

Indiana DOI Stamped "FILED" on 10/1/0

EXHIBIT V

ADVISORY LOSS COSTS AND ADVISORY RATES

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S1

Effective January 1, 2009

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	2.92	2.15	1000	1.18	0.25	0.52	2001	4.03	2.97	1000	1.68	0.26	0.52
0008	1.95	1.44	845	0.79	0.25	0.53	2002	2.94	2.16	1000	1.23	0.26	0.50
0016	3.68	2.71	1000	1.46	0.24	0.47	2003	3.37	2.48	1000	1.30	0.26	0.52
0034	3.16	2.33	1000	1.26	0.25	0.53	2014	4.04	2.97	1000	1.51	0.25	0.51
0035	1.91	1.41	833	0.75	0.25	0.55	2016	2.00	1.47	860	0.79	0.25	0.53
0036	3.45	2.54	1000	1.32	0.24	0.54	2021	2.78	2.05	1000	1.12	0.24	0.42
0037	2.99	2.20	1000	1.16	0.24	0.50	2039	1.62	1.19	744	0.66	0.25	0.47
0042	5.53	4.07	1000	2.21	0.25	0.51	2041	3.82	2.81	1000	1.52	0.25	0.57
0050	6.20	4.56	1000	2.51	0.25	0.52	2065	2.72	2.00	1000	1.12	0.25	0.47
0059D	0.46	0.34	-	0.08	0.25	-	2070	6.00	4.42	1000	2.53	0.26	0.49
0065D	0.09	0.07	-	0.02	0.25	-	2081	1.94	1.43	842	0.77	0.25	0.51
0066D	0.09	0.07	-	0.02	0.25	-	2089	3.01	2.22	1000	1.24	0.25	0.51
0067D	0.09	0.07	-	0.02	0.25	-	2095	3.97	2.92	1000	1.61	0.25	0.52
0079	2.15	1.58	906	0.79	0.24	0.52	2105	2.46	1.81	1000	1.01	0.25	0.52
0083	4.91	3.61	1000	1.86	0.23	0.51	2110	2.24	1.65	933	0.93	0.26	0.51
0106	9.97	7.34	1000	3.62	0.23	0.46	2111	2.36	1.74	970	0.96	0.26	0.53
0113	2.48	1.83	1000	1.00	0.25	0.49	2112	3.29	2.42	1000	1.41	0.26	0.47
0170	1.84	1.35	811	0.71	0.23	0.44	2114	2.06	1.52	878	0.84	0.25	0.48
0251	2.88	2.12	1000	1.17	0.25	0.46	2121	2.13	1.57	900	0.85	0.25	0.51
0400	5.52	4.06	1000	2.15	0.23	0.45	2130	2.42	1.78	988	1.00	0.25	0.48
0401	6.96	5.12	A	2.50	0.23	0.49	2131	2.68	1.97	1000	1.11	0.26	0.51
0766N	0.42	0.31	-	-	-	-	2143	1.72	1.27	775	0.68	0.25	0.53
0771N	0.34	0.25	-	-	-	-	2150	-	-	-	2.29	0.25	-
0908P	115.00	85.00	365	48.78	0.26	0.49	2156	-	-	-	2.28	0.25	-
0909	-	-	-	48.78	0.26	-	2157	5.71	4.20	1000	2.28	0.25	0.51
0912	-	-	-	134.36	0.25	-	2172	0.88	0.65	518	0.36	0.24	0.42
0913P	339.00	250.00	589	134.36	0.25	0.52	2174	2.09	1.54	887	0.85	0.24	0.48
1005*	7.30	5.37	1000	1.06	0.23	0.40	2211	4.87	3.58	1000	1.86	0.25	0.50
1016X*	38.09	28.03	1000	4.04	0.07	0.04	2220	3.80	2.80	1000	1.59	0.26	0.53
1164E	3.69	2.71	1000	1.20	0.23	0.45	2286	1.54	1.13	720	0.63	0.26	0.52
1165E	2.61	1.92	1000	0.96	0.24	0.46	2288	3.71	2.73	1000	1.49	0.25	0.50
1320	4.55	3.35	1000	1.68	0.24	0.50	2300	1.74	1.28	781	0.72	0.24	0.46
1322	7.83	5.76	1000	2.75	0.23	0.49	2302	1.45	1.07	692	0.58	0.25	0.49
1430	2.78	2.05	1000	1.11	0.26	0.46	2305	1.52	1.12	714	0.65	0.25	0.44
1438	1.77	1.30	790	0.68	0.25	0.48	2361	1.39	1.02	674	0.59	0.26	0.48
1452	2.33	1.71	961	0.90	0.25	0.48	2362	1.51	1.11	711	0.62	0.25	0.52
1463	14.63	10.77	1000	5.56	0.24	0.46	2380	1.62	1.19	744	0.65	0.24	0.48
1472	1.40	1.03	677	0.49	0.23	0.49	2386	0.87	0.64	515	0.36	0.24	0.44
1604X	4.78	3.52	1000	1.70	0.22	0.45	2388	1.82	1.34	805	0.74	0.25	0.52
1624E	2.54	1.87	1000	0.95	0.24	0.45	2402	2.00	1.47	860	0.77	0.25	0.49
1642	2.56	1.88	1000	0.91	0.23	0.48	2413	2.03	1.49	869	0.84	0.25	0.45
1654	7.00	5.15	1000	2.74	0.25	0.47	2416	1.35	0.99	662	0.57	0.26	0.48
1655	3.35	2.47	1000	1.22	0.24	0.51	2417	1.72	1.27	775	0.73	0.26	0.47
1699	3.17	2.33	1000	1.09	0.22	0.50	2501	2.06	1.52	878	0.86	0.26	0.52
1701	3.17	2.33	1000	1.23	0.25	0.48	2503	0.93	0.68	534	0.39	0.26	0.48
1710E	2.82	2.07	1000	1.00	0.23	0.47	2534	1.61	1.18	741	0.68	0.26	0.48
1741E	2.94	2.16	1000	0.86	0.25	0.44	2570	2.51	1.85	1000	1.04	0.26	0.50
1747	1.62	1.19	744	0.59	0.23	0.44	2576	-	-	-	0.86	0.26	-
1748	4.37	3.22	1000	1.73	0.26	0.49	2578	-	-	-	0.86	0.26	-
1803D	5.01	3.69	1000	1.55	0.24	0.50	2585	3.40	2.50	1000	1.37	0.25	0.54
1852D	2.46	1.81	1000	0.88	0.25	0.52	2586	1.36	1.00	665	0.56	0.26	0.54
1853	2.17	1.60	912	0.86	0.23	0.43	2587	2.56	1.88	1000	1.04	0.25	0.52
1860	1.54	1.13	720	0.60	0.24	0.54	2589	1.64	1.21	750	0.67	0.26	0.52
1924	3.36	2.47	1000	1.35	0.25	0.54	2600	1.49	1.10	704	0.57	0.22	0.41
1925	2.87	2.11	1000	1.15	0.25	0.55	2623	3.51	2.58	1000	1.51	0.27	0.48

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S2

Effective January 1, 2009

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	1.36	1.00	665	0.54	0.25	0.55	3146	1.88	1.38	823	0.75	0.25	0.55
2660	1.91	1.41	833	0.79	0.26	0.52	3169	1.38	1.02	671	0.56	0.25	0.47
2670	1.25	0.92	631	0.52	0.25	0.49	3175D	2.60	1.92	1000	1.02	0.25	0.53
2683	2.01	1.48	863	0.85	0.26	0.50	3179	1.69	1.24	765	0.68	0.25	0.50
2688	3.06	2.25	1000	1.25	0.26	0.53	3180	2.01	1.48	863	0.80	0.25	0.55
2701	5.11	3.76	1000	1.87	0.23	0.43	3188	1.10	0.81	586	0.45	0.25	0.48
2702	23.59	17.36	1000	7.76	0.21	0.48	3220	1.64	1.21	750	0.69	0.26	0.49
2709	23.59	17.36	1000	7.76	0.21	0.48	3223	3.75	2.76	1000	1.54	0.26	0.56
2710	7.15	5.26	1000	2.65	0.24	0.50	3224	3.26	2.40	1000	1.40	0.26	0.47
2714	3.01	2.22	1000	1.23	0.25	0.50	3227	3.42	2.52	1000	1.37	0.25	0.55
2731	3.22	2.37	1000	1.31	0.25	0.52	3240	2.64	1.94	1000	1.09	0.26	0.51
2735	3.91	2.88	1000	1.56	0.26	0.58	3241	2.00	1.47	860	0.80	0.24	0.48
2759	5.95	4.38	1000	2.33	0.24	0.53	3255	2.22	1.63	927	0.91	0.25	0.54
2790	2.69	1.98	1000	1.09	0.25	0.50	3257	2.55	1.88	1000	1.04	0.26	0.53
2797X	3.01	2.22	1000	1.23	0.25	0.50	3270	1.56	1.15	726	0.65	0.26	0.50
2802	4.03	2.97	1000	1.65	0.26	0.53	3300	3.27	2.41	1000	1.34	0.25	0.48
2812	2.77	2.04	1000	1.13	0.25	0.51	3303	2.88	2.12	1000	1.14	0.24	0.51
2835	2.49	1.83	1000	1.06	0.27	0.52	3307	2.58	1.90	1000	1.02	0.24	0.49
2836	1.59	1.17	735	0.67	0.25	0.49	3315	2.97	2.19	1000	1.19	0.25	0.52
2841	2.62	1.93	1000	1.11	0.26	0.50	3334	1.19	0.88	613	0.47	0.23	0.43
2881	3.11	2.29	1000	1.28	0.26	0.54	3336	1.77	1.30	790	0.72	0.25	0.48
2883	2.87	2.11	1000	1.18	0.26	0.51	3365	4.15	3.05	1000	1.52	0.23	0.47
2913	2.22	1.63	927	0.95	0.27	0.51	3372	3.98	2.93	1000	1.54	0.26	0.51
2915	2.84	2.09	1000	1.12	0.24	0.53	3373	3.22	2.37	1000	1.29	0.25	0.53
2916	3.52	2.59	1000	1.37	0.24	0.53	3383	1.39	1.02	674	0.58	0.26	0.48
2923	1.87	1.38	820	0.76	0.25	0.51	3385	0.77	0.57	485	0.31	0.25	0.50
2942	1.64	1.21	750	0.70	0.25	0.45	3400	2.87	2.11	1000	1.15	0.25	0.53
2960	2.51	1.85	1000	1.03	0.25	0.47	3507	2.71	1.99	1000	1.08	0.25	0.51
3004	2.72	2.00	1000	0.97	0.23	0.48	3515	1.51	1.11	711	0.60	0.24	0.48
3018	1.45	1.07	692	0.56	0.23	0.46	3548	1.61	1.18	741	0.66	0.26	0.50
3022	4.32	3.18	1000	1.68	0.25	0.56	3559	3.45	2.54	1000	1.38	0.25	0.52
3027	2.14	1.58	903	0.84	0.24	0.53	3574	1.22	0.90	622	0.49	0.26	0.54
3028	2.90	2.13	1000	1.16	0.25	0.52	3581	1.58	1.16	732	0.66	0.26	0.47
3030	3.74	2.75	1000	1.36	0.24	0.50	3612	1.93	1.42	839	0.80	0.26	0.51
3040	4.03	2.97	1000	1.52	0.25	0.49	3620	3.06	2.25	1000	1.14	0.24	0.49
3041	2.32	1.71	958	0.91	0.24	0.47	3629	2.33	1.71	961	0.91	0.24	0.50
3042	4.37	3.22	1000	1.83	0.26	0.52	3632	2.24	1.65	933	0.91	0.25	0.52
3064	4.45	3.28	1000	1.71	0.24	0.52	3634	1.51	1.11	711	0.62	0.25	0.48
3066	-	-	-	1.14	0.25	-	3635	2.36	1.74	970	0.94	0.25	0.52
3069	4.42	3.25	1000	1.62	0.24	0.49	3638	1.75	1.29	784	0.71	0.26	0.55
3076	2.87	2.11	1000	1.14	0.25	0.52	3642	0.84	0.62	506	0.35	0.25	0.50
3081D	3.59	2.64	1000	1.33	0.25	0.53	3643	2.24	1.65	933	0.90	0.25	0.53
3082D	4.09	3.01	1000	1.49	0.25	0.54	3647	3.49	2.57	1000	1.40	0.25	0.52
3085D	3.41	2.51	1000	1.27	0.25	0.53	3648	1.36	1.00	665	0.55	0.25	0.53
3110	2.95	2.17	1000	1.16	0.24	0.51	3681	1.04	0.77	567	0.43	0.26	0.53
3111	2.32	1.71	958	0.93	0.25	0.52	3685	1.01	0.74	558	0.40	0.25	0.56
3113	1.36	1.00	665	0.56	0.26	0.52	3719	1.36	1.00	665	0.49	0.23	0.47
3114	2.51	1.85	1000	1.01	0.25	0.50	3724	3.84	2.83	1000	1.45	0.24	0.46
3118	1.29	0.95	643	0.50	0.24	0.51	3726	3.59	2.64	1000	1.24	0.24	0.46
3119	0.90	0.66	525	0.37	0.25	0.46	3803	3.00	2.21	1000	1.23	0.26	0.51
3122	1.64	1.21	750	0.64	0.25	0.56	3807	1.54	1.13	720	0.61	0.25	0.54
3126	2.48	1.83	1000	0.96	0.24	0.51	3808	2.64	1.94	1000	1.08	0.26	0.53
3131	1.10	0.81	586	0.46	0.25	0.48	3821X	5.02	3.69	1000	1.86	0.25	0.53
3132	3.13	2.30	1000	1.18	0.25	0.53	3822X	3.35	2.47	1000	1.35	0.25	0.50
3145	1.96	1.44	848	0.80	0.26	0.53	3824X	3.64	2.68	1000	1.45	0.25	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

