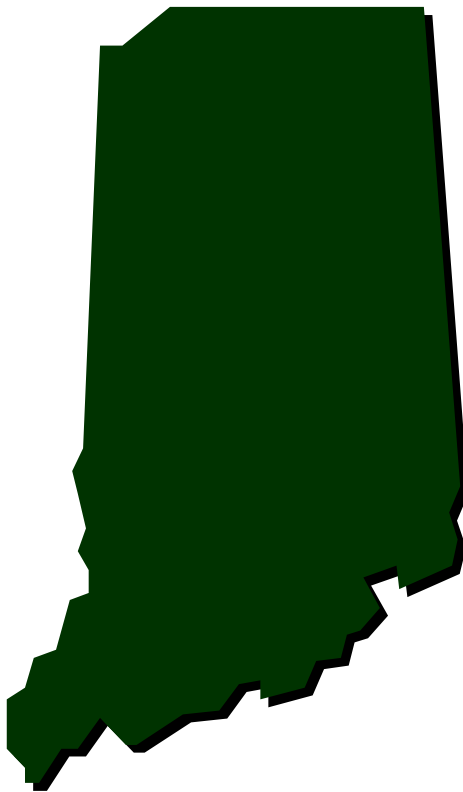


INDIANA

Indiana DOI Stamped
"FILED" on 10/11/07



**VOLUNTARY ADVISORY and ASSIGNED RISK RATES
ADVISORY LOSS COSTS
TO BECOME EFFECTIVE JANUARY 1, 2008**



September 24, 2007

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

**RE: Workers Compensation Advisory Rates –
Also Applicable to Assigned Risk Business**

Dear Commissioner Atterholt:

In accordance with the applicable statutes and regulations in the state of Indiana, I am filing for your consideration and approval workers compensation advisory and assigned risk rates and rating values. This filing proposes a 0.4% increase to the overall rate level to become effective on January 1, 2008 for new and renewal business.

Our desire is to make this filing as clear as possible. For additional information, a technical supplement is available. If you would find it helpful, we would be glad to meet with you at your convenience.

We make this filing on behalf of the members and subscribers of the Indiana Compensation Rating Bureau. All persons on the "Interested Persons List" have been notified of the captioned filing.

I respectfully request that the duplicate copy of this filing letter be stamped "Filed" and returned to me within thirty (30) days from the date stamped received by your office.

Sincerely,

Actuarial content prepared by:

Ronald W. Cooper
President

Robert Moss, ACAS, MAAA, ARe
Manager and Associate Actuary, NCCI

Enclosure



Actuarial Certification

The information contained in this filing has been prepared under the direction of the undersigned actuary in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its *Code of Professional Conduct*, to observe the Actuarial Standards of Practice when practicing in the United States.

Filing prepared by:

A handwritten signature in black ink, reading "Robert J. Moss". The signature is written in a cursive style with a large, prominent "R" and "M".

Robert Moss
Manager and Associate Actuary, ACAS, MAAA, ARe
Actuarial & Economic Services
National Council on Compensation Insurance, Inc. (NCCI)
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BACKGROUND AND FILING PROCEDURE

The workers compensation benefit system in Indiana is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

As the data collection service provider to the Indiana Compensation Rating Bureau (ICRB), the National Council on Compensation Insurance (NCCI) collects an extensive amount of information regarding the workers compensation system in Indiana. The ICRB submits proposed advisory prospective rates for review and approval by the Indiana Commissioner of Insurance. These advisory prospective rates are intended to cover the indemnity and medical benefits provided under the system, the expenses associated with providing these benefits (loss adjustment expenses), and any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

This filing also contains advisory loss costs. Advisory loss costs in Indiana include a provision for loss adjustment expense, but have no allowance for the following expenses: Acquisition and Field Supervision, General and Production Expenses, Taxes, Licenses, and Profit and Contingencies.

Carriers offering workers compensation insurance in Indiana may wish to a) adopt the advisory rates which are based on NCCI's compilations of expense data, b) deviate from the advisory rates, or c) adopt the advisory loss costs to which they would apply their own expense provisions. The latter option can be accomplished through a loss cost multiplier that is applied to the approved advisory prospective loss costs in order to compute the final workers compensation rate that a carrier intends to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs.

In this filing, the ICRB is proposing that the Commissioner approve a 0.4% increase in the current assigned risk and advisory rates (which went into effect on January 1, 2007), and that the new assigned risk and advisory rates take effect on January 1, 2008. This document will explain why this increase is necessary.

NCCI separately determines the advisory rates and loss costs for each workers compensation classification. The actual change from the current rate and loss cost is different depending on the classification. The rates and loss costs for some classifications would decrease and some would increase if this filing were approved.

BACKGROUND AND FILING PROCEDURE (cont'd)

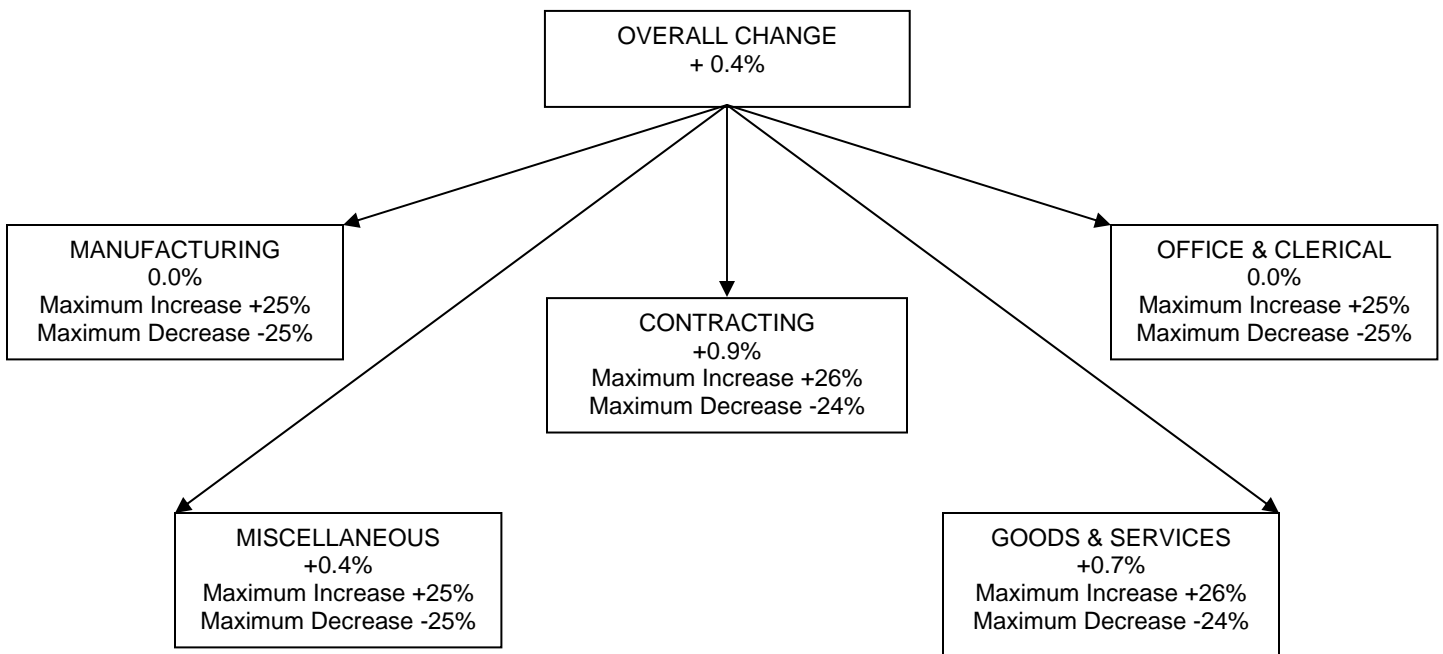
Employers unable to secure coverage in the voluntary market can apply for such coverage in the assigned risk market. The proposed rates for the voluntary market are also applicable to the assigned risk policies, with a proposed effective date of January 1, 2008. Currently, assigned risk policies with premium greater than \$2,500 are assessed a 25% surcharge.

SUMMARY OF PROPOSED CHANGE IN ADVISORY VOLUNTARY AND ASSIGNED RISK RATES AND VOLUNTARY LOSS COSTS

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend and Benefit Change	- 2.3%
Change in Loss Based Expenses	+ 2.2%
Change in Voluntary Loss Costs	- 0.2%
Change in Production Expenses and Taxes	+ 0.5%
Change in Voluntary Premium Level	+ 0.4%
Change in Voluntary and Assigned Risk Rate Level	+ 0.4%

A brief discussion of each of these key components follows this page.

The change in rates varies depending on the classification. Each classification belongs to one of five industry groups. The average change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.



KEY COMPONENT – EXPERIENCE, TREND AND BENEFITS

This key component has three main parts.

EXPERIENCE

NCCI reviewed the emerging experience of Indiana workers compensation policies in recent years. The primary focus of our review was on premiums and losses from Policy Years 2004 and 2005, evaluated as of December 31, 2006. A policy year captures the premiums and losses from the block of policies that have effective dates during a given year. Policy Year 2005 is the most recently available policy year, since the last policy had an effective date of December 31, 2005 and did not expire until December 31, 2006. The use of the 2 most recently available policy years is consistent with the filings made in the past several years by the ICRB in Indiana.

Calendar-Accident Year 2006 experience was also examined for the purposes of this filing. A calendar-accident year captures the premiums earned during a given year, together with the losses associated with workplace accidents taking place during the same year. This information is useful in analyzing whether the pattern observed in recent years can be expected to continue in the same direction into future time periods.

It should be noted that we adjust all historical experience to reflect both rate changes approved and statutory benefit changes implemented since that time period.

We also adjust historical experience through the use of loss development factors for medical and indemnity losses. These factors are needed since paid losses (benefit amounts already paid by insurers), case reserve estimates (the amounts set aside to cover future payments on known claims), and IBNR (Incurred But Not Reported – amounts set aside to cover future payments for unknown claims) are known to change over time until the claim is finally closed. The loss development factors are based on how paid amounts, case reserve estimates, and IBNR changed over time for claims from older years. In this filing, NCCI is using an average of the paid and paid plus case loss development methods, which is consistent with last year's filing in Indiana. For more information, please refer to the Explanatory Memorandum of the Technical Supplement accompanying this filing.

As in the previous filing, this filing will continue with the specialized treatment of individual large losses in ratemaking. The objective of the treatment of individual large losses in aggregate ratemaking is to utilize a procedure that addresses the impact individual large claims may have on aggregate loss cost level indications. The treatment is intended to stabilize loss cost level indications and to help achieve overall long-term loss cost adequacy.

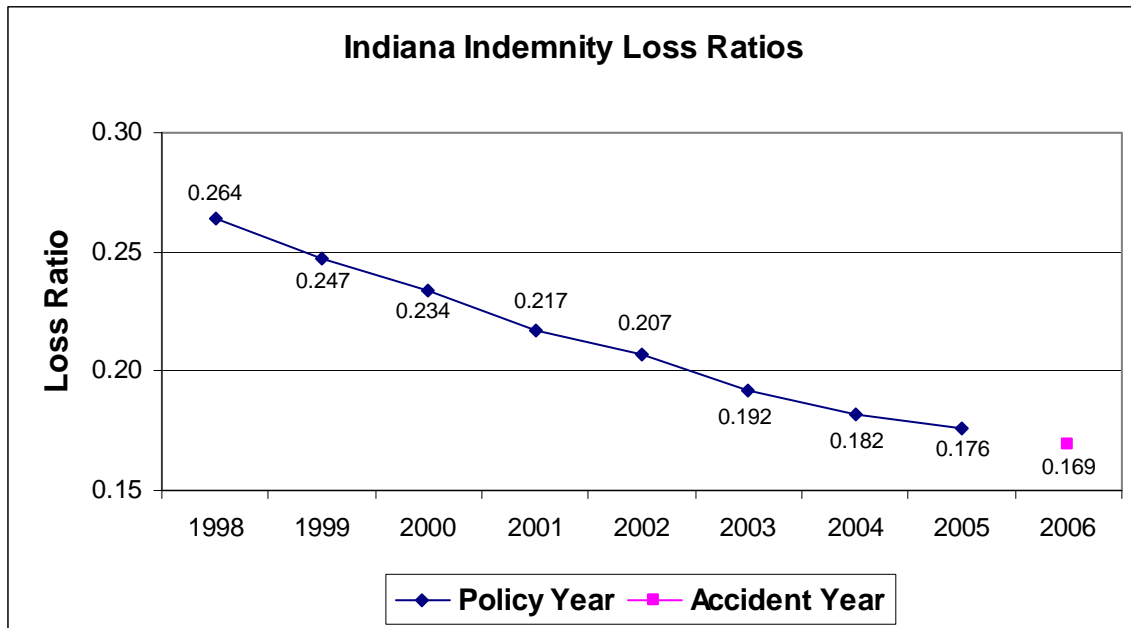
The aggregate large loss ratemaking procedure involves replacing the amount of actual reported individual claim losses in excess of a state-specific dollar threshold with an excess loss provision—representing the expected volume of losses in excess of the threshold.

TREND

As noted above, the filing relies primarily on the experience from Policy Years 2004 and 2005. However, since the proposed advisory rates are intended for use with policies having effective dates starting on January 1, 2008, it is necessary to use trend factors that forecast how much the future Indiana workers compensation experience might differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared to anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero should be applied. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated.

INDEMNITY

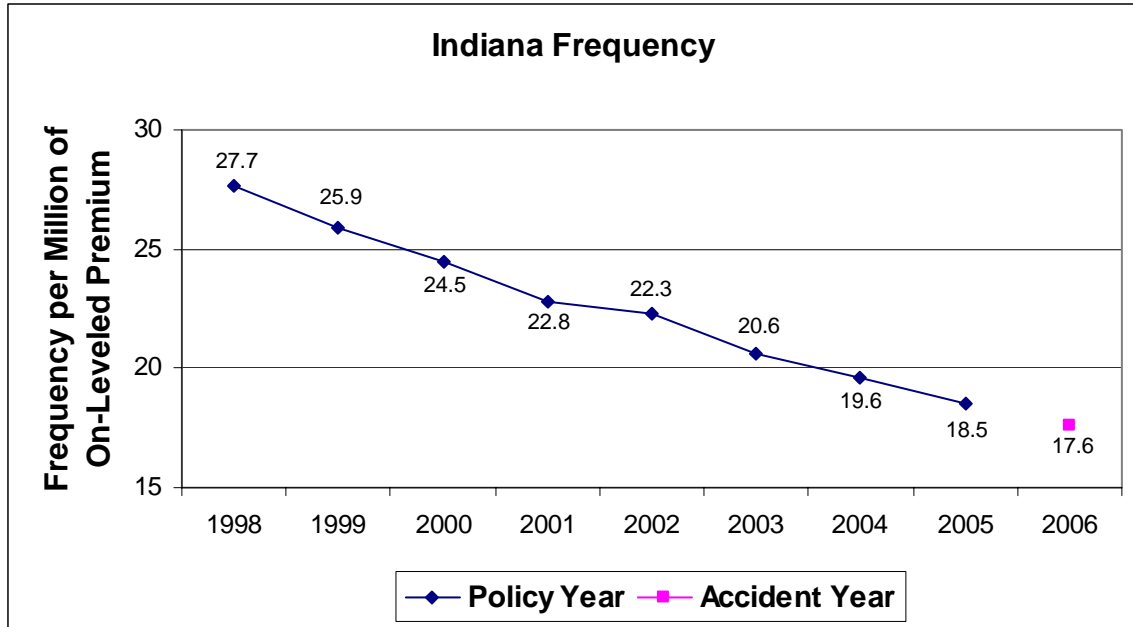
The chart below shows the history of indemnity loss ratios for the past eight policy years and our initial estimate for Accident Year 2006. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity benefits. (The figures in the chart reflect premiums at today's advisory rates and losses at today's statutory benefit levels.)



The indemnity loss ratio chart shows that with respect to premium, indemnity costs have declined steadily since 1998.

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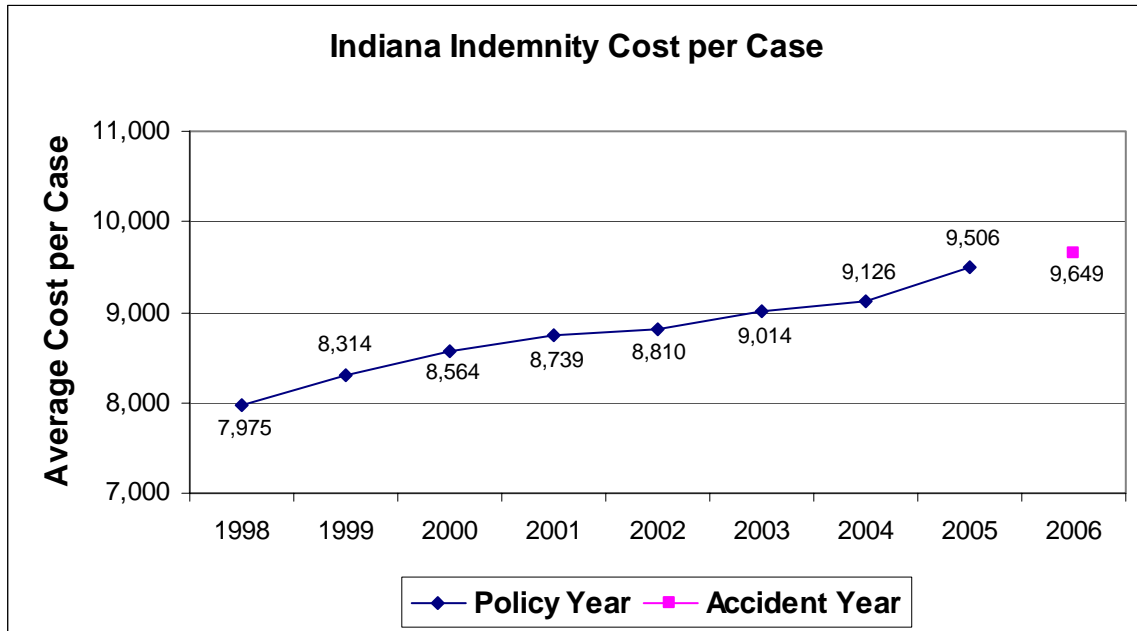
Underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The chart below summarizes the recent history of lost-time claims (i.e., those claims where a worker missed work time due to a workplace injury) in Indiana.



Claim frequency has decreased significantly since 1998. A variety of system changes helped produce this decrease, such as claim reviews, case management, return to work programs, bill and utilization reviews, safety programs, medical and fraud incentives, etc. Although the savings from many of these changes may have been largely realized, we expect that frequency may continue to decline. The latest Accident Year indicates a decrease from Policy Year 2005.

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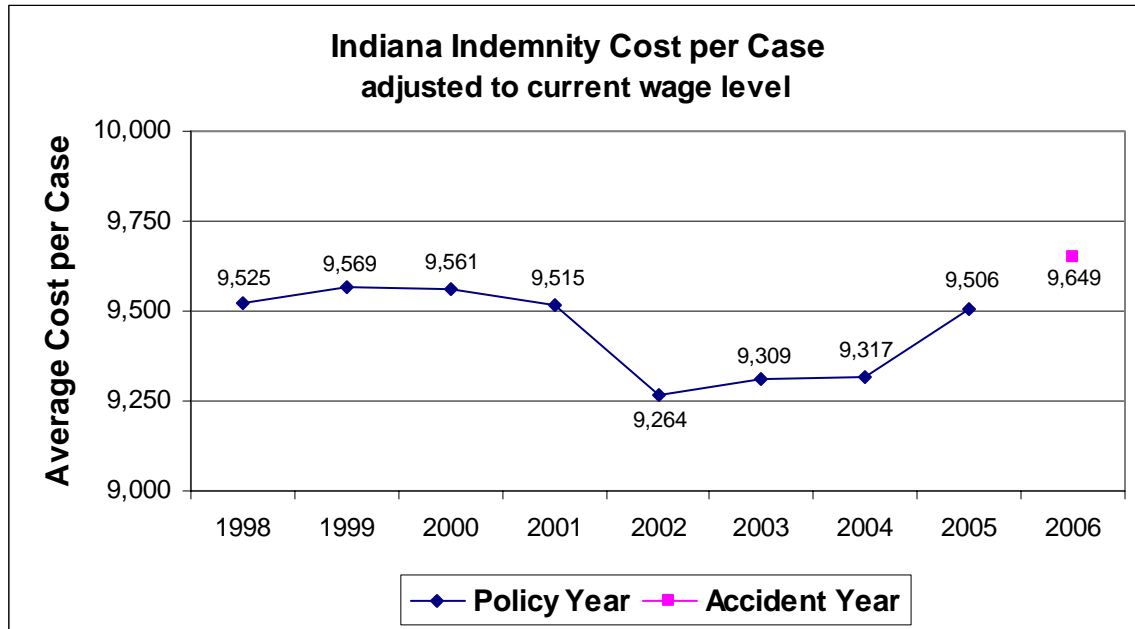
For these workplace injuries, the average indemnity cost over time can be tracked by observing the following chart.



Indiana's indemnity cost per case has increased fairly consistently since 1998.

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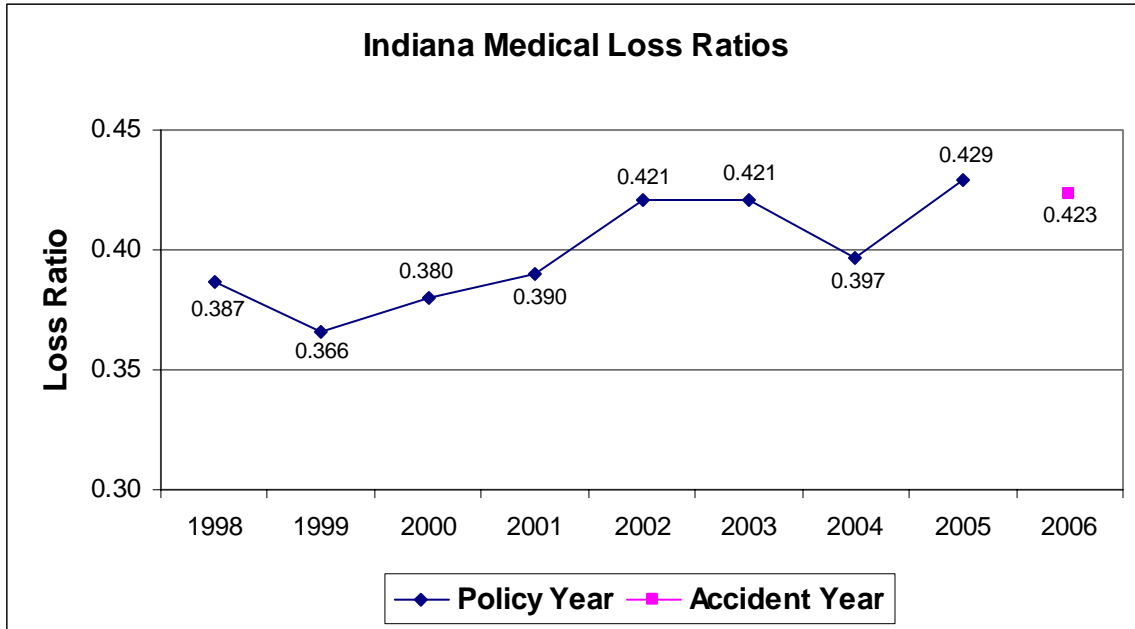
After removing the impact of the growth in workers wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



In last year's Indiana filing, an indemnity trend factor of -3.0% per year was utilized. Based on our analysis this year, we are proposing to keep the indemnity trend factor at -3.0% per year. This change reflects the continued decline in claim frequency. This means that indemnity costs are expected to change at a slower rate than workers' wages between Policy Years 2004 and 2005 (the experience period underlying the filing) and Policy Year 2008 (the effective period for the proposed rates).

