | 3.0 <u>2.6</u> | 110 <u>225</u> |
| 5,000/5,000/5,000 | 3.4 <u>3.0</u> | 125 <u>250</u> |
| 6,000/6,000/6,000 | 3.6 <u>3.4</u> | 130 <u>260</u> |
| 7,000/7,000/7,000 | 3.9 <u>3.7</u> | 135 <u>270</u> |
| 8,000/8,000/8,000 | 4.1 <u>4.0</u> | 140 <u>280</u> |
| 9,000/9,000/9,000 | 4.3 | 145 <u>290</u> |
| 10,000/10,000/10,000 | 4.5 <u>4.6</u> | 150 <u>300</u> |

* Refer to Florida Appendix C for additional limits values.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

(2) Employers Liability Insurance—Without Workers Compensation Insurance

Change Rule 3-A-14-b(2)(a) as follows:

(a) The standard limits for employers liability insurance may be increased. If higher limits of liability apply, the premium must be determined on the basis of the rates multiplied by the factor indicated in the following table:

**Table for ~~Increased~~ Limits
Employers Liability Insurance Only**

| Limit of Liability (000 omitted) | Factor | Limit of Liability | Factor |
|--|---------------------------------|---|---------------------------------|
| | | 500/500/2,500 <u>3,000/3,000/3,000</u> | 1.286 <u>3.63</u> |
| \$ 100/100/1,000 <u>100/100/500</u> | 1.053 <u>1.00</u> | 500/500/5,000 <u>4,000/4,000/4,000</u> | 1.368 <u>3.75</u> |
| 100/100/2,500 <u>200/200/500</u> | 1.127 <u>1.51</u> | 500/500/10,000 <u>5,000/5,000/5,000</u> | 1.424 <u>3.83</u> |
| 100/100/5,000 <u>300/300/500</u> | 1.225 <u>1.86</u> | 1,000/1,000/1,000 <u>6,000/6,000/6,000</u> | 1.280 <u>3.88</u> |
| 100/100/10,000 <u>400/400/500</u> | 1.284 <u>2.12</u> | 1,000/1,000/2,500 <u>7,000/7,000/7,000</u> | 1.357 <u>3.92</u> |
| <u>500/500/500</u> | 1.186 <u>2.33</u> | 1,000/1,000/5,000 <u>8,000/8,000/8,000</u> | 1.436 <u>3.95</u> |
| 500/500/1,000 <u>1,000/1,000/1,000</u> | 1.206 <u>2.92</u> | 1,000/1,000/10,000 <u>9,000/9,000/9,000</u> | 1.509 <u>3.98</u> |
| <u>2,000/2,000/2,000</u> | <u>3.41</u> | <u>10,000/10,000/10,000</u> | <u>4.00</u> |

~~Factors for limits greater than shown above are available upon application to the National Council on Compensation Insurance, Inc. or other licensed rating organization.~~

Employers liability insurance may be provided for bodily injury by accident and disease. The premium for standard limits for such insurance is based on the workers compensation classifications and rates in this manual.

(4) ~~Admiralty Law/FELA~~

~~Change the Table for Increased Limits in Rule 3-A-14-b(4) as follows:~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

~~Table for Increased Limits~~

| Limit per Accident | Factor | Minimum Premium | |
|--------------------|--------|-----------------|------------|
| | | Program I | Program II |
| \$25,000 | 1.00 | \$50 | \$100 |
| 50,000 | 1.09 | 54 | 107 |
| 100,000 | 1.15 | 55 | 109 |
| 200,000 | 1.23 | 56 | 112 |
| 300,000 | 1.29 | 58 | 116 |
| 400,000 | 1.34 | 59 | 118 |
| 500,000 | 1.38 | 60 | 120 |

~~Appendix C for Additional Limits Values does not apply in Florida.~~

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

TABLE 4

~~WORKERS COMPENSATION AND EMPLOYERS LIABILITY
INCREASED LIMITS PERCENTAGES
Bodily Injury by Disease: Policy Limit (\$000 Omitted)~~

| | | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 15,000 | 20,000 | 25,000 | 30,000 | 35,000 | 40,000 | 45,000 | 50,000 | |
|--|--------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-----|
| Bodily Injury by Accident | 100 | 0.0 | 0.2 | 0.5 | 0.7 | 0.8 | 1.0 | 1.1 | 1.1 | 1.2 | 1.2 | 1.3 | 1.4 | 1.5 | 1.5 | 1.5 | 1.6 | 1.6 | 1.7 | 1.7 | |
| | 200 | 0.3 | 0.5 | 0.7 | 0.9 | 1.1 | 1.2 | 1.4 | 1.4 | 1.4 | 1.5 | 1.5 | 1.7 | 1.7 | 1.8 | 1.8 | 1.9 | 1.9 | 1.9 | 2.0 | |
| Each Accident Limit and Bodily Injury by Disease | 300 | 0.5 | 0.7 | 1.0 | 1.2 | 1.3 | 1.5 | 1.6 | 1.6 | 1.7 | 1.7 | 1.7 | 1.9 | 2.0 | 2.0 | 2.0 | 2.1 | 2.1 | 2.2 | 2.2 | |
| | 400 | 0.7 | 0.9 | 1.1 | 1.3 | 1.5 | 1.6 | 1.8 | 1.8 | 1.8 | 1.9 | 1.9 | 2.0 | 2.1 | 2.2 | 2.2 | 2.3 | 2.3 | 2.3 | 2.4 | |
| Each Employee Limit (\$000 Omitted) | 500 | 0.8 | 1.0 | 1.3 | 1.5 | 1.7 | 1.8 | 2.0 | 2.0 | 2.0 | 2.0 | 2.1 | 2.2 | 2.3 | 2.3 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | |
| | 1,000 | | 1.4 | 1.7 | 1.9 | 2.0 | 2.2 | 2.3 | 2.3 | 2.4 | 2.4 | 2.4 | 2.6 | 2.7 | 2.7 | 2.7 | 2.8 | 2.8 | 2.9 | 2.9 | |
| Each Employee Limit (\$000 Omitted) | 2,000 | | | 2.1 | 2.4 | 2.5 | 2.6 | 2.8 | 2.8 | 2.9 | 2.9 | 2.9 | 3.1 | 3.1 | 3.2 | 3.2 | 3.3 | 3.3 | 3.4 | 3.4 | |
| | 3,000 | | | | 2.7 | 2.8 | 2.9 | 3.1 | 3.1 | 3.2 | 3.2 | 3.2 | 3.4 | 3.4 | 3.5 | 3.5 | 3.6 | 3.6 | 3.7 | 3.7 | |
| Each Employee Limit (\$000 Omitted) | 4,000 | | | | | 3.0 | 3.2 | 3.3 | 3.3 | 3.4 | 3.4 | 3.5 | 3.6 | 3.7 | 3.7 | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | |
| | 5,000 | | | | | | 3.4 | 3.5 | 3.5 | 3.6 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.0 | 4.0 | 4.1 | 4.1 | 4.1 | |
| Each Employee Limit (\$000 Omitted) | 6,000 | | | | | | | 3.6 | 3.7 | 3.7 | 3.8 | 3.8 | 3.9 | 4.0 | 4.1 | 4.1 | 4.1 | 4.2 | 4.2 | 4.3 | |
| | 7,000 | | | | | | | | 3.9 | 3.9 | 4.0 | 4.0 | 4.1 | 4.2 | 4.3 | 4.3 | 4.3 | 4.4 | 4.4 | 4.5 | |
| Each Employee Limit (\$000 Omitted) | 8,000 | | | | | | | | | 4.1 | 4.1 | 4.2 | 4.3 | 4.4 | 4.4 | 4.5 | 4.5 | 4.6 | 4.6 | 4.6 | |
| | 9,000 | | | | | | | | | | 4.3 | 4.3 | 4.5 | 4.5 | 4.6 | 4.6 | 4.7 | 4.7 | 4.7 | 4.8 | |
| Each Employee Limit (\$000 Omitted) | 10,000 | | | | | | | | | | | 4.5 | 4.6 | 4.7 | 4.7 | 4.8 | 4.8 | 4.8 | 4.9 | 4.9 | |
| | 15,000 | | | | | | | | | | | | 5.2 | 5.2 | 5.3 | 5.3 | 5.4 | 5.4 | 5.4 | 5.5 | |
| Each Employee Limit (\$000 Omitted) | 20,000 | | | | | | | | | | | | | 5.7 | 5.7 | 5.7 | 5.8 | 5.8 | 5.9 | 5.9 | |
| | 25,000 | | | | | | | | | | | | | | 6.1 | 6.1 | 6.1 | 6.2 | 6.2 | 6.3 | |
| Each Employee Limit (\$000 Omitted) | 30,000 | | | | | | | | | | | | | | | 6.4 | 6.4 | 6.5 | 6.5 | 6.5 | |
| | 35,000 | | | | | | | | | | | | | | | | 6.7 | 6.7 | 6.7 | 6.8 | |
| Each Employee Limit (\$000 Omitted) | 40,000 | | | | | | | | | | | | | | | | | 6.9 | 6.9 | 7.0 | |
| | 45,000 | | | | | | | | | | | | | | | | | | | 7.1 | 7.2 |
| Each Employee Limit (\$000 Omitted) | 50,000 | | | | | | | | | | | | | | | | | | | | 7.3 |

Refer to Table 1A for Minimum Premiums.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

(Applies in: AL, FL, IL, LA, OK, TN, WV)

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR MINIMUM
PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% |
| and | 2,000 | \$175 | | | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% |
| Bodily | 3,000 | \$200 | | | | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% |
| Injury by | 4,000 | \$225 | | | | | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% |
| Disease | 5,000 | \$250 | | | | | | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% |
| Each | 6,000 | \$260 | | | | | | | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% |
| Employee | 7,000 | \$270 | | | | | | | | 3.7% | 3.9% | 4.1% | 4.3% |
| Limit | 8,000 | \$280 | | | | | | | | | 4.0% | 4.2% | 4.4% |
| (\$000 | 9,000 | \$290 | | | | | | | | | | 4.3% | 4.5% |
| Omitted) | 10,000 | \$300 | | | | | | | | | | | 4.6% |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

TABLE 1A

| LIMITS OF LIABILITY: | | | | | | |
|---|--|--|---|--|--|---|
| ARE GREATER THAN: | | | BUT NOT MORE THAN: | | | |
| Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Minimum Premium for Increased Limits |
| 100,000 | 100,000 | 500,000 | 500,000 | 500,000 | 500,000 | \$50 |
| 500,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | \$75 |
| 1,000,000 | 1,000,000 | 1,000,000 | 5,000,000 | 5,000,000 | 5,000,000 | \$75 plus \$12.50 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 1,000,000. Round this result down to the nearest multiple of \$5. (for example, \$112.50 rounds down to \$110.) |
| 5,000,000 | 5,000,000 | 5,000,000 | — | — | — | \$125 plus \$5 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 5,000,000. |

Minimum Premium to be used when increasing the limits of employers liability under Part Two of a workers-compensation and employers liability policy.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | | | Per Employee Disease Limit |
|--------------------|----------------------|-------|-------|-------|-------|---------|---------|----------------------------|
| | \$500 | \$600 | \$700 | \$800 | \$900 | \$1,000 | \$1,500 | |
| \$ 100 | 0.0 | 0.0 | 0.1 | 0.1 | 0.2 | 0.2 | 0.3 | \$ 100 |
| \$ 200 | 0.3 | 0.3 | 0.4 | 0.4 | 0.4 | 0.5 | 0.6 | \$ 200 |
| \$ 300 | 0.5 | 0.5 | 0.6 | 0.6 | 0.7 | 0.7 | 0.8 | \$ 300 |
| \$ 400 | 0.7 | 0.7 | 0.8 | 0.8 | 0.8 | 0.9 | 1.0 | \$ 400 |
| \$ 500 | 0.8 | 0.9 | 0.9 | 1.0 | 1.0 | 1.0 | 1.2 | \$ 500 |
| \$ 600 | | 1.0 | 1.0 | 1.0 | 1.1 | 1.1 | 1.3 | \$ 600 |
| \$ 700 | | | 1.1 | 1.1 | 1.2 | 1.2 | 1.3 | \$ 700 |
| \$ 800 | | | | 1.2 | 1.2 | 1.3 | 1.4 | \$ 800 |
| \$ 900 | | | | | 1.3 | 1.3 | 1.5 | \$ 900 |
| \$ 1,000 | | | | | | 1.4 | 1.5 | \$ 1,000 |
| \$ 1,500 | | | | | | | 1.8 | \$ 1,500 |
| \$ 2,000 | | | | | | | | \$ 2,000 |
| \$ 2,500 | | | | | | | | \$ 2,500 |
| \$ 3,000 | | | | | | | | \$ 3,000 |
| \$ 3,500 | | | | | | | | \$ 3,500 |
| \$ 4,000 | | | | | | | | \$ 4,000 |
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| \$ 15,000 | | | | | | | | \$ 15,000 |
| \$ 16,000 | | | | | | | | \$ 16,000 |
| \$ 17,000 | | | | | | | | \$ 17,000 |
| \$ 18,000 | | | | | | | | \$ 18,000 |
| \$ 19,000 | | | | | | | | \$ 19,000 |
| \$ 20,000 | | | | | | | | \$ 20,000 |
| \$ 25,000 | | | | | | | | \$ 25,000 |
| \$ 30,000 | | | | | | | | \$ 30,000 |
| \$ 35,000 | | | | | | | | \$ 35,000 |
| \$ 40,000 | | | | | | | | \$ 40,000 |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C
~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~**

| | | |
|-----------|--|-----------|
| \$ 45,000 | | \$ 45,000 |
| \$ 50,000 | | \$ 50,000 |

~~(000 omitted from limits)~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | | | Per Employee Disease Limit |
|--------------------|----------------------|---------|---------|---------|---------|---------|---------|----------------------------|
| | \$2,000 | \$2,500 | \$3,000 | \$3,500 | \$4,000 | \$4,500 | \$5,000 | |
| \$ 100 | 0.5 | 0.6 | 0.7 | 0.8 | 0.8 | 0.9 | 1.0 | \$ 100 |
| \$ 200 | 0.7 | 0.8 | 0.9 | 1.0 | 1.1 | 1.2 | 1.2 | \$ 200 |
| \$ 300 | 1.0 | 1.1 | 1.2 | 1.2 | 1.3 | 1.4 | 1.5 | \$ 300 |
| \$ 400 | 1.1 | 1.2 | 1.3 | 1.4 | 1.5 | 1.6 | 1.6 | \$ 400 |
| \$ 500 | 1.3 | 1.4 | 1.5 | 1.6 | 1.7 | 1.7 | 1.8 | \$ 500 |
| \$ 600 | 1.4 | 1.5 | 1.6 | 1.7 | 1.8 | 1.8 | 1.9 | \$ 600 |
| \$ 700 | 1.5 | 1.6 | 1.7 | 1.8 | 1.8 | 1.9 | 2.0 | \$ 700 |
| \$ 800 | 1.5 | 1.6 | 1.7 | 1.8 | 1.9 | 2.0 | 2.0 | \$ 800 |
| \$ 900 | 1.6 | 1.7 | 1.8 | 1.9 | 2.0 | 2.0 | 2.1 | \$ 900 |
| \$ 1,000 | 1.7 | 1.8 | 1.9 | 1.9 | 2.0 | 2.1 | 2.2 | \$ 1,000 |
| \$ 1,500 | 1.9 | 2.0 | 2.2 | 2.2 | 2.3 | 2.4 | 2.4 | \$ 1,500 |
| \$ 2,000 | 2.1 | 2.3 | 2.4 | 2.4 | 2.5 | 2.6 | 2.6 | \$ 2,000 |
| \$ 2,500 | | 2.4 | 2.5 | 2.6 | 2.7 | 2.8 | 2.8 | \$ 2,500 |
| \$ 3,000 | | | 2.7 | 2.7 | 2.8 | 2.9 | 2.9 | \$ 3,000 |
| \$ 3,500 | | | | 2.9 | 2.9 | 3.0 | 3.1 | \$ 3,500 |
| \$ 4,000 | | | | | 3.0 | 3.1 | 3.2 | \$ 4,000 |
| \$ 4,500 | | | | | | 3.2 | 3.3 | \$ 4,500 |
| \$ 5,000 | | | | | | | 3.4 | \$ 5,000 |
| \$ 5,500 | | | | | | | | \$ 5,500 |
| \$ 6,000 | | | | | | | | \$ 6,000 |
| \$ 6,500 | | | | | | | | \$ 6,500 |
| \$ 7,000 | | | | | | | | \$ 7,000 |
| \$ 7,500 | | | | | | | | \$ 7,500 |
| \$ 8,000 | | | | | | | | \$ 8,000 |
| \$ 8,500 | | | | | | | | \$ 8,500 |
| \$ 9,000 | | | | | | | | \$ 9,000 |
| \$ 9,500 | | | | | | | | \$ 9,500 |
| \$ 10,000 | | | | | | | | \$ 10,000 |
| \$ 11,000 | | | | | | | | \$ 11,000 |
| \$ 12,000 | | | | | | | | \$ 12,000 |
| \$ 13,000 | | | | | | | | \$ 13,000 |
| \$ 14,000 | | | | | | | | \$ 14,000 |
| \$ 15,000 | | | | | | | | \$ 15,000 |
| \$ 16,000 | | | | | | | | \$ 16,000 |
| \$ 17,000 | | | | | | | | \$ 17,000 |
| \$ 18,000 | | | | | | | | \$ 18,000 |
| \$ 19,000 | | | | | | | | \$ 19,000 |
| \$ 20,000 | | | | | | | | \$ 20,000 |
| \$ 25,000 | | | | | | | | \$ 25,000 |
| \$ 30,000 | | | | | | | | \$ 30,000 |
| \$ 35,000 | | | | | | | | \$ 35,000 |
| \$ 40,000 | | | | | | | | \$ 40,000 |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd) (Cont'd)~~

| | | |
|-----------|--|-----------|
| \$ 45,000 | | \$ 45,000 |
| \$ 50,000 | | \$ 50,000 |

