

INDIANA COMPENSATION RATING BUREAU

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October 13, 2005

Honorable Jim Atterholt
Commissioner of Insurance
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204-2787

RE: Voluntary Advisory Loss Costs, and Voluntary and Assigned Risk Rates, Rating Values, and Retrospective Rating Plan Parameters Proposed Effective January 1, 2006

Dear Commissioner Atterholt:

Enclosed please find the voluntary rate and loss cost pages, assigned risk rate pages, and additional technical supplement exhibits, which reflect our proposed advisory loss cost level increase of 2.1% and rate level increase of 1.9% to be effective January 1, 2006. These pages serve to supplement our original submission on September 26, 2005.

Please contact me if you have any questions or need any further information.

Sincerely,

Ronald W. Cooper
President

Actuarial content prepared by:

Natasha Moore, FCAS, MAAA
Director and Actuary, NCCI

Enclosure

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EXHIBIT V

**ADVISORY LOSS COSTS
AND ADVISORY RATES**

Advisory rates mandatory
for assigned risk business.

See Exhibit VI for assigned risk
rates starting on page 19

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit V

Page S1

Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	2.59	1.91	962	1.02	0.29	0.51	1925	3.65	2.69	1000	1.47	0.30	0.52
0008	2.60	1.92	965	1.02	0.28	0.51	2001	4.60	3.39	1000	1.81	0.29	0.53
0016	5.25	3.87	1000	2.11	0.29	0.48	2002	3.32	2.45	1000	1.32	0.28	0.47
0034	3.83	2.82	1000	1.51	0.29	0.51	2003	2.81	2.07	1000	1.08	0.29	0.49
0035	1.85	1.36	759	0.74	0.29	0.51	2014	5.73	4.22	1000	2.06	0.27	0.52
0036	4.56	3.36	1000	1.66	0.26	0.51	2016	2.60	1.92	965	1.05	0.29	0.47
0037	2.52	1.86	943	0.96	0.27	0.47	2021	3.77	2.78	1000	1.56	0.29	0.42
0042	5.30	3.91	1000	2.08	0.28	0.50	2039	2.12	1.56	833	0.82	0.27	0.47
0050	4.78	3.52	1000	1.85	0.28	0.50	2041	2.75	2.03	1000	1.07	0.29	0.53
0059D	0.51	0.38	-	0.09	0.26	-	2065	2.56	1.89	954	1.12	0.30	0.36
0065D	0.09	0.07	-	0.02	0.29	-	2070	5.89	4.34	1000	2.51	0.30	0.44
0066D	0.09	0.07	-	0.02	0.28	-	2081	2.31	1.70	885	0.90	0.28	0.50
0067D	0.09	0.07	-	0.02	0.29	-	2089	3.17	2.34	1000	1.27	0.29	0.50
0079	1.65	1.22	704	0.59	0.26	0.44	2095	4.04	2.98	1000	1.65	0.30	0.50
0083	4.20	3.10	1000	1.63	0.28	0.48	2105	2.87	2.12	1000	1.12	0.28	0.49
0106	16.31	12.02	1000	6.02	0.27	0.44	2110	2.79	2.06	1000	1.10	0.29	0.51
0113	2.91	2.14	1000	1.10	0.27	0.47	2111	2.36	1.74	899	0.95	0.29	0.50
0170	2.66	1.96	982	1.00	0.27	0.49	2112	3.14	2.31	1000	1.32	0.30	0.45
0251	5.13	3.78	1000	2.14	0.29	0.42	2114	3.42	2.52	1000	1.39	0.29	0.47
0400	7.61	5.61	1000	2.95	0.27	0.47	2121	1.95	1.44	786	0.76	0.28	0.48
0401	8.36	6.16	A	2.98	0.26	0.48	2130	2.68	1.98	987	1.03	0.26	0.43
0766N	0.52	0.38	-	-	-	-	2131	2.88	2.12	1000	1.16	0.29	0.49
0771N	0.45	0.33	-	-	-	-	2143	1.66	1.22	707	0.65	0.28	0.49
0908P	116.00	85.00	366	48.40	0.30	0.46	2150	-	-	-	2.25	0.29	-
0909P	120.00	88.00	370	48.64	0.30	0.52	2156	3.20	2.36	1000	1.28	0.28	0.46
0912P	335.00	247.00	585	136.88	0.29	0.46	2157	5.39	3.97	1000	2.20	0.29	0.47
0913P	184.00	136.00	434	73.11	0.28	0.46	2172	1.70	1.25	718	0.65	0.26	0.42
0917	-	-	-	1.03	0.27	-	2174	2.07	1.53	819	0.82	0.27	0.45
1005*	6.88	5.06	1000	1.04	0.25	0.38	2211	5.11	3.77	1000	1.92	0.28	0.49
1016*	34.88	27.56	1000	6.22	0.15	0.04	2220	3.71	2.73	1000	1.52	0.30	0.50
1164E	6.80	5.01	1000	2.31	0.27	0.47	2286	1.67	1.23	709	0.67	0.29	0.50
1165E	2.75	2.03	1000	1.01	0.27	0.43	2288	6.49	4.78	1000	2.47	0.27	0.50
1320	3.05	2.25	1000	1.18	0.28	0.44	2300	2.37	1.75	902	0.94	0.27	0.44
1322	8.84	6.52	1000	3.21	0.26	0.43	2302	1.83	1.35	753	0.73	0.28	0.47
1430	3.81	2.81	1000	1.45	0.29	0.48	2305	1.38	1.02	630	0.55	0.28	0.46
1438	3.85	2.84	1000	1.39	0.27	0.52	2361	1.83	1.35	753	0.74	0.29	0.50
1452	2.40	1.77	910	0.91	0.28	0.46	2362	1.66	1.22	707	0.66	0.29	0.49
1463	15.44	11.38	1000	5.73	0.28	0.49	2380	1.88	1.39	767	0.75	0.28	0.48
1472	2.24	1.65	866	0.76	0.24	0.42	2386	1.31	0.97	610	0.51	0.27	0.46
1604X	4.27	3.15	1000	1.46	0.23	0.36	2388	2.08	1.53	822	0.84	0.30	0.51
1624E	3.33	2.45	1000	1.17	0.25	0.42	2402	1.80	1.33	745	0.67	0.27	0.46
1642	3.67	2.70	1000	1.28	0.26	0.47	2413	2.84	2.09	1000	1.11	0.28	0.50
1654	7.04	5.19	1000	2.69	0.28	0.46	2416	1.93	1.42	781	0.78	0.29	0.50
1655	2.92	2.15	1000	1.02	0.26	0.49	2417	2.08	1.53	822	0.83	0.29	0.49
1699	2.33	1.72	891	0.85	0.27	0.44	2501	2.27	1.67	874	0.93	0.30	0.50
1701	2.84	2.09	1000	1.07	0.27	0.44	2503	1.47	1.08	654	0.57	0.28	0.53
1710E	2.96	2.18	1000	1.02	0.25	0.42	2534	2.31	1.70	885	0.94	0.29	0.49
1741E	2.10	1.55	828	0.56	0.26	0.44	2570	3.16	2.33	1000	1.25	0.28	0.49
1747	2.34	1.72	894	0.81	0.25	0.44	2576	-	-	-	0.93	0.30	-
1748	6.78	5.00	1000	2.86	0.31	0.43	2578	-	-	-	0.93	0.30	-
1803D	4.20	3.09	1000	1.38	0.28	0.44	2585	3.58	2.64	1000	1.45	0.29	0.50
1852D	2.26	1.67	872	0.86	0.29	0.44	2586	2.01	1.48	803	0.80	0.29	0.54
1853	3.30	2.43	1000	1.30	0.28	0.46	2587	1.36	1.00	624	0.55	0.29	0.48
1860	1.72	1.27	723	0.65	0.28	0.53	2589	1.77	1.30	737	0.71	0.29	0.50
1924	3.20	2.36	1000	1.31	0.30	0.50	2600	1.96	1.44	789	0.75	0.26	0.42

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit V

Page S2

Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
2623	3.08	2.27	1000	1.30	0.30	0.43	3175D	2.28	1.68	877	0.87	0.29	0.54
2651	0.99	0.73	522	0.39	0.29	0.53	3179	2.36	1.74	899	0.96	0.29	0.47
2660	2.33	1.72	891	0.95	0.30	0.50	3180	2.65	1.95	979	1.05	0.29	0.52
2670	1.60	1.18	690	0.64	0.28	0.48	3188	1.11	0.82	555	0.44	0.28	0.47
2683	2.60	1.92	965	1.06	0.30	0.51	3220	2.04	1.50	811	0.81	0.28	0.47
2688	2.34	1.72	894	0.90	0.27	0.49	3223	3.91	2.88	1000	1.59	0.29	0.52
2702	21.00	15.48	1000	7.52	0.26	0.45	3224	3.75	2.76	1000	1.50	0.28	0.46
2710	7.18	5.29	1000	2.67	0.28	0.49	3227	2.91	2.14	1000	1.15	0.29	0.52
2714	4.77	3.52	1000	1.81	0.27	0.49	3240	1.66	1.22	707	0.65	0.28	0.50
2731	3.05	2.25	1000	1.22	0.29	0.49	3241	2.60	1.92	965	1.04	0.28	0.47
2735	3.68	2.71	1000	1.47	0.29	0.53	3255	3.85	2.84	1000	1.56	0.29	0.52
2759	6.31	4.65	1000	2.48	0.28	0.51	3257	2.85	2.10	1000	1.15	0.29	0.52
2790	2.97	2.19	1000	1.18	0.29	0.49	3270	2.36	1.74	899	0.93	0.29	0.53
2797X	3.10	2.28	1000	1.24	0.29	0.48	3300	2.62	1.93	971	1.04	0.28	0.47
2802	5.31	3.91	1000	2.08	0.28	0.51	3303	3.40	2.51	1000	1.36	0.29	0.51
2812	3.23	2.38	1000	1.30	0.29	0.49	3307	2.55	1.88	951	0.98	0.27	0.47
2835	2.30	1.70	883	0.94	0.30	0.51	3315	2.39	1.76	907	0.93	0.28	0.51
2836	2.37	1.75	902	0.95	0.29	0.52	3334	1.79	1.32	742	0.67	0.25	0.41
2841	3.43	2.53	1000	1.42	0.30	0.48	3336	1.54	1.13	674	0.61	0.28	0.48
2881	3.77	2.78	1000	1.52	0.29	0.50	3365	4.02	2.96	1000	1.44	0.26	0.44
2883	3.51	2.59	1000	1.40	0.29	0.51	3372	4.65	3.43	1000	1.77	0.29	0.52
2913	1.85	1.36	759	0.75	0.29	0.49	3373	3.91	2.88	1000	1.53	0.28	0.48
2915	4.23	3.12	1000	1.69	0.29	0.50	3383	1.86	1.37	762	0.80	0.30	0.44
2916	4.19	3.09	1000	1.64	0.29	0.52	3385	0.96	0.71	514	0.38	0.28	0.47
2923	1.93	1.42	781	0.78	0.29	0.50	3400	2.89	2.13	1000	1.14	0.29	0.51
2942	2.40	1.77	910	0.98	0.28	0.44	3507	2.60	1.92	965	1.02	0.28	0.48
2960	3.62	2.67	1000	1.45	0.29	0.48	3515	2.15	1.58	841	0.86	0.28	0.46
3004	2.39	1.76	907	0.88	0.27	0.46	3548	1.37	1.01	627	0.52	0.27	0.47
3018	3.27	2.41	1000	1.24	0.26	0.41	3559	3.36	2.48	1000	1.32	0.29	0.54
3022	3.67	2.70	1000	1.45	0.29	0.54	3574	1.98	1.46	795	0.78	0.29	0.54
3027	2.26	1.67	872	0.86	0.28	0.52	3581	1.53	1.13	671	0.63	0.30	0.48
3028	5.83	4.30	1000	2.22	0.28	0.52	3612	2.55	1.88	951	1.01	0.29	0.51
3030	4.12	3.04	1000	1.55	0.28	0.47	3620	3.37	2.48	1000	1.28	0.28	0.45
3040	4.45	3.28	1000	1.71	0.29	0.47	3629	2.23	1.64	863	0.85	0.27	0.49
3041	3.11	2.29	1000	1.22	0.28	0.45	3632	2.53	1.86	946	1.00	0.29	0.51
3042	3.84	2.83	1000	1.54	0.29	0.51	3634	2.52	1.86	943	1.02	0.29	0.50
3064	3.00	2.21	1000	1.18	0.28	0.46	3635	2.46	1.81	927	1.00	0.29	0.46
3066	3.04	2.24	1000	1.20	0.28	0.51	3638	2.04	1.50	811	0.80	0.29	0.52
3076	2.89	2.13	1000	1.15	0.29	0.51	3642	0.96	0.71	514	0.38	0.28	0.47
3081D	4.18	3.08	1000	1.57	0.29	0.50	3643	2.08	1.53	822	0.82	0.29	0.51
3082D	4.05	2.99	1000	1.50	0.29	0.51	3647	2.92	2.15	1000	1.19	0.30	0.49
3085D	3.12	2.30	1000	1.13	0.28	0.52	3648	1.24	0.91	591	0.50	0.29	0.49
3110	3.16	2.33	1000	1.22	0.28	0.50	3681	2.28	1.68	877	0.95	0.30	0.50
3111	2.17	1.60	847	0.87	0.29	0.48	3685	0.89	0.66	495	0.35	0.29	0.54
3113	1.44	1.06	646	0.56	0.28	0.50	3719	1.69	1.25	715	0.63	0.27	0.44
3114	4.33	3.19	1000	1.69	0.28	0.51	3724X	4.02	2.96	1000	1.50	0.27	0.43
3118	2.12	1.56	833	0.83	0.27	0.46	3726	3.12	2.30	1000	1.08	0.26	0.43
3119	1.11	0.82	555	0.45	0.28	0.46	3803	2.55	1.88	951	0.97	0.27	0.46
3122	2.20	1.62	855	0.85	0.28	0.54	3807	1.51	1.11	665	0.60	0.28	0.47
3126	2.87	2.12	1000	1.11	0.28	0.49	3808	2.46	1.81	927	0.99	0.29	0.51
3131	1.56	1.15	679	0.59	0.27	0.51	3821X	6.54	4.82	1000	2.42	0.28	0.53
3132	2.69	1.98	990	1.06	0.30	0.48	3822X	2.57	1.89	957	1.02	0.29	0.50
3145	1.83	1.35	753	0.73	0.29	0.52	3824X	3.62	2.67	1000	1.43	0.28	0.50
3146	2.52	1.86	943	0.98	0.29	0.55	3826	0.42	0.31	366	0.16	0.27	0.50
3169	1.98	1.46	795	0.77	0.28	0.50	3827	1.89	1.39	770	0.77	0.30	0.50

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ADVISORY LOSS COSTS AND ADVISORY RATES