Page S3

Effective January 1, 2009

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	0.36	0.26	360	0.14	0.24	0.52	4493	1.96	1.44	848	0.76	0.24	0.53
3827	1.65	1.21	753	0.68	0.26	0.53	4511	0.55	0.40	418	0.22	0.25	0.51
3830	1.20	0.88	616	0.45	0.24	0.45	4557	1.82	1.34	805	0.71	0.24	0.54
3851	2.10	1.55	891	0.88	0.26	0.54	4558	1.65	1.21	753	0.65	0.24	0.53
3865	2.43	1.79	991	1.01	0.26	0.54	4561	1.22	0.90	622	0.44	0.20	0.39
3881	3.43	2.52	1000	1.39	0.25	0.52	4568	2.00	1.47	860	0.71	0.24	0.52
4000	4.10	3.02	1000	1.60	0.25	0.45	4581	1.40	1.03	677	0.49	0.23	0.54
4021	2.69	1.98	1000	1.10	0.25	0.46	4583	2.81	2.07	1000	1.03	0.24	0.52
4024E	4.12	3.04	1000	1.48	0.24	0.51	4611	0.35	0.26	357	0.14	0.25	0.52
4034	4.79	3.53	1000	1.82	0.25	0.48	4635	1.42	1.05	683	0.47	0.24	0.51
4036	1.91	1.41	833	0.70	0.23	0.45	4653	1.09	0.80	582	0.45	0.25	0.46
4038	1.71	1.26	772	0.71	0.26	0.51	4665	6.05	4.45	1000	2.19	0.24	0.50
4053	2.53	1.86	1000	0.96	0.24	0.55	4670	3.42	2.52	1000	1.24	0.23	0.47
4061	6.17	4.54	1000	2.54	0.26	0.50	4683	2.27	1.67	942	0.93	0.25	0.49
4062	3.17	2.33	1000	1.22	0.25	0.57	4686	1.39	1.02	674	0.52	0.24	0.47
4101	1.58	1.16	732	0.59	0.25	0.53	4692	0.67	0.49	454	0.28	0.26	0.52
4111	3.48	2.56	1000	1.40	0.25	0.52	4693	0.65	0.48	448	0.26	0.25	0.53
4112	1.71	1.26	772	0.65	0.25	0.60	4703	1.17	0.86	607	0.44	0.22	0.46
4113	1.39	1.02	674	0.56	0.25	0.51	4716X	1.71	1.26	772	0.66	0.22	0.40
4114	2.42	1.78	988	1.00	0.26	0.49	4717	1.87	1.38	820	0.77	0.25	0.47
4130	2.23	1.64	930	0.89	0.25	0.50	4720	1.56	1.15	726	0.62	0.25	0.52
4131	2.71	1.99	1000	1.05	0.24	0.55	4740	0.72	0.53	470	0.25	0.23	0.50
4133	3.51	2.58	1000	1.50	0.26	0.45	4741	1.20	0.88	616	0.47	0.24	0.48
4150	1.00	0.74	555	0.42	0.26	0.54	4751	1.39	1.02	674	0.56	0.26	0.45
4206	2.55	1.88	1000	1.00	0.23	0.45	4766NX	3.11	2.29	1000	0.97	0.20	0.34
4207	1.23	0.91	625	0.47	0.24	0.51	4771NX	1.93	1.42	942	0.64	0.24	0.53
4239	2.94	2.16	1000	1.07	0.25	0.54	4777	2.27	1.67	942	0.82	0.23	0.47
4240	2.93	2.16	1000	1.16	0.25	0.52	4825	0.45	0.33	387	0.17	0.25	0.50
4243	2.93	2.16	1000	1.21	0.26	0.50	4828	1.85	1.36	814	0.70	0.25	0.49
4244	1.71	1.26	772	0.69	0.25	0.50	4829	0.96	0.71	543	0.35	0.24	0.50
4250	1.56	1.15	726	0.62	0.25	0.51	4902	2.67	1.97	1000	1.10	0.26	0.53
4251	1.71	1.26	772	0.71	0.26	0.50	4923	1.29	0.95	643	0.52	0.26	0.54
4263	1.94	1.43	842	0.78	0.25	0.51	5020	5.07	3.73	1000	1.81	0.23	0.48
4273	1.75	1.29	784	0.71	0.25	0.50	5022	4.56	3.36	1000	1.75	0.25	0.46
4279	2.84	2.09	1000	1.15	0.25	0.52	5037	16.17	11.90	1000	4.80	0.20	0.41
4282	1.61	1.18	741	0.64	0.23	0.42	5040	12.69	9.34	1000	3.73	0.19	0.39
4283	1.45	1.07	692	0.56	0.23	0.43	5057	6.07	4.47	1000	2.13	0.24	0.43
4299	1.59	1.17	735	0.65	0.25	0.52	5059	26.05	19.17	1000	8.31	0.23	0.50
4304	3.00	2.21	1000	1.23	0.26	0.53	5069	20.71	15.24	1000	6.83	0.20	0.42
4307	1.45	1.07	692	0.61	0.26	0.53	5102	3.95	2.91	1000	1.50	0.25	0.48
4308	-	-	-	0.65	0.25	-	5146	4.51	3.32	1000	1.60	0.22	0.42
4351	0.52	0.38	409	0.20	0.24	0.53	5160	2.62	1.93	1000	0.88	0.22	0.49
4352	0.91	0.67	528	0.38	0.26	0.49	5183	2.76	2.03	1000	1.04	0.24	0.46
4360	0.93	0.68	534	0.38	0.25	0.50	5188	2.66	1.96	1000	0.99	0.24	0.46
4361	0.78	0.57	488	0.32	0.25	0.51	5190	2.85	2.10	1000	1.05	0.24	0.48
4362	0.72	0.53	470	0.28	0.24	0.39	5191	0.80	0.59	494	0.30	0.25	0.49
4410	2.38	1.75	976	0.96	0.25	0.52	5192	2.83	2.08	1000	1.15	0.25	0.51
4420	2.03	1.49	869	0.76	0.24	0.49	5213	5.02	3.69	1000	1.90	0.24	0.45
4431	1.23	0.91	625	0.51	0.26	0.54	5215	5.04	3.71	1000	2.02	0.25	0.51
4432	1.38	1.02	671	0.57	0.26	0.52	5221	3.12	2.30	1000	1.18	0.24	0.44
4439	1.48	1.09	701	0.56	0.25	0.50	5222	4.72	3.47	1000	1.50	0.21	0.40
4452	2.39	1.76	979	0.96	0.25	0.52	5223	3.48	2.56	1000	1.32	0.25	0.49
4459	2.17	1.60	912	0.88	0.25	0.52	5348	3.12	2.30	1000	1.20	0.24	0.45
4470	2.48	1.83	1000	0.94	0.25	0.53	5402	3.35	2.47	1000	1.32	0.24	0.47
4484	2.40	1.77	982	0.98	0.26	0.54	5403	6.93	5.10	1000	2.58	0.24	0.48

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

ADVISORY LOSS COSTS AND ADVISORY RATES

INDIANA

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

Exhibit V

Page S4

Effective January 1, 2009

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	4.44	3.27	1000	1.72	0.25	0.47	6824F	12.41	9.13	1000	3.61	0.20	0.45
5443	2.54	1.87	1000	0.99	0.23	0.46	6826F	12.53	9.22	1000	3.74	0.18	0.40
5445	3.99	2.94	1000	1.55	0.25	0.46	6834	2.82	2.08	1000	1.09	0.26	0.53
5462	6.11	4.50	1000	2.30	0.25	0.50	6836	2.88	2.12	1000	1.09	0.25	0.51
5472	3.77	2.77	1000	1.28	0.20	0.38	6843F	28.97	21.32	1000	7.62	0.22	0.57
5473	6.21	4.57	1000	2.24	0.23	0.48	6845F	26.19	19.28	1000	8.46	0.23	0.46
5474	4.86	3.58	1000	1.75	0.23	0.48	6854	3.62	2.66	1000	1.37	0.25	0.43
5478	2.93	2.16	1000	1.15	0.25	0.44	6872F	17.92	13.19	1000	5.12	0.17	0.37
5479	7.10	5.23	1000	2.64	0.24	0.51	6874F	34.36	25.29	1000	9.97	0.17	0.38
5480	3.09	2.27	1000	1.12	0.22	0.42	6882	3.89	2.86	1000	1.08	0.16	0.25
5491	1.99	1.46	857	0.76	0.25	0.47	6884	10.99	8.09	1000	3.13	0.15	0.29
5506	5.75	4.23	1000	2.11	0.24	0.48	7016M	4.23	3.11	1000	1.41	0.22	0.39
5507	3.41	2.51	1000	1.17	0.22	0.47	7024M	4.70	3.46	1000	1.57	0.22	0.39
5508D	12.40	9.12	1000	4.22	0.23	0.54	7038M	7.43	5.47	1000	1.88	0.14	0.24
5535	4.42	3.25	1000	1.62	0.24	0.49	7046M	5.33	3.92	1000	1.97	0.25	0.46
5536	-	-	-	1.67	0.24	-	7047M	7.48	5.51	1000	2.29	0.22	0.39
5537	4.48	3.30	1000	1.67	0.24	0.47	7050M	13.13	9.66	1000	3.05	0.14	0.24
5538	-	-	-	1.62	0.24	-	7090M	8.25	6.07	1000	2.09	0.14	0.24
5551	10.06	7.40	1000	3.73	0.23	0.45	7098M	5.92	4.36	1000	2.19	0.25	0.46
5606	1.46	1.07	695	0.53	0.23	0.49	7099M	9.42	6.93	1000	3.20	0.25	0.46
5610	3.12	2.30	1000	1.26	0.25	0.49	7133	2.11	1.55	894	0.76	0.23	0.46
5645	7.38	5.43	1000	2.82	0.25	0.49	7151M	2.56	1.88	1000	0.93	0.23	0.46
5651	11.86	8.73	1000	4.39	0.25	0.53	7152M	4.53	3.33	1000	1.50	0.23	0.46
5703	17.85	13.14	1000	5.91	0.21	0.44	7153M	2.85	2.10	1000	1.03	0.23	0.46
5705	3.62	2.66	1000	1.41	0.24	0.40	7222	5.21	3.83	1000	1.88	0.23	0.46
5951	0.45	0.33	387	0.18	0.25	0.54	7228	5.11	3.76	1000	1.87	0.23	0.43
6003	5.84	4.30	1000	2.07	0.23	0.46	7229	5.82	4.28	1000	2.04	0.21	0.40
6005	4.59	3.38	1000	1.64	0.23	0.47	7230	6.23	4.59	1000	2.17	0.22	0.43
6017	3.83	2.82	1000	1.30	0.21	0.44	7231	7.13	5.25	1000	2.88	0.26	0.47
6018	1.93	1.42	839	0.67	0.20	0.35	7232	2.84	2.09	1000	1.05	0.23	0.41
6045	3.83	2.82	1000	1.34	0.23	0.52	7309F	18.82	13.85	1000	5.61	0.17	0.34
6204	7.58	5.58	1000	2.59	0.22	0.49	7313F	4.83	3.55	1000	1.42	0.17	0.37
6206	2.56	1.88	1000	0.84	0.22	0.42	7317F	12.32	9.07	1000	4.02	0.18	0.32
6213	2.23	1.64	930	0.76	0.21	0.44	7327F	13.21	9.72	1000	3.82	0.18	0.39
6214	2.24	1.65	933	0.82	0.23	0.45	7333M	2.68	1.97	1000	0.77	0.17	0.26
6216	5.07	3.73	1000	1.85	0.23	0.47	7335M	2.98	2.19	1000	0.85	0.17	0.26
6217	4.38	3.22	1000	1.62	0.24	0.47	7337M	4.74	3.49	1000	1.24	0.17	0.26
6229	4.41	3.25	1000	1.69	0.23	0.47	7350F	9.11	6.70	1000	2.82	0.16	0.28
6233	3.41	2.51	1000	1.25	0.23	0.43	7360	3.75	2.76	1000	1.41	0.25	0.50
6235	6.16	4.53	1000	2.11	0.21	0.44	7370	4.21	3.10	1000	1.71	0.25	0.53
6236	9.28	6.83	1000	3.21	0.22	0.46	7380	3.20	2.36	1000	1.22	0.25	0.49
6237	1.63	1.20	747	0.59	0.23	0.45	7382	3.10	2.28	1000	1.22	0.26	0.48
6251D	4.51	3.32	1000	1.37	0.21	0.44	7390	3.11	2.29	1000	1.22	0.26	0.48
6252D	8.54	6.28	1000	2.41	0.19	0.35	7394M	4.52	3.33	1000	1.19	0.16	0.29
6260D	7.83	5.77	1000	2.16	0.18	0.38	7395M	5.02	3.69	1000	1.33	0.16	0.29
6306	4.32	3.18	1000	1.50	0.22	0.45	7398M	7.99	5.88	1000	1.94	0.16	0.29
6319	3.48	2.56	1000	1.26	0.23	0.46	7403	2.53	1.86	1000	1.04	0.26	0.50
6325	4.69	3.45	1000	1.74	0.23	0.45	7405N	1.36	1.00	802	0.54	0.25	0.42
6400	5.69	4.19	1000	2.35	0.25	0.47	7409	-	-	-	3.21	0.19	-
6504	3.26	2.40	1000	1.32	0.25	0.54	7420	11.21	8.25	1000	3.21	0.19	0.41
6702M*	7.74	5.70	1000	2.76	0.23	0.45	7421	1.19	0.88	613	0.42	0.22	0.45
6703M*	13.68	10.07	1000	4.47	0.23	0.45	7422	3.02	2.22	1000	0.85	0.20	0.46
6704M*	8.60	6.33	1000	3.07	0.23	0.45	7423	-	-	-	1.04	0.26	-
6801F	7.16	5.27	1000	2.33	0.16	0.27	7425	4.24	3.12	1000	1.20	0.20	0.46
6811	4.03	2.97	1000	1.39	0.21	0.41	7431N	1.02	0.75	665	0.29	0.17	0.32