~~(000 omitted from limits)~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | | | Per Employee Disease Limit |
|-----------------------|----------------------|---------|---------|---------|---------|---------|---------|-------------------------------|
| | \$5,500 | \$6,000 | \$6,500 | \$7,000 | \$7,500 | \$8,000 | \$8,500 | |
| \$ 100 | 1.0 | 1.1 | 1.1 | 1.1 | 1.1 | 1.2 | 1.2 | \$ 100 |
| \$ 200 | 1.3 | 1.4 | 1.4 | 1.4 | 1.4 | 1.4 | 1.5 | \$ 200 |
| \$ 300 | 1.7 | 1.6 | 1.6 | 1.6 | 1.6 | 1.7 | 1.7 | \$ 300 |
| \$ 400 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.8 | 1.9 | \$ 400 |
| \$ 500 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 | 2.0 | \$ 500 |
| \$ 600 | 2.0 | 2.0 | 2.0 | 2.0 | 2.1 | 2.1 | 2.1 | \$ 600 |
| \$ 700 | 2.1 | 2.1 | 2.1 | 2.1 | 2.2 | 2.2 | 2.2 | \$ 700 |
| \$ 800 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.3 | \$ 800 |
| \$ 900 | 2.2 | 2.2 | 2.2 | 2.3 | 2.3 | 2.3 | 2.3 | \$ 900 |
| \$ 1,000 | 2.5 | 2.3 | 2.3 | 2.3 | 2.3 | 2.4 | 2.4 | \$ 1,000 |
| \$ 1,500 | 2.7 | 2.6 | 2.6 | 2.6 | 2.6 | 2.7 | 2.7 | \$ 1,500 |
| \$ 2,000 | 2.9 | 2.8 | 2.8 | 2.8 | 2.8 | 2.9 | 2.9 | \$ 2,000 |
| \$ 2,500 | 3.0 | 2.9 | 3.0 | 3.0 | 3.0 | 3.0 | 3.0 | \$ 2,500 |
| \$ 3,000 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.2 | 3.2 | \$ 3,000 |
| \$ 3,500 | 3.2 | 3.2 | 3.2 | 3.2 | 3.3 | 3.3 | 3.3 | \$ 3,500 |
| \$ 4,000 | 3.3 | 3.3 | 3.3 | 3.3 | 3.4 | 3.4 | 3.4 | \$ 4,000 |
| \$ 4,500 | 3.4 | 3.4 | 3.4 | 3.4 | 3.5 | 3.5 | 3.5 | \$ 4,500 |
| \$ 5,000 | 3.5 | 3.5 | 3.5 | 3.5 | 3.6 | 3.6 | 3.6 | \$ 5,000 |
| \$ 5,500 | | 3.6 | 3.6 | 3.6 | 3.6 | 3.7 | 3.7 | \$ 5,500 |
| \$ 6,000 | | 3.6 | 3.7 | 3.7 | 3.7 | 3.7 | 3.7 | \$ 6,000 |
| \$ 6,500 | | | 3.8 | 3.8 | 3.8 | 3.8 | 3.9 | \$ 6,500 |
| \$ 7,000 | | | | 3.9 | 3.9 | 3.9 | 3.9 | \$ 7,000 |
| \$ 7,500 | | | | | 4.0 | 4.0 | 4.0 | \$ 7,500 |
| \$ 8,000 | | | | | | 4.1 | 4.1 | \$ 8,000 |
| \$ 8,500 | | | | | | | 4.2 | \$ 8,500 |
| \$ 9,000 | | | | | | | | \$ 9,000 |
| \$ 9,500 | | | | | | | | \$ 9,500 |
| \$ 10,000 | | | | | | | | \$ 10,000 |
| \$ 11,000 | | | | | | | | \$ 11,000 |
| \$ 12,000 | | | | | | | | \$ 12,000 |
| \$ 13,000 | | | | | | | | \$ 13,000 |
| \$ 14,000 | | | | | | | | \$ 14,000 |
| \$ 15,000 | | | | | | | | \$ 15,000 |
| \$ 16,000 | | | | | | | | \$ 16,000 |
| \$ 17,000 | | | | | | | | \$ 17,000 |
| \$ 18,000 | | | | | | | | \$ 18,000 |
| \$ 19,000 | | | | | | | | \$ 19,000 |
| \$ 20,000 | | | | | | | | \$ 20,000 |
| \$ 25,000 | | | | | | | | \$ 25,000 |
| \$ 30,000 | | | | | | | | \$ 30,000 |
| \$ 35,000 | | | | | | | | \$ 35,000 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd) (Cont'd)~~

| | | |
|-----------|--|-----------|
| \$ 40,000 | | \$ 40,000 |
| \$ 45,000 | | \$ 45,000 |
| \$ 50,000 | | \$ 50,000 |

~~(000 omitted from limits)~~

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | | | Per Employee Disease Limit |
|-----------------------|----------------------|---------|----------|----------|----------|----------|----------|-------------------------------|
| | \$9,000 | \$9,500 | \$10,000 | \$11,000 | \$12,000 | \$13,000 | \$14,000 | |
| \$ 100 | 1.2 | 1.2 | 1.3 | 1.3 | 1.3 | 1.3 | 1.4 | \$ 100 |
| \$ 200 | 1.5 | 1.5 | 1.5 | 1.6 | 1.6 | 1.6 | 1.6 | \$ 200 |
| \$ 300 | 1.7 | 1.7 | 1.7 | 1.8 | 1.8 | 1.8 | 1.8 | \$ 300 |
| \$ 400 | 1.9 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | 2.0 | \$ 400 |
| \$ 500 | 2.0 | 2.1 | 2.1 | 2.4 | 2.1 | 2.2 | 2.2 | \$ 500 |
| \$ 600 | 2.1 | 2.2 | 2.2 | 2.2 | 2.2 | 2.2 | 2.3 | \$ 600 |
| \$ 700 | 2.2 | 2.2 | 2.3 | 2.3 | 2.3 | 2.3 | 2.4 | \$ 700 |
| \$ 800 | 2.3 | 2.3 | 2.3 | 2.4 | 2.4 | 2.4 | 2.4 | \$ 800 |
| \$ 900 | 2.3 | 2.4 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | \$ 900 |
| \$ 1,000 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | 2.5 | \$ 1,000 |
| \$ 1,500 | 2.7 | 2.7 | 2.7 | 2.8 | 2.8 | 2.8 | 2.8 | \$ 1,500 |
| \$ 2,000 | 2.9 | 2.9 | 2.9 | 3.0 | 3.0 | 3.0 | 3.0 | \$ 2,000 |
| \$ 2,500 | 3.1 | 3.1 | 3.1 | 3.1 | 3.2 | 3.2 | 3.2 | \$ 2,500 |
| \$ 3,000 | 3.2 | 3.2 | 3.2 | 3.3 | 3.3 | 3.3 | 3.3 | \$ 3,000 |
| \$ 3,500 | 3.3 | 3.3 | 3.4 | 3.4 | 3.4 | 3.4 | 3.5 | \$ 3,500 |
| \$ 4,000 | 3.4 | 3.4 | 3.5 | 3.5 | 3.5 | 3.5 | 3.6 | \$ 4,000 |
| \$ 4,500 | 3.5 | 3.5 | 3.6 | 3.6 | 3.6 | 3.6 | 3.7 | \$ 4,500 |
| \$ 5,000 | 3.6 | 3.6 | 3.7 | 3.7 | 3.7 | 3.7 | 3.8 | \$ 5,000 |
| \$ 5,500 | 3.7 | 3.7 | 3.7 | 3.8 | 3.8 | 3.8 | 3.8 | \$ 5,500 |
| \$ 6,000 | 3.8 | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | 3.9 | \$ 6,000 |
| \$ 6,500 | 3.9 | 3.9 | 3.9 | 3.9 | 4.0 | 4.0 | 4.0 | \$ 6,500 |
| \$ 7,000 | 4.0 | 4.0 | 4.1 | 4.0 | 4.1 | 4.1 | 4.1 | \$ 7,000 |
| \$ 7,500 | 4.1 | 4.1 | 4.1 | 4.1 | 4.1 | 4.2 | 4.2 | \$ 7,500 |
| \$ 8,000 | 4.1 | 4.2 | 4.2 | 4.2 | 4.2 | 4.3 | 4.3 | \$ 8,000 |
| \$ 8,500 | 4.2 | 4.2 | 4.3 | 4.3 | 4.3 | 4.3 | 4.4 | \$ 8,500 |
| \$ 9,000 | 4.3 | 4.3 | 4.3 | 4.4 | 4.4 | 4.4 | 4.4 | \$ 9,000 |
| \$ 9,500 | | 4.4 | 4.4 | 4.4 | 4.4 | 4.5 | 4.5 | \$ 9,500 |
| \$ 10,000 | | | 4.5 | 4.5 | 4.5 | 4.5 | 4.6 | \$ 10,000 |
| \$ 11,000 | | | | 4.6 | 4.6 | 4.7 | 4.7 | \$ 11,000 |
| \$ 12,000 | | | | | 4.8 | 4.8 | 4.8 | \$ 12,000 |
| \$ 13,000 | | | | | | 4.9 | 4.9 | \$ 13,000 |
| \$ 14,000 | | | | | | | 5.0 | \$ 14,000 |
| \$ 15,000 | | | | | | | | \$ 15,000 |
| \$ 16,000 | | | | | | | | \$ 16,000 |
| \$ 17,000 | | | | | | | | \$ 17,000 |
| \$ 18,000 | | | | | | | | \$ 18,000 |
| \$ 19,000 | | | | | | | | \$ 19,000 |
| \$ 20,000 | | | | | | | | \$ 20,000 |
| \$ 25,000 | | | | | | | | \$ 25,000 |
| \$ 30,000 | | | | | | | | \$ 30,000 |
| \$ 35,000 | | | | | | | | \$ 35,000 |
| \$ 40,000 | | | | | | | | \$ 40,000 |
| \$ 45,000 | | | | | | | | \$ 45,000 |
| \$ 50,000 | | | | | | | | \$ 50,000 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

~~(000 omitted from limits)~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | | | Per Employee Disease Limit |
|-----------------------|----------------------|----------|----------|----------|----------|----------|----------|-------------------------------|
| | \$15,000 | \$16,000 | \$17,000 | \$18,000 | \$19,000 | \$20,000 | \$25,000 | |
| \$ 100 | 1.4 | 1.4 | 1.4 | 1.4 | 1.4 | 1.5 | 1.5 | \$ 100 |
| \$ 200 | 1.7 | 1.7 | 1.7 | 1.7 | 1.7 | 1.7 | 1.8 | \$ 200 |
| \$ 300 | 1.9 | 1.9 | 1.9 | 1.9 | 1.9 | 2.0 | 2.0 | \$ 300 |
| \$ 400 | 2.0 | 2.1 | 2.1 | 2.1 | 2.1 | 2.1 | 2.2 | \$ 400 |
| \$ 500 | 2.2 | 2.2 | 2.2 | 2.3 | 2.3 | 2.3 | 2.3 | \$ 500 |
| \$ 600 | 2.3 | 2.3 | 2.3 | 2.3 | 2.4 | 2.4 | 2.4 | \$ 600 |
| \$ 700 | 2.4 | 2.4 | 2.4 | 2.4 | 2.4 | 2.5 | 2.5 | \$ 700 |
| \$ 800 | 2.5 | 2.5 | 2.5 | 2.5 | 2.5 | 2.5 | 2.6 | \$ 800 |
| \$ 900 | 2.5 | 2.5 | 2.5 | 2.6 | 2.6 | 2.6 | 2.6 | \$ 900 |
| \$ 1,000 | 2.6 | 2.6 | 2.6 | 2.6 | 2.6 | 2.7 | 2.7 | \$ 1,000 |
| \$ 1,500 | 2.9 | 2.9 | 2.9 | 2.9 | 2.9 | 2.9 | 3.0 | \$ 1,500 |
| \$ 2,000 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.1 | 3.2 | \$ 2,000 |
| \$ 2,500 | 3.2 | 3.2 | 3.3 | 3.3 | 3.3 | 3.3 | 3.4 | \$ 2,500 |
| \$ 3,000 | 3.4 | 3.4 | 3.4 | 3.4 | 3.4 | 3.4 | 3.5 | \$ 3,000 |
| \$ 3,500 | 3.5 | 3.5 | 3.5 | 3.5 | 3.6 | 3.6 | 3.6 | \$ 3,500 |
| \$ 4,000 | 3.6 | 3.6 | 3.6 | 3.6 | 3.7 | 3.7 | 3.7 | \$ 4,000 |
| \$ 4,500 | 3.7 | 3.7 | 3.7 | 3.7 | 3.8 | 3.8 | 3.8 | \$ 4,500 |
| \$ 5,000 | 3.8 | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | 3.9 | \$ 5,000 |
| \$ 5,500 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 4.0 | 4.0 | \$ 5,500 |
| \$ 6,000 | 3.9 | 4.0 | 4.0 | 4.0 | 4.0 | 4.0 | 4.1 | \$ 6,000 |
| \$ 6,500 | 4.0 | 4.1 | 4.1 | 4.1 | 4.1 | 4.1 | 4.2 | \$ 6,500 |
| \$ 7,000 | 4.1 | 4.2 | 4.2 | 4.2 | 4.2 | 4.2 | 4.3 | \$ 7,000 |
| \$ 7,500 | 4.2 | 4.2 | 4.3 | 4.3 | 4.3 | 4.3 | 4.3 | \$ 7,500 |
| \$ 8,000 | 4.3 | 4.3 | 4.3 | 4.4 | 4.4 | 4.4 | 4.4 | \$ 8,000 |
| \$ 8,500 | 4.4 | 4.4 | 4.4 | 4.4 | 4.4 | 4.5 | 4.5 | \$ 8,500 |
| \$ 9,000 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 4.5 | 4.6 | \$ 9,000 |
| \$ 9,500 | 4.5 | 4.5 | 4.6 | 4.6 | 4.6 | 4.6 | 4.6 | \$ 9,500 |
| \$ 10,000 | 4.6 | 4.6 | 4.6 | 4.6 | 4.7 | 4.7 | 4.7 | \$ 10,000 |
| \$ 11,000 | 4.7 | 4.7 | 4.8 | 4.8 | 4.8 | 4.8 | 4.8 | \$ 11,000 |
| \$ 12,000 | 4.8 | 4.9 | 4.9 | 4.9 | 4.9 | 4.9 | 5.0 | \$ 12,000 |
| \$ 13,000 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.1 | \$ 13,000 |
| \$ 14,000 | 5.1 | 5.1 | 5.1 | 5.1 | 5.1 | 5.1 | 5.2 | \$ 14,000 |
| \$ 15,000 | 5.2 | 5.2 | 5.2 | 5.2 | 5.2 | 5.2 | 5.3 | \$ 15,000 |
| \$ 16,000 | | 5.3 | 5.3 | 5.3 | 5.3 | 5.3 | 5.4 | \$ 16,000 |
| \$ 17,000 | | | 5.4 | 5.4 | 5.4 | 5.4 | 5.5 | \$ 17,000 |
| \$ 18,000 | | | | 5.5 | 5.5 | 5.5 | 5.5 | \$ 18,000 |
| \$ 19,000 | | | | | 5.6 | 5.6 | 5.6 | \$ 19,000 |
| \$ 20,000 | | | | | | 5.7 | 5.7 | \$ 20,000 |
| \$ 25,000 | | | | | | | 6.1 | \$ 25,000 |
| \$ 30,000 | | | | | | | | \$ 30,000 |
| \$ 35,000 | | | | | | | | \$ 35,000 |
| \$ 40,000 | | | | | | | | \$ 40,000 |
| \$ 45,000 | | | | | | | | \$ 45,000 |
| \$ 50,000 | | | | | | | | \$ 50,000 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

~~(000 omitted from limits)~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C**

