

**MISSOURI**

Effective July 1, 2012

Applicable to Assigned Risk Policies Only

**FOOTNOTES**

- a. Rate for each individual risk must be obtained by Home Office.
- D. Special disease rule for this classification. See Rule 3-A-7 of the Basic Manual.
- F. Classification provides for coverage under the United States Longshore and Harbor Workers' Compensation Act.
- M. Classification provides for coverage under Admiralty Law and Federal Employers Liability Act (FELA).
- N. A separate statistical code number is assigned for the non-ratable element for this code. This statistical code and corresponding pure premium rate are applied in addition to the basic classification when determining premium.

| <u>Class<br/>Code</u> | <u>Non-Ratable<br/>Element</u> |
|-----------------------|--------------------------------|
| 4771                  | 0771                           |
| 7250                  | 0790                           |
| 7405                  | 7445                           |
| 7431                  | 7453                           |

- P. Classification is computed on a per capita basis.
- X. Refer to special classification phraseology in state pages.
- \* NOTE: Effective 7/1/12 the minimum payroll associated with Volunteer Firefighters (classification code 7711) is increased to \$700

**Class codes with Specific Footnotes**

- 1005 Includes a non-ratable disease element of \$7.68
- 1016 Includes a non-ratable disease element of \$23.36

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**MISCELLANEOUS VALUES**

**Assigned Risk Mandatory Loss Sensitive Rating Plan (LSRP)** – The factors used in the calculation of the LSRP are as follows:

|                        |       | <u>LSRP Development Factors:</u> |     |
|------------------------|-------|----------------------------------|-----|
| Basic Premium Factor   | .30   | 1 <sup>st</sup> Adjustment       | .17 |
| Loss Conversion Factor | 1.125 | 2nd Adjustment                   | .03 |
| Tax Multiplier         | 1.028 | 3rd Adjustment                   | .00 |

Minimum Premium Factor

Not certified in MIMP  
Premium \$250,000 and greater .75

Maximum Premium Factor

Premium \$250,000 and greater 1.75

## Business certified in MIMP

Premium \$250,000 and greater .65

**Basis of Premium** applicable in accordance with the footnote instructions for Code 7370 - "Taxicab Co.":

|                                  |             |
|----------------------------------|-------------|
| Employee Operated Vehicles ..... | \$60,300.00 |
| Leased or Rented Vehicles .....  | \$40,200.00 |

**Expense Constant** applicable in accordance with the Basic Manual Rule 3-A-11 ... \$240.00

**Maximum Payroll** applicable in accordance with the Basic Manual footnote instructions for:

|   |          |
|---|----------|
| Code 9178 – Athletic Sports or Park: Non-Contact Sports,  |          |
| Code 9179 -- Athletic Sports or Park: Contact Sports, and |          |
| Code 9186 – Carnival - Traveling .....                    | \$800.00 |

**Per Passenger Seat Surcharge** - In accordance with the Basic Manual footnote instructions for Code 7421, the surcharge is:

|                                      |         |
|--------------------------------------|---------|
| Per passenger seat .....             | \$100   |
| Maximum surcharge per aircraft ..... | \$1,000 |

**Premium Determination for Executive Officers, Members of Limited Liability Companies, Partners and Sole Proprietors** in accordance with Basic Manual Rule 2-E ..... \$35,600.00

**Terrorism Risk Insurance Act** – Certified Losses ..... 0.02

**United States Longshore and Harbor Workers' Compensation Coverage Percentage**

applicable only in connection with Basic Manual Rule 3-A-4: ..... 51%  
(Multiply a non-F classification rate by a factor of 1.51)

## **EXPERIENCE RATING ELIGIBILITY**

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or the last two years of the experience period produced a premium of at least \$7,000. If more than two years, an average annual premium of at least \$3,500 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.