MEDICAL

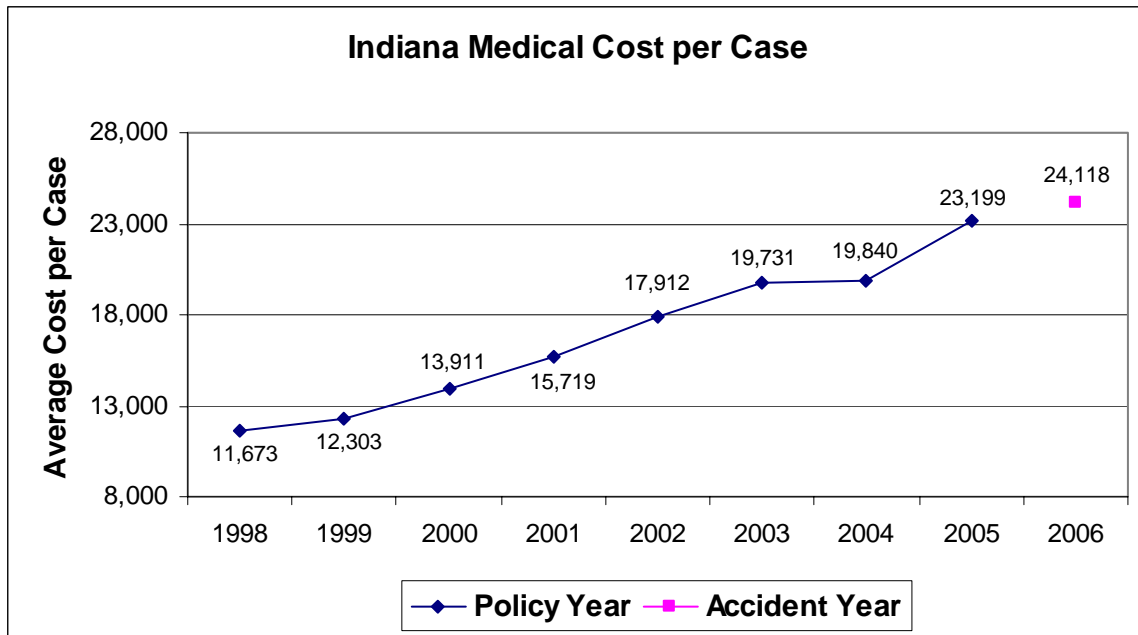
On the medical side of benefits, the chart below shows the history of medical loss ratios for the past eight policy years and our initial estimate for Accident Year 2006.



Medical loss ratios have shown some variability over the period shown above, although the long-term increase in medical loss ratios is evident. Our projection for Accident Year 2006 suggests a slight decrease from the Policy year 2005 estimate.

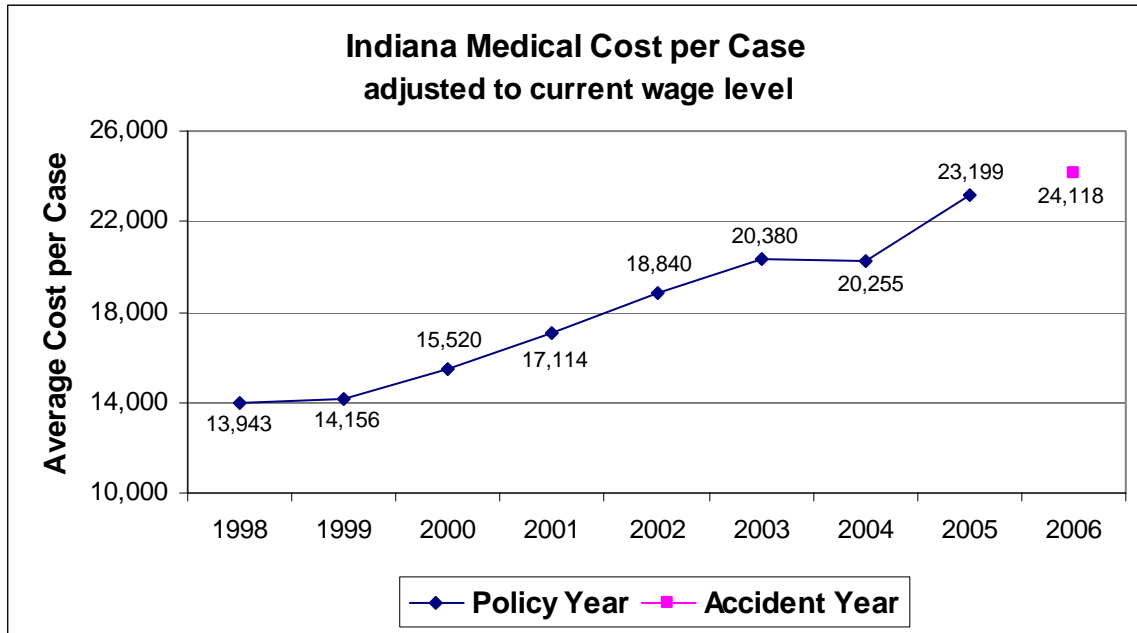
Medical costs are a significant cost driver in this filing, as the majority of benefits paid in Indiana are medical. Medical costs represent over 70% of overall benefits.

As with indemnity, underlying these loss ratios are the number of workplace injuries (claim frequency) and the average cost of each of these injuries. The frequency chart discussed earlier is a primary driver of medical costs. For these workplace injuries, the average medical cost over time is tracked in the following chart.



Medical costs continue to increase, as demonstrated by the 16.9% increase in the average medical cost per case between 2004 and 2005. While this large increase is being influenced by several large losses in policy year 2005, early indications from accident year 2006 show a continued increase in the average medical cost per case.

After removing the impact of the growth in workers wages that occurred over this time period, the change in the average medical cost per case remains significant, as shown in the following chart.



Even after removing the impact of wage growth over time, Indiana’s medical cost per case increased fairly consistently from 1998 to 2005 and is projected to continue to increase through the effective period for the proposed rates.

Claim frequency in Indiana is expected to decline at a rate of 4.0% to 6.0% per year. Wage growth is estimated to be increasing at a rate of 2.5% to 4% per year. The remaining annual increases of 10% to 14% accounts for the anticipated level of annual medical inflation expected in Indiana. The medical loss ratio trend is calculated as claim frequency times medical inflation divided by wage growth.

In last year’s Indiana filing, a medical trend factor of +4.0% per year was utilized. Based on our analysis this year, we are proposing to decrease the medical trend factor to +3.0% per year. This means that medical benefits are expected to increase at a faster pace than workers’ wages.

BENEFITS

Since losses from policy years 2004 and 2005 reflect the indemnity and medical benefits being paid at that time, it is necessary to reflect what the level of these benefits will be for accidents on policies written in 2008.

Indiana has had a number of substantial increases in statutory benefit levels since 1997. House Enrolled Act 1050, effective July 1, 2000, included benefit changes effective on July 1, 2000, July 1, 2001 and July 1, 2002. The Act, also known as Public Law 193, provided increased benefits for permanent partial impairments and increased the maximum average weekly wage.

Recently, the General Assembly passed HEA1307 on May 3, 2006. This act, effective 7/1/2006, provided increased benefits for permanent partial impairments and an increase in the average weekly wage maximum. The increases in benefits are staged over a five year time period with increases effective 7/1/2006, 7/1/2007, 7/1/2008, 7/1/2009 and 7/1/2010.

HEA 1307 is expected to have an overall impact on system costs of +1.7% over five years. The following tables summarize the benefit increases, rate impact and the advisory rate filings that contemplate the benefit increases.

Law	Date	Min	Max	2/3 Max	500 Weeks	% Change
HEA 1050	07/01/02	\$75	\$882	\$588	\$294,000	
HEA 1307	07/01/06	\$75	\$900	\$600	\$300,000	2.04%
HEA 1307	07/01/07	\$75	\$930	\$620	\$310,000	3.33%
HEA 1307	07/01/08	\$75	\$954	\$636	\$318,000	2.58%
HEA 1307	07/01/09	\$75	\$975	\$650	\$325,000	2.20%

Award per degree of impairment	Dollars per Degree					
	Current	7/1/2006	7/1/2007	7/1/2008	7/1/2009	7/1/2010
1-10 degrees	\$1,300	\$1,300	\$1,340	\$1,365	\$1,380	\$1,400
11-35 degrees	\$1,500	\$1,500	\$1,545	\$1,570	\$1,585	\$1,600
36-50 degrees	\$2,400	\$2,400	\$2,475	\$2,525	\$2,600	\$2,700
51-100 degrees	\$3,000	\$3,000	\$3,150	\$3,200	\$3,300	\$3,500

Rate Impact

Law	Benefit Increase	Rate Impact	Cumulative Total	Advisory Rate Filing contemplating the change
HEA 1307	07/01/06	0.4%	1.004	1/1/2007 experience filing
HEA 1307	07/01/07	0.5%	1.009	1/1/2007 and 1/1/2008 experience filings
HEA 1307	07/01/08	0.3%	1.012	1/1/2007, 1/1/2008 and 1/1/2009 experience filings
HEA 1307	07/01/09	0.3%	1.015	1/1/2008, 1/1/2009 and 1/1/2010 experience filings
HEA 1307	07/01/10	0.2%	1.017	1/1/2009, 1/1/2010 and 1/1/2011 experience filings
	Total	1.7%	n/a	

Notes:

1. *Rate Impact Total and Cumulative Total are calculated in a multiplicative manner as follows:
1.017 = 1.004 * 1.005 * 1.003 * 1.003 * 1.002*
2. *Future rate impact percentages are estimates and dependent upon the medical/indemnity split at that point in time*
3. *The 7/1/2006 rate impact includes the impact of +0.3% due to changes in attorney fees. The attorney fees are set as follows:*
 - o *A minimum of \$200*
 - o *20% of the first \$50,000 of an award*
 - o *15% of the second \$50,000 of an award*
 - o *10% of the value of: a) unpaid medical, b) out-of-pocket medical, or c) future medical*

In last year's filing, the pro-rated impacts of the 7/1/2007 and 7/1/2008 benefit changes from HEA 1307 were accounted for in the proposed change in indemnity benefits. The pro-rated impacts resulted in a cumulative impact of 1.017 on indemnity benefits in the 1/1/2007 filing. In this filing, the full impact of the 7/1/2007 benefit change and the pro-rated impacts of the 7/1/2008 and 7/1/2009 benefits changes are accounted for in the proposed change in indemnity benefits. The cumulative impact of the 7/1/2007, 7/1/2008, and 7/1/2009 changes on indemnity benefits is 1.030 (1.019 x 1.010 x 1.001). The proposed change in indemnity benefits for this filing is 1.013 (this year's cumulative impact, 1.030, divided by last year's cumulative impact, 1.017).

Thus, the proposed rates and loss costs include a +1.3% indemnity impact and a +0.3% overall impact from these changes as follows:

Effective Date	Prorated Impact on 2008 Policies		
	Indemnity	Medical	Overall
7/1/2007	1.004	1.000	1.001
7/1/2008	1.009	1.000	1.002
7/1/2009	1.001	1.000	1.000
Cumulative Effect	1.013	1.000	1.003

KEY COMPONENT – LOSS ADJUSTMENT EXPENSE

The proposed advisory rates and loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims.

LAE is included in the advisory rates and loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision).

In this filing, we are proposing to increase the LAE provision from 14.3% of losses to 16.8% of losses.

KEY COMPONENT – OTHER EXPENSES

The current provision for **general expense** in the rates is 4.4% of premium. In this filing, NCCI is proposing to increase this provision to 4.8% of premium. The current provision for **production expense** in the rates is 18.2% of premium. In this filing, NCCI is proposing no change to the current provision of 18.2%.

NCCI is proposing no change to the current provision for premium **taxes** of 1.3%.

This filing proposes to retain the current **expense constant** of \$250.

ASSIGNED RISK PROGRAMS

In the last several years, various programs have been implemented to reduce and manage growth in the assigned risk market. These include, but are not limited to, the following:

- The Loss Sensitive Rating Program, (LSRP) which is designed to promote safety, loss control, depopulation of the residual market, and premium enhancement. LSRP is a mandatory assigned risk retrospective rating program that, effective 12/1/2002, is applicable to employers with standard premium equal to or exceeding \$100,000.
- A 25% assigned risk rate differential for policies with premium greater than \$2,500.
- A Take Out Credit Program designed to encourage insurers and agents to move employers out of the assigned risk market. The Program provides a financial incentive for insurers when they remove employers from the residual market by insuring them in the voluntary market. Credits are applied to an insurer's Plan participation base.
- Removal of premium discounts, which affects larger employers.

CONCLUSION

This filing document provides a high-level perspective on why Indiana advisory rates need to increase 0.4%. While frequency continued its strong decline, the continued increase in medical loss ratios and proposed increase in loss adjustment expenses have offset any benefit from the continued decline in frequency.

Following are various exhibits containing other Indiana workers compensation information that may be of interest.

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EXHIBIT I

INDIANA HISTORICAL RATE CHANGES

Over the past several years, the Indiana Department of Insurance has approved the following changes:

Date	Rate Level Change
1/1/2003	- 2.2%
1/1/2004	- 1.8%
1/1/2005	+3.2%
1/1/2006	+1.9%
1/1/2007	- 3.1%

Annual experience filings are produced January 1st of every year.

INDIANA

EXHIBIT II

Indiana's written premium declined slightly between 2005 and 2006.

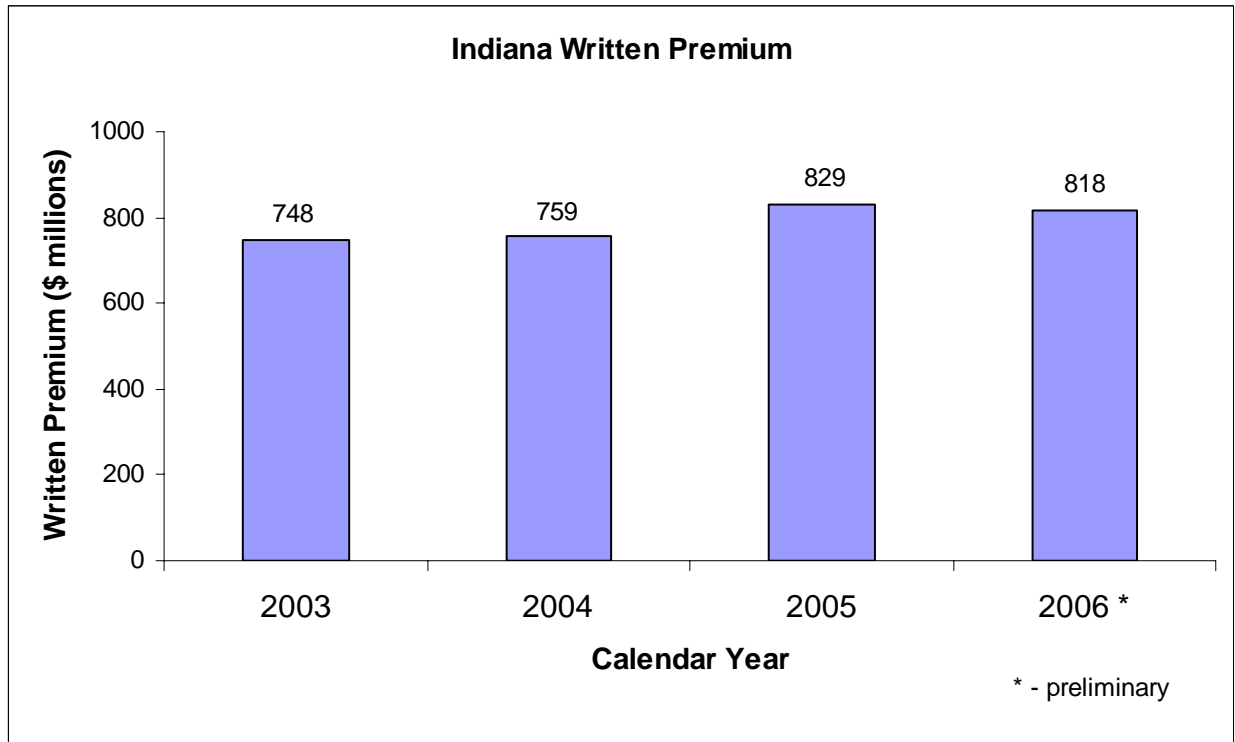
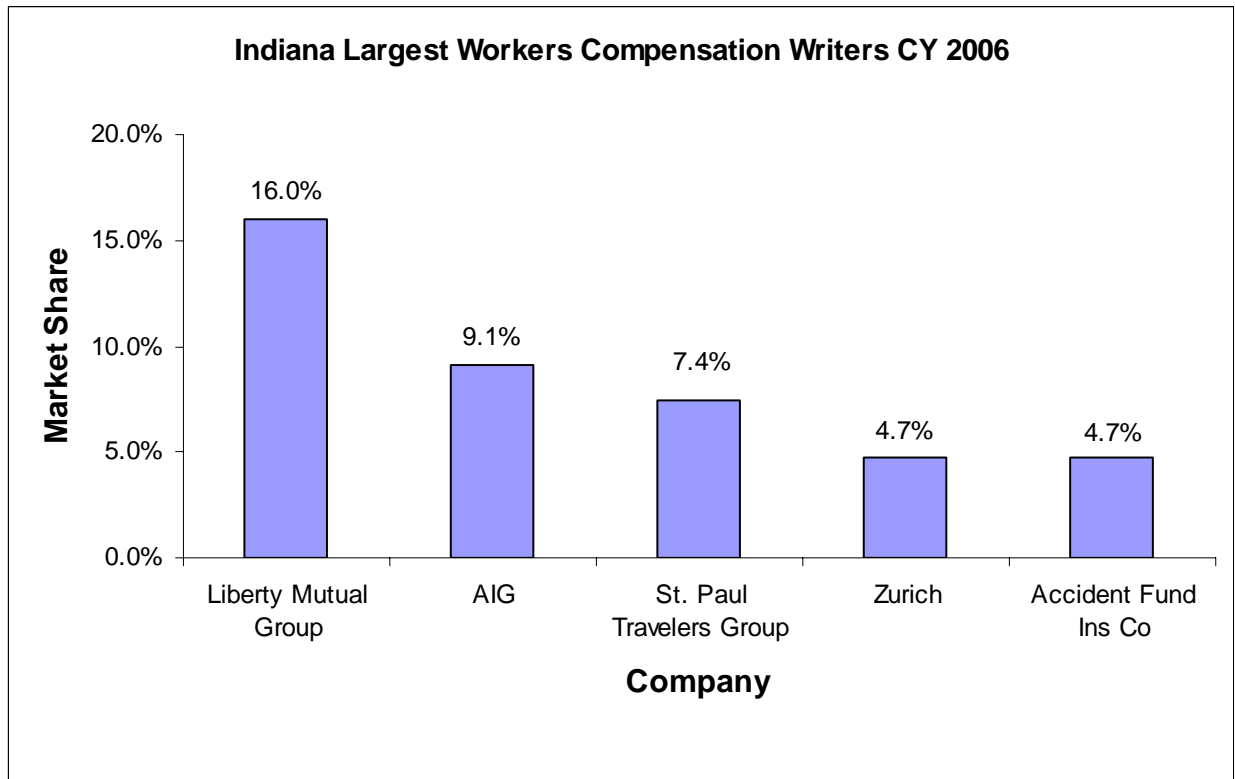


EXHIBIT III

The five largest insurance companies providing workers compensation insurance in 2006 are shown in this chart.



INDIANA

EXHIBIT IV

Indiana's residual market share has decreased steadily since 2003.