~~EMPLOYERS LIABILITY ONLY—INCREASED LIMITS FACTORS (Cont'd)~~

Percentages to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy:

| Per Accident Limit | Policy Disease Limit | | | | | Per Employee Disease Limit |
|-----------------------|----------------------|----------|----------|----------|----------|-------------------------------|
| | \$30,000 | \$35,000 | \$40,000 | \$45,000 | \$50,000 | |
| \$ 100 | 1.5 | 1.6 | 1.6 | 1.7 | 1.7 | \$ 100 |
| \$ 200 | 1.8 | 1.9 | 1.9 | 1.9 | 2.0 | \$ 200 |
| \$ 300 | 2.0 | 2.1 | 2.1 | 2.2 | 2.2 | \$ 300 |
| \$ 400 | 2.2 | 2.3 | 2.3 | 2.3 | 2.4 | \$ 400 |
| \$ 500 | 2.4 | 2.4 | 2.5 | 2.5 | 2.5 | \$ 500 |
| \$ 600 | 2.5 | 2.5 | 2.5 | 2.6 | 2.6 | \$ 600 |
| \$ 700 | 2.5 | 2.6 | 2.6 | 2.7 | 2.7 | \$ 700 |
| \$ 800 | 2.6 | 2.7 | 2.7 | 2.7 | 2.8 | \$ 800 |
| \$ 900 | 2.7 | 2.7 | 2.8 | 2.8 | 2.8 | \$ 900 |
| \$ 1,000 | 2.7 | 2.8 | 2.8 | 2.9 | 2.9 | \$ 1,000 |
| \$ 1,500 | 3.0 | 3.1 | 3.1 | 3.2 | 3.2 | \$ 1,500 |
| \$ 2,000 | 3.2 | 3.3 | 3.3 | 3.4 | 3.4 | \$ 2,000 |
| \$ 2,500 | 3.4 | 3.4 | 3.5 | 3.5 | 3.6 | \$ 2,500 |
| \$ 3,000 | 3.5 | 3.6 | 3.6 | 3.7 | 3.7 | \$ 3,000 |
| \$ 3,500 | 3.7 | 3.7 | 3.7 | 3.8 | 3.8 | \$ 3,500 |
| \$ 4,000 | 3.8 | 3.8 | 3.8 | 3.9 | 3.9 | \$ 4,000 |
| \$ 4,500 | 3.9 | 3.9 | 3.9 | 4.1 | 4.0 | \$ 4,500 |
| \$ 5,000 | 4.0 | 4.0 | 4.0 | 4.1 | 4.1 | \$ 5,000 |
| \$ 5,500 | 4.0 | 4.1 | 4.1 | 4.2 | 4.2 | \$ 5,500 |
| \$ 6,000 | 4.1 | 4.1 | 5.2 | 4.2 | 4.3 | \$ 6,000 |
| \$ 6,500 | 4.2 | 4.2 | 4.3 | 4.3 | 4.4 | \$ 6,500 |
| \$ 7,000 | 4.3 | 4.3 | 4.4 | 4.4 | 4.5 | \$ 7,000 |
| \$ 7,500 | 4.4 | 4.4 | 4.5 | 4.5 | 4.6 | \$ 7,500 |
| \$ 8,000 | 4.5 | 4.5 | 4.6 | 4.6 | 4.6 | \$ 8,000 |
| \$ 8,500 | 4.5 | 4.6 | 4.6 | 4.7 | 4.7 | \$ 8,500 |
| \$ 9,000 | 4.6 | 4.7 | 4.7 | 4.7 | 4.8 | \$ 9,000 |
| \$ 9,500 | 4.7 | 4.7 | 4.8 | 4.8 | 4.9 | \$ 9,500 |
| \$ 10,000 | 4.8 | 4.8 | 4.8 | 4.9 | 4.9 | \$ 10,000 |
| \$ 11,000 | 4.9 | 4.9 | 5.0 | 5.0 | 5.1 | \$ 11,000 |
| \$ 12,000 | 5.0 | 5.1 | 5.1 | 5.1 | 5.2 | \$ 12,000 |
| \$ 13,000 | 5.1 | 5.2 | 5.2 | 5.2 | 5.3 | \$ 13,000 |
| \$ 14,000 | 5.2 | 5.3 | 5.3 | 5.3 | 5.4 | \$ 14,000 |
| \$ 15,000 | 5.3 | 5.4 | 5.4 | 5.4 | 5.5 | \$ 15,000 |
| \$ 16,000 | 5.4 | 5.5 | 5.5 | 5.5 | 5.6 | \$ 16,000 |
| \$ 17,000 | 5.5 | 5.5 | 5.6 | 5.6 | 5.7 | \$ 17,000 |
| \$ 18,000 | 5.6 | 5.6 | 5.7 | 5.7 | 5.8 | \$ 18,000 |
| \$ 19,000 | 5.7 | 5.7 | 5.7 | 5.8 | 5.8 | \$ 19,000 |
| \$ 20,000 | 5.7 | 5.8 | 5.8 | 5.9 | 5.9 | \$ 20,000 |
| \$ 25,000 | 6.1 | 6.1 | 6.2 | 6.2 | 6.3 | \$ 25,000 |
| \$ 30,000 | 6.4 | 6.4 | 6.5 | 6.5 | 6.5 | \$ 30,000 |
| \$ 35,000 | | 6.7 | 6.7 | 6.7 | 6.8 | \$ 35,000 |
| \$ 40,000 | | | 6.9 | 6.9 | 7.1 | \$ 40,000 |
| \$ 45,000 | | | | 7.1 | 7.2 | \$ 45,000 |
| \$ 50,000 | | | | | 7.3 | \$ 50,000 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
FLORIDA STATE MISCELLANEOUS RULES
APPENDIX C

~~(000 omitted from limits)~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
GEORGIA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. ~~Limits of Liability~~

~~b. Increased Limits of Liability~~

(1) ~~Workers Compensation and Employers Liability Policy and USL&HW Act~~

~~Change the Table for Increased Limits in Rule 3-A-14 b(1) as follows:-~~

Table for Increased Limits*

| Limits of Liability (000 omitted) | Percentage | Minimum Premium for Increased Limits |
|---|-------------------|---|
| \$ 100/100/1,000 | 0.70 | \$150 |
| 100/100/2,500 | 1.20 | 200 |
| 100/100/5,000 | 1.70 | 250 |
| 100/100/10,000 | 2.40 | 300 |
| 500/500/500 | 1.90 | 100 |
| 500/500/1,000 | 2.20 | 150 |
| 500/500/2,500 | 2.70 | 200 |
| 500/500/5,000 | 3.20 | 250 |
| 500/500/10,000 | 3.90 | 300 |
| 1,000/1,000/1,000 | 3.30 | 150 |
| 1,000/1,000/2,500 | 3.80 | 200 |
| 1,000/1,000/5,000 | 4.40 | 250 |
| 1,000/1,000/10,000 | 5.00 | 300 |

~~*Appendix C for Additional Limits Values does not apply in Georgia.~~

(4) ~~Admiralty Law/FELA~~

~~Change Table for Increased Limits in Rule 3-A-14 b(4) as follows:-~~

~~Table for Increased Limits*~~

| Limits Per Accident | Factor | Minimum Premium | |
|----------------------------|---------------|------------------------|-------------------|
| | | Program I | Program II |
| \$100,000 | 1.00 | \$115 | \$230 |
| 200,000 | 1.07 | 123 | 246 |

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
GEORGIA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
~~Table for Increased Limits* (Cont'd)~~

| | | | |
|---------|------|-----|-----|
| 300,000 | 1.12 | 129 | 258 |
| 400,000 | 1.17 | 134 | 268 |
| 500,000 | 1.20 | 138 | 276 |

~~* Appendix C for Additional Limits Values does not apply in Georgia.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
HAWAII STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. ~~Limits of Liability~~

a. ~~Standard Limits of Liability~~

(2) ~~Bodily Injury by Disease~~

~~Change the Table for Standard Limits in Rule 3-A-14-a(2) as follows:-~~

~~Table for Standard Limits~~

| | Employers Liability, Voluntary Compensation, USL&HW Act and Extensions | Admiralty Law and FELA |
|---------------------------|---|-------------------------------|
| Bodily Injury by Accident | \$100,000—each accident | \$25,000 |
| Bodily Injury by Disease | \$100,000—each employee | Not applicable |
| Bodily Injury by Disease | \$500,000—policy limit | \$25,000 |

b. ~~Increased Limits of Liability~~

(1) ~~Standard Policy~~

~~Change Table for Increased Limits in Rule 3-A-14-b(1) as follows:-~~

~~Table for Increased Limits*~~

| Limits of Liability | Percentage | Minimum Premium for Increased Limits |
|----------------------------|-------------------|---|
| \$ 500/500/500 | 1.7 | Refer to carrier rate pages |
| 1,000/1,000/1,000 | 2.8 | |
| 2,000/2,000/2,000 | 4.3 | |
| 3,000/3,000/3,000 | 5.3 | |
| 4,000/4,000/4,000 | 6.1 | |
| 5,000/5,000/5,000 | 6.8 | |
| 6,000/6,000/6,000 | 7.4 | |
| 7,000/7,000/7,000 | 7.9 | |
| 8,000/8,000/8,000 | 8.3 | |
| 9,000/9,000/9,000 | 8.7 | |
| 10,000/10,000/ 10,000 | 9.0 | |

~~*Refer to Hawaii Appendix C for additional limits values-~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
HAWAII STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

~~(4) Admiralty Law/FELA~~

~~Change Table for Increased Limits in Rule 3-A-14 b(4) as follows:~~

~~Table for Increased Limits*~~

| Limits Per Accident | Factor | | Minimum Premium | |
|------------------------|-----------|------------|--------------------------------|--------------------------------|
| | Program I | Program II | Program I | Program II |
| \$ 25,000 | 1.00 | 1.00 | Refer to carrier rate pages | Refer to carrier rate pages |
| 50,000 | 1.25 | 1.23 | | |
| 100,000 | 1.62 | 1.56 | | |
| 200,000 | 2.11 | 2.00 | | |
| 300,000 | 2.45 | 2.31 | | |
| 400,000 | 2.72 | 2.55 | | |
| 500,000 | 2.92 | 2.73 | | |

~~*Refer to Hawaii Appendix C for additional limits values.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
HAWAII STATE MISCELLANEOUS RULES
APPENDIX C**

APPENDIX C

~~Table 1A
Minimum Premiums to be Used When Increasing the Limits
of Employers Liability Under Part Two of a
Workers Compensation and Employers Liability Policy.~~

| LIMITS OF LIABILITY: | | | | | | |
|--|---|---|--|---|---|--|
| ARE GREATER THAN: | | | BUT NOT MORE THAN: | | | Minimum Premium for Increased Limits |
| Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | |
| 100,000 | 100,000 | 500,000 | 500,000 | 500,000 | 500,000 | Refer to carrier rate pages |
| 500,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | |
| 1,000,000 | 1,000,000 | 1,000,000 | 5,000,000 | 5,000,000 | 5,000,000 | |
| 5,000,000 | 5,000,000 | 5,000,000 | — | — | — | |
| | | | | | | |

~~Table 2
Employers Liability Insurance for Admiralty or FELA
Table for Increased Limits~~

| Limit per Accident | Factor | | Minimum Premium for Increased Limits | |
|-----------------------|-----------|------------|---|--------------------------------|
| | Program I | Program II | Program I | Program II |
| \$25,000 | 1.00 | 1.00 | Refer to carrier rate pages | Refer to carrier rate pages |
| 30,000 | 1.06 | 1.05 | | |
| 40,000 | 1.16 | 1.14 | | |
| 50,000 | 1.25 | 1.23 | | |
| 100,000 | 1.62 | 1.56 | | |
| 150,000 | 1.89 | 1.80 | | |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
HAWAII STATE MISCELLANEOUS RULES
APPENDIX C**

~~Table 2 Employers Liability Insurance for Admiralty or FELA Table for Increased Limits (Cont'd)~~

| Limit per Accident | Factor | | Minimum Premium for Increased Limits | |
|--------------------|-----------|------------|--------------------------------------|------------|
| | Program I | Program II | Program I | Program II |
| 200,000 | 2.11 | 2.00 | | |
| 250,000 | 2.30 | 2.17 | | |
| 300,000 | 2.45 | 2.31 | | |
| 400,000 | 2.72 | 2.55 | | |
| 500,000 | 2.92 | 2.73 | | |
| 600,000 | 3.10 | 2.89 | | |
| 700,000 | 3.24 | 3.02 | | |
| 800,000 | 3.37 | 3.13 | | |
| 900,000 | 3.48 | 3.23 | | |
| 1,000,000 | 3.58 | 3.32 | | |
| 1,500,000 | 3.93 | 3.64 | | |
| 2,000,000 | 4.16 | 3.84 | | |
| 2,500,000 | 4.32 | 3.99 | | |
| 3,000,000 | 4.44 | 4.10 | | |
| 3,500,000 | 4.52 | 4.17 | | |
| 4,000,000 | 4.59 | 4.23 | | |
| 4,500,000 | 4.65 | 4.29 | | |
| 5,000,000 | 4.69 | 4.32 | | |
| 6,000,000 | 4.76 | 4.38 | | |
| 7,000,000 | 4.81 | 4.43 | | |
| 8,000,000 | 4.84 | 4.46 | | |
| 9,000,000 | 4.87 | 4.48 | | |
| 10,000,000 | 4.89 | 4.50 | | |
| 15,000,000 | 4.95 | 4.56 | | |
| 20,000,000 | 4.97 | 4.57 | | |
| 25,000,000 | 4.98 | 4.58 | | |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ILLINOIS STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
14. Limits of Liability
b. Increased Limits of Liability**

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|-----------------------------|-------------------|---|
| <u>\$ 500/500/500</u> | <u>1.1%</u> | <u>\$100</u> |
| <u>1,000/1,000/1,000</u> | <u>1.4</u> | <u>150</u> |
| <u>2,000/2,000/2,000</u> | <u>1.8</u> | <u>175</u> |
| <u>3,000/3,000/3,000</u> | <u>2.2</u> | <u>200</u> |
| <u>4,000/4,000/4,000</u> | <u>2.6</u> | <u>225</u> |
| <u>5,000/5,000/5,000</u> | <u>3.0</u> | <u>250</u> |
| <u>6,000/6,000/6,000</u> | <u>3.4</u> | <u>260</u> |
| <u>7,000/7,000/7,000</u> | <u>3.7</u> | <u>270</u> |
| <u>8,000/8,000/8,000</u> | <u>4.0</u> | <u>280</u> |
| <u>9,000/9,000/9,000</u> | <u>4.3</u> | <u>290</u> |
| <u>10,000/10,000/10,000</u> | <u>4.6</u> | <u>300</u> |

* Refer to Appendix C for additional limits values.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
ILLINOIS STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
LOUISIANA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

b. Increased Limits of Liability

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|----------------------------|-------------------|---|
| \$ 500/500/500 | 1.1% | \$100 |
| 1,000/1,000/1,000 | 1.4 | 150 |
| 2,000/2,000/2,000 | 1.8 | 175 |
| 3,000/3,000/3,000 | 2.2 | 200 |
| 4,000/4,000/4,000 | 2.6 | 225 |
| 5,000/5,000/5,000 | 3.0 | 250 |
| 6,000/6,000/6,000 | 3.4 | 260 |
| 7,000/7,000/7,000 | 3.7 | 270 |
| 8,000/8,000/8,000 | 4.0 | 280 |
| 9,000/9,000/9,000 | 4.3 | 290 |
| 10,000/10,000/10,000 | 4.6 | 300 |

* Refer to Appendix C for additional limits values.

