



Circular

APRIL 20, 2011

PLAN INFORMATION

PLAN-2011-08

Plan—Announcement of Item RM-W-8038—Establishment of Basic Manual Rule 4-G—Available Coverages

ACTION NEEDED

Please review the changes outlined in the attachments to this circular for impact on your company's systems and procedures. Also review the *Status of Item Filings* circular for state approval of this item.

Caution: At the time of distribution of this circular, this item has been filed with the regulator, except in the states of Alaska and Kansas, **but is not yet approved**. We expect it will be filed in those jurisdictions in the near future. Additionally, it has been submitted to the independent bureaus of Indiana and North Carolina for their consideration.

This information is provided for your convenience and analysis. Please do not use this information until the regulator has approved the filing.

BACKGROUND

State-specific rules regarding additional coverages are located in each state's Assigned Risk Miscellaneous Rules of NCCI's *Basic Manual for Workers Compensation and Employers Liability Insurance*. This includes information on items such as increased limits, coverage for maritime, United States Longshore and Harbor Workers' Act, and its extensions and endorsements for Alternate Employer and Waiver of Our Right to Recover From Others. These coverages are available upon the request of the employer in each state. The current rules became effective in specific jurisdictions on various dates. Although the rules are state-specific, the available coverages are the same, or similar, in each state.

Similar to the approach taken with the revision of other NCCI manuals, rating plans, and programs, NCCI, as Plan Administrator, initiated a complete review of the individual state rules.

As a result of the review, this item:

1. Creates a national residual market rule regarding available coverages, to be located in NCCI's *Basic Manual* as Rule 4-G.
2. Eliminates the state-specific rules regarding additional coverages, located in the state-specific Assigned Risk Miscellaneous Rules of NCCI's *Basic Manual*. State-specific exceptions to Rule 4-G will be created, as needed, to address any state-specific rules.
3. Revises *Basic Manual* Rule 4-A-3-m and Rule 4-A-9-d(2) to reference the new Rule 4-G.
4. Revises state-specific Assigned Risk Workers Compensation Premium Algorithms to conform with the available coverages in the assigned risk market and removes unnecessary Loss Sensitive Rating Plan (LSRP) references.
5. Modifies additional coverages increased limits statistical codes, to discontinue statistical codes not applicable to assigned risk coverage for the specified states.

IMPACT

There is no expected impact to statewide premium as a result of this item.

NCCI ACTION

NCCI's *Status of Item Filings* circular will provide you with the latest information on state approvals for RM-W-8038 in addition to all other NCCI item filings. The *Status of Item Filings* circular is updated weekly on ncci.com.

NCCI anticipates publishing Rule 4-G in the national ***Basic Manual*** in the fourth quarter of 2011. If you would like to subscribe to any of our manuals, please call our Customer Service Center at 800-NCCI-123.

**PERSON TO
CONTACT**

If you have any questions, please contact:

Technical Contacts:

Carol Brusca
Regulatory Services Manager
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 561-893-3151
Fax: 561-893-5694
E-mail: carol_brusca@ncci.com

Melissa Palmer
Director, Plan Administrator
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 561-893-3003
Fax: 561-893-5579
E-mail: melissa_palmer@ncci.com

Michelle Baker
Technical Communications Consultant
901 Peninsula Corporate Circle
Boca Raton, FL 33487
Phone: 561-893-3195
Fax: 561-893-5041
E-mail: michelle_baker@ncci.com

FILING MEMORANDUM

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

(To be effective 12:01 a.m. on January 1, 2012, applicable to new and renewal assigned risk policies only.)

PURPOSE

This item:

1. Creates a national residual market rule regarding available coverages, to be located in NCCI's **Basic Manual for Workers Compensation and Employers Liability Insurance** as Rule 4-G.
2. Eliminates the state-specific rules regarding additional coverages, located in the state-specific Assigned Risk Miscellaneous Rules of NCCI's **Basic Manual**. State-specific exceptions to Rule 4-G will be created, as needed, to address any state-specific rules.
3. Revises **Basic Manual** Rule 4-A-3-m and Rule 4-A-9-d(2) to reference the new Rule 4-G.
4. Revises state-specific Assigned Risk Workers Compensation Premium Algorithms to conform with the available coverages in the assigned risk market and removes unnecessary Loss Sensitive Rating Plan (LSRP) references.
5. Modifies additional coverages increased limits statistical codes, to discontinue statistical codes not applicable to assigned risk coverage for the specified states.

BACKGROUND

State-specific rules regarding additional coverages are located in each state's Assigned Risk Miscellaneous Rules of NCCI's **Basic Manual**. This includes information on items such as increased limits, coverage for maritime, United States Longshore and Harbor Workers' Act, and its extensions and endorsements for Alternate Employer and Waiver of Our Right to Recover From Others. These coverages are available upon the request of the employer in each state. The current rules became effective in specific jurisdictions on various dates. Although the rules are state-specific, the available coverages are the same, or similar, in each state.

Similar to the approach taken with the revision of other NCCI manuals, rating plans, and programs, NCCI, as Plan Administrator, initiated a complete review of the individual state rules to:

- Create a national available coverages rule to appear as **Basic Manual** Rule 4-G and eliminate the state-specific Additional Coverages Under the WCIP rules
- Simplify the rules and presentation with a plain language approach that incorporates carrier and regulator feedback

The revisions proposed in this item identify three themes that provide the focus for improving the customer experience:

1. National Approach

In creating a national available coverages rule, all individual state rules were reviewed to determine the consistent elements among all of the states. This review determined that the vast majority of the rules were often the same, or similar, when compared to each other.

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

During the review, it was determined that new national Rule 4-G should also provide additional detail where the prior rules may have been silent on items such as Federal Mine Safety & Health Act and Transportation, Wages, Maintenance, and Cure (TWMC).

Additionally, as a result of this review, premium elements within each state's Assigned Risk Workers Compensation Premium Algorithm are being revised to better reflect the available coverages. Also, NCCI has determined that the footnotes for the Total Standard Premium element and LSRP eligibility requirements have no direct relationship to the premium algorithm calculation; therefore, they are being removed if shown in a state algorithm.

In applicable states, references to Ex-Medical Coverage in the Additional Coverages Under the WCIP page, and any state-specific exceptions related to this page, are being discontinued. This coverage is not provided in the residual market, so references to it are not needed.

2. Accessibility and Usability

The creation of national **Basic Manual** Rule 4-G enables the user to immediately access information without navigating through numerous state-specific rules.

3. Use of Plain Language

Customers have responded favorably to the 2006 residual market rules incorporated as **Basic Manual** Rule 4. To continue with this approach, **Basic Manual** Rule 4-G is written in simpler language and presented in a more suitable manner. It creates a national rule with any needed state exceptions. It further clarifies the available coverages in the residual market.

