

4123-17-73
Private Employer Group Retrospective Rating Plans
Appendix A
Basic Premium Factors

Group Size	Selected Policy Year Group Loss Ratio Maximum Percentage																			
	105%	110%	115%	120%	125%	130%	135%	140%	145%	150%	155%	160%	165%	170%	175%	180%	185%	190%	195%	200%
19	50.3%	47.5%	45.4%	43.6%	42.2%	40.9%	39.9%	39.0%	38.2%	37.5%	36.8%	36.3%	35.8%	35.3%	34.9%	34.6%	34.3%	34.0%	33.7%	33.4%
18	48.8%	46.1%	43.9%	42.2%	40.8%	39.7%	38.7%	37.8%	37.0%	36.4%	35.8%	35.3%	34.8%	34.4%	34.1%	33.8%	33.5%	33.2%	32.9%	32.7%
17	47.2%	44.5%	42.4%	40.8%	39.5%	38.3%	37.4%	36.6%	35.9%	35.3%	34.8%	34.3%	33.9%	33.6%	33.3%	33.0%	32.7%	32.5%	32.3%	32.1%
16	46.4%	43.7%	41.7%	40.1%	38.8%	37.7%	36.8%	36.1%	35.4%	34.8%	34.3%	33.9%	33.5%	33.2%	32.9%	32.6%	32.4%	32.2%	32.0%	31.8%
15	45.5%	42.9%	41.0%	39.4%	38.2%	37.1%	36.2%	35.5%	34.9%	34.3%	33.9%	33.5%	33.1%	32.8%	32.5%	32.3%	32.1%	31.9%	31.7%	31.6%
14	44.7%	42.1%	40.2%	38.7%	37.5%	36.5%	35.7%	35.0%	34.4%	33.9%	33.4%	33.1%	32.7%	32.4%	32.2%	32.0%	31.8%	31.6%	31.4%	31.3%
13	43.8%	41.3%	39.4%	38.0%	36.8%	35.9%	35.1%	34.4%	33.9%	33.4%	33.0%	32.7%	32.4%	32.1%	31.9%	31.7%	31.5%	31.3%	31.2%	31.1%
12	42.9%	40.5%	38.7%	37.3%	36.2%	35.3%	34.5%	33.9%	33.4%	33.0%	32.6%	32.3%	32.0%	31.8%	31.6%	31.4%	31.2%	31.1%	31.0%	30.9%
11	42.4%	40.0%	38.2%	36.9%	35.8%	34.9%	34.2%	33.6%	33.1%	32.7%	32.4%	32.1%	31.8%	31.6%	31.4%	31.2%	31.1%	31.0%	30.9%	30.8%
10	41.8%	39.5%	37.8%	36.4%	35.4%	34.6%	33.9%	33.3%	32.8%	32.4%	32.1%	31.8%	31.6%	31.4%	31.2%	31.1%	30.9%	30.8%	30.7%	30.6%
9	39.6%	37.5%	35.9%	34.8%	33.9%	33.2%	32.6%	32.2%	31.8%	31.5%	31.3%	31.1%	30.9%	30.8%	30.6%	30.6%	30.5%	30.4%	30.3%	30.3%
8	37.3%	35.5%	34.2%	33.2%	32.5%	32.0%	31.6%	31.3%	31.0%	30.8%	30.7%	30.5%	30.4%	30.3%	30.3%	30.2%	30.2%	30.2%	30.1%	30.1%
7	35.0%	33.6%	32.6%	31.9%	31.4%	31.0%	30.8%	30.6%	30.5%	30.3%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%
6	34.9%	33.4%	32.5%	31.8%	31.3%	31.0%	30.7%	30.6%	30.4%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%
5	34.8%	33.3%	32.4%	31.7%	31.3%	30.9%	30.7%	30.5%	30.4%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%	30.0%
4	34.6%	33.2%	32.3%	31.6%	31.2%	30.9%	30.6%	30.5%	30.4%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%	30.0%
3	34.5%	33.1%	32.2%	31.6%	31.1%	30.8%	30.6%	30.4%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%	30.0%	30.0%
2	34.4%	33.0%	32.1%	31.5%	31.1%	30.8%	30.6%	30.4%	30.3%	30.2%	30.2%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%
1	34.3%	32.9%	32.0%	31.4%	31.0%	30.7%	30.5%	30.4%	30.3%	30.2%	30.1%	30.1%	30.1%	30.1%	30.0%	30.0%	30.0%	30.0%	30.0%	30.0%

Note: Provision for handicap surplus charge and losses excess of \$500,000 are reflected in the basic premium factor.

Effective July 1, 2018