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Exhibit V

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Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
3830	1.40	1.03	635	0.52	0.27	0.45	4557	2.05	1.51	814	0.80	0.28	0.52
3851	2.09	1.54	825	0.85	0.29	0.50	4558	1.70	1.25	718	0.64	0.27	0.52
3865	2.79	2.06	1000	1.15	0.30	0.51	4561	1.69	1.25	715	0.60	0.23	0.38
3881	4.02	2.96	1000	1.58	0.27	0.42	4568	2.27	1.67	874	0.80	0.27	0.51
4000	6.21	4.58	1000	2.17	0.25	0.45	4581	1.38	1.02	630	0.48	0.26	0.54
4021	3.74	2.76	1000	1.45	0.28	0.49	4583	2.84	2.09	1000	1.01	0.27	0.50
4024E	3.31	2.44	1000	1.28	0.29	0.48	4611	0.72	0.53	448	0.29	0.29	0.47
4034	5.51	4.06	1000	2.02	0.27	0.47	4635	1.50	1.11	663	0.53	0.27	0.44
4036	2.97	2.19	1000	1.13	0.29	0.49	4653	1.48	1.09	657	0.57	0.27	0.46
4038	1.82	1.34	751	0.73	0.29	0.51	4665	5.64	4.16	1000	2.05	0.27	0.46
4053	2.37	1.75	902	0.92	0.28	0.52	4670	4.89	3.60	1000	1.77	0.26	0.46
4061	6.28	4.63	1000	2.58	0.30	0.48	4683	2.68	1.98	987	1.08	0.29	0.49
4062	4.19	3.09	1000	1.56	0.27	0.55	4686	1.15	0.85	566	0.41	0.26	0.43
4101	1.60	1.18	690	0.61	0.29	0.49	4692	0.64	0.47	426	0.26	0.29	0.50
4111	3.55	2.62	1000	1.47	0.30	0.50	4693	0.81	0.60	473	0.33	0.29	0.51
4112	2.54	1.87	949	0.92	0.27	0.58	4703	1.64	1.21	701	0.62	0.27	0.48
4113	1.77	1.30	737	0.72	0.29	0.45	4716X	1.60	1.18	690	0.55	0.22	0.39
4114	2.44	1.80	921	0.99	0.29	0.49	4717	3.21	2.37	1000	1.33	0.29	0.44
4130	3.64	2.68	1000	1.45	0.29	0.50	4720	1.57	1.16	682	0.62	0.28	0.50
4131	4.65	3.43	1000	1.79	0.28	0.54	4740	1.64	1.21	701	0.56	0.25	0.48
4133	3.33	2.45	1000	1.29	0.28	0.49	4741	1.11	0.82	555	0.43	0.27	0.46
4150	1.11	0.82	555	0.44	0.29	0.50	4751	1.34	0.99	619	0.51	0.28	0.46
4206	3.52	2.59	1000	1.34	0.27	0.46	4766NX	3.84	2.83	1000	1.25	0.23	0.36
4207	1.57	1.16	682	0.59	0.27	0.52	4771NX	2.55	1.88	1000	0.84	0.26	0.53
4239	1.89	1.39	770	0.70	0.27	0.44	4777	3.42	2.52	1000	1.26	0.27	0.42
4240	3.45	2.54	1000	1.34	0.28	0.52	4825	0.65	0.48	429	0.25	0.29	0.51
4243	2.88	2.12	1000	1.15	0.29	0.50	4828	2.15	1.58	841	0.78	0.28	0.54
4244	2.39	1.76	907	0.95	0.29	0.51	4829	1.03	0.76	533	0.37	0.27	0.49
4250	1.48	1.09	657	0.58	0.28	0.51	4902	2.89	2.13	1000	1.16	0.29	0.53
4251	3.24	2.39	1000	1.33	0.29	0.48	4923	1.51	1.11	665	0.61	0.29	0.50
4263	2.25	1.66	869	0.90	0.29	0.51	5020	4.36	3.21	1000	1.58	0.26	0.43
4273	2.72	2.00	998	1.10	0.29	0.50	5022	5.64	4.16	1000	2.04	0.26	0.42
4279	2.24	1.65	866	0.90	0.29	0.50	5037	22.33	16.46	1000	7.62	0.26	0.45
4282	2.08	1.53	822	0.82	0.27	0.41	5040	21.57	15.90	1000	6.42	0.22	0.45
4283	3.03	2.23	1000	1.14	0.26	0.47	5057	8.02	5.91	1000	2.70	0.24	0.36
4299	1.80	1.33	745	0.71	0.29	0.52	5059	21.73	16.02	1000	7.61	0.27	0.45
4304	3.23	2.38	1000	1.30	0.29	0.51	5069	19.88	14.65	1000	6.90	0.24	0.41
4307	1.86	1.37	762	0.75	0.29	0.49	5102	5.20	3.83	1000	1.86	0.27	0.50
4308	-	-	-	0.71	0.29	-	5146	3.93	2.90	1000	1.54	0.28	0.43
4351	0.63	0.46	423	0.25	0.28	0.45	5160	2.94	2.17	1000	1.04	0.26	0.50
4352	0.96	0.71	514	0.39	0.29	0.46	5183X	2.94	2.17	1000	1.13	0.28	0.45
4360	0.83	0.61	478	0.33	0.28	0.49	5188	2.84	2.09	1000	1.03	0.26	0.42
4361	0.79	0.58	467	0.32	0.29	0.51	5190X	2.66	1.96	982	1.01	0.28	0.45
4362	0.95	0.70	511	0.37	0.29	0.43	5191X	0.80	0.59	470	0.30	0.28	0.44
4410	2.56	1.89	954	0.99	0.28	0.51	5192	2.64	1.95	976	1.05	0.28	0.48
4420	2.60	1.92	965	1.01	0.29	0.45	5213	5.08	3.74	1000	1.94	0.28	0.42
4431	0.95	0.70	511	0.38	0.29	0.51	5215	3.95	2.91	1000	1.51	0.27	0.49
4432	1.45	1.07	649	0.60	0.29	0.47	5221	3.27	2.41	1000	1.25	0.28	0.44
4439	2.63	1.94	973	1.02	0.29	0.48	5222	4.93	3.63	1000	1.63	0.24	0.38
4452	3.26	2.40	1000	1.30	0.29	0.52	5223	4.31	3.18	1000	1.65	0.29	0.48
4459	2.02	1.49	806	0.80	0.28	0.50	5348	3.19	2.35	1000	1.24	0.28	0.43
4470	2.46	1.81	927	0.94	0.28	0.47	5402	3.80	2.80	1000	1.41	0.25	0.45
4484	2.59	1.91	962	1.03	0.29	0.53	5403	7.58	5.59	1000	2.78	0.27	0.44
4493	2.73	2.01	1000	1.05	0.28	0.51	5437	5.04	3.71	1000	1.90	0.28	0.47
4511	0.51	0.38	390	0.20	0.28	0.49	5443	2.25	1.66	869	0.87	0.27	0.43

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit V

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Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
5445	4.34	3.20	1000	1.65	0.27	0.42	6836	3.25	2.40	1000	1.21	0.28	0.49
5462	5.63	4.15	1000	2.08	0.28	0.49	6843F	28.35	20.89	1000	7.74	0.25	0.55
5472	3.36	2.48	1000	1.24	0.27	0.43	6845F	18.68	13.77	1000	5.85	0.20	0.34
5473	5.73	4.22	1000	2.24	0.29	0.44	6854	3.77	2.78	1000	1.44	0.29	0.41
5474	5.54	4.08	1000	1.97	0.26	0.47	6872F	23.24	17.13	1000	7.12	0.19	0.35
5478	3.69	2.72	1000	1.42	0.28	0.41	6874F	36.63	27.00	1000	11.08	0.18	0.34
5479	5.55	4.09	1000	2.07	0.28	0.47	6882	4.94	3.64	1000	1.52	0.21	0.29
5480	4.04	2.98	1000	1.41	0.25	0.42	6884	14.16	10.44	1000	4.02	0.16	0.25
5491	1.59	1.17	687	0.59	0.27	0.42	7016M	7.38	5.44	1000	2.34	0.23	0.39
5506	4.98	3.67	1000	1.84	0.27	0.48	7024M	8.20	6.04	1000	2.60	0.23	0.39
5507	2.31	1.70	885	0.84	0.26	0.44	7038M	10.59	7.80	1000	2.49	0.12	0.15
5508D	7.90	5.82	1000	2.66	0.25	0.49	7046M	6.51	4.80	1000	2.41	0.29	0.47
5536	-	-	-	1.31	0.28	-	7047M	12.68	9.34	1000	3.63	0.23	0.39
5537	3.40	2.51	1000	1.31	0.28	0.43	7050M	18.20	13.40	1000	3.87	0.12	0.15
5538	4.60	3.39	1000	1.66	0.27	0.46	7090M	11.77	8.67	1000	2.77	0.12	0.15
5551	11.82	8.71	1000	4.30	0.26	0.44	7098M	7.23	5.33	1000	2.67	0.29	0.47
5606	1.74	1.28	729	0.63	0.26	0.47	7099M	11.18	8.24	1000	3.73	0.29	0.47
5610	3.31	2.44	1000	1.30	0.28	0.48	7133	4.14	3.05	1000	1.45	0.26	0.46
5645	7.23	5.33	1000	2.72	0.28	0.48	7151M	5.03	3.71	1000	1.77	0.26	0.46
5651	6.77	4.99	1000	2.54	0.28	0.47	7152M	8.64	6.37	1000	2.73	0.26	0.46
5703	25.81	19.02	1000	8.25	0.22	0.43	7153M	5.59	4.12	1000	1.96	0.26	0.46
5705	3.33	2.45	1000	1.22	0.26	0.41	7222	4.01	2.96	1000	1.54	0.28	0.41
5951	0.60	0.44	415	0.23	0.28	0.53	7228	5.48	4.04	1000	2.05	0.27	0.42
6003	9.05	6.67	1000	3.19	0.26	0.50	7229	6.41	4.72	1000	2.28	0.25	0.37
6005	4.80	3.54	1000	1.67	0.25	0.42	7230	6.64	4.89	1000	2.56	0.28	0.41
6017	4.71	3.47	1000	1.70	0.26	0.41	7231	5.74	4.23	1000	2.10	0.27	0.45
6018	2.21	1.63	858	0.79	0.25	0.37	7232	3.13	2.31	1000	1.17	0.27	0.41
6045	2.59	1.91	962	0.84	0.22	0.41	7309F	27.14	20.00	1000	8.75	0.17	0.27
6204	7.55	5.56	1000	2.71	0.26	0.42	7313F	10.47	7.72	1000	3.13	0.20	0.40
6206	3.83	2.82	1000	1.28	0.25	0.44	7317F	19.42	14.31	1000	6.13	0.20	0.35
6213	3.75	2.76	1000	1.27	0.24	0.43	7327F	17.48	12.88	1000	5.38	0.18	0.34
6214	2.38	1.75	905	0.83	0.25	0.40	7333M	2.86	2.11	1000	0.87	0.21	0.35
6216	4.67	3.44	1000	1.72	0.27	0.46	7335M	3.18	2.34	1000	0.97	0.21	0.35
6217	4.64	3.42	1000	1.66	0.26	0.45	7337M	4.92	3.62	1000	1.35	0.21	0.35
6229	3.63	2.68	1000	1.38	0.27	0.47	7350F	20.93	15.43	1000	6.28	0.19	0.37
6233	4.12	3.04	1000	1.45	0.24	0.38	7360	5.61	4.13	1000	2.15	0.28	0.46
6235	8.22	6.06	1000	3.03	0.27	0.43	7370	4.46	3.29	1000	1.78	0.29	0.49
6236	10.33	7.61	1000	3.69	0.25	0.41	7380	3.54	2.61	1000	1.34	0.28	0.47
6237	2.72	2.00	998	1.10	0.29	0.38	7382	3.25	2.40	1000	1.23	0.29	0.49
6251D	3.84	2.83	1000	1.23	0.23	0.38	7390	3.03	2.23	1000	1.19	0.29	0.45
6252D	10.94	8.07	1000	3.83	0.27	0.47	7394M	8.83	6.51	1000	2.20	0.15	0.24
6260D	8.35	6.15	1000	2.39	0.21	0.40	7395M	9.81	7.23	1000	2.45	0.15	0.24
6306	3.15	2.32	1000	1.12	0.25	0.42	7398M	15.17	11.18	1000	3.42	0.15	0.24
6319	3.60	2.65	1000	1.37	0.28	0.44	7403	2.00	1.47	800	0.81	0.30	0.50
6325	4.87	3.59	1000	1.76	0.26	0.43	7405N	1.08	0.80	646	0.42	0.28	0.43
6400	5.92	4.36	1000	2.34	0.28	0.47	7409	17.11	12.61	1000	5.49	0.24	0.41
6504	2.34	1.72	894	0.91	0.28	0.52	7420	7.27	5.36	1000	1.94	0.17	0.30
6702M*	7.28	5.37	1000	2.65	0.26	0.45	7421	3.09	2.28	1000	1.00	0.22	0.41
6703M*	12.50	9.20	1000	4.11	0.26	0.45	7422	1.85	1.36	759	0.53	0.20	0.35
6704M*	8.09	5.96	1000	2.94	0.26	0.45	7423	2.00	1.47	800	0.74	0.28	0.49
6801F	8.91	6.57	1000	2.89	0.18	0.27	7425	9.54	7.03	1000	2.57	0.20	0.43
6811	3.79	2.79	1000	1.21	0.20	0.32	7431N	1.18	0.87	682	0.36	0.21	0.35
6824F	14.81	10.91	1000	4.37	0.21	0.42	7445N	0.36	0.27	-	-	-	-
6826F	15.71	11.58	1000	4.67	0.22	0.42	7453N	0.39	0.29	-	-	-	-
6834	4.39	3.24	1000	1.66	0.29	0.53	7502	1.30	0.96	608	0.48	0.28	0.48