An example of the use of plain language is the change from referring to "Additional Coverages" to "Available Coverages." The plain language change represents a comprehensive coverage approach, listing available coverages in one rule.

PROPOSAL

It is proposed that **Basic Manual** Rule 4-G, Rule 4-A-3-m, and Rule 4-A-9-d(2), as contained in Exhibits 1, 2 and 3, be adopted. Further, it is proposed that the state-specific Additional Coverages Under the WCIP rules be discontinued and the individual state algorithms be revised. The following is a summary of each of the exhibits included in this item:

- **Exhibit 1** contains national **Basic Manual** Rule 4-G
- **Exhibit 2** contains the revisions to national **Basic Manual** Rule 4-A-3-m to reference the new Rule 4-G
- **Exhibit 3** contains the revisions to national **Basic Manual** Rule 4-A-9-d(2) to reference the new Rule 4-G
- **Exhibit 4** contains revisions to the state-specific Assigned Risk Workers Compensation Premium Algorithms
- **Exhibit 5** reflects the removal of the **Basic Manual** state-specific Additional Coverages Under the WCIP rules
- **Exhibit 6** contains the state-specific changes to NCCI's **Statistical Plan** for additional coverages, increased limits statistical codes

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

FILING MEMORANDUM

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

- **Exhibit 7** reflects any *Basic Manual* state-specific exceptions that may be needed as a result of the introduction of Rule 4-G

IMPACT

There is no expected impact to statewide premium as a result of this item.

IMPLEMENTATION

It is proposed that the attached exhibits be implemented:

- In all states, effective 12:01 a.m. on January 1, 2012, applicable to new and renewal assigned risk policies only

The enclosed materials are copyrighted materials of the National Council on Compensation Insurance, Inc. ("NCCI"). The use of these materials may be governed by a separate contractual agreement between NCCI and its licensees such as an affiliation agreement between you and NCCI. Unless permitted by NCCI, you may not copy, create derivative works (by way of example, create or supplement your own works, databases, software, publications, manuals, or other materials), display, perform, or use the materials, in whole or in part, in any media. Such actions taken by you, or by your direction, may be in violation of federal copyright and other commercial laws. NCCI does not permit or acquiesce such use of its materials. In the event such use is contemplated or desired, please contact NCCI's Legal Department for permission.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 1
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)

G. AVAILABLE COVERAGES**1. General Information**

- a. In accordance with Rule 4-A-2-x(3) or applicable state workers compensation insurance plan, additional coverage(s) may be secured, at the employer's request, on a WCIP standard workers compensation and employers liability insurance policy.
- b. Additional coverage(s) availability is subject to the assigned carrier's ability and agreement to provide the requested coverage.
- c. If federal coverage is requested and the assigned carrier is able and agrees to provide the requested federal coverage, it can only be provided as an adjunct to state act workers compensation coverage.

2. Limits of Employers Liability Insurance**a. Standard Limits of Liability**

- (1) Employers liability insurance can only be secured in the residual market in conjunction with workers compensation insurance. Employers liability insurance without workers compensation insurance is not available.
- (2) Standard limits of liability apply to employers liability insurance, as detailed in Rule 3-A-14.

b. Increased Limits of Liability

- (1) Increased limits of liability are available under Part Two—Employers Liability of the policy. In the residual market, the standard limits may be increased up to the maximum limits provided in the following table:

Increased Limits of Liability Availability Table

<u>Coverage</u>	<u>Maximum Increased Limits Available</u>
<u>Employers Liability Insurance</u>	<ul style="list-style-type: none">• \$1,000,000—Bodily Injury by Accident, Each Accident• \$1,000,000—Bodily Injury by Disease, Policy Limit• \$1,000,000—Bodily Injury by Disease, Each Employee

- (2) Increased limits, their corresponding factors, and minimum premiums are applied in accordance with Rule 3-A-14-b, Appendix C, and applicable state rules and algorithms.

c. Limits of Liability for Specific Coverages

If endorsed onto the policy, Voluntary Compensation and Employers Liability Coverage and USL&HW Act and its extensions are included in the limits of Employers Liability Insurance requested under Part Two—Employers Liability.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)

3. Limited Other States Insurance

Limited Other States Insurance coverage is provided under the WCIP through the Residual Market Limited Other States Insurance Endorsement. This endorsement is attached to all residual market policies.

4. Waiver of Our Right to Recover From Others (Subrogation)

- a. The Waiver of Our Right to Recover From Others Endorsement is available if required of the employer by contract. The employer must provide the portion of the contract with such requirement to the assigned carrier.
- b. Blanket waivers are **not** available in the residual market.
- c. Additional premium charged for a waiver of subrogation is applied in accordance with Rule 3-A-22.

5. Alternate Employer Endorsement

- a. The Alternate Employer Endorsement is available if required of the employer by contract and only when the state of operations of the alternate employer is listed in Item 3.A. of the policy.
- b. The Alternate Employer Endorsement is **not** available for Professional Employer Organization (PEO) and/or temporary arrangement policies.

6. Federal Coverages**a. USL&HW Act and Extensions****(1) USL&HW Act**

Coverage for the United States Longshore and Harbor Workers' Compensation (USL&HW) Act is available by endorsement in the residual market written only as an adjunct to state workers compensation act coverage.

(2) USL&HW Act Extensions

Coverage for USL&HW Act's extensions are available in the residual market only when the Longshore and Harbor Workers' Compensation Act Endorsement is attached, as well as the other appropriate endorsements, and is available when written only as an adjunct to state workers compensation act coverage.

(3) Endorsements

The available endorsements are:

- Longshore and Harbor Workers' Compensation Act Coverage Endorsement
- Defense Base Act Coverage Endorsement
- Nonappropriated Fund Instrumentalities Act Coverage Endorsement
- Outer Continental Shelf Lands Act Coverage Endorsement

For more information about federal coverages, refer to Rules 3-A-4 and 3-A-14, NCCI's **Basic Manual User's Guide**, and the **Assigned Risk Supplement**.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 1 (CONT'D)
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NV, OR, SC, SD, VT, WV)

b. Coverage for Maritime (Admiralty), Program I or Program II

(1) General Information

Coverage for Maritime (Admiralty), Program I or Program II, is available by endorsement only at the standard limit of liability in accordance with Rule 3-A-14-a(4), written only as an adjunct to state workers compensation act coverage. Increased limits are not available for this coverage in the residual market.

(2) Additional Maritime (Admiralty) Options

Coverage for the following may be included at an additional charge, subject to certain requirements.

(a) Transportation, Wages, Maintenance, and Cure (TWMC)

(1) In conjunction with Maritime coverage, the assigned carrier may provide coverage for TWMC on the Maritime Coverage Endorsement.