* 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, 2009

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	0.45	0.33	-	-	-	-	8204	4.39	3.23	1000	1.75	0.26	0.47
7453N	0.34	0.25	-	-	-	-	8209	2.24	1.65	933	0.90	0.25	0.50
7502	1.29	0.95	643	0.51	0.25	0.48	8215	2.41	1.77	985	0.86	0.23	0.49
7515	0.77	0.57	485	0.25	0.22	0.45	8227	4.50	3.31	1000	1.63	0.24	0.50
7520	2.98	2.19	1000	1.15	0.25	0.50	8232	3.27	2.41	1000	1.24	0.25	0.50
7538	6.40	4.71	1000	2.08	0.23	0.48	8233	3.36	2.47	1000	1.26	0.23	0.42
7539	1.46	1.07	695	0.55	0.24	0.46	8235	3.55	2.61	1000	1.44	0.25	0.48
7540	2.18	1.60	915	0.75	0.24	0.46	8263	8.94	6.58	1000	3.61	0.25	0.52
7580	2.57	1.89	1000	0.96	0.25	0.54	8264	6.46	4.75	1000	2.45	0.23	0.51
7590	2.46	1.81	1000	0.97	0.25	0.55	8265	4.03	2.97	1000	1.51	0.24	0.49
7600	1.84	1.35	811	0.69	0.24	0.47	8279	9.21	6.78	1000	3.58	0.25	0.56
7601	8.82	6.49	1000	3.23	0.24	0.51	8288	6.25	4.60	1000	2.41	0.25	0.57
7605	2.02	1.49	866	0.77	0.25	0.47	8291	3.97	2.92	1000	1.59	0.25	0.55
7610	0.34	0.25	354	0.12	0.25	0.55	8292	2.76	2.03	1000	1.13	0.25	0.51
7611	4.45	3.28	1000	1.67	0.24	0.48	8293	7.69	5.66	1000	3.01	0.24	0.47
7612	8.58	6.31	1000	2.93	0.22	0.51	8304	5.37	3.95	1000	1.88	0.23	0.52
7613	3.30	2.43	1000	1.26	0.24	0.46	8350	3.47	2.55	1000	1.25	0.23	0.45
7698X	0.79	0.58	491	0.27	0.25	-	8380	2.28	1.68	945	0.86	0.25	0.50
7699X	2.48	1.83	1000	0.77	0.25	-	8381	1.76	1.30	787	0.74	0.26	0.49
7704	-	-	-	0.93	0.25	-	8385	2.25	1.66	936	0.85	0.25	0.50
7705	4.21	3.10	1000	1.71	0.25	0.53	8392	1.65	1.21	753	0.68	0.25	0.49
7710X	2.55	1.88	1000	0.93	0.25	0.55	8393X	1.87	1.38	820	0.71	0.25	0.49
7711X	2.55	1.88	1000	0.93	0.25	0.55	8500	6.44	4.74	1000	2.35	0.24	0.52
7720	2.48	1.83	1000	0.91	0.25	0.55	8601	0.45	0.33	387	0.17	0.23	0.46
7725X	1.64	1.21	750	0.51	0.25	-	8606	2.80	2.06	1000	1.10	0.25	0.45
7855	6.37	4.69	1000	2.27	0.23	0.45	8709F	6.14	4.52	1000	1.92	0.19	0.37
8001	1.93	1.42	839	0.77	0.25	0.54	8719	1.63	1.20	747	0.61	0.24	0.46
8002	2.13	1.57	900	0.89	0.26	0.53	8720	1.28	0.94	640	0.47	0.24	0.48
8006	1.72	1.27	775	0.69	0.25	0.52	8721	0.33	0.24	351	0.12	0.23	0.48
8008	1.03	0.76	564	0.42	0.26	0.54	8726F	7.76	5.71	1000	2.22	0.18	0.43
8010	1.41	1.04	680	0.57	0.26	0.54	8734M	0.49	0.36	399	0.20	0.24	0.50
8013	0.39	0.29	369	0.14	0.22	0.48	8737M	0.44	0.32	384	0.17	0.24	0.50
8015	0.47	0.35	393	0.19	0.26	0.51	8738M	0.77	0.57	485	0.26	0.24	0.50
8017	1.20	0.88	616	0.49	0.26	0.55	8742	0.36	0.26	360	0.13	0.24	0.50
8018	2.17	1.60	912	0.89	0.26	0.54	8745	2.67	1.97	1000	1.10	0.25	0.48
8021	2.33	1.71	961	0.94	0.25	0.53	8748	0.41	0.30	375	0.15	0.25	0.52
8031	2.21	1.63	924	0.92	0.26	0.49	8755	0.28	0.21	335	0.10	0.22	0.47
8032	3.80	2.80	1000	1.55	0.26	0.57	8799	0.74	0.54	476	0.30	0.25	0.53
8033	2.05	1.51	875	0.84	0.26	0.53	8800	0.74	0.54	476	0.30	0.25	0.53
8039	1.28	0.94	640	0.51	0.25	0.56	8803	0.07	0.05	271	0.02	0.22	0.43
8044	2.25	1.66	936	0.94	0.26	0.49	8805M	0.27	0.20	332	0.11	0.25	0.53
8045	0.36	0.26	360	0.14	0.25	0.49	8810	0.20	0.15	311	0.08	0.25	0.53
8046	1.72	1.27	775	0.67	0.24	0.51	8814M	0.24	0.18	323	0.10	0.25	0.53
8047	0.96	0.71	543	0.40	0.26	0.50	8815M	0.43	0.32	381	0.16	0.25	0.53
8050	-	-	-	0.49	0.26	-	8820	0.14	0.10	293	0.05	0.24	0.48
8058	1.85	1.36	814	0.73	0.25	0.55	8824	2.51	1.85	1000	1.03	0.25	0.53
8072	0.75	0.55	479	0.30	0.26	0.54	8825	1.97	1.45	851	0.81	0.26	0.54
8102	1.92	1.41	836	0.75	0.23	0.47	8826	2.07	1.52	881	0.85	0.26	0.53
8103	3.17	2.33	1000	1.22	0.24	0.58	8829	2.11	1.55	894	0.87	0.26	0.52
8105	3.31	2.44	1000	1.20	0.21	0.46	8831	1.29	0.95	643	0.51	0.25	0.56
8106	3.87	2.85	1000	1.43	0.25	0.52	8832	0.24	0.18	323	0.09	0.25	0.53
8107	3.03	2.23	1000	1.11	0.23	0.46	8833*	0.78	0.57	488	0.32	0.26	0.53
8111	2.45	1.80	997	1.03	0.26	0.49	8835	2.33	1.71	961	0.97	0.26	0.50
8116	2.12	1.56	897	0.85	0.25	0.51	8842	1.53	1.13	717	0.62	0.26	0.54
8203	5.66	4.17	1000	2.29	0.25	0.53	8861	-	-	-	0.62	0.26	-

* 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 S6

Effective January 1, 2009

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	1.53	1.13	717	0.62	0.26	0.54							
8868	0.28	0.21	335	0.11	0.26	0.57							
8869	0.68	0.50	457	0.28	0.26	0.55							
8871	0.24	0.18	323	0.10	0.26	0.44							
8901	0.16	0.12	299	0.06	0.26	0.51							
9012	0.84	0.62	506	0.32	0.25	0.51							
9014X	2.39	1.76	979	0.95	0.25	0.50							
9015	2.67	1.97	1000	1.02	0.25	0.51							
9016	1.77	1.30	790	0.72	0.25	0.53							
9019	1.96	1.44	848	0.74	0.24	0.44							
9033	1.40	1.03	677	0.58	0.25	0.47							
9040*	2.36	1.74	970	0.95	0.26	0.56							
9044	1.95	1.44	845	0.80	0.26	0.53							
9052	2.11	1.55	894	0.87	0.26	0.53							
9058	1.65	1.21	753	0.66	0.25	0.55							
9059	2.73	2.01	1000	1.10	0.25	0.52							
9060	1.11	0.82	589	0.45	0.25	0.51							
9061	1.31	0.96	650	0.54	0.26	0.51							
9062	1.61	1.18	741	0.66	0.26	0.55							
9063	0.92	0.68	531	0.35	0.26	0.57							
9077F	3.50	2.58	1000	1.13	0.15	0.30							
9082	1.47	1.08	698	0.59	0.26	0.57							
9083	1.36	1.00	665	0.55	0.26	0.56							
9084	1.39	1.02	674	0.56	0.25	0.53							
9088a	a	a	a	a	a	a							
9089	0.64	0.47	445	0.24	0.22	0.41							
9093	1.40	1.03	677	0.59	0.26	0.53							
9101	3.24	2.38	1000	1.33	0.26	0.53							
9102	2.58	1.90	1000	1.06	0.26	0.53							
9110	-	-	-	0.62	0.26	-							
9154	1.35	0.99	662	0.50	0.25	0.54							
9156	1.63	1.20	747	0.67	0.26	0.53							
9170	2.39	1.76	979	0.95	0.25	0.50							
9178	15.16	11.16	1000	6.27	0.26	0.54							
9179	17.38	12.79	1000	6.92	0.25	0.56							
9180	7.13	5.25	1000	2.74	0.25	0.60							
9182	1.75	1.29	784	0.71	0.26	0.56							
9186	11.37	8.37	1000	3.75	0.20	0.42							
9220	3.56	2.62	1000	1.43	0.25	0.53							
9402	4.07	3.00	1000	1.51	0.24	0.49							
9403	5.38	3.96	1000	1.99	0.24	0.47							
9410	1.91	1.41	833	0.78	0.25	0.51							
9501	2.35	1.73	967	0.96	0.25	0.51							
9505	2.77	2.04	1000	1.11	0.25	0.51							
9516	2.34	1.72	964	0.87	0.24	0.47							
9519	1.89	1.39	826	0.73	0.25	0.48							
9521	2.59	1.91	1000	0.99	0.25	0.48							
9522	1.55	1.14	723	0.63	0.25	0.54							
9534	3.17	2.33	1000	1.14	0.23	0.49							
9554	6.47	4.76	1000	2.36	0.23	0.46							
9586	0.52	0.38	409	0.22	0.25	0.50							
9600	1.39	1.02	674	0.53	0.23	0.44							
9620	0.81	0.60	497	0.31	0.26	0.52							

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

Effective January 1, 2009

APPLICABLE TO ADVISORY RATES ONLY
FOOTNOTES

- 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.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.46	S	1710E	0.06	S	3175D	0.05	S
0065D	0.09	S	1741E	0.64	S	4024E	0.05	S
0066D	0.09	S	1803D	0.54	S	5508D	0.10	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.05	S
1164E	0.07	S	3081D	0.06	S	6252D	0.10	S
1165E	0.04	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.05	S			

Asb=Asbestos, S=Silica

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

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

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$4.28. (For coverage written separately for federal benefits only, \$2.96. For coverage written separately for state benefits only, \$1.32.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$43.31.
For 1016 New Mine, the rate is \$31.14.

Rate for Large, Small, and New Mine includes a non-ratable disease element of \$17.10. (For coverage written separately for federal benefits only, \$11.80. For coverage written separately for state benefits only, \$5.30.) Includes a catastrophe loading of \$0.13.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.148 and elr x 1.97.
- 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 \$0.37.
- 9040 The ex-medical rate for this classification is \$1.04.

Effective January 1, 2009

APPLICABLE TO ADVISORY LOSS COSTS ONLY
FOOTNOTES

- 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	0.34	S	1710E	0.04	S	3175D	0.04	S
0065D	0.07	S	1741E	0.47	S	4024E	0.04	S
0066D	0.07	S	1803D	0.40	S	5508D	0.07	S
0067D	0.07	S	1852D	0.07	Asb	6251D	0.04	S
1164E	0.05	S	3081D	0.04	S	6252D	0.07	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 \$3.15. (For coverage written separately for federal benefits only, \$2.18. For coverage written separately for state benefits only, \$0.97.)
- 1016 Advisory loss cost and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the loss cost is \$31.87.
For 1016 New Mine, the loss cost is \$22.92.

Advisory loss cost for Large, Small and New Mine includes a non-ratable disease element of \$12.58. (For coverage written separately for federal benefits only, \$8.68. For coverage written separately for state benefits only, \$3.90.) It includes a catastrophe loading of \$0.10.
- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.148 and elr x 1.97.
- 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 \$0.27.
- 9040 The ex-medical advisory loss cost for this classification is \$0.77.

Effective January 1, 2009

MISCELLANEOUS VALUES - ADVISORY RATES

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

Employee operated vehicle.....	\$55,160.00
Leased or rented vehicle.....	\$36,773.00

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Rate)..... 0.01

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

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and the **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"..... \$2,800.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$354.00

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	6.7%	5.9%	5.5%	5.0%	4.6%	3.8%
\$500	11.2%	9.5%	8.7%	7.7%	6.9%	5.4%	4.5%
\$1,000	13.8%	11.8%	10.7%	9.5%	8.4%	6.5%	5.5%
\$1,500	15.4%	13.2%	12.0%	10.6%	9.4%	7.3%	6.1%
\$2,000	16.6%	14.2%	12.9%	11.5%	10.2%	7.9%	6.6%
\$2,500	17.7%	15.1%	13.8%	12.2%	10.9%	8.5%	7.1%
\$3,000	18.6%	15.9%	14.5%	12.9%	11.5%	9.0%	7.5%
\$3,500	19.4%	16.7%	15.2%	13.5%	12.0%	9.4%	7.9%
\$4,000	20.2%	17.3%	15.8%	14.1%	12.6%	9.9%	8.3%
\$4,500	20.9%	17.9%	16.4%	14.6%	13.0%	10.3%	8.6%
\$5,000	21.5%	18.5%	16.9%	15.1%	13.5%	10.7%	8.9%

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	5.7%	4.5%	4.0%	3.3%	2.9%	2.0%
\$1,000	9.0%	7.3%	6.5%	5.5%	4.8%	3.4%	2.8%
\$1,500	10.9%	9.1%	8.1%	6.9%	6.1%	4.4%	3.6%
\$2,000	12.5%	10.4%	9.3%	8.0%	7.0%	5.2%	4.3%
\$2,500	13.8%	11.6%	10.3%	9.0%	7.9%	5.8%	4.8%
\$3,000	14.9%	12.6%	11.3%	9.8%	8.6%	6.5%	5.4%
\$3,500	16.0%	13.5%	12.1%	10.6%	9.3%	7.0%	5.8%
\$4,000	16.9%	14.3%	12.9%	11.3%	10.0%	7.6%	6.3%
\$4,500	17.8%	15.1%	13.6%	12.0%	10.6%	8.1%	6.7%
\$5,000	18.6%	15.8%	14.3%	12.6%	11.2%	8.6%	7.1%

Effective January 1, 2009

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	6.0%	5.3%	4.2%	3.2%	\$500	4.8%	3.8%	2.5%	1.6%
\$500	9.8%	8.3%	6.2%	4.5%	\$1,000	7.6%	6.1%	4.1%	2.8%
\$1,000	12.1%	10.3%	7.5%	5.5%	\$1,500	9.5%	7.7%	5.3%	3.6%
\$1,500	13.6%	11.5%	8.4%	6.1%	\$2,000	10.8%	8.9%	6.2%	4.3%
\$2,000	14.7%	12.4%	9.1%	6.6%	\$2,500	12.0%	9.9%	6.9%	4.8%
\$2,500	15.6%	13.2%	9.8%	7.1%	\$3,000	13.0%	10.8%	7.6%	5.4%
\$3,000	16.4%	14.0%	10.3%	7.5%	\$3,500	13.9%	11.6%	8.3%	5.8%
\$3,500	17.2%	14.6%	10.8%	7.9%	\$4,000	14.8%	12.3%	8.9%	6.3%
\$4,000	17.9%	15.2%	11.3%	8.3%	\$4,500	15.6%	13.0%	9.4%	6.7%
\$4,500	18.5%	15.8%	11.8%	8.6%	\$5,000	16.3%	13.7%	9.9%	7.1%
\$5,000	19.1%	16.3%	12.2%	8.9%					

*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 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, as amended in Indiana Special Rules..... \$48,200.00

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

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

Terrorism (Advisory Rate)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 67%

(Multiply a Non-F classification rate by a factor of 1.67 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 (1.103).)