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit V

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Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
7515	1.15	0.85	566	0.38	0.24	0.42	8235	3.62	2.67	1000	1.46	0.29	0.47
7520	3.06	2.26	1000	1.17	0.29	0.49	8263	6.62	4.88	1000	2.59	0.28	0.52
7538	13.97	10.30	1000	4.38	0.26	0.58	8264	7.37	5.43	1000	2.77	0.28	0.56
7539	1.36	1.00	624	0.50	0.27	0.46	8265	4.28	3.15	1000	1.59	0.28	0.47
7540	3.63	2.68	1000	1.24	0.27	0.52	8279	6.32	4.66	1000	2.36	0.27	0.51
7580	2.86	2.11	1000	1.06	0.28	0.53	8288	4.53	3.34	1000	1.64	0.25	0.47
7590	2.71	2.00	995	1.06	0.28	0.51	8291	3.90	2.87	1000	1.52	0.29	0.54
7600	1.28	0.94	602	0.48	0.28	0.47	8292	2.86	2.11	1000	1.16	0.29	0.48
7601	5.10	3.76	1000	1.75	0.24	0.38	8293	7.59	5.59	1000	3.00	0.28	0.47
7605	1.88	1.39	767	0.71	0.28	0.47	8304	5.23	3.85	1000	1.84	0.26	0.46
7610	0.27	0.20	324	0.10	0.27	0.49	8350	3.40	2.51	1000	1.25	0.27	0.44
7611	3.95	2.91	1000	1.47	0.28	0.47	8380	2.37	1.75	902	0.88	0.28	0.49
7612	8.68	6.40	1000	2.95	0.24	0.40	8381	1.76	1.30	734	0.72	0.30	0.49
7613	2.69	1.98	990	0.99	0.27	0.44	8385	2.57	1.89	957	0.95	0.28	0.51
7698X	0.91	0.67	500	0.31	0.28	-	8392	1.87	1.38	764	0.73	0.28	0.52
7699X	2.24	1.65	866	0.71	0.28	-	8393X	1.90	1.40	773	0.73	0.28	0.46
7704	2.94	2.17	1000	1.07	0.27	0.51	8500	4.46	3.29	1000	1.64	0.27	0.46
7720	2.43	1.79	918	0.88	0.28	0.56	8601	0.57	0.42	407	0.21	0.27	0.45
7725X	1.06	0.78	542	0.34	0.28	-	8606	4.05	2.98	1000	1.51	0.27	0.43
7855	5.99	4.41	1000	2.18	0.26	0.45	8709F	7.41	5.46	1000	2.51	0.19	0.26
8001	1.67	1.23	709	0.65	0.28	0.52	8719	1.83	1.35	753	0.68	0.26	0.40
8002	1.98	1.46	795	0.80	0.29	0.50	8720	0.96	0.71	514	0.37	0.28	0.47
8006	1.69	1.25	715	0.69	0.29	0.47	8721	0.33	0.24	341	0.11	0.26	0.51
8008	1.12	0.83	558	0.45	0.30	0.52	8726F	10.77	7.94	1000	3.16	0.20	0.40
8010	1.65	1.22	704	0.65	0.29	0.52	8734M	0.50	0.37	388	0.19	0.28	0.48
8013	0.32	0.24	338	0.13	0.28	0.44	8737M	0.45	0.33	374	0.18	0.28	0.48
8015	0.58	0.43	410	0.24	0.30	0.48	8738M	0.77	0.56	462	0.26	0.28	0.48
8017	1.24	0.91	591	0.49	0.29	0.54	8742	0.37	0.27	352	0.14	0.28	0.48
8018	2.38	1.75	905	0.95	0.29	0.52	8745	2.66	1.96	982	1.08	0.29	0.46
8021	2.66	1.96	982	1.04	0.29	0.54	8748	0.34	0.25	344	0.13	0.28	0.47
8031	2.99	2.20	1000	1.15	0.27	0.45	8755	0.36	0.27	349	0.12	0.23	0.42
8032	4.35	3.21	1000	1.75	0.30	0.55	8800	0.74	0.55	454	0.30	0.29	0.50
8033	1.71	1.26	720	0.68	0.29	0.52	8803	0.07	0.05	269	0.03	0.30	0.50
8039	1.27	0.94	599	0.50	0.29	0.53	8805M	0.32	0.24	338	0.12	0.27	0.49
8044	2.23	1.64	863	0.91	0.29	0.48	8810	0.24	0.18	316	0.09	0.27	0.49
8045	0.47	0.35	379	0.19	0.28	0.47	8814M	0.29	0.21	330	0.11	0.27	0.49
8046	1.79	1.32	742	0.68	0.27	0.50	8815M	0.50	0.38	388	0.17	0.27	0.49
8047	1.06	0.78	542	0.43	0.29	0.52	8820	0.13	0.10	286	0.05	0.28	0.47
8050	-	-	-	0.49	0.29	-	8824	2.85	2.10	1000	1.15	0.29	0.51
8058	1.94	1.43	784	0.75	0.28	0.53	8825	2.01	1.48	803	0.81	0.29	0.52
8072	0.65	0.48	429	0.25	0.29	0.52	8826	2.05	1.51	814	0.83	0.29	0.51
8102	1.80	1.33	745	0.73	0.29	0.48	8829	2.34	1.72	894	0.94	0.29	0.51
8103	3.55	2.62	1000	1.33	0.28	0.58	8831	1.31	0.97	610	0.51	0.29	0.55
8105	3.24	2.39	1000	1.15	0.23	0.38	8832	0.21	0.15	308	0.08	0.27	0.50
8106	4.78	3.52	1000	1.77	0.28	0.50	8833*	0.67	0.49	434	0.27	0.29	0.51
8107	3.37	2.48	1000	1.23	0.27	0.48	8835	2.24	1.65	866	0.91	0.29	0.48
8111	2.19	1.61	852	0.90	0.30	0.48	8861	1.19	0.88	577	0.48	0.30	0.54
8116	2.22	1.64	861	0.86	0.28	0.51	8868	0.27	0.20	324	0.11	0.29	0.54
8203	5.64	4.16	1000	2.25	0.29	0.51	8869	0.67	0.49	434	0.27	0.30	0.53
8204	6.50	4.79	1000	2.38	0.28	0.50	8871	0.31	0.23	335	0.13	0.30	0.44
8209	2.88	2.12	1000	1.14	0.28	0.48	8901	0.14	0.10	289	0.05	0.27	0.43
8215	2.59	1.91	962	0.95	0.27	0.49	9012	0.94	0.69	509	0.35	0.28	0.51
8227	3.16	2.33	1000	1.17	0.27	0.42	9014X	2.68	1.98	987	1.03	0.27	0.48
8232	3.51	2.59	1000	1.34	0.28	0.47	9015	2.93	2.16	1000	1.13	0.29	0.50
8233	3.64	2.68	1000	1.32	0.25	0.39	9016	2.00	1.47	800	0.78	0.29	0.52

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit V

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Effective January 1, 2006

CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	LOSS COST	MIN PREM	ELR	D RATIO	EX-MED RATIO
9019	2.21	1.63	858	0.82	0.26	0.40							
9033	1.90	1.40	773	0.75	0.28	0.46							
9040*	2.41	1.78	913	0.95	0.29	0.53							
9044	1.51	1.11	665	0.61	0.30	0.54							
9052	1.83	1.35	753	0.74	0.29	0.50							
9058	1.90	1.40	773	0.76	0.29	0.54							
9059	2.05	1.51	814	0.83	0.29	0.48							
9060	1.36	1.00	624	0.55	0.29	0.51							
9061	1.34	0.99	619	0.54	0.29	0.52							
9062	1.80	1.33	745	0.72	0.30	0.53							
9063	0.81	0.60	473	0.31	0.29	0.54							
9077F	3.55	2.62	1000	1.17	0.16	0.27							
9082	1.67	1.23	709	0.65	0.29	0.55							
9083X	1.60	1.18	690	0.62	0.29	0.55							
9084	1.31	0.97	610	0.53	0.29	0.50							
9088a	a	a	a	a	a	a							
9089	0.88	0.65	492	0.33	0.26	0.42							
9093	1.25	0.92	594	0.49	0.28	0.52							
9101	2.89	2.13	1000	1.16	0.29	0.51							
9102	2.67	1.97	984	1.03	0.28	0.51							
9110	1.85	1.36	759	0.74	0.29	0.52							
9154	1.50	1.11	663	0.55	0.28	0.53							
9156	1.80	1.33	745	0.72	0.29	0.53							
9178	16.17	11.92	1000	6.44	0.29	0.53							
9179	9.70	7.15	1000	3.72	0.28	0.53							
9180	7.67	5.65	1000	2.86	0.28	0.61							
9182	2.30	1.70	883	0.91	0.29	0.53							
9186	13.93	10.27	1000	4.62	0.24	0.44							
9220	3.33	2.45	1000	1.31	0.29	0.52							
9402	3.77	2.78	1000	1.36	0.27	0.48							
9403	5.86	4.32	1000	2.19	0.28	0.46							
9410	2.13	1.57	836	0.86	0.29	0.50							
9501	2.20	1.62	855	0.87	0.29	0.51							
9505	2.76	2.03	1000	1.12	0.29	0.46							
9516	1.38	1.02	630	0.50	0.27	0.48							
9519X	2.20	1.62	855	0.85	0.29	0.46							
9521	3.16	2.33	1000	1.23	0.29	0.46							
9522	1.61	1.19	693	0.65	0.29	0.50							
9534	3.00	2.21	1000	1.07	0.25	0.42							
9554	7.90	5.82	1000	2.73	0.25	0.46							
9586	0.73	0.54	451	0.30	0.29	0.49							
9600	1.61	1.19	693	0.58	0.24	0.42							
9620	0.69	0.51	440	0.26	0.28	0.51							

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2006

APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTE

- a Rate for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.
- E Rate for classification already includes the specific disease loading shown in the table below.

Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol	Code No.	Disease Loading	Symbol
0059D	0.51	S	1710E	0.07	S	3175D	0.05	S
0065D	0.09	S	1741E	0.46	S	4024E	0.04	S
0066D	0.09	S	1803D	0.45	S	5508D	0.06	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.04	S
1164E	0.14	S	3081D	0.08	S	6252D	0.13	S
1165E	0.05	S	3082D	0.09	S	6260D	0.10	S
1624E	0.04	S	3085D	0.05	S			

Asb=Asbestos, S=Silica

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for federal assessment.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL& HW assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$3.88. (For coverage written separately for federal benefits only, \$2.69. For coverage written separately for state benefits only, \$1.19.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$39.95.
For 1016 New Mine, the rate is \$28.12.

Rate for Large, Small, and New Mine includes a non-ratable disease element of \$14.47. (For coverage written separately for federal benefits only, \$10.02. For coverage written separately for state benefits only, \$4.45.) Includes a catastrophe loading of \$0.14. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for rules applicable to the use of this classification code.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.087 and elr x 1.885.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
- 8833 The ex-medical rate for this classification is \$0.33.
- 9040 The ex-medical rate for this classification is \$1.13.

Effective January 1, 2006

APPLICABLE TO ADVISORY LOSS COSTS ONLY
FOOTNOTE

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.
- E Advisory loss cost for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.38	S	1710E	0.05	S	3175D	0.04	S
0065D	0.07	S	1741E	0.34	S	4024E	0.03	S
0066D	0.07	S	1803D	0.33	S	5508D	0.04	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.03	S
1164E	0.10	S	3081D	0.06	S	6252D	0.10	S
1165E	0.04	S	3082D	0.07	S	6260D	0.07	S
1624E	0.03	S	3085D	0.04	S			

S=Silica, Asb=Asbestos

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Advisory loss cost includes a provision for federal assessment.
- M Advisory loss cost provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL&HW assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 1005 Advisory loss cost includes a non-ratable disease element of \$2.85. (For coverage written separately for federal benefits only, \$1.98. For coverage written separately for state benefits only, \$0.87.)
- 1016 Advisory loss cost and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the loss cost is \$31.57.
For 1016 New Mine, the loss cost is \$22.22.

Advisory loss cost for Large, Small and New Mine includes a non-ratable disease element of \$11.42. (For coverage written separately for federal benefits only, \$7.91. For coverage written separately for state benefits only, \$3.51.) It includes a catastrophe loading of \$0.11. Refer to the Manual of Underground Coal Rules, Classifications, and Rates for rules applicable to the use of this classification code.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.087 and elr x 1.885.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.
- 8833 The ex-medical advisory loss cost for this classification is \$0.24.
- 9040 The ex-medical advisory loss cost for this classification is \$0.84.

Effective January 1, 2006

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$49,691.00
Leased or rented vehicle.....	\$33,127.00

Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents - (Advisory Rate)..... 0.01

Expense Constant applicable in accordance with *Basic Manual* Rule 3-A-11..... \$250.00

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,500.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers"..... \$319.00

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages				Deductible Amount	Without Coinsurance Premium Reduction Percentages			
	HAZARD GROUP					HAZARD GROUP			
	I	II	III	IV		I	II	III	IV
\$0	6.7%	6.6%	5.0%	4.0%	\$500	5.2%	5.2%	3.3%	2.5%
\$500	10.9%	10.7%	7.7%	6.0%	\$1,000	8.1%	8.1%	5.2%	4.0%
\$1,000	13.2%	13.0%	9.2%	7.3%	\$1,500	10.0%	10.0%	6.5%	5.1%
\$1,500	14.7%	14.5%	10.2%	8.2%	\$2,000	11.5%	11.5%	7.5%	5.9%
\$2,000	16.0%	15.8%	11.1%	8.8%	\$2,500	12.8%	12.7%	8.5%	6.7%
\$2,500	17.0%	16.8%	11.8%	9.4%	\$3,000	13.9%	13.8%	9.3%	7.3%
\$3,000	17.9%	17.7%	12.5%	9.9%	\$3,500	15.0%	14.8%	10.1%	7.9%
\$3,500	18.7%	18.4%	13.1%	10.4%	\$4,000	16.0%	15.8%	10.8%	8.5%
\$4,000	19.5%	19.2%	13.7%	10.9%	\$4,500	16.9%	16.7%	11.5%	9.0%
\$4,500	20.2%	19.9%	14.2%	11.3%	\$5,000	17.7%	17.5%	12.1%	9.5%
\$5,000	20.9%	20.5%	14.7%	11.7%					

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is

maximum surcharge per aircraft.....	\$1,000
per passenger seat.....	\$100

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with *Basic Manual* Rule 2-E-3, as amended in Indiana Special Rules..... \$43,400.00

Premium Discount Percentages-(See *Basic Manual* Rule 3-A-19.) Premium discounts are not mandatory in Indiana. The following premium discounts are applicable to Standard Premiums:

			Type A	Type B
First	\$10,000	-	-	-
Next	190,000	a	9.1%	5.1%
Next	1,550,000	b	11.3%	6.5%
Over	1,750,000	c	12.3%	7.5%

Terrorism Risk Insurance Act - Certified Losses (Advisory Rate) 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 73%

(Multiply a Non-F classification rate by a factor of 1.73 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.53) and the adjustment for differences in loss-based expenses (1.132).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the Experience Rating Plan Manual should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2006

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS

Advisory Loss Elimination Ratios - The following reduction percentages are applicable for employers electing total deductibles on a per claim basis. They do not include a safety factor.