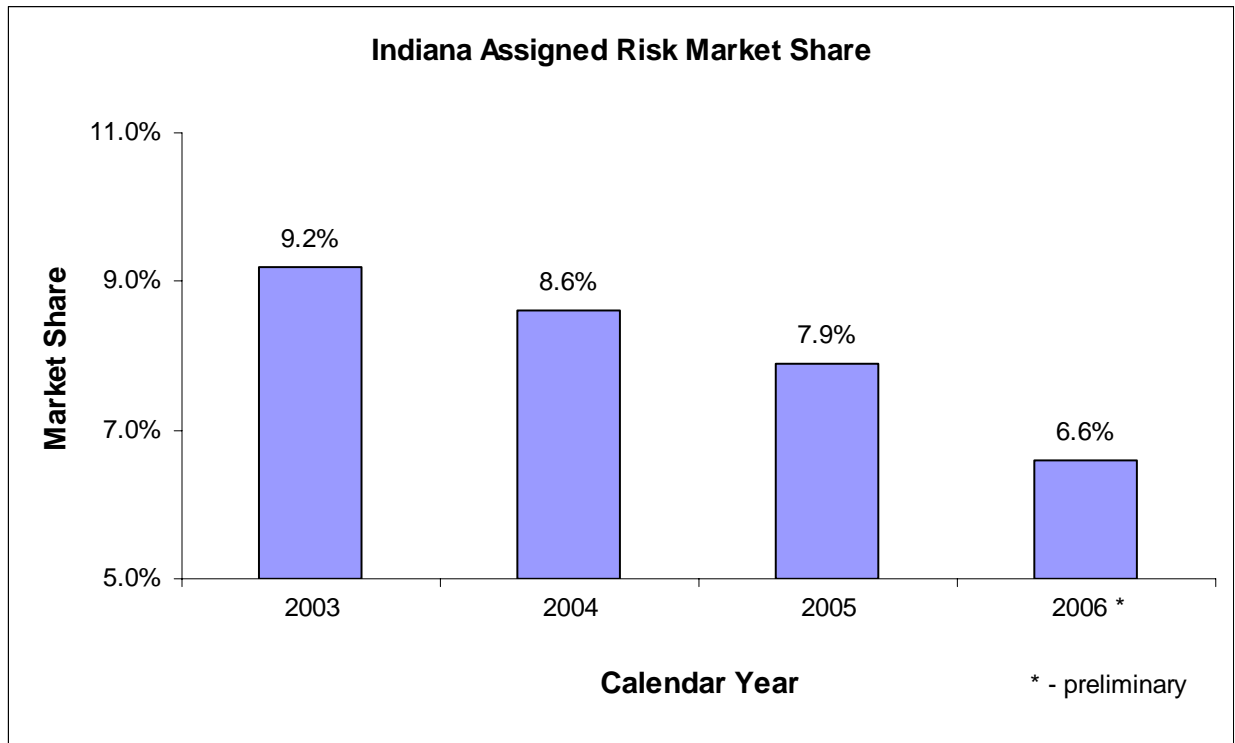


EXHIBIT V

ADVISORY LOSS COSTS AND ADVISORY RATES

ADVISORY LOSS COSTS AND ADVISORY RATES

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

Exhibit V

Page S1

Effective January 1, 2008

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	2.80	2.04	1000	1.13	0.26	0.51	2001	4.17	3.04	1000	1.70	0.27	0.53
0008	2.53	1.84	996	1.02	0.27	0.52	2002	2.45	1.79	973	1.01	0.26	0.47
0016	4.58	3.34	1000	1.82	0.25	0.47	2003	3.27	2.38	1000	1.29	0.27	0.50
0034	3.10	2.26	1000	1.24	0.26	0.51	2014	5.09	3.71	1000	1.88	0.25	0.53
0035	1.79	1.30	778	0.72	0.26	0.53	2016	2.13	1.55	878	0.85	0.26	0.50
0036	3.87	2.82	1000	1.46	0.24	0.52	2021	3.30	2.41	1000	1.32	0.25	0.41
0037	2.63	1.92	1000	1.01	0.24	0.48	2039	1.88	1.37	805	0.75	0.25	0.46
0042	5.25	3.83	1000	2.09	0.26	0.50	2041	3.36	2.45	1000	1.34	0.26	0.55
0050	5.75	4.19	1000	2.28	0.26	0.51	2065	2.47	1.80	979	1.07	0.27	0.39
0059D	0.48	0.35	-	0.09	0.25	-	2070	6.08	4.43	1000	2.56	0.27	0.48
0065D	0.09	0.07	-	0.02	0.26	-	2081	2.20	1.60	899	0.86	0.25	0.48
0066D	0.09	0.07	-	0.02	0.26	-	2089	3.16	2.30	1000	1.29	0.27	0.49
0067D	0.09	0.07	-	0.02	0.26	-	2095	4.02	2.93	1000	1.66	0.27	0.51
0079	1.77	1.29	772	0.65	0.25	0.47	2105	2.58	1.88	1000	1.05	0.26	0.50
0083	4.56	3.32	1000	1.70	0.24	0.49	2110	2.00	1.46	840	0.81	0.26	0.48
0106	11.12	8.11	1000	4.06	0.24	0.43	2111	2.36	1.72	946	0.95	0.27	0.53
0113	2.69	1.96	1000	1.05	0.25	0.48	2112	3.30	2.41	1000	1.44	0.28	0.44
0170	2.02	1.47	846	0.76	0.23	0.46	2114	2.54	1.85	999	1.04	0.26	0.47
0251	3.54	2.58	1000	1.45	0.26	0.44	2121	2.05	1.49	855	0.81	0.26	0.50
0400	6.22	4.53	1000	2.40	0.24	0.45	2130	2.03	1.48	849	0.82	0.26	0.46
0401	7.16	5.22	A	2.61	0.24	0.47	2131	2.73	1.99	1000	1.15	0.27	0.49
0766N	0.47	0.34	-	-	-	-	2143	1.66	1.21	740	0.65	0.25	0.53
0771N	0.38	0.28	-	-	-	-	2150	-	-	-	2.41	0.26	-
0908P	119.00	87.00	369	49.17	0.27	0.49	2156	-	-	-	2.11	0.26	-
0909	-	-	-	49.17	0.27	-	2157	5.30	3.86	1000	2.11	0.26	0.49
0912	-	-	-	114.72	0.27	-	2172	1.18	0.86	598	0.47	0.24	0.41
0913P	278.00	203.00	528	114.72	0.27	0.47	2174	2.19	1.60	896	0.86	0.25	0.50
1005*	7.60	5.54	1000	1.27	0.24	0.41	2211	4.61	3.36	1000	1.74	0.26	0.49
1016*	35.24	27.85	1000	7.18	0.15	0.04	2220	3.17	2.31	1000	1.30	0.27	0.52
1164E	4.89	3.56	1000	1.65	0.24	0.46	2286	1.82	1.33	787	0.74	0.27	0.52
1165E	2.61	1.90	1000	0.97	0.25	0.46	2288	4.12	3.00	1000	1.60	0.25	0.48
1320	3.83	2.79	1000	1.41	0.24	0.47	2300	1.88	1.37	805	0.76	0.25	0.45
1322	8.12	5.92	1000	2.87	0.23	0.48	2302	1.81	1.32	784	0.72	0.26	0.48
1430	3.61	2.63	1000	1.42	0.26	0.47	2305	1.61	1.17	725	0.68	0.27	0.44
1438	2.03	1.48	849	0.77	0.25	0.47	2361	1.70	1.24	752	0.71	0.27	0.49
1452	2.48	1.81	982	0.98	0.27	0.48	2362	1.53	1.12	701	0.62	0.26	0.50
1463	16.89	12.31	1000	6.32	0.25	0.46	2380	1.81	1.32	784	0.71	0.25	0.49
1472	1.42	1.04	669	0.50	0.23	0.46	2386	1.01	0.74	548	0.41	0.25	0.43
1604X	4.02	2.93	1000	1.48	0.24	0.41	2388	2.13	1.55	878	0.87	0.27	0.52
1624E	2.47	1.80	979	0.93	0.25	0.43	2402	2.11	1.54	872	0.79	0.25	0.49
1642	2.50	1.82	988	0.88	0.23	0.46	2413	2.29	1.67	926	0.92	0.26	0.46
1654	8.02	5.85	1000	3.06	0.25	0.46	2416	1.60	1.17	722	0.67	0.27	0.48
1655	3.37	2.46	1000	1.21	0.24	0.50	2417	1.91	1.39	813	0.79	0.27	0.47
1699	3.38	2.46	1000	1.17	0.23	0.50	2501	2.13	1.55	878	0.88	0.27	0.51
1701	3.39	2.47	1000	1.31	0.26	0.47	2503	1.03	0.75	554	0.41	0.26	0.50
1710E	2.83	2.06	1000	0.98	0.23	0.45	2534	1.95	1.42	825	0.81	0.27	0.49
1741E	2.88	2.10	1000	0.82	0.25	0.45	2570	2.48	1.81	982	1.01	0.26	0.50
1747	1.81	1.32	784	0.65	0.23	0.43	2576	-	-	-	0.88	0.27	-
1748	6.24	4.55	1000	2.52	0.27	0.48	2578	-	-	-	0.88	0.27	-
1803D	4.18	3.05	1000	1.37	0.26	0.47	2585	3.76	2.74	1000	1.49	0.26	0.54
1852D	2.49	1.81	985	0.90	0.26	0.50	2586	1.75	1.28	766	0.70	0.27	0.55
1853	2.54	1.85	999	1.00	0.25	0.44	2587	2.10	1.53	870	0.85	0.26	0.51
1860	1.59	1.16	719	0.62	0.26	0.53	2589	1.70	1.24	752	0.68	0.26	0.52
1924	3.58	2.61	1000	1.43	0.26	0.54	2600	1.70	1.24	752	0.64	0.23	0.42
1925	2.69	1.96	1000	1.08	0.27	0.54	2623	3.48	2.54	1000	1.48	0.27	0.46

* 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, 2008

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
2651	1.17	0.85	595	0.46	0.26	0.54	3146	2.11	1.54	872	0.82	0.26	0.56
2660	2.30	1.68	929	0.94	0.27	0.51	3169	1.50	1.09	693	0.60	0.26	0.49
2670	1.37	1.00	654	0.56	0.26	0.49	3175D	2.52	1.84	993	0.98	0.26	0.54
2683	2.35	1.71	943	0.99	0.27	0.49	3179	1.89	1.38	808	0.76	0.26	0.50
2688	2.95	2.15	1000	1.20	0.27	0.51	3180	2.05	1.49	855	0.82	0.26	0.53
2701	5.37	3.91	1000	1.96	0.24	0.42	3188	1.23	0.90	613	0.50	0.26	0.49
2702	25.84	18.84	1000	8.53	0.22	0.48	3220	1.75	1.28	766	0.72	0.27	0.48
2709	25.84	18.84	1000	8.53	0.22	0.48	3223	4.15	3.03	1000	1.68	0.27	0.55
2710	5.96	4.34	1000	2.24	0.25	0.46	3224	3.45	2.52	1000	1.43	0.26	0.48
2714	3.82	2.78	1000	1.49	0.25	0.51	3227	3.24	2.36	1000	1.29	0.26	0.54
2731	3.35	2.44	1000	1.35	0.26	0.51	3240	2.42	1.76	964	0.98	0.26	0.50
2735	3.85	2.81	1000	1.53	0.27	0.56	3241	2.48	1.81	982	0.98	0.25	0.48
2759	5.81	4.24	1000	2.29	0.26	0.52	3255	2.94	2.14	1000	1.20	0.27	0.53
2790	3.46	2.52	1000	1.40	0.26	0.49	3257	2.85	2.08	1000	1.15	0.27	0.53
2797X	3.19	2.33	1000	1.28	0.26	0.50	3270	1.78	1.30	775	0.71	0.26	0.52
2802	4.40	3.21	1000	1.78	0.27	0.52	3300	3.16	2.30	1000	1.25	0.25	0.48
2812	2.72	1.98	1000	1.09	0.26	0.49	3303	3.13	2.28	1000	1.22	0.25	0.51
2835	2.58	1.88	1000	1.08	0.27	0.52	3307	2.82	2.06	1000	1.09	0.25	0.50
2836	1.88	1.37	805	0.77	0.26	0.50	3315	2.85	2.08	1000	1.14	0.26	0.49
2841	2.98	2.17	1000	1.23	0.27	0.50	3334	1.35	0.98	648	0.52	0.23	0.40
2881	3.26	2.38	1000	1.31	0.27	0.53	3336	1.88	1.37	805	0.76	0.26	0.47
2883	3.08	2.25	1000	1.25	0.27	0.51	3365	3.77	2.75	1000	1.39	0.24	0.45
2913	1.85	1.35	796	0.79	0.28	0.49	3372	4.45	3.24	1000	1.72	0.26	0.50
2915	3.07	2.24	1000	1.20	0.25	0.52	3373	3.19	2.33	1000	1.27	0.26	0.50
2916	4.14	3.02	1000	1.59	0.25	0.53	3383	1.50	1.09	693	0.62	0.27	0.48
2923	1.85	1.35	796	0.76	0.27	0.50	3385	0.84	0.61	498	0.33	0.25	0.50
2942	1.78	1.30	775	0.75	0.26	0.44	3400	2.85	2.08	1000	1.13	0.26	0.53
2960	2.69	1.96	1000	1.11	0.26	0.46	3507	2.76	2.01	1000	1.10	0.26	0.50
3004	2.76	2.01	1000	0.98	0.24	0.49	3515	1.76	1.28	769	0.70	0.25	0.47
3018	1.72	1.25	757	0.64	0.23	0.45	3548	1.56	1.14	710	0.62	0.26	0.50
3022	4.02	2.93	1000	1.57	0.26	0.55	3559	4.40	3.21	1000	1.73	0.26	0.54
3027	2.38	1.74	952	0.91	0.25	0.53	3574	1.51	1.10	695	0.62	0.27	0.52
3028	3.73	2.72	1000	1.44	0.25	0.53	3581	1.64	1.20	734	0.70	0.27	0.47
3030	3.68	2.68	1000	1.36	0.25	0.48	3612	2.41	1.76	961	0.96	0.26	0.53
3040	4.33	3.16	1000	1.68	0.26	0.48	3620	3.49	2.54	1000	1.30	0.25	0.49
3041	2.30	1.68	929	0.91	0.25	0.47	3629	2.33	1.70	937	0.90	0.25	0.49
3042	4.12	3.00	1000	1.72	0.27	0.50	3632	2.41	1.76	961	0.96	0.26	0.51
3064	3.71	2.70	1000	1.46	0.25	0.46	3634	2.08	1.52	864	0.83	0.26	0.50
3066	-	-	-	1.19	0.26	-	3635	2.26	1.65	917	0.90	0.26	0.50
3069	4.45	3.24	1000	1.64	0.25	0.47	3638	1.88	1.37	805	0.75	0.26	0.53
3076	3.02	2.20	1000	1.19	0.26	0.52	3642	0.94	0.69	527	0.38	0.26	0.48
3081D	3.80	2.77	1000	1.42	0.26	0.51	3643	2.42	1.76	964	0.95	0.26	0.53
3082D	4.40	3.20	1000	1.64	0.26	0.53	3647	3.71	2.70	1000	1.51	0.27	0.51
3085D	3.55	2.58	1000	1.31	0.26	0.53	3648	1.42	1.04	669	0.57	0.26	0.52
3110	3.23	2.35	1000	1.26	0.25	0.51	3681	1.23	0.90	613	0.50	0.27	0.52
3111	2.38	1.74	952	0.95	0.26	0.52	3685	0.92	0.67	521	0.37	0.26	0.54
3113	1.42	1.04	669	0.56	0.26	0.52	3719	1.44	1.05	675	0.53	0.25	0.46
3114	3.04	2.22	1000	1.21	0.26	0.51	3724	4.18	3.05	1000	1.55	0.24	0.44
3118	1.51	1.10	695	0.59	0.25	0.48	3726	3.39	2.47	1000	1.19	0.24	0.45
3119	0.95	0.69	530	0.39	0.25	0.46	3803	2.50	1.82	988	1.00	0.26	0.49
3122	1.75	1.28	766	0.66	0.25	0.57	3807	1.56	1.14	710	0.62	0.26	0.52
3126	2.82	2.06	1000	1.09	0.25	0.50	3808	2.66	1.94	1000	1.07	0.27	0.54
3131	1.57	1.14	713	0.62	0.26	0.51	3821X	5.38	3.92	1000	1.98	0.25	0.51
3132	3.26	2.38	1000	1.25	0.27	0.52	3822X	2.94	2.14	1000	1.18	0.26	0.49
3145	1.97	1.44	831	0.79	0.27	0.53	3824X	3.82	2.78	1000	1.50	0.26	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, 2008

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
3826	0.41	0.30	371	0.16	0.25	0.51	4493	2.42	1.76	964	0.93	0.25	0.52
3827	1.53	1.12	701	0.62	0.27	0.52	4511	0.56	0.41	415	0.22	0.26	0.50
3830	1.19	0.87	601	0.44	0.25	0.45	4557	1.75	1.28	766	0.68	0.26	0.52
3851	2.19	1.60	896	0.90	0.27	0.53	4558	1.72	1.25	757	0.66	0.25	0.52
3865	2.52	1.84	993	1.08	0.28	0.50	4561	1.25	0.91	619	0.44	0.21	0.38
3881	3.26	2.38	1000	1.31	0.26	0.50	4568	2.23	1.63	908	0.80	0.24	0.51
4000	4.63	3.38	1000	1.79	0.25	0.44	4581	1.48	1.08	687	0.52	0.24	0.54
4021	2.95	2.15	1000	1.20	0.26	0.46	4583	2.73	1.99	1000	1.01	0.25	0.51
4024E	4.51	3.29	1000	1.64	0.25	0.52	4611	0.40	0.29	368	0.16	0.26	0.51
4034	4.90	3.57	1000	1.84	0.25	0.47	4635	1.45	1.06	678	0.50	0.24	0.49
4036	2.44	1.78	970	0.90	0.25	0.46	4653	1.07	0.78	566	0.42	0.25	0.45
4038	1.53	1.12	701	0.62	0.26	0.51	4665	6.34	4.62	1000	2.28	0.24	0.49
4053	2.63	1.92	1000	0.99	0.25	0.54	4670	3.89	2.84	1000	1.41	0.24	0.47
4061	5.68	4.14	1000	2.32	0.26	0.49	4683	2.63	1.92	1000	1.06	0.26	0.48
4062	4.52	3.30	1000	1.71	0.26	0.60	4686	1.39	1.01	660	0.52	0.25	0.46
4101	1.72	1.25	757	0.65	0.26	0.53	4692	0.65	0.47	442	0.27	0.27	0.51
4111	4.15	3.03	1000	1.70	0.27	0.51	4693	0.68	0.50	451	0.27	0.26	0.52
4112	1.66	1.21	740	0.63	0.25	0.59	4703	1.44	1.05	675	0.53	0.23	0.47
4113	1.45	1.06	678	0.60	0.26	0.46	4716X	1.72	1.25	757	0.64	0.22	0.40
4114	2.64	1.92	1000	1.09	0.27	0.48	4717	2.36	1.72	946	0.97	0.26	0.47
4130	2.42	1.76	964	0.95	0.25	0.50	4720	1.53	1.12	701	0.59	0.25	0.52
4131	3.87	2.82	1000	1.46	0.25	0.57	4740	1.01	0.74	548	0.35	0.23	0.50
4133	3.61	2.63	1000	1.49	0.26	0.46	4741	1.23	0.90	613	0.47	0.24	0.47
4150	1.01	0.74	548	0.42	0.27	0.53	4751	1.56	1.14	710	0.62	0.27	0.45
4206	2.85	2.08	1000	1.11	0.24	0.45	4766NX	3.42	2.49	1000	1.10	0.21	0.35
4207	1.38	1.01	657	0.52	0.24	0.52	4771NX	2.17	1.58	1000	0.73	0.25	0.53
4239	2.52	1.84	993	0.93	0.25	0.52	4777	2.45	1.79	973	0.87	0.23	0.45
4240	3.33	2.43	1000	1.30	0.25	0.52	4825	0.47	0.34	389	0.18	0.26	0.51
4243	3.38	2.46	1000	1.38	0.27	0.50	4828	2.44	1.78	970	0.90	0.25	0.52
4244	2.14	1.56	881	0.86	0.26	0.51	4829	1.06	0.77	563	0.39	0.25	0.50
4250	1.59	1.16	719	0.62	0.25	0.49	4902	2.99	2.18	1000	1.22	0.27	0.52
4251	2.22	1.62	905	0.92	0.27	0.49	4923	1.50	1.09	693	0.60	0.27	0.53
4263	1.82	1.33	787	0.73	0.26	0.50	5020	4.90	3.57	1000	1.81	0.25	0.47
4273	2.14	1.56	881	0.88	0.27	0.49	5022	4.84	3.53	1000	1.82	0.25	0.44
4279	2.55	1.86	1000	1.03	0.26	0.51	5037	21.35	15.56	1000	6.79	0.22	0.43
4282	1.78	1.30	775	0.70	0.24	0.42	5040	12.12	8.84	1000	3.62	0.19	0.37
4283	2.03	1.48	849	0.78	0.24	0.43	5057	7.04	5.13	1000	2.53	0.25	0.42
4299	1.79	1.30	778	0.71	0.26	0.52	5059	27.49	20.04	1000	8.90	0.23	0.50
4304	3.35	2.44	1000	1.36	0.27	0.52	5069	17.31	12.62	1000	6.11	0.23	0.42
4307	1.57	1.14	713	0.64	0.27	0.51	5102	3.43	2.50	1000	1.33	0.25	0.43
4308	-	-	-	0.71	0.26	-	5146	4.33	3.16	1000	1.61	0.24	0.44
4351	0.59	0.43	424	0.22	0.24	0.50	5160	2.75	2.00	1000	0.95	0.23	0.49
4352	0.98	0.71	539	0.41	0.27	0.48	5183	2.91	2.12	1000	1.10	0.25	0.45
4360	0.79	0.58	483	0.32	0.26	0.49	5188	2.47	1.80	979	0.93	0.25	0.45
4361	0.79	0.58	483	0.31	0.26	0.50	5190	2.84	2.07	1000	1.06	0.25	0.47
4362	0.79	0.58	483	0.31	0.25	0.41	5191	0.83	0.61	495	0.31	0.25	0.48
4410	2.30	1.68	929	0.91	0.26	0.51	5192	2.74	2.00	1000	1.10	0.26	0.49
4420	2.29	1.67	926	0.87	0.25	0.48	5213	5.10	3.72	1000	1.96	0.25	0.45
4431	1.12	0.82	580	0.46	0.27	0.53	5215	5.17	3.77	1000	2.04	0.26	0.52
4432	1.35	0.98	648	0.56	0.27	0.50	5221	3.22	2.35	1000	1.24	0.25	0.44
4439	1.76	1.28	769	0.68	0.26	0.48	5222	4.81	3.51	1000	1.63	0.23	0.41
4452	2.73	1.99	1000	1.08	0.26	0.51	5223	4.15	3.03	1000	1.57	0.26	0.50
4459	2.23	1.63	908	0.88	0.26	0.51	5348	3.09	2.25	1000	1.21	0.26	0.44
4470	2.77	2.02	1000	1.05	0.26	0.53	5402	3.77	2.75	1000	1.45	0.24	0.47
4484	2.55	1.86	1000	1.02	0.26	0.53	5403	7.29	5.31	1000	2.70	0.24	0.46

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ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