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, 2009

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	11.8%	10.5%	9.8%	9.0%	8.1%	6.8%
\$500	20.0%	16.9%	15.4%	13.7%	12.3%	9.7%	8.1%
\$1,000	24.6%	20.9%	19.0%	16.8%	15.0%	11.6%	9.7%
\$1,500	27.4%	23.4%	21.3%	18.9%	16.8%	13.0%	10.9%
\$2,000	29.6%	25.3%	23.0%	20.4%	18.2%	14.1%	11.8%
\$2,500	31.5%	27.0%	24.5%	21.8%	19.4%	15.1%	12.6%
\$3,000	33.1%	28.4%	25.8%	23.0%	20.5%	16.0%	13.4%
\$3,500	34.6%	29.7%	27.0%	24.1%	21.4%	16.8%	14.1%
\$4,000	35.9%	30.8%	28.1%	25.1%	22.4%	17.6%	14.7%
\$4,500	37.2%	31.9%	29.1%	26.0%	23.2%	18.3%	15.3%
\$5,000	38.4%	33.0%	30.1%	26.9%	24.0%	19.0%	15.9%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	10.2%	8.1%	7.1%	6.0%	5.1%	3.6%
\$1,000	15.9%	13.1%	11.5%	9.8%	8.5%	6.1%	5.0%
\$1,500	19.5%	16.2%	14.4%	12.4%	10.8%	7.8%	6.4%
\$2,000	22.2%	18.6%	16.6%	14.3%	12.5%	9.2%	7.6%
\$2,500	24.6%	20.6%	18.4%	16.0%	14.0%	10.4%	8.6%
\$3,000	26.6%	22.4%	20.1%	17.5%	15.4%	11.5%	9.5%
\$3,500	28.4%	24.0%	21.6%	18.9%	16.6%	12.5%	10.4%
\$4,000	30.1%	25.5%	22.9%	20.1%	17.8%	13.5%	11.2%
\$4,500	31.7%	26.8%	24.2%	21.3%	18.8%	14.4%	12.0%
\$5,000	33.1%	28.1%	25.4%	22.4%	19.9%	15.3%	12.7%

Deductible Amount	With Coinsurance Loss Elimination Ratios HAZARD GROUP			
	1	2	3	4
	\$0	10.7%	9.5%	7.5%
\$500	17.5%	14.9%	11.0%	8.1%
\$1,000	21.6%	18.3%	13.4%	9.7%
\$1,500	24.2%	20.5%	15.0%	10.9%
\$2,000	26.2%	22.1%	16.3%	11.8%
\$2,500	27.8%	23.6%	17.4%	12.6%
\$3,000	29.3%	24.9%	18.4%	13.4%
\$3,500	30.6%	26.0%	19.3%	14.1%
\$4,000	31.8%	27.1%	20.1%	14.7%
\$4,500	32.9%	28.1%	20.9%	15.3%
\$5,000	34.0%	29.0%	21.7%	15.9%

Deductible Amount	Without Coinsurance Loss Elimination Ratios HAZARD GROUP			
	1	2	3	4
	\$500	8.5%	6.7%	4.4%
\$1,000	13.6%	10.9%	7.4%	5.0%
\$1,500	16.8%	13.7%	9.4%	6.4%
\$2,000	19.3%	15.8%	11.0%	7.6%
\$2,500	21.3%	17.6%	12.3%	8.6%
\$3,000	23.2%	19.2%	13.6%	9.5%
\$3,500	24.8%	20.6%	14.7%	10.4%
\$4,000	26.3%	22.0%	15.8%	11.2%
\$4,500	27.7%	23.2%	16.8%	12.0%
\$5,000	29.1%	24.4%	17.7%	12.7%

*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.

Effective January 1, 2009

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.....	\$55,160.00
Leased or rented vehicle.....	\$36,773.00

Catastrophe (other than Certified Acts of 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"..... \$2,800.00

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers"..... \$354.00

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, as amended in Indiana Special Rules..... \$48,200.00

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

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 67%

(Multiply a Non-F classification loss cost by a factor of 1.67 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 (1.103).)

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, 2009

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values		
0	--	984	0.04	555,019	--	585,632	0.44
985	--	3,978	0.05	585,633	--	618,020	0.45
3,979	--	7,037	0.06	618,021	--	652,338	0.46
7,038	--	10,162	0.07	652,339	--	688,766	0.47
10,163	--	13,355	0.08	688,767	--	727,505	0.48
13,356	--	22,337	0.09	727,506	--	768,783	0.49
22,338	--	33,250	0.10	768,784	--	812,857	0.50
33,251	--	42,957	0.11	812,858	--	860,021	0.51
42,958	--	52,408	0.12	860,022	--	910,615	0.52
52,409	--	61,861	0.13	910,616	--	965,025	0.53
61,862	--	71,429	0.14	965,026	--	1,023,700	0.54
71,430	--	81,180	0.15	1,023,701	--	1,087,164	0.55
81,181	--	91,155	0.16	1,087,165	--	1,156,027	0.56
91,156	--	101,389	0.17	1,156,028	--	1,231,010	0.57
101,390	--	111,909	0.18	1,231,011	--	1,312,966	0.58
111,910	--	122,739	0.19	1,312,967	--	1,402,917	0.59
122,740	--	133,904	0.20	1,402,918	--	1,502,092	0.60
133,905	--	145,426	0.21	1,502,093	--	1,611,986	0.61
145,427	--	157,329	0.22	1,611,987	--	1,734,439	0.62
157,330	--	169,635	0.23	1,734,440	--	1,871,732	0.63
169,636	--	182,370	0.24	1,871,733	--	2,026,739	0.64
182,371	--	195,560	0.25	2,026,740	--	2,203,125	0.65
195,561	--	209,232	0.26	2,203,126	--	2,405,641	0.66
209,233	--	223,415	0.27	2,405,642	--	2,640,557	0.67
223,416	--	238,140	0.28	2,640,558	--	2,916,327	0.68
238,141	--	253,440	0.29	2,916,328	--	3,244,622	0.69
253,441	--	269,351	0.30	3,244,623	--	3,642,030	0.70
269,352	--	285,913	0.31	3,642,031	--	4,132,943	0.71
285,914	--	303,166	0.32	4,132,944	--	4,754,765	0.72
303,167	--	321,155	0.33	4,754,766	--	5,567,914	0.73
321,156	--	339,931	0.34	5,567,915	--	6,676,750	0.74
339,932	--	359,546	0.35	6,676,751	--	8,278,400	0.75
359,547	--	380,059	0.36	8,278,401	--	10,795,273	0.76
380,060	--	401,534	0.37	10,795,274	--	15,325,640	0.77
401,535	--	424,040	0.38	15,325,641	--	25,896,488	0.78
424,041	--	447,653	0.39	25,896,489	--	78,750,700	0.79
447,654	--	472,460	0.40	78,750,701	AND OVER		0.80
472,461	--	498,552	0.41				
498,553	--	526,033	0.42				
526,034	--	555,018	0.43				

(a) G	4.70
(b) State Per Claim Accident Limitation	\$118,000
(c) State Multiple Claim Accident Limitation	\$236,000
(d) USL&HW Per Claim Accident Limitation	\$426,000
(e) USL&HW Multiple Claim Accident Limitation	\$852,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.52
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.52.)</i>	

Effective January 1, 2009
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 25,280	11,750	811,225 -- 834,711	94,000	1,633,487 -- 1,656,982	176,250
25,281 -- 43,510	14,100	834,712 -- 858,198	96,350	1,656,983 -- 1,680,479	178,600
43,511 -- 64,456	16,450	858,199 -- 881,686	98,700	1,680,480 -- 1,703,976	180,950
64,457 -- 86,552	18,800	881,687 -- 905,175	101,050	1,703,977 -- 1,727,473	183,300
86,553 -- 109,186	21,150	905,176 -- 928,664	103,400	1,727,474 -- 1,750,970	185,650
109,187 -- 132,105	23,500	928,665 -- 952,154	105,750	1,750,971 -- 1,774,467	188,000
132,106 -- 155,189	25,850	952,155 -- 975,644	108,100	1,774,468 -- 1,797,964	190,350
155,190 -- 178,377	28,200	975,645 -- 999,135	110,450	1,797,965 -- 1,821,461	192,700
178,378 -- 201,636	30,550	999,136 -- 1,022,626	112,800	1,821,462 -- 1,844,959	195,050
201,637 -- 224,943	32,900	1,022,627 -- 1,046,118	115,150	1,844,960 -- 1,868,456	197,400
224,944 -- 248,286	35,250	1,046,119 -- 1,069,610	117,500	1,868,457 -- 1,891,953	199,750
248,287 -- 271,656	37,600	1,069,611 -- 1,093,102	119,850	1,891,954 -- 1,915,451	202,100
271,657 -- 295,045	39,950	1,093,103 -- 1,116,595	122,200	1,915,452 -- 1,938,949	204,450
295,046 -- 318,451	42,300	1,116,596 -- 1,140,088	124,550	1,938,950 -- 1,962,446	206,800
318,452 -- 341,869	44,650	1,140,089 -- 1,163,581	126,900	1,962,447 -- 1,985,944	209,150
341,870 -- 365,298	47,000	1,163,582 -- 1,187,074	129,250	1,985,945 -- 2,009,442	211,500
365,299 -- 388,736	49,350	1,187,075 -- 1,210,568	131,600	2,009,443 -- 2,032,939	213,850
388,737 -- 412,180	51,700	1,210,569 -- 1,234,062	133,950	2,032,940 -- 2,056,437	216,200
412,181 -- 435,630	54,050	1,234,063 -- 1,257,556	136,300	2,056,438 -- 2,079,935	218,550
435,631 -- 459,086	56,400	1,257,557 -- 1,281,050	138,650	2,079,936 -- 2,103,433	220,900
459,087 -- 482,545	58,750	1,281,051 -- 1,304,545	141,000	2,103,434 -- 2,126,931	223,250
482,546 -- 506,009	61,100	1,304,546 -- 1,328,040	143,350	2,126,932 -- 2,150,429	225,600
506,010 -- 529,475	63,450	1,328,041 -- 1,351,535	145,700	2,150,430 -- 2,173,927	227,950
529,476 -- 552,944	65,800	1,351,536 -- 1,375,030	148,050	2,173,928 -- 2,197,425	230,300
552,945 -- 576,416	68,150	1,375,031 -- 1,398,525	150,400	2,197,426 -- 2,220,923	232,650
576,417 -- 599,890	70,500	1,398,526 -- 1,422,021	152,750	2,220,924 -- 2,244,421	235,000
599,891 -- 623,366	72,850	1,422,022 -- 1,445,516	155,100		
623,367 -- 646,844	75,200	1,445,517 -- 1,469,012	157,450		
646,845 -- 670,323	77,550	1,469,013 -- 1,492,508	159,800		
670,324 -- 693,804	79,900	1,492,509 -- 1,516,004	162,150		
693,805 -- 717,286	82,250	1,516,005 -- 1,539,500	164,500		
717,287 -- 740,769	84,600	1,539,501 -- 1,562,996	166,850		
740,770 -- 764,253	86,950	1,562,997 -- 1,586,493	169,200		
764,254 -- 787,738	89,300	1,586,494 -- 1,609,989	171,550		
787,739 -- 811,224	91,650	1,609,990 -- 1,633,486	173,900		

For Expected Losses greater than \$2,244,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.70) / (\text{Expected Losses} + (700)(4.70))$$

G = 4.70

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

APPLICABLE TO VOLUNTARY RATES
Effective January 1, 2009

**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>2.08</td> <td>1.58</td> <td>1.42</td> <td>1.29</td> <td>1.13</td> <td>0.93</td> <td>0.72</td> </tr> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td colspan="3"></td> </tr> <tr> <td>1.67</td> <td>1.38</td> <td>1.03</td> <td>0.72</td> <td colspan="3"></td> </tr> </tbody> </table>	A	B	C	D	E	F	G	2.08	1.58	1.42	1.29	1.13	0.93	0.72	1	2	3	4				1.67	1.38	1.03	0.72				<p>2. Tax Multipliers</p> <p>a. State (non-F Classes) 1.016</p> <p>b. Federal Classes, or non-F classes where rate is increased by the USL&HW Act Percentage 1.096</p>
A	B	C	D	E	F	G																							
2.08	1.58	1.42	1.29	1.13	0.93	0.72																							
1	2	3	4																										
1.67	1.38	1.03	0.72																										

<p>3. Expected Loss Ratio 0.623</p>	<p>Expected Loss and Allocated Expense Ratio 0.696</p>	<p>4. Expense Ratio Type A: 2008-01 Type B: 2008-01</p>	<p>Expense Ratio Loaded for ALAE Option Type A: 2008-01 Type B: 2008-01</p>
--	---	--	--

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 †	0.350	0.389	0.409	0.431	0.452	0.487	0.510	0.381	0.416	0.469	0.510
\$15,000 †	0.300	0.342	0.364	0.388	0.412	0.451	0.479	0.334	0.372	0.430	0.479
\$20,000 †	0.263	0.306	0.328	0.353	0.379	0.421	0.453	0.298	0.337	0.398	0.453
\$25,000	0.234	0.277	0.299	0.324	0.351	0.395	0.430	0.269	0.308	0.372	0.430
\$30,000	0.211	0.253	0.275	0.300	0.328	0.372	0.409	0.245	0.283	0.348	0.409
\$35,000	0.192	0.233	0.255	0.279	0.307	0.352	0.391	0.225	0.263	0.328	0.391
\$40,000	0.175	0.215	0.237	0.261	0.290	0.335	0.375	0.208	0.245	0.311	0.375
\$50,000	0.150	0.188	0.208	0.232	0.260	0.305	0.347	0.180	0.216	0.280	0.347
\$75,000	0.111	0.142	0.161	0.181	0.208	0.250	0.294	0.135	0.167	0.227	0.294
\$100,000	0.088	0.114	0.131	0.150	0.175	0.214	0.258	0.109	0.138	0.193	0.258
\$125,000	0.074	0.096	0.112	0.129	0.152	0.188	0.231	0.092	0.117	0.168	0.231
\$150,000	0.064	0.084	0.098	0.114	0.135	0.170	0.212	0.080	0.103	0.151	0.212
\$175,000	0.056	0.074	0.088	0.102	0.122	0.154	0.195	0.071	0.092	0.137	0.195
\$200,000	0.050	0.066	0.079	0.092	0.111	0.142	0.181	0.063	0.083	0.125	0.181
\$225,000	0.045	0.060	0.072	0.084	0.102	0.131	0.170	0.057	0.076	0.116	0.170
\$250,000	0.042	0.055	0.067	0.078	0.095	0.123	0.161	0.053	0.070	0.108	0.161
\$275,000	0.039	0.051	0.062	0.072	0.089	0.115	0.152	0.048	0.065	0.101	0.152
\$300,000	0.036	0.047	0.058	0.067	0.083	0.109	0.144	0.045	0.061	0.095	0.144
\$325,000	0.033	0.044	0.054	0.063	0.078	0.103	0.137	0.042	0.057	0.089	0.137
\$350,000	0.031	0.041	0.051	0.060	0.074	0.097	0.131	0.039	0.054	0.084	0.131
\$375,000	0.030	0.039	0.048	0.056	0.070	0.092	0.126	0.037	0.051	0.080	0.126
\$400,000	0.028	0.037	0.045	0.053	0.066	0.088	0.121	0.035	0.048	0.076	0.121
\$425,000	0.027	0.035	0.043	0.051	0.063	0.084	0.116	0.033	0.046	0.073	0.116
\$450,000	0.026	0.034	0.041	0.048	0.060	0.081	0.112	0.032	0.044	0.069	0.112
\$475,000	0.025	0.032	0.040	0.046	0.058	0.077	0.108	0.031	0.042	0.067	0.108
\$500,000	0.024	0.031	0.038	0.045	0.055	0.074	0.104	0.029	0.040	0.064	0.104
\$600,000	0.021	0.027	0.033	0.039	0.048	0.065	0.092	0.025	0.035	0.056	0.092
\$700,000	0.018	0.024	0.030	0.034	0.043	0.058	0.083	0.023	0.031	0.049	0.083
\$800,000	0.017	0.022	0.028	0.032	0.039	0.053	0.077	0.021	0.029	0.045	0.077
\$900,000	0.016	0.020	0.025	0.029	0.036	0.049	0.071	0.019	0.027	0.042	0.071
\$1,000,000	0.015	0.019	0.023	0.027	0.034	0.045	0.066	0.018	0.025	0.039	0.066
\$2,000,000	0.009	0.011	0.014	0.016	0.020	0.027	0.042	0.010	0.015	0.023	0.042
\$3,000,000	0.007	0.008	0.010	0.012	0.015	0.020	0.032	0.008	0.011	0.017	0.032
\$4,000,000	0.006	0.007	0.009	0.010	0.012	0.017	0.027	0.007	0.009	0.014	0.027
\$5,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.023	0.006	0.008	0.012	0.023
\$6,000,000	0.004	0.005	0.006	0.007	0.009	0.012	0.020	0.005	0.007	0.010	0.020
\$7,000,000	0.004	0.004	0.006	0.006	0.008	0.011	0.018	0.004	0.006	0.009	0.018
\$8,000,000	0.004	0.004	0.005	0.006	0.007	0.010	0.016	0.004	0.006	0.008	0.016
\$9,000,000	0.004	0.004	0.005	0.006	0.007	0.009	0.015	0.004	0.005	0.008	0.015
\$10,000,000	0.003	0.004	0.005	0.005	0.006	0.008	0.014	0.004	0.005	0.007	0.014