Deductible Amount	With Coinsurance Loss Elimination Ratios				Deductible Amount	Without Coinsurance Loss Elimination Ratios			
	HAZARD GROUP					HAZARD GROUP			
	I	II	III	IV		I	II	III	IV
\$0	11.5%	11.2%	8.6%	6.9%	\$500	8.9%	8.9%	5.6%	4.2%
\$500	18.6%	18.3%	13.1%	10.3%	\$1,000	13.8%	13.8%	8.9%	6.9%
\$1,000	22.5%	22.2%	15.7%	12.4%	\$1,500	17.0%	17.0%	11.1%	8.7%
\$1,500	25.1%	24.8%	17.4%	13.9%	\$2,000	19.6%	19.6%	12.9%	10.1%
\$2,000	27.2%	26.9%	18.9%	15.0%	\$2,500	21.8%	21.7%	14.5%	11.4%
\$2,500	28.9%	28.6%	20.2%	16.0%	\$3,000	23.7%	23.6%	15.9%	12.5%
\$3,000	30.5%	30.1%	21.3%	16.9%	\$3,500	25.6%	25.3%	17.2%	13.5%
\$3,500	31.9%	31.4%	22.3%	17.7%	\$4,000	27.2%	26.9%	18.4%	14.5%
\$4,000	33.3%	32.7%	23.3%	18.5%	\$4,500	28.8%	28.4%	19.6%	15.4%
\$4,500	34.5%	33.9%	24.2%	19.2%	\$5,000	30.3%	29.8%	20.7%	16.2%
\$5,000	35.7%	35.0%	25.1%	19.9%					

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

Employee operated vehicle.....	\$49,691.00
Leased or rented vehicle.....	\$33,127.00

Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents -(Advisory Loss Cost)... 0.01

Maximum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,500.00

Minimum Payroll applicable in accordance with *Basic Manual* Rule 2-E-1 -- "Executive Officers" \$319.00

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is
 maximum surcharge per aircraft..... \$1,000
 per passenger seat..... \$100

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with *Basic Manual* Rule 2-E-3 as amended in Indiana Special Rules..... \$43,400.00

Terrorism Risk Insurance Act-Certified Losses (Advisory Loss Cost)..... 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 73%

(Multiply a Non-F classification loss cost by a factor of 1.73 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.53) and the adjustment for differences in loss-based expenses (1.132).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the *Experience Rating Plan Manual* should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2006
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses		Weighting Values	
0	--	764	0.04	431,025	--	454,800	0.44
765	--	3,089	0.05	454,801	--	479,951	0.45
3,090	--	5,465	0.06	479,952	--	506,603	0.46
5,466	--	7,891	0.07	506,604	--	534,893	0.47
7,892	--	10,371	0.08	534,894	--	564,977	0.48
10,372	--	17,347	0.09	564,978	--	597,033	0.49
17,348	--	25,822	0.10	597,034	--	631,261	0.50
25,823	--	33,360	0.11	631,262	--	667,889	0.51
33,361	--	40,700	0.12	667,890	--	707,179	0.52
40,701	--	48,041	0.13	707,180	--	749,434	0.53
48,042	--	55,472	0.14	749,435	--	795,001	0.54
55,473	--	63,044	0.15	795,002	--	844,287	0.55
63,045	--	70,791	0.16	844,288	--	897,766	0.56
70,792	--	78,738	0.17	897,767	--	955,997	0.57
78,739	--	86,908	0.18	955,998	--	1,019,644	0.58
86,909	--	95,319	0.19	1,019,645	--	1,089,499	0.59
95,320	--	103,989	0.20	1,089,500	--	1,166,518	0.60
103,990	--	112,937	0.21	1,166,519	--	1,251,862	0.61
112,938	--	122,181	0.22	1,251,863	--	1,346,958	0.62
122,182	--	131,738	0.23	1,346,959	--	1,453,579	0.63
131,739	--	141,628	0.24	1,453,580	--	1,573,957	0.64
141,629	--	151,871	0.25	1,573,958	--	1,710,938	0.65
151,872	--	162,489	0.26	1,710,939	--	1,868,210	0.66
162,490	--	173,503	0.27	1,868,211	--	2,050,645	0.67
173,504	--	184,938	0.28	2,050,646	--	2,264,807	0.68
184,939	--	196,820	0.29	2,264,808	--	2,519,759	0.69
196,821	--	209,177	0.30	2,519,760	--	2,828,385	0.70
209,178	--	222,038	0.31	2,828,386	--	3,209,626	0.71
222,039	--	235,437	0.32	3,209,627	--	3,692,530	0.72
235,438	--	249,408	0.33	3,692,531	--	4,324,018	0.73
249,409	--	263,989	0.34	4,324,019	--	5,185,136	0.74
263,990	--	279,222	0.35	5,185,137	--	6,428,970	0.75
279,223	--	295,152	0.36	6,428,971	--	8,383,563	0.76
295,153	--	311,829	0.37	8,383,564	--	11,901,827	0.77
311,830	--	329,307	0.38	11,901,828	--	20,111,102	0.78
329,308	--	347,646	0.39	20,111,103	--	61,157,458	0.79
347,647	--	366,910	0.40	61,157,459	AND OVER	0.80	
366,911	--	387,173	0.41				
387,174	--	408,515	0.42				
408,516	--	431,024	0.43				

(a) G	3.65
(b) State Per Claim Accident Limitation	\$91,000
(c) State Multiple Claim Accident Limitation	\$182,000
(d) USL&HW Per Claim Accident Limitation	\$416,500
(e) USL&HW Multiple Claim Accident Limitation	\$833,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)</i>	

Effective January 1, 2006
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 19,632	9,125	629,994 -- 648,233	73,000	1,268,559 -- 1,286,805	136,875
19,633 -- 33,789	10,950	648,234 -- 666,473	74,825	1,286,806 -- 1,305,053	138,700
33,790 -- 50,056	12,775	666,474 -- 684,714	76,650	1,305,054 -- 1,323,300	140,525
50,057 -- 67,216	14,600	684,715 -- 702,955	78,475	1,323,301 -- 1,341,548	142,350
67,217 -- 84,794	16,425	702,956 -- 721,197	80,300	1,341,549 -- 1,359,796	144,175
84,795 -- 102,592	18,250	721,198 -- 739,439	82,125	1,359,797 -- 1,378,043	146,000
102,593 -- 120,519	20,075	739,440 -- 757,681	83,950	1,378,044 -- 1,396,291	147,825
120,520 -- 138,527	21,900	757,682 -- 775,924	85,775	1,396,292 -- 1,414,539	149,650
138,528 -- 156,589	23,725	775,925 -- 794,167	87,600	1,414,540 -- 1,432,787	151,475
156,590 -- 174,690	25,550	794,168 -- 812,411	89,425	1,432,788 -- 1,451,035	153,300
174,691 -- 192,818	27,375	812,412 -- 830,654	91,250	1,451,036 -- 1,469,283	155,125
192,819 -- 210,966	29,200	830,655 -- 848,898	93,075	1,469,284 -- 1,487,531	156,950
210,967 -- 229,131	31,025	848,899 -- 867,143	94,900	1,487,532 -- 1,505,779	158,775
229,132 -- 247,308	32,850	867,144 -- 885,387	96,725	1,505,780 -- 1,524,027	160,600
247,309 -- 265,494	34,675	885,388 -- 903,632	98,550	1,524,028 -- 1,542,275	162,425
265,495 -- 283,689	36,500	903,633 -- 921,877	100,375	1,542,276 -- 1,560,524	164,250
283,690 -- 301,890	38,325	921,878 -- 940,122	102,200	1,560,525 -- 1,578,772	166,075
301,891 -- 320,097	40,150	940,123 -- 958,367	104,025	1,578,773 -- 1,597,020	167,900
320,098 -- 338,308	41,975	958,368 -- 976,613	105,850	1,597,021 -- 1,615,269	169,725
338,309 -- 356,524	43,800	976,614 -- 994,858	107,675	1,615,270 -- 1,633,517	171,550
356,525 -- 374,742	45,625	994,859 -- 1,013,104	109,500	1,633,518 -- 1,651,765	173,375
374,743 -- 392,964	47,450	1,013,105 -- 1,031,350	111,325	1,651,766 -- 1,670,014	175,200
392,965 -- 411,188	49,275	1,031,351 -- 1,049,596	113,150	1,670,015 -- 1,688,262	177,025
411,189 -- 429,414	51,100	1,049,597 -- 1,067,842	114,975	1,688,263 -- 1,706,511	178,850
429,415 -- 447,642	52,925	1,067,843 -- 1,086,089	116,800	1,706,512 -- 1,724,759	180,675
447,643 -- 465,872	54,750	1,086,090 -- 1,104,335	118,625	1,724,760 -- 1,742,875	182,500
465,873 -- 484,104	56,575	1,104,336 -- 1,122,582	120,450		
484,105 -- 502,336	58,400	1,122,583 -- 1,140,828	122,275		
502,337 -- 520,570	60,225	1,140,829 -- 1,159,075	124,100		
520,571 -- 538,805	62,050	1,159,076 -- 1,177,322	125,925		
538,806 -- 557,041	63,875	1,177,323 -- 1,195,569	127,750		
557,042 -- 575,278	65,700	1,195,570 -- 1,213,816	129,575		
575,279 -- 593,516	67,525	1,213,817 -- 1,232,063	131,400		
593,517 -- 611,754	69,350	1,232,064 -- 1,250,311	133,225		
611,755 -- 629,993	71,175	1,250,312 -- 1,268,558	135,050		

For Expected Losses greater than \$1,742,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(3.65) / (\text{Expected Losses} + (700)(3.65))$$

G = 3.65



Coal Miners Experience Rating Plan

Table III - Table of W and B Values
 State Average D & P.T. Value: 150000

Indiana

01/01/06

Exhibit V

Expected Losses			W	B	Expected Losses			W	B
0	--	25,000	0.00	41,250	784,625	--	799,374	0.52	332,736
25,001	--	47,124	0.01	53,250	799,375	--	814,124	0.53	331,697
47,125	--	61,874	0.02	64,999	814,125	--	828,874	0.54	330,407
61,875	--	76,624	0.03	76,497	828,875	--	843,624	0.55	328,866
76,625	--	91,374	0.04	87,744	843,625	--	858,374	0.56	327,074
91,375	--	106,124	0.05	98,741	858,375	--	873,124	0.57	325,032
106,125	--	120,874	0.06	109,487	873,125	--	887,874	0.58	322,739
120,875	--	135,624	0.07	119,982	887,875	--	902,624	0.59	320,195
135,625	--	150,374	0.08	130,226	902,625	--	917,374	0.60	317,400
150,375	--	165,124	0.09	140,220	917,375	--	932,124	0.61	314,355
165,125	--	179,874	0.10	149,963	932,125	--	946,874	0.62	311,059
179,875	--	194,624	0.11	159,455	946,875	--	961,624	0.63	307,512
194,625	--	209,374	0.12	168,696	961,625	--	976,374	0.64	303,714
209,375	--	224,124	0.13	177,687	976,375	--	991,124	0.65	299,666
224,125	--	238,874	0.14	186,427	991,125	--	1,005,874	0.66	295,367
238,875	--	253,624	0.15	194,916	1,005,875	--	1,020,624	0.67	290,817
253,625	--	268,374	0.16	203,154	1,020,625	--	1,035,374	0.68	286,016
268,375	--	283,124	0.17	211,142	1,035,375	--	1,050,124	0.69	280,965
283,125	--	297,874	0.18	218,879	1,050,125	--	1,064,874	0.70	275,663
297,875	--	312,624	0.19	226,365	1,064,875	--	1,079,624	0.71	270,110
312,625	--	327,374	0.20	233,600	1,079,625	--	1,094,374	0.72	264,306
327,375	--	342,124	0.21	240,585	1,094,375	--	1,109,124	0.73	258,252
342,125	--	356,874	0.22	247,319	1,109,125	--	1,123,874	0.74	251,947
356,875	--	371,624	0.23	253,802	1,123,875	--	1,138,624	0.75	245,391
371,625	--	386,374	0.24	260,034	1,138,625	--	1,153,374	0.76	238,584
386,375	--	401,124	0.25	266,016	1,153,375	--	1,168,124	0.77	231,527
401,125	--	415,874	0.26	271,747	1,168,125	--	1,182,874	0.78	224,219
415,875	--	430,624	0.27	277,227	1,182,875	--	1,197,624	0.79	216,660
430,625	--	445,374	0.28	282,456	1,197,625	--	1,212,374	0.80	208,850
445,375	--	460,124	0.29	287,435	1,212,375	--	1,227,124	0.81	200,790
460,125	--	474,874	0.30	292,163	1,227,125	--	1,241,874	0.82	192,479
474,875	--	489,624	0.31	296,640	1,241,875	--	1,256,624	0.83	183,917
489,625	--	504,374	0.32	300,866	1,256,625	--	1,271,374	0.84	175,104
504,375	--	519,124	0.33	304,842	1,271,375	--	1,286,124	0.85	166,041
519,125	--	533,874	0.34	308,567	1,286,125	--	1,300,874	0.86	156,727
533,875	--	548,624	0.35	312,041	1,300,875	--	1,315,624	0.87	147,162
548,625	--	563,374	0.36	315,264	1,315,625	--	1,330,374	0.88	137,346
563,375	--	578,124	0.37	318,237	1,330,375	--	1,345,124	0.89	127,280
578,125	--	592,874	0.38	320,959	1,345,125	--	1,359,874	0.90	116,963
592,875	--	607,624	0.39	323,430	1,359,875	--	1,374,624	0.91	106,395
607,625	--	622,374	0.40	325,650	1,374,625	--	1,389,374	0.92	95,576
622,375	--	637,124	0.41	327,620	1,389,375	--	1,404,124	0.93	84,507
637,125	--	651,874	0.42	329,339	1,404,125	--	1,418,874	0.94	73,187
651,875	--	666,624	0.43	330,807	1,418,875	--	1,433,624	0.95	61,616
666,625	--	681,374	0.44	332,024	1,433,625	--	1,448,374	0.96	49,794
681,375	--	696,124	0.45	332,991	1,448,375	--	1,463,124	0.97	37,722
696,125	--	710,874	0.46	333,707	1,463,125	--	1,477,874	0.98	25,399
710,875	--	725,624	0.47	334,172	1,477,875	--	1,499,999	0.99	12,825
725,625	--	740,374	0.48	334,386	1,500,000	--	OVER	1.00	0
740,375	--	755,124	0.49	334,350					
755,125	--	769,874	0.50	334,063					
769,875	--	784,624	0.51	333,525					

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

**APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2006**

**INDIANA
RR 1
Exhibit V**

<p>1. Hazard Group Differentials</p> <table border="1"> <thead> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> </tr> </thead> <tbody> <tr> <td>1.66</td> <td>1.50</td> <td>1.05</td> <td>0.72</td> </tr> </tbody> </table>	I	II	III	IV	1.66	1.50	1.05	0.72	<p>2. Tax Multipliers</p> <p>a. State (non-F Classes) 1.016</p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.100</p>
I	II	III	IV						
1.66	1.50	1.05	0.72						

<p>3. Expected Loss Ratio 0.636</p>	<p>Expected Loss and Allocated Expense Ratio 0.697</p>	<p>4. Expense Ratio Type A: XXVI-E Type B: XXVI-F</p>	<p>Expense Ratio Loaded for ALAE Option Type A: XXVI-G Type B: XXVI-H</p>
------------------------------------------------	-------------------------------------------------------------------	----------------------------------------------------------------------	------------------------------------------------------------------------------------------

5. 2005 Table of Expected Loss Ranges
Effective October 1, 2005

<p>6. Excess Loss Factors (Applicable to New and Renewal Policies)</p>	<p>Excess Loss and Allocated Expense Factors (Applicable to New and Renewal Policies)</p>
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Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$10,000 †	0.379	0.387	0.459	0.500	0.414	0.422	0.497	0.539
\$15,000 †	0.325	0.336	0.414	0.464	0.358	0.370	0.452	0.504
\$20,000 †	0.284	0.297	0.378	0.434	0.316	0.329	0.415	0.474
\$25,000	0.252	0.266	0.348	0.408	0.282	0.298	0.385	0.448
\$30,000	0.226	0.241	0.323	0.386*	0.255	0.271	0.360	0.426*
\$35,000	0.205	0.220	0.301	0.366*	0.233	0.249	0.337	0.406*
\$40,000	0.188	0.203	0.282	0.349*	0.214	0.231	0.318	0.388*
\$50,000	0.160	0.175	0.252	0.319*	0.183	0.201	0.285	0.358*
\$75,000	0.116	0.131	0.200	0.265*	0.136	0.154	0.229	0.301*
\$100,000	0.091	0.106	0.167	0.229*	0.109	0.125	0.194	0.263*
\$125,000	0.076	0.089	0.145	0.203	0.091	0.107	0.169	0.234
\$150,000	0.065	0.078	0.128	0.183	0.079	0.093	0.152	0.212
\$175,000	0.057	0.068	0.115	0.167	0.069	0.083	0.137	0.195
\$200,000	0.050	0.061	0.106	0.154	0.061	0.074	0.125	0.180
\$225,000	0.045	0.055	0.097	0.143	0.055	0.068	0.116	0.168
\$250,000	0.040	0.051	0.090	0.134	0.050	0.062	0.107	0.157
\$275,000	0.037	0.047	0.083	0.125	0.046	0.057	0.101	0.148
\$300,000	0.035	0.044	0.078	0.118	0.043	0.054	0.094	0.140
\$325,000	0.032	0.041	0.074	0.111	0.039	0.050	0.089	0.132
\$350,000	0.030	0.039	0.070	0.106	0.037	0.048	0.084	0.126
\$375,000	0.029	0.037	0.066	0.101	0.035	0.045	0.079	0.120
\$400,000	0.027	0.035	0.063	0.096	0.033	0.043	0.076	0.114
\$425,000	0.025	0.033	0.060	0.092	0.032	0.041	0.072	0.110
\$450,000	0.025	0.032	0.057	0.088	0.030	0.039	0.069	0.105
\$475,000	0.023	0.031	0.055	0.085	0.029	0.037	0.066	0.101
\$500,000	0.022	0.029	0.053	0.082	0.028	0.036	0.064	0.097
\$600,000	0.020	0.026	0.046	0.071	0.023	0.032	0.056	0.085
\$700,000	0.017	0.023	0.042	0.063	0.021	0.028	0.050	0.076
\$800,000	0.015	0.021	0.038	0.057	0.019	0.025	0.045	0.069
\$900,000	0.014	0.019	0.035	0.053	0.017	0.023	0.042	0.063
\$1,000,000	0.013	0.018	0.033	0.049	0.016	0.021	0.039	0.059
\$2,000,000	0.007	0.010	0.020	0.030	0.009	0.013	0.023	0.036
\$3,000,000	0.005	0.008	0.015	0.022	0.006	0.010	0.018	0.026
\$4,000,000	0.005	0.007	0.012	0.018	0.006	0.008	0.014	0.021
\$5,000,000	0.004	0.006	0.010	0.015	0.005	0.007	0.012	0.018
\$6,000,000	0.003	0.005	0.009	0.013	0.004	0.006	0.011	0.016
\$7,000,000	0.003	0.005	0.008	0.012	0.003	0.006	0.010	0.014
\$8,000,000	0.003	0.005	0.007	0.010	0.003	0.006	0.009	0.013
\$9,000,000	0.003	0.005	0.007	0.010	0.003	0.005	0.008	0.012
\$10,000,000	0.003	0.004	0.007	0.009	0.003	0.005	0.008	0.011

* Also applicable to Underground Coal Mine classifications.
† This loss limit is not applicable for retrospective rating in this state.