(4) ~~Admiralty Law/FELA~~

Change the Table for Increased Limits in Rule 3-A-14-b(4) as follows:

~~Table for Increased Limits*~~

| <u>Limit Per Accident</u> | <u>Factor</u> | | <u>Minimum Premium</u> | |
|---------------------------|------------------|-------------------|------------------------|-------------------|
| | <u>Program I</u> | <u>Program II</u> | <u>Program I</u> | <u>Program II</u> |
| \$100,000 | 1.00 | 1.00 | \$115 | \$230 |
| 200,000 | 1.19 | 1.17 | 123 | 246 |
| 300,000 | 1.32 | 1.30 | 129 | 258 |
| 400,000 | 1.42 | 1.38 | 134 | 268 |
| 500,000 | 1.50 | 1.45 | 138 | 276 |

* Refer to Louisiana Appendix C for additional limits values.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
LOUISIANA STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**APPENDIX C TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE
FOR MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|---------------|--------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
LOUISIANA STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

~~Table 2
Employers Liability Insurance for Admiralty or FELA
Table For Increased Limits~~

| Limit per Accident | Factor | | Minimum Premium for Increased Limits | |
|-----------------------|-----------|------------|---|------------|
| | Program I | Program II | Program I | Program II |
| \$100,000 | 1 | 1 | \$115 | \$230 |
| 150,000 | 1.11 | 1.1 | 119 | 238 |
| 200,000 | 1.19 | 1.17 | 123 | 246 |
| 250,000 | 1.26 | 1.24 | 126 | 252 |
| 300,000 | 1.32 | 1.3 | 129 | 258 |
| 400,000 | 1.42 | 1.38 | 134 | 268 |
| 500,000 | 1.5 | 1.45 | 138 | 276 |
| 600,000 | 1.56 | 1.52 | 141 | 282 |
| 700,000 | 1.62 | 1.57 | 143 | 286 |
| 800,000 | 1.67 | 1.62 | 145 | 290 |
| 900,000 | 1.71 | 1.66 | 146 | 292 |
| 1,000,000 | 1.75 | 1.69 | 148 | 296 |
| 1,500,000 | 1.89 | 1.81 | 153 | 306 |
| 2,000,000 | 1.97 | 1.89 | 157 | 314 |
| 2,500,000 | 2.03 | 1.95 | 160 | 320 |
| 3,000,000 | 2.08 | 1.99 | 163 | 326 |
| 3,500,000 | 2.11 | 2.02 | 166 | 332 |
| 4,000,000 | 2.14 | 2.05 | 169 | 338 |
| 4,500,000 | 2.15 | 2.06 | 172 | 344 |
| 5,000,000 | 2.18 | 2.09 | 175 | 350 |
| 6,000,000 | 2.20 | 2.10 | 181 | 362 |
| 7,000,000 | 2.21 | 2.12 | 187 | 374 |
| 8,000,000 | 2.23 | 2.13 | 193 | 386 |
| 9,000,000 | 2.24 | 2.15 | 199 | 398 |
| 10,000,000 | 2.25 | 2.16 | 205 | 410 |
| 15,000,000 | 2.27 | 2.17 | 230 | 460 |
| 20,000,000 | 2.28 | 2.18 | 255 | 510 |
| 25,000,000 | 2.29 | 2.19 | 280 | 560 |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
MISSOURI STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. ~~Limits of Liability~~

~~b. Increased Limits of Liability~~

1. ~~Standard Policy~~

~~Change Table of Increased Limits as follows:—~~

~~**Table for Increased Limits***~~

| Limits of Liability (000 omitted) | Percentage | Minimum Premium For Increased Limits |
|--|-------------------|---|
| \$ 500/500/500 | 0.7% | \$ 100 |
| 1,000/1,000/1,000 | 1.2 | 150 |
| 2,000/2,000/2,000 | 1.8 | 175 |
| 3,000/3,000/3,000 | 2.3 | 200 |
| 4,000/4,000/4,000 | 2.7 | 225 |
| 5,000/5,000/5,000 | 3.0 | 250 |
| 6,000/6,000/6,000 | 3.3 | 260 |
| 7,000/7,000/7,000 | 3.5 | 270 |
| 8,000/8,000/8,000 | 3.7 | 280 |
| 9,000/9,000/9,000 | 3.9 | 290 |
| 10,000/10,000/10,000 | 4.1 | 300 |

~~*Refer to Missouri Appendix C for additional limits values.—~~

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5
BASIC MANUAL—2001 EDITION
MISSOURI STATE MISCELLANEOUS RULES
APPENDIX C

~~APPENDIX C~~

~~Table 1
Workers Compensation and Employers Liability Increased Limits Percentages
(Refer to Table 1A for Minimum Premiums)
Bodily Injury by Disease: Policy Limit (\$000 Omitted)~~

| | | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 15,000 | 20,000 | 25,000 | 30,000 | 35,000 | 40,000 | 45,000 | 50,000 |
|--|--------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Bodily Injury by Accident | 100 | 0.0 | 0.2 | 0.4 | 0.6 | 0.8 | 1.0 | 1.2 | 1.3 | 1.4 | 1.5 | 1.6 | 1.8 | 2.0 | 2.2 | 2.4 | 2.6 | 2.8 | 3.0 | 3.1 |
| | 200 | 0.2 | 0.4 | 0.6 | 0.8 | 1.0 | 1.2 | 1.4 | 1.5 | 1.6 | 1.7 | 1.8 | 2.0 | 2.2 | 2.4 | 2.6 | 2.8 | 3.0 | 3.2 | 3.3 |
| Each Accident Limit and Bodily Injury by Disease | 300 | 0.4 | 0.6 | 0.8 | 1.0 | 1.2 | 1.4 | 1.6 | 1.7 | 1.8 | 1.9 | 2.0 | 2.2 | 2.4 | 2.6 | 2.8 | 3.0 | 3.2 | 3.4 | 3.5 |
| | 400 | 0.6 | 0.7 | 0.9 | 1.1 | 1.3 | 1.5 | 1.7 | 1.8 | 1.9 | 2.0 | 2.1 | 2.3 | 2.5 | 2.7 | 2.9 | 3.1 | 3.3 | 3.5 | 3.6 |
| Each Employee Limit (\$000 Omitted) | 500 | 0.7 | 0.8 | 1.0 | 1.2 | 1.4 | 1.6 | 1.8 | 1.9 | 2.0 | 2.1 | 2.2 | 2.4 | 2.6 | 2.8 | 3.0 | 3.2 | 3.4 | 3.6 | 3.7 |
| | 1,000 | | 1.2 | 1.4 | 1.6 | 1.8 | 2.0 | 2.2 | 2.3 | 2.4 | 2.5 | 2.6 | 2.8 | 3.0 | 3.2 | 3.4 | 3.5 | 3.8 | 4.0 | 4.1 |
| Each Employee Limit (\$000 Omitted) | 2,000 | | | 1.8 | 2.0 | 2.2 | 2.4 | 2.6 | 2.7 | 2.8 | 2.9 | 3.0 | 3.2 | 3.4 | 3.6 | 3.8 | 4.0 | 4.2 | 4.4 | 4.5 |
| | 3,000 | | | | 2.3 | 2.5 | 2.7 | 2.9 | 3.0 | 3.1 | 3.2 | 3.3 | 3.5 | 3.7 | 3.9 | 4.1 | 4.3 | 4.5 | 4.7 | 4.8 |
| Each Employee Limit (\$000 Omitted) | 4,000 | | | | | 2.7 | 2.9 | 3.1 | 3.2 | 3.3 | 3.4 | 3.5 | 3.7 | 3.9 | 4.1 | 4.3 | 4.5 | 4.7 | 4.9 | 5.0 |
| | 5,000 | | | | | | 3.0 | 3.2 | 3.3 | 3.4 | 3.5 | 3.6 | 3.8 | 4.0 | 4.2 | 4.4 | 4.6 | 4.8 | 5.0 | 5.1 |
| Each Employee Limit (\$000 Omitted) | 6,000 | | | | | | | 3.3 | 3.4 | 3.5 | 3.6 | 3.7 | 3.9 | 4.1 | 4.3 | 4.5 | 4.7 | 4.9 | 5.1 | 5.2 |
| | 7,000 | | | | | | | | 3.5 | 3.6 | 3.7 | 3.8 | 4.0 | 4.2 | 4.4 | 4.6 | 4.8 | 5.0 | 5.2 | 5.3 |
| Each Employee Limit (\$000 Omitted) | 8,000 | | | | | | | | | 3.7 | 3.8 | 3.9 | 4.1 | 4.3 | 4.5 | 4.7 | 4.9 | 5.1 | 5.3 | 5.4 |
| | 9,000 | | | | | | | | | | 3.9 | 4.0 | 4.2 | 4.4 | 4.6 | 4.8 | 5.0 | 5.2 | 5.4 | 5.5 |
| Each Employee Limit (\$000 Omitted) | 10,000 | | | | | | | | | | | 4.1 | 4.3 | 4.5 | 4.7 | 4.9 | 5.1 | 5.3 | 5.5 | 5.6 |
| | 15,000 | | | | | | | | | | | | 4.8 | 5.0 | 5.2 | 5.4 | 5.6 | 5.8 | 6.0 | 6.1 |
| Each Employee Limit (\$000 Omitted) | 20,000 | | | | | | | | | | | | | 5.4 | 5.6 | 5.8 | 6.0 | 6.2 | 6.4 | 6.5 |
| | 25,000 | | | | | | | | | | | | | | 5.9 | 6.1 | 6.3 | 6.5 | 6.7 | 6.8 |
| Each Employee Limit (\$000 Omitted) | 30,000 | | | | | | | | | | | | | | | 6.4 | 6.6 | 6.8 | 7.0 | 7.1 |
| | 35,000 | | | | | | | | | | | | | | | | 6.7 | 6.9 | 7.1 | 7.2 |
| Each Employee Limit (\$000 Omitted) | 40,000 | | | | | | | | | | | | | | | | | 7.1 | 7.3 | 7.4 |
| | 45,000 | | | | | | | | | | | | | | | | | | 7.4 | 7.5 |
| Each Employee Limit (\$000 Omitted) | 50,000 | | | | | | | | | | | | | | | | | | | 7.6 |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
MISSOURI STATE MISCELLANEOUS RULES
APPENDIX C**

~~Table 4A~~

~~Minimum Premiums to be used when increasing the limits of employers liability under Part Two of
a workers compensation and employers liability policy.~~

| LIMITS OF LIABILITY: | | | | | | |
|--|---|--|--|---|--|---|
| ARE GREATER THAN: | | | BUT NOT MORE THAN: | | | |
| Bodily Injury By Accident (Each Accident Limit) | Bodily Injury By Disease (Each Employee Limit) | Bodily Injury By Disease (Policy Limit) | Bodily Injury By Accident (Each Accident Limit) | Bodily Injury By Disease (Each Employee Limit) | Bodily Injury By Disease (Policy Limit) | Minimum Premium For Increased Limits |
| 100,000 | 100,000 | 500,000 | 500,000 | 500,000 | 500,000 | \$100 |
| 500,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | \$150 |
| 1,000,000 | 1,000,000 | 1,000,000 | 5,000,000 | 5,000,000 | 5,000,000 | \$150 plus \$25 for each 1,000,000 or part thereof in excess of a Bodily Injury By Disease (Policy Limit) of 1,000,000 |
| 5,000,000 | 5,000,000 | 5,000,000 | — | — | — | \$250 plus \$10 for each 1,000,000 or part thereof in excess of a Bodily Injury By Disease (Policy Limit) of 5,000,000. |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
OKLAHOMA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
14. Limits of Liability
b. Increased Limits of Liability**

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|-----------------------------|-------------------|---|
| <u>\$ 500/500/500</u> | <u>1.1%</u> | <u>\$100</u> |
| <u>1,000/1,000/1,000</u> | <u>1.4</u> | <u>150</u> |
| <u>2,000/2,000/2,000</u> | <u>1.8</u> | <u>175</u> |
| <u>3,000/3,000/3,000</u> | <u>2.2</u> | <u>200</u> |
| <u>4,000/4,000/4,000</u> | <u>2.6</u> | <u>225</u> |
| <u>5,000/5,000/5,000</u> | <u>3.0</u> | <u>250</u> |
| <u>6,000/6,000/6,000</u> | <u>3.4</u> | <u>260</u> |
| <u>7,000/7,000/7,000</u> | <u>3.7</u> | <u>270</u> |
| <u>8,000/8,000/8,000</u> | <u>4.0</u> | <u>280</u> |
| <u>9,000/9,000/9,000</u> | <u>4.3</u> | <u>290</u> |
| <u>10,000/10,000/10,000</u> | <u>4.6</u> | <u>300</u> |

* Refer to Appendix C for additional limits values.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
OKLAHOMA STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
OREGON STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

a. Standard Limits of Liability

Change Rule 3-A-14-a Table ~~of~~ for Standard Limits as follows:

| Table for Standard Limits | | |
|----------------------------------|---|-------------------------------|
| | Employers Liability, Voluntary Compensation, USL&HW Act and Extensions | Admiralty Law and FELA |
| Bodily Injury by Accident | \$500,000—each accident | \$100,000 |
| Bodily Injury by Disease | \$500,000—each employee | Not applicable |
| Bodily Injury by Disease | \$500,000—policy limit | \$100,000 |

b. Increased Limits of Liability

(1) Standard Policy

Change Table ~~of~~ for Increased Limits in Rule 3-A-14-b(1) as follows:

| Table of <u>for</u> Increased Limits* | | |
|---|---------------------------|---|
| Limits of Liability (000 omitted) | Percentage | Minimum Premium for Increased Limits |
| \$ 1,000/1,000/1,000 | 1.1 <u>0.4</u> | \$ 150.00 <u>120</u> |
| 2,000/2,000/2,000 | 2.6 <u>0.7</u> | 175.00 <u>140</u> |
| 3,000/3,000/3,000 | 3.5 <u>0.9</u> | 200.00 <u>160</u> |
| 4,000/4,000/4,000 | 4.3 <u>1.1</u> | 225.00 <u>180</u> |
| 5,000/5,000/5,000 | 5.0 <u>1.3</u> | 250.00 <u>200</u> |
| 6,000/6,000/6,000 | 5.6 <u>1.5</u> | 260.00 <u>210</u> |
| 7,000/7,000/7,000 | 6.1 <u>1.7</u> | 270.00 <u>220</u> |
| 8,000/8,000/8,000 | 6.5 <u>1.9</u> | 280.00 <u>230</u> |
| 9,000/9,000/9,000 | 6.9 <u>2.1</u> | 290.00 <u>240</u> |
| 10,000/10,000/10,000 | 7.2 <u>2.3</u> | 300.00 <u>250</u> |

**Refer to Oregon Appendix C for additional limits values.*

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
OREGON STATE MISCELLANEOUS RULES
APPENDIX C**

**APPENDIX C TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE
FOR MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

~~Table 1—
Oregon Workers Compensation and Employers Liability—
Increased Limits Percentages—
Bodily Injury by Disease: Policy Limit (\$000 Omitted)~~

| | | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 | 15,000 | 20,000 | 25,000 | 30,000 | 35,000 | 40,000 | 45,000 | 50,000 |
|--|--------|-----|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| | 500 | | 0.6 | 1.3 | 1.8 | 2.2 | 2.5 | 2.7 | 2.8 | 2.9 | 2.9 | 3.0 | 3.3 | 3.5 | 3.6 | 3.7 | 3.8 | 3.9 | 4.0 | 4.1 |
| Bodily Injury by Accident | 1,000 | | 1.1 | 1.8 | 2.3 | 2.7 | 2.9 | 3.1 | 3.2 | 3.3 | 3.4 | 3.5 | 3.8 | 4.0 | 4.1 | 4.2 | 4.3 | 4.4 | 4.5 | 4.6 |
| | 2,000 | | | 2.6 | 3.0 | 3.4 | 3.7 | 3.9 | 4.0 | 4.1 | 4.2 | 4.3 | 4.6 | 4.8 | 4.9 | 5.0 | 5.1 | 5.2 | 5.3 | 5.4 |
| Each Accident Limit and Bodily Injury by Disease | 3,000 | | | | 3.5 | 3.9 | 4.2 | 4.4 | 4.5 | 4.6 | 4.7 | 4.8 | 5.1 | 5.3 | 5.4 | 5.5 | 5.6 | 5.7 | 5.8 | 5.9 |
| | 4,000 | | | | | 4.3 | 4.6 | 4.8 | 4.9 | 5.0 | 5.1 | 5.2 | 5.5 | 5.7 | 5.8 | 5.9 | 6.0 | 6.1 | 6.2 | 6.3 |
| Each Employee Limit (\$000 Omitted) | 5,000 | | | | | | 5.0 | 5.2 | 5.3 | 5.4 | 5.5 | 5.6 | 5.9 | 6.1 | 6.2 | 6.3 | 6.4 | 6.5 | 6.6 | 6.7 |
| | 6,000 | | | | | | | 5.6 | 5.7 | 5.8 | 5.9 | 6.0 | 6.3 | 6.5 | 6.6 | 6.7 | 6.8 | 6.9 | 7.1 | 7.1 |
| | 7,000 | | | | | | | | 6.1 | 6.2 | 6.3 | 6.4 | 6.7 | 6.9 | 7.0 | 7.1 | 7.2 | 7.3 | 7.4 | 7.5 |
| | 8,000 | | | | | | | | | 6.5 | 6.6 | 6.7 | 7.0 | 7.2 | 7.3 | 7.4 | 7.5 | 7.6 | 7.7 | 7.8 |
| | 9,000 | | | | | | | | | | 6.9 | 7.0 | 7.3 | 7.5 | 7.6 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 |
| | 10,000 | | | | | | | | | | | 7.2 | 7.5 | 7.7 | 7.8 | 7.9 | 8.0 | 8.1 | 8.2 | 8.3 |
| | 15,000 | | | | | | | | | | | | | 8.5 | 8.7 | 8.8 | 8.8 | 8.9 | 9.0 | 9.0 |
| | 20,000 | | | | | | | | | | | | | | 9.4 | 9.5 | 9.6 | 9.7 | 9.8 | 9.9 |
| | 25,000 | | | | | | | | | | | | | | | 10.2 | 10.3 | 10.4 | 10.5 | 10.6 |
| | 30,000 | | | | | | | | | | | | | | | | 10.9 | 11.0 | 11.1 | 11.2 |
| | 35,000 | | | | | | | | | | | | | | | | | 11.5 | 11.6 | 11.7 |
| | 40,000 | | | | | | | | | | | | | | | | | | 12.0 | 12.1 |
| | 45,000 | | | | | | | | | | | | | | | | | | | 12.4 |
| | 50,000 | | | | | | | | | | | | | | | | | | | |

