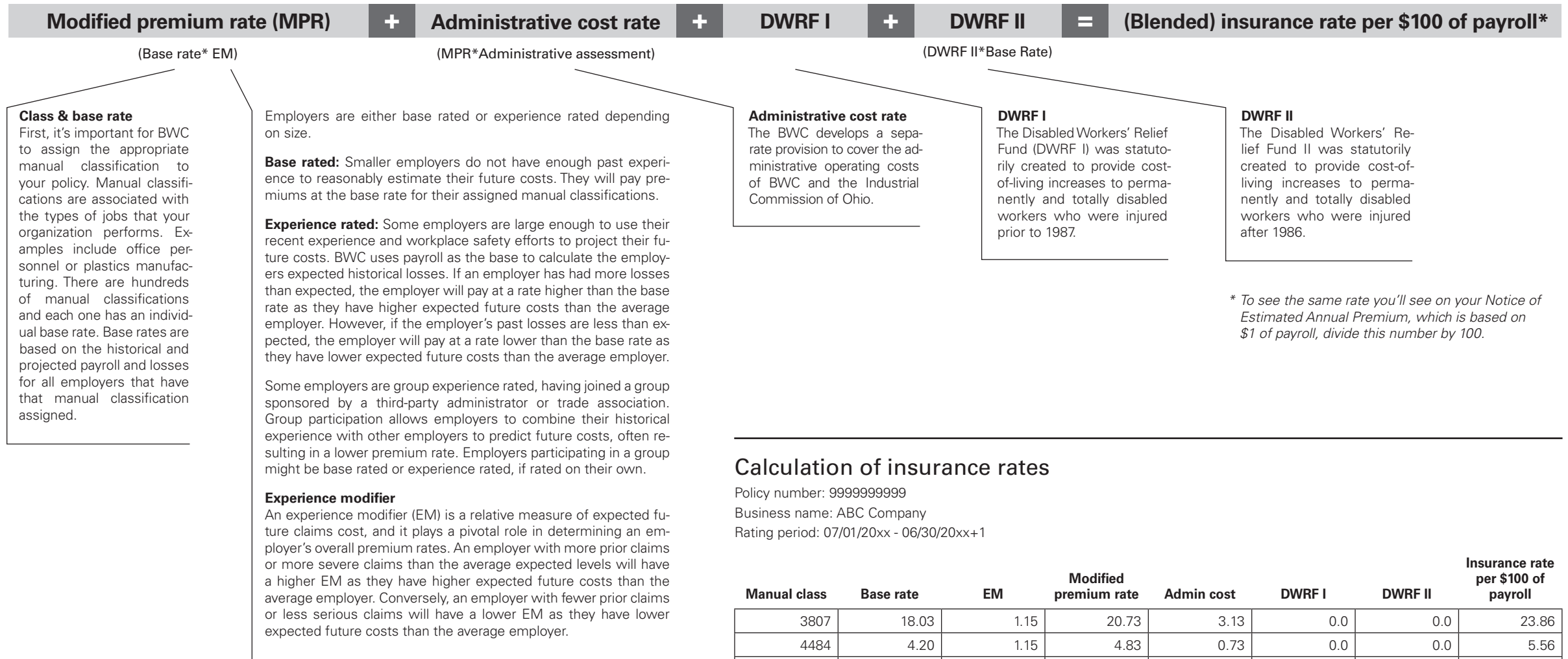


# How does BWC calculate my insurance rate?

BWC wants you to understand how we determined your workers' compensation insurance rate. The diagram below outlines each variable in the equation, identifies its purpose and defines how to arrive at each value needed to calculate your premium rates per \$100 of payroll.



## Calculation of insurance rates

Policy number: 9999999999  
 Business name: ABC Company  
 Rating period: 07/01/20xx - 06/30/20xx+1

Manual class	Base rate	EM	Modified premium rate	Admin cost	DWRF I	DWRF II	Insurance rate per \$100 of payroll
3807	18.03	1.15	20.73	3.13	0.0	0.0	23.86
4484	4.20	1.15	4.83	0.73	0.0	0.0	5.56
8810	0.15	1.15	0.17	0.03	0.0	0.0	0.20