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Effective January 1, 2008

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
5437	4.92	3.59	1000	1.90	0.26	0.46	6824F	14.06	10.25	1000	4.19	0.21	0.45
5443	2.62	1.91	1000	1.02	0.24	0.44	6826F	14.13	10.30	1000	4.29	0.20	0.41
5445	4.01	2.92	1000	1.55	0.26	0.46	6834	3.44	2.51	1000	1.32	0.27	0.54
5462	6.28	4.58	1000	2.36	0.25	0.49	6836	2.77	2.02	1000	1.04	0.26	0.50
5472	3.07	2.24	1000	1.15	0.24	0.42	6843F	38.62	28.15	1000	10.72	0.24	0.62
5473	5.05	3.68	1000	1.94	0.26	0.47	6845F	25.45	18.55	1000	7.97	0.22	0.46
5474	4.72	3.44	1000	1.71	0.24	0.47	6854	4.03	2.94	1000	1.54	0.26	0.42
5478	3.34	2.43	1000	1.31	0.26	0.44	6872F	21.68	15.80	1000	6.79	0.19	0.41
5479	7.44	5.42	1000	2.78	0.25	0.51	6874F	32.39	23.61	1000	9.80	0.18	0.37
5480	3.72	2.71	1000	1.33	0.23	0.44	6882	4.37	3.19	1000	1.28	0.17	0.26
5491	1.62	1.18	728	0.60	0.24	0.45	6884	12.26	8.94	1000	3.60	0.16	0.30
5506	5.66	4.13	1000	2.11	0.25	0.49	7016M	5.12	3.73	1000	1.71	0.22	0.40
5507	2.78	2.03	1000	0.98	0.23	0.44	7024M	5.69	4.15	1000	1.90	0.22	0.40
5508D	10.08	7.35	1000	3.45	0.24	0.53	7038M	8.63	6.29	1000	2.18	0.13	0.20
5535	4.45	3.24	1000	1.64	0.25	0.47	7046M	6.01	4.38	1000	2.25	0.26	0.46
5536	-	-	-	1.73	0.25	-	7047M	8.39	6.12	1000	2.59	0.22	0.40
5537	4.61	3.36	1000	1.73	0.25	0.47	7050M	14.14	10.31	1000	3.30	0.13	0.20
5538	-	-	-	1.64	0.25	-	7090M	9.59	6.99	1000	2.42	0.13	0.20
5551	10.88	7.93	1000	4.09	0.25	0.44	7098M	6.68	4.87	1000	2.51	0.26	0.46
5606	1.65	1.20	737	0.60	0.24	0.50	7099M	9.85	7.18	1000	3.42	0.26	0.46
5610	3.69	2.69	1000	1.47	0.26	0.50	7133	2.49	1.82	985	0.90	0.24	0.45
5645	6.94	5.06	1000	2.67	0.26	0.49	7151M	3.03	2.21	1000	1.10	0.24	0.45
5651	9.65	7.03	1000	3.65	0.26	0.50	7152M	4.95	3.61	1000	1.66	0.24	0.45
5703	17.45	12.72	1000	5.64	0.19	0.35	7153M	3.36	2.45	1000	1.22	0.24	0.45
5705	3.27	2.38	1000	1.26	0.24	0.38	7222	4.91	3.58	1000	1.77	0.23	0.45
5951	0.48	0.35	392	0.19	0.26	0.55	7228	5.37	3.91	1000	1.96	0.24	0.42
6003	6.44	4.69	1000	2.27	0.23	0.47	7229	6.39	4.66	1000	2.25	0.22	0.40
6005	5.37	3.91	1000	1.89	0.23	0.48	7230	6.65	4.85	1000	2.43	0.24	0.42
6017	3.98	2.90	1000	1.39	0.23	0.43	7231	6.82	4.97	1000	2.64	0.26	0.46
6018	2.00	1.46	840	0.72	0.22	0.34	7232	3.14	2.29	1000	1.19	0.24	0.41
6045	3.25	2.37	1000	1.13	0.23	0.48	7309F	23.36	17.03	1000	7.87	0.17	0.30
6204	6.31	4.60	1000	2.26	0.23	0.45	7313F	6.42	4.68	1000	2.04	0.18	0.38
6206	2.98	2.17	1000	0.99	0.23	0.42	7317F	13.12	9.56	1000	4.54	0.20	0.35
6213	2.56	1.87	1000	0.87	0.22	0.42	7327F	13.54	9.87	1000	4.33	0.18	0.37
6214	2.13	1.55	878	0.78	0.24	0.42	7333M	2.47	1.80	979	0.76	0.19	0.32
6216	5.96	4.34	1000	2.26	0.25	0.46	7335M	2.74	2.00	1000	0.85	0.19	0.32
6217	4.87	3.55	1000	1.78	0.24	0.47	7337M	4.04	2.95	1000	1.16	0.19	0.32
6229	4.15	3.03	1000	1.57	0.24	0.48	7350F	12.14	8.85	1000	4.01	0.16	0.30
6233	3.89	2.84	1000	1.37	0.22	0.41	7360	3.77	2.75	1000	1.42	0.25	0.49
6235	6.01	4.38	1000	2.11	0.23	0.44	7370	4.19	3.05	1000	1.67	0.26	0.52
6236	9.11	6.64	1000	3.13	0.22	0.44	7380	3.42	2.49	1000	1.29	0.25	0.48
6237	1.91	1.39	813	0.70	0.24	0.43	7382	3.20	2.33	1000	1.23	0.26	0.48
6251D	3.67	2.68	1000	1.16	0.21	0.41	7390	3.11	2.27	1000	1.22	0.26	0.47
6252D	10.23	7.46	1000	3.53	0.24	0.46	7394M	5.99	4.37	1000	1.59	0.16	0.28
6260D	7.91	5.77	1000	2.25	0.19	0.38	7395M	6.66	4.86	1000	1.77	0.16	0.28
6306	3.96	2.89	1000	1.40	0.23	0.45	7398M	9.82	7.16	1000	2.41	0.16	0.28
6319	3.93	2.86	1000	1.45	0.24	0.46	7403	2.29	1.67	926	0.93	0.27	0.50
6325	4.37	3.19	1000	1.64	0.25	0.45	7405N	1.16	0.85	707	0.46	0.27	0.44
6400	5.96	4.34	1000	2.42	0.26	0.46	7409	-	-	-	4.03	0.21	-
6504	3.02	2.20	1000	1.20	0.26	0.53	7420	12.94	9.43	1000	4.03	0.21	0.40
6702M*	7.80	5.69	1000	2.85	0.24	0.46	7421	1.72	1.25	757	0.60	0.23	0.44
6703M*	12.78	9.32	1000	4.31	0.24	0.46	7422	2.86	2.08	1000	0.80	0.19	0.42
6704M*	8.67	6.32	1000	3.17	0.24	0.46	7423	-	-	-	0.93	0.27	-
6801F	8.03	5.85	1000	2.68	0.16	0.25	7425	3.57	2.60	1000	1.00	0.18	0.39
6811	4.55	3.32	1000	1.53	0.21	0.41	7431N	1.16	0.85	707	0.35	0.19	0.33

* 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 S5

Effective January 1, 2008

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
7445N	0.39	0.28	-	-	-	-	8204	4.60	3.35	1000	1.75	0.26	0.49
7453N	0.39	0.28	-	-	-	-	8209	2.40	1.75	958	0.96	0.26	0.50
7502	1.37	1.00	654	0.53	0.26	0.48	8215	2.62	1.91	1000	0.93	0.24	0.50
7515	0.86	0.63	504	0.29	0.23	0.44	8227	3.90	2.84	1000	1.46	0.25	0.47
7520	3.14	2.29	1000	1.20	0.26	0.51	8232	3.40	2.48	1000	1.31	0.26	0.48
7538	7.76	5.66	1000	2.49	0.22	0.47	8233	3.50	2.55	1000	1.31	0.24	0.42
7539	1.36	0.99	651	0.52	0.25	0.45	8235	3.54	2.58	1000	1.44	0.26	0.47
7540	3.00	2.19	1000	1.04	0.25	0.48	8263	8.99	6.55	1000	3.56	0.26	0.53
7580	2.67	1.95	1000	1.01	0.26	0.53	8264	6.68	4.87	1000	2.52	0.24	0.52
7590	2.50	1.82	988	0.96	0.26	0.55	8265	4.03	2.94	1000	1.49	0.25	0.49
7600	1.74	1.27	763	0.65	0.25	0.47	8279	7.97	5.81	1000	3.02	0.25	0.55
7601	7.27	5.30	1000	2.66	0.25	0.49	8288	5.43	3.96	1000	2.06	0.25	0.55
7605	1.92	1.40	816	0.72	0.25	0.47	8291	3.98	2.90	1000	1.57	0.26	0.55
7610	0.30	0.22	339	0.11	0.25	0.55	8292	2.69	1.96	1000	1.10	0.27	0.49
7611	4.19	3.05	1000	1.55	0.25	0.47	8293	7.58	5.53	1000	2.95	0.25	0.47
7612	6.98	5.09	1000	2.53	0.24	0.47	8304	5.15	3.75	1000	1.80	0.23	0.49
7613	2.91	2.12	1000	1.09	0.24	0.43	8350	3.34	2.43	1000	1.22	0.24	0.44
7698X	0.83	0.61	495	0.28	0.26	-	8380	2.39	1.74	955	0.90	0.25	0.49
7699X	2.59	1.89	1000	0.82	0.26	-	8381	2.08	1.52	864	0.86	0.27	0.50
7704	-	-	-	0.95	0.25	-	8385	2.16	1.57	887	0.83	0.26	0.50
7705	4.19	3.05	1000	1.67	0.26	0.52	8392	1.77	1.29	772	0.72	0.26	0.50
7710X	2.60	1.90	1000	0.95	0.25	0.54	8393X	1.79	1.30	778	0.69	0.26	0.48
7711X	2.60	1.90	1000	0.95	0.25	0.54	8500	5.72	4.17	1000	2.10	0.25	0.51
7720	2.69	1.96	1000	0.99	0.25	0.54	8601	0.50	0.36	398	0.19	0.25	0.44
7725X	1.43	1.04	672	0.46	0.26	-	8606	3.59	2.62	1000	1.43	0.26	0.44
7855	6.42	4.68	1000	2.34	0.24	0.46	8709F	7.47	5.45	1000	2.52	0.20	0.36
8001	1.72	1.25	757	0.69	0.26	0.53	8719	1.62	1.18	728	0.60	0.24	0.45
8002	2.13	1.55	878	0.87	0.27	0.52	8720	1.13	0.82	583	0.43	0.25	0.46
8006	1.78	1.30	775	0.71	0.26	0.51	8721	0.30	0.22	339	0.10	0.23	0.50
8008	1.02	0.74	551	0.41	0.26	0.54	8726F	9.80	7.14	1000	2.89	0.19	0.42
8010	1.45	1.06	678	0.58	0.26	0.53	8734M	0.46	0.34	386	0.18	0.26	0.50
8013	0.33	0.24	347	0.12	0.23	0.47	8737M	0.41	0.30	371	0.17	0.26	0.50
8015	0.49	0.36	395	0.20	0.26	0.49	8738M	0.68	0.50	451	0.24	0.26	0.50
8017	1.25	0.91	619	0.50	0.27	0.54	8742	0.34	0.25	350	0.13	0.26	0.50
8018	2.39	1.74	955	0.96	0.27	0.53	8745	2.59	1.89	1000	1.06	0.26	0.46
8021	2.68	1.95	1000	1.06	0.26	0.54	8748	0.36	0.26	356	0.13	0.26	0.50
8031	2.27	1.65	920	0.93	0.26	0.47	8755	0.36	0.26	356	0.12	0.23	0.47
8032	3.98	2.90	1000	1.60	0.27	0.57	8799	0.59	0.43	424	0.24	0.26	0.52
8033	2.00	1.46	840	0.81	0.27	0.52	8800	0.59	0.43	424	0.24	0.26	0.52
8039	1.17	0.85	595	0.46	0.26	0.54	8803	0.07	0.05	271	0.03	0.23	0.45
8044	2.39	1.74	955	0.98	0.27	0.49	8805M	0.28	0.20	333	0.11	0.25	0.50
8045	0.39	0.28	365	0.16	0.26	0.49	8810	0.21	0.15	312	0.08	0.25	0.50
8046	1.83	1.33	790	0.71	0.25	0.50	8814M	0.26	0.19	327	0.10	0.25	0.50
8047	1.11	0.81	577	0.45	0.27	0.52	8815M	0.42	0.31	374	0.15	0.25	0.50
8050	-	-	-	0.50	0.27	-	8820	0.14	0.10	291	0.05	0.25	0.48
8058	2.02	1.47	846	0.79	0.26	0.55	8824	2.55	1.86	1000	1.03	0.26	0.52
8072	0.69	0.50	454	0.27	0.26	0.54	8825	1.94	1.41	822	0.79	0.27	0.53
8102	1.93	1.41	819	0.75	0.24	0.46	8826	2.28	1.66	923	0.93	0.27	0.53
8103	3.87	2.82	1000	1.46	0.25	0.59	8829	2.23	1.63	908	0.90	0.26	0.52
8105	3.25	2.37	1000	1.15	0.21	0.42	8831	1.33	0.97	642	0.52	0.26	0.56
8106	4.02	2.93	1000	1.51	0.26	0.51	8832	0.23	0.17	318	0.08	0.26	0.53
8107	2.76	2.01	1000	1.06	0.26	0.46	8833*	0.74	0.54	468	0.30	0.27	0.52
8111	2.20	1.60	899	0.92	0.27	0.48	8835	2.21	1.61	902	0.91	0.27	0.49
8116	2.32	1.69	934	0.91	0.26	0.51	8842	1.48	1.08	687	0.59	0.27	0.54
8203	6.05	4.41	1000	2.41	0.26	0.53	8861	-	-	-	0.59	0.27	-

* 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, 2008

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
8864	1.48	1.08	687	0.59	0.27	0.54							
8868	0.27	0.20	330	0.11	0.26	0.55							
8869	0.66	0.48	445	0.27	0.27	0.53							
8871	0.27	0.20	330	0.11	0.26	0.42							
8901	0.16	0.12	297	0.06	0.25	0.46							
9012	0.84	0.61	498	0.32	0.26	0.51							
9014X	2.47	1.80	979	0.98	0.26	0.48							
9015	2.84	2.07	1000	1.09	0.26	0.52							
9016	2.10	1.53	870	0.83	0.26	0.53							
9019	2.03	1.48	849	0.76	0.24	0.42							
9033	1.55	1.13	707	0.63	0.26	0.46							
9040*	2.59	1.89	1000	1.03	0.27	0.55							
9044	2.33	1.70	937	0.93	0.27	0.56							
9052	2.16	1.57	887	0.88	0.27	0.52							
9058	1.75	1.28	766	0.69	0.26	0.55							
9059	2.53	1.84	996	1.02	0.26	0.51							
9060	1.21	0.88	607	0.49	0.26	0.52							
9061	1.34	0.98	645	0.54	0.26	0.51							
9062	1.83	1.33	790	0.74	0.27	0.54							
9063	0.88	0.64	510	0.34	0.27	0.55							
9077F	3.50	2.55	1000	1.18	0.15	0.29							
9082	1.56	1.14	710	0.62	0.27	0.56							
9083	1.44	1.05	675	0.57	0.27	0.56							
9084	1.45	1.06	678	0.58	0.26	0.53							
9088a	a	a	a	a	a	a							
9089	0.72	0.52	462	0.27	0.23	0.41							
9093	1.36	0.99	651	0.55	0.26	0.52							
9101	3.08	2.25	1000	1.25	0.27	0.52							
9102	2.40	1.75	958	0.98	0.27	0.51							
9110	-	-	-	0.59	0.27	-							
9154	1.36	0.99	651	0.51	0.26	0.53							
9156	1.76	1.28	769	0.71	0.27	0.53							
9170	2.47	1.80	979	0.98	0.26	0.48							
9178	17.72	12.92	1000	7.15	0.27	0.54							
9179	15.02	10.95	1000	5.90	0.26	0.56							
9180	7.33	5.34	1000	2.81	0.26	0.59							
9182	2.16	1.57	887	0.86	0.26	0.55							
9186	11.96	8.72	1000	4.05	0.22	0.45							
9220	3.59	2.62	1000	1.41	0.26	0.53							
9402	3.87	2.82	1000	1.41	0.25	0.49							
9403	5.77	4.21	1000	2.12	0.24	0.47							
9410	2.13	1.55	878	0.87	0.27	0.50							
9501	2.45	1.79	973	0.97	0.26	0.52							
9505	2.85	2.08	1000	1.13	0.25	0.49							
9516	1.92	1.40	816	0.70	0.25	0.49							
9519	2.06	1.50	858	0.79	0.26	0.48							
9521	2.94	2.14	1000	1.12	0.26	0.48							
9522	1.64	1.20	734	0.66	0.26	0.53							
9534	3.27	2.38	1000	1.18	0.24	0.47							
9554	7.93	5.78	1000	2.82	0.24	0.47							
9586	0.71	0.52	459	0.29	0.27	0.52							
9600	1.38	1.01	657	0.53	0.23	0.39							
9620	0.83	0.61	495	0.32	0.26	0.51							

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

Effective January 1, 2008

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	0.48	S	1710E	0.06	S	3175D	0.05	S
0065D	0.09	S	1741E	0.63	S	4024E	0.05	S
0066D	0.09	S	1803D	0.45	S	5508D	0.08	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.04	S
1164E	0.10	S	3081D	0.07	S	6252D	0.12	S
1165E	0.04	S	3082D	0.10	S	6260D	0.09	S
1624E	0.03	S	3085D	0.06	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 \$3.97. (For coverage written separately for federal benefits only, \$2.76. For coverage written separately for state benefits only, \$1.21.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$40.34.
For 1016 New Mine, the rate is \$28.44.

Rate for Large, Small, and New Mine includes a non-ratable disease element of \$14.70. (For coverage written separately for federal benefits only, \$10.16. For coverage written separately for state benefits only, \$4.54.) 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 1.99 and elr x 1.841.
- 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 \$0.36.
- 9040 The ex-medical rate for this classification is \$1.17.

Effective January 1, 2008

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	0.35	S	1710E	0.04	S	3175D	0.04	S
0065D	0.07	S	1741E	0.46	S	4024E	0.04	S
0066D	0.07	S	1803D	0.33	S	5508D	0.06	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.03	S
1164E	0.07	S	3081D	0.05	S	6252D	0.09	S
1165E	0.03	S	3082D	0.07	S	6260D	0.07	S
1624E	0.02	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 \$2.89. (For coverage written separately for federal benefits only, \$2.01. For coverage written separately for state benefits only, \$0.88.)
- 1016 Advisory loss cost and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the loss cost is \$31.88.
For 1016 New Mine, the loss cost is \$22.47.

Advisory loss cost for Large, Small and New Mine includes a non-ratable disease element of \$11.62. (For coverage written separately for federal benefits only, \$8.03. For coverage written separately for state benefits only, \$3.59.) 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 1.99 and elr x 1.841.
- 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 \$0.26.
- 9040 The ex-medical advisory loss cost for this classification is \$0.85.

Effective January 1, 2008

MISCELLANEOUS VALUES - ADVISORY RATES

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 --

"Taxicab Co.":

Employee operated vehicle.....	\$52,212.00
Leased or rented vehicle.....	\$34,808.00

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

Foreign Terrorism (Advisory Rate)..... 0.02

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,700.00

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers"..... \$335.00

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 HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	7.0%	6.2%	5.8%	5.4%	4.9%	4.1%
\$500	12.0%	10.2%	9.3%	8.3%	7.4%	5.9%	5.0%
\$1,000	14.7%	12.5%	11.4%	10.1%	9.0%	7.1%	6.0%
\$1,500	16.3%	14.0%	12.7%	11.3%	10.1%	7.9%	6.6%
\$2,000	17.6%	15.1%	13.8%	12.3%	10.9%	8.6%	7.2%
\$2,500	18.7%	16.1%	14.6%	13.1%	11.7%	9.2%	7.7%
\$3,000	19.7%	16.9%	15.4%	13.8%	12.3%	9.7%	8.1%
\$3,500	20.5%	17.7%	16.1%	14.4%	12.9%	10.2%	8.6%
\$4,000	21.3%	18.4%	16.8%	15.0%	13.4%	10.6%	9.0%
\$4,500	22.1%	19.0%	17.4%	15.6%	14.0%	11.1%	9.3%
\$5,000	22.8%	19.6%	18.0%	16.1%	14.5%	11.5%	9.7%

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
\$500	6.2%	5.0%	4.4%	3.7%	3.2%	2.2%	1.8%
\$1,000	9.6%	7.9%	7.0%	6.0%	5.2%	3.7%	3.1%
\$1,500	11.6%	9.7%	8.6%	7.4%	6.5%	4.7%	3.9%
\$2,000	13.3%	11.1%	9.9%	8.6%	7.6%	5.6%	4.6%
\$2,500	14.6%	12.3%	11.0%	9.6%	8.5%	6.3%	5.2%
\$3,000	15.8%	13.4%	12.0%	10.5%	9.3%	7.0%	5.8%
\$3,500	16.9%	14.3%	12.9%	11.3%	10.0%	7.6%	6.3%
\$4,000	17.9%	15.2%	13.7%	12.1%	10.7%	8.2%	6.8%
\$4,500	18.8%	16.0%	14.5%	12.8%	11.3%	8.7%	7.3%
\$5,000	19.7%	16.8%	15.2%	13.5%	12.0%	9.2%	7.7%

Effective January 1, 2008

MISCELLANEOUS VALUES - ADVISORY RATES (cont.)

Deductible Amount	With Coinsurance Premium Reduction Percentages				Deductible Amount	Without Coinsurance Premium Reduction Percentages			
	HAZARD GROUP					HAZARD GROUP			
	1	2	3	4		1	2	3	4
\$0	6.4%	5.7%	4.5%	3.5%	\$500	5.2%	4.1%	2.7%	1.8%
\$500	10.6%	9.0%	6.7%	5.0%	\$1,000	8.2%	6.6%	4.5%	3.1%
\$1,000	13.0%	11.0%	8.1%	6.0%	\$1,500	10.1%	8.2%	5.7%	3.9%
\$1,500	14.5%	12.3%	9.1%	6.6%	\$2,000	11.5%	9.5%	6.6%	4.6%
\$2,000	15.6%	13.3%	9.8%	7.2%	\$2,500	12.8%	10.6%	7.4%	5.2%
\$2,500	16.6%	14.1%	10.5%	7.7%	\$3,000	13.8%	11.5%	8.2%	5.8%
\$3,000	17.5%	14.9%	11.1%	8.1%	\$3,500	14.8%	12.4%	8.9%	6.3%
\$3,500	18.2%	15.6%	11.6%	8.6%	\$4,000	15.7%	13.2%	9.5%	6.8%
\$4,000	19.0%	16.2%	12.1%	9.0%	\$4,500	16.6%	13.9%	10.1%	7.3%
\$4,500	19.6%	16.8%	12.6%	9.3%	\$5,000	17.3%	14.6%	10.7%	7.7%
\$5,000	20.2%	17.4%	13.1%	9.7%					

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

Per Passenger Seat Surcharge - In accordance with *Basic Manual* 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.....	\$45,600.00
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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%

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in

connection with <i>Basic Manual</i> Rule 3-A-4.....	69%
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(Multiply a Non-F classification rate by a factor of 1.69 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.118).)