Refer to Table 1A for Minimum Premiums.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
OREGON STATE MISCELLANEOUS RULES
APPENDIX C**

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| Bodily | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|---------------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Injury by | 500 | — | 0.0% | 0.1% | 0.2% | 0.3% | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% |
| Accident | 1,000 | \$120 | | 0.4% | 0.5% | 0.6% | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% |
| Each Accident | 2,000 | \$140 | | | 0.7% | 0.8% | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% |
| Limit and | 3,000 | \$160 | | | | 0.9% | 1.0% | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% |
| Bodily | 4,000 | \$180 | | | | | 1.1% | 1.2% | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% |
| Injury by | 5,000 | \$200 | | | | | | 1.3% | 1.4% | 1.5% | 1.6% | 1.7% | 1.8% |
| Disease | 6,000 | \$210 | | | | | | | 1.5% | 1.6% | 1.7% | 1.8% | 1.9% |
| Each | 7,000 | \$220 | | | | | | | | 1.7% | 1.8% | 1.9% | 2.0% |
| Employee | 8,000 | \$230 | | | | | | | | | 1.9% | 2.0% | 2.1% |
| Limit (\$000 | 9,000 | \$240 | | | | | | | | | | 2.1% | 2.2% |
| Omitted) | 10,000 | \$250 | | | | | | | | | | | 2.3% |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS

EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
OREGON STATE MISCELLANEOUS RULES
APPENDIX C

~~Table 1A~~

| LIMITS OF LIABILITY: | | | | | | |
|---|--|--|---|--|--|--|
| ARE GREATER THAN: | | | BUT NOT MORE THAN: | | | |
| Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Bodily Injury by Accident (Each Accident Limit) | Bodily Injury by Disease (Each Employee Limit) | Bodily Injury by Disease (Policy Limit) | Minimum Premium for Increased Limits |
| 500,000 | 500,000 | 500,000 | 1,000,000 | 1,000,000 | 1,000,000 | \$150 |
| 1,000,000 | 1,000,000 | 1,000,000 | 5,000,000 | 5,000,000 | 5,000,000 | \$150 plus \$25 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 1,000,000 |
| 5,000,000 | 5,000,000 | 5,000,000 | — | — | — | \$250 plus \$10 for each 1,000,000 or part thereof in excess of a Bodily Injury by Disease (Policy Limit) of 5,000,000. |

~~Minimum Premiums to be used when increasing the limits of employers liability under Part Two of a workers compensation and employers liability policy.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
TENNESSEE STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

b. Increased Limits of Liability

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|-----------------------------|-------------------|---|
| <u>\$ 500/500/500</u> | <u>1.1%</u> | <u>\$100</u> |
| <u>1,000/1,000/1,000</u> | <u>1.4</u> | <u>150</u> |
| <u>2,000/2,000/2,000</u> | <u>1.8</u> | <u>175</u> |
| <u>3,000/3,000/3,000</u> | <u>2.2</u> | <u>200</u> |
| <u>4,000/4,000/4,000</u> | <u>2.6</u> | <u>225</u> |
| <u>5,000/5,000/5,000</u> | <u>3.0</u> | <u>250</u> |
| <u>6,000/6,000/6,000</u> | <u>3.4</u> | <u>260</u> |
| <u>7,000/7,000/7,000</u> | <u>3.7</u> | <u>270</u> |
| <u>8,000/8,000/8,000</u> | <u>4.0</u> | <u>280</u> |
| <u>9,000/9,000/9,000</u> | <u>4.3</u> | <u>290</u> |
| <u>10,000/10,000/10,000</u> | <u>4.6</u> | <u>300</u> |

** Refer to Appendix C for additional limits values.*

(2) Employers Liability Insurance—Without Workers Compensation Insurance

Change Rule 3-A-14-b(2)(a) as follows:

(a) The standard limits for employers liability insurance may be increased. If higher limits of liability apply, the premium is determined on the basis of the rates multiplied by the factor indicated in the following table:

**Table for ~~Increased~~ Limits
Employers Liability Insurance Only**

| <u>Limit of Liability</u> | <u>Factor</u> | <u>Limit of Liability</u> | <u>Factor</u> |
|-----------------------------|------------------|---------------------------|------------------|
| <u>(000 omitted)</u> | | 500/500/2,500 | 1.286 |
| | | <u>3,000/3,000/3,000</u> | <u>3.63</u> |
| \$ 100/100/1,000 | 1.053 | 500/500/5,000 | 1.368 |
| <u>100/100/500</u> | <u>1.00</u> | <u>4,000/4,000/4,000</u> | <u>3.75</u> |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
TENNESSEE STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

Table for ~~Increased~~ Limits Employers Liability Insurance Only (Cont'd)

| Limit of Liability | Factor | Limit of Liability | Factor |
|---------------------------|------------------|-------------------------------|------------------|
| 100/100/2,500 | 1.127 | 500/500/10,000 | 1.424 |
| <u>200/200/500</u> | <u>1.51</u> | <u>5,000/5,000/5,000</u> | <u>3.83</u> |
| 100/100/5,000 | 1.225 | 1,000/1,000/1,000 | 1.280 |
| <u>300/300/500</u> | <u>1.86</u> | <u>6,000/6,000/6,000</u> | <u>3.88</u> |
| 100/100/10,000 | 1.284 | 1,000/1,000/2,500 | 1.357 |
| <u>400/400/500</u> | <u>2.12</u> | <u>7,000/7,000/7,000</u> | <u>3.92</u> |
| | 1.186 | 1,000/1,000/5,000 | 1.436 |
| <u>500/500/500</u> | <u>2.33</u> | <u>8,000/8,000/8,000</u> | <u>3.95</u> |
| 500/500/1,000 | 1.206 | 1,000/1,000/10,000 | 1.500 |
| <u>1,000/1,000/1,000</u> | <u>2.92</u> | <u>9,000/9,000/9,000</u> | <u>3.98</u> |
| <u>2,000/2,000/2,000</u> | <u>3.41</u> | <u>10,000/10,000/10,000</u> | <u>4.00</u> |

~~Factors for limits greater than shown above are available upon application to NCCI or other licensed rating organization.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
TENNESSEE STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
VIRGINIA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION**

14. Limits of Liability

a. ~~Standard Limits of Liability~~

(2) ~~Bodily Injury by Disease~~

~~Change the Table for Standard Limits in Rule 3-A-14-a(2) as follows:-~~

~~**Table for Standard Limits**~~

~~**Employers Liability, Voluntary Compensation,**~~

| | USL&HW Act and Extensions | Admiralty Law and FELA |
|---------------------------|---|--|
| Bodily Injury by Accident | \$100,000—each accident | \$25,000 |
| Bodily Injury by Disease | \$100,000—each employee | Not applicable |
| Bodily Injury by Disease | \$500,000—policy limit | \$25,000 |

b. Increased Limits of Liability

(1) ~~Standard Policy~~

~~Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:-~~

~~**Table for Increased Limits***~~

| Limits of Liability (000 omitted) | Percentage | Minimum Premium for Increased Limits |
|--|------------------------------|--|
| \$ 100/100/1,000 | 0.70% | \$150 |
| 100/100/2,500 | 1.20 | 200 |
| 100/100/5,000 | 1.70 | 250 |
| 100/100/10,000 | 2.40 | 300 |
| 500/500/500 | 1.90 | 100 |
| 500/500/1,000 | 2.20 | 150 |
| 500/500/2,500 | 2.70 | 200 |
| 500/500/5,000 | 3.20 | 250 |
| 500/500/10,000 | 3.90 | 300 |
| 1,000/1,000/1,000 | 3.30 | 150 |
| 1,000/1,000/2,500 | 3.80 | 200 |
| 1,000/1,000/5,000 | 4.40 | 250 |

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION
VIRGINIA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
~~Table for Increased Limits*~~ (Cont'd)**

| Limits of Liability | Percentage | Minimum Premium for Increased Limits |
|---------------------|------------|--------------------------------------|
| 1,000/1,000/10,000 | 5.00 | 300 |

~~*Appendix C Additional Limits Values does not apply in Virginia.~~

(2) Employers Liability Insurance—Without Workers Compensation Insurance

Add the following to Rule 3-A-14-b(2):

- (c) Employers liability insurance may be provided for bodily injury by accident and disease. The premiums for standard limits for such insurance must be based on the authorized rates for such coverage.

(4) ~~Admiralty Law/FELA~~

~~Change the Table in Rule 3-A-14-b(4) as follows:~~

~~**Table for Increased Limits***~~

| Limits per Accident | Factor | Minimum Premium | |
|---------------------|--------|-----------------|------------|
| | | Program I | Program II |
| \$25,000 | 1.00 | \$100 | \$200 |
| 50,000 | 1.09 | 109 | 218 |
| 100,000 | 1.15 | 115 | 230 |
| 200,000 | 1.23 | 123 | 246 |
| 300,000 | 1.29 | 129 | 258 |
| 400,000 | 1.34 | 134 | 268 |
| 500,000 | 1.38 | 138 | 276 |

~~*Appendix C for Additional Limits Values does not apply in Virginia.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS****EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****6702****PROGRAM I**~~N/A CA, HI, NY, WI~~**PHRASEOLOGY**

RAILROAD CONSTRUCTION—ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS

CROSS-REF.See also Codes 6703—Program II—USL Act Benefits and 6704—Program II—State Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.~~**State Special: Massachusetts**—Railroad—Federal Employers Liability Act (FELA): Railroad Construction: All Operations Including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and Their Helpers: Coverage I. See also Code 6703—Coverage II—USL Act Benefits and State Act Benefits. This code has the same phraseology;~~~~**New Jersey**—Railroad Construction—Including Clerical Office Employees—Salesperson—Drivers, Chauffeurs and Their Helpers—classification subject to “maritime or federal employments,” 3:6 of the NJ Manual.~~**SCOPE**

This classification is applicable to railroad construction employees, employed by interstate railroads which have coverage under the Federal Employers' Liability Act. Operations contemplated by this classification include new railroad construction and extraordinary railroad repair work such as rebuilding bridges, grade crossing elimination, and the laying or relaying of tracks. The construction of sidings and spur tracks leading to industrial plants is additionally covered by this code.

Normal or routine railroad maintenance and repair work is properly classified to Codes 7151, 7152 and 7153—Railroad Operation.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs which pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

~~State Addendum~~

~~Massachusetts~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits. Code 7153 is not available (N/A MA).~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

6703**PROGRAM II—USL ACT BENEFITS**~~N/A CA, HI, NY~~

PHRASEOLOGY

RAILROAD CONSTRUCTION—ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS

CROSS-REF.See also Codes 6702—Program I and 6704—Program II—State Act Benefits. These codes have the same phraseology. ~~(N/A MA).~~~~**State Special: Massachusetts**—Railroad—Federal Employers Liability Act (FELA): Railroad Construction: All Operations Including Clerical Office Employees; Salespersons; Drivers, Chauffeurs and Their Helpers: Coverage II. See also Code 6702—Coverage I. This code has the same phraseology;~~~~**New Jersey**—Railroad Construction—Including Clerical Office Employees—Salesperson—Drivers, Chauffeurs and Their Helpers—classification subject to “maritime or federal employments,” 3:6 of the NJ Manual.~~**SCOPE**

This classification is applicable to railroad construction employees, employed by interstate railroads which have coverage under the Federal Employers' Liability Act. Operations contemplated by this classification include new railroad construction and extraordinary railroad repair work such as rebuilding bridges, grade crossing elimination, and the laying or relaying of tracks. The construction of sidings and spur tracks leading to industrial plants is additionally covered by this code.

Normal or routine railroad maintenance and repair work is properly classified to Codes 7151, 7152 and 7153—Railroad Operation.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs which pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

~~State Addendum~~

~~Massachusetts~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits. Code 7153 is not available (N/A MA).~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

6704

PROGRAM II—STATE ACT BENEFITS

~~N/A—CA, HI, MA, NJ, NY~~

PHRASEOLOGY

RAILROAD CONSTRUCTION—ALL OPERATIONS INCLUDING CLERICAL, SALESPERSONS AND DRIVERS

CROSS-REF.

See also Codes 6702—Program I and 6703—Program II—USL Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to railroad construction employees, employed by interstate railroads which have coverage under the Federal Employers' Liability Act. Operations contemplated by this classification include new railroad construction and extraordinary railroad repair work such as rebuilding bridges, grade crossing elimination, and the laying or relaying of tracks. The construction of sidings and spur tracks leading to industrial plants is additionally covered by this code.

Normal or routine railroad maintenance and repair work is properly classified to Codes 7151, 7152 and 7153—Railroad Operation.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs which pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000-100,000~~.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

7016

PROGRAM I~~N/A—CA, NJ~~**PHRASEOLOGY**VESSELS—NOC—~~(N/A MA)~~**CROSS-REF.**

Ferries—this classification includes dock employees—~~(N/A MA)~~; *Supply Boats; Tugboats; Fishing Vessels*—~~NOC (N/A MA)~~. See also Codes 7024—Program II—State Act Benefits and 7047—Program II—USL Act Benefits. These codes have the same phraseology—~~(N/A MA)~~.

~~State Special: Massachusetts—Steamers—All Kinds—Coverage Under Admiralty Law: Coverage I. See also Code 7024—Coverage II—USL and State Act Benefits. This code has the same phraseology—~~

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Vessels NOC:

“Vessels—NOC” is applicable to Admiralty operations not described by other Admiralty classifications. Representative types of employments that have been classified to this code are pilots who board ships and guide them in and out of ports, crew members of a barge used to cut weeds or vegetation from bottom-rooted plants in lakes and streams, and crews that conduct trial test runs of newly constructed boats or submarines. This classification has also been applied to large vessels that supply gasoline from a main storage point to smaller storage points.

Code 7016, 7024 or 7047 is assigned to gambling vessels weighing 15 tons or greater. Code 7038, 7090 or 7050 is assigned to gambling vessels weighing less than 15 tons. Weight in tons refers to the displacement of the vessel without store, bunk, fuel or cargo.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Ferries:

The “ferries” classification contemplates a wide variety of vessels of various sizes and weights. A ferry usually operates under a franchise or license and transports passengers, vehicles or freight between two or more designated points on a scheduled basis. The ferry may operate year-round or on a seasonal basis. This classification specifically includes dock workers, workers who service boats with gas and oil, repair and maintenance workers, mooring operations, ticket takers and/or sellers and night security personnel. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers.

Shuttle service utilizing hydrofoils or hovercrafts operated over water is assigned to this classification by analogy. Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship, are not considered “ferries” for purposes of this classification and are assigned to Code 7038—Boat Livery.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****Supply Boats or Tugboats:**

Supply boats contemplated by this classification are generally smaller-type vessels that supply other shipping vessels with limited supplies of water, gasoline, oil, foodstuffs and other miscellaneous goods.

Tugboats are powerful boats designed for towing larger vessels or other floating cargo.

Various activities that have been assigned to this classification include tugboat or supply boat operations at off-shore drilling sites, tugboats moving barges or dredges and vessels that deliver mail on waterways.

The mooring of ships, when performed in connection with tugboat operations, is considered incidental to this exposure and is assigned to this classification.

Oyster Boats:

This classification is all-inclusive in regard to the operation of oyster boats. Employees exclusively engaged in sorting, shucking, washing or packing operations on shore shall be assigned to Code 2114—Oystermen. Code 7094 is not applicable in Connecticut for oyster boats—see Code 7097.