(2) The TWMC premium charge for the exposure is determined by the assigned carrier based on its evaluation of the exposure presented by the risk.

(b) Voluntary Compensation Maritime Coverage

In conjunction with Maritime coverage, the assigned carrier may provide coverage for voluntary compensation maritime exposure only under Program II for masters and members of the crews of vessels and only when the Maritime Coverage Endorsement is attached.

(c) Endorsements

The available endorsements are:

- Maritime Coverage Endorsement
- Voluntary Compensation Maritime Coverage Endorsement

c. Federal Mine Safety & Health Act

Coverage for Federal Mine Safety & Health Act is available by endorsement, written only as an adjunct to state workers compensation act coverage. For more information about how to provide this coverage, refer to Rule 3-A-12.

7. Coverage for Volunteer Workers

In the residual market, coverage for volunteer workers is available by endorsement when state law specifically states that such coverage is permissible. The coverage is not available if specifically prohibited by state law. Refer to Rule 2-J and NCCI's **Assigned Risk Supplement** for more information.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 2

BASIC MANUAL—2001 EDITION

RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES

A. WORKERS COMPENSATION INSURANCE PLAN (WCIP)

3. Eligibility and Assignment

(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, KS, NH, NV, SC, SD, VT, WV)

m. ~~Additional~~ Available Coverages

Additional coverages may be available to the employer through the assigned carrier. *Refer to Rule 4-G for more information.* ~~each state's Workers Compensation Insurance Plan Supplement—Additional Coverages Under the WCIP for those coverages available in each state.~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 3
BASIC MANUAL—2001 EDITION
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
A. WORKERS COMPENSATION INSURANCE PLAN (WCIP)

9. Assignment Formula Determination

d. Carrier Eligibility

(Applies in: AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, KS, NH, NV, SC, SD, VT, WV)

(2) ~~Additional Available~~ Coverages

The system will select an assigned carrier that is able to provide authorized ~~additional available~~ coverages requested by the employer (~~see Plan Supplement, "Additional Coverages Under the WCIP"~~ *Refer to Rule 4-G*). The following coverages require assignment to an assigned carrier with special capabilities as indicated:

- United States Longshore and Harbor Workers (USL&HW) Compensation Act and its extension acts (Outer Continental Shelf Lands Act, Defense Base Act, and Nonappropriated Fund Instrumentalities Act): the system will select a carrier that has been authorized by the U.S. Department of Labor to provide these coverages.
- Maritime (Admiralty Law) coverage: the system will select a carrier that has been authorized by the Department of Labor to provide USL&HW coverage.
- Coal mine risks: the system will select a carrier that is experienced in servicing coal mine risks, usually through writing coal mine policies in the voluntary market or through prior servicing of residual market coal mine risks.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
ALABAMA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

ALABAMA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	$[(\text{PAYROLL} / 100) * \text{RATE}]$
+	Supplementary Disease (foundry, abrasive, sandblasting)	$[(\text{SUBJECT PAYROLL} / 100) * \text{DISEASE RATE}]$
+	USL&H Exposure for non-F classification codes	$[(\text{SUBJECT PAYROLL} / 100) * (\text{RATE} * \text{USL\&H FACTOR})]$
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability-increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/ FELA coverage is applied]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Small Deductible credit	[% applied to Total Manual Premium]
	SUBJECT PREMIUM	
x	Drug-Free Workplace Premium Credit factor (1 – DFW credit %)	
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Merit Rating factor (1 – MR credit %) or (1 + MR debit %)	[Non-rated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC†})	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[†]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	$[(\text{PAYROLL} / 100) * \text{TERRORISM VALUE}]$
+	Catastrophe (other than Certified Acts of Terrorism)	$[(\text{PAYROLL} / 100) * \text{CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE}]$
	ESTIMATED ANNUAL PREMIUM	

^{NOC} = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
ALABAMA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Alabama assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
ALASKA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

ALASKA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Specific (Named) Waiver of Subrogation factor	Specific (Named) Waiver: [% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/ FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Contracting Class Prem Adj Program factor (1 – CCPAP credit %)	
x	AK Residual Market Safe Workplace Incentive factor (1 – SWI %)	
+	Supplemental Disease Exposure (Asbestos, ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Assigned Risk Surcharge (1 + Surcharge %)	[This surcharge of up to 25% applies only to modified premium in excess of \$3,000. To apply the surcharge, first subtract the \$3,000 from the standard premium, then add the \$3,000 back]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
	ESTIMATED ANNUAL PREMIUM	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
ALASKA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
ARIZONA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

ARIZONA WORKERS COMPENSATION ASSIGNED RISK PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
X	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
X	Alcohol- and Drug-Free Workplace factor (1 – DFW Credit %)	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
–	Premium Discount [§]	[% applied to Standard Premium > \$10,000]
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

[‡] ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
ARIZONA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

§ ~~For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES
EXHIBIT 4
BASIC MANUAL—2001 EDITION
ARKANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
ARKANSAS ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	$[(\text{PAYROLL} / 100) * \text{RATE}]$
+	Supplementary Disease (foundry, abrasive, sandblasting)	$[(\text{SUBJECT PAYROLL} / 100) * \text{DISEASE RATE}]$
+	USL&H Exposure for non-F classification codes	$[(\text{SUBJECT PAYROLL} / 100) * (\text{RATE} * \text{USL\&H FACTOR})]$
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	SUBJECT PREMIUM	
x	Alcohol- and Drug-Free Workplace factor (1 – ADFW credit %)	
x	Alternate Preferred Plan factor (1 – APP Credit %)	
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Merit Rating factor (1 – MR Credit %) or (1 + MR Debit %)	[Non-rated risks]
x	Small Deductible factor (1 – Deductible credit %)	
x	Tabular Adjustment Program (1 – TAP credit %) or (1 + TAP debit %)	[Rated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	$[(\text{PAYROLL} / 100) * \text{TERRORISM VALUE}]$

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
ARKANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

	PREMIUM ELEMENTS	EXPLANATORY NOTES
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC= Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
CONNECTICUT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CONNECTICUT ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Contracting Class Prem Adj Program factor (1 – CCPAP credit %)	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
+	TOTAL STANDARD PREMIUM	
–	Premium Discount	[% applied to Standard Premium > \$10,000]
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
CONNECTICUT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Connecticut assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
DISTRICT OF COLUMBIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK
POLICIES ONLY

DISTRICT OF COLUMBIA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
x	Workplace Safety Credit (1 – Safety Credit %)	
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos ^{NOC†})	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

^{NOC} = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
DISTRICT OF COLUMBIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK
POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

~~All District of Columbia assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
GEORGIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