† 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, 2009

**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 †	0.391	0.433	0.454	0.478	0.500	0.537	0.550	0.425	0.462	0.517	0.550
\$15,000 †	0.340	0.385	0.409	0.434	0.460	0.501	0.521	0.377	0.417	0.479	0.521
\$20,000 †	0.300	0.348	0.372	0.398	0.426	0.470	0.495	0.339	0.381	0.447	0.495
\$25,000	0.270	0.317	0.342	0.369	0.398	0.444	0.473	0.308	0.351	0.419	0.473
\$30,000	0.245	0.292	0.316	0.344	0.374	0.421	0.453	0.282	0.325	0.396	0.453
\$35,000	0.224	0.270	0.294	0.322	0.352	0.400	0.436	0.261	0.304	0.375	0.436
\$40,000	0.207	0.251	0.276	0.303	0.334	0.382	0.420	0.243	0.285	0.356	0.420
\$50,000	0.179	0.221	0.244	0.271	0.302	0.351	0.392	0.213	0.253	0.325	0.392
\$75,000	0.135	0.170	0.192	0.216	0.246	0.293	0.338	0.163	0.200	0.267	0.338
\$100,000	0.109	0.139	0.159	0.181	0.209	0.253	0.300	0.133	0.166	0.229	0.300
\$125,000	0.092	0.118	0.137	0.156	0.183	0.225	0.271	0.113	0.143	0.202	0.271
\$150,000	0.080	0.104	0.121	0.139	0.164	0.204	0.250	0.099	0.127	0.182	0.250
\$175,000	0.071	0.093	0.109	0.125	0.149	0.186	0.231	0.088	0.114	0.166	0.231
\$200,000	0.064	0.083	0.098	0.114	0.137	0.172	0.216	0.079	0.104	0.153	0.216
\$225,000	0.058	0.076	0.090	0.105	0.126	0.160	0.203	0.072	0.095	0.141	0.203
\$250,000	0.053	0.070	0.084	0.097	0.118	0.150	0.192	0.067	0.088	0.133	0.192
\$275,000	0.049	0.065	0.078	0.091	0.110	0.141	0.183	0.062	0.082	0.124	0.183
\$300,000	0.046	0.060	0.072	0.085	0.103	0.133	0.174	0.057	0.076	0.117	0.174
\$325,000	0.043	0.056	0.068	0.079	0.097	0.126	0.166	0.053	0.072	0.111	0.166
\$350,000	0.040	0.053	0.064	0.075	0.092	0.120	0.159	0.050	0.068	0.105	0.159
\$375,000	0.038	0.050	0.060	0.071	0.087	0.114	0.152	0.047	0.064	0.100	0.152
\$400,000	0.036	0.047	0.057	0.067	0.083	0.109	0.146	0.045	0.061	0.095	0.146
\$425,000	0.034	0.045	0.055	0.064	0.079	0.104	0.141	0.042	0.058	0.091	0.141
\$450,000	0.033	0.042	0.052	0.061	0.076	0.100	0.136	0.040	0.055	0.087	0.136
\$475,000	0.031	0.041	0.050	0.058	0.072	0.096	0.131	0.039	0.053	0.083	0.131
\$500,000	0.030	0.039	0.048	0.056	0.070	0.092	0.127	0.037	0.051	0.080	0.127
\$600,000	0.026	0.034	0.042	0.049	0.060	0.080	0.112	0.032	0.044	0.069	0.112
\$700,000	0.023	0.030	0.037	0.043	0.053	0.072	0.101	0.028	0.039	0.062	0.101
\$800,000	0.022	0.028	0.034	0.040	0.049	0.065	0.093	0.026	0.036	0.056	0.093
\$900,000	0.020	0.025	0.032	0.037	0.045	0.060	0.086	0.024	0.033	0.052	0.086
\$1,000,000	0.018	0.023	0.029	0.034	0.042	0.056	0.081	0.022	0.031	0.048	0.081
\$2,000,000	0.011	0.013	0.017	0.020	0.025	0.034	0.052	0.013	0.018	0.029	0.052
\$3,000,000	0.008	0.010	0.013	0.015	0.018	0.025	0.040	0.010	0.014	0.021	0.040
\$4,000,000	0.007	0.008	0.011	0.012	0.015	0.021	0.033	0.008	0.011	0.017	0.033
\$5,000,000	0.006	0.007	0.009	0.010	0.013	0.018	0.028	0.007	0.010	0.015	0.028
\$6,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.024	0.006	0.008	0.012	0.024
\$7,000,000	0.005	0.005	0.007	0.008	0.009	0.013	0.022	0.005	0.007	0.011	0.022
\$8,000,000	0.004	0.005	0.006	0.007	0.009	0.012	0.020	0.005	0.007	0.010	0.020
\$9,000,000	0.004	0.005	0.006	0.007	0.008	0.011	0.018	0.005	0.006	0.009	0.018
\$10,000,000	0.004	0.005	0.006	0.006	0.007	0.010	0.017	0.004	0.006	0.009	0.017

† 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.	
0.03	0.02	0.02	0.06	0.05	0.04	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
2.08	1.58	1.42	1.29	1.13	0.93	0.72
1	2	3	4			
1.67	1.38	1.03	0.72			

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 †	0.476	0.529	0.556	0.587	0.615	0.663	0.695	0.519	0.567	0.638	0.695
\$15,000 †	0.408	0.466	0.495	0.528	0.560	0.614	0.652	0.455	0.506	0.585	0.652
\$20,000 †	0.358	0.416	0.447	0.481	0.516	0.573	0.616	0.405	0.458	0.542	0.616
\$25,000	0.318	0.377	0.407	0.442	0.478	0.537	0.585	0.365	0.419	0.506	0.585
\$30,000	0.287	0.344	0.374	0.408	0.446	0.506	0.557	0.333	0.386	0.474	0.557
\$35,000	0.261	0.317	0.347	0.380	0.418	0.480	0.532	0.306	0.358	0.447	0.532
\$40,000	0.239	0.293	0.323	0.356	0.394	0.456	0.510	0.282	0.334	0.423	0.510
\$50,000	0.204	0.255	0.284	0.315	0.354	0.415	0.472	0.245	0.294	0.382	0.472
\$75,000	0.151	0.193	0.218	0.247	0.283	0.341	0.400	0.184	0.228	0.309	0.400
\$100,000	0.120	0.156	0.179	0.204	0.238	0.291	0.351	0.148	0.187	0.262	0.351
\$125,000	0.101	0.131	0.152	0.175	0.206	0.256	0.315	0.125	0.160	0.229	0.315
\$150,000	0.087	0.114	0.134	0.155	0.184	0.231	0.288	0.109	0.141	0.205	0.288
\$175,000	0.077	0.101	0.119	0.138	0.166	0.210	0.265	0.096	0.126	0.186	0.265
\$200,000	0.068	0.090	0.108	0.125	0.151	0.193	0.247	0.086	0.113	0.170	0.247
\$225,000	0.062	0.082	0.098	0.115	0.139	0.179	0.231	0.078	0.103	0.157	0.231
\$250,000	0.057	0.075	0.091	0.106	0.130	0.168	0.219	0.072	0.096	0.147	0.219
\$275,000	0.053	0.069	0.084	0.099	0.121	0.157	0.207	0.066	0.089	0.137	0.207
\$300,000	0.049	0.064	0.078	0.092	0.113	0.148	0.196	0.061	0.083	0.129	0.196
\$325,000	0.046	0.060	0.073	0.086	0.106	0.140	0.187	0.057	0.077	0.121	0.187
\$350,000	0.043	0.056	0.069	0.081	0.100	0.132	0.179	0.054	0.073	0.115	0.179
\$375,000	0.040	0.053	0.065	0.077	0.095	0.126	0.171	0.051	0.069	0.109	0.171
\$400,000	0.038	0.050	0.062	0.073	0.090	0.120	0.164	0.048	0.065	0.104	0.164
\$425,000	0.037	0.048	0.059	0.069	0.086	0.115	0.158	0.045	0.062	0.099	0.158
\$450,000	0.035	0.046	0.056	0.066	0.082	0.110	0.152	0.043	0.059	0.094	0.152
\$475,000	0.034	0.044	0.054	0.063	0.079	0.105	0.147	0.042	0.057	0.091	0.147
\$500,000	0.032	0.042	0.052	0.061	0.075	0.101	0.142	0.040	0.055	0.087	0.142
\$600,000	0.028	0.036	0.045	0.053	0.065	0.088	0.125	0.035	0.048	0.076	0.125
\$700,000	0.025	0.032	0.040	0.047	0.058	0.078	0.113	0.031	0.042	0.067	0.113
\$800,000	0.023	0.030	0.037	0.043	0.054	0.072	0.104	0.029	0.039	0.062	0.104
\$900,000	0.022	0.027	0.034	0.040	0.049	0.066	0.097	0.026	0.036	0.057	0.097
\$1,000,000	0.020	0.025	0.032	0.037	0.046	0.061	0.090	0.024	0.034	0.053	0.090
\$2,000,000	0.012	0.015	0.019	0.022	0.027	0.037	0.058	0.014	0.020	0.032	0.058
\$3,000,000	0.009	0.011	0.014	0.016	0.020	0.028	0.044	0.011	0.015	0.024	0.044
\$4,000,000	0.008	0.009	0.012	0.013	0.016	0.023	0.037	0.009	0.012	0.019	0.037
\$5,000,000	0.007	0.008	0.010	0.012	0.014	0.019	0.032	0.008	0.011	0.017	0.032
\$6,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027	0.006	0.009	0.014	0.027
\$7,000,000	0.005	0.006	0.008	0.009	0.011	0.015	0.024	0.006	0.008	0.012	0.024
\$8,000,000	0.005	0.006	0.007	0.008	0.010	0.013	0.022	0.006	0.008	0.011	0.022
\$9,000,000	0.005	0.006	0.007	0.008	0.009	0.012	0.021	0.005	0.007	0.010	0.021
\$10,000,000	0.005	0.005	0.007	0.007	0.008	0.011	0.019	0.005	0.007	0.010	0.019

† 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 †	0.532	0.590	0.619	0.651	0.681	0.731	0.749	0.579	0.630	0.704	0.749
\$15,000 †	0.462	0.525	0.556	0.591	0.626	0.682	0.709	0.513	0.568	0.652	0.709
\$20,000 †	0.409	0.473	0.506	0.543	0.580	0.640	0.674	0.461	0.518	0.608	0.674
\$25,000	0.367	0.432	0.465	0.502	0.542	0.604	0.644	0.419	0.478	0.571	0.644
\$30,000	0.333	0.397	0.430	0.468	0.509	0.573	0.617	0.385	0.443	0.538	0.617
\$35,000	0.305	0.367	0.401	0.438	0.480	0.545	0.593	0.355	0.413	0.510	0.593
\$40,000	0.281	0.342	0.375	0.412	0.454	0.520	0.571	0.330	0.387	0.485	0.571
\$50,000	0.243	0.301	0.333	0.369	0.411	0.478	0.533	0.289	0.345	0.442	0.533
\$75,000	0.183	0.232	0.261	0.294	0.335	0.398	0.460	0.222	0.272	0.364	0.460
\$100,000	0.148	0.190	0.217	0.246	0.285	0.345	0.408	0.181	0.226	0.312	0.408
\$125,000	0.125	0.161	0.186	0.213	0.249	0.306	0.369	0.154	0.195	0.275	0.369
\$150,000	0.109	0.142	0.165	0.189	0.224	0.277	0.340	0.135	0.173	0.248	0.340
\$175,000	0.097	0.126	0.148	0.170	0.203	0.253	0.315	0.120	0.155	0.226	0.315
\$200,000	0.087	0.113	0.134	0.155	0.186	0.234	0.294	0.108	0.141	0.208	0.294
\$225,000	0.078	0.103	0.123	0.142	0.172	0.218	0.276	0.098	0.129	0.193	0.276
\$250,000	0.073	0.095	0.114	0.133	0.161	0.204	0.262	0.091	0.120	0.181	0.262
\$275,000	0.067	0.088	0.106	0.123	0.150	0.192	0.249	0.084	0.112	0.169	0.249
\$300,000	0.062	0.082	0.099	0.115	0.141	0.182	0.237	0.078	0.104	0.159	0.237
\$325,000	0.058	0.076	0.092	0.108	0.133	0.172	0.226	0.073	0.098	0.151	0.226
\$350,000	0.054	0.072	0.087	0.102	0.125	0.163	0.216	0.068	0.092	0.143	0.216
\$375,000	0.051	0.067	0.082	0.096	0.119	0.156	0.207	0.064	0.087	0.136	0.207
\$400,000	0.049	0.064	0.078	0.091	0.113	0.149	0.199	0.061	0.082	0.129	0.199
\$425,000	0.046	0.061	0.074	0.087	0.108	0.142	0.192	0.058	0.078	0.123	0.192
\$450,000	0.044	0.058	0.071	0.083	0.103	0.136	0.185	0.055	0.075	0.118	0.185
\$475,000	0.042	0.055	0.068	0.080	0.099	0.131	0.179	0.053	0.072	0.113	0.179
\$500,000	0.041	0.053	0.065	0.076	0.095	0.126	0.173	0.050	0.069	0.109	0.173
\$600,000	0.035	0.046	0.057	0.066	0.082	0.110	0.153	0.044	0.060	0.094	0.153
\$700,000	0.032	0.041	0.051	0.059	0.073	0.097	0.138	0.039	0.053	0.084	0.138
\$800,000	0.029	0.038	0.047	0.054	0.067	0.089	0.127	0.036	0.049	0.077	0.127
\$900,000	0.027	0.034	0.043	0.050	0.061	0.082	0.118	0.033	0.045	0.071	0.118
\$1,000,000	0.025	0.032	0.040	0.046	0.057	0.076	0.110	0.030	0.042	0.065	0.110
\$2,000,000	0.014	0.018	0.023	0.027	0.034	0.046	0.070	0.017	0.025	0.039	0.070
\$3,000,000	0.011	0.014	0.018	0.020	0.025	0.034	0.054	0.013	0.018	0.029	0.054
\$4,000,000	0.009	0.011	0.015	0.017	0.020	0.028	0.045	0.011	0.015	0.024	0.045
\$5,000,000	0.008	0.010	0.013	0.014	0.017	0.024	0.039	0.009	0.013	0.020	0.039
\$6,000,000	0.007	0.008	0.010	0.012	0.014	0.020	0.033	0.008	0.011	0.017	0.033
\$7,000,000	0.006	0.007	0.009	0.011	0.013	0.018	0.030	0.007	0.010	0.015	0.030
\$8,000,000	0.006	0.007	0.009	0.010	0.012	0.016	0.027	0.007	0.009	0.014	0.027
\$9,000,000	0.006	0.006	0.008	0.009	0.011	0.015	0.025	0.006	0.008	0.013	0.025
\$10,000,000	0.005	0.006	0.008	0.009	0.010	0.014	0.023	0.006	0.008	0.012	0.023