Certain Code 7016, 7024, and 7047 operations are designated as “not otherwise classified” (NOC). These NOC operations shall apply to an insured only when no other classification more specifically describes the insured's operations. The following is a representative list of classifications somewhat related in nature to Code 7016, 7024 or 7047 operations that are not assigned to Code 7016, 7024, or 7047:

7038/7050/7090 Boat Livery—Boats Under 15 Tons

7394/7395/7398 Salvage Operations—Marine

7046/7098/7099 Vessels—Not Self-Propelled

In addition to this representative list, one should review sources such as the alphabetical index in this manual to determine whether classifications other than Code 7016, 7024, or 7047 or a classification other than one on the above list is applicable to the operations being reviewed for classification purposes.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
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STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~**~~Massachusetts~~**

~~Code 7016—Coverage I or Code 7024—Coverage II is applicable to the following Admiralty operations:~~

~~Conducting trial test runs of newly constructed commercial vessels weighing 15 tons or greater. Refer to Code 7394—Coverage I or Code 7395—Coverage II for test runs conducted on submarines.~~

~~Vessels weighing 15 tons or greater supplying gasoline from a main storage point to smaller storage points. Refer to Code 7020—Coverage I or Code 7028—Coverage II for vessels weighing less than 15 tons.~~

~~Gambling vessels weighing 15 tons or greater (Code 7047 is N/A MA). Refer to Code 7038—Coverage I or Code 7090—Coverage II for gambling vessels weighing less than 15 tons (Code 7050 is N/A MA).~~

~~Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. The MA Bureau does not make this determination since it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to the Admiralty Law, Code 9079 or Code 9079F is applied to their payroll.~~

~~The following Admiralty operations are not assigned to Code 7016—Coverage I or Code 7024—Coverage II:~~

~~Ferries: 7019—Coverage I/7027—Coverage II~~

~~Shuttle Service—utilizing hydrofoils or hovercraft: 7019—Coverage I/7027—Coverage II~~

~~Pilot boats: 7038—Coverage I/7090—Coverage II~~

~~Supply boats: 7020—Coverage I/7028—Coverage II~~

~~Tugboats: 7020—Coverage I/7028—Coverage II~~

~~Oyster Boats: 7079—Coverage I/7097—Coverage II~~

~~Codes 7050, 7099 and 7398 are not available (N/A MA).~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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**EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
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7024**PROGRAM II—STATE ACT BENEFITS**~~N/A—CA, NJ~~

PHRASEOLOGYVESSELS—NOC—~~(N/A MA)~~**CROSS-REF.**

Ferries—this classification includes dock employees—~~(N/A MA)~~; *Supply Boats; Tugboats*—~~(N/A MA)~~; *Fishing Vessels*—~~NOC (N/A MA)~~. See also Codes 7016—Program I and 7047—Program II—USL Act Benefits. These codes have the same phraseology—~~(N/A MA)~~.

~~State Special: Massachusetts—Steamers—All Kinds—Coverage Under Admiralty Law: Coverage II. See also Code 7016—Coverage I. This code has the same phraseology.~~

SCOPE

Code 7024 is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Vessels NOC:

“Vessels—NOC” is applicable to Admiralty operations not described by other Admiralty classifications. Representative types of employments that have been classified to this code are pilots who board ships and guide them in and out of ports, crew members of a barge used to cut weeds or vegetation from bottom-rooted plants in lakes and streams, and crews that conduct trial test runs of newly constructed boats or submarines. This classification has also been applied to large vessels that supply gasoline from a main storage point to smaller storage points.

Code 7016, 7024 or 7047 is assigned to gambling vessels weighing 15 tons or greater. Code 7038, 7090 or 7050 is assigned to gambling vessels weighing less than 15 tons. Weight in tons refers to the displacement of the vessel without store, bunk, fuel or cargo.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Ferries:

The “ferries” classification contemplates a wide variety of vessels of various sizes and weights. A ferry usually operates under a franchise or license and transports passengers, vehicles or freight between two or more designated points on a scheduled basis. The ferry may operate year-round or on a seasonal basis. This classification specifically includes dock workers, workers who service boats with gas and oil, repair and maintenance workers, mooring operations, ticket takers and/or sellers and night security personnel. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers.

Shuttle service utilizing hydrofoils or hovercrafts operated over water is assigned to this classification by analogy. Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship, are not considered “ferries” for purposes of this classification and are assigned to Code 7038—Boat Livery.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****Supply Boats or Tugboats:**

Supply boats contemplated by this classification are generally smaller-type vessels that supply other shipping vessels with limited supplies of water, gasoline, oil, foodstuffs and other miscellaneous goods.

Tugboats are powerful boats designed for towing larger vessels or other floating cargo.

Various activities that have been assigned to this classification include tugboat or supply boat operations at off-shore drilling sites, tugboats moving barges or dredges and vessels that deliver mail on waterways.

The mooring of ships, when performed in connection with tugboat operations, is considered incidental to this exposure and is assigned to this classification.

Oyster Boats:

This classification is all-inclusive in regard to the operation of oyster boats. Employees exclusively engaged in sorting, shucking, washing or packing operations on shore shall be assigned to Code 2114—Oystermen. Code 7094 is not applicable in Connecticut for oyster boats—see Code 7097.

Certain Code 7016, 7024, and 7047 operations are designated as “not otherwise classified” (NOC). These NOC operations shall apply to an insured only when no other classification more specifically describes the insured's operations. The following is a representative list of classifications somewhat related in nature to Code 7016, 7024 or 7047 operations that are not assigned to Code 7016, 7024, or 7047:

7038/7050/7090 Boat Livery—Boats Under 15 Tons

7394/7395/7398 Salvage Operations—Marine

7046/7098/7099 Vessels—Not Self-Propelled

In addition to this representative list, one should review sources such as the alphabetical index in this manual to determine whether classifications other than Code 7016, 7024, or 7047 or a classification other than one on the above list is applicable to the operations being reviewed for classification purposes.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~

~~Massachusetts~~

~~Code 7024—Coverage II or 7016—Coverage I is applicable to the following Admiralty operations:~~

~~Conducting trial test runs of newly constructed commercial vessels weighing 15 tons or greater. Refer to Code 7394—Coverage I or 7395—Coverage II for test runs conducted on submarines.~~

~~Vessels weighing 15 tons or greater supplying gasoline from a main storage point to smaller storage points. Refer to Code 7020—Coverage I or 7028—Coverage II for vessels weighing less than 15 tons.~~

~~Gambling vessels weighing 15 tons or greater (Code 7047 is N/A MA). Refer to Code 7038—Coverage I or 7090—Coverage II for gambling vessels weighing less than 15 tons (Code 7050 is N/A MA).~~

~~Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. The MA Bureau does not make this determination since it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to the Admiralty Law, Code 9079 or 9079F is applied to their payroll.~~

~~The following Admiralty operations are not assigned to Code 7024—Coverage II or 7016—Coverage I:~~

~~Ferries: 7019—Coverage I/7027—Coverage II~~

~~Shuttle Service—utilizing hydrofoils or hovercraft: 7019—Coverage I/7027—Coverage II~~

~~Pilot boats: 7038—Coverage I/7090—Coverage II~~

~~Supply boats: 7020—Coverage I/7028—Coverage II~~

~~Tugboats: 7020—Coverage I/7028—Coverage II~~

~~Oyster Boats: 7079—Coverage I/7097—Coverage II~~

~~Codes 7050, 7099 and 7398 are not available (N/A MA).~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS****EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****7038****PROGRAM I**~~N/A—CA~~**PHRASEOLOGY**

BOAT LIVERY—BOATS UNDER 15 TONS.

This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification ~~(N/A MA)~~.

CROSS-REF.

Vessels—Sail; Yachts—Private—Sail or Power. See also Codes 7090—Program II—State Act Benefits and 7050—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~**State Special: Massachusetts**—Boat Livery—Power, Sail or Rowboats Used for Fishing or Pleasure Purposes, Limited to Boats Under 15 Tons—Coverage Under Admiralty Law: Coverage I— including laying up of boats and putting into commission. Vessels of 15 tons or over shall be assigned to Code 7016 or 7024—Steamers—All Kinds or Codes 7036 or 7088—Sailing Vessels—NOC. See also Code 7090—Coverage II—USL and State Act Benefits. This code has the same phraseology.~~

SCOPE

Boat Livery—Boats Under 15 Tons:

Code 7038 is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo.

Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons. Refer to Codes 7016, 7024 and 7047 for vessels weighing 15 tons or greater. Codes 7038, 7050 and 7090 include all employees engaged in the operation of the described vessels that are subject to Admiralty Law.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be "crew members" covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship in a harbor, are also included in this classification. Activities within the scope of this classification include rental, operation, storage and maintenance aboard the boat and on the shore.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****Vessels—Sail:**

This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016—Fishing Vessels—NOC. Masted vessels that fall within the scope of this classification may also use engines as needed for power. This code includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers.

Yachts—Private—Sail or Power:

This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded.

When Longshore coverage is afforded to a boatyard, located on or adjacent to water, that is engaged in sales, repair, service and/or storage of boats, Code 6826F—Marina & Drivers (Coverage U.S. Act) is assigned. When only State Act coverage is afforded, Code 6836—Marina & Drivers (coverage under State Act only) would apply.

An inland boat sales or service agency engaged in a minor amount of repair and service work has been assigned by analogy to Code 8380.

When State Act coverage is afforded to a boatbuilding or repair facility located inland, the appropriate boatbuilding or repair classification would apply (i.e., Codes 6834, 6811, 6854).

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum
Massachusetts~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

~~Refer to Code 7016—Coverage I or 7024—Coverage II (Code 7047 is N/A MA) for vessels weighing 15 tons or greater. Code 7038—Coverage I or 7090—Coverage II (Code 7050 is N/A MA) includes all employees engaged in the operation of the described vessels subject to Admiralty Law.~~

~~Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. The MA Bureau does not make this determination since it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to the Admiralty Law, Code 9079 or 9079F is applied to their payroll.~~

~~The following Admiralty operations are not assigned to Code 7038—Coverage I or 7090—Coverage II:
Vessels—Sail NOC: 7036—Coverage I/7088—Coverage II
Yachts—Private—Sail or Power: 7037—Coverage I/7089—Coverage II
Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS****EXHIBIT 5
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****7046****PROGRAM I****~~N/A—CA~~****PHRASEOLOGY**

VESSELS—NOT SELF-PROPELLED.

Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as "Vessels—NOC" ~~(N/A MA).~~**CROSS-REF.**See also Codes 7098—Program II—State Act Benefits and 7099—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA).~~

~~**State Special: Massachusetts**—Barges, Scows, Canal Boats or Lighters—Not Self-Propelled—Coverage Under Admiralty Law: Coverage I—payroll of all employees engaged in stevedoring operations who are not members of the crew of the vessels shall be assigned to the appropriate stevedoring classification. Self-propelled barges, scows, canal boats or lighters shall be assigned to Code 7016 or 7024—Steamers—All Kinds. A non self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command who are furnished living quarters aboard the same vessel shall be assigned to Code 7036 or 7088—Sailing Vessels—NOC. See also Code 7098—Coverage II—USL and State Act Benefits. This code has the same phraseology;~~

~~**New Jersey**—Barges, Scows, Canal Boats or Lighters—Not Self-Propelled—a non self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to Code 7038—Sailing Vessels NOC. Self-propelled barges, scows, canal boats or lighters shall be assigned to Code 7019—Steamers—All Kinds. Classification subject to "maritime or federal employments," 3:6 of the NJ Manual. Rate is Coverage I.~~

SCOPE

Code 7046 is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. Examples of non-self-propelled vessel operations contemplated by this classification include barges, scows, canal boats and lighters. Sailing vessels, while they may be considered "not self-propelled," are properly classified to Codes 7038, 7050 and 7090.

Employees on quarterboats and firemen and derrick operators on a scow are considered members of the crew and are assigned to Codes 7046, 7098 and 7099.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.**Admiralty Law:**

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~

~~Massachusetts~~

~~Codes 7050 and 7099 are not available (N/A MA).~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

7047**PROGRAM II—USL ACT BENEFITS****~~N/A—CA, MA, NJ, WI~~**

PHRASEOLOGY

VESSELS—NOC

CROSS-REF.

Ferries—this classification includes dock employees; *Supply Boats*; *Tugboats*; *Fishing Vessels*—NOC. See also Codes 7016—Program I and 7024—Program II—State Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Vessels NOC:

“Vessels—NOC” is applicable to Admiralty operations not described by other Admiralty classifications.

Representative types of employments that have been classified to this code are pilots who board ships and guide them in and out of ports, crew members of a barge used to cut weeds or vegetation from bottom-rooted plants in lakes and streams, and crews that conduct trial test runs of newly constructed boats or submarines.

Code 7016, 7024 or 7047 is assigned to gambling vessels weighing 15 tons or greater. Code 7038, 7090 or 7050 is assigned to gambling vessels weighing less than 15 tons. Weight in tons refers to the displacement of the vessel without store, bunk, fuel or cargo.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Ferries:

The “ferries” classification contemplates a wide variety of vessels of various sizes and weights. A ferry usually operates under a franchise or license and transports passengers, vehicles or freight between two or more designated points on a scheduled basis. The ferry may operate year-round or on a seasonal basis. This classification specifically includes dock workers, workers who service boats with gas and oil, repair and maintenance workers, mooring operations, ticket takers and/or sellers and night security personnel. Ferries usually do not offer dining, living or recreational facilities of the type featured on oceangoing steamers.

Shuttle service utilizing hydrofoils or hovercrafts operated over water is assigned to this classification by analogy. Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot’s ship, are not considered “ferries” for purposes of this classification and are assigned to Code 7038—Boat Livery.

Supply Boats or Tugboats:

Supply boats contemplated by this classification are generally smaller-type vessels that supply other shipping vessels with limited supplies of water, gasoline, oil, foodstuffs and other miscellaneous goods.

Tugboats are powerful boats designed for towing larger vessels or other floating cargo.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
COVERAGE INCREASED LIMITS PERCENTAGES AND FACTORS**

**EXHIBIT 5 (CONT'D)
BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

Various activities that have been assigned to this classification include tugboat or supply boat operations at off-shore drilling sites, tugboats moving barges or dredges and vessels that deliver mail on waterways.

The mooring of ships, when performed in connection with tugboat operations, is considered incidental to this exposure and is assigned to this classification.

Oyster Boats:

This classification is all-inclusive in regard to the operation of oyster boats. Employees exclusively engaged in sorting, shucking, washing or packing operations on shore shall be assigned to Code 2114—Oystermen. Code 7094 is not applicable in Connecticut for oyster boats—see Code 7097.

Certain Code 7016, 7024, and 7047 operations are designated as “not otherwise classified” (NOC). These NOC operations shall apply to an insured only when no other classification more specifically describes the insured's operations. The following is a representative list of classifications somewhat related in nature to Code 7016, 7024, and 7047 operations that are not assigned to Code 7016, 7024, or 7047:

- 7038/7050/7090 Boat Livery—Boats Under 15 Tons
- 7394/7395/7398 Salvage Operations—Marine
- 7046/7098/7099 Vessels—Not Self-Propelled

In addition to this representative list, one should review sources such as the alphabetical index in this manual to determine whether classifications other than Code 7016, 7024, or 7047 or a classification other than one on the above list is applicable to the operations being reviewed for classification purposes.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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**EXHIBIT 5
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STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA**

7050**PROGRAM II—USL ACT BENEFITS**~~N/A—CA, MA, NJ, WI~~

PHRASEOLOGY

BOAT LIVERY—BOATS UNDER 15 TONS.

This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification.

CROSS-REF.

Vessels—Sail; Yachts—Private—Sail or Power. See also Codes 7038—Program I and 7090—Program II—State Act Benefits. These codes have the same phraseology.

SCOPE

Boat Livery—Boats Under 15 Tons:

This classification is applicable to operations described in this scope that are conducted on waters subject to admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo.

Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons. Refer to Codes 7016, 7024 and 7047 for vessels weighing 15 tons or greater. Codes 7038, 7050 and 7090 include all employees engaged in the operation of the described vessels that are subject to Admiralty Law.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be "crew members" covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship in a harbor, are also included in this classification. Activities within the scope of this classification include rental, operation, storage and maintenance aboard the boat and on the shore.

Vessels—Sail:

This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016—Fishing Vessels—NOC. Masted vessels that fall within the scope of this classification may also use engines as needed for power. This code includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as

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sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers.

Yachts—Private—Sail or Power:

This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded.

When Longshore coverage is afforded to a boatyard, located on or adjacent to water, that is engaged in sales, repair, service and/or storage of boats, Code 6826F—Marina & Drivers (Coverage U.S. Act) is assigned. When only State Act coverage is afforded, Code 6836—Marina & Drivers (coverage under State Act only) would apply.

An inland boat sales or service agency engaged in a minor amount of repair and service work has been assigned by analogy to Code 8380.

When State Act coverage is afforded to a boatbuilding or repair facility located inland, the appropriate boatbuilding or repair classification would apply (i.e., Codes 6834, 6811, 6854).

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs which pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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7090**PROGRAM II—STATE ACT BENEFITS**~~N/A—NJ~~**PHRASEOLOGY**

BOAT LIVERY—BOATS UNDER 15 TONS.

This classification includes the laying up or putting into commission of boats. Boats 15 tons or over to be separately rated under the appropriate vessels classification ~~(N/A MA)~~.

CROSS-REF.