7. Retrospective Development Factors

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.04	0.02	0.01	0.07	0.03	0.02	0.00

8. State Special Classifications by Hazard Group

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
1604	III	4716	II	7698	III	7725	IV
2797	II	4766	IV	7699	IV		

1. **Hazard Group Differentials**

I	II	III	IV
1.66	1.50	1.05	0.72

2. **2005 Table of Expected Loss Ranges**

Effective October 1, 2005

3. **Excess Loss Pure Premium Factors**
(Applicable to New and Renewal Policies)

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$10,000 †	0.516	0.527	0.624	0.680	0.563	0.574	0.677	0.734
\$15,000 †	0.443	0.457	0.563	0.632	0.487	0.503	0.615	0.685
\$20,000 †	0.387	0.404	0.514	0.591	0.429	0.448	0.565	0.645
\$25,000	0.343	0.362	0.474	0.555	0.384	0.405	0.524	0.609
\$30,000	0.308	0.328	0.439	0.525*	0.347	0.369	0.489	0.579*
\$35,000	0.279	0.300	0.410	0.498*	0.317	0.339	0.458	0.552*
\$40,000	0.255	0.276	0.384	0.475*	0.290	0.314	0.432	0.528*
\$50,000	0.217	0.239	0.342	0.434*	0.249	0.274	0.388	0.486*
\$75,000	0.158	0.178	0.271	0.360*	0.185	0.209	0.312	0.409*
\$100,000	0.124	0.144	0.227	0.311*	0.148	0.171	0.264	0.357*
\$125,000	0.103	0.122	0.197	0.276	0.124	0.145	0.231	0.319
\$150,000	0.088	0.106	0.175	0.248	0.107	0.126	0.206	0.289
\$175,000	0.077	0.093	0.157	0.227	0.094	0.112	0.186	0.265
\$200,000	0.068	0.083	0.144	0.209	0.083	0.101	0.171	0.245
\$225,000	0.061	0.075	0.132	0.194	0.075	0.092	0.157	0.229
\$250,000	0.055	0.069	0.122	0.182	0.068	0.084	0.146	0.214
\$275,000	0.051	0.064	0.114	0.170	0.063	0.078	0.137	0.201
\$300,000	0.047	0.059	0.106	0.161	0.058	0.073	0.128	0.190
\$325,000	0.043	0.056	0.100	0.152	0.053	0.068	0.121	0.180
\$350,000	0.041	0.053	0.095	0.144	0.051	0.065	0.114	0.171
\$375,000	0.039	0.050	0.090	0.137	0.048	0.061	0.108	0.163
\$400,000	0.036	0.048	0.085	0.130	0.045	0.058	0.103	0.156
\$425,000	0.035	0.045	0.082	0.125	0.043	0.055	0.098	0.149
\$450,000	0.034	0.043	0.078	0.120	0.040	0.052	0.094	0.143
\$475,000	0.032	0.042	0.075	0.115	0.039	0.051	0.090	0.138
\$500,000	0.030	0.040	0.072	0.111	0.037	0.049	0.087	0.132
\$600,000	0.027	0.035	0.063	0.097	0.032	0.043	0.076	0.115
\$700,000	0.023	0.031	0.057	0.086	0.028	0.038	0.068	0.103
\$800,000	0.020	0.028	0.051	0.078	0.025	0.035	0.062	0.094
\$900,000	0.019	0.026	0.048	0.072	0.023	0.032	0.057	0.085
\$1,000,000	0.018	0.024	0.044	0.067	0.022	0.029	0.053	0.080
\$2,000,000	0.010	0.014	0.027	0.041	0.012	0.018	0.032	0.049
\$3,000,000	0.007	0.011	0.020	0.030	0.008	0.013	0.024	0.036
\$4,000,000	0.006	0.009	0.016	0.025	0.007	0.011	0.020	0.029
\$5,000,000	0.005	0.008	0.014	0.020	0.007	0.009	0.017	0.024
\$6,000,000	0.004	0.007	0.012	0.018	0.006	0.008	0.015	0.022
\$7,000,000	0.004	0.006	0.012	0.016	0.005	0.007	0.013	0.020
\$8,000,000	0.004	0.006	0.010	0.014	0.005	0.007	0.012	0.018
\$9,000,000	0.004	0.006	0.010	0.013	0.005	0.007	0.011	0.016
\$10,000,000	0.004	0.005	0.009	0.012	0.005	0.007	0.010	0.015

* Also applicable to Underground Coal Mine classifications.

† This loss limit is not applicable for retrospective rating in this state.

4. **Retrospective Pure Premium Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st Adj.	2nd Adj.	3rd Adj.	1st Adj.	2nd Adj.	3rd Adj.	
0.05	0.03	0.01	0.09	0.04	0.02	0.00

5. **State Special Classifications by Hazard Group**

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
1604	III	4716	II	7698	III	7725	IV
2797	II	4766	IV	7699	IV		

EXHIBIT VI

ASSIGNED RISK RATES

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

Page S1

Effective January 1, 2006

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
0005	2.59	962	1.02	0.29	0.51	1925	3.65	1000	1.47	0.30	0.52
0008	2.60	965	1.02	0.28	0.51	2001	4.60	1000	1.81	0.29	0.53
0016	5.25	1000	2.11	0.29	0.48	2002	3.32	1000	1.32	0.28	0.47
0034	3.83	1000	1.51	0.29	0.51	2003	2.81	1000	1.08	0.29	0.49
0035	1.85	759	0.74	0.29	0.51	2014	5.73	1000	2.06	0.27	0.52
0036	4.56	1000	1.66	0.26	0.51	2016	2.60	965	1.05	0.29	0.47
0037	2.52	943	0.96	0.27	0.47	2021	3.77	1000	1.56	0.29	0.42
0042	5.30	1000	2.08	0.28	0.50	2039	2.12	833	0.82	0.27	0.47
0050	4.78	1000	1.85	0.28	0.50	2041	2.75	1000	1.07	0.29	0.53
0059D	0.51	-	0.09	0.26	-	2065	2.56	954	1.12	0.30	0.36
0065D	0.09	-	0.02	0.29	-	2070	5.89	1000	2.51	0.30	0.44
0066D	0.09	-	0.02	0.28	-	2081	2.31	885	0.90	0.28	0.50
0067D	0.09	-	0.02	0.29	-	2089	3.17	1000	1.27	0.29	0.50
0079	1.65	704	0.59	0.26	0.44	2095	4.04	1000	1.65	0.30	0.50
0083	4.20	1000	1.63	0.28	0.48	2105	2.87	1000	1.12	0.28	0.49
0106	16.31	1000	6.02	0.27	0.44	2110	2.79	1000	1.10	0.29	0.51
0113	2.91	1000	1.10	0.27	0.47	2111	2.36	899	0.95	0.29	0.50
0170	2.66	982	1.00	0.27	0.49	2112	3.14	1000	1.32	0.30	0.45
0251	5.13	1000	2.14	0.29	0.42	2114	3.42	1000	1.39	0.29	0.47
0400	7.61	1000	2.95	0.27	0.47	2121	1.95	786	0.76	0.28	0.48
0401	8.36	A	2.98	0.26	0.48	2130	2.68	987	1.03	0.26	0.43
0766N	0.52	-	-	-	-	2131	2.88	1000	1.16	0.29	0.49
0771N	0.45	-	-	-	-	2143	1.66	707	0.65	0.28	0.49
0908P	116.00	366	48.40	0.30	0.46	2150	-	-	2.25	0.29	-
0909P	120.00	370	48.64	0.30	0.52	2156	3.20	1000	1.28	0.28	0.46
0912P	335.00	585	136.88	0.29	0.46	2157	5.39	1000	2.20	0.29	0.47
0913P	184.00	434	73.11	0.28	0.46	2172	1.70	718	0.65	0.26	0.42
0917	-	-	1.03	0.27	-	2174	2.07	819	0.82	0.27	0.45
1005*	6.88	1000	1.04	0.25	0.38	2211	5.11	1000	1.92	0.28	0.49
1016*	34.88	1000	6.22	0.15	0.04	2220	3.71	1000	1.52	0.30	0.50
1164E	6.80	1000	2.31	0.27	0.47	2286	1.67	709	0.67	0.29	0.50
1165E	2.75	1000	1.01	0.27	0.43	2288	6.49	1000	2.47	0.27	0.50
1320	3.05	1000	1.18	0.28	0.44	2300	2.37	902	0.94	0.27	0.44
1322	8.84	1000	3.21	0.26	0.43	2302	1.83	753	0.73	0.28	0.47
1430	3.81	1000	1.45	0.29	0.48	2305	1.38	630	0.55	0.28	0.46
1438	3.85	1000	1.39	0.27	0.52	2361	1.83	753	0.74	0.29	0.50
1452	2.40	910	0.91	0.28	0.46	2362	1.66	707	0.66	0.29	0.49
1463	15.44	1000	5.73	0.28	0.49	2380	1.88	767	0.75	0.28	0.48
1472	2.24	866	0.76	0.24	0.42	2386	1.31	610	0.51	0.27	0.46
1604X	4.27	1000	1.46	0.23	0.36	2388	2.08	822	0.84	0.30	0.51
1624E	3.33	1000	1.17	0.25	0.42	2402	1.80	745	0.67	0.27	0.46
1642	3.67	1000	1.28	0.26	0.47	2413	2.84	1000	1.11	0.28	0.50
1654	7.04	1000	2.69	0.28	0.46	2416	1.93	781	0.78	0.29	0.50
1655	2.92	1000	1.02	0.26	0.49	2417	2.08	822	0.83	0.29	0.49
1699	2.33	891	0.85	0.27	0.44	2501	2.27	874	0.93	0.30	0.50
1701	2.84	1000	1.07	0.27	0.44	2503	1.47	654	0.57	0.28	0.53
1710E	2.96	1000	1.02	0.25	0.42	2534	2.31	885	0.94	0.29	0.49
1741E	2.10	828	0.56	0.26	0.44	2570	3.16	1000	1.25	0.28	0.49
1747	2.34	894	0.81	0.25	0.44	2576	-	-	0.93	0.30	-
1748	6.78	1000	2.86	0.31	0.43	2578	-	-	0.93	0.30	-
1803D	4.20	1000	1.38	0.28	0.44	2585	3.58	1000	1.45	0.29	0.50
1852D	2.26	872	0.86	0.29	0.44	2586	2.01	803	0.80	0.29	0.54
1853	3.30	1000	1.30	0.28	0.46	2587	1.36	624	0.55	0.29	0.48
1860	1.72	723	0.65	0.28	0.53	2589	1.77	737	0.71	0.29	0.50
1924	3.20	1000	1.31	0.30	0.50	2600	1.96	789	0.75	0.26	0.42

* Refer to the Footnotes Page for additional information on this class code.

