

Individually Rated Employer EM Adjustment Factor

Initial Individually Rated EM Range	EM Adjustment Factor
0.90 and lower	0.95
0.91 to 1.99	1.00
2.00 and above	1.05

Applicable to employers that are individually experience rated, individual or group retrospective rated or in a deductible rating plan

Effective: 7 / 1 / 19