GEORGIA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability—increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Merit Rating factor (1 – MR Credit %) or (1 + MR Debit %)	[Nonrated risks]
x	Managed Care factor (1 – M/C Credit %)	
x	Drug-Free Workplace factor (1 – DFW Credit %)	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
GEORGIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Georgia assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP)~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
IDAHO MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

IDAHO ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability-increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Assigned Risk Surcharge (1 + Surcharge %)	[Not applicable to Minimum Premium]
x	Alcohol- and Drug-Free Workplace factor (1 – DFW credit %)	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
IDAHO MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Idaho assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
ILLINOIS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

ILLINOIS ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor**	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Small Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Contracting Class Prem Adj Program factor (1 – CCPAP credit %)	
+	Employee Leasing Rating Adjustment	
+	Supplemental Disease Exposure (Asbestos, ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
ILLINOIS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

** Premium charges established for Waiver of Subrogation are not filed by NCCI for the voluntary market.

NOC= Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Illinois assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
INDIANA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

INDIANA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible Coinsurance credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure [†] NOC	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Standard Admiralty Limits]
x	Assigned Risk Surcharge	[A 25% surcharge is applicable to the premium in excess of \$2,500 of the standard premium, subject to audit]
	TOTAL STANDARD PREMIUM	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	
+	Second Injury Fund Surcharge	
	TOTAL AMOUNT DUE	

^{NOC} = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
INDIANA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

§ For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Indiana assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$100,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
IOWA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

IOWA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor**	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos, NOC) [†]	
+	Atomic Energy Radiation Exposure NOC [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

** Premium charges established for Waiver of Subrogation are not filed by NCCI for the voluntary market.

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

[‡] Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to *Reporting Guidebook for the Annual Calls for Experience*.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
IOWA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
KANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

KANSAS ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Assigned Risk Surcharge	[25% surcharge applicable to premium in excess of \$2,250]
x	KS Assigned Risk Safety Seminar Premium Credit	[Maximum \$250 credit]
x	KS Assigned Risk Loss Free Policy Premium Credit	[Nonrated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
KANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience**.~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Kansas assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES
EXHIBIT 4
BASIC MANUAL—2001 EDITION
MISSISSIPPI MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
MISSISSIPPI ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Small Employer Loss Free factor (1 – SELF credit %)	[Non-rated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

[‡] ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION

MISSISSIPPI MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Mississippi assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
NEVADA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NEVADA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty FELA coverage is applicable]
-	Deductible Credit	[% applied to Total Manual Premium]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program Surcharge	
+	Supplemental Disease Exposure (Asbestos, NOC) [†]	
+	Atomic Energy Radiation Exposure NOC [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

[‡] ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
NEVADA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Nevada assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
NEW HAMPSHIRE MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NEW HAMPSHIRE ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[% applied to the portion of Manual Premium where Admiralty/ FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Deductible credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos, ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC}) [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
-	NH Safety Incentive Program factor (1 – SIP credit %)	
-	Premium Discount [§]	[% applied to Standard Premium > \$5,000 with Exp Mod < 1.50]
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
NEW HAMPSHIRE MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

§ ~~For policies subject to premium adjustments under a retrospective rating plan, premium discount does not apply.~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All New Hampshire assigned risk policies with total estimated standard premium or total audited standard premium that equals or exceeds \$175,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP). This Plan is optional for premium > \$100,000.~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NORTH CAROLINA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	$[(\text{PAYROLL} / 100) * \text{RATE}]$
+	Supplementary Disease (foundry, abrasive, sandblasting)	$[(\text{SUBJECT PAYROLL} / 100) * \text{DISEASE RATE}]$
+	USL&H Exposure for non-F classification codes	$[(\text{SUBJECT PAYROLL} / 100) * (\text{RATE} * \text{USL\&H FACTOR})]$
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	Blanket Waiver: [% applied to Total Manual Premium] Specific Waiver: [% applied to the portion of Total Manual Premium where waiver is applied]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
-	Small Deductible Credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos, NOC) [†]	
+	Atomic Energy Radiation Exposure NOC [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	$[(\text{PAYROLL} / 100) * \text{TERRORISM VALUE}]$
+	Catastrophe (other than Certified Acts of Terrorism)	$[(\text{PAYROLL} / 100) * \text{CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE}]$
	ESTIMATED ANNUAL PREMIUM	

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All North Carolina assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
OREGON MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

OREGON ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL &H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	OGSERP Supplemental factor	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Merit Rating factor (1 – MR credit %) or (1 + debit %)	[Nonrated risks]
x	Contracting Class Prem Adj Program factor (1 – CCPAP credit %)	
x	Non-experience rated factor (1 – NER credit %)	
x	New Small Employer factor (1 – NSE credit %)	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
OREGON MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

	PREMIUM ELEMENTS	EXPLANATORY NOTES
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	<i>ESTIMATED ANNUAL PREMIUM</i>	

NOC = Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
SOUTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

SOUTH CAROLINA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	[(PAYROLL / 100) * RATE]
+	Supplementary Disease (foundry, abrasive, sandblasting)	[(SUBJECT PAYROLL / 100) * DISEASE RATE]
+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) * (RATE * USL&H FACTOR)]
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible Credit	[% applied to Total Manual Premium]
	SUBJECT PREMIUM	
x	Drug- and Alcohol-Free Workplace factor (1 – DAFW credit %)	
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM [‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	[(PAYROLL / 100) * TERRORISM VALUE]
+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) * CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE]
	ESTIMATED ANNUAL PREMIUM	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
SOUTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

NOC = Not Otherwise Classified.

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All South Carolina assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
SOUTH DAKOTA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

SOUTH DAKOTA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	$[(\text{PAYROLL} / 100) * \text{RATE}]$
+	Supplementary Disease (foundry, abrasive, sandblasting)	$[(\text{SUBJECT PAYROLL} / 100) * \text{DISEASE RATE}]$
+	USL&H Exposure for non-F classification codes	$[(\text{SUBJECT PAYROLL} / 100) * (\text{RATE} * \text{USL\&H FACTOR})]$
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Small Deductible Credit	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Assigned Risk Adjustment Program (ARAP) Surcharge	
x	Merit Rating Factor (1 – MR Credit %) or (1+ MR Debit %)	[Nonrated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC} [†]	
+	Charge for nonratable catastrophe loading [†]	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	$[(\text{PAYROLL} / 100) * \text{TERRORISM VALUE}]$
+	Catastrophe (other than Certified Acts of Terrorism)	$[(\text{PAYROLL} / 100) * \text{CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE}]$
	ESTIMATED ANNUAL PREMIUM	

NOC = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
SOUTH DAKOTA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification.