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
2623	3.08	1000	1.30	0.30	0.43	3175D	2.28	877	0.87	0.29	0.54
2651	0.99	522	0.39	0.29	0.53	3179	2.36	899	0.96	0.29	0.47
2660	2.33	891	0.95	0.30	0.50	3180	2.65	979	1.05	0.29	0.52
2670	1.60	690	0.64	0.28	0.48	3188	1.11	555	0.44	0.28	0.47
2683	2.60	965	1.06	0.30	0.51	3220	2.04	811	0.81	0.28	0.47
2688	2.34	894	0.90	0.27	0.49	3223	3.91	1000	1.59	0.29	0.52
2702	21.00	1000	7.52	0.26	0.45	3224	3.75	1000	1.50	0.28	0.46
2710	7.18	1000	2.67	0.28	0.49	3227	2.91	1000	1.15	0.29	0.52
2714	4.77	1000	1.81	0.27	0.49	3240	1.66	707	0.65	0.28	0.50
2731	3.05	1000	1.22	0.29	0.49	3241	2.60	965	1.04	0.28	0.47
2735	3.68	1000	1.47	0.29	0.53	3255	3.85	1000	1.56	0.29	0.52
2759	6.31	1000	2.48	0.28	0.51	3257	2.85	1000	1.15	0.29	0.52
2790	2.97	1000	1.18	0.29	0.49	3270	2.36	899	0.93	0.29	0.53
2797X	3.10	1000	1.24	0.29	0.48	3300	2.62	971	1.04	0.28	0.47
2802	5.31	1000	2.08	0.28	0.51	3303	3.40	1000	1.36	0.29	0.51
2812	3.23	1000	1.30	0.29	0.49	3307	2.55	951	0.98	0.27	0.47
2835	2.30	883	0.94	0.30	0.51	3315	2.39	907	0.93	0.28	0.51
2836	2.37	902	0.95	0.29	0.52	3334	1.79	742	0.67	0.25	0.41
2841	3.43	1000	1.42	0.30	0.48	3336	1.54	674	0.61	0.28	0.48
2881	3.77	1000	1.52	0.29	0.50	3365	4.02	1000	1.44	0.26	0.44
2883	3.51	1000	1.40	0.29	0.51	3372	4.65	1000	1.77	0.29	0.52
2913	1.85	759	0.75	0.29	0.49	3373	3.91	1000	1.53	0.28	0.48
2915	4.23	1000	1.69	0.29	0.50	3383	1.86	762	0.80	0.30	0.44
2916	4.19	1000	1.64	0.29	0.52	3385	0.96	514	0.38	0.28	0.47
2923	1.93	781	0.78	0.29	0.50	3400	2.89	1000	1.14	0.29	0.51
2942	2.40	910	0.98	0.28	0.44	3507	2.60	965	1.02	0.28	0.48
2960	3.62	1000	1.45	0.29	0.48	3515	2.15	841	0.86	0.28	0.46
3004	2.39	907	0.88	0.27	0.46	3548	1.37	627	0.52	0.27	0.47
3018	3.27	1000	1.24	0.26	0.41	3559	3.36	1000	1.32	0.29	0.54
3022	3.67	1000	1.45	0.29	0.54	3574	1.98	795	0.78	0.29	0.54
3027	2.26	872	0.86	0.28	0.52	3581	1.53	671	0.63	0.30	0.48
3028	5.83	1000	2.22	0.28	0.52	3612	2.55	951	1.01	0.29	0.51
3030	4.12	1000	1.55	0.28	0.47	3620	3.37	1000	1.28	0.28	0.45
3040	4.45	1000	1.71	0.29	0.47	3629	2.23	863	0.85	0.27	0.49
3041	3.11	1000	1.22	0.28	0.45	3632	2.53	946	1.00	0.29	0.51
3042	3.84	1000	1.54	0.29	0.51	3634	2.52	943	1.02	0.29	0.50
3064	3.00	1000	1.18	0.28	0.46	3635	2.46	927	1.00	0.29	0.46
3066	3.04	1000	1.20	0.28	0.51	3638	2.04	811	0.80	0.29	0.52
3076	2.89	1000	1.15	0.29	0.51	3642	0.96	514	0.38	0.28	0.47
3081D	4.18	1000	1.57	0.29	0.50	3643	2.08	822	0.82	0.29	0.51
3082D	4.05	1000	1.50	0.29	0.51	3647	2.92	1000	1.19	0.30	0.49
3085D	3.12	1000	1.13	0.28	0.52	3648	1.24	591	0.50	0.29	0.49
3110	3.16	1000	1.22	0.28	0.50	3681	2.28	877	0.95	0.30	0.50
3111	2.17	847	0.87	0.29	0.48	3685	0.89	495	0.35	0.29	0.54
3113	1.44	646	0.56	0.28	0.50	3719	1.69	715	0.63	0.27	0.44
3114	4.33	1000	1.69	0.28	0.51	3724X	4.02	1000	1.50	0.27	0.43
3118	2.12	833	0.83	0.27	0.46	3726	3.12	1000	1.08	0.26	0.43
3119	1.11	555	0.45	0.28	0.46	3803	2.55	951	0.97	0.27	0.46
3122	2.20	855	0.85	0.28	0.54	3807	1.51	665	0.60	0.28	0.47
3126	2.87	1000	1.11	0.28	0.49	3808	2.46	927	0.99	0.29	0.51
3131	1.56	679	0.59	0.27	0.51	3821X	6.54	1000	2.42	0.28	0.53
3132	2.69	990	1.06	0.30	0.48	3822X	2.57	957	1.02	0.29	0.50
3145	1.83	753	0.73	0.29	0.52	3824X	3.62	1000	1.43	0.28	0.50
3146	2.52	943	0.98	0.29	0.55	3826	0.42	366	0.16	0.27	0.50
3169	1.98	795	0.77	0.28	0.50	3827	1.89	770	0.77	0.30	0.50

* Refer to the Footnotes Page for additional information on this class code.

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
3830	1.40	635	0.52	0.27	0.45	4557	2.05	814	0.80	0.28	0.52
3851	2.09	825	0.85	0.29	0.50	4558	1.70	718	0.64	0.27	0.52
3865	2.79	1000	1.15	0.30	0.51	4561	1.69	715	0.60	0.23	0.38
3881	4.02	1000	1.58	0.27	0.42	4568	2.27	874	0.80	0.27	0.51
4000	6.21	1000	2.17	0.25	0.45	4581	1.38	630	0.48	0.26	0.54
4021	3.74	1000	1.45	0.28	0.49	4583	2.84	1000	1.01	0.27	0.50
4024E	3.31	1000	1.28	0.29	0.48	4611	0.72	448	0.29	0.29	0.47
4034	5.51	1000	2.02	0.27	0.47	4635	1.50	663	0.53	0.27	0.44
4036	2.97	1000	1.13	0.29	0.49	4653	1.48	657	0.57	0.27	0.46
4038	1.82	751	0.73	0.29	0.51	4665	5.64	1000	2.05	0.27	0.46
4053	2.37	902	0.92	0.28	0.52	4670	4.89	1000	1.77	0.26	0.46
4061	6.28	1000	2.58	0.30	0.48	4683	2.68	987	1.08	0.29	0.49
4062	4.19	1000	1.56	0.27	0.55	4686	1.15	566	0.41	0.26	0.43
4101	1.60	690	0.61	0.29	0.49	4692	0.64	426	0.26	0.29	0.50
4111	3.55	1000	1.47	0.30	0.50	4693	0.81	473	0.33	0.29	0.51
4112	2.54	949	0.92	0.27	0.58	4703	1.64	701	0.62	0.27	0.48
4113	1.77	737	0.72	0.29	0.45	4716X	1.60	690	0.55	0.22	0.39
4114	2.44	921	0.99	0.29	0.49	4717	3.21	1000	1.33	0.29	0.44
4130	3.64	1000	1.45	0.29	0.50	4720	1.57	682	0.62	0.28	0.50
4131	4.65	1000	1.79	0.28	0.54	4740	1.64	701	0.56	0.25	0.48
4133	3.33	1000	1.29	0.28	0.49	4741	1.11	555	0.43	0.27	0.46
4150	1.11	555	0.44	0.29	0.50	4751	1.34	619	0.51	0.28	0.46
4206	3.52	1000	1.34	0.27	0.46	4766NX	3.84	1000	1.25	0.23	0.36
4207	1.57	682	0.59	0.27	0.52	4771NX	2.55	1000	0.84	0.26	0.53
4239	1.89	770	0.70	0.27	0.44	4777	3.42	1000	1.26	0.27	0.42
4240	3.45	1000	1.34	0.28	0.52	4825	0.65	429	0.25	0.29	0.51
4243	2.88	1000	1.15	0.29	0.50	4828	2.15	841	0.78	0.28	0.54
4244	2.39	907	0.95	0.29	0.51	4829	1.03	533	0.37	0.27	0.49
4250	1.48	657	0.58	0.28	0.51	4902	2.89	1000	1.16	0.29	0.53
4251	3.24	1000	1.33	0.29	0.48	4923	1.51	665	0.61	0.29	0.50
4263	2.25	869	0.90	0.29	0.51	5020	4.36	1000	1.58	0.26	0.43
4273	2.72	998	1.10	0.29	0.50	5022	5.64	1000	2.04	0.26	0.42
4279	2.24	866	0.90	0.29	0.50	5037	22.33	1000	7.62	0.26	0.45
4282	2.08	822	0.82	0.27	0.41	5040	21.57	1000	6.42	0.22	0.45
4283	3.03	1000	1.14	0.26	0.47	5057	8.02	1000	2.70	0.24	0.36
4299	1.80	745	0.71	0.29	0.52	5059	21.73	1000	7.61	0.27	0.45
4304	3.23	1000	1.30	0.29	0.51	5069	19.88	1000	6.90	0.24	0.41
4307	1.86	762	0.75	0.29	0.49	5102	5.20	1000	1.86	0.27	0.50
4308	-	-	0.71	0.29	-	5146	3.93	1000	1.54	0.28	0.43
4351	0.63	423	0.25	0.28	0.45	5160	2.94	1000	1.04	0.26	0.50
4352	0.96	514	0.39	0.29	0.46	5183X	2.94	1000	1.13	0.28	0.45
4360	0.83	478	0.33	0.28	0.49	5188	2.84	1000	1.03	0.26	0.42
4361	0.79	467	0.32	0.29	0.51	5190X	2.66	982	1.01	0.28	0.45
4362	0.95	511	0.37	0.29	0.43	5191X	0.80	470	0.30	0.28	0.44
4410	2.56	954	0.99	0.28	0.51	5192	2.64	976	1.05	0.28	0.48
4420	2.60	965	1.01	0.29	0.45	5213	5.08	1000	1.94	0.28	0.42
4431	0.95	511	0.38	0.29	0.51	5215	3.95	1000	1.51	0.27	0.49
4432	1.45	649	0.60	0.29	0.47	5221	3.27	1000	1.25	0.28	0.44
4439	2.63	973	1.02	0.29	0.48	5222	4.93	1000	1.63	0.24	0.38
4452	3.26	1000	1.30	0.29	0.52	5223	4.31	1000	1.65	0.29	0.48
4459	2.02	806	0.80	0.28	0.50	5348	3.19	1000	1.24	0.28	0.43
4470	2.46	927	0.94	0.28	0.47	5402	3.80	1000	1.41	0.25	0.45
4484	2.59	962	1.03	0.29	0.53	5403	7.58	1000	2.78	0.27	0.44
4493	2.73	1000	1.05	0.28	0.51	5437	5.04	1000	1.90	0.28	0.47
4511	0.51	390	0.20	0.28	0.49	5443	2.25	869	0.87	0.27	0.43

* Refer to the Footnotes Page for additional information on this class code.

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
5445	4.34	1000	1.65	0.27	0.42	6836	3.25	1000	1.21	0.28	0.49
5462	5.63	1000	2.08	0.28	0.49	6843F	28.35	1000	7.74	0.25	0.55
5472	3.36	1000	1.24	0.27	0.43	6845F	18.68	1000	5.85	0.20	0.34
5473	5.73	1000	2.24	0.29	0.44	6854	3.77	1000	1.44	0.29	0.41
5474	5.54	1000	1.97	0.26	0.47	6872F	23.24	1000	7.12	0.19	0.35
5478	3.69	1000	1.42	0.28	0.41	6874F	36.63	1000	11.08	0.18	0.34
5479	5.55	1000	2.07	0.28	0.47	6882	4.94	1000	1.52	0.21	0.29
5480	4.04	1000	1.41	0.25	0.42	6884	14.16	1000	4.02	0.16	0.25
5491	1.59	687	0.59	0.27	0.42	7016M	7.38	1000	2.34	0.23	0.39
5506	4.98	1000	1.84	0.27	0.48	7024M	8.20	1000	2.60	0.23	0.39
5507	2.31	885	0.84	0.26	0.44	7038M	10.59	1000	2.49	0.12	0.15
5508D	7.90	1000	2.66	0.25	0.49	7046M	6.51	1000	2.41	0.29	0.47
5536	-	-	1.31	0.28	-	7047M	12.68	1000	3.63	0.23	0.39
5537	3.40	1000	1.31	0.28	0.43	7050M	18.20	1000	3.87	0.12	0.15
5538	4.60	1000	1.66	0.27	0.46	7090M	11.77	1000	2.77	0.12	0.15
5551	11.82	1000	4.30	0.26	0.44	7098M	7.23	1000	2.67	0.29	0.47
5606	1.74	729	0.63	0.26	0.47	7099M	11.18	1000	3.73	0.29	0.47
5610	3.31	1000	1.30	0.28	0.48	7133	4.14	1000	1.45	0.26	0.46
5645	7.23	1000	2.72	0.28	0.48	7151M	5.03	1000	1.77	0.26	0.46
5651	6.77	1000	2.54	0.28	0.47	7152M	8.64	1000	2.73	0.26	0.46
5703	25.81	1000	8.25	0.22	0.43	7153M	5.59	1000	1.96	0.26	0.46
5705	3.33	1000	1.22	0.26	0.41	7222	4.01	1000	1.54	0.28	0.41
5951	0.60	415	0.23	0.28	0.53	7228	5.48	1000	2.05	0.27	0.42
6003	9.05	1000	3.19	0.26	0.50	7229	6.41	1000	2.28	0.25	0.37
6005	4.80	1000	1.67	0.25	0.42	7230	6.64	1000	2.56	0.28	0.41
6017	4.71	1000	1.70	0.26	0.41	7231	5.74	1000	2.10	0.27	0.45
6018	2.21	858	0.79	0.25	0.37	7232	3.13	1000	1.17	0.27	0.41
6045	2.59	962	0.84	0.22	0.41	7309F	27.14	1000	8.75	0.17	0.27
6204	7.55	1000	2.71	0.26	0.42	7313F	10.47	1000	3.13	0.20	0.40
6206	3.83	1000	1.28	0.25	0.44	7317F	19.42	1000	6.13	0.20	0.35
6213	3.75	1000	1.27	0.24	0.43	7327F	17.48	1000	5.38	0.18	0.34
6214	2.38	905	0.83	0.25	0.40	7333M	2.86	1000	0.87	0.21	0.35
6216	4.67	1000	1.72	0.27	0.46	7335M	3.18	1000	0.97	0.21	0.35
6217	4.64	1000	1.66	0.26	0.45	7337M	4.92	1000	1.35	0.21	0.35
6229	3.63	1000	1.38	0.27	0.47	7350F	20.93	1000	6.28	0.19	0.37
6233	4.12	1000	1.45	0.24	0.38	7360	5.61	1000	2.15	0.28	0.46
6235	8.22	1000	3.03	0.27	0.43	7370	4.46	1000	1.78	0.29	0.49
6236	10.33	1000	3.69	0.25	0.41	7380	3.54	1000	1.34	0.28	0.47
6237	2.72	998	1.10	0.29	0.38	7382	3.25	1000	1.23	0.29	0.49
6251D	3.84	1000	1.23	0.23	0.38	7390	3.03	1000	1.19	0.29	0.45
6252D	10.94	1000	3.83	0.27	0.47	7394M	8.83	1000	2.20	0.15	0.24
6260D	8.35	1000	2.39	0.21	0.40	7395M	9.81	1000	2.45	0.15	0.24
6306	3.15	1000	1.12	0.25	0.42	7398M	15.17	1000	3.42	0.15	0.24
6319	3.60	1000	1.37	0.28	0.44	7403	2.00	800	0.81	0.30	0.50
6325	4.87	1000	1.76	0.26	0.43	7405N	1.08	646	0.42	0.28	0.43
6400	5.92	1000	2.34	0.28	0.47	7409	17.11	1000	5.49	0.24	0.41
6504	2.34	894	0.91	0.28	0.52	7420	7.27	1000	1.94	0.17	0.30
6702M*	7.28	1000	2.65	0.26	0.45	7421	3.09	1000	1.00	0.22	0.41
6703M*	12.50	1000	4.11	0.26	0.45	7422	1.85	759	0.53	0.20	0.35
6704M*	8.09	1000	2.94	0.26	0.45	7423	2.00	800	0.74	0.28	0.49
6801F	8.91	1000	2.89	0.18	0.27	7425	9.54	1000	2.57	0.20	0.43
6811	3.79	1000	1.21	0.20	0.32	7431N	1.18	682	0.36	0.21	0.35
6824F	14.81	1000	4.37	0.21	0.42	7445N	0.36	-	-	-	-
6826F	15.71	1000	4.67	0.22	0.42	7453N	0.39	-	-	-	-
6834	4.39	1000	1.66	0.29	0.53	7502	1.30	608	0.48	0.28	0.48

* Refer to the Footnotes Page for additional information on this class code.