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, 2008

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 HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	12.2%	10.8%	10.1%	9.3%	8.5%	7.1%
\$500	20.8%	17.7%	16.1%	14.4%	12.9%	10.2%	8.6%
\$1,000	25.4%	21.7%	19.8%	17.6%	15.7%	12.3%	10.3%
\$1,500	28.3%	24.3%	22.1%	19.6%	17.5%	13.7%	11.5%
\$2,000	30.5%	26.2%	23.9%	21.2%	19.0%	14.8%	12.5%
\$2,500	32.4%	27.9%	25.4%	22.6%	20.2%	15.9%	13.3%
\$3,000	34.1%	29.3%	26.7%	23.9%	21.3%	16.8%	14.1%
\$3,500	35.6%	30.6%	28.0%	25.0%	22.4%	17.6%	14.8%
\$4,000	37.0%	31.8%	29.1%	26.0%	23.3%	18.5%	15.5%
\$4,500	38.3%	33.0%	30.2%	27.0%	24.2%	19.2%	16.2%
\$5,000	39.5%	34.0%	31.2%	28.0%	25.1%	19.9%	16.8%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	10.8%	8.6%	7.6%	6.4%	5.5%	3.9%
\$1,000	16.6%	13.7%	12.1%	10.3%	9.0%	6.4%	5.3%
\$1,500	20.2%	16.8%	15.0%	12.9%	11.3%	8.2%	6.8%
\$2,000	23.0%	19.3%	17.2%	14.9%	13.1%	9.7%	8.0%
\$2,500	25.3%	21.3%	19.1%	16.6%	14.7%	10.9%	9.1%
\$3,000	27.4%	23.2%	20.8%	18.2%	16.1%	12.1%	10.1%
\$3,500	29.3%	24.8%	22.4%	19.6%	17.3%	13.2%	11.0%
\$4,000	31.1%	26.3%	23.8%	20.9%	18.5%	14.2%	11.8%
\$4,500	32.7%	27.7%	25.1%	22.2%	19.7%	15.1%	12.6%
\$5,000	34.2%	29.1%	26.3%	23.3%	20.7%	16.0%	13.4%

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP			
	1	2	3	4
	\$0	11.1%	9.8%	7.9%
\$500	18.3%	15.6%	11.7%	8.6%
\$1,000	22.5%	19.0%	14.1%	10.3%
\$1,500	25.0%	21.3%	15.7%	11.5%
\$2,000	27.0%	23.0%	17.0%	12.5%
\$2,500	28.7%	24.5%	18.2%	13.3%
\$3,000	30.2%	25.8%	19.2%	14.1%
\$3,500	31.6%	27.0%	20.2%	14.8%
\$4,000	32.8%	28.1%	21.0%	15.5%
\$4,500	34.0%	29.1%	21.9%	16.2%
\$5,000	35.1%	30.1%	22.7%	16.8%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP			
	1	2	3	4
	\$500	9.1%	7.2%	4.8%
\$1,000	14.3%	11.5%	7.8%	5.3%
\$1,500	17.5%	14.3%	9.9%	6.8%
\$2,000	20.0%	16.4%	11.5%	8.0%
\$2,500	22.1%	18.3%	12.9%	9.1%
\$3,000	24.0%	19.9%	14.2%	10.1%
\$3,500	25.7%	21.4%	15.4%	11.0%
\$4,000	27.2%	22.8%	16.5%	11.8%
\$4,500	28.7%	24.1%	17.5%	12.6%
\$5,000	30.0%	25.3%	18.5%	13.4%

*The values shown for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

Effective January 1, 2008

MISCELLANEOUS VALUES - ADVISORY LOSS COSTS (cont.)

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

Employee operated vehicle.....	\$52,212.00
Leased or rented vehicle.....	\$34,808.00

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

Foreign Terrorism (Advisory Loss Cost)..... 0.01

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,700.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$335.00

Per Passenger Seat Surcharge - In accordance with **Basic Manual** footnote instructions for 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..... \$45,600.00

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 69%

(Multiply a Non-F classification loss cost by a factor of 1.69 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.51) and the adjustment for differences in loss-based expenses (1.118).)

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, 2008

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	--	921	0.04	519,592	--	548,252	0.44
922	--	3,724	0.05	548,253	--	578,571	0.45
3,725	--	6,588	0.06	578,572	--	610,699	0.46
6,589	--	9,513	0.07	610,700	--	644,802	0.47
9,514	--	12,502	0.08	644,803	--	681,069	0.48
12,503	--	20,911	0.09	681,070	--	719,711	0.49
20,912	--	31,128	0.10	719,712	--	760,972	0.50
31,129	--	40,215	0.11	760,973	--	805,126	0.51
40,216	--	49,063	0.12	805,127	--	852,490	0.52
49,064	--	57,912	0.13	852,491	--	903,427	0.53
57,913	--	66,870	0.14	903,428	--	958,358	0.54
66,871	--	75,998	0.15	958,359	--	1,017,770	0.55
75,999	--	85,337	0.16	1,017,771	--	1,082,238	0.56
85,338	--	94,917	0.17	1,082,239	--	1,152,435	0.57
94,918	--	104,765	0.18	1,152,436	--	1,229,160	0.58
104,766	--	114,905	0.19	1,229,161	--	1,313,369	0.59
114,906	--	125,357	0.20	1,313,370	--	1,406,213	0.60
125,358	--	136,144	0.21	1,406,214	--	1,509,093	0.61
136,145	--	147,286	0.22	1,509,094	--	1,623,730	0.62
147,287	--	158,807	0.23	1,623,731	--	1,752,260	0.63
158,808	--	170,730	0.24	1,752,261	--	1,897,373	0.64
170,731	--	183,078	0.25	1,897,374	--	2,062,500	0.65
183,079	--	195,877	0.26	2,062,501	--	2,252,089	0.66
195,878	--	209,154	0.27	2,252,090	--	2,472,011	0.67
209,155	--	222,939	0.28	2,472,012	--	2,730,178	0.68
222,940	--	237,263	0.29	2,730,179	--	3,037,518	0.69
237,264	--	252,159	0.30	3,037,519	--	3,409,560	0.70
252,160	--	267,663	0.31	3,409,561	--	3,869,138	0.71
267,664	--	283,815	0.32	3,869,139	--	4,451,269	0.72
283,816	--	300,656	0.33	4,451,270	--	5,212,515	0.73
300,657	--	318,233	0.34	5,212,516	--	6,250,575	0.74
318,234	--	336,596	0.35	6,250,576	--	7,749,991	0.75
336,597	--	355,800	0.36	7,749,992	--	10,106,213	0.76
355,801	--	375,904	0.37	10,106,214	--	14,347,408	0.77
375,905	--	396,973	0.38	14,347,409	--	24,243,520	0.78
396,974	--	419,080	0.39	24,243,521	--	73,724,059	0.79
419,081	--	442,303	0.40	73,724,060	AND OVER		0.80
442,304	--	466,730	0.41				
466,731	--	492,457	0.42				
492,458	--	519,591	0.43				

(a) G	4.40
(b) State Per Claim Accident Limitation	\$109,500
(c) State Multiple Claim Accident Limitation	\$219,000
(d) USL&HW Per Claim Accident Limitation	\$351,000
(e) USL&HW Multiple Claim Accident Limitation	\$702,000
(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, 2008
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 23,666	11,000	759,445 -- 781,431	88,000	1,529,222 -- 1,551,217	165,000
23,667 -- 40,732	13,200	781,432 -- 803,420	90,200	1,551,218 -- 1,573,214	167,200
40,733 -- 60,341	15,400	803,421 -- 825,408	92,400	1,573,215 -- 1,595,211	169,400
60,342 -- 81,028	17,600	825,409 -- 847,398	94,600	1,595,212 -- 1,617,209	171,600
81,029 -- 102,217	19,800	847,399 -- 869,388	96,800	1,617,210 -- 1,639,206	173,800
102,218 -- 123,672	22,000	869,389 -- 891,378	99,000	1,639,207 -- 1,661,203	176,000
123,673 -- 145,283	24,200	891,379 -- 913,369	101,200	1,661,204 -- 1,683,200	178,200
145,284 -- 166,992	26,400	913,370 -- 935,361	103,400	1,683,201 -- 1,705,198	180,400
166,993 -- 188,765	28,600	935,362 -- 957,352	105,600	1,705,199 -- 1,727,195	182,600
188,766 -- 210,585	30,800	957,353 -- 979,344	107,800	1,727,196 -- 1,749,193	184,800
210,586 -- 232,438	33,000	979,345 -- 1,001,337	110,000	1,749,194 -- 1,771,190	187,000
232,439 -- 254,316	35,200	1,001,338 -- 1,023,330	112,200	1,771,191 -- 1,793,188	189,200
254,317 -- 276,213	37,400	1,023,331 -- 1,045,323	114,400	1,793,189 -- 1,815,186	191,400
276,214 -- 298,124	39,600	1,045,324 -- 1,067,316	116,600	1,815,187 -- 1,837,184	193,600
298,125 -- 320,048	41,800	1,067,317 -- 1,089,310	118,800	1,837,185 -- 1,859,181	195,800
320,049 -- 341,981	44,000	1,089,311 -- 1,111,304	121,000	1,859,182 -- 1,881,179	198,000
341,982 -- 363,923	46,200	1,111,305 -- 1,133,298	123,200	1,881,180 -- 1,903,177	200,200
363,924 -- 385,871	48,400	1,133,299 -- 1,155,292	125,400	1,903,178 -- 1,925,175	202,400
385,872 -- 407,824	50,600	1,155,293 -- 1,177,287	127,600	1,925,176 -- 1,947,173	204,600
407,825 -- 429,782	52,800	1,177,288 -- 1,199,281	129,800	1,947,174 -- 1,969,171	206,800
429,783 -- 451,744	55,000	1,199,282 -- 1,221,276	132,000	1,969,172 -- 1,991,169	209,000
451,745 -- 473,710	57,200	1,221,277 -- 1,243,271	134,200	1,991,170 -- 2,013,168	211,200
473,711 -- 495,679	59,400	1,243,272 -- 1,265,267	136,400	2,013,169 -- 2,035,166	213,400
495,680 -- 517,650	61,600	1,265,268 -- 1,287,262	138,600	2,035,167 -- 2,057,164	215,600
517,651 -- 539,624	63,800	1,287,263 -- 1,309,258	140,800	2,057,165 -- 2,079,162	217,800
539,625 -- 561,599	66,000	1,309,259 -- 1,331,253	143,000	2,079,163 -- 2,101,000	220,000
561,600 -- 583,577	68,200	1,331,254 -- 1,353,249	145,200		
583,578 -- 605,556	70,400	1,353,250 -- 1,375,245	147,400		
605,557 -- 627,537	72,600	1,375,246 -- 1,397,241	149,600		
627,538 -- 649,519	74,800	1,397,242 -- 1,419,238	151,800		
649,520 -- 671,502	77,000	1,419,239 -- 1,441,234	154,000		
671,503 -- 693,486	79,200	1,441,235 -- 1,463,231	156,200		
693,487 -- 715,471	81,400	1,463,232 -- 1,485,227	158,400		
715,472 -- 737,457	83,600	1,485,228 -- 1,507,224	160,600		
737,458 -- 759,444	85,800	1,507,225 -- 1,529,221	162,800		

For Expected Losses greater than \$2,101,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.40) / (\text{Expected Losses} + (700)(4.40))$$

G = 4.40



Coal Miners Experience Rating Plan

Table III - Table of W and B Values
 State Average D & P.T. Value: 250000

Indiana

01/01/08

Exhibit V

Expected Losses			W	B	Expected Losses			W	B
0	--	25,000	0.00	41,250	1,299,625	--	1,324,374	0.52	544,896
25,001	--	62,124	0.01	61,665	1,324,375	--	1,349,124	0.53	543,432
62,125	--	86,874	0.02	81,659	1,349,125	--	1,373,874	0.54	541,547
86,875	--	111,624	0.03	101,232	1,373,875	--	1,398,624	0.55	539,241
111,625	--	136,374	0.04	120,384	1,398,625	--	1,423,374	0.56	536,514
136,375	--	161,124	0.05	139,116	1,423,375	--	1,448,124	0.57	533,367
161,125	--	185,874	0.06	157,427	1,448,125	--	1,472,874	0.58	529,799
185,875	--	210,624	0.07	175,317	1,472,875	--	1,497,624	0.59	525,810
210,625	--	235,374	0.08	192,786	1,497,625	--	1,522,374	0.60	521,400
235,375	--	260,124	0.09	209,835	1,522,375	--	1,547,124	0.61	516,570
260,125	--	284,874	0.10	226,463	1,547,125	--	1,571,874	0.62	511,319
284,875	--	309,624	0.11	242,670	1,571,875	--	1,596,624	0.63	505,647
309,625	--	334,374	0.12	258,456	1,596,625	--	1,621,374	0.64	499,554
334,375	--	359,124	0.13	273,822	1,621,375	--	1,646,124	0.65	493,041
359,125	--	383,874	0.14	288,767	1,646,125	--	1,670,874	0.66	486,107
383,875	--	408,624	0.15	303,291	1,670,875	--	1,695,624	0.67	478,752
408,625	--	433,374	0.16	317,394	1,695,625	--	1,720,374	0.68	470,976
433,375	--	458,124	0.17	331,077	1,720,375	--	1,745,124	0.69	462,780
458,125	--	482,874	0.18	344,339	1,745,125	--	1,769,874	0.70	454,163
482,875	--	507,624	0.19	357,180	1,769,875	--	1,794,624	0.71	445,125
507,625	--	532,374	0.20	369,600	1,794,625	--	1,819,374	0.72	435,666
532,375	--	557,124	0.21	381,600	1,819,375	--	1,844,124	0.73	425,787
557,125	--	581,874	0.22	393,179	1,844,125	--	1,868,874	0.74	415,487
581,875	--	606,624	0.23	404,337	1,868,875	--	1,893,624	0.75	404,766
606,625	--	631,374	0.24	415,074	1,893,625	--	1,918,374	0.76	393,624
631,375	--	656,124	0.25	425,391	1,918,375	--	1,943,124	0.77	382,062
656,125	--	680,874	0.26	435,287	1,943,125	--	1,967,874	0.78	370,079
680,875	--	705,624	0.27	444,762	1,967,875	--	1,992,624	0.79	357,675
705,625	--	730,374	0.28	453,816	1,992,625	--	2,017,374	0.80	344,850
730,375	--	755,124	0.29	462,450	2,017,375	--	2,042,124	0.81	331,605
755,125	--	779,874	0.30	470,663	2,042,125	--	2,066,874	0.82	317,939
779,875	--	804,624	0.31	478,455	2,066,875	--	2,091,624	0.83	303,852
804,625	--	829,374	0.32	485,826	2,091,625	--	2,116,374	0.84	289,344
829,375	--	854,124	0.33	492,777	2,116,375	--	2,141,124	0.85	274,416
854,125	--	878,874	0.34	499,307	2,141,125	--	2,165,874	0.86	259,067
878,875	--	903,624	0.35	505,416	2,165,875	--	2,190,624	0.87	243,297
903,625	--	928,374	0.36	511,104	2,190,625	--	2,215,374	0.88	227,106
928,375	--	953,124	0.37	516,372	2,215,375	--	2,240,124	0.89	210,495
953,125	--	977,874	0.38	521,219	2,240,125	--	2,264,874	0.90	193,463
977,875	--	1,002,624	0.39	525,645	2,264,875	--	2,289,624	0.91	176,010
1,002,625	--	1,027,374	0.40	529,650	2,289,625	--	2,314,374	0.92	158,136
1,027,375	--	1,052,124	0.41	533,235	2,314,375	--	2,339,124	0.93	139,842
1,052,125	--	1,076,874	0.42	536,399	2,339,125	--	2,363,874	0.94	121,127
1,076,875	--	1,101,624	0.43	539,142	2,363,875	--	2,388,624	0.95	101,991
1,101,625	--	1,126,374	0.44	541,464	2,388,625	--	2,413,374	0.96	82,434
1,126,375	--	1,151,124	0.45	543,366	2,413,375	--	2,438,124	0.97	62,457
1,151,125	--	1,175,874	0.46	544,847	2,438,125	--	2,462,874	0.98	42,059
1,175,875	--	1,200,624	0.47	545,907	2,462,875	--	2,499,999	0.99	21,240
1,200,625	--	1,225,374	0.48	546,546	2,500,000	--	OVER	1.00	0
1,225,375	--	1,250,124	0.49	546,765					
1,250,125	--	1,274,874	0.50	546,563					
1,274,875	--	1,299,624	0.51	545,940					

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

APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2008

**INDIANA
RR 1
Exhibit V**

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

<p>1. Hazard Group Differentials</p> <table border="1"> <thead> <tr> <th>A</th> <th>B</th> <th>C</th> <th>D</th> <th>E</th> <th>F</th> <th>G</th> </tr> </thead> <tbody> <tr> <td>2.09</td> <td>1.60</td> <td>1.44</td> <td>1.31</td> <td>1.15</td> <td>0.95</td> <td>0.75</td> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <td colspan="3"></td> </tr> <tr> <td>1.69</td> <td>1.40</td> <td>1.05</td> <td>0.75</td> <td colspan="3"></td> </tr> </tbody> </table>	A	B	C	D	E	F	G	2.09	1.60	1.44	1.31	1.15	0.95	0.75	1	2	3	4				1.69	1.40	1.05	0.75				<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 1.088</p>
A	B	C	D	E	F	G																							
2.09	1.60	1.44	1.31	1.15	0.95	0.75																							
1	2	3	4																										
1.69	1.40	1.05	0.75																										

<p>3. Expected Loss Ratio 0.627</p>	<p>Expected Loss and Allocated Expense Ratio 0.687</p>	<p>4. Expense Ratio Type A: 2007-01 Type B: 2007-01</p>	<p>Expense Ratio Loaded for ALAE Option Type A: 2007-01 Type B: 2007-01</p>
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5. **2008 Table of Expected Loss Ranges**
Effective January 1, 2008

6. **Excess Loss Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.339	0.378	0.398	0.420	0.441	0.476	0.500	0.370	0.405	0.457	0.500
\$15,000 †	0.288	0.331	0.352	0.376	0.399	0.439	0.467	0.322	0.360	0.418	0.467
\$20,000 †	0.251	0.294	0.316	0.340	0.366	0.408	0.440	0.285	0.324	0.385	0.440
\$25,000	0.222	0.265	0.286	0.311	0.338	0.381	0.416	0.256	0.295	0.358	0.416
\$30,000	0.200	0.241	0.262	0.287	0.314	0.358	0.395*	0.232	0.270	0.334	0.395*
\$35,000	0.181	0.221	0.242	0.266	0.294	0.338	0.376*	0.213	0.250	0.314	0.376*
\$40,000	0.165	0.204	0.225	0.248	0.276	0.320	0.360*	0.196	0.232	0.296	0.360*
\$50,000	0.140	0.176	0.196	0.219	0.246	0.290	0.332*	0.169	0.204	0.266	0.332*
\$75,000	0.103	0.132	0.150	0.170	0.195	0.236	0.279*	0.126	0.156	0.214	0.279*
\$100,000	0.081	0.106	0.122	0.139	0.163	0.201	0.243*	0.101	0.128	0.180	0.243*
\$125,000	0.068	0.089	0.103	0.119	0.141	0.176	0.217	0.084	0.108	0.157	0.217
\$150,000	0.059	0.077	0.091	0.105	0.125	0.158	0.198	0.073	0.095	0.140	0.198
\$175,000	0.051	0.068	0.081	0.094	0.113	0.143	0.182	0.065	0.085	0.126	0.182
\$200,000	0.046	0.061	0.072	0.085	0.103	0.131	0.169	0.058	0.076	0.116	0.169
\$225,000	0.041	0.055	0.066	0.077	0.094	0.121	0.158	0.052	0.070	0.106	0.158
\$250,000	0.038	0.051	0.061	0.071	0.088	0.114	0.149	0.048	0.064	0.099	0.149
\$275,000	0.035	0.047	0.056	0.066	0.081	0.106	0.141	0.044	0.060	0.093	0.141
\$300,000	0.033	0.043	0.052	0.062	0.076	0.100	0.134	0.041	0.055	0.087	0.134
\$325,000	0.031	0.040	0.049	0.058	0.071	0.094	0.127	0.038	0.052	0.082	0.127
\$350,000	0.029	0.038	0.046	0.054	0.067	0.089	0.121	0.036	0.049	0.077	0.121
\$375,000	0.027	0.036	0.044	0.051	0.064	0.085	0.116	0.034	0.046	0.073	0.116
\$400,000	0.026	0.034	0.041	0.049	0.060	0.081	0.111	0.032	0.044	0.070	0.111
\$425,000	0.025	0.032	0.040	0.046	0.058	0.077	0.107	0.030	0.042	0.066	0.107
\$450,000	0.024	0.031	0.038	0.044	0.055	0.074	0.103	0.029	0.040	0.063	0.103
\$475,000	0.023	0.029	0.036	0.042	0.053	0.071	0.099	0.028	0.038	0.061	0.099
\$500,000	0.022	0.028	0.035	0.041	0.051	0.068	0.096	0.027	0.037	0.058	0.096
\$600,000	0.019	0.024	0.030	0.035	0.044	0.059	0.085	0.023	0.032	0.051	0.085
\$700,000	0.017	0.022	0.027	0.032	0.039	0.053	0.076	0.021	0.029	0.045	0.076
\$800,000	0.016	0.020	0.025	0.029	0.036	0.049	0.071	0.019	0.027	0.042	0.071
\$900,000	0.015	0.019	0.023	0.027	0.033	0.045	0.066	0.018	0.024	0.038	0.066
\$1,000,000	0.014	0.017	0.022	0.025	0.031	0.042	0.061	0.016	0.023	0.036	0.061
\$2,000,000	0.008	0.010	0.013	0.015	0.018	0.025	0.039	0.010	0.013	0.021	0.039
\$3,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030	0.007	0.010	0.016	0.030
\$4,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.025	0.006	0.008	0.013	0.025
\$5,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.022	0.005	0.007	0.011	0.022
\$6,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.019	0.004	0.006	0.009	0.019
\$7,000,000	0.004	0.004	0.005	0.006	0.007	0.010	0.017	0.004	0.006	0.008	0.017
\$8,000,000	0.004	0.004	0.005	0.006	0.007	0.009	0.015	0.004	0.005	0.008	0.015
\$9,000,000	0.003	0.004	0.005	0.005	0.006	0.008	0.014	0.004	0.005	0.007	0.014
\$10,000,000	0.003	0.004	0.005	0.005	0.006	0.008	0.013	0.004	0.005	0.007	0.013

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

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

APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2008

**INDIANA
RR 2
Exhibit V**

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.373	0.414	0.436	0.459	0.481	0.518	0.529	0.406	0.443	0.498	0.529
\$15,000 †	0.321	0.366	0.389	0.414	0.439	0.480	0.494	0.357	0.397	0.458	0.494
\$20,000 †	0.282	0.328	0.352	0.378	0.405	0.449	0.465	0.319	0.361	0.425	0.465
\$25,000	0.252	0.298	0.321	0.348	0.376	0.422	0.443	0.289	0.330	0.397	0.443
\$30,000	0.228	0.273	0.296	0.323	0.352	0.398	0.424*	0.264	0.305	0.374	0.424*
\$35,000	0.207	0.252	0.275	0.301	0.331	0.378	0.407*	0.243	0.284	0.353	0.407*
\$40,000	0.190	0.233	0.256	0.282	0.312	0.360	0.391*	0.225	0.265	0.334	0.391*
\$50,000	0.164	0.204	0.226	0.251	0.281	0.328	0.364*	0.196	0.234	0.303	0.364*
\$75,000	0.122	0.155	0.176	0.198	0.227	0.271	0.312*	0.149	0.183	0.247	0.312*
\$100,000	0.098	0.126	0.145	0.165	0.191	0.233	0.276*	0.120	0.151	0.211	0.276*
\$125,000	0.082	0.107	0.124	0.142	0.167	0.206	0.249	0.102	0.130	0.185	0.249
\$150,000	0.072	0.094	0.109	0.126	0.149	0.186	0.229	0.089	0.115	0.166	0.229
\$175,000	0.063	0.083	0.098	0.113	0.135	0.169	0.211	0.079	0.103	0.150	0.211
\$200,000	0.057	0.074	0.088	0.102	0.123	0.156	0.197	0.071	0.093	0.138	0.197
\$225,000	0.051	0.067	0.080	0.094	0.114	0.145	0.185	0.064	0.085	0.128	0.185
\$250,000	0.047	0.062	0.075	0.087	0.106	0.136	0.175	0.059	0.079	0.119	0.175
\$275,000	0.043	0.057	0.069	0.081	0.099	0.128	0.166	0.055	0.073	0.112	0.166
\$300,000	0.040	0.053	0.064	0.075	0.093	0.120	0.158	0.051	0.068	0.105	0.158
\$325,000	0.038	0.050	0.060	0.071	0.087	0.114	0.150	0.047	0.064	0.099	0.150
\$350,000	0.035	0.047	0.057	0.067	0.082	0.108	0.144	0.044	0.060	0.094	0.144
\$375,000	0.033	0.044	0.054	0.063	0.078	0.103	0.138	0.042	0.057	0.089	0.138
\$400,000	0.032	0.042	0.051	0.060	0.074	0.098	0.132	0.040	0.054	0.085	0.132
\$425,000	0.030	0.040	0.048	0.057	0.070	0.093	0.127	0.038	0.051	0.081	0.127
\$450,000	0.029	0.038	0.046	0.054	0.067	0.089	0.122	0.036	0.049	0.077	0.122
\$475,000	0.028	0.036	0.044	0.052	0.064	0.086	0.118	0.034	0.047	0.074	0.118
\$500,000	0.027	0.035	0.043	0.050	0.062	0.083	0.114	0.033	0.045	0.071	0.114
\$600,000	0.023	0.030	0.037	0.043	0.054	0.072	0.101	0.029	0.039	0.062	0.101
\$700,000	0.021	0.027	0.033	0.039	0.048	0.064	0.091	0.025	0.035	0.055	0.091
\$800,000	0.019	0.025	0.031	0.036	0.044	0.059	0.084	0.024	0.032	0.050	0.084
\$900,000	0.018	0.023	0.028	0.033	0.040	0.054	0.078	0.022	0.030	0.046	0.078
\$1,000,000	0.016	0.021	0.026	0.030	0.037	0.050	0.073	0.020	0.028	0.043	0.073
\$2,000,000	0.010	0.012	0.016	0.018	0.022	0.030	0.047	0.012	0.016	0.026	0.047
\$3,000,000	0.007	0.009	0.012	0.013	0.017	0.023	0.036	0.009	0.012	0.019	0.036
\$4,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030	0.007	0.010	0.016	0.030
\$5,000,000	0.006	0.007	0.008	0.010	0.012	0.016	0.026	0.006	0.009	0.014	0.026
\$6,000,000	0.005	0.005	0.007	0.008	0.010	0.013	0.022	0.005	0.007	0.011	0.022
\$7,000,000	0.004	0.005	0.006	0.007	0.009	0.012	0.020	0.005	0.007	0.010	0.020
\$8,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.018	0.005	0.006	0.009	0.018
\$9,000,000	0.004	0.004	0.006	0.006	0.007	0.010	0.017	0.004	0.006	0.009	0.017
\$10,000,000	0.004	0.004	0.005	0.006	0.007	0.009	0.016	0.004	0.006	0.008	0.016

* 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	0.04	0.02	0.00

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.09	1.60	1.44	1.31	1.15	0.95	0.75
1	2	3	4			
1.69	1.40	1.05	0.75			

2. 2008 Table of Expected Loss Ranges

Effective January 1, 2008

3.