† 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.	
0.04	0.03	0.02	0.09	0.07	0.05	0.00

EXHIBIT VI
ASSIGNED RISK RATES

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2009

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	2.92	1000	1.18	0.25	0.52	2001	4.03	1000	1.68	0.26	0.52
0008	1.95	845	0.79	0.25	0.53	2002	2.94	1000	1.23	0.26	0.50
0016	3.68	1000	1.46	0.24	0.47	2003	3.37	1000	1.30	0.26	0.52
0034	3.16	1000	1.26	0.25	0.53	2014	4.04	1000	1.51	0.25	0.51
0035	1.91	833	0.75	0.25	0.55	2016	2.00	860	0.79	0.25	0.53
0036	3.45	1000	1.32	0.24	0.54	2021	2.78	1000	1.12	0.24	0.42
0037	2.99	1000	1.16	0.24	0.50	2039	1.62	744	0.66	0.25	0.47
0042	5.53	1000	2.21	0.25	0.51	2041	3.82	1000	1.52	0.25	0.57
0050	6.20	1000	2.51	0.25	0.52	2065	2.72	1000	1.12	0.25	0.47
0059D	0.46	-	0.08	0.25	-	2070	6.00	1000	2.53	0.26	0.49
0065D	0.09	-	0.02	0.25	-	2081	1.94	842	0.77	0.25	0.51
0066D	0.09	-	0.02	0.25	-	2089	3.01	1000	1.24	0.25	0.51
0067D	0.09	-	0.02	0.25	-	2095	3.97	1000	1.61	0.25	0.52
0079	2.15	906	0.79	0.24	0.52	2105	2.46	1000	1.01	0.25	0.52
0083	4.91	1000	1.86	0.23	0.51	2110	2.24	933	0.93	0.26	0.51
0106	9.97	1000	3.62	0.23	0.46	2111	2.36	970	0.96	0.26	0.53
0113	2.48	1000	1.00	0.25	0.49	2112	3.29	1000	1.41	0.26	0.47
0170	1.84	811	0.71	0.23	0.44	2114	2.06	878	0.84	0.25	0.48
0251	2.88	1000	1.17	0.25	0.46	2121	2.13	900	0.85	0.25	0.51
0400	5.52	1000	2.15	0.23	0.45	2130	2.42	988	1.00	0.25	0.48
0401	6.96	A	2.50	0.23	0.49	2131	2.68	1000	1.11	0.26	0.51
0766N	0.42	-	-	-	-	2143	1.72	775	0.68	0.25	0.53
0771N	0.34	-	-	-	-	2150	-	-	2.29	0.25	-
0908P	115.00	365	48.78	0.26	0.49	2156	-	-	2.28	0.25	-
0909	-	-	48.78	0.26	-	2157	5.71	1000	2.28	0.25	0.51
0912	-	-	134.36	0.25	-	2172	0.88	518	0.36	0.24	0.42
0913P	339.00	589	134.36	0.25	0.52	2174	2.09	887	0.85	0.24	0.48
1005*	7.30	1000	1.06	0.23	0.40	2211	4.87	1000	1.86	0.25	0.50
1016X*	38.09	1000	4.04	0.07	0.04	2220	3.80	1000	1.59	0.26	0.53
1164E	3.69	1000	1.20	0.23	0.45	2286	1.54	720	0.63	0.26	0.52
1165E	2.61	1000	0.96	0.24	0.46	2288	3.71	1000	1.49	0.25	0.50
1320	4.55	1000	1.68	0.24	0.50	2300	1.74	781	0.72	0.24	0.46
1322	7.83	1000	2.75	0.23	0.49	2302	1.45	692	0.58	0.25	0.49
1430	2.78	1000	1.11	0.26	0.46	2305	1.52	714	0.65	0.25	0.44
1438	1.77	790	0.68	0.25	0.48	2361	1.39	674	0.59	0.26	0.48
1452	2.33	961	0.90	0.25	0.48	2362	1.51	711	0.62	0.25	0.52
1463	14.63	1000	5.56	0.24	0.46	2380	1.62	744	0.65	0.24	0.48
1472	1.40	677	0.49	0.23	0.49	2386	0.87	515	0.36	0.24	0.44
1604X	4.78	1000	1.70	0.22	0.45	2388	1.82	805	0.74	0.25	0.52
1624E	2.54	1000	0.95	0.24	0.45	2402	2.00	860	0.77	0.25	0.49
1642	2.56	1000	0.91	0.23	0.48	2413	2.03	869	0.84	0.25	0.45
1654	7.00	1000	2.74	0.25	0.47	2416	1.35	662	0.57	0.26	0.48
1655	3.35	1000	1.22	0.24	0.51	2417	1.72	775	0.73	0.26	0.47
1699	3.17	1000	1.09	0.22	0.50	2501	2.06	878	0.86	0.26	0.52
1701	3.17	1000	1.23	0.25	0.48	2503	0.93	534	0.39	0.26	0.48
1710E	2.82	1000	1.00	0.23	0.47	2534	1.61	741	0.68	0.26	0.48
1741E	2.94	1000	0.86	0.25	0.44	2570	2.51	1000	1.04	0.26	0.50
1747	1.62	744	0.59	0.23	0.44	2576	-	-	0.86	0.26	-
1748	4.37	1000	1.73	0.26	0.49	2578	-	-	0.86	0.26	-
1803D	5.01	1000	1.55	0.24	0.50	2585	3.40	1000	1.37	0.25	0.54
1852D	2.46	1000	0.88	0.25	0.52	2586	1.36	665	0.56	0.26	0.54
1853	2.17	912	0.86	0.23	0.43	2587	2.56	1000	1.04	0.25	0.52
1860	1.54	720	0.60	0.24	0.54	2589	1.64	750	0.67	0.26	0.52
1924	3.36	1000	1.35	0.25	0.54	2600	1.49	704	0.57	0.22	0.41
1925	2.87	1000	1.15	0.25	0.55	2623	3.51	1000	1.51	0.27	0.48

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2009

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	1.36	665	0.54	0.25	0.55	3146	1.88	823	0.75	0.25	0.55
2660	1.91	833	0.79	0.26	0.52	3169	1.38	671	0.56	0.25	0.47
2670	1.25	631	0.52	0.25	0.49	3175D	2.60	1000	1.02	0.25	0.53
2683	2.01	863	0.85	0.26	0.50	3179	1.69	765	0.68	0.25	0.50
2688	3.06	1000	1.25	0.26	0.53	3180	2.01	863	0.80	0.25	0.55
2701	5.11	1000	1.87	0.23	0.43	3188	1.10	586	0.45	0.25	0.48
2702	23.59	1000	7.76	0.21	0.48	3220	1.64	750	0.69	0.26	0.49
2709	23.59	1000	7.76	0.21	0.48	3223	3.75	1000	1.54	0.26	0.56
2710	7.15	1000	2.65	0.24	0.50	3224	3.26	1000	1.40	0.26	0.47
2714	3.01	1000	1.23	0.25	0.50	3227	3.42	1000	1.37	0.25	0.55
2731	3.22	1000	1.31	0.25	0.52	3240	2.64	1000	1.09	0.26	0.51
2735	3.91	1000	1.56	0.26	0.58	3241	2.00	860	0.80	0.24	0.48
2759	5.95	1000	2.33	0.24	0.53	3255	2.22	927	0.91	0.25	0.54
2790	2.69	1000	1.09	0.25	0.50	3257	2.55	1000	1.04	0.26	0.53
2797X	3.01	1000	1.23	0.25	0.50	3270	1.56	726	0.65	0.26	0.50
2802	4.03	1000	1.65	0.26	0.53	3300	3.27	1000	1.34	0.25	0.48
2812	2.77	1000	1.13	0.25	0.51	3303	2.88	1000	1.14	0.24	0.51
2835	2.49	1000	1.06	0.27	0.52	3307	2.58	1000	1.02	0.24	0.49
2836	1.59	735	0.67	0.25	0.49	3315	2.97	1000	1.19	0.25	0.52
2841	2.62	1000	1.11	0.26	0.50	3334	1.19	613	0.47	0.23	0.43
2881	3.11	1000	1.28	0.26	0.54	3336	1.77	790	0.72	0.25	0.48
2883	2.87	1000	1.18	0.26	0.51	3365	4.15	1000	1.52	0.23	0.47
2913	2.22	927	0.95	0.27	0.51	3372	3.98	1000	1.54	0.26	0.51
2915	2.84	1000	1.12	0.24	0.53	3373	3.22	1000	1.29	0.25	0.53
2916	3.52	1000	1.37	0.24	0.53	3383	1.39	674	0.58	0.26	0.48
2923	1.87	820	0.76	0.25	0.51	3385	0.77	485	0.31	0.25	0.50
2942	1.64	750	0.70	0.25	0.45	3400	2.87	1000	1.15	0.25	0.53
2960	2.51	1000	1.03	0.25	0.47	3507	2.71	1000	1.08	0.25	0.51
3004	2.72	1000	0.97	0.23	0.48	3515	1.51	711	0.60	0.24	0.48
3018	1.45	692	0.56	0.23	0.46	3548	1.61	741	0.66	0.26	0.50
3022	4.32	1000	1.68	0.25	0.56	3559	3.45	1000	1.38	0.25	0.52
3027	2.14	903	0.84	0.24	0.53	3574	1.22	622	0.49	0.26	0.54
3028	2.90	1000	1.16	0.25	0.52	3581	1.58	732	0.66	0.26	0.47
3030	3.74	1000	1.36	0.24	0.50	3612	1.93	839	0.80	0.26	0.51
3040	4.03	1000	1.52	0.25	0.49	3620	3.06	1000	1.14	0.24	0.49
3041	2.32	958	0.91	0.24	0.47	3629	2.33	961	0.91	0.24	0.50
3042	4.37	1000	1.83	0.26	0.52	3632	2.24	933	0.91	0.25	0.52
3064	4.45	1000	1.71	0.24	0.52	3634	1.51	711	0.62	0.25	0.48
3066	-	-	1.14	0.25	-	3635	2.36	970	0.94	0.25	0.52
3069	4.42	1000	1.62	0.24	0.49	3638	1.75	784	0.71	0.26	0.55
3076	2.87	1000	1.14	0.25	0.52	3642	0.84	506	0.35	0.25	0.50
3081D	3.59	1000	1.33	0.25	0.53	3643	2.24	933	0.90	0.25	0.53
3082D	4.09	1000	1.49	0.25	0.54	3647	3.49	1000	1.40	0.25	0.52
3085D	3.41	1000	1.27	0.25	0.53	3648	1.36	665	0.55	0.25	0.53
3110	2.95	1000	1.16	0.24	0.51	3681	1.04	567	0.43	0.26	0.53
3111	2.32	958	0.93	0.25	0.52	3685	1.01	558	0.40	0.25	0.56
3113	1.36	665	0.56	0.26	0.52	3719	1.36	665	0.49	0.23	0.47
3114	2.51	1000	1.01	0.25	0.50	3724	3.84	1000	1.45	0.24	0.46
3118	1.29	643	0.50	0.24	0.51	3726	3.59	1000	1.24	0.24	0.46
3119	0.90	525	0.37	0.25	0.46	3803	3.00	1000	1.23	0.26	0.51
3122	1.64	750	0.64	0.25	0.56	3807	1.54	720	0.61	0.25	0.54
3126	2.48	1000	0.96	0.24	0.51	3808	2.64	1000	1.08	0.26	0.53
3131	1.10	586	0.46	0.25	0.48	3821X	5.02	1000	1.86	0.25	0.53
3132	3.13	1000	1.18	0.25	0.53	3822X	3.35	1000	1.35	0.25	0.50
3145	1.96	848	0.80	0.26	0.53	3824X	3.64	1000	1.45	0.25	0.52

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2009

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
3826	0.36	360	0.14	0.24	0.52	4493	1.96	848	0.76	0.24	0.53
3827	1.65	753	0.68	0.26	0.53	4511	0.55	418	0.22	0.25	0.51
3830	1.20	616	0.45	0.24	0.45	4557	1.82	805	0.71	0.24	0.54
3851	2.10	891	0.88	0.26	0.54	4558	1.65	753	0.65	0.24	0.53
3865	2.43	991	1.01	0.26	0.54	4561	1.22	622	0.44	0.20	0.39
3881	3.43	1000	1.39	0.25	0.52	4568	2.00	860	0.71	0.24	0.52
4000	4.10	1000	1.60	0.25	0.45	4581	1.40	677	0.49	0.23	0.54
4021	2.69	1000	1.10	0.25	0.46	4583	2.81	1000	1.03	0.24	0.52
4024E	4.12	1000	1.48	0.24	0.51	4611	0.35	357	0.14	0.25	0.52
4034	4.79	1000	1.82	0.25	0.48	4635	1.42	683	0.47	0.24	0.51
4036	1.91	833	0.70	0.23	0.45	4653	1.09	582	0.45	0.25	0.46
4038	1.71	772	0.71	0.26	0.51	4665	6.05	1000	2.19	0.24	0.50
4053	2.53	1000	0.96	0.24	0.55	4670	3.42	1000	1.24	0.23	0.47
4061	6.17	1000	2.54	0.26	0.50	4683	2.27	942	0.93	0.25	0.49
4062	3.17	1000	1.22	0.25	0.57	4686	1.39	674	0.52	0.24	0.47
4101	1.58	732	0.59	0.25	0.53	4692	0.67	454	0.28	0.26	0.52
4111	3.48	1000	1.40	0.25	0.52	4693	0.65	448	0.26	0.25	0.53
4112	1.71	772	0.65	0.25	0.60	4703	1.17	607	0.44	0.22	0.46
4113	1.39	674	0.56	0.25	0.51	4716X	1.71	772	0.66	0.22	0.40
4114	2.42	988	1.00	0.26	0.49	4717	1.87	820	0.77	0.25	0.47
4130	2.23	930	0.89	0.25	0.50	4720	1.56	726	0.62	0.25	0.52
4131	2.71	1000	1.05	0.24	0.55	4740	0.72	470	0.25	0.23	0.50
4133	3.51	1000	1.50	0.26	0.45	4741	1.20	616	0.47	0.24	0.48
4150	1.00	555	0.42	0.26	0.54	4751	1.39	674	0.56	0.26	0.45
4206	2.55	1000	1.00	0.23	0.45	4766NX	3.11	1000	0.97	0.20	0.34
4207	1.23	625	0.47	0.24	0.51	4771NX	1.93	942	0.64	0.24	0.53
4239	2.94	1000	1.07	0.25	0.54	4777	2.27	942	0.82	0.23	0.47
4240	2.93	1000	1.16	0.25	0.52	4825	0.45	387	0.17	0.25	0.50
4243	2.93	1000	1.21	0.26	0.50	4828	1.85	814	0.70	0.25	0.49
4244	1.71	772	0.69	0.25	0.50	4829	0.96	543	0.35	0.24	0.50
4250	1.56	726	0.62	0.25	0.51	4902	2.67	1000	1.10	0.26	0.53
4251	1.71	772	0.71	0.26	0.50	4923	1.29	643	0.52	0.26	0.54
4263	1.94	842	0.78	0.25	0.51	5020	5.07	1000	1.81	0.23	0.48
4273	1.75	784	0.71	0.25	0.50	5022	4.56	1000	1.75	0.25	0.46
4279	2.84	1000	1.15	0.25	0.52	5037	16.17	1000	4.80	0.20	0.41
4282	1.61	741	0.64	0.23	0.42	5040	12.69	1000	3.73	0.19	0.39
4283	1.45	692	0.56	0.23	0.43	5057	6.07	1000	2.13	0.24	0.43
4299	1.59	735	0.65	0.25	0.52	5059	26.05	1000	8.31	0.23	0.50
4304	3.00	1000	1.23	0.26	0.53	5069	20.71	1000	6.83	0.20	0.42
4307	1.45	692	0.61	0.26	0.53	5102	3.95	1000	1.50	0.25	0.48
4308	-	-	0.65	0.25	-	5146	4.51	1000	1.60	0.22	0.42
4351	0.52	409	0.20	0.24	0.53	5160	2.62	1000	0.88	0.22	0.49
4352	0.91	528	0.38	0.26	0.49	5183	2.76	1000	1.04	0.24	0.46
4360	0.93	534	0.38	0.25	0.50	5188	2.66	1000	0.99	0.24	0.46
4361	0.78	488	0.32	0.25	0.51	5190	2.85	1000	1.05	0.24	0.48
4362	0.72	470	0.28	0.24	0.39	5191	0.80	494	0.30	0.25	0.49
4410	2.38	976	0.96	0.25	0.52	5192	2.83	1000	1.15	0.25	0.51
4420	2.03	869	0.76	0.24	0.49	5213	5.02	1000	1.90	0.24	0.45
4431	1.23	625	0.51	0.26	0.54	5215	5.04	1000	2.02	0.25	0.51
4432	1.38	671	0.57	0.26	0.52	5221	3.12	1000	1.18	0.24	0.44
4439	1.48	701	0.56	0.25	0.50	5222	4.72	1000	1.50	0.21	0.40
4452	2.39	979	0.96	0.25	0.52	5223	3.48	1000	1.32	0.25	0.49
4459	2.17	912	0.88	0.25	0.52	5348	3.12	1000	1.20	0.24	0.45
4470	2.48	1000	0.94	0.25	0.53	5402	3.35	1000	1.32	0.24	0.47
4484	2.40	982	0.98	0.26	0.54	5403	6.93	1000	2.58	0.24	0.48