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CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
7515	1.15	566	0.38	0.24	0.42	8235	3.62	1000	1.46	0.29	0.47
7520	3.06	1000	1.17	0.29	0.49	8263	6.62	1000	2.59	0.28	0.52
7538	13.97	1000	4.38	0.26	0.58	8264	7.37	1000	2.77	0.28	0.56
7539	1.36	624	0.50	0.27	0.46	8265	4.28	1000	1.59	0.28	0.47
7540	3.63	1000	1.24	0.27	0.52	8279	6.32	1000	2.36	0.27	0.51
7580	2.86	1000	1.06	0.28	0.53	8288	4.53	1000	1.64	0.25	0.47
7590	2.71	995	1.06	0.28	0.51	8291	3.90	1000	1.52	0.29	0.54
7600	1.28	602	0.48	0.28	0.47	8292	2.86	1000	1.16	0.29	0.48
7601	5.10	1000	1.75	0.24	0.38	8293	7.59	1000	3.00	0.28	0.47
7605	1.88	767	0.71	0.28	0.47	8304	5.23	1000	1.84	0.26	0.46
7610	0.27	324	0.10	0.27	0.49	8350	3.40	1000	1.25	0.27	0.44
7611	3.95	1000	1.47	0.28	0.47	8380	2.37	902	0.88	0.28	0.49
7612	8.68	1000	2.95	0.24	0.40	8381	1.76	734	0.72	0.30	0.49
7613	2.69	990	0.99	0.27	0.44	8385	2.57	957	0.95	0.28	0.51
7698X	0.91	500	0.31	0.28	-	8392	1.87	764	0.73	0.28	0.52
7699X	2.24	866	0.71	0.28	-	8393X	1.90	773	0.73	0.28	0.46
7704	2.94	1000	1.07	0.27	0.51	8500	4.46	1000	1.64	0.27	0.46
7720	2.43	918	0.88	0.28	0.56	8601	0.57	407	0.21	0.27	0.45
7725X	1.06	542	0.34	0.28	-	8606	4.05	1000	1.51	0.27	0.43
7855	5.99	1000	2.18	0.26	0.45	8709F	7.41	1000	2.51	0.19	0.26
8001	1.67	709	0.65	0.28	0.52	8719	1.83	753	0.68	0.26	0.40
8002	1.98	795	0.80	0.29	0.50	8720	0.96	514	0.37	0.28	0.47
8006	1.69	715	0.69	0.29	0.47	8721	0.33	341	0.11	0.26	0.51
8008	1.12	558	0.45	0.30	0.52	8726F	10.77	1000	3.16	0.20	0.40
8010	1.65	704	0.65	0.29	0.52	8734M	0.50	388	0.19	0.28	0.48
8013	0.32	338	0.13	0.28	0.44	8737M	0.45	374	0.18	0.28	0.48
8015	0.58	410	0.24	0.30	0.48	8738M	0.77	462	0.26	0.28	0.48
8017	1.24	591	0.49	0.29	0.54	8742	0.37	352	0.14	0.28	0.48
8018	2.38	905	0.95	0.29	0.52	8745	2.66	982	1.08	0.29	0.46
8021	2.66	982	1.04	0.29	0.54	8748	0.34	344	0.13	0.28	0.47
8031	2.99	1000	1.15	0.27	0.45	8755	0.36	349	0.12	0.23	0.42
8032	4.35	1000	1.75	0.30	0.55	8800	0.74	454	0.30	0.29	0.50
8033	1.71	720	0.68	0.29	0.52	8803	0.07	269	0.03	0.30	0.50
8039	1.27	599	0.50	0.29	0.53	8805M	0.32	338	0.12	0.27	0.49
8044	2.23	863	0.91	0.29	0.48	8810	0.24	316	0.09	0.27	0.49
8045	0.47	379	0.19	0.28	0.47	8814M	0.29	330	0.11	0.27	0.49
8046	1.79	742	0.68	0.27	0.50	8815M	0.50	388	0.17	0.27	0.49
8047	1.06	542	0.43	0.29	0.52	8820	0.13	286	0.05	0.28	0.47
8050	-	-	0.49	0.29	-	8824	2.85	1000	1.15	0.29	0.51
8058	1.94	784	0.75	0.28	0.53	8825	2.01	803	0.81	0.29	0.52
8072	0.65	429	0.25	0.29	0.52	8826	2.05	814	0.83	0.29	0.51
8102	1.80	745	0.73	0.29	0.48	8829	2.34	894	0.94	0.29	0.51
8103	3.55	1000	1.33	0.28	0.58	8831	1.31	610	0.51	0.29	0.55
8105	3.24	1000	1.15	0.23	0.38	8832	0.21	308	0.08	0.27	0.50
8106	4.78	1000	1.77	0.28	0.50	8833*	0.67	434	0.27	0.29	0.51
8107	3.37	1000	1.23	0.27	0.48	8835	2.24	866	0.91	0.29	0.48
8111	2.19	852	0.90	0.30	0.48	8861	1.19	577	0.48	0.30	0.54
8116	2.22	861	0.86	0.28	0.51	8868	0.27	324	0.11	0.29	0.54
8203	5.64	1000	2.25	0.29	0.51	8869	0.67	434	0.27	0.30	0.53
8204	6.50	1000	2.38	0.28	0.50	8871	0.31	335	0.13	0.30	0.44
8209	2.88	1000	1.14	0.28	0.48	8901	0.14	289	0.05	0.27	0.43
8215	2.59	962	0.95	0.27	0.49	9012	0.94	509	0.35	0.28	0.51
8227	3.16	1000	1.17	0.27	0.42	9014X	2.68	987	1.03	0.27	0.48
8232	3.51	1000	1.34	0.28	0.47	9015	2.93	1000	1.13	0.29	0.50
8233	3.64	1000	1.32	0.25	0.39	9016	2.00	800	0.78	0.29	0.52

* Refer to the Footnotes Page for additional information on this class code.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

Page S6

Effective January 1, 2006

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO	CLASS CODE	RATE	MIN PREM	ELR	D RATIO	EX-MED RATIO
9019	2.21	858	0.82	0.26	0.40						
9033	1.90	773	0.75	0.28	0.46						
9040*	2.41	913	0.95	0.29	0.53						
9044	1.51	665	0.61	0.30	0.54						
9052	1.83	753	0.74	0.29	0.50						
9058	1.90	773	0.76	0.29	0.54						
9059	2.05	814	0.83	0.29	0.48						
9060	1.36	624	0.55	0.29	0.51						
9061	1.34	619	0.54	0.29	0.52						
9062	1.80	745	0.72	0.30	0.53						
9063	0.81	473	0.31	0.29	0.54						
9077F	3.55	1000	1.17	0.16	0.27						
9082	1.67	709	0.65	0.29	0.55						
9083X	1.60	690	0.62	0.29	0.55						
9084	1.31	610	0.53	0.29	0.50						
9088a	a	a	a	a	a						
9089	0.88	492	0.33	0.26	0.42						
9093	1.25	594	0.49	0.28	0.52						
9101	2.89	1000	1.16	0.29	0.51						
9102	2.67	984	1.03	0.28	0.51						
9110	1.85	759	0.74	0.29	0.52						
9154	1.50	663	0.55	0.28	0.53						
9156	1.80	745	0.72	0.29	0.53						
9178	16.17	1000	6.44	0.29	0.53						
9179	9.70	1000	3.72	0.28	0.53						
9180	7.67	1000	2.86	0.28	0.61						
9182	2.30	883	0.91	0.29	0.53						
9186	13.93	1000	4.62	0.24	0.44						
9220	3.33	1000	1.31	0.29	0.52						
9402	3.77	1000	1.36	0.27	0.48						
9403	5.86	1000	2.19	0.28	0.46						
9410	2.13	836	0.86	0.29	0.50						
9501	2.20	855	0.87	0.29	0.51						
9505	2.76	1000	1.12	0.29	0.46						
9516	1.38	630	0.50	0.27	0.48						
9519X	2.20	855	0.85	0.29	0.46						
9521	3.16	1000	1.23	0.29	0.46						
9522	1.61	693	0.65	0.29	0.50						
9534	3.00	1000	1.07	0.25	0.42						
9554	7.90	1000	2.73	0.25	0.46						
9586	0.73	451	0.30	0.29	0.49						
9600	1.61	693	0.58	0.24	0.42						
9620	0.69	440	0.26	0.28	0.51						

* Refer to the Footnotes Page for additional information on this class code.

Effective January 1, 2006
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTE

A 25% residual market surcharge applies to the entire standard premium for policies with premium in excess of \$2,500, subject to audit.

- a Rate for each individual risk must be obtained by NCCI Customer Service or the Indiana Compensation Rating Bureau (ICRB).
- A Minimum Premium \$100 per ginning location for policy minimum premium computation.
- D Rate for classification already includes the specific disease loading shown in the table below. See Basic Manual Rule 3-A-7.
- E Rate for classification already includes the specific disease loading shown in the table below.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.51	S	1710E	0.07	S	3175D	0.05	S
0065D	0.09	S	1741E	0.46	S	4024E	0.04	S
0066D	0.09	S	1803D	0.45	S	5508D	0.06	S
0067D	0.09	S	1852D	0.09	Asb	6251D	0.04	S
1164E	0.14	S	3081D	0.08	S	6252D	0.13	S
1165E	0.05	S	3082D	0.09	S	6260D	0.10	S
1624E	0.04	S	3085D	0.05	S			

S=Silica, Asb=Asbestos

- F Rate provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Rate includes a provision for federal assessment.
- M Rate provides for coverage under Admiralty Law and Federal Employers' Liability Act (FELA). A provision for the USL& HW assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding rate are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4766	0766
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

* Class Codes with Specific Footnotes

- 1005 Rate includes a non-ratable disease element of \$3.88. (For coverage written separately for federal benefits only, \$2.69. For coverage written separately for state benefits only, \$1.19.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$39.95.
For 1016 New Mine, the rate is \$28.12.

Rate for Large, Small and New Mine includes a non-ratable disease element of \$14.47. (For coverage written separately for federal benefits only, \$10.02. For coverage written separately for state benefits only, \$4.45.) Includes a catastrophe loading of \$0.14. Refer to the Manual of Underground Coal Mine Rules, Classifications, and Rates for rules applicable to the use of this classification code.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.087 and elr x 1.885.
- 6704 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate and elr each x 1.35.
- 8833 The ex-medical rate for this classification is \$0.33
- 9040 The ex-medical rate for this classification is \$1.13

Effective January 1, 2006
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$49,691.00
Leased or rented vehicle.....	\$33,127.00

Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents - (Assigned Risk)..... 0.01

Expense Constant applicable in accordance with **Basic Manual** Rule 3-A-11..... \$250.00

Loss Sensitive Rating Plan (LSRP) - The factors which are used in the calculation of the LSRP are as follows:

Basic Factor	0.30	LSRP Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.03
Loss Conversion Factor	1.128	3rd Adjustment	0.02
Tax Multiplier	1.016	4th Adjustment	0

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the footnote instructions for Code 9178 -- "Athletic Team: Non-Contact Sports," Code 9179 -- "Athletic Team: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,500.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$319.00

Premium Reduction Percentages - The following percentages are applicable by deductible amount and hazard group for total losses on a per claim basis:

Deductible Amount	With Coinsurance Premium Reduction Percentages				Deductible Amount	Without Coinsurance Premium Reduction Percentages			
	HAZARD GROUP					HAZARD GROUP			
	I	II	III	IV		I	II	III	IV
\$0	6.7%	6.6%	5.0%	4.0%	\$500	5.2%	5.2%	3.3%	2.5%
\$500	10.9%	10.7%	7.7%	6.0%	\$1,000	8.1%	8.1%	5.2%	4.0%
\$1,000	13.2%	13.0%	9.2%	7.3%	\$1,500	10.0%	10.0%	6.5%	5.1%
\$1,500	14.7%	14.5%	10.2%	8.2%	\$2,000	11.5%	11.5%	7.5%	5.9%
\$2,000	16.0%	15.8%	11.1%	8.8%	\$2,500	12.8%	12.7%	8.5%	6.7%
\$2,500	17.0%	16.8%	11.8%	9.4%	\$3,000	13.9%	13.8%	9.3%	7.3%
\$3,000	17.9%	17.7%	12.5%	9.9%	\$3,500	15.0%	14.8%	10.1%	7.9%
\$3,500	18.7%	18.4%	13.1%	10.4%	\$4,000	16.0%	15.8%	10.8%	8.5%
\$4,000	19.5%	19.2%	13.7%	10.9%	\$4,500	16.9%	16.7%	11.5%	9.0%
\$4,500	20.2%	19.9%	14.2%	11.3%	\$5,000	17.7%	17.5%	12.1%	9.5%
\$5,000	20.9%	20.5%	14.7%	11.7%					

Per Passenger Seat Surcharge - In accordance with the footnote instructions for classification Code 7421, the surcharge is
 maximum surcharge per aircraft..... \$1,000
 per passenger seat..... \$100

Premium Determination for Partners, Sole Proprietors, and Members or Managers of Limited Liability Companies in accordance with **Basic Manual** Rule 2-E-3, as amended in Indiana Special Rules..... \$43,400.00

Terrorism Risk Insurance Act -Certified Losses (Assigned Risk)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 73%

(Multiply a Non-F classification rate by a factor of 1.73 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in state and federal benefits (1.53) and the adjustment for differences in state and federal loss-based expenses (1.132).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$5,000. If more than two years, an average annual premium of at least \$2,500 is required. Page A-1 of the **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective January 1, 2006
TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses			Weighting Values	Expected Losses		Weighting Values	
0	--	764	0.04	431,025	--	454,800	0.44
765	--	3,089	0.05	454,801	--	479,951	0.45
3,090	--	5,465	0.06	479,952	--	506,603	0.46
5,466	--	7,891	0.07	506,604	--	534,893	0.47
7,892	--	10,371	0.08	534,894	--	564,977	0.48
10,372	--	17,347	0.09	564,978	--	597,033	0.49
17,348	--	25,822	0.10	597,034	--	631,261	0.50
25,823	--	33,360	0.11	631,262	--	667,889	0.51
33,361	--	40,700	0.12	667,890	--	707,179	0.52
40,701	--	48,041	0.13	707,180	--	749,434	0.53
48,042	--	55,472	0.14	749,435	--	795,001	0.54
55,473	--	63,044	0.15	795,002	--	844,287	0.55
63,045	--	70,791	0.16	844,288	--	897,766	0.56
70,792	--	78,738	0.17	897,767	--	955,997	0.57
78,739	--	86,908	0.18	955,998	--	1,019,644	0.58
86,909	--	95,319	0.19	1,019,645	--	1,089,499	0.59
95,320	--	103,989	0.20	1,089,500	--	1,166,518	0.60
103,990	--	112,937	0.21	1,166,519	--	1,251,862	0.61
112,938	--	122,181	0.22	1,251,863	--	1,346,958	0.62
122,182	--	131,738	0.23	1,346,959	--	1,453,579	0.63
131,739	--	141,628	0.24	1,453,580	--	1,573,957	0.64
141,629	--	151,871	0.25	1,573,958	--	1,710,938	0.65
151,872	--	162,489	0.26	1,710,939	--	1,868,210	0.66
162,490	--	173,503	0.27	1,868,211	--	2,050,645	0.67
173,504	--	184,938	0.28	2,050,646	--	2,264,807	0.68
184,939	--	196,820	0.29	2,264,808	--	2,519,759	0.69
196,821	--	209,177	0.30	2,519,760	--	2,828,385	0.70
209,178	--	222,038	0.31	2,828,386	--	3,209,626	0.71
222,039	--	235,437	0.32	3,209,627	--	3,692,530	0.72
235,438	--	249,408	0.33	3,692,531	--	4,324,018	0.73
249,409	--	263,989	0.34	4,324,019	--	5,185,136	0.74
263,990	--	279,222	0.35	5,185,137	--	6,428,970	0.75
279,223	--	295,152	0.36	6,428,971	--	8,383,563	0.76
295,153	--	311,829	0.37	8,383,564	--	11,901,827	0.77
311,830	--	329,307	0.38	11,901,828	--	20,111,102	0.78
329,308	--	347,646	0.39	20,111,103	--	61,157,458	0.79
347,647	--	366,910	0.40	61,157,459	AND OVER	0.80	
366,911	--	387,173	0.41				
387,174	--	408,515	0.42				
408,516	--	431,024	0.43				