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

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.475	0.530	0.558	0.589	0.618	0.668	0.701	0.519	0.568	0.641	0.701
\$15,000 †	0.404	0.464	0.493	0.527	0.560	0.616	0.655	0.452	0.505	0.586	0.655
\$20,000 †	0.352	0.412	0.443	0.477	0.513	0.571	0.617	0.400	0.454	0.540	0.617
\$25,000	0.312	0.371	0.402	0.436	0.474	0.534	0.583	0.359	0.413	0.502	0.583
\$30,000	0.280	0.338	0.368	0.402	0.440	0.502	0.554*	0.326	0.379	0.469	0.554*
\$35,000	0.253	0.310	0.339	0.373	0.412	0.474	0.528*	0.298	0.351	0.440	0.528*
\$40,000	0.231	0.286	0.315	0.348	0.387	0.449	0.505*	0.275	0.326	0.415	0.505*
\$50,000	0.197	0.247	0.275	0.307	0.345	0.406	0.465*	0.237	0.286	0.373	0.465*
\$75,000	0.144	0.185	0.210	0.238	0.274	0.331	0.391*	0.177	0.219	0.300	0.391*
\$100,000	0.114	0.148	0.171	0.196	0.229	0.282	0.341*	0.141	0.179	0.253	0.341*
\$125,000	0.095	0.125	0.145	0.167	0.198	0.247	0.305	0.118	0.152	0.220	0.305
\$150,000	0.082	0.108	0.127	0.147	0.176	0.221	0.278	0.103	0.134	0.196	0.278
\$175,000	0.072	0.095	0.113	0.131	0.158	0.201	0.255	0.091	0.119	0.177	0.255
\$200,000	0.064	0.085	0.102	0.119	0.144	0.184	0.237	0.081	0.107	0.162	0.237
\$225,000	0.058	0.077	0.092	0.108	0.132	0.170	0.221	0.073	0.098	0.149	0.221
\$250,000	0.054	0.071	0.086	0.100	0.123	0.159	0.209	0.067	0.090	0.139	0.209
\$275,000	0.049	0.065	0.079	0.093	0.114	0.149	0.198	0.062	0.084	0.130	0.198
\$300,000	0.046	0.060	0.074	0.086	0.107	0.140	0.187	0.057	0.078	0.122	0.187
\$325,000	0.043	0.056	0.069	0.081	0.100	0.132	0.178	0.054	0.073	0.115	0.178
\$350,000	0.040	0.053	0.065	0.076	0.094	0.125	0.170	0.050	0.068	0.108	0.170
\$375,000	0.038	0.050	0.061	0.072	0.089	0.119	0.163	0.047	0.065	0.103	0.163
\$400,000	0.036	0.047	0.058	0.068	0.085	0.113	0.156	0.045	0.061	0.098	0.156
\$425,000	0.035	0.045	0.055	0.065	0.081	0.108	0.150	0.043	0.058	0.093	0.150
\$450,000	0.033	0.043	0.053	0.062	0.077	0.103	0.144	0.041	0.056	0.089	0.144
\$475,000	0.032	0.041	0.051	0.059	0.074	0.099	0.139	0.039	0.054	0.085	0.139
\$500,000	0.030	0.039	0.049	0.057	0.071	0.095	0.134	0.038	0.051	0.082	0.134
\$600,000	0.027	0.034	0.043	0.050	0.062	0.083	0.119	0.033	0.045	0.071	0.119
\$700,000	0.024	0.030	0.038	0.044	0.055	0.074	0.107	0.029	0.040	0.063	0.107
\$800,000	0.022	0.028	0.035	0.041	0.051	0.068	0.099	0.027	0.037	0.058	0.099
\$900,000	0.020	0.026	0.033	0.038	0.047	0.063	0.092	0.025	0.034	0.054	0.092
\$1,000,000	0.019	0.024	0.030	0.035	0.043	0.058	0.086	0.023	0.032	0.050	0.086
\$2,000,000	0.011	0.014	0.018	0.021	0.026	0.035	0.055	0.013	0.019	0.030	0.055
\$3,000,000	0.009	0.011	0.014	0.016	0.019	0.027	0.042	0.010	0.014	0.023	0.042
\$4,000,000	0.008	0.009	0.011	0.013	0.016	0.022	0.035	0.009	0.012	0.018	0.035
\$5,000,000	0.007	0.008	0.010	0.011	0.014	0.019	0.030	0.008	0.010	0.016	0.030
\$6,000,000	0.006	0.006	0.008	0.009	0.011	0.016	0.026	0.006	0.009	0.013	0.026
\$7,000,000	0.005	0.006	0.008	0.008	0.010	0.014	0.024	0.006	0.008	0.012	0.024
\$8,000,000	0.005	0.006	0.007	0.008	0.009	0.013	0.022	0.006	0.007	0.011	0.022
\$9,000,000	0.005	0.005	0.007	0.007	0.009	0.012	0.020	0.005	0.007	0.010	0.020
\$10,000,000	0.005	0.005	0.006	0.007	0.008	0.011	0.019	0.005	0.007	0.010	0.019

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

The values shown below for Hazard Groups 1 through 4 are for the reference of those carriers that have filed for the use of these hazard groups in accordance with Item B-1403.

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

Per Accident Limitation	Hazard Groups							Hazard Groups			
	A	B	C	D	E	F	G	1	2	3	4
\$10,000 †	0.523	0.581	0.611	0.643	0.674	0.726	0.742	0.570	0.622	0.698	0.742
\$15,000 †	0.450	0.514	0.545	0.581	0.616	0.673	0.693	0.501	0.557	0.642	0.693
\$20,000 †	0.396	0.460	0.493	0.530	0.568	0.629	0.652	0.448	0.506	0.596	0.652
\$25,000	0.353	0.418	0.451	0.488	0.528	0.591	0.622	0.405	0.463	0.557	0.622
\$30,000	0.319	0.382	0.415	0.452	0.494	0.558	0.595*	0.370	0.428	0.524	0.595*
\$35,000	0.291	0.353	0.385	0.422	0.464	0.530	0.571*	0.340	0.398	0.495	0.571*
\$40,000	0.267	0.327	0.359	0.396	0.438	0.504	0.549*	0.315	0.372	0.469	0.549*
\$50,000	0.230	0.286	0.317	0.352	0.394	0.460	0.511*	0.274	0.329	0.425	0.511*
\$75,000	0.171	0.218	0.246	0.278	0.318	0.380	0.438*	0.208	0.257	0.346	0.438*
\$100,000	0.137	0.177	0.203	0.231	0.268	0.327	0.387*	0.169	0.212	0.295	0.387*
\$125,000	0.116	0.150	0.173	0.199	0.234	0.289	0.349	0.143	0.182	0.259	0.349
\$150,000	0.101	0.131	0.153	0.176	0.209	0.261	0.320	0.125	0.161	0.232	0.320
\$175,000	0.089	0.116	0.137	0.158	0.189	0.237	0.296	0.111	0.144	0.211	0.296
\$200,000	0.079	0.104	0.124	0.144	0.173	0.219	0.276	0.099	0.130	0.194	0.276
\$225,000	0.072	0.095	0.113	0.131	0.159	0.203	0.259	0.090	0.119	0.179	0.259
\$250,000	0.066	0.087	0.105	0.122	0.149	0.190	0.245	0.083	0.110	0.168	0.245
\$275,000	0.061	0.081	0.097	0.113	0.139	0.179	0.232	0.076	0.102	0.157	0.232
\$300,000	0.057	0.075	0.090	0.106	0.130	0.168	0.221	0.071	0.095	0.147	0.221
\$325,000	0.053	0.070	0.085	0.099	0.122	0.159	0.211	0.066	0.089	0.139	0.211
\$350,000	0.050	0.065	0.080	0.093	0.115	0.151	0.201	0.062	0.084	0.131	0.201
\$375,000	0.047	0.062	0.075	0.088	0.109	0.144	0.193	0.059	0.079	0.125	0.193
\$400,000	0.045	0.058	0.071	0.084	0.104	0.137	0.185	0.055	0.075	0.119	0.185
\$425,000	0.042	0.055	0.068	0.080	0.099	0.131	0.178	0.053	0.072	0.113	0.178
\$450,000	0.041	0.053	0.065	0.076	0.094	0.125	0.172	0.050	0.069	0.108	0.172
\$475,000	0.039	0.051	0.062	0.073	0.090	0.120	0.166	0.048	0.066	0.104	0.166
\$500,000	0.037	0.049	0.060	0.070	0.087	0.116	0.160	0.046	0.063	0.100	0.160
\$600,000	0.033	0.042	0.052	0.061	0.075	0.101	0.142	0.040	0.055	0.087	0.142
\$700,000	0.029	0.037	0.046	0.054	0.067	0.090	0.128	0.036	0.049	0.077	0.128
\$800,000	0.027	0.035	0.043	0.050	0.061	0.082	0.118	0.033	0.045	0.071	0.118
\$900,000	0.025	0.032	0.040	0.046	0.057	0.076	0.109	0.030	0.042	0.065	0.109
\$1,000,000	0.023	0.029	0.037	0.043	0.052	0.070	0.102	0.028	0.039	0.060	0.102
\$2,000,000	0.014	0.017	0.022	0.025	0.031	0.043	0.066	0.016	0.023	0.036	0.066
\$3,000,000	0.010	0.013	0.016	0.019	0.023	0.032	0.050	0.012	0.017	0.027	0.050
\$4,000,000	0.009	0.011	0.014	0.015	0.019	0.026	0.042	0.010	0.014	0.022	0.042
\$5,000,000	0.008	0.009	0.012	0.013	0.016	0.022	0.036	0.009	0.012	0.019	0.036
\$6,000,000	0.006	0.008	0.010	0.011	0.013	0.019	0.031	0.007	0.010	0.016	0.031
\$7,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.028	0.007	0.009	0.014	0.028
\$8,000,000	0.006	0.007	0.008	0.009	0.011	0.015	0.026	0.006	0.009	0.013	0.026
\$9,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.024	0.006	0.008	0.012	0.024
\$10,000,000	0.005	0.006	0.008	0.008	0.010	0.013	0.022	0.006	0.008	0.011	0.022

* 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	0.02	0.10	0.05	0.03	0.00

EXHIBIT VI
ASSIGNED RISK RATES

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

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Effective January 1, 2008

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	2.80	1000	1.13	0.26	0.51	2001	4.17	1000	1.70	0.27	0.53
0008	2.53	996	1.02	0.27	0.52	2002	2.45	973	1.01	0.26	0.47
0016	4.58	1000	1.82	0.25	0.47	2003	3.27	1000	1.29	0.27	0.50
0034	3.10	1000	1.24	0.26	0.51	2014	5.09	1000	1.88	0.25	0.53
0035	1.79	778	0.72	0.26	0.53	2016	2.13	878	0.85	0.26	0.50
0036	3.87	1000	1.46	0.24	0.52	2021	3.30	1000	1.32	0.25	0.41
0037	2.63	1000	1.01	0.24	0.48	2039	1.88	805	0.75	0.25	0.46
0042	5.25	1000	2.09	0.26	0.50	2041	3.36	1000	1.34	0.26	0.55
0050	5.75	1000	2.28	0.26	0.51	2065	2.47	979	1.07	0.27	0.39
0059D	0.48	-	0.09	0.25	-	2070	6.08	1000	2.56	0.27	0.48
0065D	0.09	-	0.02	0.26	-	2081	2.20	899	0.86	0.25	0.48
0066D	0.09	-	0.02	0.26	-	2089	3.16	1000	1.29	0.27	0.49
0067D	0.09	-	0.02	0.26	-	2095	4.02	1000	1.66	0.27	0.51
0079	1.77	772	0.65	0.25	0.47	2105	2.58	1000	1.05	0.26	0.50
0083	4.56	1000	1.70	0.24	0.49	2110	2.00	840	0.81	0.26	0.48
0106	11.12	1000	4.06	0.24	0.43	2111	2.36	946	0.95	0.27	0.53
0113	2.69	1000	1.05	0.25	0.48	2112	3.30	1000	1.44	0.28	0.44
0170	2.02	846	0.76	0.23	0.46	2114	2.54	999	1.04	0.26	0.47
0251	3.54	1000	1.45	0.26	0.44	2121	2.05	855	0.81	0.26	0.50
0400	6.22	1000	2.40	0.24	0.45	2130	2.03	849	0.82	0.26	0.46
0401	7.16	A	2.61	0.24	0.47	2131	2.73	1000	1.15	0.27	0.49
0766N	0.47	-	-	-	-	2143	1.66	740	0.65	0.25	0.53
0771N	0.38	-	-	-	-	2150	-	-	2.41	0.26	-
0908P	119.00	369	49.17	0.27	0.49	2156	-	-	2.11	0.26	-
0909	-	-	49.17	0.27	-	2157	5.30	1000	2.11	0.26	0.49
0912	-	-	114.72	0.27	-	2172	1.18	598	0.47	0.24	0.41
0913P	278.00	528	114.72	0.27	0.47	2174	2.19	896	0.86	0.25	0.50
1005*	7.60	1000	1.27	0.24	0.41	2211	4.61	1000	1.74	0.26	0.49
1016*	35.24	1000	7.18	0.15	0.04	2220	3.17	1000	1.30	0.27	0.52
1164E	4.89	1000	1.65	0.24	0.46	2286	1.82	787	0.74	0.27	0.52
1165E	2.61	1000	0.97	0.25	0.46	2288	4.12	1000	1.60	0.25	0.48
1320	3.83	1000	1.41	0.24	0.47	2300	1.88	805	0.76	0.25	0.45
1322	8.12	1000	2.87	0.23	0.48	2302	1.81	784	0.72	0.26	0.48
1430	3.61	1000	1.42	0.26	0.47	2305	1.61	725	0.68	0.27	0.44
1438	2.03	849	0.77	0.25	0.47	2361	1.70	752	0.71	0.27	0.49
1452	2.48	982	0.98	0.27	0.48	2362	1.53	701	0.62	0.26	0.50
1463	16.89	1000	6.32	0.25	0.46	2380	1.81	784	0.71	0.25	0.49
1472	1.42	669	0.50	0.23	0.46	2386	1.01	548	0.41	0.25	0.43
1604X	4.02	1000	1.48	0.24	0.41	2388	2.13	878	0.87	0.27	0.52
1624E	2.47	979	0.93	0.25	0.43	2402	2.11	872	0.79	0.25	0.49
1642	2.50	988	0.88	0.23	0.46	2413	2.29	926	0.92	0.26	0.46
1654	8.02	1000	3.06	0.25	0.46	2416	1.60	722	0.67	0.27	0.48
1655	3.37	1000	1.21	0.24	0.50	2417	1.91	813	0.79	0.27	0.47
1699	3.38	1000	1.17	0.23	0.50	2501	2.13	878	0.88	0.27	0.51
1701	3.39	1000	1.31	0.26	0.47	2503	1.03	554	0.41	0.26	0.50
1710E	2.83	1000	0.98	0.23	0.45	2534	1.95	825	0.81	0.27	0.49
1741E	2.88	1000	0.82	0.25	0.45	2570	2.48	982	1.01	0.26	0.50
1747	1.81	784	0.65	0.23	0.43	2576	-	-	0.88	0.27	-
1748	6.24	1000	2.52	0.27	0.48	2578	-	-	0.88	0.27	-
1803D	4.18	1000	1.37	0.26	0.47	2585	3.76	1000	1.49	0.26	0.54
1852D	2.49	985	0.90	0.26	0.50	2586	1.75	766	0.70	0.27	0.55
1853	2.54	999	1.00	0.25	0.44	2587	2.10	870	0.85	0.26	0.51
1860	1.59	719	0.62	0.26	0.53	2589	1.70	752	0.68	0.26	0.52
1924	3.58	1000	1.43	0.26	0.54	2600	1.70	752	0.64	0.23	0.42
1925	2.69	1000	1.08	0.27	0.54	2623	3.48	1000	1.48	0.27	0.46

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

INDIANA

Exhibit VI

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Effective January 1, 2008

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
2651	1.17	595	0.46	0.26	0.54	3146	2.11	872	0.82	0.26	0.56
2660	2.30	929	0.94	0.27	0.51	3169	1.50	693	0.60	0.26	0.49
2670	1.37	654	0.56	0.26	0.49	3175D	2.52	993	0.98	0.26	0.54
2683	2.35	943	0.99	0.27	0.49	3179	1.89	808	0.76	0.26	0.50
2688	2.95	1000	1.20	0.27	0.51	3180	2.05	855	0.82	0.26	0.53
2701	5.37	1000	1.96	0.24	0.42	3188	1.23	613	0.50	0.26	0.49
2702	25.84	1000	8.53	0.22	0.48	3220	1.75	766	0.72	0.27	0.48
2709	25.84	1000	8.53	0.22	0.48	3223	4.15	1000	1.68	0.27	0.55
2710	5.96	1000	2.24	0.25	0.46	3224	3.45	1000	1.43	0.26	0.48
2714	3.82	1000	1.49	0.25	0.51	3227	3.24	1000	1.29	0.26	0.54
2731	3.35	1000	1.35	0.26	0.51	3240	2.42	964	0.98	0.26	0.50
2735	3.85	1000	1.53	0.27	0.56	3241	2.48	982	0.98	0.25	0.48
2759	5.81	1000	2.29	0.26	0.52	3255	2.94	1000	1.20	0.27	0.53
2790	3.46	1000	1.40	0.26	0.49	3257	2.85	1000	1.15	0.27	0.53
2797X	3.19	1000	1.28	0.26	0.50	3270	1.78	775	0.71	0.26	0.52
2802	4.40	1000	1.78	0.27	0.52	3300	3.16	1000	1.25	0.25	0.48
2812	2.72	1000	1.09	0.26	0.49	3303	3.13	1000	1.22	0.25	0.51
2835	2.58	1000	1.08	0.27	0.52	3307	2.82	1000	1.09	0.25	0.50
2836	1.88	805	0.77	0.26	0.50	3315	2.85	1000	1.14	0.26	0.49
2841	2.98	1000	1.23	0.27	0.50	3334	1.35	648	0.52	0.23	0.40
2881	3.26	1000	1.31	0.27	0.53	3336	1.88	805	0.76	0.26	0.47
2883	3.08	1000	1.25	0.27	0.51	3365	3.77	1000	1.39	0.24	0.45
2913	1.85	796	0.79	0.28	0.49	3372	4.45	1000	1.72	0.26	0.50
2915	3.07	1000	1.20	0.25	0.52	3373	3.19	1000	1.27	0.26	0.50
2916	4.14	1000	1.59	0.25	0.53	3383	1.50	693	0.62	0.27	0.48
2923	1.85	796	0.76	0.27	0.50	3385	0.84	498	0.33	0.25	0.50
2942	1.78	775	0.75	0.26	0.44	3400	2.85	1000	1.13	0.26	0.53
2960	2.69	1000	1.11	0.26	0.46	3507	2.76	1000	1.10	0.26	0.50
3004	2.76	1000	0.98	0.24	0.49	3515	1.76	769	0.70	0.25	0.47
3018	1.72	757	0.64	0.23	0.45	3548	1.56	710	0.62	0.26	0.50
3022	4.02	1000	1.57	0.26	0.55	3559	4.40	1000	1.73	0.26	0.54
3027	2.38	952	0.91	0.25	0.53	3574	1.51	695	0.62	0.27	0.52
3028	3.73	1000	1.44	0.25	0.53	3581	1.64	734	0.70	0.27	0.47
3030	3.68	1000	1.36	0.25	0.48	3612	2.41	961	0.96	0.26	0.53
3040	4.33	1000	1.68	0.26	0.48	3620	3.49	1000	1.30	0.25	0.49
3041	2.30	929	0.91	0.25	0.47	3629	2.33	937	0.90	0.25	0.49
3042	4.12	1000	1.72	0.27	0.50	3632	2.41	961	0.96	0.26	0.51
3064	3.71	1000	1.46	0.25	0.46	3634	2.08	864	0.83	0.26	0.50
3066	-	-	1.19	0.26	-	3635	2.26	917	0.90	0.26	0.50
3069	4.45	1000	1.64	0.25	0.47	3638	1.88	805	0.75	0.26	0.53
3076	3.02	1000	1.19	0.26	0.52	3642	0.94	527	0.38	0.26	0.48
3081D	3.80	1000	1.42	0.26	0.51	3643	2.42	964	0.95	0.26	0.53
3082D	4.40	1000	1.64	0.26	0.53	3647	3.71	1000	1.51	0.27	0.51
3085D	3.55	1000	1.31	0.26	0.53	3648	1.42	669	0.57	0.26	0.52
3110	3.23	1000	1.26	0.25	0.51	3681	1.23	613	0.50	0.27	0.52
3111	2.38	952	0.95	0.26	0.52	3685	0.92	521	0.37	0.26	0.54
3113	1.42	669	0.56	0.26	0.52	3719	1.44	675	0.53	0.25	0.46
3114	3.04	1000	1.21	0.26	0.51	3724	4.18	1000	1.55	0.24	0.44
3118	1.51	695	0.59	0.25	0.48	3726	3.39	1000	1.19	0.24	0.45
3119	0.95	530	0.39	0.25	0.46	3803	2.50	988	1.00	0.26	0.49
3122	1.75	766	0.66	0.25	0.57	3807	1.56	710	0.62	0.26	0.52
3126	2.82	1000	1.09	0.25	0.50	3808	2.66	1000	1.07	0.27	0.54
3131	1.57	713	0.62	0.26	0.51	3821X	5.38	1000	1.98	0.25	0.51
3132	3.26	1000	1.25	0.27	0.52	3822X	2.94	1000	1.18	0.26	0.49
3145	1.97	831	0.79	0.27	0.53	3824X	3.82	1000	1.50	0.26	0.52

