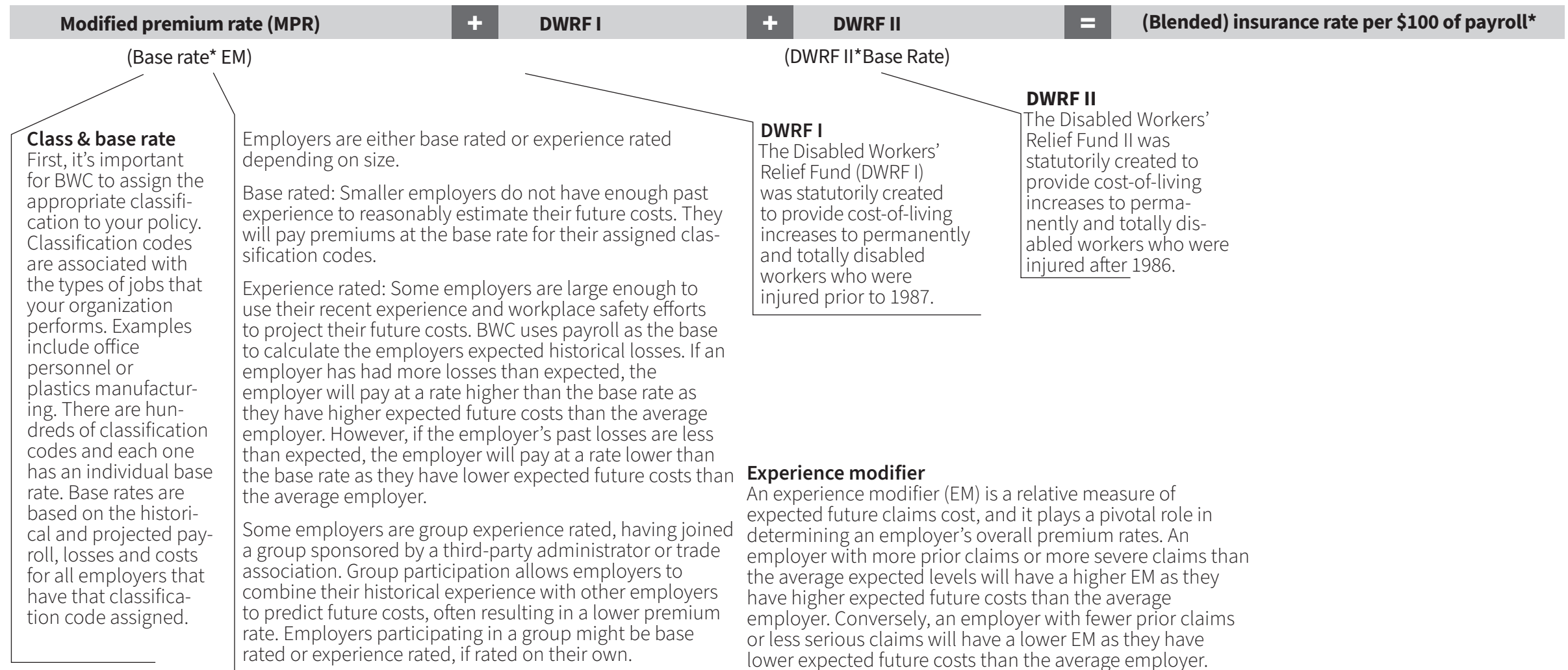


How does BWC calculate my insurance rate?

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.



* To see the same rate you'll see on your Notice of Estimated Annual Premium, which is based on \$1 of payroll, divide this number by 100.

Calculation of insurance rates

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

Classifica- tion Code	Base rate	EM	Modified premium rate	DWRF I	DWRF II	Insurance rate per \$100 of payroll
3807	7.4095	1.15	8.5209	0.0	0.0	8.5209
4484	1.0047	1.15	1.1554	0.0	0.0	1.1554
8810	0.0471	1.15	0.0542	0.0	0.0	0.0542

» Premium rate

Now, you can calculate your premium rate.
Follow these steps.

Calculation	Value
1) Multiply your base rate by your EM.	Modified premium rate
2) Add the DWRF 1 rate	DWRF 1 rate
3) Multiply base rate by the DWRFII rate	DWRF II rate
4) Add the modified premium rate, DWRF I rate, and DWRF II rate and divide by 100.	Blended premium rate per \$1 of payroll