(a) G	3.65
(b) State Per Claim Accident Limitation	\$91,000
(c) State Multiple Claim Accident Limitation	\$182,000
(d) USL&HW Per Claim Accident Limitation	\$416,500
(e) USL&HW Multiple Claim Accident Limitation	\$833,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)</i>	

Effective January 1, 2006
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 19,632	9,125	629,994 -- 648,233	73,000	1,268,559 -- 1,286,805	136,875
19,633 -- 33,789	10,950	648,234 -- 666,473	74,825	1,286,806 -- 1,305,053	138,700
33,790 -- 50,056	12,775	666,474 -- 684,714	76,650	1,305,054 -- 1,323,300	140,525
50,057 -- 67,216	14,600	684,715 -- 702,955	78,475	1,323,301 -- 1,341,548	142,350
67,217 -- 84,794	16,425	702,956 -- 721,197	80,300	1,341,549 -- 1,359,796	144,175
84,795 -- 102,592	18,250	721,198 -- 739,439	82,125	1,359,797 -- 1,378,043	146,000
102,593 -- 120,519	20,075	739,440 -- 757,681	83,950	1,378,044 -- 1,396,291	147,825
120,520 -- 138,527	21,900	757,682 -- 775,924	85,775	1,396,292 -- 1,414,539	149,650
138,528 -- 156,589	23,725	775,925 -- 794,167	87,600	1,414,540 -- 1,432,787	151,475
156,590 -- 174,690	25,550	794,168 -- 812,411	89,425	1,432,788 -- 1,451,035	153,300
174,691 -- 192,818	27,375	812,412 -- 830,654	91,250	1,451,036 -- 1,469,283	155,125
192,819 -- 210,966	29,200	830,655 -- 848,898	93,075	1,469,284 -- 1,487,531	156,950
210,967 -- 229,131	31,025	848,899 -- 867,143	94,900	1,487,532 -- 1,505,779	158,775
229,132 -- 247,308	32,850	867,144 -- 885,387	96,725	1,505,780 -- 1,524,027	160,600
247,309 -- 265,494	34,675	885,388 -- 903,632	98,550	1,524,028 -- 1,542,275	162,425
265,495 -- 283,689	36,500	903,633 -- 921,877	100,375	1,542,276 -- 1,560,524	164,250
283,690 -- 301,890	38,325	921,878 -- 940,122	102,200	1,560,525 -- 1,578,772	166,075
301,891 -- 320,097	40,150	940,123 -- 958,367	104,025	1,578,773 -- 1,597,020	167,900
320,098 -- 338,308	41,975	958,368 -- 976,613	105,850	1,597,021 -- 1,615,269	169,725
338,309 -- 356,524	43,800	976,614 -- 994,858	107,675	1,615,270 -- 1,633,517	171,550
356,525 -- 374,742	45,625	994,859 -- 1,013,104	109,500	1,633,518 -- 1,651,765	173,375
374,743 -- 392,964	47,450	1,013,105 -- 1,031,350	111,325	1,651,766 -- 1,670,014	175,200
392,965 -- 411,188	49,275	1,031,351 -- 1,049,596	113,150	1,670,015 -- 1,688,262	177,025
411,189 -- 429,414	51,100	1,049,597 -- 1,067,842	114,975	1,688,263 -- 1,706,511	178,850
429,415 -- 447,642	52,925	1,067,843 -- 1,086,089	116,800	1,706,512 -- 1,724,759	180,675
447,643 -- 465,872	54,750	1,086,090 -- 1,104,335	118,625	1,724,760 -- 1,742,875	182,500
465,873 -- 484,104	56,575	1,104,336 -- 1,122,582	120,450		
484,105 -- 502,336	58,400	1,122,583 -- 1,140,828	122,275		
502,337 -- 520,570	60,225	1,140,829 -- 1,159,075	124,100		
520,571 -- 538,805	62,050	1,159,076 -- 1,177,322	125,925		
538,806 -- 557,041	63,875	1,177,323 -- 1,195,569	127,750		
557,042 -- 575,278	65,700	1,195,570 -- 1,213,816	129,575		
575,279 -- 593,516	67,525	1,213,817 -- 1,232,063	131,400		
593,517 -- 611,754	69,350	1,232,064 -- 1,250,311	133,225		
611,755 -- 629,993	71,175	1,250,312 -- 1,268,558	135,050		

For Expected Losses greater than \$1,742,875, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(3.65) / (\text{Expected Losses} + (700)(3.65))$$

G = 3.65



Coal Miners Experience Rating Plan

Table III - Table of W and B Values
 State Average D & P.T. Value: 150000

Indiana

01/01/06

Exhibit VI

Expected Losses			W	B	Expected Losses			W	B
0	--	25,000	0.00	41,250	784,625	--	799,374	0.52	332,736
25,001	--	47,124	0.01	53,250	799,375	--	814,124	0.53	331,697
47,125	--	61,874	0.02	64,999	814,125	--	828,874	0.54	330,407
61,875	--	76,624	0.03	76,497	828,875	--	843,624	0.55	328,866
76,625	--	91,374	0.04	87,744	843,625	--	858,374	0.56	327,074
91,375	--	106,124	0.05	98,741	858,375	--	873,124	0.57	325,032
106,125	--	120,874	0.06	109,487	873,125	--	887,874	0.58	322,739
120,875	--	135,624	0.07	119,982	887,875	--	902,624	0.59	320,195
135,625	--	150,374	0.08	130,226	902,625	--	917,374	0.60	317,400
150,375	--	165,124	0.09	140,220	917,375	--	932,124	0.61	314,355
165,125	--	179,874	0.10	149,963	932,125	--	946,874	0.62	311,059
179,875	--	194,624	0.11	159,455	946,875	--	961,624	0.63	307,512
194,625	--	209,374	0.12	168,696	961,625	--	976,374	0.64	303,714
209,375	--	224,124	0.13	177,687	976,375	--	991,124	0.65	299,666
224,125	--	238,874	0.14	186,427	991,125	--	1,005,874	0.66	295,367
238,875	--	253,624	0.15	194,916	1,005,875	--	1,020,624	0.67	290,817
253,625	--	268,374	0.16	203,154	1,020,625	--	1,035,374	0.68	286,016
268,375	--	283,124	0.17	211,142	1,035,375	--	1,050,124	0.69	280,965
283,125	--	297,874	0.18	218,879	1,050,125	--	1,064,874	0.70	275,663
297,875	--	312,624	0.19	226,365	1,064,875	--	1,079,624	0.71	270,110
312,625	--	327,374	0.20	233,600	1,079,625	--	1,094,374	0.72	264,306
327,375	--	342,124	0.21	240,585	1,094,375	--	1,109,124	0.73	258,252
342,125	--	356,874	0.22	247,319	1,109,125	--	1,123,874	0.74	251,947
356,875	--	371,624	0.23	253,802	1,123,875	--	1,138,624	0.75	245,391
371,625	--	386,374	0.24	260,034	1,138,625	--	1,153,374	0.76	238,584
386,375	--	401,124	0.25	266,016	1,153,375	--	1,168,124	0.77	231,527
401,125	--	415,874	0.26	271,747	1,168,125	--	1,182,874	0.78	224,219
415,875	--	430,624	0.27	277,227	1,182,875	--	1,197,624	0.79	216,660
430,625	--	445,374	0.28	282,456	1,197,625	--	1,212,374	0.80	208,850
445,375	--	460,124	0.29	287,435	1,212,375	--	1,227,124	0.81	200,790
460,125	--	474,874	0.30	292,163	1,227,125	--	1,241,874	0.82	192,479
474,875	--	489,624	0.31	296,640	1,241,875	--	1,256,624	0.83	183,917
489,625	--	504,374	0.32	300,866	1,256,625	--	1,271,374	0.84	175,104
504,375	--	519,124	0.33	304,842	1,271,375	--	1,286,124	0.85	166,041
519,125	--	533,874	0.34	308,567	1,286,125	--	1,300,874	0.86	156,727
533,875	--	548,624	0.35	312,041	1,300,875	--	1,315,624	0.87	147,162
548,625	--	563,374	0.36	315,264	1,315,625	--	1,330,374	0.88	137,346
563,375	--	578,124	0.37	318,237	1,330,375	--	1,345,124	0.89	127,280
578,125	--	592,874	0.38	320,959	1,345,125	--	1,359,874	0.90	116,963
592,875	--	607,624	0.39	323,430	1,359,875	--	1,374,624	0.91	106,395
607,625	--	622,374	0.40	325,650	1,374,625	--	1,389,374	0.92	95,576
622,375	--	637,124	0.41	327,620	1,389,375	--	1,404,124	0.93	84,507
637,125	--	651,874	0.42	329,339	1,404,125	--	1,418,874	0.94	73,187
651,875	--	666,624	0.43	330,807	1,418,875	--	1,433,624	0.95	61,616
666,625	--	681,374	0.44	332,024	1,433,625	--	1,448,374	0.96	49,794
681,375	--	696,124	0.45	332,991	1,448,375	--	1,463,124	0.97	37,722
696,125	--	710,874	0.46	333,707	1,463,125	--	1,477,874	0.98	25,399
710,875	--	725,624	0.47	334,172	1,477,875	--	1,499,999	0.99	12,825
725,625	--	740,374	0.48	334,386	1,500,000	--	OVER	1.00	0
740,375	--	755,124	0.49	334,350					
755,125	--	769,874	0.50	334,063					
769,875	--	784,624	0.51	333,525					

Effective January 1, 2006
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

<p>1. Hazard Group Differentials</p> <table border="1"> <thead> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV</th> </tr> </thead> <tbody> <tr> <td>1.66</td> <td>1.50</td> <td>1.05</td> <td>0.72</td> </tr> </tbody> </table>	I	II	III	IV	1.66	1.50	1.05	0.72	<p>2. Tax Multipliers</p> <p>a. State (non-F Classes) 1.016</p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.100</p>
I	II	III	IV						
1.66	1.50	1.05	0.72						

<p>3. Expected Loss Ratio</p> <p>0.636</p>	<p>Expected Loss and Allocated Expense Ratio</p> <p>0.697</p>	<p>4. Expense Ratio</p> <p>0.313</p>	<p>Expense Ratio Loaded for ALAE Option</p> <p>0.253</p>
---------------------------------------------------	----------------------------------------------------------------------	---------------------------------------------	-----------------------------------------------------------------

5. **2005 Table of Expected Loss Ranges**
Effective October 1, 2005

<p>6. Excess Loss Factors (Applicable to New and Renewal Policies)</p>	<p>Excess Loss and Allocated Expense Factors (Applicable to New and Renewal Policies)</p>
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Per Accident Limitation	Hazard Groups				Hazard Groups			
	I	II	III	IV	I	II	III	IV
\$10,000 †	0.379	0.387	0.459	0.500	0.414	0.422	0.497	0.539
\$15,000 †	0.325	0.336	0.414	0.464	0.358	0.370	0.452	0.504
\$20,000 †	0.284	0.297	0.378	0.434	0.316	0.329	0.415	0.474
\$25,000	0.252	0.266	0.348	0.408	0.282	0.298	0.385	0.448
\$30,000	0.226	0.241	0.323	0.386*	0.255	0.271	0.360	0.426*
\$35,000	0.205	0.220	0.301	0.366*	0.233	0.249	0.337	0.406*
\$40,000	0.188	0.203	0.282	0.349*	0.214	0.231	0.318	0.388*
\$50,000	0.160	0.175	0.252	0.319*	0.183	0.201	0.285	0.358*
\$75,000	0.116	0.131	0.200	0.265*	0.136	0.154	0.229	0.301*
\$100,000	0.091	0.106	0.167	0.229*	0.109	0.125	0.194	0.263*
\$125,000	0.076	0.089	0.145	0.203	0.091	0.107	0.169	0.234
\$150,000	0.065	0.078	0.128	0.183	0.079	0.093	0.152	0.212
\$175,000	0.057	0.068	0.115	0.167	0.069	0.083	0.137	0.195
\$200,000	0.050	0.061	0.106	0.154	0.061	0.074	0.125	0.180
\$225,000	0.045	0.055	0.097	0.143	0.055	0.068	0.116	0.168
\$250,000	0.040	0.051	0.090	0.134	0.050	0.062	0.107	0.157
\$275,000	0.037	0.047	0.083	0.125	0.046	0.057	0.101	0.148
\$300,000	0.035	0.044	0.078	0.118	0.043	0.054	0.094	0.140
\$325,000	0.032	0.041	0.074	0.111	0.039	0.050	0.089	0.132
\$350,000	0.030	0.039	0.070	0.106	0.037	0.048	0.084	0.126
\$375,000	0.029	0.037	0.066	0.101	0.035	0.045	0.079	0.120
\$400,000	0.027	0.035	0.063	0.096	0.033	0.043	0.076	0.114
\$425,000	0.025	0.033	0.060	0.092	0.032	0.041	0.072	0.110
\$450,000	0.025	0.032	0.057	0.088	0.030	0.039	0.069	0.105
\$475,000	0.023	0.031	0.055	0.085	0.029	0.037	0.066	0.101
\$500,000	0.022	0.029	0.053	0.082	0.028	0.036	0.064	0.097
\$600,000	0.020	0.026	0.046	0.071	0.023	0.032	0.056	0.085
\$700,000	0.017	0.023	0.042	0.063	0.021	0.028	0.050	0.076
\$800,000	0.015	0.021	0.038	0.057	0.019	0.025	0.045	0.069
\$900,000	0.014	0.019	0.035	0.053	0.017	0.023	0.042	0.063
\$1,000,000	0.013	0.018	0.033	0.049	0.016	0.021	0.039	0.059
\$2,000,000	0.007	0.010	0.020	0.030	0.009	0.013	0.023	0.036
\$3,000,000	0.005	0.008	0.015	0.022	0.006	0.010	0.018	0.026
\$4,000,000	0.005	0.007	0.012	0.018	0.006	0.008	0.014	0.021
\$5,000,000	0.004	0.006	0.010	0.015	0.005	0.007	0.012	0.018
\$6,000,000	0.003	0.005	0.009	0.013	0.004	0.006	0.011	0.016
\$7,000,000	0.003	0.005	0.008	0.012	0.003	0.006	0.010	0.014
\$8,000,000	0.003	0.005	0.007	0.010	0.003	0.006	0.009	0.013
\$9,000,000	0.003	0.005	0.007	0.010	0.003	0.005	0.008	0.012
\$10,000,000	0.003	0.004	0.007	0.009	0.003	0.005	0.008	0.011

* Also applicable to Underground Coal Mine classifications.
† This loss limit is not applicable for retrospective rating in this state.

7. **Retrospective Development Factors**

With Loss Limit			Without Loss Limit			4th & Subsequent Adjustment
1st	2nd	3rd	1st	2nd	3rd	
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	0.00
0.04	0.02	0.01	0.07	0.03	0.02	

8. **State Special Classifications by Hazard Group**

Code No.	HG	Code No.	HG	Code No.	HG	Code No.	HG
1604	III	4716	II	7698	III	7725	IV
2797	II	4766	IV	7699	IV		