Vessels—Sail; Yachts—Private—Sail or Power. See also Codes 7038—Program I and 7050—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~**State Special: Massachusetts**—Boat Livery—Power, Sail or Rowboats Used for Fishing or Pleasure Purposes, Limited to Boats Under 15 Tons—Coverage Under Admiralty Law: Coverage II—including laying up of boats and putting into commission. Vessels of 15 tons or over shall be assigned to Code 7016 or 7024—Steamers—All Kinds or Code 7036 or 7088—Sailing Vessels NOC. See also Code 7038—Coverage I.—This code has the same phraseology.~~

SCOPE

Boat Livery—Boats Under 15 Tons:

Code 7090 is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Boat livery is generally associated with the transport of people to unspecified locations as opposed to a ferry, which operates on a designated schedule and will carry fare-paying passengers between two or more points. Boat livery-type vessels will usually not carry passengers' vehicles or cargo for others. Activities contemplated by this scope include the operation, rental, storage and maintenance of vessels under 15 tons. The reference to boats "under 15 tons" refers to the displacement of the vessel without stores (supplies such as food, clothing or arms), bunk (sleeping accommodations), fuel or cargo.

Operations contemplated by this classification include the operation of glass-bottom boats as tourist attractions, the operation of boats on a lake as part of amusement parks or resorts, white-water rafting trips, sightseeing boats, harbor tours, drift fishing boats, chartered fishing boats and riverboat gambling vessels provided that these vessels weigh less than 15 tons. Refer to Codes 7016, 7024 and 7047 for vessels weighing 15 tons or greater. Codes 7038, 7050 and 7090 include all employees engaged in the operation of the described vessels that are subject to Admiralty Law.

Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. This determination is not made by NCCI as it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be "crew members" covered under Admiralty Law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to Admiralty Law, Codes 9061, 9061F (Club NOC & Clerical), 9044, 9062, 9044F or 9062F (in those states where these classes are applicable) are applied to their payroll.

Pilot boats, which are usually small vessels used to deliver a pilot to and from the pilot's ship in a harbor, are also included in this classification. Activities within the scope of this classification include rental, operation, storage and maintenance aboard the boat and on the shore.

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STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****Vessels—Sail:**

This classification is applicable to any masted vessel used in a commercial manner with the exception of masted fishing vessels, which are properly classified to Code 7016—Fishing Vessels—NOC. Masted vessels that fall within the scope of this classification may also use engines as needed for power. This code includes sailing vessels chartered by individuals or groups for recreational purposes including such diversions as sightseeing, snorkeling and swimming. In addition, these vessels may provide entertainment as well as beverage and meal service for their passengers.

Yachts—Private—Sail or Power:

This classification is assigned to the demonstration or operation of private yachts, either sail or power, on navigable waters when Admiralty coverage is afforded by the policy. It has also been assigned to employees engaged in hydroplane racing on navigable waters when Admiralty coverage is afforded.

When Longshore coverage is afforded to a boatyard, located on or adjacent to water, that is engaged in sales, repair, service and/or storage of boats, Code 6826F—Marina & Drivers (Coverage U.S. Act) is assigned.

When only State Act coverage is afforded, Code 6836—Marina & Drivers (coverage under State Act only) would apply.

An inland boat sales or service agency engaged in a minor amount of repair and service work has been assigned by analogy to Code 8380.

When State Act coverage is afforded to a boatbuilding or repair facility located inland, the appropriate boatbuilding or repair classification would apply (i.e., Codes 6834, 6811, 6854).

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970), which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum
Massachusetts~~

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~~Refer to Code 7016—Coverage I or 7024—Coverage II (Code 7047 is N/A MA) for vessels weighing 15 tons or greater. Code 7090—Coverage II or 7038—Coverage I (Code 7050 is N/A MA) includes all employees engaged in the operation of the described vessels subject to Admiralty Law.~~

~~Certain employees of gambling vessels such as restaurant employees, entertainers and gaming personnel may or may not be subject to Admiralty Law. The MA Bureau does not make this determination since it is a legal question involving coverages. In the event that the aforementioned types of employees are deemed to be “crew members” covered under Admiralty law, the applicable vessel classification is applied to their payroll. If these employees are not deemed to be subject to the Admiralty Law, Code 9079 or 9079F is applied to their payroll.~~

~~The following Admiralty operations are not assigned to Code 7090—Coverage II or 7038—Coverage I:~~

~~Vessels—Sail NOC: 7036—Coverage I/7088—Coverage II~~

~~Yachts—Private—Sail or Power: 7037—Coverage I/7089—Coverage II~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****7098****PROGRAM II—STATE ACT BENEFITS****~~N/A—CA~~****PHRASEOLOGY**

VESSELS—NOT SELF-PROPELLED.

Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as "Vessels—NOC" ~~(N/A MA).~~**CROSS-REF.**See also Codes 7046—Program I and 7099—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA).~~

~~**State Special: Massachusetts**—Barges, Scows, Canal Boats or Lighters—Not Self-Propelled—Coverage Under Admiralty Law: Coverage I—payroll of all employees engaged in stevedoring operations who are not members of the crew of the vessels shall be assigned to the appropriate stevedoring classification. Self-propelled barges, scows, canal boats or lighters shall be assigned to Code 7016 or 7024—Steamers—All Kinds. A non self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command who are furnished living quarters aboard the same vessel shall be assigned to Code 7036 or 7088—Sailing Vessels—NOC. See also Code 7046—Coverage I. This code has the same phraseology;~~

~~**New Jersey**—Barges, Scows, Canal Boats or Lighters—Not Self-Propelled—a non self-propelled barge, scow, canal boat or lighter having a regular master and a regular crew under his command, who are furnished living quarters aboard the same vessel, shall be assigned to Code 7038—Sailing Vessels NOC. Self-propelled barges, scows, canal boats or lighters shall be assigned to Code 7019—Steamers—All Kinds. Classification subject to "maritime or federal employments," 3:6 of the NJ Manual. Rate is Coverage II.~~

SCOPE

Code 7098 is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. Examples of non-self-propelled vessel operations contemplated by this classification include barges, scows, canal boats and lighters. Sailing vessels, while they may be considered "not self-propelled," are properly classified to Codes 7038, 7050 and 7090.

Employees on quarterboats and firemen and derrick operators on a scow are considered members of the crew and are assigned to Codes 7046, 7098 and 7099.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.**Admiralty Law:**

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the

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vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~

~~Massachusetts~~

~~Codes 7050 and 7099 are not available (N/A MA).~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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7099

PROGRAM II—USL ACT BENEFITS

~~N/A—CA, MA, NJ, WI~~

PHRASEOLOGY

VESSELS—NOT SELF-PROPELLED.

Such vessels having a regular master and crew who are furnished living quarters aboard the vessel, shall be rated as “Vessels—NOC.”

CROSS-REF.

See also Codes 7046—Program I and 7098—Program II—State Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. Examples of non-self-propelled vessel operations contemplated by this classification include barges, scows, canal boats and lighters. Sailing vessels, while they may be considered “not self-propelled,” are properly classified to Codes 7046, 7050 and 7090.

Employees on quarterboats and firemen and derrick operators on a scow are considered members of the crew and are assigned to Codes 7046, 7098 and 7099.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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7151

PROGRAM I

~~N/A CA, HI, NY, WI~~

PHRASEOLOGY

RAILROAD OPERATION—ALL EMPLOYEES INCLUDING DRIVERS.

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702, 6703 or 6704 ~~(N/A MA)~~.

CROSS-REF.

See also Codes 7153—Program II—State Act Benefits and 7152—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~**State Special: Massachusetts**—Railroad Operation: All Employees Including Drivers, Chauffeurs and Their Helpers—Coverage I. This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702 or 6703. See also Code 7152—Coverage II—USL and State Act Benefits. This classification has the same phraseology;~~

~~**New Jersey**—add “Chauffeurs and Their Helpers” to footnote;~~

~~..... **New Jersey**—add “Classification subject to ‘maritime or federal employments,’ 3:6 of the NJ Manual. Rate is Coverage I” to footnote;~~

~~**New Jersey**—delete “All Employees” from footnote.~~

SCOPE

Code 7151 is applicable to employees of interstate railroads which have coverage under the Federal Employers' Liability Act.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of Coverage Programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000-100,000~~.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence.

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If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

Refer to Code 7228 for classification procedures for dispatchers.

~~**State Addendum**~~

~~**Massachusetts**~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

~~Refer to Code 7219 for classification procedures for dispatchers.~~

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7152

PROGRAM II—USL ACT BENEFITS~~N/A CA, HI, NY~~**PHRASEOLOGY**

RAILROAD OPERATION—ALL EMPLOYEES INCLUDING DRIVERS.

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702, 6703 or 6704 ~~(N/A MA)~~.

CROSS-REF.

See also Codes 7151—Program I and 7153—Program II—State Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~**State Special: Massachusetts**—Railroad Operation: All Employees Including Drivers, Chauffeurs and Their Helpers—Coverage II. This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702 or 6703. See also Code 7151—Coverage I. This classification has the same phraseology;~~

~~**New Jersey**—add “Chauffeurs and Their Helpers” to footnote;~~

~~**New Jersey**—add “Classification subject to ‘maritime or federal employments,’ 3:6 of the NJ Manual. Rate is Coverage II” to footnote;~~

~~**New Jersey**—delete “All Employees” from footnote.~~

SCOPE

Code 7152 is applicable to employees of interstate railroads that have coverage under the Federal Employers' Liability Act.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of Coverage Programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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Refer to Code 7228 for classification procedures for dispatchers.

~~State Addendum~~

~~Massachusetts~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

~~Refer to Code 7219 for classification procedures for dispatchers.~~

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7153

PROGRAM II—STATE ACT BENEFITS

~~N/A—CA, HI, MA, NJ, NY~~

PHRASEOLOGY

RAILROAD OPERATION—ALL EMPLOYEES INCLUDING DRIVERS.

This classification contemplates the normal operations of railroads including normal maintenance and repair. All extraordinary repair work including such work as rebuilding bridges, grade crossing elimination, laying or relaying track and all new construction operations shall be classified as Code 6702, 6703 or 6704.

CROSS-REF.

See also Codes 7151—Program I and 7152—Program II—USL Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to employees of interstate railroads that have coverage under the Federal Employers' Liability Act.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of Coverage Programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000-100,000~~.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

Refer to Code 7228 for classification procedures for dispatchers.

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7333

PROGRAM I

~~N/A—CA, NJ~~

PHRASEOLOGY

~~DREDGING—ALL TYPES (N/A MA)~~

CROSS-REF.

See also Codes 7335—Program II—State Act Benefits and 7337—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~State Special: Massachusetts—Dredging NOC—Coverage Under Admiralty Law: Coverage I.~~

Dredging:

1. ~~Dredging of Channels as an Aid to Navigation Regardless of the Material Dredged—Codes 7333, 7334, 7335, or 7336.~~
2. ~~Dredging for Purposes of Filling In Land—Codes 7333, 7334, 7335, or 7336.~~
3. ~~Dredging Lakes, Drainage Canals—Codes 7333, 7334, 7335, or 7336.~~
4. ~~Dredging for Materials on Navigable Waters—Codes 7333, 7334, 7335, or 7336.~~
5. ~~Dredging for Materials With Incidental Shore Operations—On Non-Navigable Waters & Drivers—Code 4000.~~

~~Note: For the purpose of clarification, the word “materials” cited in 4. and 5. above means sand and gravel for reprocessing and used elsewhere than at the point of deposit from dredging operations.~~

~~See also Code 7335—Coverage II—USL and State Act Benefits. This classification has the same phraseology.~~

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged.

This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the insured, regardless of whether such maintenance and repair is done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are

**ITEM B-1425—REVISIONS TO EMPLOYERS LIABILITY AND ADMIRALTY OR FELA
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**EXHIBIT 5 (CONT'D)
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subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~

~~**Massachusetts**~~

~~Refer to Code 7334—Coverage I or 7336—Coverage II for dredging by means of suction dredges only.~~

~~Coverage Programs:-~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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7335

PROGRAM II—STATE ACT BENEFITS

~~N/A—CA~~

PHRASEOLOGY

~~DREDGING—ALL TYPES (N/A MA)~~

CROSS-REF.

See also Codes 7333—Program I and 7337—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~State Special: Massachusetts—Dredging NOC—Coverage Under Admiralty Law: Coverage II.~~

Dredging:

- ~~1. Dredging of Channels as an Aid to Navigation Regardless of the Material Dredged—Codes 7333, 7335, or 7336.~~
- ~~2. Dredging for Purposes of Filling In Land—Codes 7333, 7334, 7335, or 7336.~~
- ~~3. Dredging Lakes, Drainage Canals—Codes 7333, 7334, 7335, or 7336.~~
- ~~4. Dredging for Materials on Navigable Waters—Codes 7333, 7334, 7335, or 7336.~~
- ~~5. Dredging for Materials With Incidental Shore Operations—On Non-Navigable Waters & Drivers—Code 4000.~~

~~Note: For the purpose of clarification, the word “materials” cited in 4. and 5. above means sand and gravel for reprocessing and used elsewhere than at the point of deposit from dredging operations.~~

~~See also Code 7333—Coverage I. This classification has the same phraseology.~~

~~New Jersey—Dredging—Excavation by Suction Dredges Only—Including Loading or Unloading;~~

~~New Jersey—Dredging NOC.~~

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged.

This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the insured, regardless of whether such maintenance and repair is done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

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**EXHIBIT 5 (CONT'D)
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Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~**~~Massachusetts~~**

~~Refer to Code 7334—Coverage I or 7336—Coverage II for dredging by means of suction dredges only.~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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7337

PROGRAM II—USL ACT BENEFITS

~~N/A—CA, MA, NJ, WI~~

PHRASEOLOGY

DREDGING—ALL TYPES

CROSS-REF.

See also Codes 7333—Program I and 7335—Program II—State Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to operations described in this scope that are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law.

Dredging operations involve the cleaning, deepening or widening of a body of water. Scooping or suction machinery is generally employed in the dredging process to remove sand, clay, mud or other material from the body of water that is being dredged.

This classification is assigned to the crew of the dredge, the pontoon crew, the shoreline crew as well as any employees who are on the shore distributing the discharged material while the dredge is operating in the area. It includes the maintenance and repair of the dredge and its equipment by employees of the insured, regardless of whether such maintenance and repair is done at the location of the dredging work or when the dredge is pulled out of the water for hull repair by ship repairing contractors.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence.

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If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****7394****PROGRAM I**~~N/A—CA~~**PHRASEOLOGY**~~DIVING—MARINE—(N/A—MA)~~**CROSS-REF.**

~~Salvage Operations—Marine; Wrecking—Marine—this classification includes salvage operations. See also Codes 7395—Program II—State Act Benefits and 7398—Program II—USL Act Benefits. These codes have the same phraseology—(N/A—MA).~~

~~**State Special: Massachusetts**—Diving—Marine—Coverage Under Admiralty Law: Coverage I;~~

~~**Massachusetts**—Wrecking—Marine—Coverage Under Admiralty Law: Coverage I— including salvage operations. See also Code 7395—Coverage II—USL and State Act Benefits. This code has the same phraseology;~~

~~**New Jersey**—Wrecking—Marine—Including Salvage Operations—classification subject to “maritime or federal employments,” 3:6 of the NJ Manual. Rate is Coverage I.~~

SCOPE

Code 7394 encompasses operations conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. The classification includes divers and deck hands or other “diving tender” support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. Crews of vessels with divers aboard are classified under the appropriate vessel classification.

Risks engaged in the business of providing lifeguards, swimming instruction and diving instruction are assigned to Code 9015 and/or one of the following Admiralty classifications: Codes 7394, 7395 and 7398. An Admiralty Law classification is applicable when a determination is made that employees engaged in the described operations are deemed to be “crew members” covered under Admiralty Law and coverage under this law is added to a policy. The determination as to whether or not Admiralty Law coverage is necessary for an insured is not made by NCCI.

This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. The operation includes encircling the oil to keep it confined and pumping it into holding tanks aboard the boat.

In the event that both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted and the highest rated classification is used.

Marine wrecking operations are within the scope of this classification. The term “marine wrecking” includes dismantling and/or scrapping vessels while the vessel is in the water. These operations may include the use of cutting torches to burn and remove pieces of metal from other sections. These “pieces,” which may weigh thousands of pounds, are then removed by a crane or derrick located on the shore. Other employees, such as carpenters, also may be on the vessel removing wooden fixtures or other salvageable parts. A permanent yard maintained by a marine wrecking company is included under this classification.