~~All South Dakota assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
VERMONT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

VERMONT ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

	PREMIUM ELEMENTS	EXPLANATORY NOTES
	MANUAL PREMIUM	$[(\text{PAYROLL} / 100) * \text{RATE}]$
+	Supplementary Disease (foundry, abrasive, sandblasting)	$[(\text{SUBJECT PAYROLL} / 100) * \text{DISEASE RATE}]$
+	USL&H Exposure for non-F classification codes	$[(\text{SUBJECT PAYROLL} / 100) * (\text{RATE} * \text{USL\&H FACTOR})]$
	TOTAL MANUAL PREMIUM	
+	Waiver of Subrogation factor	[% applied to the portion of Total Manual Premium where waiver is applicable]
+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
+	Employers Liability—increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
–	Deductible Credit ^{***}	[% applied to Total Manual Premium]
	TOTAL SUBJECT PREMIUM	
x	Experience Modification (Exp Mod)	
	TOTAL MODIFIED PREMIUM	
x	Merit Rating factor (1 – MR Credit %) or (1 + MR Debit %)	[Non-rated risks]
x	Assigned Risk Adjustment Program (ARAP) Surcharge	[Rated risks]
+	Supplemental Disease Exposure (Asbestos ^{NOC}) [†]	
+	Atomic Energy Radiation Exposure ^{NOC†}	
+	Charge for nonratable catastrophe loading [†]	
+	Aircraft Seat Surcharge	
+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
	TOTAL STANDARD PREMIUM[‡]	
+	Coal Mine Disease Charge	[Underground, surface, surface auger]
+	Expense Constant	
+	Terrorism	$[(\text{PAYROLL} / 100) * \text{TERRORISM VALUE}]$
+	Catastrophe (other than Certified Acts of Terrorism)	$[(\text{PAYROLL} / 100) * \text{CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) VALUE}]$
	ESTIMATED ANNUAL PREMIUM	

*** Effective July 1, 2008

NOC = Not Otherwise Classified.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
VERMONT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

‡ ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to the **Reporting Guidebook for the Annual Calls for Experience.**~~

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Modification. ~~All Vermont assigned risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4
BASIC MANUAL—2001 EDITION
WEST VIRGINIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

WEST VIRGINIA ASSIGNED RISK WORKERS COMPENSATION PREMIUM ALGORITHM

The following algorithm provides the framework for premium charges and credits. Where not specified, the premium base would be the result from the prior line.

W. VA Code §23–2C-3(f) provides for the deficit reduction and regulatory surcharges to be accessed on only those premiums received for coverage under Chapter 23 (i.e., State Act workers compensation coverage). Premiums received by private market carriers for coverage for Federal Acts (i.e., USL&HW, Admiralty, FELA, Federal Black Lung) and premium for excess employers liability remain subject to premium taxes the surcharge under Chapter 33 of the West Virginia Code. Under no circumstances shall any premiums be subject to both the surcharges under Chapter 23 and the taxes and surcharge under Chapter 33 of the West Virginia Code.

		PREMIUM ELEMENTS	EXPLANATORY NOTES
1		STATE ACT MANUAL PREMIUM	[(PAYROLL / 100) x RATE] {State Act Premium only, excludes Federal Classifications Codes F and M}
2		FEDERAL ACTS MANUAL PREMIUM	[(PAYROLL / 100) x RATE] {Federal Acts Premium Only i.e., USL&HW Act, Admiralty Law, and FELA (Federal Classification Codes F and M)}
3	+	Supplementary Disease (foundry, abrasive, sandblasting) {State Act}	[(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portion of State Act Premium Only, Excludes Federal Classification Codes F and M}
4	+	Supplementary Disease (foundry, abrasive, sandblasting) {Federal Acts}	[(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portio of Federal Acts Classification Coded (F and M)}
5	+	USL&H Exposure for non-F classification codes	[(SUBJECT PAYROLL / 100) x (RATE * USL&H FACTOR)]
6		TOTAL MANUAL PREMIUM	
7	+	Waiver of Subrogation factor (State Act)	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge] {% applied to the portion of Total State Act Manual Premium where waiver is applicable, subject to minimum charge}
8	+	Waiver of Subrogation factor (Federal Acts)	[% applied to the portion of Total Manual Premium where waiver is applicable, subject to minimum charge] {% applied to the portion of Total Federal Acts Manual Premium where waiver is applicable, subject to minimum charge}
9	+	Employers Liability (E/L) increased limits factor	[% applied to Total Manual Premium]
10	+	Employers Liability increased limits charge	[Balance to E/L increased limits minimum premium]
11	+	Employers Liability increased limits factor (Admiralty, FELA)	[Factor applied to the portion of Manual Premium where Admiralty/FELA coverage is applicable]
12	+	Employers Liability/Voluntary Compensation flat charge	[Coverage in Monopolistic State Funds]
13		TOTAL SUBJECT PREMIUM	
14	x	Experience Rating Modification (Exp Mod) {State Act}	{(Rows 1 + 3 + 7) x Emod Factor} State Act Premium Only

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
WEST VIRGINIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

		PREMIUM ELEMENTS	EXPLANATORY NOTES
15	x	Experience Modification (Exp Mod) {Federal Act}	{(Rows 2 + 4 + 5 + 8 + 9 + 10 + 11 + 12) x Emod Factor} Federal Acts Premium Only
16		TOTAL MODIFIED PREMIUM	
17	x	Assigned Risk Adjustment Program (ARAP) Surcharge {State Act}	{Row 14 x ARAP Factor} State Act Premium Only
18	x	Assigned Risk Adjustment Program (ARAP) Surcharge {Federal Act}	{Row 15 x ARAP Factor} Federal Acts Premium Only
19	+	Supplemental Disease Exposure (Asbestos, NOC) {State Act} [†]	[(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portion of State Act Premium Only, Excludes Federal Classification Codes F and M}
20	+	Supplemental Disease Exposure (Asbestos, NOC)+ {Federal Act}	[(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portion of Federal Acts Classification Coded (F and M) }
21	+	Atomic Energy Radiation Exposure NOC [†]	{Federal Acts Premium Only}
22	+	Charge for nonratable catastrophe loading [†]	[(SUBJECT PAYROLL / 100) x CATASTROPHE RATE] {% Applied to the portion of State Act Premium Only, Excludes Federal Classification Codes F and M}
23	+	Charge for nonratable catastrophe loading [†]	[(SUBJECT PAYROLL / 100) x CATASTROPHE RATE] {% Applied to the portion of Federal Acts Classification Coded (F and M) }
24	+	Aircraft Seat Surcharge	
25	+	Balance to Minimum Premium (State Act)	[Balance to minimum premium at Standard Limits]
26	+	Balance to Minimum Premium (Admiralty, FELA)	[Balance to minimum premium at Admiralty Standard Limits]
27		TOTAL STANDARD PREMIUM [‡]	
28	+	Coal Mine Disease Charge	[Underground, surface, surface auger] [(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portion of State Act Premium Only, Excludes Federal Classification Codes F and M}
29	+	Coal Mine Disease Charge	[Underground, surface, surface auger] [(SUBJECT PAYROLL / 100) x DISEASE RATE] {% Applied to the portion of Federal Acts Classification Coded (F and M) }
30	+	Expense Constant	
31	+	Terrorism	[(PAYROLL / 100) x TERRORISM RATE]
32	+	Catastrophe (other than Certified Acts of Terrorism)	[(PAYROLL / 100) x Catastrophe (other than Certified Acts of Terrorism) Value]
33		ESTIMATED ANNUAL PREMIUM	
34	+	WV Regulatory Surcharge	Refer to a. Regulatory Surcharge Calculation
35	+	WV Deficit Reduction Surcharge	Refer to b. WV Deficit Reduction Surcharge Calculation
36	+	WV Fire and Casualty Surcharge	Refer to c. WV Fire and Casualty Surcharge Calculation