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2009

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
5437	4.44	1000	1.72	0.25	0.47	6824F	12.41	1000	3.61	0.20	0.45
5443	2.54	1000	0.99	0.23	0.46	6826F	12.53	1000	3.74	0.18	0.40
5445	3.99	1000	1.55	0.25	0.46	6834	2.82	1000	1.09	0.26	0.53
5462	6.11	1000	2.30	0.25	0.50	6836	2.88	1000	1.09	0.25	0.51
5472	3.77	1000	1.28	0.20	0.38	6843F	28.97	1000	7.62	0.22	0.57
5473	6.21	1000	2.24	0.23	0.48	6845F	26.19	1000	8.46	0.23	0.46
5474	4.86	1000	1.75	0.23	0.48	6854	3.62	1000	1.37	0.25	0.43
5478	2.93	1000	1.15	0.25	0.44	6872F	17.92	1000	5.12	0.17	0.37
5479	7.10	1000	2.64	0.24	0.51	6874F	34.36	1000	9.97	0.17	0.38
5480	3.09	1000	1.12	0.22	0.42	6882	3.89	1000	1.08	0.16	0.25
5491	1.99	857	0.76	0.25	0.47	6884	10.99	1000	3.13	0.15	0.29
5506	5.75	1000	2.11	0.24	0.48	7016M	4.23	1000	1.41	0.22	0.39
5507	3.41	1000	1.17	0.22	0.47	7024M	4.70	1000	1.57	0.22	0.39
5508D	12.40	1000	4.22	0.23	0.54	7038M	7.43	1000	1.88	0.14	0.24
5535	4.42	1000	1.62	0.24	0.49	7046M	5.33	1000	1.97	0.25	0.46
5536	-	-	1.67	0.24	-	7047M	7.48	1000	2.29	0.22	0.39
5537	4.48	1000	1.67	0.24	0.47	7050M	13.13	1000	3.05	0.14	0.24
5538	-	-	1.62	0.24	-	7090M	8.25	1000	2.09	0.14	0.24
5551	10.06	1000	3.73	0.23	0.45	7098M	5.92	1000	2.19	0.25	0.46
5606	1.46	695	0.53	0.23	0.49	7099M	9.42	1000	3.20	0.25	0.46
5610	3.12	1000	1.26	0.25	0.49	7133	2.11	894	0.76	0.23	0.46
5645	7.38	1000	2.82	0.25	0.49	7151M	2.56	1000	0.93	0.23	0.46
5651	11.86	1000	4.39	0.25	0.53	7152M	4.53	1000	1.50	0.23	0.46
5703	17.85	1000	5.91	0.21	0.44	7153M	2.85	1000	1.03	0.23	0.46
5705	3.62	1000	1.41	0.24	0.40	7222	5.21	1000	1.88	0.23	0.46
5951	0.45	387	0.18	0.25	0.54	7228	5.11	1000	1.87	0.23	0.43
6003	5.84	1000	2.07	0.23	0.46	7229	5.82	1000	2.04	0.21	0.40
6005	4.59	1000	1.64	0.23	0.47	7230	6.23	1000	2.17	0.22	0.43
6017	3.83	1000	1.30	0.21	0.44	7231	7.13	1000	2.88	0.26	0.47
6018	1.93	839	0.67	0.20	0.35	7232	2.84	1000	1.05	0.23	0.41
6045	3.83	1000	1.34	0.23	0.52	7309F	18.82	1000	5.61	0.17	0.34
6204	7.58	1000	2.59	0.22	0.49	7313F	4.83	1000	1.42	0.17	0.37
6206	2.56	1000	0.84	0.22	0.42	7317F	12.32	1000	4.02	0.18	0.32
6213	2.23	930	0.76	0.21	0.44	7327F	13.21	1000	3.82	0.18	0.39
6214	2.24	933	0.82	0.23	0.45	7333M	2.68	1000	0.77	0.17	0.26
6216	5.07	1000	1.85	0.23	0.47	7335M	2.98	1000	0.85	0.17	0.26
6217	4.38	1000	1.62	0.24	0.47	7337M	4.74	1000	1.24	0.17	0.26
6229	4.41	1000	1.69	0.23	0.47	7350F	9.11	1000	2.82	0.16	0.28
6233	3.41	1000	1.25	0.23	0.43	7360	3.75	1000	1.41	0.25	0.50
6235	6.16	1000	2.11	0.21	0.44	7370	4.21	1000	1.71	0.25	0.53
6236	9.28	1000	3.21	0.22	0.46	7380	3.20	1000	1.22	0.25	0.49
6237	1.63	747	0.59	0.23	0.45	7382	3.10	1000	1.22	0.26	0.48
6251D	4.51	1000	1.37	0.21	0.44	7390	3.11	1000	1.22	0.26	0.48
6252D	8.54	1000	2.41	0.19	0.35	7394M	4.52	1000	1.19	0.16	0.29
6260D	7.83	1000	2.16	0.18	0.38	7395M	5.02	1000	1.33	0.16	0.29
6306	4.32	1000	1.50	0.22	0.45	7398M	7.99	1000	1.94	0.16	0.29
6319	3.48	1000	1.26	0.23	0.46	7403	2.53	1000	1.04	0.26	0.50
6325	4.69	1000	1.74	0.23	0.45	7405N	1.36	802	0.54	0.25	0.42
6400	5.69	1000	2.35	0.25	0.47	7409	-	-	3.21	0.19	-
6504	3.26	1000	1.32	0.25	0.54	7420	11.21	1000	3.21	0.19	0.41
6702M*	7.74	1000	2.76	0.23	0.45	7421	1.19	613	0.42	0.22	0.45
6703M*	13.68	1000	4.47	0.23	0.45	7422	3.02	1000	0.85	0.20	0.46
6704M*	8.60	1000	3.07	0.23	0.45	7423	-	-	1.04	0.26	-
6801F	7.16	1000	2.33	0.16	0.27	7425	4.24	1000	1.20	0.20	0.46
6811	4.03	1000	1.39	0.21	0.41	7431N	1.02	665	0.29	0.17	0.32

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY

Effective January 1, 2009

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
7445N	0.45	-	-	-	-	8204	4.39	1000	1.75	0.26	0.47
7453N	0.34	-	-	-	-	8209	2.24	933	0.90	0.25	0.50
7502	1.29	643	0.51	0.25	0.48	8215	2.41	985	0.86	0.23	0.49
7515	0.77	485	0.25	0.22	0.45	8227	4.50	1000	1.63	0.24	0.50
7520	2.98	1000	1.15	0.25	0.50	8232	3.27	1000	1.24	0.25	0.50
7538	6.40	1000	2.08	0.23	0.48	8233	3.36	1000	1.26	0.23	0.42
7539	1.46	695	0.55	0.24	0.46	8235	3.55	1000	1.44	0.25	0.48
7540	2.18	915	0.75	0.24	0.46	8263	8.94	1000	3.61	0.25	0.52
7580	2.57	1000	0.96	0.25	0.54	8264	6.46	1000	2.45	0.23	0.51
7590	2.46	1000	0.97	0.25	0.55	8265	4.03	1000	1.51	0.24	0.49
7600	1.84	811	0.69	0.24	0.47	8279	9.21	1000	3.58	0.25	0.56
7601	8.82	1000	3.23	0.24	0.51	8288	6.25	1000	2.41	0.25	0.57
7605	2.02	866	0.77	0.25	0.47	8291	3.97	1000	1.59	0.25	0.55
7610	0.34	354	0.12	0.25	0.55	8292	2.76	1000	1.13	0.25	0.51
7611	4.45	1000	1.67	0.24	0.48	8293	7.69	1000	3.01	0.24	0.47
7612	8.58	1000	2.93	0.22	0.51	8304	5.37	1000	1.88	0.23	0.52
7613	3.30	1000	1.26	0.24	0.46	8350	3.47	1000	1.25	0.23	0.45
7698X	0.79	491	0.27	0.25	-	8380	2.28	945	0.86	0.25	0.50
7699X	2.48	1000	0.77	0.25	-	8381	1.76	787	0.74	0.26	0.49
7704	-	-	0.93	0.25	-	8385	2.25	936	0.85	0.25	0.50
7705	4.21	1000	1.71	0.25	0.53	8392	1.65	753	0.68	0.25	0.49
7710X	2.55	1000	0.93	0.25	0.55	8393X	1.87	820	0.71	0.25	0.49
7711X	2.55	1000	0.93	0.25	0.55	8500	6.44	1000	2.35	0.24	0.52
7720	2.48	1000	0.91	0.25	0.55	8601	0.45	387	0.17	0.23	0.46
7725X	1.64	750	0.51	0.25	-	8606	2.80	1000	1.10	0.25	0.45
7855	6.37	1000	2.27	0.23	0.45	8709F	6.14	1000	1.92	0.19	0.37
8001	1.93	839	0.77	0.25	0.54	8719	1.63	747	0.61	0.24	0.46
8002	2.13	900	0.89	0.26	0.53	8720	1.28	640	0.47	0.24	0.48
8006	1.72	775	0.69	0.25	0.52	8721	0.33	351	0.12	0.23	0.48
8008	1.03	564	0.42	0.26	0.54	8726F	7.76	1000	2.22	0.18	0.43
8010	1.41	680	0.57	0.26	0.54	8734M	0.49	399	0.20	0.24	0.50
8013	0.39	369	0.14	0.22	0.48	8737M	0.44	384	0.17	0.24	0.50
8015	0.47	393	0.19	0.26	0.51	8738M	0.77	485	0.26	0.24	0.50
8017	1.20	616	0.49	0.26	0.55	8742	0.36	360	0.13	0.24	0.50
8018	2.17	912	0.89	0.26	0.54	8745	2.67	1000	1.10	0.25	0.48
8021	2.33	961	0.94	0.25	0.53	8748	0.41	375	0.15	0.25	0.52
8031	2.21	924	0.92	0.26	0.49	8755	0.28	335	0.10	0.22	0.47
8032	3.80	1000	1.55	0.26	0.57	8799	0.74	476	0.30	0.25	0.53
8033	2.05	875	0.84	0.26	0.53	8800	0.74	476	0.30	0.25	0.53
8039	1.28	640	0.51	0.25	0.56	8803	0.07	271	0.02	0.22	0.43
8044	2.25	936	0.94	0.26	0.49	8805M	0.27	332	0.11	0.25	0.53
8045	0.36	360	0.14	0.25	0.49	8810	0.20	311	0.08	0.25	0.53
8046	1.72	775	0.67	0.24	0.51	8814M	0.24	323	0.10	0.25	0.53
8047	0.96	543	0.40	0.26	0.50	8815M	0.43	381	0.16	0.25	0.53
8050	-	-	0.49	0.26	-	8820	0.14	293	0.05	0.24	0.48
8058	1.85	814	0.73	0.25	0.55	8824	2.51	1000	1.03	0.25	0.53
8072	0.75	479	0.30	0.26	0.54	8825	1.97	851	0.81	0.26	0.54
8102	1.92	836	0.75	0.23	0.47	8826	2.07	881	0.85	0.26	0.53
8103	3.17	1000	1.22	0.24	0.58	8829	2.11	894	0.87	0.26	0.52
8105	3.31	1000	1.20	0.21	0.46	8831	1.29	643	0.51	0.25	0.56
8106	3.87	1000	1.43	0.25	0.52	8832	0.24	323	0.09	0.25	0.53
8107	3.03	1000	1.11	0.23	0.46	8833*	0.78	488	0.32	0.26	0.53
8111	2.45	997	1.03	0.26	0.49	8835	2.33	961	0.97	0.26	0.50
8116	2.12	897	0.85	0.25	0.51	8842	1.53	717	0.62	0.26	0.54
8203	5.66	1000	2.29	0.25	0.53	8861	-	-	0.62	0.26	-