Additional operations to be included in Codes 7394, 7395 and 7398 are underwater demolition experts; installers of underwater oil or gas flow lines from drilling rigs to production platforms; companies engaged in

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the prevention of oil spills from a berthed vessel prior to and during the unloading of oil; and diving activities in connection with sewer construction, underwater mining and sweeping operations.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~~~**Massachusetts**~~

~~Risks engaged in the business of providing lifeguards, swimming instruction and diving instruction are assigned to Code 9015 or one of the following Admiralty classifications: Code 7394—Coverage I or 7395—Coverage II (Code 7398 is N/A MA). An Admiralty Law classification is applicable when a determination is made that employees engaged in the described operations are deemed to be "crew members" covered under Admiralty Law and coverage under this law is added to a policy. The MA Bureau does not make the determination as to whether or not Admiralty Law coverage is necessary for an insured. This classification also applies to crews that conduct trial test runs of newly constructed submarines.~~

~~**Coverage Programs:**~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

~~Code 7398 is not available (N/A MA).~~

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BASIC MANUAL—2001 EDITION—VIRGINIA
STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****7395****PROGRAM II—STATE ACT BENEFITS**~~N/A—CA~~**PHRASEOLOGY**~~DIVING—MARINE—(N/A—MA)~~**CROSS-REF.**

~~Salvage Operations—Marine; Wrecking—Marine—this classification includes salvage operations. See also Codes 7394—Program I and 7398—Program II—USL Act Benefits. These codes have the same phraseology (N/A—MA);~~

~~**State Special: Massachusetts**—Diving—Marine—Coverage Under Admiralty Law: Coverage II;~~

~~**Massachusetts**—Wrecking—Marine—Coverage Under Admiralty Law: Coverage II—including salvage operations. See also Code 7394—Coverage I. This code has the same phraseology;~~

~~**New Jersey**—Diving—Marine;~~

~~**New Jersey**—Wrecking—Marine—Including Salvage Operations—classification subject to “maritime or federal employments,” 3:6 of the NJ Manual. Rate is Coverage II.~~

SCOPE

Code 7395 encompasses operations conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. The classification includes divers and deck hands or other “diving tender” support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. Crews of vessels with divers aboard are classified under the appropriate vessel classification.

Risks engaged in the business of providing lifeguards, swimming instruction and diving instruction are assigned to Code 9015 and/or one of the following Admiralty classifications: Codes 7394, 7395 and 7398. An Admiralty Law classification is applicable when a determination is made that employees engaged in the described operations are deemed to be “crew members” covered under Admiralty Law and coverage under this law is added to a policy. The determination as to whether or not Admiralty Law coverage is necessary for an insured is not made by NCCI.

This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. The operation includes encircling the oil to keep it confined and pumping it into holding tanks aboard the boat.

In the event that both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted and the highest rated classification is used.

Marine wrecking operations are within the scope of this classification. The term “marine wrecking” includes dismantling and/or scrapping vessels while the vessel is in the water. These operations may include the use of cutting torches to burn and remove pieces of metal from other sections. These “pieces,” which may weigh thousands of pounds, are then removed by a crane or derrick located on the shore. Other employees, such as carpenters, also may be on the vessel removing wooden fixtures or other salvageable parts. A permanent yard maintained by a marine wrecking company is included under this classification.

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Additional operations to be included in Codes 7394, 7395 and 7398 are underwater demolition experts; installers of underwater oil or gas flow lines from drilling rigs to production platforms; companies engaged in the prevention of oil spills from a berthed vessel prior to and during the unloading of oil; and diving activities in connection with sewer construction, underwater mining and sweeping operations.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~~~**Massachusetts**~~

~~Risks engaged in the business of providing lifeguards, swimming instruction and diving instruction are assigned to Code 9015 or one of the following Admiralty classifications: Code 7395—Coverage II or 7394—Coverage I (Code 7398 is N/A MA). An Admiralty Law classification is applicable when a determination is made that employees engaged in the described operations are deemed to be "crew members" covered under Admiralty Law and coverage under this law is added to a policy. The MA Bureau does not make the determination as to whether or not Admiralty Law coverage is necessary for an insured. This classification also applies to crews that conduct trial test runs of newly constructed submarines.~~

~~**Coverage Programs:**~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

~~Code 7398 is not available (N/A MA).~~

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7398**PROGRAM II—USL ACT BENEFITS**~~N/A—CA, MA, NJ, WI~~

PHRASEOLOGY

DIVING—MARINE

CROSS-REF.

Salvage Operations—Marine; Wrecking—Marine—this classification includes salvage operations. See also Codes 7394—Program I and 7395—Program II—State Act Benefits. These codes have the same phraseology.

SCOPE

Operations contemplated by this scope are conducted on waters subject to Admiralty jurisdiction. Please refer to the note at the end of this scope for a general explanation of the Admiralty Law. The classification includes divers and deck hands or other “diving tender” support personnel who assist in diving activities such as line handlers and pump persons. Diving support personnel, be they located on a vessel or on shore, are included within the scope of this classification. Crews of vessels with divers aboard are classified under the appropriate vessel classification.

Risks engaged in the business of providing lifeguards, swimming instruction and diving instruction are assigned to Code 9015 and/or one of the following Admiralty classifications: Codes 7394, 7395 and 7398. An Admiralty Law classification is applicable when a determination is made that employees engaged in the described operations are deemed to be “crew members” covered under Admiralty Law and coverage under this law is added to a policy. The determination as to whether or not Admiralty Law coverage is necessary for an insured is not made by NCCI.

This classification contemplates operations of companies engaged in cleaning oil spills, provided the clean-up activities are conducted on navigable waters. The operation includes encircling the oil to keep it confined and pumping it into holding tanks aboard the boat.

In the event that both diving and construction work are performed at the same job by the same employee, no division of payroll is permitted and the highest rated classification is used.

Marine wrecking operations are within the scope of this classification. The term “marine wrecking” includes dismantling and/or scrapping vessels while the vessel is in the water. These operations may include the use of cutting torches to burn and remove pieces of metal from other sections. These “pieces,” which may weigh thousands of pounds, are then removed by a crane or derrick located on the shore. Other employees, such as carpenters, also may be on the vessel removing wooden fixtures or other salvageable parts. A permanent yard maintained by a marine wrecking company is included under this classification.

Additional operations to be included in Codes 7394, 7395 and 7398 are underwater demolition experts; installers of underwater oil or gas flow lines from drilling rigs to production platforms; companies engaged in the prevention of oil spills from a berthed vessel prior to and during the unloading of oil; and diving activities in connection with sewer construction, underwater mining and sweeping operations.

Note: The following is a general explanation of the Admiralty Law and a description of Coverage Programs that pertain to this classification.

Admiralty Law:

Masters and members of the crews of vessels are not covered under state workers compensation laws nor under the USL&HW Act. They are subject to Admiralty Law and, if injured, have the right to sue their

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**EXHIBIT 5 (CONT'D)
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employers for damages in the Admiralty Courts where the proceeding is in the nature of an employers liability suit. They also have the right to transportation, wages, maintenance and cure. Such seamen are subject to a federal law, the Merchant Marine Act of 1920, known as the Jones Act (46 U.S. Code, Section 688, 1970) which applies the provisions of the Federal Employers' Liability Act to seamen. Every person employed on board a vessel is deemed to be a seaman if connected with the operation or welfare of the vessel while in navigable waters. Usually, navigable waters are defined as those which form a continuous highway for interstate or international commerce.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under Admiralty Law, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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8734

PROGRAM II—STATE ACT BENEFITS

~~N/A HI, MA, NJ, NY~~

PHRASEOLOGY

SALESPERSONS, COLLECTORS OR MESSENGERS—OUTSIDE

CROSS-REF.

See also Codes 8737—Program I and 8738—Program II—USL Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to outside salespersons, outside collectors or outside messengers who are employed by interstate railroads and have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to outside sales personnel, please refer to Code 8742—Salespersons—Outside in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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8737

PROGRAM I

~~N/A CA, HI, NY, WI~~

PHRASEOLOGY

SALESPERSONS, COLLECTORS OR MESSENGERS—OUTSIDE ~~(N/A MA)~~

CROSS-REF.

See also Codes 8734—Program II—State Act Benefits and 8738—Program II—USL Act Benefits. These codes have the same phraseology ~~(N/A MA)~~.

~~**State Special: Massachusetts** Railroad Operation: Salespersons, Collectors or Messengers Outside Coverage I. See also Code 8738 Coverage II USL and State Act Benefits. This classification has the same phraseology;~~

~~**New Jersey** Railroads Salesperson Outside classification subject to maritime or federal employments, 3:6 of the NJ Manual. Rate is coverage I.~~

SCOPE

Code 8737 is applicable to outside salespersons, outside collectors or outside messengers who are employed by interstate railroads and have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to outside sales personnel, please refer to Code 8742—Salespersons—Outside in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~

~~**Massachusetts**~~

~~Coverage Programs: Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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STATE-SPECIFIC CLASSIFICATIONS APPLYING IN VIRGINIA****8738****PROGRAM II—USL ACT BENEFITS**~~N/A—CA, HI, NY~~**PHRASEOLOGY**SALESPERSONS, COLLECTORS OR MESSENGERS—OUTSIDE—~~(N/A MA)~~**CROSS-REF.**See also Codes 8737—Program I and 8734—Program II—State Act Benefits. These codes have the same phraseology—~~(N/A MA)~~.~~**State Special: Massachusetts**—Railroad Operation: Salespersons, Collectors or Messengers—Outside—Coverage II. See also Code 8737—Coverage I. This classification has the same phraseology.~~~~**New Jersey**—Railroads—Salesperson—Outside—classification subject to maritime or federal employments, 3-6 of the NJ Manual. Rate is coverage II.~~**SCOPE**

Code 8738 is applicable to outside salespersons, outside collectors or outside messengers who are employed by interstate railroads and have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to outside sales personnel, please refer to Code 8742—Salespersons—Outside in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A. of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~~~**Massachusetts**~~~~Coverage Programs: Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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8805

PROGRAM II—STATE ACT BENEFITS

~~N/A—CA, HI, MA, NJ, NY~~

PHRASEOLOGY

CLERICAL OFFICE EMPLOYEES—NOC

CROSS-REF.

See also Codes 8814—Program I and 8815—Program II—USL Act Benefits. These codes have the same phraseology.

SCOPE

This classification is applicable to clerical office employees who are employed by interstate railroads which have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to clerical office personnel, please refer to Code 8810—Clerical Office Employees in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.

Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

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8814

PROGRAM I

~~N/A—CA, HI, NY, WI~~

PHRASEOLOGY

CLERICAL OFFICE EMPLOYEES—NOC—~~(N/A MA)~~

CROSS-REF.

See also Codes 8805—Program II—State Act Benefits and 8815—Program II—USL Act Benefits. These codes have the same phraseology—~~(N/A MA)~~.

~~**State Special: Massachusetts**—Railroad Operation: Clerical Office Employees—NOC Coverage I. See also Code 8815—Coverage II—USL and State Act Benefits. This classification has the same phraseology;~~

~~**New Jersey**—Railroads—Clerical Office Employees—NOC—classification subject to maritime or federal employments, 3-6 of the NJ Manual. Rate is coverage I.~~

SCOPE

Code 8814 is applicable to clerical office employees who are employed by interstate railroads which have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to clerical office personnel, please refer to Code 8810—Clerical Office Employees in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

1. Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.
2. Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~**State Addendum**~~

~~**Massachusetts**~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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8815

PROGRAM II—USL ACT BENEFITS

~~N/A—CA, HI, NY~~

PHRASEOLOGY

CLERICAL OFFICE EMPLOYEES—NOC—~~(N/A MA)~~

CROSS-REF.

See also Codes 8814—Program I and 8805—Program II—State Act Benefits. These codes have the same phraseology—~~(N/A MA)~~.

~~State Special: Massachusetts—Railroad Operation: Clerical Office Employees—NOC Coverage II. See also Code 8814—Coverage I. This classification has the same phraseology;~~

~~New Jersey—Railroads—Clerical Office Employees—NOC—classification subject to maritime or federal employments, 3-6 of the NJ Manual. Rate is coverage II.~~

SCOPE

Code 8815 is applicable to clerical office employees who are employed by interstate railroads which have coverage under the Federal Employers' Liability Act. For a complete discussion of the qualifications and restrictions for application of this code to clerical office personnel, please refer to Code 8810—Clerical Office Employees in this manual.

Note: The following is a general explanation of the Federal Employers' Liability Act (FELA) and a description of coverage programs that pertain to this classification.

The Federal Employers' Liability Act applies to employees of interstate railroads. Such employees are not subject to state workers compensation laws. This federal law imposes liability for damages on the railroad if the injured railroad employee can show any negligence on the part of the railroad. For complete details, see 45 U.S. Code, Sections 51–60, 1970.

Coverage Programs:

1. Program I—provides, under Part One—Workers Compensation Insurance, statutory liability under the workers compensation law of any state designated in Item 3.A of the Information Page and, under Part Two—Employers Liability Insurance, employers liability for damages under FELA, subject to a standard limit of ~~\$25,000~~ 100,000.
2. Program II—provides the same coverage as Program I, but with the addition of Voluntary Compensation. Under Program II, the insurance carrier will offer a settlement of a claim strictly in accord with the statutory benefits provided in the workers compensation law designated in the voluntary compensation endorsement attached to the policy as if the claim were subject to such law, instead of subject to the laws of negligence. If the offer of settlement is rejected, employers liability then applies to such claim or suit, with the same standard limit as for Program I.

~~State Addendum~~

~~Massachusetts~~

~~Coverage Programs:~~

~~Coverage programs are designated as Coverage I and Coverage II, and the standard limits of liability for these coverage programs are \$5,000 Lower Limits/\$10,000 Upper Limits. Additionally, the corresponding Coverage II class codes apply to both USL and State Act Benefits.~~

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**EXHIBIT 5
BASIC MANUAL—2001 EDITION
WEST VIRGINIA STATE RULE EXCEPTIONS
RULE 3—RATING DEFINITIONS AND APPLICATION OF PREMIUM ELEMENTS
A. EXPLANATION AND APPLICATION
14. Limits of Liability
b. Increased Limits of Liability**

(1) Standard Policy

Change the Table for Increased Limits in Rule 3-A-14-b(1) as follows:

Table for Increased Limits*

| <u>Limits of Liability</u> | <u>Percentage</u> | <u>Minimum Premium for Increased Limits</u> |
|-----------------------------|-------------------|---|
| <u>\$ 500/500/500</u> | <u>1.1%</u> | <u>\$100</u> |
| <u>1,000/1,000/1,000</u> | <u>1.4</u> | <u>150</u> |
| <u>2,000/2,000/2,000</u> | <u>1.8</u> | <u>175</u> |
| <u>3,000/3,000/3,000</u> | <u>2.2</u> | <u>200</u> |
| <u>4,000/4,000/4,000</u> | <u>2.6</u> | <u>225</u> |
| <u>5,000/5,000/5,000</u> | <u>3.0</u> | <u>250</u> |
| <u>6,000/6,000/6,000</u> | <u>3.4</u> | <u>260</u> |
| <u>7,000/7,000/7,000</u> | <u>3.7</u> | <u>270</u> |
| <u>8,000/8,000/8,000</u> | <u>4.0</u> | <u>280</u> |
| <u>9,000/9,000/9,000</u> | <u>4.3</u> | <u>290</u> |
| <u>10,000/10,000/10,000</u> | <u>4.6</u> | <u>300</u> |

* Refer to Appendix C for additional limits values.

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WEST VIRGINIA STATE MISCELLANEOUS RULES
APPENDIX C
(Applies in: AL, FL, IL, LA, OK, TN, WV)**

**TABLE 1—WORKERS COMPENSATION AND EMPLOYERS LIABILITY—TABLE FOR
MINIMUM PREMIUM AND INCREASED LIMITS PERCENTAGES**

Change Appendix C—Table 1 as follows:

Bodily Injury by Disease: Policy Limit (\$000 Omitted)

| | Loss Limit | Minimum Premium | 500 | 1,000 | 2,000 | 3,000 | 4,000 | 5,000 | 6,000 | 7,000 | 8,000 | 9,000 | 10,000 |
|-----------|------------|-----------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Bodily | 100 | — | 0.0% | 0.2% | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% |
| Injury by | 200 | \$100 | 0.4% | 0.6% | 0.8% | 1.0% | 1.2% | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% |
| Accident | 300 | \$100 | 0.7% | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% |
| Each | 400 | \$100 | 0.9% | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% |
| Accident | 500 | \$100 | 1.1% | 1.3% | 1.5% | 1.7% | 1.9% | 2.1% | 2.3% | 2.5% | 2.7% | 2.9% | 3.1% |
| Limit | 1,000 | \$150 | 1.4% | 1.6% | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | |
| and | 2,000 | \$175 | 1.8% | 2.0% | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | |
| Bodily | 3,000 | \$200 | 2.2% | 2.4% | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | |
| Injury by | 4,000 | \$225 | 2.6% | 2.8% | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | |
| Disease | 5,000 | \$250 | 3.0% | 3.2% | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | |
| Each | 6,000 | \$260 | 3.4% | 3.6% | 3.8% | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | |
| Employee | 7,000 | \$270 | 3.7% | 3.9% | 4.1% | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | |
| Limit | 8,000 | \$280 | 4.0% | 4.2% | 4.4% | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | |
| (\$000 | 9,000 | \$290 | 4.3% | 4.5% | 4.7% | 4.9% | 5.1% | 5.3% | 5.5% | 5.7% | 5.9% | 6.1% | |
| Omitted) | 10,000 | \$300 | 4.6% | 4.8% | 5.0% | 5.2% | 5.4% | 5.6% | 5.8% | 6.0% | 6.2% | 6.4% | |

* The same minimum premium applies for all the Bodily Injury by Disease policy limits within the same row. For increased limits not displayed in the table, apply the minimum premium shown for the next highest limit published in the table.