[†] Nonratable Element Premiums generated by nonratable portion of manual rate are subject to all applicable premium elements applied to the policy, however, not subject to experience rating or retrospective rating.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 4 (CONT'D)
BASIC MANUAL—2001 EDITION
WEST VIRGINIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY

† ~~Statistical calls for ratemaking data contain a different definition of "Standard Premium." Refer to **Reporting Guidebook for the Annual Calls for Experience.**~~

NOC = Not Otherwise Classified.

Note: For short rate cancellations, short rate percentage/short rate penalty premium factor is subject to experience rating, included in Total Subject Premium, and applied prior to Experience Rating Modification.

~~Note: All West Virginia Assigned Risk policies with total estimated annual standard premium or total audited standard premium that equals or exceeds \$200,000 are subject to the mandatory Loss Sensitive Rating Plan (LSRP).~~

The following calculation assumes all of the premium elements are utilized. Readjust the calculation to include only those premium elements utilized on the assigned risk workers compensation insurance policy.

a. Rows (14 x 17 + 19 + 22 + 24 + 25 + 28 + 30 + 31 + 32) x Published Regulatory Surcharge Percentage = Row 34

b. Rows (14 x 17 + 19 + 22 + 24 + 25 + 28 + 30 + 31 + 32) x Published WV Deficit Reduction Surcharge Percentage = Row 35

c. Rows (15 x 18 + 20 + 23 + 26 + 29) x Published WV Fire Casualty Surcharge Percentage = Row 36

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
ALABAMA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00 03 13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00 03 06) and/or the Medical Benefits Reimbursement Endorsement (WC 00 03 07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
ALASKA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident	\$1,000,000—each accident
Bodily Injury by Disease	\$1,000,000—policy limit
Bodily Injury by Disease	\$1,000,000—each employee
 - b. ~~Other States Insurance shall only be provided in those states that have a Workers Compensation Insurance Plan that is similar to this Plan and that allows employers applying for Other States Insurance under such Plan to obtain Other States Insurance in this state. Only carriers licensed in Alaska may extend Other States Insurance into Alaska.~~
 - c. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - d. ~~Coverage for Maritime (Admiralty), Program II—State Act Benefits, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~

Note: ~~The maximum limit in Alaska is \$100,000/\$100,000.~~
 - e. ~~The endorsement Waiver of Our Right to Recover From Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a specific (Named) waiver of subrogation shall be as provided for in ***Basic Manual***.~~
 - f. ~~Coverage for sole proprietor and partners, if elected, will be provided.~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
ARIZONA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
SUPPLEMENT TO NCCI'S PLAN OF OPERATION FOR THE ARIZONA WORKERS
COMPENSATION ASSIGNED RISK PLAN

~~ADDITIONAL COVERAGES UNDER THE AWCARP~~

1. ~~In accordance with (3) of the definition for *Workers Compensation Insurance* as found in Rule 4 A 2 x, the following additional coverages are available under this Plan of Operation upon the request of the employer:—~~
 - a. ~~Employers liability increased limits up to a maximum limit of:—~~

Bodily Injury by Accident:—	\$1,000,000—each accident—
Bodily Injury by Disease:—	\$1,000,000—policy limit—
Bodily Injury by Disease:—	\$1,000,000—each employee—
 - b. ~~Coverage under the following Acts:—~~
 - ~~Outer Continental Shelf Lands Act—~~
 - ~~Defense Base Act—~~
 - ~~Nonappropriated Fund Instrumentalities Act—~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.—~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.—~~
 - e. ~~Coverage for an “alternate employer” if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.—~~
2. ~~In accordance with (3) of the definition for *Workers Compensation Insurance* as found in Rule 4 A 2 x, limited Other States Insurance coverage is provided under this Plan of Operation through the Limited Other States Insurance Endorsement (WC 00-03-26 A).—~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
ARKANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Liabilities under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

**EXHIBIT 5
BASIC MANUAL—2001 EDITION
CONNECTICUT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES
ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT**

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
DISTRICT OF COLUMBIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK
POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00 03 13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) shall be utilized to provide this coverage.~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
GEORGIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
SUPPLEMENT TO THE OPERATING RULES AND PROCEDURES FOR THE GEORGIA
WORKERS COMPENSATION ASSIGNED RISK INSURANCE PLAN

~~ADDITIONAL COVERAGES UNDER THE GEORGIA PLAN~~

1. ~~In accordance with part (c) of the definition for *workers compensation insurance* as found in Section I of the Operating Rules and Procedures for this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
2. ~~In accordance with part (c) of the definition for *workers compensation insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
IDAHO MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
ILLINOIS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
INDIANA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
INDIANA WORKERS COMPENSATION INSURANCE PLAN OF OPERATION FOR THE
INDIANA ASSIGNED RISK REINSURANCE POOL
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation must be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) must be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
IOWA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01-A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26-A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
KANSAS MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. A copy of the contract requiring the employer to obtain the coverage is not required prior to issuance of the endorsement. However, a copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier. The additional premium charge for a waiver of subrogation shall be 2 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$100 minimum charge.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01-A) shall be utilized to provide this coverage.~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26-A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
MISSISSIPPI MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

:Bodily Injury by Accident	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
NEVADA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

~~A. In accordance with part c. of the definition for Workers Compensation Insurance as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~

- ~~1. Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000 each accident
Bodily Injury by Disease:	\$1,000,000 policy limit
Bodily Injury by Disease:	\$1,000,000 each employee

- ~~2. Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~

- ~~• Outer Continental Shelf Lands Act~~
- ~~• Defense Base Act~~
- ~~• Nonappropriated Fund Instrumentalities Act~~