* 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
3826	0.41	371	0.16	0.25	0.51	4493	2.42	964	0.93	0.25	0.52
3827	1.53	701	0.62	0.27	0.52	4511	0.56	415	0.22	0.26	0.50
3830	1.19	601	0.44	0.25	0.45	4557	1.75	766	0.68	0.26	0.52
3851	2.19	896	0.90	0.27	0.53	4558	1.72	757	0.66	0.25	0.52
3865	2.52	993	1.08	0.28	0.50	4561	1.25	619	0.44	0.21	0.38
3881	3.26	1000	1.31	0.26	0.50	4568	2.23	908	0.80	0.24	0.51
4000	4.63	1000	1.79	0.25	0.44	4581	1.48	687	0.52	0.24	0.54
4021	2.95	1000	1.20	0.26	0.46	4583	2.73	1000	1.01	0.25	0.51
4024E	4.51	1000	1.64	0.25	0.52	4611	0.40	368	0.16	0.26	0.51
4034	4.90	1000	1.84	0.25	0.47	4635	1.45	678	0.50	0.24	0.49
4036	2.44	970	0.90	0.25	0.46	4653	1.07	566	0.42	0.25	0.45
4038	1.53	701	0.62	0.26	0.51	4665	6.34	1000	2.28	0.24	0.49
4053	2.63	1000	0.99	0.25	0.54	4670	3.89	1000	1.41	0.24	0.47
4061	5.68	1000	2.32	0.26	0.49	4683	2.63	1000	1.06	0.26	0.48
4062	4.52	1000	1.71	0.26	0.60	4686	1.39	660	0.52	0.25	0.46
4101	1.72	757	0.65	0.26	0.53	4692	0.65	442	0.27	0.27	0.51
4111	4.15	1000	1.70	0.27	0.51	4693	0.68	451	0.27	0.26	0.52
4112	1.66	740	0.63	0.25	0.59	4703	1.44	675	0.53	0.23	0.47
4113	1.45	678	0.60	0.26	0.46	4716X	1.72	757	0.64	0.22	0.40
4114	2.64	1000	1.09	0.27	0.48	4717	2.36	946	0.97	0.26	0.47
4130	2.42	964	0.95	0.25	0.50	4720	1.53	701	0.59	0.25	0.52
4131	3.87	1000	1.46	0.25	0.57	4740	1.01	548	0.35	0.23	0.50
4133	3.61	1000	1.49	0.26	0.46	4741	1.23	613	0.47	0.24	0.47
4150	1.01	548	0.42	0.27	0.53	4751	1.56	710	0.62	0.27	0.45
4206	2.85	1000	1.11	0.24	0.45	4766NX	3.42	1000	1.10	0.21	0.35
4207	1.38	657	0.52	0.24	0.52	4771NX	2.17	1000	0.73	0.25	0.53
4239	2.52	993	0.93	0.25	0.52	4777	2.45	973	0.87	0.23	0.45
4240	3.33	1000	1.30	0.25	0.52	4825	0.47	389	0.18	0.26	0.51
4243	3.38	1000	1.38	0.27	0.50	4828	2.44	970	0.90	0.25	0.52
4244	2.14	881	0.86	0.26	0.51	4829	1.06	563	0.39	0.25	0.50
4250	1.59	719	0.62	0.25	0.49	4902	2.99	1000	1.22	0.27	0.52
4251	2.22	905	0.92	0.27	0.49	4923	1.50	693	0.60	0.27	0.53
4263	1.82	787	0.73	0.26	0.50	5020	4.90	1000	1.81	0.25	0.47
4273	2.14	881	0.88	0.27	0.49	5022	4.84	1000	1.82	0.25	0.44
4279	2.55	1000	1.03	0.26	0.51	5037	21.35	1000	6.79	0.22	0.43
4282	1.78	775	0.70	0.24	0.42	5040	12.12	1000	3.62	0.19	0.37
4283	2.03	849	0.78	0.24	0.43	5057	7.04	1000	2.53	0.25	0.42
4299	1.79	778	0.71	0.26	0.52	5059	27.49	1000	8.90	0.23	0.50
4304	3.35	1000	1.36	0.27	0.52	5069	17.31	1000	6.11	0.23	0.42
4307	1.57	713	0.64	0.27	0.51	5102	3.43	1000	1.33	0.25	0.43
4308	-	-	0.71	0.26	-	5146	4.33	1000	1.61	0.24	0.44
4351	0.59	424	0.22	0.24	0.50	5160	2.75	1000	0.95	0.23	0.49
4352	0.98	539	0.41	0.27	0.48	5183	2.91	1000	1.10	0.25	0.45
4360	0.79	483	0.32	0.26	0.49	5188	2.47	979	0.93	0.25	0.45
4361	0.79	483	0.31	0.26	0.50	5190	2.84	1000	1.06	0.25	0.47
4362	0.79	483	0.31	0.25	0.41	5191	0.83	495	0.31	0.25	0.48
4410	2.30	929	0.91	0.26	0.51	5192	2.74	1000	1.10	0.26	0.49
4420	2.29	926	0.87	0.25	0.48	5213	5.10	1000	1.96	0.25	0.45
4431	1.12	580	0.46	0.27	0.53	5215	5.17	1000	2.04	0.26	0.52
4432	1.35	648	0.56	0.27	0.50	5221	3.22	1000	1.24	0.25	0.44
4439	1.76	769	0.68	0.26	0.48	5222	4.81	1000	1.63	0.23	0.41
4452	2.73	1000	1.08	0.26	0.51	5223	4.15	1000	1.57	0.26	0.50
4459	2.23	908	0.88	0.26	0.51	5348	3.09	1000	1.21	0.26	0.44
4470	2.77	1000	1.05	0.26	0.53	5402	3.77	1000	1.45	0.24	0.47
4484	2.55	1000	1.02	0.26	0.53	5403	7.29	1000	2.70	0.24	0.46

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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
5437	4.92	1000	1.90	0.26	0.46	6824F	14.06	1000	4.19	0.21	0.45
5443	2.62	1000	1.02	0.24	0.44	6826F	14.13	1000	4.29	0.20	0.41
5445	4.01	1000	1.55	0.26	0.46	6834	3.44	1000	1.32	0.27	0.54
5462	6.28	1000	2.36	0.25	0.49	6836	2.77	1000	1.04	0.26	0.50
5472	3.07	1000	1.15	0.24	0.42	6843F	38.62	1000	10.72	0.24	0.62
5473	5.05	1000	1.94	0.26	0.47	6845F	25.45	1000	7.97	0.22	0.46
5474	4.72	1000	1.71	0.24	0.47	6854	4.03	1000	1.54	0.26	0.42
5478	3.34	1000	1.31	0.26	0.44	6872F	21.68	1000	6.79	0.19	0.41
5479	7.44	1000	2.78	0.25	0.51	6874F	32.39	1000	9.80	0.18	0.37
5480	3.72	1000	1.33	0.23	0.44	6882	4.37	1000	1.28	0.17	0.26
5491	1.62	728	0.60	0.24	0.45	6884	12.26	1000	3.60	0.16	0.30
5506	5.66	1000	2.11	0.25	0.49	7016M	5.12	1000	1.71	0.22	0.40
5507	2.78	1000	0.98	0.23	0.44	7024M	5.69	1000	1.90	0.22	0.40
5508D	10.08	1000	3.45	0.24	0.53	7038M	8.63	1000	2.18	0.13	0.20
5535	4.45	1000	1.64	0.25	0.47	7046M	6.01	1000	2.25	0.26	0.46
5536	-	-	1.73	0.25	-	7047M	8.39	1000	2.59	0.22	0.40
5537	4.61	1000	1.73	0.25	0.47	7050M	14.14	1000	3.30	0.13	0.20
5538	-	-	1.64	0.25	-	7090M	9.59	1000	2.42	0.13	0.20
5551	10.88	1000	4.09	0.25	0.44	7098M	6.68	1000	2.51	0.26	0.46
5606	1.65	737	0.60	0.24	0.50	7099M	9.85	1000	3.42	0.26	0.46
5610	3.69	1000	1.47	0.26	0.50	7133	2.49	985	0.90	0.24	0.45
5645	6.94	1000	2.67	0.26	0.49	7151M	3.03	1000	1.10	0.24	0.45
5651	9.65	1000	3.65	0.26	0.50	7152M	4.95	1000	1.66	0.24	0.45
5703	17.45	1000	5.64	0.19	0.35	7153M	3.36	1000	1.22	0.24	0.45
5705	3.27	1000	1.26	0.24	0.38	7222	4.91	1000	1.77	0.23	0.45
5951	0.48	392	0.19	0.26	0.55	7228	5.37	1000	1.96	0.24	0.42
6003	6.44	1000	2.27	0.23	0.47	7229	6.39	1000	2.25	0.22	0.40
6005	5.37	1000	1.89	0.23	0.48	7230	6.65	1000	2.43	0.24	0.42
6017	3.98	1000	1.39	0.23	0.43	7231	6.82	1000	2.64	0.26	0.46
6018	2.00	840	0.72	0.22	0.34	7232	3.14	1000	1.19	0.24	0.41
6045	3.25	1000	1.13	0.23	0.48	7309F	23.36	1000	7.87	0.17	0.30
6204	6.31	1000	2.26	0.23	0.45	7313F	6.42	1000	2.04	0.18	0.38
6206	2.98	1000	0.99	0.23	0.42	7317F	13.12	1000	4.54	0.20	0.35
6213	2.56	1000	0.87	0.22	0.42	7327F	13.54	1000	4.33	0.18	0.37
6214	2.13	878	0.78	0.24	0.42	7333M	2.47	979	0.76	0.19	0.32
6216	5.96	1000	2.26	0.25	0.46	7335M	2.74	1000	0.85	0.19	0.32
6217	4.87	1000	1.78	0.24	0.47	7337M	4.04	1000	1.16	0.19	0.32
6229	4.15	1000	1.57	0.24	0.48	7350F	12.14	1000	4.01	0.16	0.30
6233	3.89	1000	1.37	0.22	0.41	7360	3.77	1000	1.42	0.25	0.49
6235	6.01	1000	2.11	0.23	0.44	7370	4.19	1000	1.67	0.26	0.52
6236	9.11	1000	3.13	0.22	0.44	7380	3.42	1000	1.29	0.25	0.48
6237	1.91	813	0.70	0.24	0.43	7382	3.20	1000	1.23	0.26	0.48
6251D	3.67	1000	1.16	0.21	0.41	7390	3.11	1000	1.22	0.26	0.47
6252D	10.23	1000	3.53	0.24	0.46	7394M	5.99	1000	1.59	0.16	0.28
6260D	7.91	1000	2.25	0.19	0.38	7395M	6.66	1000	1.77	0.16	0.28
6306	3.96	1000	1.40	0.23	0.45	7398M	9.82	1000	2.41	0.16	0.28
6319	3.93	1000	1.45	0.24	0.46	7403	2.29	926	0.93	0.27	0.50
6325	4.37	1000	1.64	0.25	0.45	7405N	1.16	707	0.46	0.27	0.44
6400	5.96	1000	2.42	0.26	0.46	7409	-	-	4.03	0.21	-
6504	3.02	1000	1.20	0.26	0.53	7420	12.94	1000	4.03	0.21	0.40
6702M*	7.80	1000	2.85	0.24	0.46	7421	1.72	757	0.60	0.23	0.44
6703M*	12.78	1000	4.31	0.24	0.46	7422	2.86	1000	0.80	0.19	0.42
6704M*	8.67	1000	3.17	0.24	0.46	7423	-	-	0.93	0.27	-
6801F	8.03	1000	2.68	0.16	0.25	7425	3.57	1000	1.00	0.18	0.39
6811	4.55	1000	1.53	0.21	0.41	7431N	1.16	707	0.35	0.19	0.33

* 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
7445N	0.39	-	-	-	-	8204	4.60	1000	1.75	0.26	0.49
7453N	0.39	-	-	-	-	8209	2.40	958	0.96	0.26	0.50
7502	1.37	654	0.53	0.26	0.48	8215	2.62	1000	0.93	0.24	0.50
7515	0.86	504	0.29	0.23	0.44	8227	3.90	1000	1.46	0.25	0.47
7520	3.14	1000	1.20	0.26	0.51	8232	3.40	1000	1.31	0.26	0.48
7538	7.76	1000	2.49	0.22	0.47	8233	3.50	1000	1.31	0.24	0.42
7539	1.36	651	0.52	0.25	0.45	8235	3.54	1000	1.44	0.26	0.47
7540	3.00	1000	1.04	0.25	0.48	8263	8.99	1000	3.56	0.26	0.53
7580	2.67	1000	1.01	0.26	0.53	8264	6.68	1000	2.52	0.24	0.52
7590	2.50	988	0.96	0.26	0.55	8265	4.03	1000	1.49	0.25	0.49
7600	1.74	763	0.65	0.25	0.47	8279	7.97	1000	3.02	0.25	0.55
7601	7.27	1000	2.66	0.25	0.49	8288	5.43	1000	2.06	0.25	0.55
7605	1.92	816	0.72	0.25	0.47	8291	3.98	1000	1.57	0.26	0.55
7610	0.30	339	0.11	0.25	0.55	8292	2.69	1000	1.10	0.27	0.49
7611	4.19	1000	1.55	0.25	0.47	8293	7.58	1000	2.95	0.25	0.47
7612	6.98	1000	2.53	0.24	0.47	8304	5.15	1000	1.80	0.23	0.49
7613	2.91	1000	1.09	0.24	0.43	8350	3.34	1000	1.22	0.24	0.44
7698X	0.83	495	0.28	0.26	-	8380	2.39	955	0.90	0.25	0.49
7699X	2.59	1000	0.82	0.26	-	8381	2.08	864	0.86	0.27	0.50
7704	-	-	0.95	0.25	-	8385	2.16	887	0.83	0.26	0.50
7705	4.19	1000	1.67	0.26	0.52	8392	1.77	772	0.72	0.26	0.50
7710X	2.60	1000	0.95	0.25	0.54	8393X	1.79	778	0.69	0.26	0.48
7711X	2.60	1000	0.95	0.25	0.54	8500	5.72	1000	2.10	0.25	0.51
7720	2.69	1000	0.99	0.25	0.54	8601	0.50	398	0.19	0.25	0.44
7725X	1.43	672	0.46	0.26	-	8606	3.59	1000	1.43	0.26	0.44
7855	6.42	1000	2.34	0.24	0.46	8709F	7.47	1000	2.52	0.20	0.36
8001	1.72	757	0.69	0.26	0.53	8719	1.62	728	0.60	0.24	0.45
8002	2.13	878	0.87	0.27	0.52	8720	1.13	583	0.43	0.25	0.46
8006	1.78	775	0.71	0.26	0.51	8721	0.30	339	0.10	0.23	0.50
8008	1.02	551	0.41	0.26	0.54	8726F	9.80	1000	2.89	0.19	0.42
8010	1.45	678	0.58	0.26	0.53	8734M	0.46	386	0.18	0.26	0.50
8013	0.33	347	0.12	0.23	0.47	8737M	0.41	371	0.17	0.26	0.50
8015	0.49	395	0.20	0.26	0.49	8738M	0.68	451	0.24	0.26	0.50
8017	1.25	619	0.50	0.27	0.54	8742	0.34	350	0.13	0.26	0.50
8018	2.39	955	0.96	0.27	0.53	8745	2.59	1000	1.06	0.26	0.46
8021	2.68	1000	1.06	0.26	0.54	8748	0.36	356	0.13	0.26	0.50
8031	2.27	920	0.93	0.26	0.47	8755	0.36	356	0.12	0.23	0.47
8032	3.98	1000	1.60	0.27	0.57	8799	0.59	424	0.24	0.26	0.52
8033	2.00	840	0.81	0.27	0.52	8800	0.59	424	0.24	0.26	0.52
8039	1.17	595	0.46	0.26	0.54	8803	0.07	271	0.03	0.23	0.45
8044	2.39	955	0.98	0.27	0.49	8805M	0.28	333	0.11	0.25	0.50
8045	0.39	365	0.16	0.26	0.49	8810	0.21	312	0.08	0.25	0.50
8046	1.83	790	0.71	0.25	0.50	8814M	0.26	327	0.10	0.25	0.50
8047	1.11	577	0.45	0.27	0.52	8815M	0.42	374	0.15	0.25	0.50
8050	-	-	0.50	0.27	-	8820	0.14	291	0.05	0.25	0.48
8058	2.02	846	0.79	0.26	0.55	8824	2.55	1000	1.03	0.26	0.52
8072	0.69	454	0.27	0.26	0.54	8825	1.94	822	0.79	0.27	0.53
8102	1.93	819	0.75	0.24	0.46	8826	2.28	923	0.93	0.27	0.53
8103	3.87	1000	1.46	0.25	0.59	8829	2.23	908	0.90	0.26	0.52
8105	3.25	1000	1.15	0.21	0.42	8831	1.33	642	0.52	0.26	0.56
8106	4.02	1000	1.51	0.26	0.51	8832	0.23	318	0.08	0.26	0.53
8107	2.76	1000	1.06	0.26	0.46	8833*	0.74	468	0.30	0.27	0.52
8111	2.20	899	0.92	0.27	0.48	8835	2.21	902	0.91	0.27	0.49
8116	2.32	934	0.91	0.26	0.51	8842	1.48	687	0.59	0.27	0.54
8203	6.05	1000	2.41	0.26	0.53	8861	-	-	0.59	0.27	-

* 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
8864	1.48	687	0.59	0.27	0.54						
8868	0.27	330	0.11	0.26	0.55						
8869	0.66	445	0.27	0.27	0.53						
8871	0.27	330	0.11	0.26	0.42						
8901	0.16	297	0.06	0.25	0.46						
9012	0.84	498	0.32	0.26	0.51						
9014X	2.47	979	0.98	0.26	0.48						
9015	2.84	1000	1.09	0.26	0.52						
9016	2.10	870	0.83	0.26	0.53						
9019	2.03	849	0.76	0.24	0.42						
9033	1.55	707	0.63	0.26	0.46						
9040*	2.59	1000	1.03	0.27	0.55						
9044	2.33	937	0.93	0.27	0.56						
9052	2.16	887	0.88	0.27	0.52						
9058	1.75	766	0.69	0.26	0.55						
9059	2.53	996	1.02	0.26	0.51						
9060	1.21	607	0.49	0.26	0.52						
9061	1.34	645	0.54	0.26	0.51						
9062	1.83	790	0.74	0.27	0.54						
9063	0.88	510	0.34	0.27	0.55						
9077F	3.50	1000	1.18	0.15	0.29						
9082	1.56	710	0.62	0.27	0.56						
9083	1.44	675	0.57	0.27	0.56						
9084	1.45	678	0.58	0.26	0.53						
9088a	a	a	a	a	a						
9089	0.72	462	0.27	0.23	0.41						
9093	1.36	651	0.55	0.26	0.52						
9101	3.08	1000	1.25	0.27	0.52						
9102	2.40	958	0.98	0.27	0.51						
9110	-	-	0.59	0.27	-						
9154	1.36	651	0.51	0.26	0.53						
9156	1.76	769	0.71	0.27	0.53						
9170	2.47	979	0.98	0.26	0.48						
9178	17.72	1000	7.15	0.27	0.54						
9179	15.02	1000	5.90	0.26	0.56						
9180	7.33	1000	2.81	0.26	0.59						
9182	2.16	887	0.86	0.26	0.55						
9186	11.96	1000	4.05	0.22	0.45						
9220	3.59	1000	1.41	0.26	0.53						
9402	3.87	1000	1.41	0.25	0.49						
9403	5.77	1000	2.12	0.24	0.47						
9410	2.13	878	0.87	0.27	0.50						
9501	2.45	973	0.97	0.26	0.52						
9505	2.85	1000	1.13	0.25	0.49						
9516	1.92	816	0.70	0.25	0.49						
9519	2.06	858	0.79	0.26	0.48						
9521	2.94	1000	1.12	0.26	0.48						
9522	1.64	734	0.66	0.26	0.53						
9534	3.27	1000	1.18	0.24	0.47						
9554	7.93	1000	2.82	0.24	0.47						
9586	0.71	459	0.29	0.27	0.52						
9600	1.38	657	0.53	0.23	0.39						
9620	0.83	495	0.32	0.26	0.51						

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

Effective January 1, 2008
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	0.48	S	1710E	0.06	S	3175D	0.05	S
0065D	0.09	S	1741E	0.63	S	4024E	0.05	S
0066D	0.09	S	1803D	0.45	S	5508D	0.08	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.04	S
1164E	0.10	S	3081D	0.07	S	6252D	0.12	S
1165E	0.04	S	3082D	0.10	S	6260D	0.09	S
1624E	0.03	S	3085D	0.06	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 \$3.97. (For coverage written separately for federal benefits only, \$2.76. For coverage written separately for state benefits only, \$1.21.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$40.34.
For 1016 New Mine, the rate is \$28.44.

