

SPECIAL RULES

RULE VI - RATES AND PREMIUM DETERMINATION

Add the following:

DEPOSIT PREMIUM

Deposit Premium is determined by taking a percentage of the estimated annual premium. This percentage varies with the amount of the estimated annual premium. Here is how it works:

<u>Estimated Annual Premium</u>	<u>Payment Basis</u>	<u>Minimum Deposit Percentage</u>	<u>Additional Payments During Year</u>
Under \$2,500	Annual	100% of annual	None
\$2,501 - \$10,000	Quarterly	40% of annual	Three *
Greater than \$10,000	Monthly	30% of annual	Nine *

* Note \$10 service charge per installment

Such additional payments shall be in equal amounts, the sum of which, when added to the deposit premium, shall equal 100% of the estimated annual premium. Estimated annual premium and the payment schedule are subject to adjustment, interim or final audit, and applicant may select a higher deposit percentage at inception.

The contract carrier, based on sound underwriting practices, has the right to make appropriate changes in the payment basis which the employer has selected. The contract carrier will give the reasons for any change.

If your estimated annual premium equals or exceeds \$250,000, you qualify for the mandatory Missouri Loss Sensitive Rating Plan. An additional 20% deposit is required by the plan.

MISSOURI ALTERNATE RESIDUAL MARKET PRODUCER FEE CALCULATIONSCHEDULE

First \$1,000	8%
Next \$4,000	5%
Next \$95,000	3%
Over \$100,000	2%

Calculation: Schedule times the State Standard Premium.

Note: Minimum Premium is defined as Standard Premium (Basic Manual - Rule VII-B-1). The expense constant ordinarily is excluded from the determination of Standard Premium; however, when a policy is a minimum premium policy, the minimum premium *becomes Standard Premium*. Therefore, producers will be paid fees on the full premium.

Note: Producer fees applicable to the coal mine portions of a risk subject to the Federal Coal Mine Health and Safety Act are a flat 1% is applied to the total charged and collected premium for the occupational disease coverage.

MANUAL SUPPLEMENT - TREATMENT OF DISEASE COVERAGE**TABLE OF DISEASE RATES**

Disease Symbols: Asb=Asbestos L=Lead S=Silica

<u>Code No.</u>	<u>Rate</u>	<u>Symbol</u>
0059 D	.31	S
0065D	.11	S
0066D	.11	S
0067D	.11	S
1164D+	.11	S
1165D+	.05	S
1624D+	.02	S
1710D+	.12	S
1741D+	.35	S
1803D+	.31	S
1852D+	.08	Asb
3081D	.08	S
3082D	.11	S
3085D	.08	S, L
3175D	.02	S
4018D+	.11	S
5515D+	.02	S
6251D+	.08	S
6252D+	.08	S
6260D	.02	S

+ Special Instruction for Individual Classifications.

1164, 1165, 1624, 1710

Specific Disease Loading removable when silica content of raw materials or (1165) products is less than 5%.

5515

Specific Disease Loading applicable to rock drilling payroll only.

6251, 6252, 6260

Specific Disease Loading applicable to payroll of all employees engaged in rock drilling and all employees such as muckers, tram car operators, powder men, and any others who are exposed to the hazard of silica dust arising from the rock drilling operations.

1741, 4018

Specific Disease Loading removable when no exposure to raw materials or (4018) products developing dust of or over 5% free silica.

1803

Specific Disease Loading removable when no exposure to raw materials or products developing dust over 5% free silica.

Specific Disease Loading shall be reduced 50% where siliceous materials, containing more than 5% free silica (SiO₂), are restricted to cutting or polishing sludges.

1852

The Specific Disease Loading as applied to this classification shall be reduced 50% in the case of the risks covered by such classification which manufacture only molded asbestos goods and which do not conduct asbestos textile operations such as picking, carding, spinning, weaving, etc.