- ~~3. Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~

- ~~4. The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~

- ~~5. Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~

- ~~6. Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~

~~B. In accordance with part c. of the definition for Workers Compensation Insurance as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
NEW HAMPSHIRE MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

- ~~1. In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - ~~a. Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - ~~b. Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy: Outer Continental Shelf Lands Act Defense Base Act Nonappropriated Fund Instrumentalities Act~~
 - ~~c. Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - ~~d. Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) shall be utilized to provide this coverage.~~
- ~~2. In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
NORTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

~~A. In accordance with part (iii) of the definition for Workers Compensation Insurance as found in Section I of the North Carolina Workers Compensation Insurance Plan (Plan), the following additional coverages are available under this Plan upon the request of the employer:~~

- ~~1. Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee

- ~~2. Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~

~~Outer Continental Shelf Lands Act~~

~~Defense Base Act~~

~~Nonappropriated Fund Instrumentalities Act~~

- ~~3. Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~

- ~~4. The endorsement Waiver of Our Right to Recover from Others (WC 00 03 13) is available if required of the employer by contract. A copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier. There is a mandatory premium charge associated with the waiver which has two options: blanket and specific. The blanket premium charge is 2% of the total manual premium with a minimum premium of \$100 per policy. The specific premium charge is 5% of the applicable manual premium with a minimum premium of \$100 per waiver.~~

- ~~5. Coverage for an "alternate employer" when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) must be utilized to provide this coverage.~~

- ~~6. Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00 03 06).~~

- ~~7. Benefits Deductible coverage as provided through the Benefits Deductible Endorsement (WC 00 06 03).~~

~~B. In accordance with part (iii) of the definition for Workers Compensation Insurance as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Residual Market Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
OREGON MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

ADDITIONAL COVERAGES UNDER THE WCIP

Refer to Rule 4-G for more information.

~~A. In accordance with part c. of the definition for *workers compensation insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~

- ~~1. Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee

- ~~2. Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy: Outer Continental Shelf Lands Act Defense Base Act Nonappropriated Fund Instrumentalities Act~~
- ~~3. Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
- ~~4. The endorsement Waiver of Our Right to Recover from Others (WC 00 03 13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
- ~~5. Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) shall be utilized to provide this coverage.~~

~~B. In accordance with part c. of the definition for *workers compensation insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 36 03 05).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
SOUTH CAROLINA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:—~~
 - a. ~~Employers liability increased limits up to a maximum limit of:—~~

Bodily Injury by Accident:—	\$1,000,000—each accident—
Bodily Injury by Disease:—	\$1,000,000—policy limit—
Bodily Injury by Disease:—	\$1,000,000—each employee—
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:—~~
 - ~~Outer Continental Shelf Lands Act—~~
 - ~~Defense Base Act—~~
 - ~~Nonappropriated Fund Instrumentalities Act—~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.—~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.—~~
 - e. ~~Coverage for an “alternate employer” if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.—~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).—~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).—~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
SOUTH DAKOTA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part (c) of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000	each accident
Bodily Injury by Disease:	\$1,000,000	policy limit
Bodily Injury by Disease:	\$1,000,000	each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) must be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
VERMONT MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with part (c) of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover from Others (WC 00-03-13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 percent of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00-03-01 A) shall be utilized to provide this coverage.~~
 - f. ~~Ex medical coverage as provided through the Medical Benefits Exclusion Endorsement (WC 00-03-06) and/or the Medical Benefits Reimbursement Endorsement (WC 00-03-07).~~
2. ~~In accordance with part c. of the definition for *Workers Compensation Insurance* as found in Section I of this Plan, limited Other States Insurance coverage is provided under this Plan through the Limited Other States Insurance Endorsement (WC 00-03-26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 5
BASIC MANUAL—2001 EDITION
WEST VIRGINIA MISCELLANEOUS RULES—APPLICABLE TO ASSIGNED RISK POLICIES
ONLY
WORKERS COMPENSATION INSURANCE PLAN SUPPLEMENT

~~ADDITIONAL COVERAGES UNDER THE WCIP~~

1. ~~In accordance with Rule 4 A 2 x of this Plan, the following additional coverages are available under this Plan upon the request of the employer:~~
 - a. ~~Employers liability increased limits up to a maximum limit of:~~

Bodily Injury by Accident:	\$1,000,000—each accident
Bodily Injury by Disease:	\$1,000,000—policy limit
Bodily Injury by Disease:	\$1,000,000—each employee
 - b. ~~Coverage under the following Acts provided United States Longshore and Harbor Workers' Compensation Act coverage is present on the policy:~~
 - ~~Outer Continental Shelf Lands Act~~
 - ~~Defense Base Act~~
 - ~~Nonappropriated Fund Instrumentalities Act~~
 - c. ~~Coverage for Maritime (Admiralty), Program I or Program II, at the standard limit per accident of \$100,000, written as an adjunct to state workers compensation act coverage.~~
 - d. ~~The endorsement Waiver of Our Right to Recover From Others (WC 00 03 13) is available if required of the employer by contract. The additional premium charge for a waiver of subrogation shall be 5 % of the manual premium developed in conjunction with the work for which that waiver is provided, subject to a \$250 minimum charge for the waiver.~~
 - e. ~~Coverage for an "alternate employer" if required of the employer by contract and only when the state of operations of the alternate employer is listed in 3.A. of the policy. The Alternate Employer Endorsement (WC 00 03 01 A) shall be utilized to provide this coverage.~~
2. ~~In accordance with Rule 4 A 2 x of this Plan, limited Other States Insurance coverage is provided under this Plan through the Residual Market Limited Other States Insurance Endorsement (WC 00 03 26 A).~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 6
STATISTICAL PLAN—2008 EDITION
PART 6—CODING VALUES
H. STATISTICAL CODES

1. Premium Amount *Subject* to Experience Modification Factor**Premium Amount *Subject* to Experience Modification Factor**

Description	Stat Code	Premium Credit (–) or Debit (+)	Applicable States ⁽¹⁾	Effective Date	Discontinuation Date
Increased Limits for Admiralty or FELA Risks (in 000s)—		+	All States <u>Except Those Listed Below</u>	04/84	
\$50,000	9817		AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NM, NV, OR, SC, SD, VA, VT, WV	04/84 <u>Voluntary</u>	
				04/84 <u>Assigned Risk</u>	12/31/11 <u>Assigned Risk Only</u>
\$200,000	9819		AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NM, NV, OR, SC, SD, VA, VT, WV	04/84 <u>Voluntary</u>	
\$300,000	9820				
\$400,000	9821			04/84 <u>Assigned Risk</u>	12/31/11 <u>Assigned Risk Only</u>
\$500,000	9822				
Over \$500,000	9840				
Increased Limits With Workers Compensation Coverage (in 000s)—		+	All States <u>Except Those Listed Below</u>	04/84	
\$1,000/1,000/2,500	9813		AK, AL, AR, AZ, CT, DC, GA, IA, ID, IL, IN, KS, MS, NC, NH, NM, NV, OR, SC, SD, VA, VT, WV	04/84 <u>Voluntary</u>	
\$1,000/1,000/5,000	9814				
\$1,000/1,000/10,000	9815			04/84 <u>Assigned Risk</u>	12/31/11 <u>Assigned Risk Only</u>
Over \$1,000/1,000/10,000	9816				
Increased Limits Without Workers Compensation Coverage (in 000s)—		+	All States <u>Except Those Listed Below</u>	04/84	