Rate for Large, Small and New Mine includes a non-ratable disease element of \$14.70. (For coverage written separately for federal benefits only, \$10.16. For coverage written separately for state benefits only, \$4.54.) 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 1.99 and elr x 1.841.
- 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 \$0.36
- 9040 The ex-medical rate for this classification is \$1.17

Effective January 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES

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

Employee operated vehicle.....	\$52,212.00
Leased or rented vehicle.....	\$34,808.00

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

Foreign Terrorism (Assigned Risk)..... 0.02

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

Basic Premium Factor	0.30	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.07
Maximum Premium Factor	1.75	2nd Adjustment	0.04
Loss Conversion Factor	1.168	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 *Basic Manual* footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," Code 9179 -- "Athletic Sports or Park: Contact Sports," and Code 9186 -- "Carnival--Traveling"..... \$2,700.00

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers"..... \$335.00

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 HAZARD GROUP						
	A	B	C	D	E	F	G
	\$0	7.0%	6.2%	5.8%	5.4%	4.9%	4.1%
\$500	12.0%	10.2%	9.3%	8.3%	7.4%	5.9%	5.0%
\$1,000	14.7%	12.5%	11.4%	10.1%	9.0%	7.1%	6.0%
\$1,500	16.3%	14.0%	12.7%	11.3%	10.1%	7.9%	6.6%
\$2,000	17.6%	15.1%	13.8%	12.3%	10.9%	8.6%	7.2%
\$2,500	18.7%	16.1%	14.6%	13.1%	11.7%	9.2%	7.7%
\$3,000	19.7%	16.9%	15.4%	13.8%	12.3%	9.7%	8.1%
\$3,500	20.5%	17.7%	16.1%	14.4%	12.9%	10.2%	8.6%
\$4,000	21.3%	18.4%	16.8%	15.0%	13.4%	10.6%	9.0%
\$4,500	22.1%	19.0%	17.4%	15.6%	14.0%	11.1%	9.3%
\$5,000	22.8%	19.6%	18.0%	16.1%	14.5%	11.5%	9.7%

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	6.2%	5.0%	4.4%	3.7%	3.2%	2.2%
\$1,000	9.6%	7.9%	7.0%	6.0%	5.2%	3.7%	3.1%
\$1,500	11.6%	9.7%	8.6%	7.4%	6.5%	4.7%	3.9%
\$2,000	13.3%	11.1%	9.9%	8.6%	7.6%	5.6%	4.6%
\$2,500	14.6%	12.3%	11.0%	9.6%	8.5%	6.3%	5.2%
\$3,000	15.8%	13.4%	12.0%	10.5%	9.3%	7.0%	5.8%
\$3,500	16.9%	14.3%	12.9%	11.3%	10.0%	7.6%	6.3%
\$4,000	17.9%	15.2%	13.7%	12.1%	10.7%	8.2%	6.8%
\$4,500	18.8%	16.0%	14.5%	12.8%	11.3%	8.7%	7.3%
\$5,000	19.7%	16.8%	15.2%	13.5%	12.0%	9.2%	7.7%

Effective January 1, 2008

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

Per Passenger Seat Surcharge - In accordance with *Basic Manual* footnote instructions for 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.....	\$45,600.00
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United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4.....

69%

(Multiply a Non-F classification rate by a factor of 1.69 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 (1.51) and the adjustment for differences in state and federal loss-based expenses (1.118).)

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, 2008

TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	921	0.04	519,592 --	548,252	0.44
922 --	3,724	0.05	548,253 --	578,571	0.45
3,725 --	6,588	0.06	578,572 --	610,699	0.46
6,589 --	9,513	0.07	610,700 --	644,802	0.47
9,514 --	12,502	0.08	644,803 --	681,069	0.48
12,503 --	20,911	0.09	681,070 --	719,711	0.49
20,912 --	31,128	0.10	719,712 --	760,972	0.50
31,129 --	40,215	0.11	760,973 --	805,126	0.51
40,216 --	49,063	0.12	805,127 --	852,490	0.52
49,064 --	57,912	0.13	852,491 --	903,427	0.53
57,913 --	66,870	0.14	903,428 --	958,358	0.54
66,871 --	75,998	0.15	958,359 --	1,017,770	0.55
75,999 --	85,337	0.16	1,017,771 --	1,082,238	0.56
85,338 --	94,917	0.17	1,082,239 --	1,152,435	0.57
94,918 --	104,765	0.18	1,152,436 --	1,229,160	0.58
104,766 --	114,905	0.19	1,229,161 --	1,313,369	0.59
114,906 --	125,357	0.20	1,313,370 --	1,406,213	0.60
125,358 --	136,144	0.21	1,406,214 --	1,509,093	0.61
136,145 --	147,286	0.22	1,509,094 --	1,623,730	0.62
147,287 --	158,807	0.23	1,623,731 --	1,752,260	0.63
158,808 --	170,730	0.24	1,752,261 --	1,897,373	0.64
170,731 --	183,078	0.25	1,897,374 --	2,062,500	0.65
183,079 --	195,877	0.26	2,062,501 --	2,252,089	0.66
195,878 --	209,154	0.27	2,252,090 --	2,472,011	0.67
209,155 --	222,939	0.28	2,472,012 --	2,730,178	0.68
222,940 --	237,263	0.29	2,730,179 --	3,037,518	0.69
237,264 --	252,159	0.30	3,037,519 --	3,409,560	0.70
252,160 --	267,663	0.31	3,409,561 --	3,869,138	0.71
267,664 --	283,815	0.32	3,869,139 --	4,451,269	0.72
283,816 --	300,656	0.33	4,451,270 --	5,212,515	0.73
300,657 --	318,233	0.34	5,212,516 --	6,250,575	0.74
318,234 --	336,596	0.35	6,250,576 --	7,749,991	0.75
336,597 --	355,800	0.36	7,749,992 --	10,106,213	0.76
355,801 --	375,904	0.37	10,106,214 --	14,347,408	0.77
375,905 --	396,973	0.38	14,347,409 --	24,243,520	0.78
396,974 --	419,080	0.39	24,243,521 --	73,724,059	0.79
419,081 --	442,303	0.40	73,724,060	AND OVER	0.80
442,304 --	466,730	0.41			
466,731 --	492,457	0.42			
492,458 --	519,591	0.43			

(a) G	4.40
(b) State Per Claim Accident Limitation	\$109,500
(c) State Multiple Claim Accident Limitation	\$219,000
(d) USL&HW Per Claim Accident Limitation	\$351,000
(e) USL&HW Multiple Claim Accident Limitation	\$702,000
(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, 2008
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 23,666	11,000	759,445 -- 781,431	88,000	1,529,222 -- 1,551,217	165,000
23,667 -- 40,732	13,200	781,432 -- 803,420	90,200	1,551,218 -- 1,573,214	167,200
40,733 -- 60,341	15,400	803,421 -- 825,408	92,400	1,573,215 -- 1,595,211	169,400
60,342 -- 81,028	17,600	825,409 -- 847,398	94,600	1,595,212 -- 1,617,209	171,600
81,029 -- 102,217	19,800	847,399 -- 869,388	96,800	1,617,210 -- 1,639,206	173,800
102,218 -- 123,672	22,000	869,389 -- 891,378	99,000	1,639,207 -- 1,661,203	176,000
123,673 -- 145,283	24,200	891,379 -- 913,369	101,200	1,661,204 -- 1,683,200	178,200
145,284 -- 166,992	26,400	913,370 -- 935,361	103,400	1,683,201 -- 1,705,198	180,400
166,993 -- 188,765	28,600	935,362 -- 957,352	105,600	1,705,199 -- 1,727,195	182,600
188,766 -- 210,585	30,800	957,353 -- 979,344	107,800	1,727,196 -- 1,749,193	184,800
210,586 -- 232,438	33,000	979,345 -- 1,001,337	110,000	1,749,194 -- 1,771,190	187,000
232,439 -- 254,316	35,200	1,001,338 -- 1,023,330	112,200	1,771,191 -- 1,793,188	189,200
254,317 -- 276,213	37,400	1,023,331 -- 1,045,323	114,400	1,793,189 -- 1,815,186	191,400
276,214 -- 298,124	39,600	1,045,324 -- 1,067,316	116,600	1,815,187 -- 1,837,184	193,600
298,125 -- 320,048	41,800	1,067,317 -- 1,089,310	118,800	1,837,185 -- 1,859,181	195,800
320,049 -- 341,981	44,000	1,089,311 -- 1,111,304	121,000	1,859,182 -- 1,881,179	198,000
341,982 -- 363,923	46,200	1,111,305 -- 1,133,298	123,200	1,881,180 -- 1,903,177	200,200
363,924 -- 385,871	48,400	1,133,299 -- 1,155,292	125,400	1,903,178 -- 1,925,175	202,400
385,872 -- 407,824	50,600	1,155,293 -- 1,177,287	127,600	1,925,176 -- 1,947,173	204,600
407,825 -- 429,782	52,800	1,177,288 -- 1,199,281	129,800	1,947,174 -- 1,969,171	206,800
429,783 -- 451,744	55,000	1,199,282 -- 1,221,276	132,000	1,969,172 -- 1,991,169	209,000
451,745 -- 473,710	57,200	1,221,277 -- 1,243,271	134,200	1,991,170 -- 2,013,168	211,200
473,711 -- 495,679	59,400	1,243,272 -- 1,265,267	136,400	2,013,169 -- 2,035,166	213,400
495,680 -- 517,650	61,600	1,265,268 -- 1,287,262	138,600	2,035,167 -- 2,057,164	215,600
517,651 -- 539,624	63,800	1,287,263 -- 1,309,258	140,800	2,057,165 -- 2,079,162	217,800
539,625 -- 561,599	66,000	1,309,259 -- 1,331,253	143,000	2,079,163 -- 2,101,000	220,000
561,600 -- 583,577	68,200	1,331,254 -- 1,353,249	145,200		
583,578 -- 605,556	70,400	1,353,250 -- 1,375,245	147,400		
605,557 -- 627,537	72,600	1,375,246 -- 1,397,241	149,600		
627,538 -- 649,519	74,800	1,397,242 -- 1,419,238	151,800		
649,520 -- 671,502	77,000	1,419,239 -- 1,441,234	154,000		
671,503 -- 693,486	79,200	1,441,235 -- 1,463,231	156,200		
693,487 -- 715,471	81,400	1,463,232 -- 1,485,227	158,400		
715,472 -- 737,457	83,600	1,485,228 -- 1,507,224	160,600		
737,458 -- 759,444	85,800	1,507,225 -- 1,529,221	162,800		

For Expected Losses greater than \$2,101,000, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.40) / (\text{Expected Losses} + (700)(4.40))$$

G = 4.40



Coal Miners Experience Rating Plan

Table III - Table of W and B Values
 State Average D & P.T. Value: 250000

Indiana

01/01/08

Exhibit VI

Expected Losses			W	B	Expected Losses			W	B
0	--	25,000	0.00	41,250	1,299,625	--	1,324,374	0.52	544,896
25,001	--	62,124	0.01	61,665	1,324,375	--	1,349,124	0.53	543,432
62,125	--	86,874	0.02	81,659	1,349,125	--	1,373,874	0.54	541,547
86,875	--	111,624	0.03	101,232	1,373,875	--	1,398,624	0.55	539,241
111,625	--	136,374	0.04	120,384	1,398,625	--	1,423,374	0.56	536,514
136,375	--	161,124	0.05	139,116	1,423,375	--	1,448,124	0.57	533,367
161,125	--	185,874	0.06	157,427	1,448,125	--	1,472,874	0.58	529,799
185,875	--	210,624	0.07	175,317	1,472,875	--	1,497,624	0.59	525,810
210,625	--	235,374	0.08	192,786	1,497,625	--	1,522,374	0.60	521,400
235,375	--	260,124	0.09	209,835	1,522,375	--	1,547,124	0.61	516,570
260,125	--	284,874	0.10	226,463	1,547,125	--	1,571,874	0.62	511,319
284,875	--	309,624	0.11	242,670	1,571,875	--	1,596,624	0.63	505,647
309,625	--	334,374	0.12	258,456	1,596,625	--	1,621,374	0.64	499,554
334,375	--	359,124	0.13	273,822	1,621,375	--	1,646,124	0.65	493,041
359,125	--	383,874	0.14	288,767	1,646,125	--	1,670,874	0.66	486,107
383,875	--	408,624	0.15	303,291	1,670,875	--	1,695,624	0.67	478,752
408,625	--	433,374	0.16	317,394	1,695,625	--	1,720,374	0.68	470,976
433,375	--	458,124	0.17	331,077	1,720,375	--	1,745,124	0.69	462,780
458,125	--	482,874	0.18	344,339	1,745,125	--	1,769,874	0.70	454,163
482,875	--	507,624	0.19	357,180	1,769,875	--	1,794,624	0.71	445,125
507,625	--	532,374	0.20	369,600	1,794,625	--	1,819,374	0.72	435,666
532,375	--	557,124	0.21	381,600	1,819,375	--	1,844,124	0.73	425,787
557,125	--	581,874	0.22	393,179	1,844,125	--	1,868,874	0.74	415,487
581,875	--	606,624	0.23	404,337	1,868,875	--	1,893,624	0.75	404,766
606,625	--	631,374	0.24	415,074	1,893,625	--	1,918,374	0.76	393,624
631,375	--	656,124	0.25	425,391	1,918,375	--	1,943,124	0.77	382,062
656,125	--	680,874	0.26	435,287	1,943,125	--	1,967,874	0.78	370,079
680,875	--	705,624	0.27	444,762	1,967,875	--	1,992,624	0.79	357,675
705,625	--	730,374	0.28	453,816	1,992,625	--	2,017,374	0.80	344,850
730,375	--	755,124	0.29	462,450	2,017,375	--	2,042,124	0.81	331,605
755,125	--	779,874	0.30	470,663	2,042,125	--	2,066,874	0.82	317,939
779,875	--	804,624	0.31	478,455	2,066,875	--	2,091,624	0.83	303,852
804,625	--	829,374	0.32	485,826	2,091,625	--	2,116,374	0.84	289,344
829,375	--	854,124	0.33	492,777	2,116,375	--	2,141,124	0.85	274,416
854,125	--	878,874	0.34	499,307	2,141,125	--	2,165,874	0.86	259,067
878,875	--	903,624	0.35	505,416	2,165,875	--	2,190,624	0.87	243,297
903,625	--	928,374	0.36	511,104	2,190,625	--	2,215,374	0.88	227,106
928,375	--	953,124	0.37	516,372	2,215,375	--	2,240,124	0.89	210,495
953,125	--	977,874	0.38	521,219	2,240,125	--	2,264,874	0.90	193,463
977,875	--	1,002,624	0.39	525,645	2,264,875	--	2,289,624	0.91	176,010
1,002,625	--	1,027,374	0.40	529,650	2,289,625	--	2,314,374	0.92	158,136
1,027,375	--	1,052,124	0.41	533,235	2,314,375	--	2,339,124	0.93	139,842
1,052,125	--	1,076,874	0.42	536,399	2,339,125	--	2,363,874	0.94	121,127
1,076,875	--	1,101,624	0.43	539,142	2,363,875	--	2,388,624	0.95	101,991
1,101,625	--	1,126,374	0.44	541,464	2,388,625	--	2,413,374	0.96	82,434
1,126,375	--	1,151,124	0.45	543,366	2,413,375	--	2,438,124	0.97	62,457
1,151,125	--	1,175,874	0.46	544,847	2,438,125	--	2,462,874	0.98	42,059
1,175,875	--	1,200,624	0.47	545,907	2,462,875	--	2,499,999	0.99	21,240
1,200,625	--	1,225,374	0.48	546,546	2,500,000	--	OVER	1.00	0
1,225,375	--	1,250,124	0.49	546,765					
1,250,125	--	1,274,874	0.50	546,563					
1,274,875	--	1,299,624	0.51	545,940					

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

**INDIANA
RR 1
Exhibit VI**

Effective January 1, 2008
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

1. Hazard Group Differentials

A	B	C	D	E	F	G
2.09	1.60	1.44	1.31	1.15	0.95	0.75

2. Tax Multipliers

a. State (non-F Classes)	1.016
b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage	1.088

3. Expected Loss Ratio
0.627

Expected Loss and Allocated Expense Ratio
0.687

4. Expense Ratio
0.323

Expense Ratio Loaded for ALAE Option
0.263

5. 2008 Table of Expected Loss Ranges
Effective January 1, 2008

6. Excess Loss Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.339	0.378	0.398	0.420	0.441	0.476	0.500
\$15,000 †	0.288	0.331	0.352	0.376	0.399	0.439	0.467
\$20,000 †	0.251	0.294	0.316	0.340	0.366	0.408	0.440
\$25,000	0.222	0.265	0.286	0.311	0.338	0.381	0.416
\$30,000	0.200	0.241	0.262	0.287	0.314	0.358	0.395*
\$35,000	0.181	0.221	0.242	0.266	0.294	0.338	0.376*
\$40,000	0.165	0.204	0.225	0.248	0.276	0.320	0.360*
\$50,000	0.140	0.176	0.196	0.219	0.246	0.290	0.332*
\$75,000	0.103	0.132	0.150	0.170	0.195	0.236	0.279*
\$100,000	0.081	0.106	0.122	0.139	0.163	0.201	0.243*
\$125,000	0.068	0.089	0.103	0.119	0.141	0.176	0.217
\$150,000	0.059	0.077	0.091	0.105	0.125	0.158	0.198
\$175,000	0.051	0.068	0.081	0.094	0.113	0.143	0.182
\$200,000	0.046	0.061	0.072	0.085	0.103	0.131	0.169
\$225,000	0.041	0.055	0.066	0.077	0.094	0.121	0.158
\$250,000	0.038	0.051	0.061	0.071	0.088	0.114	0.149
\$275,000	0.035	0.047	0.056	0.066	0.081	0.106	0.141
\$300,000	0.033	0.043	0.052	0.062	0.076	0.100	0.134
\$325,000	0.031	0.040	0.049	0.058	0.071	0.094	0.127
\$350,000	0.029	0.038	0.046	0.054	0.067	0.089	0.121
\$375,000	0.027	0.036	0.044	0.051	0.064	0.085	0.116
\$400,000	0.026	0.034	0.041	0.049	0.060	0.081	0.111
\$425,000	0.025	0.032	0.040	0.046	0.058	0.077	0.107
\$450,000	0.024	0.031	0.038	0.044	0.055	0.074	0.103
\$475,000	0.023	0.029	0.036	0.042	0.053	0.071	0.099
\$500,000	0.022	0.028	0.035	0.041	0.051	0.068	0.096
\$600,000	0.019	0.024	0.030	0.035	0.044	0.059	0.085
\$700,000	0.017	0.022	0.027	0.032	0.039	0.053	0.076
\$800,000	0.016	0.020	0.025	0.029	0.036	0.049	0.071
\$900,000	0.015	0.019	0.023	0.027	0.033	0.045	0.066
\$1,000,000	0.014	0.017	0.022	0.025	0.031	0.042	0.061
\$2,000,000	0.008	0.010	0.013	0.015	0.018	0.025	0.039
\$3,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030
\$4,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.025
\$5,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.022
\$6,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.019
\$7,000,000	0.004	0.004	0.005	0.006	0.007	0.010	0.017
\$8,000,000	0.004	0.004	0.005	0.006	0.007	0.009	0.015
\$9,000,000	0.003	0.004	0.005	0.005	0.006	0.008	0.014
\$10,000,000	0.003	0.004	0.005	0.005	0.006	0.008	0.013

* Also applicable to Underground Coal Mine classifications.

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

Effective January 1, 2008
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

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

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000 †	0.373	0.414	0.436	0.459	0.481	0.518	0.529
\$15,000 †	0.321	0.366	0.389	0.414	0.439	0.480	0.494
\$20,000 †	0.282	0.328	0.352	0.378	0.405	0.449	0.465
\$25,000	0.252	0.298	0.321	0.348	0.376	0.422	0.443
\$30,000	0.228	0.273	0.296	0.323	0.352	0.398	0.424*
\$35,000	0.207	0.252	0.275	0.301	0.331	0.378	0.407*
\$40,000	0.190	0.233	0.256	0.282	0.312	0.360	0.391*
\$50,000	0.164	0.204	0.226	0.251	0.281	0.328	0.364*
\$75,000	0.122	0.155	0.176	0.198	0.227	0.271	0.312*
\$100,000	0.098	0.126	0.145	0.165	0.191	0.233	0.276*
\$125,000	0.082	0.107	0.124	0.142	0.167	0.206	0.249
\$150,000	0.072	0.094	0.109	0.126	0.149	0.186	0.229
\$175,000	0.063	0.083	0.098	0.113	0.135	0.169	0.211
\$200,000	0.057	0.074	0.088	0.102	0.123	0.156	0.197
\$225,000	0.051	0.067	0.080	0.094	0.114	0.145	0.185
\$250,000	0.047	0.062	0.075	0.087	0.106	0.136	0.175
\$275,000	0.043	0.057	0.069	0.081	0.099	0.128	0.166
\$300,000	0.040	0.053	0.064	0.075	0.093	0.120	0.158
\$325,000	0.038	0.050	0.060	0.071	0.087	0.114	0.150
\$350,000	0.035	0.047	0.057	0.067	0.082	0.108	0.144
\$375,000	0.033	0.044	0.054	0.063	0.078	0.103	0.138
\$400,000	0.032	0.042	0.051	0.060	0.074	0.098	0.132
\$425,000	0.030	0.040	0.048	0.057	0.070	0.093	0.127
\$450,000	0.029	0.038	0.046	0.054	0.067	0.089	0.122
\$475,000	0.028	0.036	0.044	0.052	0.064	0.086	0.118
\$500,000	0.027	0.035	0.043	0.050	0.062	0.083	0.114
\$600,000	0.023	0.030	0.037	0.043	0.054	0.072	0.101
\$700,000	0.021	0.027	0.033	0.039	0.048	0.064	0.091
\$800,000	0.019	0.025	0.031	0.036	0.044	0.059	0.084
\$900,000	0.018	0.023	0.028	0.033	0.040	0.054	0.078
\$1,000,000	0.016	0.021	0.026	0.030	0.037	0.050	0.073
\$2,000,000	0.010	0.012	0.016	0.018	0.022	0.030	0.047
\$3,000,000	0.007	0.009	0.012	0.013	0.017	0.023	0.036
\$4,000,000	0.006	0.008	0.010	0.011	0.014	0.019	0.030
\$5,000,000	0.006	0.007	0.008	0.010	0.012	0.016	0.026
\$6,000,000	0.005	0.005	0.007	0.008	0.010	0.013	0.022
\$7,000,000	0.004	0.005	0.006	0.007	0.009	0.012	0.020
\$8,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.018
\$9,000,000	0.004	0.004	0.006	0.006	0.007	0.010	0.017
\$10,000,000	0.004	0.004	0.005	0.006	0.007	0.009	0.016

* 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	0.04	0.02	0.00



INDIANA

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