

NATIONAL FEDERATION OF INDEPENDENT BUSINESS GROUP
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Group Contract Dates	July 1, 2008 to July 1, 2009
Analysis basis	Accident year
Policy Period Requirement	Participating policies must have a policy effective date within the group contract dates
Ineligible Loss Ratio	4 Year average loss ratio over 90% due to multiple claims
Ineligible Experience Modification	1.30 or greater

INELIGIBLE BUSINESS OPERATIONS
Temporary Service Contractors
Professional Employer Organizations (PEO's)

INELIGIBLE CLASS CODES	DESCRIPTION
0006	Farm
1320	Oil or Gas Lease Operators
1322	Oil or Gas Well – cleaning or swabbing of old wells
2702	Logging
2727	Log Hauling
3719	Oil Still Erection or Repair
5551	Roofing
6206	Oil or Gas Wells – cementing and/or acidizing
6213	Oil or Gas Wells – Specialty Tool operations by contractor
6214	Oil or Gas Wells – Perforating of casing
6216	Oil or Gas Lease Work, NOC – by contractor
6217	Excavation
6233	Oil or Gas Line Pipe Line construction
6235	Oil or Gas Well – Drilling or Redrilling
6236	Oil or Gas Well – Installation or Recovery of Casing
6237	Oil or Gas Well – Instrument Logging
7219	Trucking
7222	Trucking – Oil Field Equipment
7515	Oil or Gas Pipeline Operation
9179	Athletic Team or Park: Contact Sports

Participation Rules for New Members:

Application Received Date	Participate in Group?
Within 90 days of the effective date of the policy	Yes, as of the effective date of the policy
More than 90 days after the effective date of the policy	No