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 6 (CONT'D)
STATISTICAL PLAN—2008 EDITION
PART 6—CODING VALUES
H. STATISTICAL CODES

Premium Amount *Subject* to Experience Modification Factor (Cont'd)

Description	Stat Code	Premium Credit (–) or Debit (+)	Applicable States ⁽¹⁾	Effective Date	Discontinuation Date
\$100/100/1,000	9823		AK, AL, AR, AZ,	04/84	
\$100/100/2,500	9824		CT, DC, GA, IA,	<u>Voluntary</u>	
\$100/100/5,000	9825		ID, IL, IN, KS,	04/84	12/31/11
\$100/100/10,000	9826		MS, NC, NH, NM,	<u>Assigned Risk</u>	<u>Assigned Risk</u>
\$500/500/500	9827		NV, OR, SC, SD,	<u>Risk</u>	<u>Only</u>
\$500/500/1,000	9828		VA, VT, WV		
\$500/500/2,500	9829				
\$500/500/5,000	9830				
\$500/500/10,000	9831				
\$1,000/1,000/1,000	9832				
\$1,000/1,000/2,500	9833				
\$1,000/1,000/5,000	9834				
\$1,000/1,000/10,000	9835				
Over \$1,000/1,000/10,000	9836				
Increased Limits—All Other Limits of Liability	9837	+	All States <u>Except Those Listed Below</u>	04/79	
			AK, AL, AR, AZ,	04/79	
			CT, DC, GA, IA,	<u>Voluntary</u>	
			ID, IL, IN, KS,	04/79	12/31/11
			MS, NC, NH, NM,	<u>Assigned Risk</u>	<u>Assigned Risk</u>
			NV, OR, SC, SD,		<u>Only</u>
			VA, VT, WV		

⁽¹⁾ Premium programs apply to all states listed unless otherwise noted.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
ALASKA STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES

G. AVAILABLE COVERAGES

3. Limited Other States Insurance

Add to Rule 4-G-3 as follows:

Other States Insurance may only be provided in those states that have a Workers Compensation Insurance Plan that is similar to this Plan and that allows employers applying for Other States Insurance under such Plan to obtain Other States Insurance in this state. Only carriers licensed in Alaska may extend Other States Insurance into Alaska.

4. Waiver of Our Right to Recover From Others (Subrogation)

Change Rule 4-G-4-c as follows:

- c. Additional premium charged for a specific (Named) waiver of subrogation is applied in accordance with Rule 3-A-22.

5. Alternate Employer Endorsement

Change Rule 4-G-5 as follows:

Rule 4-G-5 does not apply in Alaska.

6. Federal Coverages

b. Coverage for Maritime (Admiralty), Program I or Program II

(1) General Information

Change Rule 4-G-6-b(1) as follows:

Coverage for damages under Maritime (Admiralty), Program II— State Act Benefits only, is available by endorsement only at the standard limit per accident, written only as an adjunct to state workers compensation act coverage. Program I, as well as Program II— USL&HW Act Benefits are not available.

(2) Additional Maritime (Admiralty) Options

(a) Transportation, Wages, Maintenance, and Cure (TWMC)

Change Rule 4-G-6-b-(2)-(a) (2) as follows:

- (2) The TWMC premium charge for exposure is based on a rate determined by the assigned carrier based on its evaluation of the exposure presented by the risk and in accordance with Rule 3-A-4-e.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
ARIZONA STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
A. ARIZONA WORKERS COMPENSATION ASSIGNED RISK PLAN
3. Eligibility and Assignment

m. ~~Additional Coverages~~

~~Change Rule 4 A 3 m as follows:~~

~~Additional coverages may be available to the employer through the assigned carrier. Refer to NCCI's
Plan of Operation for the Arizona Workers Compensation Assigned Risk Plan Supplement for those
coverages available in Arizona.~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
KANSAS STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
G. AVAILABLE COVERAGES

4. Waiver of Our Right to Recover From Others (Subrogation)

Change Rule 4-G-4-a as follows:

- a. The Waiver of Our Right to Recover From Others Endorsement is available if required of the employer by contract. A copy of the contract requiring the employer to obtain the coverage is not required prior to issuance of the endorsement. However, a copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
MISSISSIPPI STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
A. MISSISSIPPI WORKERS' COMPENSATION ASSIGNED RISK PLAN
3. Eligibility and Assignment

m. ~~Additional Available~~ Coverages

Additional coverages may be available to the employer through the assigned carrier. *Refer to Rule 4-G for more information.* ~~each state's Workers Compensation Insurance Plan Supplement—Additional Coverages Under the WCIP for those coverages available in each state.~~

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
NEW HAMPSHIRE STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
G. AVAILABLE COVERAGES

4. Waiver of Our Right to Recover From Others (Subrogation)

Change Rule 4-G-4 as follows:

Rule 4-G-4 does not apply in New Hampshire. Waivers of subrogation are not available in New Hampshire.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
NORTH CAROLINA STATE RULE EXCEPTIONS
RULE 4—WORKERS COMPENSATION INSURANCE PLAN RULES
G. AVAILABLE COVERAGES

4. Waiver of Our Right to Recover From Others (Subrogation)

Change Rule 4-G-4-a as follows:

- a. The Waiver of Our Right to Recover From Others Endorsement is available if required of the policyholder by contract. A copy of the contract requiring the employer to obtain the coverage is not required prior to issuance of the endorsement. However, a copy of the contract that requires the employer to obtain the endorsement must be provided to the assigned carrier upon notification of a claim to the assigned carrier and/or at policy audit, as requested by the assigned carrier.

Change Rule 4-G-4-b as follows:

- b. Blanket waivers are available in the North Carolina residual market.

ITEM RM-W-8038—ESTABLISHMENT OF BASIC MANUAL RULE 4-G—AVAILABLE
COVERAGES

EXHIBIT 7
BASIC MANUAL—2001 EDITION
NORTH CAROLINA WORKERS COMPENSATION INSURANCE PLAN
SECTION II—RULES FOR ELIGIBILITY AND ASSIGNMENT

10. ~~Additional~~ Available Coverage

Available coverages may be available to the employer through the assigned carrier.