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

WORKERS COMPENSATION AND EMPLOYERS LIABILITY
Exhibit VI

Effective January 1, 2009

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
8864	1.53	717	0.62	0.26	0.54						
8868	0.28	335	0.11	0.26	0.57						
8869	0.68	457	0.28	0.26	0.55						
8871	0.24	323	0.10	0.26	0.44						
8901	0.16	299	0.06	0.26	0.51						
9012	0.84	506	0.32	0.25	0.51						
9014X	2.39	979	0.95	0.25	0.50						
9015	2.67	1000	1.02	0.25	0.51						
9016	1.77	790	0.72	0.25	0.53						
9019	1.96	848	0.74	0.24	0.44						
9033	1.40	677	0.58	0.25	0.47						
9040*	2.36	970	0.95	0.26	0.56						
9044	1.95	845	0.80	0.26	0.53						
9052	2.11	894	0.87	0.26	0.53						
9058	1.65	753	0.66	0.25	0.55						
9059	2.73	1000	1.10	0.25	0.52						
9060	1.11	589	0.45	0.25	0.51						
9061	1.31	650	0.54	0.26	0.51						
9062	1.61	741	0.66	0.26	0.55						
9063	0.92	531	0.35	0.26	0.57						
9077F	3.50	1000	1.13	0.15	0.30						
9082	1.47	698	0.59	0.26	0.57						
9083	1.36	665	0.55	0.26	0.56						
9084	1.39	674	0.56	0.25	0.53						
9088a	a	a	a	a	a						
9089	0.64	445	0.24	0.22	0.41						
9093	1.40	677	0.59	0.26	0.53						
9101	3.24	1000	1.33	0.26	0.53						
9102	2.58	1000	1.06	0.26	0.53						
9110	-	-	0.62	0.26	-						
9154	1.35	662	0.50	0.25	0.54						
9156	1.63	747	0.67	0.26	0.53						
9170	2.39	979	0.95	0.25	0.50						
9178	15.16	1000	6.27	0.26	0.54						
9179	17.38	1000	6.92	0.25	0.56						
9180	7.13	1000	2.74	0.25	0.60						
9182	1.75	784	0.71	0.26	0.56						
9186	11.37	1000	3.75	0.20	0.42						
9220	3.56	1000	1.43	0.25	0.53						
9402	4.07	1000	1.51	0.24	0.49						
9403	5.38	1000	1.99	0.24	0.47						
9410	1.91	833	0.78	0.25	0.51						
9501	2.35	967	0.96	0.25	0.51						
9505	2.77	1000	1.11	0.25	0.51						
9516	2.34	964	0.87	0.24	0.47						
9519	1.89	826	0.73	0.25	0.48						
9521	2.59	1000	0.99	0.25	0.48						
9522	1.55	723	0.63	0.25	0.54						
9534	3.17	1000	1.14	0.23	0.49						
9554	6.47	1000	2.36	0.23	0.46						
9586	0.52	409	0.22	0.25	0.50						
9600	1.39	674	0.53	0.23	0.44						
9620	0.81	497	0.31	0.26	0.52						

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

Effective January 1, 2009
APPLICABLE TO ASSIGNED RISK POLICIES ONLY

FOOTNOTES

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	0.46	S	1710E	0.06	S	3175D	0.05	S
0065D	0.09	S	1741E	0.64	S	4024E	0.05	S
0066D	0.09	S	1803D	0.54	S	5508D	0.10	S
0067D	0.09	S	1852D	0.10	Asb	6251D	0.05	S
1164E	0.07	S	3081D	0.06	S	6252D	0.10	S
1165E	0.04	S	3082D	0.09	S	6260D	0.09	S
1624E	0.03	S	3085D	0.05	S			

S=Silica, Asb=Asbestos

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

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

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

*** Class Codes with Specific Footnotes**

- 1005 Rate includes a non-ratable disease element of \$4.28. (For coverage written separately for federal benefits only, \$2.96. For coverage written separately for state benefits only, \$1.32.)
- 1016 Rate and expected loss rate presented is for 1016 Large Mine.
For 1016 Small Mine, the rate is \$43.31.
For 1016 New Mine, the rate is \$31.14.

Rate for Large, Small and New Mine includes a non-ratable disease element of \$17.10. (For coverage written separately for federal benefits only, \$11.80. For coverage written separately for state benefits only, \$5.30.) Includes a catastrophe loading of \$0.13.
- 6702 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code rate and elr each x 1.215.
- 6703 Rate and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class rate x 2.148 and elr x 1.97.
- 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 \$0.37
- 9040 The ex-medical rate for this classification is \$1.04

Effective January 1, 2009

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.....	\$55,160.00
Leased or rented vehicle.....	\$36,773.00

Catastrophe (other than Certified Acts of Terrorism) - (Assigned Risk)..... 0.01

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

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

Basic Premium Factor	0.30	Loss Development Factors	
Minimum Premium Factor	0.75	1st Adjustment	0.06
Maximum Premium Factor	1.75	2nd Adjustment	0.05
Loss Conversion Factor	1.17	3rd Adjustment	0.04
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"..... \$2,800.00

Minimum Payroll applicable in accordance with Basic Manual Rule 2-E-1 -- "Executive Officers"..... \$354.00

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	6.7%	5.9%	5.5%	5.0%	4.6%	3.8%
\$500	11.2%	9.5%	8.7%	7.7%	6.9%	5.4%	4.5%
\$1,000	13.8%	11.8%	10.7%	9.5%	8.4%	6.5%	5.5%
\$1,500	15.4%	13.2%	12.0%	10.6%	9.4%	7.3%	6.1%
\$2,000	16.6%	14.2%	12.9%	11.5%	10.2%	7.9%	6.6%
\$2,500	17.7%	15.1%	13.8%	12.2%	10.9%	8.5%	7.1%
\$3,000	18.6%	15.9%	14.5%	12.9%	11.5%	9.0%	7.5%
\$3,500	19.4%	16.7%	15.2%	13.5%	12.0%	9.4%	7.9%
\$4,000	20.2%	17.3%	15.8%	14.1%	12.6%	9.9%	8.3%
\$4,500	20.9%	17.9%	16.4%	14.6%	13.0%	10.3%	8.6%
\$5,000	21.5%	18.5%	16.9%	15.1%	13.5%	10.7%	8.9%

Deductible Amount	Without Coinsurance Premium Reduction Percentages HAZARD GROUP						
	A	B	C	D	E	F	G
	\$500	5.7%	4.5%	4.0%	3.3%	2.9%	2.0%
\$1,000	9.0%	7.3%	6.5%	5.5%	4.8%	3.4%	2.8%
\$1,500	10.9%	9.1%	8.1%	6.9%	6.1%	4.4%	3.6%
\$2,000	12.5%	10.4%	9.3%	8.0%	7.0%	5.2%	4.3%
\$2,500	13.8%	11.6%	10.3%	9.0%	7.9%	5.8%	4.8%
\$3,000	14.9%	12.6%	11.3%	9.8%	8.6%	6.5%	5.4%
\$3,500	16.0%	13.5%	12.1%	10.6%	9.3%	7.0%	5.8%
\$4,000	16.9%	14.3%	12.9%	11.3%	10.0%	7.6%	6.3%
\$4,500	17.8%	15.1%	13.6%	12.0%	10.6%	8.1%	6.7%
\$5,000	18.6%	15.8%	14.3%	12.6%	11.2%	8.6%	7.1%

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

Effective January 1, 2009

APPLICABLE TO ASSIGNED RISK POLICIES ONLY

MISCELLANEOUS VALUES (cont.)

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

Premium Determination for Partners, Sole Proprietors, and Members of Limited Liability Companies in accordance with *Basic Manual* Rule 2-E, as amended in Indiana Special Rules..... \$48,200.00

Terrorism (Assigned Risk)..... 0.02

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with *Basic Manual* Rule 3-A-4..... 67%

(Multiply a Non-F classification rate by a factor of 1.67 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 (1.103).)

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, 2009

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses		Weighting Values	Expected Losses		Weighting Values
0 --	984	0.04	555,019 --	585,632	0.44
985 --	3,978	0.05	585,633 --	618,020	0.45
3,979 --	7,037	0.06	618,021 --	652,338	0.46
7,038 --	10,162	0.07	652,339 --	688,766	0.47
10,163 --	13,355	0.08	688,767 --	727,505	0.48
13,356 --	22,337	0.09	727,506 --	768,783	0.49
22,338 --	33,250	0.10	768,784 --	812,857	0.50
33,251 --	42,957	0.11	812,858 --	860,021	0.51
42,958 --	52,408	0.12	860,022 --	910,615	0.52
52,409 --	61,861	0.13	910,616 --	965,025	0.53
61,862 --	71,429	0.14	965,026 --	1,023,700	0.54
71,430 --	81,180	0.15	1,023,701 --	1,087,164	0.55
81,181 --	91,155	0.16	1,087,165 --	1,156,027	0.56
91,156 --	101,389	0.17	1,156,028 --	1,231,010	0.57
101,390 --	111,909	0.18	1,231,011 --	1,312,966	0.58
111,910 --	122,739	0.19	1,312,967 --	1,402,917	0.59
122,740 --	133,904	0.20	1,402,918 --	1,502,092	0.60
133,905 --	145,426	0.21	1,502,093 --	1,611,986	0.61
145,427 --	157,329	0.22	1,611,987 --	1,734,439	0.62
157,330 --	169,635	0.23	1,734,440 --	1,871,732	0.63
169,636 --	182,370	0.24	1,871,733 --	2,026,739	0.64
182,371 --	195,560	0.25	2,026,740 --	2,203,125	0.65
195,561 --	209,232	0.26	2,203,126 --	2,405,641	0.66
209,233 --	223,415	0.27	2,405,642 --	2,640,557	0.67
223,416 --	238,140	0.28	2,640,558 --	2,916,327	0.68
238,141 --	253,440	0.29	2,916,328 --	3,244,622	0.69
253,441 --	269,351	0.30	3,244,623 --	3,642,030	0.70
269,352 --	285,913	0.31	3,642,031 --	4,132,943	0.71
285,914 --	303,166	0.32	4,132,944 --	4,754,765	0.72
303,167 --	321,155	0.33	4,754,766 --	5,567,914	0.73
321,156 --	339,931	0.34	5,567,915 --	6,676,750	0.74
339,932 --	359,546	0.35	6,676,751 --	8,278,400	0.75
359,547 --	380,059	0.36	8,278,401 --	10,795,273	0.76
380,060 --	401,534	0.37	10,795,274 --	15,325,640	0.77
401,535 --	424,040	0.38	15,325,641 --	25,896,488	0.78
424,041 --	447,653	0.39	25,896,489 --	78,750,700	0.79
447,654 --	472,460	0.40	78,750,701	AND OVER	0.80
472,461 --	498,552	0.41			
498,553 --	526,033	0.42			
526,034 --	555,018	0.43			

(a) G	4.70
(b) State Per Claim Accident Limitation	\$118,000
(c) State Multiple Claim Accident Limitation	\$236,000
(d) USL&HW Per Claim Accident Limitation	\$426,000
(e) USL&HW Multiple Claim Accident Limitation	\$852,000
(f) Employers Liability Accident Limitation	\$55,000
(g) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.52
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.52.)</i>	

Effective January 1, 2009
**TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES**

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 25,280	11,750	811,225 -- 834,711	94,000	1,633,487 -- 1,656,982	176,250
25,281 -- 43,510	14,100	834,712 -- 858,198	96,350	1,656,983 -- 1,680,479	178,600
43,511 -- 64,456	16,450	858,199 -- 881,686	98,700	1,680,480 -- 1,703,976	180,950
64,457 -- 86,552	18,800	881,687 -- 905,175	101,050	1,703,977 -- 1,727,473	183,300
86,553 -- 109,186	21,150	905,176 -- 928,664	103,400	1,727,474 -- 1,750,970	185,650
109,187 -- 132,105	23,500	928,665 -- 952,154	105,750	1,750,971 -- 1,774,467	188,000
132,106 -- 155,189	25,850	952,155 -- 975,644	108,100	1,774,468 -- 1,797,964	190,350
155,190 -- 178,377	28,200	975,645 -- 999,135	110,450	1,797,965 -- 1,821,461	192,700
178,378 -- 201,636	30,550	999,136 -- 1,022,626	112,800	1,821,462 -- 1,844,959	195,050
201,637 -- 224,943	32,900	1,022,627 -- 1,046,118	115,150	1,844,960 -- 1,868,456	197,400
224,944 -- 248,286	35,250	1,046,119 -- 1,069,610	117,500	1,868,457 -- 1,891,953	199,750
248,287 -- 271,656	37,600	1,069,611 -- 1,093,102	119,850	1,891,954 -- 1,915,451	202,100
271,657 -- 295,045	39,950	1,093,103 -- 1,116,595	122,200	1,915,452 -- 1,938,949	204,450
295,046 -- 318,451	42,300	1,116,596 -- 1,140,088	124,550	1,938,950 -- 1,962,446	206,800
318,452 -- 341,869	44,650	1,140,089 -- 1,163,581	126,900	1,962,447 -- 1,985,944	209,150
341,870 -- 365,298	47,000	1,163,582 -- 1,187,074	129,250	1,985,945 -- 2,009,442	211,500
365,299 -- 388,736	49,350	1,187,075 -- 1,210,568	131,600	2,009,443 -- 2,032,939	213,850
388,737 -- 412,180	51,700	1,210,569 -- 1,234,062	133,950	2,032,940 -- 2,056,437	216,200
412,181 -- 435,630	54,050	1,234,063 -- 1,257,556	136,300	2,056,438 -- 2,079,935	218,550
435,631 -- 459,086	56,400	1,257,557 -- 1,281,050	138,650	2,079,936 -- 2,103,433	220,900
459,087 -- 482,545	58,750	1,281,051 -- 1,304,545	141,000	2,103,434 -- 2,126,931	223,250
482,546 -- 506,009	61,100	1,304,546 -- 1,328,040	143,350	2,126,932 -- 2,150,429	225,600
506,010 -- 529,475	63,450	1,328,041 -- 1,351,535	145,700	2,150,430 -- 2,173,927	227,950
529,476 -- 552,944	65,800	1,351,536 -- 1,375,030	148,050	2,173,928 -- 2,197,425	230,300
552,945 -- 576,416	68,150	1,375,031 -- 1,398,525	150,400	2,197,426 -- 2,220,923	232,650
576,417 -- 599,890	70,500	1,398,526 -- 1,422,021	152,750	2,220,924 -- 2,244,421	235,000
599,891 -- 623,366	72,850	1,422,022 -- 1,445,516	155,100		
623,367 -- 646,844	75,200	1,445,517 -- 1,469,012	157,450		
646,845 -- 670,323	77,550	1,469,013 -- 1,492,508	159,800		
670,324 -- 693,804	79,900	1,492,509 -- 1,516,004	162,150		
693,805 -- 717,286	82,250	1,516,005 -- 1,539,500	164,500		
717,287 -- 740,769	84,600	1,539,501 -- 1,562,996	166,850		
740,770 -- 764,253	86,950	1,562,997 -- 1,586,493	169,200		
764,254 -- 787,738	89,300	1,586,494 -- 1,609,989	171,550		
787,739 -- 811,224	91,650	1,609,990 -- 1,633,486	173,900		

For Expected Losses greater than \$2,244,250, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(4.70) / (\text{Expected Losses} + (700)(4.70))$$

G = 4.70



INDIANA

KEY CONTACTS

Ronald W. Cooper, CWCP, President (rcooper@icrb.net)
Duane Schroeder, CPCU, Vice President (dschroeder@icrb.net)
Amy Cotton, Office Manager (acotton@icrb.net)

ICRB
5920 Castleway West Drive
P.O. Box 50400
Indianapolis, IN 46250
Phone (317) 842-2800 ext. 302 Fax (317) 842-3717

Roy Wood, State Relations Executive

Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
11430 Gravois Road, Suite 310
St. Louis, MO 63126-0530
Phone (314) 843-4001 Fax (314) 842-3188

Robert Moss, ACAS, MAAA, ARe, Associate Actuary

Actuarial and Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
111 River Street, Suite 1202
Hoboken, NJ 07030
Phone (201) 386-2614 Fax (561) 893-5430

*All NCCI employees can be contacted via e-mail using the following format:
First Name_Last Name@NCCI.com.*